

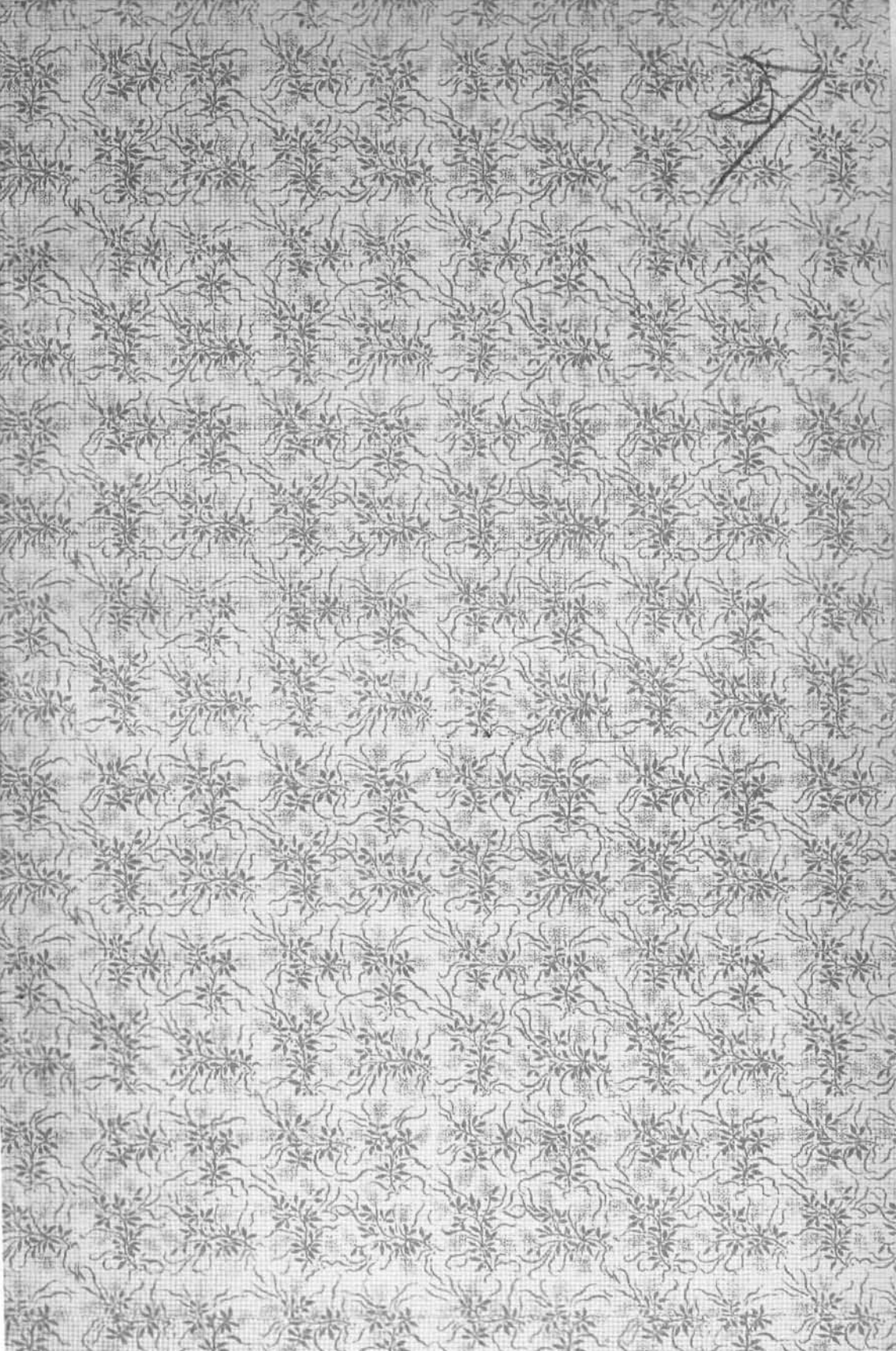


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NINETEENTH ANNUAL REPORT

of the

Bureau of Statistics

of

Labor and Industries

of

NEW JERSEY

For the Year Ending October 31st

1896

974.901

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TRENTON, N. J.:
MACCRELLISH & QUIGLEY, STATE PRINTERS,
1897.

MONTHLY LABOR REPORT

Bureau of Statistics

Labor and Industries

NEW JERSEY

1917

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ERRATA.

Pages 13-45, table headings, under "quantity marketed," read "number" for "thousands."

Page 167, fourth line from top, read "6.6336" for "6.631 +."

Page 167, sixth line from top, read "being *approximately* the same."

Page 167, ninth line from top, read "6.52+ %."

Page 167, fifth line from bottom, read "6.63353."

Page 169, eighth line from bottom, read "dues-payments" for "dues, payments."

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OFFICE OF BUREAU OF
STATISTICS OF LABOR AND INDUSTRIES, }
TRENTON, October 31st, 1896. }

To His Excellency John W. Griggs, Governor :

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

CHAS. H. SIMMERMAN,
Chief.

INTRODUCTION.

The act creating this Bureau provides that its duty shall be "to collect, assort, systematize and present in annual reports, statistics relating to all departments of labor in the State." As the money appropriations voted for its use necessarily limit the work, and a yearly industrial census was not contemplated, the policy of investigating a few principal subjects of interest annually has been pursued. This has resulted, in the aggregate, in the compilation of data covering a wide range of inquiry, relating to the industrial interests of our people, and which fully justify, it is believed, the continued existence of this department and enlarged appropriations for extended usefulness.

The evidence of appreciation of its work is the demand for the reports of the Bureau by many collegiate institutions in this country and in Europe, as well as by a large circle of students of industrial and sociologic problems. This demand has been increasing year by year, and, unfortunately, has exhausted the supply of volumes covering the work of the first six years.

Statistics of the kind herein reported, to be of value, must be sufficiently complete to allow at least a general survey of the line of inquiry undertaken, and to admit of comparisons of the results of like periodic investigations. In this way alone are we able to determine the trend of social and industrial movements. Therefore, it is fair to presume that what has already been done will grow in worth with the extent of the inquiry and range of subjects treated.

Part I of the present volume is devoted to the oyster industry of the State, and we believe that this investigation, within the scope intended to be covered, is as complete and reliable as it was practicable to make it. With few exceptions, those interested freely aided the Bureau by permitting inspection of books and accounts when necessary for obtaining correct information.

The second chapter is the beginning of an inquiry into the progress of our manufacturing industries. It is proposed to continue this from

year to year; and while it may not result in a census complete in detail, it should commend itself generally to manufacturers and induce the cheerful furnishing of the necessary data, so as to make these annual returns a fair gauge of the condition of our various industries, year by year.

The usual installments of labor legislation and the decisions of our higher courts affecting the interests of wage-earners follow in Part III.

The concluding chapter of this volume contains the annual report of the standing and condition of our co-operative building and loan associations, in compliance with Chapter 261, Laws of 1890. The data tabulated have been furnished by the officials of the associations.

In conclusion, the Chief acknowledges the faithful services of his assistants in the work herewith presented, namely, James T. Morgan, the Secretary; Joseph Fischer, Chief Clerk, and the special agents, Michael J. McKiernan and Hon. Reuben Cheeseman.

CHARLES H. SIMMERMAN,
Chief.

PART I.

**The Oyster Industry of New
Jersey.**

(1)

PART I.

The Oyster Industry of New Jersey.

During the year the Bureau devoted considerable attention to the collection of statistics relating to the oyster industry of the State; and while it was impracticable to reach every individual engaged in the business, it is believed that a sufficiently large proportion has been secured to admit of a close approximate estimate of the whole to be made. This inquiry has been confined solely to the commercial value of the industry to the State, no attempt being made to treat the subject of oyster culture scientifically, as was done in the 1882 Bureau report. When it is considered that but a small proportion of the vast area of our State waters available for growing oysters is utilized, and that great improvements might be made by more scientific methods, the field for future enterprise seems almost boundless, and offers the means of employment to a vastly larger number of our people.

The following tables are based on separate schedules from 664 individuals and firms engaged in planting and marketing oysters, and 255 persons engaged in gathering seed oysters, which they sell to planters. These 664 planters employed 2,033 hands, not including the captains of boats, during the planting season, to whom wages to the amount of \$94,280 were paid out; while 1,559 hands were employed while marketing, who received in wages the sum of \$233,917.

There were planted during the year 1895, 1,473,467 bushels of seed oysters; 995,643 bushels were purchased by planters, and 477,824 bushels were gathered by the planters themselves. Of the total planted, 636,448 bushels were obtained from New Jersey waters and 836,919 from outside the State. The total cost of seed oysters purchased outside of New Jersey waters was \$325,807.

The number of bushels marketed was 1,668,972. This estimate is made on a calculation that there are two and a half bushels in a barrel, six bushels to a thousand of prime and five bushels to a thousand of culled oysters. The total sum realized by the 664 planters was \$1,384,516.32, or an average of 83 cts. per bushel.

The 255 engaged in gathering seed oysters collected 229,399 bushels, an average of 899 bushels, for which they received \$72,433, or an average of $31\frac{13}{100}$ cts. per bushel. There were 96 of these persons working in Newark bay, 72 in Raritan bay, 55 in Barnegat, and 32 in Delaware bay. An estimate of the total number engaged in gathering seed is: Newark bay, 200; Raritan, 150; Barnegat, 150; Tuckerton and Great bays, 75; Delaware bay, 250; other waters, 50—a total of 825.

It is estimated that there are 250 others who engage in the business a part of the time in Delaware bay and creeks; and 200 obtain a partial living in other waters of the State.

There were registered at the office of the collector of the oyster fund, at Port Norris, 447 boats of all kinds, entitled to engage in the gathering of oysters in Delaware bay. There were 111 between 5 and 10 tons registered; 103 between 10 and 15; 74 between 15 and 20; 69 between 20 and 25; 45 between 25 and 30; 37 between 30 and 35; 6 between 35 and 40, and 2, 40 to 45 tons. The 331 planters and 32 engaged in gathering seed oysters account for 363 of the total number, and as many of those reported use from 1 to 4 boats each, we believe a fair estimate of the whole number would not exceed 371 in all. Therefore, assuming that these 40 additional would average the same as those who made returns, it would increase the product in Delaware bay to 1,119,996 bushels, and the total receipts to \$831,275.

The names of 15 others operating between Cape May and Great Sounds were reported to the Bureau, from whom no returns were obtained. Estimating these in the same way, it would increase the product in this locality to 29,880 bushels, and the value to \$30,464, or a total for the State of 1,828,751 bushels, and the value of product in the State to \$1,495,153.04.

In regard to acreage and value of grounds planted the results were not so satisfactory. Of the 12,287 acres embraced in the tables, estimates are made on only 7,990. These are given at a total of \$359,320, or an average of about \$45 per acre.

Of the total product (1,688,972 bushels) 1,288,171 bushels were from Delaware bay and south of Barnegat, and 380,683 bushels north of Barnegat. Of the 1,288,171 bushels, the Tuckerton, South Jersey, West Jersey, and Central railroads carried to market 1,130,171 bushels, allowing 72 lbs. to the bushel, or $88\frac{6}{10}$ per cent. No record of the quantity carried by rail north of Barnegat on the Central and Long Branch railroads was obtained. In 1882, from the same points, the shipments by railroad were 349,147 bushels.

The figures herein presented do not represent the whole value of the industry to the State, but only that part involved in direct production. An important item includes the number engaged in bringing the oysters to the consumer after they leave the hands of the actual producer; also the profit to trades, such as ship and boat builders, sail makers, blacksmiths, &c. It is estimated that blacksmith bills alone amount to \$50 per year for each vessel, an item of \$22,350 for Delaware bay, and not less than \$50,000 for the State; overhauling, rigging and sails, \$135 per year—another item for Delaware bay of \$90,000 and at least \$180,000 for the State. There are 31 shippers at Maurice river who own 48 flats, valued at \$200 each; 53 scows, valued at \$50 each; they employ 175 hands, such as clerks, watchmen, counters, helpers, roundabouts, &c., for about nine months in the year, at an average wage of \$40 per month.

The area in Delaware bay and Maurice River Cove known as oyster grounds are estimated to cover 50,000 acres. These waters are divided by an imaginary line, running from the mouth of Straight Creek to Cross Ledge Light House (known as the southwest line), into two parts. Above, or north of this line, lie the natural beds, where oysters grow naturally, and below, or south of the line, are the planting grounds. This division has been recognized by custom and in law ever since the industry of oyster-planting began. All statutes relating to the subject confirm the right to the natural beds for public use and prohibit their use for planting or private use.

In 1879, owners of abutting lands began to absorb those natural beds by acquiring grants from the State under riparian titles. Between the years 1879 and 1893 nearly six miles of the frontage, extending one-half mile into the bay, were thus attempted to be taken from public use and made private property. These claims, however, have always been resisted by the oysterman, the contention being that these

grounds cannot be made private property except for such improvements as wharfage and filling for permanent use.

Owing to claims set up under these riparian grants, there have occurred frequent collisions and arrests between oystermen and owners, and in order that there might be a final settlement of the question in dispute and the rights of both parties defined, by advice of counsel various oystermen on a certain day in April, 1894, went upon these grounds and took oysters. This resulted in the case now pending before the Court of Errors and Appeals, Polhamus, plaintiff in error, *v.* Bate-man and others, defendants in error, to the Supreme Court, trial term, Cumberland county.

Should this case result in a decision favorable to the riparian owners and these grounds be confirmed as private property, it is claimed that it will work a complete revolution in the oyster industry in Delaware bay, because it will give to owners of the beds advantages amounting to a practical monopoly of the business. Being relieved from the restriction of the law relating to working the beds except at certain seasons of the year, they would have an advantage over others in marketing their products, and ultimately absorb the whole business.

An examination of the detail tables will show in a general way the uncertain nature of the business. As will be seen, the quantity marketed does not always correspond to the quantity or extent of grounds planted. The risk and uncertainties are quite as hazardous as in agriculture; for, while not subject to drought as the farmer is, a good deal of the oyster planter's success depends upon the elements. Heavy winds and freshets sometimes destroy the beds by deposits of mud which smother the young oysters; at other times floating ice destroys them; but the greatest enemy the planter has to contend with are insects. The borer is the most destructive, and the worst of it is, nobody seems to be able to suggest any means of checking its ravages. All the planter can do, after planting his seed oysters on the beds, is to wait and trust to luck that the borer and other enemies will let them alone. He is utterly powerless to guard them or aid their growth. His whole season's work may be lost or unfit for market, while his near neighbor may have a good yield. The next year the conditions may be reversed, and grounds that failed one year will prove good the next. In consequence of these conditions the large operators, those who can afford to have more than one bed in different localities, are the only ones who can rely on having a certain

income every year; so that like other industries the business is gradually becoming centralized by larger capitalists.

In answer to the request of the Bureau, asking for opinions of those engaged in the business, replies were received from a number in each locality, but most of them refer to matters of legislation affecting their locality; the planters as a rule being in favor of the State taking control of the grounds and leasing or selling to those who occupy them, while those not planters as generally oppose this. The following are a few of the replies received:

Seeder in Newark Bay: "I am in favor of a law to regulate the industry here. I favor a commission to take charge of the beds and to prevent the taking of seed during the months of July and August. I have worked at catching seed for 22 years, and believe that no large oysters should be taken from the beds; that is, those taking seed should return all those above a certain size to the beds. I would suggest a law to compel all who engage in the business to obtain a license as a means of protection to the industry; also to prohibit any working on the beds during the months of July and August. I favor a law to compel every boat to be licensed, also to make July and August the closed season; I do not think the time should extend beyond these two months. Oysters grow very fast, and if the time were longer the planters would take advantage of it and send men with large boats, and in a few days obtain all the seed they need, and leave us with nothing to do. The planters have at various times sought to have from July until March a closed season."

Raritan River Seeder: "I am in favor of enforcing the law which prohibits the taking of oysters during the months of July, August, and part of September. The State should appoint commissioners to see that the law is observed, but I am opposed to making the closed season longer than from July first to middle of September."

Another Seeder, Raritan Bay: "I am not in favor of any law that prevents us from taking seed in any month in the year. I am opposed to any law that prevents us taking seed at any time, for the reason if we stopped for any length of time the planters would send men and large boats and in a few days would obtain all they needed, and we would have to quit the business."

Raritan Bay Planter: "The State should lease or sell the grounds now occupied by planters to them; also enact such laws as will prevent the taking of seed oysters except during the months of March,

April, May and June ; also to tax all boats engaged in taking seed. Many of the men engaged in taking seed do not care whether they destroy the beds or not, so long as they get a skiff full of oysters to sell to planters."

Planter, Raritan Bay : "I would suggest such laws as would permit the leasing or purchase of the grounds now occupied by the planters. As it is now, we have no protection in our business. Also a law to prevent the taking of seed oysters after July 15th until March the following year."

Planter, Cheesequake Creek : "In 1895 the oysters were not good, therefore we marketed none, but this year they are extra good."

Planter, Keyport : "I believe the State should lease the grounds as they are in some other States, and protect us in their use. If this is not done the oyster business will be driven from the State. A few years ago two men planted more oysters here than the whole number now engaged at it."

Keyport : "The State should either sell the grounds or lease them to us ; then protect us in whatever grant it makes. As it is we have to pay men to watch the grounds to prevent others from stealing our property. We are regarded as squatters and our rights are not well defined in the law."

Shrewsbury River : "I planted no oysters this year. In 1894 I planted five acres with 2,000 bushels at a cost of \$1,600, and lost the whole by a growth of mussels which covered them in some places three feet thick." "In 1894 I planted five acres, but did not get a dollar in return owing to a growth of mussels, which killed most of them and the balance was so poor that it did not pay to gather them." "For the last four years we have not made a dollar at the business, and as soon as we sell what we have on hand intend to quit the business." "The oyster industry in this locality is poor ; we are not able to sell our oysters at a profit ; for this reason we are quitting the business." "The oyster industry is on the decline. We have a natural growth here and we are now working on it. It does not pay to plant ; for this reason we are quitting the business." "The planting of oysters is being abandoned here ; we cannot compete with other sections. I have seen oysters decline from \$15 to \$6.50 per thousand ; at this price we cannot grow oysters at a profit. When I began oyster planting there were but few in the business, now there are hundreds in

various other places where they can produce so much cheaper that we are being forced out of the business."

Shrewsbury: "When we are compelled to pay 80 cents per bushel for seed oysters and receive only \$8.00 per thousand for the best, we lose money. For this reason I have not planted any for four years."

Barnagat Bay Planter: "I believe that every person engaged in the business should be taxed a sufficient amount to pay watchmen and to punish thieves who steal our oysters from our planting grounds."

Barnegat Bay: "I believe the State ought to lease the grounds to us and protect us in their use." "I am opposed to any interference by the State; am satisfied with the law as it is." "I am in favor of leaving the law as it is; in my judgment it is for the best interest of all concerned." "Individually, I would be benefited by having the State lease the grounds, but others would in the end suffer by it; therefore, I would prefer to have the law remain as it is."

Barnagat Bay Seeder: "I would suggest some more efficient laws to prevent the natural beds being staked out for planting; several have already staked off from 4 to 10 acres each and scattered a few shells over the ground and claim it as planted grounds." "I am in favor of leaving the law as it is; we have law enough on the subject."

Tuckerton Bay Planter: "The money spent by the State in shelving the beds here has been of little use to the industry, for the reason that they were not put in the right places to catch the spawn. If we are to have commissioners they ought to be practical oystermen." "I believe the law should compel those who have grounds staked off to either use it or abandon it. Some have as much as 50 acres staked off but have never planted an oyster on it. This is unfair to others." "I am in favor of letting the law remain as it is; would be opposed to the proposition to have the State lease the grounds." "I am in favor of having the State take control of the grounds and lease them to those who now occupy them." "I do not favor the plan of having the State take charge of the grounds and lease them; the result would be that in a few years a few men would control the whole bay." "I am in favor of the State taking charge of the grounds and charging a nominal fee to those who use them." "I believe we should be taxed the same as those who own farms and receive the same protection." "If a man makes a portion of the waters of the State productive it should protect him in his industry."

Great Bay Planter: "I believe the State should take control of all the oyster grounds and lease them at a nominal fee, say one dollar per acre per year. This would give sufficient revenue to the State to pay for the protection we need."

Eagle Bay Planter: "I believe the State should lease the grounds to the planters."

Absecon Bay Planter: "I am in favor of the law as it is, so far as planters are concerned, but I believe more stringent regulations should be made to prevent the taking of any oysters from the natural beds until they are of the required size for seed. I am in favor of the State taking charge of the grounds and leasing to those who occupy them at an annual rental, the money thus obtained to be expended in necessary protection to those engaged in the industry." "There is need of a better enforcement of laws already in existence. The State should lease the grounds to planters; this would give us a valid claim."

The Oyster Industry—Summary.

LOCATION.	Number reporting.	Value of boats and outfit.	PLANTING GROUNDS.		PLANTING.		MARKETING.		PLANTING—QUANTITY AND COST.					MARKETED.		Total receipts.
			Number of acres.	Value of grounds.	Number of hands.	Wages paid.	Number of hands.	Wages paid.	Number of bushels planted.	Number of bushels purchased.	Obtained from New Jersey waters.	Obtained outside of New Jersey waters.	Amount paid out for outside purchases.	Number of bushels.	Average per bushel.	
Cheesequake	23	\$2,574	4	.....	4	\$64	.....	.....	1,400	1,400	1,400	.....	.....	.....	.....	.....
Raritan	23	14,750	133	.....	14	1,431	41	\$9,525	19,700	19,000	19,700	.....	.....	86,000	\$0 97	\$61,603 79
Keyport	23	33,700	2,760	.....	256	6,218	164	51,757	162,219	159,469	15,300	147,019	\$80,672	275,415	87	329,731 23
Shrewsbury	55	6,400	232	.....	21	440	20	8,907	67,907	1,800	67,007	.....	.....	39,268	1 18	47,655 00
Barnegat	58	11,815	236	.....	18	266	22	3,770	33,900	6,225	20,100	2,600	.....	31,693	1 24	27,231 29
Tuckerton	65	19,639	526	.....	63	3,332	65	13,156	100,233	79,744	95,113	7,120	3,700	106,043	75	51,625 40
Great Bay	15	3,435	108	.....	63	409	65	6,573	22,700	19,400	14,300	8,400	4,550	30,616	73	23,616 60
Egg Harbor	4	1,380	47	.....	3	30	9	1,572	6,500	6,000	8,500	3,000	1,125	7,000	78	5,480 00
Bomera Bay	18	4,020	184	\$300	178	872	33	8,168	51,300	46,900	6,400	44,900	26,496	39,725	1 18	47,040 00
Absecon	43	11,886	360	3,425	185	836	45	6,551	64,180	56,460	23,280	40,900	22,615	56,195	1 09	61,562 00
Lake Bay	21	5,925	166	3,810	.....	.....	25	3,901	30,796	25,611	8,685	22,181	11,867	30,910	98	30,945 00
Ludlams Bay .....	.....	450	64	625	.....	.....	9	641	3,695	3,485	3,695	.....	.....	5,300	1 36	4,496 00
Great Sounds .....	.....	614	61	1,035	.....	.....	10	987	5,880	5,880	5,100	.....	1,038	2,100	1 38	4,145 00
Between Great Sounds and Cape May	10	1,079	116	500	.....	.....	.....	3,140	6,975	6,300	1,375	4,900	3,007	11,712	1 04	12,194 00
Delaware Bay	331	343,950	7,329	\$49,705	1,277	80,182	1,071	117,502	994,222	488,962	423,010	482,212	154,207	937,765	76	738,911 00
Total	664	\$460,977	12,287	\$359,320	2,033	\$94,280	1,569	\$233,917	1,473,467	995,648	635,548	885,919	\$327,808	1,688,973	\$0 83	\$1,384,516 22

SUMMARY—SEEDING.

	Number reporting.	Value of boats.	Bushels of seed.	Amount received.	Average amount earned.
Newark Bay	95	\$5,423	77,630	\$30,555	\$319
Raritan Bay	72	5,797	70,914	29,042	403
Barnegat Bay	55	15,890	44,850	11,623	202
Delaware Bay	32	14,450	26,012	11,124	343

The Oyster Industry—Individual Returns.

Office number.	CLASS.			Where operating.	VALUR.			Number of acres.	Value.	PLANTING GROUNDS.	PLANTING—TIME AND WAGES.							MARKETING—TIME AND WAGES.							Office number.			
	Of boat.	Number of boats used.	Tonnage.		Of boat.	Of outfit.	Total.				Number of days.	Number of hands.	Highest wages per month.	Lowest wages per month.	Highest wages per day.	Lowest wages per day.	Number receiving.	Total wages paid.	Number of days.	Number of hands.	Highest wages per month.	Lowest wages per month.	Highest wages per day.	Lowest wages per day.		Total wages.		
171	Sloop.....	1	6	Raritan.....	\$400	\$70	\$470	2	\$470	15	150																	171
172	Sloop.....	1	30	Raritan.....	1,500	300	1,800	15		4	4																	172
173	Sloop.....	1	18	Raritan.....	2,000	500	2,500	17		15	15																	173
174	Sloop.....	1	19	Raritan.....	2,500	700	3,200	25		40	40																	174
175	Sloop.....	1	23	Raritan.....	2,000	400	2,400	30		15	15																	175
176	Sloop.....	1	14	Raritan.....	2,000	680	2,680	30		15	15																	176
177	Sloop.....	1	25	Raritan.....	2,000	1,000	3,000	30		200	200																	177
178	Sloop.....	1		Raritan.....	50		50	8	3,000	2	2																	178
Total.....					\$10,950	\$3,650	\$14,750	123	\$3,470	14	14																	\$2,535 00
180	Sloop.....	1		Cheesequake.....	\$25	\$15	\$40	2		10	2																	180
181	Skiff.....	1		Cheesequake.....	25	9	34	2		6	2																	181
Total.....					\$50	\$24	\$74	4		4	4																	
217	Skiff.....	4		Keyport.....	\$1,000	\$1,000	\$1,000	75		2	16																	217
218	Sloop.....	1	14	Keyport.....	\$1,800	600	2,400	200		100	16																	218
219	Sloop.....	1	24	Keyport.....	5,000	300	5,300	200		76	16																	219
220	Sloop.....	1	15	Keyport.....	800	1,500	2,300	300		15	16																	220
221	Sloop.....	1	13	Keyport.....	1,300	100	1,300	200		6	16																	221
222	Sloop.....	1	9	Keyport.....	1,200	250	1,450	100		8	16																	222
223	Sloop.....	1	11	Keyport.....	1,000	800	1,800	75		12	16																	223
224	Sloop.....	1	9	Keyport.....	700	250	950	100		8	16																	224
225	Sloop.....	1	13	Keyport.....	800	300	1,100	200		15	23																	225
226	Sloop.....	1	23	Keyport.....	2,000	100	2,100			20	3																	226
227	Sloop.....	1	12	Keyport.....	810	100	900	100		20	3																	227
228	Sloop.....	1	4	Keyport.....	300	100	400	100		2	16																	228
229	Sloop.....	1	10	Keyport.....	500	100	600	30		3	16																	229
230	Sloop.....	1	9	Keyport.....	700	300	1,000	100		6	16																	230
231	Steamboat.....	1	60	Keyport.....	5,000	200	5,200	100		20	20																	231
232	Skiff.....	2		Keyport.....	300	125	425	10		2	16																	232
233	Skiff.....	2		Keyport.....	1,300	680	1,780	300		2	16																	233
234	Skiff.....	2		Keyport.....	800	100	900	400		20	2																	234
235	Skiff.....	2		Keyport.....	700	100	800	20		25	25																	235
236	Skiff.....	2		Keyport.....	700	300	1,000	50		25	25																	236
237	Skiff.....	2		Keyport.....	650	170	820	50		25	25																	237
238	Skiff.....	2		Keyport.....	600	200	800	50		2	16																	238
239	Skiff.....	2		Keyport.....	300	75	375	10		3	16																	239
Total.....					26,150	7,550	\$33,700	1,760		356	356																	\$61,787 00

The Oyster Industry—Individual Returns—Continued.

Office number.	QUANTITY AND COST OF PLANTS.						QUANTITY MARKETED.						PRICE.											Office number.		
	Bushels planted.	Where obtained.	Bushels purchased.	Where obtained.	Cost of purchase.	Total cost.	Primes— thousands.	Primes— bushels.	Primes— barrels.	Cullings— thousands.	Cullings— bushels.	Cullings— barrels.	Highest per thousand, primes.	Highest per bushel, primes.	Highest per barrel, primes.	Highest per thousand, cullings.	Highest per bushel, cullings.	Highest per barrel, cullings.	Lowest per thousand, primes.	Lowest per bushel, primes.	Lowest per barrel, primes.	Lowest per thousand, cullings.	Lowest per bushel, cullings.		Lowest per barrel, cullings.	Total amount received.
171	.....	Raritan.....	.....	.....	.....	.....	.....	262	.....	.....	257	.....	.....	\$0 80	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	\$709 30	171
172	1,700	Raritan.....	1,000	Raritan.....	\$300 00	\$300 00	100,000	.....	734	300,000	.....	.....	\$4 50	.....	\$3 00	\$2 75	\$0 50	.....	\$4 15	.....	\$2 50	.....	.....	.....	\$2,950 00	172
173	7,000	Raritan.....	7,000	Rar. & Newk	.....	4,200 00	800,000	.....	.....	2,576,400	.....	.....	7 00	.....	.....	.....	.....	.....	.....	7 00	.....	.....	.....	.....	14,615 20	173
174	3,000	Newark.....	3,000	Newark Bay.	1,237 00	.....	.....	3,750	.....	.....	3,750	.....	.....	1 25	.....	.....	1 00	.....	.....	\$1 25	.....	.....	.....	.....	8,087 50	174
175	.....	.....	.....	.....	.....	.....	250,000	.....	.....	720,000	.....	.....	6 50	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	7,200 00	175
176	2,000	Newark.....	2,000	Newark Bay.	700 00	700 00	575,550	.....	.....	1,001,400	.....	.....	6 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	9,071 00	176
177	6,000	Newark.....	6,000	Newark Bay.	3,000 00	3,000 00	325,310	.....	.....	2,465,200	.....	.....	6 50	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	15,514 33	177
178	.....	.....	.....	.....	.....	.....	145,350	175	35	550,070	.....	.....	6 00	1 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	3,155 89	178
180	19,700	.....	19,000	.....	\$8,237 00	\$8,200 00	3,008,510	4,188	769	7,544,070	4,117	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	\$61,603 79	180
181	900	Ch'sequake	900	Cheesequake	\$450 00	\$450 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	181
217	500	Ch'sequake	500	Cheesequake	250 00	250 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	217
218	1,400	.....	1,400	.....	\$700 00	\$700 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	218
219	6,500	Virginia.....	6,500	Virginia.....	\$3,335 00	\$3,335 00	.....	3,500	.....	8,442,235	6,500	.....	\$6 50	\$1 25	.....	.....	.....	.....	.....	\$1 35	.....	.....	.....	.....	\$11,875 00	219
220	16,214	Virginia.....	16,214	Virginia.....	12,924 89	12,924 89	553,725	783	.....	3,442,235	650	.....	\$5 50	.....	\$3 60	\$3 25	50	.....	\$5 00	.....	\$3 60	.....	.....	.....	15,358 55	220
221	17,345	Virginia.....	17,345	Virginia.....	12,937 45	12,937 45	557,700	790	.....	3,672,345	700	.....	6 50	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	18,679 75	221
222	20,000	Virginia.....	20,000	Virginia.....	10,000 00	10,000 00	575,000	.....	.....	3,000,000	5,000	.....	7 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	20,000 00	222
223	8,500	Va. & Md.....	8,500	Va. and Md.....	4,000 00	4,000 00	1,000,000	.....	.....	4,000,000	1,200	.....	6 50	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	20,100 00	223
224	18,750	Virginia.....	18,750	Virginia.....	10,050 00	10,050 00	400,500	.....	.....	4,108,325	882	.....	7 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	17,036 00	224
225	6,500	Virginia.....	6,500	Virginia.....	3,335 00	3,335 00	.....	3,500	.....	6,500	.....	.....	1 25	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	11,875 00	225
226	19,000	Virginia.....	19,000	Virginia.....	10,400 00	10,400 00	405,000	.....	.....	4,212,645	900	.....	6 50	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	17,385 00	226
227	12,000	Virginia.....	12,000	Virginia.....	3,500 00	3,500 00	574,175	.....	.....	.....	.....	.....	6 50	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	18,168 00	227
228	3,300	Raritan.....	3,300	Raritan.....	1,650 00	1,650 00	.....	2,500	.....	7,000	.....	.....	1 20	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	10,000 00	228
229	3,000	Virginia.....	3,000	Virginia.....	1,500 00	1,500 00	.....	2,000	.....	6,900	.....	.....	1 20	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	9,300 00	229
230	1,000	Raritan.....	1,000	Raritan.....	400 00	400 00	130,000	.....	.....	340,000	.....	.....	6 50	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,035 00	230
231	8,500	Virginia.....	8,500	Virginia.....	4,000 00	4,000 00	1,000,000	.....	.....	4,000,000	1,200	.....	6 50	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	20,100 00	231
232	3,000	Raritan.....	3,000	Raritan.....	1,500 00	1,500 00	.....	2,000	.....	6,800	.....	.....	1 20	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	9,000 00	232
233	800	Raritan.....	800	Raritan.....	.....	.....	300,000	.....	.....	1,800,000	.....	.....	6 50	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	900 00	233
234	2,000	Raritan.....	2,000	Raritan.....	465 00	465 00	150,000	.....	.....	1,000,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	3,760 00	234
235	1,000	Raritan.....	1,000	Raritan.....	.....	.....	.....	.....	.....	1,000,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,000 00	235
236	1,500	Raritan.....	1,500	Raritan.....	525 00	525 00	.....	.....	.....	1,500,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	4,500 00	236
237	1,000	Raritan.....	1,000	Raritan.....	350 00	350 00	.....	.....	.....	1,200,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	3,600 00	237
238	9,800	Virginia.....	9,800	Virginia.....	4,086 00	4,086 00	.....	4,384	.....	.....	.....	.....	8 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	13,000 00	238
239	1,700	Virginia.....	1,700	Virginia.....	704 00	704 00	105,800	.....	.....	100,000	.....	.....	7 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	4,180 00	239
163,219	.....	.....	159,469	.....	.....	.....	5,768,703	12,500	8,907	33,784,540	44,063	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	\$329,731 83	163,219

The Oyster Industry—Individual Returns—Continued.

Office number.	CLASS.		Where operating.	VALUE.			PLANTING GROUNDS.		PLANTING—TIME AND WAGES.							MARKETING—TIME AND WAGES.						Office number.		
	Of boat.	Number of boats used.		Of boat.	Of outfit.	Total.	Number of acres.	Value.	Number of days.	Number of hands.	Highest wages per month.	Lowest wages per month.	Highest wages per day.	Lowest wages per day.	Number receiving.	Total wages paid.	Number of days.	Number of hands.	Highest wages per month.	Lowest wages per month.	Highest wages per day.		Lowest wages per day.	Total wages.
182	Skiff.	1	Shrewsbury.	40	40	80	1 1/2		1														182	
183	Skiff.	2	Shrewsbury.	100	80	180	2		2														183	
184	Skiff.	1	Shrewsbury.	40	50	90	1 1/2		1														184	
185	Skiff.	1	Shrewsbury.	30	40	70	1 1/2		1														185	
186	Skiff.	1	Shrewsbury.	100	75	175	1 1/2		1														186	
187	Skiff.	1	Shrewsbury.	50	50	100	1 1/2		1														187	
188	Skiff.	1	Shrewsbury.	40	40	80	1 1/2		1														188	
189	Skiff.	1	Shrewsbury.	50	50	100	1 1/2		1														189	
190	Skiff.	1	Shrewsbury.	30	30	60	1 1/2		1														190	
191	Skiff.	1	Shrewsbury.	100	75	175	1 1/2		1														191	
192	Skiff.	1	Shrewsbury.	30	40	70	1 1/2		1														192	
193	Skiff.	1	Shrewsbury.	50	50	100	1 1/2		1														193	
194	Skiff.	1	Shrewsbury.	30	50	80	1 1/2		1														194	
195	Skiff.	1	Shrewsbury.	20	25	45	1 1/2		1														195	
197	Skiff.	1	Shrewsbury.	125	50	175	10		6	2			\$2 00			\$24 00			1		2 00		160 00	197
198	Skiff.	1	Shrewsbury.	100	125	225	1		4														198	
199	Skiff.	1	Shrewsbury.	100	25	125	1		4														199	
200	Skiff.	4	Shrewsbury.	180	150	330	6		15	3			2 00			90 00			3		2 00		432 00	200
201	Skiff.	2	Shrewsbury.	100	25	125	5		1														201	
203	Skiff.	1	Shrewsbury.	50	50	100	1 1/2		1														203	
204	Skiff.	1	Shrewsbury.	50	25	75	1 1/2		1														204	
205	Skiff.	1	Shrewsbury.	40	80	120	1 1/2		1														205	
206	Skiff.	1	Shrewsbury.	150	100	250	3		3	3													206	
207	Skiff.	1	Shrewsbury.	50	50	100	3		3														207	
208	Skiff.	2	Shrewsbury.	100	80	180	3		3														208	
209	Skiff.	1	Shrewsbury.	54	50	100	3		3														209	
210	Skiff.	3	Shrewsbury.	150	100	250	3		4	3			2 00			16 00			2		2 00		360 00	210
211	Skiff.	1	Shrewsbury.	50	40	90	1		1														211	
212	Skiff.	2	Shrewsbury.	50	100	150	2		4	3			2 00			16 00			1		2 00		180 00	212
213	Skiff.	1	Shrewsbury.	50	50	100	1		2														213	
241	Skiff.	1	Shrewsbury.	50	50	100	1		2														241	
242	Skiff.	1	Shrewsbury.	150	80	230	10		4	4			2 00	\$2 00		32 00			1		2 00		130 00	242
243	Skiff.	1	Shrewsbury.	80	20	100	3																243	
244	Skiff.	1	Shrewsbury.	50	25	75	3																244	
245	Skiff.	1	Shrewsbury.	30	40	70	1 1/2		1														245	
246	Skiff.	1	Shrewsbury.	50	30	80	1 1/2																246	
247	Skiff.	2	Shrewsbury.	80	40	120	3																247	
247 1/2	Skiff.	1	Branchport.	50	30	80	3																247 1/2	
248	Skiff.	1	Shrewsbury.	50	35	85	4																248	
249	Skiff.	1	Shrewsbury.	50	50	100	1																249	
249 1/2	Skiff.	1	Shrewsbury.	50	35	85	1																249 1/2	
250	Skiff.	1	Shrewsbury.	35	15	50	1 1/2																250	

The Oyster Industry—Individual Returns—Continued.

Office number.	QUANTITY AND COST OF PLANTS.						QUANTITY MARKETING.						PRICE.												Office number.		
	Bushels planted.	Where obtained.	Bushels purchased.	Where obtained.	Cost of purchase.	Total cost.	Primes— thousands.	Primes— bushels.	Primes— barrels.	Cullings— thousands.	Cullings— bushels.	Cullings— barrels.	Highest per thousand, primes.	Highest per bushel, primes.	Highest per barrel, primes.	Highest per thousand, cullings.	Highest per bushel, cullings.	Highest per barrel, cullings.	Lowest per thousand, primes.	Lowest per bushel, primes.	Lowest per barrel, primes.	Lowest per thou- sand, cullings.	Lowest per bushel, cullings.	Lowest per bar- rel, cullings.		Total amount received.	
182	135	Staten I...	135	Staten Island	\$100 00	\$100 00	41,650				4,000		85 00			34 00			37 00							\$340 00	182
183	500	Staten I...	500	Staten Island	400 00	400 00	81,450				6,000		8 00			4 00			8 00							672 00	183
184	280	Staten I...	280	Staten Island	160 00	160 00	60,330				7,000		8 00			4 00			7 00							501 50	184
185	500	Staten I...	500	Staten Island	400 00	400 00	102,335				12,000		8 00			4 00			7 00							860 00	185
186	300	Staten I...	300	Staten Island	240 00	240 00							8 00			4 00			7 00								186
187	300	Staten I...	300	Staten Island	240 00	240 00							8 00			4 00			7 00								187
188	300	Staten I...	300	Staten Island	240 00	240 00							8 00			4 00			7 00								188
189	300	Staten I...	300	Staten Island	240 00	240 00	85,675				9,000		8 00			4 00			7 00							701 00	189
190	135	Staten I...	135	Staten Island	100 00	100 00	40,000				2,000		8 00			4 00			8 00							328 00	190
191	300	Staten I...	300	Staten Island	240 00	240 00	57,499				8,000		8 00			4 00			7 00							708 00	191
192	135	Staten I...	135	Staten Island	100 00	100 00	43,000				4,000		8 00			4 00			7 00							370 00	192
193	500	Staten I...	500	Staten Island	400 00	400 00	83,750				6,000		8 00			4 00			7 00							690 00	193
194	300	Staten I...	300	Staten Island	240 00	240 00	82,300				8,000		8 00			4 00			7 00							676 00	194
195	135	Staten I...	135	Staten Island	100 00	100 00	42,000				4,000		8 00			4 00			7 00							341 00	195
197	1,000	Princes B...	1,000	Princes Bay		800 00	120,000				70,000		8 00			4 00										1,340 00	197
198	500	Princes B...	500	North River	350 00	350 00	100,000				12,000		7 50			3 50			7 50							752 00	198
199	3,850	North R...	3,850	North River	2,550 00	2,550 00	120,000				25,000		7 50			4 50			7 50							1,000 00	199
200	.....	.....	.....	.....	2,852 50	2,852 50	30,000		450		20,000		150 00			4 00			7 50							3,455 00	200
201	600	Raritan	600	Raritan	100 00	100 00	25,000		100		10,000		25 75		5 00	3 50			4 00							822 50	201
202	600	Hudson R...	600	Hudson Riv...	100 00	100 00	8,800				1,000		8 00			4 00			7 75							65 00	202
203	125	Staten I...	125	Staten Island	100 00	100 00	43,775				3,000		8 00			7 00			4 00							357 00	203
204	834	Hudson R...	834	Hudson Riv...	100 00	100 00		50					100			4 00			3 00			34 00				400 00	204
205	800	Hudson R...	800	Hudson Riv...	100 00	100 00		50					100			4 00			3 00			4 00				400 00	205
206	800	Hudson R...	800	Hudson Riv...	100 00	100 00		50					100			4 00			3 00			4 00				400 00	206
207	825	Hudson R...	825	Hudson Riv...	100 00	100 00		50					100			4 00			3 00			4 00				400 00	207
210	1,500	Hudson R...	1,500	Hudson Riv...	1,250 00	1,250 00	235,750				20,000		8 00			4 00			7 50							1,945 00	210
211	400	Hudson R...	400	Staten Island	320 00	320 00	70,000				4,000		8 00			4 00			8 00							576 00	211
212	1,400	Princes B...	1,200	Princes Bay	960 00	960 00	193,650				17,000		8 00			4 00			7 25							1,605 75	212
213	500	Staten I...	500	Staten Island	500 00	500 00	100,000				10,000		8 00			4 00			7 75							825 00	213
241	.....	.....	.....	.....	.....	.....	30,000				15,000		8 00			4 00			8 00							300 00	241
242	4,000	Staten I...	4,000	Staten Island	320 00	320 00	125,000				42,000		10 00			5 00			8 00							1,169 00	242
243	.....	.....	.....	.....	.....	.....	62,300				7,500		8 00			4 00			8 00							537 25	243
244	125	Staten I...	125	Staten Island	135 00	135 00	50,000				6,000		10 00			5 00			8 00							447 00	244
245	.....	.....	.....	.....	.....	.....	43,000				4,000		8 00			4 00			7 00							350 00	245
246	.....	.....	.....	.....	.....	.....	32,500				15,000		10 00			5 00			8 00							342 00	246
247	.....	.....	.....	.....	.....	.....	60,000				7,000		8 00			4 00										608 00	247
247 1/2	.....	.....	.....	.....	.....	.....	32,500				15,000		10 00			5 00			8 00							342 00	247 1/2
248	.....	.....	.....	.....	.....	.....	60,000				5,800		10 00			4 00			8 00							512 75	248
249	.....	.....	.....	.....	.....	.....	30,000				15,000		10 00			5 00			8 00							317 11	249
249 1/2	.....	.....	.....	.....	.....	.....	30,000				10,000		10 00			5 00			8 00							307 00	249 1/2
250	.....	.....	.....	.....	.....	.....	60,000		100		140,000		8 00			3 50			6 00							1,890 00	250

The Oyster Industry—Individual Returns—Continued.

Office Number.	CLASS.			Where operating.	VALUE.			PLANTING GROUNDS.		PLANTING—TIME AND WAGES.							MARKETING—TIME AND WAGES.							Office Number.	
	Of boat.	Number of boats used.	Tonnage.		Of boat.	Of outfit.	Total.	Number of acres.	Value.	Number of days.	Number of hands.	Highest wages per month.	Lowest wages per month.	Highest wages per day.	Lowest wages per day.	Number receiving.	Total wages paid.	Number of days.	Number of hands.	Highest wages per month.	Lowest wages per month.	Highest wages per day.	Lowest wages per day.		Total wages.
351	Skiff	1	1	Shrewsbury	450	420	470	4	470	4	4						32 00	312	8	150 00				13,560 00	351
351 1/2	Skiff	1	1	Shrewsbury	200	150	350	100	350	4	4			\$2 00			32 00	312	8	150 00				13,560 00	351 1/2
352	Skiff	1	1	Shrewsbury	40	30	70	2	70	2	2							30	30						352
353	Skiff	1	1	Shrewsbury	40	30	70	4	70	4	4							30	30						353
354	Skiff	1	1	Shrewsbury	50	30	80	2	80	2	2							30	30						354
355	Skiff	1	1	Shrewsbury	60	30	90	2	90	2	2							30	30						355
356	Skiff	1	1	Shrewsbury	60	30	90	2	90	2	2							30	30						356
314	Skiff	1	1	Shrewsbury	50	60	110	1	110	1	1							30	1			\$2 00		180 00	314
315	Skiff	1	1	Shrewsbury	40	100	100	1	100	1	1							30	1						315
316	Skiff	1	1	Shrewsbury	200	150	350	6	350	15	2			2 00			90 00	73	3			2 00		423 00	316
321	Skiff	1	1	Shrewsbury	40	40	80	1	80	1	1						30 00								321
322	Skiff	1	1	Shrewsbury	50	60	100	2	100	2	2			2 00		400	90 00	1				2 00			322
323	Skiff	1	1	Shrewsbury	40	60	100	2	100	2	2						20 00								323
Total					55	\$3,720	\$3,655	\$6,400	233 1/2		21						\$440 00		20					\$5,204 00	
357	Garvey	2	2	Barnegat Bay	450	420	470	3	470	37	37							50							357
358	Garvey	4	4	Barnegat	100	15	115	4	115	24	24							40							358
359	Garvey	1	1	Barnegat	25	20	45	2	45	24	24							40							359
360	Garvey	4	4	Barnegat	100	20	120	3	120	46	46							20							360
361	Garvey	2	2	Barnegat	50	15	65	3	65	39	39							30							361
362	Garvey	3	3	Barnegat	75	20	95	4	95	24	24							20							362
363	Garvey	4	4	Barnegat	100	25	125	4	125	46	46							20							363
364	Shallop	350	60	Barnegat	350	60	410	50	410	165	165			\$1 50			\$18 60		30						364
365	Yacht	1	1	Barnegat	125	25	150	13	150	4	1			1 50			60 00		65						365
366	Garvey	40	10	Barnegat	40	10	50	5	50	1	1							65							366
367	Garvey	1	1	Barnegat	50	20	70	2	70	15	15														367
368	Garvey	50	10	Barnegat	50	10	60	1	60	12	12														368
369	Garvey	150	15	Barnegat	150	15	165	4	165	20	20								1				\$1 50		369
370	Garvey	400	50	Barnegat	400	50	450	5	450	10	1			1 50			15 00		2				1 50		370
371	Garvey	50	15	Barnegat	50	15	65	1	65	30	30								1						371
372	Garvey	50	15	Barnegat	50	15	65	2	65	30	30														372
373	Garvey	1,200	200	Barnegat	1,200	200	1,400	10	1,400	60	4			1 50			90 00		308				1 50		373
374	Garvey	500	200	Barnegat	500	200	700	40	700	60	4			1 50			50 00		308				2 00		374
375	Garvey	400	25	Barnegat	400	25	425	5	425	16	16								30						375
376	Garvey	100	25	Barnegat	100	25	125	2	125	4	1			1 50			6 00		30						376
377	Garvey	150	25	Barnegat	150	25	175	5	175	10	1			1 50			15 00		140				1 50		377
378	Garvey	300	30	Barnegat	300	30	330	4	330	20	20														378
379	Garvey	200	10	Barnegat	200	10	210	4	210	30	30														379
380	Garvey	150	25	Barnegat	150	25	175	3	175	30	30														380
381	Garvey	40	10	Barnegat	40	10	50	2	50	30	30														381
382	Garvey	50	25	Barnegat	50	25	75	2	75	14	14														382

The Oyster Industry—Individual Returns—Continued.

2 LAB

Office Number.	QUANTITY AND COST OF PLANTS.						QUANTITY MARKETED.						PRICE.										Office Number.				
	Bushels planted.	Where obtained.	Bushels purchased.	Where obtained.	Cost of purchase.	Total cost.	Primes— thousands.	Primes— bushels.	Primes— barrels.	Cullings— thousands.	Cullings— bushels.	Cullings— barrels.	Highest per thousand, primes.	Highest per bushel, primes.	Highest per barrel, primes.	Highest per thousand, cullings.	Highest per bushel, cullings.	Highest per barrel, cullings.	Lowest per thousand, primes.	Lowest per bushel, primes.	Lowest per barrel, primes.	Lowest per thou- sand, cullings.		Lowest per bushel, cullings.	Lowest per bar- rel, cullings.	Total amount received.	
351							12,000				6,000		8 00				84 00			8 00					\$120 00	351	
351 1/2	40,000	Staten Isl'd	40,000	Staten Island	\$3,300 00	\$3,300 00	965,000				1,000,000		10 00				955 00			8 00					11,725 00	351 1/2	
352							10,000				5,000		8 00				4 00			8 00					100 00	352	
353							30,000				15,000		8 00				4 00			8 00					300 00	353	
354							10,000				5,000		8 00				4 00			8 00					100 00	354	
355							30,000				15,000		8 00				4 00			8 00					300 60	355	
356							10,000				5,000		8 00				4 00			8 00					100 00	356	
357	1,300	Hudson R.	1,300	Hudson Riv.	980 00	980 00	212,300				120,000		8 00				4 00			7 12 1/2					1,742 75	357	
358	500	Prince's B.	600	Prince's Bay	480 00	480 00	73,275				10,000		8 00				4 00			7 12 1/2					615 00	358	
359	4,000	Hudson R.	4,000	Hudson Riv.	2,960 00	2,960 00	35,000		525		18,000	300	8 00		\$5 40		4 50		\$4 50	8 00					4,696 00	359	
360	400	Staten Isl'd	400	Staten Island	320 00	320 00	50,000				3,000		8 00				4 00			8 00					412 00	360	
361	1,000	Staten Isl'd	1,000	Staten Island	800 00	800 00	123,550				18,000		8 00				4 00			8 00					1,588 00	361	
362							40,000				1,000		8 00				4 00			8 00					524 00	362	
363	65,207		67,207		\$18,967 00	\$19,267 50	3,990,840		1375		1,940,500	1075													\$47,565 00	363	
364	300	Cedar Cr'k					300						80 80													\$240 00	364
365	300	Cedar Cr'k					250						80 80													200 00	365
366	500	Cedar Cr'k	100	Cedar Creek.	\$25 00	\$25 00	300						80 80							80 80						200 00	366
367	300	Cedar Cr'k					250						80 80							80 80						200 00	367
368	600	Cedar Cr'k	200	Cedar Creek.	50 00	50 00	300						80 80							80 80						200 00	368
369	300	Cedar Cr'k	400	Cedar Creek.	100 00	100 00	300						80 80							80 80						200 00	369
370	100	Barnegat	100	Barnegat	30 00	30 00	250						80 80							80 80						150 00	370
371	200	Barnegat	100	Virginia	25 00	25 00	454						1 00							75						432 80	371
372	300	Barnegat																								200 00	372
373	400	Barnegat	150	Virginia	37 50	37 50	90						2 25							2 25						200 00	373
374	300	Barnegat					150						2 25							2 25						200 00	374
375	300	Barnegat	150	Virginia	37 50	37 50	25																			200 00	375
376	100	Barnegat					300																			200 00	376
377	2,400	Cedar Cr'k	2,400	Virginia	580 00	580 00	3000																			12,000 00	377
378	400	Barnegat					50						75													150 00	378
379	800	Barnegat	800	Barnegat	200 00	200 00	41																			325 00	379
380	900	Cedar Cr'k	900	Cedar Creek.	225 00	225 00	50																			1,500 00	380
381																										153 00	381
382																										95 00	382
383																											383

The Oyster Industry—Individual Returns—Continued.

Office number.	General			Where operating.	Value			Number of oysters.	Tons.	PLANTING—TIME AND WAGES.						MARKETING—TIME AND WAGES.						Office number.		
	Of boat.	Number of boats.	Months.		Of boat.	Of oysters.	Total.			Number of days.	Number of hands.	Highest wages per month.	Lowest wages per month.	Highest wages per day.	Lowest wages per day.	Number receiving.	Total wages paid.	Number of days.	Number of hands.	Highest wages per month.	Lowest wages per month.		Highest wages per day.	Lowest wages per day.	Total wages.
322	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					322
323	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					323
324	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					324
325	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					325
326	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					326
327	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					327
328	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					328
329	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					329
330	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					330
331	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					331
332	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					332
333	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					333
334	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					334
335	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					335
336	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					336
337	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					337
338	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					338
339	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					339
340	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					340
341	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					341
342	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					342
343	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					343
344	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					344
345	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					345
346	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					346
347	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					347
348	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					348
349	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					349
350	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					350
351	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					351
352	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					352
353	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					353
354	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					354
355	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					355
356	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					356
357	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					357
358	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					358
359	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					359
360	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					360
361	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					361
362	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					362
363	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					363
364	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					364
365	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					365
366	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					366
367	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					367
368	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					368
369	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					369
370	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					370
371	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					371
372	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					372
373	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					373
374	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					374
375	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					375
376	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					376
377	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					377
378	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					378
379	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					379
380	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					380
381	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					381
382	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					382
383	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					383
384	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					384
385	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					385
386	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					386
387	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					387
388	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					388
389	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					389
390	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					390
391	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					391
392	Barney	1	12	Barney	100	100	100	100	100	10	1							20	20					392
393</																								

The Oyster Industry—Individual Returns—Continued.

Office number.	QUANTITY AND COST OF PLANTS.						QUANTITY MARKETED.						PRICE.										Office number.					
	Bushels planted.	Where obtained.	Bushels purchased.	Where obtained.	Cost of purchase.	Total cost.	Palms—thousands.	Primes—bushels.	Primes—barrels.	Cullings—thousands.	Cullings—bushels.	Cullings—barrels.	Highest per thousand, primes.	Highest per bushel, primes.	Highest per barrel, primes.	Highest per thousand, cullings.	Highest per bushel, cullings.	Highest per barrel, cullings.	Lowest per thousand, primes.	Lowest per bushel, primes.	Lowest per barrel, primes.	Lowest per thousand, cullings.		Lowest per bushel, cullings.	Lowest per barrel, cullings.	Total amount received.		
284	300	Barnegat..							100						\$5 00										\$500 00	284		
285	300	Barnegat..																								285		
286	100	Barnegat..																								286		
287	300	Barnegat..																								287		
288	250	Barnegat..	100	Barnegat..		\$25 00		450																		288		
289	300	Barnegat..						50	40				\$1 00							\$0 75						450 00	289	
290	300	Barnegat..											75	3 00						3 00						187 50	290	
291	300	Barnegat..	400		\$100 00	100 00			100					5 00						5 00						500 00	291	
292	300	Barnegat..																								292		
293	300	Barnegat..						450					1 00							75						435 00	293	
294	300	Barnegat..							150					5 50						5 00						850 00	294	
295	335	Cedar Cr..																								295		
296	300	Barnegat..				\$7 50		600					1 00							75						575 00	296	
297	300	Barnegat..						200					80							75						157 50	297	
298	250	Barnegat..						50					1 00							75						47 50	298	
299	240	Barnegat..	100	Barnegat..	30 00	30 00		350					1 25							1 00						300 00	299	
300	100																									300		
301	500	Cedar Cr..						1,250					80													1,000 00	301	
302	300	Barnegat..						375					80													300 00	302	
303	300	Cedar Cr..						375					80													300 00	303	
304	300	Barnegat..						625					80													625 00	304	
305	100	Cedar Cr..						250					80													200 00	305	
306	300	Cedar Cr..						187					80													150 00	306	
307	300	Cedar Cr..						125					80													100 00	307	
308	300	Cedar Cr..						125					80													100 00	308	
309	300	Cedar Cr..						500					80													400 00	309	
310	100	Cedar Cr..						125					80													100 00	310	
311	300	Cedar Cr..						125					80													100 00	311	
312	300	Cedar Cr..						125					80													100 00	312	
313	300	Cedar Cr..						125					80													100 00	313	
314	300	Cedar Cr..						500					80													400 00	314	
315	300	Cedar Cr..						125					80													100 00	315	
316	100	Cedar Cr..						125					80													100 00	316	
317	400	Cedar Cr..						250					80													200 00	317	
318	500	Cedar Cr..						350					80													200 00	318	
319	600	Cedar Cr..						500					80													200 00	319	
320	300							600					80													465 00	320	
321	22,900		6,235		\$1,547 50	\$1,670 00		11,041	4,342																	\$27,231 80	321	
322	3,000	Cedar Cr..	2,600	Cedar Cr....	\$500 00	\$600 00	300,000			700,000			\$7 50			14 00			\$5 50							\$4,900 00	322	
323	350	Tuckerton.																									323	
324	125	Cedar Cr..						100																		80 00	324	
325	350	Tuckerton.																									325	
326	150	Tuckerton.																									326	
327	100	Tuckerton.																									327	
328	100	Tuckerton.						100						90													90 00	328

The Oyster Industry—Individual Returns—Continued.

Once number.	CLASS.			Where operating.	VALUE.			PLANTING GROUNDS.		PLANTING—TIME AND WAGES.							MARKETING—TIME AND WAGES.						Office number.	
	Of boat.	Number of boats used.	Tonnage.		Of boat.	Of outfit.	Total.	Number of acres.	Value.	Number of days.	Number of hands.	Highest wages per month.	Lowest wages per month.	Highest wages per day.	Lowest wages per day.	Number receiving.	Total wages paid.	Number of days.	Number of hands.	Highest wages per month.	Lowest wages per month.	Highest wages per day.		Lowest wages per day.	Total wages.
389	Garvey	1	1	Tuckerton Bay	436	96	441	1	12	4	...	...	...	...	...	...	...	...	...	...	...	...	...	389
390	Garvey	1	1	Tuckerton Bay	40	20	60	1	4	1	...	...	...	...	...	...	...	...	...	...	...	...	...	390
391	Garvey	1	1	Tuckerton Bay	20	20	20	1	1	1	...	...	...	...	...	...	...	...	...	...	...	...	...	391
392	Garvey	1	1	Tuckerton Bay	35	6	41	1	12	1	...	...	...	...	...	...	...	...	...	...	...	...	...	392
393	Garvey	1	1	Tuckerton Bay	35	75	110	1	12	1	...	...	...	...	...	...	...	...	...	...	...	...	...	393
397	Schooner	1	19	Tuckerton Bay	1,500	100	1,600	36	36	36	...	...	...	...	...	...	...	...	...	...	...	...	...	397
398	Schooner	1	20	Tuckerton Bay	1,500	1,000	2,500	50	50	10	...	...	...	...	...	...	...	...	...	...	...	...	...	398
399	Schooner	1	20	Tuckerton Bay	1,200	800	2,000	10	54	54	...	...	...	...	...	...	...	...	...	...	...	...	...	399
400	Sloop	1	15	Tuckerton Bay	750	250	1,000	20	15	15	...	...	...	...	...	...	...	...	...	...	...	...	...	400
401	Sloop	1	1	Tuckerton Bay	65	20	85	2	180	180	...	...	...	...	...	...	...	...	...	...	...	...	...	401
402	Yacht	1	1	Tuckerton Bay	500	30	530	45	45	45	...	...	...	...	...	...	...	...	...	...	...	...	...	402
403	Yacht	1	1	Tuckerton Bay	535	35	569	6	45	45	...	...	...	...	...	...	...	...	...	...	...	...	...	403
404	Yacht	1	1	Tuckerton Bay	1,000	250	1,250	25	33	33	...	...	...	...	...	...	...	...	...	...	...	...	...	404
405	Yacht	1	1	Tuckerton Bay	400	150	550	8	90	1	...	...	...	...	...	...	...	...	...	...	...	...	...	405
406	Yacht	1	1	Tuckerton Bay	600	375	975	100	91	4	...	...	...	...	...	...	...	...	...	...	...	...	...	406
407	Yacht	1	1	Tuckerton Bay	500	200	700	15	90	2	...	...	...	...	...	...	...	...	...	...	...	...	...	407
408	Yacht	1	1	Tuckerton Bay	300	30	330	3	30	1	...	...	...	...	...	...	...	...	...	...	...	...	...	408
409	Yacht	1	1	Tuckerton Bay	400	50	450	50	50	1	...	...	...	...	...	...	...	...	...	...	...	...	...	409
410	Yacht	1	1	Tuckerton Bay	400	25	425	10	50	1	...	...	...	...	...	...	...	...	...	...	...	...	...	410
411	Yacht	1	1	Tuckerton Bay	500	75	575	12	90	1	...	...	...	...	...	...	...	...	...	...	...	...	...	411
412	Yacht	1	1	Tuckerton Bay	500	30	530	10	40	1	...	...	...	...	...	...	...	...	...	...	...	...	...	412
413	Yacht	1	1	Tuckerton Bay	300	25	325	4	50	1	...	...	...	...	...	...	...	...	...	...	...	...	...	413
414	Yacht	1	1	Tuckerton Bay	400	100	500	8	30	1	...	...	...	...	...	...	...	...	...	...	...	...	...	414
415	Yacht	1	1	Tuckerton Bay	500	60	560	10	12	2	...	...	...	...	...	...	...	...	...	...	...	...	...	415
416	Yacht	1	1	Tuckerton Bay	500	40	540	4	40	1	...	...	...	...	...	...	...	...	...	...	...	...	...	416
417	Scow	1	1	Tuckerton Bay	300	100	400	3	30	1	...	...	...	...	...	...	...	...	...	...	...	...	...	417
418	Skiff	1	1	Tuckerton Bay	350	25	375	2	30	1	...	...	...	...	...	...	...	...	...	...	...	...	...	418
419	Garvey	1	4	Tuckerton Bay	100	10	110	30	14	2	...	...	...	...	...	...	...	...	...	...	...	...	...	419
420	Garvey	1	3	Tuckerton Bay	75	20	95	30	14	2	...	...	...	...	...	...	...	...	...	...	...	...	...	420
421	Garvey	1	3	Tuckerton Bay	50	25	75	10	30	1	...	...	...	...	...	...	...	...	...	...	...	...	...	421
422	Garvey	1	1	Tuckerton Bay	30	20	50	20	30	1	...	...	...	...	...	...	...	...	...	...	...	...	...	422
423	Garvey	1	1	Tuckerton Bay	40	40	80	5	5	1	...	...	...	...	...	...	...	...	...	...	...	...	...	423
424	Garvey	1	1	Tuckerton Bay	20	10	30	2	13	1	...	...	...	...	...	...	...	...	...	...	...	...	...	424
425	Garvey	1	1	Tuckerton Bay	20	10	30	2	10	1	...	...	...	...	...	...	...	...	...	...	...	...	...	425
426	Garvey	1	1	Tuckerton Bay	20	10	30	2	10	1	...	...	...	...	...	...	...	...	...	...	...	...	...	426
427	Garvey	1	1	Tuckerton Bay	20	10	30	2	10	1	...	...	...	...	...	...	...	...	...	...	...	...	...	427
428	Garvey	1	1	Tuckerton Bay	20	10	30	2	10	1	...	...	...	...	...	...	...	...	...	...	...	...	...	428
429	Garvey	1	1	Tuckerton Bay	20	20	40	15	30	1	...	...	...	...	...	...	...	...	...	...	...	...	...	429
430	Garvey	1	1	Tuckerton Bay	20	10	30	2	12	1	...	...	...	...	...	...	...	...	...	...	...	...	...	430
431	Garvey	1	1	Tuckerton Bay	10	20	30	12	25	1	...	...	...	...	...	...	...	...	...	...	...	...	...	431
432	Garvey	1	1	Tuckerton Bay	25	10	35	7	35	1	...	...	...	...	...	...	...	...	...	...	...	...	...	432
433	Garvey	1	1	Tuckerton Bay	20	10	30	4	24	1	...	...	...	...	...	...	...	...	...	...	...	...	...	433
434	Garvey	1	1	Tuckerton Bay	30	20	50	1	30	1	...	...	...	...	...	...	...	...	...	...	...	...	...	434
435	Garvey	1	1	Tuckerton Bay	25	15	40	1	20	1	...	...	...	...	...	...	...	...	...	...	...	...	...	435
436	Garvey	1	1	Tuckerton Bay	25	10	35	1	15	1	...	...	...	...	...	...	...	...	...	...	...	...	...	436

The Oyster Industry—Individual Returns—Continued.

Office number.	QUANTITY AND COST OF PLANTS.				QUANTITY MARKETED.								PRICE.										Office number.
	Bushels planted.	Where obtained.	Bushels purchased.	Where obtained.	Cost of purchase.	Total cost.	Primes—thousands.	Primes—bushels.	Primes—barrels.	Cullings—thousands.	Cullings—bushels.	Cullings—barrels.	Highest per barrel, prime.	Highest per bushel, prime.	Highest per barrel, prime.	Highest per bushel, prime.	Highest per barrel, prime.	Highest per bushel, prime.	Highest per barrel, prime.	Highest per bushel, prime.	Highest per barrel, prime.	Highest per bushel, prime.	
389	130	Tuckerton						90						80	90								389
390	3,600	Cedar Creek	3,000	Cedar Creek	\$1,300	\$1,300		4,000						90	90								390
391	40	Tuckerton Bay						14						90	90								391
392	100	Tuckerton Bay						14						90	90								392
393	1,120	Cedar Cr. and Hog I.	1,120	Cedar Cr. and Hog I.	400	400		2,400						90	90								393
394	2,400	Va. and Cedar Cr.	3,400	Va. and Cedar Cr.	850	850		5,000						90	90								394
395	8,000	E. Har., Va., Cedar Cr.	8,000	E. Har., Va., Cedar Cr.	2,400	2,400	613,000			3,240,000			\$5 00	90	90								395
396	6,000	Cedar Creek	6,000	Cedar Creek	1,900	1,900	520,000			2,080,000			6 00	90	90								396
400	10,000	Va. and Cedar Cr.	10,000	Va. and Cedar Cr.	3,000	3,000		2,000		5,000				95	90								400
401	1,000	Cedar Creek						450						70	70								401
402	650	Cedar Creek	24	Cedar Creek	6	6		100		350				75	75								402
403	400	Cedar Creek						600						80	80								403
404	1,800	Cedar Creek	1,000	Cedar Creek	300	300		3,000						95	95								404
405	2,500	Cedar Creek	2,500	Cedar Creek	635	635		2,000						95	95								405
406	16,000	Cedar Creek	16,000	Cedar Creek	5,800	5,800		15,000						95	95								406
407	4,000	Cedar Creek	4,000	Cedar Creek	1,200	1,200		5,000						90	90								407
408	900	Cedar Creek	900	Cedar Creek	270	270		600						65	65								408
409	1,000	Cedar Creek	1,000	Cedar Creek	300	300		600						65	65								409
410	1,500	Cedar Creek	1,500	Cedar Creek	450	450		800						65	65								410
411	2,000	Cedar Creek	2,000	Cedar Creek	600	600		2,000						65	65								411
412	1,200	Cedar Creek	1,200	Cedar Creek	360	360		500						65	65								412
413	500	Cedar Creek						100						65	65								413
414	1,000	Cedar Creek	1,000	Cedar Creek	300	300		2,500						65	65								414
415	3,000	Cedar Creek	800	Cedar Creek	275	275		2,500						65	65								415
416	400	Cedar Creek	100	Cedar Creek	35	35								65	65								416
417	2,000	Cedar Creek	2,000	Cedar Creek	500	500		600		1,131			1 00	75	75								417
418	300	Cedar Creek						400						70	70								418
419	1,400	Great Egg Harbor	1,400	Great Egg Harbor	320	320	150,000			400,000			7 00	7 00	7 00								419
420	2,800	Cedar Creek	2,800	Cedar Creek	550	550	200,000			600,000			7 00	7 00	7 00								420
421	1,000	Cedar Creek	1,000	Cedar Creek	300	300		800						70	70								421
422	1,500	Cedar Creek	1,500	Cedar Creek	300	300		1,000						70	70								422
423	6,000	Cedar Creek	2,000	Hog Island	1,000	1,000		1,300					1 00	70	70								423
424	150	Cedar Creek	5,000	Cedar Creek										70	70								424
425	150	Cedar Creek												70	70								425
426	1,500	Cedar Creek	1,000	Cedar Creek	300	300		2,000						70	70								426
427	118	Cedar Creek						300						65	65								427
428	3,000	Cedar Creek	3,000	Cedar Creek	1,050	1,050		3,000						70	70								428
429	1,000	Cedar Creek						200						65	65								429
430	600	Cedar Creek						200						65	65								430
431	300	Cedar Creek						200						65	65								431
432	300	Cedar Creek						200						65	65								432
433	150	Cedar Creek						200						65	65								433
434	150	Cedar Creek						200						65	65								434
435	150	Cedar Creek						200						65	65								435
436	150	Cedar Creek						200						65	65								436
437	150	Cedar Creek						200						65	65								437
438	150	Cedar Creek						200						65	65								438
439	150	Cedar Creek						200						65	65								439
440	150	Cedar Creek						200						65	65								440
441	150	Cedar Creek						200						65	65								441
442	150	Cedar Creek						200						65	65								442
443	150	Cedar Creek						200						65	65								443
444	150	Cedar Creek						200						65	65								444
445	150	Cedar Creek						200						65	65								445
446	150	Cedar Creek						200						65	65								446
447	150	Cedar Creek						200						65	65								447
448	150	Cedar Creek						200						65	65								448
449	150	Cedar Creek						200						65	65								449
450	150	Cedar Creek						200						65	65								450
451	150	Cedar Creek						200						65	65								451
452	150	Cedar Creek						200						65	65								452
453	150	Cedar Creek						200						65	65								453
454	150	Cedar Creek						200						65	65								454
455	150	Cedar Creek						200						65	65								455
456	150	Cedar Creek						200						65	65								456
457	150	Cedar Creek						200						65	65								457
458	150	Cedar Creek						200						65	65								458
459	150	Cedar Creek						200						65	65								459
460	150	Cedar Creek						200						65	65								460
461	150	Cedar Creek						200						65	65								461
462	150	Cedar Creek						200						65	65								462
463	150	Cedar Creek						200						65	65								463
464	150	Cedar Creek						200						65	65								464
465	150	Cedar Creek						200						65	65								465
466	150	Cedar Creek						200						65	65								466
467	150	Cedar Creek						200						65	65								467
468	150	Cedar Creek						200						65	65								468
469	150	Cedar Creek						200						65	65								469
470	150	Cedar Creek						200						65	65								470
471	150	Cedar Creek						200						65	65								471
472	150	Cedar Creek						200						65	65								472
473	150	Cedar Creek						200						65	65								473
474	150	Cedar Creek						200						65	65								474
475	150	Cedar Creek						200						65	65								475
476	150	Cedar Creek						200						65	65								476
477	150	Cedar Creek						200						65	65								477
478	150	Cedar Creek						200						65	65								478
479	150	Cedar Creek						200															

The Oyster Industry—Individual Returns—Continued.

Office number.	CLASS.			Where operating.	VALUE.			PLANTING GROUNDS.		PLANTING—TIME AND WAGES.							MARKETING—TIME AND WAGES.						Office number.	
	Of Boat.	Number of boats used.	Tonnage.		Of boat.	Of outfit.	Total.	Number of Acres.	Value.	Number of days.	Number of hands.	Highest wages per month.	Lowest wages per month.	Highest wages per day.	Lowest wages per day.	Number receiving.	Total wages paid.	Number of days.	Number of hands.	Highest wages per month.	Lowest wages per month.	Highest wages per day.		Lowest wages per day.	Total wages.
437	Garvey.....	1	1	Tuckerton.....	\$20	\$10	\$30	2	1	30	1	1	1	1	1	1	1	20	1	1	1	1	1	437
438	Garvey.....	1	1	Tuckerton.....	40	15	55	1	1	20	1	1	1	1	1	1	1	20	1	1	1	1	1	438
439	Garvey.....	1	1	Tuckerton.....	30	10	40	1	1	40	1	1	1	1	1	1	1	20	1	1	1	1	1	439
440	Garvey.....	1	1	Tuckerton.....	40	20	60	2	1	50	1	1	1	1	1	1	1	20	1	1	1	1	1	440
441	Garvey.....	1	1	Tuckerton.....	40	10	50	1	1	40	1	1	1	1	1	1	1	20	1	1	1	1	1	441
442	Garvey.....	1	1	Tuckerton.....	30	15	45	1	1	30	1	1	1	1	1	1	1	20	1	1	1	1	1	442
443	Garvey.....	1	1	Tuckerton.....	40	10	50	1	1	30	1	1	1	1	1	1	1	20	1	1	1	1	1	443
444	Garvey.....	1	1	Tuckerton.....	20	10	30	2	1	30	1	1	1	1	1	1	1	20	1	1	1	1	1	444
445	Garvey.....	1	1	Tuckerton.....	20	10	30	1	1	30	1	1	1	1	1	1	1	20	1	1	1	1	1	445
446	Garvey.....	1	1	Tuckerton.....	40	10	50	2	1	50	1	1	1	1	1	1	1	20	1	1	1	1	1	446
447	Garvey.....	1	1	Tuckerton.....	30	20	50	1	1	20	1	1	1	1	1	1	1	20	1	1	1	1	1	447
448	Garvey.....	1	1	Tuckerton.....	35	10	45	1	1	40	1	1	1	1	1	1	1	20	1	1	1	1	1	448
449	Garvey.....	1	1	Tuckerton.....	20	10	30	2	1	30	1	1	1	1	1	1	1	20	1	1	1	1	1	449
450	Garvey.....	1	1	Tuckerton.....	20	10	30	1	1	20	1	1	1	1	1	1	1	20	1	1	1	1	1	450
451	Garvey.....	1	1	Tuckerton.....	25	15	40	3	1	40	1	1	1	1	1	1	1	20	1	1	1	1	1	451
452	Garvey.....	1	1	Tuckerton.....	500	25	525	1	1	40	1	1	1	1	1	1	1	20	1	1	1	1	1	452
	Total.....	72	72		\$15,130	\$4,509	\$19,639	528 1/2	1	68	1	1	1	1	1	1	\$3,532 00	56	1	1	1	1	1	\$18,156 00
373	Garvey.....	1	1	Bass River.....	\$10	\$10	\$20	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	1	373
374	Garvey.....	1	1	Bass River.....	30	10	40	1	1	20	1	1	1	1	1	1	1	1	1	1	1	1	1	374
	Total.....	2	2		\$40	\$20	\$60	2	1	1	1	1	1	1	1	1	1	1	2	2	2	2	2	2
375	Yacht.....	1	1	Great Bay.....	\$200	\$30	\$230	2	1	12	1	1	1	1	1	1	1	16	1	1	1	1	1	375
376	Yacht.....	1	1	Great Bay.....	300	20	320	1	1	20	1	1	1	1	1	1	1	40	1	1	1	1	1	376
377	Yacht.....	1	1	Great Bay.....	300	20	320	2	1	20	1	1	1	1	1	1	1	60	1	1	1	1	1	377
380	Garvey.....	1	1	Great Bay.....	400	20	420	12	1	20	1	1	1	1	1	1	1	112	1	1	1	1	1	380
381	Garvey.....	1	1	Great Bay.....	30	20	50	2	1	20	1	1	1	1	1	1	1	60	1	1	1	1	1	381
384	Yacht.....	1	1	Great Bay.....	\$50	100	150	10	1	40	1	1	1	1	1	1	1	192	2	1	1	1	1	384
385	Sloop.....	1	1	Great Bay.....	200	25	225	3	1	20	1	1	1	1	1	1	1	14	1	1	1	1	1	385
386	Sloop.....	1	1	Great Bay.....	400	50	450	20	1	20	1	1	1	1	1	1	1	306	6	1	1	1	1	386
425	Garvey.....	1	1	Great Bay.....	40	30	70	1	1	20	1	1	1	1	1	1	1	60	1	1	1	1	1	425
426	Garvey.....	1	1	Great Bay.....	75	30	105	20	1	40	2	1	1	1	1	1	1	116	1	1	1	1	1	426
427	Skiff.....	2	2	Great Bay.....	50	100	150	8	1	2	16	1	1	1	1	1	1	48	1	1	1	1	1	427
428	Skiff.....	2	2	Great Bay.....	50	30	80	8	1	2	16	1	1	1	1	1	1	15	1	1	1	1	1	428
429	Sloop.....	1	1	Great Bay.....	50	30	80	11	1	2	16	1	1	1	1	1	1	48	1	1	1	1	1	429
430	Sloop.....	1	1 1/2	Great Bay.....	200	100	300	14	1	2	16	1	1	1	1	1	1	48	1	1	1	1	1	430
431	Sloop.....	1	3 1/2	Great Bay.....	150	15	165	3	1	2	16	1	1	1	1	1	1	48	1	1	1	1	1	431
	Total.....	1	1		\$3,276	\$610	\$3,885	108	1	68	1	1	1	1	1	1	\$409 00	16	1	1	1	1	1	\$6,373 50

The Oyster Industry—Individual Returns—Continued.

Office number.	QUANTITY AND COST OF PLANTS.						QUANTITY MARKETED.						PRICE.												Office number.			
	Bushels planted.	Where obtained.	Bushels purchased.	Where obtained.	Cost of purchase.	Total cost.	Primes— thousands.	Primes— bushels.	Primes— barrels.	Cullings— thousands.	Cullings— bushels.	Cullings— barrels.	Highest per thousand, primes.	Highest per bushel, primes.	Highest per barrel, primes.	Highest per thousand, cullings.	Highest per bushel, cullings.	Highest per bar- rel, cullings.	Lowest per thousand, primes.	Lowest per bushel, primes.	Lowest per barrel, primes.	Lowest per thou- sand, cullings.	Lowest per bushel, cullings.	Lowest per bar- rel, cullings.		Total amount received.		
437	200	Cedar Crk						200						\$0 65												\$130 00	437	
438	300	Cedar Crk												65													438	
439	450	Cedar Crk						250						65													162 00	439
440	500	Cedar Crk						300						65													130 00	440
441	400	Cedar Crk						300						65													130 00	441
442	400	Cedar Crk																									442	
443	300	Cedar Crk																									443	
444	300	Cedar Crk						50						65												23 50	444	
445	300	Cedar Crk																									445	
446	500	Cedar Crk																									446	
447	300	Cedar Crk						100						65												65 00	447	
448	250																										448	
449	200																										449	
450	200							300						1 00					\$0 85							130 00	450	
451								250						75												187 50	451	
452	150																										452	
	100,233		79,744		\$25,021 50	\$25,021 50	1,782,000	69,872		6,020,000	5,384															\$81,635 40		
373	100																										373	
374	150																										374	
	250																											
375	400							400						\$0 65												\$280 00	375	
376	500	Cedar Crk						500						65												520 00	376	
377	500	Cedar Crk						600						65												590 00	377	
380	1,200	Cedar Crk						2,000						70												1,400 00	380	
381	700	Cedar Crk						1,500						65												890 00	381	
384	1,500	Cedar Crk						300						70												1,050 00	384	
395		Cedar Crk	1,000	Cedar Creek	300 00			400						75												300 00	395	
396	4,000	Cedar Crk	4,000	Cedar Creek	1,400 00	1,400 00		14,000						70												9,800 00	396	
425	2,000	Cedar Crk	2,000	Cedar Creek	600 00	600 00		2,000						70												1,400 00	425	
426	3,000	Cedar Crk	3,000	Cedar Creek	900 00	900 00		4,000						70												2,800 00	426	
427	2,000	Virginia	2,000	Virginia	1,100 00	1,100 00																					427	
428	1,400	Virginia	1,400	Virginia	700 00	700 00																					428	
429	2,500	Virginia	2,500	Virginia	1,375 00	1,375 00		1,895						1 00													429	
430	2,500	Virginia	2,500	Virginia	1,375 00	1,375 00		3,200						1 00													430	
431	300	Absecon B.	300	Absecon Bay	90 00	90 00		250						1 10					\$0 85							2,200 00	431	
	22,700		19,400		\$8,050 00	\$8,050 00		30,616																		\$29,616 00		

The Oyster Industry—Individual Returns—Continued.

Office number.	CLASS.			Where operating.	VALUE.			PLANTING GROUNDS.	PLANTING—TIME AND WAGES.							MARKETING—TIME AND WAGES.							Office number.		
	Of boat.	Number of boats used.	Tonnage.		Of boat.	Of outfit.	Total.		Number of acres.	Value.	Number of days.	Number of hands.	Highest wages per month.	Lowest wages per month.	Highest wages per day.	Lowest wages per day.	Number receiving.	Total wages paid.	Number of days.	Number of hands.	Highest wages per month.	Lowest wages per month.		Highest wages per day.	Lowest wages per day.	Total wages.
307	Yacht.	1	6	Egg Harbor	\$500	\$75	\$575	10		15	3			\$3 00		\$30 00	268					\$1 50		\$300 00	307
431	Yacht.	1	6	Egg Harbor	50	25	75	15		60	3						183						792 00	431	
432	Yacht.	1	6	Egg Harbor	50	25	75	10		30	3						90						180 00	432	
433	Sloop.	1	3½	Egg Harbor	500	185	685	12	\$150								120		\$40 00				300 00	433	
Total.					\$1,100	\$260	\$360	47	\$150							\$30 00								\$1,572 00	
788	Skiff.	2	2	Eagle Bay and Peters Beach.	\$125	\$300	\$425	30	\$200	4	15			\$2 00	\$3 00		\$128 00	312	2		\$2 00	\$2 00		\$1,348 00	788
789	Skiff.	2	2	Eagle Bay and Peters Beach.	150	300	450	10		3	15			2 00	2 00		98 00	312	2		1 50	1 50		1,245 00	789
790	Skiff.	2	2	Somers Bay	50	100	150	7		2	10			1 50	1 50		30 00	60	2		1 50	1 50		180 00	790
791	Skiff.	2	2	Somers Bay	40	200	240	11		3	10			1 50	1 50		45 00	65	2		1 50	1 50		195 00	791
792	Skiff.	2	2	Somers Bay	60	800	860	10		3	14			1 50	1 50		41 00	70	2		1 50	1 50		270 00	792
793	Skiff.	2	2	Somers Bay	60	200	260	12		3	10			1 50	1 50		45 00	50	2		1 50	1 50		210 00	793
794	Skiff.	2	2	Somers Bay	50	100	150	10		3	10			1 50	1 50		30 00	65	2		1 50	1 50		195 00	794
795	Skiff.	1	1	Somers Bay	25	10	35	1		40							25	25					795	795	
796	Skiff.	1	1	Somers Bay	60	20	80	3		70							50	50					797	796	
797	Skiff.	1	1	Somers Bay	50	20	70	2		65							75	75					798	797	
798	Skiff.	2	2	Somers Bay	100	50	150	4		3	15			1 50	1 50		72 00	90	3		1 50	1 50		370 00	798
799	Skiff.	1	1	Somers Bay	50	100	150	10		2	12			1 75	1 75		42 00	62	1		1 75	1 75		390 00	799
800	Yacht.	1	1	Somers Bay	200	100	300	10		4	12			1 50	1 50		72 00	65	4		1 50	1 50		180 00	800
801	Yacht.	1	1	Somers Bay	200	50	250	10		4	14			1 50	1 50		84 00	60	4		1 50	1 50		210 00	801
802	Yacht.	1	1	Somers Bay	100	50	150	25		4	14			1 50	1 50		84 00	75	4		1 50	1 50		450 00	802
803	Yacht.	1	1	Somers Bay	100	50	150	10		2	14			1 50	1 50		42 00	85	2		1 50	1 50		70 00	803
804	Yacht.	1	1	Somers Bay	50	100	150	12		1	10			1 50	1 50		15 00	65	2		\$50 00	\$50 00		143 00	804
805	Skiff.	1	1	Somers Bay	50	100	150	12		1	10			1 50	1 50		15 00	65	2		1 50	1 50		143 00	805
Total.					\$2,020	\$2,000	\$4,020	184	\$300		178					\$227 00	1,636	23		\$15 00	\$15 00			\$5,168 00	
806	Scow.	2	2	Absecon Bay	45	15	60	1½		1½	15			\$1 50	1 50		\$36 00	32	2		\$15 00	\$15 00		\$15 00	806
807	Scow.	2	2	Absecon Bay	75	150	225	15		2	15			1 50	1 50		36 00	90	1		1 50	1 50		270 00	807
808	Scow.	2	2	Absecon Bay	40	30	70	3		2	15			1 50	1 50		48 00	36	1		1 50	1 50		54 00	808
809	Scow.	2	2	Absecon Bay	400	30	430	3		65	15							40						208 00	809
810	Sloop.	2	2	Absecon Bay	400	25	75	6		30	1			1 00	1 00		30 00	60	1		1 00	1 00		60 00	810
811	Garvey	1	1	Absecon Bay	300	40	340	3		1	14			1 50	1 50		21 00	40						811	811
812	Yacht.	1	1	Absecon Bay	40	20	60	3		40							29	29						812	812
813	Yacht.	1	1	Absecon Bay	200	15	215	2		60							30	30						813	813
814	Yacht.	1	1	Absecon Bay	300	25	325	2		40							30	30						814	814
815	Yacht.	1	1	Absecon Bay	250	25	275	2		40							30	30						815	815
816	Skiff.	1	1	Absecon Bay	45	20	65	3		60							73	73						816	816
817	Skiff.	1	1	Absecon Bay	40	15	55	2		70							64	64						817	817
818	Skiff.	1	1	Absecon Bay	30	20	50	3		60							60	60						818	818
819	Yacht.	1	1	Absecon Bay	100	64	160	3		104							65	65						819	819

The Oyster Industry—Individual Returns—Continued.

Office number.	QUANTITY AND COST OF PLANTS.				QUANTITY MARKETED.							PRICE.												Office number.			
	Bushels planted.	Where obtained.	Bushels purchased.	Where obtained.	Cost of purchase.	Total cost.	Primes—thousands.	Primes—bushels.	Primes—barrels.	Cullings—thousands.	Cullings—bushels.	Cullings—barrels.	Highest per thousand, primes.	Highest per bushel, primes.	Highest per barrel, primes.	Highest per thousand, cullings.	Highest per bushel, cullings.	Highest per barrel, cullings.	Lowest per thousand, primes.	Lowest per bushel, primes.	Lowest per barrel, primes.	Lowest per thousand, cullings.	Lowest per bushel, cullings.		Lowest per barrel, cullings.	Total amount received.	
307	1,000	Va. and Barnegat....	500	Virginia.....	\$250	\$250	.....	1,000	.....	.....	500	.....	.....	\$0 80	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	\$1,150	307
421	2,000	Mullica River.....	2,000	Mullica River.....	700	700	.....	1,000	.....	.....	1,000	.....	.....	85	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,000	421
422	1,000	Cedar Creek.....	1,000	Cedar Creek.....	300	300	.....	800	.....	.....	.....	.....	.....	70	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	600	422
423	2,500	Virginia.....	2,500	Virginia.....	875	875	.....	2,700	.....	.....	.....	.....	.....	1 10	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,750	423
.....	6,500	.....	6,000	.....	\$2,125	\$2,125	.....	5,500	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	\$5,460	.....
788	7,000	Va. and Tuckerton B	7,000	Va. and Tuckerton B	\$5,735	\$5,735	.....	6,000	.....	.....	.....	.....	.....	\$1 40	.....	.....	.....	.....	.....	\$1 40	.....	.....	.....	.....	.....	\$8,400	788
789	5,000	Virginia.....	5,000	Virginia.....	3,200	3,200	.....	5,000	.....	.....	.....	.....	.....	1 40	.....	.....	.....	.....	.....	1 40	.....	.....	.....	.....	.....	7,000	789
790	2,500	Virginia.....	2,500	Virginia.....	1,450	1,450	.....	2,000	.....	.....	.....	.....	.....	1 15	.....	.....	.....	.....	.....	1 15	.....	.....	.....	.....	.....	2,300	790
791	2,500	Virginia.....	2,500	Virginia.....	1,450	1,450	.....	2,000	.....	.....	.....	.....	.....	1 15	.....	.....	.....	.....	.....	1 15	.....	.....	.....	.....	.....	2,300	791
792	2,500	Virginia.....	2,500	Virginia.....	1,375	1,375	.....	2,000	.....	.....	.....	.....	.....	1 15	.....	.....	.....	.....	.....	1 00	.....	.....	.....	.....	.....	2,100	792
793	3,000	Virginia.....	3,000	Virginia.....	1,650	1,650	.....	2,400	.....	.....	.....	.....	.....	1 15	.....	.....	.....	.....	.....	1 15	.....	.....	.....	.....	.....	2,700	793
794	2,000	Virginia.....	2,000	Virginia.....	1,100	1,100	.....	1,800	.....	.....	.....	.....	.....	1 15	.....	.....	.....	.....	.....	1 15	.....	.....	.....	.....	.....	1,970	794
795	200	Great Bay.....	.....	.....	.....	.....	.....	150	.....	.....	.....	.....	.....	1 00	.....	.....	.....	.....	.....	1 00	.....	.....	.....	.....	.....	150	795
796	400	Great Bay.....	.....	.....	.....	.....	.....	325	.....	.....	.....	.....	.....	1 00	.....	.....	.....	.....	.....	1 00	.....	.....	.....	.....	.....	325	796
797	800	Great Bay.....	.....	.....	.....	.....	.....	300	.....	.....	.....	.....	.....	1 00	.....	.....	.....	.....	.....	1 00	.....	.....	.....	.....	.....	300	797
798	1,500	Cedar Creek.....	1,000	Cedar Creek.....	800	800	.....	1,000	.....	.....	.....	.....	.....	1 15	.....	.....	.....	.....	.....	1 15	.....	.....	.....	.....	.....	1,150	798
799	3,000	Virginia.....	3,000	Virginia.....	1,600	1,600	.....	2,500	.....	.....	.....	.....	.....	1 00	.....	.....	.....	.....	.....	1 00	.....	.....	.....	.....	.....	2,000	799
800	2,500	Virginia.....	2,000	Virginia.....	1,100	1,100	.....	2,000	.....	.....	.....	.....	.....	1 00	.....	.....	.....	.....	.....	1 00	.....	.....	.....	.....	.....	2,500	800
801	3,000	Va. and Cedar Creek	2,500	Virginia.....	1,375	1,375	.....	2,500	.....	.....	.....	.....	.....	1 00	.....	.....	.....	.....	.....	1 00	.....	.....	.....	.....	.....	2,000	801
802	3,500	Va. and Cedar Creek	2,000	Virginia.....	1,100	1,100	.....	2,000	.....	.....	.....	.....	.....	1 20	.....	.....	.....	.....	.....	1 10	.....	.....	.....	.....	.....	2,300	802
803	5,500	Virginia.....	5,000	Virginia.....	2,750	2,750	.....	4,000	.....	.....	.....	.....	.....	1 15	.....	.....	.....	.....	.....	1 15	.....	.....	.....	.....	.....	4,600	803
804	4,500	Virginia.....	4,500	Va. and Cedar Creek	2,150	2,150	.....	3,000	.....	.....	.....	.....	.....	1 00	.....	.....	.....	.....	.....	1 00	.....	.....	.....	.....	.....	3,000	804
805	1,400	Virginia.....	1,400	Virginia.....	770	770	.....	700	.....	.....	.....	.....	.....	1 15	.....	.....	.....	.....	.....	1 15	.....	.....	.....	.....	.....	805	805
.....	51,300	.....	46,300	.....	\$27,095	\$27,095	.....	39,735	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	\$47,040	.....
806	1,600	Virginia.....	1,600	Virginia.....	880	880	.....	1,400	.....	.....	.....	.....	.....	\$0 90	.....	.....	.....	.....	.....	\$0 90	.....	.....	.....	.....	.....	\$1,250	806
807	3,500	Virginia.....	3,500	Virginia.....	1,935	1,935	.....	3,000	.....	.....	.....	.....	.....	1 40	.....	.....	.....	.....	.....	1 40	.....	.....	.....	.....	.....	4,300	807
808	1,200	Virginia.....	1,200	Virginia.....	880	880	.....	1,400	.....	.....	.....	.....	.....	1 15	.....	.....	.....	.....	.....	1 00	.....	.....	.....	.....	.....	1,550	808
809	600	Great Bay.....	.....	.....	.....	.....	.....	500	.....	.....	.....	.....	.....	1 15	.....	.....	.....	.....	.....	1 15	.....	.....	.....	.....	.....	575	809
810	750	Great Bay and Va....	500	Virginia.....	255	255	.....	800	.....	.....	.....	.....	.....	90	.....	.....	.....	.....	.....	90	.....	.....	.....	.....	.....	720	810
811	1,000	Virginia.....	1,000	Virginia.....	550	550	.....	700	.....	.....	.....	.....	.....	1 40	.....	.....	.....	.....	.....	1 30	.....	.....	.....	.....	.....	875	811
812	400	Great Bay.....	.....	.....	.....	.....	.....	200	.....	.....	.....	.....	.....	1 20	.....	.....	.....	.....	.....	1 00	.....	.....	.....	.....	.....	824	812
813	500	Great Bay.....	.....	.....	.....	.....	.....	200	.....	.....	.....	.....	.....	1 00	.....	.....	.....	.....	.....	1 00	.....	.....	.....	.....	.....	300	813
814	400	Cedar Creek.....	.....	.....	.....	.....	.....	450	.....	.....	.....	.....	.....	1 20	.....	.....	.....	.....	.....	1 20	.....	.....	.....	.....	.....	380	814
815	300	Cedar Creek.....	.....	.....	.....	.....	.....	300	.....	.....	.....	.....	.....	1 15	.....	.....	.....	.....	.....	1 15	.....	.....	.....	.....	.....	288	815
816	350	Cedar Creek.....	.....	.....	.....	.....	.....	350	.....	.....	.....	.....	.....	1 00	.....	.....	.....	.....	.....	1 00	.....	.....	.....	.....	.....	300	816
817	325	Cedar Creek.....	.....	.....	.....	.....	.....	300	.....	.....	.....	.....	.....	1 25	.....	.....	.....	.....	.....	1 25	.....	.....	.....	.....	.....	250	817
818	300	Cedar Creek.....	.....	.....	.....	.....	.....	300	.....	.....	.....	.....	.....	1 20	.....	.....	.....	.....	.....	1 20	.....	.....	.....	.....	.....	300	818
819	300	Absecon Bay.....	300	1 20	1 20	300	819

The Oyster Industry—Individual Returns—Continued.

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STATISTICS OF LABOR AND INDUSTRIES.

Office Number.	CLASS.			Where operating.	VALUE.			PLANTING GROUNDS.	PLANTING—TIME AND WAGES.							MARKETING—TIME AND WAGES.							Office Number.			
	Of boat	Number of boats used.	Tonnage.		Of boat.	Of outfit.	Total.		Value.	Number of days.	Number of hands.	Highest wages per month.	Lowest wages per month.	Highest wages per day.	Lowest wages per day.	Number receiving.	Total wages paid.	Number of days.	Number of hands.	Highest wages per month.	Lowest wages per month.	Highest wages per day.		Lowest wages per day.	Total wages.	
830	Sloop	1	15	Absecon Bay	\$300	\$100	\$400	14	2	16			\$3 00	\$3 00		\$64 00	65				\$3 00	\$3 00		\$360 00	830	
831	Skiff	1		Absecon Bay	1 100	300	400	12	4	16			1 50	1 50		128 00	312				3 00	3 00		1,248 00	831	
832	Yacht	1	1	Absecon Bay	250	50	300	8	1	3			1 50	1 50		9 00	60	1			1 50	1 50		90 00	832	
833	Sloop	2	25	Absecon Bay	700	100	800	8	3	10			1 50	1 50		38 00	90	3			1 50	1 50		465 00	833	
834	Sloop	6	6	Absecon Bay	600	140	740	5	14	14			1 50	1 50		63 00	55	5			1 50	1 50		250 00	834	
835	Scow	1	1	Absecon Bay	100	100	200	15	3	14			1 50	1 50		63 00	312	3			1 50	1 50		936 00	835	
836	Sloop	1		Absecon Bay	75	40	115	13									60								836	
837	Sloop	1	5	Absecon Bay	375	45	420	12									75								837	
838	Sloop	1		Absecon Bay	125	15	140	8									125								838	
839	Sloop	1	5	Absecon Bay	300	25	325	12									120								839	
840	Sloop	1	7	Absecon Bay	700	75	775	35									90								840	
841	Sloop	1		Absecon Bay	500	80	580	18									75								841	
842	Sloop	1		Absecon Bay	100	35	135	10									60								842	
843	Sloop	1		Absecon Bay	150	85	235	15									72								843	
844	Sloop	1		Absecon Bay	175	35	210	4									69								844	
845	Sloop	1		Absecon Bay	350	25	375	8 1/2									75								845	
846	Sloop	1		Absecon Bay	75	30	105	2									60								846	
847	Sloop	1		Absecon Bay	140	65	205	3									75								847	
848	Sloop	1		Absecon Bay	175	51 1/2	226 1/2	6									45								848	
849	Sloop	1		Absecon Bay	105	235	340	50									75								849	
850	Sloop	1		Absecon Bay	75	35	110	10									80								850	
851	Sloop	1		Absecon Bay	125	75	200	7									75								851	
852	Sloop	1		Absecon Bay	135	30	165	7									75								852	
853	Sloop	1		Absecon Bay	75	15	90	6									60								853	
854	Sloop	1		Absecon Bay	85	35	120	10									60								854	
855	Sloop	1		Absecon Bay	75	112	187	6									45								855	
856	Sloop	1		Absecon Bay	25	6	31	2									75								856	
857	Sloop	1		Absecon Bay	155	35	190	3 1/2									60								857	
858	Sloop	1	3	Absecon Bay	400	125	525	8 1/2									75								858	
Total					\$8,380	\$2,996	\$11,376	360		135						\$836 00	45							\$6,551 00		
849	Sloop	1		Lakes Bay	\$75	\$45	\$120	3		130							150	1							\$200 00	849
850	Sloop	1		Lakes Bay	50	35	85	2		60							75									850
851	Sloop	1		Lakes Bay	125	45	170	3		20							75									851
852	Sloop	1		Lakes Bay	75	10	85	3		50							60	1							90 00	852
853	Sloop	1		Lakes Bay	150	35	185	4		100							120	1							120 00	853
854	Sloop	1	3	Lakes Bay	300	50	350	5		130							95									854
855	Sloop	1	3 1/2	Lakes Bay	225	65	290	3 1/2		60							75									855
856	Sloop	1		Lakes Bay	100	35	135	4		20							60									856
857	Sloop	1	4	Lakes Bay	700	140	840	25		600							180	3							660 00	857
858	Sloop	1	4	Lakes Bay	500	125	625	20		300							180	3							645 00	858

The Oyster Industry—Individual Returns—Continued.

Office number.	QUANTITY AND COST OF PLANTS.					QUANTITY MARKETED.					PRICE.										Office number.					
	Bushels planted.	Where obtained.	Bushels purchased.	Where obtained.	Cost of purchase.	Total cost.	Prime— thousands.	Prime— bushels.	Prime— barrels.	Cullings— thousands.	Cullings— bushels.	Cullings— barrels.	Highest per thousand, prime.	Highest per bushel, prime.	Highest per barrel, prime.	Highest per thousand, cullings.	Highest per bushel, cullings.	Highest per barrel, cullings.	Lowest per thousand, prime.	Lowest per bushel, prime.		Lowest per barrel, prime.	Lowest per thousand, cullings.	Lowest per bushel, cullings.	Lowest per barrel, cullings.	Total amount received.
830	4,000	Virginia.....	4,000	Virginia.....	\$2,000 00	\$3,000 00	.....	2,500	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	\$2,900 00	830
831	7,000	Virginia.....	7,000	Virginia.....	4,850 00	4,850 00	.....	6,000	.....	.....	.....	.....	.....	.....	1 40	.....	.....	.....	.....	.....	.....	.....	.....	.....	5,400 00	831
832	2,000	Virginia.....	2,000	Virginia.....	1,000 00	1,000 00	.....	1,400	.....	.....	.....	.....	.....	.....	1 15	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,610 00	832
833	3,700	Va., Ced. Crk.....	2,500	Virginia.....	1,600 00	1,600 00	.....	2,600	.....	.....	.....	.....	.....	.....	1 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,600 00	833
834	3,000	Virginia.....	3,000	Virginia.....	1,550 00	1,550 00	.....	2,800	.....	.....	.....	.....	.....	.....	1 30	.....	.....	.....	.....	.....	.....	.....	.....	.....	3,300 00	834
835	6,000	Virginia.....	6,000	Virginia.....	3,000 00	3,000 00	.....	5,000	.....	.....	.....	.....	.....	.....	1 40	.....	.....	.....	.....	.....	.....	.....	.....	.....	5,840 00	835
836	1,500	.....	1,500	Absecon Bay.....	375 00	375 00	.....	1,450	.....	.....	.....	.....	.....	.....	1 10	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,500 00	836
837	735	.....	735	Absecon Bay.....	221 00	221 00	.....	835	.....	.....	.....	.....	.....	.....	1 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	761 00	837
838	1,500	.....	1,500	Chesap'ke B.....	750 00	750 00	.....	1,800	.....	.....	.....	.....	.....	.....	1 10	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,758 00	838
839	950	.....	950	Chesap'ke B.....	475 00	475 00	.....	800	.....	.....	.....	.....	.....	.....	1 10	.....	.....	.....	.....	.....	.....	.....	.....	.....	853 00	839
840	1,400	.....	1,400	Chesap'ke B.....	590 00	590 00	.....	1,350	.....	.....	.....	.....	.....	.....	1 10	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,345 00	840
841	800	Absecon Bay.....	800	Absecon Bay.....	240 00	240 00	.....	850	.....	.....	.....	.....	.....	.....	1 10	.....	.....	.....	.....	.....	.....	.....	.....	.....	835 00	841
842	850	Absecon Bay.....	850	Absecon Bay.....	250 00	250 00	.....	950	.....	.....	.....	.....	.....	.....	1 10	.....	.....	.....	.....	.....	.....	.....	.....	.....	955 00	842
843	3,000	Absecon Bay.....	3,000	Absecon Bay.....	750 00	750 00	.....	3,250	.....	.....	.....	.....	.....	.....	1 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,925 00	843
844	875	Absecon Bay.....	875	Absecon Bay.....	450 00	450 00	.....	1,000	.....	.....	.....	.....	.....	.....	1 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	945 00	844
845	750	Absecon Bay.....	750	Absecon Bay.....	262 00	262 00	.....	835	.....	.....	.....	.....	.....	.....	1 10	.....	.....	.....	.....	.....	.....	.....	.....	.....	831 00	845
846	700	Absecon Bay.....	700	Absecon Bay.....	180 00	180 00	.....	750	.....	.....	.....	.....	.....	.....	1 10	.....	.....	.....	.....	.....	.....	.....	.....	.....	735 00	846
847	800	Absecon Bay.....	800	Absecon Bay.....	320 00	320 00	.....	750	.....	.....	.....	.....	.....	.....	1 10	.....	.....	.....	.....	.....	.....	.....	.....	.....	760 00	847
848	3,450	Egg Harbor.....	3,450	Egg Harbor.....	1,068 00	1,068 00	.....	2,400	.....	.....	.....	.....	.....	.....	1 10	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,435 00	848
849	3,500	Chesapeake.....	3,500	Chesapeake.....	1,755 00	1,755 00	.....	2,400	.....	.....	.....	.....	.....	.....	1 10	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,435 00	849
850	1,350	Absecon.....	800	Absecon.....	300 00	300 00	.....	900	.....	.....	.....	.....	.....	.....	1 10	.....	.....	.....	.....	.....	.....	.....	.....	.....	965 00	850
851	500	Absecon.....	300	Absecon.....	90 00	90 00	.....	900	.....	.....	.....	.....	.....	.....	1 10	.....	.....	.....	.....	.....	.....	.....	.....	.....	905 00	851
852	700	Absecon.....	500	Absecon.....	125 00	125 00	.....	1,000	.....	.....	.....	.....	.....	.....	1 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	945 00	852
853	400	Absecon.....	.....	.....	.....	.....	.....	350	.....	.....	.....	.....	.....	.....	1 10	.....	.....	.....	.....	.....	.....	.....	.....	.....	348 00	853
854	500	Absecon.....	300	Absecon.....	55 00	55 00	.....	800	.....	.....	.....	.....	.....	.....	1 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	792 00	854
855	500	Absecon.....	150	Absecon.....	45 00	45 00	.....	425	.....	.....	.....	.....	.....	.....	1 10	.....	.....	.....	.....	.....	.....	.....	.....	.....	415 00	855
856	400	Absecon.....	.....	.....	.....	.....	.....	405	.....	.....	.....	.....	.....	.....	1 10	.....	.....	.....	.....	.....	.....	.....	.....	.....	355 00	856
857	315	Absecon.....	150	Absecon.....	45 00	45 00	.....	375	.....	.....	.....	.....	.....	.....	1 10	.....	.....	.....	.....	.....	.....	.....	.....	.....	292 00	857
858	1,300	Absecon.....	850	Chesapeake.....	435 00	435 00	.....	1,350	.....	.....	.....	.....	.....	.....	1 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,350 00	858
64,154					56,450	\$27,229 00	\$27,229 00	56,195	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	\$61,563 00	
849	1,100	Egg Harbor.....	750	Egg Harbor.....	\$188 00	\$188 00	.....	1,300	.....	.....	.....	.....	.....	.....	\$1 10	.....	.....	.....	.....	.....	.....	.....	.....	.....	\$1,300 00	849
850	350	Egg Harbor.....	.....	.....	.....	.....	.....	450	.....	.....	.....	.....	.....	.....	1 10	.....	.....	.....	.....	.....	.....	.....	.....	.....	445 00	850
851	350	Egg Harbor.....	.....	.....	.....	.....	.....	435	.....	.....	.....	.....	.....	.....	1 10	.....	.....	.....	.....	.....	.....	.....	.....	.....	485 00	851
852	500	Egg Harbor.....	.....	.....	.....	.....	.....	510	.....	.....	.....	.....	.....	.....	1 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	555 00	852
853	1,235	Egg Harbor.....	1,000	Chesapeake.....	300 00	300 00	.....	500	.....	.....	.....	.....	.....	.....	1 10	.....	.....	.....	.....	.....	.....	.....	.....	.....	555 00	853
854	300	Egg Harbor.....	.....	.....	.....	.....	.....	350	.....	.....	.....	.....	.....	.....	1 10	.....	.....	.....	.....	.....	.....	.....	.....	.....	235 00	854
855	300	Egg Harbor.....	.....	.....	.....	.....	.....	500	.....	.....	.....	.....	.....	.....	1 10	.....	.....	.....	.....	.....	.....	.....	.....	.....	453 00	855
856	500	Egg Harbor.....	300	Egg Harbor.....	108 00	108 00	.....	545	.....	.....	.....	.....	.....	.....	1 10	.....	.....	.....	.....	.....	.....	.....	.....	.....	530 00	856
857	3,480	Egg Harbor.....	2,800	Chesapeake.....	1,604 00	1,604 00	.....	3,800	.....	.....	.....	.....	.....	.....	1 00	.....	.....	.....	.....	.....	.....	.....	.....	.....	3,610 00	857
858	4,400	Egg Harbor.....	3,700	Chesapeake.....	2,210 00	2,210 00	.....	4,350	.....	.....	.....	.....	.....	.....	1 10	.....	.....	.....	.....	.....	.....	.....	.....	.....	3,915 00	858

The Oyster Industry—Individual Returns—Continued.

Office number.	CLASS.			Where operating.	VALUE.			PLANTING GROUNDS.		PLANTING—TIME AND WAGES.							MARKETING—TIME AND WAGES.						Office number.		
	Of boat.	Number of boats used.	Tonnage.		Of boat.	Of outfit.	Total.	Number of acres.	Value.	Number of days.	Number of hands.	Highest wages per month.	Lowest wages per month.	Highest wages per day.	Lowest wages per day.	Number receiving.	Total wages paid.	Number of days.	Number of hands.	Highest wages per month.	Lowest wages per month.	Highest wages per day.		Lowest wages per day.	Total wages.
859				Lakes Bay.	\$225	\$65	\$290	5	\$135									90	1	140 00				\$120 00	859
860	Sloop.	1	2½	Lakes Bay.	350	225	575	16	150									150	2	38 00				\$53 00	860
861	Sloop.	1	2½	Lakes Bay.	800	225	1,025	30	560									150	4	40 00	35 00			900 00	861
862				Lakes Bay.	100	35	135	4	135									60	1	45 00				90 00	862
863				Lakes Bay.	95	35	130	3	35									60	1	45 00				90 00	863
864				Lakes Bay.	50	30	80											72	1	37 00				90 00	864
865				Lakes Bay.	300	135	435	7	200									75	1	35 00				93 00	865
866				Lakes Bay.	75	15	90	5	500									30	2	40 00				40 00	866
867				Lakes Bay.	55	15	100	2	25									30	2	45 00				90 00	867
868				Lakes Bay.	150	35	185	20	300									90	2	40 00				240 00	868
869				Lakes Bay.	40	25	65	1½	50									60	2	40 00				150 00	869
	Total.				\$4,570	\$1,415	\$5,985	166	\$3,810	630								997	26					\$3,901 00	
870				Little Bay.	\$50	\$70	\$120	4	\$250									67	4	\$50 00	\$37 00			\$171 00	870
871	Sloop.	1		Ludlams Bay.	15	50	65	10	50									60	2	30 00	30 00			180 00	871
872				Ludlams Bay.	5	10	15	5	50									60	2	30 00	30 00			270 00	872
873				Ludlams Bay.	20	58	78	20	150									90	2	30 00	30 00			270 00	873
874				Ludlams Bay.	75	50	125	2	75									90	2	30 00	30 00			270 00	874
875	Garvey.	1		Ludlams Bay.	30	7	37	10	50									90	2	30 00	30 00			270 00	875
	Total.				\$205	\$345	\$450	64	\$325									457	9					\$621 00	
876	Garvey.	1		Great Sounds.	\$20	\$20	\$40	5	\$75									30	3						876
877	Garvey.	1		Great Sounds.	15	10	25	10	100									75	3						877
878	Garvey.	1		Great Sounds.	40	75	115	7	40									30	2	\$34 00				\$158 00	878
879	Garvey.	4		Great Sounds.	50	75	125	21	80									75	5	\$34 00	\$30 00			\$228 00	879
880	Garvey.	7		Great Sounds.	173	135	308	23	850									150	5	39 00	13 00			426 00	880
	Total.				\$329	\$316	\$614	61	\$1,555									330	10					\$987 00	
881				Learnings Bay.	\$55	\$40	\$95	30	\$75									130	5	\$40 00	\$30 00			\$540 00	881
882	Garvey.	2		Learnings Bay.	15	25	40	15	25									50	5	40 00	30 00			\$310 00	882
883	Garvey.	2		Hareford Inlet.	20	35	55	12	50									130	5	40 00	30 00			\$340 00	883
884	Schooner.	1	2½	Hareford Inlet.	80	60	50	12	50									130	3	30 00	15 00			\$190 00	884
885	Garvey.	2		Hareford Inlet.	20	60	80	5	25									120	2	40 00	30 00			\$240 00	885
886	Garvey.	2		Corsons Inlet.	30	50	80	5	25									120	2	35 00	30 00			\$540 00	886
887	Garvey.	2		Corsons Inlet.	21	25	45	4	25									130	1	25 00				\$100 00	887
888	Garvey.	1		Townsend Sound.	25	25	50	15	75									120	3	35 00	30 00			\$285 00	888
889	Garvey.	2		Townsend Sound.	20	25	45	18	100									120	6	35 00	30 00			\$780 00	889
890	Garvey.	1		Townsend Sound.	15	10	25	9	50									120	3	35 00	30 00			\$285 00	890
	Total.				\$734	\$345	\$1,079	116	\$500									1,240	25					\$3,140 00	

The Oyster Industry—Individual Returns—Continued.

Office number.	QUANTITY AND COST OF PLANTS.						QUANTITY MARKETED.						PRICE.										Office number.				
	Bushels planted.	Where obtained.	Bushels purchased.	Where obtained.	Cost of purchase.	Total cost.	Primes— thousands.	Primes— bushels.	Primes— barrels.	Cullings— thousands.	Cullings— bushels.	Cullings— barrels.	Highest per thousand, primes.	Highest per bushel, primes.	Highest per barrel, primes.	Highest per thousand, cullings.	Highest per bushel, cullings.	Highest per barrel, cullings.	Lowest per thousand, primes.	Lowest per bushel, primes.	Lowest per barrel, primes.	Lowest per thousand, cullings.		Lowest per bushel, cullings.	Lowest per barrel, cullings.	Total amount received.	
859	1,350	Chesapeake.	1,350	Chesapeake.	\$810 00	\$810 00		1,435						\$1 10						\$1 00						\$1,537 00	859
860	2,200	Chesapeake.	2,200	Chesapeake.	1,180 00	1,800 00		2,500						1 10						90						2,315 00	860
861	5,800	Chesapeake.	5,800	Chesapeake.	2,550 00	2,550 00		5,000						1 10						85						5,000 00	861
862	700	Egg Harbor.	700	Egg Harbor.	175 00	175 00		1,200						1 10						90						1,300 00	862
863	400	Egg Harbor.	400	Egg Harbor.	110 00	110 00		425						1 10						95						412 00	863
864	1,000	Egg Harbor.	1,000	Egg Harbor.	350 00	350 00		1,500						1 10						80						1,650 00	864
865	1,000	Egg Harbor.	1,000	Egg Harbor.	425 00	425 00		1,210						1 10						85						1,183 00	865
866	535	Chesapeake.	535	Chesapeake.	173 00	173 00		500						1 10						85						455 00	866
867	400	Egg Harbor.	400	Egg Harbor.	100 00	100 00		410						1 10						85						405 00	867
868	3,900	Chesapeake.	3,900	Chesapeake.	2,025 00	2,825 00		3,000						1 10						85						2,895 00	868
869	1,350	Chesapeake.	1,350	Chesapeake.	515 00	515 00		1,800						1 10						85						1,325 00	869
	30,765		25,611		\$12,833 00	\$12,833 00		30,910																		\$30,245 00	
870	555	Absecon.	555	Absecon.	\$175 00	\$175 00		650						\$1 10						\$1 00						\$685 00	870
871	550	Egg Harbor.	550	Egg Harbor.	269 00	269 00				335				4 25						33 25						1,249 00	871
872	150	Egg Harbor.	150	Egg Harbor.	45 00	45 00				135				4 25						3 25						437 00	872
873	1,500	Egg Harbor.	1,500	Egg Harbor.	495 00	495 00				290				4 00						3 25						975 00	873
874	600	Egg Harbor.	400	Egg Harbor.	100 00	100 00				200				4 00						3 00						800 00	874
875	300	Egg Harbor.	300	Egg Harbor.	84 00	84 00				100				3 50						3 00						350 00	875
	3,635		3,435		\$1,108 00	\$1,108 00		650		1,010																\$4,495 00	
876	800	Egg Harbor.	400	Egg Harbor.	\$150 00	\$150 00				100				4 00												\$400 00	876
877	400	Egg Harbor.	400	Egg Harbor.	150 00	150 00				175				4 00												600 00	877
878	1,700	Hog Island.	1,700	Hog Island.	425 00	425 00				235				3 00						3 00						765 00	878
879	1,900	Hog Island.	1,900	Hog Island.	418 00	418 00				400				3 50						3 00						1,800 00	879
880	4,080	Va., Egg Har.	4,080	Va., Egg Har.	1,090 00	1,090 00				320				4 00						3 00						1,140 00	880
	8,890		8,890		\$2,233 00	\$2,233 00		1,210		30																\$4,145 00	
881	600		600		\$210 00	\$210 00				475				\$3 25												\$1,425 00	881
882	300	Hog Island.	300	Hog Island.	105 00	105 00				300				3 50												600 00	882
883	500	Hog Island.	500	Hog Island.	250 00	250 00				425				3 50												1,500 00	883
884	200	Hog Island.	200	Hog Island.	600 00	600 00				1,900				3 50												415 00	884
886	275	Egg Harbor.	300	Egg Harbor.	400 00	400 00				600				3 00						3 00						1,380 00	886
887	1,300	Chesapeake.	1,300	Chesapeake.	650 00	650 00		1,800						\$1 00						3 00						1,800 00	887
888	1,600	Hog Island.	1,600	Hog Island.	110 00	110 00				75				4 00												1,675 00	888
889	1,000	Hog Island.	1,000	Hog Island.	220 00	220 00				670				4 00												263 00	889
890	300	Hog Island.	300	Hog Island.	72 00	72 00				65				4 00												298 00	890
	5,975		5,200		\$2,052 00	\$2,052 00		1,800		2,935																\$12,194 00	

The Oyster Industry—Individual Returns—Continued.

Office number.	CLASS.			Where operating.	VALUE.			PLANTING GROUNDS.		PLANTING—TIME AND WAGES.							MARKETING—TIME AND WAGES.							Office number.		
	Of boat.	Number of boats used.	Tonnage.		Of boat.	Of outfit.	Total.	Number of acres.	Value.	Number of days.	Number of hands.	Highest wages per month.	Lowest wages per month.	Highest wages per day.	Lowest wages per day.	Number receiving.	Total wages paid.	Number of days.	Number of hands.	Highest wages per month.	Lowest wages per month.	Highest wages per day.	Lowest wages per day.		Total wages.	
454	Schooner	1	31	Delaware Bay	\$1,350		\$1,350	14	\$350	60	5	\$40	\$30				\$320 00	55	4	\$40	\$30			\$330 00	454	
455	Schooner	1	34	Delaware Bay	1,000		1,000		2,000	30	4	40	30				300 00	120	4	40	35			360 00	455	
456	Schooner	1	18	Delaware Bay	1,050		1,050	25	800	65	5	30	40				375 00	30	4	40	35			150 00	456	
457	Schooner	1	123	Delaware Bay	1,600		1,500	15	750	60	6	35	30				335 00	165	4	33	32			472 00	457	
458	Schooner	1	30	Delaware Bay	1,350		1,350	12	800	60	6	35	30				320 00	20	4	35	32			135 00	458	
459	Schooner	1	30	Delaware Bay	2,400		2,000	20	1,325	60	6	37	30				375 00	75	5	40	35			450 00	459	
460	Schooner	1	130	Delaware Bay	1,500		1,500	27	1,300	66	4	37	30				270 00	105	4	40	35			507 00	460	
461	Schooner	1	117	Delaware Bay	900		900	30	400	65	3	35	30				210 00	90	3	35	30			235 00	461	
462	Schooner	1	32	Delaware Bay	2,000		2,000	40	1,500	65	6	37	25				401 00	135	5	40	35			810 00	462	
463	Schooner	1	33	Delaware Bay	2,350		2,350	35	1,500	60	6	37	30				310 00	165	4	40	35			507 00	463	
464	Schooner	1	25	Delaware Bay	2,800		2,800	36	1,555	75	6	37	30				481 00	81	5	40	35			475 00	464	
465	Schooner	1	35	Delaware Bay	1,800		1,800	40	2,500	60	6	40	35				440 00	150	5	40	35			750 00	465	
466	Schooner	1	122	Delaware Bay	1,300		1,300	30	800	60	4	35	30				280 00	85	5	35	30			280 00	466	
467	Schooner	1	35	Delaware Bay	2,350		2,350	35	700	75	6	37	30				463 00	135	5	35	30			720 00	467	
468	Schooner	1	33	Delaware Bay	1,500		1,500	25	1,325	75	6	37	30				463 00	75	5	40	35			450 00	468	
469	Schooner	1	113	Delaware Bay	750		750	12	200	75	3	35	30				217 00	90	3	35	30			325 00	469	
470	Schooner	1	115	Delaware Bay	2,350		2,350	25	1,000	75	6	40	18				360 00	60	5	40	30			840 00	470	
471	Schooner	1	31	Delaware Bay	1,800		1,800	18	750	75	6	35	30				488 00	135	5	35	30			360 00	471	
472	Schooner	1	125	Delaware Bay	1,000		1,000	18	750	75	6	35	30				295 00	55	3	35	30			171 00	472	
473	Schooner	1	119	Delaware Bay	750		750	18	350	65	4	35	30				352 00	120	4	40	30			580 00	473	
474	Schooner	1	39	Delaware Bay	1,000		1,000	18	1,500	60	5	35	30				412 00	120	5	45	30			480 00	474	
475	Schooner	1	31	Delaware Bay	4,000		4,000	40	2,000	45	5	45	30				412 00	120	5	45	30			690 00	475	
476	Schooner	1	15	Delaware Bay	500		500	10	200	60	4	35	15				200 00	60	4	35	15			200 00	476	
477	Schooner	1	118	Delaware Bay	1,000		1,000	15	800	60	4	40	30				290 00	150	3	40	30			500 00	477	
478	Schooner	1	122	Delaware Bay	1,200		1,200	26	800	75	5	37	35				385 00	130	4	37	35			470 00	478	
479	Schooner	1	116	Delaware Bay	1,500		1,500	18	1,500	61	5	35	30				373 00	90	4	40	35			435 00	479	
480	Schooner	1	113	Delaware Bay	1,500		1,500	30	500	75	3	35	30				270 00	120	6	39	15			287 00	480	
481	Schooner	1	24	Delaware Bay	1,500		1,500	30	1,500	60	6	30	15				270 00	60	3	35	30			450 00	481	
482	Schooner	1	28	Delaware Bay	400		400	18	600	60	5	30	25				338 00	70	3	35	30			170 00	482	
483	Schooner	1	133	Delaware Bay	1,000		1,000	10	1,000	60	4	35	30				388 00	90	4	35	30			181 00	483	
484	Schooner	1	21	Delaware Bay	1,200		1,200	15	750	75	5	35	30				388 00	90	4	35	30			390 00	484	
485	Schooner	1	30	Delaware Bay	1,200		1,200	30	5,000	75	5	40	30				883 00	165	4	40	35			798 00	485	
486	Schooner	1	30	Delaware Bay	500		500	30	1,000	75	7	35	27				328 00	155	4	45	30			700 00	486	
487	Schooner	1	124	Delaware Bay	1,200		1,200	13	600	45	4	40	30				516 00	150	4	45	35			750 00	487	
488	Schooner	1	33	Delaware Bay	1,000		1,000	50	800	60	6	40	30				369 00	60	5	40	30			370 00	488	
489	Schooner	1	33	Delaware Bay	1,200		1,200	15	600	60	6	40	30				446 00	150	5	40	30			1,080 00	489	
490	Schooner	1	30	Delaware Bay	1,000		1,000	40	1,000	60	6	40	30				298 00	120	4	40	35			600 00	490	
491	Schooner	1	31	Delaware Bay	500		500	25	800	60	5	40	30				488 00	120	5	37	35			730 00	491	
492	Schooner	1	33	Delaware Bay	1,200		1,200	25	800	75	6	40	37				550 00	210	5	40	37			1,348 00	492	
493	Schooner	1	31	Delaware Bay	3,000		3,000	80	3,200	75	6	40	35				540 00	210	5	40	35			1,295 00	493	
494	Schooner	1	33	Delaware Bay	3,000		3,000	80	3,200	75	6	40	35													
495	Schooner	1	33	Delaware Bay	3,000		3,000	80	3,200	75	6	40	35													

The Oyster Industry—Individual Returns—Continued.

Office number.	QUANTITY AND COST OF PLANTS.				QUANTITY MARKETING.						PRICE.										Office number.					
	Bushels planted.	Where obtained.	Bushels purchased.	Where obtained.	Cost of purchase.	Total cost.	Primes— thousand.	Primes— bushels.	Primes— barrels.	Cullings— thousand.	Cullings— bushels.	Cullings— barrels.	Highest per thousand, primes.	Highest per bushel, primes.	Highest per barrel, primes.	Highest per thousand, cullings.	Highest per bushel, cullings.	Highest per barrel, cullings.	Lowest per thousand, primes.	Lowest per bushel, primes.		Lowest per bar- rel, primes.	Lowest per thousand, cullings.	Lowest per bushel, cullings.	Lowest per bar- rel, cullings.	Total amount received.
454	1,900	Delaware Bay.	850	Chesapeake Bay.	\$297 00	\$297 00	145,000			315,000			36 00			43 00			36 00			43 00			\$1,738 00	454
455	1,900	Delaware Bay.	8,000	Chesapeake Bay.	2,900 00	2,900 00	480,000			965,000			6 00			3 00			6 00			3 00			5,455 00	455
456	950	Delaware Bay.					35,000			87,500			6 00			32 75			6 00			32 50			445 00	456
457	1,250	Delaware Bay.	1,000	Chesapeake Bay.	300 00	300 00	175,000			385,000			6 00			3 00			6 00			3 00			1,975 00	457
458	1,200	Delaware Bay.	500	Delaware Bay.	150 00	150 00	80,000			175,000			6 00			3 00			6 00			3 00			945 00	458
459	1,500	Delaware Bay.	5,500	Chesapeake Bay.	1,700 00	1,700 00	426,500			753,000			6 00			3 00			6 00			3 00			4,567 00	459
460	1,550	Delaware Bay.	2,400	Chesapeake Bay.	675 00	675 00	235,000			485,000			6 00			3 00			6 00			3 00			2,566 00	460
461	900	Delaware Bay.	750	Chesapeake Bay.	263 00	263 00	148,000			295,000			6 00			32 75			6 00			32 50			1,775 00	461
462	1,500	Delaware Bay.	2,500	Chesapeake Bay.	1,000 00	1,000 00	435,000			1,100,000			6 00			3 00			6 00			3 00			5,480 00	462
463	1,300	Delaware Bay.	3,500	Chesapeake Bay.	1,325 00	1,325 00	370,000			610,000			6 00			3 00			6 00			3 00			3,345 00	463
464	2,000	Delaware Bay.	7,300	Chesapeake Bay.	2,300 00	2,300 00	423,354			846,467			6 00			3 00			6 00			3 00			4,826 85	464
465	1,800	Delaware Bay.	1,800	Chesapeake Bay.	1,250 00	1,250 00	778,000			1,600,000			6 00			3 00			6 00			3 00			8,837 00	465
466	1,000	Delaware Bay.	500	Chesapeake Bay.	135 00	135 00	75,000			175,000			6 00			3 00			6 00			3 00			915 00	466
467	1,500	Delaware Bay.	2,850	Chesapeake Bay.	1,015 00	1,015 00	115,000			245,000			6 00			3 00			6 00			3 00			1,345 00	467
468	1,550	Delaware Bay.	6,500	Chesapeake Bay.	2,020 00	2,020 00	804,150			938,303			6 00			3 00			6 00			3 00			3,447 00	468
469	1,050	Delaware Bay.	500	Chesapeake Bay.	130 00	130 00	115,000			248,000			6 00			3 00			6 00			3 00			1,570 00	469
470	1,300	Delaware Bay.	1,000	Chesapeake Bay.	375 00	375 00	135,000			295,000			6 00			3 00			6 00			3 00			2,450 00	470
471	1,450	Delaware Bay.	3,500	Chesapeake Bay.	1,325 00	1,325 00	310,000			448,000			6 00			3 00			6 00			3 00			3,150 00	471
472	1,500	Delaware Bay.	4,000	Chesapeake Bay.	1,050 00	1,050 00	275,000			560,000			6 00			3 00			6 00			3 00			3,150 00	472
473	1,400	Delaware Bay.	850	Chesapeake Bay.	297 00	297 00	135,000			325,000			6 00			3 00			6 00			3 00			1,875 00	473
474	1,500	Delaware Bay.	2,500	Chesapeake Bay.	925 00	925 00	280,000			575,000			6 00			3 00			6 00			3 00			3,215 00	474
475	2,100	Delaware Bay.	2,000	Chesapeake Bay.	500 00	500 00	321,000			686,000			6 00			3 00			6 00			3 00			2,760 00	475
476	2,500	Delaware Bay.	4,500	Chesapeake Bay.	1,120 00	1,120 00	455,000			1,000,000			6 00			2 75			6 00			2 75			5,500 00	476
477	1,100	Delaware Bay.	850	Chesapeake Bay.	140 00	140 00	62,000			110,000			6 00			3 00			6 00			3 00			600 00	477
478	1,125	Delaware Bay.	2,800	Chesapeake Bay.	240 00	240 00	429,000			913,000			6 00			3 00			6 00			3 00			5,082 00	478
479	1,400	Delaware Bay.					185,000			395,000			6 00			3 00			6 00			3 00			2,195 00	479
480	1,525	Delaware Bay.	2,500	Chesapeake Bay.	820 00	820 00	375,000			800,000			6 25			3 00			5 75			3 00			4,350 00	480
481	600	Delaware Bay.	1,700	Chesapeake Bay.	425 00	425 00	45,000			120,000			6 00			3 00			6 00			3 00			600 00	481
482	1,550	Delaware Bay.					194,000			580,500			6 00			3 00			5 75			3 25			2,611 00	482
483	1,350	Delaware Bay.	455	Chesapeake Bay.	144 00	144 00	80,000			171,000			6 00			3 00			6 00			3 00			980 00	483
484	900	Delaware Bay.					100,000			400,000			6 00			2 50			6 00			2 50			1,600 00	484
485	1,040	Delaware Bay.					135,000			355,000			6 00			3 00			6 00			2 50			1,595 00	485
486	2,250	Delaware Bay.	6,800	Chesapeake Bay.	1,758 00	1,758 00	643,000			1,871,000			6 00			2 75			6 75			2 50			7,386 00	486
487	1,800	Delaware Bay.											6 25			3 00			5 75			3 75			4,800 00	487
488	1,000	Delaware Bay.					500,000			1,500,000			6 25			3 00			5 75			3 75			3,900 00	488
489	1,200	Delaware Bay.	6,000	Chesapeake Bay.	1,800 00	1,800 00	250,000			450,000			6 25			3 00			5 50			3 75			1,563 00	489
490	900	Delaware Bay.	1,200	Chesapeake Bay.	500 00	500 00	85,000			251,000			6 00			3 00			5 00			2 50			1,030 00	490
491	2,000	Delaware Bay.	6,350	Chesapeake Bay.	2,055 00	2,055 00							6 00			3 00			6 00			2 50			4,540 00	491
492	1,800	Delaware Bay.	3,200	Chesapeake Bay.	1,053 00	1,053 00	380,000			735,000			6 00			3 00			6 00			2 50			3,250 00	492
493	1,250	Delaware Bay.	2,100	Chesapeake Bay.	630 00	630 00	375,000			685,000			6 00			3 00			6 00			2 50			10,000 00	493
494	1,040	Delaware Bay.	10,000	Chesapeake Bay.	3,000 00	3,000 00							6 00												10,000 00	494
495	1,940	Delaware Bay.	10,000	Chesapeake Bay.	3,000 00	3,000 00							6 00			3 75									10,000 00	495

The Oyster Industry—Individual Returns—Continued.

Once number.	CLASS.		Where operating.	VALUE.			PLANTING GROUNDS.		PLANTING—TIME AND WAGES.							MARKETING—TIME AND WAGES.						Office number.		
	Of boat.	Number of boats used.		Of boat.	Of outfit.	Total.	Number of acres.	Value.	Number of days.	Number of hands.	Highest wages per month.	Lowest wages per month.	Highest wages per day.	Lowest wages per day.	Number receiving.	Total wages paid.	Number of days.	Number of hands.	Highest wages per month.	Lowest wages per month.	Highest wages per day.		Lowest wages per day.	Total wages.
496	Schooner	1	14	Delaware Bay	800	800	15	800	60	4	40 00	30 00	.....	.....	.....	4380 00	45	3	40 00	35 00	.....	.....	1728 00	496
497	Schooner	1	23 1/2	Delaware Bay	3,000	3,000	80	1,000	60	4	40 00	30 00	.....	.....	.....	330 00	90	5	35 00	35 00	.....	.....	535 00	497
498	Schooner	1	14	Delaware Bay	500	500	35	500	60	4	40 00	35 00	.....	.....	.....	350 00	172	4	35 00	35 00	.....	.....	820 00	498
499	Schooner	1	130	Delaware Bay	1,000	1,000	72	1,200	20	4	40 00	35 00	.....	.....	.....	280 00	110	6	40 00	35 00	.....	.....	820 00	499
500	Schooner	1	135	Delaware Bay	800	900	27	300	60	7	35 00	30 00	.....	.....	.....	430 00	130	6	35 00	30 00	.....	.....	640 00	500
501	Schooner	1	128 1/2	Delaware Bay	1,000	1,000	50	500	60	6	40 00	30 00	.....	.....	.....	320 00	120	5	40 00	35 00	.....	.....	580 00	501
502	Schooner	1	124	Delaware Bay	800	800	40	3,000	60	4	40 00	15 00	.....	.....	.....	280 00	75	5	35 00	30 00	.....	.....	400 00	502
503	Schooner	1	131	Delaware Bay	800	800	27	300	75	3	35 00	18 00	.....	.....	.....	310 00	140	4	40 00	35 00	.....	.....	607 00	503
504	Schooner	1	119 1/2	Delaware Bay	400	400	18	600	20	4	35 00	15 00	.....	.....	.....	254 00	85	4	30 00	30 00	.....	.....	322 00	504
505	Schooner	1	114	Delaware Bay	800	800	7	500	75	3	35 00	25 00	.....	.....	.....	358 00	90	4	35 00	30 00	.....	.....	375 00	505
506	Schooner	1	135	Delaware Bay	1,000	1,000	25	2,750	60	7	40 00	15 00	.....	.....	.....	280 00	60	5	45 00	35 00	.....	.....	310 00	506
507	Schooner	1	128 1/2	Delaware Bay	1,000	1,000	60	1,550	45	6	40 00	15 00	.....	.....	.....	263 00	75	5	40 00	35 00	.....	.....	472 00	507
508	Schooner	1	134	Delaware Bay	2,500	2,500	60	3,500	60	7	50 00	15 00	.....	.....	.....	850 00	90	5	40 00	35 00	.....	.....	885 00	508
509	Schooner	1	127	Delaware Bay	1,000	1,000	100	3,000	60	6	40 00	15 00	.....	.....	.....	380 00	105	4	40 00	35 00	.....	.....	535 00	509
510	Schooner	1	125	Delaware Bay	2,000	2,000	35	3,500	45	6	40 00	15 00	.....	.....	.....	210 00	60	5	40 00	35 00	.....	.....	370 00	510
511	Schooner	1	134	Delaware Bay	600	600	40	1,000	25	6	40 00	18 00	.....	.....	.....	380 00	90	5	40 00	35 00	.....	.....	555 00	511
512	Schooner	1	120	Delaware Bay	1,300	1,300	110	3,100	60	5	40 00	18 00	.....	.....	.....	312 00	120	4	42 00	35 00	.....	.....	615 00	512
513	Schooner	1	130	Delaware Bay	800	800	30	700	60	5	35 00	18 00	.....	.....	.....	225 00	.....	.....	.....	.....	.....	.....	750 00	513
514	Schooner	1	121	Delaware Bay	900	900	25	800	60	5	35 00	23 00	.....	.....	.....	275 00	150	4	35 00	25 00	.....	.....	900 00	514
515	Schooner	1	125	Delaware Bay	1,800	1,800	25	750	60	5	37 00	30 00	.....	.....	.....	380 00	150	5	37 00	30 00	.....	.....	900 00	515
516	Schooner	1	128	Delaware Bay	2,500	2,500	50	1,500	75	7	35 00	18 00	.....	.....	.....	443 00	150	6	35 00	30 00	.....	.....	925 00	516
517	Schooner	1	133	Delaware Bay	2,500	2,500	60	5,000	35	8	35 00	18 00	.....	.....	.....	230 00	90	6	40 00	35 00	.....	.....	760 00	517
518	Schooner	1	132	Delaware Bay	1,300	1,300	40	1,000	60	6	35 00	30 00	.....	.....	.....	490 00	120	5	35 00	30 00	.....	.....	217 00	518
519	Schooner	1	123	Delaware Bay	800	800	30	2,400	60	5	35 00	30 00	.....	.....	.....	260 00	45	4	40 00	35 00	.....	.....	390 00	519
520	Schooner	1	132	Delaware Bay	2,000	2,000	75	5,300	60	7	35 00	30 00	.....	.....	.....	430 00	180	5	35 00	30 00	.....	.....	590 00	520
521	Schooner	1	131 1/2	Delaware Bay	1,500	1,500	40	300	60	7	40 00	18 00	.....	.....	.....	325 00	60	5	40 00	35 00	.....	.....	310 00	521
522	Schooner	1	123	Delaware Bay	800	800	35	450	60	6	35 00	30 00	.....	.....	.....	300 00	80	5	35 00	30 00	.....	.....	250 00	522
523	Schooner	1	125	Delaware Bay	1,800	1,800	60	2,250	75	7	40 00	15 00	.....	.....	.....	328 00	75	6	37 00	35 00	.....	.....	550 00	523
524	Schooner	1	123	Delaware Bay	1,500	1,500	40	2,000	57	6	35 00	15 00	.....	.....	.....	210 00	150	5	37 00	35 00	.....	.....	888 00	524
525	Schooner	1	125 1/2	Delaware Bay	1,500	1,500	50	1,500	48	7	37 00	30 00	.....	.....	.....	860 00	60	5	37 00	35 00	.....	.....	360 00	525
526	Schooner	1	131	Delaware Bay	2,000	2,000	60	3,000	66	6	35 00	30 00	.....	.....	.....	430 00	120	5	35 00	30 00	.....	.....	560 00	526
527	Schooner	1	123 1/2	Delaware Bay	1,800	1,800	25	200	60	6	35 00	30 00	.....	.....	.....	380 00	40	4	35 00	30 00	.....	.....	175 00	527
528	Schooner	1	135	Delaware Bay	800	800	10	1,000	60	5	35 00	30 00	.....	.....	.....	300 00	60	4	35 00	25 00	.....	.....	250 00	528
529	Schooner	1	123	Delaware Bay	1,000	1,000	30	1,500	60	6	30 00	15 00	.....	.....	.....	270 00	120	5	30 00	15 00	.....	.....	450 00	529
530	Schooner	1	124	Delaware Bay	600	600	12	500	75	7	37 00	18 00	.....	.....	.....	500 00	90	5	37 00	30 00	.....	.....	607 00	530
531	Schooner	1	123	Delaware Bay	1,500	1,500	35	1,400	75	6	40 00	35 00	.....	.....	.....	550 00	90	5	40 00	35 00	.....	.....	1,255 00	531
532	Schooner	1	119	Delaware Bay	1,200	1,200	35	1,000	75	5	35 00	30 00	.....	.....	.....	430 00	140	4	35 00	30 00	.....	.....	620 00	532
533	Schooner	1	119	Delaware Bay	3,000	3,000	18	2,500	75	5	35 00	30 00	.....	.....	.....	385 00	60	5	35 00	30 00	.....	.....	310 00	533
534	Schooner	1	125	Delaware Bay	1,200	1,200	6	300	75	4	30 00	25 00	.....	.....	.....	225 00	90	4	40 00	25 00	.....	.....	535 00	534
535	Schooner	1	115 1/2	Delaware Bay	700	700	45	1,200	75	5	35 00	30 00	.....	.....	.....	400 00	90	4	35 00	30 00	.....	.....	390 00	535
536	Schooner	1	125	Delaware Bay	1,000	1,000	75	1,000	60	6	35 00	30 00	.....	.....	.....	300 00	.....	.....	.....	.....	.....	.....	536 00	536
537	Schooner	1	125	Delaware Bay	1,800	1,800	50	2,000	60	7	35 00	18 00	.....	.....	.....	354 00	95	6	35 00	30 00	.....	.....	634 00	537

The Oyster Industry—Individual Returns—Continued.

Office number.	QUANTITY AND COST OF PLANTS.						QUANTITY MARKETED.						PRICE.										Office number.				
	Bushels planted.	Where obtained.	Bushels purchased.	Where obtained.	Cost of purchase.	Total cost.	Primes— thousands.	Primes— bushels.	Primes— barrels.	Cullings— thousands.	Cullings— bushels.	Cullings— barrels.	Highest per thousand, primes.	Highest per bushel, primes.	Highest per bar- rel, primes.	Highest per thousand, cullings.	Highest per bushel, cullings.	Highest per bar- rel, cullings.	Lowest per thousand, primes.	Lowest per bushel, primes.	Lowest per bar- rel, primes.	Lowest per thousand, cullings.		Lowest per bushel, cullings.	Lowest per bar- rel, cullings.	Total amount received.	
496	1,150	Delaware Bay...	7,400	Chesapeake Bay	\$1,858 00	\$1,858 00	125,000	...	...	285,000	...	...	25 00	...	...	25 00	...	...	45 00	...	...	42 50	...	...	\$1,550 00	496
497	1,000	Delaware Bay...	3,500	Chesapeake Bay	1,000 00	1,000 00	300,000	...	...	675,000	...	...	...	...	...	...	...	...	...	...	...	...	...	...	3,500 00	497
498	840	Delaware Bay...	5,000	Chesapeake Bay	1,855 00	1,855 00	635,000	...	...	1,835,000	...	...	...	...	...	...	...	...	...	...	...	...	...	...	6,295 00	498
499	650	Delaware Bay...	3,800	Chesapeake Bay	1,200 00	1,200 00	453,000	...	...	951,000	...	...	...	...	...	...	...	...	...	...	...	...	...	...	5,550 00	499
500	1,200	Delaware Bay...	1,000	Chesapeake Bay	350 00	350 00	420,000	...	...	975,000	...	...	...	...	...	...	...	...	...	...	...	...	...	...	5,220 00	500
501	1,000	Delaware Bay...	2,300	Chesapeake Bay	750 00	750 00	63,000	...	...	110,000	...	...	...	...	...	...	...	...	...	...	...	...	...	...	5,000 00	501
502	1,000	Delaware Bay...	4,000	Chesapeake Bay	1,400 00	1,400 00	1,612,000	...	...	3,474,000	...	...	...	...	...	...	...	...	...	...	...	...	...	...	17,857 00	502
503	1,040	Delaware Bay...	1,000	Chesapeake Bay	300 00	300 00	210,000	...	...	544,000	...	...	...	...	...	...	...	...	...	...	...	...	...	...	2,595 00	503
504	1,350	Delaware Bay...	...	...	...	...	135,000	...	...	285,000	...	...	...	...	...	...	...	...	...	...	...	...	...	...	1,590 00	504
505	1,300	Delaware Bay...	800	Chesapeake Bay	150 00	150 00	210,000	...	...	435,000	...	...	...	...	...	...	...	...	...	...	...	...	...	...	2,450 00	505
506	1,080	Delaware Bay...	1,400	Chesapeake Bay	450 00	450 00	210,000	...	...	530,000	...	...	...	...	...	...	...	...	...	...	...	...	...	...	2,790 00	506
507	1,620	Delaware Bay...	3,650	Chesapeake Bay	950 00	950 00	225,000	...	...	500,000	...	...	...	...	...	...	...	...	...	...	...	...	...	...	2,700 00	507
508	2,800	Delaware Bay...	3,275	Chesapeake Bay	911 00	911 00	335,000	...	...	825,000	...	...	...	...	...	...	...	...	...	...	...	...	...	...	4,000 00	508
509	1,350	Delaware Bay...	4,100	Chesapeake Bay	1,350 00	1,350 00	335,000	...	...	450,000	...	...	...	...	...	...	...	...	...	...	...	...	...	...	4,400 00	509
510	1,150	Delaware Bay...	3,300	Chesapeake Bay	1,115 00	1,115 00	214,000	...	...	457,000	...	...	...	...	...	...	...	...	...	...	...	...	...	...	2,441 00	510
511	1,300	Delaware Bay...	6,295	Chesapeake Bay	1,741 00	1,741 00	225,000	...	...	580,000	...	...	...	...	...	...	...	...	...	...	...	...	...	...	3,000 00	511
512	1,200	Delaware Bay...	4,450	Chesapeake Bay	1,568 00	1,568 00	450,000	...	...	1,000,000	...	...	...	...	...	...	...	...	...	...	...	...	...	...	5,418 00	512
513	1,440	Delaware Bay...	513
514	1,200	Delaware Bay...	1,000	Chesapeake Bay	350 00	350 00	180,000	...	...	410,000	...	...	...	...	...	...	...	...	...	...	...	...	...	...	2,200 00	514
515	1,800	Delaware Bay...	3,000	Chesapeake Bay	875 00	875 00	350,000	...	...	715,000	...	...	...	...	...	...	...	...	...	...	...	...	...	...	4,125 00	515
516	1,800	Delaware Bay...	2,500	Chesapeake Bay	750 00	750 00	425,000	...	...	935,000	...	...	...	...	...	...	...	...	...	...	...	...	...	...	5,120 00	516
517	1,200	Delaware Bay...	6,000	Chesapeake Bay	1,900 00	1,900 00	280,000	...	...	600,000	...	...	...	...	...	...	...	...	...	...	...	...	...	...	3,200 00	517
518	1,250	Delaware Bay...	3,200	Chesapeake Bay	1,120 00	1,120 00	405,000	...	...	950,000	...	...	...	...	...	...	...	...	...	...	...	...	...	...	5,000 00	518
519	800	Delaware Bay...	1,550	Chesapeake Bay	587 00	587 00	165,000	...	...	350,000	...	...	...	...	...	...	...	...	...	...	...	...	...	...	1,575 00	519
520	1,350	Delaware Bay...	6,300	Chesapeake Bay	2,370 00	2,370 00	550,000	...	...	2,300,000	...	...	...	...	...	...	...	...	...	...	...	...	...	...	11,000 00	520
521	1,300	Delaware Bay...	2,000	Chesapeake Bay	750 00	750 00	821,000	...	...	685,000	...	...	...	...	...	...	...	...	...	...	...	...	...	...	3,302 00	521
522	1,050	Delaware Bay...	2,500	Chesapeake Bay	875 00	875 00	305,000	...	...	421,000	...	...	...	...	...	...	...	...	...	...	...	...	...	...	2,375 00	522
523	1,040	Delaware Bay...	...	...	...	...	255,000	...	...	670,000	...	...	...	...	...	...	...	...	...	...	...	...	...	...	3,155 00	523
524	1,250	Delaware Bay...	8,500	Chesapeake Bay	2,500 00	2,500 00	625,000	...	...	1,331,000	...	...	...	...	...	...	...	...	...	...	...	...	...	...	7,000 00	524
525	1,200	Delaware Bay...	...	...	...	...	220,000	...	...	425,000	...	...	...	...	...	...	...	...	...	...	...	...	...	...	2,500 00	525
526	1,250	Delaware Bay...	4,000	Chesapeake Bay	1,400 00	1,400 00	825,000	...	...	2,100,000	...	...	...	...	...	...	...	...	...	...	...	...	...	...	10,725 00	526
527	950	Delaware Bay...	3,300	Chesapeake Bay	1,025 00	1,025 00	64,250	...	...	137,000	...	...	...	...	...	...	...	...	...	...	...	...	...	...	783 00	527
528	1,000	Delaware Bay...	6,000	Chesapeake Bay	1,750 00	1,750 00	195,000	...	...	400,000	...	...	...	...	...	...	...	...	...	...	...	...	...	...	2,300 00	528
529	1,550	Delaware Bay...	...	...	...	...	194,000	...	...	380,000	...	...	...	...	...	...	...	...	...	...	...	...	...	...	2,511 00	529
530	2,000	Delaware Bay...	1,000	Chesapeake Bay	350 00	350 00	340,000	...	...	510,000	...	...	...	...	...	...	...	...	...	...	...	...	...	...	2,750 00	530
531	1,440	Delaware Bay...	5,000	Chesapeake Bay	1,500 00	1,500 00	625,000	...	...	1,210,000	...	...	...	...	...	...	...	...	...	...	...	...	...	...	7,000 00	531
532	1,300	Delaware Bay...	2,000	Chesapeake Bay	775 00	775 00	270,000	...	...	560,000	...	...	...	...	...	...	...	...	...	...	...	...	...	...	3,225 00	532
533	1,500	Delaware Bay...	3,750	Chesapeake Bay	1,300 00	1,300 00	190,000	...	...	400,000	...	...	...	...	...	...	...	...	...	...	...	...	...	...	2,100 00	533
534	8,000	Delaware Bay...	1,000	Chesapeake Bay	350 00	350 00	200,000	...	...	800,000	...	...	...	...	...	...	...	...	...	...	...	...	...	...	2,100 00	534
535	1,040	Delaware Bay...	2,500	Chesapeake Bay	800 00	800 00	225,000	...	...	470,000	...	...	...	...	...	...	...	...	...	...	...	...	...	...	2,500 00	535
536	1,200	Delaware Bay...	2,500	Chesapeake Bay	875 00	875 00	536
537	1,200	Delaware Bay...	2,500	Chesapeake Bay	950 00	950 00	273,000	570,000	537

The Oyster Industry—Individual Returns—Continued.

Office number.	CLASS.			Where operating.	VALUE.			PLANTING GROUNDS.		PLANTING—TIME AND WAGES.							MARKETING—TIME AND WAGES.						Office number.			
	Of boat.	Number of boats used.	Tonnage.		Of boat.	Of outfit.	Total.	Number of acres.	Value.	Number of days.	Number of hands.	Highest wages per month.	Lowest wages per month.	Highest wages per day.	Lowest wages per day.	Number receiving.	Total wages paid.	Number of days.	Number of hands.	Highest wages per month.	Lowest wages per month.	Highest wages per day.		Lowest wages per day.	Total wages.	
538	Schooner.	1	116	Delaware Bay.	4500		4500	13	4700	66	5	435	430				4230	90	4	435	430			4390 00	538	
539	Schooner.	1	123	Delaware Bay.	1,350		1,350	25	800	66	5	83	80				340	100	4	87	80			420 00	539	
540	Schooner.	1	126	Delaware Bay.	1,800		1,800	50	2,000	75	7	83	18				400	135	5	85	30			855 00	540	
541	Schooner.	1	122	Delaware Bay.	800		800	9	400	50	4	35	30				250	50	3	40	40			183 00	541	
543	Schooner.	1	123	Delaware Bay.	3,000		3,000	20	800	50	4	35	30				250	60	4	40	40			390 00	543	
543	Schooner.	1	94	Delaware Bay.	800		800	10	100	60	3	25	20				130	26	12	35	30			75 00	543	
543	Schooner.	1	12	Delaware Bay.	125		125	4	1,000	30	1	40					40	60	5	40	25			430 00	544	
545	Schooner.	1	123	Delaware Bay.	2,000		2,000	10	2,000	60	6	40	30				812	60	5	40	25			110 00	545	
545	Schooner.	1	112	Delaware Bay.	800		800	5	50	50	4	40	30				270	60	5	40	25			150 00	547	
547	Schooner.	1	130	Delaware Bay.	1,000		1,000	10	3,000	75	5	40	30				326	45	4	40	25			306 00	548	
548	Schooner.	1	120	Delaware Bay.	2,500		2,500	40	1,000	10	1,400	50	4	35	35			240	45	3	35	20			135 00	549
549	Schooner.	1	115	Delaware Bay.	1,000		1,000	15	3,000	60	5	42	30				335	68	5	40	30			350 00	551	
550	Schooner.	1	125	Delaware Bay.	2,000		2,000	12	500	68	4	35	35				317	60	5	40	30			330 00	552	
551	Schooner.	1	130	Delaware Bay.	1,500		1,500	45	4,000	45	7	35	15				355	45	4	45	30			217 00	553	
553	Schooner.	1	126	Delaware Bay.	800		800	40	3,500	75	4	50	30				353	150	3	50	30			750 00	554	
554	Schooner.	1	130	Delaware Bay.	1,000		1,000	30	1,500	60	5	35	25				308	130	4	35	30			520 00	555	
555	Schooner.	1	115	Delaware Bay.	1,200		1,200	20	1,500	65	6	37	25				438	180	5	37	30			1,040 00	556	
556	Schooner.	1	123	Delaware Bay.	800		800	21	600	75	6	40	25				635	180	6	48	30			1,200 00	557	
557	Schooner.	1	130	Delaware Bay.	500		500	40	6,500	75	7	40	25				240	150	6	40	30			435 00	558	
558	Schooner.	1	115	Delaware Bay.	1,500		1,500	45	4,375	65	6	40	20				531	180	6	37	30			1,170 00	559	
559	Schooner.	1	116	Delaware Bay.	1,000		1,000	34	5,000	75	7	37	25				315	150	4	40	30			500 00	560	
560	Schooner.	1	118	Delaware Bay.	1,200		1,200	34	2,350	65	8	40	30				255	130	6	43	30			800 00	561	
561	Schooner.	1	131	Delaware Bay.	3,000		3,000	90	2,550	65	7	40	30				530	90	6	35	30			570 00	562	
563	Schooner.	1	130	Delaware Bay.	1,500		1,500	10	1,000	75	7	40	30				450	47	5	50	30			230 00	564	
563	Schooner.	1	127	Delaware Bay.	1,500		1,500	10	1,000	75	7	40	30				449	190	5	49	35			730 00	565	
564	Schooner.	1	125	Delaware Bay.	3,000		3,000	12	3,000	85	6	35	25				390	90	5	35	30			465 00	565	
565	Schooner.	1	130	Delaware Bay.	1,600		1,600	50	4,000	75	7	35	25				312	80	6	40	30			430 00	567	
565	Schooner.	1	119	Delaware Bay.	2,300		2,300	15	600	60	6	45	15				377	90	4	40	35			450 00	568	
567	Schooner.	1	128	Delaware Bay.	2,000		2,000	18	1,500	61	5	40	25				270	90	5	40	35			530 00	569	
568	Schooner.	1	117	Delaware Bay.	1,600		1,600	10	700	45	6	40	15				340	130	6	40	35			730 00	570	
569	Schooner.	1	124	Delaware Bay.	700		700	10	800	45	6	40	15				340	150	5	40	35			935 00	571	
570	Schooner.	1	131	Delaware Bay.	1,200		1,200	35	1,500	60	6	35	20				450	135	6	35	30			750 00	572	
571	Schooner.	1	124	Delaware Bay.	1,300		1,300	35	1,500	60	6	40	15				240	150	5	40	35			935 00	573	
573	Schooner.	1	131	Delaware Bay.	1,800		1,800	35	1,200	75	7	35	20				450	135	6	35	30			555 00	574	
573	Schooner.	1	117	Delaware Bay.	1,500		1,500	35	1,000	75	5	35	25				463	135	4	35	30			269 00	574	
574	Schooner.	1	114	Delaware Bay.	1,200		1,200	15	750	60	4	37	30				400	75	3	37	30			370 00	575	
575	Schooner.	1	123	Delaware Bay.	1,500		1,500	20	800	75	6	35	30				450	60	5	37	30			370 00	575	
575	Schooner.	1	125	Delaware Bay.	1,300		1,300	16	400	60	6						315	90	8	37	30			292 00	577	
576	Schooner.	1	133	Delaware Bay.	800		800	20	500	65	4	37	30				380	135	6	35	30			720 00	579	
578	Schooner.	1	114	Delaware Bay.	900		900	20	350	65	4	37	30				315	90	8	37	30			292 00	577	
579	Schooner.	1	126	Delaware Bay.	1,200		1,200	25	1,500	60	6	35	30				380	135	6	35	30			720 00	579	

The Oyster Industry—Individual Returns—Continued.

Office number.	QUANTITY AND COST OF PLANTS.						QUANTITY MARKETING.						PRICE.										Office number.			
	Bushels planted.	Where obtained.	Bushels purchased.	Where obtained.	Cost of purchase.	Total cost.	Primes—thousands.	Primes—bushels.	Primes—barrels.	Cullings—thousands.	Cullings—bushels.	Cullings—barrels.	Highest per thousand, primes.	Highest per bushel, primes.	Highest per barrel, primes.	Highest per thousand, cullings.	Highest per bushel, cullings.	Highest per barrel, cullings.	Lowest per thousand, primes.	Lowest per bushel, primes.	Lowest per barrel, primes.	Lowest per thousand, cullings.		Lowest per bushel, cullings.	Lowest per barrel, cullings.	Total amount received.
538	1,180	Delaw'e B.	500	Chesapeake.	\$125	\$135	128,000	.....	.....	280,000	.....	.....	\$5 00	.....	.....	\$3 75	.....	.....	\$6 00	.....	.....	\$2 50	.....	.....	\$1,535 00	538
539	1,500	Delaw'e B.	1,450	Chesapeake.	526	526	226,000	.....	.....	500,000	.....	.....	6 00	.....	.....	3 75	.....	.....	6 00	.....	.....	2 50	.....	.....	\$1,780 00	539
540	1,200	Delaw'e B.	1,500	Chesap'ke B.	530	530	.....	.....	.....	.....	.....	.....	6 00	.....	.....	3 75	.....	.....	6 00	.....	.....	2 50	.....	.....	\$1,350 00	540
541	.....	.....	.....	.....	.....	.....	41,000	.....	.....	112,000	.....	.....	6 50	.....	.....	3 00	.....	.....	6 50	.....	.....	2 50	.....	.....	\$44 00	541
543	2,150	Delaw'e B.	2,400	Chesap'ke B.	1,035	1,035	185,000	.....	.....	355,000	.....	.....	6 00	.....	.....	3 75	.....	.....	6 00	.....	.....	2 50	.....	.....	\$2,345 00	543
543	300	Delaw'e B.	2,800	Chesap'ke B.	1,000	1,000	75,000	.....	.....	160,000	.....	.....	6 00	.....	.....	3 00	.....	.....	6 00	.....	.....	2 50	.....	.....	\$50 00	543
544	600	Delaw'e B.	800	Chesap'ke B.	200	300	.....	.....	.....	.....	.....	.....	6 00	.....	.....	3 00	.....	.....	6 00	.....	.....	2 50	.....	.....	.....	544
545	1,350	Delaw'e B.	1,328	Chesap'ke B.	515	515	205,000	.....	.....	667,000	.....	.....	6 00	.....	.....	3 75	.....	.....	6 00	.....	.....	2 75	.....	.....	\$1,108 00	545
546	.....	.....	.....	.....	.....	.....	64,000	.....	.....	137,000	.....	.....	6 00	.....	.....	3 75	.....	.....	6 00	.....	.....	2 75	.....	.....	\$727 00	546
547	1,500	Delaw'e B.	4,500	Chesap'ke B.	1,350	1,350	160,000	.....	.....	340,000	.....	.....	6 00	.....	.....	3 00	.....	.....	6 00	.....	.....	2 75	.....	.....	\$2,000 00	547
548	2,350	Delaw'e B.	1,100	Chesap'ke B.	275	275	107,000	.....	.....	228,000	.....	.....	6 00	.....	.....	3 75	.....	.....	6 00	.....	.....	2 50	.....	.....	\$1,324 00	548
549	1,350	Delaw'e B.	2,000	Chesap'ke B.	640	640	130,000	.....	.....	351,000	.....	.....	6 00	.....	.....	3 75	.....	.....	6 00	.....	.....	2 50	.....	.....	\$1,450 00	549
550	1,820	Delaw'e B.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	6 00	.....	.....	2 75	.....	.....	6 00	.....	.....	2 50	.....	.....	.....	550
551	1,350	Delaw'e B.	2,000	Chesap'ke B.	640	640	193,000	.....	.....	410,000	.....	.....	6 00	.....	.....	2 75	.....	.....	6 00	.....	.....	2 50	.....	.....	\$2,200 00	551
552	2,350	Delaw'e B.	7,000	James R., Va.	840	840	350,000	.....	.....	540,000	.....	.....	6 00	.....	.....	3 00	.....	.....	6 00	.....	.....	2 50	.....	.....	\$3,000 00	552
553	8,000	Delaw'e B.	1,945	Chesap'ke B.	700	700	145,000	.....	.....	287,000	.....	.....	6 00	.....	.....	3 00	.....	.....	6 00	.....	.....	2 50	.....	.....	\$1,630 00	553
554	2,100	Delaw'e B.	2,050	Chesap'ke B.	615	615	456,000	.....	.....	974,000	.....	.....	6 00	.....	.....	3 00	.....	.....	6 00	.....	.....	2 50	.....	.....	\$3,415 00	554
555	1,500	Delaw'e B.	.....	.....	.....	.....	200,000	.....	.....	415,000	.....	.....	6 00	.....	.....	3 00	.....	.....	6 00	.....	.....	2 50	.....	.....	\$2,300 00	555
556	1,800	Delaw'e B.	500	Chesap'ke B.	175	175	390,000	.....	.....	580,000	.....	.....	6 00	.....	.....	3 75	.....	.....	6 00	.....	.....	2 50	.....	.....	\$3,000 00	556
557	2,300	Delaw'e B.	6,345	Chesap'ke B.	1,573	1,573	580,000	.....	.....	1,355,000	.....	.....	6 00	.....	.....	3 50	.....	.....	6 00	.....	.....	2 50	.....	.....	\$6,967 00	557
558	1,000	Delaw'e B.	4,020	Chesap'ke B.	1,600	1,600	180,000	.....	.....	1,145,000	.....	.....	6 00	.....	.....	3 00	.....	.....	6 00	.....	.....	2 50	.....	.....	\$5,054 00	558
559	1,950	Delaw'e B.	4,195	Chesap'ke B.	1,350	1,350	465,000	.....	.....	1,150,000	.....	.....	6 00	.....	.....	2 50	.....	.....	6 00	.....	.....	2 50	.....	.....	\$5,578 00	559
560	500	Delaw'e B.	2,144	Chesap'ke B.	857	857	95,000	.....	.....	610,000	.....	.....	6 00	.....	.....	3 00	.....	.....	6 00	.....	.....	2 50	.....	.....	\$2,557 00	560
561	2,000	Delaw'e B.	8,300	Chesap'ke B.	3,300	3,300	372,000	.....	.....	2,306,350	.....	.....	6 00	.....	.....	3 00	.....	.....	6 00	.....	.....	2 50	.....	.....	\$5,740 00	561
562	1,900	Delaw'e B.	8,040	Chesap'ke B.	2,330	2,330	.....	.....	.....	.....	.....	.....	6 00	.....	.....	3 00	.....	.....	6 00	.....	.....	2 50	.....	.....	.....	562
563	4,000	Delaw'e B.	5,300	Chesap'ke B.	821	821	.....	.....	.....	.....	.....	.....	6 00	.....	.....	3 00	.....	.....	6 00	.....	.....	2 50	.....	.....	.....	563
564	3,000	Delaw'e B.	.....	.....	.....	.....	143,950	.....	.....	571,000	.....	.....	6 00	.....	.....	3 00	.....	.....	6 00	.....	.....	2 50	.....	.....	.....	564
565	2,775	Delaw'e B.	6,480	Chesap'ke B.	1,947	1,947	516,500	.....	.....	1,210,300	.....	.....	6 00	.....	.....	3 75	.....	.....	6 00	.....	.....	2 50	.....	.....	\$4,096 00	565
566	1,750	Delaw'e B.	2,500	Chesap'ke B.	750	750	188,000	.....	.....	600,000	.....	.....	6 00	.....	.....	3 00	.....	.....	6 00	.....	.....	2 50	.....	.....	\$4,494 75	566
567	1,350	Delaw'e B.	1,258	Chesap'ke B.	612	612	208,000	.....	.....	667,000	.....	.....	6 00	.....	.....	2 75	.....	.....	6 00	.....	.....	2 50	.....	.....	\$4,728 00	567
568	1,635	Delaw'e B.	2,500	Chesap'ke B.	820	820	375,000	.....	.....	800,000	.....	.....	6 00	.....	.....	3 00	.....	.....	6 00	.....	.....	2 50	.....	.....	\$3,108 00	568
569	500	Delaw'e B.	1,000	Chesap'ke B.	300	300	275,000	.....	.....	610,000	.....	.....	6 00	.....	.....	3 00	.....	.....	6 00	.....	.....	2 50	.....	.....	\$4,350 00	569
570	3,000	Delaw'e B.	800	Chesap'ke B.	150	150	300,000	.....	.....	1,300,000	.....	.....	6 00	.....	.....	3 75	.....	.....	6 00	.....	.....	2 50	.....	.....	\$3,172 00	570
571	825	Delaw'e B.	8,500	Chesap'ke B.	2,700	2,700	615,000	.....	.....	450,000	.....	.....	6 00	.....	.....	3 00	.....	.....	6 00	.....	.....	2 50	.....	.....	\$2,635 00	571
572	1,050	Delaw'e B.	3,500	Chesap'ke B.	1,050	1,050	320,000	.....	.....	745,000	.....	.....	6 00	.....	.....	3 00	.....	.....	6 00	.....	.....	2 50	.....	.....	\$7,395 00	572
573	1,500	Delaw'e B.	5,500	Chesap'ke B.	1,635	1,635	475,000	.....	.....	1,140,000	.....	.....	6 00	.....	.....	3 00	.....	.....	6 00	.....	.....	2 50	.....	.....	\$5,860 00	573
574	1,340	Delaw'e B.	2,500	Chesap'ke B.	750	750	181,000	.....	.....	350,000	.....	.....	6 00	.....	.....	3 00	.....	.....	6 00	.....	.....	2 50	.....	.....	\$2,035 00	574
575	1,040	Delaw'e B.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	6 00	.....	.....	2 75	.....	.....	6 00	.....	.....	2 50	.....	.....	\$1,360 00	575
577	.....	.....	.....	.....	.....	.....	115,000	.....	.....	250,000	.....	.....	6 00	.....	.....	2 75	.....	.....	6 00	.....	.....	2 50	.....	.....	\$1,960 00	577
578	850	Delaw'e B.	500	Chesap'ke B.	150	150	135,000	.....	.....	295,000	.....	.....	6 00	.....	.....	3 75	.....	.....	6 00	.....	.....	2 50	.....	.....	\$1,565 00	578
579	1,300	Delaw'e B.	1,500	Chesap'ke B.	376	376	210,000	450,000	6 00	2 75	6 00	2 50	\$2,460 00	579

The Oyster Industry—Individual Returns—Continued.

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STATISTICS OF LABOR AND INDUSTRIES.

Office number.	CLASS.			Where operating.	VALUE.			PLANTING GROUNDS.		PLANTING—TIME AND WAGES.							MARKETING—TIME AND WAGES.							Office number.		
	Of boat.	Number of boats used.	Tonnage.		Of boat.	Of outfit.	Total.	Value.	Number of acres.	Number of days.	Number of hands.	Highest wages per month.	Lowest wages per month.	Highest wages per day.	Lowest wages per day.	Number receiving.	Total wages paid.	Number of days.	Number of hands.	Highest wages per month.	Lowest wages per month.	Highest wages per day.	Lowest wages per day.		Total wages.	
580	Schooner	1	24	Delaware Bay	\$1,200		\$1,200	30	\$1,500	60	5	5	\$35	\$18			\$318 00	120	5	5	\$35	\$30			\$640 00	580
581	Schooner	1	26	Delaware Bay	800		800	12	500	60	5	5	32	25			350 00	45	5	5	32	25			225 00	581
582	Schooner	1	23	Delaware Bay	1,300		1,300	30	1,000	60	5	5	37	30			390 00	135	5	5	37	30			740 00	582
583	Schooner	1	14	Delaware Bay	700		700	15	250	75	4	4	15	15			225 00	105	5	5	35	30			533 00	583
584	Schooner	1	17	Delaware Bay	800		800	18	500	60	4	4	25	18			213 00	120	4	4	35	30			520 00	584
585	Schooner	1	12	Delaware Bay	1,000		1,000	25	1,200	60	5	5	35	35			302 00	60	4	4	35	35			350 00	585
586	Schooner	1	19	Delaware Bay	1,200		1,200	30	800	60	5	5	35	35			310 00	75	4	4	35	30			335 00	586
587	Schooner	1	13	Delaware Bay	800		800	18	700	60	4	4	25	25			235 00	96	3	3	35	30			305 00	587
588	Schooner	1	26	Delaware Bay	1,500		1,500	35	1,200	60	6	6	35	15			275 00	120	5	5	35	30			640 00	588
589	Schooner	1	25	Delaware Bay	1,200		1,200	16	800	75	30	30	25	25			288 00	90	4	4	30	25			535 00	589
590	Schooner	1	31	Delaware Bay	800		800	20	1,000	60	5	5	35	35			302 00	60	4	4	35	25			250 00	590
591	Schooner	1	24	Delaware Bay	1,500		1,500	30	1,500	60	6	6	40	30			270 00	120	5	5	40	30			420 00	591
592	Schooner	1	19	Delaware Bay	1,500		1,500	12	275	30	4	4	40	30			130 00	120	4	4	40	30			845 00	592
593	Schooner	1	12	Delaware Bay	1,500		1,500	10	300	66	4	4	40	30			235 00	12	4	4	40	30			65 00	593
594	Schooner	1	13	Delaware Bay	2,000		2,000	15	425	65	6	6	40	30			440 00	125	5	5	40	30			1,105 00	594
595	Schooner	4	77	Delaware Bay	3,400		3,400	60	3,400	150	17	45	15				635 00	107	15	46	20	20			587 00	595
596	Schooner	1	16	Delaware Bay	8,000		8,000	200	34,000	300	20	60	35	35			1,945 00	120	24	60	30	30			5,640 00	596
597	Schooner	1	31	Delaware Bay	1,200		1,200	35	800	75	4	4	37	25			313 00									597
598	Schooner	1	30	Delaware Bay	1,800		1,800	20	600	45	6	6	40	25			193 00									598
599	Schooner	1	31	Delaware Bay	1,800		1,800	21	750	75	6	6	40	18			385 00									599
600	Schooner	1	30	Delaware Bay	1,200		1,200	10	1,500	60	7	7	40	17			25 00									600
601	Schooner	1	29	Delaware Bay	1,200		1,200	20	1,200	60	7	7	40	17			25 00									601
602	Schooner	1	25½	Delaware Bay	1,250		1,250	21	600																	602
603	Schooner	1	19	Delaware Bay	800		800	13	300																	603
604	Schooner	1	19	Delaware Bay	1,500		1,500																			604
605	Schooner	1	19	Delaware Bay	1,800		1,800																			605
606	Schooner	1	26	Delaware Bay	1,000		1,000	25	2,000	60	5	5	50	25			390 00	95	5	5	50	25			576 00	606
607	Schooner	1	24	Delaware Bay	1,000		1,000	35	1,500	70	6	6	40	35			433 00	90	4	4	40	35			450 00	607
608	Schooner	1	19	Delaware Bay	1,500		1,500	15	750	65	4	4	35	30			286 00	55	3	3	35	30			234 00	608
609	Schooner	1	13	Delaware Bay	1,000		1,000	28	600	45	3	3	35	30			135 00	90	3	3	35	30			370 00	609
610	Schooner	1	13	Delaware Bay	1,000		1,000	25	750	75	6	6	35	18			355 00	60	5	5	35	18			370 00	610
611	Schooner	1	20½	Delaware Bay	1,800		1,800	21	750	60	6	6	37	30			275 00	95	4	4	37	30			432 00	611
612	Schooner	1	11	Delaware Bay	900		900	7	150	60	30	30	35	30			110 00	60	2	2	30	25			110 00	612
613	Sloop	1	9½	Delaware Bay	400		400	100	60	60	30	30	25	25			110 00	75	30	30	25	25			158 00	613
614	Sloop	1	8	Delaware Bay	600		600	30	200	75	32	32	18	18			196 00	36			32	18			81 00	614
615	Sloop	1	10	Delaware Bay	1,000		1,000	21	300	45	40	40	35	30			113 00	75	40	40	35	30			187 00	615
616	Sloop	1	16	Delaware Bay	1,250		1,250	16	550	65	4	4	35	30			210 00	90	3	3	35	30			225 00	616
617	Sloop	1	9	Delaware Bay	750		750	8	300	60	3	3	35	30			101 00	75	3	3	35	30			200 00	617
618	Sloop	1	13	Delaware Bay	850		850	12	350	65	3	3	40	30			220 00	90	40	40	30	30			300 00	618
619	Sloop	1	12	Delaware Bay	800		800	21	500	60	3	3	37	35			215 00	45	3	3	37	35			161 00	619
620	Sloop	1	10	Delaware Bay	700		700	8	150	60	3	3	35	18			105 00	75	2	2	35	18			123 00	620
621	Sloop	1	12	Delaware Bay	850		850	10	250	60	3	3	32	30			125 00	85	2	2	32	30			122 00	621

The Oyster Industry—Individual Returns—Continued.

Office number.	QUANTITY AND COST OF PLANTS.						QUANTITY MARKETING.										PRICE.										Office number.
	Bushels planted.	Where obtained.	Bushels purchased.	Where obtained.	Cost of purchase.	Total cost.	Primes—thousands.	Primes—bushels.	Primes—barrels.	Cullings—thousands.	Cullings—bushels.	Cullings—barrels.	Highest per thousand, primes.	Highest per bushel, primes.	Highest per barrel, primes.	Highest per thousand, cullings.	Highest per bushel, cullings.	Highest per barrel, rel. cullings.	Lowest per thousand, primes.	Lowest per bushel, primes.	Lowest per barrel, rel. primes.	Lowest per thousand, cullings.	Lowest per bushel, cullings.	Lowest per barrel, rel. cullings.	Total amount received.		
580	1,550	Delaware Bay.	1,000	Chesapeake Bay	\$275	\$275	155,000	.....	.....	580,000	.....	.....	\$6 00	.....	.....	\$2 75	.....	.....	\$5 00	.....	.....	\$2 50	.....	.....	\$2,600	580
581	1,150	Delaware Bay.	.....	.....	.....	.....	74,000	.....	.....	160,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	935	581
582	1,250	Delaware Bay.	1,000	Chesapeake Bay	350	350	155,000	.....	.....	400,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	3,275	582
583	900	Delaware Bay.	500	Chesapeake Bay	175	175	135,000	.....	.....	300,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,510	583
584	1,000	Delaware Bay.	.....	.....	.....	.....	95,000	.....	.....	200,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,100	584
585	1,300	Delaware Bay.	5,000	Chesapeake Bay	1,750	1,750	195,000	.....	.....	400,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,300	585
586	1,200	Delaware Bay.	500	Chesapeake Bay	150	150	108,000	.....	.....	250,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	1,835	586
587	530	Delaware Bay.	.....	.....	.....	.....	82,000	.....	.....	165,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	935	587
588	1,500	Delaware Bay.	3,000	Chesapeake Bay	995	995	235,000	.....	.....	475,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,734	588
589	1,300	Delaware Bay.	1,000	Chesapeake Bay	350	350	200,000	.....	.....	450,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,400	589
590	1,000	Delaware Bay.	5,000	Chesapeake Bay	1,750	1,750	105,000	.....	.....	410,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,230	590
591	1,350	Delaware Bay.	1,000	Chesapeake Bay	335	335	194,000	.....	.....	580,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,510	591
592	800	Delaware Bay.	2,240	Chesapeake Bay	972	972	201,000	.....	.....	427,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	2,345	592
593	1,300	Delaware Bay.	4,372	Chesapeake Bay	1,313	1,313	51,000	.....	.....	86,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	546	593
594	1,300	Delaware Bay.	6,190	Chesapeake Bay	1,810	1,810	343,000	.....	.....	731,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	4,008	594
595	14,260	Delaware Bay.	5,460	Chesapeake Bay	1,598	1,598	534,300	.....	.....	1,111,300	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	6,987	595
596	50,400	Delaware Bay.	.....	.....	.....	.....	2,600,000	.....	.....	11,400,000	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	45,400	596
597	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	597
598	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	598
599	1,500	Delaware Bay.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	599
600	4,900	Delaware Bay.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	600
601	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	601
602	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	602
603	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	603
604	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	604
605	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	605
606	1,300	Delaware Bay.	3,481	Chesapeake Bay	1,049	1,049	7,500	606
607	1,230	Delaware Bay.	4,000	Chesapeake Bay	1,800	1,800	8,750	607
608	1,000	Delaware Bay.	2,000	Chesapeake Bay	635	635	2,350	608
609	1,000	Delaware Bay.	3,000	Chesapeake Bay	1,110	1,110	1,500	609
610	1,500	Delaware Bay.	3,000	Chesapeake Bay	740	740	1,800	610
611	1,250	Delaware Bay.	750	Chesapeake Bay	235	235	1,875	611
612	750	Delaware Bay.	985	612
613	500	Delaware Bay.	72,000	155,000	800	613
614	650	Delaware Bay.	1,300	Chesapeake Bay	420	420	28,000	388,000	8,750	614
615	400	Delaware Bay.	1,300	Chesapeake Bay	420	420	98,000	230,000	1,175	615
616	1,100	Delaware Bay.	850	Chesapeake Bay	235	235	153,000	318,000	1,778	616
617	300	Delaware Bay.	600	Chesapeake Bay	132	132	45,000	128,000	613	617
618	850	Delaware Bay.	1,000	Chesapeake Bay	350	350	135,000	275,000	1,545	618
619	350	Delaware Bay.	500	Chesapeake Bay	130	130	55,000	130,000	875	619
620	500	Delaware Bay.	500	Chesapeake Bay	185	185	82,000	175,000	955	620
621	550	Delaware Bay.	300	Chesapeake Bay	90	90	160,000	216,000	1,375	621

The Oyster Industry—Individual Returns—Continued.

Office number.	CLASS.		Where operating.	VALUE.			PLANTING GROUNDS.		PLANTING—TIME AND WAGES.						MARKETING—TIME AND WAGES.						Office number.				
	Of boat.	Number of boats used. Tonnage.		Of boat.	Of outfit.	Total.	Number of acres.	Value.	Number of days.	Number of hands.	Highest wages per month.	Lowest wages per month.	Highest wages per day.	Lowest wages per day.	Number receiving.	Total wages paid.	Number of days.	Number of hands.	Highest wages per month.	Lowest wages per month.		Highest wages per day.	Lowest wages per day.	Total wages.	
630	Sloop.	1 9	Delaware Bay.	\$750		\$750	8	\$300	60	40	\$35	\$15				\$96	60	2	430	\$18				\$96	630
631	Sloop.	1 13	Delaware Bay.	1,340		1,340	18	350	60	40	35	30				190	90	3	35	30				288	631
632	Sloop.	1 10	Delaware Bay.	1,250		1,250	8	350	60	40	35	30				190	75	3	35	30				163	632
633	Sloop.	1 9	Delaware Bay.	750		750	10	200	66	35	35	18				117	75	3	35	30				150	633
634	Sloop.	1 11½	Delaware Bay.	850		850	12	250	60	35	35	30				150	75	3	35	30				163	634
635	Sloop.	1 11	Delaware Bay.	500		500	6	350	75	30	35	30				143	60	3	35	30				120	635
636	Sloop.	1 14	Delaware Bay.	850		850	6	150	60	35	35	30				130	60	3	35	30				130	636
637	Sloop.	1 20	Delaware Bay.	1,300		1,300	18	350	75	30	37	30				431	90	3	37	35				425	637
638	Sloop.	1 16½	Delaware Bay.	1,100		1,100	12	250	75	40	30	30				250	60	4	40	30				200	638
639	Sloop.	1 11½	Delaware Bay.	800		800	10	150	30	2	30	35				65	30	3	30	35				65	639
640	Sloop.	1 13	Delaware Bay.	800		800											43	30	30	30				180	640
641	Sloop.	1 15	Delaware Bay.	800		800	25	300	60	3	40	35				220	60	4	40	35				150	641
642	Sloop.	1 24	Delaware Bay.	400		400	30	1,800	60	6	40	25				250	150	5	35	35				275	642
643	Sloop.	1 12½	Delaware Bay.	800		800	30	1,000	70	3	40	35				255	70	4	40	35				375	643
644	Sloop.	1 19	Delaware Bay.	550		550	30	500	75	4	35	30				812	90	4	35	30				375	644
645	Sloop.	1 6	Delaware Bay.	300		300	9	50	60	2	35	25				120	75	3	35	25				180	645
646	Sloop.	1 11	Delaware Bay.	400		400	13	500	60	3	35	25				170	96	3	35	25				278	646
647	Sloop.	1 15	Delaware Bay.	900		900	17	150	60	3	37	25				175	105	3	37	25				317	647
648	Sloop.	1 7	Delaware Bay.	1,400		1,400	14	2,000	75	3	35	30				213	150	3	35	30				455	648
649	Sloop.	1 7	Delaware Bay.	500		500	9	350	65	3	35	25				238	130	3	35	25				260	649
650	Sloop.	1 7½	Delaware Bay.	500		500	12	400	60	3	35	30				190	90	3	35	30				255	650
651	Sloop.	1 9	Delaware Bay.	800		800	15	600	75	4	40	25				235	135	4	35	30				355	651
652	Sloop.	1 11	Delaware Bay.	900		900	15	600	75	4	40	25				280	90	4	40	30				390	652
653	Sloop.	1 12	Delaware Bay.	700		700	9	500	75	4	40	25				133	90	2	35	25				180	653
654	Sloop.	1 5½	Delaware Bay.	500		500	8	250	75	2	35	18				96	75	2	30	25				138	654
655	Sloop.	1 6	Delaware Bay.	500		500	6	150	60	2	30	18				96	75	2	30	25				138	655
656	Sloop.	1 10	Delaware Bay.	900		900	21	500	60	3	35	30				190	55	4	35	30				310	656
657	Sloop.	1 13	Delaware Bay.	800		800	11	500	60	4	35	30				260	90	4	35	30				390	657
658	Sloop.	1 7½	Delaware Bay.	500		500	12	400	30	3	40	35				110	45	3	40	35				165	658
659	Sloop.	1 17	Delaware Bay.	1,000		1,000	30	1,300	75	4	40	35				363	180	4	40	35				550	659
660	Sloop.	1 7	Delaware Bay.	400		400	12	300	60	4	40	35				210	60	4	35	35				260	660
661	Sloop.	1 14	Delaware Bay.	1,000		1,000	30	1,500	60	5	40	15				230	35	3	40	30				300	661
662	Sloop.	1 15	Delaware Bay.	400		400	12	600	60	3	40	35				220	80	4	40	35				291	662
663	Sloop.	1 15½	Delaware Bay.	800		800	30	2,000	63	4	40	25				342	40	4	40	25				400	663
664	Sloop.	1 14	Delaware Bay.	1,250		1,250	35	750	60	3	40	25				180	60	3	38	30				196	664
665	Sloop.	1 8	Delaware Bay.	500		500	45	1,340									120	3	40	30				400	665
666	Sloop.	1 9	Delaware Bay.	800		800	50	1,325									130	3	40	35				440	666
667	Sloop.	1 15	Delaware Bay.	1,000		1,000	60	1,500	50	5	45	15				210	60	4	35	29				290	667
668	Sloop.	1 11	Delaware Bay.	1,000		1,000	32	1,500	60	4	40	15				170	30	3	40	35				290	668
669	Sloop.	1 15½	Delaware Bay.	800		800	35	2,000	60	4	35	15				300	105	3	35	30				350	669
670	Sloop.	1 8	Delaware Bay.	400		400	12	300	60	3	30	25				170	90	2	35	29				196	670
671	Sloop.	1 9½	Delaware Bay.	600		600	12	500	55	4	37	30				191	50	3	37	35				233	671

The Oyster Industry—Individual Returns—Continued.

Office Number.	QUANTITY AND COST OF PLANTS.						QUANTITY MARKETED.						PRICE.														Office Number.
	Bushels planted.	Where obtained.	Bushels purchased.	Where obtained.	Cost of purchase.	Total cost.	Primes— thousands.	Primes— bushels.	Primes— barrels.	Cullings— thousands.	Cullings— bushels.	Cullings— barrels.	Highest per thousand, primes.	Highest per bushel, primes.	Highest per barrel, primes.	Highest per thousand, cullings.	Highest per bushel, cullings.	Highest per barrel, cullings.	Lowest per thousand, primes.	Lowest per bushel, primes.	Lowest per barrel, primes.	Lowest per thousand, cullings.	Lowest per bushel, cullings.	Lowest per barrel, cullings.	Total amount received.		
630	500	Delaware Bay...	350	Chesapeake Bay	465	465	87,000	.....	.....	143,000	.....	.....	48 00	.....	.....	25 00	.....	.....	36 00	.....	.....	25 50	.....	.....	.....	8900	630
631	850	Delaware Bay...	1,500	Chesapeake Bay	472	472	180,000	.....	.....	400,000	.....	.....	40 00	.....	.....	25 00	.....	.....	40 00	.....	.....	25 50	.....	.....	.....	2,140	631
632	850	Delaware Bay...	250	Chesapeake Bay	65	65	92,000	.....	.....	210,000	.....	.....	40 00	.....	.....	25 00	.....	.....	40 00	.....	.....	25 50	.....	.....	.....	1,100	632
633	700	Delaware Bay...	.....	.....	.....	.....	46,000	.....	.....	121,000	.....	.....	40 00	.....	.....	25 00	.....	.....	40 00	.....	.....	25 50	.....	.....	.....	594	633
634	500	Delaware Bay...	.....	.....	.....	.....	82,000	.....	.....	180,000	.....	.....	40 00	.....	.....	25 00	.....	.....	40 00	.....	.....	25 50	.....	.....	.....	975	634
635	640	Delaware Bay...	.....	.....	.....	.....	65,000	.....	.....	140,000	.....	.....	40 00	.....	.....	25 00	.....	.....	40 00	.....	.....	25 50	.....	.....	.....	785	635
636	720	Delaware Bay...	350	Chesapeake Bay	63	63	65,000	.....	.....	145,000	.....	.....	40 00	.....	.....	25 00	.....	.....	40 00	.....	.....	25 50	.....	.....	.....	745	636
637	1,500	Delaware Bay...	1,500	Chesapeake Bay	523	523	200,000	.....	.....	435,000	.....	.....	40 00	.....	.....	25 00	.....	.....	40 00	.....	.....	25 50	.....	.....	.....	2,380	637
638	550	Delaware Bay...	304	Chesapeake Bay	.....	.....	135,000	.....	.....	285,000	.....	.....	40 00	.....	.....	25 00	.....	.....	40 00	.....	.....	25 50	.....	.....	.....	1,450	638
639	250	Delaware Bay...	.....	.....	.....	.....	38,000	.....	.....	65,000	.....	.....	40 00	.....	.....	25 00	.....	.....	40 00	.....	.....	25 50	.....	.....	.....	325	639
640	.....	.....	.....	.....	.....	.....	27,000	.....	.....	55,000	.....	.....	40 00	.....	.....	25 00	.....	.....	40 00	.....	.....	25 50	.....	.....	.....	300	640
641	800	Delaware Bay...	530	Chesapeake Bay	212	212	132,700	.....	.....	208,900	.....	.....	40 00	.....	.....	25 00	.....	.....	40 00	.....	.....	25 50	.....	.....	.....	1,370	641
642	1,550	Delaware Bay...	.....	.....	.....	.....	625,000	.....	.....	1,260,000	.....	.....	40 25	.....	.....	25 25	.....	.....	40 25	.....	.....	25 75	.....	.....	.....	7,300	642
643	575	Delaware Bay...	1,500	Chesapeake Bay	440	440	151,000	.....	.....	344,000	.....	.....	40 00	.....	.....	25 00	.....	.....	40 00	.....	.....	25 50	.....	.....	.....	1,885	643
644	800	Delaware Bay...	1,700	Chesapeake Bay	425	425	60,000	.....	.....	130,000	.....	.....	40 00	.....	.....	25 00	.....	.....	40 00	.....	.....	25 50	.....	.....	.....	775	644
645	500	Delaware Bay...	900	Chesapeake Bay	.....	.....	120,000	.....	.....	330,000	.....	.....	40 00	.....	.....	25 00	.....	.....	40 00	.....	.....	25 50	.....	.....	.....	150	645
646	800	Delaware Bay...	500	Chesapeake Bay	165	165	83,000	.....	.....	172,000	.....	.....	40 00	.....	.....	25 00	.....	.....	40 00	.....	.....	25 50	.....	.....	.....	1,370	646
647	.....	.....	.....	.....	.....	.....	90,000	.....	.....	187,000	.....	.....	40 00	.....	.....	25 00	.....	.....	40 00	.....	.....	25 50	.....	.....	.....	1,022	647
648	800	Delaware Bay...	1,235	Chesapeake Bay	550	550	204,000	.....	.....	467,000	.....	.....	40 00	.....	.....	25 00	.....	.....	40 00	.....	.....	25 50	.....	.....	.....	2,440	648
649	3,500	Delaware Bay...	1,000	Chesapeake Bay	250	250	208,000	.....	.....	659,800	.....	.....	40 25	.....	.....	25 25	.....	.....	40 25	.....	.....	25 75	.....	.....	.....	8,345	649
650	450	Delaware Bay...	100	Chesapeake Bay	25	25	110,000	.....	.....	230,000	.....	.....	40 00	.....	.....	25 00	.....	.....	40 00	.....	.....	25 50	.....	.....	.....	1,185	650
651	700	Delaware Bay...	150	Chesapeake Bay	37	37	92,000	.....	.....	195,000	.....	.....	40 00	.....	.....	25 00	.....	.....	40 00	.....	.....	25 50	.....	.....	.....	1,062	651
652	900	Delaware Bay...	1,500	Chesapeake Bay	375	375	130,000	.....	.....	300,000	.....	.....	40 00	.....	.....	25 00	.....	.....	40 00	.....	.....	25 50	.....	.....	.....	2,210	652
653	800	Delaware Bay...	.....	.....	.....	.....	87,000	.....	.....	185,000	.....	.....	40 00	.....	.....	25 00	.....	.....	40 00	.....	.....	25 50	.....	.....	.....	1,610	653
654	500	Delaware Bay...	.....	.....	.....	.....	80,000	.....	.....	170,000	.....	.....	40 00	.....	.....	25 00	.....	.....	40 00	.....	.....	25 50	.....	.....	.....	1,030	654
655	300	Delaware Bay...	1,000	Chesapeake Bay	300	300	95,000	.....	.....	210,000	.....	.....	40 00	.....	.....	25 00	.....	.....	40 00	.....	.....	25 50	.....	.....	.....	945	655
656	600	Delaware Bay...	.....	.....	.....	.....	135,000	.....	.....	310,000	.....	.....	40 00	.....	.....	25 00	.....	.....	40 00	.....	.....	25 50	.....	.....	.....	1,520	656
657	840	Delaware Bay...	.....	.....	.....	.....	85,000	.....	.....	175,000	.....	.....	40 00	.....	.....	25 00	.....	.....	40 00	.....	.....	25 50	.....	.....	.....	1,000	657
658	500	Delaware Bay...	.....	.....	.....	.....	250,000	.....	.....	530,000	.....	.....	40 00	.....	.....	25 00	.....	.....	40 00	.....	.....	25 50	.....	.....	.....	3,000	658
659	750	Delaware Bay...	3,500	Chesapeake Bay	750	750	154,000	.....	.....	340,000	.....	.....	40 00	.....	.....	25 00	.....	.....	40 00	.....	.....	25 50	.....	.....	.....	625	659
660	540	Delaware Bay...	.....	.....	.....	.....	110,000	.....	.....	230,000	.....	.....	40 00	.....	.....	25 00	.....	.....	40 00	.....	.....	25 50	.....	.....	.....	1,785	660
661	1,250	Delaware Bay...	3,300	Chesapeake Bay	1,130	1,130	150,000	.....	.....	335,000	.....	.....	40 00	.....	.....	25 00	.....	.....	40 00	.....	.....	25 50	.....	.....	.....	2,000	661
662	570	Delaware Bay...	3,300	Chesapeake Bay	935	935	175,000	.....	.....	310,000	.....	.....	40 00	.....	.....	25 00	.....	.....	40 00	.....	.....	25 50	.....	.....	.....	2,370	662
663	700	Delaware Bay...	1,400	Chesapeake Bay	490	490	160,000	.....	.....	440,000	.....	.....	40 00	.....	.....	25 00	.....	.....	40 00	.....	.....	25 50	.....	.....	.....	2,500	663
664	810	Delaware Bay...	800	Chesapeake Bay	220	220	185,000	.....	.....	935,000	.....	.....	40 00	.....	.....	25 00	.....	.....	40 00	.....	.....	25 50	.....	.....	.....	2,160	664
665	.....	.....	1,795	Chesapeake Bay	628	628	180,000	.....	.....	380,000	.....	.....	40 00	.....	.....	25 00	.....	.....	40 00	.....	.....	25 50	.....	.....	.....	3,000	665
666	.....	.....	2,016	Chesapeake Bay	765	765	250,000	.....	.....	530,000	.....	.....	40 00	.....	.....	25 00	.....	.....	40 00	.....	.....	25 50	.....	.....	.....	1,780	666
667	1,250	Delaware Bay...	2,500	Chesapeake Bay	890	890	150,000	.....	.....	325,000	.....	.....	40 00	.....	.....	25 00	.....	.....	40 00	.....	.....	25 50	.....	.....	.....	2,570	667
668	1,080	Delaware Bay...	4,000	Chesapeake Bay	1,280	1,280	73,000	.....	.....	150,000	.....	.....	40 00	.....	.....	25 00	.....	.....	40 00	.....	.....	25 50	.....	.....	.....	2,500	668
669	800	Delaware Bay...	1,000	Chesapeake Bay	380	380	208,000	.....	.....	430,000	.....	.....	40 00	.....	.....	25 00	.....	.....	40 00	.....	.....	25 50	.....	.....	.....	875	669
670	350	Delaware Bay...	250	Chesapeake Bay	63	63	72,000	.....	.....	162,000	.....	.....	40 00	.....	.....	25 00	.....	.....	40 00	.....	.....	25 50	.....	.....	.....	1,375	670
671	450	Delaware Bay...	500	Chesapeake Bay	.....	150	112,000	.....	.....	238,000	.....	.....	40 00	.....	.....	25 00	.....	.....	40 00	.....	.....	25 50	.....	.....	.....	.....	671

The Oyster Industry—Individual Returns—Continued.

Office number.	CLASS.		Where operating.	VALUE.			PLANTING GROUNDS.		PLANTING—TIME AND WAGES.							MARKETING—TIME AND WAGES.							Office number.		
	Of boat.	Number of boats used. Tonnage.		Of boat.	Of outfit.	Total.	Number of acres.	Value.	Number of days.	Number of hands.	Highest wages per month.	Lowest wages per month.	Highest wages per day.	Lowest wages per day.	Number receiving.	Total wages paid.	Number of days.	Number of hands.	Highest wages per month.	Lowest wages per month.	Highest wages per day.	Lowest wages per day.		Total wages.	
672	Sloop	1 7	Delaware Bay	4800		4800	18	4500	75	9	335	325				2212	135		335	330			2293	672	
673	Sloop	1 6	Delaware Bay	700		700	12	500								132	30		330	330			416	673	
674	Sloop	1 9	Delaware Bay	1,000		1,000	15	650	75	9	335	330				132	30		330	330			355	674	
675	Sloop	1 10	Delaware Bay	650		650	15	300	55	9	27	27				140	105		330	330			348	675	
676	Sloop	1 19	Delaware Bay	500		500										235	60	9	4	30	30			240	676
677	Sloop	1 17	Delaware Bay	500		500	60	40	2,000	60	40	15	250			235	60	9	4	30	30			280	677
678	Sloop	1 10	Delaware Bay	500		500	35	400	80	9	335	330				150	30		35	30			225	678	
679	Sloop	1 14	Delaware Bay	500		500	30	1,000	65	9	335	330				365	30		335	335			416	679	
680	Sloop	1 11	Delaware Bay	500		500	18	175	60	9	335	330				170	45		30	35			138	680	
681	Sloop	1 11	Delaware Bay	1,000		1,000	35	400	45	9	335	330				150	30		35	30			520	681	
682	Sloop	1 8	Delaware Bay	500		500	18	700	60	9	335	330				230	30		45	35			325	682	
683	Sloop	1 11	Delaware Bay	1,000		1,000	7	45	60	9	35	18				105	30		35	18			158	683	
684	Sloop	1 12	Delaware Bay	1,000		1,000	18	600	60	9	35	335				220	30		35	335			235	684	
685	Sloop	1 12	Delaware Bay	700		700	14	150	60	9	32	335				165	120		32	35			235	685	
686	Sloop	1 5½	Delaware Bay	300		300	8	150	60	9	30	25				90	30		30	30			140	686	
687	Sloop	1 12	Delaware Bay	1,000		1,000	40	1,000	75	9	35	25				212	30		32	25			155	687	
688	Sloop	1 9	Delaware Bay	800		800	12	500	75	9	32	25				230	30		32	25			235	688	
689	Sloop	1 18	Delaware Bay	700		700	15	750	65	4	35	20				245	30		35	20			270	689	
690	Sloop	1 7½	Delaware Bay	700		700	8	250	60	2	30	25				110	75		30	25			137	690	
691	Sloop	1 12	Delaware Bay	700		700	14	300	45	3	35	35				127	75		35	35			213	691	
692	Sloop	1 14	Delaware Bay	1,100		1,100	30	800	60	4	35	30				272	120	4	4	35	30			344	692
693	Sloop	1 8	Delaware Bay	400		400	7	60	60	9	35	35				120	60		35	35			130	693	
694	Sloop	1 10	Delaware Bay	600		600	15	800	75	9	35	25				213	120		35	30			285	694	
695	Sloop	1 10	Delaware Bay	300		300	5	100	60	9	30	15				90	30		30	15			135	695	
696	Sloop	1 10	Delaware Bay	500		500	12	150	45	3	35	30				135	65		35	20			200	696	
697	Sloop	1 9	Delaware Bay	400		400	9	50	45	3	35	30				95	45		35	20			104	697	
698	Sloop	1 9	Delaware Bay	500		500	13	300	50	9	34	30				165	50		32	30			275	698	
699	Sloop	1 9	Delaware Bay	400		400	6	50	65	9	34	18				115	30		35	15			160	699	
700	Sloop	1 9	Delaware Bay	600		600	8	75	60	9	35	18				105	105		35	15			125	700	
701	Sloop	1 12	Delaware Bay	500		500	25	500	60	9	40	35				220	25	4	35	30			337	701	
702	Sloop	1 13	Delaware Bay	600		600	14	300	75	3	35	30				235	30		35	30			305	702	
703	Sloop	1 14	Delaware Bay	1,000		1,000	35	800	60	4	37	18				222	90		37	30			324	703	
704	Sloop	1 17	Delaware Bay	750		750	14	550	75	4	35	27				312	120		35	27			350	704	
705	Sloop	1 7	Delaware Bay	350		350	5	50	45	2	30	15				65	30		35	18			128	705	
706	Sloop	1 13	Delaware Bay	700		700	13	100	60	9	35	30				190	135		30	30			292	706	
707	Sloop	1 8½	Delaware Bay	500		500	6	150	60	9	35	18				105	93		30	35			160	707	
708	Sloop	1 7	Delaware Bay	800		800	10	350	60	9	35	30				124	90		30	35			185	708	
709	Sloop	1 7	Delaware Bay	350		350	6	50	65	9	35	15				95	75		35	15			98	709	
710	Sloop	1 11	Delaware Bay	400		400	10	500	75	4	35	35				300	60		35	30			200	710	
711	Sloop	1 9	Delaware Bay	400		400	5	400	75	2	30	30				150	95		30	30			66	711	

The Oyster Industry—Individual Returns—Continued.

Office number.	QUANTITY AND COST OF PLANTS.						QUANTITY MARKETED.						PRICE.												Office number.		
	Bushels planted.	Where obtained.	Bushels purchased.	Where obtained.	Cost of purchase.	Total cost.	Primes— thousands.	Primes— bushels.	Primes— barrels.	Cullings— thousands.	Cullings— bushels.	Cullings— barrels.	Highest per thousand, primes.	Highest per bushel, primes.	Highest per barrel, primes.	Highest per thousand, cullings.	Highest per bushel, cullings.	Highest per barrel, cullings.	Lowest per thousand, primes.	Lowest per bushel, primes.	Lowest per bar- rel, primes.	Lowest per thousand, cullings.	Lowest per bushel, cullings.	Lowest per bar- rel, cullings.		Total amount received.	
672	600	Delaware Bay.	.....	.....	.....	.....	95,000	.....	.....	210,000	.....	.....	88 00	.....	.....	83 00	.....	.....	85 00	.....	.....	.....	.....	.....	.....	\$1,150	672
673	.....	.....	.....	.....	.....	.....	32,000	.....	.....	65,000	.....	.....	60 00	.....	.....	60 00	.....	.....	60 00	.....	.....	.....	.....	.....	.....	807	673
674	600	Delaware Bay.	500	Chesapeake Bay	\$150	\$150	105,000	.....	.....	235,000	.....	.....	60 00	.....	.....	60 00	.....	.....	60 00	.....	.....	.....	.....	.....	.....	1,390	674
675	500	Delaware Bay.	1,000	Chesapeake Bay	300	300	115,000	.....	.....	245,000	.....	.....	60 00	.....	.....	60 00	.....	.....	60 00	.....	.....	.....	.....	.....	.....	1,364	675
676	.....	.....	.....	.....	.....	.....	27,000	.....	.....	50,000	.....	.....	60 00	.....	.....	60 00	.....	.....	60 00	.....	.....	.....	.....	.....	.....	800	676
677	450	Delaware Bay.	1,900	Chesapeake Bay	420	420	140,000	.....	.....	297,000	.....	.....	60 00	.....	.....	60 00	.....	.....	60 00	.....	.....	.....	.....	.....	.....	1,667	677
678	850	Delaware Bay.	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	60 00	.....	.....	60 00	.....	.....	60 00	.....	.....	.....	.....	.....	.....	878	678
679	400	Delaware Bay.	1,000	Chesapeake Bay	250	350	85,000	.....	.....	185,000	.....	.....	60 00	.....	.....	60 00	.....	.....	60 00	.....	.....	.....	.....	.....	.....	1,100	679
680	1,350	Delaware Bay.	.....	.....	.....	.....	235,000	.....	.....	480,000	.....	.....	60 00	.....	.....	60 00	.....	.....	60 00	.....	.....	.....	.....	.....	.....	2,700	680
681	600	Delaware Bay.	.....	.....	.....	.....	41,000	.....	.....	85,000	.....	.....	60 00	.....	.....	60 00	.....	.....	60 00	.....	.....	.....	.....	.....	.....	800	681
682	350	Delaware Bay.	1,100	Chesapeake Bay	200	200	95,000	.....	.....	200,000	.....	.....	60 00	.....	.....	60 00	.....	.....	60 00	.....	.....	.....	.....	.....	.....	1,100	682
683	350	Delaware Bay.	800	Chesapeake Bay	280	280	72,000	.....	.....	150,000	.....	.....	60 00	.....	.....	60 00	.....	.....	60 00	.....	.....	.....	.....	.....	.....	832	683
684	720	Delaware Bay.	.....	.....	.....	.....	72,000	.....	.....	140,000	.....	.....	60 00	.....	.....	60 00	.....	.....	60 00	.....	.....	.....	.....	.....	.....	800	684
685	500	Delaware Bay.	.....	.....	.....	.....	80,000	.....	.....	175,000	.....	.....	60 00	.....	.....	60 00	.....	.....	60 00	.....	.....	.....	.....	.....	.....	940	685
686	800	Delaware Bay.	300	Chesapeake Bay	75	75	112,000	.....	.....	235,000	.....	.....	60 00	.....	.....	60 00	.....	.....	60 00	.....	.....	.....	.....	.....	.....	1,400	686
687	600	Delaware Bay.	.....	.....	.....	.....	85,000	.....	.....	134,000	.....	.....	60 00	.....	.....	60 00	.....	.....	60 00	.....	.....	.....	.....	.....	.....	705	687
688	500	Delaware Bay.	.....	.....	.....	.....	38,000	.....	.....	75,000	.....	.....	60 00	.....	.....	60 00	.....	.....	60 00	.....	.....	.....	.....	.....	.....	426	688
689	1,000	Delaware Bay.	.....	.....	.....	.....	112,000	.....	.....	223,000	.....	.....	60 00	.....	.....	60 00	.....	.....	60 00	.....	.....	.....	.....	.....	.....	1,425	689
690	630	Delaware Bay.	50	Chesapeake Bay	15	15	75,000	.....	.....	160,000	.....	.....	60 00	.....	.....	60 00	.....	.....	60 00	.....	.....	.....	.....	.....	.....	895	690
691	500	Delaware Bay.	.....	.....	.....	.....	95,000	.....	.....	217,000	.....	.....	60 00	.....	.....	60 00	.....	.....	60 00	.....	.....	.....	.....	.....	.....	1,160	691
692	300	Delaware Bay.	.....	.....	.....	.....	78,000	.....	.....	165,000	.....	.....	60 00	.....	.....	60 00	.....	.....	60 00	.....	.....	.....	.....	.....	.....	923	692
693	720	Delaware Bay.	500	Chesapeake Bay	175	175	97,000	.....	.....	186,000	.....	.....	60 00	.....	.....	60 00	.....	.....	60 00	.....	.....	.....	.....	.....	.....	1,047	693
694	500	Delaware Bay.	1,000	Chesapeake Bay	380	380	145,000	.....	.....	315,000	.....	.....	60 00	.....	.....	60 00	.....	.....	60 00	.....	.....	.....	.....	.....	.....	1,750	694
695	300	Delaware Bay.	.....	.....	.....	.....	80,000	.....	.....	120,000	.....	.....	60 00	.....	.....	60 00	.....	.....	60 00	.....	.....	.....	.....	.....	.....	660	695
696	700	Delaware Bay.	575	Chesapeake Bay	172	172	116,000	.....	.....	224,000	.....	.....	60 00	.....	.....	60 00	.....	.....	60 00	.....	.....	.....	.....	.....	.....	1,228	696
697	500	Delaware Bay.	.....	.....	.....	.....	45,000	.....	.....	95,000	.....	.....	60 00	.....	.....	60 00	.....	.....	60 00	.....	.....	.....	.....	.....	.....	810	697
698	510	Delaware Bay.	.....	.....	.....	.....	60,000	.....	.....	133,000	.....	.....	60 00	.....	.....	60 00	.....	.....	60 00	.....	.....	.....	.....	.....	.....	715	698
699	700	Delaware Bay.	.....	.....	.....	.....	61,000	.....	.....	120,000	.....	.....	60 00	.....	.....	60 00	.....	.....	60 00	.....	.....	.....	.....	.....	.....	712	699
700	450	Delaware Bay.	400	Chesapeake Bay	120	120	.....	.....	.....	.....	.....	.....	60 00	.....	.....	60 00	.....	.....	60 00	.....	.....	.....	.....	.....	.....	1,000	700
701	400	Delaware Bay.	.....	.....	.....	.....	75,000	.....	.....	160,000	.....	.....	60 00	.....	.....	60 00	.....	.....	60 00	.....	.....	.....	.....	.....	.....	870	701
702	700	Delaware Bay.	.....	.....	.....	.....	81,000	.....	.....	170,000	.....	.....	60 00	.....	.....	60 00	.....	.....	60 00	.....	.....	.....	.....	.....	.....	1,053	702
703	1,000	Delaware Bay.	800	Chesapeake Bay	334	334	64,000	.....	.....	126,000	.....	.....	60 00	.....	.....	60 00	.....	.....	60 00	.....	.....	.....	.....	.....	.....	758	703
704	500	Delaware Bay.	.....	.....	.....	.....	75,000	.....	.....	350,000	.....	.....	60 00	.....	.....	60 00	.....	.....	60 00	.....	.....	.....	.....	.....	.....	1,300	704
705	800	Delaware Bay.	350	Creeks.....	63	63	.....	.....	.....	.....	.....	.....	60 00	.....	.....	60 00	.....	.....	60 00	.....	.....	.....	.....	.....	.....	1,235	705
706	300	Delaware Bay.	350	Creeks.....	75	75	102,000	.....	.....	225,000	.....	.....	60 00	.....	.....	60 00	.....	.....	60 00	.....	.....	.....	.....	.....	.....	1,432	706
707	480	Delaware Bay.	.....	.....	.....	.....	45,000	.....	.....	115,000	.....	.....	60 00	.....	.....	60 00	.....	.....	60 00	.....	.....	.....	.....	.....	.....	600	707
708	800	Delaware Bay.	250	Chesapeake Bay	75	75	160,000	.....	.....	385,000	.....	.....	60 00	.....	.....	60 00	.....	.....	60 00	.....	.....	.....	.....	.....	.....	1,800	708
709	350	Delaware Bay.	150	Creeks.....	45	45	63,000	.....	.....	140,000	.....	.....	60 00	.....	.....	60 00	.....	.....	60 00	.....	.....	.....	.....	.....	.....	750	709
710	350	Delaware Bay.	150	Creeks.....	30	30	65,000	.....	.....	140,000	.....	.....	60 00	.....	.....	60 00	.....	.....	60 00	.....	.....	.....	.....	.....	.....	775	710
711	600	Delaware Bay.	.....	.....	.....	.....	67,000	.....	.....	145,000	.....	.....	60 00	.....	.....	60 00	.....	.....	60 00	.....	.....	.....	.....	.....	.....	785	711
712	450	Delaware Bay.	.....	.....	.....	.....	85,000	.....	.....	180,000	.....	.....	60 00	.....	.....	60 00	.....	.....	60 00	.....	.....	.....	.....	.....	.....	1,060	712
713	350	Delaware Bay.	.....	.....	.....	.....	35,000	.....	.....	72,000	.....	.....	60 00	.....	.....	60 00	.....	.....	60 00	.....	.....	.....	.....	.....	.....	800	713

The Oyster Industry—Individual Returns—Continued.

Office number.	QUANTITY AND COST OF PLANTS.						QUANTITY MARKED.						PRICE.										Office number.					
	Bushels planted.	Where obtained.	Bushels purchased.	Where obtained.	Cost of purchase.	Total cost.	Primes— thousands.	Primes— bushels.	Primes— barrels.	Cullings— thousands.	Cullings— bushels.	Cullings— barrels.	Highest per thousand, primes.	Highest per bushel, primes.	Highest per barrel, primes.	Highest per thousand, cullings.	Highest per bushel, cullings.	Highest per barrel, cullings.	Lowest per thousand, primes.	Lowest per bushel, primes.	Lowest per barrel, primes.	Lowest per thousand, cullings.		Lowest per bushel, cullings.	Lowest per barrel, cullings.	Total amount received.		
714	300	Delaware Bay.					55,000			121,000			\$5 00				\$2 75			\$6 00						\$653	714	
715	500	Delaware Bay.					28,000			65,000			6 00				3 00			6 00							339	715
716	625	Delaware Bay.					155,000			338,000			6 00				3 00			6 00							2,004	716
717	550	Delaware Bay.	850	Delaware Bay.	\$113	\$123	102,000			215,000			6 00				3 00			6 00							1,193	717
718	550	Delaware Bay.					54,000			114,000			6 00				3 00			6 00							638	718
719	1,550	Delaware Bay.	6,000	Chesapeake Bay	1,420	1,420	490,000			985,000			6 00				3 00			6 00							5,000	719
720							65,000			137,000			6 00				3 00			6 00							787	720
721	2,000	Delaware Bay.	1,800	Chesapeake Bay	642	642	160,000			335,000			6 00				3 00			6 00							1,800	721
722							20,000			50,000			6 00				3 00			6 00							285	722
723	600	Delaware Bay.					100,000			210,000			6 00				3 00			6 00							1,175	723
724							200,000			430,000			6 00				3 00			6 00							2,375	724
725	400	Delaware Bay.					53,000			130,000			6 00				3 00			6 00							680	725
726	600	Delaware Bay.					130,000			400,000			6 00				3 00			6 00							2,145	726
727	1,500	Delaware Bay.	3,408	Chesapeake Bay	1,033	1,033	377,000			905,000			6 00				3 00			6 00							4,528	727
728	1,700	Delaware Bay.	3,933	Chesapeake Bay	1,180	1,180	435,000			1,045,000			6 00				3 00			6 00							5,320	728
729	1,300	Delaware Bay.	2,884	Chesapeake Bay	865	865	330,000			765,000			6 00				3 00			6 00							2,830	729
730	1,000	Delaware Bay.					85,000			190,000			6 00				3 00			6 00							1,017	730
731	400	Delaware Bay.					25,000			87,000			6 00				3 00			6 00							400	731
732	700	Delaware Bay.					45,000			125,000			6 00				3 00			6 00							600	732
733	800	Delaware Bay.	500	Chesapeake Bay	150	150	130,000			320,000			6 00				3 00			6 00							1,624	733
734	600	Delaware Bay.					30,000			85,000			6 00				3 00			6 00							358	734
735	250	Delaware Bay.					60,000			130,000			6 00				3 00			6 00							700	735
736	4,500	Delaware Bay.					158,000			347,000			6 00				3 00			6 00							1,850	736
737	1,700	Delaware Bay.	400	Chesapeake Bay	125	125	175,000			350,000			6 00				3 00			6 00							2,100	737
738	870	Delaware Bay.					112,000			230,000			6 00				3 00			6 00							1,305	738
739	2,000	Delaware Bay.	1,600	Chesapeake Bay	480	480	83,000			267,000			6 00				3 00			6 00							1,340	739
740	900	Delaware Bay.					55,000			176,000			6 00				3 00			6 00							1,033	740
741	425	Delaware Bay.					60,000			140,000			6 00				3 00			6 00							790	741
742	300	Delaware Bay.	1,308	Chesapeake Bay	240	240	100,000			320,000			6 00				3 00			6 00							1,385	742
743	425	Delaware Bay.	100	Chesapeake Bay	35	35	55,000			190,000			6 00				3 00			6 00							1,030	743
744	2,100	Delaware Bay.	1,120	Chesapeake Bay	360	360	140,000			310,000			6 00				3 00			6 00							1,530	744
745	640	Delaware Bay.	500	Chesapeake Bay	150	150	110,000			235,000			6 00				3 00			6 00							1,375	745
746	420	Delaware Bay.	250	Chesapeake Bay	55	55	80,000			172,000			6 00				3 00			6 00							960	746
747	800	Delaware Bay.	3,000	Delaware Bay.	850	850	300,000			410,000			6 00				3 00			6 00							2,350	747
748	600	Delaware Bay.					90,000			200,000			6 00				3 00			6 00							1,000	748
749	450	Delaware Bay.					85,000			200,000			6 00				3 00			6 00							950	749
750	250	Delaware Bay.	800	Chesapeake Bay	280	280	75,000			170,000			6 00				3 00			6 00							950	750
751	500	Delaware Bay.	50	Chesapeake Bay	15	15	50,000			112,000			6 00				3 00			6 00							600	751
752	800	Delaware Bay.	100	Creek.	35	35	75,000			165,000			6 00				3 00			6 00							865	752
753	450	Delaware Bay.	100	Creek.	35	35	70,000			150,000			6 00				3 00			6 00							825	753
754	750	Delaware Bay.	100	Creek.	35	35	50,000			115,000			6 00				3 00			6 00							610	754
755							55,000			115,000			6 00				3 00			6 00							645	755

The Oyster Industry—Individual Returns—Continued.

Office Number.	CLASS.			Where operating.	VALUE.			PLANTING GROUNDS.		PLANTING—TIME AND WAGES.							MARKETING—TIME AND WAGES.						Office Number.		
	Of boat.	Number of boats used.	Tonnage.		Of boat.	Of outfit.	Total.	Number of acres.	Value.	Number of days.	Number of hands.	Highest wages per month.	Lowest wages per month.	Highest wages per day.	Lowest wages per day.	Number receiving.	Total wages paid.	Number of days.	Number of hands.	Highest wages per month.	Lowest wages per month.	Highest wages per day.		Lowest wages per day.	Total wages.
756	Sloop	1	11	Delaware Bay	\$800		\$800	30	\$500	60	3	\$35	\$20				\$150	60	30	\$30	\$25			\$105	756
757	Sloop	1	9	Delaware Bay	700		700	15	500	75	3	35	30				163	90	35	30	30			195	757
758	Sloop	1	9½	Delaware Bay	650		650	18	700	75	3	35	30				217	120	35	30	30			260	758
759	Sloop	1	12	Delaware Bay	800		800	10	500	60	3	37	25				155	105	37	30	30			235	759
760	Sloop	1	11	Delaware Bay	400		400	8	200	75	3	30	18				130	60	30	30	15			94	760
761	Sloop	1	9	Delaware Bay	800		800	15	400	60	3	35	25				180	150	35	30	25			475	761
762	Sloop	1	13	Delaware Bay	1,000		1,000	28	1,500	75	3	37	25				344	120	37	30	25			860	762
763	Sloop	1	10	Delaware Bay	800		800	18	500	75	3	33	25				206	120	33	30	25			330	763
764	Sloop	1	9	Delaware Bay	700		700		100									30	30	35	35			55	764
765	Sloop	1	10	Delaware Bay	800		800	5	150	60	3	35	20				190	90	35	30	30			195	765
766	Sloop	1	15	Delaware Bay	800		800	12	500	60	3	37	30				195	60	37	30	30			180	766
767	Sloop	1	13	Delaware Bay	600		600	15	400	60	3	37	30				185	60	37	30	30			135	767
768	Sloop	1	19	Delaware Bay	1,000		1,000	24	500	60	3	37	30				195	60	37	30	30			195	768
769	Sloop	1	9	Delaware Bay	300		300	5	100	54	3	33	25				100								769
770	Sloop	1	10	Delaware Bay	700		700	7	500	70	3	35	30				333								770
771	Sloop	1	10	Delaware Bay	800		800	12	350	75	3	30	30				335								771
772	Sloop	1	7	Delaware Bay	350		350	18	300	72	3	35	30				163								772
773	Sloop	1	14	Delaware Bay	700		700	6	200	65	3	35	30				143								773
774	Sloop	1	10	Delaware Bay	300		300		10									45	1	30				45	774
775	Sloop	1	10	Delaware Bay	700		700	20	300									75	3	45	25			235	775
776	Sloop	1	12	Delaware Bay	500		500	16	1,000									105	3	35	30			322	776
777	Sloop	1	15	Delaware Bay	300		300											60	3	35	30			190	777
778	Sloop	1	10	Delaware Bay	100		100											60	3	35	25			160	778
779	Sloop	1	9½	Delaware Bay	750		750	5	100									60		35	30			190	779
780	Sloop	1	10	Delaware Bay	1,000		1,000	21	300	45	3	40	35				113							188	780
781	Sloop	1	7½	Delaware Bay	350		350											75	30	30	18			120	781
782	Sloop	1	8	Delaware Bay	350		350											35	1	35				38	782
783	Sloop	1	13	Delaware Bay	1,000		1,000	10	150	60	3	32	30				155	90	32	30				278	783
784	Sloop	1	12	Delaware Bay	600		600																		784
785	Sloop	1	10	Delaware Bay	600		600	5	300																785
786	Sloop	1	13	Delaware Bay	800		800	15	500																786
787	Sloop	1	14	Delaware Bay	750		750	16	425																787
Total		331					\$343,950	7,323	\$349,330		1,377						\$80,182		1,071					\$117,602	

The Oyster Industry—Individual Returns—Continued.

Office number.	QUANTITY AND COST OF PLANTS.						QUANTITY MARKETED.						PRICE.										Office number.				
	Bushels planted.	Where obtained.	Bushels purchased.	Where obtained.	Cost of purchase.	Total cost.	Primes— thousands.	Primes— bushels.	Primes— barrels.	Cullings— thousands.	Cullings— bushels.	Cullings— barrels.	Highest per thousand, primes.	Highest per bushel, primes.	Highest per barrel, primes.	Highest per thousand, cullings.	Highest per bushel, cullings.	Highest per bar- rel, cullings.	Lowest per thousand, primes.	Lowest per bushel, primes.	Lowest per barrel, primes.	Lowest per thousand, cullings.		Lowest per bushel, cullings.	Lowest per barrel, cullings.	Total amount received.	
756	480	Delaware Bay.	1,023	Chesap'ke B.	\$223	\$223	65,000			185,000			\$6 00			\$3 10			\$6 00			\$2 75			\$740	756	
757	480	Delaware Bay.	500	Creeks.....	160	160	100,000			210,000			6 00			3 00			6 00			2 50			1,150	757	
758	600	Delaware Bay.	800	Creeks.....	240	240	145,000			300,000			6 00			3 00			6 00			2 50			1,676	758	
759	750	Delaware Bay.	500	Creeks.....	160	160	114,000			280,000			6 00			3 00			6 00			2 50			1,585	759	
760	650	Delaware Bay.					45,000			93,000			6 00			3 00			6 00			2 50			525	760	
761	250	Delaware Bay.	1,300	Chesapeake..	240	240	100,000			330,000			6 00			3 00			6 00			2 50			1,395	761	
762	1,000	Delaware Bay.	3,000	Chesapeake..	1,050	1,050	280,000			635,000			6 00			3 00			6 00			2 50			3,345	762	
763	750	Delaware Bay.	500	Chesapeake..	160	160	98,000			210,000			6 00			3 75			6 00			2 50			1,160	763	
764							27,000			60,000			6 00			3 00			6 00			2 50			325	764	
765	650	Delaware Bay.					48,000			110,000			6 00			3 00			6 00			2 50			887	765	
766	1,000	Delaware Bay.					110,000			235,000			6 00			3 00			6 00			2 50			1,385	766	
767	730	Delaware Bay.					73,000			155,000			6 00			3 75			6 00			2 50			835	767	
768	575	Delaware Bay.					95,000			180,000			6 00			3 00			6 00			2 50			1,053	768	
769	385	Delaware Bay.																								769	
770	600	Delaware Bay.																								770	
771	640	Delaware Bay.	800	Chesapeake..	245	245																				771	
772	300	Delaware Bay.																								772	
773	675	Delaware Bay.	453	Chesapeake..	114	114																				773	
774							10,000			25,000			6 00			3 00			6 00			2 50				180	774
775							85,000			190,000			6 00			3 75			6 00			2 50				1,000	775
776							335,000			650,000			6 00			3 75			6 00			2 50				3,700	776
777							41,000			85,000			6 00			3 00			6 00			2 50				490	777
778							45,000			95,000			6 00			3 00			6 00			2 50				520	778
779							83,000			200,000			6 00			3 00			6 00			2 50				1,048	779
780	400	Delaware Bay.	1,300	Chesapeake..	420	420							6 00			3 00			6 00			2 50				1,175	780
781																										410	781
782																										198	782
783	900	Delaware Bay.	250	Chesapeake..	75	75																				1,200	783
784																											784
785																											785
786																											786
787																											787
432,010			432,313		\$154,207		64,540,614			180,103,017																\$738,911	

PART II.

**Statistics of Manufactures
of New Jersey.**

PART II.

Statistics of Manufactures of New Jersey.

For some years the question of having the Bureaus of Labor Statistics of the various States pursue a similar line of investigation at the same time has interested the officials at their national conventions; but owing to difference of conditions in the States, and the variation of laws under which the Bureaus are organized, it never has been formally acted upon. While nearly all of the Bureaus have at one time or another pursued similar lines of investigation, there has been no uniformity at a given time. The result, in our judgment, has been to impair the usefulness of the work done, especially for the generalization of facts; for although the same subject may have been treated by the various Bureaus in all sections of the country, owing to the differences in dates and to varying industrial conditions from year to year, their value for comparison is of less use.

Acting in harmony with this sentiment, this Bureau has adopted as a special feature of its work the same line of investigation pursued by the Massachusetts Bureau for nine years past, with very satisfactory results.

From 1837 to 1885 the State of Massachusetts had taken a decennial census of manufactures. In the latter year, upon recommendation of the Hon. Carroll D. Wright, then Chief of the State Bureau of Labor, the present system of a yearly census was adopted as a substitute for the elaborate schedules used in the decennial census. Governor Robinson, in his annual message, January 7th, 1886, said:

"Censuses taken at intervals of ten years are liable to be quite inadequate for comparison, for the reason that one decade may end when our industries are in a flourishing condition, while the next may terminate in a year of great depression. Statistics are relied upon as of great value in scientific and economic inquiries, but they may be very

misleading and insufficient to present the true conditions when collected only at long intervals. An annual account involving only a few inquiries and the results reported immediately would present to the Legislature and the people the exact data needed relating to total products and other important features, so that proper comparisons could be made through good and bad years alike."

This statement of the case applies with equal force to the situation in New Jersey, which, while ranking sixth in importance among the States of the Union in the value of its annual product of manufactured goods, is yet dependent for detailed information regarding these great interests upon the United States Census, which, on account of the long interval of publication, is open to the objections above quoted.

In the preparation and work of compiling these statistics, the Bureau is indebted to the courtesy of the Hon. Horace G. Waudlin, Chief of the Massachusetts Bureau of Labor, for copies of the schedule and valuable suggestions regarding its use.

The schedule required to be filled by manufacturers comprises but eleven questions, as follows:

1. Name and postoffice address of the firm.
2. Kind of goods made or work done.
3. Number of partners or stockholders.
4. Capital invested.
5. Stock of raw material used and total value thereof.
6. Goods made or work done and the total value thereof.
7. Persons employed by months, distinguished as to sex.
8. Total wages, not including salaries of managers paid during the year.
9. Classified weekly wages, distinguished as to sex.
10. Proportion that the business of the year bore to the greatest capacity for production of the establishment.
11. Number of days in operation during the year.

Seven hundred of these schedules were mailed from the office or distributed by agents of this Bureau, of which 405 were returned by manufacturers, 309 of the number being sufficiently complete for present tabulation and for comparison hereafter. Three hundred and ninety-eight letters were received from manufacturers concerning the work, some of them explaining why they could not make replies for the current year, others inquiring about the authority of the Bureau to make the investigation. Many especially commended the work.

There are 48 general industries represented in the tables. Five of them, viz., brick and terra cotta, hats, shoes, silk, and woollens,

are, by reason of their comparative completeness, made the subject of a special industrial presentation, the tables relating to each of them being brought together and arranged in consecutive order, so as to bring all more conveniently under view.

The tables of persons employed by months and those relating to the classification of weekly wages are extended so as to give the comparative percentages of the totals as well as the absolute numbers in each.

The classification of the three first-named industries, brick and terra cotta, hats, and shoes, in the U. S. Census for 1890 being somewhat different from ours, it is impossible to determine exactly what proportion of the establishments of each is presented in these tables, but it is believed that 60 per cent. will not be far from correct. In silk goods and woollens, the classification being substantially the same, we are enabled to say that both are about 90 per cent. complete; and bearing in mind the greater manufacturing activity that prevailed in 1890, the year of the U. S. Census, as compared with 1895, the period covered by this report, it may safely be assumed that the establishments represented in these tables produced an even greater proportion of the year's product in their respective lines than the percentage stated.

For the purpose of making them more distinct, the principal totals of the various tables in the special presentation of these five industries is here given. A better understanding of the magnitude and the importance to the manufacturers and the people of having all the industries of the State presented annually with the same completeness, which is what the Bureau proposes to do, will thus be conveyed.

BRICK AND TERRA COTTA.

Capital invested.....	\$2,058,540 00
Stock used, aggregate value.....	487,559 00
Goods made, aggregate value.....	1,392,222 00
Persons employed, average during year.....	1,500
Wages paid.....	588,397 00
Average yearly earnings.....	442 07
Average proportion of business done.....	78.25 per cent.
Number of days in operation during year.....	246.25

HATS.

Capital invested.....	\$694,470 00
Stock used, aggregate value.....	802,751 00
Goods made, aggregate value.....	1,698,524 00
Persons employed, average during year.....	1,320

Wages paid.....	\$547 575 00
Average yearly earnings.....	541 08
Proportion of business done.....	79.45 per cent.
Number of days in operation during year.....	229.70

SHOES.

Capital invested.....	\$393 546 00
Stock used, aggregate value.....	529,944 00
Goods made, aggregate value.....	1,609,865 00
Persons employed, average during year.....	1,350
Wages paid.....	585,889 00
Average yearly earnings.....	450 14
Proportion of business done.....	79.56 per cent.
Number of days in operation during year.....	229.83

SILK GOODS.

Capital invested.....	\$9,330 440 00
Stock used, aggregate value.....	7,781,515 00
Goods made, aggregate value.....	14,752,857 00
Persons employed, average during year.....	12,105
Wages paid.....	4,672,355 00
Average yearly earnings.....	359 80
Proportion of business done.....	72.60
Number of days in operation during year.....	280.54

WOOLEN AND WORSTED GOODS.

Capital invested.....	\$4 246 373 00
Stock used, aggregate value.....	3,988,486 00
Goods made, aggregate value.....	6,166,845 00
Persons employed, average during year.....	4,461
Wages paid.....	1,319,775 00
Average yearly earnings.....	285 92
Proportion of business done.....	91.63 per cent.
Number of days in operation during year.....	284.15

The average proportion of business done in each of these five industries, 100 per cent. representing their full capacity, is: brick and terra cotta, 78.25; hats, 79.45; shoes, 79.56; silk goods, 72.60, and woolens and worsted goods, 91.63. The lowest is silk goods, which fell 27.40 per cent. short of the full capacity of the plants engaged, and the highest is woolens and worsteds, which was but 8.37 per cent. below the highest productive power.

As to the number of days in operation in each, we find the average in brick and terra cotta to be 246.25; hats, 229.70; shoes, 229.83; silk goods, 280.54; woolens and worsteds, 284.15. Deducting Sundays and the generally recognized holidays, the number of working-

days in the year is 306. We find that in brick and terra cotta there were 59.75 days of total idleness; in hats, 76.30; shoes, 76.17; silk goods, 25.46, and in woollens and worsteds, 21.85. It will be noticed that while the average proportion of business done in silk goods is the lowest, the average number of days in operation is but few below the highest. This means that the silk mills generally, instead of closing down for a certain number of days, reduced production by some other means.

In the absence of data of other years, there is no material for comparisons and but little occasion for analysis, further than that given in the table just preceding, where everything relating to these five principal industries can be seen at a glance.

Dismissing them, therefore, with the understanding that reports from the same establishments will, if practicable, be obtained next and each succeeding year and so presented in comparison with the data here given as to show whether they are doing more or less than maintaining their present standing, we turn to the other industries represented in the general tables for a brief examination of such points of interest as they present. These must be, for reasons before stated, regarded as to a certain extent tentative and subject to material changes when fuller information regarding the various industries shall be obtained.

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

There are 308 establishments considered; 192 are controlled by private firms and 106 by corporations. The private firms represent the business investment of 430 partners, of whom 390 are males, 37 females, 1 special, and 2 banks acting as trustees. The average shown is 2.24 partners to each firm.

The establishments controlled by corporations number 106, the same representing the business investments of 1,643 persons, of whom 1,260 were males, 314 females and 69 banks as trustees, the average number of stockholders to each corporation being 14.56. Of the 308 establishments reporting, only 276 stated the capital invested. Of this number, 95 are corporations having 1,383 stockholders, and 181 private firms, in which there are 405 partners. Of the total capital invested, \$37,664,201, we find the corporations owned \$24,770,372,

or 63.11 per cent., which gives \$17,187.54 as the average investment of each stockholder. The remaining 36.89 per cent., or \$12,893,829, divided among the 405 partners of private firms, gives an average of \$31,836.61 as the investment of each. This would appear to mean that a wider diffusion of capital is one of the results of corporate management.

It is interesting to note in the character of the different industries, as respects the form under which they are conducted as indicated by these returns, that no principal one is entirely corporate except bar steel and iron, electric lamps, and rubber goods. All the others are divided as shown in the totals. That is to say, 34 per cent. are under corporate and 66 per cent. under private management, but these returns are not sufficiently full to be regarded as typical, and these figures will very probably be changed when reports are received from a larger number of establishments in each industry.

The capital invested, value of work done and material used are given in Table No. 2, so that all three items as related to each industry may be seen at a glance. The following table will show them classified as to the value of the product by establishments :

CLASSIFICATION.	Number of establishments.	Aggregate value of goods made by establishments in each class.
Under \$50,000.....	3	\$23,204
\$50,000, but under \$100,000.....	11	437,126
100,000, " " 200,000.....	20	1,257,198
200,000, " " 300,000.....	27	1,415,069
300,000, " " 400,000.....	17	1,743,858
400,000, " " 500,000.....	11	900,194
500,000, " " 1,000,000.....	27	3,205,281
1,000,000, " " 2,000,000.....	97	17,916,488
2,000,000 and over.....	54	22,240,907

And the following as to the value of material used, also by establishments:

CLASSIFICATION.	Number of establishments.	Aggregate value of material used by establishments in each class.
Under \$50,000.....	25	\$290,452
\$50,000, but under \$100,000.....	19	628,957
100,000, " " 200,000.....	34	1,083,901
200,000, " " 300,000.....	22	1,754,127
300,000, " " 400,000.....	30	758,215
400,000, " " 500,000.....	22	1,826,429
500,000, " " 1,000,000.....	46	4,146,958
1,000,000, " " 2,000,000.....	17	3,759,678
2,000,000 and over.....	46	12,078,710

Considered as industries, those which produced goods during the year to the value of \$1,000,000 and over are here given, with the value of stock or material used by each:

INDUSTRY.	Value of material used.	Value of goods made.
Bar steel and iron.....	\$1,535,206	\$2,707,035
Brick and terra cotta.....	487,559	1,391,222
Cotton goods.....	2,456,591	2,760,910
Electric dynamos.....	551,446	1,191,919
Foundry.....	1,048,122	1,627,596
Hats.....	802,752	1,698,524
Knit goods.....	411,990	1,805,984
Leather.....	904,716	1,617,135
Machinery.....	383,703	1,268,011
Rubber goods.....	431,294	1,362,983
Silk goods.....	7,781,515	14,752,857
Woolens and worsted goods.....	3,988,486	6,166,845
Totals.....	\$19,743,374	\$38,352,021

In Table No. 3 the smallest, greatest and average number of persons employed, with excess of greatest over smallest number, and in Table No. 6 the total amount paid in wages and average yearly earnings is given by industries.

The detailed data relating to the 12 industries selected for presentation in the preceding table are as follows:

SMALLEST, GREATEST AND AVERAGE NUMBER OF PERSONS EMPLOYED.

INDUSTRY.	Aggregate average number employed.	Smallest number.	Greatest number.	Excess of greatest over smallest number.	Per cent. of unemployment during year.
Bar steel and iron.....	1,516	1,341	1,700	359	23.74
Brick and terra cotta.....	1,517	706	1,927	1,221	80.50
Cotton goods.....	579	516	623	107	18.47
Electric dynamos.....	1,081	871	1,280	409	37.83
Foundry.....	821	735	934	199	24.21
Hats.....	1,320	1,231	1,443	212	16.06
Knit goods.....	1,625	1,530	1,687	157	9.66
Leather.....	592	575	605	30	5.06
Machinery.....	938	792	1,118	326	34.75
Rubber goods.....	1,049	673	1,188	515	49.09
Silk goods.....	12,105	11,584	12,596	1,012	8.36
Woolen and worsted goods.....	4,461	4,138	4,618	480	10.76
Totals.....	27,604	24,692	29,719	5,027	22.34

TOTAL AMOUNT PAID IN WAGES DURING THE YEAR AND AVERAGE EARNINGS.

INDUSTRY.	Total amount paid in wages during the year.	Average yearly earnings.
Bar steel and iron.....	\$781,828	\$515 06
Brick and terra cotta.....	588,397	442 07
Cotton goods.....	222,258	383 86
Electric dynamos.....	454,435	420 38
Foundry.....	459,662	559 07
Hats.....	547,575	541 08
Knit goods.....	428,950	263 97
Leather.....	327,314	552 90
Machinery.....	481,487	580 10
Rubber goods.....	370,985	353 66
Silk goods.....	4,672,355	359 80
Woolen and worsted goods.....	1,319,775	285 92
Totals.....	\$10,655,021	\$438 99

The figures opposite each industry in the column headed "Excess of greatest over smallest number" represent those who for some reason were idle a part of the year, and the proportion they bear to the aggregate "Average number of persons employed" is the percentage of unemployment that prevailed in each industry.

Suspension of work during the cold months is an established feature of brick and terra-cotta making, so the 80.50 per cent. of unemployment represents simply the every-year conditions that prevail in that trade. The high percentage in rubber goods is accounted for by the fact that some of the establishments considered changed their plants during the year from the manufacture of boots and shoes to bicycle tires, and in doing so were obliged to suspend work for some time.

The greatest percentages of unemployment is shown in the metal trades and, with the exception of leather, which is only 5.06 per cent., the lowest are by the three textile industries, knit goods, silk goods, and woolen and worsted goods, which are 9.66, 8.36 and 10.76 respectively.

The range of average yearly earnings in all the industries, as shown in Table No. 6, is from \$250.06 to \$701.07. In the following industries the average yearly earnings are under \$300: Carpets and chenille goods, corsets, cigars, knit goods, silk throwing, silk mill supplies, shirts and worsted yarns.

\$300, but under \$400: Pearl buttons, boxes—wood and paper, curtains and embroidery, cotton goods, floor oil-cloth, leather goods, linen and cotton goods, rubber goods, silk weaving, straw goods and woolen and worsted goods.

\$400, but under \$500: Brick and terra cotta, book binding and printing, corrugated roofing, cutlery, carbon paper, electric dynamos, gas fixtures, heaters (steam and hot water), hollow ware (metal), jewelry, metal goods, pottery, scientific and musical instruments, shoes, and wooden goods.

\$500, but under \$600: Artisans' tools, bar steel and iron, brass goods, foundry, hats, leather, machinery, oils and varnish, silk dyeing, soap and ball blue.

\$600 and over: Gas and blast furnaces, railroad locks and lock washers, silver-plated goods, and glass.

In Table No. 8, the number of days in operation and the proportion of business done for all industries is given, but little explanation is necessary to its being understood. Assuming that all establishments are closed on Sundays and all recognized holidays, there are 306 work-

ing days in the year. Taking artisans' tools, the first industry on the table, for illustration, 294.04 days are reported as the number in operation, which is 12.96 days less than what is assumed to be the full number of working-days in the year. 100 per cent. represents the full proportion of business possible to be done with existing plant. The same industry reports 57.02 as its proportion for the year; consequently it fell 49.98 per cent. below its full capacity. There are but 9 industries reporting from 300 to 306 days in operation and 7 whose average proportion of business done was 90 per cent. and over.

RECAPITULATION.

(From the Tables of the 48 general industries.)

PRIVATE FIRMS OR CORPORATIONS.

Number of establishments reporting.....	309
Number of private firms.....	192
Number of partners.....	430
Number of corporations.....	106
Number of stockholders.....	1,260
Total number of partners and stockholders.....	2,073

CAPITAL INVESTED, AGGREGATE VALUE OF STOCK OR MATERIAL USED, AND AGGREGATE VALUE OF GOODS MADE OR WORK DONE.

Number of establishments reporting capital.....	273
Total amount of capital invested.....	\$37,664,201
Total value of stock or material used.....	\$26,327,427
Total value of goods made or work done.....	\$49,139,345

SMALLEST, GREATEST AND AVERAGE NUMBER OF PERSONS EMPLOYED, AND EXCESS OF GREATEST OVER SMALLEST NUMBER. AGGREGATE, BY INDUSTRIES.

Number of establishments reporting.....	304
Aggregate average number of persons employed.....	37,591
Smallest number.....	32,853
Greatest number.....	41,214
Excess of greatest over smallest number.....	8,403

SMALLEST, GREATEST AND AVERAGE NUMBER OF PERSONS EMPLOYED. AVERAGES, BY ESTABLISHMENTS.

Number of establishments reporting.....	304
Average number employed in each establishment.....	124
Smallest " " " ".....	108
Greatest " " " ".....	136
Excess of greatest over smallest number.....	28

WAGES PAID AND AVERAGE YEARLY EARNINGS.

Number of establishments reporting.....	280
Total amount of wages paid.....	\$14,305,972
Average yearly earnings.....	\$379.70

DAYS IN OPERATION AND PROPORTION OF BUSINESS DONE.

Number of establishments reporting.....	293
Average number of days in operation.....	257.07
Average proportion of business done.....	71.06

It is hoped that these figures, so suggestive of the magnitude of the interests they represent, will appeal to the patriotism of manufacturers and people. It is from the mills, mines and workshops that the great mass of the population derive their incomes, whether in the form of dividends or wages, and all have a profound interest in knowing whether or not the State is holding its own in the new industrial competition that has sprung up in the West and South, as well as that which has long existed in States that are our near neighbors. The character of this competition and our own resources to meet it can only be understood by a careful study of both; to make this study and publish the result is the object of this annual inquiry.

Table 1—Private Firms and Corporations, Partners and Stockholders, by Industries—1895.

Office number.	INDUSTRIES.	Number of establishments considered.	Number of private firms.	PARTNERS.					Number of corporations.	STOCKHOLDERS.				Aggregates—partners and stockholders.
				Males.	Females.	Special.	Estates.	Total.		Males.	Females.	Banks, trustees.	Total.	
1	Artisans' tools.....	8	6	12				12	2	19		1	20	32
2	Bar steel and iron.....	4							4	158	91	29	278	278
3	Brass goods.....	3	1	2				2	2	9			9	11
4	Buttons, pearl.....	4	4	10				10						10
5	Brick and terra cotta.....	12	6	9			1	10	6	86	17		103	113
6	Book binding and printing.....	2	2	3				3						3
7	Boxes, wood and paper.....	9	9	15				15						15
8	Corrugated roofing.....	4	3	5				5	1	7			7	12
9	Cutlery.....	2	1	1				1	1	7			7	8
10	Carbon paper.....	3	2	4				4	1	2	1		3	7
11	Curtains and embroideries.....	2	2	8				8						8
12	Carpet and chenille goods.....	3	3	4				4						4
13	Corsets.....	2	2	5				5						5
14	Cotton goods.....	2							2	30	5		35	35
15	Cigars.....	2	2	3				3						3
16	Electric dynamos and lamps.....	2							2	77	17	1	95	95
17	Foundry, iron.....	10	7	11				11	3	59	18	4	81	92
18	Floor oilcloth.....	2	2	3				3						3
19	Glass.....	4	2	2				2	2	20	5		25	27
20	Gas fixtures.....	2	1	3				3	1	10			10	13
21	Gas and blast furnaces.....	2	1	2				2	1	7			7	9
22	Heaters, steam and hot water.....	2	1	1				1	1	4	3		7	8
23	Hollow ware, metal.....	3	2	2				2	1	5			5	7
24	Hats, men's.....	18	14	22				22	4	39	7	4	50	72
25	Jewelry.....	8	7	14				14	1	4		1	5	19
26	Knit goods.....	4	2	7				7	2	130	31	15	176	183
27	Leather.....	8	5	10				10	3	21	2	1	24	34
28	Leather goods.....	8	5	7				7	3	13	3	1	17	24
29	Linen and cotton goods.....	4	3	4				4	1	37	3		40	44
30	Machinery.....	21	17	26			1	27	4	40	20	1	61	88
31	Metal goods.....	12	7	10		1		11	5	44	2	4	50	61
32	Oils and varnishes.....	3	2	1				1	2	1	4		6	8
33	Pottery.....	8	7	13				13	1	4			4	17
34	R. R. locks and lock washers.....	3	1	1				1	2	47	7	2	56	57
35	Rubber goods.....	5							5	36	2		38	38
36	Silk weaving.....	41	25	56				56	16	55	5		60	116
37	Silk throwing.....	10	8	40	33			73	2	7			7	80
38	Silk dyeing.....	8	5	5				5	3	9			9	14
39	Silk mill supplies.....	2	2	4				4						4
40	Shirts.....	4	3	8				8	1	2	1		3	11
41	Scientific and musical inst'm'ts.....	2	1	3				3	1	6			5	8
42	Shoes.....	17	10	14	2			16	7	82	15		97	113
43	Soap and ball blue.....	2	1	2				2	1	2	1		3	5
44	Straw goods.....	2	2	3				3						3
45	Silver-plated goods.....	2	1	1				1	1	26	13	4	43	44
46	Woolen and worsted goods.....	10	4	10				10	6	104	30	1	135	145
47	Worsted yarns.....	4	4	12	1			13						13
48	Wooden goods.....	8	6	10				10	2	10	1		11	21
49	Unclassified.....	5	1	2				2	4	39	12		51	53
All industries.....		309	192	390	37	1	2	430	106	1,260	314	69	1,643	2,073

Table 2—Capital Invested, Stock or Material Used, Goods Made or Work Done, by Industries—1895

Office number.	INDUSTRIES.	CAPITAL INVESTED.		STOCK OR MATERIAL USED.		GOODS MADE OR WORK DONE.	
		Number of establishments considered.	Amount.	Number of establishments considered.	Total cost.	Number of establishments considered.	Total value.
1	Artisans' tools.....	8	\$647,200	7	\$139,715	7	\$351,257
2	Bar steel and iron.....	4	3,492,378	4	1,635,206	4	2,707,085
3	Brass goods.....	3	462,900	3	214,328	3	235,500
4	Buttons, pearl.....	4	18,863	2	81,204	2	98,882
5	Brick and terra cotta.....	12	2,658,540	9	487,559	12	1,362,222
6	Book binding and printing.....	2	65,000	2	48,901	2	127,069
7	Boxes, wood and paper.....	9	137,700	9	140,295	9	279,900
8	Corrugated roofing.....	4	53,320	4	90,625	4	144,866
9	Cutlery.....	2	216,000	2	42,700	2	205,000
10	Carbon paper.....	2	7,000	3	10,436	3	23,204
11	Curtains and embroidery.....	2	300,000	2	192,800	2	445,000
12	Carpet and chenille goods.....	3	36,000	3	66,000	3	82,000
13	Corsets.....	2	165,000	2	184,500	2	365,000
14	Cotton goods.....	2	875,000	2	2,456,591	2	2,760,910
15	Cigars.....	2	75,000	2	204,082	2	313,720
16	Electric dynamos and lamps.....	2	982,516	2	551,446	2	1,191,919
17	Foundry, iron.....	10	1,090,853	8	1,048,122	9	1,627,592
18	Floor oilcloth.....	2	125,000	2	94,833	2	198,596
19	Glass.....	3	270,000	3	274,699	3	667,279
20	Gas fixtures.....	2	63,500	2	48,750	2	90,000
21	Gas and blast furnaces.....	2	121,807	2	62,360	2	171,584
22	Heaters, steam and hot water.....	2	78,000	2	29,500	2	155,000
23	Hollow ware, metal.....	3	89,000	3	80,684	3	167,989
24	Hats, men's.....	16	694,470	14	802,752	15	1,698,524
25	Jewelry.....	6	289,109	6	256,137	6	571,062
26	Knit goods.....	4	1,220,000	3	411,990	3	1,805,984
27	Leather.....	7	950,000	7	904,716	7	1,617,135
28	Leather goods.....	8	595,521	7	495,586	7	720,755
29	Linen and cotton goods.....	4	601,000	2	284,175	1	378,224
30	Machinery.....	18	1,892,630	19	383,702	16	1,268,011
31	Metal goods.....	9	294,194	11	874,513	10	445,744
32	Oils and varnishes.....	1	35,000	3	252,861	3	335,067
33	Pottery.....	6	125,000	7	40,205	7	209,514
34	R. R. locks and lock washers.....	3	109,928	3	25,059	3	120,091
35	Rubber goods.....	4	1,900,651	3	431,294	3	1,362,983
36	Silk weaving.....	39	8,017,444	35	6,809,983	35	12,354,708
37	Silk throwing.....	7	179,000	6	165,420	7	738,267
38	Silk dyeing.....	8	884,000	7	739,862	6	1,477,882
39	Silk mill supplies.....	2	250,000	2	76,250	2	182,000
40	Shirts.....	3	228,700	3	267,839	3	507,925
41	Scientific and musical instruments.....	2	195,000	2	26,334	2	85,400
42	Shoes.....	12	393,546	12	522,944	12	1,609,865
43	Soap and ball blue.....	1	200,000	1	87,000	.....	.....
44	Straw goods.....	2	125,750	2	144,876	2	205,476
45	Silver-plated goods.....	2	1,876,000	2	18,573	2	80,844
46	Woolen and worsted goods.....	9	3,195,000	9	2,812,136	8	4,418,254
47	Worsted yarns.....	4	1,051,373	5	1,176,350	5	1,748,591
48	Wooden goods.....	5	178,000	6	126,295	6	279,679
49	Unclassified.....	4	1,052,308	4	625,238	4	1,115,826
All industries.....		273	\$37,664,201	262	\$26,327,427	261	\$49,139,325

Table 3—Smallest, Greatest and Average Number of Persons Employed, by Industries—Aggregates, 1895.

In this Table, by the terms "Periods of employment of 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.....	8	257	245	270	25
2	Bar steel and iron.....	4	1,516	1,341	1,700	359
3	Brass goods.....	3	99	89	113	24
4	Buttons, pearl.....	4	117	101	125	25
5	Brick and terra cotta.....	12	1,517	706	1,927	1,221
6	Book binding and printing.....	2	118	118	118	.....
7	Boxes, wood and paper.....	9	300	290	305	15
8	Corrugated roofing.....	4	33	23	44	21
9	Cutlery.....	2	165	155	172	17
10	Carbon paper.....	3	16	16	18	2
11	Curtains and embroidery.....	2	272	219	299	80
12	Carpets and chenille goods.....	3	158	85	332	247
13	Corsets.....	2	438	415	466	51
14	Cotton goods.....	2	579	516	623	107
15	Cigars.....	2	174	144	186	42
16	Electric dynamos and lamps.....	2	1,081	871	1,280	409
17	Foundry iron.....	10	821	735	934	199
18	Floor oilcloth.....	2	110	110	110	.....
19	Glass.....	3	547	213	694	481
20	Gas fixtures.....	2	82	46	100	54
21	Gas and blast furnaces.....	2	64	54	75	21
22	Heaters, steam and hot water.....	2	81	46	99	53
23	Hollow ware, metal.....	3	106	99	111	12
24	Hats, men's.....	17	1,320	1,231	1,443	212
25	Jewelry.....	8	481	461	516	55
26	Knit goods.....	4	1,625	1,530	1,687	157
27	Leather.....	8	592	575	605	30
28	Leather goods.....	8	747	657	783	126
29	Linen and cotton goods.....	4	352	332	371	39
30	Machinery.....	10	938	792	1,118	326
31	Metal goods.....	12	1,019	623	1,306	683
32	Oils and varnish.....	3	40	7	48	41
33	Pottery.....	7	254	196	287	91
34	Railroad locks and washers.....	3	81	26	85	9
35	Rubber goods.....	6	1,049	673	1,188	515
36	Silk weaving.....	41	9,989	9,716	10,229	513
37	Silk throwing.....	10	735	674	776	102
38	Silk dyeing.....	8	1,163	1,007	1,354	347
39	Silk mill supplies.....	2	218	187	237	50
40	Shirts.....	4	1,072	1,011	1,198	187
41	Scientific and musical instruments.....	2	104	94	117	23
42	Shoes.....	17	1,350	1,301	1,389	88
43	Soap and ball blue.....	2	133	111	118	7
44	Straw goods.....	2	180	20	278	258
45	Silver-plated goods.....	2	61	35	69	34
46	Woolen and worsted goods.....	10	3,601	3,368	3,725	357
47	Worsted yarns.....	5	860	770	893	123
48	Wooden goods.....	8	268	243	289	46
49	Unclassified.....	5	758	574	1,095	521
All industries.....		304	37,591	32,553	41,214	8,463

Table 4—Smallest, Greatest and Average Number of Persons Employed, by Industries—Averages, 1895.

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 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.....	8	32	31	34	3
2	Bar steel and iron.....	4	379	335	425	90
3	Brass goods.....	3	33	30	38	8
4	Buttons, pearl.....	4	29	25	32	7
5	Brick and terra cotta.....	12	126	59	161	102
6	Book binding and printing.....	2	59	59	59	.....
7	Boxes, wood and paper.....	9	33	32	34	2
8	Corrugated roofing.....	4	8	6	11	5
9	Cutlery.....	2	82	77	86	9
10	Carbon paper.....	3	5	5	6	1
11	Curtains and embroidery.....	2	136	109	149	40
12	Carpets and Chenille goods.....	3	53	28	111	83
13	Corsets.....	2	219	207	233	26
14	Cotton goods.....	2	289	258	311	53
15	Cigars.....	2	87	72	93	21
16	Electric dynamos and lamps.....	2	541	436	640	204
17	Foundry, iron.....	10	82	73	93	20
18	Floor oilcloth.....	2	55	55	55	.....
19	Glass.....	3	182	71	231	160
20	Gas fixtures.....	2	41	23	50	27
21	Gas and blast furnaces.....	2	32	27	38	11
22	Heaters, steam and hot water.....	2	41	23	50	27
23	Hollow ware, metal.....	3	35	33	37	4
24	Hats, men's.....	17	78	68	80	12
25	Jewelry.....	8	60	58	65	7
26	Knit goods.....	4	406	382	422	40
27	Leather.....	8	74	72	75	3
28	Leather goods.....	8	93	82	98	16
29	Linen and Cotton goods.....	4	88	83	93	10
30	Machinery.....	19	49	42	59	17
31	Metal goods.....	12	85	52	109	57
32	Oils and Varnish.....	3	13	2	16	14
33	Pottery.....	7	36	28	41	13
34	Railroad locks and lock washers.....	3	10	9	12	3
35	Rubber goods.....	5	210	135	238	103
36	Silk weaving.....	41	246	237	248	9
37	Silk throwing.....	10	74	67	78	11
38	Silk dyeing.....	8	145	136	169	33
39	Silk mill supplies.....	2	109	94	119	25
40	Shirts.....	4	268	253	300	47
41	Scientific and musical instruments.....	2	52	47	59	12
42	Shoes.....	17	79	77	82	5
43	Soap and ball blue.....	2	57	56	59	3
44	Straw goods.....	2	90	10	139	129
45	Silver-plated goods.....	2	31	18	35	17
46	Woolen and Worsted goods.....	10	360	337	373	36
47	Worsted yarns.....	5	172	154	179	25
48	Wooden goods.....	8	34	30	36	6
49	Unclassified.....	5	162	115	219	104
All industries.....		304	124	108	136	28

Table 5—Persons Employed, by Industries—Aggregates by Months, 1895.

ARTISANS' TOOLS—EIGHT ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January.....	248	5	253
February.....	249	5	254
March.....	255	5	260
April.....	256	7	263
May.....	255	6	261
June.....	259	6	265
July.....	263	7	270
August.....	254	6	260
September.....	250	5	255
October.....	253	5	258
November.....	245	5	252
December.....	240	5	245

BAR STEEL AND IRON—FOUR ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January.....	1,467	.....	1,467
February.....	1,341	.....	1,341
March.....	1,367	.....	1,367
April.....	1,414	.....	1,414
May.....	1,479	.....	1,479
June.....	1,506	.....	1,506
July.....	1,541	.....	1,541
August.....	1,541	.....	1,541
September.....	1,584	.....	1,584
October.....	1,624	.....	1,624
November.....	1,626	.....	1,626
December.....	1,700	.....	1,700

BRASS GOODS—THREE ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January.....	93	.....	93
February.....	93	.....	93
March.....	89	.....	89
April.....	90	.....	90
May.....	98	.....	98
June.....	100	.....	100
July.....	113	.....	113
August.....	109	.....	109
September.....	104	.....	104
October.....	96	.....	96
November.....	98	.....	98
December.....	100	.....	100

Table 5—Persons Employed, by Industries—Aggregates by Months, 1895—Continued.

BUTTONS, PEARL—FOUR ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January	83	27	110
February.....	87	34	121
March.....	87	34	121
April.....	87	33	120
May.....	84	33	117
June.....	83	33	116
July.....	74	27	101
August.....	78	27	105
September.....	86	27	113
October.....	92	34	126
November.....	93	33	126
December.....	91	33	124

BRICK AND TERRA COTTA—TWELVE ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January	693	13	706
February.....	696	13	709
March.....	876	16	892
April.....	1,676	14	1,690
May.....	1,774	13	1,787
June.....	1,889	12	1,901
July.....	1,922	5	1,927
August.....	1,917	5	1,922
September.....	1,859	5	1,864
October.....	1,777	11	1,788
November.....	1,536	9	1,545
December.....	1,463	14	1,477

BOOK BINDING AND PRINTING—TWO ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January	78	40	118
February.....	78	40	118
March.....	78	40	118
April.....	78	40	118
May.....	78	40	118
June.....	78	40	118
July.....	78	40	118
August.....	78	40	118
September.....	78	40	118
October.....	78	40	118
November.....	78	40	118
December.....	78	40	118

Table 5—Persons Employed, by Industries—Aggregates by Months, 1895—Continued.

BOXES, WOOD AND PAPER—NINE ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January	84	214	298
February	84	215	299
March	84	218	302
April	82	222	304
May	80	210	290
June	80	215	295
July	80	215	295
August	80	222	302
September	83	221	304
October	81	221	302
November	80	221	301
December	81	221	302

CORRUGATED ROOFING—FOUR ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January	36	.....	36
February	32	.....	32
March	27	.....	27
April	23	.....	23
May	44	.....	44
June	44	.....	44
July	27	.....	27
August	29	.....	29
September	31	.....	31
October	33	.....	33
November	36	.....	36
December	30	.....	30

CUTLERY—TWO ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
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

Table 5—Persons Employed, by Industries—Aggregates by Months, 1895—Continued.

CARBON PAPER—THREE ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January.....	10	6	16
February.....	10	6	16
March.....	10	6	16
April.....	10	6	16
May.....	10	6	16
June.....	10	6	16
July.....	10	6	16
August.....	10	6	16
September.....	10	6	16
October.....	10	6	16
November.....	11	7	18
December.....	11	6	17

CURTAINS AND EMBROIDERIES—TWO ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January.....	18	245	263
February.....	18	250	268
March.....	18	265	283
April.....	18	250	268
May.....	18	270	288
June.....	19	280	299
July.....	19	270	289
August.....	19	260	279
September.....	19	260	279
October.....	19	240	259
November.....	19	245	264
December.....	19	200	219

CARPETS AND CHENILLE GOODS—THREE ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January.....	59	26	85
February.....	59	85	144
March.....	59	26	85
April.....	59	26	85
May.....	59	26	85
June.....	59	26	85
July.....	138	48	186
August.....	142	47	189
September.....	138	47	185
October.....	160	51	211
November.....	206	72	278
December.....	246	86	332

Table 5—Persons Employed, by Industries—Aggregates by Months, 1895—Continued.

CORSETS—TWO ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January	22	451	473
February	20	448	468
March	20	446	466
April	19	417	436
May	19	427	446
June	19	405	424
July	19	403	422
August	18	402	420
September	18	422	440
October	18	425	443
November	18	397	415
December	18	400	418

COTTON GOODS—TWO ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January	409	181	590
February	435	188	623
March	363	163	526
April	420	185	605
May	429	168	597
June	420	175	595
July	395	121	516
August	408	135	543
September	428	133	561
October	430	145	575
November	437	161	598
December	454	166	620

CIGARS—TWO ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January	134	41	175
February	124	41	165
March	143	41	185
April	142	31	173
May	144	41	185
June	134	41	175
July	113	31	144
August	133	42	175
September	124	41	165
October	132	42	174
November	144	42	186
December	144	42	186

Table 5—Persons Employed, by Industries—Aggregates by Months, 1895—Continued.

ELECTRIC DYNAMOS AND LAMPS—TWO ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January.....	570	709	1,279
February.....	576	704	1,280
March.....	578	592	1,170
April.....	514	449	963
May.....	519	417	936
June.....	502	405	907
July.....	463	408	871
August.....	549	487	1,036
September.....	551	592	1,143
October.....	555	588	1,143
November.....	564	564	1,128
December.....	563	554	1,117

FOUNDRY, IRON—TEN ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January.....	767	.....	767
February.....	745	.....	745
March.....	756	.....	756
April.....	770	.....	770
May.....	735	.....	735
June.....	770	.....	770
July.....	852	.....	852
August.....	893	.....	893
September.....	934	.....	934
October.....	934	.....	934
November.....	886	.....	886
December.....	817	1	818

FLOOR OILCLOTH—TWO ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January.....	110	.....	110
February.....	110	.....	110
March.....	110	.....	110
April.....	110	.....	110
May.....	110	.....	110
June.....	110	.....	110
July.....	110	.....	110
August.....	110	.....	110
September.....	110	.....	110
October.....	110	.....	110
November.....	110	.....	110
December.....	110	.....	110

Table 5—Persons Employed, by Industries—Aggregates by Months, 1895—Continued.

GLASS—FOUR ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January.....	570	13	583
February.....	612	13	625
March.....	656	18	674
April.....	675	19	694
May.....	645	18	663
June.....	502	18	520
July.....	309	14	323
August.....	200	13	213
September.....	521	10	531
October.....	578	12	590
November.....	565	13	578
December.....	560	14	574

GAS FIXTURES—TWO ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January.....	78	9	87
February.....	78	10	88
March.....	78	9	87
April.....	77	10	87
May.....	73	10	83
June.....	75	9	84
July.....	72	8	80
August.....	38	8	46
September.....	41	10	51
October.....	82	12	94
November.....	85	15	100
December.....	84	14	98

GAS AND BLAST FURNACES—TWO ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January.....	53	1	54
February.....	55	1	56
March.....	57	1	58
April.....	57	1	58
May.....	58	1	59
June.....	62	1	63
July.....	69	1	70
August.....	69	1	70
September.....	69	1	70
October.....	70	1	71
November.....	74	1	75
December.....	71	1	72

Table 5—Persons Employed, by Industries—Aggregates by Months, 1895—Continued.

HEATERS, STEAM AND HOT WATER—TWO ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January	46	.....	46
February.....	87	.....	87
March.....	94	.....	94
April.....	90	.....	90
May.....	84	.....	84
June.....	83	.....	83
July.....	40	.....	40
August.....	86	.....	86
September.....	93	.....	93
October.....	99	.....	99
November.....	93	.....	93
December.....	79	.....	79

HOLLOW WARE, METAL—THREE ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January.....	99	6	105
February.....	94	7	101
March.....	91	8	99
April.....	97	7	104
May.....	97	8	105
June.....	102	9	111
July.....	101	8	109
August.....	101	8	109
September.....	98	8	106
October.....	103	8	111
November.....	102	7	109
December.....	100	7	107

HATS, MEN'S—EIGHTEEN ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January.....	990	344	1,334
February.....	1,011	327	1,338
March.....	1,007	336	1,343
April.....	941	329	1,270
May.....	915	316	1,231
June.....	932	308	1,240
July.....	941	322	1,263
August.....	1,030	332	1,362
September.....	1,093	350	1,443
October.....	1,057	343	1,400
November.....	976	334	1,310
December.....	967	342	1,309

Table 5—Persons Employed, by Industries—Aggregates by Months, 1895—Continued.

JEWELRY—EIGHT ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January.....	343	118	461
February.....	343	118	461
March.....	354	121	475
April.....	348	121	469
May.....	345	120	465
June.....	347	131	478
July.....	344	131	475
August.....	347	121	468
September.....	355	140	495
October.....	356	142	498
November.....	362	143	505
December.....	376	140	516

KNIT GOODS—FOUR ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January.....	393	1,239	1,632
February.....	382	1,276	1,658
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	1,245	1,635
November.....	390	1,235	1,625
December.....	396	1,291	1,687

LEATHER—EIGHT ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January.....	605	.....	605
February.....	605	.....	605
March.....	603	.....	603
April.....	602	.....	602
May.....	600	.....	600
June.....	595	.....	595
July.....	578	.....	578
August.....	576	.....	576
September.....	575	.....	575
October.....	580	.....	580
November.....	589	.....	589
December.....	597	.....	597

Table 5—Persons Employed, by Industries—Aggregates by Months, 1895—Continued.

LEATHER GOODS—EIGHT ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January.....	461	196	657
February.....	563	196	759
March.....	567	216	783
April.....	565	196	761
May.....	560	261	776
June.....	541	181	722
July.....	530	181	711
August.....	545	194	739
September.....	546	195	741
October.....	552	215	767
November.....	562	216	778
December.....	558	216	774

LINEN AND COTTON GOODS—FOUR ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January.....	108	224	332
February.....	110	230	340
March.....	114	229	343
April.....	121	233	354
May.....	121	236	357
June.....	119	231	340
July.....	116	231	347
August.....	113	258	371
September.....	112	255	367
October.....	112	248	360
November.....	111	246	357
December.....	111	248	359

MACHINERY—TWENTY-ONE ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January.....	793	1	794
February.....	791	1	792
March.....	859	1	860
April.....	868	1	869
May.....	894	1	895
June.....	907	1	908
July.....	942	1	943
August.....	961	1	962
September.....	983	1	984
October.....	1,049	1	1,050
November.....	1,096	1	1,097
December.....	1,117	1	1,118

Table 5—Persons Employed, by Industries—Aggregates by Months, 1895—Continued.

METAL GOODS—TWELVE ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January.....	948	60	1,008
February.....	564	59	623
March.....	988	60	1,048
April.....	1,077	61	1,138
May.....	977	67	1,044
June.....	958	67	1,025
July.....	896	66	962
August.....	920	59	979
September.....	993	59	1,052
October.....	1,066	62	1,128
November.....	1,151	59	1,210
December.....	1,250	56	1,306

OILS AND VARNISH—THREE ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January.....	36	10	46
February.....	36	10	46
March.....	36	10	46
April.....	36	10	46
May.....	36	10	46
June.....	37	10	47
July.....	7	.....	7
August.....	7	.....	7
September.....	37	10	47
October.....	37	10	47
November.....	38	10	48
December.....	37	10	47

POTTERY—EIGHT ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January.....	171	25	196
February.....	196	35	231
March.....	196	37	233
April.....	222	41	263
May.....	230	40	270
June.....	228	46	274
July.....	183	31	214
August.....	207	52	259
September.....	226	61	287
October.....	218	63	271
November.....	226	56	282
December.....	227	56	283

Table 5—Persons Employed, by Industries—Aggregates by Months, 1895—Continued.

RAILROAD LOCKS AND LOCK WASHERS—THREE ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January.....	26	.....	26
February.....	26	.....	26
March.....	28	.....	28
April.....	28	.....	28
May.....	28	.....	23
June.....	30	.....	30
July.....	33	.....	33
August.....	34	.....	34
September.....	34	.....	34
October.....	33	.....	33
November.....	35	.....	35
December.....	34	.....	34

RUBBER GOODS—FIVE ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January.....	825	267	1,092
February.....	810	258	1,068
March.....	787	250	1,037
April.....	569	121	690
May.....	549	124	673
June.....	831	274	1,105
July.....	836	281	1,116
August.....	852	285	1,137
September.....	861	290	1,151
October.....	862	297	1,159
November.....	862	317	1,179
December.....	892	296	1,188

SILK WEAVING—FORTY-ONE ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January.....	4,792	4,924	9,716
February.....	4,908	5,041	9,949
March.....	5,150	5,079	10,229
April.....	5,124	5,063	10,187
May.....	5,079	5,010	10,089
June.....	4,910	4,995	9,905
July.....	4,960	5,140	10,100
August.....	5,000	5,039	10,039
September.....	5,033	4,898	9,931
October.....	5,055	4,829	9,884
November.....	5,048	4,902	9,950
December.....	4,919	4,964	9,883

Table 5—Persons Employed, by Industries—Aggregates by Months, 1895.—Continued.

SILK THROWING—TEN ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January	318	356	674
February	343	383	726
March	349	383	732
April	364	380	744
May	356	374	730
June	357	375	732
July	355	365	720
August	353	374	727
September	380	368	748
October	362	383	745
November	366	400	766
December	358	418	776

SILK DYEING—EIGHT ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January	1,059	26	1,085
February	1,078	24	1,102
March	1,158	30	1,188
April	1,167	35	1,202
May	1,318	36	1,354
June	1,180	34	1,214
July	1,105	34	1,139
August	1,148	32	1,180
September	1,182	33	1,215
October	1,153	34	1,187
November	1,046	31	1,077
December	977	30	1,007

SILK MILL SUPPLIES—TWO ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January	157	47	204
February	157	47	204
March	161	49	210
April	161	63	224
May	159	68	227
June	160	77	237
July	157	74	231
August	158	74	232
September	152	77	229
October	142	69	211
November	135	84	219
December	130	57	187

Table 5—Persons Employed, by Industries—Aggregates by Months, 1895—Continued.

SHIRTS—FOUR ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January.....	225	818	1,043
February.....	230	820	1,050
March.....	230	818	1,048
April.....	222	787	1,009
May.....	219	792	1,011
June.....	222	791	1,013
July.....	226	804	1,030
August.....	226	814	1,040
September.....	263	851	1,114
October.....	268	872	1,140
November.....	274	888	1,162
December.....	285	913	1,198

SCIENTIFIC AND MUSICAL INSTRUMENTS—TWO ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January.....	101	12	113
February.....	97	10	107
March.....	100	12	112
April.....	104	13	117
May.....	99	10	109
June.....	91	8	99
July.....	86	8	94
August.....	89	8	97
September.....	96	9	105
October.....	92	9	101
November.....	90	9	99
December.....	87	9	96

SHOES—SEVENTEEN ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January.....	856	445	1,301
February.....	882	466	1,348
March.....	900	481	1,381
April.....	914	475	1,389
May.....	894	456	1,350
June.....	884	467	1,351
July.....	858	468	1,326
August.....	894	487	1,381
September.....	890	474	1,364
October.....	877	452	1,329
November.....	895	468	1,363
December.....	855	461	1,316

Table 5—Persons Employed, by Industries—Aggregates by Months, 1895—Continued.

SOAP AND BALL BLUE—TWO ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January	99	15	114
February	99	17	116
March	99	15	114
April	99	15	114
May	96	15	111
June	100	17	117
July	98	17	115
August	98	17	115
September	101	17	118
October	96	17	113
November	96	17	113
December	96	17	113

STRAW GOODS—TWO ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January	99	162	261
February	104	165	269
March	109	169	278
April	110	265	275
May	95	120	215
June	25	5	30
July	15	5	20
August	35	18	53
September	45	57	102
October	65	125	190
November	70	151	221
December	82	165	247

SILVER-PLATED GOODS—TWO ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January	69	.....	69
February	69	.....	69
March	69	.....	69
April	65	.....	65
May	35	.....	35
June	35	.....	35
July	67	.....	67
August	68	.....	68
September	67	.....	67
October	65	.....	65
November	63	.....	63
December	64	.....	64

Table 5—Persons Employed, by Industries—Aggregates by Months, 1895—Continued.

WOOLEN AND WORSTED GOODS—TEN ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January	1,610	1,758	3,368
February.....	1,639	1,856	3,495
March	1,659	1,910	3,569
April.....	1,661	1,940	3,601
May.....	1,661	1,967	3,628
June.....	1,639	1,935	3,574
July.....	1,629	1,911	3,540
August.....	1,631	2,003	3,634
September.....	1,654	2,006	3,660
October.....	1,657	2,168	3,725
November.....	1,661	2,054	3,715
December.....	1,672	2,034	3,706

WORSTED YARNS—FIVE ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January.....	294	574	868
February.....	294	577	871
March.....	291	575	866
April.....	285	591	876
May.....	285	587	872
June.....	284	575	859
July.....	282	574	856
August.....	289	582	871
September.....	290	480	770
October.....	290	568	858
November.....	291	565	856
December.....	310	583	893

WOODEN GOODS—EIGHT ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January.....	232	7	239
February.....	236	7	243
March.....	238	7	245
April.....	243	7	250
May.....	255	7	262
June.....	259	7	266
July.....	265	7	272
August.....	272	7	279
September.....	282	7	289
October.....	270	7	277
November.....	261	7	268
December.....	262	7	269

Table 5—Persons Employed, by Industries—Aggregates by Months, 1895—Continued.

UNCLASSIFIED—FIVE ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January	293	429	722
February.....	292	429	721
March	667	428	1,095
April.....	660	428	1,088
May	295	427	722
June.....	287	402	689
July.....	271	303	574
August.....	287	303	590
September	332	428	760
October.....	275	428	703
November.....	287	428	715
December.....	283	428	711

ALL INDUSTRIES—THREE HUNDRED AND NINE ESTABLISHMENTS.

MONTHS.	Males.	Females.	Totals.
January	21,464	13,923	35,387
February.....	21,401	14,240	35,641
March.....	22,858	14,302	37,160
April.....	23,776	14,205	37,981
May.....	23,446	14,005	37,441
June.....	23,016	13,679	36,695
July.....	22,736	13,610	36,346
August.....	23,197	13,869	37,066
September.....	23,989	14,157	38,148
October.....	24,457	14,344	38,801
November	24,237	14,470	38,707
December.....	24,139	14,563	38,702

Table 6—Wages Paid and Average Yearly Earnings,
by Industries—1895.

Office Number.	INDUSTRIES.	Number of establishments considered.	Total amount paid in wages during the year.	Average yearly earnings.
1	Artisans' tools.....	8	\$137,558	\$535 24
2	Bar steel and iron.....	4	781,828	515 06
3	Brass goods.....	3	101,500	530 20
4	Buttons, pearl.....	4	38,675	829 70
5	Brick and terra cotta.....	9	588,397	442 07
6	Book-binding and printing.....	2	49,000	415 26
7	Boxes, wood and paper.....	9	93,159	310 53
8	Corrugated roofing.....	4	13,280	402 42
9	Cutlery.....	2	70,936	430 00
10	Carbon paper.....	3	6,503	406 24
11	Curtains and embroidery.....	2	83,000	305 15
12	Carpets and chenille goods.....	3	39,600	250 60
13	Corsets.....	2	111,500	254 57
14	Cotton goods.....	2	222,258	383 86
15	Cigars.....	2	48,900	281 04
16	Electric dynamos and lamps.....	2	454,435	420 38
17	Foundry, iron.....	10	459,662	569 07
18	Floor oilcloth.....	2	35,075	318 86
19	Glass.....	4	383,488	701 07
20	Gas fixtures.....	2	33,552	409 17
21	Gas and blast furnaces.....	2	44,071	688 60
22	Heaters, steam and hot water.....	2	37,297	460 46
23	Hollow ware, metal.....	3	46,826	441 75
24	Hats, men's.....	15	547,575	541 08
25	Jewelry.....	4	198,391	412 45
26	Knit goods.....	3	428,950	263 97
27	Leather.....	8	327,314	552 90
28	Leather goods.....	8	248,885	333 11
29	Linen and cotton goods.....	4	116,665	331 43
30	Machinery.....	18	481,487	580 10
31	Metal goods.....	10	409,520	437 07
32	Oils and varnish.....	3	21,274	531 85
33	Pottery.....	7	102,932	441 77
34	Railroad locks and lock-washers.....	3	19,510	629 35
35	Rubber goods.....	4	370,985	363 66
36	Silk weaving.....	41	\$,795,287	376 70
37	Silk throwing.....	9	196,901	267 89
38	Silk dyeing.....	8	623,881	536 44
39	Silk mill supplies.....	2	56,286	258 18
40	Shirts.....	3	182,049	243 38
41	Scientific and musical instruments.....	2	48,237	463 63
42	Shoes.....	15	585,889	450 14
43	Soap and ball blue.....	1	64,000	546 22
44	Straw goods.....	1	42,141	329 22
45	Silver-plated goods.....	1	39,144	652 40
46	Woolen and worsted goods.....	9	1,103,223	320 05
47	Worsted yarns.....	5	216,552	251 80
48	Wooden goods.....	6	75,010	496 75
49	Unclassified.....	4	123,534	377 71
	All industries.....	280	\$14,305,972	\$379 70

Table 7—Classified Weekly Wages, by Industries, 1895.

ARTISANS' TOOLS—EIGHT ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	28	3	31
\$5, but under \$6.....	8		8
6, but under 7.....	13	1	14
7, but under 8.....	7		7
8, but under 9.....	13		13
9, but under 10.....	13		13
10, but under 12.....	39		39
12, but under 15.....	65	1	66
15, but under 20.....	56		56
20 and over.....	9		9
Totals.....	251	5	256

SEE-STEEL AND IRON—FOUR ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	49		49
\$5, but under \$6.....	27		27
6, but under 7.....	311		311
7, but under 8.....	258		258
8, but under 9.....	435		435
9, but under 10.....	271		271
10, but under 12.....	204		204
12, but under 15.....	300		300
15, but under 20.....	156		156
20 and over.....	74		74
Totals.....	2,085		2,085

BRASS GOODS—THREE ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	8		8
\$5, but under \$6.....	9		9
6, but under 7.....	11		11
7, but under 8.....	10		10
8, but under 9.....	16		16
9, but under 10.....	31		31
10, but under 12.....	11		11
12, but under 15.....	9		9
15, but under 20.....	8		8
20 and over.....	2		2
Totals.....	115		115

Table 7—Classified Weekly Wages, by Industries, 1895—Continued.

BUTTONS, PEARL—FOUR ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	18	10	28
\$5, but under \$6.....	8	7	15
6, but under 7.....	9	.....	9
7, but under 8.....	9	14	23
8, but under 9.....	3	.....	3
9, but under 10.....	3	.....	3
10, but under 12.....	3	.....	3
12, but under 15.....	15	.....	15
15, but under 20.....	17	1	18
20 and over.....	8	1	9
Totals.....	93	33	126

BRICK AND TERRA COTTA—TWELVE ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	76	9	85
\$5, but under \$6.....	294	2	296
6, but under 7.....	443	3	446
7, but under 8.....	229	.....	229
8, but under 9.....	215	.....	215
9, but under 10.....	204	.....	204
10, but under 12.....	210	.....	210
12, but under 15.....	164	.....	164
15, but under 20.....	106	.....	106
20 and over.....	50	.....	50
Totals.....	1,991	14	2,005

BOOK-BINDING AND PRINTING—TWO ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	12	30	42
\$5, but under \$6.....	2	8	10
6, but under 7.....	4	3	7
7, but under 8.....	1	2	3
8, but under 9.....	9	2	11
9, but under 10.....	10	.....	10
10, but under 12.....	12	.....	12
12, but under 15.....	10	.....	10
15, but under 20.....	10	.....	10
20 and over.....	9	.....	9
Totals.....	79	45	124

Table 7—Classified Weekly Wages, by Industries, 1895—
Continued.

BOXES, WOOD AND PAPER—NINE ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	8	52	60
\$5, but under \$6.....	17	98	115
6, but under 7.....	2	50	52
7, but under 8.....	8	10	18
8, but under 9.....	5	1	6
9, but under 10.....	2	1	3
10, but under 12.....	9	1	10
12, but under 15.....	18	.....	18
15, but under 20.....	5	.....	5
20 and over.....	1	.....	1
Totals.....	75	213	288

CORRUGATED ROOFING—FOUR ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	17	.....	17
\$5, but under \$6.....	2	.....	2
6, but under 7.....	3	.....	3
7, but under 8.....	4	.....	4
8, but under 9.....	2	.....	2
9, but under 10.....	3	.....	3
10, but under 12.....	4	.....	4
12, but under 15.....	.....	.....	.....
15, but under 20.....	10	.....	10
20 and over.....	1	.....	1
Totals.....	46	.....	46

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
Totals.....	152	19	171

Table 7—Classified Weekly Wages, by Industries, 1895—Continued.

CARBON PAPER—THREE ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	2	2	4
\$5, but under \$6.....	1	2	3
6, but under 7.....	.....	2	2
7, but under 8.....	1	.....	1
8, but under 9.....	.....	1	1
9, but under 10.....	1	.....	1
10, but under 12.....	1	.....	1
12, but under 15.....	1	.....	1
15, but under 20.....	3	.....	3
20 and over.....	1	.....	1
Totals.....	11	6	17

CURTAINS AND EMBROIDERIES—TWO ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	.....	105	105
\$5, but under \$6.....	.....	55	55
6, but under 7.....	2	65	67
7, but under 8.....	4	57	61
8, but under 9.....	3	32	5
9, but under 10.....	.....	14	14
10, but under 12.....	5	2	7
12, but under 15.....	2	.....	2
15, but under 20.....	2	.....	2
20 and over.....	1	.....	1
Totals.....	19	330	349

CARPETS AND CHENILLE GOODS—THREE ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	42	34	76
\$5, but under \$6.....	22	10	32
6, but under 7.....	5	4	9
7, but under 8.....	14	9	23
8, but under 9.....	16	2	18
9, but under 10.....	7	.....	7
10, but under 12.....	18	1	19
12, but under 15.....	44	.....	44
15, but under 20.....	16	.....	16
20 and over.....	2	.....	2
Totals.....	186	60	246

Table 7—Classified Weekly Wages, by Industries, 1895—
Continued.

CORSETS—TWO ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	1	97	98
\$5, but under \$6.....	1	61	62
6, but under 7.....	3	90	93
7, but under 8.....	2	60	62
8, but under 9.....	1	65	66
9, but under 10.....	2	38	40
10, but under 12.....	1	24	25
12, but under 15.....	2	15	17
15, but under 20.....	5	1	6
20 and over.....	4	.....	4
Totals.....	22	451	473

COTTON GOODS—TWO ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	62	53	115
\$5, but under \$6.....	33	52	85
6, but under 7.....	21	40	61
7, but under 8.....	139	24	163
8, but under 9.....	46	8	54
9, but under 10.....	15	6	21
10, but under 12.....	33	8	41
12, but under 15.....	47	4	51
15, but under 20.....	29	.....	29
20 and over.....	29	.....	29
Totals.....	454	195	649

CIGARS—TWO ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	4	86	90
\$5, but under \$6.....	1	1	2
6, but under 7.....	1	27	28
7, but under 8.....	17	1	18
8, but under 9.....	3	.....	3
9, but under 10.....	8	.....	8
10, but under 12.....	9	.....	9
12, but under 15.....	4	.....	4
15, but under 20.....	5	.....	5
20 and over.....	4	.....	4
Totals.....	56	115	171

Table 7—Classified Weekly Wages, by Industries, 1895—Continued.

ELECTRIC DYNAMOS AND LAMPS—TWO ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	53	311	364
\$5, but under \$6.....	49	131	180
6, but under 7.....	43	127	170
7, but under 8.....	46	66	112
8, but under 9.....	44	59	103
9, but under 10.....	49	21	70
10, but under 12.....	84	17	101
12, but under 15.....	119	2	121
15, but under 20.....	72	1	73
20 and over.....	22	.....	22
Totals.....	581	735	1,316

FOUNDRY, IRON—TEN ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	28	.....	28
\$5, but under \$6.....	22	.....	22
6, but under 7.....	30	.....	30
7, but under 8.....	127	.....	127
8, but under 9.....	178	.....	178
9, but under 10.....	135	.....	135
10, but under 12.....	110	.....	110
12, but under 15.....	188	.....	188
15, but under 20.....	130	.....	130
20 and over.....	22	.....	22
Totals.....	970	.....	970

FLOOR OILCLOTH—TWO ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	3	.....	3
\$5, but under \$6.....	1	.....	1
6, but under 7.....	7	.....	7
7, but under 8.....	3	.....	3
8, but under 9.....	9	.....	9
9, but under 10.....	7	.....	7
10, but under 12.....	14	.....	14
12, but under 15.....	39	.....	39
15, but under 20.....	10	.....	10
20 and over.....	6	.....	6
Totals.....	99	.....	99

Table 7—Classified Weekly Wages, by Industries, 1895—
Continued.

GLASS—FOUR ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	155	6	161
\$5, but under \$6.....	32		32
6, but under 7.....	110	1	111
7, but under 8.....	22		22
8, but under 9.....	23		23
9, but under 10.....	17		17
10, but under 12.....	42		42
12, but under 15.....	26		26
15, but under 20.....	24		24
20 and over.....	59		59
Totals.....	510	7	517

GAS FIXTURES—TWO ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	18	8	26
\$5, but under \$6.....	7		7
6, but under 7.....	8	2	10
7, but under 8.....	5	1	6
8, but under 9.....	3		3
9, but under 10.....	4	1	5
10, but under 12.....	12	3	15
12, but under 15.....	19		19
15, but under 20.....	4		4
20 and over.....	6		6
Totals.....	86	15	101

GAS AND BLAST FURNACES—TWO ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	3		3
\$5, but under \$6.....	2		2
6, but under 7.....	1		1
7, but under 8.....	2		2
8, but under 9.....	1		1
9, but under 10.....	11		11
10, but under 12.....	21	1	22
12, but under 15.....	13		13
15, but under 20.....	17		17
20 and over.....	4		4
Totals.....	75	1	76

Table 7—Classified Weekly Wages, by Industries, 1895—
Continued.

HEATERS, STEAM AND HOT WATER—TWO ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	3		3
\$5, but under \$6.....	2		2
6, but under 7.....			
7, but under 8.....	3		3
8, but under 9.....	2		2
9, but under 10.....	13		13
10, but under 12.....	5		5
12, but under 15.....	13		13
15, but under 20.....	27		27
20 and over.....	22		22
Totals.....	90		90

HOLLOW WARE, METAL—THREE ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	15	7	22
\$5, but under \$6.....	11	1	12
6, but under 7.....		1	1
7, but under 8.....	16		16
8, but under 9.....	9		9
9, but under 10.....	6		6
10, but under 12.....	17		17
12, but under 15.....	19		19
15, but under 20.....	3		3
20 and over.....			
Totals.....	96	9	105

HATS, MEN'S—EIGHTEEN ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	57	67	124
\$5, but under \$6.....	59	22	81
6, but under 7.....	47	39	86
7, but under 8.....	55	22	77
8, but under 9.....	57	38	95
9, but under 10.....	63	19	82
10, but under 12.....	111	20	131
12, but under 15.....	134	13	147
15, but under 20.....	118	3	121
20 and over.....	75	1	76
Totals.....	776	244	1,020

Table 7—Classified Weekly Wages, by Industries, 1895—
Continued.

JEWELRY—EIGHT ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	5	6	11
\$5, but under \$6.....	5	9	14
6, but under 7.....	5	6	11
7, but under 8.....	3	4	7
8, but under 9.....	.....	4	4
9, but under 10.....	2	3	5
10, but under 12.....	11	11	22
12, but under 15.....	24	3	27
15, but under 20.....	67	.....	67
20 and over.....	73	.....	73
Totals.....	195	46	241

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	237	252
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	21	59
15, but under 20.....	34	.....	34
20 and over.....	18	.....	18
Totals.....	396	1,330	1,726

LEATHER—EIGHT ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	9	.....	9
\$5, but under \$6.....	17	.....	17
6, but under 7.....	24	.....	24
7, but under 8.....	25	.....	25
8, but under 9.....	38	.....	38
9, but under 10.....	61	.....	61
10, but under 12.....	89	.....	89
12, but under 15.....	111	.....	111
15, but under 20.....	42	.....	42
20 and over.....	28	.....	28
Totals.....	444	.....	444

Table 7—Classified Weekly Wages, by Industries, 1895—Continued.

LEATHER GOODS—EIGHT ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Total.
Under \$5.....	91	119	210
\$5, but under \$6.....	62	26	88
6, but under 7.....	163	45	208
7, but under 8.....	64	5	69
8, but under 9.....	37	.....	37
9, but under 10.....	44	.....	44
10, but under 12.....	52	.....	52
12, but under 15.....	51	1	52
15, but under 20.....	35	.....	35
20 and over.....	14	.....	14
Totals.....	613	196	809

LINEN AND COTTON GOODS—FOUR ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Total.
Under \$5.....	4	164	168
\$5, but under \$6.....	4	52	56
6, but under 7.....	7	28	35
7, but under 8.....	13	2	15
8, but under 9.....	12	2	14
9, but under 10.....	13	2	15
10, but under 12.....	24	23	47
12, but under 15.....	20	.....	20
15, but under 20.....	20	.....	20
20 and over.....	4	.....	4
Totals.....	121	273	394

MACHINERY—TWENTY-ONE ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Total.
Under \$5.....	128	.....	128
\$5, but under \$6.....	51	.....	51
6, but under 7.....	32	.....	32
7, but under 8.....	75	.....	75
8, but under 9.....	75	.....	75
9, but under 10.....	139	.....	139
10, but under 12.....	158	.....	158
12, but under 15.....	270	.....	270
15, but under 20.....	173	.....	173
20 and over.....	37	.....	37
Totals.....	1,138	.....	1,138

Table 7—Classified Weekly Wages, by Industries, 1895—
Continued.

METAL GOODS—TWELVE ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	109	26	135
\$5, but under \$6.....	35	14	49
6, but under 7.....	114	25	139
7, but under 8.....	162	1	163
8, but under 9.....	95	.....	95
9, but under 10.....	120	.....	120
10, but under 12.....	102	2	104
12, but under 15.....	435	.....	435
15, but under 20.....	109	.....	109
20 and over.....	26	.....	26
Totals.....	1,307	68	1,375

OILS AND VARNISH—THREE ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	.....	.....	.....
\$5, but under \$6.....	1	.....	1
6, but under 7.....	.....	7	7
7, but under 8.....	1	3	4
8, but under 9.....	.....	.....	.....
9, but under 10.....	1	.....	1
10, but under 12.....	20	.....	20
12, but under 15.....	12	.....	12
15, but under 20.....	2	.....	2
20 and over.....	1	.....	1
Totals.....	38	10	48

POTTERY—EIGHT ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	50	37	87
\$5, but under \$6.....	23	14	37
6, but under 7.....	23	16	39
7, but under 8.....	46	12	58
8, but under 9.....	23	11	34
9, but under 10.....	33	11	44
10, but under 12.....	36	5	41
12, but under 15.....	62	5	67
15, but under 20.....	35	10	45
20 and over.....	21	.....	21
Totals.....	352	121	473

Table 7—Classified Weekly Wages, by Industries, 1895 — Continued.

RAILROAD LOCKS AND LOCK WASHERS—THREE ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	1		1
\$5, but under \$6.....	1		1
6, but under 7.....			
7, but under 8.....	2		2
8, but under 9.....			
9, but under 10.....	2		2
10, but under 12.....	4		4
12, but under 15.....	6		6
15, but under 20.....	18		18
20 and over.....	4		4
Totals.....	38		38

RUBBER GOODS—FIVE ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	111	123	234
\$5, but under \$6.....	53	40	93
6, but under 7.....	130	56	186
7, but under 8.....	83	44	127
8, but under 9.....	85	26	111
9, but under 10.....	108	25	133
10, but under 12.....	143	5	148
12, but under 15.....	106		106
15, but under 20.....	39		39
20 and over.....	38		38
Totals.....	896	319	1,215

SILK WEAVING—FORTY-ONE ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	923	1,478	2,401
\$5, but under \$6.....	413	693	1,106
6, but under 7.....	334	650	984
7, but under 8.....	315	607	922
8, but under 9.....	447	428	875
9, but under 10.....	528	410	938
10, but under 12.....	731	358	1,089
12, but under 15.....	798	242	1,040
15, but under 20.....	594	89	683
20 and over.....	312		312
Totals.....	5,395	4,955	10,350

Table 7—Classified Weekly Wages, by Industries, 1895—
Continued.

SILK THROWING—TEN ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	118	77	195
\$5, but under \$6.....	123	276	399
6, but under 7.....	84	24	108
7, but under 8.....	41	1	42
8, but under 9.....	11	.....	11
9, but under 10.....	6	.....	6
10, but under 12.....	6	.....	6
12, but under 15.....	13	.....	13
15, but under 20.....	5	.....	5
20 and over.....	2	.....	2
Totals.....	409	377	786

SILK DYEING—EIGHT ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	18	6	24
\$5, but under \$6.....	8	3	11
6, but under 7.....	13	12	25
7, but under 8.....	32	5	37
8, but under 9.....	18	1	19
9, but under 10.....	731	.....	731
10, but under 12.....	161	.....	161
12, but under 15.....	119	.....	119
15, but under 20.....	79	.....	79
20 and over.....	88	.....	88
Totals.....	1,267	27	1,294

SILK MILL SUPPLIES—TWO ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	10	21	31
\$5, but under \$6.....	19	17	36
6, but under 7.....	5	31	36
7, but under 8.....	54	10	64
8, but under 9.....	30	2	32
9, but under 10.....	8	5	13
10, but under 12.....	10	.....	10
12, but under 15.....	17	.....	17
15, but under 20.....	3	.....	3
20 and over.....	3	.....	3
Totals.....	159	86	245

Table 7—Classified Weekly Wages, by Industries, 1895—Continued.

SHIRTS—FOUR ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	17	107	124
\$5, but under \$6	21	76	97
6, but under 7	16	95	111
7, but under 8	20	100	120
8, but under 9	23	77	100
9, but under 10	16	59	75
10, but under 12	30	45	75
12, but under 15	90	10	100
15, but under 20	20		20
20 and over.....			
Totals.	253	569	822

SCIENTIFIC AND MUSICAL INSTRUMENTS—TWO ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	20	5	25
\$5, but under \$6	1	2	3
6, but under 7	5	1	6
7, but under 8	7	2	9
8, but under 9	2		2
9, but under 10	3		3
10, but under 12	9		9
12, but under 15	20		20
15, but under 20	22		22
20 and over.....	4		4
Totals	93	10	103

SHOES—SEVENTEEN ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	124	143	277
\$5, but under \$6	28	43	71
6, but under 7	36	42	78
7, but under 8	40	43	83
8, but under 9	38	26	64
9, but under 10	22	26	48
10, but under 12	52	25	77
12, but under 15	78	21	99
15, but under 20	55	10	65
20 and over.....	35	3	38
Totals.....	508	392	900

Table 7—Classified Weekly Wages, by Industries, 1895—
Continued.

SOAP AND BALL BLUE—TWO ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....		3	3
\$5, but under \$6.....	1		1
6, but under 7.....		14	14
7, but under 8.....	4		4
8, but under 9.....	5		5
9, but under 10.....	26		26
10, but under 12.....	28		28
12, but under 15.....	5		5
15, but under 20.....	12		12
20 and over.....	6		6
Totals.....	87	17	104

STRAW GOODS—TWO ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	17	55	72
\$5, but under \$6.....	8	49	57
6, but under 7.....	22	24	46
7, but under 8.....	16	16	32
8, but under 9.....	6	12	18
9, but under 10.....	7	4	11
10, but under 12.....	17	8	25
12, but under 15.....	11	9	20
15, but under 20.....	8		8
20 and over.....	2		2
Totals.....	114	177	291

SILVER-PLATED GOODS—TWO ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	3		3
\$5, but under \$6.....			
6, but under 7.....			
7, but under 8.....			
8, but under 9.....	2		2
9, but under 10.....	1		1
10, but under 12.....	4		4
12, but under 15.....	23		23
15, but under 20.....	26		26
20 and over.....	11		17
Totals.....	70		70

Table 7—Classified Weekly Wages, by Industries, 1895—
Continued.

WOOLEN AND WORSTED GOODS—TEN ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	147	811	958
\$5, but under \$6.....	201	391	592
6, but under 7.....	214	112	326
7, but under 8.....	205	53	258
8, but under 9.....	154	48	202
9, but under 10.....	104	20	124
10, but under 12.....	191	29	220
12, but under 15.....	102	.....	102
15, but under 20.....	64	.....	64
20 and over.....	44	.....	44
Totals.....	1,426	1,464	2,890

WORSTED YARNS—FIVE ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	148	558	706
\$5, but under \$6.....	18	51	69
6, but under 7.....	7	14	21
7, but under 8.....	10	.....	10
8, but under 9.....	18	.....	18
9, but under 10.....	16	.....	16
10, but under 12.....	17	.....	17
12, but under 15.....	44	.....	44
15, but under 20.....	25	.....	25
20 and over.....	5	.....	5
Totals.....	308	623	931

WOODEN GOODS—EIGHT ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	16	.....	16
\$5, but under \$6.....	9	.....	9
6, but under 7.....	13	.....	13
7, but under 8.....	24	.....	24
8, but under 9.....	18	.....	18
9, but under 10.....	44	.....	44
10, but under 12.....	39	.....	39
12, but under 15.....	54	.....	54
15, but under 20.....	27	.....	27
20 and over.....	5	.....	5
Totals.....	249	.....	249

Table 7—Classified Weekly Wages, by Industries, 1895—
Continued.

UNCLASSIFIED—FIVE ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	12	27	39
\$5, but under \$6.....	52	205	257
6, but under 7.....	29	101	130
7, but under 8.....	209	50	259
8, but under 9.....	53	.....	53
9, but under 10.....	12	.....	12
10, but under 12.....	11	.....	11
12, but under 15.....	16	.....	16
15, but under 20.....	37	.....	37
20 and over.....	6	.....	6
Totals.....	437	383	820

ALL INDUSTRIES—THREE HUNDRED AND NINE ESTABLISHMENTS.

CLASSIFICATION OF WEEKLY WAGES.	Males.	Females.	Totals.
Under \$5.....	2,900	4,895	7,795
\$5, but under \$6.....	1,800	2,472	4,272
6, but under 7.....	2,375	2,090	4,465
7, but under 8.....	2,451	1,463	3,914
8, but under 9.....	2,306	972	3,278
9, but under 10.....	2,988	781	3,769
10, but under 12.....	2,953	695	3,648
12, but under 15.....	3,814	347	4,161
15, but under 20.....	2,411	115	2,526
20 and over.....	1,202	5	1,207

Table 8—Days in Operation and Proportion of Business Done, by Industries—1895.

(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	8	293.04	57.02
2	Bar steel and iron.....	4	228.50	57.61
3	Brass goods.....	2	300.00	33.15
4	Buttons, pearl	4	284.05	73.17
5	Brick and terra cotta.....	12	246.25	78.28
6	Book-binding and printing.....	2	258.00	75.60
7	Boxes, wood and paper.....	9	250.58	59.04
8	Corrugated roofing.....	4	287.03	75.00
9	Cutlery	2	264.88	69.00
10	Carbon paper.....	3	217.00	58.16
11	Curtains and embroidery.....	2	303.00	77.02
12	Carpets and chenille goods.....	3	262.27	66.12
13	Corsets.....	1	282.21	67.54
14	Cotton goods.....	2	275.77	99.87
15	Cigars.....	2	290.00	88.63
16	Electric dynamos and lamps.....	2	299.00	84.01
17	Foundry, iron.....	10	243.50	64.05
18	Floor oilcloth.....	2	303.00	66.72
19	Glass.....	3	245.71	90.20
20	Gas fixtures.....	2	276.50	66.66
21	Gas and blast furnaces.....	2	303.00	52.95
22	Heaters, steam and hot water.....	2	271.30	80.00
23	Hollow ware, metal.....	3	290.90	50.00
24	Hats, men's.....	15	229.70	79.45
25	Jewelry.....	8	267.82	58.44
26	Knit goods.....	4	270.08	90.34
27	Leather.....	8	302.12	88.32
28	Leather goods.....	8	284.60	68.70
29	Linen and cotton goods.....	4	290.25	85.00
30	Machinery.....	17	297.69	67.24
31	Metal goods.....	11	244.37	58.34
32	Oils and varnish	3	280.00	11.69
33	Pottery	7	291.97	68.76
34	Railroad locks and lock washers.....	3	248.06	77.71
35	Rubber goods.....	5	237.62	54.75
36	Silk weaving.....	41	294.19	70.59
37	Silk throwing.....	10	302.24	76.54
38	Silk dyeing.....	8	294.73	77.08
39	Silk mill supplies.....	2	231.02	66.18
40	Shirts.....	4	299.00	97.41
41	Scientific and musical instruments.....	2	300.50	53.62
42	Shoes.....	13	229.83	79.56
43	Soap and ball blue.....	2	300.00	.....
44	Straw goods.....	2	273.00	74.55
45	Silver-plated goods.....	2	271.00	25.23
46	Woolen and worsted goods.....	10	295.91	90.40
47	Worsted yarns.....	5	272.40	92.87
48	Wooden goods.....	8	264.64	80.14
49	Unclassified.....	5	306.80	91.39
	All industries.....	293	257.07	71.06

Table 9—Industrial Presentation, 1895.

BRICK AND TERRA COTTA.

NUMBER OF PARTNERS CONSIDERED. PARTNERS, ETC.		CAPITAL INVESTED, STOCK USED AND GOODS MADE.		
		<i>Capital Invested.</i>		
Number of establishments reporting.....	12	Amount of capital invested.....	\$2,058,540	
Number of private firms.....	6			
Number of partners.....	10			
Males.....	9	<i>Stock Used—Aggregate Values.</i>		
Females.....	1			
Special.....	1			
Estate.....	1	Total value of stock used.....	\$487,559	
Number of corporations.....	6			
Number of stockholders.....	103			
Males.....	86	<i>Goods Made—Aggregate Values.</i>		
Females.....	17			
Banks, trustees, etc.....	1			
Aggregates—Partners and stockholders.....	113	Total value of goods made..... \$1,392,222		

Persons Employed.

PERSONS EMPLOYED.	Males.	Females.	Total.	PERCENTAGE OF		
				Males.	Females.	Total.
Average number.....	1,507	11	1,517	99.27	0.73	100
Smallest number.....	693	5	706	99.30	0.70	100
Greatest number.....	1,922	16	1,927	99.17	0.83	100
Excess of greatest over smallest number	1,229	11	1,221	.....	.....	.....

Persons Employed, by Months.

MONTHS.	Males.	Females.	Total.	PERCENTAGE OF		
				Males.	Females.	Total.
January.....	693	13	706	98.16	1.84	100
February.....	696	13	709	98.17	1.83	100
March.....	876	16	892	98.20	1.80	100
April.....	1,676	14	1,690	99.17	0.83	100
May.....	1,774	13	1,787	99.27	0.73	100
June.....	1,889	12	1,901	99.37	0.63	100
July.....	1,922	5	1,927	99.75	0.25	100
August.....	1,917	5	1,922	99.25	0.75	100
September.....	1,859	5	1,864	99.23	0.77	100
October.....	1,777	11	1,788	99.38	0.62	100
November.....	1,536	9	1,545	99.42	0.58	100
December.....	1,463	14	1,477	99.06	0.94	100

Wages, Earnings and Proportion of Business Done.

WAGES AND EARNINGS.		PROPORTION OF BUSINESS DONE AND DAYS IN OPERATION.	
Total amount paid in wages.....	\$588,397	Average proportion of business done.....	78.25
Average yearly earnings.....	442.07	Days in operation.....	246.25

Classified Weekly Wages.

CLASSIFICATION OF WEEKLY WAGES.	NUMBER RECEIVING.			PERCENTAGE RECEIVING.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under \$5.....	76	9	85	3.82	64.29	4.23
\$5, but under \$6.....	294	2	296	14.77	14.29	14.76
6, but under 7.....	443	3	446	22.25	21.42	22.24
7, but under 8.....	229	.....	229	11.50	.....	11.42
8, but under 9.....	215	.....	215	10.80	.....	10.72
9, but under 10.....	204	.....	204	10.25	.....	10.12
10, but under 12.....	210	.....	210	10.54	.....	10.47
12, but under 15.....	164	.....	164	8.24	.....	8.17
15, but under 20.....	106	.....	106	5.32	.....	5.28
20 and over.....	50	.....	50	2.51	.....	2.59
Total.....	1,991	14	2,005	100	100	100

Table 9—Industrial Presentation, 1895—Continued.

HATS—Men's.

NUMBER OF PARTNERS CONSIDERED PARTNERS, ETC.		CAPITAL INVESTED, STOCK USED AND GOODS MADE.	
		<i>Capital Invested.</i>	
Number of establishments reporting.....	18	Amount of capital invested.....	\$694,470
Number of private firms.....	14		
Number of partners.....	22		
Males.....	22		
Females.....			
Special.....			
Estates.....			
		<i>Stock Used—Aggregate Values.</i>	
Number of corporations.....	4	Total value of stock used.....	\$802,752
Number of stockholders.....	50		
Males.....	39		
Females.....	7		
Banks, trustees, etc.....	4		
		<i>Goods Made—Aggregate Values.</i>	
Aggregates—Partners and stockholders.....	72	Total value of goods made.....	\$1,698,524

Persons Employed.

PERSONS EMPLOYED.	Males.	Females.	Total.	PERCENTAGE OF		
				Males.	Females.	Total.
Average number.....	988	332	1,320	74.85	25.15	100
Smallest number.....	916	308	1,223	74.82	25.18	100
Greatest number.....	1,093	350	1,443	75.88	24.12	100
Excess of greatest over smallest number.....	178	42	220			

Persons Employed, by Months.

MONTHS.	Males.	Females.	Total.	PERCENTAGE OF		
				Males.	Females.	Total.
January.....	990	344	1,334	74.21	25.79	100
February.....	1,011	327	1,338	75.56	24.44	100
March.....	1,007	336	1,343	74.98	25.02	100
April.....	941	329	1,270	74.09	25.91	100
May.....	916	316	1,231	74.33	25.67	100
June.....	932	308	1,240	75.16	24.84	100
July.....	941	322	1,263	74.51	25.49	100
August.....	1,030	332	1,362	75.62	24.38	100
September.....	1,093	350	1,443	75.74	24.26	100
October.....	1,057	343	1,400	75.50	24.50	100
November.....	976	334	1,310	74.50	25.50	100
December.....	967	342	1,309	73.85	26.15	100

Wages, Earnings and Proportion of Business Done.

WAGES AND EARNINGS.		PROPORTION OF BUSINESS DONE AND DAYS IN OPERATION.	
Total amount paid in wages.....	\$547,675	Average proportion of business done.....	79.45
Average yearly earnings.....	541.08	Days in operation.....	229.70

Classified Weekly Wages.

CLASSIFICATION OF WEEKLY WAGES.	NUMBER RECEIVING.			PERCENTAGE RECEIVING.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under \$5.....	57	67	124	7.35	27.46	12.16
\$5, but under \$6.....	59	22	81	7.60	9.02	7.94
6, but under 7.....	47	39	86	6.06	16.00	8.43
7, but under 8.....	55	22	77	7.09	9.02	7.54
8, but under 9.....	57	38	95	7.35	15.57	9.31
9, but under 10.....	63	19	82	8.12	7.78	8.04
10, but under 12.....	111	20	131	14.30	8.20	12.84
12, but under 15.....	134	13	147	17.27	5.32	14.43
15, but under 20.....	118	3	121	15.21	1.23	11.86
20 and over.....	75	1	76	9.65	.40	7.45
Totals.....	776	244	1,020	100	100	100

Table 9—Industrial Presentation, 1895—Continued.

SHOES.

NUMBER OF PARTNERS CONSIDERED PARTNERS, ETC.		CAPITAL INVESTED, STOCK USED AND GOODS MADE.
Number of establishments reporting.....	17	<i>Capital Invested.</i>
Number of private firms.....	10	Amount of capital invested..... \$393,546
Number of partners.....	16	
Males.....	14	
Females.....	2	
Special.....		<i>Stock Used—Aggregate Values.</i>
Estates.....		Total value of stock used..... \$522,944
Number of corporations.....	7	
Number of stockholders.....	97	
Males.....	82	
Females.....	15	<i>Goods Made—Aggregate Values.</i>
Bank trustees, etc.....		Total value of goods made..... \$1,609,865
Aggregates—Partners and stockholders.....	113	

Persons Employed.

PERSONS EMPLOYED.	Males.	Females.	Total.	PERCENTAGE OF		
				Males.	Females.	Total.
Average number.....	883	467	1,350	65.40	34.60	100
Smallest number.....	856	445	1,301	65.79	34.21	100
Greatest number.....	914	475	1,389	65.80	34.20	100
Excess of greatest over smallest number..	58	30	88	65.90	34.10	100

Persons Employed, by Months.

MONTHS.	Males.	Females.	Total.	PERCENTAGE OF		
				Males.	Females.	Total.
January.....	856	445	1,301	65.80	34.20	100
February.....	882	466	1,348	65.43	34.57	100
March.....	900	481	1,381	66.17	34.83	100
April.....	914	475	1,389	65.80	34.20	100
May.....	894	456	1,350	66.22	33.78	100
June.....	884	467	1,351	65.43	34.57	100
July.....	858	468	1,326	64.70	35.30	100
August.....	894	487	1,381	64.73	35.27	100
September.....	890	474	1,364	65.25	34.75	100
October.....	877	452	1,329	66.00	34.00	100
November.....	895	468	1,363	65.66	34.34	100
December.....	855	461	1,316	64.97	35.03	100

Wages, Earnings and Proportion of Business Done.

WAGES AND EARNINGS.		PROPORTION OF BUSINESS DONE AND DAYS IN OPERATION.	
Total amount paid in wages	\$585,889	Average proportion of business done.....	79.66
Average yearly earnings.....	460.14	Days in operation.....	229.83

Classified Weekly Wages.

CLASSIFICATION OF WEEKLY WAGES.	NUMBER RECEIVING.			PERCENTAGE RECEIVING.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under \$5.....	124	153	277	24.40	39.03	30.78
\$5, but under \$6.....	28	43	71	5.53	10.97	7.89
6, but under 7.....	36	42	78	7.08	10.71	8.67
7, but under 8.....	40	43	83	7.87	10.97	9.22
8, but under 9.....	38	26	64	7.47	6.63	7.11
9, but under 10.....	22	26	48	4.33	6.63	5.33
10, but under 12.....	52	25	77	10.24	6.38	8.56
12, but under 15.....	78	21	99	15.35	5.36	11.00
15, but under 20.....	55	10	65	10.83	2.55	7.22
20 and over.....	35	3	38	6.90	0.77	4.22
Total.....	508	392	900	100	100	100

Table 9—Industrial Presentation, 1895—Continued.

SILK INDUSTRY—All Branches Included.

NUMBER OF PARTNERS CONSIDERED PARTNERS, ETC.		CAPITAL INVESTED, STOCK USED AND GOODS MADE.
		<i>Capital Invested.</i>
Number of establishments reporting.....	61	Amount of capital invested..... \$9,330,444
Number of private firms.....	40	
Number of partners.....	138	<i>Stock Used—Aggregate Values.</i>
Males.....	103	
Females.....	33	Total value of stock used..... \$7,781,515
Special.....	.....
Estates.....	.....	<i>Goods Made—Aggregate Values.</i>
Number of corporations.....	21	
Number of stockholders.....	76	Total value of goods made..... \$14,752,857
Males.....	71	
Females.....	.....
Bank trustees, etc.....	.....
Aggregates—Partners and stockholders.....	214	

Persons Employed.

PERSONS EMPLOYED.	Males.	Females.	Totals	PERCENTAGE OF		
				Males.	Females.	Totals.
Average number.....	6,638	5,467	12,105	54.84	45.16	100
Smallest number.....	6,217	5,367	11,584	53.67	46.33	100
Greatest number.....	6,986	5,610	12,596	55.46	44.54	100
Excess of greatest over smallest number..	769	243	1,012	76.08	23.92	100

Persons Employed, by Months.

MONTHS.	Males.	Females.	Totals.	PERCENTAGE OF		
				Males.	Females.	Totals.
January ..	6,326	5,353	11,679	54.17	45.84	100
February ..	6,486	5,495	11,981	54.14	45.86	100
March ..	6,818	5,641	12,259	55.62	44.38	100
April ..	6,816	5,641	12,357	55.17	44.83	100
May ..	6,912	5,488	12,400	55.74	44.26	100
June ..	6,907	5,481	12,088	51.35	48.65	100
July ..	6,577	5,613	12,190	53.09	46.91	100
August ..	6,659	5,619	12,178	54.68	45.32	100
September ..	6,747	5,376	12,123	55.65	44.35	100
October ..	6,712	5,315	12,027	55.80	44.20	100
November ..	6,695	5,417	12,012	54.90	45.10	100
December ..	6,384	5,469	11,853	53.86	46.14	100

Wages, Earnings and Proportion of Business Done.

WAGES AND EARNINGS.	PROPORTION OF BUSINESS DONE AND DAYS IN OPERATION.
Total amount paid in wages..... \$4,672,355 Average yearly earnings..... 359.80	Average proportion of business done..... 72.60 Days in operation..... 280.54

Classified Weekly Wages.

CLASSIFICATION OF WEEKLY WAGES.	NUMBER RECEIVING.			PERCENTAGE RECEIVING.		
	Males.	Females.	Totals.	Males.	Females.	Totals.
Under \$5.....	1,069	1,582	2,651	14.72	29.06	20.92
\$5, but under \$6.....	563	989	1,552	7.77	18.17	12.24
6, but under 7.....	436	717	1,153	6.03	13.16	9.10
7, but under 8.....	442	623	1,065	6.20	11.44	8.41
8, but under 9.....	506	431	937	7.00	7.91	7.40
9, but under 10.....	1,273	415	1,688	17.60	7.62	13.31
10, but under 12.....	908	358	1,266	12.56	6.57	10.00
12, but under 15.....	947	242	1,189	13.10	4.44	9.38
15, but under 20.....	681	89	770	9.42	1.63	6.07
20 and over.....	405	.....	405	5.80	.....	3.17
Totals.....	7,230	5,446	12,676	100.	100.	100.

Table 9—Industrial Presentation, 1895.

WOOLEN AND WORSTED GOODS—Including Worsted Yarns.

NUMBER OF PARTNERS CONSIDERED PARTNERS, ETC		CAPITAL INVESTED, STOCK USED AND GOODS MADE.
Number of establishments reporting.....	14	<i>Capital Invested.</i>
Number of private firms.....	8	Amount of capital invested.....
Number of partners.....	23	\$4,246,373
Males.....	22	
Females.....	1	<i>Stock Used—Aggregate Values.</i>
Special.....		Total value of stock used.....
Estates.....		\$3,988,486
Number of corporations.....	6	
Number of stockholders.....	135	<i>Goods Made—Aggregate Values</i>
Males.....	104	Total value of goods made.....
Females.....	30	\$6,166,845
Bank trustees, etc.....	1	
Aggregates—Partners and stockholders.....	158	

Persons Employed.

PERSONS EMPLOYED.	Males.	Females.	Total.	PERCENTAGE OF		
				Males.	Females.	Total.
Average number.....	1,938	2,523	4,461	43.44	56.56	100
Smallest number.....	1,900	2,238	4,138	45.91	54.09	100
Greatest number.....	1,967	2,651	4,618	42.64	57.36	100
Excess of greatest over smallest number.	67	413	480	14.00	86.00	100

Persons Employed, by Months.

MONTHS.	Males.	Females.	Total.	PERCENTAGE OF		
				Males.	Females.	Total.
January.....	1,904	2,332	4,236	44.95	55.05	100
February.....	1,933	2,433	4,366	44.27	55.73	100
March.....	1,950	2,485	4,435	43.97	56.03	100
April.....	1,946	2,531	4,477	43.47	56.53	100
May.....	1,946	2,554	4,500	43.24	56.76	100
June.....	1,923	2,610	4,533	43.38	56.62	100
July.....	1,911	2,485	4,396	43.40	56.60	100
August.....	1,920	2,585	4,505	42.62	57.38	100
September.....	1,944	2,480	4,430	43.88	56.12	100
October.....	1,947	2,637	4,584	42.69	57.31	100
November.....	1,952	2,619	4,571	42.70	57.30	100
December.....	1,982	2,617	4,599	40.82	59.08	100

Wages, Earnings and Proportion of Business Done.

WAGES AND EARNINGS.		PROPORTION OF BUSINESS DONE AND DAYS IN OPERATION.	
Total amount paid in wages.....	\$1,319,775	Average proportion of business done.....	91.63
Average yearly earnings.....	285.92	Days in operation.....	284.15

Classified Weekly Wages.

CLASSIFICATION OF WEEKLY WAGES.	NUMBER RECEIVING.			PERCENTAGE RECEIVING.		
	Males.	Females.	Total.	Males.	Females.	Total.
Under \$5.....	295	1,369	1,664	17.01	65.60	43.55
\$5, but under \$6.....	219	442	661	12.63	21.18	17.30
6, but under 7.....	231	126	347	13.74	6.05	9.08
7, but under 8.....	215	53	268	12.40	2.54	7.01
8, but under 9.....	172	48	220	9.92	2.30	5.75
9, but under 10.....	130	20	140	6.92	.95	3.66
10, but under 12.....	208	29	237	12.00	1.38	6.20
12, but under 15.....	146	.....	146	8.43	.....	3.82
15, but under 20.....	89	.....	89	5.13	.....	2.34
20, and over.....	49	.....	49	2.82	.....	1.29
Totals.....	1,734	2,087	3,821	100	100	100

PART III.

Laws and Decisions of Courts

Relating to the

Employment of Labor,

**And Affecting the Interests of Wage-
Earners in this State.**

PART III.

Labor Legislation of New Jersey.

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

The labor legislation enacted at the session of 1896 consists of the following statutes or parts of statutes, which are reproduced below :

1. An amendment to the general factories act of 1885.
2. An act to regulate the manufacture of flour and meal food products. Regulates the hours of employment in and sanitation of bakeries.
3. An act to amend an act entitled "An act to secure to operators in manufactories, and other employes, their wages." Forbids the removal or sale of goods by process unless wages due to operatives, not exceeding two months, shall be first satisfied.
4. An act to provide for payment of wages every two weeks. Excepts contracts made "between any manufacturer or corporation, and any employe or employes, or any *bona fide* trades-union or labor organization."
5. An act concerning corporations (Revision). Sections 83 and 84 of the revised corporation act of 1896. Provides that laborers and workmen shall have a first lien for two months' wages, due prior to proceedings in insolvency against corporations; excepts the prior lien of chattel mortgage recorded within such time-limit.
6. A supplement to the mechanics' lien law, amending section 13 by modifying the amendment of 1895.

*For a compilation of New Jersey labor laws prior to 1892, see Bureau Report for 1891.

The opinions of our higher courts, reported in 8 Dickinson and 28 and 29 Vroom, so far as they relate to workingmen's interests, follow the labor acts. Of particular interest is the opinion of Vice-Chancellor Green, in *Barr v. Essex Trades Council*, that the boycott is an actionable wrong, and that under certain contingencies an injunction will issue out of Chancery restraining its inciters.

In *State v. Cumberland Glass Company*, the anti-truck acts, which sought to prevent employers from paying workmen in so-called store-goods instead of cash, came in for interpretation by the Supreme Court, *per curiam*. The opinion is interesting, especially because the Court saw fit to retain the case for further argument on the question whether the Legislature has the constitutional right to prevent a workman, who is entirely *sui juris*, from stipulating as to the character of the compensation to be given to him. This very important point, however, thus far has not been argued.

The extent of an employer's liability in damages to his workmen injured in course of employment is further discussed and expounded in opinions handed down both from the Court of Errors and Appeals and the Supreme Court. In *Steamship Company v. Ingebregsten*, where an employe was killed because of the negligence of the selected agent of the corporation in failing to keep machinery and apparatus in suitable repair, the opinion of Mr. Justice Dixon, Court of Errors and Appeals, holds the corporation responsible for this negligence, and seems to modify previous rulings of our courts.

This duty of the employer to protect or warn the worker against unnecessary risk, or to bear the responsibility for his negligence, is also affirmed in *Western Union Telegraph Company v. McMullen*, and *Van Steenburgh v. Thornton*, Court of Errors and Appeals, in the opinions of Mr. Justice Van Syckle. So also in *Pierce v. Camden Railway Company*, Court of Errors and Appeals, where, in the opinion of Mr. Justice Ludlow, it was a question of fact for the jury to determine whether certain dangers of employment were obvious or latent to the employe, and whether his injury was the result of contributory negligence, or the negligence or want of care of the employer.

In *Sheridan v. Foley*, Supreme Court, Mr. Justice Gummere held that where the accident is such as, in the ordinary course of things, would not have happened if proper care had been used, it is to be presumed, in absence of explanation by defendant, that the accident arose from want of reasonable care on the part of servants of a con-

tractor engaged at the time in other work, upon the same premises, than the plaintiff.

The questions of contributory negligence on the part of employes, the assumption of the ordinary risks of employment and the necessity of using reasonable care to avoid injury, were the basis of the opinions in *Conway v. Furst* and *Smith v. Van Sciver*, Court of Errors and Appeals. In *Hardy v. Delaware, L. & W. Railway*, Supreme Court, the doctrine of common employment was discussed, and it was held by Mr. Justice Van Syckel that while an employer was not responsible for the injury of one fellow-servant by another, when the question of employer is contested it should be left to the jury to determine.

CHAPTER 172.

An Act to amend an act entitled "A general act relating to factories and workshops, and the employment, safety, health and work hours of operatives," approved April seventh, one thousand eight hundred and eighty-five.

1. Section nine of the act to which this is a supplement be amended to read as follows:

9. Distinct and separate water-closets shall be provided for the use of male and female employes in all manufacturing, mercantile and mechanical establishments where persons of both sexes are employed; such closets to be so constructed as to secure absolute privacy.

2. This act shall take effect immediately.

Approved April 14, 1896.

(P. L., p. 251.)

CHAPTER 181.

An Act to regulate the manufacture of flour and meal food products.

1. No employe shall be required, permitted or suffered to work in a biscuit, bread or cake bakery, or confectionery establishment more than sixty hours in any one week, or more than ten hours in any one day, unless for the purpose of making a shorter workday on the last

day of the week, nor more hours in any one week than will make an average of ten hours per day for the whole number of days in which such person shall so work during such week; but it shall be lawful in cases of emergency for employers to permit any employe and for the latter to work an additional time not exceeding two hours per day, such extra work to be remunerated at the current rate of the weekly wages paid to such employe for his weekly work of sixty hours; no employe in any biscuit, bread or cake bakery shall be discharged by his employer for having made any truthful statement as a witness in a court or to the factory inspector or a deputy factory inspector, in pursuance of this act.

2. All buildings or rooms, occupied as biscuit, bread or cake bakeries, shall be drained and plumbed in a manner to conduce to the proper and healthful sanitary condition thereof, and constructed with air-shafts, windows or ventilating pipes sufficient to insure ventilation, as the factory inspector or any of his deputies shall direct; no cellar or basement not now occupied as a bakery shall hereafter be occupied and used as a bakery, and a cellar bakery heretofore occupied, when once closed shall not be re-opened, unless the proprietor shall have previously complied with the provisions of this act.

3. Every room used for the manufacture of flour or meal food products shall be at least eight feet in height, and shall have, if deemed necessary by the factory inspector, an impermeable floor, constructed of cement or of wood properly saturated with linseed oil; the side walls of such rooms shall be plastered or wainscoted, except where brick walls are shown, and, if required by the factory inspector, shall be whitewashed at least once in three months; the furniture and utensils in such rooms shall be so arranged that the furniture and floor may at all times be kept in a proper and healthful, sanitary and clean condition; no domestic animal, except cats, shall be allowed to remain in a room used as a biscuit, bread or cake bakery, or for the storage of flour or meal food products.

4. The manufactured flour or meal products shall be kept in perfectly dry and airy rooms, so arranged that the floors, shelves and all other facilities for storing the same can be easily and perfectly cleaned.

5. Every such bakery shall be provided with a proper wash-room and water-closet or closets, apart from the bake-room or rooms where the manufacturing of such food products is conducted; and no water-

closet, earth-closet or privy shall be within or communicate directly with the bake-room of any bakery, hotel or public restaurant.

6. The sleeping places for the persons employed in a bakery shall be kept separate from the room or rooms where flour or meal food products are manufactured or stored, and the factory inspector or a deputy factory inspector may inspect such sleeping places, if they are on the same premises as the bakery, and order them cleaned or changed in compliance with sanitary principles.

7. Any person who violates any of the provisions of this act, or refused to comply with any requirement of the factory inspector or deputy factory inspector, as provided herein, shall be guilty of a misdemeanor, and on conviction shall be punished by a fine of not less than twenty nor more than fifty dollars for the first offense, and not less than fifty nor more than one hundred dollars for a second offense or imprisonment for not more than ten days, and for a third offense by a fine of not less than two hundred and fifty dollars and not more than thirty days' imprisonment.

8. The factory inspector and his deputies shall inspect all bakeries and see that the provisions of this act are observed therein; such deputies shall have all power and duties of the deputy inspectors and shall be amenable to the supervision and control of the factory inspector; the factory inspector or a deputy factory inspector authorized by him may issue a certificate to a person conducting a bakery that such bakery is conducted in compliance with all the provisions of this act.

9. The owner, agent or lessee of any property affected by the provisions of section two, three or five of this act shall, within sixty days after the service of a notice requiring any alterations to be made in or upon such premises, comply therewith, and such notice shall be in writing and may be served upon such owner, agent or lessee, either personally or by mail, and a notice mailed to the last known address of such owner, agent or lessee shall be deemed sufficient for the purposes of this act.

Approved April 16, 1896.

(*P. L.*, p. 266.)

CHAPTER 27.

An Act to amend an act entitled "An act to secure to operatives in manufactories, and other employees, their wages," approved March thirteenth, one thousand eight hundred and fifty-six.

1. Section one of the act of which this act is amendatory be amended so as to read as follows :

1. No goods, chattels or personal property whatsoever, being in this state, and belonging to any manufacturer or other person or persons, or to any corporation, shall be liable to be removed by virtue of any execution, attachment or other process, unless the party by whom or at whose suit the said execution, attachment or other process was issued or sued out, shall first pay or cause to be paid to the operatives, mechanics and other employees employed by such manufacturer, person or persons, or corporation, the wages then owing from such manufacturer, person, persons or corporation, to the operatives, mechanics and other employees employed by them ; *provided*, the same shall not exceed two months' wages, and in case the sum owing as aforesaid shall exceed two months' wages, then the said party at whose suit such process is sued out, upon paying the said operatives, mechanics and other employees two months' wages, may proceed to execute his process as he might have done before the passage of this act ; and the sheriff or other officer is hereby empowered and required to levy and pay to the plaintiff, as well the money so paid for wages as the money to be made by virtue of such process.

2. Section two of said act be amended so as to read as follows :

2. If the sheriff or other officer shall, by virtue of any execution, attachment or other process, remove from the possession or premises of any person, persons or corporation against whom such process may be issued, any goods, chattels or personal property, without first paying to the operatives, mechanics and other employees of such person or persons or corporation, their wages to the amount in the preceding section specified, such goods or chattels or personal property shall not be sold by such sheriff or other officer so taking or removing the same, until ten days after such removal, and then not until the plaintiff or party at whose suit such goods or chattels are taken as aforesaid shall, before the sale thereof, pay to the operatives, mechanics and

other employees of such person or persons or corporation against whom such process is issued, the wages due them at the time of such removal; *provided*, the same shall not in any case exceed two months' wages, and if more than two months' wages is owing to such operatives, mechanics or other employees, then the party by whom or at whose suit such execution or other process is issued, by paying two months' wages, may proceed to execute his process, and sell such goods or personal property; *provided*, the persons to whom such wages may be owing shall, before the expiration of said ten days after such removal, give notice to the sheriff or other officer holding such process of the amount of wages due and claim the same, which notice may be served by delivering the same to said officer or leaving a copy thereof at his usual place of abode.

3. All acts and parts of acts inconsistent with this act be and the same are hereby repealed, and this act shall take effect immediately.

Approved March 9, 1896.

(P. L., p. 53.)

CHAPTER 179.

An Act to provide for the payment of wages every two weeks.

1. Every manufacturing, mining or quarrying and lumbering corporation, partnership, association and establishment in this state employing persons in the business of manufacturing, mining or quarrying, shall pay at least every two weeks, in lawful money of the United States, each and every employe engaged in its business, or their representatives, the full amount of wages due to such employes up to within twelve days of such payment; *provided, however*, that if at any time of payment any employe shall be absent from his regular place of labor, and shall not receive his wages through a duly authorized representative, he shall be entitled to said payment at any time thereafter upon demand.

2. No assignment of future wages payable every two weeks, under the provisions of this act, shall be valid if made to the employer or employers from whom such wages are to become due, or to any person on behalf of such employer or employers, or if made or procured to be made to any person for the purpose of relieving such employer or

employers from the obligation to pay weekly under the provisions of this act.

3. It shall not be legal for any such company or establishment, or the agent of any such company or establishment, to enter into or make any agreement with any employe for the payment of the wages of any such employe otherwise than as provided in section one of this act, except it be to pay such wages at shorter intervals than every two weeks, and that every agreement made in violation of this act be and the same is hereby declared to be null and void; *and provided*, that each and every one of such employes with whom any agreement, in violation of this act, shall be made by any such person, company, establishment or agent, shall have his or her action and right of action against any such partnership, association, company or establishment for the full amount of such wages in any court of competent jurisdiction in this state.

4. Any employer or employers who may violate any of the provisions of this act shall be guilty of a misdemeanor, and shall be punished by a fine not exceeding two hundred dollars and not less than fifty dollars for each violation, to be paid to the people of the state, at the discretion of the court; *provided*, that an action for such violation is commenced within thirty days from the date thereof.

5. The factory inspector of this state and his deputies shall bring an action against any employer or employers who neglect to comply with the provisions of this act for a period of two weeks after having been notified in writing by said inspector or his deputies that such action will be brought; and it is hereby made the duty of county prosecutors of the pleas to appear in behalf of such proceedings brought hereunder by the factory inspector or his deputies.

6. When an employer or employers against whom action is brought under this act fail to appear, after having been duly served with the process, the default shall be recorded, the allegations in the complaint taken to be true and judgment rendered accordingly.

7. When judgment is rendered upon any complaint for the violation of any of the provisions of this act, the court may issue a warrant of distress to compel the payment of the penalty prescribed by law, together with costs.

8. The provisions of this act shall not apply to or affect any contract now existing or that shall hereafter be entered into between any

manufacturer or corporation and any employe or employes or any bona fide trades union or labor organization.

9. All acts and parts of acts inconsistent with the provisions of this act be and are hereby repealed.

Approved April 16, 1896.

(*P. L.*, p. 262.)

CHAPTER 185.

An Act concerning corporations (Revision of 1896).

* * * * *

83. In case of the insolvency of any corporation the laborers and workmen, and all persons doing labor or service of whatever character, in the regular employ of such corporation, shall have a first and prior lien upon the assets thereof for the amount of wages due to them respectively for all labor, work and services done, performed or rendered within two months next preceding the date when proceedings in insolvency shall be actually instituted and begun against such insolvent corporation.

84. Such lien shall be prior to all other liens that can or may be acquired upon or against such assets, except the lien and encumbrance of a chattel mortgage, recorded more than two months next preceding the date when proceedings in insolvency shall have been actually instituted against such insolvent corporation, and except the lien and encumbrance of a chattel mortgage recorded within two months next preceding the date when proceedings in insolvency shall have been actually instituted against such insolvent corporation, for money loaned or for goods purchased within said period of two months; and also except as against the lien of mortgages given upon the lands and real estate of such insolvent corporation.

(*P. L.*, p. 277.)

CHAPTER 140.

An Act to amend an act entitled "A supplement to an act entitled 'An act to secure to mechanics and others payment for their labor and materials in erecting any building' (Revision), approved March twenty-seventh, one thousand eight hundred and seventy-four," which supplement was approved March fourteenth, one thousand eight hundred and ninety-five.

1. Section four of the act to which this is a supplement be and the same hereby is amended to read as follows: "Section thirteen of the act to which this is a supplement be and the same hereby is amended to read as follows:

"13. No debt shall be a lien by virtue of this act unless a claim is filed, as hereinbefore provided, within four months from the date of the last work done or materials furnished for which such debt is due; nor shall any lien be enforced by virtue of this act unless the summons in the suit for that purpose shall be issued within four months from the date of the last work done or materials furnished in such claim, and the time of issuing such summons shall be endorsed on the claim by the clerk upon the sealing thereof, and if no such entry be made within four months from such last date, or if such claimant shall fail to prosecute his claim diligently within one year from the date of the issuing of such summons or such further time as the court may by order direct, such lien shall be discharged, and that all suits now pending where a claim has been filed and a summons issued within four months from the date of the last work done or materials furnished for which said debt is claimed shall be included within the provisions of this act; *provided*, that the time in which such lien may be enforced by summons may be extended for any further period, not exceeding four months, by a written agreement for that purpose, signed by said land owner and said claimant, and annexed to said claim on file before such time herein limited therefor shall have expired, in which case the county clerk shall enter the word 'extended' on the margin of the lien docket opposite such claim, and any claimant, upon receiving written notice from the owner of the lands or building requiring him to commence suit on such claim within thirty days from the receipt of such notice, shall only enforce such lien by suit to be commenced within said thirty days."

2. All acts and parts of acts inconsistent herewith are hereby repealed, and this act shall take effect immediately.

Approved March 30, 1896.

(P. L., p. 198.)

Decisions of New Jersey Courts.

THE BOYCOTT AN ACTIONABLE WRONG—INJUNCTION WILL ISSUE,
WHEN LEGAL REMEDY FOR DAMAGES IS INADEQUATE, RE-
STRAINING ITS INCITERS FROM CARRYING IT INTO EFFECT.

*Barr et al. v. Essex Trades Council et al.**

A person's business is property, entitled by the constitution to protection from unlawful interference. Every person has a right, as between his fellow-citizens and himself, to carry on his business, within legal limits, according to his own discretion and choice, with any means which are safe and healthful, and to employ therein such persons as he may select; and every other person is subject to the correlative duty arising therefrom, to refrain from any obstruction of the fullest exercise of this right, which can be made compatible with the exercise of similar rights by others.

Malicious injury to a person's business is actionable. An injury to the business of another is malicious and actionable, if done intentionally and without legal excuse.

Barr, the proprietor of a daily newspaper, determined to use plate-matter in the make-up of his paper, notwithstanding the interdictive resolution of the local typographical union, of which all his employes at the time were members. On this some of them left his employment, others remained and, in consequence, lost their said membership. The union thereupon withdrew its endorsement of the paper and reported the matter to the trades council, a representative association in which it and other trades unions were affiliated, the whole comprising a body of operatives in the county of Essex, of a purchasing capacity of \$400,000 a week.

*8 Dickinson, 101. Opinion by Green, V.-C., October Term, 1894; head-note only is here given.

After the publication, by each side, of its version of the difficulty, a circular was issued by the trades council calling on all friends to boycott the paper and to cease buying and advertising in it. A boycott of a newspaper, started under these circumstances, in pursuance of which not only the members of the various societies were, by their rules, but the public was, by the circular, which was widely distributed, called on to cease buying and advertising therein, and personal application was made to actual advertisers, by the distribution of printed circulars and resolutions of the societies, suggesting that they discontinue their advertising therein, even if they had made contracts to so advertise, enforced by a threat in the guise of a suggestion, that if they did continue to do so, they would also incur the enmity and opposition of organized labor, followed by damage to the proprietor of the paper from loss in circulation and advertising, is an actionable wrong.

Even when there is a legal remedy, equity will interfere by injunction to prevent (1) an injury which threatens irreparable damage and (2) a continuing injury when the legal remedy therefor may involve a multiplicity of suits.

The criterion of the application of this jurisdiction is the inadequacy of the legal remedy, depending on whether (1) the injury done or threatened is of such a nature that, when accomplished, the property cannot be restored to its original condition, or cannot be replaced by means of compensation in money; (2) whether full compensation for the entire wrong can be obtained without resort to a number of suits.

The facts in this case warrant the issuing of an injunction to restrain the defendants from certain acts which threaten a continuing injury and probable ruin of the complainants' business, the legal remedy for which is inadequate and would involve a number of suits.

An injunction may issue restraining them from distributing or circulating any circulars, printed resolutions, bulletins or other publications containing appeals or threats against the "Newark Times," or the complainants, its publishers, with the design and tending to interfere with their business in publishing said paper, and from making any threats or using any intimidation to the dealers or advertisers in such newspaper tending to cause them to withdraw their business from such newspaper.

WAGES—SET-OFF—STORE GOODS—THE TRUCK SYSTEM—IS THE ACT OF 1888 CONSTITUTIONAL IN RESTRICTING RIGHT OF CONTRACT?

*Cumberland Glass Company and Perry v. The State.**

The defendants were convicted before the Cumberland Quarter Sessions upon an indictment charging them with being engaged in the manufacture of glass, and with unlawfully paying to one John M. Quigg, a workman in their employ, the sum of \$81.71 in store goods and merchandise, as and for the wages earned by him while in the employ of said corporation.

At the trial it was shown that the workman, at the time of his engagement, entered into the following agreement, to wit: "Bridgeton, N. J., July 28th, 1890. In consideration of the Cumberland Glass Manufacturing Company furnishing me with groceries, merchandise and money, I hereby agree to work for them at glassblowing for the blast of 1890 and 1891; and should I fail to do so, I hereby waive any plea in defense of my obtaining goods and money under false pretences."

The work in question was done and the goods furnished under this contract.

The act alleged to have been violated was the statute entitled "An act to secure to workmen the payment of wages in lawful money," passed in 1880. *Gen. Stat., p. 2343*. The first section of the law makes it unlawful "for any glass manufacturer, ironmaster, foundryman, collier, factoryman, employer, cranberry grower, or his agent or company, their agents or clerks, to pay wages of workmen or employes by them employed in either store goods, merchandise, printed, written, verbal orders or due bills of any kind." By the fourth section it is provided as follows, viz.:

"That any glass manufacturer, ironmaster, foundryman, collier, factoryman, employer or company offending against the provisions of this act, the same shall be a misdemeanor and punishable by a fine of not less than ten or more than one hundred dollars for each and every offense, or imprisonment not to exceed the term of thirty days, at the

*29 Vroom 224. *Per Curiam*. Supreme Court, November Term, 1895.

discretion of the court; but nothing in this act shall apply to or affect any private individual giving orders as aforesaid on a store in the business or profits whereof he has no interest, directly or indirectly, or to the offset of any debt due from such workman to any glass manufacturer, ironmaster, foundryman, collier, factoryman, employer or company, where the said debt is voluntarily contracted by the employe, or to the payment of any debt due from such workman to any glass manufacturer, ironmaster, foundryman, collier, factoryman, employer or company."

By an act approved March 13th, 1888, *P. L.*, p. 74, this fourth section of the original act was amended so as to eliminate from it the proviso or restrictive clause just recited, and it was the validity of this supplement that forms the topic of the discussion in the briefs of counsel. This argument proceeded on the assumption that the primary act conferred upon the defendants the right to set off merchandise that it had furnished to the employe, and that if this provision was in force the defendants were guiltless.

But the court is of opinion that the discussion is not relevant to the case before us. In the present instance the merchandise furnished did not constitute offsets or debts; by force of the contract between the parties, they were paymente pure and simple. The legal doctrine on this subject is entirely clear. A set-off is a counter-demand, growing out of an independent transaction, for which an action might be maintained by the defendant against the plaintiff. (*See 22 Am. and Eng. Enc. L.*, 211—"Set off.") * * *

There was no ground on which the conviction of Perry can be rested. His only connection with the transaction was as bookkeeper and a stockholder of the company. He was not responsible, because of such relationship, for the violation of the act in question by the company. It is the act of the employer himself, and not the act of his agent, that is made the punishable misdemeanor. With respect to this party, the judgment must be reversed.

These results dispose of the case so far as it is exhibited in the briefs of counsel. But there is another problem that must be resolved before the court can finally decide upon the alleged criminality of the defendant. That question is whether the Legislature, in enacting the law of 1888, did not exceed its power. It is obvious that the general effect of this statute is to prevent a workman, who is entirely *sui juris*, from stipulating as to the character of the compensation to be given

to him for his work. The inquiry thus arising is one of great importance, touching, as it does, one of the essential rights of the citizen and the extent of legislative authority, and should not be settled except upon the fullest consideration.

Case retained, so that counsel can send in briefs on the point thus reserved.

EMPLOYERS' LIABILITY—MASTER'S DUTY TO SERVANT IN FURNISHING SUITABLE MACHINERY AND APPLIANCES AND KEEPING THEM IN REPAIR—MASTER RESPONSIBLE FOR NEGLIGENCE OF SELECTED AGENT TO PERFORM THIS DUTY.

*Steamship Company, Plaintiff in Error, v. Ingebregsten, Administratrix, Defendant in Error.**

The deceased was a stevedore in the employ of the defendant, and was killed while unloading one of the defendant's steamships at the dock in Hoboken. The ship's cargo, consisting of bags of rice weighing about two hundred and fifty pounds each, was hoisted out of the hold by means of a wire rope fifteen-sixteenths of an inch in diameter, called a "hanger," suspended from one of the ship's masts, and having its lower end held over the hatch by another wire rope called an "outhaul." The lower end of the hanger was formed into a loop by being bent around an iron thimble and spliced upon itself with hemp lashing for a foot or two above the thimble. The thimble was shaped like a horse's collar inverted, except that the upper ends were quite closed. Into the thimble were hooked the lower end of the outhaul and also the upper end of the vertical hoisting apparatus, at the lower end of which was a sling to hoist the bags of rice. The work of the deceased was to place the bags in the sling and fasten the sling to the apparatus for hoisting. As several slings were in use, he would frequently be engaged in filling one sling beneath the hatchway while another was ascending, and while he was thus occupied the hanger broke at the open end of the thimble, and the bags fell upon him, inflicting injuries from which he soon died.

*28 Vroom 400. Opinion by Dixon, J. Court of Errors and Appeals, November Term, 1894.

At the close of the plaintiff's case a motion to nonsuit was made on the ground that the testimony did not indicate any negligence of the defendant, and did establish contributory negligence by the deceased, which motion was denied. * * *

The master's duty to his servant requires of the former the exercise of reasonable care and skill in furnishing suitable machinery and appliances for carrying on the business which employs the servant, and in keeping such machinery and appliances in repair, including the duty of making inspections and tests at proper intervals. *Union Pacific R. Co. v. Daniels*, 152 U. S. 684. So far the authorities are at one. Almost as unanimous are they in the proposition that if the master selects an agent to perform this duty for him, and the agent fails to exercise reasonable care and skill in its performance, the master is responsible for the fault.

Discrepancies, however, have arisen in the application of the latter rule because of another rule firmly established, that the master is not responsible to his servant for the negligence of a fellow-servant engaged in a common employment. In determining whether an employe, through whose negligence defects in the machinery have failed of discovery or repair, is a representative of the master in the discharge of the master's duty to the servant, or is a fellow-servant of the latter, engaged in a common employment, many incongruous decisions have been rendered.

On this topic a rational distinction would seem to be that when the employe's duty to inspect or repair the apparatus is incidental to his duty to use the apparatus in the common employment, then he is not entrusted with the master's duty to his fellow-servant, and the master is not responsible to his fellow-servant for his fault; but that if the master has cast a duty of inspection or repair upon an employe who is not engaged in using the apparatus in a common employment with his fellow-servant, then that employe in that duty represents the master, and the master is chargeable with his default. This distinction is noticeable in *McAndrews v. Burns*, 10 Vroom 117; *Smith v. Oxford Iron Co.*, 13 ib. 467, and many other cases.

Applying this principle to the case in hand, it is manifest that Schau, the storekeeper, who was charged with the duty of seeing that the apparatus was in good condition before it was delivered to the stevedores for use, but was not himself to be engaged in using it, was in that service the representative of the defendant and was not serving

in a common employment with the deceased. As the evidence tended to show that he had not carefully performed his duty, and that the accident had thence resulted, the plaintiff could not be nonsuited for want of proof of negligence chargeable to the defendant. That the case did not present such indubitable proof of negligence on the part of the deceased as to justify a nonsuit is, I think, too clear for discussion. The nonsuit was rightly refused. * * *

The trial judge charged that it was the duty of the defendant to exercise reasonable care in the inspection of the machinery and to keep it reasonably safe and secure, and a neglect of this duty, if an injury occurred, would be actionable negligence. The meaning of these portions of the charge, taken together, seems to be that, while the defendant would not be responsible for the negligent inspection by Schau, yet if reasonable inspection had not been made by any person, and through want of it the accident had occurred, the defendant would be responsible. Remembering that the master's duty required reasonable inspection by some one, this charge was not injurious to the defendant. * * * The judgment should be affirmed.

BEASLEY, CHIEF JUSTICE. The deceased was killed by the falling of a loaded sling, the spar having given way. The apparatus thus used for hoisting the cargo was the property of the steamship company, and the deceased and his associates engaged in unloading the vessel were its servants. There was evidence tending to show that the spar in question was out of order, and in consequence the accident had occurred. The question in controversy was, whether the steamship company was answerable for this imperfection. * * *

The trial judge instructed the jury that Schau, in charge of the apparatus, was a co-employe with the deceased, and that, consequently, the negligence of the former was not to be imputed to the company. This legal exposition seems to me plainly correct. These were fellow-servants, as they co-operated in a common business, under a common master.

Under these circumstances I cannot agree to the idea that the negligence of Schau, in the particular in question, was the negligence of the master. The company had performed its entire duty with respect to the apparatus used, by having put into the hands of Schau several of these spars, in good condition, and the want of care that led to the

accident was in their use, and in that function the man Schau was no more the special agent of the company than his associates were. In the use of the apparatus, Schau and the men engaged in working with it were co-employees, and the master was not responsible to the others for an injury occasioned by the negligence of one of them. This was the view taken by the trial judge, and in this respect our opinions are in harmony.

After presenting the case to the jury in this aspect, the judicial instruction then was that the only ground on which a verdict for the plaintiff could be legally rested was that the defendant company had been negligent in the selection of the man Schau to fill the station occupied by him, and the finding was in affirmance of the existence of such negligence. After some hesitation, I have concluded that there was enough testimony in that respect in the case to preclude this court from concluding, as a matter of law, that the jury erred in putting a liability on the defendant by reason of breach of duty in this particular.

EMPLOYER'S LIABILITY—ORDINARY RISKS OF EMPLOYMENT—
REASONABLE CARE ON PART OF EMPLOYER TO PROTECT
AGAINST UNNECESSARY RISK—NEGLIGENCE.

*Western Union Tel. Co., Plaintiff in Error, v. McMullen,
Defendant in Error.**

In June, 1893, McMullen was in employment of the Western Union Telegraph Company, engaged in helping to set poles, string wires, put up cross-arms, and connect wires. While in the performance of his duty and as he was about to attach a new wire, he received such a strong current of electricity from the Western Union wire that he was knocked insensible and received most painful injuries.

The pole upon which McMullen was working was the property of the company. It appeared in the case that in the ordinary use of the telegraph wires, that the current of electricity was not sufficiently

* 29 Vroom 155. Opinion by Van Syckel, J., Court of Errors and Appeals, June Term, 1895.

strong to do injury to persons handling the wires. It also appeared that in various parts of Jersey City, and not far from where McMullen was working, there were poles of the telegraph company to which were attached electric light wires, heavily and dangerously charged with electricity, and that such electric light wires were in such close proximity to the wires of the telegraph company as to be dangerous; but no electric light wire was attached to the pole on which McMullen was injured. He had been in the employ of the company but one month and five days when he was injured, and had never worked in Jersey City before. It did not appear that the company gave any warning to McMullen of the danger in stringing its wires by reason of their close proximity to electric light wires at other points.

The trial judge charged the jury that McMullen, when he entered the service of the company, assumed the ordinary risks incident to the employment; and he also assumed risks arising in consequence of special features of danger, known to him or which he could have discovered by exercise of reasonable care. He left it to the jury to say whether the placing of electric wires upon some of the poles of the company near the telegraph wires was a special feature of danger known to McMullen, or which should have been observed by one ordinarily skilled in the employment in which he was engaged. If the jury found in favor of McMullen upon these questions, then it was instructed to inquire whether the company had been guilty of actionable negligence. The duty imposed on the company by the contract of hiring was not to subject McMullen, without his knowledge or consent, to risks not assumed by him; that an employer contracts with his employe to use reasonable care to protect him from unnecessary risks, and is responsible to the employe for damages resulting to him by reason of the want of such care. The jury was directed to charge the company with negligence if it found that McMullen was injured through some latent danger of which he should have been warned, and that the injury resulted from the fact that the electric light wires placed on the poles of the company were the proximate cause of the injury.

All these instructions are in accordance with the established rule in this State.

EMPLOYER'S LIABILITY—DUTY OF EMPLOYER TO ADOPT REASON-
ABLE MEANS OF PROTECTION FOR HIS SERVANT—NEGLIGENCE
OF BOSS—NEGLIGENCE OF EMPLOYER.

*Van Steenburgh et al., Plaintiffs in Error, v. Rose Thornton, Adminis-
tratrix, Defendant in Error.**

Michael Thornton, the plaintiff's intestate, was the servant of the defendants, engaged in digging a sewer which they were constructing for the township of Kearny, when one side of the sewer trench caved in upon him and crushed him to death.

The error relied on for reversal is that the trial judge refused to nonsuit or direct a verdict for the defendants.

The trial court correctly charged the law to be that the duty of the defendants as employers of the deceased as servant was to exercise reasonable care to provide a safe place to work in, and to furnish and adopt such means and appliances for the work to be performed by the deceased that he might be insured reasonable safety and protection in his work, subject to the further rule of law that the deceased took upon himself, as an employe or servant of the defendants, all the risks of danger incident to the employment, and which were obvious or could have been perceived by him by the exercise of his senses and the use of ordinary care and circumspection.

Whether the employer was guilty of negligence in not using reasonable care to keep the ditch in a safe condition, was a question for the jury, depending upon various facts in dispute in the case. The care which an employer was bound to use in such a case he could give through another only at his own risk. He attempted to perform this duty by a boss employed by him and put in charge of the work. There was evidence to show that this boss knew, or from which the jury might have inferred that he should have known, of the dangerous condition of the ditch, and that he did not take proper precaution to avert such danger and protect the deceased. In this respect the negligence of the boss was the negligence of the employer. He failed in a duty he was required to perform as representative of his superior.

The case was properly submitted to the jury, and the judgment below should be affirmed.

*29 Vroom 160. Opinion by Van Syckel, J., Court of Errors and Appeals, June Term, 1895.

EMPLOYER'S LIABILITY—QUESTION OF FACT FOR JURY—KNOWLEDGE OF DANGER AND RISK—CONTRIBUTORY NEGLIGENCE—OBVIOUS AND LATENT DANGERS.

*Pierce, administratrix, Plaintiff in Error, v. Camden, G. and W. Railway Co.**

Suit brought by plaintiff, administratrix, under the statute, to recover damages for the death of her intestate, caused, as alleged, by negligence of the defendant company. On trial, a motion of nonsuit was granted by court.

The intestate Pierce was hired, August 13th, 1894, by the defendant company, for occasional service as an extra conductor on the company's trolley road operated between Camden and Woodbury. The intestate had formerly acted as conductor for about eleven months on the Camden horse railroad, in Camden. It does not appear that, before or at the time he went into the defendant company's service, he had any knowledge as to its said road, its method of construction or of the company's way of operating it. He was set to work occasionally, for the first two or three weeks, as conductor, on the lower end of the route. He did not have steady work, and it was not clearly proved that, prior to September 15th, 1894, he ran a car as conductor on the main route between Woodbury and Camden, except on one day, September 11th.

On the night of September 15th, 1894, about ten o'clock, he left Woodbury for Camden, in charge of an open car or trailer, having several passengers. This sort of a car is open on both sides, its seats for passengers run crosswise the whole width of the car, and on each side projecting therefrom is a platform step about seven and a half inches wide, running the car's length, which is for the use of passengers getting on and off, and particularly for the use of conductors for collecting and registering fares, the rope for registry of fares running along the upper part of the car, within reach of this platform step.

On the night mentioned, as this car left the limits of Woodbury, going at rapid speed, the conductor, Pierce, was moving along the platform step attending to his business, and as he was reaching up for

*29 Vroom 400. Opinion by Ludlow, J., Court of Errors and Appeals, November term, 1895.

the registry rope to mark a fare his head came in contact with a pole standing close to the car and he was knocked off and almost instantly killed.

A passenger who happened to be looking at the conductor at that moment says that he saw him fall and that the night was so dark that the pole could not be seen until at the very instant when it struck the conductor's head. It was discovered that the pole by which the conductor was hit stood in the centre space between the double tracks, and was only six and a half inches away from the outside edge of that platform step where the conductor was at work; and that it was one of five or six poles which, for some reason, had been set, at that particular locality, just outside of Woodbury, in the country part of the road, on the centre space between the double tracks. These poles were set about ninety to one hundred feet apart, covering a distance of a few hundred feet, and the next pole, north of the one which hit the conductor, was set ten inches off from said outer edge of said platform step.

The plaintiff's case being rested, a nonsuit was directed by the learned judge on the grounds on which the motion was based:

1. That the intestate knew of the danger and risk that his position as conductor involved on that particular route from the pole in question. As there was no direct evidence in the case proving any such knowledge, it was a matter of inference from the fact whether he had or had not such knowledge, which was for the jury to determine.

2. That the intestate was negligent in being unnecessarily on that side of the car while passing the pole which caused his death. This depended on the intestate's knowledge of the danger, and was also, as the case stood, a matter solely for the jury. The car was going at a rapid speed on a very dark night.

3. That the danger from this pole was obvious and not latent, and was assumed by the contract of service. This was a question of fact under all the circumstances shown in this case. Some five or six poles were set irregularly as to distance from passing cars. One might be passed in safety and another not.

Such a dangerous irregularity might and might not be discoverable to persons in rapidly-passing cars exercising ordinary, reasonable care and observation. While the intestate had, on one occasion, run a car on this part of the route and passed the poles in question, he may have been on the opposite side of the car at that moment, or he may

have passed other of these poles at that place in safety; he may on that occasion have run a closed car and not an open one. But there was no direct evidence before the court that the deceased ever had any knowledge of the pole in question or of the danger or risks therefrom; and whether or not he ought to have known of the danger from the pole by which he was hit, was a matter of inference from the facts, and was for the jury. *N. Y., Susq. and W. R. v. Marion*, 28 *Vroom* 94, is in some respects applicable to the matter before us.*

Let the judgment of nonsuit be reversed and a *venire de novo* issue.

WHEN NEGLIGENCE OF CONTRACTOR, IN ABSENCE OF EXPLANATION, PRESUMED IN CASE OF INJURY TO WORKER OF ANOTHER.

Jno. Sheridan v. Foley.†

An action brought to recover for personal injuries received by plaintiff while at work upon a building which was erecting at Hoboken. The defendant, Foley, had a contract with the owner to do the mason work, and the plaintiff's employer had the contract for plumbing. While at work laying a sewer-pipe at the foot of one of the walls of the building, which the defendant's employes were then engaged in erecting, the plaintiff was struck on the head and seriously hurt by a brick which fell either from the scaffold or else from the hod of one of the defendant's carriers ascending to the scaffold.

Upon this evidence the trial judge nonsuited the plaintiff, on the ground that there was nothing, either in law or fact, that would justify the court to allow the case to go to the jury. Afterwards a rule to show cause was allowed and certified to this court for its advisory opinion, whether said rule should be made absolute and a new trial granted.

It was the duty of the defendant to so carry on the work upon which he was engaged as not to injure other persons employed upon other work upon the same premises. If the plaintiff was injured through carelessness of the defendant, or his servants, in the performance of their work, he is entitled to compensation for such injury.

*Bureau Report, 1894, p. 561.

†29 *Vroom* 230. Opinion by Gummere, J., Supreme Court, November Term, 1895.

It is urged, however, that the plaintiff was bound, in order to entitle him to a verdict, to prove affirmatively that the injury which he received was caused by the negligent act of the defendant or his servants.

While it is true, as a general principle, that mere proof of occurrence of an accident raises no presumption of negligence, yet there is a class of cases where this principle does not govern—cases where the accident is such as in the ordinary course of things would not have happened if proper care had been used. In such cases, the maxim *res ipsa loquitur* is held to apply, and it is presumed, in absence of explanation by defendant, that the accident arose from want of reasonable care.

In our own State, in *Bahr v. Lombard*, 24 Vroom 233, this maxim was fully commented on and applied.

The facts in the present case bring it within the application of this principle. The bricks were in the custody of the defendant's servants at the time when one fell, and it was their duty so to handle them as not to endanger others who were engaged in other work upon the same premises. This brick could not have fallen of itself, and the fact that it fell, in absence of explanation by defendant, raises a presumption of negligence. If there are any facts inconsistent with negligence, it is for the defendant to prove them.

The rule to show cause should be made absolute.

EMPLOYER'S LIABILITY—ASSUMPTION OF ORDINARY PERILS INCIDENT TO EMPLOYMENT—NEGLIGENCE OF CONTRACTORS, EXERCISING AN INDEPENDENT EMPLOYMENT.

*Conway, Plaintiff in Error, v. Furst, Defendant in Error.**

Conway was employed as watchman in store of defendant. The store was opened in October, 1893, but was not then completed. The plaintiff was injured on December 3d, 1892, in the evening, after the store had been closed, by falling down an elevator. The suit was brought against Furst, his employer, to recover damages for his

*28 Vroom 645. Opinion by Van Syckel, J., Court of Errors and Appeals, March Term, 1895.

injury. Conway knew that the elevator was not finished, and that mechanics were still working upon it, hastening its completion. He also knew that no doors had yet been put in the elevator to protect any one from stepping into the shaft and falling to the floor below.

The rule is well settled that, where an employment is attended with danger of which those who enter into it have notice, they cannot, if injured, recover compensation from their employer. In *Harrison v. Central Railroad Co.*, 2 Vroom 293, 296, the Chief Justice states the rule concisely in these words: "The servant, when he undertakes to perform any particular service, assumes as a part of his conventional obligations the ordinary perils which, in the nature of things, are incident to such service." This established rule of law is a bar to the plaintiff's right of action.

The case also shows that the elevator was being constructed by contract, and was, at the time of the injury, in course of construction by contractors exercising an independent employment. Therefore, Conway is without remedy against his employer. *Cuff v. Newark and N. Y. Railroad*, 6 Vroom 17.

The negligence particularly relied upon by plaintiff on the trial, was that a stick nailed across the shaft was not well secured, so that it gave way when Conway laid his hand upon it, and he went down with it. On this account negligence cannot be imputed to the master, because the servant had equal means with the master of determining whether it was prudent to rest upon the stick. The plaintiff took the risk which was incident to the conditions which he knew existed there when he was injured, and, for the reasons stated, the judgment below, which was against Conway, must be affirmed.

EMPLOYER'S LIABILITY—REASONABLE CARE BY EMPLOYEE TO
AVOID ACCIDENT AND INJURY—CONTRIBUTORY NEGLIGENCE.

*Smith, Plaintiff in Error, v. Van Seiver and Munger.**

The defendants were engaged in the erection of an addition to a building owned by them in Federal street, Camden. One Finley, a

*29 Vroom 190. Opinion by Lippincott, J., Court of Errors and Appeals, June Term, 1895.

contractor or sub-contractor of the defendants, was constructing the brickwork of this addition. The plaintiff was engaged as one of his workmen, in taking brick and mortar up into the building by an elevator, which had been constructed by the defendants in the building. The defendants were also, at times, using the elevator for other purposes. Finley had remonstrated against this interference, and had been told that he should not be further disturbed in the use of the elevator. Finley then directed the plaintiff to proceed with its use in carrying bricks and mortar into the building. These were taken up in loads on the elevator and then taken out in a wheelbarrow along and on a narrow plank to the scaffolding on which other workmen were engaged. The plaintiff, after emptying the last wheelbarrow-load, without looking to see whether the elevator was still there, walked backward along the plank and into the elevator shaft, the elevator for some purpose or other having descended.

It does not appear by the evidence whether the elevator was lowered by the workmen of the defendants or of Finley. The plaintiff in his evidence emphasizes the fact that he was hurrying backwards. He was seriously injured.

Whatever relations, arising out of the facts, subsisted between him and the defendants, he was bound to exercise reasonable care in his conduct to avoid injury, and a failure to exercise that care leaves him remediless. He was in no event insured against accident and injury; and his own evidence reveals that, in the presence of dangers obvious and inseparable from his occupation and position, he was guilty of a high degree of carelessness, contributing directly to the accident by which he was injured. His conduct was such as would be condemned as negligent by men of ordinary care and prudence, and, contributing as it did to his injury, he is debarred from a recovery. If he had not been negligent, he would not have received any injury from negligence arising from any other source.

The judgment of nonsuit must be affirmed.

EMPLOYER'S LIABILITY—FELLOW-SERVANTS—SERVICE UNDER SAME MASTER AND TO A COMMON END—QUESTION OF EMPLOYER, WHEN CONTESTED, TO BE LEFT TO JURY.

*Hardy, Plaintiff in Error, v. Del., Lack. and W. R. R. Co., Defendant in Error.**

The defendant desiring to erect a bridge over Passaic avenue, in the township of Harrison, made a contract with the Passaic Rolling Mills to furnish the iron that was necessary for the structure, at a specified price, according to the plans and specifications furnished by the defendant. The rolling-mill was also employed by the defendant to do the work of erecting the bridge. No price was agreed upon other than that skilled workmen were to be furnished by the rolling-mill to do the work, the defendant to pay the mill for their work at a price stated in the contract.

This suit is brought by the plaintiff to recover damages from the railroad company for injury done to him while working on the bridge under this contract, by the alleged carelessness of the engineer of the defendant in running a train of cars over the bridge. The plaintiff was nonsuited in the trial court, on the ground that he was a fellow-workman with the engineer. The case of *Ewan v. Lippincott, 18 Vroom 192*,† was relied upon to support that ruling. In that case the plaintiff and the engineer of the mill-owner were working to a common end. If the mill-owner had directly employed both there could have been no doubt that they were fellow-servants. It made no difference that one was employed through a third person. That case carries the doctrine which bars recovery by a co-servant to its extreme limit.

The case before us, I think, can be distinguished.

The plaintiff was a regular employe of the rolling-mill company. He was paid by that company, and during the progress of the entire work and on the day of the accident he and those working with him were, as they testified, under the control and supervision of an employe of the same company.

*28 Vroom 505. Opinion by Van Syckel, J., Supreme Court, February term, 1895.

† In 1891 Bureau Report, p. 130.

It is true that the engineer of the railroad company had general supervision of the work which was to be done by the rolling-mill, but so far as appears, he never assumed or attempted to exercise the authority of a master over the plaintiff; his inspection related to the results accomplished. The case does not show that he interfered to control the agencies by which those results were attained, or that he undertook to supersede the rolling-mill in the position which that company occupied as master. No intimation was given to the plaintiff that the relation of master and servant, which had previously existed between himself and the rolling-mill, had ceased to exist.

Mr. Justice Reed, in delivering the opinion in *Ewan v. Lippen-cott*, says: "The service must be not only under the same master, but the employment must be one having a common object." *Wiggett v. Fox*, 11 Exch. 832, illustrates the rule holding that all the workmen engaged in the various branches of work in the erection of a building are fellow-servants, although some of them are employed by sub-contractors.

While the rolling-mill was executing the work contracted for, the defendant owed to that company and those employed by it the duty of running its trains with reasonable care.

The question as to who was the employer of the plaintiff should have been left to the jury. There was error in ordering a nonsuit, and therefore the judgment should be reversed.

MECHANICS' LIEN LAW.

*LaFoucherie v. Knutzen et al.**

The second section of the mechanics' lien law, before it was amended by act of March 29th, 1892, provided that the building and curtilage should be liable to the contractor alone for work done or materials furnished, in case the contract was filed before such work was done or materials furnished. The amendment of 1892 also exempts the building and curtilage from liability to anyone except the contractor

*29 Vroom 234. Opinion by Gummere, J., Supreme Court, November term, 1895.

for work done or materials furnished, in case the contract is filed, but fails to state when such filing shall take place in order to exempt the property from liens by mechanics and materialmen.

By this section of the act, as it originally stood, mechanics and materialmen were required to ascertain, before each day's work was commenced, or each load of material was delivered, whether a contract had been filed. *Mechanics' Mutual Loan Association v. Albertson, 8 C. E. Green 318, 321.* The omission by the Legislature, in the supplement of 1892, of any mention of the time within which the contract should be filed, seems, therefore, to lead to one of two conclusions: either that it was the legislative intent that the owner should have the right to file his contract at any time he should see fit, without regard to whether or not work had been done or materials furnished upon his building; or else, that it was intended that the owner should file his contract at or before the time when the erection of the building was begun, if he desired to relieve it from liability to the mechanics and materialmen.

Taking into consideration the object for which the mechanics' lien law was passed, as expressed in its title, namely, "to secure to mechanics and others payment for their labor and materials in erecting any building," it seems clear that the construction first suggested should not be given to this supplement, for to do so would enable the owner of the building, by keeping his contract off the file until the time for making the last payment thereunder had arrived, or until the building was completed, and then filing it, to deprive mechanics and materialmen of all the benefit which the act was designed to confer upon them.

We are of opinion that, in order to give force to this section of the mechanics' lien law, as amended by the act of 1892, it must be construed as making it obligatory upon the owner, in order to have his building exempted from the liens of mechanics and materialmen, to file his contract at or before the time when such building is begun.

MECHANICS' LIEN LAW.

*Magowan, Plaintiff in Error, v. Stevenson et al., Defendants in Error.**

A payment made by the owner of a building to the contractor, upon the presentation of a release, verified as this one was by the contractor, showing that some of the laborers and materialmen had not joined in the execution thereof, is no bar to any unsatisfied claim under the mechanics' lien law, for work done or materials furnished in the construction of a building. It appears from the affidavit verifying the release that such claim had not been satisfied and the release had not been signed by the holder thereof. Such a release is not a compliance with the supplement to the mechanics' lien law of March 12th, 1892.

*29 Vroom 31. Opinion by Gummere, J., Supreme Court, June Term, 1895.

PART IV.

**Co-operative Building and
Loan Associations of
New Jersey.**

PART IV.

Co-operative Building and Loan Associations of New Jersey.

During the year, up to August, 1896, nine new associations were incorporated in the State, under the Building and Loan Association Act of 1875, by the filing of the required certificates in the respective county clerks' offices, namely: Camden, 4; Essex, 4; Hudson, 1. Two of the new Camden associations, the "Dime Savings" and the "Bellmawr," had not yet been organized at the date of this report. The signers of the certificate of the "Guarantors of America," incorporated in Camden county in March, 1896, could not be traced. This is, presumably, a "national," intended to operate mainly outside of the State, or started for speculative purposes, as many similar concerns incorporated in recent years, concerning which either no information at all has been obtainable or only through complaints reaching this office. The "Co-operative Treasury," "Equitable" and "New Home" have their main offices in Newark, and are run on the State or national plans. The new locals, three, are the "Kosciusko," Camden; "West Side," Jersey City; and "Clinton Hill," Newark. Thus, inclusive of the old associations reported in 1895, 307 locals, beside the State and national associations operating here, have done business in New Jersey during some part of the year—326 in all.

Of the nationals, eight have reported to this office; but one, the "Birbeck," a New York corporation, was admitted by the State Bank Department only in February, and its data are not included in the totals below, as no New Jersey business had been transacted for the year covering its statement. Another national, the "Security Union," incorporated a few years ago in Hudson county, has its home office in Scranton, Pa., but has transacted no New Jersey business yet. A

third, the "People's," incorporated in Mercer, in 1890, as an annex to the "People's" of Geneva, N. Y., is now to some extent operating here from Syracuse, N. Y., under a slightly changed name. Its New York officials refused to report to this office, though admitting that they received subscriptions from shareholders through a Trenton bank, but denying both their and its responsibility to comply with the provisions of the New Jersey laws in the way requested. No account of this is taken below.

One State association, reporting in 1895, the "Metropolitan Savings," which started as a national in Camden, has since discontinued business. This office, from several sources, received unfavorable accounts of it. So of another Camden incorporation of nearly the same name, the "Metropolitan Society," which began in 1894 and has done some business in this State, but has eluded all efforts of the Bureau to locate its officials. It had an office in Camden, but closed when visited. Letters recently addressed to its reported secretary in Philadelphia, one of the incorporators, have been returned "not found" by the post-office authorities there. Another of its original incorporators is now connected with a recently-organized State concern in Essex county. It is the opinion of the Bureau, that to allow this State, through its lax laws, to become the Botany bay of the building and loan association movement, to injure it or to use it for shady operations, is a scandal.

LOCAL AND NON-LOCAL.

It may here be remarked that the generally understood distinction between the local associations and those non-local is this: The locals are co-operative enterprises, managed by the shareholders, who, with few exceptions, are resident in the locality where the business is transacted. Few of these associations make loans outside of their respective counties. The officials are all known, generally, by the membership, and the expense of running the business is small, because, outside of the secretary and treasurer, rarely salaries are paid; in fact, it is a query whether there is not too much economy. On the other hand, those concerns operated on the national plan, whether only within the State limits or also outside, are managed by general officials, of whom the larger part of the membership can know nothing, from

a central office. Business is solicited by agents, who establish "branches" in various localities, with local boards of directors, whose main duty seems to be to elect one member of the central board. The agents are paid by commissions, either deducted from the membership installments or from membership fees or from both sources.

Nearly all the current expenses of their operations are liquidated out of a so-called expense fund, which is distinct from the so-called "loan fund." These funds are kept in separate accounts, and only the items of the latter are published for the benefit of the general stockholder. Some of these associations have considered it proper only to make a partial report of their expense funds to this office.

It may also be remarked that in the locals, while the gross profits alone are the fund from which to pay the expenses, the net profits are credited on the sum actually paid in in dues, and the rate per cent. calculated accordingly. In non-locals, the net payments to the "loan fund" are the liability to the shareholder, on which profits are credited; most of them not only charging a membership fee, generally one dollar per share, but also deducting a certain amount of the installments paid per year. To illustrate: in a local a share costs, for example, \$1.00 per month, and usually a 25-cent payment as an assessment for pass-book in the beginning. The shareholder of one share would pay the first year \$12.25, and every year thereafter \$12.00. For the first year his profits are calculated on \$12.00; and so on thereafter. In the other class of associations the membership or assessment or expense fee is larger, generally \$1.00 per \$100.00 share in the beginning. In many of these associations, also, two of the installment payments on dues per year go to the expense fund. The share payments being 50 cents per month, this assessment is \$1.00 per year. But the profit rate is calculated on only \$5.00 yearly net payments instead of \$6.00. Then, too, the borrower is invariably charged a flat premium rate in addition to the regular six per cent. interest—a bonus rate much higher than in locals. A liberal interpretation of our Building and Loan Association act may justify such incorporations as are not local and co-operative; but their organization certainly was not contemplated in the original scheme of legislation, which practically allows all the privileges of a partnership with the non-liability of a joint stock company. The scheme presupposed a local mutual association of co-operators only.

NUMBER OF ASSOCIATIONS.

One Jersey City local, a terminating association, has matured its shares during the year and been wound up; and two others, the "Paulus Hook," of Jersey City, and the "Garwood," of Garwood, Union county, have dropped out, and are in course of voluntary liquidation, because of want of patronage; all claims being settled without loss. These three are included in the tabulations below. One small State association, the "Union Savings," of Rahway, incorporated in 1894, and six locals have failed to send in returns this year. The locals are, "Northwestern," Newark; "Security," Jersey City; "South River," South River; "Equitable," Trenton; "Iron and Silk," Paterson, and "Equitable," Elizabeth. The Trenton and Elizabeth associations, however, were, on September 1st, the final date fixed for the reception of the required statements, not yet a year in active operation. Where practicable the latest previous data have been used for the missing concerns.

The tabulations below give the data from 302 locals, 9 State and 5 nationals. Throwing out the lapsed associations and adding the incorporations not a year in operation, the total number of associations at present in operation in New Jersey is, however:

Locals.....	304
State	10
National, New Jersey.....	7
National, foreign.....	1
Total.....	322

The locals are divided among the counties as follows:

Atlantic.....	9	Middlesex.....	15
Bergen.....	23	Monmouth.....	9
Burlington.....	16	Morris.....	3
Camden.....	30	Ocean.....	2
Cape May.....	8	Passaic.....	19
Cumberland.....	7	Salem.....	3
Essex.....	72	Somerset.....	4
Gloucester.....	7	Sussex.....	1
Hudson.....	48	Union.....	18
Hunterdon.....	2	Warren.....	2
Mercer.....	6		

The Tuckerton association, of Tuckerton, which recently has been added from Burlington to Ocean county, with Egg Harbor township, has been transferred to the latter county in the tables.

Of the State associations, two have their central offices in Camden ; four in Newark ; one in Jersey City, which has not yet branched out into other localities ; one in Trenton ; one in Rahway, and one in Paterson. Total number of branches and offices, 489.

The national central offices are located—New York, 1 ; Philadelphia, 3 ; Newark, 4. Total branches in this State, 45.

In the tabulations the State and national associations, which operate over this State, or other States, are separately treated from the locals. These tabulations take in the data, as stated, from 302 locals and 14 non-locals, and are exclusive of the new associations not yet a year in operation. Where all the detail data have not been reported, the missing figures have been approximated in the summary totals.

SUMMARY OF PRINCIPAL DATA.

The locals report 587,037 $\frac{1}{2}$ shares in force, of which 392,579 $\frac{1}{2}$ are free and 194,458 $\frac{1}{2}$ pledged for loans of money to borrowers. The shares pledged for real estate loans, on bond and mortgage, aggregate 90 per cent. of the total borrowed on. There were 131,933 $\frac{1}{2}$ shares issued during the year, and 103,806 $\frac{1}{2}$ cancelled. Of the latter—

Withdrawn voluntarily.....	85,944 $\frac{1}{2}$
Lapsed	1,810
Redeemed (retired) by association.....	2,112
Matured.....	13,940

The shareholders number, in these locals, 87,994, of whom 60,277 are males, 26,398 females, and 1,319 corporations or partnerships. Of the total borrowers, 25,336, there are 18,875 males, 6,081 females, and 380 corporations or partnerships ; on real estate security, 22,287 ; stock (book loans), 3,049.

The State associations report 154,706 $\frac{1}{2}$ shares in force, and the nationals 8,743, held by New Jersey shareholders—a total of 163,449 $\frac{1}{2}$. Of these, 144,101 are free, and 19,348 $\frac{1}{2}$ borrowed on. There were issued during the year by this class of associations, 95,172 ; canceled, 28,359 $\frac{1}{2}$ shares. Of the latter :

Withdrawn.....	15,710
Lapsed or forfeited.....	12,599½
Redeemed.....	50

The shareholders number 23,581, and borrowers, 1,156.

This makes, for all classes of associations considered, a total of New Jersey data :

Shares.....	750,487½
Shareholders.....	111,575
Borrowers.....	26,492

The usual number of shares held by a single shareholder is 5. Of the total number of shares, 1,885½ are full paid, or other than installment shares. Of these, the local associations hold 798½, and the others, 1,087.

The total gross resources (and liabilities) of all the associations are \$43,379,195.24; while the total net assets (net worth), practically the aggregate valuation of shares, are \$41,059,215.68. These figures include all classes of associations and the assets of the nationals held outside of the State. Estimated by the comparative number of shares held in New Jersey and other States, the New Jersey net assets of the nationals would be but 3 per cent. of their aggregate, or not over \$20,000. Divided by classes, the result is :

	Gross Assets.	Net Assets.
Locals.....	\$40,967,624 10	\$39,132,063 34
State.....	1,747,712 55	1,298,732 07
Nationals.....	663,858 59	628,420 27

The difference between the gross and the net assets, broadly speaking, is the liability of the association for all indebtedness, except that to shareholders on share valuation.*

The following table is a comparative summary 1, for seven years, of the principal data, tabulated in detail for 1895-6, and also summarized by counties, below. They show the aggregate condition of the associations for their respective fiscal years. This practically means the condition of the associations near the middle of the calendar year. The data include outside business of nationals :

*See below.

YEAR.	Associations.	Shares in force.	Shares pledged.	Shareholders.	Borrowers.	Net assets.
1896.....	*322	750,487	213,807	111,575	26,492	\$41,059,216
1895.....	†317	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	33,846,487
1892.....	290	571,665	153,813	87,762	21,752	29,988,767
1891.....	‡275	518,777	131,620	78,725	19,255	25,606,373
1890.....	257	437,773	111,987	71,726	18,864	22,043,892
Increase—1895-6.....	5	56,677	11,168	9,956	894	2,177,106
1894-5.....	11	4,412	9,160	3,452	928	1,542,508
1893-4.....	9	55,235	19,712	4,278	1,760	3,503,115
1892-3.....	7	62,498	19,954	6,127	1,158	3,846,720
1891-2.....	15	52,888	22,193	9,037	2,497	4,383,394
1890-1.....	18	81,004	19,633	6,999	2,391	3,562,481
Average—1896.....		2,373	676	353	84	129,934
1895.....		2,350	673	337	85	129,176
1894.....		2,253	632	321	81	122,024
1893.....		2,135	585	316	78	116,958
1892.....		1,971	529	299	75	103,413
1891.....		1,914	486	290	71	94,452
1890.....		1,723	431	283	66	91,039

The following comparative classification of net assets by associations, since 1890, will show at a glance the growth of these enterprises better than the foregoing comparison. For 1894, 1895 and 1896 the data for locals and non-locals are given separately.

* Returns from 316 associations tabulated and included in data above. See above.

† Data for 301 only; exclusive of new associations not a year in operation.

‡ Data for 271 associations, the totals from four omitted, not reporting in 1891, were, in 1892: Shares, 3,269; shares pledged, 963; shareholders, 495; borrowers, 117; net assets, \$196,021.

§ Data for 254 associations. Missing aggregates as above.

YEAR.	Number Associations classified.	NUMBER OF ASSOCIATIONS HAVING NET ASSETS.						
		\$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.	Average amount.
1896.....	* { 302	10	84	65	72	66	5	\$130,000
	14	3	4	3	1	2	1	137,600
1895	* { 287	9	82	56	76	59	5	130,000
	12	4	4	1	.....	2	1	112,000
1894.....	* { 294	17	80	58	74	61	4	124,000
	12	3	5	1	.....	3	.....	85,200
1893.....	297	19	84	69	74	48	3	117,000
1892.....	290	15	94	71	70	38	2	104,000
1891.....	272	22	88	70	59	31	2	95,000
1890.....	254	21	79	72	60	21	1	91,000

The aggregate assets and liabilities of the associations, as well as receipts and disbursements, classified by items, for 1895-'96, are given below. With few exceptions, the real estate owned and held by them was the result of buying in on foreclosure sale or of transfer by delinquent borrowers to avoid foreclosure expense. This real estate comprises $2\frac{1}{2}$ per cent. of the gross assets; and the loans on bond and mortgage $88\frac{1}{2}$ per cent.; the cash on hand very nearly 3 per cent. This is somewhat larger than the balance in 1895. Under liabilities, the borrowed money, bills payable, by the associations, equals $1\frac{1}{2}$ per cent. of the total. Under receipts, it will be noticed that 161 associations, over one-half, borrowed money during the year to the amount of \$1,767,952.00, or nearly 10 per cent. of the total receipts. This practice, to obtain money to satisfy the wants of borrowers, seems to be entirely unauthorized by the statute under which these associations operate. In some associations the money obtained by means of bills payable approximates the receipts from all other sources.

Under disbursements, the largest item is that of loans to borrowers, or very nearly one half of the total outlay; 30 per cent. went to payment of canceled shares, and one-third of this for matured shares. The local associations, 302, paid out \$155,030.00, or slightly over one and six-tenths per cent. of the annual receipts from installments,

*The first lines refer to locals and second to national and State associations only.

finances and fees, for the current ordinary expenses. which, in some cases, also included items not properly to be classified as such, namely, taxes, insurance, foreclosure outlay. The 14 national and State associations reported an outlay of \$100,968.00 for this purpose, or over 9 per cent. of the receipts from installments, fines and fees. It must also be remembered, as observed above, that a large part of the expenditures or fees and perquisites of the agencies is not included, for the reason that it was not obtainable from a number of these associations. The items of outlay are given more in detail under Summary 5b, below. It is deserving of particular notice that only 74 local associations pay their auditors—\$2,856.00 in all. In other words, in more than three-quarters of these associations the very important work of auditing is expected to be done gratis. This is a penny-wise and pound-foolish economy.

GROSS ASSETS.

ITEMS—ASSETS.	Local.	State.	National.	Total.
Cash on hand.....	\$1,137,672 33	\$41,000 29	\$30,628 17	\$1,209,307 79
Loans—Bond and mortgage.....	36,075,966 40	1,578,503 58	577,848 04	38,232,318 02
Stock (books) only.....	1,296,970 17	10,310 92	22,869 00	1,330,150 09
Other securities.....	798,958 70	32,185 36	62 00	831,206 06
Personal property—fixtures, etc.....	27,835 54	2,523 44	2,890 10	33,249 08
Real estate.....	1,035,187 12	33,872 93	.....	1,069,060 05
Arrearages.....	542,160 09	45,593 11	22,932 55	610,685 75
All other assets.....	52,865 75	3,722 92	6,628 73	63,217 40
Total gross resources	\$40,967,624 10	\$1,747,712 55	\$663,858 59	\$43,379,195 24

LIABILITIES.

ITEMS—LIABILITIES.	Local.	State.	National.	Total.
Total net assets.....	\$39,132,063 34	\$1,298,732 07	\$628,420 27	\$41,059,215 68
Undelivered loans.....	257,602 10	37,730 30	7,716 50	303,048 90
Borrowed money (bills payable).....	646,273 78	160,678 88	21,302 57	828,255 23
Overpayments, share-holders.....	322,545 80	68,368 17	6,042 67	396,956 64
Unearned premiums..	227,336 88	7,094 28	.....	234,431 16
Canceled shares.....	327,179 52	.....	376 58	327,556 10
Sundries.....	58,622 68	175,108 85	.....	233,731 53
Total liabilities.....	\$40,967,624 10	\$1,747,712 55	\$663,858 59	\$43,379,195 24

INCOME.

ITEMS—RECEIPTS.	Local.	State.	National.	Total.
Installments, fines and fees.....	\$9,683,048 48	\$784,784 32	\$329,633 58	\$10,797,466 38
Loans repaid.....	4,799,842 05	151,665 00	124,523 11	5,076,030 16
Bills payable.....	1,659,465 27	102,486 83	6,000 00	1,767,952 10
All other receipts.....	241,833 72	28,014 74	2,494 53	272,342 99
Total rec'pts for year	\$16,384,189 52	\$1,066,950 89	\$462,651 22	\$17,913,791 63
Balance at beginning..	1,019,376 42	34,602 72	17,068 57	1,071,047 71
Total income.....	\$17,403,565 94	\$1,101,553 61	\$479,719 79	\$18,984,839 34

DISBURSEMENTS.

ITEMS—DISBURSEMENTS	Local.	State.	National.	Total.
Loans made.....	\$7,355,222 40	\$815,228 27	\$192,816 54	\$8,363,267 21
Canceled shares paid..	6,641,170 19	118,701 78	178,932 95	6,938,804 92
Bills payable.....	1,715,443 72	24,031 07	11,262 00	1,750,736 79
Current, ordinary, expenses	155,030 91	75,136 64	25,831 72	255,999 27
All other disbursements.....	399,019 41	27,455 56	40,248 40	466,723 37
Total disbursements	\$16,265,886 63	\$1,060,553 32	\$449,091 61	\$17,775,531 56

MATURED SHARES.

As will be seen in detail in Summary 6 below, there were 78 associations in 16 counties, which matured 86 series during the year. Of these, one was a perpetual association. In 1895 there were 61 associations in 16 counties which matured 63 series. In 1894, the number of series matured was 68; two series were each closed out by three associations, and three and four series, respectively, by two associations. In 1893 there were, in thirteen counties, 47 associations, comprising 50 series, three associations each winding up two series. The 1896 data by counties are as follows:

Counties.	Associations.	Series.
Atlantic.....	5	5
Bergen.....	1	2
Burlington	8	8
Camden	16	17
Cape May.....	5	5
Cumberland.....	6	6
Essex.....	7	10
Gloucester	5	5
Hudson.....	8	8
Hunterdon	1	1
Middlesex.....	1	1
Monmouth	2	2
Passaic	7	7

Counties.	Associations.	Series.
Salem	2	2
Union	3	6
Warren	1	1
Totals	78	86

The number of series matured during the past seven years, with the time of maturity, in months, of the shares affected, is shown by the following summary :

MONTHS.	NUMBER OF SERIES.							Interest rate, com- pounded monthly.
	1896.	1895.	1894.	1893.	1892.	1891.	1890.	
72*			1				1	7.89
109.					1		1	12.21
113†	1						1	5.72
118.					1		1	9.89
120.		1	1				1	9.46
122.					1	1	2	9.03
123.	1		1		1	2	1	9.81
125.	2	4	1				2	8.39
126.	1	1	1	1	1	2	4	8.19
126½							1	8.08
127.	2		1		1	1	1	7.99
128.	2	3	1	2	3	1	12	7.79
129.	7	8	5	5	6	4	3	7.60
130.	1	4	4	6	1	5	2	7.42
131.	9	1	8	1	3		22	7.23
132.	7	7	7	3	10	5	6	7.02
133.	3	3	3	3	1	1	14	6.86
134.	7	3	7	4	3		2	6.68
134½					1		1	6.60
135.	8	4	3	2	1	5	2	6.52
136.	4	3	1	1	1	3	3	6.39
137.	5	1	1	1		1	1	6.21
138.	3	1	3	3	3		1	6.06
139.	2	2	1	1	4	1	3	5.92
140.	5	3	5	2	2	2	2	5.65
140½	1						1	5.58
141.	3	2	4	6	3	1	2	5.51
142.	1	2	2	1	2	4	1	5.39
143.	3		1	2	2	3	2	5.26
144.	5	7	3	3	6		2	5.15
145.		1	2		1			5.03
146.		1	1	1				4.93
147.	2	1				1		4.82
148.				1		1	1	4.72
149.						1	1	4.62
161.							1	3.87
216½	1				1	1	4	6.26
Total.....	86	63	68	50	62	46	46	421

*\$100 association—25 cents per week. †\$2.00 per month association—\$300. ‡When weekly payments are 25 cents, and matured value \$260.70, the rate is 7.91 per cent. §A 50-cent per month association—\$200.

The interest rate, monthly compound, for the 1896 data, as will be seen, ranged from a little below 4 to 9.81 per cent.

The average simple annual interest rate for the average terms of investment, given in detail in Summary 6, below, ranged for a little less than 6 per cent. to over 13 per cent :

	Total Series.	NUMBER SERIES IN WHICH AVERAGE SIMPLE INTEREST RATE WAS										18
		5 to 6	6 to 7	7 to 8	8 to 9	9 to 10	10 to 11	11 to 12	12 to 13	13 to 14		
1896.....	86	3	9	14	24	20	11	3	1	1	...	
1895.....	63	1	11	8	11	15	11	5	...	1	...	
1894.....	68	...	8	13	12	22	7	2	2	2	...	
1893.....	50	1	7	9	8	17	7	1	...	...	...
1892.....	62	1	10	13	7	15	10	3	2	1	1	
1891.....	46	3	6	4	9	12	6	2	4	...	...

DWELLINGS, FORECLOSURES, LOSSES.

There were 1,922 houses reported built by shareholding borrowers from the local associations during the year ; and 329 by those from the non-local associations ; in the State, a total of 2,251 reported. On the supposition that the same proportion holds for those not reporting this item of information, the total probably reached at least 2,500 houses secured by loans from our building and loan associations.*

The losses which occurred during the year were, with one exception, due to depreciation in real estate or because of foreclosure receipts not equalling the original mortgage loans. There were 200 mortgages foreclosed by 105 local associations and 13 by 3 non-local associations for an aggregate of \$527,818.98 owing :*

Associations.	Number.	Mortgages.	Amount.	LOSSES FROM :	
				Foreclosures.	Other Sources.
Local.....	105	200	\$480,946 05	\$11,555 77	\$10,129 22
State.....	3	13	46,872 93	1,586 42	...
National.....	...	...	...	...	257 00
Total.....	108	213	\$527,818 98	\$13,142 19	\$10,386 22

*See Table 2, below.

The \$257 under "other sources" of loss was due to the defalcation of an agent of a national association.

REAL ESTATE LOANS.

Over 80 per cent. of the total loans made during the year were placed on bond and mortgage, real estate security—\$5,892,179.00 by the 302 locals; \$774,954.00 by the 9 State, and \$177,586.00 by the 5 nationals reported. The total number of borrowers receiving such loans from 272 locals reporting this information was 4,060—an average of \$1,430.00. The 14 non-locals reported 529 borrowers, or an average loan of \$1,800.00. For all the associations, the number of borrowers probably reached 5,000.

These data are summarized by counties in the tables following, which also show the range of loans and classified summaries of the largest, smallest and average loans by associations. The largest aggregate loan granted to a single member was \$40,650.00 by a Camden State association. The largest local loan was one of \$26,400.00, in Newark, Essex county. There were 13 local associations granting loans over \$10,000.00. These largest association loans ranged all the way from below \$1,000.00 up to the amounts stated. The lowest local loans ranged from \$10.00, in Monmouth, to \$600.00, in Sussex. In 111 local associations, the average loan ranged between \$1,000.00 and \$2,000.00; and in 252 of the 271 locals reporting, the average ranged from below \$1,000.00 to not over \$3,000.00. This goes to show that the usual local loan is below \$2,000.00, or near the average of the 4,000 odd borrowers, as calculated in the preceding paragraph, namely, \$1,500.00.

The first summary following includes only the data for 1896; the second, the range of average loans from 1891 to 1896, exclusive of 1895, when this information was not tabulated:

COUNTIES.	Number of associations.	Largest.	Smallest.	NUMBER ASSOCIATIONS IN WHICH THE LARGEST LOAN WAS—					NUMBER OF BORROWERS.		
				Over \$10,000.	\$5,000 to \$10,000.	\$2,000 to \$5,000.	\$1,000 to \$2,000.	\$1,000 and under.	Associations.	Borrowers.	Average amount.
Atlantic.....	9	\$12,000	\$100	3	.....	4	2	.....	8	211	\$1,170
Bergen.....	22	7,000	150	.....	2	14	4	2	22	239	1,550
Burlington.....	16	12,000	100	1	.....	10	3	2	16	220	800
Camden.....	26	13,000	50	1	4	13	5	3	26	574	1,100
Cape May.....	8	4,000	100	.....	.....	3	3	2	8	58	1,250
Cumberland.....	7	10,000	50	.....	2	2	2	1	7	176	700
Essex.....	65	26,400	100	5	14	38	4	4	65	615	2,600
Gloucester.....	7	6,500	100	.....	1	.....	4	2	7	121	700
Hudson.....	41	17,500	100	3	14	19	5	.....	40	551	2,000
Hunterdon.....	2	5,600	200	.....	1	.....	.....	1	2	33	1,200
Mercer.....	3	1,600	72	.....	.....	.....	2	1	3	23	750
Middlesex.....	14	6,850	50	.....	1	9	4	.....	13	247	1,000
Monmouth.....	8	7,000	10	.....	1	7	.....	.....	8	197	1,400
Morris.....	3	8,000	100	.....	2	1	.....	.....	2	26	2,075
Ocean.....	2	1,600	100	.....	.....	.....	2	.....	2	34	575
Passaic.....	19	7,000	20	.....	6	13	.....	.....	19	332	550
Salem.....	3	2,200	100	.....	.....	2	.....	1	3	39	600
Somerset.....	3	3,000	100	.....	.....	1	1	1	3	62	800
Sussex.....	1	1,200	600	.....	.....	.....	1	.....	1	6	1,500
Union.....	15	9,600	100	.....	2	12	1	.....	15	262	1,600
Warren.....	2	4,600	200	.....	.....	2	.....	.....	2	24	1,000
Total, locals.....	276	{ 1200— 26,400 }	{ 10— \$600 }	13	50	150	43	20	272	4,050	\$1,450
Total, State.....	9	\$40,650	\$100	2	3	3	.....	1	9	338	\$2,300
Total, nationals.....	5	\$10,000	\$150	.....	2	2	.....	1	5	191	\$950

NUMBER OF ASSOCIATIONS REPORTING AVERAGE LOANS.

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

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

INTEREST AND PREMIUM RATES.

Of the 293 local associations reporting, 261 charged on real estate loans a stated 6 per cent. interest rate, and the balance below. The national and State associations all report a stated 6 per cent. rate. Any premium charged is a bonus in addition to these interest payments.

A comparison with previous years shows the following results :

Year.	No. Associations in Which the Interest Rate Was—						Total.
	6	5-6	5	4.5	4	3	
1896	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 summary, by counties, for the locals, gives these data for 1896, as well as the highest, lowest and average premium rates per cent. charged therein. In twenty-three associations no premium was received, but the loan went at par—the legal interest rate. All associations run on the State and national plan require a flat rate of premium from borrowers, in addition to the interest charge. This varies from a 5 per cent. gross to a 6 per cent. annual rate per cent. In 70 locals a stated minimum premium rate is required from the borrowers, but much lower than in the non-locals. As our statute only allows a premium “for priority of loan or acquisition of real estate or discount on the redemption of shares,” a premium charged otherwise seems to be clearly usurious. The data following are given in detail in table 4 below :

COUNTIES.	INTEREST RATES—NUMBER ASSOCIATIONS MAKING REAL ESTATE LOANS DURING YEAR AT					
	6 per cent.	5-6 per cent.	5 per cent.	4.5 per cent.	4 per cent.	3 per cent.
Atlantic.....	9					
Bergen.....	23					
Burlington.....	15			1		
Camden.....	29					
Cape May.....	8					
Cumberland.....	7					
Essex.....	58	10		1		
Gloucester.....	7					
Hudson.....	35	4	3	2	1	
Hunterdon.....	2					
Mercer.....	5					
Middlesex.....	13	1		1		
Monmouth.....	9					
Morris.....	2	1				
Ocean.....	2					
Passaic.....	17	1				
Salem.....	3					
Somerset.....	4					
Sussex.....	1					
Union.....	11	5				
Warren.....	2					

COUNTIES.	PREMIUM RATES RECEIVED— HIGHEST AND LOWEST.				Number associations receiving no premium.
	HIGHEST, PER CENT.		LOWEST. PER CENT.		
	Gross.	Monthly.	Gross.	Monthly.	
Atlantic.....	8.50	.28	8.	Par.	.....
Bergen.....	10.	.30	3.50	.025	.....
Burlington.....	10.50	.11	Par.	.05	1
Camden.....	13.50	.24	Par.	Par.	1
Cape May.....	8.	.07	.50	Par.	.....
Cumberland.....	1.	.355	Par.	.005	.....
Essex.....	10.75	.09	Par.	.03	13
Gloucester.....	13.25	Par.	.50	Par.	1
Hudson.....	18.	.30	1.	.105	1
Hunterdon.....	3.25	.....	.50	.....	.....
Mercer.....	1.	.....	Par.	.....	3
Middlesex.....	16.	.....	Par.	.....	2
Monmouth.....	9.50	.....	Par.	.....	1
Morris.....	2.25	.144	.40	.12	.....
Ocean.....	10.50	.....	1.	.....	.....
Passaic.....	6.	.025	Par.	Par.	.....
Salem.....	5.	.....	Par.	.....	.....
Somerset.....	4.50	.....	1.62	.....	.....
Sussex.....	15.	.....	1.	.....	.....
Union.....	12.75	.125	.25	Par.	.....
Warren.....	11.	.....	6.25	.....	.....

The range of premium rates, by counties, was from par to 18 per cent. gross and .355 per cent. monthly installment—a yearly interest rate per cent. of 4.84 and 4.26, respectively, in addition to the stated interest rate. These, however, are exceptional. In 23 associations only the legal rate of interest was charged to borrowers; while in 14 others many obtained their loans at par.

The information given respecting the premium charged during the year is by no means as full or accurate as the importance of the subject justifies. This is especially the case with facts going to show the average premium rates which borrowers pay—not an easy problem even when a single association only is considered. In the returns from some associations, the average premium rate is apparently very carefully calculated for both real estate and book loans; but in many cases the answer is simply an estimate based on all loans made. Some of the reports to the Bureau did not even give this estimate. Use

has been made of 233 local returns in the following classified summary for the State—168 gross and 65 monthly installment (cents) associations. In cases where the stated interest rate is lower than the regulation legal per cent., the real premium over and above the latter rate has been calculated. Taking into consideration that in 23 associations the borrowers only paid the legal rate of interest (6 %), the data seem to indicate that in one-half the associations the nominal interest charged plus the premium is below a nominal annual rate of 6.6 per cent. (5 % gross). The figures in the following two summaries are the rates as reported by the secretaries.

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.....	55	66	40	6	1	...	168
Monthly installment (cents)....	9	17	14	15	6	4	65
Total.....	64	83	54	21	7	4	233

* The upper rates are gross; the lower, in parenthesis, are the corresponding monthly figures.

Comparing the average premium rates for the past few years, by associations, the following is the result:

RATES—GROSS.	NUMBER ASSOCIATIONS RECEIVING.			
	1896.	1894.	1893.	1892.
5 per cent. and under.....	147	107	108	103
5 per cent. to 10.....	54	69	58	64
10 per cent. to 15.....	21	28	21	31
15 per cent. to 20.....	7	12	18	8
Over 20 per cent.....	4	14	7	7

However, such data are hardly more than a careful estimate, and, as no account is taken of the number of borrowers paying these ranges of rates, or the amount of the loans, only indicate the average or usual premium paid in the State. The aim of the amended premium queries in the Bureau schedules is to obtain more accurate data in this direction. The results, summarized below, are calculations based on the returns of 197 local associations, but can be regarded only as

approximate and tentative because of the incompleteness and indefiniteness of much of the information given. The total gross premium charged in 150 associations on \$3,393,304 in loans was \$116,543. This means an average gross per cent. of 3.43, or, reduced to a yearly interest rate, .426 per cent. This is considerably below the returns from 47 monthly installment (cents) associations would seem to indicate—a yearly premium of \$12,853 on \$1,095,454 in loans, or 1.17 per cent. yearly. The latter class of associations, generally speaking, operate in the urban localities, or, with the exception of Camden, largely in the newer settlements up the State.

In the summary below, the gross associations are grouped: (1) Under the South Jersey counties of Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester and Salem; (2) The counties of Mercer, Monmouth, Ocean, Hunterdon, Middlesex, Somerset, Morris, Warren and Sussex; (3) Essex county; and (4) Union, Hudson, Bergen, Passaic:

GROUP.	Associations.	Loans.	Premium.	Per cent., gross.	Interest rate— yearly per cent.
1.....	31	\$518,364	\$20,289	3.91	.488
2.....	33	646,109	27,318	4.22	.516
3.....	48	1,224,653	27,731	2.26	.277
4.....	38	1,000,178	41,205	4.12	.515
Total.....	150	\$3,393,304	\$116,543	3.43	.426

In the following summary, four monthly associations from Essex county are grouped with those from Hudson, Bergen, Passaic and Union under 2. Group 1 includes 10 associations from Camden and 8 from Atlantic, Cumberland and Burlington counties:

GROUP.	Associations.	Loans.	Premium— yearly.	Interest rate— yearly per cent.
1.....	18	\$491,390	\$4,243	.86
2.....	29	604,064	8,610	1.42
Total.....	47	\$1,095,454	\$12,853	1.17

COST OF A LOAN.

The following tables show the annual rates of interest paid by borrowers on monthly balances owing, the time of maturity of shares pledged and number and amount of monthly payments being given. Table 1 supposes that all the payments are made at the beginning of each month; while in Table 2, interest payments are made at the end of the month, that is, one less payment than in Table 1. These calculations have been made by Prof. R. W. Prentiss, of Rutgers College:

TABLE 1.

Number of monthly payments.	AMOUNT OF MONTHLY PAYMENTS—DUES, INTEREST, PREMIUM.											Number of monthly payments.
	\$2.00	\$2.10	\$2.20	\$2.30	\$2.40	\$2.50	\$2.60	\$2.70	\$2.80	\$2.90	\$3.00	
119	3.65	4.72	5.76	6.78	7.77	8.74	9.68	10.61	11.52	12.41	13.29	119
120	3.80	4.87	5.90	6.91	7.90	8.86	9.80	10.73	11.63	12.52	13.39	120
121	3.95	5.01	6.04	7.04	8.03	8.98	9.92	10.84	11.74	12.63	13.49	121
122	4.09	5.15	6.17	7.17	8.15	9.10	10.04	10.95	11.85	12.73	13.59	122
123	4.23	5.28	6.30	7.30	8.27	9.22	10.15	11.06	11.96	12.83	13.69	123
124	4.37	5.41	6.43	7.42	8.39	9.33	10.26	11.17	12.06	12.93	13.79	124
125	4.51	5.54	6.55	7.54	8.50	9.44	10.37	11.27	12.16	13.03	13.88	125
126	4.64	5.67	6.67	7.66	8.61	9.55	10.47	11.37	12.26	13.12	12.97	126
127	4.77	5.79	6.79	7.77	8.72	9.66	10.57	11.47	12.35	13.21	14.06	127
128	4.89	5.91	6.91	7.88	8.83	9.76	10.67	11.57	12.44	13.30	14.15	128
129	5.01	6.03	7.02	7.99	8.94	9.86	10.77	11.66	12.53	13.39	14.24	129
130	5.13	6.15	7.13	8.10	9.04	9.96	10.86	11.75	12.62	13.48	14.32	130
131	5.25	6.26	7.24	8.20	9.14	10.06	10.95	11.84	12.71	13.56	14.40	131
132	5.36	6.37	7.35	8.30	9.24	10.15	11.04	11.93	12.79	13.64	14.48	132
133	5.47	6.48	7.45	8.40	9.34	10.24	11.13	12.02	12.87	13.72	14.56	133
134	5.58	6.58	7.55	8.50	9.43	10.33	11.22	12.10	12.95	13.80	14.63	134
135	5.69	6.68	7.65	8.60	9.52	10.42	11.31	12.18	13.03	13.88	14.70	135
136	5.80	6.78	7.75	8.69	9.61	10.51	11.39	12.26	13.11	13.95	14.77	136
137	5.90	6.88	7.85	8.78	9.70	10.60	11.47	12.34	13.19	14.02	14.84	137
138	6.00	6.98	7.94	8.87	9.79	10.68	11.55	12.42	13.26	14.09	14.91	138
139	6.10	7.08	8.03	8.96	9.87	10.76	11.63	12.49	13.33	14.16	14.97	139
140	6.20	7.17	8.12	9.05	9.95	10.84	11.71	12.56	13.40	14.23	15.04	140
141	6.30	7.26	8.21	9.13	10.03	10.92	11.78	12.63	13.47	14.30	15.10	141
142	6.39	7.35	8.30	9.21	10.11	11.00	11.85	12.70	13.54	14.36	15.16	142
143	6.48	7.44	8.38	9.29	10.19	11.07	11.92	12.77	13.60	14.42	15.22	143
144	6.57	7.53	8.46	9.37	10.26	11.14	11.99	12.83	13.66	14.48	15.28	144

To find the rate for payments intermediate between those given in the table for any given number of months:

First find the rates, in horizontal line with the given number of

months, on each side of the given payment; subtract one from the other and multiply the difference by one-tenth the number of cents the given payment is in excess of next lowest payment. Add the product to the first rate. For example:

Required: rate where payments are \$2.16 and number of months, 134.

In line 134 find rates \$6.58 and \$7.55 under \$2.10 and \$2.20. Then,

$$7.55 - 6.58 = 0.97 \times \frac{216 - 210}{10} = 0.97 \times .6 = .582 \quad 6.58 + .582 = 7.16 \text{ Ans.}$$

In the following table the payment of dues is supposed to be at the beginning of the month, and the other payments at the end, *i. e.*, there is one less payment of interest and premium than of dues. These rates are deduced from those given above by subtracting the decimals, .10, .11, etc., in parentheses, immediately under the payments, from given rates in the respective columns in Table 1. This process may be further carried out for any other rates given in Table 1. For example: \$2.00 paid at the beginning of each of 119 months, on a \$200 share-loan, would mean a 3.65 per cent. annual interest rate on balances owing monthly. If \$1.00 in dues is paid for 119 months and \$1.00 in interest for 118 months, the rate will be $3.55 = 3.65 - .10$. These results are accurate to within $\frac{1}{100}$ of 1 per cent.

TABLE 2.

Number of monthly payments.	AMOUNT OF MONTHLY PAYMENTS—DUES, INTEREST, PREMIUM.										Number of monthly payments.	
	\$2.00	\$2.10	\$2.20	\$2.30	\$2.40	\$2.50	\$2.60	\$2.70	\$2.80	\$2.90		\$3.00
	(.10)	(.11)	(.13)	(.14)	(.16)	(.17)	(.18)	(.20)	(.21)	(.23)		(.24)
119	3.55	4.61	5.63	6.64	7.61	8.56	9.50	10.41	11.31	12.18	13.04	119
120	3.70	4.76	5.77	6.77	7.74	8.69	9.62	10.53	11.42	12.29	13.15	120
124	4.27	5.30	6.30	7.28	8.23	9.16	10.08	10.97	11.85	12.70	13.54	124
129	4.91	5.92	6.89	7.85	8.78	9.69	10.59	11.46	12.32	13.16	13.98	129
134	5.48	6.47	7.42	8.36	9.27	10.16	11.04	11.90	12.74	13.57	14.38	134
139	6.00	6.97	7.90	8.82	9.71	10.59	11.45	12.29	13.12	13.93	14.73	139
144	6.47	7.42	8.33	9.23	10.10	10.97	11.81	12.63	13.45	14.25	15.04	144

To use these tables it is necessary to reduce a given gross premium to a monthly payment in cents, per \$200 share-loan. This may be done by the following simple formulæ, already given in previous Bureau reports:

Let x = monthly payments, cents; p = gross premium rate per cent. :

$$x = \frac{200p}{100-p}; p = \frac{100x}{200+x}.$$

When $p = 5\%$ (\$10 on \$200); $x = .10\frac{5}{9}\%$:

$$x = \frac{(200) 5}{100-5} = \frac{1000}{95} = 10\frac{5}{9}\% \text{ cents.}$$

$$p = \frac{100 (.10\frac{5}{9}\%)}{200 + 10\frac{5}{9}\%} = \frac{100000}{20000} = 5\%.$$

Carrying out this calculation, and transferring these premium rates into annual nominal interest rates, plus the regular 6 per cent. interest rate, the results are :

Premium— Gross.	Premium— Monthly (cents.)	Total Nominal Annual Interest Rate.
5 % (\$10) = $10\frac{5}{9}\%$ (.05 $\frac{5}{9}\%$) =		.631 + 6 = 6.631.
8 % (16) = $17\frac{2}{3}\%$ (.08 $\frac{2}{3}\%$) =		.983 + 6 = 6.983.
10 % (20) = $22\frac{1}{3}\%$ (.11 $\frac{1}{3}\%$) =		1.333 + 6 = 7.333.
15 % (30) = $35\frac{2}{3}\%$ (.17 $\frac{2}{3}\%$) =		2.117 + 6 = 8.117.
20 % (40) = 50 (.25 %)		3. + 6 = 9.
25 % (50) = $66\frac{2}{3}\%$ (.33 $\frac{2}{3}\%$) =		4. + 6 = 10.
30 % (60) = $85\frac{5}{6}\%$ (.42 $\frac{5}{6}\%$) =		5.142 + 6 = 11.142.
$33\frac{1}{3}\%$ (66 $\frac{2}{3}\%$) = 100 (.50 %)		6. + 6 = 12.
50 % (100) = 200 (1.00 %)		12. + 6 = 18.

The conclusion is that a borrower who is charged a given premium may liquidate his loan by any plan—gross deductive, gross installment or monthly (cents) payments—and the cost of his loan will be the same. To illustrate further: When a \$10 premium is deducted from his loan, he receives only \$190, but pays monthly \$2 until his pledged share matures at \$200; or $\$2 \div 190 = \$1.05\frac{2}{5}\%$ per dollar received. This is just what the borrower who receives \$200 and pays $10\frac{5}{9}\%$ cents in premium monthly is charged— $\$2.10\frac{5}{9} \div 200 = \$1.05\frac{2}{5}\%$; or $\$1.05\frac{2}{5} \times 2 = \$2.10\frac{5}{9}$. The aggregate monthly payments are the same in both cases. The first borrower, however, having received a smaller loan ($\frac{1}{10}$ less) is repaying his principal (\$190) at a smaller amount monthly, but his nominal interest amount is higher than the second borrower, i. e., by 5 cents, who is paying on a \$200 loan.

A borrower who is charged \$10 gross premium, or the equivalent thereof, and \$2 monthly payments—dues and interest—in addition, would pay a nominal yearly interest rate of 6.631+ per cent. on his loan. (See rates above). If this happened to be the *average* rate of net profit received by the association, his payments being made at the

beginning of each month until maturity, his pledged shares would mature with about 134 payments, including the first, and, as may be calculated from the tables on p. 164 above, he would have paid interest on monthly balances owing, at an actual yearly rate of $6.631 + \%$ ($.5528 \%$ monthly)—in such a contingency the nominal and actual rates being the same. If the dues payments had been made at the beginning, and the other payments at the end, of the month, or $\$134 + \$133 = \$267$, instead of $\$268$, the actual rate would have been 6.52% yearly. If the borrower had been charged no premium, the actual rate would have been 5.58% or 5.48% , depending on the fact whether interest payments had been made at the beginning or end of the month—that is, 134 or 133 payments. In case of a $\$40$ gross premium (50 cents monthly), all the 134 periodical payments being made at the beginning of the month, the nominal rate of 9% yearly would really mean 10.33% discounted on monthly balances owing. A gross premium of $\$66.66\frac{2}{3}$, or a $\$1$ monthly premium, even if the loan is canceled with 96 payments, means a 9.9049 per cent. rate. This is the same as a total of $\$1.50$ monthly payment on a $\$100$ share-loan.

These rates, showing the actual per cent. interest a borrower is paying on his loan, given in further detail in the tables on pp. 164–5 above, are the result of complicated mathematical calculations. They are based on the actual fact that a loan by a building association shareholder is liquidated month by month by partial payments of the principal sum owing; and that interest is paid monthly, not on any assumed average loan or for an average loan term, but on balance of loan actually due. Their correctness may be proved by a simple though lengthy process. Example:

A borrower of a $\$200$ share-loan, charged a gross deductive premium of $\$10$ and 134 installments of $\$2$ monthly, payable in advance, actually receives a net loan of $\$188$, to be repaid with 133 payments as stated. His first payment really is made, therefore, at the beginning of the second month. His total payments $= 133 \times 2 = \$266$; less $\$188$ principal repaid $= \$78$ interest. His actual rate of interest would be at a $6.63359 +$ rate per cent. yearly, or very nearly a monthly rate of $.5528$, which multiplied into $\$188$ gives $\$1.0392 +$ interest for the first month during which the borrower has had the use of this principal. $\$2 - 1.0392 = .9608 +$ actual installment on principal paid, which must be deducted from the original principal,

\$188, for a new principal, or balance owing at the beginning of the second month=\$187.0392+. This process carried on for 133 payments would result as follows:

Payments.	Principal Due.	MONTHLY INSTALLMENTS ON			Principal—Balance.
		Principal.	Interest.	Total.	
1	\$188.	\$0.9608	\$1.0392	\$2 00	\$187.0392
2	187.0392	.9661	1.0339	2 00	186.0731
3	186.0731	.9714	1.0286	2 00	185.1017
4	185.1017	.9768	1.0232	2 00	184.1249
* * *	* * *	* * * *	* * * *	* * *	* * * *
132	3.9683	1.9781	.0219	2 00	1.9902
133	1.9902	1.9890	.0110	2 00	.0012*
.....		\$188.	+	\$78. = \$266.00	.....

* This small balance of twelve-hundredths of a cent is due to use of a slightly too large monthly interest rate, .005528 instead of .0055279 + in these calculations.

PREMIUM PLANS.

By far the larger portion of the associations still adheres to the old gross deductive premium plan, where the full premium bid is deducted (or paid) in advance and interest is charged on the gross (or full face) amount of the loan to be repaid—195 locals and 1 national out of 314 associations reporting, besides the few associations which follow this system in connection with some other. In 85 locals and 11 State and nationals, the monthly (cents) plan obtains; in 4, the weekly, and 1, the bi-weekly. In 8 associations, the gross installment plan prevails, where a gross sum is bid, but is paid in periodical installments. Compared with 1894, the associations reporting are divided as follows:

Plan.	1896.	1894.
Gross deductive	196	200
Monthly, bi-weekly, weekly (cents).....	101	83
Gross installment.....	8	12
Gross installment (interest-premium).....	3	3
Gross deductive or installment.....	2	4
Gross deductive or monthly installment.....	2	...
Interest in advance	1	1
Net.....	1	1

MISCELLANEOUS ITEMS.

Of the 319 associations from which this information has been received, 283 are operated on the serial, 25 on the perpetual (permanent) and 11 on the terminating plan. The development of the movement in this direction for eight years is shown by this summary for the State:

Year.	Associations Reporting.	Serial.	Terminating.	Perpetual.
1896.....	318	283	11	25
1895.....	316	282	14	20
1894.....	306	268	20	18
1893.....	298	258	23	17
1892.....	291	254	23	14
1891.....	275	236	27	12
1890.....	257	220	30	7
1888.....	218	185	28	5

These data may be seen in detail in Table 1, below, where are also given the particulars as to the maturing value of shares, installment dues and admission fees.

The maturing values of shares are reported by 318 associations:

3 associations.....	\$500*
4 associations.....	300
2 associations.....	250
4 associations.....	240
27 associations.....	100
1 association.....	\$50 and 100

In 294 associations installments are paid monthly; in 17, weekly; in 6, semi-monthly or bi-weekly, and in 2, at various periods, according to the amount payable.

In 267 associations the amount of the periodical dues, payments is \$1, which with two exceptions are paid monthly; in 16, it is 50 cents; in 22, 25 cents; in 1, 75 cents, and in 1, \$2. The payments vary in 12 associations according to class of shares or time. In 196 associations admission or assessment fees are charged, varying from 5 cents to \$1.25, which in the locals go to pay for pass-books and expenses of organization. In 123 associations, these fees are assessed per share subscribed; in 73, per member or pass-book.

* One of these, however, liquidates in 12 years.

WITHDRAWAL ALLOWANCES.

In response to the request for information concerning the methods used in estimating the profit allowed to withdrawing members, 246 associations have reported with more or less detail.

Seventy-five associations pay to withdrawing members dues paid in, plus simple interest for the average time of investment at rates varying from 3 per cent. to 9 per cent., according to the age of the series.

Eighty associations pay dues plus a percentage of the profit earned.

In 37 associations the withdrawal values are fixed periodically and apparently arbitrarily by the board of directors.

Twenty-four associations allow, in addition to dues, simple interest at a fixed rate, plus a percentage of the profit.

Five associations reported that no profit was paid to withdrawing members. These associations are the Flemington, of Hunterdon county; the Hopewell and Pennington, of Mercer county; the Matawan, of Monmouth county, and the Dover, Toms River, of Ocean county.

Eleven associations report that all the profit accrued on his shares is paid when a member withdraws—the Perth Amboy Citizens, of Middlesex county; the Ridgewood Co-operative, of Bergen county; the Camden Brotherhood, of Camden county; and eight associations from Passaic county, viz., Passaic City Mutual, and the Paterson Celtic, Citizens, German Centennial, Mutual, South Paterson, Tatowa, and Union Mutual.

Fourteen associations have methods of estimating withdrawal allowances that are so different from those above named as to require separate consideration.

In Table 6, below, are grouped the associations which allow simple interest for the average time of investment.

In Table 7 are grouped the associations which pay a percentage of the profit accrued to withdrawing members.

The greatest diversity is found to exist among the associations in their methods of estimating withdrawal allowances. Some of the plans are needlessly involved and intricate; some are clearly inequitable and grossly unfair to the shareholder withdrawing.

Very few associations pay any profit to members withdrawing before the shares are a year old; 29 allow no profit during the second year if shares are withdrawn, paying dues only.

The utterly indefensible practice of fining a shareholder who withdraws during the first or second year of his membership still prevails to some extent throughout the State, but this unjust procedure is rapidly dying out. The Savings Fund Association, of Bridgeton, deducts from the dues paid in a fine of \$1.00 if a shareholder withdraws during the first or second years.

The Irvington, of Essex county, during the first 24 months pays to withdrawing members dues, less a withdrawal fine of 10 cents per share.

The Casino and Citizens, of Newark, deduct a fine of 5 per cent. of the dues before permitting a member to withdraw during the first year; and the Court House, of Newark, does the same if the member withdraws before his shares are two years old.

The Republic, a "State" association, of Newark, prevents a member from withdrawing during the first year by boldly stating that no such thing will be permitted, under penalty of forfeiture of dues paid. During the second year the Republic allows a member to withdraw the dues paid in, less \$1.00 per share fine.

The Workingmen's, of Newark, during the first two years charge a withdrawal fine of 25 cents per share; and the South River, of Middlesex county, pursues the same practice.

The Red Bank, of Monmouth county, collects a fine of 36 cents per share during the first year, and the Excelsior, of Elizabeth, deducts a fine of 15 cents per share during the first and second years.

Other associations, not reporting, are known to follow a practice of a like nature.

One of the simplest rules for estimating withdrawal profits is in use in Camden county by 17 associations. Six per cent. interest is allowed for the average time of investment, omitting fractions in estimating the average time. Thus the withdrawal value of a share 36 months or 3 years old, would be the dues, \$36, plus simple interest on the same for 18 months at 6 per cent., or $\$36 + \$3.24 = \$39.24$. By this method, at any time the secretary can determine with ease the amount to be paid to anyone desiring to cancel his shares, calculating the interest up to the very time of withdrawal.

The Woodbury Association, of Gloucester county, uses Brooks' rule for determining withdrawal value. The rule is the invention of Dr. Edward Brooks, author of a series of mathematical text-books

and now superintendent of schools in Philadelphia. Briefly stated, the Woodbury method is this:

Shareholders not having received a loan, may, after the expiration of one year, withdraw upon giving one month's notice of their desire to do so, and receive the amount of monthly stock installments paid by them, with interest at the rate of four per cent. per annum, less such sums unpaid as may stand charged to them, and such part of the balance of profits as the book value of the withdrawing stock is of its par value, less twenty per cent. withdrawal discount on said balance.

I. Find the simple interest on payments for average time at 4 per cent., and deduct this from the gross profits.

II. Multiply the remaining profits by the present value of a share divided by 200, for profits from premiums, and add this to the interest for the true profit. Subtract the withdrawal discount from the true profit for the withdrawal profit; and add the payments for the withdrawal value of a share.

For illustration, suppose a member desires to withdraw at the end of 134 months, the shares being worth \$188.31. The withdrawal value would be ascertained by the above rule thus:

	\$188.31 investment value.
	134.00 installments paid.
	<hr/>
	\$54.31 total gain.
	30.17 average interest.
	<hr/>
	\$24.14 balance gain.
	188.31 investment value.
	<hr/>
	2414
	7242
	19312
	19312
	2414
	<hr/>
\$200.00	4545.8034
	<hr/>
	\$22.72 true profit.
	4.54 withdrawal discount.
	<hr/>
	\$18.18 withdrawal profit.
	30.17 average interest.
	134.00 installments paid.
	<hr/>
	\$182.35 withdrawal value.

While this rule has the merit of being scientifically constructed, it lacks simplicity. It would be much easier to take, say 90 or 95 per

cent. of \$54.31, and add that as withdrawal profit to the \$134.00 dues paid in.

In the Mount Holly Association, of Burlington county, those desiring to withdraw are required to bid against each other at the monthly meetings, and the one bidding the highest premium gets the full value of his shares less the premium bid. This practice is of doubtful fairness.

The Mutual, Prudential, Reliable and Woodside Associations, of Newark, and the Belleville Building and Loan, have a peculiar plan for estimating withdrawal allowances. Briefly stated the rule is this:

For every increase of \$10 in the value, 5 per cent. is given to withdrawing members in addition to the dues paid in. When the share is worth \$10, 5 per cent. of the profit is allowed; when the share is worth \$20, 10 per cent. of the profit accrued is paid; \$30, 15 per cent.; \$40, 20 per cent.; \$60, 30 per cent.; \$80, 40 per cent.; \$120, 60 per cent.; \$160, 80 per cent.; \$180, 90 per cent.; \$200, 100 per cent. or all the profit.

This plan has the virtue of simplicity, but the shareholder unfortunate enough to be compelled to demand his savings gets scant interest during the first five or six years.

The most elaborate effort to deal justly with the withdrawing shareholder reported is that in use by the East Rutherford Association, of Bergen county, devised by Mr. William Fleming, Sr., one of the directors of the East Rutherford:

Any non-borrowing shareholder may withdraw from the association and shall be entitled to receive, if withdrawing on or before the expiration of the first year, the amount paid in without interest or profit. Thereafter he or she shall be entitled to receive, in addition to the amount paid in, a proportion of the profits of the association, based upon the last monthly report, viz.:

2d Year.		3d Year.		4th Year.		5th Year.		6th Year.	
Mos.	Per ct.	Mos.	Per ct.	Mos.	Per ct.	Mos.	Per ct.	Mos.	Per ct.
13.....	55.00	25.....	60.00	37.....	65.00	49.....	70.00	61.....	75.00
14.....	55.42	26.....	60.42	38.....	65.42	50.....	70.42	62.....	75.42
15.....	55.83	27.....	60.83	39.....	65.83	51.....	70.83	63.....	75.83
16.....	56.25	28.....	61.25	40.....	66.25	52.....	71.25	64.....	76.25
17.....	56.67	29.....	61.67	41.....	66.67	53.....	71.67	65.....	76.67
18.....	57.08	30.....	62.08	42.....	67.08	54.....	72.08	66.....	77.08
19.....	57.50	31.....	62.50	43.....	67.50	55.....	72.50	67.....	77.50
20.....	57.91	32.....	62.91	44.....	67.91	56.....	72.91	68.....	77.91
21.....	58.33	33.....	63.33	45.....	68.33	57.....	73.33	69.....	78.33
22.....	58.75	34.....	63.75	46.....	68.75	58.....	73.75	70.....	78.75
23.....	59.16	35.....	64.16	47.....	69.16	59.....	74.16	71.....	79.16
24.....	59.58	36.....	64.58	48.....	69.58	60.....	74.58	72.....	79.58

7th Year.		8th Year.		9th Year.		10th Year.	
Mos.	Per ct.	Mos.	Per ct.	Mos.	Per ct.	Mos.	Per ct.
73.....	80.00	85.....	85.00	97.....	90.00	109.....	95.00
74.....	80.42	86.....	85.42	98.....	90.42	110.....	95.42
75.....	80.83	87.....	85.83	99.....	90.83	111.....	95.83
76.....	81.25	88.....	86.25	100.....	91.25	112.....	96.25
77.....	81.67	89.....	86.67	101.....	91.67	113.....	96.67
78.....	82.08	90.....	87.08	102.....	92.08	114.....	97.08
79.....	82.50	91.....	87.50	103.....	92.50	115.....	97.50
80.....	82.91	92.....	87.91	104.....	92.91	116.....	97.91
81.....	83.33	93.....	88.33	105.....	93.33	117.....	98.33
82.....	83.75	94.....	88.75	106.....	93.75	118.....	98.75
83.....	84.16	95.....	89.16	107.....	94.16	119.....	99.16
84.....	84.58	96.....	89.58	108.....	94.58	120.....	99.58

And thereafter all the profit.

All withdrawals shall be paid in the order of their application, and the amount available for this purpose shall not exceed *one-third of the monthly receipts* of the association.

Only 18 associations reported, in answer to Question No. 34 of the schedule blank, their methods of paying forced withdrawals. Of these, 11 paid only withdrawal values, 4 full value, and 3 associations had arbitrary systems of estimating the amounts to be paid when shares were forced out.

Twelve associations reported that provision had been made for paying maturing series. The methods adopted were mainly the offering of full value on withdrawal shares within one, two, and sometimes three, years of maturity. In 5 associations, arrangements have been made to pay part of the maturing shares in cash and part in association notes bearing legal interest.

In order that a more complete investigation of these two subjects may be presented in the next report of the Bureau, it is earnestly urged that attention be given to these important interrogatories and replies made as far as practicable. A valuable contribution on the subject of paying maturing series is reproduced below.

APPORTIONMENT OF PROFITS.

Of the 100 associations reporting their plan of apportioning profits, 53 use the so-called "partnership" rule.* This would indicate that

* See Tables 6 and 7, below.

one-half of the associations distribute their earnings to shares by this method, although it is less fair and no simpler than some of the other plans. In the 1891 report of the Bureau, the principal rules in use for dividing profits were stated and elucidated. It is not proposed to reproduce these rules here, but only to make a few suggestions and comparisons.

The impression prevails generally among building and loan association officers that any rule for dividing will, in the end, "work out," so that no injustice is done any series. A casual glance at the following table will show whether this impression is well founded or not.

By Dexter's rule the profits are so divided that every series receives the same rate per cent., whether it be one year old or ten. Under the partnership rule, only the eight-year old series receives its correct proportion of profit, the older series getting from one-fourth to one-half per cent. less than they are entitled to, while the younger series receive more than the actual rate earned. Wrigley's rule does such palpable injustice to the older series, and allows the younger series such preposterously large profit rates, that no association should permit its use.

A number of associations which have heretofore used the Wrigley or partnership rules, have discarded them and have adopted Dexter's in preference. Where an association is but a few years in existence, the change from another rule to Dexter's is easily made by re-dividing the earnings, and this process presents no insuperable obstacles even where associations have been in existence a long time. By Dexter's rule, the profits for each year are apportioned, hence the yearly earnings must be ascertained. This is readily done, and no changes in the system of bookkeeping are required.

The following is a comparison of the results of the operation of the Dexter, partnership and Wrigley rules for division of profits, under the following conditions: Serial association; series, annual; shares, \$200.00; payments, \$1.00 per month; profit each year equal to 10 per cent. annual compound. At the end of the tenth year, under these conditions, the value of one share in each series, with the rate of annual compound interest earned, will be as shown. It must be remembered in considering this table that each year exactly the same amount of profit is apportioned, but by the three different methods:

Number of series.	Amount of dues paid.	DEXTER RULE.		PARTNERSHIP RULE.		WRIGLEY RULE.	
		Value one share.	Per cent. profit, an. comp.	Value one share.	Per cent. profit, an. comp.	Value one share.	Per cent. profit, an. comp.
1	\$120	\$201 61	10	\$196 09	9.47	\$187 03	8.58
2	108	171 78	10	169 56	9.72	163 85	9.00
3	96	144 66	10	144 64	9.99	141 78	9.51
4	84	120 01	10	121 24	10.36	120 86	10.19
5	72	97 60	10	99 36	10.58	100 92	11.10
6	60	77 23	10	79 00	10.90	81 99	12.39
7	48	58 71	10	60 16	11.23	64 00	14.37
8	36	41 87	10	42 84	11.55	46 85	17.70
9	24	26 57	10	27 04	11.70	30 50	24.12
10	12	12 65	10	12 76	11.70	14 91	44.77

A careful analysis of the partnership rule for apportionment of profits shows that the profits are in exact relation to the square of the years the shares have run. A share two years old, by the partnership plan of division, will have four times the profit a share one year old has; a share three years old will have nine times the profit of the one-year-old share; four years old, sixteen times; five years old, twenty-five times; six years old, thirty-six times; seven years old, forty-nine times; eight years old, sixty-four times; nine years old, eighty-one times; ten years old, one hundred times the profit of the one-year-old share. In every case the profit of the share is in proportion to the square of the time the share has run. This fact renders it convenient to calculate the value of any share, based upon the value of the share one year old, as will be seen from the following specially-prepared calculation, and a practical illustration shown by the division of profits of the Commercial Investment Association of Jersey City for the year May 1st, 1895, to May 1st, 1896 :

12 TAB

Age of Share.	Factor.	Profit on One Share, Apportioned by Partnership Plan, Based Upon Value Share One Year Old.*																		
		.35	.40	.45	.50	.55	.60	.65	.70	.75	.80	.85	.90	.95	1.00	1.05	1.10	1.15	1.20	1.25
\$12 paid in 1 yr ...	1	\$0 35	\$0 40	\$0 45	\$0 50	\$0 55	\$0 60	\$0 65	\$0 70	\$0 75	\$0 80	\$0 85	\$0 90	\$0 95	\$1 00	\$1 05	\$1 10	\$1 15	\$1 20	\$1 25
24 paid in 2 yrs ..	4	1 40	1 60	1 80	2 00	2 20	2 40	2 60	2 80	3 00	3 20	3 40	3 60	3 80	4 00	4 20	4 40	4 60	4 80	5 00
36 paid in 3 yrs...	9	3 15	3 60	4 05	4 50	4 95	5 40	5 85	6 30	6 75	7 20	7 55	8 10	8 55	9 00	9 45	9 90	10 35	10 80	11 25
48 paid in 4 yrs ..	16	5 60	6 40	7 20	8 00	8 80	9 60	10 40	11 20	12 00	12 80	13 60	14 40	15 20	16 00	16 80	17 60	18 40	19 20	20 00
60 paid in 5 yrs...	25	8 75	10 00	11 25	12 50	13 75	15 00	16 25	17 50	18 75	20 00	21 25	22 50	23 75	25 00	26 25	27 50	28 75	30 00	31 25
72 paid in 6 yrs ..	36	12 60	14 40	16 20	18 00	19 80	21 60	23 40	25 20	27 00	28 80	30 60	32 40	34 20	36 00	37 80	39 60	41 40	43 20	45 00
84 paid in 7 yrs ..	49	17 15	19 60	22 05	24 50	26 95	29 40	31 85	34 30	36 75	39 20	41 65	44 10	46 55	49 00	51 45	53 90	56 35	58 80	61 25
96 paid in 8 yrs ..	64	22 40	25 60	28 80	32 00	35 20	38 40	41 60	44 80	48 00	51 20	54 40	57 60	60 80	64 00	67 20	70 40	73 60	76 80	80 00
108 paid in 9 yrs ..	81	28 35	32 40	36 45	40 50	44 55	48 60	52 65	56 70	60 75	64 80	68 85	72 90	76 95	81 00	85 05	89 10	93 15	97 20	101 25
120 paid in 10 yrs ..	100	35 00	40 00	45 00	50 00	55 00	60 00	65 00	70 00	75 00	80 00	85 00	90 00	95 00	100 00	105 00	110 00	115 00	120 00	125 00
132 paid in 11 yrs ..	121	42 35	48 40	54 45	60 50	66 55	72 60	78 65	84 70	90 75	96 80	102 85	108 90	114 95	121 00	127 05	133 10	139 15	145 20	151 25

* Illustration to show the relation of series profits.

Quarters: series issued and in active opera- tion.*	Age in months.	Average time.	Shares issued.	Average time reduced to common factors.	Square of the average time. Multiply by the shares in each quarter. Product.	Profit in fractions.	Total profit.	Total series' profit.	Profit per share.	Dues paid.	Present value of each share.
1	36	18	391	12	$144 \times 391 = 56,304$	$\frac{56,304}{145,758}$ of 11,064 02		\$4,273 81	\$10 93	\$39 25	\$50 18
2	33	16½	103	11	$121 \times 103 = 12,463$	$\frac{12,463}{145,758}$ of 11,064 02		946 02	9 18	36 00	45 18
3	30	15	41	10	$100 \times 41 = 4,100$	$\frac{4,100}{145,758}$ of 11,064 02		311 21	7 59	32 75	40 34
4	27	13½	320	9	$81 \times 320 = 25,920$	$\frac{25,920}{145,758}$ of 11,064 02		1,967 48	6 15	29 50	35 65
5	24	12	260	8	$64 \times 260 = 16,640$	$\frac{16,640}{145,758}$ of 11,064 02		1,263 08	4 85	26 25	31 10
6	21	10½	184	7	$49 \times 184 = 9,016$	$\frac{9,016}{145,758}$ of 11,064 02		684 37	3 72	23 00	26 72
7	18	9	204	6	$36 \times 204 = 7,344$	$\frac{7,344}{145,758}$ of 11,064 02		557 46	2 73	19 75	22 48
8	15	7½	141	5	$25 \times 141 = 3,525$	$\frac{3,525}{145,758}$ of 11,064 02		267 57	1 89	16 25	18 14
9	12	6	415	4	$16 \times 415 = 6,640$	$\frac{6,640}{145,758}$ of 11,064 02		504 12	1 21	13 25	14 46
10	9	4½	333	3	$9 \times 333 = 2,997$	$\frac{2,997}{145,758}$ of 11,064 02		227 49	68	10 00	10 68
11	6	3	132	2	$4 \times 132 = 528$	$\frac{528}{145,758}$ of 11,064 02		40 08	30	6 50	6 80
12	3	1½	281	1	$1 \times 281 = 281$	$\frac{281}{145,758}$ of 11,064 02		21 33	07	3 25	3 32
							145,758				

*Series in the Commercial Investment Association, every three months.

GROSS ASSETS, NET ASSETS AND LIABILITIES.

The reports from a number of associations indicate that some secretaries, auditors and directors have no very clear idea of the meaning of these terms, when applied to building and loan association book-keeping. As the value of every share in an association is dependent upon a correct presentment of the assets and liabilities, it is important that no misconception should exist as to the items to be included under these respective heads.

The gross assets of an association, generally speaking, are bonds and mortgages, stock (book) loans, cash, real estate held, rents and other accounts due, personal property, such as furniture and safe, and all arrears due from shareholders. The arrears of dues, interest, premium and fines, together, often constitute a large item and should be carefully ascertained, periodically, before profits are apportioned.

The liabilities are of two kinds and may be classed as miscellaneous and stock. The miscellaneous liabilities mainly consist of borrowed money unpaid (bills payable), cash due borrowers on buildings in course of erection (undelivered loans), and advances, or overpayments of dues, interest and premium.

Subtracting the miscellaneous liabilities from the gross assets leaves the net assets, or the aggregate value of all the shares in all series, plus the undivided profit.

The stock liabilities are the total dues paid and payable (less overpayments), plus the divisible profit including the few dollars of undivided earnings. Thus the stock liabilities are exactly the same as the net assets, and should be, for all the net assets belong to the shareholders of an association.

A form somewhat like the following is recommended to secretaries for making their statement of assets and liabilities :

by simply multiplying the number of shares by the full amount "due and payable" thereon. This is especially important in those associations which keep no "profit and loss" account, where the practice is to deduct the dues from the net assets to find the profit. Where such an account is kept, the exact amount of gain to be apportioned yearly is of course easily ascertained. This profit and loss account seems to give trouble to some of the officials. Although most desirable and requiring skillful bookkeeping, it is not absolutely necessary, especially where profits are divided by the partnership plan. Where the secretary is not a skillful bookkeeper, the simpler the accounts the better for all concerned.

While a majority of the association reports are admirable in make-up and subject-matter, far too many are unsatisfactory in both respects, and can give little information to the members, for whose benefit, presumably, they are made.

Every acceptable report should contain at least three detailed statements: A cash account showing yearly receipts and disbursements in detail; an accurate assets and liabilities record; a summary table of the shares in force, withdrawn, dues paid and profits thereon, by series. Where kept, the profit and loss account should also be included.

The "balance-sheet" is a favorite with many secretaries. A true balance-sheet is simply an exact transcript of the total debits and credits from the association's ledger. It should not contain a single item not found therein; otherwise, it is simply misleading and mystifying. Some of these balance-sheets are very curiously constructed, although others are models of accuracy and information.

SERIAL AND PERMANENT PLANS OF ASSOCIATION.

At the fourth annual meeting of the United States League of Local Building and Loan Associations, held at Philadelphia, Pa., July 22d and 23d, 1896, one of the most interesting parts of the programme was the discussion of the relative merits of the Philadelphia, or serial, and Dayton, or permanent, perpetual, plan of building and loan associations.

The advantages of the Philadelphia system of organization were set forth in detail by Mr. Joseph H. Paist, of Philadelphia, a leading

association man in Pennsylvania, while Mr. S. R. Jones, of Dayton, Ohio, explained the Dayton method :

THE PHILADELPHIA PLAN.

The modern, up-to-date Philadelphia plan is the permanent or serial association with a capitalization limited to \$1,000,000, and an issue of 5,000 shares in annual or semi-annual series, as the case may be, with a maturing value of \$200 each, requiring from 132 to 144 months to mature.

In making loans, the associations are not confined to a single system. They can either sell the money at a premium, deducting the latter, and charge interest on the gross amount, they may loan at a monthly premium, which is payable along with the dues and interest, or, the full sum per share and reduce the interest payments. No matter which method is adopted, the results at the end of a series prove very much the same.

The most popular associations on the Philadelphia plan require a periodical or monthly payment of \$1 per share as dues, and \$1 interest on each \$200 loaned. These are fixed and definite charges, the premium depending upon the amount the member is willing, through competition, to pay. This method allows of loans on fractional parts of shares, either upon real estate or the stock of the association, and provides for the same rate of interest on both classes of loans. It gives the delinquent borrower full six months in which to pay up before foreclosure proceedings, and does not permit the charging of a fine or penalty in excess of two cents per month upon arrearages, or allow the issuing of but one kind of stock, and that is running or serial.

It provides for but two classes, *i. e.*, borrower and non-borrower, and they, in the division of profits or the maturing of shares, are treated alike.

The Philadelphia plan contemplates and demands the strictest economies. Expenses must be at a minimum and every dollar earned for the shareholders. It means loss to borrowers rarely in excess of 6 per cent. interest per year.

The Philadelphia plan requires the board of directors to do the work other than that performed by the treasurer and secretary; the

latter is generally the only paid officer and he receives but a nominal salary for his services.

The Philadelphia plan does not contemplate the office of general manager, no more than it does paid attorneys, clerks, or type-writers.

The Philadelphia plan contemplates but one regular business meeting a month, and that in the evenings to suit its members' convenience; at this meeting the periodical payments are received, money loaned and other requisite matters attended to.

These meetings are held in small and inexpensive halls, and the business between meetings is mostly done at the home of the secretary.

The Philadelphia plan does not contemplate the payment of fees out of the treasury for the examination of properties offered as security for loans, but requires it to be done by the directors.

The Philadelphia plan does not stand for a business conducted on the lines of banks, banking institutions or trust companies, but it does stand for the most economical and co-operative method in existence.

The Philadelphia plan stands for the borrower, from the fact that under it he will pay the least possible for his loan, that he and the investor who have the same kind of money invested, are to be treated alike. It does not stand for a preferred class between those who borrow on real estate and those who borrow on their stock, but it does stand for a business which shall be transacted at a minimum cost to the shareholders.

The Philadelphia plan brings the shareholders in close touch with the management; it prohibits a large capitalization and accumulation of assets, and the placing thereof in the hands of a few to handle and manage.

The Philadelphia plan was born of the common people and it stands for them to-day as it did in the beginning, and whenever it is assailed, its friends turn with inspiration of faith to the Legislature of the State for protection, and the legislators have proved themselves friends and supporters of the cause.

The mission of the Philadelphia plan has been to dignify the workingman, the artisan and clerk by making him, first, an equal in every way with all of the members; second, a householder, thus affording him the proud distinction of the owner of his own fireside. The plan has stood the test of more than three score years and given to Philadelphia the title of the "City of Homes" and has proven that the motto of the National League—"The American Home the Safe-

guard of American Liberties"—is particularly applicable from the fact that it has made her the most thoroughly American and law-abiding city on this continent. This is attested by the thousands of comfortable dwellings, the happy abiding places of a well-informed and well-dressed people, which have been reared and paid for out of the weekly earnings of these wage-gatherers.

To cherish and follow tradition in matters relating to building and loan associations by the progressive spirits may be considered as inconsiderate and narrow-minded, but it is a serious question as to whether they apply other than in an argumentative way to the Philadelphia plan. No better plan than our own has yet been found, and it is not believed that those conducted upon a more extended plan are as advantageous to the masses. So it is not to be wondered that the Philadelphians of to-day entertain the same regard for their cherished institutions and entertain for them the same reverence as the generations which have come and gone, and, that is of keeping in close touch with principles upon which the purely co-operative old "Oxford Provident" was conducted.

The Dayton is a new faith and has been accepted by the people of Ohio with confidence. The Ohioans welcomed the innovation of the Philadelphia plan quite as favorably and in many towns still cling to it.

The Dayton plan, as we understand it, differs from the Philadelphia, as it permits of large capitalization, away up into the millions. It again differs in providing for an annual business seemingly unlimited and equal in the aggregate in more than one instance to at least fifteen of the largest of our local Philadelphia associations.

It is unlike the Philadelphia plan, as it allows of the payment of an unlimited or undesignated sum per share, and does not permit borrowers to obtain loans on fractional parts of shares; leaves the foreclosure of mortgages to the directors after the borrower has defaulted for a brief period; permits the charging of five-cent fines, and makes an absolute departure from the Philadelphia plan in the issuing of stock, viz., "running" and "paid up." It authorizes the setting aside annually of five per cent. of the net earnings for contingent losses, and to keep the fund so created up to within five per cent. of the outstanding loans, which every building association should be compelled to do, no matter what the plan may be.

The Dayton system permits the payment of money daily, from morning till night, and on Saturdays and Mondays until 9 P. M., and provides an office at which payments can be made, and pays officers to be on duty to receive and receipt for the same ; it allows the payment of dividends semi annually, and the division of the net earnings *pro rata* among the members, and the crediting of the same in their pass-books, all of which are not contemplated or recognized in the Philadelphia plan.

The Dayton plan permits members to join the association at any time, as a new series is always open and the member starts the first payment without waiting, and he is given the choice of investing in "running" stock, which is regular building association stock, and "paid-up" stock, for which he receives a certificate upon which a guarantee is made of a fixed dividend, the latter being unknown to the Philadelphia plan.

To make the Dayton system successful, premiums on loans are necessary, and these, coupled with the required weekly payments, bring the cost of a loan to a borrower, according to the printed figures, much in excess of our home system.

The Dayton plan permits shareholders to borrow their own money in blocks of \$100, at eight per cent. interest, for thirty, sixty or ninety days.

The Philadelphia plan allows the shareholders to borrow the same kind of money at six per cent. interest and keep it, if they wish, until the series runs out, or return it in whole, or in part, as best suits their convenience.

The Dayton plan contemplates, if the case warrants it, an office arranged as a bank, officered as such, and a business conducted on a more extended and expensive system than that of Philadelphia, and whilst its method under the system may be most meritorious, we sincerely believe that such a departure, if it should spread, as its projectors and advocates wish it to, will eventually supercede the original or Philadelphia plan to the very great disadvantage of the wage-earners, and will be the beginning of the end of what has been so long cherished as the grandest and most successful and comprehensive community or local co-operative system ever devised by man.

THE DAYTON PLAN.

Speaking in general terms, every building association is organized with two main objects in view—first, to afford a place for its members to deposit their savings; second, to furnish such members as desire to borrow money with the means of doing so.

On this common ground we can all meet, but when we go a step further and inquire how these results can best be reached—when members shall be allowed to join; how they shall pay in their money; how participate in the earnings; how take their money out; how obtain loans and how repay them—then we discover a great variety of “ways and means,” the relative advantage of which must be judged by the results obtained.

Among all the plans of legitimate building associations in this country, probably none differ more widely than those known as the Philadelphia and Dayton plans. They are both more or less familiar to you, for they have both been discussed at previous meetings of this League. Each has had its origin in the city whose name it bears. The one is conservative, and has stood practically “changeless and serene” for a quarter of a century; the other is progressive, and has not, therefore, been exactly the same during any long period of time. The one is distinctively a partnership serial association; the other is decidedly co-operative and non-serial in its workings.

In the consideration of the practical operation of these two plans we discover many points of difference, and the first to claim our attention is the method of becoming a member.

Under the Philadelphia plan, a man who desires to join must either be on hand when a series is started, or else he must get enough money together to pay up the back dues on his shares even with the other shares in the series which he enters, and also pay his initiation fee.

Under the Dayton plan, members may join at any time without paying back dues or initiation fees. The shares which each member takes are, in effect, an independent series.

It was originally the theory of both the Philadelphia and Dayton associations that regular and uniform payments only should be made on stock, but this theory has not worked well in practice out in Dayton, and it is one of the principles of the Dayton plan that no theory will be tolerated unless its application will bring practical results; so

that while the Philadelphia association by reason of its co-partnership feature must in justice to all the partners insist on regular payments being made, in the Dayton association each member is independent, and there is no necessity of compelling a regular and uniform payment on the stock.

The following illustration will show how a depositing member's account is handled: Suppose a member has eight shares of stock on which he pays \$2 dues each week, and on January 1st, 1896, he had \$300 to his credit; that he keeps up his regular payments for the 26 weeks from January 1st to July 1st, 1896, making \$52; and that the association declares a six per cent. per annum dividend or three per cent. for six months. The dividend of three per cent. on the \$300 for six months would be \$9; on the \$52 at one and one-half per cent., averaging the time, it would amount to 78 cents, making his total dividend for the six months \$9.78, which is credited on his book, making the total amount he has on deposit in the association July 1st, 1896, \$361.78. If he does not make the current payments, however, he will simply get dividend on the \$300, and it is no hardship to lose earnings on what was not paid.

A depositing member under the Dayton plan can therefore pay to suit himself. If he wants to pay the stipulated amount which his share calls for, he can do so; if he wants to pay more, he is given the privilege; if he wants to pay nothing at all for a month or for six months or a year, his delinquency cuts no figure with anybody but himself, and with himself it is only a matter of having less money saved and getting less dividend than his fellow-member who keeps up his payments. Of course, under this plan no fines are ever assessed on the non-borrower. It is needless to say that this liberality brings many people into the building association.

The Dayton plan not only allows irregular payments on its running stock, but it also provides for the issuance of paid-up stock.

This stock is not issued at all times, but only when the association can use the funds. The right is also reserved to call in these certificates when money accumulates in too large quantities and pay the amounts to the holders thereof. The dividends on this paid-up stock are paid in cash each six months.

There is no more valuable adjunct to the building association scheme than this stock. The member who has saved his weekly or monthly earnings until he has fully matured his shares can, if he desires, have

certificates of paid-up stock for the amount instead of taking the money.

The poor widow of the mechanic, who has received a few hundred dollars from the insurance on her husband's life, can take this paid-up stock for the amount and thereby secure to herself a regular semi-annual income without the slightest worry or care.

When a man wants a loan out in Dayton, he goes to one of our associations with his title-deed and informs the secretary how much he wants to borrow. He is told what rate of interest he will have to pay, what the expense of his loan will be, and how much he will have to pay on his loan, and how and when he can have his mortgage cancelled. With this information all before him, he makes the application, which is referred to the committee on loans. If their report is approved by the board, and the legal questions of the title are satisfactory, then the applicant subscribes for stock, signs his papers, pays his attorney fee, gets his check for the full face of his shares and goes about his business.

Could any man expect to borrow money on mortgage in any more easy or simple manner? And should not simplicity be the aim in all business transactions? You will note that to become a borrower under this plan a man need not previously have been a member. He makes his application at a certain rate of interest fixed by the board, and takes his turn along with other applicants; he subscribes for stock when he gets his loan and there is no bidding for precedence; the rate of interest is not in doubt; and there are no back dues to be paid.

Now, what are the advantages of this method? In the first place, it is simple and business-like and appeals to the judgment of all men who desire to borrow money. It will frequently happen that a man who is not a member will want to borrow and, in the old serial association, he must pay back dues, and very likely he cannot afford to do it. Next he must come in and bid for the right to borrow, and if he is in great need for the money, he will very likely bid a rate which he cannot afford to pay. In fact, the inevitable result of this competition is that the poor unfortunate man who is being squeezed in his business affairs, and must have money, will always pay the high rate, while the building association which, in some localities, poses as a charitable institution, smiles blandly and is pleased to announce to its non-borrowing members what a profitable business it is doing. If

you are selling bonds to the money sharks, then I say let them bid against each other; but if you are loaning money to the poor man, tell him what he must pay, and do not let it be at a higher rate than his more prosperous fellow-member is willing to pay. Why should the unfortunate and ignorant mechanic be made to pay a high rate while his prosperous and smart fellow-member who is on the inside, waits until some meeting night when there are no bidders present and gets his own figure.

What makes the matter still worse, if the poor unfortunate makes this high bid, pays up his back dues and gets his money, he is tied up in a contract which compels him to submit. He cannot get out without a sacrifice. Like the depositor, he has entered into a partnership which demands of him certain fixed duties, regardless of his ability to perform them. But under the Dayton plan, every borrower is as independent of his fellows as are the depositors.

There is, of course, a fixed minimum payment stipulated which is usually 25 cents on each share of \$100, and the following illustration will show the method of running the account. Suppose that on January 1, 1896, a member gets a loan of \$800 on eight shares of stock: that the premium is 2 cents on each \$100 or 16 cents per week, and the interest is 12 cents on each \$100 or 96 cents per week; that the dues are \$2.00 per week and that a 6 per cent. per annum dividend is declared; then on July 1, he will have paid in for the 26 weeks..... \$52.00

his premium at 16 cents per week for 26 weeks,	
amounts to.....	\$4.16
his interest at 96 cents per week for 26 weeks,	
amounts to.....	24.96

making a total of premium and interest for 6 months.....	29.12
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deducting this from the \$52.00 we have.....	\$22.88
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as a payment on the loans shares. One and one-half per cent. dividend on this amount (averaging the time) gives us...	.34
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thus making a total credit of.....	\$23.22
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which if deducted from the \$800.00 loan will leave.....	\$776.78
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as the balance due at the end of the six months.	
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As with the depositor so with the borrower, payments in all kinds of amounts may be made; the only care the association gives the matter is to see that the agreed amount is paid. The minimum payment of 25 cents includes the interest. After the interest and premium are deducted, the balance is regarded as a payment on the stock and participates in the earnings at the same rate as the payments of the non-borrower. If the borrower desires, he can run his stock through to maturity by these small regular payments only, and the amount will then be applied to the liquidation of his loan. But experience teaches that not once in a thousand times does this happen under the Dayton plan. The interest being paid in installments, and the dividends being actually credited on the account each six months, there is no object or necessity for the borrower staying in until the final wind-up of the series. He knows what his earnings are each six months. In fact, the average life of a loan in a Dayton association is about five years, though twelve years would be necessary to pay it off by the regular payments.

In most associations on the Dayton plan, the payment called for on all shares is the same. The borrower pays just the same sum as the depositor, consequently the stock of the borrower will be about twice as long in reaching maturity as the stock of the depositor, if regular payments only are made. The payment of the borrower being thus small, makes his burden light if he wants to take advantage of it, but if he wants to pay more, he can do so. In fact, he can pay off a part or all his loan at any time without sacrificing his earnings.

It is certainly a great advantage to any one owing a debt, to be able when he happens to get some money, to go and pay it and stop his interest, and it is certainly a great advantage for a man to be able to pay off his loan entirely, whenever he pleases.

A prudent man will not bind himself to pay a certain rate of interest throughout a period of eight or ten years; he figures that the rate may become lower, and he wants to be in a position to take advantage of the change.

With all this liberality which the Dayton plan allows to the depositor and borrower, the question will naturally be asked, how are the earnings collected and distributed?

Under this plan, as we have seen, the current payments which are made on a loan, are not separated into dues and interest each week, but are entered in total and at the end of six months, or settlement

period, the amount is footed, the interest deducted and the balance placed as a credit on the stock. There are two advantages of this method: *first*, it avoids the labor of handling the extra interest account during each week of the six months, and *second*, it enables the association to get the full earnings if enough money has been paid. When the total earnings are obtained, first the expenses are taken out, then there is a portion set aside to the Fund for Contingent Losses, which the Ohio law now requires shall be not less than five per cent. of the net earnings. The balance of the earnings are declared as a dividend and divided *pro rata* to all the members. The basis for this division is the amount which each member had to his credit at the time the previous dividend was declared, but a proportionate amount of dividend is also allowed on the current payments for the period between settlement days. These dividends are then credited on the pass-books of the members, and from that moment belong to them as fully as if they had paid in the amounts in cash. This enables every member to figure up his account, and most of them do so; even the borrower can figure the amount due on his own loan, and the accuracy of the figures indicates the simplicity of the system. If any error has been made, the association is soon informed of it by the member himself, who watches his dividend account with as much care as the banker watches his income from interest. How many members in a serial association could at any given time tell what their stock was worth?

Under the Dayton plan there is no such thing as a gross premium; no hoarding up of legitimate earnings, awaiting distribution until the maturity of the stock. Under our plan, a Contingent Loss Fund is provided which represents the risks in the loans outstanding, and the balance of the earnings are credited absolutely to the members. Each six months a red line is drawn, and we do not need to go back of it to get any desired result. This makes it satisfactory both to the member and the association.

In the first place, it does not work a disadvantage to the poor unfortunate depositor or borrower who is compelled by necessity to drop his membership before his shares mature; and, in the next place, as you can infer, it eliminates the whole problem of the maturing of the stock, and this, of itself, should recommend the Dayton plan to the favorable consideration of the manager of every serial association. Much valuable time is consumed in the serial plan not only in the

discussion of the methods, but in the actual labor of paying off matured shares.

The Dayton plan pays very little attention to the stock as such. It is regarded as a kind of convenient vehicle by which to measure and carry on the business. About its maturity there is no anxiety.

It therefore happens that the greatest liberality is extended to the members under the Dayton plan. If there are funds on hand, any depositor who desires may withdraw his money in part or total, and he will take with him all earnings which have been credited to his shares. And as I have already shown, a borrower may at any time pay off his loan with equal ease without a loss.

In most associations on the Dayton plan the power is given in the by-laws to assess a small fine for non-payment of dues, but even this old landmark of the Philadelphia association is becoming a dead letter in Ohio. It is only a matter of time until the Dayton plan discards the whole scheme of fines, as it has already discarded other objectionable features.

From these differences in methods, it necessarily follows that the bookkeeping in the two plans should be unlike. Each plan, of course, has a system which could not well be used in the other. While it would not be practical to enter into an explanation of either system, it may be said that in the Dayton plan each member has an individual ledger account, into which the total current payments and the dividends are carried at the end of the six months or settlement period. The balances are then ruled down, so that it is but the matter of a glance at any time to tell how much a depositor has to his credit or how much a borrower owes on his loan.

THE BEST METHOD OF PAYING MATURED SHARES.*

I appreciate most fully how every enthusiastic local building and loan association worker is prone to think that the scheme under which he has worked and with which he is familiar is the best. I rank myself in that class, and know at the outset that I am biased in favor of plans with which I am familiar, which work successfully and command approval of my judgment.

* By Judge Seymour Dexter, of Elmira, N. Y. Paper read before the Philadelphia (1896) meeting of the U. S. League of Local Building and Loan Associations.

It is in meetings like this, from papers read and discussions had, that new light breaks in on our settled convictions sometimes, and we return to our work in a frame of mind ready to re-examine things that we regarded as settled.

There are three catch-words to the standards by which I seek to judge all plans and schemes in the building and loan association movement, namely: safety, equality and simplicity.

It seems to me that any plan in any department of our work that does not embody these three principles in the highest degree attainable, is yet faulty and permits of improvement.

The paying-off of matured shares is a very simple matter in the genuine building and loan association scheme, and yet I know how, in years gone by, many associations have looked forward with some apprehension to the maturing of their first series of stock, and wondered just a bit where the money was coming from to pay the large block of matured shares, and were led to stimulate the withdrawal of shares nearing maturity.

In the terminating plan of issuing shares, the paying-off of shares at maturity is so simple it needs no comment here.

When maturity is reached, every shareholder has become a borrower to the value of his shares. He surrenders his shares to the association and the association surrenders to him his obligations, and the settlement is accomplished.

It is with the serial and so-called permanent plans of issuing stock that our topic has to deal, and in associations working on these plans of issuing shares, we have to deal only with free shares. The borrowed shares are paid off as in the terminating plan.

I feel it should be a fundamental principle in the scheme of any building and loan association that neither by the laws of the State nor the provisions of its articles of association or by-laws, should it be required to pay a dollar, except as the scheme of association provides for its receipt into the treasury for the purpose of making such payment, and, until it is so received, the association is not legally liable to pay.

That should be one of the distinguishing features of the building and loan association from all other financial associations or institutions. This principle is their bulwark of strength against panics and financial crises.

Another fundamental principle, it seems to me, should be that a part of its receipts every week or month should be set apart for borrowers in the first instance. There should never a month or monthly meeting night pass without money, to some extent at least, to loan to borrowers, if there are one or more wishing to borrow. We as firmly believe that there should always be a fund each month and at each monthly meeting from which to pay withdrawals of non matured shares. Therefore, before an association has reached the maturity of any of its shares, one-half of its receipts should be set aside for borrowers and one-half for withdrawals of non-matured stock. If withdrawals do not appear or are not awaiting payment from notices theretofore given sufficient to absorb this one-half, any remainder goes to borrowers if there is demand for loans.

In the same way, if there is not a demand for loans sufficient to absorb the one-half set apart for borrowers, the remainder should go to pay the withdrawals if a demand exists sufficient to absorb such remainder.

When an association has matured shares to pay, then, we urge, the receipts should be divided into three parts, one-third for borrowers, one-third for non-matured share withdrawals, and one-third for payment of matured shares. If borrowers do not appear to absorb their share, any remainder should go to the matured share fund, and in the same way any remainder from the ordinary withdrawal fund.

From the time the share is declared by the board of directors to have matured until it is paid from the receipts of the association, as before suggested, payment of dues should cease and interest allowed on the matured share, to be fixed by the by-laws, equal to that paid by savings banks in the vicinity, or other financial institutions that receive money and pay interest thereon, the interest thus allowed to be paid only at the time the matured share is finally paid off.

The holders of matured stock should file their applications for payment of the same, and the same should be paid in the order of the filing of such applications.

When the articles of association or the by-laws thereunder provide for this mode of paying off matured shares, the shareholders allow their stock to mature with the understanding that they may be obliged to wait some time for their money.

It allows to each shareholder who has stock about to mature, however, three courses to pursue: First, he may withdraw under the provisions for the withdrawal of non-matured stock; second, he may become a borrower on his shares, or, lastly, he may let his shares mature so that there is due to him the full matured value of the same.

Under the plan which I have outlined, the maturing of shares produces no disturbance whatever in the regular course of business of the association. There is no accumulating of funds that during the time of such accumulation must necessarily draw a low rate of interest. There is no cessation in having one-third of the receipts to loan to those wishing to borrow. There is no cessation in having funds to pay to those who wish to withdraw non-matured shares. In brief, the maturing of shares in no way disturbs the usual and ordinary course of the business of the association beyond cutting from one-half to one-third the fund to borrowers and the fund for the payment of non-matured stock.

To those who are familiar with the idea of paying off all shares of stock matured at once, I know a feeling sometimes arises that the holders of matured shares would be disappointed if they did not receive their cash at once; but that is not so when holders of free shares have allowed them to mature knowing in advance the manner in which the articles of association provide for their payment.

Unless the law of the State under which the association is organized covers this ground by its provisions, associations have not, as a rule, in the past made due provision for paying off matured shares, but it is a comparatively simple matter to arrange it as the shares are nearing their maturity.

Unless there is something in the law of the State which prohibits, it is legal and entirely proper for the shareholders of the association to hold a meeting, as provided by their articles of association or under the laws of the State, for amending the same, and at such meeting amend their articles of association or by-laws to conform to the plan above specified.

The following provisions in the articles of association, unless there is something in the law of the State which will not permit, will cover the plan proposed herein :

When each free share reaches its matured value the payment of dues thereon shall cease and the holder thereof shall be paid, out of the funds of the association, the matured value thereof, with such rate of interest as shall be determined by the by-laws, from the time the board of directors shall declare such shares to have matured until paid ; but subject, nevertheless, to the following conditions and provisions, namely, that when the association shall be indebted upon matured shares, all receipts into the treasury of the association shall be divided as follows :

One-third for the payment of matured shares, one-third to borrowers and one-third to withdrawals of non-matured shares ; but in the event there shall not be a demand for the one-third set aside for borrowers, or for the full amount thereof, any remainder left, after all demands for loans are satisfied, shall be applicable to the payment of matured shares ; and in the same manner, if there is no demand for the payment of withdrawals of non-matured shares, or sufficient to absorb said one-third of the receipts, any remainder shall be applicable to the payment of matured shares.

The holders of matured shares shall file their notice of desire for payment of the same, and they shall be paid in the order of the filing of such notices.

SUMMARY 1—TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCKHOLDERS AND BORROWERS.

COUNTIES.	Number of Associations	NUMBER OF SHARES IN FORCE.					SHARES HELD BY ONE STOCKHOLDER.			Number of Shares Issued During Year.	NUMBER OF SHARES CANCELLED DURING YEAR.						
		Total.*	Free.	Pledged (borrowed on).			Largest Number.	Smallest Number.	Usual Number.		Total.*	Withdrawn.	Lapsed (Forfeited).	Redeemed.	Matured.		
				Total.*	Real Estate Loans.	Stock Loans. (Book.)									Total.*	Free.	Pledged.
Atlantic.....	9	16,927½	11,111	5,816½	5,897½	419	20-120	1	4-10	4,754½	2,321½	1,876½	44	.....	463½	262	53
Bergen.....	23	29,401½	21,344½	8,056½	6,819½	1,237½	6-125	1	5-10	9,514	6,313	5,828	12	318	95	53	42
Burlington.....	16	23,049	14,551½	8,497½	6,656	915½	20-75	1	5-10	4,617	4,065	3,076	168	50	771	385½	246½
Camden.....	29	55,586	36,745½	18,840½	16,944½	1,895½	10-268	½	2-10	10,694½	9,582	6,831	389	296	2,066	926½	742½
Cape May.....	8	5,786½	4,005	1,781½	1,661½	120½	8-60	1	2-10	1,065½	955½	660	120½	1	174	73	57
Cumberland.....	7	15,635½	10,097½	5,538	5,234	304½	20-101	½	4-10	2,455½	3,319½	2,615½	6½	40	658	241	84
Essex.....	71	139,959½	94,303½	45,655½	38,961½	6,008½	1-180	1	1-10	35,600½	25,546½	21,889½	342	336	3,078½	386	639½
Gloucester.....	7	10,113	6,645½	3,467½	3,088½	139½	20-200	½	5-6	1,828½	1,537	1,082	46	16	393	130½	227½
Hudson.....	50	121,941	79,595½	42,345½	38,623½	3,721½	10-178	½	4-6	27,444	24,122½	19,907	486½	681	3,058	1,137	1,225
Hunterdon.....	2	4,093	2,790	1,303	1,239	64	50-72	1	.....	581	368	321	17	.....	30	.....	.....
Mercer.....	5	2,435½	1,356½	1,079½	935½	144	.....	.....	.....	23½	301½	241½	3	57	.....	.....	.....
Middlesex.....	15	27,908	18,762	9,146	6,227	213½	21-234	½	5-8	7,671½	3,062½	1,941½	25	261	834½	.....	.....
Monmouth.....	9	17,892	11,506½	6,385½	6,011½	373½	15-170	1	5	2,297	1,017	854	13	8	142	66	23
Morris.....	3	5,347	3,082½	2,264½	1,737½	527	25-40	1	5	1,064	812	812	.....	.....	.....	.....	.....
Ocean.....	2	2,090	1,379½	710½	710½	.....	20-21	1	5	422	89	89	.....	.....	.....	.....	.....
Passaic.....	19	53,077	36,534	16,543	14,140	2,403	25-80	1	5-10	13,143	12,268	11,577	44	.....	667	207	67
Salem.....	3	4,805½	3,421½	1,384	1,335	49	40-59	1	5	551	673½	522½	.....	.....	151	75	31
Somerset.....	4	5,640	3,505	2,135	1,399	231	15-40	1	5	841	346	346	.....	.....	.....	.....	.....
Sussex.....	1	682½	499½	183	110	73	15	2	5	73	89½	89½	.....	.....	.....	.....	.....
Union.....	17	41,663	29,311½	12,351½	11,117	1,234½	10-420	1	5-10	6,768	6,415½	4,893	93½	148	1,281½	252½	471
Warren.....	2	3,095	2,030	975	966	9	43-65	1	.....	704	451	374	.....	.....	77	.....	.....
Total local associations.	302	587,037½	392,579½	194,458½	174,040½	20,418	1-420	½-1	1-10	131,933½	103,806½	85,944½	1,810	2,112	13,940	7,248	6,692

* Some associations not having reported details, the sum of details in counties does not equal total sum reported.

**SUMMARY 1—TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—
SHARES, STOCKHOLDERS AND BORROWERS—Continued.**

COUNTIES.	Number of Associations.	NUMBER OF SHAREHOLDERS.				SHAREHOLDERS AS BORROWERS.						Houses acquired through Association during year by Borrowers.	SHARES OTHER THAN INSTALLMENT.	
		Total.*	Males.	Females.	Corporations, Firms, &c.	Total.*	Retl Estate Loans.	Stock Loans.	Total Males.	Total Females.	Total Corporations, Firms, &c.		Number of Shares.	Amount.
Atlantic.....	9	3,260	2,232	978	50	967	645	51	715	238	14	96	27	\$5,454 00
Bergen.....	23	4,007	2,822	1,152	33	999	767	163	403	243	10	179	64	268½
Burlington.....	16	3,515	2,422	1,195	108	1,278	938	185	914	338	29	64	268½	36,400 00
Camden.....	29	9,053	5,979	2,676	178	3,184	2,417	272	2,322	812	50	184	6	.....
Cape May.....	8	1,263	845	401	17	480	281	48	306	130	21	6	.....	.....
Cumberland.....	7	3,705	2,791	913	101	1,284	841	27	1,039	218	27	16	59	6,951 21
Essex.....	71	18,199	12,254	5,262	129	4,532	2,023	522	3,222	875	53	483	25	2,500 00
Gloucester.....	7	1,896	1,193	636	67	696	178	23	509	176	11	58	.....	.....
Hudson.....	50	15,430	9,754	3,425	106	3,701	2,675	275	2,460	790	38	296	78	5,162 82
Hunterdon.....	2	715	371	320	24	230	230	.....	142	81	7	.....	.....	.....
Mercer.....	5	527	329	194	4	238	14	13	153	82	3	11	.....	.....
Middlesex.....	15	4,769	3,148	1,545	67	1,482	845	81	1,018	380	10	46	341	34,100 00
Monmouth.....	9	3,536	2,305	1,247	104	902	810	92	579	295	28	64	.....	.....
Morris.....	3	970	718	235	17	393	216	73	305	82	6	41	.....	.....
Ocean.....	2	534	374	153	7	159	157	2	133	23	3	13	.....	.....
Passaic.....	19	7,480	4,851	2,236	101	1,858	833	261	1,369	385	25	201	.....	.....
Salem.....	3	1,120	694	397	29	377	371	6	307	60	10	6	.....	.....
Somerset.....	4	938	549	158	10	365	124	44	286	76	3	26	.....	.....
Sussex.....	1	121	80	40	1	37	19	18	33	4	.....	3	.....	.....
Union.....	17	6,516	4,371	1,286	78	2,016	1,544	144	1,406	360	11	136	.....	.....
Warren.....	2	449	315	126	8	158	158	.....	129	29	.....	13	.....	.....
Total local associations.....	302	87,994	60,277	26,398	1,319	25,336	22,287	3,049	18,875	6,081	380	1,922	798½	\$90,568 03

*Some associations not having reported details, the sum of details in counties does not equal total sum reported.

SUMMARY 1—TABLE 2—STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCKHOLDERS AND BORROWERS.

NAMES OF ASSOCIATIONS.	Number of Associations.	NUMBER OF SHARES IN FORCE.					SHARES HELD BY ONE STOCKHOLDER.				Number of Shares Issued During Year.	NUMBER OF SHARES CANCELLED DURING YEAR.						
		Total.	Free.	Pledged (borrowed on)			Largest Number.	Smallest Number.	Usual Number	Total.		Withdrawn.	Lapsed, (Forfeited.)	Redeemed.	Matured.			
				Total.	Real Estate Loans.	Stock Loans. (Book.)									Total.	Free.	Pledged.	
State associations	9	154,706½	136,189	18,517½	14,285½	4,232	1000—20	1	5—10	90,110	26,448½	14,418	11,980½	50	.....	.....	.....
National associations	6	8,743	7,912	831	658	173	220—30	1	5—10	5,062	1,911	1,292	619	.....	.....	.....	.....

SUMMARY 1—TABLE 2—STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCKHOLDERS AND BORROWERS—Continued.

NAMES OF ASSOCIATIONS.	Number of Associations.	NUMBER OF SHAREHOLDERS.				SHAREHOLDERS AS BORROWERS.						Houses acquired through Association during year by Borrowers.	Number of Branches.	SHARES OTHER THAN INSTALLMENT.	
		Total.	Males.	Females.	Corporations, Firms, &c.	Total.	Real Estate Loans.	Stock Loans.	Total Males.	Total Females.	Total Corporations, Firms, &c.			Number.	Amount.
State associations	9	22,601	16,967	5,311	323	1,033	737	316	778	254	21	321	489	968	\$68,999 30
National associations	5	980	807	169	4	103	72	31	90	12	1	8	45	119	*450,903 98

* Inclusive of 8,368 shares held out of New Jersey.

SUMMARY 2—TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—
GROSS ASSETS.

COUNTIES.	Number of Associations.	Total Net Worth. (Net Assets.)	Total Gross Assets. (Resources.)	Cash.	LOANS ON			Personal Property. (Fixtures, &c.)
					Bond and Mortgage.	Stock Only.	Other Securities.	
Atlantic.	9	\$1,102,415 00	\$1,197,046 43	\$6,312 71	\$1,002,808 88	\$35,347 78	\$35,883 00	\$1,090 00
Bergen.	13	1,429,268 00	1,511,742 09	47,032 27	1,306,617 50	48,617 12	5,181 00	1,505 11
Burlington.	10	1,378,700 00	1,545,731 80	32,470 45	1,147,460 10	71,848 74	20,003 10	456 30
Camden.	29	3,542,635 54	4,055,762 01	150,637 37	3,342,388 00	195,548 10	56,589 37	1,971 25
Cape May.	8	390,722 17	400,200 00	17,827 46	369,938 00	21,556 00	19,525 40	207 98
Cumberland.	7	1,060,007 41	1,166,627 27	15,356 43	1,068,651 75	17,535 00		200 00
Essex.	71	8,085,970 04	9,405,782 34	269,500 42	8,272,100 47	309,913 82	184,369 90	7,734 41
Gloucester.	7	729,777 34	760,863 00	7,805 78	695,347 58	25,725 00	9,116 00	268 00
Hudson.	20	8,808 132 81	9,433,771 90	277,708 14	8,306,560 84	171,908 77	245,383 51	8,763 23
Hunterdon.	2	374,001 70	395,064 34	5,094 77	244,900 00		41,510 43	125 00
Mercur.	5	330,308 70	364,890 20	5,094 72	212,142 58	12,392 95	5,720 00	62 00
Middlesex.	15	2,607,000 44	2,920,304 20	27,202 00	1,884,238 54	23,726 00	33,565 26	2,002 00
Morris.	9	1,500,621 94	1,570,370 47	56,153 36	1,251,796 05	50,500 00	16,074 83	500 40
Morris.	3	421,885 47	439,271 19	5,938 00	396,222 42	34,022 50	1,410 00	466 54
Monmouth.	2	30,680 45	315,140 18	2,064 91	110,127 40		600 00	
Morris.	19	3,005,072 36	3,140,286 42	113,000 00	2,637,120 72	100,000 00	31,000 77	1,754 92
Monmouth.	8	354,232 00	354,302 00	17,400 00	240,400 00	5,800 00	64,702 41	60 13
Monmouth.	4	423,397 74	440,872 74	4,125 42	382,300 51	39,100 00	3,545 00	274 20
Monmouth.	1	40,873 07	40,815 07	2,701 00	34,500 00	4,654 00	3,200 00	
Union.	17	2,354,714 07	2,373,438 21	41,500 00	2,174,018 00	67,923 50	18,871 80	2,208 03
Warren.	12	174,000 70	218,558 80	749 80	208,100 00	2,000 00	786 80	
Total local associations.	202	\$28,122,002 34	\$30,867,624 10	\$1,137,079 32	\$26,073,900 40	\$1,200,970 17	\$708,808 70	\$27,435 14

**SUMMARY 2—TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—
GROSS ASSETS—Continued.**

COUNTIES.	Number of Associations.	REAL ESTATE.			ARREARAGES.					All Other Assets. Total.
		Total.*	From Foreclosure.	By Purchase.	Total.*	Dues.	Interest.	Premiums.	Fines.	
Atlantic.....	9	\$40,505 25	\$31,070 37	\$9,425 88	\$43,962 38	\$25,777 83	\$5,622 55	\$188 71	\$1,071 68	\$1,539 50
Bergen.....	23	18,687 65	17,004 67	.....	21,194 57	9,652 70	7,862 36	735 55	565 12	6,316 87
Burlington.....	16	41,254 72	15,208 00	5,900 00	15,691 66	1,806 03	1,357 04	1 72	264 01	8,561 88
Camden.....	29	242,889 75	61,160 79	22,306 00	60,866 80	14,149 68	6,658 16	1,304 20	2,133 98	761 38
Cape May.....	8	14,816 05	150 00	300 00	6,500 46	1,239 13	691 67	.....	112 00	329 05
Cumberland.....	7	34,478 34	22,195 34	1,183 00	34,253 75	4,269 76	4,288 22	350 89	1,717 24	.....
Essex.....	7	208,246 85	109,110 37	1,000 00	72,919 81	27,130 41	23,551 91	1,278 54	5,912 73	10,450 60
Gloucester.....	71	22,463 30	9,700 36	1,588 00	20,217 30	9,317 58	8,733 77	17 61	328 41	919 91
Hudson.....	2	299,404 25	201,659 38	17,843 69	117,711 36	56,909 54	41,915 99	4,108 20	1,780 80	325 81
Hunterdon.....	5	3,300 00	.....	.....	2,597 50	867 00	265 00	.....	.....	236 64
Mercer.....	5	11,475 61	500 00	.....	18,628 71	12,602 50	5,454 45	.....	17 40	442 76
Middlesex.....	15	18,917 58	8,617 58	.....	27,066 68	2,582 55	8,924 25	531 00	1,718 02	2,047 46
Monmouth.....	9	9,194 93	8,550 00	.....	22,326 10	4,341 99	3,033 11	.....	1,532 29	2,029 77
Morris.....	3	568 09	.....	224 81	7,613 40	4,451 00	2,734 51	18 96	317 03	103 12
Ocean.....	2	321 50	276 50	45 00	996 13	.....	.....	.....	.....	.....
Passaic.....	19	27,620 19	18,574 38	.....	21,002 90	11,041 65	5,471 24	2 25	1,178 83	8,025 45
Salem.....	3	9,076 16	.....	.....	10,122 47	9,174 65	864 02	.....	83 80	1,442 05
Somerset.....	4	5,420 00	.....	1,420 00	4,716 51	2,548 00	2,171 51	.....	.....	1,642 10
Sussex.....	1	9,758 05	.....	.....	502 33	248 65	203 68	.....	.....	.....
Union.....	17	24,397 75	8,486 75	.....	24,638 08	11,503 00	9,456 05	148 53	1,704 49	690 40
Warren.....	2	4,191 13	.....	.....	2,731 19	1,016 00	376 00	.....	176 80	.....
Total local associations.....	302	\$1,035,187 12	\$512,582 49	\$61,226 38	\$542,160 09	\$210,546 65	\$138,988 49	\$8,746 22	\$20,615 53	\$52,865 75

* In many cases the reports only show the totals; hence, the sum of details above does not equal the total of real estate held or arrearages.

SUMMARY 2—TABLE 3a—STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS.

NAMES OF ASSOCIATIONS.	Number of Associations.	Total Net Worth. (Net Assets.).	Total Gross Assets. (Resources.)	Cash.	LOANS ON			Personal Property. (Fixtures, &c.)
					Bond and Mortgage.	Stock Only.	Other Securities.	
State associations	9	\$1,298,732 07	\$1,747,712 55	\$41,000 29	\$1,578,503 58	\$10,310 92	\$32,185 36	\$2,523 44
National associations	5	628,420 27	663,858 59	30,628 17	577,848 04	22,869 00	62 00	2,890 10

SUMMARY 2—TABLE 3a—STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—Continued.

NAMES OF ASSOCIATIONS.	Number of Associations.	REAL ESTATE.			ARREARAGES.					All Other Assets. Total.
		Total.	From Foreclosure.	By Purchase.	Total.	Dues.	Interest.	Premiums.	Fines.	
State associations	9	\$33,872 93 .....	.....	.....	\$45,593 11	\$14,673 59	\$6,710 81	\$1,109 46	\$441 37	\$3,722 92
National associations	5	.....	.....	.....	22,932 55	3,960 10	1,516 97	.....	406 12	6,628 73

SUMMARY 3—TABLE 3b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES.

COUNTIES.	Number of Associations.	Total Liabilities.	Total Net Assets. (Net Worth.)	Undelivered Loans.	Borrowed Money. (Bills Payable.)	SHAREHOLDERS' OVERPAYMENTS.				Unearned Premiums.	ALL OTHER LIABILITIES.	
						Total.*	Dues.	Interest.	Premiums.		Cancelled Shares.	Sundries.
Atlantic.....	9	\$1,197,046 43	\$1,102,415 69	\$0 91	\$13,324 64	\$39,777 54	\$35,280 29	\$829 21	\$27 18		\$36,506 21	\$5,021 44
Bergen.....	23	1,511,742 99	1,439,298 58	28,095 81	31,925 00	8,089 67	4,042 20	40 41	5 90	\$1,726 39	1,457 99	1,149 65
Burlington.....	16	1,343,731 85	1,273,760 09		8,500 00	801 91	518 00	9 00		655 62	55,023 83	4,990 50
Camden.....	29	4,055,762 01	3,962,635 54	124 30	1,300 00	11,048 95	6,981 00	495 88	88 83	10,237 88	64,947 67	5,467 67
Cape May.....	8	400,200 40	390,722 17	6,750 00	1,166 00	655 00	18 00			432 81	136 76	337 66
Cumberland.....	7	1,158,637 27	1,086,007 41		617 35	38 47					66,744 70	5,229 33
Essex.....	71	9,405,583 34	9,085,970 04	62,012 84	230,017 98	8,807 12	6,622 90	555 21	6 79	162 12	2,904 76	15,558 48
Gloucester.....	7	769,863 03	729,777 84	843 75	8,062 72	4,409 74	3,945 10	464 64		1,800 00	21,076 67	3,892 31
Hudson.....	50	9,433,771 92	8,895,132 31	84,696 00	234,262 21	13,431 95	8,280 20	320 60	46 35	181,266 49	21,338 14	3,644 81
Hunterdon.....	28	295,064 34	274,001 79	980 20	20,050 55							31 40
Mercer.....	5	264,890 33	236,359 70	225 26	28,301 37	4 00	4 00					
Middlesex.....	15	2,026,924 23	2,001,056 64	15,673 44	2,875 00	5,211 15	2,640 50	2,440 00			851 50	1,256 50
Monmouth.....	9	1,370,579 67	1,366,621 94	1,757 10		1,200 63	2,793 50	2,454 23				1,000 00
Morris.....	3	439,271 19	421,885 47	7,529 35	4,861 60	1,475 60	153 00	13 23				3,519 77
Ocean.....	2	115,140 18	93,680 67		4,400 00						16,995 06	64 45
Passaic.....	19	3,140,246 42	3,005,572 24	19,896 66	4,600 00	88,849 82	77,027 77	117 44			15,143 37	6,184 33
Salem.....	3	354,302 68	354,222 98		36 50	375 00	375 00					43 20
Somerset.....	4	440,972 74	433,287 74	1,345 00	5,965 00	375 00	375 00					
Sussex.....	1	46,916 97	46,873 07		42 90	39 00	39 00	3 00	90			
Union.....	17	2,978,418 21	2,754,714 67	27,671 48	25,182 00	138,229 84	58,542 12	116 85	11 19	31,055 57	333 37	1,231 28
Warren.....	2	218,558 80	174,066 76		20,862 35						23,629 49	
Total local associations,	302	\$40,967,621 10	\$39,132,063 34	\$257,602 10	\$46,273 78	\$322,545 80	\$206,702 58	\$7,929 60	\$187 14	\$227,336 88	\$127,179 52	\$58,622 68

* In many cases the reports only show the totals; hence the sum of details does not equal the total above of overpayments.

SUMMARY 3—TABLE 3b—STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES—Continued.

NAMES OF ASSOCIATIONS.	Number of Associations.	Total Liabilities	Total Net Assets.*	Undelivered Loans.	Borrowed Money. (Bills Payable.)	SHAREHOLDERS' OVERPAYMENTS.				Unearned Premiums.	ALL OTHER LIABILITIES.	
						Total.†	Dues.	Interest.	Premiums.		Cancelled Shares.	Sundries.
State associations.....	9	\$1,747,712 55	†\$1,298,732 07	\$37,730 30	\$160,678 88	\$68,368 17	\$735 00	\$33 78	\$212 64	\$7,094 28	.....	\$175,108 85
National associations	5	663,858 59	628,420 27	7,716 50	21,302 57	6,442 67	909 01	26 68	.....	.....	\$376 58	.....

* Full-paid stock included.

† Details not fully reported.

SUMMARY 4—TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—
RECEIPTS FOR YEAR.

COUNTIES.	Number of Associations.	Total Income.	Total Receipts.	Total Dues, Interest, Premium, Fines, Fees.	FINES.		Loans Repaid.	BILLS PAYABLE.	
					Number of Associations.	Amount.		Number of Associations.	Amount.
Atlantic	9	\$506,068 30	\$495,914 29	\$270,594 23	7	\$1,892 87	\$164,355 08	3	\$28,884 27
Bergen	23	797,556 70	792,628 10	459,150 75	21	2,084 82	228,055 92	14	66,451 36
Burlington	16	512,287 24	476,197 47	316,969 13	9	1,620 16	147,598 85	4	13,482 00
Camden	29	1,790,476 36	1,694,456 99	924,812 64	23	5,617 33	630,105 64	11	76,910 24
Cape May	1	443,459 08	116,606 06	101,318 06	6	489 53	13,400 56	1	1,122 86
Cumberland	18	443,293 64	491,275 97	288,510 15	4	1,836 70	137,977 65	1	3,008 26
Essex	1	470,153 61	4,545,868 29	291,512 16	69	15,173 90	1,492,048 35	53	703,875 61
Gloucester	1	260,400 64	244,576 73	172,306 61	6	1,066 45	62,467 22	2	8,762 49
Hudson	50	3,517,641 83	3,278,732 41	1,672,520 71	48	9,732 22	849,403 68	23	392,933 48
Hunterdon	1	194,333 74	99,596 19	68,454 01	.....	.....	20,892 80	1	1,349 67
Mercer	1	81,027 86	91,081 01	37,671 09	4	270 95	15,756 00	1	36,653 02
Middlesex	15	892,266 53	830,951 64	519,214 71	11	1,749 37	291,131 18	6	11,375 00
Monmouth	9	306,357 52	377,223 88	291,847 80	5	2,277 06	76,161 15	2	5,250 00
Morris	3	292,364 93	179,491 45	102,655 91	3	311 79	35,099 54	2	41,611 00
Ocean	2	30,264 67	44,786 82	27,021 74	2	190 38	12,909 87	1	4,400 00
Passaic	19	1,455,544 99	1,395,427 63	925,482 74	18	2,493 11	371,449 57	8	67,716 67
Salmon	1	12,575 43	101,121 62	72,859 98	3	223 65	28,231 64	.....	.....
Somerset	4	152,707 72	146,721 60	93,891 71	4	183 70	13,631 66	3	39,170 00
Sussex	1	21,578 52	19,067 95	11,312 95	1	38 55	1,629 00	.....	.....
Union	1	1,083,023 08	1,022,704 28	685,476 81	14	2,180 84	105,235 88	9	136,840 17
Warren	1	58,977 14	86,761 34	49,963 59	1	95 10	6,247 80	2	21,650 17
Total local associations	372	\$17,401,765 94	\$16,384,189 52	\$9,683,048 48	258	\$50,627 78	\$4,799,842 05	157	\$1,564,465 27

SUMMARY 4-TABLE 5a-STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF
NEW JERSEY-RECEIPTS FOR YEAR-Continued.

NAMES OF ASSOCIATIONS.	Number of Associations.	Total Income.	Total Receipts.	Total Dues, Interest, Premium, Fines, Fees.	FINES.		Loans Repaid.	BILLS PAYABLE.	
					Number of Associations.	Amount.		Number of Associations.	Amount.
State associations	9	\$1,101,533 61	\$1,066,950 89	\$784,784 32	6	\$4,554 50	\$151,635 00	3	\$102,486 83
National associations	5	479,719 79	462,651 22	329,633 58	5	1,982 88	124,522 11	1	6,000 00

SUMMARY 5—TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—
DISBURSEMENTS FOR YEAR.

COUNTIES.	Number of Associations.	Total Disbursements.	LOANS MADE.		Total.*	Withdrawn, Lapsed, Redeemed.	Matured.
			Total.	Bond and Mortgage.			
Atlantic.....	9	\$500,655 59	\$314,828 51	\$346,673 25	\$158,174 99	\$92,812 43	\$65,362 56
Bergen.....	23	750,524 43	423,198 07	372,866 53	251,640 28	235,180 34	16,489 94
Burlington.....	16	479,816 79	235,948 93	178,452 39	199,966 76	123,647 22	76,319 54
Camden.....	29	1,648,808 99	742,803 46	640,724 41	755,507 78	397,807 46	357,700 32
Cape May.....	8	125,632 22	76,757 22	72,786 84	44,546 18	25,025 28	19,629 90
Cumberland.....	1	430,006 11	151,290 00	126,100 00	241,858 87	146,019 23	95,829 44
Essex.....	71	4,300,303 19	1,910,717 82	1,592,379 27	*1,757,412 89	1,075,239 33	499,714 71
Gloucester.....	1	252,654 76	109,224 02	87,891 49	122,175 30	53,080 27	69,065 03
Hudson.....	50	3,229,933 69	1,384,823 13	1,135,010 87	*1,954,730 66	963,268 06	380,938 79
Hunterdon.....	2	101,888 97	63,270 13	38,857 63	19,212 15	18,781 60	430 55
Mercer.....	5	87,923 14	26,473 39	17,059 00	26,964 70	26,964 70	.....
Middlesex.....	15	825,003 84	348,794 64	267,804 60	411,321 38	156,419 72	254,901 66
Monmouth.....	9	360,203 93	250,392 55	283,879 63	71,869 57	38,220 32	33,639 57
Morris.....	3	193,438 85	108,002 01	89,567 00	45,141 23	45,141 23	.....
Ocean.....	2	47,179 75	19,273 75	19,173 75	7,985 96	7,985 96	.....
Passaic.....	19	1,337,495 43	642,106 58	178,224 96	698,577 80	584,254 90	114,322 90
Salem.....	3	108,170 97	33,296 81	23,650 31	70,245 97	11,825 99	58,419 98
Somerset.....	4	148,582 30	80,484 90	69,199 99	26,798 02	26,798 02	.....
Sussex.....	1	18,077 13	12,450 00	9,200 00	5,008 88	5,008 88	.....
Union.....	17	1,021,490 07	486,489 88	418,410 90	343,851 46	222,807 67	121,043 79
Warren.....	2	88,147 55	24,236 50	24,236 50	18,199 36	8,393 86	9,806 50
Total local associations.....	392	\$16,265,886 63	\$7,355,222 40	\$5,892,179 32	\$6,641,170 19	\$4,264,652 47	\$2,173,575 38

* Sum of details do not equal the total, because in a few cases former not reported.

SUMMARY 5--TABLE 5b--LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY--
DISBURSEMENTS FOR YEAR--Continued.

COUNTIES.	BILLS PAYABLE.		AMOUNT OF SALARIES PAID.					Current Expenses Other than Salaries.		
	Number of Associations.	Number of Associations.	Amount.	Total Current Ordinary Expenses.	Secretary.	Treasurer.	Auditors.		Others.	
							Number of Associations.			Amount.
Atlantic.....	9	2	\$18,074 71	\$3,994 89	\$2,126 37	\$743 98	8	\$45 00	\$30 50	\$1,049 02
Bergen.....	23	15	50,459 98	7,215 40	3,715 83	973 76	2	80 00	92 16	2,107 12
Burlington.....	16	4	20,752 80	4,808 30	2,611 45	1,246 45	1	5 00	116 50	828 90
Camden.....	20	13	64,645 07	14,539 72	8,108 83	2,878 05	13	320 00	1,046 85	2,185 99
Cape May.....	8	1	1,725 70	1,299 88	725 93	274 75	2	15 00	10 00	274 20
Cumberland.....	7	2	10,155 88	3,538 42	1,745 50	485 00	5	73 00	627 46	707 48
Essex.....	71	54	715,132 48	31,172 23	16,349 44	7,317 97	5	175 00	1,403 33	8,815 59
Gloucester.....	7	1	751 37	3,626 53	1,770 67	840 33	2	69 00	355 00	591 53
Hudson.....	50	35	381,586 23	37,443 85	19,477 71	6,445 60	15	430 00	1,024 07	9,285 49
Hunterdon.....	2	2	25,695 89	845 57	350 00	350 00	.....	.....	24 00	121 57
Mercer.....	5	1	31,017 91	1,749 00	1,365 00	170 00	.....	.....	.....	214 60
Middlesex.....	15	6	11,942 13	10,092 65	4,669 00	1,893 94	4	90 00	.....	3,454 71
Monmouth.....	9	4	31,057 92	4,390 13	2,300 00	688 00	1	30 00	125 00	1,247 13
Morris.....	3	2	37,380 42	1,445 75	800 00	200 00	1	30 00	.....	415 78
Ocean.....	2	1	18,076 00	431 51	250 00	100 00	1	3 00	.....	78 51
Passaic.....	19	8	73,671 55	12,699 57	6,957 19	760 00	11	1,235 00	1,250 00	2,797 38
Salem.....	3	.....	.....	892 50	487 00	163 00	.....	.....	18 00	224 50
Somerset.....	4	3	34,236 12	1,114 68	920 00	15 00	.....	.....	.....	179 68
Sussex.....	1	.....	.....	140 50	100 00	.....	1	24 00	.....	16 50
Union.....	17	11	145,674 64	9,965 35	4,495 07	1,944 33	7	232 00	1,311 00	1,982 95
Warren.....	2	2	43,406 92	623 80	300 00	925 00	.....	.....	.....	93 80
Total.....	302	167	\$1,715,443 72	\$155,030 91	\$70,124 98	\$37,661 66	74	\$2,856 00	\$7,333 87	\$36,678 53

SUMMARY 5—TABLE 5b—STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS FOR YEAR.

NAMES OF ASSOCIATIONS.	Number of Associations.	Total Disbursements.	LOANS MADE.		CANCELLED SHARES.		
			Total.	Bond and Mortgage.	Total.	Withdrawn, Lapsed, Redeemed.	Matured.
State associations	9	\$1,060,553 32	\$815,228 27	\$774,954 35	\$118,701 78	\$118,665 78	.....
National associations.....	5	449,091 62	192,816 54	177,586 54	178,932 95	177,238 95	\$1,694 00

SUMMARY 5—TABLE 5b—STATE AND NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS FOR YEAR—Continued.

NAMES OF ASSOCIATIONS.	Number of Associations.	BILLS PAYABLE.		Total Current Ordinary Expenses.	AMOUNT OF SALARIES PAID.					Current Expenses Other than Salaries.
		Number of Associations.	Amount.		Secretary.	Treasurer.	Auditors.		Others.	
							Number of Associations.	Amount.		
State associations.....	9	3	\$34,031 07	*\$75,136 64						
National associations	5	2	11,262 00	25,831 72	\$3,790 00		2	\$36 75	\$6,549 41	\$15,455 56

* Branch expenses only partly reported.

SUMMARY 6—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—MATURITY OF SHARES.

LOCATION AND NAMES OF ASSOCIATIONS.	Date of Organization.	Years in Operation.	NUMBER OF SERIES.		SERIES MATURED.		Gain—Amount.	Interest Rate—Annual Average (Simple).	Maturity Value of Shares.
			Issued.	Running.	Date.	Time in Months.			
ATLANTIC COUNTY.									
Atlantic City—Loan and Building.....	January, 1869.....	27	20	10	December, 1895.....	132	\$68 00	9.288	\$300
People's.....	March, 1884.....	12	11	10	November, 1895.....	141	59 00	7.071	200
Egg Harbor City—Building and Loan.....	June, 1884.....	12	12	10	March, 1896.....	129	71 00	10.159	200
Hammonton—Loan and Building.....	December, 1871.....	24	31	18	January, 1895.....	134	66 00	8.755	200
Workingmen's.....	January, 1877.....	19	19	10	December, 1895.....	132	68 00	9.288	200
BERGEN COUNTY.									
Rutherford—Mutual.....	May, 1876.....	20	38	20	{ October, 1895..... { April, 1896.....	{ 125 } { 125 }	76 10	{ 11.596 } { 11.428 }	200
BURLINGTON COUNTY.									
Beverly—Building and Loan.....	January, 1868.....	27	26	11	June, 1896.....	140½	59 50	7.182	200
Burlington—City.....	February, 1868.....	27	23	11	February, 1896.....	132	68 00	9.288	200
Farmers' and Mechanics'.....	March, 1871.....	25	25	11	May, 1896.....	134	66 00	8.755	200
Mount Holly—Building and Loan.....	January, 1892.....	34	25	12	March, 1896.....	144	28 00	6.436	100
Industry.....	April, 1872.....	24	22	11	December, 1895.....	141	29 50	7.071	100
People's.....	August, 1883.....	13	13	11	March, 1896.....	140	30 00	7.294	100
Pemberton—Building and Loan.....	March, 1868.....	28	14	11	August, 1895.....	135	32 50	8.496	100
Riverton—Cinnaminson.....	October, 1878.....	18	17	10	June, 1895.....	†128	71 40	10.369	200

* Paid \$201.10.

† Paid \$199.40.

SUMMARY 6—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—MATURITY OF SHARES—
Continued.

LOCATION AND NAMES OF ASSOCIATIONS.	Date of Organization.	Years in Operation.	NUMBER OF SERIES.		SERIES MATURED.		Gain—Amount.	Interest Rates— Annual Average (Simple).	Maturity Value of Shares.
			Issued.	Running.	Date.	Time in Months.			
CAMDEN COUNTY.									
Gloucester City—United Mutual	August, 1866	30	29	11	June, 1896	136	\$64 00	8.243	\$200
Haddonfield—Mutual	January, 1874	22	22	11	July, 1895	138	62 00	7.756	200
Merchantville—Building and Loan	August, 1880	16	14	11	May, 1895	132	68 00	9.288	200
Camden City—Artisans'	December, 1873	22	41	18	{ September, 1895	*131	69 00	9.702	200
					{ May, 1896	131	69 90	9.576	
Bishop Bayley	March, 1880	16	11	7	September, 1896	†127	73 77	10.891	200
Camden	July 1867	29	29	10	February, 1896	127	73 00	10.777	200
Economy	December, 1881	14	14	11	March, 1896	132	68 00	9.288	200
Excelsior	July, 1870	26	26	18	July, 1896	1216	92 71	9.494	200
Franklin	September, 1873	23	23	11	October, 1895	133	67 00	9.021	200
German Centennial	April, 1876	20	22	10	January, 1896	†130	70 90	9.985	200
Homestead	January, 1884	12	12	11	July, 1895	138	62 00	7.756	200
Mechanics' and Workingmen's	February, 1871	25	25	11	April, 1895	134	66 00	8.755	200
Mutual	April, 1872	24	24	10	December, 1895	129	71 00	10.159	200
North Camden	October, 1879	17	16	11	March, 1895	137	63 00	7.996	200
People's	March, 1871	25	25	11	April, 1895	†134	66 54	8.827	200
South Ward	June, 1859	37	35	11	October, 1895	†137	64 38	8.155	200
CAPE MAY COUNTY.									
Cape May City—Saving Fund	January, 1867	29	27	11	March, 1895	135	65 00	8.496	200
Cape May Court House—Mechanics'	February, 1872	24	22	11	September, 1895	**140	60 36	7.338	200

* Paid \$200 and \$200.90 respectively. † Paid \$200.77. ‡ Paid \$200.71; 50-cent monthly dues. § Paid \$200.90. || Paid \$200.54. ¶ Paid \$201.38. ** Paid \$200.36.

SUMMARY 6—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—MATURITY OF SHARES—
Continued.

LOCATION AND NAMES OF ASSOCIATIONS.	Date of Organization.	Years in Operation.	NUMBER OF SERIES.		SERIES MATURED.		Gain—Amount.	Interest Rate—Annual Average (Simple).	Maturity Value of Shares.
			Issued.	Running.	Date.	Time in Months.			
HUDSON COUNTY—CONTINUED.									
Jersey City—Hudson Mutual.....	April, 1881.....	15	...	10	December, 1895.....	131	\$69 00	9.576	\$200
Lafayette.....	February, 1884.....	12	11	10	June, 1895.....	135	65 00	8.496	200
Pavonia.....	May, 1885.....	11	10	9	February, 1896.....	128	72 00	10.470	200
HUNTERDON COUNTY.									
Lambertville—Centennial.....	May, 1876.....	20	20	12	July, 1895.....	*147	53 95	5.947	200
MIDDLESEX COUNTY.									
New Brunswick—Homestead.....	June, 1886.....	10	11	10	October, 1895.....	†113	74 00	6.891	300
MONMOUTH COUNTY.									
Asbury Park—Building and Loan.....	February, 1874.....	22	22	16	January, 1896.....	132	68 00	9.288	200
Long Branch—Building and Loan.....	December, 1869.....	26	19	11	March, 1896.....	136	64 00	8.243	200
* PASSAIC COUNTY.									
Passaic City—Mutual.....	April, 1882.....	14	21	18	July, 1895.....	135	65 00	8.496	200
Paterson—Celtic.....	....., 1882.....	14	14	11	December, 1895.....	140	60 00	7.294	200
Iron and Silk.....	June, 1883.....	13	12	11	December, 1894.....	139	61 00	7.524	200
Mechanics'.....	April, 1883.....	13	13	11	July, 1895.....	135	65 00	8.496	200

* Paid \$200.95.

† \$2.00 per month.

SUMMARY 6—BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—MATURITY OF SHARES—
Continued.

LOCATION AND NAMES OF ASSOCIATIONS.	Date of Organization.	Years in Operation.	NUMBER OF SERIES.		SERIES MATURED.		Gain—Amount.	Interest Rate— Annual Average (Simple).	Maturity Value of Shares.
			Issued.	Running.	Date.	Time in Months.			
PASSAIC COUNTY—CONTINUED.									
Paterson—Mutual.....	November, 1873.....	22	18	11	January, 1896.....	133	\$67 00	9.021	\$200
Peoples'.....	November, 1883.....	12	12	11	March, 1895.....	137	63 00	7.996	200
Union Mutual.....	November, 1882.....	13	14	10	November, 1895.....	131	69 00	9.576	200
SALEM COUNTY.									
Quinton—Loan and Building.....	November, 1870.....	25	15	10	September, 1895.....	147	53 00	5.850	200
Salem—Franklin.....	April, 1801.....	35	35	12	March, 1896.....	144	56 00	6.436	200
UNION COUNTY.									
Elizabeth City—Elizabeth.....	March, 1869.....	27	*	*	March, 1896.....	136	64 00	8.243	200
Elizabethport.....	April, 1875.....	21	83	43	March, 1895.....	†131			
					June, 1895.....	131	68 70	9.634	200
					September, 1895.....	131			
					December, 1895.....	131			
Plainfield—Building and Loan.....	March, 1884.....	12	4	3	June, 1896.....	135	66 25	8.790	200
WARREN COUNTY.									
Phillipsburg—No. 4.....	May, 1876.....	20	20	11	April, 1896.....	132	68 00	9.288	200

* Perpetual. † Paid \$199.70.

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, per- petual (permanent).
ATLANTIC COUNTY.				
1	Atlantic City—L'n & Bldg., H. R. Albertson,	Jan., 1869	Local...	Serial.....
2	Atlantic Coast, Jos. 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 City—Bldg. & L'n, T. H. Boysen,	June, 1884	Local...	Serial.....
6	Hammonton—Loan and Bldg., W. R. Tilton,	Dec., 1871	Local...	Serial.....
7	Workingmen's, W. 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.....
BERGEN COUNTY.				
10	Allendale—Co-operative, Wm. C. Talman....	April, 1889	Local...	Serial.....
11	Bogota—Bldg. and Loan, Wm. D. Knudsen..	Mar., 1893	Local...	Serial.....
12	Carlstadt—Mutual, Adolph Krueger.....	May, 1890	Local...	Serial.....
13	Closter—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, Chas. Du Bois....	Dec., 1892	Local...	Serial.....
18	Hackensack—Mutual, Frank Pitcher.....	Feb., 1887	Local...	Serial.....
19	Hasbrouck Heights—B. & L., W. D. Martin,	June, 1890	Local...	Serial.....
20	Hillsdale—Progressive, N. H. Sneden.....	April, 1893	Local...	Perpetual..
21	Lodi—Bdg. 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, J. W. Norrish.....	Feb., 1890	Local...	Serial.....
26	Washington Township, A. M. Crotty.....	Feb., 1890	Local...	Serial.....
27	Ramseys—Bdg and Loan, D. S. Wanamaker,	Aug., 1890	Local...	Serial.....
28	Ridgefield—Bdg. and Loan, G. S. Wood.....	Nov., 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.....
32	Rutherford—Mutual, C. E. Tolhurst.....	May, 1876	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.....	20	10	Dec., 1895	132	Monthly...	\$1 00	\$1 00	\$200	1
Monthly...	12	12			Monthly...	50	1 00	100	2
$\frac{1}{2}$ Yearly.....	8	8			Monthly...	1 00		300	3
Yearly.....	11	10	Nov., 1895	141	Monthly...	1 00		200	4
Yearly.....	12	10	Mar., 1896	129	Monthly...	1 00	25	200	5
$\frac{1}{2}$ Yearly.....	31	18	Jan., 1895	134	Monthly...	1 00		200	6
Yearly.....	19	10	Dec., 1895	132	Monthly...	1 00		200	7
Yearly...	6	6			Monthly...	1 00		200	8
Biennially.....	11	5			Monthly...	1 00		200	9
Yearly.....	7	7			Monthly...	1 00	*1 00	200	10
Monthly.....	36	27			Monthly...	1 00	10	200	11
$\frac{1}{2}$ Yearly.....	10	10			Monthly...	1 00	25	200	12
Yearly.....	8	8			Monthly...	1 00	1 20	200	13
$\frac{1}{2}$ Yearly.....	4	4			Monthly...	1 00	†10	200	14
Yearly.....	9	9			Monthly...	1 00	25	200	15
Monthly.....	22	22			Monthly...	1 00	10	200	16
$\frac{1}{2}$ Yearly.....	5	5			Monthly...	1 00	25	200	17
$\frac{1}{4}$ Yearly.....	16	16			Monthly...	1 00	10	200	18
$\frac{1}{2}$ Yearly.....	13	13			Monthly...	1 00	25	200	19
					Weekly...	25	10	250	20
$\frac{1}{2}$ Yearly.....	8	8			Monthly...	1 00		200	21
Yearly.....	5	5			Monthly...	1 00	*1 00	200	22
Yearly.....	8	8			Monthly...	1 00	10	200	23
Yearly.....	2	2			Monthly...	50	†1 00	100	24
Yearly.....	6	6			Monthly...	1 00	‡50	200	25
$\frac{1}{2}$ Yearly.....	8	8			Monthly...	1 00	10	200	26
Yearly.....	6	6			Monthly...	1 00	1 00	200	27
Yearly.....	6	6			Monthly...	1 00	†1 00	200	28
					Monthly...	50	†1 00	100	29
Monthly.....	45	43			Monthly...	1 00	†1 00	200	30
Monthly.....	60	43			Monthly...	1 00	†1 00	200	31
$\frac{1}{2}$ Yearly.....	38	20	{ Oct., '95 } { Apr., '96 }	‡125	Monthly...	1 00	10	200	32

* Pass-book.

† And pass-book, 25 cents.

‡ Member.

§ Paid \$201.10.

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, per- petual (permanent).
BURLINGTON COUNTY.				
33	Beverly—Bldg. and Loan, E. C. Reed	Jan., 1868	Local...	Serial.....
34	Bordentown—Bdg. and Loan, W. H. Wilson,	Mar., 1880	Local...	Serial.....
35	Burlington—City, Geo. A. Allinson.....	Feb., 1868	Local...	Serial.....
36	Farmers' and Mechanics', H. S. Haines..	Mar., 1871	Local...	Serial.....
37	Delanco—Bldg. and Loan, J. G. Hippenstiel,	May, 1890	Local...	Serial.....
38	Florence—Saving Fund, Robert Patterson...	Mar., 1896	Local...	Serial.....
39	Moorestown—Bldg. and Loan, L. H. Burr...	Dec., 1891	Local ..	Serial.....
40	Workingmen's, Gilbert Aitken.....	Feb., 1888	Local...	Serial.....
41	Mount Holly—Bldg. and Loan, F. B. Levis..	Jan., 1862	Local...	Serial.....
42	Industry, J. H. Gaskill	April, 1872	Local...	Serial.....
43	People's, J. L. Jamison	Aug., 1893	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, S. J. Windle....	May, 1886	Local...	Serial.....
48	Riverton—Cinnaminson, H. B. Hall.....	Oct., 1878	Local...	Serial.....
49	Tuckerton—Mutual, C. M. Berry*.....	Mar., 1874	Local...	Serial.....
CAMDEN COUNTY.				
50	Berlin—Bldg. and Loan, T. E. Bradbury.....	Mar., 1886	Local...	Serial.....
51	Chesilhurst—Bdg. & Loan, J. E. Thompson..	Sept., 1887	Local...	Serial.....
52	Clementon—Bldg. and Loan, J. W. Davis....	Mar., 1892	Local...	Serial.....
53	Collingswood—Mutual, S. O. McGill.....	May, 1890	Local...	Serial.....
54	Gloucester City—United Mutual, H. Black...	Aug., 1866	Local...	Serial.....
55	Improvement, Daniel Mullin.....	June, 1887	Local...	Serial.....
56	Haddonfield—Mutual, J. L. Rowand	Jan., 1874	Local...	Serial.....
57	Lindenwood—United Towns, E. W. O'Connor,†	Mar., 1890	Local...	Serial.....
58	Magnolia—Mutual, J. J. Albertson.....	May, 1889	Local...	Serial.....
59	Merchantville—Bdg. & Loan, T. S. Nekervis,	Aug., 1880	Local...	Serial.....
60	Camden City—Artisans', G. E. Fry.....	Dec., 1873	Local...	Serial.....
61	Bishop Bayley, Thomas Curley	Mar., 1880	Local...	Serial.....
62	Brotherhood, Francis Warren.....	Jan., 1892	Local...	Serial.....

* In Ocean county since 1891.

† Residence, Gibbsboro.

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.....	26	11	June, 1896	140 $\frac{1}{2}$	Monthly...	1 00	.....	200	33
Yearly.....	7	6	.....	.....	Monthly...	1 00	10	200	34
Yearly.....	23	11	Feb., 1896	*132	Monthly...	1 00	10	200	35
Yearly.....	25	11	May, 1896	134	Monthly...	1 00	.....	200	36
Yearly.....	6	6	.....	.....	Monthly...	1 00	25	200	37
Irregularly....	4	3	.....	.....	Monthly...	1 00	.....	200	38
Yearly.....	4	*4	.....	.....	Monthly...	1 00	10	200	39
Biennially.....	4	4	.....	.....	Monthly...	1 00	25	200	40
Yearly.....	25	12	Mar., 1896	144	Monthly...	50	†1 00	100	41
Yearly.....	22	11	Dec., 1895	141	Monthly...	50	†1 00	100	42
Yearly.....	13	11	Mar., 1896	140	Monthly...	50	.....	100	43
Yearly.....	4	4	.....	.....	Monthly...	50	1 00	100	44
Yearly.....	9	9	.....	.....	Monthly...	1 00	25	200	45
Yearly.....	14	11	Aug., 1895	135	Monthly...	50	50	100	46
Yearly.....	10	10	.....	.....	Monthly...	1 00	25	200	47
Yearly.....	17	10	June, 1895	†128	Monthly...	1 00	25	200	48
Yearly.....	10	8	.....	.....	Monthly...	50	1 00	100	49
Yearly.....	16	16	.....	.....	Monthly...	1 00	.....	200	50
Yearly.....	9	9	.....	.....	Monthly...	1 00	.....	200	51
Yearly.....	4	4	.....	.....	Monthly...	1 00	15	200	52
$\frac{1}{2}$ Yearly.....	12	12	.....	.....	Monthly...	1 00	10	200	53
Yearly.....	29	11	June, 1896	136	Monthly...	1 00	25	200	54
Yearly.....	9	9	.....	.....	Monthly...	1 00	25	200	55
Yearly.....	22	11	July, 1895	138	Monthly...	1 00	.....	200	56
Yearly.....	7	7	.....	.....	Monthly...	1 00	15	200	57
Yearly.....	7	7	.....	.....	Monthly...	1 00	10	200	58
Yearly.....	14	11	May, 1895	132	Monthly...	1 00	.....	200	59
Yearly.....	41	18	{ Sept., '95 } { May, '96 }	‡131	Monthly...	1 00	25	200	60
Yearly.....	11	7	Sept. 1896	||127	Monthly...	1 00	25	200	61
$\frac{1}{2}$ Yearly.....	8	8	.....	.....	Monthly...	1 00	25	200	62

* Paid \$203.04.
† Paid \$200.77.

† Per member.

‡ Paid \$199.40.

§ Paid \$200 and \$200.90, respectively.

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, per- petual (permanent).
CAMDEN COUNTY—CONTINUED.				
63	Camden City—Camden, A. L. Mulford.....	July, 1867	Local...	Serial.....
64	City, E. K. Fortiner.....	May, 1874	Local...	Serial.....
65	Economy, J. J. Burleigh.....	Dec., 1881	Local...	Serial.....
66	Eastern Union, A. P. Fleming.....	Mar., 1893	Nat'l ...	Serial.....
67	Excelsior, Edmund May.....	July, 1870	Local...	Serial.....
68	Franklin, E. K. Fortiner.....	Sept., 1873	Local...	Serial.....
69	German Centennial, A. J. Oberst.....	April, 1876	Local...	Serial.....
70	Guarantee, G. M. Berringer.....	Aug., 1886	Local...	Serial.....
71	Homestead, G. G. Felton.....	Jan., 1884	Local...	Serial.....
72	Masonic, G. P. Williams.....	Nov., 1894	State...	Serial.....
72½	Metropolitan Society*.....			
73	Metropolitan Savings, H. A. Gilbert†.....	Feb., 1894	State....	Perpetual..
74	Mechanics' & Work'gmen's, G. G. Felton,	Feb., 1871	Local...	Serial.....
75	Mutual, B. F. Sutton.....	April, 1872	Local...	Serial.....
76	Mutual Bank, L. A. Tyler‡.....	May, 1894	Nat'l ...	Serial.....
77	Mutual Guarantee, Thomas Gaffney‡.....	Feb., 1891	Nat'l ...	Serial.....
78	North Camden, J. J. Burleigh	Oct., 1879	Local...	Serial.....
79	People's, G. G. Felton.....	Mar., 1871	Local...	Serial.....
80	Provident, A. D. Ambruster.....	Dec., 1892	Local...	Serial.....
81	South Camden, C. H. Laird.....	June, 1895	Local...	Serial.....
82	South Ward, S. C. Newton.....	June, 1859	Local...	Serial.....
83	State Mutual, F. R. Fithian.....	Mar., 1892	State....	Serial.....
84	Stockton, F. L. Vinton.....	Dec., 1890	Local...	Serial.....
84½	Kosciuszko, Michael Baranski.....	Feb., 1896	Local...	Serial.....
CAPE MAY COUNTY.				
85	Avalon City—Bldg. and Loan, D. D. Jones...	April, 1889	Local...	Serial.....
86	Cape May City—Saving Fund.....	Jan., 1867	Local...	Serial.....

* Not able to trace since incorporation.

† Closed up since report was made.

‡ Philadelphia, Pa.

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.....	29	10	Feb., 1896	127	Monthly...	\$1 00	\$0 25	\$200	63
Yearly.....	22	11	.....	.....	Monthly...	1 00	25	200	64
Yearly.....	14	11	Mar., 1896	132	Monthly ..	1 00	15	200	65
Monthly.....	36	36	.....	.....	Monthly...	{ 25 50 75 }	1 00	100	66
Yearly.....	26	18	July, 1896	*216	Monthly...	50	10	200	67
Yearly.....	23	11	Oct., 1895	133	Monthly...	1 00	25	200	68
Yearly.....	22	10	Jan., 1896	†130	Monthly...	1 00	25	200	69
Yearly.....	10	10	.....	.....	Monthly...	1 00	25	200	70
Yearly.....	12	11	July, 1895	138	Monthly...	1 00	15	200	71
Monthly.....	16	16	.....	.....	Monthly...	{ 50 1 00 }	1 00	100	72
.....	.....	.....	.....	.....	.....	.....	.....	.....	72½
.....	.....	.....	.....	.....	{ Weekly... Monthly...	{ 25 1 00 }	1 00	200	73
Yearly.....	25	11	April, 1895	134	Monthly...	1 00	15	200	74
Yearly.....	24	10	Dec., 1895	129	Monthly...	1 00	10	200	75
Monthly.....	19	18	.....	.....	Monthly...	{ 25 50 1 00 }	1 00	100	76
Monthly.....	61	61	.....	.....	Monthly...	75	1 00	100	77
Yearly.....	16	11	Mar., 1895	137	Monthly...	1 00	15	200	78
Yearly.....	25	11	April, 1895	†134	Monthly...	1 00	15	200	79
Yearly.....	3	3	.....	.....	Monthly...	1 00	15	200	80
Yearly.....	1	1	.....	.....	Monthly...	1 00	25	200	81
Yearly.....	35	11	Oct., 1895	‡137	Monthly...	1 00	25	200	82
Monthly.....	48	48	.....	.....	Monthly...	50	1 00	100	83
Yearly.....	5	5	.....	.....	Monthly...	1 00	25	200	84
Yearly.....	1	1	.....	.....	Monthly...	1 00	25	200	84½
½ Yearly.....	13	13	.....	.....	Monthly...	1 00	15	200	85
Yearly.....	27	11	Mar., 1895	135	Monthly...	1 00	.....	200	86

* Paid \$200.71.

† Paid \$200.90.

‡ Paid \$200.54.

§ Paid \$201.38.

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, per- petual (permanent).
CAPE MAY COUNTY—CONTINUED.				
87	Cape May C. H.—Mechanics', E. C. Hewitt.	Feb., 1872	Local...	Serial.....
88	Dennistown—Loan and Bldg., L. M. Rice.....	Feb., 1881	Local...	Serial.....
89	Ocean City—Bldg. and Loan, Wm. Lake.....	Mar., 1887	Local...	Serial.....
90	Sea Isle City—Bldg. and Loan, Jos. I. Scull..	Aug., 1888	Local...	Serial.....
91	South Seaville—L. and B., I. S. Townsend...	Feb., 1872	Local...	Serial.....
92	Tuckahoe—Bldg. and Loan, R. S. Robinson,	Mar., 1870	Local...	Serial.....
CUMBERLAND COUNTY.				
93	Bridgeton—Merchants' & Mech's', C. F. Dare,	April, 1870	Local...	Serial.....
94	Saving Fund, T. U. Harris.....	June, 1865	Local...	Serial.....
95	Millville—Columbian, A. E. Ritchie.....	Oct., 1892	Local...	Serial.....
96	Hope, Alex. McCorristin.....	Dec., 1880	Local...	Serial.....
97	Institute, E. B. Goodwin.....	Oct., 1883	Local...	Serial.....
98	Security, E. B. Goodwin.....	Nov., 1875	Local...	Serial.....
99	Vineland—Mechanics', S. T. Hurd.....	July, 1873	Local...	Serial.....
ESSEX COUNTY.				
100	Belleville—Bldg. and Loan, R. P. Scaine.....	Sept., 1873	Local...	Serial.....
101	Home, O. A. Fairchild.....	Nov., 1890	Local...	Serial.....
102	Bloomfield—Bldg. & Loan, Henry Lawrence,	Jan., 1886	Local...	Serial.....
103	Essex County, F. E. Langstroth.....	Oct., 1895	Local...	Serial.....
104	Caldwell—Bldg. and Loan, Allan Lindsley...	Dec., 1890	Local...	Serial.....
105	East Orange—Bldg. and Loan, O. H. Condit,	Mar., 1887	Local...	Serial.....
106	Franklin—Bldg. and Loan, J. H. White*....	Oct., 1886	Local...	Serial.....
107	Irvington—Bldg. & Loan, Franklin Kissam,	July, 1887	Local...	Serial.....
108	Montclair—Bldg. and Loan, C. A. Cook.....	Feb., 1886	Local...	Serial.....
109	Orange—Bldg. and Loan, A. H. Sherman.....	Feb., 1887	Local...	Serial.....
110	Orange Valley—Bldg. & Loan, H. R. Terhune,	April, 1888	Local...	Serial.....
111	South Orange—Bldg. & Loan, C. J. Barrett,	Sept., 1887	Local...	Serial.....
112	Vailsburg—Bldg. & Loan, Arnold Brandorf..	Feb., 1892	Local...	Serial.....

* Residence, 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.			
Yearly.....	22	11	Sept., 1895	*140	Monthly...	\$1 00	.....	\$200	87
Yearly.....	15	11	June, 1895	139	Monthly...	1 00	.....	200	88
Yearly.....	9	9	.....	.....	Monthly...	1 00	\$0 25	200	89
$\frac{1}{2}$ Yearly.....	16	15	.....	.....	Monthly...	1 00	15	200	90
Yearly.....	24	12	Mar., 1896	142	Monthly...	1 00	25	200	91
Yearly.....	26	10	Nov., 1895	129	Monthly...	1 00	25	200	92
Yearly.....	26	12	Mar., 1896	†144	Monthly...	1 00	.....	200	93
Biennially.....	16	5	May, 1896	144	Monthly...	1 00	1 00	200	94
Yearly.....	4	4	.....	.....	Monthly...	1 00	.....	200	95
Yearly.....	14	11	Sept., 1895	141	Monthly...	1 00	1 00	200	96
Yearly.....	12	12	Aug., 1895	143	Monthly...	1 00	.....	200	97
Yearly.....	20	12	Aug., 1895	143	Monthly...	1 00	.....	200	98
$\frac{1}{2}$ Yearly.....	24	15	Oct., 1895	123	Monthly...	1 00	.....	200	99
Yearly.....	27	11	Oct., 1895	134	Monthly...	1 00	‡35	200	100
Yearly.....	5	5	.....	.....	Monthly...	1 00	.....	200	101
Yearly.....	10	10	.....	.....	Monthly...	1 00	‡1 00	200	102
Yearly.....	11	11	.....	.....	Monthly...	1 00	.....	200	103
Yearly.....	5	5	.....	.....	Monthly...	1 00	.....	200	104
Yearly.....	9	9	.....	.....	Monthly...	1 00	‡50	200	105
Yearly.....	9	9	.....	.....	Monthly...	1 00	05	200	106
$\frac{1}{2}$ Yearly.....	13	13	.....	.....	Monthly...	1 00	.....	200	107
Yearly.....	10	10	.....	.....	Monthly...	1 00	.....	200	108
Yearly.....	12	12	.....	.....	Monthly...	1 00	25	200	109
$\frac{1}{2}$ Yearly.....	17	17	.....	.....	Monthly...	1 00	‡75	200	110
Yearly.....	9	9	.....	.....	Monthly...	1 00	‡50	200	111
Yearly.....	4	4	.....	.....	Monthly...	1 00	‡50	200	112

* Paid \$200.36.

† Paid \$200.95.

‡ 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, per- petual (permanent).
ESSEX COUNTY—CONTINUED.				
113	Newark—Ætna, Theo. Umbescheiden.....	July, 1890	Local...	Serial.....
114	American, S. W. Chapman.....	Aug., 1895	Nat'l....	Perpetual.
115	Beneficial, P. L. Brice.....	Mar., 1893	Local...	Serial.....
116	Casino, Felix Ohaus.....	Feb., 1892	Local...	Serial.....
117	Central, A. A. Sippel.....	June, 1881	Local...	Serial.....
118	Chosen Friends, G. H. Westervelt.....	Oct., 1889	*Nat'l..	Perpetual.
119	Citizens', George Grimme.....	Dec., 1891	Local...	Serial.....
119†	Clinton Hill†.....			
120	Commonwealth, M. L. Pfeil.....	June, 1894	Local...	Serial.....
121	Court House, J. O. Groel.....	June, 1893	Local...	Serial.....
122	Eighth Ward, W. B. Abbey.....	Dec., 1886	Local...	Serial.....
123	Equitable, E. E. Soutar.....	Mar., 1895	Local...	Serial.....
124	Enterprise, Thos. Gallacher.....	April, 1883	Local...	Serial.....
125	Excelsior, Morris Cohn.....	May, 1879	Local...	Serial.....
126	Fireside, J. B. Faitoute.....	Jan., 1887	Local...	Serial.....
127	First Italian, E. V. A. Belfatto.....	Jan., 1894	Local...	Serial.....
128	Five per cent., Noah Guter.....	April, 1895	Local...	Serial.....
129	Fourteenth Ward, A. M. Linnett.....	Dec., 1885	Local...	Serial.....
130	Fraternal, B. H. Van Ness.....	April, 1887	Local...	Serial.....
131	German, C. C. Lienau.....	June, 1881	Local...	Serial.....
132	Grand, George Grimme.....	Nov., 1891	Local...	Serial.....
133	Hearthstone, J. B. Faitoute.....	Dec., 1888	Local...	Serial.....
134	Improved, C. C. Lienau.....	April, 1893	Local...	Serial.....
135	Home, Max Sachs.....	May, 1884	Local...	Serial.....
136	Howard, Thos. Gallacher.....	Aug., 1884	Local...	Serial.....
137	Junior Order, D. D. Slaight.....	Nov., 1895	Local...	Serial.....
138	Knights of Pythias, Rudolph Levi.....	April, 1886	Local...	Serial.....
139	Lincoln, John Hust.....	Jan., 1887	Local...	Serial.....
140	Mechanics', F. Tegen, Jr.....	Sept., 1887	Local...	Serial.....
141	Mercantile Co-op. Bank, A. L. Chatterton.....	Jan., 1894	Nat'l....	Perpetual.
142	Mercer, Adam Herzinger.....	Dec., 1890	Local...	Serial.....
143	Metropolitan, M. W. Lyon.....	Oct., 1894	State...	Serial.....
144	Modern, Ernest Nagel.....	May, 1892	Local...	Serial.....

* No branches and confined to the order.

† No information.

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.			
$\frac{1}{2}$ Yearly.....	11	11	.....	.....	Monthly..	\$1 00	.....	\$200	113
.....	.....	.....	.....	.....	Monthly..	50	.....	100	114
$\frac{1}{2}$ Yearly.....	6	6	.....	.....	Monthly..	1 00	.....	200	115
$\frac{1}{2}$ Yearly.....	8	8	.....	.....	Monthly..	1 00	.....	200	116
Yearly.....	8	7	.....	.....	Monthly..	1 00	.....	200	117
.....	.....	.....	.....	.....	Monthly..	1 00	.....	200	118
Yearly.....	4	4	.....	.....	Monthly..	1 00	.....	200	119
.....	.....	.....	.....	.....	.....	.....	.....	119 $\frac{1}{2}$	.....
$\frac{1}{2}$ Yearly.....	4	4	.....	.....	Monthly..	1 00	.....	200	120
Irregularly.....	5	5	.....	.....	Monthly..	1 00	*\$0 25	200	121
Yearly.....	10	10	.....	.....	Monthly..	1 00	.....	200	122
$\frac{1}{2}$ Yearly.....	4	3	.....	.....	Monthly..	1 00	20	300	123
$\frac{1}{2}$ Yearly.....	14	12	Aug., 1895	137	Monthly..	1 00	.....	200	124
$\frac{1}{2}$ Yearly.....	10	9	.....	.....	Monthly..	1 00	.....	200	125
$\frac{1}{2}$ Yearly.....	9	9	.....	.....	Monthly..	1 00	.....	200	126
Yearly.....	6	5	.....	.....	Monthly..	1 00	.....	200	127
Irregularly.....	3	3	.....	.....	$\frac{1}{2}$ Monthly	†1 00	.....	200	128
$\frac{1}{2}$ Yearly.....	41	41	.....	.....	Monthly..	1 00	*1 00	200	129
Yearly.....	9	9	.....	.....	Monthly..	1 00	.....	200	130
Yearly.....	10	10	.....	.....	Monthly..	1 00	*25	200	131
Yearly.....	4	4	.....	.....	Monthly..	1 00	.....	200	132
$\frac{1}{2}$ Yearly.....	14	14	.....	.....	Monthly..	1 00	.....	200	133
$\frac{1}{2}$ Yearly.....	6	6	.....	.....	Monthly..	1 00	.....	200	134
Irregularly.....	10	9	Oct., 1895	†136	Monthly..	1 00	.....	200	135
Yearly.....	12	11	Oct., 1895	135	Monthly..	1 00	.....	200	136
$\frac{1}{2}$ Yearly.....	2	2	.....	.....	Monthly..	1 00	.....	200	137
Yearly.....	10	10	.....	.....	Monthly..	1 00	.....	200	138
$\frac{1}{2}$ Yearly.....	11	11	.....	.....	Monthly..	1 00	*15	200	139
Yearly.....	8	8	.....	.....	Monthly..	1 00	.....	200	140
.....	.....	.....	.....	.....	Monthly..	{ 25 50 }	1 00	100	141
Yearly.....	5	5	.....	.....	Monthly..	1 00	.....	200	142
Monthly.....	.....	.....	.....	.....	{ Weekly... Monthly..	{ 07 25 }	{ 50 100 }	143	.....
$\frac{1}{2}$ Yearly.....	6	6	.....	.....	Monthly..	1 00	.....	200	144

* Member or pass-book.

† Monthly.

‡ Paid \$200.64.

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, per- petual (permanent).
ESSEX COUNTY—CONTINUED.				
145	Newark—Mutual, J. A. Berry.....	May, 1867	Local...	Serial.....
146	Mutual Land and Home,* G. L. Staats...	Jan., 1892	Local...	Serial.....
147	Mutual Savings, M. P. Roche	Feb., 1895	Local...	Perpetual.
148	National Provident, A. P. Gifford.....	July, 1895	State...	Serial.....
149	Newark, G. W. Frey.....	June, 1883	Local...	Serial.....
150	New Jersey, August Heine.....	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, M. H. Hagaman.....	Mar., 1892	Local..	Serial.....
154	Passaic, Max Sachs.....	June, 1884	Local...	Serial.....
155	Phoenix, C. C. Lienau.....	Jan., 1887	Local...	Serial.....
156	Progress, Meier Newman.....	Feb., 1895	Local...	Serial.....
157	Protection, G. W. Frey.....	Jan., 1886	Local...	Serial.....
158	Prudential, John Kreidler.....	June, 1892	Local...	Serial.....
159	Reliable, Ferd. Heichemer.....	Sept., 1884	Local...	Serial.....
160	Republic, E. L. Conklin.....	Nov., 1893	State...	Perpetual.
161	Roseville, J. S. Stewart.....	Nov., 1885	Local...	Serial... ..
162	Savings, F. J. Burgdorf.....	Jan., 1886	Local...	Serial.....
163	Security, C. B. Duncan.....	July, 1884	Local...	Serial.....
164	Seventh Ward, J. A. Berry	Oct., 1891	Local...	Serial.....
165	Springfield, Ernest Nagel.....	July, 1893	Local...	Serial.....
166	State, F. W. Sullivan.....	Aug., 1887	Local...	Serial.....
167	Standard, Max Sachs.....	Sept., 1886	Local...	Serial.....
168	Tenth Ward, C. B. Duncan.....	Feb., 1887	Local...	Serial.....
169	Teutonia, Felix Ohaus.....	Oct., 1890	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.			
$\frac{1}{2}$ Yearly.....	87	42	{ Dec., '94 Mar., '95 June, '95 Sept., '95 }	129	Monthly...	\$1 00	\$0 10	\$200	145
Irregularly.....	1	1	.....	.....	Weekly....	1 00	*50 00	†	146
Weekly.....	.....	.....	.....	.....	Weekly....	25	‡25	100	147
					Semi-mon	50			
Monthly.....	14	14	.....	.....	Monthly...	1 00	.....	200	148
					.....	50			
Yearly.....	11	10	.....	.....	Monthly...	1 00	.....	200	149
$\frac{1}{2}$ Yearly.....	16	16	.....	.....	Monthly...	1 00	.....	200	150
$\frac{1}{4}$ Yearly.....	16	16	.....	.....	Monthly...	1 00	.....	200	151
$\frac{1}{4}$ Yearly.....	14	14	.....	.....	Monthly...	1 00	.....	200	152
Yearly.....	3	3	.....	.....	Monthly...	1 00	.....	200	153
Irregularly.....	9	8	Oct., 1895	‡135	Monthly...	1 00	.....	200	154
$\frac{1}{2}$ Yearly.....	16	16	.....	.....	Monthly...	1 00	.....	200	155
$\frac{1}{2}$ Yearly.....	6	6	.....	.....	Monthly...	50	.....	100	156
						60			
						75			
Yearly.....	10	10	.....	.....	Monthly...	1 00	.....	200	157
$\frac{1}{2}$ Yearly.....	8	8	.....	.....	Monthly...	1 00	.....	200	158
$\frac{1}{4}$ Yearly.....	13	12	.....	.....	Monthly...	1 00	.....	200	159
.....	.....	.....	.....	.....	Monthly...	25	.....	100	160
						50			
						65			
						1 00			
Yearly.....	9	9	.....	.....	Monthly...	1 00	.....	200	161
$\frac{1}{2}$ Yearly.....	13	13	.....	.....	Monthly...	1 00	.....	200	162
$\frac{1}{4}$ Yearly.....	21	20	Oct., 1895	135	Monthly...	1 00	.....	200	163
$\frac{1}{4}$ Yearly.....	10	10	.....	.....	Monthly...	1 00	.....	200	164
$\frac{1}{2}$ Yearly.....	5	5	.....	.....	Monthly...	1 00	.....	200	165
$\frac{1}{4}$ Yearly.....	13	13	.....	.....	Monthly...	1 00	.....	200	166
Yearly.....	9	9	.....	.....	Weekly....	25	.....	200	167
$\frac{1}{2}$ Yearly.....	18	18	.....	.....	Monthly...	1 00	.....	200	168
$\frac{1}{4}$ Yearly.....	10	10	.....	.....	Weekly....	25	.....	200	169

* Equalization fees.
Not reported.

† Homestead association.

‡ Member or pass-book.

§ Paid \$200.26.

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, per- petual (permanent).
ESSEX COUNTY—CONTINUED.				
170.	Newark—Thirteenth Ward, Fred. Westphal,	April, 1887	Local..	Serial.....
171	Union, De F. P. Lozier.....	Oct., 1887	Local..	Serial.....
172	Uptown, Theo. Umbescheiden.....	June, 1892	Local..	Serial.....
173	Washington, George Grimme.....	May, 1887	Local..	Serial.....
174	West End, H. T. Meyer.....	June, 1888	Local..	{ Per'l* }
175	Woodside, A. G. Heller.....	Aug., 1884	Local..	Serial.....
176	Workingmen's, Otto F. Heinz.....	April, 1888	Local..	Serial.....
175½	Equitable Savings, C. H. Galliker	May, 1896	State...	Perpetual.
176½	New Home, C. P. Senger	Jan., 1896	Nat'l ...	Perpetual.
GLOUCESTER COUNTY.				
177	Clayton—Building, W. A. Williamson.....	Mar., 1880	Local..	Serial.....
178	Glassboro—Loan & Bldg., Thos. Annodown,	June, 1883	Local..	Serial.....
179	Mullica Hill—Loan and Bdg., E. L. Stratton,	Jan., 1876	Local..	Serial.....
180	Paulsboro—Loan and Bldg., W. J. Adamson,	Mar., 1873	Local..	Serial.....
181	Swedesboro—Loan and Bldg., Samuel Avis..	May, 1871	Local..	Serial.....
182	Williamstown—Monroe, H. K. Bugbee	Feb., 1870	Local..	Serial.....
183	Woodbury—Real Estate, G. E. Pierson.....	May, 1871	Local..	Serial.....
HUDSON COUNTY.				
184	Arlington—Bdg. and Loan, E. E. Allbee.....	June, 1892	Local..	Perpetual.
185	Equity, John Sumner.....	Jan., 1889	Local..	Perpetual.
186	Kearny, F. C. Williams.....	Nov., 1884	Local..	Serial.....
187	Bayonne—Building, J. H. Johnston.....	Dec., 1884	Local..	Serial†.....
188	Centreville, J. P. Krebs.....	Aug., 1889	Local..	Serial†.....
189	Pamrapo, D. T. Crispin.....	Mch., 1887	Local..	Serial.....

* Since June, perpetual, Dayton plan.

† Issued in separate classes.

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.....	10	10	.....	.....	Monthly...	\$1 00	.....	\$200	170
$\frac{1}{2}$ Yearly.....	17	17	.....	.....	Monthly...	1 00	.....	200	171
Irregularly.....	7	7	.....	.....	Monthly...	1 00	.....	200	172
Yearly.....	9	9	.....	.....	Monthly...	1 00	.....	200	173
$\frac{1}{3}$ Yearly*.....	20	20	.....	.....	Monthly...	1 00	\$0 25	200	174
Yearly.....	12	11	Oct., 1895	134	Monthly...	1 00	.....	200	175
$\frac{1}{2}$ Yearly.....	14	11	.....	.....	Weekly....	25	.....	200	176
.....	.....	.....	.....	.....	Monthly...	25	{	.....	100 175 $\frac{1}{2}$
.....	.....	.....	.....	.....	.....	50			
.....	.....	.....	.....	.....	.....	60			
.....	.....	.....	.....	.....	Monthly...	25	{	.....	100 176 $\frac{1}{2}$
.....	.....	.....	.....	.....	.....	50			
Yearly.....	12	9	Oct., 1895	140	Monthly...	1 00	.....	200	177
Triennially.....	5	4	.....	.....	Monthly...	1 00	.....	200	178
Yearly.....	20	11	Dec., 1895	143	Monthly...	1 00	†50	200	179
Yearly.....	22	11	April, 1895	†138	Monthly...	1 00	.....	200	180
Yearly.....	20	11	Sept., 1895	137	Monthly...	1 00	.....	200	181
Yearly.....	21	9	.....	.....	Monthly...	1 00	.....	200	182
Yearly.....	25	11	Dec., 1895	140	Monthly...	1 00	.....	200	183
.....	.....	.....	.....	.....	Monthly...	{	250	10	100 184
.....				
.....	.....	.....	.....	.....	Monthly...	50	†25	100	185
$\frac{1}{2}$ Yearly.....	14	13	May, 1895	1134	Monthly...	1 00	†25	200	186
Yearly.....	8	7	Dec., 1895	†131	Monthly...	1 00	.....	200	187
Yearly.....	7	7	.....	.....	Monthly...	1 00	.....	200	188
Yearly.....	9	9	.....	.....	Monthly...	1 00	†50	300	189

* Since June, perpetual, Dayton plan. † Member or pass-book. ‡ Paid \$201. § Invest-
ment and borrowing, respectively; also savings shares. ¶ Paid \$200.96. ¶ Paid \$200.91.

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, per- petual (permanent).
HUDSON COUNTY—CONTINUED.				
190	Harrison—H. & Kearny, Anthony O'Mally..	May, 1886	Local..	Serial.....
191	People's, J. A. Riordan.....	Sept., 1873	Local..	Serial.....
192	Hoboken—Bldg. and Loan, J. S. Parry.....	Feb., 1887	Local..	Serial.....
193	Kearny—Mutual, David H. Holmes.....	June, 1895	Local..	Serial.....
194	Town of Union—Bdg. & Loan, F. C. Hansen,	Sept., 1888	Local..	Serial.....
195	West Hoboken—Palisade, J. L. Moy.....	Mar., 1891	Local..	Serial.....
196	Jersey City—Bergen Mutual, G. W. Laforge,	Mar., 1887	Local..	T'rminat'g
197	Caledonian, F. Pfennigwerth.....	May, 1887	Local..	Serial.....
198	Carteret, Wm. V. Garrison.....	Jan., 1890	Local..	Serial.....
199	Central, August J. Besson.....	July, 1895	Local..	Serial.....
200	Columbia, J. H. Coyle.....	Sept., 1896	Local..	Serial.....
201	Commercial, J. P. Landrine.....	May, 1893	State....	Serial.....
202	Communipaw, Fred. Klein.....	Mar., 1891	Local..	Serial.....
203	Crescent, Simon Rowland.....	Oct., 1891	Local..	T'rminat'g
204	Empire, N. L. Paladeau.....	June, 1895	Local..	Serial.....
205	Enterprise, R. A. Simpson.....	Mar., 1887	Local..	Serial.....
206	Erie, J. R. Bowen.....	Jan., 1888	Local..	Serial.....
207	Eureka, W. J. Mileham.....	June, 1893	Local..	Serial.....
208	Excelsior, Wm. G. Nelson.....	Oct., 1885	Local..	Serial.....
209	Fairmount, J. P. Landrine.....	Nov., 1887	Local..	T'rmina'g
210	Garfield, G. R. Hough.....	Mar., 1886	Local..	Serial.....
211	Greenville, Richard Routh.....	Nov., 1875	Local..	Serial.....
212	Greenville, No. 2, G. F. Witt.....	Feb., 1884	Local..	Serial.....
213	Greenville United, C. A. Hopman.....	April, 1891	Local..	Serial.....
214	Highland, J. P. Landrine.....	Mar., 1890	Local..	Termina'g
215	Home, J. P. Landrine.....	April, 1885	Local..	Termina'g
216	Hudson City, Fred. Klein.....	July, 1887	Local..	Serial.....
217	Hudson Mutual, W. J. Mileham.....	April, 1881	Local..	*Serial.....
218	Improved Land & Loan, D. H. Blackham,	Feb., 1888	Local..	Perpetual.
219	Industrial, Edw. W. Insley.....	July, 1886	Local..	Serial.....
220	Jersey City, W. G. E. See.....	Nov., 1885	Local..	Serial.....
221	Lafayette, J. W. Leonard.....	Feb., 1884	Local..	Serial.....
222	Lincoln, Thomas R. Lewis.....	June, 1886	Local..	Serial.....
223	Madison, C. G. Horton.....	Mar., 1889	Local..	Serial.....

* Since 1886.

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.....	10	10	.....	.....	Monthly..	\$1 00	.....	\$200	190
Yearly.....	22	11	Oct., 1894	133	Monthly..	1 00	.....	200	191
Yearly.....	9	9	.....	.....	Monthly..	1 00	*\$0 50	200	192
$\frac{1}{2}$ Yearly.....	4	4	.....	.....	Monthly..	1 00	.....	240	193
Yearly.....	8	8	.....	.....	Monthly..	1 00	*50	200	194
Yearly.....	5	5	.....	.....	Monthly..	1 00	50	200	195
.....	1	1	.....	.....	Monthly..	†25	50	200	196
$\frac{1}{2}$ Yearly.....	19	19	.....	.....	Monthly..	1 00	*50	200	197
Yearly.....	6	6	.....	.....	Weekly....	25	*50	200	198
Yearly.....	1	1	.....	.....	Monthly..	1 00	*50	200	199
Yearly.....	9	9	.....	.....	$\frac{1}{2}$ Monthly	50	*50	200	200
$\frac{1}{2}$ Yearly.....	12	12	.....	.....	Weekly....	25	10	200	201
$\frac{3}{4}$ Yearly.....	10	10	.....	.....	Monthly..	1 00	*50	200	202
.....	1	1	.....	.....	Weekly....	25	*50	200	203
Irregularly.....	3	3	.....	.....	$\frac{1}{2}$ Monthly	50	*50	200	204
Irregularly.....	6	6	.....	.....	Monthly..	1 00	*50	200	205
$\frac{1}{2}$ Yearly.....	14	14	.....	.....	Monthly..	1 00	*50	200	206
$\frac{3}{4}$ Yearly.....	6	6	.....	.....	Monthly..	1 00	*50	200	207
Yearly.....	8	8	April, 1896	126	Weekly....	25	*50	200	208
.....	1	1	.....	.....	Weekly....	25	50	200	209
Yearly.....	9	9	.....	.....	Monthly..	1 00	*1 00	200	210
Yearly.....	14	10	Feb., 1896	†144	Weekly....	25	*1 00	500	211
Yearly.....	8	8	.....	.....	Weekly....	25	*50	500	212
Yearly.....	5	5	.....	.....	Weekly....	25	*1 00	500	213
.....	1	1	.....	.....	Weekly....	25	*50	200	214
.....	1	1	June, 1896	134	Weekly....	25	*50	200	215
Yearly.....	10	10	.....	.....	Weekly....	25	*50	200	216
Yearly.....	10	10	Dec., 1895	131	Monthly..	1 00	*50	200	217
.....	.....	.....	.....	.....	Monthly..	1 00	*50	200	218
Yearly.....	10	10	.....	.....	Weekly....	25	*50	200	219
Yearly.....	7	7	.....	.....	Monthly..	1 00	*1 00	200	220
Yearly.....	11	10	June, 1895	135	Monthly..	1 00	*50	200	221
$\frac{1}{2}$ Yearly.....	19	19	.....	.....	Weekly....	25	*50	200	222
$\frac{1}{4}$ Yearly.....	13	13	.....	.....	Monthly..	1 00	*50	200	223

* Member or pass-book.

† Weekly.

‡ Liquidated at \$260.70; dues, \$156.

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, per- petual (permanent).
HUDSON COUNTY—CONTINUED.				
223½	Jersey City—Mortgage Bank, N. G. Vreeland,	Jan., 1892	Local...	Perpetual.
224	Monticello, J. A. Knoeller..	Feb., 1886	Local...	Serial.....
225	Montgomery, J. P. Landrine.....	May, 1889	Local...	Terminat'g
226	North Hudson, A. A. Franck.....	May, 1886	Local...	*Serial.....
227	Pavonia, D. D. Clark.....	May, 1885	Local...	Serial.....
228	Paulus Hook,† W. G. E. See.....	Aug., 1884	Local...	Serial.....
229	Phoenix, John S. Clarke.....	Jan., 1884	Local...	Serial.....
230	Security, O. H. Lohsen	Nov., 1887	Local...	Serial.....
230½	Security Union, Albert Ball †.....	June, 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.....
233½	West Side, Francis Gormley.....	Mar., 1896	Local...	Serial.....
HUNTERDON COUNTY.				
234	Flemington—Bdg. and Loan, J. L. Connet...	Feb., 1892	Local...	T'rminat'g
235	Lambertville—Centennial, Levi Brown.....	May, 1876	Local...	Serial.....
MERCER COUNTY.				
236	Hightstown—Bldg. and Loan, W. W. Swett,	Feb., 1890	Local...	Serial.....
237	Hopewell—People's, J. C. Harrison.....	Mar., 1893	Local...	T'rminat'g
238	Pennington—Bldg. and Loan, T. D. Durling,	Sep., 1889	Local...	T'rminat'g
239	Trenton—Mechanics', P. W. Crozer	Sept., 1862	Local...	Serial.....
240	Mercer, P. W. Crozer.....	Mar., 1854	Local...	Serial.....
241	N. J. B. L. & Investm't Co., J. H. Scudder,	July, 1891	State...	Perpetual.
240½	People's ‡	Oct., 1890	Nat'l...	Serial.....
241½	Equitable, Ira Frost	Aug., 1895	Local...	Serial.....

* Terminating classes.

† Association in liquidation.

New Jersey. ‡ Of Syracuse, N. Y.; no information obtainable.

‡ Scranton, Pa.; no business yet in

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.....	54	54			Monthly...	\$1 00	*\$0 50	\$200	223½
Yearly.....	10	10			Weekly....	25	*50	200	224
.....	1	1			Weekly....	25	*50	200	225
Yearly.....	8	8			Monthly...	1 00	*50	200	226
½ Yearly.....	10	9	Feb., 1896	128	½ Monthly	50	*50	200	227
Yearly.....	6	6			Monthly...	1 00		200	228
Yearly.....	11	10			Monthly...	1 00	*50	200	229
½ Yearly.....	40	40			Monthly...	1 00		200	230
½ Yearly.....	24	24			Monthly...	25 40 80	1 00	100	230½
Yearly.....	10	10			Monthly...	1 00	*50	200	231
½ Yearly.....	12	12			Monthly...	1 00	*50	200	232
Irregularly.....	11	11			Monthly...	1 00	*50	200	233
½ Yearly.....	1	1			Weekly....	25	*50	200	233½
.....	1	1			Monthly...	1 00		100	234
Yearly.....	20	12	July, 1895	†147	Monthly...	1 00		200	235
Irregularly.....	3	3			Monthly...	1 00	25	200	236
.....	1	1			Monthly...	1 00		200	237
.....	1	1			Monthly...	1 00		200	238
Irregularly.....	9	3			Monthly...	1 00		200	239
Irregularly.....	11	3			Monthly...	1 00		200	240
.....					Monthly...	30 65 1 00	1 00	100	241
.....									240½
½ Yearly.....	1	1			Monthly...	1 00	1 00	200	241½

* Member or pass-book.

† Paid \$200.95.

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, per- petual (permanent).
MIDDLESEX COUNTY.				
242	Dunellen—Bldg. and Loan, W. N. Cole.....	April, 1887	Local...	Serial.....
243	Jamesburg—Mutual, J. D. Courter.....	Feb., 1869	Local...	Serial.....
244	South River—Bdg. & Loan, Wm. Campbell..	April, 1892	Local...	Serial.....
245	South Amboy—Star, Tobias Grace.....	Jan., 1889	Local...	Serial.....
246	Perth Amboy—Bi-Centen'l, J. E. Chapman,	May, 1885	Local...	Terminat'g
247	Citizens', Harry Conard.....	Dec., 1892	Local...	Perpetual.
248	Homestead, Jas. S. Wight.....	Sept., 1886	Local...	Serial.....
249	New Brunsw'k—Amer'n, No. 2, P.G. Polhemus,	Mar., 1887	Local...	Termina'g
250	Excelsior, Theo. E. Townsend.....	April, 1888	Local...	Termina'g
251	Homestead, Anthony Viehman.....	June, 1886	Local...	Serial.....
252	Merchants', Theo. E. Townsend.....	Jan., 1895	Local...	Serial.....
253	People's, D. F. R. Runyon.....	Mar., 1891	Local...	Serial.....
254	Provident, E. B. Wyckoff.....	June, 1894	Local...	Serial.....
255	Security, D. D. Williamson.....	Mar., 1889	Local...	Serial.....
256	Workingmen's, Patrick Hagerty.....	Aug., 1895	Local...	Serial.....
MONMOUTH COUNTY.				
257	Asbury Park—Bdg. and Loan, H. C. Winsor,	Feb., 1874	Local...	Serial.....
258	Atlantic Highlands—Sav. Fund, C. R. Snyder,	Nov., 1887	Local...	Serial.....
259	Belmar—Bldg. and Loan, Chas. McDermott,	Aug., 1891	Local...	Serial.....
260	Freehold—Mutual, A. C. Hartshorn.....	June, 1869	Local...	Serial.....
261	Keyport—Loan, B. O. Ogden.....	Nov., 1880	Local...	Serial.....
262	Long Branch—Bldg. and Loan, L. G. Bliss..	Dec., 1869	Local...	Serial.....
263	Manasquan—Squan Village, J. W. Borden...	April, 1874	Local...	Serial.....
264	Matawan—Bldg. and Loan, E. I. Brown.....	June, 1888	Local...	Termina'g
265	Red Bank, Bldg. and Loan, T. E. Davis.....	Mar., 1887	Local...	Serial.....
MORRIS COUNTY.				
266	Boonton—Bldg. and Loan, E. A. Fisher.....	May, 1889	Local...	Perpetual.
267	Dover—Bldg. and Loan, S. T. Smith.....	Oct., 1887	Local...	Serial.....
268	Morristown—Bldg. and Loan, I. R. Pierson..	Sept., 1886	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.			
Irregularly.....	3	3	.....	.....	Monthly...	\$1 00	\$0 10	\$200	242
Biennially.....	10	5	.....	.....	Monthly...	1 00	.....	200	243
Yearly.....	3	3	.....	.....	Monthly...	1 00	25	200	244
Yearly.....	7	7	.....	.....	Monthly...	1 00	10	200	245
.....	1	1	.....	.....	Monthly...	1 00	25	200	246
.....	.....	.....	.....	.....	Weekly...	25	*50	100	247
$\frac{1}{2}$ Yearly.....	30	30	.....	.....	Monthly...	1 00	25	200	248
.....	1	1	.....	.....	Monthly...	1 00	25	200	249
.....	1	1	.....	.....	Monthly...	1 00	25	200	250
Yearly.....	11	10	Oct., 1895	113	Monthly...	2 00	25	300	251
Yearly.....	1	1	.....	.....	Monthly...	1 00	25	200	252
Yearly.....	5	5	.....	.....	Monthly...	1 00	25	200	253
$\frac{1}{2}$ Yearly.....	4	4	.....	.....	Monthly...	1 00	25	200	254
Yearly.....	7	7	.....	.....	Monthly...	1 00	25	200	255
Yearly.....	1	1	.....	.....	Monthly...	1 00	25	200	256
Yearly.....	22	10	Jan., 1896	132	Monthly...	1 00	.....	200	257
Yearly.....	8	8	.....	.....	Monthly...	1 00	20	200	258
Yearly.....	5	5	.....	.....	Monthly...	1 00	*25	200	259
Yearly.....	14	11	.....	.....	Monthly...	1 00	.....	200	260
Irregularly.....	3	2	.....	.....	Monthly...	1 00	*25	200	261
Yearly.....	19	11	Mar., 1896	136	Monthly...	1 00	.....	200	262
Irregularly.....	7	4	.....	.....	Monthly...	1 00	.....	200	263
.....	1	1	.....	.....	Monthly...	1 00	.....	200	264
Yearly.....	9	9	.....	.....	Monthly...	1 00	15	200	265
.....	.....	.....	.....	.....	Biweekly..	1 00	25	250	266
Yearly.....	7	7	.....	.....	Monthly...	1 00	.....	200	267
Irregularly.....	7	7	.....	.....	Monthly...	1 00	.....	200	268

* 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, per- petual (permanent).
OCEAN COUNTY.				
269	Toms River—Dover, J. L. Cowperthwait.....	Mar., 1883	Local...	Serial.....
49	Tuckerton*.....			
PASSAIC COUNTY.				
270	Little Falls—Bdg. and Loan, C. W. Matches,	Mar., 1887	Local...	Serial.....
271	Passaic City—Home, Wm. B. Davidson.....	May, 1895	Local...	Serial.....
272	Mutual, Wm. Malcolm.....	April, 1882	Local...	Serial.....
273	People's, Wm. H. Speer.....	Sept., 1887	Local...	Serial.....
274	Union, L. L. Grear.....	May, 1888	Local...	Serial.....
275	Paterson—Celtic, Hugh Sweeney.....	April, 1882	Local...	Serial.....
276	Citizens', Abram Klenert.....	Mar., 1892	Local...	Serial.....
277	Eastside, E. H. Olden.....	April, 1892	Local..	Serial.....
278	German American, Julius Schwaab.....	Sept., 1892	Local...	Serial.....
279	Iron and Silk, W. J. McFarlan.....	June, 1883	Local...	Serial.....
280	Manchester, G. W. Allee.....	Jan., 1888	Local...	Serial.....
281	Mechanics', W. H. H. Striker.....	April, 1883	Local...	Serial.....
282	Mutual, E. H. Lambert.....	Nov., 1878	Local...	Serial.....
283	N. J. Investment, Chas. Reynolds.....	Sept., 1894	State...	Perpetual.
284	People's, Franklin Holland.....	Nov., 1883	Local...	Serial.....
285	Provident, Daniel Van Winkle.....	April, 1883	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 Farrar.....	Nov., 1882	Local...	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 Flitercraft.....	Jan., 1870	Local...	Serial.....

* See under Burlington county.

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.....	5	4			Monthly...	\$1 00		\$200	269
									49
Yearly.....	9	9			Monthly...	1 00		200	270
$\frac{1}{2}$ Yearly.....	2	2			Monthly...	1 00	\$0 25	200	271
$\frac{1}{2}$ Yearly.....	21	18	July, 1895	135	Monthly...	1 00	40	200	272
$\frac{1}{2}$ Yearly.....	17	17			Monthly...	1 00	30	200	273
$\frac{1}{2}$ Yearly.....	16	16			Monthly...	1 00	30	200	274
Yearly.....	14	11	Dec., 1895	140	Monthly...	1 00	25	200	275
Yearly.....	4	4			Monthly...	1 00	50	200	276
Yearly.....	4	4			Monthly...	1 00	50	200	277
Yearly.....	4	4			Monthly...	1 00	50	200	278
Yearly.....	12	11	Dec., 1894	139	Monthly...	1 00	1 00	200	279
Yearly.....	8	8			Monthly...	1 00	50	200	280
Yearly.....	13	11	July, 1895	135	Monthly...	1 00	50	200	281
Yearly.....	18	11	Jan., 1896	133	Monthly...	1 00	1 00	200	282
					Monthly...	1 00 75 50 25	1 00	100	283
Yearly.....	12	11	Mar., 1895	137	Monthly...	1 00	50	200	284
Yearly.....	10	10			Monthly...	1 00	50	200	285
Yearly.....	9	9			Monthly...	1 00	50	200	286
Yearly.....	6	6			Monthly...	1 00	50	200	287
Yearly.....	4	4			Monthly...	1 00	50	200	288
Yearly.....	14	10	Nov., 1895	131	Monthly...	1 00	1 00	200	289
Yearly.....	15	10	Sept., 1895	147	Monthly...	1 00	25	200	290
Yearly.....	35	12	Mar., 1896	144	Monthly...	1 00	*1 25	200	291
Biennially.....	12	6			Monthly...	50	10	100	292

* 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, per- petual (permanent).
SOMERSET COUNTY.				
293	Bound Brook—Bdg. & 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.....
296	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	Cranford—Mutual, Kenyon Messick.....	Mar., 1887	Local...	Serial.....
299	Garwood—Bdg. and Loan, W. E. Miner*.....	Mar., 1893	Local...	Serial.....
300	Rahway—Workmen's, G. H. Waters	Jan., 1886	Local...	Serial.....
	Union Savings†.....	May, 1894	State...	Perpetual..
301	Roselle—Bldg. and Loan, W. C. Hope.....	June, 1886	Local...	Serial.....
302	Summit—Bdg. and Loan, Nathaniel George,	Nov., 1891	Local...	Serial.....
303	Westfield—Bldg. and Loan, J. R. Connolly..	Dec., 1888	Local...	Serial.....
304	Plainfield—Bldg. and Loan, B. F. Coriell....	Mar., 1884	Local...	Serial.....
305	Home, S. R. Struthers	April, 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. Faulks.....	April, 1892	Local...	Perpetual.
309	Elizabeth, Carl Hoffacker.....	Mar., 1869	Local...	Perpetual.
310	Elizabethport, Martin Houlihan	April, 1875	Local...	Serial.....
311	Equitable, J. I. Woodruff.....	July, 1895	Local...	Serial.....
312	Excelsior, Christian Friederich.....	May, 1887	Local...	Perpetual.
313	Harmonia, F. A. Gabriel.....	May, 1872	Local...	Perpetual.
314	Union County, J. J. McGrath.....	April, 1886	Local...	Serial.....
315	Union Square, R. B. Cleveland.....	Feb., 1891	Local...	Serial.....

* In liquidation.

† Not reporting.

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 50	\$200	293
.....	1	1	.....	.....	Monthly...	1 00	.....	200	294
Yearly.....	4	4	.....	.....	Monthly...	1 00	.....	200	295
Yearly.....	5	5	.....	.....	Monthly...	1 00	.....	200	296
Yearly.....	6	5	.....	.....	Monthly...	1 00	15	200	297
Irregularly.....	10	10	.....	.....	Monthly...	1 00	50	200	298
†Monthly.....	14	14	.....	.....	Monthly...	1 00	.....	200	299
Irregularly.....	5	5	.....	.....	Monthly...	1 00	25	200	300
.....	.....	.....	.....	.....	Monthly...	.....	.....	100	316
Monthly.....	53	47	.....	.....	Monthly...	1 00	25	200	301
Irregularly.....	14	13	.....	.....	Monthly...	1 00	10	200	302
Yearly.....	6	6	.....	.....	Monthly...	1 00	50	200	303
Irregularly.....	4	3	June, 1896	†135	Monthly...	1 00	.....	200	304
½ Yearly.....	16	16	.....	.....	Monthly...	1 00	25	200	305
.....	.....	.....	.....	.....	Monthly...	1 00	*50	200	306
.....	.....	.....	.....	.....	Monthly...	1 00	‡1 20	240	307
.....	.....	.....	.....	.....	Monthly...	1 00	*1 00	240	308
.....	.....	.....	Mar., 1896	136	Monthly...	1 00	25	200	309
¼ Yearly.....	83	43	{ Mar., '95 June, '95 Sept. '95 Dec., '95	||131	Monthly...	1 00	*50	200	310
½ Yearly.....	1	1	.....	.....	Monthly...	1 00	10	240	311
.....	.....	.....	.....	.....	Weekly.....	25	05	200	312
Monthly.....	120	117	.....	.....	Monthly...	1 00	10	200	313
Monthly.....	27	15	.....	.....	Monthly...	1 00	10	200	314
.....	.....	.....	.....	.....	Monthly...	1 00	*1 00	200	315

* Pass-book or member.

† In liquidation.

‡ Paid \$201.25.

‡ Inclusive of \$1 per pass-book.

|| Paid \$199.70.

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, per- petual (permanent).
WARREN COUNTY.				
317	Phillipsburg—No. 4, S. C. Smith.....	May, 1876	Local..	Serial.....
318	No. 5, John Eilenberg.....	June, 1882	Local...	Serial.....
NEW YORK.				
318½	New York City—Birkbeck,* O. M. Harper ..	Feb., 1892	Nat'l*..	Perpetual.

* Admitted to do business in 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.			
Yearly.....	20	11	April, 1896	132	Monthly...	\$1 00	.....	\$200 317	
Yearly.....	7	6	.....	.....	Monthly...	1 00	.....	200 318	
.....			.....	.....	Monthly...	{ 25 50	{ \$1 00 \$2 00	100 318½	

* For installment and prepaid shares, respectively.

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS.

Office number	LOCATION AND NAME OF ASSOCIATION.	Age in years.	Date of report.*	NUMBER OF SHARES IN FORCE.					Office number
				Total.	Free.	PLEGDED (BORROWED ON).			
						Total.	Real estate loans	Stock loans (book),	
ATLANTIC COUNTY.									
1	Atlantic City—Loan and Building.....	27	December 31, 1895.....	4,830	2,949½	1,880½	1,872½	8	1
2	Atlantic Coast.....	1	March 31, 1896.....	1,822	1,681	141	121	20	2
3	Mutual.....	7	February 25, 1896.....	745	497	248	238	10	3
4	People's.....	12	March 1, 1896.....	777	491	286	286		4
5	Egg Harbor City—Building and Loan.....	12	June 9, 1896.....	1,086	743½	342½	336½	6	5
6	Hammonton—Loan and Building..	24	December 5, 1895.....	2,836¼	1,565	1,271¼	1,000¼	271	6
7	Workingmen's.....	18	December 1, 1895.....	2,860	1,775	1,085	1,016	69	7
8	Mays Landing—Building and Loan.....	5	December 31, 1895.....	656	454	202	192	10	8
9	Pleasantville—Mutual.....	26	April 5, 1896.....	1,315	955	360	335	25	9
BERGEN COUNTY.									
10	Allendale—Co-operative.....	7	May 1, 1896.....	620	349	271	166	105	10
11	Bogota—Building and Loan.....	3	March 16, 1896†.....	505	410	95	75	20	11
12	Carlstadt—Mutual.....	6	April 11, 1896.....	1,488	1,144	344	298	46	12
13	Closter—Harrington.....	7	May 3, 1896.....	1,057	773	284	244	40	13
14	East Rutherford—Savings.....	1	June 12, 1896.....	1,234	1,132	102	102		14

* Associational year; all data for this period.

† Statement not verified.

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	SHARES HELD BY ONE STOCKHOLDER.			Number of shares issued during year.	NUMBER OF SHARES CANCELLED DURING YEAR.						Office number.	
		Largest number.	Smallest number.	Usual number.		Total.	Withdrawn, voluntarily.	Lapsed (forfeited.)	Retired (redeemed).*	MATURED.			
										Total.	Free.		Pledged.
ATLANTIC COUNTY.													
1	Atlantic City—Loan and Building.....	120	1	5-10	519½	443½	308½			135	124	11	1
2	Atlantic Coast.....	60	1	†	1,924	102	98	4					2
3	Mutual.....	40	1	6	323	105	105						3
4	People's.....	30	1		174	219	64	5		150	116	34	4
5	Egg Harbor City—Building and Loan.....	32	1	†	383	123	88	5		30	22	8	5
6	Hammonton—Loan and Building.....	61	1	†	539	558	587	2		31½	†	†	6
7	Workingmen's.....	61	1	†	531	587	462	8		117	†	†	7
8	Mays Landing—Building and Loan.....	30	1	4	69	79	79						8
9	Pleasantville—Mutual.....	20	1	†	292	105	85	20					9
BERGEN COUNTY.													
10	Allendale—Co-operative.....	25	1	†	97	53	53						10
11	Bogota—Building and Loan.....	30	1	5	310	224	224						11
12	Carlstadt—Mutual.....	75	1	5	401	200	200						12
13	Closter—Harrington.....	50	1	5	289	180	180						13
14	East Rutherford—Savings.....	125	1	10	1,294	60	60						14

* Forced withdrawals.

† 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.						Houses acquired through association during year by borrowers.	SHARES OTHER THAN INSTALLMENT.		Office number.	
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.	Total corporations, firms, &c.		Number.	Amount.		
ATLANTIC COUNTY.																
1	Atlantic City—Loan and Building.....	1,040	765	266	9	225	208	17	153	69	3	12	.....	.....	1
2	Atlantic Coast	162	133	28	1	12	10	2	10	2	.....	10	Yes.	.....	2
3	Mutual	117	81	33	3	30	27	3	27	3	.....	7	.....	.....	3
4	People's	120	71	49	.....	47	47	.....	30	17	.....	.....	.....	.....	4
5	Egg Harbor City—Building and Loan.....	346	210	130	6	124	121	3	100	19	5	11	†27	\$5,454 00	5	
6	Hammonton—Loan and Building.....	419	266	143	10	213	187	24	169	40	4	14	.....	.....	6
7	Workingmen's	492	323	161	8	268	*	*	193	74	1	16	.....	.....	7
8	Mays Landing—Building and Loan.....	152	98	49	5	48	46	2	33	14	1	8	.....	.....	8
9	Pleasantville—Mutual.....	412	285	119	8	*	.....	.....	.....	.....	.....	18	.....	.....	9
BERGEN COUNTY.																
10	Allendale—Co-operative.....	98	69	27	2	31	26	5	20	9	2	2	.....	.....	10
11	Bogota—Building and Loan.....	94	73	21	.....	15	11	4	15	.....	.....	3	.....	.....	11
12	Carlstadt—Mutual.....	198	165	33	.....	59	30	29	50	9	.....	13	.....	.....	12
13	Closter—Harrington.....	169	139	23	7	45	39	6	32	12	1	7	.....	.....	13
14	East Rutherford—Savings.....	161	133	28	.....	10	10	.....	*	*	.....	6	.....	.....	14

* Not reported.

† Matured share certificates.

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years.	Date of report.*	NUMBER OF SHARES IN FORCE.					Office number.
				Total.	Free.	PLEGDED (BORROWED ON).			
						Total.	Real estate loans	Stock loans (book).	
BERGEN COUNTY—CONTINUED.									
15	Englewood—Mutual	9	June 1, 1896	3,234	2,398	836	781	55	15
16	Fairlawn—Saddle River	2½	November 15, 1895	362	326	36	36	.....	16
17	Fort Lee—Building and Loan	3	January 1, 1896	464	389	75	72	3	17
18	Hackensack—Mutual	9	February 11, 1896	5,539	4,066½	1,472½	1,198½	274½	18
19	Hasbrouck Heights—Building and Loan	6	May 31, 1896	960	735	225	225	.....	19
20	Hillsdale—Progressive	3	July 1, 1896	166	150	16	16	.....	20
21	Lodi—Building and Loan	4	May 26, 1896	999	792½	206½	196½	10	21
22	Midland Park—Franklin	5	December 31, 1895 †	382	299	83	83	.....	22
23	Oradell—Bergen County	8	February 20, 1896	2,153½	1,383	770½	750½	20	23
24	Palisades Park—Co-operative	2	July 31, 1896 †	65	57	8	6	2	24
25	Park Ridge—Eureka	6	February 6, 1896	671	482	189	161	28	25
26	Washington Township	6	August 1, 1896	77	59	18	18	.....	26
27	Ramseys—Building and Loan	6	August 22, 1896	588	392½	195½	195½	.....	27
28	Ridgefield—Building and Loan	6	November 30, 1895 †	1,218	693	525	413	112	28
29	Ridgefield Park—Park	2	February 4, 1896	529	446	83	83	.....	29
30	Ridgewood—Building and Loan	10¾	December 17, 1895	3,106	2,232	874	758	116	30
31	Co-operative	5	February 1, 1896	635	548	87	81	6	31
32	Rutherford—Mutual	20	May 14, 1896	3,349	2,039	1,260	860	400	32

* Associational year; all data for this period.

† Statement not verified.

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	SHARES HELD BY ONE STOCKHOLDER.			Number of shares issued during year.	NUMBER OF SHARES CANCELLED DURING YEAR.						Office number.	
		Largest number.	Smallest number.	Usual number.		Total.	Withdrawn, voluntarily.	Lapsed (forfeited.)	Retired (redeemed,)*	MATURED.			
										Total.	Free.		Pledged.
BERGEN COUNTY—CONTINUED.													
15	Englewood—Mutual	25	1	†	1,086	594	467	1	126				15
16	Fairlawn—Saddle River	10	1	†	175	98	98						16
17	Fort Lee—Building and Loan	25	1	†	178	110	107	3					17
18	Hackensack—Mutual	25	1	5	1,244	918	888		30				18
19	Hasbrouck Heights—Building and Loan	30	1	†	270	301	301						19
20	Hillsdale—Progressive	20	2	†	93	106	100						20
21	Lodi—Building and Loan	20	1	†	330	204	204						21
22	Midland Park—Franklin	15	1	†	105	98	98						22
23	Oradell—Bergen County	25	1	†	296½	436	436						23
24	Palisades Park—Co-operative	10	1	2	26	21	13	8					24
25	Park Ridge—Eureka	25	1	5	135	78	78						25
26	Washington Township	10	1		25	15	15						26
27	Ramseys—Building and Loan	49	1	5	72	47	47						27
28	Ridgefield—Building and Loan	43	1	†	163	313	313						28
29	Ridgefield Park—Park	25	1	6	201	162	162						29
30	Ridgewood—Building and Loan	50	1	5	880	1,072	918		154				30
31	Co-operative	21	1	5	418	307	299		8				31
32	Rutherford—Mutual	6	1	5	826	722	627			95	53	142	32

* Forced withdrawals.

† Not reported.

‡ Two real estate loans.

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.						Houses acquired through association during year by borrowers.	SHARES OTHER THAN INSTALLMENT.		Office number.
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.	Total corporations, firms, &c.		Number.	Amount.	
BERGEN COUNTY—CONTINUED.															
15	Englewood—Mutual.....	408	251	156	1	96	86	10	63	33		22			15
16	Fairlawn—Saddle River.....	88	76	12		9	9		7	2		3			16
17	Fort Lee—Building and Loan.....	85	66	18	1	11	8	3	9	2		3			17
18	Hackensack—Mutual.....	818	487	325	6	172	135	37	128	43	1	26			18
19	Hasbrouck Heights—Building and Loan.....	106	64	39	3	22	22		16	5	1	4			19
20	Hillsdale—Progressive.....	30	25	5		3	3		2	1					20
21	Lodi—Building and Loan.....	160	140	20		28	26	2	28			14			21
22	Midland Park—Franklin.....	74	49	24	1	12	12		7	5		2			22
23	Oradell—Bergen County.....	297	241	53	3	90	88	2	75	15		20			23
24	Palisades Park—Co-operative.....	32	29	3		2	1	1	2			1			24
25	Park Ridge—Eureka.....	120	91	28	1	38	32	6	33	5		8			25
26	Washington Township.....	26	18	8		6	6		4	2		1			26
27	Ramseys—Building and Loan.....	87	64	22	1	24	24		18	6		4			27
28	Ridgefield—Building and Loan.....	175	128	47		69	*	*	48	21		7			28
29	Ridgefield Park—Park.....	47	39	8		10	10		6	4		4			29
30	Ridgewood—Building and Loan.....	264	151	111	2	71	61	10	51	20		9			30
31	Co-operative.....	91	80	11		10	8	2	7	3		3			31
32	Rutherford—Mutual.....	379	244	130	5	166	120	46	115	46	5	17			32

*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.	Age in years.	Date of report.*	NUMBER OF SHARES IN FORCE.					Office number.
				Total.	Free.	PLEGDED (BORROWED ON).			
						Total.	Real estate loans	Stock loans (book).	
BURLINGTON COUNTY.									
33	Beverly—Building and Loan.....	28	October 31, 1896.....	840	552½	287½	276½	11½	33
34	Bordentown—Building and Loan.....	16	September 12, 1896.....	1,427	827	600	412	188	34
35	Burlington—City.....	28	February 28, 1896.....	990	645	345	313	32	35
36	Farmers' and Mechanics'.....	25	March 26, 1896.....	1,405	961	444	443	1	36
37	Delanco—Building and Loan.....	6	May 18, 1896.....	380	199	181	85	96	37
38	Florence—Saving Fund.....	14	March 12, 1896.....	817	487	330	275	55	38
39	Moorestown—Building and Loan.....	4	November 11, 1895.....	746	561	185	139	46	39
40	Workingmen's.....	8	February 24, 1896.....	637	263	374	198	176	40
41	Mount Holly—Building and Loan.....	34	March 9, 1896†.....	1,947	1,133	814	807	7	41
42	Industry.....	22	April 25, 1896†.....	3,103	1,938	1,165	1,094	71	42
43	People's.....	13	August 20, 1896†.....	1,905	1,102	803	762	41	43
44	New Gretna—Building and Loan.....	7	March 21, 1896.....	626	372	254	233	21	44
45	Palmyra—Building and Loan.....	9	March 1, 1896.....	1,214	989	225	205	20	45
46	Pemberton—Building and Loan.....	12	April 1, 1896.....	2,662	1,704	958	920	38	46
47	Riverside—Building and Loan.....	10	May 1, 1896.....	1,865	1,259½	605½	494½	111½	47
48	Riverton—Cinnamunson.....	17	October 24, 1895‡.....	2,485	1,559¾	925¾	?	?	48
49	Tuckerton—Mutual.....	1							49

* Associational year; all data for this period. † Statement verified only by treasurer. ‡ Statement not verified. § Not reported separately. || Reported under Ocean county.

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	SHARES HELD BY ONE STOCKHOLDER.			Number of shares issued during year.	NUMBER OF SHARES CANCELLED DURING YEAR.						Office number.	
		Largest number.	Smallest number.	Usual number.		Total.	Withdrawn, voluntarily.	Lapsed (forfeited)	Retired (redeemed.*	MATURED.			
										Total.	Free.		Pledged.
BURLINGTON COUNTY.													
33	Beverly—Building and Loan.....	23	1	5	153	210	142			68	47½	21½	33
34	Bordentown—Building and Loan.....	50	1	†	219	154	154						34
35	Burlington—City.....	20	1	†	193	271	105			66	34	32	35
36	Farmers' and Mechanics'.....	30	1	†	208	161	94			67	31	36	36
37	Delanco—Building and Loan.....	20	1	5	100	80	80						37
38	Florence—Saving Fund.....	36	1	†	277	73	73						38
39	Moorestown—Building and Loan.....	50	1	5	249	86	81	5					39
40	Workingmen's.....	55	1	5	16	91	84	7					40
41	Mount Holly—Building and Loan.....	40	1	5	312	312	312			175	83	42	41
42	Industry.....	50	1	10	618	839	558	149		132	106	26	42
43	People's.....	41	1	5-10	263	245	168	2	17	58	34	24	43
44	New Gretna—Building and Loan.....	36	1	5-10	53	59	59						44
45	Palmyra—Building and Loan.....	21	1	5	427	39	39						45
46	Pemberton—Building and Loan.....	66	2	†	783	935	737		33	165	100	65	46
47	Riverside—Building and Loan.....	55	1	†	365	100	95	5					47
48	Riverton—Cinnaminson.....	75	1	†	381	410	270			140	2	2	48
49	Tuckerton—Mutual.....												49

* Forced withdrawals.

† Not reported.

‡ Not included in total of cancelled shares.

§ 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.						Houses acquired through association during year by borrowers.	SHARES OTHER THAN INSTALLMENT.		Office number.	
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.	Total corporations, firms, &c.		Number.	Amount.		
BURLINGTON COUNTY.																
33	Beverly—Building and Loan.....	166	96	66	4	61	51	10	39	22	5			33		
34	Bordentown—Building and Loan.....	273	162	104	7	109	78	31	75	28	6	*		34		
35	Burlington—City.....	197	115	77	5	71	71	*	48	22	1	5		35		
36	Farmers' and Mechanics.....	288	171	107	10	106	106		61	42	3	11		36		
37	Delanco—Building and Loan.....	63	44	15	4	25	11	14	22	2	1			37		
38	Florence—Savings Fund.....	150	109	38	3	77	71	6	65	10	1	*		38		
39	Moorestown—Building and Loan.....	126	79	43	4	28	17	11	18	9	1	2		39		
40	Workingmen's.....	107	70	29	8	37	16	21	30	3	4	2		40		
41	Mount Holly—Building and Loan.....	293	160	123	10	136	129	7	97	35	4	10	†153	\$13,300 00	41	
42	Industry.....	359	217	131	11	126	121	5	87	38	1	7		42		
43	People's.....	143	122	21		64	56	8	59	5				43		
44	New Gretna—Building and Loan.....	226	129	88	9	74	69	5	48	25	1	3	†98	19,600 00	44	
45	Palmyra—Building and Loan.....	245	145	94	6	58	44	14	35	23				45		
46	Pemberton—Building and Loan.....	264	177	75	12	76	69	7	55	20	1	12	†17½	3,500 00	46	
47	Riverside—Building and Loan.....	273	186	78	9	73	27	46	62	9	2	7		47		
48	Riverton—Cinnaminson.....	342	239	106	6	161	†	†	113	45	3	*		48		
49	Tuckerton—Mutual.....													49		

* Not reported.

† Matured share certificates.

‡ 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.	Age in years.	Date of report.*	NUMBER OF SHARES IN FORCE.					Office number.
				Total.	Free.	PLEGDED (BORROWED ON).			
						Total.	Real estate loans	Stock loans (book).	
CAMDEN COUNTY.									
50	Berlin—Building and Loan.....	10	March 9, 1886.....	513	318	195	181½	13¼	50
51	Chesilhurst—Building and Loan.....	9	August 1, 1896†.....	87½	51½	36½	28	8¾	51
52	Clementon—Building and Loan.....	4	March 11, 1896.....	183½	133	50½	30½	20	52
53	Collingswood—Mutual.....	6	May 1, 1896.....	229	186	43	40½	2½	53
54	Gloucester City—United Mutual.....	30	August 10, 1896.....	992	525	467	463	4	54
55	Improvement.....	9	July 1, 1896†.....	1,472	690	782	782		55
56	Haddonfield—Mutual.....	22	February 1, 1896.....	3,854	2,422	1,432	1,259	173	56
57	Lindenwold—United Towns.....	6	March 16, 1896.....	1,160½	842	318½	249½	69	57
58	Magnolia—Mutual.....	7	April 6, 1896.....	1,134	567	567	298	269	58
59	Merchantville—Building and Loan.....	15	October 31, 1895.....	3,296	2,351	885	816	69	59
60	Camden City—Artisans.....	23	May 1, 1896†.....	4,111	2,533½	1,577½	1,227	350½	60
61	Bishop Bayley.....	16	February 24, 1896†.....	3,320¾	2,154½	1,166½	1,117¾	48¾	61
62	Brotherhood.....	4	December 31, 1895†.....	338	255	83	33	50	62
63	Camden.....	29	July 1, 1896†.....	2,645½	1,569	881½	829	52½	63
64	City.....	22	July 14, 1896†.....	2,489½	1,636	853½	786½	67½	64
65	Economy.....	14	December 1, 1895.....	3,411½	2,351½	1,060	†	†	65

* Associational year; all data for this period.

† Statement not verified.

‡ 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.	SHARES HELD BY ONE STOCKHOLDER.			Number of shares issued during year.	NUMBER OF SHARES CANCELLED DURING YEAR.							Office number.
		Largest number.	Smallest number.	Usual number.		Total.	Withdrawn, voluntarily.	Lapsed (forfeited.)	Retired (redeemed.)*	MATURED.			
										Total.	Free.	Pledged.	
	CAMDEN COUNTY.												
50	Berlin—Building and Loan	10	1	†	84	100	96	.....	4	.....	.....	.....	50
51	Chesilhurst—Building and Loan	10	1 1/4	†	103 1/2	22	22	.....	.....	.....	.....	.....	51
52	Clementon—Building and Loan	20	1	†	49 1/2	26 1/2	26 1/2	.....	.....	.....	.....	.....	52
53	Collingswood—Mutual	20	1	†	46	46	46	.....	.....	.....	.....	.....	53
54	Gloucester City—United Mutual	85	2	†	180	139	97	.....	12	30	.....	30	54
55	Improvement	90	1	†	70 1/2	141	141	.....	.....	.....	.....	.....	55
56	Haddonfield—Mutual	200	1	†	729	1,517	1,168	0	244	99	45	54	56
57	Lindenwald—United Towns	50	1	5	158 1/2	176 1/2	162 1/2	14	.....	.....	.....	.....	57
58	Magnolia—Mutual	100	1	5	158	105	99	6	.....	.....	.....	.....	58
59	Merchantville—Building and Loan	115	1	10	881	581	491	.....	.....	90	†	†	59
60	Camden City—Artisans'	203	1 1/2	5	701	533 1/2	374	18	16	125 1/2	71 1/2	54 1/2	60
61	Bishop Bayley	20	1	5-10	552 1/2	800	248	.....	.....	552	243	309	61
62	Brotherhood	10	1	†	143	46	46	.....	.....	.....	.....	.....	62
63	Camden	70	1	†	487 1/2	379	353	16	.....	146	98	48	63
64	City	107	1	5	444 1/2	315 1/2	293 1/2	22 1/2	.....	.....	.....	.....	64
65	Economy	110	1 1/2	5	429 1/2	448 1/2	377 1/2	.....	.....	71	50 1/2	20 1/2	65

* Forced withdrawals.

† 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.						Houses acquired through association during year by borrowers.	SHARES OTHER THAN INSTALLMENT.		Office number.
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.	Total corporations, firms, &c.		Number.	Amount.	
CAMDEN COUNTY.															
50	Berlin—Building and Loan.....	*				*						*			50
51	Chesilhurst—Building and Loan.....	53	37	14	2	50	43	7	41	7	2				51
52	Clementon—Building and Loan.....	49	41	7	1	10	9	1	10			1			52
53	Collingswood—Mutual.....	41	28	13		12	10	2	9	3					53
54	Gloucester City—United Mutual.....	149	87	60	2	94	92	2	64	28	2	7			54
55	Improvement.....	220	*	*	*	*						*			55
56	Haddonfield—Mutual.....	521	289	222	10	171	145	26	115	51	5	12			56
57	Lindenwald—United Towns.....	210	158	51	1	61	52	9	51	10		9			57
58	Magnolia—Mutual.....	205	117	82	6	78	47	31	55	22	1	13			58
59	Merchantville—Building and Loan.....	474	358	110	6	137	132	5	106	25	6	17			59
60	Camden City—Artisans.....	692	403	271	18	262	247	15	181	77	4	11			60
61	Bishop Bayley.....	634	434	198	2	314	314	*	225	89		19			61
62	Brotherhood.....	85	58	12	15	24	12	12	23	1		2			62
63	Camden.....	532	396	113	23	185	178	7	164	21		*			63
64	City.....	461	310	140	11	188	188	*	137	44	7	21			64
65	Economy.....	405	306	97	2	90	*	*	70	18	2				65

* 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.	Age in years.	Date of report.*	NUMBER OF SHARES IN FORCE.					Office number.
				Total.	Free.	PLEGDED (BORROWED ON).			
						Total.	Real estate loans	Stock loans (book).	
CAMDEN COUNTY.—CONTINUED.									
66	Camden City—Eastern Union†	†							66
67	Excelsior	26	July 31, 1896	1,383	1,085½	297½	282½	14½	67
68	Franklin	23	September 5, 1896	3,894	2,897	1,497	1,383	114	68
69	German Centennial	20	April 1, 1896	1,798	1,223½	574½	548	26½	69
70	Guarantee	10	August 1, 1896	1,417	941¾	475¾	433	42¾	70
71	Homestead	12	January 20, 1896†	1,768½	1,253¾	514¾	486	28¾	71
72	Masonic†	†							72
73	Metropolitan Savings†	†							73
74	Mechanics' and Workingmen's	25	February 22, 1896†	3,076¾	2,117¾	957½	880	77½	74
75	Mutual	24	April 1, 1896†	1,947¾	1,289½	658¾	628¾	29½	75
76	Mutual Bank†	†							76
77	Mutual Guarantee†	†							77
78	North Camden	16	October 10, 1895	3,594¾	2,269¾	1,325	1,205	120	78
79	People's	25	March 4, 1896†	2,937	2,014	923	859	64	79
80	Provident	2	December 31, 1895	871¾	772	99¾	79¾	20	80
81	South Camden	1	June 1, 1896	657	615	42	32	10	81

* Associational year; all data for this period.

† See below, national and State.

‡ Statement not verified.

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	SHARES HELD BY ONE STOCKHOLDER.			Number of shares issued during year.	NUMBER OF SHARES CANCELLED DURING YEAR.							Office number.
		Largest number.	Smallest number.	Usual number.		Total.	Withdrawn, voluntarily.	Lapsed (forfeited.)	Retired (redeemed),*	MATURED.			
										Total.	Free.	Pledged.	
CAMDEN COUNTY—CONTINUED.													
66	Camden City—Eastern Union†.....												66
67	Excelsior.....	70	1	†	382	206	175	27		4		4	67
68	Franklin.....	50	1	5	476	477½	294	22½		161	101	60	68
69	German Centennial.....	66	1	5	358	298	203			95	56	39	69
70	Guarantee.....	68	1	†	269	279	253	21					70
71	Homestead.....	60	½	3-10	242½	630½	369½	80¾		180½	119	61½	71
72	Masonic†.....												72
73	Metropolitan Savings†.....												73
74	Mechanics' and Workingmen's.....	32	½	2-10	541½	419½	265½	70¾		83	67	16	74
75	Mutual.....	130	½	†	373¾	299	198	36		65	24	5	75
76	Mutual Bank†.....												76
77	Mutual Guarantee†.....												77
78	North Camden.....	268	1	†	740¾	588¾	422¾			166			78
79	People's.....	30	½	†	599	459½	341	37½		81			79
80	Provident.....	30	1	†	232	70	50		20				80
81	South Camden.....	20	1	5	688	31	31						81

* Forced withdrawals.

† See below, under national and State.

‡ Not reported.

§ 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.						Houses acquired through association during year by borrowers.	SHARES OTHER THAN INSTALLMENT.		Office number.
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.	Total corporations, firms, &c.		Number.	Amount.	
CAMDEN COUNTY—CONTINUED.															
66	Camden City—Eastern Union.....														66
67	Excelsior.....	159	121	29	9	45	40	5	26	18	1	7			67
68	Franklin.....	737	424	295	18	355	290	65	217	129	9	23			68
69	German Centennial.....	290	192	64	4	98	87	11	82	16		18			69
70	Guarantee.....	216	143	66	6	82	61	21	60	22		24			70
71	Homestead.....	334	248	81	5	107	95	12	84	23		†			71
72	Masonic*.....														72
73	Metropolitan Savings.....														73
74	Mechanics and Workmen's.....	623	435	177	11	234	212	22	176	56	2	†			74
75	Mutual.....	280	191	84	5	105	100	5	84	21		†			75
76	Mutual Bank.....														76
77	Mutual Guarantee*.....														77
78	North Camden.....	436	323	109	4	97	†	†	72	22	3	†			78
79	People's.....	587	393	186	8	194	†	†	140	52	2	†			79
80	Provident.....	143	109	34		15	12	3	10	5		†			80
81	South Camden.....	128	110	18		11	10	1	8	3					81

* See below, under national and State.

† Not reported.

† 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.	Age in years.	Date of report.*	NUMBER OF SHARES IN FORCE.					Office number.
				Total.	Free.	FLEDGED (BORROWED ON).			
						Total.	Real estate loans	Stock loans (book).	
CAMDEN COUNTY—CONTINUED.									
82	Camden City—South Ward.....	37	June 1, 1896.....	1,952½	1,197	755½	739½	16	82
83	State Mutual.....								83
84	Stockton.....	5	December 31, 1895.....	1,112	790	322	185	137	84
CAPE MAY COUNTY.									
85	Avalon City—Building and Loan.....	7	April 22, 1896.....	1,178½	912½	265½	227½	38½	85
86	Cape May City—Saving Fund.....	29	January 11, 1896.....	1,556	1,048½	507½	495½	12½	86
87	Cape May C. H.—Mechanics.....	24	February 1, 1896.....	962	721½	240½	194½	45½	87
88	Dennisville—Loan and Building.....	15	February 28, 1896.....	449	302	147	137	10	88
89	Ocean City—Building and Loan.....	9	December 31, 1895.....	637	392	245	237	8	89
90	Sea Isle City—Building and Loan.....	8	August 15, 1896.....	258	172	86	86		90
91	South Seaville—Loan and Building.....	24	March 3, 1896.....	349	230½	118½	116½	2	91
92	Tuckahoe—Building and Loan.....	26	February 1, 1896.....	397	226	171	167	4	92
CUMBERLAND COUNTY.									
93	Bridgeton—Merchants' and Mechanics'.....	26	March 18, 1896.....	3,072	1,977	1,095	1,095	3	93
94	Saving Fund.....	31	June 1, 1896.....	3,220	1,769	1,451	1,445	6	94

* Associational year; all data for this period.

† See below, under national and State.

‡ Statement not verified.

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TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	SHARES HELD BY ONE STOCKHOLDER.			Number of shares issued during year.	NUMBER OF SHARES CANCELLED DURING YEAR.							Office number.
		Largest number.	Smallest number.	Usual number.		Total.	Withdrawn, voluntarily.	Lapsed (forfeited.)	Retired (redeemed.)*	MATURED.			
										Total.	Free.	Pledged.	
CAMDEN COUNTY—CONTINUED.													
82	Camden City—South Ward.....	87	1	†	414	336	203½	11		121½	75½	46	82
83	State Mutual.....												83
84	Stockton.....	62	1	†	252½	114½	114½						84
CAPE MAY COUNTY.													
85	Avalon City—Building and Loan.....	60	1½	10	316½	205½	85	120½					85
86	Cape May City—Saving Fund.....	49	1	10	273	269	198		1	70	31	39	86
87	Cape May C. H.—Mechanics'.....	20	1	†	170	171	127			44	15	5	87
88	Dennisville—Loan and Building.....	18	1	†	74	46	26			20			88
89	Ocean City—Building and Loan.....	35	1	2-4	86	35	35						89
90	Sea Isle City—Building and Loan.....	19	1	†	56	22	22						90
91	South Seaville—Loan and Building.....	15	1	5	51	35	32			3	2	1	91
92	Tuckahoe—Building and Loan.....	8	1	5	29	172	135			37	25	12	92
CUMBERLAND COUNTY.													
93	Bridgeton—Merchants' and Mechanics'.....	80	1	5	426	773	571		26	178	124	52	93
94	Saving Fund.....	100	1	5	169	511	309			202	2	2	94

* Forced withdrawals.

† See below, national and State.

‡ Not reported.

§ 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.						Houses acquired through association during year by borrowers.	SHARES OTHER THAN INSTALLMENT.		Office number.	
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.	Total corporations, firms, &c.		Number.	Amount.		
CAMDEN COUNTY—CONTINUED.																
82	Camden City—South Ward.....	278	179	90	9	114	†	†	78	32	4					82
83	State Mutual*.....															83
84	Stockton.....	112	89	53		51	41	10	34	17		†				84
CAPE MAY COUNTY.																
85	Avalon City—Building and Loan.....	116	100	16		41	34	7	38	3		12				85
86	Cape May City—Saving Fund.....	259	155	100	4	94	74	20	71	22	1	2				86
87	Cape May C. H.—Mechanics.....	238	131	104	3	90	†	†	69	21		†				87
88	Dennisville—Loan and Building.....	155	103	50	2	74	58	16	55	17		2				88
89	Ocean City—Building and Loan.....	164	119	41	4	63	†	†	54	7	2	†				89
90	Sea Isle City—Building and Loan.....	63	53	10		21	21		†	†		†				90
91	South Seaville—Loan and Building.....	117	75	40	2	35	33	2	26	8	1					91
92	Tuckahoe—Building and Loan.....	151	109	40	2	62	61	1	48	14						92
CUMBERLAND COUNTY.																
93	Bridgeton—Merchants' and Mechanics'.....	877	632	204	41	281	281	†	242	29	10					93
94	Saving Fund.....	729	564	156	9	185	†	†	159	17	9	†				94

* See below, national and State.

† 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.	Age in years.	Date of report.*	NUMBER OF SHARES IN FORCE.					Office number.
				Total.	Free.	PLEGDED (BORROWED ON).			
						Total.	Real estate loans	Stock loans (book).	
CUMBERLAND COUNTY—CONTINUED.									
95	Millville—Columbian.....	4	Sept. 24, 1896.....	1,376 $\frac{3}{4}$	1,084 $\frac{1}{2}$	292 $\frac{1}{2}$	247 $\frac{1}{2}$	45	95
96	Hope.....	15	December 3, 1895.....	2,183 $\frac{3}{4}$	1,415 $\frac{1}{2}$	768	714 $\frac{1}{2}$	53 $\frac{1}{2}$	96
97	Institute.....	12	September 16, 1895.....	1,424	876 $\frac{1}{2}$	547 $\frac{1}{2}$	537 $\frac{1}{2}$	91 $\frac{1}{2}$	97
98	Security.....	10	October 13, 1895.....	1,857	1,151	706	684 $\frac{1}{2}$	21 $\frac{1}{2}$	98
99	Vineland—Mechanics'.....	23	June 30, 1895.....	2,502	1,823	679	510	169	99
ESSEX COUNTY.									
100	Belleville—Building and Loan.....	23	September 1, 1896.....	1,595 $\frac{3}{4}$	1,037 $\frac{1}{2}$	558 $\frac{1}{2}$	496	62 $\frac{1}{2}$	100
101	Home.....	5	November 19, 1895.....	783	595	188	175	13	101
102	Bloomfield—Building and Loan.....	10	December 9, 1895.....	1,545	974	571	489	82	102
103	Essex County.....	10	October 15, 1895.....	4,299 $\frac{3}{4}$	2,838 $\frac{1}{2}$	1,411 $\frac{1}{2}$	1,289 $\frac{1}{2}$	122	103
104	Caldwell—Building and Loan.....	5	December 31, 1895.....	389	364	25	25	†	104
105	East Orange—Building and Loan.....	9	March 1, 1896.....	4,960	3,022	1,938	1,408	530	105
106	Franklin—Building and Loan.....	9	October 10, 1895.....	1,960	1,201	759	741	18	106
107	Irrington—Building and Loan.....	9	June 26, 1896.....	1,352	885	467	430	37	107
108	Montclair—Building and Loan.....	10	December 31, 1895.....	8,009	5,323	2,686	2,221	465	108

* Associational year; all data from this period.

† 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.	SHARES HELD BY ONE STOCKHOLDER.			Number of shares issued during year.	NUMBER OF SHARES CANCELLED DURING YEAR.							Office number.
		Largest number.	Smallest number.	Usual number.		Total.	Withdrawn, voluntarily.	Lapsed (forfeited.)	Retired (redeemed).*	MATURED.			
										Total.	Free.	Pledged.	
CUMBERLAND COUNTY—CONTINUED.													
95	Millville—Columbian.....	40	1	5-10	452 $\frac{5}{8}$	274 $\frac{1}{2}$	274 $\frac{1}{2}$						95
96	Hope.....	40	1	4	352	393 $\frac{1}{2}$	329		7	57 $\frac{1}{2}$	†	†	96
97	Institute.....	483 $\frac{1}{4}$	1 $\frac{1}{2}$	4	208	337 $\frac{1}{2}$	268			69 $\frac{1}{2}$	50 $\frac{1}{4}$	19	97
98	Security	101	1 $\frac{1}{2}$	4	455 $\frac{1}{4}$	439 $\frac{1}{4}$	355 $\frac{1}{4}$	4 $\frac{1}{2}$		80	66 $\frac{1}{2}$	13 $\frac{1}{2}$	98
99	Vineland—Mechanics'.....	30	1	5	323	591	509	2	7	73	†	†	99
ESSEX COUNTY.													
100	Belleville—Building and Loan	28	1	5	400 $\frac{1}{4}$	377	264			93	42	51	100
101	Home	25	1	5	261	197	197						101
102	Bloomfield—Building and Loan.....	31	1	5	340	367	321		45				102
103	Essex County.....	35	1	†	1,072 $\frac{3}{4}$	656	651	5					103
104	Caldwell—Building and Loan.....	20	1	7	64	91	91						104
105	East Orange—Building and Loan	100	1	7	912	513	518						105
106	Franklin—Building and Loan	30	†	†	380	332	285		47				106
107	Irvington—Building and Loan	35	1	5-10	999	213	185	25					107
108	Montclair—Building and Loan.....	151	1	5	1,647	1,659	1,659						108

* Forced withdrawals.

† 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.						Houses acquired through association during year by borrowers.	SHARES OTHER THAN INSTALLMENT.		Office number.
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.	Total corporations, firms, &c.		Number.	Amount.	
CUMBERLAND COUNTY—CONTINUED.															
95	Millville—Columbian.	233	188	43	2	51	48	3	36	13	2				95
96	Hope	566	405	144	17	231	*	*	180	49	2	13			96
97	Institute	371	268	98	5	136	133	3	102	34		*			97
98	Security	453	354	82	17	206	200	6	163	41	2				98
99	Vineland—Mechanics	576	380	186	10	194	179	15	157	35	2	3	59	\$2,951 21	99
ESSEX COUNTY.															
100	Belleville—Building and Loan	313	189	121	3	102	102	*	72	29	1	5			100
101	Home	160	112	46	2	26	24	2	22	3	1	3			101
102	Bloomfield—Building and Loan	188	143	44	1	58	48	10	46	11	1	2			102
103	Essex County	678	382	196		199	†	†	159	40		27			103
104	Caldwell—Building and Loan	56	40	16		10	10	*	6	4		2			104
105	East Orange—Building and Loan	640	450	189	1	141	90	51	116	24	1	7			105
106	Franklin—Building and Loan	360	294	64	2	78	†	†	56	21	1	6			106
107	Irvington—Building and Loan	200	148	49	3	60	52	8	48	11	1	9			107
108	Montclair—Building and Loan	759	422	332	5	184	184	*	122	58	4	16			108

* Not reported.

† 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.	Age in years.	Date of report.*	NUMBER OF SHARES IN FORCE.					Office number.
				Total.	Free.	PLEGDED (BORROWED ON).			
						Total.	Real estate loans	Stock loans (book).	
ESSEX COUNTY—CONTINUED.									
109	Orange—Building and Loan	9	January 1, 1896	1,835	1,131	704	689	115	109
110	Orange Valley—Building and Loan	8	September 30, 1896	1,005	646½	358½	321	37½	110
111	South Orange—Building and Loan	9	August 18, 1896	1,121	809	312	265	47	111
112	Vailsburg—Building and Loan	4	March 10, 1896	1,090	923	167	123	44	112
113	Newark—Etna	6	July 10, 1896	1,325	703	622	459	163	113
114	American								114
115	Beneficial	3	March 15, 1896	795	730½	77½	60½	17	115
116	Casino	4	February 1, 1896	974	770	204	163	41	116
117	Central	5	July 31, 1896	282	187	95	91	4	117
118	Chosen Friends								118
119	Citizens'	4	December 19, 1895	942½	709	233½	188½	45	119
120	Commonwealth	2	June 1, 1896	883	793½	90¾	90¾		120
121	Court House	3	June 15, 1896	325	279	46	41	5	121
122	Eighth Ward	9	December 31, 1895	6,418	4,229	2,189	1,897	292	122
123	Equitable	1	March 17, 1896	152	143	9	9		123
124	Enterprise	13	April 1, 1896	2,586½	1,824	762½	728	34½	124

* Associational year; all data for this period.

† See under national and State, below.

‡ Statement not verified.

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	SHARES HELD BY ONE STOCKHOLDER.			Number of shares issued during year.	NUMBER OF SHARES CANCELLED DURING YEAR.						Office number.	
		Largest number.	Smallest number.	Usual number.		Total.	Withdrawn, voluntarily.	Lapsed (forfeited)	Retired (redeemed). *	MATURED.			
										Total.	Free.		Pledged.
ESSEX COUNTY—CONTINUED.													
109	Orange—Building and Loan	75	1	7	300	357	343	14					109
110	Orange Valley—Building and Loan	45	1	5	98	286	286						110
111	South Orange—Building and Loan	40	1	5	372	231	231						111
112	Vailsburg—Building and Loan	50	2	7	681	268	268						112
113	Newark—Etna	50	1	5	409	117	117						113
114	American†												114
115	Beneficial	20	1	5	326	238½	238½						115
116	Casino	28	1	5	220	141	141						116
117	Central	20	1	5	46	45	45						117
118	Chosen Friends†												118
119	Citizens'	40	2	†	302	276	276						119
120	Commonwealth	25	1	†	370	105	105						120
121	Court House	45	1	†	139	122	122						121
122	Eighth Ward	135	1	†	1,504	1,109	1,109						122
123	Equitable	10	1	5	202	50	50						123
124	Enterprise	25	1	†	414	531	150			381			124

* Forced withdrawals.

† See under national and State, below.

‡ Not reported.

§ 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.						Houses acquired through association during year by borrowers.	SHARES OTHER THAN INSTALLMENT.		Office number.
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.	Total corporations, firms, &c.		Number.	Amount.	
ESSEX COUNTY—CONTINUED.															
109	Orange—Building and Loan.....	241	157	77	7	102	102	*	80	19	3	10			109
110	Orange Valley—Building and Loan.....	145	94	50	1	46	44	2	31	14	1	3			110
111	South Orange—Building and Loan.....	133	72	57	4	31	26	5	27	4		*			111
112	Vailsburg—Building and Loan.....	157	119	38		20	20	*	14	6		*			112
113	Newark—Etna.....	179	152	25	2	69	34	35	59	9	1	13			113
114	American†.....														114
115	Beneficial.....	139	105	34		11	10	1	8	3		2			115
116	Casino.....	162	131	31		21	†	1	16	5		12			116
117	Central.....	45	32	13		14	11	3	9	5					117
118	Chosen Friends†.....														118
119	Citizens'.....	104	81	23		24	13	11	15	9		2			119
120	Commonwealth.....	136	120	16		10	10		8	2		5			120
121	Court House.....	47	42	5		7	6	1	6	1		1			121
122	Eighth Ward.....	666	426	238	2	160	†	†	114	44	2	23			122
123	Equitable.....	36	26	10		1	1			1		1			123
124	Enterprise.....	275	227	48		58	†	†	54	4		2			124

* Not reported.

† See under national and State, below.

† 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.	Age in years.	Date of report.*	NUMBER OF SHARES IN FORCE.					Office number.
				Total.	Free.	PLEGDED (BORROWED ON).			
						Total.	Real estate loans	Stock loans (book).	
ESSEX COUNTY—CONTINUED.									
125	Newark—Excelsior	17	June 1, 1896	3,070	2,045½	1,024½	894½	130	125
126	Fireside	9	January 31, 1896	1,566¾	874	692¾	637¾	55	126
127	First Italian	3	January 1, 1894	413	256	157	97	60	127
128	Five Per Cent.	1	March 31, 1896	353	240	13	13	.....	128
129	Fourteenth Ward	10½	March 16, 1896	10,097	6,488	3,609	2,290	619	129
130	Fraternal	9	April 20, 1896	2,470	1,481½	988¾	814½	174	130
131	German	15	June 1, 1896	1,676	1,173	504	450	54	131
132	Grand	4	November 1, 1895	596½	440½	156	120	36	132
133	Hearthstone	7	November 30, 1895	1,563½	1,076	487½	430½	57	133
134	Improved	3	April 1, 1896	1,417	1,324	93	73	20	134
135	Home	12	June 1, 1896	655	351¾	303½	293½	10	135
136	Howard	12	August 1, 1896†	4,467½	4,013	454½	414½	40	136
137	Junior Order	½	July 1, 1896	798	757	41	41	.....	137
138	Knights of Pythias	10	March 25, 1896	4,007½	2,711	1,296½	1,222½	74	138
139	Lincoln	9	December 31, 1895	1,713	865	848	664	184	139
140	Mechanic's	11	October 14, 1895	1,417	874½	542¾	506½	36½	140

..... cizational year; all data for this period. † Statement not verified.

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	SHARES HELD BY ONE STOCKHOLDER.			Number of shares issued during year.	NUMBER OF SHARES CANCELED DURING YEAR.							Office number.
		Largest number.	Smallest number.	Usual number.		Total.	Withdrawn, voluntarily.	Lapsed (forfeited)	Retired (redeemed),*	MATURED.			
										Total.	Free.	Pledged.	
ESSEX COUNTY—CONTINUED.													
125	Newark—Excelsior.....	55	1	†	478	222½	167½	55					125
126	Fireside.....	52	1	†	346½	242	242						126
127	First Italian.....	53	1	5	13	39	39						127
128	Five Per Cent.....	25	2	5	360	7	7						128
129	Fourteenth Ward.....	180	1	10	2,075	1,478	1,478						129
130	Fraternal.....	32	1	5	578	351	340	11					130
131	German.....	60	1	†	328	372	372						131
132	Grand.....	25	2	†	129½	114	114						132
133	Hearthstone.....	58	1	†	319	244	244						133
134	Improved.....	50	3	†	612	70	70						134
135	Home.....	50	1	5	218	917	137	12		768	440½	327½	135
136	Howard.....	25	1	†	961	665	413½			251½	210½	40½	136
137	Junior Order.....	25	1	†	805	7	7						137
138	Knights of Pythias.....	28	1	†	860	781½	755½	26					138
139	Lincoln.....	31	1	†	381	444	444						139
140	Mechanic's.....	50	1	†	277	320	320						140

* Forced withdrawals.

† 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.						Houses acquired through association during year by borrowers.	SHARES OTHER THAN INSTALLMENT.		Office number.
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.	Total corporations, firms, &c.		Number.	Amount.	
ESSEX COUNTY—CONTINUED.															
125	Newark—Excelsior.....	282	126	54	2	58	†	†	45	11	2	10			125
126	Fire-side.....	250	101	56	3	99	†	†	82	13	4	8			126
127	First Italian.....	38	35	1	2	9	4	5	7	1	1				127
128	Five Per Cent.....	63	62	1		1	1		1			1			128
129	Fourteenth Ward.....	1,261	*	*	8	206	138	68	192	14		56			129
130	Fraternal.....	287	169	108	10	75	58	17	51	16	8	12			130
131	German.....	212	156	56		50	†	†	37	13		3			131
132	Grand.....	86	72	14		19	†	†	16	3		4			132
133	Hearthstone.....	193	136	51	6	32	†	†	23	8	1	*			133
134	Improved.....	185	149	36		18	16	2	16	2					134
135	Home.....	97	77	20		34	33	1	25	9					135
136	Howard.....	454	299	165		118	98	20	104	14		17			136
137	Junior Order.....	173	132	23	18	3	3		2	1		3			137
138	Knights of Pythias.....	550	444	131	15	130	105	25	88	33	9	8			138
139	Lincoln.....	234	168	36		70	†	†	63	7					139
140	Mechanic's.....	176	146	30		53	†	†	45	8					140

* Not reported.

† 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.	Age in years.	Date of report.*	NUMBER OF SHARES IN FORCE.					Office number.
				Total.	Free.	PLEGDED (BORROWED ON).			
						Total.	Real estate loans	Stock loans (book).	
ESSEX COUNTY—CONTINUED.									
141	Newark—Mercantile Co-operative Bank†								141
142	Mercer	4	December 1, 1895	1,595	1,125	470	366	104	142
143	Metropolitan†								143
144	Modern	3	May 8, 1895	1,046	753	293	178	115	144
145	Mutual	28	October 1, 1895†	7,491½	5,001	2,490½	2,372½	118	145
146	Mutual Land and Home‡	4	December 1, 1895	45	241	4		4	146
147	Mutual Savings‡	1	July 1, 1896	412	278	134	86	48	147
148	National Provident†								148
149	Newark	3	June 1, 1896	1,258	749	509	449	60	149
150	New Jersey	9	September 1, 1896†	1,455	971	484	453	31	150
151	Norfolk	8	April 1, 1896	1,406	779	627	516	111	151
152	North End	7	April 30, 1896	783	549½	233½	233½		152
153	Northwestern†	4							153
154	Passaic	12	July 1, 1896	933	543	390	385	5	154
155	Phoenix	9	January 2, 1896	2,746	1,699½	1,046½	1,009	37½	155
156	Progress	1	February 13, 1896	2,182	1,930	252	252		156

* Associational year; all data for this period. † See below, under national and State. ‡ Statement not verified. § Homestead Association; payments being on account of lots. ¶ Name changed to "People's." ¶ 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.	SHARES HELD BY ONE STOCKHOLDER.			Number of shares issued during year.	NUMBER OF SHARES CANCELLED DURING YEAR.						Office number.	
		Largest number.	Smallest number.	Usual number.		Total.	Withdrawn, voluntarily.	Lapsed (forfeited.)	Retired (redeemed.)*	MATURED.			
										Total.	Free.		Pledged.
ESSEX COUNTY—CONTINUED.													
141	Newark—Mercantile Co-operative Bank†												141
142	Mercer	50	2	†	447	447	447						142
143	Metropolitan†				522	166	166						143
144	Modern	25	1	†	1,519	1,182½	942½	70½		169½	†	†	144
145	Mutual	178	1	†									145
146	Mutual Land and Home‡	1	1	1									146
147	Mutual Savings	20	1	5	536	124	124						147
148	National Provident†				142	98	98						148
149	Newark	81	1	†	343½	262							149
150	New Jersey	70	1	5-10									150
151	Norfolk	96	1	†	405	249	249						151
152	North End	19	1	†	216½	227	227						152
153	Northwestern†												153
154	Passaic	25	1	5	326	737	283	30		424	306	118	154
155	Phoenix	50	1	†	463	349	349						155
156	Progress	90	5	†	2,317	135	135						156

* Forced withdrawals.

† See below, under national and State.

‡ Not reported.

§ Homestead association; payments being on account of lots.

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.						Houses acquired through association during year by borrowers.	SHARES OTHER THAN INSTALLMENT.		Office number.	
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.	Total corporations, firms, &c.		Number.	Amount.		
ESSEX COUNTY—CONTINUED.																
141	Newark—Mercantile Co-operative Bank*															141
142	Mercer.....	220	182	38		37	†	†	31	6		†				142
143	Metropolitan*															143
144	Modern.....	155	129	25	1	27	†	†	22	4	1	3				144
145	Mutual.....	800	500	295	5	193	†	†	146	45	2	18				145
146	Mutual Land and Home†.....	46	43	3		14		4	4			†				146
147	Mutual Savings.....	92	66	26		14	6	8	6	2		3	25	\$2,500 00		147
148	National Provident*															148
149	Newark.....	118	74	41	3	37	†	†	28	8	1	2				149
150	New Jersey.....	295	255	40		50	39	11	39	11		10				150
151	Norfolk.....	158	117	39	2	54	†	†	43	10	1	9				151
152	North End.....	125	57	68		18	†	†	12	6		2				152
153	Northwestern†.....															153
154	Passaic.....	143	96	47		34	33	1	28	6						154
155	Phoenix.....	378	277	98	3	129	†	†	91	36	2	4				155
156	Progress.....	145	128	16	1	4	4		3		1	3				156

* See below, under national and State.

† Not reported.

† Homestead association; payments being on account of lots.

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years.	Date of report.*	NUMBER OF SHARES IN FORCE.					Office number.
				Total.	Free.	PLEGGED (BORROWED ON).			
						Total.	Real estate loans	Stock loans (books).	
ESSEX COUNTY—CONTINUED.									
157	Newark—Protection.....	10	January 21, 1896.....	2,634	1,448	1,186	818	368	157
158	Prudential.....	4	June 1, 1896.....	186	169	17	15	2	158
159	Reliable.....	12	September 14, 1896.....	2,845	2,012	833	805½	27½	159
160	Republic†.....								160
161	Roseville.....	10	November 1, 1895.....	3,268½	2,295	973½	941½	32	161
162	Savings.....	10	January 15, 1896.....	2,775	1,600	1,175	955	220	162
163	Security.....	12	June 30, 1896.....	2,897	2,003	894	845¾	49	163
164	Seventh Ward.....	4	October 1, 1895.....	646	505	141	127	14	164
165	Springfield.....	2	July 8, 1896.....	486	404	82	58	24	165
166	State.....	8	December 31, 1895.....	1,724	1,248	476	456¾	19½	166
167	Standard.....	9	October 1, 1895.....	3,010	1,692	1,318	1,116	202	167
168	Tenth Ward.....	9	February 1, 1896.....	3,095¾	2,108½	987¼	939¾	48	168
169	Teutonia.....	5	October 3, 1895.....	1,166	807	359	303	56	169
170	Thirteenth Ward.....	9	April 1, 1896.....	1,352	926	426	371	55	170
171	Union.....	9	September 30, 1896].....	1,097	1,154½	542½	533	9½	171
172	Uptown.....	4	June 1, 1896.....	587	473	114	99	15	172

* Associational year; all data for this period.

† See below, under national and State.

‡ Statement not verified.

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	SHARES HELD BY ONE STOCKHOLDER.			Number of shares issued during year.	NUMBER OF SHARES CANCELLED DURING YEAR.							Office number.
		Largest number.	Smallest number.	Usual number.		Total.	Withdrawn, voluntarily.	Lapsed (forfeited.)	Retired (redeemed).*	MATURED.			
										Total.	Free.	Pledged.	
ESSEX COUNTY—CONTINUED.													
157	Newark—Protection	50	1	†	156	291	249	42					157
158	Prudential	20	1	5	72	76	76						158
159	Reliable	43	1	†	781	311	311						159
160	Republic †												160
161	Roseville	25	1	5	703	629	538		91				161
162	Savings	45	1	5	488	488	432	56					162
163	Security	85	1	†	945½	1,023	220½		802½	†	†		163
164	Seventh Ward	35	1	5	151	174	174						164
165	Springfield	20	2	†	168½	88	88						165
166	State	30	1	†	403	273	273						166
167	Standard	56	4	8	527	1,041	1,041						167
168	Tenth Ward	50	1	†	750½	598½	598½						168
169	Teutonia	33	4	0	312	233	218	15					169
170	Thirteenth Ward	30	1	0	368	223	223						170
171	Union	25	½	5	240	143	143						171
172	Uptown	25	1	†	248	119	119						172

* Forced withdrawals.

† See below, under national and State.

† 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.						Houses acquired through association during year by borrowers.	SHARES OTHER THAN INSTALLMENT.		Office number.
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.	Total corporations, firms, &c.		Number.	Amount.	
ESSEX COUNTY—CONTINUED.															
157	Newark—Protection	298	183	112	3	100	†	†	72	25	3	6			157
158	Prudential.....	30	33	3		9	5	4	9						158
159	Reliable	371	253	116	2	88	72	16	64	24		13			159
160	Republic*.....														160
161	Roseville.....	427	275	148	4	78	†	†	58	18	2	8			161
162	Savings.....	387	305	82		139	88	51	119	20		7			162
163	Security.....	436	340	96		115	101	14	†	†					163
164	Seventh Ward	100	72	27	1	11	†	†	10	1		3			164
165	Springfield.....	85	73	11	1	10	†	†	8	2		2			165
166	State	225	193	32		71	†	†	64	7		7			166
167	Standard.....	364	257	106	1	112	†	†	77	34	1	2			167
168	Tenth Ward	475	352	123		137	†	†	†	†		16			168
169	Teutonia	175	139	36		48	†	†	38	10		5			169
170	Thirteenth Ward.....	251	216	35		70	31	39	59	11		9			170
171	Union	253	179	74		57	49	8	41	16		9			171
172	Uptown	73	53	18	2	10	†	†	10			2			172

*See below, under national and State.

† 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.	Age in years.	Date of report.*	NUMBER OF SHARES IN FORCE.					Office number.
				Total.	Free.	PLEGDED (BORROWED ON).			
						Total.	Real estate loans	Stock loans (book).	
ESSEX COUNTY—CONTINUED.									
173	Newark—Washington.....	9	May 19, 1896.....	2,000½	886	1,114½	852½	262	173
174	West End.....	8	May 29, 1896.....	2,514	1,799	715	680	35	174
175	Woodside.....	12	September 1, 1896†.....	2,828½	1,543	1,285½	1,176½	109	175
176	Workingmen's.....	8	May 1, 1896†.....	741	566	175	113	62	176
GLOUCESTER COUNTY.									
177	Clayton—Building.....	16	March 9, 1896†.....	1,017	624	393	380	13	177
178	Glassboro—Loan and Building.....	13	May 11, 1896.....	1,030½	790½	239½	1	1	178
179	Mullica Hill—Loan and Building.....	19	December 31, 1895.....	417	343	74	22½	51½	179
180	Faulsboro—Loan and building.....	23	October 1, 1895.....	703	413	290	288	2	180
181	Swedboro—Loan and Building.....	25	May 1, 1896.....	612	395½	216½	169½	47	181
182	Williamstown—Monroe.....	26	February 7, 1896.....	423	217	206	194	12	182
183	Woodbury—Real Estate.....	25	April 8, 1896.....	5,910½	3,862½	2,047½	2,034½	13½	183

* Associational year; all data for this period.

† Statement not verified.

‡ 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.	SHARES HELD BY ONE STOCKHOLDER.			Number of shares issued during year.	NUMBER OF SHARES CANCELLED DURING YEAR.							Office number.
		Largest number.	Smallest number.	Usual number.		Total.	Withdrawn, voluntarily.	Lapsed (forfeited.)	Retired (redeemed).*	MATURED.			
										Total.	Free.	Pledged.	
ESSEX COUNTY—CONTINUED.													
173	Newark—Washington	50	1	5	232	207½	175	32½					173
174	West End	30	1	5	593	376	376						174
175	Woodside	33	1	5	515	536	253		94	189	87	102	175
176	Workingmen's	20	1	5	249	289	289						176
GLOUCESTER COUNTY.													
177	Clayton—Building	30	1	6	290	89	23			61	23½	37½	177
178	Glassboro—Loan and Building	25	½	5	65	68½	68½						178
179	Mullica Hill—Loan and Building	20	1	†	67	41	30		5	6	2	4	179
180	Paulsboro—Loan and Building	23	1	†	107	176	133	3		35	†	†	180
181	Swedsboro—Loan and Building	22	1	5	87½	191½	34½	5	11	141	67½	73½	181
182	Williamstown—Monroe	26	1	†	53	16	16						182
183	Woodbury—Real Estate	200	1	†	959	955	767	38		150	37½	112½	183

* Forced withdrawals.

† 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.						Houses acquired through association during year by borrowers.	SHARES OTHER THAN INSTALLMENT.		Office number.
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.	Total corporations, firms, &c.		Number.	Amount.	
ESSEX COUNTY—CONTINUED.															
173	Newark—Washington	228	186	42	.....	121	81	40	108	13	.....	*	.....	.....	173
174	West End.....	369	228	139	2	72	56	16	51	20	1	12	.....	.....	174
175	Woodside.....	383	267	115	1	149	133	16	103	45	1	13	.....	.....	175
176	Workingmen's.....	201	138	63	.....	67	40	27	56	11	.....	*	.....	.....	176
GLOUCESTER COUNTY.															
177	Clayton—Building.....	171	134	32	5	80	75	5	60	18	2	*	.....	.....	177
178	Glassboro—Loan and Building.....	254	178	67	9	78	†	†	65	12	1	*	.....	.....	178
179	Mullica Hill—Loan and Building.....	97	65	26	6	43	†	†	38	4	1	1	.....	.....	179
180	Paulsboro—Loan and Building.....	192	147	40	5	69	†	†	60	9	.....	5	.....	.....	180
181	Swedesboro—Loan and Building.....	135	93	36	6	58	37	21	45	13	.....	2	.....	.....	181
182	Williamstown—Monroe.....	132	91	33	8	68	66	2	51	16	1	*	.....	.....	182
183	Woodbury—Real Estate.....	915	485	402	28	300	†	†	190	104	6	50	.....	.....	183

* Not reported.

† 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.	Age in years.	Date of report.*	NUMBER OF SHARES IN FORCE.					Office number.
				Total.	Free.	FLEDGED (BORROWED ON).			
						Total.	Real estate loans	Stock loans (book).	
HUDSON COUNTY.									
184	Arlington—Building and Loan.....	4	April 15, 1896.....	946	717	229	142	87	184
185	Equity.....	7	March 31, 1896.....	763	395	358	220	138	185
186	Kearny.....	12	April 16, 1896.....	2,096	1,475	621	594	27	186
187	Bayonne—Building.....	12	June 23, 1896.....	7,079	5,338	1,741	1,710	31	187
188	Centreville.....	7	July 13, 1896.....	4,451	3,320	1,131	1,100	31	188
189	Pamrapo.....	10	July 1, 1896.....	1,025	713	312	312	.....	189
190	Harrison—Harrison and Kearny.....	10	June 9, 1896.....	1,568½	1,110½	458	449	9	190
191	People's.....	23	September 15, 1896.....	10,657½	7,116½	3,541	3,510½	30½	191
192	Hoboken—Building and Loan.....	9	March 10, 1896.....	7,370	4,440	2,930	2,621	309	192
193	Kearny—Mutual.....	1	June 19, 1896.....	348	335	13	13	.....	193
194	Town of Union—Building and Loan.....	7	December 24, 1895.....	3,426	2,302	1,124	960	164	194
195	West Hoboken—Palisade.....	4½	November 30, 1895.....	929	656	273	237	36	195
196	Jersey City—Bergen Mutual.....	9	February 11, 1896.....	599	271	328	289	39	196
197	Caledonian.....	9	May 19, 1896.....	1,541	971	570	570	†	197
198	Carteret.....	6	February 12, 1896†.....	2,833	2,083	750	735	15	198
199	Central.....	1	September 15, 1896.....	1,773	1,678	95	95	.....	199
200	Columbia.....	9	October 7, 1896†.....	4,377	2,692½	1,684½	1,231½	453	200

* Associational year; all data for this period.

† Statement not verified.

‡ 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.	SHARES HELD BY ONE STOCKHOLDER.			Number of shares issued during year.	NUMBER OF SHARES CANCELLED DURING YEAR.						Office number.	
		Largest number.	Smallest number.	Usual number.		Total.	Withdrawn, voluntarily.	Lapsed (forfeited.)	Retired (redeemed,)*	MATURED.			
										Total.	Free.		Pledged.
HUDSON COUNTY.													
184	Arlington—Building and Loan.....	66	2	10	322	207	207						184
185	Equity.....	50	1	10	366	302	302						185
186	Kearny.....	25	1	5	705	520	423½			96½	76½	20	186
187	Bayonne—Building.....	135	1	8	2,057	1,843	994	50		799	465	334	187
188	Centreville.....	50	1	5	1,009	842	790	9	43				188
189	Pamapo.....	20	1	5	111	195	168		27				189
190	Harrison—Harrison and Kearny.....	40	1	8	324½	242½	221½	20					190
191	People's.....	95	½	5	2,745	2,043½	1,273½	47½	390	332½	217½	115	191
192	Hoboken—Building and Loan.....	50	1	†	559	951	918		33				192
193	Kearny—Mutual.....	20	1	5	389	41	41						193
194	Town of Union—Building and Loan.....	32	1	†	823	639	577	62					194
195	West Hoboken—Palisade.....	45	1	†	231	108	108						195
196	Jersey City—Bergen Mutual.....	40	1	5		44	44						196
197	Caledonian.....	35	1	†	218	191	191						197
198	Carteret.....	100	1	10	1,000	925	925						198
199	Central.....	50	1	8	2,002	229	199		30				199
200	Columbia.....	50	1	†	888	708	708						200

* Forced withdrawals.

† 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.						Houses acquired through association during year by borrowers.	SHARES OTHER THAN INSTALLMENT.		Office number.	
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.	Total corporations, firms, &c.		Number.	Amount.		
HUDSON COUNTY.																
184	Arlington—Building and Loan.....	93	65	25	3	12	6	6	9	2	1	4	59	\$3,262 82	184	
185	Equity.....	56	33	23		17	11	6	13	4		3			185	
186	Kearny.....	286	170	90	6	77	73	4	52	22	3	9			186	
187	Bayonne—Building.....	839	700	111	8	185	182	3	142	40	3	21			187	
188	Centreville.....	678	491	202	15	187	163	24	138	47	2	†			188	
189	Pamrapo.....	143	132	39	2	56	56		35	21		7			189	
190	Harrison—Harrison and Kearny.....	199	116	63		62	58	4	53	9		4			190	
191	People's.....	1,556	814	646	26	423	407	16	285	129	9	†			191	
192	Hoboken—Building and Loan.....	634	414	153	7	168	*	*	132	34	2	14			192	
193	Kearny—Mutual.....	75	12			2	2		2			2			193	
194	Town of Union—Building and Loan.....	440	318	76	6	119	*	*	88	28	3	17			194	
195	West Hoboken—Palisade.....	133	77	37	1	31	*	*	22	9		9			195	
196	Jersey City—Bergen Mutual.....	58	45	18		25	19	6	17	8					196	
197	Caledonian.....	241	201	37		53	47	6	43	10		†			197	
198	Carteret.....	268	228	30	5	†						†			198	
199	Central.....	223	161	62	1	7	*		6	1		5			199	
200	Columbia.....	645	401	135	1	106	*	*	72	34		13			200	

* 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.	Age in years.	Date of report.*	NUMBER OF SHARES IN FORCE.					Office number.
				Total.	Free.	PLEGDED (BORROWED ON).			
						Total.	Real estate loans	Stock loans (book).	
HUDSON COUNTY—CONTINUED.									
201	Jersey City—Commercial †.....								201
202	Communipaw.....	5	March 18, 1896.....	687	518½	168½	168½	1	202
203	Crescent.....	4	November 1, 1895.....	678½	303	375½	336½	39	203
204	Empire.....	1	June 1, 1896.....	496	444	52	84	18	204
205	Enterprise.....	9	March 16, 1896.....	1,652	612½	1,039½	777½	262	205
206	Erie.....	8	January 1, 1896†.....	865	465	400	320	80	206
207	Eureka.....	3	June 1, 1896.....	257	230	27	27		207
208	Excelsior.....	11	March 30, 1896.....	4,060	2,408	1,652	1,502	150	208
209	Fairmount.....	8	November 1, 1895.....	801½	339	462	452½	10	209
210	Garfield.....	10	March 17, 1896†.....	3,332	2,023½	1,308½	1,128½	180	210
211	Greenville.....	20	December 1, 1895.....	5,150	4,319	831	831		211
212	Greenville, No. 2.....	12	March 1, 1896.....	3,007	2,478	529	529		212
213	Greenville United.....	5	March 31, 1896.....	2,115	1,679	436	259	177	213
214	Highland.....	6	March 3, 1896.....	528	275	253	229	24	214
215	Home.....	11½	June 1, 1896‡.....	682	115	567	567		215
216	Hudson City.....	9	June 12, 1896.....	3,894	2,558	1,326	1,326		216

* Associational year; all data for this period.

† See below, under national and State.

‡ Statement not verified.

§ Shares matured.

|| 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.	SHARES HELD BY ONE STOCKHOLDER.			Number of shares issued during year.	NUMBER OF SHARES CANCELLED DURING YEAR.							Office number.
		Largest number.	Smallest number.	Usual number.		Total.	Withdrawn, voluntarily.	Lapsed (forfeited.)	Redeemed (redeemed),*	MATURED.			
										Total.	Free.	Pledged.	
HUDSON COUNTY—CONTINUED.													
201	Jersey City—Commercial †												201
202	Communipaw	28	1	7	248	130	130						202
203	Crescent	85	1	6	6	223	223						203
204	Empire	25	62	6	619	123	123						204
205	Enterprise	125	1	10	46	222	201	21					205
206	Erie	52	1	4	234	200	200						206
207	Eureka	25	1	4	181	154	94	10					207
208	Excelsior	60	1	1	703	1,019	1,019						208
209	Fairmount	38			140	140	140						209
210	Garfield	25	1	10	271	273	273						210
211	Greenville	50	1		625	613	603	50					211
212	Greenville, No. 2	50			160	304	304						212
213	Greenville United	10			718	497	430	38					213
214	Highland	25			120	120	120						214
215	Home	30			628	74	74						215
216	Hudson City	45	1	712	800	471	471						216

* Forced withdrawals.

† See below, under national and State.

‡ 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.						Houses acquired through association during year by borrowers.	SHARES OTHER THAN INSTALLMENT.		Office number.
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.	Total corporations, firms, &c.		Number.	Amount.	
HUDSON COUNTY—CONTINUED.															
201	Jersey City—Commercial ^a	91	76	13	2	18	13	5	14	2	2	6			201
202	Communipaw.....	80	55	25		27	†	†	20	7					202
203	Crescent.....	81	63	18		8	4	4	5	3					203
204	Empire.....														204
205	Enterprise.....	147	122	24	1	57	37	20	49	7	1	2			205
206	Erie.....	69	57	12		20	20	†	15	5		3			206
207	Eureka.....	46	43	3		4	4		3	1		1			207
208	Excelsior.....	391	†	†	†	111	†	†	106	4	1	7			208
209	Fairmount.....	75	48	27		26	26		13	13					209
210	Garfield.....	306	275	29	2	115	98	17	90	25		9			210
211	Greenville.....	1,222	818	403	1	168	168		120	48		20			211
212	Greenville No. 2.....	812	†	†	2	87	87		†	†		19			212
213	Greenville United.....	547	356	191		41	41		30	11		13			213
214	Highland.....	63	41	22		19	19	†	13	6					214
215	Home.....	54	38	16		32	32		22	10					215
216	Hudson City.....	510	419	90	1	83	83		65	18		13			216

* See below, under national and State

† 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.	Age in years.	Date of report.*	NUMBER OF SHARES IN FORCE.					Office number.
				Total.	Free.	PLEGDED (BORROWED ON).			
						Total.	Real estate loans	Stock loans (book).	
HUDSON COUNTY—CONTINUED.									
217	Jersey City—Hudson Mutual.....	15	January 1, 1896 †.....	1,444	949½	494½	492	2½	217
218	Improved Land and Loan.....	8	March 16, 1896 †.....	822	839	283	223	60	218
219	Industrial.....	10	June 1, 1896.....	4,184	2,338½	1,800½	1,574½	226	219
220	Jersey City.....	10	November 25, 1895 †.....	2,006	1,069	937	937	2	220
221	Lafayette.....	12	February 1, 1896 †.....	4,416	2,920	1,496	1,496	.....	221
222	Lincoln.....	10	August 31, 1896.....	5,893½	3,641½	2,252	2,024	228	222
223	Madison.....	7	March 9, 1896 †.....	1,683	1,159½	523½	480½	63	223
223½	Mortgage Bank.....	4	June 30, 1896.....	299	211	88	50	38	223½
224	Monticello.....	10	January 28, 1896.....	3,476	2,102	1,374	1,143	231	224
225	Montgomery.....	7	May 1, 1896.....	626	251	375	365	10	225
226	North Hudson.....	10	May 21, 1896.....	3,929	2,085½	1,843½	1,763	80½	226
227	Pavonia.....	11	May 31, 1896.....	2,020	1,445½	574½	574½	.....	227
228	Paulus Hook.....	12	May 1, 1896 †.....	1,207½	585	622½	622½	.....	228
229	Phoenix.....	12	December 31, 1895.....	3,051	1,754	1,297	1,227	70	229
230	Security.....								230
230½	Security Union.....	†							230½

* Associational year; all data for this period.

† See below, under national and State.

‡ Statement not verified.

§ 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.	SHARES HELD BY ONE STOCKHOLDER.			Number of shares issued during year.	NUMBER OF SHARES CANCELLED DURING YEAR.							Office number.
		Largest number.	Smallest number.	Usual number.		Total.	Withdrawn, voluntarily.	Lapsed (forfeited)	Retired (redeemed.)*	MATURED.			
										Total.	Free.	Pledged.	
HUDSON COUNTY—CONTINUED.													
217	Jersey City—Hudson Mutual.....	41	1	†	284	194	76	.....	.....	118	†	†	217
218	Improved Land and Loan.....	40	1	†	256½	307½	295½	12	.....	.....	.....	.....	218
219	Industrial.....	35	1	5-10	703	753	577	176	.....	.....	.....	.....	219
220	Jersey City.....	60	1	10	302	398	398	.....	.....	.....	.....	.....	220
221	Lafayette.....	115	1	†	803	928	345	5	.....	578	†	†	221
222	Lincoln.....	178	1	10	1,068	1,068	1,068	.....	.....	.....	.....	.....	222
223	Madison.....	50	1	10	647	413	413	.....	.....	.....	.....	.....	223
223½	Mortgage Bank.....	25	2	5	44	56	56	.....	.....	.....	.....	.....	223½
224	Monticello.....	65	1	5	977	997	985	12	.....	.....	.....	.....	224
225	Montgomery.....	62	1	†	.....	48	48	.....	.....	.....	.....	.....	225
226	Noth Hudson.....	50	1	†	466	523	523	.....	.....	.....	.....	.....	226
227	Pavonia.....	100	1	†	805	946	420	.....	.....	526	337	189	227
228	Paulus Hook.....	50	1	†	.....	161½	161½	.....	.....	.....	.....	.....	228
229	Phoenix.....	85	1	†	646	283	283	.....	.....	.....	.....	.....	229
230	Security.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	230
230½	Security Union.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	230½

* Forced withdrawals.

† Not reported.

‡ 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.						Houses acquired through association during year by borrowers.	SHARES OTHER THAN INSTALLMENT.		Office number.	
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.	Total corporations, firms, &c.		Number.	Amount.		
HUDSON COUNTY—CONTINUED																
217	Jersey City—Hudson Mutual.....	132	109	22	1	27	27	.....	21	5	1	1	.....	.....	217
218	Improved Land and Loan.....	90	65	24	1	28	28	*	19	8	1	2	.....	.....	218
219	Industrial.....	600	454	146	.....	160	139	21	131	29	.....	8	.....	.....	219
220	Jersey City.....	195	145	49	1	72	68	4	55	16	1	*	.....	.....	220
221	Lafayette.....	370	*	*	*	105	*	*	*	*	*	*	.....	.....	221
222	Lincoln.....	572	*	*	*	131	102	29	94	34	3	8	.....	.....	222
223	Madison.....	183	156	27	.....	60	53	7	59	1	.....	9	.....	.....	223
223½	Mortgage Bank.....	39	35	4	.....	7	3	4	5	2	.....	6	19	\$1,900 00	223½
224	Monticello.....	375	280	92	3	147	110	37	108	38	1	8	.....	.....	224
225	Montgomery.....	48	35	13	.....	20	20	*	13	7	.....	.....	.....	.....	225
226	North Hudson.....	485	350	130	5	221	185	36	*	*	*	16	.....	.....	226
227	Pavonia.....	200	150	50	.....	40	40	*	35	5	.....	3	.....	.....	227
228	Paulus Hook.....	130	110	20	.....	40	40	.....	34	6	.....	.....	.....	.....	228
229	Phoenix.....	310	256	51	3	87	*	*	71	13	3	9	.....	.....	229
230	Security.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	230
230½	Security Union.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	230½

* 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.	Age in years.	Date of report.*	NUMBER OF SHARES IN FORCE.					Office number.
				Total.	Free.	PLEGDED (BORROWED ON).			
						Total.	Real estate loans	Stock loans (book).	
HUDSON COUNTY—CONTINUED.									
231	Jersey City—Star	11	May, 18, 1896.....	2,335	1,315	1,020	1,020	.....	231
232	Union	6	April 30, 1896 †.....	1,281	869	412	297	115	232
233	Washington	9	June 17, 1896 †.....	1,867	1,163	704	584	120	233
HUNTERDON COUNTY.									
234	Flemington—Building and Loan,	4	January 31, 1896.....	829	774	55	55	.....	234
235	Lambertville—Centennial	20	May 18, 1896.....	3,264	2,016	1,248	1,184	64	235
MERCER COUNTY.									
236	Hightstown—Building and Loan,	6	March 2, 1896.....	191	115½	75¾	63¾	12	236
237	Hopewell—People's.....	3	March 14, 1896†.....	400¼	176	224¼	189¼	35	237
238	Pennington—Building and Loan.....	7	October 1, 1896.....	374½	304	70½	65½	5	238
239	Trenton—Mechanics	34	August 31, 1896 †.....	606	299	307	272	35	239
240	Mercer	42	December 31, 1895†.....	864	462	402	345	57	240
241	New Jersey Building, Loan and Investment Co †.....								241

* Associational year; all data for this period.

† Statement not verified.

† See below, under national and State.

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	SHARES HELD BY ONE STOCKHOLDER.			Number of shares issued during year.	NUMBER OF SHARES CANCELLED DURING YEAR.							Office number.
		Largest number.	Smallest number.	Usual number.		Total.	Withdrawn, voluntarily.	Lapsed (forfeited.)	Retired (redeemed).*	MATURED.			
										Total.	Free.	Pledged.	
HUDSON COUNTY—CONTINUED.													
231	Jersey City—Star.....	45	1	5	201	300	300	.....	.....	.....	.....	.....	231
232	Union.....	125	1	†	195	233	233	.....	.....	.....	.....	.....	232
233	Washington.....	30	1	5-10	630	364	364	.....	.....	.....	.....	.....	233
HUNTERDON COUNTY.													
234	Flemington—Building and Loan.....	50	1	†	2	66	66	.....	.....	.....	.....	.....	234
235	Lambertville—Centennial.....	72	1	††	579	302	255	17	.....	30	.....	2	235
MERCER COUNTY.													
236	Hightstown—Building and Loan.....	25	1	†	.....	132	72	3	57	.....	.....	.....	236
237	Hopewell—People's.....	15	1	†††	23½	6¼	6¼	.....	.....	.....	.....	.....	237
238	Pennington—Building and Loan.....	25	1	5	.....	.....	.....	.....	.....	.....	.....	.....	238
239	Trenton—Mechanics.....	25	1	†	.....	63	63	.....	.....	.....	.....	.....	239
240	Mercer.....	35	1	†	.....	100	100	.....	.....	.....	.....	.....	240
241	New Jersey Building, Loan and Investment Co.†.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	241

* Forced withdrawals.

† See below, under national and State.

‡ Not reported.

§ 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.						Houses acquired through association during year by borrowers.	SHARES OTHER THAN INSTALLMENT.		Office number.	
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.	Total corporations, firms, &c.		Number.	Amount.		
HUDSON COUNTY—CONTINUED.																
231	Jersey City—Star.....	261	182	78	1	86	86	.....	55	30	1	2	.....	.....	231
232	Union.....	102	75	26	1	26	26	†	21	5	.....	4	.....	.....	232
233	Washington.....	178	132	46	.....	65	52	13	40	25	.....	15	.....	.....	233
HUNTERDON COUNTY.																
234	Flemington—Building and Loan.....	153	91	58	4	32	32	.....	27	3	2	.....	.....	.....	234
235	Lambertville—Centennial.....	562	280	262	20	198	198	†	115	78	5	37	.....	.....	235
MERCER COUNTY.																
236	Hightstown—Building and Loan.....	49	35	12	2	18	†	†	14	4	.....	.....	.....	.....	236
237	Hopewell—People's.....	116	78	38	.....	60	†	†	40	20	.....	11	.....	.....	237
238	Pennington—Building and Loan.....	81	59	21	1	27	14	13	15	9	3	.....	.....	.....	238
239	Trenton—Mechanics.....	114	57	57	.....	63	†	†	41	22	.....	.....	.....	.....	239
240	Mercer.....	167	100	66	1	70	†	†	43	27	.....	.....	.....	.....	240
241	New Jersey Building, Loan and Investment Co.*.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	241

* See below, under national and State.

† Not reported.

‡ 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.	Age in years.	Date of report.*	NUMBER OF SHARES IN FORCE.					Office number.
				Total.	Free.	PLEGGED (BORROWED ON).			
						Total.	Real estate loans.	Stock loans (books).	
MERCER COUNTY—CONTINUED.									
240½	Trenton—People's†.....								240½
241½	Equitable†.....								241½
MIDDLESEX COUNTY.									
242	Dunellen—Building and Loan.....	9	March 31, 1896.....	869	466	403	328	75	242
243	Jamesburg—Mutual.....	27	October 24, 1895.....	1,530	1,046½	483½	465½	18½	243
244	South River—Building and Loan.....	3	April 1, 1895.....	613	507½	105½	99½	5½	244
245	South Amboy—Star.....	7	January 20, 1896.....	2,068½	2,035½	911	878	33	245
246	Perth Amboy—Bi-Centennial.....	11	May 8, 1896.....	514	167	367	333	24	246
247	Citizens'.....	3	January 15, 1896.....	2,118	1,437	681	681		247
248	Homestead.....	9	October 14, 1895.....	3,230	1,955	1,281			248
249	New Brunswick—American No. 2.....	9	March 19, 1896.....	1,413½	690	723½	723½		249
250	Excelsior.....	8	April 1, 1896.....	2,015	651½	1,363½			250
251	Homestead.....	10	June 1, 1896.....	1,679½	878½	700½	676½	20½	251
252	Merchants'.....	1	January 15, 1896.....	2,665	2,486½	178½	178½		252
253	People's.....	5	March 19, 1896.....	3,193	2,407	786	782	4	253

* Associational year; all data for this period.

† See below, under national and State.

‡ Not a year in operation.

§ Statement not verified.

|| 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.	SHARES HELD BY ONE STOCKHOLDER.			Number of shares issued during year.	NUMBER OF SHARES CANCELLED DURING YEAR.						Office number.	
		Largest number.	Smallest number.	Usual number.		Total.	Withdrawn, voluntarily.	Lapsed (forfeited.)	Retired (redeemed).*	MATURED.			
										Total.	Free.		Pledged.
MERCER COUNTY—CONTINUED.													
240½	Trenton—People's†											240½	
241½	Equitable†											241½	
MIDDLESEX COUNTY.													
242	Dunellen—Building and Loan.....	21	1			89	89					242	
243	Jamesburg—Mutual.....	41	1		8	163	157		6			243	
244	South River—Building and Loan.....	25	1		36	58	58					244	
245	South Amboy—Star.....	44	1		553	401½	401½					245	
246	Perth Amboy—Bi-Centennial.....	50	1			136	136					246	
247	Citizens'.....	50	1		1,126	346	346					247	
248	Homestead.....	30	1		309	310	310					248	
249	New Brunswick—American No. 2.....	67	1			137	137					249	
250	Excelsior.....	234	1			247	43	25	179			250	
251	Homestead.....	50	½		431½	1,041	206½			834½		251	
252	Merchants'.....	100	1		2,789	124	124					252	
253	People's.....	100	1		380	400	400					253	

* Forced withdrawals.

† See below, under national and State.

‡ Not a year in operation.

§ Not reported.

|| 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.					Houses acquired through association during year by borrowers.	SHARES OTHER THAN INSTALLMENT.		Office number.
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.		Total corporations, firms, &c.	Number.		Amount.
MERCER COUNTY—CONTINUED														
240½	Trenton—People's*.....													240½
241½	Equitable†.....													241½
MIDDLESEX COUNTY.														
242	Dunellen—Building and Loan	204	151	51	2	90	59	31	73	15	2	1		242
243	Jamesburg—Mutual.....	263	168	88	7	110	59	31	81	28	1	4		243
244	South River—Building and Loan.....	120	92	24	4	32	24	8	24	8		8		244
245	South Amboy—Star.....	770	476	283	11	238	224	14	162	75	1	15		245
246	Perth Amboy—Bi-Centennial.....	90	61	28	1	62	50	12	45	17				246
247	Citizens'.....	353	256	94	3	74	74		†	†	†		341	247
248	Homestead.....	495	362	125	8	192	50	50	145	45	2	†	\$34,100 00	248
249	New Brunswick—American No. 2.....	193	123	70		†						1		249
250	Excelsior.....	168	117	51		159	8	8	113	46				250
251	Homestead.....	396	247	147	2	141	136	5	104	36	1	†		251
252	Merchants'.....	304	219	82	3	19	19		10	9		4		252
253	People's.....	497	310	184	3	140	136	4	110	30		†		253

* See below, under national and State.

† Not in operation a year.

‡ Not reported.

§ 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.	Age in years.	Date of report.*	NUMBER OF SHARES IN FORCE.					Office number.
				Total.	Free.	PLEGDED (BORROWED ON).			
						Total.	Real estate loans	Stock loans (book).	
MIDDLESEX COUNTY—CONTINUED.									
254	New Brunswick—Provident.....	2	June 1, 1896.....	1,068	954	114	114	.....	254
255	Security.....	7	March 28, 1896.....	3,033	2,068	965	937	28	255
256	Workingmen's.....	1	August 17, 1896.....	1,094½	1,003	91½	91½	.....	256
MONMOUTH COUNTY.									
257	Asbury Park—Building and Loan.....	22	February 1, 1896.....	5,100	3,586	1,514½	1,494½	19½	257
258	Atlantic Highlands—Saving Fund.....	8	October 31, 1895.....	1,378	887½	490½	484½	5½	258
259	Belmar—Building and Loan.....	5	August 1, 1896.....	561	408½	152½	129	23½	259
260	Freehold—Mutual.....	27	June 29, 1896.....	2,571	1,537	1,034	1,034	.....	260
261	Keyport—Loan.....	15	November 17, 1895.....	1,485	1,005¾	479¾	461¾	18	261
262	Long Branch—Building and Loan.....	26	December 1, 1895.....	2,433	1,698½	739½	729½	10	262
263	Manasquan—Squan Village.....	22	January 1, 1896.....	1,691	918	673	626	47	263
264	Matawan—Building and Loan.....	7	November 17, 1895.....	339	168	171	76	95	264
265	Red Bank—Building and Loan.....	9	May 31, 1896.....	2,434	1,302	1,132	977	155	265

*Associational year: all data from this period.

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	SHARES HELD BY ONE STOCKHOLDER.			Number of shares issued during year.	NUMBER OF SHARES CANCELLED DURING YEAR.							Office number.
		Largest number.	Smallest number.	Usual number.		Total.	Withdrawn, voluntarily.	Lapsed (forfeited.)	Retired (redeemed.)*	MATURED.			
										Total.	Free.	Pledged.	
MIDDLESEX COUNTY—CONTINUED.													
254	New Brunswick—Provident.....	25	1/2	5	427 1/2	34 1/2	34 1/2						254
255	Security.....	75	1	†	439 3/4	487 3/4	421 1/2		76				255
256	Workingmen's.....	25	1	†	1,172	77 1/2	77 1/2						256
MONMOUTH COUNTY.													
257	Asbury Park—Building and Loan.....	109	1	5	997	257	168			89	66	23	257
258	Atlantic Highlands—Saving Fund.....	20	1	5	292	156	148		8				258
259	Belmar—Building and Loan.....	15	1	5	80	44	44						259
260	Freehold—Mutual.....	170	1	†	255	131	120	2					260
261	Keyport—Loan.....	25	1	†		23	23						261
262	Long Branch—Building and Loan.....	50	1	†	341	228	175			53	†	†	262
263	Manasquan—Squan Village.....	44	1	3-5	68	40	29	11					263
264	Marawan—Building and Loan.....	20	1	†									264
265	Red Bank—Building and Loan.....	45	1	5-10	264	138	138						265

* Forced withdrawals.

† Not reported.

† 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.						Houses acquired through association during year by borrowers.	SHARES OTHER THAN INSTALLMENT.		Office number.	
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.	Total corporations, firms, &c.		Number.	Amount.		
MIDDLESEX COUNTY—CONTINUED.																
254	New Brunswick—Provident.....	143	109	25	9	20	20	.....	16	3	1	*	.....	.....	254
255	Security.....	607	357	237	13	189	162	27	125	62	2	9	.....	.....	255
256	Workingmen's.....	157	100	56	1	16	16	.....	10	6	.....	4	.....	.....	256
MONMOUTH COUNTY.																
257	Asbury Park—Building and Loan.....	785	520	251	14	*	.....	.....	.....	.....	.....	*	.....	.....	257
258	Atlantic Highlands—Saving Fund.....	288	180	94	14	104	101	3	66	34	4	17	.....	.....	258
259	Belmar—Building and Loan.....	158	110	42	6	43	37	6	29	13	1	8	.....	.....	259
260	Freehold—Mutual.....	418	190	210	18	111	111	.....	73	32	6	5	.....	.....	260
261	Keyport—Loan.....	402	224	164	14	145	119	26	91	51	3	4	.....	.....	261
262	Long Branch—Building and Loan.....	566	361	183	22	190	187	3	116	69	5	.....	.....	.....	262
263	Manasquan—Squan Village.....	280	201	79	9	101	92	9	76	23	2	3	.....	.....	263
264	Matawan—Building and Loan.....	54	41	13	.....	23	10	13	16	7	.....	.....	.....	.....	264
265	Red Bank—Building and Loan.....	576	378	191	7	185	153	32	112	66	7	27	.....	.....	265

* 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.	Age in years.	Date of report.*	NUMBER OF SHARES IN FORCE.					Office number.
				Total	Free.	PLEGDED (BORROWED ON).			
						Total.	Real estate loans	Stock loans (book).	
MORRIS COUNTY.									
266	Boonton—Building and Loan.....	6	December 22, 1895.....	1,465	860	605	393	212	266
267	Dover—Building and Loan.....	9	November 16, 1896.....	2,157	1,148	1,009	779	230	267
268	Morristown—Building and Loan.....	10	August 26, 1896.....	1,725	1,074½	650½	565½	85	268
OCEAN COUNTY.									
269	Toms River—Dover.....	13	March 1, 1896 †.....	1,142	777½	364½	364½	.....	269
49	Tuckerton—Mutual.....	22	March 21, 1896 †.....	948	602	346	346	.....	49
PASSAIC COUNTY.									
270	Little Falls—Building and Loan.....	9	February 29, 1896 †.....	1,093	686	407	334	73	270
271	Passaic City—Home.....	1	June 10, 1896.....	1,088	1,001	87	72	15	271
272	Mutual.....	14	May 1, 1896.....	6,225	4,315	1,910	1,615	295	272
273	People's.....	9	August 31, 1896.....	5,094	3,472	1,622	1,372	250	273
274	Union.....	8	June 16, 1896.....	2,311	1,969	942	711	231	274

* Associational year; all data for this period.

† Statement not verified.

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	SHARES HELD BY ONE STOCKHOLDER.			Number of shares issued during year.	NUMBER OF SHARES CANCELLED DURING YEAR.						Office number.	
		Largest number.	Smallest number.	Usual number.		Total.	Withdrawn, voluntarily.	Lapsed (forfeited)	Retired (redeemed).*	MATURED.			
										Total.	Free.		Pledged.
MORRIS COUNTY.													
266	Boonton—Building and Loan.....	30	1	†	490	164	164	.....	.....	.....	.....	266
267	Dover—Building and Loan.....	40	1	5	482	390	390	.....	.....	.....	.....	267
268	Morristown—Building and Loan.....	25	1	5	92	258	258	.....	.....	.....	.....	268
OCEAN COUNTY.													
269	Toms River—Dover.....	21	1	†	246	10	10	.....	.....	.....	.....	269
49	Tuckerton—Mutual.....	20	1	5	176	79	79	.....	.....	.....	.....	49
PASSAIC COUNTY.													
270	Little Falls—Building and Loan.....	30	1	5	210	50	50	.....	.....	.....	.....	270
271	Passaic City—Home.....	25	1	5-10	1,108	20	13	7	.....	.....	.....	271
272	Mutual.....	50	1	†	1,284	1,678	1,504	.....	.....	174	†	272
273	People's.....	25	1	5	1,271	853	853	.....	.....	.....	.....	273
274	Union.....	80	1	†	801	515	515	.....	.....	.....	.....	274

* Forced withdrawals.

† Not reported.

‡ 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.						Houses acquired through association during year by borrowers.	SHARES OTHER THAN INSTALLMENT.		Office number.
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.	Total corporations, firms, &c.		Number.	Amount.	
MORRIS COUNTY.															
266	Boonton—Building and Loan.....	333	251	73	9	104	*	*	80	21	3	23	.....	.....	266
267	Dover—Building and Loan.....	381	291	82	8	174	119	55	149	22	3	12	.....	.....	267
268	Morristown—Building and Loan.....	256	176	80	.....	115	97	18	76	39	.....	6	.....	.....	268
OCEAN COUNTY.															
269	Toms River—Dover.....	307	210	91	6	90	90	.....	76	11	3	7	.....	.....	269
49	Tuckerton—Mutual.....	227	164	62	1	69	67	2	57	12	.....	6	.....	.....	49
PASSAIC COUNTY.															
270	Little Falls—Building and Loan.....	211	173	38	.....	59	44	15	49	10	.....	9	.....	.....	270
271	Passaic City—Home.....	182	130	50	2	12	9	3	10	2	.....	4	.....	.....	271
272	Mutual.....	846	557	279	10	241	*	*	171	66	4	26	.....	.....	272
273	People's.....	638	450	181	7	185	153	32	146	36	3	39	.....	.....	273
274	Union.....	330	231	95	4	86	*	*	69	17	.....	14	.....	.....	274

*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.	Age in years.	Date of report.*	NUMBER OF SHARES IN FORCE.					Office number.
				Total.	Free.	PLEGDED (BORROWED ON).			
						Total.	Real estate loans	Stock loans (book).	
PASSAIC COUNTY—CONTINUED.									
275	Paterson—Celtic.....	14	April 28, 1896.....	2,289	1,531	758	658	100	275
276	Citizens'.....	4	February 26, 1896.....	3,759	2,935	824	767	57	276
277	Eastside.....	4	April 20, 1896.....	1,330	1,043	287	287	†	277
278	German-American.....	3	October 2, 1895.....	1,960	1,548	412	352	60	278
279	Iron and Silk.....	12†	June 3, 1895 †.....	1,061	809	252	246	6	279
280	Manchester.....	8	January 13, 1896.....	1,495	936	559	434	125	280
281	Mechanics'.....	13	April 1, 1896.....	3,804	2,386	1,418	1,112	306	281
282	Mutual.....	17	December 26, 1895.....	3,516	2,324	1,192	1,001	191	282
283	New Jersey Investment §.....								283
284	People's.....	12	November 19, 1895.....	1,489	969	520	480	40	284
285	Provident.....	10	May 28, 1896.....	1,965	1,064	901	582	319	285
286	Riverside.....	9	June 20, 1896. †.....	1,194	780	414	351	63	286
287	South Paterson.....	6	March 1, 1896.....	1,280	1,017	263	249	14	287
288	Totowa.....	4	February 24, 1896.....	1,179	882	297	209	88	288
289	Union.....	14	December 24, 1895.....	10,345	6,867	3,478	3,308	170	289

* Associational year; all data for this period.

† Not reported.

‡ Statement not verified.

§ See below, under national and State.

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	SHARES HELD BY ONE STOCKHOLDER.			Number of shares issued during year.	NUMBER OF SHARES CANCELLED DURING YEAR.							Office number.
		Largest number.	Smallest number.	Usual number.		Total.	Withdrawn, voluntarily.	Lapsed (forfeited.)	Retired (redeemed).*	MATURED.			
										Total.	Free.	Pledged.	
PASSAIC COUNTY—CONTINUED.													
275	Paterson—Celtic.....	40	1	†	386	461	428	.....	.....	33	†	†	275
276	Citizens'.....	50	1	†	513	594	594	.....	.....	.....	.....	.....	276
277	Eastside.....	20	1	†	221	107	107	.....	.....	.....	.....	.....	277
278	German-American.....	60	1	†	321	122	117	5	.....	.....	.....	.....	278
279	Iron and Silk.....	20	1	†	63	179	71	32	.....	76	†	†	279
280	Manchester.....	45	1	5-10	224	83	83	.....	.....	.....	.....	.....	280
281	Mechanics'.....	50	1	5	680	884	684	.....	.....	199	137	62	281
282	Mutual.....	60	1	†	1,182	1,168	1,075	.....	.....	93	†	†	282
283	New Jersey Investment.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	283
284	People's.....	25	1	†	286	334	284	.....	.....	50	†	†	284
285	Provident.....	25	1	5	354	303	303	.....	.....	.....	.....	.....	285
286	Riverside.....	25	1	5	214	189	189	.....	.....	.....	.....	.....	286
287	South Paterson.....	25	1	†	331	292	292	.....	.....	.....	.....	.....	287
288	Totowa.....	30	1	†	328	312	312	.....	.....	.....	.....	.....	288
289	Union.....	130	1	†	3,366	4,144	4,069	.....	.....	75	70	5	289

* Forced withdrawals.

† Not reported.

‡ 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.						Houses acquired through association during year by borrowers.	SHARES OTHER THAN INSTALLMENT.		Office number.
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.	Total corporations, firms, &c.		Number.	Amount.	
PASSAIC COUNTY—CONTINUED.															
275	Paterson—Celtic.....	292	*	*	.....	71	*	*	*	*	.....	1	.....	.....	275
276	Citizens'.....	415	354	61	.....	65	47	18	53	12	.....	†	.....	.....	276
277	Eastside.....	267	204	63	.....	32	11	21	28	4	.....	6	.....	.....	277
278	German-American.....	184	146	30	8	40	*	*	37	3	.....	8	.....	.....	278
279	Iron and Silk.....	162	105	56	1	41	*	*	34	6	1	1	.....	.....	279
280	Manchester.....	272	208	58	6	64	38	26	52	10	2	9	.....	.....	280
281	Mechanics'.....	519	346	161	12	162	109	53	140	19	3	7	.....	.....	281
282	Mutual.....	465	249	198	18	111	*	*	74	32	5	3	.....	.....	282
283	New Jersey Investment.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	283
284	People's.....	282	195	85	2	80	*	*	55	25	.....	10	.....	.....	284
285	Provident.....	311	187	118	6	92	43	49	60	23	2	9	.....	.....	285
286	Riverside.....	163	122	40	1	48	41	7	40	8	.....	9	.....	.....	286
287	South Paterson.....	225	163	60	2	48	*	*	39	8	1	11	.....	.....	287
288	Totowa.....	206	153	52	1	46	*	*	36	9	1	5	.....	.....	288
289	Union.....	1,510	873	611	21	375	338	37	276	96	3	30	.....	.....	289

* 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.	Age in years.	Date of report.*	NUMBER OF SHARES IN FORCE.					Office number.
				Total.	Free.	PLEGDED (BORROWED ON).			
						Total.	Real estate loans	Stock loans (book).	
SALEM COUNTY.									
290	Quinton—Loan and Building.....	26	May 1, 1896.....	514½	357	157½	157½	.....	290
291	Salem—Franklin.....	35	March 30, 1896 †.....	2,989	2,007½	981½	957½	24	291
292	Woodstown—Union.....	26	December 31, 1895.....	1,302	1,057	245	220	25	292
SOMERSET COUNTY.									
293	Bound Brook—Building and Loan.....	9	May 1, 1896.....	1,371	821	550	550	.....	293
294	East Millstone—Millstone.....	6	March 17, 1896.....	246	203	43	37	6	294
295	Somerville—Citizens'.....	5	November 18, 1895.....	1,633	1,173	460	434	26	295
296	People's.....	9	February 24, 1896.....	2,390	1,208	1,082	873	209	296
SUSSEX COUNTY.									
297	Newton—Merriam Shoe.....	6	September 1, 1896 †.....	682½	499½	183	110	73	297

* Associational year; all data for this period.

† Statement not verified.

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCKHOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	SHARES HELD BY ONE STOCKHOLDER.			Number of shares issued during year.	NUMBER OF SHARES CANCELLED DURING YEAR.							Office number.
		Largest number.	Smallest number.	Usual number.		Total.	Withdrawn, voluntarily.	Lapsed (forfeited)	Retired (redeemed),*	MATURED.			
										Total.	Free.	Pledged.	
SALEM COUNTY.													
290	Quinton—Loan and Building.....	59	1	†	117	104½	59½	.....	.....	45	†	†	290
291	Salem—Franklin.....	58	1	†	265	519	413	.....	.....	106	75	31	291
292	Woodstown—Union.....	40	1	†	169	50	50	.....	.....	.....	.....	.....	292
SOMERSET COUNTY.													
293	Bound Brook—Building and Loan	35	1	†	291	155	155	.....	.....	.....	.....	.....	293
294	East Millstone—Millstone	15	1	†	.....	.....	.....	.....	.....	.....	.....	.....	294
295	Somerville—Citizens'.....	40	1	†	250	83	83	.....	.....	.....	.....	.....	295
296	People's.....	40	1	5	300	108	108	.....	.....	.....	.....	.....	296
SUSSEX COUNTY.													
297	Newton—Merriam Shoe.....	15	1	5	73	89½	89½	.....	.....	.....	.....	.....	297

* Forced withdrawals.

† Not reported.

‡ 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.						Houses acquired through association during year by borrowers.	SHARES OTHER THAN INSTALLMENT.		Office number.	
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.	Total corporations, firms, &c.		Number.	Amount.		
SALEM COUNTY.																
290	Quinton—Loan and Building.....	118	74	41	3	35	35	.....	27	7	1	.....	.....	.....	.....	290
291	Salem—Franklin.....	772	456	293	23	284	284	.....	224	51	9	*	.....	.....	.....	291
292	Woodstown—Union.....	230	164	63	3	58	52	6	56	2	.....	6	.....	.....	.....	292
SOMERSET COUNTY.																
293	Bound Brook—Building and Loan.....	221	†	†	†	70	†	†	51	17	2	*	.....	.....	.....	293
294	East Millstone—Millstone.....	63	57	6	.....	27	†	†	25	2	.....	.....	.....	.....	.....	294
295	Somerville—Citizens'.....	289	227	56	6	100	†	†	87	13	.....	11	.....	.....	.....	295
296	People's.....	365	265	96	4	168	124	44	123	44	1	15	.....	.....	.....	296
SUSSEX COUNTY.																
297	Newton—Merriam Shoe.....	121	80	40	1	37	19	18	33	4	.....	3	.....	.....	.....	297

* Not reported.

† 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.	Age in years.	Date of report.*	NUMBER OF SHARES IN FORCE.					Office number.
				Total.	Free.	PLEGDED (BORROWED ON).			
						Total.	Real estate loans	Stock loans (book).	
UNION COUNTY.									
298	Crawford—Mutual	9	January 13, 1896.....	2,837	1,806	1,031	856	175	298
299	Garwood—Building and Loan†.....	3	June 30, 1896†.....	78½	65	13½	13½	.....	299
300	Rahway—Workmen's.....	10	January 24, 1896.....	1,546	801	745	636	109	300
316	Union Savings.....								316
301	Roselle—Building and Loan	9	May 19, 1896.....	1,492	1,078	414	323	91	301
302	Summit—Building and Loan.....	4	October 31, 1895.....	1,589	1,240	349	304	45	302
303	Westfield—Building and Loan.....	7	December 1, 1895.....	988	653	335	320	15	303
304	Plainfield—Building and Loan.....	12	March 2, 1896.....	999½	651½	348	198	150	304
305	Home	8	April 20, 1896.....	3,315	2,373	942	674	268	305
306	Elizabeth—Central.....	†10	October 21, 1895.....	803	521	282	265	17	306
307	Citizens'	9	April 8, 1896.....	5,277	3,694	1,583	1,486	97	307
308	Columbia.....	4	April 1, 1896.....	2,292	1,902	390	269	121	308
319	Elizabeth.....	25	March 1, 1896.....	4,550	2,540	2,010	1,904½	105½	309
310	Elizabethport.....	21	December 31, 1895.....	4,871	3,090	1,781	1,775	6	310
311	Equitable &.....	1							311
312	Excelsior	9	May 1, 1896.....	1,940	1,399	541	541		312

* Associational year; all data for this period.

† Association closing up business.

‡ See below, under national and State.

§ 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.	SHARES HELD BY ONE STOCKHOLDER.			Number of shares issued during year.	NUMBER OF SHARES CANCELLED DURING YEAR.							Office number.
		Largest number.	Smallest number.	Usual number.		Total.	Withdrawn, voluntarily.	Lapsed (forfeited)	Retired (redeemed,*	MATURED.			
										Total.	Free.	Pledged.	
UNION COUNTY.													
298	Crawford—Mutual	20	1	†	838	494	473	21					298
299	Garwood—Building and Loan.....	10	1	†		444½	444½						299
300	Kahway—Workmen's	60	1	†	228	324	135	41	148				300
316	Union Savings.....												316
301	Roselle—Building and Loan.....	95	1	5	234	123	123						301
302	Summit—Building and Loan.....	35	1	†	350	132	132						302
303	Westfield—Building and Loan.....	20	1	†	192	172	172						303
304	Plainfield—Building and Loan.....	62½	1	5-10		669	86½	8½		674½	171½	403	304
305	Home.....	420	1	†	1,047	624	624						305
306	Elizabeth—Central.....	25	1	†	104	32	32						306
307	Citizens'	20	1	5	656	464	464						307
308	Columbia.....	40	1	5-10	831	480	475	5					308
309	Elizabeth.....	31	1	5	421	433	281	3		149	81	68	309
310	Elizabethport.....	20	1	†	524	717	385			332			310
311	Equitable †.....												311
312	Excelsior.....	20	2	†	565	294	294						312

* Forced withdrawals.

† Not reported.

‡ See below, under national and State.

§ 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.						Houses acquired through association during year by borrowers.	SHARES OTHER THAN INSTALLMENT.		Office number.
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.	Total corporations, firms, &c.		Number.	Amount.	
UNION COUNTY.															
298	Crawford—Mutual.....	400	256	144	.....	107	†	†	64	43	.....	23	.....	.....	298
299	Garwood—Building and Loan.....	43	36	6	1	3	3	.....	3	.....	.....	.....	.....	.....	299
300	Rahway—Workmen's.....	230	193	37	.....	99	85	14	82	17	.....	5	.....	.....	300
316	Union Savings*.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	316
301	Roselle—Building and Loan.....	182	119	63	.....	49	35	14	42	7	.....	5	15	\$3,000 00	301
302	Summit—Building and Loan.....	181	123	58	.....	28	†	†	19	9	.....	13	.....	.....	302
303	Westfield—Building and Loan.....	193	136	57	.....	38	†	†	32	6	.....	3	.....	.....	303
304	Plainfield—Building and Loan.....	139	85	47	7	48	22	26	20	26	2	†	.....	.....	304
305	Home.....	306	228	133	5	102	†	†	63	39	.....	13	.....	.....	305
306	Elizabeth—Central.....	150	122	25	3	47	†	†	41	5	1	4	.....	.....	306
307	Citizens'.....	784	†	†	3	239	224	15	†	†	.....	30	.....	.....	307
308	Columbia.....	281	240	41	.....	44	29	15	31	13	.....	6	.....	.....	308
309	Elizabeth.....	748	539	189	20	270	241	29	207	60	3	12	.....	.....	309
310	Elizabethport.....	820	757	87	6	872	371	1	347	23	2	5	.....	.....	310
311	Equitable †.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	311
312	Excelsior.....	300	235	59	6	65	65	.....	50	15	.....	†	.....	.....	312

* See below, under national and State.

† 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.	Age in years.	Date of report.*	NUMBER OF SHARES IN FORCE.					Office number.
				Total.	Free.	PLEDGED (BORROWED ON).			
						Total.	Real estate loans	Stock loans (book).	
UNION COUNTY—CONTINUED.									
313	Elizabeth—Harmonia.....	24	May 1, 1896.....	5,288	5,033	255	255	.....	313
314	Union County.....	10	March 31, 1896.....	3,701	2,391	1,310	1,278	32	314
315	Union Square.....	4	January 1, 1895.....	96	74	22	19	3	315
WARREN COUNTY.									
317	Phillipsburg—No. 4.....	20	May 1, 1896.....	1,980	1,320	660	651	9	317
318	No. 5.....	14	June 1, 1896.....	1,025	710	315	315	.....	318
NEW YORK.									
318½	New York City—Birkback †.....								318½

* Associational year; all data for this period.

† See below, under national and State.

TABLE 2—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	SHARES HELD BY ONE STOCKHOLDER.			Number of shares issued during year.	NUMBER OF SHARES CANCELLED DURING YEAR.							Office number.
		Largest number.	Smallest number.	Usual number.		Total.	Withdrawn, voluntarily.	Lapsed (forfeited.)	Retired (redeemed,*	MATURED.			
										Total.	Free.	Pledged.	
UNION COUNTY—CONTINUED.													
313	Elizabeth—Harmonia.....	25	1	†	279	510	284	.....	.....	226	†	†	313
314	Union County.....	20	1	5	494	463	463	.....	.....	.....	.....	.....	314
315	Union Square.....	10	1	†	5	40	25	15	.....	.....	.....	.....	315
WARREN COUNTY.													
317	Phillipsburg—No. 4.....	43	1	†	516	309	232	.....	.....	77	2	2	317
318	No. 5.....	65	1	†	188	142	142	.....	.....	.....	.....	.....	318
NEW YORK.													
318½	New York City—Birkback 2.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	318½

* Forced withdrawals.

† Not reported.

‡ Not reported separately.

§ See below, under national and State.

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.						Houses acquired through association during year by borrowers.	SHARES OTHER THAN INSTALLMENT.		Office number.	
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.	Total corporations, firms, &c.		Number.	Amount.		
UNION COUNTY—CONTINUED.																
313	Elizabeth—Harmonia	904	715	165	24	255	255	.....	223	31	1	*	.....	.....	.....	313
314	Union County.....	774	573	198	3	244	214	30	179	63	2	17	.....	.....	.....	314
315	Union Square.....	21	14	7	.....	6	†	†	3	3	.....	.....	.....	.....	.....	315
WARREN COUNTY.																
317	Phillipsburg—No. 4.....	272	205	64	3	110	110	*	91	19	.....	11	.....	.....	.....	317
318	No. 5.....	177	110	62	5	48	48	.....	38	10	.....	2	.....	.....	.....	318
NEW YORK.																
318½	New York City—Birkback †.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	318½

* Not reported.

† Not reported separately

‡ See below, under national and State.

TABLE 2—STATE BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years.	Date of report.*	NUMBER OF SHARES IN FORCE.					Office number.
				Total.	Free.	PLEGDED (BORROWED ON).			
						Total.	Real estate loans	Stock loans (book).	
72	Camden—Masonic.....	1	July 9, 1896.....	994	919	75	75	.....	72
83	State Mutual.....	4	March 31, 1896.....	45,823	37,270	8,553	6,379	2,174	83
141	Newark—Mercantile Co-operative Bank	2	January 1, 1896.....	6,516	6,277	239	139	100	141
143	Metropolitan.....	2	September 30, 1896.....	23,099	21,679	1,420	950	470	143
148	National Provident.....	3/4	September 1, 1896.....	9,049 1/2	8,874	175 1/2	150 1/2	25	148
160	Republic.....	2	January 31, 1896.....	35,923	33,236	2,687	1,782	905	160
201	Jersey City—Commercial	3	May 1, 1896.....	2,805	1,235	1,570	1,510	60	201
241	Trenton—New Jersey Investment Company.....	4	December 31, 1895.....	30,163	26,385	3,778	3,280	497	241
283	Paterson—New Jersey Mutual Investment	2	September 30, 1896.....	334	314	20	20	.....	283
301	Rahway—Union Savings†.....	2	.....	.....	.....	.....	.....	.....	301

* Associational year; all data for this period.

† Not reported.

TABLE 2 STATE BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	SHARES HELD BY ONE STOCKHOLDER.			Number of shares issued during year.	NUMBER OF SHARES CANCELLED DURING YEAR.							Office number.
		Largest number.	Smallest number.	Usual number.		Total.	Withdrawn, voluntarily.	Lapsed (forfeited)	Retired (redeemed).*	MATURED.			
										Total.	Free.	Pledged.	
72 83	Camden—Masonic	40	1	10	1,175	181	181						72
	State Mutual.....	441	1	5	16,532	4,896	4,800	96					83
141	Newark—Mercantile Co-operative Bank ..	50	1	†	3,199	2,760	1,300	1,460					141
143	Metropolitan.....	200	1	10	21,180	3,979	3,979						143
148	National Provident ..	50	1	5	10,646	1,625½	22	1,603½					148
160	Republic	1,000	1	10	28,428	9,184	378	8,806					160
201	Jersey City—Commercial.....	167	1	†	1,399	719	654	15	50				201
241	Trenton—New Jersey Investment Company.....	250	1	†	7,521	3,014	3,014						241
283	Paterson—New Jersey Mutual Investment.....	20	1	5	30	90	90						283
301	Rahway—Union Savings†.....												301

* Forced withdrawals.

† Not reported.

TABLE 2—STATE 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.						Houses acquired through association during year by borrowers.	SHARES OTHER THAN INSTALLMENT.		Office number.
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.	Total corporations, firms, &c.		Number.	Amount.	
72	Camden—Masonic.....	102	94	6	2	8	8		6	2		8	†21	\$2,100 00	72
83	State Mutual.....	7,055	4,956	1,877	222	468	308	160	353	101	14	120	1479	49,151 30	83
141	Newark—Mercantile Co operative Bank.....	663	611	49	3	9			8		1	6			141
143	Metropolitan.....	4,921	3,502	1,419		60	29	31	43	17		22			143
148	National Provident.....	1,896	†	†		27	24	3	19	8		14			148
160	Republic.....	5,240	4,366	800	74	157	85	72	127	18	2	85	1408	17,748 00	160
201	Jersey City—Commercial.....	229	129	96	4	113	†	†	72	37	4	46			201
241	Trenton—New Jersey Investment Company.....	2,511	1,895	616		209	183	26	139	70		20			241
283	Paterson—New Jersey Mutual Investment.....	44	37	7		2	2		1	1					283
301	Rahway—Union Savings*.....														301

* Not reported. † Not reported separately. ‡ Included under total shares above.

TABLE 2—NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Age in years.	Date of report *	NUMBER OF SHARES IN FORCE.					Office number.
				Total.	Free.	PLEGDED (BORROWED ON).			
						Total.	Real estate loans	Stock loans (book).	
66	Camden—Eastern Union†.....	3	April 30, 1896.....	{ \$3,126 8,715 }	{ 3,912 8,026 }	{ 114 617 }	{ 89 617 }	{ 25 72 }	66
76	Mutual Bank†.....	1¾	January 1, 1896.....	{ \$287 837½ }	{ 814½ }	{ 23 }	{ 11 }	{ 12 }	76
77	Mutual Guarante†.....	5	March 31, 1896.....	{ \$1,971 22,760 }	{ 1,742 18,520 }	{ 229 4,240 }	{ 216 4,060 }	{ 13 180 }	77
114	Newark—American.....	¾	October 31, 1896.....	2,459	2,359	100	80	20	114
118	Chosen Friends' Home.....	6	December 31, 1895.....	{ \$900 2,337 }	{ 502 1,590 }	{ 398 747 }	{ 273 538 }	{ 125 209 }	118
230½	Jersey City—Security Union].....	2	July 1, 1896.....	4,734	4,099	635	625	10	230½
240½	Trenton—People's§.....								240½
318½	New York—Birckbeck†.....	3	December 31, 1895.....	30,752	24,247	6,505	6,142	363	318½

* Associational year; all data for this period. † Main office, Philadelphia, Pa. ‡ Items in first lines refer to New Jersey business only. § Not reported.
 ¶ Scranton, Pa.; no New Jersey business. ¶ Foreign; admitted May, 1896; no New Jersey business.

TABLE 2—NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—SHARES, STOCK-HOLDERS AND BORROWERS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	SHARES HELD BY ONE STOCKHOLDER.			Number of shares issued during year.	NUMBER OF SHARES CANCELLED DURING YEAR.							Office number
		Largest number.	Smallest number.	Usual number.		Total.	Withdrawn, voluntarily.	Lapsed (forfeited)	Retired (redeemed).*	MATURED.			
										Total.	Free.	Pledged.	
66	Camden—Eastern Union.....	{ † 220	1	10	2,087 6,513	1,416 4,827	827 2,321	589 2,496	.....	{ 10	10 }	.....	66
76	Mutual Bank	60	1	†	815	124	93	31	.....	.....	.....	.....	76
77	Mutual Guarantee	{ † 30 100	1 1	5 10	159 3,819	80 6,862	50 6,761	30 101	.....	.....	.....	.....	77
114	Newark—American.....	60	1	10	2,091	232	.....	.....	.....	.....	.....	.....	114
118	Chosen Friends' Home	100	1	†	{ † 125 132	188 521 }	.....	.....	.....	.....	.....	.....	118
230½	Jersey City—Security Union‡.....	60	2	10	3,182	2,167	1,806	361	.....	.....	.....	.....	230½
240½	Trenton—People's†.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	240½
318½	New York—Birckbeck §.....	200	1	15	9,551	3,031	.....	.....	.....	.....	.....	.....	318½

* Forced withdrawals.

† Items in first line refer to New Jersey business only.

‡ Not reported.

§ No New Jersey business.

TABLE 2—NATIONAL 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.					Houses acquired through association during year by borrowers.	SHARES OTHER THAN INSTALLMENT.		Office number.
		Total.	Males.	Females.	Corporations, firms, &c.	Total.	Real estate loans.	Stock loans.	Total males.	Total females.	Total corporations, firms, &c.	Number.	Amount.	
66	Camden—Eastern Union.....	{ 330 960	273 817	56 141	1 2	9 65	7 56	2 9	9 56	..... 9	.....	{ *75 *298	\$29,810 98	66
76	Mutual Bank	185	95	60	.....	5	2	3	3	2	.....	.....	.....	76
77	Mutual Guarantee	{ 198 2408	169 2074	29 334	..... .....	17 501	11 409	6 92	16 442	1 59	.....	{ *44 *470	2,200 00 23,500 00	77
114	Newark—American	310	256	53	1	5	4	1	3	1	.....	4 Yes	.....	114
118	Chosen Friends' Home.....	{ 142 343	109 258	31 72	20 13	72 129	† †	† †	{ 62 107	9 21	1 1	4 7	*14 2,250 00	{ 118
230½	Jersey City—Security Union½.....	†	.....	.....	.....	†	.....	.....	.....	.....	.....	*95	9,500 00	230½
240½	Trenton—People's†.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	240½
318½	New York—Birckbeck½.....	1148	800	348	.....	243	225	18	189	54	.....	*7610	385,843 00	318½

* Included under total shares, above.

† Not reported separately.

‡ Not reported.

§ No New Jersey business.

SPECIMEN ACCOUNTS.*

ASSETS.		LIABILITIES.	
Cash on hand and in bank.....	\$4,029 56	Due borrowers on loans undelivered...	\$373 10
Loans on bond and mortgage.....	451,649 87	Borrowed money (bills payable) un-	
Loans on stock only as collateral.....	16,498 00	paid	
Loans on other securities.....		Total shareholders' overpayments of	
Personal property (furniture, fixtures,		dues.....	172 00
&c.).....	521 48	Total shareholders' overpayments of	
Real estate owned by association.....		interest.....	23 05
Total arrears of dues.....	398 00	Total shareholders' overpayments of	
Total arrears of interest.....	78 89	premium.....	
Total arrears of premium.....		Unearned premium.....	
Total arrears of fines.....	5 30	Other liabilities. Itemize, viz.:	
Other assets. Itemize, viz.:		Suspended account.....	221 30
.....		Net assets of association.....	472,391 65
.....		
Total gross resources †	\$473,181 10	Total liabilities †	\$473,181 10

CASH RECEIPTS FOR YEAR.		CASH DISBURSEMENTS FOR YEAR.	
Cash on hand at beginning of year....	\$3,690 14	Loans on bond and mortgage.....	\$21,400 00
Dues received during year.....	25,023 00	Loans on stock	3,550 00
Interest received during year.....	7,527 50	Shares withdrawn, lapsed, redeemed ‡	8,362 98
Premium received during year.....	606 53	Shares matured.....	11,279 20
Fines received during year.....	401 18	Borrowed money repaid §.....	
Loans repaid.....	10,360 00	Secretary's salary (compensation).....	144 00
Admission and transfer fees	89 50	Treasurer's salary (compensation).....	50 00
Amount borrowed by association ?.....		Auditors' compensation.....	
All other receipts. Itemize, viz.:		Other salaries (compensation)	12 00
Sale of real estate.....	3,866 10	Rent, stationery, printing and all other	
Building committee fees.....	31 50	ordinary operating expenses..	56 40
.....		All other disbursements. Itemize, viz.:	
.....		Foreclosure expenses.....	55 45
.....		Insurance.....	6 75
.....		Building committee.....	37 50
.....		Total disbursements.....	\$44,948 28
.....		Cash on hand.....	6,647 17
Total from all sources †	\$51,595 45	Total †	\$51,595 45

* See Tables 3 and 5, below. These specimen accounts, above given, are taken from the statements (Blank 3) of two building and loan associations—the Montclair, Essex county, and German Centennial, Camden, respectively. † Totals must tally. ‡ Redeemed or forced withdrawal. § Bills payable; actual cash received.

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.....	\$403,841 97	\$404,585 47	\$1,120 46	\$374,500 00	\$1,505 00	.....	\$450 00	1
2	Atlantic Coast	9,691 68	12,540 37	231 28	12,050 00	60 00	.....	.....	2
3	Mutual.....	32,399 22	37,933 22	39 67	31,561 82	274 73	.....	.....	3
4	People's.....	47,795 25	66,010 64	.....	67,200 00	.....	\$3,500 00	100 00	4
5	Egg Harbor City—Building and Loan.....	68,998 66	70,080 64	.....	67,900 00	600 00	.....	200 00	5
6	Hammonton—Loan and Building	213,463 96	227,615 14	2,065 55	193,125 00	12,534 00	8,223 00	100 00	6
7	Workingmen's.....	183,099 94	225,469 84	163 10	192,617 00	15,067 00	3,000 00	170 00	7
8	Mays Landing—Building and Loan	39,514 61	39,542 61	1,733 71	36,723 50	550 00	.....	63 00	8
9	Pleasantville—Mutual.....	103,610 50	113,268 50	958 94	67,128 54*	4,657 00	20,860 00	7 00	9
BERGEN COUNTY.									
10	Allendale—Co-operative.....	43,741 98	44,818 88	4,566 45	35 697 50	4,038 00	.....	75 00	10
11	Bogota—Building and Loan.....	11,040 15	15,797 15	111 81	14,900 00	542 00	50 00	24 00	11
12	Carlstadt—Mutual	65,920 38	69,659 38	4,330 28	58,200 00	6,620 00	.....	.....	12
13	Closter—Harrington	66,100 02	69,885 92	5,333 99	55,803 50	.....	.....	130 00	13
14	East Rutherford—Savings.....	11,443 04	24,604 83	1,284 89	23,625 00	.....	.....	.....	14
15	Englewood—Mutual.....	155,434 53	159,784 55	243 10	156,200 00	.....	1,192 00	144 71	15

* Inclusive of \$19,143.54 trust deeds.

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—
Continued.

21 LAB

Office number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE.			ARREARAGES.					All other assets.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
ATLANTIC COUNTY.											
1	Atlantic City—Loan and Building.....	\$15,730 05	\$15,730 05	.....	\$11,279 96	\$9,579 96	\$1,440 00	.....	\$260 00	.....	1
2	Atlantic Coast.....	.....	.....	.....	199 09	168 30	.....	.....	30 79	.....	2
3	Mutual.....	5,400 00	.....	\$5,400 00	687 00	313 50	318 00	.....	25 50	.....	3
4	People's.....	4,250 00	4,250 00	.....	873 14	*	*	*	*	\$87 50	4
5	Egg Harbor City—Building and Loan.....	.....	.....	.....	1,380 64	679 00	449 39	\$166 68	85 57	.....	5
6	Hammonton—Loan and Building.....	1,134 28	.....	1,134 28	10,433 31	9,294 10	837 79	22 03	279 39	.....	6
7	Workingmen's.....	5,736 97	2,845 37	2,891 60	8,710 77	5,742 97	2,577 37†	†	390 43	5	7
8	Mays Landing—Building and Loan.....	.....	.....	.....	472 40	*	*	*	*	.....	8
9	Pleasantville—Mutual.....	8,253 95	8,253 95	.....	9,956 07	*	*	*	*	1,447 00	9
BERGEN COUNTY.											
10	Allendale—Co-operative.....	.....	.....	.....	441 93	271 00	127 00	25 20	18 73	.....	10
11	Bagota—Building and Loan.....	.....	.....	.....	169 34	113 00	50 00	6 34	*	.....	11
12	Carlstadt—Mutual.....	.....	.....	.....	509 10	232 00	277 10†	†	†	.....	12
13	Closter—Harrington.....	8,100	8,100	.....	428 43	230 00	130 90	50 45	17 08	.....	13
14	East Rutherford—Savings.....	.....	.....	.....	294 94	114 00	175 94†	†	5	.....	14
15	Englewood—Mutual.....	.....	.....	.....	1,051 21	360 00	334 00	130 86	226 35	953 53	15

* Not reported separately.

† Included under interest.

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.									
16	Fairlawn—Saddle River.....	\$7,125 71	\$7,866 71	\$165 53	\$6,900 00	.....	.....	\$65 00	16
17	Fort Lee—Building and Loan	13,236 57	15,039 27	292 00	14,400 00	\$276 62	.....	9 45	17
18	Hackensack—Mutual	249,153 45	253,449 15	4,849 64	239,650 00	7,400 00	.....	237 50	18
19	Hasbrouck Heights—Building and Loan..	45,919 57	48,303 57	2,108 69	44,800 00	.....	.....	45 00	19
20	Hillsdale—Progressive	4,540 83	4,540 83	340 90	4,000 00	.....	.....	74 25	20
21	Lodi—Building and Loan	35,537 36	40,633 36	1,831 50	38,080 00	315 00	.....	.....	21
22	Midland Park—Franklin.....	16,784 87	17,019 07	351 67	16,600 00	.....	.....	.....	22
23	Oradell—Bergen County.....	166,378 87	170,595 50	6,458 88	150,100 00	1,805 00	.....	55 00	23
24	Palisades Park—Co-operative	755 93	773 43	40 93	600 00	24 00	.....	.....	24
25	Park Ridge—Eureka	42,256 57	43,728 48	1,872 79	40,729 00	900 00	.....	38 00	25
26	Washington Township.....	4,154 15	4,855 71	7 56	3,500 00	.....	\$939 00	25 00	26
27	Ramseys—Building and Loan	36,348 72	39,160 72	225 35	38,375 00	.....	.....	100 00	27
28	Ridgefield—Building and Loan.....	84,345 76	92,448 76	516 81	82,600 00	5,100 50	.....	.....	28
29	Ridgefield Park—Park.....	4,905 82	8,805 82	152 82	8,300 00	.....	.....	.....	29
30	Ridgewood—Building and Loan.....	165,092 65	169,971 88	8,150 11	149,900 00	6,414 00	.....	307 20	30
31	Co-operative.....	17,308 33	18,915 33	817 92	16,200 00	87 00	.....	.....	31
32	Rutherford—Mutual	191,273 32	191,774 69	2,978 65	167,367 50	15,285 00	.....	175 00	32

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.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
BERGEN COUNTY—CON.											
16	Fairlawn—Saddle River.....				\$96 50	\$39 00	\$37 00	\$12 80	\$7 70	\$139 68	16
17	Fort Lee—Building and Loan				61 20	24 00	22 00	6 60	8 60		17
18	Hackensack—Mutual.....				1,312 01	793 00	458 50		60 51		18
19	Hasbrouck Heights—Building and Loan..				352 01	182 00	109 00	47 11	13 90	997 87	19
20	Hillsdale—Progressive				125 68	*	88 00	23 04	14 64		20
21	Lodi—Building and Loan				406 86	147 30	255 06		4 50		21
22	Midland Park—Franklin				67 40	32 00	25 00		10 40		22
23	Oradell—Bergen County.....	\$4,853 30	\$4,853 30		6,707 23	3,923 00	2,684 32	99 91		616 09	23
24	Palisades Park—Co-operative.....				108 50	97 00			11 50		24
25	Park Ridge—Eureka.....				188 69	87 00	62 88		38 81		25
26	Washington Township				394 15	310 00	45 72	38 43			26
27	Ramseys—Building and Loan				460 37	211 00	209 60	39 87			27
28	Ridgefield—Building and Loan	1,682 88	*	*	2,548 57	1,078 40	1,470 17	*	*		28
29	Ridgefield Park—Park				153 00†	153 00†					29
30	Ridgewood—Building and Loan	2,451 37	2,451 37		2,734 20	1,192 00	1,194 10	227 20	120 90	15 00	30
31	Co-operative	1,600 00	1,600 00		210 41	70 00	106 17	27 74	6 50		31
32	Rutherford—Mutual				2,373 84		*	*	*	3,594 70	32

* 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.		
BURLINGTON COUNTY.									
33	Beverly—Building and Loan.....	\$62,425 04	\$70,668 04	\$1,110 14	\$51,200 00	\$2,250 00	\$11,149 00	\$50 00	33
34	Bordentown—Building and Loan.....	85,121 61	85,121 61	1,207 45	74,785 00	7,910 00	500 00		34
35	Burlington—City.....	69,286 41	82,846 29	4,113 66	70,438 00	1,321 00	3,500 00	25 00	35
36	Farmers' and Mechanics'.....	116,363 69	116,368 19	1,691 42	97,625 00	200 00		50 00	36
37	Delanco—Building and Loan.....	20,860 15	20,959 15	2,590 39	13,832 91	3,555 00			37
38	Florence—Saving Fund.....	67,691 93	67,691 93	124 52	66,450 00*	†	†	31 00	38
39	Moorestown—Building and Loan.....	27,407 18	27,455 18	2,484 18	24,000 00	925 00			39
40	Workingmen's.....	49,788 41	50,444 03	3,373 25	39,600 00	7,098 69		50 00	40
41	Mount Holly—Building and Loan.....	74,846 39	90,146 39	76 26	82,000 00				41
42	Industry.....	126,383 18	134,883 18	252 71	122,476 27	2,100 00	6,108 24†	85 00	42
43	People's.....	67,199 10	86,799 10	252 55	79,850 00	1,100 00	23 40		43
44	New Gretna—Building and Loan.....	26,683 67	26,683 67	491 49	23 000 00	2,000 00			44
45	Palmyra—Building and Loan.....	50,600 76	50,628 68	4,574 92	40,920 92	4,010 00	600 00†		45
46	Pemberton—Building and Loan.....	102,694 49	106,386 44	967 24	92,000 00	1,320 00			46
47	Riverside—Building and Loan.....	136,200 73	136,263 22	6,237 21	84,118 00	38,059 05	4,000 00†	105 30	47
48	Riverton—Cinnaminson.....	190,207 35	190,391 85	2,863 04	185,150 00†	†	121 46	60 00	48
49	Tuckerton—Mutual.....	2							49

* Aggregate loans.

† Not reported separately.

‡ Outside loan, bond and mortgage.

§ See under Ocean county.

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.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
BURLINGTON COUNTY.											
33	Beverly—Building and Loan.....	\$3,800 00	\$3,800 00	.....	\$1,081 40	\$594 00	\$164 00	.....	\$23 40	\$22 50	33
34	Bordentown—Building and Loan.....	.....	.....	.....	388 38	282 53	50 40	.....	55 45	330 78	34
35	Burlington—City.....	400 00	400 00	.....	1,991 12	*	*	*	*	1,058 51	35
36	Farmers' and Mechanics'	9,100 00	*	*	4,092 91	*	*	*	*	3,608 86	36
37	Delanco—Building and Loan.....	900 00	.....	\$900 00	80 85	44 00	35 00	\$1 72	13	.....	37
38	Florence—Saving Fund.....	346 72	*	*	613 07	253 00	256 04	.....	104 03	126 62	38
39	Moorestown—Building and Loan.....	.....	.....	.....	46 00	46 00	.....	.....	.....	.....	39
40	Workingmen's .....	.....	.....	.....	319 75	152 00	146 75	.....	21 00	2 34	40
41	Mount Holly—Building and Loan.....	7,000 00	2,000 00	5,000 00†	1,070 13	*	*	.....	*	.....	41
42	Industry	1,500 00	1,500 00	.....	1,498 32	*	*	.....	*	862 64	42
43	People's.....	3,808 00	3,808 00	.....	1,283 65	*	*	.....	*	481 50	43
44	New Gretna—Building and Loan	700 00	700 00	.....	492 18	*	*	.....	*	.....	44
45	Palmyra—Building and Loan.....	.....	.....	.....	522 84	*	*	.....	*	.....	45
46	Pemberton—Building and Loan ..	10,700 00	*	*	899 35	434 50	404 85	.....	60 00	499 85	46
47	Riverside—Building and Loan.....	3,000 00	3,000 00	.....	618 66	*	*	.....	*	65 00	47
48	Riverton—Cinnam nson .....	.....	.....	.....	694 05	*	*	.....	*	1,503 29	48
49	Tuckerton—Mutual .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	49

* Not reported separately.

† From delinquents.

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.									
50	Berlin—Building and Loan.....	\$42,818 11	\$45,023 73	\$4,165 60	\$36,250 00	\$2,650 00	.....	\$20 00	50
51	Chesilhurst—Building and Loan.....	8,435 18	8,567 66	147 76	5,500 00	1,750 00	.....	.....	51
52	Clementon—Building and Loan.....	6,509 54	7,090 24	112 84	6,100 00	600 00	.....	91 85	52
53	Collingswood—Mutual.....	11,677 29	12,513 29	2,203 17	8,100 00	500 00	.....	10 00	53
54	Gloucester City—United Mutual.....	83,714 63	92,498 13	297 85	88,019 80	700 00	.....	.....	54
55	Improvement.....	162,180 98	162,656 42	663 01	156,400 00	.....	.....	50 00	55
56	Haddonfield—Mutual.....	291,738 71	292,363 93	3,744 39	251,853 00	19,450 00	.....	.....	56
57	Lindenwald—United Towns.....	66,803 40	67,876 90	5,696 40	50,500 00	5,900 00	.....	.....	57
58	Magnolia—Mutual.....	78,992 64	78,998 76	5,336 53	57,250 00	10,932 13	.....	27 27	58
59	Merchantville—Building and Loan.....	188,628 10	190,799 92	9,823 32	162,520 00	13,800 00	.....	65 00	59
60	Camden City—Artisans'.....	286,193 71	299,250 23	39 31	251,200 00	12,000 00	.....	225 00	60
61	Bishop Bayley.....	220,904 46	253,190 32	.....	227,950 00	7,800 00	.....	.....	61
62	Brotherhood.....	8,384 33	8,503 33	496 88	6,050 00	1,836 00	.....	50 00	62
63	Camden.....	202,213 84	209,241 20	874 50	171,498 50	5,200 00	\$1,425 00*	200 00	63
64	City.....	195,683 14	195,870 14	14,073 64	172,894 00	†	.....	86 52	64
65	Economy.....	231,370 07	231,560 70	2,309 59	180,325 00	†	40,650 27‡	.....	65
66	Eastern Union.....	2	.....	.....	.....	.....	.....	.....	66

* Outside mortgages.

† Not reported separately.

‡ Inclusive of sinking fund.

§ See below, nationals.

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.	Office number.
		Total.	From for closure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
	CAMDEN COUNTY.										
50	Berlin—Building and Loan				\$1,838 13	\$593 00	\$439 00		\$806 13		50
51	Chesilhurst—Building and Loan				1,169 90	617 25	248 60	\$134 02	170 03		51
52	Clementon—Building and Loan				186 05	*	*	*	*		52
53	Collingswood—Mutual				1,700 12	867 00	500 85	78 69	253 58		53
54	Gloucester City—United Mutual	\$2,786 83	*	*	693 65	333 00	301 42		50 23		54
55	Improvement	3,200 00	*	*	2,299 35	*	*	*	*	\$44 06	55
56	Haddonfield—Mutual	12,285 06	\$11,835 06	\$450 00	4,557 99	3,092 00	1,163 20	45 94	256 85	473 49	56
57	Lindenwood—United Towns	4,200 00	*	*	1,580 50	732 00	522 70	267 60	58 20		57
58	Magnolia—Mutual	3,976 40	3,976 40		1,476 43	869 93	575 69	21 06	19 75		58
59	Merchantville—Building and Loan	3,129 13	*	*	1,462 47	699 40	474 00	95 70	193 37		59
60	Camden City—Artisans'	26,746 00	4,800 00	21,946 00	9,039 92	6,261 30	2,012 00	689 28	87 34		60
61	Bishop Bayley	14,100 00	*	*	3,340 32	*	*				61
62	Brotherhood	*	*	*	70 45	*	*		*		62
63	Camden	28,150 00			1,893 20	*	*		*		63
64	City	5,900 00	*	*	2,902 65	*	*		*	13 33	64
65	Economy	4,300 00	4,300 00		3,875 84	*	*		*	100 00	65
66	Eastern Union										66

* 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.									
67	Camden City—Excelsior	\$65,128 25	\$70,349 45	\$56 62	\$54,284 28	\$2,960 00	\$500 00*		67
68	Franklin.....	336,840 94	337,173 44	23,075 32	279,004 00	22,600 00		\$50 00	68
69	German Centennial	115,516 97	117,629 28	6,647 17	105,358 50	4,800 00		140 00	69
70	Guarantee	111,593 13	112,506 44	5,009 47	86,600 00	8,450 00	6,823 65†	75 00	70
71	Homestead	125,059 47	129,831 67	2,292 09	91,831 00	5,750 00		100 00	71
72	Masonic‡								72
73	Metropolitan Savings‡								73
74	Mechanics' and Workmen's	238,639 40	242,260 59	19,720 22	176,000 00	15,500 00		200 00	74
75	Mutual	154,003 43	158,539 15	5,100 85	129,850 00	6,400 00		150 00	75
76	Mutual Bank‡								76
77	Mutual Guarantee‡								77
78	North Camden	246,620 17	246,838 18	6,665 34	205,025 00	23,550 00			78
79	People's	230,422 48	230,718 10	21,528 07	171,800 00	12,800 00	742 00	150 00	79
80	Provident	25,930 58	25,930 58	5,062 99	16,000 00	330 00		35 90	80
81	South Camden	8,285 35	8,296 35	1,635 65	6,375 00	140 00		82 50	81
82	South Ward	170,680 43	171,964 91	496 02	150,400 00	700 00	6,728 35‡	50 00	82
83	State Mutual‡								83
84	Stockton	47,676 21	47,718 97	3,392 87	34,350 00	6,550 00		112 71	84

* Outside mortgages.

† In foreclosure, and mortgages not on stock.

‡ See under national and State, below.

§ 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.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
	CAMDEN COUNTY—Con.										
67	Camden City—Excelsior	\$12,162 00	\$12,162 00	.....	\$386 67	*	*	.....	*	.....	67
68	Franklin	7,000 00	*	*	5,436 81	.....	.....	.....	.....	\$7 31	68
69	German Centennial .....	.....	.....	.....	683 61	\$104 80	\$318 50	\$31 97	\$228 34	.....	69
70	Guarantee	5,000 00	5,000 00	.....	518 32	*	*	*	*	30 00	70
71	Homestead	25,458 00	*	*	1,400 58	*	*	*	*	.....	71
72	Masonic † .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	72
73	Metropolitan Savings† .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	73
74	Mechanics' and Workmen's	25,800 00	*	*	5,040 37	*	*	*	*	.....	74
75	Mutual	13,450 00	13,450 00	.....	3,588 30	*	*	*	*	.....	75
76	Mutual Bank† .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	76
77	Mutual Guaranteef .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	77
78	North Camden	8,300 00	*	*	3,252 84	*	*	*	*	45 00	78
79	People's	19,000 00	*	*	4,698 03	*	*	*	*	.....	79
80	Provident	4,000 00	4,000 00	.....	501 69	.....	.....	.....	.....	.....	80
81	South Camden .....	.....	.....	.....	24 36	21 00	2 20	.....	1 16	38 84	81
82	South Ward	11,646 33	11,646 33	.....	1,944 21	*	*	*	*	.....	82
83	State Mutual† .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	83
84	Stockton	2,000 00	*	*	1,304 04	*	*	*	*	9 35	84

* Not reported separately.

† See under national and State, below.

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.									
85	Avalon City—Building and Loan.....	\$66,249 77	\$71,849 77	\$5,338 07	\$45,700 00	\$7,450 00	\$2,500 00	.....	85
86	Cape May City—Saving Fund.....	109,456 37	109,699 92	3,397 15	98,300 00	3,275 00	.....	.....	86
87	Cape May C. H.—Mechanics'.....	71,848 10	72,229 52	6,430 75	48,088 00*	*	16,959 40	\$71 64	87
88	Dennisville—Loan and Building.....	29,209 29	29,275 29	545 86	26,900 00	1,100 00	.....	.....	88
89	Ocean City—Building and Loan.....	38,612 14	38,592 87	1,415 76	16,600 00	18,985 00†	†	78 74	89
90	Sea Isle City—Building and Loan.....	17,857 66	18,440 47	15 86	18,300 00	.....	.....	57 60	90
91	South Seaville—Loan and Building.....	24,112 94	24,302 79	684 01	22,700 00	610 00	.....	.....	91
92	Tuckahoe—Building and Loan.....	34,475 90	35,809 77	.....	33,400 00	136 00	66 00	.....	92
CUMBERLAND COUNTY.									
93	Bridgeton—Merchants' and Mechanics' ...	237,227 52	260,537 72	1,381 73	213,325 00	5,800 00	.....	100 00	93
94	Saving Fund.....	275,355 01	296,355 01	59 42	290,200 00	†	.....	.....	94
95	Millville—Columbian.....	47,579 61	47,579 61	245 80	45,975 00	650 00	.....	10 00	95
96	Hope.....	152,417 00	156,851 43	76 12	150,000 00	3,600 00	.....	60 00	96
97	Institute.....	94,123 85	109,543 35	20 98	106,200 00	2,050 00	.....	.....	97
98	Security.....	131,243 19	139,053 09	104 65	135,950 00	950 00	.....	.....	98
99	Vineland—Mechanics'.....	148,061 23	148,717 06	11,869 73	127,201 75	4,485 00	.....	90 00	99

* Both stock and mortgage.

† Notes included under stock loans.

‡ 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.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
CAPE MAY COUNTY.											
85	Avalon City—Building and Loan	\$9,216 05	*	*	\$1,645 65	*	*	*	*	.....	85
86	Cape May City—Saving Fund	3,500 00	*	*	1,237 77	*	*	*	*	.....	86
87	Cape May C. H.—Mechanics' .....	.....	.....	.....	400 68	.....	.....	.....	.....	\$329 05	87
88	Dennisville—Loan and Building	200 00	.....	\$200 00	529 43	\$247 13	\$239 50	.....	\$42 80	.....	88
89	Ocean City—Building and Loan .....	.....	.....	.....	1,513 37	992 00	452 17	.....	69 20	.....	89
90	Sea Isle City—Building and Loan .....	.....	.....	.....	67 01	*	*	*	*	.....	90
91	South Seaville—Loan and Building	150 00	\$150 00	.....	158 78	*	*	*	*	.....	91
92	Tuckahoe—Building and Loan	1,250 00	*	*	957 77	*	*	.....	*	.....	92
CUMBERLAND COUNTY.											
93	Bridgeton—Merchants' and Mechanics' ...	19,155 99	19,155 99	.....	20,775 00	*	*	*	*	.....	93
94	Saving Fund .....	.....	.....	.....	6,095 59	2,916 00	2,916 64	.....	263 43	.....	94
95	Millville—Columbian .....	.....	.....	.....	698 81	119 75	472 08	\$82 67	24 31	.....	95
96	Hope	1,300 00	1,300 00	.....	1,815 31	*	*	*	*	.....	96
97	Institute	1,100 00	*	*	172 37	*	*	*	*	.....	97
98	Security	1,183 00	.....	1,183 00	865 44	.....	.....	*	*	.....	98
99	Vineland—Mechanics'	1,739 35	1,739 35	*	3,831 23	1,234 01	899 50	268 22	1,429 50	.....	99

* 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.									
100	Belleville—Building and Loan	\$106,429 03	\$107,291 23	\$1,314 88	\$100,500 00	\$3,100 00	.....	\$300 00	100
101	Home	32,552 25	32,554 25	600 57	31,350 00	300 00	.....	116 73	101
102	Bloomfield—Building and Loan	99,061 56	100,081 56	105 10	96,760 00	2,455 00	.....	37 00	102
103	Essex County	270,996 05	285,848 40	17,633 52	257,900 00	5,830 00	\$2,562 57	.....	103
104	Caldwell—Building and Loan	18,200 72	19,525 72	942 30	18,200 00	.....	.....	248 72	104
105	East Orange—Building and Loan	327,545 86	328,213 50	18,231 15	285,446 82	17,377 00	.....	.....	105
106	Franklin—Building and Loan	155,029 55	155,895 58	1,392 20	147,375 00	3,420 00	1,032 00	.....	106
107	Irvington—Building and Loan	83,272 80	88,418 30	5,552 40	78,620 00	2,320 00	.....	147 50	107
108	Montclair—Building and Loan	472,391 63	473,181 10	4,029 56	451,649 87	16,498 00	.....	521 48	108
109	Orange—Building and Loan	130,931 86	131,018 86	19 17	114,647 36	5,129 90	.....	250 00	109
110	Orange Valley—Building and Loan	71,795 00	72,307 66	5,610 72	64,200 00	543 50	.....	.....	110
111	South Orange—Building and Loan	56,685 16	57,050 65	43 63	53,000 00	3,087 39	.....	.....	111
112	Vailsburg—Building and Loan	31,976 93	32,006 68	3,248 78	24,100 00	305 00	1,145 00	138 62	112
113	Newark—Etna	61,483 71	99,898 71	398 48	90,700 00	4,926 00	.....	250 00	113
114	American* .....	.....	.....	.....	.....	.....	.....	.....	114
115	Beneficial	19,815 73	19,889 73	1,616 64	15,500 00	150 00	.....	99 96	115
116	Casino	38,057 39	38,059 39	2,420 98	29,700 00	821 00	20 40	.....	116

* See below, under national.

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.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
ESSEX COUNTY.											
100	Belleville—Building and Loan	\$1,500 00	*	*	\$576 35	*	*	*	*	.....	100
101	Home .....	.....	.....	.....	28 70	\$13 00	\$14 00	.....	\$1 70	\$158 25	101
102	Bloomfield Building and Loan .....	.....	.....	.....	724 46	223 00	199 78	.....	301 68	.....	102
103	Essex County.....	.....	.....	.....	1,902 08	283 65	1,540 12	.....	88 31	510 23	103
104	Caldwell—Building and Loan .....	.....	.....	.....	134 70	*	*	.....	*	.....	104
105	East Orange—Building and Loan.....	.....	.....	.....	7,158 53	4,143 00	3,015 53	.....	†	.....	105
106	Franklin—Building and Loan.....	.....	.....	.....	1,882 25	917 00	965 25	.....	.....	794 13	106
107	Irrington—Building and Loan	1,400 00	*	*	378 40	205 00	156 05	.....	17 35	.....	107
108	Montclair—Building and Loan .....	.....	.....	.....	482 19	398 00	78 89	.....	5 30	.....	108
109	Orange—Building and Loan	9,945 43	\$9,945 43	.....	1,017 00	415 00	602 00	.....	.....	10 00	109
110	Orange Valley—Building and Loan.....	.....	.....	.....	1,905 90	925 00	585 26	\$18 12	377 52	47 54	110
111	South Orange—Building and Loan .....	.....	.....	.....	969 63	544 50	377 17	8 91	39 05	.....	111
112	Vailsburg—Building and Loan.....	2,350 83	2,350 83	.....	595 92	482 00	82 00	.....	31 92	122 53	112
113	Newark—Etna.....	2,800 00	*	*	332 10	188 00	125 30	.....	18 80	492 13	113
114	American.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	114
115	Beneficial.....	2,372 67	*	*	150 46	49 42	93 03	8 01	.....	.....	115
116	Casino.....	4,942 81	*	*	131 20	31 00	92 30	.....	7 90	23 00	116

* Not reported separately.

† Included under interest.

‡ See below, under national.

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.								
117	Newark—Central	\$27,400 52	\$33,980 07	\$1,774 50	\$20,481 77	*	*	\$50 00	117
118	Chosen Friends†								118
119	Citizens'	39,175 11	44,900 11	5,366 44	37,700 00	\$1,110 00			119
120	Commonwealth	16,716 14	15,716 14	283 07	18,150 00			201 92	120
121	Court House	7,174 76	9,074 76	139 49	8,650 00	90 00		90 34	121
122	Eighth Ward	444,177 34	455,335 83	13,567 97	418,800 00	23,963 00			122
123	Equitable	1,801 51	3,219 51	467 76	2,700 00				123
124	Enterprise	163,057 35	173,657 35	68 89	149,545 00	2,900 00	\$6,828 29	150 00	124
125	Excelsior	231,778 33	237,326 60	863 66	178,950 00	53,310 89			125
126	Fireside	138,021 54	138,064 79	3,211 64	126,200 00	5,795 00			126
127	First Italian	23,333 16	25,354 16	2 46	24,250 00	513 00			127
128	Five per cent	3,345 04	3,345 04	709 64	2,600 00				128
129	Fourteenth Ward	709,605 24	723,151 92	15,972 36	{ 117,078 94 } 599,250 00	30,368 00	46,206 39	400 00	129
130	Fraternal	181,215 68	181,324 68	3,245 08	162,950 00	5,470 00		129 25	130
131	German	103,384 82	103,384 82	11,460 24	90,000 00	1,450 00	173 90	275 31	131
132	Grand	25,572 03	25,572 03	298 17	24,000 00	1,005 00			132
133	Hearstone	91,433 35	91,825 35	1,966 35	81,155 00	2,005 00			133

* Not reported separately.

† See below, under national.

‡ In foreclosure.

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.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
	ESSEX COUNTY—CON.										
117	Newark—Central.....	\$11,000 00	*	*	\$673 80		\$631 68		\$42 12		117
118	Chosen Friends.....										118
119	Citizens'.....				123 67	\$102 00	21 67				119
120	Commonwealth.....				81 15	69 00	10 10	\$0 30	\$1 75		120
121	Court House.....				104 93	33 00	64 13		7 80		121
122	Eighth Ward.....	1,915 75	\$1,915 75		1,767 34	921 00	734 40		111 94	\$321 77	122
123	Equitable.....				51 75	37 00	9 00	2 25	3 50		123
124	Enterprise.....	11,369 62	11,369 62		1,350 80	470 00	598 00		282 80	1,344 75	124
125	Excelsior.....	3,000 00	*	*	1,202 05	780 00	395 00		27 05		125
126	Fireside.....	1,837 69	*	*	1,020 46	458 00	403 01		159 45		126
127	First Italian.....				426 20	*	*		*	162 50	127
128	Five per cent.....				35 40	33 00			2 40		128
129	Fourteenth Ward.....	8,225 00	7,225 00	\$1,000 00	4,572 69	872 00	3,148 09	217 15	335 45	1,078 54	129
130	Fraternal.....	8,183 00	*	*	1,347 35	742 00	538 50		66 85		130
131	German.....				25 37	11 00	11 00		3 37		131
132	Grand.....				268 86	136 00	93 08		39 78		132
133	Hearthstone.....	4,610 00	*	*	2,089 00	1,003 00	895 40	190 60			133

* Not reported separately.

† See below, under national.

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.									
134	Newark—Improved	\$13,455 32	\$18,411 36	\$1,311 25	\$36,200 00	\$590 00		\$249 61	134
135	Home	52,612 10	68,668 67		64,863 29	300 00		90 00	135
136	Howard	339,123 36	343,428 46	19,647 77	303,355 00	6,790 00	\$1,883 25	54 75	136
137	Junior Order	4,602 37	9,003 37	534 07	8,200 00			173 70	137
138	Knights of Pythias	286,983 52	289,719 02	8,374 00	244,500 00	14,730 00	20,000 00*		138
139	Lincoln	130,245 22	140,146 22	117 77	130,500 00	8,906 00		200 00	139
140	Mechanics'	137,011 23	137,016 23	21,035 57	108,550 00			225 00	140
141	Maritime Co-operative Bank†								141
142	Mercer	78,786 51	78,786 51	1,553 56	72,300 00	2,175 00		125 00	142
143	Metropolitan†								143
144	Modern	32,086 91	43,335 39	98 49	40,500 00	2,245 00		49 91	144
145	Mutual	503,646 99	503,646 99	10,022 32	468,350 00	16,300 00		435 00	145
146	Mutual Land and Home†	5,246 01	18,622 29	291 49		150 00	1,742 00	25 00	146
147	Mutual Savings								147
148	National Provident†								148
149	Newark	93,370 65	96,808 65		89,400 00	1,990 00	5,298 75‡	50 00	149
150	New Jersey	110,006 11	112,823 11	329 73	90,550 00	6,180 00	1,560 75	39 54	150

* Call loans for maturity provision.

† See below, under national and State.

‡ A homestead association purchasing land for distribution.

§ Call 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.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
	ESSEX COUNTY—CON.										
134	Newark—Improved				\$60 50	\$55 00			\$5 50		134
135	Home	\$2,539 25	*	*	875 13	587 00	\$280 17		8 96		135
136	Howard	8,916 14	\$8,916 14		2,781 55	1,096 55	1,279 00		406 00		136
137	Junior Order				95 50	91 00			4 50		137
138	Knights of Pythias				2,115 02	1,461 00	585 50		68 52		138
139	Lincoln				416 65	236 00	78 50		102 15	\$5 80	139
140	Mechanics'	3,773 50	*	*	3,274 66	*	*		*	157 50	140
141	Mercantile Co-operative Bank†										141
142	Mercer				2,632 95	1,013 00	760 46		859 49		142
143	Metropolitan†										143
144	Modern				284 82	243 50	18 77		22 55	157 17	144
145	Mutual	3,200 00	*	*	5,339 67	*	*		*		145
146	Mutual Land and Home†	16,000 00		\$16,000 00	413 80	406 50	7 30				146
147	Mutual Savings										147
148	National Provident†										148
149	Newark				69 90	43 00	23 50		3 40		149
150	New Jersey	13,074 31	*	*	488 78	294 00	70 55	\$49 50	74 73		150

* Not reported separately.

† See below, under national and State.

‡ A homestead association purchasing land for distribution.

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.								
134	Newark—Improved	\$13,455 32	\$18,411 36	\$1,311 25	\$36,200 00	\$590 00	.....	\$249 61	134
135	Home	52,612 10	68,668 67	.....	64,863 29	300 00	.....	90 00	135
136	Howard	339,123 36	343,428 46	19,647 77	303,355 00	6,790 00	\$1,883 25	54 75	136
137	Junior Order	4,602 37	9,003 37	534 07	8,200 00	.....	.....	173 70	137
138	Knights of Pythias	286,983 52	289,719 02	8,374 00	244,500 00	14,730 00	20,000 00*	.....	138
139	Lincoln	130,245 22	140,146 22	117 77	130,500 00	8,906 00	.....	200 00	139
140	Mechanics'	137,011 23	137,016 23	21,035 57	108,550 00	.....	.....	225 00	140
141	Maricantile Co-operative Bank† .....	.....	.....	.....	.....	.....	.....	.....	141
142	Mercer	78,786 51	78,786 51	1,553 56	72,300 00	2,175 00	.....	125 00	142
143	Metropolitan† .....	.....	.....	.....	.....	.....	.....	.....	143
144	Modern	32,086 91	43,335 30	98 49	40,500 00	2,345 00	.....	49 91	144
145	Mutual	503,646 99	503,646 99	10,022 32	468,350 00	16,300 00	.....	435 00	145
146	Mutual Land and Home†	5,246 01	18,622 29	291 49	.....	150 00	1,742 00	25 00	146
147	Mutual Savings .....	.....	.....	.....	.....	.....	.....	.....	147
148	National Provident† .....	.....	.....	.....	.....	.....	.....	.....	148
149	Newark	93,370 65	96,808 65	.....	89,400 00	1,990 00	5,298 75‡	50 00	149
150	New Jersey	110,006 11	112,823 11	329 73	90,550 00	6,180 00	1,560 75	39 54	150

* Call loans for maturity provision.

† See below, under national and State.

‡ A homestead association purchasing land for distribution.

§ Call 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.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
	ESSEX COUNTY-CON.										
134	Newark-Improved				\$60 50	\$55 00			\$5 50		134
135	Home	\$2,539 25	*	*	875 19	587 00	\$280 17		8 96		135
136	Howard	8,916 14	\$8,916 14		2,781 55	1,096 55	1,279 00		406 00		136
137	Junior Order				95 50	91 00			4 50		137
138	Knights of Pythias				2,115 02	1,461 00	585 50		68 52		138
139	Lincoln				416 65		78 50		102 15	\$5 80	139
140	Mechanics'	3,773 50	*	*	3,274 66	236 00	*		*	157 50	140
141	Mercantile Co-operative Bank†										141
142	Mercer				2,632 95	1,013 00	760 46		859 49		142
143	Metropolitan†										143
144	Modern				284 82	243 50	18 77		22 55	167 17	144
145	Mutual	3,200 00	*	*	5,339 67	*	*		*		145
146	Mutual Land and Home†	16,900 00		\$16,000 00	413 80	406 50	7 30				146
147	Mutual Savings										147
148	National Provident†										148
149	Newark				69 90	43 00	23 50		3 40		149
150	New Jersey	13,674 31	*	*	488 78	294 00	70 55	\$49 50	74 73		150

*Not reported separately.

†See below, under national and State.

‡A homestead association purchasing land for distribution.

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.									
151	Newark—Norfolk.....	\$91,379 83	\$108,129 03	\$670 01	\$104,100 00	\$2,818 00	.....	\$150 00	151
152	North End.....	48,185 94	50,266 24	2,699 09	46,675 00	.....	.....	25 00	152
153	North Western.....	.....	.....	.....	.....	.....	.....	.....	153
154	Passaic.....	52,201 91	83,969 88	37 56	77,860 00	200 00	.....	65 00	154
155	Phoenix.....	219,212 25	224,493 10	4,429 99	206,200 00	7,565 00	\$5,950 77	164 75	155
156	Progress.....	16,194 58	26,279 66	773 02	25,200 00	.....	.....	90 00	156
157	Protection.....	297,738 10	298,787 99	24,365 09	227,850 00	22,545 00	10,218 16	175 00	157
158	Prudential.....	5,682 10	6,714 10	699 10	6,015 00	.....	.....	.....	158
159	Reliable.....	163,548 24	173,938 69	2,652 03	163,850 00	2,735 00	.....	200 00	159
160	Republic *.....	.....	.....	.....	.....	.....	.....	.....	160
161	Roseville.....	211,004 84	211,067 14	7,605 22	182,260 00	730 00	19,900 00	150 00	161
162	Savings.....	237,342 31	237,448 31	9,159 00	191,000 00	8,595 00	12,300 00	193 00	162
163	Security.....	174,743 85	191,743 85	365 13	169,350 00	5,785 00	.....	.....	163
164	Seventh Ward.....	23,463 01	23,755 01	21 93	23,200 00	300 00	.....	80 00	164
165	Springfield.....	10,892 65	12,294 65	35 70	11,600 00	510 50	.....	68 49	165
166	State.....	105,592 65	105,592 65	10,364 15	91,353 00	3,875 50	.....	.....	166
167	Standard.....	259,328 75	260,256 61	16,021 95	223,622 00	6,420 00	14,384 36	125 00	167

*See below, under national and State.

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.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
	ESSEX COUNTY—CON.										
151	Newark—Norfolk.....				\$391 02	\$252 00	\$74 95		\$64 07		151
152	North End.....				867 15	135 29		\$781 86			152
153	North Western.....										153
154	Passaic.....	\$5,618 68	\$5,618 68		188 64	64 00	96 84		28 30		154
155	Phoenix.....				782 59	329 00	390 74		62 85		155
156	Progress.....				115 50	105 75			9 75	\$101 14	156
157	Protection.....	8,689 74	8,689 74		2,609 50	*	*		*	2,335 41	157
158	Prudential.....										158
159	Reliable.....	3,900 00	3,900 00		601 66		*		*		159
160	Republic†.....										160
161	Roseville.....				219 35	173 00	31 60		15 35	202 57	161
162	Savings.....	12,268 00	*	*	2,457 72	1,165 00	1,022 90		264 82	1,480 59	162
163	Security.....	14,500 00	14,500 00		1,697 60	726 50	539 00		432 10	46 17	163
164	Seventh Ward.....				154 08	*	*		*		164
165	Springfield.....				29 50				29 50	50 46	165
166	State.....										166
167	Standard.....				283 30	*	*		*		167

* Not reported separately.

† See below, under national and State.

TABLE 3a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—CROSS 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.									
168	Newark—Tenth Ward.....	\$248,957 46	\$248,957 46	\$1,529 81	\$195,850 00	\$9,585 00	\$22,177 65	.....	168
169	Teutonia.....	57,139 16	60,080 45	1,179 07	55,550 00	1,815 00	17 00	\$65 00	169
170	Thirteenth Ward.....	77,256 39	77,331 39	1,562 53	71,671 50	3,723 00	.....	100 00	170
171	Union.....	128,043 60	128,043 60	13,394 60	106,600 00	1,825 00	.....	.....	171
172	Uptown.....	21,921 28	25,421 28	1,276 97	19,200 00	410 00	6 00	273 18	172
173	Washington.....	167,880 45	173,146 70	1,057 08	162,896 92	8,000 00	.....	25 00	173
174	West End.....	155,829 39	159,530 18	2,045 99	135,550 00	5,843 00	8,000 00	272 55	174
175	Woodside.....	249,936 77	251,964 31	277 97	235,200 00	10,000 00	2,417 83*	199 10	175
176	Workingmen's.....	25,346 36	29,634 61	580 79	20,335 00	1,328 50	1,135 94	82 00	176
GLOUCESTER COUNTY.									
177	Clayton—Building.....	64,553 30	81,284 69	835 15	76,000 00	2,600 00	.....	.....	177
178	Glassboro—Loan and Building.....	45,280 12	52,005 21	991 44	48,550 00†	†	1,884 00	.....	178
179	Mullica Hill—Loan and Building.....	32,007 84	32,007 84	4,385 84	11,679 68	11,300 00	50 97	.....	179
180	Paulsboro—Loan and Building.....	51,527 06	57,689 78	.....	56,600 00	.....	.....	.....	180
181	Swedesboro—Loan and Building.....	55,745 08	57,612 98	734 08	36,950 00	5,975 00	6,900 00	.....	181
182	Williamstown—Monroe.....	44,236 20	44,236 20	823 05	40,643 00	1,200 00	172 00	68 00	182
183	Woodbury—Real Estate.....	436,428 24	445,026 33	36 22	414,925 00	2,650 00	109 03	200 00	183

* Real estate sold on agreement.

† 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.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
ESSEX COUNTY—CON.											
168	Newark—Tenth Ward.....	\$17,800 00	\$17,800 00	.....	\$1,653 80	\$630 50	\$482 00	.....	\$541 30	\$361 20	168
169	Teutonia.....	1,035 25	*	*	419 13	110 00	125 24	.....	181 89	.....	169
170	Thirteenth Ward.....	.....	.....	.....	274 36	178 00	62 64	.....	33 72	.....	170
171	Union.....	5,508 00	5,508 00	.....	716 00	540 00	135 00	.....	41 00	.....	171
172	Uptown.....	4,000 00	*	*	255 13	70 00	144 03	.....	44 10	.....	172
173	Washington.....	.....	.....	.....	1,167 70	*	*	.....	*	.....	173
174	West End.....	6,771 18	6,771 18	.....	1,047 46	594 00	374 50	\$16 89	62 07	.....	174
175	Woodside.....	.....	.....	.....	2,582 12	1,053 00	946 50	.....	582 62	1,287 29	175
176	Workingmen's.....	4,600 00	4,600 00	.....	1,572 38	993 25	544 18	34 95	.....	.....	176
GLOUCESTER COUNTY.											
177	Clayton—Building.....	900 00	900 00	.....	556 54	350 00	150 00	.....	56 54	393 00	177
178	Glassboro—Loan and Building.....	.....	.....	.....	425 36	186 00	134 50	.....	104 86	184 41	178
179	Mullica Hill—Loan and Building.....	4,095 21	2,507 21	\$1,588 00	474 14	178 00	260 33	17 61	18 20	22 00	179
180	Paulsboro—Loan and Building.....	600 00	*	*	489 78	*	*	.....	*	.....	180
181	Swedsboro—Loan and Building.....	6,293 15	6,293 15	.....	760 75	376 85	357 50	.....	26 40	.....	181
182	Williamstown—Monroe.....	.....	.....	.....	1,330 15	*	*	.....	*	.....	182
183	Woodbury—Real Estate.....	10,575 00	*	*	16,180 58	8,226 73	7,831 44	.....	122 41	350 50	183

* 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.									
184	Arlington—Building and Loan	\$14,963 92	\$18,835 01	\$533 77	\$17,236 00	\$920 20	.....	\$144 96	184
185	Equity	21,914 66	22,483 20	1,222 32	20,150 00	983 00	.....	104 25	185
186	Kearny	123,891 58	124,538 65	6,013 28	116,949 87	1,060 00	.....	81 00	186
187	Bayonne—Building.....	361,661 10	377,180 50	14,633 19	348,626 48	6,100 00	.....	.....	187
188	Centreville.....	258,875 68	271,104 60	22,314 65	231,744 58	6,235 00	\$1,777 00	256 43	188
189	Pamrapo	84,645 49	108,640 04	14,934 80	86,387 53*	.....	.....	236 80	189
190	Harrison—Harrison and Kearny.....	106,187 05	106,973 00	4,374 42	89,800 00	1,800 00	.....	250 00	190
191	People's.....	746,230 11	759,200 70	24,975 89	702,100 00	6,100 00	1,400 00	600 00	191
192	Hoboken—Building and Loan	594,575 72	599,397 92	21,901 80	561,100 00	11,249 00	.....	.....	192
193	Kearny—Mutual	3,305 35	3,420 10	129 15	3,120 00	.....	.....	136 65	193
194	Town of Union—Building and Loan	209,304 82	212,256 03	10,690 36	192,000 00	4,500 00	.....	.....	194
195	West Hoboken—Palisade.....	43,063 35	51,752 73	1,749 10	47,300 00	1,025 00	.....	50 00	195
196	Jersey City—Bergen Mutual.....	93,358 78	93,783 03	1,933 78	57,800 00	2,600 00	30,800 00†	225 00	196
197	Caledonian	142,957 74	142,957 74	10,797 41	129,427 50	2,448 13	.....	218 00	197
198	Carteret	120,703 66	152,683 66	13 66	147,000 00	5,530 00	.....	140 00	198
199	Central	21,938 06	25,209 06	5,328 80	19,000 00	.....	.....	148 57	199

* Balance due on mortgages.

† Building association notes.

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.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
	HUDSON COUNTY.										
184	Arlington—Building and Loan				\$0 08				\$0 08		184
185	Equity				23 63		\$15 04	\$2 40	6 19		185
186	Kearny				434 50	*	*				186
187	Bayonne—Building	\$4,089 58	*	*	3,731 25	\$2,672 00	848 00	185 00	26 25		187
188	Centreville	5,403 05	\$5,403 05		3,373 89	1,800 00	1,146 97	385 71	41 21		188
189	Pamrapo	6,760 25	6,760 25		210 91	*	*	*	*	\$109 75	189
190	Harrison—Harrison and Kearny	7,412 00	*	*	1,611 74	1,287 00	289 45		35 29	1,724 84	190
191	People's	17,202 14	17,202 14		6,631 22	3,520 50	2,720 84		389 88	191 45	191
192	Hoboken—Building and Loan				4,163 61	2,281 00	1,213 34	469 52	200 65	983 42	192
193	Kearny—Mutual				34 30	32 00			2 30		193
194	Town of Union—Building and Loan	4,000 00	4,000 00		1,065 67	553 00	461 92*	*	50 75		194
195	West Hoboken—Palisade	1,150 00		\$1,150 00	468 63	300 00	168 63*	*	*	10 00	195
196	Jersey City—Bergen Mutual				424 25	238 75	185 50				196
197	Caledonian									66 70	197
198	Carteret										198
199	Central				590 87	371 08	206 24	2 40	11 15	140 82	199

* 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.								
200	Jersey City—Columbia.....	\$287,476 60	\$292,003 60	\$25 06	\$254,100 00	\$13,590 00	\$1,172 55	\$329 27	200
201	Commercial*.....								201
202	Communi-paw.....	23,729 83	34,679 83	132 37	33,700 00	565 00			202
203	Crescent.....	41,665 73	77,759 31	240 19	67,800 00	747 75	303 10	75 00	203
204	Empire.....	5,792 83	7,408 61	32 92	6,800 00	102 34			204
205	Enterprise.....	169,305 11	169,551 36	14,028 14	135,650 00	5,545 00			205
206	Erie.....	64,102 00	70,633 97		64,000 00	2,100 00		85 00	206
207	Eureka.....	5,586 05	5,586 05	78 95	5,400 00			40 00	207
208	Excelsior.....	315,738 45	331,894 60	11,339 10	310,800 00	5,627 00	4,028 50	100 00	208
209	Fairmount.....	109,799 36	122,687 84	74 97	90,500 00	918 75	28,379 47†	250 00	209
210	Garfield.....	270,590 90	270,914 85	11,436 20	226,310 00	3,880 00	14,394 57‡	150 00	210
211	Greenville.....	489,993 49	596,939 74	22,160 70	436,546 48			329 40	211
212	Greenville, No. 2.....	302,966 20	311,047 49	8,492 49	285,334 24			750 00	212
213	Greenville United.....	95,680 17	115,825 09	11,102 01	88,445 16	6,470 40		824 50	213
214	Highland.....	55,783 51	81,894 63	99 39	45,800 00	1,640 45	26,150 00†	75 00	214
215	Home?.....	128,334 31	128,334 31	7,167 31	120,997 00			170 00	215
216	Hudson City.....	241,367 31	270,660 28	470 30	265,200 00	2,770 00			216

* See below, under national and State.

† Special loans.

‡ Sinking fund cash.

§ Association wound up, shares matured.

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.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
	HUDSON COUNTY—CON.										
200	Jersey City—Columbia.....	\$16,885 93	*	*	\$5,900 79	*	\$3,809 32	\$2,091 47			200
201	Commercial.....				282 46		*	*	*		201
202	Communiaw.....				2,018 93		277 32	634 75		\$96 23	202
203	Crescent.....	6,078 11	\$6,078 11		472 25	\$2,006 86	453 25	8 00	\$11 00		203
204	Empire.....										204
205	Enterprise.....	11,033 62	*	*	3,294 60	1,065 00†	2,044 00		185 60		205
206	Erie.....	2,809 34	*	*	1,639 63	930 00	500 68	38 00	170 95		206
207	Eureka.....				67 10	*	*	*	*		207
208	Excelsior.....										208
209	Fairmount.....				1,108 25	*	*	*	*	1,456 40	209
210	Garfield.....	1,347 52		\$1,347 52	12,957 42	6,154 00†	6,803 42		2	439 14	210
211	Greenville.....	137,913 16	132,748 23	5,164 93							211
212	Greenville, No. 2.....	16,470 76	*	*							212
213	Greenville United.....	8,983 02	*	*							213
214	Highland.....	5,442 28	5,442 28		2,618 65	753 25	1,686 05	179 35		68 86	214
215	Home.....										215
216	Hudson City.....				2,219 93	2	2,219 93				216

* Not reported separately.

† See below, under national and State.

‡ Net.

§ Not reported.

|| Association wound up, shares matured.

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.									
217	Jersey City—Hudson Mutual.....	\$100,726 38	\$100,900 71	\$12 56	\$98,400 00	\$500 00	.....	\$115 00	217
218	Improved Land and Loan.....	43,996 00	49,104 00	214 05	44,540 00	860 00	.....	50 00	218
219	Industrial.....	351,690 43	367,140 68	11,630 10	314,900 00	15,406 00	\$2,838 74	150 00	219
220	Jersey City.....	197,837 10	200,077 10	5,542 64	187,400 00	2,350 00	.....	.....	220
221	Lafayette.....	285,020 91	302,779 12	17 83	299,200 00	.....	.....	78 40	221
222	Lincoln.....	492,315 04	492,315 04	175 10	496,045 00	4,185 00	60,272 47*	100 00	222
223	Madison.....	85,168 05	97,168 05	381 20	92,080 00	885 00	.....	100 00	223
223½	Mortgage Bank.....	10,971 18	12,071 18	294 09	10,000 00	1,125 00	.....	40 00	223½
224	Monticello.....	280,149 38	280,193 38	674 02	228,600 00	3,982 00	35,662 34*	26 50	224
225	Montgomery.....	70,882 60	97,475 05	86 62	73,000 00	815 75	18,715 00†	80 00	225
226	North Hudson.....	374,960 07	387,393 43	144 38	368,600 00	16,065 00	.....	.....	226
227	Pavonia.....	112,296 28	134,346 28	1,120 54	120,100 00	2,015 00	425 77	.....	227
228	Paulus Hook.....	155,293 05	155,293 05	21,008 05	128,100 00	6,185 00	.....	.....	228
229	Phoenix.....	269,666 22	269,615 72	70 72	245,400 00	10,464 00	13,524 00	.....	229
230	Security†.....	.....	.....	.....	.....	.....	.....	.....	230
230½	Security Union‡.....	.....	.....	.....	.....	.....	.....	.....	230½
231	Star.....	211,820 81	220,055 81	4,318 84	204,000 00	.....	.....	120 00	231

* Sinking fund.

† Building association.

‡ Not reported.

§ See below, national and State.

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.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
	HUDSON COUNTY—CON.										
217	Jersey City—Hudson Mutual.....				\$1,873 15	*	*		*		217
218	Improved Land and Loan.....	\$2,701 46	*	*	738 49	\$175 00	\$456 53	\$106 96			218
219	Industrial.....	6,700 00	*	*	15,009 84	8,076 75	7,533 09				219
220	Jersey City.....	4,784 46	\$4,784 46		†						220
221	Lafayette.....	2,211 75		\$2,211 75	1,271 14	672 00	672 14				221
222	Lincoln.....	10,746 75	9,388 26	1,303 49	10,771 26	5,176 35†	5,494 01		\$100 00	\$19 46	222
223	Madison.....	2,821 45	*	*	900 40	156 00†	744 40*	*	*		223
223½	Mortgage Bank.....				612 09	388 00	206 44*		17 65		223½
224	Monticello.....	6,600 00		6,600 00	4,648 52	3,229 75	1,418 77				224
225	Montgomery.....	2,748 02	2,748 02		1,906 17	477 50	1,428 07			123 49	225
226	North Hudson.....				2,321 69	†	2,164 99		156 70	262 26	226
227	Pavonia.....	2,904 47	2,904 47		7,760 50†	7,760 50†				20 00	227
228	Paulus Hook.....										228
229	Phoenix.....				157 00	157 00†					229
230	Security†.....										230
230½	Security Union‡.....										230½
231	Star.....	2,000 00	2,000 00		9,616 97	3,154 00	6,093 52		375 20		231

* Not reported separately. † Not reported. ‡ Net. § See below, national and State.

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.									
232	Jersey City—Union.....	\$74,112 35	\$74,112 35	\$2,978 24	\$63,800 00	\$3,640 00	.....	.....	232
233	Washington.....	122,177 28	111,783 33	38 33	116,800 00	4,915 00	\$6,500 00	\$165 50	233
HUNTERDON COUNTY.									
234	Flemington—Building and Loan.....	43,361 91	43,361 91	2,604 77	5,500 00	.....	33,967 50	.....	234
235	Lambertville—Centennial.....	230,639 88	251,702 43	.....	239,400 00	.....	7,342 93	125 00	235
MERCER COUNTY.									
236	Hightstown—Building and Loan.....	16,978 28	16,982 28	1,007 33	14,650 00	750 00	.....	.....	236
237	Hopewell—People's.....	16,381 13	41,907 76	246 04	39,352 75	962 95	3,720 00	62 00	237
238	Pennington—Building and Loan.....	37,607 74	37,607 74	1,573 41	26,890 83	8,600 00	.....	.....	238
239	Trenton—Mechanics' ..	81,915 93	81,915 93	1,946 32	60,025 00	2,080 00	.....	.....	239
240	Mercer.....	83,476 62	83,476 62	1,231 62	71,245 00	.....	.....	.....	240
241	N. J. Bldg., Loan and Invest. Co.*	.....	.....	.....	.....	.....	.....	.....	241
240½	People's*	.....	.....	.....	.....	.....	.....	.....	240½
241½	Equitable†	.....	.....	.....	.....	.....	.....	.....	241½

* See below, under national and State.

† Not a year in operation.

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.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
	HUDSON COUNTY—CON.										
232	Jersey City—Union.....	\$2,205 11	\$2,205 11		\$1,489 00*	\$1,489 00*					232
233	Washington				1,790 58	1,580 50	\$197 88	\$12 20		\$1,583 92	233
	HUNTERDON COUNTY.										
234	Flemington—Building and Loan.....				963 00	697 00	266 00			236 64	234
235	Lambertville—Centennial	3,200 00	†	†	1,634 50	†	†				235
	MERCER COUNTY.										
236	Hightstown—Building and Loan.....	500 00	500 00		74 95	40 50	40 00		\$0 45		236
237	Hopewell—People's.....				559 81	†	†			4 21	237
238	Pennington—Building and Loan.....				204 95	97 00	90 45		17 40	438 55	238
239	Trenton—Mechanics'	8,939 61	†	†	8,825 00	6,479 00	2,346 00				239
240	Mercer	2,036 00	†	†	8,964 00	5,986 00	2,978 00				240
240½	N. J. Bldg., Loan and Invest. Co.†										240½
241½	People's.....										241½
241½	Equitable.....										241½

* Net.

† Not reported separately.

‡ See below, under national and State.

§ Not a year in operation.

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.									
242	Dunellen—Building and Loan.....	\$87,884 79	\$88,204 44	\$1,768 86	\$65,685 00	\$10,085 00	\$5,168 40	\$100 00	242
243	Jamesburg—Mutual.....	130,350 31	130,350 31	7,493 53	119,350 00*	*	260 63	.....	243
244	South River—Building and Loan.....	19,818 80	23,061 80	1,717 75	19,950 00	1,100 00	.....	134 05	244
245	South Amboy—Star.....	183,329 33	183,329 33	2,567 76	171,340 00	3,215 00	4,260 00	.....	245
246	Perth Amboy—Bi-Centennial.....	98,011 97	98,032 47	7,933 64	75,460 00	2,700 00	5,000 00	.....	246
247	Citizens'.....	65,431 09	73,245 03	4,629 03	68,100 00	.....	.....	516 00	247
248	Homestead.....	288,220 86	294,690 86	6,565 96	263,350 00	.....	15,376 25†	.....	248
249	New Brunswick—American No. 2.....	208,961 03	208,961 03	1,263 14	199,647 54*	*	*	90 00	249
250	Excelsior.....	274,438 93	279,306 93	1,621 68	272,790 00*	*	3,500 00	100 00	250
251	Homestead.....	207,620 02	207,735 02	316 98	203,450 00*	*	*	160 00	251
252	Merchants'.....	36,180 16	36,222 16	72 41	35,650 00	.....	.....	245 00	252
253	People's.....	163,472 21	163,472 21	1,172 12	160,764 00*	*	*	60 00	253
254	Provident.....	21,709 29	22,699 29	4 84	22,800 00	.....	.....	58 00	254
255	Security.....	201,117 25	201,367 75	1 65	190,400 00	5,626 00	.....	248 95	255
256	Workingmen's.....	14,510 60	16,145 60	143 34	15,500 00	.....	.....	300 00	256

* Not reported separately.

† Sinking fund bond.

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.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
MIDDLESEX COUNTY.											
242	Dunellen—Building and Loan	\$3,600 00	*	*	\$1,797 18	*	*	.....	*	.....	242
243	Jamesburg—Mutual.....	800 00	*	*	1,728 71	\$766 00	\$609 50	.....	\$353 21	\$757 44	243
244	South River—Building and Loan.....	160 00	\$160 00	.....	.....	.....	.....	.....	.....	.....	244
245	South Amboy—Star.....	.....	.....	.....	1,946 67	*	*	.....	*	.....	245
246	Perth Amboy—Bi-Centennial.....	.....	.....	.....	6,938 83	*	*	.....	*	.....	246
247	Citizens'.....	.....	.....	.....	*	.....	.....	.....	.....	.....	247
248	Homestead.....	4,657 58	4,657 58	.....	3,839 40	*	2,150 00	\$531 00	1,158 40	901 67	248
249	New Brunswick—American No. 2.	5,000 00	*	*	2,760 35	*	*	.....	*	210 00	249
250	Excelsior.....	.....	.....	.....	1,281 55	905 00	302 15	.....	74 40	13 70	250
251	Homestead.....	.....	.....	.....	3,781 64	*	*	.....	*	26 40	251
252	Merchants'.....	.....	.....	.....	76 50	68 00	4 00	.....	4 50	178 25	252
253	People's.....	.....	.....	.....	1,486 09	*	*	.....	*	.....	253
254	Provident.....	.....	.....	.....	136 45	124 20	6 00	.....	6 25	.....	254
255	Security.....	3,800 00	3,800 00	.....	1,091 15	549 35	450 60	.....	91 20	.....	255
256	Workingmen's.....	.....	.....	.....	202 26	170 00	2 00	.....	30 26	.....	256

* 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.									
257	Asbury Park—Building and Loan	\$315,527 08	\$317,212 88	\$4,751 38	\$298,800 00	\$3,900 00	.....	\$100 00	257
258	Atlantic Highlands—Saving Fund.....	99,583 45	99,782 05	199 29	96,700 00	1,150 00	.....	.....	258
259	Belmar—Building and Loan.....	31,436 78	31,477 58	34 09	29,800 00*	*	.....	100 00	259
260	Freehold—Mutual.....	243,003 35	243,003 35	7,688 33	231,400 00	.....	\$1,499 18	.....	260
261	Keyport—Loan.....	111,056 38	111,185 01	2,331 36	93,250 00	3,450 00	11,079 65	.....	261
262	Long Branch—Building and Loan.....	178,598 25	178,598 25	10,666 57	156,105 00	550 00	3,500 00	50 00	262
263	Manasquan—Squan Village	135,641 00	135,641 00	4,532 44	118,440 23	7,200 00	.....	200 00	263
264	Matawan—Building and Loan	35,000 15	35,030 75	2,385 86	26,881 77	5,250 00	.....	50 40	264
265	Red Bank—Building and Loan.....	210,775 50	218,648 80	3,564 27	180,418 95	31,000 00	.....	.....	265
MORRIS COUNTY.									
266	Boonton—Building and Loan.....	106,816 35	110,352 35	296 26	96,214 00	13,154 00	.....	339 98	266
267	Dover—Building and Loan.....	159,119 20	169,259 54	218 42	155,015 00	12,328 00	.....	.....	267
268	Morristown—Building and Loan.....	155,949 92	159,659 30	8,411 40	135,093 42	8,540 50	1,410 00	65 60	268
OCEAN COUNTY.									
269	Toms River—Dover.....	56,498 34	77,957 85	2,798 72	74,837 63	.....	.....	.....	269
49	Tuckerton—Mutual.....	37,182 33	37,182 33	286 20	35,300 00	.....	600 00	.....	49

* 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.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest	Premiums.	Fines.		
MONMOUTH COUNTY.											
257	Asbury Park—Building and Loan.....				\$9,661 50	*	*		*		257
258	Atlantic Highlands—Saving Fund.....	\$1,000 00	\$1,000 00		532 76	*	*		*	\$200 00	258
259	Belmar—Building and Loan.....				1,543 49	*	*		*		259
260	Freehold—Mutual.....	644 93	*	*	1,605 70	\$234 00	\$1,273 10		\$98 00	165 21	260
261	Keyport—Loan.....				1,042 20	760 60	166 85		114 75	31 80	261
262	Long Branch—Building and Loan.....	3,500 00	3,500 00		3,482 41	2,300 00	900 00		282 41	744 27	262
263	Manasquan—Squan Village.....	4,050 00	4,050 00		1,218 23	*	*		*		263
264	Matawan—Building and Loan.....				462 72	*	*		*		264
265	Red Bank—Building and Loan.....				2,777 09	1,047 39	683 16		1,036 54	888 49	265
MORRIS COUNTY.											
266	Boonton—Building and Loan.....	224 81		\$224 81	48 30	42 00			6 30	75 00	266
267	Dover—Building and Loan.....	343 28	*	*	1,326 72	269 00	1,028 43	\$18 96	19 33	28 12	267
268	Morristown—Building and Loan.....				6,138 38	4,140 00	1,706 08		202 30		268
OCEAN COUNTY.											
269	Toms River—Dover.....	321 50	276 50	45 00							269
49	Tuckerton—Mutual.....				996 13	*	*		*		49

* 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.									
270	Little Falls—Building and Loan.....	\$85,801 45	\$86,143 59	\$7,539 94	\$70,975 00	\$6,480 00	.....	\$34 14	270
271	Passaic City—Home.....	11,761 57	14,160 57	1,160 57	12,800 00	65 00	.....	75 00	271
272	Mutual.....	374,125 59	385,629 93	13,142 78	354,430 18	13,380 00	.....	.....	272
273	People's.....	276,181 67	281,652 13	4,366 68	262,633 34	10,943 64	.....	.....	273
274	Union.....	163,922 34	171,217 73	7,077 25	133,600 00	11,653 00	\$15,000 00	48 86	274
275	Paterson—Celtic.....	154,655 40	155,170 61	15,027 28	131,496 06	5,411 55	.....	.....	275
276	Citizens'.....	154,377 16	154,814 15	15,931 81	134,375 00	2,576 00	.....	.....	276
277	Eastside.....	55,581 18	57,204 21	1,864 78	51,650 00	2,995 00	.....	63 85	277
278	German-American.....	68,312 60	68,312 60	1,502 60	65,550 00	1,116 00	.....	145 00	278
279	Iron and Silk.....	68,326 03	81,659 55	492 82	73,642 40	1,250 00	.....	157 85	279
280	Manchester.....	96,317 80	96,394 80	1,185 81	81,541 48	6,355 00	.....	179 00	280
281	Mechanics'.....	267,016 91	267,280 13	6,554 49	225,616 43	13,340 72	16,036 77	278 05	281
282	Mutual.....	212,049 46	228,397 12	20,742 85	198,210 00	2,749 00	.....	250 00	282
283	New Jersey Investment*.....	.....	.....	.....	.....	.....	.....	.....	283
284	People's.....	97,213 55	98,596 55	2,476 77	93,411 63	1,111 00	.....	102 15	284
285	Provident.....	125,574 57	131,595 91	4,556 33	111,241 00	12,524 00	.....	255 00	285

* See below, under national and State.

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.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
PASSAIC COUNTY.											
270	Little Falls—Building and Loan.....				\$1,094 51	\$414 00	\$576 80		\$103 71	\$20 00	270
271	Passaic City—Home				60 00	60 00					271
272	Mutual.....				2,126 85	*			*	2,550 12	272
273	People's.....				3,635 47	2,488 95	941 67		204 85	134 00	273
274	Union.....				677 99	*	*		*	3,160 63	274
275	Paterson—Celtic	\$1,996 91	\$1,996 91		1,152 71	+	866 88		285 83	86 10	275
276	Citizens'				1,931 34	1,390 00	453 33		88 01		276
277	Eastside.....				630 58	266 00	296 00		68 58		277
278	German-American.....										278
279	Iron and Silk.....	4,703 36	4,703 36		1,413 12	890 21	410 11		112 80		279
280	Manchester.....	4,595 81	*	*	2,537 70	1,884 10	524 50		129 10		280
281	Mechanics'	1,592 93	1,592 93		2,710 98	1,889 47	709 54		111 97	1,249 76	281
282	Mutual.....	5,934 35	5,934 35		443 00	*	*		*	67 92	282
283	New Jersey Investment.....										283
284	People's				1,423 66	877 00	495 01		51 55	71 44	284
285	Provident.....	1,950 00	*	*	383 10	274 00	105 90		3 20	686 48	285

* Not reported separately.

† Not reported.

‡ See below, under national and State.

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.									
286	Paterson—Riverside.....	\$84,226 05	\$84,394 05	\$6,409 05	\$73,950 00	\$1,775 00	.....	\$80 00	286
287	South Paterson.....	53,648 50	57,296 50	49 67	49,800 00	2,660 00	.....	.....	287
288	Totowa.....	42,661 92	44,057 92	339 91	41,865 00	1,434 00	.....	106 02	288
289	Union.....	613,218 49	676,269 37	2,740 17	670,433 20	2,768 00	.....	.....	289
SALEM COUNTY.									
290	Quinton—Loan and Building.....	35,898 65	35,898 65	4,364 15	31,500 00	.....	.....	.....	290
291	Salem—Franklin.....	263,377 57	263,420 77	12,214 65	189,480 00	5,820 00	\$37,127 41	165 13	291
292	Woodstown—Union.....	54,946 76	54,983 26	824 66	24,500 00	"	27,666 00	.....	292
SOMERSET COUNTY.									
293	Bound Brook—Building and Loan.....	110,790 84	116,510 84	1,491 84	110,000 00	.....	.....	120 00	293
294	East Millstone—Millstone.....	20,881 20	20,881 20	711 20	8,475 00	8,045 00	3,585 00	65 00	294
295	Somerville—Citizens.....	91,240 75	93,205 75	105 24	86,750 00	5,075 00	.....	.....	295
296	People's.....	210,374 95	210,374 95	1,817 14	176,884 51	25,980 00	.....	89 20	296

* Not reported.

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.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
PASSAIC COUNTY—CON.											
286	Paterson—Riverside	\$2,200 00	*	*	†						286
287	South Paterson	4,646 83	\$4,646 83		\$140 00	\$140 00					287
288	Totowa				312 99	200 00	\$91 50	\$2 25	\$19 24		288
289	Union				328 00	328 00					289
SALEM COUNTY.											
290	Quinton—Loan and Building		*	*	†					\$34 50	290
291	Salem—Franklin	9,076 16	*	*	9,537 42	8,673 40	864 02				291
292	Woodstown—Union				585 05	501 25	*		83 80	1,407 55	292
SOMERSET COUNTY.											
293	Bound Brook—Building and Loan	4,000 00	*	*	329 00	231 00	98 00			570 00	293
294	East Millstone—Millstone										294
295	Somerville—Citizens'				1,275 51	702 00	573 51				295
296	People's	1,420 00		\$1,420 00	3,112 00	1,612 00	1,500 00			1,072 10	296

* 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.		
	SUSSEX COUNTY.								
297	Newton—Merrian Shoe	\$46,873 07	\$46,915 97	\$3,701 59	\$24,100 00	\$5,054 00	\$3,200 00	.....	297
	UNION COUNTY.								
298	Crawford—Mutual	152,999 88	194,303 43	168 12	177,600 00	8,067 00	7,400 69*	\$444 82	298
299	Garwood—Building and Loan†	2,817 78	2,863 78	232 79	2,630 99	.....	.....	.....	299
300	Rahway—Workmen's	134,117 52	136,136 52	53 71	124,450 00	7,970 00	.....	282 37	300
316	Union Savings† .....	.....	.....	.....	.....	.....	.....	.....	316
301	Roselle—Building and Loan	76,621 74‡	77,394 53	7,135 01	64,600 00	5,190 00	.....	63 00	301
302	Summit—Building and Loan	59,607 33	60,174 03	974 28	57,700 00	1,225 00	.....	174 00	302
303	Westfield—Building and Loan	62,347 92	66,859 42	733 82	65,000 00	935 00	.....	75 00	303
304	Plainfield—Building and Loan	90,348 03	94,774 03	1,289 89	79,200 00	8,161 50	.....	300 00	304
305	Home	150,225 01	154,860 16	4,977 20	134,000 00	8,855 00	.....	117 00	305
306	Elizabeth—Central	56,555 47	64,390 24	3,141 83	56,365 00	3,400 00	1,443 41	40 00	306
307	Citizens'	367,021 84	367,021 84	8,910 83	356,640 00	1,285 00	.....	180 01	307
308	Columbia	71,324 09	71,495 09	4,867 09	64,560 00	1,785 00	.....	.....	308
309	Elizabeth	355,242 21	410,665 33	2,267 33	380,900 00	21,100 00	6,305 00	93 00	309
310	Elizabethport	375,791 14	389,453 57	4,496 31	355,000 00	.....	.....	125 00	310

* Under foreclosure.

† Closing out.

‡ See below, under national and State.

§ Inclusive of paid-up 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.	Office number.
		Total.	From for closure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
	SUSSEX COUNTY.										
297	Newton—Merrian Shoe	\$9,758 05	*	*	\$502 33	\$248 65	\$253 68				297
	UNION COUNTY.										
298	Crawford—Mutual				622 80	*	*		*		298
299	Garwood—Building and Loan										299
300	Rahway—Workmen's	3,111 85	\$3,111 85		256 59	154 00	71 63		\$30 96	\$12 00	300
316	Union Savings†										316
301	Roselle—Building and Loan				397 52	257 00	115 39	\$18 63	6 60	9 00	301
302	Summit—Building and Loan				100 75	87 00	7 00	1 05	5 70		302
303	Westfield—Building and Loan				115 00	*			*		303
304	Plainfield—Building and Loan	1,111 00	*	*	4,336 64	1,384 00	2,840 04	32 50	80 10		304
305	Home	3,974 90	3,974 90		2,936 06	1,778 00	743 99	96 35	317 72		305
306	Elizabeth—Central										306
307	Citizens'				†						307
308	Columbia				283 00	119 00			25 65		308
309	Elizabeth				†						309
310	Elizabethport	14,800 00	*	*	14,737 86	7,814 00	5,686 00		1,237 86	294 40	310

* Not reported separately.

† See below, under national and State.

‡ 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.									
311	Elizabeth—Equitable*.....								311
312	Excelsior.....	\$101,470 94	\$109,073 09	\$798 68	\$108,200 00		\$74 41		312
313	Harmonia.....	424,330 19	495,336 51	10,892 47	480,572 70	†	3,571 34	\$300 00	313
314	Union County.....	270,173 50	278,686 56	10,304 73	266,800 00			81 83	314
315	Union Square †.....	3,720 08	5,030 08	295 82	3,800 00		77 00	6 00	315
WARREN COUNTY.									
317	Phillipsburg—No. 4.....	124,948 63	148,678 12	101 56	141,200 00	\$2,000 00	635 20		317
318	No. 5.....	49,113 13	69,980 68	648 03	66,900 00		151 69		318
NEW YORK.									
318½	New York City—Birkback‡.....								318½

* Not reported.

† Not reported separately.

‡ 1895 report.

§ See below, under national and State.

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.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
UNION COUNTY—CON.											
311	Elizabeth—Equitable*.....										311
312	Excelsior.....				*						312
313	Harmonia.....				*						313
314	Union County.....	\$1,400 00	\$1,400 00		*						314
315	Union Square.....				\$851 26	†					315
WARREN COUNTY.											
317	Phillipsburg—No. 4.....	3,480 00	†	†	1,161 36	†	†		†		317
318	No. 5.....	711 13	†	†	1,569 83	\$1,016 00	\$376 00		\$176 80		318
NEW YORK.											
318½	New York City—Birkback†.....										318½

* Not reported.

† Not reported separately.

‡ See below, under national and State.

TABLE 3a—STATE 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.		
72	Camden—Masonic	\$8,466 20	\$8,520 46	\$585 71	\$7,580 00	.....	.....	.....	72
83	State Mutual	624,326 61	687,072 85	7,278 72	656,721 00	†	†	\$770 00	83
141	Newark—Mercantile Co-operative Bank ..	19,858 41	39,471 57	2,250 70	34,230 00	\$300 00	.....	545 00	141
143	Metropolitan	59,176 54	92,706 53	1,888 74	80,158 58	1,389 12	.....	.....	143
148	National Provident	30,885 73	36,003 49	4,249 33	25,600 00	265 00	\$75 30	1,108 44	148
160	Republic	110,230 61	167,919 90	7,017 83	154,264 00	4,863 00	.....	.....	160
201	Jersey City—Commercial	68,878 77	331,976 47	1,638 37	302,000 00	1,798 80	18,710 06	100 00	201
241	Trenton—New Jersey Investment Co	374,998 75	382,088 03	15,275 44	316,850 00	1,695 00	13,400 00	.....	241
283	Paterson—N. J. Mutual Investment	1,915 45	1,953 25	815 45	1,100 00	.....	.....	.....	283
316	Rahway—Union Savings† .....	.....	.....	.....	.....	.....	.....	.....	316

*Inclusive of paid-up stock, but no account taken of expense fund receipts or deductions.

† Not reported separately.

‡ Not reported.

TABLE 3a—STATE BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE.			ARREARAGES.					All other assets.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
72	Camden—Masonic				\$354 75	*	*	*	*		72
83	State Mutual.....				22,303 13	*	*	*	*		83
141	Newark—Mercantile Co-operative Bank.....				2,112 75	\$1,085 00	\$95 64	\$32 11		\$32 12	141
143	Metropolitan.....				6,612 75	6,612 75				2,657 84†	143
148	National Provident.....				4,705 42	3,819 59	244 70	199 76	\$441 37		148
160	Republic				1,775 07	†	1,698 88	76 19			160
201	Jersey City—Commercial.....				7,729 24	2,256 25	4,671 59	801 40			201
241	Trenton—New Jersey Investment Co.....	\$33,872 93	*	*	†					994 66	241
283	Paterson—N. J. Mutual Investment.....									37 80	283
316	Rahway—Union Savings†.....										316

* Not reported separately.

† Dues in course of transmission.

‡ Not reported.

TABLE 3a—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.		
66	Camden—Eastern Union	\$66,487 62	\$67,430 47	\$2,304 35	\$59,400 00	\$438 00	.....	\$895 62	66
76	Mutual Bank.....	1,636 31	1,963 88	190 53	800 00	78 00	.....	391 00	76
77	Mutual Guarantees.....	465,092 07	469,493 96	24,801 66	405,878 04	17,970 00	.....	.....	77
114	Newark—American.....	3,677 31	10,777 31	90 21	8,000 00	50 00	62 00	350 00	114
118	Chosen Friends.....	91,526 96	114,192 97	3,241 42	103,770 00	4,333 00	.....	1,253 48	118

*Inclus' ve of paid-up stock, but no account taken of expense fund receipts or deductions.

TABLE 3a—NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—GROSS ASSETS—
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	REAL ESTATE.			ARREARAGES.					All other assets.	Office number.
		Total.	From foreclosure.	By purchase.	Total.	Dues.	Interest.	Premiums.	Fines.		
66	Camden—Eastern Union.....				\$4,375 70	\$3,580 65	\$388 93	*	\$406 12	\$16 80	66
76	Mutual Bank.....				381 99	379 45	2 54	.....	.....	122 36	76
77	Mutual Guarantee.....				14,844 26	*	*	*	*	6,000 00†	77
114	Newark—American				2,205 10	*	*	*	184 00	20 00	114
118	Chosen Friends'				1,125 50	.....	1,125 50	.....	.....	469 67	118

* Not reported separately.

† Prepaid life 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' OVER-PAYMENTS.		Office number.
						Total.	Dues.	
ATLANTIC COUNTY.								
1	Atlantic City—Loan and Building	\$401,585 47	\$403,841 97	.....	.....	\$743 50	.....	1
2	Atlantic Coast.....	12,540 37	9,691 68	.....	.....	2,848 69	.....	2
3	Mutual.....	37,933 22	32,399 22	.....	\$5,500 00	34 00	\$34 00	3
4	People's	66,010 64	47,795 25	.....	5,624 64	10 67	*	4
5	Egg Harbor City—Building and Loan	70,080 64	68,998 56	\$0 91	.....	1,081 17	1,049 00	5
6	Hammonton—Loan and Building.....	227,615 14	213,463 96	.....	.....	13,383 99	12,909 68	6
7	Workingmen's	225,469 84	188,099 94	.....	2,200 00	21,647 52	21,287 61	7
8	Mays Landing—Building and Loan.....	39,542 61	39,514 61	.....	.....	28 00	*	8
9	Pleasantville—Mutual.....	113,268 50	103,610 50	.....	.....	.....	.....	9
BERGEN COUNTY.								
10	Allendale—Co-operative.....	44,818 88	43,741 98	.....	.....	135 00	135 00	10
11	Bogota—Building and Loan.....	15,797 15	11,040 15	85 00	4,400 00	84 00	.....	11
12	Carlstadt—Mutual.....	69,659 38	65,920 38	3,600 00	.....	139 00	139 00	12
13	Closter—Harrington.....	69,885 92	66,100 02	3,740 00	.....	45 90	32 00	13
14	East Rutherford—Savings.....	24,604 83	11,443 04	2,850 00	8,750 00	1,561 79	*	14
15	Englewood—Mutual.....	159,784 55	155,434 53	1,811 18	.....	1,210 00	*	15

*Not reported separately.

TABLE 3b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	SHAREHOLDERS' OVER-PAYMENTS.		Unearned premium.	ALL OTHER LIABILITIES.		Office number.
		Interest.	Premium.		Cancelled shares.	Sundries.	
ATLANTIC COUNTY.							
1	Atlantic City—Loan and Building.....						1
2	Atlantic Coast.....						2
3	Mutual.....						3
4	People's.....	*		*	\$12,573 33	\$6 75	4
5	Egg Harbor City—Building and Loan.....	\$22 62	\$9 55				5
6	Hammonton—Loan and Building.....	456 68	17 63			767 19	6
7	Workingmen's.....	359 91	*		14,274 88	4,247 50†	7
8	Mays Landing—Building and Loan.....	*		*			8
9	Pleasantville—Mutual.....				9,658 00		9
BERGEN COUNTY.							
10	Allendale—Co-operative.....			\$941 90			10
11	Bogota—Building and Loan.....					188 00	11
12	Carlstadt—Mutual.....						12
13	Closter—Harrington.....	11 00	2 90				13
14	East Rutherford—Savings.....	*	*				14
15	Englewood—Mutual.....	*	*	784 49		644 35	15

* Not reported separately.

† Interest on advance payments.

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' OVER-PAYMENTS.		Office number.
						Total.	Dues.	
BERGEN COUNTY—CONTINUED.								
16	Fairlawn—Saddle River.....	\$7,366 71	\$7,125 71	.....	.....	\$241 00	\$241 00	16
17	Fort Lee—Building and Loan.....	15,039 27	13,236 67	.....	\$1,575 00	.....	.....	17
18	Hackensack—Mutual.....	283,449 15	249,153 45	\$3,407 70	.....	888 00	866 00	18
19	Hasbrouck Heights—Building and Loan.....	48,308 57	45,919 57	2,252 00	.....	125 00	116 00	19
20	Hillsdale—Progressive.....	4,540 83	4,540 83	.....	.....	*	.....	20
21	Lodi—Building and Loan.....	40,633 36	35,587 36	.....	5,000 00	96 00	96 00	21
22	Midland Park—Franklin.....	17,019 07	16,784 87	.....	.....	.....	.....	22
23	Oradell—Bergen County.....	170,695 60	166,378 87	3,952 43	.....	264 20	264 20	23
24	Palisades Park—Co-operative.....	773 43	755 93	.....	.....	5 00	5 00	24
25	Park Ridge—Eureka.....	43,728 48	42,256 57	1,432 50	.....	39 41	38 00	25
26	Washington Township.....	4,865 71	4,154 15	175 00	.....	127 00	127 00	26
27	Ramseys—Building and Loan.....	39,160 72	36,348 72	.....	2,800 00	12 00	12 00	27
28	Ridgefield—Building and Loan.....	22,448 76	24,345 76	2,350 00	5,700 00	53 00	53 00	28
29	Ridgefield Park—Park.....	8,605 82	4,905 82	.....	3,700 00	.....	.....	29
30	Ridgewood—Building and Loan.....	169,971 88	165,082 65	2,040 00	.....	1,918 00	1,918 00	30
31	Co-operative.....	18,015 83	17,808 33	400 00	.....	707 00	.....	31
32	Rutherford—Mutual.....	191,774 69	191,273 32	.....	.....	438 37	*	32

* Not reported separately.

TABLE 3b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES—
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	SHAREHOLDERS' OVER-PAYMENTS.		Unearned premium.	ALL OTHER LIABILITIES.		Office number.
		Interest	Premium.		Cancelled shares.	Sundries.	
	BERGEN COUNTY—CONTINUED.						
16	Fairlawn—Saddle River.....						16
17	Fort Lee—Building and Loan.....				\$125 20	\$102 50	17
18	Hackensack—Mutual.....	\$22 00					18
19	Hasbrouck Heights—Building and Loan.....	6 00	\$3 00		7 00		19
20	Hillsdale—Progressive.....						20
21	Lodi—Building and Loan.....						21
22	Midland Park—Franklin.....					234 20	22
23	Oradell—Bergen County.....						23
24	Palisades Park—Co-operative.....					12 50	24
25	Park Ridge—Eureka.....	1 41					25
26	Washington Township.....				404 56	5 00	26
27	Ramseys—Building and Loan.....						27
28	Ridgefield—Building and Loan.....						28
29	Ridgefield Park—Park.....						29
30	Ridgewood—Building and Loan.....				921 23		30
31	Co-operative.....						31
32	Rutherford—Mutual.....	*	*			63 00	32

* 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. (falls payable.)	SHAREHOLDERS' OVER-PAYMENTS.		Office number.
						Total.	Dues.	
BURLINGTON COUNTY.								
33	Beverly—Building and Loan.....	\$70,569 04	\$63,485 04			\$155 00	\$149 00	33
34	Bordentown—Building and Loan.....	85,121 61	85,121 61					34
35	Burlington—City.....	82,446 29	69,380 41			156 00	156 00	35
36	Farmers' and Mechanics'.....	116,368 19	116,368 09					36
37	Delanco—Building and Loan.....	20,599 15	20,599 15			99 00	99 00	37
38	Florence—Saving Fund.....	67,691 03	67,691 03					38
39	Moorestown—Building and Loan.....	27,455 18	27,407 18			48 00	48 00	39
40	Workingmen's.....	50,444 03	49,788 41					40
41	Mount Holly—Building and Loan.....	90,148 99	74,840 99					41
42	Industry.....	134,863 18	130,398 18			\$5,565 00		42
43	People's.....	88,799 10	67,190 10					43
44	New Gretna—Building and Loan.....	26,688 67	26,688 67					44
45	Palmyra—Building and Loan.....	50,639 03	50,690 76			37 93		45
46	Pemberton—Building and Loan.....	106,390 44	103,694 49			69 00	66 00	46
47	Riverside—Building and Loan.....	136,368 23	136,300 73			63 49		47
48	Riverton—Cinnaminson.....	190,391 25	190,397 26			184 30		48
49	Tuckerton—Mutual †.....							49

* Not reported separately.

† See under Ocean county.

TABLE 3b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES—
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	SHAREHOLDERS' OVER-PAYMENTS.		Unearned premium.	ALL OTHER LIABILITIES.		Office number.
		Interest.	Premium.		Cancelled shares.	Sundries.	
	BURLINGTON COUNTY.						
33	Beverly—Building and Loan.....	\$6 00			\$3,100 00	\$4,983 00	33
34	Bordentown—Building and Loan.....						34
35	Burlington—City.....				13,400 88	3 00	35
36	Farmers' and Mechanics'.....					4 50	36
37	Delanco—Building and Loan.....						37
38	Florence—Saving Fund.....						38
49	Moorestown—Building and Loan.....						39
40	Workingmen's.....			\$655 62*			40
41	Mount Holly—Building and Loan.....				15,300 00		41
42	Industry.....						42
43	People's.....				19,600 00		43
44	New Gretna—Building and Loan.....						44
45	Palmyra—Building and Loan.....	†	†				45
46	Pemberton—Building and Loan.....	3 00			3,622 95		46
47	Riverside—Building and Loan.....	†					47
48	Riverton—Cinnaminson.....	†	†				48
49	Tuckerton—Mutual.....						49

* Interest in advance.

† Not reported separately.

‡ See under Ocean county.

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' OVER-PAYMENTS.		Office number.
						Total.	Dues.	
CAMDEN COUNTY.								
50	Berlin—Building and Loan.....	\$45,023 73	\$42,818 11	.....	.....	\$27 00	\$27 00	50
51	Chesilhurst—Building and Loan.....	8,567 66	8,435 18	\$124 30	.....	8 18	7 50	51
52	Clementon—Building and Loan.....	7,090 24	6,509 54	.....	\$500 00	11 00	11 00	52
53	Collingswood—Mutual.....	12,513 29	11,677 29	.....	800 00	36 00	36 00	53
54	Gloucester City—United Mutual.....	92,498 13	83,714 63	.....	.....	123 00	123 00	54
55	Improvement.....	162,656 42	162,180 98	.....	.....	413 66	*	55
56	Haddonfield—Mutual.....	292,363 93	291,738 71	.....	.....	625 22	582 00	56
57	Lindenwold—United Towns.....	67,876 90	66,803 40	.....	.....	1,073 50	1,073 50	57
58	Magnolia—Mutual.....	78,998 76	78,992 64	.....	.....	6 12	*	58
59	Merchantville—Building and Loan.....	190,799 92	188,628 10	.....	.....	2,171 82	2,063 00	59
60	Camden City—Artisans'.....	299,250 23	286,193 71	.....	.....	1,108 87	746 00	60
61	Bishop Bayley.....	253,190 32	230,904 46	.....	.....	138 25	*	61
62	Brotherhood.....	8,503 33	8,384 33	.....	.....	119 00	119 00	62
63	Camden.....	209,241 20	202,213 84	.....	.....	228 69	*	63
64	City.....	195,870 14	195,683 14	.....	.....	187 00	187 00	64
65	Economy.....	231,560 70	231,370 67	.....	.....	190 03	*	65
66	Eastern Union†.....	.....	.....	.....	.....	.....	.....	66

* Not reported separately.

† See below, nationals.

TABLE 3b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES—
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	SHAREHOLDERS' OVER-PAYMENTS.		Unearned premium.	ALL OTHER LIABILITIES.		Office number.
		Interest.	Premium.		Cancelled shares.	Sundries.	
	CAMDEN COUNTY.						
50	Berlin—Building and Loan			\$2,178 62			50
51	Chesilhurst—Building and Loan	\$0 50	\$0 18				51
52	Clementon—Building and Loan				\$69 70		52
53	Collingswood—Mutual						53
54	Gloucester City—United Mutual				8,060 50		54
55	Improvement	*	*			\$61 78	55
56	Haddonfield—Mutual	38 25	4 97				56
57	Lindenwald—United Towns		*				57
58	Magnolia—Mutual		*				58
59	Merchantville—Building and Loan	89 13	19 69				59
60	Camden City—Artisans'	304 00	58 87		11,947 65		60
61	Bishop Bayley	*			31,650 00	497 61	61
62	Brotherhood						62
63	Camden	*			6,798 67		63
64	City						64
65	Economy	*					65
66	Eastern Union						66

* 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' OVER-PAYMENTS.		Office number.
						Total.	Due.	
CAMDEN COUNTY—CONTINUED.								
67	Camden City—Excelsior	\$70,349 45	\$65,128 25			\$318 92	*	67
68	Franklin	337,173 44	336,340 94			332 50	*	68
69	German Centennial	117,629 28	115,516 97			2,112 31	\$1,001 00	69
70	Guarantee	112,606 44	111,588 13			114 96	*	70
71	Homestead	129,881 67	128,059 47			163 20	*	71
72	Masonic†							72
73	Metropolitan Savings†							73
74	Mechanics' and Workmen's	242,980 59	238,639 40			314 28	*	74
75	Mutual	158,639 15	154,003 43			691 72	*	75
76	Mutual Bank†							76
77	Mutual Guarantee†							77
78	North Camden	246,888 18	246,620 17			218 01	*	78
79	People's	230,718 10	230,422 48			295 62	*	79
80	Provident	25,930 58	25,930 58					80
81	South Camden	8,296 35	8,285 35			5 00	5 00	81
82	South Ward	171,964 01	170,680 43			132 33	*	82
83	State Mutual†							83
84	Stockton	47,718 97	47,676 21			42 76	*	84

* Not reported separately.

† See under national and State, below.

TABLE 3b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	SHAREHOLDERS' OVER-PAYMENTS.		Unearned premium.	ALL OTHER LIABILITIES		Office number.
		Interest.	Premium.		Cancelled shares.	Sundries.	
CAMDEN COUNTY—CONTINUED.							
67	Camden City—Excelsior.....	*	*			\$4,902 28	67
68	Franklin.....	*					68
69	German Centennial.....	\$64 00	\$5 12				69
70	Guarantee.....	*	*	\$808 35			70
71	Homestead.....	*	*		\$4,669 00		71
72	Masonic†.....						72
73	Metropolitan Savings†.....						73
74	Mechanics' and Workmen's.....	*	*	3,206 91			74
75	Mutual.....	*	*	3,944 00			75
76	Mutual Bank†.....						76
77	Mutual Guarantee†.....						77
78	North Camden.....						78
79	People's.....	*	*				79
80	Provident.....						80
81	South Camden.....					6 00	81
82	South Ward.....	*	*		1,152 15		82
83	State Mutual†.....						83
84	Stockton.....	*	*				84

* Not reported separately.

† See under national and State, below.

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' OVER-PAYMENTS.		Office number.
						Total.	Dues.	
CAPE MAY COUNTY.								
85	Avalon City—Building and Loan.....	\$71,849 77	\$65,249 77	\$6,600 00				85
86	Cape May City—Saving Fund.....	109,699 92	109,456 37			\$18 00	\$18 00	86
87	Cape May C. H.—Mechanics'.....	72,229 52	71,848 10			295 17	*	87
88	Dennisville—Loan and Building.....	29,275 29	29,209 29		\$66 00		*	88
89	Ocean City—Building and Loan.....	33,592 87	38,512 14			80 73	*	89
90	Sea Isle City—Building and Loan.....	18,440 47	17,857 66	150 00			*	90
91	South Seaville—Loan and Building.....	24,302 79	24,112 94			189 85	*	91
92	Tuckahoe—Building and Loan.....	35,809 77	34,475 90		1,100 00	71 25	*	92
CUMBERLAND COUNTY.								
93	Bridgeton—Merchants' and Mechanics'.....	260,537 72	237,227 52					93
94	Saving Fund.....	295,355 01	275,355 01					94
95	Millville—Columbian.....	47,579 61	47,579 61					95
96	Hope.....	155,851 43	152,417 00					96
97	Institute.....	109,543 35	94,123 85					97
98	Security.....	129,053 09	131,243 19					98
99	Vineland—Mechanics'.....	148,717 06	148,061 23		617 36	38 47	*	99

* Not reported separately.

TABLE 3b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LIABILITIES-
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	SHAREHOLDERS' OVER-PAYMENTS.		Unearned premium.	ALL OTHER LIABILITIES.		Office number.
		Interest.	Premium.		Cancelled shares.	Sundries.	
CAPE MAY COUNTY.							
85	Avalon City—Building and Loan						85
86	Cape May City—Saving Fund					\$225 55	86
87	Cape May C. H.—Mechanics'	*	*			86 25	87
88	Dennisville—Loan and Building						88
89	Ocean City—Building and Loan	*					89
90	Sea Isle City—Building and Loan			\$432 81			90
91	South Seaville—Loan and Building	*					91
92	Tuckahoe—Building and Loan				\$136 76	25 86	92
CUMBERLAND COUNTY.							
93	Bridgeton—Merchants' and Mechanics'				23,310 20		93
94	Saving Fund				21,000 00		94
95	Millville—Columbian						95
96	Hope				2,334 50	2,099 93	96
97	Institute				13,969 50	1,450 00	97
98	Security				6,130 50	1,679 40	98
99	Vineland—Mechanics'	*	*				99

* 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' OVER-PAYMENTS.		Office number.
						Total.	Dues.	
ESSEX COUNTY.								
100	Belleville—Building and Loan	\$107,291 23	\$106,439 03	\$751 70	.....	\$100 50	\$100 50	100
101	Home	32,554 25	32,552 25	.....	.....	2 00	2 00	101
102	Bloomfield—Building and Loan	100,081 56	99,061 56	.....	\$1,000 00	20 00	20 00	102
103	Essex County	285,848 40	270,996 05	14,747 25	.....	105 10	*	103
104	Caldwell—Building and Loan	19,525 72	18,200 72	725 00	600 00	.....	.....	104
105	East Orange—Building and Loan.....	328,213 50	327,545 86	239 64	.....	362 00	362 00	105
106	Franklin—Building and Loan.....	155,895 58	155,029 55	03	.....	866 00	672 00	106
107	Irvington—Building and Loan.....	88,418 30	83,272 80	5,125 50	.....	20 00	20 00	107
108	Montclair—Building and Loan.....	473,181 10	472,391 65	373 10	.....	195 05	172 00	108
109	Orange—Building and Loan	131,018 86	130,931 86	.....	.....	87 00	87 00	109
110	Orange Valley—Building and Loan.....	72,307 66	71,795 00	.....	.....	394 00	394 00	110
111	South Orange—Building and Loan.....	57,050 65	56,685 16	131 50	75 00	56 79	50 00	111
112	Vailsburg—Building and Loan.....	32,006 68	31,976 93	.....	.....	29 75	29 00	112
113	Newark—Ætna.....	99,898 71	61,483 71	.....	38,150 00	265 00	265 00	113
114	American.....	.....	.....	.....	.....	.....	.....	114
115	Beneficial	19,889 73	19,815 73	.....	.....	74 00	74 00	115
116	Casino	38,059 39	38,057 39	.....	.....	2 00	2 00	116

* Not reported separately.

† See below, under national and State.

TABLE 3b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES—
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	SHAREHOLDERS' OVER-PAYMENTS		Unearned premium.	ALL OTHER LIABILITIES.		Office number.
		Interest.	Premium.		Cancelled shares.	Sundries.	
ESSEX COUNTY.							
100	Belleville—Building and Loan						100
101	Home						101
102	Bloomfield—Building and Loan						102
103	Essex County	*					103
104	Caldwell—Building and Loan						104
105	East Orange—Building and Loan					\$66 00	105
106	Franklin—Building and Loan	\$194 00					106
107	Irvington—Building and Loan						107
108	Montclair—Building and Loan	23 05				221 30	108
109	Orange—Building and Loan						109
110	Orange Valley—Building and Loan			\$108 66		10 00	110
111	South Orange—Building and Loan		\$6 79		\$102 20		111
112	Vailsburg—Building and Loan	75					112
113	Newark—Etna						113
114	American						114
115	Beneficial						115
116	Casino						116

* Not reported separately.

† See below, under national and State.

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' OVER-PAYMENTS.		Office number.
						Total.	Dues.	
ESSEX COUNTY—CONTINUED.								
117	Newark—Central.....	\$33,980 07	\$27,400 52		\$5,000 00			117
118	Chosen Friends*.....							118
119	Citizens'.....	44,300 11	39,175 11		5,125 00			119
120	Commonwealth.....	18,716 14	16,716 14		2,000 00			120
121	Court House.....	9,074 76	7,174 76	\$300 00	1,600 00			121
122	Eighth Ward.....	455,335 83	444,177 34	11,060 96		\$97 53	\$67 00	122
123	Equitable.....	3,219 51	1,801 51		1,000 00	281 00	281 00	123
124	Enterprise.....	173,557 35	163,057 35		10,500 00			124
125	Excelsior.....	237,326 60	231,773 33	1,010 00	4,532 67	5 60	†	125
126	Fireside.....	138,064 79	138,021 54			43 25	38 00	126
127	First Italian.....	25,354 16	23,333 16		1,930 00			127
128	Five per cent.....	3,345 04	3,345 04					128
129	Fourteenth Ward.....	723,151 92	709,605 24	12,602 30		448 00	448 00	129
130	Fraternal.....	181,324 68	181,215 68	100 00		9 00	9 00	130
131	German.....	103,384 82	103,384 82					131
132	Grand.....	25,572 03	25,572 03					132
133	Hearthstone.....	91,825 35	91,433 35			392 00	222 00	133

* See below, under national and State.

† Not reported separately

TABLE 3b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LIABILITIES-Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	SHAREHOLDERS' OVER-PAYMENTS.		Unearned premium.	ALL OTHER LIABILITIES.		Office number.
		Interest.	Premium.		Cancelled shares.	Sundries.	
ESSEX COUNTY—CONTINUED.							
117	Newark—Central					\$1,579 55	117
118	Chosen Friends*						118
119	Citizens'						119
120	Commonwealth						120
121	Court House						121
122	Eighth Ward	\$30 53					122
123	Equitable				\$128 00	9 00	123
124	Enterprise						124
125	Excelsior	†					125
126	Fireside	5 25					126
127	First Italian					91 00	127
128	Five per cent						128
129	Fourteenth Ward					496 38	129
130	Fraternal						130
131	German						131
132	Grand						132
133	Hearthstone	170 00					133

*See below, under national and State.

† 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' OVER-PAYMENTS.		Office number.
						Total.	Dues.	
ESSEX COUNTY—CONTINUED.								
134	Newark—Improved	\$38,411 36	\$33,455 32	.....	\$4,951 04	\$5 00	\$5 00	134
135	Home	68,668 67	52,612 10	.....	15,973 57	83 00	83 00	135
136	Howard	343,428 46	339,123 36	\$4,154 97	.....	150 13	*	136
137	Junior Order	9,003 37	4,602 37	1,355 00	3,000 00	46 00	46 00	137
138	Knights of Pythias	289,719 02	286,983 52	.....	2,500 00	235 50	181 00	138
139	Lincoln	140,146 22	130,245 22	.....	9,600 00	301 00	301 00	139
140	Mechanics'	137,016 23	137,011 23	.....	.....	5 00	5 00	140
141	Mercantile Co-operative Bank† .....	.....	.....	.....	.....	.....	.....	141
142	Mercer	78,786 51	78,786 51	.....	.....	.....	.....	142
143	Metropolitan† .....	.....	.....	.....	.....	.....	.....	143
144	Modern	43,335 39	32,086 91	1,645 00	8,800 00	8 00	8 00	144
145	Mutual	503,646 99	503,646 99	.....	.....	.....	.....	145
146	Mutual Land and Home†	18,622 29	5,246 01†	.....	819 45	49 00	49 00	146
147	Mutual Savings .....	.....	.....	.....	.....	.....	.....	147
148	National Provident† .....	.....	.....	.....	.....	.....	.....	148
149	Newark	96,808 65	93,370 65	.....	3,438 00	.....	.....	149
150	New Jersey	112,823 11	110,006 11	2,700 00	.....	117 00	117 00	150

* Not reported separately.

† See below, under national and State.

‡ A homestead association.

TABLE 3b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES—
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	SHAREHOLDERS' OVER-PAYMENTS		Unearned premium.	ALL OTHER LIABILITIES.		Office number.
		Interest.	Premium.		Cancelled shares.	Sundries.	
	ESSEX COUNTY—CONTINUED.						
134	Newark—Improved						134
135	Home						135
136	Howard	*					136
137	Junior Order.....						137
138	Knights of Pythias	\$54 50					138
139	Lincoln						139
140	Mechanics'						140
141	Mercantile Co-operative Bank†.....						141
142	Mercer						142
143	Metropolitan†.....						143
144	Modern			\$53 46	\$712 02		144
145	Mutual						145
146	Mutual Land and Home†.....					\$12,607 83‡	146
147	Mutual Savings.....						147
148	National Provident†.....						148
149	Newark						149
150	New Jersey.....						150

* Not reported separately.

† See below, under national and State.

‡ A homestead association.

§ Mortgages on land purchased.

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' OVER-PAYMENTS.		Office number.
						Total.	Dues.	
ESSEX COUNTY—CONTINUED.								
151	Newark—Norfolk.....	\$108,129 03	\$91,379 83	.....	\$16,530 20	\$219 00	\$219 00	151
152	North End.....	50,266 24	48,185 94	\$1,500 00	.....	580 30	551 10	152
153	Northwestern.....	.....	.....	.....	.....	.....	.....	153
154	Passaic.....	83,969 88	52,201 91	.....	31,653 97	114 00	96 00	154
155	Phoenix.....	224,493 10	219,212 25	.....	4,124 85	106 00	106 00	155
156	Progress.....	26,279 66	16,194 58	.....	10,000 00	62 45	*	156
157	Protection.....	298,787 99	297,738 10	959 89	.....	90 00	90 00	157
158	Prudential.....	6,714 10	5,682 10	.....	1,000 00	32 00	32 00	158
159	Reliable.....	173,938 60	163,548 24	1,722 00	7,634 37	994 08	*	159
160	Republic.....	.....	.....	.....	.....	.....	.....	160
161	Roseville.....	211,067 14	211,004 84	.....	.....	62 30	62 30	161
162	Savings.....	237,448 31	237,342 31	.....	.....	106 00	106 00	162
163	Security.....	191,743 85	174,743 85	.....	17,000 00	.....	.....	163
164	Seventh Ward.....	23,756 01	23,463 01	.....	275 00	18 00	18 00	164
165	Springfield.....	12,294 65	10,892 65	.....	1,400 00	2 00	2 00	165
166	State.....	105,592 65	105,592 65	.....	.....	.....	.....	166
167	Standard.....	260,256 61	259,328 75	.....	.....	927 86	*	167

* Not reported separately.

† See below, under national and State.

TABLE 3b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES—
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	SHAREHOLDERS' OVER-PAYMENTS.		Unearned premium.	ALL OTHER LIABILITIES.		Office number.
		Interest	Premium.		Cancelled shares.	Sundries.	
ESSEX COUNTY—CONTINUED.							
151	Newark—Norfolk.....						151
152	North End.....	\$29 20					152
153	Northwestern.....						153
154	Passaic.....	18 00					154
155	Phoenix.....				\$1,050 00		155
156	Progress.....	*				\$22 63	156
157	Protection.....						157
158	Prudential.....						158
159	Reliable.....	*				40 00	159
160	Republic†.....						160
161	Roseville.....						161
162	Savings.....						162
163	Security.....						163
164	Seventh Ward.....						164
165	Springfield.....						165
166	State.....						166
167	Standard.....						167

* Not reported separately.

† See below, under national and State.

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' OVER-PAYMENTS.		Office number.
						Total.	Dues.	
ESSEX COUNTY—CONTINUED.								
168	Newark—Tenth Ward.....	\$248,957 46	\$248,957 46					168
169	Teutonia.....	60,080 45	57,139 16		\$2,738 61	\$202 68	\$177 75	169
170	Thirteenth Ward.....	77,331 39	77,256 39			75 00	75 00	170
171	Union.....	128,043 60	128,043 60					171
172	Uptown.....	25,421 28	21,921 28		3,500 00			172
173	Washington.....	173,146 70	167,880 45		5,266 25			173
174	West End.....	159,530 18	155,829 39	\$809 00	2,200 00	177 00	177 00	174
175	Woodside.....	251,964 31	249,936 77		1,000 00	55 00	55 00	175
176	Workingmen's.....	29,634 61	25,316 36		4,100 00	188 25	188 25	176
GLOUCESTER COUNTY.								
177	Clayton—Building.....	81,284 69	64,553 30	843 75	1,900 00	321 50	250 00	177
178	Glassboro—Loan and Building.....	52,005 21	45,280 12			38 00	38 00	178
179	Mullica Hill—Loan and Building.....	32,007 84	32,007 84					179
180	Paulsboro—Loan and Building.....	57,689 78	51,527 06		6,162 72			180
181	Swedesboro—Loan and Building.....	57,612 98	55,745 08			35 00	35 00	181
182	Williamstown—Moaroc.....	44,236 20	44,236 20					182
183	Woodbury—Real Estate.....	445,026 33	436,428 24			4,015 24	3,622 10	183

TABLE 3b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES—
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	SHAREHOLDERS' OVER-PAYMENTS.		Unearned premium.	ALL OTHER LIABILITIES.		Office number.
		Interest.	Premium.		Cancelled shares.	Sundries.	
ESSEX COUNTY—CONTINUED.							
168	Newark—Tenth Ward.....						168
169	Teutonia.....	\$24 93					169
170	Thirteenth Ward.....						170
171	Union.....						171
172	Uptown.....						172
173	Washington.....						173
174	West End.....					\$514 79	174
175	Woodside.....				\$972 54		175
176	Workingmen's.....						176
GLOUCESTER COUNTY.							
177	Clayton—Building.....	71 50		\$1,800 00	11,652 67	213 47	177
178	Glassboro—Loan and Building.....				6,575 00	112 09	178
179	Mullica Hill—Loan and Building.....						179
180	Paulsboro—Loan and Building.....						180
181	Swedsboro—Loan and Building.....				1,449 00	383 90	181
182	Williamstown—Monroe.....						182
183	Woodbury—Real Estate.....	393 14			1,400 00	3,182 85	183

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' OVER-PAYMENTS.		Office number.
						Total.	Dues.	
HUDSON COUNTY.								
184	Arlington—Building and Loan	\$18,835 01	\$14,963 92	.....	\$3,800 00	\$27 50	\$27 50	184
185	Equity	22,483 20	21,914 66	.....	.....	.....	.....	185
186	Kearny	124,538 65	123,891 58	.....	.....	.....	.....	186
187	Bayonne—Building.....	377,180 50	361,661 10	\$15,347 40	.....	172 00	172 00	187
188	Centreville.....	271,104 60	258,875 68	11,993 40	.....	171 95	160 70	188
189	Pamrapo.....	108,640 04	84,645 49	.....	.....	438 65	*	189
190	Harrison—Harrison and Kearny.....	106,973 00	106,187 05	.....	.....	.....	.....	190
191	People's.....	759,200 70	746,230 11	5,129 83	.....	5 00	5 00	191
192	Hoboken—Building and Loan	599,397 92	594,575 72	799 00	.....	353 92	214 00	192
193	Kearny—Mutual	3,420 10	3,305 35	.....	.....	.....	.....	193
194	Town of Union—Building and Loan	212,256 03	209,304 82	1,450 00	.....	3 00	3 00	194
195	West Hoboken—Palisade.....	51,752 73	43,063 35	2,200 00	6,895 03	77 00	56 00	195
196	Jersey City—Bergen Mutual.....	93,783 03	93,358 78	.....	.....	424 25	424 25	196
197	Caledonian	142,957 74	142,957 74	.....	.....	†	.....	197
198	Carteret	152,683 66	120,703 66	.....	31,980 00	.....	.....	198
199	Central	25,209 06	21,338 06	3,000 00	.....	196 00	196 00	199

* Not reported separately.

† Not reported.

TABLE 3b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES—
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	SHAREHOLDERS' OVER-PAYMENTS.		Unearned premium.	ALL OTHER LIABILITIES.		Office number.
		Interest.	Premium.		Cancelled shares.	Sundries.	
HUDSON COUNTY.							
184	Arlington—Building and Loan					\$43 59	184
185	Equity				\$466 62	101 92	185
186	Kearny			\$637 36	9 71		186
187	Bayonne—Building						187
188	Centreville	\$9 00	\$2 25		63 57		188
189	Pamrapo	*	*	23,520 90†		35 00	189
190	Harrison—Harrison and Kearny			785 95			190
191	People's			7,688 60		147 16	191
192	Hoboken—Building and Loan	96 00	43 92	3,669 28			192
193	Kearny—Mutual			114 75			193
194	Town of Union—Building and Loan			1,498 21			194
195	West Hoboken—Palisade	21 00*	*			17 35	195
196	Jersey City—Bergen Mutual						196
197	Caledonian						197
198	Carteret						198
199	Central					75 00	199

* Not reported separately.

† Including unearned 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' OVER-PAYMENTS.		Office number.
						Total.	Dues.	
HUDSON COUNTY—CONTINUED.								
200	Jersey City—Columbia.....	\$292,063 60	\$287,476 60	\$3,927 00	\$600 00	*		200
201	Commercial.....							201
202	Communi-paw.....	34,679 83	23,729 83	4,200 00	6,750 00			202
203	Crescent.....	77,759 31	41,665 73		35,919 15	\$174 18	\$174 00	203
204	Empire.....	7,408 51	5,792 83		1,500 00	115 68	84 75	204
205	Enterprise.....	169,551 36	169,305 11	246 25		*		205
206	Erie.....	70,633 97	64,102 00		6,450 00	*		206
207	Eureka.....	5,586 05	5,586 05			*		207
208	Excelsior.....	331,894 60	315,738 45	1,281 00		*		208
209	Fairmount.....	122,687 84	109,799 36		7,850 00	139 35	†	209
210	Garfield.....	270,914 85	270,590 90	100 00		73 95	†	210
211	Greenville.....	596,939 74	489,993 49	3,528 66		910 27	†	211
212	Greenville, No. 2.....	311,047 40	302,966 20	8,081 29		*		212
213	Greenville United.....	115,825 09	95,680 17	502 31		2,293 72	2,134 00	213
214	Highland.....	81,894 63	55,783 51		25,655 00	129 34	†	214
215	Home.....	128,334 31	128,334 31					215
216	Hudson City.....	270,660 23	241,867 31	4,078 00	22,089 92	*		216

* Not reported.

† See below, under national and State.

‡ Not reported separately.

TABLE 3b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-LIABILITIES-
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	SHAREHOLDERS' OVER-PAYMENTS.		Unearned premium.	ALL OTHER LIABILITIES		Office number.
		Interest.	Premium.		Cancelled shares.	Sundries.	
HUDSON COUNTY—CONTINUED.							
200	Jersey City—Columbia.....						200
201	Commercial*.....						201
202	Communipaw.....						202
203	Crescent.....		\$0 18			\$0 25	203
204	Empire.....	\$30 93					204
205	Enterprise.....						205
206	Erie.....				\$46 00	35 97	206
207	Eureka.....						207
208	Excelsior.....			\$14,875 15			208
209	Fairmount.....	†		4,899 13			209
210	Garfield.....	73 95				150 00	210
211	Greenville.....	†		98,115 25	4,105 33	286 74	211
212	Greenville, No. 2.....						212
213	Greenville United.....	159 72		17,151 89		197 00	213
214	Highland.....	†				326 78	214
215	Home.....						215
216	Hudson City.....			3,125 00			216

* See below, under national and State.

† 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' OVER-PAYMENTS.		Office number.
						Total.	Dues.	
HUDSON COUNTY—CONTINUED.								
217	Jersey City—Hudson Mutual.....	\$100,900 71	\$100,726 38	.....	\$101 38	\$72 95	*	217
218	Improved Land and Loan.....	49,104 00	43,696 00	.....	5,020 00	83 00	\$83 00	218
219	Industrial.....	367,140 68	351,690 43	\$10,376 00	.....	3,024 25	*	219
220	Jersey City.....	200,077 10	197,837 10	.....	.....	2,240 00†	2,240 00†	220
221	Lafayette.....	302,779 12	285,020 91	2,422 50	15,310 80	.....	.....	221
222	Lincoln.....	492,315 04	492,315 04	.....	.....	.....	.....	222
223	Madison.....	97,168 05	85,168 05	.....	12,000 00	.....	.....	223
223½	Mortgage Bank.....	12,071 18	10,971 18	650 00	400 00	.....	.....	223½
224	Monticello.....	280,193 38	280,149 38	.....	.....	22 00†	22 00†	224
225	Montgomery.....	97,475 05	70,832 60	.....	20,941 43	516 00	516 00	225
226	North Hudson.....	387,393 43	374,960 07	3,183 36	9,250 00	.....	.....	226
227	Pavonia.....	134,846 28	112,296 28	.....	5,500 00	†	†	227
228	Paulus Hook.....	155,293 05	155,293 05	.....	.....	.....	.....	228
229	Phoenix.....	269,615 72	269,566 22	.....	49 50	†	†	229
230	Security.....	.....	.....	.....	.....	.....	.....	230
230½	Security Union.....	.....	.....	.....	.....	.....	.....	230½
231	Star.....	220,055 81	211,820 81	.....	6,800 00	1,435 00	1,435 00	231

* Not reported separately.

† Net.

‡ Not reported.

§ See below, under national and State.

TABLE 3b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES—
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	SHAREHOLDERS' OVER-PAYMENTS.		Unearned premium.	ALL OTHER LIABILITIES.		Office number.
		Interest.	Premium.		Cancelled shares.	Sundries.	
	HUDSON COUNTY—CONTINUED.						
217	Jersey City—Hudson Mutual.....	*					217
218	Improved Land and Loan					\$5 00	218
219	Industrial	*				2,050 00	219
220	Jersey City						220
221	Lafayette.....				\$24 91		221
222	Lincoln						222
223	Madison						223
223½	Mortgage Bank				50 00		223½
224	Monticello				22 00		224
225	Montgomery			\$5,185 03			225
226	North Hudson						226
227	Pavonia				16,550 00		227
228	Paulus Hook						228
229	Phoenix	*					229
230	Security						230
230½	Security Union†.....						230½
231	Star						231

* Not reported separately.

† See below, under national and State.

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' OVER-PAYMENTS.		Office number.
						Total.	Dues.	
HUDSON COUNTY—CONTINUED.								
232	Jersey City—Union.	\$74,112 35	\$74,112 35			*	*	232
233	Washington.	131,783 33	122,177 28	\$2,200 00	\$9,900 00	\$333 00	\$333 00	233
HUNTERDON COUNTY.								
234	Flemington—Building and Loan.	43,361 91	43,361 91					234
235	Lambertville—Centennial.	251,702 43	230,639 88	980 20	20,050 95			235
MERCER COUNTY.								
236	Hightstown—Building and Loan.	16,982 28	16,978 28			4 00	4 00	236
237	Hopewell—People's.	44,907 76	16,381 13	225 26	28,301 37			237
238	Pennington—Building and Loan.	37,607 74	37,607 74					238
239	Trenton—Mechanics'.	81,915 93	81,915 93					239
240	Mercer.	83,476 62	83,476 62					240
241	New Jersey Building, Loan and Investment Company†.							241
240½	People's†.							240½
241½	Equitable†.							241½

* Not reported.

† See below, under national and State.

‡ Not yet a year in operation.

TABLE 3b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES—
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	SHAREHOLDERS' OVER-PAYMENTS		Unearned premium.	ALL OTHER LIABILITIES.		Office number.
		Interest.	Premium.		Cancelled shares.	Sundries.	
HUDSON COUNTY—CONTINUED.							
232	Jersey City—Union.....						232
233	Washington					\$173 05	233
HUNTERDON COUNTY.							
234	Flemington—Building and Loan.....						234
235	Lambertville—Centennial					31 40	235
MERCER COUNTY.							
236	Hightstown—Building and Loan.....						236
237	Hopewell—People's.....						237
238	Pennington—Building and Loan.....						238
239	Trenton—Mechanics'						239
240	Mercer						240
241	New Jersey Building, Loan and Investment Company*..						241
240½	People's*.....						240½
241½	Equitable†.....						241½

* See below, under national and State.

† Not yet a year in operation.

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' OVER-PAYMENTS.		Office number.
						Total.	Dues.	
MIDDLESEX COUNTY.								
242	Dunellen—Building and Loan	\$88,204 44	\$87,884 79	.....	.....	\$65 15	\$65 15	242
243	Jamesburg—Mutual.....	130,350 31	130,350 31	.....	.....	.....	.....	243
244	South River—Building and Loan.....	23,061 80	19,818 80	\$3,243 00	.....	.....	.....	244
245	South Amboy—Star.....	183,329 33	183,329 33	.....	.....	.....	.....	245
246	Perth Amboy—Bi-Centennial.....	98,032 47	98,011 97	.....	.....	20 50	*	246
247	Citizens'	73,245 03	65,431 09	5,900 44	.....	†	.....	247
248	Homestead.....	294,690 86	288,220 86	6,470 00	.....	†	.....	248
249	New Brunswick—American No. 2.....	208,961 03	208,961 03	.....	.....	.....	.....	249
250	Excelsior	279,306 93	274,438 83	.....	.....	4,868 00	2,434 00	250
251	Homestead.....	207,735 02	207,620 02	.....	.....	115 00	115 00	251
252	Merchants'	36,222 16	36,180 16	.....	.....	42 00	42 00	252
253	People's.....	163,472 21	163,472 21	.....	.....	†	.....	253
254	Provident.....	22,999 29	21,709 29	.....	\$1,275 00	15 00	9 00	254
255	Security	201,167 75	201,117 25	.....	.....	50 50	50 50	255
256	Workingmen's	16,145 60	14,510 60	.....	1,600 00	35 00	.....	256

* Not reported separately.

† Not reported.

TABLE 3b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES—
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	SHAREHOLDERS' OVER-PAYMENTS.		Unearned premium.	ALL OTHER LIABILITIES.		Office number.
		Interest.	Premium.		Cancelled shares.	Sundries.	
	MIDDLESEX COUNTY.						
242	Dunellen—Building and Loan.....					\$254 50	242
243	Jamesburg—Mutual.....						243
244	South River—Building and Loan.....						244
245	South Amboy—Star.....						245
246	Perth Amboy—Bi-Centennial.....	*					246
247	Citizens'.....				\$851 50	1,002 00	247
248	Homestead.....						248
249	New Brunswick—American No. 2.....						249
250	Excelsior.....	2,434 00					250
251	Homestead.....						251
252	Merchants'.....						252
253	People's.....						253
254	Provident.....	6 00					254
255	Security.....						255
256	Workingmen's.....						256

* 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' OVER- PAYMENTS.		Office number.
						Total.	Dues.	
MONMOUTH COUNTY.								
257	Asbury Park—Building and Loan.....	\$317,212 88	\$315,527 08	.....	.....	\$685 80	*	257
258	Atlantic Highlands—Saving Fund.....	99,782 05	99,583 45	.....	.....	198 00	*	258
259	Belmar—Building and Loan.....	31,477 58	31,436 78	.....	.....	40 80	*	259
260	Freehold—Mutual.....	243,003 35	243,003 35	.....	.....	.....	.....	260
261	Keyport—Loan.....	111,185 01	111,066 38	.....	.....	128 63	\$116 00	261
262	Long Branch—Building and Loan.....	178,598 25	178,598 25	.....	.....	.....	.....	262
263	Manasquan—Squan Village	135,641 00	135,641 00	.....	.....	.....	.....	263
264	Matawan—Building and Loan.....	35,030 75	35,000 15	.....	.....	30 60	29 00	264
265	Red Bank—Building and Loan.....	218,648 80	216,775 50	\$1,757 10	.....	116 20	*	265
MORRIS COUNTY.								
266	Boonton—Building and Loan.....	110,352 35	106,816 35	2,175 00	\$1,361 00	†	.....	266
267	Dover—Building and Loan.....	169,259 64	159,119 20	2,954 35	3,500 00	166 22	153 00	267
268	Morristown—Building and Loan.....	159,659 30	155,949 92	2,400 00	.....	1,309 38	*	268
OCEAN COUNTY.								
269	Toms River—Dover.....	77,957 85	56,498 34	.....	4,400 00	†	.....	269
49	Tuckerton—Mutual.....	37,182 33	37,182 33	.....	.....	.....	.....	49

* Not reported separately. † Not reported.

TABLE 3b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES—
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	SHAREHOLDERS' OVER-PAYMENTS		Unearned premium.	ALL OTHER LIABILITIES.		Office number.
		Interest.	Premium.		Cancelled shares.	Sundries.	
	MONMOUTH COUNTY.						
257	Asbury Park—Building and Loan	*				\$1,000 00†	257
258	Atlantic Highlands—Saving Fund	*					258
259	Belmar—Building and Loan	*					259
260	Freehold—Mutual						260
261	Keyport—Loan	\$12 63					261
262	Long Branch—Building and Loan						262
263	Manasquan—Squan Village						263
264	Matawan—Building and Loan	1 60					264
265	Red Bank—Building and Loan	*					265
	MORRIS COUNTY.						
266	Boonton—Building and Loan						266
267	Dover—Building and Loan	13 22				3,519 77	267
268	Morristown—Building and Loan	*					268
	OCEAN COUNTY.						
269	Toms River—Dover				\$16,995 06	84 45	269
49	Tuckerton—Mutual						49

* 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' OVER-PAYMENTS.		Office number.
						Total.	Dues.	
PASSAIC COUNTY.								
270	Little Falls—Building and Loan.....	\$86,143 59	\$85,801 45			\$89 00	\$54 00	270
271	Passaic City—Home.....	14,160 67	11,761 57	2,310 00		89 00	*	271
272	Mutual.....	385,629 93	374,125 69			1,000 00		272
273	People's.....	281,652 13	276,181 67	4,625 03		604 00	604 00	273
274	Union.....	171,217 73	163,922 34	4,253 00		299 75	*	274
275	Paterson—Celtic.....	155,170 61	154,655 40			461 83†	†	275
276	Citizens'.....	154,814 15	154,377 16			436 99	393 00	276
277	Eastside.....	57,204 21	55,681 18	1,355 03		268 00	268 00	277
278	German-American.....	68,312 60	68,312 60					278
279	Iron and Silk.....	81,659 55	68,325 03			10,454 03‡	‡	279
280	Manchester.....	96,394 80	96,317 80			77 00	77 00	280
281	Mechanics'.....	267,280 13	267,016 91			263 22	234 77	281
282	Mutual.....	228,397 12	212,049 46			121 86	121 86	282
283	New Jersey Investment.....							283
284	People's.....	98,595 55	97,213 55	1,382 00				284
285	Provident.....	131,595 91	125,674 57	5,971 60		20 00	20 00	285

* Not reported separately. † Net. ‡ Not reported. § Unaccounted for. ¶ See below, under national and State.

TABLE 3b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES—
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	SHAREHOLDERS' OVER-PAYMENTS.		Unearned premium.	ALL OTHER LIABILITIES.		Office number.
		Interest	Premium.		Cancelled shares	Sundries.	
PASSAIC COUNTY.							
270	Little Falls—Building and Loan.....	\$35 00			\$253 14		270
271	Passaic City—Home.....	*		*			271
272	Mutual.....				10,504 34		272
273	People's.....					\$241 43	273
274	Union.....	*		*	194 15	2,548 49	274
275	Paterson—Celtic.....	†				53 38	275
276	Citizens'.....	43 99					276
277	Eastside.....						277
278	German-American.....						278
279	Iron and Silk.....					2,879 49	279
280	Manchester.....						280
281	Mechanics'.....	38 45					281
282	Mutual.....				4,040 00	121 66	282
283	New Jersey Investment.....						283
284	People's.....						284
285	Provident.....				29 74		285

* Not reported separately.

† Not reported.

‡ See below, under national and State.

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' OVER-PAYMENTS.		Office number.
						Total.	Dues.	
PASSAIC COUNTY—CONTINUED.								
286	Paterson—Riverside.....	\$84,394 05	\$84,226 05			\$168 00*	\$168 00*	286
287	South Paterson.....	57,296 50	53,648 50		\$3,600 00	41 00	41 00	287
288	Totowa.....	44,057 92	42,061 92		1,000 00	396 00	396 00	288
289	Union.....	676,269 37	613,218 40			62,596 00	62,596 00	289
SALEM COUNTY.								
290	Quinton—Loan and Building.....	35,898 65	35,898 65					290
291	Salem—Franklin.....	203,420 77	203,377 57					291
292	Woodstown—Union.....	54,983 26	54,946 76			36 50	†	292
SOMERSET COUNTY.								
293	Bound Brook—Building and Loan.....	116,510 84	114,790 84	\$1,315 00	4,000 00	375 00	375 00	293
294	East Millstone—Millstone.....	20,881 20	20,881 20					294
295	Somerville—Citizens'.....	93,205 75	91,240 75		1,965 00			295
296	People's.....	210,374 95	210,371 95					296

* Net. † Not reported.

TABLE 3b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES—
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	SHAREHOLDERS' OVER-PAYMENTS.		Unearned premium.	ALL OTHER LIABILITIES.		Office number.
		Interest.	Premium.		Cancelled shares.	Sundries.	
	PASSAIC COUNTY—CONTINUED.						
286	Paterson—Riverside	*					286
287	South Paterson					\$7 00	287
288	Totowa						288
289	Union				\$122 00	332 88	289
	SALEM COUNTY.						
290	Quinton—Loan and Building						290
291	Salem—Franklin					43 20	291
292	Woodstown—Union	*					292
	SOMERSET COUNTY.						
293	Bound Brook—Building and Loan						293
294	East Millstone—Millstone						294
295	Somerville—Citizens'						295
296	People's						296

* 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' OVER-PAYMENTS.		Office number.
						Total.	Dues.	
SUSSEX COUNTY.								
297	Newton—Merrian Shoe	\$46,915 97	\$46,873 07	.....	.....	\$42 90	\$39 00	297
UNION COUNTY.								
298	Crawford—Mutual	194,303 43	152,999 88	\$21,893 98	\$15,850 00	.....	.....	298
299	Garwood—Building and Loan	2,863 78	2,817 78	.....	.....	.....	.....	299
300	Rahway—Workmen's	136,136 52	134,117 52	.....	2,000 00	19 00	19 00	300
316	Union Savings* .....	.....	.....	.....	.....	.....	.....	316
301	Roselle—Building and Loan	77,394 53	76,621 74†	.....	.....	721 98	635 00	301
302	Summit—Building and Loan	60,174 03	59,607 33	.....	.....	566 70	566 00	302
303	Westfield—Building and Loan	66,859 42	62,347 92	450 50	1,000 00	83 00	83 00	303
304	Plainfield—Building and Loan.....	94,774 03	90,348 03	.....	4,027 00	374 00	374 00	304
305	Home	154,860 16	150,225 01	4,000 00	.....	266 36	226 00	305
306	Elizabeth—Central	64,390 24	56,555 47	.....	.....	7,708 71	†	306
307	Citizens'	367,021 84	367,021 84‡	.....	.....	||	.....	307
308	Columbia.....	71,495 09	71,324 09	.....	.....	171 00	171 00	308
309	Elizabeth.....	410,665 33	355,242 21	.....	.....	55,423 12	55,423 12	309
310	Elizabethport	389,453 57	375,791 14	.....	.....	1,045 00	1,045 00	310

* See below, under national and State.
reported separately.

|| Not reported.

† Inclusive of paid-up stock.

‡ Not reported separately.

§ Amount due shareholders; overpayments not

TABLE 3b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES—
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	SHAREHOLDERS' OVER-PAYMENTS.		Unearned premium.	ALL OTHER LIABILITIES.		Office number.
		Interest.	Premium.		Cancelled shares.	Sundries.	
	SUSSEX COUNTY.						
297	Newton—Merrian Shoe	\$3 00	\$0 90				297
	UNION COUNTY.						
298	Crawford—Mutual			\$3,559 57			298
299	Garwood—Building and Loan					\$45 00	299
300	Rahway—Workmen's						300
316	Union Savings*						316
301	Roselle—Building and Loan	79 40	7 58		\$50 81		301
302	Summit—Building and Loan	70					302
303	Westfield—Building and Loan			2,978 00			303
304	Plainfield—Building and Loan				25 00		304
305	Home	36 75	3 61		14 88	353 00	305
306	Elizabeth—Central	†		126 06			306
307	Citizens*						307
308	Columbia						308
309	Elizabeth						309
310	Elizabethport			12,617 43			310

* See below, under national and State.

† 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' OVER-PAYMENTS.		Office number.
						Total.	Dues.	
UNION COUNTY—CONTINUED.								
311	Elizabeth—Equitable*.....							311
312	Excelsior.....	\$109,073 09	\$101,470 94	\$1,327 00	\$1,000 00	\$839 65	†	312
313	Harmonia	495,336 51	424,330 19†			71,006 32	†	313
314	Union County	278,586 56	270,173 50			*		314
315	Union Square.....	5,030 08	3,720 08		1,305 00	5 00		315
WARREN COUNTY.								
317	Phillipsburg—No. 4.....	148,578 12	124,948 63			*		317
318	No. 5.....	60,980 68	49,118 13		26,862 55			318
NEW YORK.								
318½	New York City—Birkback?.....							318½

* Not reported.

† Not reported separately.

‡ Amount due shareholders; overpayments not reported separately.

§ See below, under national and State.

TABLE 3b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES—
Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	SHAREHOLDERS' OVER-PAYMENTS		Unearned premium.	ALL OTHER LIABILITIES.		Office number.
		Interest.	Premium.		Cancelled shares.	Sundries.	
UNION COUNTY—CONTINUED.							
311	Elizabeth—Equitable*.....						311
312	Excelsior.....	†		\$4,192 82	\$24,288 00		312
313	Harmonia.....	†					313
314	Union County.....			7,581 69		\$831 37	314
315	Union Square.....						315
WARREN COUNTY.							
317	Phillipsburg—No. 4.....				23,629 49		317
318	No. 5.....						318
NEW YORK.							
318½	New York City—Birkback†.....						318½

* Not reported.

† Not reported separately.

‡ See below, under national and State.

TABLE 3b—STATE 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' OVER-PAYMENTS.		Office number.
						Total.	Dues.	
72	Camden—Masonic	\$8,520 46	\$8,466 20			\$54 26	†	72
83	State Mutual	687,072 85	624,326 61			62,746 24	†	83
141	Newark—Mercantile Co-operative Bank	39,471 67	19,858 41	\$2,750 00	†	†		141
143	Metropolitan	92,706 53	59,176 54		†	735 00	\$735 00	143
148	National Provident	36,003 49	30,885 73	381 51	\$150 00	4,586 25	†	148
160	Republic	167,919 90	110,230 61	14,696 00	†	†		160
201	Jersey City—Commercial	331,976 47	68,878 77	19,902 79	160,528 88	246 42	†	201
241	Trenton—New Jersey Investment Co	382,088 03	374,993 75			†		241
283	Paterson—N. J. Mutual Investment	1,953 25	1,915 45					283
316	Rahway—Union Savings†							316

* Net assets include paid-up stock; but no account taken of expense fund receipts or deductions.

† Not reported separately.

† Not reported.

TABLE 3b—STATE BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	SHAREHOLDERS' OVER-PAYMENTS.		Unearned premium.	ALL OTHER LIABILITIES.		Office number.
		Interest.	Premium.		Full paid stock.	Sundries.	
72	Camden—Masonic				\$2,100 00		72
83	State Mutual.....				49,151 30		83
141	Newark—Mercantile Co-operative Bank.....					\$16,863 16*	141
143	Metropolitan.....				24,850 00	32,794 99*	143
148	National Provident.....					42,993 29†	148
160	Republic				17,672 00		160
201	Jersey City—Commercial	\$33 78	\$212 64			82,419 61	201
241	Trenton—New Jersey Investment Co ..			7,094 28			241
283	Paterson—N. J. Mutual Investment					37 80	283
316	Rahway—Union Savings†						316

* Inclusive of mortgages assumed.

† Inclusive of reserve fund and mortgages assumed.

‡ Not reported.

TABLE 3b—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' OVER-PAYMENTS.		Office number.
						Total.	Dues.	
66	Camden—Eastern Union	\$67,430 47	\$66,487 62	.....	.....	\$35 69	\$909 01	66
76	Mutual Bank.....	1,963 88	1,630 31	.....	\$252 57	†	.....	76
77	Mutual Guarante.....	469,493 96	465,092 07	.....	.....	4,107 47	†	77
114	Newark—American	10,777 31	3,677 31	\$4,550 00	2,550 00	†	.....	114
118	Chosen Friends'	114,192 97	91,526 96	3,166 50	18,500 00	999 51	†	118

* Net assets include paid-up stock; but no account taken of expense fund receipts or deductions.

† Not reported separately.

TABLE 3b—NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LIABILITIES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	SHAREHOLDERS' OVER-PAYMENTS		Unearned premium.	ALL OTHER LIABILITIES.		Office number.
		Interest.	Premium.		Cancelled shares.	Sundries.	
66	Camden—Eastern Union	\$26 68			\$7 16		66
76	Mutual Bank				75 00		76
77	Mutual Guarantee				294 42		77
114	Newark—American						114
118	Chosen Friends						118

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		LOANS TO OTHERS THAN MEMBERS.	REAL ESTATE LOANS TO MEMBERS WITHOUT STOCK COLLATERAL.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Office number.	
		If money loaned, or sent out of State.	Rad us of distance (miles) during year.	If made.	Amount outstanding.	If made.	Amount outstanding.	MORTGAGE.				
								Number receiving.	Largest.	Smallest.		Average.
ATLANTIC COUNTY.												
1	Atlantic City—Loan and Building.....	No	6	No	.....	No	.....	24	\$10,500	\$200	\$3,000	1
2	Atlantic Coast	No	5	No	.....	No	.....	10	2,500	600	1,205	2
3	Mutual	No	1	No	.....	No	.....	18	12,000	400	2,155	3
4	People's	No	2	No	.....	No	.....	11	3,000	500	1,899	4
5	Egg Harbor City—Building and Loan.....	No	40	No	.....	No	.....	31	1,600	200	442	5
6	Hammononton—Loan and Building	No	6	No	.....	No	.....	52	11,100	100	930	6
7	Workingmen's	No	25	No	.....	No	.....	53	4,000	100	724	7
8	Mays Landing—Building and Loan.....	No	15	No	.....	No	.....	12	2,600	200	633	8
9	Pleasantville—Mutual	No	10	No	.....	No	.....	*	1,400	100	*	9
BERGEN COUNTY.												
10	Allendale—Co-operative.....	No	1	No	.....	No	.....	6	3,000	200	1,135	10
11	Bogota—Building and Loan.....	No	1/2	No	.....	No	.....	3	2,200	1,600	2,138	11
12	Carlstadt—Mutual.....	No	2	No	.....	No	.....	18	4,600	600	1,185	12
13	Closter—Harrington.....	No	24	No	.....	No	.....	11	5,000	300	2,000	13
14	East Rutherford—Savings.....	No	1	Yes	.....	No	.....	10	5,000	1,375	2,042	14
15	Englewood—Mutual.....	No	5	No	.....	No	.....	32	3,600	200	1,094	15

* Not reported.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Annual interest rate during year (per cent.)	PREMIUM RATES BID DURING YEAR (PER CENT).			Premium plan.	Office number.
		STOCK. (BOOK.)					Highest.	Lowest.	Average.		
		Number receiving.	Largest.	Smallest.	Average.						
ATLANTIC COUNTY.											
1	Atlantic City—Loan and Building	*				6	8.25	8.15	8.—	Gr.; Mo.	1
2	Atlantic Coast.....	2	\$50	\$10	\$30	6	†	†	†	Monthly	2
3	Mutual.....	3	135	40	85	6	8.	8.	8.	Gross	3
4	People's					6	.18	.15	.162	Monthly	4
5	Egg Harbor City—Building and Loan.....	3	200	200	200	6†	.28	.13	.19	Monthly	5
6	Hammononton—Loan and Building.....	24	3,000	15	511	6	.11	Par	.026	Monthly	6
7	Workingmen's.....	21	1,000	25	289	6	.11	Par	.021	Monthly‡	7
8	Mays Landing—Building and Loan.....	2	350	250	300	6	8.50	8.	8.3	Gross	8
9	Pleasantville—Mutual.....	*	1,650	25	*	6	*	*	*	Monthly	9
BERGEN COUNTY.											
10	Allendale—Co-operative.....	5	400	100	250	6	10.	5.	7.265	Gr. Inst.	10
11	Bogota—Building and Loan.....	4	155	113	143	6	.25	.25	.25	Monthly	11
12	Carlstadt—Mutual.....	29	1,500	10	205	6	.25	.25	.25	Monthly	12
13	Closter—Harrington	5	1,890	90	515	6	.125	.05	.076	Monthly	13
14	East Rutherford—Savings.....					6	.25	.25	.25	Monthly	14
15	Englewood—Mutual.....	10	500	25	139	6	.255	.025	.135	Monthly	15

* Not reported.

† Twenty months' prepayments.

‡ Yearly rebate of principal allowed.

§ Interest—premium plan.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	LOANS MADE DURING YEAR.		Office number.
			If charged.	Amount (per cent.).	Number.	Amount.	Losses.		States.	New Jersey counties.	
ATLANTIC COUNTY.											
1	Atlantic City—Loan and Building.....	No	Yes	8; .15					1	1	1
2	Atlantic Coast		Yes	*					1	1	2
3	Mutual	No	Yes†	8.					1	1	3
4	People's		Yes	.15	1	\$1,000 00			1	1	4
5	Egg Harbor City—Building and Loan		Yes	.125					1	2	5
6	Hammonton—Loan and Building.....		No						1	2	6
7	Workingmen's		No						1	3	7
8	Mays Landing—Building and Loan	No	Yes	8.					1	1	8
9	Pleasantville—Mutual	No	No		2	1,400 00			1	1	9
BERGEN COUNTY.											
10	Allendale—Co-operative		No					\$237 64‡	1	1	10
11	Bogota—Building and Loan		Yes	.10					1	1	11
12	Carlstadt—Mutual		Yes	.25					1	1	12
13	Closter—Harrington,	No	No		2	6,400 00	\$101 11		1	2	13
14	East Rutherford—Savings.....		Yes	.25					1	1	14
15	Englewood—Mutual		No						1	1	15

* Twenty months' prepayments.

† No premium on book loans.

‡ Sale of real estate.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		LOANS TO OTHERS THAN MEMBERS.		REAL ESTATE LOANS TO MEMBERS WITHOUT STOCK COLLATERAL.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Office number.
		If money loaned or sent out of State.	Radius of distance (miles) during year.	If made.	Amount outstanding.	If made.	Amount outstanding.	MORTGAGE.				
								Number receiving.	Largest.	Smallest.	Average.	
BERGEN COUNTY—CONTINUED.												
16	Fairlawn—Saddle River.....	No	3	No	.....	No	.....	4	\$1,200	\$300	\$675	16
17	Fort Lee—Building and Loan.....	No	2	No	.....	No	.....	4	3,000	500	1,750	17
18	Hackensack—Mutual.....	No	12	No	.....	No	.....	26	5,000	200	1,969	18
19	Hasbrouck Heights—Building and Loan.....	No	3	No	.....	No	.....	12	3,000	1,000	2,170	19
20	Hillsdale—Progressive.....	No	*	No	.....	No	.....	*	.....	.....	.....	20
21	Lodi—Building and Loan.....	No	3	No	.....	No	.....	13	\$3,200	\$600	\$1,045	21
22	Midland Park—Franklin.....	No	½	No	.....	No	.....	2	1,300	1,200	1,250	22
23	Oradell—Bergen County.....	No	5	No	.....	No	.....	20	3,200	200	1,205	23
24	Palisades Park—Co-operative.....	No	1	No	.....	No	.....	1	300	300	300	24
25	Park Ridge—Eureka.....	Yes	8	No	.....	No	.....	8	1,800	400	1,090	25
26	Washington Township.....	No	1	No	.....	No	.....	1	750	750	750	26
27	Ramseys—Building and Loan.....	No	6	No	.....	No	.....	4	4,000	400	1,756	27
28	Ridgefield—Building and Loan.....	No	5	No	.....	No	.....	12	7,000	200	1,365	28
29	Ridgefield Park—Park.....	No	2	No	.....	No	.....	4	1,200	500	800	29
30	Ridgewood—Building and Loan.....	No	5	No	.....	No	.....	10	4,000	1,200	1,660	30
31	Co-operative.....	No	2	No	.....	No	.....	3	2,600	200	1,730	31
32	Rutherford—Mutual.....	No	5	No	.....	No	.....	41	6,000	160	1,580	32

* None made.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Annual interest rate during year (per cent.)	PREMIUM RATES BID DURING YEAR (PER CENT.).			Premium plan.	Office number.
		STOCK. (BOOK)					Highest.	Lowest.	Average.		
		Number receiving	Largest.	Smallest.	Average.						
BERGEN COUNTY—CONTINUED.											
16	Fairhawn—Saddle River.....	1	\$45	\$45	\$ 45	6	.17	.15	.163	Monthly	16
17	Fort Lee—Building and Loan	3	138	100	126	6	.20	.125	.165	Monthly	17
18	Hackensack—Mutual	39	1,270	15	163	6	4.	3.5	3.9	Gross	18
19	Hasbrouck Heights—Building and Loan.....					6	.125	.125	.125	Monthly	19
20	Hillsdale—Progressive					6				Monthly	21
21	Lodi—Building and Loan	5	\$200	\$50	\$125	6	4.75	4.	4.40	Gross	22
22	Midland Park—Franklin					6	0.	5.	5.5	Gross	23
23	Oradell—Bergen County.....	4	1,000	150	451	6	.20	.025	.13	Monthly	24
24	Palisades Park—Co-operative.....	1	20	20	20	6	.20	.20	.20	Monthly	25
25	Park Ridge—Eureka.....	6	400	50	335	6	8.50	5.	7.	Gross	26
26	Washington Township					6	.40	.40	.40	Monthly	27
27	Ramseys—Building and Loan					6	10.50	*	5.6	Gr. Inst.	28
28	Ridgefield—Building and Loan	15	1,373	40	320	6	.30	.245	.269	Monthly	29
29	Ridgefield Park—Park.....					6	.25	.25	.25	Monthly	30
30	Ridgewood—Building and Loan	9	1,900	50	600	6	.15	.09	*	Monthly	31
31	Co-operative.....	2	60	27	45	6	*	*	*	Monthly	32
32	Rutherford—Mutual	39	4,000	35	439	6	.225	.025	.08	Monthly	33

* Not reported.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	LOANS MADE DURING YEAR.		Office number.
			If charged.	Amount (per cent.).	Number.	Amount.	Losses.		States.	New Jersey counties.	
	BERGEN COUNTY—CONTINUED.										
16	Fairlawn—Saddle River.....	No	No						1	1	16
17	Fort Lee—Building and Loan.....	No	No						1	1	17
18	Hackensack—Mutual.....	No	Yes	.5	1	\$1,200 00			1	2	18
19	Hasbrouck Heights—Building and Loan.....	No	No						1	1	19
20	Hillisdale—Progressive.....	No	No								20
21	Lodi—Building and Loan.....	No	Yes	4.					1	2	21
22	Midland Park—Franklin.....	No	No						1	1	22
23	Oradell—Bergen County.....	No	No		3	\$4,400 00	\$810 27		1	1	23
24	Palisades Park—Co-operative.....	No	No						1	1	24
25	Park Ridge—Eureka.....	No	No						1	1	25
26	Washington Township.....	No	Yes	.125					1	1	26
27	Ramseys—Building and Loan.....	No	No						1	1	27
28	Ridgefield—Building and Loan.....	No	No						1	2	28
29	Ridgefield Park—Park.....	No	No						1	1	29
30	Ridgewood—Building and Loan.....	Yes	No		2	2,900 00	290 50		1	1	30
31	Co-operative.....	No	No		1	1,600 00			1	1	31
32	Rutgerford—Mutual.....	No	No		1	1,600 00			1	2	32

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		LOANS TO OTHERS THAN MEMBERS		REAL ESTATE LOANS TO MEMBERS WITHOUT STOCK COLLATERAL.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Office number.
		If money loaned or sent out of State.	Radius of distance (miles) during year.	If made.	Amount outstanding.	If made.	Amount outstanding.	MORTGAGE.				
								Number receiving.	Largest.	Smallest.	Average.	
	BURLINGTON COUNTY.											
33	Beverly—Building and Loan.....	No	3	Yes	\$2,100 00	Yes	\$2,100	7	\$2,400	\$400	\$1,145	33
34	Bordentown—Building and Loan.....	No	5	Yes	500 00	No	.....	22	1,500	100	545	34
35	Burlington—City.....	No	2	Yes	3,500 00	No	.....	11	1,400	200	638	35
36	Farmers' and Mechanics'.....	No	2	Yes	5,625 00	Yes	9,025	24	1,400	200	669	36
37	Delanco—Building and Loan.....	No	3	No	.....	No	.....	1	2,800	2,800	2,800	37
38	Florence—Saving Fund.....	No	Co.	Yes	450 00	No	.....	10	2,400	200	625	38
39	Moorestown—Building and Loan.....	Yes	10	No	.....	No	.....	8	5,000	100	1,175	39
40	Workingmen's.....	No	6	No	.....	No	.....	3	2,200	800	1,665	40
41	Mount Holly—Building and Loan.....	No	Co.	No	.....	No	.....	10	1,000	100	607	41
42	Industry.....	No	20	No	.....	No	.....	27	3,000	100	270	42
43	People's.....	No	1	Yes	3,673 40	Yes	.....	8	2,400	200	775	43
44	New Gretna—Building and Loan.....	No	6	No	.....	No	.....	9	1,000	100	400	44
45	Palmyra—Building and Loan.....	No	1	No	.....	No	.....	19	2,800	200	1,200	45
46	Pemberton—Building and Loan.....	No	40	No	.....	No	.....	14	3,800	200	1,035	46
47	Riverside—Building and Loan.....	Yes	11	Yes	4,000 00	No	.....	26	12,000	100	1,032	47
48	Riverton—Cinnaminson.....	Yes	10	No	.....	No	.....	30	2,800	100	1,065	48
49	Tuckerton—Mutual*.....				.....		.....		.....		.....	49

* Reported under Ocean county.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Annual interest rate during year (per cent.)	PREMIUM RATES BID DURING YEAR (PER CENT).			Premium plan.	Office number.
		STOCK. (BOOK.)					Highest.	Lowest.	Average.		
		Number receiving.	Largest.	Smallest.	Average.						
BURLINGTON COUNTY.											
33	Beverly—Building and Loan.....	10	\$800	\$50	\$195	6	2.50	2.50	2.50	Gross	33
34	Bordentown—Building and Loan.....	27	850	25	180	4½	2.87	.25	1.21	Gross	34
35	Burlington—City.....	4	1,300	50	330	6	5.	5.	5.	Gross	35
36	Farmers' and Mechanics'	6				6	5.75	5.	5.25	Gross	36
37	Delanco—Building and Loan.....	14	300	20	112	6	.05	.05	.05	Monthly	37
38	Florence—Saving Fund.....	6	1,000	200	567	6	10.50	1.	1.80	Gross	38
49	Moorestown—Building and Loan.....	9	900	50	114	6	Par	Par	Par	Gross	39
40	Workingmen's	24	500	40	175	6	*	*	*	Int. adv.	40
41	Mount Holly—Building and Loan.....	6				6	6.	3.	4.50	Gross	41
42	Industry	1	100	100	100	6	5.25	2.	4.	Gross	42
43	People's.....	3	100	100	100	6	5.	3.	4.17	Gross	43
44	New Gretna—Building and Loan	3	200	100	150	6	10.50	3.	6.	Gross	44
45	Palmyra—Building and Loan	8	700	25	225	6	*	*	*	Monthly	45
46	Pemberton—Building and Loan	4	300	50	187	6	10.	5.	7.96	Gross	46
47	Riverside—Building and Loan.....	47	1,500	18	301	6	.11	.05	.085	Monthly	47
48	Riverton—Cinnaminson	34	1,000	100	420	6	3.	.10	1.10	Gross	48
49	Tuckerton—Mutual										49

* Not reported.

† Reported under Ocean county.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	LOANS MADE DURING YEAR.		Office number.
			If charged.	Amount (per cent.).	Number.	Amount.	Losses.		States.	New Jersey counties.	
BURLINGTON COUNTY.											
33	Beverly—Building and Loan.....	Yes	Yes	2.50				\$82 72*	1	1	33
34	Bordentown—Building and Loan.....	No	No						1	1	34
35	Burlington—City.....	No	Yes	5.					1	1	35
36	Farmers' and Mechanics'.....	Yes	Yes	5.	2	\$3,100 00			1	1	36
37	Delanco—Building and Loan.....		Yes	.05					1	1	37
38	Florence—Saving Fund.....	Yes	No						1	1	38
39	Moorestown—Building and Loan.....	No	No						1	2	39
40	Workingmen's.....	Yes	No		1	1,000 00	\$6 39		1	2	40
41	Mount Holly—Building and Loan.....	No	Yes	3.				2,000 00*	1	1	41
42	Industry.....	No	Yes	2.	1	1,400 00			1	2	42
43	People's.....	No	No		1	900 00			1	1	43
44	New Gretna—Building and Loan.....	No	Yes	.50					1	3	44
45	Palmyra—Building and Loan.....		No						1	1	45
46	Pemberton—Building and Loan.....	No	No						1	3	46
47	Riverside—Building and Loan.....		No						1	1	47
48	Riverton—Cinnaminson.....	Yes	No		1	400 00			1	2	48
49	Tuckerton—Mutual.....								1	2	49

* Depreciation of real estate owned.

† Reported under Ocean county.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		LOANS TO OTHERS THAN MEMBERS.		REAL ESTATE LOANS TO MEMBERS WITHOUT STOCK COLLATERAL		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Office number.
		If money loaned or sent out of State.	Radius of distance (miles) during year.	If made.	Amount outstanding.	If made.	Amount outstanding.	MORTGAGE.				
								Number receiving.	Largest.	Smallest.	Average.	
CAMDEN COUNTY.												
50	Berlin—Building and Loan.....	No	5	No	.....	No	.....	14	\$1,000	\$200	\$371	50
51	Chesilhurst—Building and Loan.....	No	3	No	.....	No	.....	*	.....	.....	.....	51
52	Clementon—Building and Loan.....	No	1	No	.....	No	.....	3	1,100	800	1,114	52
53	Collingswood—Mutual.....	No	2	No	.....	No	.....	2	600	300	450	53
54	Gloucester City—United Mutual.....	No	2	No	.....	No	.....	34	2,000	100	674	54
55	Improvement.....	No	*	No	.....	No	.....	*	.....	.....	.....	55
56	Haddonfield—Mutual.....	No	10	Yes	\$28,078 00	No	.....	22	2,800	200	1,136	56
57	Lindenwold—United Towns.....	No	12	No	.....	No	.....	9	2,500	400	2,050	57
58	Magnolia—Mutual.....	No	6	No	.....	No	.....	13	1,600	200	832	58
59	Merchantville—Building and Loan.....	No	2	No	.....	No	.....	45	6,000	200	1,600	59
60	Camden City—Artisans'.....	Yes†	11	No	.....	No	.....	41	6,000	100	1,600	60
61	Bishop Bayley.....	No	3	No	.....	No	.....	48	2,000	50	477	61
62	Brotherhood.....	No	7	No	.....	No	.....	7	850	200	507	62
63	Camden.....	No	12	No	.....	No	.....	24	3,900	100	1,400	63
64	City.....	No	25	No	.....	No	.....	34	6,000	100	1,237	64
65	Economy.....	No	2	No	.....	No	.....	20	4,500	100	2,600	65
66	Eastern Union.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	66

* Not reported.

† Seldom; but none at present.

‡ See below, nationals.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Annual interest rate during year (per cent.)	PREMIUM RATES BID DURING YEAR (PER CENT).			Premium plan.	Office number.
		STOCK. (BOOK.)					Highest.	Lowest.	Average.		
		Number receiving.	Largest.	Smallest.	Average.						
CAMDEN COUNTY.											
50	Berlin—Building and Loan	2	\$200	\$100	\$150	6	12.5	5.	9.5	Gross	50
51	Chesilhurst—Building and Loan	1	800	800	800	6	*	*	*	Monthly	51
52	Clementon—Building and Loan	1	200	200	200	6	*	*	.025	Monthly	52
53	Collingswood—Mutual	2	600	100	350	6	9.50	4.	5.74	Gross	53
54	Gloucester City—United Mutual	*				6	*	*	3.6	Gross	54
55	Improvement	17	5,000	50	600	6	.03	.005	.009	Monthly	55
56	Haddonfield—Mutual	4	800	100	450	6	.24	.10	.125	Monthly	56
57	Lindenwald—United Towns	18	1,600	40	264	6	.09	.005	.045	Monthly	57
58	Magnolia—Mutual	8	1,200	200	600	6	.125	Par	.025	Monthly	58
59	Merchantville—Building and Loan	12	2,500	100	600	6	.14	.125	.13	Monthly	59
60	Camden City—Artisans'	26	200	50	305	6	13.5	5.50	6.9	Gross	60
61	Bishop Bayley	7	200	12	77	6	.05	.025	.033	Monthly	61
62	Brotherhood	13	2,600	100	346	6	.13	Par	.061	Monthly	62
63	Camden	22	1,400	25	342	6	Par	Par	Par	Monthly	63
64	City	15	1,200	150	250	6	.125	Par	.05	Gross	64
65	Economy									Monthly	65
66	Eastern Union										66

* Not reported.

† See below, nationals.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	LOANS MADE DURING YEAR.		Office number.
			If charged.	Amount (per cent.).	Number.	Amount.	Losses.		States.	New Jersey counties.	
CAMDEN COUNTY.											
50	Berlin—Building and Loan	*Yes	No		1	\$700 00			1	1	50
51	Chesilhurst—Building and Loan		No						1	1	51
52	Clementon—Building and Loan.....		No						1	1	52
53	Collingswood—Mutual		No						1	1	53
54	Gloucester City—United Mutual.....	No	No		1	600 00			1	1	54
55	Improvement	Yes	No								55
56	Haddonfield—Mutual.....		No						1	1	56
57	Lindenwold—United Towns.....		Yes	.10	2	2,700 00	\$185 00		1	1	57
58	Magnolia—Mutual		No		1	1,200 00			1	1	58
59	Merchantville—Building and Loan.....		No		2	4,000 00			1	1	59
60	Camden City—Artisans'		No		1	3,200 00			1	2	60
61	Bishop Bayley		No		2	3,200 00	368 14		1	1	61
62	Brotherhood		Yes	.025					1	1	62
63	Camden		No		1	2,800 00			1	1	63
64	City	No			3	2,400 00	215 00		1	2	64
65	Economy.....		No						1	1	65
66	Eastern Union.....										66

* At discretion of directors.

† See below, nationals.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		LOANS TO OTHERS THAN MEMBERS.		REAL ESTATE LOANS TO MEMBERS WITHOUT STOCK COLLATERAL.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Office number.
		If money loaned or sent out of State.	Radius of distance (miles) during year.	If made.	Amount outstanding.	If made.	Amount outstanding.	MORTGAGE.				
								Number receiving.	Largest.	Smallest.	Average.	
CAMDEN COUNTY—CONTINUED.												
67	Camden City—Excelsior	No	20	No	.....	No	.....	14	\$3,000	\$400	\$1,007	67
68	Franklin.....	No	82	No	.....	No	.....	39	4,000	100	924	68
69	German Centennial.....	No	3	No	.....	No	.....	22	7,000	100	975	69
70	Guarantee.....	No	10	No	.....	Yes*	5,600*	17	13,000	100	1,550	70
71	Homestead.....	No	10	No	.....	No	.....	18	2,700	100	1,050	71
72	Masonic† .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	72
73	Metropolitan Savings† .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	73
74	Mechanics' and Workmen's	No	10	No	.....	No	.....	29	4,000	100	900	74
75	Mutual	No	6	No	.....	No	.....	12	2,500	200	945	75
76	Mutual Bank† .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	76
77	Mutual Guarantee† .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	77
78	North Camden	No	3	No	.....	No	.....	9	4,000	1,200	2,500	78
79	People's	No	10	No	.....	No	.....	39	4,800	100	1,225	79
80	Provident	No	†	No	.....	No	.....	†	.....	.....	.....	80
81	South Camden	No	15	No	.....	No	.....	10	2,000	50	640	81
82	South Ward	Yes	12	No	.....	No	.....	24	4,000	100	1,000	82
83	State Mutual† .....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	83
84	Stockton	No	15	No	.....	No	.....	25	2,500	400	600	84

* Sinking fund; real estate mortgages.

† See below, national and State.

‡ Not reported.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Annual interest rate during year (per cent.)	PREMIUM RATES BID DURING YEAR (PER CENT).			Premium plan.	Office number.
		STOCK. (BOOK.)					Highest.	Lowest.	Average.		
		Number receiving.	Largest.	Smallest.	Average.						
CAMDEN COUNTY—CONTINUED.											
67	Camden City—Excelsior.....	2	\$600	\$600	\$600	6	.175	.02	.12	Monthly	67
68	Franklin.....	49	800	50	218	6	5.	.05	4.50	Gross	68
69	German Centennial.....	7	1,800	50	500	6	*	.05	.05	Monthly	69
70	Guarantee.....	11	700	50	270	6	*	Par	*	Monthly	70
71	Homestead.....	2	750	100	425	6	.11	.05	.07	Monthly	71
72	Masonic†.....										72
73	Metropolitan Savings†.....										73
74	Mechanics' and Workmen's.....	7	900	50	260	6	.10	.017	.027	Monthly	74
75	Mutual.....	5	400	100	220	6	8.50	5.	5.50	Gross	75
76	Mutual Bank†.....										76
77	Mutual Guarantee†.....										77
78	North Camden.....	16	5,000	50	800	6	.125	.125	.125	Monthly	78
79	People's.....	14	2,300	50	415	6	.10	.025	.046	Monthly	79
80	Provident.....	*				6	.15	.10	*	Monthly	80
81	South Camden.....	1	90	90	90	6	.105	.025	.044	Monthly	81
82	South Ward.....	7	300	100	170	6	.08	.005	.031	Monthly	82
83	State Mutual†.....										83
84	Stockton.....	10	950	30	213	6	.125	.075	.011	Monthly	84

* Not reported.

† See below, national and State.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	LOANS MADE DURING YEAR.		Office number.
			If charged.	Amount (per cent.).	Number.	Amount.	Losses.		States.	New Jersey counties.	
CAMDEN COUNTY—CONTINUED.											
67	Camden City—Excelsior.....		No						1	3	67
68	Franklin.....	Yes	No		1	\$1,300 00			1	5	68
69	German Centennial.....		Yes	.05	1	2,000 00			1	1	69
70	Guarantee.....		No		2	2,200 00			1	2	70
71	Homestead.....		No		8	16,500 00			1	1	71
72	Masonic*.....										72
73	Metropolitan Savings*.....										73
74	Mechanics' and Workmen's.....		No		7	14,150 00			1	1	74
75	Mutual.....	Yes	No		6	6,600 00		400 00†	1	1	75
76	Mutual Bank*.....										76
77	Mutual Guarantee*.....										77
78	North Camden.....		No		1	2,200 00			1	1	78
79	People's.....		No		4	7,500 00			1	1	79
80	Provident.....		Yes	.10	1	†			1	†	80
81	South Camden.....		No						1	1	81
82	South Ward.....		No		1	2,200 00			2	3	82
83	State Mutual*.....										83
84	Stockton.....		Yes	.075				273 00‡	1	1	84

* See below, national and State.

† Property.

‡ Not reported.

§ 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.		LOANS TO OTHERS THAN MEMBERS.		REAL ESTATE LOANS TO MEMBERS WITHOUT STOCK COLLATERAL.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Office number.
		If money loaned or sent out of State.	Radius of distance (miles) during year.	If made.	Amount outstanding.	If made.	Amount outstanding.	MORTGAGE.				
								Number receiving.	Largest.	Smallest.	Average.	
CAPE MAY COUNTY.												
85	Avalon City—Building and Loan*	Yes	60	Yes	\$2,500 00	No	.....	12	\$4,000	\$200	\$1,450	85
86	Cape May City—Saving Fund.....	No	2	No	.....	No	.....	20	4,000	200	1,053	86
87	Cape May C. H.—Mechanics'	No	18	Yes	16,959 40	No	.....	6	3,000	100	1,200	87
88	Dennisville—Loan and Building	No	3	No	.....	No	.....	7	1,400	100	415	88
89	Ocean City—Building and Loan	No	10	No	.....	No	.....	6	1,200	200	1,060	89
90	Sea Isle City—Building and Loan.....	No	1	No	.....	No	.....	4	1,000	400	700	90
91	South Seaville—Loan and Building	No	18	No	.....	No	.....	1	1,800	1,800	1,800	91
92	Tuckahoe—Building and Loan.....	No	10	No	.....	No	.....	2	400	200	300	92
CUMBERLAND COUNTY.												
93	Bridgeton—Merchants' and Mechanics'	No	2	No	.....	No	.....	11	8,000	200	1,000	93
94	Saving Fund	No	7	No	.....	No	.....	20	10,000	200	1,550	94
95	Millville—Columbian	No	3	No	.....	No	.....	18	2,800	100	1,900	95
96	Hope	No	1	No	.....	No	.....	37	1,600	100	650	96
97	Institute	No	1½	No	.....	No	.....	21	1,600	100	1,000	97
98	Security	No	2	No	.....	No	.....	36	1,000	50	360	98
99	Vineland—Mechanics'	No	5	Yes	.....	No	.....	33	6,000	100	800	99

* Philadelphia, Pa., office.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Annual interest rate during year (per cent.)	PREMIUM RATES BID DURING YEAR (PER CENT.).			Premium plan.	Office number.
		STOCK. (BOOK.)					Highest.	Lowest.	Average.		
		Number receiving.	Largest.	Smallest.	Average.						
CAPE MAY COUNTY.											
85	Avalon City—Building and Loan*.....	3	\$400	\$100	\$270	6	.07	Par	.055	Monthly	85
86	Cape May City—Saving Fund.....	7	200	75	125	6	2.50	.25	1.	Gross	86
87	Cape May C. H.—Mechanics'.....	19	200	14	88	6	1.25	.5	.6	Gross	87
88	Dennisville—Loan and Building.....	4	100	25	55	6	10.	10.	10.	Gross	88
89	Ocean City—Building and Loan.....					6	5.	1.	2.	Gross	89
90	Sea Isle City—Building and Loan.....					6	8.	1.	†	Gross	90
91	South Seaville—Loan and Building.....	2	400	100	250	6	.16	.16	.16	Gross	91
92	Tuckahoe—Building and Loan.....					6	6.82	6.13	6.62	Gross	92
CUMBERLAND COUNTY.											
93	Bridgeton—Merchants' and Mechanics'.....	1	500	500	500	6	.175	.025	.10	Monthly	93
94	Saving Fund.....	2	200	200	200	6	1.	Par	.10	Gross	94
95	Millville—Columbian.....	3	200	100	160	6	.27	.005	†	Monthly	95
96	Hope.....	11	700	50	175	6	.325	.015	.07	Monthly	96
97	Institute.....	3	1,800	50	700	6	.355	.015	†	Monthly	97
98	Security.....	6	700	50	125	6	.355	.01	†	Monthly	98
99	Vineland—Mechanics'.....	16	900	25	150	6	.105	.005	.05	Monthly	99

* Philadelphia, Pa., office.

† Not reported.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	LOANS MADE DURING YEAR.		Office number.
			If charged.	Amount (per cent.).	Number.	Amount.	Losses.		States.	New Jersey counties.	
CAPE MAY COUNTY.											
85	Avalon City—Building and Loan *.....	No	No	8	\$6,700 00			2	3	85	
86	Cape May City—Saving Fund.....	No	No					1	1	86	
87	Cape May C. H.—Mechanics'.....	No	No	1	1,200 00		\$187 33†	1	1	87	
88	Dennisville—Loan and Building.....	Yes	Yes	10				1	1	88	
89	Ocean City—Building and Loan.....	No	No					1	1	89	
90	Sea Isle City—Building and Loan.....	No	No					1	1	90	
91	South Seaville—Loan and Building.....	Yes	No					1	1	91	
92	Tuckahoe—Building and Loan.....	No	No					1	1	92	
CUMBERLAND COUNTY.											
93	Bridgeton—Merchants' and Mechanics'.....	No	No	7	5,100 00	\$1,315 18		1	1	93	
94	Saving Fund.....	No	No					1	1	94	
95	Millville—Columbian.....	No	No					1	1	95	
96	Hope.....	No	No	3	1,400 00			1	1	96	
97	Institute.....	No	No					1	1	97	
98	Security.....	No	No	1	800 00			1	1	98	
99	Vineland—Mechanics'.....	No	No	1	1,300 00			1	2	99	

* Philadelphia, Pa., office.

† Sale of 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.		LOANS TO OTHERS THAN MEMBERS.	REAL ESTATE LOANS TO MEMBERS WITHOUT STOCK COLLATERAL.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Office number.	
		If money loaned or sent out of State.	Radius of distance (miles) during year.	If made.	Amount outstanding.	If made.	Amount outstanding	MORTGAGE.				
								Number receiving.	Largest.	Smallest.		Average.
ESSEX COUNTY.												
100	Belleville—Building and Loan.....	No	5					8	\$3,000	\$500	\$1,570	100
101	Home.....	No	1	Yes		No		3	2,800	1,400	2,200	101
102	Bloomfield—Building and Loan.....	No	2	No		No		6	2,600	100	1,150	102
103	Essex County.....	No	5	Yes		No		27	5,000	100	1,800	103
104	Caldwell—Building and Loan.....	No	4	Yes		Yes		2	4,000	400	2,200	104
105	East Orange—Building and Loan.....	No	10	No		No		11	11,000	200	5,150	105
106	Franklin—Building and Loan.....	No	2	Yes	\$1,032 00	No		12	3,000	100	1,100	106
107	Irrington—Building and Loan.....	No	1	Yes		No		9	3,000	1,200	2,230	107
108	Montclair—Building and Loan.....	No*	5	No		No		31	19,000	100	3,000	108
109	Orange—Building and Loan.....	No	2	No		No		12	10,000	200	2,400	109
110	Orange Valley—Building and Loan.....	No	5	Yes		Yes	\$1,500	3	2,000	1,000	1,500	110
111	South Orange—Building and Loan.....	No	1	Yes		No		7	4,000	600	2,125	111
112	Vailsburg—Building and Loan.....	No	2	Yes	1,000 00	No		9	2,800	100	1,250	112
113	Newark—Ætna.....	No	3	No		No		13	10,000	700	3,440	113
114	American.....	No	5	No		No		2	2,200	2,000	2,100	114
115	Beneficial.....	No	3	No		No		6	3,000	600	1,600	115
116	Casino.....	No	3	No		No						116

*Only deposits in bank in New York.

† See under national and State, below.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Annual interest rate during year (per cent.)	PREMIUM RATES BID DURING YEAR (PER CENT.).			Premium plan.	Office number.
		STOCK. (BOOK.)					Highest.	Lowest.	Average.		
		Number receiving	Largest.	Smallest.	Average.						
ESSEX COUNTY.											
100	Belleville—Building and Loan	3	\$200	\$39	\$95	6	4.75	2.25	3.25	Gross	100
101	Home	2	200	100	150	6	2.62	1.	2.1	Gross	101
102	Bloomfield—Building and Loan	4	300	50	120	6	5.10	3.	4.54	Gross	102
103	Essex County	15	1,000	20	180	6	4.75	.25	1.20	Gross	103
104	Caldwell—Building and Loan					6	*	*	*	Gross	104
105	East Orange—Building and Loan	53	1,500	15	340	6	9.50	2.	5.21	Gross	105
106	Franklin—Building and Loan	4	300	55	130	6	10.75	4.50	6.50	Gross	106
107	Irrington—Building and Loan	14	100	8	36	6	2.	.25	2.50	Gross	107
108	Montclair—Building and Loan	56	1,000	15	206	6	3.75	1.	2.52	Gross	108
109	Orange—Building and Loan	9	775	25	215	6	4.75	1.	1.50	Gross	109
110	Orange Valley—Building and Loan					6	.12	.12	.12	Gr Inst.	110
111	South Orange—Building and Loan	3	745	50	320	6	6.22	1.	3.05	Gr Inst.	111
112	Vailsburg—Building and Loan	5	100	50	70	6	4.75	3.25	3.88	Gross	112
113	Newark—Etna	18	400	25	165	6	3.	1.	2.15	Gross	113
114	American										114
115	Beneficial	2	150	50	100	6	.05	.035	.042	Monthly	115
116	Casino	4	300	36	130	6	3.00	Par	1.89	Gross	116

* Not reported.

† See under national and State, below.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	LOANS MADE DURING YEAR.		Office number.
			If charged.	Amount (per cent.).	Number.	Amount.	Losses.		States.	New Jersey counties.	
ESSEX COUNTY.											
100	Belleville—Building and Loan	No	No		1	\$1,300 00			1	2	100
101	Home	Yes	No						1	1	101
102	Bloomfield—Building and Loan	No	No						1	1	102
103	Essex County	No	No						1	1	103
104	Caldwell—Building and Loan	No	No						1	1	104
105	East Orange—Building and Loan	No	No		1	4,000 00			1	3	105
106	Franklin—Building and Loan	No	No						1	1	106
107	Irrington—Building and Loan	No	No						1	1	107
108	Montclair—Building and Loan	No	No						1	1	108
109	Orange—Building and Loan	No	No		1	2,935 35			1	1	109
110	Orange Valley—Building and Loan		No						1	1	110
111	South Orange—Building and Loan		No						1	1	111
112	Vailsburg—Building and Loan	No	Yes	3.					1	1	112
113	Newark—Etna	No	No								113
114	American*										114
115	Beneficial		Yes	.025					1	1	115
116	Casino	No	No						1	1	116

*See under national and State, below.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		LOANS TO OTHERS THAN MEMBERS		REAL ESTATE LOANS TO MEMBERS WITHOUT STOCK COLLATERAL.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Office number.
		If money loaned or sent out of State.	Radius of distance (miles) during year.	If made.	Amount outstanding.	If made.	Amount outstanding.	MORTGAGE.				
								Number receiving.	Largest.	Smallest.	Average.	
ESSEX COUNTY—CONTINUED.												
117	Newark—Central	No	3	No		No		2	\$900	\$565	\$733	117
118	Chosen Friends*	No	10	No		No		2	2,200	1,800	2,000	118
119	Citizens'	No	3	Yes		No		6	4,000	800	2,233	119
120	Commonwealth	No	3	Yes		No		2	4,000	800	2,233	120
121	Court House	No	10	No		No		2	2,000	300	1,150	121
122	Eighth Ward	No	10	Yes	\$47,000 00	No		31	7,500	350	3,000	122
123	Equitable	No	10			No		1	2,700	2,700	2,700	123
124	Enterprise	No	10	No		No		3	3,200	1,000	3,000	124
125	Excelsior	No	2	No		No		17	6,000	200	2,600	125
126	Fireside	No	10	No		No		8	4,000	650	3,350	126
127	First Italian	No	3	No		No						127
128	Five Per Cent.	No	3	Yes	600 00	No		1	2,600	2,600	2,600	128
129	Fourteenth Ward ..	No	10	Yes	52,206 00	No		42	26,400	100	3,900	129
130	Fraternal	No	10	Yes		No		15	6,000	600	3,225	130
131	German	No	1½	Yes		No		6	5,000	300	1,600	131
132	Grand	No	3	No		No		4	4,000	1,800	2,275	132
133	Hearthstone	No	10	No		No		7	6,000	800	1,580	133

* See under national and State, below.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Annual interest rate during year (per cent.)	PREMIUM RATES BID DURING YEAR (PER CENT.).			Premium plan.	Office number.
		STOCK. (BOOK.)					Highest.	Lowest.	Average.		
		Number receiving.	Largest.	Smallest.	Average.						
ESSEX COUNTY--CONTINUED.											
117	Newark--Central	3	\$200	\$75	\$125	5	3.	Par	2.	Gross	117
118	Chosen Friends*									Gross	118
119	Citizens'	10	220	25	92	5	4.50	2.50	4.18	Gross	119
120	Commonwealth	1	50	50	50	6	.03	.03	.03	Monthly	120
121	Court House	1	90	90	90	6	†	†	3.5	Gross	121
122	Eighth Ward	15	1,000	25	320	6	4.50	.125	1.01	Gross	122
123	Equitable					4	.083	.083	.083	Monthly	123
124	Enterprise	5	170	25	100	6	2.	Par	.5	Gross	124
125	Excelsior	13	3,000	200	2,170	6	3.	1.	2.	Gross	125
126	Fireside	9	450	25	305	6	3.	2.50	2.62	Gross	126
127	First Italian	4	150	25	68	6	1.	1.	1.	Gross	127
128	Five Per Cent.					5	5.	5.	5.	Gross	128
129	Fourteenth Ward	66	2,600	25	255	6	†	†	†	Monthly	129
130	Fraternal	14	500	20	190	6	2.50	1.	1.50	Gross	130
131	German	3	200	50	100	6	3.50	1.	1.60	Gross	131
132	Grand	4	200	80	110	5	4.	4.	4.	Gross	132
133	Hearthstone	11	800	40	170	6	2.75	2.50	2.60	Gross	133

* See under national and State, below.

† Not reported.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	LOANS MADE DURING YEAR.		Office number.
			If charged.	Amount (per cent.).	Number.	Amount.	Losses.		States.	New Jersey counties.	
ESSEX COUNTY—CONTINUED.											
117	Newark—Central	No	No						1	2	117
118	Chosen Friends*										118
119	Citizens'	No	No						1	1	119
120	Commonwealth		Yes	.025					1	1	120
121	Court House	No	No						1	1	121
122	Eighth Ward	No	No		3	\$7,900 00			1	6	122
123	Equitable		No						1	1	123
124	Enterprise	No	No						1	1	124
125	Excelsior	No	No		1	3,000 00			1	1	125
126	Fireside	No	No					\$150 00†	1	1	126
127	First Italian	Yes	Yes	1.					1	1	127
128	Five Per Cent.	No	No						1	1	128
129	Fourteenth Ward		No						1	2	129
130	Fraternal	No	No		1	2,100 00			1	1	130
131	German	No	No						1	1	131
132	Grand	No	No						1	1	132
133	Hearthstone	No	No					463 72†	1	1	133

* See under national and State, below.

† Real estate 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.		LOANS TO OTHERS THAN MEMBERS.		REAL ESTATE LOANS TO MEMBERS WITHOUT STOCK COLLATERAL.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Office number.
		If money loaned or sent out of State.	Radius of distance (miles) during year.	If made.	Amount outstanding.	If made.	Amount outstanding.	MORTGAGE.				
								Number receiving.	Largest.	Smallest.	Average.	
ESSEX COUNTY—CONTINUED.												
134	Newark—Improved	No	1	Yes		Yes		5	*	\$200	\$3,125	134
135	Home	No	3	No		No		2	\$1,000	300	650	135
136	Howard	No	10	No		No		17	4,500	400	1,800	136
137	Junior Order	No	15	No		No		3	5,000	1,000	2,730	137
138	Knights of Pythias	No	4	Yes	\$20,000 00	No		16	6,500	200	2,200	138
139	Linco'n	No	2	Yes		No		2	4,000	300	2,150	139
140	Mechanics	No		Yes		No						140
141	Mercantile Co-operative Bank											141
142	Mercer	No	3	No		No		9	5,400	1,600	2,945	142
143	Metropolitan											143
144	Modern	No	2	Yes		No		3	5,000	3,300	4,600	144
145	Mutual	No	3	No		No		42	12,000	100	2,200	145
146	Mutual Land and Home	No		No		No						146
147	Mutual Savings											147
148	National Provident											148
149	Newark	No	3	Yes	5,298 75	Yes	\$3,100	9	3,400	200	1,600	149
150	New Jersey	No	10	No		No		15	14,000	400	2,250	150

* Not reported.

† See below, under national and State.

‡ Homestead association.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Annual interest rate during year (per cent.)	PREMIUM RATES BID DURING YEAR (PER CENT.).			Premium plan.	Office number.
		STOCK. (BOOK.)					Highest.	Lowest.	Average.		
		Number receiving	Largest.	Smallest.	Average.						
ESSEX COUNTY—CONTINUED.											
134	Newark—Improved	2	\$380	\$30	\$205	6	2.50	2.50	2.50	Gross	134
135	Home	1	250	250	250	6	2.	2.	2.	Gross	135
136	Howard	13	1,000	50	235	6	1.50	Par	1.	Gross	136
137	Junior Order					6	.044	.04	.042	Monthly	137
138	Knights of Pythias	17	3,000	30	520	6	3.	1.	2.34	Gross	138
139	Lincoln	14	700	35	250	6	3.	1.	3.	Gross	139
140	Mechanics'					6				Gross	140
141	Mercantile Co operative Bank*										141
142	Mercer	11	300	15	125	5	5.	5.	5.	Gross	142
143	Metropolitan*										143
144	Modern	18	300	15	100	5	5.	3.25	3.84	Gross	144
145	Mutual	12	2,800	50	490	6	5.62	.64	2.85	Gross	145
146	Mutual Land and Home†	4	†	†	44	6				†	146
147	Mutual Savings										147
148	National Provident*										148
149	Newark	3	1,200	100	630	6	2.	2.	2	Gross	149
150	New Jersey	1	20	20	20	6	2.50	1.	1.20	Gross	150

* See below, under national and State.

† Homestead association.

‡ Not reported.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Rebates on repayment of loan	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	LOANS MADE DURING YEAR.		Office number.
			If charged.	Amount (per cent.).	Number.	Amount.	Loss s.		States.	New Jersey counties.	
ESSEX COUNTY—CONTINUED.											
134	Newark—Improved.	No	Yes	2.50					1	1	134
135	Home.	No	No		1	\$2,250 00			1	1	135
136	Howard.	No	No		2	3,600 00	\$128 74	*	1	1	136
137	Junior Order.	No	No						1	2	137
138	Knights of Pythias.	No	No		3	12,500 00	2,862 31		1	1	138
139	Lincoln.	No	No						1	1	139
140	Mechanics'.	No	No		2	3,773 50	416 13				140
141	Mercantile Co-operative Bank †.										141
142	Mercer.	No	Yes	5.					1	1	142
143	Metropolitan†.										143
144	Modern.	No	No						1	1	144
145	Mutual.	No	No		4	12,100 00	264 80		1	1	145
146	Mutual Land and Home†.								1	1	146
147	Mutual Savings.										147
148	National Provident†.										148
149	Newark.	No	Yes‡	2.					1	1	149
150	New Jersey.	Yes	No		1	1,560 75			1	1	150

* Depreciation in real estate.

† See below, under national and State.

‡ Homestead association.

§ For the year.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		LOANS TO OTHERS THAN MEMBERS.		REAL ESTATE LOANS TO MEMBERS WITHOUT STOCK COLLATERAL.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Office number.
		If money loaned or sent out of State.	Radius of distance (miles) during year.	If made.	Amount outstanding.	If made.	Amount outstanding.	MORTGAGE.				
								Number receiving.	Largest.	Smallest.	Average.	
ESSEX COUNTY—CONTINUED.												
151	Newark—Northolk.....	No	10	Yes	.....	Yes	\$5,000	8	\$5,000	\$1,400	\$4,250	151
152	North End.....	No	10	No	.....	No	.....	2	1,800	1,500	1,650	152
153	Northwestern*.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	153
154	Passaic.....	No	4	No	.....	No	.....	.....	.....	.....	.....	154
155	Phoenix.....	No	1	Yes	\$5,000 00	Yes	1,000	14	3,600	200	1,700	155
156	Progress.....	No	3	Yes	.....	No	.....	4	9,000	3,200	6,300	156
157	Protection.....	No	5	Yes	59,750 00	Yes	11,500	8	5,200	400	2,725	157
158	Prudential.....	No	2	No	.....	No	.....	2	200	200	200	158
159	Reliable.....	No	3	Yes†	.....	No	.....	13	4,500	600	2,550	159
160	Republic‡.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	160
161	Roseville.....	No	40	Yes	19,900 00	No	.....	13	5,000	200	2,223	161
162	Savings.....	No	4	Yes	.....	No	.....	18	4,500	200	1,810	162
163	Security.....	No	6	No	.....	No	.....	3	1,600	200	800	163
164	Seventh Ward.....	No	3	No	.....	No	.....	3	5,000	1,500	3,300	164
165	Springfield.....	No	3	Yes	.....	No	.....	2	3,200	2,500	3,100	165
166	State.....	No	6	No	.....	No	.....	7	4,000	1,200	2,731	166
167	Standard.....	No	3	No	.....	No	.....	3	4,400	600	2,800	167

* Not reported.

† To building and loan associations.

‡ See below, under national and State.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Annual interest rate during year (per cent.)	PREMIUM RATES BID DURING YEAR (PER CENT).			Premium plan.	Office number.
		STOCK. (BOOK.)					Highest.	Lowest.	Average.		
		Number receiving.	Largest.	Smallest.	Average.						
ESSEX COUNTY—CONTINUED.											
151	Newark—Norfolk.....	12	\$300	\$26	\$130	6	3.	3.	3.	Gross	151
152	North End.....	1	150	150	150	5	.09	.085	.088	Monthly	152
153	Northwestern*.....										153
154	Passaic.....	1	200	200	200	6	2.50	2.50	2.50	Gross	154
155	Phoenix.....	17	600	25	200	6	3.	1.	2.50	Gross	155
156	Progress.....	1	75	75	75	6	3.	2.00	2.13	Gross	156
157	Protection.....	20	1,125	50	344	6	2.50	2.50	2.50	Gross	157
158	Prudential.....	3	200	50	100	6	2.	2.	2.	Gross	158
159	Reliable.....	21	650	50	350	6	4.	1.50	2.75	Gross	159
160	Republic†.....										160
161	Roseville.....	2	200	200	200	5	5.14	.125	2.30	Gross	161
162	Savings.....	30	700	20	155	6	3.	2.25	2.50	Gross	162
163	Security.....	12	1,000	20	325	6	*	Par		Gross	163
164	Seventh Ward.....	4	100	50	60	6	2.62	1.50	1.93	Gross	164
165	Springfield.....	3	200	50	230	5	4.	4.	4.	Gross	165
166	State.....	*	250	50	160	6	*	*	2.25	Gross	166
167	Standard.....	23	1,000	25	105	6	3.3	*	2.	Gross	167

* Not reported.

† See below, under national and State.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	LOANS MADE DURING YEAR.		Office number.
			If charged.	Amount (per cent.).	Number.	Amount.	Losses.		States.	New Jersey counties.	
ESSEX COUNTY—CONTINUED.											
151	Newark—Norfolk.....	No	Yes	3.					1	1	151
152	North End.....		Yes	.025					1	1	152
153	North Western*.....										153
154	Passaic.....	No	No		1	\$5,618 68			1	1	154
155	Phoenix.....	No	No						1	1	155
156	Progress.....	No	No						1	1	156
157	Protection.....	No	No		3	5,900 00			1	1	157
158	Prudential.....	No	No						1	1	158
159	Reliable.....	No	No					\$1,000 00†	1	1	159
160	Republic.....										160
161	Roseville.....	No	No						1	3	161
162	Savings.....	No	Yes	1.	3	12,600 00			1	1	162
163	Security.....	No	No		2	8,700 00	\$582 73		1	1	163
164	Seventh Ward.....	No	No						1	1	164
165	Springfield.....	No	Yes	3.					1	1	165
166	State.....	No	No					521 19†	1	1	166
167	Standard.....	No	No		1	5,200 00	2,848 80		1	1	167

* Not reported.

† Depreciation in real estate.

‡ See below, under national and State.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		LOANS TO OTHERS THAN MEMBERS.		REAL ESTATE LOANS TO MEMBERS WITHOUT STOCK COLLATERAL.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Office number.
		If money loaned or sent out of State.	Radius of distance (miles) during year.	If made.	Amount outstanding.	If made.	Amount outstanding.	MORTGAGE.				
								Number receiving.	Largest.	Smallest.	Average.	
ESSEX COUNTY—CONTINUED.												
168	Newark—Tenth Ward.....	No	6	Yes	\$9,200 00	No	.....	23	\$8,000	\$200	\$2,670	168
169	Teutonia.....	No	6	No	.....	No	.....	5	6,600	900	2,850	169
170	Thirteenth Ward.....	No	3	Yes	.....	No	.....	9	5,000	900	2,750	170
171	Union.....	No	5	No	.....	No	.....	9	4,300	1,000	2,050	171
172	Uptown.....	No	3	No	.....	No	.....	3	4,000	300	2,430	172
173	Washington.....	No	3	No	.....	No	.....	5	3,500	1,600	2,480	173
174	West End.....	No	10	Yes	.....	No	.....	10	6,000	600	3,000	174
176	Woodside.....	No	10	No	.....	No	.....	15	7,800	100	2,800	175
176	Workingmen's.....	No	3	Yes	.....	No	.....	5	1,400	400	660	176
GLOUCESTER COUNTY.												
177	Clayton—Building.....	No	3	No	.....	No	.....	13	1,400	100	850	177
178	Glassboro—Loan and Building.....	No	5	Yes	1,884 00	*	.....	21	1,200	100	315	178
179	Mullica Hill—Loan and Building.....	No	4	Yes	830 65	Yes	\$6,000	2	300	100	200	179
180	Paulsboro—Loan and Building.....	No	5	No	.....	No	.....	8	1,000	200	825	180
181	Swedesboro—Loan and Building.....	No	4	Yes	1,000 00	Yes	2,000	6	1,500	200	770	181
182	Williamstown—Monroe.....	No	6	No	.....	No	.....	13	1,600	100	400	182
183	Woodbury—Real Estate.....	No	60	Yes	8,109 00	Yes	8,000	58	6,500	100	982	183

* Not reported.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Annual interest rate during year (per cent.)	PREMIUM RATES BID DURING YEAR (PER CRNT).			Premium plan.	Office number.
		STOCK. (BOOK.)					Highest.	Lowest.	Average.		
		Number receiving.	Largest.	Smallest.	Average						
ESSEX COUNTY—CONTINUED.											
168	Newark—Tenth Ward.....	35	\$1,050	\$10	\$120	6	2.	1.	1.50	Gross	168
169	Teutonia.....	8	300	10	120	6	8	1.	2.35	Gross	169
170	Thirteenth Ward.....	21	500	6	130	6	2.	2.	2.	Gross	170
171	Union.....	8	200	25	50	6	2.50	2.50	2.50	Gross	171
172	Uptown.....	3	335	25	150	6	3.	3.	3.	Gross	172
173	Washington.....	16	1,000	15	190	5	5.	4.	4.60	Gross	173
174	West End.....	11	1,500	60	400	6	.04	.03	.032	Monthly	174
175	Woodside.....	5	1,800	100	750	6	2.25	1.	1.25	Gross	175
176	Workingmen's.....	27	200	5	45	6	2.50	2.50	2.50	Gross	176
GLOUCESTER COUNTY.											
177	Clayton—Building.....	6	500	100	350	6	8.	.50	3.37	Gross	177
178	Glassboro—Loan and Building.....					6	12.	5.	8.25	Gross	178
179	Mullica Hill—Loan and Building.....	18	1,000	25	228	6	8.	8.	8.	Gross	179
180	Paulsboro—Loan and Building.....					6	9.	1.	5.	Gross	180
181	Swedesboro—Loan and Building.....	11	1,000	30	235	6	4.	2.50	3.10	Gross	181
182	Williamstown—Monroe.....	1	200	200	200	6	Par	Par	Par	Monthly	182
183	Woodbury—Real Estate.....	2	1,600	300	950	6	13 25	8.	9.34	Gross	183

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR			Other losses than from foreclosure.	LOANS MADE DURING YEAR		Office number.
			If charged.	Amount (per cent.).	Number.	Amount.	Losses.		States.	New Jersey counties.	
ESSEX COUNTY—CONTINUED.											
168	Newark—Tenth Ward.....	No	No	.....	5	\$13,950 00	.....	.....	1	1	168
169	Teutonia.....	No	No	.....	2	2,400 00	.....	.....	1	1	169
170	Thirteenth Ward.....	No	Yes	2.	.....	.....	.....	.....	1	1	170
171	Union.....	No	No	.....	.....	.....	.....	.....	1	1	171
172	Uptown.....	No	No	.....	.....	.....	.....	.....	1	1	172
173	Washington.....	No	No	.....	2	6,500 00	.....	.....	1	1	173
174	West End.....	No	Yes	.025	.....	.....	.....	.....	1	1	174
175	Woodside.....	No	Yes	1.	.....	.....	.....	.....	1	2	175
176	Workingmen's.....	No	Yes	2.50	.....	.....	.....	.....	1	1	176
GLOUCESTER COUNTY.											
177	Clayton—Building.....	No	No	.....	.....	.....	.....	.....	1	1	177
178	Glassboro—Loan and Building.....	No	Yes	5.	.....	.....	.....	.....	1	1	178
179	Mullica Hill—Loan and Building.....	Yes	Yes	8.	†	500 00	.....	\$185 85†	1	2	179
180	Paulsboro—Loan and Building.....	Yes	No	.....	1	600 00	.....	.....	1	1	180
181	Swedsboro—Loan and Building.....	Yes	No	.....	.....	.....	.....	587 20†	1	2	181
182	Williamstown—Monroe.....	Yes	No	.....	.....	.....	.....	.....	1	1	182
183	Woodbury—Real Estate.....	Yes	Yes	8.	2	3,300 00	\$400 00	2,600 00†	1	3	183

* Forced sale.

† Security not sufficient and depreciation.

‡ Depreciation in real estate.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		LOANS TO OTHERS THAN MEMBERS.		REAL ESTATE LOANS TO MEMBERS WITHOUT STOCK COLLATERAL.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Office number.
		If money loaned or sent out of State.	Radius of distance (miles) during year.	If made.	Amount outstanding.	If made.	Amount outstanding.	MORTGAGE.				
								Number receiving.	Largest.	Smallest.	Average.	
	HUDSON COUNTY.											
184	Arlingtn—Building and Loan.....	No	15	No	.....	No	.....	3	\$4,400	\$1,200	\$2,433	184
185	Equity.....	No	1	No	.....	No	.....	3	2,000	500	1,040	185
186	Kearny.....	No	10	No	.....	No	.....	19	3,200	500	1,300	186
187	Bayonne—Building.....	No	50	No	.....	No	.....	51	8,000	200	2,020	187
188	Centreville.....	No	5	Yes	.....	Yes	\$1,777	50	5,400	200	2,075	188
189	Pamapo.....	No	1	No	.....	No	.....	7	3,300	600	2,050	189
190	Harrison—Harrison and Kearny..	No	6	No	.....	No	.....	15	2,000	200	1,160	190
191	People's.....	No	12	No	.....	No	.....	80	6,000	100	1,700	191
192	Hoboken—Building and Loan.....	No	6	Yes	\$16,800 00	Yes	20,100	29	8,000	200	1,700	192
193	Kearny—Mutual.....	No	1	No	.....	No	.....	2	1,680	1,440	1,560	193
194	Town of Union—Building and Loan..	No	2	No	.....	No	.....	31	4,500	200	1,340	194
195	West Hoboken—Palisade.....	No	8	No	.....	No	.....	14	3,000	400	1,440	195
196	Jersey City—Bergen Mutual.....	Yes	.....	Yes	30,800 00*	No	.....	.....	.....	.....	.....	196
197	Caledonian.....	Yes	6	No	.....	No	.....	7	7,000	1,400	3,150	197
198	Carteret.....	No	12	No	.....	No	.....	20	8,000	1,000	3,000	198
199	Central.....	No	12	No	.....	No	.....	7	6,400	1,000	2,700	199

* Building associations.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Annual interest rate during year (per cent.)	PREMIUM RATES BID DURING YEAR (PER CENT.).			Premium plan.	Office number.
		STOCK. (BOOK.)					Highest.	Lowest.	Average.		
		Number receiving.	Largest.	Smallest.	Average.						
HUDSON COUNTY.											
184	Arlington—Building and Loan	1	\$150	\$150	\$150	6	.15	.15	.15	Monthly	184
185	Equity	6	200	25	85	5	.15	.11	.13	Monthly	185
186	Kearny	5	250	50	142	6	12.	1.	1.50	Gr. Inst.	186
187	Bayonne—Building	3	2,800	200	1,133	6	*	*	*	Monthly	187
188	Centreville	15	2,000	10	315	6	*	*	*	Monthly	188
189	Pamapo					4	*	*	*	Gross†	189
190	Harrison—Harrison and Kearny	2	800	300	550	6	3.25	1.	2.	Gross	190
191	People's	8	800	100	400	6	3.12	.80	1.70	Gross	191
192	Hoboken—Building and Loan	29	800	80	300	4	.235	.13	.179	Monthly	192
193	Kearny—Mutual					5	6.	3.62	4.81	Gross	193
194	Town of Union—Building and Loan	39	700	25	180	4½	.30	.18	.221	Monthly	194
195	West Hoboken—Palisade	2	50	25	38	4½	.25	.25	.25	Monthly	195
196	Jersey City—Bergen Mutual	4	1,500	20	550	6				Gross	196
197	Caledonian	0	450	35	300	6	13.	8.7	10.1	Gr Inst.	197
198	Carteret	*				6	*	*	*	Monthly	198
199	Central					6	*	*	*	Monthly	199

* Not reported.

† Paid in cash.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	LOANS MADE DURING YEAR.		Office number.
			If charged.	Amount (per cent.).	Number.	Amount.	Losses.		States.	New Jersey counties.	
	HUDSON COUNTY.										
184	Arlington—Building and Loan		No						1	1	184
185	Equity		No						1	1	185
186	Kearny		Yes	1.	2	\$3,100 00			1	2	186
187	Bayonne—Building		No		4	6,626 48			1	2	187
188	Centreville		No		3	8,070 86			1	1	188
189	Pamapo	Yes	No		6	17,520 00			1	1	189
190	Harrison—Harrison and Kearny	Yes	No		1	2,000 00	\$817 00	\$193 03*	1	4	190
191	People's	Yes	Yes	1.	4	6,800 00	53 50	"	1	4	191
192	Hoboken—Building and Loan		Yes†	.125					1	2	192
193	Kearny—Mutual	Yes	Yes	1.					1	1	293
194	Town of Union—Building and Loan		No		1	2,400 00			1	2	294
195	West Hoboken—Palisade		No						1	1	295
196	Jersey City—Bergen Mutual	No	No						1	1	196
197	Caledonian		No						1	1	197
198	Carteret	Yes†	No						1	1	198
199	Central	Yes†	Yes	.05					1	1	199

* Depreciation in real estate.

† When association is in debt.

‡ Principal and interest rebate quarterly.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		LOANS TO OTHERS THAN MEMBERS.		REAL ESTATE LOANS TO MEMBERS WITHOUT STOCK COLLATERAL.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Office number.
		If money loaned or sent out of State.	Radius of distance (miles) during year.	If made.	Amount outstanding.	If made.	Amount outstanding.	MORTGAGE.				
								Number receiving.	Largest.	Smallest.	Average.	
HUDSON COUNTY—CONTINUED.												
200	Jersey City—Columbia	No	35	No	.....	No	.....	17	\$7,900	\$200	\$1,915	200
201	Commercial*	No	6	No	.....	No	.....	6	4,600	900	2,200	201
202	Communiaw.....	No	3	No	.....	No	.....	.....	.....	.....	.....	202
203	Crescent	No	.....	No	.....	No	.....	.....	.....	.....	.....	203
204	Empire	No	5	No	.....	No	.....	4	3,000	1,600	2,265	204
205	Enterprise	No	6	No	.....	No	.....	†	3,000	1,200	†	205
206	Erie	No	3	No	.....	No	.....	4	3,600	2,400	3,000	206
207	Eureka	No	5	No	.....	No	.....	2	1,800	800	1,300	207
208	Excelsior.....	No	†	Yes	\$1,975 00	No	.....	†	.....	.....	.....	208
209	Fairmount	No	.....	Yes	49,901 18	No	.....	.....	.....	.....	.....	209
210	Garfield	No	6	Yes	14,404 57†	Yes	\$600	5	4,000	1,000	2,000	210
211	Greenville.....	No	4	No	.....	No	.....	21	4,000	500	1,690	211
212	Greenville, No 2.....	No	3	No	.....	Yes	.....	11	11,000	1,000	4,000	212
213	Greenville United.....	No	5	No	.....	No	.....	13	3,000	500	2,000	213
214	Highland.....	No	3	Yes	14,450 00	No	.....	.....	.....	.....	.....	214
215	Home.....	No	3	Yes	.....	No	.....	.....	.....	.....	.....	215
216	Hudson City.....	No	5	No	.....	No	.....	13	7,000	1,200	2,800	216

* See below, under State.

† Not reported.

‡ All but \$10 sinking fund cash.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

29 LAB

Office number.	LOCATION AND NAME OF ASSOCIATION.	AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Annual interest rate during year (per cent.)	PREMIUM RATES BID DURING YEAR (PER CENT).			Premium plan.	Office number.
		STOCK. (BOOK.)					Highest.	Lowest.	Average.		
		Number receiving.	Largest.	Smallest.	Average.						
HUDSON COUNTY—CONTINUED.											
200	Jersey City—Columbia.....	32	\$2,000	\$30	\$224	6	18.	13.5	15.8	Gr. Inst.	200
201	Commercial.....										201
202	Communipaw.....	5	250	65	135	6	.143	.095	.105	Monthly	202
203	Crescent.....	5	200	40	92	6	*	*	*	Weekly	203
204	Empire.....	5	35	16	24	6	9.	8.	8.67	Gross	204
205	Enterprise.....	*	500	50	100	6	5.	3.25	4.25	Gross	205
206	Erie.....	5	400	50	195	6	10.	3.50	8.	Gross	206
207	Eureka.....					4 1/2	12.	11.50	11.9	Gross	207
208	Excelsior.....	*				6	*	*	*	Gross	208
209	Fairmount.....					6				Gross	209
210	Garfield.....	32	500	20	150	6	7.75	1.	4.77	Gross	210
211	Greenville.....					+	\$39.60	24.	30.8	Gr. Inst.†	211
212	Greenville, No. 2.....					+	24.00	20.	22.	Gr. Inst.†	212
213	Greenville United.....	54	600	8	113	+	\$25.40	21.	24.	Gr. Inst.†	213
214	Highland.....	1	635	635	635	6	*	*	*	Weekly	214
215	Home.....	1	50	50	50	6	1.	1.	1.	Gross	215
216	Hudson City.....	25	500	20	86	6	13.7	6.	10.	Gross	216

* Not reported.

† Interest premium, payable in twelve years.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	LOANS MADE DURING YEAR.		Office number.
			If charged.	Amount (per cent.).	Number.	Amount.	Losses.		States.	New Jersey counties.	
	HUDSON COUNTY—CONTINUED.										
200	Jersey City—Columbia.....	No	No		2	\$6,200 00			1	3	200
201	Commercial*.....										201
202	Communipaw.....	Yes†	Yes	.05					1	1	202
203	Crescent.....		No		3	\$6,800 00			1	1	203
204	Empire.....	Yes†	No						1	1	204
205	Enterprise.....	No	No		1	2,200 00			1	1	205
206	Erie.....	Yes†	No		1	3,600 00			1	1	206
207	Eureka.....	No	Yes	10.					1	1	207
208	Excelsior.....	Yes	No						1	1	208
209	Fairmount.....	No	No								209
210	Garfield.....	Yes†	No						1	1	210
211	Greenville.....	Yes	No						1	1	211
212	Greenville, No. 2.....	Yes	Yes	15.	1	2,000 00			1	1	212
213	Greenville United.....	Yes	No		1	2,228 63			1	1	213
214	Highland.....		No						1	1	214
215	Home.....	No	No						1	1	215
216	Hudson City.....	No	No						1	1	216

* See below, under State.

† Principal and interest rebate quarterly.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		LOANS TO OTHERS THAN MEMBERS.		REAL ESTATE LOANS TO MEMBERS WITHOUT STOCK COLLATERAL.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Office number.
		If money loaned or sent out of State.	Radius of distance (miles) during year.	If made.	Amount outstanding.	If made.	Amount outstanding.	MORTGAGE.				
								Number receiving.	Largest.	Smallest.	Average.	
HUDSON COUNTY—CONTINUED.												
217	Jersey City—Hudson Mutual.....	No	1	No	.....	No	.....	1	\$5,400	\$5,400	\$5,400	217
218	Improved Land and Loan.....	No	5	No	.....	No	.....	3	4,000	1,000	3,000	218
219	Industrial.....	No	2	No	.....	No	.....	18	6,600	200	2,533	219
220	Jersey City.....	No	6	No	.....	No	.....	3	1,600	600	933	220
221	Lafayette.....	No	40	No	.....	No	.....	11	10,000	200	2,050	221
222	Lincoln.....	No	15	No	.....	No	.....	9	12,000	400	3,500	222
223	Madison.....	No	5	No	.....	No	.....	11	5,000	200	1,900	223
223½	Mortgage Bank.....	No	5	No	.....	No	.....	3	4,600	1,400	3,330	223½
224	Monticello.....	Yes	12	No	.....	Yes	\$5,000	8	8,000	400	1,775	224
225	Montgomery.....	No	1	Yes	\$18,715 00	No	.....	.....	.....	.....	.....	225
226	North Hudson.....	Yes	6	No	.....	No	.....	13	10,000	200	2,570	226
227	Pavonia.....	No	3	No	.....	No	.....	4	8,800	1,000	2,100	227
228	Paulus Hook.....	No	.....	No	.....	No	.....	.....	.....	.....	.....	228
229	Phoenix.....	No	3	No	.....	No	.....	5	17,500	1,900	5,700	229
230	Security*.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	230
230½	Security Union†.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	230½
231	Star.....	No	2	No	.....	No	.....	2	5,400	1,400	3,400	231

* Not reported.

† See below, under national and State.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Annual interest rate during year (per cent.)	PREMIUM RATES BID DURING YEAR (PER CENT.).			Premium plan.	Office number.
		STOCK. (BOOK.)					Highest.	Lowest.	Average.		
		Number receiving.	Largest.	Smallest.	Average.						
HUDSON COUNTY—CONTINUED.											
217	Jersey City—Hudson Mutual.....	1	\$200	\$200	\$200	3	12.	12.	12.	Gross	217
218	Improved Land and Loan.....	3	75	35	55	5	.29	.265	.279	Monthly	218
219	Industrial.....	21	1,200	15	339	5	13.75	6.00	8.54	Gr.; Gr. Inst.	219
220	Jersey City.....	3	1,000	200	567	6	9.50	9.50	9.50	Gross	220
221	Lafayette.....					6	10.50	6.50	8.89	Gross	221
222	Lincoln.....	50	800	10	160	6	8.63	10.13	14.13	Gross	222
223	Madison.....	7	220	25	100	6	.28	.16	.21	Monthly	223
223½	Mortgage Bank.....	38	550	25	300	6	.131	.13	.13	Monthly	223½
224	Monticello.....	35	250	20	85	6	16.	7.50	10.	Gross	224
225	Montgomery.....	7	50	11	35.	5—6*	1.	1.	1.	Gross	225
226	North Hudson.....	4	1,500	25	270	6	9.	5	7.	Gross	226
227	Pavonia.....	20	600	20	80	6	11.	10.25	10.50	Gross	227
228	Paulus Hook.....									Gross	228
229	Phoenix.....	9	5,000	182	1,195	6	6.75	6.25	6.67	Gross	229
230	Security †.....										230
230½	Security Union†.....										230½
231	Star.....					6	14.	13.	13.6	Gross	231

* Temporary loans, 6 per cent.; mortgage, 5 per cent.

† Not reported.

‡ See below, under national and State.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	LOANS MADE DURING YEAR.		Office number.
			If charged.	Amount (per cent.).	Number.	Amount.	Losses.		States.	New Jersey counties.	
HUDSON COUNTY—CONTINUED.											
217	Jersey City—Hudson Mutual.....	No	No						1	1	217
218	Improved Land and Loan	No	No		1	\$2,400 00			1	1	218
219	Industrial	No	No		2	3,600 00			1	1	219
220	Jersey City	Yes*	No						1	1	220
221	Lafayette.....	No	No						1	1	221
222	Lincoln	Yes*	No						1	2	222
223	Madison		Yes	.05					1	2	223
223½	Mortgage Bank		Yes	.05					1	1	223½
224	Monticello.....	No	No						1	1	224
225	Montgomery	No	No						1	1	225
226	North Hudson.....	No	No						1	1	226
227	Pavonia	No	No						1	1	227
228	Paulus Hook	No	No								228
229	Phoenix	No	No						1	1	229
230	Security †.....										230
230½	Security Union†.....										230½
231	Star	No	No		1	1,800 00			1	1	231

* Quarterly rebate.

† Not reported.

‡ See below, under national and State.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		LOANS TO OTHERS THAN MEMBERS		REAL ESTATE LOANS TO MEMBERS WITHOUT STOCK COLLATERAL.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Office number.
		If money loaned or sent out of State.	Radius of distance (miles) during year.	If made.	Amount outstanding.	If made.	Amount outstanding.	MORTGAGE.				
								Number receiving.	Largest.	Smallest.	Average.	
HUDSON COUNTY—CONTINUED												
232	Jersey City—Union.....	No	1	No	.....	No	.....	5	\$3,400	\$400	\$1,200	232
233	Washington.....	No	3	No	.....	No	.....	21	4,000	200	1,680	233
HUNTERDON COUNTY.												
234	Flemington—Building and Loan.....	No	20	Yes	\$22,298 75	No	.....	1	300	300	300	234
235	Lambertville—Centennial.....	No	3	Yes*	7,342 93	No	.....	32	5,600	200	1,220	235
MERCER COUNTY.												
236	Hightstown—Building and Loan.....	No	¼	Yes	1,900 00	No	.....	.....	.....	.....	.....	236
237	Hopewell—People's.....	No	4	No	.....	No	.....	17	1,600	72	660	237
238	Pennington—Building and Loan.....	No	8	Yes	18,589 00	No	.....	2	1,000	400	700	238
239	Trenton—Mechanics'.....	No	6	Yes	5,875 00	No	.....	.....	.....	.....	.....	239
240	Mercer.....	No	10	Yes	1,300 00	No	.....	4	1,600	200	950	240
241	New Jersey Building, Loan and Investment Co.†.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	241
240½	People's†.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	240½
241½	Equitable†.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	241½

* Discontinued.

† See below, under national and State.

‡ Not yet a year in operation.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Annual interest rate during year (per cent.)	PREMIUM RATES BID DURING YEAR (PER CENT).			Premium plan.	Office number.
		STOCK. (BOOK.)					Highest.	Lowest.	Average.		
		Number receiving.	Largest.	Smallest.	Average.						
HUDSON COUNTY—CONTINUED.											
232	Jersey City—Union.....	9	\$1,500	\$75	\$355	6	.11	.08	.10	Monthly	232
233	Washington	11	600	50	225	6	.235	.125	*	Monthly	233
HUNTERDON COUNTY.											
234	Flemington—Building and Loan.....					6				Gross	234
235	Lambertville—Centennial	4	200	200	200	6	3.25	.50	1.80	Gross	235
MERCER COUNTY.											
236	Hightstown—Building and Loan.....	1	50	50	50	6				Gross	236
237	Hopewell—People's.....	12	500	15	220	6				Gross	237
238	Pennington—Building and Loan.....	2	100	100	100	5-6	1. Par	1. Par	1. Par	Gross	238
239	Trenton—Mechanics'	5	900	25	270	6	Par	Par	Par	Gross	239
240	Mercer	9	470	25	220	6	Par	Par	Par	Gross	240
241	New Jersey Building, Loan and Investment Co.†.....										241
240½	People's†.....										240½
241½	Equitable†.....										241½

*Not reported.

† See below, under national and State.

‡ Not yet a year in operation.

TABLE 4--LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY--LOANS AND FORECLOSURES--Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	LOANS MADE DURING YEAR.		Office number.
			If charged.	Amount (per cent.).	Number.	Amount.	Losses.		States.	New Jersey counties.	
HUDSON COUNTY—CONTINUED.											
232	Jersey City—Union.	No	No		1	\$1,800 00			1	1	232
233	Washington.	No	No						1	1	233
HUNTERDON COUNTY.											
234	Flemington—Building and Loan.	No	No						1	1	234
235	Lambertville—Centennial.	No	Yes	.50				\$531 23*	1	1	235
MERCER COUNTY.											
236	Hightstown—Building and Loan.	No	Yes	.50†	2	850 00	266 27		1	1	236
237	Hopewell—People's.	No	Yes	1.					1	3	237
238	Pennington—Building and Loan.	No							1	1	238
239	Trenton—Mechanics'.	No	No						1	1	239
240	Mercer.	No	No						1	1	240
241	New Jersey Building, Loan and Investment Co.‡										241
240½	People's.										240½
241½	Equitable.										241½

* Real estate depreciation.

† Only for stock (book) loans.

‡ See below, under national and State.

§ Not yet a year in operation.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		LOANS TO OTHERS THAN MEMBERS.		REAL ESTATE LOANS TO MEMBERS WITHOUT STOCK COLLATERAL.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Office number.
		If money loaned or sent out of State.	Radius of distance (miles) during year.	If made.	Amount outstanding.	If made.	Amount outstanding.	MORTGAGE.				
								Number receiving.	Largest.	Smallest.	Average.	
MIDDLESEX COUNTY.												
242	Dunellen—Building and Loan.....	No	1	Yes	\$2,500 00	No	.....	7	\$1,700	\$50	\$600	242
243	Jamesburg—Mutual.....	No	10	Yes	.....	Yes	\$19,000	12	1,400	100	600	243
244	South River—Building and Loan.	No	1	No	.....	No	.....	9	1,200	100	600	244
245	South Amboy—Star.....	No*	12	Yes	.....	Yes	.....	50	1,400	200	660	245
246	Perth Amboy—Bi-Centennial.....	No	2	Yes	5,000 00	Yes	8,000	.....	.....	.....	.....	246
247	Citizens'.....	No	10	No	.....	No	.....	40	2,400	200	910	247
248	Homestead.....	No	3	Yes	.....	No	.....	†	3,000	200	†	248
249	New Brunswick—American.....	No	25	Yes†	9,433 54	Yes	.....	6	3,600	50	1,050	249
250	Excelsior.....	No	1	No	.....	No	.....	3	2,300	1,000	1,700	250
251	Homestead.....	No	10	No	.....	No	.....	22	2,800	200	900	251
252	Merchants'.....	No	5	No	.....	No	.....	19	6,850	300	1,876	252
253	People's.....	No	15	No	.....	No	.....	29	3,600	200	1,362	253
254	Provident.....	No	12	No	.....	No	.....	12	2,800	100	1,100	254
255	Security.....	No	12	No	.....	No	.....	24	2,600	100	995	255
256	Workingmen's.....	No	2	No	.....	No	.....	14	2,400	200	1,100	256

* Only in savings bank, New York.

† Not reported.

‡ Discontinued.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Annual interest rate during year (per cent.)	PREMIUM RATES BID DURING YEAR (PER CENT).			Premium plan.	Office number.
		STOCK. (BOOK.)					Highest.	Lowest.	Average.		
		Number receiving.	Largest.	Smallest.	Average.						
MIDDLESEX COUNTY.											
242	Dunellen—Building and Loan.....	17	\$850	\$50	\$217	5-6	10.	Par	2.20	Gross	242
243	Jamesburg—Mutual.....	5	2,100	100	500	6	2.	.25	1.	Gross	243
244	South River—Building and Loan.....	4	200	100	150	6	6.50	1.	4.50	Gross	244
245	South Amboy—Star.....	6	2,000	50	500	6	9.	1.	3.	Gross	245
246	Perth Amboy—Bi-Centennial.....	4	800	50	500	6	Par			Gross	246
247	Citizens'.....					5½	"	"	"	Weekly	247
248	Homestead.....	2	200	200	200	6	16.	4.	10.70	Gross	248
249	New Brunswick—American.....	41	1,000	50	400	6	.2	Par	.2	Gross	249
250	Excelsior.....	24	3,800	40	964	6	5.	5.	5.	Gross	250
251	Homestead.....	3	4,000	300	*	4	11.	6.50	7.	Gross	251
252	Merchants'.....					6	12.75	6.50	8.50	Gross	252
253	People's.....	*	*	*	*	6	9.50	1.	5.	Gross	253
254	Provident.....					6	7.50	4.40	6.10	Gross	254
255	Security.....	17	1,000	25	285	6	7.75	5.	6.90	Gross	255
256	Workingmen's.....					6	10.	6.25	7.40	Gross	256

* Not reported.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	LOANS MADE DURING YEAR.		Office number.
			If charged.	Amount (per cent.).	Number.	Amount.	Losses.		States.	New Jersey counties.	
MIDDLESEX COUNTY.											
242	Dunellen—Building and Loan	No	No						1	2	242
243	Jamesburg—Mutual.....	No	No		2	\$1,982 00			1	2	243
244	South River—Building and Loan.....	No	No						1	1	244
245	South Amboy—Star.....	No	No						1	1	245
246	Perth Amboy—Bi-Centennial.....	No	No						1	1	246
247	Citizens'.....	No	No						1	2	247
248	Homestead.....	No	No						1	1	248
249	New Brunswick—American	No	No		1	1,800 00			1	3	249
250	Excelsior.....	No	Yes	5.	1	5,000 00			1	1	250
251	Homestead.....	Yes	No		1	900 00			1	1	251
252	Merchants'.....	No	No						1	1	252
253	People's.....	No	No		3	3,400 00			1	1	253
254	Provident.....	No	Yes	4.					1	1	254
255	Security.....	No	Yes	5.	1	3,400 00			1	2	255
256	Workingmen's.....	No	Yes	5.					1	1	256

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		LOANS TO OTHERS THAN MEMBERS.	REAL ESTATE LOANS TO MEMBERS WITHOUT STOCK COLLATERAL.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Office number.	
		If money loaned or sent out of State.	Radius of distance (miles) during year.	If made.	Amount outstanding.	If made.	Amount outstanding.	MORTGAGE.				
								Number receiving.	Largest.	Smallest.		Average.
MONMOUTH COUNTY.												
257	Asbury Park—Building and Loan.....	No	2	Yes	.....	No	.....	43	\$7,000	\$200	\$1,300	257
258	Atlantic Highlands—Savings Fund.....	No	11	Yes	.....	No	.....	35	3,000	10	750	258
259	Belmar—Building and Loan.....	No	2	No	.....	No	.....	8	2,400	200	600	259
260	Freehold—Mutual.....	No	20	Yes	\$24,600 00	No	.....	19	4,000	200	1,260	260
261	Keyport—Loan.....	Yes*	3	Yes	10,750 00	No	.....	16	2,800	100	1,045	261
262	Long Branch—Building and Loan.....	No	3	Yes	.....	No	.....	24	2,400	200	735	262
263	Manasquan—Squan Village.....	No	50	Yes	6,700 00	No	.....	20	4,600	200	1,200	263
264	Matawan—Building and Loan.....	No	30	Yes	11,150 00	Yes	\$1,000	.....	.....	.....	.....	264
265	Red Bank—Building and Loan.....	No	8	Yes	38,635 96	No	.....	32	4,500	161	1,900	265
MORRIS COUNTY.												
266	Boonton—Building and Loan.....	No	10	No	.....	No	.....	19	6,000	250	1,800	266
267	Dover—Building and Loan.....	No	25	Yes	2,600 00	Yes	2,000	†	8,000	100	†	267
268	Morristown—Building and Loan.....	No	20	Yes	16,800 00	No	.....	7	3,000	300	2,265	268
OCEAN COUNTY.												
269	Toms River—Dover.....	No	10	Yes	.....	No	.....	20	1,600	200	720	269
49	Tuckerton—Mutual.....	No	12	No	.....	No	.....	14	1,200	100	450	49

* Only on stock collateral.

† Not reported.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Annual interest rate during year (per cent.)	PREMIUM RATES BID DURING YEAR (PER CENT.).			Premium plan.	Office number.
		STOCK. (BOOK.)					Highest.	Lowest.	Average.		
		Number receiving	Largest.	Smallest.	Average.						
MONMOUTH COUNTY.											
257	Asbury Park—Building and Loan.....	6	\$300	\$100	\$190	6	9.	4.	7.	Gross	257
258	Atlantic Highlands—Savings Fund.....	6	400	100	200	6	9.50	1.	3.92	Gross	258
259	Belmar—Building and Loan.....	4	400	100	200	6	7.	2.	5.	Gross	259
260	Freehold—Mutual.....	6	400	100	200	6	2.62	Par	.5	Gross*	260
261	Keyport—Loan.....	13	300	25	96	6	Par	Par	Par	Gross	261
262	Long Branch—Building and Loan.....	3	400	50	180	6	7.25	1.	3.57	Gross	262
263	Manasquan—Squan Village.....	5	1,500	200	800	6	.25	Par	.....	Gross	263
264	Matawan—Building and Loan.....	4	700	240	400	6	1.	Par	.....	Gross	264
265	Red Bank—Building and Loan.....	13	400	25	180	6	3.25	1.	1.10	Gross	265
MORRIS COUNTY.											
266	Boonton—Building and Loan.....	40	2,500	10	195	5	.144†	.08†	.12†	Bi-weekly	266
267	Dover—Building and Loan.....	†	1,590	†	†	6	2.25	.40	.50	Gross	267
268	Morristown—Building and Loan.....	14	600	10	160	6	1.50	1.	1.25	Gross	268
OCEAN COUNTY.											
269	Toms River—Dover.....	1	100	100	100	6	4.50	1.	2.50	Gross	269
49	Tuckerton—Mutual.....	1	100	100	100	6	10.50	1.	6.	Gross	49

* Paid in cash. † Monthly. ‡ Not reported.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	LOANS MADE DURING YEAR.		Office number.
			If charged.	Amount (per cent.).	Number.	Amount.	Losses.		States.	New Jersey counties.	
MONMOUTH COUNTY.											
257	Asbury Park—Building and Loan.....	Yes	No						1	1	257
258	Atlantic Highlands—Savings Fund.....	No	No						1	1	258
259	Belmar—Building and Loan.....	Yes	No						1	1	259
260	Freehold—Mutual.....	No	No		1	\$1,000 00			1	2	260
261	Keyport—Loan.....	No	No						2	1	261
262	Long Branch—Building and Loan.....	No	No		4	4,400 00	\$124 00		1	1	262
263	Manasquan—Squan Village	No	No		2	3,800 00			1	3	263
264	Matawan—Building and Loan.....	No	No						1	1	264
265	Red Bank—Building and Loan.....	No	No						1	1	265
MORRIS COUNTY.											
266	Boonton—Building and Loan.....	No	No						1	2	266
267	Dover—Building and Loan.....	No	No		1	180 00			1	3	267
268	Morristown—Building and Loan.....	No	No		1	2,600 00			1	3	268
OCEAN COUNTY.											
269	Toms River—Dover.....	No	No						1	1	269
49	Tuckerton—Mutual.....	No	No						1	2	49

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		LOANS TO OTHERS THAN MEMBERS.		REAL ESTATE LOANS TO MEMBERS WITHOUT STOCK COLLATERAL.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Office number.
		If money loaned or sent out of State.	Radius of distance (miles) during year.	If made.	Amount outstanding.	If made.	Amount outstanding.	MORTGAGE.				
								Number receiving.	Largest.	Smallest.	Average.	
PASSAIC COUNTY.												
270	Little Falls—Building and Loan.....	No	10	No	.....	No	.....	9	\$2,300	\$200	\$1,100	270
271	Passaic City—Home	No	3	No	.....	No	.....	9	3,200	300	1,420	271
272	Mutual.....	No	6	No	.....	No	.....	26	5,000	200	1,515	272
273	People's	No	3	No	.....	No	.....	44	3,800	100	1,405	273
274	Union.....	No	5	No	.....	No	.....	24	4,600	350	1,800	274
275	Paterson—Celtic.....	No	5	No	.....	No	.....	13	4,000	100	1,105	275
276	Citizens'	No	5	No	.....	No	.....	16	6,400	200	1,700	276
277	Eastside.....	No	2	No	.....	No	.....	11	3,400	1,000	1,800	277
278	German-American.....	No	5	No	.....	No	.....	9	2,500	20	2,000	278
279	Iron and Silk.....	No	5	No	.....	No	.....	1	2,300	2,300	2,300	279
280	Manchester.....	No	2	No	.....	No	.....	9	2,700	150	1,850	280
281	Mechanics'	No	6	No	.....	No	.....	13	7,000	200	1,825	281
282	Mutual.....	No	10	No	.....	No	.....	13	5,000	800	1,900	282
283	New Jersey Investment*.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	283
284	People's	No	2	No	.....	No	.....	13	3,200	100	1,060	284
285	Provident	No	5	No	.....	No	.....	11	5,200	100	2,600	285

* See below, under national and State.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Annual interest rate during year (per cent.)	PREMIUM RATES BID DURING YEAR (PER CENT.).			Premium loan.	Office number.
		STOCK. (BOOK.)					Highest.	Lowest.	Average.		
		Number receiving	Largest.	Smallest.	Average.						
PASSAIC COUNTY.											
270	Little Falls—Building and Loan	11	\$500	\$50	\$200	6	3.50	2.	2.75	Gross	270
271	Passaic City—Home	3	40	10	20	6	5.50	4	4.75	Gross	271
272	Mutual	49	500	20	112	6	5.25	Par	3.	Gross	272
273	People's	36	2,000	10	180	6	5.62	1.25	3.40	Gross	273
274	Union	20	1,500	10	525	6	.025	Par	*	Monthly	274
275	Paterson—Celtic	27	700	20	135	6	2.	2.	2.	Gross	275
276	Citizens'	9	400	5	240	5	6.	5.	5.50	Gross	276
277	Eastside	21	450	10	125	6	3.75	2.50	3.	Gross	277
278	German-American	4	200	25	150	6	5.75	5.75	5.75	Gross	278
279	Iron and Silk	5	400	50	250	6	3.25	3.25	3.25	Gross	279
280	Manchester	24	300	40	135	6	3.	1.75	2.35	Gross	280
281	Mechanics'	44	1,000	250	130	6	4.	1.75	3.12	Gross	281
282	Mutual	32	500	10	109	6	5.	"	3.	Gross	282
283	New Jersey Investment	17	300	10	60	6	"	"	2.	Gross	283
284	People's	13	300	10	60	6	"	"	2.	Gross	284
285	Provident	29	590	10	180	6	4.	.75	2.50	Gross	285

* Not reported.

† See below, under national and State.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	LOANS MADE DURING YEAR.		Office number.
			If charged.	Amount (per cent.).	Number.	Amount.	Losses.		States.	New Jersey counties.	
PASSAIC COUNTY.											
270	Little Falls—Building and Loan	No	Yes	2.					1	3	270
271	Passaic City—Home	No	No						1	2	271
272	Mutual	No	No		1	\$1,400 00			1	2	272
273	People's	No	No		1	1,600 00			1	2	273
274	Union	No	No						1	2	274
275	Paterson—Celtic	No	Yes	2.					1	1	275
276	Citizens'	No	Yes	5.					1	1	276
277	Eastside	No	No						1	1	277
278	German-American	No	Yes	5.					1	1	278
279	Iron and Silk	No	No		2	6,400 00			1	1	279
280	Manchester	No	No		1	4,595 81			1	1	280
281	Mechanics'	No	No		1	1,535 99			1	1	281
282	Mutual	No	No		2	5,400 00			1	2	282
283	New Jersey Investment*	No	No								283
284	People's	No	No						1	1	284
285	Provident	No	No		1	1,000 00			1	1	285

* See below, under national and State.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		LOANS TO OTHERS THAN MEMBERS		REAL ESTATE LOANS TO MEMBERS WITHOUT STOCK COLLATERAL.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Office number.
		If money loaned or sent out of State.	Radius of distance (miles) during year.	If made.	Amount outstanding.	If made.	Amount outstanding.	MORTGAGE.				
								Number receiving.	Largest.	Smallest.	Average.	
PASSAIC COUNTY—CONTINUED.												
286	Paterson—Riverside.....	No	1	No	.....	No	.....	9	\$2,500	\$800	\$1,400	286
287	South Paterson.....	No	2	No	.....	No	.....	13	2,200	100	1,300	287
288	Totowa.....	No	2	No	.....	No	.....	12	3,000	200	1,380	288
289	Union.....	No	4	No	.....	No	.....	77	5,500	200	750	289
SALEM COUNTY.												
290	Quinton—Loan and Building.....	No	1	No	.....	No	.....	5	1,000	100	670	290
291	Salem—Franklin.....	No	10	Yes	\$37,127 41	Yes	\$35,240	26	2,200	200	550	291
292	Woodstown—Union.....	No	10	Yes	.....	No	.....	8	2,000	100	700	292
SOMERSET COUNTY.												
293	Bound Brook—Building and Loan.....	No	40	No	.....	No	.....	*	.....	.....	.....	293
294	East Millstone—Millstone.....	No	3	Yes	3,585 00	No	.....	3	800	275	500	294
295	Somerville—Citizens'.....	Yes†	12	Yes	.....	No	.....	28	2,000	100	800	295
296	People's.....	No	3	Yes	13,584 51	No	.....	31	3,000	100	1,000	296

* Not reported.

† One small loan in New York.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Annual interest rate during year (per cent.)	PREMIUM RATES BID DURING YEAR (PER CENT)			Premium plan.	Office number.
		STOCK. (BOOK.)					Highest.	Lowest.	Average.		
		Number receiving.	Largest.	Smallest.	Average.						
PASSAIC COUNTY—CONTINUED.											
286	Paterson—Riverside.....	9	\$400	\$25	\$165	6	3.13	1.	1.40	Gross	286
287	South Paterson.....	9	1,000	20	180	6	3.	.5	2.	Gross	287
288	Totowa.....	13	200	10	55	6	3.	2.	5.90	Gross	288
289	Union.....	42	110	10	50	6	5.	5.	5.	Gross	289
SALEM COUNTY.											
290	Quinton—Loan and Building.....					6	2.75	2.62	2.68	Gross	290
291	Salem—Franklin.....	5	2,200	200	1,170	6	2.50	Par	1.25	Gross	291
292	Woodstown—Union.....	30	200	50	125	6	5.	1.	1.50	Gross	292
SOMERSET COUNTY.											
293	Bound Brook—Building and Loan.....					6	*	*	3.13	Gross	293
294	East Millstone—Millstone.....	*	500	25	*	6				Gross	294
295	Somerville—Citizens'.....	15	300	50	150	6	4.50	3.	4.	Gross	295
296	People's.....	35	1,500	50	200	6	4.38	1.62	3.20	Gross	296

* Not reported.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	LOANS MADE DURING YEAR.		Office number.
			If charged.	Amount (per cent.).	Number.	Amount.	Losses.		States.	New Jersey counties.	
PASSAIC COUNTY—CONTINUED.											
286	Paterson—Riverside	No	No	.....	.....	.....	.....	.....	1	1	286
287	South Paterson	No	No	.....	.....	.....	.....	\$516 31*	1	1	287
288	Totowa	No	No	.....	.....	.....	.....	.....	1	1	288
289	Union	No	Yes	5.	8	\$27,200 00	.....	.....	1	1	289
SALEM COUNTY.											
290	Quinton—Loan and Building	No	Yes	2.625	.....	.....	.....	.....	1	1	290
291	Salem—Franklin	No	No	.....	4	2,100 00	.....	.....	1	1	291
292	Woodstown—Union	No	No	.....	.....	.....	.....	.....	1	1	292
SOMERSET COUNTY.											
293	Bound Brook—Building and Loan	No	No	.....	.....	.....	.....	.....	1	2	293
294	East Millstone—Millstone	No	No	.....	.....	.....	.....	.....	1	1	294
295	Somerville—Citizens'	No	No	.....	.....	.....	.....	.....	2	1	295
296	People's	No	No	.....	.....	.....	.....	.....	1	1	296

* Depreciation in real estate.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		LOANS TO OTHERS THAN MEMBERS.		REAL ESTATE LOANS TO MEMBERS WITHOUT STOCK COLLATERAL.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Office number.
		If money loaned or sent out of State.	Radius of distance (miles) during year.	If made.	Amount outstanding.	If made.	Amount outstanding.	MORTGAGE.				
								Number receiving.	Largest.	Smallest.	Average.	
	SUSSEX COUNTY.											
297	Newton—Merrian Shoe.....	No	6	Yes	\$6,700 00	No	.....	6	\$1,200	\$600	\$1,000	297
	UNION COUNTY.											
298	Cranford—Mutual.....	No	3	No	.....	No	.....	22	4,000	400	3,500	298
299	Garwood—Building and Loan.....	No	.....	.....	.....	No	.....	.....	.....	.....	.....	299
300	Rahway—Workmen's.....	No	15	Yes	.....	No	.....	9	2,000	200	1,200	300
316	Union Savings*.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	316
301	Roselle—Building and Loan.....	No	2	No	.....	No	.....	8	4,400	1,200	1,800	301
302	Summit—Building and Loan.....	No	2½	No	.....	No	.....	7	7,000	900	2,630	302
303	Westfield—Building and Loan.....	No	2	No	.....	No	.....	5	3,000	1,000	2,165	303
304	Plainfield—Building and Loan.....	No	4	Yes	38,400 00	Yes	\$1,200	4	2,400	600	1,300	304
305	Home.....	No	6	No	.....	No	.....	13	3,400	800	2,150	305
306	Elizabeth—Central.....	No	3	No	.....	No	.....	4	2,200	200	1,500	306
307	Citizens'.....	No	10	No	.....	No	.....	44	4,800	240	1,450	307
308	Columbia.....	No	5	No	.....	No	.....	6	9,600	960	2,800	308
309	Elizabeth.....	No	3	No	.....	No	.....	36	2,600	200	745	309
310	Elizabethport.....	No	5	No	.....	No	.....	40	3,600	100	1,600	310

* See below, under national and State.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Annual interest rate during year (per cent.)	PREMIUM RATES BID DURING YEAR (PER CENT).			Premium plan.	Office number.
		STOCK. (BOOK.)					Highest.	Lowest.	Average.		
		Number receiving.	Largest.	Smallest.	Average.						
SUSSEX COUNTY.											
297	Newton—Merrian Shoe	11	\$500	\$10	\$25	6	1.5	1.75	14.	Gr. Inst.	297
UNION COUNTY.											
298	Cranford—Mutual	15	500	25	250	6	.125	.125	.125	Monthly	298
299	Garwood—Building and Loan									Monthly	299
300	Rahway—Workmen's	8	5,000	100	780	6	3.25	.25	1.18	Gross	300
316	Union Savings*										316
301	Roselle—Building and Loan	10	3,000	50	730	5	.085	.085	.085	Monthly	301
302	Summit—Building and Loan	7	850	46	270	6	.075	.075	.075	Monthly	302
303	Westfield—Building and Loan	3	800	100	265	6	10.37	5.	7.69	Gross	303
304	Plainfield—Building and Loan	15	1,000	20	250	6	12.75	5.	7.50	Gross	304
305	Home	32	2,200	15	300	6	.05	Par	.009	Monthly	305
306	Elizabeth—Central	4	400	200	250	6	5.	3.	3.50	Net	306
307	Citizens'	30	1,000	15	140	5	6.75	1.	4.34	Gross	307
308	Columbia	15	675	30	120	5	8.75	3.50	5.78	Gross	308
309	Elizabeth	12	1,200	200	465	5	9.50	5.50	7.21	Gross	309
310	Elizabethport	3	600	100	400	6	7.	3.	5.	Gross	310

* See below, under national and State.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	LOANS MADE DURING YEAR.		Office number.
			If charged.	Amount (per cent.).	Number.	Amount.	Losses.		States.	New Jersey counties.	
SUSSEX COUNTY.											
297	Newton—Merrian Shoe		Yes	1.					1	1	297
UNION COUNTY.											
298	Cranford—Mutual		No		1	\$4,000 00			1	1	298
299	Garwood—Building and Loan		Yes	.05					1	1	299
300	Rahway—Workmen's	No	No		2	8,126 77	\$211 50*		1	2	300
316	Union Savings†										316
301	Roselle—Building and Loan		Yes	.085					1	1	301
302	Summit—Building and Loan		No						1	2	302
303	Westfield—Building and Loan	Yes	Yes	5.					1	1	303
304	Plainfield—Building and Loan	No	No		2	2,700 00			1	1	304
305	Home		No		1	1,400 00			1	3	305
306	Elizabeth—Central		No						1	1	306
307	Citizens'	No	Yes	‡					1	1	307
308	Columbia	No	No						1	1	308
309	Elizabeth	No	No						1	1	309
310	Elizabethport	Yes	No		6	14,000 00		§	1	1	310

* Fines not collected.

† See below, under national and State.

‡ Fixed by board of directors.

§ Real estate 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.		LOANS TO OTHERS THAN MEMBERS.		REAL ESTATE LOANS TO MEMBERS WITHOUT STOCK COLLATERAL.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Office number.
		If money loaned or sent out of State.	Radius of distance (miles) during year.	If made.	Amount outstanding.	If made.	Amount outstanding.	MORTGAGE.				
								Number receiving.	Largest.	Smallest.	Average.	
UNION COUNTY—CONTINUED.												
311	Elizabeth—Equitable*.....	No										311
312	Excelsior.....	No	3	No		No		17	\$3,200	\$800	\$1,500	312
313	Harmonia.....	No	10	No		No		20	4,000	200	2,000	313
314	Union County.....	No	6	No		No		33	4,000	100	1,000	314
315	Union Square.....	No	3	No		No						315
WARREN COUNTY.												
317	Phillipsburg—No. 4.....	No	1½	No		No		17	2,600	200	1,000	317
318	No. 5.....	No	1	No		Yes	\$4,100	7	4,600	200	1,315	318
NEW YORK.												
318½	New York City—Birkbeck†.....											318½

* Not reported.

† See below, under national and State.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Annual interest rate during year (per cent.)	PREMIUM RATES BID DURING YEAR (PER CENT).			Premium plan.	Office number.
		STOCK. (BOOK.)					Highest.	Lowest.	Average.		
		Number receiving.	Largest.	Smallest.	Average.						
UNION COUNTY—CONTINUED.											
311	Elizabeth—Equitable*					6	5.50	5.	5.03	Gross	311
312	Excelsior					6	10.	7.	8.	Gross	312
313	Harmonia					6	5.50	2.	3.56	Gross	313
314	Union County	2	\$200	\$200	\$200	6				Gross	314
315	Union Square	1	37	37	37	5	1.	1.	1.	Gross	315
WARREN COUNTY.											
317	Phillipsburg—No. 4					6	10.50	8.	9.37	Gross	317
318	No. 5.					6	11.	6.25	6.50	Gross	318
NEW YORK.											
318½	New York City—Birkbeck†										318½

* Not reported.

† See below, under national and State.

TABLE 4—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	LOANS MADE DURING YEAR.		Office number.
			If charged.	Amount (per cent).	Number.	Amount.	Losses.		States.	New Jersey counties.	
UNION COUNTY—CONTINUED.											
311	Elizabeth—Equitable*.....										311
312	Excelsior.....	Yes	No		3				1	1	312
313	Harmonia.....	No	No			\$5,800 00			1	1	313
314	Union County.....	Yes	No		1	1,400 00			1	2	314
315	Union Square.....	No	No						1	1	315
WARREN COUNTY.											
317	Phillipsburg—No. 4.....	Yes	No						1	1	317
318	No. 5.....	No	No						1	1	318
NEW YORK.											
318½	New York City—Birkbeck†.....										318½

* Not reported.

† See below, under national and State.

TABLE 4—STATE BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		LOANS TO OTHERS THAN MEMBERS.		REAL ESTATE LOANS TO MEMBERS WITHOUT STOCK COLLATERAL.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Office number.
		If money loaned or sent out of State.	Radius of distance (miles) during year.	If made.	Amount outstanding.	If made.	Amount outstanding.	MORTGAGE.				
								Number receiving.	Largest.	Smallest.	Average.	
72 83	Camden—Masonic State Mutual.....	No No	16 75	No No	..... .....	No No	..... .....	8 136	\$3,200 40,650	\$200 100	\$950 2,500	72 83
141 143 148 160	Newark—Mercantile Co-operative Bank..... Metropolitan National Provident..... Republic.....	No No No No	50 30 100 140	No No No No	..... ..... ..... .....	No No No No	..... ..... ..... .....	3 22 27 85	8,250 6,500 2,500 7,840	2,200 500 100 200	5,295 3,000 1,111 1,800	141 143 148 160
201	Jersey City—Commercial.....	No	3	Yes	.....	No	.....	46	15,000	400	2,400	201
241	Trenton—New Jersey Investment Co.....	No	140	No	.....	No	.....	10	2,500	200	3,170	241
283	Paterson—New Jersey Mutual Investment ..	No	3	No	.....	No	.....	1	600	600	600	283
316	Rahway—Union Savings*				.....		.....					316

* Not reported.

TABLE 4—STATE BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Annual interest rate during year (per cent.)	PREMIUM RATES BID DURING YEAR (PER CENT).			Premium plan.	Office number.
		STOCK. (BOOK.)					Highest.	Lowest.	Average.		
		Number receiving	Largest.	Smallest.	Average.						
72 83	Camden—Masonic..... State Mutual.....	 142	 \$2,350	 \$10	 \$125	 6	 .50	 .50	 .50	 Monthly Monthly	 72 83
141 143 148 160	Newark—Mercantile Co-operative Bank..... Metropolitan..... National Provident..... Republic.....	3 29 3 72	160 340 200 650	50 7 25 10	100 45 88 75	4.80; 6 6 6 6	* .25 .40 .40	* .25 .40 .40	* .25 .40 .40	Gr.: Monthly Monthly Monthly Monthly	141 143 148 160
201	Jersey City—Commercial.....	21	700	5	85	6	.16	.16	.16	Weekly	201
241	Trenton—New Jersey Investment Company.....	68	350	45	350	6	.50	.50	.50	Monthly	241
283	Paterson—New Jersey Mutual Investment.....					6	.50	.50	.50	Monthly	283
316	Rahway—Union Savings*										316

* Not reported.

TABLE 4—STATE BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	LOANS MADE DURING YEAR.		Office number.
			If charged.	Amount (per cent.).	Number.	Amount.	Losses.		States.	New Jersey counties.	
72	Camden—Masonic		Yes	.50					1	1	72
83	State Mutual		Yes	.50	1	\$3,000 00			1	15	83
141	Newark—Mercantile Co-operative Bank		Yes						1	2	141
143	Metropolitan		Yes	.25					1	5	143
148	National Provident		Yes	.40					1	9	148
160	Republic		Yes	.40					1	16	160
201	Jersey City—Commercial		No		4	10,000 00	\$1,586 42		1	1	201
241	Trenton—New Jersey Investment Co.		Yes	.50	8	33,872 93	*	*	1	*	241
283	Paterson—New Jersey Mutual Investment		Yes	.50					1	2	283
316	Rahway—Union Savings*										316

* Not reported.

TABLE 4—NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	PLACING OF LOANS.		LOANS TO OTHERS THAN MEMBERS.		REAL ESTATE LOANS TO MEMBERS WITHOUT STOCK COLLATERAL.		AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Office number.
		If money loaned or sent out of State.	Radius of distance (miles) during year.	If made.	Amount outstanding.	If made.	Amount outstanding.	MORTGAGE.				
								Number receiving.	Largest.	Smallest.	Average.	
66	Camden—Eastern Union	Yes	365	No	.....	No	.....	4* 32	\$4,000	\$300	\$1,122	66
76	Mutual Bank.....	Yes	†	No	.....	No	.....	2	600	200	400	76
77	Mutual Guarantee.....	Yes	†	No	.....	No	.....	1* 143	500 7,500	500 200	500 800	77
114	Newark—American.....	Yes	10	No	.....	No	.....	4 *7	4,000	600	2,000	114
118	Chosen Friends.....	Yes	125	No	.....	No	.....	10	10,000	200	2,680	118
230½	Jersey City—Security Union†.....	Yes	150	No	.....	No	.....	23	4,500	150	470	230½
240½	Trenton—People's‡.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	240½
318½	New York City—Birkbeck‡.....	Yes	25	No	.....	No	.....	97	24,400	300	2,610	318½

* Items in first line, New Jersey only, included in totals.

† Pennsylvania and Delaware.

‡ No New Jersey business.

§ Not reported.

TABLE 4—NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	AGGREGATE LOANS TO ONE STOCKHOLDER DURING YEAR.				Annual interest rate during year (per cent.)	PREMIUM RATES BID DURING YEAR (PER CENT.).			Premium loan.	Office number.
		STOCK. (BOOK.)					Highest.	Lowest.	Average.		
		Number receiving.	Largest.	Smallest.	Average.						
66	Camden—Eastern Union.....	{ 1*	\$100	\$19	\$58 }	6	.34	.34	.34	Monthly	66
76	Mutual Bank.....	{ 12	50	6	26 }	6	.50	.33	.....	Monthly	76
77	Mutual Guarantes.....	{ 7*	270	50 }	200 }	6	.375	.375	.375	Monthly	77
		{ 64	800	25 }							
114	Newark—American	1	50	50	50	6	.40	.40	.40	Monthly	114
118	Chosen Friends.....	{ 12* 17 }	20	114	114	6	5.	5.	5.	Yearly	118
230½	Jersey City—Security Union†.....	2	75	70	73	6	.....	.....	.....	.....	230½
240½	Trenton—People's†.....	.....	.....	.....	.....	.....	.....	.....	.....	.....	240½
318½	New York City—Birkbeck†	24	500	25	100	5	3.	2.	.....	Monthly	318½

* Items in first line, New Jersey only, included in totals.

† No New Jersey business.

‡ Not reported.

TABLE 4—NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—LOANS AND FORECLOSURES—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Rebates on repayment of loan.	STATED MINIMUM PREMIUM.		MORTGAGES FORECLOSED DURING YEAR.			Other losses than from foreclosure.	LOANS MADE DURING YEAR.		Office number.
			If charged.	Amount (per cent.).	Number.	Amount.	Losses.		States.	New Jersey counties.	
66	Camden—Eastern Union		No						2	4	66
76	Mutual Bank.....		No						3	1	76
77	Mutual Guarantee.....		Yes	.375					3	8	77
114	Newark—American		Yes	.40				\$257 00*	1	3	114
118	Chosen Friends.....	No	Yes	5.					7	4	118
230½	Jersey City—Security Union†.....		Yes	7.	1	\$1,200 00	\$225 12		1		230½
240½	Trenton—People's‡.....										240½
318½	New York City—Birkbeck‡.....		Yes	2.	4	7,000 00					318½

* Agent defaulted.

† No New Jersey business.

‡ Not reported.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income.	Total receipts.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
ATLANTIC COUNTY.										
1	Atlantic City—Loan and Building	\$107,553 94	\$106,901 42	\$81,987 82	\$57,362 96	\$22,009 00	\$2,164 00	\$325 86	\$126 00	1
2	Atlantic Coast	13,189 30	13,189 30	13,160 43	12,211 57	642 86*	*	*	306 00	2
3	Mutual	57,066 52	57,031 75	11,194 75	8,107 00	3,053 90*	*	31 75	2 10	3
4	People's	38,233 63	34,507 16	15,918 41	11,141 00	3,046 41	1,354 03	376 97	.....	4
5	Egg Harbor City—Building and Loan	26,915 00	26,915 00	21,407 00	16,272 00	3,496 56	1,277 14	265 55	95 75	5
6	Hammonton—Loan and Building	125,028 28	121,698 72	45,835 34	33,809 51	11,360 25	246 25	419 33	.....	6
7	Workingmen's	84,068 04	83,682 17	49,137 96	36,287 05	12,438 98*	*	411 93	.....	7
8	Mays Landing—Building and Loan	12,736 83	10,790 73	10,388 73	8,418 45	1,909 00	.....	61 28	.....	8
9	Pleasantville—Mutual	42,169 30	41,198 04	21,563 79	15,120 00	6,443 79*	*	*	*	9
BERGEN COUNTY.										
10	Allendale—Co-operative	15,339 71	13,959 64	9,953 00	7,612 90	1,912 45	347 54	59 11	21 00	10
11	Bogota—Building and Loan	18,144 38	17,721 45	6,366 09	5,311 00	753 97	242 99	26 33	31 80	11
12	Carlstadt—Mutual	40,016 64	39,943 13	23,358 06	18,160 60	3,279 87	1,661 54	155 80	100 25	12
13	Closter—Harrington	45,213 17	41,070 62	18,620 62	14,230 87	3,195 30	805 40	323 25	65 80	13
14	East Rutherford—Savings	32,370 13	32,370 13	14,520 13	13,718 00	409 74	204 89	12 60	174 90	14
15	Englewood—Mutual	76,547 93	71,964 46	53,345 01	42,144 25	8,453 48	2,187 10	260 18	300 00	15

* 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.			Cash at beginning.	Office number.
				Total.	Sale of property.	Sundries.		
ATLANTIC COUNTY.								
1	Atlantic City—Loan and Building.....	\$21,924 61		\$2,988 99	\$2,863 50	\$125 49	\$652 52	1
2	Atlantic Coast.....			28 87		28 87		2
3	Mutual.....	2,560 00	\$15,984 27	27,502 73	27,002 13	690 60	34 77	3
4	People's.....	6,850 00	10,700 00	1,038 75		1,038 75	3,726 47	4
5	Egg Harbor City—Building and Loan.....	5,500 00		8 00		8 00		5
6	Hammonton—Loan and Building.....	75,069 22		194 16		194 16	3,329 56	6
7	Workingmen's.....	32,098 00	2,200 00	246 21	237 71	8 50	385 87	7
8	Mays Landing—Building and Loan.....	400 00		2 00		2 00	1,946 10	8
9	Pleasantville—Mutual.....	19,353 25		281 00		281 00	971 26	9
BERGEN COUNTY.								
10	Allendale—Co-operative.....	781 14		3,225 50	3,000 00	225 50	1,380 07	10
11	Bogota—Building and Loan.....	970 00	10,282 61	102 75	20 00	82 75	422 93	11
12	Carlstadt—Mutual.....	14,065 00	2,500 00	20 07		20 07	73 51	12
13	Closter—Harrington.....	22,445 00		5 00		5 00	4,142 55	13
14	East Rutherford—Savings.....	250 00	17,600 00					14
15	Englewood—Mutual.....	14,539 18	2,600 00	1,480 27	1,440 00	40 27	4,583 47	15

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income.	Total receipts.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
BERGEN COUNTY—CONTINUED.										
16	Fairlawn—Saddle River.....	\$6,846 47	\$6,726 84	\$4,581 84	\$4,147 00	\$306 03	\$86 71	\$14 60	\$17 50	16
17	Fort Lee—Building and Loan.....	11,489 35	11,212 40	6,425 40	5,454 85	703 00	186 75	32 80	48 00	17
18	Hackensack—Mutual.....	112,714 72	107,074 42	81,762 50	65,794 76	13,572 59	2,015 75	188 50	190 90	18
19	Hasbrouck Heights—Building and Loan.....	42,482 03	41,960 32	15,758 12	11,973 00	2,540 00	1,126 05	57 57	61 50	19
20	Hillsdale—Progressive.....	1,605 20	1,068 60	1,008 60	970 00	72 00	23 52	18 00	1 90	20
21	Lodi—Building and Loan.....	21,836 08	21,155 80	15,586 23	12,976 20	1,915 77	624 98	64 58	4 70	21
22	Midland Park—Franklin.....	7,746 13	7,085 37	5,942 05	4,828 00	934 25	137 00	18 80	22 00	22
23	Oradell—Bergen County.....	55,613 40	52,520 09	32,428 71	24,425 64	7,260 44	457 68	76 00	28 95	23
24	Palisades Park—Co-operative.....	502 32	459 30	459 30	396 00	28 50	9 60	13 20	12 00	24
25	Park Ridge—Eureka.....	12,442 41	11,544 08	10,317 13	8,283 00	1,995 13	.....	23 00	16 00	25
26	Washington Township.....	1,774 13	699 91	527 62	390 10	57 37	78 65	.....	1 50	26
27	Ramseys—Building and Loan.....	18,255 98	17,820 27	9,654 52	7,045 00	2,192 69	394 99	11 84	10 00	27
28	Ridgefield—Building and Loan.....	45,059 11	42,927 20	24,462 20	16,702 00	4,865 98	2,538 59	337 38	18 25	28
29	Ridgefield Park—Park.....	10,205 95	10,128 90	6,428 90	5,696 00	467 50	243 90	9 50	12 00	29
30	Ridgewood—Building and Loan.....	84,428 56	80,977 85	61,209 51	38,219 00	9,246 72	3,349 21	323 48	71 00	30
31	Co-operative.....	14,795 45	14,768 38	9,533 46	7,916 00	1,217 76	303 90	57 80	38 00	31
32	Rutherford—Mutual.....	122,127 45	117,478 94	57,021 75	*	*	*	*	*	32

* 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.			Cash at beginning.	Office number.
				Total.	Sale of property.	Surpluses.		
BERGEN COUNTY—CONTINUED.								
16	Fairlawn—Saddle River.....	\$45 00	\$2,100 00	.....	.....	.....	\$119 63	16
17	Fort Lee—Building and Loan	1,300 00	3,487 00	.....	.....	.....	276 95	17
18	Hackensack—Mutual.....	16,055 00	9,250 00	\$6 92	.....	\$6 92	5,640 30	18
19	Hasbrouck Heights—Building and Loan.....	26,200 00	.....	2 20	.....	2 20	521 71	19
20	Hillsdale—Progressive.....	.....	.....	.....	.....	.....	537 60	20
21	Lodi—Building and Loan	300 00	5,000 00	269 57	.....	269 57	680 28	21
22	Midland Park—Franklin.....	.....	1,050 00	95 32	.....	95 32	660 76	22
23	Oradell—Bergen County.....	19,116 60	.....	154 78	.....	154 78	3,093 31	23
24	Palisades Park—Co-operative .....	.....	.....	.....	.....	.....	43 02	24
25	Park Ridge—Eureka.....	850 00	366 00	10 95	\$4 00	6 95	898 33	25
26	Washington Township.....	.....	.....	172 29	172 29	.....	1,074 22	26
27	Ramseys—Building and Loan	2,150 00	6,015 75	.....	.....	.....	435 71	27
28	Ridgefield—Building and Loan.....	18,465 00	.....	.....	.....	.....	2,131 91	28
29	Ridgefield Park—Park.....	.....	3,700 00	.....	.....	.....	77 05	29
30	Ridgewood—Building and Loan.....	28,194 00	1,000 00	574 34	564 39	9 95	3,450 71	30
31	Co-operative.....	3,700 00	1,500 00	24 92	8 81	16 11	37 07	31
32	Rutherford—Mutual	58,630 00	.....	1,827 19	1,611 22	215 97	4,648 51	32

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income.	Total receipts.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
BURLINGTON COUNTY.										
33	Beverly—Building and Loan.....	\$25,165 49	\$23,742 54	\$15,544 96	\$11,475 00	\$3,762 03	\$208 29	\$99 64	.....	33
34	Bordentown—Building and Loan.....	25,483 69	24,971 20	22,272 20	18,224 15	3,471 74	212 44	341 97	\$21 90	34
35	Burlington—City.....	38,821 04	34,254 62	18,346 62	*	*	278 00	*	*	35
36	Farmers' and Mechanics'	51,488 02	45,062 44	27,171 85	*	*	563 80	*	*	36
37	Delanco—Building and Loan.....	12,474 95	11,372 73	6,423 16	5,212 00	933 25	118 37	134 54	25 00	37
38	Florence—Saving Fund.....	18,003 52	17,909 74	14,411 65	10,384 92	3,788 71	112 00	126 02	.....	38
39	Moorestown—Building and Loan.....	16,136 85	15,583 36	10,583 36	9,266 75	1,240 61	29 46	46 64	.....	39
40	Workingmen's	26,635 76	26,119 12	10,383 12	8,398 00	1,926 32	.....	54 80	4 00	40
41	Mount Holly—Building and Loan.....	22,760 97	21,832 60	18,932 60	14,453 60	3,683 25	573 23	222 96	*	41
42	Industry	52,293 06	51,148 26	30,723 03	*	*	.....	*	*	42
43	People's.....	24,894 48	23,453 37	15,653 37	*	*	.....	*	*	43
44	New Gretna—Building and Loan	6,286 24	5,775 78	5,675 78	*	*	*	*	*	44
45	Palmyra—Building and Loan.....	24,686 00	22,577 46	17,572 96	*	*	*	79 59	106 75	45
46	Pemberton—Building and Loan	48,789 93	45,351 09	26,874 00	18,096 00	7,050 00	1,214 00	514 00	†	46
47	Riverside—Building and Loan.....	51,838 40	42,958 13	31,511 31	*	*	*	*	96 50	47
48	Riverton—Cinnaminson	66,578 84	53,985 03	43,889 16	*	*	451 31	*	*	48
49	Tuckerton—Mutual †.....	.....	.....	.....	.....	.....	.....	.....	.....	49

* Not separately reported.

† Treated as dues.

‡ See under Ocean county.

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.			Cash at beginning.	Office number.
				Total.	Sale of property.	Sundries.		
BURLINGTON COUNTY.								
33	Beverly—Building and Loan.....	\$7,642 25		\$555 33	\$315 33	\$240 00	\$1,422 95	33
34	Bordentown—Building and Loan.....	269 00		9 00	9 00		512 49	34
35	Burlington—City.....	1,600 00		8 00		8 00	4,466 42	35
36	Farmers' and Mechanics'.....	16,240 00		1,650 59	1,100 00	550 59	6,375 58	36
37	Delanco—Building and Loan.....	4,875 00		74 57	66 50	8 07	1,102 22	37
38	Florence—Saving Fund.....	1,800 00		1,698 09	1,698 09		93 78	38
39	Moorestown—Building and Loan.....	5,000 00					553 49	39
40	Workingmen's.....	13,535 00	\$1,132 00	1,069 00	1,069 00		516 64	40
41	Mount Holly—Building and Loan.....	2,900 00					928 37	41
42	Industry.....	11,925 23	7,500 00	1,000 00	1,000 00		1,144 80	42
43	People's.....	7,800 00					1,441 11	43
44	New Gretna—Building and Loan.....	100 00					510 46	44
45	Palmyra—Building and Loan.....	5,004 50					2,108 54	45
46	Pemberton—Building and Loan.....	17,900 00	300 00	277 09		277 09	3,438 84	46
47	Riverside—Building and Loan.....	11,062 00		384 82	168 09	216 73	8,880 27	47
48	Riverton—Cinnaminson.....	15,545 87	4,550 00				2,593 81	48
49	Tuckerton—Mutual*.....							49

*See under Ocean county.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income.	Total receipts.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
CAMDEN COUNTY.										
50	Berlin—Building and Loan	\$14,742 04	\$13,122 63	\$8,760 83	\$6,174 00	\$2,212 85	\$238 20	\$135 78	.....	50
51	Chesilhurst—Building and Loan	2,122 70	1,821 76	1,421 76	854 50	307 25	173 26	85 95	\$0 80	51
52	Clementon—Building and Loan	5,368 95	4,187 92	2,875 31	*	*	*	*	*	52
53	Collingswood—Mutual	4,666 89	3,299 23	3,299 23	2,785 29	250 38	70 34	190 12	3 10	53
54	Gloucester City—United Mutual	27,882 25	27,644 12	20,026 77	12,821 00	5,484 43	1,159 50	561 84	.....	54
55	Improvement	27,710 83	27,523 92	27,310 82	*	*	234 84	*	*	55
56	Haddonfield—Mutual	176,626 23	146,210 18	69,601 42	50,854 00	17,271 78	860 36	615 28	.....	56
57	Lindenwold—United Towns	32,021 27	26,457 71	19,023 23	14,951 01	2,941 04	1,050 48	61 30	19 40	57
58	Magnolia—Mutual	27,309 46	27,049 61	18,562 35	13,960 08	3,901 07	491 42	193 08	15 80	58
59	Merchantville—Building and Loan	131,637 61	129,011 82	62,073 86	39,062 95	11,176 00	1,503 63	331 28	*	59
60	Camden City—Artisans*	124,595 95	124,542 67	64,210 25	48,944 27	11,287 00	3,564 56	239 17	175 25	60
61	Bishop Bayley	70,946 67	69,780 80	52,546 77	44,247 73	14,447 64	.....	851 40	*	61
62	Brotherhood	6,946 15	5,864 52	4,312 52	3,838 67	418 67	20 38	34 80	*	62
63	Camden	104,714 21	102,335 29	46,761 32	*	*	*	*	*	63
64	City	94,260 33	80,280 07	41,017 07	31,004 23	9,567 93	32 83	412 08	*	64
65	Economy	115,884 24	110,875 33	56,348 14	43,449 08	11,756 26	783 96	271 59	87 25	65
66	Eastern Union† .....	.....	.....	.....	.....	.....	.....	.....	.....	66

* Not reported separately.

† See below, under nationals.

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.			Cash at beginning.	Office number.
				Total.	Sale of property.	Sundries.		
CAMDEN COUNTY.								
50	Berlin—Building and Loan.....	\$1,461 80		\$900 00	\$900 00		\$1,619 41	50
51	Chesilhurst—Building and Loan.....	400 00					300 94	51
52	Clementon—Building and Loan.....	394 38	\$900 00	18 23		\$18 23	1,181 03	52
53	Collingswood—Mutual.....						1,367 66	53
54	Gloucester City—United Mutual.....	4,066 67	1,469 24	1,081 44	861 94	219 50	238 13	54
55	Improvement.....			213 10	213 10		186 91	55
56	Haddonfield—Mutual.....	74,975 00		1,633 76	882 60	751 16	30,416 05	56
57	Lindenwold—United Towns.....	7,282 00		162 48	152 48		5,562 56	57
58	Magnolia—Mutual.....	4,030 00		457 26	115 80	341 46	259 85	58
59	Merchantville—Building and Loan.....	64,950 00	10,000 00	1,987 96	1,616 00	371 96	2,525 79	59
60	Camden City—Artisans'.....	41,100 00	17,000 00	2,232 42	2,232 42		53 28	60
61	Bishop Bayley.....	6,317 45		3,916 58	3,916 58		1,165 87	61
62	Brotherhood.....	1,552 00					81 63	62
63	Camden.....	51,001 50	1,000 00	3,572 47	3,572 47		2,378 92	63
64	City.....	32,331 00		6,932 00	6,880 86	51 14	13,980 26	64
65	Economy.....	53,406 00		1,127 19	1,013 78	113 41	4,958 91	65
66	Eastern Union*.....							66

* See below, under nationals.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income.	Total receipts.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
CAMDEN COUNTY—CONTINUED.										
67	Camden City—Excelsior.....	\$26,177 42	\$22,709 36	\$12,318 84	\$8,585 89	\$3,467 59	\$129 22	\$136 04	*	67
68	Franklin.....	108,324 18	92,290 72	64,939 84	47,534 78	16,613 76		791 30	*	68
69	German Centennial.....	51,565 45	47,905 31	33,647 71	25,023 00	7,527 50	606 53	401 18	\$89 50	69
70	Guarantee.....	60,791 37	60,664 69	25,431 39	*	*	*	*	*	70
71	Homestead.....	95,350 67	86,536 41	30,818 11	23,112 80	6,777 93	618 38	272 62	36 38	71
72	Masonic†.....									72
73	Metropolitan Savings†.....									73
74	Mechanics' and Workingmen's.....	97,737 91	89,141 30	51,665 51	38,529 15	11,520 14	710 43	821 82	81 22	74
75	Mutual.....	48,846 48	44,466 35	33,203 08	*	*	*	*	*	75
76	Mutual Bank†.....									76
77	Mutual Guarantee†.....									77
78	North Camden.....	104,366 66	104,366 66	68,947 06	45,264 07	12,860 72	614 98	135 01	72 28	78
79	People's.....	114,606 56	93,979 76	47,875 53	36,095 12	10,012 99	959 38	658 24	149 80	79
80	Provident.....	13,314 35	13,265 42	11,565 42	10,631 10	689 90	178 72	33 90	31 80	80
81	South Camden.....	10,088 44	10,088 44	8,588 44	8,097 08	256 25	33 74	13 82	187 55	81
82	South Ward.....	70,889 13	70,601 19	34,565 51	*	*	*	*	*	82
83	State Mutual†.....									83
84	Stockton.....	31,101 96	28,432 90	16,094 55	13,427 88	2,089 31	449 87	70 60	56 89	84

* Not separately reported.

† See under national and State, below.

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.			Cash at beginning.	Office number.
				Total.	Sale of property.	Sundries.		
CAMDEN COUNTY—CONTINUED.								
67	Camden City—Excelsior	\$4,678 24	\$3,200 00	\$2,512 28	\$606 60	\$1,905 68	\$3,468 06	67
68	Franklin	25,425 00		1,925 88	609 60	1,316 28	16,033 46	68
69	German Centennial	10,300 00		31 50	31 50		3,690 14	69
70	Guarantee	25,833 95	7,900 00	1,509 25	1,506 87	2 38	126 78	70
71	Homestead	52,335 50		3,382 80	3,358 80	24 00	8,814 26	71
72	Masonic*							72
73	Metropolitan Savings*							73
74	Mechanics' and Workingmen's	32,550 00		4,925 79	4,925 79		8,595 61	74
75	Mutual	7,219 00		4,044 27	4,044 27		4,380 13	75
76	Mutual Bank *							76
77	Mutual Guarantee*							77
78	North Camden	37,850 00	5,500 00	1,069 60	951 65	117 95		78
79	People's	44,050 00		2,054 23	1,370 23	684 00	20,626 80	79
80	Provident	100 00	1,350 00	250 00		250 00	48 93	80
81	South Camden		1,500 00					81
82	South Ward	32,352 25		3,683 43	3,113 43	570 00	287 04	82
83	State Mutual*							83
84	Stockton	7,100 00	5,100 00	138 35	138 35		2,669 06	84

* See under national and State, below.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income.	Total receipts.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
CAPE MAY COUNTY.										
85	Avalon City—Building and Loan	\$28,588 01	\$22,314 07	\$17,161 44	\$13,934 50	\$2,587 08	\$532 29	\$126 67	\$37 81	85
86	Cape May City—Saving Fund.....	41,781 77	32,670 77	26,672 07	20,005 37	5,840 96	271 05	167 30	4 25	86
87	Cape May C. H.—Mechanics'	30,736 65	23,581 19	23,581 19	*	*	*	*	*	87
88	Dennisville—Loan and Building	7,501 56	6,895 80	6,683 80	5,388 00	990 00	290 00	15 00	*	88
89	Ocean City—Building and Loan	10,306 38	9,347 04	9,347 04	7,411 07	1,722 28	154 39	36 55	22 75	89
90	Sea Isle City—Building and Loan	5,505 25	5,493 52	4,493 52	3,130 75	1,129 00	103 38	113 49	16 90	90
91	South Seaville—Loan and Building.....	8,908 63	6,514 08	5,823 28	4,346 55	1,419 21	27 00	30 52	*	91
92	Tuckahoe—Building and Loan	10,131 43	9,780 59	8,336 84	*	*	*	*	*	92
CUMBERLAND COUNTY.										
93	Bridgeton—Merchants' and Mechanics'	93,034 07	91,776 27	53,245 67	39,699 42	11,399 14	1,730 93	416 18	*	93
94	Saving Fund	79,176 04	73,416 84	67,395 42	41,656 82	20,203 00	32 50	262 30	*	94
95	Millville—Columbian	26,715 21	24,023 73	20,402 40	17,929 35	2,161 40	296 37	15 37	*	95
96	Hope	63,920 09	63,793 16	39,393 16	*	*	*	*	*	96
97	Institute	50,717 59	50,713 86	30,607 26	*	*	*	*	2 10	97
98	Security	50,388 92	50,304 22	34,326 34	*	*	*	*	*	98
99	Vineland—Mechanics'	79,311 62	77,247 89	43,269 81	32,016 08	7,899 42	2,268 61	1,142 85*	*	99

* 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.			Cash at beginning.	Office number.
				Total.	Sale of property.	Sundries.		
CAPE MAY COUNTY.								
85	Avalon City—Building and Loan.....	\$5,072 51		\$22 31	\$22 31		\$6,273 94	85
86	Cape May City—Saving Fund.....	6,104 94		286 00	286 00		9,102 00	86
87	Cape May C. H.—Mechanics'.....						7,155 46	87
88	Dennisville—Loan and Building.....	212 00					605 76	88
89	Ocean City—Building and Loan.....						959 34	89
90	Sea Isle City—Building and Loan.....	1,000 00					11 73	90
91	South Seaville—Loan and Building.....	690 02		78		\$0 78	2,394 55	91
92	Tuckahoe—Building and Loan.....	320 89	\$1,122 86				350 84	92
CUMBERLAND COUNTY.								
93	Bridgeton—Merchants' and Mechanics'.....	37,700 00		830 60	830 60		1,257 80	93
94	Saving Fund.....	6,021 42					5,759 20	94
95	Millville—Columbian.....	612 98	3,008 26				2,691 48	95
96	Hope.....	24,325 00		75 00	75 00		126 93	96
97	Institute.....	20,200 00		4 50	4 50		3 73	97
98	Security.....	15,300 00		677 88	677 88		84 70	98
99	Vineland—Mechanics'.....	33,818 25		102 68	102 68		2,063 77	99

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income.	Total receipts.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
ESSEX COUNTY.										
100	Belleville—Building and Loan.....	\$31,815 80	\$29,156 98	\$26,790 72	\$20,867 02	\$5,815 22	.....	\$108 68	*	100
101	Home.....	14,537 44	14,524 65	12,909 60	10,887 00	1,830 50	\$139 75	52 35	\$15 05	101
102	Bloomfield—Building and Loan.....	55,188 12	53,281 67	27,298 22	19,961 03	6,350 45	427 40	526 34	33 00	102
103	Essex County.....	94,041 22	91,840 55	65,318 73	49,738 31	14,460 73	852 47	267 22	.....	103
104	Caldwell—Building and Loan.....	12,354 60	12,253 65	6,372 65	5,215 70	1,109 35	.....	47 60	*	104
105	East Orange—Building and Loan.....	133,649 50	117,081 00	77,212 00	61,597 00	12,957 56	2,366 39	246 05	45 00	105
106	Franklin—Building and Loan.....	39,562 07	39,430 62	33,217 93	23,872 00	7,875 73	1,293 68	174 02	2 50	106
107	Irrington—Building and Loan.....	31,111 48	23,455 67	20,211 41	15,538 00	4,283 62	300 84	85 15	3 80	107
108	Montclair—Building and Loan.....	297,659 47	296,940 37	133,547 86	103,900 00	27,204 00	2,302 56	141 30	*	108
109	Orange—Building and Loan.....	61,443 54	61,038 02	30,136 13	22,912 00	6,876 67	78 26	192 20	77 00	109
110	Orange Valley—Building and Loan.....	30,166 20	21,302 78	15,386 40	11,517 00	3,675 57	68 65	111 68	13 50	110
111	South Orange—Building and Loan.....	47,610 94	46,866 68	17,342 48	13,864 87	3,145 50	234 46	80 65	17 00	111
112	Vailsburg—Building and Loan.....	32,302 86	32,292 84	16,234 84	13,942 00	1,719 96	433 65	100 23	39 00	112
113	Newark—Etna.....	84,700 91	84,418 56	21,243 32	15,425 00	4,776 40	961 90	65 02	15 00	113
114	American.....	.....	.....	.....	.....	.....	.....	.....	.....	114
115	Beneficial.....	11,652 84	11,281 00	11,053 00	10,043 08	911 98	82 06	15 88	.....	115
116	Casino.....	24,279 98	21,974 25	14,301 10	11,910 00	1,854 20	121 63	38 45	286 82	116

* Not reported separately.

† See under national and State, below.

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.			Cash at beginning.	Office number.
				Total.	Sale of property.	Sundries.		
ESSEX COUNTY.								
100	Belleville—Building and Loan	\$2,343 26		\$23 00	\$23 00		\$2,658 02	100
101	Home	1,600 00					12 79	101
102	Bloomfield—Building and Loan	15,450 00	\$10,430 45	103 00	56 00	\$47 00	1,906 45	102
103	Essex County	26,170 00		351 82	351 82		200 67	103
104	Caldwell—Building and Loan	4,081 00	1,800 00				100 95	104
105	East Orange—Building and Loan	19,369 00	20,500 00				16,568 50	105
106	Franklin—Building and Loan	2,230 00	3,936 88	45 81		45 81	131 45	106
107	Irvington—Building and Loan	3,229 96		17 30	17 30		7,658 81	107
108	Montclair—Building and Loan	66,605 77	96,500 00	286 74		286 74	719 10	108
109	Orange—Building and Loan	15,841 79	16,500 00	560 10	523 00	37 10	405 52	109
110	Orange Valley—Building and Loan	5,903 78		12 60	12 60		8,363 42	110
111	South Orange—Building and Loan	11,290 00	18,234 20				744 26	111
112	Vailsburg—Building and Loan	9,860 00	6,050 00	148 00	128 00	20 00	10 02	112
113	Newark—Aetna	12,369 25	50,805 99				282 35	113
114	American*							114
115	Beneficial	50 00		178 00	178 00		371 84	115
116	Casino	5,595 24	1,668 11	409 80	162 00	247 80	2,305 73	116

* See under national and State, below.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income.	Total receipts.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
	ESSEX COUNTY—CONTINUED.									
117	Newark—Central.....	\$9,949 44	\$9,215 48	\$4,746 67	\$3,555 00	\$1,131 36	\$46 00	\$14 31	.....	117
118	Chosen Friends*.....								.....	118
119	Citizens'.....	24,976 59	24,573 16	15,026 59	13,172 00	1,751 74	205 55	93 87	.....	119
120	Commonwealth.....	21,654 77	21,442 40	12,092 00	11,756 00	801 50	51 70	83 20†	.....	120
121	Court House.....	7,241 87	7,049 70	4,439 70	3,825 00	502 35	80 90	23 70	\$7 75	121
122	Eighth Ward.....	186,104 69	180,494 37	113,619 37	86,674 94	25,167 21	758 83	995 64	22 75	122
123	Equitable.....	4,088 86	4,088 86	2,487 00	2,309 25	94 00	24 75	18 20	40 80	123
124	Enterprise.....	104,039 56	100,298 79	43,673 79	32,467 25	10,779 89	28 10	375 14	23 50	124
125	Excelsior.....	82,609 67	76,362 39	50,204 39	36,081 39	12,483 69	831 00	796 06	12 25	125
126	Fireside.....	36,768 48	32,638 95	26,152 75	17,722 05	7,386 08	779 01	265 61	.....	126
127	First Italian.....	43,759 78	43,759 27	6,327 77	5,049 00	1,241 57	16 25	20 85	.....	127
128	Five Per Cent.....	4,068 45	4,068 45	3,168 45	3,291 50	32 50	130 00	6 50	7 95	128
129	Fourteenth Ward.....	330,313 20	295,867 77	160,319 52	121,405 00	36,615 90	1,432 12	645 50	225 50	129
130	Fraternal.....	71,590 19	67,946 95	40,971 37	30,767 00	9,181 65	742 97	279 75	.....	130
131	German.....	52,174 89	50,498 05	28,598 05	21,954 00	6,039 71	351 00	129 64	103 70	131
132	Grand.....	17,732 42	16,130 61	9,150 61	7,564 00	1,091 04	470 40	25 17	.....	132
133	Hearthstone.....	55,317 37	54,781 51	22,815 01	17,040 03	5,039 15	327 85	407 98	.....	133

* See under national and State, below.

† 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.			Cash at beginning.	Office number.
				Total.	Sale of property.	Sundries.		
ESSEX COUNTY—CONTINUED.								
117	Newark—Central	\$1,468 81	\$3,000 00				\$733 96	117
118	Chosen Friends*							118
119	Citizens'	7,350 00	2,000 00				403 43	119
120	Commonwealth	2,250 00	6,500 00				212 37	120
121	Court House		2,600 00	\$10 00		\$10 00	192 17	121
122	Eighth Ward	63,375 00	3,500 00				5,610 32	122
123	Equitable		1,601 86					123
124	Enterprise	46,125 00	10,500 00				3,800 77	124
125	Excelsior	15,360 00	10,600 00	198 00	\$198 00		6,247 28	125
126	Fireside	6,406 20		80 00	50 00	30 00	4,129 53	126
127	First Italian	292 50	37,048 00	91 00		91 00	51	127
128	Five Per Cent		600 00					128
129	Fourteenth Ward	134,286 00		1,257 75	1,120 91	136 84	34,445 43	129
130	Fraternal	26,745 00		230 58	230 58		3,043 24	130
131	German	22,900 00					1,676 84	131
132	Grand	4,980 00	2,000 00				1,601 81	132
133	Hearthstone	7,926 65	23,980 00	59 85	59 85		535 86	133

* See under national and State, below.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR.

Office number	LOCATION AND NAME OF ASSOCIATION.	Total income.	Total receipts.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
	ESSEX COUNTY—CONTINUED.									
134	Newark—Improved.....	\$21,089 42	\$21,060 80	\$17,580 80	\$15,212 00	\$1,860 25	\$460 85	\$26 95	\$20 75	134
135	Home.....	193,980 33	177,428 22	31,123 08	23,590 64	7,245 50	33 00	251 24	2 70	135
136	Howard.....	112,181 43	94,728 16	73,068 55	55,739 55	17,118 68		210 32		136
137	Junior Order.....	7,757 42	7,757 42	4,749 17	4,581 00		143 00	11 97	13 20	137
138	Knights of Pythias.....	132,004 58	123,569 53	67,030 02	49,812 30	16,028 41	852 75	336 66		138
139	Lincoln.....	71,869 52	70,998 24	30,158 24	21,205 00	8,510 40	154 30	265 00	23 54	139
140	Mechanics.....	92,919 21*	92,004 02	32,979 34	17,995 36	14,742 48		211 50	30 00	140
141	Mercantile Co-operative Bank †.....									141
142	Mercer.....	58,039 32	57,954 84	24,571 84	19,620 00	3,600 12	933 25	1,277 54	38 93	142
143	Metropolitan.....									143
144	Modern.....	31,387 27	31,361 21	13,729 19	11,281 50	1,763 11	489 13	195 45		144
145	Mutual.....	205,340 09	201,681 01	119,609 82	88,327 50	27,071 75	3,220 90	809 97	179 70	145
146	Mutual Land and Home.....	3,965 32	3,669 25	2,622 99	2,595 75	17 24			10 00	146
147	Mutual Savings.....									147
148	National Provident.....									148
149	Newark.....	52,729 12	41,454 50	21,563 50	15,662 40	5,502 24	324 00	74 86		149
150	New Jersey.....	76,570 04	75,682 17	24,256 91	18,240 00	5,563 83	352 13	100 95		150

* Calculated from data reported, as far as practicable.

† See below, under national and State.

‡ Reported too late for tabulation.

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.			Cash at beginning.	Office number.
				Total.	Sale of property.	Sundries.		
ESSEX COUNTY—CONTINUED.								
134	Newark—Improved	\$580 00	\$2,900 00	.....	.....	.....	\$28 62	134
135	Home	102,704 90	43,600 24	.....	.....	.....	16,552 11	135
136	Howard	21,050 40	.....	\$609 21	\$609 21	.....	17,453 27	136
137	Junior Order .....	.....	3,000 00	8 25	4 50	\$3 75	.....	137
138	Knights of Pythias	42,772 57	4,989 58	8,777 36	8,411 25	366 11	8,435 05	138
139	Lincoln	16,240 00	24,600 00	.....	.....	.....	871 28	139
140	Mechanics	59,228 83	.....	.....	.....	.....	825 19	140
141	Mercantile Co-operative Bank* .....	.....	.....	.....	.....	.....	.....	141
142	Mercer	27,635 00	4,650 00	.....	.....	.....	84 48	142
143	Metropolitan .....	.....	.....	.....	.....	.....	.....	143
144	Modern	740 00	16,150 00	.....	.....	.....	26 06	144
145	Mutual	81,850 00	.....	221 19	221 19	.....	3,659 08	145
146	Mutual Land and Home	160 38	400 00	485 88	322 00	163 88	296 07	146
147	Mutual Savings† .....	.....	.....	.....	.....	.....	.....	147
148	National Provident* .....	.....	.....	.....	.....	.....	.....	148
149	Newark	11,295 00	8,438 00	158 00	158 00	.....	11,274 62	149
150	New Jersey	21,595 00	29,150 00	680 26	680 26	.....	887 87	150

*See below, under national and State.

† 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.	Total receipts.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
ESSEX COUNTY—CONTINUED.										
151	Newark—Norfolk.....	\$73,207 69	\$73,185 98	\$23,745 78	\$16,957 00	\$5,928 67	\$708 48	\$139 33	\$12 30	151
152	North End.....	14,029 11	12,848 34	11,020 19	10,053 65	184 92	756 47	25 15	.....	152
153	Northwestern*.....	.....	.....	.....	.....	.....	.....	.....	.....	153
154	Passaic.....	115,315 51	113,997 14	18,599 53	13,047 00	5,511 20	5 00	24 77	11 50	154
155	Phoenix.....	65,510 48	63,641 19	47,625 95	33,841 00	12,719 33	692 42	351 65	21 55	155
156	Progress.....	44,025 90	44,025 90	16,324 29	15,241 80	642 63	537 50	102 36	†	156
157	Protection.....	97,930 94	94,480 20	49,001 20	33,372 19	14,571 15	716 38	336 98	†	157
158	Prudential.....	9,133 46	8,750 10	2,700 16	2,358 85	312 71	14 00	14 60	†	158
159	Reliable.....	80,182 81	79,457 61	44,437 61	34,579 78	8,774 76	846 25	188 87	37 95	159
160	Republic.....	.....	.....	.....	.....	.....	.....	.....	.....	160
161	Roseville.....	94,788 26	85,264 61	53,629 61	42,803 40	9,886 93	583 25	346 03	10 00	161
162	Savings.....	103,817 84	103,049 20	47,905 42	33,938 00	12,798 60	621 38	501 64	46 80	162
163	Security.....	227,767 39	185,456 61	49,761 56	35,689 50	13,846 23	1 50	224 33	†	163
164	Seventh Ward.....	19,771 13	19,510 82	9,519 45	7,981 50	1,295 10	195 75	43 85	3 25	164
165	Springfield.....	10,217 31	9,824 09	6,394 09	5,653 50	462 63	257 50	16 56	3 90	165
166	State.....	63,104 05	61,389 74	29,557 05	23,300 78	5,701 42	441 38	113 47	†	166
167	Standard.....	107,077 33	104,673 11	56,244 24	42,162 50	13,327 20	228 80	483 56	52 18	167

* Not reported.

† Not reported separately.

‡ See below, under national and State.

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.			Cash at beginning.	Office number.
				Total.	Sale of property.	Sundries.		
ESSEX COUNTY—CONTINUED.								
151	Newark—Norfolk.....	\$16,910 00	\$32,530 20				\$21 71	151
152	North End.....	1,642 75	185 40				1,180 77	152
153	Northwestern.....							153
154	Passaic.....	55,864 11	39,538 50				1,318 87	154
155	Phoenix.....	8,775 00	6,950 00	\$290 24	\$290 24		1,869 29	155
156	Progress.....	75 00	24,000 00	3,426 61*		\$3,426 61*		156
157	Protection.....	45,479 00					3,450 74	157
158	Prudential.....	4,550 00	1,500 00				383 30	158
159	Reliable.....	23,930 00	11,100 00				725 20	159
160	Republic †.....							160
161	Roseville.....	29,135 00	2,500 00				9,523 65	161
162	Savings.....	54,080 00		1,662 78	1,662 78		168 64	162
163	Security.....	80,330 00	52,000 00	3,365 05	3,365 05		42,300 78	163
164	Seventh Ward.....	7,000 00	2,991 37				260 31	164
165	Springfield.....	930 00	2,500 00				393 22	165
166	State.....	13,547 00	20,000 00				1,714 31	166
167	Standard.....	46,558 87	1,870 00				2,404 22	167

* Including life insurance, \$3,404.56.

† See below, under national and State.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income.	Total receipts.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
ESSEX COUNTY—CONTINUED.										
168	Newark—Tenth Ward.....	\$134,513 79	\$128,591 50	\$53,783 08	\$38,378 75	\$14,150 79	\$800 55	\$452 99	*	168
169	Teutonia	37,298 95	36,806 83	18,837 28	15,146 50	3,049 63	309 55	202 24	\$39 36	169
170	Thirteenth Ward.....	43,968 39	43,937 18	22,315 38	17,233 00	4,314 37	531 65	189 06	47 30	170
171	Union	37,636 01	37,091 66	26,741 66	20,004 00	6,097 41	507 50	132 75	.....	171
172	Uptown	14,011 18	12,772 81	8,779 81	7,247 00	1,252 35	234 74	28 02	19 70	172
173	Washington.....	45,816 15	44,607 67	33,040 47	24,242 00	7,948 68	661 50	188 29	*	173
174	West End	75,839 38	75,121 76	38,091 54	28,755 00	8,462 63	545 28	173 38	155 25	174
175	Woodside.....	115,304 06	114,530 80	54,976 12	39,410 50	14,682 02	437 95	445 65	*	175
176	Workingmen's	18,761 03	18,068 78	10,045 82	8,664 00	1,133 72	107 61	84 79	55 70	176
GLOUCESTER COUNTY.										
177	Clayton—Building	20,766 99	20,379 19	16,179 19	11,017 57	4,617 50	455 02	89 10	*	177
178	Glassboro—Loan and Building.....	18,069 43	17,933 99	15,652 87	12,825 56	2,784 59	.....	42 72	*	178
179	Mullica Hill—Loan and Building.....	29,132 61	23,708 79	7,258 03	5,441 00	1,714 02	31 01	66 25	5 75	179
180	Paulsboro—Loan and Building.....	23,237 73	20,215 10	12,394 61	8,596 40	4,278 20	.....	20 01	*	180
181	Swedesboro—Loan and Building.....	27,445 75	21,049 04	12,198 52	8,426 00	3,538 57	169 50	62 45	*	181
182	Williamstown—Monroe	8,829 25	8,540 36	7,715 03	*	*	*	*	*	182
183	Woodbury—Real Estate.....	132,928 88	132,749 26	100,410 36	75,967 52	23,656 92	.....	785 92	*	183

* 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.			Cash at beginning.	Office number.
				Total.	Sale of property.	Sundries.		
ESSEX COUNTY—CONTINUED.								
168	Newark—Tenth Ward.....	\$65,560 00		\$9,248 42	\$9,248 42		\$5,922 29	168
169	Teutonia.....	8,602 40	\$7,700 00	1,667 15	1,667 15		592 12	169
170	Thirteenth Ward.....	15,621 80	6,000 00				31 21	170
171	Union.....	10,350 00					544 35	171
172	Uptown.....	255 00	3,738 00				1,238 37	172
173	Washington.....	10,557 20	1,100 00				1,118 48	173
174	West End.....	13,694 88	22,743 71	591 63	138 00	\$453 63	717 62	174
175	Woodside.....	50,340 00	9,001 68	213 00	213 00		773 26	175
176	Workingmen's.....	2,336 96	4,700 00	386 00	386 00		692 25	176
GLOUCESTER COUNTY.								
177	Clayton—Building.....	1,000 00	2,600 00				387 80	177
178	Glassboro—Loan and Building.....	2,131 12		100 00	100 00		135 44	178
179	Mullica Hill—Loan and Building.....	16,385 76		65 00	65 00		5,423 72	179
180	Paulsboro—Loan and Building.....	1,158 00	6,162 49				3,072 63	180
181	Swedsboro—Loan and Building.....	8,615 00		237 52	237 52		6,396 71	181
182	Williamstown—Monroe.....	800 00		25 33		25 33	288 89	182
183	Woodbury—Real Estate.....	31,727 34		611 06	611 06		179 62	183

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income.	Total receipts.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
HUDSON COUNTY.										
184	Arlington—Building and Loan	\$16,821 46	\$16,793 08	\$9,172 08	\$8,101 97	\$917 00	\$85 80	\$31 86	\$35 45	184
185	Equity	10,245 55	9,065 98	6,318 35	4,852 00	1,210 93	186 49	15 18	53 75	185
186	Kearny	71,246 97	68,795 48	33,714 71	25,850 50	7,069 30	330 25	429 16	35 50	186
187	Bayonne—Building	211,494 37	156,229 39	112,410 96	83,674 05	23,043 76	5,041 50	651 65	*	187
188	Centreville	139,937 18	106,417 38	72,008 47	55,764 48	11,861 96	3,768 57	633 39	*	188
189	Pamrapo	38,720 79	35,539 05	9,879 26	8,980 30	312 23	43 00	475 43	68 30	189
190	Harrison—Harrison and Kearny	31,075 55	30,083 43	25,436 83	19,200 00	5,470 37	342 50	423 96	*	190
191	People's	318,873 91	283,661 08	182,372 71	140,380 00	38,472 21	2,129 88	1,290 62	.....	191
192	Hoboken—Building and Loan	165,902 54	144,137 50	124,593 35	92,908 00	23,738 89	7,332 36	564 10	50 00	192
193	Kearny—Mutual	4,712 65	4,712 65	3,474 10	3,364 00	97 00	.....	13 10	00	193
194	Town of Union—Building and Loan	90,443 36	82,558 31	57,062 21	44,379 00	12,379 58*	*	243 63	60 00	194
195	West Hoboken—Palisade	26,635 21	26,486 00	14,270 00	11,191 00	3,079 00*	*	*	*	195
196	Jersey City—Bergen Mutual	24,147 55	23,546 59	20,254 09	14,310 50	5,726 09	200 00	17 00	50	196
197	Caledonian	39,691 93	28,748 80	25,802 89	18,423 00	5,180 27	1,976 62	13 50	9 50	197
198	Carteret	129,490 55	129,137 85	48,868 85	40,452 25	6,751 83	1,587 62	25 15	52 00	198
199	Central	29,056 05	29,056 05	23,056 05	22,095 31	582 98	202 36	49 90	125 50	199

* Not reported separately.

TABLE 6a—LOCAL BUILDING AND LOAN

AN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR
YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Loans repaid.	Borrowed money (bills payable).	ALL OTHER RECEIPTS.			Cash at beginning.	Office number.
				Total.	Sale of property.	Sundries.		
HUDSON COUNTY.								
184	Arlington—Building and Loan	\$1						184
185	Equity	321 00	\$6,300 00				\$28 38	185
186	Kearny	737 63					1,189 57	186
		230 77	17,850 00				2,451 49	
187	Bayonne—Building							187
188	Centreville	818 43					55,264 98	188
189	Pamapo	815 25		\$1,593 66	\$1,155 34	\$438 32	33,519 80	189
		288 89		370 90	220 90	150 00	3,181 74	
190	Harrison—Harrison and Kearny							190
191	People's	100 00		546 60	546 60		992 12	191
		500 00		7,986 37	7,788 37	198 00	35,212 83	
192	Hoboken—Building and Loan							192
193	Kearny—Mutual	544 15					21,764 04	193
194	Town of Union—Building and Loan		1,238 55					194
195	West Hoboken—Pallade	990 00	150 00	356 10	356 10		7,885 05	195
		385 00	7,800 00	31 00	31 00		49 21	
196	Jersey City—Bergen Mutual							196
197	Caledonian	292 50					600 96	197
198	Carteret	433 02		138 89	14 87	124 02	10,817 13	198
199	Central	62 00	34,225 00	82 00		82 00	352 70	199
			6,000 00					

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income.	Total receipts.	Total dues, interest, premium, fines, fees	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
HUDSON COUNTY—CONTINUED.										
200	Jersey City—Columbia.....	\$98,624 21	\$98,351 52	\$67,149 78	\$50,574 14	\$11,979 84	\$4,469 68	\$72 62	\$53 50	200
201	Commercial*.....									201
202	Communi-paw.....	20,247 77	19,979 92	10,509 92	8,166 00	1,769 95	489 42	68 05	16 50	202
203	Crescent.....	107,845 08	107,258 56	13,978 91	8,254 00	4,573 71	1,034 50	116 70		203
204	Empire.....	9,779 97	9,779 97	6,463 97	5,669 50	164 81	585 91	75	43	204
205	Enterprise.....	50,494 37	49,758 02	28,989 15	20,155 00	8,654 45		179 70	†	205
206	Eric.....	30,835 08	30,680 36	14,587 75	10,740 00	2,747 75	953 00	140 50	6 50	206
207	Eureka.....	5,195 38	4,305 76	3,817 65	3,312 00	176 85	308 00	10 70	11 00	207
208	Excelsior.....	111,002 85	106,921 90	71,860 05	57,514 50	14,235 50		110 05		208
209	Fairmount.....	30,959 34	28,259 16	14,503 06	11,040 11	3,320 50	4 35	47 60	50 00	209
210	Garfield.....	73,390 49	70,965 85	51,011 47	41,425 00	9,339 01	70 56	111 90	65 00	210
211	Greenville.....	105,921 77	165,303 49	60,516 45	59,959 08†	†	†	115 31	442 08	211
212	Greenville, No. 2.....	83,317 87	78,717 43	33,484 63	33,228 75	64 90		40 48	72 00	212
213	Greenville United.....	56,995 44	51,677 42	31,665 29	30,922 50	258 90†	†	263 30	220 50	213
214	Highland.....	28,923 81	28,298 58	12,403 58	7,097 42	4,118 95	1,083 29	103 92		214
215	Home.....	133,005 82	133,949 62	11,784 66	9,080 89	2,635 86	400 00	63 91		215
216	Hudson City.....	66,875 48	66,531 83	59,745 74	45,044 25	10,562 53	3,768 94	309 52	60 50	216

* See below, under national and State.

† Not reported separately.

‡ On members' notes only.

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.			Cash at beginning.	Office number.
				Total.	Sale of property.	Sundries.		
HUDSON COUNTY—CONTINUED.								
200	Jersey City—Columbia.....	\$8,305 00	\$12,000 00	\$10,896 74	\$10,896 74			200
201	Commercial*.....							201
202	Communi-paw.....	4,720 00	4,750 00				\$267 85	202
203	Crescent.....	14,305 12	78,476 28	498 25	173 25	\$325 00	86 52	203
204	Empire.....	16 00	3,300 00					204
205	Enterprise.....	10,622 00	9,350 00	796 42	796 42		736 35	205
206	Erie.....	3,553 20	11,540 00	991 41	991 41		154 72	206
207	Eureka.....	50 00	437 21				889 62	207
208	Excelsior.....	18,373 00		16,688 85	1,738 85	14,950 00	4,080 95	208
209	Fairmount.....	10,905 25	1,550 00	1,590 85		1,590 85	2,700 18	209
210	Garfield.....	13,895 51	2,000 00	4,058 87	52 00	4,006 87	2,424 64	210
211	Greenville.....	71,090 22	32,441 92	1,254 90	603 50	651 40	618 28	211
212	Greenville, No. 2.....	43,246 54		1,986 26		1,986 26	4,600 44	212
213	Greenville United.....	19,162 56		849 57		849 57	5,318 02	213
214	Highland.....	13,700 00	2,195 00				625 23	214
215	Home.....	120,997 00†		170 00		170 00	54 16	215
216	Hudson City.....	1,835 00	5,151 09				343 65	216

* See below, under national and State.

† Cancelled mortgages, shares matured, included.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION	Total income.	Total receipts.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
HUDSON COUNTY—CONTINUED.										
217	Jersey City—Hudson Mutual.....	\$21,591 38	\$21,508 32	\$20,808 32	\$17,472 12	\$3,089 00	.....	\$235 70	\$11 50	217
218	Improved Land and Loan.....	30,795 44	30,434 04	12,895 77	9,805 00	2,050 69	\$914 88	120 20	5 00	218
219	Industrial.....	88,653 93	88,100 43	68,146 16	54,693 50	10,827 69	2,449 37	101 10	74 50	219
220	Jersey City.....	45,984 48	42,859 24	32,967 68	24,331 00	7,548 48	266 00	200 20	22 00	220
221	Lafayette.....	72,859 35	71,336 88	69,286 78	55,457 00	13,648 38	.....	159 90	21 50	221
222	Lincoln.....	122,538 78	114,661 76	92,335 34	74,191 01	17,101 31	179 88	826 14	37 00	222
223	Madison.....	41,003 56	40,992 43	27,189 92	20,680 00	6,348 92*	*	134 50	26 50	223
223½	Mortgage Bank.....	56,832 73	56,832 73	23,476 63	20,581 00	2,238 01	590 67	16 95	50 00	223½
224	Monticello.....	116,521 51	113,775 45	60,141 58	49,425 58	10,511 31	.....	143 69	61 00	224
225	Montgomery.....	35,845 76	34,925 75	11,852 84	8,631 50	3,074 34	8 35	138 15	50	225
226	North Hudson.....	96,310 10	95,648 14	58,685 50	53,330 65	2,903 00	2,105 25	291 60	55 00	226
227	Pavonia.....	93,915 13	83,903 69	41,338 69	34,813 88	5,385 88	990 50	117 95	30 50	227
228	Paulus Hook †.....	33,152 19	32,472 43	32,472 43	.....	.....	.....	.....	.....	228
229	Phoenix.....	74,875 26	70,996 83	53,911 31	37,247 00	14,528 46	1,868 25	247 60	29 00	229
230	Security †.....	.....	.....	.....	.....	.....	.....	.....	.....	230
230½	Security Union‡.....	.....	.....	.....	.....	.....	.....	.....	.....	230½
231	Star.....	44,517 27	44,467 23	37,556 71	30,031 48	6,498 87	945 36	72 00	9 00	231

* Not reported separately.

† Winding up.

‡ Not reported.

§ See below, under national and State.

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.			Cash at beginning.	Office number.
				Total.	Sale of property.	Sundries.		
HUDSON COUNTY—CONTINUED.								
217	Jersey City—Hudson Mutual	\$700 00					\$85 06	217
218	Improved Land and Loan.....	9,785 00	\$7,700 00	\$53 27	\$38 00	\$15 27	361 40	218
219	Industrial.....	16,363 00		3,591 27	3,556 27	35 00	553 50	219
220	Jersey City.....	8,830 00	1,500 00	161 56	161 56		3,125 24	220
221	Lafayette.....	1,935 35	50 00	64 75	64 75		1,522 47	221
222	Lincoln.....	19,563 77		2,762 65	2,762 65		7,877 02	222
223	Madison.....	5,587 00	7,975 00	240 51	240 51		11 13	223
223½	Mortgage Bank.....	5,415 00	27,941 10					223½
224	Monticello.....	41,686 00	11,076 63	874 24	874 24		2,743 06	224
225	Montgomery.....	14,800 00	8,235 70	37 21	37 21		820 01	225
226	North Hudson.....	27,700 00	9,250 00	12 64	12 64		661 96	226
227	Pavonia.....	815 00	43,750 00				8,011 44	227
228	Paulus Hook*.....						679 76	228
229	Phoenix.....	5,523 52	11,500 00	62 00	62 00		3,878 43	229
230	Security†.....							230
230½	Security Union†.....							230½
231	Star.....		6,600 00	310 52	310 52		50 04	231

* Winding up.

† Not reported.

‡ See below, under national and State.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income.	Total receipts.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
HUDSON COUNTY—CONTINUED.										
232	Jersey City—Union.....	\$20,571 18	\$20,093 83	\$20,043 93	\$15,108 00	\$3,435 26	\$1,319 43	\$170 74	\$10 50	232
233	Washington	50,115 00	50,068 04	26,632 89	20,906 50	5,410 54	211 99	72 36	31 50	233
HUNTERDON COUNTY.										
234	Flemington—Building and Loan.....	21,255 08	17,329 13	11,959 13	10,147 00	1,812 13	*	*	*	234
235	Lambertville—Centennial	83,278 06	82,267 06	56,494 88	*	*	*	*	*	235
MERCER COUNTY.										
236	Hightstown—Building and Loan.....	10,588 49	9,153 16	3,841 16	2,747 00	1,004 36	4 00	85 40	40	236
237	Hopewell—People's.....	45,697 83	45,631 09	7,664 07	5,375 37	2,110 41	133 93	25 42	18 92	237
238	Pennington—Building and Loan.....	7,339 18	6,631 91	6,231 91	4,324 00	1,907 91	*	*	*	238
239	Trenton—Mechanics'	12,597 08	12,281 71	7,129 71	5 874 00	1,254 25	.....	146 00	.....	239
240	Mercer	17,705 28	17,384 14	12,804 14	10,563 00	2,247 00	.....	14 14	.....	240
241	N. J. Building, Loan and Invest. Co.†.....	.....	.....	.....	.....	.....	.....	.....	.....	241
240½	People's†.....	.....	.....	.....	.....	.....	.....	.....	.....	240½
241½	Equitable†.....	.....	.....	.....	.....	.....	.....	.....	.....	241½

* Not reported separately.

† See below, under national and State.

‡ Not a year in operation.

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.			Cash at beginning.	Office number.
				Total.	Sale of property.	Sundries.		
HUDSON COUNTY—CONTINUED.								
232	Jersey City—Union.....	\$4,400 00	\$4,650 00	.....	.....	.....	\$477 25	232
233	Washington.....	9,425 00	11,450 00	\$2,362 15	\$160 15	\$2,202 00	46 96	233
HUNTERDON COUNTY.								
234	Flemington—Building and Loan.....	4,120 00	1,250 00	.....	.....	.....	3,925 95	234
235	Lambertville—Centennial	16,682 80	7,739 71	1,349 67	2 80	1,346 87	.....	234
MERCER COUNTY.								
236	Hightstown—Building and Loan.....	5,312 00	.....	.....	.....	.....	1,435 33	236
237	Hopewell—People's.....	364 00	36,653 02	950 00	950 00	.....	66 74	237
238	Pennington—Building and Loan.....	400 00	.....	.....	.....	.....	767 27	238
239	Trenton—Mechanics'	5,100 00	.....	52 00	.....	52 00	815 37	239
240	Mercer	4,580 00	.....	.....	.....	.....	321 14	240
241	New Jersey Building, Loan and Investment Co.*.....	.....	.....	.....	.....	.....	.....	241
240½	People's*.....	.....	.....	.....	.....	.....	.....	240½
241½	Equitable†.....	.....	.....	.....	.....	.....	.....	241½

* See below, under national and State.

† Not yet a year in operation.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income.	Total receipts.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
	MIDDLESEX COUNTY.									
242	Dunellen—Building and Loan.....	\$17,984 51	\$17,870 36	\$15,245 84	*	*	*	*	*	242
243	Jamesburg—Mutual.....	47,102 25	42,790 48	25,683 48	\$19,139 76	\$8,374 36	\$16 25	\$153 11	*	243
244	South River—Building and Loan.....	11,140 40	10,248 75	9,031 50	7,671 00	1,090 20	193 00	64 05	\$13 25	244
245	South Amboy—Star.....	56,250 62	53,522 39	49,136 44	37,519 95	9,888 29	1,268 25	459 95*	*	245
246	Perth Amboy—Bi-Centennial.....	15,471 44	13,752 24	10,532 81*	*	*	*	*	*	246
247	Citizens'.....	52,260 47	50,900 77	46,747 97	16,719 77	7,140 20*	*	*	88 75	247
248	Homestead.....	66,799 22	53,860 18	51,328 53	37,285 00	13,397 05	.....	554 48	92 00	248
249	New Brunswick—American, No 2.....	39,327 20	39,294 33	29,545 28	17,108 33	12,157 30	9 00	270 65	*	249
250	Excelsior.....	65,525 34	65,300 29	49,444 79	29,043 00	18,618 25	1,444 50	339 04	*	250
251	Homestead.....	293,198 08	291,303 84	62,451 66	48,586 08	12,099 15	1,515 13	151 58	99 72	251
252	Merchants'.....	37,580 11	37,580 11	32,785 00	32,785 00	989 00	3,041 75	67 10	697 25	252
253	People's.....	63,934 43	58,908 15	50,694 15	40,725 14	7,728 51	2,007 25	131 10	102 15	253
254	Provident.....	18,433 71	18,409 44	14,109 44	12,187 80	986 75	805 75	22 25	106 89	254
255	Security.....	57,241 31	57,192 77	52,165 27	38,788 90	10,733 14	2,007 06	526 23	109 94	255
256	Workingmen's.....	20,017 44	20,017 44	15,517 44	13,654 00	381 60	1,145 75	47 42	238 77	256

* 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.			Cash at beginning.	Office number.
				Total.	Sale of property.	Sundries.		
MIDDLESEX COUNTY.								
242	Dunellen—Building and Loan	\$1,842 00	\$775 00	\$752 00		\$752 00	\$114 15	242
243	Jamesburg—Mutual.....	14,632 00		2,475 00	\$2,475 00		4,311 77	243
244	South River—Building and Loan.	1,200 00		17 25		17 25	891 65	244
245	South Amboy—Star.....	4,350 00		35 95	35 95		2,728 23	245
246	Perth Amboy—Bi-Centennial.....	2,432 00		787 43	537 43	250 00	1,719 20	246
247	Citizens'.....	3,886 60		266 20	180 00	86 20	1,359 70	247
248	Homestead.....	2,508 58		23 07	18 00	5 07	12,939 04	248
249	New Brunswick—American, No. 2	9,570 00		179 05	179 05		32 87	249
250	Excelsior.....	11,700 00		4,095 50	4,000 00	95 50	225 05	250
251	Homestead.....	227,887 00*		995 18	995 18		1,894 24	251
252	Merchants'.....							252
253	People's.....	7,700 00	500 00	15 00	15 00		5,025 28	253
254	Provident.....		4,300 00				24 27	254
255	Security.....	3,395 00	1,300 00	332 50	332 50		48 54	255
256	Workingmen's.....		4,500 00					256

* Inclusive of cancelled mortgages (matured shares).

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income.	Total receipts.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
MONMOUTH COUNTY.										
257	Asbury Park—Building and Loan.....	\$93,445 81	\$92,573 46	\$74,973 46	*	*	*	*	*	257
258	Atlantic Highlands—Savings Fund.....	35,066 38	32,319 50	23,881 50	\$17,037 45	\$5,233 84	\$454 65	\$1,060 26	\$95 30	258
259	Belmar—Building and Loan.....	10,685 41	9,980 57	7,780 57	*	*	*	*	*	259
260	Freehold—Mutual.....	57,693 39	56,634 69	46,022 09	31,638 00	13,839 24	118 75	414 85	11 25	260
261	Keyport—Loan.....	31,535 69	31,483 02	23,490 15	17,921 05	5,415 40	.....	145 40	8 30	261
262	Long Branch—Building and Loan.....	48,068 81	47,469 84	39,025 79	31,763 31	7,181 28	.....	81 20	*	262
263	Manasquan—Squan Village.....	38,733 49	29,223 00	29,223 00	*	*	*	*	*	263
264	Matawan—Building and Loan.....	9,971 16	8,765 58	5,657 54	*	*	.....	*	*	264
265	Red Bank—Building and Loan.....	76,257 38	68,774 82	41,793 70	30,243 68	10,931 17	.....	575 35	43 50	265
MORRIS COUNTY.										
266	Boonton—Building and Loan.....	62,693 04	54,118 88	37,662 88	32,174 00	4,022 50	1,191 23	117 90	157 25	266
267	Dover—Building and Loan.....	91,656 64	85,248 32	36,147 78	26,429 00	9,525 08	.....	88 59	105 11	267
268	Morristown—Building and Loan.....	47,815 25	40,124 25	28,845 25	21,184 00	7,406 59	149 36	105 30	.....	268
OCEAN COUNTY.										
269	Toms River—Dover.....	36,483 84	32,239 23	18,829 36	13,872 00	4,455 31	362 90	131 65	7 50	269
49	Tuckerton—Mutual.....	13,780 83	12,547 59	8,192 38	5,964 15	2,040 50	.....	58 73	129 00	49

* 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.			Cash at beginning.	Office number.
				Total.	Sale of property.	Sundries.		
MONMOUTH COUNTY.								
257	Asbury Park—Building and Loan.....	\$17,600 00					\$872 35	257
258	Atlantic Highlands—Savings Fund.....	8,438 00					2,746 88	258
259	Belmar—Building and Loan.....	2,200 00					704 84	259
260	Freehold—Mutual.....	10,600 00		\$12 00	\$12 00		959 30	260
261	Keyport—Loan.....	5,669 15	\$250 00	2,073 72	9 50	\$2,064 22	52 67	261
262	Long Branch—Building and Loan.....	6,645 00		1,799 05	1,599 71	199 34	598 97	262
263	Manasquan—Squan Village.....						4,510 49	263
264	Matawan—Building and Loan.....	3,059 00		49 04		49 04	1,205 58	264
265	Red Bank—Building and Loan.....	21,950 00	5,000 00	31 12	20 00	11 12	7,482 56	265
MORRIS COUNTY.								
266	Boonton—Building and Loan.....	11,695 00	4,761 00				8,774 16	266
267	Dover—Building and Loan.....	12,125 54	36,850 00	125 00	125 00		6,408 32	267
268	Morristown—Building and Loan.....	11,279 00					7,691 00	268
OCEAN COUNTY.								
269	Toms River—Dover.....	9,009 87	4,400 00				4,244 61	269
49	Tuckerton—Mutual.....	3,900 00		455 21	455 21		1,233 24	49

* 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.	Total receipts.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
PASSAIC COUNTY.										
270	Little Falls—Building and Loan.....	\$20,771 69	\$20,513 00	\$18,078 60	\$13,048 00	\$4,382 03	\$334 77	\$304 80	\$9 00	270
271	Passaic City—Home.....	14,286 70	14,286 70	11,486 70	10,758 00	390 11	24 59	30 30	283 70	271
272	Mutual.....	195,862 59	185,495 24	101,269 07	78,807 42	20,156 44	1,568 66	212 75	523 80	272
273	People's.....	110,496 35	104,307 34	77,195 23	62,359 33	14,162 32		261 58	412 00	273
274	Union.....	84,010 56	80,103 06	45,273 66	35,539 52	7,819 67	1,516 58	397 89	*	274
275	Paterson—Celtic.....	57,809 95	51,149 73	40,831 17	32,951 94	7,774 58		7 40	92 25	275
276	Citizens'.....	67,485 48	65,712 56	54,572 56	46,280 56	6,292 52	1,647 03	163 95	269 50	276
277	Eastside.....	29,208 59	27,146 66	19,381 66	15,887 00	2,607 53	693 13	70 60	123 50	277
278	German-American.....	40,695 00	38,984 11	28,209 11	25,275 65	2,757 01		15 95	160 50	278
279	Iron and Silk.....	21,956 64	21,242 12	21,242 12	†					279
280	Manchester.....	41,383 26	41,283 71	23,463 10	17,487 86	5,221 88	564 36	76 50	112 50	280
281	Mechanics'.....	98,742 44	81,942 68	60,484 39	46,163 65	13,853 31		251 43	216 00	281
282	Mutual.....	125,607 17	120,875 90	73,828 52	59,172 09	12,561 63	739 86	172 94	1,182 00	282
283	New Jersey Investment.....									283
284	People's.....	41,846 70	41,553 96	25,114 96	19,251 00	5,349 59	318 72	52 65	143 00	284
285	Provident.....	50,063 30	41,844 96	30,420 21	23,591 80	6,641 49		44 92	148 00	285

* Not reported separately.

† Not reported.

‡ See below, under national and State.

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.			Cash at beginning.	Office number.
				Total.	Sale of property.	Sundries.		
PASSAIC COUNTY.								
270	Little Falls—Building and Loan.....		\$2,435 00				\$258 09	270
271	Passaic City—Home.....		2,800 00					271
272	Mutual.....	\$56,718 45	27,281 67	\$226 05		\$226 05	10,367 35	272
273	People's.....	26,941 00		171 11		171 11	6,189 01	273
274	Union.....	33,740 00		1,089 40	\$1,089 40		3,907 50	274
275	Paterson—Celtic.....	10,266 21		52 35	52 35		6,660 22	275
276	Citizens'.....	11,140 00					1,772 92	276
277	Eastside.....	5,265 00	2,500 00				2,056 93	277
278	German-American.....	1,675 00	9,200 00				1,710 89	278
279	Iron and Silk.....						714 52	279
280	Manchester.....	10,230 00	7,500 00	90 61		90 61	99 55	280
281	Mechanics'.....	21,458 29					16,799 76	281
282	Mutual.....	46,749 00		298 38	275 75	22 63	4,731 27	282
283	New Jersey Investment*.....							283
284	People's.....	16,439 00					292 74	284
285	Provident.....	10,384 75		1,040 00	1,040 00		8,218 34	285

* See below, under national and State.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income.	Total receipts.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
PASSAIC COUNTY—CONTINUED.										
286	Paterson—Riverside.....	\$35,059 27	\$27,469 42	\$20,507 52	\$15,840 83	\$4,366 33	\$176 21	\$28 15	\$96 00	286
287	South Paterson.....	33,038 97	30,874 41	19,439 13	16,094 68	2,816 86	366 64	18 45	142 50	287
288	Totowa.....	34,533 44	30,106 81	18,708 81	15,848 00	2,164 25	507 11	22 45	164 00	288
289	Union.....	347,741 89	343,534 66	233 072 22	189,468 25	39,878 27	2,907 00	359 70	3,306 00	289
SALEM COUNTY.										
290	Quinton—Loan and Building.....	20,519 22	14,015 13	12,915 13	12,647 29	146 50	88 64	2 95	29 75	290
291	Salem—Franklin.....	86,948 81	71,274 76	49,138 12	37,010 97	11,900 00	.....	160 90	66 25	291
292	Woodstown—Union.....	18,107 40	15,831 73	10,806 73	9,203 25	1,522 18	.....	59 80	21 50	292
SOMERSET COUNTY.										
293	Bound Brook—Building and Loan.....	39,271 90	37,852 25	24,252 25	17,192 00	6,400 00	570 25	66 50	23 50	293
294	East Millstone—Millstone.....	5,188 45	3,965 14	3,967 01	2,952 00	574 01	434 00	7 00	.....	294
295	Somerville—Citizens'.....	49,647 85	48,475 92	25,205 92	19,725 61	4,546 07	907 94	25 30	.....	295
296	People's.....	58,599 52	56,298 19	40,466 53	28,665 00	10,681 22	1,029 81	83 90	6 60	296

* 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.			Cash at beginning.	Office number.
				Total.	Sale of property.	Sundries.		
PASSAIC COUNTY—CONTINUED.								
286	Paterson—Riverside.....	\$8,816 00	.....	\$145 00	\$145 00	.....	\$7,589 85	286
287	South Paterson.....	3,372 00	8,000 00	63 28	49 20	14 08	2,164 56	287
288	Totowa.....	3,401 00	8,000 00	.....	.....	.....	4,426 63	288
289	Union.....	106,952 97	.....	602 47	.....	602 47	4,207 23	289
SALEM COUNTY.								
290	Quinton—Loan and Building.....	1,100 00	.....	.....	.....	.....	6,504 09	290
291	Salem—Franklin.....	22,136 64	.....	.....	.....	.....	15,673 05	291
292	Woodstown—Union.....	5,025 00	.....	.....	.....	.....	2,275 67	292
SOMERSET COUNTY.								
293	Bound Brook—Building and Loan.....	6,600 00	7,000 00	.....	.....	.....	1,419 65	293
294	East Millstone—Millstone.....	.....	.....	28 13	.....	28 13	1,193 31	294
295	Somerville—Citizens.....	1,600 00	21,670 00	.....	.....	.....	1,171 93	295
296	People's.....	5,431 66	10,600 00	.....	.....	.....	2,201 33	296

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income.	Total receipts.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
SUSSEX COUNTY.										
297	Newton—Merrian Shoe	\$21,778 72	\$19,067 95	\$11,312 95	\$8,584 00	\$2,156 75	\$502 18	\$38 55	\$31 47	297
UNION COUNTY.										
298	Cranford—Mutual	141,693 79	141,693 79	44,554 79	33,269 54	9,474 85	1,009 30	382 10	419 00	298
299	Garwood—Building and Loan									299
300	Rahway—Workmen's	45,619 15	40,347 71	28,587 01	20,245 55	7,894 76		340 40	61 75	300
316	Union Savings*									316
301	Roselle—Building and Loan	36,988 31	34,135 10	23,167 80	19,212 00	3,336 48	496 77	64 05	58 50	301
302	Summit—Building and Loan	29,317 29	23,591 83	22,700 83	19,160 00	2,915 40	448 70	136 33	46 40	302
303	Westfield—Building and Loan	84,865 86	81,862 88	18,257 88	12,921 00	4,300 68	812 75	128 05	96 00	303
304	Plainfield—Building and Loan	42,822 57	39,354 40	18,229 40	13,844 51	3,859 71	447 50	77 68		304
305	Home	71,925 55	65,564 87	48,595 26	†	†	†	†	†	305
306	Elizabeth—Central	19,614 84	19,614 84	16,114 84	12,106 00	3,300 19	647 85	42 40	18 40	306
307	Citizens'	114,486 22	99,636 92	80,455 43	60,481 00	16,538 72	2,904 33	302 08	229 30	307
308	Columbia	38,613 81	38,296 77	30,273 02	26,025 00	3,058 74	998 78	101 00	89 50	308
309	Elizabeth	107,819 14	105,104 34	78,268 16	58,155 23	19,804 57		148 61	159 75	309
310	Elizabethport	113,680 14	112,653 41	78,667 60	57,942 00	20,090 00		580 60	55 00	310

* See below, under national and State.

† 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.			Cash at beginning.	Office number.
				Total.	Sale of property.	Sundries.		
SUSSEX COUNTY.								
297	Newton—Merrian Shoe.....	\$7,639 00		\$116 00	\$66 00	\$50 00	\$2,710 77	297
UNION COUNTY.								
298	Cranford—Mutual	40,619 00	\$56,520 00					298
299	Garwood—Building and Loan.....							299
300	Rahway—Workmen's.....	9,780 83	1,989 67	34 75	34 75		5,271 44	300
316	Union Savings*.....							316
301	Roselle—Building and Loan.....	9,450 00	1,480 50	36 80	36 80		2,853 21	301
302	Summit—Building and Loan.....	891 00					5,725 46	302
303	Westfield—Building and Loan.....	12,605 00	51,000 00				3,002 98	303
304	Plainfield—Building and Loan.....	10,925 00	10,000 00	200 00	200 00		3,468 17	304
305	Home	16,685 00		284 61	180 00	104 61	6,360 68	305
306	Elizabeth—Central.....	1,500 00	2,000 00					306
307	Citizens'	17,842 00		1,349 49		1,349 49	14,849 30	307
308	Columbia	3,260 00	4,000 00	763 75		763 75	317 04	308
309	Elizabeth.....	17,035 88	8,850 00	950 30	40 30	910 00	2,714 80	309
310	Elizabethport.....	32,669 64		1,416 17	1,416 17		1,026 73	310

* See below, under national and State.

TABLE 5a—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income.	Total receipts.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
UNION COUNTY—CONTINUED.										
311	Elizabeth—Equitable*									311
312	Excelsior	\$34,728 13	\$32,452 72	\$27,252 72	\$21,636 00	\$5,541 50		\$45 22	\$30 00	312
313	Harmonia	116,899 11	115,241 77	115,241 81	109,754 94	2,100 89	\$2,495 99	819 52	70 50	313
314	Union County	83,008 27	72,289 93	54,271 67	†	†	†	†	†	314
315	Union Square	947 80	863 01	838 59	709 00	116 42	87	12 80	†	315
WARREN COUNTY.										
317	Phillipsburg—No. 4.....	51,528 29	51,432 29	33,194 99	†	†	†	†	†	317
318	No. 5.....	37,368 85	35,319 05	16,708 60	12,617 00	3,996 00		95 10		318
NEW YORK.										
318½	New York City—Birkbeck†.....									318½

* Not reported.

† Not reported separately.

‡ See below, under national and State.

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.			Cash at beginning.	Office number.
				Total.	Sale of property.	Sundries.		
UNION COUNTY—CONTINUED.								
311	Elizabeth—Equitable*.....							311
312	Excelsior.....	\$4,200 00	\$1,000 00				\$2,275 41	312
313	Harmonia.....						1,657 34	313
314	Union County.....	17,950 00		\$68 26		\$68 26	10,718 34	314
315	Union Square.....	24 42					84 79	315
WARREN COUNTY.								
317	Phillipsburg—No. 4.....	47 80	17,350 00	839 50	\$839 50		96 00	317
318	No. 5.....	6,200 00	12,310 17	100 28	100 28		2,049 80	318
NEW YORK.								
318½	New York City—Birkbeck†.....							318½

* Not reported.

† See below, under national and State.

TABLE 5a—STATE BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income.	Total receipts.	Total dues, interest, premium, fines, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
72	Camden—Masonic.....	\$9,242 10*	\$9,242 10	\$9,242 10	\$8,598 76	\$344 46†	†	†	\$398 94*	72
83	State Mutual.....	429,645 94*	427,258 15	321,272 15	266,717 07	46,445 74†	†	\$3,359 34	4,750 00*	83
78	Metropolitan Savings†.....									73
141	Newark—Mercantile Co-operative Bank.....	23,030 62*	21,609 07	17,951 91	14,515 65	1,073 02	\$1,986 84	14 10	372 30*	141
143	Metropolitan.....	77,092 64	77,081 29	48,336 30	44,008 51	4 327 79		†		143
148	National Provident.....	42,612 87	42,612 87	42,612 87	41,178 39	431 03	344 84	534 61	24 00	148
160	Republic.....	126,790 32	124,595 44	122,967 75	110,162 00	12,412 86†	†	392 89		160
201	Jersey City—Commercial.....	148,365 35	147,652 22	54,842 91	33,695 25	12,780 69	4,971 92	†	3,395 05	201
241	Trenton—New Jersey Investment Company...	242,718 75	215,637 58	165,892 58	143,386 93	22,290 65†	†	215 00		241
283	Paterson—New Jersey Mutual Investment.....	2,055 02	1,862 17	1,755 65	1,437 75	92 54†	†	39 56	185 80	283
316	Rahway—Union Savings†.....									316

* Admission fees only partly included.

† Not reported separately.

‡ Not reported.

TABLE 5a—STATE 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.			Cash at beginning.	Office number.
				Total.	Sale of property.	Sundries.		
72	Camden—Masonic.....							72
83	State Mutual.....	\$105,986 00					\$2,387 79	83
73	Metropolitan Savings†.....							73
141	Newark—Mercantile Co-operative Bank.....	2,355 00		\$1,292 16		\$1,292 16	1,421 55	141
143	Metropolitan.....	3,000 00		25,744 99*		25,744 99*	17 35	143
148	National Provident.....	100 00						148
160	Republic.....	1,079 00		54,869 00		548 69	2,194 88	160
201	Jersey City—Commercial.....		\$92,380 31	429 00		429 00	713 13	201
241	Trenton—New Jersey Investment Co.....	39,145 00	10,000 00				27,681 17	241
283	Paterson—New Jersey Mutual Investment.....		106 52				192 85	283
316	Rahway—Union Savings†.....							316

* Mortgages assumed.

† Not reported.

TABLE 5a—NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—RECEIPTS FOR YEAR.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total income.	Total receipts.	Total dues, interest, premium, fees, fees.	Dues.	Interest.	Premium.	Fines.	Fees.	Office number.
66	Camden—Eastern Union.....	\$67,112 70*	\$66,221 06	\$56,050 90	\$51,526 08	\$4,037 21†	†	\$243 31	\$244 30*	66
76	Mutual Bank.....	3,278 34	2,539 95	2,482 45	1,946 64	8 10	\$8 00	30	519 41	76
77	Mutual Guarantee.....	343,658 60*	330,400 78	244,468 41	206,664 49	21,727 02	14,386 98	1,505 97	183 95*	77
114	Newark—American.....	9,467 27	9,467 37	4,217 37	3,993 00	132 00	89 70	2 67	.....	114
118	Chosen Friends.....	56,202 78	54,012 06	22,414 45	14,870 00	6,006 37	1,253 45	230 63	54 00	118

* Admission fees paid to branches not included, or only partly.

† Not reported separately.

TABLE 5a—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.			Cash at beginning.	Office number.
				Total.	Sale of property.	Sundries.		
66	Camden—Eastern Union	\$8,998 00	.....	\$1,182 16	.....	.....	\$881 64	66
76	Mutual Bank.....	57 50	.....	.....	.....	.....	738 39	76
77	Mutual Guarantee.....	84,620 00	.....	1,312 37	.....	\$1,312 37	13,257 82	77
114	Newark—American	5,250 00	.....	.....	.....	.....	.....	114
118	Chosen Friends.....	25,597 61	\$0,000 00	.....	.....	.....	2,190 72	118

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS FOR YEAR.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total disbursements.	LOANS MADE.			CANCELLED SHARES.			Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.	
ATLANTIC COUNTY.									
1	Atlantic City—Loan and Building	\$106,433 48	\$74,215 00	\$67,800 00	\$6,415 00	\$30,296 77	\$7,404 67	\$22,892 10	1
2	Atlantic Coast	12,958 02	12,110 00	12,050 00	60 00	560 98	560 98	.....	2
3	Mutual	57,026 85	39,386 00	39,131 00	255 00	2,029 14	2,029 14	.....	3
4	People's	38,240 38	19,900 00	19,900 00	.....	12,535 67	1,735 67	10,800 00	4
5	Egg Harbor City—Building and Loan	26,915 91	14,758 00	14,158 00	600 00	11,874 53	5,874 53	6,000 00	5
6	Hammonton—Loan and Building	122,962 73	77,717 26	48,320 00	{ 17,118 91* 12,278 35 }	43,384 63	38,134 63	5,250 00	6
7	Workingmen's	83,904 94	44,445 00	38,370 00	6,075 00	38,673 82	29,423 84	9,249 98	7
8	Mays Landing—Building and Loan	11,003 12	7,494 25	6,944 25	550 00	3,320 65	3,320 65	.....	8
9	Pleasantville—Mutual	41,210 16	24,803 00	†	†	10,498 80	4,328 32	11,170 48	9
BERGEN COUNTY.									
10	Allendale—Co-operative	10,773 26	8,078 00	6,828 00	1,250 00	2,195 08	2,195 08	.....	10
11	Bogota—Building and Loan	18,032 57	7,007 00	6,415 00	592 00	3,818 72	3,818 72	.....	11
12	Carlstadt—Mutual	35,686 36	27,275 00	21,335 00	5,940 00	5,559 46	5,559 46	.....	12
13	Closter—Harrington	39,879 18	23,638 50	21,060 00	2,578 50	9,261 72	9,261 72	.....	13
14	East Rutherford—Savings	31,085 24	20,425 00	20,425 00	.....	276 00	276 00	.....	14

* \$17,118.91 on other security.

† Not reported separately.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Borrowed money (bills payable), with interest.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Office number.
				Secretary.	Treasurer.	Auditors.	Others.	
ATLANTIC COUNTY.								
1	Atlantic City—Loan and Building		\$1,083 03	\$450 00	\$200 33			1
2	Atlantic Coast.....		277 44	149 50				2
3	Mutual.....	\$12,849 02	367 91	225 00	25 00			3
4	People's	5,225 69	376 00	240 00	120 00			4
5	Egg Harbor City—Building and Loan.....		283 35	166 95	55 65	\$6 00	\$30 50	5
6	Hammonton—Loan and Building.....		470 33	274 92	100 00	10 00		6
7	Workingmen's		540 12	350 00	75 00	29 00		7
8	Mays Landing—Building and Loan.....		185 22	100 00	40 00			8
9	Pleasantville—Mutual.....		411 47	170 00	128 00			9
BERGEN COUNTY.								
10	Allendale—Co-operative.....		282 97	150 00	50 00			10
11	Bogota—Building and Loan.....	7,030 42	57 68	37 00				11
12	Carlstadt—Mutual.....	2,553 49	298 41	172 85	56 59			12
13	Closter—Harrington		253 17	150 00	10 00			13
14	East Rutherford—Savings.....	8,947 46	246 63	*	*			14

* Not reported separately.

TABLE 5b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS
FOR YEAR-Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Total.	Property, real.	Sundries.		
ATLANTIC COUNTY.							
1	Atlantic City—Loan and Building	\$432 70	\$888 68	\$750 73	\$87 95	\$1,120 46	1
2	Atlantic Coast.....	127 04	9 60	.....	.....	231 28	2
3	Mutual.....	117 91	2,394 78	2,394 78	.....	39 67	3
4	People's	16 00	203 02	66 14	136 88	*	4
5	Egg Harbor City—Building and Loan	24 25	03	.....	03	.....	5
6	Hammonton—Loan and Building	85 41	1,390 51	133 52	1,256 99	2,065 55	6
7	Workingmen's	86 12	246 00	201 20	44 80	163 10	7
8	Mays Landing—Building and Loan.....	45 22	3 00	3 00	.....	1,733 71	8
9	Pleasantville—Mutual	113 47	496 89	217 51	279 38	959 14	9
BERGEN COUNTY.							
10	Allendale—Co-operative.....	82 97	217 21	124 21	93 00	4,566 45	10
11	Bogota—Building and Loan.....	20 68	118 75	.....	118 75	111 81	11
12	Carlstadt—Mutual.....	68 97	.....	.....	.....	4,330 28	12
13	Closter—Harrington.....	93 17	6,725 79	6,719 91	5 88	5,333 99	13
14	East Rutherford—Savings.....	.....	1,190 25	.....	1,190 25	1,284 89	14

*Treasury overdrawn, \$6.75.

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.			CANCELLED SHARES.			Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.	
BERGEN COUNTY—CONTINUED.									
15	Englewood—Mutual	\$78,495 09	\$42,439 82	\$41,048 00	\$1,391 82	\$29,779 75	\$29,779 75	.....	15
16	Fairlawn—Saddle River	6,680 91	2,745 00	2,700 00	45 00	798 21	798 21	.....	16
17	Fort Lee—Building and Loan	11,197 35	7,376 72	7,000 00	376 72	1,792 55	1,792 55	.....	17
18	Hackensack—Mutual	107,865 08	57,327 30	50,982 30	6,345 00	39,805 61	39,805 61	.....	18
19	Hasbrouck Heights—Building and Loan	40,373 34	28,818 00	28,848 00	.....	11,288 31	11,288 31	.....	19
20	Hillsdale—Progressive	1,261 30	.....	.....	.....	1,240 75	1,240 75	.....	20
21	Lodi—Building and Loan	20,004 58	14,195 00	13,580 00	615 00	5,575 75	5,575 75	.....	21
22	Midland Park—Franklin	7,394 46	2,500 00	2,500 00	.....	3,619 37	3,619 37	.....	22
23	Oradell—Bergen County	49,154 52	21,886 98	20,081 98	1,805 00	21,762 47	21,762 47	.....	23
24	Palisades Park—Co-operative	461 39	320 00	300 00	20 00	124 19	124 19	.....	24
25	Park Ridge—Eureka	10,569 62	9,342 00	7,692 00	1,650 00	626 83	626 83	.....	25
26	Washington Township	1,766 87	625 00	525 00	.....	898 20	898 20	.....	26
27	Ramseys—Building and Loan	18,030 63	7,023 75	7,023 75	.....	1,554 34	1,554 34	.....	27
28	Ridgefield—Building and Loan	44,542 30	27,280 50	22,160 00	5,120 50	14,377 09	14,377 09	.....	28
29	Ridgefield Park—Park	10,053 13	8,300 00	8,300 00	.....	1,420 14	1,420 14	.....	29
30	Ridgewood—Building and Loan	76,278 45	19,970 00	14,560 00	5,410 00	53,938 61	53,938 61	.....	30
31	Co-operative	13,977 53	4,887 00	4,800 00	87 00	5,855 02	5,855 02	.....	31
32	Rutherford—Mutual	119,148 80	81,807 50	64,702 50	17,105 00	36,072 11	19,682 17	\$16,489 94	32

TABLE 5b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS
FOR YEAR-Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Borrowed money (bills payable), with interest.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID				Office number.
				Secretary.	Treasurer.	Auditors.	Others.	
BERGEN COUNTY—CONTINUED.								
15	Englewood—Mutual	\$2,611 18	\$1,050 30	\$600 00	\$100 00			15
16	Fairlawn—Saddle River	3,029 66	100 42	59 17				16
17	Fort Lee—Building and Loan	1,975 03	53 15	40 00				17
18	Hackensack—Mutual	9,269 61	1,053 67	500 00	237 50			18
19	Hasbrouck Heights—Building and Loan		234 83	150 00		\$20 00		19
20	Hillsdale—Progressive		23 55	18 05				20
21	Lodi—Building and Loan	81 83	106 44	60 00				21
22	Midland Park—Franklin	1,065 51	140 05	120 00	30 00			22
23	Oradell—Bergen County		439 12	226 97	75 00			23
24	Palisades Park—Co-operative		17 20	12 00				24
25	Park Ridge—Eureka	369 15	217 19	125 00	35 00			25
26	Washington Township		42 26	30 00				26
27	Ramseys—Building and Loan	8,841 17	151 00	87 00	50 00			27
28	Ridgefield—Building and Loan	650 00	651 83	399 96				28
29	Ridgefield Park—Park	196 49	136 50	100 00				29
30	Ridgewood—Building and Loan	1,002 67	531 43	300 00	60 00			30
31	Co-operative	2,836 31	109 60	60 00				31
32	Rutherford—Mutual		1,068 09	317 83	269 67	60 00	\$92 16	32

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Total.	Property, real.	Sundries.		
BERGEN COUNTY—CONTINUED.							
15	Englewood—Mutual.....	\$350 30	\$423 78	\$41 53	\$382 25	\$243 10	15
16	Fairlawn—Saddle River.....	41 25	8 25		8 25	165 53	16
17	Fort Lee—Building and Loan.....	13 15				292 00	17
18	Hackensack—Mutual.....	316 17	408 89	195 59	213 30	4,849 64	18
19	Hasbrouck Heights—Building and Loan.....	64 83	2 20		2 20	2,108 69	19
20	Hillsdale—Progressive.....	5 50				340 90	20
21	Lodi—Building and Loan.....	46 44	45 56		45 56	1,831 50	21
22	Midland Park—Franklin.....	40 05	19 53		19 53	351 67	22
23	Oradell—Bergen County.....	137 16	5,065 94	4,946 09*	119 85	6,458 88	23
24	Palisades Park—Co-operative.....	5 20				40 93	24
25	Park Ridge—Eureka.....	57 19	14 45		14 45	1,872 79	25
26	Washington Township.....	12 26	301 11		301 11	7 56	26
27	Ramseys—Building and Loan.....	14 00	460 37		460 37	225 35	27
28	Ridgefield—Building and Loan.....	151 87	1,682 88	1,682 88		516 81	28
29	Ridgefield Park—Park.....	36 50				152 82	29
30	Ridgewood—Building and Loan.....	171 43	835 29	150 00	685 29	8,150 11	30
31	Co-operative.....	49 60	289 60		289 60	817 92	31
32	Rutherford—Mutual.....	328 43	201 10	187 10	14 00	2,978 65	32

* Foreclosure.

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			CANCELLED SHARES.			Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.	
BURLINGTON COUNTY.									
33	Beverly—Building and Loan.....	\$24,055 35	\$9,950 00	\$8,000 00	\$1,950 00	\$13,394 33	\$6,194 33	\$7,200 00	33
34	Bordentown—Building and Loan.....	24,276 24	16,770 00	11,925 00	4,845 00	7,181 56	7,181 56	.....	34
35	Burlington—City	34,707 38	8,450 00	7,130 00	1,320 00	25,982 94	6,769 78	19,213 16	35
36	Farmers' and Mechanics'	49,746 60	16,000 00	16,000 00	.....	25,734 60	12,164 60	13,580 00	36
37	Delanco—Building and Loan.....	9,884 56	6,362 91	4,732 91	1,630 00	3,398 72	3,398 72	.....	37
38	Florence—Saving Fund.....	18,003 52	9,050 00	6,250 00	3,400 00	6,454 73	6,453 08	1 65	38
39	Moorestown—Building and Loan.....	13,652 67	10,425 00	9,400 00	1,025 00	3,036 57	3,036 57	.....	39
40	Workingmen's	23,262 51	15,978 69	5,000 00	10,978 69	4,383 27	4,383 27	.....	40
41	Mount Holly—Building and Loan.....	22,684 71	6,646 73	6,646 73	.....	14,292 75	9,025 72	5,267 03	41
42	Industry	52,040 35	7,344 50	7,249 75	94 75	28,353 74	15,163 74	13,200 00	42
43	People's.....	24,641 93	7,339 42*	5,941 00	1,100 42* 289 00	14,540 21	5,318 91	9,221 30	43
44	New Gretna—Building and Loan	5,791 75	3,905 68	3,600 00	305 65	1,616 97	1,616 97	.....	44
45	Palmyra—Building and Loan.....	20,111 08	13,960 00	12,150 00	1,810 00	5,688 40	5,688 40	.....	45
46	Pemberton—Building and Loan	47,822 69	15,850 00	15,100 00	750 00	29,959 20	21,322 80	8,636 40	46
47	Riverside—Building and Loan.....	45,641 19	40,975 00	27,317 00	13,658 00	3,986 45	3,986 45	.....	47
48	Riverton—Cinnam'nsen	63,715 80	46,350 00	32,000 00	14,350 00	11,962 32	11,962 32	.....	48
49	Tuckerton—Mutual .....	.....	.....	.....	.....	.....	.....	.....	49

* Outside loans, \$1,100.42, included.

† See under Ocean county.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Borrowed money (bills payable), with interest.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Office number.
				Secretary.	Treasurer.	Auditors.	Others.	
BURLINGTON COUNTY.								
33	Beverly—Building and Loan.....		\$331 02	\$200 00	\$75 00			33
34	Bordentown—Building and Loan.....		315 68	151 45	126 45			34
35	Burlington—City.....		270 00	150 00	50 00			35
36	Farmers' and Mechanics'.....		308 22	150 00	75 00			36
37	Delanco—Building and Loan.....		103 50	75 00	15 00			37
38	Florence—Saving Fund.....		94 75	50 00	25 00			38
39	Moorestown—Building and Loan.....		190 10	100 00	50 00			39
40	Workingmen's.....	\$1,532 00	156 75	100 00	30 00			40
41	Mount Holly—Building and Loan.....		351 50	175 00	125 00		\$25 00	41
42	Industry.....	14,357 72	461 65	200 00	150 00		44 50	42
43	People's.....		322 00	125 00	125 00	\$5 00	35 00	43
44	New Gretna—Building and Loan.....		90 65	35 00	30 00			44
45	Palmyra—Building and Loan.....		258 18	150 00				45
46	Pemberton—Building and Loan.....	300 00	440 80	300 00	70 00		12 00	46
47	Riverside—Building and Loan.....		470 35	250 00	150 00			47
48	Riverton—Cinnaminson.....	4,563 08	643 15	400 00	150 00			48
49	Tuckerton—Mutual*.....							49

*See under Ocean county.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Total.	Property, real.	Sundries.		
BURLINGTON COUNTY.							
33	Beverly—Building and Loan.....	\$56 02	\$380 00	\$140 00	\$240 00	\$1,110 14	33
34	Bordentown—Building and Loan.....	37 78	9 00	9 00		1,207 45	34
35	Burlington—City	70 00	4 00		4 00	4,113 66	35
36	Farmers' and Mechanics'	83 22	7,703 78	6,725 54	978 24	1,691 42	36
37	Delanco—Building and Loan.....	13 50	19 43	19 43		2,590 39	37
38	Florence—Saving Fund.....	19 75	1,679 52	1,679 52		124 52	38
39	Moorestown—Building and Loan.....	40 10				2,484 18	39
40	Workingmen's.....	26 75	1,211 80	1,211 80		3,378 25	40
41	Mount Holly—Building and Loan.....	26 50	1,393 73	1,267 18	126 55	76 26	41
42	Industry.....	67 15	1,522 74	1,317 02	205 72	252 71	42
43	People's.....	32 00	2,449 30	2,449 30		252 55	43
44	New Gretna—Building and Loan.....	25 65	181 45	181 45		491 49	44
45	Palmyra—Building and Loan	108 18	204 50		204 50	4,574 92*	45
46	Pemberton—Building and Loan.....	58 80	1,272 69	1,166 44	106 25	967 24	46
47	Riverside—Building and Loan.....	70 35	109 39	109 39		6,297 21	47
48	Riverton—Cinnaminson	93 15	192 75	47 56	149 89	2,863 04	48
49	Tuckerton—Mutual †.....						49

* Inclusive of \$3,100 uncompleted loans.

† See under Ocean county.

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.			Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.	
CAMDEN COUNTY.									
50	Berlin—Building and Loan	\$10,576 44	\$5,502 33	\$5,202.33	\$300 00	\$4,795 03	\$4,795 03	.....	50
51	Chesilhurst—Building and Loan	1,974 94	1,350 00	1,000 00	350 00	594 94	594 94	.....	51
52	Clementon—Building and Loan.....	5,256 11	4,143 34	3,343 34	800 00	589 16	589 16	.....	52
53	Collingswood—Mutual	2,463 72	1,100 00	900 00	200 00	1,243 78	1,243 78	.....	53
54	Gloucester City—United Mutual.....	27,584 40	20,200 00	19,500 00	700 00	4,969 74	2,644 24	\$2,325 50	54
55	Improvement	27,047 82	2,800 00	*	*	22,184 98	22,184 98	.....	55
56	Haddonfield—Mutual	172,881 84	35,200 00	25,000 00	10,200 00	136,042 16	116,242 16	19,800 00	56
57	Lindenwood—United Towns.....	26,324 87	20,425 00	18,525 00	1,900 00	5,517 56	5,517 56	.....	57
58	Magnolia—Mutual	21,972 93	15,575 32	10,825 00	4,750 32	4,438 35	4,438 35	.....	58
59	Merchantville—Building and Loan.....	121,714 29	69,000 00	64,600 00	4,400 00	36,547 12	18,547 12	18,000 00	59
60	Camden City—Artisans'	124,556 61	72,800 00	65,600 00	7,200 00	32,599 85	13,711 85	18,888 00	60
61	Bishop Bayley	71,444 28	30,853 49	22,937 74	7,915 75	36,559 33	7,215 92	29,343 41	61
62	Brotherhood	5,449 27	4,077 00	3,550 00	527 00	1,129 97	1,129 97	.....	62
63	Camden	103,839 71	38,100 00	33,600 00	4,500 00	58,245 81	11,370 65	46,875 16	63
64	City	80,186 69	49,575 00	42,051 00	7,524 00	29,084 73	12,203 55	16,881 18	64
65	Economy.....	113,524 65	55,835 29	52,085 00	3,750 27	55,966 33	21,613 24	34,353 09	65
66	Eastern Union.....								66

* Not reported separately.

† See below, under nationals.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Borrowed money (bills payable), with interest.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID,				Office number.
				Secretary.	Treasurer.	Auditors.	Others.	
CAMDEN COUNTY.								
50	Berlin—Building and Loan		\$122 00	\$75 00	\$30 00			50
51	Chesilhurst—Building and Loan		30 00	20 00				51
52	Clementon—Building and Loan	\$110 83	108 30	50 00	10 00		\$23 85	52
53	Collingswood—Mutual		68 50	30 00	20 00			53
54	Gloucester City—United Mutual	1,500 00	270 00	175 00	50 00			54
55	Improvement	1,332 50	417 30	250 00	100 00			55
56	Haddonfield—Mutual		963 00	640 00	225 00		25 00	56
57	Lindenwald—United Towns		189 00	150 00	30 00			57
58	Magnolia—Mutual		258 30	146 10	73 05		5 00	58
59	Merchantville—Building and Loan	10,070 83	904 25	500 00	200 00			59
60	Camden City—Artisans'	17,176 68	946 75	400 00	150 00	\$45 00	256 00	60
61	Bishop Bayley		700 00	500 00	150 00			61
62	Brotherhood		168 25	50 00	25 00			62
63	Camden	4,067 91	776 25	325 00	150 00	30 00	100 00	63
64	City		583 16	395 00	100 00	15 00		64
65	Economy		780 59	500 00	100 00	20 00	100 00	65
66	Eastern Union							66

* See below, under nationals.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Total.	Property, real.	Sundries.		
CAMDEN COUNTY.							
50	Berlin—Building and Loan.....	\$17 00	\$157 08	\$157 08		\$4,165 60	50
51	Chesilhurst—Building and Loan.....	10 00				147 76	51
52	Clementon—Building and Loan.....	28 33	4 48		\$4 48	112 84	52
53	Collingswood—Mutual.....	18 50	51 44		51 44	2,203 17	53
54	Gloucester City—United Mutual.....	45 00	644 66	395 91	248 75	297 85	54
55	Improvement.....	67 30	313 04	253 29	59 75	663 01	55
56	Haddonfield—Mutual.....	83 00	686 68	640 83	25 85	3,744 39	56
57	Lindenwald—United Towns.....	9 00	193 31	28 31	165 00	5,696 40	57
58	Magnolia—Mutual.....	34 15	1,700 96	1,685 96	15 00	5,336 53	58
59	Merchantville—Building and Loan.....	204 25	5,192 09	4,745 13	446 96	9,823 32	59
60	Camden City—Artisans'.....	95 75	1,033 36	953 36	80 00	39 31	60
61	Bishop Bayley.....	50 00	3,331 46	2,963 32	368 14		61
62	Brotherhood.....	93 25	74 05		74 05	496 88	62
63	Camden.....	171 25	2,649 74	2,607 90	41 84	874 50	63
64	City.....	73 16	943 80	517 69	426 11	14,073 64	64
65	Economy.....	60 59	942 46	706 57	235 89	2,309 59	65
66	Eastern Union.....						66

* Due treasurer, \$497.61.

† See below, under nationals.

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.			CANCELLED SHARES.			Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.	
CAMDEN COUNTY—CONTINUED.									
67	Camden City—Excelsior	\$26,120 90	\$15,900 00	\$14,100 00	\$1,200 00	\$6 016 33	\$5,210 13	\$806 20	67
68	Franklin.....	85,248 86	46,497 69	36,036 00	10,461 69	37,351 83	21,151 83	16,200 00	68
69	German Centennial.....	44,948 28	24,950 00	21,400 00	3,550 00	19,642 18	8,362 98	11,279 20	69
70	Guarantee	55,781 90	28,750 00	25,800 00	2,950 00	16,480 74	16,480 74	.....	70
71	Homestead	93,058 58	19,700 00	18,850 00	850 00	49,654 29	18,069 79	31,584 50	71
72	Masonic* .....	.....	.....	.....	.....	.....	.....	.....	72
73	Metropolitan Savings*.....	.....	.....	.....	.....	.....	.....	.....	73
74	Mechanics' and Workingmen's	78,917 69	28,500 00	26,680 00	1,820 00	32,567 97	15,713 97	16,654 00	74
75	Mutual	43,745 63	11,999 00	10,899 00	1,100 00	29,687 97	10,199 46	19,488 51	75
76	Mutual Bank* .....	.....	.....	.....	.....	.....	.....	.....	76
77	Mutual Guarantee* .....	.....	.....	.....	.....	.....	.....	.....	77
78	North Camden	97,701 32	36,775 00	23,975 00	12,800 00	52,475 10	23,351 24	29,123 86	78
79	People's	93,078 49	51,100 00	45,290 00	5,810 00	32,674 39	15,930 65	16,743 74	79
80	Provident.....	8,251 36	3,450 00	3,000 00	450 00	1,250 03	1,250 03	.....	80
81	South Camden	8,452 79	6,515 00	6,375 00	140 00	226 33	226 23	.....	81
82	South Ward	70,393 11	25,400 00	24,400 00	1,000 00	42,490 88	13,136 91	29,353 97	82
83	State Mutual* .....	.....	.....	.....	.....	.....	.....	.....	83
84	Stockton	27,709 09	17,430 00	15,200 00	2,130 00	4,680 90	4,680 90	.....	84

* See under national and State, below.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Borrowed money (bills payable), with interest.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Office number.
				Secretary.	Treasurer.	Auditors.	Others.	
CAMDEN COUNTY—CONTINUED.								
67	Camden City—Excelsior	\$3,200 00	\$535 22	\$250 00	\$100 00	\$15 00	\$50 00	67
68	Franklin		858 33	620 40	150 00	15 00		68
69	German Centennial		262 40	144 00	50 00		12 00	69
70	Guarantee	9,687 04	566 69	220 00	150 00	15 00	50 00	70
71	Homestead		465 38	266 38	100 00	30 00		71
72	Masonic*							72
73	Metropolitan Savings*							73
74	Mechanics' and Workingmen's		828 31	460 06	150 00	30 00	50 00	74
75	Mutual		700 71	300 00	150 00	15 00	150 00	75
76	Mutual Bank*							76
77	Mutual Guarantee*							77
78	North Camden	6,521 63	823 75	500 00	150 00	30 00	125 00	78
79	People's		819 64	466 89	200 00	30 00	50 00	79
80	Provident	2,954 53	236 14	100 00	50 00			80
81	South Camden	1,506 56	191 30	75 00				81
82	South Ward	1,010 67	624 20	300 00	125 00	30 00	50 00	82
83	State Mutual*							83
84	Stockton	5,205 89	342 00	200 00	100 00			84

* See under national and State, below.

TABLE 5b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS
FOR YEAR-Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Total.	Property, real.	Sundries.		
CAMDEN COUNTY—CONTINUED.							
67	Camden City—Excelsior	\$120 22	\$1,069 55	\$1,069 55		\$56 82	67
68	Franklin	72 93	641 01	444 68	\$96 33	23,075 32	68
69	German Centennial	56 40	93 70	38 25	55 45	6,647 17	69
70	Guarantee	131 69	484 47	330 11	154 36	5,009 47	70
71	Homestead	69 00	23,238 91	23,238 91		2,292 09	71
72	Masonic*						72
73	Metropolitan Savings*						73
74	Mechanics' and Workingmen's	138 25	16,321 41	15,805 23	516 18	19,720 22	74
75	Mutual	85 71	1,357 95	1,116 88	241 07	5,100 85	75
76	Mutual Bank*						76
77	Mutual Guarantee*						77
78	North Camden	48 75	1,075 84	551 57	524 27	6,665 34	78
79	People's	72 75	8,484 46	8,484 46		21,528 07	79
80	Provident	86 14	360 66	360 66		5,062 99	80
81	South Camden	116 30	13 60	13 60		1,635 65	81
82	South Ward	119 20	867 36	867 36		496 02	82
83	State Mutual*						83
84	Stockton	42 00	150 30	150 30		3,302 87	84

* See under national and State, below.

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.			CANCELLED SHARES.			Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.	
CAPE MAY COUNTY.									
85	Avalon City—Building and Loan	\$23,249 94	\$19,900 00	\$19,100 00	\$800 00	\$2,679 00	\$2,679 00		85
86	Cape May City—Saving Fund	38,384 62	28,069 09	27,294 09	775 00	9,243 54	3,643 54	\$6,200 00	86
87	Cape May C. H.—Mechanics'	21,395 90	13,962 38	12,232 00	1,670 38	10,100 76	2,731 67	7,369 09	87
88	Dennisville—Loan and Building	6,955 70	2,835 00	2,610 00	225 00	3,758 39	1,358 39	2,400 00	88
89	Ocean City—Building and Loan	8,890 62	6,338 00	6,338 00		2,414 86	2,414 86		89
90	Sea Isle City—Building and Loan	5,489 39	2,850 00	2,850 00		816 01	816 01		90
91	South Seaville—Loan and Building	8,224 62	2,300 00	1,800 00	500 00	5,522 89	1,971 08	3,551 81	91
92	Tuckahoe—Building and Loan	10,131 43	562 75	562 75		9,410 73	9,410 73		92
CUMBERLAND COUNTY.									
93	Bridgeton—Merchants' and Mechanics'	91,652 34	11,500 00	11,000 00	500 00	69,450 73	33,054 70	36,396 03	93
94	Saving Fund	79,116 62	31,200 00	31,200 00		42,779 00	23,379 00	19,400 00	94
95	Millville—Columbian	26,469 41	17,275 00	*	*	5,502 70	5,502 70		95
96	Hope	63,843 97	25,800 00	23,900 00	1,900 00	34,841 07	25,402 07	9,439 00	96
97	Institute	50,696 61	23,550 00	21,500 00	2,050 00	25,398 67	25,398 67		97
98	Security	50,284 27	13,700 00	12,750 00	950 00	34,180 37	18,323 57	15,856 80	98
99	Vineland—Mechanics'	67,941 89	28,235 00	25,750 00	2,485 00	29,706 33	14,958 52	14,747 81	99
* Not reported separately.									

* Not reported separately.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Borrowed money (bills payable), with interest.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Office number.
				Secretary.	Treasurer.	Auditors.	Others.	
CAPE MAY COUNTY.								
85	Avalon City—Building and Loan.....		\$336 30	\$223 97				85
86	Cape May City—Saving Fund.....		230 45	100 00	\$100 00			86
87	Cape May C. H.—Mechanics'.....		205 00	100 00	90 00			87
88	Dennisville—Loan and Building.....		87 00	50 00	25 00			88
89	Ocean City—Building and Loan.....		137 76	101 96	14 75			89
90	Sea Isle City—Building and Loan.....	\$1,725 70	67 65	50 00				90
91	South Seaville—Loan and Building.....		120 83	50 00	25 00	\$6 00		91
92	Tuckahoe—Building and Loan.....		114 89	50 00	20 00	9 00	\$10 00	92
CUMBERLAND COUNTY.								
93	Bridgeton—Merchants' and Mechanics'.....		578 98	500 00	125 00		148 00	93
94	Saving Fund.....		655 10	500 00	125 00			94
95	Millville—Columbian.....	3,021 25	187 10	60 00	30 00	3 00	81 00	95
96	Hope.....		254 25	70 00	40 00	20 00	107 00	96
97	Institute.....		165 81	40 00	25 00	10 00	72 46	97
98	Security.....		270 60	75 50	40 00	15 00	119 00	98
99	Vineland—Mechanics'.....	7,134 63	1,126 58	500 00	100 00	25 00		99

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Total.	Property, real.	Sundries.		
CAPE MAY COUNTY.							
85	Avalon City—Building and Loan.....	\$112 33	\$334 64	\$281 40	\$53 24	\$5,338 07	85
86	Cape May City—Saving Fund.....	30 45	241 54	241 54		3,397 15	86
87	Cape May C. H.—Mechanics'.....	15 00	97 76		97 76	6,430 75	87
88	Dennisville—Loan and Building.....	12 00	275 31	267 96	7 35	545 86	88
89	Ocean City—Building and Loan.....	21 05				1,415 76	89
90	Sea Isle City—Building and Loan.....	17 65	30 03		30 03	15 86	90
91	South Seaville—Loan and Building.....	39 83	180 90	280 90		684 01	91
92	Tuckahoe—Building and Loan.....	25 89	43 06	40 27	2 79		92
CUMBERLAND COUNTY.							
93	Bridgeton—Merchants' and Mechanics'.....	105 98	9,822 63	9,741 85	80 78	1,381 73	93
94	Saving Fund.....	30 10	4,482 52	4,482 52		59 42	94
95	Millville—Columbian.....	13 10	483 36	483 36		245 80	95
96	Hope.....	17 25	2,948 65	2,782 89	165 76	76 12	96
97	Institute.....	18 35	1,582 13	1,582 13		20 98	97
98	Security.....	21 10	2,133 30	2,100 29	33 01	104 65	98
99	Vineland—Mechanics'.....	501 58	1,739 35	1,739 35		11,369 73	99

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.			CANCELLED SHARES.			Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.	
ESSEX COUNTY.									
100	Belleville—Building and Loan	\$30,500 92	\$12,860 50	\$12,577 66	\$282 84	\$16,994 06	\$6,794 06	\$10,200 00	100
101	Home	13,938 87	6,900 00	6,600 00	300 00	5,335 27	5,335 27		101
102	Bloomfield—Building and Loan	55,083 02	7,350 42	6,881 74	477 68	36,456 10	36,456 10		102
103	Essex County	74,407 70	44,989 70	42,110 85	2,878 85	28,625 02	28,625 02		103
104	Caldwell—Building and Loan	11,412 30	4,756 00	*	*	4,317 08	4,317 08		104
105	East Orange—Building and Loan	115,418 35	74,644 54	56,632 54	18,012 00	19,172 31	19,172 31		105
106	Franklin—Building and Loan	38,169 87	16,376 63†	14,489 23	{ 1,392 20† 495 20 }	16,566 94	16,566 94		106
107	Irrington—Building and Loan	25,562 08	17,006 50	11,006 50	6,000 00	8,196 32	8,196 32		107
108	Montclair—Building and Loan	293,629 91	112,615 40	101,054 40	11,561 00	75,185 60	75,185 60		108
109	Orange—Building and Loan	61,424 37	31,082 20	29,239 20	1,843 00	12,336 76	12,336 76		109
110	Orange Valley—Building and Loan	24,555 48	7,102 09	7,102 09		16,825 74	16,825 74		110
111	South Orange—Building and Loan	47,567 31	19,438 50	18,468 50	970 00	9,537 30	9,537 30		111
112	Vailsburg—Building and Loan	29,054 08	12,700 00	11,200 00	{ 1,145 00† 355 00 }	6,333 00	6,333 00		112
113	Newark—Etna	84,302 43	47,666 00	44,700 00	2,966 00	3,382 00	3,382 00		113
114	American	*							114

* Not reported separately.

† Bills receivable included.

‡ See under national and State, below.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Borrowed money (bills payable), with interest.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Office number.
				Secretary.	Treasurer.	Auditors.	Others.	
ESSEX COUNTY.								
100	Belleville—Building and Loan		\$389 54	\$175 00	\$100 00		\$12 00	100
101	Home	\$1,525 00	155 00	90 00				101
102	Bloomfield—Building and Loan	10,550 50	613 50	275 00	150 00		24 00	102
103	Essex County		695 78	185 41	224 46			103
104	Caldwell—Building and Loan	2,235 50	103 72	60 00	25 00			104
105	East Orange—Building and Loan	20,500 00	1,006 00	500 00	360 00			105
106	Franklin—Building and Loan	5,092 50	456 00	200 00	125 00			106
107	Irvington—Building and Loan		332 50	125 00	75 00		24 00	107
108	Montclair—Building and Loan	104,016 46	1,736 45	975 00	375 00			108
109	Orange—Building and Loan	16,575 73	833 13	400 00	100 00			109
110	Orange Valley—Building and Loan		604 35	300 00	125 00			110
111	South Orange—Building and Loan	18,264 42	318 02	150 00	24 00			111
112	Vailsburg—Building and Loan	9,647 52	216 10	125 00	50 00			112
113	Newark—Ætna	32,852 41	402 02	200 00	50 00			113
114	American*							114

* See under national and State, below.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Total.	Property, real.	Sundries.		
ESSEX COUNTY.							
100	Belleville—Building and Loan.....	\$102 54	\$256 82	\$109 93	\$146 89	\$1,314 88	100
101	Home	65 00	14 60		14 60	600 57	101
102	Bloomfield—Building and Loan.....	164 50	104 00	50 00	54 00	105 10	102
103	Essex County.....	285 91	97 20	57 78	39 42	17,633 52	103
104	Caldwell—Building and Loan.....	18 72				942 30	104
105	East Orange—Building and Loan.....	206 00	95 50	95 50		18,231 15	105
106	Franklin—Building and Loan.....	131 00	38 00	35 00	3 00	1,392 20	106
107	Irvington—Building and Loan.....	108 50	26 76	26 76		5,552 40	107
108	Montclair—Building and Loan.....	385 45	76 00		76 00	4,029 56	108
109	Orange—Building and Loan.....	333 13	596 55	575 75	20 80	19 17	109
110	Orange Valley—Building and Loan.....	179 35	23 30	23 30		5,610 72	110
111	South Orange—Building and Loan.....	144 02	9 07		9 07	43 63	111
112	Vailsburg—Building and Loan.....	41 10	157 46	157 46		3,248 78	112
113	Newark—Aetna.....	152 02				398 48	113
114	American*.....						114

*See under national and State, below.

TABLE 5b-LOCAL BUILDING AND LOAN

FOR

ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS
YEAR-Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total disbursements.	LOAN MADE.			CANCELLED SHARES.			Office number.
			Total.	Real-estate mortgages.	Stock (other than building bonds).	Total.	Withdrawn, deposited, or returned.	Outstanding.	
ESSEX COUNTY--CONTINUED.									
115	Newark--Beneficial.....	\$10,036 20							115
116	Casino.....	21,859 00	\$4,400 00	\$4,400 00	\$0 00	\$4,400 00	\$4,400 00	\$0 00	116
117	Central.....	8,174 94	1,400 00	1,400 00	\$251 00	\$1,149 00	\$1,149 00	\$0 00	117
118	Chosen Friends*.....		1,400 71	1,400 00	\$75 00	\$1,325 00	\$1,325 00	\$0 00	118
119	Citizens'.....	19,610 15							119
120	Commonwealth.....	21,371 70	\$0 00	\$0 00	\$0 00	\$0 00	\$0 00	\$0 00	120
121	Court House.....	7,102 38	\$0 00	\$0 00	\$0 00	\$0 00	\$0 00	\$0 00	121
122	Eighth Ward.....	172,536 72	\$0 00	\$0 00	\$0 00	\$0 00	\$0 00	\$0 00	122
123	Equitable.....	3,621 10	\$0 00	\$0 00	\$0 00	\$0 00	\$0 00	\$0 00	123
124	Enterprise.....	104,030 67	\$0 00	\$0 00	\$0 00	\$0 00	\$0 00	\$0 00	124
125	Excelsior.....	81,746 01	\$0 00	\$0 00	\$0 00	\$0 00	\$0 00	\$0 00	125
126	Fireside.....	33,556 84	\$0 00	\$0 00	\$0 00	\$0 00	\$0 00	\$0 00	126
127	First Italian.....	45,767 32	\$0 00	\$0 00	\$0 00	\$0 00	\$0 00	\$0 00	127
128	Five Per Cent.....	3,358 81	\$0 00	\$0 00	\$0 00	\$0 00	\$0 00	\$0 00	128
129	Fourteenth Ward.....	314,340 81	\$0 00	\$0 00	\$0 00	\$0 00	\$0 00	\$0 00	129
130	Fraterna.....	68,345 11	\$0 00	\$0 00	\$0 00	\$0 00	\$0 00	\$0 00	130

*See under national and State, below.
U. S. bonds, &c., \$46,206.39.†Including loan on not
\$600.

†Including "Investment account," provision for maturing shares, consisting of

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Borrowed money (bills payable), with interest.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Office number.
				Secretary.	Treasurer.	Auditors.	Others.	
	ESSEX COUNTY—CONTINUED.							
115	Newark—Beneficial		\$246 66	\$100 00	\$60 00		\$15 00	115
116	Casino	\$1,841 65	453 11	100 00	50 00		25 00	116
117	Central	3,000 00	199 20	100 00	50 00			117
118	Chosen Friends*							118
119	Citizens'	7,700 00	296 15	200 00	50 00			119
120	Commonwealth	4,594 70	305 60	100 00	50 00			120
121	Court House	1,137 74	118 64	50 00	25 00			121
122	Eighth Ward	3,507 78	1,128 37	400 00	350 00		100 00	122
123	Equitable	610 00	144 10	36 00				123
124	Enterprise		603 50	300 00	175 00	\$30 00	50 00	124
125	Excelsior	6,067 33	499 68	350 00	100 00			125
126	Fireside		525 19	250 00	100 00			126
127	First Italian	37,734 85	169 00	120 00			37 50	127
128	Five Per Cent.		129 40	10 00				128
129	Fourteenth Ward		1,125 88	650 00	250 00			129
130	Fraternal		641 25	275 00	150 00	15 00	25 00	130

*See under national and State, below.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Total.	Property, real.	Sundries.		
ESSEX COUNTY—CONTINUED.							
115	Newark—Beneficial.....	\$71 66	\$228 88	\$228 88		\$1,616 64	115
116	Casino.....	278 11	5,104 81	5,104 81		2,420 98	116
117	Central.....	49 20				1,774 50	117
118	Chosen Friends*.....						118
119	Citizens'.....	46 15				5,366 44	119
120	Commonwealth.....	155 60					120
121	Court House.....	43 64	1,139 00		\$1,139 00	139 49	121
122	Eighth Ward.....	278 37	497 14	497 14		13,567 97	122
123	Equitable.....	108 10				467 76	123
124	Enterprise.....	48 50	3,292 18	3,292 18		68 89	124
125	Excelsior.....	49 68				863 66	125
126	Fireside.....	175 19	85 37	85 37		3,211 64	126
127	First Italian.....	11 50	163 25	161 50	1 75	2 46	127
128	Five Per Cent.....	119 40				709 64	128
129	Fourteenth Ward.....	225 88	2,401 93	2,016 32	385 61	15,972 36	129
130	Fraternal.....	176 25	349 52	210 11	139 41	3,245 08	130

* See under national and State, below.

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.			CANCELLED SHARES.			Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.	
ESSEX COUNTY—CONTINUED.									
131	Newark—German.....	\$40,714 65	\$22,200 00	\$21,900 00	\$300 00	\$15,154 00	\$15,154 00	.....	131
132	Grand.....	17,434 25	11,760 00	11,100 00	660 00	3,424 00	3,424 00	.....	132
133	Hearthstone.....	53,351 02	12,917 15	11,074 40	1,842 75	5,072 93	5,072 93	.....	133
134	Improved.....	19,778 17	16,010 00	15,660 00	410 00	1,973 00	1,973 00	.....	134
135	Home.....	193,980 33	1,550 00	1,300 00	250 00	162,377 62	8,286 10	154,091 52	135
136	Howard.....	92,533 66	34,071 25	30,917 75	3,153 50	57,358 61	26,137 86	31,220 75	136
137	Junior Order.....	7,223 35	6,845 00	6,845 00		23 00	23 00		137
138	Knights of Pythias.....	123,630 58	64,024 90*	35,195 25	{ 20,000 00* }	44,785 31	44,785 31		138
139	Lincoln.....	71,751 75	7,810 00	4,300 00	8,829 65	23,393 78	23,393 78		139
140	Mechanics'.....	71,883 64†			3,510 00	71,218 20	2,218 20	69,000 00	140
141	Mercantile Co-operative Bank †.....								141
142	Mercer.....	56,485 76	27,865 00	26,500 00	1,365 00	18,641 50	18,641 50		142
143	Metropolitan‡.....								143
144	Modern.....	31,288 78	12,185 00	10,655 00	1,530 00	4,873 64	4,873 64		144
145	Mutual.....	195,317 77	113,400 00	107,500 00	5,900 00	80,488 02	46,588 02	33,900 00	145
146	Mutual Land and Home§.....	3,673 83	175 00		175 00				146

* Including call loans, \$20,000.

† Calculated from data reported as far as practicable.

‡ See below, under national and State.

§ A "homestead" association.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Borrowed money (bills payable), with interest.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Office number.
				Secretary.	Treasurer.	Auditors.	Others.	
ESSEX COUNTY—CONTINUED.								
131	Newark—German	\$2,634 25	\$552 50	\$350 00	\$150 00			131
132	Grand	2,000 00	250 25	150 00	75 00			132
133	Hearthstone	34,320 56	422 25	250 00	75 00			133
134	Improved	1,529 82	265 35	150 00	50 00		25 00	134
135	Home	28,880 06	536 46	250 00	100 00	100 00		135
136	Howard		671 60	350 00	200 00		50 00	136
137	Junior Order	61 00	294 35	15 00	10 00			137
138	Knights of Pythias	12,605 00	829 95	500 00	200 00	15 00		138
139	Lincoln	40,063 07	479 10	275 00	100 00		25 00	139
140	Mechanics'		665 44	200 00	100 00			140
141	Mercantile Co-operative Bank*							141
142	Mercer	9,336 28	643 00	250 00	100 00		30 00	142
143	Metropolitan*							143
144	Modern	14,048 71	181 43	100 00	25 00			144
145	Mutual		1,138 70	500 00	300 00		200 00	145
146	Mutual Land and Home†	1,306 34	776 11	52 00	25 00			146

* See below, under national and State.

† A "homestead association."

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Total.	Property, real.	Sundries.		
ESSEX COUNTY—CONTINUED.							
131	Newark—German.....	\$52 50	\$173 90	\$173 90		11,460 24	131
132	Grand.....	25 25				298 17	132
133	Hearthstone.....	97 25	18 13	18 13		1,966 35	133
134	Improved.....	40 35				1,311 25	134
135	Home.....	86 46	636 19	636 19			135
136	Howard.....	71 60	432 20	105 87	326 33	19,647 77	136
137	Junior Order.....	269 35				534 07	137
138	Knights of Pythias.....	114 95	1,385 42	1,329 06	56 36	8,374 00	138
139	Lincoln.....	79 10	5 80	5 80		117 77	139
140	Mechanics'.....	365 44				21,035 57	140
141	Mercantile Co operative Bank*.....						141
142	Mercer.....	263 00				1,553 56	142
143	Metropolitan*.....	56 43				98 49	143
144	Modern.....						144
145	Mutual.....	138 70	291 05	291 05		10,022 32	145
146	Mutual Land and Home†.....	699 11	1,416 38	1,350 00	66 38	291 49	146

* See below, under national and State.

† A "homestead" association.

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.			CANCELLED SHARES.			Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.	
ESSEX COUNTY—CONTINUED.									
147	Newark—Mutual Savings *								147
148	National Provident†								148
149	Newark	\$52,729 12	\$17,044 40‡	\$14,300 00	{ \$844 40‡ 1,900 00 }	\$20,920 16	\$5,920 91	\$14,999 25	149
150	New Jersey	76,240 31	35,374 00	35,354 00	20 00	10,531 84	10,531 84		150
151	Norfolk	72,537 68	35,546 00	34,030 00	1,516 00	9,046 60	9,046 60		151
152	North End	11,330 02	1,900 00	1,800 00	100 00	8,890 53	8,890 53		152
153	Northwestern*								153
154	Passaic	115,277 95	200 00		200 00	99,739 21	14,912 02	84,827 19	154
155	Phoenix	61,080 49	30,775 00	22,400 00	{ 5,000 00‡ 3,375 00 }	15,939 00	15,939 00		155
156	Progress	43,252 88	25,275 00	25,200 00	75 00	541 50	541 50		156
157	Protection	73,565 85	41,528 44	34,653 44	6,875 00	20,188 17	20,188 17		157
158	Prudential	8,434 27	700 00	400 00	300 00	1,971 50	1,971 50		158
159	Reliable	77,530 78	32,289 30	29,809 50	2,479 80	16,537 51	16,537 51		159
160	Republic†								160

*Not reported.

† See below, under national and State.

‡ Including call loans.

§ Bills receivable, or outside mortgages, included.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Borrowed money (bills payable), with interest.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Office number.
				Secretary.	Treasurer.	Auditors.	Others.	
ESSEX COUNTY—CONTINUED.								
147	Newark—Mutual Savings *							147
148	National Provident †							148
149	Newark	\$14,448 06	\$316 50	\$250 00	\$25 00			149
150	New Jersey	29,283 74	366 50	200 00	75 00			150
151	Norfolk	27,586 76	358 32	225 00	75 00			151
152	North End	185 40	304 09	125 00	100 00			152
153	Northwestern*							153
154	Passaic	9,210 11	509 95	300 00	100 00		\$25 00	154
155	Phoenix	13,241 64	724 32	400 00	200 00		50 00	155
156	Progress	14,152 35	333 89					156
157	Protection		789 25	300 00	250 00	\$15 00	200 00	157
158	Prudential	2,622 26	125 51	65 00	25 00			158
159	Reliable	27,293 25	912 57	250 00	175 00		175 00	159
160	Republic †							160

* Not reported.

† See below, under national and State.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Total.	Property, real.	Sundries.		
ESSEX COUNTY—CONTINUED.							
147	Newark—Mutual Savings*						147
148	National Provident†						148
149	Newark	\$41 50					149
150	New Jersey	91 50	\$683 83	\$946 70	\$337 13	\$329 73	150
151	Norfolk	58 32				670 01	151
152	North End	79 09	50 00	50 00		2,699 09	152
153	Northwestern*						153
154	Passaic	84 95	6,023 16	5,618 68	404 48	37 56	154
155	Phoenix	74 32	400 53	400 63		4,429 99	155
156	Progress	388 89	3,019 63		3,019 63‡	773 02	156
157	Protection	24 25	11,059 99	10,979 89	80 00	24,365 09	157
158	Prudential	35 51	3,015 00‡		3,015 00	699 10	158
159	Reliable	312 57	498 15	498 15		2,652 03	159
160	Republic†						160

* Not reported.

† See below, under national and State.

‡ Including \$2,887.63 for life insurance.

§ No details.

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.			CANCELLED SHARES.			Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.	
ESSEX COUNTY—CONTINUED.									
161	Newark—Roseville.....	\$87,183 04	\$42,820 00*	{ \$17,900 00* 24,520 00 }	\$400 00	\$41,238 46	\$41,238 46	.....	161
162	Savings.....	94,658 84	47,575 00*	{ 32,600 00 4,675 00 }	{ 10,300 00* 4,675 00 }	33,197 30	33,197 30	.....	162
163	Security.....	227,392 26	6,332 00	2,300 00	4,032 00	182,428 85	†	†	163
164	Seventh Ward.....	19,749 20	10,150 00	9,900 00	250 00	5,898 90	5,898 90	.....	164
165	Springfield.....	10,181 61	6,882 50	6,200 00	682 50	2,053 40	2,053 40	.....	165
166	State.....	52,739 90	22,800 00	†	†	9,382 19	9,382 19	.....	166
167	Standard.....	91,055 38	25,248 67*	8,813 67	{ 14,000 00* 2,435 00 }	63,192 87	63,192 87	.....	167
168	Tenth Ward.....	132,983 98	71,020 00	61,750 00	{ 5,000 00* 4,270 00 }	42,122 64	42,122 64	.....	168
169	Teutonia.....	36,219 88	15,539 40*	14,250 00	{ 319 40* 970 00 }	9,678 90	9,678 90	.....	169
170	Thirteenth Ward.....	42,405 85	29,472 30*	24,707 30	{ 2,000 00* 2,765 00 }	6,130 00	6,130 00	.....	170
171	Union.....	24,241 41	19,250 00	18,850 00	400 00	4,261 62	4,261 62	.....	171
172	Uptown.....	12,734 21	7,758 00	7,300 00	458 00	3,054 00	3,054 00	.....	172
173	Washington.....	44,759 07	15,452 49	12,400 00	3,052 49	10,704 50	10,704 50	.....	173

* Bills receivable, or outside mortgages, included.

† Not reported separately.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Borrowed money (bills payable), with interest.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Office number.
				Secretary.	Treasurer.	Auditors.	Others.	
ESSEX COUNTY—CONTINUED.								
161	Newark—Roseville	\$2,513 33	\$611 25	\$350 00	\$100 00		\$24 00	161
162	Savings.....		709 73	300 00	150 00		25 00	162
163	Security.....	35,867 50	588 65	300 00	150 00		36 00	163
164	Seventh Ward.....	3,500 00	200 30	100 00	50 00			164
165	Springfield.....	1,134 71	111 00	75 00	15 00			165
166	State	20,004 93	503 85	250 00	150 00			166
167	Standard.....	1,870 00	727 85	500 00	125 00		75 00	167
168	Tenth Ward.....		464 70	250 00	125 00			168
169	Teutonia	7,962 43	336 75	200 00	50 00		50 00	169
170	Thirteenth Ward.....	6,470 11	333 45	150 00	75 00		50 00	170
171	Union	8 50	416 25	250 00	150 00			171
172	Uptown.....	1,244 00		150 00	25 00			172
173	Washington.....	18,217 93	394 15	250 00	100 00			173

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Total.	Property, real.	Sundries.		
ESSEX COUNTY—CONTINUED.							
161	Newark—Roseville.....	\$137 25				\$7,605 22	161
162	Savings.....	234 73	\$13,176 81	\$13,176 81		9,169 00	162
163	Security.....	102 65	2,145 26	2,145 26		365 13	163
164	Seventh Ward.....	50 30				21 93	164
165	Springfield.....	21 00				35 70	165
166	State.....	103 85	49 93	49 93		10,364 15	166
167	Standard.....	27 85	15 99		\$15 99	16,021 95	167
168	Tenth Ward.....	89 70	19,376 64	19,376 64		1,529 81	168
169	Teutonia.....	36 75	2,702 40	2,702 40		1,179 07	169
170	Thirteenth Ward.....	58 45				1,562 53	170
171	Union.....	16 25	305 04	305 04		13,394 60	171
172	Uptown.....	27 10	476 11	89 81	386 30*	1,276 97	172
173	Washington.....	34 15				1,057 08	173

* Including interest on withdrawals and discounts.

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.			CANCELLED SHARES.			Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.	
ESSEX COUNTY—CONTINUED.									
174	Newark—West End	\$73,793 39	\$33,825 63	\$29,320 63	\$4,505 00	\$11,428 69	\$11,428 69	.....	174
175	Woodside	115,026 09	38,410 04	34,710 04	3,700 00	67,654 19	42,348 19	\$25,306 00	175
176	Workingmen's	18,180 24	4,512 63	3,300 00	1,212 63	5,408 44	5,408 44	.....	176
GLOUCESTER COUNTY.									
177	Clayton—Building	19,931 84	12,156 25	11,156 25	1,000 00	5,804 47	2,715 82	3,088 65	177
178	Glassboro—Loan and Building	17,077 99	6,622 50	6,622 50	.....	9,655 57	1,150 24	8,505 33	178
179	Mullica Hill—Loan and Building	24,746 67	18,008 72	2,973 28	15,635 44	2,996 68	1,796 68	1,200 00	179
180	Paulsboro—Loan and Building	23,287 73	6,604 42	6,604 42	.....	15,704 82	4,554 82	11,150 00	180
181	Swedesboro—Loan and Building	26,711 00	7,340 00	4,700 00	2,640 00	15,283 61	2,158 61	13,125 00	181
182	Williamstown—Monroe	8,006 20	5,343 00	5,143 00	200 00	1,951 00	1,040 37	910 63	182
183	Woodbury—Real Estate	132,892 66	52,549 13	50,692 04	1,857 09	70,779 15	39,663 73	31,115 42	183

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS
FOR YEAR—Continued.

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Office number.	LOCATION AND NAME OF ASSOCIATION.	Borrowed money (bills payable), with interest.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Office number.
				Secretary.	Treasurer.	Auditors.	Others.	
ESSEX COUNTY—CONTINUED.								
174	Newark—West End	\$27,338 68	\$568 24	\$291 03	\$97 01	.....	\$24 00	174
175	Woodside.....	8,130 67	626 65	350 00	150 00	.....	.....	175
176	Workingmen's	7,606 96	293 28	150 00	75 00	.....	20 83	176
GLOUCESTER COUNTY.								
177	Clayton—Building	751 37	149 60	120 00	.....	\$9 00	.....	177
178	Glassboro—Loan and Building.....	.....	301 71	150 00	100 00	.....	.....	178
179	Mullica Hill—Loan and Building.....	.....	163 85	100 00	40 00	.....	5 00	179
180	Paulsboro—Loan and Building.....	.....	256 00	150 67	75 33	.....	15 00	180
181	Swedsboro—Loan and Building.....	.....	189 01	100 00	50 00	.....	.....	181
182	Williamstown—Monroe .....	.....	258 16	150 00	75 00	.....	.....	182
183	Woodbury—Real Estate.....	.....	2,308 20	1,000 00	500 00	60 00	335 00	183

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Total.	Property, real.	Sundries.		
ESSEX COUNTY—CONTINUED.							
174	Newark—West End.....	\$107 20	\$632 15	\$189 35	\$442 80	\$2,045 99	174
175	Woodside.....	126 65	204 54	204 54	.....	277 97	175
176	Workingmen's.....	47 45	376 93	376 93	.....	580 79	176
GLOUCESTER COUNTY.							
177	Clayton—Building.....	20 60	1,170 15	1,133 38	36 77	835 15	177
178	Glassboro—Loan and Building.....	51 71	498 21	457 94	40 27	991 44	178
179	Mullica Hill—Loan and Building.....	18 85	2,977 42	2,791 57	185 85	4,385 84	179
180	Paulsboro—Loan and Building.....	15 00	722 49	722 49	.....	.....	180
181	Swedesboro—Loan and Building.....	39 01	3,899 05	3,884 27	14 78	734 08	181
182	Williamstown—Monroe.....	33 16	454 04	454 04	.....	823 05	182
183	Woodbury—Real Estate.....	413 20	7,256 18	5,297 11	1,959 07	32 22	183

**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.			CANCELLED SHARES.			Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.	
HUDSON COUNTY.									
184	Arlington—Building and Loan	\$16,287 69	\$7,568 55	\$7,418 55	\$150 00	\$2,899 47	\$2,899 47	.....	184
185	Equity	9,023 23	3,645 47	3,130 47	515 00	3,288 48	3,288 48	.....	185
186	Kearny	65,233 69	25,378 52	24,668 52	710 00	21,123 81	*	*	186
187	Bayonne—Building	196,861 18	51,751 37	48,351 37	3,400 00	143,389 77	50,293 42	\$93,096 35	187
188	Centreville	117,622 53	96,476 60	91,571 60	4,905 00	19,468 90	19,468 90	.....	188
189	Pamrapo	23,785 99	14,301 50	14,301 50	.....	7,902 01	7,902 01	.....	189
190	Harrison—Harrison and Kearny	26,701 13	17,400 00	16,500 00	900 00	7,729 84	7,729 84	.....	190
191	People's	299,027 85	140,028 70	136,828 00	3,200 70	154,313 63	87,703 91	66,609 72	191
192	Hoboken—Building and Loan	144,000 65	89,035 48	82,901 48	6,134 00	53,994 12	53,994 12	.....	192
193	Kearny—Mutual	4,583 50	2,967 00	2,967 00	.....	224 85	224 85	.....	193
194	Town of Union—Building and Loan	79,753 00	48,680 00	41,800 00	6,880 00	29,132 91	29,132 91	.....	194
195	West Hoboken—Palisade	24,786 11	16,675 00	16,600 00	75 00	4,426 86	4,426 86	.....	195
196	Jersey City—Bergen Mutual	22,213 77	15,775 00†	.....	{ 13,450 00† }	6,094 75	6,094 75	.....	196
197	Caledonian	28,894 52	23,828 49	22,065 36	1,763 13	4,493 73	4,493 73	.....	197
198	Carteret	129,476 89	67,017 00	62,200 00	4,817 00	27,832 78	27,832 78	.....	198

* Not reported separately,

† To building associations, \$13,450.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Borrowed money (bills payable), with interest.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Office number.
				Secretary.	Treasurer.	Auditors.	Others.	
	HUDSON COUNTY.							
184	Arlington—Building and Loan	\$5,529 06	\$290 61	\$61 07	\$5 61	\$15 00	\$20 07	184
185	Equity	2,000 00	89 28					185
186	Kearny	17,850 00	881 36	375 00	250 00	60 00	40 00	186
187	Bayonne—Building		1,289 84	600 00	300 00			187
188	Centreville		1,013 04	600 00	240 00			188
189	Pamrapo		559 55	300 00	75 00			189
190	Harrison—Harrison and Kearny		548 90	250 00	125 00	30 00	50 00	190
191	People's		2,006 35	1,000 00	400 00	75 00	256 00	191
192	Hoboken—Building and Loan		971 05	500 00	200 00	30 00	48 00	192
193	Kearny—Mutual	1,250 00	141 65					193
194	Town of Union—Building and Loan	150 00	513 85	300 00	100 00	30 00		194
195	West Hoboken—Palisade	2,158 42	295 33	132 00	50 00			195
196	Jersey City—Bergen Mutual		344 02	250 00	50 00			196
197	Caledonian		542 43	400 00	50 00			197
198	Carteret	33,872 80	754 31	350 00	50 00			198

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Total.	Property, real.	Sundries.		
HUDSON COUNTY.							
184	Arlington—Building and Loan.....	\$188 86				\$533 77	184
185	Equity.....	89 28				1,222 32	185
186	Kearny.....	156 36				6,013 28	186
187	Bayonne—Building.....	389 84	\$130 20	\$430 20		14,633 19	187
188	Centreville.....	173 04	663 99	579 99	\$84 00	22,314 65	188
189	Pamrapo.....	184 55	1,022 93	450 99	571 94	14,934 80	189
190	Harrison—Harrison and Kearny.....	93 90	1,022 39	1,022 39		4,374 42	190
191	People's	275 35	2,679 17	1,712 32	966 85	24,975 89	191
192	Hoboken—Building and Loan.....	193 05				21,901 89	192
193	Kearny—Mutual.....	141 65				129 15	193
194	Town of Union—Building and Loan.....	83 85	276 24	276 24		10,690 36	194
195	West Hoboken—Palisade.....	113 33	1,230 50	1,230 50		1,749 10	195
196	Jersey City—Bergen Mutual.....	44 02				1,933 78	196
197	Caledonian.....	92 43	29 87	14 87	15 00	10,797 41	197
198	Carteret.....	354 31				13 66	198

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.			CANCELLED SHARES.			Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.	
HUDSON COUNTY—CONTINUED.									
199	Jersey City—Central.....	\$23,727 25	\$16,000 00	\$16,000 00	.....	\$970 00	\$970 00	.....	199
200	Columbia.....	98,599 15	51,640 00	44,485 00	\$7,155 00	22,577 88	22,577 88	.....	200
201	Commercial*.....	.....	.....	.....	.....	.....	.....	.....	201
202	Communipaw.....	20,115 40	13,800 00	13,110 00	690 00	5,711 82	5,711 82	.....	202
203	Crescent.....	107,104 89	1,190 50	600 00	590 50	10,049 65	10,049 65	.....	203
204	Empire.....	9,747 05	6,919 41	6,800 00	119 41	786 00	786 00	.....	204
205	Enterprise.....	36,466 23	5,891 25	5,401 25	490 00	14,008 00	14,008 00	.....	205
206	Erie.....	30,871 05	12,985 00	12,000 00	985 00	11,822 60	11,822 60	.....	206
207	Eureka.....	5,116 43	2,600 00	2,600 00	.....	1,905 68	1,905 68	.....	207
208	Excelsior.....	99,713 75	38,514 98†	20,844 98	{ 15,000 00† 2,670 00 }	58,064 50	58,064 50	.....	208
209	Fairmount.....	30,884 37	12,680 09†	.....	12,680 09†	17,041 00	17,041 00	.....	209
210	Garfield.....	61,954 29	13,265 90	9,636 00	3,629 90	26,335 25	26,335 25	.....	210
211	Greenville.....	143,771 07	32,386 36	32,386 36	.....	55,652 84	48,234 82	\$7,818 02	211
212	Greenville, No. 2.....	74,825 38	43,054 87	43,054 87	.....	29,363 31	29,363 31	.....	212
213	Greenville United.....	45,893 43	31,760 03	25,727 65	6,032 35	11,002 57	11,002 57	.....	213

* See below, under national and State.

† Special loans included.

TABLE 5b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS
FOR YEAR-Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Borrowed money (bills payable), with interest.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Office number.
				Secretary.	Treasurer.	Auditors.	Others.	
HUDSON COUNTY—CONTINUED.								
199	Jersey City—Central.....	\$6,075 19	\$682 06	\$225 00				199
200	Columbia.....	22,985 59	743 19	500 00	\$100 00		\$100 00	200
201	Commercial ^a							201
202	Communipaw.....	322 08	281 50	200 00	50 00			202
203	Crescent.....	90,709 55	615 06	300 00	100 00	\$15 00	100 00	203
204	Empire.....	1,846 91	194 73	50 00	16 66		10 00	204
205	Enterprise.....	9,414 08	1,020 86	500 00	125 00			205
206	Erie.....	5,263 77	386 65	200 04	100 00			206
207	Eureka.....	440 00	170 75	120 00				207
208	Excelsior.....		959 03	550 00	100 00	15 00		208
209	Fairmount.....	482 11	681 17	400 00	100 00	15 00	100 00	209
210	Garfield.....	2,010 54	865 34	450 00	300 00			210
211	Greenville.....	47,935 34	2,034 35	1,200 00	400 00			211
212	Greenville, No 2.....		1,936 70	1,200 00	250 00			212
213	Greenville United.....		1,680 68	500 00	250 00			213

* See below, under national and State.

TABLE 5b-LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY-DISBURSEMENTS
FOR YEAR-Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Total.	Property, real.	Buildings.		
HUDSON COUNTY—CONTINUED.							
199	Jersey City—Central.....	\$457 08				\$3,300 00	199
200	Columbia.....	43 19	\$652 40	\$410 00	\$330 00	8,300 00	200
201	Commercial*.....					1,000 00	201
202	Communipaw.....	21 50				1,000 00	202
203	Crescent.....	180 06	\$,840 13	\$,840 13		1,000 00	203
204	Empire.....	118 07				1,000 00	204
205	Enterprise.....	805 80	\$,182 04	\$,182 04		14,000 04	205
206	Eric.....	60 65	412 00	343 82	68 17	58 07	206
207	Eureka.....	50 75				70 00	207
208	Excelsior.....	204 00	\$,175 84	1,784 40	800 75	12,200 10	208
209	Fairmount.....	66 17				70 07	209
210	Garfield.....	115 34	10,317 28	745 40	16,781 87	11,400 00	210
211	Greenville.....	434 84	\$,673 18	\$,156 41	\$,656 77	82,100 00	211
212	Greenville, No. 2.....	480 70	\$70 00		\$70 00	1,000 00	212
213	Greenville United.....	630 08	1,600 15	266 71	1,200 44	11,100 01	213

* See below, under national and State.

† Treasury overdrawn.

‡ Including sinking 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.			CANCELLED SHARES.			Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.	
HUDSON COUNTY—CONTINUED.									
214	Jersey City—Highland	\$28,824 42	\$15,103 90*	.....	{ \$653 90 14,450 00*	\$10,237 03	\$10,237 03	.....	214
215	Home.....	133,005 82	.....	.....	.....	128,334 31	6,734 31	\$121,600 00	215
216	Hudson City.....	66,405 18	44,556 00	44,556 00	.....	19,699 88	19,699 88	.....	216
217	Hudson Mutual.....	21,578 82	4,842 00	4,842 00	.....	16,271 43	1,471 43	14,800 00	217
218	Improved Land and Loan	30,581 39	11,526 00	11,366 00	160 00	13,074 54	13,074 54	.....	218
219	Industrial.....	77,117 83	46,554 49	39,232 49	7,322 00	28,077 88	28,077 88	.....	219
220	Jersey City.....	40,441 84	4,500 00	2,800 00	1,700 00	33,420 00	33,420 00	.....	220
221	Lafayette.....	72,841 52	20,139 00	20,139 00	.....	50,262 75	20,027 05	30,235 70	221
222	Lincoln.....	122,363 68	79,271 74†	23,095 50	{ 48,272 47† 7,903 77	41,148 65	41,148 65	.....	222
223	Madison	40,622 36	26,840 00	26,160 00	690 00	12,823 96	12,823 96	.....	223
223½	Mortgage Bank	56,538 64	15,890 00	13,950 00	1,940 00	11,573 50	11,573 50	.....	223½
224	Monticello.....	115,847 49	57,845 34†	{ 5,000 00* 14,233 00	35,662 34† 2,950 00	45,574 40	45,574 40	.....	224
225	Montgomery	35,769 14	237 75	.....	237 75	15,286 84	15,286 84	.....	225
226	North Hudson.....	96,165 72	30,917 64	29,951 64	966 00	63,699 00	63,699 00	.....	226
227	Pavonia.....	92,794 59	11,990 00	10,400 00	1,590 00	54,638 99	7,859 99	46,779 00	227

*Special loans included.

† Including sinking fund.

‡ Inclusive of special loans, \$5,000, and sinking fund.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Borrowed money (bills payable), with interest.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Office number.
				Secretary.	Treasurer.	Auditors.	Others.	
HUDSON COUNTY—CONTINUED.								
214	Jersey City—Highland.....	\$2,657 00	\$584 66	\$250 00	\$100 00	\$15 00	\$50 00	214
215	Home.....	288 70	746 09	125 00	62 50	15 00		215
216	Hudson City.....	1,447 30	702 00	500 00	75 00			216
217	Hudson Mutual.....		465 34	200 00	75 00		25 00	217
218	Improved Land and Loan.....	2,928 24	298 15	180 00	60 00			218
219	Industrial.....	1 044 49	860 25	691 65	100 00			219
220	Jersey City.....	1,500 00	1,021 84	500 00	350 00			220
221	Lafayette.....	1,000 00	750 00	500 00	100 00			221
222	Lincoln.....		1,544 37	900 00	350 00	40 00		222
223	Madison.....	377 75	491 75	300 00	100 00			223
223½	Mortgage Bank.....	28,092 73	194 00	75 00	40 00			223½
224	Monticello.....	11,100 00	844 60	550 00	150 00	20 00	50 00	224
225	Montgomery.....	19,548 80	594 75	300 00	150 00	15 00	75 00	225
226	North Hudson.....		1,309 08	904 65	133 33		100 00	226
227	Pavonia.....	25,340 47	825 13	400 00	250 00	40 00		227

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Total.	Property, real.	Sundries.		
HUDSON COUNTY—CONTINUED.							
214	Jersey City—Highland.....	\$169 66	\$241 83	\$241 83		\$99 39	214
215	Home.....	543 59	3,645 72		\$3,645 72		215
216	Hudson City.....	127 00				470 30	216
217	Hudson Mutual.....	165 39				12 56	217
218	Improved Land and Loan.....	58 15	2,754 46	2,701 46	53 00	214 05	218
219	Industrial.....	68 60	580 72	549 52	31 20	11,536 10	219
220	Jersey City.....	171 84				5,542 64	220
221	Lafayette.....	150 00	689 77	110 93	578 84	17 83	221
222	Lincoln.....	254 37	398 92	396 92	2 00	175 10	222
223	Madison.....	91 75	88 90	88 90		381 20	223
223½	Mortgage Bank.....	79 00	788 41		788 41	294 09	223½
224	Monticello.....	74 60	483 15	480 65	2 50	674 02	224
225	Montgomery.....	54 75	91 00		91 00	86 62	225
226	North Hudson.....	271 10	170 00		170 00	144 38	226
227	Pavonia.....	135 13				1,120 54	227

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.			CANCELLED SHARES.			Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.	
HUDSON COUNTY—CONTINUED.									
228	Jersey City—Paulus Hook.....	\$12,144 14				\$11,263 07	\$11,263 07		228
229	Phoenix	73,007 01	\$45,603 25*	\$27,839 25	{ \$7,000 00* 10,764 00 }	15,060 00	15,060 00		229
230	Security †.....								230
230½	Security Union†.....								230½
231	Star	40,198 43	8,101 00	8,101 00		20,036 76	20,036 76		231
232	Union.....	26,592 94	11,790 00	8,600 00	3,190 00	7,594 85	7,594 85		232
233	Washington	50,076 67	27,900 00	25,200 00	2,700 00	14,643 81	14,643 81		233
HUNTERDON COUNTY.									
234	Flemington—Building and Loan.....	18,560 31	14,212 50‡		{ 13,912 50‡ 300 00 }	2,865 00	2,865 00		234
235	Lambertville—Centennial	83,278 66	39,057 63	38,867 63	200 00	16,347 15	15,916 60	\$430 55	235
MERCER COUNTY.									
236	Hightstown—Building and Loan.....	9,581 16	49 75		49 75	9,209 37	9,209 37		236
237	Hopewell—People's.....	45,451 79	13,898 64	11,259 00	2,639 64	316 38	316 38		237
238	Pennington—Building and Loan.....	5,825 77	5,500 00	2,000 00	3,500 00§				238

* Including sinking fund.

† Not reported.

‡ See below, under national and State.

§ Including other securities than shares.

|| Including bills receivable.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Borrowed money (bills payable), with interest.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Office number.
				Secretary.	Treasurer.	Auditors.	Others.	
	HUDSON COUNTY—CONTINUED.							
228	Jersey City—Paulus Hook		\$881 07					228
229	Phoenix	\$11,591 42	503 77	\$350 00	\$100 00			229
230	Security *							230
230½	Security Union†							230½
231	Star	11,218 04	842 63	450 00	75 00			231
232	Union	4,715 23	287 75	150 00	75 00			232
233	Washington	6,940 62	658 18	275 00	175 00			233
	HUNTERDON COUNTY.							
234	Flemington—Building and Loan,	1,255 26	201 50	100 00	100 00			234
235	Lambertville—Centennial	24,340 63	644 07	250 00	250 00		\$24 00	235
	MERCER COUNTY.							
236	Hightstown—Building and Loan,		142 80	55 00	25 00			236
237	Hopewell—People's	31,017 91	107 45	60 00				237
238	Pennington—Building and Loan,		134 50	50 00	25 00			238

* Not reported.

† See below, under national and State.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Total.	Property, real.	Sundries.		
HUDSON COUNTY—CONTINUED.							
228	Jersey Cith—Paulus Hook.....					\$21,008 05	228
229	Phoenix.....	\$53 77	\$177 85	\$164 10	\$13 75	70 72	229
230	Security*.....						230
230½	Security Union†.....						230½
231	Star.....	317 63				4,318 84	231
232	Union.....	62 75	2,205 11	2,205 11		2,978 24	232
233	Washington.....	208 18	834 06		834 06	38 33	233
HUNTERDON COUNTY.							
234	Flemington—Building and Loan.....	1 50	26 05	23 80	2 25	2,694 77	234
235	Lambertville—Centennial.....	120 07	2,889 18	2,652 44	236 74	1,011 66†	235
MERCER COUNTY.							
236	Hightstown—Building and Loan.....	62 80	179 24	31 56	147 68	1,007 33	236
237	Hopewell—People's.....	47 45	63 35	63 35		246 04	237
238	Pennington—Building and Loan.....	59 50	240 77	217 52	23 25	1,573 41	238

* Not reported.

† See below, under national and State.

‡ 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.			CANCELLED SHARES.			Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.	
MERCER COUNTY—CONTINUED.									
239	Trenton—Mechanics'	\$10,650 76	\$1,350 00	.....	\$1,350 00	\$8,015 70	\$8,015 70	.....	239
240	Mercer	16,473 68	5,775 00	\$3,800 00	1,975 00	9,423 25	9,423 25	.....	240
241	N. J. Building, Loan and Invest. Co.* .....	.....	.....	.....	.....	.....	.....	.....	241
240½	People's* .....	.....	.....	.....	.....	.....	.....	.....	240½
241½	Equitable† .....	.....	.....	.....	.....	.....	.....	.....	241½
MIDDLESEX COUNTY.									
242	Dunellen—Building and Loan.....	16,215 65	9,559 00	5,977 00	3,582 00	3,462 45	3,462 45	.....	242
243	Jamesburg—Mutual.....	39,608 72	16,109 79	7,400 00	8,709 79	20,979 86	16,478 20	\$4,501 66	243
244	South River—Building and Loan.....	9,422 65	7,550 00	6,950 00	600 00	1,735 00	1,735 00	.....	244
245	South Amboy—Star.....	53,682 86	35,865 00	32,650 00	3,215 00	15,388 60	15,388 60	.....	245
246	Perth Amboy—Bi-Centennial.....	7,537 80	1,950 00	.....	1,950 00	5,291 60	5,291 60	.....	246
247	Citizens'.....	47,631 44	36,400 00	36,400 00	.....	9,941 60	9,941 60	.....	247
248	Homestead.....	60,233 26	44,853 85	29,077 60	15,376 25 400 00	13,602 87	13,602 87	.....	248

* See below, under national and State.

† Not a year in operation.

‡ Including sinking fund.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Borrowed money (bills payable), with interest.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID				Office number.
				Secretary.	Treasurer.	Auditors.	Others.	
MERCER COUNTY—CONTINUED.								
239	Trenton—Mechanics'		\$683 70	\$600 00	\$60 00			239
240	Mercer		682 15	600 00	60 00			240
240½	N. J. Building, Loan and Invest. Co.*							240½
241½	People's*							241½
241½	Equitable†							241½
MIDDLESEX COUNTY.								
242	Dunellen—Building and Loan	\$1,733 27	345 33	60 00	190 00			242
243	Jamesburg—Mutual		280 28	150 00	100 00	\$0 00		243
244	South River—Building and Loan		137 65	100 00				244
245	South Amboy—Star		805 30	300 00	150 00	15 00		245
246	Perth Amboy—Bi-Centennial		153 00	100 00	50 00			246
247	Citizens'		1,059 74	500 00	200 02	15 00		247
248	Homestead		1,776 54	500 00	150 00	60 00		248

* See below, under national and State.

† Not a year in operation.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS
FOR YEAR—Continued.

37 LAB

Office number.	LOCATION AND NAME OF ASSOCIATION.	Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Total.	Property, real.	Sundries.		
MERCER COUNTY—CONTINUED.							
239	Trenton—Mechanics'	\$22 70	\$602 36	\$602 36	.....	\$1,946 32	239
240	Mercer	22 15	593 26	593 26	.....	1,231 62	240
241	New Jersey Building, Loan and Investment Co.*.....	.....	.....	.....	.....	.....	241
240½	People's*.....	.....	.....	.....	.....	.....	240½
241½	Equitable†.....	.....	.....	.....	.....	.....	241½
MIDDLESEX COUNTY.							
242	Dunellen—Building and Loan	95 33	1,116 60	1,066 60	\$50 00	1,768 86	242
243	Jamesburg—Mutual.....	21 28	2,237 89	1,941 65	296 24	7,493 53	243
244	South River—Building and Loan.....	37 65	.....	.....	.....	1,717 75	244
245	South Amboy—Star.....	340 30	1,623 96	1,623 96	.....	2,567 76	245
246	Perth Amboy—Bi-Centennial.....	3 00	143 20	143 20	.....	7,933 64	246
247	Citizens'	524 72	250 10	.....	250 10	4,629 03	247
248	Homestead.....	1,066 54	.....	.....	.....	6,565 96	248

* See below, under national and State.

† Not a year in operation.

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.			CANCELLED SHARES.			Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.	
MIDDLESEX COUNTY—CONTINUED.									
249	New Brunswick—American, No. 2.....	\$38,074 08	\$22,446 00	\$6,100 00	\$16,346 00	\$14,672 94	\$14,672 94	.....	249
250	Excelsior.....	63,903 66	28,890 00*	*	*	26,927 76	26,927 76	.....	250
251	Homestead.....	292,881 10	28,200 00*	*	*	263,696 31	13,296 31	\$250,400 00	251
252	Merchants'.....	37,507 70	35,650 00	35,650 00	.....	828 00	828 00	.....	252
253	People's.....	60,762 31	49,875 00	*	*	14,724 29	14,724 29	.....	253
254	Provident.....	18,428 87	13,200 00	13,200 00	.....	367 50	367 50	.....	254
255	Security.....	57,239 66	33,746 00	28,900 00	4,846 00	19,132 20	19,132 20	.....	255
256	Workingmen's.....	19,874 10	15,500 00	15,500 00	.....	570 40	570 40	.....	256
MONMOUTH COUNTY.									
257	Asbury Park—Building and Loan.....	88,694 43	55,472 00	55,472 00	.....	28,530 43	6,163 18	22,367 25	257
258	Atlantic Highlands—Savings Fund.....	34,867 09	27,400 00	26,250 00	1,150 00	7,094 02	7,094 02	.....	258
259	Belmar—Building and Loan.....	10,651 32	8,219 00	7,500 00	719 00	2,282 82	2,282 82	.....	259
260	Freehold—Mutual.....	49,905 06	24,000 00	24,000 00	.....	8,398 63	7,726 63	672 00	260
261	Keyport—Loan.....	29,204 33	19,600 00†	1,600 00†	1,250 00	1,997 00	1,997 00	.....	261
262	Long Branch—Building and Loan.....	37,402 24	17,500 50	16,950 50	550 00	18,068 40	7,468 40	10,600 00	262

* Not reported separately.

† Inclusive of outside loans.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Borrowed money (bills payable), with interest.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Office number.
				Secretary.	Treasurer.	Auditors.	Others.	
MIDDLESEX COUNTY—CONTINUED.								
249	New Brunswick—American, No. 2.....		\$475 00	\$325 00	\$100 00			249
250	Excelsior.....		546 90	400 00	100 00			250
251	Homestead.....	\$388 94	805 50	450 00	200 00			251
252	Merchants'.....		1,029 70	450 00	100 00			252
253	People's.....	500 00	822 80	500 00	200 00			253
254	Provident.....	4,497 89	363 48	190 00	75 00			254
255	Security.....	1,898 00	932 76	574 92	124 92			255
256	Workingmen's.....	2,925 03	578 67	300 00	100 00			256
MONMOUTH COUNTY.								
257	Asbury Park—Building and Loan.....	1,746 26	1,624 12	600 00	250 00	\$30 00		257
258	Atlantic Highlands—Savings Fund.....		373 07	150 00	100 00		\$25 00	258
259	Belmar—Building and Loan.....		149 50	60 00				259
260	Freehold—Mutual.....	16,974 50	519 93	400 00	50 00			260
261	Keyport—Loan.....	7,308 25	289 58	200 00	50 00			261
262	Long Branch—Building and Loan.....		538 74	400 00	50 00			262

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Total.	Property, real.	Sundries.		
MIDDLESEX COUNTY—CONTINUED.							
249	New Brunswick—American, No. 2.....	\$50 00	\$480 12	\$305 04	\$175 08	\$1,253 14	249
250	Excelsior.....	46 90	7,539 00	4,039 00	3,500 00	1,621 68	250
251	Homestead.....	155 50	1,790 35	1,671 35	119 00	816 98	251
252	Merchants.....	479 70				72 41	252
253	Peoples'.....	122 80	3,810 22	3,840 22		3,172 12	253
254	Provident.....	98 48				4 84	254
255	Security.....	232 92	1,530 70	1,530 70		1 65	255
256	Workingmen's.....	178 67	300 00		300 00	143 34	256
MONMOUTH COUNTY.							
257	Asbury Park—Building and Loan.....	744 12	321 62	24 00	297 62	4,751 38	257
258	Atlantic Highlands—Savings Fund.....	98 07				199 29	258
259	Belmar—Building and Loan.....	89 50				34 09	259
260	Freehold—Mutual.....	69 93	12 00	12 00		7,688 33	260
261	Keyport—Loan.....	39 58	9 50	9 50		2,331 36	261
262	Long Branch—Building and Loan.....	88 74	1,294 60	797 33	497 27	10,666 57	262

**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.			CANCELLED SHARES.			Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.	
MONMOUTH COUNTY—CONTINUED.									
263	Manasquan—Squan Village.....	\$29,201 05	\$27,519 50	\$23,719 50	\$3,800 00	\$1,082 28	\$1,082 28	.....	263
264	Matawan—Building and Loan.....	7,585 30	7,507 80	5,819 80	1,688 00	.....	.....	.....	264
265	Red Bank—Building and Loan.....	72,093 11	62,173 75	59,817 83	2,355 92	4,405 99	4,405 99	.....	265
MORRIS COUNTY.									
266	Boonton—Building and Loan.....	62,596 78	44,702 00	36,949 00	7,753 00	13,509 76	13,509 76	.....	266
267	Dover—Building and Loan.....	91,656 64	44,018 51	35,598 00	8,420 51	13,360 73	13,360 73	.....	267
268	Morristown—Building and Loan.....	39,403 85	19,281 50	17,050 00	2,231 50	18,270 74	18,270 74	.....	268
OCEAN COUNTY.									
269	Toms River—Dover.....	33,685 12	14,400 00	14,400 00	.....	743 00	743 00	.....	269
49	Tuckerton—Mutual.....	13,494 63	4,873 75	4,773 75	100 00	7,242 96	7,242 96	.....	49
PASSAIC COUNTY.									
270	Little Falls—Building and Loan.....	14,020 75	12,256 50	10,136 50	2,120 00	1,505 89	1,505 89	.....	270

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Borrowed money (bills payable), with interest.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Office number.
				Secretary.	Treasurer.	Auditors.	Others.	
MONMOUTH COUNTY—CONTINUED.								
263	Manasquan—Squan Village.....		\$210 35	\$140 00	\$38 00			263
264	Matawan—Building and Loan.....		77 50	75 00				264
265	Red Bank—Building and Loan.....	\$5,028 98	607 34	275 00	150 00		\$100 00	265
MORRIS COUNTY.								
266	Boonton—Building and Loan.....	3,868 87	516 15	300 00				266
267	Dover—Building and Loan.....	33,511 55	547 43	350 00	75 00	\$30 00		267
268	Morristown—Building and Loan.....		382 20	150 00	125 00			268
OCEAN COUNTY.								
269	Toms River—Dover.....	18,076 00	234 60	200 00				269
49	Tuckerton—Mutual.....		196 91	50 00	100 00	3 00		49
PASSAIC COUNTY.								
270	Little Falls—Building and Loan.....		199 51	125 00	24 00			270

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Total.	Property, real.	Sundries.		
MONMOUTH COUNTY—CONTINUED.							
263	Manasquan—Squan Village	\$32 85	\$388 92	\$388 92	.....	\$4,532 44	263
264	Matawan—Building and Loan.....	2 50	.....	.....	.....	2,385 86	264
265	Red Bank—Building and Loan.....	82 34	497 05	75 00	\$422 05	3,564 27	265
MORRIS COUNTY.							
266	Boonton—Building and Loan.....	216 15	.....	.....	.....	296 26	266
267	Dover—Building and Loan.....	92 43	.....	.....	.....	218 42	267
268	Morristown—Building and Loan.....	107 20	1,469 41	.....	1,469 41	8,411 40	268
OCEAN COUNTY.							
269	Toms River—Dover.....	34 60	231 52	231 52	.....	2,798 72	269
49	Tuckerton—Mutual.....	43 91	1,181 01	581 01	600 00	286 20	49
PASSAIC COUNTY.							
270	Little Falls—Building and Loan.....	50 51	58 85	20 00	38 85	6,750 94	270

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.			CANCELLED SHARES.			Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.	
	PASSAIC COUNTY—CONTINUED.								
271	Passaic City—Home.....	\$13,126 13	\$9,957 75	\$9,893 50	\$64 25	\$88 60	\$88 60		271
272	Mutual.....	182,719 81	44,866 51	39,364 51	5,502 00	109,391 66	74,416 66	\$34,975 00	272
273	People's.....	106,190 67	64,392 57	58,183 45	6,209 12	41,038 61	41,038 61		273
274	Union.....	76,983 31	56,377 00*	40,647 00	{ 5,000 00* 10,730 00 }	19,792 50	19,792 50		274
275	Paterson—Celtic.....	42,782 67	16,850 41	13,480 61	3,369 80	25,234 21	20,990 71	4,243 50	275
276	Citizens'.....	51,553 67	29,271 00	27,100 00	2,171 00	20,976 63	20,976 53		276
277	Eastside.....	27,338 81	21,048 45	18,453 45	2,595 00	3,507 93	3,507 93		277
278	German-American.....	39,192 40	19,747 61	18,879 62	867 99	5,283 04	5,283 04		278
279	Iron and Silk.....	21,463 82	†		†	†			279
280	Manchester.....	40,197 45	19,948 32	16,700 00	3,248 32	4,495 51	4,495 51		280
281	Mechanics'.....	92,187 95	41,377 05†	25,819 89	{ 10,000 00† 5,557 16 }	49,635 23	18,130 82	31,504 40	281
282	Mutual.....	104,864 32	28,593 00	25,115 00	3,478 00	72,312 41	53,712 41	18,600 00	282
283	New Jersey Investment.....								283
284	People's.....	39,370 93	14,554 00	13,768 00	786 00	24,557 28	14,557 28	10,000 00	284
285	Provident.....	45,406 97	32,740 43	27,309 50	5,430 93	11,968 57	11,958 57		285

* Including call loan, trust company.

† Not reported.

‡ Including loans to trust companies, \$10,000.

§ See below, under national and State.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Borrowed money (bills payable), with interest.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Office number.
				Secretary.	Treasurer.	Auditors.	Others.	
PASSAIC COUNTY—CONTINUED.								
271	Passaic City—Home.....	\$2,800 00	\$258 78	\$50 00				271
272	Mutual.....	27,523 33	781 90	600 00	\$100 00			272
273	People's.....		651 49	504 17	25 00			273
274	Union.....		541 25	350 02	30 00			274
275	Paterson—Celtic.....		653 05	350 00			\$100 00	275
276	Citizens'.....	500 00	632 79	300 00	25 00	\$100 00		276
277	Eastside.....	2,527 15	215 28	150 00	25 00	20 00		277
278	German-American.....	13,606 85	469 40	300 00				278
279	Iron and Silk.....		436 83	250 00		75 00		279
280	Manchester.....	14,990 40	579 55	348 00	50 00	50 00		280
281	Mechanics'.....		1,175 68	600 00		200 00	150 00	281
282	Mutual.....		1,505 28	600 00	156 00	200 00		282
283	New Jersey Investment*.....							283
284	People's.....		259 65	200 00		30 00		284
285	Provident.....		557 03	300 00	125 00	75 00		285

*See below, under national and State.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Total.	Property, real.	Sundries.		
PASSAIC COUNTY—CONTINUED.							
271	Passaic City—Home.....	\$208 78	\$21 00		\$21 00	\$1,160 57	271
272	Mutual.....	81 90	156 41		156 41	13,142 78	272
273	People's.....	122 32	108 00	\$108 00		4,305 68	273
274	Union.....	161 23	222 76	89 04	137 72	7,077 25	274
275	Paterson—Celtic.....	203 05	45 00	45 00		15,027 28	275
276	Citizens'.....	207 79	173 35		173 35	15,931 81	276
277	Eastside.....	20 28	40 00		40 00	1,864 78	277
278	German-American.....	169 40	85 50		85 50	1,502 60	278
279	Iron and Silk.....	111 83				492 82	279
280	Manchester.....	131 55	183 67	42 36	141 31	1,185 81	280
281	Mechanics'.....	225 68				6,554 49	281
282	Mutual.....	549 28	2,453 63	810 10	1,643 53	20,742 85	282
283	New Jersey Investment*.....						283
284	People's.....	29 65				2,475 77	284
285	Provident.....	123 03	175 94	175 94		4,556 33	285

* See below, under national and State.

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.			CANCELLED SHARES.			Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.	
PASSAIC COUNTY—CONTINUED.									
286	Paterson—Riverside.....	\$28,650 22	\$14,008 61	\$12,508 61	\$1,500 00	\$14,375 06	\$14,375 06	.....	286
287	South Paterson.....	32,989 30	18,493 00	16,900 00	1,593 00	9,415 16	9,415 16	.....	287
288	Totowa.....	34,109 89	17,270 00	16,550 00	720 00	9,273 79	9,273 79	.....	288
289	Union.....	345,227 25	60,354 37	58,428 37	1,926 00	275,735 83	260,735 83	\$15,000 00	289
SALEM COUNTY.									
290	Quinton—Loan and Building.....	16,155 07	3,381 11	3,381 11	.....	12,254 58	3,254 58	9,000 00	290
291	Salem—Franklin.....	74,733 16	20,339 20	14,519 20	5,820 00	50,912 98	6,200 00	44,712 98	291
292	Woodstown—Union.....	17,282 74	9,666 50	5,750 00	3,916 50	7,078 41	2,371 41	4,707 00	292
SOMERSET COUNTY.									
293	Bound Brook—Building and Loan.....	37,780 06	18,255 00	18,255 00	.....	14,663 94	14,663 94	.....	293
294	East Millstone—Millstone.....	4,477 25	4,430 00	1,475 00	2,955 00	.....	.....	.....	294
295	Somerville—Citizens.....	49,542 61	24,150 00	21,800 00	2,350 00	3,686 42	3,686 42	.....	295
296	People's.....	56,782 38	33,749 99	27,669 99	6,080 00	8,447 66	8,447 66	.....	296

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Borrowed money (bills payable), with interest.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Office number.
				Secretary.	Treasurer.	Auditors.	Others.	
PASSAIC COUNTY—CONTINUED.								
286	Paterson—Riverside		\$266 55	\$180 00				286
287	South Paterson	\$4,626 99	282 27	150 00	\$50 00	\$20 00		287
288	Totowa	7,096 83	466 75	300 00	50 00	90 00		288
289	Union		2,700 53	1,000 00	100 00	375 00	\$1,000 00	289
SALEM COUNTY.								
290	Quinton—Loan and Building		151 85	87 00	38 00		18 00	290
291	Salem—Franklin		588 90	300 00	100 00			291
292	Woodstown—Union		151 75	100 00	25 00			292
SOMERSET COUNTY.								
293	Bound Brook—Building and Loan	3,107 67	312 75	250 00*	*			293
294	East Millstone—Millstone		47 25	20 00	15 00			294
295	Somerville—Citizens'	20,610 70	279 55	250 00*	*			295
296	People's	10,617 75	475 13	400 00*	*			296

* Held by same person.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Total.	Property, real.	Sundries.		
PASSAIC COUNTY—CONTINUED.							
286	Paterson—Riverside.....	\$86 55				\$6,409 05	286
287	South Paterson.....	62 27	\$171 88	\$82 16	\$89 72	49 67	287
288	Totowa.....	26 75	2 52		2 52	339 91	288
289	Union.....	225 53	6,436 52		6,436 52	2,740 17	289
SALEM COUNTY.							
290	Quinton—Loan and Building.....	8 85	367 53	286 75	80 78	4,364 15	290
291	Salem—Franklin.....	188 90	2,892 08	2,483 79	408 29	12,214 65	291
292	Woodstown—Union.....	26 75	386 08	386 08		824 66	292
SOMERSET COUNTY.							
293	Bound Brook—Building and Loan.....	62 75	1,440 70	1,440 70		1,491 84	293
294	East Millstone—Millstone.....	12 25				711 20	294
295	Somerville—Citizens.....	29 55	815 94	815 94		105 24	295
296	People's.....	75 13	3,491 85	3,491 85		1,817 14	296

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.			CANCELLED SHARES.			Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.	
SUSSEX COUNTY.									
297	Newton—Merrian Shoe	\$18,077 13	\$12,550 00	\$9,200 00	\$3,350 00	\$5,008 88	\$5,008 88	.....	297
UNION COUNTY.									
298	Cranford—Mutual	141,525 67	66,251 74	62,751 74	3,500 00	22,734 72	22,734 72	.....	298
299	Garwood—Building and Loan .....	.....	.....	.....	.....	.....	.....	.....	299
300	Rahway—Workmen's	45,565 44	16,693 10	10,723 75	6,239 35	27,738 05	27,738 05	.....	300
316	Union Savings* .....	.....	.....	.....	.....	.....	.....	.....	316
301	Roselle—Building and Loan	29,853 30	23,140 00	16,800 00	7,340 00	4,464 94	4,464 94	.....	301
302	Summit—Building and Loan	28,343 01	24,377 05	22,486 05	1,891 00	3,574 65	3,574 65	.....	302
303	Westfield—Building and Loan	84,132 04	11,600 00	10,800 00	800 00	5,865 57	5,865 57	.....	303
304	Plainfield—Building and Loan	41,532 68	26,565 00	22,800 00	4,065 00	4,106 55	4,106 55	.....	304
305	Home	66,948 35	35,678 19†	24,800 00	268 19† 10,610 00	30,367 96	30,367 96	.....	305
306	Elizabeth—Central	16,473 01	10,443 41	8,000 00	2,443 41	2,086 51	2,086 51	.....	306
307	Citizens'	105,575 39	73,977 00	66,000 00	7,977 00	30,719 86	30,719 86	.....	307
308	Columbia	33,746 72	20,660 00	16,800 00	3,860 00	8,788 80	8,788 80	.....	308

* See below, under national and State.

† Including "advances to shareholders."

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Borrowed money (bills payable), with interest.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Office number.
				Secretary.	Treasurer.	Auditors.	Others.	
	SUSSEX COUNTY.							
297	Newton—Merrian Shoe.....		\$140 50	\$100 00		\$24 00		297
	UNION COUNTY.							
298	Cranford—Mutual	\$45,964 33	1,009 72	450 00	\$200 00			298
299	Garwood—Building and Loan.....							299
300	Rahway—Workmen's.....		615 00	289 55	125 00			300
316	Union Savings*.....							316
301	Roselle—Building and Loan.....	1,500 00	477 56	200 00	41 66			301
302	Summit—Building and Loan.....	24 57	366 74	191 65	41 67			302
303	Westfield—Building and Loan.....	65,688 67	469 68	200 00	75 00			303
304	Plainfield—Building and Loan.....	9,440 38	551 25	270 00	216 00			304
305	Home		893 66	395 52	200 00	50 00		305
306	Elizabeth—Central.....	2,000 00	174 50	60 00	35 00	27 00	52 50	306
307	Citizens'		878 53	500 00	200 00			307
308	Columbia	4,014 92	283 00	125 00	50 00			308

* See below, under national and State.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Total.	Property, real.	Sundries.		
SUSSEX COUNTY.							
297	Newton—Merrian Shoe.....	\$16 50	\$377 75	\$377 75		\$3,701 59	297
UNION COUNTY.							
298	Cranford—Mutual	359 72	5,565 16		\$5,565 16	168 12	298
299	Garwood—Building and Loan.....						299
300	Rahway—Workmen's	100 45	349 29	29 75	319 54	53 71	300
316	Union Savings*						316
301	Roselle—Building and Loan	235 90	270 80	45 80	225 00	7,135 01	301
302	Summit—Building and Loan.....	133 42				974 28	302
303	Westfield—Building and Loan	194 68	508 12		508 12	733 82	303
304	Plainfield—Building and Loan.....	65 25	569 50	370 00	199 50	1,289 89	304
305	Home	193 54	63 14	26 60	36 54	4,977 20	305
306	Elizabeth—Central.....		1,768 59		1,768 59	3,141 83	306
307	Citizens'	178 53				8,910 83	307
308	Columbia.....	108 00				4,867 09	308

* See below, under national and State.

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.			CANCELLED SHARES.			Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.	
UNION COUNTY—CONTINUED.									
309	Elizabeth—Elizabeth.....	\$105,551 81	\$45,288 00*	\$27,770 00	{ \$11,905 00*	\$26,061 08	\$4,008 07	\$22,053 01	309
310	Elizabethport	109,183 83	33,090 00	31,944 00	5,613 00	66,137 26	16,335 38	49,801 88	310
311	Equitable †				1,146 00				311
312	Excelsior	33,929 45	25,208 00	25,208 00		7,680 54	7,680 54		312
313	Harmonia	106,006 64	39,539 36	39,539 36		65,388 90	16,200 00	49,188 90	313
314	Union County	72,703 54	33,372 00	32,988 00	384 00	37,953 57	37,953 57		314
315	Union Square	651 98	37 00		37 00	182 50	182 50		315
WARREN COUNTY.									
317	Phillipsburg—No. 4.....	51,426 76	14,518 75	14,518 75		13,884 18	4,078 68	9,805 50	317
318	No. 5.....	36,720 82	9,717 75	9,717 75		4,315 18	4,315 18		318
NEW YORK.									
318½	New York City—Birkbeck†.....								318½

* Including loans on notes.

† Not reported.

‡ See below, under national and State.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Borrowed money (bills payable), with interest.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Office number.
				Secretary.	Treasurer.	Auditors.	Others.	
UNION COUNTY—CONTINUED.								
309	Elizabeth—Elizabeth.....	\$8,875 87	\$1,351 43	\$400 00	\$150 00	\$30 00	\$574 00	309
310	Elizabethport.....	7,703 10	749 30	400 00	212 00	30 00	68 00	310
311	Equitable*.....							311
312	Excelsior.....	84 96	506 00	200 00	100 00	15 00	177 50	312
313	Harmonia.....		1,078 38	450 00	150 00	50 00	389 00	313
314	Union County.....		649 20	363 36	160 00	30 00	50 00	314
315	Union Square.....	377 84	12 00					315
WARREN COUNTY.								
317	Phillipsburg—No. 4.....	21,343 53	404 90	200 00	125 00			317
318	No. 5.....	22,063 39	219 00	100 00	100 00			318
NEW YORK.								
318½	New York City—Birkbeck†.....							318½

* Not reported.

† See below, under national and State.

TABLE 5b—LOCAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Total.	Property, real.	Sundries.		
UNION COUNTY—CONTINUED.							
309	Elizabeth—Elizabeth.....	\$197 43	\$23,975 43	\$148 00	\$238 27*	\$2,267 33	309
310	Elizabethport	39 30	1,504 17	1,056 02	448 15	4,496 31	310
311	Equitable †.....						311
312	Excelsior.....	13 50	449 95	292 11	157 84	798 68	312
313	Harmonia	39 88				10,892 47	313
314	Union County	55 84	210 85		210 85	10,304 73	314
315	Union Square.....	12 00	42 64		42 64	295 82	315
WARREN COUNTY.							
317	Phillipsburg—No. 4.....	79 90	1,275 37	1,275 37		101 56	317
318	No. 5.....	19 00	405 00	405 00		648 03	318
NEW YORK.							
318½	New York City—Birkbeck[.....						318½

* Reserve fund (advance payments).

† Not reported.

‡ See below, under national and State.

TABLE 5b—STATE BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total disbursements.	LOANS MADE.			CANCELLED SHARES.			Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.	
72	Camden—Masonic.....	\$8,656 39*	\$7,580 00	\$7,580 00	.....	\$651 49	\$651 49	.....	72
53	State Mutual.....	422,367 22†	357,515 00	339,748 00	\$17,767 00	53,791 83	53,791 83‡	.....	83
141	Newark—Mercantile Co-operative Bank.....	20,779 92†	13,476 84	13,176 84	300 00	2,287 76	2,287 76	.....	141
143	Metropolitan.....	75,203 90	68,205 20	66,858 58	1,346 62	1,752 50	1,752 50	.....	143
148	National Provident.....	38,363 54	25,483 49	25,218 49	265 00	812 77	812 77	.....	148
160	Republic.....	119,772 49	81,780 74	77,686 74	4,094 00	2,874 26	2,874 26	.....	160
201	Jersey City—Commercial.....	146,726 98	107,707 00	106,285 70	1,421 30	8,799 42	8,799 42	.....	201
241	Trenton—New Jersey Investment Company.....	227,433 31	152,880 00‡	137,800 00	{ 13,400 00‡ 1,680 00 }	47,384 50	47,348 50	.....	241
283	Paterson—New Jersey Mutual Investment.....	1,239 57	600 00	600 00	.....	347 25	347 25	.....	283
316	Rahway—Union Savings.....	.....	.....	.....	.....	.....	.....	.....	316

* Exclusive of expense fund disbursements, wholly or partly.

† Exclusive of branch expenses, wholly or partly.

‡ Interest on full-paid stock included.

§ Inclusive of demand loan.

|| Not reported.

TABLE 5b—STATE BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Borrowed money (bills payable), with interest.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Office number.
				Secretary.	Treasurer.	Auditors.	Others.	
72	Camden—Masonic		\$424 90*	*	\$25 96			72
83	State Mutual		11,060 39†	\$1,500 00	4,551 68	\$200 00	\$3,250 00	83
141	Newark—Mercantile Co-operative Bank		3,365 93†	+++			12 00	141
143	Metropolitan	\$2,250 00	1,084 75					143
148	National Provident		11,701 31	+++++				148
160	Republic		32,564 69	++				160
201	Jersey City—Commercial	9,861 13	3,435 35	†				201
241	Trenton—New Jersey Investment Co.	11,619 94	11,244 80	†				241
283	Paterson—New Jersey Mutual Investment		254 52				54 64	283
316	Rahway—Union Savings‡							316

* Exclusive of expense fund disbursements, wholly or partly.
‡ Not reported.

† Exclusive of branch expenses, wholly or partly.

‡ Salaries not separately reported.

TABLE 5b—STATE BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Total.	Property, real.	Sundries.		
72	Camden—Masonic	\$398 94	\$11 06		\$11 06	\$585 71	72
83	State Mutual	1,558 71				7,278 72	83
141	Newark—Mercantile Co-operative Bank	3,365 93	1,649 39		1,649 39	2,250 70	141
143	Metropolitan	1,084 75	1,611 45		1,611 45	1,888 74	143
148	National Provident		365 97		225 30	4,249 33	148
160	Republic		542 80		552 80	7,017 83	160
201	Jersey City—Commercial		16,924 08	\$16,898 83	25 25	1,638 37	201
241	Trenton—New Jersey Investment Co		4,314 07	4,314 07		15,275 44	241
283	Paterson—New Jersey Mutual Investment	199 88	37 80		37 80	815 45	283
316	Rahway—Union Savings*						316

* Not reported.

TABLE 5b—NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Total disbursements.	LOANS MADE.			CANCELLED SHARES.			Office number.
			Total.	Bond and mortgage.	Stock (dues paid in) only.	Total.	Withdrawn, lapsed, redeemed.	Matured.	
66	Camden—Eastern Union.....	\$64,808 35	\$36,588 00	\$35,900 00	\$688 00	\$15,987 13	\$14,293 13	\$1,694 00*	66
76	Mutual Bank.....	3,087 81	878 00	800 00	78 00	600 58	600 58	.....	76
77	Mutual Guarantee.....	318,856 94	126,268 04	118,803 04	12,465 00	150,524 24	150,524 24	.....	77
114	Newark—American.....	9,377 16	3,500 00	3,450 00	50 00	.....	.....	.....	114
118	Chosen Friends.....	52,961 36	25,582 50	23,633 50	1,949 00	11,821 00	11,821 00	.....	118

* Including dividend on stock other than installment.

TABLE 5b—NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Borrowed money (bills payable), with interest.	Total current (ordinary) expenses.	AMOUNT OF SALARIES PAID.				Office number.
				Secretary.	Treasurer.	Auditors.	Others.	
66	Camden—Eastern Union		\$6,326 82*	\$1,200 00			\$2,410 65	66
76	Mutual Bank.....		1,609 23	60 00		\$4 00	86 00	76
77	Mutual Guarantee.....		13,257 05*	1,500 00		32 75	2,810 00	77
114	Newark—American	\$2,700 00	2,651 66				1,242 76	114
118	Chosen Friends.....	8,562 00	1,986 96	1,040 00				118

* Exclusive of branch expenses, wholly or partly.

TABLE 5b—NATIONAL BUILDING AND LOAN ASSOCIATIONS OF NEW JERSEY—DISBURSEMENTS
FOR YEAR—Continued.

Office number.	LOCATION AND NAME OF ASSOCIATION.	Other current expenses than salaries.	ALL OTHER EXPENDITURES.			Cash on hand.	Office number.
			Total.	Property, real.	Sundries.		
66	Camden—Eastern Union.....	\$2,716 17	\$5,906 40	.....	\$5,906 40	\$2,304 35	66
76	Mutual Bank.....	1,469 23	.....	.....	.....	190 53	76
77	Mutual Guarante.....	8,914 30	28,807 61	\$137 44	28,670 17*	24,801 66	77
114	Newark—American.....	1,408 90	525 50	.....	525 50	90 21	114
118	Chosen Friends.....	946 98	5,008 90	.....	5,008 90	241 42	118

* Inclusive of insurance premiums.

TABLE 6—WITHDRAWAL ALLOWANCE OF ASSOCIATIONS PAYING SIMPLE INTEREST ON AVERAGE INVESTMENT IN ADDITION TO DUES.

LOCATION AND NAME OF ASSOCIATION.	Premium Plan.	Profit Division Plan.	INTEREST RATE PAID DURING						
			1st year.	2d year.	4th year.	6th year.	8th year.	10th year.	11th year.
ATLANTIC COUNTY.									
Atlantic City—Loan and Building	Monthly Installment, Gross...	.....	.....	3	5	7	8	8	.....
Mutual.....	Gross.....	Arb.....	.....	2	3	4	6	6	6
People's.....	Monthly Installment.....	Div.....	.....	3	3	3	3	3	.....
Coast.....	Monthly Installment.....	.....	.....	6	6	6	6	6	6
Mays Landing—Building and Loan	Gross.....	.....	.....	3	3	3	3	3	3
BURLINGTON COUNTY.									
Moorestown—Building and Loan.....	Monthly Installment.....	Part.....	.....	3	3	3	3	3	3
Palmyra—Building and Loan	Monthly Installment.....	Dext.....	.....	6	6	6	6	6	6
Riverside—Building and Loan	Monthly Installment.....	Part.....	.....	.....	4	4	4	4	.....
CAMDEN COUNTY.									
Berlin—Building and Loan.....	Gross.....	Div.....	.....	5	5	5	5	5	5
Chesilhurst—Building and Loan.....	Monthly Installment.....	.....	.....	4	4	4	4	4	.....
Camden City—Artisans'.....	Monthly Installment.....	Div.....	.....	6	6	6	6	6	6
Camden.....	Monthly Installment.....	Div.....	.....	6	6	6	6	6	6
City.....	Gross.....	Div.....	.....	6	6	6	6	6	6
Eastern Union.....	Monthly Installment.....	.....	.....	5	6	6	6	.....	.....
Economy.....	Monthly Installment.....	Part.....	.....	6	6	6	6	6	6
Franklin.....	Gross.....	Div.....	.....	6	6	6	6	6	6
Homestead.....	Monthly Installment.....	Div.....	.....	6	6	6	6	6	6
Masonic.....	Monthly Installment.....	Div.....	.....	6	6	6	6	6	6
Metropolitan Saving.....	Monthly Installment.....	.....	.....	6	6	6	6	6	6
Mechanics' and Workingmen's.....	Monthly Installment.....	Div.....	.....	6	6	6	6	6	6
Mutual.....	Gross.....	Div.....	.....	6	6	6	6	6	6
Mutual Guarantee.....	Monthly Installment.....	Part.....	.....	3	3	3	3	3	.....

TABLE 6—WITHDRAWAL ALLOWANCE OF ASSOCIATIONS PAYING SIMPLE INTEREST ON AVERAGE INVESTMENT IN ADDITION TO DUES—Continued.

LOCATION AND NAME OF ASSOCIATION.	Premium Plan.	Profit Division Plan.	INTEREST RATE PAID DURING						
			1st year.	2d year.	4th year.	6th year.	8th year.	10th year.	11th year.
CAMDEN COUNTY—CONTINUED.									
Camden City—North Camden	Monthly Installment.....	Part .....	.....	6	6	6	6	6	6
People's.....	Monthly Installment	Part .....	.....	6	6	6	6	6	6
Provident	Monthly Installment.....	.....	.....	6	6	6	6	6	6
South Camden	Monthly Installment.....	Part .....	.....	6	6	6	6	6	6
South Ward.....	Monthly Installment.....	Div .....	.....	6	6	6	6	6	6
State Mutual.....	Monthly Installment.....	Part .....	.....	6	6	6	6	6	6
Stockton	Monthly Installment.....	Part .....	.....	6	6	6	6	6	6
CAPE MAY COUNTY.									
Avalon City—Building and Loan.....	Monthly Installment.....	Part .....	.....	6	6	6	6	6	6
CUMBERLAND COUNTY.									
Vineland—Mechanics'	Monthly Installment.....	Dext .....	.....	3	3½	5	7	8	.....
ESSEX COUNTY.									
Bloomfield—Building and Loan.....	Gross	Div.....	.....	4	4	4	4	4	.....
Caldwell—Building and Loan.....	.....	.....	.....	4*	4	4	4	4	4
East Orange—Building and Loan	Gross	Arb.....	.....	5	5	5	5	5	5
Franklin—Building and Loan.....	Gross	Dext, mod.....	.....	4	4	4	4	4	4
Montclair—Building and Loan.....	Gross	Orig.....	.....	3	5	6	7	7½	.....
Orange—Building and Loan	Gross.....	Part .....	.....	6	6	6	6	6	.....
Vailsburg—Building and Loan	Gross.....	Part .....	.....	4	4	4	4	4	4
Newark—Equitable	Monthly Installment.....	.....	.....	3	4	4	4	4	5
First Italian.....	Gross.....	.....	.....	4	4	4	4	4	.....
Metropolitan	Monthly Installment.....	.....	.....	6	6	6	6	6	6

* Compounded semi-annually.

TABLE 6—WITHDRAWAL ALLOWANCE OF ASSOCIATIONS PAYING SIMPLE INTEREST ON AVERAGE INVESTMENT IN ADDITION TO DUES—Continued.

LOCATION AND NAME OF ASSOCIATION.	Premium Plan	Profit Division Plan.	INTEREST RATE PAID DURING						
			1st year.	2d year.	4th year.	6th year.	8th year.	10th year.	11th year.
ESSEX COUNTY—CONTINUED.									
Newark—National Provident.....	Monthly Installment	Div.....	4	4	6	6	6	5	5
New Jersey.....	Gross.....	Dex.....	4	4	5	5	5	5	5
Northwestern.....	Gross.....	.....	4	6	.....	.....	.....	.....	.....
Progress.....	Gross.....	.....	4	6	.....	.....	.....	.....	.....
Protection.....	Gross.....	Part.....	4	4	.....	.....	.....	.....	.....
Republic.....	Monthly Installment.....	.....	6	6	6	6	6	.....	.....
Thirteenth Ward.....	Gross.....	Div.....	3	4	.....	.....	.....	.....	.....
GLOUCESTER COUNTY.									
Paulsboro—Building and Loan.....	Gross.....	Wrig.....	4	4	4	4	4	4	4
HUDSON COUNTY.									
Arlington—Building and Loan.....	.....	Part.....	4	4	4	4	4	.....	.....
Jersey City—Crescent.....	Weekly Installment.....	.....	6	6	6	6	.....	.....	.....
Empire.....	Gross.....	Part.....	5	5	5	5	5	.....	.....
Eureka.....	Gross.....	.....	4	4	4	.....	.....	.....	.....
Erie.....	Gross.....	.....	4	4	.....	.....	.....	.....	.....
Garfield.....	Gross.....	Part.....	5	5	6	6	6	.....	.....
Security.....	Gross.....	Part.....	5	5	5	5	5	.....	.....
Union.....	Monthly Installment.....	.....	4	4	4	4	4	.....	.....
MIDDLESEX COUNTY.									
New Brunswick—American.....	Gross.....	Div.....	6	6	6	6	6	.....	.....
Excelsior.....	Gross.....	Div.....	6	6	6	6	6	.....	.....
Homestead.....	Gross.....	Wrig.....	4	4	4	4	4	.....	.....

**TABLE 6—WITHDRAWAL ALLOWANCE OF ASSOCIATIONS PAYING SIMPLE INTEREST ON
AVERAGE INVESTMENT IN ADDITION TO DUES—Continued.**

LOCATION AND NAME OF ASSOCIATION.	Premium Plan.	Profit Division Plan.	INTEREST RATE PAID DURING						
			1st year.	2d year.	4th year.	6 h year.	8th year.	10th year.	11th year.
MORRIS COUNTY.									
Morristown—Building and Loan	Gross.....	.....	.....	6	6	6	6	6	.....
PASSAIC COUNTY.									
Paterson—New Jersey Mutual Investment	Monthly Installment.....	Div .....	.....	6	7	8	8	8	8
SALEM COUNTY.									
Quinton—Building and Loan.....	Gross.....	Div .....	.....	3	3	3	3	.....	.....
Salem—Franklin	Gross.....	.....	.....	4	4	4	4	4	.....
SOMERSET COUNTY.									
Somerville—People's.....	Gross.....	Part.....	1	2	3½	4½	4½	4½	.....
UNION COUNTY.									
Cranford—Building and Loan	Monthly Installment.....	Part.....	.....	4	6	8	9	9	.....
Rahway—Workmen's	Gross.....	Part.....	.....	4	4	4	4	4	.....
Garwood—Building and Loan.....	Monthly Installment.....	.....	.....	3	4	6	.....	.....	.....
Westfield—Building and Loan.....	Gross.....	Part.....	.....	3	5	8	.....	.....	.....

TABLE 7—WITHDRAWAL ALLOWANCE OF ASSOCIATIONS PAYING PERCENTAGE OF PROFIT ACCRUED IN ADDITION TO DUES.

LOCATION AND NAME OF ASSOCIATION.	Premium Plan.	Profit Division Plan.	PERCENTAGE OF PROFIT ALLOWED DURING						
			1st year.	2d year.	4th year.	6th year.	8th year.	10th year.	11th year.
ATLANTIC COUNTY.									
Hammonton—Workingmen's.....	Monthly Installment.....	Div.....	.....	98	98	98	98	100	100
BERGEN COUNTY.									
Bogota—Building and Loan.....	Monthly Installment.....	Part.....	.....	.....	50	70	90	100	100
Carlstadt—Mutual.....	Monthly Installment.....	Part.....	.....	55	65	75	85	95	100
Hackensack—Mutual.....	Gross.....	Part.....	.....	50—55	60—62	70—72	80—82	90—92	100
Hasbrouck Heights—Building and Loan.....	Monthly Installment.....	Div.....	.....	50	60	.....	.....	.....	.....
Hillsdale—Progressive.....	Monthly Installment.....	Part.....	.....	80	80	80	100	100	100
Lodi—Building and Loan.....	Gross.....	Wrig.....	.....	50	60	70	80	100	100
Midland Park—Franklin.....	Gross.....	Div.....	.....	60	70	80	100	100	100
Oradell—Bergen County.....	Monthly Installment.....	Part.....	.....	25	40	60	80	95	100
Ramseys—Building and Loan.....	Monthly Installment.....	Dext.....	.....	50	50	50	70	90	100
Ridgefield Park—Building and Loan.....	Monthly Installment.....	Part.....	.....	50	50	.....	.....	.....	.....
BURLINGTON COUNTY.									
Beverly—Building and Loan.....	Gross.....	Monthly ..	.....	10	30	50	70	90	90
Burlington—City.....	Gross.....	.....	.....	.....	.....	50	70	90	100
Farmers'.....	Gross.....	Part.....	.....	8½	25	41½	58½	75	91½
Mount Holly—Industry.....	Gross.....	Wrig.....	.....	10	30	50	70	90	100
People's.....	Gross.....	Part.....	.....	10—15	30—35	50—55	70—75	90—95	100
New Gretna—Building and Loan.....	Gross.....	Arb.....	.....	10	30	50	70	90	.....
Pemberton—Building and Loan.....	Gross.....	Brooks.....	.....	.....	30	50	70	90	100
Riverton—Cinnaminson.....	Gross.....	.....	.....	8½	25	41½	58½	75	91½
Tuckerton—Mutual.....	Gross.....	Div.....	.....	10	30	50	70	90	100

TABLE 7—WITHDRAWAL ALLOWANCE OF ASSOCIATIONS PAYING PERCENTAGE OF PROFIT ACCRUED IN ADDITION TO DUES—Continued.

LOCATION AND NAME OF ASSOCIATION.	Premium Plan.	Profit Division Plan.	PERCENTAGE OF PROFIT ALLOWED DURING						
			1st year.	2d year.	4th year.	6th year.	8th year.	10th year.	11th year.
CAMDEN COUNTY.									
Clementon—Building and Loan.....	Monthly Installment.....	Div .....	.....	10	30	50	70	90	100
Gloucester City—United Mutual	Gross.....	.....	.....	.....	33	50	50	66	66
Magnolia—Mutual	Monthly Installment.....	.....	.....	.....	30	50	70	.....	.....
CAPE MAY COUNTY.									
Cape May Court House—Mechanics'	Gross.....	.....	.....	10	30	50	70	90	100
Dennisville—Loan and Building	Gross.....	Div .....	.....	10	10	10	10	10	10
Ocean City—Building and Loan	Gross.....	Part .....	.....	10	30	50	70	90	100
Sea Isle City—Building and Loan	Gross.....	.....	.....	10	30	50	70	90	100
South Seaville—Loan and Building	Gross.....	Div .....	.....	10	30	50	70	90	100
Tuckahoe—Building and Loan	Gross.....	Arb .....	.....	50	50	50	50	50	50
CUMBERLAND COUNTY.									
Bridgeton—Merchants'	Monthly Installment.....	Div .....	.....	20	40	60	80	90	.....
Millville—Columbian	Monthly Installment.....	Part .....	.....	60—65	72—78	84—90	96—100	100	100
Institute	Monthly Installment.....	.....	.....	50—56	62—68	74—80	86—92	98—100	100
Security	Monthly Installment	Part .....	.....	50—56	62—68	74—80	86—92	98—100	100
ESSEX COUNTY.									
Newark—Commonwealth.....	Monthly Installment.....	Part .....	.....	50	60	70	80	90	100
Eighth Ward.....	Gross.....	Part .....	.....	45	55	65	75	85	90
Fourteenth Ward	Monthly Installment.....	Part .....	.....	10	30	50	70	100	100
Modern.....	Gross.....	Dext.....	.....	.....	4 Int.*	50	70	90	90

* Four per cent. interest during fourth year.

TABLE 7—WITHDRAWAL ALLOWANCE OF ASSOCIATIONS PAYING PERCENTAGE OF PROFIT
ACCURED IN ADDITION TO DUES—Continued.

LOCATION AND NAME OF ASSOCIATION.	Premium Plan.	Profit Division Plan.	PERCENTAGE OF PROFIT ALLOWED DURING						
			1st year.	2d year.	4th year.	6th year.	8th year.	10th year.	11th year.
ESSEX COUNTY—CONTINUED.									
Newark—Passaic.....	Gross.....	Part.....	.....	.....	40	60	75	85	.....
Security.....	Gross.....	Part.....	.....	10	30	50	70	90	.....
Springfield.....	Gross.....	Div.....	.....	.....	4 Int.*	50	70	90	100
Standard.....	Gross.....	.....	.....	20	40	60	80	100	100
Tenth Ward.....	Gross.....	Part.....	.....	20	40	60	80	100	100
Union.....	Gross.....	Part.....	.....	10	30	60	80	100	100
West End.....	Monthly Installment.....	Monthly..	.....	50	70	90	100	100	100
GLOUCESTER COUNTY.									
Clayton—Building.....	Gross.....	Part.....	.....	.....	15	25	35	45	.....
Glassboro—Loan and Building.....	Gross.....	.....	.....	.....	15	25	35	45	.....
Swedesboro—Loan and Building.....	Gross.....	Wrig.....	.....	8½	25	41½	58½	75	90
Williamstown—Monroe.....	Monthly Installment.....	Div.....	.....	50	60	70	80	90	91½
HUDSON COUNTY.									
Bayonne—Pamrapo.....	Orig.....	Dext.....	.....	.....	.....	.....	.....	.....	.....
Harrison—Harrison and Kearny.....	Gross.....	Part.....	.....	50	60	70	80	90	100
Kearny—Mutual.....	Gross.....	Part.....	.....	40	52	64	76	88	100
Jersey City—Carteret.....	Monthly Installment.....	Part.....	.....	50	60	70	80	90	100
Columbia.....	Monthly Installment.....	Part.....	.....	50	60	70	80	90	90
Communipaw.....	Monthly Installment.....	Part.....	.....	4 Int.*	6 Int.*	70	80	90	.....
Hudson City.....	Gross.....	Part.....	.....	4 Int.*	6 Int.*	55	65	75	95
Industrial.....	Gross, Monthly Installment..	Part.....	.....	4 Int.*	6 Int.*	55	65	75	80
			.....	4 Int.*	4 Int.*	50	70	90	100
* Simple interest for average time.									

* Simple interest for average time.

TABLE 7—WITHDRAWAL ALLOWANCE OF ASSOCIATIONS PAYING PERCENTAGE OF PROFIT
ACCURED IN ADDITION TO DUES—Continued.

LOCATION AND NAME OF ASSOCIATION.	Premium Plan.	Profit Division Plan.	PERCENTAGE OF PROFIT ALLOWED DURING						
			1st year.	2d year.	4th year.	6th year.	8th year.	10th year.	11th year.
MERCER COUNTY.									
Trenton—Equitable.....	.....	.....	.....	50	60	70	80	90	100
MIDDLESEX COUNTY.									
Jamesburg—Mutual.....	Gross.....	Div.....	.....	.....	28—38	62—66	81—83	92—94	98—100
Perth Amboy—Homestead.....	Gross.....	.....	.....	.....	30	50	70	90	100
MONMOUTH COUNTY.									
Atlantic Highlands—Savings.....	Gross.....	Brooks.....	.....	.....	50	50	75	100	100
Belmar—Building and Loan.....	Gross.....	Brooks.....	.....	10	30	50	70	90	100
Freehold—Mutual.....	Gross.....	.....	.....	33	50	50	66	66	66
Red Bank—Building and Loan.....	Gross.....	Dext.....	.....	.....	20	40	60	80	90
PASSAIC COUNTY.									
Little Falls—Building and Loan.....	Gross.....	Div.....	.....	20	30	40	50	85	.....
Passaic City—People's.....	Gross.....	Wrig.....	.....	52—55	62—65	72—75	82—85	92—95	100
Union.....	Monthly Installment.....	Div.....	.....	75	75	75	75	75	75
Home.....	Gross.....	.....	.....	52—55	62—65	72—75	82—85	92—95	100
Paterson—East Side.....	Gross.....	Part.....	.....	75	85	.....	.....	.....	.....
Manchester.....	Gross.....	Part.....	.....	70	70	70	70	70	70
People's.....	Gross.....	Part.....	.....	6 Int.*	65	75	85	95	.....
Provident.....	Gross.....	Part.....	.....	75	80	90	95	100	100

* Simple interest for average time.

TABLE 7—WITHDRAWAL ALLOWANCE OF ASSOCIATIONS PAYING PERCENTAGE OF PROFIT ACCRUED IN ADDITION TO DUES—Continued.

LOCATION AND NAME OF ASSOCIATION.	Premium Plan.	Profit Division Plan.	PERCENTAGE OF PROFIT ALLOWED DURING						
			1st year.	2d year	4th year.	6th year.	8th year.	10th year.	11th year.
UNION COUNTY.									
Plainfield—Building and Loan	Gross				15	35	60	80	85
Elizabeth—Citizen	Gross	Div.		25	35	50	75	90	100
Columbia	Gross			10	20	30	40		
Excelsior	Gross				50	60	70	80	
Elizabethport	Gross	Part			50	60	70	90	
WARREN COUNTY.									
Phillipsburg—No. 5	Gross	Div.		10	30	50	70	90	



