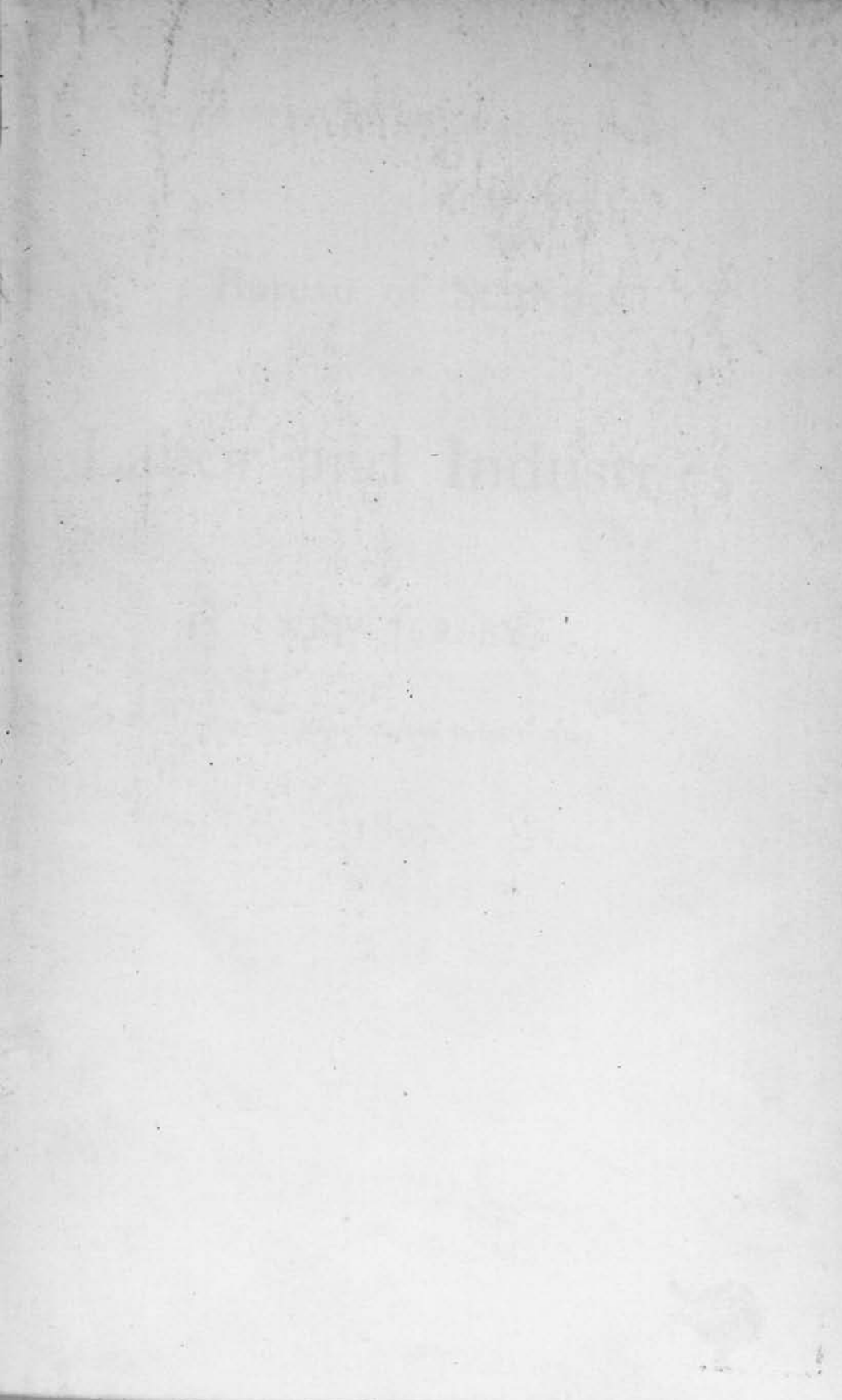
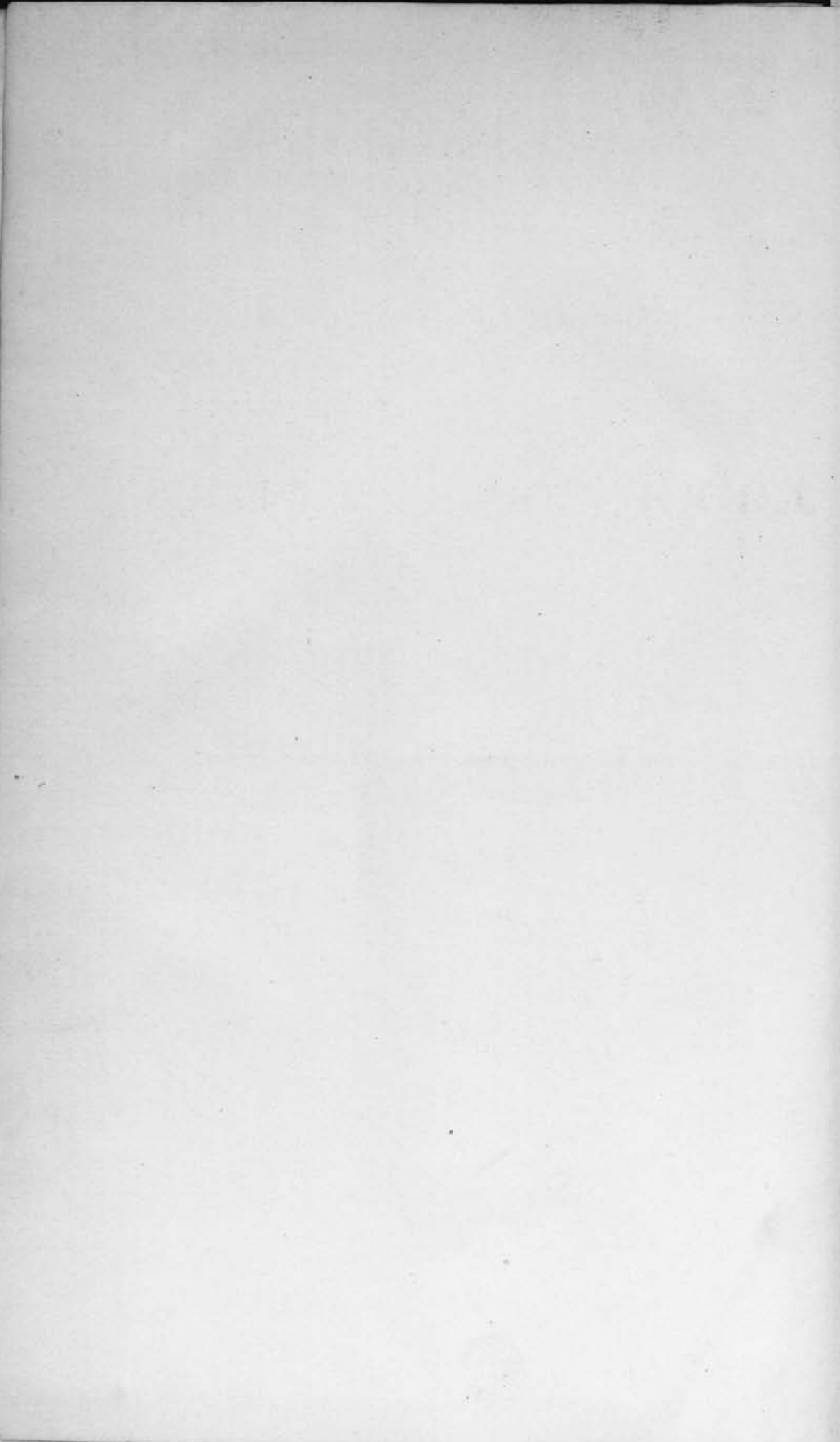


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TWENTIETH ANNUAL REPORT

OF THE

Bureau of Statistics

OF

Labor and Industries

OF

NEW JERSEY

For the Year Ending October 31st

1897

974.901

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TRENTON, N. J.:

THE JOHN L. MURPHY PUBLISHING CO., PRINTERS.

1898.

TWENTY-THIRD ANNUAL REPORT

Bureau of Statistics

# Labor and Industries

NEW JERSEY

FOR THE YEAR ENDING DECEMBER 31, 1904

1897

1898

1899

1900

1901

1902

1903

1904

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OFFICE OF BUREAU OF  
STATISTICS OF LABOR AND INDUSTRIES, }  
TRENTON, October 31st, 1897. }

*To His Excellency John W. Griggs, Governor :*

SIR—I have the honor to submit to the Senate and General Assembly, through you, the Twentieth Annual Report of the Bureau of Statistics of Labor and Industries.

CHAS. H. SIMMERMAN,  
*Chief.*

(vii)

OFFICE OF THE  
COMMISSIONER OF LABOR AND INDUSTRY  
WASHINGTON, D. C., 1911

To the Honorable John W. Weeks, Governor  
of the State of New York, in relation to the  
proposed amendments to the Factory Law of the State  
of New York, and to the proposed amendments  
to the proposed amendments to the proposed amendments

THAS H. SIMPSON,

Chief

1911

## ERRATA.

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Page 133, line 16 from top: Read "dues, *interest*, fees and fines."

Page 153, line 1, insert after "charge," "for a \$200 share loan."

Page 153, line 6, at end, add: "On a \$200 loan basis."

Page 153, line 11 from top, read:

$$"p = \frac{100x}{x + 100 \left(1 + \frac{r}{s}\right)}"$$

(ix)



## INTRODUCTION.

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The act creating this Bureau provides, among other duties, that it shall "in all suitable and lawful ways foster and enlarge our manufacturing and every other class of productive industry." Since its institution, twenty years ago, the office has interpreted this legislative direction to mean not only the collection of statistics showing the industrial growth and condition of the State, obtained from the decennial United States Census returns, but special periodical investigations of one or more industries, necessarily involving a preliminary census. These inquiries, heretofore, have taken in all the establishments in the particular line of manufactures investigated. In 1894 and 1895, the "panic inquiry" necessitated the covering of a much broader field, and this led in 1896 to the beginning of what was hoped would become in the near future a yearly industrial State census, substantially complete in detail. This is yet to be determined.

The inquiry thus far, owing to the limited means at the disposal of the Bureau, has depended for its results largely on correspondence. No agents could be regularly employed in the work of gathering the information tabulated in Part I., a course which experience (of this and all other similar bureaus), so far as we know, has not justified statisticians to rely on to any large extent. As the returns presented comprise but a portion of the manufacturing interests of the State, either as a whole or in the particular industries, it must be borne in mind that the data are only indicative of the general industrial condition, and that a fuller census must necessarily modify the apparent conclusions drawn therefrom. This is especially true of the wages deductions. In fact, it is not pretended that Part I. is a strict labor inquiry as usually understood. It does not, nor was it intended to take the place of special labor statistical inquiry, to which Part II. is devoted for the current year. As a line of investigation followed concurrently, by various bureaus in other States, its scope, both in form of inquiry and presentation, therefore, is not original, but a copy of the Massachusetts method in both respects, which issues a separate

volume of manufacturing statistics yearly, and for which the State makes a special appropriation sufficient to cover the expense. It was expected that the manufacturers in the State would be sufficiently interested in having an annual report of the business done, to induce them to voluntarily furnish the data required, showing the increase or decrease in their lines and in the aggregate of manufacturing from year to year.

Part II.—Tables 1 and 2—will show the trend of current wages in the respective trades represented. It is of interest to note that in time-wages, notwithstanding there have been reductions during the past four years of industrial depression, the standard current rates compare favorably with the earnings of workmen in former periods. This seems to confirm the generally-accepted theory "that wages constantly tend to increase," which, according to the best statistical authorities, double in periods of from sixty to eighty years.

It may be added that during my connection with the office, both my predecessor and myself have considered that the main intent of this office was to advance the interest of the wage-earning population, and for that reason the working people, largely, have been drawn on for information.

Part III. presents the usual annual installment of labor legislation and compendium of the opinions of our courts on questions affecting the interests of wage-workers. This, with the chapters comprising the returns showing the condition of our Building and Loan Associations, completes the present volume.

In retiring from the official head of this Bureau, with which I have been identified for many years, I take occasion to acknowledge the services of those who have been associated with me as assistants: The secretary, James T. Morgan, whose work has been the compilation of the statistics of manufactures. Especially do I recognize the valuable services for many years of Joseph Fischer, the principal clerk, whose special work has been the chapters on labor legislation and Building and Loan Associations, and to whom the series of reports that have been so highly commended by those interested in these co-operative concerns is mainly due. I also commend Mr. Michael J. McKiernan, of Orange, and William Leach, of Bridgeton, special agents of the Bureau, for faithful services.

CHAS. H. SIMMERMAN,  
*Chief.*

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PART I.

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STATISTICS OF MANUFACTURES OF  
NEW JERSEY.

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(1)

THE HISTORY OF THE  
REPUBLIC OF THE UNITED STATES  
OF AMERICA  
BY  
JOHN ADAMS  
IN TWO VOLUMES  
THE FIRST  
CONTAINING THE HISTORY OF THE  
REVOLUTIONARY PERIOD  
FROM 1775 TO 1789  
THE SECOND  
CONTAINING THE HISTORY OF THE  
REPUBLICAN PERIOD  
FROM 1789 TO 1800  
LONDON: PRINTED BY R. BELL, IN THE STRAND, 1789.

## PART I.

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# STATISTICS OF MANUFACTURES OF NEW JERSEY.

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Part I. is a continuation of the work begun in 1895, the compilation annually of statistics of manufactures in the State, the object being to show the volume and general trend of our industries from year to year.

The number of establishments from which reliable data were received, herein tabulated, is 349, representing 45 general industries; while the report for 1896 took in 309 establishments and 49 general industries. In the compilation of these data all incomplete returns have been excluded. The data under the various sub-headings below represent identical establishments. Owing to the fact that returns were received from new establishments, and that some that reported last year are not represented in the following tabulations, it was impracticable to make comparisons between the industries thus affected. The comparative presentations given are confined to those industries in which the returns were received from identical establishments for both years in sufficient numbers to make such comparisons of value. It is not claimed that the full productive capacity of any one of these industries is covered by the aggregates presented, but the proportion is large enough to make the tables indicative of the general conditions existing in such industries for the past two years.

It is to be observed that there is a growing appreciation of the value of such statistics by the manufacturers in the State. This is indicated by correspondence and by the increased number of returns made, and the hope is entertained that this interest will continue until these yearly reports shall be sufficiently large to make them thoroughly representative of our industrial activity.

The total number of reports returned was 440, of which 91 were so incomplete as to render them of no value. Most of these latter, however, were accompanied by letters explaining the inability of the managers to answer fully the questions asked because of lack of sufficiently-accurate records.

In all the principal industries, except brick and terra cotta, and woolens, and in a majority of the others there is shown an increase in capital invested, number of persons employed, value of finished product, yearly earnings and number of days in operation, as follows:

Hats, percentages of increase—capital invested, 23.52; number of persons employed, 9.71; value of finished product, 16.60; yearly earnings, .89; number of days in operation, 10.67. Shoes, percentages of increase—capital invested, 147.37; number of persons employed, 10.75; value of finished product, 19.90; number of days in operation, 10.60. Silk goods, percentages of increase—capital invested, 25.79; number of persons employed, .82; value of finished product, 16.70; yearly earnings, 8.90. Woolen and worsted goods, percentage of increase—capital invested, 5.20.

In the items above given, brick and terra cotta shows a decrease as compared with 1895, and woolen and worsted goods also excepting in the capital invested; the percentages of decrease in both these industries being as follows:

Brick and terra cotta, percentages of decrease—capital invested, 8.52; number of persons employed, 5.04; value of finished product, 22.65; yearly earnings, 31.28; number of days in operation, 1.24. Woolen and worsted goods, percentages of decrease—number of persons employed, 5.00; value of finished product, 19.31; yearly earnings, 2.58.

These five industries all report a decrease in the item "proportion of business done," the percentages of which are as follows:

Brick and terra cotta, 11.25; hats, 20.40; shoes, 5.75; silk goods, 2.93, and woolen and worsted goods, 17.25.

These industries are again made the subject of a special presentation as in 1895, because the returns are fairly complete, their aggregate data covering from 60 to 90 per cent. of their total in the State. The tables relating to each are given at the end of the general tables, and arranged in consecutive order, so as to bring all more conveniently under view. The tables showing the number of persons employed by

months and those relating to the classification of weekly wages are extended so as to exhibit the comparative percentages of the totals as well as the absolute number in each.

The comparative principal data in the special presentation of the five industries mentioned are here produced for 1895 and 1896 :

## Brick and Terra Cotta.

	1895.	1896.
Capital invested.....	\$2,058,540 00	\$1,883,035 00
Stock used, aggregate value.....	487,559 00	475,572 00
Goods made, aggregate value.....	1,392,222 00	1,135,125 00
Persons employed, average during year.....	1,500	1,428
Wages paid.....	\$588,397 00	\$448,199 00
Average yearly earnings.....	422 07	314 90
Average proportion of business done, per cent.....	73.25	67.00
Number of days in operation during year.....	246.25	249.40

## Hats.

	1895.	1896.
Capital invested.....	\$694,470 00	\$908,073 00
Stock used, aggregate value.....	802,751 00	971,910 00
Goods made, aggregate value.....	1,698,524 00	2,036,627 00
Persons employed, average during year.....	1,320	1,462
Wages paid.....	\$547,575 00	\$739,225 00
Average yearly earnings.....	501 08	505 62
Average proportion of business done, per cent.....	79.45	59.05
Number of days in operation during year.....	229.70	257.15

## Shoes.

	1895.	1896.
Capital invested.....	\$393,546 00	\$973,546 00
Stock used, aggregate value.....	529,944 00	1,056,054 00
Goods made, aggregate value.....	1,609,865 00	2,053,203 00
Persons employed, average during year.....	1,350	1,649
Wages paid.....	\$585,819 00	\$686,296 00
Average yearly earnings.....	450 14	416 19
Average proportion of business done, per cent.....	79.56	73.81
Number of days in operation during year.....	229.83	254 18

## Silk Goods.

	1895.	1896.
Capital invested.....	\$9,330,440 00	\$11,737,621 00
Stock used, aggregate value.....	7,781,515 00	9,518,569 00
Goods made, aggregate value.....	\$14,752,857 00	17,213,313 00
Persons employed, average during year.....	12,101	12,204
Wages paid.....	\$4,672,355 00	\$4,782,869 00
Average yearly earnings.....	359 80	391 91
Average proportion of business done, per cent.....	72.60	69.67
Number of days in operation.....	280.54	279.58

## Woolen and Worsted Goods.

	1895.	1896.
Capital invested.....	\$4,246,373 00	\$4,466,930 00
Stock used, aggregate value.....	3,988,486 00	3,209,292 00
Goods made, aggregate value.....	6,166,845 00	5,164,957 00
Persons employed, average during year.....	4,461	4,248
Wages paid.....	\$1,319,775 00	\$1,224,068 00
Average yearly earnings.....	285 92	278 73
Average proportion of business done, per cent.....	91.83	74.38
Number of days in operation.....	284.15	260 61

Although the establishments represented in these five industries are the same for both years, the aggregates of the items in some of them show a greater variation than can be accounted for by the ordinary fluctuations of business during the year. This disparity occurs especially under the "capital invested," and is explained by the fact that some of the establishments in 1895 reported simply the active money in use in the business, without including the value of buildings, machinery, etc. Nearly all the aggregates in these tables for 1896 indicate an increase in the amount of business done; the fact that the percentages of the full proportion as given are much less than in 1895, would seem to indicate that many answered that question without understanding its exact meaning.

Thirty-six establishments were reported closed during the year, some with no intention of resuming work. Four of these were engaged in the production of machinery, five shoe factories, three knitting mills, one worsted yarn mill, two woolen mills (burned), one

carpet mill, two silk dye-houses, two broad silk mills (one of which moved its plant to another State), two leather manufactories, two potteries, two metal goods factories, two paper-box factories, one paper mill, one jewelry works, one glass works, two shirt factories, two hat factories and one jute mill.

## ANALYSIS OF THE GENERAL TABLES.

Table No. 1 contains the presentation of private firms and corporations, partners and stockholders; and thus the ownership of each industry, whether private or corporate, and the number of partners or stockholders, as the case may be, may be seen at a glance.

Of the 349 establishments considered, 206 are managed by private firms and 143 by corporations. In the private firms there is an aggregate of 453 partners, of whom 412 are males, 40 females, and 1 an estate. The establishments managed by corporations have 2,420 stockholders, of whom 1,892 are males, 421 females, and 113 banks as trustees. The average number of partners to each firm is 2.20, and the average number of stockholders to each corporation is 16.92. Of the aggregate capital invested in all the industries, amounting to \$56,099,306, the corporations control \$37,710,691, or 67.22 per cent., which gives an average investment of \$15,582.91 for each stockholder. The private firms control \$18,388,615, or 32.78 per cent. of the total, which gives \$40,592.97 as the average investment for each partner.

These figures appear to mean that a much wider diffusion of the risks and profits of enterprise is incidental to corporate as compared with private management.

There are but two industries entirely under corporate form, viz., bar steel and iron and electric lamps and dynamos. All the others are divided as indicated in the table; that is to say, 60.25 per cent. of all the establishments reporting, except those engaged in the above-named industries, are under private and 39.75 per cent. under corporate management.

Table No. 2 shows the capital invested, value of the material used and of the work done. These items are given in the aggregates for each of the 45 industries, and the totals for the 349 establishments reporting are given in the bottom line of the table. As stated above,

want of identity in the establishments considered, prevents comparison of this or any of the tables to show increase or decrease over the compilation of 1895.

The following table shows the industries that produced goods to the value of \$1,000,000 and over, with capital invested and value of stock or material used :

INDUSTRY.	Number of establishments.	Capital invested.	Value of material used.	Value of finished product.
Bar steel and iron.....	4	\$3,480,000	\$1,531,672	\$2,994,970
Brick and terra cotta.....	10	1,883,035	475,572	1,135,525
Cotton goods.....	8	1,311,000	2,459,886	2,939,144
Chemical products.....	7	2,896,650	1,484,557	2,332,994
Electric lamps and dynamos.....	3	3,095,446	713,887	1,540,337
Foundry (iron).....	11	1,188,243	703,668	1,234,471
Glass.....	6	846,000	441,515	1,204,471
Hats (men's).....	19	908,073	971,910	2,036,627
Jewelry.....	14	1,096,110	453,276	1,113,552
Knit goods.....	4	1,220,000	733,990	1,895,984
Leather and leather goods.....	18	1,796,981	1,664,602	2,858,899
Machinery.....	26	3,463,593	937,065	2,183,270
Metal goods.....	15	1,069,541	459,934	1,282,470
Paint and varnish.....	6	3,232,500	856,111	1,537,157
Rubber goods.....	6	2,233,616	1,382,154	2,117,964
Shirts.....	7	734,200	630,173	1,127,267
Shoes.....	16	973,546	1,056,054	2,053,203
Structural steel and iron.....	5	1,556,800	848,038	1,711,613
Silk goods.....	67	11,737,621	9,513,569	17,213,313
Woolen and worsted goods.....	13	4,466,980	3,209,292	5,164,957
Totals.....	260	\$49,189,935	\$30,531,925	\$55,708,218

These 20 industries comprise 74.41 per cent. of the number of establishments reporting in the 45 industries, 87.63 per cent. of the capital invested, 92.58 per cent. of the value of the stock or material used, and 90.67 per cent of the value of goods made. The average capital per establishment is \$189,192; the average value of stock or material used for each establishment is \$117,430 and the finished product, \$214,263.

Electric lamps and dynamos show the largest average amount of capital invested per establishment, \$1,031,815, and hats the smallest, \$47,789.

Table No. 3 contains the aggregate average number of persons employed, the number of persons employed at periods of the smallest and greatest number, and the excess of greatest over smallest.

The total average number employed in the 349 establishments, as shown in the bottom line of the table, was 42,644; the smallest number employed during the year, 38,141; the greatest, 45,728; and the excess of greatest over smallest, 7,587, or 16.57 per cent. The table shows but one industry—corsets—employing the same number throughout the year. The excess of greatest over smallest number employed indicates the number idle a part of the time. The following table gives this excess and its equivalent percentages for the 20 selected industries presented in the preceding table:

INDUSTRY.	Number of establishm'ts.	Aggregate average number of persons employed.	AGGREGATES OF PERSONS EMPLOYED AT PERIOD OF EMPLOYMENT.		Excess of greatest over smallest number.	Percentage of greatest over smallest number.
			Smallest number.	Greatest number.		
Bar steel and iron.....	4	1,808	1,726	1,880	154	8.19
Brick and terra cotta.....	10	1,428	1,313	1,521	208	13.67
Cotton goods .....	8	1,087	944	1,163	219	18.83
Chemical products.....	7	599	532	740	208	28.10
Electric lamps and dynamos.....	3	1,118	1,035	1,251	216	17.26
Foundry (iron).....	11	636	598	652	54	8.28
Glass.....	6	1,604	397	1,844	1,447	80.10
Hats (men's) .....	19	1,462	1,370	1,599	229	14.32
Jewelry.....	14	603	568	647	79	12.20
Knit goods.....	4	1,606	1,530	1,887	157	9.31
Leather and leather goods.....	18	1,277	1,228	1,354	126	9.30
Machinery .....	26	1,584	1,518	1,707	189	11.07
Metal goods .....	15	1,177	1,102	1,281	179	13.97
Paint and varnish.....	6	262	229	278	49	17.63
Rubber goods.....	6	1,023	917	1,128	211	19.23
Shirts.....	7	1,391	1,275	1,491	216	14.48
Shoes.....	16	1,649	1,566	1,691	95	5.60
Structural steel and iron .....	5	1,403	1,252	1,558	306	19.64
Silk goods.....	67	11,661	10,949	12,254	1,305	10.64
Woolen and worsted goods.....	13	4,248	4,143	4,488	345	7.68
Totals .. .....	260	37,536	34,220	40,214	5,992	14.90

The manufacture of glass is generally suspended during the months of July and August; the difference shown in the table between the greatest and smallest number employed has therefore no particular significance.

The industries that came nearest to working with a uniform force during the year were shoes, woolen and worsted goods, bar steel and iron, and foundry; their percentage of excess of greatest over smallest number employed being, respectively, 5.60, 7.68, 8.19 and 8.28. Those in which the greatest fluctuations occurred were, omitting glass, structural steel and iron, 19.64 per cent.; rubber goods, 19.23; chemical products, 28.10, and cotton goods, 18.83.

Table No. 4 contains the same data as No. 3, reduced to averages by establishments. The average number of persons employed in each of the 349 establishments was 123; the smallest, 113; the greatest, 132, and the excess of greatest over smallest, 19.

Table No. 5 gives number of persons employed monthly by industries, distinguished as to sex. The industries in which females are employed, with percentage of the total number of persons employed in each, are given in the following table by averages:

INDUSTRY.	Average number of persons employed.	Average number of females.	Percentage of females.
Artisans' tools.....	324	3	.93
Buttons (pearl).....	89	21	23.60
Brick and terra cotta.....	1,428	7	.49
Book-binding and printing.....	151	53	35.10
Boxes (wood and paper).....	306	223	72.87
Cutlery.....	164	19	11.59
Carbon paper.....	21	10	50.00
Carpets.....	229	89	39.00
Corsets.....	789	765	96.95
Cotton goods.....	1,087	559	52.34
Clothing (men's).....	349	262	75.07
Chemical products.....	599	30	5.01
Electric lamp and dynamos.....	1,118	498	44.54
Glass.....	1,504	57	3.78
Gas fixtures.....	89	11	12.36
Hollow-ware (metal).....	127	8	6.30
Hats (men's).....	1,462	372	25.44
Jewelry.....	603	169	28.02
Knit goods.....	1,806	1,250	77.84
Leather and leather goods.....	1,277	189	14.80
Machinery.....	1,594	15	.94
Metal goods.....	1,177	184	15.63
Paint and varnish.....	262	35	13.36
Pottery.....	191	22	11.52
Rubber goods.....	1,013	271	26.49
Silk mill supplies.....	207	94	45.41
Shirts.....	1,391	1,068	76.78
Scientific and musical instruments.....	292	17	5.82
Shoes.....	1,649	594	36.02
Straw goods.....	199	199	100.
Silk goods (weaving).....	9,286	4,509	48.56
Silk goods (throwing).....	893	495	55.43
Silk goods (dyeing).....	1,429	43	3.01
Woolen and worsted goods.....	4,248	2,342	55.13

In straw goods all the employes are females; in corset manufacture very nearly so, 96.95 per cent., while the lowest number is found in brick and terra cotta, artisans' tools and machinery—in each less than 1 per cent.

In the following industries 50 per cent. and over of the number of persons employed are females:

Straw goods, 100; corsets, 96.95; knit goods, 77.84; shirts, 76.78; clothing, 75.07; boxes, paper, 72.87; silk throwing, 55.43; woolen and worsted goods, 55.13; cotton goods, 52.34, and carbon paper, 50.00.

In the manufacture of silk goods, which is one of the principal industries in the State, the sexes are divided nearly equally in the two leading branches of weaving and throwing, 48.56 and 55.43, respectively, being the percentage of females; while in the third branch, dyeing, it is only 3.01 per cent. The proportion of females to the total number of persons employed in the various industries should be borne in mind, when examining the tables relating to the rates of wages and average yearly earnings, as there is no doubt that both these items are to a considerable degree affected thereby.

Table No. 6 gives the aggregates of wages paid during the year, and also the average yearly earnings in each of the 45 industries tabulated. The range of earnings is from \$210.60 to \$757.31, the lowest being in the manufacture of carpets and the highest in that of gas furnaces. In the following industries the average yearly earnings are under \$300: Carpets, boxes (wood and paper), corsets, clothing (men's), hollow-ware (metal), shirts, silk throwing, and woolen and worsted goods.

Three hundred dollars, but under \$400: Brick and terra cotta, carbon paper, cotton goods, knit goods, metal goods, rubber products, mining (iron), silk mill supplies, structural steel and iron, sashes, blinds and doors, and straw goods.

Four hundred dollars, but under \$500: Artisans' tools, book-binding and printing, corrugated roofing, cutlery, electric lamps, glass, gas fixtures, leather and leather goods, pottery, scientific and musical instruments, shoes, silk weaving, silk dyeing and wooden goods.

Five hundred dollars, but under \$600: Bar steel and iron, buttons (pearl), chemical products, foundry (iron), floor oilcloth, heaters, hats (men's), machinery, and unclassified (four establishments).

Six hundred dollars, but under \$700: Paint and varnish.

Over \$700: Gas furnaces and jewelry.

The aggregate amount paid in wages for all industries was \$17,078,865, and the aggregate average yearly earnings, \$400.73.

Table No. 7 gives the classified weekly wages for each of the 45

industries, with the number, male and female, receiving the wages in each class; also, a summary giving the same classification for "all industries" (349 establishments), with the percentages of males and females receiving the wages in each class. The following summary shows the absolute number in each class, without regard to sex, and its relative per cent. of the total number employed in the 349 establishments reporting:

CLASSIFICATION.	Total number receiving.	Percentage receiving.
Under \$5.00.....	8,911	19.42
\$5.00 but under \$6 00.....	4,438	9.87
6 00 " " 7.00.....	4,943	10.77
7.00 " " 8.00.....	4,826	10.52
8.00 " " 9.00.....	3,746	8 17
9.00 " " 10 00.....	4,757	10 37
10.00 " " 12.00.....	5,094	11.10
12.00 " " 15.00.....	4,456	9.73
15.00 " " 20.00.....	3,236	7.05
20.00 and over.....	1,466	3 20
Totals.....	45,873	100.

Table No. 8 gives the average number of days in operation, and the average proportion of business done.

In 1895 the average number of days in operation for the 49 industries (309 establishments) reporting, was 273.36, and the proportion of business done was 71.06. For 1896, the average for the 45 industries (349 establishments) was: Days in operation, 270.; proportion of business done, 64.23; or 3.36 days less than in 1895, while the proportion of business done, as reported, was also less by 6.83 per cent.

The following table gives the number of days in operation, the number not in operation, and the percentage of unemployment in the 20 industries before presented:

Table Showing Amount and Percentage of Unemployment in Twenty Selected Industries.

INDUSTRIES.	Number of establishments	Average number of days employed during the year.	Average number of days not employed during the year.	Average percentage of unemployment during the year.
Bar steel and iron.....	4	262.75	43.25	10.86
Brick and terra cotta.....	10	249.40	56.60	18.49
Cotton goods.....	8	276.12	29.88	9.76
Chemical products.....	7	293.14	12.86	4.20
Electric dynamos and lamps.....	3	286.66	19.34	6.32
Foundry (iron).....	11	222.30	83.70	27.35
Glass.....	6	256.66	49.34	16.12
Hats (men's).....	19	257.15	48.85	15.96
Jewelry.....	14	273.85	32.15	10.51
Knit goods.....	4	272.00	34.00	11.11
Leather and leather goods.....	18	275.22	30.78	10.06
Machinery.....	26	280.61	25.39	8.29
Metal goods.....	15	285.00	21.00	6.86
Paint and varnish.....	6	295.66	10.34	3.38
Rubber goods.....	6	262.16	43.84	14.33
Shirts.....	7	271.14	34.86	11.39
Shoes.....	16	254.18	51.82	16.94
Structural steel and iron.....	5	243.60	62.40	26.39
Silk goods.....	67	279.58	26.42	8.63
Woolen and worsted goods.....	13	260.61	45.39	14.83

Assuming that all recognized holidays are observed there remain 306 work days in the year. There is no industry on the list in which the average reaches that number; and in but very few of the separate 349 establishments reporting was this the case. The nearest approach to it, among the industries, was in the manufacture of paint and varnish, which fell short only on the average  $10\frac{1}{3}$  days, or 3.38 per cent. of full working time. The next best in this respect were chemical products, metal goods, electric lamps, machinery and silk goods, the percentage of unemployment being respectively 4.20, 6.68, 6.32, 8.29 and 8.63.

Expressed in weeks, the amount of lost time during the year in these industries summarized above was as follows :

Bar steel and iron.....	7½	Brick and terra cotta.....	9½
Cotton goods.....	5	Chemical products.....	2½
Electric lamps.....	3½	Foundry (iron).....	14
Glass.....	8½	Jewelry.....	5½
Knit goods.....	5¾	Hats (men's).....	8½
Leather and leather goods.....	5½	Machinery.....	4½
Metal goods.....	3½	Paint and varnish.....	1½
Rubber goods.....	7	Shirts.....	5½
Shoes.....	8¾	Structural steel and iron.....	10½
Silk goods.....	4¾	Woolen and worsted goods.....	7½

The concluding summary table in this analysis is the following, which shows the distribution of the industry product, its average amount per \$1,000 of invested capital and per employe. In form, it is a reproduction of the table used by the Massachusetts Bureau of Labor Statistics for presenting the same features of its annual report of the statistics of manufactures.

INDUSTRIES.	Number of establishments considered.	Amount of capital invested.	Average number of persons employed.	Total amount paid in wages during the year.	Industry product.	Profit and minor expense fund.	INDUSTRY PRODUCT.		PERCENTAGE OF INDUSTRY PRODUCT.	
							Per \$1,000 of capital.	Average per employe.	Devoted to profit and minor expenses	Paid in wages.
Bar steel and iron.....	4	\$3,480,000	1,808	\$923,457	\$1,453,298	\$539,841	\$420 48	\$809 34	37.89	63.11
Brick and terra cotta.....	10	1,883,035	1,428	448,199	659,953	211,764	350 46	462 15	32.08	67.92
Cotton goods.....	8	1,311,000	1,087	413,619	479,258	66,639	365 56	440 97	13.61	86.39
Chemical products.....	2	2,896,650	599	313,008	878,437	565,429	303 25	1,466 50	64.37	35.63
Electric lamps and dynamos.....	3	3,095,446	1,118	454,609	826,450	371,841	266 99	739 22	44 57	55.13
Foundry (iron).....	11	1,188,243	636	334,484	530,803	196,319	454 37	834 59	36.98	63 02
Glass.....	6	846,000	1,504	620,849	762,956	142,107	901 83	507 28	18 76	81.24
Hats (men's).....	19	908,073	1,462	739,235	1,064,717	325,482	1,172 50	728 26	30.57	69.43
Jewelry.....	14	1,096 110	603	429,911	660,276	230 365	60 2 38	1,094 98	34.89	65.11
Knit goods.....	4	1,220,000	1,808	536 350	1,161,994	625,644	952 45	723 53	53.84	48.16
Leather and leather goods.....	18	1,796,981	1,277	573,546	1,194,297	620,751	662 39	935 24	51.98	48.02
Machinery.....	26	3,463,593	1,594	891,896	1,246,205	354,309	359 80	781 81	28.42	71.58
Metal goods.....	15	1,069,541	1,177	389,610	822,536	432,923	769 08	698 84	52.63	47.37
Paint and varnish.....	6	3,232,500	262	174,340	681,046	506,706	210 69	2,599 41	74.40	25 60
Rubber goods.....	6	2,233,610	1,023	405,789	735,810	330,021	329 42	719 26	44.85	55.15
Shirts.....	7	734,200	1,391	402,661	497,094	94,433	677 05	357 37	19.00	81.00
Shoes.....	16	973,546	1,649	636,296	997,149	310,853	1,024 24	604 70	31.17	68.83
Structural steel and iron.....	5	1,556,800	1,403	544,839	863,575	318,736	554 71	615 52	36.91	63.09
Silk goods.....	67	11,737,621	11,661	4,782,869	7,694,744	2,911,876	653 85	659 87	35.24	64.76
Woolen and worsted goods.....	13	4,466,980	4,248	1,224,068	1,955,655	731,587	437 79	460 37	37 41	62.59

[NOTE.—By "Industry Product," is meant the actual results of the productive forces of the industry, that is, the added value created above the value of the stock and material consumed. The values presented in this table under the designation "Industry Product," are obtained by deducting from the total value of the goods made or work done in each of the specified industries, the value of the stock used, the difference being added value or product due to the industry. In the division of the product of each industry, one part is paid to the labor force in the form of wages, this being labor's share of the product. The balance constitutes a fund from which are paid salaries, commissions, rents, interest on invested capital (either fixed or borrowed) insurance, freights, and in fact all expenses other than stock and wages. The remainder, if any, is the profit of the employer. The entire balance of the industry product remaining after the deduction of the amount paid in wages, becomes the profit and minor expense fund, and is thus designated in the table. It must be understood that the term "Minor Expense" is relative; some of the expenses enumerated above, and which must be paid out of this fund, are in themselves considerable in amount, and are only to be classed as minor in comparison with the generally larger amounts paid for material (stock) and wages.]

TABLE No. 1.—PRIVATE FIRMS AND CORPORATIONS, PARTNERS AND STOCKHOLDERS, BY INDUSTRIES, 1896.

Office number.	INDUSTRIES.	Number of establishments considered.		PARTNERS.				Number of corporations.	STOCKHOLDERS.				AGGREGATES. Partners and stockholders.
		Number of private firms.	Total.	Males.	Females.	Special.	Estates.		Males.	Females.	Banks as trustees.	Total.	
1	Artisans' tools .....	9	6	13			13	3	96	14	1	111	124
2	Bar steel and iron .....	4						4	149	85	41	275	275
3	Buttons (pearl).....	4	4	8			8					8	8
4	Brick and terra cotta.....	10	4	4			4	6	222	17		239	243
5	Book-binding and printing.....	3	3	5			5						5
6	Boxes (wood and paper).....	9	9	15			15						15
7	Corrugated roofing.....	4	3	5			5	1	7			7	12
8	Cutlery.....	2	1	2			2	1	7			7	9
9	Carbon paper.....	3	2	4			4	1	2	1		3	7
10	Carpets.....	3	1	2			2	2	6	1		7	9
11	Corsets.....	3	2	5			5	1	5			5	10
12	Cotton goods.....	8	4	6			6	4	71	8		79	85
13	Clothing (men's).....	4	4	5			5						5
14	Chemical products.....	7	2	4			4	5	88	29		117	121
15	Electric dynamos.....	3						3	90	19	4	113	113
16	Foundry (iron).....	11	8	15			15	3	53	7	2	62	77
17	Floor oilcloth.....	3	2	4			4	1	3	2		5	9
18	Glass.....	6	2	2			2	4	43	5		48	50
19	Gas fixtures.....	2	1	3			3	1	8			8	11
20	Gas furnaces.....	2	1	2			2	1	9			9	11
21	Heaters and boilers.....	3	1	1			1	2	34	8		42	43
22	Hollow-ware (metal).....	4	3	3			3	1	5			5	8
23	Hats (men's).....	19	14	21			21	5	43	8		51	72
24	Jewelry.....	14	10	18			18	4	41	18	5	59	77
25	Knit goods.....	4	2	7			7	2	130	31	15	176	183
26	Leather and leather goods.....	18	10	15			15	8	42	8	1	51	66
27	Machinery.....	26	15	40	1		41	11	126	34	4	164	205
28	Metal goods.....	15	5	7			7	10	120	13	4	137	144
29	Mining (iron ore).....	4	1	1			1	3	85	45	27	157	168
30	Paint and varnish.....	6	2	3	4		7	4	26	9	1	36	43
31	Pottery.....	4	4	7			7						7
32	Rubber goods.....	6	1	2			2	5	38	3		41	43
33	Silk mill supplies.....	2	2	2			2						2
34	Shirts.....	7	5	17			17	2	8	1		9	26
35	Scientific and musical instr'ts,	3	2	5			5	1	5			5	10
36	Shoes.....	16	9	14			14	7	68	19	1	88	102
37	Structural steel and iron.....	5	1	1			1	4	33	3	4	40	41
38	Sashes, doors and blinds.....	3	2	4			4	1	4			4	8
39	Straw goods.....	2	2	3			3						3
40	Silk weaving.....	43	26	60	1	1	62	17	67	6	1	74	186
41	Silk throwing.....	12	11	43	33		76	1	5			5	81
42	Silk dyeing.....	12	5	5			5	7	29	3		32	37
43	Wooden goods.....	4	3	3			3	1	5			5	8
44	Woolen and worsted goods.....	13	7	20	1		21	6	117	29	2	148	169
45	Unclassified.....	4	4	6			6						6
	All industries.....	849	206	412	40	1	453	143	1,892	421	113	2,424	2,377

TABLE No. 2.—CAPITAL INVESTED, STOCK OR MATERIAL USED, GOODS MADE OR WORK DONE, BY INDUSTRIES, 1896.

Office number.	INDUSTRIES.	Number of establishments considered.	CAPITAL INVESTED.	STOCK OR MATERIAL USED.	GOODS MADE OR WORK DONE.
			Amount.	Total cost.	Total value.
1	Artisans' tools.....	9	\$669,200	\$174,766	\$408,069
2	Bar steel and iron.....	4	3,480,000	1,531,672	2,994,970
3	Buttons (pearl).....	4	58,863	41,644	85,180
4	Brick and terra cotta.....	10	1,883,085	473,672	1,185,125
5	Book-binding and printing.....	3	95,700	86,335	185,825
6	Boxes (wood and paper).....	9	185,700	120,545	249,085
7	Corrugated roofing.....	4	55,320	72,608	105,703
8	Cutlery.....	2	216,000	42,700	205,000
9	Carbon paper.....	3	20,000	17,337	37,205
10	Carpets.....	3	163,000	163,350	241,200
11	Corsets.....	3	540,000	290,382	689,205
12	Cotton goods.....	8	1,311,000	2,459,886	2,939,144
13	Clothing (men's).....	4	58,000	97,284	226,782
14	Chemical products.....	7	2,896,650	1,484,557	2,362,994
15	Electric dynamos and lamps.....	3	3,095,446	713,887	1,540,335
16	Foundry (iron).....	11	1,188,243	703,668	1,234,471
17	Floor oilcloth.....	3	485,000	308,208	591,088
18	Glass.....	6	846,000	441,515	1,204,471
19	Gas fixtures.....	2	62,600	40,620	88,000
20	Gas furnaces.....	2	60,000	61,995	178,472
21	Heaters and boilers.....	3	217,000	139,849	260,200
22	Hollow-ware (metal).....	4	161,000	91,276	160,042
23	Hats (men's).....	19	908,073	971,910	2,036,627
24	Jewelry.....	14	1,096,110	453,276	1,113,552
25	Knit goods.....	4	1,220,000	733,990	1,895,984
26	Leather and leather goods.....	18	1,796,951	1,664,602	2,858,899
27	Machinery.....	26	3,463,593	937,065	2,183,270
28	Metal goods.....	15	1,069,541	459,934	1,282,470
29	Mining (iron ore).....	4	2,100,000	91,599	412,982
30	Paint and varnish.....	6	3,232,500	856,111	1,537,157
31	Pottery.....	4	529,000	27,789	119,861
32	Rubber goods.....	6	2,233,616	1,382,154	2,117,964
33	Silk mill supplies.....	2	175,000	49,980	158,000
34	Shirts.....	7	734,200	630,173	1,127,267
35	Scientific and musical instruments.....	3	445,000	109,920	333,400
36	Shoes.....	16	973,546	1,056,064	2,053,203
37	Structural steel and iron.....	5	1,556,800	848,038	1,711,613
38	Sashes, blinds and doors.....	3	128,300	161,400	256,531
39	Straw goods.....	2	169,688	118,763	270,163
40	Silk weaving.....	43	9,732,518	8,422,460	15,095,137
41	Silk throwing.....	12	481,603	153,545	221,039
42	Silk dyeing.....	12	1,523,500	942,564	1,897,137
43	Wooden goods.....	4	171,000	175,767	314,798
44	Woolen and worsted goods.....	18	4,466,980	3,209,292	5,164,957
45	Unclassified.....	4	144,000	63,572	147,320
	All industries.....	349	\$56,099,206	\$38,080,064	\$51,435,817

TABLE No. 3.—SMALLEST, GREATEST AND AVERAGE NUMBER OF PERSONS EMPLOYED BY INDUSTRIES—AGGREGATES, 1896.

In this table, by the terms "Periods of employment of the smallest number" and "Periods of employment of the greatest number," are meant those times, as regards aggregate number of persons employed, when the smallest or greatest number, respectively, were employed. It must be borne in mind that the number of persons here enumerated are wage-earners only. Officers, clerks and salaried persons are excluded.

Office number.	INDUSTRIES.	Number of establishments considered.	Aggregate average number of persons employed.	AGGREGATES OF PERSONS EMPLOYED AT PERIODS OF EMPLOYMENT.		Excess of greatest over smallest number.
				Smallest number.	Greatest number.	
1	Artisans' tools.....	9	324	230	347	117
2	Bar steel and iron.....	4	1,808	1,726	1,880	154
3	Buttons (pearl).....	4	89	71	102	31
4	Brick and terra cotta.....	10	1,428	1,313	1,521	208
5	Book-binding and printing.....	3	151	144	154	10
6	Boxes (wood and paper).....	9	306	301	310	9
7	Corrugated roofing.....	2	30	23	40	17
8	Cutlery.....	4	164	155	172	17
9	Carbon paper.....	3	21	18	25	7
10	Carpets.....	3	229	218	241	23
11	Corsets.....	3	759	789	789	.....
12	Cotton goods.....	8	1,087	944	1,163	219
13	Clothing (men's).....	4	349	224	431	207
14	Chemical products.....	7	599	532	740	208
15	Electric dynamos and lamps.....	3	1,118	1,035	1,251	216
16	Foundry (iron).....	11	636	593	652	54
17	Floor oilcloth.....	3	181	166	211	45
18	Glass.....	6	1,504	397	1,844	1,477
19	Gas fixtures.....	2	89	82	92	10
20	Gas furnaces.....	2	64	53	73	15
21	Heaters and boilers.....	3	143	78	166	88
22	Hollow-ware (metal).....	4	127	111	140	29
23	Hats (men's).....	19	1,462	1,370	1,599	229
24	Jewelry.....	14	603	563	647	79
25	Knit goods.....	4	1,606	1,530	1,687	157
26	Leather and leather goods.....	18	1,277	1,223	1,353	125
27	Machinery.....	26	1,594	1,513	1,707	189
28	Metal goods.....	15	1,177	1,102	1,281	179
29	Mining (iron ore).....	4	729	638	824	186
30	Paint and varnish.....	6	262	229	278	49
31	Pottery.....	4	191	159	207	48
32	Rubber goods.....	6	1,023	917	1,128	217
33	Silk mill supplies.....	2	207	193	217	24
34	Shirts.....	7	1,391	1,275	1,491	216
35	Scientific and musical instruments.....	3	292	273	303	30
36	Shoes.....	16	1,649	1,596	1,691	95
37	Structural steel and iron.....	5	1,403	1,252	1,658	306
38	Sashes, blinds and doors.....	3	103	96	124	28
39	Straw goods.....	2	199	14	319	305
40	Silk weaving.....	43	9,286	8,642	9,746	1,104
41	Silk throwing.....	12	893	713	1,056	343
42	Silk dyeing.....	12	1,429	1,318	1,512	194
43	Wooden goods.....	4	155	143	168	25
44	Woolen and worsted goods.....	13	4,248	4,143	4,488	345
45	Unclassified.....	4	129	128	130	2
	All Industries.....	349	42,644	38,141	45,728	7,587

TABLE No. 4.—SMALLEST, GREATEST AND AVERAGE NUMBER OF PERSONS EMPLOYED, BY INDUSTRIES—AVERAGES, 1896.

In this table averages for each establishment are given. These have been arrived at by dividing the aggregates given in Table 3 by the number of establishments. It must be borne in mind that the number of persons here enumerated are wage-earners only. Officers, clerks and salaried persons are excluded.

Office number.	INDUSTRIES.	Number of establishments considered.	NUMBER OF PERSONS EMPLOYED IN EACH ESTABLISHMENT.			
			Average number.	Smallest number.	Greatest number.	Excess of greatest over smallest number.
1	Artisans' tools.....	9	36	26	39	13
2	Bar steel and iron.....	4	452	432	470	39
3	Buttons (pearl).....	4	22	18	26	8
4	Brick and terra cotta.....	10	142	131	152	21
5	Book-binding and printing.....	8	50	48	51	3
6	Boxes (wood and paper).....	9	34	33	31	1
7	Corrugated roofing.....	4	8	6	10	4
8	Cutlery.....	2	82	78	86	8
9	Carbon paper.....	3	7	6	8	2
10	Carpets.....	3	76	50	62	12
11	Corsets.....	3	263	263	263	.....
12	Cotton goods.....	8	186	118	145	27
13	Clothing (men's).....	4	87	56	108	52
14	Chemical products.....	7	86	76	106	30
15	Electric dynamos and lamps.....	3	373	345	417	72
16	Foundry (iron).....	11	64	60	65	5
17	Floor oilcloth.....	3	60	55	70	15
18	Glass.....	6	251	66	307	241
19	Gas fixtures.....	2	44	41	46	5
20	Gas furnaces.....	2	32	29	36	7
21	Heaters and boilers.....	3	48	26	55	29
22	Hollow-ware (metal).....	4	32	28	35	7
23	Hats (men's).....	19	77	72	84	12
24	Jewelry.....	14	43	41	46	5
25	Knit goods.....	4	402	382	422	40
26	Leather and leather goods.....	18	71	68	75	7
27	Machinery.....	26	61	58	66	8
28	Metal goods.....	15	79	73	85	12
29	Mining (iron ore).....	4	182	159	206	47
30	Paint and varnish.....	6	44	38	46	8
31	Pottery.....	4	48	40	52	12
32	Rubber products.....	6	171	153	188	35
33	Silk mill supplies.....	2	103	95	109	13
34	Shirts.....	7	199	182	213	31
35	Scientific and musical instruments.....	3	97	91	101	10
36	Shoes.....	16	103	100	105	5
37	Structural steel and iron.....	5	281	250	312	62
38	Sashes, blinds and doors.....	3	36	32	41	9
39	Straw goods.....	2	100	7	160	153
40	Silk weaving.....	48	216	201	227	26
41	Silk throwing.....	12	74	59	88	29
42	Silk dyeing.....	12	119	110	126	16
43	Wooden goods.....	4	39	36	42	6
44	Woolen and worsted goods.....	13	327	319	345	26
45	Unclassified.....	4	32	32	33	.....
	All industries.....	349	123	113	132	19

TABLE No. 5.—PERSONS EMPLOYED, BY INDUSTRIES.  
AGGREGATES BY MONTHS, 1896.

## ARTISANS' TOOLS—NINE ESTABLISHMENTS.

MONTHS	Male.	Female.	Total
January .....	344	3	347
February.....	339	3	342
March .....	341	4	345
April.....	337	4	341
May .....	308	3	311
June .....	227	3	230
July .....	311	3	314
August.....	333	3	336
September.....	328	3	331
October.....	328	3	331
November .....	327	3	330
December .....	321	3	324

## BAR STEEL AND IRON—FOUR ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January .....	1,862	.....	1,862
February .....	1,812	.....	1,812
March .....	1,864	.....	1,864
April .....	1,829	.....	1,829
May .....	1,805	.....	1,805
June .....	1,756	.....	1,756
July .....	1,823	.....	1,823
August .....	1,811	.....	1,811
September.....	1,800	.....	1,800
October .....	1,750	.....	1,750
November.....	1,738	.....	1,738
December .....	1,794	.....	1,794

## BUTTONS (PEARL).—FOUR ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January .....	79	23	102
February .....	83	30	113
March .....	70	23	93
April .....	61	19	80
May .....	60	19	79
June .....	59	19	78
July .....	55	16	71
August .....	59	16	75
September .....	64	16	80
October .....	71	23	94
November.....	72	22	94
December.....	71	22	93

TABLE No. 5.—PERSONS EMPLOYED, BY INDUSTRIES—  
AGGREGATES BY MONTHS, 1896—Continued.

BRICK AND TERRA COTTA.—TEN ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January.....	1,304	11	1,315
February.....	1,302	11	1,313
March.....	1,333	13	1,346
April.....	1,445	11	1,456
May.....	1,460	10	1,470
June.....	1,514	7	1,521
July.....	1,512	.....	1,512
August.....	1,477	.....	1,477
September.....	1,467	.....	1,467
October.....	1,441	6	1,447
November.....	1,405	6	1,411
December.....	1,389	12	1,401

BOOK-BINDING AND PRINTING.—THREE ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January.....	95	53	148
February.....	93	54	147
March.....	94	53	147
April.....	95	56	151
May.....	99	55	154
June.....	97	53	150
July.....	86	52	148
August.....	100	52	152
September.....	100	53	153
October.....	100	53	153
November.....	99	55	154
December.....	99	53	152

BOXES (WOOD AND PAPER).—NINE ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January.....	85	220	305
February.....	82	221	303
March.....	85	223	308
April.....	83	218	301
May.....	82	219	301
June.....	82	220	302
July.....	82	220	302
August.....	82	226	308
September.....	83	226	309
October.....	83	226	309
November.....	83	227	310
December.....	83	227	310

TABLE No. 5.—PERSONS EMPLOYED, BY INDUSTRIES—  
AGGREGATES BY MONTHS, 1896—Continued.

## CORRUGATED ROOFING.—FOUR ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January.....	36	.....	36
February.....	31	.....	31
March.....	26	.....	26
April.....	23	.....	23
May.....	41	.....	41
June.....	40	.....	40
July.....	23	.....	23
August.....	24	.....	24
September.....	26	.....	26
October.....	32	.....	32
November.....	30	.....	30
December.....	27	.....	27

## OUTLERY.—TWO ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January.....	143	17	160
February.....	149	20	169
March.....	152	20	172
April.....	148	19	167
May.....	146	20	166
June.....	147	20	167
July.....	141	19	160
August.....	149	19	168
September.....	142	19	161
October.....	144	16	160
November.....	148	17	165
December.....	138	17	155

## CARBON PAPER.—THREE ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January.....	11	8	19
February.....	11	7	18
March.....	11	8	19
April.....	11	10	21
May.....	11	9	20
June.....	11	10	21
July.....	11	9	20
August.....	11	10	21
September.....	11	10	21
October.....	12	11	23
November.....	13	12	25
December.....	13	12	25

TABLE No. 5.—PERSONS EMPLOYED, BY INDUSTRIES—  
AGGREGATES BY MONTHS, 1896—Continued.

## CARPETS.—THREE ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January.....	143	75	218
February.....	143	81	224
March.....	143	81	224
April.....	139	81	220
May.....	138	80	218
June.....	139	90	229
July.....	133	90	223
August.....	138	99	237
September.....	140	100	240
October.....	143	98	241
November.....	143	98	241
December.....	143	95	238

## CORSETS.—THREE ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January.....	24	765	789
February.....	24	765	789
March.....	24	765	789
April.....	24	765	789
May.....	24	765	789
June.....	24	765	789
July.....	24	765	789
August.....	24	765	789
September.....	24	765	789
October.....	24	765	789
November.....	24	765	789
December.....	24	765	789

## COTTON GOODS.—EIGHT ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January.....	541	549	1,090
February.....	543	570	1,113
March.....	557	587	1,121
April.....	569	530	1,099
May.....	573	497	1,070
June.....	556	490	1,046
July.....	544	487	1,031
August.....	546	536	1,082
September.....	287	657	944
October.....	545	600	1,145
November.....	542	608	1,150
December.....	548	615	1,163

TABLE No. 5.—PERSONS EMPLOYED, BY INDUSTRIES—  
AGGREGATES BY MONTHS, 1896—Continued.

## CLOTHING (MEN'S).—FOUR ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January.....	109	263	372
February.....	112	314	426
March.....	169	322	431
April.....	89	272	361
May.....	89	270	359
June.....	87	268	355
July.....	90	266	356
August.....	94	275	369
September.....	76	255	331
October.....	84	248	332
November.....	60	211	271
December.....	42	182	224

## CHEMICAL PRODUCTS.—SEVEN ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January.....	562	35	597
February.....	610	34	644
March.....	650	35	685
April.....	704	36	740
May.....	615	33	648
June.....	558	32	590
July.....	514	21	535
August.....	510	16	526
September.....	524	23	547
October.....	501	31	532
November.....	518	31	549
December.....	549	34	583

## ELECTRIC DYNAMOS AND LAMPS.—THREE ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January.....	701	550	1,251
February.....	685	529	1,214
March.....	638	490	1,128
April.....	611	445	1,056
May.....	599	436	1,035
June.....	599	448	1,047
July.....	598	440	1,038
August.....	598	446	1,044
September.....	589	516	1,105
October.....	594	528	1,122
November.....	603	551	1,154
December.....	620	600	1,220

TABLE No. 5.—PERSONS EMPLOYED, BY INDUSTRIES—  
AGGREGATES BY MONTHS, 1896—Continued.

## FOUNDRY (IRON)—ELEVEN ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January .....	641	.....	641
February .....	637	.....	637
March .....	635	.....	635
April .....	652	.....	652
May .....	648	.....	648
June .....	641	.....	641
July .....	628	.....	628
August .....	598	.....	598
September .....	623	.....	623
October .....	641	.....	641
November .....	653	.....	653
December .....	635	.....	635

## FLOOR OILCLOTH—THREE ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January .....	211	.....	211
February .....	211	.....	211
March .....	196	.....	196
April .....	166	.....	166
May .....	166	.....	166
June .....	211	.....	211
July .....	211	.....	211
August .....	201	.....	201
September .....	201	.....	201
October .....	181	.....	181
November .....	176	.....	176
December .....	207	.....	207

## GLASS.—SIX ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January .....	1,705	64	1,769
February .....	1,744	65	1,809
March .....	1,754	66	1,820
April .....	1,775	69	1,844
May .....	1,745	67	1,812
June .....	1,617	70	1,687
July .....	495	15	510
August .....	384	13	397
September .....	1,412	61	1,473
October .....	1,526	61	1,587
November .....	1,586	63	1,649
December .....	1,632	64	1,696

TABLE No. 5.—PERSONS EMPLOYED, BY INDUSTRIES—  
AGGREGATES BY MONTHS, 1896—Continued.

## GAS FIXTURES—TWO ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January.....	71	11	82
February.....	73	11	84
March.....	75	11	86
April.....	80	11	91
May.....	81	11	92
June.....	78	11	89
July.....	79	10	89
August.....	81	10	91
September.....	79	10	89
October.....	78	12	90
November.....	79	10	89
December.....	77	12	89

## GAS FURNACES.—TWO ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January.....	58	.....	58
February.....	59	.....	59
March.....	60	.....	60
April.....	60	.....	60
May.....	61	.....	61
June.....	61	.....	61
July.....	64	.....	64
August.....	69	.....	69
September.....	68	.....	68
October.....	69	.....	69
November.....	73	.....	73
December.....	71	.....	71

## HEATERS AND BOILERS.—THREE ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January.....	149	.....	149
February.....	168	.....	168
March.....	169	.....	169
April.....	134	.....	134
May.....	137	.....	137
June.....	132	.....	132
July.....	78	.....	78
August.....	158	.....	158
September.....	166	.....	166
October.....	155	.....	155
November.....	143	.....	143
December.....	125	.....	125

TABLE No. 5.—PERSONS EMPLOYED, BY INDUSTRIES—  
AGGREGATES BY MONTHS, 1896—Continued.

## HOLLOW WARE (METAL)—FOUR ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January.....	105	6	111
February.....	127	7	134
March.....	104	8	112
April.....	112	7	119
May.....	111	8	119
June.....	115	9	124
July.....	122	8	130
August.....	132	8	140
September.....	122	8	130
October.....	123	8	131
November.....	130	7	137
December.....	132	7	139

## HATS (MEN'S).—NINETEEN ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January.....	1,058	365	1,423
February.....	1,107	386	1,493
March.....	1,094	380	1,474
April.....	1,012	375	1,387
May.....	1,006	370	1,376
June.....	1,024	346	1,370
July.....	1,070	349	1,419
August.....	1,128	374	1,502
September.....	1,207	392	1,599
October.....	1,189	393	1,582
November.....	1,103	365	1,468
December.....	1,083	369	1,452

## JEWELRY.—FOURTEEN ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January.....	435	136	571
February.....	436	132	568
March.....	446	158	604
April.....	443	154	597
May.....	438	145	583
June.....	436	147	585
July.....	438	144	582
August.....	433	153	586
September.....	402	260	662
October.....	403	204	607
November.....	439	208	647
December.....	451	191	641

TABLE No. 5.—PERSONS EMPLOYED, BY INDUSTRIES—  
AGGREGATES BY MONTHS, 1896.—Continued.

## KNIT GOODS.—FOUR ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January .....	393	1,239	1,632
February .....	382	1,256	1,638
March .....	362	1,297	1,659
April .....	371	1,294	1,665
May .....	360	1,292	1,652
June.....	352	1,190	1,542
July.....	352	1,178	1,530
August.....	385	1,229	1,614
September.....	375	1,244	1,619
October.....	390	1,235	1,625
November.....	390	1,245	1,635
December.....	396	1,291	1,687

## LEATHER AND LEATHER GOODS.—EIGHTEEN ESTABLISHMENTS.

MONTHS.	Male	Female.	Total.
January .....	1,106	192	1,298
February .....	1,109	192	1,301
March .....	1,161	192	1,353
April .....	1,103	192	1,295
May.....	1,151	192	1,343
June.....	1,079	179	1,258
July.....	1,056	179	1,235
August.....	1,043	185	1,228
September.....	1,044	191	1,235
October.....	1,055	191	1,246
November.....	1,081	192	1,273
December.....	1,072	192	1,264

## MACHINERY.—TWENTY-SIX ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January .....	1,649	15	1,664
February .....	1,693	14	1,707
March .....	1,671	15	1,686
April .....	1,664	15	1,679
May.....	1,541	15	1,556
June.....	1,552	15	1,567
July.....	1,548	15	1,563
August.....	1,575	15	1,590
September.....	1,521	15	1,536
October.....	1,518	15	1,533
November.....	1,514	15	1,529
December.....	1,503	15	1,518

TABLE No. 5.—PERSONS EMPLOYED, BY INDUSTRIES—  
AGGREGATES BY MONTHS, 1896—Continued.

## METAL GOODS.—FIFTEEN ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January .....	975	137	1,102
February .....	975	145	1,120
March .....	980	155	1,135
April .....	1,000	174	1,174
May .....	1,037	183	1,220
June .....	1,050	190	1,240
July .....	1,018	169	1,187
August .....	576	171	1,147
September .....	973	183	1,156
October .....	975	195	1,170
November.....	980	301	1,281
December.....	977	212	1,189

## MINING (IRON ORE).—FOUR ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January .....	770	.....	770
February .....	753	.....	753
March .....	824	.....	824
April .....	784	.....	784
May .....	708	.....	708
June .....	731	.....	731
July .....	727	.....	727
August .....	673	.....	673
September .....	716	.....	716
October .....	719	.....	719
November.....	638	.....	638
December.....	700	.....	700

## PAINT AND VARNISH.—SIX ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January .....	225	36	261
February .....	232	37	269
March .....	241	37	278
April .....	239	37	276
May.....	240	37	277
June .....	241	37	278
July.....	205	24	229
August .....	204	25	229
September .....	233	37	270
October .....	225	37	262
November.....	221	37	258
December.....	225	36	261

TABLE No. 5.—PERSONS EMPLOYED, BY INDUSTRIES—  
AGGREGATES BY MONTHS, 1896—Continued,

## POTTERY.—FOUR ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January.....	172	22	194
February.....	175	22	197
March.....	173	22	195
April.....	171	22	193
May.....	169	22	191
June.....	169	22	191
July.....	137	22	159
August.....	163	22	185
September.....	168	22	190
October.....	171	22	193
November.....	174	23	197
December.....	185	22	207

## RUBBER GOODS.—SIX ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January.....	773	306	1,079
February.....	674	225	899
March.....	681	227	908
April.....	723	253	976
May.....	765	293	1,058
June.....	715	238	953
July.....	684	233	917
August.....	784	287	1,071
September.....	790	282	1,072
October.....	801	298	1,099
November.....	818	310	1,128
December.....	820	298	1,118

## SILK MILL SUPPLIES.—TWO ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January.....	119	91	210
February.....	111	85	196
March.....	112	82	194
April.....	114	93	207
May.....	111	101	212
June.....	110	102	212
July.....	109	98	207
August.....	111	95	206
September.....	115	102	217
October.....	119	89	208
November.....	111	105	216
December.....	111	82	193

TABLE No. 5.—PERSONS EMPLOYED, BY INDUSTRIES—  
AGGREGATES BY MONTHS, 1896—Continued

## SHIRTS.—SEVEN ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January.....	293	1,110	1,403
February.....	315	1,110	1,425
March.....	322	1,113	1,435
April.....	323	1,111	1,434
May.....	314	994	1,308
June.....	327	1,009	1,336
July.....	303	972	1,275
August.....	306	978	1,284
September.....	335	1,008	1,343
October.....	340	1,130	1,470
November.....	349	1,142	1,491
December.....	347	1,142	1,489

## SCIENTIFIC AND MUSICAL INSTRUMENTS.—THREE ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January.....	258	15	273
February.....	258	16	274
March.....	266	15	281
April.....	274	15	289
May.....	272	18	290
June.....	272	18	290
July.....	286	17	303
August.....	286	17	303
September.....	285	18	303
October.....	284	17	301
November.....	280	17	297
December.....	280	17	297

## SHOES.—SIXTEEN ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January.....	1,054	593	1,647
February.....	1,070	607	1,677
March.....	1,079	612	1,691
April.....	1,068	596	1,664
May.....	1,063	591	1,654
June.....	1,058	599	1,657
July.....	1,030	585	1,615
August.....	1,062	610	1,672
September.....	1,058	606	1,664
October.....	1,042	586	1,628
November.....	1,043	575	1,618
December.....	1,027	569	1,596

TABLE No. 5.—PERSONS EMPLOYED, BY INDUSTRIES—  
AGGREGATES BY MONTHS, 1896—Continued.

## STRUCTURAL STEEL AND IRON.—FIVE ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January .....	1,558	.....	1,558
February .....	1,303	.....	1,303
March .....	1,375	.....	1,375
April .....	1,500	.....	1,500
May .....	1,389	.....	1,389
June .....	1,378	.....	1,378
July .....	1,410	.....	1,410
August .....	1,356	.....	1,356
September .....	1,419	.....	1,419
October .....	1,459	.....	1,459
November .....	1,252	.....	1,252
December .....	1,433	.....	1,433

## SASHES, BLINDS AND DOORS.—THREE ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January .....	96	.....	96
February .....	96	.....	96
March .....	97	.....	97
April .....	103	.....	103
May .....	124	.....	124
June .....	124	.....	124
July .....	115	.....	115
August .....	116	.....	116
September .....	111	.....	111
October .....	113	.....	113
November .....	103	.....	103
December .....	104	.....	104

## STRAW GOODS—TWO ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January .....	102	178	281
February .....	113	189	302
March .....	118	190	308
April .....	123	196	319
May .....	110	112	222
June .....	46	10	56
July .....	12	2	14
August .....	33	22	55
September .....	50	69	119
October .....	67	133	200
November .....	91	157	248
December .....	102	166	268

TABLE No. 5.—PERSONS EMPLOYED, BY INDUSTRIES—  
AGGREGATES BY MONTHS, 1896—Continued.

## SILK WEAVING.—FORTY-THREE ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January .....	4,985	4,761	9,746
February .....	5,039	4,693	9,732
March .....	5,024	4,648	9,672
April .....	5,043	4,588	9,631
May .....	4,885	4,551	9,436
June .....	4,722	4,406	9,128
July .....	4,641	4,388	9,029
August .....	4,609	4,271	8,880
September .....	4,663	4,379	9,042
October .....	4,790	4,514	9,304
November .....	4,617	4,440	9,057
December .....	4,756	4,467	9,223

## SILK THROWING.—TWELVE ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January .....	456	578	1,034
February .....	459	597	1,056
March .....	452	599	1,051
April .....	440	559	999
May .....	429	504	933
June .....	404	483	890
July .....	406	491	897
August .....	341	410	751
September .....	311	402	713
October .....	351	427	778
November .....	344	436	780
December .....	371	456	827

## SILK DYEING.—TWELVE ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January .....	1,367	48	1,415
February .....	1,413	53	1,466
March .....	1,462	54	1,516
April .....	1,464	42	1,506
May .....	1,466	46	1,512
June .....	1,342	41	1,383
July .....	1,294	41	1,335
August .....	1,279	39	1,318
September .....	1,299	36	1,335
October .....	1,378	36	1,414
November .....	1,375	35	1,410
December .....	1,472	40	1,512

TABLE No. 5.—PERSONS EMPLOYED, BY INDUSTRIES—  
AGGREGATES BY MONTHS, 1896—Continued.

## WOODEN GOODS.—FOUR ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January .....	168	.....	168
February .....	155	.....	155
March .....	152	.....	152
April .....	146	.....	146
May .....	165	.....	165
June .....	156	.....	156
July .....	161	.....	161
August .....	154	.....	154
September .....	158	.....	158
October .....	143	.....	143
November .....	148	.....	148
December .....	157	.....	157

## WOOLEN AND WORSTED GOODS.—THIRTEEN ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January .....	1,862	2,332	4,194
February .....	2,098	2,390	4,488
March .....	1,911	2,398	4,309
April .....	1,924	2,382	4,306
May .....	1,898	2,382	4,280
June .....	1,861	2,294	4,155
July .....	1,936	2,302	4,238
August .....	1,858	2,285	4,143
September .....	1,896	2,302	4,198
October .....	1,867	2,333	4,200
November .....	1,846	2,316	4,162
December .....	1,911	2,390	4,301

## UNCLASSIFIED.—FOUR ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January .....	63	67	130
February .....	63	67	130
March .....	62	67	129
April .....	61	67	128
May .....	62	67	129
June .....	62	67	129
July .....	61	67	128
August .....	61	67	128
September .....	62	67	129
October .....	61	67	128
November .....	63	67	130
December .....	63	67	130

TABLE No. 5.—PERSONS EMPLOYED, BY INDUSTRIES—  
AGGREGATES BY MONTHS, 1896—Concluded.

ALL INDUSTRIES.—THREE HUNDRED AND FORTY-NINE ESTABLISHMENTS.

MONTHS.	Male.	Female.	Total.
January .....	28,841	12,222	43,674
February .....	28,992	14,890	43,882
March .....	29,069	14,894	43,963
April .....	29,156	14,691	43,847
May .....	28,598	14,377	42,975
June .....	27,931	13,959	41,890
July .....	26,482	13,650	40,132
August .....	26,119	13,724	39,843
September .....	27,495	14,274	41,769
October .....	28,040	14,533	42,573
November .....	27,570	14,643	42,213
December .....	28,155	14,623	42,778

TABLE No. 6.—WAGES PAID AND AVERAGE YEARLY EARNINGS, BY INDUSTRIES, 1896.

Office number.	INDUSTRIES.	Number of establishments considered.	Total amount paid in wages during the year	Average yearly earnings.
1	Artisans' tools.....	9	\$134,868	\$416 26
2	Bar steel and iron.....	4	923,457	516 29
3	Buttons (pearl).....	4	46,075	517 60
4	Brick and terra cotta.....	10	448,199	314 90
5	Book-binding and printing.....	3	62,997	417 00
6	Boxes (wood and paper).....	9	89,538	292 50
7	Corrugated roofing.....	4	12,020	400 66
8	Cutlery.....	2	71,936	438 63
9	Carbon paper.....	3	8,047	383 19
10	Carpets.....	3	48,287	210 60
11	Corsets.....	3	182,917	231 83
12	Cotton goods.....	8	413,619	380 51
13	Clothing (men's).....	4	86,694	245 54
14	Chemical products.....	7	313,008	524 22
15	Electric dynamos and lamps.....	3	454,609	406 62
16	Foundry (iron).....	11	334,484	503 42
17	Floor oilcloth.....	3	93,242	515 15
18	Glass.....	6	620,849	412 80
19	Gas fixtures.....	2	35,766	401 86
20	Gas furnaces.....	2	48,468	757 31
21	Heaters and boilers.....	3	84,317	589 63
22	Hollow-ware (metal).....	4	37,779	297 48
23	Hats (men's).....	19	739,225	£05 62
24	Jewelry.....	14	429,911	712 93
25	Knit goods.....	4	536,350	333 96
26	Leather and leather goods.....	18	573,546	449 13
27	Machinery.....	26	891,896	559 53
28	Metal goods.....	15	389,610	331 02
29	Mining (iron ore).....	4	227,809	312 49
30	Paint and varnish.....	6	174,340	665 42
31	Pottery.....	4	76,960	402 93
32	Rubber products.....	6	405,789	396 65
33	Silk mill supplies.....	2	74,640	360 58
34	Shirts.....	7	402,661	217 58
35	Scientific and musical instruments.....	3	119,237	408 34
36	Shoes.....	16	686,296	416 19
37	Structural steel and iron.....	5	544,839	388 40
38	Sashes, blinds and doors.....	3	40,696	375 88
39	Straw goods.....	2	69,048	347 43
40	Silk weaving.....	43	3,895,167	419 40
41	Silk throwing.....	12	221,039	249 76
42	Silk dyeing.....	12	666,663	466 52
43	Wooden goods.....	4	87,457	435 20
44	Woolen and worsted goods.....	13	1,224,068	278 73
45	Unclassified.....	4	71,540	554 60
	All industries.....	249	\$17,078,865	\$400 73

TABLE No. 7.—CLASSIFIED WEEKLY WAGES, BY INDUSTRIES, 1896.

## ARTISANS' TOOLS—NINE ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	41	1	42
\$5, but under \$6.....	9	.....	9
6, but under 7.....	22	1	23
7, but under 8.....	39	.....	39
8, but under 9.....	43	.....	43
9, but under 10.....	42	2	44
10, but under 12.....	55	1	56
12, but under 15.....	46	.....	46
15, but under 20.....	32	.....	32
20 and over.....	12	.....	12
Total.....	341	5	346

## BAR STEEL AND IRON.—FOUR ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	75	.....	75
\$5, but under \$6.....	137	.....	137
6, but under 7.....	113	.....	113
7, but under 8.....	87	.....	87
8, but under 9.....	194	.....	194
9, but under 10.....	462	.....	462
10, but under 12.....	314	.....	314
12, but under 15.....	237	.....	237
15, but under 20.....	171	.....	171
20 and over.....	72	.....	72
Total.....	1,862	.....	1,862

## BUTTONS (PEARL).—FOUR ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	14	11	25
\$5, but under \$6.....	4	1	5
6, but under 7.....	4	.....	4
7, but under 8.....	9	.....	9
8, but under 9.....	4	.....	4
9, but under 10.....	4	.....	4
10, but under 12.....	18	10	28
12, but under 15.....	5	.....	5
15, but under 20.....	14	1	15
20 and over.....	8	1	9
Total.....	74	24	98

TABLE No. 7.—CLASSIFIED WEEKLY WAGES, BY INDUSTRIES, 1896—Continued.

## BRICK AND TERRA COTTA.—TEN ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	84	9	93
\$5, but under \$6.....	306	2	308
6, but under 7.....	395	.....	395
7, but under 8.....	127	.....	127
8, but under 9.....	86	.....	86
9, but under 10.....	208	.....	208
10, but under 12.....	177	.....	177
12, but under 15.....	134	.....	134
15, but under 20.....	82	.....	82
20 and over.....	33	.....	33
Total.....	1,632	11	1,643

## BOOK-BINDING AND PRINTING.—THREE ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	10	29	39
\$5, but under \$6.....	5	10	15
6, but under 7.....	2	4	6
7, but under 8.....	4	8	12
8, but under 9.....	13	3	16
9, but under 10.....	16	.....	16
10, but under 12.....	19	.....	19
12, but under 15.....	22	.....	22
15, but under 20.....	11	.....	11
20 and over.....	5	.....	5
Total.....	107	54	161

## BOXES (WOOD AND PAPER).—NINE ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	8	57	65
\$5, but under \$6.....	7	106	113
6, but under 7.....	1	50	51
7, but under 8.....	9	9	18
8, but under 9.....	5	1	6
9, but under 10.....	10	.....	10
10, but under 12.....	34	3	37
12, but under 15.....	11	.....	11
15, but under 20.....	5	.....	5
20 and over.....	1	.....	1
Total.....	91	226	317

TABLE No. 7.—CLASSIFIED WEEKLY WAGES, BY INDUSTRIES, 1896—Continued.

## CORRUGATED ROOFING.—FOUR ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES	Males.	Females.	Totals.
Under \$5.....	16		16
\$5, but under \$6.....	2		2
6, but under 7.....	2		2
7, but under 8.....	4		4
8, but under 9.....			
9, but under 10.....	1		1
10, but under 12.....	4		4
12, but under 15.....	1		1
15, but under 20.....	14		14
20 and over.....	1		1
Total .....	45		45

## CUTLERY—TWO ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	27	8	35
\$5, but under \$6.....	8	5	13
6, but under 7.....	5	4	9
7, but under 8.....	3	2	5
8, but under 9.....	3		3
9, but under 10.....	4	1	5
10, but under 12.....	35		35
12, but under 15.....	36		36
15, but under 20.....	27		27
20 and over.....	4		4
Total .....	152	20	172

## CARBON PAPER—THREE ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males	Females.	Totals.
Under \$5.....	2	7	9
\$5, but under \$6.....	1	2	3
6, but under 7.....	1	2	3
7, but under 8.....			
8, but under 9.....	1	1	2
9, but under 10.....	3		3
10, but under 12.....			
12, but under 15.....	1		1
15, but under 20.....	3		3
\$10 and over.....	1		1
Total.....	13	12	25

TABLE No. 7.—CLASSIFIED WEEKLY WAGES, BY INDUSTRIES, 1896—Continued.

## CARPETS.—TWO ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	21	66	87
\$5, but under \$6.....	8	17	25
6, but under 7.....	15	13	28
7, but under 8.....	55	7	62
8, but under 9.....	17	2	19
9, but under 10.....	17	.....	17
10, but under 12.....	4	.....	4
12, but under 15.....	1	.....	1
15, but under 20.....	3	.....	3
20 and over.....	2	.....	2
Total.....	143	105	248

## CORSETS.—THREE ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	.....	212	212
\$5, but under \$6.....	.....	100	100
6, but under 7.....	3	139	142
7, but under 8.....	4	126	130
8, but under 9.....	2	76	78
9, but under 10.....	2	52	54
10, but under 12.....	.....	32	32
12, but under 15.....	4	14	18
15, but under 20.....	6	10	16
20 and over.....	5	4	9
Total.....	26	765	791

## COTTON GOODS.—EIGHT ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	77	265	342
\$5, but under \$6.....	39	184	223
6, but under 7.....	18	123	141
7, but under 8.....	143	24	167
8, but under 9.....	76	7	83
9, but under 10.....	39	2	41
10, but under 12.....	39	29	68
12, but under 15.....	61	.....	61
15, but under 20.....	42	.....	42
20 and over.....	42	.....	42
Total.....	576	634	1,210

TABLE No. 7.—CLASSIFIED WEEKLY WAGES, BY INDUSTRIES, 1896—Continued.

## CLOTHING (MEN'S).—FOUR ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals
Under \$5.....	12	167	179
\$5, but under \$6.....	3	69	72
6, but under 7.....	5	35	40
7, but under 8.....	8	22	30
8, but under 9.....	12	23	35
9, but under 10.....	24	4	28
10, but under 12.....	25	1	26
12, but under 15.....	10	2	12
15, but under 20.....	3	.....	3
20 and over.....	3	.....	3
Total.....	105	323	428

## CHEMICAL PRODUCTS.—SEVEN ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals
Under \$5.....	37	3	40
\$5, but under \$6.....	5	1	6
6, but under 7.....	8	29	37
7, but under 8.....	183	2	185
8, but under 9.....	15	.....	15
9, but under 10.....	223	.....	223
10, but under 12.....	84	.....	84
12, but under 15.....	57	.....	57
15, but under 20.....	76	.....	76
20 and over.....	17	.....	17
Total.....	705	35	740

## ELECTRIC DYNAMOS AND LAMPS.—THREE ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	52	161	213
\$5, but under \$6.....	29	117	146
6, but under 7.....	39	134	173
7, but under 8.....	92	63	155
8, but under 9.....	54	50	104
9, but under 10.....	73	18	91
10, but under 12.....	97	25	122
12, but under 15.....	140	.....	140
15, but under 20.....	97	.....	97
20 and over.....	10	.....	10
Total.....	683	568	1,251

TABLE No. 7.—CLASSIFIED WEEKLY WAGES, BY INDUSTRIES, 1896—Continued.

## FOUNDRY (IRON).—ELEVEN ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	36	.....	36
\$5, but under \$6.....	21	.....	21
6, but under 7.....	25	.....	25
7, but under 8.....	80	.....	80
8, but under 9.....	92	.....	92
9, but under 10.....	87	.....	87
10, but under 12.....	110	.....	110
12, but under 15.....	101	.....	101
15, but under 20.....	103	.....	103
20 and over.....	29	.....	29
Total.....	684	.....	684

## FLOOR OILOLOTH.—THREE ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	2	.....	2
\$5, but under \$6.....	.....	.....	.....
6, but under 7.....	4	.....	4
7, but under 8.....	9	.....	9
8, but under 9.....	73	.....	73
9, but under 10.....	30	.....	30
10, but under 12.....	39	.....	39
12, but under 15.....	28	.....	28
15, but under 20.....	15	.....	15
20 and over.....	5	.....	5
Total.....	205	.....	205

## GLASS—SIX ESTABLISHMENTS

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	278	60	338
\$5, but under \$6.....	363	1	364
6, but under 7.....	165	8	173
7, but under 8.....	169	.....	169
8, but under 9.....	77	.....	77
9, but under 10.....	126	.....	126
10, but under 12.....	172	.....	172
12, but under 15.....	62	.....	62
15, but under 20.....	147	.....	147
20 and over.....	218	.....	218
Total.....	1,777	69	1,846

TABLE No. 7.—CLASSIFIED WEEKLY WAGES, BY INDUSTRIES, 1896—Continued.

## GAS FIXTURES.—TWO ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	11	3	14
\$5, but under \$6.....	10	1	11
6, but under 7.....	6	6	12
7, but under 8.....	9	1	10
8, but under 9.....	6	.....	6
9, but under 10.....	4	.....	4
10, but under 12.....	18	.....	18
12, but under 15.....	11	.....	11
15, but under 20.....	5	.....	5
20 and over.....	3	.....	3
Total.....	83	11	94

## GAS FURNACES.—TWO ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	5	.....	5
\$5, but under \$6.....	1	.....	1
6, but under 7.....	2	.....	2
7, but under 8.....	.....	.....	.....
8, but under 9.....	.....	.....	.....
9, but under 10.....	8	.....	8
10, but under 12.....	17	.....	17
12, but under 15.....	21	.....	21
15, but under 20.....	22	.....	22
20 and over.....	.....	.....	.....
Total.....	76	.....	76

## HEATERS AND BOILERS.—THREE ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	10	.....	10
\$5, but under \$6.....	1	.....	1
6, but under 7.....	1	.....	1
7, but under 8.....	19	.....	19
8, but under 9.....	1	.....	1
9, but under 10.....	25	.....	25
10, but under 12.....	6	.....	6
12, but under 15.....	26	.....	26
15, but under 20.....	64	.....	64
20 and over.....	21	.....	21
Total.....	174	.....	174

TABLE No. 7.—CLASSIFIED WEEKLY WAGES, BY INDUSTRIES, 1896—Continued.

## HOLLOW-WARE (METAL).—FOUR ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	21	7	28
\$5, but under \$6.....	10	1	11
6, but under 7.....	9	1	10
7, but under 8.....	14	.....	14
8, but under 9.....	18	.....	18
9, but under 10.....	15	.....	15
10, but under 12.....	17	.....	17
12, but under 15.....	12	.....	12
15, but under 20.....	15	.....	15
20 and over.....	2	.....	2
Total.....	133	9	142

## HATS (MEN'S).—NINETEEN ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	92	76	168
\$5, but under \$6.....	73	70	143
6, but under 7.....	83	41	124
7, but under 8.....	98	57	155
8, but under 9.....	141	70	211
9, but under 10.....	169	33	195
10, but under 12.....	210	45	255
12, but under 15.....	190	16	206
15, but under 20.....	156	3	159
20 and over.....	113	.....	113
Total.....	1,315	414	1,729

## JEWELRY.—FOURTEEN ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	25	31	56
\$5, but under \$6.....	22	52	74
6, but under 7.....	10	57	67
7, but under 8.....	18	31	49
8, but under 9.....	6	23	29
9, but under 10.....	24	9	33
10, but under 12.....	37	9	46
12, but under 15.....	58	3	61
15, but under 20.....	132	.....	132
20 and over.....	104	.....	104
Total.....	436	215	651

TABLE No. 7—CLASSIFIED WEEKLY WAGES, BY INDUSTRIES, 1896—Continued.

## KNIT GOODS.—FOUR ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	130	231	361
\$5, but under \$6.....	28	156	184
6, but under 7.....	20	328	348
7, but under 8.....	15	247	262
8, but under 9.....	20	127	147
9, but under 10.....	62	115	177
10, but under 12.....	31	115	146
12, but under 15.....	38	16	54
15, but under 20.....	34	.....	34
20 and over.....	18	.....	18
Total.....	396	1,335	1,731

## LEATHER AND LEATHER GOODS.—EIGHTEEN ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	136	112	248
\$5, but under \$6.....	69	42	111
6, but under 7.....	64	10	74
7, but under 8.....	73	14	87
8, but under 9.....	113	.....	113
9, but under 10.....	155	.....	155
10, but under 12.....	207	.....	207
12, but under 15.....	165	1	166
15, but under 20.....	84	.....	84
20 and over.....	56	.....	56
Total.....	1,122	179	1,301

## MACHINERY—TWENTY SIX ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	129	2	131
\$5, but under \$6.....	97	1	98
6, but under 7.....	84	12	96
7, but under 8.....	171	.....	171
8, but under 9.....	191	.....	191
9, but under 10.....	190	.....	190
10, but under 12.....	223	1	224
12, but under 15.....	462	.....	462
15, but under 20.....	286	.....	286
20 and over.....	61	.....	61
Total.....	1,894	16	1,910

TABLE No. 7.—CLASSIFIED WEEKLY WAGES, BY INDUSTRIES, 1896—Continued.

## METAL GOODS.—FIFTEEN ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	222	169	391
\$5, but under \$6.....	145	72	217
6, but under 7.....	153	48	201
7, but under 8.....	159	43	202
8, but under 9.....	34	9	43
9, but under 10.....	56	4	60
10, but under 12.....	84	8	92
12, but under 15.....	71	.....	71
15, but under 20.....	100	.....	100
20 and over.....	23	.....	23
Total.....	1,047	353	1,400

## MINING (IRON ORE).—FOUR ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	34	.....	34
\$5, but under \$6.....	53	.....	53
6, but under 7.....	135	.....	135
7, but under 8.....	349	.....	349
8, but under 9.....	153	.....	153
9, but under 10.....	68	.....	68
10, but under 12.....	27	.....	27
12, but under 15.....	18	.....	18
15, but under 20.....	20	.....	20
20 and over.....	2	.....	2
Total.....	859	.....	859

## PAINT AND VARNISH.—SIX ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	8	.....	8
\$5, but under \$6.....	9	10	19
6, but under 7.....	5	2	7
7, but under 8.....	8	10	18
8, but under 9.....	7	3	10
9, but under 10.....	39	3	42
10, but under 12.....	71	6	77
12, but under 15.....	56	2	58
15, but under 20.....	16	.....	16
20 and over.....	27	.....	27
Total.....	246	36	282

TABLE No. 7.—CLASSIFIED WEEKLY WAGES, BY INDUSTRIES, 1896—Continued.

## POTTERY—FOUR ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	29	21	50
\$5, but under \$6.....	2	2	4
6, but under 7.....	1	.....	1
7, but under 8.....	17	.....	17
8, but under 9.....	10	.....	10
9, but under 10.....	9	.....	9
10, but under 12.....	22	.....	22
12, but under 15.....	25	.....	25
15, but under 20.....	27	.....	27
20 and over.....	30	.....	30
Total.....	172	23	195

## RUBBER GOODS.—SIX ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	124	100	224
\$5, but under \$6.....	70	86	156
6, but under 7.....	82	69	151
7, but under 8.....	93	43	136
8, but under 9.....	68	22	90
9, but under 10.....	78	15	93
10, but under 12.....	139	8	147
12, but under 15.....	131	.....	131
15, but under 20.....	53	.....	53
20 and over.....	35	.....	35
Total.....	873	343	1,216

## SILK MILL SUPPLIES.—TWO ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	8	51	59
\$5, but under \$6.....	2	17	19
6, but under 7.....	19	34	45
7, but under 8.....	17	13	30
8, but under 9.....	16	9	25
9, but under 10.....	12	5	17
10, but under 12.....	12	.....	12
12, but under 15.....	19	.....	19
15, but under 20.....	12	.....	12
20 and over.....	3	.....	3
Total.....	120	129	249

TABLE No. 7.—CLASSIFIED WEEKLY WAGES, BY INDUSTRIES, 1896—Continued.

## SHIRTS.—SEVEN ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males	Females.	Totals.
Under \$5.....	30	211	241
\$5, but under \$6.....	30	154	184
6, but under 7.....	19	349	368
7, but under 8.....	33	140	173
8, but under 9.....	30	157	187
9, but under 10.....	26	93	119
10, but under 12.....	44	64	108
12, but under 15.....	123	19	142
15, but under 20.....	41	.....	41
20 and over.....	11	.....	11
Total.....	387	1,187	1,574

## SCIENTIFIC AND MUSICAL INSTRUMENTS.—THREE ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males	Females.	Totals.
Under \$5.....	23	6	29
\$5, but under \$6.....	8	2	10
6, but under 7.....	12	2	14
7, but under 8.....	19	6	25
8, but under 9.....	18	.....	18
9, but under 10.....	30	.....	30
10, but under 12.....	87	.....	87
12, but under 15.....	55	.....	55
15, but under 20.....	29	.....	29
20 and over.....	4	.....	4
Total.....	285	16	301

## SHOES.—SIXTEEN ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	144	173	317
\$5, but under \$6.....	72	73	145
6, but under 7.....	109	104	213
7, but under 8.....	142	107	249
8, but under 9.....	111	54	165
9, but under 10.....	86	32	118
10, but under 12.....	137	34	171
12, but under 15.....	146	27	173
15, but under 20.....	97	1	98
20 and over.....	16	.....	16
Total.....	1,060	605	1,665

TABLE No. 7.—CLASSIFIED WEEKLY WAGES, BY INDUSTRIES, 1896—Continued.

## STRUCTURAL STEEL AND IRON.—FIVE ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	160	.....	160
\$5, but under \$6.....	97	.....	97
6, but under 7.....	186	.....	186
7, but under 8.....	116	.....	116
8, but under 9.....	78	.....	78
9, but under 10.....	76	.....	76
10, but under 12.....	283	.....	283
12, but under 15.....	135	.....	135
15, but under 20.....	97	.....	97
20 and over.....	21	.....	21
Total.....	1,249	.....	1,249

## SASHES, BLINDS AND DOORS.—THREE ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	15	.....	15
\$5, but under \$6.....	6	.....	6
6, but under 7.....	7	.....	7
7, but under 8.....	7	.....	7
8, but under 9.....	3	.....	3
9, but under 10.....	20	.....	20
10, but under 12.....	13	.....	13
12, but under 15.....	35	.....	35
15, but under 20.....	24	.....	24
20 and over.....	2	.....	2
Total.....	132	.....	132

## STRAW GOODS.—TWO ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	18	49	67
\$5, but under \$6.....	17	55	72
6, but under 7.....	22	31	53
7, but under 8.....	7	21	28
8, but under 9.....	12	13	25
9, but under 10.....	10	10	20
10, but under 12.....	13	9	22
12, but under 15.....	20	8	28
15, but under 20.....	6	4	10
20 and over.....	3	.....	3
Total.....	128	200	328

TABLE No. 7.—CLASSIFIED WEEKLY WAGES, BY INDUSTRIES, 1896—Continued.

## SILK WEAVING.—FORTY-THREE ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	832	1,271	2,103
\$5, but under \$6.....	323	700	1,023
6, but under 7.....	297	647	944
7, but under 8.....	401	588	989
8, but under 9.....	472	417	889
9, but under 10.....	520	337	857
10, but under 12.....	832	380	1,212
12, but under 15.....	854	252	1,106
15, but under 20.....	809	104	913
20 and over.....	275	11	286
Total.....	5,615	4,707	10,322

## SILK THROWING.—TWELVE ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	213	160	373
\$5, but under \$6.....	63	381	444
6, but under 7.....	96	75	171
7, but under 8.....	26	2	28
8, but under 9.....	27	1	28
9, but under 10.....	10	.....	10
10, but under 12.....	9	.....	9
12, but under 15.....	18	.....	18
15, but under 20.....	8	.....	8
20 and over.....	4	.....	4
Total.....	474	619	1,093

## SILK DYEING.—TWELVE ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	31	23	54
\$5, but under \$6.....	16	13	29
6, but under 7.....	31	12	43
7, but under 8.....	92	2	94
8, but under 9.....	89	2	91
9, but under 10.....	657	2	659
10, but under 12.....	302	1	303
12, but under 15.....	201	.....	201
15, but under 20.....	48	.....	48
20 and over.....	72	.....	72
Total.....	1,539	55	1,594

TABLE No. 7.—CLASSIFIED WEEKLY WAGES, BY INDUSTRIES, 1896—Continued.

## WOODEN GOODS—FOUR ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	11		* 11
\$5, but under \$6.....	7		7
6, but under 7.....	6		6
7, but under 8.....	17		17
8, but under 9.....	14		14
9, but under 10.....	28		28
10, but under 12.....	21		21
12, but under 15.....	63		63
15, but under 20.....	14		14
20 and over.....	3		3
Total.....	184		184

## WOOLEN AND WORSTED GOODS.—THIRTEEN ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	377	1,538	1,915
\$5, but under \$6.....	262	478	740
6, but under 7.....	184	119	303
7, but under 8.....	216	94	310
8, but under 9.....	201	87	288
9, but under 10.....	200	71	271
10, but under 12.....	207	17	224
12, but under 15.....	160		160
15, but under 20.....	62		62
20 and over.....	65		65
Total.....	1,934	2,404	4,338

## UNCLASSIFIED—FOUR ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	5	12	17
\$5, but under \$6.....	1	40	41
6, but under 7.....		15	15
7, but under 8.....	2		2
8, but under 9.....	2		2
9, but under 10.....	4		4
10, but under 12.....	6		6
12, but under 15.....	26		26
15, but under 20.....	4		4
20 and over.....	11		11
Total.....	61	67	128

TABLE No. 7.—CLASSIFIED WEEKLY WAGES, BY INDUSTRIES, 1896—Concluded.

ALL INDUSTRIES.—THREE HUNDRED AND FORTY-NINE ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.	PERCENTAGE RECEIVING.	
				Males.	Females.
Under \$5.....	3,625	5,286	8,911	40.68	59.32
\$5, but under \$6.....	1,433	3,005	4,438	32.20	67.80
6, but under 7.....	2,447	2,496	4,943	49.51	50.49
7, but under 8.....	3,153	1,673	4,826	65.30	34.70
8, but under 9.....	2,591	1,155	3,746	69.17	30.83
9, but under 10.....	3,936	821	4,757	82.75	17.25
10, but under 12.....	4,286	798	5,084	84.34	15.66
12, but under 15.....	4,096	360	4,456	91.92	8.08
15, but under 20.....	3,113	123	3,236	96.20	3.80
20 and over.....	1,451	15	1,466	98.98	1.02
Total.....	30,141	15,732	45,873	65.71	34.29

TABLE No. 8.—DAYS IN OPERATION AND PROPORTION OF BUSINESS DONE, BY INDUSTRIES, 1896.

(306 working-days in the year. 100 per cent. the full proportion of business.)

Office number.	INDUSTRIES.	Number of establishments considered.	Average number of days in operation.	Average proportion of business done, per cent.
1	Artisans' tools.....	9	234.44	56.11
2	Bar steel and iron.....	4	262.75	66.50
3	Buttons (pearl).....	4	271.25	55.50
4	Brick and terra cotta.....	10	249.40	67.00
5	Book-binding and printing.....	3	288.83	70.66
6	Boxes (wood and paper).....	9	250.11	63.33
7	Corrugated roofing.....	4	298.00	68.75
8	Cutlery.....	2	276.50	60.00
9	Carbon paper.....	3	244.66	53.33
10	Carpets.....	3	278.00	80.00
11	Corsets.....	3	289.00	73.33
12	Cotton goods.....	8	276.12	78.12
13	Clothing (men's).....	4	250.25	63.75
14	Chemical products.....	7	293.14	63.57
15	Electric dynamos and lamps.....	3	285.66	75.00
16	Foundry (iron).....	11	222.90	51.60
17	Floor oilcloth.....	3	242.0	71.66
18	Glass.....	6	256.66	67.50
19	Gas fixtures.....	2	295.60	65.00
20	Gas furnaces.....	2	303.00	60.00
21	Heaters and boilers.....	3	303.00	55.00
22	Hollow-ware (metal).....	4	284.00	35.75
23	Hats (men's).....	19	257.15	59.05
24	Jewelry.....	14	273.35	53.35
25	Knit goods.....	4	272.00	79.50
26	Leather and leather goods.....	18	275.22	68.05
27	Machinery.....	26	230.61	55.30
28	Metal goods.....	15	285.00	57.13
29	Mining (iron ore).....	4	304.25	78.75
30	Paint and varnish.....	6	295.66	69.50
31	Pottery.....	4	266.66	31.33
32	Rubber products.....	6	262.16	70.50
33	Silk mill supplies.....	2	306.00	75.00
34	Shirts.....	7	271.14	83.42
35	Scientific and musical instruments.....	3	269.66	68.33
36	Shoes.....	16	254.18	63.81
37	Structural steel and iron.....	5	243.60	52.60
38	Sashes, blinds and doors.....	3	253.00	60.00
39	Straw goods.....	2	276.00	59.00
40	Silk weavings.....	43	232.46	69.51
41	Silk throwing.....	12	275.25	78.00
42	Silk dyeing.....	12	272.75	66.50
43	Wooden goods.....	4	222.00	56.00
44	Woolen and worsted goods.....	13	260.61	74.33
45	Unclassified.....	4	239.00	64.50
	All industries.....	349	270.00	64.23

TABLE No. 9.—INDUSTRY PRESENTATION, 1896.

BRICK AND TERRA COTTA.

NUMBER OF PARTNERS AND STOCKHOLDERS CONSIDERED.		CAPITAL INVESTED, STOCK USED AND GOODS MADE.	
		<i>Capital Invested.</i>	
Number of establishments reporting.....	12	Amount of capital invested.....	\$1,888,035
Number of private firms.....	6	<i>Stock Used—Aggregate Value.</i>	
Number of partners.....	10	Total value of stock used.....	\$475,572
Males.....	9	<i>Goods Made—Aggregate Value.</i>	
Females.....	.....	Total value of goods made.....	\$1,185,125
Special.....	.....		
Estates.....	1		
Number of corporations.....	6		
Number of stockholders.....	103		
Males.....	86		
Females.....	17		
Banks, trustees, etc.....	.....		
Aggregates—Partners and stockholders,	113		

Persons Employed.

PERSONS EMPLOYED.	Males.	Females.	Total.	PERCENTAGE OF		
				Males.	Females.	Total.
Average number.....	1,421	7	1,428	99.51	0.49	100
Smallest number.....	1,302	6	1,308	99.54	0.46	100
Greatest number.....	1,521	13	1,534	99.16	0.84	100
Excess of greatest over smallest number.....	219	7	226	96.90	3.10	100

Persons Employed, by Months.

MONTHS.	Males.	Females.	Total.	PERCENTAGE OF		
				Males.	Females.	Total.
January.....	1,304	11	1,315	99.17	0.83	100
February.....	1,302	11	1,313	99.16	0.84	100
March.....	1,333	13	1,346	99.04	0.96	100
April.....	1,445	11	1,456	99.14	0.86	100
May.....	1,460	10	1,470	99.32	0.68	100
June.....	1,514	7	1,521	99.54	0.46	100
July.....	1,512	.....	1,512	100	.....	100
August.....	1,477	.....	1,477	100	.....	100
September.....	1,467	.....	1,467	100	.....	100
October.....	1,441	6	1,447	99.58	0.42	100
November.....	1,465	6	1,471	99.57	0.43	100
December.....	1,389	12	1,401	99.14	0.86	100

## Wages, Earnings and Proportion of Business Done.

BRICK AND TERRA COTTA.—CON.

WAGES AND EARNINGS.		PROPORTION OF BUSINESS DONE AND DAYS IN OPERATION.	
Total amount paid in wages.....	\$448,199 00	Average proportion of business done,	
Average yearly earnings.....	314 90	per cent ....	67.00
		Days in operation.....	249 40

## Classified Weekly Wages.

CLASSIFICATION OF WEEKLY WAGES.	NUMBER RECEIVING.			PERCENTAGE RECEIVING.		
	Males.	Females	Total.	Males.	Females.	Total.
Under \$5.....	84	9	93	5.14	81.82	5.66
\$5, but under \$6.....	306	2	308	18.75	18.18	18.74
6, but under 7.....	395		395	24.21		24.10
7, but under 8.....	127		127	7.78		7.78
8, but under 9.....	86		86	5.27		5.23
9, but under 10.....	208		208	12.74		12.65
10, but under 12.....	177		177	10.84		10.76
12, but under 15.....	134		134	8.22		8.15
15, but under 20.....	82		82	5.02		4.98
20 and over.....	33		33	2.03		2.00
Total .....	1,632	11	1,643	100	100	100

TABLE No. 9.—INDUSTRY PRESENTATION, 1896—Continued.

HATS (MEN'S).

NUMBER OF PARTNERS AND STOCKHOLDERS CONSIDERED.		CAPITAL INVESTED, STOCK USED AND GOODS MADE.	
		<i>Capital Invested.</i>	
Number of establishments reporting.....	19		
Number of private firms.....	14		
Number of partners .....	21	Amount of capital invested.....	\$908,078
Males .....	21		
Females .....	.....		
Special.....	.....		
Estates .....	.....	<i>Stock Used—Aggregate Value.</i>	
Number of corporations .....	5	Total value of stock used.....	\$971,910
Number of stockholders.....	51		
Males.....	43		
Females.....	8	<i>Goods Made—Aggregate Value.</i>	
Banks, trustees, etc.....	.....		
Aggregates—Partners and stockholders,	72	Total value of goods made.....	\$2,036,627

Persons Employed.

PERSONS EMPLOYED.	Males.	Females.	Total.	PERCENTAGE OF		
				Males.	Females.	Total.
Average number .....	1,090	372	1,462	74.56	25.44	100
Smallest number.....	1,006	346	1,350	74.37	25.63	100
Greatest number. ....	1,207	392	1,599	75.49	24.51	100
Excess of greatest over smallest number.....	201	46	247	81.38	18.62	100

Persons Employed, by Months.

MONTHS.	Males.	Females.	Total.	PERCENTAGE OF		
				Males.	Females.	Total.
January.....	1,058	365	1,423	74.35	25.65	100
February.....	1,107	386	1,493	74.15	25.85	100
March.....	1,094	380	1,474	74.23	25.77	100
April.....	1,012	375	1,387	72.97	27.03	100
May.....	1,006	370	1,376	73.12	26.88	100
June.....	1,024	346	1,370	74.74	25.26	100
July.....	1,070	349	1,419	75.34	24.66	100
August.....	1,128	374	1,502	75.20	24.80	100
September.....	1,207	392	1,599	75.49	24.51	100
October.....	1,189	393	1,582	75.16	24.84	100
November.....	1,103	365	1,468	75.14	24.86	100
December.....	1,083	369	1,452	74.59	25.41	100

## Wages, Earnings and Proportion of Business Done.

HATS (MEN'S)—CON.

WAGES AND EARNINGS.		PROPORTION OF BUSINESS DONE AND DAYS IN OPERATION.	
Total amount paid in wages.....	\$739,225 00	Average proportion of business done, per cent .....	59.05
Average yearly earnings.....	565 62	Days in operation.....	257.15

## Classification of Weekly Wages.

CLASSIFICATION OF WEEKLY WAGES.	NUMBER RECEIVING.			PERCENTAGE RECEIVING.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under \$5.....	92	76	168	7.00	18.26	9.72
\$5, but under \$6.....	78	70	148	5.54	16.91	8.27
6, but under 7.....	85	41	124	6.26	9.90	7.17
7, but under 8.....	98	57	155	7.47	18.77	9.00
8, but under 9.....	141	70	211	10.74	16.81	12.20
9, but under 10.....	159	86	195	12.09	8.94	11.27
10, but under 12.....	210	45	255	16.00	10.84	14.73
12, but under 15.....	190	16	206	14.44	3.85	11.91
15, but under 20.....	156	3	159	11.86	.72	9.20
20 and over.....	118	.....	118	8.60	.....	6.53
Total.....	1,815	414	1,729	100	100	100

TABLE No. 9.—INDUSTRY PRESENTATION, 1896—Continued.

SHOES.

NUMBER OF PARTNERS AND STOCKHOLDERS CONSIDERED.	CAPITAL INVESTED, STOCK USED AND GOODS MADE.
Number of establishments reporting .....	16
Number of private firms.....	9
Number of partners.....	14
Males.....	
Females.....	
Special.....	
Estates.....	
Number of corporations.....	7
Number of stockholders.....	88
Males.....	68
Females.....	19
Banks, trustees, etc.....	1
Aggregates—Partners and stockholders,	102
	<i>Capital Invested.</i>
	Amount of capital invested..... \$978,546
	<i>Stock Used—Aggregate Value.</i>
	Total value of stock used..... \$1,056,054
	<i>Goods Made—Aggregate Value.</i>
	Total value of goods made..... \$2,053,203

Persons Employed.

PERSONS EMPLOYED.	Males.	Females.	Totals.	PERCENTAGE OF		
				Males.	Females.	Total.
Average number.....	1,055	594	1,649	63.98	36.02	100
Smallest number.....	1,027	569	1,596	64.35	35.65	100
Greatest number.....	1,079	612	1,691	63.80	36.20	100
Excess of greatest over smallest number.....	52	43	95	57.74	45.26	100

Persons Employed, by Months.

MONTHS.	Males.	Females.	Total.	PERCENTAGE OF		
				Males.	Females.	Total.
January.....	1,054	593	16.47	64.00	36.00	100
February.....	1,070	607	16.77	63.81	36.19	100
March.....	1,079	612	16.91	63.80	36.20	100
April.....	1,068	596	16.64	64.18	35.82	100
May.....	1,063	591	16.54	64.27	35.73	100
June.....	1,058	599	16.57	63.85	36.15	100
July.....	1,030	585	16.15	63.38	36.22	100
August.....	1,062	610	16.72	63.52	36.48	100
September.....	1,058	606	16.64	63.58	36.42	100
October.....	1,042	586	16.28	64.00	36.00	100
November.....	1,043	575	16.18	64.47	35.53	100
December.....	1,027	569	15.96	70.00	30.00	100

## Wages, Earnings and Proportion of Business Done.

SHOES—CON.

WAGES AND EARNINGS.		PROPORTION OF BUSINESS DONE AND DAYS IN OPERATION.	
Total amount paid in wages.....	\$686,296 00	Average proportion of business done, per cent.....	63.81
Average yearly earnings.....	416 19	Days in operation.....	254.18

## Classification of Weekly Wages.

CLASSIFICATION OF WEEKLY WAGES.	NUMBER RECEIVING.			PERCENTAGE RECEIVING.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under \$5.....	144	173	317	13.58	28.59	19.04
\$5, but under \$6.....	72	78	145	6.79	12.07	8.71
6, but under 7.....	109	104	213	10.28	17.19	12.80
7, but under 8.....	142	107	249	13.40	17.69	14.95
8, but under 9.....	111	54	165	10.48	8.98	9.91
9, but under 10.....	86	32	118	8.12	5.29	7.08
10, but under 12.....	137	34	171	12.92	5.62	10.27
12, but under 15.....	146	27	173	13.77	4.46	10.40
15, but under 20.....	97	1	98	9.15	.16	5.89
20 and over.....	16	.....	16	1.51	.....	.95
Total.....	1,060	605	1,665	100	100	100

TABLE No. 9.—INDUSTRY PRESENTATION, 1896—Continued.

SILK INDUSTRY—ALL BRANCHES INCLUDED.

NUMBER OF PARTNERS AND STOCKHOLDERS CONSIDERED.		CAPITAL INVESTED, STOCK USED AND GOODS MADE.
		<i>Capital Invested.</i>
Number of establishments reporting.....	67	Amount of capital invested..... \$11,737,621
Number of private firms.....	42	
Number of partners.....	143	<i>Stock Used—Aggregate Value.</i>
Males.....	108	
Females.....	34	Total value of stock used..... \$9,518,569
Special.....	1	
Estates.....	1	<i>Goods Made—Aggregate Value.</i>
Number of corporations.....	25	
Number of stockholders.....	111	Total value of goods made..... \$17,218,813
Males.....	101	
Females.....	9	
Banks, trustees, etc.....	1	
Aggregates—Partners and stockholders,	254	

Persons Employed.

PERSONS EMPLOYED.	Males.	Females.	Total.	PERCENTAGE OF		
				Males.	Females.	Total.
Average number.....	6,596	5,047	11,661	56.72	43.28	100
Smallest number.....	6,229	4,720	10,949	56.89	43.11	100
Greatest number.....	6,911	5,343	12,254	56.40	43.60	100
Excess of greatest over smallest number.....	682	623	1,305	52.26	47.74	100

Persons Employed, by Months.

MONTHS.	Males.	Females.	Total.	PERCENTAGE OF		
				Males.	Females.	Total.
January.....	6,808	5,337	12,195	55.83	44.17	100
February.....	6,911	5,243	12,254	56.40	43.60	100
March.....	6,938	5,301	12,239	56.68	43.32	100
April.....	6,947	5,189	12,136	57.25	42.75	100
May.....	6,780	5,101	11,881	57.07	42.93	100
June.....	6,468	4,938	11,569	57.36	42.64	100
July.....	6,341	4,970	11,311	56.06	43.94	100
August.....	6,229	4,720	10,949	58.89	43.11	100
September.....	6,273	4,817	11,090	56.57	43.43	100
October.....	6,519	4,977	11,496	56.70	43.30	100
November.....	6,836	4,911	11,247	56.34	43.66	100
December.....	6,599	4,963	11,562	57.08	42.92	100

## Wages, Earnings and Proportion of Business Done.

SILK INDUSTRY—CON.

WAGES AND EARNINGS.	PROPORTION OF BUSINESS DONE AND DAYS IN OPERATION.
Total amount paid in wages..... \$4,782,869 00	Average proportion of business done,
Average yearly earnings ..... 391 91	per cent..... 69.67
	Days in operation..... 279.58

## Classification of Weekly Wages.

CLASSIFICATION OF WEEKLY WAGES.	NUMBER RECEIVING.			PERCENTAGE RECEIVING.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under \$5.....	1,076	1,454	2,530	14.11	27.02	19.44
\$5, but under \$6.....	402	1,094	1,496	5.27	20.33	11.49
6, but under 7.....	424	734	1,158	5.56	13.64	8.90
7, but under 8.....	519	582	1,111	6.80	11.00	8.54
8, but under 9.....	588	420	1,008	7.71	7.80	7.75
9, but under 10.....	1,187	339	1,526	15.56	6.31	11.73
10, but under 12.....	1,143	381	1,524	14.98	7.08	11.74
12, but under 15.....	1,073	252	1,325	14.06	4.67	10.18
15, but under 20.....	865	104	969	11.34	1.94	7.45
20 and over.....	351	11	362	4.61	.21	2.78
Total.....	7,628	5,381	13,009	100	100	100

TABLE No. 9.—INDUSTRY PRESENTATION, 1896—Concluded.

WOOLEN AND WORSTED GOODS.

NUMBER OF PARTNERS AND STOCKHOLDERS CONSIDERED.		CAPITAL INVESTED, STOCK USED AND GOODS MADE.	
		<i>Capital Invested.</i>	
Number of establishments reporting.....	13	Amount of capital invested.....	\$4,466,980
Number of private firms.....	7	<i>Stock Used—Aggregate Value.</i>	
Number of partners.....	21	Total value of stock used.....	\$3,209,292
Males.....	20	<i>Goods Made—Aggregate Value.</i>	
Females.....	1	Total value of goods made.....	\$5,164,957
Special.....	.....		
Estates.....	.....		
Number of corporations.....	6		
Number of stockholders.....	148		
Males.....	117		
Females.....	29		
Banks, trustees, etc.....	2		
Aggregates—Partners and stockholders,	169		

Persons Employed.

PERSONS EMPLOYED.	Males.	Females.	Total.	PERCENTAGE OF		
				Males.	Females.	Total.
Average number.....	1,906	2,342	4,248	44.86	55.14	100
Smallest number.....	1,858	2,285	4,143	44.84	55.16	100
Greatest number.....	2,098	2,890	4,488	46.75	53.25	100
Excess of greatest over smallest number.....	240	105	345	69.56	30.44	100

Persons Employed, by Months.

MONTHS.	Males.	Females.	Total.	PERCENTAGE OF		
				Males.	Females.	Total.
January.....	1,862	2,332	4,194	44.39	55.61	100
February.....	2,098	2,390	4,488	46.75	53.25	100
March.....	1,911	2,398	4,309	44.35	55.65	100
April.....	1,924	2,382	4,306	44.37	55.63	100
May.....	1,898	2,382	4,280	44.34	55.66	100
June.....	1,861	2,294	4,155	44.79	55.21	100
July.....	1,936	2,302	4,238	45.68	54.32	100
August.....	1,858	2,285	4,143	44.86	55.14	100
September.....	1,896	2,302	4,198	45.19	54.81	100
October.....	1,867	2,333	4,200	44.45	55.55	100
November.....	1,846	2,316	4,162	44.35	55.45	100
December.....	1,911	2,390	4,301	44.66	55.34	100

## Wages, Earnings and Proportion of Business Done.

WOOLEN AND WORSTED GOODS—CON.

WAGES AND EARNINGS.		PROPORTION OF BUSINESS DONE AND DAYS IN OPERATION.	
Total amount paid in wages.....	\$1,224,068 00	Average proportion of business done,	
Average yearly earnings.....	278 73	per cent.....	74.88
		Days in operation.....	260.61

## Classified Weekly Wages.

CLASSIFICATION OF WEEKLY WAGES.	NUMBER RECEIVING.			PERCENTAGE RECEIVING.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under \$5.....	377	1,538	1,915	19.49	63.97	44.14
\$5, but under \$6.....	262	478	740	13.55	19.66	17.06
6, but under 7.....	184	119	303	9.51	4.95	7.00
7, but under 8.....	215	94	310	11.17	3.91	7.14
8, but under 9.....	201	87	288	10.40	3.85	6.64
9, but under 10.....	200	71	271	10.40	2.95	6.25
10, but under 12.....	207	17	224	10.70	.71	5.16
12, but under 15.....	160	.....	160	3.21	.....	3.69
15, but under 20.....	62	.....	62	3.21	.....	1.42
20 and over.....	65	.....	65	3.36	.....	1.50
Total.....	1,934	2,404	4,338	100	100	100

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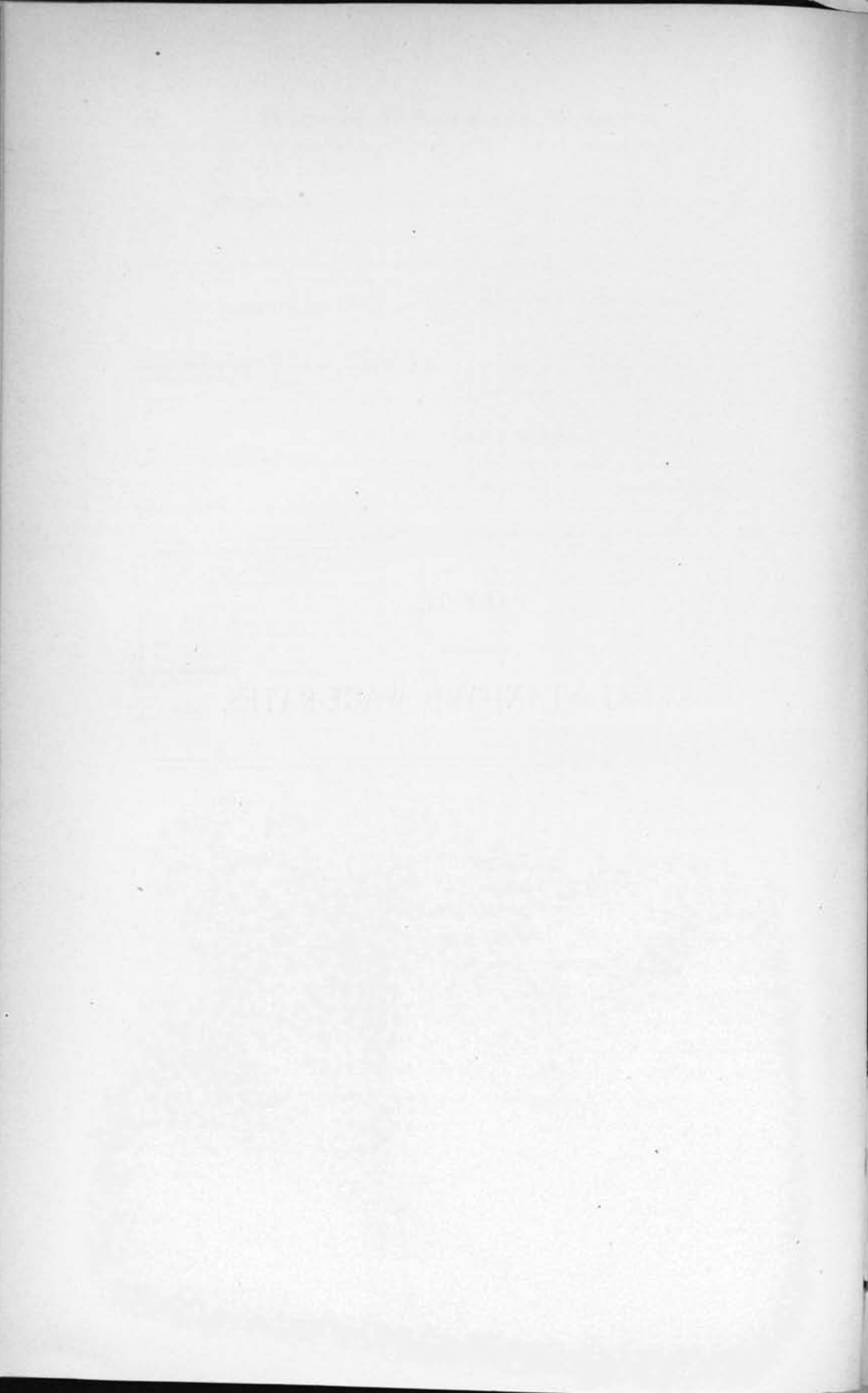
PART II.

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CURRENT STANDARD WAGE-RATES.

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## PART II.

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### CURRENT STANDARD WAGE-RATES.

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In previous reports considerable attention has been given to the earnings of the working classes in the industrial establishments in this State, the data being obtained from the individual wage-workers themselves or from the establishments where employed; the aim, however, was to obtain as far as practicable the actual wages earned, periodically, day, week, month and year. The present chapter will show these rates of preceding years compared with the standard current rates obtaining in 1897—no account being taken in the latter of lost time, either by individuals or for the various industries enumerated. The data are for substantially the same cities, but they do not show the actual wages earned for the periods given and no exact comparison can be made for the reason stated.

In Table 1 are shown the time wage-rates as explained. This is followed by Table 2, giving the piece-price rates and quantity produced, periodically, covering ten or more years, in some of our principal industries. These comparisons were obtained mainly from workmen engaged at the several trades; and while not pretending fully to include in detail the various items going to make up the production of any one industry, it is believed that the data are as nearly representative as it is possible to obtain. With the exception of window glass, these tables indicate that in the trades where the piece-price system of wages prevails the tendency is to lessen the possible earnings of workmen, although the amount of product is increasing. In other words, the reductions in the piece-price rates have been greater than the gains in wages by increased amount of produc-

tion. Especially is this the case in occupations where machinery has simplified the process of manufacture and permitted the substitution of persons of less skill, or where it has resulted in employment of females and minors in place of men and adults. The apparent changes in the specimen industries are here given:

Pottery.—Plate-making—an increase of production equivalent to 40.16 per cent., and a reduction in amount of earnings, 3.16 per cent.; saucer-making—increase of production of 50 per cent., decrease of earnings 26 per cent.; dish-making—increase of production 14.28 per cent., decrease of earnings 7.06 per cent.; jiggering—increase of production 17.50 per cent., decrease of earnings 19.87 per cent.; sanitary ware—increase of production 52 per cent., decrease of earnings 21.26 per cent.

Silk industry.—Weaving department—increase in production 54.81 per cent.; decrease in earnings 34.12 per cent. In other departments the changes are equally as great:

In 1887 each silk dyer received \$18 per week and ran three boxes, employing from 6 to 12 men as assistants, who received \$10 per week each. Black dyers received from \$25 to \$50 per week, and employed from 50 to 150 assistants at \$10 to \$11 per week. In 1897, with new methods and machines, one dyer can run from 10 to 100 boxes with the assistance of one boy to each box. The dyer now receives from \$15 to \$20 per week, the boys from \$4 to \$8 per week. Each dyer displaces 10 to 25 others, and each boy displaces four men.

Broad silk department.—Formerly there was but one class of looms used in this branch, known as the plain loom, with one reed and one shuttle, making one web of cloth. At present there are various kinds, with from 1 to 4 shuttles, making three webs at the same time. A weaver running a loom, weaving three webs of cloth at the same time, receives eleven cents for three yards, turns out 60 yards in a day and earns \$2.20; whereas formerly he would have received \$18 for the same number of yards.

The price list is regulated by a scale. Each loom has a given number of reeds, each reed has a number of ends to the inch, and each warp a certain number of inches in width, with a given number of picks to the inch. A plain loom, No. 56 reed, contains 112 double ends to the inch,  $19\frac{1}{2}$  inches width of cloth, making 2,352 single ends

in each warp; the filling contains 64 picks to the inch. The present price per yard for weaving this class of goods is 7 cents; weekly earnings, \$7.50; whereas in 1887 the weavers earned \$3.50 per day.

Another class of goods, reed No. 62, four single ends to an inch, making 4,960 ends in each warp, striped goods, 96 to 120 picks to the inch, four shuttles, one warp in each loom, pays from 11 to 14 cents per yard. At this rate a workman earns from \$1.21 to \$1.34 per day; whereas formerly the pay would have been from \$3.50 to \$4 for the same amount of product. Formerly only males worked on this class of goods; now the majority of the workers are females.

In ribbon-weaving, according to estimates made by employes, there has been within the past ten to twelve years an increase, in the amount of product in staple goods, of 50 per cent. for each employe, with an average reduction in piece-price for weaving of 25 per cent., and in the preparatory department, of 35 per cent.; in fancy goods, a reduction of 50 per cent., while the loss of time is 30 per cent. greater.

In the green glass bottle industry, glassblowers' wages are regulated by a scale or list price, based on the price paid for one-ounce vials. In 1886 the basis price was 60 cents, with a discount of 10 per cent. for blowing one gross of one-ounce vials. In 1897 the basis price was 54 cents, with a discount of 14 per cent. In 1886-7 the price for blowing one dozen of bottles, weighing twenty ounces each, was 15 cents, less 10 per cent. In 1896-7 the price was 13½ cents, with a discount of 14 per cent., or a net general reduction of 14 per cent., the product being about the same per day. In 1886-7 the price was uniform at all the establishments in the State. In 1896-7 a large proportion was non-union, and worked at a discount off the list price, in some cases as much as 30 per cent. below the basis price.

Hat industry.—In some branches of hat-making there has been a decrease in both production and in earnings, while in all branches there has been a decrease in earnings, as will be seen by reference to the tables.

Prior to 1846 hat bodies were made by hand. In that year Henry A. Wells secured a patent for a machine to form hat bodies. This machine, however, was not a success, but soon after Bunn & Taylor so improved it that by 1857 the process of forming by machine had

become quite general. In 1860 Ira Gill was granted another patent, and in 1872 his two sons erected a large forming mill in Orange. The application of machinery in forming hats practically created a new industry, and gave employment to hundreds of men and women without the usual result of displacing others. By the old method of forming by hand the process was slow and costly, few felt hats were worn, but the success of the forming machine so reduced the cost that where one person wore a felt hat there are now thousands worn.

In 1870 the blocking and pouncing machines were introduced, by which one man with a machine can do the same amount of work as eight men blocking by hand, and two men can produce as much as twelve men by the hand process of pouncing. Subsequently the sizing and the finishing machines have been invented, by the use of which two men can size six dozen hats in a day, while it would require five men to do the same number by hand. The so-called finishing machine does not complete the hat, it will only do the ironing, with little saving of labor and not as well as the hand process. It is contended that machinery has reduced the labor cost in hat-making 150 per cent. within the last forty years, while as the table shows within the past ten years the earnings of the workmen have been reduced in the various branches from 5.42 per cent in flanging to 34 per cent. in making.

Window-Glass Industry.—The following is a copy of an agreement between the manufacturers and workmen for the blast of 1886-7 :

“It is hereby agreed by the parties hereto, representing the Eastern Window-Glass Manufacturers’ Association and the Window-Glass Workers’ Association, that the following rates of wages, plus 10 and 5 per cent., shall be paid for the blast of 1884-5, and re-adopted for the blast of 1886-7 :

QUALITY.	6 x 8 to 10 x 15.	10 x 16 to 12 x 18.	12 x 19 to 20 x 24.	20 x 25 to 29 x 40.	30 x 40 to 80 x 46.	Above.
First.....	\$0 50	\$0 65	\$0 83	\$0 90	\$1 30	\$1 60
Second.....	45	50	67	75	1 10	1 25
Third.....	40	45	50	60	70	95
Fourth.....	35	40	45	50	60	.....

“Blowers to be paid one and three-fourths for double; gatherers to be paid 65 per cent. for single and 55 per cent. for double, if

manufacturers carry out rollers, and  $67\frac{1}{2}$  per cent. for single and  $57\frac{1}{2}$  per cent. for double, if gatherers carry out rollers, to be optional with manufacturers. Flatteners to be paid 25 per cent. of blowers' wages. Cutters to be paid  $26\frac{1}{2}$  cents per 100 feet for single, 40 cents for double, and 53 cents for lamp glass, or sizes below 6 by 8, or for fractional inches below 13 by 13. All rules and usages shall be the same as last year, except that all glass shall be booked in the united inch brackets and that there shall be a company's rest.

"It is also agreed by the committees that should there be a change in either of the other sections, the Eastern section shall have a corresponding change."

Scale of wages and rules for working, for blast ending June 30th, 1896 (re-adopted for blast ending June 30th, 1897), agreed upon by wages committee of Window Glass Manufacturers and Workers of L. A. 300, K. of L., for the Eastern District, was:

LIST FOR SINGLE STRENGTH.

	1ST.	2D.	3D.	4TH.
10 x 15.....	\$0 60	\$0 45	\$0 40	\$0 35
12 x 18.....	65	50	45	40
20 x 24.....	83	67	53	45
29 x 40.....	90	75	60	50
30 x 46.....	1 30	1 10	70	60
Above.....	1 60	1 25	95	.....

With 10 and 5 per cent. added. Double strength  $1\frac{3}{4}$  price on single strength.

Gatherers to receive  $74\frac{1}{2}$  per cent. of blowers' wages for single,  $62\frac{1}{2}$  for double strength, where second assistant is employed; where no second assistant is employed, the manufacturers shall have the rollers carried out, the gatherers to receive 72 per cent. for single and 60 per cent. for double. Flatteners to receive 25 per cent. of blowers' wages. Cutters shall receive  $26\frac{1}{2}$  cents per 100 feet for single; 40 cents per 100 feet for double; fractions under 13 x 13, double price. Lamp glass, double price; even inches, under 6 x 8, double price.

All glass shall be booked to the bracket and not to the size.

No glass shall be set out in stock sheets for the purpose of being sold to anyone as stock sheets, and no manufacturer shall sell any stock sheets for less than the list price for the number of inches con-

tained in such sheets, less the usual discount representing the market price at the time the sale is made.

Manufacturers shall be allowed to set out a limited number of stock sheets for the purpose of cutting same to assort their stocks and enable them to fill their orders during the summer shut-down; but the amount of stock sheets set out for this purpose shall not exceed six (6) one-hundred-foot boxes for any one blower during any one settlement of four weeks, and no cutter will be allowed to set out more than six (6) one-hundred-foot boxes for any blower in any four weeks' settlement during the period of this agreement.

Grinder Glass.—A limited quantity of poor quality D. S. glass may be set out for the purpose of grinding, obscuring, enameling, chipping, etc., but for no other purpose.

The amount thus to be set out and known as grinder, must not exceed ten (10) one-hundred-foot boxes for any one D. S. blower, for any four weeks' settlement during the period of this agreement. Said grinders may be sold to anyone who is in the business of grinding, obscuring, enameling or chipping glass, but to no other party, and it is hereby agreed that L. A. 300 is to strictly enforce this rule.

Forty-eight boxes per week, the limit for single; 30 boxes per week, the limit for double; to be counted in settlements of four weeks. Forty hours shall constitute a week's work for blowers and gatherers.

Weekly amounts to be paid in amount earned by the workman at the rate of \$12 to blowers, cutters and flatteners, and \$10 for gatherers, with \$1.50 per week added to the amounts where a second assistant is employed, with balance every four weeks.

The hours for blowing to commence at 1 o'clock Monday morning, and not later than 6 o'clock Saturday night.

No blower to make more than nine (9) rollers per hour, to cut 40 x 56 or its equivalent in inches.

Manufacturers will not be required to cut sizes 6 x 8 to 12 x 18.

Ice shall be furnished when manufacturers and preceptors agree it is necessary.

There shall not be any glass made on the following holidays: Thanksgiving, Christmas and Decoration Day, and no blower or gatherer shall make up for any time lost in taking the same.

All spare work of over two blowings shall be kept separate and paid for at the list.

No cutter to keep a blower's rest.

Manufacturers to employ no workman who has not received a clearance card from the preceptory of the factory where he last worked. Seven days' notice to be faithfully worked out before he shall be entitled to receive a card. The managers of the works to assist the preceptor in the enforcement of the same.

Cutters are instructed to allow an extra light in each 50-foot box of  $13\frac{1}{2} \times 26$  and  $13\frac{1}{2} \times 28$ ; that is, 20 lights of  $13\frac{1}{2} \times 28$  and 21 lights of  $13\frac{1}{2} \times 26$ ; in booking to blower, however, they must be put in same brackets as formerly.

When the glass is set out in the sheet, it shall be set out for what, in the judgment of the cutter, it may be worth, but in no case shall D. S. sheets be booked to blower for less than  $20 \times 24$ , third quality.

No sheet-glass shall be sold below bracket size.

All flatteners and cutters to flatten and cut up their glass every week.

All glass to be cut up in four days after it is in the cutting-room.

All workmen shall receive a statement of their wages; cutters to give blowers slip.

Blowers or gatherers not allowed to tear down or daub up clute holes.

All S. S. set out in sheet to be booked not less than  $12 \times 18$ , third quality.

No person shall serve as boss cutter except he be a member of L. A. 300 and a full-fledged citizen of the United States.

In setting out sheet-glass the following rule shall be adhered to:  $36 \times 50$  to and including  $36 \times 52$ , 8 lights per 100 feet;  $36 \times 54$  to  $36 \times 56$ ,  $7\frac{1}{2}$  lights per 100 feet;  $38 \times 54$  to  $40 \times 56$ , 7 lights per 100 feet. In D. S., cutters will be guided by price-list.

One hour shall be taken for meals where six melts are made, and where five melts are made, two long and four short blowings, one hour shall be taken on long blowings.

Members working on tanks and losing a blowing will not be allowed to make it up by working on extra turns.

No blower or gatherer will be allowed to turn pots or build up furnace rings. Boss blowers will turn pots except during the melts.

No boss blower or gatherer will be allowed to mend benches except from clute holes when setting pots.

The manufacturers will deduct money from members when requested to do so by chief preceptor.

A refusal to work on the part of blower or gatherer because of the absence of snapper shall be considered a gross neglect of duty.

Any manufacturer introducing into his flattening-house new inventions, supposed improvements, shall, so long as said inventions or improvements shall continue to be an experiment, or until it shall have been demonstrated that it will not be a loss to the workmen, pay a guarantee to all workmen whose work is or may be affected by said machine. When the "Lubber" patent is introduced the flattener shall be provided with a layer-out or shove-boy.

The rules and usages shall be printed for use of both parties.

The workers to enforce in every factory the use of quality slips, and that marks be burned or cut on boxes showing quality.

It is understood that the new rule as to double strength set out for grinding and stock sheets shall apply in the Eastern district the same as enforced in the West.

There shall be a reduction of 15 per cent. on single strength and 17 per cent. on double strength from the above scale.

Agreed to by the undersigned, and to take effect September 1st, 1895.

TABLE No. 1.

## Time Workers.

OCCUPATION.	Year.	Men or women.	Highest wages, weekly.	Lowest wages, weekly.	Average wages.	Per cent. receiving above average wages.	Per cent. receiving under average wages.
Bakers .....	1897	M.	\$18 00	\$9 00	\$11 94	12	38
" .....	1885	M.	15 00	12 00	13 87	.....	.....
" .....	1884	M.	20 00	10 00	10 87	.....	.....
Barbers .....	1897	M.	15 00	9 00	10 98	18 2	81.8
" .....	1884	M.	13 00	7 50	10 00	.....	.....
" .....	1885	M.	12 00	8 00	10 30	.....	.....
Bookbinders.....	1897	M.	12 00	9 00	9 98	9	91
" .....	"	W.	9 00	5 00	96	20	80
Boilermakers .....	1897	M.	18 00	12 00	14 25	45	55
" .....	1884	M.	.....	.....	15 26	.....	.....
" .....	1885	M.	25 50	10 00	16 69	.....	.....
Bricklayers .....	1897	M.	27 00	15 00	20 88	59.21	40.79
" .....	1884	M.	24 00	14 00	18 05	.....	.....
" .....	1885	M.	21 00	13 50	18 61	.....	.....
Blacksmiths .....	1897	M.	15 00	12 00	14 10	47	53
" .....	1886	M.	18 00	9 00	12 70	.....	.....
" .....	1884	M.	18 00	9 00	13 33	.....	.....
" .....	1886	M.	20 00	12 00	14 72	.....	.....
" .....	1886	M.	20 00	10 53	15 52	.....	.....
" .....	1884	M.	.....	.....	14 53	.....	.....
Helpers.....	1897	M.	9 00	6 00	8 99	97	3
" .....	1884	M.	11 40	6 90	8 72	.....	.....
" .....	1885	M.	10 00	7 00	8 46	.....	.....
" .....	1886	M.	15 00	9 00	9 68	.....	.....
Horseshoers.....	1897	M.	16 50	12 00	14 22	60	40
" .....	1885	M.	18 00	15 00	17 00	.....	.....
Boxmakers (paper)—							
Blockers .....	1897	W.	12 00	9 00	10 00	.....	.....
Trimmers .....	"	W.	12 00	9 00	10 00	.....	.....
Cutters .....	"	M.	12 00	.....	12 00	.....	.....
Blockers.....	1884	W.	17 00	9 00	11 50	.....	.....
Trimmers.....	"	W.	17 00	9 00	11 50	.....	.....
Cutters.....	"	M.	12 00	.....	12 00	.....	.....
Bookkeepers.....	1897	M.	30 00	6 00	13 50	38.4	61.6
" .....	"	W.	12 00	3 00	6 60	60	40

TABLE No. 1—Continued.

## Time Workers.

OCCUPATION.	Year.	Men or women.	Highest wages, weekly.	Lowest wages, weekly.	Average wages.	Per cent. receiving above average wages.	Per cent. receiving under average wages.
Bookkeepers.....	1884	M.	\$30 00	\$7 50	\$18 97	.....	.....
".....	"	W.	10 00	4 00	6 00	.....	.....
".....	1885	M.	16 00	9 00	12 00	.....	.....
".....	1886	M.	20 00	12 00	15 85	.....	.....
Bleachery—							
Dyers.....	1897	M.	30 00	8 00	8 90	.....	.....
".....	1884	M.	12 00	8 00	9 95	.....	.....
".....	1885	M.	15 00	10 00	9 95	.....	.....
".....	1886	M.	15 00	8 00	10 24	.....	.....
Finishers.....	1897	M.	20 00	6 00	7 60	.....	.....
".....	1884	M.	.....	.....	7 50	.....	.....
".....	1885	M.	10 00	7 00	7 86	.....	.....
".....	1886	M.	12 00	7 00	9 24	.....	.....
Bleachers.....	1897	M.	12 00	8 00	9 00	.....	.....
".....	"	M.	.....	.....	3 50	.....	.....
".....	"	"	.....	.....	to 5 00	.....	.....
".....	1884	M.	14 00	7 00	7 71	.....	.....
".....	1885	M.	14 00	8 00	9 00	.....	.....
Dyers.....	1897	M.	10 00	6 00	7 78	.....	.....
".....	"	M.	.....	.....	3 50	.....	.....
".....	1884	W.	.....	.....	9 00	.....	.....
".....	"	M.	.....	.....	4 00	.....	.....
".....	1885	W.	.....	.....	9 00	.....	.....
".....	"	M.	.....	.....	4 62	.....	.....
".....	1886	W.	.....	.....	5 83	.....	.....
".....	"	M.	.....	.....	4 50	.....	.....
Folder and packers.....	1897	W.	12 00	8 00	9 65	.....	.....
" " ".....	"	W.	.....	.....	4 00	.....	.....
" " ".....	"	"	.....	.....	to 5 00	.....	.....
" " ".....	"	M.	.....	.....	3 50	.....	.....
" " ".....	"	"	.....	.....	to 4 00	.....	.....
" " ".....	1884	W.	12 00	8 00	10 00	.....	.....
" " ".....	"	M.	5 00	.....	3 75	.....	.....
" " ".....	1885	M.	12 00	8 00	10 00	.....	.....
" " ".....	1886	M.	12 00	8 00	10 70	.....	.....
Carpenters.....	1897	M.	18 00	9 00	13 62	39.5	60.5
".....	1884	M.	19 50	7 80	13 18	.....	.....
".....	1885	M.	16 50	9 00	13 62	.....	.....
".....	1886	M.	16 50	12 00	14 26	.....	.....

TABLE No. 1—Continued.

## Time Workers.

OCCUPATION.	Year.	Men or women.	Highest wages, weekly.	Lowest wages, weekly.	Average wages.	Per cent. receiving above average wages.	Per cent receiving under average wages.
Carpenters (ship).....	1897	M.	*\$0 30	*\$0 30	*\$0 30	.....	.....
" ".....	1884	M.	†3 00	.....	16 72	.....	.....
" ".....	1885	M.	.....	.....	16 80	.....	.....
" ".....	1886	M.	.....	.....	18 00	.....	.....
Caulkers ".....	1897	M.	*30	.....	.....	.....	.....
Laborers.....	"	M.	*20	.....	.....	.....	.....
Coopers.....	1897	M.	15 00	15 00	15 00	.....	.....
".....	1884	M.	18 00	11 00	14 00	.....	.....
Chainmakers.....	1897	M.	15 00	.....	15 00	.....	.....
".....	1884	M.	24 00	9 00	16 50	.....	.....
Engineers (stationary).....	1897	M.	21 00	10 50	12 16	69.2	30.8
" ".....	1884	M.	18 00	10 00	12 06	.....	.....
" ".....	1886	M.	.....	.....	11 34	.....	.....
Electrical workers (Hudson and Essex County Trolley Line)—							
Conductors.....	1897	M.	†2 00	†1 75	†1 95	.....	.....
Motormen.....	"	M.	†2 00	†1 75	†1 95	.....	.....
Inspectors.....	"	M.	†2 00	.....	†2 00	.....	.....
Lineman.....	"	M.	†4 00	†3 00	†3 10	.....	.....
Ordinary.....	"	M.	.....	.....	†1 50	.....	.....
Gasfitters.....	1897	M.	18 00	12 00	14 34	43	67
Hodcarriers.....	1897	M.	15 00	9 00	11 46	64.18	35.82
".....	1884	M.	15 00	7 50	13 12	.....	.....
".....	1885	M.	12 00	10 00	10 00	.....	.....
Laborers.....	1897	M.	10 50	7 50	9 51	41.68	58.32
".....	1884	M.	11 00	6 00	7 65	.....	.....
".....	1885	M.	15 00	6 00	7 65	.....	.....
".....	1886	M.	12 00	6 00	8 16	.....	.....
Laundry—							
Washers.....	1897	M.	10 00	.....	10 00	.....	.....
Starchers.....	"	W.	7 00	4 50	6 33	.....	.....
Machine operators.....	"	W.	8 00	.....	8 00	.....	.....
Ironers.....	"	W.	6 00	.....	6 00	.....	.....
Color operative.....	"	W.	8 00	3 50	5 75	.....	.....

\* Per hour. † Per day.

TABLE No. 1—Continued.

## Time Workers.

OCCUPATION.	Year.	Men or women	Highest wages, weekly.	Lowest wages, weekly.	Average wages.	Per cent receiving above average wages.	Per cent. receiving under average wages.
Laundry—							
Mangle operative.....	1897	W.	\$5 00	\$3 00	\$4 00	.....	.....
Markers.....	"	M.	8 50	.....	8 50	.....	.....
".....	"	W.	7 50	.....	7 50	.....	.....
Dryers.....	"	M.	15 00	.....	15 00	.....	.....
Leather-makers—							
Tanners.....	1897	M.	9 00	9 00	9 00	.....	.....
".....	1884	M.	16 50	7 50	9 34	.....	.....
Scourers.....	1897	M.	9 00	9 00	9 00	.....	.....
Beamers.....	"	M.	9 00	9 00	9 00	.....	.....
".....	1884	M.	16 00	12 00	.....	.....	.....
Preparers.....	1897	M.	15 00	9 00	12 00	.....	.....
Splitters.....	"	M.	30 00	30 00	30 00	.....	.....
".....	1884	M.	30 00	25 00	26 56	.....	.....
Curriers.....	1897	M.	15 00	15 00	15 00	.....	.....
".....	1884	M.	20 00	.....	12 00	.....	.....
Japanners.....	1897	M.	12 00	12 00	12 00	.....	.....
".....	1884	M.	12 00	6 00	10 07	.....	.....
Masons.....	1897	M.	24 00	15 00	19 50	35.5	64.5
".....	1884	M.	18 00	16 00	17 43	.....	.....
".....	1886	M.	18 00	16 00	18 00	.....	.....
Machinists.....	1897	M.	21 00	7 50	13 82	61	39
".....	1884	M.	18 00	10 00	12 45	.....	.....
".....	1885	M.	18 00	7 00	12 17	.....	.....
".....	1886	M.	21 90	10 00	12 72	.....	.....
Plumbers.....	1897	M.	24 00	9 00	17 28	63.33	36.67
".....	1884	M.	18 00	10 00	12 88	.....	.....
".....	1885	M.	18 00	7 50	11 75	.....	.....
Paper hangers.....	1897	M.	18 00	13 50	14 88	35.2	64.8
".....	1884	M.	40 00	12 00	17 00	.....	.....
".....	1885	M.	28 00	10 00	15 00	.....	.....
Printing—							
Compositors.....	1897	M.	21 00	6 00	16 86	61.67	38.33
".....	1884	M.	23 00	16 00	17 42	.....	.....
".....	1885	M.	25 00	9 00	15 52	.....	.....
".....	1886	M.	18 00	17 00	17 00	.....	.....

TABLE No. 1.—Continued.

## Time Workers.

OCCUPATION.	Year.	Men or women.	Highest wages, weekly.	Lowest wages, weekly.	Average wages.	Per cent. receiving above average wages.	Per cent. receiving under average wages.
Printing—							
Pressmen .....	1897	M.	\$18 00	\$6 00	\$15 84	68	32
" .....	1884	M.	18 00	4 00	13 11	.....	.....
" .....	1885	M.	18 00	6 00	10 83	.....	.....
" .....	1886	M.	20 00	14 00	16 06	.....	.....
Reporters.....	1897	M.	24 00	6 00	14 40	41.6	58.4
Plasterers .....	1897	M.	27 00	15 00	19 02	27	73
" .....	1884	M.	24 00	10 00	17 46	.....	.....
" .....	1885	M.	15 00	15 00	15 00	.....	.....
Painters—							
House .....	1897	M.	18 00	9 00	14 25	56	44
" .....	1884	M.	18 00	8 00	14 00	.....	.....
" .....	1885	M.	18 00	8 00	12 23	.....	.....
Carriage.....	1897	M.	22 50	9 00	13 56	33	67
" .....	1884	M.	21 00	6 00	12 54	.....	.....
" .....	1885	M.	18 00	6 00	10 91	.....	.....
Steamfitters .....	1897	M.	24 00	13 50	18 18	25	75
Helpers.....	"	M.	10 50	6 00	8 10	.....	.....
Stonecutters .....	1897	M.	27 00	21 00	23 79	66	34
" .....	1884	M.	30 00	10 00	16 86	.....	.....
Machine.....	1897	M.	24 00	15 00	20 68	91.5	8.5
Sash and blind factories.....	1897	M.	24 00	12 00	14 82	66	34
" " " " .....	1884	M.	18 00	12 00	13 71	.....	.....
" " " " .....	1885	M.	18 00	10 00	12 61	.....	.....
Tailoring (custom work)—							
Tailors.....	1897	M.	12 00	5 00	10 26	.....	.....
Operators .....	"	M.	10 50	6 00	8 85	.....	.....
" .....	"	W.	7 50	3 00	5 64	.....	.....
Coatmakers.....	"	M.	10 00	5 00	8 00	.....	.....
" .....	"	W.	5 00	3 00	4 50	.....	.....
Pressers.....	"	M.	12 00	8 40	10 62	.....	.....
Teamsters .....	1897	M.	12 00	7 50	10 50	63.54	36.46
" .....	1884	M.	13 50	7 60	10 10	.....	.....
" .....	1885	M.	15 00	7 50	9 65	.....	.....
" .....	1886	M.	9 00	6 82	7 97	.....	.....

TABLE No. 1—Concluded.

## Time Workers.

OCCUPATION.	Year.	Men or women.	Highest wages, weekly.	Lowest wages, weekly.	Average wages.	Per cent. receiving above average wages.	Per cent. receiving under average wages.
Tinsmiths .....	1897	M.	\$19 50	\$9 00	\$14 64	84.37	15.63
" .....	1884	M.	.....	.....	12 00	.....	.....
" .....	1885	M.	13 50	11 34	12 42	.....	.....
Wheelwrights.....	1897	M.	16 50	10 50	14 05	36.67	63.33
" .....	1884	M.	20 00	9 00	12 21	.....	.....
" .....	1885	M.	18 00	9 00	10 75	.....	.....

TABLE No. 2.—PIECE WORKERS.

OCCUPATION.	Year.	Price per piece.	Constitution of a piece,	QUANTITY PRODUCED		Earnings.*
				Amount.	Period.	
Green glass bottle blowers....	1897	54 cents, less 14 per cent †	1 gross 1 oz. vials.....	28 gross, 3 men..	Day.	‡\$13 01
" " " " .....	1886	60 cents, less 10 per cent..	1 " 1 " " .....	28 " 3 " .....	"	15 12
" " " " .....	1897	70 cents, less 14 per cent..	1 " 4 " " .....	24 " 3 " .....	"	14 45
" " " " .....	1886	75 cents, less 10 per cent..	1 " 4 " " .....	24 " 3 " .....	"	16 20
" " " " .....	1897	\$1.30, less 14 per cent.....	1 " 14 " bottles.....	14 " 3 " .....	"	15 65
" " " " .....	1886	\$1.44, less 10 per cent.....	1 " 14 " " .....	14 " 3 " .....	"	18 15
" " " " .....	1897	\$1.62, less 14 per cent.....	1 " 20 " " .....	75 doz. 2 " .....	"	8 71
" " " " .....	1886	\$1.80, less 10 per cent.....	1 " 20 " " .....	75 " 2 " .....	"	10 12
Potters‡—						
Plate-making.....	1887	11 cents, less 8 per cent... Less \$14.25 for assistants	} 1 doz. 8-inch plates.....	350 doz.....	Week.	‡\$21 17
" " .....	1897	6 cents, less 12½ per cent. Less \$15.50 for assistants				
" " .....	1887	4½ cents, less 8 per cent... Less \$20.75 for help.....	} 1 " teas .....	{ 600 " .....	"	15 59
" " .....	1897	3 cents, less 12½ per cent.. 3 cents, less 12½ per cent.. Less \$20 for help.....				
" " .....	1897	3 cents, less 12½ per cent.. 3 cents, less 12½ per cent.. Less \$20 for help.....	} 1 " coffees .....	{ 900 " .....	"	11 59
" " .....	1897	3 cents, less 12½ per cent.. 3 cents, less 12½ per cent.. Less \$20 for help.....				

\* These earnings are for the period stated in preceding column.  
 † All these prices are for the factories operated under the union scale of wages, which in 1886 was general in all of the factories of the State, while in 1897 a large proportion of them was non-union, at which prices are less, in some of them as much as 30 per cent. off the list price; in other words, 19 per cent. less than the prices given in the tables.  
 ‡ All these earnings are per team.  
 § Plate-making—Increase of production, 40.16 per cent.; decrease in earnings, 3.19 per cent. Saucer making—Increase of production, 50 per cent.; decrease in earnings, 26.23 per cent. Dish-making—Increase of production 14.28 per cent.; decrease in wages, 7.06 per cent.  
 ¶ All these earnings for potters are net.

TABLE No. 2.—PIECE WORKERS—Continued.

OCCUPATION.	Year.	Price per piece.	Constitution of a piece.	QUANTITY PRODUCED.		Earnings.*
				Amonnt.	Period.	
Potters†—						
Dish-making .....	1887	20 cents, less 8 per cent. Less \$14 50 for help....	} 1 doz. dishes.....	175 doz.....	Week	‡\$17 70
" " .....	"					
" " .....	1897	{ 20 cents, less 8 and 12½ per cent..... \$18.45 less for help.....	} 1 " " .....	} 200 " .....	"	16 45
" " .....	"					
Jiggermen†.....	1887	\$0 65	1 " col ch, embossed.....	25 doz.....	"	18 25
" .....	1897	55	1 " " " " .....	30 " .....	"	16 50
" .....	1887	52	1 " " " plain .....	20 " .....	"	10 40
" .....	1897	47	1 " " " " .....	20 " .....	"	9 40
" .....	1887	45	1 " basins, embossed.....	25 " .....	"	11 25
" .....	1897	32	1 " " " " .....	30 " .....	"	9 60
" .....	1887	40	1 " " plain .....	20 " .....	"	8 00
" .....	1897	26	1 " " " " .....	26 " .....	"	5 20
" .....	1887	1 20	1 " " pails.....	5 " .....	"	6 00
" .....	1897	1 09	1 " slop pails.....	5 " .....	"	5 45
" .....	1887	32	1 " col. soaps, embossed....	25 " .....	"	8 00
" .....	1897	30	1 " scaps, embossed .....	30 " .....	"	9 00

\* These earnings are for the period stated in preceding column.

† Jiggermen—In 1887 the workman produced 120 dozen, and earned a net weekly wage of \$23.90. In 1897 he produces 141 dozen, and earns a net weekly wage of \$19.15. Increased production, 17½ per cent. Decreased earnings, 19.98 per cent. Total weekly earnings in 1887, \$59.90; total paid out for help in 1887, \$36; net earnings per week in 1887, \$23.90. Total weekly earnings in 1897, \$55.15; total paid out for help in 1897, \$36; net earnings per week in 1897, \$19.15.

‡ All these earnings for potters are net.

TABLE No. 2.—PIECE WORKERS—Continued.

OCCUPATION.	Year.	Price per piece.	Constitution of a piece.	QUANTITY PRODUCED.		Earnings.*
				Amount.	Period	
Potters†—						
Sanitary-ware pressers—						
No. 1 washout.....	1890	\$2 00	1 piece.....	3 pieces.....	Day.	‡\$6 00
" 2 ".....	"	1 65	1 ".....	3 ".....	"	4 95
" 3 ".....	"	1 50	1 ".....	3 ".....	"	4 50
" 1 ".....	1897	1 00	1 ".....	4 ".....	"	4 00
" 2 ".....	"	90	1 ".....	4 ".....	"	3 60
" 3 ".....	"	70	1 ".....	5 ".....	"	3 50
Jet closets.....	1890	2 50	1 ".....	2 ".....	"	5 00
" ".....	1897	1 50	1 ".....	3 ".....	"	3 00
Short hoppers, oval.....	1890	45	1 ".....	10 ".....	"	4 50
" ".....	1897	21	1 ".....	16 ".....	"	3 38
Square short hopper....	1890	60	1 ".....	8 ".....	"	4 80
" ".....	1897	33	1 ".....	12 ".....	"	3 96
Comb'd hopper and trap,	1890	1 05	1 ".....	3 ".....	"	3 15
" ".....	1897	70	1 ".....	5 ".....	"	3 50
Fall hoppers.....	1890	55	1 ".....	8 ".....	"	4 40
" ".....	1897	37	1 ".....	12 ".....	"	4 44

\*These earnings are for the period stated in preceding column.

†Sanitary-ware pressers—Increase of production, 52.5 per cent.; decrease in earnings, 21.26 per cent. In 1890 the workmen paid for help \$1.65 per week. In 1897 the workmen paid for help 75 cents per week.

‡All these earnings for potters are net.

TABLE No. 2.—PIECE WORKERS—Continued.

OCCUPATION.	Year.	Price per piece.	Constitution of a piece.	QUANTITY PRODUCED.		Earnings*
				Amount.	Period.	
Silk weaving †—						
Taffeta, plain.....	1887	\$0 30	1 yard.....	10 yards.....	Day	\$3 00
" ".....	1897	3½	1 ".....	36 to 40 ".....	"	\$1 26 to 1 30
" figured.....	1887	30	1 ".....	8 to 10 ".....	"	2 40 to 3 00
" ".....	1897	5	1 ".....	40 to 44 ".....	"	2 00 to 2 20
Surah.....	1887	14	1 ".....	10 to 12 ".....	"	1 40 to 1 68
" ".....	1897	4	1 ".....	40 to 44 ".....	"	1 60 to 1 76
Satine, duchess.....	1887	14	1 ".....	12 to 14 ".....	"	1 68 to 1 96
" ".....	1897	4	1 ".....	40 ".....	"	1 60
Pekin satin.....	1887	12	1 ".....	12 to 14 ".....	"	1 44 to 1 63
" ".....	1897	5	1 ".....	40 ".....	"	2 00
Handkerchiefs.....	1887	\$4 00	Dozen.....	1 to 1½ dozen.....	"	4 00 to 5 00
" ".....	1897		".....	4 ".....	"	2 00
Dress goods.....	1887	10 to 12	1 yard.....	20 to 30 yards.....	"	2 00 to 3 60
" ".....	1897	6	1 ".....	40 ".....	"	2 40
" " plain.....	1887	10 to 12	1 ".....	20 to 30 ".....	"	2 00 to 3 60
" " ".....	1897	3	2 wide.....	72 ".....	"	2 10
" " ".....			3 ".....	96 ".....	"	2 00
Striped goods †.....	1887				"	3 50 to 4 00
" ties †.....					"	3 50 to 4 00
" figured †.....					"	3 50 to 4 00
" goods.....	1897	7½	1 yard.....	30 to 34 yards.....	"	2 25 to 2 55
" ties.....		8	1 ".....	30 to 34 ".....	"	2 40 to 2 72
" figured.....		9	1 ".....	26 to 28 ".....	"	2 34 to 2 52

\* These earnings are for period stated in preceding column.

† Increase of production, 54.81 per cent.; decrease of earnings, 34.12 per cent.

‡ Time work.

TABLE No. 2.—PIECE WORKERS—Continued.

OCCUPATION.	Year.	Price per piece.	Constitution of a piece.	QUANTITY PRODUCED.		Earnings *
				Amount.	Period.	
Silk weaving†—						
Box looms †	1887			12 to 14 yards.....	Day.	\$3 50 to \$4 00
“ “ 5 shuttles †	“			10 to 12 “	“	4 00 to 4 50
“ “ 5 shuttles	1897	\$0 10	1 yard.....	24 to 26 “	“	2 40 to 2 60
“ “ 5 shuttles	“	11	1 “	26 to 28 “	“	2 86 to 3 08
Scivele box	1887			10 “	“	3 00
“ “	1897	3½	1 yard.....	35 to 40 “	“	1 23 to 1 30
Veiling †	1887			35 to 40 “	“	3 00 to 3 50
“ “	1897	6	1 yard.....	40 to 44 “	“	2 40 to 2 64
Silk throwing—						
Orgazine	1887	\$2 25	Per pound.....		Week	10 00 to 15 00
Trams	“	2 00	“ “		“	10 00 to 15 00
Orgazine	1897	65	“ “		“	8 00 to 8 00
Tram	“	35	“ “		“	3 00 to 8 00
Silk winding—						
Soft silk	1887	20	1 pound.....	8 to 12 yards.....	Day.	1 60 to 2 40
Tram	“	18	1 “	8 to 12 “	“	1 41 to 2 16
Soft silk	1897	13	1 “	12 to 18 “	“	1 56 to 2 35
Tram	“	10	1 “	12 to 18 “	“	1 20 to 1 80
Silk warping †	1887				“	3 00 to 3 50
“ “ †	1897				“	2 50
Silk twisting.....	1887	40	1,000 ends.....			
“ “	1897	25	“ “			
Silk picking †	1887				Week.	10 00 to 12 00

\*These earnings are for period stated in preceding column.

† Increase of production, 54.81 per cent.; decrease of earnings, 34.12 per cent.

‡ Time work.

TABLE No. 2.—PIECE WORKERS—Continued.

OCCUPATION.	Year.	Price per piece.	Constitution of a piece.	QUANTITY PRODUCED.		Earnings.*
				Amount.	Period.	
Silk picking †.....	1897				Week.	\$8 00
Silk finishing †.....	1887				"	\$25 00 to 30 00
" " †.....	1897				"	18 00
<b>Hatters—</b>						
Makers †.....	1897	\$1 20	1 dozen .....	15 hats .....	Day.	1 50
" .....	1884	1 20	1 " .....	30 " .....	"	3 00
" .....	1897	1 44	1 " .....	15 " .....	"	1 80
" .....	1884	1 44	1 " .....	30 " .....	"	3 60
" .....	1897	1 68	1 " .....	12 " .....	"	1 68
" .....	1884	1 68	1 " .....	24 " .....	"	3 36
" .....	1897	1 80	1 " .....	12 " .....	"	1 80
" .....	1884	1 80	1 " .....	18 " .....	"	2 70
" .....	1897	2 16	1 " .....	12 " .....	"	2 16
" .....	1884	2 16	1 " .....	15 " .....	"	2 70
" .....	1897	2 40	1 " .....	9 " .....	"	1 80
" .....	1884	2 40	1 " .....	12 " .....	"	2 40
" .....	1897	3 00	1 " .....	9 " .....	"	2 25
" .....	1884	3 00	1 " .....	12 " .....	"	3 00
Finishers ‡ .....	1897	1 25	1 " .....	18 " .....	"	1 87
" .....	1884	1 25	1 " .....	24 " .....	"	2 50
" .....	1897	1 50	1 " .....	18 " .....	"	2 25
" .....	1884	1 50	1 " .....	24 " .....	"	3 00
" .....	1897	1 62	1 " .....	15 " .....	"	1 98

\*These earnings are for period stated in preceding column.

† Time work.

‡ Hat-making—Decrease in production, 36.30 per cent. ; decrease in earnings, 34 per cent.

§ Hat finishing—Decrease in production, 33.38 per cent. ; decrease in earnings, 31.88 per cent.

TABLE No. 2.—PIECE WORKERS—Continued.

OCCUPATION.	Year.	Price per piece.	Constitution of a piece.	QUANTITY PRODUCED.		Earnings.*
				Amount	Period	
Hatters—						
Finishers.....	1884	\$1 62	1 dozen.....	24 hats.....	Day.	\$3 24
“.....	1897	1 75	1 “.....	15 “.....	“	2 18
“.....	1884	1 75	1 “.....	24 “.....	“	3 50
“.....	1897	1 87	1 “.....	12 “.....	“	1 87
“.....	1884	1 87	1 “.....	24 “.....	“	3 74
“.....	1897	2 00	1 “.....	12 “.....	“	2 00
“.....	1884	2 00	1 “.....	24 “.....	“	4 00
“.....	1897	2 25	1 “.....	12 “.....	“	2 25
“.....	1884	2 25	1 “.....	18 “.....	“	3 12
“.....	1897	2 50	1 “.....	12 “.....	“	2 50
“.....	1884	2 50	1 “.....	18 “.....	“	3 75
“.....	1897	2 75	1 “.....	12 “.....	“	2 75
“.....	1884	2 75	1 “.....	15 “.....	“	3 40
“.....	1897	3 00	1 “.....	12 “.....	“	3 00
“.....	1884	3 00	1 “.....	12 “.....	“	3 00
Blockers.....	1897	70	1 “.....	50 dozen.....	“	3 50
“.....	“	13	1 “.....	30 “.....	“	3 90
“.....	1884	18	1 “.....	60 “.....	“	10 80
Pouncers.....	1897	15	1 “.....	12 “.....	“	1 80
“.....	“	20	1 “.....	10 “.....	“	2 00
“.....	“	30	1 “.....	8 “.....	“	2 40
“.....	1884	50	1 “.....	8 “.....	“	4 00
Flangers†.....	1897	15	1 “.....	28 “.....	“	4 20

\* These earnings are for period stated in preceding column.

† Flangers—Decrease of production, 4.25 per cent.; decrease of earnings, 5.42 per cent.

TABLE No. 2.—PIECE WORKERS—Continued.

OCCUPATION.	Year.	Price per piece.	Constitution of a piece.	QUANTITY PRODUCED.		Earnings.*
				Amount.	Period.	
Hatters—						
Flangers.....	1884	\$0 14	1 dozen.....	30 dozen.....	Day.	\$4 20
".....	1897	20	1 ".....	20 ".....	"	4 00
".....	1884	20	1 ".....	20 ".....	"	4 00
".....	1897	25	1 ".....	16 ".....	"	4 00
".....	1884	25	1 ".....	16 ".....	"	4 00
".....	1897	30	1 ".....	12 ".....	"	3 60
".....	1884	30	1 ".....	14 ".....	"	4 20
".....	1897	50	1 ".....	8 ".....	"	4 00
".....	1884	50	1 ".....	8 ".....	"	4 00
".....	1897	75	1 ".....	5 ".....	"	3 75
".....	1884	75	1 ".....	6 ".....	"	4 50
".....			1 ".....			
Packers.....	1897	10	1 ".....	30 dozen.....	"	3 00
".....	1884	8	1 ".....	30 ".....	"	2 40
Trimmers.....	1897	50	1 ".....	3 ".....	"	1 50
".....	1884	50	1 ".....	4 ".....	"	2 00
Makers (Machine).....	1897	40	1 ".....	40 " †.....	"	†16 00
".....	"	50	1 ".....	40 " †.....	"	†20 00
".....	"	60	.....	40 " †.....	"	†24 00
Finishers (Machine).....	1897	75	1 dozen.....	2½ ".....	"	1 87
".....	"	80	1 ".....	2½ ".....	"	2 00
".....	"	90	1 ".....	2½ ".....	"	2 25
".....	"	1 00	.....	2 ".....	"	2 00
".....	"	1 12	1 dozen.....	2 ".....	"	2 24

\* These earnings are for period stated in preceding column.

† Makers—Team of 12 men.

TABLE No. 2.—PIECE WORKERS—Continued.

OCCUPATION.	Year.	Price per piece.	Constitution of a piece.	QUANTITY PRODUCED.		Earnings.*
				Amount.	Period.	
Shoemakers—						
Lasting, children's.....	1897	\$0 72	Sizes, 1 to 8, straight.....	4 cases, 72 pr's each	Day.	\$2 88
" " " " " " " "		72	" 8½ to 12, " " " " " "	4 " 72 " " " " " "	"	2 88
" " " " " " " "		72	" 12½ to 2, " " " " " "	4 " 72 " " " " " "	"	2 88
" " " " " " " "		90	" 1 to 8, right and left...	3 " 72 " " " " " "	"	2 70
" " " " " " " "		1 08	" 8½ to 12, " " " " " "	2½ " 72 " " " " " "	"	2 70
" " " " " " " "		1 44	" 12½ to 2, " " " " " "	2½ " 72 " " " " " "	"	3 60
" " " " " " " "		1 02	" 1 to 8, best work.....	2½ " 72 " " " " " "	"	2 55
" " " " " " " "		1 44	" 8½ to 12, " " " " " "	2½ " 72 " " " " " "	"	3 60
" " " " " " " "		1 80	" 12½ to 2, " " " " " "	2 " 72 " " " " " "	"	3 60
Under wedges.....	"	35	Per case extra.....			
Lasting, women's.....	"	2	1 pair straight.....	150 pairs.....	Day.	3 00
" " " " " " " "	"	6½ to 7	1 " right and left.....	45 " " " " " " " "	"	\$2 92 to 3 15
" " " " " " " "	"	8 to 9	1 " best work.....	32 " " " " " " " "	"	2 56 to 2 88
Turning and 2d lasting..	"	3	1 " straight.....	80 " " " " " " " "	"	2 46
" " " " " " " "	"	11	1 " right and left.....	22 " " " " " " " "	"	2 42
" " " " " " " "	"	13	1 " best work.....	20 " " " " " " " "	"	2 60
Lasting, McKay—						
Children's.....	"	3½ to 5	Sizes, 4 to 8, 1 pair.....	90 " " " " " " " "	"	3 15 to 4 50
" " " " " " " "	"	4 to 6	" 8½ to 11, 1 " " " " "	75 " " " " " " " "	"	3 00 to 4 55
" " " " " " " "	"	6½ to 7½	" 11½ to 2, 1 " " " " "	50 " " " " " " " "	"	3 25 to 3 75
Women's.....	"	4 to 8	1 pair.....	50 " " " " " " " "	"	2 00 to 4 00
McKay operators.....	"	6 to 12	1 dozen.....	33 to 50 dozen....	"	3 00 to 3 96
" edge burnishing,	"		Time work.....		"	2 50 to 3 25
" trimmers.....	"		" " " " " " " "		"	2 50 to 3 25
Edge burnishing—						
Children's.....	"	30	1 case, 72 pairs.....	8 cases.....	"	2 40

\* These earnings are for period stated in preceding column.

TABLE No. 2.—PIECE WORKERS—Concluded.

OCCUPATION.	Year.	Price per piece.	Constitution of a piece.	QUANTITY PRODUCED.		Earnings.*
				Amount.	Period.	
Shoemakers—						
Edge burnishing—						
Women's .....	1897	\$0 90	1 case, 72 pairs.....	4 cases .....	Day.	\$3 60
Edge turn'g, children's..	"	30	1 " " " .....	8 " .....	"	2 40
" " women's.....	"	90	1 " " " .....	4 " .....	"	3 60
Goodyear operators—						
Children's .....	"	\$0 06 to 12	1 dozen .....	54 dozen .....	"	\$3 24 to 6 48
Women's .....	"	12 to 24	1 " .....	33 " .....	"	3 33 to 7 92
Leveling bottoms—						
Regular hand, chil- } dren's.....	"	25	1 case, 72 pairs .....	8 cases .....	"	2 00
Regular machine, } children's.....	"	15 to 22	1 " " " .....	10 to 15 cases ...	"	2 20 to 2 55
Edge burnishing—						
Children's .....	"	30	1 " " " .....	8 cases .....	"	2 40
Women's .....	"	90	1 " " " .....	4 " .....	"	3 60
Fitting-room—						
Vamping.....	"	30 to 42	1 " " " .....	3 " .....	"	90 to 1 26
Stitching.....	"	16 to 34	1 " " " .....	6 to 34 cases.....	"	2 04 to 5 44
Beading.....	"	24 to 30	1 " " " .....	4 cases.....	"	90 to 1 20
Lining and table girls	"	.....	Time work.....	.....	Week.	2 00 to 8 00
Lasting men's shoes...	"	10 to 18	Per pair.....	15 to 30 pairs.....	"	2 70 to 3 00
Heeling " " .....	"	$\frac{1}{2}$ to 1	" " .....	300 to 500 " .....	"	2 50 to 3 00
Cutting .....	"	.....	Time work.....	.....	Day.	2 00 to 3 00
Finishing .....	"	.....	" " .....	.....	"	2 50
Stock fitters.	"	.....	" " .....	.....	"	2 00 to 3 00

\*These earnings are for period stated in preceding column.

TABLE No. 3.—PIECE WORKERS.

OCCUPATION.	Year.	Men or women.	Price per piece.	Constitution of a piece.	QUANTITY PRODUCED.		Earnings.*
					Amount.	Period.	
Shirt-making†—							
Collar makers.....	1897	6 W.	\$0 10	1 dozen .....	50 dozen.....	Week.	\$5 00
Cuff ".....	"	5 W.	11	1 ".....	45 <sup>5</sup> / <sub>2</sub> ".....	"	5 00
" ".....	"	3 W.	12	1 ".....	41 <sup>3</sup> / <sub>2</sub> ".....	"	5 00
Back ".....	"	4 W.	5	1 ".....	60 ".....	"	3 00
" ".....	"	2 W.	6 <sup>1</sup> / <sub>2</sub>	1 ".....	72 ".....	"	4 68
Front ".....	"	4 W.	10	1 ".....	50 ".....	"	5 00
" ".....	"	3 W.	17	1 ".....	60 ".....	"	8 50
Sleeve ".....	"	2 W.	7	1 ".....	84 ".....	"	5 88
Joining.....	"	1 W.	3	1 ".....	100 ".....	"	3 00
".....	"	1 W.	3 <sup>1</sup> / <sub>2</sub>	1 ".....	144 ".....	"	5 04
Sewing.....	"	2 W.	4 <sup>1</sup> / <sub>2</sub>	1 ".....	108 ".....	"	4 86
".....	"	2 W.	11	1 ".....	60 ".....	"	6 60
Hemming.....	"	3 W.	5 <sup>1</sup> / <sub>2</sub>	1 ".....	118 ".....	"	6 49
".....	"	1 W.	10 <sup>1</sup> / <sub>2</sub>	1 ".....	62 ".....	"	6 51
Buttonhole makers.....	"	3 W.	7	1 ".....	72 ".....	"	5 04
" ".....	"	2 W.	12	1 ".....	50 ".....	"	6 00
Tabs.....	"	1 W.	2	1 ".....	225 ".....	"	4 50
Eyelet maker.....	"	1 W.	1 <sup>1</sup> / <sub>2</sub>	1 ".....	266 ".....	"	3 99
Facing.....	"	2 W.	2	1 ".....	175 ".....	"	3 50
Labels.....	"	3 W.	3	1 ".....	167 ".....	"	5 01

\* These earnings are for period stated in preceding column.

† Labor cost of best-grade shirts, 98 cents per dozen; labor cost of second-grade shirts, 71½ cents per dozen. Highest wages per week, \$8.50; lowest wages per week, \$3. Average wages per week, \$5.13.

TABLE No. 2.—PIECE WORKERS—Continued.

OCCUPATION.	Year.	Men or women.	Price per piece.	Constitution of a piece.	QUANTITY PRODUCED.		Earnings.*
					Amount.	Period.	
Shirt making†—							
Collar makers.....	1897	6 M.	\$0 10	1 dozen.....	16½ dozen.....	Day.	\$1 65
Cuff ".....	"	7 M.	1 ½	1 ".....	10 ".....	"	1 25
" ".....	"	2 M., 5 W.	21½	1 ".....	6 ".....	"	1 29
Front ".....	"	5 M., 2 W.	15	1 ".....	13½ ".....	"	2 02
Closing body.....	"	1 W.	2	1 ".....	80 ".....	"	1 60
Hemming.....	"	1 M.	2½	1 ".....	80 ".....	"	1 68
Sleeving in.....	"	2 M., 1 W.	5	1 ".....	34 ".....	"	1 77
Sleeve cleat.....	"	1 W.	1	1 ".....	100 ".....	"	1 75
" trimming.....	"	2 W.	15	1 ".....	50 ".....	"	87
Fellers.....	"	2 M.	3½	1 ".....	50 ".....	"	1 75
Button-hole making.....	"	1 M.	1	1 ".....	100 ".....	"	1 00
" ".....	"	5 M.	12	1 ".....	20 ".....	"	2 40
Folders.....	"	2 M.	2½	1 ".....	50 ".....	"	1 12
Finishers.....	"	12 W.	2	1 ".....	35 ".....	"	70
Clothing—Coat manufactur- ing—Best ready-made†—							
Tailors.....	"	26 M.	75	1 coat.....	15 coats.....	Week.	11 25
Operators.....	"	16 M.	37½	1 ".....	30 ".....	"	11 25
Button-hole makers.....	"	1 M., 12 W.	15	1 ".....	60 ".....	"	9 00
Pressers.....	"	8 M., 8 W.	15	1 ".....	80 ".....	"	12 00
Finishers.....	"	21 W.	12½	1 ".....	60 ".....	"	7 50

\*These earnings are for period stated in preceding column.

†Labor cost for best grade, 80 cents per dozen; labor cost for second grade, 60 cents per dozen.

‡Labor cost, making one coat, \$1.54.

TABLE No. 3.—PIECE WORKERS—Continued.

OCCUPATION.	Year.	Men or women.	Price per piece.	Constitution of a piece.	QUANTITY PRODUCED.		Earnings.*
					Amount.	Period.	
Vest making — Best ready-made†—							
Operators .....	1897	6 W.	\$0 09	1 vest.....	12 vests.....	Day.	\$1 08
Basters .....	"	7 W.	\$0 10 to 12	1 " .....	8 " .....	"	\$0 80 to 96
Pressers.....	"	4 M.	2 to 5	1 " .....	30 to 75 vests.....	"	1 50
Clothing — Pantaloon-making—Ready-made‡—							
Operators .....	"	4 W.	\$0 05	1 pair.....	20 pairs.....	"	1 00
Basters.. ..	"	2 W.	7	1/2 " .....	10 " .....	"	70
Pressers.....	"	4 M.	7	1 " .....	20 " .....	"	1 40
Finishers.....	"	.....	6	1 " .....	7 " .....	"	42
Button-hole makers ...	"	1 W.	Time work.	.....	.....	"	1 00
Pantaloon-making—Ready-made‡—							
Operators.....	"	12 W.	\$0 05	1 pair.....	20 pairs.....	"	1 00
Basters .....	"	16 W.	7	1 " .....	10 " .....	"	70
Pressers.....	"	10 M.	7	1 " .....	22 " .....	"	1 84
Finishers .....	"	22 W.	6	1 " .....	7 " .....	"	42
Button-hole makers ...	"	1 M.	Time work.	.....	.....	"	1 00

\* These earnings are for period stated in preceding column.  
 † Labor cost, one vest, best grade, 26 cents; labor cost, 1 vest, second grade, 21 cents.  
 ‡ Labor cost, one pair pants, 30 cents.  
 § In coat, vest and pantaloon-making the material is furnished already cut by machines.

TABLE No. 3.—PIECE WORKERS—Concluded.

OCCUPATION.	Year.	Men or women.	Price per piece.	Constitution of a piece.	QUANTITY PRODUCED.		Earnings.*
					Amount.	Period.	
Corset-making†—							
Cutters.....	1897	4 M.	.....	Time work.....	.....	Day.	\$2 50
Seamers.....	"	8 W.	\$0 09 to \$0 12	1 dozen corsets.....	10 and 12 dozen..	"	\$1 08 to 1 20
Stitchers.....	"	4 W.	4	1 " " .....	18 dozen.....	"	72
Embroiderers.....	"	4 W.	4	1 " " .....	20 " .....	"	80
Corders.....	"	8 W.	20 to 25	1 " " .....	3 to 3½ dozen..	"	75
Reeders.....	"	20 W.	11 to 12	1 " " .....	6 to 6½ " .....	"	72
Joiners.....	"	40 W.	5 to 25	1 " " .....	5 to 25 " .....	"	1 25
Bowers.....	"	10 W.	2 to 9	1 " " .....	9 to 38 " .....	"	76 to 81
Trimmers.....	"	6 W.	4	1 " " .....	30 " .....	"	1 25
Eyeleters.....	"	2 W.	¾ to 1	1 " " .....	150 to 190 " .....	"	1 40 to 1 50
Binders.....	"	7 W.	3 to 7	1 " " .....	18 to 42 " .....	"	1 25
Lace trimmers.....	"	4 W.	3 to 4	1 " " .....	20 to 30 " .....	"	80 to 90
Pressers.....	"	2 W.	4 to 7	1 " " .....	22 to 38 " .....	"	1 50
Examiners.....	"	6 W.	.....	Time work.....	.....	"	1 00
" .....	"	4 W.	.....	" " .....	.....	"	75

\* These earnings are for period stated in preceding column.

† Labor cost, best grade, per dozen, \$1.14; labor cost, second grade, per dozen, 66 cents.

TABLE No. 4.—WINDOW GLASS WORKERS—SHOWING QUANTITY PRODUCED AND ACTUAL EARNINGS AT TWO ESTABLISHMENTS FOR FOUR WEEKS.\*

OCCUPATION.	Number of boxes, single.	Amount received for same.	Number of boxes, double.	Amount received for same.	Total amount.	Gatherers' wages.	Flatteners' wages †	Cutters' wages †
Blower .....	158 <sup>2</sup> / <sub>32</sub>	\$77 26	.....	.....	\$77 26	\$55 62	\$19 31	\$35 72
" .....	.....	.....	120 <sup>2</sup> / <sub>32</sub>	\$152 28	152 28	91 36	38 07	39 96
" .....	30 <sup>1</sup> / <sub>32</sub>	16 17	101 <sup>2</sup> / <sub>32</sub>	137 04	153 21	93 86	38 30	40 65
" .....	136	73 86	26 <sup>2</sup> / <sub>32</sub>	27 46	101 32	69 65	25 33	39 41
" .....	175	87 17	.....	.....	87 17	62 75	21 79	39 43
" .....	185	89 83	.....	.....	89 83	64 64	22 46	41 83
" .....	3	1 27	118 <sup>1</sup> / <sub>32</sub>	135 84	137 11	82 41	34 28	40 01
" .....	4	2 22	113 <sup>2</sup> / <sub>32</sub>	126 22	128 44	77 32	32 11	38 54
" .....	.....	.....	116 <sup>2</sup> / <sub>32</sub>	141 10	141 10	84 66	35 27	38 55
" .....	147 <sup>1</sup> / <sub>32</sub>	70 10	11 <sup>2</sup> / <sub>32</sub>	13 16	83 26	58 34	20 81	34 90
" .....	116 <sup>1</sup> / <sub>32</sub>	55 48	49 <sup>1</sup> / <sub>32</sub>	53 44	108 92	72 00	27 23	42 66
" .....	140 <sup>1</sup> / <sub>32</sub>	66 69	.....	.....	66 69	48 01	16 67	31 55
" .....	6 <sup>1</sup> / <sub>32</sub>	2 70	116 <sup>1</sup> / <sub>32</sub>	131 60	134 30	80 90	33 54	40 13
" .....	6	2 60	116 <sup>1</sup> / <sub>32</sub>	142 40	143 00	87 31	36 26	40 15
" .....	.....	.....	120	142 20	142 20	85 32	35 55	39 84
" .....	164 <sup>1</sup> / <sub>32</sub>	82 19	.....	.....	82 19	59 17	20 55	37 07
Blower .....	.....	.....	120	126 68	126 68	79 69	31 67	39 84
" .....	192	94 76	.....	.....	94 76	78 33	23 69	46 65
" .....	192	105 14	.....	.....	105 14	70 59	26 28	43 88
" .....	192	97 02	.....	.....	97 02	72 28	24 26	43 88
" .....	.....	.....	120	140 96	140 96	88 10	35 24	43 88
" .....	192	104 61	.....	.....	104 61	77 93	26 15	43 88
" .....	192	105 32	.....	.....	105 32	78 46	26 33	43 88
" .....	192	94 37	.....	.....	94 37	70 30	23 60	43 88

\* Blowers pay \$3 per week for help and gatherers \$2 per week for help. One flattener to 4 blowers, and 1 cutter to 2<sup>1</sup>/<sub>2</sub> blowers.

† Weekly.

TABLE No. 5.—SHOWING AVERAGE WEEKLY WAGES  
AT ONE ESTABLISHMENT.

OCCUPATION.	Number of men.	Hours worked per week.	Days employed.	Average wages per week.
Blowers, double.....	20	40	130	\$31 00
Gatherers, " .....	20	40	130	18 60
Blowers, single.....	28	40	130	19 00
Gatherers, " .....	28	40	130	13 65
Flatteners, double.....	5	55	130	30 00
" single .....	7	55	130	19 00
Cutters, double.....	7	55	130	28 00
" single .....	13	55	130	19 00

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PART III.

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LABOR LEGISLATION OF NEW JERSEY.

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## PART III.

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# LABOR LEGISLATION OF NEW JERSEY.

LAWS AND DECISIONS OF COURTS RELATING TO THE EMPLOYMENT OF LABOR AND AFFECTING THE INTERESTS OF WAGE-EARNERS IN THIS STATE.

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The labor legislation enacted at the 1897 session of the Legislature of New Jersey consists of the following statutes, which are reproduced below :

1. A supplement to the act of 1892, authorizing the incorporation of societies not for pecuniary profit.
2. An act to correct the title of the acts for the protection of trademarks and labels.
3. An act requiring street railroads to have enclosed platforms.

The opinions given in our higher courts, so far as they relate to workingmen's interests, follow the labor acts. These expound the extent of an employer's liability for injuries received by a workman in the course of his employment.

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### LABOR LAWS.

Laws Relating to the Employment of Labor and Affecting the Interests of Wage-Earners in this State.

### CHAPTER 114.

A Supplement to an act entitled "An act for the incorporation of societies not for pecuniary profit, defining their powers, and providing for the election of officers, the dissolution of such corporations, distribution of their property and the changing of their articles of association," approved March twenty-fourth, one thousand eight hundred and ninety-two.

BE IT ENACTED *by the Senate and General Assembly of the State of New Jersey* :

1. Any society of women, associated together as a woman's work exchange, whose object is to furnish a depository for the reception, exhibition and sale of articles made and contributed by women, may become incorporated under the act to which this is a supplement, and with the same powers as in said act set forth and provided.

2. This act shall take effect immediately.

Approved April 13th, 1897.

## CHAPTER 121.

An Act to amend and correct the title of act entitled "A further supplement to an act entitled 'An act to protect trade-marks and labels,'" which said further supplement was approved March twenty-third, one thousand eight hundred and ninety-two (General Statutes, page three thousand six hundred and seventy-nine), and also the title of an act entitled "An act to amend an act entitled 'A further supplement to an act entitled "An act to protect trade-marks and labels,"'" approved March twenty-third, one thousand eight hundred and ninety-two, which said amendatory act was approved March fourteenth, one thousand eight hundred and ninety-five (General Statutes, page three thousand six hundred and seventy-nine), and to declare the true intent and purpose of the titles hereby amended and corrected.

1. The title of an act entitled "A further supplement to an act entitled 'An act to protect trade-marks and labels,'" which said further supplement was approved March twenty-third, one thousand eight hundred and ninety-two (General Statutes, page three thousand six hundred and seventy-nine), be and the same is hereby amended so that the title of the said act, when amended, shall read: "A supplement to an act entitled 'An act to provide for the adoption of labels, trade-marks and forms of advertising by associations or unions of workingmen, and to regulate the same,'" approved March twenty-seventh, one thousand eight hundred and eighty-nine (General Statutes, page three thousand six hundred and seventy-eight).

2. The title of an act entitled "An act to amend an act entitled 'A further supplement to an act entitled "An act to protect trade-marks

and labels,"" approved March twenty-third, one thousand eight hundred and ninety-two, which said amendatory act was approved March fourteenth, one thousand eight hundred and ninety-five (General Statutes, page three thousand six hundred and seventy-nine), be and the same is hereby amended so that the title of the said act, when amended, shall read, "A further supplement to an act entitled 'A supplement to an act entitled "An act to provide for the adoption of labels, trade-marks and forms of advertising by associations or unions of workmen, and to regulate the same,"" approved March twenty-seventh, one thousand eight hundred and eighty-nine (General Statutes, page three thousand six hundred and seventy-eight), which said supplement was approved March twenty-third, one thousand eight hundred and ninety-two (General Statutes, page three thousand six hundred and seventy-nine).

3. Whenever any action or suit has been or may be hereafter brought, or is now pending, in any court of this state to enforce the provisions of the said act of March twenty-seventh, one thousand eight hundred and eighty-nine, and the said supplement and amendment thereto, or of any or either of them, or any part or section thereof, it shall be the duty of the court in which any such action has been or may be brought, or is now pending, to construe and enforce the said act and the said supplement and amendment, and every part thereof, as though the said supplement and amendment had been properly entitled as supplementary to and amendatory of the said act of March twenty-seventh, one thousand eight hundred and eighty-nine (General Statutes, page three thousand six hundred and seventy-eight).

4. It is hereby declared to have been the intent and purpose of the legislature that the said supplement of March twenty-third, one thousand eight hundred and ninety-two, and the said supplement of March fourteenth, one thousand eight hundred and ninety-five, should be supplementary to and amendatory of the said act of March twenty-seventh, one thousand eight hundred and eighty-nine, and that they were and are to be taken as parts of the same and should be so construed by all courts at all times and in all places.

5. In any action pending in any court of this state, it shall be the duty of the court to make all proper and necessary amendments in the process and pleadings therein, by the addition, omission, substitu-

tion or changing of parties complainant or plaintiff, or otherwise, for the promotion of justice and the ease of the parties for giving effect to the said acts in conformity with the true intent and purpose of the same as hereby declared and set forth.

6. This act shall take effect immediately.

Approved April 16th, 1897.

## CHAPTER 190.

An Act for the better regulation of the operation of street railways or railroads, or other railroads operated as street railways.

1. On and after the first day of November, one thousand eight hundred and ninety-seven, it shall not be lawful for any company operating a street railway or railroad, or other railroad operated as a street railway, by means of electric motors, to use upon its said railroad or railway any car, motor or vehicle for the conveyance of passengers, between the first day of November and the first day of April in any year, unless said car, motor or other vehicle shall be constructed with inclosed or vestibuled platforms, provided with proper glazed sashes at the ends of the car and with open doorways at the sides.

2. For each day, or part of day, any such car, motor or other vehicle for the conveyance of passengers shall be operated and used in the operation of any street railroad or railway operated by means of electric motors, the company owning or operating said car, motor or vehicle shall be liable to a penalty of twenty-five dollars, to be recovered in any court of competent jurisdiction, together with the costs of suit, by the person, board or other authority having by law control of the police department of any municipality in which or through which said car, motor or vehicle shall be operated; the said penalty, when recovered, to be paid into the treasury of said municipality the same as the penalties collected for infraction of other police regulations of said municipalities.

Approved May 11th, 1897.

## CHAPTER 357.\*

An Act relating to a state reformatory.

20. The said warden shall receive and take into said reformatory all male criminals between the ages of sixteen and thirty years; \* \* \* criminals may be employed in agricultural or mechanical labor as a means of their support and reformation; the system of labor shall be that known as "the piece-price plan," or "public account system," \* \* or partly by one system and partly by the other, as shall be in the discretion of the board of managers deemed best.

## DECISIONS OF NEW JERSEY COURTS.

EMPLOYER'S LIABILITY—FELLOW-SERVANTS—NEGLIGENCE—  
MASON AND HODCARRIER.*Maher v. McGrath.*†

This cause was tried in the Union Circuit in the May Term, 1892. Plaintiff obtained a verdict, and a rule to show cause was allowed defendant. The action of plaintiff was brought to recover damages from the defendant, his employer, for injuries received by the fall of a scaffold on which the plaintiff was working. The reasons assigned for a new trial are founded solely upon the alleged error of the trial judge in refusing to nonsuit plaintiff or to direct a verdict for defendant. \* \* \*

Plaintiff was a laborer in the defendant's employ, engaged in attending upon masons, also employed by defendant, and who were constructing the walls of a brick building. The evidence shows that when plaintiff delivered to the masons upon a scaffold a hodful of bricks, the scaffold fell and he fell with it, and thereby sustained severe injuries. The cause of the fall was plainly fixed by the evidence to have been the breaking of a "bearer," one end of which was fastened to a scaffold pole and the other end was supported by the

\* Convict labor; Act of 1895, relating to the building of an "intermediate reformatory."

†29 Vr. 469; opinion by Magie, J., Supreme Court, February Term, 1896.

wall on which the masons were working. The bearer supported the scaffold planks on which the masons stood.

Plaintiff claimed to have established defendant's liability to him for his injuries on the ground that the evidence showed a dereliction of duty which, as employer, he owed his servants, in two respects, viz., (1) as to the materials with which the scaffold was constructed, and (2) as to the manner of its construction. His case was thus submitted to the jury, with instructions as to a master's duty, which are not complained of, and which seem unobjectionable, if applicable. The only question, therefore, is whether the evidence justified their application.

With respect to the materials used in the construction of the part of the scaffold that fell, the evidence does not show that they were furnished by the defendant. On the contrary, it appears that the masons took lumber belonging to the carpenter engaged upon the building, and used it, without his knowledge, in the construction of that part of the scaffold. The bearer that broke was thus procured. But it is unnecessary to consider whether the defendant is charged with any liability for defects in materials thus procured, for the evidence makes it clear that the fall of the scaffold was due, not to defects in the material, but to defective construction. The bearer used was three by six and about ten feet long. It was so adjusted that the scaffold planks were supported by it on what the witnesses call "the flat," and the proof shows that if placed "on edge" it would have been sufficient for the purpose. The weight it supported was therefore imposed on its weakest side. This, it appears, is contrary to the usual mode of construction.

The only question, then, is whether the defendant is liable for this error in construction.

It affirmatively appears that defendant personally took no part in its construction, but that it was constructed by the masons in accordance with the custom of the trade.

As the error of construction which occasioned plaintiff's injury was committed by workmen with whom he was working in a common employment, subject to a common danger which all equally knew must result from a negligent construction of the scaffold, the rule which denies the liability of the master for injury received from the negligence of a fellow-servant was plainly applicable. As there was

no evidence that defendant was negligent in the selection and employment of masons engaged in the work, there was no evidence of defendant's liability sufficient to be submitted to the jury.

In a case where the evidence was sufficient to establish, *prima facie*, that a ladder was furnished by an employer to be used by his workmen, it was held that the master was bound to take reasonable care to have it safe for such use. *Mills v. Maine Ice Co.*, 22 Vr. 342. But in this case the scaffold was not a permanent platform furnished by the employer on which he invited his workmen to stand in doing their work. *Mulchey v. Meth. R. Society*, 125 Mass. 487. It was a temporary and movable platform, to be increased in height as the work progressed, by the workmen themselves, as their needs required. In an injury received by one workman from the negligence of others in increasing the scaffold's height, the employer would be no more liable than he would be for the fall of the ladder furnished by him to his workmen, when the fall was the result of one of them negligently placing it insecurely.

For these reasons, the rule should be made absolute.

EMPLOYER'S LIABILITY—MASTER AND SERVANT—COMMON  
EMPLOYMENT—DOCTRINE OF COLLABORATEUR—  
NEGLIGENCE—QUESTIONS FOR THE JURY.

*Delaware, Lackawanna and Western R. R. Co. v. Hardy*.\*

The Passaic Rolling Mill Company contracted with the Delaware, Lackawanna and Western Railroad Company, the plaintiffs in error, to furnish, at a specified price, the materials for rebuilding certain railroad bridges of the latter company, and also skilled workmen to erect such bridges. The workmen were such as had previously been in the employ of the rolling mill company. They continued to be paid by that company, but after payment, the amount paid, with some percentage added, was repaid by the railroad company. The work was to be done under the direction of engineers of the railroad company, but foremen of gangs were among the workmen furnished.

Hardy, the defendant in error, was a workman furnished under the contract. While a bridge in the vicinity of the station at Newark

\*30 Vr. 35; opinion by Magie, J., Supreme Court, June Term, 1896.

was being rebuilt, employes of the railroad company drew a train upon it from the west, detached the locomotive, which passed on to the east, and left the train standing without any locomotive attached. Hardy was at that time directed by a foreman to drive in some wedges to wedge up the false work. In doing this he stood beside and below the train, with his left hand grasping one of the rails of the track and his right using a mallet. While in this position, a locomotive engineer of the railroad company backed a locomotive down from the west. Other employes attached it to the standing train, which was then drawn by it toward the west. The wheels of the train passed over Hardy's left hand, injuring him permanently.

It is now contended that there was error in the refusal to nonsuit and in the refusal to direct a verdict for the railroad company. This contention is first put upon the claim that the evidence showed beyond dispute that Hardy and the engineer who drove the train that injured him were engaged at the time in a common employment and servants of the railroad company, so that the company was not liable for the engineer's negligence.

When this action was first tried, the trial court nonsuited the plaintiff, holding that, upon the evidence then before it, the relation of common service between him and the railroad company was established. This ruling was made on the authority of *Ewan v. Lippincott*, 18 Vr. 192. Upon error, this court reversed the judgment, and held that upon the evidence it should have been left to the jury to determine whether Hardy was in the employ of the railroad company. *Hardy v. Delaware, Lackawanna and Western R. R. Co.*, 28 Vr. 505.\* The judgment of the Supreme Court was afterwards affirmed in the Court of Errors, and is reported in 29 *Id.* 205.

Afterwards the record was remitted, a *venire de novo* issued and the action again tried. It is the record of that trial which is now before us. It is claimed on part of the railroad company that the case made on this trial so differs from that made on the former trial that the submission of the question of common service to the jury was not required by what was adjudged in the former case in this court or the Court of Errors. This renders necessary a consideration of the whole case.

The doctrine of collaborateur, as it is sometimes called, is this: A

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\* See 1896 Bureau report, 139.

master who would be liable for an injury inflicted by the negligence of one of his servants upon a stranger, will not be liable for a like injury inflicted upon another of his servants engaged at the time in a common employment with the negligent servant. To establish the immunity of the master, two things must appear—*first*, that the person injured and the person doing the injury were his servants, and *second*, that they were both at the time engaged in labor for him, tending to a common purpose, which is to be in a common employment.

In a majority of cases, the first of these requisites is made out by proof that both the person injured and the person doing the injury were engaged and employed as servants, were paid for their services and were directed and controlled therein by one and the same person. Usually the contest is over the other requisite of common employment.

But in the class of cases of which that before us is a sample, the contest is over the establishment of the relation of service. Doubtless, no man can serve two masters, yet the law clearly recognizes a sort of duality of service. A general servant of one person may, for a particular work or occasion, become, *pro hac vice*, the servant of another person. What will suffice to prove the assumption of dual service gives rise to question. I think the applicable rule is admirably expressed by Lord Watson thus: "I can well conceive that the general servant of A might, by working towards a common end along with the servant of B, and submitting himself to the control and orders of B, become, *pro hac vice*, B's servant in such sense as not only to disable him from recovering from B for injuries sustained through fault of B's proper servants, but to exclude the liability of A for injury occasioned by his fault to B's own workman. In order to produce that result the circumstances must be such as to show conclusively that the servant committed himself of another person than his proper master, and either expressly or impliedly consented to accept that other person as his master for the purposes of the common employment" (*Johnson v. Lindsay*, 1891, App. Cas. 371).

To establish the fact that the servant of one has thus transferred his services, *pro hac vice*, to another, it must appear that he has assented, expressly or impliedly, to such transfer. No one could transfer the services of his servant to another master without the servant's consent. It must appear that the servant has, in fact, entered upon the service and submitted himself to the direction and control of the new master. His assent may be established by direct proof that he agreed

to accept the new master and to submit himself to his control, or by indirect proof of circumstances justifying the inference of such assent. Such evidence may be strong enough to justify a court in removing the question from the jury, or it may require it to be submitted to the jury.

The case of *Ewan v. Lippincott* has, as I conceive it, been misunderstood. It falls within the rule above stated. It came to this court upon a rule to show cause. It appeared in the case that Ewan was a machinist, employed by D. & W., master machinists. Lippincott was a mill-owner, who employed D. & W. to alter the gearing of a wheel. D. & W. sent Ewan to do the work, and he and Lippincott arranged how it was to be done, and particularly that, at times when Ewan was not at work on the wheel, it should be run by Lippincott's engineer, to furnish power for the mill. The trial judge charged that, upon this evidence, Ewan and the engineer (whose negligence had injured Ewan) were not servants of a common master. Obviously, this ruling was erroneous, if the evidence either established, or tended to establish, that they were fellow-servants. In the former case, a nonsuit should have been granted; in the latter case, the question should have been submitted to the jury. The verdict was set aside and a new trial granted. The opinion of Mr. Justice Reed clearly indicates that, in his view, the evidence established the co-service of Ewan and the engineer, and in that opinion I concur. But it is unnecessary to go so far in order to support that case, for there was clear evidence from which a jury might infer that Ewan had assented to the transfer of his services to Lippincott and submitted therein to his control.

The much-discussed case of *Wiggett v. Fox*, 11 Exch. 832, was cited and relied on by Mr. Justice Reed, and in my judgment exhibits the application of the same rule. The jury had found that the injured person was in the employment of a sub-contractor, and not of the defendant, who was the general contractor for the building of the Crystal Palace. The reviewing court, having found that the evidence established that the sub-contractor and his men (including the plaintiff) had submitted themselves to the control of the general contractor and accepted him as their master, set the verdict aside and directed a nonsuit. The case was thus explained by Baron Channell, though Lord Cockburn doubted whether the facts were correctly stated. (5 Hurlst. & N. 143; 2 C. P. Div. 205.) Later English cases show the

application of the same rule. (23 Q. B. Div. 508 ; S. C., 1891 App. Cas. 371 ; 1893 *Id.* 308.)

After examining the evidence, I have reached the conclusion that there was no error, or at least none injurious to the railroad company, in submitting to the jury the question whether Hardy at the time of his injury was in its employ. He had been employed by the rolling mill company and continued to be paid by their paymaster and to be directed in his work by their foreman. The agreement between that company and the railroad company, that the engineers of the latter should control the work, was not made known to him, nor was there a particle of proof that such engineers exercised such control in Hardy's presence or within his knowledge as to justify an inference that such control existed. Indeed, it is open to serious question, in my judgment, whether the trial court might not have justly directed the jury that there was no such evidence of Hardy's assent to the transfer of his services or acceptance of the railroad company as his master.

The contention that there was error in refusing to nonsuit or to direct a verdict is next put upon the ground that there was no evidence of negligent management of the train which injured Hardy. But this contention cannot prevail. The railroad company had arranged to rebuild its bridges while using them for the passage of its trains, and in this case for drilling a train. This use rendered the situation of all workmen employed on the bridge exceedingly perilous. That there was cast upon the company a duty to take such reasonable care for the safety of those workmen as the extraordinary circumstances made requisite, and that for the want of such care by its servants it would be liable, are propositions not open to discussion. There was evidence from which may be inferred the want of reasonable notice to workmen, who might be exposed to peril thereby, of the movement of this train.

The contention is next put upon the ground that the evidence exclusively established negligence on the part of Hardy contributing to his injury. Reliance is placed upon the fact that he unnecessarily grasped the rail under a car in such a position that the movement of the car would crush the hand that grasped it. There was proof that by the use of planks, which were provided, Hardy's work could have been done without the least risk. If that evidence stood uncontradicted, a different question would be presented. But Hardy testified

that he could not have driven the wedges by the use of the planks nor without supporting himself by his left hand, and that the only thing his hand could grasp to support him was the rail. Hardy was engaged in a dangerous employment. His duty, undoubtedly, was to take reasonable care not to expose himself to unnecessary risks. Whether or not he could have done this work by the use of the planks without risk, and whether or not he exercised the required care for his safety in placing his hand on the rail under a train which had no motive power attached, and retaining it there, in the absence of notice that the locomotive had been attached to it and was about to move it (for that was the case made by his evidence), were clearly questions for the jury, and it was no error to submit them for their determination. Whether their verdict was against the weight of evidence cannot be considered.

Other assignments relate to alleged errors in the admission or rejection of evidence. None of them was much urged in argument, and upon examination no error is discovered in any of the rulings objected to.

Let the judgment be affirmed.

EMPLOYER'S LIABILITY—MASTER'S DUTY TO SERVANT RESPECTING  
MACHINES FURNISHED FOR THE SERVANT TO  
WORK WITH—LATENT DEFECTS.

*Louis Atz v. Newark Lime and Cement Company.\**

The first question presented by this case is whether the evidence established any liability on the part of the defendant for the death of plaintiff's intestate.

As the death was occasioned by the breaking of a machine furnished by defendant as employer to deceased as its servant, to be used in its work, it is conceded that defendant's liability will only be established by sufficient proof of its breach of the duty which it owed deceased in respect to that machine.

The rule of duty imposed on a master in this regard has been so lately enunciated in this court that it is only necessary to repeat so much of it as is applicable to this case. It is that the master must take reasonable care to have and preserve such a machine reasonably

\* 39 Vr. 41; opinion by Magie, J., Supreme Court, June Term, 1896.

safe for the work which the servant is employed to do with it. The master does not insure the safety of the machine, nor is he bound to extraordinary or the highest diligence respecting it, but only to use such reasonable precautions as a man of ordinary prudence would use for the safety of himself and his workmen under the circumstances. If such prudence required inspection, the inspection must be such as ordinary prudence would dictate; but the master will not be liable for an injury occasioned by a defect the existence of which would not be disclosed by such inspection as he was required to make. (*Electric Company v. Kelly*, 28 Vr. 100.)

At the trial plaintiff claimed that defendant had failed to perform its duty in that it had not properly inspected the machine.

The fall of the upper millstone upon the deceased was occasioned by the breaking of the lag-bolt at a point one-half or three-quarters of an inch within the wood of the frame in which it was firmly screwed. All the witnesses concur in attributing the break to an internal flaw in the iron of which the bolt was composed, which was visible in the interior of the bolt at the point of fracture, but which could not have been seen from its outside, even if it had been removed from the wood for inspection. The defect was obviously latent.

The machine in question had been purchased by defendant some eight years before of reputable manufacturers of Page mills. Many such mills were then, and have since been in use by manufacturers like defendant. It had been procured for use in emergencies, when from accident, need of repairs, etc., other mills of defendant could not be used. Although owned by defendant for eight years, it had been in use not more than five months in all. When purchased and set up in defendant's factory, it was examined by defendant's boss miller, under the direction of one of its superintendents. This examination included an observation of so much of the lag-bolt as was visible. After each employment of the machine, it was again examined in a like mode and put in condition for use when an emergency might require it.

The contention at the trial was, that these inspections (the making of which was not disputed) were inadequate and insufficient, and that the defect in the lag-bolt, though latent, could have been discovered by the use of one of two tests which it was the defendant's duty to employ.

One of these tests was the subjection of the bolt to a strain either by the use of a wrench or by loading the upper stone, when suspended by the chain, with a heavier weight, or the subjection of the bolt to similar strain after removing it from the wood for that purpose. This claim raised the question of the duty of a master, in respect to tools and machines purchased of regular dealers in such articles, as reasonably fit for the use for which they were manufactured. But that question is not here for review, because the trial judge declared that such a test was an extraordinary one which the defendant was not required to make, and excluded this claim from the consideration of the jury.

The other test proposed, as one which defendant ought to have employed, was that of sound. Two persons having some experience in regard to iron testified that if the lag-bolt, when screwed in the frame as it was when it broke, had been tapped by them with a hammer, the sound would have indicated to them the existence of the hidden flaw in its interior. This contention was submitted to the jury, and they were allowed to determine whether, by not making that test, the defendant failed to exercise reasonable care for the safety of this mill.

The verdict of the jury upon this contention cannot be supported. A great number of witnesses of equal or greater experience testified that the rap of a hammer on a bolt, tightly enclosed in hard wood, would be incapable of exciting vibrations that would disclose an interior flaw. The overwhelming weight of testimony was that such a test was impracticable.

But, in my judgment, the liability of the defendant ought not thus to have been submitted to the jury. The master's duty of reasonable care requires him, if inspection is necessary, to make such inspection as ordinary prudence required. This would involve the use of such tests and devices as are known to the master, or are so commonly employed in such inspections that the master might reasonably be deemed to have knowledge of them. (*L. & N. R. R. Co. v. Allen*, 78 Ala. 494.)

Plaintiff's experts did not pretend that the test was commonly employed, or that it could be used with success by any others than themselves. There was no evidence that defendant's officers knew of the delicacy of ear possessed by these witnesses. The other expert

witnesses united in testifying not only that the test was impracticable, but that it never was employed.

To submit the question to the jury under this evidence permitted them to charge the master with the duty of extraordinary diligence, instead of reasonable care and ordinary diligence.

Therefore, the rule to show cause must be made absolute.

EMPLOYER'S LIABILITY—FURNISHING OF PROPER IMPLEMENTS BY MASTER—NOT LIABLE IF SERVANT USES TOOLS, UNDER DIRECTION OF FOREMAN, NOT SO FURNISHED.

*Maher, plaintiff in error, v. Thropp, defendant in error.\**

This is an action by a servant against his master to recover damages for personal injuries sustained in the master's employment. He was an ordinary workman who assisted in the boilermaking shops, and at the time of the injury was engaged in striking with a sledgehammer upon the boiler. It is admitted that he was furnished with proper implements to do his work, but by direction of the foreman of the boilermakers he undertook to do his work with other tools, in consequence of which he received the injury complained of.

It is not open to controversy in this State that the boss or foreman of other men who work under his direction is the fellow-servant of those men. (*O'Brien v. Dredging Co.*, 24 Vr. 291; *Gilmore v. Iron Co.*, 26 Vr. 39.) The authority of these cases has been recognized in these courts so recently that it is unnecessary to refer to other cases. (*Steamship Co. v. Ingebregsten*, 28 Vr. 400.)

Notwithstanding this relation which exists between co-employees, there are certain duties which the master owes to his servant, and for the due performance of which he is responsible, although he entrusts the execution of them to a co-employee with such servant. This case will be solved, therefore, by determining whether the act which caused the injury to the plaintiff was one which the master himself was bound to perform, or the act of the foreman in the execution of his duty merely as foreman and co-employee of the plaintiff. If the master occupies the former position, he must respond for the negligence of the foreman; if the latter, the action cannot be maintained.

\* 30 Vr. 186; opinion by Van Syckel, J., Court of Errors, June Term, 1896.

The master was charged with the duty to furnish to plaintiff proper implements with which to do the work in which he engaged. If he entrusted the discharge of that obligation to the foreman, he is undoubtedly responsible for the failure of the foreman to exercise due care in that respect.

The injury to the plaintiff is in no way chargeable to the failure of the master to furnish proper tools. On the contrary, the accident is attributable wholly to the fact that the plaintiff, under the advice of the foreman, laid aside the safe tool and used in its place a chisel and a pair of tongs. In doing this, the foreman did not act as vice-principal, standing in the place of the master, but he acted as a fellow-servant, performing with the assistance of the plaintiff, the work in which both were engaged, and for which the master had provided the necessary implements with due care.

In *McAndrews v. Burns*, 10 Vr. 118, the liability of the master was denied where he had furnished the appliances necessary to secure the safety of his workmen and the injury resulted from the neglect of a fellow-servant to use them. This was conceded to be the law in *O'Brien v. Dredging Co.* and *Gilmore v. Iron Co.*, *supra*.

The question, therefore, does not arise in this case whether it was the duty of the master to see that the servant was properly instructed in the use of implements furnished by him for the execution of the work. The trial judge properly directed a nonsuit, and the judgment below should be affirmed.

EMPLOYER'S LIABILITY—DEFECTIVE MACHINERY—REASONABLE CARE AND SKILL IN FURNISHING—NEGLIGENCE OF AGENT—QUESTIONS FOR JURY.

*Comben, administratrix, plaintiff in error, v. Belleville Stone Co., defendant in error.\**

On March 7th, 1894, Robert Comben, the intestate, was employed by defendant in its stone quarry, at Avondale, and whilst so working was, by the operation of the machinery and appliances of defendant in use in the quarry, thrown from a ledge of rock where he was working and killed. At the trial below, the trial judge ordered a judgment of nonsuit, to a review of which this writ of error is directed.

\*80 Vr. 226; opinion by Lippincott, J., Court of Errors, June Term, 1896.

The intestate was a quarryman, in employment of defendant, engaged in drilling holes in the rock for the purpose of blasting. At the time of the accident he was so engaged on a ledge of rock to which he had been removed from another part of the work. In about twenty minutes after he had been set at work at this place, the drag-rope, connected with the machinery for hoisting the rock and debris out of the quarry, sagged and swept across the ledge of rock and carried the deceased into the quarry below, and by reason of the fall he was killed. It was the sagging of this rope which caused the accident and his death. Had the rope remained taut, it would have been some eight or ten feet above his head, and he probably would have escaped injury. The machinery was operated by an engine and derrick, and the rock was hoisted up in carriages to which the rope was attached, and by means of a stationary cable carried to the dumping ground. The drag-rope which on this occasion sagged ran from a drum in the engine-house up to an anchorage of the cable and then passed through a pulley. This drag-rope was regulated or controlled by the drum, which drum was operated by engine-power and its movements controlled by a friction brake, by which the rope could be released wholly or in part, and the friction increased or decreased by the engineer in charge of the machinery.

There is some evidence that the proper manipulation of the friction brake would prevent to some extent the sagging of the rope. It is in evidence also, and, as it appears, undisputed, that the sagging and swinging of the rope could have been prevented by the attachment of protectors or hangers from some portion of the machinery to the rope, and that thus it would have been rendered safe. There is also evidence tending to show that the rope was too long to be safe if operated without these protectors or hangers. The rope was from two hundred to two hundred and fifty feet in length, and without any protection from sagging save from the friction brake. The evidence shows that there was nothing connected with the rope to hold it from swinging or sagging at any point between the engine and the point of anchorage, where it passed through the pulley. There is evidence to show that when the rope was taut it would not only be from eight to ten feet above the head of the intestate, but also it would not approach nearer to him than from five to eight feet, but when it was slackened it was liable to sweep across the ledge or face of the rock where the intestate was at work. It is in evidence that in a quarry worked

close by this one by similar machinery, this drag-rope was held by hangers. It is also in evidence that the derrick by which the hoisting was done had stood on this ledge of rock for a long time previously, and that it had been removed about a week before the accident in order to allow the workmen to excavate the ledge. There is evidence tending to show that the foreman of the defendant had been warned, just before or about the time he set the intestate to work there, that the spot was a dangerous one to work in because of the liability to danger by reason of the sagging of this rope, and that in the face of this warning the intestate was placed there to work without this alleged defect being remedied. There is a question under the evidence whether the intestate knew of this danger, or whether it could have been obvious to him. Previous to this time he had been at work upon another portion of the quarry where there existed no such danger as this, and it is questionable under the evidence whether, before he was set at work at the place of accident, at the time or afterwards and before the accident, he could have observed or could have known at all of the danger to be encountered there. There is evidence that another workman had warned the foreman of the danger and refused to do the work, which was to drill holes in the rock of the ledge for blasting, and that the foreman said there was no danger, and that the rope would not come near them. The foreman then called the intestate and set him to work at this place, the doing of which in holding the drill or striking the same rendered it exceedingly doubtful whether the deceased could observe anything whatever but the drill he was using or striking.

The facts in connection with the conduct of the foreman are only referred to, to show that the place at which the intestate had just been set at work was a very dangerous one. This was so not by reason of any of the tools with which he was working and which were within his control or in the use of which he had any choice, but because of the defective and unsafe machinery and appliances in use there, of the danger of which he had no notice, knowledge or warning. Whilst he had been working in this quarry for some time, it was in another part thereof and at some distance away from this point, and there is no evidence, as I understand it, which shows that he had any knowledge, when he was set at work at this point, of the defect in the machinery or rope, or even had the opportunity to discover such defects. Whether the danger was obvious to him does not appear

from the evidence on the part of the plaintiff in this case. The danger did not arise from any direction of the foreman in the use of tools or appliances with which the intestate was doing his work, but from the condition of the rope used in the general operation of the quarry.

It is not possible to cite the evidence in detail; there is some confusion in it and some contrariety about it, but the facts are generally as stated. Some exceptions were taken by the plaintiff in error upon the rulings of the trial judge in rejecting evidence, but they have not been considered, for the facts as above stated appear from the evidence to which no objection was made or exception taken.

The declaration claims liability upon the averment that the defendant did not exercise reasonable care to furnish suitable and safe machinery and appliances in respect to said work, and that from the want of such reasonable care this rope was left and remained unguarded and unprotected and loosely swinging and vibrating in a manner dangerous to the safety of the intestate and rendering the place unsafe for the deceased, and thus the accident and his death occurred; and that whilst the intestate was without any negligence on his part, yet the defendant did not take or use due or reasonable precautions to have or keep the place in which he was set at work reasonably safe or free from unnecessary danger or risk to him.

It can hardly be controverted that upon the facts and circumstances of this case, placing upon them the most favorable interpretation in behalf of the defendant, that a debatable question arose whether the accident did not happen because of the want of protectors and hangers which the exercise of reasonable care would have supplied and maintained. The rule of law in this State, which cannot now be disturbed, is that the master's duty to his servant requires of the former the exercise of reasonable care and skill in furnishing safe machinery for carrying on the business for which he employs the servant, and in keeping such machinery and appliances in repair, including the duty of making inspections and tests at proper intervals, and, besides, the master is responsible for the negligence of any agent whom he may select to perform this duty for him, if the agent fails to exercise reasonable care and skill in its performance. (*Steamship Co. v. Ingebregsten*, 28 Vr. 400.)

Applying this principle to the evidence, the court could not determine that the evidence was clear that the master's duty in this respect

had been performed, and that no other reasonable and legitimate conclusion could be reached. Whilst the burden in the proof of negligence in this respect is upon the plaintiff, yet, if the question, as presented by the evidence, is one about which a difference of opinion might be reasonably entertained, the question must be submitted to the jury. Whether the defendant was guilty of negligence in not exercising reasonable care in supplying reasonably-safe machinery and appliances, and in keeping them in safe condition, was a question for the jury, depending upon the facts of the case. (*Van Steenburg v. Thornton*, 29 Vr. 160; *Electric Co. v. Kelly*, 28 *Id.* 100.)

This was the character of the care required of the defendant company, and it could not absolve itself from responsibility by entrusting that care to an agent or a fellow-servant of the defendant, who failed in its exercise. (*Ibid.*) In looking at the proof in this case on the part of the plaintiff, there appears, to my mind, affirmative proof of the negligence of the defendant in this respect. The circumstances are such, as produced on the part of the plaintiff, to fairly lead to this conclusion.

The further ground of nonsuit contended for is that the intestate took upon himself all the risks of danger incident to the employment which were obvious, or could have been perceived by him in the exercise of his senses and the use of ordinary care and circumspection, and that these were the only risks to which he was subjected.

The degree of care required by law of the defendant, as applied to the facts of the case, in this respect leaves the intestate only responsible for the risks obvious to him, or which he could have discovered by the exercise of ordinary care. In view of the principle that the intestate had a right to assume that his employer had exercised reasonable care in furnishing proper appliances and in keeping them safe, the facts are such that whether the dangers were obvious to him, or whether he could have perceived the dangers by ordinary observation, became questions for the jury and not for the court to solve. The facts, as presented in the evidence, were the subjects of two classes of conclusions or inferences, both, perhaps, to an extent reasonable, and it was within the province of the jury to determine which to adopt.

Again, it is contended that the accident occurred through the negligence of the engineer in the careless manipulation of the brake. The evidence does not show in this case what the action of the engineer was which can be characterized as negligent. There is some evidence

directed to the proof that the accident might have been prevented if the engineer had properly applied the brake and caused a friction, which would have prevented the rope from running off the drum so rapidly and thus obviated the sagging. But what the conduct of the engineer on this occasion was does not appear in the evidence for the plaintiff. Whether the engineer failed to slack up on this rope, so that the carriage in which the stone was hoisted could have been drawn back without sagging of the rope, does not appear. An argument is made that the accident might have happened in this way. But there are clear indications in the evidence that this rope, of the length of two hundred and fifty feet, would be liable to swing from side to side, or sag, unless it had protectors or hangers attached thereto. Now, conceding that the engineer was a fellow-servant of the deceased, the question arises upon the evidence whether the accident was due to his negligence, or whether it was due to the defects in the rope itself and the machinery which the engineer was operating.

There is, as has been said, evidence tending to show that however careful the engineer might have been in operating his engine and the drum, yet it might not have prevented the sagging of the rope. These are questions which manifestly should have been submitted to the jury. The negligence of a co-servant, which would excuse the liability of the master, should clearly appear in the evidence produced on the part of the plaintiff in order to sustain a motion to nonsuit. The most that could be said in favor of the defendant in error in this matter would be that there existed a substantial dispute whether the accident was caused by the negligence of the engineer in charge of the machinery, and the state of the case required, upon this question, that it should have been submitted to the jury.

Upon this subject it is only necessary to state that, by all the authorities in this State, it is held that when the evidence on any given subject in this class of cases is open to fair debate, and leaves the mind in a state of some doubt upon the question, the trial judge is not justified in taking the question from the jury. Wherever two inferences can be drawn from the evidence upon questions of negligence, a case is presented which calls for the opinion of the jury. (*Bahr v. Lombard, Ayres & Co.*, 24 Vr. 233; *Delaware, Lackawanna and Western R. R. Co. v. Shelton*, 26 Id. 342.)

The judgment of nonsuit must be reversed and a *venire de novo* awarded.



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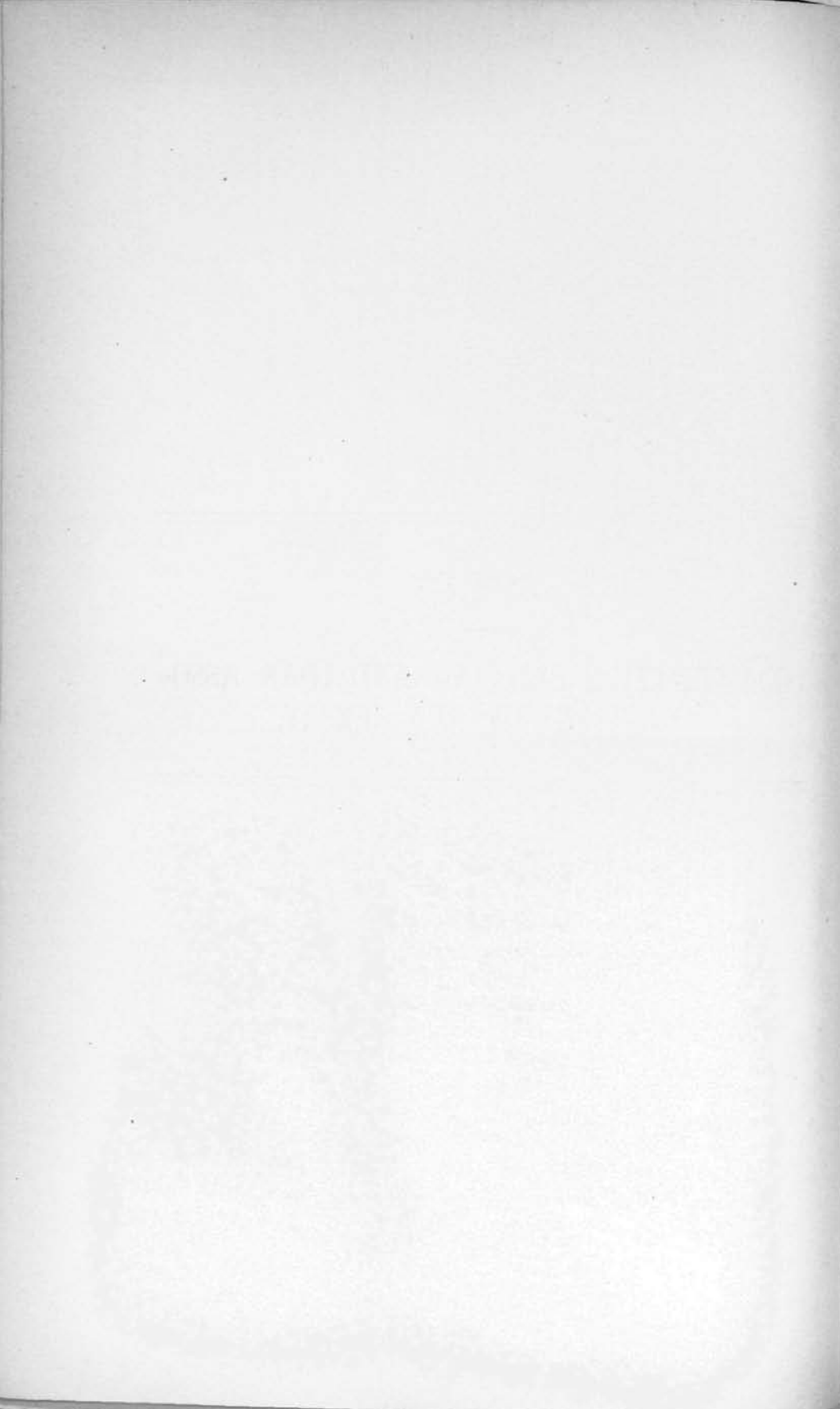
PART IV.

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CO-OPERATIVE BUILDING AND LOAN ASSO-  
CIATIONS OF NEW JERSEY.

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## PART IV.

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# CO-OPERATIVE BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY.

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The new incorporations during the year, up to August, 1897, in the respective county clerks' offices, numbered nineteen. Of these, one, the Washington Saving and Loan Association of New Jersey, whose certificate was filed in the office of the clerk of Passaic county, has not proceeded to organization.

The following new associations have made preliminary returns, full reports not being required except from those a full year in operation :

Risley, Atlantic county—Risley Colonies, local, April, 1897.

Garfield, Bergen county—New York and New Jersey, local, June, 1897.

Wallington, Bergen county—Savings, Loan and Building, local, January, 1897.

Irvington, Essex county—Ideal Mutual Homestead, local, June, 1897.

Newark, Essex county—Bergen, local, January, 1897 ; Building Loan Trust, national, February, 1897 ; Commercial, national, June, 1897 ; East End, local, February, 1897 ; New Jersey Central, national, January, 1897 ; Treasury Corporation, State, June, 1896.

Jersey City, Hudson county—Progressive, local, January, 1897 ; Provident, local, August, 1896 ; Provident Institution, State, August, 1896 ; Woodlawn, local, January, 1897 ; New Jersey Savings and Loan, national, June, 1897.

Passaic, Passaic county—Dundee, local, June, 1897 ; Passaic, local, April, 1897.

Paterson, Passaic county—Washington Co-operative Bank, State, May, 1897.

Thus 18 new associations have been organized—11 locals and 7 run on the national plan.

Of the associations which were in operation in 1896, the six following have dropped out :

Newark—New Home, national.

Elizabeth—Equitable, local.

These were in business for only a brief time.

Garwood, Union county—Garwood, local, in process of closing in 1896. Already noted last year.

Perth Amboy, Middlesex county—Bi-centennial, terminated.

Trenton, Mercer county—Mercer and Mechanics', wrecked by an embezzling official, who acted as both treasurer and secretary. Both locals, and now in the hands of a receiver. The Mercer was the oldest building and loan association in the State, having been organized in 1854. One of the two concerns was about to branch out as a "State" association.

The Security Union, of Scranton, Pa., incorporated in 1894 in Hudson county, reports no New Jersey business; the People's, of Trenton, nominally incorporated in 1890, a national concern, is noted in Table 1 below, because it had some membership in New Jersey in 1896, but evaded all efforts to compel reports; and the Co-operative Treasury, another national, incorporated a year ago, and noted in the Bureau report of that year, reports no business yet.

The net increase in the number of associations known to be in operation in New Jersey in July has been 12—5 locals and 7 non-locals. Total number of associations, 334, of which 309 are locals, 14 State and 11 national. Of the latter, the Birkbeck is a foreign concern, New York, admitted to do business in New Jersey :

Locals .....	309
State .....	14
National, New Jersey.....	10
National, foreign.....	1
Total .....	334

The locals are divided among the counties as follows :

Atlantic.....	10	Middlesex.....	14
Bergen.....	25	Monmouth.....	9
Burlington.....	16	Morris.....	3
Camden.....	30	Ocean.....	2
Cape May.....	8	Passaic.....	21
Cumberland.....	7	Salem.....	3
Essex.....	75	Somerset.....	4
Gloucester.....	7	Sussex.....	1
Hudson.....	52	Union.....	16
Hunterdon.....	2	Warren.....	2
Mercer.....	4		

Except as stated above, there have been no delinquent associations failing to make returns, although a number of secretaries, considerably less than in previous years, neglected to have their statements "of the business and financial condition" of their respective associations duly sworn to by the proper officers.

The tabulations given below in Table No. 1 include all the associations, both new and old. The balance of the data tabulated are only for those a year in operation. The latter number of enterprises compared with the returns for 1896 is as follows:

	1897.	1896.
Locals.....	300	302
State.....	11	9
National, New Jersey.....	5	5
National, New York.....	1	.....

The comparative summary of aggregate data for six years, for all classes of associations, inclusive of nationals, the bulk of whose transactions is outside of the State, is as follows:

YEAR.	Associations.	Shares in force.	Shares pledged.	Shareholders.	Borrowers.	Net assets.
1897.....	317	856,836	246,185	116,739	30,842	*\$44,526,336
1896.....	316	750,487	213,807	111,575	26,492	41,059,216
1895.....	301	693,810	202,639	101,619	25,598	38,882,110
1894.....	306	689,398	193,479	98,167	24,670	37,339,602
1893.....	297	634,163	173,767	93,889	22,910	33,836,487
1892.....	290	571,665	153,813	87,762	21,752	29,988,767

\* Gross resources, \$47,413,645.

The following comparative classified summaries, by associations, of net assets and shares outstanding for five years, will show at a glance the growth of these enterprises better than the foregoing totals do. For the years 1894 to 1897, the data for locals and non-locals are separately given :

YEAR.	Number associations classified.	NUMBER OF ASSOCIATIONS HAVING NET ASSETS.						Average amount.
		\$5,000 and under.	\$5,000 to \$50,000.	\$50,000 to \$100,000	\$100,000 to \$200,000.	\$200,000 to \$500,000.	Over \$500,000.	
1897 .....	* { 300 16	7	77	67	77	65	7	\$136,796
1896 .....	* { 302 14	10	84	65	72	66	5	†184,365
1895 .....	* { 287 12	9	82	56	76	59	5	130,000
1894 .....	* { 294 12	17	80	58	74	61	4	112,000
1893 .....	* { 12 297	3	5	1	.....	3	.....	85,200
		19	84	69	74	48	3	117,000

\* First line refers to locals and second line to non-locals.

† Exclusive of 1 foreign association.

YEAR.	Associations classified.	NUMBER OF ASSOCIATIONS HAVING OUTSTANDING					
		100 shares and under.	100 to 1,000 shares.	1,000 to 3,000 shares.	3,000 to 5,000 shares.	5,000 to 10,000 shares.	Over 10,000 shares.
1897 .....	* { 300 16	5	89	145	43	16	2
1896 .....	* { 302 16	7	99	136	42	15	5
1895 .....	* { 287 12	5	99	130	39	13	3
1894 .....	* { 306 12	3	108	128	48	14	4
1893 .....	* { 297	2	90	141	46	13	5

\* See above.

The principal data for 1897, summarized below and given in detail for each association in the tables following the summaries, are :

	Total.	Male.	Female.	Corporations.
Shareholders—				
Local .....	87,219	60,168	25,656	1,395
State .....	23,949	17,617	6,117	215
National, New Jersey.....	4,366	3,556	643	16
" New York .....	1,205	806	398	1
Borrowers—				
Local.....	28,258	21,094	6,724	440
State .....	1,489	1,146	307	36
National, New Jersey.....	832	678	151	3
" New York.....	263	207	62	.....

	Local.	State.	National, N. J.	National, N. Y.
Shares in force, total.....	603,296 $\frac{5}{8}$	187,146 $\frac{1}{2}$	40,090	26,303
Free .....	401,626	156,940	32,958	19,097
Pledged.....	201,670 $\frac{5}{8}$	30,206 $\frac{1}{2}$	7,102	7,206
Shares issued during year.....	124,871	79,713	17,734 $\frac{1}{2}$	6,501
Canceled during year, total.....	102,550 $\frac{5}{8}$	52,182	11,592	3,360
Matured during year, total.....	12,379 $\frac{1}{4}$	.....	5	.....

	Local.	State.	National, N. J.	National, N. Y.
Gross assets.....	\$42,965,408 20	\$2,716,569 89	\$932,114 45	\$799,552 94
Net assets .....	41,038,934 01	1,947,961 21	817,513 49	721,927 50
Receipts, including cash on hand.....	17,392,909 04	1,328,683 21	643,781 30	467,868 61
Disbursements .....	16,123,528 67	1,280,412 24	572,979 71	426,632 76

The locals report a total of 603,296 $\frac{5}{8}$  shares in force—an increase of 16,259 over the number returned in 1896. Of this total, 201,670 $\frac{5}{8}$  shares are borrowed on for loans by the membership—somewhat

over 33 per cent. of all outstanding shares. This is an increase of 7,213 pledged shares over the reported aggregate for the previous year. Nearly 90 per cent. of the pledged shares are for real estate mortgage loans, 180,845; the balance, for so-called stock or book loans. The total number of new shares issued, 124,871, is a decrease of 7,062 over the number reported issued for the previous year. These data do not include the associations not a year in operation during the years affected. Nor does the aggregate of canceled shares, 102,550 $\frac{1}{2}$ , take in the lapsed associations. Of the canceled shares, there were—

Withdrawn voluntarily.....	86,819 $\frac{1}{2}$
Lapsed or forfeited.....	2,458
Redeemed, retired.....	892 $\frac{1}{2}$
Matured.....	12,380 $\frac{1}{2}$

The returns show a decrease in the number of shareholders—a total of 87,219 as compared with 87,994 in 1896. This is, to some extent, explained by the fuller and more accurate returns for the current year; also, because, comparatively speaking, the withdrawals exceeded the new membership. The proportion of males to females remains substantially the same—69 per cent. male, over 29 per cent. female and somewhat less than 2 per cent. of corporation and firm membership. The borrowers number 28,258—an increase of 2,922. Over one-third of the shareholders borrow. Less than 24 per cent. of the borrowers are female.

The net assets of the locals reach \$41,039,934—the aggregate valuation of the share holdings.

The State associations, working on the national plan, but only in this State, report 187,146 $\frac{1}{2}$  shares in force, and the nationals, 66,393—a total increase of 90,110. This is inclusive of the transactions of a foreign association and the outside business of the nationals incorporated in New Jersey. Not over 19,000 of the national shares are held by New Jersey membership. The non-locals have together an aggregate of 44,515 pledged shares, or somewhat over 17 per cent. of outstanding shares. The total number of shareholders is 29,520; borrowers, 2,584; net assets, \$3,487,401.

The number of shares issued by the non-locals during the year was 103,948 $\frac{1}{2}$ ; canceled, 67,134. Of the latter there were—

Withdrawn .....	28,207½
Lapsed or forfeited.....	38,921½
Matured.....	5

The lapsed shares in all cases include the pledged stock on foreclosed property. The usual number of shares held by any one member appears to range up to 10; in locals, generally 5. The largest number held is 350; the smallest ½. In this respect the non-locals and locals do not materially differ.

In 8 locals there are held 719 shares, \$76,842.76, not on the installment basis. With one exception, all the non-locals issue and have outstanding stock other than installment: in the State associations, 3,534½ shares, \$252,915; in the nationals, 11,841 shares, \$611,372.

The 11 State associations have 543 branches, including the general offices, in New Jersey; the nationals, 66. Two nationals operate entirely from the general office, and 2 State associations have not yet extended their operations by agencies.

The different items comprising the assets, liabilities, receipts and disbursements of the associations, local and non-local, are separately summarized in the following classifications. The total gross resources amount to \$47,413,645.48, of which \$44,526,336.21 are the net assets, which in the local associations practically mean the aggregate value of outstanding shares. The total invested on bond and mortgages on real estate is \$40,941,291.42, which is 86½ per cent. of the aggregate gross assets—in the locals, 86.8 per cent.; in the non-locals, 81.9 per cent. The stock (book) and loans on other securities amount to 5 per cent. of the assets in the locals and to 3 per cent. in the non-locals. The real estate held is valued at \$1,715,788, which is 3.6 per cent. of the assets—3.2 per cent. in the locals and 7.2 per cent. in the non-locals. The real estate of the locals has been acquired, however, with few exceptions, as the result, direct or indirect, of foreclosures. Much of the real estate owned by the non-locals is the result of purchase as an investment. The arrears of dues, interest, premiums and fines total up \$767,929.49, or about 1.7 per cent. of the net assets; while the overpayments, under liabilities, amount to \$438,381.84, or less than 1 per cent. of the liabilities. Both of these items are not strictly accurate: they do not show the actual amounts overpaid or

underpaid. In the so-called permanent and in some serial associations no account is taken of arrears.

The aggregate of the outstanding bills payable, money borrowed by the associations, is \$219,286.14 in the nationals and State, and \$617,416.31 in the locals—a total of \$836,702.45, or nearly 1.8 per cent. of the liabilities. It will be noticed that under receipts the aggregate of these bills payable is \$1,738,848.23, or 8.7 per cent. of the total yearly income. This is less than for 1896, but is below the actual borrowings, as in a few associations only the discount paid has been credited under disbursements. The total payments reported on this account are \$1,903,860.37, or over 10.3 per cent. of the total disbursements.

Of the total income, \$19,833,342.06, the largest sum is from installments of dues and interest, and from premiums, fines and fees—\$11,391,644.83, or over 57 per cent. Under disbursements, \$18,403,553.28, the largest item is for loans to borrowers, \$8,990,595.69, or nearly 49 per cent. of the total. Nearly 85 per cent. of this was placed on bond and mortgage. Over 36 per cent. of the total disbursements went in settlement of the canceled share account—one-quarter for matured shares.

The outlay for current operating expenses, ordinary, of the 300 reporting local associations was \$160,179.23—

Secretaries.....	\$83,046 74
Treasurers.....	28,997 63
Auditors.....	3,192 10
Other officers.....	8,853 19
Other expenses.....	36,089 57

In only 81 local associations were the very important duties of the auditors paid for. If the auditing work were more generally paid for, and at a rate commensurate with the work and responsibility involved, the risk of official misconduct would be materially reduced.

The returns from the non-local associations generally do not separate the items of current operating expenditures, which, for the 17 reporting associations, aggregated \$165,396.96. Calculated on percentage of receipts from installments of dues, interest, premiums, fines and fees, this expense item for the locals was 1.64 per cent.; for

the non-locals, 10.21 per cent. Calculated on basis of net assets, these percentages were .39 per cent. and 3.17 per cent., respectively.

The returns of the yearly profit and loss account, except from a small number of associations, were not sufficiently complete to warrant tabulation and use for calculation of these expense items.

ASSETS.

ITEMS.	Local.	State.	National, N. J.	National, N. Y.
Cash .....	*\$1,272,634 22	†\$47,401 64	†\$61,778 34	\$41,335 85
Loans—				
Bond and mortgage,	37,296,392 34	2,207,386 06	777,927 00	659,586 02
Stock (book).....	1,564,800 31	65,173 84	37,812 43	10,400 00
Other securities.....	699,374 84	2,219 48	8,027 66	11,174 50
Personal property—				
Fixtures, &c.....	28,645 04	18,967 00	4,022 76	3,692 19
Real estate.....	1,394,264 83	289,592 37	2,500 00	29,430 97
Arrearages.....	640,838 14	83,910 64	27,087 90	16,092 81
All other assets.....	68,458 48	1,918 86	12,958 36	27,840 60
Total .....	\$42,965,408 20	\$2,716,569 89	\$932,114 45	\$799,552 94

\* Inclusive of some items not credited as balance under disbursements. See Summary 2, below.

† Exclusive of expense fund cash.

LIABILITIES.

ITEMS.	Local.	State.	National, N. J.	National, N. Y.
Total net assets .....	\$41,088,934 01	\$1,947,961 21	\$817,513 49	\$721,927 50
Undelivered loans.....	278,277 06	99,091 54	2,784 00	26,094 64
Bills payable .....	617,416 31	160,905 73	33,380 41	25,000 00
Overpayments .....	287,170 11	146,732 12	4,479 61	.....
Unearned premiums.....	255,892 03	7,014 40	.....	.....
Canceled shares.....	402,991 01	.....	.....	.....
Sundries.....	84,727 67	354,864 89	73,956 94	26,530 80
Total .....	\$42,965,408 20	\$2,716,569 89	\$932,114 45	\$799,552 94

## INCOME FOR THE YEAR.

ITEMS.	Local.	State.	National, N. J.	National, N. Y.
Installments—Dues, interest, premiums, fines, fees.....	\$9,772,862 77	\$1,007,192 19	\$391,607 65	\$219,982 22
Loans repaid.....	4,496,445 30	223,635 69	197,516 05	170,938 61
Bills payable.....	1,693,834 04	38,014 19	10,000 00	.....
All other receipts.....	258,066 28	17,613 00	11,058 05	18,856 28
Cash at beginning.....	1,174,700 55	37,228 14	33,599 55	58,191 50
Total .....	\$17,392,908 94	\$1,328,683 21	\$643,781 30	\$467,968 61

## DISBURSEMENTS FOR THE YEAR.

ITEMS.	Local.	State.	National, N. J.	National, N. Y.
Loans made .....	\$7,529,696 31	\$843,733 09	\$337,382 09	\$279,787 20
Shares canceled.....	6,290,228 41	208,296 72	130,185 08	78,392 23
Bills payable.....	1,820,010 48	54,283 32	4,566 57	25,000 00
Current (ordinary) operating expenses.....	160,179 23	109,230 87	36,574 30	19,591 79
All other outlay.....	323,414 14	64,868 24	64,271 67	7,658 79
Total .....	\$16,123,528 57	\$1,280,412 24	\$572,979 71	\$426,632 76
Cash .....	*1,269,360 37	†48,270 97	†70,801 59	41,335 85

\* Exclusive of some items included under assets cash. See below, Summary 2.

† Inclusive of expense fund cash.

## INSTALLMENTS, FINES AND FEES.

The practice prevailing in a considerable number of association offices of not separating the different items of shareholders' payments of installments, fees and fines, or those which go to make up the arrearages, prevents a comparative summary of these items for all the associations. It, however, has been possible to make this comparison in case of 193 locals and 4 national and State associations, from which the amount of arrearages was reported. These data give the following interesting exhibit:

	Locals (193).	Non-locals (4).
Total arrears.....	\$443,863	\$18,934
Dues .....	248,752	14,463
Interest.....	166,413	1,678
Premiums*.....	6,905	478
Fines † .....	21,793	2,315

Exclusive of the premium arrears, which can affect only the installment premium associations, the percentages for the locals are: dues, 57; interest, 38; fines, 5; and for the non-locals, dues, 77; interest, 9; premiums, 2; fines, 12.

These data are more interesting and important in regard to receipts of dues, interest, premiums, fees and fines. The total fines collected in 266 local associations amounted to \$52,278 out of aggregate receipts of \$8,881,866, which latter sum is within \$891,000 of the receipts in the 300 tabulated below. The local fines collected thus were a little less than .6 per cent. of the aggregate collections from installment dues, fees and fines. If the arrearages are included, the total local fines amount to \$74,071, or nearly .8 per cent. of the receipts as classified. In 13 non-locals the fines aggregated \$6,110 out of \$1,545,244, or a little less than .4 per cent., the arrearages increasing this slightly.

The separate items of receipts from dues, interest, premiums, fines and fees were reported in 222 locals and 7 non-locals, aggregating for the former \$7,221,123, and for the latter \$536,777.

	Locals. Per cent.	Non-locals. Per cent.
Dues .....	76.4	76.8
Interest.....	20.2	12
Premium.....	2.6	9.4
Fines.....	.6	.5
Fees.....	.2	1.3

The larger part of the associations run on the national plan do not separate, but combine in one item, the interest and premium receipts from membership. If the income from these sources as a whole is compared with that from dues in the 11 State and 6 national associations, the result will show—

Total installments, fees and fines.....	\$1,618,782
Total dues .....	1,319,669
Total interest and premiums .....	262,983

\* 56 locals and 4 non-locals.

† 149 locals and 4 non-locals.

That is, nearly 81.5 per cent. from dues, and 16.2 per cent. from interest and premiums.

These items, in detail, for the associations reporting, follow by counties for the locals, and, in the aggregate, for the other associations. The item of fees is frequently included under the receipts from dues in local and other associations, and the total given is, therefore, less than the actual amount; on the other hand, the dues item is somewhat greater. In any comparison between locals and non-locals, so far as the items here or above given are concerned, it must be taken into consideration that the local associations, as such, are considerably the older institutions, and that all these percentages are based on local receipts of over seven million, and on non-local receipts of not much over one-half million dollars. These considerations must necessarily modify any conclusions to be drawn from the relative percentages:

COUNTIES.	Associations.	Total.	Dues.	Interest.	Premiums.	Fines.	Fees.
Atlantic.....	7	\$249,950	\$182,491	\$54,844	\$9,930	\$1,834	\$821
Bergen.....	22	453,861	362,559	75,108	17,263	2,093	1,343
Burlington.....	7	104,908	80,079	22,739	1,042	911	137
Camden.....	23	706,659	527,846	150,648	13,253	8,010	902
Cape May.....	6	75,078	57,403	15,421	1,857	302	90
Cumberland.....	4	177,695	131,392	39,304	4,546	1,673	180
Essex.....	64	2,026,978	1,563,733	417,989	32,775	10,706	1,775
Gloucester.....	4	50,589	37,289	12,213	886	247	4
Hudson.....	38	1,585,083	1,172,545	298,290	53,566	8,565	2,067
Mercer.....	1	2,723	1,818	877	4	29	.....
Middlesex.....	12	453,442	341,389	91,933	17,385	1,931	804
Monmouth.....	4	137,653	94,881	38,974	1,342	2,367	89
Morris.....	2	73,549	57,745	13,670	1,726	260	148
Ocean.....	1	21,564	15,530	4,936	923	172	3
Passaic.....	14	623,402	479,572	122,140	18,591	2,252	5,817
Somerset.....	3	96,070	68,542	24,917	2,471	118	22
Sussex.....	1	11,839	8,623	2,578	508	96	34
Union.....	9	421,730	336,694	68,237	12,842	2,985	972
Total local.....	222	\$7,221,123	\$5,520,156	\$1,455,318	\$185,860	\$44,551	\$15,238
Total national and State.....	7	536,777	412,235	64,386	50,579	2,318	6,809

#### MATURED SHARES.

The summary of Table 2, below, places the number of matured shares at 12,380, of which 7,234½ were free. As will be seen in detail in Summary 6, there were 83 associations in 17 counties, which matured 91 series during the year. These data, as well as those for several years preceding, by counties, are as follows, in several instances two or more series having been closed out by one association:

COUNTIES.	1897.		1896.		1895.		1894.		1893.	
	Associa- tions.	Series.	Associa- tions.	Series.	Associa- tions.	Series.	Associa- tions.	Series.	Associa- tions.	Series.
Atlantic .....	3	3	5	5	5	6	3	4	4	4
Bergen.....	2	3	1	2	1	3	1	1	1	1
Burlington .....	8	9	8	8	6	6	7	8	6	6
Camden.....	15	16	16	17	13	14	14	15	13	15
Cape May.....	5	5	5	5	3	3	4	4	4	4
Cumberland.....	4	4	6	6	3	3	5	5	2	2
Essex.....	13	16	7	10	6	9	3	5	4	4
Gloucester.....	5	5	5	5	4	4	5	5	5	5
Hudson.....	9	9	8	8	3	3	5	8	1	1
Hunterdon.....	1	1	1	1	1	1	1	1	.....	.....
Middlesex.....	4	4	1	1	.....	.....	2	2	1	1
Monmouth.....	4	4	2	2	2	2	2	2	2	2
Ocean.....	1	1	.....	.....	1	1	.....	.....	.....	.....
Passaic.....	6	6	7	7	3	3	4	4	.....	.....
Salem.....	1	1	2	2	3	3	2	1	3	3
Union.....	1	3	3	6	1	1	2	2	1	1
Warren.....	1	1	1	1	1	1	1	1	.....	.....
Total.....	83	91	78	86	56	63	61	68	47	50

The number of series matured during the past eight years, with stated time of maturity, in months, and the annual interest rates earned on the share-payments in such time,\* average simple and monthly compound, are shown in the following summary. The data in detail for each association are given in Table 6, below. In many associations the amount paid on a matured share was larger (in a few cases practically smaller) than the stated (constitutional) maturing value of \$200 or \$100. That is, the shares were given the accumulated value at time of payment. This hardly seems to be a legal practice, as an owner of a matured share is only a creditor of the association to that extent, and entitled only to draw the legal interest rate. The payment of this surplus value accumulated over the stated maturing value certainly affects the calculated interest rates. The actual rates earned are given in the detail tabulations below; only what would be the rates on a \$200 or \$100 regular maturing basis, in the following summary:

\* Where not otherwise noted, the maturity values and monthly payments are presumed to have been \$200 and \$100, and \$1 and 50 cents, respectively.

MONTHS.	NUMBER OF SERIES								Total.	INTEREST RATE.	
	1897.	1896.	1895.	1894.	1893.	1892.	1891.	1890.		Average, simple	Compound, monthly.
72*				1					1	9.205	7.89
109†	1								1	9.900	7.84
109.						1			1	18.216	12.21
113†		1							1	6.896	5.72
115.	1								1	15.288	10.63
118.						1			1	14.016	9.99
120.	3		1	1				1	6	13.223	9.42
122.						1	1		2	12.468	9.01
123.		1		1		1	2	1	6	12.108	8.81
125.	3	2	4	1					12	11.428	8.39
126.		1	1	1	1	1	2	4	11	11.100	8.19
126½								1	1	10.936	8.09
127.	2	2		1		1	1	1	8	10.777	7.99
128.	3	2	3	1	2	3	1		15	10.648	7.90
129.	6	7	8	6	5	6	4	3	44	10.159	7.60
130.	2	1	4	4	6	1	5	2	25	9.864	7.42
131.	5	9	1	8	1	3			27	9.576	7.23
131½	1								1	9.432	7.15
132.	7	7	7	7	3	10	5	6	52	9.288	7.02
133.	4	3	3	3	3	1	1		18	9.021	6.83
134.	5	7	3	7	4	3		2	31	8.755	6.68
134½	1					1			2	8.625	6.60
135.	10	8	4	3	2	1	5	2	35	8.496	6.56
136.	6	4	3	1	1	1	3	3	22	8.243	6.39
136½	1								1	8.058	6.31
137.	2	5	1	1	1		1	1	12	7.996	6.21
138.	1	3	1	3	3	3		1	15	7.756	6.06
139.	2	2	2	1	1	4	1	3	16	7.524	5.92
140.	6	5	3	5	2	2	2	2	27	7.294	5.81
140½	2	1							2	7.185	5.58
141.	4	3	2	4	6	3	1	2	26	7.071	5.51
142.	1	1	2	2	1	2	4	1	14	6.854	5.39
142½	1								1	6.760	5.33
143.	3	3		1	2	2	3	2	16	6.643	5.28
144.	4	5	7	3	3	6		2	29	6.436	5.15
145.			1	2		1			4	6.247	5.03
146.	1		1	1	1				4	6.038	4.93
147.	1	2	1				1		5	6.066	4.82
148.					1		1	1	3	5.659	4.72
149.							1	1	2	5.475	4.62
156.	1								1	4.428	4.10
161.								1	1	3.588	3.87
216½	1	1				1	1	1	5	9.494	6.26
Total	91	86	63	68	50	62	46	46	511		

\*\$100 association, 25 cents weekly. †\$300, \$2 monthly. ‡\$200, 50 cents monthly.

## DWELLINGS, FORECLOSURES, LOSSES.

The good results of the operations of building and loan associations are evidenced by the number of dwellings, and especially homes built by borrowing members. This end certainly is as important, if not more important, than accumulations of the savings of non-borrowing, or free, shareholders.

As a receiver of deposits, or dues, of its members, the association is but a savings bank; as a lender of money on bond and mortgage, it is a home-builder, and for many who without this encouragement and assistance would never have become householders. The association becomes a public benefactor in aiding to build up the locality in which it operates. For these reasons the Bureau has considered the data of the "number of houses acquired or begun building by borrowers during the year, through loans from the association" not only very interesting but material information. It is gratifying, therefore, that the secretaries have paid more attention to this item in their reports than formerly—in fact, in only a comparatively few returns was it omitted. As far as practical, these omissions have been calculated from other given data, with the following results:

Total houses through local associations.....	2,203
Non-local (State).....	178

This makes a total of 2,381 for the year, not including the number returned by the nationals operating mostly outside of the State. In 1896, the total reported was 2,251 for all classes of associations. The details will be found in Table 7, below. The summary by counties is:

Atlantic .....	71
Bergen .....	169
Burlington .....	66
Camden .....	223
Cape May.....	13
Cumberland .....	60
Essex.....	505
Gloucester .....	28
Hudson.....	393
Hunterdon .....	19
Mercer .....	3
Middlesex.....	128
Monmouth.....	65

Morris.....	49
Ocean.....	20
Passaic.....	178
Salem.....	6
Somerset.....	35
Sussex.....	1
Union.....	156
Warren.....	15
Total local associations.....	2,208
“ State associations.....	178
“ national associations.....	24

The escape, heretofore, of the building and loan associations in New Jersey, from many or very serious results of the dishonesty of officials, notwithstanding our lax laws, and careless management in many cases, has been considered as remarkable as gratifying. In 1894 there were reported \$500; in 1895, \$438 28; and in 1896, \$257 losses from fraud. The returns for 1897, for both foreclosures and losses, however, are far greater. The losses are certainly large in amount when confined to the five defrauded associations; but when it is considered that in all but a single concern the defalcations covered a series of years, and could easily have been prevented but for the neglect of the officials and auditors, these losses are not by any means as serious as they appear. It must also be remembered that over 300 associations are operating in the State, with resources of \$45,000,000, and annual receipts of over \$18,000,000.

The total embezzlement in the four local associations amounted to \$95,879.37, and in one "State" to \$9,000—a total of \$104,879.37. This is no more serious, if as bad, a showing as has been made by our banks during the past two decades—institutions which are under State and United States government supervision and are supposed to be managed by the leading business men in their respective communities.

In the case of the two associations in Trenton, Mercer county, the Mechanics' and Mercer, there was almost criminal negligence on the part of the officials, especially the auditors, and of the shareholders themselves. The secretary and treasurer of both associations were the same person, and he was implicitly trusted by all interested in these associations. The bond which as treasurer he was compelled to give was not required to be renewed for a number of years. For the last one or two years, even the annual meeting of the membership did not

require the usual printed report. The auditing was, if made at all, a mere matter of form; and it is asserted that the embezzling secretary hoodwinked the auditors by placing a number of mortgages, belonging to one association or class (series) of one association, among the assets of the other association, or classes of the same association.

In 1895 one of these associations, the Mechanics', failed to make the required annual statement to the Bureau. As prescribed by law, the authorization of the Governor was obtained early in 1896 to have the delinquent association officially examined. The officials when notified asked for time for their secretary, who had been sick.

As the whole aim of Chapter 262 of the laws of 1890 is to have returns made to this office, and not supervision, which the policy of the State always has considered to belong to the co-operators or partners themselves, the time asked for was granted. Late in November the statement was sent in, but only sworn to by the treasurer. This fact was stated in the printed report of the Bureau for 1896.

The fraud committed in the Metropolitan (State) association, Newark, only two years in operation, appears to have been a conspiracy among the first officials or promoters of that enterprise. It was unearthed after four of the protesting directors succeeded in getting possession of the association—only after a contested legal battle before the Chancellor. Those alleged to have embezzled the \$9,000 or more have been indicted by the Essex grand jury. The official statements of this association were in form correct, and consequently there could be no compulsory examination under the law.

There were 108 local and 7 non-local associations which foreclosed mortgages of their borrowers during the year—193 local and 27 non-local mortgages, amounting to \$427,832.24 and \$68,286, respectively. The total losses resulting from foreclosures to the associations involved was \$8,511.15; from depreciation of property, \$14,448.

These and other details, including the report of the expert who examined the books of the wrecked Trenton associations for the benefit of the shareholders, follow:

LOCAL ASSOCIATIONS.	Number.	Number mortgages	Amount foreclosure.	LOSSES FROM		
				Foreclosure.	Depreciation, etc.	Embezzlement.
Atlantic county.....	3	4	\$2,800 00	\$18 36		
Bergen county.....	*5	5	6,800 00	1,251 37	\$92 28	\$6,138 79
Burlington county.....	4	8	13,300 00			
Camden county.....	16	33	49,600 00	69 42	1,245 62	
Cape May county.....	1	1	1,200 00			
Cumberland county.....	4	15	13,607 81	600 00		
Essex county.....	19	29	114,495 22	2,255 48	5,805 56	
Gloucester county.....	*3	2	2,400 00	362 09		
Hudson county.....	18	34	104,741 51	1,757 13		
Hunterdon county.....	1				291 88	
Mercer county.....	2					†89,740 58
Middlesex county.....	4	12	15,303 12	1,394 70		
Monmouth county.....	5	7	10,300 00		376 34	
Morris county.....	1	1	180 00			
Passaic county.....	11	16	45,024 58	67 22	870 92	
Salem county.....	1	9	7,600 00			
Somerset county.....	1	1	800 00		75 00	
Union county.....	9	16	39,680 00	735 38	5,690 51	
Total .....	108	193	\$427,832 24	\$8,511 15	\$14,448 11	\$95,879 37
State associations.....	4	18	\$54,986 00			\$9,000 00
National associations.....	2	7	9,200 00			
National, N. Y. asso'n.....	1	†2	4,100 00			
Total .....	7	27	\$68,286 00			\$9,000 00

\* Including one from loss only.

† Cash which should have been in treasury. No account is taken for any property belonging to the defaulter and which may reduce this gross loss.

‡ New Jersey.

The bills filed by the receiver of the wrecked Trenton associations in suits in chancery against the auditors, officers and directors, on January 22d, 1898, to recover from them the sum embezzled, charge them, from 1885, with being grossly and culpably negligent in the discharge of their duties and utterly failing properly to transact the business of the associations. The secretary's thefts are alleged to have been most flagrant from time of his election, and could have been readily detected by the officials if proper attention had been given to examining the securities and vouchers. In the Mercer, the eighth class (or series) was started in April, 1880, and later series followed, and all of the outstanding shares are still unsettled. Similarly in the Mechanics'.

The bill of the Mercer charges that the secretary and treasurer, Peter W. Crozer, made false and fraudulent entries in the books, making it appear that he had invested large amounts of moneys of the eighth, ninth, tenth and eleventh classes in mortgages and loans, and to have paid other large sums in taxes, when, in truth, no such investments or payments were made, and when, in fact, the secretary and treasurer had appropriated the moneys to his own use or to uses other than for the benefit of the said classes of shares; that he also appears by the books to have appropriated to his own use or to uses other than for the benefit of the said classes of shares, and especially of the twelfth class of shares, sundry sums of cash; that some of the moneys thus misappropriated were subsequently restored by said secretary and treasurer to the credit of the respective classes to which they belonged. The officers of the association printed and distributed circulars concerning the financial reports of Crozer, together with printed copies of the certificates of the auditors that these reports were correct. These were distributed from 1886 to 1894, and falsely represented that the association had as assets the moneys and mortgages falsely and fraudulently charged as assets.

The report of the expert, made in July, 1897, before the appointment of the receiver, was as follows:

STATEMENT OF THE CONDITION OF THE SEVERAL  
CLASSES OF THE MERCER MUTUAL LOAN ASSOCI-  
ATION AS SHOWN FROM AN EXAMINATION  
OF THE BOOKS FROM JANUARY  
1st, 1894, TO JULY 1st, 1897.

8th Class, Mercer.

Class formed April, 1880.

Cost of each share to July, 1895, \$183.

ASSETS.

Cash in hands of Treasurer.....	\$4,625 40
Bonds and mortgages.....	1,175 00
Loans on shares.....	845 00
Installments unpaid.....	1,295 00
Interest unpaid (mortgages).....	110 05
Interest on loans on shares.....	109 11
Real estate (cost).....	2,936 00
Due from attorney for foreclosure of mortgage.....	224 20
	<hr/>
	\$11,319 76

There are 62 shares remaining in this class, of which 5 are in the name of P. W. Crozer.

Value of each share, counting cash in hand an asset, \$182.57.

Value of each share, not counting cash in hand, \$107.97.

Value of each share, not counting cash in hand and excluding 5 shares in P. Crozer's name, \$117.44.

#### 9th Class, Mercer.

Class formed May, 1884.

Cost of each share to July 1st, 1897, \$158.

##### ASSETS.

Cash in hands of Treasurer.....	\$16,275 27
Bonds and mortgages.....	8,300 00
Loans on shares.....	1,680 00
Installments unpaid.....	3,357 50
Interest unpaid on mortgages.....	2,098 58
Interest on loans on shares.....	120 25
	<hr/>
	\$31,832 05

There are 184 shares remaining in this class, of which 14 are in name of P. W. Crozer.

Value of each share, counting cash in hand an asset, \$170.55.

Value of each share, not counting cash in hand, \$84.55.

Value of each share, not counting cash in hand and excluding 14 shares in P. Crozer's name, \$91.50.

#### 10th Class, Mercer.

Class formed July, 1887.

Cost of each share to July 1st, 1897, \$120.

##### ASSETS.

Cash in hands of Treasurer.....	\$21,568 96
Bonds and mortgages.....	8,200 00
Loans on shares.....	1,395 00
Installments unpaid.....	2,612 00
Interest unpaid on mortgages.....	413 00
Interest on advances on shares.....	148 06
Cash in hands of W. S. Mills.....	593 70
	<hr/>
	\$34,930 72

There are 262 shares remaining of this class, of which 33 are in name of P. Crozer.

Value of each share, counting cash in hands of Treasurer an asset, \$133.31.

Value of each share, not counting cash in hands of Treasurer, \$51.

Value of each share, not counting cash in hands of Treasurer and excluding 33 shares in P. Crozer's name, \$58.34.

11th Class, Mercer.

Class formed August, 1891.

Cost of each share to July 1st, 1897, \$71.

ASSETS.

Cash in hands of Treasurer.....	\$4,586 98
Bonds and mortgages.....	17,950 00
Loans on shares.....	370 00
Installments unpaid.....	3,643 00
Interest unpaid on mortgages.....	1,101 73
Interest on advances on shares.....	70 30
Cash in hands of W. S. Mills.....	534 00
	<u>\$28,256 01</u>

There are 356 shares remaining in this class, of which 73 are in name of P. Crozer.

Value of each share, counting cash in hands of Treasurer an asset, \$79.37.

Value of each share, not counting cash in hands of Treasurer, \$66.48.

Value of each share, not counting cash in hands of Treasurer and excluding 73 shares in P. Crozer's name, \$83.63.

STATEMENT OF THE CONDITION OF THE SEVERAL  
CLASSES OF THE MECHANICS' MUTUAL LOAN  
ASSOCIATION AS SHOWN FROM AN EXAMI-  
NATION OF THE BOOKS FROM JANU-  
ARY 1st, 1894, TO JULY 1st, 1897.

7th Class, Mechanics'.

Class formed April, 1882.

Cost of each share to January 1st, 1897, \$177.

ASSETS.

Cash in hands of Treasurer.....	\$22,316 11
Bonds and mortgages.....	4,275 00
Loans on shares.....	1,645 00
Installments due.....	3,472 48
Interest due on mortgages.....	465 00
Interest on loans on shares.....	127 41
	<u>\$32,301 00</u>
Less amount overpaid on installments.....	41 00
	<u>\$32,260 00</u>

159 shares remaining in this class.

Value of shares, counting cash in hands of Treasurer an asset, \$202.89.

Value of shares, excluding cash in hands of Treasurer, \$62.53.

## 8th Class, Mechanics'.

Class formed April, 1886.

Cost of each share to July, 1897, \$135.

## ASSETS.

Cash in hands of Treasurer.....	\$15,568 57
Bonds and mortgages .....	10,000 00
Loans on shares.....	150 00
Real estate (cost).....	1,910 83
Installments due .....	2,036 00
Interest due on mortgages .....	530 86
Interest on loans on shares.....	12 36
	\$30,208 62

208 shares remaining in this class, of which 5 are in name of P. Crozer.

Value of shares, counting cash in hands of Treasurer an asset, \$145.23.

Value of shares, not counting cash in hands of Treasurer, \$70.38.

Value of shares, not counting cash in hands of Treasurer, and excluding 5 shares in P. Crozer's name, \$72.12.

## 9th Class, Mechanics'.

Class formed July, 1889.

Cost of each share to July, 1897, \$96.

## ASSETS.

Cash in hands of Treasurer .....	\$4,799 29
Bonds and mortgages .....	13,700 00
Loans on shares.....	265 00
Installments due.....	3,317 00
Interest due on mortgages .....	1,973 79
Interest on loans on shares.....	13 05
Real estate (cost).....	1,276 47
	\$25,344 60

234 shares remaining in this class, 34 of which are in name of P. Crozer.

Value of each share, counting cash in hands of Treasurer an asset, \$108.31.

Value of each share, not counting cash in hands of Treasurer, \$87.80.

Value of each share, not counting cash in hands of Treasurer, and excluding 34 shares in P. Crozer's name, \$102.72.

There should be in hands of the Treasurer of the Mercer Loan Association, cash to the amount of.....	\$47,056 61
And for the Mechanics' Loan Association cash to the amount of.....	42,883 97
Total.....	\$89,740 58
For which he has given a mortgage on his property for.....	\$30,000 00
He also holds 164 shares in the several classes of Mercer and Mechanics' Loan Association, the estimated value of which is.....	9,580 00

## REAL ESTATE AND OTHER LOANS.

Of the \$43,340,274.48 reported under assets as invested in loans, all except \$720,796.48, or 1.66 per cent., are on real estate bond and mortgage or stock collateral. The bond and mortgage investments amount to somewhat over 94 per cent. of this total. There is no material difference in this respect between the locals and non-locals, as a class. The non-locals, however, report no outstanding loans outside of membership, nor any real estate loans not based on stock. In 49 locals \$982,263.90 in loans to outsiders is outstanding, and in 16 locals \$83,506.60 of real estate loans is not on stock. These data for the locals, by counties, are as follows:

COUNTIES.	LOANS OUTSIDE OF MEMBERSHIP.		REAL ESTATE LOANS NOT ON STOCK.	
	Associations.	Amount.	Associations	Amount.
Burlington .....	8	\$26,492 91	4	\$11,475 00
Camden.....	1	27,120 00	1	6,500 00
Cape May.....	2	25,465 00		
Essex .....	11	285,215 00	4	19,392 00
Gloucester.....	2	1,533 00	2	35,679 68
Hudson.....	4	193,976 13	1	1,060 00
Hunterdon .....	1	31,655 29		
Mercer .....	2	21,589 00		
Middlesex.....	4	120,563 40		
Monmouth.....	6	106,291 00	1	2,000 00
Morris .....	2	20,943 42	1	2,000 00
Salem .....	2	51,496 00		
Somerset .....	2	19,028 70		
Sussex .....	1	13,500 00		
Union .....	1	37,400 00	1	1,200 00
Warren .....			1	4,200 00
Total locals .....	49	\$982,263 90	16	\$83,506 60

Over 85 per cent. of the total loans made during the year (\$8,990,598.69) was on bond and mortgage on real estate—\$6,304,100.21 by locals, \$787,725.48 by State, and \$576,524.86 by the national associations. This percentage was slightly less than 84 in the locals. The locals report 4,158 borrowers (mortgage) during the year, and the non-

locals 498. This would make an average loan of \$1,500 for the former and \$2,700 for the latter. Of 290 locals, 194 made loans practically within the limits of the place of location, 5 miles or under; 81, between 5 and 25 miles; 12, between 25 and 50, and only 3 over 50 miles. In 11 locals loans were made outside of the State. Of the non-locals, 3 loaned to a distance of 5 miles or under; 2, between 5 and 25; 4, between 25 and 50, and 8 over 50 miles. The largest aggregate mortgage loans to a single borrower were \$25,000 by a Camden local, \$24,200 by a national, and \$24,000 by a State. The lowest local mortgage loan was \$50; non-local, \$100. In 14 locals and 4 non-locals, the largest mortgage loans ranged over \$10,000; in 53 and 4, respectively, from \$5,000 to \$10,000, inclusive. These largest associational loans, as will be seen by the classified summary following, ranged from under \$1,000 to over \$10,000. These data are reported in detail under Table 4, below, with the number of borrowers and average loan. Of the 281 local associations from which this item was reported, the average loan in 200 was \$2,000 or below. This was the case also in 11 non-locals.

The number of borrowers reported from the locals on stock (book) loans was 3,581; from the non-locals, 593. The largest among the locals of this kind of loan was granted in Essex county, \$10,800; by the nationals, \$2,500. These loans ranged down to \$5. Out of 263 local associations reporting, 41 made single book loans of over 1,000—few exceeding \$1,500; in 130 associations, these loans were all below \$500. In 15 national and State associations, the book loans did not exceed \$1,000 to any one borrower. The average stock loans in 247 locals and 16 non-locals, as reported, ranged as follows:

	Locals.	Non-locals.
\$100 and under.....	65	9
\$100 to \$500.....	158	6
\$500 to \$1,000.....	21	1
Over \$1,000.....	3	.....

The following classified summaries by associations, refer only to real estate loans. The summaries for smallest and largest loans, by counties, for the locals, are for 1897; the summary for average loans gives the range for the State for several years:

COUNTIES.	Borrowers.	Largest loan.	Smallest loan.	NUMBER OF ASSOCIATIONS IN WHICH THE LARGEST MORTGAGE LOAN WAS—				NUMBER OF ASSOCIATIONS IN WHICH THE SMALLEST MORTGAGE LOAN WAS—				
				Over \$10,000.	\$5,000 to \$10,000.	\$2,000 to \$5,000.	\$1,000 to \$2,000.	\$1,000 and under.	Over \$500.	\$200 to \$500.	\$100 to \$200.	\$100 and under.
				Atlantic.....	195	\$11,000	\$75	1	2	4	2	1
Bergen.....	258	10,000	100	1	16	2	1	7	4	7	2	
Burlington.....	195	7,000	100	1	5	8	2	2	2	7	7	
Camden.....	617	25,000	50	2	5	15	5	2	5	9	14	
Cape May.....	46	6,000	50	1	2	4	1	1	1	3	3	
Cumberland.....	185	10,000	50	2	2	2	1	1	1	2	4	
Essex.....	718	14,600	100	4	15	41	5	30	7	21	8	
Gloucester.....	84	12,000	50	1	1	3	2	1	1	1	5	
Hudson.....	566	14,400	100	2	12	28	2	19	18	10	8	
Hunterdon.....	31	4,000	200	1	1	1	1	1	1	1	1	
Mercer.....	10	6,600	400	1	1	1	1	1	2	1	1	
Middlesex.....	248	15,850	100	1	2	10	1	2	2	4	6	
Monmouth.....	176	21,800	100	1	1	5	3	1	1	7	1	
Morris.....	60	8,000	100	2	1	1	1	1	1	1	1	
Ocean.....	27	4,000	100	1	1	1	1	1	1	1	1	
Passaic.....	352	15,000	100	2	6	10	1	4	4	5	6	
Salem.....	40	5,000	100	1	1	1	1	1	1	1	3	
Somerset.....	76	5,000	100	3	3	3	1	1	1	1	2	
Sussex.....	6	8,000	500	1	1	1	1	1	1	1	1	
Union.....	233	8,000	100	2	12	1	1	7	4	2	2	
Warren.....	40	7,600	200	1	1	1	1	1	1	1	1	
Total locals.....	4,158	\$25,000	\$50	14	58	159	40	76	46	88	71	
Total State and national.....	498	24,200	100	4	4	6	3	4	5	7	1	

NUMBER OF ASSOCIATIONS REPORTING AVERAGE LOANS.

RANGE—AVERAGE LOAN.	1897.*		1896.*		1894.	1893.	1892.	1891.
\$500 and under.....	18	2	16	1	17	9	17	16
500 to \$1,000.....	67	3	61	3	55	60	51	62
1,000 to 2,000.....	115	6	111	4	114	91	90	88
2,000 to 3,000.....	16	5	64	4	36	45	44	43
3,000 to 4,000.....	9	.....	13	1	10	16	14	2
4,000 to 5,000.....	3	.....	2	.....	.....	2	2	1
Over \$5,000.....	3	1	4	1	1	1	1	1
Total.....	231	17	271	14	233	224	219	213

\* First column refers to locals and second to non-locals.

INTEREST AND PREMIUM RATES.

Of the 294 local associations reporting, 260 charged on real estate loans a stated 6 per cent. interest rate, and the balance below. In 15 national and State associations, the rate was also 6 per cent. Any premium charged was a bonus in addition to these interest payments.

A comparison with previous years shows the following results :

YEAR.	NO. OF ASSOCIATIONS IN WHICH INTEREST RATE WAS—						Total.
	6	5-6	5	4.5	4	3	
1897 .....	276	2	24	6	2	1	311
1898 .....	276	1	21	4	4	1	307
1894 .....	257	2	20	4	3	1	287
1893 .....	256	3	21	1	2	.....	283
1892 .....	259	2	15	4	2	1	283

The following summaries, by counties for the locals, give these data for 1897, as well as the reported highest, lowest and average premium rates charged on real estate loans in addition to the stated interest rates. In 9 local associations, the loans all went at par—only the legal interest rate being charged. In 33 locals and one non-local, the lowest rate charged was par. This was practically the case in a few other associations, which followed the interest-reduction, or net rebate plan, or whose stated interest rate is below 6 per cent.

In those associations where the nominal interest rate is charged only on the balance of the principal owing after the dues paid have been periodically deducted, this rebate will have effected a material reduction in the interest and premium charge at the cancellation of the mortgage. In associations, also, where the regular interest charge is less than 6 per cent., the premium rate has a different value from that in the 6 per cent. association. For example, a 5 per cent. association, charging \$1 monthly dues on a \$200 share, and  $8\frac{1}{2}$  per cent. gross premium, or  $16\frac{3}{4}$  cents monthly, is actually getting 6 per cent. interest. In 76 locals and 10 non-locals a stated minimum (upset) premium is required from borrowers. In most of the non-locals this apparently amounts to a fixed premium for all. As has been frequently pointed out, the New Jersey statute authorizes no premium except such as has been bid "for priority of loan."

The premium and interest rates, summarized here, are given in detail in Table 4, below.

INTEREST RATES CLASSIFIED BY ASSOCIATIONS.

COUNTIES.	INTEREST RATES, PER CENT.—NUMBER OF ASSOCIATIONS MAKING REAL ESTATE LOANS DURING YEAR AT—					
	6	5-6	5	4.5	4	3
Atlantic .....	9					
Bergen .....	22					
Burlington .....	15			1		
Camden.....	30					
Cape May.....	7					
Cumberland.....	7					
Essex.....	59		11		1	
Gloucester.....	7					
Hudson.....	35		5	4	1	1
Hunterdon .....	2					
Mercer .....	3	1				
Middlesex.....	12	1		1		
Monmouth.....	9					
Morris .....	2		1			
Ocean .....	2					
Passaic .....	17		2			
Salem .....	3					
Somerset .....	4					
Sussex .....	1					
Union.....	12		4			
Warren .....	2					
Total local.....	260	2	23	6	2	1
Total State.....	11					
Total national.....	*5		1			

\* One of these also 4.80 per cent.

## PREMIUM RATES ON MORTGAGE LOANS.\*

COUNTIES.	PREMIUM RATES RECEIVED.				NUMBER ASSOCIATIONS RECEIVING NO PREMIUMS, AS	
	HIGHEST, PER CENT.		LOWEST, PER CENT.		Highest rate.	Lowest rate
	Gross.	Monthly.	Gross.	Monthly.		
Atlantic.....	8	.215	Par.	.02		1
Bergen.....	10.50	.675	3	.025		
Burlington.....	6	.11	Par.	Par.	1	3
Camden.....	20	.13	Par.	Par.		8
Cape May.....	10					
Cumberland.....	2	.27				
Essex.....	7.25	.055	Par.	Par.	1	6
Gloucester.....	13.50		.25			
Hudson.....	20	.185	.085	.017		
Hunterdon.....	3.25		.50			
Mercer.....	1		Par.		3	3
Middlesex.....	13.90		Par.			2
Monmouth.....	12.75		Par.		2	4
Morris.....	2.25		.50			
Ocean.....	11		5			
Passaic.....	7	.05	Par.	Par.		2
Salem.....	4		1			
Somerset.....	8.50		Par.		1	2
Sussex.....	15		.15			
Union.....	15	.125	1	Par.	1	2
Warren.....	10.12		5			
State associations.....	12	.50	3.42	†.04		
National associations...	5	.415	5	Par.		1

\*The rates opposite counties are for local associations only. The general tendency seems to be lower rates for book than real estate loans.

†Weekly.

These rates are extremes. The following figures will indicate the average rates, as reported, for both monthly and gross associations, in 256 locals. So far as these data indicate, the tendency seems to be to a lower premium rate:

PLAN.	NUMBER ASSOCIATIONS RECEIVING AVERAGE PREMIUM RATES—PER CENT.*						Total.
	2.44 and under (.025).	2.44 to 5 (.05).	5 to 10 (.111).	10 to 15 (.175).	15 to 20 (.25).	Over 20 (.25).	
Gross.....	75	63	37	12	.....	.....	187
Monthly installment (cents). ....	13	13	10	8	5	.....	69
Total .....	88	76	47	40	5	.....	256

\* The upper rates are gross; the lower (in parenthesis) are the corresponding monthly per cent.

Comparing the average premium rates for the past few years, by associations, the following is the result, reduced to a gross basis :

RATES—GROSS.	NUMBER ASSOCIATIONS RECEIVING.				
	1897.	1896.	1894.	1893.	1892.
5 per cent. and under.....	164	147	107	108	103
5 per cent. to 10.....	47	54	69	58	64
10 per cent. to 15.....	40	21	28	21	31
15 per cent. to 20.....	5	7	12	18	8
Over 20 per cent.....	.....	4	14	7	7
Total.....	256	233	230	212	213

An average, however, in a single year in one association, is misleading, even if the result from the basic data is correctly calculated. In the report for 1896, a calculation of the current average premium for the State was made, based on the returns from 150 gross and 47 monthly associations, showing loans of \$3,393,304 and \$1,095,454, respectively. The result was, 3.43 per cent. gross, and .0975 per cent. monthly, premium rates. For the present year, the calculations have been made on somewhat fewer but much more accurate data—returns respecting the individual loans. As will be seen from the following summary, which takes in 138 gross and 38 monthly associations, there was loaned by the gross associations \$3,141,700, at a premium of \$125,887; and by the monthly associations, \$759,032, at a premium (monthly) of \$724.95. This meant 4.07 and .0955 per cent., gross and monthly, respectively, or reduced to a yearly rate per cent., .509 and 1.146, respectively. If the stated 6 per cent. is added, the average gross interest rate per cent. was 6.509, and the monthly rate 7.146.

COUNTIES	Associations (gross)	Amount of loans.	Amount of premium.	Per cent.	Associations (monthly).	Amount of loans.	Amount of premium (monthly).	Per cent.
Atlantic .....	2	\$93,246	\$7,460	8	3	\$52,230	\$80 51	.154
Bergen .....	5	98,625	5,528	5.6	8	170,052	279 86	.164
Burlington .....	6	91,480	2,327	2.54	3	24,050	17 56	.073
Camden .....	4	47,650	3,392	7.11	6	123,150	49 03	.040
Cape May .....	3	30,955	993	3.21	.....	.....	.....	.....
Cumberland.....	.....	.....	.....	.....	2	19,300	7 61	.034
Essex.....	48	1,044,470	23,032	2.25	5	169,400	82 71	.049
Gloucester .....	4	93,400	5,147	5.51	1	8,050	5 03	.062
Hudson .....	21	506,190	31,760	6.27	8	120,600	191 54	.158
Hunterdon.. }	3	40,530	452	1.01	.....	.....	.....	.....
Mercer.....	.....	.....	.....	.....	.....	.....	.....	.....
Middlesex .....	11	268,165	12,796	4.77	.....	.....	.....	.....
Passaic.....	17	491,668	17,754	3.61	1	52,800	11 10	.021
Salem .....	1	21,620	420	1.94	.....	.....	.....	.....
Somerset .....	3	68,565	2,261	3.30	.....	.....	.....	.....
Union.....	9	234,121	11,489	4.91	1	19,400	.....	.....
Warren .....	1	11,015	1,076	9.77	.....	.....	.....	.....
Total .....	138	\$3,141,700	\$125 887	4.07	38	\$759,032	\$724 95	.0955

While the cost of a loan can only be calculated with accuracy at the time when it is discharged, the data, although more favorable to the monthly plan than the 1896 returns, would seem to indicate that borrowers, as a rule, pay a higher rate under the monthly than under the gross plan. This is not so in some of the older localities, where both plans have been in use for a considerable time. Nor is it allowable to draw conclusions in this direction, unless they are based on a sufficient number of accurate returns covering a series of years. These data only are available for calculations when the facts as to the amount of loan and premium are reported for every loan granted. A number of excellent returns were received for the past year.

In several associations the two systems of premiums are used; and there is a tendency to the adoption of the monthly plan in those associations that have been working under the gross deductive. It is believed by the Bureau that the monthly plan is the superior one; but the double system is not advisable. Other things being equal, there is no difference in the final charge to the borrower, as was shown by the calculations in the 1896 report. In practice, however, the difference does frequently appear. Here is a case in point: Several asso-

ciations under the double system charge an upset premium of 8 per cent. gross, or 15 cents monthly. As a matter of fact, 8 per cent. gross, in a 6 per cent. interest association, means 17.4 cents monthly, nearly. The formulæ for reducing a monthly into a gross premium, and *vice versa*, have already been given in previous reports, but are here reproduced so as to be applicable to any stated interest rates:

$R$  = rate per cent. interest.  
 $p$  = percentage of gross premium.  
 $x$  = monthly installment premium, in cents.

$$x = \frac{100 p \left(1 + \frac{R}{6}\right)}{100 - p}$$

$$p = \frac{100 x}{x + 100} \left(1 + \frac{R}{6}\right)$$

If  $R = 6\%$ , and  $p = 20\%$ :

$$x = \frac{200 p}{100 - p} = \frac{200 (20)}{80} = 50 \text{ cents}$$

$$p = \frac{100 x}{200 + x} = \frac{100 (50)}{250} = 20\%$$

If  $R = 7\%$  and  $p = 20\%$ ,  $x = 54\frac{1}{2}$  cents.

The use of the double system is not advisable, even in those associations where a flat premium rate prevails. In any case, however, care should be taken that the monthly and gross rates have the same value, as per the formulæ given. But as the monthly installment plan is the simpler and avoids many of the complications of the gross plan, the Bureau has advocated its adoption. The somewhat troublesome rebate question is eliminated, with its unearned premium account and the danger of overpayments of withdrawal profits. The borrower gets the full-face mortgage loan. He more readily comprehends the actual interest rate he is paying. If he repays his loan before the maturity of his pledged shares, the failure to allow him a rebate of his gross premium, or a sufficient one, makes the interest rate higher than it would have been under a monthly installment premium. This is clearly apparent from the following comparative illustrations, which suppose the gross loan to be repaid in 100 months, interest rate, 6%; gross premium, 10%; rebate one-tenth per year for 10 years; net loan received, \$900; the gross premium plan requiring 5 pledged shares, and the monthly,  $4\frac{1}{2}$ , at \$1 dues per month, or \$200 maturity value withdrawal allowance, only dues paid in:

	Gross.	Monthly.
Face value mortgage.....	\$1,000 00	\$900 00
Premium deducted.....	100 00	.....
Net loan received.....	\$900 00	\$900 00
Monthly payments—Dues.....	\$5 00	\$4 50
Interest.....	5 00	4 50
Premium.....	.....	1 00
Total.....	\$10 00	\$10 00
Total payments, 100 months.....	1,000 00	1,000 00
Withdrawal allowance (dues paid).....	\$500 00	\$450 00
Rebate, $\frac{2}{3}\%$ of \$100.....	16 67	.....
Total return.....	\$516 67	\$450 00
Face of mortgage.....	\$1,000 00	\$900 00
Less total return.....	516 67	450 00
Balance owing.....	\$483 33	\$450 00
Total payments.....	1,000 00	1,000 00
Total.....	\$1,483 33	\$1,450 00
Net loan.....	900 00	900 00
Net cost.....	\$583 33	\$550 00

This difference becomes less apparent as the premium rate decreases and withdrawal allowance increases. It disappears when the maturity of the pledged shares is reached or a true rebate is allowed; that is, three-tenths instead of one-tenth per year, as above.

In conclusion, the following synopsis of the opinion of Vice Chancellor Reed, just filed, in case of *Weir v. Granite State Provident Association*, based on legal principles already enunciated as to the dual relation of a building and loan association borrower, will show the fallacy of the generally-accepted idea that the dues of a borrower pay off, *pro tanto*, periodically, his principal

When a building and loan association is put into the hands of a receiver because of its insolvency, the mortgages held by the association become due at once, and the receiver can foreclose and the mortgagor can redeem.

In computing the amount then due upon a mortgage, the borrower should receive credit for all his payments of interest or premiums, but not of dues.

When all the premium was deducted when the loan was made, the borrower should be charged with the amount of money actually paid to him, with interest thereon, and credited with all interest paid by him, including interest paid upon the premium.

When the premium was not deducted when the loan was made, but was paid in subsequent installments, he should be charged with the amount received and interest, and credited with interest and premiums paid, including interest on the installments of premium from time to time.

The subject of liquidation of matured shares has been discussed in previous reports. It has become one of considerable practical importance, and often concern, to the larger portion of our associations. It is a question, the answer to which cannot safely be neglected even in the younger associations, whose oldest series are yet a considerable distance from maturity. A number of the associations has had experience in this direction; many have constitutional provisions on the subject. As only 124 associations have reported on this matter, the inference is that more are still in the dark on the course to be pursued.

The following condensed summary of "maturity provisions" will indicate what steps have been taken by the reporting associations. This is followed by the returns from associations explaining what, if any, provisions have been made for the redemption of shares, forced withdrawals, which are only of practical moment when money is lying idle in the treasury, or as a means of lessening the number of shares to be matured. Comparatively little attention apparently has been given to this matter; in the bulk of the associations, probably, no provision has been made for forcing out shares. Of those reporting, the redeemed shares of 18 are paid full book value; in 3, only dues paid; in 16, voluntary withdrawal value, generally not very liberal; in 9, the lowest value bid; in 8, the directors have full power; in 6, no shares are forced out.

In satisfying matured shares, there is of course no difficulty when the receipts are not needed to settle some other liability, or are not desired in loans. A considerable number of associations restrict their loans and accumulate a maturity fund in anticipation of maturity. The issuing of certificates of indebtedness, or notes, with interest, is a favorite plan. In 15 associations the money needed is borrowed. In 10, priority of payment is given to those who bid in the money on their shares at highest premium. In 30, a sinking fund, invested in call loans, mortgages, other securities or savings banks, is created. In 24 the main reliance is placed in forced withdrawals or withdrawals induced by liberal profit allowance.

## MATURITY PROVISIONS.

*Atlantic City.*—Loan and Building. Cash, or a bond at 6 per cent. interest given.

*Atlantic City.*—Atlantic Coast. Three-year bonds at 6 per cent. interest.

*Atlantic City.*—People's. "Certificates," bonds at 5 per cent. interest.

*Egg Harbor City.*—Building and Loan. Encouragement of withdrawals in maturing series. The balance paid in cash, or, when unable, certificates bearing 5 per cent. given, to be redeemed as soon as practicable. The second and third series were paid off entirely in cash. In all, three series have been matured, and there have been issued \$8,600 of matured share certificates, of which \$4,000 remain unpaid yet, but are expected to be liquidated during the current year.

*Hammonton.*—Loan and Building. Issue orders drawing interest, accepted by the bank and held till the association is prepared to pay them.

*Hammonton.*—Workingmen's. Borrow from the bank and repay in monthly installments.

*Hackensack.*—Mutual. By liberal withdrawal allowances in the oldest series; forced withdrawals at full profits. The early series have so small a number of shares remaining that it is deemed only necessary to keep on hand sufficient cash for liquidating them.

*Beverly.*—Building and Loan. No special provisions, as maturing payments always have been met with money on hand and one-half of current receipts within the time limit of six months.

*Mount Holly.*—People's. Book value is given to withdrawing members after the tenth year, which reduces outstanding shares. The first matured series was large, and interest-bearing certificates were issued, redeemed from time to time as surplus funds warranted. Subsequent series were small and paid from current receipts.

*Mount Holly.*—Building and Loan. Certificates at 5 per cent. interest, which are redeemed month by month from surplus money not loaned at 3 per cent. premium.

*Mount Holly.*—Industry. Pay matured shares on demand, borrowing necessary money from bank.

*Moorestown.*—Building and Loan. One-half of the funds in treasury at each meeting is applied to cancellation of shares. The directors may anticipate maturing payments by establishment of a sinking fund.

*Burlington.*—Farmers' and Mechanics'. Out of current receipts.

*Burlington.*—City. With few exceptions, holders of matured shares, when no money is on hand, are willing to wait for payment until it is convenient for the association, receiving 6 per cent. interest. When necessary, arrangements are made with the bank.

*Pemberton.*—Building and Loan. Interest-bearing certificates, payable at option of association or holder upon one month's notice.

*Riverside.*—Building and Loan. Part of monthly receipts are put out on call loans.

*Gloucester City.*—Improvement. The constitution provides that "when the shares of stock of any series reach the matured value of \$200 each, one-half the monthly receipts shall be appropriated by the association to the liquidation of the same; provided, that a two-thirds vote of the entire board of directors may order a larger amount to be paid for that purpose. Priority in payment shall be given to the stockholders willing to allow the highest premium, and legal interest per annum shall be paid on the amount due from the time of maturity until payment is made; or, if loans have been made thereon, the securities held by the association for repayment of said loans shall be transferred to the holder of said stock, and the shares shall revert to the association and be canceled."

*Chesilhurst.*—Building and Loan. Interest at 4 per cent. until shares are paid off.

*Gloucester City.*—United Mutual. One-half of the receipts is to be used to pay matured stock; legal interest allowed until paid up.

*Haddonfield.*—Mutual. Very little cash is required to pay off shares left, as liberal inducements are offered to withdraw: before expiration of the first year of a series the net amount of money paid in; after the expiration of a year, in addition to the amount paid in, one-tenth of the net profits made on each share, for each year that has expired since the issue of the series, as ascertained by the annual statement next preceding the date of withdrawal. Withdrawals paid in strict rotation, according to their date and order of application.

*Merchantville.*—Building and Loan. Have matured five series. The first and fifth were paid partly in cash and partly in certificates at 6 per cent. interest. The others were paid in cash.

*Camden* —Artisans'. One-half of monthly receipts set aside for the purpose.

*Camden.*—Camden. One-half of the monthly receipts is reserved for payment of shares as soon as they have reached maturity.

*Camden.*—City. When the stock of any series shall have attained the value of \$200 each, one-half of the receipts shall be appropriated by the board exclusively to the liquidation of the same. Priority in payment shall be given to those willing to allow the highest premium; but one-fourth per cent. per month shall be given on such money due, from the time value is ascertained until payment is made.

*Camden.*—Excelsior. Sinking fund, accumulated by not more than one-half of monthly receipts. When the shares of any series have attained the value of \$200 each, priority in payment is given to those willing to allow the highest premium, but interest is allowed on such money from the time value is ascertained until payment is made, at the rate of 3 per cent. per annum.

*Camden.*—Economy. Sinking fund several months before maturity, invested in call loans.

*Camden.*—Franklin. Same as in the City, above.

*Camden.*—Homestead. If series is large, one-half of the receipts for a few months previous to maturity is accumulated.

*Camden.*—German Centennial. When maturity is reached one-half of monthly receipts is appropriated for liquidation. Priority of payment is given to those allowing highest premium. No interest on matured stock.

*Camden.*—Guarantee. Sinking fund, consisting of first mortgages, in small amounts, on real estate, at not more than 50 per cent. margin of valuation.

*Camden.*—Mechanics'. One-half of monthly receipts until all is paid.

*Camden.*—Mutual. One-half of monthly receipts, and 3 per cent. interest on unpaid amounts.

*Camden.*—North Camden. See Economy, above.

*Camden.*—People's. See Mechanics', above.

*Camden.*—South Camden. One-half of monthly receipts accumu-

lated, and the money sold to highest bidder. Unpaid shares allowed one quarter of 1 per cent. interest.

*Camden.*—South Ward. See Excelsior, above.

*Cape May.*—Saving Fund. One-half of monthly receipts is applied for maturity payments.

*Cape May Court House.*—Mechanics'. Create a sinking fund when necessary. Have now \$22,955, at 6 per cent., on which to draw if required.

*Dennisville.*—Loan and Building. No definite practice. Usually retain sufficient funds in treasury. When necessary, promissory notes, on short time, are given.

*Ocean City.*—Building and Loan. Fifty per cent. of monthly receipts reserved.

*South Seaville.*—Loan and Building. Promissory notes at 6 per cent. when necessary.

*Tuckahoe.*—Building and Loan. Matured stock payable in one year, without interest.

*Millville.*—Security. Always pay on demand.

*Belleville.*—Building and Loan. One-half of monthly receipts, accumulated a sufficient time in advance of maturity.

*Bloomfield.*—Essex County. High withdrawal value during the last year. The board has power to redeem shares after five years.

*Franklin.*—Building and Loan. Our first series is about maturing in 124 months, 120 shares. We shall probably issue demand notes, lower series certificates, or borrow money, as the shareholders may require. The board of directors has power to retire unpledged shares in any series, seven years old, by forced withdrawals. The shareholders forced out may exchange their stock for shares of a lower series.

*Montclair.*—Building and Loan. About six months prior to maturity, a part of monthly receipts is set apart. This fund is deposited in trust company, or loaned on stock loans at best interest rate obtainable. The loss, if any, is charged to the series maturing.

*Newark.*—Beneficial. By retiring free shares.

*Newark.*—Excelsior. Most of the money needed is invested on call loans. Loans from the bank are resorted to in case of necessity.

*Newark.*—Fourteenth Ward. Provision for the first series was an investment of a sufficient sum in United States and United Railroad and Canal bonds.

*Newark.*—Fraternal. As opportunity offers, investments are made in 5 per cent. first-class mortgages, to be sold or assigned, when the money is needed.

*Newark.*—Eighth Ward. At present, sufficient money out on temporary loans.

*Newark.*—Enterprise. For a few months preceding maturity, all possible money is retained on hand. Balance necessary is borrowed, the maturing series being charged with part of discount.

*Newark.*—German. Call loans to the association, which are called in when necessary.

*Newark.*—Improved. See above.

*Newark.*—Knights of Pythias. During the past few years the directors, in anticipation of maturity of the first series, loaned to the shareholders of that series the full maturity value, on stock collateral, at 6 per cent. only. Thus about \$15,000 otherwise unproductive money was placed mainly with merchants. About \$31,000 was loaned to other associations, on call, at 5 per cent.

*Newark.*—Reliable. By accumulating funds, borrowing from other associations, and by notes given to holders of maturing shares, if desired, at 5 per cent.

*Newark.*—Savings. About one-half of the first series paid in cash from receipts, and balance given notes at 5 per cent.

*Newark.*—Roseville. By creation of a sinking fund; exchange shares about maturing for those of lower series, and offering a liberal withdrawal allowance.

*Newark.*—Standard. Accumulation of receipts, and call loans to other associations.

*Newark.*—Mutual. Do not loan money when necessary to prepare for maturity of series, three or four a year.

*Newark.*—Modern. Expect to reduce number of shares outstanding by liberal withdrawal allowances; 50 per cent. up of profits after fifth year.

*Newark.*—Norfolk. Paying full value on first series (109 months), so as to reduce number of shares.

*Newark.*—Phoenix. Call loans to other associations.

*Newark.*—Tenth Ward. Sinking fund accumulated by \$1,000 per month and invested in call loans.

*Newark.*—West End. Under the permanent Dayton plan it is

expected that a certain portion of the monthly receipts will suffice to pay off the shares gradually maturing.

*Newark.*—Woodside. By power to force withdrawal of shares, and by permitting shareholders to exchange for lower series at last declared book value.

*Glassboro.*—Building and Loan. Out of money on hand, and obligations of the association for unsatisfied shares.

*Swedesboro.*—Building and Loan. Have borrowed some money to pay off matured shares, but have decided not to make any more loans until all matured stock and bills payable are settled. Withdrawals will be given preference.

*Clayton.*—Building. One-half of monthly receipts sold to holders of matured shares, not in competition with borrowers.

*Woodbury.*—Real Estate. Fifty per cent. of receipts may be appropriated for liquidation of maturing shares, and invested on such security as the directors may approve. When the shares of stock reach maturity, 50 per cent., or more, of receipts is used in payment. Priority in payment shall be given to the stockholders willing to allow the highest premium, and 6 per cent. interest per annum shall be paid on the amount due from the time of maturity until payment is made, or, if loans have been made thereon, the securities held by the association for the repayment of said loans shall be transferred to the holder of said stock and the shares shall revert to the association and be canceled.

*Arlington.*—Kearny. Shortly before date of maturity, enough money is held to pay off those who desire cash; others are given demand notes at 5 per cent.

*Bayonne.*—Building. A suitable amount of cash is set aside in anticipation of maturity, and securities on hand sold to younger series (classes).

*Harrison.*—People's. From monthly receipts and bank loans.

*Hoboken.*—Building and Loan. Creation of a sinking fund, invested in straight mortgages, which can be assigned or sold. Thus far, \$75,500.

*Jersey City.*—Columbia. The cash accumulated in bank and issuing of paid-up stock will liquidate maturing shares of first series.

*Jersey City.*—Carteret. After present debt is paid, \$250 a week will be set aside.

*Jersey City.*—Excelsior. If no cash on hand, it is borrowed from bank, or demand notes at 5 per cent. given.

*Jersey City.*—Garfield. Sinking fund by setting aside \$2,500 each month.

*Jersey City.*—Greenville. The series maturing were paid off from repaid loans until 1893, when money was borrowed from the bank.

*Jersey City.*—Hudson Mutual. Restrict loans and pay from receipts; or matured claims are treated in same way as other claims.

*Jersey City.*—Industrial. When first series matured, about one-half desired to take notes; the balance was paid with borrowed money.

*Jersey City.*—Jersey City. Shall accumulate a fund from receipts and sell our real estate. There are not many shares in the maturing series.

*Jersey City.*—Lincoln. A certain sum, determined by number of shares to mature, is set aside each quarter, about a year in advance.

*Jersey City.*—Monticello. Sinking fund.

*Jersey City.*—Phoenix. Accumulation of a fund, invested to best advantage, paying off shares as soon as matured.

*Jersey City.*—Security. Only a high withdrawal allowance, which seems to be satisfactory, 90 per cent. to the first four series.

*Jersey City.*—Star. At least one-third of monthly receipts to be applied to payment of matured shares. The order of payment to be in order of the filing of applications by holder and lawful interest credited till time of liquidation.

*Lambertville.*—Centennial. One-half of receipts or borrowing from bank. If not enough money for all, the order to be determined by lot or bidding. So far, borrowing has given satisfaction and matured payments have been made at once.

*South Amboy.*—Star. Accumulating a reserve fund, on short call loans and savings bank deposits.

*Perth Amboy.*—Homestead. Issue certificates.

*New Brunswick.*—Homestead. Paid from monthly receipts at convenience of the association, 5 per cent. interest being allowed.

*New Brunswick.*—Security. Force out about fourteen shares a month from first series, so that by time of maturity no free shares will be left. Pay book value, less 8 per cent.

*Asbury Park.*—Building and Loan. For two or three months part of the receipts are reserved, and settle with all desiring on demand. Those who are willing to wait are paid interest.

*Atlantic Highlands.*—Saving Fund. Encourage early withdrawals; give full profits with eighth year.

*Freehold.*—Mutual. Paid from cash on hand or received from deposits for that purpose, if shareholders desire it. If cash is not wanted immediately, interest at 6 per cent. is credited.

*Long Branch.*—Building and Loan. Accumulate funds.

*Red Bank.*—Building and Loan. Liberal withdrawal allowances; full value from the tenth year. Loans on stock and special mortgages, to be converted into cash when necessary.

*Dover.*—Building and Loan. After the eighth year, full value is allowed on withdrawals. The directors are empowered to enforce withdrawals on this basis; to require holders to take a loan at par or exchange for a lower series.

*Tuckerton.*—Mutual Benefit. Borrow money from bank.

*Little Falls.*—Out of funds on hand; then reserve one-half of receipts for the purpose; paying off as soon as practicable, and paying 6 per cent. on balances owing.

*Passaic.*—Home. One-half of receipts is to be set aside after maturity has been reached.

*Passaic.*—Mutual. The current receipts have sufficed so far to pay off matured shares; interest on amounts not satisfied.

*Passaic.*—People's. One-half of current receipts are to be set aside.

*Passaic.*—Union. A redemption fund invested in call loans. Long enough before maturity, all receipts will be set aside.

*Paterson.*—Celtic. Paid off out of regular income.

*Paterson.*—Iron and Silk. Receipts set apart and suitably invested.

*Paterson.*—Mechanics'. One-half of current receipts will be used; unsatisfied claims to be paid 6 per cent.

*Paterson.*—Mutual. Matured shares are liquidated usually from receipts withheld from investment. As a rule, the maturing shares are held by those who do not desire the money but to remain in the association. This is encouraged by permitting a re-entry in a lower series by exchanging shares at a charge of only \$1 per book.

*Paterson.*—People's. Pay as soon as convenient. No particular provisions otherwise.

*Paterson.*—Provident. Shall have enough money on hand to pay off shares remaining in first series, having encouraged the exchange to a lower series.

*Paterson.*—South Paterson. Encourage withdrawals in maturing series; shares credited with full profits, less premium bid for priority of payment.

*Paterson.*—Totowa. When maturity arrives, one-half of receipts will be set aside. Priority of payment to the highest bidder. Six per cent. annual interest on all unpaid claims.

*Paterson.*—Union Mutual. One-half monthly receipts are set aside. Allow on withdrawals full value up to last apportionment, and 3 per cent. on all dues since.

*Woodstown.*—Union. Create a sinking fund.

*Salem.*—Franklin. Set aside receipts.

*Somerville.*—Citizens'. Negotiable certificates for not more than \$1,000 to a shareholder, at  $4\frac{1}{2}$  per cent., payable in five years, or sooner, at option of the directors. Certificates are to be paid in priority of application.

*Somerville.*—People's. Retiring first series at rate of \$2,000 per month, paying 90 per cent. of the profits. Interest-bearing certificates will be given at maturity, to be paid off at rate of \$2,000 per month.

*Rahway.*—Workmen's. By forcing out non-borrowers in oldest series.

*Plainfield.*—Building and Loan. All money not desired by shareholders is loaned out on straight first mortgages, which are to be called in when maturing shares must be paid off, unless the holders of the shares prefer such a mortgage to the cash.

*Elizabeth.*—Building and Loan. Loans to shareholders only made after matured shares are satisfied. These are paid on demand.

*Elizabeth.*—Elizabethport. Our series are quarterly issues and not very large. We pay as promptly as practicable, allowing 5 per cent. interest.

*Elizabeth.*—Union County. Redemption of shares in oldest series, when funds on hand.

*Camden.*—State Mutual. One-half of receipts to be appropriated for payment of shares, when they have attained maturity. The directors may anticipate that time by establishing a sinking fund invested as may be deemed appropriate. Six per cent. interest will be allowed on shares outstanding after maturing.

*Newark.*—Metropolitan. A reserve fund is accumulating; also paid-up stock, at 6 per cent., which matured shareholders may receive in exchange.

*Trenton.*—New Jersey Investment. One-half of monthly receipts of loan fund, to be paid in order of filing application.

*Newark.*—Mercantile Co-operative. Current receipts are expected to suffice, as the association is a permanent one.

## FORCED WITHDRAWALS.

*Atlantic City.*—Loan and Building. Full book value, when the money cannot be disposed of otherwise.

*Egg Harbor City.*—Building and Loan. Full book value paid.

*Hammonton.*—Loan and Building. Same as voluntary withdrawals: 5 per cent. interest for the average time, and in addition such a proportion of the balance of the profits as the book value of the shares are to their maturing value.

*Hammonton.*—Workingmen's. Oldest series, actual book value; youngest, amount paid in; all others, actual value, less 2 per cent. This is the same as voluntary withdrawals.

*Allendale.*—Bergen County, Orville. All profits credited.

*Carlstadt.*—Mutual. No forced withdrawals.

*Closter.*—Bergen County. Only amount paid in.

*Englewood.*—Mutual. When a series reaches the age of five years, a schedule is prepared showing the number of unpledged shares to be retired each month, in order that all may be paid off before maturity. The numbers of the certificates of all unpledged shares of the series to be retired are placed in a bag, and a drawing is made; the numbers to be retired are paid off in the order in which they are drawn. All shares retired in this manner are paid the full book value, less one-half of 1 per cent. for the sinking fund.

*Hackensack.*—Mutual. When the first series was 101 months old, fifty shares drawn by lot were paid off; each share in the series was represented by a ticket, and the first fifty drawn were forced out and paid full profits.

*Hasbrouck Heights.*—Building and Loan. First year only dues paid in; for second and third years, 50 per cent. of profits, and so on up to ninth year, when full value allowed.

*Palisades Park.*—Co-operative. Fifty per cent. of earnings.

*Ridgefield.*—Building and Loan. Full value paid.

*Ridgewood.*—Building and Loan. Full profit credited to close of fiscal year, plus 6 per cent. interest from then to date of withdrawal.

*Mount Holly.*—People's. Five per cent. of accrued profits are allowed, half-yearly accounting. After 10 years, full profits. This is the plan for all withdrawals alike.

*Mount Holly.*—Building and Loan. All withdrawn voluntarily by the shareholders, who receive the book value less premium bid, which cannot be less than 3 per cent.

*Moorestown.*—Building and Loan. Directors by a two-thirds vote may compel withdrawals from a series approaching maturity, or such advances as may be deemed equitable. On voluntary withdrawals, 3 per cent. interest paid.

*Burlington.*—City. When necessary to force out shares, they are credited with a rate of profits proportioned to age of series.

*Pemberton.*—Building and Loan. Small shareholders allowed to hold till maturity. Holders of five or more shares are paid, alphabetically, book value on certain percentage of shares.

*Berlin.*—Building and Loan. Left to directors in all cases.

*Gloucester City.*—Improvement. Do not force out any shares.

*Gloucester City.*—United Mutual. Have no forced withdrawals.

*Haddonfield.*—Mutual. Non-borrowing members must either borrow, or withdraw under such provisions as the board of directors may adopt.

*Cape May.*—Saving Fund. No profit on forced withdrawals.

*Milville.*—Security and Institute. Fifty per cent. of gain for first year, and one-half per cent. additional per month thereafter. These are applicable to all withdrawals.

*Vineland.*—Mechanics'. Payments are the same as on voluntary withdrawals.

*Caldwell.*—Building and Loan. During first two years only dues paid in; afterwards, 4 per cent., interest compounded semi-annually.

*Bloomfield.*—Essex County. The board of directors are invested with power to redeem from members' shares running five years, paying of the net profit accrued to such withdrawing members 50 per cent., and on shares running six years, 60 per cent.; seven years, 70 per cent.; eight years, 80 per cent.; nine years, 90 per cent. of the net profit over and above the amount of dues paid in.

*Franklin.*—Building and Loan. Shareholders are notified to be present at a meeting for redemption of shares. "At the meeting so held, the present value of the shares in said series shall be announced by the secretary, whereupon the president shall proceed to receive from

the shareholders present, by auction, bids of premium on the announced value of the stock; and the shareholder bidding the highest premium shall be entitled to receive the announced value of his or her shares of stock redeemed, less the rate of premium bid. For each share of stock so redeemed, the shareholder selling the same shall surrender to the association his or her certificate of stock."

*Irvington.*—Building and Loan. Similar to preceding.

*Montclair.*—Building and Loan. Similar to preceding, but has not been necessary.

*Orange.*—Building and Loan. Ninety per cent. of profit is allowed to our withdrawing.

*Newark.*—Beneficial. Redemptions of shares are enforced by lot, but holders are paid actual value. Book loans are considered unpledged shares. After a series has run five years, shares in excess of 200 are to be redeemed at a rate not less than one-quarter of such excess. After nine years, the board of directors has discretion to retire any number it may deem best.

*Newark.*—Excelsior. Actual value allowed.

*Newark.*—Fourteenth Ward. No profit allowed on forced withdrawals.

*Newark.*—Eighth Ward. See Franklin, above.

*Newark.*—German. Full book value paid.

*Newark.*—Improved. See above.

*Newark.*—North End. If at any time the unemployed funds amount to \$5,000, the board of directors shall, if deemed to be in the interest of the association, draw lots among all the shares not then borrowed on, and the member to whom the lot falls must either borrow on his unborrowed stock, or sell one or more shares to the association. In case he decides to sell, he shall receive for each share such an amount as is provided for the payment to those voluntarily withdrawing. It is optional to sell one or more shares.

*Newark.*—Phoenix. Full book value.

*Newark.*—Reliable. The board of directors may, at their discretion, and under rules made by them, retire unpledged shares of the oldest series, at any time, by enforcing the withdrawal of the same; the choice of stock to be so withdrawn to be determined by lot, provided the owner of such stock be first given the privilege of transferring said stock, or any part of it, to a younger series, if he so elects. When money cannot be sold at par, it is applied, at next monthly

meeting, to redemption of the older series in similar manner as stated above under "Franklin."

*Newark.*—Woodside. The board of directors has power to enforce withdrawals of unpledged shares, after eight years, the holders being invited to bid the amount of discount from the declared value they are willing to give for priority in such redemption. But the retired shareholder may exchange for shares in lower series.

*Williamstown.*—Monroe. The board of directors makes an allotment of shares at any monthly meeting, to be redeemed at full value.

*Arlington.*—Building and Loan. The directors are authorized to put up at auction the full value of shares, less highest premium bid.

*Arlington.*—Kearny. Similar to above.

*Kearny.*—Building and Loan. Similar to above.

*Harrison.*—Harrison and Kearny. Directors have power to redeem when expedient by paying full value.

*Jersey City.*—Carteret. Determined by lot, and payment of withdrawal value only: 50 per cent. of profit for first year, and so on to 95 per cent. for the eleventh year.

*Jersey City.*—Crescent. When the funds in the bank begin to accumulate to a sum sufficient for the purpose of redeeming shares, the board of management may, in their discretion, provided there are no outstanding loans or obligations against the association, classify the non-borrowing members in classes, as follows: Those members holding from two to ten shares, Class 1; eleven to twenty shares, Class 2; twenty-one to thirty shares, Class 3; thirty-one to forty shares, Class 4; forty-one to fifty shares, Class 5; all over fifty shares, Class 6; and shall redeem from Class 1, one share; Class 2, two shares; Class 3, three shares; Class 4, four shares; Class 5, five shares; Class 6, six shares. The board of managers shall call upon an equal number of non-borrowing members in Classes 1, 2, 3, 4, 5 and 6, and shall notify them two weeks in advance, that on such a date they will call in and cancel the number of shares, as provided for in foregoing section, and shall pay to the member whose share or shares have been called, the amount of dues paid to the association on such share or shares by said member, and in addition to such dues, shall pay not more than ninety nor less than seventy-five per cent. of the net earnings of the association, computed from the last report of the secretary, as the board of managers shall determine.

*Jersey City.*—Greenville United. Board may retire thirty per cent of outstanding shares, by lot.

*Jersey City.*—Mortgage Bank. Directors have the authority on payment of book value.

*Jersey City.*—Union. After five years the directors may determine by lot which shares shall be retired at withdrawal value.

*Jersey City.*—West Side. Same as above.

*Lambertville.*—Centennial. Withdrawals cannot be forced.

*New Brunswick.*—Security. Shares from the oldest series, by lot. Book value, less 8 per cent., is paid.

*Dover.*—Building and Loan. The directors are invested with full power to redeem shares in any way they may deem desirable.

*Paterson.*—Mutual. No forced withdrawals. Withdrawals are credited with full value at end of year. If between apportionment periods, 5 per cent. per year on dues paid since the yearly division. In case the withdrawing shareholder desires to re-enter at once, he is not charged another admission fee; but a transfer fee of \$1 per block of shares withdrawn is required for a change from one series to another.

*Somerville.*—Citizens'. After the seventh year the board of directors may redeem shares paying  $4\frac{1}{2}$  per cent. interest. The determination is by lot, but it is optional with members to borrow on such shares to at least one-half of their par value.

*Rahway.*—Workmen's. Names of free shareholders drawn by lot and actual cash value paid. This is done with funds on hand not loanable at a premium.

*Roselle.*—Building and Loan. Five shares per month of first series are retired at book value.

*Plainfield.*—Home. Directors have power to call in shares over three years old when there is unused money. But there has been no necessity for this, as voluntary withdrawers are allowed nearly full value.

*Elizabeth.*—Citizens'. The board may pay off, after the ninth year, by two-thirds vote, any shareholder not a borrower the full amount standing to his credit, which thereafter ceases to draw profits. The board, at any time when there are surplus funds on hand, at any regular monthly meeting, may offer at auction to holders of unpledged shares the privilege of buying out the same. The successful bidder is then entitled to receive the full amount of the face value of his shares after all losses, expenses, fines, premiums and other charges are first deducted.

SUMMARY 1.—TABLE 2.—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, SHAREHOLDERS AND BORROWERS.

COUNTIES.	Number of associations.	NUMBER OF SHARES IN FORCE.					SHARES HELD BY ONE MEMBER.			Number of shares issued during year.	NUMBER OF SHARES CANCELED DURING YEAR.						
		Total.	Free.	Pledged (borrowed on).			Largest number.	Smallest number.	Usual number—Range.		Total.	Withdrawn voluntarily.	Lapsed or forfeited.	Redeemed (retired).	Matured.		
				Total.*	Real estate loans.	Stock loans (book).									Total.†	Free.	Pledged.
Atlantic.....	9	18,815 $\frac{3}{4}$	12,110	6,708 $\frac{3}{4}$	6,119 $\frac{3}{4}$	589 $\frac{3}{4}$	120	$\frac{1}{2}$	3-5	3,980 $\frac{1}{2}$	2,090	1,908	81	.....	151	72	62
Bergen.....	23	32,248	23,251 $\frac{1}{2}$	8,996 $\frac{1}{2}$	7,887 $\frac{1}{2}$	1,109 $\frac{1}{2}$	249	1	2-10	9,821	7,091 $\frac{1}{2}$	6,689	82	217 $\frac{1}{2}$	153	97	56
Burlington.....	16	22,972 $\frac{1}{2}$	14,240 $\frac{1}{2}$	8,732 $\frac{1}{2}$	7,860	872 $\frac{1}{2}$	75	1	5-10	3,395	3,414	2,568	70	7	769	425 $\frac{1}{2}$	343 $\frac{1}{2}$
Camden.....	30	56,447 $\frac{1}{2}$	37,102 $\frac{1}{2}$	19,345 $\frac{1}{2}$	17,075 $\frac{1}{2}$	2,269 $\frac{1}{2}$	273	$\frac{1}{2}$	3-10	9,643 $\frac{1}{2}$	8,616 $\frac{3}{4}$	7,107	244 $\frac{1}{2}$	4 $\frac{1}{4}$	1251	789 $\frac{1}{2}$	462 $\frac{1}{2}$
Cape May.....	8	6,047 $\frac{1}{2}$	4,199 $\frac{1}{2}$	1,848	1,577 $\frac{1}{2}$	270 $\frac{1}{2}$	54	1	2-10	1,017 $\frac{1}{2}$	753	607	1	1	144	95	23
Cumberland.....	7	16,026 $\frac{1}{2}$	10,478 $\frac{1}{2}$	5,547 $\frac{1}{2}$	5,440 $\frac{1}{2}$	107 $\frac{1}{2}$	141 $\frac{1}{2}$	$\frac{1}{2}$	5-10	2,619	2,435	1,961	63 $\frac{1}{2}$	10	400 $\frac{1}{2}$	227	68 $\frac{1}{2}$
Essex.....	72	150,181 $\frac{1}{2}$	101,583 $\frac{1}{2}$	48,597 $\frac{1}{2}$	42,204 $\frac{1}{2}$	6,393 $\frac{1}{2}$	183	$\frac{1}{4}$	5-10	36,671 $\frac{1}{2}$	25,251 $\frac{1}{2}$	22,657 $\frac{1}{2}$	663	159	1,772 $\frac{1}{2}$	1,357 $\frac{1}{2}$	414 $\frac{1}{2}$
Gloucester.....	7	9,906	6,439 $\frac{1}{2}$	3,466 $\frac{1}{2}$	3,272 $\frac{1}{2}$	194 $\frac{1}{2}$	200	$\frac{1}{2}$	2-6	1,515	1,738	1,893 $\frac{1}{2}$	22	.....	322 $\frac{1}{2}$	156 $\frac{1}{2}$	149 $\frac{1}{2}$
Hudson.....	49	122,679 $\frac{1}{2}$	81,121 $\frac{1}{2}$	41,557 $\frac{1}{2}$	37,896 $\frac{1}{2}$	3,661 $\frac{1}{2}$	178	$\frac{1}{2}$	4-10	27,152 $\frac{1}{2}$	23,556	18,663	643	258	3,992 $\frac{1}{2}$	2,043	1,424
Hunterdon.....	2	4,162	2,620	1,542	1,208	334	82	1	5	467	398	311	39	.....	48	5	43
Mercer.....	4	1,057 $\frac{1}{2}$	645 $\frac{1}{2}$	412	352	60	38	1	5	209	117 $\frac{1}{2}$	79 $\frac{1}{2}$	.....	38	.....	.....	.....
Middlesex.....	14	27,795	17,967 $\frac{1}{2}$	9,827 $\frac{1}{2}$	9,502 $\frac{1}{2}$	325	144	$\frac{1}{2}$	2-9	4,602	3,967 $\frac{1}{2}$	2,959 $\frac{1}{2}$	32 $\frac{1}{2}$	107	869	180	157
Monmouth.....	9	18,243	11,525 $\frac{1}{2}$	6,717 $\frac{1}{2}$	6,253 $\frac{1}{2}$	462 $\frac{1}{2}$	109	1	3-10	2,441 $\frac{1}{2}$	2,221 $\frac{1}{2}$	1,437	75 $\frac{1}{2}$	19	690	437 $\frac{1}{2}$	252 $\frac{1}{2}$
Morris.....	3	5,295	2,873 $\frac{1}{2}$	2,422 $\frac{1}{2}$	1,882 $\frac{1}{2}$	540	40	1	5	1,085	995	989	6	.....	.....	.....	.....
Ocean.....	2	2,328	1,498	825	824	1	25	1	5	374	269	135	.....	.....	134	78	56
Passaic.....	19	52,834	36,317	16,517	13,705	2,812	110	1	5-25	11,989	12,371	11,768	252	.....	361	292	69
Salem.....	3	4,541 $\frac{1}{2}$	3,198	1,843 $\frac{1}{2}$	1,261 $\frac{1}{2}$	82	66	$\frac{1}{2}$	3	891	583	300	40	.....	243	170 $\frac{1}{2}$	72 $\frac{1}{2}$
Somerset.....	4	6,006	3,286	2,720	2,515 $\frac{1}{2}$	504 $\frac{1}{2}$	58	1	5	714	385	381	4	.....	.....	.....	.....
Sussex.....	1	663 $\frac{1}{2}$	463 $\frac{1}{2}$	201 $\frac{1}{2}$	108 $\frac{1}{2}$	93	15	1	5	84 $\frac{1}{2}$	97	97	.....	.....	.....	.....	.....
Union.....	16	41,722 $\frac{1}{2}$	28,470 $\frac{1}{2}$	13,252	11,813	1,439	350	1	5-10	5,932	5,798	4,474	239	72	1,013	742	271
Warren.....	2	3,320	2,230	1,090	1,085	5	47	1	1-2	827	512	445	.....	.....	67	67	.....
Total local associations..	300	603,296 $\frac{1}{2}$	401,626	201,670 $\frac{1}{2}$	180,845	20,825 $\frac{1}{2}$	.....	.....	.....	124,871	102,560 $\frac{1}{2}$	86,519 $\frac{1}{2}$	2,453	892 $\frac{1}{2}$	12,380 $\frac{1}{2}$	7,086 $\frac{1}{2}$	5,145

\* In a few cases where details have not been reported, these have been calculated from other reported data.

† Totals do not equal sum of details, some of latter not being reported.

**SUMMARY 1—TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—  
SHARES, SHAREHOLDERS AND BORROWERS—Continued.**

COUNTIES.	Number of associations.	NUMBER OF SHAREHOLDERS.				SHAREHOLDERS AS BORROWERS.					
		Total.*	Males.	Females.	Corporations, associations, &c.	Total number.*	On real estate loans.	On stock loans.	Total males.	Total females.	Total corporations, &c.
Atlantic.....	9	3,494	2,373	1,059	62	1,230	1,091	189	966	295	19
Bergen.....	23	4,334	3,032	1,260	42	1,157	978	179	873	273	11
Burlington.....	16	3,448	2,228	1,109	111	1,357	1,127	230	967	366	24
Camden.....	30	9,302	6,195	2,887	220	3,521	3,048	473	2,569	898	54
Cape May.....	8	1,311	894	401	16	552	385	167	413	132	7
Cumberland.....	7	3,593	2,488	1,024	81	1,306	1,220	86	1,018	251	37
Essex.....	72	19,437	14,020	5,240	177	5,064	3,869	1,195	3,961	1,017	86
Gloucester.....	7	1,814	1,127	633	54	695	612	83	495	193	7
Hudson.....	49	13,443	9,293	4,024	126	4,371	3,735	636	3,249	1,073	49
Hunterdon.....	2	712	368	321	23	229	212	17	139	83	7
Mercer.....	4	267	194	69	4	100	67	33	66	30	4
Middlesex.....	14	4,610	3,091	1,426	93	1,570	1,419	151	1,099	439	32
Monmouth.....	9	3,389	2,165	1,133	91	1,259	1,149	110	787	430	42
Morris.....	3	978	710	252	16	375	263	112	280	91	4
Ocean.....	2	547	357	179	11	178	177	1	141	33	4
Passaic.....	19	7,612	5,156	2,334	122	2,118	1,549	569	1,563	524	31
Salem.....	3	988	604	360	24	376	355	21	302	65	9
Somerset.....	4	924	686	226	12	391	299	92	305	82	4
Sussex.....	1	137	99	37	1	39	21	18	30	9	
Union.....	16	6,420	4,772	1,547	101	2,150	1,914	236	1,736	405	9
Warren.....	2	459	316	135	8	170	169	1	135	35	
Total local associations.....	300	87,219	60,168	25,656	1,395	28,258	23,659	4,599	21,094	6,724	440

\*In a few cases where details have not been reported, these have been calculated from other reported data.

SUMMARY 1—TABLE 2.—STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS—SHARES, SHAREHOLDERS AND BORROWERS.

	Number of associations.	NUMBER OF SHARES IN FORCE.					SHARES HELD BY ONE MEMBER.			Number of shares issued during year.	NUMBER OF SHARES CANCELED DURING YEAR.						
		Total.	Free.	Pledged (borrowed on).			Largest number.	Smallest number.	Usual number—Range.		Total.	Withdrawn voluntarily.	Lapsed or forfeited.	Redeemed (retired).	Matured.		
				Total.	Real estate loans.	Stock loans (book).									Total.	Free.	Pledged.
Total State associations.....	11	187,146½	156,940	30,206½	19,945½	10,261	322	1	5-10	79,718	52,182	17,404½	34,777½	.....	.....	.....	.....
Total national associations..	6 {	*18,260 40,090	*16,258 32,988	*2,002 7,102	*1,535 6,284	467 } 818 }	242	1	5-20	{ *11,709 17,734½	*5,777 11,592	*3,176 7,670	*2,601 3,917	.....	.....	.....	.....
Foreign association .....	1	†26,303	19,097	7,206	6,312	894	335	1	10-20	6,501	3,860	3,133	227	.....	.....	.....	.....

\* New Jersey business, first figures, included in total.

† New Jersey business, not reported separately.

**SUMMARY 1—TABLE 2—STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF  
NEW JERSEY—SHARES, SHAREHOLDERS AND BORROWERS—Continued.**

	Number of associations.	NUMBER OF SHAREHOLDERS.				SHAREHOLDERS AS BORROWERS.					
		Total.	Males.	Females.	Corporations, associations, &c.	Total number.	On real estate loans.	On stock loans.	Total males.	Total females.	Total corpora- tions, &c.
Total State associations.....	11	23,949	17,617	6,117	215	1,489	982	557	1,146	307	86
Total national associations.....	5 {	*1,562 4,866	*1,318 3,556	*218 648	*8 16	*144 882	*97 649	*47 183	*122 678	*20 151	*2 8
Foreign association .....	1	1,205	806	898	1	263	235	28	201	62	.....

\* New Jersey membership, first figures, included in total.

**SUMMARY 2—TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—  
GROSS ASSETS (RESOURCES).**

COUNTIES.	Number of associations.	Total net worth. (Net assets.)	Total gross assets. (Resources.)	Cash.	LOANS OUTSTANDING ON		
					Bond and mortgage. (Real estate.)	Stock only. (Book loans.)*	Other securities.
Atlantic.....	9	\$1,267,521 84	\$1,889,077 58	\$7,621 92	\$1,114,133 29	\$53,851 06	\$41,265 42
Bergen.....	23	1,614,438 93	1,717,271 01	56,908 94	1,551,126 50	41,595 70	12,886 61
Burlington.....	16	1,350,784 98	1,407,319 13	46,891 63	1,232,460 45	35,335 50	17,775 70
Camden.....	30	4,209,199 92	4,285,315 82	141,237 20	3,445,375 35	257,379 78	91,623 08
<b>Camden City †.....</b>	<b>20</b>	<b>3,190,745 03</b>	<b>3,247,636 44</b>	<b>93,522 12</b>	<b>2,593,025 35</b>	<b>169,180 00</b>	<b>91,523 08</b>
Cape May.....	8	427,078 32	436,045 77	12,176 84	342,344 00	52,242 41	2,702 00
Cumberland.....	7	1,196,604 56	1,218,762 10	11,189 60	1,101,502 46	19,968 00	800 00
Essex.....	72	9,776,377 73	10,084,398 38	348,852 26	8,688,494 08	424,323 00	208,995 43
<b>Newark †.....</b>	<b>59</b>	<b>7,767,222 66</b>	<b>8,025,137 90</b>	<b>258,940 02</b>	<b>6,862,666 73</b>	<b>352,519 21</b>	<b>176,465 43</b>
Gloucester.....	7	754,178 06	798,454 98	16,900 78	696,396 68	29,342 46	7,235 42
Hudson.....	49	8,715,264 03	9,375,334 71	332,761 67	8,140,911 96	168,598 67	179,314 12
<b>Jersey City †.....</b>	<b>37</b>	<b>5,938,011 36</b>	<b>6,495,720 97</b>	<b>197,584 27</b>	<b>5,559,967 72</b>	<b>122,828 47</b>	<b>167,467 19</b>
Hunterdon.....	2	310,726 49	314,027 44	4,778 30	248,700 00	5,550 00	47,676 62
Mercer.....	4	76,955 26	107,176 29	2,372 22	88,170 83	14,255 95	.....
Middlesex.....	14	2,111,182 33	2,168,889 90	29,638 74	1,937,650 00	103,371 00	27,895 28
Monmouth.....	9	1,454,376 21	1,491,364 94	40,487 31	1,376,075 25	38,568 95	684 84
Morris.....	3	454,677 38	486,599 32	14,598 46	415,933 33	48,895 50	1,410 00
Ocean.....	2	115,761 62	137,193 79	2,205 28	133,327 63	100 00	.....
Passaic.....	19	3,227,922 84	3,313,990 17	127,603 09	2,941,744 45	113,926 33	7,831 82
<b>Paterson †.....</b>	<b>14</b>	<b>2,271,762 78</b>	<b>2,326,778 05</b>	<b>79,820 83</b>	<b>2,067,977 39</b>	<b>63,883 82</b>	<b>7,831 82</b>
Salem.....	3	328,087 53	362,096 53	16,874 37	279,746 00	4,450 00	32,536 80
Somerset.....	4	502,044 43	509,153 75	4,006 80	440,035 70	53,794 00	2,500 00
Sussex.....	1	53,427 84	53,457 74	157 42	35,075 00	5,171 00	3,200 00
Union.....	16	2,928,401 38	3,134,799 96	56,637 38	2,875,539 38	108,540 50	12,641 70
<b>Elizabeth †.....</b>	<b>9</b>	<b>2,098,025 46</b>	<b>2,265,529 15</b>	<b>31,978 07</b>	<b>2,103,100 79</b>	<b>60,901 00</b>	<b>12,404 70</b>
Warren.....	2	166,982 33	234,778 89	4,784 01	221,600 00	600 00	950 00
<b>Total local associations.....</b>	<b>300</b>	<b>\$41,688,934 01</b>	<b>\$42,965,408 20</b>	<b>\$1,272,634 22</b>	<b>\$37,296,392 34</b>	<b>\$1,564,800 31</b>	<b>\$699,374 84</b>

\* In some cases, inclusive of call loans, not on stock.

† Included in county totals.

**SUMMARY 2—TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—  
GROSS ASSETS (RESOURCES)—Continued.**

COUNTIES.	Number of associations.	Personal property. (Fixtures, &c.)	REAL ESTATE ON HAND.			Total arrearages.	All other assets.
			Total.	From foreclosure.*	By purchase.*		
Atlantic.....	9	\$1,024 00	\$64,358 93	\$16,717 88	\$26,768 47	\$55,464 94	\$1,858 02
Bergen.....	28	1,450 29	23,992 50	11,546 87	4,563 67	30,839 85	5,470 59
Burlington.....	16	419 30	50,152 87	13,548 15	2,500 00	19,895 95	4,887 73
Camden.....	30	1,922 85	273,578 56	73,478 28	16,600 00	73,252 93	951 07
<b>Camden City †</b> .....	<b>20</b>	<b>1,678 02</b>	<b>243,664 31</b>	<b>48,069 03</b>	<b>16,600 00</b>	<b>54,407 29</b>	<b>636 27</b>
Cape May.....	8	207 40	19,140 86	12,508 00	.....	6,565 34	667 42
Cumberland.....	7	877 50	40,427 21	34,738 48	.....	39,530 82	17 01
Essex.....	72	8,299 53	304,515 28	186,925 31	27,381 34	84,909 59	21,009 21
<b>Newark †</b> .....	<b>59</b>	<b>6,537 60</b>	<b>290,110 16</b>	<b>174,901 18</b>	<b>24,950 35</b>	<b>59,376 98</b>	<b>11,026 97</b>
Gloucester.....	7	268 00	25,186 03	8,643 15	1,588 00	22,153 16	972 45
Hudson.....	49	6,920 46	376,976 61	274,946 23	17,874 82	164,716 88	10,134 34
<b>Jersey City †</b> .....	<b>37</b>	<b>4,967 36</b>	<b>292,535 27</b>	<b>222,278 43</b>	<b>15,117 52</b>	<b>141,526 72</b>	<b>8,843 97</b>
Hunterdon.....	2	125 00	7,197 67	7,197 67	.....	4,533 78	466 07
Mercer.....	4	271 00	500 00	500 00	.....	898 89	507 40
Middlesex.....	14	1,906 05	27,810 70	5,000 00	3,600 00	33,950 73	1,667 40
Monmouth.....	9	490 82	15,452 44	5,352 44	.....	22,747 41	1,968 42
Morris.....	3	351 00	668 09	.....	224 81	3,898 61	944 33
Ocean.....	2	150 00	.....	.....	.....	1,410 88	.....
Passaic.....	19	1,801 13	86,822 48	46,732 29	.....	27,109 53	7,150 81
<b>Paterson †</b> .....	<b>14</b>	<b>1,664 31</b>	<b>83,822 48</b>	<b>46,732 29</b>	.....	<b>19,180 50</b>	<b>2,596 90</b>
Salem.....	3	165 13	14,476 79	14,476 79	.....	13,811 94	35 50
Somerset.....	4	267 00	.....	.....	.....	6,682 05	1,818 20
Sussex.....	1	.....	9,758 05	.....	.....	96 27	.....
Union.....	16	2,229 08	49,852 11	29,875 57	.....	26,941 65	7,918 18
<b>Elizabeth †</b> .....	<b>9</b>	<b>806 01</b>	<b>38,948 11</b>	<b>19,473 44</b>	.....	<b>17,125 60</b>	<b>268 00</b>
Warren.....	2	.....	3,903 15	.....	.....	2,427 51	514 22
<b>Total local associations.....</b>	<b>800</b>	<b>\$28,645 04</b>	<b>\$1,394,264 83</b>	<b>\$742,186 11</b>	<b>\$101,046 11</b>	<b>\$640,838 14</b>	<b>\$68,458 48</b>

\* Only partially reported in detail. † Included in county totals.

SUMMARY 2—TABLE 3a.—STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS—  
GROSS ASSETS (RESOURCES.)

	Number of associations.	Total net worth. (Net assets.)	Total gross assets. (Resources.)	Cash.	LOANS OUTSTANDING ON		
					Bond and mortgage. (Real estate.)	Stock only. (Book loans.)	Other securities.
Total State associations.....	11	\$1,947,961 21	\$2,716,569 89	*\$47,401 64	\$2,207,386 06	\$65,173 84	\$2,219 48
Total national associations, .....	5	817,513 49	932,114 45	*61,778 84	777,927 00	87,812 43	8,027 66
Foreign association .....	1	721,927 50	799,552 94	41,835 85	659,586 02	10,400 00	11,174 50

\* Exclusive of expense fund balances, in State and national associations.

SUMMARY 2—TABLE 3a—STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS—  
GROSS ASSETS (RESOURCES)—Continued.

	Number of associations.	Personal property. (Fixtures, &c.)	REAL ESTATE ON HAND.			Total arrearages.	All other assets.
			Total.	From foreclosure.*	By purchase.*		
Total State associations.....	11	\$18,967 00	\$289,592 37	\$2,698 84	\$226,856 39	\$83,910 64	\$1,918 86
Total national associations.....	5	4,022 76	2,500 00	2,500 00	.....	27,087 90	12,958 36
Foreign association .....	1	3,692 19	29,430 97	.....	.....	16,092 81	27,840 60

\* Only partially reported in detail.

SUMMARY 3.—TABLE 3b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES.

COUNTIES.	Number of associations.	Total liabilities.	Net assets. (Net worth.)	Undelivered loans.	Borrowed money. (Bills payable.)	Shareholders' over-payments.	Unearned premiums.	ALL OTHER LIABILITIES.	
								Canceled shares.	Sundries.
Atlantic.....	9	\$1,839,677 58	\$1,267,521 84	.....	\$12,484 91	\$39,887 48	.....	\$12,938 75	\$6,244 60
Bergen.....	28	1,717,271 01	1,614,438 93	\$33,959 17	35,850 00	21,804 03	\$2,087 86	5,558 62	3,577 40
Burlington.....	16	1,407,319 13	1,350,734 98	50 00	12,658 25	720 65	689 90	37,258 91	5,227 44
Camden.....	30	4,285,315 82	4,209,199 92	500 00	9,349 16	7,921 50	8,683 99	46,663 25	2,998 00
Camden City*.....	20	3,247,636 44	3,190,745 03	500 00	8,549 16	5,144 67	6,679 69	33,019 89	2,998 00
Cape May.....	8	436,045 17	427,073 82	648 34	201 50	718 80	502 35	6,872 26	529 20
Cumberland.....	7	1,213,762 10	1,196,604 56	.....	59,463 80	218,076 45	9,220 10	11,742 78	5,346 50
Essex.....	72	10,084,898 38	9,776,377 73	59,463 80	218,076 45	7,290 78	107 24	433 08	20,674 89
Newark*.....	59	8,025,137 90	7,767,222 66	42,318 62	187,331 45	7,278 87	1,800 00	330 88	20,536 17
Gloucester.....	7	798,454 98	754,173 06	604 00	7,278 87	4,161 72	1,800 00	25,758 83	4,688 50
Hudson.....	49	9,375,334 71	8,715,264 03	125,831 89	132,156 31	9,480 35	215,146 41	108,540 21	18,916 01
Jersey City*.....	37	6,495,720 97	5,938,011 36	91,751 95	165,316 98	8,297 54	181,551 77	92,130 52	18,660 85
Hunterdon.....	2	314,027 44	310,726 49	.....	3,800 95	.....	.....	.....	.....
Mercer.....	4	107,076 29	76,955 26	.....	29,915 15	.....	.....	.....	205 88
Middlesex.....	14	2,163,889 90	2,111,182 83	19,212 04	4,877 05	10,703 99	.....	13,856 95	4,557 54
Monmouth.....	9	1,491,364 94	1,454,376 21	1,451 44	3,821 51	1,801 28	.....	28,914 50	1,500 00
Morris.....	3	486,599 32	454,677 33	18,729 35	8,141 00	431 82	.....	.....	4,619 77
Ocean.....	2	137,193 79	115,761 62	.....	4,400 00	.....	.....	16,907 92	124 25
Passaic.....	19	8,313,990 17	3,227,922 84	11,166 25	3,600 00	39,880 16	.....	27,190 23	4,280 69
Paterson*.....	14	2,326,778 05	2,271,762 78	6,059 75	3,600 00	37,503 38	.....	4,116 75	3,635 39
Salem.....	3	362,096 53	328,087 53	.....	.....	9 00	.....	34,000 00	.....
Somerset.....	4	509,153 75	502,044 43	1,480 00	5,250 00	133 00	.....	.....	246 32
Sussex.....	1	53,457 74	53,427 84	.....	.....	29 90	.....	.....	.....
Union.....	16	3,134,799 96	2,925,401 38	5,181 78	32,460 00	140,698 07	26,849 69	8,163 36	1,045 68
Elizabeth*.....	9	2,265,529 15	2,098,025 46	.....	2,510 00	139,801 22	21,640 33	3,110 58	441 56
Warren.....	2	234,778 89	166,982 33	.....	44,095 20	.....	.....	23,701 86	.....
Total local associations.....	300	\$42,965,408 20	\$41,033,934 01	\$278,277 06	\$617,416 31	\$287,170 11	\$257,893 03	\$402,991 01	\$84,727 67

\*Included in county totals.

SUMMARY 3—TABLE 3b—STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS—  
LIABILITIES

	Number of associations.	Total liabilities.	Net assets. (Net worth.)	Undelivered loans.	Borrowed money. (Bills payable)	Shareholders' over-payments.	Unearned premiums.	ALL OTHER LIABILITIES.	
								Canceled shares.	Sundries.
Total State associations.....	11	\$2,716,569 89	\$1,947,961 21	\$99,091 54	\$160,905 78	\$146,782 12	\$7,014 40	.....	\$354,864 89
Total national associations.....	5	932,114 45	817,513 49	2,784 00	33,380 41	4,479 61	.....	.....	73,956 94
Foreign association .....	1	799,552 94	721,927 50	26,094 64	25,000 00	.....	.....	.....	26,530 80

SUMMARY 4—TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR.

COUNTIES,	Number of associations,	Total income, including cash at beginning.	Total receipts.	Total shareholders' payments of dues, interest, premiums, fines and fees.	Loans repaid.	BILLS PAYABLE.		All other receipts.	Cash at beginning.	Property—real.*	Sundries.*
						Number of associations.	Amount.				
Atlantic.....	9	\$184,932 74	\$478,620 03	\$289,659 10	\$118,173 40	5	\$61,001 33	\$9,786 20	\$6,312 71	\$3,621 75	\$1,164 45
Bergen.....	23	895,879 56	848,537 24	519,599 06	213,810 80	15	112,535 00	3,092 38	47,342 32	1,827 20	1,265 18
Burlington.....	16	514,679 05	482,208 62	313,779 38	118,372 85	4	42,873 71	7,182 68	32,470 43	6,988 40	194 23
Camden.....	30	1,706,139 80	1,555,488 58	934,694 05	553,905 02	10	31,999 16	34,890 35	150,651 22	32,531 72	2,358 63
Cape May.....	8	144,002 42	126,174 98	101,394 60	23,263 55	2	1,150 00	366 83	17,827 44	240 55	126 23
Cumberland.....	7	416,760 93	403,502 50	282,095 06	111,630 18	2	5,420 39	4,356 92	13,258 43	4,081 14	275 78
Essex.....	72	4,536,700 74	4,265,050 45	2,387,694 32	1,316,431 18	42	510,639 61	50,235 34	271,650 29	45,587 56	4,647 78
Gloucester.....	7	283,648 00	280,842 22	170,044 19	99,455 58	2	6,627 00	4,715 45	7,805 78	4,446 95	268 50
Hudson.....	49	3,832,808 65	3,500,941 58	1,924,197 57	985,787 65	31	487,195 03	103,761 33	331,867 07	51,470 33	52,291 00
Hunterdon.....	2	85,090 14	82,395 37	65,999 08	14,171 34	.....	.....	1,224 95	2,694 77	1,224 95	.....
Mercer.....	4	56,308 08	54,287 44	20,131 20	4,483 95	2	29,591 26	81 03	2,020 64	81 03	.....
Middlesex.....	14	712,219 39	680,129 06	512,669 58	151,060 26	3	11,990 00	4,409 22	†32,090 33	3,490 22	919 00
Monmouth.....	9	504,304 08	467,950 49	317,355 85	119,570 00	3	23,589 03	2,435 61	35,353 59	2,183 92	251 69
Morris.....	3	232,135 59	217,020 61	109,696 65	55,898 08	2	51,300 83	125 00	15,115 98	125 00	.....
Ocean.....	2	65,303 74	51,618 32	30,896 32	3,340 00	1	17,360 00	2 50	3,684 92	.....	2 50
Passaic.....	19	1,475,198 18	1,859,006 32	863,318 31	386,197 00	7	96,296 10	13,194 91	116,191 36	2,878 31	10,316 60
Salem.....	3	111,144 81	93,741 35	69,885 31	23,855 00	.....	.....	1 04	17,403 46	.....	1 04
Somerset.....	4	168,756 68	164,631 26	101,507 45	15,753 81	3	41,950 00	5,420 00	4,125 42	5,420 00	.....
Sussex.....	1	23,157 34	19,455 75	11,839 75	7,616 00	.....	.....	.....	3,701 59	.....	.....
Union.....	16	1,035,836 94	994,454 23	690,755 71	167,231 52	10	125,081 61	11,335 39	61,882 71	10,717 87	617 52
Warren.....	2	92,901 08	92,151 49	54,650 23	6,438 18	2	29,213 93	1,449 15	749 59	1,449 15	.....
Total local ass'ns. ....	300	\$17,392,908 94	\$16,218,208 39	\$9,772,862 77	\$1,496,415 30	146	\$1,690,834 04	\$258,066 28	\$1,174,700 55	\$183,366 05	\$74,700 23

\*Included under all other receipts. †Exclusive of \$3,000 savings bank deposits.

SUMMARY 4—TABLE 5a—STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS—  
RECEIPTS FOR YEAR.

	Number of associations.	Total income, including cash at beginning.	Total receipts.	Total shareholders' payments of dues, interest, premiums, fines and fees.	Loans repaid.	BILLS PAYABLE.		All other receipts.	Cash at beginning.	Property—real.*	Sundries.*
						Number of associations.	Amount.				
Total State associations...	11	\$1,328,683 21	\$1,291 455 07	\$1,007,192 19	\$228,635 69	5	\$38,014 19	\$17,613 00	\$37,228 14	\$9,108 81	\$8,504 19
Total national ass'ns. ....	5	643,781 30	610,181 75	391,607 65	197,516 05	3	10,000 00	11,058 05	33,599 55	433 37	10,624 68
Foreign association .....	1	467,968 61	409,777 11	219,982 22	170,938 61	.....	.....	18,856 28	58,191 50	2,432 26	16,424 02

\* Included under all other receipts.

SUMMARY 5—TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—  
DISBURSEMENTS FOR YEAR.

COUNTIES	Number of associations.	Total disbursements.	LOANS MADE.			CANCELED SHARES.			BILLS PAYABLE.	
			Total.	On bond and mortgage.	On stock and other securities.	Total.	Withdrawn, lapsed, redeemed.	Matured.	Number of associations.	Amount.
Atlantic.....	9	\$477,310 82	\$264,972 51	\$206,901 00	\$58,071 51	\$180,812 37	\$77,054 55	\$68,757 82	7	\$66,866 28
Bergen.....	23	845,224 47	401,874 45	366,126 39	35,748 06	313,104 64	289,441 34	23,663 30	16	111,625 50
Burlington.....	16	467,787 42	212,005 63	161,922 75	50,082 88	203,735 96	107,364 84	96,371 12	5	36,232 12
Camden.....	30	1,664,902 60	829,551 88	679,324 88	150,227 00	648,229 67	413,835 29	234,394 88	10	25,823 16
Cape May.....	8	131,825 58	80,453 95	73,454 50	6,999 45	42,310 12	21,817 29	20,492 83	3	2,401 50
Cumberland.....	7	405,621 33	173,668 39	164,465 39	9,203 00	192,168 17	111,962 65	80,195 52	2	6,045 62
Essex.....	72	4,187,848 48	2,038,411 76	1,645,093 59	393,318 17	1,494,723 07	1,121,789 23	372,933 84	52	562,181 32
Gloucester.....	7	271,747 22	126,132 52	104,726 91	21,405 61	119,843 48	67,856 32	51,992 16	2	7,042 33
Hudson.....	49	3,500,046 98	1,266,306 99	1,089,108 47	177,198 52	1,561,028 89	1,128,046 44	432,982 45	37	561,508 90
Hunterdon.....	2	80,311 84	39,462 75	24,836 56	14,626 19	17,015 05	15,947 85	1,067 20	1	18,903 80
Mercer.....	4	53,935 86	17,394 00	12,800 00	4,594 00	5,750 48	5,750 48	.....	2	29,628 44
Middlesex.....	14	685,580 65	425,116 26	332,886 96	92,229 30	232,498 89	171,926 56	60,572 33	3	10,701 38
Monmouth.....	9	463,816 77	261,146 69	244,361 19	16,785 50	167,371 52	92,773 91	74,597 61	3	26,503 44
Morris.....	3	217,533 13	119,674 96	83,658 91	36,016 05	51,151 10	51,151 10	.....	2	44,916 43
Ocean.....	2	53,098 46	26,143 71	26,143 71	.....	7,982 05	7,084 05	894 00	1	17,600 00
Passaic.....	19	1,347,595 09	614,542 07	544,468 82	70,073 25	603,192 74	564,047 58	39,145 16	6	98,127 89
Salem.....	3	94,270 44	36,575 46	30,318 71	5,756 75	52,186 50	18,186 50	34,000 00	.....	.....
Somerset.....	4	164,749 88	87,264 18	68,565 00	18,699 18	26,746 46	26,746 46	.....	3	43,451 39
Sussex.....	1	22,999 92	18,103 00	16,575 00	1,533 00	4,197 58	4,197 58	.....	.....	.....
Union.....	16	999,199 56	461,390 97	393,472 79	62,918 18	391,781 13	279,833 51	111,947 62	10	120,338 22
Warren.....	2	88,117 07	29,489 18	23,389 18	100 00	24,403 54	19,109 32	5,294 22	2	29,782 76
Total local associations.....	300	\$16,123,528 57	\$7,529,696 31	\$6,304,100 21	\$1,225,596 10	\$6,290,228 41	\$4,595,922 85	\$1,694,305 56	157	\$1,820,010 48

SUMMARY 5—TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—  
DISBURSEMENTS FOR YEAR.—Continued.

COUNTIES.	Total current operating expenses (ordinary).	AMOUNT OF SALARIES PAID.					Current expenses (ordinary) other than salaries.	All other outlay.	Cash on hand.	Property—real.*	Sundries.*
		Secretary.	Treasurer.	Auditors.		Others.					
				Number of associations.	Amount.						
Atlantic.....	\$4,362 02	\$2,677 74	\$723 20	2	\$55 00	\$110 50	\$795 58	\$10,297 84	\$7,621 92	\$9,324 62	\$973 22
Bergen.....	8,919 57	4,608 64	1,201 02	3	121 70	467 00	2,526 21	9,699 91	150,655 09	2,940 80	6,759 11
Burlington.....	4,759 10	2,658 30	1,293 30	1	5 00	117 00	685 50	11,054 71	46,891 68	8,646 05	2,408 66
Camden.....	14,782 74	8,154 18	2,965 40	13	350 00	1,225 00	2,088 16	46,505 15	141,237 20	41,411 99	5,093 16
Cape May.....	1,264 43	750 20	295 25	2	16 00	.....	202 98	5,395 58	12,176 84	5,125 56	270 02
Cumberland.....	3,443 93	1,728 61	517 56	5	88 00	662 00	447 76	30,305 22	11,139 60	20,971 19	9,334 03
Essex.....	35,960 07	13,037 22	8,026 90	9	280 90	1,635 70	7,979 35	56,572 26	348,852 26	46,919 63	9,652 63
Gloucester.....	4,050 84	1,786 75	829 87	2	49 00	422 14	963 08	14,678 05	16,960 78	11,365 69	3,307 86
Hudson.....	38,558 83	20,374 70	6,484 58	16	425 00	1,194 00	10,080 55	72,643 37	332,761 67	63,370 11	9,273 26
Hunterdon.....	834 19	350 00	.....	.....	.....	24 00	110 19	4,096 05	4,778 80	4,096 05	.....
Mercer.....	605 08	185 00	50 00	.....	.....	.....	370 08	557 86	2,372 22	407 61	150 19
Middlesex.....	9,831 47	4,729 86	1,839 88	5	175 50	82 60	2,503 63	7,932 65	126,638 74	7,648 36	284 29
Monmouth.....	4,348 36	2,325 00	680 00	2	52 00	375 00	916 36	4,446 76	40,487 81	3,588 61	858 25
Morris.....	1,795 64	800 00	200 00	1	30 00	.....	765 64	.....	14,598 46	.....	.....
Ocean.....	543 58	150 00	100 00	1	3 00	.....	290 68	829 12	.....	829 12	.....
Passaic.....	12,817 14	7,030 63	954 00	11	1,255 00	1,120 00	2,457 51	18,615 25	127,603 09	11,010 29	7,664 96
Salem.....	845 33	502 00	163 00	.....	.....	12 00	165 33	4,663 15	16,874 37	3,182 68	1,480 47
Somerset.....	1,351 14	1,025 00	20 00	.....	.....	.....	306 14	5,906 71	4,006 80	5,906 71	.....
Sussex.....	141 00	100 00	.....	1	24 00	.....	17 00	533 34	157 42	441 34	112 00
Union.....	10,691 97	4,702 91	2,023 67	7	262 00	1,331 25	2,367 14	14,997 27	56,637 38	10,957 45	4,039 82
Warren.....	772 80	375 00	275 00	.....	.....	75 00	47 80	3,668 79	4,784 01	3,668 79	.....
Total local associations...	\$160,179 23	\$88,046 74	\$28,997 63	81	\$3,192 10	\$8,853 19	\$36,089 57	\$323,414 14	\$31,269,380 37	\$261,812 71	\$61,601 43

\* Included under all other outlay. † Exclusive of \$263.85 interest on bank deposits. ‡ Exclusive of \$3,000 on deposit in savings bank. § See Bergen and Middlesex, above.

SUMMARY 5—TABLE 5b—STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS—  
DISBURSEMENTS FOR YEAR.

	Number of associations.	Total disbursements.	LOANS MADE.			CANCELED SHARES.			BILLS PAYABLE.	
			Total.	On bond and mortgage.	On stock and other securities.	Total.	Withdrawn, lapsed, redeemed.	Matured.	Number of associations.	Amount.
Total State associations.....	11	\$1,280,412 24	\$843,783 09	\$787,725 48	\$56,007 61	\$208,296 72	\$208,296 72	.....	5	\$54,283 32
Total national associations.....	5	572,979 71	337,382 09	308,827 66	28,554 43	180,185 08	129,685 08	\$500 00	2	4,566 57
Foreign association .....	1	426,632 76	279,787 20	267,697 20	12,090 00	78,392 23	78,392 23	.....	1	25,000 00

SUMMARY 5—TABLE 5b—STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS—  
DISBURSEMENTS FOR YEAR.—Continued.

	Total current operating expenses (ordinary).	AMOUNT OF SALARIES PAID.					Current expenses (ordinary) other than salaries	All other outlay.	Cash on hand.	Property—real.*	Sundries.*
		Secretary.	Treasurer.	Auditors.		Others.					
				Number of as-sociations.	Amount.						
Total State associations.....	†\$109,230 87	\$2,569 18	\$500 00	2	\$525 65	\$14,393 85	\$16,685 94	\$64,868 24	\$48,270 97	\$37,185 89	\$27,682 85
Total national associations...	†36,574 30	3,140 00	.....	1	26 00	6,241 96	19,059 16	64,271 67	170,801 59	617 44	63,654 23
Foreign association .....	†19,591 79	.....	.....	.....	.....	.....	11,933 00	7,658 79	41,335 85	5,877 27	17,984 27

\* Included under all other outlay. † Details not fully reported. ‡ Inclusive of expense fund.

SUMMARY 6—TABLE 1—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—MATURITY OF SHARES.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Date of organization.	Years in operation.	NUMBER OF SERIES.		SERIES MATURED.		Gain—amount.	INTEREST RATE—ANNUAL.		Maturity value accumulated.
				Issued.	Running.	Date.	Time—months.		Average, simple.	Compound, monthly.	
ATLANTIC COUNTY.											
4	Atlantic City—People's.....	1884	12	12	10	October, 1896.....	140	\$60 00	7.294	\$5 61	\$200 00
5	Egg Harbor—Building and Loan.....	1884	13	13	10	April, 1897.....	130	70 00	9.864	7 42	200 00
6	Hammonton—Loan and Building.....	1871	25	33	19	February, 1896.....	135	65 96	8.617	6 63	200 96
BERGEN COUNTY.											
30	Ridgewood—Building and Loan.....	1885	11	*57	52	January, 1896.....	128	72 00	10.648	7 79	200 00
3	Rutherford—Mutual.....	1876	21	†40	20	{ October, 1896..... April, 1897..... }	125	{ 75 91 75 15 }	{ 11.566 11.451 }	{ 8 46 8 39 }	{ 200 91 200 15 }
BURLINGTON COUNTY.											
33	Beverly—Building and Loan.....	1868	29	27	11	{ July, 1896..... July, 1897..... }	140½	59 50	7.185	5 58	200 00
35	Burlington—City.....	1868	29	24	11	February, 1897.....	132	69 87	9.552	7 22	201 87
36	Farmers' and Mechanics'.....	1871	25	26	11	June, 1896.....	135	65 00	8.496	6 56	200 00
41	Mount Holly—Building and Loan.....	1862	35	26	12	March, 1897.....	156	22 00	4.428	4 10	100 00
42	Industry.....	1872	24	23	11	November, 1896.....	140	30 00	7.294	5 61	100 00
43	People's.....	1883	14	14	11	May, 1897.....	142	29 00	6.854	5 39	100 00
46	Pemberton—Building and Loan.....	1868	28	15	11	September, 1896.....	136	32 00	8.243	6 89	100 00
48	Riverton—Cinnaminson.....	1878	18	18	10	June, 1896.....	128	72 00	10.648	7 79	200 00

\* Monthly series. † Half-yearly.

SUMMARY 6—TABLE 1—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—MATURITY OF SHARES.—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Date of organization.	Years in operation.	NUMBER OF SERIES.		SERIES MATURED.		Gain—amount.	INTEREST RATE—ANNUAL.		Maturity value accumulated.
				Issued.	Running.	Date.	Time—months.		Average, simple.	Compound, monthly.	
CAMDEN COUNTY.											
49	Berlin—Building and Loan.....	1886	11	17	17	March, 1897.....	132	\$75 98	10.386	\$7 68	\$207 98
50	Chiselhurst—Building and Loan.....	1887	10	10	10	August, 1897.....	120	80 00	13.223	9 42	200 00
53	Gloucester City—United Mutual.....	1866	31	30	11	May, 1897.....	133	67 00	9.021	6 86	200 00
55	Haddonfield—Mutual.....	1874	22	23	11	June, 1896.....	136	64 00	8.243	6 39	200 00
58	Merchantville—Building and Loan.....	1880	16	15	11	April, 1896.....	131	69 47	9.593	7 34	200 47
59	Camden—Artisans'.....	1873	24	42	17	{ September, 1896..... } March, 1897.....	131	{ 69 18 } 69 20	9.587 9.591	7 27 7 27	200 18 200 20
62	Camden.....	1867	30	30	10	January, 1897.....	127	78 00	10.777	7 99	200 00
64	Economy.....	1881	15	15	11	March, 1896.....	135	65 00	8.496	6 56	200 00
66	Excelsior.....	1870	27	27	18	July, 1897.....	*216	92 71	9.494	6 28	200 71
67	Franklin.....	1873	23	24	11	November, 1896.....	134	66 00	8.755	6 68	200 00
68	German Centennial.....	1876	20	23	10	December, 1896.....	129	71 00	10.159	7 60	200 00
71	Homestead.....	1884	12	13	11	October, 1896.....	141	61 47	7.363	6 06	202 47
73	Mechanics' and Workmen's.....	1871	25	26	11	July, 1896.....	127	63 10	7.993	6 23	200 10
78	People's.....	1871	26	26	11	May, 1897.....	134	66 66	8.813	6 77	200 66
81	South Ward.....	1859	37	36	11	August, 1896.....	135	65 28	8.514	6 86	200 28
CAPE MAY COUNTY.											
85	Cape May City—Saving Fund.....	1867	29	28	11	May, 1896.....	136	64 00	8.243	6 39	200 00
86	Cape May Court House—Mechanics'.....	1872	24	23	11	September, 1896.....	140	60 00	7.294	5 65	200 00
87	Dennisville—Loan and Building.....	1881	15	16	11	October, 1896.....	140	60 00	7.294	5 61	200 00
90	South Seaville—Loan and Building.....	1872	25	25	12	March, 1897.....	144	58 17	6.634	5 42	202 17
91	Tuckahoe—Building and Loan.....	1870	26	27	10	October, 1896.....	128	72 00	10.648	7 79	200 00

\* Fifty cents per month dues.

SUMMARY 6—TABLE 1—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—MATURITY OF SHARES.—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Date of organization.	Years in operation.	NUMBER OF SERIES.		SERIES MATURED.		Gain—amount.	INTEREST RATE—ANNUAL.		Maturity value accumulated.	
				Issued.	Running.	Date.	Time—months.		Average, simple.	Compound, monthly.		
CUMBERLAND COUNTY.												
92	Bridgeton—Merchants' and Mechanics'.....	1870	27	27	12	March, 1897.....	144	\$56 00	6.436	\$5 15	\$200 00	
95	Millville—Hope.....	1880	16	15	11	August, 1896.....	140	64 00	7.781	6 07	204 00	
96	Institute.....	1833	13	13	11	August, 1896.....	143	56 37	6.687	5 88	200 87	
97	Security.....	1874	22	20	11	September, 1896.....	142 <sup>1</sup> / <sub>2</sub>	57 50	6.760	5 83	200 00	
ESSEX COUNTY.												
99	Belleville—Building and Loan.....	1873	23	28	11	October, 1896.....	184	66 00	8.755	6 68	200 00	
101	Bloomfield—Building and Loan.....	1886	10	11	10	May, 1896.....	125	75 00	11.423	8 39	200 00	
102	Essex County.....	1885	11	12	11	September, 1896.....	131	69 00	9.576	7 23	200 00	
116	Newark—Central.....	1881	16	9	17	October, 1896.....	136	64 00	8.243	6 89	200 00	
123	Enterprise.....	1888	13	16	13	April, 1896.....	133	67 00	9.021	6 86	200 00	
126	Excelsior.....	1879	17	14	11	September, 1896.....	135	65 00	8.496	6 56	200 00	
130	Fourteenth Ward.....	1885	12	45	45	March, 1897.....	135	65 00	8.496	6 56	200 00	
137	Howard.....	1884	12	13	11	November, 1896.....	135	65 00	8.496	6 56	200 00	
141	Mechanics.....	1884	11	9	8	October, 1895.....	132	68 34	9.298	7 10	200 34	
146	Mutual.....	1867	30	45	42	December, 1896.....	129	71 00	10.159	7 60	200 00	
163	Savings.....	1886	11	15	15	June, 1897.....	132	68 00	9.283	7 02	200 00	
164	Security.....	1884	12	24	22	September, 1897.....	136	64 00	8.243	6 39	200 00	
176	Woodside.....	1884	12	13	11	November, 1896.....	134	67 47	8.950	6 84	201 47	

\* Quarter-yearly. † Half-yearly.

SUMMARY 6—TABLE 1—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—MATURITY OF SHARES.—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Date of organization.	Years in operation.	NUMBER OF SERIES.		SERIES MATURED.		Gain—amount.	INTEREST RATE—ANNUAL.		Maturity value accumulated.
				Issued.	Running.	Date.	Time—months.		Average, simple.	Compound, monthly.	
GLOUCESTER COUNTY.											
180	Mullica Hill—Loan and Building.....	1876	20	21	11	December, 1896.....	144	\$56 00	6.436	\$5 15	\$200 00
181	Paulsboro—Loan and Building.....	1873	23	23	11	July, 1896.....	141	69 00	7.071	5 51	200 00
182	Swedesboro—Loan and Building.....	1871	26	21	11	January, 1897.....	141	59 00	7.071	5 51	200 00
183	Williamstown—Monroe.....	1870	27	22	9	January, 1897.....	143	59 30	6.911	5 50	202 30
184	Woodbury—Real Estate.....	1871	26	26	11	January, 1897.....	141	59 00	7.071	5 51	200 00
HUDSON COUNTY.											
187	Arlington—Kearny.....	1884	12	16	14	April, 1896.....	133	67 73	9.120	6 92	200 73
192	Harrison—People's.....	1873	33	24	11	November, 1896.....	134	66 60	8.835	6 96	200 60
198	Jersey City—Caledonian.....	1887	10	*23	23	May, 1897.....	120	80 00	13.223	9 42	200 00
217	Hudson Mutual.....	1881	16	11	11	January, 1897.....	185	65 00	8.496	6 56	200 00
219	Industrial.....	1886	11	11	10	February, 1897.....	136 <sup>3</sup> / <sub>4</sub>	64 73	8.247	6 38	201 48
222	Lincoln.....	1886	10	*23	22	September, 1896.....	120	80 00	13.223	9 42	200 00
225	Monticello.....	1886	10	11	10	June, 1896.....	134 <sup>1</sup> / <sub>2</sub>	65 50	8.625	6 60	200 00
229	Phoenix.....	1884	12	12	10	September, 1896.....	129	71 00	10.159	7 60	200 00
231	Star.....	1885	11	11	10	August, 1896.....	130	70 00	9.864	7 42	200 00
HUNTERDON COUNTY.											
236	Lambertville—Centennial.....	1876	20	21	12	July, 1896.....	147	54 40	6.00	4 88	201 40

\*Quarter-yearly.

SUMMARY 6—TABLE 1—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—MATURITY OF SHARES.—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Date of organization.	Years in operation.	NUMBER OF SERIES.		SERIES MATURED.		Gain—amount.	INTEREST RATE—ANNUAL.		Maturity value accumulated.
				Issued.	Running.	Date.	Time—months.		Average, simple.	Compound, monthly.	
MIDDLESEX COUNTY.											
243	Jamesburg—Mutual.....	1869	27	11	5	September, 1895.....	143	\$57 00	6.643	\$5 28	\$200 00
245	Perth Amboy—Homestead.....	1885	10	*32	31	April, 1896.....	115	85 00	15.288	10 64	200 00
247½	Bi-centennial .....	1885	11	1	1	December, 1896.....	139	61 00	7.524	5 92	200 00
250	New Brunswick—Homestead.....	1886	10	13	11	December, 1896.....	†104½	91 00	9.900	7 84	300 00
MONMOUTH COUNTY.											
256	Asbury Park—Building and Loan.....	1874	23	23	10	January, 1897.....	131	69 05	9.576	7 23	200 05
259	Freehold—Mutual.....	1869	27	15	11	December, 1896.....	133	62 00	7.756	6 06	200 00
261	Long Branch—Building and Loan.....	1869	27	20	11	March, 1896.....	136	64 00	8.243	6 39	200 00
262	Manasquan—Squan Village .....	1874	22	7	3	April, 1896.....	139	61 00	7.524	5 92	200 00
OCEAN COUNTY.											
269	Tuckerton—Mutual.....	1874	23	11	8	February, 1897.....	144	33 93	7.806	6 05	105 93
PASSAIC COUNTY.											
272	Passaic—Mutual.....	1882	14	23	19	July, 1896.....	135	66 25	8.647	6 67	201 25
275	Paterson—Celtic.....	1882	14	15	11	December, 1896.....	140	60 00	7.294	5 61	200 00
279	Iron and Silk.....	1883	14	14	11	January, 1897.....	127	73 00	10.777	7 99	200 00
281	Mechanics'.....	1883	14	14	11	July, 1897.....	135	65 15	8.501	6 56	200 15
282	Mutual.....	1878	18	19	11	January, 1896.....	133	67 00	9.021	6 86	200 00
284	People's.....	1883	13	13	12	March, 1896.....	137	63 00	7.996	6 21	200 00

\* Quarter-yearly. † Two dollars per month.

SUMMARY 6—TABLE 1—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—MATURITY OF SHARES.—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Date of organization.	Years in operation.	NUMBER OF SERIES.		SERIES MATURED.		Gain—amount.	INTEREST RATE—ANNUAL.		Maturity value accumulated.
				Issued.	Running.	Date.	Time—months.		Average, simple.	Compound, monthly.	
591	SALEM COUNTY. Woodstown—Union ..	1861	36	36	12	May, 1897.....	146	\$27 00	6.038	\$4 93	\$100 00
310	UNION COUNTY. Elizabeth—Elizabethport ..	1875	21	*87	44	{ March, 1896..... } { July, 1896..... } { October, 1896..... }	182	68 00	9.288	7 02	200 00
315	WARREN COUNTY. Phillipsburg—No. 4.....	1876	21	21	11	April, 1897.....	131½	68 50	9.432	7 15	200 00

\* Quarter-yearly.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY.

Office number.	LOCATION AND NAMES OF ASSOCIATION AND SECRETARY.	Date of organization.	Local, State, national.	Terminating, serial, perpetual.
ATLANTIC COUNTY.				
1	Atlantic City—Loan & Bldg., H. R. Albertson...	Jan., 1869	Local....	Serial.....
2	Atlantic Coast, J. A. McNamee.....	April, 1895	Local....	Serial.....
3	Mutual, Carlton Godfrey.....	Feb., 1889	Local....	Serial.....
4	People's, C. L. Cole.....	Mar., 1884	Local....	Serial.....
5	Egg Harbor—Bldg. and Loan, T. H. Boysen....	June, 1884	Local....	Serial.....
6	Hammonton—Loan and Bldg., W. R. Tilton....	Dec., 1871	Local....	Serial.....
7	Workingmen's, Wm. H. Bernshouse.....	Jan., 1877	Local....	Serial.....
8	Mays Landing—Bldg. and Loan, E. D. Riley...	April, 1890	Local...	Serial.....
9	Pleasantville—Mutual, Isaac Andrews.....	April, 1870	Local....	Serial.....
9½	Risley—Risley Colonies, W. C. Trueman.....	April, 1897	Local....	Serial.....
BERGEN COUNTY.				
10	Allendale—Orvil Co-operative, W. C. Talman ....	April, 1889	Local....	Serial.....
11	Bogota—Bldg. and Loan, W. D. Knudsen.....	April, 1893	Local...	Serial.....
12	Carlstadt—Mutual, Adolph Krueger.....	May, 1890	Local....	Serial.....
13	Oloster—Harrington, C. A. Eckerson.....	Feb., 1888	Local....	Serial.....
14	East Rutherford—Savings, Wm. Fleming, Jr.....	May, 1895	Local....	Serial.....
15	Englewood—Mutual, M. E. Springer.....	May, 1887	Local...	Serial.....
16	Fairlawn—Saddle River, J. G. Frazza.....	May, 1893	Local....	Serial.....
17	Fort Lee—Bldg. and Loan, Charles Du Bois....	Dec., 1892	Local....	Serial.....
18	Hackensack—Mutual, Frank Pitcher.....	Feb., 1887	Local....	Serial.....
19	Hasbrouck Heights—Bldg. & L'n, W. D. Martin..	June, 1890	Local....	Serial.....
20	Hilledale—Progressive, N. H. Sneden.....	April, 1893	Local....	Perpetual..
21	Lodi—Bldg. and Loan, Herman Sonntag, Jr.....	May, 1892	Local....	Serial.....
22	Midland Park—Franklin, Thos. Holt.....	Feb., 1891	Local....	Serial.....
23	Oradell—Bergen County, C. H. Storms.....	Feb., 1888	Local....	Serial.....
24	Palisades Park—Co-operative, A. I. Parkyn....	Aug., 1894	Local....	Serial.....
25	Park Ridge—Eureka, G. F. Hering* .....	Feb., 1890	Local....	Serial.....
26	Washington Township, A. M. Crotty.....	Feb., 1890	Local....	Serial.....
27	Ramseys—Bldg. and Loan, D. S. Wanamaker....	Sept., 1890	Local....	Serial.....
28	Ridgefield—Bldg. and Loan, P. A. Meserole ....	Dec., 1889	Local....	Serial.....
29	Ridgefield Park—Park, F. C. Lowe.....	Feb., 1894	Local...	Perpetual.†
30	Ridgewood—Bldg. and Loan, O. W. Reed.....	Mar., 1885	Local....	Serial.....
31	Co-operative, Hudson Campbell.....	Feb., 1891	Local....	Serial.....

\*Mountvale, N. J.

† Practically a monthly serial.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—Continued.

Frequency of issuing series.	NUMBER OF SERIES.		SERIES MATURED DURING YEAR.*		INSTALLMENT DUES PER SHARE.		Entrance, assessment, fees per share.	Maturing value of shares.	Office number.
	Issued.	Running.	Date of maturity.	Time (in months).	When payable.	Amount payable.			
Yearly.....	21	11	.....	.....	Monthly ...	\$1 00	\$1 00	\$200	1
Monthly.....	24	24	.....	.....	Monthly ...	50	†10	100	2
½ Yearly.....	10	10	.....	.....	Monthly ...	1 00	.....	300	3
Yearly.....	12	10	Oct., 1896	140	Monthly ...	1 00	.....	200	4
Yearly.....	13	10	April, 1897	130	Monthly ...	1 00	25	200	5
½ Yearly.....	33	19	Feb., 1896	†135	Monthly ...	1 00	.....	200	6
Yearly.....	20	11	.....	.....	Monthly ...	1 00	.....	200	7
Yearly.....	7	7	.....	.....	Monthly ...	1 00	.....	200	8
Biennially.....	11	5	.....	.....	Monthly ...	1 00	.....	200	9
Irregularly.....	1	1	.....	.....	Monthly ...	50	‡50	100	9½
Yearly.....	8	8	.....	.....	Monthly ...	1 00	‡1 00	200	10
Monthly.....	43	32	.....	.....	Monthly ...	1 00	10	200	11
½ Yearly.....	12	12	.....	.....	Monthly ...	1 00	25	200	12
Yearly.....	9	9	.....	.....	Monthly ...	1 00	1 20	200	13
½ Yearly.....	8	8	.....	.....	Monthly ...	1 00	‡35	200	14
Yearly.....	10	10	.....	.....	Monthly ...	1 00	25	200	15
Monthly.....	33	29	.....	.....	Monthly ...	1 00	10	200	16
½ Yearly.....	7	7	.....	.....	Monthly ...	1 00	25	200	17
¾ Yearly.....	18	18	.....	.....	Monthly ...	1 00	10	200	18
½ Yearly.....	15	15	.....	.....	Monthly ...	1 00	25	200	19
.....	.....	.....	.....	.....	Weekly ...	25	10	250	20
½ Yearly.....	10	10	.....	.....	Monthly ...	1 00	.....	200	21
Yearly.....	6	6	.....	.....	Monthly ...	1 00	‡1 00	200	22
Yearly.....	9	9	.....	.....	Monthly ...	1 00	10	200	23
Yearly.....	3	3	.....	.....	Monthly ...	50	25	100	24
Yearly.....	7	7	.....	.....	Monthly ...	1 00	50	200	25
½ Yearly.....	12	11	.....	.....	Monthly ...	1 00	10	200	26
Yearly.....	7	7	.....	.....	Monthly ...	1 00	‡1 00	200	27
Yearly.....	7	7	.....	.....	Monthly ...	1 00	‡1 00	200	28
.....	†22	†22	.....	.....	Monthly ...	50	‡1 00	100	29
Monthly.....	57	52	Jan., 1896	128	Monthly ...	1 00	‡1 00	200	30
Monthly.....	68	47	.....	.....	Monthly ...	1 00	‡1 00	200	31

\* In all cases, except where otherwise noted, the fiscal associational year is referred to in these tables. † Yearly. ‡ Paid \$200.00. § Per member or pass-book. ¶ Including pass-book. 25 cents. ¶ Practically a monthly serial.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—Continued.

Office number.	LOCATION AND NAMES OF ASSOCIATION AND SECRETARY.	Date of organization.	Local, State, national.	Terminating, serial, perpetual.
BERGEN COUNTY—CONTINUED.				
32	Rutherford—Mutual, C. E. Tolhurst.....	May, 1876	Local...	Serial.....
31½	Garfield—New York and N. J., Jacob Hillkowitz..	June, 1897	Local...	Serial.....
32½	Wallington—Savings, Loan & Bldg., Leo Jacobs..	Jan., 1897	Local...	Serial.....
BURLINGTON COUNTY.				
33	Beverly—Bldg. and Loan, E. C. Reed.....	Jan., 1868	Local...	Serial.....
34	Bordentown—Bldg. and Loan, W. H. Wilson...	Mar., 1880	Local...	Serial.....
35	Burlington—City, G. A. Allison.....	Feb., 1868	Local...	Serial.....
36	Farmers' and Mechanics', H. S. Haines.....	April, 1871	Local...	Serial.....
37	Delance—Bldg. and Loan, J. G. Hippenstiel....	May, 1890	Local...	Serial.....
38	Florence—Saving Fund, W. H. Bodine.....	April, 1882	Local...	Serial.....
39	Moorestown—Bldg. and Loan, L. H. Burr.....	Dec., 1891	Local...	Serial.....
40	Workingmen's, Gilbert Aitkin.....	Feb., 1888	Local...	Serial.....
41	Mount Holly—Bldg. and Loan, F. B. Levis.....	Mar., 1862	Local...	Serial.....
42	Industry, J. H. Gaaskill.....	April, 1872	Local...	Serial.....
43	People's, J. L. Jameson.....	Aug., 1883	Local...	Serial.....
44	New Gretna—Bldg. and Loan, W. D. Cramer....	Mar., 1889	Local...	Serial.....
45	Palmyra—Bldg. and Loan, R. L. Temple.....	Mar., 1887	Local...	Serial.....
46	Pemberton—Bldg. and Loan, J. B. Hankins....	Mar., 1868	Local...	Serial.....
47	Riverside—Bldg. and Loan, Samuel Windle....	May, 1886	Local...	Serial.....
48	Riverton—Cinnaminson, H. B. Hall.....	Oct., 1878	Local...	Serial.....
CAMDEN COUNTY.				
49	Berlin—Bldg. and Loan, H. A. Clifford.....	Mar., 1886	Local...	Serial.....
50	Chisholm—Bldg. and Loan, J. E. Thompson...	Sept., 1887	Local...	Serial.....
51	Clementon—Bldg. and Loan, J. W. Davis.....	Mar., 1892	Local...	Serial.....
52	Collingswood—Mutual, S. C. McGill.....	May, 1890	Local...	Serial.....
53	Gloucester City—United Mutual, Henry Black...	Aug., 1866	Local...	Serial.....
54	Improvement, D. H. Mullin.....	June, 1887	Local...	Serial.....
55	Haddonfield—Mutual, J. L. Rowand.....	Feb., 1874	Local...	Serial.....
56	Lindenwold—United Towns, E. W. O'Connor*..	Mar., 1890	Local...	Serial.....

\*Gibbsboro, N. J.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—Continued.

Frequency of issuing series.	NUMBER OF SERIES.		SERIES MATURED DURING YEAR.*		INSTALLMENT DUES PER SHARE.		Entrance, assessment, fees per share.	Maturing value of shares.	Office number.
	Issued.	Running.	Date of maturity.	Time (in months).	When payable.	Amount payable.			
½ Yearly.....	40	20	{ Oct., '96 Apr., '97 }	†125	Monthly....	\$1 00	\$0 10	\$200	32
Irregularly.....	1	1	.....	.....	Monthly....	1 00	.....	50	31½
½ Yearly.....	1	1	.....	.....	Monthly....	1 00	25	200	32½
Yearly.....	27	11	{ July, '97 July, '96 }	140½	Monthly....	1 00	.....	200	33
Yearly.....	8	7	.....	.....	Monthly....	1 00	10	200	34
Yearly.....	24	11	Feb., 1897	†132	Monthly....	1 00	10	200	35
Yearly.....	26	11	June, 1896	135	Monthly....	1 00	.....	200	36
Yearly.....	7	7	.....	.....	Monthly....	1 00	25	200	37
Irregularly.....	4	3	.....	.....	Monthly....	1 00	.....	200	38
Yearly.....	5	5	.....	.....	Monthly....	1 00	10	200	39
Biennially.....	5	5	.....	.....	Monthly....	1 00	25	200	40
Yearly.....	26	12	Mar., 1897	156	Monthly....	50	1 00	100	41
Yearly.....	23	11	Nov., 1896	140	Monthly....	50	1 00	100	42
Yearly.....	14	11	May, 1897	142	Monthly....	50	1 00	100	43
½ Yearly.....	7	4	.....	.....	Monthly....	50	1 00	100	44
Yearly.....	10	10	.....	.....	Monthly....	1 00	25	200	45
Yearly.....	15	11	Sept., 1896	136	Monthly....	50	50	100	46
Yearly.....	11	11	.....	.....	Monthly....	1 00	25	200	47
Yearly.....	18	10	June, 1896	128	Monthly....	1 00	25	200	48
Yearly.....	17	17	Mar., 1897	‡132	Monthly....	1 00	.....	200	49
Yearly.....	10	10	Aug., 1897	120	Monthly....	1 00	.....	200	50
Yearly.....	5	5	.....	.....	Monthly....	1 00	15	200	51
½ Yearly.....	14	14	.....	.....	Monthly....	1 00	10	200	52
Yearly.....	30	11	May, 1897	133	Monthly....	1 00	25	200	53
Yearly.....	10	10	.....	.....	Monthly....	1 00	25	200	54
Yearly.....	23	11	June, 1896	136	Monthly....	1 00	.....	200	55
Yearly.....	8	8	.....	.....	Monthly....	1 00	15	200	56

\* In all cases, except where otherwise noted, the fiscal associational year is referred to in these tables. † Paid \$200.91 and \$200.15, respectively. ‡ Paid \$201.87. § Paid \$207.98.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—Continued.

Office number.	LOCATION AND NAMES OF ASSOCIATION AND SECRETARY.	Date of organization.	Local, State, national.	Terminating, serial, perpetual.
CAMDEN COUNTY—CONTINUED.				
57	Magnolia—Mutual, J. J. Albertson.....	May, 1889	Local....	Serial.....
58	Merchantville—Bldg. and Loan, T. S. Nekervis..	Aug., 1880	Local....	Serial.....
59	Camden City—Artisans', Geo. E. Fry.....	Dec., 1873	Local ...	Serial.....
60	Bishop Bayley, Thomas Curley.....	Mar., 1880	Local....	Serial.....
61	Brotherhood, Francis Warren.....	Jan., 1892	Local....	Serial.....
62	Camden, A. L. Mulford.....	July, 1867	Local....	Serial.....
63	City, E. K. Fortiner.....	May, 1874	Local..	Serial.....
64	Economy, J. J. Burleigh.....	Dec., 1881	Local....	Serial.....
65	Eastern Union, A. P. Fleming.....	Mar., 1893	Nat'l....	Perpetual..
66	Excelsior, Edmund May.....	July, 1870	Local....	Serial.....
67	Franklin, E. K. Fortiner.....	Sept., 1873	Local....	Serial.....
68	German Centennial, A. J. Oberst.....	April, 1876	Local....	Serial.....
69	Guarantee, G. M. Beringer.....	Aug., 1886	Local....	Serial.....
70	Kosciuszko, Michael Baranski.....	Feb., 1896	Local....	Serial.....
71	Homestead, G. G. Felton.....	Jan., 1884	Local....	Serial.....
72	Masonic, G. P. Williams.....	Nov., 1894	State....	Serial.....
73	Mechanics' and Workingmen's, G. G. Felton..	Feb., 1871	Local....	Serial.....
74	Mutual, B. F. Sutton .....	April, 1872	Local....	Serial.....
75	Mutual Bank, L. A. Tyler.....	May, 1894	Nat'l....	Serial.....
76	Mutual Guarantee, Thos. Gaffney.....	Feb., 1891	Nat'l....	Serial.....
77	North Camden, J. J. Burleigh.....	Oct., 1879	Local....	Serial.....
78	People's, G. G. Felton.....	Mar., 1871	Local....	Serial.....
79	Provident, A. D. Ambruster.....	Dec., 1892	Local....	Serial.....
80	South Camden, C. H. Laird, Jr.....	June, 1895	Local....	Serial.....
81	South Ward, S. C. Newton.....	June, 1859	Local....	Serial.....
82	State Mutual, F. R. Fithian .....	Mar., 1892	State....	Serial.....
83	Stockton, F. L. Vinton .....	Dec., 1890	Local....	Serial.....

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—Continued.

Frequency of issuing series.	NUMBER OF SERIES.		SERIES MATURED DURING YEAR *		INSTALLMENT DUES PER SHARE.		Entrance, assessment, fees per share.	Maturing value of shares.	Office number.
	Issued.	Running	Date of maturity.	Time (in months).	When payable.	Amount payable.			
Yearly.....	7	7			Monthly....	\$1 00	\$0 10	\$200	57
Yearly.....	15	11	Apr., 1896	†131	Monthly....	1 00	25	200	58
Yearly.....	42	17	{ Sept., '96 Mar., '97 }	†131	Monthly....	1 00	25	200	59
Yearly.....	12	8				1 00	25	200	60
½ Yearly.....	10	10			Monthly....	1 00	25	200	61
Yearly.....	30	10	Jan., 1897	127	Monthly....	1 00	25	200	62
Yearly.....	23	11			Monthly....	1 00	25	200	63
Yearly.....	15	11	Mar., 1896	135	Monthly....	1 00	15	200	64
					Monthly. {	‡1 00 25	.....	100	65
Yearly.....	27	18	July, 1897	‡126	Monthly....	50	10	200	66
Yearly.....	24	11	Nov., 1896	134	Monthly....	1 00	25	200	67
Yearly.....	23	10	Dec., 1896	129	Monthly....	1 00	25	200	68
Yearly.....	11	11			Monthly....	1 00	25	200	69
Yearly.....	1	1			Monthly....	1 00	25	200	70
Yearly.....	13	11	Oct., 1896	†141	Monthly....	1 00	15	200	71
Monthly.....	19	18			Monthly. {	‡1 00 50	1 00	100	72
Yearly.....	26	11	July, 1896	**137	Monthly. ..	1 00	15	200	73
Yearly.....	25	11			Monthly....	1 00	10	200	74
Monthly.....	36	36			Monthly. {	‡1 00 25	1 00	100	75
Monthly.....	72	72			Monthly....	75	1 00	100	76
Yearly.....	17	11			Monthly....	1 00	15	200	77
Yearly.....	26	11	May, 1897	††134	Monthly....	1 00	25	200	78
Yearly.....	4	4			Monthly....	1 00	15	200	79
Yearly.....	2	2			Monthly....	1 00	25	200	80
Yearly.....	36	11	Aug., 1896	††135	Monthly....	1 00	25	200	81
Monthly.....	60	60			Monthly....	50	1 00	100	82
Yearly.....	6	6			Monthly....	1 00	25	200	83

\* In all cases, except where otherwise noted, the fiscal associational year is referred to in these tables. † Paid \$200.47. ‡ Paid \$200.18 and \$200.20. § Range. ¶ Paid \$200.71. † Paid \$202.47. \*\* Paid \$200.10. †† Paid \$200.66. †† Paid \$200.38.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—Continued.

Office number.	LOCATION AND NAMES OF ASSOCIATION AND SECRETARY.	Date of organization.	Local, State, national.	Terminating, serial, perpetual.
CAPE MAY COUNTY.				
84	Avalon City—Bldg. and Loan, S. D. Jones.....	April, 1889	Local....	Serial.....
85	Cape May City—Saving Fund, H. S. Rutherford..	Jan., 1867	Local....	Serial.....
86	Cape May C. H.—Mechanics', E. C. Hewitt.....	Feb., 1872	Local....	Serial.....
87	Dennisville—Loan and Bldg., L. M. Rice.....	Feb., 1881	Local....	Serial.....
88	Ocean City—Bldg and Loan, Wm. Lake.....	Mar., 1887	Local...	Serial.....
89	Sea Isle City—Bldg. and Loan, Jos. I. Scull.....	Aug., 1888	Local....	Serial.....
90	South Seaville—Loan and Bldg., I. S. Townsend..	Feb., 1872	Local....	Serial.....
91	Tuckahoe—Bldg. and Loan, S. C. G. Stevens....	Feb., 1870	Local....	Serial.....
CUMBERLAND COUNTY.				
92	Bridgeton—Merchants' and Mech's', C. F. Dare..	April, 1870	Local....	Serial.....
93	Saving Fund, T. U. Harris.....	June, 1865	Local....	Serial.....
94	Millville—Columbian, A. E. Ritchie.....	Oct., 1892	Local....	Serial.....
95	Hope, Alex. McCorristin.....	Dec., 1880	Local....	Serial.....
96	Institute, E. B. Goodwin.....	Oct., 1883	Local...	Serial.....
97	Security, E. B. Goodwin.....	Nov., 1874	Local....	Serial.....
98	Vineland—Mechanics', S. F. Hurd.....	July, 1873	Local...	Serial.....
ESSEX COUNTY.				
99	Belleville—Bldg. and Loan, R. P. Scaine.....	Sept., 1873	Local...	Serial.....
100	Home, O. A. Fairchild.....	Nov., 1890	Local....	Serial.....
101	Bloomfield—Bldg. and Loan, Henry Lawrence...	Jan., 1886	Local....	Serial.....
102	Essex County, F. E. Langstroth.....	Oct., 1885	Local...	Serial.....
103	Caldwell—Bldg. and Loan, Allen Lindsley.....	Dec., 1890	Local....	Serial.....
104	East Orange—Bldg. and Loan, O. H. Condit.....	Mar., 1887	Local....	Serial.....
105	Franklin—Bldg. and Loan, J. H. White*.....	Oct., 1886	Local....	Serial.....
106	Irvington—Bldg. and Loan, Franklin Kissam...	July, 1887	Local....	Serial.....
107	Montclair—Bldg. and Loan, C. A. Cook.....	Feb., 1886	Local...	Serial.....
108	Orange—Bldg. and Loan, A. H. Sherman.....	Feb., 1887	Local...	Serial.....
109	Orange Valley—Bldg. and Loan, H. R. Terhune..	April, 1888	Local....	Serial.....
110	South Orange—Bldg. and Loan, C. J. Barrett...	Sept., 1887	Local...	Serial.....
111	Vailsburg—Bldg. and Loan, Arnold Brandorf...	Feb., 1892	Local....	Serial.....
111½	Irvington—Ideal, F. C. Lampe.....	June, 1897	Local...	Perpetual..

\*Avondale.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—Continued.

Frequency of issuing series.	NUMBER OF SERIES.		SERIES MATURED DURING YEAR.*		INSTALLMENT DUES PER SHARE.		Entrance, assessment, fees per share	Maturing value of shares.	Office number.
	Issued.	Running.	Date of maturity.	Time (in months).	When payable.	Amount payable.			
½ Yearly.....	15	15	.....	.....	Monthly....	\$1 00	\$0 15	\$200	84
Yearly.....	28	11	May, 1896	136	Monthly....	1 00	.....	200	85
Yearly.....	23	11	Sept., 1896	140	Monthly....	1 00	.....	200	86
Yearly.....	16	11	Oct., 1896	140	Monthly....	1 00	.....	200	87
Yearly.....	10	10	.....	.....	Monthly....	1 00	25	200	88
¼ Yearly.....	18	18	.....	.....	Monthly....	1 00	15	200	89
Yearly.....	25	12	Mar., 1897	†144	Monthly....	1 00	25	200	90
Yearly.....	27	10	Oct., 1896	128	Monthly....	1 00	25	200	91
Yearly.....	27	12	Mar., 1897	144	Monthly....	1 00	.....	200	92
Biennially.....	17	6	.....	.....	Monthly....	1 00	1 00	200	93
Yearly.....	5	5	.....	.....	Monthly....	1 00	.....	200	94
Yearly.....	15	11	Aug., 1896	‡140	Monthly....	1 00	1 00	200	95
Yearly.....	13	11	Aug., 1896	‡143	Monthly....	1 00	.....	200	96
Yearly.....	20	11	Sept., 1896	142½	Monthly....	1 00	.....	200	97
½ Yearly.....	26	17	.....	.....	Monthly....	1 00	.....	200	98
Yearly.....	28	11	Oct., 1896	134	Monthly....	1 00	35	200	99
Yearly.....	6	6	.....	.....	Monthly....	1 00	.....	200	100
Yearly.....	11	10	May, 1896	125	Monthly....	1 00	1 00	200	101
Yearly.....	12	11	Sept., 1896	131	Monthly....	1 00	.....	200	102
Yearly.....	5	5	.....	.....	Monthly....	1 00	.....	200	103
Yearly.....	10	10	.....	.....	Monthly....	1 00	50	200	104
Yearly.....	10	10	.....	.....	Monthly....	1 00	.....	200	105
¼ Yearly.....	15	15	.....	.....	Monthly....	1 00	.....	200	106
Yearly.....	11	11	.....	.....	Monthly....	1 00	.....	200	107
Yearly.....	13	13	.....	.....	Monthly....	1 00	25	200	108
¼ Yearly.....	19	19	.....	.....	Monthly....	1 00	75	200	109
Yearly.....	10	10	.....	.....	Monthly....	1 00	50	200	110
¼ Yearly.....	6	6	.....	.....	Monthly....	1 00	50	200	111
.....	.....	.....	.....	.....	Monthly....	5 00	.....	100	111½

\*In all cases, except where otherwise noted, the fiscal associational year is referred to in these tables. †Paid \$202.17. ‡Paid \$204. §Paid \$200.37. || Per pass-book or member.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—Continued.

Office number.	LOCATION AND NAMES OF ASSOCIATION AND SECRETARY.	Date of organization.	Local, State, national.	Terminating, serial, perpetual.
ESSEX COUNTY—CONTINUED.				
112	Newark—Ætna, Ernest Nagel.....	June, 1890	Local....	Serial.....
113	American, S. W. Chapman.....	Aug., 1895	Nat'l....	Perpetual...
114	Beneficial, P. L. Bryce.....	Mar., 1893	Local....	Serial.....
115	Casino, Felix Ohaus.....	Feb., 1892	Local....	Serial.....
116	Central, A. A. Sippel.....	June, 1881	Local....	Serial.....
117	Chosen Friends', G. H. Westervelt.....	Oct., 1889	Nat'l....	Perpetual...
118	Citizens', George Grimme.....	Dec., 1891	Local....	Serial.....
119	Clinton Hill, I. W. Williams.....	Dec., 1895	Local....	Serial.....
120	Commonwealth, M. L. Pfeil.....	June, 1894	Local....	Serial.....
121	Court House, Meier Newman.....	June, 1893	Local....	Serial.....
122	Eighth Ward, Seymour Tucker.....	Jan., 1886	Local....	Serial.....
123	Enterprise, Thos. Gallacher.....	Mar., 1883	Local....	Serial.....
124	Equitable, John Gray.....	Mar., 1895	Local...	Serial.....
125	Equitable Savings, C. H. Galliker.....	May, 1896	State...	Perpetual...
126	Excelsior, Morris Cohn.....	May, 1879	Local....	Serial.....
127	Fireside, J. B. Faitoute.....	Jan., 1887	Local....	Serial.....
128	First Italian, E. V. A. Belfatto.....	Mar., 1891	Local...	Serial.....
129	Five Per Cent., Noah Guter.....	April, 1895	Local....	Serial.....
130	Fourteenth Ward, A. M. Linnett.....	Dec., 1885	Local....	Serial.....
131	Fraternal, B. H. Van Ness.....	April, 1887	Local....	Serial.....
132	German, O. C. Lienau.....	June, 1881	Local....	Serial.....
133	Grand, George Grimme.....	Nov., 1891	Local....	Serial.....
134	Hearthstone, J. B. Faitoute.....	Dec., 1888	Local....	Serial.....
135	Improved, C. C. Lienau.....	April, 1893	Local....	Serial.....
136	Home, Max Sachs.....	May, 1884	Local....	Serial.....
137	Howard, Thos. Gallacher.....	Aug., 1884	Local....	Serial.....
138	Junior Order, D. D. Slaughter.....	Nov., 1895	Local....	Serial.....
139	Knights of Pythias, Rudolph Levi.....	April, 1886	Local....	Serial.....
140	Lincoln, John Hust.....	Jan., 1887	Local....	Serial.....
141	Mechanics', Fred. L. Cobb.....	Aug., 1884	Local....	Serial.....
142	Mercantile Co-op. Bank, A. L. Chatterton...	Jan., 1894	Nat'l*...	Perpetual...
143	Mercer, Adam Herzinger.....	Dec., 1890	Local....	Serial.....

\* Not outside of State yet.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—Continued.

Frequency of issuing series.	NUMBER OF SERIES.		SERIES MATURED DURING YEAR.*		INSTALLMENT DUES PER SHARE.		Entrance, assessment, fees per share.	Maturing value of shares.	Office number.
	Issued.	Running.	Date of maturity.	Time (in months).	When payable.	Amount payable.			
1/4 Yearly.....	14	14			Monthly....	\$100		\$200	112
.....					Monthly. {	30		100	113
.....					Monthly. {	50			
1/2 Yearly.....	8	8			Monthly....	1 00		200	114
1/3 Yearly.....	10	10			Monthly....	1 00		200	115
Yearly†.....	9	7	Oct., 1896	136	Monthly....	1 00		200	116
.....					Monthly....	1 00		200	117
1/2 Yearly†.....	6	6			Monthly....	1 00		200	118
1/3 Yearly.....	2	2			Monthly....	1 00		200	119
1/4 Yearly.....	6	6			Monthly....	1 00		200	120
Yearly†.....	7	7			Monthly....	1 00		200	121
1/2 Yearly.....	12	12			Monthly....	1 00		200	122
1/3 Yearly.....	16	13	Apr., 1896	133	Monthly....	1 00		200	123
1/4 Yearly.....	6	3			Monthly....	1 00	\$0 20	300	124
.....					Monthly. {	1 00		100	125
.....					Monthly. {	25			
1/2 Yearly.....	14	11	Sept., 1896	135	Monthly....	1 00		200	126
1/3 Yearly.....	11	11			Monthly....	1 00		200	127
Yearly.....	7	6			Monthly....	1 00		200	128
1/2 Yearly.....	6	6			Monthly....	1 00		200	129
1/3 Yearly.....	45	45	Mar., 1897	135	Monthly....	1 00	1 00	200	130
Yearly.....	10	10			Monthly....	1 00		200	131
Yearly.....	11	9			Monthly....	1 00	25	200	132
Yearly.....	5	5			Monthly....	1 00		200	133
1/2 Yearly.....	16	16			Monthly....	1 00		200	134
1/3 Yearly.....	8	8			Monthly....	1 00		200	135
Yearly.....	11	10			Monthly....	1 00		200	136
Yearly.....	13	11	Nov. 1896	135	Monthly....	1 00		200	137
1/2 Yearly.....	3	3			Monthly....	1 00		200	138
Yearly.....	11	11			Monthly....	1 00		200	139
1/2 Yearly.....	13	13			Monthly....	1 00		200	140
Yearly.....	9	8	Oct., 1895	141	Monthly....	1 00		200	141
.....					Monthly. {	1 00		100	142
.....					Monthly. {	25	1 00		
Yearly.....	6	6			Monthly....	1 00		200	143

\* In all cases, except where otherwise noted, the fiscal associational year is referred to in these tables. † Irregularly. ‡ Range. § Per member or pass-book. ¶ Paid \$200.34.

TABLE I.—LIST OF BUILDING AND LOAN ASSOCIATIONS  
OF NEW JERSEY—Continued.

Office number.	LOCATION AND NAMES OF ASSOCIATION AND SECRETARY.	Date of organization.	Local, State, national.	Terminating, serial, perpetual.
ESSEX COUNTY—CONTINUED.				
144	Newark—Metropolitan, Chas. E. Gerndt.....	Oct., 1894	State.....	Serial.....
145	Modern, Ernest Nagel.....	May, 1892	Local.....	Serial.....
146	Mutual, J. A. Berry.....	May, 1867	Local.....	Serial.....
147	Mutual Land and Home,* C. F. Manning..	Jan., 1892	Local.....	Serial*.....
148	National Provident, A. P. Gifford.....	July, 1896	State.....	Serial.....
149	Newark, G. W. Frey.....	May, 1883	Local.....	Serial.....
150	New Jersey, August Haine.....	July, 1887	Local.....	Serial.....
151	Norfolk, C. P. Nagel.....	April, 1888	Local.....	Serial.....
152	North End, J. H. McKinnon.....	May, 1889	Local.....	Serial.....
153	Northwestern, Thos. Gallacher.....	Mar., 1892	Local.....	Serial.....
154	Passaic, Max Sachs.....	June, 1884	Local.....	Serial.....
155	People's, M. P. Roche.....	Feb., 1896	Local.....	Perpetual..
156	Phenix, C. O. Lieman.....	Dec., 1886	Local.....	Serial.....
157	Progress, Meier Newman.....	Feb., 1895	Local.....	Serial.....
158	Protection, G. W. Frey.....	Jan., 1886	Local.....	Serial.....
159	Prudential, John Kretler.....	June, 1892	Local.....	Serial.....
160	Reliable, Ferd. Heichenauer.....	Sept., 1884	Local.....	Serial.....
161	Republic, E. L. Conklin.....	Nov., 1893	State.....	Perpetual..
162	Roserville, J. S. Stewart.....	Nov., 1885	Local.....	Serial.....
163	Savings, F. J. Burgdorf.....	Jan., 1886	Local.....	Serial.....
164	Security, G. B. Duncan.....	Jan., 1884	Local.....	Serial.....
165	Seventh Ward, J. A. Berry.....	Oct., 1891	Local.....	Serial.....
166	Springfield, Ernest Nagel.....	July, 1893	Local.....	Serial.....
167	State, F. W. Sullivan.....	Aug., 1887	Local.....	Serial.....
168	Standard, Max Sachs.....	Sept., 1886	Local.....	Serial.....
169	Tenth Ward, C. B. Duncan.....	Feb., 1887	Local.....	Serial.....
170	Pentonia, Felix Chaus.....	Oct., 1890	Local.....	Serial.....
171	Fifteenth Ward, Fred. Westphal.....	April, 1887	Local.....	Serial.....
172	Union, De F. P. Lozier.....	Oct., 1887	Local.....	Serial.....

\* Homestead association.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—Continued.

Frequency of issuing series.	NUMBER OF SERIES.		SERIES MATURED DURING YEAR.*		INSTALLMENT DUES PER SHARE.		Entrance, assessment, fees per share.	Maturing value of shares.	Office number.
	Issued.	Running.	Date of maturity.	Time (in months).	When payable.	Amount payable.			
Monthly.....	36	36			Weekly....	\$0 07	\$1 00	\$50 } 100 }	144
½ Yearly.....	8	8			Monthly....	25			
¼ Yearly.....	8	8			Monthly....	1 00	200	145	
¼ Yearly.....	95	42	Dec., '96 Mar., '97 June, '97 Sept., '97	129	Monthly....	1 00	10	200	146
Indefinite.....	1	1					Weekly....	1 00	†50 00
Monthly.....	23	23			Monthly. {	1 00	}.....	200	148
Yearly.....	12	11			Monthly....	50			
Yearly.....	12	11			Monthly....	1 00	200	149	
½ Yearly.....	18	18			Monthly....	1 00	200	150	
¼ Yearly.....	18	18			Monthly....	1 00	200	151	
¼ Yearly.....	16	16			Monthly....	1 00	200	152	
Yearly.....	5	5			Monthly....	1 00	200	153	
½ Yearly.....	11	10			Monthly....	1 00	200	154	
¼ Yearly.....	18	18			Weekly....	25	‡25	100	155
¼ Yearly.....	4	4			Monthly....	1 00	200	156	
Yearly.....	11	11			Monthly. {	50	}.....	100	157
½ Yearly.....	10	10			Monthly....	75			
Yearly.....	11	11			Monthly....	1 00	200	158	
½ Yearly.....	10	10			Monthly....	1 00	200	159	
¼ Yearly.....	17	16			Monthly....	1 00	200	160	
Yearly.....	10	10			Monthly. {	1 00	}.....	100	161
Yearly.....	15	15			Monthly....	25			
Yearly.....	15	15	Jan., 1897	132	Monthly....	1 00	200	162	
Yearly.....	24	22	Nov., 1896	136	Monthly....	1 00	200	163	
Yearly.....	14	14			Monthly....	1 00	‡25	200	164
Yearly.....	7	7			Monthly....	1 00	200	165	
Yearly.....	15	15			Monthly....	1 00	200	166	
Yearly.....	10	10			Monthly....	1 00	200	167	
Yearly.....	10	10			Weekly....	25	200	168	
Yearly.....	20	20			Monthly....	1 00	200	169	
Yearly.....	12	12			Weekly....	25	200	170	
Yearly.....	11	11			Monthly....	1 00	200	171	
Yearly.....	19	19			Monthly....	1 00	200	172	

\* In all cases, except where otherwise noted, the fiscal associational year is referred to in these tables. † Equalization fee. ‡ Homestead association. § Per pass-book or member. || Range.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS  
OF NEW JERSEY—Continued.

Office number.	LOCATION AND NAMES OF ASSOCIATION AND SECRETARY.	Date of organization.	Local, State, national.	Terminating, serial, perpetual.
ESSEX COUNTY—CONTINUED.				
173	Newark—Uptown, Jacob A. Geiger.....	June, 1892	Local....	Serial.....
174	Washington, George Grimme.....	May, 1887	Local....	Serial.....
175	West End, H. T. Meyer.....	June, 1888	Local....	Perpetual...
176	Woodside, A. G. Heller.....	Aug., 1884	Local....	Serial.....
177	Workingmen's, O. T. Heinz.....	April, 1888	Local....	Serial.....
172½	Building-Loan Trust, E. A. Hifton.....	Feb., 1897	Nat'l....	Perpetual...
173½	New Jersey Central, W. M. Brewster.....	Jan., 1897	Nat'l....	Perpetual...
174½	Bergen, C. H. MacMahon.....	Jan., 1897	Local....	Serial.....
175½	East End, Thomas Gallacher.....	Feb., 1897	Local....	Serial.....
176½	Commercial, E. T. Wilson.....	June, 1897	Nat'l....	Perpetual...
177½	Treasury Corporation, J. E. Pidgeon.....	June, 1896	State....	Serial.....
GLOUCESTER COUNTY.				
178	Clayton—Building, W. A. Williamson.....	Mar., 1880	Local....	Serial.....
179	Glassboro—Loan and Bldg., Thos. Annadown..	June, 1883	Local....	Serial.....
180	Mullica Hill—Loan and Bldg., E. L. Stratton..	Jan., 1876	Local....	Serial.....
181	Paulsboro—Loan and Bldg., W. J. Adamson....	Mar., 1873	Local....	Serial.....
182	Swedesboro—Loan and Bldg., Samuel Avis.....	May, 1871	Local....	Serial.....
183	Williamstown—Monroe, H. K. Bugbee.....	Feb., 1870	Local....	Serial.....
184	Woodbury—Real Estate, G. E. Pierson.....	May, 1871	Local....	Serial.....
HUDSON COUNTY.				
185	Arlington—Bldg. and Loan, E. E. Allbee.....	June, 1892	Local....	Perpetual...
186	Equity, John Sumner.....	Jan., 1889	Local....	Perpetual...
187	Kearny, F. C. Williams.....	Nov., 1884	Local....	Serial.....
188	Bayonne—Building, J. H. Johnston.....	Nov., 1884	Local....	Serial.....
189	Centreville, J. P. Krebs.....	Aug., 1889	Local....	Serial.....
190	Pamrapo, J. T. Hicks.....	Mar., 1887	Local....	Serial.....

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—Continued.

Frequency of issuing series.	NUMBER OF SERIES.		SERIES MATURED DURING YEAR *		INSTALLMENT DUES PER SHARE.		Entrance, assessment, fees per share.	Maturing value of shares.	Office number.
	Issued.	Running.	Date of maturity.	Time (in months).	When payable.	Amount payable.			
3/4 Yearly.....	9	9	.....	.....	Monthly....	\$1 00	.....	\$200	173
Yearly.....	10	10	.....	.....	Monthly....	1 00	.....	200	174
.....	.....	.....	.....	.....	Monthly....	1 00	\$0 25	200	175
Yearly.....	13	11	Nov., 1896	†134	Monthly....	1 00	.....	200	176
1/2 Yearly.....	16	13	.....	.....	Weekly.....	25	.....	200	177
.....	.....	.....	.....	.....	Monthly. {	1 00	.....	100	172 1/2
.....	.....	.....	.....	.....	Monthly. {	1 00	.....	100	173 1/2
1/4 Yearly.....	3	3	.....	.....	Monthly....	1 00	.....	200	174 1/2
1/2 Yearly.....	1	1	.....	.....	Monthly....	1 00	.....	200	175 1/2
.....	.....	.....	.....	.....	Monthly. {	1 00	.....	200	176 1/2
.....	.....	.....	.....	.....	Weekly.....	50	.....	.....	.....
Monthly.....	1	1	.....	.....	Monthly....	10	1 00	{ 100	{ 177 1/2
.....	.....	.....	.....	.....	.....	50	.....	{ 1,000 }	.....
Yearly.....	13	10	.....	.....	Monthly....	1 00	.....	200	178
Triennially...	5	4	.....	.....	Monthly....	1 00	.....	200	179
Yearly.....	21	11	Dec., 1896	144	Monthly....	1 00	250	200	180
Yearly.....	23	11	July, 1896	141	Monthly....	1 00	.....	200	181
Yearly.....	21	11	Jan., 1897	141	Monthly....	1 00	.....	200	182
Yearly.....	22	9	Jan., 1897	143	Monthly....	1 00	.....	200	183
Yearly.....	26	11	Jan., 1897	141	Monthly....	1 00	.....	200	184
.....	.....	.....	.....	.....	Monthly....	50	10	100	185
.....	.....	.....	.....	.....	Monthly....	50	25	100	186
1/4 Yearly.....	16	14	April, 1896	¶133	Monthly....	1 00	25	200	187
Yearly.....	9	8	.....	.....	Monthly....	1 00	.....	200	188
Yearly**.....	9	9	.....	.....	Monthly....	1 00	.....	200	189
Yearly.....	10	10	.....	.....	Monthly....	1 00	250	300	190

\* In all cases, except where otherwise noted, the fiscal associational year is referred to in these tables. † Paid \$201.47. ‡ Range. § Per pass-book or member. ¶ Paid \$202.30. ¶ Paid \$200.73. \*\* Irregularly.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—Continued.

Office number.	LOCATION AND NAMES OF ASSOCIATION AND SECRETARY.	Date of organization.	Local, State, national.	Terminating, serial, perpetual.
HUDSON COUNTY.—CONTINUED.				
222	Jersey City—Lincoln, T. R. Lewis.....	June, 1886	Local....	Serial.....
223	Madison, C. M. Horton.....	Mar., 1889	Local....	Serial.....
224	Mortgage Bank, N. G. Vreeland.....	Jan., 1892	Local....	Perpetual..
225	Monticello, J. A. Knoeler.....	Feb., 1886	Local...	Serial.....
226	Montgomery, J. P. Landrine.....	May, 1889	Local....	Terminat'g.
227	North Hudson, A. A. Franck.....	May, 1886	Local....	Serial.....
228	Pavonia, D. D. Clark.....	May, 1885	Local...	Serial.....
229	Phoenix, J. S. Clarke.....	Jan., 1884	Local....	Serial.....
230	Security, O. H. Lohsen.....	Nov., 1887	Local....	Serial.....
230½	Security Union, Albert Ball*.....	July, 1894	Nat'l....	Serial.....
231	Star, C. W. Laws.....	Aug., 1885	Local....	Serial.....
232	Union, W. R. Starrett.....	April, 1890	Local....	Serial.....
233	Washington, Samuel Drayton.....	June, 1887	Local....	Serial.....
234	West Side, Francis Gormley.....	Feb., 1896	Local....	Serial.....
229½	Progressive, N. G. Vreeland.....	Jan., 1897	Local....	Perpetual..
231½	Woodlawn, Alfred Hargen.....	Jan., 1897	Local....	Perpetual..
232½	Provident, Thomas Jacobs.....	Aug., 1896	Local....	Perpetual..
233½	Provident Institution, G. W. Glaze †.....	Aug., 1896	State....	Perpetual..
234½	N. J. Savings and Loan, J. B. Sproles.....	June, 1897	Nat'l....	Serial.....
HUNTERDON COUNTY.				
235	Flemington—Bldg. and Loan, J. L. Connet.....	Feb., 1892	Local....	Terminat'g.
236	Lambertville—Centennial, Levi Brown.....	May, 1876	Local....	Serial.....
MERCER COUNTY.				
237	Hightstown—Bldg. and Loan, W. W. Swett.....	Feb., 1890	Local....	Serial.....
238	Hopewell—People's, J. C. Harrison.....	Mar., 1893	Local....	Terminat'g.
239	Pennington—Bldg. and Loan, T. D. Durling.....	Sept., 1889	Local....	Terminat'g.
240	Trenton—Equitable, C. I. Baumgartner.....	Nov., 1895	Local....	Perpetual..
241	N. J. Bldg. Loan & Inv. Co., J. H. Scudder..	July, 1891	State....	Perpetual..

\*Scranton, Pa.; no business yet in New Jersey. †New York.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—Continued.

Frequency of issuing series.	NUMBER OF SERIES.		SERIES MATURED DURING YEAR *		INSTALLMENT DUES PER SHARE.		Entrance, assessment, fees per share.	Maturing value of shares.	Office number.
	Issued.	Running.	Date of maturity.	Time (in months).	When payable.	Amount payable.			
1/4 Yearly.....	23	22	Sept., 1896	120	1/4 Monthly..	†\$0 25	†\$0 50	\$200	222
1/2 Yearly.....					Monthly....	1 00	‡50	200	223
Yearly.....	11	10	June, 1896	134 1/2	Monthly....	1 00	‡50	200	224
Yearly.....	1	1			Weekly.....	25	‡50	200	225
Yearly.....	9	9			Weekly.....	25	‡50	200	226
1/2 Yearly.....	12	11			Monthly....	1 00	‡50	200	227
Yearly.....	12	10	Sept., 1896	129	1/2 Monthly..	50	‡50	200	228
1/4 Yearly.....	36	31			Monthly....	1 00	‡50	200	229
Monthly.....					Monthly....	1 00	‡50	200	230
Yearly.....	11	10	Aug., 1896	130	Monthly....	1 00	‡50	100	230 1/2
1/2 Yearly.....	14	14			Monthly....	1 00	‡50	200	231
1/2 Yearly ¶.....	12	12			Monthly....	1 00	‡50	200	232
1/2 Yearly.....	2	2			Weekly.....	25	‡50	200	233
					Weekly.....	25	‡50	200	234
					Weekly.....	25	‡50	200	229 1/2
					Weekly.....	25	‡50	200	231 1/2
					Monthly....	50	10	100	232 1/2
					Monthly....	1 00	**	100	233 1/2
Monthly.....	3	3			Monthly....	50	1 00	100	234 1/2
					Monthly....	25	1 00	100	235
Yearly.....	21	12	July, 1896	††147	Monthly....	1 00	25	200	236
Yearly ¶.....	3	3			Monthly....	1 00	25	200	237
	1	1			Monthly....	1 00		200	238
	1	1			Monthly....	1 00		200	239
					Monthly....	1 00	1 00	200	240
					Monthly....	1 00	30	100	241

\* In all cases, except where otherwise noted, the fiscal associational year is referred to in these tables. † Weekly. ‡ Per member or pass-book. § Dues, \$136.75; paid \$201.48. ¶ Range. ¶ Irregularly. \*\* Various. †† Paid \$201.40.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—Continued.

Office number.	LOCATION AND NAMES OF ASSOCIATION AND SECRETARY.	Date of organization.	Local, State, national.	Terminating, serial, perpetual.
MERCER COUNTY.—CONTINUED.				
238½	Trenton—American, J. V. Boyd.....	Dec., 1896	State....	Perpetual..
239½	Mercer* .....	Mar., 1854	Local....	.....
240½	Mechanics*.....	Sept., 1862	Local....	.....
241½	People's†.....	Oct., 1890	Nat'l....	.....
MIDDLESEX COUNTY.				
242	Dunellen—Bldg. and Loan, G. W. Day.....	April, 1887	Local....	Serial.....
243	Jamesburg—Mutual, J. D. Courter.....	Feb., 1869	Local....	Serial.....
244	South River—Bldg. and Loan, Wm. Campbell...	April, 1892	Local....	Serial.....
245	South Amboy—Star, Tobias Grace.....	Jan., 1889	Local....	Serial.....
246	Perth Amboy—Citizens', Harry Conard.....	Dec., 1892	Local...	Perpetual..
247	Homestead, J. S. Wight.....	Sept., 1886	Local....	Serial.....
247½	Bi-centennial, J. E. Chapman.....	May, 1885	Local....	Terminat'g.
248	New Brunswick—American, P. G. Polhemus....	Mar., 1887	Local....	Terminat'g.
249	Excelsior, T. E. Townsend.....	April, 1888	Local....	Terminat'g.
250	Homestead, Anthony Viehman.....	June, 1886	Local....	Serial.....
251	Merchants', T. E. Townsend.....	Jan., 1895	Local...	Serial.....
252	People's, D. F. R. Runyon.....	Mar., 1880	Local....	Serial.....
253	Provident, E. B. Wyckoff.....	June, 1894	Local....	Serial.....
254	Security, D. D. Williamson.....	Mar., 1889	Local....	Serial.....
255	Workingmen's, Patrick Hagerty.....	May, 1884	Local....	Serial.....
MONMOUTH COUNTY.				
256	Asbury Park—Bldg. and Loan, H. C. Winsor...	Feb., 1874	Local....	Serial.....
257	Atlantic Highlands—Sav. Fund, C. R. Snyder...	Nov., 1887	Local....	Serial.....
258	Belmar—Bldg. and Loan, Charles McDermott...	Aug., 1891	Local....	Serial.....
259	Freehold—Mutual, A. C. Hartshorne.....	June, 1869	Local....	Serial.....
260	Keyport—Loan, B. B. Ogden.....	Nov., 1880	Local....	Serial.....
261	Long Branch—Bldg. and Loan, L. G. Bliss.....	Dec., 1869	Local....	Serial.....
262	Manasquan—Squan Village, J. W. Borden.....	April, 1874	Local....	Serial.....

\*In hands of receiver. †Of Syracuse, N. Y.; no information obtainable.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—Continued.

Frequency of issuing series.	NUMBER OF SERIES.		SERIES MATURED DURING YEAR *		INSTALLMENT DUES PER SHARE.		Entrance, assessment, fees per share.	Maturing value of shares.	Office number.
	Issued.	Running.	Date of maturity.	Time (in months).	When payable.	Amount payable.			
.....	.....	.....	.....	.....	Monthly. {	†\$0 25 75 }	.....	\$100	238½
.....	.....	.....	.....	.....	.....	.....	.....	.....	239½
.....	.....	.....	.....	.....	.....	.....	.....	.....	240½
.....	.....	.....	.....	.....	.....	.....	.....	.....	241½
Biennially†	3	3	.....	.....	Monthly....	1 00	\$0 10	200	242
Biennially†	11	5	Sept., 1896	143	Monthly....	1 00	.....	200	243
Yearly.....	5	5	.....	.....	Monthly....	1 00	25	200	244
Yearly.....	8	8	.....	.....	Monthly....	1 00	10	200	245
.....	.....	.....	.....	.....	Weekly.....	25	250	100	246
½ Yearly.....	32	31	April, 1896	115	Monthly....	1 00	25	200	247
.....	1	1	Dec., 1896	139	Monthly....	1 00	25	200	247½
.....	1	1	.....	.....	Monthly....	1 00	25	200	248
.....	1	1	.....	.....	Monthly....	1 00	25	200	249
½ Yearly.....	13	11	Dec., 1896	104½	Monthly....	2 00	25	300	250
Yearly.....	2	2	.....	.....	Monthly....	1 00	25	200	251
Yearly.....	6	6	.....	.....	Monthly....	1 00	25	200	252
½ Yearly.....	6	6	.....	.....	Monthly....	1 00	25	200	253
Yearly.....	8	8	.....	.....	Monthly....	1 00	25	200	254
Yearly.....	3	2	.....	.....	Monthly....	1 00	25	200	255
Yearly.....	23	10	Jan., 1897	131	Monthly....	1 00	.....	200	256
Yearly.....	9	9	.....	.....	Monthly....	1 00	20	200	257
Yearly.....	6	6	.....	.....	Monthly....	1 00	25	200	258
Yearly.....	15	11	Dec., 1896	138	Monthly....	1 00	.....	200	259
Indefinite.....	3	2	.....	.....	Monthly....	1 00	25	200	260
Yearly.....	20	11	Mar., 1896	136	Monthly....	1 00	.....	200	261
Triennially†	7	3	April, 1896	139	Monthly....	1 00	.....	200	262

\* In all cases, except where otherwise noted, the fiscal associational year is referred to in these tables. † Range. ‡ Irregularly. § Per member or pass-book. ¶ Paid \$200.05.

TABLE 1.—LIST OF BUILDING AND LOAN ASSOCIATIONS  
OF NEW JERSEY—Continued.

Office number.	LOCATION AND NAMES OF ASSOCIATION AND SECRETARY.	Date of organization.	Local, State, national.	Terminating, serial, perpetual.
MONMOUTH COUNTY—CONTINUED.				
263	Malabar—Bldg. and Loan, E. I. Brown.....	June, 1888	Local...	Terminat'g-Serial.....
264	Red Bank—Bldg. and Loan, Thos. Davis, Jr.....	Mar., 1887	Local...	Serial.....
MORRIS COUNTY.				
265	Boonton—Bldg. and Loan, E. A. Fisher.....	May, 1889	Local...	Perpetual...
266	Dover—Bldg. and Loan, S. T. Smith.....	Nov., 1887	Local...	Serial.....
267	Morristown—Bldg. and Loan, I. R. Pierson.....	Sept., 1886	Local...	Serial.....
OCEAN COUNTY.				
268	Toms River—Dover, J. I. Cowpertwait.....	Mar., 1883	Local...	Serial.....
269	Tuckerton—Mutual, C. M. Berry.....	Mar., 1874	Local...	Serial.....
PASSAIC COUNTY.				
270	Little Falls—Bldg. and Loan, C. W. Matches....	Mar., 1887	Local...	Serial.....
271	Passaic—Home, Wm. B. Davidson.....	May, 1895	Local...	Serial.....
272	Mutual, Wm. Malocim.....	April, 1882	Local...	Serial.....
273	People's, Wm. H. Speer.....	Sept., 1887	Local...	Serial.....
274	Union, O. S. Twist.....	May, 1888	Local...	Serial.....
273½	Dundee, M. Lujanovits.....	June, 1897	Local...	Perpetual...
274½	Passaic, G. S. Orcutt.....	April, 1897	Local...	Serial.....
275	Paterson—Celtic, Hugh Sweeney.....	April, 1882	Local...	Serial.....
276	Gibzens', Abram Kanert.....	Mar., 1892	Local...	Serial.....
277	Eastside, E. H. Olden.....	April, 1892	Local...	Serial.....
278	German-American, Julius Schwab.....	Sept., 1892	Local...	Serial.....
279	Iron and Silk, W. J. McFarlan.....	June, 1883	Local...	Serial.....
280	Manchester, G. W. Albee.....	Jan., 1888	Local...	Serial.....
281	Mechanics, W. H. H. Stryker.....	April, 1883	Local...	Serial.....
282	Mutual, E. H. Lambert.....	Nov., 1878	Local...	Serial.....

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—Continued.

Frequency of issuing series.	NUMBER OF SERIES.		SERIES MATURED DURING YEAR.*		INSTALLMENT DUES PER SHARE.		Entrance, assessment, fees per share.	Maturing value of shares.	Office number.
	Issued.	Running.	Date of maturity.	Time (in months).	When payable.	Amount payable.			
Yearly.....	1	1	.....	.....	Monthly....	\$1 00	.....	\$200	263
Yearly.....	10	10	.....	.....	Monthly....	1 00	\$0 15	200	264
Yearly.....	.....	.....	.....	.....	Bi-weekly..	1 00	25	250	265
Yearly.....	.....	.....	.....	.....	Monthly....	1 00	25	200	266
Irregularly.....	8	8	.....	.....	Monthly....	1 00	.....	200	267
Yearly.....	6	5	.....	.....	Monthly....	1 00	.....	200	268
Yearly.....	11	8	Feb., 1897	†144	Monthly....	50	1 00	100	269
Yearly.....	10	10	.....	.....	Monthly....	1 00	‡25	200	270
¼ Yearly.....	4	4	.....	.....	Monthly....	1 00	25	200	271
½ Yearly.....	23	19	July, 1896	‡135	Monthly....	1 00	40	200	272
¼ Yearly.....	19	19	.....	.....	Monthly....	1 00	30	200	273
½ Yearly.....	18	18	.....	.....	Monthly....	1 00	30	200	274
.....	.....	.....	.....	.....	Monthly....	1 00	25	100	273‡
¼ Yearly.....	1	1	.....	.....	Monthly....	1 00	10	200	274‡
Yearly.....	15	11	Dec., 1896	140	Monthly....	1 00	25	200	275
Yearly.....	5	5	.....	.....	Monthly....	1 00	50	200	276
Yearly.....	5	5	.....	.....	Monthly....	1 00	50	200	277
Yearly.....	4	4	.....	.....	Monthly....	1 00	50	200	278
Yearly.....	14	11	Jan., 1897	127	Monthly....	1 00	50	200	279
Yearly.....	9	9	.....	.....	Monthly....	1 00	50	200	280
Yearly.....	14	11	July, 1897	135	Monthly....	1 00	50	200	281
Yearly.....	19	11	Jan., 1896	133	Monthly....	1 00	1 00	200	282

\* In all cases, except where otherwise noted, the fiscal associational year is referred to in these tables. † Paid \$105.93. ‡ Per member or pass-book. § Paid \$201.25. || Paid \$200.15.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—Continued.

Office number.	LOCATION AND NAMES OF ASSOCIATION AND SECRETARY.	Date of organization.	Local, State, national.	Terminating, serial, perpetual.
PASSAIC COUNTY—CONTINUED.				
283	Paterson—N. J. Investment, Andrew Pruden...	Oct., 1896	State...	Perpetual..
284	People's, Frank Holland.....	Nov., 1883	Local ...	Serial.....
285	Provident, Daniel Van Winkle.....	April, 1886	Local...	Serial.....
286	Riverside, E. Van Houten, Jr.....	June, 1887	Local...	Serial.....
287	South Paterson, Franklin Thorn.....	Feb., 1890	Local ...	Serial.....
288	Totowa, Robert Leggett.....	Mar., 1892	Local...	Serial.....
289	Union Mutual, Sidney Farren.....	Nov., 1882	Local...	Serial.....
288½	Washington Co-op. Bank, E. F. Crane.....	May, 1897	State...	Serial.....
SALEM COUNTY.				
290	Quinton—Loan and Bldg., W. T. Good.....	Nov., 1870	Local....	Serial.....
291	Salem—Franklin, B. F. Wood.....	April, 1861	Local....	Serial.....
292	Woodstown—Union, Franklin Flitcraft.....	Jan., 1870	Local....	Serial.....
SOMERSET COUNTY.				
293	Bound Brook—Bldg. and Loan, R. W. Brokaw.....	May, 1887	Local....	Serial.....
294	East Millstone—Millstone, S. O. B. Taylor.....	April, 1890	Local....	Terminat'g.
295	Somerville—Citizens', A. P. Sutphen.....	Nov., 1890	Local....	Serial.....
286	People's, G. V. Vanderveer.....	Feb., 1887	Local....	Serial.....
SUSSEX COUNTY.				
297	Newton—Merriam Shoe, W. H. Hall.....	Sept., 1890	Local ...	Serial.....
UNION COUNTY.				
298	Oranford—Mutual, Kenyon Messick.....	Aug., 1887	Local....	Serial.....
299	Rahway—Workmen's, G. H. Waters.....	Jan., 1888	Local....	Serial.....

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—Continued.

Frequency of issuing series.	NUMBER OF SERIES.		SERIES MATURED DURING YEAR.*		INSTALLMENT DUES PER SHARE.		Entrance, assessment, fees per share.	Maturing value of shares.	Office number.
	Issued.	Running.	Date of maturity.	Time (in months).	When payable.	Amount payable			
.....	.....	.....	.....	.....	Monthly. {	†\$1 00	} \$1 00	\$100	283
Yearly.....	13	12	Mar., 1896	137	Monthly....	1 00			
Yearly.....	11	11	.....	.....	Monthly....	1 00	50	200	285
Yearly.....	10	10	.....	.....	Monthly....	1 00	50	200	286
Yearly.....	7	7	.....	.....	Monthly....	1 00	50	200	287
Yearly.....	5	5	.....	.....	Monthly....	1 00	50	200	288
Yearly.....	15	11	.....	.....	Monthly....	1 00	1 00	200	289
Monthly.....	.....	.....	.....	.....	{ Weekly †	†1 00	.....	†100	} 288½
.....	.....	.....	.....	.....	{ Monthly.	25			
Yearly.....	16	11	.....	.....	Monthly....	1 00	25	200	290
Yearly.....	36	12	May, 1897	146	Monthly....	1 00	25	200	291
Biennially.....	12	6	Dec., 1896	144	Monthly....	50	10	100	292
Yearly †.....	7	7	.....	.....	Monthly....	1 00	‡50	200	293
.....	1	1	.....	.....	Monthly....	1 00	.....	200	294
Yearly.....	5	6	.....	.....	Monthly....	1 00	.....	200	295
Yearly.....	6	6	.....	.....	Monthly....	1 00	.....	200	296
Yearly.....	7	7	.....	.....	Monthly....	1 00	15	200	297
½ Yearly.....	12	12	.....	.....	Monthly....	1 00	50	200	298
Biennially †.....	5	5	.....	.....	Monthly....	1 00	25	200	299

\* In all cases, except where otherwise noted, the fiscal associational year is referred to in these tables. † Range. ‡ Irregularly. § Per member or pass-book.

TABLE 1.—LIST OF BUILDING AND LOAN ASSOCIATIONS  
OF NEW JERSEY—Continued.

Office number.	LOCATION AND NAMES OF ASSOCIATION AND SECRETARY.	Date of Organization.	Local, State, national.	Terminating, serial, perpetual.
UNION COUNTY—CONTINUED.				
300	Railway—Union Savings, B. C. Mead.....	May, 1894	State....	Serial.....
301	Roselle—Bldg. and Loan, W. C. Hope.....	June, 1889	Local....	Serial.....
302	Summit—Bldg. and Loan, W. S. Porter.....	Nov., 1891	Local....	Serial.....
303	Westfield—Bldg. and Loan, J. R. Connolly.....	Dec., 1888	Local....	Serial.....
304	Plainfield—Bldg. and Loan, B. F. Cornell.....	Mar., 1884	Local....	Serial.....
305	Home, S. E. Struthers.....	Mar., 1888	Local....	Serial.....
306	Elizabeth—Central, Reinhard Gerke.....	Oct., 1885	Local....	Perpetual..
307	Citizens, J. W. Hall, Jr.....	Mar., 1887	Local....	Perpetual..
308	Columbia, E. A. Faulkner.....	April, 1892	Local....	Perpetual..
309	Elizabeth, Carl Hoffacker.....	Mar., 1869	Local....	Perpetual..
310	Elizabethport, Martin Houlihan.....	April, 1875	Local....	Serial.....
311	Excelsior, Christian Friederich.....	May, 1887	Local....	Perpetual..
312	Harmonia, F. A. Gabriel.....	May, 1872	Local....	Perpetual..
313	Union County, J. J. McGrath.....	April, 1887	Local....	Serial.....
314	Union Square, R. F. Henry.....	Feb., 1891	Local....	Serial.....
WARREN COUNTY.				
315	Phillipsburg—No. 4, S. E. Smith.....	May, 1876	Local....	Serial.....
316	No. 5, John Eilenberg.....	June, 1882	Local....	Serial.....
317	New York City—Birkbeck, O. M. Harper.....	*Feb., '92	{ Nat'l. For'n }	Perpetual..

\*Admitted to New Jersey in May 1896.

TABLE 1—LIST OF BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—Continued.

Frequency of issuing series.	NUMBER OF SERIES.		SERIES MATURED DURING YEAR.*		INSTALLMENT DUES PER SHARE.		Entrance, assessment, fees per share.	Maturing value of shares.	Office number.
	Issued.	Running	Date of maturity.	Time (in months).	When payable.	Amount payable.			
Monthly.....	48	43	.....	.....	Monthly. {	†\$1 00	†\$1 00	} \$100	300
Monthly.....	65	57	.....	.....	Monthly....	1 00	25		
¼ Yearly.†	16	15	.....	.....	Monthly....	1 00	10	200	302
Yearly.....	7	7	.....	.....	Monthly....	1 00	50	200	303
Irregularly.....	5	4	.....	.....	Monthly....	1 00	.....	200	304
½ Yearly.....	18	18	.....	.....	Monthly....	1 00	25	200	305
.....	.....	.....	.....	.....	Monthly....	1 00	‡50	200	306
.....	.....	.....	.....	.....	Monthly....	1 00	20	240	307
.....	.....	.....	.....	.....	Monthly....	1 00	‡1 00	240	308
.....	.....	.....	.....	.....	Monthly....	1 00	25	200	309
¼ Yearly.....	87	44	{ Mar., July, Oct., '96 }	132	Monthly....	1 00	10	200	310
.....	.....	.....	.....	.....	Weekly.....	25	05	200	311
.....	.....	.....	.....	.....	Monthly....	1 00	10	200	312
Monthly.....	132	129	.....	.....	Monthly....	1 00	10	200	313
Monthly.....	34	11	.....	.....	Monthly....	1 00	‡1 00	200	314
Yearly.....	21	11	April, 1897	131½	Monthly....	1 00	.....	200	316
Yearly.....	8	7	.....	.....	Monthly....	1 00	.....	200	317
.....	.....	.....	.....	.....	Monthly. {	25	1 00	} 100	318
.....	.....	.....	.....	.....	.....	50	‡2 00		

\* In all cases, except where otherwise noted, the fiscal associational year is referred to in these tables. † Range. ‡ Irregularly. § Per member or pass-book. || Inclusive of \$1 per member. ¶ Installment and prepaid, respectively.

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHARES IN FORCE.					Number of shares issued during year.	NUMBER OF SHARES CANCELED DURING YEAR.																							
		Total.	Free.	PLEGDED (BORROWED ON).				Total.	Withdrawn.	Lapsed (forfeited).	Redeemed.	MATURED.																			
				Total.	Real estate loans.	Stock loans (book).						Total.	Free.	Plaged.																	
ATLANTIC COUNTY.																															
1	Atlantic City—Loan and Building .....	5,048	2,926	2,122	2,032	90	556 $\frac{1}{2}$	340 $\frac{1}{2}$	340 $\frac{1}{2}$																						
2	Atlantic Coast.....	2,725	2,329	396	361	35	1,202	339	324	15																					
3	Mutual.....	1,005	692	313	303	10	433	173	173																						
4	People's.....	965	647 $\frac{1}{2}$	317 $\frac{1}{2}$	317 $\frac{1}{2}$		319	131	111	3			17	*	*																
5	Egg Harbor City—Building and Loan...	1,329	941 $\frac{1}{2}$	387 $\frac{1}{2}$	378	9 $\frac{1}{2}$	380	137	166				31	25	6																
6	Hammonton—Loan and Building .....	2,842 $\frac{3}{4}$	1,664	1,178 $\frac{3}{4}$	1,011 $\frac{3}{4}$	167	447	440 $\frac{1}{2}$	337 $\frac{1}{2}$				103	47	56																
7	Workingmen's.....	2,942	1,809	1,133	1,011	122	557	419	407	12																					
8	May's Landing—Building and Loan .....	661	387	274	217	57	43	54	54																						
9	Pleasantville—Mutual.....	1,301	714	587	488	99	38	56	55	1																					
BERGEN COUNTY.																															
10	Allendale—Orvil .....	558	293	265	175	90	60	122	122																						
11	Bogota—Building and Loan.....	493	388	105	75	30	167	179	179																						
12	Carlstadt—Mutual.....	1,675	1,182	493	359	134	466	270	270																						
13	Closter—Harrington.....	1,149	771	378	360	18	264	172	172																						
14	East Rutherford—Savings.....	2,148	1,850	298	269	29	1,161	247	247																						

\* Not reported.

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHAREHOLDERS.				SHAREHOLDERS AS BORROWERS.						Office number.
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.	Total corporations, firms, &c.	
ATLANTIC COUNTY.												
1	Atlantic City—Loan and Building.....	1056	772	275	9	238	215	23	162	73	3	1
2	Atlantic Coast.....	239	181	54	4	23	19	4	17	5	1	2
3	Mutual.....	148	93	52	3	36	32	4	29	7	.....	3
4	People's.....	137	81	54	2	48	48	.....	28	.....	.....	4
5	Egg Harbor City—Building and Loan.....	395	237	149	9	132	128	4	107	20	5	5
6	Hammonon—Loan and Building.....	424	273	142	9	212	192	20	175	33	4	6
7	Workingmen's.....	552	369	172	11	281	250	31	209	69	3	7
8	May's Landing—Building and Loan.....	145	85	55	5	65	54	11	44	20	1	8
9	Pleasantville—Mutual.....	398	282	106	10	245	153	92	195	48	2	9
BERGEN COUNTY.												
10	Allendale—Orvil.....	88	61	25	2	29	19	10	20	8	1	10
11	Bogota—Building and Loan.....	91	69	22	.....	17	12	5	14	3	.....	11
12	Carlstadt—Mutual.....	249	193	55	1	71	50	21	57	13	1	12
13	Closter—Harrington.....	167	127	35	5	47	45	2	36	10	1	13
14	East Rutherford—Savings.....	241	189	51	1	36	30	6	29	7	.....	14

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHARES IN FORCE.					NUMBER OF SHARES CANCELED DURING YEAR.																
		Total.	Free.	PLEGDED (BORROWED ON).			Number of shares issued during year.	Total.	Withdrawn.	Lapsed (forfeited).	Redeemed.	MATURED.											
				Total.	Real estate loans.	Stock loans (book).						Total.	Free.	Pledged.									
BERGEN COUNTY—CON.																							
15	Englewood—Mutual	3,916	2,966	950	871	79	1,865	683	464	2	217												
16	Fairlawn—Saddle River	434	357	77	67	10	175	108	108														
17	Fort Lee—Building and Loan	490	406	84	79	5	80	118	131	3													
18	Hackensack—Mutual	6,598	5,073	1,463	1,421	42	2,826	1,829	1,320														
19	Hasbrouck Heights—Building and Loan	929	671	258	258		141	172	167	5													
20	Hillsdale—Progressive	145	129	16	16		10	15	15														
21	Lodi—Building and Loan	1,032	840	212	210	2	832	279	279														
22	Midland Park—Franklin	843	651 $\frac{1}{2}$	913 $\frac{1}{2}$	901 $\frac{1}{2}$	11 $\frac{1}{2}$	78	112	112														
23	Oradell—Bergen County	2,064	1,811 $\frac{1}{2}$	752 $\frac{1}{2}$	708 $\frac{1}{2}$	44	825	414 $\frac{1}{2}$	414 $\frac{1}{2}$														
24	Falldsides Park—Co-operative	29	23	6	0		10	46	31	10													
25	Park Ridge—Duneka	727	445	282	264	18	151	70	64	6													
26	Washington Township	53	24	29	21	8	25	49	49														
27	Ramseys—Building and Loan	718	481 $\frac{1}{2}$	236 $\frac{1}{2}$	236 $\frac{1}{2}$		151	41	41														
28	Ridgeland—Building and Loan	1,171	677	494	421	73	820	320	320														
29	Ridgeland Park—Park	662	410	182	152		245	213	212	1													
30	Ridgewood—Building and Loan	2,880	1,955	925	815	110	761	987	932														
31	Co-operative	685	556	129	93	36	328	278	278														

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHAREHOLDERS.				SHAREHOLDERS AS BORROWERS.					Office number.	
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.		Total corporations, firms, &c.
BERGEN COUNTY—Con.												
15	Englewood—Mutual .....	478	292	185	1	124	113	11	84	40	.....	15
16	Fairlawn—Saddle River .....	97	80	16	1	17	15	2	14	3	.....	16
17	Fort Lee—Building and Loan .....	85	61	23	1	11	10	1	9	2	.....	17
18	Hackensack—Mutual .....	936	618	308	10	211	155	56	153	56	2	18
19	Hasbrouck Heights—Building and Loan .....	95	60	31	4	20	.....	.....	15	3	2	19
20	Hillsdale—Progressive .....	80	28	2	.....	3	3	.....	2	1	.....	20
21	Lodi—Building and Loan .....	142	119	23	.....	35	33	2	35	.....	.....	21
22	Midland Park—Franklin .....	56	35	20	1	14	12	2	9	5	.....	22
23	Oradell—Bergen County .....	325	252	69	4	102	96	6	96	6	.....	23
24	Palisades Park—Co-operative .....	18	15	3	.....	1	1	.....	1	.....	.....	24
25	Park Ridge—Eureka .....	148	121	27	.....	50	47	3	42	8	.....	25
26	Washington Township .....	24	18	6	.....	8	6	2	6	2	.....	26
27	Ramseys—Building and Loan .....	104	75	28	1	30	30	.....	16	13	1	27
28	Ridgefield—Building and Loan .....	160	116	44	.....	66	59	7	53	13	.....	28
29	Ridgefield Park—Park .....	49	39	10	.....	17	17	.....	13	4	.....	29
30	Ridgewood—Building and Loan .....	250	141	108	1	71	60	11	48	23	.....	30
31	Co-operative .....	91	75	16	.....	16	9	7	13	3	.....	31

TABLE 2-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHARES IN FORCE.					NUMBER OF SHARES CANCELED DURING YEAR.						
		Total.	Free.	PLEGDED (BORROWED ON).			Total.	Withdrawn.	Lapsed (forfeited).	Redeemed.	MATURED.		
				Total.	Real estate loans.	Stock loans (book).	Number of shares issued during year.				Total.	Free.	Pledged.
32	BERGEN COUNTY—CON. Rutherford—Mutual.....	3,491	2,191	1,300	920	380	1,011	809	761	.....	118	87	31
	BURLINGTON COUNTY.												
33	Beverly—Building and Loan.....	920	665 $\frac{3}{4}$	253 $\frac{3}{4}$	247	6 $\frac{3}{4}$	313	255	166	.....	69	44 $\frac{1}{2}$	24 $\frac{1}{2}$
34	Bordentown—Building and Loan.....	1,411	722	689	496	193	137	133	153	.....	49	32 $\frac{1}{2}$	17
35	Burlington—City.....	1,051	741	310	280	30	251	190	141	.....	70	34	36
36	Farmers' and Merchants'.....	1,490	967	453	445	8	206	121	51	.....	.....	.....	.....
37	Delanco—Building and Loan.....	385	202	183	88	95	68	63	63	.....	.....	.....	.....
38	Florence—Savings Fund.....	734	373	361	337	24	.....	100	100	.....	.....	.....	.....
39	Moorestown—Building and Loan.....	633	703	123 $\frac{3}{4}$	113 $\frac{3}{4}$	113 $\frac{3}{4}$	131	49	49	.....	.....	.....	.....
40	Workmen's.....	674 $\frac{3}{4}$	323	346 $\frac{3}{4}$	233 $\frac{3}{4}$	113	104 $\frac{3}{4}$	67	67	.....	.....	.....	.....
41	Mount Holly—Building and Loan.....	1,803	1,011	817	737	30	245	236	206	.....	76	31	25
42	Industry.....	2,953	1,733	1,078	1,033	25	323	363	301	.....	199	133	41
43	People's.....	1,933	1,180	709	732	7	193	159	116	.....	36	15	21
44	New Gretna—Building and Loan.....	574	227	347	329	13	42	94	87	.....	.....	.....	.....

\* Not included in total canceled.

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHAREHOLDERS.				SHAREHOLDERS AS BORROWERS.						Office number.
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.	Total corporations, firms, &c.	
BERGEN COUNTY—Con.												
32	Rutherford—Mutual.....	410	248	153	9	161	136	25	108	50	8	32
BURLINGTON COUNTY.												
33	Beverly—Building and Loan.....	165	97	64	4	58	48	10	38	20	.....	33
34	Bordentown—Building and Loan.....	265	154	104	7	117	89	28	80	31	6	34
35	Burlington—City.....	205	117	79	9	74	68	6	53	20	1	35
36	Farmers' and Mechanics'.....	307	178	118	11	118	115	3	65	50	3	36
37	Delanco—Building and Loan.....	65	45	16	4	31	14	17	24	6	1	37
38	Florence—Savings Fund.....	136	104	29	3	85	81	4	68	16	1	38
39	Moorestown—Building and Loan.....	119	67	50	2	25	16	9	15	9	1	39
40	Workingmen's.....	94	58	29	7	41	19	22	31	6	4	40
41	Mount Holly—Building and Loan.....	308	188	114	6	130	123	2	99	28	3	41
42	Industry.....	334	193	130	11	120	117	3	86	34	.....	42
43	People's.....	163	134	21	8	70	66	4	45	25	.....	43
44	New Gretna—Building and Loan.....	148	125	23	.....	71	61	10	47	24	.....	44

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHARES IN FORCE					Number of shares issued during year.	NUMBER OF SHARES CANCELED DURING YEAR.						
		Total.	Free.	PLEGDED (BORROWED ON).				Total.	Withdrawn.	Lapsed (forfeited).	Redeemed.	MATURED.		
				Total.	Real estate loans.	Stock loans (book).						Total.	Free.	Pledged.
BURLINGTON COUNTY—Con.														
45	Palmyra—Building and Loan.....	1,325	881	444	317	127	322	202	202					
46	Pemberton—Building and Loan.....	2,618½	1,707	911½	885½	26	301½	340	258		82	53	29	
47	Riverside—Building and Loan.....	2,023	1,307½	715½	576½	188½	338	180	180					
48	Riverton—Cinnaminson.....	2,344	1,436½	907½	907½	*	420	556	368		188	38	150	
CAMDEN COUNTY.														
49	Berlin—Building and Loan.....	522	319½	202½	192½	10	124	124	87		37	23½	13½	
50	Chesilhurst—Building and Loan.....	76½	20	56½	41½	12	4½	18½	13½		†22	10½	11½	
51	Clementon—Building and Loan.....	198½	160½	33	27	6	32	22	16	6				
52	Collingswood—Mutual.....	321½	269½	52	44½	7½	125½	33	33					
53	Gloucester City—United.....	986½	517	469½	465	4½	158	192½	160½		32	14	18	
54	Improvement.....	1,468½	680	888½	792	46½	164	152½	148½	9				
55	Haddonfield—Mutual.....	3,642	2,247	1,395	1,015	380	479	771	635	6	80	26½	53½	
56	Lindenwold—United Towns.....	1,234½	783½	441	328	113	273	103	103					
57	Magnolia—Mutual.....	1,183	740	443	329	114	140½	191½	180½	11				
58	Merchantville—Building and Loan.....	3,371	2,106	1,265	925	340	639	504	458		46	34	12	

\* Not reported. † Included in total outstanding.

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHAREHOLDERS.				SHAREHOLDERS AS BORROWERS.						Office number.
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.	Total corporations, firms, &c.	
BURLINGTON COUNTY—Con.												
45	Palmyra—Building and Loan.....	262	167	87	8	72	55	17	48	24	.....	45
46	Pemberton—Building and Loan.....	260	179	70	11	70	68	2	52	18	.....	46
47	Riverside—Building and Loan.....	292	201	77	14	125	52	78	96	25	4	47
48	Riverton—Cinnaminson.....	325	221	98	6	160	*	*	*	*	*	48
CAMDEN COUNTY.												
49	Berlin—Building and Loan.....	152	112	40	.....	92	90	2	74	18	.....	49
50	Chesilhurst—Building and Loan.....	41	29	9	3	36	30	6	36	.....	.....	50
51	Clementon—Building and Loan.....	47	35	11	1	5	1	4	5	.....	.....	51
52	Collingswood—Mutual.....	57	42	14	1	17	13	4	12	4	1	52
58	Gloucester City—United.....	151	90	59	2	95	93	2	63	30	2	53
54	Improvement.....	181	118	58	5	111	105	6	79	31	1	54
55	Haddonfield—Mutual.....	503	269	223	11	163	134	29	113	45	5	55
56	Lindenwold—United Towns.....	219	170	48	1	65	55	11	53	13	.....	56
57	Magnolia—Mutual.....	216	129	80	7	90	63	27	63	25	2	57
58	Merchantville—Building and Loan.....	499	371	124	4	158	133	25	145	10	3	58

\* Not reported.

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION	NUMBER OF SHARES IN FORCE.					Number of shares issued during year.	NUMBER OF SHARES CANCELED DURING YEAR.							
		Total.	Free.	PLEGGED (BORROWED ON).				Total.	Withdrawn.	Lapsed (forfeited).	Redeemed.	MATURED.			
				Total.	Real estate loans.	Stock loans (book).						Total.	Free.	Pledged.	
CAMDEN COUNTY—CON.															
59	Camden City—Artisans'.....	4,134	2,581	1,553	1,328	225	576½	412	222	12			178	148	30
60	Bishop Bayley.....	3,669¾	2,848	1,321¾	1,256¾	65¾	607	258	254	4					
61	Brotherhood.....	452	373	79	49	30	225	111	111						
62	Camden.....	2,716½	1,858½	858	807	51	445½	374½	168½	5			206	129	77
63	City.....	2,560½	1,721½	838½	765½	72½	453¾	383	371½	11½					
64	Economy.....	3,363	2,312	1,051	943	102¾	446¾	494¾	423¾				71	51½	20½
65	Excelsior.....	1,460½	1,051½	409	285½	123½	370	295½	275½	15			8	5½	2½
67	Franklin.....	3,762¾	2,360¾	1,401½	1,300	101½	502	633¾	520½	10½			103	71	32½
68	German Centennial.....	1,833	1,246	587	522	65	370	384	336				48	26	22
69	Guarantee.....	1,460	995	525	473	52	258	215	2.6	9					
70	Kosciuszko.....	133	123	9	5	4	143	11	11						
71	Homestead.....	1,752½	1,235¾	517¾	506¾	10½	331½	347½	316¾	4¾			27	22	5
73	Mechanics and Workmen's.....	2,836½	1,914¾	980	945¾	31½	316¾	374½	193¾				151	93¾	57½
74	Mutual.....	2,112¾	1,438¾	674¾	667¾	6¾	547¾	377¾	364¾	13					
77	North Camden.....	3,522¾	2,463	1,059¾	954¾	105	371¾	443¾	367¾				76	52	24
78	People's.....	2,878½	1,885¾	992¾	954¾	88	353½	344½	177	62½			105	61½	43½

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHAREHOLDERS.				SHAREHOLDERS AS BORROWERS.					Office number.	
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.		Total corporations, firms, &c.
CAMDEN COUNTY—CON.												
59	Camden City—Artisans'.....	695	411	283	21	281	253	28	200	77	4	59
60	Bishop Bayley.....	723	494	226	3	351	298	53	258	92	1	60
61	Brotherhood.....	112	64	19	29	27	18	9	22	3	2	61
62	Camden.....	542	391	133	18	153	141	12	125	27	1	62
63	City.....	472	313	145	14	203	166	37	142	53	3	63
64	Economy.....	354	*	*	*	103	*	*	*	*	*	64
66	Excelsior.....	209	149	53	7	64	51	13	39	24	1	66
67	Franklin.....	787	483	279	25	345	283	60	212	127	9	67
68	German Centennial.....	260	189	64	7	102	83	14	82	20		68
69	Guarantee.....	227	154	67	6	83	71	12	62	21		69
70	Kosciuszko.....	25	23	2		4	1	3	4			70
71	Homestead.....	331	244	83	4	103	91	12	80	22	1	71
73	Mechanics' and Workingmens'.....	587	403	171	13	232	214	18	170	59	3	73
74	Mutual.....	249	155	90	4	103	96	7	76	27		74
77	North Camden.....	420	316	100	4	91			70	19	2	77
78	People's.....	564	364	191	9	209	193	16	151	56	2	78

\* Not reported separately.

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHARES IN FORCE.					Number of shares issued during year.	NUMBER OF SHARES CANCELED DURING YEAR.															
		Total.	Free.	PLEGDED (BORROWED ON).				Total.	Withdrawn.	Lapsed (forfeited).	Redeemed.	MATURED.											
				Total.	Real estate loans.	Stock loans (book).						Total.	Free.	Pledged.									
CAMDEN COUNTY—CON.																							
79	Camden City—Provident.....	75 $\frac{1}{4}$	684	115 $\frac{1}{4}$	75 $\frac{1}{4}$	41	194	316	263	33													
80	South Camden.....	814	720	94	85	9	244	86	86														
81	South Ward.....	2,016	1,255	761	746	15	419 $\frac{1}{2}$	356	295			61	21	40									
83	Stockton.....	1,173 $\frac{1}{2}$	853	320 $\frac{1}{2}$	238 $\frac{1}{2}$	87	328 $\frac{1}{2}$	267	260	7													
CAPE MAY COUNTY.																							
84	Avalon City—Building and Loan.....	1,242	929 $\frac{1}{4}$	312 $\frac{1}{4}$	238	74 $\frac{1}{4}$	175	114	114														
85	Cape May City—Saving Fund.....	1,596	1,021	575	527	48	258	218	158	1		59	46	13									
86	Cape May C. H.—Mechanics.....	1,007	789 $\frac{3}{16}$	217 $\frac{1}{16}$	185	32 $\frac{1}{16}$	208	167	112			45	38	7									
87	Dennisville—Loan and Building.....	519	367	152	141	11	83	9	1			8	6	2									
88	Ocean City—Building and Loan.....	685	440	195	95 $\frac{1}{2}$	99 $\frac{1}{2}$	139	146	146														
89	Sea Isle City—Building and Loan.....	329	216	113	113		96	25	25														
90	South Seaville—Loan and Building.....	364 $\frac{1}{2}$	236 $\frac{1}{2}$	128	123	5	38 $\frac{1}{2}$	22	16			6	5	1									
91	Tuckahoe—Building and Loan.....	356	200	155	155		20	62	35			1	26	*	*	*							

\* Not reported separately.

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHAREHOLDERS,				SHAREHOLDERS AS BORROWERS.						Office number.
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.	Total corporations, firms, &c.	
CAMDEN COUNTY—Con.												
79	Camden City—Provident.....	136	105	31	.....	30	26	4	25	5	.....	79
80	South Camden.....	186	102	32	2	28	19	9	21	7	.....	80
81	South Ward.....	294	177	106	11	119	103	16	75	40	4	81
83	Stockton.....	168	100	60	3	49	41	8	30	18	1	83
CAPE MAY COUNTY.												
84	Avalon City—Building and Loan.....	182	112	20	.....	68	42	26	61	7	.....	84
85	Cape May City—Saving Fund.....	268	163	101	4	101	78	23	62	38	1	85
86	Cape May C. H.—Mechanics'.....	250	148	100	2	93	44	49	64	29	.....	86
87	Dennisville—Loan and Building.....	166	111	53	2	81	68	13	65	14	2	87
88	Ocean City—Building and Loan.....	175	122	47	6	84	32	52	71	10	3	88
89	Sea Isle City—Building and Loan.....	94	84	10	.....	25	25	.....	22	3	.....	89
90	South Seaville—Loan and Building.....	114	73	39	2	42	38	4	22	19	1	90
91	Tuckahoe—Building and Loan.....	112	81	31	.....	58	58	.....	46	12	.....	91

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHARES IN FORCE.					Number of shares issued during year.	NUMBER OF SHARES CANCELED DURING YEAR.						
		Total.	Free.	PLEGDED (BORROWED ON).				Total.	Withdrawn.	Lapsed (forfeited).	Redeemed.	MATURED.		
				Total.	Real estate loans.	Stock loans (book).						Total.	Free.	Pledged.
CUMBERLAND COUNTY.														
92	Bridgeton—Merchants'.....	2,851	1,897	954	944	10	185	523	315	39	.....	*169	127	42
93	Savings Fund.....	3,272	1,812	1,460	1,450	10	367	315	190	10	.....	105	†	†
94	Millville—Columbian.....	1,453 <sup>3</sup> / <sub>8</sub>	1,148 <sup>3</sup> / <sub>8</sub>	804 <sup>5</sup> / <sub>8</sub>	297 <sup>3</sup> / <sub>8</sub>	7 <sup>3</sup> / <sub>8</sub>	319 <sup>3</sup> / <sub>4</sub>	243 <sup>3</sup> / <sub>4</sub>	243 <sup>3</sup> / <sub>4</sub>	.....	.....	.....	.....	.....
95	Hope.....	2,307	1,455	822	803 <sup>3</sup> / <sub>8</sub>	18 <sup>3</sup> / <sub>8</sub>	464	340	295	.....	.....	45 <sup>1</sup> / <sub>2</sub>	32 <sup>3</sup> / <sub>4</sub>	13
96	Institute.....	1,535	1,017 <sup>3</sup> / <sub>4</sub>	517 <sup>3</sup> / <sub>4</sub>	513 <sup>3</sup> / <sub>4</sub>	4	377	300	251 <sup>1</sup> / <sub>2</sub>	7 <sup>3</sup> / <sub>4</sub>	.....	41	35	6
97	Security.....	1,888	1,168	720	702	18	378 <sup>3</sup> / <sub>4</sub>	352 <sup>3</sup> / <sub>4</sub>	312 <sup>3</sup> / <sub>4</sub>	.....	.....	40	32 <sup>3</sup> / <sub>4</sub>	7 <sup>3</sup> / <sub>4</sub>
98	Vineland—Mechanics'.....	2,720	1,950	770	730	40	527	308	291	7	10	.....	.....	.....
ESSEX COUNTY.														
99	Belleville—Building and Loan.....	1,538 <sup>1</sup> / <sub>2</sub>	950 <sup>1</sup> / <sub>4</sub>	588 <sup>1</sup> / <sub>4</sub>	516 <sup>1</sup> / <sub>4</sub>	72	306	363 <sup>3</sup> / <sub>4</sub>	312 <sup>1</sup> / <sub>4</sub>	12 <sup>1</sup> / <sub>2</sub>	.....	38	20	18
100	Home.....	978	731	242	229	13	293	103	103	.....	.....	.....	.....	.....
101	Bloomfield—Building and Loan.....	1,654	1,024	630	555	75	429	320	304	.....	.....	16	6	10
102	Essex County.....	4,368 <sup>3</sup> / <sub>8</sub>	2,892 <sup>1</sup> / <sub>2</sub>	1,476	1,371 <sup>7</sup> / <sub>8</sub>	104 <sup>7</sup> / <sub>8</sub>	1,034 <sup>1</sup> / <sub>2</sub>	966	773	.....	.....	193	151	42
103	Caldwell—Building and Loan.....	422	309	113	113	.....	77	44	44	.....	.....	.....	.....	.....
104	East Orange—Building and Loan.....	4,896	3,005	1,891	1,453	438	1,056	1,110	1,055	55	.....	.....	.....	.....

\* Partly included under total outstanding. † Not reported separately.

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHAREHOLDERS.				SHAREHOLDERS AS BORROWERS.						Office number.
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.	Total corporations, firms, &c.	
CUMBERLAND COUNTY.												
92	Bridgeton—Merchants'.....	772	561	187	24	237	237	.....	201	28	8	92
93	Savings Fund.....	580	351	225	4	189	185	4	168	17	4	93
94	Millville—Columbian.....	259	199	54	6	71	64	7	56	13	2	94
95	Hope.....	613	436	155	22	245	232	13	187	54	4	95
96	Institute.....	392	290	97	5	123	122	1	91	32	.....	96
97	Security.....	409	310	87	12	194	176	18	132	44	18	97
98	Vineland—Mechanics'.....	590	363	219	8	247	204	43	183	63	1	98
ESSEX COUNTY.												
99	Belleville—Building and Loan.....	307	186	117	4	117	113	4	81	35	1	99
100	Home.....	137	130	56	1	39	37	2	27	11	1	100
101	Bloomfield—Building and Loan.....	200	139	60	1	61	53	8	43	17	1	101
102	Essex County.....	598	369	228	1	191	171	20	144	47	.....	102
103	Caldwell—Building and Loan.....	61	42	19	.....	15	15	.....	12	3	.....	103
104	East Orange—Building and Loan.....	650	449	200	1	147	99	48	128	18	1	104

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHARES IN FORCE.					Number of shares issued during year.	NUMBER OF SHARES CANCELED DURING YEAR.						
		Total.	Free.	PLEGDED (BORROWED ON).				Total.	Withdrawn.	Lapsed (forfeited).	Redeemed.	MATURED.		
				Total.	Real estate loans.	Stock loans (book).						Total.	Free.	Pledged.
ESSEX COUNTY—Con.														
105	Franklin—Building and Loan.....	1,998	1,085	963	766	197	534	513	415	.....	98	.....	.....	
106	Irvington—Building and Loan.....	1,429	926	503	426	77	287	212	212	.....	.....	.....	.....	
107	Montclair—Building and Loan.....	8,447	5,638	2,809	2,185	624	1,664	1,226	1,226	.....	.....	.....	.....	
108	Orange—Building and Loan.....	1,863	1,146	717	550	167	303	275	271	4	.....	.....	.....	
109	Orange Valley—Building and Loan.....	811	531	280	264	16	98	286	286	.....	.....	.....	.....	
110	South Orange—Building and Loan.....	1,135	765	370	327	43	294	271	271	.....	.....	.....	.....	
111	Vailsburg—Building and Loan.....	1,122½	831	291½	255½	36	476	443½	443½	.....	.....	.....	.....	
112	Newark—Etna.....	1,213	621	592	420	172	160	272	272	.....	.....	.....	.....	
114	Beneficial.....	807	714	93	93	.....	206	197	197	.....	.....	.....	.....	
115	Casino.....	1,115	850	265	195	70	330	189	189	.....	.....	.....	.....	
116	Central.....	282½	233½	49	41	8	83½	88	14	.....	69	20	49	
118	Citizens.....	982½	703½	279	221	58	247	207	207	.....	.....	.....	.....	
119	Clinton Hill.....	419	262	57	22	35	506	87	87	.....	.....	.....	.....	
120	Commonwealth.....	879	722¼	156¼	136¼	20	210½	109½	109½	.....	.....	.....	.....	
121	Court House.....	305	262	45	33	10	57	77	77	.....	.....	.....	.....	
122	Eighth Ward.....	8,203	5,322	2,281	2,063	278	2,912	1,127	1,127	.....	.....	.....	.....	
123	Enterprise.....	2,735	2,028½	706½	695½	11½	612½	463½	463½	.....	.....	.....	.....	

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHAREHOLDERS.				SHAREHOLDERS AS BORROWERS.					Office number.	
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.		Total corporations, firms, &c.
ESSEX COUNTY—CON.												
105	Franklin—Building and Loan.....	260	223	35	2	182	170	12	162	18	2	105
106	Irvington—Building and Loan.....	206	148	55	3	62	49	13	44	16	2	106
107	Montclair—Building and Loan.....	774	420	348	6	204	141	63	138	60	6	107
108	Orange—Building and Loan.....	314	225	84	5	111	82	29	88	21	2	108
109	Orange Valley—Building and Loan.....	142	90	50	2	45	41	4	33	11	1	109
110	South Orange—Building and Loan.....	127	70	55	2	33	25	8	23	10	.....	110
111	Vailsburg—Building and Loan.....	164	115	49	.....	30	28	7	25	5	.....	111
112	Newark—Etna.....	182	163	18	1	57	33	24	48	9	.....	112
114	Beneficial.....	185	108	26	1	11	11	.....	8	3	.....	114
115	Casino.....	192	148	44	.....	25	15	10	21	4	.....	115
116	Central.....	50	37	13	.....	14	6	8	11	3	.....	116
118	Citizens'.....	129	101	27	1	24	14	10	19	5	.....	118
119	Clinton Hill.....	77	63	14	.....	7	1	6	6	1	.....	119
120	Commonwealth.....	132	113	19	.....	16	14	2	14	2	.....	120
121	Court House.....	59	54	5	.....	6	4	2	6	.....	.....	121
122	Eighth Ward.....	321	511	305	5	176	142	34	136	36	4	122
123	Enterprise.....	434	396	38	.....	88	78	10	83	5	.....	123

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHARES IN FORCE.					Number of shares issued during year.	NUMBER OF SHARES CANCELED DURING YEAR.									
		Total.	Free.	PLEGDED (BORROWED ON).				Total.	Withdrawn.	Lapsed (forfeited).	Redeemed.	MATURED.					
				Total.	Real estate loans.	Stock loans (book).						Total.	Free.	Pledged.			
ESSEX COUNTY—Con.																	
124	Newark—Equitable.....	138	87	51	9	42	15	29	29								
126	Excelsior.....	2,922	1,926	996	720	276	468	616	379	154		83	83				
127	Fireside.....	1,596½	876¾	719¼	678½	46¼	858½	286½	286½								
128	First Italian.....	478	301½	471½	119½	52	100	45	12½	32½							
129	Five Per Cent.....	316	249	67	22	45	63	100	100								
130	Fourteenth Ward.....	10,347	7,271	8,076	2,918	163	2,326	2,092	2,048	44							
131	Fraternal.....	2,434	1,562¼	931¾	798¾	138	502	538	496	42							
132	German.....	1,877	1,318¾	558¼	542	16½	394	193	193								
133	Grand.....	574½	378	196½	151½	45	141	163	163								
134	Hearthstone.....	1,685½	1,114	571½	504½	67	471½	145½	118	27½							
135	Improved.....	1,682	1,397¼	284½	260½	24	428	163	163								
136	Home.....	670	380¾	289¾	254½	35	177	162	162								
137	Howard.....	4,129¾	2,671¾	1,458¾	1,428½	30¾	511½	849¾	569		280¾	237	43¾				
138	Junior Order.....	772	731	41	41		835	63	51	12							
139	Knights of Pythias.....	4,440½	2,987	1,453½	1,328¼	125¼	1,028	695	595								
140	Lincoln.....	1,874	1,161	710	665	45	461	300	300								

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHAREHOLDERS.				SHAREHOLDERS AS BORROWERS					Office number.	
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.		Total corporations, firms, &c.
ESSEX COUNTY—Con.												
124	Newark—Equitable .....	31	24	7	.....	10	1	9	9	1	.....	124
126	Excelsior.....	266	210	49	7	60	47	13	49	8	3	126
127	Fireside.....	224	157	63	4	77	57	20	63	11	3	127
128	First Italian.....	43	40	1	2	10	5	5	8	1	1	128
129	Five Per Cent .....	55	52	3	.....	9	1	7	9	.....	.....	129
130	Fourteenth Ward.....	1,067	763	288	16	250	180	70	171	73	6	130
131	Fraternal.....	283	167	107	9	78	58	20	53	19	6	131
132	German.....	246	172	74	.....	56	*	*	43	13	.....	132
133	Grand.....	84	72	12	.....	23	15	8	20	3	.....	133
134	Hearthstone.....	240	169	63	5	65	48	17	46	17	2	134
135	Improved.....	228	180	48	.....	50	37	13	45	5	.....	135
136	Home.....	99	83	16	.....	35	30	5	31	4	.....	136
137	Howard.....	590	543	47	.....	158	145	13	149	9	.....	137
138	Junior Order.....	159	126	15	15	3	3	.....	2	1	.....	138
139	Knights of Pythias .....	595	426	149	20	132	99	33	91	31	10	139
140	Lincoln.....	253	213	40	.....	77	43	34	71	6	.....	140

\* Not reported separately.

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHARES IN FORCE.					Number of shares issued during year.	NUMBER OF SHARES CANCELED DURING YEAR.															
		Total.	Free.	PLEGDED (BORROWED ON).				Total.	Withdrawn.	Lapsed (forfeited).	Redeemed.	MATURED.											
				Total.	Real estate loans.	Stock loans (book).						Total.	Free.	Pledged.									
ESSEX COUNTY—Con.																							
141	Newark—Mechanics'.....	1,425	1,040	385	347	38	192	169	151	18													
143	Mercer.....	1,688	1,197	491	427	64	533	440	343	97													
145	Modern.....	1,308	885	423	318	105	608	346	346														
146	Mutual.....	8,422 <sup>3</sup> / <sub>4</sub>	5,393	3,029 <sup>3</sup> / <sub>4</sub>	2,644 <sup>3</sup> / <sub>4</sub>	385	1,564	1,213	725	30													
147	Mutual Land.....	44	44	*				1					1	458	419	39							
149	Newark.....	1,343	748	595	490	105	224	139	139														
150	New Jersey.....	1,616	1,054	562	524	38	259 <sup>1</sup> / <sub>2</sub>	98 <sup>1</sup> / <sub>2</sub>	93 <sup>1</sup> / <sub>2</sub>	5													
151	Norfolk.....	1,684	1,633	51	32	19	472	102	102														
152	North End.....	830 <sup>3</sup> / <sub>4</sub>	560 <sup>1</sup> / <sub>2</sub>	270 <sup>3</sup> / <sub>8</sub>	270 <sup>3</sup> / <sub>8</sub>		195 <sup>1</sup> / <sub>4</sub>	140 <sup>1</sup> / <sub>2</sub>	140 <sup>1</sup> / <sub>2</sub>														
153	Northwestern.....	1,463	1,111	352	340 <sup>3</sup> / <sub>4</sub>	11 <sup>1</sup> / <sub>4</sub>	350	137 <sup>1</sup> / <sub>2</sub>	137 <sup>1</sup> / <sub>2</sub>														
154	Passaic.....	976	595 <sup>1</sup> / <sub>2</sub>	380 <sup>1</sup> / <sub>2</sub>	365 <sup>1</sup> / <sub>2</sub>	15	188	145	145														
155	People's.....	494	330	164	90	74	275	182	182														
156	Phoenix.....	8,183	1,919 <sup>3</sup> / <sub>4</sub>	1,213 <sup>1</sup> / <sub>4</sub>	1,151	62 <sup>1</sup> / <sub>4</sub>	669	282	282														
157	Progress.....	8,670	2,984	686	646	40	1,583	83	83														
158	Protection.....	2,496	1,367	1,129	752	377	141	279	279														
159	Prudential.....	179	122	57	39 <sup>1</sup> / <sub>2</sub>	17 <sup>1</sup> / <sub>2</sub>	123	130	130														

\* This is a homestead association.

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHAREHOLDERS.				SHAREHOLDERS AS BORROWERS.					Office number.	
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.		Total corporations, firms, &c.
ESSEX COUNTY—Con.												
141	Newark—Mechanics' .....	191	141	50		39	31	8	33	6		141
143	Mercer .....	337	288	45	4	33	22	11	27	4	2	143
145	Modern .....	175	149	25	1	30	17	13	26	3	1	145
146	Mutual .....	854	497	348	9	278	242	36	179	94	5	146
147	Mutual Land .....	45	41	4		*						147
149	Newark .....	128	81	43	4	42	33	9	31	10	1	149
150	New Jersey .....	217	171	46		51	38	13	39	12		150
151	Norfolk .....	201	159	40	2	51	32	19	41	8	2	151
152	North End .....	113	56	57		20	20		13	7		152
153	Northwestern .....	210	163	47		49	37	12	43	6		153
154	Passaic .....	155	103	52		37	34	3	30	7		154
155	People's .....	91	69	22		27	7	20	18	9		155
156	Phoenix .....	421	320	97	4	158	113	40	119	31	3	156
157	Progress .....	225	189	36	1	11	9	2	9	1	1	157
158	Protection .....	292	178	109	5	101	54	47	71	26	4	158
159	Prudential .....	39	35	4		10	6	4	9	1		159

\* This is a homestead association.

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHARES IN FORCE.					Number of shares issued during year.	NUMBER OF SHARES CANCELED DURING YEAR.						
		Total.	Free.	PLEGDED (BORROWED ON).				Total.	Withdrawn.	Lapsed (forfeited).	Redeemed.	MATURED.		
				Total.	Real estate loans.	Stock loans (book).						Total.	Free.	Pledged.
ESSEX COUNTY—CON.														
160	Newark—Reliable.....	3,318	2,275½	1,037½	1,019	18½	765	297	289	8	.....	.....	.....	.....
162	Roseville.....	3,626½	2,742	884½	863½	21	988	618	591	27	.....	.....	.....	.....
163	Savings.....	2,702	1,743	959	878	81	477	558	497	56	.....	.....	.....	.....
164	Security.....	2,842	2,104¾	737¼	727¼	10	476	531	275	.....	256	201	55	.....
165	Seventh Ward.....	795	578	217	180	37	202	157	.....	.....	.....	.....	.....	.....
166	Springfield.....	579½	452	127½	93½	34	176½	83	83	.....	.....	.....	.....	.....
167	State.....	1,934	1,117	817	560	257	455	245	245	.....	.....	.....	.....	.....
168	Standard.....	2,480	1,545¾	934¾	816¼	118	719	1,156	840	12	301	171½	132½	.....
169	Tenth Ward.....	3,438¾	2,345½	1,093¼	1,033¼	60	612½	269½	269½	.....	.....	.....	.....	.....
170	Teutonia.....	1,147	744	403	258	145	296	315	302	13	.....	.....	.....	.....
171	Thirteenth Ward.....	1,484	984	500	416	84	339	209	295½	13½	.....	.....	.....	.....
172	Union.....	1,697	1,154½	542½	533	9½	240	143	143	.....	.....	.....	.....	.....
173	Uptown.....	652	458	194	154	40	150	85	85	.....	.....	.....	.....	.....
174	Washington.....	2,070	1,056	1,014	835	179	312½	243	227	16	.....	.....	.....	.....
175	West End.....	3,429	2,550	879	848	31	1,375	460	460	.....	.....	.....	.....	.....
176	Woodside.....	2,821	1,595½	1,225½	1,120	105	549	582	344	23	21	144	69	75
177	Workmen's.....	868	598	270	132	138	217	251	251	.....	.....	.....	.....	.....

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHAREHOLDERS.				SHAREHOLDERS AS BORROWERS.					Office number.	
		Total.	Males.	Females.	Corporations, firms &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.		Total corporations, firms, &c.
ESSEX COUNTY—Con.												
160	Newark—Reliable.....	420	276	140	4	104	82	22	74	30		160
162	Roseville.....	472	293	173	6	85	82	3	59	23	3	162
163	Savings.....	384	278	101	5	143	96	52	103	40	5	163
164	Security.....	426	319	107		97	85	12	88	9		164
165	Seventh Ward.....	112	86	23	3	18	12	6	15	2	1	165
166	Springfield.....	112	100	11	1	15	7	8	13	2		166
167	State.....	267	221	46		81	60	21	69	12		167
168	Standard.....	298	213	85		80	61	19	59	21		168
169	Tenth Ward.....	525	384	141		149	102	47	121	28		169
170	Teutonia.....	178	146	32		49	32	17	40	9		170
171	Thirteenth Ward.....	275	229	46		82	34	48	69	13		171
172	Union.....	253	179	74		57	49	8	41	16		172
173	Uptown.....	80	58	20	2	17	11	6	17			173
174	Washington.....	244	205	39		105	72	34	90	16		174
175	West End.....	490	317	167	6	96	76	20	66	25	5	175
176	Woodside.....	338	215	118	5	128	116	12	85	40	3	176
177	Workingmen's.....	204	152	52		66	45	21	55	11		177

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHARES IN FORCE.					Number of shares issued during year.	NUMBER OF SHARES CANCELED DURING YEAR.						
		Total.	Free.	PLEGDED (BORROWED ON).				Total.	Withdrawn.	Lapsed (forfeited).	Redeemed.	MATURED.		
				Total.	Real estate loans.	Stock loans (book).						Total.	Free.	Pledged.
GLOUCESTER COUNTY.														
178	Clayton—Building.....	1,067	628 $\frac{1}{2}$	488 $\frac{1}{2}$	422 $\frac{1}{2}$	15	82	82	82					
179	Glassboro—Loan and Building.....	981 $\frac{1}{2}$	714	267 $\frac{1}{2}$	234 $\frac{1}{2}$	33 $\frac{1}{2}$	11	75	75					
180	Mullica Hill—Loan and Building.....	368	288	80	38 $\frac{1}{2}$	41 $\frac{1}{2}$	15	64	53			11	8	3
181	Paulsboro—Loan and Building.....	608	343	260	259	1	76	176	153 $\frac{1}{2}$			22 $\frac{1}{2}$	*	*
182	Swedesboro—Loan and Building.....	552 $\frac{1}{2}$	301 $\frac{1}{2}$	251	165 $\frac{1}{2}$	85 $\frac{1}{2}$	65 $\frac{1}{2}$	125	51			74	42 $\frac{1}{2}$	31 $\frac{1}{2}$
183	Williamstown—Monroe.....	380	197	183	172	11	73	117	40	2		75	17	58
184	Woodbury—Real Estate.....	5,964	3,967 $\frac{3}{4}$	1,986 $\frac{3}{4}$	1,979 $\frac{3}{4}$	7 $\frac{3}{4}$	1,192 $\frac{3}{4}$	1,149	989	20		140	89 $\frac{1}{4}$	56 $\frac{3}{4}$
HUDSON COUNTY.														
185	Arlington—Building and Loan.....	1,008	727	276	227	49	384	312	312					
186	Equity.....	673	421	252	204	48	155	173	173					
187	Kearny.....	2,160	1,522	638	610	28	619	482	437			45	45	
188	Bayonne—Building.....	6,686	4,918	1,768	1,727	41	631	910	891	19				
189	Centreville.....	5,295	3,938	1,357	1,321	36	1,597	753	688	17	48			
190	Pamrapo.....	985 $\frac{1}{2}$	669	316 $\frac{1}{2}$	316 $\frac{1}{2}$		188 $\frac{1}{2}$	228	190	38				

\* Not reported separately.

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHAREHOLDERS.				SHAREHOLDERS AS BORROWERS.						Office number.
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.	Total corporations, firms, &c.	
GLOUCESTER COUNTY.												
178	Clayton—Building.....	181	134	88	9	85	75	10	68	20	2	178
179	Glassboro—Loan and Building.....	215	147	61	7	75	75		58	15	2	179
180	Mullica Hill—Loan and Building.....	85	52	27	6	44	11	33	37	6	1	180
181	Pauisboro—Loan and Building.....	140	100	40		64	63	1	45	19		181
182	Swedesboro—Loan and Building.....	130	91	34	5	67	40	27	55	12		182
183	Williamstown—Monroe.....	140	107	27	6	59	52	7	42	17		183
184	Woodbury—Real Estate.....	928	496	406	21	801	296	5	195	104	2	184
HUDSON COUNTY.												
185	Arlington—Building and Loan.....	94	60	32	2	13	8	5	8	4	1	185
186	Equity.....	54	33	21		20	13	7	15	5		186
187	Kearny.....	314	199	108	7	88	82	6	61	23		187
188	Bayonne—Building.....	895	770	117	8	184	181	3	133	43	3	188
189	Centreville.....	823	547	253	23	187	161	26	140	42	5	189
190	Pamrapo.....	127	87	38	2	61	61		34	24	3	190

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHARES IN FORCE.					Number of shares issued during year.	NUMBER OF SHARES CANCELED DURING YEAR.							
		Total.	Free.	PLEGGED (BORROWED ON).				Total.	Withdrawn.	Lapsed (forfeited).	Redeemed.	MATURED.			
				Total.	Real estate loans.	Stock loans (book).						Total.	Free.	Pledged.	
HUDSON COUNTY—Cos.															
191	Harrison—Harrison and Kearny.....	1,801½	1,247	554½	539	15½	627½	401	394	7					
192	People's.....	10,954	7,312	3,642	3,604½	37½	2,326½	2,030	1,576½	93			360½	254	106½
193	Hoboken—Building and Loan.....	7,363	4,481	2,882	2,613	269	992	999	973	26					
194	Kearny—Mutual.....	525	487	32	32		343	171	171						
195	Town of Union—Building and Loan.....	3,738	2,452¾	1,280¾	1,100¾	180	526	519	508	11					
196	West Hoboken—Palisade.....	985	631	354	288	66	211	155	155						
197	Jersey City—Bergen Mutual.....	478	190	288	253	35		85	85						
198	Caledonian.....	1,699	970	729	686	43	226	72	69	3					
199	Carieret.....	3,108	2,171	937	795	142	1,000	725	725						
200	Central.....	2,197	1,806	391	288	103	927	503	493	10					
201	Columbia.....	4,776½	3,044½	1,732	1,344	388	961½	562	532	30					
203	Communipaw.....	684	518½	165½	160½	5	176	169	169						
204	Crescent.....	516½	215	301½	248½	53		172	84	88					
205	Empire.....	662	601	61	51	10	354	176	176						
206	Enterprise.....	1,653½	655½	998	789	209	334	332½							
207	Eric.....	975	571	404	339	65	246	118	100	18					
208	Eureka.....	327	263	64	49	15	154	84	79	5					

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHAREHOLDERS.				SHAREHOLDERS AS BORROWERS.					Office number.	
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.		Total corporations, firms, &c.
HUDSON COUNTY—Con.												
191	Harrison—Harrison and Kearny.....	285	162	72	1	89	82	7	71	18	.....	191
192	People's.....	1,584	978	602	4	657	639	18	434	219	4	192
193	Hoboken—Building and Loan.....	681	476	150	5	189	164	25	152	34	3	193
194	Kearny—Mutual.....	106	81	23	2	7	7	.....	6	1	.....	194
195	Town of Union—Building and Loan.....	477	390	84	3	190	147	43	152	37	1	195
196	West Hoboken—Palisade.....	139	106	32	1	44	33	11	34	10	.....	196
197	Jersey City—Bergen Mutual.....	47	34	13	.....	23	16	7	16	7	.....	197
198	Caledonian.....	239	200	39	.....	66	59	7	55	11	.....	198
199	Carteret.....	309	264	37	18	75	58	17	*	*	.....	199
200	Central.....	260	178	81	1	23	17	6	16	7	.....	200
201	Columbia.....	599	427	169	3	166	123	43	118	46	2	201
203	Communi-paw.....	94	76	16	2	13	12	1	9	3	1	203
204	Crescent.....	70	48	22	.....	34	24	10	26	8	.....	204
205	Empire.....	101	83	18	.....	7	5	2	3	4	.....	205
206	Enterprise.....	143	111	31	1	58	42	16	51	6	1	206
207	Erie.....	77	62	15	.....	20	17	3	16	4	.....	207
208	Eureka.....	61	47	14	.....	7	6	1	5	2	.....	208

\*Not reported separately.

TABLE 2-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHARES IN FORCE.				NUMBER OF SHARES CANCELED DURING YEAR.					
		Total.	Free.	PLEGGED (BORROWED ON).		Total.	Withdrawn.	Lapsed (forfeited).	Redeemed.	MATURED.	
				Total.	Real estate loans.					Stock loans (book).	Free.
HUDSON COUNTY—CON.											
209	Jersey City—Excelsior.....	3,869	2,676	1,193	1,073	120	754	448	725	*	*
210	Farmount.....	776½	285	491½	440½	51	25	25	.....	.....	.....
211	Garfield.....	3,325	2,072	1,253	1,242	11	437	125	.....	.....	.....
212	Greenville.....	4,716	3,964	762	752	.....	700	370	.....	.....	.....
213	Greenville, No. 2.....	3,086	2,511	525	525	.....	618	587	.....	.....	.....
214	Greenville United.....	2,446	1,928	523	252	271	935	569	.....	.....	.....
215	Highland.....	475	240	285	217	18	53	53	.....	.....	.....
216	Hudson City.....	4,188	2,762½	1,425½	1,408½	17	789	485	.....	.....	.....
217	Hudson Mutual.....	1,580	1,005½	524½	524	.....	326	172	.....	.....	.....
218	Improved Land.....	850	575½	274½	244½	30	169	141	.....	.....	.....
219	Industrial.....	3,285	1,685½	1,649½	1,388½	261	749	1,008	.....	.....	.....
220	Jersey City.....	1,854	949	905	864	41	158	263	.....	.....	.....
221	Lafayette.....	4,156	2,542	1,614	1,614	.....	424	697	.....	.....	.....
222	Lincoln.....	6,187	4,016½	2,170½	1,969½	201	1,778	897	.....	.....	.....
223	Madison.....	1,888	1,364½	523½	477½	46	1,551	346	.....	.....	.....
224	Mortgage Bank.....	236	155	81	53	23	21	89	.....	.....	.....

\* Not reported separately.

TABLE 2-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHAREHOLDERS.				SHAREHOLDERS AS BORROWERS.						Office number.
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.	Total corporations, firms, &c.	
HUDSON COUNTY—CON.												
209	Jersey City—Excelsior.....	879	*	*	3	87	74	18	*	*		209
210	Fairmount.....	71	48	28		36	26	10	26	10		210
211	Garfield.....	326	259	65	2	105	91	14	84	19	2	211
212	Greenville.....	1,143	788	359	1	173	173		128	45		212
213	Greenville, No. 2.....	805	*	*	2	88	88		72	16		213
214	Greenville United.....	627	403	224		147	56	91	109	38		214
215	Highland.....	58	39	19		39	19	20	33	6		215
216	Hudson City.....	563	425	135	3	90	90	†	76	14		216
217	Hudson Mutual.....	144	118	25	1	29	28	1	22	6	1	217
218	Improved Land.....	98	74	24		30	27	3	19	11		218
219	Industrial.....	418	325	93		154	118	36	125	29		219
220	Jersey City.....	189	141	48		67	63	4	56	11		220
221	Lafayette.....	314	212	98	4	107	107		76	27	4	221
222	Lincoln.....	601	399	153	49	116	94	22	76	16	2	222
223	Madison.....	241	209	32		54	47	7	48	6		223
224	Mortgage Bank.....	34	23	11		7	4	3	5	2		224

\* Not reported separately. † Not reported.

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHARES IN FORCE.					Number of shares issued during year.	NUMBER OF SHARES CANCELED DURING YEAR.						
		Total.	Free.	PLEGDED (BORROWED ON).				Total.	Withdrawn.	Lapsed (forfeited).	Redeemed.	MATURED.		
				Total.	Real estate loans.	Stock loans (book).						Total.	Free.	Pledged.
HUDSON COUNTY—Con.														
225	Jersey City—Monticello.....	3,185	2,126	1,059	991	68	972	1,263	513	10		440	203	237
226	Montgomery.....	524	153	371	365	6		102	102					
227	North Hudson.....	3,517	1,747½	1,769½	1,677½	92	335	412	412					
228	Pavonia.....	2,228	1,387	841	641	200	584	332	332					
229	Phoenix.....	2,932	1,773	1,159	1,104	55	488	516	150			366	206	160
230	Security.....	1,249	744	505	455	50	116	232	224	8				
231	Star.....	2,163	1,233	910	910		229	401	155	15		231	157	74
232	Union.....	1,270	832	438	316	.23	324	335	281	25				
233	Washington.....	2,175	1,333	792	678	114	680	452	437	15				
234	West Side.....	1,379	1,223½	150½	124½	26	1,732	353	319	34				
HUNTERDON COUNTY.														
235	Flemington—Building and Loan.....	815	526	289	26	253		14	14					
236	Lambertville—Centennial.....	3,347	2,094	1,233	1,182	71	467	384	297	39		45	5	43

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHAREHOLDERS.				SHAREHOLDERS AS BORROWERS.					Office number.	
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.		Total corporations, firms, &c.
HUDSON COUNTY—Con.												
225	Jersey City—Monticello .....	374	280	91	3	181	164	17	142	38	1	225
226	Montgomery .....	42	81	11	.....	25	19	6	18	7	.....	226
227	North Hudson .....	426	310	111	5	221	171	50	169	47	5	227
228	Pavonia .....	280	180	50	.....	84	44	40	70	14	.....	228
229	Phoenix .....	381	276	53	2	74	72	2	61	11	2	229
230	Security .....	160	131	29	.....	34	25	9	26	8	.....	230
231	Star .....	242	167	74	1	77	77	.....	53	24	.....	231
232	Union .....	98	66	31	1	24	16	8	16	8	.....	232
233	Washington .....	222	133	89	.....	84	71	18	54	30	.....	233
234	West Side .....	201	162	32	7	17	14	8	12	4	1	234
HUNTERDON COUNTY.												
235	Flemington—Building and Loan .....	149	88	57	4	35	*	*	29	4	2	235
236	Lambertville—Centennial .....	563	280	264	19	194	182	12	110	79	5	236

\* Not reported.

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHARES IN FORCE.					Number of shares issued during year.	NUMBER OF SHARES CANCELED DURING YEAR.													
		Total.	Free.	PLEGDED (BORROWED ON).				Total.	Withdrawn.	Lapsed (forfeited).	Redeemed.	MATURED.									
				Total.	Real estate loans.	Stock loans (book).						Total.	Free.	Pledged.							
MERCER COUNTY.																					
237	Hightstown—Building and Loan.....	134	66 $\frac{1}{4}$	67 $\frac{3}{4}$	46 $\frac{3}{4}$	21		57	19		38										
238	Hopewell—People's.....	408 $\frac{3}{4}$	145	263 $\frac{3}{4}$	228 $\frac{3}{4}$	34	34	25 $\frac{1}{2}$													
239	Pennington—Building and Loan.....	374 $\frac{1}{2}$	304	70 $\frac{1}{2}$	66 $\frac{1}{2}$	5															
240	Trenton—Equitable.....	140	130	10	10		175	35	35												
MIDDLESEX COUNTY.																					
242	Dunellen—Building and Loan.....	761	396 $\frac{3}{4}$	364 $\frac{1}{4}$	320 $\frac{1}{2}$	43 $\frac{1}{2}$	6	114	114												
243	Jamesburg—Mutual.....	1,599	1,164 $\frac{1}{4}$	434 $\frac{3}{4}$	414 $\frac{3}{4}$	20	404	835	169	3	8	155	97	58							
244	South River—Building and Loan.....	686	491 $\frac{1}{4}$	191 $\frac{3}{4}$	178 $\frac{1}{2}$	13 $\frac{1}{2}$	90	26	26												
245	South Amboy—Star.....	3,069 $\frac{1}{2}$	2,142	927 $\frac{1}{2}$	910 $\frac{1}{2}$	17	510	465 $\frac{1}{4}$	465 $\frac{1}{4}$												
246	Perth Amboy—Citizens'.....	2,444	1,454	990	990		934	505	505												
247	Homestead.....	2,548	1,285 $\frac{3}{4}$	1,256 $\frac{1}{4}$	1,253 $\frac{3}{4}$	3 $\frac{1}{2}$	197	823	286	5		532	*	*							
248	New Brunswick—American.....	1,369	647	722	722	†		44	41	3											
249	Excelsior.....	1,795 $\frac{1}{2}$	339 $\frac{3}{4}$	1,455 $\frac{1}{4}$	1,283 $\frac{3}{4}$	175		219 $\frac{1}{2}$	219 $\frac{1}{2}$												
250	Homestead.....	1,492 $\frac{1}{2}$	859 $\frac{3}{4}$	633	612	21	296 $\frac{1}{2}$	257 $\frac{1}{2}$	75 $\frac{1}{2}$			182	83	99							
251	Merchants'.....	2,795	2,451 $\frac{1}{2}$	343 $\frac{1}{2}$	342 $\frac{1}{2}$	1	857	227	227												

\* Not reported separately. † Not reported.

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHAREHOLDERS.				SHAREHOLDERS AS BORROWERS.					Office number.	
		Total.	Males.	Females	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.		Total corporations, firms, &c.
MERCER COUNTY.												
237	Hightstown—Building and Loan.....	39	27	11	1	15	10	5	10	4	1	237
238	Hopewell—People's.....	111	84	27	.....	56	41	15	40	16	.....	238
239	Pennington—Building and Loan.....	81	57	21	3	27	14	13	15	9	3	239
240	Trenton—Equitable.....	36	26	10	.....	2	2	.....	1	1	.....	240
MIDDLESEX COUNTY.												
242	Dunellen—Building and Loan.....	186	133	51	2	92	58	34	71	19	2	242
243	Jamesburg—Mutual.....	265	235	24	6	106	102	4	88	18	.....	243
244	South River—Building and Loan.....	180	118	55	4	48	36	12	33	15	.....	244
245	South Amboy—Star.....	677	425	241	11	250	238	12	168	81	1	245
246	Perth Amboy—Citizens'.....	402	273	126	3	98	98	.....	75	22	1	246
247	Homestead.....	428	300	120	8	173	172	1	124	45	4	247
248	New Brunswick—American.....	173	114	59	.....	118	90	28	83	35	.....	248
249	Excelsior.....	136	105	31	.....	129	93	31	98	31	.....	249
250	Homestead.....	363	252	130	1	135	128	7	98	36	1	250
251	Merchants'.....	310	229	79	2	31	30	1	17	14	.....	251

TABLE 2-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHARES IN FORCE.					Number of shares issued during year.	NUMBER OF SHARES CANCELED DURING YEAR.						
		Total.	Free.	PLEGDED (BORROWED ON).				Total.	Withdrawn.	Lapsed (forfeited).	Redeemed.	MATURED.		
				Total.	Real estate loans.	Stock loans (book).						Total.	Free.	Pledged.
MIDDLESEX COUNTY—Con.														
252	New Brunswick—People's .....	3,566	2,530	1,036	1,034½	1½	560	183¼	161¾	21½				
253	Provident.....	1,827	1,141	183	186		338	47	47					
254	Security.....	3,187	2,060½	1,126½	1,098½	28	712	588	489	99				
255	Workingmen's.....	1,161	1,001½	159¾	159¾		199½	133	133					
MONMOUTH COUNTY.														
256	Asbury Park—Building and Loan.....	5,993	4,117½	1,875½	1,859½	16	1,298½	531½	388½	12	19	131	72	59
257	Atlantic Highlands—Savings Fund.....	1,305	812	493	489¾	¾	205	278	259					
258	Belmar—Building and Loan.....	542	382	160	152	8	44	63	63					
259	Freehold—Mutual.....	2,381	1,365	1,016	1,016		391	581	193	5		383	250	133
260	Keyport—Loan.....	1,413	787	626	523	103		72	72					
261	Long Branch—Building and Loan.....	2,541	1,753	783	777	11	369	261	187½	17½		56	23¼	27¼
262	Manasquan—Squan Village.....	1,412	885	546	485	61	12	191	88	33		120	87	33
263	Matawan—Building and Loan.....	339	175	164	79	85								
264	Red Bank—Building and Loan.....	2,317	1,268	1,049	874	175	127	244	236	8				

TABLE 2-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHAREHOLDERS.				SHAREHOLDERS AS BORROWERS.					Office number.	
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.		Total corporations, firms, &c.
MIDDLESEX COUNTY—CON.												
252	New Brunswick—People's.....	552	356	193	3	147	142	5	102	45		252
253	Provident.....	188	138	41	9	28			20	7	1	253
254	Security.....	590	330	216	44	192	174	18	105	65	22	254
255	Workingmen's.....	160	103	57		25	25		17	8		255
MONMOUTH COUNTY.												
256	Asbury Park—Building and Loan.....	767	520	235	12	308	298	10	171	134	3	256
257	Atlantic Highlands—Savings Fund.....	296	186	97	13	105	102	3	67	27	11	257
258	Belmar—Building and Loan.....	152	125	22	5	42	34	8	38	3	1	258
259	Freehold—Mutual.....	399	182	200	17	107	107		69	30	8	259
260	Keyport—Loan.....	387	210	163	14	149	126	23	87	58	4	260
261	Long Branch—Building and Loan.....	548	365	167	16	200	191	9	119	74	7	261
262	Manasquan—Squan Village.....	243	170	66	7	94	82	12	71	22	1	262
263	Matawan—Building and Loan.....	51	40	11		22	14	8	16	6		263
264	Red Bank—Building and Loan.....	546	367	172	7	232	195	37	149	76	7	264

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHARES IN FORCE.					Number of shares issued during year.	NUMBER OF SHARES CANCELED DURING YEAR.							
		Total.	Free.	PLEGDED (BORROWED ON).				Total.	Withdrawn.	Lapsed (forfeited).	Redeemed.	MATURED.			
				Total.	Real estate loans.	Stock loans (book).						Total.	Free.	Pledged.	
MORRIS COUNTY.															
265	Boonton—Building and Loan.....	1,527	824	708	533	170	419	357	357						
266	Dover—Building and Loan.....	2,157	1,148	1,009	779	230	482	390	389	1					
267	Morristown—Building and Loan .....	1,611	900½	716½	570½	140	134	248	243	5					
OCEAN COUNTY.															
268	Toms River—Dover.....	1,291	833	458	458		175	32	32						
269	Tuckerton—Mutual.....	1,032	665	367	366	1	199	237	103			134	78	56	
PASSAIC COUNTY.															
270	Little Falls—Building and Loan.....	1,089	540	549	348	201	178	360	341	19					
271	Passaic—Home .....	1,481	1,296	185	135	50	668	277	277						
272	Mutual.....	6,031	4,070	1,961	1,576	385	1,393	1,592	1,333	19		190	134	56	
273	People's.....	5,882	3,623	1,759	1,404	355	1,350	1,062	1,046	16					
274	Union .....	2,949	1,937	1,012	795	217	788	700	700						

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHAREHOLDERS.				SHAREHOLDERS AS BORROWERS						Office number.
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.	Total corporations, firms, &c.	
MORRIS COUNTY.												
265	Boonton—Building and Loan.....	337	237	92	8	115	83	32	90	24	1	265
266	Dover—Building and Loan.....	331	291	82	8	174	119	55	134	37	3	266
267	Morristown—Building and Loan.....	260	182	78	.....	86	61	25	56	30	.....	267
OCEAN COUNTY.												
268	Tom's River—Dover.....	345	227	110	8	103	103	.....	80	20	3	268
269	Tuckerton—Mutual.....	202	130	69	3	75	74	1	61	13	1	269
PASSAIC COUNTY.												
270	Little Falls—Building and Loan.....	182	151	30	1	78	43	35	64	14	.....	270
271	Passaic—Home.....	197	148	48	1	33	19	14	29	4	.....	271
272	Mutual.....	829	543	276	10	237	162	75	165	69	3	272
273	People's.....	665	448	199	18	213	172	46	155	56	7	273
274	Union.....	360	240	116	4	105	81	24	78	25	2	274

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHARES IN FORCE.					Number of shares issued during year.	NUMBER OF SHARES CANCELED DURING YEAR.						
				PLEGDED (BORROWED ON).				Total.	Withdrawn.	Lapsed (forfeited).	Redeemed.	MATURED.		
		Total.	Free.	Total.	Real estate loans.	Stock loans (book).						Total.	Free.	Pledged.
PASSAIC COUNTY—CON.														
275	Paterson—Celtic.....	2,185	1,420	765	630	185	331	435	388			47	47	
276	Citizens'.....	3,333	2,458	936	326	109	487	853	831	22				
277	Eastside.....	1,293	1,017	276	259	17	202	242	228	14				
278	German-American.....	2,150	1,570	580	482	98	500	348	348					
279	Iron and Silk.....	897	518	379	367	12	96	260	238			22	10	12
280	Manchester.....	1,828	1,173	655	492	168	410	77	48	29				
281	Mechanics'.....	3,890	2,657	1,173	1,116	57	690	664	619	7		38	33	
282	Mutual.....	3,343	2,056	1,287	1,045	242	662	837	766	33		38	38	
284	People's.....	1,603	1,043	560	530	30	347	233	207			26	25	1
285	Provident.....	1,948	1,092	856	634	222	238	255	255					
286	Riverside.....	1,238	840	398	350	48	211	110	99	11				
287	South Paterson.....	1,119	807	312	251	61	211	373	363	10				
288	Totowa.....	1,318	968	350	231	119	404	237	237					
289	Union Mutual.....	9,757	7,232	2,525	2,234	291	2,868	3,456	3,384	72				
SALEM COUNTY.														
290	Quinton—Loan and Building.....	568½	384	184½	176	8½	83	44	44					

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHAREHOLDERS.				SHAREHOLDERS AS BORROWERS.					Office number.	
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.		Total corporations, firms, &c.
PATERSON COUNTY—CON.												
275	Paterson—Celtic.....	287	217	70	.....	98	69	24	88	5	.....	275
276	Citizens'.....	442	337	96	9	90	59	31	68	22	.....	276
277	Eastside.....	301	229	72	.....	98	63	32	65	30	.....	277
278	German-American.....	272	243	23	6	64	39	25	58	6	.....	278
279	Iron and Silk.....	221	19 <sup>1</sup> / <sub>2</sub>	29	1	47	37	10	38	9	1	279
280	Manchester.....	304	225	67	12	70	48	22	43	25	2	280
281	Mechanics'.....	476	279	189	8	173	116	57	134	86	3	281
282	Mutual.....	435	250	171	14	116	88	28	79	32	5	282
284	People's.....	286	186	96	4	80	58	22	56	24	.....	284
285	Provident.....	300	179	116	5	100	58	47	71	27	2	285
286	Riverside.....	180	135	44	1	48	44	4	40	8	.....	286
287	South Paterson.....	221	161	56	4	43	32	11	30	11	2	287
288	Totowa.....	256	184	66	6	53	26	27	42	10	1	288
289	Union Mutual.....	398	833	551	14	375	340	35	280	93	2	289
SALEM COUNTY.												
290	Quinton—Loan and Building.....	111	66	43	2	49	43	6	38	9	2	290

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHARES IN FORCE.					Number of shares issued during year.	NUMBER OF SHARES CANCELED DURING YEAR.						
		Total.	Free.	PLEGDED (BORROWED ON).				Total.	Withdrawn.	Lapsed (forfeited).	Redeemed.	MATURED.		
				Total.	Real estate loans.	Stock loans (book).						Total.	Free.	Pledged.
SALEM COUNTY—Con.														
291	Salem—Franklin .....	2,734	1,761½	973	964½	8½	177	432	224	38		170	114½	55½
292	Woodstown—Union .....	1,239	1,053	186	121	65	131	107	32	2		73	56	17
SOMERSET COUNTY.														
293	Bound Brook—Building and Loan .....	1,417	802	615	615		164	125	125					
294	East Millstone—Millstone. ....	246	55	191	41	150								
295	Somerville—Citizens' .....	1,814	1,134	680	519½	160½	250	99	99					
296	People's .....	2,529	1,295	1,234	1,040	194	300	111	157	4				
SUSSEX COUNTY.														
297	Newton—Merriam Shoe. ....	669½	468½	201½	108½	93	84½	97	97					
UNION COUNTY.														
298	Cranford—Mutual .....	2,868	1,710	1,158	929	229	407	332	312	20				
299	Rahway—Workmen's .....	1,462	691	771	663	108	55	139	77		62			
301	Roselle—Building and Loan .....	1,477	1,021	456	416	40	281	294	284		10			
302	Summit—Building and Loan .....	1,715	1,209	506	361	145	267	141	123	13				

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHAREHOLDERS.				SHAREHOLDERS AS BORROWERS.						Office number.
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.	Total corporations, firms, &c.	
SALEM COUNTY—CON.												
291	Salem—Franklin .....	647	374	254	19	270	262	8	206	55	9	291
292	Woodstown—Union.....	290	164	68	3	57	50	7	50	7	.....	292
SOMERSET COUNTY.												
293	Bound Brook—Building and Loan .....	233	172	58	3	72	72	.....	51	18	3	293
294	East Millstone—Millstone.....	62	55	7	.....	36	11	25	34	2	.....	294
295	Somerville—Citizens' .....	252	189	60	3	96	76	20	79	16	1	295
296	People's .....	377	270	101	6	187	140	47	141	46	.....	296
SUSSEX COUNTY.												
297	Newton—Merriam Shoe.....	137	99	37	1	39	21	18	30	9	.....	297
UNION COUNTY.												
298	Cranford—Mutual.....	394	258	136	.....	114	91	23	71	43	.....	298
299	Rahway—Workmen's.....	216	165	51	.....	101	86	15	79	22	.....	299
301	Roselle—Building and Loan .....	183	121	61	1	50	43	7	36	13	1	301
302	Summit—Building and Loan.....	190	128	62	.....	44	32	12	29	15	.....	302

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHARES IN FORCE					Number of shares issued during year.	NUMBER OF SHARES CANCELED DURING YEAR.						
		Total.	Free.	PLEGDED (BORROWED ON).				Total.	Withdrawn.	Lapsed (forfeited).	Redeemed.	MATURED.		
				Total.	Real estate loans.	Stock loans (book).						Total.	Free.	Pledged.
UNION COUNTY—Con.														
303	Westfield—Building and Loan.....	1,029	586	443	380	63	150	109						
304	Plainfield—Building and Loan.....	1,318½	905½	413	253	160	392	138						
305	Home.....	3,155	2,267	888	713	175	634	793	14					
306	Elizabeth—Central.....	899	560	339	318	21	136	40						
307	Citizens'.....	5,208	3,416	1,792	1,620	172	760	829						
308	Columbia.....	2,310	1,773	537	368	169	466	441	7					
309	Elizabeth.....	4,509	2,523	1,986	1,906	80	354	395	166	47		182	112	70
310	Elizabethport.....	5,017	3,317	1,700	1,682	18	823	363	34			285	192	93
311	Excelsior.....	2,115	1,464	651	651		466	291	12					
312	Harmonia.....	4,824	4,594	230	223	7	252	716	91					
313	Union County.....	3,755	2,394	1,361	1,309	52	476	422	79			546	438	108
314	Union Square.....	61	40	21	21		11	29	8					
WARREN COUNTY.														
315	Phillipsburg—No. 4.....	2,130	1,395	735	730	5	522	372				67	*	*
316	No. 5.....	1,190	835	355	355		305	140						

\* Not reported.

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHAREHOLDERS.				SHAREHOLDERS AS BORROWERS.					Office number.	
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.		Total corporations, firms, &c.
UNION COUNTY—CON.												
303	Westfield—Building and Loan .....	202	186	66	.....	52	44	8	43	9	.....	303
304	Plainfield—Building and Loan.....	171	108	69	9	61	31	30	43	17	.....	304
305	Home .....	370	229	137	4	91	72	19	56	35	.....	305
306	Elizabeth—Central .....	166	139	24	3	50	39	11	45	5	.....	306
307	Citizens' .....	736	504	229	3	282	255	27	257	25	.....	307
308	Columbia.....	801	234	64	3	53	38	15	37	16	.....	308
309	Elizabeth.....	733	508	210	20	264	239	25	200	61	.....	309
310	Elizabethport.....	828	762	61	5	389	333	6	366	23	.....	310
311	Excelsior.....	326	253	66	7	75	75	.....	56	19	.....	311
312	Harmonia.....	792	579	134	29	254	250	4	219	34	.....	312
313	Union County.....	785	576	206	3	263	234	34	198	67	.....	313
314	Union Square.....	22	16	6	.....	2	2	.....	1	1	.....	314
WARREN COUNTY.												
315	Phillipsburg—No. 4.....	277	208	66	3	103	107	1	91	17	.....	315
316	No. 5.....	182	108	69	5	62	62	.....	44	18	.....	316

TABLE 2—STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCKHOLDERS AND BORROWERS.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHARES IN FORCE.					Number of shares issued during year.	NUMBER OF SHARES CANCELED DURING YEAR.										
				PLEGED (BORROWED ON).				Total.	Withdrawn.	Lapsed or forfeited.	Redeemed.	MATURED.						
		Total.	Free.	Total.	Real estate loans.	Stock loans (book).						Total.	Free.	Pledged.				
	STATE.																	
72	Camden—Masonic.....	869	784	85	79	6	88	252	237	15								
82	State Mutual.....	*53,157	41,543	11,614	8,461	3,153	14,100	5,274	5,167	107								
113	Newark—American.....	2,979	2,672	307	222	85	801	281	127	154								
125	Equitable Savings.....	1,192	1,172	20	20		1,192											
144	Metropolitan.....	32,561	30,080	2,481	800	1,681	27,788	28,676	4,222	24,454								
148	National Provident.....	10,968 <sup>1</sup> / <sub>2</sub>	10,422	546 <sup>1</sup> / <sub>2</sub>	320 <sup>1</sup> / <sub>2</sub>	226	8,284	5,052	1,369 <sup>1</sup> / <sub>2</sub>	3,682 <sup>1</sup> / <sub>2</sub>								
161	Republic.....	47,407	40,888	6,519	4,166	2,353	19,165	7,906	1,735	6,171								
202	Jersey City—Commercial.....	2,903	1,391	1,512	1,500	12	976	878	828	50								
241	Trenton—N. J. Bldg. Loan and Inv.....	33,943	27,013	6,930	4,235	2,695	6,878	3,538	3,425	112								
283	Paterson—N. J. Mutual Inv.....	355	273	82	72	10	111	108	108									
300	Rahway—Union Savings.....	812	702	110	70	40	335	217	185	32								

\* Exclusive of prepaid shares (620<sup>1</sup>/<sub>2</sub>).

TABLE 2—STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCKHOLDERS AND BORROWERS—Continued.

Office number	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHAREHOLDERS.				SHAREHOLDERS AS BORROWERS.						Office number.
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.	Total corporations, firms, &c.	
STATE.												
72	Camden—Masonic.....	98	81	16	1	15	9	6	10	5		72
82	State Mutual.....	7,021	4,900	1,977	144	549	342	207	411	120	18	82
113	Newark—American.....	401	336	64	1	23	14	9	20	2	1	113
125	Equitable Savings.....	123	116	7		1	1		1	1		125
144	Metropolitan.....	4,521	2,950	1,565	6	174	36	183	129	45		144
148	National Provident.....	2,094	1,235	855	4	80	47	33	50	24	6	148
161	Republic.....	6,505	5,443	1,035	27	243	166	77	184	55	4	161
202	Jersey City—Commercial.....	807	191	112	4	124	112	12	91	29	4	202
241	Trenton—New Jersey Building Loan and Investment.....	2,742	2,260	454	28	261	191	70	236	22	3	241
283	Paterson—New Jersey Mutual Investment.....	45	30	15		6	5	1	4	2		283
800	Rahway—Union Savings.....	92	75	17		13	9	4	11	2		800

TABLE 2—STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCKHOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHARES IN FORCE.					Number of shares issued during year.	NUMBER OF SHARES CANCELED DURING YEAR.									
		Total.	Free.	PLEGGED (BORROWED ON).				Total.	Withdrawn.	Lapsed or forfeited.	Redeemed.	MATURED.					
				Total.	Real estate loans.	Stock loans (book).						Total.	Free.	Pledged.			
	NATIONAL.																
65	Camden—Eastern Union.....	*3,257 10,209	*2,954 9,054	*303 1,146	*178 824	*125 322	*1,617 5,856	*1,486 4,371	*888 2,738	*598 1,628		5	5				
75	Mutual Bank.....	*113 1,030															
76	Mutual Guarantee.....	*4,231 27,250	*3,984 22,290	*247 4,960	*202 4,739	*45 221	*2,633 11,553	*855 6,495	*371 4,206	*494 2,289							
117	Newark—Chosen Friends.....	*808 1,610	*350 811	*458 799	*356 602	*102 197	*181 133	*92 726									
142	Mercantile Co-operative.....	19,851	8,857	994	799	195	7,086	3,334	1,825	1,509							
313	New York—Birkbeck.....	326,303	19,097	7,206	6,312	894	6,501	3,360	3,133	227							

\* In New Jersey, first figures. † Not reported. ‡ Only in New Jersey. § New Jersey data not separately reported.

TABLE 2—STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCKHOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	NUMBER OF SHAREHOLDERS.				SHAREHOLDERS AS BORROWERS.					Office number.	
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.		Total corporations, firms, &c.
	NATIONAL.											
65	Camden—Eastern Union.....	*341 1,182	*285 974	*54 154	*2 4	*28 101	*12 72	*11 29	*22 85	*1 16		65
75	Mutual Bank.....	*17 154	† †	† †	3	12	4	8	7	5		75
76	Mutual Guarantee.....	*416 2,832	*265 2,401	*51 431		*27 590	*22 485	*5 105	*25 487	*2 103		76
117	Newark—Chosen Friends.....	*134 248	*101 181	*26 58	*4 9	*70 129	*48 88	*22 41	*56 99	*12 27	*2 3	117
142	Mercantile Co-operative.....	654	567	87		24	15	9	19	5		142
318	New York—Birkbeck.....	1,205	806	398	1	263	235	28	201	62		318

\* In New Jersey, first figures. † Not reported.

TABLE 2a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—AGE, SHARES, EARNINGS AND HOMES.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years.	Date of report.*	NUMBER OF SHARES.			Net worth of associations (net assets).	Total dues on shares in force.	Total net earnings.	SHARES OTHER THAN INSTALLMENT.		Houses acquired through association during the year by borrowers.	Branches in New Jersey.	
				Outstanding.	HELD BY ONE SHAREHOLDER.					Number.	Amount.†			
					Largest.	Smallest.								Usual.
ATLANTIC COUNTY.														
1	Atlantic City—Loan and Building .....	28	Dec. 31, 1896	5,048	120	1	5-10	\$160,099	\$350,248	\$109,851		†		
2	Atlantic Coast.....	2	Mar. 30, 1897	2,745	100	1	10	28,761	20,590	3,171	20	\$2,000 00	16	
3	Mutual.....	3	Feb. 23, 1897	1,005	64	1	5	46,336	35,920	10,416			5	
4	People's.....	13	Mar. 1, 1897	965	38	1	†	57,160	44,532	12,628			†	
5	Egg Harbor City—Building and Loan.....	13	June 8, 1897	1,329	87	1	8	79,713	62,811	16,902	‡	4,602 00	8	
6	Hammonton—Loan and Building.....	25	Dec. 3, 1896	2,842 <sup>3</sup> / <sub>4</sub>	67	1	5	218,364	163,135	50,229			11	
7	Workingmen's.....	20	Dec. 5, 1896	2,942	75	1	5	209,628	164,664	44,964			14	
8	May's Landing—Building and Loan.....	6 <sup>3</sup> / <sub>4</sub>	Dec. 31, 1896	661	30	1	5	47,901	36,966	10,905			4	
9	Pleasantville—Mutual.....	27	April 6, 1897	1,301	20	1	†	124,645	92,640	32,005			10	
BERGEN COUNTY.														
10	Allendale—Orvil.....	8	May 1, 1897	558	25	1	†	44,438	34,296	10,142			1	
11	Bogota—Building and Loan .....	4	Mar. 15, 1897	493	30	1	5	12,210	12,964	2,246			1	
12	Carlstadt—Mutual.....	7	Apr. 10, 1897	1,675	75	1	5	83,242	65,532	17,710			12	
13	Closter—Harrington.....	9	May 10, 1897	1,149	50	1	5	79,009	60,608	18,401			11	
14	East Rutherford—Savings.....	2	June 11, 1897	2,148	249	1	10	33,873	31,041	2,832			12	

\* Associational fiscal year; all data for this period verified.

† Included in net assets.

‡ Not reported.

§ Matured share certificate.

¶ Statement not

TABLE 2a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—AGE, SHARES, EARNINGS AND HOMES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years.	Date of report.*	NUMBER OF SHARES.			Net worth of associations (net assets).	Total dues on shares in force.	Total net earnings.	SHARES OTHER THAN INSTALLMENT.		Houses acquired through association during the year by borrowers.	Branches in New Jersey.
				Outstanding.	HELD BY ONE SHAREHOLDER.					Number.	Amount.†		
					Largest.	Smallest.							
BERGEN COUNTY—Con.													
15	Englewood—Mutual.....	10	June 1, 1897	3,916	25	1	5-10	\$178,489	\$144,012	\$34,477		20	
16	Fairlawn—Saddle River.....	8½	Nov. 16, 1896	484	15	1	5	10,382	9,366	966		15	
17	Fort Lee—Building and Loan.....	4	Jan. 1, 1897	490	25	1	5	16,985	14,616	2,369		2	
18	Hackensack—Mutual.....	10	Feb. 25, 1897	6,536	25	1	5	291,858	234,275	57,583		82	
19	Hasbrouck Heights—Building and Loan.	7	May 31, 1897	929	30	1	10	51,758	39,390	12,368		4	
20	Hillsdale—Progressive.....	4	Jan. 1, 1897	145	10	2	10		†	†			
21	Lodi—Building and Loan.....	5	May 25, 1897	1,052	20	1	5	41,425	34,704	6,721			
22	Midland Park—Franklin.....	6	‡ Dec. 21, 1896	343	23	1	5	17,516	14,938	2,578		2	
23	Oradell—Bergen County.....	9	Feb. 28, 1887	2,064	25	1	5	169,398	128,562	40,836		8	
24	Palisades Park—Co-operative.....	3	July 31, 1897	29	6	1	2	489	396	93			
25	Park Ridge—Eureka.....	7	Feb. 4, 1897	727	25	1	3	52,056	41,352	10,704		9	
26	Washington Township.....	7	Mar. 1, 1897	53	5	1	†	3,262	2,993	269			
27	Ramseys—Building and Loan.....	7	Aug. 14, 1897	718	42	1	5	46,578	38,028	8,550		5	
28	Ridgefield—Building and Loan.....	7	Dec. 1, 1896	1,171	75	1	5	86,801	66,840	19,961		2	
29	Ridgefield Park—Park.....	3	‡ Feb. 4, 1897	562	30	1	10	6,379	5,282	1,097		3	
30	Ridgewood—Building and Loan.....	12	Jan. 7, 1897	2,880	50	1	5	164,659	132,354	32,305		6	
31	Co-operative.....	6	Feb. 1, 1897	685	25	1	5	19,319	16,707	2,612		3	
32	Rutherford—Mutual.....	21	May 8, 1897	3,491	60	1	5-10	196,019	151,620	44,399		16	

\*Associational fiscal year; all data for this period.

†Included in net assets.

‡Not reported.

§Statement not verified.

TABLE 2a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—AGE, SHARES, EARNINGS AND HOMES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years.	Date of report.*	NUMBER OF SHARES.			Net worth of associations (net assets).	Total dues on shares in force.	Total net earnings.	SHARES OTHER THAN INSTALLMENT.		Houses acquired through association during the year by borrowers.	Branches in New Jersey.	
				Outstanding.	HELD BY ONE SHAREHOLDER					Number.	Amount †			
					Largest.	Smallest.								Usual.
BURLINGTON COUNTY.														
33	Beverly—Building and Loan.....	26 <sup>3</sup> / <sub>4</sub>	Oct. 31, 1896	840	23	1	5	\$62,425	\$49,980	\$12,445		5		
34	Bordentown—Building and Loan.....	17	Sept. 20, 1897	1,411	50	1	5	100,333	84,420	15,913	†			
35	Burlington—City.....	29	Mar. 11, 1897	1,061	25	1	5	69,810	53,378	16,432		9		
36	Farmers' and Mechanics'.....	26	Mar. 25, 1897	1,420	40	1	5	119,104	91,752	27,352		4		
37	Delanco—Building and Loan.....	7	May 17, 1897	385	20	1	5	23,882	19,620	4,262		2		
38	Florence—Saving Fund.....	15	Mar. 11, 1897	784	43	1	5	75,678	57,176	18,502				
39	Moorestown—Building and Loan.....	5	Nov. 9, 1896	883	50	1	5	37,028	33,024	4,004				
40	Workingmen's.....	9	Feb. 22, 1897	675	58	1	5	57,591	44,649	12,942		2		
41	Mount Holly—Building and Loan.....	35	Mar. 8, 1897	1,858	50	1	5	73,581	59,867	13,714		4		
42	Industry.....	25	April 24, 1897	2,863	50	1	10	115,045	91,096	23,949		6		
43	People's.....	14	Aug. 19, 1897	1,939	45	1	5-10	73,559	59,724	13,835		3		
44	New Gretna—Building and Loan.....	8	Mar. 20, 1897	574	30	1	†	29,278	21,143	8,135		†		
45	Palmyra—Building and Loan.....	10	Feb. 15, 1897	1,325	30	1	5	64,935	53,982	10,953				
46	Pemberton—Building and Loan.....	29	April 1, 1897	2,618 <sup>1</sup> / <sub>2</sub>	70	1	10	107,151	80,504	26,647		6		
47	Riverside—Building and Loan.....	11	May 1, 1897	2,023	55	1	5	164,189	123,780	40,409		14		
48	Riverton—Cinnaminson.....	18	Oct. 12, 1896	2,344	75	1	†	182,213	131,388	50,825		†		

\*Associational fiscal year; all data for this period. †Included in net assets. ‡Not reported. § Verified by treasurer only. ¶ Statement not verified.

TABLE 2a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—AGE, SHARES, EARNINGS AND HOMES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years.	Date of report.*	NUMBER OF SHARES.			Net worth of associations (net assets).	Total dues on shares in force.	Total net earnings.	SHARES OTHER THAN INSTALLMENT.		Houses acquired through association during the year by borrowers.	Branches in New Jersey.	
				Outstanding.	HELD BY ONE SHAREHOLDER.					Number.	Amount. †			
					Largest.	Smallest.								Usual.
CAMDEN COUNTY.														
49	Berlin—Building and Loan.....	11	†Mar. 8, 1897	222	10	1	5	\$39,080	\$29,003	\$10,077				
50	Chesilhurst—Building and Loan.....	10	‡Sept. 4, 1897	77	10	1	½	9,499	6,072	3,427				
51	Clementon—Building and Loan.....	5	‡Mar. 9, 1897	194	20	1	5	8,208	6,826	1,382				
52	Collingswood—Mutual.....	7	‡May 1, 1897	822	20	1	5	14,862	12,414	2,448		1		
53	Gloucester City—United.....	21	‡Aug. 10, 1897	987	85	1	5	87,631	64,988	22,643		5		
54	Improvement.....	20	‡July 1, 1897	1,469	90	½	5	176,575	121,753	54,822		5		
55	Haddonfield—Mutual.....	23	Feb. 1, 1897	3,642	200	1	5	298,727	232,812	65,915		6		
56	Lindenwold—United Towns.....	7	Mar. 15, 1897	1,225	50	1	5	80,549	63,636	16,913		15		
57	Magnolia—Mutual.....	8	‡April 6, 1897	1,183	50	1	2	90,855	71,916	18,939		24		
58	Merchantville—Building and Loan.....	16	Nov. 1, 1896	3,371	195	1	10	212,469	161,862	50,607		8		
59	Camden City—Artisans.....	24	‡April 1, 1897	4,184	249	½	5	302,311	235,446	66,865		7		
60	Bishop Bayley.....	17	‡Feb. 22, 1897	3,670	20	1	5-10	273,154	273,154	67,989		9		
61	Brotherhood.....	5	‡Dec. 31, 1896	453	15	1	5	11,999	11,028	971		4		
62	Camden.....	30	‡July 1, 1897	2,717	67	1	5-10	198,749	147,978	50,771		5		
63	City.....	25	‡July 14, 1897	2,561	130	½	5	197,859	152,772	45,087		22		
64	Economy.....	15	Dec. 31, 1896	3,363	118	½	5	248,748	191,361	57,387		10		

\*Associational fiscal year; all data for this period. †Included in net assets. ‡Statement not verified. ‡ Verified by treasurer only. | Not reported.

TABLE 2a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—AGE, SHARES, EARNINGS AND HOMES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years	Date of report.*	NUMBER OF SHARES.			Net worth of associations (net assets).	Total dues on shares in force.	Total net earnings.	SHARES OTHER THAN INSTALLMENT.		Houses acquired through association during the year by borrowers.	Branches in New Jersey.
				Outstanding.	HELD BY ONE SHAREHOLDER.					Number.	Amount.†		
					Largest.	Smallest.							
CAMDEN COUNTY—Con.													
66	Camden City—Excelsior.....	27	July 30, 1897	1,461	114	1	5	\$71,864	\$50,968	\$20,996		4	
67	Franklin.....	24	Sept. 1, 1897	3,762	73	1	5	326,109	244,296	81,813		18	
68	German.....	21	Mar. 25, 1897	1,833	70	1	5	124,099	93,552	30,547		8	
69	Guarantee.....	11	Aug. 31, 1897	1,460	73	1	5-10	125,441	97,536	27,905		7	
70	Kosciuszko.....	1	Feb. 2, 1897	182	20	1	5	1,682	1,584	98		1	
71	Homestead.....	13	Jan. 18, 1897	1,753	50	1	5	128,302	102,045	26,257		5	
73	Mechanics' and Workmen's.....	26	Feb. 25, 1897	2,895	30	1	5	229,754	180,462	49,292		15	
74	Mutual.....	25	Mar. 30, 1897	2,113	103	1	5	160,817	110,088	50,729		4	
77	North Camden.....	17	Oct. 11, 1896	3,522	273	1	5	267,954	209,700	58,254		4	
78	People's.....	26	Mar. 31, 1897	2,875	50	1	5	242,087	183,471	58,616		10	
79	Provident.....	4	Dec. 13, 1896	750	30	1	3	27,953	25,149	2,804		3	
80	South Camden.....	2	June 2, 1897	814	20	1	5	18,117	15,848	2,269			
81	South Ward.....	38	June 13, 1897	2,016	77	1	5	179,540	117,558	61,982		13	
83	Stockton.....	6	Dec. 15, 1896	1,174	50	1	3	54,206	46,566	7,640		3	

\*Associational fiscal year; all data for this period. †Included in net assets. ‡Statement not verified. § Not reported.

TABLE 2a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—AGE, SHARES, EARNINGS AND HOMES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years.	Date of report.*	NUMBER OF SHARES.			Net worth of associations (net assets).	Total dues on shares in force.	Total net earnings.	SHARES OTHER THAN INSTALLMENT.		Houses acquired through association during the year by borrowers.	Branches in New Jersey.	
				Outstanding.	HELD BY ONE SHAREHOLDER.					Number.	Amount.†			
					Largest.	Smallest.								Usual.
CAPE MAY COUNTY.														
84	Avalon City—Building and Loan.....	8	April 28, 1897	1,242	40	1	10	\$80,437	\$62,025	\$18,412				
85	Cape May City—Saving Fund.....	30	Jan. 8, 1897	1,596	54	1	10	118,559	93,344	25,215		2		
86	Cape May C. H.—Mechanics'.....	25	Feb. 15, 1897	1,007	20	1	2-5	78,523	58,196	15,327		2		
87	Dennisville—Loan and Building.....	16	Feb. 27, 1897	519	18		3	35,924	29,244	6,680		2		
88	Ocean City—Building and Loan.....	10	Jan. 1, 1897	635	35	1	2	40,882	31,626	9,256		2		
89	Sea Isle City—Building and Loan.....	9	Aug. 11, 1897	329	19	1	2	22,009	16,272	5,737		4		
90	South Seaville—Loan and Building.....	25	Mar. 3, 1897	365	15	1	1-5	26,917	22,045	4,872		1		
91	Tuckahoe—Building and Loan.....	27	Feb. 1, 1897	355	15	1	3	28,828	21,693	7,130				
CUMBERLAND COUNTY.														
92	Bridgeton—Merchants'.....	27	Mar. 7, 1897	2,851	56	1	5	246,552	200,976	45,576				
93	Savings.....	32	June 1, 1897	3,272	70	1	2	300,846	246,851	53,995		5		
94	Milville—Columbian.....	5	Sept. 28, 1897	1,453	40	1	5-10	63,219	56,112	7,107				
95	Hope.....	25	Dec. 2, 1896	2,307	40		2	166,025	137,172	28,853		10		
96	Institute.....	14	Sept 21, 1896	1,535	63		5	96,160	76,886	19,274		7		
97	Security.....	20	Oct. 9, 1896	1,888	141 <sup>1</sup> / <sub>2</sub>		5	140,990	113,028	27,962		30		
98	Vineland—Mechanics'.....	24	June 20, 1897	2,720	56	1	5	182,813	142,680	40,133	60	\$7,840 76	8	

\*Associational fiscal year; all data for this period. †Included in net assets. ‡Statement not verified. §Not reported.

TABLE 2a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—AGE, SHARES, EARNINGS AND HOMES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years.	Date of report.*	NUMBER OF SHARES.			Net worth of associations (net assets).	Total dues on shares in force.	Total net earnings.	SHARES OTHER THAN INSTALLMENT.		Houses acquired through association during the year by borrowers.	Branches in New Jersey.	
				Outstanding.	HELD BY ONE SHAREHOLDER.					Number.	Amount.†			
					Largest.	Smallest.								Usual.
ESSEX COUNTY.														
99	Belleville—Building and Loan.....	24	April 1, 1897	1,539	28	2	5	\$112,936	\$37,663	\$25,273	.....	3	.....	
100	Home.....	6	Nov. 16, 1896	978	28	1	5	44,463	37,512	6,951	.....	3	.....	
101	Bloomfield—Building and Loan.....	11	Dec. 16, 1896	1,654	81	1	5	108,879	78,772	35,107	.....	9	.....	
102	Essex County.....	11	Oct. 20, 1896	4,369	30	1	5	256,834	200,214	56,620	.....	19	.....	
103	Caldwell—Building and Loan.....	6	Jan. 2, 1897	422	25	1	5	23,014	19,680	3,334	.....	5	.....	
104	East Orange—Building and Loan.....	10	Mar. 1, 1897	4,896	100	1	10	344,684	282,420	62,264	.....	10	.....	
105	Franklin—Building and Loan.....	10	Oct. 21, 1896	1,993	30	1	5	162,335	121,788	40,547	.....	3	.....	
106	Irrington—Building and Loan.....	10	June 28, 1897	1,429	35	1	5-10	92,566	71,528	21,037	.....	6	.....	
107	Montclair—Building and Loan.....	10	Dec. 20, 1896	8,447	153	1	1	541,732	428,266	113,466	.....	25	.....	
108	Orange—Building and Loan.....	10	Jan. 1, 1897	1,863	50	1	5	148,962	115,696	33,266	.....	10	.....	
109	Orange Valley—Building and Loan.....	9½	Oct. 1, 1897	811	45	1	5	66,807	51,756	15,051	.....	5	.....	
110	South Orange—Building and Loan.....	10	Aug. 17, 1897	1,135	40	1	5	65,910	52,480	13,430	.....	6	.....	
111	Vailsburg—Building and Loan.....	5	Mar. 9, 1897	1,123	25	1	5	40,083	32,418	7,615	.....	6	.....	
112	Newark—Etna.....	7	July 1, 1897	1,213	60	2	5	71,915	55,897	16,018	.....	†	.....	
114	Beneficial.....	4	Mar. 15, 1897	807	25	1	5	24,910	23,227	1,683	.....	2	.....	
115	Casino.....	5	Feb. 1, 1897	1,115	28	1	5	47,985	41,418	6,517	.....	4	.....	

\*Associational fiscal year; all data for this period. †Included in net assets. ‡Not reported.

TABLE 2a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—AGE, SHARES, EARNINGS AND HOMES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years.	Date of report.*	NUMBER OF SHARES.			Net worth of associations (net assets).	Total dues on shares in force.	Total net earnings.	SHARES OTHER THAN INSTALLMENT.		Houses acquired through association during the year by borrowers.	Branches in New Jersey.
				Outstanding.	HELD BY ONE SHAREHOLDER.					Number.	Amount.†		
					Largest.	Smallest.							
ESSEX COUNTY--Con.													
116	Newark—Central.....	16	July 1, 1897	283	14	1	5	\$16,911	\$13,794	\$3,117			
118	Citizens'.....	5	Dec. 31, 1896	963	80	1	5	48,089	40,218	7,871		2	
119	Clinton Hill.....	1	Dec. 31, 1896	419	25	1	5	4,813	4,668	145		1	
120	Commonwealth.....	3	June 1, 1897	879	25	1	5	24,134	22,806	1,328		8	
121	Court House.....	4	May 18, 1897	305	15	1	5	9,341	8,188	1,153			
122	Eighth Ward.....	10	Dec. 31, 1896	8,203	98	1	10	501,226	391,536	109,690		23	
123	Enterprise.....	14	April 1, 1897	2,735	30	1	5-10	159,343	125,949	33,394		17	
124	Equitable.....	2	Mar. 16, 1897	138	10	1	5	8,426	8,117	309			
126	Excelsior.....	18	June 1, 1897	2,922	55	1	5	242,636	186,162	56,474		4	
127	Fireside.....	10	Jan. 31, 1897	1,597	75	1	†	144,007	106,257	37,750		19	
128	First Italian.....	6	Jan. 1, 1897	473	53	1	5-10	27,168	24,048	3,115			
129	Five Per Cent.....	2	Mar. 31, 1897	316	22	2	5	6,283	5,953	330		1	
130	Fourteenth Ward.....	11 <sup>3</sup> / <sub>4</sub>	Mar. 15, 1897	10,347	185	1	10	698,269	540,918	157,351		40	
131	Fraternal.....	10	April 20, 1897	2,434	32	1	5-10	187,003	142,656	44,347			
132	German.....	16	June 1, 1897	1,877	32	2	5	125,028	97,104	27,924		4	
133	Grand.....	5	Nov. 9, 1896	575	25	1	5	28,470	23,868	4,602		4	

\*Associational fiscal year; all data for this period. †Included in net assets. ‡Not reported.

TABLE 2a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—AGE, SHARES, EARNINGS AND HOMES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years.	Date of report.*	NUMBER OF SHARES.			Net worth of associations (net assets).	Total dues on shares in force.	Total net earnings.	SHARES OTHER THAN INSTALLMENT.		Houses acquired through association during the year by borrowers.	Branches in New Jersey.	
				Outstanding.	HELD BY ONE SHAREHOLDER.					Number.	Amount.†			
					Largest.	Smallest.								Usual.
ESSEX COUNTY—Con.														
134	Newark—Hearthstone.....	8	Nov. 30, 1896	1,686	38	1	†	\$100,448	\$78,689	\$21,759			16	
135	Improved.....	4	April 1, 1897	1,682	25	5	‡	51,736	46,236	5,500			2	
136	Home.....	13	June 1, 1897	670	41	1	6	55,160	40,824	14,336				
137	Howard.....	13	Aug. 1, 1897	4,130	25	1	5-10	320,400	247,839	72,561			5	
138	Junior Order.....	1	Dec. 21, 1896	731	30	1	5	9,109	8,933	176			3	
139	Knights of Pythias.....	11	Mar. 25, 1897	2,937	30	1	†	332,253	252,588	79,665			11	
140	Lincoln.....	10	Jan. 1, 1897	1,164	33	1	5	142,862	105,474	37,388				
141	Mechanics'.....	13	‡Oct. 1, 1897	1,425	30	1	10	92,566	73,140	19,426			1	
143	Mercer.....	6	Dec. 1, 1896	1,688	50	2	5-10	89,077	69,348	19,729			3	
145	Modern.....	5	May 12, 1897	1,308	25	1	5	42,610	35,550	7,060			7	
146	Mutual.....	30	‡Sept 30, 1897	8,423	138	1	5	550,962	425,165	125,797			17	
147	Mutual Land.....	5	Dec. 1, 1896	44	1	1	1							
149	Newark.....	14	June 1, 1897	1,343	81	1	5	107,367	82,858	24,509			7	
150	New Jersey.....	10	‡Sept. 1, 1897	1,616	70	1	5-10	132,631	101,456	31,175			6	
151	Norfolk.....	9	April 1, 1897	1,694	85	1	10	112,234	83,010	29,224			4	
152	North End.....	8	‡May 5, 1897	831	25	1	5	54,454	42,155	12,299			2	

\*Associational fiscal year; all data for this period. †Included in net assets. ‡Not reported. ‡Statement not verified.

TABLE 2a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—AGE, SHARES, EARNINGS AND HOMES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years.	Date of report.*	NUMBER OF SHARES.			Net worth of associations (net assets).	Total dues on shares in force.	Total net earnings.	SHARES OTHER THAN INSTALLMENT.		Houses acquired through association during the year by borrowers.	Branches in New Jersey.	
				Outstanding.	HELD BY ONE SHAREHOLDER.					Number.	Amount.†			
					Largest.	Smallest.								Usual.
ESSEX COUNTY—Con.														
153	Newark—Northwestern.....	5	Mar. 17, 1897	1,463	25	1	5	\$65,559	\$56,130	\$9,429		16		
154	Passaic.....	13	July 1, 1897	976	25	1	5	60,080	47,328	12,752		2		
155	People's.....	2	Sept. 1, 1897	494	30	1	5				27	\$2,700 00	2	
156	Phoenix.....	11	Jan. 2, 1897	3,133	50	1	5	269,467	191,758	60,709		9		
157	Progress.....	2	Feb. 18, 1897	3,670	146	5	10	144,218	39,574	14,674		5		
158	Protection.....	11	Jan. 20, 1897	2,495	50	1	5	323,641	234,789	88,860		3		
159	Prudential.....	5	June 1, 1897	179	20	1	5	6,916	6,027	889		2		
160	Reliable.....	18	Sept. 1, 1897	3,313	43	1	5	202,305	157,002	45,303		16		
162	Roseville.....	11	Nov. 1, 1896	3,627	21	1	5	238,657	192,648	46,009		15		
163	Savings.....	11	Jan. 20, 1897	2,702	45	1	5	235,231	175,038	60,193		5		
164	Security.....	13	July 1, 1897	2,842	110	1	5	156,069	126,765	29,304				
165	Seventh Ward.....	6	Oct. 1, 1897	795	45	1	5	36,049	30,155	5,894		4		
166	Springfield.....	6	July 12, 1897	580	25	2	5	16,009	14,224	1,785		2		
167	State.....	9	Dec. 31, 1896	1,934	35	1	5	123,773	98,430	25,343		3		
168	Standard.....	11	Oct. 1, 1897	2,480	51	4	8	192,165	146,452	45,713		5		
169	Tenth Ward.....	10	Feb. 3, 1897.	3,439	55	1	5	282,633	215,826	66,807		17		

\*Associational fiscal year; all data for this period. †Included in net assets. ‡Inclusive of surplus insurance. §Not reported. ¶Statement not verified.

TABLE 2a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—AGE, SHARES, EARNINGS AND HOMES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years.	Date of report.*	NUMBER OF SHARES			Net worth of associations (net assets).	Total dues on shares in force.	Total net earnings.	SHARES OTHER THAN INSTALLMENT.		Houses acquired through association during the year by borrowers.	Branches in New Jersey.	
				Outstanding.	HELD BY ONE SHAREHOLDER					Number.	Amount.†			
					Largest.	Smallest.								Usual.
ESSEX COUNTY—Con.														
170	Newark—Teutonia.....	6	Oct. 15, 1896	1,147	33	4	6	\$62,136	\$50,620	\$11,516		5		
171	Thirteenth Ward.....	10	April 1, 1897	1,484	30	1	5	94,758	72,892	21,866		4		
172	Union.....	9	Sept. 30, 1896	1,697	25	1	5	128,044	100,470	27,574		9		
173	Uptown.....	5	June 1, 1897	652	25	2	5	27,897	23,867	4,030		4		
174	Washington.....	10	May 16, 1897	2,070	50	1	5	188,057	144,516	43,541		6		
175	West End.....	9	June 1, 1897	3,429	50	1	5	173,191	138,141	35,050		21		
176	Woodside.....	13	Sept. 1, 1897	2,821	85	1	5	235,977	177,084	58,893		11		
177	Workingmen's.....	9	June 14, 1897	868	20	1	5	32,329	28,099	4,230		2		
GLOUCESTER COUNTY.														
178	Clayton—Building.....	17	Mar. 8, 1897	1,067	31	1	6	78,481	62,091	16,390		4		
179	Glassboro—Loan and Building.....	14	May 1, 1897	982	25	1	5	56,775	46,452	10,323		1		
180	Mullica Hill—Loan and Building.....	20	Dec. 31, 1896	868	20	1	2	33,340	27,096	6,204				
181	Paulsboro—Loan and Building.....	24	Oct. 1, 1896	603	25	1	5	47,034	39,724	7,310				
182	Swedesboro—Loan and Building.....	25	May 1, 1897	553	19	1	5	49,630	39,895	9,735		3		

\*Associational fiscal year; all data for this period. †Included in net assets. ‡Statement not verified. §Not reported.

TABLE 2a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—AGE, SHARES, EARNINGS AND HOMES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years.	Date of report.*	NUMBER OF SHARES.			Net worth of associations (net assets).	Total dues on shares in force.	Total net earnings.	SHARES OTHER THAN INSTALLMENT.		Houses acquired through association during the year by borrowers.	Branches in New Jersey.
				Outstanding.	HELD BY ONE SHAREHOLDER.					Number.	Amount.†		
					Largest.	Smallest.							
GLOUCESTER COUNTY—Con.													
183	Williamstown—Monroe.....	27	Feb. 5, 1897	455	26	1	‡	\$33,066	\$26,296	\$6,770			8
184	Woodbury—Real Estate.....	26	April 14, 1897	5,934	200	1	5	455,346	362,226	93,620			17
HUDSON COUNTY.													
185	Arlington—Building and Loan.....	5	April 21, 1897	1,003	44	2	10	20,971	18,873	2,098	113	\$11,300 00	3
186	Equity.....	8	Mar. 31, 1897	673	60	1	10	22,196	16,762	5,434			2
187	Kearny.....	13	April 15, 1897	2,225	50	1	5	112,538	89,208	23,330			5
188	Bayonne—Building.....	13	June 22, 1897	6,686	60	1	5	406,182	315,521	90,661			42
189	Centreville.....	8	July 12, 1897	5,295	50	1	5	302,470	232,566	69,874			39
190	Pamrapo.....	11	July 1, 1897	936	35	1	5	276,252	249,936	26,316			11
191	Harrison—Harrison and Kearny.....	11	June 8, 1897	1,802	40	1	‡	122,323	95,988	26,335			10
192	People's.....	24	Sept. 21, 1897	10,954	125	½	6	778,719	598,680	180,039			34
193	Hoboken—Building and Loan.....	10	Mar. 9, 1897	3,733	50	1	10	631,621	490,092	144,529			7
194	Kearny—Mutual.....	2	June 18, 1897	525	25	1	5	7,339	6,897	442			6

\*Associational fiscal year; all data for this period. †Included in net assets. ‡Not reported. §Free shares only, 669.

TABLE 2a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—AGE, SHARES, EARNINGS AND HOMES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years.	Date of report.*	NUMBER OF SHARES.			Net worth of associations (net assets).	Total dues on shares in force.	Total net earnings.	SHARES OTHER THAN INSTALLMENT.		Houses acquired through association during the year by borrowers.	Branches in New Jersey.
				Outstanding.	HELD BY ONE SHAREHOLDER.					Number.	Amount †		
					Largest.	Smallest.							
HUDSON COUNTY—Con.													
195	Town of Union—Building and Loan .....	8	Dec. 22, 1896	3,733	32	1	5	\$241,050	\$189,578	\$51,477		18	
196	West Hoboken—Palisade.....	5½	Nov. 30, 1896	985	45	1	5	52,590	43,971	8,619		8	
197	Jersey City—Bergen Mutual.....	10	Feb. 9, 1897	478	40	1	5	84,490	62,618	21,872		9	
198	Caledonian .....	10	May 18, 1897	1,699	35	1	6	163,859	109,185	54,674		9	
199	Carteret .....	7	Feb. 9, 1897	3,108	100	1	10	142, 26	121,089	21,637		9	
200	Central .....	2	Sept. 10, 1897	2,197	72	1	8	44,411	41,688	2,723		15	
201	Columbia .....	10	Oct. 5, 1896	4,777	50	1	5	345,043	265,057	80,986		13	
203	Communipaw.....	6	Mar. 17, 1897	684	45	1	7	29,096	24,822	4,274		8	
204	Crescent .....	5	Nov. 1, 1896	517	25	1	8	40,044	33,312	6,732		1	
205	Empire .....	2	June 7, 1897	662	30	2	5	11,928	10,607	1,321		1	
206	Enterprise.....	10	Mar. 15, 1897	1,654	125	1	10	187,484	132,528	54,956		2	
207	Erie.....	9	Jan. 1, 1897	973	64	1	5	75,445	55,589	19,906		3	
208	Eureka.....	4	June 1, 1897	327	15	1	5	8,149	7,116	1,033		2	
209	Excelsior .....	12	April 1, 1897	3,869	100	1	10	235,308	192,712	42,596		2	
210	Fairmount.....	9	Nov. 3, 1897	777	38	1	10	125,937	91,239	34,698		2	
211	Garfield.....	11	Mar. 16, 1897	3,325	47	1	10	298,779	228,176	70,603		4	

\* Associational fiscal year; all data for this period. † Included in net assets. ‡ Statement not verified.

TABLE 2a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—AGE, SHARES, EARNINGS AND HOMES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years.	Date of report.*	NUMBER OF SHARES.			Net worth of associations (net assets).	Total dues on shares in force.	Total net earnings.	SHARES OTHER THAN INSTALLMENT.		Houses acquired through association during the year by borrowers.	Branches in New Jersey.	
				Outstanding.	HELD BY ONE SHAREHOLDER.					Number.	Amount. †			
					Largest.	Smallest.								Usual.
HUDSON COUNTY—CON.														
212	Jersey City—Greenville.....	21	Dec. 1, 1896	4,716	20	1	‡	\$408,810	‡\$311,909	\$96,901		17		
213	Greenville, No. 2.....	13	Mar. 1, 1897	3,086	70	2	4	229,887	‡170,500	59,887		10		
214	Greenville United.....	6	Mar. 31, 1897	2,446	10	2	4	121,122	95,777	25,345		15		
215	Highland.....	7	Mar. 1, 1897	475	25	1	8	59,249	43,106	16,143		1		
216	Hudson City.....	10	June 11, 1897	4,188	75	1	7	280,668	213,647	67,021		9		
217	Hudson Mutual.....	16	Jan. 1, 1897	1,580	84	1	5	107,079	82,784	24,295		2		
218	Improved Land.....	9	Mar. 15, 1897	850	4	1	5	50,821	40,212	10,609		3		
219	Industrial.....	11	June 7, 1897	3,069	35	1	5-10	221,879	181,966	39,913		4		
220	Jersey City.....	11	Nov. 26, 1896	1,884	60	1	10	201,033	152,579	48,454		1		
221	Lafayette.....	13	Feb. 1, 1897	4,156	100	1	‡	325,042	256,413	68,629		8		
222	Lincoln.....	11	Aug. 31, 1897	6,187	178	1	10	446,192	387,758	108,434		16		
223	Madison.....	8	Mar. 8, 1897	1,888	50	1	5	108,152	78,506	24,646		3		
224	Mortgage Bank.....	4½	June 30, 1896	256	23	2	5	12,791	10,587	2,204	20	\$2,000 00	1	
225	Monticello.....	11	Jan. 28, 1897	3,185	65	1	10	223,766	173,894	49,872		12		
226	Montgomery.....	8	May 1, 1897	524	62	1	12	73,459	54,627	18,832				
227	North Hudson.....	9	May 18, 1897	3,517	50	1	5	372,094	273,607	98,487		6		

\*Associational fiscal year; all data for this period. †Included in net assets. ‡Not reported. §Free shares only. || Statement not verified.

TABLE 2a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—AGE, SHARES, EARNINGS AND HOMES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years.	Date of report.*	NUMBER OF SHARES.			Net worth of associations (net assets).	Total dues on shares in force.	Total net earnings.	SHARES OTHER THAN INSTALLMENT.		Houses acquired through association during the year by borrowers.	Branches in New Jersey.
				Outstanding.	HELD BY ONE SHAREHOLDER.					Number.	Amount.†		
					Largest.	Smallest.							
HUDSON COUNTY—Con.													
228	Jersey City—Pavonia.....	12	May 31, 1897	2,228	100	1	10	\$134,208	\$109,253	\$24,955		4	
229	Phoenix.....	12	Dec. 31, 1895	2,932	85	1	†	235,429	175,892	60,087		4	
230	Security.....	9	‡Dec. 1, 1896	1,249	65	1	5-10	114,930	89,148	25,782			
231	Star.....	12	May 17, 1897	2,163	45	1	5	187,649	149,808	37,841		2	
232	Union.....	7	‡April 30, 1897	1,270	125	1	5	77,131	61,254	15,877		1	
233	Washington.....	10	‡June 16, 1897	2,175	50	1	5-10	142,317	107,955	34,362		15	
234	West Side.....	1	Feb. 22, 1897	1,379	34	1	5	15,605	14,815	790		14	
HUNTERDON COUNTY.													
235	Flemington—Building and Loan.....	5	Jan. 31, 1897	815	50	1	†	54,496	48,900	5,586			
236	Lambertville—Centennial.....	21	May 17, 1897	3,347	82	1	5	256,240	212,172	44,068		19	
MERCER COUNTY.													
237	Hightstown—Building and Loan.....	7	Mar. 1, 1897	134	24	1	†	14,514	10,860	3,654			

\*Associational fiscal year; all data for this period. †Included in net assets. ‡Not reported. §Statement not verified.

TABLE 2a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—AGE, SHARES, EARNINGS AND HOMES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years.	Date of report *	NUMBER OF SHARES.			Net worth of associations (net assets).	Total dues on shares in force.	Total net earnings.	SHARES OTHER THAN INSTALLMENT.		Houses acquired through association during the year by borrowers.	Branches in New Jersey.
				Outstanding.	HELD BY ONE SHAREHOLDER.					Number.	Amount. †		
					Largest.	Smallest.							
MERCER COUNTY—Con.													
238	Hopewell—People's.....	4	‡Mar. 10, 1897	409	33	1	3	\$23,592	\$19,620	\$3,972		3	
239	Pennington—Building and Loan .....	7	‡Oct. 1, 1896	375	25	1	1-5	37,608	31,458	6,150			
240	Trenton—Equitable.....	2	‡Aug. 28, 1897	140	10	1	1-5						
MIDDLESEX COUNTY.													
242	Dunellen—Building and Loan.....	10	Mar. 1, 1897	761	19	1	3-5	91,374	69,096	22,278		4	
243	Jamesburg—Mutual.....	27	Oct. 27, 1896	1,599	60	1	5	107,807	87,656	20,151		3	
244	South River—Building and Loan.....	5	April 1, 1897	686	27	1	5	40,401	33,744	6,657		9	
245	South Amboy—Star.....	8	Jan. 28, 1897	3,070	45	1	5	207,510	166,662	40,848		13	
246	Perth Amboy—Citizens'.....	5	Jan. 1, 1897	2,887	50	1	5				448	\$44,300 00	20
247	Homestead.....	10	Oct. 15, 1896	2,543	35	1	3	294,543	208,877	85,666			10
248	New Brunswick—American.....	10	Mar. 17, 1897	1,369	74	1	5	232,282	164,280	57,962			
249	Excelsior.....	9	April 1, 1897	1,795	144	1	13	286,442	193,914	92,528			
250	Homestead.....	11	‡June 1, 1897	1,492	50	1	2-5	185,414	152,560	32,854			9
251	Merchants'.....	2	Jan. 1, 1897	2,795	105	1	9	72,419	63,238	9,191			7
252	People's.....	6	‡Mar. 19, 1897	3,566	100	1	5	211,022	173,064	37,958			35

\*Associational fiscal year; all data for this period. †Included in net assets. ‡Statement not verified. §Not reported. ¶Verified by treasurer only.

TABLE 2a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—AGE, SHARES, EARNINGS AND HOMES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years	Date of report.*	NUMBER OF SHARES.			Net worth of associations (net assets).	Total dues on shares in force.	Total net earnings.	SHARES OTHER THAN INSTALLMENT.		Houses acquired through association during the year by borrowers.	Branches in New Jersey.
				Outstanding.	HELD BY ONE SHAREHOLDER.					Number.	Amount †		
					Largest.	Smallest.							
MIDDLESEX COUNTY—Con.													
253	New Brunswick—Provident .....	3	June 1, 1897	1,317	50	1	5	\$39,025	\$34,155	\$4,870		5	
254	Security .....	8	Mar. 16, 1897	3,187	94 <sup>3</sup> / <sub>4</sub>	1	5	226,704	172,017	54,687		9	
255	Workingmen's.....	2	Aug. 17, 1897	1,161	50	1	5	23,917	25,604	3,815		4	
MONMOUTH COUNTY.													
256	Asbury Park—Building and Loan .....	23	Feb. 1, 1897	5,993	109	1	8	378,919	293,466	85,453		†	
257	Atlantic Highlands—Savings Fund.....	9	Oct. 31, 1896	1,305	29	1	5	99,631	74,688	24,943		15	
258	Belmar—Building and Loan .....	6	Aug. 1, 1897	542	18	1	3-5	37,834	30,120	7,714		5	
259	Freehold—Mutual .....	28	June 28, 1897	2,381	150	1	5	201,434	154,360	47,074		10	
260	Keyport—Loan .....	16	Nov. 17, 1896	1,413	25	1	†	129,532	102,864	26,668		5	
261	Long Branch—Building and Loan .....	27	Dec. 1, 1896	2,541	50	1	5	192,507	151,200	41,307			
262	Manasquan—Squan Village.....	23	Jan. 1, 1897	1,412	44	1	5	133,735	104,611	29,124		2	
'63	Matawan—Building and Loan .....	8	Nov. 4, 1896	339	21	1	†	41,184	82,544	8,640		1	
264	Red Bank—Building and Loan.....	10	Mar. 30, 1897	2,317	45	1	1-10	239,500	180,896	59,264		17	

\*Associational fiscal year; all data for this period. †Included in net assets. ‡Not reported.

TABLE 2a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—AGE, SHARES, EARNINGS AND HOMES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years.	Date of report.*	NUMBER OF SHARES.			Net worth of associations (net assets).	Total dues on shares in force.	Total net earnings.	SHARES OTHER THAN INSTALLMENT.		Houses acquired through association during the year by borrowers.	Branches in New Jersey.
				Outstanding.	HELD BY ONE SHAREHOLDER.					Number.	Amount.†		
					Largest.	Smallest.							
MORRIS COUNTY.													
265	Boonton—Building and Loan.....	7	Dec. 22, 1896	1,527	30	1	†	\$123,143	\$114,190	\$13,953		30	
266	Dover—Building and Loan.....	9	Nov. 16, 1896	2,157	40	1	5	159,119	125,588	32,531		12	
267	Morristown—Building and Loan.....	9	Aug. 25, 1897	1,611	25	1	5	167,416	129,556	39,860		7	
OCEAN COUNTY.													
268	Toms River—Dover.....	14	Mar. 1, 1897	1,295	25	1	†	75,985	65,709	10,276		12	
269	Tuckerton—Mutual.....	23	‡Mar. 20, 1897	1,032	20	1	5	89,776	30,956	8,820		8	
PASSAIC COUNTY.													
270	Little Falls—Building and Loan.....	10	‡Feb. 28, 1897	1,089	30	1	5	90,018	68,073	21,945		4	
271	Passaic—Home.....	2	June 10, 1897	1,431	25	1	5-10	23,115	25,224	2,891		3	
272	Mutual.....	15	May 1, 1897	6,031	50	1	5	356,901	281,742	75,159		25	
273	People's.....	10	Aug. 30, 1897	5,832	25	1	5-10	305,623	236,532	69,091		23	
274	Union.....	9	June 15, 1897	2,949	75	1	1-25	175,503	137,088	38,415		16	
275													
276	Paterson—Celtic.....	15	April 27, 1897	2,185	100	1	5	153,659	123,504	30,155			
	Citizens'.....	5	Mar. 3, 1897	3,393	50	1	†	170,673	145,640	25,033		4	

\*Associational fiscal year; all data for this period. † Included in net assets. ‡ Not reported. § Statement not verified.

TABLE 2a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—AGE, SHARES, EARNINGS AND HOMES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years.	Date of report.*	NUMBER OF SHARES.			Net worth of associations (net assets).	Total dues on shares in force.	Total net earnings.	SHARES OTHER THAN INSTALLMENT.		Houses acquired through association during the year by borrowers.	Branches in New Jersey.
				Outstanding.	HELD BY ONE SHAREHOLDER.					Number.	Amount.†		
					Largest.	Smallest.							
PASSAIC COUNTY—Con.													
277	Paterson—Eastside .....	5	April 19, 1897	1,293	50	1	5	\$65,284	\$54,912	\$10,372		2	
278	German-American .....	4	Oct. 1, 1896	2,150	100	1	10	88,519	76,380	12,139		10	
279	Iron and Silk .....	14	May 31, 1897	897	41	1	5	77,544	57,252	20,292		8	
280	Manchester .....	9	Jan. 4, 1897	1,828	45	1	5-10	117,992	94,856	23,636		15	
281	Mechanics' .....	14	April 1, 1897	3,880	60	1	5	286,732	222,552	64,180		9	
282	Mutual .....	18	Dec 24, 1896	3,243	60	1	5-15	227,014	183,144	43,870		1	
284	People's .....	13	Nov. 17, 1896	1,603	25	1	5	107,700	85,200	22,500		9	
285	Provident .....	11	May 27, 1897	1,948	28	1	5	140,771	111,708	29,063		5	
286	Riverside .....	10	June 30, 1897	1,238	25	1	5	91,811	68,360	23,451		11	
287	South Paterson .....	7	Mar. 1, 1897	1,119	22	1	5	55,478	48,168	7,310			
288	Totowa .....	5	Feb. 24, 1897	1,318	30	1	5	53,581	47,424	6,107		3	
289	Union Mutual .....	14	Dec. 22, 1896	9,757	110	1	5	635,054	511,368	123,686		30	
SALEM COUNTY.													
290	Quinton—Loan and Building .....	27	May 1, 1897	569	66	1	3	43,335	31,998	11,337		5	
291	Salem—Franklin .....	36	†April 1, 1897	2,734	53	1	3	221,368	183,180	88,188		1	
292	Woodstown—Union .....	26	Jan. 1, 1897	1,239	42	1	3	63,885	50,240	13,145			

\*Associational fiscal year; all data for this period. †Included in net assets. ‡Statement not verified. § Not reported.

TABLE 2a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—AGE, SHARES, EARNINGS AND HOMES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years.	Date of report.*	NUMBER OF SHARES.			Net worth of associations (net assets).	Total dues on shares in force.	Total net earnings.	SHARES OTHER THAN INSTALLMENT.		Houses acquired through association during the year by borrowers.	Branches in New Jersey.
				Outstanding.	HELD BY ONE SHAREHOLDER.					Number.	Amount.†		
					Largest.	Smallest.							
SOMERSET COUNTY.													
293	Bound Brook—Building and Loan.....	10	May 1, 1897	1,417	85	1	5	\$122,080	\$95,784	\$36,246		7	
294	East Millstone—Millstone.....	7	Mar. 16, 1897	246	15	1	†	25,109	20,664	4,445			
296	Somerville—Citizens'.....	6	Nov. 18, 1896	1,814	58	1	+++	113,857	95,968	17,869		7	
296	People's.....	10	Feb. 22, 1897	2,529	40	1	5	241,049	190,068	50,981		21	
SUSSEX COUNTY.													
297	Newton—Merriam Shoe.....	7	Sept. 1, 1897	670	15	1	5	53,428	42,857	10,571		1	
UNION COUNTY.													
298	Cranford—Mutual.....	10	Jan. 11, 1897	2,868	20	1	†	180,972	185,606	45,366		14	
299	Rahway—Workmen's.....	11	Jan. 22, 1897	1,462	60	1	†	145,622	108,246	37,376		2	
301	Roselle—Building and Loan.....	8	May 19, 1897	1,464	125	1	5	382,943	68,801	14,142	13	\$2,600 00	10
302	Summit—Building and Loan.....	5	Oct. 31, 1896	1,715	40	1	9	78,636	68,338	10,248		10	
303	Westfield—Building and Loan.....	8	Dec. 1, 1896	1,029	20	1	†	73,901	58,356	15,545		8	

\*Associational fiscal year; all data for this period. †Included in net assets. ‡Not reported. §Installment shares.

TABLE 2a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—AGE, SHARES, EARNINGS AND HOMES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years.	Date of report.*	NUMBER OF SHARES.			Net worth of associations (net assets).	Total dues on shares in force.	Total net earnings.	SHARES OTHER THAN INSTALLMENT.		Houses acquired through association during the year by borrowers.	Branches in New Jersey.
				Outstanding.	HELD BY ONE SHAREHOLDER.					Number.	Amount †		
					Largest.	Smallest.							
UNION COUNTY—Con.													
304	Plainfield—Building and Loan.....	13	Mar. 1, 1897	1,319	84½	1	5	\$105,995	\$72,629	\$33,367		5	
305	Home.....	9	April 19, 1897	3,155	350	1	5	156,707	130,896	25,811		12	
306	Elizabeth—Central.....	11	Oct. 1, 1896	899	25	1	5					6	
307	Citizens'.....	10	April 14, 1897	5,268	20	1	5					29	
308	Columbia.....	5	April 1, 1897	2,310	30	1	5-10					11	
309	Elizabeth.....	28	Mar. 1, 1897	4,509	35	1	5					11	
310	Elizabethport.....	21	Jan. 1, 1897	5,017	20	1	5	368,376	292,758	75,618		9	
311	Excelsior.....	10	May 1, 1897	2,115	21	2	†					5	
312	Harmonia.....	25	May 1, 1897	4,894	25	1	5					9	
313	Union County.....	10	Mar. 31, 1897	3,755	20	1	5					15	
314	Union Square.....	6	Jan. 1, 1897	61	10	1	5	3,962	2,685	1,277			
WARREN COUNTY.													
315	Phillipsburg—No. 4.....	21	May 1, 1897	2,130	33	1	†					8	
316	No. 5.....	15	June 1, 1897	1,190	47	2	5-10	64,266	52,844	11,922		7	

\*Associational fiscal year; all data for this period. † Included in net assets. ‡ Not reported.

TABLE 2a—STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—  
AGE, SHARES, EARNINGS AND HOMES.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years.	Date of report *	NUMBER OF SHARES.			Net worth of associations (net assets).	Total dues on shares in force.	Total net earnings.	SHARES OTHER THAN INSTALLMENT.		Homes acquired through association during the year by borrowers.	Branches in New Jersey.	
				Outstanding.	HELD BY ONE SHAREHOLDER.					Number.	Amount †			
					Largest.	Smallest.								Usual.
	STATE.													
72	Camden—Masonic.....	2	Jan. 9, 1897	869	32	1	10	\$13,935	\$12,924	\$1,011	21	\$2,100	4	
82	State Mutual.....	5	†Mar. 31, 1897	53,157	322	1	5-10	866,395	767,477	158,918	620½	62,050	60	170
113	Newark—American.....	2	†Oct. 31, 1896	2,979	60	1	10	13,372	∞	∞	65	3,925	14	9
125	Equitable Savings.....	1	Sept. 1, 1897	1,192	25	1	10	3,915	4,518	107	14	1,400	6	6
144	Metropolitan.....	3	†Oct. 1, 1897	32,090	200	1	10	107,101	91,480	15,621	471	47,020	19	19
148	National Provident.....	2	June 30, 1897	10,969	50	1	5	78,468	∞	∞	78	7,800	69	69
161	Republic.....	3	Feb. 20, 1897	47,407	309	1	10	263,815	∞	∞	633	30,970	58	141
202	Jersey City—Commercial.....	4	May 1, 1897	2,903	130	1	10	90,899	74,806	16,093	∞	∞	18	1
241	Trenton—N. J. Bldg. Loan and Inv. Co.	5½	Jan. 1, 1897	33,943	180	1	10	482,933	∞	∞	1,603	95,461	∞	129
283	Paterson—N. J. Mutual Investment.....	3	Oct. 1, 1897	355	25	1	5	4,614	4,229	385	18	1,089	1	3
390	Rahway—Union Savings.....	8	Jan. 2, 1897	812	20	2	10	8,633	∞	∞	11	1,100	2	1

\*Associational fiscal year; all data for this period.  
(†) Dues prepayments are not separated from dues payable.

† Included in net assets.

‡ Statement not verified.

§ Not reported; in most of these associa-

TABLE 2a—STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—AGE, SHARES, EARNINGS AND HOMES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years.	Date of report.*	NUMBER OF SHARES.			Net worth of associations (net assets).	Total dues on shares in force.	Total net earnings.	SHARES OTHER THAN INSTALLMENT.		Houses acquired through association during the year by borrowers.	Branches in New Jersey.	
				Outstanding.	HELD BY ONE SHAREHOLDER.					Number.	Amount. †			
					Largest.	Smallest.								Usual.
NATIONAL.														
65	Camden—Eastern Union‡.....	4	April 30, 1897	{ 33,257 10,200	100	1	10	\$100,011			{ 296 303	\$30,309	4	19
75	Mutual Bank.....	3	June 30, 1897	1,034	36	1	6	5,094			4	333	1	2
76	Mutual Guarantee‡.....	6	Mar. 31, 1897	{ 24,231 27,250	110	1	5	567,768	\$477,505	\$90,263	{ 2 472	23,600		29
117	Newark—Chosen Friends.....	7	Dec. 31, 1896	{ 2808 1,810	100	1	5	100,479			18	2,100	4	1
142	Mercantile Co-operative.....	3	July 1, 1897	29,351	242	1	10-20	44,161			22	700	15	17
318	New York—Birkbeck.....	4	Dec 31, 1896	26,303	335	1	10-20	721,928			11,027	554,330	83	.....

\*Associational fiscal year; all data for this period. †Included in net assets. ‡Principal office, Philadelphia. §In New Jersey, first figures. ¶Not reported; in most of these associations prepayments are not separated from dues payable.

TABLE 3a-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-GROSS ASSETS.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total net worth (net assets).	Total gross assets (resources).	Cash.	LOANS ON			Personal property (fixtures, &c.)	Office number.
					Bond and mortgage.	Stock only.	Other securities.		
ATLANTIC COUNTY.									
1	Atlantic City—Loan and Building.....	\$160,099 03	\$160,870 79	\$108 26	\$406,400 00	\$17,805 00	\$5,517 25	\$450 00	1
2	Atlantic Coast.....	23,760 72	36,553 84	6 97	36,100 00	186 00	.....	.....	2
3	Mutual.....	46,336 38	51,966 78	86 21	46,854 79	314 58	.....	.....	3
4	People's.....	57,159 70	67,694 70	41 80	63,700 00	.....	*3,000 00	.....	4
5	Egg Harbor City—Building and Loan.....	79,713 37	80,850 39	553 84	75,600 00	1,900 00	.....	250 00	5
6	Hammonon—Loan and Building.....	218,964 19	231,567 65	1,420 75	197,703 00	10,846 48	7,044 17	100 00	6
7	Workingmen's.....	209,627 55	233,289 18	2,340 78	196,932 00	11,550 00	3,000 00	160 00	7
8	May's Landing—Building and Loan.....	47,816 01	47,881 01	2,087 92	42,023 50	2,475 00	.....	57 00	8
9	Pleasantville—Mutual.....	124,644 89	128,413 24	975 39	48,820 00	8,774 00	22,704 00	7 00	9
BERGEN COUNTY.									
10	Allendale—Orvil.....	44,438 37	45,770 67	2,930 95	37,597 50	4,363 00	.....	75 00	10
11	Bogota—Building and Loan.....	15,210 37	16,228 00	535 40	14,900 00	608 00	.....	.....	11
12	Carlstadt—Mutual.....	83,242 27	85,906 27	1,821 69	72,550 00	6,320 00	11,500 00	.....	12
13	Closter—Harrington.....	79,008 94	79,255 53	582 63	68,900 00	590 00	.....	120 00	13
14	East Rutherford—Savings.....	33,872 61	54,003 83	72 81	52,625 00	406 00	.....	.....	14

\* Mortgages not on stock. † To building association.

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE.			ARREARAGES.					All other assets—total.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
ATLANTIC COUNTY.											
1	Atlantic City—Loan and Building .....	\$18,057 69	*	*	\$12,522 59	\$10,012 09	\$2,165 25		\$345 25		1
2	Atlantic Coast.....				172 05	183 40	9 00	\$9 00	20 65	\$88 82	2
3	Mutual.....	2,900 00		\$2,900 00	1,811 20	975 00	779 00		57 20		3
4	People's.....				952 90	548 00	210 64	115 11	79 15		4
5	Egg Harbor City—Building and Loan.....	300 00	\$300 00		2,246 55	1,158 00	707 81	266 95	113 79		5
6	Hammonton—Loan and Building.....	2,820 39	*	*	11,571 66	9,429 65	1,494 62	105 29	542 10	61 20	6
7	Workingmen's.....	7,582 28	6,612 35	969 93	11,707 12	7,658 48	3,512 85		535 79	17 00	7
8	May's Landing—Building and Loan.....				1,237 59	*	*	*	*		8
9	Pleasantville—Mutual.....	32,698 67	9,805 08	22,893 54	13,243 28	*	*	*	*	1,191 00	9
BERGEN COUNTY.											
10	Allendale—Orvil.....				804 22	511 00	214 50	41 21	37 51		10
11	Bogota—Building and Loan.....				184 60	198 00	64 50	22 10			11
12	Carlstadt—Mutual.....				714 58	302 00	275 55	125 78	11 25		12
13	Closter—Harrington.....	8,100 00	8,100 00		962 90	460 00	428 00	55 85	19 65		13
14	East Rutherford—Savings.....				488 49	278 00	130 91	65 47	14 08	412 53	14

\* Not reported. † Net.

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total net worth (net assets).	Total gross assets (resources).	Cash.	LOANS ON			Personal property (fixtures, &c.)	Office number.
					Bond and mortgage.	Stock only.	Other securities.		
BERGEN COUNTY—Con.									
15	Englewood—Mutual.....	\$178,488 59	\$191,760 93	\$4,267 89	\$174,200 00	\$1,658 20	*\$7,380 87	\$130 24	15
16	Fairlawn—Saddle River.....	10,832 28	13,061 28	764 79	11,700 00	150 00	.....	65 00	16
17	Fort Lee—Building and Loan.....	16,985 38	18,102 38	2,004 28	15,800 00	200 00	.....	9 30	17
18	Hackensack—Mutual.....	291,857 85	301,822 60	7,835 60	284,200 00	8,245 00	.....	237 50	18
19	Hasbrouck Heights—Building and Loan.....	51,767 57	52,492 57	300 02	51,600 00	.....	.....	45 00	19
20	Hillsdale—Progressive.....	5,041 94	5,041 94	790 19	4,000 00	.....	.....	64 25	20
21	Lodi—Building and Loan.....	41,425 47	43,061 47	483 42	41,900 00	150 00	.....	.....	21
22	Midland Park—Franklin.....	17,816 16	18,665 69	141 59	18,150 00	250 00	.....	.....	22
23	Oradell—Bergen County.....	169,398 30	171,077 22	9,144 76	141,700 00	3,585 00	.....	45 00	23
24	Falises Park—Co-operative.....	488 90	672 41	43 36	600 00	.....	.....	.....	24
25	Park Ridge—Eureka.....	52,055 66	54,796 66	1,133 37	51,704 00	625 00	.....	88 00	25
26	Washington Township.....	3,262 35	5,721 57	306 46	4,300 00	222 50	.....	25 00	26
27	Ramseys—Building and Loan.....	46,578 35	47,308 94	4 86	46,700 00	.....	.....	157 00	27
28	Ridgefield—Building and Loan.....	88,800 66	91,407 96	511 19	84,200 00	1,869 00	.....	.....	28
29	Ridgefield Park—Park.....	6,378 79	15,388 79	188 79	15,200 00	.....	.....	.....	29
30	Ridgewood—Building and Loan.....	164,659 88	181,831 87	†13,232 43	160,800 00	5,153 00	.....	264 00	30
31	Co-operative.....	19,319 81	21,704 67	207 88	18,500 00	677 00	.....	.....	31
32	Rutherford—Mutual.....	196,019 42	202,287 76	3,605 13	179,900 00	6,580 00	.....	175 00	32

\* In foreclosure. † Including \$9,000 on deposit in trust company and interest, \$253.85.

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE.			ARREARAGES.					All other assets—total.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
BERGEN COUNTY—Con.											
15	Englewood—Mutual.....	\$1,846 37	\$1,846 37		\$1,240 10	\$684 00	\$302 00	\$106 63	\$147 47	\$1,042 76	15
16	Fairlawn—Saddle River.....				267 15	190 00	53 00	17 55	6 60	114 94	16
17	Fort Lee—Building and Loan.....				88 85	28 15	27 50	8 25	24 95		17
18	Hackensack—Mutual.....				1,804 50	*	*	*	*	*	18
19	Hasbrouck Heights.....				547 55	293 00	131 00	61 15	62 40		19
20	Hillsdale—Progressive.....				187 50	*	132 00	39 12	16 38		20
21	Lodi—Building and Loan.....				528 05	157 00	357 25		13 80		21
22	Midland Park—Franklin.....				124 10	51 00	39 00		34 10		22
23	Oradell—Bergen County.....	5,011 55	*	*	10,845 92	7,072 50	3,595 32	178 10		288 75	23
24	Palisades Park—Co-operative.....				29 05	13 00			16 05		24
25	Park Ridge—Eureka.....	858 00	*	*	488 29	222 00	185 09		30 20		25
26	Washington Township.....	408 00	*	*	520 04	360 00	90 62	69 42		39 57	26
27	Ramseys—Building and Loan.....				347 58	171 00	151 00	25 58			27
28	Ridgefield—Building and Loan.....	1,604 91	*	*	\$,222 86	1,550 00	†1,672 86	†			28
29	Ridgefield Park—Park.....				*						29
30	Ridgewood—Building and Loan.....				2,840 44	1,234 00	1,201 07	280 77	124 60	42 00	30
31	Co-operative.....	1,600 00	1,600 00		719 79	430 00	223 39	66 40			31
32	Rutherford—Mutual.....	4,563 67		\$4,563 67	3,938 32	*	*	*	*	3,580 64	32

\* Not reported. † All inclusive. ‡ Deeded in satisfaction of claims.

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total net worth (net assets).	Total gross assets (resources).	Cash.	LOANS ON			Personal property (fixtures, &c.)	Office number.
					Bond and mortgage.	Stock only.	Other securities.		
BURLINGTON COUNTY.									
33	Beverly—Building and Loan .....	\$57,357 95	\$63,534 95	\$669 40	\$45,200 00	\$1,150 00	\$9,425 00	\$50 00	33
34	Bordentown—Building and Loan.....	100,333 00	100,333 00	1,522 55	57,665 00	8,578 00	1,000 00		34
35	Burlington—City .....	69,809 62	79,742 18	4,898 05	*73,009 00	*		25 00	35
36	Farmers' and Mechanics' .....	119,104 12	119,108 62	5,780 05	99,235 00	800 00		50 00	36
37	Delanco—Building and Loan .....	23,881 86	23,906 86	774 00	19,432 91	2,480 00			37
38	Florence—Saving Fund .....	75,678 42	75,785 12	640 48	71,700 00	2,000 00		81 00	38
39	Moorestown—Building and Loan.....	37,027 65	37,053 65	11,387 65	23,150 00	2,450 00			39
40	Workingmen's .....	57,591 47	57,705 97	11 62	46,750 00	10,427 50		50 00	40
41	Mount Holly—Building and Loan.....	73,581 39	84,407 55	860 42	*79,275 00	*			41
42	Industry .....	115,044 60	129,611 60	20 15	*113,199 62	*	3,727 30	68 00	42
43	People's .....	73,559 03	86,154 86	745 39	78,850 00	700 00	23 40		43
44	New Gretna—Building and Loan .....	29,278 40	29,278 40	63 37	*28,300 00	*			44
45	Palmyra—Building and Loan .....	64,934 58	64,956 66	2,070 92	55,670 92	5,450 00	600 00		45
46	Pemberton—Building and Loan .....	107,150 84	107,330 47	1,116 07	88,550 00	1,300 00			46
47	Riverside—Building and Loan .....	164,188 88	164,288 66	16,253 60	*140,023 00	*	3,000 00	85 30	47
48	Riverton—Cinnaminson .....	182,213 17	184,071 58	77 91	*181,450 00	*		60 00	48

\*Not reported separately.

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE.			ARREARAGES.					All other assets—total.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
BURLINGTON COUNTY.											
33	Beverly—Building and Loan .....	\$5,073 15	\$3,973 15	\$1,100 00	\$975 00	\$528 00	\$407 00		\$40 00	\$42 00	33
34	Bordentown—Building and Loan .....	700 00		700 00	469 26	330 80	89 64		49 32	398 19	34
35	Burlington—City .....				1,112 33	*	*		*	697 80	35
36	Farmers' and Mechanics' .....	7,150 00	*	*	5,030 50	*	*		*	1,063 07	36
37	Delanco—Building and Loan .....	900 00	*	*	312 95	123 00	167 51	\$5 78	16 66	7 00	37
38	Florence—Saving Fund .....	346 72	*	*	1,066 92	*	*		*		38
39	Moorestown—Building and Loan .....				66 00	66 00					39
40	Workmen's .....				465 85	154 00	198 16				40
41	Mount Holly—Building and Loan .....	3,000 00	*	*	1,272 13	*	*		114 69		41
42	Industry .....	9,575 00	9,575 00	*	2,295 08	*	*		*	726 50	42
43	People's .....	3,908 00	*	*	1,424 90	*	*		*	508 17	43
44	New Gretna—Building and Loan .....	700 00		700 00	215 03	*	*		*		44
45	Palmyra—Building and Loan .....				1,164 82	*	*		*		45
46	Pemberton—Building and Loan .....	14,300 00	*	*	1,566 65	741 25	668 20		157 20	497 75	46
47	Riverside—Building and Loan .....	4,060 00	*	*	881 76	*	*		*	45 00	47
48	Riverton—Cinnaminson .....	500 00	*	*	1,076 42	*	*		*	907 25	48

\* Not reported separately.

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total net worth (net assets).	Total gross assets (resources).	Cash.	LOANS ON			Personal property (fixtures, &c.)	Office number.
					Bond and mortgage.	Stock only.	Other securities.		
CAMDEN COUNTY.									
49	Berlin—Building and Loan.....	\$39,080 26	\$48,814 82	\$3,320 32	\$42,500 00	\$1,000 00	.....	\$20 00	49
50	Chesilhurst—Building and Loan.....	9,498 91	9,507 91	533 42	7,050 00	600 00	.....	.....	50
51	Clementon—Building and Loan.....	8,207 58	8,207 58	167 96	5,400 00	1,200 00	.....	78 44	51
52	Collingswood—Mutual.....	14,861 98	15,706 98	3,447 42	8,900 00	1,400 00	.....	10 00	52
53	Gloucester City—United.....	87,631 24	92,935 24	323 47	90,400 00	719 18	.....	.....	53
54	Improvement.....	176,575 14	177,305 24	2,792 39	158,400 00	9,300 00	.....	50 00	54
55	Haddonfield—Mutual.....	298,726 74	299,093 18	20,308 50	230,045 00	32,425 00	.....	.....	55
56	Lindenwold—United Towns.....	80,548 80	81,143 80	2,432 18	61,105 00	12,000 00	\$100 00	.....	56
57	Magnolia—Mutual.....	90,855 43	90,973 17	11,314 86	64,250 00	8,535 60	.....	21 39	57
58	Merchantville—Building and Loan.....	212,468 81	213,991 46	3,074 56	184,300 00	21,020 00	.....	65 00	58
59	Camden City—Artisans'.....	302,310 50	319,094 46	.....	260,200 00	17,800 00	.....	225 00	59
60	Bishop Bayley.....	273,154 07	283,113 34	.....	251,250 00	13,100 00	2,500 00	.....	60
61	Brotherhood.....	11,999 00	12,119 00	13 12	10,432 35	1,334 00	.....	45 00	61
62	Camden.....	198,749 48	202,895 69	207 95	162,725 00	10,200 00	.....	200 00	62
63	City.....	197,858 51	198,051 51	9,921 39	153,227 00	14,575 00	2,100 00	78 49	63
64	Economy.....	248,748 34	248,873 84	283 18	189,650 00	20,475 00	*31,123 51	.....	64

\*Sinking fund.

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE.			ARREARAGES.					All other assets—total.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
CAMDEN COUNTY.											
49	Berlin—Building and Loan.....				\$1,974 50	\$638 00	\$543 00		\$798 50		49
50	Chesilhurst—Building and Loan.....				1,324 49	*	*		*		50
51	Clementon—Building and Loan.....	\$1,200 00	\$1,200 00		161 18	*	*		*		51
52	Collingswood—Mutual.....				1,949 56	1,141 47	572 53	\$85 70	149 86		52
53	Gloucester City—United.....	700 00	*	*	791 97	878 84	861 04		52 09		53
54	Improvement.....	4,654 84	4,654 84		2,108 01		*		*		54
55	Haddonfield—Mutual.....	10,623 93	10,623 93		5,875 95	3,512 00	1,876 59	67 38	419 98	314 80	55
56	Lindenwold—United Towns.....	3,800 00	*	*	1,706 62	905 00	530 00	228 62	43 00		56
57	Magnolia—Mutual.....	5,801 35	5,801 35		1,049 97	548 05	470 32	14 15	17 45		57
58	Merchantville—Building and Loan.....	3,129 13	3,129 13		2,402 77	1,123 00	869 50	131 30	273 97		58
59	Camden City—Artisans'.....	28,731 00	28,731 00		12,188 46	7,503 65	4,406 00	181 50	47 31		59
60	Bishop Bayley.....	11,665 00	*	*	4,598 34	*	*	*	*		60
61	Brotherhood.....				294 53	*	*	*	*		61
62	Camden.....	27,550 00	*	*	2,012 74			*	*		62
63	City.....	15,700 00	*	*	2,372 39	1,116 31	1,125 89		130 19	77 24	63
64	Economy.....	3,825 00	3,825 00		3,517 15	*	*		*		64

\* Not reported separately.

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total net worth (net assets).	Total gross assets (resources).	Cash.	LOANS ON			Personal property (fixtures, &c.)	Office number.
					Bond and mortgage.	Stock only.	Other securities.		
CAMDEN COUNTY—Con.									
66	Camden City—Excelsior .....	\$71,863 54	\$78,060 89	\$1,898 25	\$55,476 50	\$7,100 00			66
67	Franklin .....	326,108 81	326,929 70	23,721 64	260,000 00	20,275 00	\$2,049 60	\$50 00	67
68	German .....	124,099 40	124,997 84	9,233 48	110,714 50	3,075 00		125 00	68
69	Guarantee .....	125,441 28	126,142 87	6,976 21	101,100 00	10,400 00		75 00	69
70	Kosciuszko .....	1,681 72	1,881 72	49 97	1,000 00	750 00		81 75	70
71	Homestead .....	128,301 56	129,947 55	869 53	101,350 00	121 00		100 00	71
73	Mechanics' and Workingmen's .....	229,754 44	238,661 69	9,461 89	189,750 00	6,350 00		200 00	73
74	Mutual .....	160,816 67	165,474 21	8,416 89	137,560 00	1,800 00		100 00	74
77	North Camden .....	267,954 45	268,150 42	3,708 57	190,850 00	21,000 00	*45,656 57		77
78	People's .....	242,087 24	242,778 12	8,930 56	190,950 00	7,600 00	583 00	150 00	78
79	Provident .....	27,952 60	28,173 60	38 40	15,025 00	7,725 00	†1,050 00	35 00	79
80	South Camden .....	18,117 27	18,182 97	661 53	16,275 00	865 00		68 85	80
81	South Ward .....	179,540 22	179,630 73	7,025 87	149,300 00	3,000 00	†6,461 00	50 00	81
83	Stockton .....	54,205 93	54,276 24	2,103 69	46,300 00	2,185 00		98 93	83

\*Sinking fund. †Mortgages not on stock.

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE.			ARREARAGES.					All other assets—total.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
CAMDEN COUNTY—Con.											
66	Camden City—Excelsior.....	\$12,965 50	*	*	\$820 64	*	*	*	*		66
67	Franklin.....	16,600 00		\$16,600 00	4,226 86	\$2,160 49	\$1,901 89		\$164 48	\$7 20	67
68	German.....	700 00	\$700 00		1,149 86	573 05	820 50	\$7 65	48 66		68
69	Guarantee.....	6,400 00	6,400 00		993 41	*	*		*	198 25	69
70	Kosciuszko.....										70
71	Homestead.....	24,958 00	*	*	2,549 02	*	*	*	*		71
73	Mechanics' and Workmen's.....	27,200 00	*	*	5,899 79	*	*	*	*		73
74	Mutual.....	15,250 00		*	2,857 32	*	*	*	*		74
77	North Camden.....	4,400 00	4,400 00		2,535 28	*	*	*	*		77
78	People's.....	29,000 00	*	*	5,564 56	*	*	*	*		78
79	Provident.....	4,013 03	4,013 03		287 17	*	*	*	*		79
80	South Camden.....				204 34	*	*	*	*	108 55	80
81	South Ward.....	11,556 78	*	*	2,095 70	*	*	*	*	241 43	81
83	Stockton.....	3,150 00	*	*	490 02	*	*	*	*	8 60	83

\* Not reported separately.

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total net worth (net assets).	Total gross assets (resources).	Cash.	LOANS ON			Personal property (fixtures, &c.)	Office number.
					Bond and mortgage.	Stock only.	Other securities.		
CAPE MAY COUNTY.									
84	Avalon City—Building and Loan.....	\$80,437 32	\$80,582 28	\$2,115 88	\$47,600 00	\$14,950 00	\$2,500 00		84
85	Cape May City—Saving Fund.....	118,559 37	121,466 95	1,672 10	105,400 00	9,500 00			85
86	Cape May C. H.—Mechanics'.....	78,523 29	74,477 56	6,112 71	36,989 00	6,411 00	\$71 66		86
87	Dennisville—Loan and Building.....	35,923 58	36,045 58	1,261 04	32,800 00	880 00			87
88	Ocean City—Building and Loan.....	40,881 72	40,917 72	354 44	19,100 00	20,011 41	78 74		88
89	Sea Isle City—Building and Loan.....	22,008 94	22,513 29	329 19	22,000 00		57 00		89
90	South Seaville—Loan and Building.....	26,916 53	27,020 06	851 15	25,000 00	490 00			90
91	Tuckahoe—Building and Loan.....	28,822 57	33,022 33	80 33	31,000 00		202 00		91
CUMBERLAND COUNTY.									
92	Bridgeton—Merchants'.....	246,552 14	246,552 14	458 15	189,926 39	900 00	100 00		92
93	Savings.....	300,845 77	300,845 77	2,006 96	290,000 00	2,000 00			93
94	Millville—Columbian.....	63,219 34	63,287 60	1,408 47	59,775 00	1,150 00			94
95	Hope.....	166,024 75	169,193 75	63 12	160,700 00	5,700 00	60 00		95
96	Institute.....	96,159 56	104,677 35	216 13	100,850 00	1,000 00	800 00		96

\*Second figures, outside loans.

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE.			ARREARAGES.					All other assets—total.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
CAPE MAY COUNTY.											
84	Avalon City—Building and Loan.....	\$12,358 00	\$12,358 00	.....	\$1,058 40	*	*	*	*	.....	84
85	Cape May City—Saving Fund.....	3,850 00	*	*	2,018 35	*	*	.....	*	\$126 50	85
86	Cape May C. H.—Mechanics'.....	1,182 36	*	*	265 11	*	*	.....	*	490 72	86
87	Dennisville—Loan and Building.....	900 00	*	*	704 54	\$338 30	\$317 74	.....	\$48 50	.....	87
88	Ocean City—Building and Loan.....	.....	.....	.....	1,873 13	875 00	473 03	.....	25 10	.....	88
89	Sea Isle City—Building and Loan.....	.....	.....	.....	127 10	*	*	.....	*	.....	89
90	South Seaville—Loan and Building.....	150 00	150 00	.....	478 71	*	*	.....	*	50 20	90
91	Tuckahoe—Building and Loan.....	1,200 00	*	*	540 00	*	*	.....	*	.....	91
CUMBERLAND COUNTY.											
92	Bridgeton—Merchants'.....	30,112 10	30,112 10	.....	25,056 50	*	*	*	*	.....	92
93	Savings.....	3,500 00	*	*	3,338 81	1,600 00	1,600 00	.....	188 81	.....	93
94	Millville—Columbian.....	.....	.....	.....	954 13	108 50	720 97	\$104 06	20 60	.....	94
95	Hope.....	1,000 00	*	*	3,667 64	*	*	*	*	.....	95
96	Institute.....	1,482 00	1,482 00	.....	329 22	*	*	*	*	.....	96

\* Not reported separately.

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total net worth (net assets).	Total gross assets (resources).	Cash.	LOANS ON			Personal property (fixtures, &c.)	Office number.
					Bond and mortgage.	Stock only.	Other securities.		
CUMBERLAND COUNTY—CON.									
97	Millville—Security.....	\$140,989 62	\$146,358 12	\$155 19	\$140,575 00	\$3,400 00	.....	.....	97
98	Vineland—Mechanics'.....	182,513 37	182,850 36	6,831 58	159,676 07	7,813 00	.....	\$217 50	98
ESSEX COUNTY.									
99	Belleville—Building and Loan.....	112,935 91	113,052 66	3,994 26	104,050 00	3,360 00	.....	325 00	99
100	Home.....	44,463 43	44,475 43	634 62	43,050 00	300 00	.....	205 16	100
101	Bloomfield—Building and Loan.....	108,879 16	110,014 16	67 10	107,760 00	1,425 00	.....	37 00	101
102	Essex County.....	256,834 06	284,702 66	6 66	274,340 00	5,165 00	.....	.....	102
103	Caldwell—Building and Loan.....	23,014 44	25,414 44	1,760 37	23,100 00	.....	.....	248 72	103
104	East Orange—Building and Loan.....	344,683 54	346,983 04	{ *22,000 00 7,063 87 }	294,353 05	14,295 00	.....	.....	104
105	Franklin—Building and Loan.....	162,335 25	162,600 53	982 75	152,825 00	3,940 00	.....	.....	105
106	Irvington—Building and Loan.....	92,564 69	93,383 69	6,128 10	81,860 00	4,769 00	.....	147 50	106
107	Montclair—Building and Loan.....	541,731 60	545,170 37	15,507 43	467,600 00	27,260 00	.....	469 33	107
108	Orange—Building and Loan.....	148,961 90	148,961 90	{ *15,000 00 10,239 80 }	106,114 30	6,199 90	.....	200 00	108

\*Certificates of deposit, first figures, under cash. †Sinking fund account.

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE.			ARREARAGES.					All other assets—total.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
CUMBERLAND COUNTY—Con.											
97	Millville—Security.....	\$1,188 73	*	*	\$1,039 20	*	*	*	*	.....	97
98	Vineland—Mechanics'.....	3,144 38	\$3,144 38	.....	5,145 82	\$1,386 00	\$1,152 90	\$365 86	\$2,241 06	\$17 01	98
ESSEX COUNTY.											
99	Belleville—Building and Loan.....	.....	.....	.....	1,278 50	786 00	485 75	.....	56 75	44 90	99
100	Home.....	.....	.....	.....	68 90	89 00	27 00	.....	2 90	216 75	100
101	Bloomfield—Building and Loan.....	.....	.....	.....	725 06	290 00	203 20	.....	231 86	.....	101
102	Essex County.....	2,585 73	2,585 73	.....	2,114 44	409 25	1,669 57	.....	35 62	490 83	102
103	Caldwell—Building and Loan.....	.....	.....	.....	315 35	*	*	.....	*	.....	103
104	East Orange—Building and Loan.....	.....	.....	.....	9,189 92	6,097 50	3,092 42	.....	*	81 20	104
105	Franklin—Building and Loan.....	.....	.....	.....	3,058 95	1,382 00	1,676 95	.....	*	843 83	105
106	Irvington—Building and Loan.....	.....	.....	.....	479 09	250 00	212 00	.....	17 09	.....	106
107	Montclair—Building and Loan.....	.....	.....	.....	2,867 07	1,636 00	659 35	.....	71 72	516 54	107
108	Orange—Building and Loan.....	9,438 40	9,438 40	.....	1,758 50	948 00	801 50	.....	*	11 00	108

\*Not reported separately.

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total net worth (net assets).	Total gross assets (resources).	Cash.	LOANS ON			Personal property (fixtures, &c.)	Office number.
					Bond and mortgage.	Stock only.	Other securities.		
ESSEX COUNTY—Con.									
109	Orange Valley—Building and Loan.....	\$66,807 88	\$67,711 07	\$6,479 15	\$58,975 00	\$800 00			109
110	South Orange—Building and Loan.....	65,910 24	70,601 06	89 57	65,400 00	3,242 39			110
111	Vailsburg—Building and Loan.....	40,033 47	46,189 47	18 56	41,400 00	1,247 50	\$80 00	\$129 22	111
112	Newark—Etna.....	71,914 52	94,841 02	1,035 45	81,350 00	3,682 10	2,910 77	150 00	112
114	Beneficial.....	24,909 83	24,931 83	3,746 75	18,700 00			85 68	114
115	Casino.....	47,934 69	47,934 69	335 58	33,900 00	1,425 00	2,112 74		115
116	Central.....	16,910 32	23,710 32	1,264 37	8,630 45	1,600 00	10 00	50 00	116
118	Citizens'.....	48,089 23	48,099 23	2,187 42	44,050 00	1,670 00		150 00	118
119	Clinton Hill.....	4,812 50	4,822 50	293 10	3,900 00	335 00		100 00	119
120	Commonwealth.....	24,134 07	26,734 07	1,072 54	24,650 00	600 00		176 38	120
121	Court House.....	9,340 96	9,361 96	1,959 59	7,050 00	230 00		75 67	121
122	Eighth Ward.....	501,225 56	508,774 83	3,652 14	436,150 00	10,203 00	53,000 00		122
123	Enterprise.....	159,342 55	159,342 55	6,025 35	139,050 00	2,315 00		140 00	123
124	Equitable.....	3,426 07	3,678 07	21 98	2,700 00	693 00			124
126	Excelsior.....	242,635 56	242,656 06	11,214 98	144,030 00	55,288 51			126
127	Fireside.....	144,006 95	144,156 95	434 25	134,700 00	6,157 00		100 00	127
128	First Italian.....	27,162 53	27,253 53	1,380 23	23,250 00	778 00			128

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE.			ARREARAGES.					All other assets—total.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
ESSEX COUNTY—Con.											
109	Orange Valley—Building and Loan.....				\$1,593 18	\$719 00	*\$508 22	*	\$365 96	\$63 74	109
110	South Orange—Building and Loan.....				1,862 10	1,090 00	668 49	\$26 22	77 39	7 00	110
111	Vailsburg—Building and Loan.....	\$2,380 99		\$2,380 99	721 55	819 00	219 50		103 05	211 65	111
112	Newark—Ætna.....	2,600 00	*	*	2,691 76	*	*		*	420 94	112
114	Beneficial.....	2,238 32		*	161 08	60 42	92 50	8 16			114
115	Casino.....	4,800 00	\$4,800 00		861 37	96 00	247 28		18 14		115
116	Central.....	11,000 00	11,000 00		38 00	12 00	10 80		15 20	1,117 50	116
118	Citizens'.....				41 81	32 00	9 81		*		118
119	Clinton Hill.....				194 40	172 00			22 40		119
120	Commonwealth.....				235 25	159 00	53 70	12 60	9 25		120
121	Court House.....				46 70	22 00	20 50		4 20		121
122	Eighth Ward.....	1,800 00	*	*	3,088 09	1,637 00	1,205 55		245 54	881 60	122
123	Enterprise.....	10,500 00	10,500 00		957 07	450 00	415 00		92 07	355 18	123
124	Equitable.....				268 09	*	*		*		124
126	Excelsior.....			*	678 54	410 00	225 00		38 54		126
127	Fireside.....	31,429 03	*	*	2,765 70	1,440 61	1,181 61		193 48	127	
128	First Italian.....				1,662 75	1,202 00	182 50		278 28	182 50	128

\* Not reported separately.

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total net worth (net assets).	Total gross assets (resources).	Cash.	LOANS ON			Personal property (fixtures, &c.)	Office number.
					Bond and mortgage.	Stock only.	Other securities.		
ESSEX COUNTY—Con.									
129	Newark—Five Per Cent .....	\$6,283 04	\$6,283 04	\$1,167 55	\$4,400 00	\$615 00			129
130	Fourteenth Ward.....	698,269 19	712,611 45	32,118 85	599,200 00	27,766 00	\$18,006 26	\$400 00	130
131	Fraternal.....	187,002 56	187,002 56	4,814 16	158,750 00	4,750 00		160 85	131
132	German.....	125,027 57	125,027 57	11,868 10	108,400 00	2,500 00		275 31	132
133	Grand.....	28,470 05	34,593 55	1,716 50	31,600 00	1,095 00			133
134	Hearthstone.....	100,448 42	111,789 42	746 26	98,150 00	2,007 00		175 00	134
135	Improved.....	51,736 46	57,853 56	607 07	55,100 00	1,795 00		224 99	135
136	Home.....	55,160 00	61,759 32	199 53	57,129 96	1,800 00		85 00	136
137	Howard.....	320,899 90	320,538 90	15,032 25	74,472 68	6,040 00		259 75	137
138	Junior Order.....	9,108 60	9,159 35	671 39	279,650 00	8,200 00		186 66	138
139	Knights of Pythias.....	332,253 87	334,500 87	10,767 80	265,650 00	25,020 00	31,000 00		139
140	Lincoln.....	142,861 87	146,102 42	2,945 71	133,450 00	9,271 00		180 00	140
141	Mechanics.....	92,565 56	97,658 56	9,391 54	74,800 00	930 00		226 00	141
143	Mercer.....	89,077 04	89,077 04	3,334 20	81,850 00	1,555 00		125 00	143
145	Modern.....	42,609 72	57,801 46	27 84	54,982 65	2,450 00		35 13	145

\* Call loans, first figures. † Under foreclosure, first figures.

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE.			ARREARAGES.					All other assets—total.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
ESSEX COUNTY—CON.											
129	Newark—Five Per Cent.....				\$100 49	\$66 00	\$24 58		\$9 91		129
130	Fourteenth Ward.....	\$28,880 97	\$27,880 97	\$1,000 00	1,719 85	1,106 00		\$199 78	444 12	\$4,489 52	130
131	Fraternal.....	17,350 00	17,350 00		1,177 59	631 00	485 75		60 80		131
132	German.....				60 85	39 00	14 00		7 85	123 81	132
133	Grand.....				182 05	109 00	73 05				133
134	Hearthstone.....	8,448 84	*	*	2,262 32	*	*	*			134
135	Improved.....				126 50	115 00			11 50		135
136	Home.....	1,743 90	1,743 90		1,300 93	374 00	849 55		77 38		136
137	Howard.....	9,358 50	9,358 50		4,005 41	2,050 00	1,650 00		305 41	1,720 81	137
138	Junior Order.....				101 30	98 00			8 30		138
139	Knights of Pythias.....	581 14	*	*	1,156 93	716 00	379 00		61 93	375 00	139
140	Lincoln.....				154 21	82 50	45 13		26 58	101 50	140
141	Mechanics.....	10,267 90	10,267 90		2,044 12	*	*	*	*		141
143	Mercer.....	1,600 00	*	*	449 80	171 00	159 34		119 46	163 04	143
145	Modern.....				68 63	44 00	20 83		3 80	237 21	145

\* Not reported separately.

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total net worth (net assets).	Total gross assets (resources).	Cash.	LOANS ON			Personal property (fixtures, &c.)	Office number.
					Bond and mortgage.	Stock only.	Other securities.		
ESSEX COUNTY—Con.									
146	Newark—Mutual.....	\$550,961 80	\$558,239 40		\$518,900 00	\$19,175 00		\$400 00	146
147	Mutual Land.....	6,742 64	22,303 02	\$16 64				25 00	147
149	Newark.....	107,866 56	107,866 56	2,492 51	{ \$5,592 40 98,500 00	5,550 00		50 00	149
150	New Jersey.....	132,690 91	134,166 91	6,183 86	{ †918 23 104,750 00	7,600 00		39 54	150
151	Norfolk.....	112,283 91	123,111 91	5,062 54	114,000 00	3,408 00		150 00	151
152	North End.....	54,453 68	55,135 68	170 28	54,125 00	65 00		25 00	152
153	Northwestern.....	65,569 24	74,735 49	3,673 75	68,150 00	2,250 00		87 00	153
154	Passaic.....	60,079 50	78,007 85	4 20	73,160 00	325 00		60 00	154
155	People's.....	9,525 02	11,775 02	364 37	9,090 00	2,210 43			155
156	Phoenix.....	260,467 22	260,582 22	3,474 50	230,200 00	{ †10,500 00 14,040 00	\$465 59	164 75	156
157	Progress.....	44,248 11	66,381 06	2,979 71	62,672 00	438 00		135 00	157
158	Protection.....	323,640 72	327,640 72	24,371 45	{ *88,650 00 172,900 00	24,520 00		175 00	158
159	Prudential.....	6,916 22	9,431 22	64 92	7,900 00	1,365 00			159

\*Special loans, first figures. † Under foreclosure, first figures. ‡ Call loans, first figures.

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE.			ARREARAGES.					All other assets—total.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
ESSEX COUNTY—Con.											
146	Newark—Mutual.....	\$6,900 00	\$6,900 00		\$7,864 40	\$4,472 28	\$2,736 55		\$655 57		146
147	Mutual Land.....	21,513 38		\$21,513 38	388 00	388 00				\$360 00	147
149	Newark.....				181 65	98 00	73 00		10 65		149
150	New Jersey.....	13,797 42	13,797 42		877 86	490 00	174 00	\$72 00	141 86		150
151	Norfolk.....				491 37	284 00	161 52		45 85		151
152	North End.....				750 40	104 41		645 99			152
153	Northwestern.....				540 74	382 00	120 54		38 20	34 00	153
154	Passaic.....	4,366 45	4,366 45		92 20	19 00	5 00		68 20		154
155	People's.....				110 22	*	†		†		155
156	Phoenix.....				1,563 35	768 00	663 50		181 35	124 03	156
157	Progress.....				150 35	150 35				6 09	157
158	Protection.....	13,000 00	†	†	1,010 64	†	†		†	3,013 68	158
159	Prudential.....				101 30	†	†		†		159

\*Not reported. †Not reported separately.

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total net worth (net assets).	Total gross assets (resources).	Cash.	LOANS ON			Personal property (fixtures, &c.)	Office number.
					Bond and mortgage.	Stock only.	Other securities.		
ESSEX COUNTY—CON.									
161	Newark—Reliable .....	\$202,304 58	\$214,770 46	\$1,282 37	\$203,800 00	\$3,640 00	\$500 00	\$200 00	160
162	Roseville .....	235,657 37	238,708 56	986 00	201,140 00	420 00	*35,487 76	150 00	162
163	Savings .....	235,231 04	238,207 36	28,297 23	{ 13,631 86 }	16,046 00	2,100 00	283 78	163
164	Security .....	156,069 09	165,169 09	927 45	145,450 00	1,895 00	.....	.....	164
165	Seventh Ward .....	36,048 86	37,373 86	62 04	35,850 00	1,276 00	.....	80 00	165
166	Springfield .....	16,008 51	19,788 51	8 28	18,700 00	825 00	.....	61 17	166
167	State .....	123,772 94	123,772 94	5,885 58	111,891 50	5,181 50	.....	.....	167
168	Standard .....	192,165 85	192,661 98	6,577 63	163,250 00	3,340 00	6,000 00	105 00	168
169	Tenth Ward .....	282,632 53	282,632 53	6,421 00	214,650 00	11,325 00	*21,600 00	.....	169
170	Teutonia .....	62,185 59	62,298 47	6,336 58	50,800 00	3,695 00	.....	60 00	170
171	Thirteenth Ward .....	94,757 56	95,027 56	5,181 76	83,100 00	5,911 00	.....	100 00	171
172	Union .....	128,043 60	128,043 60	13,394 60	106,600 00	1,825 00	.....	.....	172
173	Uptown .....	27,896 88	34,596 88	1,235 28	30,500 00	2,011 30	.....	263 37	173
174	Washington .....	188,057 46	188,357 46	5,663 88	167,000 00	14,897 87	.....	25 00	174
175	West End .....	173,191 40	187,494 92	393 39	172,600 00	6,183 00	.....	276 47	175

\*Call loans. † Under foreclosure, first figures.

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE.			ARREARAGES.					All other assets—total.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
ESSEX COUNTY—Con.											
160	Newark—Reliable.....	\$1,500 00	\$1,500 00		\$833 51	\$833 51			*	\$14 68	160
162	Roseville.....				524 80	372 00	\$102 00		\$50 00		162
163	Savings.....	13,847 99	13,847 99		1,844 03	902 00	677 41		264 62	1,406 47	163
164	Security.....	14,500 00	*	*	1,986 90	897 00	742 00		847 90	409 74	164
165	Seventh Ward.....				106 82	*	*		*		165
166	Springfield.....				112 29	54 00	29 29		29 00	81 27	166
167	State.....				†463 00	463 00				401 86	167
168	Standard.....	12,607 63	10,460 15	\$2,147 48	665 01	540 00	48 00		76 51	116 66	168
169	Tenth Ward.....	25,600 00	25,600 00	*	2,053 10	752 75	671 75		628 60	983 43	169
170	Teutonia.....	1,200 00	*	*	206 89	88 25	73 39		45 25		170
171	Thirteenth Ward.....	784 80	382 00	289 70							171
172	Union.....	5,508 00	5,508 00		716 00	540 00	135 00		41 00		172
173	Uptown.....				317 87	178 00	160 87		79 00	169 06	173
174	Washington.....				1,270 71	220 00	708 19		342 52		174
175	West End.....	7,185 89	7,185 89		856 17	†	804 50	\$46 27	5 40		175

\* Not reported separately. † Net. ‡ Not reported.

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total net worth (net assets).	Total gross assets (resources).	Cash.	LOANS ON			Personal property (fixtures, etc.)	Office number.
					Bond and mortgage.	Stock only.	Other securities.		
ESSEX COUNTY—Con.									
176	Newark—Woodside ..	\$285,976 99	\$237,755 59	\$160 21	\$224,170 00	\$7,200 00	\$2,315 49	\$179 10	176
177	Workingmen's ..	32,328 69	36,594 44	2,227 46	26,260 00	2,081 50	956 82	82 00	177
GLOUCESTER COUNTY.									
178	Clayton—Building ..	78,481 07	89,798 99	147 99	85,000 00	2,700 00			178
179	Glassboro—Loan and Building ..	55,775 42	56,847 42	1,554 59	46,949 00	6,650 02	1,887 87		179
180	Mullica Hill—Loan and Building ..	33,340 40	33,340 40	6,196 66	12,679 68	12,100 00	50 97		180
181	Faulsboro—Loan and Building ..	47,034 12	52,812 99		52,000 00	135 00			181
182	Swedesboro—Loan and Building ..	49,680 00	54,126 45	208 73	33,150 00	5,107 44	5,796 58		182
183	Williamstown—Monroe ..	33,066 64	48,288 64	91 96	43,743 00	1,200 00		68 00	183
184	Woodbury—Real Estate ..	455,845 91	463,290 09	8,700 85	422,575 00	1,450 00		200 00	184
HUDSON COUNTY.									
185	Arlington—Building and Loan ..	20,970 84	22,773 34	548 59	21,236 00	843 20		144 96	135
186	Equity ..	22,196 37	24,057 10	2,869 85	20,350 00	733 00		104 25	186
187	Kearny ..	112,537 70	130,633 12	6,396 04	122,768 00	820 00		140 25	187

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE.			ARREARAGES.					All other assets—total.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
ESSEX COUNTY—CON.											
176	Newark—Woodside.....				\$2,497 81	\$1,036 00	\$888 50		\$572 81	\$1,233 48	176
177	Workingmen's.....	\$2,300 00	\$2,300 00		2,686 66	1,640 50	946 96		81 20		177
GLOUCESTER COUNTY.											
178	Clayton—Building.....	700 00	*	*	798 25	523 00	250 00		25 25	452 75	178
179	Glassboro—Loan and Building.....				305 94	168 00	119 04		18 90		179
180	Mullica Hill—Loan and Building.....	1,588 00		\$1,588 00	705 09	271 00	374 33	\$32 16	27 60	20 00	180
181	Paulsboro—Loan and Building.....				677 99	400 00	200 00		77 97		181
182	Swedesboro—Loan and Building.....	8,643 15	8,643 15		1,220 55	596 35	579 50		44 70		182
183	Williamstown—Monroe.....	2,579 88	*	*	555 80	*	*		*		183
184	Woodbury—Real Estate.....	11,675 00	*	*	17,889 54	9,168 67	8,611 72		114 15	499 70	184
HUDSON COUNTY.											
185	Arlington—Building and Loan.....				59	*	51		08		185
186	Equity.....										186
187	Kearny.....				508 88	*	354 50	40 68	113 65		187

\* Not reported, or not reported separately.

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total net worth (net assets)	Total gross assets (resources).	Cash.	LOANS ON			Personal property (fixtures, &c.)	Office number.
					Bond and mortgage	Stock only.	Other securities.		
HUDSON COUNTY—Con.									
188	Bayonne—Building .....	\$406,182 32	\$414,498 25	\$40,082 80	\$3,392 92	\$2,060 00			188
189	Centreville .....	302,470 32	317,971 90	26,275 79	345,423 38	7,080 00	\$6,525 71	\$166 79	189
190	Pamrapo .....	76,251 97	98,767 96	3,988 15	*4,880 18		334 95	236 80	190
					264,200 00				
					84,323 76				
191	Harrison—Harrison and Kearny .....	122,323 29	122,910 27	177 47	108,600 00	2,300 00	3,586 27	250 00	191
192	People's .....	778,719 37	787,243 79	14,686 66	720,900 00	7,500 00	1,400 00	600 00	192
193	Hoboken—Building and Loan .....	634,621 39	643,587 19	24,968 04	598,100 00	12,094 00			193
194	Kearny—Mutual .....	7,339 43	9,485 97	96 97	9,120 00			160 05	194
195	Town of Union—Building and Loan .....	241,049 57	243,499 57	13,035 46	220,050 00	5,625 00			195
196	West Hoboken—Palisade .....	52,590 10	63,185 28	2,106 58	57,600 00	1,775 00		150 00	196
197	Jersey City—Bergen Mutual .....	84,490 43	84,576 18	151 68	50,600 00	2,650 00	29,800 00	225 00	197
198	Caledonian .....	163,859 37	164,859 37	18,027 04	141,839 50	4,228 13		218 00	198
199	Carteret .....	142,725 88	162,735 90	405 90	159,000 00	1,765 60		140 00	199
200	Central .....	44,411 05	66,020 66	5,879 81	57,600 00	1,735 00		262 69	200
201	Columbia .....	346,042 86	354,589 95	18,683 10	276,600 00	19,005 00	1,428 89	829 27	201

\* In foreclosure, first figures.

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE			ARREARAGES.					All other assets—total.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
HUDSON COUNTY—CON.											
188	Bayonne—Building.....	\$21,254 22	*	*	\$2,344 98	\$1,728 00	\$452 18	\$135 00	\$29 75	.....	188
189	Centreville.....	5,096 38	\$3,489 08	\$1,607 30	3,747 05	2,167 91	1,206 49	236 78	35 87	.....	189
190	Pamrapo.....	9,874 50	9,874 50	.....	.....	.....	.....	.....	.....	\$14 80	190
191	Harrison—Harrison and Kearny.....	7,762 02	*	*	1,221 15	1,018 50	176 07	.....	26 58	18 36	191
192	People's.....	34,864 68	34,864 08	.....	7,165 50	3,722 00	2,968 85	.....	474 65	177 55	192
193	Hoboken—Building and Loan.....	1,440 14	1,440 14	.....	5,920 35	3,012 00	1 848 20	778 23	281 92	1,064 66	193
194	Kearny—Mutual.....	.....	.....	.....	108 95	95 00	.....	.....	13 95	.....	194
195	Town of Union—Building and Loan.....	3,000 00	3,000 00	.....	1,789 11	852 00	*851 59	.....	85 52	.....	195
196	West Hoboken—Palisade.....	1,150 00	.....	1,150 00	383 70	246 00	*137 70	*	*	20 00	196
197	Jersey City—Bergen Mutual.....	.....	.....	.....	1,149 50	540 00	609 50	.....	.....	.....	197
198	Caledonian.....	.....	.....	.....	*	.....	.....	.....	.....	46 70	198
199	Carteret.....	.....	.....	.....	1,445 00	†1,445 00	.....	.....	.....	.....	199
200	Central.....	.....	.....	.....	983 66	231 00	681 32	47 84	23 50	.....	200
201	Columbia.....	25,116 07	20,285 42	4,830 65	13,427 62	†7,923 58	4,528 18	975 86	*	.....	201

\* Not reported, or not reported separately. † Net.

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total net worth (net assets).	Total gross assets (resources).	Cash.	LOANS ON			Personal property (furniture, &c.)	Office number.
					Bond and mortgage.	Stock only.	Other securities.		
HUDSON COUNTY—Con.									
203	Jersey City—Communipaw .....	\$29,096 27	\$33,596 27	\$146 02	\$32,100 00	\$945 00			203
204	Crescent.....	40,043 59	66,692 09	185 19	49,700 00	1,158 75		\$75 00	204
205	Empire .....	11,927 96	12,028 05	1,896 21	9,000 00	54 00			205
206	Enterprise.....	187,483 65	187,483 65	11,310 35	157,750 00	8,680 00			206
207	Erie.....	75,444 71	78,510 71	597 69	67,800 00	1,750 00		85 00	207
208	Eureka .....	8,148 97	10,164 97	55 47	9,800 00	240 00		40 00	208
209	Excelsior .....	235,308 06	245,169 46	15,105 71	219,575 00	2,070 00		100 00	209
210	Fairmount.....	126,938 91	154,521 67	1,228 75	88,100 00	1,087 25	\$60,951 18	250 00	210
211	Garfield.....	298,779 14	302,134 89	5,164 85	248,400 00	2,181 00	*23,894 57	150 00	211
212	Greenville .....	†408,810 11	543,376 61	3,826 42	380,474 84			225 00	212
213	Greenville, No. 2 .....	†229,886 74	293,765 39	3,644 99	272,765 98			830 00	213
214	Greenville United .....	121,121 79	146,690 59	8,844 67	121,691 40	5,866 99		772 00	214
215	Highland.....	59,249 38	60,710 65	1,889 96	43,400 00	3,592 65	4,795 00	75 00	215
216	Hudson City.....	280,667 74	302,328 88	9,517 53	281,700 00	3,445 00			216
217	Hudson Mutual.....	107,078 95	107,984 15	37 10	104,800 00	100 00	240 05	115 00	217
218	Improved Land.....	50,820 67	54,685 41	675 00	48,840 00	1,336 00		50 00	218

\*Sinking fund. † Free shares only.

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE.			ARREARAGES.					All other assets—total.	Office number.	
		Total.	From foreclosure	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.			
HUDSON COUNTY—Con.												
203	Jersey City—Communi-paw.....				\$405 25	*\$224 00	\$181 25					203
204	Crescent.....	\$12,942 26	†	†	2,394 74	1,643 37	404 89	\$246 48	†	\$336 15		204
205	Empire.....				1,077 84	961 84	126 00		†			205
206	Enterprise.....	3,277 60	†	†	5,811 20	*2,996 00	2,729 50		\$85 70	654 50		206
207	Erie.....	6,172 32	\$6,172 32		2,105 70	851 00	765 50		489 20			207
208	Eureka.....				29 50	†	†		†			208
209	Excelsior.....				8,317 75	*8,317 75			†			209
210	Fairmount.....				2,512 50	1,476 75	1,035 75		†	391 99		210
211	Garfield.....	1,926 18		\$1,926 18	16,530 32	*8,000 00	8,580 32	†	†	3,888 52		211
212	Greenville.....	158,539 81	158,374 88	5,164 93	†				†	309 54		212
213	Greenville, No 2.....	14,284 92	14,284 92		2,238 50	*2,238 50	†		†			213
214	Greenville United.....	9,515 53	†						†			214
215	Highland.....	5,603 25	†	†	1,306 33	445 60	764 49	96 24	†	48 46		215
216	Hudson City.....				7,665 85	*5,499 50	2,166 35		†			216
217	Hudson Mutual.....				2,692 00	†	†		†			217
218	Improved Land.....	2,701 46	†	†	603 55	449 00	57 66	96 89		479 40		218

\* Net. † Not reported, or not reported separately.

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—  
Continued,

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total net worth (net assets).	Total gross assets (resources).	Cash.	LOANS ON			Personal property (fixtures, &c.)	Office number.
					Bond and mortgage.	Stock only.	Other securities.		
HUDSON COUNTY—Con.									
219	Jersey City—Industrial.....	\$221,879 28	\$320,851 49	\$9,078 54	\$277,700 00	\$12,768 48	\$2,623 79	\$150 00	219
220	Jersey City.....	201,032 70	201,905 70	17,533 27	172,800 00	880 00	.....	.....	220
221	Lafayette.....	325,041 62	326,255 70	340 62	322,600 00	.....	.....	78 40	221
222	Lincoln.....	446,191 51	448,375 14	19,161 45	393,900 00	3,440 71	5,000 00	100 00	222
223	Madison.....	108,151 71	105,151 71	3,108 30	95,430 00	1,450 00	.....	100 00	223
224	Mortgage Bank.....	12,791 53	13,441 53	806 20	11,500 00	1,073 76	.....	40 00	224
225	Monticello.....	223,765 99	224,287 99	29 68	198,200 00	{ *1,060 00 4,278 00 }	10,000 00	126 50	225
226	Montgomery.....	73,459 17	92,577 83	1,270 50	78,000 00	1,156 75	12,755 00	80 00	226
227	North Hudson.....	372,094 05	372,094 05	14,244 15	335,500 00	18,590 00	.....	.....	227
228	Pavonia.....	184,207 96	150,757 96	2,689 82	128,200 00	2,585 00	569 87	.....	228
229	Phoenix.....	235,429 00	236,817 50	1,610 50	225,800 00	3,500 00	5,907 00	.....	229
230	Security.....	114,930 36	114,930 36	17,214 37	93,800 00	965 00	119 99	.....	230
231	Star.....	187,649 32	201,279 32	184 69	182,000 00	.....	.....	120 00	231
232	Union.....	77,131 45	77,256 45	3,731 45	68,000 00	5,525 00	.....	.....	232
233	Washington.....	142,316 52	152,285 67	31 99	135,600 00	3,410 00	9,391 85	155 50	233
234	West Side.....	15,604 96	25,808 67	190 20	24,900 00	196 00	.....	75 00	234

\*Special loan, first figures.

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE			ARREARAGES.					All other assets—total.	Office number.	
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.			
HUDSON COUNTY—Con.												
219	Jersey City—Industrial.....	\$6,600 00	*	*	\$11,717 18	\$5,018 75	†\$6,698 43			*	\$213 50	219
220	Jersey City.....	10,652 13	\$10,652 13		*						40 30	220
221	Lafayette.....	2,211 75		\$2,211 75	†1,024 93	189 00	917 83		\$18 60			221
222	Lincoln.....	11,869 54	11,869 54		14,812 94	†9,017 12	†5,720 82		75 00		90 50	222
223	Madison.....	3,805 51	2,821 45	984 06	697 14	1394 00	*303 14	*	*		560 76	223
224	Mortgage Bank.....				521 57	1228 00	‡282 17	§	11 40			224
225	Monticello.....	6,500 00	§	§	4,093 81	3,010 75	1,083 06		§			225
226	Montgomery.....	2,799 22	§	§	1,469 82	830 00	639 82		§		46 54	226
227	North Hudson.....				3,759 90	1,749 00	1,952 30		§8 60			227
228	Pavonia.....	2,817 77	2,817 77		13,885 50	†13,885 50					20 00	228
229	Phoenix.....											229
230	Security.....				2,831 00	12,831 00						230
231	Star.....	5,200 00	§	§	13,774 63	4,357 00	8,967 03		450 60			231
232	Union.....											232
233	Washington.....				1,979 12	1,669 00	291 24	\$18 88			1,717 11	233
234	West Side.....				447 47	867 00	58 52	21 95				234

\* Not reported, or not reported separately. † Including accrued interest. ‡ Net. § Not reported separately. || Not reported.

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total net worth (net assets).	Total gross assets (resources).	Cash.	LOANS ON			Personal property (fixtures, &c.)	Office number.
					Bond and mortgage.	Stock only.	Other securities.		
HUNTERDON COUNTY.									
235	Flemington—Building and Loan.....	\$54,486 05	\$54,486 05	\$3,539 86	\$3,300 00	\$350 00	\$39,204 04	.....	235
236	Lambertville—Centennial. ....	256,240 44	259,541 39	1,238 44	235,400 00	5,200 00	8,472 58	\$125 00	236
MERCER COUNTY.									
237	Hightstown—Building and Loan.....	14,514 04	14,719 92	263 72	12,350 00	1,550 00	.....	.....	237
238	Hopewell—People's.....	23,592 00	52,135 15	127 53	46,930 00	4,205 95	.....	71 00	238
239	Pennington—Building and Loan.....	37,607 74	37,607 74	1,573 41	26,890 83	8,500 00	.....	.....	239
240	Trenton—Equitable.....	1,241 48	2,616 48	407 56	2,000 00	.....	.....	200 00	240
MIDDLESEX COUNTY.									
242	Dunellen—Building and Loan.....	91,374 21	91,714 20	6,028 33	64,150 00	8,790 00	6,618 40	100 00	242
243	Jamesburg—Mutual.....	107,806 96	113,530 71	1,264 53	101,800 00	5,200 00	220 63	.....	243
244	South River—Building and Loan.....	40,400 81	48,497 81	1,880 46	35,650 00	2,700 00	.....	134 05	244
245	South Amboy—Star.....	207,510 00	207,510 00	4,266 83	196,100 00	3,255 00	1,260 00	125 00	245

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE.			ARREARAGES.					All other assets—total.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
HUNTERDON COUNTY.											
235	Flemington—Building and Loan.....				\$2,661 00	\$2,059 00	\$602 00		*	\$481 15	235
236	Lambertville—Centennial.....	\$7,197 67	\$7,197 67		1,872 78	*	*		*	34 92	236
MERCER COUNTY.											
237	Hightstown—Building and Loan.....	500 00	500 00		30 45	23 00	5 50		\$1 95	25 75	237
238	Hopewell—People's.....				763 49	*	*		*	76 75	238
239	Pennington—Building and Loan.....				204 95	97 00	90 45		17 40	488 65	239
240	Trenton—Equitable.....									8 92	240
MIDDLESEX COUNTY.											
242	Dunellen—Building and Loan.....	8,600 00		\$3,600 00	2,427 42	*	*		*		242
243	Jamesburg—Mutual.....	1,400 00	*	*	2,593 49	1,379 00	921 50		289 99	1,052 06	243
244	South River—Building and Loan.....				8,138 30	†8,097 00	36 30		*		244
245	South Amboy—Star.....				2,503 17	2,030 72	329 20		143 25		245

\* Not reported separately. † Net.

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total net worth (net assets).	Total gross assets (resources).	Cash.	LOANS ON			Personal property (fixtures, &c.)	Office number.
					Bond and mortgage.	Stock only.	Other securities.		
MIDDLESEX COUNTY—Con.									
246	Perth Amboy—Citizens'.....	\$87,871 78	\$102,722 64	\$3,252 64	\$99,000 00			\$470 00	246
247	Homestead.....	294,542 83	294,542 83	4,287 83	250,650 00	\$700 00	\$19,496 25		247
248	New Brunswick—American.....	232,232 41	232,232 41	2,102 11	151,200 00	†	70,114 60	275 00	248
249	Excelsior.....	285,441 87	296,625 37	298 67	*294,650 00	*	*	95 00	249
250	Homestead.....	185,414 13	193,631 33	685 36	183,600 00	6,600 00		160 00	250
251	Merchants'.....	72,419 23	72,632 23	2,987 03	68,560 00	200 00		239 00	251
252	People's.....	211,022 01	211,022 01	1,056 97	206,850 00	340 00		50 00	252
253	Provident.....	39,025 11	39,272 11	1,396 68	37,200 00			58 00	253
254	Security.....	226,704 11	227,497 61	15 37	216,400 00	5,472 00		200 00	254
255	Workingmen's.....	28,916 92	32,458 64	114 88	31,900 00		300 00		255
MONMOUTH COUNTY.									
256	Asbury Park—Building and Loan.....	378,919 22	389,457 72	41 24	371,900 00	3,200 00		100 00	256
257	Atlantic Highlands—Savings Fund.....	99,631 81	99,869 26	420 13	97,950 00	650 00		100 00	257

\* Not reported separately. † Including outside loans.

TABLE 3a-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-GROSS ASSETS-  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE.			ARRARAGES.					All other assets-total.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
MIDDLESEX COUNTY-CON.											
246	Perth Amboy-Citizens'.....				*						246
247	Homestead.....	\$14,460 70	†	†	\$4,948 05	*	†		†		247
248	New Brunswick-American.....	5,000 00	\$5,000 00		3,341 30	†	†		†	\$200 00	248
249	Excelsior.....				1,574 20	\$1,004 00	\$503 00		\$67 20	7 50	249
250	Homestead.....				2,557 97	†	†		†	27 00	250
251	Merchants'.....				843 20	267 00	59 00		17 20	863 00	251
252	People's.....				2,725 04	†	†		†		252
253	Provident.....				617 43	416 55	169 00		81 88		253
254	Security.....	3,350 00	†	†	2,042 40	759 10	1,146 28		137 02	17 84	254
255	Workingmen's.....				143 76	78 00	42 00		23 76		255
MONMOUTH COUNTY.											
256	Asbury Park-Building and Loan.....	4,000 00	†	†	10,216 48	†	†		†		256
257	Highlands-Savings Fund.....				749 13	†	†		†		257

\* Not reported. † Not reported separately.

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total net worth (net assets).	Total gross assets (resources).	Cash.	LOANS ON			Personal property (fixtures, &c.)	Office number.
					Bond and mortgage.	Stock only.	Other securities.		
MONMOUTH COUNTY—CON.									
258	Belmar—Building and Loan .....	\$37,833 50	\$37,833 50	\$4,704 08	\$30,400 00	\$1,600 00	.....	\$100 00	258
259	Freehold—Mutual.....	201,433 52	226,018 53	.....	*19,646 00	.....	.....	.....	259
260	Keypoint—Loan .....	129,532 18	129,599 31	3,050 41	203,200 00	.....	\$634 84	.....	260
261	Long Branch—Building and Loan.....	192,507 21	192,507 21	16,715 54	*22,575 00	4,625 00	.....	50 00	261
262	Manasquan—Squan Village.....	133,735 30	133,735 30	4,503 03	97,800 00	1,020 00	.....	100 00	262
263	Matawan—Building and Loan .....	41,184 17	41,194 17	3,312 29	167,650 00	8,700 00	.....	40 32	263
264	Red Bank—Building and Loan.....	239,599 80	241,149 94	7,740 59	118,819 07	22,010 96	.....	.....	264
MORRIS COUNTY.									
265	Boonton—Building and Loan.....	128,142 57	148,556 57	1,458 86	32,685 18	15,667 00	.....	285 40	265
266	Dover—Building and Loan.....	159,119 20	169,259 54	218 42	205,702 99	12,328 00	.....	.....	266
267	Morristown—Building and Loan.....	167,415 61	168,781 21	12,921 18	.....	20,900 56	1,410 00	65 60	267

\* Outside mortgages, or loans, first figures.

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE.			ARREARAGES.					All other assets—total.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
MONMOUTH COUNTY—CON.											
258	Belmar—Building and Loan .....				\$1,029 42	*	*		*		258
259	Freehold—Mutual.....	\$652 44	\$652 44		1,885 25	\$291 00	\$1,487 40		\$106 85		259
260	Keyport—Loan .....				1,517 10	576 20	853 60		87 40	\$31 80	260
261	Long Branch—Building and Loan .....	3,200 00	3,200 00		3,480 92	2,350 00	950 00		180 92	390 75	261
262	Manasquan—Squan Village.....	6,100 00	*	*	513 20	*	*		*		262
263	Matawan—Building and Loan.....				706 88	*	*		*		263
264	Red Bank—Building and Loan.....	1,500 00	1,500 00		2,649 53	910 21	649 89		1,089 43	1,545 87	264
MORRIS COUNTY.											
265	Boonton—Building and Loan.....	224 81		\$224 81	129 00	78 00	30 44	\$11 16	9 40	79 50	265
266	Dover—Building and Loan.....	343 28	*	*	490 01	269 00	182 72	18 96	19 33	864 83	266
267	Morristown—Building and Loan.....				3,279 60	1,914 00	1,208 00	20 00	187 60		267

\* Not reported separately.

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total net worth (net assets).	Total gross assets (resources).	Cash.	LOANS ON			Personal property (fixtures, &c.)	Office number.
					Bond and mortgage.	Stock only.	Other securities.		
OCEAN COUNTY.									
268	Toms River—Dover.....	\$75,985 14	\$97,417 31	\$1,277 68	\$95,827 63	.....	\$150 00	268	
269	Tuckerton—Mutual.....	89,776 48	89,776 48	927 60	38,000 00	\$100 00	.....	269	
PASSAIC COUNTY.									
270	Little Falls—Building and Loan.....	90,018 40	90,450 78	15,214 35	65,075 00	5,824 00	.....	270	
271	Passaic—Home .....	28,115 19	31,213 69	1,754 69	28,225 00	875 00	50 00	271	
272	Mutual .....	356,900 64	379,505 97	9,057 68	349,188 71	15,800 00	.....	272	
273	People's. ....	305,623 20	308,485 80	13,343 95	274,728 85	16,721 04	.....	273	
274	Union .....	175,502 43	177,555 93	*3,406 59	156,600 00	10,823 00	86 82	274	
275	Paterson—Celtic .....	153,659 11	153,818 94	19,068 66	126,198 62	4,415 55	60 67	275	
276	Citizens'.....	170,672 92	172,223 20	2,183 16	164,776 77	2,586 00	.....	276	
277	Eastside.....	65,283 71	65,283 71	3,858 04	53,900 00	3,280 00	55 12	277	
278	German-American.....	88,519 12	91,205 12	1,002 40	87,250 00	2,715 00	145 00	278	
279	Iron and Silk.....	77,543 97	81,251 43	684 46	73,442 20	1,265 00	297 37	279	
280	Manchester .....	117,991 88	119,796 86	1,125 99	97,579 45	8,487 43	179 00	280	

\* Including deposits in savings bank.

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE.			ARREARAGES.					All other assets—total.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
OCEAN COUNTY.											
268	Toms River—Dover.....				\$662 00	\$593 00	\$69 00		*		268
269	Tuckerton—Mutual.....				748 88	*	*		*		269
PASSAIC COUNTY.											
270	Little Falls—Building and Loan.....	\$3,000 00	*	*	594 13	111 00	427 91	\$27 63	\$27 59	\$743 25	270
271	Passaic—Home.....				309 00	253 00	56 00		*		271
272	Mutual.....				2,712 97	1,317 00	1,330 22		65 75	2,796 61	272
273	People's.....				3,687 46	1,968 90	1,448 11		270 45		273
274	Union.....				625 47	508 63		10 95	11 89	1,014 05	274
275	Paterson—Celtic.....	1,996 91	\$1,996 91		1,850 78	*	1,460 18		390 55	227 80	275
276	Citizens'.....				2,677 27	1,626 00	565 72		185 55		276
277	Eastside.....	3,628 04	*	*	1,212 51	415 00	728 83		74 08		277
278	German-American.....				92 72	49 00	38 36		5 36		278
279	Iron and Silk.....	2,877 00	2,877 00		2,685 40	1,958 00	619 00		108 40		279
280	Manchester.....	10,457 32	*	*	1,767 69	1,215 99	422 50		129 20		280

\* Not reported separately.

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total net worth (net assets).	Total gross assets (resources).	Cash.	LOANS ON			Personal property (fixtures, &c.)	Office number
					Bond and mortgage.	Stock only.	Other securities.		
PASSAIC COUNTY—CON.									
281	Paterson—Mechanics'.....	\$286,781 77	\$287,089 02	*\$18,453 93	\$245,161 52	\$13,974 64	\$6,331 82	\$178 05	281
282	Mutual.....	227,014 10	231,413 10	10,828 21	204,876 00	4,885 00	.....	250 00	282
284	People's.....	107,700 01	107,700 01	632 69	104,083 83	1,204 00	.....	89 65	284
285	Provident.....	140,771 43	143,269 76	9,185 45	120,590 00	10,712 00	1,600 00	235 00	285
286	Riverside.....	91,811 25	92,379 25	7,319 25	81,500 00	1,300 00	.....	60 00	286
287	South Paterson.....	55,478 26	55,562 26	1,603 25	45,545 00	2,029 00	.....	.....	287
288	Totowa.....	53,530 91	55,113 91	5,836 61	45,765 00	3,069 20	.....	114 45	288
289	Union Mutual.....	635,054 34	667,671 46	3,038 73	617,909 00	4,011 00	.....	.....	289
SALEM COUNTY.									
290	Quinton—Loan and Building.....	43,335 07	43,335 07	6,400 57	35,200 00	1,700 00	.....	.....	290
291	Salem—Franklin.....	221,367 50	255,367 50	4,096 60	192,750 00	1,650 00	30,936 80	165 13	291
292	Woodstown—Union.....	63,884 96	63,333 96	6,377 20	{ 27,696 00 } 24,100 00	1,100 00	1,600 00	.....	292

\*Including deposit in trust company. † Outside loans, first figures.

TABLE 3a.—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—  
Continued.

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STATISTICS OF LABOR AND INDUSTRIES.

Office number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE.			ARREARAGES.					All other assets—total.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
PASSAIC COUNTY—Con.											
281	Paterson—Mechanics'.....	\$1,637 93	*	*	\$5,010 73	\$2,683 27	\$1,992 55		\$334 91	\$1,340 40	281
282	Mutual.....	12,619 89	*	*	954 00	954 00	*		*		282
284	People's.....				1,562 40	962 00	545 25		55 15	127 44	284
285	Provident.....				331 40	214 00	113 48		8 92	715 91	285
286	Riverside.....	2,200 00	*	*							286
287	South Paterson.....	6,347 01	*	*	38 00	38 00					287
288	Totowa.....				328 65	202 40	105 50		20 75		288
289	Union Mutual.....	41,858 38	\$41,858 38		669 00	669 00				185 35	289
SALEM COUNTY.											
290	Quinton—Loan and Building.....									34 50	290
291	Salem—Franklin.....	14,476 79	14,476 79		11,291 18	10,096 95	1,194 23		*		291
292	Woodstown—Union.....				2,520 76	353 00	2,080 46		87 30		292

\* Not reported.

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION,	Total net worth (net assets).	Total gross assets (resources).	Cash.	LOANS ON			Personal property (fixtures, &c.)	Office number.
					Bond and mortgage.	Stock only.	Other securities.		
SOMERSET COUNTY.									
293	Bound Brook—Building and Loan.....	\$122,629 53	\$126,288 85	\$1,990 85	\$128,000 00			\$120 00	293
294	East Millstone—Millstone.....	25,109 26	25,109 26	816 46	8,475 00	\$13,744 00	\$2,500 00	65 00	294
295	Somerville—Citizens'.....	113,856 80	114,606 80	162 30	109,850 00	8,600 00			295
296	People's.....	241,048 84	243,048 84	1,597 19	204,760 70	31,450 00		82 00	296
SUSSEX COUNTY.									
297	Newton—Merriam Shoe.....	53,427 84	53,457 74	157 42	35,075 00	5,171 00	3,200 00		297
UNION COUNTY.									
298	Cranford—Mutual.....	180,972 11	210,295 60	3,097 69	185,800 00	11,960 00		599 59	298
299	Rahway—Workmen's.....	145,622 47	146,645 47	2,722 89	131,650 00	8,345 00		211 78	299
301	Roselle—Building and Loan.....	85,542 71	85,885 37	183 93	83,200 00	1,540 00		56 70	301
302	Summit—Building and Loan.....	78,635 59	78,886 59	6,579 27	66,888 59	4,690 00		100 00	302
303	Westfield—Building and Loan.....	73,901 03	81,708 03	3,951 13	76,000 00	1,670 00			303

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE.			ARREARAGES.					All other assets—total.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
SOMERSET COUNTY.											
293	Bound Brook—Building and Loan.....				\$676 00	\$402 00	\$274 00		*	\$602 00	293
294	East Millstone—Millstone.....				8 80	*	*		*		294
295	Somerville—Citizens'.....				2,054 50	1,196 00	858 50		*		295
296	People's.....				3,942 75	2,101 00	1,841 75		*	1,216 20	296
SUSSEX COUNTY.											
297	Merriam Shoe.....	\$9,758 05	*	*	96 27	84 00	12 27		*		297
UNION COUNTY.											
298	Cranford—Mutual.....				1,323 72	*	*	*	*	7,514 69	298
299	Rahway—Workmen's.....	2,611 85	\$2,611 85		103 95	56 00	38 50		\$9 45		299
301	Roselle—Building and Loan.....				782 05	459 00	259 91	\$50 04	13 10	122 69	301
302	Summit—Building and Loan.....				1,128 73	817 00	236 55	43 56	31 62		302
303	Wesfield—Building and Loan.....				86 85	*	*		*		303

\* Not reported.

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total net worth (net assets).	Total gross assets (resources).	Cash.	LOANS ON			Personal property (fixtures, &c.)	Office number.
					Bond and mortgage.	Stock only.	Other securities.		
UNION COUNTY—Con.									
804	Plainfield—Building and Loan.....	\$105,995 06	\$106,177 06	\$1,469 19	\$89,200 00	\$9,639 50	\$237 00	\$300 00	304
305	Home.....	156,706 95	160,672 69	6,659 16	140,200 00	4,795 00	.....	155 00	305
306	Elizabeth—Central.....	66,524 47	77,046 62	3,540 33	67,370 00	4,511 00	1,535 29	40 00	306
307	Citizens'.....	396,623 81	396,623 81	3,147 89	388,800 00	4,490 00	.....	186 01	307
308	Columbia.....	94,210 54	94,210 54	1,414 00	88, 20 00	2,6 0 00	.....	.....	308
309	Elizabeth.....	\$70,731 61	420,695 48	6,135 63	381,276 41	16,000 00	7,325 00	95 00	309
310	Elizabethport.....	368,375 51	381,729 07	7,549 37	396,400 00	3,700 00	.....	110 00	310
311	Excelsior.....	123,567 63	130,329 56	55 15	131,200 00	.....	74 41	.....	311
312	Harmonia.....	384,655 99	462,683 00	5,269 62	446,734 38	1,200 00	3,420 00	30 00	312
313	Union County.....	289,374 21	296,734 38	4,859 38	261,800 00	28,400 00	.....	75 00	313
314	Union Square.....	3,961 69	5,476 69	2 79	2,200 00	.....	.....	.....	314
WARREN COUNTY.									
315	Phillipsburg—No. 4.....	102,716 25	152,584 51	47 78	146,400 00	600 00	950 00	.....	315
316	No. 5.....	64,266 08	82,194 38	4,736 23	{ 4,200 00 } 71,000 00	.....	.....	.....	316

\* Special loans, first figures.

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE.			ARREARAGES.					Office number.	
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		All other assets—total.
UNION COUNTY—CON.											
304	Plainfield—Building and Loan.....	\$1,034 00	\$1,034 00		\$4,297 37	\$1,151 50	\$2,852 95	\$32 50	\$260 42		304
305	Home.....	6,757 28	6,757 28		2,093 36	*	*	*	*	\$12 89	305
306	Elizabeth—Central.....				*						306
307	Citizens'.....				*						307
308	Columbia.....	1,876 54	*	*	*						308
309	Elizabeth.....	9,863 44	9,863 44		*						309
310	Elizabethport.....	17,600 00	*	*	16,101 70	7,916 00	6,745 00		1,440 70	268 00	310
311	Excelsior.....				*						311
312	Harmonia.....	5,759 00	5,759 00		*						312
313	Union County.....	1,600 00	1,600 00		*						313
314	Union Square.....	2,250 00	2,250 00		1,023 90	889 00	50 00		84 90		314
WARREN COUNTY.											
315	Phillipsburg—No. 4.....	3,156 00		\$3,156 00	916 51	*	*		*	514 22	315
316	No. 5.....	747 15		747 15	1,511 00	880 00	594 90		86 10		316

\* Not reported.

TABLE 3a—STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—  
GROSS ASSETS.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total net worth (net assets).	Total gross assets (resources).	Cash.	LOANS ON			Personal property (fixtures, &c.)	Office number.
					Bond and mortgage.	Stock only.	Other securities.		
STATE.									
72	Camden—Masonic.....	\$13,935 88	\$13,976 88	*\$3,608 40	\$8,150 00	\$365 00	.....	.....	72
82	State Mutual.....	866,894 94	1,012,319 01	18,430 57	915,440 00	31,474 50	.....	.....	82
113	Newark—American.....	13,372 16	27,467 78	†895 72	22,550 00	610 75	.....	\$988 46	113
125	Equitable.....	3,915 15	3,915 15	1,769 01	2,000 00	.....	.....	.....	125
144	Metropolitan.....	107,100 71	293,812 71	838 84	80,000 00	4,154 04	.....	2,000 00	.....
148	National Provident.....	78,468 94	89,448 28	1,977 97	64,472 06	2,496 25	\$2,219 48	1,863 08	148
161	Republic.....	277,695 76	418,245 16	3,481 78	877,494 00	13,943 50	.....	14,015 46	161
202	Jersey City—Commercial.....	90,898 54	351,382 23	3,745 32	300,000 00	2,296 05	.....	100 00	202
241	Trenton—New Jersey Investment Co.....	482,933 19	489,947 59	12,670 84	423,230 00	9,053 75	.....	.....	241
283	Paterson—New Jersey Mutual Inv.....	4,613 57	6,746 68	†121 68	6,300 00	300 00	.....	.....	283
300	Rahway—Union.....	8,633 47	9,308 47	867 06	7,750 00	480 00	.....	.....	300

\* Not including expense fund balance, \$15.56.

† Not including expense fund balance.

TABLE 3a—STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE.			ARREARAGES.					All other assets—total.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
	STATE.										
72	Camden—Masonic.....	\$1,000 00		\$1,000 00	\$853 48	*	*	*	*		72
82	State Mutual.....	13,686 00	*	*	33,287 94	*	*	*	*		82
113	Newark—American.....				2,922 80	\$2,518 50	\$83 00	\$50 00	\$271 80		113
125	Equitable.....				146 14	†	73 07	73 07	*		125
144	Metropolitan.....	187,675 00		187,675 00	19,138 46	15,686 75	3,451 71		*	\$511 87	144
148	National Provident.....	6,943 36		6,943 86	8,916 14	6,782 00	506 80	403 71	1,228 63	559 92	148
161	Republic.....	2,698 84	\$2,698 84		6,611 63	†	6,298 73	312 90	†		161
202	Jersey City—Commercial.....	33,238 01		32,238 01	11,804 19	5,029 50	5,412 61	1,362 08	†	198 66	202
241	Trenton—New Jersey Investment Co.....	44,851 16	*	*	†					641 84	241
283	Paterson—New Jersey Mutual Inv.....				25 00	†	25 00		†		283
300	Rahway—Union.....				204 86	93 75	30 30	24 24	56 57	6 55	300

\* Not reported separately. † Not reported.

TABLE 3a—STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—  
GROSS ASSETS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total net worth (net assets).	Total gross assets (resources).	Cash	LOANS ON			Personal property (fixtures, &c.)	Office number.
					Bond and mortgage.	Stock only.	Other securities.		
NATIONAL.									
65	Camden—Eastern Union.....	\$100,011 19	\$101,429 98	\$11,898 71	\$78,475 00	\$3,468 00	.....	\$655 57	65
75	Mutual Bank.....	5,093 99	5,439 55	356 15	2,900 00	430 43	\$300 00	711 71	75
76	Mutual Guarantee.....	567,768 49	571,293 95	*47,832 66	459,300 00	27,693 00	7,727 66	.....	76
117	Newark—Chosen Friends.....	100,479 25	127,338 25	†808 39	118,120 00	4,981 00	.....	1,253 48	117
142	Mercantile Co-operative.....	44,160 57	126,612 77	852 43	119,132 00	1,240 00	.....	1,402 00	142
318	New York—Birkbeck.....	721,927 50	799,552 94	41,335 85	{ 130,000 00 } 629,556 02	10,400 00	11,174 50	3,692 19	318

\* Not including expense fund balance, \$822.71, and cash in guarantee fund, \$7,727 66.  
Bank Commissioner, N. J.

† Not including expense fund balance.

‡ Deposited with

TABLE 3a—STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—  
GROSS ASSETS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE.			ARREARAGES.					All other assets—total.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
NATIONAL.											
65	Camden—Eastern Union .....				\$6,888 75	\$5,067 66	\$1,058 36	*	\$762 73	\$43 90	65
75	Mutual Bank.....				741 26	627 36	113 90	*	*		75
76	Mutual Guarantee.....	\$2,500 00	\$2,500 00		16,352 57	*	†	*	*	19,888 06	76
117	Newark—Chosen Friends.....				1,562 33	†	1,562 33		*	613 05	117
142	Mercantile Co-operative.....				1,542 99	†	1,199 11	\$343 83	†	2,413 85	142
818	New York—Birkbeck.....	29,430 97	*	*	16,092 81	†	*	*	†	27,840 60	818

\* Not reported separately. † Not reported. ‡ Insurance premiums.

TABLE 3b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total liabilities.	Total net assets.	Undelivered loans.	Borrowed money (bills payable).	SHAREHOLDERS' OVERPAYMENTS.				Unearned premium.	ALL OTHER LIABILITIES.		Office number.
						Total.	Dues.	Interest.	Premium.		Canceled shares.	Sundries.	
ATLANTIC COUNTY.													
1	Atlantic City—Loan and Building.....	\$460,860 79	\$460,099 03	.....	.....	\$761 76	\$661 76	\$100 00	.....	.....	.....	.....	1
2	Atlantic Coast.....	86,553 84	23,760 72	.....	\$4,584 91	8,201 40	8,201 40	.....	.....	.....	.....	\$6 81	2
3	Mutual.....	51,966 78	46,336 38	.....	5,500 00	130 40	111 40	19 00	.....	.....	.....	.....	3
4	People's.....	67,694 70	57,159 70	.....	2,400 00	35 00	35 00	.....	.....	.....	\$3,100 00	.....	4
5	Egg Harbor City—Building and Loan....	80,850 39	79,713 37	.....	.....	1,073 02	1,041 00	23 07	\$8 95	.....	.....	64 00	5
6	Hammonton—Loan and Building .....	231,567 65	218,364 19	.....	.....	12,039 45	11,549 80	422 38	67 27	.....	180 40	983 61	6
7	Workingmen's .....	233,289 18	209,627 55	.....	.....	17,471 45	17,334 77	136 68	.....	.....	1,000 00	5,190 18	7
8	May's Landing—Building and Loan .....	47,881 01	47,816 01	.....	.....	65 00	*	*	.....	.....	.....	.....	8
9	Pleasantville—Mutual .....	128,413 24	124,644 89	.....	.....	110 00	110 00	.....	.....	.....	3,658 35	.....	9
BERGEN COUNTY.													
10	Allendale—Orvll .....	45,770 67	44,438 37	.....	.....	139 00	.....	.....	.....	.....	.....	.....	10
11	Bogota—Building and Loan.....	16,228 00	15,210 37	.....	709 00	*	139 00	.....	.....	\$1,193 30	.....	.....	11
12	Carlstadt—Mutual.....	85,906 27	83,242 27	\$2,550 00	.....	114 00	114 00	.....	.....	.....	35 31	282 32	12
13	Closter—Harrington .....	79,255 53	79,008 94	200 00	.....	46 59	40 00	5 00	59	.....	.....	.....	13
14	East Rutherford—Savings.....	54,003 83	38,372 61	.....	8,700 00	10,887 30	*	.....	.....	.....	.....	543 92	14

\* Not reported.

TABLE 3b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total liabilities.	Total net assets.	Undelivered loans.	Borrowed money (bills payable).	SHAREHOLDERS' OVERPAYMENTS.				Unearned premium.	ALL OTHER LIABILITIES.		Office number.
						Total.	Dues.	Interest.	Premium.		Canceled shares.	Sundries.	
BERGEN COUNTY—CON.													
15	Englewood—Mutual .....	\$191,769 93	\$178,488 59	\$6,200 00		\$5,827 00	*	*	*	\$556 98		\$688 36	15
16	Fairlawn—Saddle River.....	13,061 28	10,332 28		\$2,500 00	229 00	\$229 00						16
17	Fort Lee—Building and Loan.....	13,102 53	16,985 88	1,100 00		17 00	17 00						17
18	Hackensack—Mutual .....	301,822 60	291,857 85	8,839 25		1,125 50	1,106 00	\$19 50					18
19	Hasbrouck Heights—Build'g and Loan ..	52,492 57	51,757 57	400 00		385 00	326 00	6 00	\$3 00				19
20	Hillsdale—Progressive .....	5,041 94	5,041 94										20
21	Lodi—Building and Loan.....	43,061 47	41,425 47		1,500 00	186 00	128 00	8 00					21
21	Midland Park—Franklin.....	18,665 69	17,816 16		400 00						\$449 53		22
23	Oradell—Bergen County.....	171,077 22	169,898 80	1,491 92		187 00	187 00						23
24	Palisades Park—Co-operative .....	672 41	488 90								183 51		24
25	Park Ridge—Eureka .....	54,796 66	52,055 66	623 00	2,100 00	18 00	18 00						25
26	Washington Township.....	5,721 57	3,262 55	525 00		88 00	88 00						26
27	Ramseys—Building and Loan.....	47,208 94	46,878 86		250 00	43 00	43 00			337 58			27
28	Ridgefield—Building and Loan.....	91,407 96	86,800 66	720 00	3,700 00	187 30	113 00	74 30					28
29	Ridgefield Park—Park .....	15,388 79	6,378 79		9,000 00	†10 00	†10 00						29

\* Not reported. † Net.

TABLE 3b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total liabilities.	Total net assets.	Undelivered loans.	Borrowed money (bills payable).	SHAREHOLDERS' OVERPAYMENTS.				Unearned premium.	ALL OTHER LIABILITIES.		Office number.
						Total.	Dues.	Interest.	Premium.		Canceled shares.	Sundries.	
BERGEN COUNTY—Con.													
30	Ridgewood—Building and Loan .....	\$181,831 87	\$164,659 38	\$11,310 00	.....	\$1,267 00	\$1,267 00	.....	.....	.....	\$2,989 05	\$1,606 44	30
31	Co-operative.....	21,704 67	19,319 21	.....	\$1,500 00	492 00	492 00	.....	.....	.....	.....	893 36	31
32	Rutherford—Mutual.....	202,287 76	196,019 42	.....	5,500 00	705 34	*	*	*	.....	.....	63 00	32
BURLINGTON COUNTY.													
33	Beverly—Building and Loan.....	63,584 95	57,377 95	.....	.....	57 00	57 00	.....	.....	.....	1,200 00	4,970 00	33
34	Bordentown—Building and Loan.....	100,333 00	100,333 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	34
35	Burlington—City.....	79,742 18	69,809 62	.....	.....	37 65	*	*	.....	.....	9,981 91	3 00	35
36	Farmers' and Mechanics.....	119,108 62	119,104 12	.....	.....	.....	.....	.....	.....	.....	.....	4 50	36
37	Delanco—Building and Loan.....	23,906 86	23,881 86	.....	.....	25 00	25 00	.....	.....	.....	.....	.....	37
38	Florence—Saving Fund.....	75,785 12	75,678 42	.....	.....	106 70	*	*	.....	.....	.....	.....	38
39	Moorestown—Building and Loan.....	37,053 65	37,027 65	.....	.....	26 00	26 00	.....	.....	.....	.....	.....	39
40	Workingmen's.....	57,705 97	57,591 47	.....	.....	.....	.....	.....	.....	.....	.....	.....	40
41	Mount Holly—Building and Loan.....	84,407 55	73,581 39	.....	.....	26 16	*	*	.....	\$114 50	.....	.....	41
42	Industry.....	129,611 60	115,044 60	.....	11,000 00	*	.....	.....	.....	.....	10,800 00	.....	42
43	People's.....	86,154 81	73,559 03	.....	.....	*	.....	.....	.....	550 00	11,800 00	245 83	43

\* Not reported.

TABLE 3b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total liabilities.	Total net assets.	Undelivered loans.	Borrowed money (bills payable).	SHAREHOLDERS' OVERPAYMENTS.				Unearned premium.	ALL OTHER LIABILITIES.		Office number.
						Total.	Dues.	Interest.	Premium.		Cancelled shares.	Sundries.	
BURLINGTON COUNTY—Con													
44	New Gretna—Building and Loan .....	\$29,278 40	\$29, 78 40										44
45	Palmyra—Building and Loan .....	64,956 66	64,934 58			\$22 08	*	*					45
46	Pemberton—Building and Loan .....	107,330 47	107,150 84	\$50 00		129 63	\$119 13	\$10 50					46
47	Riverside—Building and Loan .....	164,288 66	164,188 88			90 27	*	*		\$5 40	\$4 11		47
48	Riverton—Cinnaminson .....	184,071 58	182,213 17		\$1,658 25	200 16	*	*					48
CAMDEN COUNTY.													
49	Berlin—Building and Loan .....	48,814 82	39,080 26			35 00	35 00		2,004 30	\$7,695 26			49
50	Chesilhurst—Building and Loan .....	9,507 91	9,498 91			9 00	9 00						50
51	Clementon—Building and Loan .....	8,207 58	8,207 58										51
52	Collingswood—Mutual .....	15,706 98	14,961 98		800 00	45 00	45 00						52
53	Gloucester City—United .....	92,935 24	87,631 24			72 00	72 00				\$5,282 00		53
54	Improvement .....	177,315 24	176,575 14			14 00	14 00				716 10		54
55	Haddonfield—Mutual .....	299,093 18	298,726 74			366 44	357 00	7 60	\$1 84				55
56	Lindenwold—United Towns .....	81,143 80	80,548 80			595 00	595 00						56

\* Not reported.

TABLE 3b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total liabilities.	Total net assets.	Undelivered loans.	Borrowed money (bills payable).	SHAREHOLDERS' OVERPAYMENTS.				Unearned premium.	ALL OTHER LIABILITIES.		Office number.
						Total.	Dues.	Interest.	Premium.		Canceled shares.	Sundries.	
	CAMDEN COUNTY—CON.												
57	Magnolia—Mutual .....	\$90,973 17	\$90,855 43			\$117 74	\$105 74	\$12 00					57
58	Merchantville—Building and Loan.....	213,991 46	212,468 81			1,522 65	1,441 00	66 13	\$15 52				58
59	Camden City—Artisans'.....	319,094 46	302,310 50		*\$97 81	721 09	656 59	48 50	16 00		\$15,965 56		59
60	Bishop Bailey.....	288,113 84	273,154 07		*5,051 85	407 42	†	†	†		3,500 00		60
61	Brotherhood .....	12,119 00	11,999 00			120 00	120 00						61
62	Camden.....	202,895 69	198,749 48			847 54	†	†			3,798 67		62
63	City.....	198,051 51	197,858 51			193 00	186 00	7 00					63
64	Economy.....	243,873 84	243,748 34			125 50	†	†	†				64
66	Excelsior.....	78,060 89	71,863 54		2,000 00	638 66	†	†	†		560 69	\$2,998 00	66
67	Franklin.....	326,929 70	326,108 81	\$500 00		320 89	268 89	52 00					67
68	German.....	124,997 84	124,099 40			898 44	895 10	2 00	34				68
69	Guarantee.....	126,142 87	125,441 28			179 94	†	†		\$521 65			69
70	Kosciuszko.....	1,881 72	1,681 72		200 00								70
71	Homestead.....	129,947 55	128,301 56			14 23	†	†	†		1,631 76		71
73	Mechanics' and Workingmen's.....	238,861 69	229,754 44			152 15	†	†	†	1,934 19	7,020 90		73
74	Mutual.....	160,474 21	160,816 67			438 69	†	†		4,228 85			74

\* Including Treasury overdrawn. † Not reported separately. ‡ Inclusive of mortgage and contingent fund.

TABLE 3b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total liabilities.	Total net assets.	Undelivered loans.	Borrowed money (bills payable).	SHAREHOLDERS' OVERPAYMENTS.				Unearned premium.	ALL OTHER LIABILITIES.		Office number.
						Total.	Dues.	Interest.	Premium.		Canceled shares.	Sundries.	
CAMDEN COUNTY—Con.													
77	Camden City—North Camden.....	\$268,150 42	\$267,954 45			\$195 97	*	*					77
78	People's.....	242,778 12	242,087 24			176 63	*	*	*		\$514 25		78
79	Provident.....	28,178 60	27,952 60		\$200 00	21 00	\$10 00	\$10 00	\$1 00				79
80	South Camden.....	18,182 97	18,117 27			65 70	*	*	*				80
81	South Ward.....	179,630 78	179,540 22			62 50	62 50				28 08		81
83	Stockton.....	54,276 24	54,205 98			70 81	*	*	*				83
CAPE MAY COUNTY.													
84	Avalon City—Building and Loan.....	80,582 28	80,437 82	\$48 34		71 00	*	*	*			\$25 62	84
85	Cape May City—Saving Fund.....	121,466 95	118,559 87			4 00	4 00				2,400 00	508 58	85
86	Cape May C. H.—Mechanics'.....	74,477 56	73,523 29	600 00		354 27	*	*					86
87	Dennisville—Loan and Building.....	36,045 58	35,923 58			122 00	122 00						87
88	Ocean City—Building and Loan.....	40,917 72	40,881 72			36 00	36 00						88
89	Sea Isle City—Building and Loan.....	22,513 29	22,008 94			2 00	2 00			\$502 85			89
90	South Seaville—Loan and Building.....	27,020 06	26,916 53			103 53	*	*					90
91	Tuckahoe—Building and Loan.....	83,022 33	82,822 57		201 50	26 00	26 00				3,972 26		91

\* Not reported separately.

TABLE 3b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total liabilities.	Total net assets.	Undelivered loans.	Borrowed money (bills payable).	SHAREHOLDERS' OVERPAYMENTS.				Unearned premium.	ALL OTHER LIABILITIES.		Office number.
						Total.	Dues.	Interest.	Premium.		Canceled shares.	Sundries.	
CUMBERLAND COUNTY.													
92	Bridgeton—Merchants' .....	\$246,552 14	\$246,552 14										92
93	Savings.....	300,845 77	300,845 77										93
94	Millville—Columbian.....	63,287 60	63,219 84			\$68 26	\$68 26						94
95	Hope .....	169,190 76	166,024 76								\$815 00	\$2,850 00	95
96	Institute.....	104,677 35	96,159 56								7,271 79	1,246 00	96
97	Security.....	146,358 12	140,989 62								3,618 00	1,750 50	97
98	Vineland—Mechanics'.....	182,850 36	182,813 87								36 99		98
ESSEX COUNTY.													
99	Belleville—Building and Loan.....	113,052 66	112,935 91			116 75	116 75						99
100	Home.....	44,475 43	44,468 43			12 00	12 00						100
101	Bloomfield—Building and Loan .....	110,014 16	108,879 16		\$1,100 00	35 00	35 00						101
102	Essex County.....	294,702 66	256,834 06	\$7,999 18	19,500 00	369 42	*						102
103	Caldwell—Building and Loan .....	25,414 44	23,014 44	2,400 00									103
104	East Orange—Building and Loan.....	346,983 04	344,688 54	1,612 50		621 00	621 00					66 00	104

\* Not reported separately.

TABLE 3b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total liabilities.	Total net assets.	Undelivered loans.	Borrowed money (bills payable).	SHAREHOLDERS' OVERPAYMENTS.				Unearned premiums.	ALL OTHER LIABILITIES.		Office number.
						Total.	Dues.	Interest.	Premiums.		Canceled shares.	Sundries.	
ESSEX COUNTY—Con.													
105	Franklin—Building and Loan .....	\$162,600 58	\$162,335 25			\$265 28	\$252 00	\$13 28					105
106	Irrington—Building and Loan .....	93,883 69	92,564 69	\$750 00		69 00	69 00						106
107	Montclair—Building and Loan .....	545,170 37	541,731 60	\$3,153 00		223 25	223 25					\$62 52	107
108	Orange—Building and Loan .....	148,961 90	148,961 90										108
109	Orange Valley—Building and Loan .....	67,711 07	66,807 38	750 00		98 00	98 00		\$45 69		10 00		109
110	South Orange—Building and Loan .....	70,601 06	65,910 24	480 00	\$4,045 00	63 62	54 00		\$9 62		\$102 21		110
111	Vailsburg—Building and Loan .....	46,189 47	40,033 47		6,100 00	56 00	56 00						111
112	Newark—Etna .....	94,841 02	71,914 52		22,828 50	48 00	48 00				50 00		112
114	Beneficial .....	24,331 83	24,909 83			22 00	22 00						114
115	Casino .....	47,934 69	47,934 69										115
116	Central .....	23,710 32	16,910 32		4,800 00							\$2,000 00	116
118	Citizens' .....	48,099 23	48,089 23			10 00	10 00						118
119	Clinton Hill .....	4,822 50	4,812 50			10 00	10 00						119
120	Commonwealth .....	26,784 07	24,134 07		2,600 00								120
121	Court House .....	9,861 96	9,840 96			21 00	21 00						121
122	Eighth Ward .....	508,774 88	501,225 56	7,137 27		412 00	268 00	144 00					122

\* Not reported separately. † Reserve fund.

TABLE 3b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total liabilities.	Total net assets.	Undelivered loans.	Borrowed money (bills payable).	SHAREHOLDERS' OVERPAYMENTS.				Unearned premium.	ALL OTHER LIABILITIES.		Office number.
						Total.	Dues.	Interest.	Premium.		Canceled shares.	Sundries.	
	ESSEX COUNTY—Con.												
123	Newark—Enterprise .....	\$159,342 55	\$159,342 55										123
134	Equitable .....	8,678 07	3,426 07			\$252 00	\$252 00						124
126	Excelsior .....	242,656 06	242,635 56			20 50	20 50						126
127	Fireside .....	144,156 95	144,006 95	\$34 00		56 00	56 00						127
128	First Italian .....	27,253 53	27,162 53			*					\$91 00		128
129	Five Per Cent .....	6,283 04	6,283 04										129
130	Fourteenth Ward .....	712,611 45	698,269 19	10,225 28		455 00	455 00					3,661 98	130
132	Fraternal .....	187,002 56	187,002 56										131
132	German .....	125,027 57	125,027 57										132
133	Grand .....	34,593 55	28,470 05		\$5,123 50								133
134	Hearthstone .....	111,789 42	100,448 42	2,166 00	9,000 00	175 00							134
135	Improved .....	57,838 56	51,736 46		6,057 10	60 00	60 00						135
136	Home .....	61,759 32	55,160 00	322 32	6,225 00	51 00	41 00	\$10 00					136
137	Howard .....	320,538 90	320,399 90			139 00	139 00						137
138	Junior Order .....	9,159 35	9,108 60			50 75	50 75						138
139	Knights of Pythias .....	334,500 87	332,253 37		2,000 00	247 50	210 00	37 50					139

\* Not reported.

TABLE 3b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total liabilities.	Total net assets.	Undelivered loans.	Borrowed money (bills payable).	SHAREHOLDERS' OVERPAYMENTS.				Unearned premium.	ALL OTHER LIABILITIES.		Office number.
						Total.	Dues.	Interest.	Premium.		Canceled shares.	Sundries.	
ESSEX COUNTY—Con.													
140	Newark—Lincoln .....	\$146,102 42	\$142,861 87	.....	\$3,000 00	\$240 55	\$240 55	.....	.....	.....	.....	.....	140
141	Mechanics' .....	97,658 56	92,565 56	.....	5,000 00	93 00	93 00	.....	.....	.....	.....	.....	141
143	Mercer .....	89,077 04	89,077 04	.....	.....	.....	.....	.....	.....	.....	.....	.....	143
145	Modern .....	57,801 46	42,619 72	\$3,064 00	11,855 00	125 00	125 00	.....	.....	.....	.....	.....	145
146	Mutual .....	553,289 40	550,961 80	.....	2,277 60	*	.....	.....	\$107 24	\$40 50	.....	.....	146
147	Mutual Land .....	22,803 02	6,742 64	.....	\$,500 00	.....	.....	.....	.....	.....	260 38	†\$11,800 00	147
149	Newark .....	107,866 56	107,866 56	.....	.....	.....	.....	.....	.....	.....	.....	.....	149
150	New Jersey .....	134,166 91	132,630 91	1,400 00	.....	136 00	136 00	.....	.....	.....	.....	.....	150
151	Norfolk .....	123,111 91	112,233 91	.....	10,800 00	78 00	78 00	.....	.....	.....	.....	.....	151
152	North End .....	55,135 68	54,453 68	.....	230 00	452 00	452 00	.....	.....	.....	.....	.....	152
153	Northwestern .....	74,735 49	65,559 24	9,070 25	.....	106 00	106 00	.....	.....	.....	.....	.....	153
154	Passaic .....	78,007 85	60,079 50	.....	17,375 00	68 00	68 00	.....	.....	.....	.....	485 35	154
155	People's .....	11,775 02	9,525 02	.....	2,250 00	*	.....	.....	.....	.....	.....	.....	155
156	Phoenix .....	260,532 22	260,467 22	.....	.....	35 00	35 00	.....	.....	.....	30 00	.....	156
157	Progress .....	66,881 06	44,243 11	.....	22,000 00	132 95	112 70	\$20 25	.....	.....	.....	.....	157
158	Protection .....	327,640 72	323,640 72	3,000 00	.....	.....	.....	.....	.....	.....	.....	1,000 00	158

\* Not reported. † Mortgage.

TABLE 3b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES—

Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total liabilities.	Total net assets.	Undelivered loans.	Borrowed money (bills payable).	SHAREHOLDERS' OVERPAYMENTS.				Unearned premium.	ALL OTHER LIABILITIES.		Office number.
						Total.	Dues.	Interest.	Premium.		Canceled shares.	Sundries.	
ESSEX COUNTY—Con.													
159	Newark—Prudential.....	\$9,431 22	\$6,916 22	.....	\$2,500 00	\$15 00	\$15 00	*	.....	.....	.....	.....	159
160	Reliable.....	214,770 46	202,304 58	.....	10,068 75	2,397 13	*	*	.....	.....	.....	.....	160
162	Roseville.....	238,708 56	238,657 37	.....	.....	51 19	42 19	\$9 00	.....	.....	.....	.....	162
163	Savings.....	238,207 36	235,231 04	.....	2,300 00	169 00	109 00	.....	.....	.....	.....	\$67 32	163
164	Security.....	165,169 09	156,069 09	.....	9,100 00	.....	.....	.....	.....	.....	.....	.....	164
165	Seventh Ward.....	37,373 85	36,048 86	.....	1,325 00	.....	.....	.....	.....	.....	.....	.....	165
166	Springfield.....	19,788 51	16,008 51	\$965 00	2,815 00	.....	.....	.....	.....	.....	.....	.....	166
167	State.....	123,772 94	123,772 94	.....	.....	.....	.....	.....	.....	.....	.....	.....	167
168	Standard.....	192,661 93	192,165 35	.....	.....	496 58	382 00	114 58	.....	.....	.....	.....	168
169	Tenth Ward.....	282,632 53	282,632 53	.....	.....	.....	.....	.....	.....	.....	.....	.....	169
170	Teutonia.....	62,298 47	62,135 59	.....	.....	162 88	186 25	26 63	.....	.....	.....	.....	170
171	Thirteenth Ward.....	95,027 56	94,757 56	.....	.....	270 00	270 00	.....	.....	.....	.....	.....	171
172	Union.....	128,043 60	128,043 60	.....	.....	.....	.....	.....	.....	.....	.....	.....	172
173	Uptown.....	34,596 88	27,836 88	.....	6,700 00	.....	.....	.....	.....	.....	.....	.....	173
174	Washington.....	188,357 46	183,057 46	.....	.....	.....	.....	.....	.....	.....	.....	800 00	174
175	West End.....	187,494 92	173,191 40	3,123 00	10,100 00	†	.....	.....	.....	.....	.....	\$1,080 52	175

\* Not reported separately. † Not reported. ‡ Including reserve fund.

TABLE 3b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LIABILITIES-  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total liabilities.	Total net assets.	Undelivered loans.	Borrowed money (bills payable).	SHAREHOLDERS' OVERPAYMENTS.				Unearned premium.	ALL OTHER LIABILITIES.		Office number.
						Total.	Dues.	Interest.	Premium.		Canceled shares.	Sundries.	
ESSEX COUNTY-CON.													
176	Newark-Woodside.....	\$237,755 59	\$285,976 99										
177	Workingmen's.....	36,594 44	32,328 69	\$1,751 60	\$4,000 00	\$27 00	\$27 00						
						265 75	265 75						176 177
GLOUCESTER COUNTY.													
178	Clayton-Building.....	80,798 99	78,481 07										
179	Glassboro-Loan and Building.....	56,847 42	56,778 42	248 75		274 07	200 00	\$74 07		\$1,800 00	\$8,581 83	\$413 77	178
180	Monticello Hill-Loan and Building.....	88,840 40	88,840 40			72 00	86 00	86 00					179
181	Woodbury-Loan and Building.....	52,812 99	47,034 12		\$,778 87								180
182	Woodbury-Loan and Building.....	51,126 45	49,039 96	355 25	1,500 00								181
183	Williamstown-Monros.....					17 00	17 00				2,000 00	624 20	182
184	Woodbury-Real Estate.....												183
						3,798 65	3,490 92	307 73			15,172 50	3,645 53	184

TABLE 3b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total liabilities.	Total net assets.	Undelivered loans.	Borrowed money (bills payable).	SHAREHOLDERS' OVERPAYMENTS.				Unearned premium.	ALL OTHER LIABILITIES.		Office number.
						Total.	Dues.	Interest.	Premium.		Canceled shares.	Sundries.	
HUDSON COUNTY.													
185	Arlington—Building and Loan.....	\$22,778 34	\$20,970 84	.....	\$1,765 00	\$37 50	\$37 50	.....	.....	.....	.....	.....	185
186	Equity.....	24,057 10	22,196 37	.....	1,000 00	*	.....	.....	.....	.....	\$860 73	.....	186
187	Kearny.....	180,683 12	112,587 70	.....	2,350 00	.....	.....	.....	\$261 56	.....	15,483 86	.....	187
188	Bayonne—Building.....	414,498 25	406,182 82	\$8,017 29	.....	298 64	279 00	\$16 84	\$2 80	.....	.....	.....	188
189	Centreville.....	317,971 90	302,470 82	15,147 15	.....	290 86	265 36	21 00	4 50	.....	63 57	.....	189
190	Pamrapo.....	98,767 96	76,251 97	.....	.....	.....	.....	.....	.....	22,508 7	.....	\$7 20	190
191	Harrison—Harrison and Kearny.....	123,910 27	122,323 29	.....	400 00	289 31	*	*	.....	917 67	.....	.....	191
192	People's.....	787,243 79	778,719 37	955 00	.....	.....	.....	.....	.....	7,828 81	.....	230 61	192
193	Hoboken—Building and Loan.....	643,587 19	634,621 39	6,500 00	.....	225 00	225 00	.....	.....	2,240 80	.....	.....	193
194	Kearny—Mutual.....	9,485 97	7,339 43	.....	1,800 00	8 00	8 00	.....	.....	\$37 01	1 53	.....	194
195	Town of Union—Building and Loan.....	243,499 57	241,049 57	2,450 00	.....	.....	.....	.....	.....	.....	.....	.....	195
196	West Hoboken—Palisade.....	63,185 28	52,590 10	1,000 00	9,524 83	53 50	31 00	22 50	.....	.....	.....	17 35	196
197	Jersey City—Bergen Mutual.....	84,576 18	84,490 43	.....	.....	85 75	85 75	.....	.....	.....	.....	.....	197
198	Caledonian.....	163,859 37	163,859 37	.....	.....	.....	.....	.....	.....	.....	.....	.....	198
199	Carteret.....	162,755 90	142,726 88	3,200 02	16,830 00	*	.....	.....	.....	.....	.....	.....	199

\* Not reported. † Including interest.

TABLE 3b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LIABILITIES-  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total liabilities.	Total net assets.	Undelivered loans.	Borrowed money (bills payable).	SHAREHOLDERS' OVERPAYMENTS.				ALL OTHER LIABILITIES.		Office number.
						Total.	Dues.	Interest.	Premium.	Unearned premium.	Canceled shares.	
HUDSON COUNTY-CON.												
200	Jersey City-Central.....	\$66,020 66	\$44,411 05	\$21,500 00		\$34 61	\$34 61					200
201	Columbia.....	354,589 95	346,042 86	8,547 09		*						201
203	Communipaw.....	33,596 27	29,096 27	2,500 00	\$2,000 00	*						203
204	Crescent.....	66,692 09	40,043 59		8,800 00	263 49	260 50	\$2 99				204
205	Empire.....	12,028 05	11,927 96			100 09	*	*			17,585 01	205
206	Enterprise.....	187,483 65	187,483 65			*						206
207	Erie.....	78,510 71	75,444 71		3,000 00	20 00	20 00				\$16 00	207
208	Eureka.....	10,164 97	8,148 97	1,946 00		10 00	10 00		\$60 00			208
209	Excelsior.....	245,169 46	235,308 06			*			9,861 40			209
210	Fairmount.....	154,521 67	125,936 91	20,845 52	7,600 00	139 24	139 24					210
211	Garfield.....	302,134 89	298,779 14	3,254 25		101 50	*	\$101 50				211
212	Greenville.....	543,375 61	468,810 11	2,797 97	13,000 00	30 81	*	*	†92,828 84	25,907 88		212
213	Greenville, No. 2.....	293,765 39	229,886 74	5,060 40	8,000 00	*			†50,420 55	897 70		213
214	Greenville United.....	146,690 59	121,121 79	2,292 35		*			†22,880 98		895 47	214
215	Highland.....	60,710 65	59,249 38	1,000 01	244 42	214 94	197 50	7 20	\$10 24		1 90	215
216	Hudson City.....	362,828 38	280,667 74	5,400 00	10,760 64	*			5,500 00			216

\* Not reported. † Unearned subscriptions to return on mortgages.

TABLE 3b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total liabilities.	Total net assets.	Undelivered loans.	Borrowed money (bills payable).	SHAREHOLDERS' OVERPAYMENTS.				Unearned premium.	ALL OTHER LIABILITIES		Office number.
						Total.	Dues.	Interest.	Premium.		Canceled shares.	Sundries.	
HUDSON COUNTY—Con.													
217	Jersey City—Hudson Mutual.....	\$107,984 15	\$107,078 95	\$897 95	.....	\$7 25	*	*	.....	.....	.....	.....	217
218	Improved Land .....	54,685 41	50,820 67	.....	\$3,736 25	114 49	\$107 00	.....	\$7 49	.....	\$14 00	.....	218
219	Industrial .....	820,851 49	221,879 28	3,730 00	41,337 43	1,873 50	1,873 50	*	.....	.....	\$51,631 28	400 00	219
220	Jersey City.....	201,906 70	201,082 70	.....	.....	†873 00	†873 00	.....	.....	.....	.....	.....	220
221	Lafayette.....	326,255 70	325,041 62	589 17	600 00	*	.....	.....	.....	.....	24 91	.....	221
222	Lincoln .....	448,375 14	446,191 51	2,183 63	.....	*	.....	.....	.....	.....	.....	.....	222
223	Madison .....	105,151 71	103,151 71	.....	2,000 00	*	.....	.....	.....	.....	.....	.....	223
224	Mortgage Bank .....	13,441 53	12,791 53	650 00	.....	.....	.....	.....	.....	.....	.....	.....	224
225	Monticello.....	224,287 99	223,765 99	.....	.....	498 75	498 75	.....	.....	.....	23 25	.....	225
226	Montgomery.....	92,577 88	78,459 17	.....	18,508 24	594 00	594 00	.....	.....	.....	.....	16 42	226
227	North Hudson.....	372,094 05	372,094 05	.....	.....	.....	.....	.....	.....	.....	.....	.....	227
228	Pavonia .....	150,757 96	134,207 96	.....	2,500 00	*	.....	.....	.....	.....	14,050 00	.....	228
229	Phoenix .....	236,817 50	235,429 00	.....	.....	†1,339 00	†1,339 00	*	.....	.....	49 50	.....	229
230	Security.....	114,930 86	114,930 86	.....	.....	*	.....	.....	.....	.....	.....	.....	230
231	Star.....	201,279 82	187,649 32	.....	12,400 00	1,230 00	1,230 00	.....	.....	.....	.....	.....	231
232	Union.....	77,256 45	77,131 45	.....	.....	†125 00	†125 00	*	.....	.....	.....	.....	232

\*Not reported. †Net.



TABLE 3b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total liabilities.	Total net assets.	Undelivered loans.	Borrowed money (bills payable).	SHAREHOLDERS' OVERPAYMENTS.				Unearned premium.	ALL OTHER LIABILITIES.		Office number.
						Total.	Dues.	Interest.	Premium.		Canceled shares.	Sundries.	
MIDDLESEX COUNTY.													
242	Dunellen—Building and Loan.....	\$91,714 20	\$91,374 21	.....	.....	\$18 32	*	*	.....	.....	\$321 67	.....	242
243	Jamesburg—Mutual.....	113,530 71	107,806 96	.....	.....	.....	.....	.....	.....	.....	.....	.....	243
244	South River—Building and Loan.....	48,497 81	40,400 81	\$8,097 00	.....	†	.....	.....	.....	.....	\$5,723 75	.....	244
245	South Amboy—Star.....	207,510 00	207,510 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	245
246	Perth Amboy—Citizens'.....	102,722 64	87,371 73	11,115 04	.....	†	.....	.....	.....	.....	.....	4,235 87	246
247	Homestead.....	294,542 83	294,542 83	.....	.....	†	.....	.....	.....	.....	.....	.....	247
248	New Brunswick—American.....	232,232 41	232,232 41	.....	.....	.....	.....	.....	.....	.....	.....	.....	248
249	Excelsior.....	295,625 37	236,441 37	.....	.....	10,183 50	\$5,093 00	\$5,090 50	.....	.....	.....	.....	249
250	Homestead.....	193,631 33	185,414 13	.....	.....	84 00	84 00	.....	.....	.....	8,133 20	.....	250
251	Merchants'.....	72,632 28	72,419 23	.....	.....	213 00	117 00	96 00	.....	.....	.....	.....	251
252	People's.....	211,022 01	211,022 01	.....	.....	.....	.....	.....	.....	.....	.....	.....	252
253	Provident.....	39,272 11	39,025 11	.....	\$200 00	47 00	41 00	6 00	.....	.....	.....	.....	253
254	Security.....	227,497 61	226,704 11	.....	750 00	43 50	43 50	.....	.....	.....	.....	.....	254
255	Workingmen's.....	32,458 64	28,916 92	.....	3,427 05	114 67	72 34	42 33	.....	.....	.....	.....	255

\* Not reported separately. † Not reported.

TABLE 3b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total liabilities.	Total net assets.	Undelivered loans.	Borrowed money (bills payable).	SHAREHOLDERS' OVERPAYMENTS.				Unearned premium.	ALL OTHER LIABILITIES.		Office number.
						Total.	Dues.	Interest.	Premium.		Canceled shares.	Sundries.	
MONMOUTH COUNTY.													
256	Asbury Park—Building and Loan.....	\$329,457 72	\$178,919 22		\$1,850 00	\$87 50	*	*			\$5,801 00	\$1,500 00	256
257	Atlantic Highlands—Savings Fund. ....	99,869 26	99,631 31			287 95	*	*					257
258	Belmar—Building and Loan .....	37,833 50	37,833 50										258
259	Freehold—Mutual. ....	226,018 53	201,433 52		12,471 51						22,111 50		259
260	Keyport—Loan.....	129,599 81	129,532 18			67 18	\$67 00	\$0 13					260
261	Long Branch—Building and Loan.....	192,507 21	192,507 21										261
262	Manasquan—Squan Village. ....	133,735 30	133,735 30										262
263	Matawan—Building and Loan .....	41,194 17	41,184 17			10 00	10 00						263
264	Red Bank—Building and Loan.....	241,149 94	239,699 80	\$1,451 44		98 70	*	*	*				264
MORRIS COUNTY.													
265	Boonton—Building and Loan.....	148,558 57	128,142 57	14,775 00	4,641 00	*						1,000 00	265
266	Dover—Building and Loan .....	169,359 54	159,119 20	2,954 35	3,600 00	166 22	153 00	18 22				3,519 77	266
267	Morristown—Building and Loan.....	168,781 21	167,415 61	1,000 00		265 60	187 00	78 60				100 00	267

\* Not reported. † Due depositors and treasury overdrawn.

TABLE 3b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES—

Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total liabilities.	Total net assets.	Undelivered loans.	Borrowed money (bills payable).	SHAREHOLDERS' OVERPAYMENTS.				Unearned premium.	ALL OTHER LIABILITIES.		Office number.
						Total.	Dues.	Interest.	Premium.		Canceled shares.	Sundries.	
OCEAN COUNTY.													
268	Toms River—Dover.....	\$97,417 81	\$75,985 14	.....	\$4,400 00	.....	.....	.....	.....	.....	\$16,907 92	\$124 25	268
269	Tuckerton—Mutual.....	39,776 48	39,776 48	.....	.....	.....	.....	.....	.....	.....	.....	.....	269
PASSAIC COUNTY.													
270	Little Falls—Building and Loan.....	90,450 78	90,018 40	.....	.....	\$104 00	\$69 00	\$35 00	.....	.....	328 33	.....	270
271	Passaic—Home.....	31,213 69	28,115 19	\$2,986 50	.....	112 00	112 00	.....	.....	.....	.....	.....	271
272	Mutual.....	379,505 97	356,900 64	.....	.....	*	.....	.....	.....	.....	22,605 33	.....	272
273	People's.....	308,485 30	305,623 20	970 00	.....	1,688 78	*	.....	.....	.....	133 82	75 00	273
274	Union.....	177,555 93	175,502 63	1,150 00	.....	377 00	377 00	.....	.....	.....	6 00	520 30	274
275	Paterson—Celtic.....	153,818 94	153,659 11	.....	.....	106 90	†106 90	*	.....	.....	.....	52 93	275
276	Citizens'.....	172,223 20	170,672 92	1,129 42	.....	420 86	379 00	41 86	.....	.....	.....	.....	276
277	Eastside.....	65,283 71	65,283 71	.....	.....	.....	.....	.....	.....	.....	.....	.....	277
278	German-American.....	91,205 12	88,519 12	686 00	2,000 00	.....	.....	.....	.....	.....	.....	.....	278
279	Iron and Silk.....	81,251 43	77,543 97	128 00	.....	.....	.....	.....	.....	.....	.....	3,532 46	279

\*Not reported. †Net.

TABLE 3b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total liabilities.	Total net assets.	Undelivered loans.	Borrowed money (bills payable).	SHAREHOLDERS' OVERPAYMENTS.				Unearned premium.	ALL OTHER LIABILITIES.		Office number.
						Total.	Dues.	Interest.	Premium.		Canceled shares.	Sundries.	
PASSAIC COUNTY—Con.													
280	Paterson—Manchester .....	\$119,796 88	\$117,991 88	.....	\$1,600 00	\$205 00	\$205 00	.....	.....	.....	.....	.....	280
281	Mechanics' .....	287,089 02	286,731 77	.....	.....	857 25	238 00	\$119 25	.....	.....	.....	.....	281
282	Mutual .....	234,413 10	237,014 10	.....	.....	3,359 00	3,359 00	.....	.....	.....	\$4,040 00	.....	282
284	People's .....	107,700 01	107,700 01	.....	.....	.....	.....	.....	.....	.....	.....	.....	284
285	Provident .....	143,269 76	140,771 43	\$2,488 33	.....	10 00	10 00	.....	.....	.....	.....	.....	285
286	Riverside .....	92,979 25	91,811 25	568 00	.....	*	.....	.....	.....	.....	.....	.....	286
287	South Paterson .....	55,562 26	55,478 26	.....	.....	84 00	84 00	.....	.....	.....	.....	.....	287
288	Totowa .....	55,113 91	53,630 91	1,063 00	.....	520 00	520 00	.....	.....	.....	.....	.....	288
289	Union Mutual .....	667,671 46	633,054 34	.....	.....	32,540 37	*	*	.....	.....	76 75	.....	289
SALEM COUNTY.													
290	Quinton—Loan and Building .....	43,335 07	43,335 07	.....	.....	.....	.....	.....	.....	.....	.....	.....	290
291	Salem—Franklin .....	235,367 50	221,367 50	.....	.....	*	.....	.....	.....	.....	34,000 00	.....	291
292	Woodstown—Union .....	63,328 96	63,324 96	.....	.....	9 00	9 00	.....	.....	.....	.....	.....	292

\* Not reported.

TABLE 3b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total liabilities.	Total net assets.	Undelivered loans.	Borrowed money (bills payable).	SHAREHOLDERS' OVERPAYMENTS.				Unearned premium.	ALL OTHER LIABILITIES.		Office number.
						Total.	Dues.	Interest.	Premium.		Canceled shares.	Sundries.	
SOMERSET COUNTY.													
293	Bound Brook—Building and Loan .....	\$126,288 85	\$122,029 53	\$1,480 00	\$2,500 00	\$133 00	\$94 00	\$89 00				\$246 82	293
294	East Millstone—Millstone.....	25,109 26	25,109 26										294
295	Somerville—Citizens'.....	114,606 80	113,856 80		750 00	*							295
296	People's.....	243,048 84	241,048 84		2,000 00	*							296
SUSSEX COUNTY.													
297	Newton—Merriam Shoe.....	53,457 74	53,427 84			29 90	23 00	6 00	\$0 90				297
UNION COUNTY.													
298	Cranford—Mutual.....	210,295 60	180,972 11	1,881 78	24,950 00	*				\$2,453 36		38 35	298
299	Rahway—Workmen's.....	145,645 47	145,622 47			23 00	23 00						299
301	Roselle—Building and Loan .....	85,885 37	85,542 71			293 31	216 00	69 15	8 16			49 35	301
302	Summit—Building and Loan .....	78,886 59	78,635 59			251 00	251 00						302
303	Westfield—Building and Loan .....	81,708 03	73,901 03		5,000 00	51 00	*	*	*	2,756 00			303

\* Not reported.

TABLE 3b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES—  
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total liabilities.	Total net assets.	Undelivered loans.	Borrowed money (bills payable).	SHAREHOLDERS' OVERPAYMENTS.				Unearned premium.	ALL OTHER LIABILITIES.		Office number.
						Total.	Dues.	Interest.	Premium.		Canceled shares.	Sundries.	
UNION COUNTY—CON.													
304	Plainfield—Building and Loan.....	\$106,177 66	\$105,995 06			\$157 00	\$157 00				\$25 00		304
305	Home.....	160,672 69	156,706 95	\$3,300 00		121 54	*	*			27 78	\$516 42	305
306	Elizabeth—Central.....	77,046 62	66,524 47			10,522 15	*	*					306
307	Citizens'.....	896,623 81	896,623 81			*							307
308	Columbia.....	94,210 54	94,210 54			*							308
309	Elizabeth.....	420,695 48	370,731 61			49,963 87		*					309
310	Elizabethport.....	381,729 07	368,375 51			942 00	942 00			\$10,411 56	2,000 00		310
311	Excelstor.....	180,329 56	123,567 63		\$1,000 00	782 75	782 75			4,736 50	242 68		311
312	Harmonia.....	462,683 00	384,655 99			77,585 45	*	*				441 56	312
313	Union County.....	296,734 38	289,374 21			*				6,492 27	867 90		313
314	Union Square.....	5,476 69	3,961 69		1,510 00	5 00	5 00						314
WARREN COUNTY.													
315	Phillipsburg—No. 4.....	152,584 51	102,716 25		26,166 90	*						23,701 36	315
316	No. 5.....	82,194 38	64,266 08		17,928 30								316

\* Not reported.

TABLE 3b—STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—  
LIABILITIES.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total liabilities.	Total net assets.	Undelivered loans.	Borrowed money (bills payable).	SHAREHOLDERS' OVERPAYMENTS.				Unearned premium.	ALL OTHER LIABILITIES.		Office number.
						Total.	Dues.	Interest.	Premium.		Canceled shares.	Sundries.	
STATE.													
72	Camden—Masonic.....	\$13,976 89	\$13,935 38			\$41 50	\$41 50						72
82	State Mutual.....	1,012,819 01	866,394 94			*145,924 07	†	†	†				82
113	Newark—American.....	27,467 78	13,372 16	\$11,450 00	\$2,605 57	40 00	40 00						113
125	Equitable.....	3,915 15	3,915 15										125
144	Metropolitan.....	293,812 71	107,100 71			†					\$186,712 00		144
148	National Provident.....	89,448 28	378,468 34	4,116 86	6,863 08	†							148
161	Republic.....	418,245 16	277,695 76	65,962 00		†					174,587 40		161
202	Jersey City—Commercial.....	351,382 23	9,898 54	14,862 34	151,487 08	651 55	559 00	\$20 47	\$72 08		198,582 72		202
241	Trenton—New Jersey Investment Co.....	489,947 59	482,933 19			†			\$7,014 40				241
283	Paterson—New Jersey Mutual Inv.....	6,746 68	4,613 57	2,100 34		†					32 77		283
300	Rahway—Union.....	9,308 47	8,633 47	600 00		75 00	75 00						300

\*Including prepaid shares. † Not reported separately. ‡ Including mortgages assumed. § Including advance payments.

TABLE 3b—STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total liabilities.	Total net assets.	Undelivered loans.	Borrowed money (bills payable).	SHAREHOLDERS' OVERPAYMENTS.				Unearned premium.	ALL OTHER LIABILITIES.		Office number.
						Total.	Dues.	Interest.	Premium.		Canceled shares.	Sundries	
NATIONAL.													
65	Camden—Eastern Union.....	\$101,429 93	\$100,011 19	.....	.....	\$1,244 15	\$1,214 25	\$29 90	*	.....	.....	\$174 59	65
75	Mutual Bank.....	5,489 55	5,093 99	.....	\$300 00	*	.....	.....	.....	.....	.....	45 56	75
76	Mutual Guarantee.....	571,293 95	567,768 49	.....	.....	3,235 46	*	*	*	.....	.....	290 00	76
117	Newark—Chosen Friends.....	127,338 25	100,479 25	.....	26,200 00	*	.....	.....	.....	.....	.....	659 00	117
142	Mercantile Co-operative.....	126,612 77	44,160 57	\$2,784 00	6,880 41	*	.....	.....	.....	.....	.....	†72,787 79	142
318	New York—Birkbeck.....	799,552 94	721,927 50	26,091 64	25,000 00	*	.....	.....	.....	.....	.....	26,580 80	318

\*Not reported separately. †Including mortgages assumed.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.									Annual interest rate during year (per cent.)	Office number.
		If money loaned or sent out of State.	Radius of distance (miles) during year.	MORTGAGE.			STOCK. (BOOK.)							
				Number receiving.	Largest.	Smallest.	Average.	Number receiving.	Largest.	Smallest.	Average.			
ATLANTIC COUNTY.														
1	Atlantic City—Loan and Building .....	No	6	27	\$7,500	\$200	\$2,700	18	\$4,500	\$25	\$900	6	1	
2	Atlantic Coast.....	No	6	16	10,000	150	1,571	4	56	26	40	6	2	
3	Mutual.....	No	1	10	11,000	600	3,373	2	60	25	42	6	3	
4	People's.....	No	1	10	2,400	200	830					6	4	
5	Egg Harbor City—Building and Loan.....	No	10	25	1,000	200	500	4	200	100	175	6	5	
6	Hammonton—Loan and Building.....	No	6	44	3,000	90	500	20	415	30	300	6	6	
7	Workingmen's.....	No	5	41	4,000	75	700	17	400	30	145	6	7	
8	May's Landing—Building and Loan.....	No	50	8	2,200	200	800	11	500	25	250	6	8	
9	Pleasantville—Mutual.....	No	20	14	1,000	100	475	101	1,000	10	155	6	9	
BERGEN COUNTY.														
10	Allendale—Orvil.....	No	1	3	2,600	200	1,066	5	300	100	210	6	10	
11	Bogota—Building and Loan.....	No	$\frac{3}{4}$	1	3,000	3,000	3,000	5	400	40	130	6	11	
12	Carlstadt—Mutual.....	No	3	26	3,000	500	1,400	32	600	10	1,000	6	12	

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PREMIUM RATES BID DURING YEAR (PER CENT.)			Premium plan.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	Loans made during year—New Jersey counties.	Office number.
		Highest.	Lowest.	Average.			If charged.	Amount (per cent.)	Number.	Amount.	Losses.			
ATLANTIC COUNTY.														
1	Atlantic City—Loan and Building.....	8	8	8	{ Gross; monthly }	No	Yes	{ 8 .15 }	.....	.....	.....	.....	1	1
2	Atlantic Coast.....	*	†	†	*Advance	No	No	.....	.....	.....	.....	.....	1	2
3	Mutual.....	8	8	8	†Gross	No	Yes	18	.....	.....	.....	.....	1	3
4	People's.....	.185	.15	.17	Monthly	Yes	Yes	.15	1	\$800 00	.....	.....	1	4
5	Egg Harbor City—Building and Loan.....	.19	.13	.159	Monthly	‡Yes	Yes	.125	1	200 00	\$18 36	.....	1	5
6	Hammonton—Building and Loan.....	.15	.02	.06	Monthly	.....	No	.....	.....	.....	.....	.....	2	6
7	Workingmen's.....	.21	Par	.0399	Int. Pr—monthly }	.....	No	.....	2	2,000 00	.....	.....	2	7
8	May's Landing—Building and Loan.....	8	8	8	{ Gross; monthly }	.....	Yes	8	.....	.....	.....	.....	2	8
9	Pleasantville—Mutual.....	.25	.09	.215	Monthly	.....	No	.....	.....	.....	.....	.....	1	9
BERGEN COUNTY.														
10	Allendale—Orvil.....	7	7	7	Gross Inst.	No	No	.....	.....	.....	.....	.....	1	10
11	Bogota—Building and Loan.....	.15	.15	.15	Monthly	.....	Yes	.10	.....	.....	.....	.....	1	11
12	Carlstadt—Mutual.....	.25	.25	.25	Monthly	.....	Yes	.25	.....	.....	.....	.....	1	12

\* Twenty months' dues in advance. † Not reported. ‡ Book loans only monthly at total interest rate. § Yearly reduction of principal.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.									Annual interest rate during year (per cent.)	Office number.
		If money loaned or sent out of State.	Radius of distance (miles) during year.	MORTGAGE.			STOCK. (BOOK.)							
				Number receiving.	Largest.	Smallest.	Average.	Number receiving.	Largest.	Smallest.	Average.			
BERGEN COUNTY—CON.														
13	Closter—Harrington.....	No	24	13	\$3,600	\$200	\$275	1	\$100	\$100	\$100	c	13	
14	East Rutherford—Savings.....	No	10	26	2,500	200	1,500	10	120	20	100	c	14	
15	Englewood—Mutual.....	No	3	85	5,000	200	1,500	27	800	25	100	c	15	
16	Fairlawn—Saddle River.....	No	3	8	2,000	300	675	2	100	50	75	c	16	
17	Fort Lee—Building and Loan.....	No	2	2	2,400	1,000	1,700	3	200	50	148	c	17	
18	Hackensack—Mutual.....	No	10	45	5,000	100	1,590	56	500	10	150	c	18	
19	Hasbrouck Heights—Building and Loan.....	No	1	5	4,400	200	3,000					c	19	
20	Hillsdale—Progressive.....	No											20	
21	Lodi—Building and Loan.....	No										c	21	
22	Midland Park—Franklin.....	No	3	2	1,550	1,000	1,275	2	150	100	125	c	22	
23	Oradell—Bergen County.....	No	5	8	2,400	1,000	2,400	4	900	300	560	c	23	
24	Palisades Park—Co-operative.....	No	1					2	50	25	50	c	24	
25	Park Ridge—Eureka.....	Yes	8	12	3,000	400	1,240	5	900	100	300	c	25	
26	Washington Township.....	No	5	1	700	700	700	1	22	22	22	c	26	
27	Ramseys—Building and Loan.....	No	6	7	2,400	850	1,818					c	27	
28	Ridgefield—Building and Loan.....	No	2	7	10,000	200	1,550	7	1,100	50	227	c	28	

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PREMIUM RATES BID DURING YEAR (PER CENT.)			Premium plan.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	Loans made during year—New Jersey counties.	Office number.
		Highest.	Lowest.	Average.			If charged.	Amount (per cent.)	Number.	Amount.	Losses.			
BERGEN COUNTY—Con.														
13	Closter—Harrington.....	.125	.10	.11	Monthly	No							2	13
14	East Rutherford—Savings.....	.25	.25	.25	Monthly	Yes	.25						1	14
15	Englewood—Mutual.....	.22	.045	.125	Monthly	No	No	1	\$1,600 00				1	15
16	Fair Lawn—Saddle River.....	.15	.145	.149	Monthly	No	No	1	600 00				1	16
17	Fort Lee—Building and Loan.....	.105	.105	.105	Monthly	No							1	17
18	Hackensack—Mutual.....	6.75	5	4.45	Gross	No							1	18
19	Hasbrouck Heights—Building and Loan.....	.125	.125	.125	Monthly	Yes	.125						1	19
20	Hillsdale—Progressive.....				Monthly	No								20
21	Lodi—Building and Loan.....				Gross	Yes	4							21
22	Midland Park—Franklin.....	5	5	5	Gross	No	No						1	22
23	Oradell—Bergen County.....	*	*	*	Monthly	No							1	23
24	Palisades Park—Co-operative.....				Gross Inst.	†	†						1	24
25	Park Ridge—Eureka.....	10	6	17	Gross	No	No	1	1,200 00		\$3705 20		1	25
26	Washington Township.....	*	*	*	Monthly	Yes	.125						1	26
27	Ramseys—Building and Loan.....	10.50	10.50	10.50	Gross Inst.	No							1	27
28	Ridgefield—Building and Loan.....	.25	.20	.21	Monthly	No						\$5,525 87	1	28

\* Not reported. † Stock loans all at ten cents per share. ‡ None on stock loans. § Unpaid installments and delinquency. ¶ Embezzlement.

TABLE 4 LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.							Annual interest rate during year (per cent.)	Office number.
		If money loaned or sent out of State.	Radius of distance (miles) during year.	MORTGAGE.			STOCK. (BOOK.)					
				Number receiving.	Largest.	Smallest.	Average.	Number receiving.	Largest.	Smallest.		
BERGEN COUNTY—Con.												
29	Ridgefield Park—Park .....	No	2	8	\$2,500	\$600	\$1,000	.....	.....	.....	6	29
30	Ridgewood—Building and Loan .....	No	6	15	5,000	100	1,766	15	\$1,000	\$25	6	30
81	Co-operative .....	No	1 1/2	2	3,000	850	1,700	7	150	50	6	81
82	Rutherford—Mutual .....	No	5	27	3,000	200	1,485	16	350	50	6	82
BURLINGTON COUNTY.												
33	Beverly—Building and Loan .....	No	8	9	1,200	100	350	14	1,200	50	6	33
34	Bordentown—Building and Loan .....	No	8	22	4,000	100	600	27	850	25	4.50	34
35	Burlington—City .....	No	2	15	2,000	200	600	7	200	50	6	35
36	Farmers' and Mechanics' .....	No	8	23	1,200	200	513	2	200	200	6	36
37	Delanco—Building and Loan .....	No	2	6	1,800	200	1,200	12	200	25	6	37
38	Florence—Saving Fund .....	No	1	2	1,400	200	800	7	400	200	6	38
39	Moorestown—Building and Loan .....	No	3	4	1,100	100	538	12	500	25	6	39
40	Workingmen's .....	No	5	5	4,000	600	1,770	22	1,150	25	6	40

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PREMIUM RATES BID DURING YEAR (PER CENT.)			Premium plan.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	Loans made during year—New Jersey counties.	Office number.
		Highest.	Lowest.	Average.			If charged.	Amount (per cent.)	Number.	Amount.	Losses.			
BERGEN COUNTY—Con.														
29	Ridgefield Park—Park .....	.125	.125	.125	Monthly	.....	Yes	.125	.....	.....	.....	.....	1	29
30	Ridgewood—Building and Loan .....	*.09	.06	*.064	Monthly	.....	No	.....	.....	\$1,251 37	.....	.....	1	30
31	Co-operative.....	.125	.125	.125	Monthly	.....	No	.....	.....	.....	.....	.....	1	31
32	Rutherford—Mutual .....	.675	.025	.160	Monthly	.....	No	.....	2	\$3,400 00	.....	.....	2	32
BURLINGTON COUNTY.														
33	Beverly—Building and Loan.....	2.50	2.50	2.50	Gross	Yes	Yes	2.50	.....	.....	.....	.....	1	33
34	Bordentown—Building and Loan.....	{ 2.75 } 3.00	Par	{ †.72 } .70	Gross	No	No	.....	.....	.....	.....	.....	2	34
35	Burlington—City.....	5	5	5	Gross	No	Yes	5	.....	.....	.....	.....	1	35
36	Farmers' and Mechanics'.....	5.50	5	5	Gross	Yes	Yes	5	.....	.....	.....	.....	1	36
37	Delanco—Building and Loan.....	.05	.05	.05	Monthly	.....	Yes	.05	.....	.....	.....	.....	1	37
38	Florence—Saving Fund .....	1	1	1	Gross	No	No	.....	.....	.....	.....	.....	1	38
39	Moorestown—Building and Loan.....	Par	Par	Par	Monthly	No	No	.....	.....	.....	.....	.....	1	39
40	Workingmen's.....	e	e	e	Int. adv.	Yes	No	.....	.....	.....	.....	.....	2	40

\* Stock loans all at ten cents per share.

† Book loan, first line.

‡ Book loans.

§ Not reported.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.									Annual interest rate during year (per cent.)	Office number.
		If money loaned or sent out of State.	Radius of distance (miles) during year.	MORTGAGE.			STOCK. (BOOK.)							
				Number receiving.	Largest.	Smallest.	Average.	Number receiving.	Largest.	Smallest.	Average.			
BURLINGTON COUNTY—Con.														
41	Mount Holly—Building and Loan.....	No	1	11	\$1,000	\$100	\$300	1	\$700	\$700	\$700	6	41	
42	Industry.....	No	3	9	1,200	200	700	1	100	100	100	6	42	
43	People's.....	No	13	3	2,400	600	1,370	1	200	200	200	6	43	
44	New Gretna—Building and Loan.....	No	9	12	600	100	350	3	200	100	170	6	44	
45	Palmyra—Building and Loan.....	No	1	15	2,600	100	1,270	19	400	25	186	6	45	
46	Pemberton—Building and Loan.....	No	55	13	3,800	200	1,000	1	200	200	200	6	46	
47	Riverside—Building and Loan.....	Yes	3	14	1,700	140	909	52	800	10	153	6	47	
48	Riverton—Cinnaminson.....	Yes	10	32	7,000	100	1,000	17	800	10	250	6	48	
CAMDEN COUNTY.														
49	Berlin—Building and Loan.....	No	7	14	1,200	200	550	2	600	400	500	6	49	
50	Chesilhurst—Building and Loan.....	No	3	1	200	200	200	6	400	50	100	6	50	

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PREMIUM RATES BID DURING YEAR (PER CENT.)			Premium plan.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	Loans made during year—New Jersey counties.	Office number.
		Highest.	Lowest.	Average.			If charged.	Amount (per cent.)	Number.	Amount.	Losses.			
BURLINGTON COUNTY—CON.														
41	Mount Holly—Building and Loan.....	{ *3	3	3.40	Gross	No	Yes	3	2	\$1,600 00	.....	.....	1	41
42	Industry.....	4												
43	People's.....	3	Par	{ *3 2.56	Gross	No	No	.....	1	700 00	.....	.....	2	43
44	New Gretna—Building and Loan.....	6	.25	3	Gross	No	No	.....	.....	.....	.....	.....	1	44
45	Palmyra—Building and Loan.....	†	†	†	Monthly	No	No	.....	.....	.....	.....	.....	1	45
46	Pemberton—Building and Loan.....	5	2.06	{ *1.50 4.76	Gross	No	No	.....	1	1,900 00	.....	.....	4	46
47	Riverside—Building and Loan.....	{ *.11 .11	.06 .075	.091 .095	Monthly	.....	No	.....	.....	.....	.....	.....	1	47
48	Riverton—Cinnaminson.....	6	1	{ *.43 1.50	Gross	Yes	No	.....	.....	.....	.....	.....	2	48
CAMDEN COUNTY.														
49	Berlin—Building and Loan.....	10.50	Par	5	Gross	†Yes	No	.....	.....	.....	.....	.....	1	49
50	Cheesthurst—Building and Loan.....	.15	.15	.15	Monthly	.....	No	.....	1	200 00	.....	.....	1	50

\* Book loan, first line. † Not reported. ‡ At discretion of directors.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.									Annual interest rate during year (per cent.)	Office number.
		If money loaned or sent out of State.	Radius of distance (miles) during year.	MORTGAGE.			STOCK. (BOOK.)							
				Number receiving.	Largest.	Smallest.	Average.	Number receiving.	Largest.	Smallest.	Average.			
CAMDEN COUNTY—Con.														
51	Clementon—Building and Loan.....	No	1	1	\$500	\$500	\$500	4	\$300	\$100	\$175	6	51	
52	Collingswood—Mutual.....	No	1½	5	1,500	200	620	4	400	100	250	6	52	
53	Gloucester City—United.....	No	2	32	4,000	100	600	8	4,000	100	1,000	6	53	
54	Improvement.....	No	5	21	10,000	100	1,100	8	4,000	100	1,000	6	54	
55	Haddonfield—Mutual.....	No	10	15	3,600	400	1,400	23	7,000	50	1,065	6	55	
56	Lindenwold—United Towns.....	No	10	15	2,500	400	1,700	7	1,500	100	950	6	56	
57	Magnolia—Mutual.....	No	6	24	2,600	100	760	19	500	25	180	6	57	
58	Merchantville—Building and Loan.....	No	5	22	4,500	200	2,000	16	4,400	100	750	6	58	
59	Camden City—Artisans'.....	No	10	66	15,100	100	900	15	1,000	100	300	6	59	
60	Bishop Bayley.....	No	8	42	4,000	50	870	21	400	100	160	6	60	
61	Brotherhood.....	No	10	6	1,600	200	1,030	8	200	15	60	6	61	
62	Camden.....	No	4	22	2,600	100	718	10	900	100	410	6	62	

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PREMIUM RATES BID DURING YEAR (PER CENT.)			Premium plan.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	Loans made during year—New Jersey counties.	Office number.
		Highest.	Lowest.	Average.			If charged.	Amount (per cent.)	Number.	Amount.	Losses.			
CAMDEN COUNTY—Con.														
51	Clementon—Building and Loan.....	{ *.08 .07	*.07 .07	*.07 .07	Monthly	.....	No	.....	1	\$1,200 00	.....	.....	1	51
52	Collingswood—Mutual.....	{ *.045 .025	*.02 .01	*.025 .015	Monthly	.....	No	.....	.....	.....	.....	.....	1	52
53	Gloucester City—United.....	6.50	8	4.99	Gross	.....	No	.....	.....	.....	.....	.....	1	53
54	Improvement.....	4	Par	.83	Gross	Yes	No	.....	2	1,800 00	.....	†\$128 62	1	54
55	Haddonfield—Mutual.....	{ *.02 .03	Par .005	.008 .011	Monthly	.....	No	.....	3	3,900 00	.....	.....	1	55
56	Lindenwold—United Towns.....	.18	.10	.14	Monthly	.....	Yes	.10	.....	.....	.....	.....	1	56
57	Magnolia—Mutual.....	{ *.035 .035	*.005 .005	*.013 .012	Monthly	.....	No	.....	2	1,800 00	.....	.....	1	57
58	Merchantville—Building and Loan.....	†	†	†	Monthly	.....	No	.....	.....	.....	.....	.....	1	58
59	Camden City—Artisans'.....	.13	.13	.13	Monthly	.....	No	.....	2	2,000 00	.....	.....	2	59
60	Bishop Bayley.....	11.25	Par	{ *.6 4.50	Gross	No	No	.....	1	800 00	\$69 42	.....	2	60
61	Brotherhood.....	.05	.025	†	Monthly	.....	Yes	.025	.....	.....	.....	.....	1	61
62	Camden.....	.10	Par	.025	Monthly	.....	No	.....	1	1,000 00	.....	.....	1	62

\* First line, book loans. † Depreciation in property; poor investments. ‡ Not reported.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.									Annual interest rate during year (per cent.)	Office number.
		If money loaned or sent out of State.	Radius of distance (miles) during year.	MORTGAGE.			STOCK. (BOOK.)							
				Number receiving.	Largest.	Smallest.	Average.	Number receiving.	Largest.	Smallest.	Average.			
CAMDEN COUNTY—Con.														
63	Camden City—City.....	No	82	39	\$3,000	\$100	\$875	23	\$2,200	\$25	\$249	6	63	
64	Economy.....	No	59	55	25,000	200	1,000	18	1,000	25	100	6	64	
66	Excelsior.....	No	16	7	1,800	300	1,040	7	3,200	50	600	6	66	
67	Franklin.....	No	40	43	2,500	50	760	41	1,200	20	250	6	67	
68	German.....	No	6	15	10,000	400	1,600	8	500	100	800	6	68	
69	Guarantee.....	No	5	17	5,200	200	1,100	12	500	50	275	6	69	
70	Kosciuszko.....	No	1	1	1,000	1,000	1,000	8	600	50	250	6	70	
71	Homestead.....	No	10	12	2,000	200	800	7	300	50	125	6	71	
73	Mechanics' and Workingmen's.....	No	10	37	2,700	50	1,100	4	900	50	300	6	73	
74	Mutual.....	No	30	15	4,600	100	1,420	4	200	100	150	6	74	
77	North Camden.....	No	59	12	5,000	50	500	21	1,000	50	200	6	77	
78	People's.....	No	10	27	10,000	100	1,630	9	1,500	100	300	6	78	

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PREMIUM RATES BID DURING YEAR (PER CENT.)			Premium plan.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	Loans made during year—New Jersey counties.	Office number.
		Highest.	Lowest.	Average.			If charged.	Amount (per cent.)	Number.	Amount.	Losses.			
CAMDEN COUNTY—Con.														
63	Camden City—City.....	6	2	5.50	Gross	No	No					*\$1,117 00	2	63
64	Economy.....	.125	Par	†	Monthly	No	No						2	64
66	Excelsior.....	20	{ Par 16	{ 14.44 18.4	Gross Inst.	No	No						2	66
67	Franklin.....	8	.25	{ †1.25 2.05	Gross	Yes	No	3	\$2,100 00				3	67
68	German.....	.08	Par	{ †.068 .088	Monthly	Yes	.05						2	68
69	Guarantee.....	.07	.01	{ †.025 .045	Monthly	No	No	1	1,100 00				1	69
70	Kosciuszko.....	†	†	†	Monthly	No	No						1	70
71	Homestead.....	.075	.05	.054	Monthly	No	No						1	71
73	Mechanics' and Workingmen's.....	.05	Par	.025	Monthly	No	No	5	\$6,000 00				1	73
74	Mutual.....	{ 15 5	{ Par Par	{ † 4.81	Gross	Yes	No	2	2,600 00				2	74
77	North Camden.....	.125	.125	.125	Monthly	No	No	2	6,600 00				2	77
78	People's.....	.105	Par	{ †.05 .025	Monthly	No	No	3	12,500 00				1	78

\* Depreciation in property; poor investments

† Not reported

‡ Cash loans; first loss

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.								Annual interest rate during year (per cent.)	Office number.
		If money loaned or sent out of State.	Radius of distance (miles) during year.	MORTGAGE.			STOCK. (BOOK.)						
				Number receiving.	Largest.	Smallest.	Average.	Number receiving.	Largest.	Smallest.	Average.		
CAMDEN COUNTY—Con.													
79	Camden City—Provident.....	No	10	5	\$3,000	\$1,000	\$1,320	4	\$800	\$50	\$510	6	79
80	South Camden.....	No	25	12	2,400	100	850	9	150	21	100	6	80
81	South Ward.....	Yes	9	18	3,200	100	750	9	900	100	300	6	81
83	Stockton.....	No	20	19	6,000	200	1,500	8	1,600	25	350	6	83
CAPE MAY COUNTY.													
84	Avalon City—Building and Loan.....	*Yes	50	10	4,000	200	1,500	13	1,000	50	390	6	84
85	Cape May City—Saving Fund.....	No	3	9	6,000	50	2,410	4	600	75	330	6	85
86	Cape May C. H.—Mechanics.....	No	60	6	1,200	200	500	33	600	24	100	6	86
87	Dennisville—Loan and Building.....	No	2	8	2,200	100	750	1	80	30	30	6	87
88	Ocean City—Building and Loan.....	No	10	6	1,400	100	540					6	88
89	Sea Isle City—Building and Loan.....	No	$\frac{1}{8}$	4	1,800	600	950					6	89
90	South Seaville—Loan and Building.....	No	10	3	2,000	200	900	2	240	100	170	6	90
91	Tuckahoe—Building and Loan.....	No										6	91

\* Pennsylvania.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PREMIUM RATES BID DURING YEAR (PER CENT.)			Premium plan.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	Loans made during year—New Jersey counties.	Office number.
		Highest.	Lowest.	Average.			If charged.	Amount (per cent.)	Number.	Amount.	Losses.			
CAMDEN COUNTY—CON.														
79	Camden City—Provident .....	.125	.05	.075	Monthly	.....	No	.....	2	\$4,600 00	.....	.....	1	79
80	South Camden .....	{ .05	{ *.05	{ *.05	Monthly	.....	No	.....	.....	.....	.....	.....	1	80
81	South Ward.....	{ .065	{ .025	{ .041	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
81	South Ward.....	{ *.03	{ Par	{ *.003	Monthly	.....	No	.....	.....	.....	.....	.....	2	81
88	Stockton .....	{ *.045	{ *.075	{ *.013	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
88	Stockton .....	{ *.125	{ Par	{ *.078	Monthly	.....	Yes	.075	2	1,400 00	.....	.....	1	83
88	Stockton .....	{ .150	{ Par	{ .087	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....
CAPE MAY COUNTY.														
84	Avalon City—Building and Loan.....	†	†	†	Monthly	.....	No	.....	.....	.....	.....	.....	1	84
85	Cape May City—Saving Fund.....	7	.50	1.60	Gross	No	No	.....	.....	.....	.....	.....	1	85
86	Cape May C. H.—Mechanics' .....	1	1	1	Gross	No	No	.....	1	1,200 00	.....	.....	2	86
87	Dennisville—Loan and Building .....	10	10	10	Gross	Yes	Yes	10	.....	.....	.....	.....	1	87
88	Ocean City Building and Loan.....	†	†	†	{ Gross; } { monthly }	No	No	.....	.....	.....	.....	.....	1	88
89	Sea Isle City—Building and Loan.....	5	2	2.50	Gross	Yes	No	.....	.....	.....	.....	.....	1	89
90	South Seaville—Loan and Building.....	2.50	.50	1	Gross	Yes	No	.....	.....	.....	.....	.....	1	90
91	Tuckahoe—Building and Loan .....	.....	.....	.....	Gross	No	No	.....	.....	.....	.....	.....	1	91

\* Book loans, first line. † Not reported.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR									Office number.	
		If money loaned or sent out of State.	Radius of distance (miles) during year.	MORTGAGE.			STOCK. (BOOK.)			Annual interest rate during year (per cent)				
				Number receiving.	Largest.	Smallest.	Average.	Number receiving.	Largest.		Smallest.	Average.		
CUMBERLAND COUNTY.														
92	Bridgeton—Merchants'.....	No	1	1	\$300	\$300	\$300						6	92
93	Savings.....	No	7	14	10,000	200	1,600	4	\$600	\$200	\$500		6	93
94	Millville—Columbian.....	No	2	19	2,500	200	780	6	200	50	185		6	94
95	Hope.....	No	1	41	2,100	50	800	15	1,000	50	450		6	95
96	Institute.....	No	2	22	1,200	100	570	1	50	50	50		6	96
97	Security.....	No	2	35	1,500	50	1,000	1	200	200	200		6	97
98	Vineland—Mechanics'.....	No	5	53	10,000	50	800	40	500	15	80		6	98
ESSEX COUNTY.														
99	Belleville—Building and Loan.....	No	5	18	2,200	100	800	4	500	15	230		6	99
100	Home.....	No	1	9	3,600	200	1,600						6	100
101	Bloomfield—Building and Loan.....	No	4	11	3,000	200	1,500	7	250	25	100		6	101
102	Essex County.....	No	3	22	5,000	300	1,300	17	1,200	18	300		6	102
103	Caldwell—Building and Loan.....	No	2	8	3,000	200	1,100						6	103

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PREMIUM RATES BID DURING YEAR (PER CENT.)			Premium plan.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	Loans made during year—New Jersey counties.	Office number.
		Highest.	Lowest.	Average.			If charged.	Amount (per cent.)	Number.	Amount.	Losses.			
<b>CUMBERLAND COUNTY.</b>														
92	Bridgeton—Merchants'.....	.125	.125	.125	Monthly	.....	No	.....	11	\$8,600 00	\$600 00	.....	1	92
93	Savings.....	2	.25	1.25	Gross	No	.....	.....	1	2,000 00	.....	.....	1	93
94	Millville—Columbian.....	.14	*.005	*.069	Monthly	.....	No	.....	.....	.....	.....	.....	1	94
95	Hope.....	.10	.005	.030	Monthly	.....	No	.....	.....	.....	.....	.....	1	95
96	Institute.....	.315	.05	.128	Monthly	.....	No	.....	1	1,500 00	.....	.....	1	96
97	Security.....	†	†	†	Monthly	.....	No	.....	.....	.....	.....	.....	1	97
98	Vineland—Mechanics'.....	.27	.005	.05	Monthly	.....	No	.....	2	1,507 81	.....	.....	3	98
<b>ESSEX COUNTY.</b>														
99	Belleville—Building and Loan.....	5	.75	1.02	Gross	No	No	.....	1	2,500 00	361 55	.....	2	99
100	Home.....	5.75	1	2	Gross	Yes	No	.....	.....	.....	.....	.....	1	100
101	Bloomfield—Building and Loan.....	4	1.13	1.90	Gross	No	No	.....	.....	.....	.....	.....	2	101
102	Essex County.....	*2.50	*.25	*1.30	Gross	No	No	.....	.....	.....	.....	.....	1	102
103	Caldwell—Building and Loan.....	4	.25	.28	Gross	.....	.....	.....	.....	.....	.....	.....	1	103
	Par	Par	Par	Gross	No	.....	.....	.....	.....	.....	.....	.....	1	103

\* Book loans, first figures. † Not reported.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.									Annual interest rate during year (per cent.)	Office number.
		If money loaned or sent out of State.	Radius of distance (miles) during year.	MORTGAGE.			STOCK. (BOOK.)							
				Number receiving.	Largest.	Smallest.	Average.	Number receiving.	Largest.	Smallest.	Average.			
ESSEX COUNTY—CON.														
104	East Orange—Building and Loan.....	No	10	15	\$11,000	\$600	\$3,200	55	\$2,500	\$15	\$55	6	104	
105	Franklin—Building and Loan.....	No	*	6	3,150	200	1,000	10	300	40	150	6	105	
106	Irvington—Building and Loan.....	No	5	6	7,000	600	2,750	29	900	5	105	6	106	
107	Montclair—Building and Loan.....	†No	15	34	9,000	200	2,800	54	10,800	20	505	6	107	
108	Orange—Building and Loan.....	No	1½	13	6,400	200	2,400	9	600	15	175	6	108	
109	Orange Valley—Building and Loan.....	No	5	8	2,200	200	1,175	3	300	100	165	6	109	
110	South Orange—Building and Loan.....	No	1½	6	4,200	1,400	2,930	4	60	45	50	6	110	
111	Vailsburg—Building and Loan.....	No	2	12	4,000	700	1,700	8	250	50	150	6	111	
112	Newark—Etna.....	No	5	7	5,000	400	1,650	*	300	25	250	6	112	
114	Beneficial.....	No	5	3	3,000	200	1,860					6	114	
115	Casino.....	No	3	4	5,000	1,600	3,000	9	300	50	100	6	115	
116	Central.....	No	3					5	150	50	100	6	116	
118	Citizens'.....	No	3	4	3,000	600	2,150	6	425	50	130	5	118	
119	Clinton Hill.....	No	1	1	4,400	4,400	4,400	6	125	30	65	6	119	

\* Not reported. † Only deposits in trust company.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PREMIUM RATES BID DURING YEAR (PER CENT.)			Premium plan.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	Loans made during year—New Jersey counties.	Office number.
		Highest.	Lowest.	Average.			If charged.	Amount (per cent.)	Number.	Amount.	Losses.			
ESSEX COUNTY—Con.														
104	East Orange—Building and Loan.....	*6.75	1.75	4.25	Gross	No	No	1	\$11,000 00				2	104
105	Franklin—Building and Loan.....	5	1	3.25	Gross	No	Yes	1					1	105
106	Irvington—Building and Loan.....	2	.25	1.20	Gross	No	No						2	106
107	Montclair—Building and Loan.....	2.25	1	1.14	Gross	No	†Yes						2	107
108	Orange—Building and Loan.....	3.50	1	1.58	Gross	No	No	1	595 22		\$545 83		1	108
109	Orange Valley—Building and Loan.....	6	3	3	Half-yearly		No	2	4,400 00				1	109
110	South Orange—Building and Loan.....	6	3	5.17	Gross Inst.		No						1	110
111	Vailsburg—Building and Loan.....	{ 3.50 4.75 }	3	3.50	Gross	No	Yes	3					1	111
112	Newark—Etna.....	3	3	3	Gross	No	Yes	3					1	112
114	Beneficial.....	.055	.030	.041	Monthly		Yes	.025					1	114
115	Casino.....	5	1.50	{ 1.3 2.37 }	Gross	No	No						1	115
116	Central.....	3	Par	{ 1.09 2.62 }	Gross	No	No						1	116
118	Citizens'.....	4	1.50	{ 3.35 2.62 }	Gross	No	No						1	118
119	Clinton Hill.....	.03	.03	{ 1.10 1.03 }	Monthly		No						1	119

\* Book loans at par.

† Book loans, ten cents per month per \$100 or fraction.

‡ Property depreciation.

§ Not reported.

¶ Book loans, first source.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.									Annual interest rate during year (per cent.)	Office number.
		If money loaned or sent out of State.	Radius of distance (miles) during year.	MORTGAGE.			STOCK (BOOK.)							
				Number receiving.	Largest.	Smallest.	Average.	Number receiving.	Largest.	Smallest.	Average.			
ESSEX COUNTY—CON.														
120	Newark—Commonwealth .....	No	50	5	\$3,000	\$200	\$1,600	3	\$500	\$160	\$300	6	120	
121	Court House.....	No	5					2	180	50	115	6	121	
122	Eighth Ward.....	No	50	34	7,000	200	2,400	18	300	20	132	6	122	
123	Enterprise.....	No	5	17	4,500	100	2,600	14	600	25	140	6	123	
124	Equitable.....	No	5					9	175	18	80	4	124	
126	Excelsior.....	No	2	10	4,200	200	1,600	27	5,700	100	975	6	126	
127	Fireside.....	No	5	8	600	150	3,500	9	700	25	300	6	127	
128	First Italian.....	No	5					3	300	70	175	6	128	
129	Five Per Cent.....	No	3	1	1,800	1,800	1,800	7	200	25	85	5	129	
130	Fourteenth Ward.....	No	25	40	8,600	100	2,700	65	2,300	25	285	6	130	
131	Fraternal.....	No	4	16	4,800	400	1,860	9	600	100	300	6	131	
132	German.....	No	1	6	5,400	1,000	3,000	3	100	50	125	6	132	
133	Grand.....	No	5	6	5,000	200	2,300	9	150	25	70	5	133	
134	Hearthstone.....	No	5	16	6,000	1,200	2,000	7	400	22	200	6	134	
135	Improved.....	No	1½	5	*3,000	1,000	*1,800	3	*300	50	*100	6	135	

\* As reported.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PREMIUM RATES BID DURING YEAR (PER CENT.)			Premium plan.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	Loans made during year—New Jersey counties.	Office number.
		Highest.	Lowest.	Average.			If charged.	Amount (per cent.)	Number.	Amount.	Losses.			
ESSEX COUNTY—CON.														
120	Newark—Commonwealth.....	.03	.03	.03	Monthly	.....	Yes	.025	.....	.....	.....	.....	2	120
121	Court House.....	.....	.....	1	Gross	No	No	.....	.....	.....	.....	.....	1	121
122	Eighth Ward.....	2.37	.125	{*.90	Gross	No	No	.....	.....	.....	.....	.....	3	122
123	Enterprise.....	2	1	1.27	Gross	No	No	.....	.....	.....	.....	.....	1	123
124	Equitable.....	†	*3	*7.70	Gross	No	No	.....	.....	.....	.....	.....	4	124
126	Excelsior.....	3	1	2.10	Gross	No	No	.....	5	\$28,500 00	.....	.....	1	126
127	Fireside.....	2.50	2	2.25	Gross	No	No	.....	.....	.....	.....	.....	2	127
128	First Italian.....	†	†	*2.85	Gross	No	Yes	1	2	6,500 00	.....	.....	1	128
129	Five Per Cent.....	5	{*3	*3.40	Gross	No	No	.....	.....	.....	.....	.....	1	129
130	Fourteenth Ward.....	.045	.01	5 .025	Monthly	.....	No	.....	2	8,800 00	.....	.....	3	130
131	Fraternal.....	{*2.25	*1	*1.10	Gross	No	No	.....	2	8,400 00	.....	.....	1	131
132	German.....	2.25	0.50	1.25	Gross	No	No	.....	.....	.....	.....	.....	1	132
133	Grand.....	†	†	1.90	Gross	No	No	.....	.....	.....	.....	.....	1	133
134	Hearthstone.....	4	4	4	Gross	No	No	.....	.....	.....	.....	.....	1	134
135	Improved.....	2.50	2	2.45	Gross	No	No	.....	1	5,500 00	\$252 00	.....	1	134
135	Improved.....	2.50	2.50	2.50	Gross	No	Yes	2.50	.....	.....	.....	.....	1	135

\* Book loans, first figures. † Not reported.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.									Annual interest rate during year (per cent.)	Office number.
		If money loaned or sent out of State.	Radius of distance (miles) during year.	MORTGAGE.			STOCK. (BOOK.)							
				Number receiving.	Largest.	Smallest.	Average.	Number receiving.	Largest.	Smallest.	Average.			
ESSEX COUNTY—CON.														
136	Newark—Home.....	No	3	1	\$1,400	\$1,400	\$1,400	6	\$950	\$25	\$300	6	136	
187	Howard.....	No	6	5	3,000	300	2,200	5	1,000	50	940	6	187	
138	Junior Order.....	No	25	3	5,000	1,000	2,730					6	138	
139	Knights of Pythias.....	No	5	18	6,000	200	2,200	28	5,000	30	395	6	139	
140	Lincoln.....	No	2	9	6,000	100	2,050	31	800	25	145	6	140	
141	Mechanics'.....	No	6	4	3,000	100	1,000	3	350	50	160	6	141	
143	Mercer.....	No	2	6	5,000	1,600	3,500	11	300	15	85	5	143	
145	Modern.....	No	3	7	6,500	500	3,070	16	500	25	190	5	145	
146	Mutual.....	No	3	40	11,500	100	2,000	30	560	50	170	6	146	
147	Mutual Land.....	No											147	
149	Newark.....	No	4	9	5,000	200	2,030	7	1,500	50	545	6	149	
150	New Jersey.....	No	5	6	6,400	600	3,000	7	800	100	205	6	150	
151	Norfolk.....	No	3	5	7,000	1,600	3,500	12	480	20	105	6	151	
152	North End.....	No	3	5	3,000	150	2,025					5	152	
153	Northwestern.....	No	6	16	5,000	600	1,250	7	600	80	210	6	153	

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PREMIUM RATES BID DURING YEAR (PER CENT)			Premium plan.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	Loans made during year—New Jersey counties.	Office number.	
		Highest.	Lowest.	Average.			If charged.	Amount (per cent.)	Number.	Amount.	Losses.				
ESSEX COUNTY—Con.															
136	Newark—Home.....	2	2	{ <sup>*2</sup> 2	Gross	No	No							1	136
137	Howard.....	7.25	1	2.20	Gross	No	No							2	137
138	Junior Order.....	.644	.040	.642	Monthly		No							2	138
139	Knights of Pythias.....	2.50	1	{ <sup>*1.10</sup> 2.13	Gross	No	No							1	139
140	Lincoln.....	2	Par	.04	Gross	No	No							1	140
141	Mechanics'.....	†	†	†	Gross	No	Yes	2	1	\$3,600 00	\$1,056 10	\$306 70		1	141
143	Mercer.....	4.50	†	3.25	Gross	No	No		1	4,000 00				1	143
145	Modern.....	3.50	3.50	3.50	Gross	No	No							1	145
146	Mutual.....	{ <sup>*6</sup> 6.12	{ <sup>*2</sup> 2.38	2.95	Gross	No	No		2	4,600 00	\$85 16	\$309 01		1	146
147	Mutual Land.....														147
149	Newark.....	2	2	2	Gross	No	Yes	2						1	149
150	New Jersey.....	2.62	1	1.63	Gross	Yes	No		1	900 00				1	150
151	Norfolk.....	3	3	3	Gross	No	Yes	3						1	151
152	North End.....	.123	.025	†	Monthly	Yes	Yes	.025						1	152
153	Northwestern.....	3.62	1.75	2.62	Gross	No	No							1	153

\* Book loans, first figures. † Not reported. ‡ Property depreciation.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.									Annual interest rate during year (per cent.)	Office number.
		If money loaned or sent out of State.	Radius of distance (miles) during year.	MORTGAGE.			STOCK. (BOOK.)							
				Number receiving.	Largest.	Smallest.	Average.	Number receiving.	Largest.	Smallest.	Average.			
ESSEX COUNTY—CON.														
154	Newark—Passaic .....	No	3	4	\$1,400	\$200	\$825	2	\$100	\$25	\$65	6	154	
155	People's .....	No	1 $\frac{1}{2}$	3	1,200	1,000	1,100	20	155	10	83	*5	155	
156	Phoenix .....	No	8 $\frac{1}{2}$	16	5,600	600	1,500	17	1,500	25	400	6	156	
157	Progress .....	No	3	5	14,600	2,000	7,500	2	300	138	220	6	157	
158	Protection .....	No	5	11	13,000	1,000	3,700	20	1,000	20	275	{ †6 5	158	
159	Prudential .....	No	1 $\frac{1}{2}$	2	3,200	2,800	3,000	2	50	50	50	6	159	
160	Reliable .....	No	8	16	6,000	650	3,325	23	200	50	125	6	160	
162	Roseville .....	No	20	20	5,000	200	2,075	3	100	30	65	5	162	
163	Savings .....	No	3	17	4,000	200	2,200	43	1,000	20	290	6	163	
164	Security .....	No	5					19	300	10	50	6	164	
165	Seventh Ward .....	No	5	7	4,000	50	2,200	5	600	100	320	6	165	
166	Springfield .....	No	3	4	5,000	1,100	2,230	6	200	15	170	5	166	
167	State .....	No	3	17	4,000	200	2,000	14	375	25	150	6	167	
168	Standard .....	No	3	6	4,800	1,000	2,780	15	500	10	125	6	168	
169	Tenth Ward .....	No	5	23	4,800	150	1,500	41	500	10	100	6	169	

\* Interest reduction. † Special call loans five per cent.; others six per cent.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PREMIUM RATES BID DURING YEAR (PER CENT.)			Premium plan.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	Loans made during year—New Jersey counties.	Office number.
		Highest.	Lowest.	Average.			If charged.	Amount (per cent.)	Number.	Amount.	Losses.			
ESSEX COUNTY—Con.														
154	Newark—Passaic.....	2	1	1.53	Gross	No	No					*\$1,000 00	1	154
155	People's.....	3	3	3	Gross Inst.	†Yes	No						2	155
156	Phoenix.....	1.50	1	1.50	Gross	No	No						1	156
157	Progress.....	2	2	{ 1.15 2	Gross ; monthly }	Yes	No						1	157
158	Protection.....	2.50	2.50	2.50	Gross	No	No						1	158
159	Prudential.....	1.50	1.25	1.39	Gross	No	No						1	159
160	Reliable.....	2.50	1.50	2	Gross	No	No		1	\$1,600 00			1	160
162	Roseville.....	5	.89	2.90	Gross	No	No						2	162
163	Savings.....	3	1.12	1.82	Gross	No	Yes	1	2	10,500 00		*\$3,644 00	1	163
164	Security.....	Par	Par	Par	Gross	No	No						1	164
165	Seventh Ward.....	2.12	1	1.68	Gross	No	Yes	.50					1	165
166	Springfield.....	3.50	3.50	3.50	Gross	No	No						1	166
167	State.....	3.50	.12	2.25	Gross	No	No						1	167
168	Standard.....	{ 15 2	{ 11 1	{ 13.50 1.90	Gross	No	No						1	168
169	Tenth Ward.....	2.50	1	1.35	Gross	No	No						1	169

\* Property depreciation.  
first figures.

† Interest reduction.

‡ Book loans, first figures; monthly premium.

§ Same for both mortgage and book.

|| Book loans,

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.									Annual interest rate during year (per cent.)	Office number.
		If money loaned or sent out of State.	Radius of distance (miles) during year.	MORTGAGE.			STOCK. (BOOK.)							
				Number receiving.	Largest.	Smallest.	Average.	Number receiving.	Largest.	Smallest.	Average.			
ESSEX COUNTY—Con.														
170	Newark—Teutonia.....	No	5	6	\$6,500	\$800	\$2,500	14	\$600	\$30	\$180	6	170	
171	Thirteenth Ward.....	No	3	9	6,000	800	1,900	41	500	10	85	6	171	
172	Union.....	No	5	9	4,300	1,000	2,100	8	200	50	50	6	172	
173	Uptown.....	No	3	4	4,000	1,600	2,825	7	500	30	230	6	173	
174	Washington.....	No	3	14	4,000	500	2,000	35	1,000	11	165	5	174	
175	West End.....	No	10	21	4,000	600	2,490	12	800	75	310	6	175	
176	Woodside.....	No	4	14	5,000	800	2,100	3	1,800	100	700	6	176	
177	Workmen's.....	No	5	5	1,600	100	960	42	150	5	30	6	177	
GLOUCESTER COUNTY.														
178	Clayton—Building.....	No	2	14	1,600	200	600	4	600	50	200	6	178	
179	Glassboro—Loan and Building.....	No	3	14	3,000	50	480					6	179	
180	Mullica Hill—Loan and Building.....	No	4	1	1,000	100	575	24	1,400	25	700	6	180	
181	Paulsboro—Loan and Building.....	No	1	3/4	603	60	230					6	181	
182	Swedesboro—Loan and Building.....	No	4	5	1,200	500	880	6	600	30	260	6	182	

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PREMIUM RATES BID DURING YEAR (PER CENT.)			Premium plan.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	Loans made during year—New Jersey counties.	Office number.
		Highest.	Lowest.	Average.			If charged.	Amount (per cent.)	Number.	Amount.	Losses.			
ESSEX COUNTY—Con.														
170	Newark—Teutonia.....	3	Par	1.57	Gross	No	No	1	\$2,600 00	*\$500 67			1	170
171	Thirteenth Ward.....	2	{ † ‡	2	Gross	No	Yes	2	1	2,700 00			1	171
172	Union.....	2.50	2.50	2.50	Gross	No	No						1	172
173	Uptown.....	3	Par	1.52	Gross	No	No						1	173
174	Washington.....	4.50	2	3.20	Gross	No	No	1	3,200 00				1	174
175	West End.....	.05	.05	.05	Monthly	No	Yes	.05					1	175
176	Woodside.....	3	.50	1.90	Gross	No	Yes	1	1	4,600 00			1	176
177	Workingmen's.....	2.50	2.50	2.50	Gross	No	Yes	2.50					1	177
GLOUCESTER COUNTY.														
178	Clayton—Building.....	4	.25	2.33	Gross	No	No						1	178
179	Glassboro—Loan and Building.....	5.75	5	5.05	Gross	No	Yes	5		*112 09			1	179
180	Mullica Hill—Loan and Building.....	3	8	8	Gross	Yes	Yes	8					1	180
181	Paulsboro—Loan and Building.....	3	†	†	Gross	Yes	No						1	181
182	Swedesboro—Loan and Building.....	{ †6 5.50	{ †Par 8.50	{ †3.50 4.40	Gross	Yes	No						1	182

\* Property depreciation. † Book loans, first figures. ‡ Not reported.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.									Annual interest rate during year (per cent.)	Office number.
		If money loaned or sent out of State.	Radius of distance (miles) during year.	MORTGAGE.			STOCK. (BOOK.)							
				Number receiving.	Largest.	Smallest.	Average.	Number receiving.	Largest.	Smallest.	Average.			
GLOUCESTER COUNTY—CON.														
183	Williamstown—Monroe.....	No	8	*	\$900	\$50	*	2	\$200	\$50	\$175	6	183	
184	Woodbury—Real Estate.....	No	65	44	12,000	100	1,230	3	400	100	265	6	184	
* HUDSON COUNTY.														
185	Arlington—Building and Loan.....	No	20	2	3,200	800	2,000	2	100	25	65	6	185	
186	Equity.....	No	1	3	2,500	400	1,550	3	200	100	165	5	186	
187	Kearny.....	No	5	18	3,200	200	1,465	3	150	60	93	6	187	
188	Bayonne—Building.....	No	30	40	7,000	200	2,050	2	1,400	400	900	6	188	
189	Centreville.....	No	3	55	7,600	200	1,450	17	800	25	280	6	189	
190	Pamrapo.....	No	1	11	3,900	300	1,500	.....	.....	.....	.....	4	190	
191	Harrison—Harrison and Kearny.....	No	4	18	3,000	200	1,745	5	500	100	325	6	191	
192	People's.....	No	12	69	7,600	100	2,050	12	1,600	100	350	6	192	
193	Hoboken—Building and Loan.....	No	10	22	10,000	200	2,535	20	1,000	100	470	4.50	193	

\* Not reported.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PREMIUM RATES BID DURING YEAR (PER CENT.)			Premium plan.	Rebates on repayment of loan.		STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	Loans made during year—New Jersey counties.	Office number.
		Highest.	Lowest.	Average.		If charged.	Amount (per cent.)	Number.	Amount.	Losses.					
GLOUCESTER COUNTY—CON.															
183	Williamstown—Monroe.....	.10	.051	.062	Monthly	.....	No	.....	1	\$400 00	.....	.....	2	183	
184	Woodbury—Real Estate.....	13.50	8	8.63	Gross	No	Yes	8	1	2,000 00	*\$250 00	.....	2	184	
HUDSON COUNTY.															
185	Arlington—Building and Loan.....	.15	.15	.15	Monthly	.....	Yes	.15	.....	.....	.....	.....	2	185	
186	Equity.....	{ †.10	.10	{ †.10	Monthly	.....	No	.....	.....	.....	.....	.....	.....	1	186
187	Kearny.....	.15													
188	Bayonne—Building.....	†	†	†	Monthly	.....	No	.....	2	3,392 92	.....	.....	3	188	
189	Centreville.....	.125	.10	†	Monthly	.....	No	.....	2	2,508 87	.....	.....	2	189	
190	Pamrapo.....	.33	.17	.32	Gross	Yes	No	.....	2	6,300 00	.....	.....	1	190	
191	Harrison—Harrison and Kearny.....	3.13	1	1.67	Gross	Yes	Yes	1	1	1,500 00	.....	.....	3	191	
192	People's.....	5.12	1	1.56	Gross	Yes	No	.....	7	19,600 00	.....	.....	3	192	
193	Hoboken—Building and Loan.....	.185	.13	.152	Monthly	.....	Yes	.13	1	1,200 00	.....	.....	8	193	

\* Property depreciation. † Book loans, first figures. ‡ Not reported.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.									Annual interest rate during year (per cent.)	Office number.
		If money loaned or sent out of State.	Radius of distance (miles) during year.	MORTGAGE.			STOCK. (BOOK.)							
				Number receiving.	Largest.	Smallest.	Average.	Number receiving.	Largest.	Smallest.	Average.			
HUDSON COUNTY—Con.														
194	Kearny—Mutual .....	No	1	7	\$1,800	\$600	\$1,100	1	\$25	\$25	\$25	5	194	
193	Town of Union—Building and Loan .....	No	2	44	3,200	100	1,150	42	600	25	150	4.50	195	
196	West Hoboken—Palisade .....	No	8	13	4,400	200	2,000	11	400	20	145	4.50	196	
197	Jersey City—Bergen Mutual .....	Yes	2					5	800	20	400	6	197	
198	Caledonian .....	Yes	3	7	3,600	400	1,500	7	1,500	25	400	6	198	
199	Carteret .....	No	8	8	8,400	600	3,000	18	200	25	100	6	199	
200	Central .....	No	12 <sup>1/2</sup>	13	14,400	800	3,700	8	1,000	30	280	*6	200	
201	Columbia .....	No	40	18	6,000	100	2,100	30	2,000	20	280	6	201	
203	Communipaw .....	No	5	1	5,000	5,000	5,000	1	380	380	380	6	203	
204	Crescent .....	No	2					10	150	16	115	6	204	
205	Empire .....	No	5	3	2,200	1,200	1,700	4	100	30	58	*6	205	
206	Enterprise .....	No	5	7	12,400	2,200	5,000	7	1,600	50	400	6	206	
207	Erie .....	No	3	3	4,000	400	2,470	1	250	250	250	*6	207	
208	Eureka .....	No	6	3	2,400	800	1,725	1	240	240	240	4.50	208	
209	Excelsior .....	No	5	6	8,000	400	1,860	15	600	25	140	*6	209	
210	Fairmount .....	No	2					4	300	25	55	6	210	

\* Net rebate; decreasing principal.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PREMIUM RATES BID DURING YEAR (PER CENT.)			Premium plan.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	Loans made during year—New Jersey counties.	Office number.
		Highest.	Lowest.	Average.			If charged.	Amount (per cent.)	Number.	Amount.	Losses.			
HUDSON COUNTY—Con.														
194	Kearny—Mutual.....	6.63	2	5.33	Gross	Yes	Yes	1					1	194
195	Town of Union—Building and Loan.....	.29	.20	.237	Monthly	.....	No		1	\$2,200 00			1	195
196	West Hoboken—Palisade.....	.25	.25	.25	Monthly	.....	Yes	.25					2	196
197	Jersey City—Bergen Mutual.....				Gross	No	No						1	197
198	Caledonian.....	20	10	11.86	Gross Inst.	.....	No		1	637 86			1	198
199	Carteret.....	*	*	*	Monthly	.....	No						1	199
200	Central.....	.19	.05	.109	Monthly	.....	Yes	.05					2	200
201	Columbia.....	15.50	12	13.30	Gross Inst.	.....	No		1	6,000 00			5	201
203	Communipaw.....	.115	.115	.115	Monthly	.....	Yes	.05					1	203
204	Crescent.....				Weekly	.....	No		2	17,600 00			1	204
205	Empire.....	20.25	10.25	11.25	Gross	Yes	No						1	205
206	Enterprise.....	3	.75	1.04	Gross	No	No						1	206
207	Erie.....	9.50	4	5.20	Gross	Yes	No		1	3,600 00			1	207
208	Eureka.....	12.25	11.75	12.07	Gross	.....	Yes	10					1	208
209	Excelsior.....	10.50	10	10	Gross	Yes	No						1	209
210	Fairmount.....				Gross	No	No						1	210

\* Not reported.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.									Annual interest rate during year (per cent.)	Office number.
		If money loaned or sent out of State.	Radius of distance (miles) during year.	MORTGAGE.			STOCK. (BOOK.)							
				Number receiving.	Largest.	Smallest.	Average.	Number receiving.	Largest.	Smallest.	Average.			
HUDSON COUNTY—Con.														
211	Jersey City—Garfield.....	Yes	20	8	\$4,400	\$100	\$2,600	17	\$500	\$25	\$180	*5	211	
212	Greenville.....	No	25	14	2,000	500	1,150	†	†	†	†	†	212	
213	Greenville, No. 2.....	No	5	10	5,000	1,000	2,350	†	†	†	†	†	213	
214	Greenville United.....	No	5	15	5,000	1,000	2,500	67	500	10	85	†	214	
215	Highland.....	No	2	1	2,000	2,000	2,000	8	600	100	275	†	215	
216	Hudson City.....	No	3	13	5,000	200	2,300	27	†	†	†	†	216	
217	Hudson Mutual.....	No	2	2	8,000	6,000	7,000	1	100	100	100	†	217	
218	Improved Land.....	No	2	5	2,200	500	1,300	2	836	100	465	†	218	
219	Industrial.....	No	10	14	5,000	200	1,650	32	1,000	5	180	†	219	
220	Jersey City.....	No	5	2	6,000	2,600	4,300	8	400	30	175	*6	220	
221	Lafayette.....	No	5	12	5,000	400	2,160	†	†	†	†	*6	221	
222	Lincoln.....	No	3	16	6,200	400	2,800	36	500	25	125	*6	222	
223	Madison.....	No	2	5	5,800	450	2,100	9	210	40	90	*6	223	
224	Mortgage Bank.....	No	3	1	1,500	1,500	1,500	2	550	75	312	*6	224	
225	Monticello.....	Yes	15	17	6,000	200	1,900	15	1,500	10	50	†	225	

\* Net rebate; decreasing principal figure.

† Interest premium, payable in twelve years and added to mortgage.

‡ Not reported.

§ Book loans; first

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PREMIUM RATES BID DURING YEAR (PER CENT.)			Premium plan.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	Loans made during year—New Jersey counties.	Office number.
		Highest.	Lowest.	Average.			If charged.	Amount (per cent.)	Number.	Amount.	Losses.			
HUDSON COUNTY—Con.														
211	Jersey City—Garfield .....	7	3	4.50	*Gross	Yes	No						2	211
212	Greenville.....	†	†	†	†Gross Inst.	No	No	6	\$20,056 78	‡\$591 21			3	212
213	Greenville, No. 2.....	25.20	20	27.50	†Gross Inst.	Yes	Yes	15	1,000 00				1	213
214	Greenville United .....	21.60	20	20.37	†Gross Inst.	Yes	No	1	2,151 08				1	214
215	Highland .....	.04	.04	.04	Weekly	No	No						1	215
216	Hudson City.....	10.75	6.50	9.15	Gross	No	No						1	216
217	Hudson Mutual.....	23.50	16	19.20	Gross	No	No						1	217
218	Improved Land.....	.275	.26	.268	Monthly	Yes	Yes	.05					1	218
219	Industrial .....	12.75	8	9.80	Gross Inst.	No	No						2	219
220	Jersey City.....	7.50	6 75	7.13	Gross	No	No	2	9,400 00				1	220
221	Lafayette.....	9.50	7.50	8	Gross	No	No						1	221
222	Lincoln.....	{ 12 15.53	{ 12 8	{ 12 12.4	} Gross	No	No						1	222
223	Madison.....	.105	.101	.102	Monthly	Yes	Yes	.05					1	223
224	Mortgage Bank.....	.132	.132	.132	Monthly	Yes	Yes	.05					1	224
225	Monticello.....	16	10.25	11.50	Gross	No	No	1	1,600 00	191 17			2	225

\* Net rebate; decreasing principal.  
† Book loans, first figures.

† Not reported.

‡ Interest premium, payable in twelve years and added to mortgage.

‡ Depreciation.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.							Annual interest rate during year (per cent.)	Office number.	
		If money loaned or sent out of State.	Radius of distance (miles) during year.	MORTGAGE.			STOCK. (BOOK.)						
				Number receiving.	Largest.	Smallest.	Average.	Number receiving.	Largest.	Smallest.			Average.
HUDSON COUNTY—Con.													
226	Jersey City—Montgomery.....	No										5	226
227	North Hudson.....	No	4	6	\$1,000	\$500	\$2,080	50	\$1,520	\$25	\$370	6	227
228	Pavonia.....	No	3	4	4,000	1,600	1,775	15	500	20	70	6	228
229	Phoenix.....	No	4	4	3,200	400	1,500	4	3,000	500	1,025	6	229
230	Security.....	No	4	1	400	400	400	9	200	10	110	6	230
231	Star.....	No	20	2	3,400	1,400	2,400					6	231
232	Union.....	No	6	1	4,000	4,000	4,000	6	2,000	25	600	6	232
233	Washington.....	No	4	18	4,000	200	1,900	12	800	50	280	6	233
234	West Side.....	No	2	14	4,400	700	1,780	3	96	40	65	6	234
HUNTERDON COUNTY.													
235	Flemington—Building and Loan.....	*Yes	10					†	†	†	†	6	235
236	Lambertville—Centennial.....	No	3	31	4,000	200	810	8	1,000	200	350	6	236

\* Railroad bonds. † Not reported.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PREMIUM RATES BID DURING YEAR (PER CENT.)			Premium plan.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	Loans made during year—New Jersey counties.	Office number.
		Highest.	Lowest.	Average.			If charged.	Amount (per cent.)	Number.	Amount.	Losses.			
HUDSON COUNTY—Con.														
226	Jersey City—Montgomery.....				Gross	No	No						1	226
227	North Hudson.....	18.50	.085	*10.40	Gross	No	No						1	227
228	Pavonia.....	12.75	10.25	11.50	Gross	No	No						1	228
229	Phoenix.....	7	6.75	6.84	Gross	No	No						1	229
230	Security.....	8	8	{ 15.55 8 }	Gross	No							1	230
231	Star.....	.145	.14	.142	Monthly	No	Yes	.075	1	\$3,000 00			2	231
232	Union.....	12	12	12	Gross Inst.	No	†Yes	†			\$966 60		1	232
233	Washington.....	.185	.105	.164	Monthly	No	No		1	3,000 00	8 15		1	233
234	West Side.....	.045	.037	{ †.083 .041 }	Weekly		Yes	{ †.083 .025 }					1	234
HUNTERDON COUNTY.														
235	Flemington—Building and Loan.....				Gross	No	No						1	235
236	Lambertville—Centennial.....	{ †1.38 3.25 }	{ †.18 .50 }	{ †.38 1.44 }	Gross	Yes	Yes	.50				\$291 88	1	236

\* Book loans at par. † Book loans, first figures. ‡ Book loans; semi-annually. § Depreciation in property.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.									Annual interest rate during year (per cent.)	Office number.
		If money loaned or sent out of State.	Radius of distance (miles) during year.	MORTGAGE.			STOCK. (BOOK.)							
				Number receiving.	Largest.	Smallest.	Average.	Number receiving.	Largest.	Smallest.	Average.			
MERCER COUNTY.														
237	Hightstown—Building and Loan.....	No	$\frac{1}{2}$						3	\$650	\$50	\$265	6	237
238	Hopewell—People's.....	No	3	4	\$6,600	\$100	\$2,200		3	200	50	100	6	238
239	Pennington—Building and Loan.....	No	8	2	1,000	400	700		2	100	100	100	} 5 6 }	239
240	Trenton—Equitable.....	No	2	2	1,400	600	1,000							5.80
MIDDLESEX COUNTY.														
242	Dunellen—Building and Loan.....	No	4	1	2,400	2,400	2,400		22	500	40	190	6	242
243	Jamesburg—Mutual.....	No	10	21	2,500	100	780		5	500	100	400	6	243
244	South River—Building and Loan.....	No	5	11	3,000	100	1,000		7	400	100	800	6	244
245	South Amboy—Star.....	Yes	3	31	2,800	100	1,025		9	1,000	20	230	6	245
246	Perth Amboy—Citizens'.....	No	8	31	2,400	300	1,150						5.20	246
247	Homestead.....	No	3	26	4,000	100	1,000						6	247
248	New Brunswick—American.....	No	10	8	6,000	100	1,100		51	1,500	50	500	6	248
249	Excelsior.....	No	1	3	4,400	1,050	2,700		31	3,600	100	1,230	6	249
250	Homestead.....	No	8	18	1,800	150	850		10	4,000	150	120	4	250

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PREMIUM RATES BID DURING YEAR (PER CENT.)			Premium plan.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	Loans made during year—New Jersey counties.	Office number.
		Highest.	Lowest.	Average.			If charged.	Amount (per cent.)	Number.	Amount.	Losses.			
MIDDLESEX COUNTY—Con.														
251	New Brunswick—Merchants'.....	10.75	5	6.70	Gross	No	No						1	251
252	People's.....	13.96	2	4.25	Gross	No	No	4	\$4,300 00	*\$1,294 70			1	252
253	Provident.....	10.25	4.50	6.89	Gross	No	Yes	4					1	253
254	Security.....	6.50	5	{ 7.50 5.40	Gross	No	Yes	5					1	254
255	Workingmen's.....	7.25	5.50	6.33	Gross	No	Yes	5					1	555
MONMOUTH COUNTY.														
256	Asbury Park—Building and Loan.....	10.50	4	8	Gross	Yes	No		1	2,400 00			1	256
257	Atlantic Highlands—Saving Fund.....	{ †10.50 12.75	{ †1 .50	{ †2.70 5.84	Gross	No	No						2	257
258	Belmar—Building and Loan.....	7.50	1.50	4.50	Gross	No	No						1	258
259	Freehold—Mutual.....	1.38	Par	.25	Gross	No	No		1	1,000 00		*\$375 34	1	259
260	Keyport—Loan.....	Par	Par	Par	Gross	No	No						1	260
261	Long Branch—Building and Loan.....	6	1	2.49	Gross	No	No		2	3,500 00			2	261
262	Manasquan—Squan Village.....	Par	Par	Par	Gross	No	No		1	1,800 00			3	262

\* Property depreciation. † Book loans, first figures.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.									Annual interest rate during year (per cent.)	Office number.
		If money loaned or sent out of State.	Radius of distance (miles) during year.	MORTGAGE.			STOCK. (BOOK.)							
				Number receiving.	Largest.	Smallest.	Average.	Number receiving.	Largest.	Smallest.	Average.			
MONMOUTH COUNTY—Con.														
263	Matawan—Building and Loan .....	No	30	3	\$3,800	\$500	\$2,100	.....	.....	.....	.....	.....	6	263
264	Red Bank—Building and Loan .....	No	6	21	2,000	100	1,083	19	\$5,000	\$50	\$559	.....	6	264
MORRIS COUNTY.														
265	Boonton—Building and Loan .....	No	12	30	7,500	200	2,050	20	750	10	325	.....	5	265
266	Dover—Building and Loan .....	No	25	25	8,000	100	1,425	14	1,590	50	600	.....	6	266
267	Morristown—Building and Loan .....	No	15	5	3,000	350	1,500	12	150	30	70	.....	6	267
OCEAN COUNTY.														
268	Toms River—Dover .....	No	10	15	4,000	200	1,500	.....	.....	.....	.....	.....	6	268
269	Tuckerton—Mutual .....	No	12	12	1,000	100	400	.....	.....	.....	.....	.....	6	269
PASSAIC COUNTY.														
270	Little Falls—Building and Loan .....	No	12	4	2,000	1,000	1,450	8	2,250	50	400	.....	6	270

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PREMIUM RATES BID DURING YEAR (PER CENT.)			Premium plan.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	Loans made during year—New Jersey counties.	Office number.
		Highest.	Lowest.	Average.			If charged.	Amount (per cent.)	Number.	Amount.	Losses.			
MONMOUTH COUNTY—Con.														
263	Matawan—Building and Loan.....	1	Par	.4	Gross	No	No	.....	.....	.....	.....	.....	1	263
264	Red Bank—Building and Loan.....	3.25	1	1.04	Gross	No	No	.....	2	\$1,600 00	.....	.....	1	264
MORRIS COUNTY.														
265	Boonton—Building and Loan.....	*	*	.06	Bi-weekly	.....	No	.....	.....	.....	.....	.....	2	265
266	Dover—Building and Loan.....	2.25	.50	*	Gross Inst.	No	No	.....	1	180 00	.....	.....	3	266
267	Morristown—Building and Loan.....	2	1	1.25	Gross	No	Yes	1	.....	.....	.....	.....	1	267
OCEAN COUNTY.														
268	Toms River—Dover.....	*	*	4.25	Gross	No	No	.....	.....	.....	.....	.....	1	268
269	Tuckerton—Mutual.....	11	5	7	Gross	No	No	.....	.....	.....	.....	.....	2	269
PASSAIC COUNTY.														
270	Little Falls—Building and Loan.....	2.25	2.12	2.19	Gross	No	Yes	2	1	3,800 00	.....	†\$622 42	2	270

\* Not reported. † Property depreciation.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.									Annual interest rate during year (per cent.)	Office number.
		If money loaned or sent out of State.	Radius of distance (miles) during year.	MORTGAGE.			STOCK. (BOOK.)							
				Number receiving.	Largest.	Smallest.	Average.	Number receiving.	Largest.	Smallest.	Average.			
PASSAIC COUNTY—CON.														
271	Passaic—Home.....	No	3	10	\$2,500	\$725	\$1,350	14	\$150	\$21 00	\$70	6	271	
272	Mutual.....	No	5	25	5,000	250	2,000	55	1,000	10 00	140	6	272	
273	People's.....	No	3	37	2,700	100	1,200	49	1,504	18 50	200	6	273	
274	Union.....	No	5	81	5,000	100	1,700	23	1,500	10 00	340	6	274	
275	Paterson—Celtic.....	No	4	13	6,000	200	1,700	34	1,000	5 00	95	6	275	
276	Citizens'.....	No	5	20	8,500	200	2,860	18	400	5 00	100	6	276	
277	Eastside.....	No	2	18	8,800	200	840	21	390	20 00	180	6	277	
278	German American.....	No	5	11	8,000	400	2,300	17	300	25 00	100	5	278	
279	Iron and Silk.....	No	5	8	3,350	200	2,000	11	200	25 00	70	6	279	
280	Manchester.....	No	1	12	2,600	500	2,400	9	1,200	50 00	500	6	280	
281	Mechanics'.....	No	5	17	14,000	100	2,450	46	1,580	10 00	195	6	281	
282	Mutual.....	No	10	18	7,600	100	1,860	36	500	10 00	940	6	282	
284	People's.....	No	1	10	3,200	400	2,300	17	400	15 00	100	6	284	
285	Provident.....	No	5	9	5,600	200	2,200	21	900	10 00	150	6	285	

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PREMIUM RATES BID DURING YEAR (PER CENT.)			Premium plan.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	Loans made during year—New Jersey counties.	Office number.
		Highest.	Lowest.	Average.			If charged.	Amount (per cent.)	Number.	Amount.	Losses.			
PASSAIC COUNTY—CON.														
271	Passaic—Home .....	5.63	3.25	4.25	Gross	No	No							271
272	Mutual .....	6.25	3.13	3.62	Gross	No	No							272
273	People's .....	7	Par	5.10	Gross	No	No	4	\$3,650 00	\$67 28				273
274	Union .....	.05	Par	{ *.011 .021	Monthly		No	1	3,150 00					274
275	Paterson—Celtic .....	2	2	*1 2	Gross	No	Yes	2						275
276	Citizens' .....	5	5	5	Gross	No	Yes	5	1	4,400 00				276
277	Eastside .....	3	2	2.10	Gross	No	No		1	2,750 00				277
278	German American .....	5.75	5	5.50	Gross	No	Yes	5						278
279	Iron and Silk .....	3.50	2 50	3	Gross	No	No					†\$28 50		279
280	Manchester .....	3.50	2	3.12	Gross	No	No		1	5,800 00				280
281	Mechanics' .....	3	2	2.41	Gross	No	No		1	1,400 00				281
282	Mutual .....	3	3	3	Gross	No	No		1	6,474 58				282
284	People's .....	2	2	2	Gross	No	No							284
285	Provident .....	4.75	.5	{ *3.75 1.60	Gross	No	No							285

\* Book loans, first figures. † Property depreciation.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.							Annual interest rate during year (per cent.)	Office number.	
		If money loaned or sent out of State.	Radius of distance (miles) during year.	MORTGAGE.			STOCK. (BOOK.)						
				Number receiving.	Largest.	Smallest.	Average.	Number receiving.	Largest.	Smallest.			Average.
PASSAIC COUNTY—Con.													
286	Paterson—Riverside.....	No	2	11	\$6,000	\$600	\$1,850	2	\$100	\$50	\$75	6	286
287	South Paterson.....	No	1	9	2,200	100	580	12	475	10	95	6	287
288	Totowa.....	No	5	3	4,000	2,000	2,870	22	500	10	190	6	288
289	Union Mutual.....	No	5	86	15,000	100	875	60	300	10	70	6	289
SALEM COUNTY.													
290	Quinton—Loan and Building.....	No	5	11	1,500	100	340	6	700	100	230	6	290
291	Salem—Franklin.....	No	10	24	5,000	100	880	12	700	100	285	6	291
292	Woodstown—Union.....	No	10	5	600	100	290	4	100	50	65	6	292
SOMERSET COUNTY.													
293	Bound Brook—Building and Loan.....	No	5	10	5,000	200	1,770	.....	.....	.....	.....	6	293
294	East Millstone—Millstone.....	No	10	.....	.....	.....	.....	25	800	15	500	6	294

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PREMIUM RATES BID DURING YEAR (PER CENT.)			Premium plan.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	Loans made during year—New Jersey counties.	Office number.
		Highest.	Lowest.	Average.			If charged.	Amount (per cent.)	Number.	Amount.	Losses.			
PASSAIC COUNTY—CON.														
286	Paterson—Riverside.....	2.75	2	2.14	Gross	No	No	.....	1	\$2,100 00	.....		1	286
287	South Paterson.....	2.25	1.50	1.70	Gross	No	No	.....	1	2,000 00	.....	*\$420 00	1	287
288	Totowa.....	3	2	2.40	Gross	No	No	.....	.....	.....	.....	.....	1	288
289	Union Mutual.....	5	5	5	Gross	No	Yes	5	3	9,560 00	.....	.....	2	289
SALEM COUNTY.														
290	Quinton—Loan and Building.....	2.63	2.63	2.63	Gross	No	Yes	2.63	.....	.....	.....	.....	1	290
291	Salem—Franklin.....	2.50	.40	{ †1.40	Gross	No	No	.....	9	7,600 00	.....	.....	1	291
292	Woodstown—Union.....	4	1	{ 1.84 1.60	Gross	No	No	.....	.....	.....	.....	.....	1	292
SOMERSET COUNTY.														
293	Bound Brook—Building and Loan .....	8.50	1	2.63	Gross	No	No	.....	.....	.....	.....	.....	1	293
294	East Millstone—Millstone.....	Par	Par	†Par	Gross	No	No	.....	.....	.....	.....	.....	1	294

\* Property depreciation. † Book loans, first figures.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.									Annual interest rate during year (per cent.)	Office number.
		If money loaned or sent out of State.	Radius of distance (miles) during year.	MORTGAGE.			STOCK. (BOOK.)							
				Number receiving.	Largest.	Smallest.	Average.	Number receiving.	Largest.	Smallest.	Average.			
SOMERSET COUNTY—Con.														
295	Somerville—Citizens'.....	Yes	13	31	\$2,600	\$100	\$550	12	\$1,000	\$50	\$500	6	295	
296	People's.....	No	11	35	3,600	100	950	33	1,000	50	250	6	296	
SUSSEX COUNTY.														
297	Newton—Merriam Shoe.....	No	3	6	3,000	500	2,500	5	500	10	310	6	297	
UNION COUNTY.														
298	Cranford—Mutual.....	No	3	22	4,000	400	1,230	15	500	25	350	6	298	
299	Rahway—Workmen's.....	No	5	7	2,000	400	1,030	5	250	50	105	6	299	
301	Roselle—Building and Loan.....	No	1	10	4,000	800	1,940	10	500	30	150	6	301	
302	Summit—Building and Loan.....	No	2½	11	8,000	800	1,850	12	1,200	50	340	6	302	
303	Westfield—Building and Loan.....	No	2	8	4,000	600	8,025	5	285	30	125	6	303	
304	Plainfield—Building and Loan.....	No	5	13	1,600	600	1,200	24	1,000	20	230	6	304	
305	Home.....	No	6	12	5,000	400	2,250	23	600	15	170	6	305	

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PREMIUM RATES BID DURING YEAR (PER CENT.)			Premium plan.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	Loans made during year—New Jersey counties.	Office number.
		Highest.	Lowest.	Average.			If charged.	Amount (per cent.)	Number.	Amount.	Losses.			
SOMERSET COUNTY—Con.														
295	Somerville—Citizens'.....	4.50	Par	{ *1.40 3.17	{ Gross	No	No					†\$75 00	1	295
296	People's.....	7	1	{ *1.55 3.70	{ Gross	No	No	1	\$800 00				2	296
SUSSEX COUNTY.														
297	Newton—Merriam Shoe.....	15	15	15	Gross Inst.		Yes	1					1	297
UNION COUNTY.														
298	Cranford—Mutual.....	.125	.125	.125	Monthly	No	No	1	4,000 00				1	298
299	Rahway—Workmen's.....	1.75	1.25	.89	Gross	No	No						1	299
301	Roselle—Building and Loan.....	Par	Par	Par	Monthly	Yes	Yes	1					1	301
302	Summit—Building and Loan.....	†	.075	†	Monthly	Yes	Yes	.075	1	3,600 00			2	302
303	Westfield—Building and Loan.....	6.75	5	†	Gross	Yes	Yes	5					1	303
304	Plainfield—Building and Loan.....	15	1	{ *Par 7.90	{ Gross	No	No						2	304
305	Home.....	.005	Par	.002	Monthly	No	No	1	2,800 00				3	305

\* Book loans, first figures. † Property depreciation. ‡ Not reported.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.							Annual interest rate during year (per cent.)	Office number.	
		If money loaned or sent out of State.	Radius of distance (miles) during year.	MORTGAGE.			STOCK. (BOOK.)						
				Number receiving.	Largest.	Smallest.	Average.	Number receiving.	Largest.	Smallest.			Average.
UNION COUNTY—Con.													
306	Elizabeth—Central.....	No	3	7	\$2,400	\$1,000	\$2,000	2	\$400	\$200	\$300	6	306
307	Citizens'.....	No	10	29	4,800	240	1,200	26	600	15	400	5	307
308	Columbia.....	Yes	20	11	4,080	1,200	2,460	25	575	80	125	5	308
309	Elizabeth.....	No	3	30	3,600	200	970	16	1,200	200	400	5	309
310	Elizabethport.....	No	3	32	4,000	100	1,200	3	200	100	150	6	310
311	Excelsior.....	No	3	14	4,200	800	1,770					6	311
312	Harmonia.....	No	3	23	2,200	200	1,000	4	400	200	360	6	312
313	Union County.....	No	4	33	5,500	100	1,100	4	300	100	200	6	313
314	Union Square.....	No										5	314
WARREN COUNTY.													
315	Phillipsburg—No. 4.....	No	2	25	7,600	200	800					6	315
316	No. 5.....	No	1	15	1,600	200	800	1	100	100	100	6	316

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PREMIUM RATES BID DURING YEAR (PER CENT.)			Premium plan.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	Loans made during year—New Jersey counties.	Office number.
		Highest.	Lowest.	Average.			If charged.	Amount (per cent.)	Number.	Amount.	Losses.			
UNION COUNTY—Con.														
306	Elizabeth—Central.....	8	5	5.60	Net	No	No						1	306
307	Citizens'.....	9.50	3	5.88	Gross	No	No						1	307
308	Columbia.....	6	2	4.85	Gross	No	No	1	\$1,680 00				2	308
309	Elizabeth.....	6	5.50	{ <sup>*3</sup> 5.72	Gross	No	No	3	9,400 00		†\$5 00		1	309
310	Elizabethport.....	6	3.50	{ <sub>3.65</sub>	Gross	Yes	No	3	6,800 00	†\$150 00			1	310
311	Excelsior.....	5	†	2.50	Gross	Yes	No	1	2,400 00				1	311
312	Harmonia.....	8	7	{ <sup>†</sup> 7.25	Gross	No	No	4	7,400 00	†\$85 88	†\$685 51		1	312
313	Union County.....	{ <sup>*4</sup> 5.50	<sup>*2</sup> 1.50	{ <sup>*2</sup> 2.94	Gross	Yes	No	1	1,600 00				2	313
314	Union Square.....			2.70	Gross	No	No							314
WARREN COUNTY.														
315	Phillipsburg—No. 4.....	10	5	7.50	Gross	Yes	No						1	315
316	No. 5.....	10.12	5	8.97	Gross	No	No						1	316

\* Book loans, first figures. † Property depreciation. ‡ Not reported.

TABLE 4—STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—  
LOANS AND FORECLOSURES.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.									Annual interest rate during year (per cent.)	Office number.
		If money loaned or sent out of State.	Radius of distance (miles) during year.	MORTGAGE.			STOCK. (BOOK.)							
				Number receiving.	Largest.	Smallest.	Average.	Number receiving.	Largest.	Smallest.	Average.			
	STATE.													
72	Camden—Masonic.....	No	15	3	\$1,300	\$100	\$570	6	\$100	\$15	\$60	6	72	
82	State Mutual.....	No	95	147	24,000	200	2,900	110	1,000	10	110	6	82	
113	Newark—American.....	No	153	10	5,000	200	210	10	145	10	70	6	113	
125	Equitable.....	No	5	1	2,000	2,000	2,000					6	125	
144	Metropolitan.....	No	30	19	5,800	500	2,500	129	200	2	25	6	144	
148	National Provident.....	No	100	40	5,500	200	1,000	33	1,000	5	80	6	148	
161	Republic.....	No	136	104	16,800	200	2,100	155	850	10	90	6	161	
202	Jersey City—Commercial.....	No	25	23	2,600	400	1,300	2	500	10	105	6	202	
241	Trenton—New Jersey Investment Co.....	No	*	66	12,000	200	1,900	49	500	15	200	6	241	
233	Paterson—New Jersey Mutual Investment.....	No	5	3	2,500	900	1,725	1	300	300	300	6	233	
300	Rahway—Union.....	No	1	3	1,800	300	870	7	200	25	90	6	300	

\* Not reported.

TABLE 4—STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—  
LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PREMIUM RATES BID DURING YEAR (PER CENT.)			Premium plan.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	County.	States.	Office number.
		Highest.	Lowest.	Average.			If charged.	Amount (per cent.)	Number.	Amount.	Losses.				
STATE.															
72	Camden—Masonic.....	.50	.50	.50	Monthly	.....	Yes	.50	.....	.....	.....	.....	1	1	72
82	State Mutual.....	.50	.50	.50	Monthly	.....	Yes	.50	3	\$10,686 00	.....	.....	16	1	82
113	Newark—American.....	.40	.40	.40	Monthly	.....	Yes	.40	.....	.....	.....	.....	4	1	113
125	Equitable.....	.50	.50	.50	Monthly	.....	No	.....	.....	.....	.....	.....	1	1	125
144	Metropolitan.....	3.83	3	3.42	Gross Inst.	.....	Yes	No	.....	.....	.....	.....	6	1	144
148	National Provident.....	†5.80	†4.80	†	Monthly	.....	Yes	.40	.....	.....	.....	.....	12	1	148
161	Republic.....	‡12	12	‡12	{ Gross; } monthly	.....	No	No	1	2,500 00	.....	.....	11	1	161
202	Jersey City—Commercial.....	.04	.04	.04	Weekly	.....	No	.....	3	10,200 00	.....	.....	2	1	202
241	Trenton—New Jersey Investment Co.....	.35	.35	.35	Monthly	.....	Yes	.35	11	31,600 00	.....	.....	9	1	241
283	Paterson—New Jersey Mutual Investment..	.50	.50	.50	Monthly	.....	Yes	.50	.....	.....	.....	.....	2	1	283
300	Rahway—Union.....	.40	.40	.40	Monthly	.....	Yes	.40	.....	.....	.....	.....	1	1	300

\*Fraud. †Yearly. ‡Not reported. §Gross.

TABLE 4—STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—  
LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.								Annual interest rate during year (per cent.)	Office number.
		If money loaned or sent out of State.	Radius of distance (miles) during year.	MORTGAGE.			STOCK. (BOOK.)						
				Number receiving.	Largest.	Smallest.	Average.	Number receiving.	Largest.	Smallest.	Average.		
NATIONAL.													
65	Camden—Eastern Union.....	Yes	365	{ *6 23 }	\$2,400	\$300	{ *\$1,300 1,170 }	*12	{ \$550 \$19 }	{ *\$112 140 }	6	65	
75	Mutual Bank.....	Yes	42	{ *4 4 }	1,200	200	{ 280 8 }	8	{ 150 5 }	{ 50 200 }	6	75	
76	Mutual Guarantee.....	Yes	100	{ *11 148 }	5,000	125	{ *800 1,100 }	*4	{ 1,000 20 }	{ *200 150 }	6	76	
117	Newark—Chosen Friends.....	Yes	40	*6	8,000	1,000	3,000	*20	300	26	100	6	117
142	Mercantile Co-operative.....	†Yes	100	*15	24,200	500	6,370	9	500	25	910	{ 4.80 6 }	142
318	New York—Birkbeck.....	Yes	30	{ *41 79 }	9,000	800	{ *2,800 2,000 }	88	2,500	30	100	5	318

\* In New Jersey, first figures, or only in State. † Maybe.

TABLE 4—STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—  
LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PREMIUM RATES BID DURING YEAR (PER CENT.)			Premium plan.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	County.	States.	Office number.
		Highest.	Lowest.	Average.			If charged.	Amount (per cent.)	Number.	Amount.	Losses.				
NATIONAL.															
65	Camden—Eastern Union.....	.34	.25	.328	Monthly	.....	No	.....	5	\$5,700 00	.....	6	3	65	
75	Mutual Bank.....	.415	.333	*	Monthly	.....	No	.....	.....	.....	.....	.....	3	75	
76	Mutual Guarantee.....	.375	.375	.375	Monthly	.....	Yes	.375	2	2,500 00	.....	8	3	76	
117	Newark—Chosen Friends.....	5	5	5	Gross	No	Yes	5	.....	.....	.....	2	1	117	
142	Mercantile Co-operative.....	{ †10.71 .25 }	Par	{ †6.61 .25 }	†Monthly	No	No	.....	.....	.....	.....	6	1	142	
318	New York—Birkbeck.....	.25	.25	.25	Monthly	.....	Yes	.25	{ 12 8 }	{ 4,100 00 22,700 00 }	.....	7	2	318	

\* Not reported. † Monthly, except the first gross installment. ‡ In New Jersey, first figures, or only in State.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income, including balance at beginning.	Total receipts for year.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
ATLANTIC COUNTY.										
1	Atlantic City—Loan and Building .....	\$120,965 50	\$119,845 04	\$87,988 61	\$60,500 61	\$22,575 00	\$4,288 00	\$350 00	\$275 00	1
2	Atlantic Coast.....	43,379 24	43,147 96	23,197 12	19,995 46	1,350 81	1,355 44	47 86	447 55	2
3	Mutual .....	48,539 95	48,500 23	18,703 75	18,028 90	5,590 20	.....	76 25	8 40	3
4	People's.....	28,781 86	28,781 86	16,697 62	12,144 00	3,170 39	1,278 93	104 30	.....	4
5	Egg Harbor—Building and Loan .....	26,785 39	26,785 39	22,680 14	17,303 00	3,608 73	1,350 41	333 75	89 25	5
6	Hammonton—Loan and Building.....	94,840 03	92,774 48	44,223 44	32,192 07	10,957 41	589 98	483 18	80	6
7	Workingmen's.....	74,149 35	73,986 25	44,976 65	32,511 85	*12,007 14	*	457 66	.....	7
8	May's Landing—Building and Loan.....	12,834 63	11,100 92	10,147 92	7,844 50	2,179 12	66 79	57 51	.....	8
9	Pleasantville—Mutual.....	34,656 79	33,697 85	21,043 85	14,733 00	-6,310 85	*	*	.....	9
BERGEN COUNTY.										
10	Allendale—Orvil .....	15,201 07	10,634 62	9,743 28	7,078 70	2,208 75	383 10	56 73	16 00	10
11	Bogota—Building and Loan.....	12,066 40	11,954 59	7,100 47	5,782 00	917 25	337 12	42 40	21 70	11
12	Carlstadt—Mutual.....	55,477 03	51,146 75	26,892 18	20,501 98	4,097 35	2,056 20	120 15	116 50	12
13	Closter—Harrington.....	49,175 19	43,841 20	20,868 65	15,385 00	4,261 35	886 35	271 30	64 20	13

\*All inclusive.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Loans repaid.	Borrowed money (bills payable).	ALL OTHER RECEIPTS.			Balance at beginning.	Office number.
				Total.	Property, real.	Sundries		
ATLANTIC COUNTY.								
1	Atlantic City—Loan and Building.....	\$20,022 29	\$9,500 00	\$2,384 14	\$1,964 34	\$369 80	\$1,120 46	1
2	Atlantic Coast.....	1,006 00	18,944 84				231 28	2
3	Mutual.....	4,873 80	20,695 44	4,227 79	4,227 79		39 67	3
4	People's.....	6,200 00	4,000 00	1,884 24	1,184 84	699 40		4
5	Egg Harbor—Building and Loan.....	4,100 00		5 25		5 25		5
6	Hammonton—Loan and Building.....	40,889 81	7,861 05	800 18	300 18		2,065 55	6
7	Workingmen's.....	28,197 00		812 60	722 60	90 00	163 10	7
8	May's Landing—Building and Loan.....	950 00		8 00	8 00		1,733 71	8
9	Pleasantville—Mutual.....	12,485 00		219 00	219 00		958 94	9
BERGEN COUNTY.								
10	Allendale—Orvil.....	889 84		2 00		2 00	4,566 45	10
11	Bogota—Building and Loan.....	531 00	4,200 00	123 12	4 80	118 32	111 81	11
12	Carlstadt—Mutual.....	24,125 00		129 57		129 57	4,330 28	12
13	Closter—Harrington.....	13,408 50	9,800 00	269 00	269 00		5,833 99	13

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income, including balance at beginning.	Total receipts for year.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
BERGEN COUNTY—Con.										
14	East Rutherford—Savings.....	\$74,546 68	\$78,261 79	\$39,136 02	\$35,783 78	\$2,063 54	\$1,081 97	\$64 38	\$198 35	14
15	Englewood—Mutual .....	97,362 63	97,119 53	68,351 17	55,904 25	9,359 68	2,349 88	378 36	359 00	15
16	Fairlawn—Saddle River.....	8,554 21	8,388 68	5,075 53	4,482 00	471 62	147 51	6 90	17 50	16
17	Fort Lee—Building and Loan.....	11,035 34	10,743 84	7,334 72	6,072 00	944 09	249 68	31 05	35 00	17
18	Hackensack—Mutual .....	159,669 42	154,819 78	97,647 05	79,661 08	16,377 57	1,081 75	282 05	244 60	18
19	Hasbrouck Heights—Building and Loan...	23,209 83	21,101 14	15,100 09	11,218 00	2,751 50	939 24	153 80	37 55	19
20	Hillsdale—Progressive.....	2,154 60	1,813 70	1,813 70	1,579 00	180 00	50 00	.....	4 70	20
21	Lodi—Building and Loan.....	18,380 35	16,548 85	15,231 85	12,643 30	2,412 60	110 00	.....	3 20	21
22	Midland Park—Franklin .....	8,953 20	8,601 53	5,946 05	4,714 00	1,076 75	130 00	13 30	12 00	22
23	Oradell—Bergen County.....	70,127 80	63,668 32	31,143 24	23,329 75	7,099 80	635 34	42 40	35 95	23
24	Palisades Park—Co-operative.....	536 58	495 65	370 65	292 50	39 65	14 60	20 65	3 25	24
25	Park Ridge—Eureka.....	23,325 34	21,452 55	12,192 92	8,805 00	2,348 07	1,003 75	20 10	16 00	25
26	Washington Township.....	1,025 31	1,017 75	665 76	429 70	99 35	139 11	*	60	26
27	Ramseys—Building and Loan.....	18,830 43	18,605 11	12,005 11	8,775 00	2,715 70	463 11	31 30	20 00	27
28	Ridgefield—Building and Loan.....	39,406 54	38,889 73	21,794 26	14,544 00	4,867 76	2,313 32	56 18	13 00	28
29	Ridgefield Park—Park.....	10,391 93	9,929 11	4,629 11	3,287 00	856 00	431 26	38 85	16 00	29

\*Not separately reported.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Loans repaid.	Borrowed money (bills payable).	ALL OTHER RECEIPTS.			Balance at beginning.	Office number.
				Total.	Property, real.	Sundries.		
BERGEN COUNTY—Con.								
14	East Rutherford—Savings.....	\$3,450 00	\$30,100 00	\$575 77		\$575 77	\$1,284 89	14
15	Englewood—Mutual.....	22,268 36	6,500 00				243 10	15
16	Fairlawn—Saddle River.....		2,575 00	738 15	\$738 15		165 53	16
17	Fort Lee—Building and Loan.....	2,506 62	900 00	2 00	2 00		292 00	17
18	Hackensack—Mutual.....	31,635 00	22,500 00	37 73	15 00	22 73	4,849 67	18
19	Hasbrouck Heights—Building and Loan.....	6,000 00		1 05		1 05	2,108 69	19
20	Hillsdale—Progressive.....						340 90	20
21	Lodi—Building and Loan.....	317 00	1,000 00				1,831 50	21
22	Midland Park—Franklin.....	805 48	1,850 00				351 67	22
23	Oradell—Bergen County.....	24,040 00	8,000 00	485 68	485 68		6,458 88	23
24	Palisades Park—Co-operative.....	125 00					40 93	24
25	Park Ridge—Eureka.....	2,875 00	6,360 00	24 63	15 00	9 63	1,872 79	25
26	Washington Township.....			348 99		348 99	7 56	26
27	Ramsey—Building and Loan.....	900 00	5,700 00				225 85	27
28	Ridgefield—Building and Loan.....	17,017 50		77 97	77 97		516 81	28
29	Ridgefield Park—Park.....		5,900 00				462 82	29

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income, including balance at beginning.	Total receipts for year.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
BERGEN COUNTY—Con.										
30	Ridgewood—Building and Loan.....	\$76,735 12	\$68,585 01	\$46,254 41	\$34,546 00	\$8,996 28	\$2,256 33	\$383 80	\$72 00	30
31	Co-operative.....	15,599 69	14,781 77	9,056 77	7,795 00	958 81	258 52	16 44	33 00	31
32	Rutherford—Mutual.....	104,114 84	101,136 19	61,243 07	*	*	*	*	*	32
BURLINGTON COUNTY.										
33	Beverly—Building and Loan.....	28,626 21	27,516 07	16,316 72	12,372 00	3,725 25	116 15	103 32	.....	33
34	Bordentown—Building and Loan.....	30,147 60	28,940 15	22,255 24	17,748 23	4,032 29	131 11	329 91	13 70	34
35	Burlington—City.....	37,094 21	32,920 55	20,059 79	*	*	406 60	*	*	35
36	Farmers' and Mechanics'.....	43,314 66	41,623 24	25,415 66	*	*	306 32	*	*	36
37	Delanco—Building and Loan.....	12,183 08	9,592 69	5,940 69	4,757 00	990 23	103 72	72 74	17 00	37
38	Florence—Saving Fund.....	16,799 94	16,675 42	14,209 06	9,949 73	4,105 29	44 00	110 04	.....	38
39	Moorestown—Building and Loan.....	17,705 50	15,221 32	11,946 32	10,192 00	1,688 79	28 68	36 85	.....	39
40	Workingmen's.....	30,823 58	27,450 33	11,524 14	8,547 00	2,846 13	.....	104 82	26 19	40
41	Mount Holly—Building and Loan.....	23,571 05	23,494 79	16,769 79	*	*	.....	*	*	41
42	Industry.....	55,889 84	55,637 13	25,739 61	*	*	.....	*	*	42
43	People's.....	22,008 78	21,751 23	15,451 23	*	*	.....	*	*	43

\* Not reported separately.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Loans repaid.	Borrowed money (bills payable).	ALL OTHER RECEIPTS.			Balance at beginning.	Office number.
				Total.	Property, real.	Sundries.		
BERGEN COUNTY—Con.								
30	Ridgewood—Building and Loan.....	\$22,282 00	.....	\$98 60	\$98 60	.....	\$8,150 11	30
31	Co-operative.....	2,935 00	\$2,750 00	40 00	40 00	.....	817 92	31
32	Rutherford—Mutual.....	34,285 00	5,500 00	188 12	81 00	\$57 12	2,978 65	32
BURLINGTON COUNTY.								
33	Beverly—Building and Loan.....	7,964 85	3,000 00	284 50	234 50	.....	1,110 14	33
34	Bordentown—Building and Loan.....	6,505 00	.....	179 91	179 91	.....	1,207 45	34
35	Burlington—City.....	12,400 00	.....	460 76	460 76	.....	4,113 66	35
36	Farmers' and Mechanics'.....	18,125 00	.....	3,082 58	3,082 58	.....	1,691 42	36
37	Delanco—Building and Loan.....	3,575 00	.....	77 00	77 00	.....	2,590 89	37
38	Florence—Saving Fund.....	1,700 00	.....	766 86	766 86	.....	124 52	38
39	Moorestown—Building and Loan.....	3,275 00	.....	.....	.....	.....	2,484 18	39
40	Workingmen's.....	15,926 19	.....	.....	.....	.....	3,873 25	40
41	Mount Holly—Building and Loan.....	6,725 00	.....	.....	.....	.....	76 26	41
42	Industry.....	12,851 29	16,800 00	246 23	246 23	.....	251 71	42
43	People's.....	5,700 00	.....	600 00	600 00	.....	262 56	43

\* Not reported separately.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income, including balance at beginning.	Total receipts for year.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
BURLINGTON COUNTY—CON.										
44	New Gretna—Building and Loan.....	\$6,567 87	\$6,076 88	\$5,876 88	*	*	.....	*	*	44
45	Palmyra—Building and Loan.....	36,406 63	31,831 71	20,086 96	*	*	*	\$188 02	\$80 50	45
46	Pemberton—Building and Loan.....	86,485 99	35,518 75	22,635 98	\$16,512 50	\$5,351 50	\$618 60	153 88	*	46
47	Riverside—Building and Loan.....	45,447 23	39,150 02	34,029 58	*	*	*	*	84 50	47
48	Riverton—Cinnaminson.....	71,671 88	68,808 84	44,522 23	*	*	501 90	*	105 00	48
CAMDEN COUNTY.										
49	Berlin—Building and Loan.....	15,581 83	11,415 73	9,898 40	6,796 00	2,309 50	134 80	158 10	.....	49
50	Chesilhurst—Building and Loan.....	1,854 16	1,706 40	1,806 40	729 25	338 50	151 77	86 48	40	50
51	Clementon—Building and Loan.....	4,250 08	4,187 24	2,700 55	*	*	*	*	*	51
52	Collingswood—Mutual.....	8,937 50	6,734 33	4,334 33	3,648 28	455 36	71 99	158 70	*	52
53	Gloucester City—United.....	31,627 22	31,329 37	18,929 12	12,157 82	5,249 39	953 50	528 91	39 50	53
54	Improvement.....	43,421 26	42,758 25	28,635 25	*	*	258 00	*	*	54
55	Haddonfield—Mutual.....	126,743 86	122,999 47	63,249 47	46,212 00	15,442 22	726 11	869 14	.....	55
56	Lindenwold—United Towns.....	44,075 61	38,379 21	22,030 02	16,815 64	3,827 62	1,252 77	94 89	89 60	56
57	Magnolia—Mutual.....	44,542 50	39,205 97	21,125 48	15,878 99	4,529 94	471 73	225 77	24 05	57
58	Merchantville—Building and Loan.....	89,374 21	79,550 89	52,050 89	39,722 49	11,016 98	1,016 13	295 84	*	58

\* Not reported separately.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Loans repaid.	Borrowed money (bills payable)	ALL OTHER RECEIPTS.			Balance at beginning.	Office number.
				Total.	Property, real.	Sundries.		
BURLINGTON COUNTY—Con.								
44	New Gretna—Building and Loan.....	\$200 00					\$491 49	44
45	Palmyra—Building and Loan.....	5,500 00	\$6,200 00	\$44 75		\$44 75	4,574 92	45
46	Pemberton—Building and Loan.....	8,920 00	2,698 71	1,269 06	\$1,269 06		987 25	46
47	Riverside—Building and Loan.....	3,915 00		205 44	72 00	133 44	6,297 21	47
48	Riverton—Cinnaminson.....	10,090 52	14,180 00	16 09		16 09	2,863 04	48
CAMDEN COUNTY.								
49	Berlin—Building and Loan.....	1,659 33		358 00		358 00	4,165 60	49
50	Chesilhurst—Building and Loan.....	400 00					147 76	50
51	Clementon—Building and Loan.....		1,425 00	11 69		11 69	112 84	51
52	Collingswood—Mutual.....	2,400 00					2,203 17	52
53	Gloucester City—United.....	1,754 69	2,500 00	2,145 56	2,145 56		297 85	53
54	Improvement.....	13,887 00		256 00	256 00		683 01	54
55	Haddonfield—Mutual.....	54,283 00		5,467 00	5,143 69	323 31	3,744 39	55
56	Lindenwold—United Towns.....	15,882 50		516 69	322 81	213 88	5,636 40	56
57	Magnolia—Mutual.....	17,816 67		263 82	142 80	121 02	5,336 53	57
58	Merchantville—Building and Loan.....	27,560 00					9,823 32	58

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income, including balance at beginning.	Total receipts for year.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
CAMDEN COUNTY—CON.										
59	Camden City—Artisans'.....	\$189,932 85	\$189,863 04	\$67,044 63	\$50,991 99	\$12,182 20	\$3,205 75	\$519 81	\$145 88	59
60	Bishop Bayley.....	73,411 01	73,411 01	59,523 67	44,945 60	13,835 83	.....	742 84	*	60
61	Brotherhood.....	9,113 86	8,616 98	5,849 98	5,818 73	479 66	30 93	20 66	*	61
62	Camden.....	72,677 13	71,801 63	46,459 70	*	*	*	*	*	62
63	City.....	79,590 60	65,516 96	41,386 42	31,587 99	9,371 91	.....	425 52	*	63
64	Economy.....	114,449 19	112,139 60	55,990 30	42,681 89	12,433 83	627 84	175 42	71 32	64
66	Excelsior.....	22,968 88	22,928 91	13,610 67	9,750 62	3,637 39	237 57	172 66	*	66
67	Franklin.....	138,087 48	115,012 16	65,040 51	47,485 83	16,429 65	206 00	919 03	*	67
68	German.....	56,596 14	49,948 97	31,617 17	23,227 83	7,147 50	504 36	644 98	92 50	68
69	Guarantee.....	46,584 57	41,575 10	25,410 88	*	*	*	*	*	69
70	Kosciuszko.....	1,918 97	1,918 97	1,718 97	1,619 00	53 97	4 50	5 75	33 75	70
71	Homestead.....	44,812 77	42,520 68	23,127 36	21,457 59	5,721 14	589 07	309 67	49 89	71
73	Mechanics' and Workingmen's.....	101,815 58	81,595 36	49,599 69	36,312 24	11,351 88	732 62	1,150 90	52 55	73
74	Mutual.....	57,767 98	52,667 13	35,795 27	*	*	*	*	*	74
77	North Camden.....	92,037 87	85,372 53	57,790 43	44,213 99	12,769 43	631 55	119 62	55 84	77
78	People's.....	105,741 55	84,213 48	48,268 54	35,815 21	11,163 46	916 07	773 51	100 29	78

\* Not reported separately.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Loans repaid.	Borrowed money (bills payable).	ALL OTHER RECEIPTS.			Balance at beginning.	Office number.
				Total.	Property, real.	Sundries.		
CAMDEN COUNTY—CON.								
53	Camden City—Artisans'.....	\$60,500 00	*\$11,597 31	\$721 10	\$721 10		\$39 31	59
60	Bishop Bayley.....	3,791 45	*6,151 85	3,914 04	3,944 04			60
61	Brotherhood.....	2,767 00					496 88	61
62	Camden.....	23,408 00		1,934 93	1,819 93	\$115 00	874 50	62
63	City.....	23,200 00		930 54	930 54		14,073 64	63
64	Economy.....	54,465 00		1,684 30	1,598 38	85 92	2,309 59	64
66	Excelsior.....	5,617 76	3,000 00	700 48	700 48		89 97	66
67	Franklin.....	47,050 00		2,921 65	2,315 49	606 16	23,075 32	67
68	German.....	18,290 00		41 80	14 80	27 00	6,647 17	68
69	Guarantee.....	12,130 99	3,650 00	883 23	347 22	36 01	5,009 47	69
70	Kosciuszko.....		200 00					70
71	Homestead.....	9,510 00	2,000 00	2,888 32	2,882 95	5 37	2,292 09	71
73	Mechanics' and Workingmen's.....	29,450 00		2,645 67	2,521 48	24 19	19,720 22	73
74	Mutual.....	14,974 13		1,897 73	1,897 73		5,100 85	74
77	North Camden.....	26,725 00		857 10	857 10		6,665 34	77
78	People's.....	33,000 00		2,944 94	2,922 29	22 65	21,528 07	78

\* Including treasury overdrawn.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income, including balance at beginning.	Total receipts for year.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
CAMDEN COUNTY—Con.										
79	Camden City—Provident.....	\$19,787 49	\$14,674 50	\$11,823 13	\$10,398 70	\$1,154 09	\$156 05	\$87 43	\$26 86	79
80	South Camden.....	13,140 44	11,504 79	11,000 96	10,097 75	683 73	78 19	54 69	86 60	80
81	South Ward.....	58,419 98	57,923 96	85,544 10	*	*	*	*	*	81
83	Stockton.....	47,458 23	44,065 36	19,331 76	15,532 38	2,849 93	653 73	212 51	83 16	83
CAPE MAY COUNTY.										
84	Avalon City—Building and Loan.....	29,867 75	24,529 68	19,164 08	15,021 00	3,373 36	554 35	184 06	31 31	84
85	Cape May City—Saving Fund.....	35,142 67	31,745 52	27,109 47	20,371 56	6,337 44	378 15	15 63	7 25	85
86	Cape May C. H.—Mechanics'.....	36,655 39	30,254 66	17,285 97	13,231 17	3,962 52	.....	92 28	.....	86
87	Dennisville—Loan and Building.....	8,691 97	8,146 11	7,996 11	6,187 69	1,200 32	590 00	18 10	.....	87
88	Ocean City—Building and Loan.....	11,554 71	10,138 95	10,138 95	7,928 34	1,884 49	239 57	43 30	37 25	88
89	Sea Isle City—Building and Loan.....	5,574 49	5,558 63	4,958 63	3,652 25	1,210 00	70 35	11 63	14 40	89
90	South Seaville—Loan and Building.....	6,919 46	6,235 45	5,725 45	4,247 10	1,415 70	24 30	30 00	*	90
91	Tuckahoe—Building and Loan.....	9,565 98	9,565 98	6,337 59	4,174 01	1,946 63	61 50	150 40	5 00	91

\* Not reported separately.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Loans repaid.	Borrowed money (bills payable).	ALL OTHER RECEIPTS.			Balance at beginning.	Office number.
				Total.	Property, real.	Sundries.		
CAMDEN COUNTY—Con.								
79	Camden City—Provident.....	\$1,480 00	\$1,300 00	\$71 87	\$71 87		\$5,062 99	79
80	South Camden.....	321 00	175 00	7 83		\$7 83	1,635 65	80
81	South Ward.....	21,141 50		1,238 36	832 36	406 00	496 02	81
83	Stockton.....	24,570 00		163 60	163 60		3,392 87	83
CAPE MAY COUNTY.								
84	Avalon City—Building and Loan.....	5,365 60					5,338 07	84
85	Cape May City—Saving Fund.....	4,396 04		240 05	240 05		3,397 15	85
86	Cape May C. H.—Mechanics.....	12,841 91		126 78	50	126 28	6,430 73	86
87	Dennisville—Loan and Building.....	150 00					545 86	87
88	Ocean City—Building and Loan.....						1,415 76	88
89	Sea Isle City—Building and Loan.....		600 00				15 86	89
90	South Seaville—Loan and Building.....	510 00					684 01	90
91	Tuckshoe—Building and Loan.....	517 53	1,100 00	1,260 02	*	*	350 84	91

\* Not reported separately.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income, including balance at beginning.	Total receipts for year.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
CUMBERLAND COUNTY.										
92	Bridgeton—Merchants'.....	\$68,437 08	\$67,055 35	\$45,594 05	\$33,652 18	\$10,179 67	\$1,442 64	\$219 56	.....	92
93	Savings.....	79,618 12	79,558 70	65,438 86	47,858 86	17,521 00	290 00	269 00	*	93
94	Millville—Columbian.....	23,769 38	23,523 58	22,257 74	18,844 23	2,983 07	376 33	54 11	.....	94
95	Hope.....	61,191 08	61,114 96	40,764 96	*	*	*	*	*	95
96	Institute.....	44,137 49	44,116 51	27,616 51	*	*	*	*	\$1 80	96
97	Security.....	61,556 19	61,451 54	36,199 27	*	*	*	*	.....	97
98	Vineland—Mechanics'.....	78,051 59	66,681 86	44,223 67	31,536 50	9,120 15	2,436 55	1,130 47	.....	98
ESSEX COUNTY.										
99	Belleville—Building and Loan.....	37,901 56	36,586 68	25,789 16	19,665 88	5,905 77	.....	167 51	*	99
100	Home.....	18,486 99	17,896 42	15,066 42	12,430 00	2,295 64	291 37	30 51	18 90	100
101	Bloomfield—Building and Loan.....	41,064 76	40,959 66	28,313 95	21,056 15	6,363 75	455 82	391 23	47 00	101
102	Essex County.....	142,519 22	124,885 70	71,683 53	54,014 36	16,635 08	838 60	195 49	.....	102
103	Caldwell—Building and Loan.....	11,368 85	10,426 55	6,426 55	5,286 00	1,070 00	.....	70 55	.....	103
104	East Orange—Building and Loan.....	152,876 14	134,644 99	76,026 99	61,669 50	12,075 08	2,038 54	200 42	43 50	104

\* Not reported separately.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Loans repaid.	Borrowed money (bills payable).	ALL OTHER RECEIPTS.			Balance at beginning.	Office number.
				Total.	Property, real.	Sundries.		
CUMBERLAND COUNTY.								
92	Bridgeton—Merchants'.....	\$20,500 00		\$961 30	\$961 30		\$1,381 73	92
93	Savings.....	12,200 00		1,919 84	1,919 84		59 42	93
94	Millville—Columbian.....	845 45	\$420 39				245 80	94
95	Hope.....	20,250 00		100 00	100 00		76 12	95
96	Institute.....	16,500 00					20 98	96
97	Security.....	25,225 00		27 27		\$27 27	104 65	97
98	Vineland—Mechanics'.....	16,109 68	5,000 00	1,348 51	1,100 00	248 61	11,369 73	98
ESSEX COUNTY.								
99	Belleville—Building and Loan.....	8,367 06		2,480 46	2,480 46		1,314 88	99
100	Home.....	2,800 00		20 00	20 00		600 57	100
101	Bloomfield—Building and Loan.....	5,177 00	7,448 21	22 50	22 50		105 10	101
102	Essex County.....	33,358 00	19,500 00	844 17	824 86	19 31	17,633 52	102
103	Caldwell—Building and Loan.....	4,000 00					942 30	103
104	East Orange—Building and Loan.....	58,618 00					18,231 15	104

TABLE 5a-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-RECEIPTS FOR YEAR-Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income, including balance at beginning.	Total receipts for year.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
ESSEX COUNTY-Con.										
105	Franklin-Building and Loan.....	\$36,676 89	\$85,184 29	\$32,918 03	\$23,104 00	\$9,325 01	\$233 98	\$255 04	.....	105
106	Irvington-Building and Loan.....	39,321 86	33,769 46	21,856 65	16,628 00	4,875 10	266 24	85 91	\$1 40	106
107	Montclair-Building and Loan.....	244,889 01	240,859 45	135,861 03	105,420 99	28,566 26	1,084 50	289 28	.....	107
108	Orange-Building and Loan.....	64,384 21	64,365 04	29,761 34	22,754 00	6,630 82	124 87	173 65	78 50	108
109	Orange Valley-Building and Loan.....	27,314 76	21,704 04	12,784 70	9,493 85	3,158 03	43 76	27 06	12 00	190
110	South Orange-Building and Loan.....	5,293 16	52,899 53	17,953 52	14,171 00	3,395 79	283 95	92 25	10 50	110
111	Vailsburg-Building and Loan.....	37,323 41	34,074 63	18,253 63	15,210 00	2,034 80	735 53	226 30	47 00	111
112	Newark-Etna.....	81,329 93	80,981 45	19,634 70	13,627 97	5,384 87	894 26	218 50	9 10	112
114	Beneficial.....	17,743 26	16,126 62	11,186 62	9,884 00	1,182 75	104 18	14 94	75	114
115	Casino.....	29,749 47	27,328 49	15,902 68	13,490 00	2,022 46	314 65	55 02	20 55	115
116	Central.....	22,208 95	20,484 45	4,305 45	8,708 00	519 99	15 00	62 46	.....	116
118	Citizens'.....	23,265 77	17,899 33	15,409 33	12,765 00	2,084 87	425 12	134 34	.....	118
119	Clinton Hill.....	8,236 38	8,236 38	5,266 38	5,065 00	175 31	10 97	15 10	.....	119
120	Commonwealth.....	23,530 52	23,247 45	12,347 45	10,907 50	1,305 87	92 25	41 83	.....	120
121	Court House.....	6,097 31	5,957 82	4,247 50	3,779 00	417 40	2 30	15 80	3 00	121
122	Eighth Ward.....	197,035 86	183,467 89	125,727 89	99,061 58	26,105 49	.....	537 32	23 50	122

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Loans repaid.	Borrowed money (bills payable).	ALL OTHER RECEIPTS.			Balance at beginning.	Office number.
				Total.	Property, real.	Sundries.		
ESSEX COUNTY—Con.								
105	Franklin—Building and Loan.....	\$2,182 00		\$184 26		\$184 26	\$1,392 20	105
106	Irvington—Building and Loan.....	11,213 85	\$498 96	200 00	\$200 00		5,552 40	106
107	Montclair—Building and Loan.....	95,863 87	9,500 00	184 55		184 55	4,029 56	107
108	Orange—Building and Loan.....	33,316 85		1,286 85	1,286 85		19 17	108
109	Orange Valley—Building and Loan.....	8,454 39		514 95	514 95		5,610 72	109
110	South Orange—Building and Loan.....	5,200 00	29,745 00	1 01		1 01	88 63	110
111	Vailsburg—Building and Loan.....	4,370 00	11,300 00	151 00	151 00		3,248 78	111
112	Newark—Aetna.....	22,100 00	39,000 00	196 75	196 75		398 48	112
114	Beneficial.....	2,550 00	2,200 00	190 00	190 00		1,616 64	114
115	Casino.....	10,998 81		427 00	427 00		2,420 98	115
116	Central.....	16,099 00		30 00	30 00		1,774 50	116
118	Citizens'.....	2,490 00					5,366 44	118
119	Clinton Hill.....	570 00	2,400 00					119
120	Commonwealth.....	1,300 00	9,600 00				283 07	120
121	Court House.....	1,690 00		20 82		20 82	139 49	121
122	Eighth Ward.....	57,740 00					18,567 97	122

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income, including balance at beginning.	Total receipts for year.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
ESSEX COUNTY—Con.										
123	Newark—Enterprise.....	\$78,958 00	\$78,884 11	\$40,112 67	\$32,653 50	\$7,389 72	.....	\$51 20	\$18 25	123
124	Equitable.....	2,266 77	1,799 01	1,799 01	*	*	.....	*	*	124
126	Excelsior.....	80,238 86	79,375 20	51,450 21	37,077 08	13,087 83	\$113 00	855 00	17 30	126
127	Fireside.....	47,795 82	44,484 18	27,489 18	19,886 86	6,894 65	546 83	156 99	.....	127
128	First Italian.....	11,820 16	11,817 70	6,290 90	5,120 00	1,149 85	15 00	6 05	.....	128
129	Five Per Cent.....	4,957 11	4,247 47	4,247 47	3,938 00	186 99	111 00	10 13	1 85	129
130	Fourteenth Ward.....	376,509 92	360,537 56	168,015 68	127,833 00	37,658 68	1,662 92	693 58	227 50	130
131	Fraternal.....	74,772 82	71,527 74	41,765 40	31,833 00	9,730 15	417 75	229 50	8 00	131
132	German.....	40,595 14	29,134 90	28,432 00	28,432 00	5,302 03	327 25	56 87	16 75	132
133	Grand.....	25,242 84	24,944 67	10,044 67	7,854 00	1,435 05	588 25	167 87	.....	133
134	Hearthstone.....	55,412 87	53,446 52	24,974 89	18,359 81	5,388 08	877 42	349 58	.....	134
135	Improved.....	25,504 58	24,193 33	22,893 33	19,438 00	2,843 25	558 08	31 25	22 75	135
136	Home.....	23,770 53	23,770 50	12,307 54	5,307 00	3,784 71	64 00	147 33	4 50	136
137	Howard.....	106,107 22	86,459 45	69,867 86	52,848 19	16,796 87	.....	162 80	.....	137
138	Junior Order.....	17,809 11	17,809 11	9,704 51	9,243 75	389 00	32 61	38 15	6 00	138

\* Not reported separately.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Loans repaid.	Borrowed money (bills payable).	ALL OTHER RECEIPTS.			Balance at beginning.	Office number.
				Total.	Property, real.	Sundries.		
ESSEX COUNTY—Con.								
123	Newark—Enterprise.....	\$33,094 65		\$5,786 79	\$5,736 79		\$88 80	123
124	Equitable.....						467 76	124
126	Excelsior.....	20,436 89	\$5,800 00	1,638 10	1,638 10		863 66	126
127	Fireside.....	16,995 00					3,811 64	127
128	First Italian.....	1,256 00	4,260 00	10 80	10 80		2 46	128
129	Five Per Cent.....						709 64	129
130	Fourteenth Ward.....	{ *36,125 00 } { 108,197 00 }	46,000 00	1,199 88	1,056 23	\$143 65	15,972 86	130
131	Fraternal.....	20,700 00	8,700 00	859 34	348 75	10 59	3,245 08	131
132	German.....						11,460 24	132
133	Grand.....	6,869 00	8,040 00				298 17	133
134	Hearthstone.....	17,350 00	11,000 00	121 63	121 63		1,966 85	134
135	Improved.....		1,900 00				1,311 26	135
136	Home.....	11,815 24		147 75	147 75			136
137	Howard.....	16,651 69					19,647 77	137
138	Junior Order.....		8,100 00	4 60	4 60			138

\* First figures, "Investment account."

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income, including balance at beginning.	Total receipts for year.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
ESSEX COUNTY—Con.										
139	Newark—Knights of Pythias.....	\$105,216 53	\$96,842 53	\$74,048 94	\$54,544 50	\$18,164 00	\$971 66	\$278 83	\$89 95	139
140	Lincoln.....	51,158 77	51,041 00	31,321 00	22,891 05	8,200 77	38 50	190 63	.....	140
141	Mechanics'.....	51,655 56	45,975 47	23,591 22	18,825 51	4,421 25	66 80	270 86	6 80	141
143	Mercer.....	39,240 90	37,687 34	25,992 47	21,679 00	3,011 05	816 01	319 27	267 14	143
145	Modern.....	54,220 65	54,121 56	19,415 16	16,162 84	2,410 24	755 50	88 58	.....	145
146	Mutual.....	216,842 05	214,857 06	185,947 36	101,112 53	31,313 39	2,454 35	903 09	164 00	146
147	Mutual Land.....	9,690 89	9,399 40	2,942 40	2,860 50	81 90	.....	.....	.....	147
149	Newark.....	45,265 88	45,265 88	23,156 43	16,559 25	6,063 47	442 00	91 71	.....	149
150	New Jersey.....	33,138 09	32,808 36	25,551 86	19,174 00	6,029 08	301 05	47 73	.....	150
151	Norfolk.....	41,262 09	40,592 08	27,758 08	20,541 60	6,567 52	494 10	143 76	11 10	151
152	North End.....	16,898 01	14,198 92	10,667 36	9,713 00	637 38	288 70	28 28	.....	152
153	Northwestern.....	35,813 61	35,562 36	22,637 51	18,496 25	3,270 96	865 86	52 94	1 50	153
154	Passaic.....	44,579 54	44,541 93	16,605 11	12,037 00	4,451 96	52 25	57 25	6 65	154
155	People's.....	7,688 59	6,902 16	5,202 16	4,637 97	415 02	104 25	44 92	.....	155
156	Phoenix.....	60,633 44	56,203 45	42,006 45	37,247 00	3,711 30	810 00	225 85	12 30	156
157	Progress.....	73,295 43	72,522 41	29,402 34	25,561 15	2,921 19	792 92	105 30	21 78	157

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Loans repaid.	Borrowed money (bills payable).	ALL OTHER RECEIPTS.			Balance at beginning.	Office number.
				Total.	Property, real.	Sundries.		
ESSEX COUNTY—Con.								
139	Newark—Knights of Pythias.....	\$18,707 50	\$3,989 16	\$96 93	\$96 93	.....	\$8,374 00	139
140	Lincoln.....	19,720 00	6,457 00	.....	.....	.....	117 77	140
141	Mechanics'.....	10,400 00	10,000 00	1,984 25	1,984 25	.....	5,680 09	141
143	Mercer.....	11,395 00	.....	299 87	.....	\$299 87	1,553 56	143
145	Modern.....	8,597 85	25,109 05	.....	.....	.....	98 49	145
146	Mutual.....	70,400 00	*7,265 27	1,244 48	1,244 48	.....	1,984 99	146
147	Mutual Land.....	6,457 00	.....	.....	.....	.....	291 49	147
149	Newark.....	14,440 00	7,600 00	69 45	69 45	.....	.....	149
150	New Jersey.....	2,610 00	2,450 00	2,196 50	2,196 50	.....	329 73	150
151	Norfolk.....	8,380 00	4,800 00	54 00	.....	54 00	670 01	151
152	North End.....	1,481 56	2,100 00	.....	.....	.....	2,699 09	152
153	Northwestern.....	11,398 85	1,470 00	6 00	6 00	.....	251 25	153
154	Passaic.....	8,000 00	19,450 00	486 87	486 87	.....	37 56	154
155	People's.....	.....	1,700 00	.....	.....	.....	786 43	155
156	Phoenix.....	9,197 00	5,000 00	.....	.....	.....	4,429 99	156
157	Progress.....	.....	89,400 00	†3,720 07	.....	†3,720 07	773 02	157

\* Amount due treasurer included. † Life insurance.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income, including balance at beginning.	Total receipts for year.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
ESSEX COUNTY—CON.										
158	Newark—Protection.....	\$126,828 05	\$102,462 96	\$50,166 15	\$33,184 95	\$15,523 12	\$1,145 68	\$312 45	.....	158
159	Prudential.....	8,049 20	7,350 10	3,805 85	2,373 18	489 07	490 00	3 10	*	159
160	Reliable.....	91,290 55	88,638 52	52,181 78	39,139 39	11,609 46	1,120 63	228 70	38 60	160
162	Roseville.....	96,164 64	88,559 42	58,659 42	46,398 89	10,764 09	1,282 57	201 87	12 00	162
163	Savings.....	120,177 50	111,018 50	45,116 06	33,004 00	11,916 11	.....	178 05	17 90	163
164	Security.....	120,697 94	120,332 81	45,986 56	35,213 50	10,468 46	.....	309 60	.....	164
165	Seventh Ward.....	26,495 61	25,027 88	11,869 80	9,687 50	1,780 51	288 62	48 77	4 40	165
166	Springfield.....	12,364 85	12,329 15	7,314 15	6,322 00	659 85	270 35	57 30	5 25	166
167	State.....	52,691 29	42,327 14	28,446 84	23,227 00	4,307 34	766 38	145 62	.....	167
168	Standard.....	174,189 95	144,832 19	47,173 86	34,903 25	11,675 66	398 05	174 45	22 45	168
169	Tenth Ward.....	90,962 23	85,632 42	56,738 46	40,943 25	14,992 40	544 15	258 66	.....	169
170	Teutonia.....	43,560 86	42,381 79	19,681 17	15,906 57	3,174 58	366 50	198 64	34 93	170
171	Thirteenth Ward.....	31,984 89	30,421 86	23,604 86	18,638 00	4,479 88	329 85	88 80	68 33	171
172	Union.....	37,636 01	37,091 65	26,741 66	20,004 00	6,097 41	507 50	132 75	.....	172
173	Uptown.....	28,754 86	27,477 89	9,777 89	7,726 00	1,829 79	197 90	12 95	11 25	173
174	Washington.....	59,816 23	58,759 15	35,264 83	25,850 00	8,190 33	1,031 15	193 35	.....	174

\* Not reported separately.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Loans repaid.	Borrowed money (bills payable).	ALL OTHER RECEIPTS.			Balance at beginning.	Office number.
				Total.	Property, real.	Sundries.		
ESSEX COUNTY—CON.								
158	Newark—Protection.....	\$47,300 00		\$4,996 81	\$4,996 81		\$24,865 09	158
159	Prudential.....	2,444 75	\$1,500 00				699 10	159
160	Reliable.....	2,739 24	33,600 00	167 50	167 50		2,652 03	160
162	Roseville.....	29,900 00					7,605 22	162
168	Savings.....	61,660 00	2,800 00	1,442 44	1,442 44		9,159 00	163
164	Security.....	40,025 00	33,300 90	1,021 25	1,021 25		365 13	164
165	Seventh Ward.....	11,400 00	1,818 08				1,467 73	165
166	Springfield.....	780 00	4,785 00				35 70	166
167	State.....	13,880 80					10,364 15	167
168	Standard.....	96,646 88		1,011 45	1,011 45		29,357 76	168
169	Tenth Ward.....	19,905 00		8,988 96	8,988 96		5,329 81	169
170	Teutonia.....	20,367 00		2,333 62	2,333 62		1,179 07	170
171	Thirteenth Ward.....	6,817 00					1,562 63	171
172	Union.....	10,350 00					544 35	172
173	Uptown.....		14,200 00	3,500 00	3,500 00		1,276 97	173
174	Washington.....	23,494 32					1,057 08	174

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income, including balance at beginning.	Total receipts for year.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
ESSEX COUNTY—CON.										
175	Newark—West End .....	\$113,335 68	\$111,289 69	\$58,226 10	\$47,663 22	\$9,321 52	\$658 62	\$230 24	\$352 50	175
176	Woodside .....	108,581 96	108,303 99	52,097 85	37,266 00	13,930 47	580 45	311 43	9 50	176
177	Workingmen's.....	18,164 37	17,583 53	12,991 46	11,506 25	1,211 81	172 90	57 70	43 30	177
GLOUCESTER COUNTY.										
178	Clayton—Building.....	20,252 15	19,417 00	17,808 25	12,872 28	4,633 91	234 50	67 56	.....	178
179	Glassboro—Loan and Building.....	19,573 75	18,582 31	16,138 53	12,542 32	3,135 44	340 87	119 90	.....	179
180	Mullica Hill—Loan and Building.....	31,848 52	27,462 68	6,086 43	4,565 00	1,430 57	10 56	26 80	3 50	180
181	Paulsboro—Loan and Building.....	19,859 39	19,859 39	10,875 89	7,200 00	3,660 00	.....	15 89	*	181
182	Swedesboro—Loan and Building.....	25,181 62	24,447 54	10,536 75	7,290 00	2,963 62	249 88	33 25	*	182
183	Williamstown—Monroe.....	12,218 23	11,395 18	8,340 43	*	*	*	*	*	183
184	Woodbury—Real Estate.....	159,714 34	159,678 12	100,257 91	75,975 60	23,844 78	.....	437 53	.....	184

\* Not reported separately.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Loans repaid.	Borrowed money (bills payable).	ALL OTHER RECEIPTS.			Balance at beginning.	Office number.
				Total.	Property, real.	Sundries.		
ESSEX COUNTY—Con.								
175	Newark—West End.....	\$8,464 61	\$44,155 89	\$443 09	\$426 75	\$16 34	\$2,045 99	175
176	Woodside.....	45,880 00	10,000 00	826 14	323 83	2 81	277 97	176
177	Workingmen's.....	1,419 12	2,800 00	373 00	373 00	.....	580 79	177
GLOUCESTER COUNTY.								
178	Clayton—Building.....	1,300 00	.....	308 75	60 00	248 75	835 15	178
179	Glassboro—Loan and Building.....	2,448 78	.....	.....	.....	.....	991 44	179
180	Mullica Hill—Loan and Building.....	18,725 00	.....	2,651 25	2,651 25	.....	4,385 84	180
181	Paulsboro—Loan and Building.....	3,856 50	5,127 00	.....	.....	.....	.....	181
182	Swedesboro—Loan and Building.....	11,750 98	1,500 00	659 81	659 81	.....	734 08	182
183	Williamstown—Monroe.....	3,000 00	.....	54 75	35 00	19 75	823 05	183
184	Woodbury—Real Estate.....	58,879 82	.....	1,040 89	1,040 89	.....	36 21	184

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income, including balance at beginning.	Total receipts for year.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
HUDSON COUNTY.										
185	Arlington—Building and Loan.....	\$16,669 77	\$16,136 00	\$10,284 00	\$8,881 75	\$1,160 52	\$192 55	\$13 58	\$35 60	185
186	Equity.....	14,032 96	12,810 64	6,150 26	4,721 50	1,214 31	260 86	7 34	6 25	186
187	Kearny.....	75,759 07	69,745 79	35,838 37	27,553 00	7,345 70	556 32	352 85	30 50	187
188	Bayonne—Building.....	163,547 93	148,914 74	109,418 63	82,417 47	21,582 71	4,955 25	463 20	.....	188
189	Centreville.....	140,551 23	118,236 58	80,043 75	60,125 08	15,032 28	4,266 80	624 59	.....	189
190	Pamrapo.....	44,701 48	29,766 68	9,531 99	8,905 25	226 41	43 67	286 64	70 02	190
191	Harrison—Harrison and Kearny.....	48,820 74	44,446 32	31,052 47	23,565 00	6,509 69	550 95	426 83	.....	191
192	People's.....	318,469 83	293,493 94	185,151 37	141,413 75	39,805 65	2,294 72	1,640 25	.....	192
193	Hoboken—Building and Loan.....	174,481 28	152,362 84	122,192 56	90,465 00	24,068 57	7,063 05	544 94	51 00	193
194	Kearny—Mutual.....	11,626 60	11,497 45	6,142 11	5,494 00	293 16	332 49	22 45	.....	194
195	Town of Union—Building and Loan.....	100,742 12	90,051 76	62,249 51	47,344 00	*14,548 57	*	298 44	58 50	195
196	West Hoboken—Palisade.....	36,750 43	35,001 33	16,416 33	12,341 00	*4,075 33	*	*	*	196
197	Jersey City—Bergen Mutual.....	43,681 75	41,747 97	10,927 87	7,161 00	3,766 87	.....	*	.....	197
198	Caledonian.....	39,036 33	28,238 92	26,693 08	18,799 50	5,874 74	1,847 24	161 60	10 00	198
199	Carteret.....	96,393 75	96,380 09	51,220 09	44,540 00	7,709 62	1,870 82	44 15	55 50	199

\* Not reported separately.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Loans repaid.	Borrowed money (bills payable).	ALL OTHER RECEIPTS.			Balance at beginning.	Office number.
				Total.	Property, real.	Sundries.		
HUDSON COUNTY.								
185	Arlington—Building and Loan.....	\$202 00	\$5,650 00				\$533 77	185
186	Equity.....	3,160 38	3,500 00				1,222 32	186
187	Kearny.....	17,907 42	16,000 00				6,013 28	187
188	Bayonne—Building.....	39,496 11					14,632 19	188
189	Centreville.....	30,446 38	8,000 00	\$4,741 45	\$4,434 98	\$306 47	22,314 65	189
190	Pamrapo.....	18,997 13		1,237 56	1,227 36	10 20	14,934 80	190
191	Harrison—Harrison and Kearny.....	12,200 00	400 00	793 85	793 85		4,374 42	191
192	People's.....	104,800 00		3,539 57	3,539 57		24,975 89	192
193	Hoboken—Building and Loan.....	23,170 28	2,000 00				*22,118 44	193
194	Kearny—Mutual.....	1,705 00	3,650 35				129 15	194
195	Town of Union—Building and Loan.....	27,645 00		157 25	157 25		10,690 36	195
196	West Hoboken—Palisade.....	14,400 00	4,100 00	85 00	85 00		1,749 10	196
197	Jersey City—Bergen Mutual.....	18,900 00	11,920 10				1,933 78	197
198	Caledonian.....	1,320 00		225 84	62 00	163 84	10,797 41	198
199	Carteret.....	19,210 00	22,950 00				13 66	199

\*Inclusive of savings bank deposits.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income, including balance at beginning.	Total receipts for year.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium	Fines.	Fees.	Office number.
HUDSON COUNTY—CON.										
200	Jersey City—Central.....	\$14,254 86	\$38,925 56	\$28,725 56	\$26,608 69	\$1,533 00	\$343 62	\$175 75	\$64 50	200
201	Columbia.....	97,221 95	97,196 89	75,243 15	55,866 86	12,638 09	6,485 45	187 75	65 00	201
203	Communipaw.....	17,291 14	17,158 77	11,768 77	9,239 00	1,967 76	506 61	34 90	10 50	203
204	Crescent.....	112,980 71	112,740 52	11,053 59	6,199 75	3,932 28	908 66	12 40	50 204	
205	Empire.....	9,604 82	8,964 90	7,813 70	6,867 58	402 72	494 74	24 16	24 50	205
206	Enterprise.....	69,572 56	55,544 42	27,107 46	18,601 00	8,328 46	.....	117 00	1 00	206
207	Erie.....	74,821 09	74,821 09	14,473 56	11,163 30	2,871 06	385 00	56 95	7 25	207
208	Eureka.....	6,420 35	6,341 40	4,516 40	3,579 00	285 90	652 00	17 00	12 50	208
209	Excelsior.....	200,920 98	171,336 42	61,386 42	50,460 50	10,778 02	*	97 90	50 00	209
210	Fairmount.....	62,098 21	62,023 24	16,621 72	9,765 25	6,844 42	8 45	3 60	.....	210
211	Garfield.....	71,796 56	60,360 36	48,087 36	40,134 00	7,752 16	.....	152 20	49 00	211
212	Greenville.....	212,917 19	190,766 49	54,527 47	53,864 51	*	*	146 35	346 31	212
213	Greenville, No. 2.....	111,384 29	102,891 80	33,960 50	33,736 00	*	*	42 50	182 00	213
214	Greenville United.....	74,166 20	63,064 19	37,330 63	36,687 00	*	*	132 10	249 75	214
215	Highland.....	16,082 38	15,982 99	11,582 99	6,391 25	4,148 38	1,038 11	5 25	.....	215
216	Hudson City.....	75,821 26	75,350 96	62,050 96	46,676 75	12,080 92	2,783 72	442 57	67 00	216

\* Not reported separately.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Loans repaid.	Borrowed money (bills payable).	ALL OTHER RECEIPTS.			Balance at beginning.	Office number.
				Total.	Property, real.	Sundries.		
HUDSON COUNTY—Con.								
200	Jersey City—Central.....	\$10,300 00					\$5,328 80	200
201	Columbia.....	20,785 00		\$1,168 74	\$1,168 74		25 06	201
203	Communi-paw.....	5,400 00					132 37	203
204	Crescent.....	50,650 90	\$38,200 00	12,836 03	12,769 53	\$66 50	240 19	204
205	Empire.....	408 20	750 00				82 92	205
206	Enterprise.....	11,600 00	8,235 00	8,601 96	8,601 96		14,028 14	206
207	Erie.....	4,386 85	54,409 24	1,551 44	1,551 44			207
208	Eureka.....	800 00	995 00				73 95	208
09	Excelsior.....	102,650 00	7,000 00	300 00		300 00	29,584 56	209
210	Fairmount.....	2,801 50	42,600 02				74 97	210
211	Garfield.....	5,589 00		*5,684 00	10 00	6,674 00	11,436 20	211
212	Greenville.....	63,830 89	69,697 53	2,720 60	919 07	1,801 53	22,150 70	212
213	Greenville, No. 2.....	37,942 27	24,000 00	6,989 03	6,581 96	437 07	8,492 49	213
214	Greenville United.....	24,957 91		767 65		767 95	11,102 01	214
215	Highland.....	4,400 00					99 39	215
216	Hudson City.....	13,800 00					470 30	216

\* Including sinking fund.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income, including balance at beginning.	Total receipts for year.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
HUDSON COUNTY—CON.										
217	Jersey City—Hudson Mutual.....	\$21,605 99	\$21,593 43	\$21,143 43	*	\$3,153 50	*	\$243 35	\$13 00	217
218	Improved Land.....	19,102 46	18,888 41	12,519 41	\$9,492 00	1,964 85	\$964 16	91 40	7 50	218
219	Industrial.....	138,829 96	122,293 86	68,522 96	49,686 75	12,411 66	1,025 55	328 00	71 00	219
220	Jersey City.....	60,671 28	55,128 64	29,920 64	22,626 00	6,700 34	400 00	172 30	22 00	220
221	Lafayette.....	67,601 04	67,583 21	65,567 49	62,488 00	12,806 69	.....	258 40	16 00	221
222	Lincoln.....	189,549 03	129,101 46	92,130 49	75,715 87	15,287 85	.....	1,053 02	73 75	222
223	Madison.....	38,493 23	35,112 08	30,324 70	23,333 00	*6,801 00	.....	161 20	29 50	223
224	Mortgage Bank.....	6,083 02	5,743 96	3,863 93	3,162 00	523 76	161 72	14 45	2 00	224
225	Monticello.....	195,006 99	194,332 97	59,858 43	46,203 67	9,727 26	3,774 25	91 75	56 50	225
226	Montgomery.....	15,809 08	15,222 46	11,663 12	7,009 50	4,621 02	10 60	21 00	.....	226
227	North Hudson.....	92,998 18	92,853 80	51,474 80	47,207 00	1,710 45	1,241 75	315 60	1,000 00	227
228	Pavonia.....	45,473 10	44,352 56	30,802 56	24,234 50	4,945 56	1,568 00	18 00	36 50	228
229	Phoenix.....	121,204 27	121,133 55	54,452 55	38,816 00	14,939 30	428 50	199 75	24 00	229
230	Security.....	31,324 69	27,188 69	18,713 44	14,509 00	3,809 24	87 00	298 20	10 00	230
231	Star.....	80,244 14	75,925 80	31,481 36	29,293 85	5,081 38	30 17	65 96	10 00	231
232	Union.....	34,797 76	31,819 52	22,109 41	17,278 00	3,331 43	1,341 54	143 94	14 50	232

\* Not reported separately.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Loans repaid.	Borrowed money (bills payable).	ALL OTHER RECEIPTS.			Balance at beginning.	Office number.
				Total.	Property, real.	Sundries.		
HUDSON COUNTY—Con.								
217	Jersey City—Hudson Mutual.....	\$450 00					\$12 56	217
218	Improved Land.....	2,660 00	\$3,700 00	\$9 00		\$9 00	214 05	218
219	Industrial.....	17,496 00	41,000 00	274 00	\$274 00		11,586 10	219
220	Jersey City.....	25,200 00		8 00	8 00		5,542 64	220
221	Lafayette.....	1,381 37	600 00	34 35	34 35		17 83	221
222	Lincoln.....	27,541 00	5,725 54	3,704 43	3,679 43	25 00	*60,447 51	222
223	Madison.....	7,570 00		217 33	217 33		381 20	223
224	Mortgage Bank.....	960 00	920 00				294 09	224
225	Monticello.....	69,536 50	21,042 25	43,900 96	2,322 54	41,573 42	674 02	225
226	Montgomery.....	3,543 92		16 42		16 42	86 62	226
227	North Hudson.....	41,116 64		262 36	262 36		144 38	227
228	Pavonia.....	750 00	12,800 00				1,120 54	228
229	Phoenix.....	63,981 00	2,700 00				70 72	229
230	Security.....	8,409 00		16 25	16 25		4,186 00	230
231	Star.....		41,100 00	343 94	343 94		4,318 84	231
232	Union.....	2,505 00	5,000 00	2,205 11	2,205 11		2,978 24	232

\* Including sinking fund.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income, including balance at beginning.	Total receipts for year.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
HUDSON COUNTY—Con.										
233	Jersey City—Washington.....	\$71,137 23	\$71,098 90	\$31,929 45	\$24,775 50	\$6,299 86	\$785 99	\$95 60	\$22 50	233
234	West Side.....	26,317 78	26,317 78	17,132 88	15,922 86	746 45	277 05	37 62	148 00	234
HUNTERDON COUNTY.										
235	Flemington—Building and Loan.....	15,660 64	12,965 87	10,525 87	8,526 00	1,999 87				235
236	Lambertville—Centennial.....	69,429 50	69,429 50	56,473 21	*	*		*	*	236
MERCER COUNTY.										
237	Hightstown—Building and Loan.....	6,073 19	5,065 86	2,722 86	1,813 00	877 25	3 75	23 86	*	237
238	Hopewell—People's.....	39,343 46	39,097 42	9,606 18	*	*	98 98	35 53	*	238
239	Pennington—Building and Loan.....	7,399 18	6,681 91	6,231 91	4,324 00	1,907 91		*	*	239
240	Trenton—Equitable.....	3,492 25	3,492 25	1,570 09	1,464 00	106 09				240

\*Not reported separately.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Loans repaid.	Borrowed money (bills payable).	ALL OTHER RECEIPTS.			Balance at beginning.	Office number.
				Total.	Property, real.	Sundries.		
HUDSON COUNTY—CON.								
233	Jersey City—Washington.....							
234	West Side.....	\$14,435 00	\$24,400 00 9,150 00	\$334 45 34 90	\$234 45	\$100 00 34 90	\$38 33	233 234
HUNTERDON COUNTY.								
235	Flemington—Building and Loan.....	2,440 00						
236	Lambertville—Centennial.....	11,781 34		1,224 95	1,224 95		2,694 77	235 236
MERCER COUNTY.								
237	Hightstown—Building and Loan.....	2,300 00		43 00	43 00		1,007 83	237
238	Hopewell—People's.....	1,783 95	27,691 26	16 03	16 03		246 04	238
239	Pennington—Building and Loan.....	400 00					767 27	239
240	Trenton—Equitable.....		1,900 00	22 00	22 00			240

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income, including balance at beginning.	Total receipts for year.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
MIDDLESEX COUNTY.										
242	Dunellen—Building and Loan.....	\$21,865 96	\$19,597 10	\$13,802 32	*	*	.....	*	*	242
243	Jamesburg—Mutual.....	52,694 81	45,201 28	25,181 28	\$20,316 41	\$1,750 50	.....	\$165 12	.....	243
244	South River—Building and Loan.....	16,293 51	13,819 55	10,619 55	8,438 00	1,940 00	146 00	67 80	\$27 75	244
245	South Amboy—Star.....	67,932 64	65,364 83	50,609 83	38,316 55	10,955 23	941 25	318 05	78 80	245
246	Perth Amboy—Citizens'.....	59,919 19	55,290 16	50,408 00	42,657 26	4,437 70	3,106 14	130 40	71 50	246
247	Homestead.....	55,995 66	49,424 63	46,425 94	32,680 00	13,275 00	.....	381 94	89 00	247
248	New Brunswick—American.....	43,296 99	42,043 85	29,650 76	17,057 66	12,407 80	10 00	175 80	*	248
249	Excelsior.....	78,326 70	76,705 02	48,678 82	26,101 50	20,100 45	2,319 00	157 87	*	249
250	Homestead.....	86,807 68	86,490 70	48,671 70	39,132 83	8,022 23	1,277 03	103 28	86 28	250
251	Merchants'.....	40,638 53	40,566 12	40,566 12	35,013 00	3,186 75	2,203 12	74 00	89 25	251
252	People's.....	69,189 94	66,026 82	55,947 30	43,167 68	10,028 35	2,505 50	105 74	140 03	252
253	Provident.....	22,621 90	22,617 06	18,167 06	15,289 65	1,739 50	1,020 75	33 15	84 01	253
254	Security.....	74,879 99	74,878 84	56,832 30	41,294 26	12,005 25	2,514 00	541 75	177 04	254
255	Workingmen's.....	22,246 89	22,103 55	17,113 55	14,553 67	1,359 00	1,082 50	118 50	49 88	255

\* Not reported separately.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION	Loans repaid.	Borrowed money (bills payable).	ALL OTHER RECEIPTS.			Balance at beginning.	Office number.
				Total.	Property, real.	Sundries.		
MIDDLESEX COUNTY.								
242	Dunellen—Building and Loan.....	\$5,794 78					\$1,768 86	242
243	Jamesburg—Mutual.....	18,600 00		\$1,420 00	\$534 45	\$785 55	7,493 53	243
244	South River—Building and Loan.....	3,200 00					2,473 96	244
245	South Amboy—Star.....	14,720 00		35 00	35 00		*2,567 76	245
246	Perth Amboy—Citizens'.....	4,374 71		312 45	179 00	183 45	4,629 03	246
247	Homestead.....	2,988 19		10 50	10 50		6,571 08	247
248	New Brunswick—American.....	12,247 54		145 55	145 55		1,253 14	248
249	Excelsior.....	28,020 00		6 20	6 20		1,621 68	249
250	Homestead.....	37,800 00		19 00	19 00		316 98	250
251	Merchants'.....						72 41	251
252	People's.....	7,950 00		2,429 52	2,429 52		3,172 12	252
253	Provident.....	400 00	\$4,050 00				4 84	253
254	Security.....	15,065 04	2,950 00	31 00	31 00		1 65	254
255	Workingmen's.....		4,990 00				143 34	255

\* Also, \$3,000 in savings bank for reserve fund.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income, including balance at beginning.	Total receipts for year.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
MONMOUTH COUNTY.										
256	Asbury Park—Building and Loan.....	\$131,712 87	\$126,961 49	\$97,510 97	*	*	*	*	*	256
257	Atlantic Highlands—Saving Fund.....	40,064 53	39,665 24	23,595 24	\$16,376 19	\$5,741 85	\$896 85	\$530 85	\$50 50	257
258	Belmar—Building and Loan.....	20,353 62	20,319 53	9,119 53	*	*	*	*	*	258
259	Freehold—Mutual.....	78,923 49	71,240 16	46,644 74	32,125 80	18,994 79	84 25	428 90	11 00	259
260	Keyport—Loan.....	31,641 66	29,310 30	24,190 30	17,377 60	6,598 10	.....	209 30	5 30	260
261	Long Branch—Building and Loan.....	74,027 59	63,361 02	43,587 31	34,992 31	8,500 00	.....	95 00	*	261
262	Manasquan—Squan Village.....	47,331 67	42,799 23	23,678 23	*	*	*	*	*	262
264	Matawan—Building and Loan.....	9,693 41	7,307 55	5,817 31	*	*	*	*	*	263
264	Red Bank—Building and Loan.....	70,550 24	66,985 97	43,212 22	29,001 21	12,639 16	351 50	1,198 05	22 30	264
MORRIS COUNTY.										
265	Boonton—Building and Loan.....	76,023 99	75,727 73	43,622 35	36,587 00	5,339 02	1,467 98	80 35	148 00	265
266	Dover—Building and Loan.....	91,656 64	85,248 32	36,147 78	26,429 00	9,525 78	.....	88 59	105 11	266
267	Morristown—Building and Loan.....	64,455 96	56,044 56	29,926 52	21,158 00	8,830 77	257 83	179 92	.....	267

\* Not reported separately.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Loans repaid.	Borrowed money (bills payable)	ALL OTHER RECEIPTS.			Balance at beginning.	Office number.
				Total.	Property, real.	Sundries.		
MONMOUTH COUNTY.								
256	Asbury Park—Building and Loan.....	\$14,800 00	\$15,156 52				\$1,751 38	256
257	Atlantic Highlands—Saving Fund.....	15,040 00		\$1,030 00	\$1,030 00		399 29	257
258	Belmar—Building and Loan.....	11,200 00					84 09	258
259	Freehold—Mutual.....	16,654 00	*7,438 51	502 91	502 91		7,688 33	259
260	Keyport—Loan.....	5,120 00					2,331 36	260
261	Long Branch—Building and Loan.....	19,105 00		668 71	507 26	\$161 45	10,666 57	261
262	Manasquan—Squan Village.....	19,121 00		†			4,582 44	262
263	Matawan—Building and Loan.....	1,400 00		90 24		90 24	2,385 86	263
264	Red Bank—Building and Loan.....	17,630 00	6,000 00	143 75	143 75		3,564 27	264
MORRIS COUNTY.								
265	Boonton—Building and Loan.....	17,654 50	14,450 88				296 26	265
266	Dover—Building and Loan.....	12,125 54	36,850 00	125 00	125 00		6,468 32	266
267	Morristown—Building and Loan.....	26,118 04					8,411 40	267

\*Deposits, and treasury overdrawn, \$38.51. † Not reported separately.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income, including balance at beginning.	Total receipts for year.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
OCEAN COUNTY.										
268	Toms River—Dover .....	\$42,784 24	\$39,985 52	\$21,563 02	\$15,580 00	\$4,935 67	\$922 75	\$171 90	\$2 70	268
269	Tuckerton—Mutual.....	12,519 50	11,633 30	9,333 30	6,828 78	2,349 50	.....	155 02	*	269
PASSAIC COUNTY.										
270	Little Falls—Building and Loan .....	40,985 58	34,184 64	18,507 89	13,506 00	4,347 68	158 69	489 02	6 50	270
271	Passaic—Home.....	27,608 97	26,448 40	19,249 68	17,761 14	1,191 68	.....	29 90	182 40	271
272	Mutual.....	214,698 85	201,556 07	102,816 77	80,499 13	19,753 36	1,777 12	215 16	572 00	272
273	People's.....	125,563 98	121,258 30	88,504 77	66,361 60	16,262 18	.....	451 09	429 90	273
274	Union.....	169,029 17	97,951 92	48,404 92	36,978 63	9,709 71	1,227 72	488 86	*	274
275	Paterson—Celtic.....	65,624 50	50,597 22	33,811 80	26,701 98	7,084 17	.....	7 30	68 45	275
276	Citizens'.....	86,431 71	70,499 90	51,784 90	41,864 93	7,587 30	2,420 50	168 67	243 50	276
277	Eastside.....	85,900 77	34,035 99	19,853 49	15,995 00	3,309 87	377 14	69 93	108 50	277
278	German-American .....	62,622 07	61,119 47	32,119 47	27,673 35	4,107 28	.....	78 84	250 00	278
279	Iron and Silk.....	22,005 50	21,631 38	21,072 88	13,652 00	6,748 50	452 05	192 40	27 93	279

\* Not reported separately.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Loans repaid.	Borrowed money (bills payable).	ALL OTHER RECEIPTS.			Balance at beginning.	Office number.
				Total.	Property, real.	Sundries.		
OCEAN COUNTY.								
268	Toms River—Dover.....	\$1,040 00	\$17,380 00	\$2 50		\$2 50	\$2,798 72	268
269	Tuckerton—Mutual.....	2,300 00					886 20	269
PASSAIC COUNTY.								
270	Little Falls—Building and Loan.....	15,521 00		155 75	\$90 00	65 75	6,750 94	270
271	Passaic—Home.....	411 00	6,880 00				1,160 57	271
272	Mutual.....	60,052 00	88,121 67	665 63	665 63		18,142 78	272
273	People's.....	37,681 61		71 92	71 92		4,305 68	273
274	Union.....	49,495 00		52 00	52 00		*11,077 25	274
275	Paterson—Celtic.....	16,773 82		11 60	11 60		15,027 28	275
276	Citizens'.....	18,715 00					15,931 81	276
277	Eastside.....	14,030 00	†	152 50		152 50	1,864 78	277
278	German-American.....	4,010 00	25,000 00				1,502 60	278
279	Iron and Silk.....	800 00		258 50	258 50		374 12	279

\* Trust company or savings deposits included. † Not reported.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income, including balance at beginning.	Total receipts for year.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
PASSAIC COUNTY—Con.										
280	Paterson—Manchester.....	\$43,052 24	\$41,866 43	\$28,489 41	\$21,741 93	\$5,625 68	\$876 60	\$40 20	\$205 00	280
281	Mechanics'.....	97,853 81	90,799 32	59,273 59	45,178 89	13,676 30	.....	252 40	166 00	281
282	Mutual.....	104,171 39	88,428 54	60,857 53	47,133 26	11,819 45	1,106 70	81 12	697 00	282
284	People's.....	42,581 01	40,105 24	27,177 44	20,492 00	6,023 90	417 86	74 18	169 50	284
285	Provident.....	44,474 00	39,917 67	31,520 79	23,639 45	7,667 03	.....	71 31	93 00	285
286	Riverside.....	32,485 65	26,077 60	21,447 25	16,356 01	4,553 62	439 42	11 70	86 50	286
287	South Paterson.....	35,245 64	35,195 77	17,362 45	14,265 00	2,889 67	101 03	23 75	83 00	287
288	Totowa.....	27,337 72	27,057 81	20,987 81	17,857 14	2,628 93	276 84	22 90	202 00	288
289	Union Mutual.....	258,014 82	256,274 65	165,147 65	122,069 31	35,949 63	3,917 05	343 66	2,868 00	289
SALEM COUNTY.										
290	Quinton—Loan and Building.....	13,484 11	9,119 96	9,119 96	*8,901 98	*	136 52	56 70	24 76	290
291	Salem—Franklin.....	82,308 07	70,098 42	50,422 88	38,928 22	11,209 16	.....	285 00	*	291
292	Woodstown—Union.....	15,852 63	14,527 97	10,342 97	7,334 00	2,931 82	.....	77 15	*	292

\* Not reported separately.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Loans repaid.	Borrowed money (bills payable).	ALL OTHER RECEIPTS.			Balance at beginning.	Office number.
				Total.	Property, real.	Sundries.		
PASSAIC COUNTY—CON.								
280	Paterson—Manchester.....	\$5,262 65	\$8,100 00	\$14 37		\$14 37	\$1,185 81	280
281	Mechanics'.....	16,950 00	4,493 25	*10,082 18		*10,082 18	6,554 49	281
282	Mutual.....	21,888 00		703 01	\$703 01		20,742 85	282
284	People's.....	12,927 80	†				2,475 77	284
285	Provident.....	4,792 45	3,451 18	153 25	153 25		4,556 33	285
286	Riverside.....	4,076 35		554 00	554 00		6,409 05	286
287	South Paterson.....	7,113 32	10,400 00	320 20	318 40	1 80	49 67	287
288	Totowa.....	6,070 00					339 91	288
289	Union Mutual.....	90,127 00					2,740 17	289
SALEM COUNTY.								
290	Quinton—Loan and Building.....						4,364 15	290
291	Salem—Franklin.....	19,670 00		1 04		1 04	12,214 65	291
292	Woodstown—Union.....	4,185 00					824 66	292

\* Trust company or savings deposits included. † Not reported.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income, including balance at beginning.	Total receipts for year.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
SOMERSET COUNTY.										
293	Bound Brook—Building and Loan.....	\$60,844 15	\$59,352 31	\$25,052 31	\$17,436 86	\$7,029 00	\$470 75	\$100 70	\$15 00	293
294	East Millstone—Millstone.....	5,049 24	4,338 04	4,338 04	2,947 00	1,382 74	.....	8 30	.....	294
295	Somerville—Citizens'.....	87,772 62	37,667 38	27,817 38	21,527 00	5,620 26	625 62	44 50	.....	295
296	People's.....	65,090 67	63,273 53	44,299 72	30,578 00	12,267 75	1,374 62	72 85	6 50	296
SUSSEX COUNTY.										
297	Newton—Merriam Shoe.....	23,157 34	19,455 75	11,839 75	8,623 33	2,578 23	508 27	96 27	33 65	297
UNION COUNTY.										
298	Cranford—Mutual.....	161,605 31	161,437 69	48,161 77	33,990 50	11,870 88	1,584 39	512 50	203 50	298
299	Rahway—Workmen's.....	29,259 99	29,206 28	27,757 18	19,355 09	8,233 32	.....	152 52	16 25	299
301	Roselle—Building and Loan.....	35,558 60	28,423 59	22,444 59	17,738 00	3,937 55	630 49	68 30	70 25	301
302	Summit—Building and Loan.....	37,870 61	36,896 33	24,321 83	19,777 00	3,720 29	584 51	257 83	81 70	302
303	Westfield—Building and Loan.....	34,834 82	34,101 00	17,981 00	12,846 00	4,169 40	813 50	76 60	75 50	303

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Loans repaid.	Borrowed money (bills payable).	ALL OTHER RECEIPTS.			Balance at beginning.	Office number.
				Total.	Property, real.	Sundries.		
SOMERSET COUNTY.								
293	Bound Brook—Building and Loan.....	\$1,800 00	\$25,500 00	\$4,600 00	\$4,000 00		\$1,491 84	293
294	East Millstone—Millstone.....						711 20	294
295	Somerville—Citizens'.....	2,400 00	7,450 00				105 24	295
296	People's.....	8,553 81	9,000 00	1,420 00	1,420 00		1,817 14	296
SUSSEX COUNTY.								
297	Newton—Merriam Shoe.....	7,616 00					3,701 59	297
UNION COUNTY.								
298	Cranford—Mutual.....	20,862 00	88,000 00	4,413 92	4,413 92		168 12	298
299	Rahway—Workmen's.....		1,293 28	155 82	155 82		53 71	299
301	Roselle—Building and Loan.....	5,970 00		9 00	9 00		7,135 01	301
302	Summit—Building and Loan.....	12,875 00	200 00				974 28	302
303	Westfield—Building and Loan.....	5,045 00	11,000 00	75 00		\$75 00	733 82	303

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income, including balance at beginning.	Total receipts for year.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
UNION COUNTY—CON.										
304	Plainfield—Building and Loan.....	\$36,374 22	\$35,084 33	\$28,407 33	\$16,415 03	\$5,708 50	\$1,187 50	\$96 30		304
305	Home.....	76,909 70	71,932 50	49,907 98	39,959 00	8,723 55	498 35	568 83	\$158 25	305
306	Elizabeth—Central .....	28,268 91	20,127 08	18,577 06	12,799 64	4,690 05	1,011 19	51 60	24 60	306
307	Citizens' .....	124,041 23	115,130 42	81,930 42	59,519 00	18,421 00	3,308 46	408 47	273 40	307
308	Columbia .....	59,715 72	54,848 63	33,808 63	27,567 00	4,555 67	1,467 71	151 75	66 50	308
309	Elizabeth .....	92,810 29	90,542 96	77,434 59	57,456 97	19,652 72		187 40	137 50	309
310	Elizabethport.....	113,818 80	109,322 49	77,342 70	55,146 00	21,344 00		642 50	210 20	310
311	Excelsior .....	37,524 24	36,725 56	31,085 74	14,126 00	6,833 00		47 34	23 40	311
312	Harmonia.....	112,080 23	101,187 76	101,187 76	96,081 92	2,439 64	1,806 00	792 50	67 70	312
313	Union County.....	78,916 14	68,611 41	54,961 41	*	*	*	*	*	313
314	Union Square.....	1,247 62	876 20	496 20	391 00	100 00		2 20	3 00	314
WARREN COUNTY.										
315	Phillipsburg, No. 4. ....	64,552 83	64,451 27	35,043 53	*	*		*	*	315
316	No. 5.....	28,348 25	27,700 22	19,601 70	15,183 00	4,127 10		291 60		316

\* Not reported separately.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Loans repaid.	Borrowed money (bills payable).	ALL OTHER RECEIPTS.			Balance at beginning.	Office number.
				Total.	Property, real.	Sundries.		
UNION COUNTY—Con.								
304	Plainfield—Building and Loan.....	\$9,245 00	\$2,000 00	\$432 00	\$132 00	\$300 00	\$1,289 89	304
305	Home.....	21,620 00	.....	404 52	165 00	239 52	4,977 20	305
306	Elizabeth—Central.....	1,550 00	.....	.....	.....	.....	3,141 83	306
307	Citizens'.....	33,200 00	.....	.....	.....	.....	8,910 83	307
308	Columbia.....	3,560 00	15,800 00	1,680 00	1,680 00	.....	4,867 09	308
309	Elizabeth.....	10,730 80	2,100 00	278 07	278 07	.....	2,267 33	309
310	Elizabethport.....	25,170 40	3,488 33	3,321 06	3,321 06	.....	4,496 31	310
311	Excelsior.....	4,303 82	1,000 00	386 00	383 00	3 00	798 68	311
312	Harmonia.....	.....	.....	.....	.....	.....	10,892 47	312
313	Union County.....	13,650 00	.....	.....	.....	.....	10,304 73	313
314	Union Square.....	.....	200 00	180 00	180 00	.....	371 42	314
WARREN COUNTY.								
315	Phillipsburg, No. 4.....	3,038 18	25,155 00	1,209 56	1,209 56	.....	101 56	315
316	No. 5.....	3,800 00	4,058 93	239 59	239 59	.....	648 03	316

TABLE 5a—STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—  
RECEIPTS FOR YEAR.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income, including balance at beginning.	Total receipts for year.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.*	Fines.	Fees.	Office number.
STATE.										
72	Camden—Masonic.....	\$3,869 29	\$3,283 53	\$3,048 53	\$7,503 00	\$219 88	\$208 62	\$23 02	\$94 06	72
82	State Mutual.....	559,862 73	552,584 01	408,248 51	341,644 95	59,396 92	*	1,527 64	5,679 00	82
113	Newark—American.....	10,858 91	10,763 70	10,183 70	7,993 60	280 00	218 20	15 00	1,676 90	113
125	Equitable.....	4,518 60	4,518 60	4,518 60	4,505 28	6 66	6 66	*	*	125
144	Metropolitan.....	†29,609 77	29,605 55	23,159 69	20,964 30	1,098 34	1,072 38	24 67	.....	144
148	National Provident.....	104,045 69	99,796 36	74,908 93	69,557 61	4,014 89	*	1,291 93	45 00	148
161	Republic.....	260,872 59	253,854 76	228,227 76	198,160 53	29,836 26	*	230 97	*	161
202	Jersey City—Commercial.....	73,993 74	72,355 37	56,768 34	33,569 50	14,794 04	4,884 61	*	*3,510 19	202
241	Trenton—New Jersey Investment Co.....	264,401 49	249,126 05	183,150 29	146,944 31	24,289 17	*	156 33	11,760 48	241
283	Paterson—New Jersey Mutual Investment.....	4,380 10	3,514 65	3,514 65	2,880 50	283 00	14 10	*	337 05	283
300	Rahway—Union.....	7,320 30	7,048 14	6,473 14	5,477 75	395 17	316 12	82 85	201 25	300

\* Not reported separately. † From May 1st to October 1st, 1897.

TABLE 5a—STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—  
RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Loans repaid.	Borrowed money (bills payable).	ALL OTHER RECEIPTS.			Balance at beginning.	Office number.
				Total.	Property, real.	Sundries.		
STATE.								
72	Camden—Masonic.....	\$180 00		\$55 00	\$55 00		\$585 71	72
82	State Mutual.....	144,335 50					7,278 72	82
118	Newark—American.....	80 00	\$170 00	385 00	335 00		90 21	118
125	Equitable.....							125
144	Metropolitan.....	1,344 62		5,101 24	4,706 13	\$395 11	4 22	144
148	National Provident.....	12,358 14	10,979 63	1,549 66		1,549 66	4,249 33	148
161	Republic.....	23,565 50		2,061 50		2,061 50	7,017 83	161
202	Jersey City—Commercial.....	1,959 55	9,189 56	4,497 92		4,497 92	1,638 37	202
241	Trenton—New Jersey Investment Co.....	44,663 08	17,300 00	4,012 63	4,012 63		15,275 44	241
283	Paterson—New Jersey Mutual Investment.....						815 45	283
300	Rahway—Union.....	150 00	425 00				272 16	300

TABLE 5a—STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—  
RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income, including balance at beginning.	Total receipts for year.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
	NATIONAL.									
65	Camden—Eastern Union.....	\$87,658 89	\$85,354 04	\$74,126 86	\$67,036 18	\$6,627 42	*	\$462 88	*	65
75	Mutual Bank.....	10,104 26	9,861 11	8,745 96	8,700 00	45 56	*	*	*	75
76	Mutual Guarante.....	379,794 06	354,835 36	287,376 99	194,521 33	24,828 12	\$16,498 49	1,529 05	*	76
117	Newark—Chosen Friends.....	39,710 99	35,868 34	23,263 28	15,959 60	6,220 70	989 95	105 03	\$33 00	117
142	Mercantile Co-operative.....	126,513 60	124,262 90	48,095 04	34,405 10	4,588 88	3,237 51	57 20	806 35	142
318	New York—Birkbeck.....	467,968 61	409,777 11	219,982 22	159,846 17	28,977 51	24,682 88	603 66	5,871 00	318

\* Not reported separately.

TABLE 5a—STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—  
RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Loans repaid.	Borrowed money (bills payable).	ALL OTHER RECEIPTS.			Balance at beginning.	Office number.
				Total.	Property, real.	Sundries.		
NATIONAL.								
65	Camden—Eastern Union.....	\$10,473 00		\$754 66	\$65 50	\$689 16	\$2,304 85	65
75	Mutual Bank.....	119 00	\$300 00	696 15		696 15	243 15	75
76	Mutual Guarantee.....	117,073 04		885 33	306 25	79 08	24,958 70	76
117	Newark—Chosen Friends.....	4,905 06	7,700 00				3,842 65	117
142	Mercantile Co-operative.....	64,945 95	2,000 00	9,221 91	61 62	9,160 29	2,250 70	142
318	New York—Birkbeck.....	170,938 61		18,856 28	2,432 26	16,424 02	58,191 50	318

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS FOR YEAR.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total disbursements.	LOANS MADE.			CANCELED SHARES.			Borrowed money (bills payable), with interest.	Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.		
ATLANTIC COUNTY.										
1	Atlantic City—Loan and Building.....	\$120,857 24	\$90,215 00	\$72,900 00	\$17,315 00	\$14,172 63	\$14,172 63	.....	\$9,659 96	1
2	Atlantic Coast.....	43,372 27	25,242 00	25,050 00	192 00	3,021 36	3,021 36	.....	14,544 68	2
3	Mutual.....	43,458 74	20,429 05	20,346 00	83 05	2,569 65	2,569 65	.....	24,894 24	3
4	People's.....	28,740 06	11,600 00	11,600 00	.....	3,308 63	2,991 40	\$3,317 13	7,436 78	4
5	Egg Harbor—Building and Loan.....	26,231 55	13,300 00	12,600 00	700 00	12,374 31	5,089 31	7,285 00	.....	5
6	Hammonton—Loan and Building.....	93,419 28	42,101 46	22,515 00	{ *6,312 74 } 13,273 72 }	40,724 50	20,697 32	20,027 18	8,077 43	6
7	Workingmen's.....	71,808 57	31,395 00	28,890 00	2,505 00	37,298 98	24,024 10	13,274 88	2,243 29	7
8	May's Landing—Building and Loan.....	10,746 71	8,063 00	6,400 00	1,663 00	2,476 04	2,476 04	.....	10 00	8
9	Pleasantville—Mutual.....	33,681 40	22,627 00	6,600 00	†16,027 00	3,866 37	2,012 74	6,853 63	.....	9
BERGEN COUNTY.										
10	Allendale—Orvil.....	12,270 12	4,250 00	3,200 00	1,050 00	7,780 82	7,780 82	.....	.....	10
11	Bogota—Building and Loan.....	11,531 00	747 00	85 00	662 00	2,488 79	2,488 79	.....	8,103 41	11
12	Carlstadt—Mutual.....	53,655 24	43,725 00	36,050 00	{ *3,175 00 } 4,500 00 }	9,336 37	9,336 37	.....	.....	12

\* Second line, other security than stock. † Includes other security than stock only.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Secretary.	Treasurer.	Auditors.	Others.		Total.	Property, real.	Sundries.		
ATLANTIC COUNTY.												
1	Atlantic City—Loan and Building.....	\$1,081 72	\$500 00	\$200 00			\$381 72					
2	Atlantic Coast.....	*556 83	*447 60				84 23	\$5,727 93	\$5,072 34	\$655 59	\$108 26	1
3	Mutual.....	404 00	325 00	50 00	\$25 00		14 00	7 50	7 50		6 97	2
4	People's.....	388 00	240 00	120 00			28 00	156 80	114 05	42 75	86 21	3
5	Egg Harbor—Building and Loan.....	427 46	199 35	66 45				6 75		6 75	41 80	4
6	Hammonton—Loan and Building.....	486 69	320 79	118 75	10 00	85 50	76 16	129 71	1 80	127 91	553 84	5
7	Workingmen's.....	510 00	350 00	75 00	30 00		37 15	2,029 20	1,898 88	185 37	1,420 75	6
8	May's Landing—Building and Loan.....	188 07	100 00	40 00			55 00	361 30	356 45	4 85	2,340 78	7
9	Pleasantville—Mutual.....	319 25	195 00	58 00			48 07	9 60	9 60		2,087 92	8
							71 25	1,868 78	1,868 78		975 39	9
BERGEN COUNTY.												
10	Allendale—Orvil.....	287 30	150 00									
11	Bogota—Building and Loan.....	177 00	120 00	50 00			37 30	2 00		2 00	2,930 95	10
12	Carlstadt—Mutual.....	310 37	199 98	70 02			57 00	14 80	4 80	10 00	535 40	11
							40 37	283 60		283 60	1,821 69	12

\* Partly on account of previous years.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS  
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total disbursements.	LOANS MADE.			CANCELED SHARES.			Borrowed money (bills payable), with interest.	Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.		
BERGEN COUNTY—CON.										
13	Closter—Harrington.....	\$18,592 56	\$30,540 00	\$30,440 00	\$100 00	\$6,904 59	\$6,904 59	.....	\$9,572 62	13
14	East Rutherford—Savings.....	74,478 87	86,305 00	85,050 00	1,255 00	2,921 28	2,921 28	.....	30,780 92	14
15	Englewood—Mutual.....	93,094 74	44,840 74	42,011 18	2,829 56	39,994 60	39,994 60	.....	6,519 17	15
16	Fairlawn—Saddle River.....	7,789 42	5,550 00	5,400 00	150 00	1,986 72	1,986 72	.....	75 75	16
17	Fort Lee—Building and Loan.....	9,031 11	2,730 00	2,300 00	430 00	3,609 41	3,609 41	.....	2,488 70	17
18	Hackensack—Mutual.....	151,833 82	72,523 20	64,098 20	8,430 00	55,470 56	55,470 56	.....	22,585 75	18
19	Hasbrouck Heights—Building and Loan...	22,909 81	14,652 00	14,652 00	.....	7,994 77	7,994 77	.....	.....	19
20	Hillsdale—Progressive.....	1,864 41	.....	.....	.....	1,348 46	1,348 46	.....	.....	20
21	Lodi—Building and Loan.....	17,896 93	8,972 00	3,820 00	152 00	9,085 37	9,085 37	.....	4,740 75	21
22	Midland Park—Franklin.....	8,811 61	2,800 00	2,550 00	250 00	4,312 12	4,312 12	.....	1,483 01	22
23	Oradell—Bergen County.....	60,983 04	19,830 51	17,600 51	2,230 00	31,655 70	31,655 70	.....	8,229 50	23
24	Palisades Park—Co-operative.....	493 22	105 00	.....	105 00	851 82	851 82	.....	.....	24
25	Park Ridge—Eureka.....	22,191 97	15,584 50	14,809 50	775 00	1,846 40	1,846 40	.....	4,341 75	25
26	Washington Township.....	718 85	197 50	175 00	22 50	399 05	399 05	.....	.....	26
27	Ramseys—Building and Loan.....	18,826 10	9,225 00	9,225 00	.....	929 68	929 08	.....	3,436 11	27
28	Ridgefield—Building and Loan.....	38,895 35	17,066 00	15,480 00	1,586 00	18,875 36	18,875 36	.....	2,502 10	28

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS  
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Secretary.	Treasurer.	Auditors.	Others.		Total.	Property, real.	Sundries.		
BERGEN COUNTY—CON.												
13	Closter—Harrington.....	\$275 40	\$198 00	\$10 00	.....	.....	\$67 40	\$1,299 95	\$291 15	\$1,008 80	\$582 63	13
14	East Rutherford—Savings.....	622 41	270 00	90 00	.....	.....	262 41	3,844 26	.....	3,844 26	72 81	14
15	Englewood—Mutual.....	1,412 74	600 00	100 00	.....	\$335 00	377 74	327 49	.....	327 49	4,267 89	15
16	Fairlawn—Saddle River.....	168 50	120 00	.....	.....	.....	49 50	8 05	.....	8 05	764 79	16
17	Fort Lee—Building and Loan.....	*201 00	45 00	*75 00	.....	.....	81 00	2 00	.....	.....	2,004 23	17
18	Hackensack—Mutual.....	1,141 81	500 00	250 00	.....	.....	391 81	107 50	15 00	92 50	7,835 60	18
19	Hasbrouck Heights—Building and Loan.....	267 00	150 00	.....	\$40 00	.....	47 00	26 04	.....	26 04	800 02	19
20	Hillsdale—Progressive.....	15 95	14 20	.....	.....	.....	1 75	.....	.....	.....	790 19	20
21	Lodi—Building and Loan.....	110 25	60 00	.....	.....	.....	50 25	38 56	.....	38 56	483 42	21
22	Midland Park—Franklin.....	192 50	120 00	30 00	.....	.....	42 90	23 58	.....	23 58	141 59	22
23	Oradell—Bergen County.....	479 60	300 00	100 00	.....	.....	79 60	787 73	726 83	60 90	9,144 76	23
24	Palisades Park—Co-operative.....	26 40	12 00	.....	.....	.....	24 40	.....	.....	.....	43 36	24
25	Park Ridge—Eureka.....	252 40	157 50	40 00	.....	.....	54 90	666 92	9 30	637 62	1,133 87	25
26	Washington Township.....	96 20	65 00	21 70	3 00	.....	6 50	26 10	26 10	.....	306 46	26
27	Ramseys—Building and Loan.....	280 63	108 00	50 00	.....	.....	72 63	5 28	.....	5 28	4 36	27
28	Ridgefield—Building and Loan.....	451 89	399 96	.....	.....	.....	51 93	.....	.....	.....	511 19	28

\* Partly on account of previous years.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS  
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total disbursements.	LOANS MADE.			CANCELED SHARES.			Borrowed money (bills payable), with interest.	Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.		
BERGEN COUNTY—Con.										
29	Ridgefield Park—Park .....	\$10,208 14	\$9,200 00	\$9,200 00	.....	\$379 51	\$379 51	.....	\$407 50	29
30	Ridgewood—Building and Loan .....	68,756 54	20,901 00	16,030 00	\$4,871 00	41,750 63	41,750 63	.....	.....	30
31	Co-operative.....	15,891 81	6,225 00	5,500 00	725 00	7,623 25	7,623 25	.....	1,321 79	31
32	Rutherford—Mutual.....	100,509 71	40,900 00	38,450 00	2,450 00	56,609 98	32,946 68	\$23,663 30	36 67	32
BURLINGTON COUNTY.										
33	Beverly—Building and Loan .....	27,956 81	6,200 00	3,250 00	2,950 00	17,817 13	7,017 13	10,800 00	3,280 35	33
34	Bordentown—Building and Loan.....	28,625 05	20,553 00	14,610 00	{ 500 00 } 5,443 00	6,954 95	6,954 95	.....	.....	34
35	Burlington—City .....	32,136 16	10,150 00	9,200 00	950 00	21,643 99	8,157 01	13,486 96	.....	35
36	Farmers' and Mechanics' .....	37,534 61	15,335 00	14,535 00	800 00	21,638 59	7,628 59	14,010 00	.....	36
37	Delanco—Building and Loan.....	11,409 08	8,100 00	7,200 00	900 00	3,061 41	3,061 41	.....	.....	37
38	Florence—Saving Fund.....	16,159 46	8,950 00	6,950 00	2,000 00	6,242 68	6,242 68	.....	.....	38
39	Moorestown—Building and Loan.....	6,317 85	3,950 00	2,150 00	1,800 00	2,166 80	2,166 80	.....	.....	39
40	Workingmen's.....	30,811 96	26,405 00	8,850 00	17,555 00	4,110 41	4,110 41	.....	.....	40

\* Note, first figures.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Secretary.	Treasurer.	Auditors.	Others.		Total.	Property, real.	Sundries.		
BERGEN COUNTY—CON.												
29	Ridgefield Park—Park.....	\$216 13	\$150 00				\$66 13				\$188 79	29
30	Ridgewood—Building and Loan.....	682 65	420 00	\$60 00			202 65	\$122 26	\$123 64	\$298 62	12,978 58	30
31	Co-operative.....	168 25	120 00				48 25	53 52	16 81	36 71	207 88	31
32	Rutherford—Mutual.....	1,202 79	824 00	276 00	\$60 00	\$129 00	413 79	1,760 27	1,725 17	85 10	3,606 13	32
BURLINGTON COUNTY.												
33	Beverly—Building and Loan.....	846 30	200 00	75 00			71 30	313 03	313 03		669 40	33
34	Bordentown—Building and Loan.....	289 35	148 30	123 30			17 75	827 75	827 75		1,622 55	34
35	Burlington—City.....	265 25	150 00	50 00			65 25	76 92	76 92		4,898 05	35
36	Farmers' and Mechanics'.....	275 20	150 00	75 00			50 20	285 82	285 82		5,780 05	36
37	Delanco—Building and Loan.....	103 00	75 00	15 00			13 00	144 67	144 67		774 00	37
38	Florence—Saving Fund.....	89 00	50 00	25 00			14 00	877 78	877 78		640 48	38
39	Moorestown—Building and Loan.....	201 05	100 00	50 00			51 05				11,387 65	39
40	Workmen's.....	165 70	100 00	30 00			25 70	140 85	140 85		11 62	40

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total disbursements.	LOANS MADE.			CANCELED SHARES.			Borrowed money (bills payable), with interest.	Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.		
BURLINGTON COUNTY—Con.										
41	Mount Holly—Building and Loan.....	\$22,710 63	\$3,867 50	\$3,667 50	\$200 00	\$16,897 37	\$3,278 00	\$8,619 39		41
42	Industry.....	55,869 69	6,237 25	6,187 25	100 00	35,541 82	15,641 82	19,900 00	\$11,344 38	42
43	People's.....	21,258 39	4,189 00	3,995 00	194 00	14,953 18	2,928 33	12,014 75		43
44	New Gretna—Building and Loan.....	6,504 50	4,308 88	2,808 00	1,500 88	1,897 73	1,897 73			44
45	Palmyra—Building and Loan.....	34,335 71	21,690 00	19,100 00	2,590 00	6,102 58	6,102 58		6,804 30	45
46	Pemberton—Building and Loan.....	35,369 92	13,400 00	13,200 00	200 00	17,514 78	8,447 29	9,067 49	2,700 00	46
47	Riverside—Building and Loan.....	29,193 63	22,120 00	13,920 00	8,200 00	5,361 24	5,361 24			47
48	Riverton—Cinnaminson.....	71,593 97	36,500 00	32,300 00	4,200 00	21,831 85	13,358 85	8,472 50	12,602 99	48
CAMDEN COUNTY.										
49	Berlin—Building and Loan.....	12,261 01	8,401 20	7,401 20	1,000 00	3,665 31	3,665 31			49
50	Chesilhurst—Building and Loan.....	1,320 74	800 00	400 00	400 00	490 74	490 74			50
51	Clementon—Building and Loan.....	4,082 12	1,191 71	500 00	691 71	668 18	668 18		1,936 85	51
52	Collingswood—Mutual.....	5,490 08	4,100 00	3,100 00	1,000 00	1,267 66	1,267 66			52
53	Gloucester City—United.....	31,303 75	19,100 00	19,100 00		9,030 26	2,298 76	6,731 50	2,565 00	53
54	Improvement.....	40,628 87	31,200 00	23,200 00	8,000 00	8,332 59	8,332 59			54

Co-OPERATIVE BUILDING AND LOAN ASSOCIATIONS. 465

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS  
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Secretary.	Treasurer.	Auditors.	Others.		Total.	Property, real.	Sundries.		
<b>BURLINGTON COUNTY—CON.</b>												
41	Mount Holly—Building and Loan.....	\$350 00	\$175 00	\$125 00	.....	\$25 00	\$25 00	\$1,595 76	\$1,324 22	\$271 54	\$360 42	41
42	Industry.....	482 86	200 00	150 00	.....	45 00	37 86	2,263 88	1,572 35	691 53	20 15	42
43	People's.....	311 00	125 00	125 00	\$5 00	35 00	21 00	1,805 26	1,685 45	119 81	745 89	43
44	New Gretna—Building and Loan.....	102 06	35 00	30 00	.....	.....	37 06	195 83	195 83	.....	63 87	44
45	Palmyra—Building and Loan.....	194 08	150 00	.....	.....	.....	44 08	44 75	.....	44 75	2,070 92	45
46	Pemberton—Building and Loan.....	432 10	300 00	70 00	.....	12 00	50 10	1,323 04	1,124 23	198 81	1,116 07	46
47	Riverside—Building and Loan.....	569 47	300 00	200 00	.....	.....	69 47	1,142 92	60 70	1,082 22	16,253 60	47
48	Riverton—Cinnaminson.....	645 18	400 00	150 00	.....	.....	95 18	14 45	14 45	.....	77 91	48
<b>CAMDEN COUNTY.</b>												
49	Berlin—Building and Loan.....	170 50	75 00	48 00	.....	.....	47 50	24 00	6 00	4 00	3,320 32	49
50	Chesilhurst—Building and Loan.....	30 00	20 00	.....	.....	.....	10 00	.....	.....	.....	533 42	50
51	Clementon—Building and Loan.....	65 00	50 00	10 00	.....	.....	5 00	220 33	7 50	212 83	167 96	51
52	Collingswood—Mutual.....	122 42	30 00	20 00	.....	.....	72 42	.....	.....	.....	3,447 42	52
53	Gloucester City—United.....	279 50	175 00	50 00	.....	.....	54 50	323 99	303 09	25 90	323 47	53
54	Improvement.....	417 00	250 00	100 00	.....	.....	97 80	618 45	206 58	41 90	2,792 39	54

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total disbursements.	LOANS MADE.			CANCELED SHARES.			Borrowed money (bills payable), with interest.	Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.		
<b>CAMDEN COUNTY—Con.</b>										
55	Haddonfield—Mutual.....	\$16,435 36	\$45,450 00	\$30,950 00	\$24,500 00	\$55,428 87	\$39,428 87	\$16,000 00	.....	55
56	Lindenwold—United Towns.....	41,643 43	31,900 00	25,800 00	6,100 00	9,177 64	9,177 64	.....	.....	56
57	Magnolia—Mutual.....	33,227 54	21,750 00	18,250 00	3,500 00	8,601 75	8,601 75	.....	.....	57
58	Merchantville—Building and Loan.....	86,299 65	56,500 00	44,800 00	11,700 00	23,312 19	19,073 86	9,233 33	.....	58
59	Camden City—Artisans'.....	129,902 35	77,300 00	69,700 00	7,600 00	48,925 64	17,617 29	31,308 35	\$11,616 46	59
60	Bishop Bayley.....	78,411 01	38,737 35	35,642 33	3,095 02	32,545 75	6,681 76	25,860 99	597 61	60
61	Brotherhood.....	9,100 74	6,647 35	6,182 35	465 00	2,335 14	2,335 14	.....	.....	61
62	Camden.....	72,469 18	19,900 00	15,800 00	4,100 00	50,401 44	5,574 23	44,527 21	.....	62
63	City.....	69,669 21	31,880 27	26,162 00	5,718 27	36,049 00	36,049 00	.....	.....	63
64	Economy.....	114,166 01	75,558 00	55,558 00	20,000 00	36,674 74	22,474 74	14,200 00	.....	64
65	Excelsior.....	21,070 63	11,450 00	7,250 00	4,200 00	7,498 76	7,097 34	401 42	1,115 67	65
67	Franklin.....	114,865 84	42,870 00	32,550 00	10,320 00	68,694 35	54,028 23	14,665 12	.....	67
68	German.....	47,862 68	25,175 00	24,700 00	1,475 00	20,066 90	14,768 02	5,298 88	.....	68
69	Guarantee.....	39,608 36	23,250 00	20,000 00	3,250 00	11,412 48	11,412 48	.....	3,695 78	69
70	Kosciuszko.....	1,869 00	1,750 00	1,000 00	750 00	85 00	85 00	.....	.....	70
71	Homestead.....	43,943 24	10,400 00	9,600 00	800 00	28,656 58	20,104 15	8,551 43	2,006 33	71

TABLE 5b--LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY--DISBURSEMENTS  
FOR YEAR--Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Secretary.	Treasurer.	Auditors.	Others.		Total.	Property, real.	Sundries.		
	CAMDEN COUNTY--CON.											
55	Haddonfield--Mutual.....	\$842 20	\$540 00	\$225 00		\$25 00	\$52 20	\$4,714 29	\$4,697 34	\$16 95	\$20,308 50	55
56	Lindenwood--United Towns.....	200 75	150 00	31 50			19 25	365 04	11 00	354 04	2,432 18	56
57	Magnolia--Mutual.....	302 70	161 80	80 90			60 00	2,573 19	2,566 69	6 50	11,214 86	57
58	Merchantville--Building and Loan.....	891 30	500 00	200 00		75 00	116 30	596 16		596 16	3,074 56	58
59	Camden City--Artisans'.....	1,071 05	400 00	150 00	45 00	376 00	100 05	989 20	714 20	275 00	*	59
60	Bishop Bayley.....	700 00	500 00	150 00			50 00	830 80	627 59	202 71	*	60
61	Brotherhood.....	108 50	50 00	25 00			33 50	9 75		9 75	18 12	61
62	Camden.....	748 70	325 00	150 00	45 00	100 00	128 70	1,419 04	1,419 04		207 95	62
63	City.....	634 83	414 20	186 00	15 00		55 63	1,105 11	859 69	245 42	9,921 89	63
64	Economy.....	801 35	500 00	100 00	20 00	125 00	56 35	1,136 92	649 65	487 27	283 18	64
66	Excelsior.....	510 00	250 00	100 00	10 00	56 00	94 00	496 20	847 55	148 65	1,898 25	66
67	Franklin.....	917 72	682 40	150 00	15 00		120 32	1,883 77	1,751 61	132 16	23,721 64	67
68	German.....	347 65	200 00	50 00			79 65	773 11	746 11	27 00	9,233 48	68
69	Guarantee.....	633 63	300 00	150 00	15 00	50 00	118 63	616 47	86 78	529 69	6,976 21	69
70	Kosciuszko.....	84 00					84 00				49 97	70
71	Homestead.....	447 82	252 57	100 00	30 00		65 25	2,433 51	2,433 51		869 53	71

\* Treasury overdrawn.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS  
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total disbursements.	LOANS MADE.			CANCELED SHARES			Borrowed money (bills payable), with interest.	Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.		
CAMDEN COUNTY—CON.										
73	Camden City—Mechanics' & Work'men's.	\$91,853 69	\$45,100 00	\$43,700 00	\$1,400 00	\$38,850 50	\$26,490 42	\$12,360 08	73	
74	Mutual.....	49,351 09	20,555 00	20,285 00	570 00	26,679 17	26,679 17		74	
77	North Camden.....	88,329 30	56,050 00	*	*	29,690 43	18,490 43	\$1,007 50	77	
78	People's.....	96,810 99	46,950 00	44,250 00	2,700 00	85,895 55	14,684 68	20,710 90	78	
79	Provident.....	19,699 09	8,650 00	6,600 00	2,050 00	9,180 71	9,180 71	1,105 71	79	
80	South Camden.....	12,478 91	11,036 00	10,200 00	836 00	1,154 16	1,154 16	176 25	80	
81	South Ward.....	51,894 11	22,500 00	19,900 00	2,600 00	27,792 66	14,448 49	13,844 17	81	
83	Stockton.....	45,854 54	32,105 00	29,800 00	2,805 00	11,216 52	11,216 52		83	
CAPE MAY COUNTY.										
84	Avalon City—Building and Loan.....	27,751 87	22,300 00	20,000 00	2,300 00	2,954 15	2,954 15		84	
85	Cape May City—Saving Fund.....	34,070 57	23,025 00	21,700 00	1,325 00	10,631 65	3,931 65	6,700 00	85	
86	Cape May C. H.—Mechanics'.....	30,572 68	19,723 95	16,719 50	3,004 45	10,393 14	2,761 14	7,632 00	86	
87	Dennisville—Loan and Building.....	7,430 93	5,260 00	5,280 00	80 00	1,281 57	81 57	1,200 00	87	
88	Ocean City—Building and Loan.....	11,200 27	3,265 00	3,265 00		7,778 06	7,778 06	354 60	88	

\* Not reported separately.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS  
FOR YEAR—Continued

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Secretary.	Treasurer.	Auditors.	Others.		Total.	Property, real.	Sundries.		
CAMDEN COUNTY—Con.												
73	Camden City—Mechanics' & Work'men's.	\$739 95	\$475 70	\$150 00	\$30 00	\$25 00	\$59 25	\$7,163 24	\$6,650 02	\$506 82	\$9,461 89	73
74	Mutual .....	704 50	300 00	150 00	15 00	150 00	89 50	1,112 42	560 27	552 15	5,416 89	74
77	North Camden.....	897 14	500 00	150 00	20 00	125 00	102 14	684 23	684 23	.....	3,708 57	77
78	People's.....	821 51	427 51	200 00	60 00	50 00	84 00	13,643 93	13,643 93	.....	3,990 56	78
79	Provident.....	195 15	100 00	50 00	.....	.....	45 15	567 52	567 52	.....	38 40	79
80	South Camden.....	112 50	75 00	.....	.....	.....	37 50	.....	.....	.....	661 53	80
81	South Ward.....	596 40	300 00	125 00	30 00	50 00	91 40	505 05	491 05	14 00	7,025 87	81
83	Stockton.....	388 97	200 00	100 00	.....	.....	88 97	1,644 05.	1,887 03	257 02	2,103 69	83
CAPE MAY COUNTY.												
84	Avalon City—Building and Loan.....	282 20	230 20	.....	.....	.....	52 00	2,215 52	2,190 52	25 00	2,115 88	84
85	Cape May City—Saving Fund.....	223 50	100 00	100 00	.....	.....	23 50	190 42	187 03	3 39	1,072 10	85
86	Cape May C. H.—Mechanics'.....	238 97	120 00	90 00	.....	.....	28 97	216 62	.....	216 62	6,112 71	86
87	Dennisville—Loan and Building.....	87 00	50 00	25 00	.....	.....	12 00	447 76	423 21	24 55	1,261 04	87
83	Ocean City—Building and Loan.....	156 75	100 00	23 25	.....	.....	33 50	.....	.....	.....	354 44	88

TABLE 5b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS  
FOR YEAR-Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total disbursements.	LOANS MADE.			CANCELED SHARES.			Borrowed money (bills payable), with interest.	Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.		
CAPE MAY COUNTY-CON.										
89	Sea Isle City-Building and Loan.....	\$5,245 30	\$3,840 00	\$3,840 00		\$723 64	\$723 64		\$609 30	89
90	South Seaville-Loan and Building.....	6,068 31	3,040 00	2,700 00	\$340 00	2,646 55	1,429 69	\$1,216 86		90
91	Tuckahoe-Building and Loan.....	9,485 65				5,901 36	2,167 39	3,743 97	1,437 60	91
CUMBERLAND COUNTY.										
92	Bridgeton-Merchants'.....	67,978 93	401 39	401 39		51,036 83	24,464 79	26,572 04		92
93	Savings.....	77,611 16	24,200 00	22,200 00	2,000 00	45,166 90	26,840 90	21,316 00		93
94	Millville-Columbian.....	22,360 91	15,650 00	14,850 00	800 00	5,391 27	5,391 27		428 26	94
95	Hope.....	61,127 96	33,600 00	31,300 00	2,300 00	25,051 12	13,594 62	6,456 50		95
96	Institute.....	43,921 36	12,600 00	12,550 00	50 00	29,313 71	14,918 71	14,400 00		96
97	Security.....	61,401 00	35,300 00	35,100 00	200 00	23,873 32	14,967 32	8,906 00		97
98	Vineland-Mechanics'.....	71,220 01	51,917 00	48,064 00	3,853 00	9,335 02	9,333 54	1 48	5,617 36	98

TABLE 5b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS FOR YEAR-Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Secretary.	Treasurer.	Auditors.	Others.		Total.	Property, real.	Sundries.		
CAPE MAY COUNTY-CON.												
89	Sea Isle City—Building and Loan.....	\$72 36	\$50 00	\$12 00			\$10 36					
90	South Seaville—Loan and Building.....	109 65	50 00	25 00			24 65				\$329 19	89
91	Tuckahoe—Building and Loan.....	94 00	50 00	20 00	\$10 00		18 00	2,052 69	2,052 69		851 15	90
					6 00						80 83	91
CUMBERLAND COUNTY.												
92	Bridgeton—Merchants'.....	881 76	500 00	125 00			108 76	15,658 95	*11,835 11	\$3,823 84	458 15	92
93	Savings.....	705 10	500 00	125 00		\$148 00	80 10	4,549 16	21 25	4,527 91	2,006 96	93
94	Millville—Columbian.....	187 00	60 00	30 00	3 00	80 00	14 00	704 88	704 88		1,408 47	94
95	Hope.....	365 92	145 11	72 56	20 00	107 00	21 25	2,110 92	2,108 04		63 12	95
96	Institute.....	170 50	40 00	25 00	120 00	70 00	15 50	1,837 15	1,829 25	7 60	216 13	96
97	Security.....	248 25	75 00	40 00	29 00	97 00	16 25	1,979 43	1,973 13	6 80	155 19	97
98	Vineland—Mechanics'.....	885 20	408 50	100 00	25 00	160 00	191 70	3,465 53	2,505 03	960 40	6,831 58	98

\* Inclusive of foreclosure purchases. † Two years.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total disbursements.	LOANS MADE.			CANCELED SHARES.			Borrowed money (bills payable), with interest.	Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.		
ESSEX COUNTY.										
99	Belleville—Building and Loan.....	\$33,907 30	\$19,435 25	\$18,723 70	\$711 55	\$13,940 54	\$7,940 54	\$6,000 00	.....	99
100	Home.....	17,852 37	14,500 00	14,500 00	.....	2,938 63	2,938 63	.....	.....	100
101	Bloomfield—Building and Loan.....	40,997 66	17,579 18	16,872 50	706 68	15,199 06	13,829 06	1,370 00	\$7,460 41	101
102	Essex County.....	142,512 56	56,415 04	50,073 54	6,341 50	85,029 46	46,429 46	38,600 00	.....	102
103	Caldwell—Building and Loan.....	9,618 48	7,225 00	7,225 00	.....	1,668 70	1,668 70	.....	600 00	103
104	East Orange—Building and Loan.....	128,812 27	68,049 87	46,713 87	16,336 00	58,932 57	58,932 57	.....	.....	104
105	Franklin—Building and Loan.....	35,648 74	9,503 30	6,896 50	{ *1,000 00 }	25,593 12	25,593 12	.....	.....	105
106	Irvington—Building and Loan.....	33,193 76	23,979 50	20,379 50	1,606 80 }	8,380 07	8,380 07	501 04	.....	106
107	Montclair—Building and Loan.....	229,381 58	151,246 10	92,420 10	{ †81,450 00 }	66,615 37	66,615 37	9,528 58	.....	107
108	Orange—Building and Loan.....	39,144 41	31,723 86	30,120 06	1,603 80	6,075 87	6,075 87	.....	.....	108
109	Orange Valley—Building and Loan.....	20,835 61	9,150 00	8,650 00	500 00	10,385 14	10,385 14	.....	.....	109
110	South Orange—Building and Loan.....	52,348 59	17,463 50	17,258 50	205 00	9,266 47	9,266 47	25,902 12	.....	110
111	Vailsburg—Building and Loan.....	37,304 85	21,547 50	20,300 00	1,247 50	10,220 95	10,220 95	5,200 00	.....	111

\*Notes, first figures. †Sinking fund account, first figures.

TABLE 5b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS  
FOR YEAR-Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Other current expenses than salaries.	ALL OTHER EXPENDITURES.				Office number.
			Secretary.	Treasurer.	Auditors.	Others.		Total.	Property, real.	Sundries.	Cash on hand.	
ESSEX COUNTY.												
99	Belleville—Building and Loan.....	\$381 72	\$175 00	\$100 00	.....	\$12 70	\$94 02	\$149 79	\$79 29	\$70 50	\$3,994 26	99
100	Home.....	305 39	100 00	.....	.....	.....	205 39	108 35	49 55	58 80	634 62	100
101	Bloomfield—Building and Loan.....	703 19	325 00	200 00	.....	24 00	154 19	55 82	22 50	33 32	67 10	101
102	Essex County.....	716 86	205 80	246 95	.....	.....	264 11	361 20	\$21 28	29 92	6 66	102
103	Caldwell—Building and Loan.....	124 78	60 00	25 00	.....	22 00	17 78	.....	.....	.....	1,750 37	103
104	East Orange—Building and Loan.....	1,035 42	500 00	300 00	.....	.....	236 42	793 41	393 33	400 06	{ *22,000 00 7,063 87 }	104
105	Franklin—Building and Loan.....	510 07	200 00	125 00	.....	88 00	102 07	87 25	37 25	.....	932 75	105
106	Irvington—Building and Loan.....	292 15	125 00	75 00	.....	24 00	68 15	41 00	41 00	.....	6,128 10	106
107	Montclair—Building and Loan.....	1,755 75	975 00	375 00	.....	.....	465 75	235 78	.....	235 78	15,507 43	107
108	Orange—Building and Loan.....	731 23	400 00	100 00	.....	.....	231 23	613 45	613 45	.....	{ *15,000 00 10,239 80 }	108
109	Orange Valley—Building and Loan.....	691 65	300 00	125 00	\$175 90	.....	90 75	608 82	112 80	496 02	6,479 15	109
110	South Orange—Building and Loan.....	215 80	150 00	24 00	.....	.....	41 80	70	.....	70	89 57	110
111	Vailsburg—Building and Loan.....	306 24	175 00	60 00	.....	.....	71 24	30 16	30 16	.....	18 56	111

\* First figures, certificates of deposit on interest.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total disbursements.	LOANS MADE.			CANCELED SHARES.			Borrowed money (bills payable), with interest.	Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.		
ESSEX COUNTY—CON.										
112	Newark—Etna .....	\$80,294 48	\$13,355 00	\$11,500 00	\$1,855 00	\$9,668 35	\$9,668 35		\$56,650 71	112
114	Beneficial .....	13,996 51	5,600 00	5,600 00		5,897 96	5,897 96		2,200 00	114
115	Casino .....	29,418 89	13,147 34	12,100 00	*92 34 955 00	6,001 50	6,001 50		9,779 89	115
116	Central .....	20,944 58	5,500 00		†5,000 00	14,699 00	899 00	\$13,800 00	200 00	116
118	Citizens' .....	21,078 35	9,400 00	8,600 00	800 00	6,178 00	6,178 00		5,000 00	118
119	Clinton Hill .....	7,943 28	4,805 00	4,400 00	405 00	559 00	559 00		2,457 75	119
120	Commonwealth .....	22,457 98	8,760 00	7,900 00	860 00	4,327 37	4,327 37		9,154 25	120
121	Court House .....	4,137 72	230 00		230 00	2,217 00	2,217 00		1,600 00	121
122	Eighth Ward .....	193,383 72	122,500 00	75,147 04	*45,000 00 2,353 06	69,373 26	69,373 26			122
123	Enterprise .....	72,927 65	46,119 70	44,323 00	1,796 70	15,538 40	6,488 40	9,050 00	10,593 00	123
124	Equitable .....	2,244 79	669 78		669 78	479 63	479 63		1,050 63	124
126	Excelsior .....	69,023 88	45,447 67	16,400 00	29,047 68	9,500 00	9,400 00	100 00	10,332 00	126
127	Fireside .....	47,361 57	28,362 00	25,755 00	2,607 00	18,394 86	18,394 86			127
128	First Italian .....	10,439 88	520 00		520 00	2,545 42	2,545 42		7,068 09	128

\* Bills receivable, temporary loans, first figures. † To building associations, first figures.

TABLE 5b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS FOR YEAR-Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Other current expenses than salaries.	ALL OTHER EXPENDITURES			Cash on hand.	Office number.
			Secretary.	Treasurer.	Auditors.	Others.		Total.	Property, real.	Sundries.		
ESSEX COUNTY-CON.												
112	Newark-Etna.....	\$388 80	\$300 00	\$50 00			\$88 30	\$237 12	\$237 12			
114	Beneficial.....	242 90	100 00	60 00			67 90	55 65	55 65		\$1,085 45	112
115	Casino.....	244 10	100 00	50 00		\$15 00					3,746 75	114
116	Central.....	197 90	100 00	50 00		25 00	69 10	241 06	241 06		335 58	115
118	Citizens'.....	500 85	200 00	100 00			47 90	347 68	347 68		1,264 37	116
119	Clinton Hill.....	121 53					200 35				2,187 40	118
120	Commonwealth.....	216 36	125 00	50 00			121 53				293 10	119
121	Court House.....	90 72	41 35	10 40			41 35				1,072 54	120
122	Eighth Ward.....	1,341 85	500 00	400 00			38 97				1,959 89	121
123	Enterprise.....	613 95	300 00	175 00		\$30 00	58 95	168 51	168 51		3,652 14	122
124	Equitable.....	44 75	83 00				11 75	62 60	62 60		6,025 35	123
126	Excelsior.....	572 53	350 00	150 00			72 53				21 98	124
127	Fireside.....	425 65	250 00	100 00			75 65				11,214 98	126
128	First Italian.....	172 00	120 00			34 50	17 50	3,171 67	3,171 67		484 25	127
								179 05			1,380 28	128
								184 37	80 80	\$179 06		
									103 57			

TABLE 5b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS  
FOR YEAR-Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total disbursements.	LOANS MADE.			CANCELED SHARES.			Borrowed money (bills payable), with interest.	Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.		
ESSEX COUNTY-Con.										
129	Newark-Five Per Cent.....	\$3,789 56	\$2,415 00	\$1,800 00	\$615 00	\$1,860 56	\$1,360 56	.....	.....	129
130	Fourteenth Ward.....	844,391 07	181,245 22	107,645 22	23,600 00	160,823 27	160,823 27	.....	\$46,565 68	130
131	Fraternal.....	69,958 66	82,680 00	29,900 00	2,780 00	27,352 31	27,352 31	.....	8,741 64	131
132	German.....	28,727 04	18,750 00	18,400 00	350 00	9,320 00	9,320 00	.....	.....	132
133	Grand.....	28,526 84	14,550 00	18,900 00	650 00	6,644 00	6,644 00	.....	2,071 09	133
134	Hearthstone.....	54,666 61	85,805 58	84,392 75	1,412 83	15,325 71	15,325 71	.....	2,116 73	134
135	Improved.....	24,897 51	20,105 00	18,900 00	1,205 00	3,870 00	3,870 00	.....	598 91	135
136	Home.....	23,571 00	3,555 91	1,755 91	1,800 00	8,436 87	8,436 87	.....	11,027 48	136
137	Howard.....	91,074 97	16,142 50	14,459 50	1,683 00	72,902 17	25,876 67	\$47,025 50	.....	137
138	Junior Order.....	17,137 72	8,200 00	8,200 00	.....	358 00	358 00	.....	8,199 00	138
139	Knights of Pythias.....	94,448 73	61,880 00	39,800 00	{ *11,000 00 }	27,075 90	27,075 90	.....	4,500 00	139
140	Lincoln.....	48,218 06	23,035 00	18,500 00	{ 11,030 00 }	17,609 54	17,609 54	.....	7,019 17	140
141	Mechanics'.....	42,264 02	5,690 00	5,200 00	490 00	5,557 92	5,557 92	.....	26,464 52	141
143	Mercer.....	85,906 70	21,925 00	21,000 00	925 00	12,799 00	12,799 00	.....	.....	143

\*Call loans, first figures.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS  
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Other current expenses than salaries.	ALL OTHER EXPENDITURES.				Office number.
			Secretary.	Treasurer.	Auditors.	Others.		Total.	Property, real.	Sundries.	Cash on hand.	
ESSEX COUNTY—Con.												
129	Newark—Five Per Cent.....	\$14 00	\$10 00				\$4 00				\$1,167 55	129
130	Fourteenth Ward.....	1,343 78	650 00	\$350 00			343 78	\$4,413 12	\$3,530 47	\$882 65	32,118 85	130
131	Fraternal.....	640 95	300 00	175 00	\$15 00	\$50 00	100 95	543 76	389 09	154 67	4,814 16	131
132	German.....	637 04	350 00	150 00			157 04				11,868 10	132
133	Graud.....	261 25	150 00	75 00			36 25				1,716 60	133
134	Hearthstone.....	507 77	300 00	100 00			107 77	910 82	902 82	8 00	746 25	134
135	Improved.....	323 60	150 00	50 00		25 00	98 60				607 07	135
136	Home.....	408 45	250 00	100 00			58 45	142 29	142 29		199 53	136
137	Howard.....	891 20	350 00	200 00	30 00	50 00	261 20	1,139 10	1,099 10	40 00	15,032 25	137
138	Junior Order.....	380 72	66 51	27 18		75	236 28				671 89	138
139	Knights of Pythias.....	1,042 83	600 00	250 00	15 00		177 83				10,767 80	139
140	Lincoln.....	453 65	275 00	100 00		25 00	53 65	95 70	95 70		2,945 71	140
141	Mechanics.....	409 70	200 00	100 00			109 70	4,141 86	2,815 83	1,326 05	9,891 54	141
143	Mercer.....	439 00	250 00	100 00		30 00	59 00	743 70	455 69	288 01	3,334 20	143

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS  
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total disbursements.	LOANS MADE.			CANCELED SHARES.			Borrowed money (bills payable), with interest.	Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.		
ESSEX COUNTY—Con.										
145	Newark—Modern.....	\$54,192 21	\$21,866 00	\$20,081 00	\$1,785 00	\$8,582 96	\$8,582 96		\$28,554 10	145
146	Mutual.....	216 842 05	83,525 00	78,500 00	5,025 00	126,030 29	34,430 29	\$91,600 00	5,000 00	146
147	Mutual Land.....	9,674 25				76 44	76 42		3,981 06	147
149	Newark.....	42,773 87	22,300 00	18,500 00	3,800 00	8,750 02	8,750 02		11,199 20	149
150	New Jersey.....	26,954 23	20,430 00	19,000 00	1,430 00	3,208 50			2,474 84	150
151	Norfolk.....	36,199 55	18,370 00	17,600 00	1,270 00	6,762 59	6,762 59		10,030 20	151
152	North End.....	16,727 73	11,679 47	11,550 00	129 47	2,698 86	2,698 86		1,900 00	152
153	Northwestern.....	32,139 86	22,099 75	20,629 75	1,470 00	5,236 85	5,236 85		4,500 00	153
154	Passaic.....	44,575 34	3,425 00	3,300 00	125 00	6,084 80	6,084 80		34,416 95	154
155	People's.....	7,324 22	4,485 50	2,400 00	2,085 50	2,022 66	2,022 66		535 83	155
156	Phoenix.....	57,158 94	40,975 00	24,000 00	{ *10,500 00 } 6,475 00	10,480 00	10,480 00		4,500 00	156
157	Progress.....	70,315 72	37,910 00	37,472 00	438 00	579 25	579 25		26,194 02	157
158	Protection.....	102,456 60	78,934 89	68,359 39	5,575 00	18,484 09	18,484 09			158
159	Prudential.....	7,984 28	6,006 00	5,918 00	88 00	1,721 95	1,721 95		63 33	159
160	Reliable.....	90,008 18	50,371 16	47,408 25	{ †500 00 } 2,482 91	7,217 71	7,217 71		31,684 13	160

\* Call loans, first figures. † Other securities, first figures.

TABLE 5b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS FOR YEAR-Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Secretary.	Treasurer.	Auditors.	Others.		Total.	Property, real.	Sundries.		
ESSEX COUNTY-CON.												
145	Newark--Modern.....											
146	Mutual.....	\$189 15	\$125 00	\$25 00		\$39 15						
147	Mutual Land.....	1,215 45	600 00	300 00		115 45					\$27 84	145
149	Newark.....	395 77	48 00	25 00	\$300 00	333 77	\$1,071 81	\$1,071 81			16 64	146
150	New Jersey.....	361 06	250 00	25 00		86 05	5,221 50	4,149 47	\$1,072 03		2,492 51	149
		345 65	200 00	75 00		70 65	163 10	163 10			6,188 86	150
151	Norfolk.....	382 76	225 00	75 00		82 76	495 24	410 29	84 95			
152	North End.....	411 90	150 00	100 00		95 90						
153	Northwestern.....	263 25	125 00	75 00	66 00	54 00			54 00		5,062 54	151
154	Passaic.....	433 95	262 50	85 00	12 00	51 25	87 50	37 50			170 28	152
155	People's.....	169 93	100 00	25 00	21 25	65 20	40 00	40 00			3,673 75	153
						44 93	234 64	234 64			4 20	154
156	Phoenix.....	931 52	400 00	200 00		256 52	110 80		110 80		364 37	155
157	Progress.....	703 15	450 00	150 00	75 00	272 42		272 42				
158	Protection.....	888 88	300 00	250 00	\$15 00	103 15	*2,929 30		*2,929 30		3,474 50	155
159	Prudential.....	189 00	180 00	50 00	200 00	123 88	9,148 74	8,846 66	302 08		2,979 71	157
160	Reliable.....	565 57	250 00	175 00		3 00					64 92	159
					81 25	59 32	169 61	169 61			1,282 87	160

\* Life insurance.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total disbursements.	LOANS MADE.			CANCELED SHARES.			Borrowed money (bills payable), with interest.	Office number.
			Total.	Bond and mortgage.	Stock (bills paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.		
	ESSEX COUNTY—Con.									
162	Newark—Roseville.....	\$95,178 64	\$53,660 00	\$46,480 00	*\$16,990 00	\$30,892 78	\$30,892 78		162	
163	Savings.....	96,880 27	56,666 54	37,120 93	190 00	37,065 38	37,065 38		163	
164	Security.....	119,770 49	12,235 00	10,800 00	*3,300 00	61,764 73	10,564 73	\$51,200 00	\$42,631 96	
165	Seventh Ward.....	25,433 57	19,800 00	15,650 00	1,435 00	5,834 32	5,834 32		500 00	
166	Springfield.....	12,556 57	7,180 00	6,135 00	†2,559 00	2,112 12	2,112 12		8,454 65	
167	State.....	46,805 71	35,675 30	32,994 30	1,800 00	10,112 00	10,112 00			
168	Standard.....	167,612 32	30,790 88	16,895 88	2,681 00	183,306 98	53,044 65	80,262 33		
169	Tenth Ward.....	84,541 23	60,845 00	36,300 00	†12,000 00	18,532 63	18,532 63			
170	Teutonia.....	37,224 28	17,490 00	15,000 00	1,895 00	13,757 69	13,757 69		2,751 74	
171	Thirteenth Ward.....	26,302 63	20,413 50	16,951 50	*20,400 00	5,940 00	5,940 00			
172	Union.....	24,241 41	19,250 00	18,850 00	4,145 00	4,261 62	4,261 62		8 50	
173	Uptown.....	27,519 58	12,901 30	11,300 00	2,480 00	2,849 63	2,849 63		11,529 85	

\*Sinking fund loans, first figures; mortgage, stock and call loans. †Call loans, first figures.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS  
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Secretary.	Treasurer.	Auditors.	Others.		Total.	Property, real.	Sundries.		
ESSEX COUNTY—Con.												
162	Newark—Roseville.....	\$625 86	\$350 00	\$100 00	.....	\$24 00	\$151 86	.....	.....	.....	\$986 00	162
163	Savings .....	649 78	300 00	150 00	.....	25 00	174 78	\$2,498 57	\$2,345 74	\$152 83	23,297 23	163
164	Security .....	519 40	300 00	150 00	.....	33 00	36 40	2,619 40	2,619 40	.....	927 45	164
165	Seventh Ward.....	299 25	150 00	50 00	.....	.....	99 25	.....	.....	.....	62 04	165
166	Springfield.....	109 80	75 00	15 00	.....	.....	19 80	.....	.....	.....	8 28	166
167	State .....	617 05	300 00	200 00	.....	.....	117 05	401 36	401 36	.....	5,885 58	167
168	Standard .....	852 46	500 00	125 00	.....	75 00	152 46	2,662 00	2,662 00	.....	6,577 63	168
169	Tenth Ward .....	482 15	287 50	143 75	.....	.....	50 90	4,681 45	4,681 45	.....	6,421 00	169
170	Teutonia.....	359 55	200 00	50 00	.....	50 00	59 55	2,875 30	2,875 30	.....	6,336 58	170
171	Thirteenth Ward .....	449 13	200 00	75 00	.....	60 00	114 13	.....	.....	.....	5,181 76	171
172	Union .....	416 25	250 00	150 00	.....	.....	16 25	305 04	305 04	.....	13,394 60	172
173	Uptown.....	238 80	200 00	.....	.....	.....	38 80	.....	.....	.....	1,235 28	173

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total disbursements.	LOANS MADE.			CANCELED SHARES.			Borrowed money (bills payable), with interest.	Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.		
ESSEX COUNTY—Con.										
174	Newark—Washington.....	\$54,152 35	\$33,995 27	\$28,605 00	\$5,390 27	\$14,426 50	\$14,426 50		\$5,359 78	174
175	West Side.....	112,942 29	50,011 00	46,286 00	3,725 00	24,674 26	24,674 26		36,847 59	175
176	Woodside.....	108,421 75	80,298 40	29,998 40	300 00	66,214 72	32,288 71	\$33,926 01	11,181 45	176
177	Workingmen's.....	15,986 91	6,168 00	4,800 00	1,368 00	6,004 80	6,004 80		3,300 00	177
GLOUCESTER COUNTY.										
178	Clayton—Building.....	20,104 16	11,243 75	10,443 75	800 00	5,620 80	2,150 03	3,470 77	1,915 33	178
179	Glassboro—Loan and Building.....	18,019 16	6,750 00	6,750 00		10,391 84	3,654 98	6,736 86		179
180	Mullica Hill—Loan and Building.....	25,651 86	20,288 52	2,281 91	18,051 61	4,885 15	2,635 15	2,300 00		180
181	Paulsboro—Loan and Building.....	19,859 33	696 50	696 50		13,268 41	8,768 41	4,500 00	5,127 00	181
182	Swedesboro—Loan and Building.....	24,972 89	5,624 75	4,044 75	1,580 00	15,877 03	1,607 03	14,270 00		182
183	Williamstown—Monroe.....	12,126 27	8,600 00	8,350 00	250 00	2,639 80	1,185 12	1,504 68		183
184	Woodbury—Real Estate.....	161,013 49	72,934 00	72,210 00	724 00	67,215 95	47,905 60	19,310 35		184

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS  
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Other current expenses than salaries.	ALL OTHER EXPENDITURES.				Office number.
			Secretary.	Treasurer.	Auditors.	Others.		Total.	Property, real.	Sundries.	Cash on hand.	
ESSEX COUNTY—Con.												
174	Newark—Washington.....	\$370 85	\$250 00	\$100 00			\$20 85					
175	West Side.....	917 43	445 06	148 37		\$36 00	288 00	\$192 01	\$379 17	\$112 84	\$5,663 85	174
176	Woodside.....	643 85	350 00	150 00			143 85	83 83	83 33		393 89	175
177	Workingmen's.....	308 40	150 00	75 00		25 00	58 40	160 71	160 71		160 21	176
											2,227 46	177
GLOUCESTER COUNTY.												
178	Clayton—Building.....	182 75	132 00		\$9 00	12 00	29 75	1,141 53	1,098 39	43 14	147 99	178
179	Glassboro—Loan and Building.....	297 80	150 00	100 00			47 80	580 02	580 02		1,554 50	179
180	Mullica Hill—Loan and Building.....	198 44	100 00	40 00			5 00	394 75	334 75		6,196 66	180
181	Paulsboro—Loan and Building.....	254 76	129 75	64 87		30 14	30 00	512 72	512 72			181
182	Swedesboro—Loan and Building.....	212 50	125 00	50 00			37 50	3,358 61	3,182 04	76 57	208 73	182
183	Williamstown—Monroe.....	377 72	150 00	75 00			152 72	508 75	508 75		91 96	183
184	Woodbury—Real Estate.....	2,526 87	1,000 00	500 00	40 00	375 00	611 87	8,836 67	5,149 02	3,187 65	8,700 85	184

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total disbursements.	LOANS MADE			CANCELED SHARES.			Borrowed money (bills payable), with interest.	Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.		
HUDSON COUNTY.										
185	Arlington—Building and Loan .....	\$16,121 18	\$4,125 00	\$4,000 00	\$125 00	\$3,957 20	\$3,957 20	.....	\$7,843 40	185
186	Equity .....	11,163 11	5,700 00	5,200 00	500 00	2,776 76	2,776 76	.....	2,551 50	186
187	Kearny.....	69,368 03	31,814 73	31,535 73	279 00	22,945 10	17,126 03	\$5,819 07	13,650 00	187
188	Bayonne—Building .....	123,465 13	74,168 38	72,368 38	1,800 00	47,801 50	47,801 50	.....	.....	188
189	Centreville.....	114,275 44	85,141 25	79,986 25	5,155 00	24,472 22	24,472 22	.....	3,042 00	189
190	Pamrapo.....	40,718 83	16,250 00	16,250 00	.....	23,193 35	23,193 35	.....	.....	190
191	Harrison—Harrison and Kearny.....	48,643 27	33,000 00	31,400 00	1,600 00	13,925 70	13,925 70	.....	.....	191
192	People's.....	303,833 17	149,242 03	144,642 03	4,600 00	143,785 90	76,469 60	72,316 30	305 15	192
193	Hoboken—Building and Loan .....	149,513 24	89,712 28	80,317 28	9,395 00	56,535 89	56,535 89	.....	2,003 67	193
194	Kearny—Mutual .....	11,529 63	7,705 00	7,680 00	25 00	1,825 33	1,825 33	.....	1,900 00	194
195	Town of Union—Building and Loan.....	87,706 66	55,820 00	49,600 00	6,220 00	30,876 73	30,876 73	.....	.....	195
196	West Hoboken—Palisade.....	34,643 85	26,650 00	25,100 00	1,550 00	6,044 77	6,044 77	.....	1,456 87	196
197	Jersey City—Bergen Mutual.....	43,530 07	17,950 00	.....	{ *16,000 00 1,950 00 }	13,233 75	13,233 75	.....	11,980 00	197
198	Caledonian.....	21,009 29	15,168 00	12,068 00	3,100 00	5,010 73	5,010 73	.....	.....	198

\* Other securities than stock, first figures.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS  
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total current (ordinary) expenses	AMOUNT OF SALARIES PAID.				Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Secretary.	Treasurer.	Auditors.	Others.		Total.	Property, real.	Sundries.		
HUDSON COUNTY.												
185	Arlington—Building and Loan.....	\$195 58	\$60 00	.....	\$15 00	.....	\$120 58	.....	.....	.....	\$548 59	185
186	Equity.....	184 85	82 85	.....	15 00	.....	87 00	.....	.....	.....	2,869 85	186
187	Kearny.....	898 95	875 00	\$250 00	60 00	\$40 00	168 95	\$59 25	.....	\$59 25	6,396 04	187
188	Bayonne—Building.....	1,495 25	600 00	800 00	.....	.....	595 25	.....	.....	.....	40,082 80	188
189	Centreville.....	1,118 80	600 00	240 00	.....	.....	278 80	501 17	\$501 17	.....	26,275 79	189
190	Pamrapo.....	595 24	300 00	75 00	.....	.....	220 24	679 74	591 65	88 09	3,983 15	190
191	Harrison—Harrison and Kearny.....	593 92	250 00	125 00	30 00	74 00	114 92	1,123 65	1,121 29	2 36	177 47	191
192	People's.....	1,994 45	1,000 00	400 00	75 00	109 00	410 45	3,505 64	3,505 64	.....	14,636 66	192
193	Hoboken—Building and Loan.....	901 50	500 00	200 00	30 00	48 00	123 50	359 90	201 93	157 97	*24,968 04	193
194	Kearny—Mutual.....	99 30	30 00	30 00	.....	.....	39 30	.....	.....	.....	96 97	194
195	Town of Union—Building and Loan.....	794 30	400 00	200 00	30 00	.....	164 30	215 63	139 30	76 33	13,035 46	195
196	West Hoboken—Palisade.....	309 15	132 00	50 00	.....	.....	127 15	183 06	180 31	2 75	2,106 58	196
197	Jersey City—Bergen Mutual.....	366 32	250 00	50 00	.....	.....	66 32	.....	.....	.....	151 68	197
198	Caledonian.....	642 69	400 00	80 00	.....	.....	162 69	187 87	310 00	179 77	18,027 04	198

\* Inclusive of savings bank deposits.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total disbursements.	LOANS MADE.			CANCELED SHARES.			Borrowed money (bills payable), with interest	Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.		
HUDSON COUNTY—Con.										
199	Jersey City—Carteret.....	\$95,987 85	\$24,244 88	\$22,399 98	\$1,845 00	\$31,365 56	\$31,365 56		\$39,608 60	199
200	Central.....	88,875 05	32,095 00	29,900 00	2,195 00	6,846 85	6,846 85			200
201	Columbia.....	78,538 85	44,079 91	38,079 91	11,000 00	24,236 93	24,236 93		609 08	201
203	Communipaw.....	17,145 12	5,880 00	5,500 00	880 00	5,940 21	5,940 21		5,053 41	203
204	Crescent.....	112,795 52	671 00		671 00	9,038 19	9,038 19		83,125 65	204
205	Empire.....	7,108 61	2,559 75	2,200 00	359 75	2,028 74	2,028 74		2,277 89	205
206	Enterprise.....	58,262 21	36,716 25	33,581 25	3,135 00	10,656 50	10,656 50		8,270 72	206
207	Erie.....	74,223 40	7,650 00	7,400 00	250 00	2,955 64	2,955 64		58,184 72	207
208	Eureka.....	6,364 88	4,491 00	4,278 00	216 00	1,652 03	1,652 03		50 00	208
209	Excelsior.....	185,814 27	14,001 00	11,871 00	2,130 00	163,675 56	163,865 75	\$369 81	7,030 28	209
210	Fairmount.....	60,869 46	225 00		225 00	2,494 50	2,494 50		67,474 46	210
211	Garfield.....	66,632 21	39,728 35	21,220 00	{ *16,000 00 } 2,507 80	23,865 44	23,865 44			211
212	Greenville.....	209,090 77	16,896 61	16,396 61		120,779 11	14,664 05	106,115 06	58,833 89	212
213	Greenville, No. 2.....	107,739 30	26,933 01	26,933 01		60,966 56	60,966 56		16,863 04	213
214	Greenville United.....	65,321 53	41,239 71	36,135 78	5,103 93	21,437 16	21,437 16			214

\*Other securities than stock, first figures.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS  
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Secretary.	Treasurer.	Auditors.	Others.		Total.	Property, real.	Sundries.		
HUDSON COUNTY—Con.												
199	Jersey City—Carteret .....	\$768 71	\$450 00	\$50 00		\$50 00	\$218 71				\$405 90	199
200	Central .....	438 70	800 00				133 70				5,379 31	200
201	Columbia .....	799 01	500 00	100 00		100 00	99 01	\$8,813 97	\$3,967 08	\$446 89	18,683 10	201
203	Communi-paw .....	271 50	200 00	50 00			21 50				146 02	203
204	Crescent .....	323 50	200 00	56 25	\$15 00		52 25	19,637 18	19,637 18		185 19	204
205	Empire .....	242 73	125 00	33 33			84 40				1,896 21	205
206	Enterprise .....	860 00	500 00	150 00		84 00	126 00	1,758 74	933 47	820 27	11,310 35	206
207	Erie .....	469 49	200 04	100 00			109 45	5,073 55	4,991 59	81 96	597 69	207
208	Eureka .....	168 85	120 00				48 85				65 47	208
209	Excelsior .....	1,107 43	595 84	100 00	25 00	200 00	186 59				15,106 71	209
210	Fairmount .....	675 50	400 00	106 00	15 00	100 00	60 50				1,228 75	210
211	Garfield .....	847 22	450 00	300 00			97 22	2,191 20	721 61	1,469 59	5,164 35	211
212	Greenville .....	2,544 20	1,500 00	400 00			644 20	10,539 96	7,749 70	2,790 26	3,326 42	212
213	Greenville, No. 2 .....	2,691 10	1,200 00	270 00			621 10	883 59	853 59	30 00	8,644 99	213
214	Greenville United .....	1,405 32	600 00	250 00			555 32	1,289 34		1,289 34	8,844 67	214

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS  
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total disbursements.	LOANS MADE.			CANCELED SHARES.			Borrowed money (bills payable), with interest.	Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.		
HUDSON COUNTY—CON.										
215	Jersey City—Highland .....	\$14,192 42	\$2,952 19	\$999 99	\$1,952 20	\$4,689 11	\$4,689 11	.....	\$5,967 65	215
216	Hudson City.....	66,803 78	29,153 00	28,478 00	675 00	24,216 84	24,216 84	.....	12,109 89	216
217	Hudson Mutual.....	21,568 89	11,693 00	11,593 00	100 00	9,400 54	4,000 54	\$5,400 00	.....	217
218	Improved Land.....	18,427 46	7,486 00	6,500 00	986 00	5,555 77	5,555 77	.....	5,182 95	218
219	Industrial.....	124,751 42	27,182 50	21,292 50	5,840 00	95,585 74	39,180 46	56,455 28	.....	219
220	Jersey City.....	43,138 01	8,930 00	8,400 00	530 00	27,173 00	27,173 00	.....	.....	220
221	Lafayette.....	67,260 42	25,715 62	25,715 62	.....	25,160 88	25,160 88	.....	15,612 14	221
222	Lincoln.....	170,887 58	53,524 86	44,073 15	{ *5,000 00 4,451 71 }	108,429 72	40,715 66	67,714 06	5,964 02	222
223	Madison.....	35,384 93	11,485 00	10,600 00	885 00	11,932 20	11,932 20	.....	10,829 51	223
224	Mortgage Bank.....	5,781 82	2,408 76	1,500 00	908 76	1,720 00	1,720 00	.....	1,320 00	224
225	Monticello.....	194,977 31	55,029 82	32,800 00	{ †15,597 32 6,682 50 }	115,223 34	27,966 07	87,257 27	21,100 00	225
226	Montgomery.....	14,088 58	341 00	.....	341 00	11,515 75	11,515 75	.....	1,660 88	226
227	North Hudson.....	78,754 03	14,725 00	12,200 00	2,525 00	52,445 00	52,445 00	.....	9,250 00	227
228	Pavonia.....	42,783 23	8,100 00	7,100 00	1,000 00	13,638 00	13,638 00	.....	20,000 00	228

\*Other securities than stock, first figures.

†Sinking fund and special loans, first figures.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Secretary.	Treasurer.	Auditors.	Others.		Total.	Property, real.	Sundries.		
HUDSON COUNTY—Con.												
215	Jersey City—Highland .....	\$422 50	\$250 00	\$50 00	\$15 00	\$50 00	\$57 50	\$160 97	\$160 97		\$1,889 86	215
216	Hudson City.....	824 00	550 00	100 00		50 00	124 00				9,517 53	216
217	Hudson Mutual.....	475 85	200 00	75 00			250 85				37 10	217
218	Improved Land.....	300 55	180 00	60 00			60 55	2 19	2 19		675 00	218
219	Industrial.....	1,029 33	758 33	150 00			121 00	1,003 85	639 69	\$361 16	9,073 54	219
220	Jersey City.....	1,119 04	500 00	350 00	20 00		249 01	5,915 97	5,915 97		17,533 27	220
221	Lafayette.....	771 78	500 00	100 00			171 78				340 62	221
222	Lincoln.....	1,500 79	900 00	350 00	35 00	43 00	167 79	968 19	702 19	266 00	19,161 45	222
223	Madison.....	501 75	300 00	100 00			101 75	1,136 47	1,136 47		3,108 30	223
224	Mortgage Bank.....	283 06	76 08	40 00			166 98				806 20	224
225	Monticello.....	870 40	650 00	150 00	20 00	50 00	27 40	2,746 75	2,105 42	641 33	29 68	225
226	Montgomery.....	469 75	250 00	75 00	15 00	75 00	54 75	51 20	51 20		1,270 50	226
227	North Hudson.....	1,654 75	814 60	50 00		150 00	640 15	679 28		679 28	14,244 15	227
228	Pavonia.....	1,045 28	450 00	300 00			295 28				2,689 82	228

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total disbursements.	LOANS MADE.			CANCELED SHARES.			Borrowed money (bills payable), with interest.	Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.		
HUDSON COUNTY—CON.										
229	Jersey City—Phoenix.....	\$119,593 77	\$29,800 00	\$6,200 00	{ *19,500 00 4,100 00 }	\$36,526 75	\$36,526 75	.....	\$2,709 58	229
230	Security.....	14,110 82	1,390 00	400 00	990 00	11,759 09	11,789 09	.....	.....	230
231	Star.....	80,059 45	4,800 00	4,800 00	.....	38,359 68	6,824 08	\$31,535 60	36,207 82	231
232	Union.....	31,068 81	8,590 00	5,000 00	8,590 00	16,416 24	16,416 24	.....	5,075 95	232
233	Washington.....	71,105 24	29,580 00	26,400 00	3,130 00	11,046 22	11,046 22	.....	26,811 64	233
234	West Side.....	26,127 58	24,209 00	24,013 00	196 00	1,381 61	1,381 61	.....	192 59	234
HUNTERDON COUNTY.										
235	Flemington—Building and Loan.....	12,120 78	11,836 84	.....	{ *11,056 84 780 00 }	.....	.....	.....	.....	235
236	Lambertville—Centennial.....	68,191 06	27,625 91	24,836 56	2,789 35	17,015 05	15,947 85	1,067 20	18,908 80	236
MERCER COUNTY.										
237	Hightstown—Building and Loan.....	5,809 47	796 00	.....	796 00	4,902 48	4,902 48	.....	.....	237

\*Other securities, first figures.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS  
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Secretary.	Treasurer.	Auditors.	Others.		Total.	Property, real.	Sundries.		
HUDSON COUNTY—CON.												
229	Jersey City—Phoenix.....	\$541 72	\$350 00	\$100 00			\$91 72	\$15 72	\$15 72		\$1,610 50	229
230	Security.....	737 29	399 96	150 00			177 33	193 94	193 94		17,214 37	230
231	Star.....	691 95	450 00	75 00	\$10 00		166 95				184 69	231
232	Union.....	328 84	150 00	75 00			103 84	655 28	67 89	\$587 89	3,781 45	232
233	Washington.....	615 49	300 00	175 00			140 49	3,101 89	2,991 85	110 04	81 99	233
234	West Side.....	344 38	75 00	25 00			244 38				190 20	234
HUNTERDON COUNTY.												
235	Flemington—Building and Loan.....	2 8 00	100 00	100 00		8 00	75 94	75 94			3,539 86	235
236	Lambertville—Centennial.....	625 19	250 00	250 00		\$24 00	102 19	4,020 11	4,020 11		1,238 44	236
MERCER COUNTY.												
237	Hightstown—Building and Loan.....	93 00	50 00	25 00			18 00	17 99	17 99		263 72	237

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS  
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total disbursements.	LOANS MADE.			CANCELED SHARES.			Borrowed money (bills payable), with interest.	Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.		
MERCER COUNTY—Con.										
238	Hopewell—People's.....	\$39,215 93	\$9,098 00	\$3,800 00	\$298 00	\$753 00	\$753 00		\$29,108 44	238
239	Pennington—Building and Loan.....	5,825 77	5,500 00	2,000 00	*8,500 00					239
240	Trenton—Equitable.....	3,084 69	2,000 00	2,000 00		95 00	95 00		525 00	240
MIDDLESEX COUNTY.										
242	Dunellen—Building and Loan.....	15,337 58	9,524 46	5,317 16	4,207 30	4,039 10	4,039 10			242
243	Jamesburg—Mutual.....	51,430 28	17,650 00	15,300 00	2,350 00	31,722 43	17,800 76	\$13,921 67		243
244	South River—Building and Loan.....	14,413 05	13,100 00	11,000 00	2,100 00	1,169 05	1,169 05			244
245	South Amboy—Star.....	66,665 81	39,520 00	37,360 00	2,160 00	24,500 09	24,500 09			245
246	Perth Amboy—Citizens'.....	56,666 55	35,700 00	35,700 00		18,085 09	18,085 09			246
247	Homestead.....	51,707 83	29,987 80	25,867 80	†4,120 00	19,899 83	19,899 83			247
248	New Brunswick—American.....	41,194 88	34,465 00	8,950 00	25,515 00	5,901 81	5,901 81			248
249	Excelsior.....	78,028 03	46,280 00	8,148 00	38,232 00	31,109 93	31,109 93			249
250	Homestead.....	86,121 32	27,700 00	15,600 00	12,100 00	57,574 66	21,224 66	36,350 00		250
251	Merchants'.....	37,651 50	33,050 00	32,850 00	200 00	3,936 75	3,936 75			251
252	People's.....	68,141 97	58,400 00	58,200 00	200 00	8,672 24	8,672 24			252

\* Including notes. † Sinking fund.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Secretary.	Treasurer.	Auditors.	Others.		Total.	Property, real.	Sundries.		
MERCER COUNTY—CON.												
238	Hopewell—People's.....	\$89 33	\$60 00									
239	Pennington—Building and Loan .....	85 00	50 00			\$29 33	\$172 16	\$172 16			\$127 53	238
240	Trenton—Equitable.....	337 75	25 00	\$25 00		10 00	240 77	217 52		\$28 25	1,573 41	239
						312 75	126 94			126 94	407 56	240
MIDDLESEX COUNTY.												
242	Dunellen—Building and Loan.....	316 50	60 00	190 00	\$9 00							
243	Jamesburg—Mutual.....	306 50	150 00	100 00	9 00	57 50	1,457 52	1,457 52			6,028 88	242
244	South River—Building and Loan .....	144 00	120 00			47 50	1,751 35	1,619 98			1,264 53	243
245	South Amboy—Star.....	784 53	300 00	150 00	80 00	24 00				131 37	1,890 46	244
246	Perth Amboy—Citizens'.....	700 06	324 94	199 95	7 50	304 50	1,861 22	1,861 22			*1,266 83	245
247	Homestead.....	1,820 20	500 00	150 00	120 00	167 66	2,173 90	2,173 90			3,252 64	246
248	New Brunswick—American.....	475 00	375 00	100 00	\$66 00	984 20					4,287 83	247
249	Excelsior.....	538 10	400 00				353 07	203 15		149 92	2,102 11	248
250	Homestead.....	815 66	450 00	200 00		149 06					298 67	249
251	Merchants'.....	645 25	450 00	125 00		70 25				3 00	686 35	250
252	People's.....	1,041 73	500 00	200 00		341 73					2,987 03	251
											1,056 97	252

\*Also \$3,000 in savings bank, reserve fund.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS  
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total disbursements.	LOANS MADE.			CANCELED SHARES.			Borrowed money (bills payable), with interest.	Office number.
			Total	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.		
MIDDLESEX COUNTY—Con.										
253	New Brunswick—Provident .....	\$21,225 22	\$14,800 00	\$14,800 00	.....	\$828 00	\$828 00	.....	\$5,205 76	253
254	Security .....	74,864 62	48,445 00	47,400 00	\$1,045 00	23,060 19	23,060 59	.....	2,218 33	254
255	Workingmen's .....	22,132 01	16,394 00	16,394 00	.....	2,004 32	2,004 32	.....	3,277 29	255
MONMOUTH COUNTY.										
256	Asbury Park—Building and Loan .....	181,671 63	90,938 50	89,323 50	1,000 00	22,506 94	11,963 69	\$10,603 25	15,298 81	256
257	Atlantic Highlands—Saving Fund .....	39,644 40	15,590 00	15,100 00	490 00	23,599 06	23,599 06	.....	.....	257
258	Belmar—Building and Loan .....	15,649 54	14,211 75	13,411 75	800 00	1,275 58	1,275 58	.....	.....	258
259	Freehold—Mutual .....	78,928 49	34,200 00	34,200 00	.....	33,432 57	9,638 21	26,794 36	5,118 53	259
260	Keyport—Loan .....	28,591 25	22,670 00	{ *14,945 00 5,850 00 }	1,875 00	5,644 00	5,644 00	.....	.....	260
261	Long Branch—Building and Loan .....	57,312 05	26,932 05	25,912 05	1,020 00	29,506 95	18,806 95	11,200 00	.....	261
262	Manasquan—Squan Village .....	42,828 64	16,000 00	15,500 00	500 00	26,445 29	2,445 29	24,000 00	.....	262
263	Matawan—Building and Loan .....	6,381 12	6,300 00	6,300 00	.....	.....	.....	.....	.....	263
264	Red Bank—Building and Loan .....	62,809 65	34,819 39	23,218 89	11,100 00	19,961 13	19,691 13	.....	6,086 10	264

\* Outside mortgages, first figures.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Other current expenses than salaries.	ALL OTHER EXPENDITURES			Cash on hand.	Office number.
			Secretary.	Treasurer.	Auditors.	Others.		Total.	Property, real.	Sundries.		
MORRIS COUNTY.												
265	Boonton—Building and Loan.....	\$700 51	\$300 00				\$400 51					
266	Dover—Building and Loan.....	547 43	350 00	\$75 00	\$30 00		92 43				\$1,458 86	265
267	Morristown—Building and Loan.....	547 70	150 00	135 00			272 70				218 42	266
											12,921 18	267
OCEAN COUNTY.												
268	Toms River—Dover.....	340 95	100 00				240 95					
269	Tuckerton—Mutual.....	202 63	50 00	100 00	3 00		49 63	\$221 40	\$221 40		1,277 68	268
								607 72	607 72		927 60	269
PASSAIC COUNTY.												
270	Little Falls—Building and Loan.....	208 49	125 00	24 00			59 49	3,648 42	3,648 42		15,214 35	270
271	Passaic—Home.....	171 20	100 00				71 20					
272	Mutual.....	814 70	600 00	100 00			114 70	788 62	22 26	\$766 36	1,754 69	271
273	People's.....	709 46	550 00	50 00			109 46	582 89	72 26	510 14	9,057 68	272
274	Union.....	578 96	350 00	30 00			198 96	75 00		75 00	13,348 95	273
											*8,406 59	274

\*Including deposits in savings or trust company.

TABLE 5b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS  
FOR YEAR-Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total disbursements.	LOANS MADE.			CANCELED SHARES.			Borrowed money (bills payable), with interest.	Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.		
PASSAIC COUNTY-Cont.										
275	Paterson-Celtic.....	\$46,555 84	\$24,131 72	\$21,047 82	\$3,083 90	\$21,862 77	\$17,999 87	\$3,862 90	.....	275
276	Citizens'.....	84,248 55	47,997 35	46,142 35	1,855 00	35,083 59	35,083 59	.....	.....	276
277	Eastside.....	32,042 78	17,270 03	15,155 03	2,115 00	10,638 36	10,638 36	.....	*\$11 55	277
278	German-American.....	61,619 67	25,123 85	23,323 50	1,800 35	12,703 07	12,703 07	.....	23,218 78	278
279	Iron and Silk.....	21,321 04	15,735 00	15,075 00	660 00	5,108 56	2,285 11	2,823 45	.....	279
280	Manchester.....	41,926 25	33,266 44	28,469 05	4,797 39	1,158 48	1,158 48	.....	6,645 28	280
281	Mechanics'.....	83,899 88	50,450 97	41,537 47	8,913 50	27,605 90	21,552 50	6,053 40	4,520 09	281
282	Mutual.....	93,343 18	36,890 00	33,500 00	3,390 00	58,583 69	45,983 69	7,600 00	.....	282
284	People's.....	41,948 32	25,075 00	23,182 00	1,893 00	15,503 41	12,998 00	3,505 41	*12 91	284
285	Provident.....	35,288 55	20,668 18	17,849 80	3,818 38	10,367 31	10,367 31	.....	3,500 00	285
286	Riverside.....	25,167 40	20,467 50	20,317 50	150 00	4,232 72	4,232 72	.....	.....	286
287	South Paterson.....	33,642 39	5,970 00	4,775 00	1,195 00	12,848 72	12,848 72	.....	14,136 80	287
288	Totowa.....	21,561 11	10,542 20	7,537 00	3,005 20	9,327 32	9,327 32	.....	1,000 00	288
289	Union Mutual.....	254,976 09	78,923 00	74,950 00	3,973 00	167,105 30	167,105 30	.....	.....	289

\* Balance not reported.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS  
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Secretary.	Treasurer.	Auditors.	Others.		Total.	Property, real.	Sundries.		
PASSAIC COUNTY—Con.												
275	Paterson—Celtic.....	\$546 35	\$350 00			\$100 00	\$96 35	\$15 00	\$15 00		\$19,068 66	275
276	Citizens'.....	654 11	350 00	\$25 00	\$120 00		159 11	513 50		\$513 50	2,183 16	276
277	Eastside.....	327 95	200 00	50 00	20 00	20 00	37 95	3,794 84	3,794 84		3,853 04	277
278	German-American.....	365 93	300 00				65 93	208 04		208 04	1,002 40	278
279	Iron and Silk.....	397 48	250 00		75 00		72 48	80 00		80 00	684 46	279
280	Manchester.....	661 78	434 38	50 00	50 00		127 40	194 27	26 80	167 47	1,125 99	280
281	Mechanics'.....	1,322 92	600 00	150 00	200 00		372 92				*13,453 93	281
282	Mutual.....	1,262 40	600 00	150 00	200 00		312 40	1,607 09	1,292 09	315 00	10,828 21	282
284	People's.....	301 06	241 25		30 00		29 75	56 00	56 00		682 69	284
285	Provident.....	640 63	300 00	125 00	75 00		140 03	113 03	113 03		9,185 45	285
286	Riverside.....	231 10	180 00				51 10	286 08	62 65	173 43	7,319 25	286
287	South Paterson.....	354 10	150 00	50 00	20 00		134 10	832 77	125 77	207 00	1,603 25	287
288	Totowa.....	546 07	350 00	50 00	90 00		56 07	145 52		145 52	5,836 61	288
289	Union Mutual.....	2,723 11	1,000 00	100 00	375 00	1,000 00	248 11	6,224 68	1,781 18	4,443 50	3,038 73	289

\*Including deposits in savings or trust company.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total disbursements.	LOANS MADE.			CANCELED SHARES.			Borrowed money (bills payable), with interest.	Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.		
SALEM COUNTY.										
290	Quinton—Loan and Building.....	\$7,083 54	\$5,063 48	\$3,797 61	\$1,265 87	\$1,591 43	\$1,591 43			290
291	Salem—Franklin.....	78,211 47	24,027 38	21,200 00	2,827 38	49,745 73	15,745 73	\$34,000 00		201
292	Woodstown—Union.....	8,975 48	7,484 60	5,821 10	1,663 50	846 34	816 34			292
SOMERSET COUNTY.										
293	Bound Brook—Building and Loan.....	58,853 30	17,665 00	17,665 00		11,679 44	11,679 44		\$27,351 01	293
294	East Millstone—Millstone.....	4,732 78	4,674 18		{ *2,500 00 } { 2,174 18 }					294
295	Somerville—Citizens'.....	37,670 32	23,025 00	17,100 00	5,925 00	4,353 47	4,353 47		8,792 38	295
296	People's.....	63,493 48	41,900 00	33,800 00	8,103 00	10,713 55	10,713 55		7,338 00	296
SUSSEX COUNTY.										
297	Newton—Merriam Shoe.....	24,999 92	18,103 00	16,575 00	1,533 00	4,197 58	4,197 58			297

\* Other securities, first figures.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS  
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Secretary.	Treasurer.	Auditors.	Others.		Total.	Property, real.	Sundries.		
SALEM COUNTY.												
290	Quinton—Loan and Building.....	\$153 00	\$87 00	\$38 00	.....	\$12 00	\$16 00	\$272 63	\$264 22	\$8 41	\$6,400 57	290
291	Salem—Franklin.....	490 86	300 00	100 00	.....	.....	90 86	8,948 00	2,516 40	1,472 60	4,096 60	291
292	Woodstown—Union.....	201 43	115 00	25 00	.....	.....	61 43	443 06	448 06	.....	6,377 20	292
SOMERSET COUNTY.												
293	Bound Brook—Building and Loan.....	312 60	*250 00	*	.....	.....	62 60	1,845 25	1,845 25	.....	1,990 85	293
294	East Millstone—Millstone.....	58 60	25 00	20 00	.....	.....	13 60	.....	.....	.....	316 46	294
295	Somerville—Citizens'.....	360 00	*300 00	*	.....	.....	60 00	1,139 47	1,139 47	.....	102 30	295
296	People's.....	619 94	*450 00	*	.....	.....	169 94	2,921 99	2,921 99	.....	1,597 19	296
SUSSEX COUNTY.												
297	Newton—Merriam Shoe.....	141 00	100 00	.....	\$24 00	.....	17 00	553 34	441 34	112 00	157 42	297

\* Both inclusive.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS  
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total disbursements.	LOANS MADE.			CANCELED SHARES.			Borrowed money (bills payable), with interest.	Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.		
UNION COUNTY.										
298	Cranford—Mutual.....	\$158,508 12	\$52,967 20	\$47,012 20	\$5,955 00	\$19,515 25	\$19,515 25	\$80,038 30	298	
299	Rahway—Workmen's.....	26,537 10	7,653 93	7,136 50	517 43	14,985 03	14,985 03	3,300 00	299	
301	Roselle—Building and Loan.....	35,374 67	20,920 00	19,400 00	1,520 00	13,806 85	13,806 85	.....	301	
302	Summit—Building and Loan.....	31,291 34	24,528 59	20,488 59	4,040 00	6,066 79	6,066 79	200 00	302	
303	Westfield—Building and Loan.....	30,883 64	17,230 50	16,450 50	780 00	5,759 43	5,759 43	7,168 34	303	
304	Plainfield—Building and Loan.....	34,905 03	20,723 00	15,300 00	5,423 00	6,855 79	6,855 79	6,509 43	304	
305	Home.....	70,250 54	27,860 00	23,900 00	3,960 00	41,322 31	41,322 31	.....	305	
306	Elizabeth—Central.....	19,728 57	16,025 25	12,600 00	{ *2,425 25 1,000 00 }	3,525 33	3,525 33	.....	306	
307	Citizens'.....	120,893 45	68,565 00	55,440 00	13,125 00	51,330 42	51,330 42	.....	307	
308	Columbia.....	58,301 72	29,815 00	27,120 00	2,695 00	10,137 28	10,137 28	16,153 90	308	
309	Elizabeth.....	86,674 66	44,816 00	23,927 00	{ *10,855 00 6,034 00 }	37,859 04	18,747 06	\$19,111 98	2,166 00	309
310	Elizabethport.....	106,269 43	39,408 00	39,216 00	192 00	60,635 37	23,404 37	37,231 00	3,500 00	310
311	Excelsior.....	37,469 09	26,172 00	26,172 00	.....	8,885 77	8,885 77	.....	1,157 17	311

\* Other securities, first figures.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Secretary.	Treasurer.	Auditors.	Others.		Total.	Property, real.	Sundries.		
UNION COUNTY.												
298	Cranford—Mutual.....	\$1,272 05	\$450 00	\$200 00	.....	.....	\$622 05	\$4,715 32	\$4,715 32	.....	\$3,097 69	298
299	Rahway—Workmen's.....	517 35	300 00	125 60	.....	.....	92 35	80 79	80 79	.....	2,722 89	299
301	Roselle—Building and Loan.....	395 13	200 00	50 00	.....	.....	145 13	252 69	122 69	\$130 00	183 93	301
302	Summit—Building and Loan.....	478 48	200 00	66 67	.....	.....	211 81	17 48	.....	17 48	6,579 27	302
303	Westfield—Building and Loan.....	525 87	250 00	100 00	.....	.....	175 87	199 50	.....	199 50	3,951 18	303
304	Plainfield—Building and Loan.....	716 81	300 00	240 00	.....	.....	176 81	100 00	.....	100 00	1,469 19	304
305	Home.....	851 82	394 51	200 00	\$50 00	.....	207 31	216 41	24 02	192 39	6,659 16	305
306	Elizabeth—Central.....	178 00	60 00	35 00	27 00	\$52 00	4 00	.....	.....	.....	3,540 33	306
307	Citizens'.....	947 03	500 00	200 00	.....	.....	247 03	51 00	.....	51 00	3,147 80	307
308	Columbia.....	319 00	175 00	50 00	.....	.....	94 00	1,876 54	1,876 54	.....	1,414 00	308
309	Elizabeth.....	1,293 90	400 00	150 00	30 00	612 00	101 90	599 72	599 72	.....	6,135 63	309
310	Elizabethport.....	800 75	400 00	212 00	30 00	.....	158 75	1,925 31	1,122 13	803 18	7,549 37	310
311	Excelsior.....	575 10	250 00	100 00	15 00	185 25	24 85	679 05	591 67	87 38	55 15	311

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total disbursements.	LOANS MADE.			CANCELED SHARES.			Borrowed money (bills payable), with interest.	Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.		
	UNION COUNTY—CON.									
812	Elizabeth—Harmonia.....	\$106,810 61	\$28,420 00	\$23,800 00	{ *3,420 00 1,200 00 }	\$73,804 64	\$18,200 00	\$55,604 64		812
313	Union County.....	74,056 76	36,286 50	35,510 00		36,467 92	36,467 92			
314	Union Square.....	1,244 83			823 91	823 91		\$205 18		314
	WARREN COUNTY.									
815	Phillipsburg, No. 4.....	64,505 05	18,473 43	18,473 43		20,891 36	15,597 14	5,294 22	21,632 92	815
816	No. 5.....	23,612 02	11,015 75	10,915 75	100 00	3,512 18	3,512 18		8,149 84	816

\* Other securities, first figures.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS  
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Secretary.	Treasurer.	Auditors.	Others.		Total.	Property, real.	Sundries.		
	UNION COUNTY—Con.											
312	Elizabeth—Harmonia.....	\$1,077 78	\$450 00	\$150 00	\$50 00	\$389 00	\$88 78	\$3,508 19	\$1,658 57	\$1,849 62	\$5,269 62	312
313	Union County.....	733 90	373 40	150 00	60 00	93 00	57 50	568 44	103 53	464 91	4,859 88	313
314	Union Square.....	9 00					9 00	206 74	62 47	144 27	2 79	314
	WARREN COUNTY.											
315	Phillipsburg, No. 4.....	505 05	250 00	150 00		75 00	30 05	3,002 29	3,002 29		47 78	315
316	No. 5.....	267 75	125 00	125 00			17 75	666 50	666 50		4,786 23	316

TABLE 5b—STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—  
DISBURSEMENTS FOR YEAR.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total disbursements.	LOANS MADE.			CANCELED SHARES.			Borrowed money (bills payable), with interest.	Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.		
STATE.										
72	Camden—Masonic.....	\$5,245 83	\$2,115 00	\$1,700 00	\$415 00	\$2,920 49	\$2,920 49		72	
82	State Mutual.....	541,432 16	448,215 00	426,300 00	21,915 00	76,374 69	76,374 69		82	
118	Newark—American.....	9,629 30	2,800 75	2,100 00	700 75	459 00	459 00	\$2,790 45	118	
125	Equitable.....	2,749 59	2,000 00	2,000 00		50 00	50 00		125	
144	Metropolitan.....	29,276 43	8,159 96	5,227 50	2,932 46	7,756 39	7,756 39		144	
148	National Provident.....	102,067 72	51,097 07	47,214 85	{ *1,370 97	19,751 36	19,751 36	6,663 84	148	
161	Republic.....	257,390 86	167,758 00	153,735 00	{ 2,611 25 14,023 00	17,572 35	17,572 35		161	
202	Jersey City—Commercial.....	70,248 42	15,025 20	14,527 95	497 25	20,437 13	20,437 13	25,480 90	202	
241	Trenton—New Jersey Investment Co.....	251,730 65	139,907 25	129,185 42	{ *1,000 00 9,721 83	60,909 97	60,909 97	17,300 00	241	
283	Paterson—New Jersey Mutual Investment.	4,188 54	3,424 76	3,124 76	300 00	446 61	446 61		283	
300	Rahway—Union.....	6,453 24	3,230 00	2,600 00	630 00	1,618 73	1,618 73	1,048 13	300	

\* Other securities, first figures.

TABLE 5b—STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—  
DISBURSEMENTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Other current expenses than salaries.	ALL OTHER EXPENDITURES.				Office number.
			Secretary.	Treasurer.	Auditors.	Others.		Total.	Property, real.	Sundries.	Cash on hand.	
STATE.												
72	Camden—Masonic .....	\$119 05	\$78 50			\$40 55		\$90 79	\$23 24	\$67 55	\$3,623 96	72
82	State Mutual.....	16,842 47	1,500 00	\$500 00	\$480 65	9,266 74	\$5,095 05				18,430 57	82
113	Newark—American .....	3,579 10	591 00			864 06	2,124 04				1,229 61	113
125	Equitable .....	647 59					647 59	52 00		52 00	1,769 01	125
144	Metropolitan .....	4,612 90	*	*	*	4,222 50	890 40	8,747 18	4,265 14	4,482 04	333 84	144
148	National Provident.....	16,528 09	*	*	*	*	5,407 71	8,027 26	6,943 36	1,084 00	1,977 97	148
161	Republic .....	50,719 00	*	*	*	*	*	21,341 51	7,127 21	14,214 30	3,481 73	161
202	Jersey City—Commercial.....	3,555 19	*	*	45 00	*	*	4,750 00		4,750 00	3,745 32	202
241	Trenton—New Jersey Investment Co.....	11,760 48	*	*	*	*	2,611 80	21,852 95	18,820 39	3,032 56	12,670 84	241
283	Paterson—New Jersey Mutual Investment..	317 17	62 00			60 00	197 17				141 56	283
300	Rahway—Union .....	549 83	337 68				212 15	6 55	6 55		867 06	300

\* Not reported separately.

TABLE 5b—STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—  
DISBURSEMENTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total disbursements.	LOANS MADE.			CANCELED SHARES.			Borrowed money (bills payable), with interest.	Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.		
	NATIONAL.									
65	Camden—Eastern Union.....	\$75,759 68	\$32,578 00	\$26,975 00	\$5,603 00	\$23,586 97	\$23,086 97			
75	Mutual Bank.....	9,748 11	8,749 43	2,900 00	†300 00			*\$500 00	65	
76	Mutual Guarantee.....	323,411 03	182,718 00	163,925 00	549 43	1,196 43	1,196 43		75	
117	Newark—Chosen Friends.....	88,429 72	22,965 50	20,966 50	1,999 00	88,685 95	88,685 85		76	
142	Mercantile Co-operative.....	‡125,631 17	95,371 16	94,061 16	1,310 00	8,743 00	8,743 00		117	
818	New York—Birkbeck.....	426,632 76	279,787 20	267,697 20	12,090 00	7,972 78	7,972 73	4,421 12	142	
						78,392 23	78,392 23	25,000 00	818	

\* Life insurance policy matured. † Other securities, first figures. ‡ For eighteen months.

TABLE 5b—STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—  
DISBURSEMENTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID				Other current expenses than salaries.	ALL OTHER EXPENDITURES.				Office number.
			Secretary.	Treasurer.	Auditors.	Others.		Total.	Property, real.	Sundries.	Cash on hand.	
NATIONAL.												
65	Camden—Eastern Union.....	\$3,707 18	\$600 00	*	*	*	*	†\$10,887 53	\$109 40	\$10,778 13	\$11,898 71	65
75	Mutual Bank.....	3,685 72	*	*	*	\$1,782 96	\$1,902 76	971 08	200 87	770 21	356 15	75
76	Mutual Guarantee.....	15,060 91	1,500 00	.....	\$26 00	3,942 00	9,592 91	†36,946 17	.....	36,946 17	56,383 03	76
117	Newark—Chosen Friends.....	1,953 61	1,040 00	.....	.....	.....	913 61	846 49	.....	846 49	1,281 27	117
142	Mercantile Co-operative.....	7,166 88	*	*	*	517 00	6,649 88	†15,120 40	307 17	14,813 23	882 43	142
818	New York—Birkbeck.....	19,591 79	.....	.....	.....	11,933 00	7,658 79	23,861 54	5,877 27	17,984 27	41,335 85	818

\* Not reported separately. † Including life insurance premiums



