STATE OF NEW JERSEY

ANNUAL REPORT

OF THE

Commissioner of Banking and Insurance

RELATIVE TO

BUILDING AND LOAN ASSOCIATIONS

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DECEMBER 31, 1939

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Table 1—List of Associations with dates of incorporation, names of officials and addresses of secretaries.
(The names of the officers and attorneys that are reported in this book are those holding office as at the close of the fiscal year ending of each respective Association. Where there has been a change in the Secretary's address since the close of the fiscal year, and before the compilation of this report, the new address appears herein.)

Table 2—Financial condition at close of business, December 31, 1939, of each Association—Assets.

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Table 4—Shares, membership and miscellaneous data.

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

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Mercer	No.	898– 922	138–145
Middlesex	No.	923– 937	138–145
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Monmouth	No.	979– 988	146–153
	No.	989–1014	154–161
Morris	No.	1015–1034	154–161
	No.	1035–1043	162–169
Ocean	No.	1044–1057	162–169
Passaic	No.	1058–1082	162–169
	No.	1083–1116	170–177
Salem	No.	1117–1121	170–177
Somerset	No.	1122–1129	170–177
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ANNUAL REPORT

BUILDING AND LOAN ASSOCIATIONS

DEPARTMENT OF BANKING AND INSURANCE

TRENTON, May 8, 1940.

To the Honorable the Senate and General Assembly:

In compliance with the statutory requirements, I have the honor to submit the report of this Department relative to building and loan associations for the year ended December 31, 1939.

The number of associations in the State is 1,223. During the past twelve (12) months there were sixteen (16) mergers, involving thirty-eight (38) associations, thereby eliminating twenty-two (22) associations. Seventy (70) associations dissolved and liquidated voluntarily. One (1) association was taken in possession by the Department. Two (2) associations were converted into Federal associations. Eleven (11) associations were incorporated through reorganization proceedings, purchasing eligible assets from eighteen (18) associations which subsequently will continue operating as liquidating corporations, thereby eliminating seven (7) associations. One (1) association became a liquidating corporation by bulk transfer of mortgage assets. One (1) association terminated its existence by bulk transfer of all of its assets. This resulted in a net decrease of one hundred and four (104) associations since December 31, 1938.

Change of Corporate Title:

Glen Rock Building and Loan Association, Ridgewood, to Community Building & Loan Association of Ridgewood.

Westfield Building and Loan Association, Westfield, to Westfield-Home Building and Loan Association, Westfield.

Apex Building and Loan Association, East Orange, to Apex-Sagamore Building and Loan Association, East Orange.

United Building and Loan Association of Hackensack, New Jersey, to Oritani Building and Loan Association of Hackensack, N. J.

Montrose Building & Loan Association, South Orange, to South Mountain Building and Loan Association, South Orange.

Haddon Heights Building and Loan Association, Haddon Heights, to Haddon Heights Victory Building and Loan Association, Haddon Heights.

West End Building and Loan Association of Newark, N. J., to Newsted Building and Loan Association Liquidating Corporation, Newark.

Llewellyn Building and Loan Association of West Orange, to Llewellyn-Edison Building and Loan Association of West Orange.

Roosevelt Building and Loan Association, Carteret, to United Roosevelt Building and Loan Association, Carteret.

Kearney Building and Loan Association of Arlington, Hudson County, N. J., to Kearny Building and Loan Association, Arlington.

Peoples Building and Loan Association of the Town of Harrison, to Peoples Security Building and Loan Association, Harrison.

Change of Location of Office:

United Towns Building and Loan Association of Camden County, New Jersey, from Lindenwold to Laurel Springs.

Beach Building and Loan Association, from Surf City to Ship Bottom-Beach Arlington.

Mergers:

Godwinville Building and Loan Association, Ridgewood; into Glen Rock Building and Loan Association, Ridgewood; now Community Building & Loan Association of Ridgewood.

Home Building and Loan Association of Westfield; into Westfield Building and Loan Association, Westfield; now Westfield-Home Building and Loan Association, Westfield.

Eternal Building & Loan Association, Elizabeth; with North Park Building & Loan Association, Elizabeth.

Anglesea Building and Loan Association, Anglesea; into City of Wildwood Building and Loan Association, Wildwood.

Sagamore Building and Loan Association, Newark; with Apex Building and Loan Association, East Orange; now Apex-Sagamore Building and Loan Association, East Orange.

Citizens' Building and Loan Association of Hackensack, N. J.; and Excel Building and Loan Association, Hackensack; into United Building and Loan Association of Hackensack, New Jersey; now Oritani Building and Loan Association of Hackensack, N. J.

Better-Homes Building & Loan Association of Rahway, N. J.; into Axia Building & Loan Association of Rahway, New Jersey.

Knickerbocker Building and Loan Association, South Orange; and Tuxedo Building and Loan Association, Newark; into Montrose Building & Loan Association, South Orange; now South Mountain Building and Loan Association, South Orange.

Victory Building and Loan Association of Haddon Heights; into Haddon Heights Building and Loan Association, Haddon Heights; now Haddon Heights Victory Building and Loan Association, Haddon Heights.

Edison Building and Loan Association, West Orange; into Llewellyn Building and Loan Association of West Orange; now Llewellyn-Edison Building and Loan Association of West Orange.

Fulton Building and Loan Association, Newark; into Lackawanna Building and Loan Association, East Orange.

Sound View Building and Loan Association, Carteret; and Tax Payers Building & Loan Association, Carteret; into Roosevelt Building and Loan Association, Carteret; now United Roosevelt Building and Loan Association, Carteret.

Holly Beach City Building and Loan Association, Holly Beach City; into City of Wildwood Building and Loan Association, Wildwood.

Arlington Building and Loan Association of Arlington, Kearny Township, Hudson County, New Jersey; and Vim Building & Loan Association, Kearny; and West Hudson Building and Loan Association, Kearny; into Kearney Building and Loan Association of Arlington, Hudson County, N. J.; now Kearny Building and Loan Association, Arlington.

Credit Building and Loan Association of Harrison, New Jersey; and Security Building and Loan Association of Harrison, New Jersey; into Peoples Building and Loan Association of the Town of Harrison; now Peoples Security Building and Loan Association, Harrison.

Investing Building and Loan Association, Bogota; into Bogota Building and Loan Association, Bogota.

Voluntary Dissolutions and Liquidations:

Aberdeen Building and Loan Association, Newark.
Acme Building and Loan Association of Newark, N. J.
Action Building and Loan Association, Newark.
Admiral Sampson Building and Loan Association, Newark.
Albion Place Building and Loan Association, Paterson.
Alliance Building and Loan Association of Newark.
Allied Building and Loan Associations, Newark.
American Italian Building and Loan Association of Elizabeth, N. J.
Anchor Building and Loan Association of the City of Newark.
Annexed District Building and Loan Association of the City of Newark.
Apollo Building and Loan Association, Camden.
Armistice Building and Loan Association, Jersey City.
Armory Building and Loan Association, Jersey City.
Armstrong Building and Loan Association, Newark.
Bee-Hive Building and Loan Association, Jersey City.
Bell Building and Loan Association, Newark.
Boardwalk Building and Loan Association of New Jersey, Atlantic City.
Bonded Building and Loan Association of Newark, N. J.
Branford Building and Loan Association, Newark.
Bridge Building and Loan Association, Camden.
Broad & Commerce Building and Loan Association, Newark.
Cardinal Building and Loan Association, Newark.
Castle Point Building and Loan Association of Hoboken.
Champion Building and Loan Association, Newark.
Choice Building and Loan Association, Newark.
Circle Building and Loan Association, Newark.

City Building and Loan Association, Newark.
City-Center Building and Loan Association of Jersey City, N. J.
Clairidge Building and Loan Association, Montclair.
Clara Barton Building and Loan Association, Woodbridge.
Co-Investors Building and Loan Association, Newark.
Colombo American Building and Loan Association of Paterson, New Jersey.
Commander Building and Loan Association, Jersey City.
Commercial Building and Loan Association of Newark.
Composite Building and Loan Association, Newark.
Concourse Building and Loan Association of Jersey City.
Concrete Building and Loan Association, Newark.
Congress Building and Loan Association of the City of Newark.
CoPartners Building and Loan Association, Newark.
Cornerstone Building and Loan Association, Newark.
Co-Workers Building and Loan Association, Camden.
Dante Building and Loan Association of Hoboken, New Jersey.
Druggists Building and Loan Association of Newark, N. J.
Eastern Shore Building and Loan Association, Atlantic City.
Economy Building and Loan Association of Camden, New Jersey.
Economy Building and Loan Association of Newark.
Edgemont Building and Loan Association, Montclair.
Endurance Building and Loan Association of Passaic, N. J.
Erie Building and Loan Association, Jersey City.
Eureka Building and Loan Association, Jersey City.
Exchange Building and Loan Association of Hudson County, Jersey City.
Fielding Building and Loan Association, South Orange.
First Italian Building and Loan Association of the State of New Jersey, Newark.
Fortune Building and Loan Association, Paterson.
Foundation Building and Loan Association of the City of Newark.
Fraternal Societies Building and Loan Association of Camden, N. J.
Fraternity Mutual Building and Loan Association, Jersey City.
Friendship Building and Loan Association of Camden, New Jersey.
Garret Rock Building and Loan Association, Paterson.
Gem Building and Loan Association, Newark.
Glen Building and Loan Association of Laurel Springs, N. J.
Gloria Building and Loan Association, Roselle Park.
Golden Rod Building and Loan Association, Montclair.
Good Year Building and Loan Association, Newark.
Grantwood Building and Loan Association, Grantwood.
Greater Newark Building and Loan Association, Irvington.
Greenville United Building and Loan Association, Jersey City.
Guardian Building and Loan Association, Hoboken.
Halsey Building and Loan Association, Newark.
Hand-in-Hand Building and Loan Association, Somers Point.
Harbor Building and Loan Association, Margate City.
Harsimus Building and Loan Association, Jersey City.
Hawthorne Building and Loan Association of Newark, New Jersey.
Hillside Building and Loan Association, Montclair.
Home Buyers' Building and Loan Association, Camden.

Home Lovers Building and Loan Association, Paterson.
Homesite Building and Loan Association, Perth Amboy.
Householders Building and Loan Association of Camden, N. J.
Howard Building and Loan Association of the City of Newark.
Hudsex Building and Loan Association, Newark.
Hydrangea Building and Loan Association of Cape May City, N. J.
Ideal Building and Loan Association of Camden, N. J.
Ideal Building and Loan Association of the City of Newark, N. J.
Industrial Building and Loan Association of Hackensack, N. J.
Inland Building and Loan Association, Township of Union.
International Building and Loan Association, Lodi.
Inter-State Building and Loan Association, Newark.
J. & M. Building and Loan Association of Newark, N. J.
Jersey No. 38 O. B. A. Building and Loan Association of Newark, N. J.
John Brown Building and Loan Association, Jersey City.
Jordan Building and Loan Association, Jersey City.
Kenilworth Building and Loan Association, Kenilworth.
Kismet Building and Loan Association, West New York.
Kurlander Building and Loan Association, Newark.
Lafayette Building and Loan Association of Newark, N. J.
Liberty Square Building and Loan Association of Newark, N. J.
Locarno Building and Loan Association, Newark.
Longworth Building and Loan Association, Newark.
Main Building and Loan Association, Passaic.
Major Building and Loan Association, Jersey City.
Manor Building and Loan Association, Newark.
Mansfield Building and Loan Association, Washington.
Maple Heights Building and Loan Association, Maple Shade.
Maple Shade Building and Loan Association, Maple Shade.
Margate Building and Loan Association, Atlantic City.
Masonic Building and Loan Association, Newark.
Master Building and Loan Association, Newark.
Mechanics Building and Loan Association of the City of Newark.
Monitor Building and Loan Association, Newark.
Montclair Building and Loan Association, Montclair.
Moose Building and Loan Association of the City of Camden.
Mosque Building and Loan Association of Newark, N. J.
Newark Twenty One Building and Loan Association, Newark.
New City Building and Loan Association, West New York.
North Bergen Building and Loan Association, North Bergen.
North Camden Building and Loan Association of Camden, New Jersey.
North Passaic Building and Loan Association of Passaic, N. J.
North River Building and Loan Association, Union City.
North Ward Building and Loan Association, Newark.
Ocean Boulevard Building and Loan Association of Camden, N. J.
O. K. Building and Loan Association, Newark.
Opportunity Building and Loan Association of Newark, N. J.
Orange Valley Building and Loan Association of Orange, N. J.
Orient Building and Loan Association, Newark.
Owl Building and Loan Association of the City of Newark.

Own-Your-Home Building and Loan Association of Jersey City, N. J.
Pacemaker Building and Loan Association of Perth Amboy, N. J.
Parish Building and Loan Association, Newark.
Passaic Building and Loan Association, Passaic.
Passaic Valley Building and Loan Association, West Paterson.
Peoples Building and Loan Association of Newark, N. J.
Peoples Building and Loan Association of Perth Amboy.
Perennial Building and Loan Association of Newark.
Perfection Building and Loan Association, Newark.
Perth Amboy Building and Loan Association, Perth Amboy.
Pilot Building and Loan Association of Newark, N. J.
Piscatawaytown Building and Loan Association, Raritan Township.
Pivot Building and Loan Association of Newark, New Jersey.
Plaza Building and Loan Association, Montclair.
Power Building and Loan Association, Newark.
Progressive Merchants' of Springfield Avenue Building and Loan Association, Newark.
Protective Building and Loan Association of Atlantic City.
Pyramid Building and Loan Association, Newark.
Radiant Building and Loan Association of Newark, N. J.
Rahway Building and Loan Association, Rahway.
Rector Building and Loan Association, Jersey City.
Renowned Building and Loan Association, Newark.
Resolute Building and Loan Association, Camden.
Resort Building and Loan Association, Atlantic City.
Rose Building and Loan Association, Newark.
Runnemede Building and Loan Association of Runnemede, N. J.
Sanford Building and Loan Association, Newark.
Seaview Building and Loan Association, Bradley Beach.
Sentinel Building and Loan Association, Union City.
Shark River Building and Loan Association, Avon-By-The-Sea.
Sip Building and Loan Association, Jersey City.
Sixteenth Ward Building and Loan Association of Newark, N. J.
Smith Street Building and Loan Association, Perth Amboy.
Solid Building and Loan Association, Newark.
Somers Point Building and Loan Association, Somers Point.
South Bound Brook Building and Loan Association, South Bound Brook.
South Broad Building and Loan Association of Newark, N. J.
Stalwart Building and Loan Association, Newark.
Star Building and Loan Association of Newark, N. J.
Star of Essex Building and Loan Association, Newark.
Steadfast Building and Loan Association, Newark.
Sterling Building and Loan Association of Newark, N. J.
Superior Building and Loan Association, Newark.
Teachers Building and Loan Association, Newark.
Tip Top Building and Loan Association, Newark.
Township Building and Loan Association of South Orange Township, Maplewood.
Traffic Building and Loan Association, Newark.
Tuttle Building and Loan Association, East Orange.

Twentieth Century Building and Loan Association of Camden, N. J.
Tyler Park Building and Loan Association of West Hoboken, N. J.
Union Building and Loan Association of Camden, N. J.
Union Beach Building and Loan Association, Township of Raritan.
Vallatese Building and Loan Association, Newark.
Veterans' Building and Loan Association of Jersey City.
Victory Building and Loan Association of North Bergen.
Wagaraw Building and Loan Association of Paterson.
Wage Earners Building and Loan Association, Jersey City.
Watchful Building and Loan Association, Newark.
Weequahic Building and Loan Association of the City of Newark, N. J.
Welfare Building and Loan Association, New Brunswick.
Wellmont Building and Loan Association, Montclair.
Weona Building and Loan Association of East Orange, N. J.
West Caldwell Building and Loan Association, West Caldwell.
Westminster Building and Loan Association, Perth Amboy.
West Shore Building and Loan Association, Union City.
White Eagle Building and Loan Association of Bayonne, N. J.
Wilson Building and Loan Association, Jersey City.
Workers Building and Loan Association, Newark.
Young Men's Building and Loan Association of Elizabeth, N. J.

Associations in Process of Liquidation by this Department:

Amalgamated Building and Loan Association, Newark, N. J.
Brigantine Building and Loan Association, Brigantine, N. J.
Broadview Building and Loan Association, Linden, N. J.
Cabinet Building and Loan Association, Newark, N. J.
Challenge Building and Loan Association, Hackensack, N. J.
Chandler Building and Loan Association, Roselle, N. J.
Citizens Building and Loan Association, Perth Amboy, N. J.
Clinton Building and Loan Association of Jersey City, N. J.
Co-Ordinate Building and Loan Association, Passaic, N. J.
Corinthian Building and Loan Association, Newark, N. J.
Covenant Building and Loan Association, Camden, N. J.
Creative Building and Loan Association, Newark, N. J.
Eldorado Building and Loan Association, Union City, N. J.
Esenbe Building and Loan Association of Hoboken, N. J.
Falcon Building and Loan Association, Newark, N. J.
Frederick Douglass Building and Loan Association, Camden, N. J.
Future Building and Loan Association, Newark, N. J.
Great American Building and Loan Association of the City of Newark, N. J.
Great Bay Building and Loan Association, Atlantic City, N. J.
Green Star Building and Loan Association, Newark, N. J.
Guarantee Building and Loan Association, Newark, N. J.
Italian Building and Loan Association of West Berlin, N. J.
Jefferson Building and Loan Association, Hoboken, N. J.
Magna Charta Building and Loan Association, Newark, N. J.
Novel Building and Loan Association, Newark, N. J.
Orchard Building and Loan Association of Clementona, N. J.
Peninsula Building and Loan Association, Bayonne, N. J.

Pennant Building and Loan Association, Newark, N. J.
Productive Building and Loan Association, Newark, N. J.
Record Building and Loan Association, Newark, N. J.
Reliance Building and Loan Association, Newark, N. J.
Somerdale Building and Loan Association of Somerdale, N. J.
Sun Building and Loan Association, Newark, N. J.
Tenth Ward Building and Loan Association of the City of Newark, N. J.
Triangle Building and Loan Association, Newark, N. J.
Tube Zone Building and Loan Association, Jersey City, N. J.
Valuable Building and Loan Association, Newark, N. J.
Welcome Building and Loan Association, Newark, N. J.

Associations in Possession by this Department:

Atlantic City Loan and Building Association, Atlantic City, N. J.
Garibaldi Building and Loan Association of Atlantic City, N. J.
Mainland Building and Loan Association, Pleasantville, N. J.

Converted into Federal Associations:

Mutual Building and Loan Association of Westfield, N. J.; now First Federal Savings and Loan Association of Westfield.

Westfield-Home Building and Loan Association, Westfield; now Westfield Federal Savings and Loan Association, Westfield.

New associations incorporated through reorganization proceedings:

Purchased desirable assets from the old associations which subsequently will continue as liquidating corporations.

NEW ASSOCIATIONS

Name	*Location*
Marine View	Atlantic Highlands
Haven	Hoboken
North Jersey	Passaic
Boiling Springs	East Rutherford
Progressive	Hawthorne
Broadway Mutual	Newark
Inter-Boro	Laurel Springs
Main Mutual	East Orange
Fidelity Mutual	Camden
Spencer	Garfield
Carteret	Newark
City	Elizabeth
Midtown	Newark

LIQUIDATING CORPORATIONS

Name	*Location*
Atlantic Highlands	Atlantic Highlands
American Homes	Hoboken
Union	Passaic
East Rutherford	East Rutherford
Rutherford Mutual	Rutherford
Hawthorne	Hawthorne
Clark	Newark
Oriental	Newark
United Towns	Laurel Springs
Prospect-Watsessing	East Orange
Camden Optional	Camden
Cramer Hill	Camden
Public Safety	Camden
Saddle River Township	Garfield
Newsted	Newark
Citizens'	Elizabeth
Ever-Ready	Newark
Manhattan	Newark
Second Ward	Newark
Vulcan	Newark

Association which became a Liquidating Corporation by bulk transfer of mortgage assets, resulting from reorganization:

Warranty Building and Loan Association of Newark, New Jersey; transferred mortgage assets to Mohawk Building and Loan Association, Newark.

Association terminated by bulk transfer of all assets resulting from reorganization:

Sicomac Building and Loan Association, Wyckoff; transferred assets to Wyckoff Building and Loan Association, Wyckoff.

Associations reorganized by formation of liquidating corporations which acquired undesirable assets:

Apex Building and Loan Association Liquidating Corporation, East Orange.
Bigelow Building and Loan Association Liquidating Corporation, Newark.
Citizens' Building and Loan Association Liquidating Corporation, Elizabeth.
Doric Building and Loan Association Liquidating Corporation, Newark.
Ever-Ready Building and Loan Association Liquidating Corporation, Newark.
Excelsior Liquidating Corporation, Jersey City.
Fourth Ward Building and Loan Association Liquidating Corporation, Newark.
Manhattan Building and Loan Association Liquidating Corporation, Newark.
Mohawk Building and Loan Association Liquidating Corporation, Newark.
New Order-Equity Building and Loan Association Liquidating Corporation, Newark.
Newsted Building and Loan Association Liquidating Corporation, Newark.
North End Building and Loan Association Liquidating Corporation, Newark.
Palisade Liquidating Corporation, Union City.
P. B. L. Liquidating Corporation, Ridgefield Park.
Pine Building and Loan Association Liquidating Corporation, Asbury Park.
Practical Building and Loan Association Liquidating Corporation, Newark.
Sagamore Building and Loan Association Liquidating Corporation, Newark.
Second Ward Building and Loan Association Liquidating Corporation, Newark.
Vulcan Building and Loan Association Liquidating Corporation, Newark.
Warranty Building and Loan Association Liquidating Corporation, Newark.
Webb Building and Loan Association Liquidating Corporation, Asbury Park.

The term "Liquidating Corporation" not appearing in the corporate titles of the following:

American Homes Building and Loan Association, Hoboken.
Atlantic Highlands Building and Loan Association, Atlantic Highlands.
Camden Optional Building and Loan Association, Camden.
Clark Building and Loan Association, Newark.
Cramer Hill Building and Loan Association, Camden.
East Rutherford Savings Loan and Building Association, East Rutherford.
Hawthorne Building and Loan Association, Hawthorne.
Oriental Building and Loan Association, Newark.
Prospect-Watsessing Building and Loan Association, East Orange.
Public Safety Building and Loan Association, Camden.
Rutherford Mutual Loan and Building Association, Rutherford.
Saddle River Township Building and Loan Association, Garfield.
Union Loan and Building Association, Passaic.
United Towns Building and Loan Association, Laurel Springs.

Comparative Statement of Assets, Liabilities, Etc.

ASSETS

	1939 *December* 31	1938 *January* 1 *to December* 31	1937 *January* 1 *to December* 31	1936 *January* 1 *to December* 31	1935 *January* 1 *to December* 31
Cash	$15,202,080	$12,827,766	$13,384,439	$14,982,363	$15,801,441
Liquid Investment Fund	7,139,722	9,397,246	10,344,734	15,690,164	17,505,895
Mortgage Loans with pledge of shares	162,229,822	272,035,712	330,118,934	395,238,074	492,477,177
Mortgage Loans without pledge of shares	111,352,658	60,238,602	50,485,690	44,837,345	34,012,229
Shares Loans	5,437,860	8,125,569	10,088,026	13,040,784	16,874,767
Real Estate	216,930,179	298,272,236	337,874,375	350,810,587	307,516,552
Arrears	12,783,037	17,293,088	24,025,054	33,683,915	42,628,116
Other Assets	8,827,838	13,769,476	16,039,804	15,194,750	21,355,652
Totals	$539,903,196	$691,959,695	$792,361,056	$883,477,982	$948,171,829

LIABILITIES

Instalment Shares	$230,188,802	$316,030,096	$380,137,725	$445,704,576	$507,669,532
Single Payment Shares	2,905,233	2,979,189	3,152,670	3,311,951	3,298,498
Juvenile Shares	362,727	455,262	622,136	580,981	823,863
Income Shares	84,461,086	104,777,863	115,918,242	129,289,516	132,797,272
Lapsed Shares	2,339,725	2,901,194	3,338,793	3,452,463	3,404,108
Matured Shares	21,417,779	18,464,336	15,563,812	9,167,878	5,847,598
Advance Payments	804,260	596,992	1,020,268	1,270,100	1,465,396
Balance due Borrowers	302,423	165,709	401,833	586,056	248,470
Borrowed Money	20,562,964	24,070,365	26,281,363	29,534,166	31,018,763
Miscellaneous Liabilities	25,869,440	29,680,255	33,895,084	34,844,476	36,242,780
Apportioned Profits	35,882,265	58,692,965	68,124,617	79,095,949	90,650,902
Reserve and Unapportioned Profits	114,806,492	133,145,469	143,904,513	146,639,870	134,704,647
Totals	$539,903,196	$691,959,695	$792,361,056	$883,477,982	$948,171,829

SHARES

Instalment	3,636,383	4,709,382	5,428,842	6,241,486	7,258,103
Single Payment	30,070	31,652	31,901	31,982	30,594
Juvenile	13,163	16,435	19,155	18,903	19,074
Income	503,715	581,411	643,522	680,367	724,913
Totals	4,183,331	5,338,880	6,123,420	6,972,738	8,032,684

SHAREHOLDERS

Instalment	416,609	445,121	495,975	548,155	604,323
Single Payment	3,635	3,636	3,597	3,819	3,399
Juvenile	3,575	4,161	4,737	4,613	4,605
Income	71,201	75,589	81,086	85,303	88,620
Totals	495,020	528,507	585,395	641,890	700,947
Borrowing	98,645	106,674	121,342	137,301	160,004
Nonborrowing	396,375	421,833	464,053	504,589	540,943
Totals	495,020	528,507	585,395	641,890	700,947

Trust Estates; Associations In Voluntary Dissolution; Liquidating Associations As Result of Bulk Sale; Liquidating Associations As Result of Reorganizations or Mergers; As of December 31, 1939

(A) Eighteen (18) Trust Estates with total assets of $8,723,572. These Trust Estates were created under the provisions of Title 17:12–20 of the Revised Statutes as the result of the reorganization of eighteen (18) Building and Loan Associations. The condensed statement of assets and liabilities is set out below.

(B) One hundred and eighty-five (185) Building and Loan Associations in voluntary dissolution with assets of $34,644,703. These Associations voluntarily dissolved under the provisions of Title 17:12–81. The assets and liabilities of these Associations are also set out below.

(C) One (1) Association a Liquidating Corporation as the result of a bulk sale of assets under the provisions of Title 17:12–115. The financial statement of this Association, subsequent to sale, is shown below.

(D) Thirty-four (34) Liquidating Corporations as the result of reorganization and merger of thirty-four (34) Building and Loan Associations. These Liquidating Corporations were created under the provisions of Title 17:12–105 et seq. The combined statement of assets and liabilities is as follows:

ASSETS

	(A) Trust Estates	*(B) Voluntary Dissolutions*	*(C) Liquidating Corporation (Bulk Sale)*	*(D) Liquidating Corporations (Reorganizations or Mergers)*
Cash	$27,286	$1,574,019	$27,844	$641,767
Liquid Investment Fund	.....	68,819	.....	.....
Mortgage Loans—With Shares	5,900	1,744,783	.....	.....
Mortgage Loans—Without Shares	111,215	5,747,368	405,818	5,315,369
Share Loans	73,088	147,688	.....	.....
Real Estate Owned	8,376,462	24,836,343	5,793,003	34,388,463
Arrears	8,141	170,614	7,886	4,240
Other Assets	121,480	355,069	53,645	334,446
Total Assets	$8,723,572	$34,644,703	$6,288,196	$40,684,285

LIABILITIES

Shareholders' Investments	$4,668,196	$22,170,062	$2,954,307	$24,441,959
Advance Payments	33	3,027	1,800	3,022
Mortgages Payable and Borrowed Money	2,439,258	818,999	497,500	6,207,892
Miscellaneous Liabilities	82,805	626,930	33,928	104,143
Profits Apportioned	.....	124,759	.....	.....
Reserves, Etc.	1,533,280	10,900,926	2,800,661	9,927,269
Total Liabilities	$8,723,572	$34,644,703	$6,288,196	$40,684,285

Table 1, and the portion showing miscellaneous data of Table 4, of this report are based on the annual reports of the associations filed with this Department in accordance with the provisions of the Revised Statutes 17:12–31 of the Building and Loan Act.

Tables 2 and 3, and the portion showing shares and membership of Table 4, of this report are based on a special report setting forth the financial condition of every building and loan association of New Jersey as of the close of business December 31, 1939.

Respectfully submitted,

LOUIS A. REILLY,
Commissioner of Banking and Insurance.

ABSTRACTS OF FINANCIAL STATEMENTS

OF

NEW JERSEY
BUILDING AND LOAN ASSOCIATIONS

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Atlantic County			
1	Absecon City	Absecon	Jan. 8, 1906	Leon Conover
2	Heights	Absecon Heights	April 17, 1906	Fred B. Ardrey
3	American	Atlantic City	Mar. 29, 1912	Robert T. Chapman
4	Atlantic Coast	" "	April 8, 1895	Jay C. Kline
5	Atlantic County	" "	Sept. 26, 1921	John B. Tomlin
6	Atlantis	" "	May 8, 1922	David B. Allman
7	Chelsea	" "	Dec. 11, 1913	William M. Haslett
8	Economy	" "	April 22, 1916	Matthew B. Markland
9	Equitable	" "	Sept. 4, 1913	Alvin C. Poffenberger
10	Home	" "	May 12, 1908	William C. Boyer
11	Islanders	" "	Sept. 10, 1921	Joseph Thompson
12	La Clede	" "	July 18, 1922	George Leek
13	Mutual	" "	Feb. 28, 1889	George W. Meredith
14	Peoples	" "	Mar. 8, 1884	John A. Majane
15	Pride of Atlantic	" "	Feb. 21, 1920	Joseph Wagenheim
16	Seaboard	" "	July 7, 1924	Frank M. Cunningham
17	Security	" "	April 4, 1913	Andrew Jacoby
18	South Jersey	" "	June 30, 1921	Harry S. Siebert
19	Sunrise	" "	Nov. 19, 1921	J. S. Marquardt
20	Trident	" "	Dec. 18, 1926	Ernest A. Lord
21	Ventnor	" "	Jan. 30, 1908	J. Vaughan Mathis
22	Collective	Egg Harbor City	Oct. 7, 1927	Joseph Butterhof, Jr.
23	Egg Harbor	" " "	June 11, 1884	Henry M. Cressman
24	Germania	" " "	Aug. 8, 1904	William Scheufele
25	Farmers and Merchants	Hammonton	May 19, 1910	P. Anthony Colasurdo
26	Hammonton	"	Nov. 25, 1871	H. Kirk Spear
27	Workingmen's	"	Dec. 29, 1876	Charles Fitting
28	Linwood	Linwood	Oct. 25, 1923	Harold R. Fife
29	Mays Landing	Mays Landing	May 20, 1890	Ira T. B. Smith
30	Minotola-Landisville	Minotola	Mar. 6, 1914	Ira P. Sharp
31	Carpenters'	Pleasantville	July 18, 1924	W. J. Hudson
32	Home	"	Dec. 19, 1901	Scott M. Long
33	Pleasantville Mutual	"	Mar. 22, 1870	Wilbur Reed
34	Workingmen's	"	Mar. 18, 1913	Robert M. Willis
35	Seashore	Ventnor City	Oct. 27, 1916	David H. Moore
36	St. Leonard's	" "	Nov. 27, 1921	Isaac E. Leonard
	Bergen County			
37	Allendale	Allendale	June 6, 1889	Louis Jones
38	Bergenfield	Bergenfield	Jan. 3, 1910	Harry Bogert
39	Fellowship	"	Sept. 7, 1927	William G. Quandt
40	Bogota	Bogota	Mar. 31, 1893	William R. Leers
41	Carlstadt Mutual	Carlstadt	May 13, 1890	William Fleischman
42	Tri-Boro	"	April 27, 1927	Harry O. Van Dalinda
43	Cliffside Park	Cliffside Park	July 21, 1923	Rudolph Kubica
44	Harrington	Closter	Feb. 9, 1888	*Kenneth N. Wray
45	Cresskill	Cresskill	Feb. 3, 1922	Fred H. Hansen
46	Dumont	Dumont	July 31, 1922	Thomas J. Prime

* Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
.....	John M. Bewley	44 Iowa Ave., Absecon, N. J.	1
John D. McMullin	Lewis W. Bowker	223 Marlin Road, Absecon, N. J.	2
G. Arthur Bolte	Beatrice E. Quigel	1516 Atlantic Ave., Atlantic City, N. J.	3
Allen B. Endicott, Jr.	Herbert H. Dietz	1421 Atlantic Ave., Atlantic City, N. J.	4
Edmund C. Gaskill, Jr.	William V. Voss	Guarantee Trust Bldg., Atlantic City, N. J. ..	5
James J. Quinn	Harry Jones	2632 Atlantic Ave., Atlantic City, N. J.	6
Cassman & Gottlieb	John M. Campbell	1217 Atlantic Ave., Atlantic City, N. J.	7
S. Paul Ridgway	Emma H. Yard	308 Schwehm Bldg., Atlantic City, N. J.	8
Moore & Butler	James W. Cullen	1421 Atlantic Ave., Atlantic City, N. J.	9
Harcourt & Steelman	Dora Nichterlein	2921 Atlantic Ave., Atlantic City, N. J.	10
G. Arthur Bolte	James W. Cullen	1417 Atlantic Ave., Atlantic City, N. J.	11
Cassman & Gottlieb	Marcus Bacharach	3707 Ventnor Ave., Atlantic City, N. J.	12
Russell L. Browne	Harry T. Sickler	Guar. Bank & Trust Co., Atlantic City, N. J.	13
Moore & Butler	Walter Parker	1421 Atlantic Ave., Atlantic City, N. J.	14
Saul Gorson	Benjamin E. Antinoph ...	301 Central Bldg., Atlantic City, N. J.	15
Albert C. Abbott	Ralph E. Brode	402 Guarantee Trust Bldg., Atlantic City, N. J.	16
Herbert R. Voorhees	Andrew K. Littlefield....	1421 Atlantic Ave., Atlantic City, N. J.	17
Harcourt & Steelman	Lida E. Paup	1301 Atlantic Ave., Atlantic City, N. J.	18
Elmer W. Brown, Jr.	Samuel J. Shuttleworth...	516 Guarantee Trust Bldg., Atlantic City, N. J.	19
Morris M. Gorson	Alfred J. Showell	1501 Atlantic Ave., Atlantic City, N. J.	20
G. Arthur Bolte	George A. Elvins	107 Guarantee Trust Bldg., Atlantic City, N. J.	21
.....	Thomas E. Hamilton	200 Philadelphia Ave., Egg Harbor City, N. J.	22
.....	William L. Karrer	246 Cincinnati Ave., Egg Harbor City, N. J. ..	23
C. Raymond Kears	Alex Michel	141 Philadelphia Ave., Egg Harbor City, N. J.	24
C. M. Phillips	Robert Picken	104 Bellevue Ave., Hammonton, N. J.	25
Bleakly, Stockwell, Lewis & Zink	William Doerfel	9 Central Ave., Hammonton, N. J.	26
Bleakly, Stockwell, Lewis & Zink	C. I. Littlefield	222 Cherry St., Hammonton, N. J.	27
Elwood F. Kirkman	Lila Endicott	1101 Shore Road, Linwood, N. J.	28
Albert C. Abbott	Melvin M. Ripley	18 E. Main St., Mays Landing, N. J.	29
W. Howard Sharp	Ralph B. Norton	Pacific Ave., Minotola, N. J.	30
Harry Souchal	Evi Ware	174 N. Main St., Pleasantville, N. J.	31
Louis D. Champion	Ruth S. Harffey	Mainland Natl. Bk. Bldg., Pleasantville, N. J.	32
Harry Souchal	Helen N. Reed	6 W. Washington Ave., Pleasantville, N. J. ..	33
Louis D. Champion	Elmer S. Weaver	Pleasantville Trust Bldg., Pleasantville, N. J.	34
Alfred T. Glenn, Jr.	Horace K. Frambes	Surrey & Atantic Ave., Ventnor City, N. J. ..	35
Ralph Harcourt	Spurgeon Cross	8 N. Lancaster Ave., Margate, N. J.	36
Edgar A. DeYoe	William C. Talman	106 Powell Road, Allendale, N. J.	37
Clyde Christie	R. Newton Sneden	Main & Front St., Bergenfield, N. J.	38
Marinus Contant	Julius R. Meier	Bergenfield, N. J.	39
George C. Felter, Jr.	Edwin C. Ludwig	8 E. Fort Lee Road, Bogota, N. J.	40
Kipp, Ashen & Kipp	Herbert Wulling	611 Hackensack St., Carlstadt, N. J.	41
Conkling, Smith & Towe	William H. Nussbaum....	423 Hackensack St., Carlstadt, N. J.	42
Mario A. Schettino	Vincent A. Peluso	236 Morningside Ave., Cliffside Park, N. J. ..	43
Irving S. Reeve	Clarence H. Thompson ...	Closter, N. J.	44
Irving S. Reeve	E. H. Schoonmaker	8 Highwood Ave., Tenafly, N. J.	45
Albert J. Wuytack	Edmund F. Meyer	525 Washington Ave., Dumont, N. J.	46

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Atlantic County				
1	Absecon City	Absecon	$620	.....	$62,150
2	Heights	Absecon Heights	4,209	.....	20,350
3	American	Atlantic City	36,466	.....	1,000
4	Atlantic Coast	" "	13,441	$56,875	.....
5	Atlantic County	" "	8,469	.....	83,500
6	Atlantis	" "	67,332	80,152	88,500
7	Chelsea	" "	2,551	.....	91,475
8	Economy	" "	6,249	4,000	44,600
9	Equitable	" "	30,407	.....	71,050
10	Home	" "	8,653	.....	37,850
11	Islanders	" "	11,839	.....	17,150
12	La Clede	" "	11,008	10,754	84,300
13	Mutual	" "	29,039	.....	302,595
14	Peoples	" "	26,666	15,000	21,500
15	Pride of Atlantic	" "	7,966	.....	106,775
16	Seaboard	" "	52,134	20,120	29,200
17	Security	" "	14,202	15,225	.....
18	South Jersey	" "	1,851	19,875	21,500
19	Sunrise	" "	5,626	.....	43,175
20	Trident	" "	6,752	81,242	33,400
21	Ventnor	" "	28,333	.....	32,300
22	Collective	Egg Harbor City	2,019	.....	93,450
23	Egg Harbor	" " "	53,254	.....	233,000
24	Germania	" " "	2,625	.....	7,600
25	Farmers and Merchants	Hammonton	2,386	6,500	164,392
26	Hammonton	"	177	.....	571,857
27	Workingmen's	"	4,208	12,502	343,161
28	Linwood	Linwood	430	.....	32,700
29	Mays Landing	Mays Landing	2,652	.....	71,050
30	Minotola-Landisville	Minotola	.....	1,000	83,250
31	Carpenters'	Pleasantville	1,115	.....	9,800
32	Home	"	3,191	328	15,650
33	Pleasantville Mutual	"	4,378	.....	22,350
34	Workingmen's	"	2,033	275	19,750
35	Seashore	Ventnor City	7,079	3,500	59,600
36	St. Leonard's	" "	11,688	.....	58,700
	Totals		$471,048	$327,348	$2,978,680
	Bergen County				
37	Allendale	Allendale	$841	$5,000	$180,600
38	Bergenfield	Bergenfield	15,853	7,779	107,500
39	Fellowship	"	2,749	.....	73,270
40	Bogota*	Bogota	17,184	10,736	336,700
41	Carlstadt Mutual	Carlstadt	30,028	5,090	5,295,700
42	Tri-Boro	"	5,229	5,180	191,670
43	Cliffside Park	Cliffside Park	3,373	2,807	15,000
44	Harrington*	Closter	66,127	8,500	113,100
45	Cresskill	Cresskill	2,041	.....	7,800
46	Dumont	Dumont	5,262	3,849	190,200

* Accounts insured up to $5,000 by Federal Savings and Loan Insurance Corp.

AS OF DECEMBER 31, 1939

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$805	$126,710	$14,569	$2,852	$207,706	1
.....	1,000	29,023	5,212	823	60,617	2
$125,353	580	408,623	24,691	65,441	662,154	3
793,431	.....	957,566	6,089	55,174	1,882,576	4
102,150	100	382,989	14,717	4,182	596,107	5
42,716	25	683,228	28,099	89,431	1,079,483	6
39,862	215	152,378	2,095	34,363	322,939	7
37,212	3,000	156,643	710	36,702	289,116	8
250,064	.....	1,301,478	3,644	99,937	1,756,580	9
142,298	.....	78,632	1,112	8,627	277,172	10
420,261	.....	849,598	1,517	59,234	1,359,599	11
8,944	.....	68,089	2,498	6,917	192,510	12
109,539	600	240,377	33,904	56,498	772,552	13
456,884	.....	1,744,670	13,703	23,286	2,301,709	14
69,974	.....	278,218	15,481	53,325	531,739	15
80,731	108	452,875	1,158	56,992	693,318	16
131,964	.....	742,280	25	721	904,417	17
9,050	.....	141,664	8,989	10,630	213,559	18
4,811	.....	175,759	1,021	18,606	248,998	19
135,893	.....	256,709	8,723	50,970	573,689	20
165,874	.....	447,377	10,592	43,720	728,196	21
104,408	1,875	60,808	1,259	9,502	273,321	22
16,864	1,910	562,882	74,162	7,327	949,399	23
47,025	50	211,449	1,023	1,614	271,386	24
46,386	11,600	264,451	18,809	6,189	520,713	25
378,202	26,105	245,298	14,437	35,193	1,271,269	26
648,967	33,076	136,085	12,257	6,622	1,196,878	27
19,984	.....	78,215	6,378	6,996	144,703	28
464,938	1,406	1,030,116	135,337	26,186	1,731,685	29
76,102	1,100	144,740	21,847	16,096	344,135	30
12,954	.....	53,236	2,322	1,416	80,843	31
49,242	.....	530,095	479	4,095	603,080	32
35,304	.....	286,607	9,306	1,782	359,727	33
12,900	.....	194,462	13,300	7,329	250,049	34
7,895	750	107,880	11,529	13,026	211,259	35
6,650	1,350	109,668	2,718	3,665	194,439	36
$5,054,832	$85,655	$13,690,878	$523,712	$925,469	$24,057,622	
$53,713	$2,000	$172,017	$12,165	$3,626	$429,962	37
136,685	2,655	221,234	2,970	687	496,063	38
.....	2,690	9,627	542	7,767	96,645	39
139,139	2,427	101,237	1,170	14,786	623,379	40
8,223	.....	1,841,353	.....	205,390	7,385,784	41
24,054	8,714	135,470	.....	1,771	372,088	42
29,771	625	23,756	5,308	100	80,740	43
361,175	8,110	99,926	90	2,873	659,901	44
21,805	.....	24,249	.....	.....	55,895	45
5,956	3,260	32,545	2,170	6,215	249,457	46

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Atlantic County					
1	Absecon City	Absecon	$118,021	.....	.....	.....
2	Heights	Absecon Heights	27,076	.....	.....	$7,500
3	American	Atlantic City	83,046	$800	.....	297,325
4	Atlantic Coast	" "	792,960	.....	.....	283,625
5	Atlantic County	" "	38,634	.....	.....	225,702
6	Atlantis	" "	191,774	.....	.....	184,797
7	Chelsea	" "	37,563	.....	.....	171,665
8	Economy	" "	81,928	.....	.....	44,255
9	Equitable	" "	311,744	.....	$57,323	682,804
10	Home	" "	29,137	17,562	.....	68,250
11	Islanders	" "	243,235	.....	.....	565,850
12	La Clede	" "	29,025	.....	.....	62,355
13	Mutual	" "	345,402	10,320	.....	83,900
14	Peoples	" "	285,561	.....	41,196	1,150,020
15	Pride of Atlantic	" "	78,907	.....	.....	173,450
16	Seaboard	" "	53,057	.....	.....	142,339
17	Security	" "	110,482	.....	.....	269,484
18	South Jersey	" "	20,890	.....	.....	13,265
19	Sunrise	" "	20,471	.....	.....	56,715
20	Trident	" "	200,977	.....	.....	118,050
21	Ventnor	" "	48,423	.....	.....	203,150
22	Collective	Egg Harbor City	88,957	15,977	48	73,307
23	Egg Harbor	" " "	270,181	20,800	.....	247,600
24	Germania	" " " "	35,443	.....	.....	89,814
25	Farmers and Merchants	Hammonton	132,085	100,900	.....	56,800
26	Hammonton	"	297,069	443,400	.....	96,600
27	Workingmen's	"	446,320	226,674	.....	390,225
28	Linwood	Linwood	18,685	.....	159	20,500
29	Mays Landing	Mays Landing	328,822	.....	.....	661,820
30	Minotola-Landisville	Minotola	48,840	.....	.....	174,046
31	Carpenters'	Pleasantville	9,558	.....	.....	33,303
32	Home	"	24,129	.....	.....	84,031
33	Pleasantville Mutual	"	24,321	.....	.....	130,860
34	Workingmen's	"	32,661	.....	.....	87,261
35	Seashore	Ventnor City	75,664	.....	.....	59,850
36	St. Leonard's	" "	44,907	.....	.....	70,300
	Totals		$5,025,955	$836,433	$98,726	$7,080,818
	Bergen County					
37	Allendale	Allendale	$213,105	.....	.....	$103,800
38	Bergenfield	Bergenfield	275,101	.....	.....	91,600
39	Fellowship	"	45,616	.....	.....	15,600
40	Bogota	Bogota	251,346	$1,027	.....	209,500
41	Carlstadt Mutual	Carlstadt	6,121,198	.....	$153,062	119,600
42	Tri-Boro	"	209,820	37,450	.....	4,000
43	Cliffside Park	Cliffside Park	28,682	.....	.....	.....
44	Harrington	Closter	466,662	.....	.....	100,200
45	Cresskill	Cresskill	9,666	.....	.....	26,200
46	Dumont	Dumont	110,138	.....	.....	71,300

AS OF DECEMBER 31, 1939

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$1,754	.....	$1,778	.....	$7,000	$122	$19,579	$59,452	$207,706	1
862	$4,109	42	.....	.....	1,628	5,854	13,546	60,617	2
.....	98	20	.....	.....	38,636	6,107	236,122	662,154	3
365	.....	81	.....	.....	10,163	139,148	656,234	1,882,576	4
1,754	2,200	48	.....	.....	85,185	3,639	238,945	596,107	5
5,763	5,200	.....	.....	.....	156,853	.....	535,096	1,079,483	6
4,753	.....	612	.....	.....	8,154	6,023	94,169	322,939	7
1,104	.....	14	.....	.....	463	43,839	117,513	289,116	8
3,162	106,072	.....	.....	10,000	586	72,921	511,968	1,756,580	9
1,612	32,832	12	.....	.....	38,890	8,675	80,202	277,172	10
.....	41,776	44	.....	.....	2,643	80,801	425,250	1,359,599	11
3,091	12,929	15	.....	.....	11,964	4,872	68,259	192,510	12
2,075	.....	972	.....	25,000	72,492	78,109	154,282	772,552	13
1,238	35,205	9	.....	1,500	763	54,272	731,945	2,301,709	14
1,432	2,250	490	.....	23,000	34,043	10,929	207,238	531,739	15
.....	.....	141	.....	.....	215,236	.....	282,545	693,318	16
1,555	.....	.....	.....	.....	138,363	36,159	348,374	904,417	17
.....	.....	.....	.....	.....	82,476	.....	96,928	213,559	18
11,812	38,544	.....	.....	.....	35,835	2,468	83,153	248,998	19
.....	.....	.....	.....	.....	250	62,164	192,248	573,689	20
53,475	83,533	153	.....	.....	31,512	19,470	288,480	728,196	21
93	.....	104	.....	25,450	780	32,150	36,455	273,321	22
229	98,554	21	.....	.....	54,307	34,141	223,566	949,399	23
2,850	25,614	9	.....	8,700	29,506	4,624	74,826	271,386	24
312	23,663	599	.....	3,000	47,235	73,262	82,857	520,713	25
406	4,600	283	.....	75,417	7,534	247,610	98,350	1,271,269	26
243	.....	878	.....	50,000	12,480	.....	70,058	1,196,878	27
1,622	48,942	140	.....	4,200	17,078	1,259	32,118	144,703	28
8,676	133,071	1,765	.....	7,500	14,635	34,285	541,111	1,731,685	29
708	2,354	1	.....	38,200	4,539	8,318	67,129	344,135	30
399	840	16	.....	.....	11,879	1,998	22,850	80,843	31
15,920	127,595	894	.....	.....	145,075	1,548	203,888	603,080	32
.....	14,875	467	.....	.....	62,541	1,792	124,871	359,727	33
1,460	14,893	3	.....	.....	37,458	3,317	72,996	250,049	34
1,457	.....	158	.....	.....	15,126	12,810	46,194	211,259	35
2,439	3,097	15	.....	.....	13,108	9,402	51,171	194,439	36
$132,621	$862,846	$9,784	.....	$278,967	$1,439,538	$1,121,545	$7,170,389	$24,057,622	
.....	$2,000	$600	$1,669	$12,440	$635	$38,789	$56,924	$429,962	37
.....	.....	745	.....	.....	3,015	59,488	66,114	496,063	38
$1,030	.....	321	.....	16,650	1,043	10,007	6,378	96,645	39
305	10,175	3,058	3,075	.....	34,450	44,599	65,844	623,379	40
203	.....	.....	540	231,000	.....	.....	760,181	7,385,784	41
.....	.....	.....	2,450	.....	.....	69,125	49,243	372,088	42
28	1,991	5	.....	.....	31,873	2,005	16,156	80,740	43
144	.....	.....	.....	.....	4,348	.....	88,547	659,901	44
92	.....	34	.....	.....	129	1,760	18,014	55,895	45
133	.....	238	.....	21,000	1,492	16,596	28,560	249,457	46

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Atlantic County								
1	Absecon City	1,310	211	.....	.....	.....	.....	.....	.....
2	Heights	308	66	.....	.....	.....	.....	38	10
3	American	516	182	8	1	.....	.....	1,487	173
4	Atlantic Coast	59,653	1,672	.....	.....	.....	.....	3,517	375
5	Atlantic County	493	240	.....	.....	.....	.....	1,347	154
6	Atlantis	3,826	407	.....	.....	.....	.....	1,323	142
7	Chelsea	456	108	.....	.....	.....	.....	858	117
8	Economy	4,360	285	.....	.....	.....	.....	255	46
9	Equitable	8,294	960	.....	.....	3,957	465	4,936	697
10	Home	989	188	141	30	.....	.....	499	76
11	Islanders	9,072	785	.....	.....	.....	.....	3,988	432
12	La Clede	626	107	.....	.....	.....	.....	312	62
13	Mutual	4,127	281	89	12	.....	.....	306	81
14	Peoples	7,978	964	.....	.....	1,211	479	8,204	989
15	Pride of Atlantic	1,170	211	.....	.....	.....	.....	902	61
16	Seaboard	556	297	.....	.....	.....	.....	1,293	227
17	Security	4,059	638	.....	.....	.....	.....	1,347	188
18	South Jersey	475	69	.....	.....	.....	.....	209	60
19	Sunrise	337	145	.....	.....	.....	.....	284	52
20	Trident	2,009	238	.....	.....	.....	.....	1,181	45
21	Ventnor	996	251	.....	.....	.....	.....	1,016	111
22	Collective	1,140	275	200	32	21	6	428	57
23	Egg Harbor	2,864	671	220	32	.....	.....	1,337	197
24	Germania	494	286	.....	.....	.....	.....	445	75
25	Farmers and Merchants	1,677	243	1,207	114	.....	.....	371	48
26	Hammonton	4,887	620	4,388	360	.....	.....	483	56
27	Workingmen's	4,556	764	1,759	300	.....	.....	1,951	211
28	Linwood	453	98	.....	.....	215	215	103	31
29	Mays Landing	3,340	809	.....	.....	.....	.....	3,313	396
30	Minotola-Landisville	929	199	.....	.....	.....	.....	960	177
31	Carpenters'	144	59	.....	.....	.....	.....	202	37
32	Home	3,740	451	.....	.....	.....	.....	939	118
33	Pleasantville Mutual	458	235	.....	.....	.....	.....	654	107
34	Workingmen's	717	126	.....	.....	.....	.....	1,131	77
35	Seashore	731	97	.....	.....	.....	.....	299	54
36	St. Leonard's	719	121	.....	.....	.....	.....	425	80
	Totals	138,459	13,359	8,012	881	5,404	1,165	46,343	5,819
	Bergen County								
37	Allendale	2,886	256	.....	.....	.....	.....	519	49
38	Bergenfield	3,021	294	.....	.....	.....	.....	458	79
39	Fellowship	926	158	.....	.....	.....	.....	78	24
40	Bogota	3,711	318	6	3	.....	.....	1,087	109
41	Carlstadt Mutual	112,707	3,599	.....	.....	2,652	575	1,196	37
42	Tri-Boro	3,839	378	375	27	.....	.....	20	3
43	Cliffside Park	874	126	.....	.....	.....	.....	.....	.....
44	Harrington	4,478	508	.....	.....	.....	.....	501	63
45	Cresskill	90	18	.....	.....	.....	.....	262	23
46	Dumont	1,969	239	.....	.....	.....	.....	356	62

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
1,310	41	170	S.	$1.00 m.	$200	6	$0.15 b	$0.15 b	1
346	18	58	S.	1.00 m.	200	6	.15 b	.15 b	2
2,011	44	312	S.	1.00 m.	200	6	.10 b	.10 b	3
63,170	209	1,838	O.P.	.....	100	6	.10 b	.10 b	4
1,840	48	346	S.	1.00 m.	200	6	.12½ b	.12½ b	5
5,149	37	512	S. & N.S.	1.00 m.	200	6	.....	.....	6
1,314	50	175	S.	1.00 m.	200	6	.10 b	.10 b	7
4,615	34	297	O.P.	.....	200	6	.10 b	.10 b	8
17,187	128	1,994	N.S.	1.00 m.	200	6	.10 b	.10 b	9
1,629	24	270	N.S.	1.00 m.	200	6	.10 b	.10 b	10
13,060	77	1,140	N.S.	.50 & 1.00 m.	200	6	.10 b	.10 b	11
938	28	141	S.	1.00 & 2.00 m.	200	6	.10 b	.10 b	12
4,522	113	261	S.	1.00 m.	300	6	.12 b	.12 b	13
17,393	179	2,253	N.S.	1.00 m.	200	6	.10 b	.10 b	14
2,072	42	230	S.	1.00 m.	200	6	.....	.....	15
1,843	40	484	N.S.	1.00 m.	200	6	.10 b	.10 b	16
5,406	66	760	N.S.	.70 & 1.00 m.	200	6	.10 b	.10 b	17
684	13	116	S.	1.00 m.	200	6	.10 b	.10 b	18
621	21	176	S.	1.00 m.	200	6	.12½ b	.12½ b	19
3,190	28	255	O.P.	.....	100	6	.10 b	.10 b	20
2,012	44	318	S. & N.S.	1.00 m.	200	6	.10 b	.10 b	21
1,789	132	238	N.S.	1.00 m.	200	6	.10 b	.10 b	22
4,421	153	747	S.	1.00 m.	200	6	.10 b	.10 b	23
939	47	314	N.S.	1.00 m.	200	6	.15 b	.15 b	24
3,255	140	265	S.	1.00 m.	200	6	.10 b	.10 b	25
9,758	527	509	S.	1.00 m.	200	6	.15 b	.....	26
8,266	486	789	S.	1.00 m.	200	6	.....	.....	27
771	30	314	S.	1.00 m.	200	6	.10 b	.10 b	28
6,653	248	957	S.	1.00 m.	200	6	.10 b	.10 b	29
1,889	101	275	S.	1.00 m.	200	6	.....	.....	30
346	15	81	S.	1.00 m.	200	6	.10 b	.10 b	31
4,679	66	503	S.	.50 m.	100	6	.15 b	.15 b	32
1,112	52	290	S.	1.00 m.	200	6	.....	.....	33
1,848	24	179	S.	.50 m.	100	6	.15 b	.15 b	34
1,030	25	126	S.	1.00 m.	200	6	.10 b	.10 b	35
1,144	27	174	S.	1.00 m.	200	6	.10 b	.10 b	36
198,218	3,357	17,867							
3,405	75	230	S.	$1.00 m.	$200	6	$0.07½ b	$0.07½ b	37
3,479	97	276	S.	1.00 m.	200	6	.16⅔ b	.16⅔ b	38
1,004	44	138	S.	1.00 m.	200	6	.05 b	.05 b	39
4,804	162	268	S.	1.00 m.	200	5, 5½, 6	1.00 a	.....	40
116,555	1,389	2,822	O.P.	.....	100	6	.....	.....	41
4,234	63	345	O.P.	.....	200	6	.....	.....	42
874	16	110	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	43
4,979	203	368	S.	1.00 m.	200	5 & 6	various	various	44
352	15	26	S.	1.00 m.	200	6	.07½ b	.07½ b	45
2,325	86	215	S.	1.00 m.	200	6	3.00 a	.....	46

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Bergen County—Continued			
47	East Paterson	East Paterson	Aug. 30, 1919	Elmer W. Bradley
48	Boiling Springs	East Rutherford	Feb. 21, 1939	Clifford L. Maxwell
49	Edgewater	Edgewater	July 27, 1908	George P. Lasher
50	Englewood Mutual	Englewood	May 10, 1887	J. Archie Thomson
51	Tenakill	"	Oct. 18, 1930	Henri Casenove
52	Fair Lawn	Fair Lawn	Mar. 31, 1927	George W. Dusenbery
53	Faircliff	Fairview	Feb. 15, 1927	William H. Lounsbury
54	Fort Lee	Fort Lee	Dec. 27, 1892	F. J. Mills, Jr.
55	American	Garfield	Jan. 13, 1900	Paul A. Wuerfel
56	Garfield Mutual	"	May 10, 1912	Joseph A. Marchese, Jr.
57	Haller	"	April 1, 1920	Joseph Suidmak
58	Slavonian	"	June 20, 1924	George W. Sabo
59	Spencer	"	July 5, 1939	Orrie deNooyer
60	Tri-City	"	Feb. 9, 1928	Wendell F. Roehrich
61	Home Ownership	Glen Rock	Sept. 20, 1922	Henry C. Smith
62	Hackensack Mutual	Hackensack	Feb. 26, 1887	George M. Van De Water
63	New Barbadoes Mutual	"	Mar. 29, 1922	Edward Krone
64	North Jersey	"	Dec. 8, 1910	Cornelius V. R. Bogert
65	Oritani	"	* (See below)	Alfred T. Holley
66	Hasbrouck Heights	Hasbrouck Heights	June 9, 1890	William J. Davenport
67	Polifly	" "	April 23, 1924	Thomas M. Walsh
68	Progressive	Hillsdale	May 9, 1893	George M. Strohsahl
69	Hohokus	Hohokus	Mar. 14, 1921	John De Vore
70	Leonia	Leonia	Feb. 1, 1913	Howard P. Smith
71	Little Ferry	Little Ferry	July 22, 1910	Elmore N. Mehrhof
72	Volunteer	" "	June 22, 1925	William Dare
73	Lodi	Lodi	May 20, 1892	M. John Butler
74	Mutual	"	June 27, 1913	Henry H. Brevoort
75	Dauntless	Lyndhurst	Aug. 19, 1924	Frank A. Schneider, Sr.
76	Lyndhurst	"	Mar. 11, 1910	Charles E. Garland
77	Norge	"	Jan. 19, 1927	Saul C. Lipschutz
78	Mahwah	Mahwah	Jan. 2, 1908	Albert Winter
79	Maywood	Maywood	April 14, 1923	R. Karch
80	Franklin	Midland Park	Feb. 17, 1891	Harry Hoitsma
81	Wortendyke	" "	Nov. 17, 1923	Richard P. Meyers
82	Montvale	Montvale	June 30, 1913	LeRoy Lewis
83	New Milford	New Milford	Oct. 24, 1925	John J. Knierim
84	North Arlington	North Arlington	Feb. 5, 1923	Daniel Rentschler
85	Ridge	" "	June 28, 1911	John F. Osborne
86	Valley	" "	Oct. 29, 1925	Louis A. Saporito
87	Oakland	Oakland	Feb. 11, 1924	Paul H. Schorr
88	Bergen County	Oradell	Feb. 21, 1888	Horton A. Chapin
89	Interborough	Palisade	April 8, 1911	Seymour N. Sears
90	Broad Avenue	Palisades Park	Aug. 15, 1921	Edward H. Gobber
91	Morsemere	" "	Aug. 14, 1926	Thomas J. Monaghan
92	Equitable Mutual	Park Ridge	Mar. 26, 1903	Henry L. Storms
93	Eureka	" "	Feb. 19, 1890	Adolph Frahn
94	Ramseys	Ramsey	Aug. 26, 1890	Otto Saalfeld
95	Trust	"	Oct. 22, 1928	James Devine
96	Oratam	Ridgefield	May 29, 1923	A. Theodore Holmes
97	Ridgefield	"	Dec. 2. 1889	F. S. Doscher
98	Garden State	Ridgefield Park	** (See below)	Benjamin Anderson
99	Park	" "	May 1, 1894	Henry M. Dutt
100	Community	Ridgewood	*** (See below)	William L. Platt
101	Co-Operative	"	Jan. 27. 1891	William J. Tonkin

* April 1, 1919—Citizens' Nov. 16, 1922—Excel March 18, 1911—United } Merged Aug. 1, 1939.

** Dec. 20, 1897—Overpeck Feb. 19, 1907—Peoples Mutual } Merged Dec. 31, 1937.

*** January 14, 1924—Godwinville April 19, 1907—Glen Rock } Merged January 26, 1939.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
J. W. De Yoe	Louis F. Fournier	24 Grove St., East Paterson, N. J.	47
Conkling, Smith & Towe	Robert M. Clark	23 Park Ave., Rutherford, N. J.	48
Milton T. Lasher	William C. Murphy	Edgewater, N. J.	49
William M. Seufert	Harry G. Comstock	33 Park Place, Englewood, N. J.	50
Leland F. Ferry	Charles E. Tepper	362 Cedar Lane, Teaneck, N. J.	51
E. Robert Coven	Frederick X. Veile	13-49 River Road, Fair Lawn, N. J.	52
Carl Weitz	Frank J. Oleri	721 Bergenline Ave., West New York, N. J.	53
Vincent J. Aikens	Louise Schlosser	250 Main St., Fort Lee, N. J.	54
Louis P. Bertoni	Andrew N. Kolarcik	69 Wessington Ave., Garfield, N. J.	55
Arthur J. Sullivan	William Stepat	266 Pierre Ave., Garfield, N. J.	56
Henry L. Janowski	Theodore Gasior	22 Albert St., Garfield, N. J.	57
John D. Vasilyk	S. K. Einreinhofer	192 Outwater Lane, Garfield, N. J.	58
Morrison, Lloyd & Morrison	Alfred D. Cella	104 Passaic St., Garfield, N. J.	59
Alfonse J. De Rose	Julius Pruefer	22 Main St., Garfield, N. J.	60
Philip C. Wadsworth	Charles L. Wolf	183 Rock Road, Glen Rock, N. J.	61
Warner W. Westervelt, Jr.	Edward J. Fyfe	242 State St., Hackensack, N. J.	62
Vanderwart & Scharnikow	Louis W. Shaffer	725 Main St., Hackensack, N. J.	63
Marinus Contant	George E. Traver, Jr.	320 Kinderkamack Road, Oradell, N. J.	64
Victor A. Hart	Wilton T. Barney	323 Main St., Hackensack, N. J.	65
Warner W. Westervelt, Jr.	Will D. Martin	250 Boulevard, Hasbrouck Heights, N. J.	66
Winne & Banta	Chris W. Heller	230 Boulevard, Hasbrouck Heights, N. J.	67
Randall & Freeman	Harry J. Angell	125 Large Ave., Hillsdale, N. J.	68
Edgar A. De Yoe	Myron K. Voorhees	418 Enos Place, Hohokus, N. J.	69
Jesse B. Leslie	George W. Findley	203 Highwood Ave., Leonia, N. J.	70
Elmer I. Zabriskie	Charles Schulz	100 Washington Ave., Little Ferry, N. J.	71
Chandless & Weller	Edward P. Kinchley	187 Main St., Little Ferry, N. J.	72
Marinus Contant	Arie Contant	67 Main St., Lodi, N. J.	73
Vanderwart & Scharnikow	William E. Reardon	9 Washington St., Lodi, N. J.	74
Leo F. Reilly	George E. Haviland	117 Lake Ave., Lyndhurst, N. J.	75
Kipp, Ashen & Kipp	John F. Woods	315 Stuyvesant Ave., Lyndhurst, N. J.	76
Harry R. Rinsky	Joseph J. Reiss	850 Broad St., Newark, N. J.	77
Walter W. Weber	David Hopper	Box 503, Mahwah, N. J.	78
Winne & Banta	H. R. Hartley	9 E. Pleasant Ave., Maywood, N. J.	79
Sebastian Gaeta	Henry Gunther	327 Godwin Ave., Midland Park, N. J.	80
J. B. Zabriskie	Adolph Schleicher	57 Payne Ave., Midland Park, N. J.	81
Randall & Freeman	Walter Wellman	Montvale, N. J.	82
Albert J. Wuytack	Harry J. Graff	New Milford, N. J.	83
Frederick T. Law	W. Frederick Law	39 Kearny Ave., Kearny, N. J.	84
William W. Wimmer	Ernest R. Scrimshaw	75 Prospect St., East Orange, N. J.	85
William H. Smith	Charles F. Deleot	147 Morgan Place, North Arlington, N. J.	86
Walter W. Weber	Irving S. Bush	Box 47, Oakland, N. J.	87
Arthur Van Buskirk	William F. Wray	379 Kinderkamack Road, Oradell, N. J.	88
Bauer & Ranker	Frederick H. St. John	812 Abbott Boulevard, Palisade, N. J.	89
Thomas J. Huckin	Jules J. Cheron	Central Blvd. & Broad Av., Palisades Pk., N. J.	90
George H. Richenaker	Fred Kern	423 Washington Ave., Grantwood, N. J.	91
J. Frederick Bratt	Charles S. Gray	Park Ave., Park Ridge, N. J.	92
Victor A. Hart	L. D. Dixon	Park Ridge, N. J.	93
Edgar A. De Yoe	William R. Troop	88 E. Main St., Ramsey, N. J.	94
Walter W. Weber	Richard V. Ackerman	70 E. Main St., Ramsey, N. J.	95
Martin J. Cummins	Frieda Biege	527 Broad Ave., Ridgefield, N. J.	96
Morrison, Lloyd & Morrison	P. J. Jossier	240 Broad Ave., Palisades Park, N. J.	97
Morrison, Lloyd & Morrison	Herbert I. Lowe	195 Main St., Ridgefield Park, N. J.	98
Morrison, Lloyd & Morrison	Austin I. Mehrhof	198 Main St., Ridgefield Park, N. J.	99
Walter W. Weber	Edward M. Schmults	11 N. Broad St., Ridgewood, N. J.	100
Richard S. Huckin	Howard Maltbie	261 Woodside Ave., Ridgewood, N. J.	101

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Bergen County—Continued				
47	East Paterson	East Paterson	$1,724	$10,222	$220,459
48	Boiling Springs*	East Rutherford	384,468	127,000	.....
49	Edgewater	Edgewater	4,533	3,150	117,200
50	Englewood Mutual*	Englewood	503,015	50,900	853,000
51	Tenakill	"	3,144	267	19,800
52	Fair Lawn*	Fair Lawn	34,460	6,128	27,000
53	Faircliff	Fairview	8,482	.....	37,200
54	Fort Lee*	Fort Lee	23,727	8,275	136,800
55	American	Garfield	7,300	6,196	197,710
56	Garfield Mutual	"	3,816	.....	58,400
57	Haller	"	7,956	2,750	52,650
58	Slavonian	"	6,154	2,854	26,000
59	Spencer*	"	73,148	500	.....
60	Tri-City	"	1,595	.....	2,500
61	Home Ownership*	Glen Rock	4,044	5,300	45,850
62	Hackensack Mutual	Hackensack	181,167	24,500	.....
63	New Barbadoes Mutual	"	6,580	6,000	222,100
64	North Jersey	"	16,665	4,000	56,300
65	Oritani*	"	51,223	20,000	493,888
66	Hasbrouck Heights	Hasbrouck Heights	399	7,000	243,100
67	Polify*	" "	16,770	4,600	53,050
68	Progressive	Hillsdale	12,614	.....	208,500
69	Hohokus	Hohokus	17,934	3,700	110,350
70	Leonia	Leonia	9,122	.....	423,200
71	Little Ferry	Little Ferry	2,147	8,000	361,300
72	Volunteer*	" "	349	2,800	60,400
73	Lodi	Lodi	2,607	500	81,801
74	Mutual	"	12,480	.....	133,200
75	Dauntless	Lyndhurst	4,835	4,500	33,200
76	Lyndhurst	"	17,396	.....	133,800
77	Norge	"	1,538	593	12,000
78	Mahwah	Mahwah	2,795	21,650	264,100
79	Maywood*	Maywood	5,905	2,000	.....
80	Franklin	Midland Park	410	.....	155,581
81	Wortendyke	" "	2,880	1,000	30,600
82	Montvale	Montvale	793	1,800	73,150
83	New Milford	New Milford	743	65	43,200
84	North Arlington	North Arlington	1,182	1,000	6,900
85	Ridge	" "	15,088	.....	29,300
86	Valley	" "	4,789	.....	.....
87	Oakland	Oakland	17,863	1,500	44,700
88	Bergen County	Oradell	648	6,500	248,200
89	Interborough	Palisade	3,543	1,700	25,000
90	Broad Avenue	Palisades Park	1,251	3,500	103,300
91	Morsemere	" "	10,491	15,000	42,800
92	Equitable Mutual	Park Ridge	1,739	23,500	56,196
93	Eureka	" "	4,623	3,000	151,965
94	Ramseys	Ramsey	5,230	.....	712,500
95	Trust*	"	17,827	1,292	80,700
96	Oratam	Ridgefield	3,866	3,500	118,700
97	Ridgefield	"	2,551	18,400	8,400
98	Garden State*	Ridgefield Park	42,693	16,500	313,900
99	Park*	" "	31,622	11,500	.....
100	Community*	Ridgewood	29,887	10,500	364,300
101	Co-Operative	"	16,241	5,000	148,800

* Accounts insured up to $5,000 by Federal Savings and Loan Insurance Corp.

AS OF DECEMBER 31, 1939

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$3,258	$63,298	$1,763	$8,521	$309,245	47
$4,376,831	1,225	83,569	.....	3,300	4,976,393	48
50,041	825	.....	3,600	971	180,320	49
2,368,209	.....	735,064	.....	15,370	4,525,558	50
.....	550	.....	655	222	24,638	51
205,818	1,200	11,501	347	934	287,388	52
.....	5,170	4,221	3,834	.....	58,907	53
356,156	3,018	122,903	6,756	3,206	660,841	54
144,714	2,825	1,023,444	2,675	14,891	1,399,755	55
32,950	3,010	69,535	6,771	3,782	178,264	56
10,000	600	105,767	4,829	2,186	186,738	57
79,736	1,525	31,309	14,490	1,148	163,216	58
385,306	.....	141,684	480	4,053	605,171	59
38,657	.....	63,133	318	174	106,377	60
56,221	4,280	42,721	580	2,439	161,435	61
908,922	.....	863,043	596	25,621	2,003,849	62
.....	5,321	125,114	1,384	1,948	368,447	63
56,450	400	74,461	1,222	637	210,135	64
344,136	8,618	445,684	5,490	15,285	1,384,324	65
64,376	1,700	240,270	8,529	1,237	566,611	66
271,664	4,530	10,224	437	1,241	362,516	67
.....	1,360	8,846	595	185	232,100	68
52,670	5,741	13,032	1,180	528	205,135	69
.....	13,719	86,801	7,064	4,383	544,289	70
85,751	3,953	393,209	29,129	11,625	895,114	71
93,436	4,558	21,876	1,834	2,371	187,624	72
107,619	.....	69,862	3,927	5,502	271,818	73
247,821	10,887	732,836	8,312	18,448	1,163,984	74
43,845	.....	.....	.....	36	86,416	75
.....	.....	107,048	3,392	110	261,746	76
18,474	2,147	13,742	14,954	182	63,630	77
208,537	5,795	88,756	17,581	4,572	613,786	78
119,008	1,040	12,370	143	140	140,606	79
.....	3,000	133,090	8,834	1,948	302,863	80
21,113	350	22,327	442	1,631	80,343	81
.....	3,920	30,123	2,238	148	112,172	82
.....	240	12,754	400	1,230	58,632	83
63,580	.....	27,077	986	.....	100,725	84
139,673	.....	29,969	168	165	214,363	85
53,199	.....	23,703	95	79	81,865	86
10,537	1,289	16,357	948	1,925	95,119	87
49,400	5,275	71,746	4,023	2,295	388,087	88
45,017	1,700	115,126	10,261	1,918	204,265	89
34,149	2,322	31,355	3,431	1,283	180,591	90
1,300	.....	27,247	4,095	122	101,055	91
146,641	5,750	19,429	773	4,539	258,567	92
28,329	1,245	57,692	2,842	5,019	254,715	93
2,000	5,087	172,731	8,688	5,040	911,276	94
49,686	4,925	4,404	931	5,230	164,995	95
20,749	3,605	9,929	2,907	4,085	167,341	96
6,675	1,813	.....	78	.....	37,917	97
344,643	6,161	291,516	696	5,142	1,021,251	98
358,812	2,295	48,428	.....	727	453,384	99
305,428	9,989	76,950	5,507	6,417	808,978	100
167,067	7,722	58,318	3,659	5,581	412,388	101

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Bergen County—Continued					
47	East Paterson	East Paterson	$135,736	.....	.....	$36,900
48	Boiling Springs	East Rutherford	3,317,999	.....	$34,532	894,103
49	Edgewater	Edgewater	113,802	.....	.....	.....
50	Englewood Mutual	Englewood	1,927,571	$308,416	.....	1,063,600
51	Tenakill	"	19,941	.....	.....	600
52	Fair Lawn	Fair Lawn	95,856	.....	.....	116,706
53	Faircliff	Fairview	44,937	.....	.....	.....
54	Fort Lee	Fort Lee	226,387	33,384	.....	273,700
55	American	Garfield	304,333	.....	.....	319,190
56	Garfield Mutual	"	89,113	.....	.....	31,400
57	Haller	"	50,939	.....	.....	18,750
58	Slavonian	"	62,701	.....	.....	36,050
59	Spencer	"	242,023	.....	.....	301,378
60	Tri-City	"	35,140	783	.....	44,080
61	Home Ownership	Glen Rock	81,605	8,437	.....	.....
62	Hackensack Mutual	Hackensack	1,036,727	.....	.....	364,518
63	New Barbadoes Mutual	"	281,692	.....	.....	7,400
64	North Jersey	"	124,353	15,000	.....	.....
65	Oritani	"	721,348	12,668	.....	199,011
66	Hasbrouck Heights	Hasbrouck Heights	185,275	.....	.....	113,450
67	Polifly	" "	200,277	.....	.....	100,400
68	Progressive	Hillsdale	170,762	.....	.....	.....
69	Hohokus	Hohokus	123,975	.....	.....	28,200
70	Leonia	Leonia	396,417	.....	.....	.....
71	Little Ferry	Little Ferry	328,807	.....	.....	232,100
72	Volunteer	" "	71,854	.....	.....	44,200
73	Lodi	Lodi	77,096	.....	.....	93,300
74	Mutual	"	272,143	.....	.....	320,282
75	Dauntless	Lyndhurst	43,995	.....	.....	5,550
76	Lyndhurst	"	79,322	.....	20	28,632
77	Norge	"	49,527	.....	.....	.....
78	Mahwah	Mahwah	237,360	.....	.....	165,300
79	Maywood	Maywood	58,096	.....	.....	47,800
80	Franklin	Midland Park	124,008	.....	.....	33,300
81	Wortendyke	" "	36,916	.....	.....	6,700
82	Montvale	Montvale	57,549	.....	.....	12,275
83	New Milford	New Milford	30,177	.....	.....	11,500
84	North Arlington	North Arlington	20,647	.....	.....	13,700
85	Ridge	" "	79,643	.....	.....	26,325
86	Valley	" "	32,707	.....	.....	22,607
87	Oakland	Oakland	57,158	9,400	.....	2,800
88	Bergen County	Oradell	282,805	.....	.....	.....
89	Interborough	Palisade	53,667	.....	.....	500
90	Broad Avenue	Palisades Park	65,935	.....	.....	50,200
91	Morsemere	" "	64,084	.....	.....	10,000
92	Equitable Mutual	Park Ridge	182,235	.....	.....	.....
93	Eureka	" "	118,171	.....	.....	64,500
94	Ramseys	Ramsey	425,342	171,800	.....	.....
95	Trust	"	107,430	.....	.....	19,850
96	Oratam	Ridgefield	120,318	.....	.....	3,000
97	Ridgefield	"	17,972	.....	.....	1,400
98	Garden State	Ridgefield Park	429,032	1,664	.....	265,600
99	Park	" "	129,984	.....	.....	152,334
100	Community	Ridgewood	464,593	.....	.....	175,800
101	Co-Operative	"	252,889	.....	.....	44,600

AS OF DECEMBER 31, 1939

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$610	.....	$332	.....	$44,400	$7,330	$31,715	$52,222	$309,245	47
.....	.....	.....	.....	329,166	.....	.....	400,593	4,976,393	48
282	.....	60	.....	18,600	207	37,590	9,779	180,320	49
.....	.....	2,075	$75,194	.....	23,518	667,460	457,724	4,525,558	50
.....	.....	43	.....	.....	261	3,310	483	24,638	51
.....	.....	3,196	.....	31,937	8,284	14,870	16,539	287,388	52
96	.....	193	.....	.....	2,913	6,447	4,321	58,907	53
200	$3,897	817	40	9,400	3,435	44,631	64,950	660,841	54
2,435	269,408	161	.....	4,750	206,099	44,313	249,066	1,399,755	55
20	.....	730	.....	5,000	5,138	15,781	31,082	178,264	56
7,654	32,566	140	.....	7,100	8,229	6,907	54,453	186,738	57
106	33,602	55	124	.....	544	12,861	17,173	163,216	58
.....	.....	127	.....	.....	4,606	.....	57,037	605,171	59
187	.....	.....	.....	.....	251	.....	25,936	106,377	60
.....	.....	853	.....	20,400	743	16,807	32,590	161,435	61
.....	51,522	465	.....	.....	11,915	.....	538,702	2,003,849	62
43	.....	291	.....	40,800	534	.....	37,687	368,447	63
2,241	.....	206	.....	6,750	4,524	25,212	31,849	210,135	64
.....	.....	.....	.....	225,000	5,389	.....	220,908	1,384,324	65
.....	152,683	379	.....	51,700	2,556	.....	60,568	566,611	66
.....	.....	3,989	.....	.....	.....	33,923	23,927	362,516	67
116	.....	79	.....	.....	.....	36,166	24,977	232,100	68
.....	.....	780	.....	1,677	.....	20,208	30,295	205,135	69
.....	.....	808	.....	.....	.....	89,755	57,309	544,289	70
55	30,375	1,812	.....	39,875	6,375	60,045	195,670	895,114	71
.....	.....	2,538	.....	29,500	2,368	14,898	22,266	187,624	72
95	2,803	523	.....	40,500	5,138	12,444	39,919	271,818	73
378	228,284	819	.....	.....	107,020	59,557	175,501	1,163,984	74
.....	.....	.....	.....	4,146	.....	26,879	5,846	86,416	75
.....	25,722	.....	.....	.....	3,570	42,655	81,825	261,746	76
615	.....	.....	.....	.....	490	6,015	6,983	63,630	77
.....	1,044	1,432	31,925	65,800	.....	54,484	56,441	613,786	78
25	.....	.....	.....	25,475	.....	.....	9,210	140,606	79
.....	.....	125	.....	47,400	9,844	31,048	57,138	302,863	80
797	.....	355	.....	8,000	780	.....	26,795	80,343	81
665	.....	821	.....	17,390	884	7,076	15,512	112,172	82
.....	.....	110	.....	4,250	1	4,612	7,982	58,632	83
11,285	4,050	468	.....	3,300	23,466	1,895	21,914	100,725	84
380	16,256	.....	.....	.....	41,541	18,642	31,576	214,363	85
.....	11,862	101	.....	.....	.....	4,257	10,331	81,865	86
.....	.....	70	.....	.....	.....	15,605	10,086	95,119	87
.....	.....	1,908	.....	.....	.....	55,609	47,765	388,087	88
108	53,185	.....	.....	8,390	37,149	5,895	45,371	204,265	89
5	.....	357	.....	24,170	1,518	14,957	23,449	180,591	90
.....	.....	20	.....	.....	623	3,306	23,022	101,055	91
8	.....	152	.....	.....	.....	35,721	40,451	258,567	92
254	.....	548	.....	.....	4	17,545	53,693	254,715	93
.....	.....	7,308	7,650	110,713	1,567	115,738	71,158	911,276	94
.....	.....	200	2,400	.....	139	29,426	5,550	164,995	95
682	.....	868	.....	2,750	65	21,762	17,896	167,341	96
63	.....	27	.....	.....	310	4,564	13,581	37,917	97
128	1,806	4,578	.....	162,228	6,182	58,374	91,659	1,021,251	98
.....	.....	3,231	.....	117,500	77	21,055	29,203	453,384	99
10	.....	1,768	.....	.....	48	94,212	72,547	808,978	100
.....	800	2,460	.....	.....	2,049	48,314	61,276	412,388	101

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Bergen County—Continued								
47	East Paterson	2,333	301					184	39
48	Boiling Springs	62,200	3,885			1,778	600	8,941	705
49	Edgewater	1,658	221						
50	Englewood Mutual	36,665	2,811	2,964	343			5,318	425
51	Tenakill	360	58					3	3
52	Fair Lawn	2,075	306					583	76
53	Faircliff	529	64						
54	Fort Lee	3,487	459	321	60			1,368	158
55	American	4,683	1,108					1,596	459
56	Garfield Mutual	1,037	156					183	38
57	Haller	642	153					93	26
58	Slavonian	635	100					180	45
59	Spencer	1,953	452					1,506	226
60	Tri-City	680	135	3	2			220	79
61	Home Ownership	1,308	130	67	18				
62	Hackensack Mutual	16,645	1,301					2,278	263
63	New Barbadoes Mutual	2,891	362					37	11
64	North Jersey	1,373	202	75	12				
65	Oritani	5,147	702	111	11			978	99
66	Hasbrouck Heights	2,140	493					568	90
67	Polifly	3,417	343					502	93
68	Progressive	2,578	287						
69	Hohokus	2,195	216					141	22
70	Leonia	6,183	404						
71	Little Ferry	3,486	428					1,160	162
72	Volunteer	1,064	153					221	39
73	Lodi	1,250	174					466	37
74	Mutual	5,645	722					1,601	199
75	Dauntless	1,388	144					28	9
76	Lyndhurst	5,130	284			19	19	287	18
77	Norge	566	60						
78	Mahwah	3,431	433					826	127
79	Maywood	1,353	260					134	27
80	Franklin	1,601	178					167	22
81	Wortendyke	384	60					33	6
82	Montvale	788	92					76	18
83	New Milford	491	59					115	21
84	North Arlington	496	64					116	30
85	Ridge	1,470	163					275	38
86	Valley	442	72					126	46
87	Oakland	693	69	94	19			14	3
88	Bergen County	4,052	479						
89	Interborough	843	136					35	4
90	Broad Avenue	938	96					257	43
91	Morsemere	668	69					50	10
92	Equitable Mutual	2,368	381						
93	Eureka	1,748	175					322	23
94	Ramseys	7,457	510	859	68				
95	Trust	1,417	128					99	17
96	Oratam	2,209	313					15	6
97	Ridgefield	236	37					7	2
98	Garden State	5,365	774	16	2			1,328	145
99	Park	3,231	457					1,523	64
100	Community	5,473	631					876	90
101	Co-Operative	3,662	294					223	23

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
2,517	107	233	S.	$0.70 & $1.00 m.	200	6	$5.00 a	$5.00 a	47
72,919	1,848	3,342	O.P.	.....	200	6	.....	.....	48
1,658	53	168	S.	1.00 m.	200	6	.....	.....	49
44,947	845	2,734	O.P.	.....	200	5, 5½,6	.....	.....	50
363	11	50	S.	1.00 m.	200	6	3.00 a	.....	51
2,658	72	310	S.	1.00 m.	200	5 & 6	3.00 a & .07½ b	3.00a & .07½b	52
529	27	37	S.	1.00 m.	200	5 & 6	.12½ b	.12½ b	53
5,176	204	473	S.	1.00 m.	200	6	.05 b	.05 b	54
6,279	174	1,393	S.	1.00 m.	200	6	.10 b	.10 b	55
1,220	52	142	S.	1.00 m.	200	6	.12½ b	.12½ b	56
735	35	144	S.	1.00 & 2.00 m.	200	6	4.00 a & .12½ b	2.00a & .12½b	57
815	55	90	S. & O.P.	1.00 m.	200	6	.10 b	.10 b	58
3,459	181	497	O.P.	.....	200	6	.....	.....	59
903	18	198	O.P.	.....	200	6	5.00 a & .10 b	1.00 a & .10 b	60
1,375	43	105	S.	1.00 m.	200	6	2.00 a & .08 b	.....	61
18,923	391	1,173	O.P.	.....	200	6	1.00 a	1.00 a	62
2,928	86	287	S.	1.00 m.	200	6	.05 b	.05 b	63
1,448	40	174	S.	1.00 m.	200	6	3.00 a	1.00 a	64
6,236	287	525	O.P.	.....	200	6	.....	.....	65
2,708	88	495	S.	1.00 m.	200	6	.05 b	.05 b	66
3,919	106	330	S.	1.00 m.	200	5 & 6	.....	.....	67
2,578	85	202	N.S.	1.00 m.	200	5½ & 6	.08 b	.08 b	68
2,336	65	173	S.	1.00 m.	200	6	.16 b	.16 b	69
6,183	126	278	S.	1.00 m.	200	6	.05 b	.05 b	70
4,646	153	437	S.	.50, 100 & 2.00 m.	200	6	.12½ b	.12½ b	71
1,285	88	104	S.	1.00 & 2.00 m.	200	6	3.00 a & .12½ b	.12½ b	72
1,716	76	135	S.	1.00 m.	200	6	3.00 a	.....	73
7,246	144	777	O.P.	.....	200	6	.05 b & .16 b	.05 b & .16 b	74
1,416	30	123	O.P.	.....	200	6	.....	.....	75
5,436	55	266	N.S.	1.00 m.	100	6	.05 b	.05 b	76
566	16	44	S.	1.00 m.	200	5 & 6	1.00 a	1.00 a	77
4,257	150	410	S.	1.00 m.	200	6	.05 b	.05 b	78
1,487	53	234	N.S.	1.00 m.	200	6	3.00 a	3.00 a	79
1,768	68	132	S.	1.00 m.	200	6	3.00 a	3.00 a	80
417	20	46	S.	1.00 m.	200	6	.06 b	.06 b	81
864	40	70	S.	1.00 m.	200	6	3.00 a	1.00 a	82
606	22	58	S.	1.00 m.	200	6	.....	.....	83
612	25	69	S.	1.00 m.	200	6	3.00 a & .06 b	3.00 a & .06 b	84
1,745	47	154	O.P.	.....	200	5 & 6	.05 b	.05 b	85
568	17	101	S.	1.00 m.	200	6	3.00 a	2.00 a	86
801	30	61	S.	1.00 m.	200	6	.05 b	.05 b	87
4,052	117	362	S.	1.00 m.	200	6	.08 b	.08 b	88
878	25	115	S.	1.00 m.	200	6	.05 b	.05 b	89
1,195	51	88	S.	1.00 m.	200	6	.05 b	.05 b	90
718	15	64	S.	1.00 m.	200	6	3.00 a	.....	91
2,368	122	259	S.	1.00 m.	200	6	.05 b	.05 b	92
2,070	71	127	S. & N.S.	1.00 m.	200	6	.05 b	.05 b	93
8,316	195	383	S.	1.00 m.	200	6	.05 b	.05 b	94
1,516	50	95	S.	1.00 m.	200	6	.05 b	.05 b	95
2,224	44	275	S.	1.00 m.	200	6	.05 b	.05 b	96
243	8	31	S.	1.00 m.	200	6	.20 b	.20 b	97
6,709	350	571	N.S.	1.00 m.	200	6	.....	.....	98
4,754	159	362	S.	.50 m.	100	6	.....	.....	99
6,349	160	561	O.P.	.....	200	6	.....	.....	100
3,885	104	213	S.	1.00 m.	200	6	.08 b	.08 b	101

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Bergen County—Continued			
102	Ridgewood	Ridgewood	April 2, 1885	Albert H. Boyd
103	River Edge	River Edge	Sept. 29, 1920	Robert A. Stucke
104	Rural	Rochelle Park	May 1, 1924	Albert Schneider
105	Preference	Teaneck	Dec. 15, 1923	Frederic H. Brendle
106	Teaneck	"	July 3, 1916	Charles Van Riper
107	Tenafly	Tenafly	July 12, 1905	Herman D. Hensel
108	Magic	Waldwick	April 16, 1927	M. E. Higgins
109	Waldwick	"	Mar. 1, 1913	Harrison D. Mills
110	Wallington	Wallington	Jan. 27, 1897	John McCleerey
111	Wawel	"	Feb. 20, 1920	Blazej Monkowski
112	Invincible	Westwood	July 15, 1921	Warren H. Stagg
113	Westwood	"	Jan. 20, 1906	A. E. Schryver
114	Wyckoff	Wyckoff	Jan. 3, 1906	Herman Klomburg
	Burlington County			
115	Beverly	Beverly	Jan. 12, 1868	Arthur V. Woolston
116	Promoters	"	Oct. 16, 1922	William T. Birkhead
117	Bordentown	Bordentown	Mar. 12, 1880	Philip F. H. Brakeley
118	Peoples	"	Mar. 3, 1911	Charles E. Burr
119	Brown's-Mills-In-The-Pines	Brown's Mills	Jan. 30, 1919	Daniel R. Lemmon
120	City of Burlington	Burlington	Mar. 16, 1868	Douglas J. Peake
121	Farmers' and Mechanics'	"	April 1, 1871	Albertus L. Severns
122	Delanco	Delanco	May 9, 1890	R. E. Clarke
123	Florence	Florence	April .., 1882	Charles B. Green
124	Marlton	Marlton	May 16, 1925	Martin Schimmel, Jr.
125	Medford	Medford	May 6, 1925	Albert F. Kirby
126	Medford Lakes	Medford Lakes	Oct. 26, 1928	William G. Oaks
127	Boosters	Moorestown	Jan. 9, 1926	George C. Baker
128	Moorestown	"	Dec. 29, 1891	Albert Haines
129	Workingmen's Co-Operative	"	April 23, 1888	Irving A. Collins
130	Industry	Mount Holly	April 2, 1874	Walter I. Dill
131	Mount Holly	" "	Feb. 1, 1862	Walter I. Dill
132	Peoples	" "	Aug. 4, 1883	Morris K. Perinchief
133	New Gretna	New Gretna	Mar. 7, 1889	Russell Adams
134	Palmyra	Palmyra	June 28, 1887	Clarence T. Yerkes
135	Twin Cities	"	July 14, 1922	John H. Etris
136	Pemberton	Pemberton	May 1, 1884	Theodore H. Budd
137	Progressive	Riverside	Sept. 14, 1912	Charles S. Goldy
138	Riverside	"	May 5, 1886	Alexander P. Bright
139	Cinnaminson	Riverton	Oct. 1, 1878	Joseph L. Thomas
140	Roebling	Roebling	Jan. 2, 1923	Pleasant J. Goddard

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Morrison, Lloyd & Morrison	Helen T. Dunbar	519 Laurel Road, Ridgewood, N. J.	102
Clyde A. Bogert	William E. Jacob	856 Kinderkamack Road, River Edge, N. J.	103
William De Lorenzo	William Brandenberg	108 William St., Rochelle Park, N. J.	104
Raymond G. Betsch	Rudolph J. Lauzon	208 Market St., West Englewood, N. J.	105
Morrison, Lloyd & Morrison	Max A. Simionescu	352 Cedar Lane, Teaneck, N. J.	106
LeRoy Vander Burgh	E. H. Schoonmaker	8 Highwood Ave., Tenafly, N. J.	107
Herman G. Honig	Ruth E. Honig	Waldwick, N. J.	108
Edgar A. De Yoe	Frank R. Doty	Waldwick, N. J.	109
Joseph F. Matisovsky	John Slebodnik	145 Maple Ave., Wallington, N. J.	110
Casimir A. Silski	Leo Strzelecki	145 Hayward Place, Wallington, N. J.	111
Victor A. Hart	Albert L. Sunkenberg	72 Westwood Ave., Westwood, N. J.	112
Harry Randall	F. W. Decker	265 Broadway, Westwood, N. J.	113
John B. Zabriskie	Richard E. Lawlin	Lawlin Road, Wyckoff, N. J.	114
G. Dore Cogswell	Charles F. Stevenson	142 Warren St., Beverly, N. J.	115
Clifford R. Powell	Charles H. Sedgley	525 Bentley Ave., Beverly, N. J.	116
John H. Hutchinson	John F. Miller	514 Prince St., Bordentown, N. J.	117
Samuel F. Garrison	Carlton W. Haines	528 Prince St., Bordentown, N. J.	118
Richard B. Eckman	Alfonza Adams	442 Second St., Florence, N. J.	119
Charles A. Rigg	William R. Birkhead	18 E. Broad St., Burlington, N. J.	120
Howard Eastwood	Caroline H. Haines	230 High St., Burlington, N. J.	121
***P. W. Willis	William G. Stickel	Vine & Burlington Ave., Delanco, N. J.	122
***Edward A. Kashner	Alfonza Adams	442 Second St., Florence, N. J.	123
Willard F. Lippincott	Howard R. Ward	Box 74, Marlton, N. J.	124
Richard B. Eckman	Everett H. Haines	29 S. Main St., Medford, N. J.	125
F. A. DeMaris, Jr.	Leon E. Todd	2623 Westfield Ave., Camden, N. J.	126
Henry F. Stockwell	Inez Burke	45 E. Main St., Moorestown, N. J.	127
George B. Evans	Horace S. Edgar	74 E. Main St., Moorestown, N. J.	128
George B. Evans	H. Fred Robinson	Rodman Bldg., Moorestown, N. J.	129
George M. Hillman	Alfred A. Reynolds	130 Buttonwood St., Mt. Holly, N. J.	130
Richard B. Eckman	Isabelle A. English	127 Main St., Mt. Holly, N. J.	131
Clifford R. Powell	Frank A. Hendrickson	117 Main St., Mt. Holly, N. J.	132
Craig J. Turnbull	J. Alston Adams	New Gretna, N. J.	133
Joseph S. Low	Frank L. Durgin	337 Leconey Ave., Palmyra, N. J.	134
Arthur W. Lewis	Howard B. Conover	715 Washington Ave., Palmyra, N. J.	135
William H. Heisler	Nelson B. Morton	Box 14, Pemberton, N. J.	136
Daniel Lichtenthal	Joseph H. Makin	207 Pavilion Ave., Riverside, N. J.	137
Lester A. Drenk	J. Taylor Neal	401 Delaware Ave., Riverside, N. J.	138
William D. Lippincott	Fred P. Hemphill	406 Lippincott Ave., Riverton, N. J.	139
Richard B. Eckman	William L. Wilson	Roebling, N. J.	140

*** Conveyancer.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Bergen County—Continued				
102	Ridgewood	Ridgewood	$75,457	$41,600	$453,250
103	River Edge*	River Edge	16,721	2,000	95,550
104	Rural	Rochelle Park	3,109	.....	68,875
105	Preference	Teaneck	40	2,000	56,100
106	Teaneck*	"	19,968	4,000	64,100
107	Tenafly*	Tenafly	33,137	220,588	296,000
108	Magic	Waldwick	474	964	33,400
109	Waldwick	"	224	5,003	91,300
110	Wallington	Wallington	6,267	3,400	119,150
111	Wawel	"	13,727	200	148,500
112	Invincible	Westwood	38,588	6,900	131,400
113	Westwood	"	7,880	5,000	197,600
114	Wyckoff*	Wyckoff	12,416	10,105	303,400
	Totals		$2,022,747	$809,343	$16,013,215
	Burlington County				
115	Beverly	Beverly	$2,239	.....	$251,838
116	Promoters	"	340	$803	32,800
117	Bordentown	Bordentown	1,510	3,059	196,765
118	Peoples	"	5,554	3,100	173,500
119	Brown's-Mills-In-The-Pines	Brown's Mills	3,288	.....	71,750
120	City of Burlington	Burlington	1,861	.....	229,723
121	Farmers' and Mechanics'	"	7,950	13,500	503,925
122	Delanco	Delanco	8,562	7,300	366,817
123	Florence	Florence	560	.....	221,950
124	Marlton	Marlton	254	.....	34,300
125	Medford	Medford	1,510	1,020	86,934
126	Medford Lakes	Medford Lakes	1,081	1,500	84,300
127	Boosters	Moorestown	4,127	24,850	333,676
128	Moorestown	"	2,068	.....	105,150
129	Workingmen's Co-Operative	"	12,345	.....	210,145
130	Industry	Mount Holly	2,087	3,398	103,400
131	Mount Holly	" "	4,806	5,820	167,500
132	Peoples	" "	352	.....	245,400
133	New Gretna	New Gretna	3,670	.....	103,200
134	Palmyra	Palmyra	7,151	16,800	131,826
135	Twin Cities	"	3,117	4,100	114,673
136	Pemberton	Pemberton	1,579	4,200	84,675
137	Progressive	Riverside	3,735	3	48,635
138	Riverside	"	1,706	6,958	256,520
139	Cinnaminson	Riverton	2,409	6,360	327,825
140	Roebling	Roebling	3,163	7,525	173,445
	Totals		$87,024	$110,296	$4,660,672

* Accounts insured up to $5,000 by Federal Savings and Loan Insurance Corp.

AS OF DECEMBER 31, 1939

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$265,416	$16,807	$239,006	$2,386	$6,914	$1,100,836	102
26,889	3,068	34,664	763	484	180,139	103
13,575	970	90,289	9,330	5,030	191,178	104
2,917	300	74,015	1,138	872	137,382	105
66,683	520	17,235	85	36	172,627	106
545,273	11,977	67,786	652	1,735	1,177,148	107
.....	.....	10,708	632	40	46,218	108
.....	410	70,527	944	2,618	171,026	109
14,263	2,345	75,429	4,844	476	226,174	110
.....	1,798	108,588	10,400	6,189	289,402	111
70,716	8,335	49,655	3,615	2,245	311,454	112
61,217	6,510	52,388	3,196	2,074	335,865	113
331,842	26,575	289,955	3,635	5,303	983,231	114
$14,754,658	$274,039	$10,927,953	$280,904	$487,003	$45,569,862	
.....	$8,900	$123,895	$25,679	$3,959	$416,510	115
.....	555	15,612	833	591	51,534	116
$8,600	2,300	46,246	7,626	1,963	268,069	117
7,179	1,760	56,003	12,926	1,871	261,893	118
.....	2,200	9,118	7,333	928	94,617	119
34,683	4,060	196,811	6,638	3,775	477,551	120
51,275	19,600	394,878	9,800	6,941	1,007,869	121
122,191	25,965	324,466	6,823	7,215	869,339	122
19,005	7,050	125,503	12,121	2,606	388,795	123
.....	3,335	10,889	1,012	181	49,971	124
.....	1,865	4,994	854	152	97,329	125
.....	2,441	.....	829	157	90,308	126
3,700	34,357	71,526	1,491	6,662	480,389	127
2,500	.....	189,195	2,649	25	301,587	128
12,067	11,546	551,982	6,972	10,619	815,676	129
.....	.....	51,808	5,979	715	167,387	130
.....	25,960	126,966	8,437	2,549	342,038	131
.....	6,100	194,736	20,052	5,659	472,299	132
7,954	1,175	53,803	5,348	3,018	178,168	133
278,267	26,170	220,285	1,556	2,733	684,788	134
37,549	2,815	87,306	17,331	2,763	269,654	135
.....	800	23,344	1,308	688	116,594	136
.....	4,622	20,247	983	887	79,112	137
54,767	11,664	298,628	4,998	3,748	638,989	138
15,200	9,210	233,111	8,588	1,877	604,580	139
.....	.....	43,190	4,004	1,131	232,458	140
$654,937	$214,450	$3,474,542	$182,170	$73,413	$9,457,504	

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Bergen County—Continued					
102	Ridgewood	Ridgewood	$778,297	$37,900	.....	.....
103	River Edge	River Edge	126,870	.....	.....	$4,500
104	Rural	Rochelle Park	82,940	.....	.....	18,150
105	Preference	Teaneck	75,820	.....	.....	23,600
106	Teaneck	"	92,482	500	.....	29,500
107	Tenafly	Tenafly	427,885	137,400	.....	414,000
108	Magic	Waldwick	19,456	.....	.....	11,700
109	Waldwick	"	81,228	.....	.....	24,200
110	Wallington	Wallington	75,404	.....	.....	58,975
111	Wawel	"	92,345	.....	.....	100,636
112	Invincible	Westwood	157,879	.....	.....	80,000
113	Westwood	"	240,202	.....	.....	2,600
114	Wyckoff	Wyckoff	427,063	650	.....	309,950
	Totals		$24,769,576	$776,479	$187,614	$7,623,202
	Burlington County					
115	Beverly	Beverly	$242,247	.....	.....	$27,400
116	Promoters	"	26,850	.....	.....	6,800
117	Bordentown	Bordentown	196,260	.....	.....	.....
118	Peoples	"	167,520	.....	.....	10,600
119	Brown's-Mills-In-The-Pines	Brown's Mills	57,040	.....	.....	8,786
120	City of Burlington	Burlington	199,866	.....	.....	92,700
121	Farmers' and Mechanics'	"	452,974	.....	.....	171,600
122	Delanco	Delanco	343,144	.....	.....	272,600
123	Florence	Florence	198,917	.....	.....	20,400
124	Marlton	Marlton	36,912	.....	.....	.....
125	Medford	Medford	60,575	.....	.....	.....
126	Medford Lakes	Medford Lakes	68,305	.....	.....	4,000
127	Boosters	Moorestown	373,164	.....	.....	.....
128	Moorestown	"	94,577	.....	.....	.....
129	Workingmen's Co-Operative	"	408,752	.....	.....	.....
130	Industry	Mount Holly	80,566	.....	.....	.....
131	Mount Holly	" "	206,374	.....	.....	.....
132	Peoples	" "	295,727	.....	.....	.....
133	New Gretna	New Gretna	76,735	$49,100	.....	.....
134	Palmyra	Palmyra	308,228	.....	.....	75,800
135	Twin Cities	"	104,793	.....	.....	54,700
136	Pemberton	Pemberton	75,294	.....	.....	.....
137	Progressive	Riverside	50,670	.....	.....	12,900
138	Riverside	"	256,536	.....	.....	193,150
139	Cinnaminson	Riverton	358,528	.....	.....	.....
140	Roebling	Roebling	163,620	.....	.....	.....
	Totals		$4,904,174	$49,100	.....	$951,436

AS OF DECEMBER 31, 1939

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	$3,282	$8,165	.....	$1,652	$147,000	$124,540	$1,100,836	102
$52	$2,007	1,140	.....	.....	38	23,680	21,852	180,139	103
33	3,009	625	.....	$7,000	13,068	13,257	53,096	191,178	104
796	.....	50	.....	500	132	12,861	23,623	137,382	105
157	.....	726	5,420	9,720	124	19,132	14,866	172,627	106
.....	.....	5,924	11,300	.....	.....	84,275	96,364	1,177,148	107
27	.....	15	.....	5,700	694	2,420	6,206	46,218	108
.....	.....	2,132	.....	19,700	.....	12,621	31,145	171,026	109
202	13,104	356	.....	11,075	9,853	11,052	46,153	226,174	110
8,971	.....	395	.....	.....	6,742	16,048	64,265	289,402	111
124	.....	1,094	.....	.....	.....	29,077	43,280	311,454	112
10	.....	589	.....	5,000	.....	43,798	43,666	335,865	113
104	.....	3,136	10,402	500	27	95,564	135,835	983,231	114
$41,954	$952,151	$72,843	$160,354	$1,848,352	$656,999	$2,747,700	$5,732,638	$45,569,862	
$8	$9,800	$409	.....	$14,800	$273	$61,045	$60,528	$416,510	115
71	.....	79	.....	7,700	.....	3,081	6,953	51,534	116
166	.....	246	.....	.....	.....	39,545	31,852	268,069	117
846	.....	352	.....	26,002	428	29,062	27,083	261,893	118
372	1,000	37	.....	8,275	.....	10,454	8,653	94,617	119
911	5,490	1,575	.....	59,000	15,748	21,633	80,628	477,551	120
1,528	.....	7,314	.....	114,625	8,113	67,460	184,255	1,007,869	121
.....	.....	867	.....	95,783	250	65,575	91,120	869,339	122
.....	17,775	818	.....	60,500	.....	36,299	54,086	388,795	123
.....	.....	11	.....	1,600	.....	5,125	6,323	49,971	124
46	.....	55	.....	13,919	.....	13,473	9,261	97,329	125
.....	.....	320	.....	.....	.....	11,524	6,159	90,308	126
.....	.....	910	.....	.....	.....	67,895	38,420	480,389	127
.....	93,411	134	.....	5,000	7,803	15,706	84,956	301,587	128
.....	27,204	476	.....	127,700	.....	45,895	205,649	815,676	129
88	.....	456	.....	50,500	184	9,808	25,785	167,387	130
.....	1,500	229	.....	35,900	350	37,783	59,902	342,038	131
.....	5,400	375	.....	36,000	.....	63,815	70,982	472,299	132
68	.....	238	$18	.....	120	32,840	19,049	178,168	133
.....	.....	1,345	.....	148,800	4,127	53,456	93,032	684,788	134
.....	14,189	314	.....	29,000	7,805	24,634	34,219	269,654	135
.....	9,200	211	.....	.....	.....	14,142	17,747	116,594	136
856	.....	53	.....	.....	345	7,849	6,439	79,112	137
.....	.....	360	.....	44,000	3,420	29,551	111,972	638,989	138
.....	.....	1,610	.....	75,500	.....	78,929	90,013	604,580	139
.....	.....	1,710	.....	7,000	.....	37,128	23,000	232,458	140
$4,960	$184,969	$20,504	$18	$961,604	$48,966	$883,707	$1,448,066	$9,457,504	

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Bergen County—Continued								
102	Ridgewood	9,282	692	379	48	.....	.....	.....	.....
103	River Edge	1,958	230	.....	.....	.....	.....	22	6
104	Rural	943	133	.....	.....	.....	.....	91	21
105	Preference	849	121	.....	.....	.....	.....	118	12
106	Teaneck	2,248	129	10	1	.....	.....	295	21
107	Tenafly	6,867	879	1,374	133	.....	.....	2,070	248
108	Magic	396	60	.....	.....	.....	.....	59	15
109	Waldwick	1,116	155	.....	.....	.....	.....	121	146
110	Wallington	1,058	163	.....	.....	.....	.....	311	39
111	Wawel	1,486	190	.....	.....	.....	.....	331	161
112	Invincible	2,421	244	.....	.....	.....	.....	400	41
113	Westwood	2,736	253	.....	.....	.....	.....	13	4
114	Wyckoff	4,781	707	.....	.....	.....	.....	1,550	158
	Totals	402,801	32,394	6,654	747	4,449	1,194	44,917	5,407
	Burlington County								
115	Beverly	3,100	401	.....	.....	.....	.....	137	18
116	Promoters	532	104	.....	.....	.....	.....	34	4
117	Bordentown	3,579	334	.....	.....	.....	.....	.....	.....
118	Peoples	2,668	286	.....	.....	.....	.....	53	9
119	Brown's-Mills-In-The-Pines	1,120	173	.....	.....	.....	.....	88	8
120	City of Burlington	2,549	340	.....	.....	.....	.....	511	89
121	Farmers' and Mechanics'	7,103	989	.....	.....	.....	.....	858	135
122	Delanco	4,718	743	.....	.....	.....	.....	1,363	178
123	Florence	3,000	274	.....	.....	.....	.....	204	18
124	Marlton	450	75	.....	.....	.....	.....	.....	.....
125	Medford	1,096	156	.....	.....	.....	.....	.....	.....
126	Medford Lakes	1,081	201	.....	.....	.....	.....	20	10
127	Boosters	6,967	525	.....	.....	.....	.....	.....	.....
128	Moorestown	1,069	222	.....	.....	.....	.....	.....	.....
129	Workingmen's Co-Operative	3,964	456	.....	.....	.....	.....	.....	.....
130	Industry	1,985	137	.....	.....	.....	.....	.....	.....
131	Mount Holly	5,204	289	.....	.....	.....	.....	.....	.....
132	Peoples	6,929	318	.....	.....	.....	.....	.....	.....
133	New Gretna	1,876	205	982	51	.....	.....	.....	.....
134	Palmyra	4,847	531	.....	.....	.....	.....	379	65
135	Twin Cities	1,168	217	.....	.....	.....	.....	273	100
136	Pemberton	2,098	150	.....	.....	.....	.....	.....	.....
137	Progressive	973	158	.....	.....	.....	.....	64	11
138	Riverside	3,551	443	.....	.....	.....	.....	965	135
139	Cinnaminson	5,346	295	.....	.....	.....	.....	.....	.....
140	Roebling	2,970	298	.....	.....	.....	.....	.....	.....
	Totals	79,943	8,320	982	51	.....	.....	4,949	780

AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
9,661	208	532	S.	$1.00 m.	$200	5 & 6	$0.08 b	$0.08 b	102
1,980	52	184	N.S.	1.00 m.	200	6	3.00 a	.....	103
1,034	32	122	S.	1.00 m.	200	6	.10 b	.10 b	104
967	19	114	S.	1.00 m.	200	6	.05 b	.05 b	105
2,553	48	103	N.S.	.50 m.	100	5 & 6	3.00 a	.....	106
10,311	245	1,015	S.	1.00 m.	200	6	.....	.....	107
455	20	55	S.	1.00 m.	200	6	4.00 a	4.00 a	108
1,237	43	258	S.	1.00 m.	200	6	.07½ b	.07½ b	109
1,369	71	131	N.S.	1.00 m.	200	6	5.00 a & .10 b	.10 b	110
1,817	79	272	S.	1.00 m.	200	6	5.00 a & .12½ b	.12½ b	111
2,821	70	215	S.	1.00 m.	200	5 & 6	.....	.....	112
2,749	95	162	S.	1.00 m.	200	6	1.00 a	1.00 a	113
6,331	188	677	S.	1.00 m.	200	6	.....	.....	114
458,821	10,824	28,918							
3,237	159	260	S.	$1.00 m.	$200	6	$0.05 b	$0.05 b	115
566	30	78	S.	1.00 m.	200	6	.02½ b	.02½ b	116
3,579	121	213	S.	1.00 m.	200	6	.07½ b	.07½ b	117
2,721	133	162	S.	1.00 m.	200	6	.05 b	.05 b	118
1,208	69	112	S.	1.00 m.	200	6	.07½ b	.07½ b	119
3,060	168	261	S.	1.00 m.	200	6	.....	.....	120
7,961	402	722	S.	1.00 m.	200	6	.....	.....	121
6,081	391	530	S.	1.00 m.	200	6	.05 b	.05 b	122
3,204	134	158	S.	1.00 m.	200	6	2.00 a	.....	123
450	32	43	S.	1.00 m.	200	6	.07½ b	.07½ b	124
1,096	64	92	S.	1.00 m.	200	6	.....	.....	125
1,101	52	159	S.	1.00 & 2.00 m.	200	6	.15 b	.15 b	126
6,967	189	336	S.	1.00 & 2.00 m.	200	6	.....	.....	127
1,069	61	161	S.	1.00 m.	200	6	.....	.....	128
3,964	162	294	S.	1.00 m.	200	6	.....	.....	129
1,985	77	60	S.	.50 m.	100	6	.50 b	.50 b	130
5,204	126	163	S.	.50 m.	100	6	.....	.....	131
6,929	105	213	S.	.50 m.	100	6	.....	.....	132
2,858	86	170	S.	.50 m.	100	6	.....	.....	133
5,226	265	331	S.	1.00 m.	200	6	.03 b	.03 b	134
1,441	66	251	S.	1.00 m.	200	6	.03 b	.03 b	135
2,098	62	88	S.	.50 m.	100	6	2.00 a	.....	136
1,037	53	116	S.	1.00 m.	200	6	.05 b	.05 b	137
4,516	216	362	S.	1.00 m.	200	6	.05 b	.05 b	138
5,346	82	213	S.	1.00 m.	200	6	1.00 a	1.00 a	139
2,970	98	200	S.	1.00 m.	200	6	.01 b	.01 b	140
85,874	3,403	5,748							

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Camden County			
141	Diligent	Albion	Oct. 27, 1922	Harry Houwen
142	Atco	Atco	Mar. 11, 1920	Edwin F. Broome
143	Audubon	Audubon	Aug. 10, 1904	William Hanselman
144	Citizens'	"	Mar. 9, 1911	Charles H. Schnitzler
145	King's Highway	"	Mar. 9, 1923	Harvey E. Ulrich
146	Barrington	Barrington	May 9, 1913	Joseph S. Fitzgerald
147	Estate	"	May 10, 1924	John A. Helferty
148	Hedding	Bellmawr	Feb. 3, 1898	Harry J. Burkhardt
149	Berlin, No. 3	Berlin	Mar. 8, 1886	Frank O. Stem
150	Longacoming	"	Oct. 13, 1922	Elmer E. Stafford
151	Blackwood	Blackwood	July 27 1904	John H. Magee, Jr.
152	American	Camden	Feb. 17, 1913	Henry J. Mockett
153	Arcade	"	Feb. 19, 1926	Ferdinand Braun
154	Arch	"	April 27, 1921	Clarence W. Green
155	Argonne	"	Mar. 5, 1923	Jerome L. Hurley
156	Avalon City	"	Feb. 25, 1889	William F. Huff
157	Beckett	"	July 27, 1921	G. A. Wille, Jr.
158	Bishop Bayley No. 2	"	Mar. 2, 1880	Francis X. O'Brien
159	Boulevard	"	July 2, 1920	John Knauer
160	Bridge View	"	May 24, 1924	James R. Sudler
161	Broadway	"	Dec. 10, 1873	William B. Brown
162	Brotherhood	"	Oct. 12, 1891	Elmer Jackson
163	Business Men's	"	Nov. 19, 1913	Charles W. Fisher
164	Cable	"	June 11, 1924	Anson A. George
165	Camden	"	Aug. 13, 1867	Samuel E. Fulton
166	Camden First Italian	"	Dec. 7, 1906	Antonio Mecca
167	Central	"	Feb. 20, 1900	Charles Klemann
168	City, No. 2	"	May 5, 1874	Robert J. D. Field
169	Civic	"	Mar. 18, 1911	Francis B. Wallen
170	Community	"	Sept. 12, 1919	Harry A. Moran
171	Cooper	"	Feb. 16, 1911	S. Walter Brown
172	Cooperative	"	Feb. 21, 1919	Charles Lacey
173	Cottage	"	Mar. 2, 1921	Frank J. Leonard
174	Diamond	"	Feb. 14, 1920	Herbert H. Branin
175	East Camden	"	April 6, 1925	John T. Rodan
176	East Side	"	April 10, 1903	Charles H. West
177	Emerson	"	May 2, 1921	Theodore C. Tiedeken
178	Endowment	"	May 26, 1903	Charles B. Crabiel
179	Excelsior	"	July 29, 1870	Charles H. Schnitzler
180	Fairview	"	April 8, 1919	Louis W. Everly
181	Fidelity Mutual	"	May 11, 1939	Joseph A. O'Brien
182	Forward	"	Oct. 11, 1921	George E. Townsend
183	Franklin, No. 3	"	Sept. 22, 1873	William T. Perks
184	German Centennial	"	April 25, 1876	Michael A. Hartman
185	Greater Camden	"	June 3, 1910	Howard B. Hemphill
186	Guarantee	"	Aug. 12, 1886	Harry F. Wolfe
187	Highland	"	April 27, 1916	W. H. Pratt
188	Homestead	"	Dec. 21, 1883	Harry R. Hunt
189	Hyman Varbalow	"	Dec. 8, 1923	Samuel Varbalow
190	Investment	"	April 9, 1906	James H. Galt
191	Italian-American	"	April 1, 1915	Anthony Malatesta
192	Jan Sobieski	"	May 2, 1924	Francis J. Suttill
193	John Campbell, Jr.—Girard	"	** (See below)	Frank P. Homer
194	Junior Emblem	"	Nov. 2, 1921	Eugene S. Miller
195	Knighn Avenue	"	Nov. 19, 1924	Ellis Goodman

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Leighton J. Heller	Horace J. Norcross	105 Berlin Road, Clementon, N. J.	141
Horace G. Brown	Albert E. Duble	Atco, N. J.	142
Charles H. Stevens	Harry B. Beckley	237 W. Graisbury Ave., Audubon, N. J.	143
J. Claud Simon	Archibald C. Semler	36 Creston Ave., Audubon, N. J.	144
Charles H. Stevens	John R. White	214 Park Place, Audubon, N. J.	145
Grover C. Richman	Willard F. Hammond	Barrington, N. J.	146
Vincent de P. Costello	T. D. O'Brien	112 N. Wilson Ave., Brooklawn, N. J.	147
Wilbert V. Pike	John Heller	Mt. Ephraim, N. J.	148
Charles S. Straw	Edward J. Bittle	Berlin, N. J.	149
Charles S. Straw	Clarence E. Walker	Rich Ave., Berlin, N. J.	150
Grover C. Richman	O. B. Kelsey	Blackwood, N. J.	151
Bleakly, Stockwell, Lewis & Zink	J. Hartley Bowen	431 Market St., Camden, N. J.	152
Frank C. Propert	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	153
Joseph W. Wilson	William J. Flemming	2700 Federal St., Camden, N. J.	154
Grover C. Richman	Russell B. Keen	305 Market St., Camden, N. J.	155
Dean S. Renwick	Isadore H. Bach	1028 Drexel Bldg., Philadelphia, Pa.	156
M. Bergen Stone	George Meley	509 Market St., Camden, N. J.	157
William T. Boyle	John J. McCaffery	832 Federal St., Camden, N. J.	158
J. A. Penn & S. Huntley Beckett	A. H. Kretschmer	614 Redman Ave., Haddonfield, N. J.	159
Charles N. Boulton	William S. Abbott	141 S. 27th St., Camden, N. J.	160
John B. Kates	William R. Jones	513 Cooper St., Camden, N. J.	161
Edw. H. Flemming	F. J. Wenderoth	321 Evergreen Ave., Woodlynne, N. J.	162
W. B. Wolcott	H. R. Hunt	142 Oakland Ave., Audubon, N. J.	163
Elmer G. Van Name	Reba N. Obus	101 N. 7th St., Camden, N. J.	164
Oscar B. Redrow	Lorrenzo E. Shreeves	105 N. 7th St., Camden, N. J.	165
Rocco Palese	Carmine Troncone	552 Pine St., Camden, N. J.	166
John W. Donges	Louise M. Oberst	1253 Princess Ave., Camden, N. J.	167
French, Richards & Bradley	Wilbur J. MacAllister	217 N. Sixth St., Camden, N. J.	168
Carl J. Geiges	Orlando M. Bowen	Broadway & Cooper St., Camden, N. J.	169
Carl J. Geiges	J. Hartley Bowen	431 Market St., Camden, N. J.	170
Carl J. Geiges	Lorrenzo E. Shreeves	105 N. Seventh St., Camden, N. J.	171
F. A. De Maris, Jr.	Leon E. Todd	2623 Westfield Ave., Camden, N. J.	172
John J. Switzer	Wilbur J. MacAllister	217 N. Sixth St., Camden, N. J.	173
Jacob L. Furer	Manuel Winigrad	1149 Magnolia Ave., Camden, N. J.	174
Joseph W. Wilson	Trester W. Vissel	2716 High St., Camden, N. J.	175
William R. J. Burton	John E. Cullingford	3038 Federal St., Camden, N. J.	176
Harold W. Bennett	Clarence N. Haven	833 Park Ave., Collingswood, N. J.	177
Bennett Clark	Arthur C. Craig	203 St. James Ave., Merchantville, N. J.	178
George M. Bryson	William R. Jones	513 Cooper St., Camden, N. J.	179
Joseph W. Wilson	William C. Stutzel	1102 N. 26th St., Camden, N. J.	180
Bleakly, Stockwell, Lewis & Zink	Carlton F. Eyre	423 Market St., Camden, N. J.	181
Grover C. Richman	Frank H. Clark	301 Westmont Ave., Haddonfield, N. J.	182
French, Richards & Bradley	Wilbur J. MacAllister	217 N. Sixth St., Camden, N. J.	183
Vincent L. Gallaher	Louise M. Oberst	1253 Princess Ave., Camden, N. J.	184
Emory S. Kates	Louise M. Oberst	1253 Princess Ave., Camden, N. J.	185
Bleakly, Stockwell, Lewis & Zink	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	186
William R. J. Burton	John E. Cullingford	3038 Federal St., Camden, N. J.	187
Ernest L. Bartelt	George Black	307 Market St., Camden, N. J.	188
Joseph Varbalow	William Rudolph	300 Broadway, Camden, N. J.	189
Vincent L. Gallaher	George Meley	509 Market St., Camden, N. J.	190
Albert S. Woodruff	Rocco Palese	328 Market St., Camden, N. J.	191
Gene R. Mariano	Walter A. Uliase	1307 S. Tenth St., Camden, N. J.	192
Harold W. Bennett	George G. Tartar	227 Federal St., Camden, N. J.	193
****Carl R. Evered	Harold L. Hartman	450 Broadway, Camden, N. J.	194
Raymond L. Siris	Reba N. Obus	101 N. Seventh St., Camden, N. J.	195

**** Conveyancer.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Camden County				
141	Diligent	Albion	$105	.....	$22,322
142	Atco	Atco	383	.....	40,100
143	Audubon	Audubon	2,453	$9,300	276,660
144	Citizens'	"	836	3,400	106,450
145	King's Highway	"	1,423	1,600	296,000
146	Barrington	Barrington	3,138	.....	65,800
147	Estate	"	1,278	675	40,800
148	Hedding	Bellmawr	760	.....	37,700
149	Berlin, No. 3	Berlin	76	.....	82,350
150	Longacoming	"	745	4,000	135,300
151	Blackwood	Blackwood	9,902	.....	67,780
152	American	Camden	927	.....	31,850
153	Arcade	"	6,780	2,525	70,738
154	Arch	"	176	.....	81,600
155	Argonne	"	380	1,300	130,970
156	Avalon City	"	3,219	.....	51,950
157	Beckett	"	409	.....	58,985
158	Bishop Bayley No. 2	"	2,830	.....	162,575
159	Boulevard	"	1,650	.....	51,505
160	Bridge View	"	717	594	37,800
161	Broadway	"	1,137	3,200	63,720
162	Brotherhood	"	430	2,620	81,900
163	Business Men's	"	3,123	.....	71,700
164	Cable	"	674	.....	33,154
165	Camden	"	740	.....	105,025
166	Camden First Italian	"	851	.....	68,300
167	Central	"	6,243	1,500	60,900
168	City, No. 2	"	736	112	144,576
169	Civic	"	962	.....	139,850
170	Community	"	452	.....	102,000
171	Cooper	"	335	1,800	107,031
172	Cooperative	"	510	1,405	12,548
173	Cottage	"	356	1,500	86,800
174	Diamond	"	1,565	.....	30,400
175	East Camden	"	1,763	.....	44,100
176	East Side	"	3,394	664	106,400
177	Emerson	"	830	.....	50,625
178	Endowment	"	1,990	6,000	69,850
179	Excelsior	"	10,405	.....	30,500
180	Fairview	"	105	.....	64,687
181	Fidelity Mutual*	"	25,141	13,500	.....
182	Forward	"	89	.....	102,425
183	Franklin, No. 3	"	791	.....	127,705
184	German Centennial	"	1,917	.....	38,700
185	Greater Camden	"	1,104	.....	36,100
186	Guarantee	"	4,195	.....	76,453
187	Highland	"	567	375	72,200
188	Homestead	"	5,767	.....	36,000
189	Hyman Varbalow	"	34	2,730	125,050
190	Investment	"	516	.....	5,400
191	Italian-American	"	23	.....	78,850
192	Jan Sobieski	"	788	.....	70,100
193	John Campbell, Jr.—Girard	"	284	1,500	25,400
194	Junior Emblem	"	7,318	.....	61,100
195	Kaighn Avenue	"	1,673	.....	20,800

* Accounts insured up to $5,000 by Federal Savings and Loan Insurance Corp.

AS OF DECEMBER 31, 1939

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$217	$30,239	$1,122	$439	$54,444	141
$3,300	300	55,028	341	946	100,398	142
35,204	6,745	62,525	422	944	394,253	143
21,300	5,615	64,148	522	488	202,759	144
9,125	26,285	32,299	824	1,274	368,830	145
1,775	2,057	65,573	649	2,192	141,184	146
1,490	4,324	6,435	534	1,133	56,669	147
6,052	2,725	66,023	1,248	304	114,812	148
.....	950	103,908	8,417	1,207	196,908	149
3,225	.....	114,325	5,164	2,129	264,888	150
3,850	.....	156,340	5,514	2,635	246,021	151
34,275	5,400	58,695	2,392	320	133,859	152
977	4,448	.....	996	415	86,879	153
.....	2,130	73,625	1,474	804	159,809	154
49,235	6,802	76,036	826	632	266,181	155
15,702	5,285	155,268	1,420	2,606	235,450	156
.....	3,245	65,678	1,845	532	130,694	157
22,463	8,400	247,036	14,772	6,429	464,505	158
.....	300	49,915	493	989	104,852	159
.....	1,200	16,161	190	170	56,832	160
32,479	205	99,591	2,321	2,141	204,794	161
.....	10,096	54,809	3,802	1,759	155,416	162
5,537	5,480	83,459	2,221	76	171,596	163
.....	2,257	31,796	420	.....	68,301	164
21,438	2,575	113,441	2,348	1,825	247,392	165
6,700	4,800	62,337	6,626	1,831	151,445	166
2,200	2,800	21,253	1,192	125	96,213	167
1,256	7,208	34,233	2,089	2,174	192,384	168
8,300	5,450	102,504	1,244	100	258,410	169
25,701	3,450	107,089	1,753	3,014	243,459	170
35,924	3,625	149,786	5,666	2,176	306,343	171
26,730	1,850	186,250	1,169	875	231,337	172
19,038	4,560	56,352	2,636	4,163	175,405	173
3,700	2,344	76,144	662	1,745	116,560	174
5,025	2,745	19,172	762	868	74,435	175
.....	2,700	108,658	2,388	888	225,092	176
20,301	1,690	61,152	378	821	135,797	177
21,191	5,195	68,261	1,533	732	174,752	178
53,601	2,000	140,283	4,318	2,408	243,515	179
1,829	850	78,363	2,976	409	149,219	180
239,633	102	41,691	.....	3,041	323,108	181
1,600	2,370	51,050	865	610	159,009	182
8,031	10,627	89,758	1,030	1,488	239,430	183
79	1,175	46,617	2,521	91	91,100	184
8,370	300	63,993	13,307	250	123,424	185
.....	8,442	71,186	665	26	160,967	186
.....	.....	40,549	1,798	444	115,933	187
21,944	.....	77,764	1,753	1,158	144,386	188
6,175	8,550	50,718	1,635	1,776	196,668	189
26,850	375	124,369	2,102	4,226	163,838	190
2,900	2,600	58,399	8,333	1,196	152,301	191
.....	1,060	33,549	1,720	3,530	110,747	192
16,700	1,000	55,844	2,890	944	104,562	193
6,876	2,740	33,832	442	119	112,427	194
.....	595	38,266	649	808	62,791	195

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

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Camden County					
141	Diligent	Albion	$10,524	.....	.....	$14,150
142	Atco	Atco	52,339	.....	.....	.....
143	Audubon	Audubon	246,586	.....	.....	21,900
144	Citizens'	"	107,593	.....	.....	7,450
145	King's Highway	"	285,402	.....	.....	5,200
146	Barrington	Barrington	65,172	.....	.....	26,400
147	Estate	"	42,454	.....	.....	.....
148	Hedding	Bellmawr	35,956	.....	.....	.....
149	Berlin, No. 3	Berlin	84,165	.....	.....	46,450
150	Longacoming	"	124,332	.....	.....	53,600
151	Blackwood	Blackwood	91,857	.....	.....	15,500
152	American	Camden	69,459	.....	.....	1,000
153	Arcade	"	66,948	.....	.....	.....
154	Arch	"	47,070	.....	.....	59,500
155	Argonne	"	150,210	.....	.....	19,800
156	Avalon City	"	93,969	.....	.....	.....
157	Beckett	"	65,209	.....	.....	.....
158	Bishop Bayley No. 2	"	184,785	.....	.....	.....
159	Boulevard	"	42,498	.....	.....	22,200
160	Bridge View	"	34,437	.....	.....	.....
161	Broadway	"	66,699	.....	.....	54,150
162	Brotherhood	"	55,011	.....	.....	33,925
163	Business Men's	"	66,696	.....	.....	38,200
164	Cable	"	33,315	.....	.....	.....
165	Camden	"	131,652	.....	.....	.....
166	Camden First Italian	"	87,090	.....	.....	.....
167	Central	"	66,295	.....	.....	2,500
168	City, No. 2	"	125,602	.....	.....	.....
169	Civic	"	151,117	.....	.....	.....
170	Community	"	126,458	.....	.....	.....
171	Cooper	"	116,954	.....	.....	82,108
172	Cooperative	"	49,516	.....	.....	20,600
173	Cottage	"	84,255	.....	.....	42,950
174	Diamond	"	36,844	.....	.....	36,650
175	East Camden	"	42,143	.....	.....	6,000
176	East Side	"	90,494	.....	.....	24,475
177	Emerson	"	36,655	.....	.....	26,675
178	Endowment	"	97,436	.....	.....	4,400
179	Excelsior	"	113,356	.....	.....	900
180	Fairview	"	44,844	.....	.....	25,100
181	Fidelity Mutual	"	155,800	$14,037	.....	68,687
182	Forward	"	60,349	.....	.....	14,800
183	Franklin, No. 3	"	147,852	.....	.....	.....
184	German Centennial	"	52,476	.....	.....	.....
185	Greater Camden	"	50,095	.....	.....	.....
186	Guarantee	"	105,044	.....	.....	.....
187	Highland	"	47,761	.....	.....	6,500
188	Homestead	"	61,566	.....	.....	.....
189	Hyman Varbalow	"	148,554	.....	.....	.....
190	Investment	"	62,200	.....	.....	41,757
191	Italian-American	"	71,564	.....	.....	.....
192	Jan Sobieski	"	46,004	.....	.....	12,830
193	John Campbell, Jr.—Girard	"	17,038	.....	.....	15,550
194	Junior Emblem	"	56,330	.....	.....	21,650
195	Kaighn Avenue	"	19,779	.....	.....	4,687

AS OF DECEMBER 31, 1939

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	$17,378	$118	.....	.....	$1,094	$985	$10,195	$54,444	141
.....	.....	38	.....	$6,500	128	8,406	32,987	100,398	142
.....	.....	2,197	.....	35,420	88	51,057	37,005	394,253	143
.....	.....	488	.....	54,250	417	16,016	16,545	202,759	144
.....	.....	800	.....	.....	26	47,011	30,391	368,830	145
.....	.....	270	.....	7,500	142	13,871	27,829	141,184	146
.....	.....	17	.....	.....	46	6,208	7,944	56,669	147
.....	36,740	276	.....	.....	14,729	5,502	21,609	114,812	148
.....	.....	117	.....	8,500	1,477	12,976	43,223	196,908	149
$125	.....	528	.....	29,250	.....	23,584	33,469	264,888	150
.....	39,226	270	.....	11,900	8,748	11,270	67,250	246,021	151
11	13,930	14	.....	11,000	5,605	9,653	23,187	133,859	152
48	.....	267	.....	.....	20	12,135	7,461	86,879	153
.....	7,000	166	.....	8,500	1,694	7,049	28,830	159,809	154
.....	.....	76	.....	38,500	.....	25,177	32,418	266,181	155
.....	28,260	730	.....	.....	100	12,316	100,075	235,450	156
.....	.....	98	.....	35,700	124	9,207	20,356	130,694	157
125	67,613	444	.....	64,101	6,139	30,037	111,261	464,505	158
.....	.....	117	.....	14,460	192	6,048	19,337	104,852	159
.....	.....	15	.....	8,400	.....	4,929	9,051	56,832	160
.....	26,303	1,076	.....	21,500	1,192	9,829	24,045	204,794	161
9	.....	687	.....	11,000	10,899	6,952	36,933	155,416	162
2,460	7,250	72	.....	2,700	78	12,460	41,680	171,596	163
36	9,300	17	.....	500	560	6,373	18,200	68,301	164
70	.....	250	.....	43,500	.....	22,254	49,666	247,392	165
78	9,783	73	.....	5,000	3,956	9,616	35,849	151,445	166
.....	.....	1,307	.....	4,281	68	9,889	11,873	96,213	167
.....	.....	2,527	.....	14,300	474	22,675	26,806	192,384	168
.....	4,100	348	.....	42,300	.....	18,977	41,568	258,410	169
.....	5,079	318	.....	45,600	2,199	20,852	42,953	243,459	170
.....	.....	238	.....	15,200	300	20,273	71,270	306,343	171
.....	58,702	9	.....	2,800	19,336	3,997	76,377	231,337	172
1,129	.....	2,916	.....	4,500	1,455	13,131	25,069	175,405	173
71	1,800	14	.....	.....	3,000	6,615	31,566	116,560	174
.....	10	167	.....	11,800	2	6,742	7,571	74,435	175
.....	38,962	698	.....	13,700	15,241	7,898	33,624	225,092	176
.....	36,320	306	.....	.....	2,968	7,796	25,077	135,797	177
8	34,760	280	.....	.....	83	13,773	24,012	174,752	178
.....	45,971	294	.....	.....	8,790	14,038	59,966	243,515	179
.....	28,652	32	.....	9,750	21,237	1,898	17,706	149,219	180
.....	.....	.....	.....	59,375	93	.....	25,116	323,108	181
.....	11,390	326	.....	37,500	1,780	8,927	23,937	159,009	182
.....	.....	1,820	.....	14,600	267	34,271	40,620	239,430	183
.....	7,000	126	.....	10,125	675	4,813	15,885	91,100	184
.....	31,918	324	.....	2,350	7,758	3,707	27,272	123,424	185
.....	.....	461	.....	3,000	67	16,647	35,748	160,967	186
.....	28,860	243	.....	3,500	4,485	5,735	18,849	115,933	187
795	1,600	2,978	.....	18,000	10,297	7,389	41,761	144,386	188
38	.....	1,125	.....	.....	81	14,218	32,652	196,668	189
.....	.....	282	.....	6,800	17,956	5,218	29,625	163,838	190
259	29,664	105	.....	11,675	3,343	5,732	29,959	152,301	191
.....	20,220	45	.....	.....	131	6,399	25,118	110,747	192
7,771	11,649	47	.....	10,120	9,542	1,232	31,613	104,562	193
70	.....	364	.....	.....	353	11,346	22,314	112,427	194
1,947	5,903	1,893	.....	.....	2,994	1,705	23,883	62,791	195

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Camden County								
141	Diligent	214	67	.....	.....	.....	.....	71	12
142	Atco	630	108	.....	.....	.....	.....	.....	.....
143	Audubon	3,909	720	.....	.....	.....	.....	110	26
144	Citizens'	2,111	428	.....	.....	.....	.....	35	6
145	King's Highway	5,564	570	.....	.....	.....	.....	26	5
146	Barrington	1,003	151	.....	.....	.....	.....	132	26
147	Estate	522	76	.....	.....	.....	.....	.....	.....
148	Hedding	520	93	.....	.....	.....	.....	.....	.....
149	Berlin, No. 3	933	159	.....	.....	.....	.....	232	31
150	Longacoming	2,016	244	.....	.....	.....	.....	268	39
151	Blackwood	949	172	.....	.....	.....	.....	87	13
152	American	899	205	.....	.....	.....	.....	5	2
153	Arcade	1,206	154	.....	.....	.....	.....	.....	.....
154	Arch	716	147	.....	.....	.....	.....	298	62
155	Argonne	2,554	339	.....	.....	.....	.....	99	22
156	Avalon City	1,257	188	.....	.....	.....	.....	.....	.....
157	Beckett	758	100	.....	.....	.....	.....	.....	.....
158	Bishop Bayley No. 2	1,897	326	.....	.....	.....	.....	.....	.....
159	Boulevard	548	76	.....	.....	.....	.....	222	21
160	Bridge View	501	83	.....	.....	.....	.....	.....	.....
161	Broadway	740	117	.....	.....	.....	.....	270	42
162	Brotherhood	647	158	.....	.....	.....	.....	149	61
163	Business Men's	657	114	.....	.....	.....	.....	191	32
164	Cable	471	123	.....	.....	.....	.....	.....	.....
165	Camden	1,487	218	.....	.....	.....	.....	.....	.....
166	Camden First Italian	1,120	133	.....	.....	.....	.....	.....	.....
167	Central	1,022	158	.....	.....	.....	.....	12	5
168	City, No. 2	2,245	372	.....	.....	.....	.....	.....	.....
169	Civic	2,127	290	.....	.....	.....	.....	.....	.....
170	Community	1,513	226	.....	.....	.....	.....	.....	.....
171	Cooper	1,313	222	.....	.....	.....	.....	410	80
172	Cooperative	861	243	.....	.....	.....	.....	103	24
173	Cottage	1,141	212	.....	.....	.....	.....	215	58
174	Diamond	482	63	.....	.....	.....	.....	198	40
175	East Camden	853	234	.....	.....	.....	.....	30	4
176	East Side	2,739	236	.....	.....	.....	.....	262	72
177	Emerson	446	79	.....	.....	.....	.....	149	23
178	Endowment	1,103	148	.....	.....	.....	.....	22	2
179	Excelsior	770	196	.....	.....	.....	.....	5	2
180	Fairview	762	156	.....	.....	.....	.....	204	52
181	Fidelity Mutual	2,456	427	170	7	.....	.....	343	83
182	Forward	1,007	160	.....	.....	.....	.....	74	18
183	Franklin, No. 3	2,039	358	.....	.....	.....	.....	.....	.....
184	German Centennial	659	124	.....	.....	.....	.....	.....	.....
185	Greater Camden	493	87	.....	.....	.....	.....	.....	.....
186	Guarantee	1,451	178	.....	.....	.....	.....	.....	.....
187	Highland	810	151	.....	.....	.....	.....	70	7
188	Homestead	670	122	.....	.....	.....	.....	.....	.....
189	Hyman Varbalow	3,397	220	.....	.....	.....	.....	.....	.....
190	Investment	745	147	.....	.....	.....	.....	209	52
191	Italian-American	741	165	.....	.....	.....	.....	.....	.....
192	Jan Sobieski	733	99	.....	.....	.....	.....	128	14
193	John Campbell, Jr.	276	70	.....	.....	.....	.....	81	15
194	Junior Emblem	845	92	.....	.....	.....	.....	21	18
195	Kaighn Avenue	114	72	.....	.....	.....	.....	23	5

AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
285	24	55	S.	1.00 m.	$200	6	$0.07½ b	$0.07½ b	141
630	30	78	S.	1.00 m.	200	6	.05 b	.05 b	142
4,019	179	567	S.	1.00 m.	200	6	.....	.....	143
2,146	95	339	S.	1.00 m.	200	6	.02½ b	.02½ b	144
5,590	158	417	S.	1.00 m.	200	6	.10 b	.10 b	145
1,135	46	131	S.	1.00 m.	200	6	.07½ b	.07½ b	146
522	38	38	S.	1.00 m.	200	6	.10 b	.10 b	147
520	39	54	S.	1.00 m.	200	6	.07½ b	.07½ b	148
1,165	65	125	S.	1.00 m.	200	6	5.00 a	5.00 a	149
2,284	75	208	S.	1.00 m.	200	6	.05 b	.05 b	150
1,036	71	114	S.	1.00 m.	200	6	.10 b	.10 b	151
904	38	169	S.	1.00 m.	200	6	.....	.....	152
1,206	68	86	S.	1.00 m.	200	6	.05 b	.05 b	153
1,014	63	146	S.	1.00 m.	200	6	.....	.....	154
2,653	90	271	S.	1.00 m.	200	6	.....	.....	155
1,257	41	147	S.	1.00 m.	200	6	.10 b	.10 b	156
758	42	58	S.	1.00 m.	200	6	.07½ b	.07½ b	157
1,897	154	172	S.	1.00 m.	200	6	.05 b	.05 b	158
770	29	68	S.	1.00 & 2.00 m.	200	6	.05 b	.05 b	159
501	33	50	S.	1.00 m.	200	6	.05 b	.05 b	160
1,010	68	91	S.	1.00 m.	200	6	.05 b	.05 b	161
796	68	151	S.	1.00 m.	200	6	.02½ b	.02½ b	162
848	50	96	S.	1.00 m.	200	6	.....	.....	163
471	24	99	S.	1.00 m.	200	6	.....	.....	164
1,487	81	137	S.	1.00 m.	200	6	.05 b	.05 b	165
1,120	58	75	S.	1.00 m.	200	6	.10 b	.10 b	166
1,034	67	96	S.	1.00 m.	200	6	.05 b	.05 b	167
2,245	109	263	S.	1.00 m.	200	6	.....	.....	168
2,127	74	216	S.	1.00 m.	200	6	.....	.....	169
1,513	49	177	S.	1.00 m.	200	6	.05 b	.05 b	170
1,723	86	216	S.	1.00 m.	200	6	.05 b	.05 b	171
964	39	228	S.	1.00 m.	200	6	.....	.....	172
1,356	67	203	S.	1.00 m.	200	6	.05 b	.05 b	173
680	21	82	S.	1.00 m.	200	6	.10 b	.10 b	174
883	41	197	S.	1.00 m.	200	6	.10 b	.10 b	175
3,001	60	248	S.	.25 & .50 m.	100	6	.05 b	.05 b	176
595	41	61	S.	1.00 m.	200	6	.05 b	.05 b	177
1,125	67	83	S.	1.00 m.	200	6	.....	.....	178
775	48	150	S.	1.00 m.	200	6	.05 b	.05 b	179
966	49	159	S.	1.00 m.	200	6	.05 b	.05 b	180
2,969	196	321	O.P.	.....	200	6	.....	.....	181
1,081	54	124	S.	1.00 m.	200	6	.05 b	.05 b	182
2,039	104	254	S.	1.00 m.	200	6	.....	.....	183
659	49	75	S.	1.00 m.	200	6	.05 b	.05 b	184
493	35	52	S.	1.00 m.	200	6	.05 b	.05 b	185
1,451	61	117	S.	1.00 m.	200	6	.05 b	.05 b	186
880	40	118	S.	.50 & 1.00 m.	200	6	.05 b	.05 b	187
670	29	93	S.	1.00 m.	200	6	.05 b	.05 b	188
3,397	69	151	S.	1.00 m.	200	6	.10 b	.10 b	189
954	23	176	S.	1.00 m.	200	6	.07½ b	.07½ b	190
741	60	105	S.	1.00 m.	200	6	.05 b	.05 b	191
861	46	67	S.	1.00 m.	200	6	.05 b	.05 b	192
357	24	61	S.	1.00 m.	200	6	.05 b	.05 b	193
866	51	59	S.	1.00 m.	200	6	.05 b	.05 b	194
137	18	59	S.	1.00 m.	200	6	various	various	195

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Camden County—Continued			
196	Kazimier Pulaski	Camden	June 29, 1910	Kazimierz Folejewski
197	Kearsarge	"	Oct. 6, 1923	S. Raymond Dobbs
198	Kosciuszko	"	Feb. 3, 1896	Frank Wisniewski
199	La Salle	"	June 9, 1919	**James J. Mulligan
200	Lawn Del	"	***(See below)	Irwin R. Stratton
201	Liberty	"	Sept. 2, 1911	Charles J. Glaser
202	Market	"	Jan. 22, 1916	David Baird, Jr.
203	Marne	"	May 25, 1923	Paul Reihman
204	Mechanics & Workingmen's	"	Mar. 1, 1871	Wilbert F. Weintz
205	Merit-Tenure	"	Mar. 25, 1926	Albert G. Wise
206	Mickle	"	April 16, 1925	**John Anthony
207	Mt. Ephraim	"	Oct. 28, 1908	Thomas Jarozynski
208	Mutual	"	April 13, 1872	Frank S. Heisler
209	Northeast	"	May 10, 1923	C. Horace Scherneck
210	Northern	"	Nov. 5, 1919	Ludwig A. Kind
211	Pavonia	"	April 23, 1906	Oliver Purnell
212	Penn	"	Feb. 15, 1913	Sidney P. McCord
213	Peoples	"	Mar. 7, 1871	Charles H. Sullivan
214	Phoenix	"	Mar. 17, 1908	Earl T. Jackson
215	Plymouth	"	Jan. 27, 1919	John J. Robinson
216	Progress Lodge	"	June 10, 1920	Alexander Ellis
217	Provident	"	Dec. 16, 1892	Charles G. Jessup
218	Pyne Poynt	"	April 7, 1911	Arthur A. Holler
219	Republic	"	Mar. 27, 1916	Roy R. Stewart
220	Reward	"	Nov. 16, 1923	M. J. Lawnicki
221	River Avenue	"	Mar. 13, 1924	Frederick Von Nieda
222	Rosedale	"	Aug. 26, 1911	George E. Butterfoss
223	Royden	"	May 26, 1922	Howard A. Fearn
224	Saint Bernard	"	Feb. 7, 1924	Charles R. O'Connor
225	South Camden	"	April 26, 1895	Theodore C. Tiedeken
226	South End	"	April 24, 1922	Thomas W. Bunting
227	South Ward No. 2	"	Sept. 19, 1861	Charles H. Wagner
228	Spartan	"	Jan. 6, 1919	Arthur E. Armitage
229	Stockton	"	Nov. 7, 1890	Elmer E. Long
230	Stone Harbor	"	Jan. 21, 1909	John S. Mathews
231	Surety	"	Dec. 1, 1914	Lewis A. Hawkes
232	Terminal	"	Jan. 7, 1922	I. Milford Smith
233	Transportation	"	Dec. 1, 1924	Artman E. Hummel
234	Victor	"	Oct. 23, 1920	William E. Haden
235	Victoria	"	July 16, 1920	George J. Gleason
236	Walt Whitman	"	Sept. 16, 1924	Harry C. Johnson
237	Westfield	"	June 2, 1913	George Bachmann
238	West Jersey-Fleming	"	* (See below)	Lee E. Griscom
239	Yorkship Square	"	Jan. 5, 1922	Jesse M. Donaghy
240	Progressive	Chesilhurst	Oct. 5, 1901	Max A. Bensch
241	Clementon	Clementon	Mar. 26, 1892	Theodore W. Gibbs
242	Camden County	Collingswood	Oct. 11, 1923	Howard S. Hewston
243	Collingswood	"	May 9, 1890	Thomas W. Maclary
244	Greater Collingswood	"	April 13, 1914	Roy A. Taylor
245	Integrity	"	Jan. 21, 1907	J. Wesley Goldthorp
246	Knight Park	"	June 3, 1921	A. J. Bartlett
247	Vineyard	"	Mar. 10, 1926	Harry G. Robinson
248	West Collingswood	"	April 27, 1907	August Briehl
249	Glendora	"	June 19, 1920	C. Hopkins Sharer
250	Big Timber	Gloucester City	May 28, 1925	John P. Bernard

** Vice-President.

* Dec. 29, 1898—West Jersey Mutual
Dec. 17, 1927—Fleming } Merged Sept. 1, 1938.

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Edward Praiss	Walter A. Uliase	1307 S. Tenth St., Camden, N. J.	196
George H. Jacobs	Tillie Nelson	2957 Yorkship Square, Camden, N. J.	197
Albert S. Woodruff	Bruno J. Wilinski	1213 Mt. Ephraim Ave., Camden, N. J.	198
Vincent L. Gallaher	H. R. Hunt	142 Oakland Ave., Audubon, N. J.	199
M. L. Praissman & N. Heine	Robert C. Perina	310 Market St., Camden, N. J.	200
T. Harry Rowland	Charles St. Clair	R. F. D., Sewell, N. J.	201
Harold W. Bennett	J. L. Shackelford, Jr.	5th & Market St., Camden, N. J.	202
Harold W. Bennett	Clarence N. Haven	833 Park Ave., Collingswood, N. J.	203
French, Richards & Bradley	Wilbur J. MacAllister	217 N. Sixth St., Camden, N. J.	204
Meyer L. Sakin	Lorrenzo E. Shreeves	105 N. Seventh St., Camden, N. J.	205
Arthur W. Lewis	Carl R. Evered	450 Broadway, Camden, N. J.	206
Edward West	Bruno J. Wilinski	1213 Mt. Ephraim Ave., Camden, N. J.	207
William T. Read	Ernest L. Bartelt	311 Market St., Camden, N. J.	208
W. Louis Bossle	Frank N. R. Bossle	Sixth & Cooper St., Camden, N. J.	209
Joseph B. Tyler	J. Hartley Bowen	431 Market St., Camden, N. J.	210
William R. J. Burton	John E. Cullingford	3038-40 Federal St., Camden, N. J.	211
Edward West	J. Rodney Forrest	548 Federal St., Camden, N. J.	212
French, Richards & Bradley	Wilbur J. MacAllister	217 N. Sixth St., Camden, N. J.	213
William D. Lippincott	Ralph D. Baker	924 Broadway, Camden, N. J.	214
Frank C. Propert	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	215
L. Liberman & M. L. Praissman	William Rudolph	300 Broadway, Camden, N. J.	216
Albert E. Burling	William M. Lewis	521 Main St., Camden, N. J.	217
Ernest L. Bartelt	Lawrence M. Verga	311 Market St., Camden, N. J.	218
Frank C. Propert	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	219
Thaddeus Borz	James Bontemps	22 W. Madison Ave., Collingswood, N. J.	220
Charles N. Boulton	Curtis O. Sangtinette	3079 Carman St., Camden, N. J.	221
Joseph W. Wilson	Thomas C. Wright	15 N. Thirty-Fifth St., Camden, N. J.	222
Lawrence Burkhardt, Jr.	Frank H. Clark	301 Westmont Ave., Haddonfield, N. J.	223
Lawrence V. White	John J. Hambrose	206 Morgan Ave., Collingswood, N. J.	224
John W. Donges	T. A. Trappe	304 Volan St., Merchantville, N. J.	225
Byron M. Seabrook	Frank H. Harding	3033 Steven St., Camden, N. J.	226
Bleakly, Stockwell, Lewis & Zink	Lorrenzo E. Shreeves	105 N. Seventh St., Camden, N. J.	227
Elmer G. Van Name	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	228
Bleakly, Stockwell, Lewis & Zink	J. Hartley Bowen	431 Market St., Camden, N. J.	229
George Purnell	Lewis E. Graff	224 Euclid Ave., Haddonfield, N. J.	230
M. Bergen Stone	George Meley	509 Market St., Camden, N. J.	231
George K. Jacobs	Halford Runge	119 Windsor Ave., Haddonfield, N. J.	232
Edward R. Deibert	James J. Riley	345 W. Third St., Moorestown, N. J.	233
M. Bergen Stone	George Meley	509 Market St., Camden, N. J.	234
Joseph W. Wilson	William J. Flemming	2700 Federal St., Camden, N. J.	235
Frank F. Neutze	Frank B. Anderson	219 Westminster Ave., Merchantville, N. J.	236
David R. Rose	William S. Abbott	141 S. 27th St., Camden, N. J.	237
Frank F. Neutze	Herbert H. Branin	309 Kaighn Ave., Camden, N. J.	238
William J. Shepp	Frank H. Harding	3033 Steven St., Camden, N. J.	239
Frank N. Jess	George H. Krueger	Waterford Works, N. J.	240
T. Harry Rowland	Wilbur G. Richard	Gibbs Bldg., Clementon, N. J.	241
George Purnell	J. Everett Magin	21 Eldredge Ave., Collingswood, N. J.	242
John B. Kates	Arthur C. Havens	117 Homestead Ave., Collingswood, N. J.	243
A. Moulton McNutt	G. K. McAllister	645 Lake View Drive, Collingswood, N. J.	244
John B. Kates	William Hambrecht, Jr.	100 Fern Ave., Collingswood, N. J.	245
George M. Stevens	J. Earl Rowand	251 Woodlawn Terrace, Collingswood, N. J.	246
John A. Penn	Paul H. Trueax	109 Strawbridge Ave., Westmont, N. J.	247
George H. Jacobs	Halford Runge	119 Windsor Ave., Haddonfield, N. J.	248
Wilbert V. Pike	Fred W. Plugge	Glendora, N. J.	249
Henry M. Evans	Robert N. Lockart	816 Division St., Gloucester City, N. J.	250

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Camden County—Continued				
196	Kazimier Pulaski	Camden	$691	.....	$56,750
197	Kearsarge	"	286	$500	29,325
198	Kosciuszko	"	22,579	6,000	288,700
199	La Salle	"	1,550	.....	111,575
200	Lawn Del	"	740	1,500	39,839
201	Liberty	"	29	.....	5,150
202	Market	"	2,018	.....	221,200
203	Marne	"	1,866	.....	26,500
204	Mechanics & Workingmen's	"	733	.....	90,540
205	Merit-Tenure	"	260	125	6,200
206	Mickle	"	1,596	1,500	32,051
207	Mt. Ephraim	"	1,054	1,100	60,250
208	Mutual	"	2,024	.....	129,650
209	Northeast	"	229	36	82,870
210	Northern	"	3,501	.....	263,500
211	Pavonia	"	671	375	67,600
212	Penn	"	686	.....	26,800
213	Peoples	"	625	.....	85,388
214	Phoenix	"	1,786	.....	103,900
215	Plymouth	"	1,124	.....	114,178
216	Progress Lodge	"	1,176	.....	38,000
217	Provident	"	2,611	7,000	68,343
218	Pyne Poynt	"	3,984	.....	103,700
219	Republic	"	6,175	5,000	158,249
220	Reward	"	211	839	30,450
221	River Avenue	"	72	.....	45,700
222	Rosedale	"	1,513	.....	185,400
223	Royden	"	501	.....	28,000
224	Saint Bernard	"	60	.....	61,400
225	South Camden	"	480	.....	82,500
226	South End	"	222	.....	49,800
227	South Ward No. 2	"	18,905	.....	332,458
228	Spartan	"	146	.....	101,083
229	Stockton	"	57	.....	82,746
230	Stone Harbor	"	18,232	28,617	89,600
231	Surety	"	636	.....	144,250
232	Terminal	"	559	3,000	137,232
233	Transportation	"	4,197	.....	65,850
234	Victor	"	228	.....	55,285
235	Victoria	"	554	.....	69,450
236	Walt Whitman	"	725	.....	35,250
237	Westfield	"	3,077	1,558	86,750
238	West Jersey-Fleming	"	1,075	.....	123,950
239	Yorkship Square	"	299	.....	34,750
240	Progressive	Chesilhurst	8,486	5,000	122,250
241	Clementon	Clementon	749	375	44,380
242	Camden County	Collingswood	6,167	2,000	108,175
243	Collingswood	"	5,438	5,000	287,700
244	Greater Collingswood	"	2,568	1,600	119,600
245	Integrity	"	22,124	3,900	257,750
246	Knight Park	"	975	.....	67,925
247	Vineyard	"	3,382	2,385	79,500
248	West Collingswood	"	16,434	5,000	230,480
249	Glendora	"	239	1,307	31,949
250	Big Timber	Gloucester City	727	.....	2,400

AS OF DECEMBER 31, 1939

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$1,509	$45,921	$2,098	$670	$107,639	196
.....	971	8,401	165	1,437	41,085	197
$9,800	22,799	254,723	10,998	12,464	628,063	198
.....	6,795	175,082	8,982	2,412	306,396	199
25,922	12,915	100,696	660	116	182,388	200
41,690	1,406	8,360	585	75	57,295	201
17,500	7,350	86,960	2,040	32	337,100	202
.....	425	25,106	502	391	54,790	203
11,379	6,390	117,570	1,501	1,000	229,113	204
2,885	875	2,329	868	140	13,682	205
12,869	450	29,865	40	.....	78,371	206
.....	2,750	28,863	1,385	3,794	99,196	207
25,550	5,650	76,240	1,066	1,967	242,147	208
11,190	5,610	115,652	2,738	530	218,855	209
16,651	2,950	89,931	1,011	1,445	378,989	210
.....	550	50,793	1,120	209	121,318	211
44,023	2,300	10,500	363	2,473	87,145	212
39,087	6,005	70,186	658	6,295	208,244	213
6,650	4,525	137,590	1,421	2	255,874	214
23,535	1,550	61,424	4,145	2,198	208,154	215
8,600	.....	76,102	2,693	3,400	129,971	216
1,500	2,745	73,463	621	615	156,898	217
11,800	1,350	65,439	959	578	187,810	218
21,307	9,139	175,852	3,609	9,496	388,827	219
.....	2,850	26,099	1,292	1,069	62,810	220
.....	1,490	49,860	803	1,328	99,253	221
29,302	2,325	21,747	1,189	.....	241,476	222
1,000	900	42,875	346	447	74,069	223
.....	700	38,776	193	486	101,615	224
.....	4,635	99,106	853	724	188,298	225
.....	2,801	41,692	205	1,527	96,247	226
52,035	31,027	131,202	9,320	7,937	582,884	227
14,260	3,285	105,527	1,828	2,188	228,317	228
22,000	1,700	137,215	2,945	500	247,163	229
10,900	2,592	15,098	527	147	165,713	230
23,865	8,788	91,066	2,095	2,713	273,413	231
9,120	14,010	104,073	1,276	565	269,835	232
.....	1,050	33,771	1,876	2,295	109,039	233
447	1,050	55,241	611	475	113,337	234
3,887	1,740	84,034	2,904	90	162,659	235
7,953	1,390	40,799	2,514	2,153	90,784	236
.....	2,575	28,517	865	100	123,442	237
1,550	8,890	91,770	1,292	3,749	232,276	238
.....	325	24,631	472	463	60,940	239
6,000	11,500	72,684	3,672	4,246	233,838	240
43,056	1,375	226,546	2,228	22,603	341,312	241
11,050	7,101	25,579	578	226	160,876	242
83,629	6,886	9,854	1,746	4,042	404,295	243
11,428	2,895	12,482	1,393	1,916	153,882	244
58,506	11,767	13,265	2,300	1,497	371,109	245
18,831	800	51,865	645	660	141,701	246
22,200	9,480	35,073	2,155	2,656	156,831	247
18,040	18,693	76,778	1,134	232	366,791	248
.....	1,169	32,051	234	5,488	72,437	249
5,364	1,175	9,400	223	25	19,314	250

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Camden County—Continued					
196	Kazimier Pulaski	Camden	$52,295	.....	.....	$16,415
197	Kearsarge	"	16,894	.....	.....	11,000
198	Kosciuszko	"	366,228	.....	.....	.....
199	La Salle	"	124,864	.....	.....	48,050
200	Lawn Del	"	81,236	.....	.....	32,366
201	Liberty	"	19,749	.....	.....	4,200
202	Market	"	192,585	.....	.....	.....
203	Marne	"	21,848	.....	.....	.....
204	Mechanics & Workingmen's	"	111,306	.....	.....	40,570
205	Merit-Tenure	"	10,599	.....	.....	.....
206	Mickle	"	38,374	.....	.....	3,000
207	Mt. Ephraim	"	53,216	.....	.....	8,500
208	Mutual	"	139,241	.....	.....	.....
209	Northeast	"	93,054	.....	.....	46,142
210	Northern	"	241,419	.....	.....	.....
211	Pavonia	"	43,425	.....	.....	1,000
212	Penn	"	40,629	.....	.....	14,350
213	Peoples	"	118,128	.....	.....	.....
214	Phoenix	"	83,556	.....	.....	25,000
215	Plymouth	"	84,766	.....	.....	39,410
216	Progress Lodge	"	14,503	.....	.....	9,500
217	Provident	"	103,779	.....	.....	.....
218	Pyne Poynt	"	121,307	.....	.....	.....
219	Republic	"	160,017	.....	.....	43,016
220	Reward	"	27,408	.....	.....	.....
221	River Avenue	"	48,066	.....	.....	8,800
222	Rosedale	"	122,290	.....	.....	47,300
223	Royden	"	33,359	.....	.....	5,815
224	Saint Bernard	"	56,310	.....	.....	.....
225	South Camden	"	75,816	.....	.....	7,000
226	South End	"	35,912	.....	.....	3,300
227	South Ward No. 2	"	384,549	.....	.....	67,460
228	Spartan	"	124,095	.....	.....	.....
229	Stockton	"	128,930	$800	.....	23,800
230	Stone Harbor	"	131,370	.....	.....	.....
231	Surety	"	189,688	.....	.....	.....
232	Terminal	"	192,429	.....	.....	.....
233	Transportation	"	50,716	.....	.....	20,550
234	Victor	"	54,216	.....	.....	12,150
235	Victoria	"	47,838	.....	.....	55,500
236	Walt Whitman	"	38,329	.....	.....	2,900
237	Westfield	"	67,606	.....	.....	4,900
238	West Jersey-Fleming	"	139,176	.....	.....	.....
239	Yorkship Square	"	26,784	.....	.....	3,000
240	Progressive	Chesilhurst	168,847	.....	.....	.....
241	Clementon	Clementon	75,247	.....	.....	98,873
242	Camden County	Collingswood	117,123	.....	.....	.....
243	Collingswood	"	214,729	.....	.....	105,200
244	Greater Collingswood	"	96,439	.....	.....	1,800
245	Integrity	"	232,499	.....	.....	51,600
246	Knight Park	"	68,112	.....	.....	2,200
247	Vineyard	"	110,678	.....	.....	1,100
248	West Collingswood	"	271,863	.....	.....	.....
249	Glendora	"	30,580	.....	.....	.....
250	Big Timber	Gloucester City	7,201	.....	.....	.....

AS OF DECEMBER 31, 1939

LIABILITIES

Due Shareholders for			Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
Lapsed Shares	Matured Shares	Advance Payments							
.....	$3,005	$10	.....	$3,800	$1,330	$6,570	$24,214	$107,639	196
.....	51	319	.....	5,700	983	2,670	3,468	41,085	197
.....	130	239	.....	104,304	.....	29,686	127,476	628,063	198
$1,008	17,534	102	.....	30,900	785	16,500	66,653	306,396	199
64	.....	.....	.....	5,700	235	11,485	51,302	182,388	200
.....	15,388	611	.....	11,000	1,858	3,372	1,117	57,295	201
.....	.....	414	.....	40,000	.....	32,548	71,553	337,100	202
.....	14,459	69	.....	.....	3,208	2,931	12,275	54,790	203
.....	.....	73	.....	2,000	140	20,434	54,590	229,113	204
.....	.....	32	.....	500	538	519	1,494	13,682	205
57	3,772	55	.....	.....	6,666	8,087	18,360	78,371	206
24	.....	.....	.....	11,130	.....	8,403	17,923	99,196	207
.....	.....	98	.....	5,000	.....	27,418	70,390	242,147	208
84	13,020	485	.....	3,627	1,046	11,696	49,701	218,855	209
.....	.....	251	.....	46,000	.....	54,749	36,570	378,989	210
.....	33,770	421	.....	10,100	7,705	6,309	18,588	121,318	211
.....	500	134	.....	17,500	1,065	6,433	6,534	87,145	212
.....	.....	2,598	.....	26,500	250	21,819	38,949	208,244	213
5	57,565	192	.....	14,800	8,042	11,767	54,947	255,874	214
.....	2	111	.....	21,100	7,605	9,469	45,691	208,154	215
.....	24,890	165	.....	.....	16,240	1,657	63,016	129,971	216
.....	.....	157	.....	.....	460	22,010	30,492	156,898	217
.....	.....	124	.....	.....	.....	24,244	42,135	187,810	218
170	9,960	227	.....	44,325	400	21,457	109,255	388,827	219
18	217	180	.....	21,807	1,397	3,192	8,591	62,810	220
.....	.....	259	.....	18,000	.....	7,041	17,087	99,253	221
.....	.....	542	.....	35,700	.....	25,153	10,491	241,476	222
.....	8,077	493	.....	6,500	1,873	5,247	12,705	74,069	223
.....	.....	163	.....	9,800	.....	12,014	23,328	101,615	224
32	53,805	961	.....	.....	2,502	13,868	34,314	188,298	225
44	25,918	252	.....	.....	841	5,453	24,527	96,247	226
.....	.....	2,260	.....	.....	.....	71,092	57,523	582,884	227
.....	16,215	95	.....	.....	973	16,630	70,309	228,317	228
10	17,115	1,073	.....	10,000	2,681	20,850	41,904	247,163	229
.....	.....	527	.....	.....	.....	29,138	4,678	165,713	230
.....	.....	982	.....	23,000	.....	24,755	34,988	273,413	231
.....	.....	942	.....	1,000	.....	38,409	37,055	269,835	232
.....	.....	184	.....	13,000	75	9,265	15,249	109,039	233
.....	.....	574	.....	22,700	508	6,482	16,707	113,337	234
.....	1,050	1,011	.....	10,300	9,081	7,468	30,411	162,659	235
.....	8,651	100	.....	2,220	6,020	6,228	26,336	90,784	236
.....	.....	318	.....	13,650	.....	12,709	24,259	123,442	237
8	.....	242	.....	18,400	4	29,827	44,619	232,276	238
2,145	10,813	1,859	.....	525	2,190	5,679	7,945	60,940	239
174	.....	692	.....	.....	.....	39,361	24,764	233,838	240
.....	49,099	82	.....	.....	49,772	10,189	58,050	341,312	241
47	.....	751	.....	.....	.....	25,283	17,672	160,876	242
524	.....	1,560	.....	9,000	60	46,787	26,435	404,295	243
162	.....	111	.....	17,500	309	20,807	16,754	153,882	244
154	.....	1,287	.....	.....	699	38,945	45,925	371,109	245
152	16,300	225	.....	12,000	.....	14,645	28,067	141,701	246
304	.....	2,463	.....	8,500	.....	17,915	15,871	156,831	247
.....	.....	1,302	.....	.....	.....	52,037	41,589	366,791	248
.....	22,613	15	.....	2,778	3,548	3,186	9,717	72,437	249
.....	5,003	.....	.....	.....	698	1,103	5,309	19,314	250

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Camden County—Continued								
196	Kazimier Pulaski	516	81					80	22
197	Kearsarge	298	202					55	5
198	Kosciuszko	3,741	564						
199	La Salle	1,384	263					204	61
200	Lawn Del	1,296	224					162	74
201	Liberty	413	93					21	4
202	Market	3,528	353						
203	Marne	304	81						
204	Mechanics & Workingmen's	1,115	169					202	74
205	Merit-Tenure	217	47						
206	Mickle	806	134					19	6
207	Mt. Ephraim	737	117					42	7
208	Mutual	1,950	281						
209	Northeast	1,028	212					230	47
210	Northern	3,631	411						
211	Pavonia	731	188					53	5
212	Penn	505	93					72	24
213	Peoples	1,501	215						
214	Phoenix	1,050	191					125	18
215	Plymouth	1,053	159					197	53
216	Progress Lodge	227	94					47	3
217	Provident	1,254	237						
218	Pyne Poynt	1,595	160						
219	Republic	1,762	329					215	31
220	Reward	437	76						
221	River Avenue	1,194	295					44	15
222	Rosedale	1,960	338					237	46
223	Royden	456	75					29	11
224	Saint Bernard	791	88						
225	South Camden	876	213					35	15
226	South End	518	130					17	5
227	South Ward No. 2	6,068	815					337	56
228	Spartan	1,265	175						
229	Stockton	1,355	248	8	2			119	11
230	Stone Harbor	1,893	127						
231	Surety	2,180	237						
232	Terminal	2,834	313						
233	Transportation	637	79					105	21
234	Victor	881	151					61	26
235	Victoria	803	165					283	65
236	Walt Whitman	390	90					15	4
237	Westfield	996	152					25	5
238	West Jersey-Fleming	1,989	219						
239	Yorkship Square	401	123					22	10
240	Progressive	2,297	496						
241	Clementon	986	345					494	61
242	Camden County	2,175	370						
243	Collingswood	3,626	413					526	70
244	Greater Collingswood	1,435	254					9	2
245	Integrity	4,520	470					258	45
246	Knight Park	898	176					11	3
247	Vineyard	1,600	189					2	2
248	West Collingswood	4,595	440						
249	Glendora	328	109						
250	Big Timber	67	20						

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
596	37	66	S.	$1.00 m.	$200	6	$0.05 b	$0.05 b	196
353	21	186	O.P.	.....	200	5½ & 6	3.00 a	.....	197
3,741	240	324	S.	1.00 m.	200	6	.05 b	.05 b	198
1,588	93	231	S.	1.00 m.	200	6	.05 b	.05 b	199
1,458	87	211	S.	1.00 m.	200	6	.05 b	.05 b	200
434	24	73	S.	1.00 m.	200	6	.05 b	.05 b	201
3,528	129	224	S.	1.00 m.	200	6	.10 b	.10 b	202
304	20	61	S.	1.00 m.	200	6	.05 b	.05 b	203
1,317	75	168	S.	1.00 m.	200	6	.....	.....	204
217	15	32	S.	1.00 m.	200	6	.....	.....	205
825	28	112	O.P.	.....	200	6	.05 b	.05 b	206
779	51	73	S.	1.00 m.	200	6	.05 b	.05 b	207
1,950	72	209	S.	1.00 m.	200	6	.....	.....	208
1,258	73	186	S.	1.00 m.	200	6	.05 b	.05 b	209
3,631	99	312	S.	1.00 & 2.00 m.	200	6	.....	.....	210
784	52	141	S.	1.00 & 2.00 m.	200	6	.05 b	.05 b	211
577	29	88	S.	1.00 m.	200	6	.....	.....	212
1,501	60	155	S.	1.00 m.	200	6	.....	.....	213
1,175	60	149	S.	1.00 m.	200	6	.10 b	.10 b	214
1,250	71	141	S.	1.00 m.	200	6	.05 b	.05 b	215
274	17	80	S.	1.00 m.	200	6	.05 b	.05 b	216
1,254	48	189	S.	1.00 m.	200	6	.....	.....	217
1,595	151	9	S.	1.00 m.	200	6	.....	.....	218
1,977	102	258	S.	1.00 m.	200	6	.05 b	.05 b	219
437	25	51	S.	1.00 m.	200	6	.05 b	.05 b	220
1,238	37	273	S.	1.00 m.	200	6	.05 b	.05 b	221
2,197	135	249	S.	1.00 m.	200	6	.....	.....	222
485	22	64	S.	1.00 m.	200	6	.05 b	.05 b	223
791	35	53	S.	1.00 m.	200	6	.....	.....	224
911	73	155	S.	1.00 m.	200	6	.10 b	.10 b	225
535	39	96	S.	1.00 m.	200	6	.....	.....	226
6,405	237	634	S.	1.00 m.	200	6	.05 b	.05 b	227
1,265	52	123	S.	1.00 m.	200	6	.05 b	.05 b	228
1,482	52	209	S.	1.00 m.	200	6	.10 b	.10 b	229
1,893	60	67	S.	1.00 m.	200	6	.05 b	.05 b	230
2,180	96	141	S.	1.00 m.	200	6	.07½ b	.07½ b	231
2,834	103	210	S.	1.00 m.	200	6	.....	.....	232
742	38	62	S.	1.00 m.	200	6	.02½ b	.02½ b	233
942	31	146	S.	1.00 m.	200	6	.07½ b	.07½ b	234
1,086	48	182	S.	1.00 m.	200	6	.05 b	.05 b	235
405	34	60	S.	1.00 m.	200	6	.05 b	.05 b	236
1,021	58	99	S.	1.00 m.	200	6	.....	.....	237
1,989	94	125	S.	1.00 & 2.00 m.	200	6	.05 b	.05 b	238
423	26	107	S.	1.00 & 2.00 m.	200	6	.02½ b	.02½ b	239
2,297	139	357	S.	1.00 m.	200	6	.22 b	.22 b	240
1,480	73	333	S.	1.00 m.	200	6	.07 b	.07 b	241
2,175	73	297	S.	1.00 m.	200	6	.05 b	.05 b	242
4,152	139	344	S.	1.00 m.	200	6	.05 b	.05 b	243
1,444	66	190	S.	1.00 m.	200	6	.05 b	.05 b	244
4,778	143	372	S.	1.00 m.	200	6	.05 b	.05 b	245
909	31	148	S.	1.00 m.	200	6	.05 b	.05 b	246
1,602	51	140	S.	1.00 m.	200	6	.05 b	.05 b	247
4,595	142	298	S.	1.00 m.	200	6	.....	.....	248
328	29	80	S.	1.00 m.	200	6	.07½ b	.07½ b	249
67	12	8	S.	1.00 m.	200	6	.05 b	.05 b	250

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Camden County—Continued			
251	Gloucester City	Gloucester City	Oct. 13, 1917	James T. Hughes
252	Improvement	" "	June 22, 1887	Frank Berckman
253	United Mutual	" "	Aug. 29, 1866	Charles P. Hines
254	Victory	" "	Feb. 24, 1919	John J. Sickler
255	County	Haddonfield	Jan. 2, 1906	J. Earle Roberts
256	Elizabeth Haddon	"	Feb. 4, 1922	Albert M. Buddy
257	Indian King	"	Dec. 1, 1923	Victor H. Clymer
258	John Estaugh	"	Nov. 9, 1923	William G. Moore
259	Mutual	"	Jan. 15, 1874	Lewis E. Schlecht
260	Haddon Heights Victory	Haddon Heights	** (See below)	Clinton D. Moon
261	Our Town	" "	May 18, 1923	William J. Dallas
262	Inter-Boro	Laurel Springs	Mar. 20, 1939	Lawrence H. Ellis
263	Laurel Springs	" "	Feb. 18, 1910	Ralph M. Owens
264	Lawnside Mutual	Lawnside	Sept. 18, 1915	Walter Miller
265	Mutual	Magnolia	April 26, 1889	Joseph S. Fitzgerald
266	Greater Municipality	Merchantville	Mar. 6, 1924	J. Burton Myers
267	Home	"	Nov. 27, 1908	B. M. Beideman
268	Merchantville	"	June 30, 1880	J. Eugene Matthews
269	Pensauken	"	Feb. 6, 1914	William H. Barnard
270	Black Horse Pike	Mt. Ephraim	Oct. 8, 1923	George H. A. Osler
271	Bettle-Ridge	Oaklyn	Oct. 7, 1924	Joseph C. Nelligan
272	Oaklyn	"	April 29, 1908	Emil C. Hessert
273	Wellwood	Pensauken Township	Oct. 21, 1920	Walter W. Green
274	Signal Hill	Pine Hill Borough	Jan. 14, 1921	S. Wayne Clark
275	Greater Stratford	Stratford	Jan. 17, 1922	Charles E. Butterworth
276	Kirkwood	Voorhees Township	Feb. 23, 1922	Royden K. Lippincott
277	Waterford Township	Waterford Township	Nov. 28, 1925	George T. Knieriemen
278	Watsontown	Watsontown	April 4, 1922	Joseph M. Powell, Jr.
279	Westmont	Westmont	Dec. 26, 1908	Walter O. Webster
280	Wood-Lynne	Wood-Lynne	Feb. 26, 1919	A. L. Newman
	Cape May County			
281	Security	Avalon	Dec. 1, 1916	Gilbert S. Smith
282	Cape May	Cape May	Feb. 22, 1867	Everett J. Jerrell
283	Cape May County	Cape May Court House	Aug. 22, 1923	Paul M. Scull
284	Mechanics and Laborers	" " " "	Feb. 27, 1872	Alfred Cooper
285	Dennisville	Dennisville	Feb. 28, 1881	Brooks Blizzard
286	Home	Ocean City	Dec. 4, 1912	Lawrence M. Lear
287	Ocean City	" "	May 10, 1887	George O. Adams
288	Seashore	" "	Jan. 3, 1914	M. B. Stannard
289	Middle	Rio Grande	Mar. 28, 1927	Court Dickinson
290	Sea Isle City	Sea Isle City	Sept. 25, 1888	Gustav P. Cronecker
291	Tradesmen's	" " "	Oct. 12, 1907	William W. Tullner
292	South Seaville	South Seaville	Mar. 19, 1872	Rolla Hewitt
293	Sturdy	Stone Harbor	June 26, 1922	Charles L. Duffield
294	Tuckahoe	Tuckahoe	April 12, 1870	Harry J. Morgan
295	Strathmere	Upper, Township of,	Sept. 17, 1921	James E. Godfrey
296	West Wildwood	West Wildwood	Nov. 10, 1920	C. B. Jamison
297	City of Wildwood	Wildwood	Aug. 2, 1923	Frank D. Colson
298	Five Mile Beach	"	Oct. 8, 1900	Jed DuBois
299	Seacrest	"	Oct. 5, 1922	Louis Coltun
300	Wildwood Crest	Wildwood Crest	Sept. 19, 1919	Richard H. Scampton
301	Woodbine	Woodbine	Oct. 15, 1904	L. M. Danerhirsh

** Nov. 14, 1919—Victory
Feb. 16, 1905—Haddon Heights } Merged Sept. 1, 1939.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Charles A. Cogan	William B. Hambleton	2 N. King St., Gloucester City, N. J.	251
Charles A. Cogan	Chase S. Barnard	102 N. Broadway, Gloucester City, N. J.	252
Charles A. Cogan	Charles A. Holdcraft	828 Middlesex St., Gloucester City, N. J.	253
Henry M. Evans	J. Willetts Thurston	318 Monmouth St., Gloucester City, N. J.	254
Ralph N. Kellam	Robert Wright	40 Grove St., Haddonfield, N. J.	255
Robert J. Tait Paul	Philip B. Schroyer	Haddonfield National Bank, Haddonfield, N. J.	256
Alfred E. Driscoll	D. Irving Taylor	Haddonfield National Bank, Haddonfield, N. J.	257
Wilbert V. Pike	Harold L. Watkins	26 Evergreen Lane, Haddonfield, N. J.	258
John A. Riggins	Lewis E. Graff	224 Euclid Ave., Haddonfield, N. J.	259
F. N. Jess and E. R. Deibert	W. M. Nash	602 Station Ave., Haddon Heights, N. J.	260
M. Leroy Cobbin	John D. Barr	610 Sycamore Terrace, Haddon Heights, N. J.	261
T. Harry Rowland	Lucius W. Parker	404 White Horse Pike, Laurel Springs, N. J.	262
T. Harry Rowland	Franklin Chandler	Tomlinson & Poplar Ave., Laurel Springs, N. J.	263
E. A. Reid	Horace J. Bryant	10 White Horse Pike, Lawnside, N. J.	264
Edward R. Deibert	John R. White	214 Park Place, Audubon, N. J.	265
Grover C. Richman	Charles S. Ball	1 Lexington Ave., Merchantville, N. J.	266
W. B. Wolcott	T. W. Evaul	9 S. Center St., Merchantville, N. J.	267
John C. Simon	Arthur C. Craig	19 E. Chestnut Ave., Merchantville, N. J.	268
Thomas F. Salter	William H. Magee, Jr.	3368 Hollywood Circle, Merchantville, N. J.	269
Charles H. Stevens	Alvin J. Day	Northmont Ave., Mt. Ephraim, N. J.	270
George H. Jacobs	Ernest C. Deuter	21 W. Haddon Ave., Oaklyn, N. J.	271
George D. Rothermel	Emil C. Hessert, Jr.	107 E. Bettlewood Ave., Oaklyn, N. J.	272
Albert E. Scheflen	E. Durell Parker	92 W. Chestnut Ave., Merchantville, N. J.	273
Leighton J. Heller	Harry C. Becky	Clementon, N. J.	274
Sydney T. Smith	L. E. Gardiner	Box 56, Stratford, N. J.	275
Edward R. Deibert	Herman W. Dotts	R. F. D., Laurel Springs, N. J.	276
Norman Heine	Thomas A. Fanelli	Atco, N. J.	277
W. B. Knight, Jr.	Edward J. Bittle	Berlin, N. J.	278
Ralph N. Kellam	Harry J. Mayer	308 Toledo Ave., Westmont, N. J.	279
William B. Kramer	Clarence N. Haven	833 Park Ave., Collingswood, N. J.	280
W. H. Campbell, Jr.	E. O. Howell, Jr.	Cape May Court House, N. J.	281
Samuel F. Eldredge	Lewis T. Stevens	518 Washington St., Cape May, N. J.	282
Francis Douglass	H. M. Roorbach	Cape May Court House, N. J.	283
*Jesse D. Ludlam	Charles O. Corson	Cape May Court House, N. J.	284
*Jesse D. Ludlam	E. A. Tobin	1027 Stokes Ave., Collingswood, N. J.	285
William H. Campbell, Jr.	J. Edward Voss	521 Eighth St., Ocean City, N. J.	286
John E. Boswell	H. Walford Gardiner	801 Asbury Ave., Ocean City, N. J.	287
	Charles R. Stilwell	801 Asbury Ave., Ocean City, N. J.	288
*Jesse D. Ludlam	Benjamin S. Royles	107 E. Young Ave., Wildwood, N. J.	289
Charles K. Landis, Jr.	H. E. F. Hawkins	4112 Landis Ave., Sea Isle City, N. J.	290
Charles K. Landis, Jr.	Irving Fitch	4311 Landis Ave., Sea Isle City, N. J.	291
Palmer M. Way	C. P. Wood	South Seaville, N. J.	292
*Jesse D. Ludlam	Harry L. Steel	Cape May Court House, N. J.	293
George D. Richards	E. M. Brown	Tuckahoe, N. J.	294
Charles K. Landis, Jr.	George R. McCullough	Strathmere, N. J.	295
*Dean P. Zeller	Priscilla M. Hann	3 S. Venice Ave., West Wildwood, N. J.	296
H. Tenenbaum & R. Bright	Harold J. Fox	Fidelity Bldg., Wildwood, N. J.	297
John Bright	Robert J. Kay	101 E. Wildwood Ave., Wildwood, N. J.	298
Irving Shenberg	Harold J. Fox	Fidelity Bldg., Wildwood, N. J.	299
Palmer M. Way	Egbert J. Wood	115 E. Wildwood Ave., Wildwood, N. J.	300
*Jacob H. Levin	Jacob H. Milstein	Woodbine, N. J.	301

* Conveyancer.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Camden County—Continued				
251	Gloucester City	Gloucester City	$1,422	.....	$180,800
252	Improvement	" "	135	$4,725	195,900
253	United Mutual	" "	28,051	.....	250,300
254	Victory	" "	.....	.....	166,215
255	County	Haddonfield	2,898	230	68,300
256	Elizabeth Haddon	"	2,662	3,400	136,816
257	Indian King	"	7,321	1,650	131,996
258	John Estaugh	"	2,099	.....	84,422
259	Mutual	"	1,676	32,056	232,250
260	Haddon Heights Victory	Haddon Heights	1,687	15,100	399,190
261	Our Town	" "	1,592	2,045	113,025
262	Inter-Boro*	Laurel Springs	4,069	25,200	.....
263	Laurel Springs	" "	641	25	58,095
264	Lawnside Mutual	Lawnside	624	1,172	75,139
265	Mutual	Magnolia	857	.....	76,750
266	Greater Municipality	Merchantville	169	.....	50,380
267	Home	"	1,847	.....	106,270
268	Merchantville	"	6,046	.....	282,985
269	Pensauken	"	3,026	.....	88,450
270	Black Horse Pike	Mt. Ephraim	1,549	.....	14,800
271	Bettle-Ridge	Oaklyn	183	1,500	76,750
272	Oaklyn	"	1,009	1,500	47,150
273	Wellwood	Pensauken Township	2,396	.....	61,450
274	Signal Hill	Pine Hill Borough	177	.....	23,550
275	Greater Stratford	Stratford	2,880	582	18,000
276	Kirkwood	Voorhees Township	153	.....	24,575
277	Waterford Township	Waterford Township	445	913	45,200
278	Watsontown	Watsontown	401	.....	21,500
279	Westmont	Westmont	1,198	.....	54,695
280	Wood-Lynne	Wood-Lynne	22	.....	47,975
	Totals		$379,262	$234,115	$12,736,783
	Cape May County				
281	Security	Avalon	$78	.....	$121,863
282	Cape May	Cape May	1,646	.....	208,350
283	Cape May County	Cape May Court House	6,887	.....	115,400
284	Mechanics and Laborers	" " " "	2,796	.....	279,050
285	Dennisville	Dennisville	441	$1,000	88,620
286	Home	Ocean City	3,225	107	113,480
287	Ocean City	" "	4,431	.....	228,025
288	Seashore	" "	13,364	.....	459,700
289	Middle	Rio Grande	319	.....	14,300
290	Sea Isle City	Sea Isle City	1,921	.....	50,700
291	Tradesmen's	" " "	619	.....	47,410
292	South Seaville	South Seaville	2,062	.....	44,850
293	Sturdy	Stone Harbor	844	3,320	92,000
294	Tuckahoe	Tuckahoe	5,930	1,652	202,800
295	Strathmere	Upper, Township of	2,073	2,500	49,500
296	West Wildwood	West Wildwood	10	.....	27,295
297	City of Wildwood	Wildwood	905	.....	175,650
298	Five Mile Beach	"	20,102	10,000	426,500
299	Seacrest	"	1,761	.....	28,875
300	Wildwood Crest	Wildwood Crest	2,969	1,500	130,700
301	Woodbine	Woodbine	2,876	.....	123,600
	Totals		$75,259	$20,079	$3,028,668

* Accounts insured up to $5,000 by Federal Savings and Loan Insurance Corp.

AS OF DECEMBER 31, 1939

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$5,603	$4,400	$206,152	$8,188	$5,717	$412,282	251
.....	3,300	210,767	10,103	71	425,001	252
.....	8,200	176,798	4,135	931	468,415	253
13,326	6,106	65,621	1,219	1,162	253,649	254
9,209	4,170	45,482	232	18	130,539	255
21,795	3,555	10,865	4,519	1,139	184,751	256
3,500	5,012	8,749	904	125	159,257	257
11,736	1,145	65,209	859	769	166,239	258
30,744	7,728	140,772	4,970	2,686	452,882	259
100,672	19,058	133,578	4,886	3,836	678,007	260
14,300	3,450	36,967	778	93	172,250	261
173,571	.....	86,444	.....	4,738	294,022	262
700	3,428	59,800	9,541	268	132,298	263
1,185	450	11,918	35,676	2,644	128,808	264
.....	4,500	133,761	1,054	784	217,706	265
9,397	2,230	93,704	947	672	157,499	266
48,705	1,400	154,056	3,958	929	317,165	267
67,715	8,206	355,752	4,471	12,500	737,675	268
6,163	676	102,691	2,444	292	203,742	269
1,042	396	13,173	262	.....	31,222	270
.....	1,790	15,872	326	1,159	97,580	271
24,502	2,635	29,534	854	175	107,359	272
20,038	1,560	41,205	949	2,874	130,472	273
6,553	1,480	52,273	401	338	84,772	274
3,950	225	43,520	1,641	242	71,040	275
.....	200	16,959	279	66	42,232	276
2,016	3,360	14,272	1,902	3,232	71,340	277
.....	400	26,551	1,724	768	51,344	278
5,709	.....	154,365	5,815	349	222,131	279
2,714	2,295	86,413	218	31	139,668	280
$2,209,287	$573,572	$10,340,722	$348,376	$247,319	$27,069,436	
$10,500	$100	$49,834	$8,530	$5,696	$196,601	281
.....	.....	174,871	22,133	2,207	409,207	282
.....	4,029	16,115	1,278	4,583	148,292	283
18,425	1,301	34,043	11,296	5,406	352,317	284
3,650	4,659	54,344	4,142	2,703	159,559	285
12,256	2,979	143,826	22,128	768	298,769	286
52,355	250	130,255	11,137	8,347	434,800	287
.....	24,735	148,184	15,770	13,656	675,409	288
3,000	1,510	7,664	2,591	20	29,404	289
7,256	1,520	67,990	3,510	927	133,824	290
.....	1,625	25,742	1,221	1,036	77,653	291
.....	1,885	19,973	480	2,948	72,198	292
14,181	1,820	13,714	3,766	2,761	132,406	293
12,031	1,640	33,155	4,687	2,743	264,638	294
2,600	3,381	10,341	586	547	71,528	295
641	.....	21,353	6,518	1,578	57,395	296
56,067	11,150	100,283	4,860	7,705	356,620	297
13,470	26,025	109,473	3,116	8,390	617,076	298
2,000	200	58,388	4,570	342	96,136	299
2,100	11,080	.....	776	2,293	151,418	300
.....	8,175	19,449	4,975	3,046	162,121	301
$210,532	$108,064	$1,238,997	$138,070	$77,702	$4,897,371	

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES — Due Shareholders for: Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Camden County—Continued					
251	Gloucester City	Gloucester City	$208,859	.....	.....	$2,000
252	Improvement	" "	223,248	.....	.....	.....
253	United Mutual	" "	256,063	.....	.....	76,800
254	Victory	" "	152,090	.....	.....	.....
255	County	Haddonfield	90,198	.....	.....	.....
256	Elizabeth Haddon	"	88,889	.....	.....	8,400
257	Indian King	"	132,308	.....	.....	.....
258	John Estaugh	"	77,512	.....	.....	18,000
259	Mutual	"	329,700	.....	.....	.....
260	Haddon Heights Victory	Haddon Heights	373,471	.....	.....	90,255
261	Our Town	" "	107,882	.....	.....	9,400
262	Inter-Boro	Laurel Springs	143,135	.....	.....	101,725
263	Laurel Springs	" "	78,563	.....	.....	.....
264	Lawnside Mutual	Lawnside	53,113	.....	.....	20,400
265	Mutual	Magnolia	82,949	.....	.....	8,000
266	Greater Municipality	Merchantville	59,665	.....	.....	.....
267	Home	"	78,102	.....	.....	6,100
268	Merchantville	"	275,671	.....	.....	116,428
269	Pensauken	"	82,957	.....	.....	24,130
270	Black Horse Pike	Mt. Ephraim	10,428	.....	.....	2,800
271	Bettle-Ridge	Oaklyn	65,605	.....	.....	.....
272	Oaklyn	"	67,508	.....	.....	2,850
273	Wellwood	Pensauken Township	48,290	.....	.....	.....
274	Signal Hill	Pine Hill Borough	56,607	.....	.....	.....
275	Greater Stratford	Stratford	16,911	.....	.....	.....
276	Kirkwood	Voorhees Township	16,276	.....	.....	.....
277	Waterford Township	Waterford Township	39,709	.....	.....	8,300
278	Watsontown	Watsontown	13,230	.....	.....	16,430
279	Westmont	Westmont	64,503	.....	.....	.....
280	Wood-Lynne	Wood-Lynne	58,824	.....	.....	24,472
	Totals		$13,679,498	$14,837	.....	$2,280,501
	Cape May County					
281	Security	Avalon	$85,215	.....	.....	$18,900
282	Cape May	Cape May	274,512	.....	.....	.....
283	Cape May County	Cape May Court House	99,343	.....	.....	.....
284	Mechanics and Laborers	" " " "	268,704	.....	.....	.....
285	Dennisville	Dennisville	98,482	.....	.....	3,100
286	Home	Ocean City	86,694	.....	.....	100,631
287	Ocean City	" "	127,662	.....	.....	168,475
288	Seashore	" "	357,608	.....	.....	29,100
289	Middle	Rio Grande	16,567	.....	.....	.....
290	Sea Isle City	Sea Isle City	53,598	.....	.....	25,680
291	Tradesmen's	" " "	38,183	.....	.....	17,700
292	South Seaville	South Seaville	57,868	.....	.....	.....
293	Sturdy	Stone Harbor	78,571	.....	.....	.....
294	Tuckahoe	Tuckahoe	159,118	.....	.....	50,300
295	Strathmere	Upper, Township of	46,063	.....	.....	.....
296	West Wildwood	West Wildwood	15,575	.....	.....	12,046
297	City of Wildwood	Wildwood	196,661	.....	.....	14,950
298	Five Mile Beach	"	401,487	.....	.....	45,000
299	Seacrest	"	22,313	.....	.....	.....
300	Wildwood Crest	Wildwood Crest	99,258	.....	.....	6,300
301	Woodbine	Woodbine	106,368	.....	.....	.....
	Totals		$2,689,850	.....	.....	$492,182

AS OF DECEMBER 31, 1939

LIABILITIES

Due Shareholders for			Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
Lapsed Shares	Matured Shares	Advance Payments							
.....	$51	$573	.....	$63,062	$172	$47,597	$89,968	$412,282	251
.....	.....	161	.....	51,600	9,400	48,654	91,938	425,001	252
.....	.....	544	.....	.....	768	50,457	83,783	468,415	253
.....	.....	247	.....	44,050	1,012	28,973	27,277	253,649	254
$103	.....	75	.....	9,000	.....	18,217	12,946	130,539	255
.....	27,255	198	.....	8,750	75	13,395	37,789	184,751	256
.....	.....	121	.....	.....	241	22,047	4,540	159,257	257
.....	.....	83	.....	21,000	.....	15,039	34,605	166,239	258
473	.....	44	.....	.....	730	62,981	58,954	452,882	259
.....	.....	1,262	.....	99,949	2,928	66,776	43,366	678,007	260
.....	.....	623	.....	17,000	848	13,055	23,442	172,250	261
.....	.....	.....	.....	30,000	485	.....	18,677	294,022	262
.....	4,188	15	.....	4,000	.....	19,643	25,889	132,298	263
2,212	4,284	256	.....	.....	8,032	7,138	33,373	128,808	264
.....	20,252	451	.....	28,400	74	17,603	59,977	217,706	265
.....	39,172	671	.....	1,250	2,092	6,527	48,122	157,499	266
174	78,717	603	.....	5,000	55,526	8,110	84,833	317,165	267
.....	33,364	1,819	.....	132,080	33,593	25,152	119,568	737,675	268
.....	16,173	427	.....	13,250	855	13,366	52,584	203,742	269
1,045	4,709	280	.....	.....	6,284	1,922	3,754	31,222	270
.....	.....	77	.....	7,650	.....	13,304	10,944	97,580	271
.....	.....	236	.....	20,150	1,470	5,356	9,789	107,359	272
.....	36,366	90	.....	1,500	6,199	8,621	29,406	130,472	273
888	860	273	.....	.....	2,588	7,122	16,434	84,772	274
615	22,565	97	.....	3,600	3,676	4,216	19,360	71,040	275
40	7,600	2	.....	700	2,067	2,552	12,995	42,232	276
.....	.....	277	.....	.....	519	8,606	13,929	71,340	277
.....	3,390	6	.....	.....	308	1,503	16,477	51,344	278
.....	37,561	79	.....	2,500	17,870	13,363	86,255	222,131	279
.....	.....	639	.....	15,000	1,573	9,177	29,983	139,668	280
$25,786	$1,430,772	$67,435	.....	$1,999,314	$493,601	$2,220,277	$4,857,415	$27,069,436	
.....	$4,014	$206	.....	$24,975	$12,717	$9,287	$41,287	$196,601	281
.....	5,815	915	.....	34,000	470	24,986	68,509	409,207	282
.....	.....	329	.....	14,250	40	20,004	14,326	148,292	283
$307	.....	963	.....	.....	.....	50,136	32,207	352,317	284
.....	3,550	279	.....	14,500	470	11,843	27,335	159,559	285
.....	1,543	1,243	.....	1,300	25,495	6,838	75,025	298,769	286
.....	16,740	741	.....	17,250	23,154	24,276	56,502	434,800	287
.....	.....	1,794	.....	56,000	.....	60,750	170,157	675,409	288
56	2,542	60	.....	200	425	3,132	6,422	29,404	289
556	803	260	.....	7,000	14,827	6,262	24,838	133,824	290
.....	.....	218	.....	.....	123	5,796	15,633	77,653	291
.....	.....	242	.....	.....	97	6,954	7,037	72,198	292
.....	.....	564	.....	17,150	249	16,950	18,922	132,406	293
.....	.....	395	.....	.....	532	30,831	23,462	264,638	294
150	.....	218	.....	.....	423	6,277	18,397	71,528	295
.....	2,743	.....	.....	3,103	9,546	1,895	12,487	57,395	296
.....	.....	1,426	.....	35,077	3,607	36,559	68,340	356,620	297
.....	.....	1,841	.....	20,000	272	90,285	58,191	617,076	298
.....	11,603	14	.....	.....	27,610	4,372	30,224	96,136	299
.....	.....	873	.....	16,000	.....	23,425	5,562	151,418	300
.....	.....	869	.....	10,000	326	28,107	16,451	162,121	301
$1,069	$49,353	$13,450	.....	$270,805	$120,383	$468,965	$791,314	$4,897,371	

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Camden County—Continued								
251	Gloucester City	2,559	296	.....	.....	.....	.....	10	2
252	Improvement	2,422	301	.....	.....	.....	.....	.....	.....
253	United Mutual	3,258	390	.....	.....	.....	.....	384	34
254	Victory	2,050	319	.....	.....	.....	.....	.....	.....
255	County	1,325	142	.....	.....	.....	.....	.....	.....
256	Elizabeth Haddon	1,027	84	.....	.....	.....	.....	42	10
257	Indian King	2,938	245	.....	.....	.....	.....	.....	.....
258	John Estaugh	1,045	127	.....	.....	.....	.....	90	16
259	Mutual	4,368	505	.....	.....	.....	.....	.....	.....
260	Haddon Heights Victory	4,871	599	.....	.....	.....	.....	451	65
261	Our Town	2,002	282	.....	.....	.....	.....	47	8
262	Inter-Boro	2,340	464	.....	.....	.....	.....	509	46
263	Laurel Springs	1,630	150	.....	.....	.....	.....	.....	.....
264	Lawnside Mutual	573	189	.....	.....	.....	.....	102	34
265	Mutual	931	144	.....	.....	.....	.....	40	7
266	Greater Municipality	767	171	.....	.....	.....	.....	.....	.....
267	Home	839	255	.....	.....	.....	.....	30	7
268	Merchantville	2,913	633	.....	.....	.....	.....	618	212
269	Pensauken	1,044	246	.....	.....	.....	.....	120	39
270	Black Horse Pike	164	60	.....	.....	.....	.....	14	4
271	Bettle-Ridge	1,114	197	.....	.....	.....	.....	.....	.....
272	Oaklyn	773	116	.....	.....	.....	.....	14	6
273	Wellwood	663	133	.....	.....	.....	.....	.....	.....
274	Signal Hill	530	102	.....	.....	.....	.....	.....	.....
275	Greater Stratford	256	91	.....	.....	.....	.....	.....	.....
276	Kirkwood	244	48	.....	.....	.....	.....	.....	.....
277	Waterford Township	1,024	147	.....	.....	.....	.....	41	10
278	Watsontown	197	45	.....	.....	.....	.....	108	26
279	Westmont	609	225	.....	.....	.....	.....	.....	.....
280	Wood-Lynne	703	138	.....	.....	.....	.....	122	20
	Totals	193,914	29,709	178	9	.....	.....	11,849	2,427
	Cape May County								
281	Security	1,159	179	.....	.....	.....	.....	95	19
282	Cape May	2,548	294	.....	.....	.....	.....	.....	.....
283	Cape May County	1,826	232	.....	.....	.....	.....	.....	.....
284	Mechanics and Laborers	3,759	377	.....	.....	.....	.....	.....	.....
285	Dennisville	1,435	208	.....	.....	.....	.....	16	5
286	Home	1,348	178	.....	.....	.....	.....	562	117
287	Ocean City	1,729	228	.....	.....	.....	.....	875	130
288	Seashore	6,346	521	.....	.....	.....	.....	146	15
289	Middle	299	54	.....	.....	.....	.....	.....	.....
290	Sea Isle City	912	139	.....	.....	.....	.....	156	24
291	Tradesmen's	533	111	.....	.....	.....	.....	89	13
292	South Seaville	1,021	167	.....	.....	.....	.....	.....	.....
293	Sturdy	1,169	115	.....	.....	.....	.....	.....	.....
294	Tuckahoe	3,095	426	.....	.....	.....	.....	252	29
295	Strathmere	499	100	.....	.....	.....	.....	.....	.....
296	West Wildwood	190	45	.....	.....	.....	.....	57	13
297	City of Wildwood	2,184	285	.....	.....	.....	.....	75	29
298	Five Mile Beach	6,261	560	.....	.....	.....	.....	225	37
299	Seacrest	244	50	.....	.....	.....	.....	.....	.....
300	Wildwood Crest	1,828	301	.....	.....	.....	.....	33	10
301	Woodbine	1,398	156	.....	.....	.....	.....	.....	.....
	Totals	39,783	4,726	.....	.....	.....	.....	2,581	441

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
2,569	124	174	S.	$1.00 m.	$200	6	$0.02½ b	$0.02½ b	251
2,422	156	145	S.	1.00 m.	200	6	.05 b	.05 b	252
3,642	226	198	S.	1.00 m.	200	6	.05 b	.05 b	253
2,050	235	84	S.	1.00 m.	200	6	.05 b	.05 b	254
1,325	49	93	S.	1.00 m.	200	6	.05 b	.05 b	255
1,069	56	38	S.	1.00 m.	200	6	.05 b	.05 b	256
2,938	63	182	S.	1.00 m.	200	6	.05 b	.05 b	257
1,135	32	111	S.	1.00 m.	200	6	.07½ b	.07½ b	258
4,368	150	355	S.	1.00 m.	200	6	.05 b	.05 b	259
5,322	239	425	O.P.	.....	200	6	.02½ b	.02½ b	260
2,049	72	218	S.	1.00 & 2.00 m.	200	6	.02½ b	.02½ b	261
2,849	129	381	N.S.	1.00 m.	T.M.&200	6	.....	.....	262
1,630	52	98	S.	.50 m.	100	6	.07½ b	.07½ b	263
675	61	162	S.	1.00 m.	200	6	.05 b	.05 b	264
971	55	96	S.	1.00 m.	200	6	.05 b	.05 b	265
767	35	136	S.	1.00 m.	200	6	.07½ b	.07½ b	266
869	109	153	S.	1.00 m.	200	6	.04½ b	.....	267
3,531	212	633	S.	1.00 m.	200	6	.....	.....	268
1,164	47	238	S.	1.00 m.	200	6	.....	.....	269
178	12	52	S.	1.00 m.	200	6	.07½ b	.07½ b	270
1,114	47	150	S.	1.00 m.	200	6	.....	.....	271
787	34	88	S.	1.00 m.	200	6	.....	.....	272
663	49	84	S.	1.00 m.	200	6	.07½ b	.07½ b	273
530	37	65	S.	1.00 m.	200	6	.07 b	.07 b	274
256	16	75	S.	1.00 m.	200	6	.07½ b	.07½ b	275
244	21	27	S.	1.00 m.	200	6	.05 b	.05 b	276
1,065	40	117	S.	1.00 m.	200	6	.20 b	.20 b	277
305	17	54	S.	1.00 m.	200	6	.07 b	.07 b	278
609	33	192	S.	1.00 m.	200	6	.02½ b	.02½ b	279
825	39	119	S.	1.00 m.	200	6	.02½ b	.02½ b	280
205,941	9,698	22,447							
1,254	84	114	S.	$1.00 m.	$200	6	$0.07 b	$0.07 b	281
2,548	98	196	S.	1.00 m.	200	6	2.00 a	2.00 a	282
1,826	83	149	S.	1.00 m.	200	6	.05 b	.05 b	283
3,759	162	215	S.	1.00 m.	200	6	2.00 a	.24 b	284
1,451	59	154	S.	1.00 m.	200	6	2.00 a	.50 a	285
1,910	55	240	S.	1.00 m.	200	6	.05 b	.05 b	286
2,604	95	263	S.	1.00 m.	200	6	.05 b	.05 b	287
6,492	202	334	S.	1.00 m.	200	6	.05 b	.05 b	288
299	21	33	S.	1.00 m.	200	6	.05 b	.05 b	289
1,068	54	109	S.	1.00 m.	200	6	.05 b	.05 b	290
622	38	86	S.	1.00 m.	200	6	.03½ b	.03½ b	291
1,021	39	128	S.	1.00 m.	200	6	.05 b	.05 b	292
1,169	50	65	S.	1.00 m.	200	6	.05 b	.05 b	293
3,347	122	333	S.	1.00 m.	200	6	.05 b	.05 b	294
499	49	51	S.	1.00 m.	200	6	.03 b	.03 b	295
247	34	24	S.	1.00 m.	200	6	.05 b	.05 b	296
2,259	158	156	S.	1.00 m.	200	6	.05 b	.05 b	297
6,486	282	315	S.	1.00 m.	200	6	.05 b	.05 b	298
244	13	37	S.	1.00 m.	200	6	.10 b	.10 b	299
1,861	69	242	S.	1.00 m.	200	6	.05 b	.05 b	300
1,398	99	57	S.	1.00 m.	200	6	2.00 a	.....	301
42,364	1,866	3,301							

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Cumberland County			
302	Bridgeton	Bridgeton	May 29, 1865	Wilson L. Moore
303	Cohanzick	"	Feb. 28, 1923	Benjamin Elwell
304	Cumberland	"	Mar. 25, 1915	Alfred H. Lupton, Jr.
305	Equitable	"	Feb. 10, 1898	P. Kennedy Reeves
306	Planners	"	Jan. 29, 1925	Howard C. Henderson
307	Young Men's	"	Jan. 28, 1913	LeRoy W. Loder
308	Columbian Perpetual	Millville	Oct. 19, 1892	Samuel Berry
309	Hope	"	Dec. 24, 1880	Alonza R. Moore
310	Institute	"	Nov. 8, 1883	C. Henry Myers
311	Protected	"	Mar. 8, 1917	Oscar Ayars
312	Security Perpetual	"	Nov. 16, 1874	Newell Corson
313	Port Norris	Port Norris	April 23, 1914	Daniel J. Adams
314	Fidelity	Vineland	Dec. 22, 1914	Michael J. Rafter
315	Landis	"	Mar. 19, 1924	Charles W. Ackley
316	Mechanics No. 1	"	Aug. 6, 1873	Gus E. Smith
	Essex County			
317	Belleville	Belleville	Sept. 5, 1873	John T. Burke
318	Central	"	April 11, 1907	Andrew W. Bray
319	Clover	"	Sept. 9, 1921	Joseph King
320	Home	"	Nov. 22, 1890	Harry Cooper
321	North Belleville	"	April 12, 1915	William D. Clark
322	Silver Lake	"	Oct. 31, 1919	Lawrence Schall
323	American-Polish	Bloomfield	Oct. 14, 1919	Wladyslaw Golas
324	Bloomfield	"	Sept. 30, 1885	James W. Crisp
325	Church	"	Sept. 10, 1926	Vincent F. Kearns
326	Concord	"	Mar. 10, 1921	Henry Albinson
327	Constitution	"	Mar. 29, 1923	Frederick Sadler
328	Energetic	"	Feb. 15, 1921	Axel V. Beeken
329	Essex County	"	Oct. 7, 1885	Charles J. Murray
330	Glenwood	"	Aug. 5, 1920	Nathaniel A. Olinger
331	Interurban	"	Dec. 5, 1922	Joseph Goldblatt
332	Merchants and Mechanics	"	April 4, 1910	William W. Keyler
333	North Center	"	Dec. 19, 1925	Anderson K. Hann
334	Young Men's	"	Jan. 21, 1914	Harvey E. Harris
335	Caldwell	Caldwell	Dec. 20, 1890	Raymond Kiefer
336	Grover Cleveland	"	July 27, 1922	August O. Feld
337	West Essex	"	Oct. 22, 1915	Ferdinand J. Hosp
338	Cedar Grove	Cedar Grove	May 8, 1913	Russell G. Cory
339	Amherst	East Orange	June 12, 1920	Fred Stocker
340	Apex-Sagamore	" "	** (See below)	John K. Moors
341	Banner	" "	June 26, 1923	Denis L. Conroy
342	Brick Church-Fairway	" "	* (See below)	Frank E. Quinby
343	Carnegie	" "	April 16, 1925	T. David Gibb
344	Civic Centre	" "	Nov. 23, 1921	Charles H. Martens
345	Clarion	" "	June 13, 1923	Walter Colton
346	East Orange	" "	Mar. 2, 1887	Walter R. Pruden
347	Lackawanna	" "	Mar. 29, 1912	E. Tracy Lanterman
348	Library	" "	Jan. 7, 1925	T. H. B. Boothe
349	Main Mutual	" "	April 18, 1939	John W. Coulston
350	Marvel	" "	Dec. 24, 1925	Abraham Schindel
351	Park and Dodd	" "	June 16, 1921	Ralph S. Westgate

* Aug. 28, 1914—Brick Church } Merged Dec. 31, 1937.
April 6, 1925—Fairway }

** July 2, 1920—Apex, East Orange } Merged Aug. 1, 1939.
Dec. 15, 1913—Sagamore, Newark }

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Albert R. McAllister	Barton F. Sharp	4 N. Laurel St., Bridgeton, N. J.	302
Frank R. Bacon	Edward P. Bacon, 2d.	225 W. Commerce St., Bridgeton, N. J.	303
Joseph H. Powell	Clara E. C. Veale	56 E. Commerce St., Bridgeton, N. J.	304
J. Brodie McGear	William J. Woodruff	Lake Street, Bridgeton, N. J.	305
John A. Casarow	Frederic L. Meyers	21 S. Laurel St., Bridgeton, N. J.	306
F. A. Stanger, Jr.	Maurice C. Cresse	26 S. Laurel St., Bridgeton, N. J.	307
*Clarence H. Reeves	C. B. Conover, Jr.	106 S. Fourth St., Millville, N. J.	308
Israel Davidow	Harry E. Heintz	912 E. Main St., Millville, N. J.	309
Harry R. Waltman	W. R. Goodwin	135 High St., Millville, N. J.	310
Harry R. Waltman	Lewis R. Hogan	800 N. Third St., Millville, N. J.	311
*Clarence H. Reeves	John L. Kaufmann	1011 E. Main St., Millville, N. J.	312
Warren C. Lummis, Jr.	Joseph F. Bradway	714 Professional Arts Bldg., Atlantic City, N. J.	313
Benjamin Stevens	David C. Dondero	26 S. Myrtle St., Vineland, N. J.	314
M. Joseph Greenblatt	W. Howard Sharp	12 N. Sixth St., Vineland, N. J.	315
Milstead & McElroy	George W. Hitchner	640 Landis Ave., Vineland, N. J.	316
Andrew L. Boylan	John P. Maher	66 High St., Belleville, N. J.	317
Everett B. Smith	Harvey B. Thompson	280 Washington Ave., Belleville, N. J.	318
Harry Griffinger	U. Samuel Abeles	60 Fifth St., Newark, N. J.	319
Lawrence E. Keenan	Wilbur C. Weyant	228 Washington Ave., Belleville, N. J.	320
John De Graw	John P. Dailey	500 Washington Ave., Belleville, N. J.	321
Nicholas La Vecchia	Gerald J. Palmieri	60 Park Place, Newark, N. J.	322
Walter M. Ceglowski	Charles Zalenski	101 Willow St., Bloomfield, N. J.	323
Arthur V. Talmage	Harry J. Schneider	25 Warren St., Bloomfield, N. J.	324
M. Harold Higgins	Joseph A. Bill	115 Willow St., Bloomfield, N. J.	325
Joseph Steiner	J. Elmer Bray	26 Clearfield Ave., Bloomfield, N. J.	326
Arthur V. Talmage	Spencer C. Hamilton, Jr.	Hall of Records, Newark, N. J.	327
Simon L. Fisch	Theodore Krohn	9 Clinton St., Newark, N. J.	328
F. R. & F. H. Pilch	Frank J. Hochstuhl, Jr.	3 Berkeley Heights Park, Bloomfield, N. J.	329
Lionel L. Meyers	Charles E. Curtis	61 Washington St., Bloomfield, N. J.	330
Theodore Krohn	Samuel J. Wortzel	9 Clinton St., Newark, N. J.	331
James P. Mylod	Frank L. Fisher	5 Broad St., Bloomfield, N. J.	332
Thomas J. Markey	Willard H. Elliott	88 Lafayette Ave., East Orange, N. J.	333
Thomas J. Markey	Frederic J. Leiss	3 Ridley Court, Glen Ridge, N. J.	334
Robert W. Brady	Roswell W. Chandler	339 Bloomfield Ave., Caldwell, N. J.	335
John A. Booth	C. Willard Wands	309 Bloomfield Ave., Caldwell, N. J.	336
W. G. Brandley	Arthur Jones	315 Bloomfield Ave., Caldwell, N. J.	337
Samuel W. Boardman, Jr.	Fred W. Jenkins	574 Pompton Ave., Cedar Grove, N. J.	338
Rossbach & Rossbach	Frank P. Litter	14 Belmont Ave., Newark, N. J	339
Harry W. Lindeman	Charles F. Hart	371 S. Orange Ave., Newark, N. J.	340
Michael F. Judge	Thomas S. Judge	30 Coolidge Road, Maplewood, N. J.	341
H. W. Lindeman & F. P. Schenck	Clarence R. McKim	28 Washington Place, East Orange, N. J.	342
Nathan Turesky	Godfrey K. Preiser	1 N. Harrison St., East Orange, N. J.	343
Walter C. Ellis	***Paul V. Moody	25 Halsted St., East Orange, N. J.	344
Harry W. Lindeman	C. O. Weeks	11 Hawthorne Place, East Orange, N. J.	345
J. Howard Conover	Frederic J. Leiss	42 N. Munn Ave., East Orange, N. J.	346
Charles B. Clancy	Robert K. Bruhn	62 Hedden Place, East Orange, N. J.	347
H. Warner Doremus	Albert J. Ammerman	53 New St., East Orange, N. J.	348
	A. Bruce Leslie	74 Dodd St., East Orange, N. J.	349
Samuel Dreskin	Harry Kalb	20 Branford Place, Newark, N. J.	350
O. C. Bianchi	George H. Whittle	52 Overlook Terrace, Nutley, N. J.	351

* Conveyancer.
*** Acting Secretary.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Cumberland County				
302	Bridgeton	Bridgeton	$901	$3,000	$110,246
303	Cohanzick	"	6,228	14,000	185,550
304	Cumberland	"	2,889	28,667	107,050
305	Equitable	"	12,996	25,439	236,000
306	Planners	"	8,488	1,000	63,165
307	Young Men's	"	30,601	76,067	585,950
308	Columbian Perpetual	Millville	129	.....	214,850
309	Hope	"	1,316	.....	206,700
310	Institute	"	3,371	5,000	279,300
311	Protected	"	6,538	.....	92,300
312	Security Perpetual	"	122	.....	142,850
313	Port Norris	Port Norris	3,558	.....	21,950
314	Fidelity	Vineland	22,025	26,016	126,900
315	Landis	"	6,761	16,211	174,450
316	Mechanics No. 1	"	35,647	39,700	866,400
	Totals		$141,570	$235,100	$3,413,661
	Essex County				
317	Belleville	Belleville	$1,672	.....	$141,027
318	Central	"	5,497	.....	320,900
319	Clover	"	1,340	$511	111,400
320	Home	"	14,886	9,592	400,348
321	North Belleville*	"	6,304	2,000	246,250
322	Silver Lake	"	4,066	3,000	47,900
323	American-Polish	Bloomfield	1,247	5,418	55,000
324	Bloomfield	"	1,577	.....	179,100
325	Church	"	2,313	768	40,700
326	Concord	"	22,703	343	71,800
327	Constitution	"	6,144	.....	33,800
328	Energetic	"	13,584	40,418	41,900
329	Essex County	"	62,860	29,975	276,100
330	Glenwood	"	3,340	.....	.....
331	Interurban	"	6,039	3,807	32,200
332	Merchants and Mechanics	"	26,806	5,773	77,000
333	North Center	"	4,381	31	19,400
334	Young Men's	"	2,549	.....	44,350
335	Caldwell	Caldwell	3,277	5,714	245,454
336	Grover Cleveland	"	5,023	.....	65,350
337	West Essex	"	21,327	51,281	139,600
338	Cedar Grove	Cedar Grove	10,245	.....	290,100
339	Amherst	East Orange	7,944	3,000	51,510
340	Apex-Sagamore	" "	9,720	.....	167,250
341	Banner	" "	3,158	.....	56,863
342	Brick Church-Fairway*	" "	25,251	6,019	281,700
343	Carnegie	" "	1,786	.....	12,100
344	Civic Centre	" "	6,991	.....	70,600
345	Clarion	" "	1,752	5,000	85,700
346	East Orange	" "	18,911	91	217,600
347	Lackawanna*	" "	19,719	20,500	360,850
348	Library	" "	1,119	.....	61,550
349	Main Mutual*	" "	17,987	10,150	.....
350	Marvel	" "	7,338	5,000	19,600
351	Park and Dodd	" "	14,750	3,061	82,550

* Accounts insured up to $5,000 by Federal Savings and Loan Insurance Corp.

AS OF DECEMBER 31, 1939

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$115,981	$17,933	$26,106	$3,186	.....	$277,353	302
31,800	7,700	33,777	3,198	$478	282,731	303
2,000	10,515	7,459	5,416	12,151	176,147	304
2,800	10,800	3,500	3,742	226	295,503	305
.....	5,445	5,752	6,896	4	90,750	306
.....	39,950	23,684	3,587	252	760,091	307
4,100	.....	122,450	17,950	1,464	360,943	308
49,198	.....	388,574	37,742	4,516	688,046	309
18,907	1,860	233,585	30,588	4,786	577,397	310
13,800	8,250	104,643	3,712	5,229	234,472	311
.....	.....	168,526	13,094	6,193	330,785	312
38,850	2,690	93,922	1,684	1,955	164,609	313
133,076	11,915	87,257	225	955	408,369	314
216,098	17,955	19,020	788	12,428	463,711	315
1,249,193	58,966	654,734	18,478	6,019	2,929,137	316
$1,875,803	$193,979	$1,972,989	$150,286	$56,656	$8,040,044	
.....	$7	$110,368	$27,487	$6,210	$286,771	317
$92,036	210	328,465	493	12,865	760,466	318
32,034	4,000	66,342	48	653	216,328	319
39,135	3,255	373,031	16,342	14,981	871,570	320
126,201	1,505	56,154	618	14,525	453,557	321
41,576	5,875	218,753	2,859	6,621	330,650	322
65,354	3,854	97,404	7,503	1,583	237,363	323
100,219	4,120	179,638	7,297	8,268	480,219	324
75,712	5,125	27,315	1,946	438	154,317	325
9,200	.....	108,464	18,655	4,164	235,329	326
82,768	3,480	24,429	3,683	3,375	157,679	327
35,076	85	186,425	199	7,945	325,632	328
231,905	3,955	184,086	4,590	1,495	794,966	329
47,818	1,432	56,433	317	1,026	110,366	330
11,955	.....	21,082	253	15,172	90,508	331
41,925	5,013	92,255	5,028	360	254,160	332
31,324	4,206	20,000	356	485	80,183	333
58,091	350	125,488	3,246	1,156	235,230	334
61,720	2,085	182,862	5,972	13,010	520,094	335
39,060	.....	13,782	2,542	2,593	128,350	336
222,659	19,155	141,407	14,121	4,275	613,825	337
201,383	1,295	119,432	2,198	12,516	637,169	338
66,162	1,100	102,376	677	10,834	243,603	339
.....	.....	8,700	121	4,000	189,791	340
8,338	912	120,870	12,724	335	203,200	341
322,756	14,660	377,552	5,179	26,069	1,059,186	342
40,646	4,558	8,163	1,066	89	68,408	343
120,886	2,224	106,397	7,083	12,457	326,638	344
125,068	3,990	108,923	3,473	1,618	335,524	345
38,295	5,545	402,104	5,802	1,898	690,246	346
582,717	7,351	493,968	2,857	4,736	1,492,698	347
12,070	1,385	59,242	13,044	3,197	151,607	348
240,595	70	22,865	.....	3,590	295,257	349
138,497	1,910	154,265	867	2,001	329,478	350
53,790	1,326	79,945	4,482	2,943	242,847	351

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Cumberland County					
302	Bridgeton	Bridgeton	$195,868			
303	Cohanzick	"	213,428			
304	Cumberland	"	135,599			
305	Equitable	"	214,514			
306	Planners	"	74,273			
307	Young Men's	"	536,360			
308	Columbian Perpetual	Millville	189,859			
309	Hope	"	207,192			$157,181
310	Institute	"	258,655			77,800
311	Protected	"	71,641			89,600
312	Security Perpetual	"	116,056			34,025
313	Port Norris	Port Norris	74,762			28,225
314	Fidelity	Vineland	157,124			131,050
315	Landis	"	287,720	$3,200		
316	Mechanics No. 1	"	1,525,085		$56,224	601,700
	Totals		$4,258,136	$3,200	$56,224	$1,119,581
	Essex County					
317	Belleville	Belleville	$119,109			$23,400
318	Central	"	304,018			165,900
319	Clover	"	114,541			27,500
320	Home	"	356,238			316,100
321	North Belleville	"	228,711			128,350
322	Silver Lake	"	141,500			23,300
323	American-Polish	Bloomfield	136,730			29,950
324	Bloomfield	"	261,647			44,300
325	Church	"	82,468	$11,750		22,465
326	Concord	"	100,850			8,000
327	Constitution	"	82,037			
328	Energetic	"	215,797			20,220
329	Essex County	"	586,609			
330	Glenwood	"	49,812			16,515
331	Interurban	"	50,346			5,000
332	Merchants and Mechanics	"	176,862			5,000
333	North Center	"	45,459			11,000
334	Young Men's	"	54,211			37,700
335	Caldwell	Caldwell	257,292			94,100
336	Grover Cleveland	"	71,187			10,000
337	West Essex	"	420,569			35,450
338	Cedar Grove	Cedar Grove	282,746			142,000
339	Amherst	East Orange	68,717			45,025
340	Apex-Sagamore	" "	65,127		$243	63,391
341	Banner	" "	83,239			43,500
342	Brick Church-Fairway	" "	437,765	11,450		217,260
343	Carnegie	" "	50,127			1,000
344	Civic Centre	" "	173,550			19,850
345	Clarion	" "	130,825			50,500
346	East Orange	" "	322,298			91,150
347	Lackawanna	" "	544,857			461,155
348	Library	" "	80,307			11,400
349	Main Mutual	" "	76,554			126,777
350	Marvel	" "	141,863			63,150
351	Park and Dodd	" "	166,424			

AS OF DECEMBER 31, 1939

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	$1,591	.....	$5,200	$2,004	$41,052	$31,638	$277,353	302
.....	.....	412	.....	.....	.....	44,960	23,931	282,731	303
$151	.....	208	.....	.....	.....	22,189	18,000	176,147	304
.....	.....	1,416	.....	.....	.....	38,538	41,035	295,503	305
.....	.....	248	.....	.....	.....	8,574	7,655	90,750	306
.....	.....	2,215	$50	.....	900	113,241	107,325	760,091	307
.....	$54,275	2,102	.....	17,500	3,244	38,816	55,147	360,943	308
.....	56,896	1,047	.....	18,500	78,856	20,087	148,287	688,046	309
.....	.....	1,126	530	12,000	70,708	46,490	110,088	577,397	310
.....	1,000	156	.....	.....	23,395	18,465	30,215	234,472	311
.....	58,750	1,413	.....	27,000	21,170	15,936	56,435	330,785	312
.....	1,200	.....	.....	.....	1,843	10,665	47,914	164,609	313
.....	.....	.....	.....	43,000	177	39,073	37,945	408,369	314
.....	.....	22	.....	64,450	.....	70,578	37,741	463,711	315
.....	.....	488	.....	.....	74	420,203	325,363	2,929,137	316
$151	$172,121	$12,444	$580	$187,650	$202,371	$948,867	$1,078,719	$8,040,044	
$102	$9,110	$129	.....	$37,527	$18,952	$18,410	$60,032	$286,771	317
.....	500	552	.....	69,442	35,723	48,536	135,795	760,466	318
36	.....	1,141	.....	4,000	4,047	23,560	41,503	216,328	319
.....	.....	1,237	.....	.....	214	61,885	135,896	871,570	320
659	.....	447	.....	8,333	3,056	17,150	66,851	453,557	321
1,160	.....	732	.....	.....	32,250	11,131	120,577	330,650	322
1,380	.....	60	.....	3,000	317	25,961	39,965	237,363	323
727	.....	1,278	.....	12,500	20,217	49,889	89,661	480,219	324
677	.....	35	.....	.....	7	22,649	14,266	154,317	325
540	.....	93	.....	.....	30,279	12,376	83,191	235,329	326
.....	.....	430	.....	9,350	19,270	13,774	32,818	157,679	327
1,582	.....	362	.....	.....	1,555	.....	86,116	325,632	328
723	.....	838	.....	.....	6,339	121,170	79,287	794,966	329
.....	8,491	.....	.....	.....	291	12,884	22,373	110,366	330
1,859	.....	245	.....	.....	30	13,990	19,038	90,508	331
97	.....	83	.....	.....	6	26,262	45,850	254,160	332
564	.....	1,903	.....	.....	.....	12,130	9,127	80,183	333
534	57,509	.....	.....	.....	26,466	.....	58,810	235,230	334
91	.....	368	.....	12,500	18,458	44,866	92,419	520,094	335
4,271	.....	423	.....	19,275	5,098	9,341	8,755	128,350	336
91	.....	1,294	$50	.....	1,060	79,792	75,519	613,825	337
.....	.....	270	1,123	87,312	1,056	58,892	63,770	637,169	338
225	2,701	.....	.....	.....	37,447	4,176	85,312	243,603	339
.....	27,250	.....	.....	11,450	42	10,527	11,761	189,791	340
351	4,965	30	.....	.....	21,533	8,293	41,289	203,200	341
279	2,000	212	.....	156,363	280	86,976	146,601	1,059,186	342
965	.....	438	.....	.....	222	11,349	4,307	68,408	343
238	.....	302	.....	49,688	944	22,686	59,380	326,638	344
681	31,751	1,016	.....	40,675	8,788	20,005	51,283	335,524	345
852	.....	612	.....	.....	19,842	59,591	195,901	690,246	346
550	.....	.....	.....	150,000	15,021	86,793	234,322	1,492,698	347
276	4,533	87	.....	.....	11,734	9,165	34,105	151,607	348
.....	59,044	.....	200	15,000	2,841	.....	14,841	295,257	349
679	.....	81	.....	10,900	25,574	19,848	67,383	329,478	350
.....	.....	119	.....	.....	11,740	28,878	35,686	242,847	351

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Cumberland County								
302	Bridgeton	3,076	342	.....	.....	.....	.....	.....	.....
303	Cohanzick	3,394	376	.....	.....	.....	.....	.....	.....
304	Cumberland	2,129	275	.....	.....	.....	.....	.....	.....
305	Equitable	3,321	347	.....	.....	.....	.....	.....	.....
306	Planners	606	262	.....	.....	.....	.....	.....	.....
307	Young Men's	8,261	704	.....	.....	.....	.....	.....	.....
308	Columbian Perpetual	1,878	495	.....	.....	.....	.....	.....	.....
309	Hope	4,203	709	.....	.....	.....	.....	786	79
310	Institute	2,664	474	.....	.....	.....	.....	822	155
311	Protected	920	137	.....	.....	.....	.....	448	73
312	Security Perpetual	1,260	367	.....	.....	.....	.....	170	28
313	Port Norris	716	138	.....	.....	.....	.....	141	60
314	Fidelity	2,367	314	.....	.....	.....	.....	655	90
315	Landis	4,751	340	32	3	.....	.....	.....	.....
316	Mechanics No. 1	26,569	2,314	.....	.....	2,325	895	3,009	359
	Totals	66,115	7,594	32	3	2,325	895	6,031	844
	Essex County								
317	Belleville	1,344	169	.....	.....	.....	.....	117	32
318	Central	3,863	411	.....	.....	.....	.....	1,012	105
319	Clover	1,559	150	.....	.....	.....	.....	138	15
320	Home	4,519	384	.....	.....	.....	.....	159	161
321	North Belleville	5,450	660	.....	.....	.....	.....	642	84
322	Silver Lake	1,660	339	.....	.....	.....	.....	117	35
323	American-Polish	1,785	264	.....	.....	.....	.....	150	26
324	Bloomfield	2,922	351	.....	.....	.....	.....	247	33
325	Church	1,222	151	118	4	.....	.....	112	17
326	Concord	1,401	152	.....	.....	.....	.....	40	4
327	Constitution	1,122	85	.....	.....	.....	.....	.....	.....
328	Energetic	5,926	731	.....	.....	.....	.....	186	42
329	Essex County	7,064	887	.....	.....	.....	.....	.....	.....
330	Glenwood	1,900	259	.....	.....	.....	.....	124	33
331	Interurban	489	46	.....	.....	.....	.....	25	4
332	Merchants and Mechanics	1,757	184	.....	.....	.....	.....	25	3
333	North Center	785	125	.....	.....	.....	.....	55	6
334	Young Men's	1,134	270	.....	.....	.....	.....	247	46
335	Caldwell	3,156	245	.....	.....	.....	.....	4,765	42
336	Grover Cleveland	799	100	.....	.....	.....	.....	50	12
337	West Essex	3,822	381	.....	.....	.....	.....	180	22
338	Cedar Grove	2,677	266	.....	.....	.....	.....	710	75
339	Amherst	1,611	193	.....	.....	.....	.....	271	43
340	Apex-Sagamore	783	495	.....	.....	33	33	316	116
341	Banner	1,174	167	.....	.....	.....	.....	281	40
342	Brick Church-Fairway	4,765	751	115	28	.....	.....	1,086	99
343	Carnegie	549	84	.....	.....	.....	.....	5	1
344	Civic Centre	2,756	300	.....	.....	.....	.....	99	14
345	Clarion	2,497	272	.....	.....	.....	.....	288	49
346	East Orange	3,844	348	.....	.....	.....	.....	504	83
347	Lackawanna	8,279	798	.....	.....	.....	.....	2,307	187
348	Library	994	86	.....	.....	.....	.....	70	9
349	Main Mutual	963	220	.....	.....	.....	.....	634	80
350	Marvel	1,834	223	.....	.....	.....	.....	319	31
351	Park and Dodd	1,820	98	.....	.....	.....	.....	.....	.....

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
3,076	167	175	S.	$1.00 m.	$200	6	.....	.....	302
3,394	136	240	S.	1.00 m.	200	6	.....	.....	303
2,129	69	206	S.	.90 m.	200	6	$0.05 b	$0.05 b	304
3,321	102	245	S.	1.00 m.	200	6	.....	.....	305
606	54	208	S.	1.00 & 2.00 m.	200	6	.05 b	.05 b	306
8,261	303	401	S.	1.00 m.	200	6	.....	.....	307
1,878	155	340	S.	1.00 m.	200	6	.....	.....	308
4,989	172	616	S.	1.00 m.	200	6	.....	.....	309
3,486	196	433	S.	1.00 m.	200	6	.....	.....	310
1,368	70	140	S.	.70 m.	200	6	.10 b	.10 b	311
1,430	106	289	S.	1.00 m.	200	6	.....	.....	312
857	68	130	S.	1.00 m.	200	6	.05 b	.05 b	313
3,022	163	241	N.S.	.90 & 1.00 m.	200	6	.....	.....	314
4,783	175	168	N.S.	1.00 m.	200	6	.....	.....	315
31,903	1,171	2,397	O.P.	.....	200	6	.....	.....	316
74,503	3,107	6,229							
1,461	45	156	S.	$1.00 & $2.00 m.	$200	6	.....	.....	317
4,875	96	420	O.P.	.....	200	6	$2.00 a	$2.00 a	318
1,697	38	127	N.S.	1.00 m.	200	6	1.00 a	1.00 a	319
4,678	166	379	S.	1.00 m.	200	6	.....	.....	320
6,092	115	629	S.	1.00 m.	200	6	.....	.....	321
1,777	43	331	O.P.	.....	200	6	.....	.....	322
1,935	46	244	S.	1.00 & 2.00 m.	200	6	.....	.....	323
3,169	59	325	S.	1.00 m.	200	6	.....	.....	324
1,452	34	138	S.	1.00 m.	200	6	.....	.....	325
1,441	19	137	S.	1.00 m.	200	6	.....	.....	326
1,122	23	62	S.	1.00 m.	200	6	1.00 a	1.00 a	327
6,112	31	742	N.S.	1.00 m.	200	6	3.00 a	2.00 a	328
7,064	166	721	S.	1.00 m.	200	6	.....	.....	329
2,024	28	264	O.P.	.....	200	6	.....	.....	330
514	12	38	S.	1.00 m.	200	6	.....	.....	331
1,782	34	153	S.	1.00 m.	200	6	.....	.....	332
840	23	108	N.S.	1.00 m.	200	6	.....	.....	333
1,381	36	280	S. & N.S.	1.00 & 2.00 m.	200	6	.....	.....	334
7,921	95	192	S.	1.00 m.	200	6	3.00 a	.....	335
849	31	81	S.	1.00 & 2.00 m.	200	5½ & 6	.....	.....	336
4,002	125	278	S.	1.00 m.	200	6	.....	.....	337
3,387	158	183	S.	1.00 m.	T.M.&200	6	.03 b	.03 b	338
1,882	29	207	O.P.	.....	200	6	.....	.....	339
1,132	53	591	O.P.	.....	T.M.&200	6	.....	.....	340
1,455	20	187	S.	1.00 m.	200	6	.....	.....	341
5,966	149	729	S.	1.00 m.	T.M.&200	5 & 6	.....	.....	342
554	23	62	S. & N.S.	1.00 m.	200	6	2.00 a	.....	343
2,855	50	264	S.	1.00 m.	T.M.&200	5 & 6	.04 b	.04 b	344
2,785	56	265	S.	1.00 m.	T.M.&200	5, 5½,6	1.00 a	.....	345
4,348	68	363	S. & N.S.	1.00 m.	200	6	2.00 a	1.00 a	346
10,586	224	761	O.P.	.....	200	5 & 6	.....	.....	347
1,064	23	72	S. & N.S.	1.00 m.	200	4 & 6	3.00 a	1.00 a	348
1,597	72	228	N.S.-O.P.	1.00 & 2.00 m.	200	5 & 6	.....	.....	349
2,153	39	215	S.	1.00 m.	200	5 & 6	.....	.....	350
1,820	36	62	S.	1.00 m.	200	6	3.00 a	.....	351

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
352	Progressive	East Orange	Jan. 18, 1911	A. A. Hill
353	Safeguard	" "	Dec. 9, 1920	Denis L. Conroy
354	Shepherd	" "	Oct. 30, 1920	Anthony P. Miele
355	Stronghold	" "	Mar. 7, 1921	I. Newton Davies
356	Suburban	" "	Nov. 6, 1902	Charles Hahn
357	Third Ward	" "	June 15, 1910	Charles T. Riotte
358	Triumph	" "	Feb. 2, 1910	Herbert Rumrill
359	Glen Ridge	Glen Ridge	Mar. 30, 1914	Eugene LeR. Cadmus
360	Business Men's	Irvington	May 24, 1913	W. Clifton Terrill
361	Camptown	"	Mar. 7, 1910	Louis G. Breitenbach
362	First Ward	"	Nov. 8, 1915	Joseph F. Harter
363	Grove	"	Mar. 31, 1910	Conrad Rech
364	Iroquois	"	Jan. 8, 1925	Stanley J. Bakley
365	Irvington	"	June 18, 1887	Melvin R. Longfield
366	Marathon	"	Oct. 21, 1910	August M. Kleeman
367	Normandy Park	"	Sept. 11, 1912	Adolph A. Franz
368	Olympic	"	Sept. 18, 1905	Frederick G. Goedde
369	Polish American	"	Feb. 14, 1913	W. Mazur
370	Service Men's	"	Sept. 9, 1921	Edward J. Boschen
371	Supreme	"	Nov. 27, 1925	Andrew G. Kress
372	Livingston	Livingston	Aug. 28, 1922	Richard D. Quinn
373	Caledonia	Maplewood	Mar. 22, 1909	Edward F. Schwartz
374	Crestview	"	Mar. 21, 1922	Charles G. Bauer
375	Maplewood	"	April 27, 1910	James Fleming
376	Tuscan	"	Sept. 22, 1909	Emil Hildebrand
377	Millburn	Millburn	Aug. 10, 1907	John A. Kalb
378	Washington Rock	"	May 14, 1926	E. B. Ward
379	Nishuane	Montclair	June 17, 1922	Kenneth R. Shand
380	Upper Montclair	"	Aug. 26, 1919	Alfred T. Gibbs
381	A-1	Newark	Sept. 4, 1919	Michael Leveen
382	Abingdon	"	Feb. 4, 1914	John D. Leslie
383	Able-Old Hickory	"	* (See below)	Meyer P. Gross
384	Acorn	"	June 23, 1910	Philip J. Jackson
385	Acropolis	"	Mar. 28, 1913	George Larkin
386	Adamant	"	Oct. 16, 1920	Frank L. Smith
387	Aggressive	"	Nov. 8, 1913	William E. Sandmeyer
388	Aladdin	"	Oct. 23, 1920	Jacob S. Berke
389	Alert	"	May 28, 1920	Samuel Schechner
390	Almanac	"	Nov. 24, 1924	H. Burnham Rowe
391	Alpha	"	Nov. 20, 1907	Joseph J. Matz
392	Alpine	"	July 13, 1920	Stanley J. Rotonda
393	Altruist	"	May 19, 1926	Charles Gans
394	American	"	April 4, 1907	Charles Loebel
395	American-Ukrainian	"	Feb. 7, 1922	William Kuchkuda
396	Arion	"	Jan. 16, 1912	Edward F. Kern
397	Arrow	"	July 23, 1920	Louis D. Goldberg
398	Assembly	"	April 19, 1920	David L. Heller
399	Astor	"	Dec. 5, 1912	Michael A. Jackson
400	Atlantic	"	April 1, 1901	C. Fred Ruffner
401	Atlas Weekly	"	Jan. 18, 1911	Samuel A. Cohen
402	Aurora	"	Feb. 10, 1923	Gennaro Laccitiello
403	Auto Trade	"	Nov. 25, 1921	Harry C. Gordon
404	Bankers	"	Nov. 27, 1911	Harry Spangenthal
405	Barringer	"	Mar. 7, 1919	Harry D. McKinney
406	Basic	"	Mar. 1, 1919	Jacob Lesnik

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
H. J. Stanfield	John M. Middlesworth	150 Steuben St., East Orange, N. J.	352
William V. Rafferty	John J. Dourney	716 Eagle Rock Ave., West Orange, N. J.	353
Nicholas Joya	Andrew J Seidenschwarz.	12 Cypress St., Maplewood, N. J.	354
Irving Silver	Israel Denholtz	147 Keer Ave., Newark, N. J.	355
Howard L. Fitzsimons	Philip L. Goerk	26 Halsted St., Newark, N. J.	356
Roger D. Gray	William H. DeCamp, Jr..	486 Central Ave., East Orange, N. J.	357
B. C. Seaman & H. W. Lindeman	Raymond R. Campbell	227 North 18th St., East Orange, N. J.	358
Howard S. Dodd	Clarence F. Stringham	227 Ridgewood Ave., Glen Ridge, N. J.	359
Henry P. Bedford	John I. Middleton	c/o Irvington National Bank, Irvington, N. J...	360
Arthur A. Werthmann	Henry A. Guenther, Jr.	34 Union Ave., Irvington, N. J.	361
Joseph Steiner	Louis Stoecker	26 Yale St., Maplewood, N. J.	362
Alfred C. Kraft	Loren F. Gardiner, Jr.	502 High St., Newark, N. J.	363
William Newman	Walter L. Koerner	81 Wagner Place, Irvington, N. J.	364
Newton P. Kinsey	John I. Middleton	c/o Irvington National Bank, Irvington, N. J...	365
Charles C. Deubel	Henry P. George	16 Clinton St., Newark, N. J.	366
Charles H. Stewart	Richard F. L. Muth	81 Courter Ave., Maplewood, N. J.	367
Fred G. Stickel, Jr.	Otto H. Wilhelm	9 N. Shore Road, Dennville, N. J.	368
Thaddeus J. Rospond	John Posluszny	617 Eighteenth Ave., Newark, N. J.	369
Frederic Stoddard	Gustav Modersohn, Jr.	755 Broad St., Newark, N. J.	370
Richard Otto	Frank K. Weckenman	1351 Springfield Ave., Irvington, N. J.	371
George Anderson	Elinor M. Tower	20 Sherbrooke Parkway, Livingston, N. J.	372
Herman B. Licks	William A. Gade	189 S. Tenth St., Newark, N. J.	373
Richard H. Thiele	Loren F. Gardiner, Jr.	502 High St., Newark, N. J.	374
Frederic W. Smith	Frank W. Lang	Depot Plaza, Maplewood, N. J.	375
Joseph W. Kapp	Gustave F. Lueddeke	112 Oakview Ave., Maplewood, N. J.	376
Hobart L. Benedict	Stanley J. Lathrop	Millburn, N. J.	377
Fred Herrigel, Jr.	Roland Lewan	46 Walnut Ave., Millburn, N. J.	378
Ernest F. Keer, Jr.	Joseph D. McKee	213 Watchung Ave., Montclair, N. J.	379
Henry W. Trimble	Terence J. McHugh	c/o First Natl. Bk. & Tr. Co., Montclair, N. J.	380
Louis Bondy	Moses Gansler	93 Mercer St., Newark, N. J.	381
Fred C. Ritger	J. M. Williams	326 Bloomfield Ave., Newark, N. J.	382
Joseph Kraemer	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	383
Carl J. Duveneck	Charles T. Ziegler	9 Clinton St., Newark, N. J.	384
Hubert J. Rowe	Fred M. Summers	245 Roseville Ave., Newark, N. J.	385
Wolber, Gilhooly & Yauch	Walter A. Hughes	30 Branford Place, Newark, N. J.	386
Max W. Meisner	Clyde A. Zukswert	24 Commerce St., Newark, N. J.	387
Harry Griffinger	U. Samuel Abeles	60 Fifth St., Newark, N. J.	388
Samuel Roessler	Oscar H. Merz	755 Broad St., Newark, N. J.	389
Edward Gaulkin	Fred Maybaum	105 N. Sixteenth St., Bloomfield, N. J.	390
Isaac Fleischman	Benjamin Blank	52 Belmont Ave., Newark, N. J.	391
Charles Cerrato	Vito Verniero	12 Sheffield St., Newark, N. J.	392
Edward S. Bessman	Benjamin H. Tabankin	735 Hunterdon St., Newark, N. J.	393
Joseph E. Cohn	M. George Greenberg	312 High St., Newark, N. J.	394
William J. Kearns	Peter Czap	657 S. Nineteenth St., Newark, N. J.	395
Thomas R. Grimm	Fred G. Conradi	7 Sixteenth Ave., Newark, N. J.	396
Maurice J. Zucker	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	397
Koehler, Augenblick & Freedman	Walter A. Hughes	30 Branford Place, Newark, N. J.	398
H. Edward Wolfe	Eugene A. Farrell	43 Hazelwood Ave., Newark, N. J.	399
Frederick Jay	John H. Kearney	148 Dickerson St., Newark, N. J.	400
Kessler & Kessler	Harry Wuensch	32 Philip Place, Irvington, N. J.	401
Charles C. Giffoniello	Paul K. Owen	24 Commerce St., Newark, N. J.	402
Edward R. McGlynn	Alfred N. Baum	15 Market St., Newark, N. J.	403
Isaac Spangenthal	Herman A. Sarwin	20 Commerce St., Newark, N. J.	404
J. H. Harrison	Pauline Swanwick	167 Bloomfield Ave., Newark, N. J.	405
Egner & Beatty	Harry Kalb	20 Branford Place, Newark, N. J.	406

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
352	Progressive	East Orange	$947	$750	$48,400
353	Safeguard	" "	2,057	1,334	15,100
354	Shepherd*	" "	1,364	5,000	39,400
355	Stronghold	" "	5,877	.....	230,100
356	Suburban	" "	2,207	.....	167,600
357	Third Ward	" "	4,652	.....	149,318
358	Triumph*	" "	21,840	.....	565,900
359	Glen Ridge	Glen Ridge	44,323	238	111,300
360	Business Men's	Irvington	705	.....	127,358
361	Camptown	"	22,972	26,781	471,000
362	First Ward	"	8,898	.....	85,800
363	Grove	"	297	.....	41,900
364	Iroquois	"	2,194	.....	42,900
365	Irvington	"	39,450	.....	229,000
366	Marathon	"	6,285	3,000	59,700
367	Normandy Park	"	1,452	329	43,500
368	Olympic	"	14,781	.....	96,200
369	Polish American	"	1,826	.....	129,950
370	Service Men's	"	13,460	3,000	80,100
371	Supreme*	"	15,573	.....	71,300
372	Livingston	Livingston	10,741	3,000	70,800
373	Caledonia	Maplewood	11,927	5,000	27,850
374	Crestview	"	20,332	100	70,900
375	Maplewood	"	39,064	27,000	1,004,524
376	Tuscan	"	2,537	.....	170,451
377	Millburn	Millburn	703	.....	133,400
378	Washington Rock	"	5,352	1,055	53,400
379	Nishuane	Montclair	22,810	.....	63,200
380	Upper Montclair	"	56,125	15,000	281,100
381	A-1	Newark	11,779	.....	189,100
382	Abingdon	"	11,146	240	58,400
383	Able-Old Hickory	"	2,932	22	223,381
384	Acorn	"	1,571	15	74,400
385	Acropolis	"	11,147	3,375	109,300
386	Adamant	"	16,432	.....	88,518
387	Aggressive	"	7,888	31,041	99,280
388	Aladdin	"	1,211	6,923	38,500
389	Alert	"	5,567	.....	94,900
390	Almanac	"	1,059	4,350	22,500
391	Alpha	"	27,773	68,290	103,200
392	Alpine	"	3,856	.....	91,650
393	Altruist	"	2,713	6,400	54,200
394	American	"	1,516	.....	41,800
395	American-Ukrainian	"	2,466	.....	53,700
396	Arion	"	11,082	6,100	176,700
397	Arrow	"	17,043	5,286	69,650
398	Assembly	"	12,395	7,199	90,416
399	Astor	"	2,023	685	382,903
400	Atlantic	"	9,332	.....	93,050
401	Atlas Weekly	"	16,333	8,000	168,900
402	Aurora	"	7,521	2,682	57,050
403	Auto Trade	"	6,320	.....	38,300
404	Bankers	"	1,060	.....	154,600
405	Barringer	"	30,351	10,000	68,450
406	Basic	"	2,008	.....	14,400

* Accounts insured up to $5,000 by Federal Savings and Loan Insurance Corp.

AS OF DECEMBER 31, 1939

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages [illegible]	Other Assets	Total Assets	
$37,391	$394	$15,313	$22,738	$4,648	$130,581	352
.....	.....	44,419	13,696	43	76,649	353
130,895	1,072	24,579	2,918	3,599	208,827	354
1,213	200	44,945	4,756	5,427	292,518	355
.....	1,040	105,991	39,408	4,968	321,214	356
91,690	1,440	490,318	.....	2,053	739,471	357
518,863	7,210	347,962	2,818	42,023	1,506,616	358
309,690	12,710	191,366	33,122	16,591	719,340	359
1,400	100	110,671	2,140	3,507	245,881	360
882,016	17,845	687,687	1,655	74,315	2,184,271	361
228,002	17,647	349,758	82,123	2,077	774,305	362
6,488	3,385	62,781	1,498	31	116,380	363
45,879	3,980	70,211	11,395	1,926	178,485	364
70,492	1,350	210,143	1,628	3,079	555,142	365
99,767	763	90,050	7,346	2,708	269,619	366
40,757	550	148,681	353	394	236,016	367
72,405	5,815	187,574	19,960	4,419	401,154	368
62,389	.....	140,266	626	1,569	336,626	369
51,339	5,650	47,449	7,259	2,281	210,538	370
195,552	2,430	7,293	1,402	4,463	298,013	371
12,975	730	.....	7,160	2,035	107,441	372
43,702	526	136,834	730	46,821	273,390	373
67,635	1,655	62,404	98	885	224,009	374
739,891	34,731	151,100	5,238	1,541	2,003,089	375
43,839	12,955	203,964	8,166	2,726	444,638	376
835,378	26,117	607,431	5,065	19,283	1,627,377	377
157,987	1,845	12,841	522	2,437	235,439	378
346,282	3,721	61,903	21	13,512	511,449	379
407,891	655	45,629	3,423	5,715	815,538	380
290,624	38,515	473,816	23,535	44,144	1,071,513	381
34,306	1,380	134,145	11,453	7,695	258,765	382
23,478	18,783	620,718	3,141	13,583	906,038	383
57,027	2,450	130,840	6,126	2,128	274,557	384
15,175	770	83,175	23,908	9,450	256,300	385
1,460	.....	136,776	1,148	5,407	249,741	386
17,659	540	345,821	342	2,447	505,018	387
56,701	725	77,370	259	1,246	182,935	388
210,145	785	499,341	17,840	7,650	836,228	389
52,243	845	47,591	74,905	2,626	206,119	390
40,203	14,607	358,928	15,873	17,853	646,727	391
700	200	100,093	1,151	6,315	203,965	392
91,659	.....	115,781	109	7,166	278,028	393
53,935	200	66,723	2,932	2,757	169,863	394
83,277	1,190	205,723	13,397	3,406	363,159	395
19,002	2,238	236,281	30,118	12,889	494,410	396
287,142	22,509	43,084	138	2,324	447,176	397
12,200	625	97,737	25	7,533	228,130	398
247,158	850	308,259	2,229	18,186	962,293	399
27,632	10,577	289,881	4,192	8,574	443,238	400
5,284	892	445,332	466	17,438	662,645	401
16,161	188	47,908	3,733	1,726	136,969	402
41,748	400	81,677	1,434	2,135	172,014	403
.....	1,595	233,910	80,355	41,164	512,684	404
82,606	200	571,650	228	12,253	775,738	405
35,181	6,645	306,871	2,355	17,142	384,602	406

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
352	Progressive	East Orange	$41,388			
353	Safeguard	" "	33,240			$2,890
354	Shepherd	" "	92,491			40,600
355	Stronghold	" "	98,004			29,050
356	Suburban	" "	128,496			64,500
357	Third Ward	" "	227,270			76,469
358	Triumph	" "	453,231			524,200
359	Glen Ridge	Glen Ridge	352,251			55,100
360	Business Men's	Irvington	64,791			78,450
361	Camptown	"	579,277			805,700
362	First Ward	"	284,690			180,525
363	Grove	"	37,684			25,600
364	Iroquois	"	73,582			21,450
365	Irvington	"	130,104			261,750
366	Marathon	"	103,244	$78,300		
367	Normandy Park	"	79,632			57,000
368	Olympic	"	215,377			75,750
369	Polish American	"	72,691			79,249
370	Service Men's	"	120,482	2,200		38,600
371	Supreme	"	103,410			121,000
372	Livingston	Livingston	58,434			11,100
373	Caledonia	Maplewood	145,027			64,892
374	Crestview	"	112,779			18,900
375	Maplewood	"	1,450,701			
376	Tuscan	"	145,866	243		145,308
377	Millburn	Millburn				
378	Washington Rock	"	736,884			119,900
379	Nishuane	Montclair	139,741			15,600
380	Upper Montclair	"	179,011	14,550		211,500
381	A-1	Newark	624,633			
382	Abingdon	"	292,144			311,660
383	Able-Old Hickory	"	110,174			44,797
384	Acorn	"	345,686			182,805
385	Acropolis	"	88,985			57,189
386	Adamant	"	102,728			39,785
387	Aggressive	"	103,409			14,900
388	Aladdin	"	169,534			71,700
389	Alert	"	59,554			42,775
390	Almanac	"	100,173			102,475
391	Alpha	"	156,284			20,875
392	Alpine	"	188,113			29,775
393	Altruist	"	47,459			23,740
394	American	"	113,261			59,590
395	American-Ukrainian	"	21,035			65,862
396	Arion	"	113,956			78,400
397	Arrow	"	209,860			134,827
398	Assembly	"	206,232			108,575
399	Astor	"	57,115			43,700
400	Atlantic	"	318,265			312,000
401	Atlas Weekly	"	181,718			8,700
402	Aurora	"	143,681			245,800
403	Auto Trade	"	31,784			
404	Bankers	"	57,083			12,000
405	Barringer	"	228,483			43,434
406	Basic	"	193,314			136,200
			77,627			65,315

AS OF DECEMBER 31, 1939

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$2,261	$2,372	$53	.....	.....	$30,108	$3,619	$50,780	$130,581	352
1,544	.....	153	.....	.....	15,428	7,113	16,281	76,649	353
1,008	.....	1,933	.....	$19,050	1,254	16,077	36,414	208,827	354
22,087	15,773	2,863	.....	.....	15,517	12,542	96,682	292,518	355
3,947	40,778	169	.....	800	5,611	28,808	48,105	321,214	356
174	46,881	.....	.....	55,000	95,283	46,199	192,195	739,471	357
2,724	.....	62	.....	262,093	11,728	96,949	155,629	1,506,616	358
3,324	.....	1,274	.....	144,125	1,814	66,932	94,520	719,340	359
.....	6,018	.....	.....	.....	12,229	5,221	79,172	245,881	360
42	.....	.....	$4,000	44,500	131,047	102,764	516,941	2,184,271	361
665	.....	397	.....	.....	101,656	31,375	174,997	774,305	362
.....	.....	.....	.....	500	15,965	4,934	31,697	116,380	363
439	15,335	298	.....	.....	13,597	11,226	42,558	178,485	364
.....	10,876	.....	.....	.....	9,886	27,023	115,503	555,142	365
16	.....	750	.....	13,000	22,271	15,787	36,251	269,619	366
72	6,769	.....	.....	.....	25,643	9,363	57,537	236,016	367
1,807	.....	342	.....	.....	2,666	34,989	70,223	401,154	368
227	9,967	81	.....	.....	64,058	10,372	99,981	336,626	369
165	.....	89	.....	.....	9,885	18,348	20,769	210,538	370
563	.....	95	.....	26,250	2,153	19,900	24,642	298,013	371
6	.....	18	.....	10,400	191	11,010	16,282	107,441	372
8	3,706	190	.....	.....	389	11,332	47,846	273,390	373
.....	.....	.....	.....	.....	24,264	31,557	36,509	224,009	374
.....	.....	1,839	.....	.....	6,737	312,910	230,902	2,003,089	375
15	.....	1,748	.....	22,000	5,249	28,674	95,535	444,638	376
3,228	51,797	1,318	.....	317,959	49,156	123,711	223,424	1,627,377	377
1,215	.....	354	4,500	10,600	.....	22,944	40,485	235,439	378
.....	.....	.....	.....	61,283	12,813	.....	32,292	511,449	379
21	.....	3,517	.....	.....	3,353	125,025	58,989	815,538	380
5,132	3,500	.....	.....	.....	91,614	34,852	332,611	1,071,513	381
.....	.....	19	.....	14,500	15,900	13,455	59,920	258,765	382
.....	.....	.....	.....	35,768	6,444	.....	335,335	906,038	383
4,893	7,584	417	.....	12,000	48,967	5,361	49,161	274,557	384
1,288	.....	22	.....	.....	33,087	19,213	60,227	256,300	385
2,430	10,800	.....	.....	.....	36,719	15,376	66,107	249,741	386
157	24,521	.....	.....	.....	57,331	.....	181,775	505,018	387
128	.....	278	.....	.....	25,831	9,598	44,771	182,935	388
102,301	3,123	187	.....	.....	141,231	51,024	335,714	836,228	389
1,995	.....	.....	.....	.....	8,523	7,931	30,511	206,119	390
384	.....	.....	.....	.....	150,130	35,291	243,034	646,727	391
2,229	16	.....	.....	.....	23,751	8,153	98,615	203,965	392
215	.....	.....	.....	3,500	1,169	10,732	89,561	278,028	393
13,522	.....	600	600	13,500	.....	2,907	51,837	169,863	394
876	27,131	471	.....	.....	23,494	16,284	102,547	363,159	395
315	.....	381	.....	.....	23,197	18,959	106,871	494,410	396
2,479	.....	.....	.....	.....	8,516	32,200	89,174	447,176	397
1,398	.....	.....	.....	.....	39,796	20,946	65,175	228,130	398
108	11,589	.....	8,096	161,105	25,654	63,856	61,620	962,293	399
72	19,766	2	.....	.....	31,166	18,986	182,828	443,238	400
676	4,900	50	.....	.....	24,206	39,450	203,882	662,645	401
8,990	34,804	33	.....	.....	13,236	3,629	44,493	136,969	402
17,316	1,005	50	.....	.....	25,465	10,422	48,673	172,014	403
2,486	.....	.....	.....	.....	60,650	.....	177,631	512,684	404
227	51,890	809	.....	.....	127,848	1,697	263,753	775,738	405
887	1,255	.....	.....	28,500	59,587	.....	151,431	384,602	406

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
352	Progressive	926	218	.....	.....	.....	.....	.....	.....
353	Safeguard	484	141	.....	.....	.....	.....	23	13
354	Shepherd	1,399	242	.....	.....	.....	.....	203	9
355	Stronghold	690	205	.....	.....	.....	.....	161	38
356	Suburban	1,419	164	.....	.....	.....	.....	344	44
357	Third Ward	3,464	338	.....	.....	.....	.....	418	97
358	Triumph	5,961	535	.....	.....	.....	.....	2,621	222
359	Glen Ridge	3,735	371	.....	.....	.....	.....	276	40
360	Business Men's	2,551	138	.....	.....	.....	.....	785	61
361	Camptown	11,362	792	.....	.....	.....	.....	4,957	566
362	First Ward	3,597	290	.....	.....	.....	.....	1,619	158
363	Grove	522	94	.....	.....	.....	.....	163	22
364	Iroquois	604	139	.....	.....	.....	.....	111	25
365	Irvington	2,491	182	.....	.....	.....	.....	1,309	116
366	Marathon	1,099	148	408	47	.....	.....	.....	.....
367	Normandy Park	1,425	145	.....	.....	.....	.....	318	43
368	Olympic	2,136	219	.....	.....	.....	.....	378	48
369	Polish American	1,627	489	.....	.....	.....	.....	504	118
370	Service Men's	1,446	224	11	5	.....	.....	234	36
371	Supreme	2,386	378	.....	.....	.....	.....	605	69
372	Livingston	1,000	144	.....	.....	.....	.....	56	10
373	Caledonia	4,209	484	.....	.....	.....	.....	485	69
374	Crestview	1,588	152	.....	.....	.....	.....	95	12
375	Maplewood	21,132	1,171	.....	.....	.....	.....	.....	.....
376	Tuscan	1,598	167	243	15	.....	.....	832	84
377	Millburn	7,485	893	.....	.....	.....	.....	698	95
378	Washington Rock	2,028	322	.....	.....	.....	.....	78	8
379	Nishuane	3,217	344	291	4	.....	.....	1,057	77
380	Upper Montclair	10,315	1,054	.....	.....	.....	.....	.....	.....
381	A-1	4,076	688	.....	.....	.....	.....	1,558	140
382	Abingdon	1,001	100	.....	.....	.....	.....	289	37
383	Able-Old Hickory	7,272	811	.....	.....	.....	.....	914	171
384	Acorn	1,373	226	.....	.....	.....	.....	351	53
385	Acropolis	1,535	130	.....	.....	.....	.....	199	20
386	Adamant	1,654	193	.....	.....	.....	.....	93	16
387	Aggressive	2,395	377	.....	.....	.....	.....	359	58
388	Aladdin	1,583	198	.....	.....	.....	.....	214	32
389	Alert	4,179	269	.....	.....	.....	.....	685	44
390	Almanac	1,091	430	.....	.....	.....	.....	107	27
391	Alpha	4,985	488	.....	.....	.....	.....	201	28
392	Alpine	831	149	.....	.....	.....	.....	113	24
393	Altruist	4,307	293	.....	.....	.....	.....	341	63
394	American	301	98	.....	.....	.....	.....	395	70
395	American-Ukrainian	1,129	319	.....	.....	.....	.....	392	100
396	Arion	2,457	265	.....	.....	.....	.....	674	73
397	Arrow	5,168	438	.....	.....	.....	.....	543	93
398	Assembly	1,762	193	.....	.....	.....	.....	229	33
399	Astor	4,550	396	.....	.....	.....	.....	1,560	113
400	Atlantic	3,194	359	.....	.....	.....	.....	58	8
401	Atlas Weekly	2,911	279	.....	.....	.....	.....	1,229	127
402	Aurora	744	139	.....	.....	.....	.....	.....	.....
403	Auto Trade	996	162	.....	.....	.....	.....	60	4
404	Bankers	3,023	383	.....	.....	.....	.....	250	33
405	Barringer	3,846	554	.....	.....	.....	.....	1,209	125
406	Basic	1,681	243	.....	.....	.....	.....	334	71

AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
926	22	196	S.	$1.00 m.	$200	6	.....	.....	352
507	4	150	S.	1.00 m.	200	6	.....	.....	353
1,602	57	194	S.	1.00 m.	200	6	$2.00 a	$2.00 a	354
851	72	171	S.	1.00 m.	200	6	4.00 a	.....	355
1,763	42	166	S.	1.00 m.	200	6	3.00 a	.....	356
3,882	49	386	O.P.	.....	200	6	.05 b	.05 b	357
8,582	274	483	S.	1.00 m.	200	6	1.00 a	1.00 a	358
4,011	95	316	S.	1.00 m.	200	6	.....	.....	359
3,336	23	176	O.P.	.....	100 & 200	6	.....	3.00 a	360
16,319	371	987	O.P.	.....	200	5 & 6	1.00 a	3.00 a	361
5,216	99	349	S.	1.00 m.	200	5 & 6	.....	.....	362
685	27	89	S.	1.00 m.	200	6	3.00 a	3.00 a	363
715	28	136	S.	1.00 m.	200	6	3.00 a	1.00 a	364
3,800	70	228	N.S.-O.P.	1.00 m.	200	5 & 6	.....	3.00 a	365
1,507	30	165	S.	1.00 m.	200	6	1.00 a	1.00 a	366
1,743	26	162	O.P.	.....	200	6	.....	.....	367
2,514	49	218	S.	1.00 m.	T.M.&200	5 & 6	.....	1.00 a	368
2,131	33	574	N.S.	.25 w.	200	6	1.00 a	.....	369
1,691	33	232	S.	1.00 m.	200	6	3.00 a	1.00 a	370
2,991	96	351	S.	1.00 m.	T.M.&200	6	.....	.....	371
1,056	29	125	S.	1.00 m.	200	6	1.00 a	.....	372
4,694	19	534	O.P.	.....	200	5 & 6	4.00 a	4.00 a	373
1,683	46	118	O.P.	.....	T.M.&200	5 & 6	.02½ b	2.00 a	374
21,132	328	843	S.	1.00 m.	200	5 & 6	.02½ b	.02½ b	375
2,673	78	188	S.	1.00 m.	200	6	.....	1.00 a	376
8,183	326	662	S.	1.00 m.	200	6	.....	.....	377
2,106	56	274	S.	1.00 m.	200	6	.....	1.00 a	378
4,565	109	316	S.	1.00 m.	T.M.&200	6	.05 b	.05 b	379
10,315	109	945	S.	1.00 m.	T.M.&200	5, 5½,6	.....	1.00 a	380
5,634	100	728	N.S.	1.00 m.	200	5 & 6	.....	.....	381
1,290	30	107	S.	1.00 m.	200	6	.....	.....	382
8,186	113	869	O.P.	.....	200	6	.....	.....	383
1,724	53	226	S. & N.S.	1.00 m.	200	6	.....	2.00 a	384
1,734	31	119	S.	1.00 m.	200	6	.....	.....	385
1,747	20	189	N.S.	1.00 m.	200	5 & 6	.....	.....	386
2,754	15	420	O.P.	.....	200	5 & 6	.....	.....	387
1,797	39	191	N.S.	1.00 m.	200	6	1.00 a	1.00 a	388
4,864	29	284	S.	1.00 m.	200	6	.....	1.00 a	389
1,198	24	433	S.	1.00 m.	200	6	1.00 a	.....	390
5,186	57	459	N.S.	1.00 m.	200	6	1.00 a	.....	391
944	34	139	O.P.	.....	200	6	.....	.....	392
4,648	33	323	O.P.	.....	200	6	1.00 a & 2.00 a	1.00 a & 2.00 a	393
696	18	150	S.	1.00 m.	200	6	2.00 a	2.00 a	394
1,521	37	382	S.	1.00 m.	200	6	1.00 a	1.00 a	395
3,131	52	286	S.	1.00 m.	200	6	3.00 a	2.00 a	396
5,711	92	439	N.S.	1.00 m.	200	6	1.00, 2.00 & 3.00 a	1.00 a	397
1,991	17	209	N.S.	1.00 m.	200	6	.....	.....	398
6,110	88	421	O.P.	.....	200	6	4.00 a	2.00 a	399
3,252	21	346	O.P.	.....	200	6	.....	.....	400
4,140	21	385	N.S.	1.00 m.	200	6	.....	.....	401
744	26	113	S.	1.00 m.	200	6	4.00 a	1.00 a	402
1,056	23	145	S.	1.00 m.	200	5 & 6	.....	.....	403
3,273	8	408	N.S.	1.00 m.	200	6	.....	.....	404
5,055	47	632	O.P.	.....	200	6	3.00 a	1.00 a	405
2,015	23	291	N.S.	1.00 m.	200	6	.....	.....	406

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
407	Bay View	Newark	Mar. 13, 1903	F. C. Mindnich
408	Beacon	"	June 16, 1920	Frank J. Durkin
409	Beaver	"	Mar. 23, 1912	Frederick Rosseter
410	Beneficial	"	Mar. 18, 1893	Sidney H. Salomon
411	Bergen	"	Aug. 19, 1912	Alois Kraemer
412	Betsy Ross	"	Jan. 3, 1922	Elma Knapp
413	Big Brother	"	Jan. 13, 1922	Adolph Klein
414	Bigelow	"	Aug. 11, 1905	Max Oppenheimer
415	Black Diamond	"	Jan. 10, 1925	R. D. Van Duzer
416	Branch Brook	"	June 1, 1905	Samuel Gaiser
417	Broad and Market	"	Sept. 10, 1906	James F. Connorton
418	Broad Street	"	Jan. 12, 1923	William J. Connelly
419	Broadway Mutual	"	Mar. 18, 1939	Harry M. Biggin
420	Brookdale	"	Oct. 27, 1911	Charles G. Hahn
421	Buildahome	"	July 20, 1922	John F. Sherman
422	Builders	"	Oct. 11, 1906	William F. Littell, Jr.
423	Buildmore	"	April 15, 1926	Elmer J. Herrmann
424	Camden	"	Mar. 6, 1912	William Schuff
425	Camfield	"	Feb. 7, 1899	Ernest P. Kayser
426	Capital	"	Oct. 26, 1912	Charles S. Baldwin
427	Carteret	"	July 12, 1939	Ernest A. Minier
428	Casino	"	Mar. 1, 1892	Charles J. Geiger
429	Cedars	"	July 5, 1923	August Roemmele
430	Central	"	June 15, 1881	Samuel Schechner
431	Centre Market	"	Feb. 7, 1914	Walter H. Walker
432	Century	"	Mar. 7, 1906	Frank P. Montgomery
433	Chapel	"	April 19, 1907	J. William Huegel
434	Charter Oak	"	Jan. 23, 1920	Leo M. Abrahams
435	Citizens'	"	Dec. 1, 1891	Charles Helmstetter
436	City Hall	"	Feb. 20, 1907	Murray B. Wigder
437	City Line	"	Dec. 1, 1903	George F. Serbe
438	Civic	"	Sept. 11, 1915	Martin G. Bross
439	Clinton Place	"	July 18, 1922	Sheldon R. Odell
440	Columbia	"	Dec. 7, 1897	John L. O'Toole
441	Columbus Institute	"	Sept. 13, 1915	Charles A. Glutting
442	Combined	"	* (See below)	Edwin Steiner
443	Commerce	"	Mar. 17, 1906	Joseph Kussy
444	Commonwealth	"	May 16, 1894	John Weisemann
445	Community	"	April 4, 1913	Emil Wohlfarth
446	Compact	"	May 12, 1922	Joseph B. Krill
447	Concordia	"	Mar. 3, 1906	Henry F. Herpers
448	Conservative	"	Jan. 25, 1905	Philip F. Donnelly
449	Continental	"	Oct. 19, 1907	David Wyllie
450	Court House	"	June 23, 1893	Fred M. Coppersmith
451	Court South End	"	April 11, 1919	Frank H. Hewitt
452	Crescent	"	Dec. 26, 1905	Henry Weiss
453	Criterion	"	Dec. 26, 1911	Harry P. Lowy
454	Crosstown	"	April 22, 1905	Morris Miller
455	Custer	"	Mar. 16, 1914	Edward J. Ryan
456	Defiance	"	May 11, 1922	Nicholas V. Costa
457	Delta	"	Nov. 21, 1919	Adolph Kleinwaks
458	Dependable	"	Feb. 7, 1923	Simon Heyman
459	Divident Hill	"	Feb. 9, 1920	George D. White
460	Domestic	"	Feb. 9, 1900	Arthur R. Finn
461	Down Town	"	Mar. 6, 1919	Fred Brandman

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Benjamin J. Fleuchaus	A. T. Martin	24 Commerce St., Newark, N. J.	407
John L. Hughes	William F. Ackerson	670 Bergen St., Newark, N. J.	408
Carl F. Hinrichsen	John F. O'Brien	31 Clinton St., Newark, N. J.	409
Joseph G. Young	John J. Mercovich	2 Arnold Way, Verona, N. J.	410
Frederick W. Wilderotter	Francis W. Barrett	192 Gregory Place, West Orange, N. J.	411
John H. Yauch, Jr.	Louise W. Woerner	914 Grove St., Irvington, N. J.	412
Harry H. Koehler	Henry H. Krafte	28 William St., Newark, N. J.	413
Levy, Fenster & McCloskey	Mina Stern	29 Astor St., Newark, N. J.	414
L. S. Johnson	W. R. Headden	744 Broad St., Newark, N. J.	415
Joseph Kahrs	William A. Hall, Jr.	744 Broad St., Newark, N. J.	416
Levy, Fenster & McCloskey	William Mattes, Jr.	371 S. Orange Ave., Newark, N. J.	417
George Henderson	Joseph Moritz	509 S. Orange Ave., Newark, N. J.	418
A. V. Talmage & M. G. Wiener	Charles R. Van Doren	11 Bloomfield Ave., Newark, N. J.	419
Frank A. Boettner	Charles G. Hahn, Jr.	34 Palm St., Newark, N. J.	420
Robert F. Darby	Henry Dolch	1005 Broad St., Newark, N. J.	421
Samuel D. Williams	William A. Hall, Jr.	744 Broad St., Newark, N. J.	422
Louis Auerbacher, Jr.	Frederic J. Leiss	3 Ridley Court, Glen Ridge, N. J.	423
Charles C. Duebel	G. Leonard Kusterer	20 Clinton St., Newark, N. J.	424
Edgar Leiss	Charles G. Deno	14 Palm St., Newark, N. J.	425
Michael J. Quigley	John E. Durr	74 Murray St., Newark, N. J.	426
Levy, Fenster & McCloskey	George M. Cooper	866 Broad St., Newark, N. J.	427
Edgar Leiss	Benedict A. Harter	135 S. Kingman Road, South Orange, N. J.	428
A. Leslie Price	Arthur A. Roemmele	29 Astor St., Newark, N. J.	429
Samuel Roessler	Abraham A. Kurtz	11 Commerce St., Newark, N. J.	430
Charles H. Stewart	Asa H. Holman	85 Eton Place, East Orange, N. J.	431
Arthur S. Smith	Austin A. Kohl	1172 Raymond Blvd., Newark, N. J.	432
Joseph Altman	John Zipfel, Jr.	20 Belmont Ave., Newark, N. J.	433
Milton M. Unger	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	434
C. Harold Gascoyne	Frank P. Litter	14 Belmont Ave., Newark, N. J.	435
Abraham Laub	Nathan Perselay	535 High St., Newark, N. J.	436
Arthur A. Werthmann	Henry P. George	16-18 Clinton St., Newark, N. J.	437
Pearce R. Franklin	William G. Dassing	57 Green St., Newark, N. J.	438
I. H. Colton	Murray A. Granet	249 Clinton Ave., Newark, N. J.	439
Charles M. Myers	Frederick C. Johnson	2 Noll Place, Newark, N. J.	440
Joseph M. Degnan	Fred M. Summers	245 Roseville Ave., Newark, N. J.	441
Frederick Jay	Alfred N. Baum	15 Market St., Newark, N. J.	442
Kussy, Kohn & Cohn	Nathan Perselay	535 High St., Newark, N. J.	443
Joseph E. Conlon	William B. Heller	14 Ferry St., Newark, N. J.	444
Sorg & Sorg	Floyd R. Opie	492 Clinton Ave., Newark, N. J.	445
Samuel Dreskin	Joseph Lieb	463 Clinton Place, Newark, N. J.	446
Ramon E. Ozias, Jr.	A. Wilberforce Egner	17 Academy St., Newark, N. J.	447
Levy, Fenster & McCloskey	Charles H. Burgesser	246 S. Twentieth St., Newark, N. J.	448
Frederic C. Ritger	LeRoy F. Murphy	755 Broad St., Newark, N. J.	449
Joseph G. Young	Gustav Modersohn, Jr.	34 S. Mountain Road, Millburn, N. J.	450
Christian J. Knispel	Edgar G. Spitz	25 Rosedale Ave., Maplewood, N. J.	451
Charles C. Pilgrim	LeRoy F. Murphy	755 Broad St., Newark, N. J.	452
Isaac Fleischman	Alfred N. Baum	15 Market St., Newark, N. J.	453
Stein & Stern	Benjamin Blank	52 Belmont Ave., Newark, N. J.	454
Francis P. Meehan	Neil J. McManus	838 Clifton Ave., Newark, N. J.	455
Walter M. Ceglowski	John J. Hill	175 Holland Road, South Orange, N. J.	456
Joseph Steiner	Harry Wertheim	205 Harrison Ave., Harrison, N. J.	457
David Bernheim	Max Kapner	48 Goodwin Ave., Newark, N. J.	458
Charles A. Woodruff	Arthur Dorsch	11 Commerce St., Newark, N. J.	459
Francis P. Meehan	Herman R. Schaefer	48 N. Munn Ave., Newark, N. J.	460
A. Milton Jacobs	Richard Baerncopf	312 High St., Newark, N. J.	461

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
407	Bay View	Newark	$1,110	$1,326	$153,000
408	Beacon	"	20,483	5,000	80,900
409	Beaver	"	2,037	2,158	131,500
410	Beneficial	"	5,864	.....	174,100
411	Bergen	"	3,861	.....	60,900
412	Betsy Ross	"	1,284	2,112	50,200
413	Big Brother	"	15,041	5,963	39,200
414	Bigelow	"	60,847	62,500	20,000
415	Black Diamond	"	23,778	.....	211,800
416	Branch Brook	"	6,928	134	53,100
417	Broad and Market	"	7,570	30,428	.....
418	Broad Street	"	2,727	5	15,200
419	Broadway Mutual*	"	72,432	.....	.....
420	Brookdale	"	4,578	3,800	166,350
421	Buildahome	"	8,606	.....	51,400
422	Builders	"	2,550	262	129,100
423	Buildmore	"	8,848	1,500	16,900
424	Camden	"	2,606	1,000	44,100
425	Camfield	"	4,566	.....	78,000
426	Capital	"	17,786	.....	32,900
427	Carteret*	"	1,045,092	.....	.....
428	Casino	"	9,117	.....	106,000
429	Cedars	"	510	.....	170,800
430	Central	"	8,204	1,517	65,100
431	Centre Market	"	4,783	.....	53,500
432	Century	"	5,056	258	126,794
433	Chapel	"	886	5,250	97,900
434	Charter Oak	"	8,482	55,240	41,900
435	Citizens'	"	14,306	.....	37,200
436	City Hall	"	20,769	.....	34,200
437	City Line	"	1,283	.....	84,500
438	Civic	"	678	.....	63,600
439	Clinton Place	"	4,410	5,472	4,300
440	Columbia	"	2,171	3,500	19,000
441	Columbus Institute	"	31,163	.....	123,400
442	Combined	"	4,311	.....	87,150
443	Commerce	"	7,840	.....	11,600
444	Commonwealth	"	16,763	8,000	59,200
445	Community	"	9,857	.....	52,563
446	Compact	"	2,776	.....	.....
447	Concordia	"	7,029	4,400	55,000
448	Conservative	"	4,434	.....	23,200
449	Continental	"	821	.....	69,400
450	Court House	"	15,123	.....	98,100
451	Court South End	"	2,234	200	142,000
452	Crescent	"	8,665	.....	83,200
453	Criterion	"	1,092	4,345	133,900
454	Crosstown	"	40,998	14,455	137,100
455	Custer	"	3,401	1,266	69,400
456	Defiance	"	6,139	178	59,700
457	Delta	"	5,445	.....	65,500
458	Dependable	"	9,587	12,550	5,700
459	Divident Hill	"	13,268	353	130,000
460	Domestic	"	2,068	.....	116,300
461	Down Town	"	10,570	35,000	61,300

* Accounts insured up to $5,000 by Federal Savings and Loan Insurance Corp.

AS OF DECEMBER 31, 1939

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$30,573	$885	$88,891	$4,608	$3,495	$283,888	407
24,533	1,703	148,188	459	522	281,788	408
129,611	1,540	189,027	55,066	26,044	536,983	409
43,440	2,845	215,212	10,408	3,198	455,067	410
115,156	4,360	27,656	317	757	213,007	411
19,851	860	70,309	5,182	9,394	159,192	412
91,591	11,530	236,269	3,607	7,663	410,864	413
568,853	10,065	9,358	194	612	732,429	414
413,809	10,350	87,135	14,318	18,016	779,206	415
51,947	1,152	65,861	301	1,902	181,325	416
75,772	.....	63,424	54,001	.....	231,195	417
68,547	.....	101,264	2,405	985	191,133	418
417,134	2,450	.....	.....	21,979	513,995	419
55,022	4,465	199,521	10,811	6,143	450,690	420
54,415	2,360	97,899	1,267	2,314	218,261	421
72,577	1,780	208,524	859	8,596	424,248	422
20,317	300	49,606	4,679	127	102,277	423
66,035	3,035	156,126	6,066	337	279,305	424
29,505	940	146,896	7,097	.....	267,004	425
12,210	.....	133,090	3,086	963	200,035	426
6,140,118	250	288,746	.....	249,882	7,724,088	427
48,690	1,740	329,659	197	4,512	499,915	428
65,414	2,370	100,715	10,487	100	350,396	429
11,100	.....	251,965	58	2,962	340,906	430
16,545	.....	121,764	1,655	3,887	202,134	431
45,406	6,073	272,157	3,455	2,497	461,696	432
21,954	755	60,968	23,837	7,165	218,715	433
37,025	1,498	150,657	1,537	2,274	298,613	434
216,736	6,550	17,359	972	1,589	294,712	435
191,610	.....	371,226	266,979	3,726	888,510	436
56,194	965	30,285	2,598	978	176,803	437
15,815	600	69,816	7,661	6,176	164,346	438
183,074	.....	37,012	351	799	235,418	439
40,296	2,140	149,746	3,430	20,537	240,820	440
61,784	1,395	193,382	10,682	11,698	433,504	441
53,680	.....	747,504	456	21,646	914,747	442
33,975	.....	172,054	8	686	226,163	443
87,506	4,052	176,058	84	4,126	355,789	444
21,504	1,100	118,703	5,421	48,359	257,507	445
140,780	1,140	268,708	172	428	414,004	446
4,300	1,240	225,350	6,999	1,282	305,600	447
39,165	1,160	63,639	8,522	4,561	144,681	448
25,114	1,025	90,508	5,142	750	192,760	449
139,521	700	270,600	31,426	17,473	572,943	450
46,016	1,130	121,416	4,755	2,868	320,619	451
600	750	69,985	163	48	163,411	452
135,326	.....	31,598	119	9,311	315,691	453
692,735	49,723	228,389	8,385	94,495	1,266,280	454
31,877	5,640	113,340	3,843	1,633	230,400	455
65,673	6,047	37,361	15,520	2,706	193,324	456
51,457	.....	204,837	470	1,989	329,698	457
48,241	.....	101,915	.....	100	178,093	458
3,593	4,380	258,455	43,595	5,279	458,923	459
10,000	3,600	72,111	15,525	1,632	221,236	460
27,117	250	119,863	39	451	254,590	461

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
407	Bay View	Newark	$129,961			$55,300
408	Beacon	"	88,744			44,575
409	Beaver	"	253,999			52,900
410	Beneficial	"	211,023			74,275
411	Bergen	"	82,309			85,630
412	Betsy Ross	"	50,922			17,500
413	Big Brother	"	183,940			63,655
414	Bigelow	"	438,212			215,225
415	Black Diamond	"	452,840			10,000
416	Branch Brook	"	82,293			56,300
417	Broad and Market	"	103,843			22,100
418	Broad Street	"	41,782			27,095
419	Broadway Mutual	"	166,245			303,900
420	Brookdale	"	190,390			119,200
421	Buildahome	"	84,314			60,700
422	Builders	"	161,265			118,000
423	Buildmore	"	37,725			3,200
424	Camden	"	92,528			74,050
425	Camfield	"	126,059			51,200
426	Capital	"	52,674			33,900
427	Carteret	"	5,292,109			972,792
428	Casino	"	203,188			121,752
429	Cedars	"	172,932			26,000
430	Central	"	87,624			96,325
431	Centre Market	"	64,305			39,100
432	Century	"	100,408			103,522
433	Chapel	"	60,563			72,973
434	Charter Oak	"	125,542			54,510
435	Citizens'	"	122,526			67,400
436	City Hall	"	428,053			232,040
437	City Line	"	65,751			45,950
438	Civic	"	49,134			31,675
439	Clinton Place	"	133,034			41,125
440	Columbia	"	111,362			29,400
441	Columbus Institute	"	174,682			79,375
442	Combined	"	264,110			103,693
443	Commerce	"	99,465			30,775
444	Commonwealth	"	104,025			102,325
445	Community	"	90,008			49,200
446	Compact	"	95,720			98,725
447	Concordia	"	106,485			58,825
448	Conservative	"	69,363			10,800
449	Continental	"	94,078			20,200
450	Court House	"	147,717			130,225
451	Court South End	"	143,903			87,535
452	Crescent	"	83,176			15,900
453	Criterion	"	61,189			39,500
454	Crosstown	"	272,595			199,580
455	Custer	"	90,038			58,300
456	Defiance	"	105,445			13,900
457	Delta	"	89,967			15,700
458	Dependable	"	54,016			38,375
459	Divident Hill	"	197,141			88,075
460	Domestic	"	104,460			39,600
461	Down Town	"	95,693			71,455

AS OF DECEMBER 31, 1939

LIABILITIES

Due Shareholders for			Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
Lapsed Shares	Matured Shares	Advance Payments							
.....	.....	$798	.....	$18,500	$12,404	$20,250	$46,675	$283,888	407
$305	$17,192	.....	.....	11,195	18,534	26,870	74,373	281,788	408
.....	.....	230	.....	17,375	37,184	29,321	145,974	536,983	409
11,203	.....	343	.....	16,000	2,791	29,633	109,799	455,067	410
337	.....	.....	.....	.....	12,618	10,437	21,676	213,007	411
229	2,543	68	.....	.....	34,840	8,866	44,224	159,192	412
.....	.....	412	.....	.....	1,290	8,667	152,900	410,864	413
.....	.....	5	$700	.....	215	6,282	71,790	732,429	414
8	.....	407	.....	142,000	6,263	103,672	64,016	779,206	415
.....	.....	5	.....	.....	2	17,330	25,395	181,325	416
.....	.....	104	.....	.....	48,657	.....	56,491	231,195	417
1,905	12,729	2	.....	.....	46,027	2,983	58,610	191,133	418
.....	.....	.....	.....	.....	196	14,284	29,370	513,995	419
.....	.....	355	.....	19,000	16,129	23,995	81,621	450,690	420
141	.....	.....	.....	.....	7,171	18,775	47,160	218,261	421
.....	.....	.....	200	17,500	7	48,333	78,943	424,248	422
132	8,528	240	.....	.....	18,922	1,364	32,166	102,277	423
69	11,043	1,151	.....	.....	11,513	13,775	75,176	279,305	424
8,419	.....	1,137	.....	.....	20,946	17,938	41,305	267,004	425
7,444	3,750	540	.....	.....	23,924	4,454	73,349	200,035	426
.....	281,915	.....	100	.....	2,469	.....	1,174,703	7,724,088	427
352	.....	.....	.....	21,250	19,870	23,627	109,876	499,915	428
13	6,100	204	.....	24,000	16,517	25,440	79,190	350,396	429
.....	.....	102	.....	.....	27,489	6,590	122,776	340,906	430
.....	9,009	.....	.....	.....	19,445	14,848	55,427	202,134	431
.....	52,082	2,060	.....	.....	73,077	6,282	124,265	461,696	432
928	.....	462	.....	.....	15,922	6,615	61,252	218,715	433
510	.....	8	.....	.....	24,017	23,614	70,412	298,613	434
156	11,475	540	.....	5,000	40,923	26,477	20,215	294,712	435
.....	.....	129	.....	19,000	27,668	4,630	176,990	888,510	436
27	.....	300	.....	12,000	6,192	13,287	33,296	176,803	437
6	10,200	283	.....	9,000	17,389	5,802	40,857	164,346	438
372	.....	16	.....	.....	51,623	4,657	4,591	235,418	439
4,753	.....	389	.....	.....	17,025	14,515	63,376	240,820	440
2,700	10,769	854	.....	.....	34,934	27,285	102,905	433,504	441
.....	.....	.....	.....	38,000	8,347	.....	500,597	914,747	442
.....	.....	.....	.....	.....	10	.....	95,907	226,163	443
123	3,008	.....	.....	.....	18,587	18,909	108,812	355,789	444
387	.....	885	.....	.....	35,796	10,975	70,256	257,507	445
1,223	.....	.....	.....	21,000	36,413	14,284	146,639	414,004	446
.....	15,875	320	.....	.....	43,754	9,214	71,127	305,600	447
10	.....	248	.....	.....	5,374	15,176	43,710	144,681	448
.....	.....	.....	.....	.....	6,925	16,874	54,683	192,760	449
7,178	77,460	190	.....	.....	38,263	25,699	146,211	572,943	450
1,366	.....	322	.....	5,500	4,311	27,152	50,530	320,619	451
.....	.....	3	.....	.....	24,111	10,194	30,027	163,411	452
3,712	23,823	.....	.....	20,000	70,672	19,368	77,427	315,691	453
330	.....	30	.....	.....	303,900	65,025	424,520	1,266,280	454
6,169	.....	665	.....	.....	6,022	11,606	57,600	230,400	455
1,472	.....	155	.....	.....	9,929	11,757	50,666	193,324	456
6,614	34,304	.....	.....	.....	76,944	12,462	93,707	329,698	457
.....	1,388	253	.....	.....	701	7,578	75,782	178,093	458
28	.....	41	.....	.....	16,860	33,384	123,394	458,923	459
10,523	.....	839	.....	4,500	164	19,974	41,176	221,236	460
359	3,214	.....	.....	.....	852	12,478	70,539	254,590	461

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
407	Bay View	1,718	181	.....	.....	.....	.....	343	51
408	Beacon	1,885	240	.....	.....	.....	.....	293	74
409	Beaver	3,130	267	.....	.....	.....	.....	265	27
410	Beneficial	2,372	310	.....	.....	.....	.....	371	25
411	Bergen	807	151	.....	.....	.....	.....	460	86
412	Betsy Ross	1,080	129	.....	.....	.....	.....	132	50
413	Big Brother	5,940	529	.....	.....	.....	.....	509	62
414	Bigelow	6,772	1,258	.....	.....	.....	.....	1,076	280
415	Black Diamond	8,488	784	.....	.....	.....	.....	50	4
416	Branch Brook	1,218	146	.....	.....	.....	.....	314	37
417	Broad and Market	826	233	.....	.....	.....	.....	111	26
418	Broad Street	1,002	209	.....	.....	.....	.....	135	15
419	Broadway Mutual	1,955	655	.....	.....	.....	.....	1,520	401
420	Brookdale	2,123	215	.....	.....	.....	.....	633	70
421	Buildahome	1,268	152	.....	.....	.....	.....	344	45
422	Builders	2,680	165	.....	.....	.....	.....	653	80
423	Buildmore	681	104	.....	.....	.....	.....	26	5
424	Camden	964	143	.....	.....	.....	.....	370	55
425	Camfield	1,181	247	.....	.....	.....	.....	256	42
426	Capital	692	149	.....	.....	.....	.....	244	68
427	Carteret	60,485	12,887	.....	.....	.....	.....	4,863	934
428	Casino	2,965	319	.....	.....	.....	.....	609	79
429	Cedars	2,087	192	.....	.....	.....	.....	157	18
430	Central	1,258	164	.....	.....	.....	.....	482	64
431	Centre Market	1,085	94	.....	.....	.....	.....	221	24
432	Century	1,980	258	.....	.....	.....	.....	702	71
433	Chapel	599	118	.....	.....	.....	.....	365	78
434	Charter Oak	1,632	305	.....	.....	.....	.....	273	39
435	Citizens'	2,332	249	.....	.....	.....	.....	362	49
436	City Hall	4,659	474	.....	.....	.....	.....	1,562	145
437	City Line	740	101	.....	.....	.....	.....	230	32
438	Civic	780	95	.....	.....	.....	.....	171	29
439	Clinton Place	3,131	454	.....	.....	.....	.....	363	45
440	Columbia	1,060	125	.....	.....	.....	.....	151	24
441	Columbus Institute	2,165	270	.....	.....	.....	.....	397	68
442	Combined	6,821	641	.....	.....	.....	.....	898	79
443	Commerce	2,470	307	.....	.....	.....	.....	236	37
444	Commonwealth	1,309	153	.....	.....	.....	.....	683	86
445	Community	1,163	106	.....	.....	.....	.....	318	41
446	Compact	1,803	224	.....	.....	.....	.....	510	42
447	Concordia	1,325	211	.....	.....	.....	.....	432	118
448	Conservative	717	92	.....	.....	.....	.....	59	8
449	Continental	1,159	80	.....	.....	.....	.....	111	12
450	Court House	1,754	276	.....	.....	.....	.....	733	87
451	Court South End	2,031	211	.....	.....	.....	.....	579	75
452	Crescent	1,021	99	.....	.....	.....	.....	108	19
453	Criterion	2,936	183	.....	.....	.....	.....	565	61
454	Crosstown	7,940	599	.....	.....	.....	.....	1,717	98
455	Custer	889	138	.....	.....	.....	.....	327	40
456	Defiance	1,296	287	.....	.....	.....	.....	70	11
457	Delta	2,587	295	.....	.....	.....	.....	195	27
458	Dependable	1,784	280	.....	.....	.....	.....	228	29
459	Divident Hill	2,214	210	.....	.....	.....	.....	540	72
460	Domestic	1,127	123	.....	.....	.....	.....	198	34
461	Down Town	2,024	217	.....	.....	.....	.....	357	46

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial: N.-S., Non-Serial: O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
2,061	49	183	S.	$0.50 & $1.00 m.	$200	6	$3.00 a	$1.00 a	407
2,178	30	284	O.P.	.....	200	6	.05 b	.05 b	408
3,395	49	245	S.	1.00 m.	200	6	.....	3.00 a	409
2,743	74	261	S.	1.00 m.	200	6	.02½ b	.02½ b	410
1,267	50	187	O.P.	.....	200	6	.....	.....	411
1,212	21	158	S.	1.00 m.	200	6	2.00 a	2.00 a	412
6,449	65	526	N.S.	1.00 m.	200	various	1.00 a	.....	413
7,848	155	1,383	N.S.	1.00 m.	T.M.&200	5 & 6	.....	.....	414
8,538	188	600	S.	1.00 m.	200	6	1.50 a	2.00 a	415
1,532	36	147	O.P.	.....	200	6	.....	2.00 a	416
937	21	238	S.	1.00 m.	200	6	.....	.....	417
1,137	27	197	S.	1.00 m.	200	6	.....	1.00 a	418
3,475	143	913	N.S.-O.P.	1.00 m.	200	4½, 5, 5½, 6	.....	.....	419
2,756	76	209	S.	1.00 m.	200	6	2.00 a	1.00 a	420
1,612	33	164	O.P.	.....	200	6	2.00 a	2.00 a	421
3,333	59	186	S.	.....	200	6	.....	.....	422
707	10	99	S. & N.S.	1.00 m.	200	6	1.00 a	.....	423
1,334	36	162	S.	1.00 m.	200	6	1.00 a	2.00 a	424
1,437	27	262	S.	1.00 m.	200	5 & 6	.....	.....	425
936	17	200	S.	1.00 m.	200	6	2.00 a	1.00 a	426
65,348	1,479	12,342	O.P.	.....	200	5½ & 6	.....	.....	427
3,574	38	360	N.S.	1.00 m.	200	6	1.00 a	1.00 a	428
2,244	44	166	S.	1.00 m.	200	6	4.00 a	.05 b	429
1,740	18	210	N.S.	1.00 m.	200	6	2.00 a	.....	430
1,306	13	105	O.P.	.....	200	6	.....	.....	431
2,682	53	276	S.	1.00 m.	200	6	3.00 a	2.00 a	432
964	19	177	S.	1.00 m.	200	6	2.00 a	.....	433
1,905	25	319	O.P.	.....	200	6	.....	.....	434
2,694	65	233	O.P.	.....	200	5 & 6	.....	.....	435
6,221	28	591	S.	1.00 m.	200	6	1.00 a	1.00 a	436
970	36	97	S.	1.00 m.	200	6	1.00 a & 2.00 a	1.00 a	437
951	20	104	S.	1.00 m.	200	6	2.00 a	2.00 a	438
3,494	45	454	O.P.	.....	200	6	various	.....	439
1,211	21	128	S.	1.00 m.	200	6	.....	.....	440
2,562	57	281	S.	1.00 m.	200	6	1.00 a	1.00 a	441
7,719	23	697	N.S.	1.00 m.	200	6	.....	.....	442
2,706	15	329	O.P.	.....	200	5	1.00 a	.....	443
1,992	45	194	N.S.	1.00 m.	T.M.&200	6	various	various	444
1,481	20	127	S.	1.00 m.	200	6	.....	.....	445
2,313	20	246	O.P.	.....	200	5 & 6	.....	.....	446
1,757	25	304	S.	1.00 m.	200	6	2.00 a	1.00 a	447
776	22	78	S.	1.00 m.	200	6	1.00 a	1.00 a	448
1,270	21	71	N.S.	1.00 m.	200	6	.05 b	.05 b	449
2,487	46	317	S. & N.S.	1.00 m.	200	6	3.00 a	1.00 a	450
2,610	54	232	S.	1.00 m.	T.M.&200	6	3.00 & 2.00 a	3.00 & 2.00 a	451
1,129	34	84	S.	1.00 m.	200	6	.....	.....	452
3,501	33	211	O.P.	.....	200	5 & 6	1.00 a	.....	453
9,657	88	609	N.S.	1.00 m.	T.M.&200	various	.....	.....	454
1,216	38	140	S.	1.00 m.	200	6	3.00 a	2.00 a	455
1,366	46	252	S.	1.00 m.	200	6	2.00 a	2.00 a	456
2,782	20	302	S.	1.00 m.	200	6	.....	.....	457
2,012	10	299	O.P.	.....	200	6	.....	.....	458
2,754	47	235	S.	1.00 m.	200	6	3.00 a	1.00 a	459
1,325	41	116	S.	1.00 m.	200	6	3.00 a	1.00 a	460
2,381	16	247	O.P.	.....	200	5 & 6	.....	.....	461

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
462	Eagles	Newark	May 11, 1911	Charles Beauparlant
463	East End	"	Feb. 11, 1897	Robert B. Smith
464	Echo	"	Mar. 18, 1913	Carl H. Dietze, Jr.
465	Eclipse	"	Nov. 8, 1919	Thomas Donaldson
466	Eden	"	Nov. 26, 1924	Martin J. Cooney
467	Efficient	"	Mar. 22, 1920	Samuel W. Rice
468	Eighth Ward	"	Dec. 1, 1885	William B. Abbey
469	Eight Points	"	Oct. 17, 1908	Arthur Tillmes
470	Eleventh Ward	"	Jan. 5, 1903	Benjamin F. Hurd
471	Ellveeay-Newspaper Workers'	"	** (See below)	Louis V. Aronson
472	Elwood	"	June 12, 1919	Winfred Inglis
473	Employees'	"	May 2, 1919	Walter Farber
474	Engineers	"	July 15, 1925	Fred Romp
475	Enterprise	"	Mar. 28, 1883	Gustav A. Burkhardt
476	Equality	"	Oct. 14, 1919	Leo Flaster
477	Equal Rights	"	July 30, 1909	Charles Muntrick
478	Equitable	"	May 3, 1906	John L. Schreiber
479	Essex Mutual	"	July 1, 1919	Otto F. Rauch
480	Essex Power Station	"	May 6, 1921	W. R. La Motte
481	Eureka	"	May 22, 1909	A. A. Buckley
482	Everybody's	"	Mar. 20, 1913	Frederick J. Stephans
483	Excelsior	"	May 27, 1879	Louis Rose
484	Fabyan	"	Feb. 1, 1911	John W. Wathey
485	Fairmount	"	June 19, 1900	Max Goldenberg
486	Famous	"	June 16, 1921	Louis Susskind
487	Favorite	"	Mar. 11, 1921	Philip Elins
488	Federal	"	April 23, 1904	Charles F. Kraemer
489	Fidelity	"	Nov. 18, 1905	George C. Heller
490	Fifteenth Ward	"	Oct. 2, 1902	J. Edward Leslie
491	Fifth Ward	"	Feb. 10, 1911	Benjamin B. Feinfeld
492	Finance	"	Nov. 11, 1919	Max Lewitt
493	Firemen's	"	Feb. 19, 1907	George B. Astley
494	Fireside	"	Jan. 27, 1887	John W. Fahr
495	First Bohemian	"	July 16, 1913	Bohumil Novak
496	First Ward	"	May 20, 1910	William J. Fagan, Jr.
497	Five Points	"	Jan. 15, 1913	Alexander Brunner
498	Foresters	"	Mar. 16, 1908	Michael Leveen
499	Forest Hill	"	Dec. 10, 1912	Joseph E. Martin
500	Fourteenth Ward	"	Dec. 15, 1885	Frederick W. Paul
501	Fraternal	"	April 12, 1887	John R. Oschwald
502	Freeholders	"	May 8, 1926	Matthew Evenchick
503	General-Founders	"	* (See below)	Michael A. Stavitsky
504	Gibraltar	"	Mar. 18, 1909	William Wepner
505	Gilt Edge	"	Jan. 14, 1921	Meyer P. Gross
506	Grand	"	Oct. 14, 1891	Mayer Krasner
507	Granite	"	Mar. 18, 1914	George A. Guenther
508	Grant	"	Feb. 15, 1910	Samuel Goldrosen
509	Great Eastern	"	Mar. 12, 1919	Fred Ehrenkranz
510	Gregorian	"	Jan. 18, 1923	Nicholas A. Bibbo
511	Guardsmen	"	April 5, 1926	Edward Phillips
512	Hahne	"	April 19, 1907	William H. Haggerty
513	Halcyon	"	April 3, 1914	John J. Smith
514	Half-Term	"	June 2, 1913	M. George Greenberg
515	Hamburg	"	Dec. 29, 1905	Hugo C. Biertuempfel
516	Hamilton	"	Nov. 29, 1905	Emil Baer

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

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Louis J. Beers	Elton B. Alger	23 Wilson Place, Belleville, N. J.	462
Scharringhausen & Hartpence	William B. Heller	14 Ferry St., Newark, N. J.	463
Egner & Beatty	William C. Beatty	170 Nesbit Terrace, Irvington, N. J.	464
Philip M. Gehl	Morris J. Hoenig	31 Clinton St., Newark, N. J.	465
Mary C. Durr	John E. Durr	790 Broad St., Newark, N. J.	466
William L. Greenbaum	Samuel I. Bendet	24 Commerce St., Newark, N. J.	467
Henry G. Pilch	William H. Pierson	24 Commerce St., Newark, N. J.	468
Adam J. Rossbach	Walter L. Koerner	81 Wagner Place, Irvington, N. J.	469
Scott German	Roy J. Bohlen	487 Orange St., Newark, N. J.	470
Braelow & Tepper	Frank C. Snyder	1060 Broad St., Newark, N. J.	471
Alexander T. Schenck	Willard H. Elliott	88 Lafayette Ave., East Orange, N. J.	472
David Bobker & Charles Bobker	William J. Axt	50 Eastern Parkway, Newark, N. J.	473
Michael Breitkopf	Leo Reilly	136 Montrose St., Newark, N. J.	474
Scharringhausen & Hartpence	William B. Heller	14 Ferry St., Newark, N. J.	475
Osborne, Cornish & Scheck	Joseph Moritz	509 S. Orange Ave., Newark, N. J.	476
Thomas R. Grimm	Alfred N. Baum	15 Market St., Newark, N. J.	477
Mulligan & Koenig	William B. Heller	14 Ferry St., Newark, N. J.	478
W. Stanley Naughright	Otto H. Wilhelm	455 Orange St., Newark, N. J.	479
Carl F. Hinrichsen	James H. Brennan	30 Eastern Parkway, Newark, N. J.	480
William P. Murphy	John J. Mooney	58 Collins Ave., Bloomfield, N. J.	481
Joseph G. Young	William F. Ackerson	670 Bergen St., Newark, N. J.	482
Scharringhausen & Hartpence	Eugene A. Farrell	43 Hazelwood Ave., Newark, N. J.	483
Charles A. Woodruff	Arthur Dorsch	11 Commerce St., Newark, N. J.	484
Samuel Roessler	William C. Treiber	755 Broad St., Newark, N. J.	485
Joseph Susskind	Henry H. Krafte	28 William St., Newark, N. J.	486
Emanuel D. Lasher	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	487
Jacob L. Newman	Charles F. Hart	371 S. Orange Ave., Newark, N. J.	488
Scharringhausen & Hartpence	Charles N. Halsted	45 Clinton St., Newark, N. J.	489
Robert S. Terhune	Robert B. Mapletoft	18 Bathgate Place, Newark, N. J.	490
Joseph E. Conlon	William H. Becker	42 Morgan Place, Arlington, N. J.	491
David E. Bernstein	Philip A. Sobel	13 Commerce St., Newark, N. J.	492
Louis J. Beers	A. Joseph Radler	262 Lafayette St., Newark, N. J.	493
Frederick A. Lehlbach	Charles T. Ziegler	9 Clinton St., Newark, N. J.	494
Frank E. Krasny	Frank Zika	20 Tichenor Terrace, Irvington, N. J.	495
Michael J. Quigley	Benedict A. Harter	138 Kingman Road, South Orange, N. J.	496
Mulligan & Koenig	Howard Hopper	67 N. Ninth St., Newark, N. J.	497
I. Henry Coyne	Moses Gansler	93 Mercer St., Newark, N. J.	498
Robert S. Terhune	Raymon Spreen	60 Park Place, Newark, N. J.	499
George S. Pollard	Nathaniel W. Morris	222 Clinton Ave., Newark, N. J.	500
Frank W. Long	Robert B. Mapletoft	18 Bathgate Place, Newark, N. J.	501
Daniels & Jacobson	Arthur H. Schlosser	17 Academy St., Newark, N. J.	502
M. M. Semel & H. Dvorken	Rudolph A. Glickman	790 Broad St., Newark, N. J.	503
Charles B. Clancy	Frank P. Litter	14 Belmont Ave., Newark, N. J.	504
Jacob Fox	Jacob L. Coopersmith	8 Ursino Place, Elizabeth, N. J.	505
D. M. Litwin & M. A. Litwin	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	506
Paul G. Roder	Harry F. Peal	173 Elwood Ave., Newark, N. J.	507
Harry Kalisch	A. Sigmund Kanengieser	16 Belmont Ave., Newark, N. J.	508
Harry Teitelbaum	Victor Beckreck	17 Academy St., Newark, N. J.	509
Frank Cozzoline	Raymond Del Tufo	14 Ferry St., Newark, N. J.	510
Gerald A. Caruso	Alexander N. Ciavarra	222 Mt. Prospect Ave., Newark, N. J.	511
Carl F. Hinrichsen	Harold F. Schumacher	844 S. Fourteenth St., Newark, N. J.	512
Michael J. Quigley	Francis S. Coyle, Jr.	47 Littleton Ave., Newark, N. J.	513
William Harris	Arthur M. Pfeil	144 Mulberry St., Newark, N. J.	514
Louis J. Beers	Edward F. Beers	744 Broad St., Newark, N. J.	515
Ruback & Albach	Nathan Perselay	535 High St., Newark, N. J.	516

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
462	Eagles	Newark	$4,799	.....	$77,800
463	East End	"	14,404	.....	37,800
464	Echo	"	11,957	$2,940	99,000
465	Eclipse	"	7,962	30,295	105,700
466	Eden	"	17,384	28,509	43,800
467	Efficient	"	33,243	.....	20,900
468	Eighth Ward	"	45,566	.....	238,205
469	Eight Points	"	8,224	.....	137,600
470	Eleventh Ward	"	716,812	.....	161,900
471	Ellveeay-Newspaper Workers'	"	23,998	.....	176,201
472	Elwood	"	5,281	.....	129,800
473	Employees'	"	3,613	2,784	42,578
474	Engineers	"	10,772	.....	53,800
475	Enterprise	"	14,442	4,525	106,298
476	Equality	"	6,625	.....	41,400
477	Equal Rights	"	17,022	.....	102,500
478	Equitable	"	10,036	2,897	58,584
479	Essex Mutual	"	15,169	.....	119,100
480	Essex Power Station	"	33,842	6,018	233,000
481	Eureka	"	6,846	.....	54,100
482	Everybody's	"	14,864	11,623	105,500
483	Excelsior	"	7,154	.....	222,850
484	Fabyan	"	3,195	105	88,600
485	Fairmount	"	22,916	5,000	92,300
486	Famous	"	1,025	4,513	96,900
487	Favorite	"	31,427	.....	3,000
488	Federal	"	1,762	.....	44,500
489	Fidelity	"	666	.....	125,200
490	Fifteenth Ward	"	6,199	3,707	64,800
491	Fifth Ward	"	5,854	8,385	84,500
492	Finance	"	18,583	.....	81,700
493	Firemen's	"	5,753	.....	130,400
494	Fireside	"	4,000	500	56,600
495	First Bohemian	"	4,812	1,782	105,000
496	First Ward	"	18,299	2,290	61,000
497	Five Points	"	1,796	.....	205,900
498	Foresters	"	13,299	.....	124,100
499	Forest Hill	"	981	3,950	81,400
500	Fourteenth Ward	"	77,482	75,153	522,500
501	Fraternal	"	8,266	20,947	91,700
502	Freeholders	"	4,175	379	15,400
503	General-Founders	"	4,889	3,000	82,900
504	Gibraltar	"	19,799	51,691	104,900
505	Gilt Edge	"	43,086	19,525	24,300
506	Grand	"	1,961	.....	13,000
507	Granite	"	615	2,000	37,950
508	Grant	"	1,738	11,784	208,100
509	Great Eastern	"	16,850	.....	27,700
510	Gregorian	"	4,178	2,388	73,300
511	Guardsmen	"	7,302	63	14,100
512	Hahne	"	18,789	5,000	18,000
513	Halcyon	"	7,178	705	85,800
514	Half-Term	"	3,589	.....	110,100
515	Hamburg	"	4,946	.....	133,700
516	Hamilton	"	250	.....	166,200

AS OF DECEMBER 31, 1939

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$14,421	$25	$249,455	$23,398	$757	$370,655	462
14,393	882	196,488	211	2,517	266,695	463
16,391	6,210	124,048	2,829	3,052	266,427	464
70,932	2,300	209,250	42,170	4,289	472,898	465
33,757	1,852	177,001	4,528	430	307,261	466
80,661	.....	250,466	239	5,339	390,848	467
162,681	1,390	446,723	11,938	19,352	925,855	468
18,985	1,850	109,005	1,538	10,070	287,272	469
1,850,709	.....	9,028,546	.....	188,362	11,946,329	470
166,795	8,420	418,221	16,651	10,269	820,555	471
49,773	1,700	192,010	19,280	9,700	407,544	472
9,972	1,650	163,450	623	26	224,696	473
79,531	5,135	74,137	13,047	1,091	237,513	474
47,348	1,232	178,617	62	2,262	354,786	475
147,781	7,075	188,936	132,076	2,713	526,606	476
19,958	1,675	105,813	4,520	2,068	253,556	477
10,639	520	66,475	3	1,497	150,651	478
98,528	4,095	230,390	22,381	10,068	499,731	479
35,545	12,236	72,119	5,955	2,921	401,636	480
13,193	200	96,003	2,655	1,194	174,191	481
138,333	1,540	724,794	1,670	5,756	1,004,080	482
22,455	2,865	285,160	18,516	23,394	582,394	483
1,951	1,075	153,820	32,675	7,142	288,563	484
87,561	.....	364,600	154	1,304	573,835	485
66,654	1,075	127,212	1,666	23,624	322,669	486
127,158	4,940	61,752	1,336	.....	229,613	487
36,279	4,285	479,306	647	1,139	567,918	488
3,513	1,485	257,687	.....	6,906	395,457	489
1,229	825	229,470	6,386	913	313,529	490
44,661	1,815	101,094	15,082	4,016	265,407	491
56,293	.....	158,507	4,783	6,026	325,892	492
78,047	1,570	226,653	4,427	2,029	448,879	493
121,030	1,775	176,519	12,409	889	373,722	494
6,218	920	127,732	4,545	644	251,653	495
21,613	200	233,004	47	1,744	338,197	496
65,209	930	294,740	129,669	21,718	719,962	497
181,312	21,875	511,942	22,402	27,165	902,095	498
1,489	.....	274,685	41,757	5,258	409,520	499
1,755,072	43,958	2,503,637	17,058	86,194	5,081,054	500
19,630	2,300	103,236	18,333	3,026	267,438	501
50,488	990	39,540	262	.....	111,234	502
134,309	900	.....	344	57,474	283,816	503
145,855	1,650	126,370	533	631	451,429	504
113,848	.....	502,516	256	1,215	704,746	505
62,311	.....	133,699	2,110	219	213,300	506
148,946	3,265	123,814	2,655	.....	319,245	507
93,880	28,310	945,745	64,890	19,941	1,374,388	508
36,451	.....	195,821	14,432	2,363	293,617	509
.....	3,980	26,925	23,357	2,882	137,010	510
27,896	550	49,319	411	1,822	101,463	511
199,176	2,540	217,332	1,469	2,966	465,272	512
5,589	2,015	157,815	33,883	6,047	299,032	513
7,157	250	87,198	36,124	11,586	256,004	514
93,524	.....	359,390	14,643	3,781	609,984	515
72,331	.....	1,129,871	20,518	4,697	1,393,867	516

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
462	Eagles	Newark	$114,214	.....	.....	$71,450
463	East End	"	74,964	.....	.....	61,679
464	Echo	"	104,440	.....	.....	30,200
465	Eclipse	"	108,058	.....	.....	119,305
466	Eden	"	147,790	.....	.....	18,100
467	Efficient	"	73,697	.....	.....	20,500
468	Eighth Ward	"	255,084	.....	.....	286,875
469	Eight Points	"	100,147	.....	.....	68,100
470	Eleventh Ward	"	5,004,127	.....	.....	.....
471	Ellveeay-Newspaper Workers'	"	382,696	.....	.....	58,000
472	Elwood	"	208,647	.....	.....	57,798
473	Employees'	"	81,873	.....	.....	21,650
474	Engineers	"	89,638	.....	.....	51,300
475	Enterprise	"	127,160	.....	.....	65,025
476	Equality	"	273,257	.....	.....	94,335
477	Equal Rights	"	136,365	.....	.....	32,675
478	Equitable	"	50,836	.....	.....	32,525
479	Essex Mutual	"	205,459	$16,389	.....	118,640
480	Essex Power Station	"	279,540	.....	.....	.....
481	Eureka	"	63,237	.....	.....	27,315
482	Everybody's	"	367,965	.....	.....	260,678
483	Excelsior	"	231,745	.....	.....	110,625
484	Fabyan	"	80,014	.....	.....	104,400
485	Fairmount	"	146,518	.....	.....	74,325
486	Famous	"	127,925	.....	.....	57,382
487	Favorite	"	123,206	.....	.....	42,780
488	Federal	"	121,645	5,029	.....	188,175
489	Fidelity	"	134,915	.....	.....	.....
490	Fifteenth Ward	"	85,770	.....	.....	76,200
491	Fifth Ward	"	120,694	.....	.....	40,425
492	Finance	"	123,603	.....	.....	57,650
493	Firemen's	"	161,544	.....	.....	76,000
494	Fireside	"	95,286	.....	.....	98,925
495	First Bohemian	"	99,368	.....	.....	72,700
496	First Ward	"	88,319	.....	.....	70,385
497	Five Points	"	293,353	.....	.....	108,400
498	Foresters	"	263,849	.....	.....	294,525
499	Forest Hill	"	121,666	.....	.....	74,350
500	Fourteenth Ward	"	1,771,461	30,754	.....	1,152,500
501	Fraternal	"	120,501	.....	.....	33,700
502	Freeholders	"	40,296	.....	.....	40,175
503	General-Founders	"	142,288	.....	.....	77,180
504	Gibraltar	"	156,425	.....	.....	153,275
505	Gilt Edge	"	213,337	.....	.....	41,604
506	Grand	"	58,424	.....	.....	20,635
507	Granite	"	95,305	.....	.....	77,775
508	Grant	"	312,725	.....	.....	197,888
509	Great Eastern	"	35,905	.....	.....	48,125
510	Gregorian	"	97,078	.....	.....	200
511	Guardsmen	"	54,403	.....	.....	270
512	Hahne	"	185,311	.....	.....	92,026
513	Halcyon	"	122,200	.....	.....	52,550
514	Half-Term	"	88,166	.....	.....	67,775
515	Hamburg	"	100,902	.....	.....	155,447
516	Hamilton	"	338,989	.....	.....	415,975

AS OF DECEMBER 31, 1939

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$8,228	$23,420	$193	.....	.....	$15,472	$15,789	$121,889	$370,655	462
290	1,000	.....	.....	.....	25,498	6,974	96,290	266,695	463
685	15,810	.....	.....	.....	20,055	12,485	82,752	266,427	464
70	.....	.....	.....	.....	84,217	19,301	141,947	472,898	465
12,201	.....	1,025	.....	.....	39,762	14,090	74,293	307,261	466
.....	.....	.....	.....	.....	123,230	.....	173,421	390,848	467
249	68,744	92	.....	.....	47,576	41,762	225,473	925,855	468
111	.....	28	.....	.....	27,108	19,480	72,298	287,272	469
.....	1,872,858	412	.....	.....	179,599	1,723,109	3,166,224	11,946,329	470
1,952	.....	.....	.....	$28,000	21,612	43,156	285,139	820,555	471
.....	30,159	1,562	.....	.....	8,038	18,261	83,079	407,544	472
1,733	.....	353	.....	.....	37,001	4,342	77,744	224,696	473
4,791	1,000	45	.....	5,000	4,672	13,842	67,225	237,513	474
142	.....	.....	.....	.....	19,984	12,455	130,020	354,786	475
2,013	2,000	70	.....	.....	22,486	10,071	122,374	526,606	476
59	.....	120	.....	.....	25,551	15,109	43,677	253,556	477
304	.....	.....	.....	.....	19,284	3,935	43,767	150,651	478
299	.....	618	.....	.....	9,215	32,088	117,023	499,731	479
216	.....	367	.....	.....	3,300	48,832	69,381	401,636	480
3,264	.....	124	.....	.....	21,174	9,277	49,800	174,191	481
61	10,019	.....	.....	.....	44,604	28,338	292,415	1,004,080	482
.....	14,000	.....	.....	.....	12,600	28,832	184,592	582,394	483
398	19,935	18	.....	.....	12,316	8,180	63,302	288,563	484
.....	.....	184	.....	.....	87,465	16,470	248,873	573,835	485
.....	.....	793	.....	1,200	3	1,524	133,842	322,669	486
2,071	.....	463	.....	.....	1,238	13,686	46,169	229,613	487
433	5,910	.....	.....	.....	72,524	.....	174,202	567,918	488
680	12,967	152	.....	7,800	50,438	18,189	170,316	395,457	489
3,918	.....	694	.....	.....	44,727	12,789	89,431	313,529	490
80	.....	908	.....	.....	12,087	14,772	76,441	265,407	491
.....	.....	211	.....	.....	587	12,441	131,400	325,892	492
6,283	12,400	45	.....	.....	41,406	19,479	131,722	448,879	493
1,005	46,674	71	.....	5,000	58,412	4,998	63,351	373,722	494
132	.....	266	.....	4,000	356	21,293	53,538	251,653	495
1,766	.....	.....	.....	.....	35,338	6,171	136,218	338,197	496
2,091	54,336	2,316	.....	4,000	49,853	20,957	184,656	719,962	497
5,620	20	.....	.....	.....	48,291	21,455	268,335	902,095	498
10,805	.....	115	.....	.....	48,271	13,139	141,174	409,520	499
.....	232,288	1,847	$13,273	229,500	552,890	312,073	784,468	5,081,054	500
284	19,521	373	.....	.....	19,900	12,327	60,832	267,438	501
479	.....	40	.....	.....	3,107	4,496	22,641	111,234	502
.....	.....	.....	300	.....	1,448	27,367	35,233	283,816	503
257	.....	.....	.....	.....	33,359	23,736	84,377	451,429	504
700	.....	19	.....	.....	175,896	.....	273,190	704,746	505
35	6,424	205	.....	.....	29,589	3,849	94,139	213,300	506
.....	10,444	.....	.....	14,500	13,390	24,679	83,152	319,245	507
.....	.....	142	.....	119,900	179,707	.....	564,026	1,374,388	508
496	27,552	8	.....	.....	55,591	4,248	121,692	293,617	509
6,853	.....	244	.....	.....	57	14,095	18,483	137,010	510
175	.....	469	.....	.....	10,810	5,818	29,518	101,463	511
1,800	29,633	12	.....	.....	44,724	12,152	99,614	465,272	512
2,473	7,918	.....	.....	.....	32,157	11,728	70,006	299,032	513
7,873	3,236	498	.....	.....	1,073	5,060	82,323	256,004	514
.....	72,579	5	.....	.....	69,797	13,270	197,984	609,984	515
.....	.....	.....	.....	100,524	176,512	.....	361,867	1,393,867	516

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
462	Eagles	1,354	141	.....	.....	.....	.....	357	43
463	East End	1,222	160	.....	.....	.....	.....	321	65
464	Echo	1,321	192	.....	.....	.....	.....	183	33
465	Eclipse	3,827	384	.....	.....	.....	.....	596	79
466	Eden	1,720	310	.....	.....	.....	.....	138	19
467	Efficient	2,112	596	.....	.....	.....	.....	103	43
468	Eighth Ward	2,794	393	.....	.....	.....	.....	.....	.....
469	Eight Points	1,506	142	.....	.....	.....	.....	406	62
470	Eleventh Ward	140,306	8,498	.....	.....	.....	.....	.....	.....
471	Ellveeay-Newspaper Workers'	9,912	775	.....	.....	.....	.....	519	76
472	Elwood	2,063	210	.....	.....	.....	.....	304	49
473	Employees'	1,462	254	.....	.....	.....	.....	162	37
474	Engineers	1,602	335	.....	.....	.....	.....	262	55
475	Enterprise	1,887	191	.....	.....	.....	.....	869	49
476	Equality	2,662	287	.....	.....	.....	.....	472	57
477	Equal Rights	1,386	121	.....	.....	.....	.....	227	26
478	Equitable	621	94	.....	.....	.....	.....	263	62
479	Essex Mutual	2,563	118	174	12	.....	.....	593	63
480	Essex Power Station	4,276	463	.....	.....	.....	.....	.....	.....
481	Eureka	851	128	.....	.....	.....	.....	159	23
482	Everybody's	6,672	461	.....	.....	.....	.....	1,569	181
483	Excelsior	2,865	272	.....	.....	.....	.....	553	74
484	Fabyan	805	106	.....	.....	.....	.....	522	72
485	Fairmount	3,097	421	.....	.....	.....	.....	394	73
486	Famous	3,259	352	.....	.....	.....	.....	421	59
487	Favorite	3,375	377	.....	.....	.....	.....	213	41
488	Federal	2,707	307	36	8	.....	.....	1,104	236
489	Fidelity	1,376	281	.....	.....	.....	.....	.....	.....
490	Fifteenth Ward	1,216	147	.....	.....	.....	.....	501	74
491	Fifth Ward	1,333	157	.....	.....	.....	.....	214	25
492	Finance	1,833	204	.....	.....	.....	.....	288	46
493	Firemen's	1,699	178	.....	.....	.....	.....	520	100
494	Fireside	1,490	203	.....	.....	.....	.....	587	86
495	First Bohemian	1,295	149	.....	.....	.....	.....	363	76
496	First Ward	1,934	237	.....	.....	.....	.....	351	74
497	Five Points	2,380	261	.....	.....	.....	.....	853	112
498	Foresters	4,544	607	.....	.....	.....	.....	1,472	259
499	Forest Hill	1,685	163	.....	.....	.....	.....	383	25
500	Fourteenth Ward	24,013	2,036	236	23	.....	.....	6,962	1,095
501	Fraternal	1,315	145	.....	.....	.....	.....	271	43
502	Freeholders	862	104	.....	.....	.....	.....	201	52
503	General-Founders	6,017	501	.....	.....	.....	.....	386	64
504	Gibraltar	3,101	299	.....	.....	.....	.....	766	87
505	Gilt Edge	5,746	531	.....	.....	.....	.....	500	59
506	Grand	840	144	.....	.....	.....	.....	103	22
507	Granite	2,019	183	.....	.....	.....	.....	339	80
508	Grant	8,178	897	.....	.....	.....	.....	1,691	236
509	Great Eastern	283	172	.....	.....	.....	.....	241	41
510	Gregorian	952	154	.....	.....	.....	.....	1	1
511	Guardsmen	882	155	.....	.....	.....	.....	1	1
512	Hahne	471	330	.....	.....	.....	.....	483	66
513	Halycon	1,029	227	.....	.....	.....	.....	263	61
514	Half-Term	926	104	.....	.....	.....	.....	338	50
515	Hamburg	1,089	484	.....	.....	.....	.....	960	124
516	Hamilton	19,212	1,034	.....	.....	.....	.....	6,801	361

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
1,711	25	159	S.	$1.00 m.	$200	6	$4.00 a	.....	462
1,543	24	201	N.S.	1.00 m.	200	6	.....	.....	463
1,504	42	183	S.	1.00 m.	200	6	3.00 a	$1.00 a	464
4,423	18	445	O.P.	.....	200	6	.....	.....	465
1,858	26	303	S.	1.00 m.	200	6	.....	.....	466
2,215	19	620	N.S.	1.00 m.	200	6	4.00 a	1.00 a	467
2,794	107	286	S.	1.00 & 2.00 m.	200	6	.....	.....	468
1,912	34	170	O.P.	.....	200	6	3.00 a	1.00 a	469
140,306	264	8,234	O.P.	.....	100	6	2.00 a	.....	470
10,431	55	796	O.P.	.....	200	5 & 6	.....	.....	471
2,367	44	215	S.	1.00 m.	200	6	.....	.....	472
1,624	16	275	N.S.	1.00 m.	200	6	3.00 a	1.00 a	473
1,864	33	357	S.	1.00 m.	200	6	3.00 a	1.00 a	474
2,756	37	203	N.S.	1.00 m.	T.M.&200	6	2.00 a	2.00 a	475
3,134	35	309	S.	1.00 m.	200	6	2.00 a	1.00 a	476
1,613	21	126	S.	1.00 m.	200	6	.....	2.00 a	477
884	18	138	O.P.	.....	T.M.&200	6	.....	.....	478
3,330	53	140	S.	1.00 m.	T.M.&200	5 & 6	3.00 a & 1.00 a	1.00 a	479
4,276	123	340	S.	.25 w.	200	6	3.00 a	1.00 a	480
1,010	19	132	S.	1.00 m.	200	6	.03 b	.03 b	481
8,241	58	584	O.P.	.....	200	6	.....	.....	482
3,418	30	316	O.P.	.....	200	6	3.00 a	1.00 a	483
1,327	27	151	S.	1.00 m.	200	6	3.00 a	3.00 a	484
3,491	22	472	N.S.	1.00 m.	200	6	.....	.....	485
3,680	28	383	O.P.	.....	200	6	2.00 a	.....	486
3,588	46	372	N.S.	1.00 m.	200	5 & 6	1.00 a	.....	487
3,847	17	534	O.P.	.....	200	6	.....	.....	488
1,376	32	249	N.S.	1.00 m.	200	6	2.00 a	2.00 a	489
1,717	23	198	S.	1.00 m.	200	6	3.00 a	2.00 a	490
1,547	45	137	S.	1.00 m.	200	6	3.00 a	.....	491
2,121	20	230	N.S.-O.P.	1.00 m.	200	6	.....	.....	492
2,219	42	236	S.	1.00 m.	200	6	1.00 a	.....	493
2,077	30	259	S. & N.S.	1.00 m.	200	6	2.00 a or .03 b	2.00 a or .03 b	494
1,658	36	189	S.	1.00 m.	200	6	1.00 a	.....	495
2,285	17	294	S.	1.00 m.	200	6	1.00 a	1.00 a	496
3,233	34	339	S.	1.00 m.	200	6	.....	1.00 a	497
6,016	73	793	N.S.	1.00 m.	T.M.&200	6	.....	.....	498
2,068	17	171	S.	1.00 m.	200	6	.....	.....	499
31,211	332	2,822	N.S.	1.00 m.	T.M.&200	2,4,5 &6	.....	.....	500
1,586	38	150	S.	1.00 m.	200	6	2.00 a	1.00 a	501
1,063	17	139	O.P.	.....	200	6	1.00 a	.....	502
6,403	39	526	O.P.	.....	200	6	1.00 a	1.00 a	503
3,867	61	325	O.P.	.....	200	5 & 6	.50 a	.....	504
6,246	20	570	N.S.	1.00 m.	200	6	1.00 & 2.00 a	.....	505
943	18	148	S.	1.00 m.	200	6	1.00 a & 2.00 a	.....	506
2,358	51	212	O.P.	.....	200	6	.....	.....	507
9,869	133	1,000	N.S.	.25 w.	200	6	.....	.....	508
524	12	201	S.	1.00 m.	200	6	2.00 a	2.00 a	509
953	31	124	S.	1.00 m.	200	6	.....	.....	510
883	21	135	O.P.	.....	200	6	3.00 a	2.00 a	511
954	41	355	S.	1.00 m.	200	6	2.00 a	2.00 a	512
1,292	31	257	S.	1.00 m.	200	6	3.00 a	2.00 a	513
1,264	12	142	S.	1.00 m.	200	6	.....	.....	514
2,049	58	550	S.	1.00 m.	100	6	.....	.....	515
26,013	15	1,380	O.P.	.....	100	6	.....	.....	516

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
517	Harvester	Newark	Jan. 13, 1923	Emil Baer
518	Hawkeye	"	May 13, 1922	Isidor B. Glucksman
519	Health	"	Sept. 17, 1921	William H. Young
520	Hearthstone	"	Dec. 6, 1888	F. Eugene Schwarzwaelder
521	Hibernian	"	Jan. 22, 1913	Francis J. Baader
522	Hill	"	Nov. 8, 1906	Harry H. Koehler
523	Hillcrest	"	Feb. 17, 1910	Henry W. Hornecker
524	Hilton	"	Feb. 27, 1899	Otto R. Betzendahl
525	Holland	"	Aug. 6, 1909	John J. Berry
526	Home	"	June 10, 1884	Charles O. Smith
527	Home-Seekers	"	April 18, 1906	Charles Kollmar
528	Houston	"	Nov. 6, 1919	John Eggert, Sr.
529	Humboldt	"	Nov. 12, 1921	Emil G. Meyer
530	Hunterdon	"	July 3, 1903	Henry A. Guenther
531	Imperial	"	Mar. 21, 1908	Joseph Schaedel
532	Improved-Aetna	"	* (See below)	Charles G. Hahn
533	Income	"	Dec. 11, 1925	Aaron Goldinberg
534	Indemnity	"	Mar. 27, 1909	Andrew MacKechnie, Jr.
535	Independence	"	Dec. 4, 1905	Isaac Hauser
536	Industrial	"	June 2, 1908	A. L. Rice
537	I. N. L.	"	June 21, 1922	Louis Schutzman
538	Intercity	"	Mar. 9, 1920	Louis Susskind
539	Investment	"	Nov. 26, 1909	Moe Simon
540	Ironbound District	"	July 13, 1904	George M. Kunz
541	Italo-American	"	Feb. 28, 1910	Joseph Soriano
542	Ivanhoe	"	April 22, 1921	Benjamin Levine
543	John Marshall	"	Aug. 23, 1922	Julius Krieger
544	Junior Order	"	Jan. 11, 1896	Clement L. Morris
545	Kinney & West	"	Oct. 19, 1907	Conrad Deuchler
546	Knights of Pythias	"	Feb. 16, 1866	Edward J. Anderson
547	Labor Lyceum	"	Oct. 20, 1909	Fred W. Palmer
548	Lawyers' and Home-Makers	"	** (See below)	Louis Herman
549	Lehigh	"	April 1, 1910	C. Peter Oschwald
550	Lenape	"	Oct. 16, 1911	Bernard J. Owens
551	Leviathan	"	Mar. 15, 1919	Samuel Schechner
552	Liberty	"	Jan. 14, 1888	Andrew J. Patton
553	Lincoln	"	Jan. 22, 1887	James J. Quinn
554	Lincoln Highway	"	April 22, 1921	Mortimer W. Meyer
555	Lion	"	Mar. 5, 1920	Harry R. Elias
556	Lithuanian	"	Jan. 5, 1917	Walter Dilis
557	Littleton	"	Dec. 31, 1902	Charles G. Hahn
558	L. O. O. M.	"	Feb. 21, 1920	***Hugh J. Devlin
559	Loyalty	"	Jan. 28, 1901	Herman B. Schaefer
560	L. Y. M. A.	"	Mar. 8, 1923	Edward Feigenbaum
561	Majestic	"	April 28, 1920	George F. Fatzler
562	Manufacturers	"	Dec. 28, 1912	William E. Lehman
563	Mascot	"	Feb. 10, 1927	John A. Brady
564	Mayflower	"	Nov. 21, 1921	Harry P. Lowy
565	McKinley	"	Mar. 24, 1920	Pellegrino Pellecchia
566	Meadowbrook	"	Oct. 5, 1921	Julius Klein
567	Melrose	"	May 9, 1923	Charles L. Kabis
568	Mercantile	"	June 8, 1910	Arthur B. Tench
569	Mercer	"	Dec. 11, 1890	Fred Leggus
570	Merchants and Bankers	"	Oct. 25, 1910	Andrew J. Donahue
571	Metropolitan	"	Oct. 19, 1894	Robert F. Browne

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

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

*** Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Samuel F. Leber	Nathan Perselay	535 High St., Newark, N. J.	517
Charles Kanter	Leopold Isserman	24 Branford Place, Newark, N. J.	518
Andrew J. Brady, Jr.	Charles F. Hart	371 S. Orange Ave., Newark, N. J.	519
John W. Strahan	Willard H. Elliott	79 Halsey St., Newark, N. J.	520
Thomas A. Kenny	Joseph Moritz	309 S. Orange Ave., Newark, N. J.	521
Mortimer Lowy	Raymon Spreen	60 Park Place, Newark, N. J.	522
Thomas F. Guthrie	Harold N. Congleton	14 Carleton St., East Orange, N. J.	523
Ernest F. Keer	Christian Kreismer	16 E. Kinney St., Newark, N. J.	524
Michael J. Quigley	Harry J. Stevens	478 Central Ave., Newark, N. J.	525
Lowy & Lowy	Charles G. Deno	14 Palm St., Newark, N. J.	526
Rossbach & Rossbach	Frank P. Litter	14 Belmont Ave., Newark, N. J.	527
Nicholas W. Kaiser	Fred L. Koehler	7 Peachtree Road, Maplewood, N. J.	528
Halsey W. Stickel	Louis D. Stratton	133 Bloomfield Ave., Newark, N. J.	529
Arthur A. Werthmann	Julius E. Strebinger	1 Ricord St., Newark, N. J.	530
Kussy, Cohn & Kohn	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	531
Mortimer Lowy	E. G. Birkenhauer	231 S. Orange Ave., Newark, N. J.	532
Koehler, Augenblick & Freedman.	Moe Rubinfield	14 Belmont Ave., Newark, N. J.	533
Edward J. Gilhooly	John H. Yauch, Jr.	11 Commerce St., Newark, N. J.	534
Isaac Fleischman	U. Samuel Abeles	60 Fifth St., Newark, N. J.	535
John W. Strahan	Willard H. Elliott	79 Halsey St, Newark, N. J.	536
Louis Relles	Sydney Seidler	19 Berkshire Road, Maplewood, N. J.	537
Levy, Fenster & McCloskey	Barney W. Plager	12 Laurel Ave., Irvington, N. J.	538
Nathan H. Berger	Moses Gansler	10 Avon Ave., Newark, N. J.	539
Scharringhausen & Hartpence	George W. Spicer	14 Ferry St., Newark, N. J.	540
Charles Rapa	Alfred F. Richardella	34 Goldsmith Ave., Newark, N. J.	541
Abraham Alboum	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	542
Fast & Fast	Frank P. Litter	14 Belmont Ave., Newark, N. J.	543
Arthur S. Smith	Joel Sundstrom	744 Broad St., Newark, N. J.	544
Frank Voigt	William Ricigliano	226 Clifton Ave., Newark, N. J.	545
Charles H. Stewart	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	546
William F. Nies	William Kiehm	30 Clinton St., Newark, N. J.	547
Israel B. Greene	Herbert Z. Steiner	1033 Broad St., Newark, N. J.	548
Harold Simandl	John W. Short	13 Suffolk Ave., Maplewood, N. J.	549
Joseph Siegler	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	550
Samuel M. Hollander	Murray A. Granet	249 Clinton Ave., Newark, N. J.	551
Matthew J. Reilly	Frank C. Reilly	31 Clinton St., Newark, N. J.	552
Herr, Leiss & Herr	Benedict A. Harter	18 Belmont Ave., Newark, N. J.	553
Harry T. Davimos	Benjamin Dubow	27 Elizabeth Ave., Newark, N. J.	554
I. Henry Coyne	Charles E. Vincent	229 Ampere Parkway, Bloomfield, N. J.	555
C. F. Paulauskas, Jr.	Albin S. Treciokas	314 Walnut St., Newark, N. J.	556
Arthur A. Werthmann	Henry P. George	16-18 Clinton St., Newark, N. J.	557
Felix Forlenza	Eugene A. Farrell	43 Hazelwood Ave., Newark, N. J.	558
John D. Fischbeck	Albert E. Jones	31½ S. Twelfth St., Newark, N. J.	559
Michael Horrowitz	Samuel A. Horrowitz	671 Bergen St., Newark, N. J.	560
E. A. & W. A. Schilling	Leopold Isserman	24 Branford Place, Newark, N. J.	561
Joseph E. Cohn	Harold O. Merz	972 Broad St., Newark, N. J.	562
Thomas F. Guthrie	Leo Reilly	136 Montrose St., Newark, N. J.	563
Waldman & Duveneck and S. B. Hollander	Fred W. Reinheimer	15 Market St., Newark, N. J.	564
Anthony R. Finelli	Rocco G. Rotonda	194 Second St., Newark, N. J.	565
Seymour Klein	Harry L. Denburg	207 Vassar Ave., Newark, N. J.	566
Frederick W. Wilderotter	John Saalmuller	149 Stuyvesant Ave., Newark, N. J.	567
Halsey W. Stickel	Elmer E. Thornton	39 Parker Ave., Maplewood, N. J.	568
Charles Herr	Louis P. Zehnder	156 Carolina Ave., Irvington, N. J.	569
Roy F. Dunn	Romolo Bottelli, Jr.	45 Branford Place, Newark, N. J.	570
C. F. Snover & Martin & Reiley.	Frederick W. Snover	275 Mulberry St., Newark, N. J.	571

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
517	Harvester	Newark	$4,840	.....	$22,700
518	Hawkeye	"	6,134	.....	98,000
519	Health	"	424	.....	159,500
520	Hearthstone	"	322	.....	171,187
521	Hibernian	"	1,929	.....	68,200
522	Hill	"	3,323	.....	45,500
523	Hillcrest	"	1,870	$44	95,500
524	Hilton	"	8,053	82,973	132,100
525	Holland	"	10,146	.....	132,800
526	Home	"	6,162	35	45,900
527	Home-Seekers	"	5,544	25,450	81,350
528	Houston	"	3,063	258	122,100
529	Humboldt	"	43,159	26,975	75,900
530	Hunterdon	"	12,873	4,395	34,100
531	Imperial	"	1,724	166	10,800
532	Improved-Aetna	"	1,864	.....	175,000
533	Income	"	4,300	1,159	17,200
534	Indemnity	"	37,079	11,823	80,100
535	Independence	"	18,756	13,053	73,000
536	Industrial	"	6,204	2,392	60,069
537	I. N. L.	"	7,209	.....	56,618
538	Intercity	"	115	.....	18,500
539	Investment	"	9,244	.....	.....
540	Ironbound District	"	1,153	.....	110,150
541	Italo-American	"	1,962	600	77,100
542	Ivanhoe	"	7,639	500	39,200
543	John Marshall	"	33,418	7,500	51,650
544	Junior Order	"	19,257	166	327,250
545	Kinney & West	"	5,004	.....	27,600
546	Knights of Pythias	"	8,099	7,541	63,600
547	Labor Lyceum	"	1,684	.....	163,200
548	Lawyers' and Home-Makers	"	34,901	10,000	28,900
549	Lehigh	"	3,652	.....	101,400
550	Lenape	"	2,483	.....	74,400
551	Leviathan	"	9,531	20,000	63,600
552	Liberty	"	17,989	7,500	58,200
553	Lincoln	"	16,946	.....	224,400
554	Lincoln Highway	"	7,498	.....	38,600
555	Lion	"	6,481	.....	31,200
556	Lithuanian	"	4,762	.....	102,800
557	Littleton	"	15,056	.....	23,500
558	L. O. O. M.	"	626	50	53,900
559	Loyalty	"	2,425	.....	78,600
560	L. Y. M. A.	"	2,724	1,800	18,650
561	Majestic	"	13,787	2,109	104,200
562	Manufacturers	"	3,261	.....	126,100
563	Mascot	"	5,902	10,226	8,750
564	Mayflower	"	11,179	.....	71,850
565	McKinley	"	26,557	.....	109,800
566	Meadowbrook	"	1,611	.....	8,300
567	Melrose	"	201	.....	81,000
568	Mercantile	"	3,224	2,583	50,900
569	Mercer	"	8,069	.....	34,100
570	Merchants and Bankers	"	9,352	1,282	42,900
571	Metropolitan	"	1,920	15,200	227,000

AS OF DECEMBER 31, 1939

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$47,242	.....	$242,683	$281,250	$5,683	$604,398	517
29,203	$8,700	190,632	148,699	19,680	501,048	518
25,506	185	189,788	17,103	1,799	394,305	519
25,843	3,650	136,470	3,839	10,139	351,450	520
32,371	350	143,605	20,624	5,337	272,416	521
38,702	950	234,190	13,707	146	336,518	522
53,286	4,879	163,688	6,785	8,723	334,775	523
2,836	2,190	404,681	172	1,087	634,092	524
298,985	.....	134,475	4,153	14,455	595,014	525
5,379	1,845	241,673	.....	456	301,450	526
117,920	2,286	120,276	980	3,587	357,393	527
19,650	1,928	161,695	13,190	5,119	327,003	528
87,355	150	366,873	2,043	4,404	606,859	529
85,738	4,150	116,614	14,694	8,426	280,990	530
35,972	550	122,129	10,246	428	182,015	531
59,083	2,335	868,394	221,404	8,777	1,336,857	532
65,268	1,700	16,982	165	3,050	109,824	533
37,909	.....	180,097	778	2,204	349,990	534
124,900	7,394	517,886	762	22,116	777,867	535
38,336	50	138,553	6,237	1,842	253,683	536
35,085	.....	22,002	39,475	4,349	164,738	537
11,338	400	183,430	20,903	1,073	235,759	538
848,846	2,550	891,605	7,164	19,403	1,778,812	539
69,600	1,305	220,970	3,710	5,701	412,589	540
79,980	3,905	237,165	2,254	7,876	410,842	541
34,647	10,871	118,132	.....	8,323	219,312	542
126,773	9,745	117,779	4,136	13,911	364,912	543
66,794	825	1,308,643	11,352	13,657	1,747,944	544
48,369	400	146,407	12,688	669	241,137	545
39,648	2,347	554,131	121,252	3,682	800,300	546
82,538	6,404	113,688	648	4,116	372,278	547
94,230	300	96,438	246	1,858	266,873	548
83,598	1,350	87,192	552	2,298	280,042	549
81,893	830	415,647	2,649	25,929	603,831	550
59,042	700	233,736	4,383	6,615	397,607	551
47,246	1,610	201,511	14,662	2,203	350,921	552
41,504	350	196,991	28,236	11,838	520,265	553
125,562	15,988	156,071	8,662	16,831	369,212	554
55,885	300	203,920	12,997	4,954	315,737	555
12,370	2,975	106,205	15,300	2,495	246,907	556
17,439	790	52,147	2,229	873	112,034	557
8,362	.....	44,055	1,375	3,289	111,657	558
.....	708	77,572	8,281	4,065	171,651	559
85,456	1,240	55,103	560	1,467	167,000	560
46,631	2,640	266,690	153,517	6,426	596,000	561
277,138	2,105	388,574	17,810	8,390	823,378	562
35,346	2,070	79,650	7,371	603	149,918	563
191,308	32	714,345	.....	6,207	994,921	564
40,889	.....	140,814	2,554	2,705	323,319	565
33,159	.....	183,957	243	1,540	228,810	566
85,760	1,290	96,990	870	765	266,876	567
34,207	2,235	104,462	871	17,616	216,098	568
143,846	891	337,235	18	1,268	525,427	569
3,378	810	171,086	3,294	2,956	235,058	570
202,365	28,800	607,904	12,786	60,284	1,156,259	571

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
517	Harvester	Newark	$444,797			$60,700
518	Hawkeye	"	235,404			18,925
519	Health	"	107,801			113,700
520	Hearthstone	"	164,432			64,065
521	Hibernian	"	91,058			38,950
522	Hill	"	127,421			52,260
523	Hillcrest	"	118,501			124,400
524	Hilton	"	263,183			130,050
525	Holland	"	78,804			177,600
526	Home	"	78,178			64,930
527	Home-Seekers	"	121,269			129,230
528	Houston	"	114,026			89,400
529	Humboldt	"	200,080			118,050
530	Hunterdon	"	99,954			42,500
531	Imperial	"	48,124			6,590
532	Improved-Aetna	"	549,140			284,500
533	Income	"	39,292			10,100
534	Indemnity	"	158,622			60,680
535	Independence	"	188,936			84,875
536	Industrial	"	93,118			54,100
537	I. N. L.	"	69,956			12,200
538	Intercity	"	48,354			38,480
539	Investment	"	597,008			238,900
540	Ironbound District	"	153,511			98,621
541	Italo-American	"	107,479			44,679
542	Ivanhoe	"	100,755			18,825
543	John Marshall	"	150,431			72,367
544	Junior Order	"	255,542	$91,059		590,764
545	Kinney & West	"	76,366			37,851
546	Knights of Pythias	"	284,614			138,055
547	Labor Lyceum	"	154,856			113,300
548	Lawyers' and Home-Makers	"	84,877			5,900
549	Lehigh	"	87,808			43,100
550	Lenape	"	202,157			92,960
551	Leviathan	"	107,729			39,325
552	Liberty	"	159,545			82,250
553	Lincoln	"	137,149			129,105
554	Lincoln Highway	"	192,229			37,300
555	Lion	"	50,353			29,625
556	Lithuanian	"	104,355			49,614
557	Littleton	"	30,591			26,775
558	L. O. O. M.	"	80,661			25,375
559	Loyalty	"	36,092			48,598
560	L. Y. M. A.	"	75,484			29,732
561	Majestic	"	270,600			68,960
562	Manufacturers	"	199,546			233,500
563	Mascot	"	48,285			13,100
564	Mayflower	"	286,007			105,447
565	McKinley	"	108,852			
566	Meadowbrook	"	94,319			45,125
567	Melrose	"	93,819			91,300
568	Mercantile	"	48,659			57,000
569	Mercer	"	143,440			184,775
570	Merchants and Bankers	"	87,029			45,450
571	Metropolitan	"	316,373			365,467

AS OF DECEMBER 31, 1939

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	.....	.....	.....	$87	.....	$98,814	$604,398	517
$486	.....	$11	.....	$22,500	38,191	.....	185,531	501,048	518
4,180	$41,710	.....	.....	6,000	34,664	$3,268	82,982	394,305	519
83	42,587	416	.....	14,500	43	20,388	44,936	351,450	520
1,055	10,962	53	$1,200	.....	43,685	5,357	80,096	272,416	521
170	20,338	471	.....	.....	23,868	21,049	90,941	336,518	522
928	.....	415	220	12,500	6,723	14,915	56,173	334,775	523
.....	.....	.....	.....	.....	53,051	24,224	163,584	634,092	524
22,742	92,377	823	.....	63,365	57,107	7,651	94,545	595,014	525
.....	31,234	.....	.....	.....	25,523	4,503	97,082	301,450	526
62	.....	.....	.....	.....	11,643	17,216	77,973	357,393	527
5	.....	37	.....	.....	12,799	7,374	103,362	327,003	528
314	.....	.....	.....	.....	41,851	45,100	201,464	606,859	529
126	.....	1,241	.....	.....	50,347	5,688	81,134	280,990	530
575	12,913	74	.....	.....	21,354	4,819	87,566	182,015	531
1,679	57,573	1,223	92	7,500	155,591	.....	279,559	1,336,857	532
.....	21,698	597	.....	.....	4,589	9,163	24,385	109,824	533
320	.....	29	.....	.....	604	33,272	96,463	349,990	534
93	.....	149	.....	.....	158,906	25,227	319,681	777,867	535
.....	.....	499	.....	.....	36,622	8,738	60,606	253,683	536
.....	.....	.....	.....	.....	27,780	1,557	53,245	164,738	537
5,834	.....	407	.....	23,300	41,784	.....	77,600	235,759	538
4,755	173,906	.....	.....	.....	98,076	115,317	550,850	1,778,812	539
.....	8,412	.....	.....	2,000	6,283	18,578	125,184	412,589	540
9,151	12,057	267	.....	20,000	54,991	5,927	156,291	410,842	541
4,165	.....	.....	.....	.....	2,529	14,477	78,561	219,312	542
4,882	.....	.....	.....	.....	3,966	4,589	128,677	364,912	543
123,201	186,063	3,054	.....	.....	175,789	25,841	296,631	1,747,944	544
244	18,512	36	.....	.....	27,488	5,086	75,554	241,137	545
1,191	1,750	45	.....	.....	107,989	.....	266,656	800,300	546
951	.....	11	.....	7,000	2,734	41,751	51,675	372,278	547
.....	.....	.....	.....	.....	60,459	43,377	72,260	266,873	548
140	.....	625	.....	.....	33,455	2,614	112,300	280,042	549
9,706	.....	.....	.....	3,500	61,741	.....	233,767	603,831	550
.....	.....	.....	.....	.....	66,758	6,542	177,253	397,607	551
221	.....	110	.....	.....	4,412	17,279	87,104	350,921	552
144	43,529	.....	.....	.....	35,651	17,808	156,879	520,265	553
231	4,009	.....	.....	19,900	270	31,659	83,614	369,212	554
.....	46,692	.....	.....	13,000	62,688	4,575	108,804	315,737	555
12,947	187	170	200	.....	18,044	13,887	47,503	246,907	556
10	.....	5	.....	.....	14,098	3,114	37,441	112,034	557
.....	13,449	.....	.....	7,200	8,936	4,301	21,735	111,657	558
341	36,992	303	.....	1,700	5,666	4,229	37,730	171,651	559
7,117	.....	.....	.....	.....	15,349	1,092	38,206	167,000	560
83	.....	866	.....	.....	77,953	.....	177,538	596,000	561
9,269	.....	137	.....	43,000	.....	43,108	294,818	823,378	562
28,141	.....	475	.....	.....	22,154	.....	37,763	149,918	563
.....	.....	.....	500	46,000	43,952	29,272	483,743	994,921	564
1,051	.....	.....	.....	.....	85,983	11,397	116,036	323,319	565
85	2,000	.....	.....	16,750	14,205	.....	56,326	228,810	566
10	.....	51	.....	11,500	129	15,431	54,636	266,876	567
2,475	.....	71	.....	.....	34,421	9,714	63,758	216,098	568
99	31,280	75	.....	.....	2,710	11,326	151,722	525,427	569
1,013	.....	31	.....	.....	21,760	9,513	70,262	235,058	570
6,034	.....	.....	.....	.....	4,389	60,592	403,404	1,156,259	571

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
517	Harvester	2,888	321	.....	.....	.....	.....	303	40
518	Hawkeye	2,740	333	.....	.....	.....	.....	95	24
519	Health	1,920	265	.....	.....	.....	.....	568	113
520	Hearthstone	2,202	352	.....	.....	.....	.....	320	40
521	Hibernian	1,330	195	.....	.....	.....	.....	195	36
522	Hill	1,572	181	.....	.....	.....	.....	262	25
523	Hillcrest	1,356	196	.....	.....	.....	.....	622	149
524	Hilton	4,083	431	.....	.....	.....	.....	720	88
525	Holland	793	307	.....	.....	.....	.....	888	154
526	Home	780	172	.....	.....	.....	.....	324	49
527	Home-Seekers	2,069	224	.....	.....	.....	.....	646	79
528	Houston	1,234	169	.....	.....	.....	.....	444	123
529	Humboldt	3,825	208	.....	.....	.....	.....	760	69
530	Hunterdon	1,383	183	.....	.....	.....	.....	270	47
531	Imperial	768	117	.....	.....	.....	.....	33	5
532	Improved-Aetna	5,457	754	.....	.....	.....	.....	1,765	335
533	Income	934	113	.....	.....	.....	.....	50	8
534	Indemnity	2,052	186	.....	.....	.....	.....	305	34
535	Independence	5,345	448	.....	.....	.....	.....	424	63
536	Industrial	1,422	160	.....	.....	.....	.....	270	49
537	I. N. L.	1,312	149	.....	.....	.....	.....	94	22
538	Intercity	1,000	156	.....	.....	.....	.....	192	38
539	Investment	7,559	1,009	.....	.....	.....	.....	1,194	189
540	Ironbound District	2,001	382	.....	.....	.....	.....	493	39
541	Italo-American	1,875	330	.....	.....	.....	.....	285	48
542	Ivanhoe	2,248	363	.....	.....	.....	.....	94	26
543	John Marshall	3,063	386	.....	.....	.....	.....	362	62
544	Junior Order	3,488	680	925	76	.....	.....	3,473	550
545	Kinney & West	1,206	164	.....	.....	.....	.....	189	44
546	Knights of Pythias	2,085	470	.....	.....	.....	.....	690	91
547	Labor Lyceum	2,525	317	.....	.....	.....	.....	571	68
548	Lawyers' and Home-Makers	2,354	417	.....	.....	.....	.....	29	6
549	Lehigh	1,706	188	.....	.....	.....	.....	258	27
550	Lenape	2,240	434	.....	.....	.....	.....	465	72
551	Leviathan	1,766	247	.....	.....	.....	.....	289	39
552	Liberty	1,330	174	.....	.....	.....	.....	430	32
553	Lincoln	3,455	332	.....	.....	.....	.....	645	80
554	Lincoln Highway	4,012	412	.....	.....	.....	.....	186	37
555	Lion	422	258	.....	.....	.....	.....	148	29
556	Lithuanian	1,101	258	.....	.....	.....	.....	248	88
557	Littleton	300	75	.....	.....	.....	.....	134	28
558	L. O. O. M.	649	109	.....	.....	.....	.....	127	26
559	Loyalty	749	127	.....	.....	.....	.....	243	52
560	L. Y. M. A.	935	194	.....	.....	.....	.....	144	48
561	Majestic	2,934	420	.....	.....	.....	.....	331	65
562	Manufacturers	1,460	170	.....	.....	.....	.....	1,167	33
563	Mascot	947	248	.....	.....	.....	.....	93	26
564	Mayflower	7,851	652	.....	.....	.....	.....	808	82
565	McKinley	4,433	396	.....	.....	.....	.....	.....	.....
566	Meadowbrook	2,480	240	.....	.....	.....	.....	226	44
567	Melrose	1,395	203	.....	.....	.....	.....	456	91
568	Mercantile	1,220	154	.....	.....	.....	.....	392	42
569	Mercer	1,987	199	.....	.....	.....	.....	924	69
570	Merchants and Bankers	1,392	168	.....	.....	.....	.....	240	25
571	Metropolitan	11,664	730	.....	.....	.....	.....	3,654	260

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
3,191	5	356	S.	$1.00 m.	$200	6	$1.00 a	.....	517
2,835	44	313	S.	1.00 m.	200	6	1.00 a	.....	518
2,488	28	350	S.	1.00 m.	200	6	.....	.....	519
2,522	48	344	S.	1.00 m.	200	6	.03 b	$0.03 b	520
1,525	29	202	S.	1.00 m.	200	6	1.00 a	1.00 a	521
1,834	19	187	S.	1.00 m.	200	6	.....	.....	522
1,978	55	290	S.	1.00 m.	200	6	2.00 a	1.00 a	523
4,803	41	478	O.P.	.....	200	6	.06 b	.06 b	524
1,681	70	391	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	525
1,104	19	202	S.	1.00 m.	200	6	2.00 a & 3.00 a	.....	526
2,715	62	241	O.P.	.....	200	5 & 6	.....	.....	527
1,678	62	230	S.	1.00 m.	200	6	3.00 a	.....	528
4,585	45	232	O.P.	.....	200	6	3.00 a	1.00 a	529
1,653	39	191	S.	1.00 m.	200	6	1.00 a	1.00 a	530
801	15	107	S.	1.00 m.	200	6	.....	.....	531
7,222	57	1,032	S.	1.00 m.	200	6	1.00 a	1.00 a	532
984	24	97	O.P.	.....	200	5 & 6	1.00 a	1.00 a	533
2,357	18	202	O.P.	.....	200	6	.....	2.00 a	534
5,769	41	470	N.S.	1.00 m.	200	6	.....	.....	535
1,692	29	180	S.	1.00 m.	200	6	.....	.....	536
1,406	17	154	S.	1.00 m.	200	6	1.00 a & 2.00 a	.....	537
1,192	7	187	S.	1.00 m.	200	6	.....	.....	538
8,753	62	1,136	N.S.	1.00 m.	200	6	.....	.....	539
2,494	41	380	O.P.	.....	200	6	various	1.00 a	540
2,160	67	311	O.P.	.....	200	6	3.00 a	1.00 a	541
2,342	51	338	O.P.	.....	200	6	2.00 a	1.00 a	542
3,425	69	379	O.P.	.....	200	6	.....	.....	543
7,886	83	1,223	S.	1.00 m.	200	6	3.00 a	2.00 a	544
1,395	25	183	S.	1.00 m.	200	5½ & 6	.....	.....	545
2,775	26	535	S.	1.00 m.	200	6	.....	.....	546
3,096	96	289	O.P.	.....	200	6	2.00 a & .02 b	.....	547
2,383	33	390	O.P.	.....	200	6	.....	.....	548
1,964	43	172	O.P.	.....	200	6	1.00 a	.....	549
2,705	18	488	O.P.	.....	200	6	.....	.....	550
2,055	22	264	N.S.	1.00 m.	200	6	1.00 a	.....	551
1,760	37	169	S.	1.00 m.	200	6	3.00 a	.....	552
4,100	25	387	N.S.	1.00 m.	200	6	.....	1.00 a	553
4,198	57	392	O.P.	.....	200	6	1.00 a	1.00 a	554
570	13	274	S.	1.00 m.	200	6	.....	.....	555
1,349	50	296	S.	1.00 m.	200	6	3.00 a	1.00 a	556
434	16	87	S.	1.00 m.	200	6	.....	.....	557
776	18	117	O.P.	.....	200	6	3.00 a	1.00 a	558
992	28	151	S.	.25 w.	200	6	3.00 a	3.00 a	559
1,079	30	212	N.S.	1.00 m.	200	6	.....	.....	560
3,265	48	437	S.	1.00 m.	200	6	1.00 & 2.00 a	.....	561
2,627	23	180	S.	1.00 m.	200	6	1.00 a	1.00 a	562
1,040	24	250	S.	1.00 m.	200	6	1.00 a	1.00 a	563
8,659	30	704	O.P.	.....	T.M.&200	6	.....	.....	564
4,433	35	361	O.P.	.....	200	6	.....	.....	565
2,706	9	275	O.P.	.....	T. M.	various	.....	.....	566
1,851	41	253	S.	1.00 m.	200	6	2.00 a	.....	567
1,612	26	170	S. & N.S.	1.00 m.	T.M.&200	6	1.00 a	1.00 a	568
2,911	34	234	N.S.	1.00 m.	200	5,5½&6	.....	.....	569
1,632	19	174	S.	1.00 m.	200	6	2.00 a	2.00 a	570
15,318	212	778	O.P.	.....	100	6	2.00 a & .10 b	2.00 a & .10 b	571

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
572	Midtown	Newark	Nov. 3, 1939	Theodore Vogeler
573	Milford Park	"	May 3, 1911	Charles H. Wendling
574	Military Park	"	May 1, 1926	Max Harmelin
575	Model	"	Sept. 16, 1912	James H. Lowrey
576	Modern	"	May 11, 1892	William H. Hall
577	Mohawk	"	Jan. 10, 1923	Philip Klein
578	Montefiore	"	April 22, 1902	Charles Loebel
579	Morris	"	Oct. 8, 1901	George C. Pfreundschuh
580	Mountain View	"	Mar. 30, 1914	Arthur Finn
581	Mt. Prospect	"	Oct. 20, 1908	Edward Kohn
582	Municipal	"	Aug. 15, 1908	Emil Vollweiler
583	Mutual	"	Feb. 8, 1869	Philip Berry
584	Mutual Protective	"	Jan. 5, 1912	George W. Backoff
585	National Turners	"	June 18, 1919	Otto Abrecht
586	Nelson	"	June 2, 1923	John E. Joyce
587	Newark	"	May 25, 1883	Carl J. Duveneck
588	Newark Mutual Benefit	"	Dec. 24, 1904	J. Frank Kitchell
589	New Deal	"	March 21, 1911	Burnett Cole
590	New Empire	"	* (See below)	Michael A. Stavitsky
591	New Era	"	Sept. 27, 1909	William A. Bishop
592	New Executive	"	** (See below)	August M. Kleemann
593	New Home	"	Mar. 7, 1912	Henry A. Guenther
594	New Jersey	"	Aug. 16, 1887	Charles B. Johnes
595	New Method	"	Feb. 21, 1913	Alfred E. Blakeman
596	New World	"	***(See below)	Joseph E. Kennard
597	Ninth Ward	"	Mar. 18, 1909	John J. Thomas
598	Norfolk	"	April 25, 1888	Edward Reilly
599	Normal	"	Nov. 27, 1912	Max Gans
600	North American	"	Sept. 17, 1910	Bernard H. Greenfield
601	Northern	"	June 6, 1912	George Kolb
602	North Newark	"	Jan. 10, 1925	Jacob R. Poppele
603	North Western	"	Feb. 29, 1892	Harry L. Hamilton
604	Oak	"	Feb. 17, 1920	L. William Huegel
605	Oliver	"	Nov. 30, 1915	Thomas Buffardi
606	Onward	"	Jan. 9, 1926	Oscar A. Burtuempfel
607	Onyx	"	Aug. 18, 1922	Jacob M. Holstein
608	Ordway	"	Jan. 20, 1921	Louis Susskind
609	Orion	"	April 14, 1925	Franklin Hannoch
610	Outlook	"	May 24, 1921	William Frey
611	Oxford	"	June 14, 1923	David L. Heller
612	Pacific	"	Sept. 29, 1906	Romolo Bottelli
613	Palace	"	April 10, 1920	Owen E. Fox
614	Pannonia	"	Nov. 18, 1905	George J. Muha
615	Paramount	"	Mar. 24, 1919	Max Marx
616	Park	"	Nov. 28, 1902	Gustavus F. Sommer
617	Parker	"	Mar. 11, 1922	Edward Kohn
618	Park View	"	June 26, 1902	Jeremiah Baldwin
619	Passaic	"	Aug. 6, 1884	Henry D. W. Loeffler
620	Patriotic	"	Mar. 14, 1919	John Albiez
621	Paywell	"	Jan. 23, 1925	Louis F. Gerber
622	Peerless	"	June 1, 1912	Louis Susskind
623	Personal	"	Dec. 28, 1925	Leo H. Levy
624	Peshine	"	Sept. 27, 1922	Joseph H. Wyatt
625	Phoenix	"	Jan. 19, 1887	Charles Spengler, Jr.
626	Pilgrim	"	Mar. 18, 1921	George A. Roehm

* Sept. 7, 1910—Active
Aug. 29, 1907—Avon
June 26, 1908—Empire } Merged Sept. 7, 1933.
June 18, 1919—Textile
March 5, 1936—Times

** April 19, 1902—Executive
Dec. 19, 1902—West Newark } Merged May 7, 1938.

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Isaac Fleischman	Herbert Z. Steiner	1033 Broad St., Newark, N. J.	572
A. Leslie Price	August Roemmele	29 Astor St., Newark, N. J.	573
David Castelbaum	Irving J. Trien	60 Park Place, Newark, N. J.	574
Henry L. Grosken	Alexander Grosken	31 Clinton St., Newark, N. J.	575
Richard Spitz	Willard H. Elliott	88 Lafayette Ave., East Orange, N. J.	576
Louis J. Cohen	Abraham Levin	14 Clinton St., Newark, N. J.	577
E. Lowenstein & H. D. Israel	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	578
Frederick W. Wilderotter	Louis P. Zehnder	156 Carolina Ave., Irvington, N. J.	579
Adam J. Rossbach	William J. Brunner	126 S. Twelfth St., Newark, N. J.	580
Stein & Stern	Walter A. Hughes	30 Branford Place, Newark, N. J.	581
Robert S. Terhune	Loren F. Gardiner, Jr.	502 High St., Newark, N. J.	582
Andrew J. Brady, Jr.	John A. Condon	40 Clinton St., Newark, N. J.	583
C. Clifford Brangs	Samuel F. Bentley	550 N. Third St., Newark, N. J.	584
E. A. & W. A. Schilling	Henry A. Zinckgraf	132 Underwood St., Newark, N. J.	585
Joseph J. Quinn	Andrew Leitheuser	75 Roseville Ave., Newark, N. J.	586
Lowy & Lowy	Raymon Spreen	60 Park Place, Newark, N. J.	587
Charles H. Stewart	Charles E. Waters	300 Broadway, Newark, N. J.	588
Irving Silver	Harry Kalb	20 Branford Place, Newark, N. J.	589
E. Lowenstein & H. D. Israel	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	590
John V. Laddey	Joseph I. Conlan	268 Prospect St., South Orange, N. J.	591
Arthur A. Werthmann	Harry F. Peal	173 Elwood Ave., Newark, N. J.	592
Fred G. Stickel, Jr.	Otto H. Wilhelm	455 Orange St., Newark, N. J.	593
Haines & Chanalis	Neil J. McManus	838 Clifton Ave., Newark, N. J.	594
W. F. Wriggins & J. F. Brienza	William F. Ackerson	670 Bergen St., Newark, N. J.	595
Harry Unger	Alex J. Frackenpohl	554 Springfield Ave., Newark, N. J.	596
George W. Hagney	August Roemmele	29 Astor St., Newark, N. J.	597
Herr, Leiss & Herr	Benedict A. Harter	18 Belmont Ave., Newark, N. J.	598
Edward J. Gilhooly	Clarence I. Mott	National State Bank, Newark, N. J.	599
Nathan H. Berger	Moses Gansler	10 Avon Ave., Newark, N. J.	600
Howard Isherwood	Willard H. Elliott	88 Lafayette Ave., East Orange, N. J.	601
James L. McKenna	Elmer E. Thornton	39 Parker Ave., Maplewood, N. J.	602
Clarence L. Schall	Alfred N. Baum	15 Market St., Newark, N. J.	603
Thomas B. Healy	John Zipfel	20 Belmont Ave., Newark, N. J.	604
Pallitta & Pallitta	E. M. Bertolino	12 Monroe Ave., East Orange, N. J.	605
Lester E. Mahr	Henry E. Keeler	524 Central Ave., Newark, N. J.	606
Benjamin Singer	Henry I. Silberman	60 Park Place, Newark, N. J.	607
Joseph Susskind	Barney W. Plager	12 Laurel Ave., Irvington, N. J.	608
Saul J. Zucker	William Mattes, Jr.	371 S. Orange Ave., Newark, N. J.	609
Fred W. Herrigel, Jr.	T. B. Crane	529½ Clinton Ave., Newark, N. J.	610
Harry Steiner	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	611
Pallitta & Pallitta	Elmer E. Thornton	39 Parker Ave., Maplewood, N. J.	612
Edmond C. Moriarty	Andrew A. Breidenbach	210 Ferry St., Newark, N. J.	613
Charles C. Deubel	Harry J. Kenny	149 Carteret St., Glen Ridge, N. J.	614
Stein & Stern	Benjamin Blank	52 Belmont Ave., Newark, N. J.	615
Frank Voigt	Henry P. Schanz	1558 Springfield Ave., Maplewood, N. J.	616
Kessler & Kessler	Albert A. Adler	11 Commerce St., Newark, N. J.	617
Theodore J. Badgley	John C. Behnke	108 Ellery Ave., Irvington, N. J.	618
H. Edward Wolf	Louis G. Holzwarth	68 Farley Ave., Newark, N. J.	619
Benjamin Newman	Harry Wertheim	237 N. Eleventh St., Newark, N. J.	620
David M. Satz	F. F. Gibson, Jr.	211 Meeker Ave., Newark, N. J.	621
Levy, Fenster & McCloskey	Raymon Spreen	60 Park Place, Newark, N. J.	622
S. B. Finklestein & L. A. Finklestein	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	623
Joseph G. Eppston	Benjamin Kirschner	60 Park Place, Newark, N. J.	624
Lowy & Lowy	Raymon Spreen	60 Park Place, Newark, N. J.	625
Levy, Fenster & McCloskey	William Mattes, Jr.	371 S. Orange Ave., Newark, N. J.	626

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
572	Midtown	Newark	$309,569	$14,225	.....
573	Milford Park	"	5,117	.....	$78,500
574	Military Park	"	11,927	5,276	16,200
575	Model	"	14,869	.....	90,050
576	Modern	"	16,741	38,375	56,000
577	Mohawk*	"	95,254	18,059	4,200
578	Montefiore	"	20,882	5,000	79,800
579	Morris	"	2,759	.....	17,700
580	Mountain View	"	11,414	44	76,500
581	Mt. Prospect	"	32,410	.....	433,000
582	Municipal	"	7,761	4,150	46,200
583	Mutual	"	610	.....	241,800
584	Mutual Protective	"	5,147	.....	93,100
585	National Turners	"	3,060	8,000	170,600
586	Nelson	"	3,283	2,016	31,800
587	Newark	"	5,305	.....	131,300
588	Newark Mutual Benefit	"	1,914	10,690	37,650
589	New Deal	"	4,134	.....	24,000
590	New Empire	"	42,371	12,640	428,250
591	New Era	"	3,872	1,597	38,601
592	New Executive	"	13,866	3,000	112,100
593	New Home	"	8,324	.....	146,500
594	New Jersey	"	2,930	108	138,400
595	New Method	"	5,871	6,000	60,100
596	New World	"	1,045	.....	65,500
597	Ninth Ward	"	8,063	42	178,700
598	Norfolk	"	20,502	35	178,900
599	Normal	"	24,942	7,500	83,100
600	North American	"	6,594	.....	.....
601	Northern	"	.....	56	126,800
602	North Newark	"	9,993	1,000	33,200
603	North Western	"	3,673	3,465	64,800
604	Oak	"	4,229	.....	94,200
605	Oliver	"	10,807	.....	100,900
606	Onward	"	2,312	.....	127,100
607	Onyx	"	13,356	.....	101,600
608	Ordway	"	2,730	1,500	31,800
609	Orion	"	25,665	10,221	34,000
610	Outlook	"	8,570	7,000	99,550
611	Oxford	"	5,818	.....	14,000
612	Pacific	"	7,472	2,600	134,400
613	Palace	"	38,448	.....	98,400
614	Pannonia	"	185	.....	73,600
615	Paramount	"	7,766	.....	97,400
616	Park	"	927	.....	41,100
617	Parker	"	32,245	.....	20,000
618	Park View	"	1,384	.....	123,900
619	Passaic	"	19,100	50,757	82,760
620	Patriotic	"	472	100	.....
621	Paywell	"	1,623	1,874	52,150
622	Peerless	"	5,246	.....	35,200
623	Personal	"	8,150	1,125	7,400
624	Peshine	"	8,212	.....	10,000
625	Phoenix	"	10,952	.....	374,000
626	Pilgrim	"	18,973	26,425	21,600

* Accounts insured up to $5,000 by Federal Savings and Loan Insurance Corp.

AS OF DECEMBER 31, 1939

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$422,349	.....	.....	.....	$906	$747,049	572
61,551	$950	$40,787	$1,413	501	188,819	573
38,811	150	16,065	42	423	88,894	574
.....	300	154,544	27,902	2,414	290,079	575
13,087	3,850	74,799	8,776	128	211,756	576
1,311,772	10,674	14,770	.....	39,535	1,494,264	577
38,646	.....	373,774	125,855	9,838	653,795	578
68,984	2,050	52,200	1,672	89	145,454	579
56,129	.....	73,902	9,336	6,991	234,316	580
2,483,689	189,701	.....	5,583	106,480	3,250,863	581
17,164	671	158,372	7,863	1,251	243,432	582
96,741	100	344,098	30,855	1,821	716,025	583
23,110	600	97,750	666	686	221,059	584
225,684	18,655	89,964	16,760	8,402	541,125	585
33,270	1,200	88,376	1,843	3,967	165,755	586
5,544	395	80,212	38,283	10,792	271,831	587
70,531	2,739	253,422	463	154	377,563	588
43,252	14,905	375,452	344	6,214	468,301	589
375,242	950	.....	3,763	111,266	974,482	590
14,021	1,025	81,393	1,436	249	142,194	591
113,939	2,850	105,194	3,386	200	354,535	592
196,457	2,605	555,863	35,104	20,091	964,944	593
19,242	5,200	216,872	11,762	4,430	398,944	594
107,559	.....	266,376	9,333	2,721	457,960	595
55,898	.....	143,295	405	305	266,448	596
131,983	3,980	85,683	1,315	1,600	411,366	597
28,959	650	242,091	17,520	4,856	493,513	598
9,962	1,640	366,068	56,051	26,353	575,616	599
148,967	19,320	321,890	5,380	54,990	557,141	600
17,400	8,670	154,113	20,979	16,524	344,542	601
69,027	200	41,004	298	2,673	157,395	602
53,302	660	135,427	2,908	1,414	265,649	603
22,503	550	109,670	17,502	2,238	250,892	604
186,359	2,959	170,794	6,447	6,289	484,555	605
.....	2,675	14,989	6,697	522	154,295	606
38,928	425	68,818	12,863	21,084	257,074	607
29,622	.....	42,430	395	2,586	111,063	608
41,890	.....	47,824	34,201	500	194,301	609
170,660	.....	330,915	.....	5,324	622,019	610
41,807	.....	130,266	49,612	1,387	242,890	611
95,073	1,920	222,771	5,409	22,105	491,750	612
.....	950	75,160	25,418	3,418	241,794	613
8,125	975	103,797	1,026	597	188,305	614
143,291	3,700	360,601	1,608	46	614,412	615
154,046	700	84,896	1,537	4,373	287,579	616
191,517	17,870	576,367	2,399	10,130	850,528	617
114,851	180	172,469	13,737	6,450	432,971	618
54,902	1,293	190,161	851	3,951	403,775	619
52,361	.....	241,755	111,723	152	406,563	620
7,200	940	63,971	5,879	693	134,330	621
10,336	728	322,779	74,093	6,195	454,577	622
53,395	174	34,064	23	247	104,578	623
7,988	.....	37,919	58,425	5,778	128,322	624
99,206	1,000	682,467	138,197	26,222	1,332,044	625
242,338	.....	234,274	2,954	.....	546,564	626

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

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
572	Midtown	Newark	$457,979	.....	.....	$228,190
573	Milford Park	"	121,644	.....	.....	9,500
574	Military Park	"	34,175	.....	.....	12,490
575	Model	"	110,646	.....	.....	.....
576	Modern	"	121,446	.....	.....	30,600
577	Mohawk	"	232,822	$2,071	$5,521	793,575
578	Montefiore	"	259,589	.....	.....	87,475
579	Morris	"	41,472	.....	.....	26,330
580	Mountain View	"	69,099	.....	.....	97,600
581	Mt. Prospect	"	1,363,725	.....	.....	794,100
582	Municipal	"	77,163	.....	.....	57,650
583	Mutual	"	260,517	.....	.....	153,026
584	Mutual Protective	"	63,901	.....	.....	33,800
585	National Turners	"	207,668	.....	.....	157,450
586	Nelson	"	69,978	3,523	.....	25,400
587	Newark	"	138,757	.....	.....	65,500
588	Newark Mutual Benefit	"	197,328	2,526	.....	73,900
589	New Deal	"	90,403	.....	.....	76,376
590	New Empire	"	441,468	.....	.....	220,675
591	New Era	"	69,250	.....	.....	5,275
592	New Executive	"	125,958	.....	.....	104,700
593	New Home	"	324,480	.....	.....	305,251
594	New Jersey	"	237,434	.....	.....	.....
595	New Method	"	63,684	.....	.....	130,324
596	New World	"	11,948	102,435	.....	57,605
597	Ninth Ward	"	218,319	.....	.....	71,350
598	Norfolk	"	148,614	.....	.....	106,698
599	Normal	"	195,319	.....	.....	127,300
600	North American	"	181,086	.....	.....	109,235
601	Northern	"	169,430	.....	.....	47,700
602	North Newark	"	61,640	.....	.....	.....
603	North Western	"	64,498	251	.....	71,900
604	Oak	"	77,187	.....	.....	41,300
605	Oliver	"	156,639	.....	.....	166,200
606	Onward	"	90,419	.....	.....	8,700
607	Onyx	"	70,533	.....	.....	20,910
608	Ordway	"	19,694	.....	.....	20,953
609	Orion	"	69,550	.....	.....	4,900
610	Outlook	"	221,637	.....	.....	20,175
611	Oxford	"	94,042	.....	.....	7,455
612	Pacific	"	152,245	.....	.....	79,400
613	Palace	"	114,735	.....	.....	28,200
614	Pannonia	"	94,653	.....	.....	35,925
615	Paramount	"	122,653	.....	.....	65,670
616	Park	"	112,912	.....	.....	78,000
617	Parker	"	246,319	.....	.....	115,100
618	Park View	"	113,142	.....	.....	206,825
619	Passaic	"	109,693	.....	.....	68,000
620	Patriotic	"	184,187	.....	.....	40,750
621	Paywell	"	50,227	.....	.....	23,350
622	Peerless	"	142,845	.....	.....	75,679
623	Personal	"	50,746	.....	.....	27,285
624	Peshine	"	79,455	.....	.....	12,755
625	Phoenix	"	283,824	.....	.....	429,561
626	Pilgrim	"	182,516	.....	.....	90,975

AS OF DECEMBER 31, 1939

LIABILITIES

Due Shareholders for			Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
Lapsed Shares	Matured Shares	Advance Payments							
.....	.....	$110	.....	.....	$103	.....	$60,667	$747,049	572
$44	.....	91	.....	.....	6	$23,492	34,042	188,819	573
.....	.....	473	.....	.....	13,641	3,871	24,244	88,894	574
5,507	$15,232	218	.....	.....	31,769	10,126	116,581	290,079	575
520	.....	5	.....	.....	4,450	11,908	42,827	211,756	576
1,526	.....	.....	.....	$374,100	1,792	.....	82,857	1,494,264	577
620	2,000	301	.....	.....	82,800	.....	221,010	653,795	578
.....	11,250	45	.....	.....	31,055	6,738	28,564	145,454	579
135	.....	.....	.....	.....	14,099	10,979	42,404	234,316	580
.....	.....	.....	.....	268,000	6,860	328,350	489,828	3,250,863	581
52	.....	2,650	.....	.....	48,062	6,078	51,777	243,432	582
1,739	16,217	1,026	.....	33,600	89,039	15,458	145,403	716,025	583
140	22,783	8	.....	.....	17,168	20,221	63,038	221,059	584
1,508	.....	145	.....	13,000	36,363	39,028	85,963	541,125	585
510	5,065	158	.....	.....	11,140	15,005	34,976	165,755	586
606	.....	418	.....	3,700	2,416	15,508	44,926	271,831	587
17	7,000	.....	.....	.....	.....	10,805	85,987	377,563	588
2,814	.....	104	.....	.....	40,625	.....	257,979	468,301	589
.....	.....	.....	.....	33,250	2,274	124,871	151,944	974,482	590
2,226	1,039	266	.....	.....	16,109	9,878	38,151	142,194	591
12	.....	.....	.....	.....	2,073	17,242	104,550	354,535	592
250	.....	47	.....	.....	1,300	.....	333,616	964,944	593
595	.....	284	.....	32,000	5,307	23,001	100,323	398,944	594
58	60,770	115	.....	.....	70,583	4,661	127,765	457,960	595
.....	.....	.....	.....	6,500	7,005	.....	80,955	266,448	596
.....	.....	151	.....	.....	206	41,359	79,981	411,366	597
.....	.....	.....	.....	.....	43,482	21,662	173,057	493,513	598
2,781	.....	29	.....	.....	75,158	19,883	155,146	575,616	599
4,521	.....	3	.....	.....	62,958	.....	199,338	557,141	600
4,360	1,958	291	.....	11,000	2,228	22,972	84,603	344,542	601
16,727	.....	177	.....	11,625	25,314	11,443	30,469	157,395	602
.....	38,097	159	.....	500	24,575	5,515	60,154	265,649	603
369	28,123	134	.....	.....	30,440	10,151	63,188	250,892	604
10,544	37,050	410	.....	.....	13,944	27,933	71,835	484,555	605
415	8,000	.....	.....	2,500	1,782	.....	42,479	154,295	606
809	.....	.....	.....	.....	34,989	2,711	127,122	257,074	607
5,542	.....	252	.....	.....	21,063	1,673	41,886	111,063	608
.....	.....	.....	.....	.....	51,918	.....	67,933	194,301	609
.....	42,169	.....	.....	.....	55,707	98,640	183,691	622,019	610
422	.....	350	.....	.....	29,010	5,523	106,088	242,890	611
1,142	48,074	525	.....	8,250	34,373	24,547	143,194	491,750	612
15	.....	30	.....	.....	16,541	19,207	63,066	241,794	613
19	.....	8	.....	7,000	2,761	15,532	32,407	188,305	614
6,419	30,263	.....	.....	.....	129,209	52,722	207,476	614,412	615
164	18,000	375	.....	21,625	12,838	20,363	23,302	287,579	616
3,524	.....	425	.....	.....	85,131	.....	400,029	850,528	617
2,294	.....	1,207	.....	5,000	1,671	10,336	92,496	432,971	618
.....	97,705	584	.....	.....	24,759	16,601	86,433	403,775	619
4,005	3,255	.....	.....	11,500	51,304	.....	111,562	406,563	620
137	7,275	200	.....	.....	1,719	9,262	42,160	134,330	621
29,871	34,865	360	.....	6,500	21,745	7,098	135,614	454,577	622
662	.....	242	.....	.....	293	2,804	22,544	104,578	623
2,040	.....	80	.....	.....	4,441	.....	29,551	128,322	624
10,613	160,902	1,071	.....	24,500	82,089	44,518	294,966	1,332,044	625
.....	.....	1,255	.....	.....	48,124	8,709	214,985	546,564	626

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
572	Midtown	6,703	1,493					1,140	304
573	Milford Park	1,416	174					47	5
574	Military Park	1,412	218					69	18
575	Model	1,534	114						
576	Modern	1,113	141					191	39
577	Mohawk	10,924	1,168	20	7	221	74	3,968	407
578	Montefiore	2,732	218					437	44
579	Morris	1,346	167					132	26
580	Mountain View	955	119					535	80
581	Mt. Prospect	48,086	3,129					3,970	533
582	Municipal	1,085	166					389	46
583	Mutual	3,698	404					1,097	232
584	Mutual Protective	1,372	144					169	32
585	National Turners	2,519	270					856	98
586	Nelson	1,155	109	35	1			155	19
587	Newark	1,380	165					327	41
588	Newark Mutual Benefit	2,529	193	30	5			369	41
589	New Deal	2,345	416					388	95
590	New Empire	16,711	1,132					1,103	181
591	New Era	777	127					26	6
592	New Executive	1,579	209					523	98
593	New Home	5,501	586					1,526	163
594	New Jersey	2,131	251						
595	New Method	715	145					1,170	165
596	New World	353	40	2,300	391			288	68
597	Ninth Ward	2,675	320					357	35
598	Norfolk	2,909	195					533	102
599	Normal	2,749	343					852	92
600	North American	4,130	580					546	68
601	Northern	1,818	189					238	28
602	North Newark	1,615	116					4	1
603	North Western	859	100	295	13			428	51
604	Oak	1,187	158					220	62
605	Oliver	1,667	335					864	126
606	Onward	1,347	157					43	11
607	Onyx	2,595	307					105	24
608	Ordway	832	115					105	21
609	Orion	550	157					25	24
610	Outlook	4,426	281					176	23
611	Oxford	985	120					50	12
612	Pacific	2,353	264					498	71
613	Palace	1,406	89					142	16
614	Pannonia	1,147	141					185	36
615	Paramount	3,326	318					574	60
616	Park	1,145	144					410	46
617	Parker	7,227	525					650	68
618	Park View	1,219	125					1,034	202
619	Passaic	1,731	293					365	45
620	Patriotic	2,173	273					252	41
621	Paywell	633	90					117	20
622	Peerless	1,486	268					478	91
623	Personal	1,467	280					182	41
624	Peshine	836	165					64	31
625	Phoenix	4,645	430					2,148	189
626	Pilgrim	790	363					455	81

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
7,843	119	1,678	N.S.-O.P.	$1.00 m.	T.M.&200	5 & 6	.....	.....	572
1,463	37	142	S.	1.00 m.	200	6	$1.00 a	$0.02½ b	573
1,481	17	219	O.P.	.....	200	6	1.00 a	.....	574
1,534	18	96	S.	1.00 m.	200	6	3.00 a	.....	575
1,304	29	151	S.	1.00 m.	200	6	.....	.....	576
15,133	314	1,342	N.S.	1.00 m.	T.M.&200	various	.....	.....	577
3,169	17	245	S.	1.00 m.	200	6	1.00 a	.....	578
1,478	35	158	S. & N.S.	1.00 m.	200	6	2.00 a	2.00 a	579
1,490	38	161	O.P.	.....	200	6	1.00 a	1.00 a	580
52,056	870	2,792	O.P.	.....	T.M.&200	various	1.00 a & .05 b	.....	581
1,474	18	194	S.	1.00 m.	200	6	2.00 a	2.00 a	582
4,795	67	569	S.	1.00 m.	200	6	.....	.....	583
1,541	25	151	O.P.	.....	200	6	3.00 a & .02½ b	3.00a & .02½b	584
3,375	95	273	S.	1.00 m.	200	6	2.00 a	2.00 a	585
1,345	19	110	O.P.	.....	200	6	3.00 a	1.00 a	586
1,707	31	175	S.	1.00 m.	200	6	.....	.....	587
2,928	30	209	O.P.	.....	200	6	.01½ b	.01½ b	588
2,733	37	474	O.P.	.....	200	6	.....	.....	589
17,814	88	1,225	O.P.	.....	200	4, 5 & 6	1.00 a	1.00 a	590
803	15	118	S.	.70 & 1.00 m.	200	6	.06 b	.06 b	591
2,102	56	251	O.P.	.....	200	6	.....	.....	592
7,027	60	689	O.P.	.....	200	5 & 6	.....	.....	593
2,131	49	202	S.	1.00 m.	200	6	2.00 a	1.00 a	594
1,885	44	266	S.	1.00 & 2.00 m.	200	6	.....	.....	595
2,941	31	468	O.P.	.....	200	6	.....	.....	596
3,032	55	300	S.	1.00 m.	200	6	1.00 a	.02½ b	597
3,442	26	271	N.S.	1.00 m.	200	6	1.00 a	1.00 a	598
3,601	30	405	S.	1.00 m.	200	6	2.00 a	.....	599
4,676	65	583	N.S.	1.00 m.	200	5 & 6	.....	.....	600
2,056	38	179	S.	1.00 m.	200	6	3.00 a	2.00 a	601
1,619	27	90	S. & N.S.	1.00 m.	T.M.&200	6	1.00 a	1.00 a	602
1,582	34	130	S.	1.00 m.	200	6	1.00 a	.....	603
1,407	27	193	S.	1.00 & 2.00 m.	200	6	.....	1.00 a	604
2,531	99	362	S.	1.00 m.	T.M.&200	6	3.00 a	3.00 a	605
1,390	36	132	S.	1.00 m.	200	6	3.00 a	3.00 a	606
2,700	27	304	N.S.	1.00 m.	200	6	4.00 a	1.00 a	607
937	17	119	O.P.	.....	200	6	2.00 a	.....	608
575	16	165	S.	1.00 & 2.00 m.	200	6	.....	.....	609
4,602	61	243	N.S.	1.00 m.	200	6	.....	.....	610
1,035	18	114	S.	1.00 m.	200	6	.....	.....	611
2,851	60	275	S. & N.S.	1.00 m.	T.M.&200	6	3.00 a	2.00 a	612
1,548	18	87	S.	1.00 m.	200	6	3.00 a	3.00 a	613
1,332	29	148	S.	1.00 m.	200	6	2.00 a	2.00 a	614
3,900	44	334	N.S.	1.00 m.	200	4, 5 & 6	.....	.....	615
1,555	53	137	S.	1.00 m.	200	5,5½&6	.....	1.00 a	616
7,877	53	540	O.P.	.....	200	6	.....	.....	617
2,253	41	286	S.	1.00 m.	200	5 & 6	.03 b	.03 b	618
2,096	34	304	O.P.	.....	200	6	2.00 & 3.00 a	2.00 a	619
2,425	7	307	S.	1.00 m.	200	5 & 6	.....	.....	620
750	17	93	S.	1.00 m.	200	6	.....	.....	621
1,964	11	348	S.	1.00 m.	200	6	.....	.....	622
1,649	20	301	O.P.	.....	200	5 & 6	1.00 a	1.00 a	623
900	6	190	S.	1.00 m.	200	6	.....	.....	624
6,793	40	579	S.	.50 & 1.00 m.	100 & 200	6	.....	.....	625
1,245	60	384	S.	1.00 & 200 m.	200	6	2.00 a	.....	626

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
627	Pioneer	Newark	Feb. 11, 1911	Edward J. Macksey
628	Planter's	"	June 12, 1926	Earle H. Cameron
629	Police	"	Jan. 30, 1907	James A. McRell
630	Polish-American	"	July 10, 1902	Sidney C. Wesolowski
631	Polish Home	"	Jan. 8, 1917	Peter Sypniewski
632	Polish National	"	Dec. 7, 1912	Stefan Kolski
633	Pompey	"	June 28, 1922	Michael Miraglia
634	Popular	"	Feb. 14, 1912	Harry Berlin
635	Post Office	"	July 11, 1899	Romolo Bottelli
636	Precise	"	May 8, 1926	Isidor Katzenel
637	Preferred	"	May 31, 1902	Andrew Isenberg
638	Premier	"	Mar. 11, 1919	Samuel C. Weber
639	Pride of Newark	"	Feb. 10, 1906	J. William Huegel
640	Producers	"	April 21, 1921	Samuel Rich
641	Progress	"	Feb. 26, 1895	Philip Lindeman
642	Prosperity	"	Mar. 3, 1900	John K. Scott
643	Protection	"	Jan. 16, 1886	Frank W. Miller
644	Provident	"	Nov. 29, 1912	Aaron Poliakow
645	Prudent	"	Feb. 16, 1920	Jack M. Waldor
646	Prudential	"	Aug. 12, 1892	Charles B. Dutcher
647	Public	"	Feb. 15, 1905	George H. Schumacher
648	Punctual	"	June 6, 1922	Jacob K. Safris
649	Puritan	"	Mar. 15, 1912	Aaron J. Schindel
650	Realty	"	Mar. 27, 1919	Leo Wiener
651	Regal	"	April 23, 1919	Morris Herbst
652	Reliable	"	Aug. 12, 1884	John J. Kreitler
653	Resource	"	Sept. 8, 1922	David Harper
654	Revenue	"	Mar. 29, 1919	Jacob C. Sobo
655	Rex	"	Nov. 5, 1921	Gilbert E. Kynor
656	Rialto	"	Dec. 27, 1920	Charles Loebel
657	Richelieu	"	Jan. 15, 1913	Frank J. Koch
658	Richmont	"	Mar. 2, 1920	Henry Gross
659	Roseville	"	Nov. 14, 1885	Morris L. Barr
660	Safety	"	April 1, 1919	Harry H. Queen
661	Savings	"	Jan. 20, 1886	Joseph A. Robrecht
662	Saybrook	"	June 21, 1911	Fred J. Wieland
663	Security	"	July 2, 1884	Robert C. Klemm
664	Select	"	Mar. 23, 1922	Louis Distler
665	Seminole	"	Aug. 7, 1925	Israel Lesser
666	Seneca	"	Mar. 12, 1925	Bernard J. Cummings
667	Seventh Ward	"	Oct. 5, 1891	James J. Reilly
668	Seymour	"	Jan. 18, 1922	Herman L. Goodman
669	Simplex	"	Jan. 23, 1922	I. Lester Selvage
670	Sixth Ward	"	April 25, 1903	William Donnelly
671	Sons of St. George	"	May 1, 1909	Samuel D. Milroy
672	Southern Newark	"	April 13, 1910	Robert C. Klemm
673	South Park	"	Feb. 2, 1906	Arthur F. Egner
674	South Side	"	Dec. 17, 1902	Emil Hildebrand
675	Springfield	"	Oct. 16, 1893	Adelbert Baier
676	St. Casimir	"	Oct. 3, 1925	Louis F. Sojka
677	Stratford	"	Mar. 11, 1908	Joseph T. Harrison
678	Success	"	Jan. 8, 1909	*Peter Travisano
679	Sunnyside	"	Nov. 12, 1920	Harry Reich
680	Superb	"	Feb. 16, 1922	Henry Bochner
681	Surety	"	Jan. 30, 1906	John Cummings

* Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Frank W. Long	Robert B. Mapletoft	18 Bathgate Place, Newark, N. J.	627
David B. Silver	Herbert P. Englert	24 Commerce St., Newark N. J.	628
Louis J. Beers	Samuel B. Finklestein	22 Franklin St., Newark, N. J.	629
Vincent Schultz	Chester L. Robak	58 Jones St., Newark, N. J.	630
J. Thaddeus Rospond	Michael J. Kosloski	52 Jones St., Newark, N. J.	631
Frank Pietrucha	Joseph Wegrocki	186 Warwick St., Newark, N. J.	632
Xavier Del Negro	Joseph A. Marano	20 Downing St., Newark, N. J.	633
Aaron Levinstone	Henry H. Krafte	28 William St., Newark, N. J.	634
Fred G. Stickel, Jr.	Harold O. Merz	972 Broad St., Newark, N. J.	635
R. H. Jacobson & S. Daniels	Arthur H. Schlosser	436 Florence Ave., Newark, N. J.	636
Charles C. Deubel	Richard F. L. Muth	81 Courter Ave., Maplewood, N. J.	637
Selig Schwartz	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	638
Joseph Altman	Raymon Spreen	60 Park Place, Newark, N. J.	639
David Castelbaum	Barney W. Plager	12 Laurel Ave., Irvington, N. J.	640
Lowy & Lowy	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	641
Fred G. Stickel, Jr.	Julia I. Coleman	61 S. Tenth St., Newark, N. J.	642
John Contrell	William J. Engler	46 Hopkins Place, Irvington, N. J.	643
Slavitt & Slavitt	Samuel G. Blumenfeld	207 Market St., Newark, N. J.	644
Harry Kaplan	William C. Silber	342 Keer Ave., Newark, N. J.	645
Harry Campton	John Zipfel	20 Belmont Ave., Newark, N. J.	646
Robert S. Terhune	Joseph M. Karkella	183 Garside St., Newark, N. J.	647
Frank P. Padalino	Alfred R. Marasco	421 Stuyvesant Ave., Irvington, N. J.	648
Joseph Altman	M. George Greenberg	312 High St., Newark, N. J.	649
A. Nathan Cowen	Henry M. Besser	11 Commerce St., Newark, N. J.	650
Harold Simandl	Herman E. Fritche	209 Park Place, Irvington, N. J.	651
Paul G. Roder	Frank C. Snyder	261 Orange St., Newark, N. J.	652
Samuel H. Gooen	John J. Gaffney	62 Oakland Terrace, Newark, N. J.	653
Scher & Albert	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	654
Milton M. Unger	Harry A. Berzon	83 Laventhal Ave., Irvington, N. J.	655
David Castelbaum	Louis Trien	60 Park Place, Newark, N. J.	656
Levy, Fenster & McCloskey	Joseph I. Conlan	268 Prospect St., South Orange, N. J.	657
Schotland & Schotland	A. Sigmund Kanengieser	16 Belmont Ave., Newark, N. J.	658
W. Howard Demarest	Theodore C. Eggerking	75 Roseville Ave., Newark, N. J.	659
Joseph L. Lippmann	Barney W. Plager	12 Laurel Ave., Irvington, N. J.	660
Lowy & Lowy	Michael Rogow	128 Market St., Newark, N. J.	661
Harry Campton	Arthur H. Dietz	786 Broad St., Newark, N. J.	662
Scharringhausen & Hartpence	William B. Heller	14 Ferry St., Newark, N. J.	663
Herman Distler	Abraham Meisel	17 Stengel Ave., Newark, N. J.	664
Meyers & Lesser	Fred Maybaum	60 Park Place, Newark, N. J.	665
Francis P. Meehan	Joseph A. Barber	24 Commerce St., Newark, N. J.	666
Andrew J. Brady, Jr.	John A. Condon	40 Clinton St., Newark, N. J.	667
William L. Greenbaum	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	668
Michael N. Chanalis	Addison K. Barry	20 Beaver St., Newark, N. J.	669
Mulligan & Koenig	William Mattes, Jr.	371 S. Orange Ave., Newark, N. J.	670
Harry Campton	Fred J. Dinger	405 Wayne Terrace, Union, N. J.	671
Abraham Alboum	John A. Linnett	29 Elizabeth Ave., Newark, N. J.	672
A. Wilberforce Egner	William C. Treiber	755 Broad St., Newark, N. J.	673
Kussy, Kohn & Cohn	Arthur H. Dietz	76 Richelieu Place, Newark, N. J.	674
Herr, Leiss & Herr	Louis P. Zehnder	156 Carolina Ave., Irvington, N. J.	675
Frank J. Pietrucha	John E. Pietrucha	116 Pulaski St., Newark, N. J.	676
Samuel D. Williams	John F. Hall	4 Munsee Drive, Cranford, N. J.	677
Ellis Hahn	Thomas Johnson	253 S. Clinton St., East Orange, N. J.	678
Edward S. Bessman	B. H. Tabankin	735 Hunterdon St., Newark, N. J.	679
Jacob Lubetkin	Samuel A. Karp	197 Grumman Ave., Newark, N. J.	680
F. P. Meehan	John E. Durr	790 Broad St., Newark, N. J.	681

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
627	Pioneer	Newark	$17,777	$5,000	$203,350
628	Planter's	"	3,419	.....	39,300
629	Police	"	10,791	.....	41,700
630	Polish-American	"	23,575	.....	246,900
631	Polish Home	"	936	.....	57,700
632	Polish National	"	5,354	.....	39,400
633	Pompey	"	8,834	.....	113,500
634	Popular	"	6,115	11,000	110,000
635	Post Office	"	138,277	.....	13,300
636	Precise	"	3,721	5,394	21,200
637	Preferred	"	3,155	.....	59,600
638	Premier	"	11,706	8,500	54,764
639	Pride of Newark	"	4,070	.....	79,800
640	Producers	"	1,541	1,524	25,600
641	Progress	"	6,267	.....	37,700
642	Prosperity	"	7,706	.....	155,500
643	Protection	"	4,610	.....	14,300
644	Provident	"	689	.....	59,500
645	Prudent	"	3,695	9,282	16,100
646	Prudential	"	8,753	.....	69,000
647	Public	"	4,387	.....	61,300
648	Punctual	"	3,106	.....	151,500
649	Puritan	"	28,593	.....	218,700
650	Realty	"	4,242	.....	27,000
651	Regal	"	1,393	.....	127,300
652	Reliable	"	10,925	16,065	500,200
653	Resource	"	2,702	.....	19,800
654	Revenue	"	36	.....	151,721
655	Rex	"	1,246	1,981	71,550
656	Rialto	"	7,789	.....	7,100
657	Richelieu	"	3,156	.....	123,535
658	Richmont	"	448	5,257	24,860
659	Roseville	"	3,494	.....	62,500
660	Safety	"	122	1,000	54,600
661	Savings	"	9,904	9,000	71,300
662	Saybrook	"	8,753	.....	155,100
663	Security	"	23,048	30,520	23,500
664	Select	"	15,122	21,272	30,000
665	Seminole	"	946	.....	8,800
666	Seneca	"	24,113	.....	45,900
667	Seventh Ward	"	2,335	.....	109,000
668	Seymour	"	9,714	22,136	56,900
669	Simplex	"	22,435	.....	34,200
670	Sixth Ward	"	23,898	6,000	23,300
671	Sons of St. George	"	8,189	1,000	71,800
672	Southern Newark	"	2,894	7,000	33,100
673	South Park	"	64,997	.....	149,122
674	South Side	"	6,757	11,220	160,274
675	Springfield	"	7,717	.....	25,549
676	St. Casimir	"	847	1,582	64,000
677	Stratford	"	24,072	.....	116,800
678	Success	"	5,822	.....	191,700
679	Sunnyside	"	14,229	4,000	65,100
680	Superb	"	5,017	374	59,800
681	Surety	"	14,554	4,310	212,300

AS OF DECEMBER 31, 1939

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$960	$150	$364,281	$6,243	$16,674	$614,435	627
6,110	350	.....	1,752	538	51,469	628
98,204	1,605	125,737	17,369	786	296,192	629
88,935	4,700	558,965	36,855	1,820	961,750	630
68,041	.....	318,207	450	2,802	448,136	631
87,110	805	343,798	329	442	477,238	632
53,843	2,302	152,779	702	1,965	333,925	633
269,750	27,965	539,454	3,307	12,974	980,565	634
181,745	4,765	485,871	661	7,458	832,077	635
90,054	3,913	97,118	895	1,228	223,523	636
11,003	1,275	151,784	579	138	227,534	637
2,023	.....	230,317	218	1,259	308,787	638
9,611	300	226,674	49,516	2,849	372,820	639
72,325	.....	87,403	31,666	5,182	225,241	640
.....	550	356,786	90,711	2,596	494,610	641
97,960	.....	125,764	27,614	22,516	437,060	642
42,262	1,900	115,671	3,332	1,689	183,764	643
72,726	560	129,527	37,899	7,900	308,801	644
46,352	.....	99,666	.....	900	175,995	645
102,155	475	4,009	3,809	5,148	193,349	646
21,558	350	145,780	5,596	259	239,230	647
83,217	1,110	143,813	416	3,177	386,339	648
108,731	5,250	833,602	9,523	24,759	1,229,158	649
46,822	675	63,343	227	315	142,624	650
27,000	1,760	166,958	114,012	16,189	454,612	651
289,563	18,826	451,023	14,076	74,067	1,374,745	652
80,289	1,636	65,060	54,065	856	224,408	653
46,880	150	366,126	7,080	17,197	589,190	654
89,675	8,500	84,650	10,147	214	267,963	655
19,082	150	67,849	21,321	.....	123,291	656
10,652	1,100	178,914	26,422	4,954	348,733	657
122,029	6,875	552,609	1,085	175	713,338	658
182,018	998	160,293	1,095	680	411,078	659
14,504	.....	211,122	27,076	249	308,673	660
73,989	715	320,874	10,302	2,670	498,754	661
9,931	3,949	80,946	14,313	5,983	278,975	662
84,205	3,187	507,406	263	116	672,245	663
127,194	.....	347,136	76	689	541,489	664
57,662	3,875	44,368	1,257	1,029	117,937	665
21,997	88	94,089	3,610	6,885	196,677	666
18,860	300	178,076	19,636	1,472	329,679	667
113,839	2,340	118,446	1,010	4,617	329,002	668
8,000	690	196,400	16,819	3,842	282,386	669
25,431	.....	326,318	36,431	1,000	442,378	670
3,668	1,700	19,857	769	839	107,822	671
79,426	.....	287,061	7,618	10,280	427,379	672
37,104	800	219,809	10,832	1,860	484,524	673
18,898	5,755	391,249	27,810	482	622,445	674
8,099	200	88,401	2	1,939	131,907	675
.....	875	42,185	6,814	84	116,387	676
96,459	5,460	203,757	6,946	5,417	458,911	677
18,161	119	254,284	3,297	18,625	492,008	678
33,731	.....	142,579	454	765	260,858	679
31,114	2,265	37,719	1,216	3,759	141,264	680
30,514	800	233,543	10,628	1,544	508,193	681

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
627	Pioneer	Newark	$147,429			$144,700
628	Planter's	"	35,835			900
629	Police	"	90,419			103,100
630	Polish-American	"	188,011			310,375
631	Polish Home	"	137,471	$6,691		106,825
632	Polish National	"	106,126			161,304
633	Pompey	"	100,574			56,100
634	Popular	"	219,441			333,100
635	Post Office	"	281,292			230,925
636	Precise	"	78,727			51,875
637	Preferred	"	81,411			30,900
638	Premier	"	101,493			29,370
639	Pride of Newark	"	111,934			84,307
640	Producers	"	70,455			16,115
641	Progress	"	176,621			69,760
642	Prosperity	"	119,930			99,400
643	Protection	"	61,980			19,400
644	Provident	"	110,578			42,275
645	Prudent	"	41,982	31,890		
646	Prudential	"	69,121			80,406
647	Public	"	91,383			44,400
648	Punctual	"	92,869			97,545
649	Puritan	"	137,755			173,412
650	Realty	"	34,118			47,525
651	Regal	"	215,574			26,200
652	Reliable	"	459,998			310,300
653	Resource	"	121,424			15,725
654	Revenue	"	201,815			110,175
655	Rex	"	175,677			25,750
656	Rialto	"	47,428			5,000
657	Richelieu	"	177,135			59,400
658	Richmont	"	163,909			91,435
659	Roseville	"	208,789			8,100
660	Safety	"	58,228			50,095
661	Savings	"	184,415			107,514
662	Saybrook	"	106,104			27,150
663	Security	"	177,181			132,189
664	Select	"	166,178			98,715
665	Seminole	"	76,086			4,805
666	Seneca	"	30,086			55,475
667	Seventh Ward	"	92,272			67,825
668	Seymour	"	126,469			38,565
669	Simplex	"	75,972			102,150
670	Sixth Ward	"	69,020			61,120
671	Sons of St. George	"	74,583			
672	Southern Newark	"	46,249			243,450
673	South Park	"	198,519			58,661
674	South Side	"	147,561			142,667
675	Springfield	"	46,606			23,575
676	St. Casimir	"	48,643			7,125
677	Stratford	"	273,893			44,600
678	Success	"	185,783			93,075
679	Sunnyside	"	98,297			44,335
680	Superb	"	61,975			21,025
681	Surety	"	142,665			86,800

AS OF DECEMBER 31, 1939

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$178	$54,492	$733	.....	.....	$82,707	$17,937	$166,259	$614,435	627
273	.....	132	.....	.....	4,284	8,151	1,894	51,469	628
1,088	.....	85	.....	.....	35,720	5,927	59,853	296,192	629
13,596	92,027	570	.....	.....	66,333	31,377	259,461	961,750	630
1,068	10,156	26	.....	.....	1,666	20,678	163,555	448,136	631
37,055	41,055	.....	.....	$3,000	108	11,036	117,554	477,238	632
320	51,464	61	.....	.....	18,033	11,181	96,192	333,925	633
3,957	.....	.....	.....	20,000	22,236	20,437	361,394	980,565	634
1,356	.....	.....	.....	.....	61,586	32,557	224,361	832,077	635
170	.....	.....	.....	.....	23,190	12,334	57,227	223,523	636
27	13,024	73	.....	.....	29,368	10,196	62,535	227,534	637
409	.....	.....	.....	.....	36,659	16,251	124,605	308,787	638
14,367	23,814	.....	.....	.....	37,185	4,113	97,100	372,820	639
2,447	.....	260	.....	2,500	54,936	.....	78,528	225,241	640
.....	.....	37	.....	12,000	49,138	.....	187,054	494,610	641
15,450	9,652	270	$120	28,800	54,993	12,985	95,460	437,060	642
6,640	15,600	123	.....	.....	23,595	8,876	47,550	183,764	643
3,508	12,049	121	.....	.....	50,716	15,265	74,289	308,801	644
.....	.....	.....	.....	.....	35,714	10,993	55,416	175,995	645
2,040	.....	151	.....	.....	23,575	13,826	4,230	193,349	646
233	.....	189	.....	.....	18,338	11,761	72,926	239,230	647
570	37,387	823	.....	1,500	13,540	20,853	121,252	386,339	648
197,004	317,959	.....	.....	.....	8,405	23,572	371,051	1,229,158	649
2,904	927	443	.....	4,300	15,247	4,867	32,293	142,624	650
6,845	27,608	630	.....	4,500	26,098	38,038	109,119	454,612	651
852	7,046	.....	.....	41,350	67,663	111,298	376,238	1,374,745	652
682	.....	35	.....	.....	30,640	13,668	42,234	224,408	653
.....	.....	.....	.....	10,850	25,610	15,726	225,014	589,190	654
3,006	4,359	461	.....	.....	4,346	20,165	34,199	267,963	655
1,448	10,056	51	.....	.....	14,963	1,388	42,957	123,291	656
2,295	11,409	374	.....	2,500	5,749	19,855	70,016	348,733	657
.....	.....	.....	.....	21,500	177,280	.....	259,214	713,338	658
.....	53,183	524	.....	.....	16,452	51,865	72,165	411,078	659
14,141	.....	237	.....	18,600	91,715	.....	75,657	308,673	660
766	.....	595	.....	.....	72,350	7,093	126,021	498,754	661
51	30,128	18	.....	.....	1,627	20,503	93,394	278,975	662
4	10,253	803	.....	.....	121,772	8,703	221,340	672,245	663
8,686	.....	.....	.....	.....	748	.....	267,162	541,489	664
.....	.....	.....	.....	3,800	35	2,003	31,208	117,937	665
.....	.....	.....	.....	.....	73,318	.....	37,798	196,677	666
150	29,827	1,475	.....	.....	21,387	9,032	107,711	329,679	667
712	.....	66	.....	.....	27,004	33,503	102,683	329,002	668
.....	2,870	11	.....	.....	11,949	11,141	78,293	282,386	669
.....	10,806	20	.....	.....	111,269	.....	190,143	442,378	670
.....	.....	7	.....	5,700	457	14,348	12,727	107,822	671
.....	4,800	320	.....	.....	19,949	3,132	109,479	427,379	672
.....	40,205	238	.....	.....	27,965	26,268	132,668	484,524	673
.....	2,230	851	.....	.....	72,868	7,857	248,411	622,445	674
511	.....	.....	.....	.....	3,418	7,797	50,000	131,907	675
1,166	11,708	1,114	.....	7,000	3,054	6,052	30,525	116,387	676
3,094	.....	120	.....	.....	6,354	43,892	86,958	458,911	677
1,899	.....	.....	.....	27,500	25,281	17,750	140,720	492,008	678
656	.....	.....	.....	.....	486	5,981	111,103	260,858	679
.....	2,814	.....	.....	4,750	13,034	11,350	26,316	141,264	680
47,977	8,727	1,746	.....	.....	49,907	10,529	159,842	508,193	681

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
627	Pioneer	3,917	376	.....	.....	.....	.....	2,031	164
628	Planter's	457	73	.....	.....	.....	.....	27	8
629	Police	1,318	221	.....	.....	.....	.....	610	84
630	Polish-American	806	463	.....	.....	.....	.....	388	360
631	Polish Home	3,625	641	110	11	.....	.....	503	146
632	Polish National	962	327	.....	.....	.....	.....	807	185
633	Pompey	1,969	262	.....	.....	.....	.....	296	52
634	Popular	5,684	658	.....	.....	.....	.....	2,184	340
635	Post Office	3,227	513	.....	.....	.....	.....	1,347	125
636	Precise	2,156	391	.....	.....	.....	.....	259	59
637	Preferred	1,269	146	.....	.....	.....	.....	207	41
638	Premier	1,819	354	.....	.....	.....	.....	147	33
639	Pride of Newark	1,365	172	.....	.....	.....	.....	321	71
640	Producers	1,567	255	.....	.....	.....	.....	81	26
641	Progress	3,877	172	.....	.....	.....	.....	698	35
642	Prosperity	1,161	200	.....	.....	.....	.....	492	100
643	Protection	1,079	142	.....	.....	.....	.....	109	15
644	Provident	932	147	.....	.....	.....	.....	262	26
645	Prudent	2,080	301	171	29	.....	.....	.....	.....
646	Prudential	1,295	112	.....	.....	.....	.....	494	81
647	Public	922	87	.....	.....	.....	.....	305	41
648	Punctual	2,267	275	.....	.....	.....	.....	488	87
649	Puritan	971	699	.....	.....	.....	.....	867	141
650	Realty	1,214	179	.....	.....	.....	.....	246	38
651	Regal	2,198	152	.....	.....	.....	.....	183	23
652	Reliable	8,362	643	.....	.....	.....	.....	1,788	229
653	Resource	1,727	222	.....	.....	.....	.....	95	19
654	Revenue	3,490	349	.....	.....	.....	.....	551	64
655	Rex	1,981	278	.....	.....	.....	.....	129	18
656	Rialto	733	117	.....	.....	.....	.....	57	7
657	Richelieu	1,716	245	.....	.....	.....	.....	297	28
658	Richmont	3,242	297	.....	.....	.....	.....	774	88
659	Roseville	5,258	406	.....	.....	.....	.....	53	9
660	Safety	1,120	282	.....	.....	.....	.....	250	50
661	Savings	888	214	.....	.....	.....	.....	710	106
662	Saybrook	1,326	108	.....	.....	.....	.....	141	29
663	Security	1,781	312	.....	.....	.....	.....	661	136
664	Select	3,991	433	.....	.....	.....	.....	494	132
665	Seminole	1,890	183	.....	.....	.....	.....	24	5
666	Seneca	1,957	187	.....	.....	.....	.....	279	33
667	Seventh Ward	1,291	150	.....	.....	.....	.....	645	70
668	Seymour	1,914	389	.....	.....	.....	.....	193	25
669	Simplex	1,043	113	.....	.....	.....	.....	519	104
670	Sixth Ward	544	249	.....	.....	.....	.....	306	91
671	Sons of St George	737	100	.....	.....	.....	.....	.....	.....
672	Southern Newark	954	102	.....	.....	.....	.....	1,217	161
673	South Park	1,900	207	.....	.....	.....	.....	346	67
674	South Side	1,407	139	.....	.....	.....	.....	713	99
675	Springfield	696	90	.....	.....	.....	.....	136	27
676	St. Casimir	877	149	.....	.....	.....	.....	36	7
677	Stratford	2,893	200	.....	.....	.....	.....	237	26
678	Success	2,698	418	.....	.....	.....	.....	465	76
679	Sunnyside	2,137	245	.....	.....	.....	.....	222	43
680	Superb	954	195	.....	.....	.....	.....	105	24
681	Surety	1,572	299	.....	.....	.....	.....	607	92

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
5,948	29	511	O.P.	.....	$100	6	$3.00 a	$1.00 a	627
484	18	63	S.	$1.00 m.	200	6	.....	1.00 a	628
1,928	46	259	S.	1.00 m.	200	6	2.00 a	2.00 a	629
1,194	73	750	S.	1.00 w.	800	6	.....	1.00 a	630
4,238	29	769	O.P.	.....	200	6	.....	.....	631
1,769	45	467	S.	.25 w.	200	6	.....	1.00 a	632
2,265	64	250	N.S.	1.00 & 2.00 m.	200	6	3.00 a	3.00 a	633
7,868	69	929	O.P.	.....	200	5 & 6	.....	.....	634
4,574	69	569	S.	1.00 m.	200	6	3.00 a	2.00 a	635
2,415	31	419	O.P.	.....	200	6	1.00 a	.....	636
1,476	23	164	S.	1.00 m.	200	6	2.00 a	2.00 a	637
1,966	12	375	O.P.	.....	200	6	.....	.....	638
1,686	12	231	S.	1.00 m.	200	6	.....	.....	639
1,648	26	255	S.	1.00 m.	200	6	2.00 a	.....	640
4,575	11	196	S.	.50 m.	100	6	.....	.....	641
1,653	42	258	S.	1.00 m.	200	6	.....	.....	642
1,188	22	135	S.	1.00 m.	200	6	3.00 a	2.00 a	643
1,194	24	149	S.	1.00 m.	200	6	.....	.....	644
2,251	18	312	N.S.	1.00 m.	200	6	2.00 a	.....	645
1,789	45	148	S.	1.00 m.	200	5 & 6	2.00 a	.....	646
1,227	21	107	S.	1.00 m.	200	6	.....	.....	647
2,755	54	308	O.P.	.....	200	6	2.00 a	.....	648
1,838	52	788	N.S.	1.00 m.	200	6	2.00 a	2.00 a	649
1,460	22	195	N.S.	1.00 m.	200	6	1.00 a	1.00 a	650
2,381	23	152	S.	1.00 m.	200	6	.....	.....	651
10,150	156	716	S.	1.00 m.	200	6	1.00 a	1.00 a	652
1,822	36	205	S.	1.00 m.	200	5 & 6	.....	.....	653
4,041	18	395	N.S.	1.00 m.	200	6	.....	1.00 a	654
2,110	64	232	S.	1.00 m.	200	6	.....	.....	655
790	11	113	S.	1.00 m.	200	6	.15 b	.15 b	656
2,013	34	239	N.S.	1.00 m.	200	6	2.00 a & .06 b	1.00 a & .06 b	657
4,016	20	365	N.S.	1.00 m.	200	6	.....	.....	658
5,311	76	339	O.P.	.....	100 & 200	5,5½&6	3.00 a	1.00 a	659
1,370	9	323	S.	1.00 m.	200	6	.....	.....	660
1,598	37	283	S.	1.00 m.	200	6	3.00 a	1.00 a	661
1,467	44	93	S.	1.00 m.	200	6	.01 b	.01 b	662
2,442	30	418	N.S.	1.00 m.	T.M.&200	6	2.00 a	.....	663
4,485	36	529	N.S.	1.00 m.	200	6	1.00 a	.....	664
1,914	29	159	O.P.	.....	200	5 & 6	.....	.....	665
2,236	14	206	S.	1.00 m.	200	6	3.00 a	2.00 a	666
1,936	25	195	S.	1.00 m.	200	6	.....	.....	667
2,107	46	368	O.P.	.....	200	6	.....	.....	668
1,562	10	207	S.	1.00 m.	200	6	.....	.....	669
850	14	326	S.	1.00 & 2.00 m.	200	6	.....	.....	670
737	26	74	S.	1.00 m.	200	6	1.00 a	1.00 a	671
2,171	27	236	S.	1.00 m.	200	6	2.00 a	.....	672
2,246	33	241	S.	1.00 m.	200	6	3.00 a	1.00 a	673
2,120	49	189	S.	1.00 m.	200	6	.....	.....	674
832	12	105	N.S.	1.00 m.	200	6	3.00 a	.....	675
913	25	131	S.	.25 w.	200	6	3.00 a	.....	676
3,130	55	171	S.	1.00 m.	200	6	.03 b	.03 b	677
3,163	35	459	S.	1.00 m.	200	6	4.00 a	2.00 a	678
2,359	17	271	O.P.	.....	200	6	.....	.....	679
1,059	33	186	N.S.	1.00 m.	200	6	3.00 a	.....	680
2,179	53	338	S.	1.00 m.	200	6	.....	.....	681

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
682	Susan B. Anthony	Newark	June 14, 1923	Emelia Rehberger
683	Systematic	"	Feb. 25, 1926	****Herman Reike
684	T. A. B. S.	"	Dec. 8, 1911	James T. Owens
685	Third Ward	"	Mar. 10, 1906	Samuel Schechner
686	Thirteenth Ward	"	Mar. 9, 1887	Henry Ebert
687	Thomas Jefferson	"	Dec. 10, 1919	William Schiffenhaus
688	Thrift	"	June 3, 1909	William T. Decker
689	Titanian	"	Nov. 12, 1890	Frank A. Geiger
690	Travelers	"	Dec. 5, 1919	Frank O. Willette
691	Trojan	"	Jan. 24, 1923	Carl Flink
692	True Friends	"	Oct. 29, 1907	Aaron Goldinberg
693	Trustworthy	"	Sept. 13, 1911	Henry Jadull
694	Twelfth Ward	"	July 20, 1904	William A. Braun
695	Ultimate	"	Feb. 9, 1923	Isadore Krieger
696	Uncle Sam	"	Sept. 23, 1912	John Hancock
697	Union	"	July 16, 1887	John A. Amerman
698	Unique	"	Sept. 10, 1921	****W. A. Hewitt
699	United American	"	May 29, 1881	Charles L. Schraudt
700	United Conclave	"	June 6, 1905	Barnet Chinich
701	Unity	"	April 5, 1907	Adolph F. Marquier
702	Universal	"	Feb. 9, 1911	Alfred Fischman
703	Upper End	"	May 17, 1905	Fred W. J. Neese
704	Up-To-The-Minute	"	Nov. 25, 1921	Samuel H. Levy
705	Uptown	"	July 28, 1892	Charles Schaedel
706	Urban	"	* (See below)	George J. Brenn
707	Usbe	"	May 10, 1907	**Max Weinstock**
708	Vailsburgh	"	Feb. 23, 1892	Stephen H. Billington
709	Van Buren	"	April 4, 1919	Elmer D. Wilson
710	Victory	"	Feb. 25, 1919	Mayer Krasner
711	Wallace	"	April 19, 1907	Henry Heller
712	Warren	"	Oct. 25, 1919	John J. Carlin
713	Washington	"	June 2, 1887	Sheridan Schechner
714	Watson	"	Dec. 4, 1911	Morris Max
715	Waverly	"	Nov. 11, 1909	Frank J. Securcher
716	Waydell	"	July 10, 1907	William Donnelly
717	Webster-Art and Strength	"	** (See below)	Angelo R. Bianchi
718	West Side Park	"	Feb. 21, 1907	John Buhl
719	White Way	"	April 15, 1911	Charles E. Coffin
720	Woodmen	"	Sept. 5, 1905	Frank A. Champlin
721	Woodside	"	Aug. 22, 1884	Clifton J. Keating
722	Workingmen's	"	May 23, 1888	J. William Huegel
723	Yankee	"	May 24, 1919	Irving Willner
724	Zenith	"	May 12, 1922	Leon Mones
725	Franklin	Nutley	Sept. 9, 1886	Calvin D. Sargent
726	Intrepid	"	June 22, 1925	Carmen Jannarone
727	Spring Garden	"	Jan. 2, 1920	Ernest A. Bickell
728	Yantacaw	"	Nov. 25, 1919	Dwight C. Decker
729	Brighton	Orange	Mar. 23, 1922	Frederick W. Hoffmann
730	Bulwark	"	Aug. 19, 1922	Dante Mauro
731	Nonpareil	"	June 15, 1909	Mark Morris
732	Orange	"	Jan. 5, 1887	Walter F. Edwards
733	Vigilant	"	Jan. 18, 1922	P. Joseph Clossick
734	Watchung	"	June 16, 1926	H. A. Miskimin
735	Roseland	Roseland	Sept. 19, 1925	J. Morris Meeker
736	South Mountain	South Orange	***(See below)	Charles A. Reilly

* May 2, 1889—North End
Feb. 28, 1919—Practical
} Merged Dec. 5, 1938.

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

*** April 17, 1922—Knickerbocker, South Orange
Jan. 25, 1923—Tuxedo, Newark
Dec. 18, 1925—Montrose, South Orange
} Merged Sept. 1, 1939.

**** Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Jennie E. Precker	Flora M. Biddle	39 Branford Place, Newark, N. J.	682
Herbert Parvin	Nathan Perselay	535 High St., Newark, N. J.	683
Louis J. Beers	Frank J. Summers	54 Broadway, Newark, N. J.	684
David M. Litwin	Moses Gansler	93 Mercer St., Newark, N. J.	685
Carl J. Duveneck	Edwin G. Birkenhauer	8 Elberta Road, Maplewood, N. J.	686
M. L. Lipis	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	687
Arthur T. Vanderbilt	Albert S. Ritger	4 N. Ninth St., Newark, N. J.	688
Thomas R. Grimm	Fred G. Conradi	3 Belmont Ave., Newark, N. J.	689
Harvey G. Stevenson	William A. Herr	71 Beekman Road, Summit, N. J.	690
Samuel O. Offen	Louis Hecht	299 Clinton Ave., Newark, N. J.	691
Schotland & Schotland	Moe Rubinfield	14 Belmont Ave., Newark, N. J.	692
Michael J. Quigley	Harry J. Stevens	478 Central Ave., Newark, N. J.	693
Richard H. Cashion	William B. Heller	14 Ferry St., Newark, N. J.	694
Edward S. Bessman	B. H. Tabankin	735 Hunterdon St., Newark, N. J.	695
Frederic Stoddard	C. C. Stephens	20 Newton Place, Irvington, N. J.	696
John W. Strahan	Charles T. Ziegler	9 Clinton St., Newark, N. J.	697
D. A. Cavicchia	W. H. Butler	123 Lexington Ave., Maplewood, N. J.	698
Charles A. Herr	Louis P. Zehnder	156 Carolina Ave., Irvington, N. J.	699
Herbert A. Kuvin	Thomas Johnson	502 High St., Newark, N. J.	700
Matthew J. Reilly	Frank C. Reilly	31 Clinton St., Newark, N. J.	701
Nicholas La Vecchia	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	702
Charles C. Deubel	Richard F. L. Muth	81 Courter Ave., Maplewood, N. J.	703
Maxwell M. Plotkin	Louis Klinger	8 Bungalow Court, Newark, N. J.	704
Harry H. Koehler	Raymon Spreen	60 Park Place, Newark, N. J.	705
B. Devin & M. Isserman	Henry W. Linn	790 Broad St., Newark, N. J.	706
Schotland & Schotland	John Zipfel, Jr.	20 Belmont Ave., Newark, N. J.	707
Levy, Fenster & McCloskey	Otto L. Puth	94 Columbia Ave., Newark, N. J.	708
Abraham Albourn	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	709
David M. Litwin	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	710
Adolph Altman	Arthur M. Pfeil	144 Mulberry St., Newark, N. J.	711
William L. Greenbaum	Louis P. Alter	22 Brookwood Drive, Maplewood, N. J.	712
D. M. Litwin & M. A. Litwin	Samuel G. Blumenfeld	207 Market St., Newark, N. J.	713
Jacob Fox	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	714
E. A. & W. A. Schilling	John Zipfel, Jr.	20 Belmont Ave., Newark, N. J.	715
Mulligan & Koenig	William Mattes, Jr.	371 S. Orange Ave., Newark, N. J.	716
Nicholas Albano	Fiore R. Sozio	13 Sheffield St., Newark, N. J.	717
F. W. Wilderotter	Francis W. Barrett	192 Gregory Place, West Orange, N. J.	718
Egner & Beatty	Charles L. Wood	7 Amherst Court, Maplewood, N. J.	719
Robert S. Terhune	Raymon Spreen	60 Park Place, Newark, N. J.	720
Frederic C. Ritger	Eugene M. Steenburgh	895 Lake St., Newark, N. J.	721
Lowy & Lowy	H. P. James	253 Springfield Ave., Newark, N. J.	722
S. L. Fisch	Louis G. Baurer	95 Parker Ave., Maplewood, N. J.	723
Samuel S. Ferster	Walter B. Griffin	9 Winding Way, West Orange, N. J.	724
William H. Parry	Frederick C. Geiger	244 Chestnut St., Nutley, N. J.	725
A. Theodore De Muro	Fiore R. Sozio	99 Clifton Ave., Newark, N. J.	726
William P. Hurley	Adrianna Van Riper	23 Church St., Nutley, N. J.	727
Edwin J. C. Joerg	Frank E. Drake	83 Stager St., Nutley, N. J.	728
O. C. Bianchi	Frank J. Sullivan	327 Main St., Orange, N. J.	729
Joseph C. Cassini	John Zipfel, III	20 Belmont Ave., Newark, N. J.	730
Isaac Fleischman	U. Samuel Abeles	60 Fifth St., Newark, N. J.	731
William C. Gormley	O. L. Yeomans	235 Main St., Orange, N. J.	732
Ralph E. Giordano	U. Samuel Abeles	60 Fifth St., Newark, N. J.	733
A. M. Herman	A. A. Kurtz	11 Commerce St., Newark, N. J.	734
John A. Booth	Clarence E. Baldwin	154 Eagle Rock Ave., Roseland, N. J.	735
F. C. Ritger, N. LaVecchia & S. Schwartz	Harold D. Henderson	15 S. Orange Ave., South Orange, N. J.	736

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
682	Susan B. Anthony	Newark	$5,879	$11,935	$80,100
683	Systematic	"	3,086	.....	20,500
684	T. A. B. S.	"	9,743	317	291,200
685	Third Ward	"	2,824	.....	118,000
686	Thirteenth Ward	"	1,422	.....	135,400
687	Thomas Jefferson	"	2,766	3,500	17,400
688	Thrift	"	46,884	.....	246,400
689	Titanian	"	18,335	.....	234,000
690	Travelers	"	10,381	3,850	102,600
691	Trojan	"	16,445	10	10,400
692	True Friends	"	21,769	27,500	31,537
693	Trustworthy	"	8,502	8,900	148,600
694	Twelfth Ward	"	16,971	20,000	58,700
695	Ultimate	"	11,535	7,900	23,000
696	Uncle Sam	"	986	1,500	27,500
697	Union	"	1,384	.....	114,535
698	Unique	"	28,494	1	9,900
699	United American	"	3,330	.....	48,700
700	United Conclave	"	4,929	.....	161,449
701	Unity	"	30,205	21,750	206,614
702	Universal	"	1,413	91	46,100
703	Upper End	"	4,698	.....	25,100
704	Up-To-The-Minute	"	15,046	8,832	35,800
705	Uptown	"	2,176	.....	143,738
706	Urban	"	41,659	2,000	.....
707	Usbe	"	3,718	6,000	6,500
708	Vailsburgh	"	1,840	2,955	30,900
709	Van Buren	"	4,271	5,000	82,000
710	Victory	"	7,507	85	92,600
711	Wallace	"	13,469	.....	70,800
712	Warren	"	6,714	.....	42,560
713	Washington	"	382	.....	47,600
714	Watson	"	2,883	.....	11,000
715	Waverly	"	133	.....	18,900
716	Waydell	"	3,394	.....	37,750
717	Webster-Art and Strength	"	824	.....	89,900
718	West Side Park	"	3,452	.....	154,650
719	White Way	"	19,114	2,667	33,100
720	Woodmen	"	9,887	.....	249,322
721	Woodside	"	39,763	1,440	251,500
722	Workingmen's	"	172,641	.....	862,200
723	Yankee	"	616	.....	76,200
724	Zenith	"	16,405	4,600	61,200
725	Franklin	Nutley	1,496	281	218,712
726	Intrepid	"	506	.....	44,830
727	Spring Garden	"	17,338	8,800	236,000
728	Yantacaw	"	5,069	9,900	66,500
729	Brighton	Orange	1,789	9	87,300
730	Bulwark	"	504	.....	43,030
731	Nonpareil	"	5,293	2,343	50,450
732	Orange	"	74,918	20,000	981,900
733	Vigilant	"	4,810	4,280	26,500
734	Watchung	"	1,991	66,815	55,400
735	Roseland	Roseland	3,774	2,508	44,900
736	South Mountain*	South Orange	13,968	5,000	109,900

* Accounts insured up to $5,000 by Federal Savings and Loan Insurance Corp.

AS OF DECEMBER 31, 1939

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$69,618	$712	$187,187	$105,727	$10,246	$471,404	682
63,003	300	25,120	.....	51	112,060	683
55,871	5,015	158,629	89,516	14,465	624,756	684
95,090	11,095	134,503	10,330	17,707	389,549	685
18,919	26,922	530,062	52,691	4,803	770,219	686
144,594	.....	178,472	139	1,209	348,080	687
156,168	2,458	397,604	33	764	850,311	688
264,742	5,700	549,500	69,715	38,600	1,180,592	689
6,000	6,750	86,714	178	.....	216,473	690
18,475	.....	267,423	145	129	313,027	691
350,757	27,684	234,899	2,317	3,208	699,671	692
377,896	1,095	258,881	4,187	10,640	818,701	693
51,387	1,555	311,432	572	1,379	461,996	694
76,745	.....	153,963	91	906	274,140	695
19,038	1,305	12,593	346	404	63,672	696
22,173	2,925	83,121	13,913	648	238,699	697
6,000	1,600	56,992	32,900	1,081	136,968	698
48,641	1,170	101,224	11,258	1,677	216,000	699
.....	.....	194,905	6,219	12,551	380,052	700
91,541	5,633	350,165	50,604	14,584	771,096	701
97,679	7,522	695,639	1,375	10,551	860,370	702
12,642	1,020	89,176	2,109	294	135,039	703
36,882	.....	144,580	1,007	6,542	248,689	704
3,280	250	397,534	33,601	7,888	588,467	705
200,943	.....	3,897	549	340	249,388	706
268,717	.....	177,971	321	3,633	466,860	707
41,781	325	78,342	10,133	2,503	168,779	708
113,804	1,300	122,869	95	1,191	330,530	709
176,197	800	1,337,261	285,328	21,775	1,921,553	710
27,993	1,175	85,195	26,350	5,681	230,663	711
19,953	.....	155,810	323	1,085	226,445	712
9,077	1,000	190,508	90,561	11,644	350,772	713
57,576	4,903	244,497	908	476	322,243	714
34,854	.....	402,087	523	2,460	458,957	715
29,564	130	62,470	3,933	.....	137,241	716
79,296	3,090	358,236	4,010	6,698	542,054	717
46,238	7,900	191,916	1,875	410	406,441	718
6,339	4,855	112,091	1,535	4,336	184,037	719
.....	880	826,196	2,945	1,297	1,090,527	720
101,234	3,879	448,927	12,417	6,249	865,409	721
1,574,936	.....	4,715,102	216,539	57,173	7,598,591	722
8,300	3,800	361,507	13,773	20,873	485,069	723
120,941	.....	156,640	222	4,830	364,838	724
93,719	6,775	434,724	13,771	3,357	772,835	725
8,934	119	17,620	656	859	73,524	726
100,503	1,740	53,433	6,523	2,674	427,011	727
96,505	2,790	21,060	1,973	944	204,741	728
.....	835	74,058	7,608	1,315	172,914	729
38,399	.....	100,854	8,585	1,156	192,528	730
117,650	1,804	254,792	877	1,598	434,807	731
46,371	56,100	397,474	7,060	1,609	1,585,432	732
51,017	2,836	59,422	442	9,309	158,616	733
6,127	17,735	33,427	18,143	2,718	202,356	734
31,670	.....	.....	703	501	84,056	735
173,830	2,183	140,794	604	5,228	451,507	736

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
682	Susan B. Anthony	Newark	$260,463			$15,845
683	Systematic	"	54,056			19,475
684	T. A. B. S.	"	244,452			111,850
685	Third Ward	"	118,829			108,080
686	Thirteenth Ward	"	294,862			163,383
687	Thomas Jefferson	"	89,275			49,464
688	Thrift	"	422,999			110,900
689	Titanian	"	383,166			188,758
690	Travelers	"	89,095			55,950
691	Trojan	"	88,294			43,130
692	True Friends	"	266,278			230,005
693	Trustworthy	"	180,440			194,930
694	Twelfth Ward	"	141,850			87,522
695	Ultimate	"	93,236			51,275
696	Uncle Sam	"	44,199			3,600
697	Union	"	108,238			52,400
698	Unique	"	71,186			9,000
699	United American	"	85,866			49,980
700	United Conclave	"	115,859			68,750
701	Unity	"	255,077			257,520
702	Universal	"	260,616			227,311
703	Upper End	"	46,733			30,500
704	Up-To-The-Minute	"	90,417			13,000
705	Uptown	"	144,499			73,273
706	Urban	"	169,374			44,877
707	Usbe	"	21,929			170,883
708	Vailsburgh	"	62,843			28,100
709	Van Buren	"	126,644			101,775
710	Victory	"	440,291			266,555
711	Wallace	"	74,542			48,100
712	Warren	"	56,472			37,375
713	Washington	"	161,898			81,490
714	Watson	"	114,498			77,927
715	Waverly	"	11,475			129,544
716	Waydell	"	25,386			21,700
717	Webster-Art and Strength	"	183,927			37,450
718	West Side Park	"	133,741	$4,438		159,770
719	White Way	"	68,488			21,650
720	Woodmen	"	271,255			291,936
721	Woodside	"	263,652	6,552		310,535
722	Workingmen's	"	2,043,788			2,276,965
723	Yankee	"	104,294			113,035
724	Zenith	"	123,287			74,025
725	Franklin	Nutley	315,259	15,928		78,250
726	Intrepid	"	48,403			1,000
727	Spring Garden	"	204,186			56,350
728	Yantacaw	"	75,174	1,145		7,100
729	Brighton	Orange	70,363			38,300
730	Bulwark	"	36,493			8,920
731	Nonpareil	"	158,102			79,934
732	Orange	"	1,146,495			
733	Vigilant	"	49,607			6,625
734	Watchung	"	96,641			26,375
735	Roseland	Roseland	38,655			20,800
736	South Mountain	South Orange	298,886			54,500

AS OF DECEMBER 31, 1939

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$164	.....	$395	.....	.....	$38,455	$19,560	$136,522	$471,404	682
.....	.....	.....	.....	.....	3,480	8,098	26,951	112,060	683
42,325	$8,726	618	.....	$10,000	10,916	48,237	147,632	624,756	684
2,170	.....	.....	$300	.....	35,646	11,029	113,495	389,549	685
332	4,589	1,677	.....	1,000	97,938	34,111	172,327	770,219	686
3,808	.....	.....	.....	7,000	78,185	.....	120,348	348,080	687
119	.....	1,037	.....	.....	8,335	98,376	208,545	850,311	688
1,096	175,533	437	.....	12,100	56,606	59,567	303,329	1,180,592	689
375	1,289	.....	.....	.....	153	10,363	59,248	216,473	690
462	.....	60	.....	.....	39,577	.....	141,504	313,027	691
2,287	.....	3,105	.....	.....	203	11,218	186,575	699,671	692
32,699	90,847	3,627	.....	55,207	64,243	24,154	172,554	818,701	693
39	.....	585	.....	.....	81,032	6,633	144,335	461,996	694
407	.....	.....	.....	.....	838	12,728	115,656	274,140	695
1,542	.....	313	.....	.....	43	7,433	6,542	63,672	696
9	.....	472	.....	11,500	16,221	11,860	37,999	238,699	697
1,125	.....	152	.....	.....	14,342	13,521	27,642	136,968	698
.....	4,002	310	.....	.....	11,906	10,199	53,737	216,000	699
1,089	9,879	100	.....	17,000	24,455	22,046	120,874	380,052	700
847	.....	357	.....	.....	37,812	27,863	191,620	771,096	701
1,179	2,725	.....	.....	66,000	18,498	.....	284,041	860,370	702
84	.....	113	.....	.....	18,567	4,217	34,825	135,039	703
1,278	.....	205	.....	.....	41,007	.....	102,782	248,689	704
6,511	109,458	318	.....	20,000	28,084	41,079	165,245	588,467	705
.....	.....	714	.....	.....	2,899	9,783	21,741	249,388	706
.....	.....	.....	.....	.....	138,669	882	134,497	466,860	707
.....	.....	68	.....	.....	13,785	9,736	54,247	168,779	708
.....	1,696	.....	.....	.....	789	31,211	68,415	330,530	709
8,680	1,000	452	.....	308,986	165,551	.....	730,038	1,921,553	710
9,972	10,329	243	.....	.....	29	2,468	84,980	230,663	711
11,929	.....	16	.....	.....	44,578	.....	76,075	226,445	712
414	555	.....	.....	6,800	7,223	.....	92,392	350,772	713
3,624	.....	.....	.....	32,150	2,699	.....	91,345	322,243	714
.....	601	.....	.....	7,500	90,239	.....	219,598	458,957	715
8,030	26,246	59	.....	.....	14,771	944	40,105	137,241	716
.....	14,380	166	.....	5,865	76,480	23,756	200,030	542,054	717
1,818	.....	953	.....	.....	12,864	21,759	71,098	406,441	718
5,803	3,200	.....	.....	.....	28,972	.....	55,924	184,037	719
566	121,525	679	65	.....	51,334	54,497	298,670	1,090,527	720
1,207	10,650	92	.....	.....	99,466	43,913	129,342	865,409	721
1,757	155,658	358	.....	.....	90,384	92,984	2,936,697	7,598,591	722
41,071	.....	46	.....	17,000	53,889	.....	155,734	485,069	723
.....	38,533	452	.....	.....	4	43,258	85,279	364,838	724
1,777	32,206	221	.....	57,500	67,521	41,035	163,138	772,835	725
99	500	66	.....	.....	1,042	8,549	13,865	73,524	726
31	.....	3,811	3	54,375	9,767	42,810	55,678	427,011	727
12,232	74,173	1,320	.....	.....	6,704	14,076	12,817	204,741	728
.....	1,382	206	.....	5,500	10,178	8,127	38,858	172,914	729
.....	39,809	55	.....	.....	34,896	3,706	68,649	192,528	730
191	.....	1,172	.....	.....	39,754	23,277	132,377	434,807	731
.....	.....	6,177	.....	.....	88	251,928	180,744	1,585,432	732
2,536	.....	903	.....	.....	24,304	9,770	64,871	158,616	733
17,791	.....	122	.....	.....	20,621	14,032	26,774	202,356	734
129	2,000	112	.....	.....	3,430	8,221	10,709	84,056	735
.....	5,662	29	.....	25,000	1,379	418	65,633	451,507	736

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
682	Susan B. Anthony	3,211	411	.....	.....	.....	.....	79	15
683	Systematic	1,193	165	.....	.....	.....	.....	97	16
684	T. A. B. S.	2,981	376	.....	.....	.....	.....	559	75
685	Third Ward	1,966	237	.....	.....	.....	.....	540	77
686	Thirteenth Ward	2,943	321	.....	.....	.....	.....	975	40
687	Thomas Jefferson	3,328	447	.....	.....	.....	.....	248	49
688	Thrift	4,439	461	.....	.....	.....	.....	569	58
689	Titanian	4,408	660	.....	.....	.....	.....	943	132
690	Travelers	2,090	213	.....	.....	.....	.....	280	28
691	Trojan	2,764	316	.....	.....	.....	.....	216	43
692	True Friends	6,691	629	.....	.....	.....	.....	1,150	190
693	Trustworthy	1,675	435	.....	.....	.....	.....	1,388	204
694	Twelfth Ward	1,560	276	.....	.....	.....	.....	437	109
695	Ultimate	3,353	322	.....	.....	.....	.....	258	55
696	Uncle Sam	620	79	.....	.....	.....	.....	18	5
697	Union	1,238	110	.....	.....	.....	.....	316	52
698	Unique	911	106	.....	.....	.....	.....	45	6
699	United American	1,310	153	.....	.....	.....	.....	250	50
700	United Conclave	2,236	244	.....	.....	.....	.....	342	61
701	Unity	2,422	280	.....	.....	.....	.....	1,355	147
702	Universal	4,514	495	.....	.....	.....	.....	1,138	150
703	Upper End	585	97	.....	.....	.....	.....	224	42
704	Up-To-The-Minute	2,497	309	.....	.....	.....	.....	116	13
705	Uptown	1,937	209	.....	.....	.....	.....	434	65
706	Urban	3,263	469	.....	.....	.....	.....	224	78
707	Usbe	1,188	285	.....	.....	.....	.....	854	124
708	Vailsburgh	854	124	.....	.....	.....	.....	140	28
709	Van Buren	2,713	209	.....	.....	.....	.....	509	35
710	Victory	2,838	312	.....	.....	.....	.....	1,333	120
711	Wallace	777	109	.....	.....	.....	.....	240	82
712	Warren	1,006	309	.....	.....	.....	.....	187	36
713	Washington	1,034	115	.....	.....	.....	.....	407	43
714	Watson	1,871	202	.....	.....	.....	.....	389	59
715	Waverly	1,930	292	.....	.....	.....	.....	648	101
716	Waydell	262	119	.....	.....	.....	.....	108	36
717	Webster-Art and Strength	3,937	506	.....	.....	.....	.....	250	55
718	West Side Park	1,497	207	34	4	.....	.....	847	118
719	White Way	1,699	490	.....	.....	.....	.....	137	20
720	Woodmen	4,058	461	.....	.....	.....	.....	1,459	170
721	Woodside	2,221	296	63	8	.....	.....	1,555	292
722	Workingmen's	59,368	6,042	.....	.....	.....	.....	11,385	2,918
723	Yankee	1,636	413	.....	.....	.....	.....	566	104
724	Zenith	3,335	316	.....	.....	.....	.....	461	95
725	Franklin	3,647	483	141	18	.....	.....	644	95
726	Intrepid	595	69	.....	.....	.....	.....	5	1
727	Spring Garden	2,726	288	.....	.....	.....	.....	282	57
728	Yantacaw	1,009	155	10	1	.....	.....	58	9
729	Brighton	1,083	121	.....	.....	.....	.....	192	17
730	Bulwark	1,177	146	.....	.....	.....	.....	44	23
731	Nonpareil	3,716	304	.....	.....	.....	.....	399	53
732	Orange	14,029	1,209	.....	.....	.....	.....	.....	.....
733	Vigilant	1,491	162	.....	.....	.....	.....	33	11
734	Watchung	1,417	161	.....	.....	.....	.....	132	23
735	Roseland	741	77	.....	.....	.....	.....	104	16
736	South Mountain	4,229	475	.....	.....	.....	.....	273	55

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
3,290	47	379	S.	$1.00 m.	$200	5½ & 6	$1.00 a	.....	682
1,290	12	169	O.P.	.....	200	5 & 6	1.00 a	$1.00 a	683
3,540	71	380	S.	1.00 m.	200	6	3.00 a	1.50 a	684
2,506	37	277	N.S.	1.00 m.	200	6	.....	.....	685
3,918	55	306	S.	1.00 m.	200	6	3.00 a	2.00 a	686
3,576	31	465	O.P.	.....	200	6	.....	.....	687
5,008	77	442	O.P.	.....	200	6	1.00 a	1.00 a	688
5,351	76	716	S.	1.00 m.	200	6	.....	2.00 a	689
2,370	32	209	N.S.-O.P.	1.00 m.	200	5 & 6	.....	.....	690
2,980	6	353	O.P.	.....	200	5 & 6	4.00 a & 5.00 a	.....	691
7,841	135	684	O.P.	.....	200	5,5½&6	.....	.....	692
3,063	118	521	S.	1.00 m.	200	4 & 6	3.00 a	.....	693
1,997	50	335	N.S.	1.00 m.	200	6	3.00 a	.....	694
3,611	23	354	O.P.	.....	200	6	2.00 a	.....	695
638	20	64	S.	1.00 m.	200	5 & 6	3.00 a	1.50 a	696
1,554	31	131	S.	1.00 m.	200	6	.....	1.50 a	697
956	4	108	S.	.70 & 1.00 m.	200	6	.....	2.00 a	698
1,560	29	174	S.	1.00 m.	200	6	2.00 a	.....	699
2,578	32	273	N.S.	1.00 m.	200	6	.....	.....	700
3,777	66	361	S.	1.00 m.	200	6	4.00 a	1.50 a	701
5,652	56	589	O.P.	.....	200	6	1.00 a	1.00 a	702
809	21	118	N.S.-O.P.	1.00 m.	200	6	3.00 a	1.00 a	703
2,613	19	303	N.S.	1.00 m.	200	5 & 6	1.00 & 2.00 a	.....	704
2,371	14	260	S.	1.00 m.	200	6	.....	.....	705
3,487	56	491	N.S.	1.00 m.	200	5 & 6	.....	.....	706
2,042	40	369	N.S.	1.00 m.	200	6	.....	.....	707
994	15	137	S.	1.00 m.	200	6	1.00 a	1.00 a	708
3,222	46	198	O.P.	.....	200	6	1.00 a	1.00 a	709
4,191	21	411	S.	1.00 m.	200	6	.....	.....	710
1,017	15	176	S.	1.00 m.	200	6	1.00 a	1.00 a	711
1,193	17	328	O.P.	.....	200	6	.....	.....	712
1,441	9	149	S.	1.00 m.	200	6	.....	.....	713
2,260	30	231	N.S.	1.00 m.	200	6	.....	.....	714
2,578	10	383	N.S.	1.00 m.	200	6	.....	.....	715
370	18	137	S.	1.00 & 2.00 m.	200	6	.....	.....	716
4,187	60	501	O.P.	.....	200	6	4.00 a	2.00 a	717
2,378	58	271	O.P.	.....	200	6	.....	.....	718
1,836	25	485	S.	.70 & 1.00 m.	200	6	1.00 a	.....	719
5,517	54	577	O.P.	.....	200	6	.....	.....	720
3,839	78	518	S.	1.00 m.	200	6	.....	.....	721
70,753	135	8,825	O.P.	.....	200	6	.....	.....	722
2,202	19	498	S.	1.00 m.	200	6	.....	.....	723
3,816	35	376	N.S.	1.00 m.	200	6	2.00 a	.....	724
4,432	133	463	S. & N.S.	1.00 m.	200	6	.....	.....	725
600	19	51	O.P.	.....	200	6	2.00 a	2.00 a	726
3,008	104	241	S.	1.00 m.	200	5 & 6	2.50 a	2.50 a	727
1,077	59	106	S.	1.00 m.	200	6	2.50 a	.....	728
1,275	33	105	S.	1.00 m.	200	6	3.00 a	.....	729
1,221	17	152	S.	1.00 m.	200	6	.....	.....	730
4,115	57	300	O.P.	.....	200	6	various	.....	731
14,029	361	848	S.	1.00 m.	200	6	1.00 a	.....	732
1,524	34	139	N.S.	1.00 m.	200	6	.....	.....	733
1,549	41	143	S.	1.00 m.	200	6	.....	.....	734
845	25	68	S.	1.00 m.	200	6	1.00 a	.....	735
4,502	86	444	O.P.	.....	200	5 & 6	.....	.....	736

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

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
737	South Orange	South Orange	Sept. 17, 1887	E. Morgan Barradale
738	Village	" "	April 10, 1920	Erwin W. Berry
739	Essential	Verona	Sept. 24, 1926	Gabriel S. Aiello
740	Verona	"	May 9, 1901	William P. Johnson, Sr.
741	Llewellyn-Edison	West Orange	* (See below)	William F. Vosseler
742	Radio	" "	June 22, 1923	Max H. Weinmann
	Gloucester County			
743	Bridgeport	Bridgeport	July 11, 1900	Willard B. Kille
744	Mutual	Clarksboro	Nov. 17, 1903	Samuel R. Stetser
745	Clayton	Clayton	April 15, 1880	W. S. Roselle
746	Delsea	"	May 4, 1926	George W. Karge
747	Chestnut Ridge	Glassboro	April 14, 1924	T. Franklin Gifford
748	Glassboro	"	June 1, 1883	A. G. Stewart
749	Grenloch	Grenloch	Dec. 9, 1909	Olin F. Woodworth
750	Mantua	Mantua	April 19, 1926	Alvin I. Haines
751	Mullica Hill	Mullica Hill	Jan. 12, 1876	J. Willard Gardiner
752	National Park	National Park	Mar. 17, 1914	Sterling A. Martin
753	Newfield	Newfield	Feb. 28, 1923	Edward G. Scheidt
754	Mechanics	Paulsboro	Sept. 24, 1907	Walter L. Emmell
755	Paulsboro	"	Mar. 31, 1873	Harry Greenwood
756	Alcyon	Pitman	Oct. 29, 1921	William B. Brown
757	Pitman	"	Sept. 9, 1903	George W. Doughty, Sr.
758	Swedesboro	Swedesboro	Mar. 28, 1871	Elam M. Hitchner
759	Swedesboro-Woodstown	"	Mar. 29, 1916	V. E. DeGrofft
760	Wenonah	Wenonah	Nov. 21, 1907	R. A. Sargent
761	Old Buck	Westville	Aug. 23, 1923	William Bickerstaff
762	Westville and Newbold	"	Oct. 21, 1912	Joseph H. Williams
763	Monroe	Williamstown	Jan. 31, 1870	H. H. Simmermon
764	Peoples	Woodbury	Dec. 24, 1913	William A. Fisher
765	Suburban Homes	"	April 25, 1923	Clifford H. Shivers
766	Woodbury Real Estate Mutual	"	May 6, 1871	James C. Henry
	Hudson County			
767	Kearny	Arlington	** (See below)	Herbert Frapwell
768	Bayonne No. 2	Bayonne	Dec. 1, 1884	J. F. Schmidt
769	Bergen Point	"	Sept. 14, 1923	Edward F. Clark
770	Centreville	"	Aug. 19, 1889	Samuel A. Roberson
771	City	"	Jan. 3, 1912	William Watson
772	Home	"	July 15, 1910	William C. Ryan
773	Pamrapo	"	Jan. 24, 1887	Girard P. Seymour
774	Progressive	"	Sept. 12, 1902	Jacob Tucker
775	Security	"	July 30, 1915	William F. Higgins
776	Bulls Ferry	Guttenberg	May 22, 1922	George Baker
777	Guttenberg	"	May 23, 1907	Joseph Sauerland
778	New Liberty	"	Mar. 17, 1922	Carl F. Dieffenbach, Jr.
779	Consolidated	Harrison	Aug. 26, 1908	William Engelhard
780	Harrison and Kearny	"	May 17, 1886	Joseph M. Branegan
781	Hudson & Essex	"	Mar. 27, 1913	Leslie W. Toop

* July 26, 1919—Edison
Jan. 6, 1913—Llewellyn
} Merged October 2, 1939.

** June 21, 1892—Arlington
Mar. 7, 1924—Vim
Mar. 24, 1906—West Hudson
Nov. 11, 1884—Kearney
} Merged Nov. 14, 1939.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
David A. McBride	Fred G. Conradi	11 Schotland Road, South Orange, N. J.	737
Felix Forlenza	Frank C. Snyder	261 Orange St., Newark, N. J.	738
Leslie L. Vanderbilt	John C. Hunter, Jr.	566 Bloomfield Ave., Verona, N. J.	739
William W. Crane	Alec H. Brangwin	575 Bloomfield Ave., Verona, N. J.	740
Alfred J. Grosso	Hermon M. Freeman	33 Northfield Ave., West Orange, N. J.	741
I. Henry Coyne	Leon Unger	263 Williamson Ave., Hillside, N. J.	742
J. Edward McGlincy	Charles R. Barker	Bridgeport, N. J.	743
Oscar B. Redrow	Mary T. Stratton	116 Cooper St., Woodbury, N. J.	744
George A. Strietz	H. R. McWilliams	Clayton, N. J.	745
Horace G. Brown	Meade H. Warner	1004 Park Ave., Collingswood, N. J.	746
Elmer B. Woods	Laura L. Ware	112 S. Main St., Glassboro, N. J.	747
George B. Marshall	Elmer J. Turner	5 W. New St., Glassboro, N. J.	748
Robert C. Hendrickson	Louis C. Joyce, Jr.	Blackwood, N. J.	749
Lynwood Lord	Joseph Le Otto	Mantua, N. J.	750
Donald A. Swackhamer	Albert Schneider	Mullica Hill, N. J.	751
James B. Avis	Ellwood J. Bentz	Columbia Blvd., National Park, N. J.	752
Morris V. McDonald	Harry E. Davis	Church St., Newfield, N. J.	753
*W. G. Cowgill, Jr.	Alexander Bonsack, Jr.	Paulsboro, N. J.	754
Donald A. Swackhamer	W. H. Flowers, Jr.	Paulsboro, N. J.	755
Morton C. Haight	Harry S. Claypoole	51 S. Broadway, Pitman, N. J.	756
Morton C. Haight	Irvine W. Newkirk	Pitman Natl. Bk. & Tr. Co. Bldg., Pitman, N. J.	757
Laurence L. Crispin	W. Lewis Weber	115 East Ave., Swedesboro, N. J.	758
E. C. Waddington	Milo B. Urion	Swedesboro, N. J.	759
Oscar B. Redrow	Albert M. Green	Wenonah, N. J.	760
E. Milton Hannold	George T. Olsson	135 Broadway, Westville, N. J.	761
Alexander L. Rogers	Clifford B. Heritage	719 N. Fourth St., Millville, N. J.	762
W. Earle Miller	D. E. Tweed	Municipal Bldg., Williamstown, N. J.	763
Alexander L. Rogers	Eugene L. Horan	320 Brier Hill Lane, Woodbury, N. J.	764
Robert C. Hendrickson	Russell S. Fowler	20 Red Bank Ave., Woodbury, N. J.	765
Lynwood Lord	Warren A. Curry	10 Cooper St., Woodbury, N. J.	766
Koch & Koch; J. W. Gillespie & F. G. Masini	S. Charles Melcher	614 Kearny Ave., Arlington, N. J.	767
Percival G. Cruden	Harold W. Cromey	233 Broadway, Bayonne, N. J.	768
Daniel J. Murray	Fred G. Conradi	187 W. Fairview Ave., South Orange, N. J.	769
Roberson & Roberson	Alfred B. Beling	394 Broadway, Bayonne, N. J.	770
Percival G. Cruden	F. E. George	41 E. Forty-Sixth St., Bayonne, N. J.	771
Matthew W. C. Ryan	Mabel R. Loughlin	870 Broadway, Bayonne, N. J.	772
R. Lewis Kennedy	Charles O. Kroncke	17 East Thirty-Ninth St., Bayonne, N. J.	773
Peter Stillwell	Austin H. Cunyon	728 Broadway, Bayonne, N. J.	774
Alexander Seclow	Thomas A. Dee	102 W. Thirty-Eighth St., Bayonne, N. J.	775
William McDermott	John Kern, Jr.	79 Twenty-Seventh St., Guttenberg, N. J.	776
Carl Weitz	Ferdinand Trostel	43 Bergenline Ave., Guttenberg, N. J.	777
Harry W. Vanderbach	John Weiss, Jr.	147 Summit Ave., Cliffside Park, N. J.	778
Leo S. Carney	Arthur E. Hafstrom	539 Kearny Ave., Kearny, N. J.	779
Michael J. Bruder	Francis J. Foster	9 Davis St., Harrison, N. J.	780
Harold J. Jacobs	Harry Wertheim	237 N. Eleventh St., Newark, N. J.	781

* Conveyancer.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
737	South Orange	South Orange	$5,487	$8,100	$417,300
738	Village	" "	36,825	40,750	149,000
739	Essential*	Verona	10,128	3,147	43,100
740	Verona	"	5,398	1,000	314,500
741	Llewellyn-Edison*	West Orange	48,424	11,000	169,000
742	Radio	" "	1,176	1,306	42,500
	Totals		$6,883,685	$2,052,426	$43,108,911
	Gloucester County				
743	Bridgeport	Bridgeport	$3,818	$3,000	$221,925
744	Mutual	Clarksboro	226	1,026	22,788
745	Clayton	Clayton	6,969	.....	208,325
746	Delsea	"	1,220	2,479	142,800
747	Chestnut Ridge	Glassboro	1,886	230	61,342
748	Glassboro	"	317	.....	103,600
749	Grenloch	Grenloch	931	.....	58,308
750	Mantua	Mantua	3,531	1,323	72,300
751	Mullica Hill	Mullica Hill	5,505	2,731	150,745
752	National Park	National Park	2,894	.....	12,930
753	Newfield	Newfield	4,782	1,050	75,650
754	Mechanics	Paulsboro	52	3,410	182,083
755	Paulsboro	"	6,556	1,300	259,750
756	Alcyon	Pitman	162	4,600	211,975
757	Pitman	"	11,805	13,862	365,300
758	Swedesboro	Swedesboro	8,709	10,500	358,600
759	Swedesboro-Woodstown	"	6,620	4,518	169,750
760	Wenonah	Wenonah	3,932	.....	298,670
761	Old Buck	Westville	246	.....	73,274
762	Westville and Newbold	"	5,028	3,603	113,900
763	Monroe	Williamstown	1,472	16,400	242,620
764	Peoples	Woodbury	38,626	10,000	376,650
765	Suburban Homes	"	19,950	.....	113,788
766	Woodbury Real Estate Mutual	"	.....	51,463	451,850
	Totals		$135,237	$131,490	$4,348,923
	Hudson County				
767	Kearny	Arlington	$18,647	$22,704	$188,180
768	Bayonne No. 2	Bayonne	6,386	.....	145,077
769	Bergen Point	"	3,870	1,897	47,100
770	Centreville	"	86,753	.....	285,000
771	City	"	3,170	.....	37,200
772	Home	"	34,355	.....	81,800
773	Pamrapo	"	3,578	13,136	317,948
774	Progressive	"	19,495	.....	240,565
775	Security	"	3,575	.....	73,133
776	Bulls Ferry	Guttenberg	7,896	.....	58,200
777	Guttenberg*	"	10,821	17,007	174,200
778	New Liberty	"	1,449	13,201	16,500
779	Consolidated	Harrison	2,621	3,409	66,640
780	Harrison and Kearny	"	10,555	.....	79,000
781	Hudson & Essex	"	4,580	4,000	21,300

* Accounts insured up to $5,000 by Federal Savings and Loan Insurance Corp.

AS OF DECEMBER 31, 1939

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$165,190	$15,886	$264,897	$45,437	$16,241	$938,538	737
265,087	10,600	44,370	12,556	161	559,349	738
157,857	705	13,427	.....	5,668	234,032	739
.....	5,385	97,842	3,655	9,397	437,177	740
369,901	8,048	187,728	624	3,544	798,269	741
18,321	4,668	55,225	1,077	666	124,939	742
$51,629,607	$1,668,338	$100,767,130	$6,700,540	$3,707,958	$216,518,595	
.....	$11,569	$10,375	$2,523	$1,211	$254,421	743
.....	100	12,047	1,159	291	37,637	744
.....	4,400	34,878	3,079	14,987	272,638	745
.....	24,699	13,310	2,622	1,373	188,503	746
$12,778	950	97,917	4,427	301	179,831	747
43,131	300	319,466	1,092	509	468,415	748
32,880	540	75,065	12,820	4,898	185,442	749
13,829	2,526	29,235	534	1,401	124,679	750
5,454	2,840	9,747	2,848	33	179,903	751
826	340	33,136	3,980	78	54,184	752
.....	910	17,490	4,235	1,579	105,696	753
21,932	7,256	106,449	3,822	1,719	326,723	754
22,300	8,200	106,865	7,897	8,806	421,674	755
.....	12,880	150,503	3,811	1,970	385,901	756
.....	14,150	188,491	4,927	5,098	603,633	757
49,800	44,400	28,177	679	146	501,011	758
21,362	6,439	95,141	2,150	800	306,775	759
26,200	5,486	152,465	4,691	2,379	493,823	760
11,100	575	64,181	6,969	2,469	158,814	761
56,350	5,900	102,334	3,301	3,769	294,185	762
.....	6,195	198,864	16,607	8,848	491,006	763
105,021	31,525	267,106	12,921	1,368	843,217	764
13,120	9,042	59,669	3,172	2,518	221,259	765
174,776	33,609	239,402	4,136	1,758	956,994	766
$610,859	$234,831	$2,412,313	$114,402	$68,309	$8,056,364	
$953,588	$7,418	$649,959	$1,138	$18,619	$1,860,253	767
105,460	8,049	631,477	3,241	12,742	912,432	768
29,957	5,615	99,854	11,030	7,355	206,678	769
843,211	26,859	640,284	28,233	17,309	1,927,649	770
48,165	3,215	210,615	3,480	1,466	307,311	771
564,787	12,008	601,893	68,073	154,017	1,516,933	772
.....	11,077	248,154	1,403	.....	595,296	773
206,071	13,721	287,964	20,812	10,730	799,358	774
88,287	2,537	171,693	5,605	8,393	353,223	775
26,908	5,935	53,822	4,077	4,008	160,846	776
278,901	7,370	217,746	192	4,704	710,941	777
27,099	70	2,244	579	4,056	65,198	778
90,111	1,050	120,338	442	2,741	287,352	779
12,978	400	223,571	3,744	1,923	332,171	780
151,018	3,442	146,620	211	4,467	335,638	781

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES — Due Shareholders for: Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
737	South Orange	South Orange	$632,754			
738	Village	" "	395,295			$15,800
739	Essential	Verona	81,330			121,450
740	Verona	"	303,233			
741	Llewellyn-Edison	West Orange	455,171	$8,623		49,500
742	Radio	" "	50,857			
	Totals		$81,454,091	$447,797	$5,764	$40,488,209
	Gloucester County					
743	Bridgeport	Bridgeport	$180,930			
744	Mutual	Clarksboro	26,004			
745	Clayton	Clayton	180,034			
746	Delsea	"	130,024			
747	Chestnut Ridge	Glassboro	53,040			
748	Glassboro	"	200,383			
749	Grenloch	Grenloch	29,977			$65,450
750	Mantua	Mantua	79,837			11,400
751	Mullica Hill	Mullica Hill	137,694			
752	National Park	National Park	10,205			
753	Newfield	Newfield	64,935			9,500
754	Mechanics	Paulsboro	148,680			61,600
755	Paulsboro	"	257,523			
756	Alcyon	Pitman	215,394			47,125
757	Pitman	"	334,392			90,900
758	Swedesboro	Swedesboro	380,920			
759	Swedesboro-Woodstown	"	208,469			
760	Wenonah	Wenonah	233,176			150,825
761	Old Buck	Westville	59,011			15,000
762	Westville and Newbold	"	144,004			50,800
763	Monroe	Williamstown	197,857	$40,175		84,375
764	Peoples	Woodbury	359,833			
765	Suburban Homes	"	165,141			
766	Woodbury Real Estate Mutual	"	650,138			
	Totals		$4,647,601	$40,175		$586,975
	Hudson County					
767	Kearny	Arlington	$1,050,865			$400,520
768	Bayonne No. 2	Bayonne	568,818			
769	Bergen Point	"	111,954			
770	Centreville	"	1,190,120			120,600
771	City	"	98,948			
772	Home	"	743,454			
773	Pamrapo	"	267,981			
774	Progressive	"	494,160			
775	Security	"	155,772			16,125
776	Bulls Ferry	Guttenberg	93,378			
777	Guttenberg	"	418,246			124,800
778	New Liberty	"	54,517			
779	Consolidated	Harrison	99,860			41,460
780	Harrison and Kearny	"	179,408			16,300
781	Hudson & Essex	"	92,306			32,300

AS OF DECEMBER 31, 1939

LIABILITIES

Due Shareholders for			Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
Lapsed Shares	Matured Shares	Advance Payments							
$52	.....	$922	.....	$33,600	$16	$116,281	$154,913	$938,538	737
588	.....	3,026	.....	.....	120	79,903	64,617	559,349	738
.....	.....	1,030	.....	.....	327	16,573	13,322	234,032	739
.....	.....	813	.....	.....	432	56,148	76,551	437,177	740
1,509	.....	89	.....	88,733	3,134	73,323	118,187	798,269	741
2,337	$5,050	13	.....	.....	5,406	10,015	51,261	124,939	742
$1,435,653	$7,324,424	$145,499	$35,842	$5,172,323	$13,661,612	$10,955,013	$55,392,368	$216,518,595	
.....	.....	$591	.....	$20,100	.....	$32,093	$20,707	$254,421	743
.....	$2,212	10	.....	.....	$107	3,048	6,256	37,637	744
.....	.....	1,093	.....	16,500	2,997	48,757	23,257	272,638	745
.....	.....	240	.....	10,500	.....	28,782	18,957	188,503	746
.....	49,517	46	.....	10,250	7,303	14,402	45,273	179,831	747
$351	112,000	454	.....	7,000	26,070	.....	122,157	468,415	748
* 1,077	13,617	524	.....	8,750	1,913	2,649	61,485	185,442	749
.....	.....	1,005	.....	5,000	20	12,725	14,692	124,679	750
.....	.....	128	.....	.....	.....	32,511	9,570	179,903	751
.....	11,593	.....	.....	3,422	5,945	1,019	22,000	54,184	752
.....	.....	110	.....	.....	.....	13,170	17,981	105,696	753
.....	.....	356	.....	23,700	31	28,950	63,406	326,723	754
.....	800	590	.....	28,400	.....	58,753	75,608	421,674	755
.....	.....	362	.....	11,500	.....	44,818	66,702	385,901	756
.....	.....	442	.....	33,300	.....	71,091	73,508	603,633	757
.....	.....	1,106	.....	.....	.....	86,664	32,321	501,011	758
.....	.....	347	.....	16,000	.....	41,617	40,342	306,775	759
.....	.....	699	.....	5,000	1,159	47,562	55,402	493,823	760
1,140	39,206	264	.....	1,700	1,268	12,692	28,533	158,814	761
.....	.....	341	.....	31,400	410	31,588	35,642	294,185	762
.....	.....	9,993	.....	13,000	2,438	63,673	79,495	491,006	763
.....	.....	1,518	.....	.....	25	148,024	133,817	843,217	764
.....	.....	673	.....	.....	.....	36,857	18,588	221,259	765
.....	.....	4,436	.....	20,000	8,674	152,592	121,154	956,994	766
$2,568	$228,945	$25,328	.....	$265,522	$58,360	$1,014,037	$1,186,853	$8,056,364	
.....	.....	.....	.....	$47,900	$3,565	$4,068	$353,335	$1,860,253	767
$404	.....	$1,927	.....	25,000	23,001	64,803	228,479	912,432	768
2,051	.....	287	.....	14,000	7,935	10,851	59,600	206,678	769
10,902	.....	2,073	.....	.....	171,362	128,403	304,189	1,927,649	770
320	$75,075	434	.....	9,500	38,084	5,797	79,153	307,311	771
7,067	165,118	1,872	.....	.....	71,204	87,728	440,490	1,516,933	772
494	.....	1,914	.....	52,000	97,257	76,221	99,429	595,296	773
2,537	.....	1,267	.....	20,000	4,719	85,050	191,625	799,358	774
1,655	.....	1,303	.....	14,000	6,402	53,706	104,260	353,223	775
683	.....	197	.....	.....	6,486	12,400	47,702	160,846	776
71	.....	166	.....	.....	2,719	71,389	93,550	710,941	777
998	.....	267	.....	.....	.....	2,533	6,883	65,198	778
.....	49,885	628	.....	9,500	29,745	20,158	36,116	287,352	779
.....	.....	540	.....	12,000	24,052	19,237	80,634	332,171	780
2,373	62,066	39	.....	6,000	31,886	15,012	93,656	335,638	781

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
737	South Orange	8,484	949	.....	.....	.....	.....	.....	.....
738	Village	6,411	601	.....	.....	.....	.....	79	18
739	Essential	1,404	243	.....	.....	.....	.....	607	61
740	Verona	4,002	366	.....	.....	.....	.....	.....	.....
741	Llewellyn-Edison	5,095	554	262	65	.....	.....	248	49
742	Radio	895	88	.....	.....	.....	.....	.....	.....
	Totals	1,383,284	157,069	6,028	775	254	107	232,085	33,610
	Gloucester County								
743	Bridgeport	3,765	461	.....	.....	.....	.....	.....	.....
744	Mutual	349	54	.....	.....	.....	.....	.....	.....
745	Clayton	3,172	331	.....	.....	.....	.....	.....	.....
746	Delsea	1,760	200	.....	.....	.....	.....	.....	.....
747	Chestnut Ridge	819	188	.....	.....	.....	.....	.....	.....
748	Glassboro	2,035	407	.....	.....	.....	.....	.....	.....
749	Grenloch	464	94	.....	.....	.....	.....	327	154
750	Mantua	1,084	140	.....	.....	.....	.....	57	14
751	Mullica Hill	2,223	237	.....	.....	.....	.....	.....	.....
752	National Park	193	71	.....	.....	.....	.....	.....	.....
753	Newfield	812	97	.....	.....	.....	.....	47	11
754	Mechanics	2,565	437	.....	.....	.....	.....	308	27
755	Paulsboro	8,516	543	.....	.....	.....	.....	.....	.....
756	Alcyon	3,579	275	.....	.....	.....	.....	235	44
757	Pitman	5,307	511	.....	.....	.....	.....	454	74
758	Swedesboro	5,863	446	.....	.....	.....	.....	.....	.....
759	Swedesboro-Woodstown	3,002	276	.....	.....	.....	.....	.....	.....
760	Wenonah	4,079	446	.....	.....	.....	.....	754	105
761	Old Buck	765	141	.....	.....	.....	.....	75	7
762	Westville and Newbold	2,271	341	.....	.....	.....	.....	254	38
763	Monroe	2,600	442	401	47	.....	.....	421	95
764	Peoples	7,794	697	.....	.....	.....	.....	.....	.....
765	Suburban Homes	2,546	198	.....	.....	.....	.....	.....	.....
766	Woodbury Real Estate Mutual	10,747	940	.....	.....	.....	.....	.....	.....
	Totals	76,310	7,973	401	47	.....	.....	2,932	569
	Hudson County								
767	Kearny	10,976	982	.....	.....	.....	.....	2,002	251
768	Bayonne No. 2	5,076	648	.....	.....	.....	.....	.....	.....
769	Bergen Point	1,416	277	.....	.....	.....	.....	.....	.....
770	Centreville	9,932	2,248	.....	.....	.....	.....	603	208
771	City	836	275	.....	.....	.....	.....	.....	.....
772	Home	6,957	1,215	.....	.....	.....	.....	.....	.....
773	Pamrapo	2,981	621	.....	.....	.....	.....	.....	.....
774	Progressive	7,644	1,104	.....	.....	.....	.....	.....	.....
775	Security	1,429	223	.....	.....	.....	.....	161	5
776	Bulls Ferry	1,013	155	.....	.....	.....	.....	.....	.....
777	Guttenberg	5,404	1,119	.....	.....	.....	.....	624	145
778	New Liberty	765	131	.....	.....	.....	.....	.....	.....
779	Consolidated	1,503	242	.....	.....	.....	.....	224	31
780	Harrison and Kearny	628	325	.....	.....	.....	.....	79	29
781	Hudson & Essex	1,847	315	.....	.....	.....	.....	178	33

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
8,484	153	796	S.	$1.00 m.	$200	6	.....	.....	737
6,490	91	528	S.	1.00 m.	200	6	.....	.....	738
2,011	51	253	O.P.	.....	200	6	.....	.....	739
4,002	80	286	S.	1.00 m.	200	6	.....	.....	740
5,605	149	519	O.P.	.....	200	5 & 6	.....	.....	741
895	25	63	N.S.	1.00 m.	200	6	$2.00 a	$1.00 a	742
1,621,651	22,935	168,626							
3,765	175	286	S.	$1.00 m.	$200	6	$0.05 b	$0.05 b	743
349	14	40	S.	1.00 m.	200	6	.....	.....	744
3,172	135	196	S.	1.00 m.	200	6	5.00 a	.....	745
1,760	108	92	S.	1.00 m.	200	6	.05 b	.05 b	746
819	46	142	S.	1.00 m.	200	6	.12½ b	.12½ b	747
2,035	89	318	S.	1.00 m.	200	6	.10 b	.10 b	748
791	64	184	S.	1.00 m.	200	6	.10 b	.10 b	749
1,141	51	103	S.	1.00 & 2.00 m.	200	6	.10 b	.10 b	750
2,223	89	148	S.	1.00 m.	200	6	.05 b	.05 b	751
193	17	54	S.	1.00 m.	200	6	.05 b	.05 b	752
859	38	70	S.	1.00 m.	200	6	.....	.....	753
2,873	146	318	S.	1.00 m.	200	6	.05 b	.05 b	754
8,516	132	411	S.	.50 m.	100	6	.10 b	.10 b	755
3,814	98	221	S.	1.00 m.	200	6	.05 b	.05 b	756
5,761	205	380	S.	1.00 m.	200	6	.05 b	.05 b	757
5,863	152	294	S.	1.00 m.	200	6	.....	.....	758
3,002	99	177	S.	1.00 m.	200	6	.....	.....	759
4,833	152	399	S.	1.00 m.	200	6	.05 b	.05 b	760
840	48	100	S.	1.00 m.	200	6	.07½ b	.07½ b	761
2,525	99	280	S.	1.00 m.	200	6	.10 b	.10 b	762
3,422	199	385	S.	1.00 m.	200	6	3.00 a	.....	763
7,794	243	454	S.	1.00 m.	200	6	.10 b	.10 b	764
2,546	76	122	S.	1.00 m.	200	6	.12½ b	.12½ b	765
10,747	319	621	S.	1.00 m.	200	6	.25 b	.25 b	766
79,643	2,794	5,795							
12,978	342	891	S.	$1.00 m.	$200	6	$0.04 b	$0.04 b	767
5,076	107	541	S.	1.00 m.	200	6	.07½ b	.07½ b	768
1,416	36	241	S.	1.00 m.	200	6	.07½ b	.07½ b	769
10,535	329	2,127	S.	1.00 m.	200	6	.07½ b	.07½ b	770
836	39	236	S.	1.00 m.	200	5 & 6	.07½ b	.07½ b	771
6,957	162	1,053	S.	1.00 m.	200	5 & 6	.07½ b	.07½ b	772
2,981	181	440	S.	1.00 m.	300	6	.03 b	.03 b	773
7,644	141	963	S.	1.00 m.	200	6	.07½ b	.07½ b	774
1,590	22	206	S.	.70, 1.00 & 2.00 m.	200	6	.07½ b	.07½ b	775
1,013	34	121	S.	1.00 m.	200	4½ & 6	.50 b	.50 b	776
6,028	247	1,017	S.	.25 w.	200	6	1.00 a	.....	777
765	18	113	S.	1.00 m.	200	5 & 6	.....	.....	778
1,727	43	230	O.P.	1.00 m.	200 & 240	6	3.00 a	.....	779
707	28	326	S.	1.00 m.	200	6	2.00 a	.....	780
2,025	56	292	S.	1.00 m.	200	6	1.00 a	1.00 a	781

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Hudson County—Continued			
782	International	Harrison	Feb. 1, 1911	Daniel Rentschler
783	Kingsland	"	June 1, 1906	Romuald Grodzki
784	Merchants	"	June 2, 1910	Nathaniel P. Comey
785	Peoples Security	"	* (See below)	F. Joseph O'Hare
786	Savoy	"	Sept. 4, 1912	James Cundari
787	Short-Term	"	May 15, 1913	Philip Vogel
788	Elysian	Hoboken	Mar. 8, 1927	Charles Vezzetti
789	Haven	"	Dec. 16, 1938	William J. Duffy
790	Hoboken	"	Feb. 24, 1887	C. Alfred Burhorn
791	Mile Square	"	Jan. 23, 1925	Charles E. Gratz
792	Academy	Jersey City	Feb. 26, 1924	Gerald Degnan
793	American	" "	Nov. 19, 1910	S. Herbert Culver
794	A. O. H.	" "	Oct. 16, 1922	John F. O'Reilly
795	Bergen Mutual, No. 4	" "	Mar. 25, 1902	Frederick M. Barnes
796	Borrowers	" "	June 6, 1912	Joseph P. Casey
797	Boulevard Plaza	" "	Feb. 18, 1922	William J. Kelly
798	Business Men's	" "	Nov. 21, 1898	Charles L. Edinger
799	By-Fi	" "	Jan. 12, 1926	Henry J. Reitze
800	Carteret Mutual	" "	Jan. 20, 1890	William A. Fairbanks
801	Carteret Mutual No. 2	" "	Sept. 22, 1902	William A. Fairbanks
802	Central	" "	July 23, 1895	Norman Christie
803	Citizens'	" "	April 15, 1898	Emil W. A. Schumann
804	Claremont	" "	May 17, 1909	William S. Fengado
805	Colonial	" "	Mar. 29, 1902	James Billington
806	Columbia	" "	July 3, 1886	Morton Brown
807	Commercial Investment	" "	April 17, 1893	William S. Rowland
808	Communipaw	" "	Feb. 28, 1891	Charles Kuederly
809	Duncan	" "	Dec. 13, 1900	William M. Obergfell
810	Embe	" "	July 7, 1922	John A. Schweigart
811	Empire	" "	June 15, 1895	Henry J. Melosh
812	Euclid	" "	April 5, 1923	Anthony A. Natoli
813	Excelsior Mutual	" "	Sept. 28, 1885	Harvey B. Nelson
814	Five Corners	" "	May 31, 1911	J. George Landwehr
815	Franklin	" "	Oct. 17, 1914	Henry R. Hansen
816	Garfield	" "	Feb. 16, 1886	Edmund P. Ingram
817	Greenville Heights	" "	Nov. 27, 1911	Henry Heritage
818	Hamilton Park	" "	Feb. 9, 1922	John A. Byram
819	Henderson	" "	Nov. 28, 1922	Benjamin Borkowski
820	Hilltop	" "	July 20, 1922	Herman J. Hendess
821	Home	" "	Dec. 8, 1906	Fred Klein
822	Hudson	" "	June 3, 1887	Kingsley Damas
823	Hudson County Caledonian	" "	May 25, 1887	Frederick Kirsten
824	Industrial Mutual	" "	June 10, 1886	Robert S. Wiley
825	Italian	" "	Jan. 21, 1913	Anthony V. R. Avallone
826	Jackson	" "	May 25, 1909	Edwin Nelson
827	Jersey City	" "	Nov. 30, 1885	Fred Klein
828	Jewett	" "	Mar. 13, 1923	Adam J. Ruby
829	Journal Square	" "	Nov. 21, 1921	Myron Osrowitz
830	Junction	" "	April 26, 1909	Alfred N. Crane
831	K. C.	" "	June 20, 1919	Peter F. Guterl
832	Kopernik	" "	July 31, 1919	Vincent Telkowski
833	Labor's	" "	April 1, 1925	Charles J. Jennings
834	Lafayette Mutual	" "	Jan. 24, 1884	James R. Stevens
835	Leader	" "	July 28, 1923	Abraham Davis
836	Lincoln	" "	June 15, 1886	William J. Dippel

* Sept. 24, 1925—Credit
Apr. 6, 1911—Security
Aug. 12, 1873—Peoples
} Merged Oct. 31, 1939.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
John J. Murphy	James W. Hanlon	313 Harrison Ave., Harrison, N. J.	782
Stanislaw Gutowski	Wojciech Partyka	304 Chestnut St., Kearny, N. J.	783
Benjamin Newman	Harry Wertheim	205 Harrison Ave., Harrison, N. J.	784
F. J. Gassert & J. L. McKeon	Jerome A. Riordan	316 Harrison Ave., Harrison, N. J.	785
Harry T. Davimos	Joseph Di Sabato	105 N. Third St., Harrison, N. J.	786
Harry T. Davimos	S. N. Whitehead	521 Bergen St., Harrison, N. J.	787
Kealey & Glifert	James S. Brown	77 River St., Hoboken, N. J.	788
M. J. Tackella	Henry Wessling	735 Boulevard East, Weehawken, N. J.	789
Joseph S. Parry	William H. Bradley	84 Washington St., Hoboken, N. J.	790
Jay M. Levenson	Thomas A. Garibaldi	77 River St., Hoboken, N. J.	791
Edward B. Barison	George W. Gardner	170 Academy St., Jersey City, N. J.	792
Frank J. Reardon	Charles L. Hughes	120 Garrison Ave., Jersey City, N. J.	793
Thomas J. Stanton	Michael J. Fitzpatrick	247 Whiton Square, Jersey City, N. J.	794
Frederick M. Barnes, Jr.	Samuel W. Garrison	751 Bergen Ave., Jersey City, N. J.	795
David M. Klausner	John E. Brown	660 Newark Ave., Jersey City, N. J.	796
Paul J. Duffy	George P. Byrnes	2541 Boulevard, Jersey City, N. J.	797
Robert Carey	Albert J. Higson	279 Grove St., Jersey City, N. J.	798
Robert Carey	George P. Knoeller	102 Oak St., Jersey City, N. J.	799
Thomas R. Armstrong	Francis R. Jewkes	761 Montgomery St., Jersey City, N. J.	800
J. Stanley Griffin	Francis R. Jewkes	761 Montgomery St., Jersey City, N. J.	801
Benjamin J. Darling	William G. Weller	110 Hutton St., Jersey City, N. J.	802
Carl G. A. Schumann	Oscar Weis	376 Ogden Ave., Jersey City, N. J.	803
James E. Woolley	Joseph E. Freund	921 Bergen Ave., Jersey City, N. J.	804
George G. Tennant	Thomas C. Smith	524 Pine St., Roselle, N. J.	805
Benjamin J. Darling	Thomas W. Coyle	854 Bergen Ave., Jersey City, N. J.	806
Joseph J. Carissimi	Lawrence B. Landrine	682 Bergen Ave., Jersey City, N. J.	807
James A. Hamill	Charles F. Zissel, Jr.	400 Pacific Ave., Jersey City, N. J.	808
Mitchell T. Bradley	Fred L. Trotter	420 Fairmount Ave., Jersey City, N. J.	809
Frederick E. Bauer	Chester A. Smith	356 Central Ave., Jersey City, N. J.	810
Henry Jay Melosh	Francis R. Jewkes	761 Montgomery St., Jersey City, N. J.	811
Nathan Bodner	Benjamin Buren	26 Journal Square, Jersey City, N. J.	812
Becker, Longstreet & Rey	Wallace F. Heidrich	239 Washington St., Jersey City, N. J.	813
Fred Henn	Sem A. Samuels	646 Newark Ave., Jersey City, N. J.	814
Lewis G. Hansen	Robert H. Gorman	54 Franklin St., Jersey City, N. J.	815
August Ziegener	Rufus M. Holcomb	61 Park St., Jersey City, N. J.	816
William S. Rurode	Caroline Strack	207 Jackson Ave., Jersey City, N. J.	817
Charles C. Colgan	John C. Sears	146-12 B Laburnum Ave., Flushing, L. I., N. Y.	818
Michael A. Szadskowski	Lloyd J. Whitford	404 Thirty-Eighth St., Union City, N. J.	819
Joseph Ranker	William H. Wittpenn	3500 Boulevard, Jersey City, N. J.	820
Benjamin J. Darling	Albert J. Higson	279 Grove St., Jersey City, N. J.	821
Robert Carey	Elmer A. Davison	14 Oakland Ave., Jersey City, N. J.	822
Philip W. Grece	Joseph P. Spindler	483 Oakdene Ave., Grantwood, N. J.	823
Emil W. A. Shumann	William H. Trost, Jr.	81 Sherman Place, Jersey City, N. J.	824
Anthony J. Botti	James L. Lepis	89 Danforth Ave., Jersey City, N. J.	825
Thomas B. Davidson	Charles B. Hardacre	716 Ocean Ave., Jersey City, N. J.	826
Robert Carey	Albert J. Higson	279 Grove St., Jersey City, N. J.	827
Walter J. Freund	George R. Raddin	180 Baldwin Ave., Jersey City, N. J.	828
Irving Eisenberg	Samuel Siegler	630 Bergen Ave., Jersey City, N. J.	829
James E. Pyle	M. Walter Streeter	499 Communipaw Ave., Jersey City, N. J.	830
James J. Kearney	Edward F. Dillon	239 Fowler Ave., Jersey City, N. J.	831
Matthew F. Czachorowski	Leon R. Cieciuch	157 Wegman Parkway, Jersey City, N. J.	832
Samuel Tartalsky	Louis J. Knoepfel	26 Journal Square, Jersey City, N. J.	833
Walter J. Freund	Henry C. Mades	32 Highland Road, Colonia, N. J.	834
Maurice R. Seiden	Lippman Miller	591 Summit Ave., Jersey City, N. J.	835
William C. Cudlipp	William C. Behrens	171 Clinton Ave., Jersey City, N. J.	836

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Hudson County—Continued				
782	International	Harrison	$1,311	$2,100	$10,700
783	Kingsland	"	4,396	4,965	37,400
784	Merchants	"	3,678	4,317	31,750
785	Peoples Security	"	43,579	23,430	.....
786	Savoy	"	3,519	2,500	123,950
787	Short-Term	"	2,866	2,780	62,550
788	Elysian	Hoboken	4,555	1,122	43,600
789	Haven*	"	42,709	16,100	5,000
790	Hoboken	"	7,303	3,500	242,500
791	Mile Square	"	9,543	5,716	61,600
792	Academy	Jersey City	545	5,100	10,200
793	American	" "	3,684	.....	84,023
794	A. O. H.	" "	16,125	.....	92,400
795	Bergen Mutual, No. 4	" "	4,665	.....	44,600
796	Borrowers	" "	6,471	3,700	210,500
797	Boulevard Plaza	" "	1,562	.....	71,000
798	Business Men's	" "	394	10	571,300
799	By-Fi	" "	3,562	1,565	59,700
800	Carteret Mutual	" "	10,175	.....	85,800
801	Carteret Mutual No. 2	" "	1,997	5,749	45,000
802	Central	" "	9,257	27,000	208,575
803	Citizens'	" "	3,851	6,000	278,400
804	Claremont	" "	23,338	.....	150,600
805	Colonial	" "	18,022	.....	63,401
806	Columbia	" "	11,126	.....	140,400
807	Commercial Investment	" "	1,150	.....	73,000
808	Communipaw	" "	4,270	.....	99,400
809	Duncan	" "	3,777	5,000	101,400
810	Embe	" "	7,229	.....	208,100
811	Empire	" "	1,615	100	52,236
812	Euclid	" "	5,870	210	31,600
813	Excelsior Mutual	" "	28,123	10,333	202,337
814	Five Corners	" "	16,736	11,400	244,900
815	Franklin	" "	14,898	5,400	126,600
816	Garfield	" "	2,413	.....	56,850
817	Greenville Heights	" "	22,128	190	132,300
818	Hamilton Park	" "	2,120	.....	45,800
819	Henderson	" "	347	.....	14,300
820	Hilltop	" "	4,735	5,878	100,201
821	Home	" "	597	.....	105,100
822	Hudson	" "	2,259	.....	1,186,053
823	Hudson County Caledonian	" "	795	4,000	145,000
824	Industrial Mutual	" "	5,377	15,269	118,600
825	Italian	" "	4,945	.....	204,200
826	Jackson	" "	8,036	5,000	114,600
827	Jersey City	" "	18	.....	41,500
828	Jewett	" "	7,339	4,700	63,100
829	Journal Square	" "	1,004	3,300	64,700
830	Junction	" "	34,585	16,175	92,600
831	K. C.	" "	33,673	10,581	133,800
832	Kopernik	" "	3,387	1,800	97,200
833	Labor's	" "	461	.....	33,200
834	Lafayette Mutual	" "	1,304	4,800	109,200
835	Leader	" "	776	1,087	56,100
836	Lincoln	" "	13,439	25,293	330,400

* Accounts insured up to $5,000 by Federal Savings and Loan Insurance Corp.

AS OF DECEMBER 31, 1939

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$38,055	.....	$64,866	$751	$3,811	$121,594	782
43,454	$600	111,072	359	3,004	205,250	783
110,138	600	205,511	343	1,590	357,927	784
380,540	3,438	272,752	726	6,348	730,813	785
6,000	.....	24,431	6,897	292	167,589	786
59,068	500	36,075	497	1,707	166,043	787
5,800	1,400	9,181	139	20,133	85,930	788
317,679	275	14,298	545	3,751	400,357	789
202,084	1,665	448,966	47,076	7,726	960,820	790
9,647	1,320	79,288	1,971	8,096	177,181	791
7,398	275	32,685	380	250	56,833	792
3,030	7,627	143,159	25,025	50	266,598	793
88,254	11,020	125,038	45,578	2,348	380,763	794
53,883	4,250	114,245	19,096	1,520	242,259	795
153,982	3,015	293,650	30,523	15,947	717,788	796
18,220	1,550	164,868	26,925	5,499	289,624	797
883,207	8,129	352,880	149,939	290,372	2,256,231	798
13,428	2,425	25,585	5,121	415	111,801	799
68,600	31,516	52,729	9,076	494	258,390	800
10,400	2,452	40,851	1,845	45	108,339	801
195,102	7,660	229,743	937	12,442	690,716	802
99,892	3,674	115,722	2,221	5,065	514,825	803
152,552	1,485	160,817	37,210	6,642	532,644	804
248,339	3,700	300,541	17,036	44	651,083	805
126,800	5,950	724,875	16,236	19,041	1,044,428	806
28,361	1,805	262,938	15,848	5,877	388,979	807
.....	950	86,772	3,729	495	195,616	808
53,439	250	219,927	4,321	148	388,262	809
14,893	1,300	169,346	7,711	808	409,387	810
7,700	125	175,673	185	1,554	239,188	811
29,009	545	14,776	2,123	553	84,686	812
.....	15,028	5,335	3,150	281	264,587	813
104,520	.....	931,396	47,312	13,452	1,369,716	814
105,102	4,932	200,779	11,363	429	469,503	815
73,157	5,050	203,519	10,465	908	352,362	816
22,478	1,916	339,943	14,075	6,751	539,781	817
49,821	1,080	148,124	20,288	824	268,057	818
5,625	2,569	104,852	1,353	1,005	130,051	819
57,002	433	138,505	2,149	2,646	311,549	820
365	7,260	99,805	28,369	4,613	246,109	821
238,686	2,993	1,156,461	661,909	279,921	3,528,282	822
36,014	6,575	53,470	3,374	1,202	250,430	823
56,810	12,598	119,460	3,921	1,314	333,349	824
3,000	15,335	202,160	15,871	7,286	452,797	825
41,829	1,250	214,731	24,036	5,467	414,949	826
6,037	1,985	70,398	1,090	1,369	122,397	827
115,484	6,333	252,693	7,438	1,506	458,593	828
26,614	1,485	50,097	5,941	94	153,235	829
29,630	2,380	112,377	22,992	1,989	312,728	830
75,145	1,500	491,472	10,396	3,595	760,162	831
17,600	6,260	164,041	10,318	16,327	316,933	832
2,212	200	11,993	2,021	.....	50,087	833
52,581	3,022	74,564	4,540	2,312	252,273	834
9,456	1,215	19,604	3,053	2,088	93,379	835
549,413	19,955	355,189	18,969	30,280	1,342,938	836

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION			LIABILITIES			
				Due Shareholders for			
				Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Hudson County—Continued						
782	International	Harrison		$28,815			$32,000
783	Kingsland	"		70,711			15,655
784	Merchants	"		71,619			34,800
785	Peoples Security	"		583,130			20,075
786	Savoy	"		91,168			21,300
787	Short-Term	"		58,550			34,879
788	Elysian	Hoboken		62,035			
789	Haven	"		160,376			121,150
790	Hoboken	"		412,100			
791	Mile Square	"		60,317			
792	Academy	Jersey City		11,408			
793	American	"	"	123,598			
794	A. O. H.	"	"	179,814			6,600
795	Bergen Mutual, No. 4	"	"	149,609			
796	Borrowers	"	"	201,937			112,850
797	Boulevard Plaza	"	"	83,286			4,000
798	Business Men's	"	"	498,028	$44,575		444,011
799	By-Fi	"	"	62,665	110		14,000
800	Carteret Mutual	"	"	196,114			
801	Carteret Mutual No. 2	"	"	54,608			
802	Central	"	"	376,796			16,400
803	Citizens'	"	"	329,851			22,600
804	Claremont	"	"	185,621			2,400
805	Colonial	"	"	163,863			134,150
806	Columbia	"	"	230,132			108,750
807	Commercial Investment	"	"	122,072			51,000
808	Communipaw	"	"	113,442			
809	Duncan	"	"	154,790			13,150
810	Embe	"	"	166,876			2,600
811	Empire	"	"	72,212			62,000
812	Euclid	"	"	15,220			6,600
813	Excelsior Mutual	"	"	156,744			21,600
814	Five Corners	"	"	159,420			314,625
815	Franklin	"	"	196,448			68,975
816	Garfield	"	"	150,605			12,000
817	Greenville Heights	"	"	150,507			33,250
818	Hamilton Park	"	"	63,473			
819	Henderson	"	"	30,634			2,065
820	Hilltop	"	"	58,962			16,025
821	Home	"	"	128,630			36,800
822	Hudson	"	"	1,336,148			818,508
823	Hudson County Caledonian	"	"	152,404			1,000
824	Industrial Mutual	"	"	147,751			4,600
825	Italian	"	"	253,175			
826	Jackson	"	"	139,708			23,800
827	Jersey City	"	"	45,430	6,575		
828	Jewett	"	"	103,447			62,200
829	Journal Square	"	"	44,508			2,775
830	Junction	"	"	180,970			24,000
831	K. C.	"	"	126,297			93,800
832	Kopernik	"	"	150,949			27,150
833	Labor's	"	"	28,431			1,200
834	Lafayette Mutual	"	"	98,906			21,950
835	Leader	"	"	29,017			
836	Lincoln	"	"	618,127			170,800

AS OF DECEMBER 31, 1939

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$431	.....	$95	.....	$11,375	$13,775	$2,733	$32,370	$121,594	782
187	$24,558	67	.....	.....	27,410	20,153	46,509	205,250	783
735	110,626	.....	.....	.....	37,248	13,450	89,449	357,927	784
.....	.....	218	.....	.....	4,700	.....	122,690	730,813	785
5	.....	80	.....	6,000	2,499	12,984	33,553	167,589	786
49	7,458	180	.....	18,200	9,152	14,159	23,416	166,043	787
.....	.....	85	.....	.....	.....	10,664	13,146	85,930	788
.....	.....	.....	$7,040	88,000	424	.....	23,367	400,357	789
484	179,808	895	.....	16,807	115,491	23,555	211,680	960,820	790
9,985	27,486	622	.....	.....	31,022	8,478	39,271	177,181	791
197	16,212	.....	.....	.....	8,508	1,267	19,241	56,833	792
17,117	.....	1,832	.....	.....	32,180	18,888	72,983	266,598	793
3,545	5,675	40	.....	.....	59,928	21,099	104,062	380,763	794
7,591	7,693	345	.....	.....	7,169	10,608	59,244	242,259	795
11,685	59,536	774	.....	52,400	84,485	23,589	170,532	717,788	796
956	80,981	30	.....	.....	32,948	7,797	79,626	289,624	797
6,848	273,676	.....	.....	205,814	85,168	112,417	585,694	2,256,231	798
208	6,922	55	.....	.....	287	9,668	17,886	111,801	799
20	.....	316	.....	.....	3	27,012	34,925	258,390	800
74	10,455	75	.....	.....	12,042	4,824	26,261	108,339	801
.....	.....	1,036	.....	.....	112,446	35,049	148,989	690,716	802
32	1,207	671	.....	14,750	.....	75,320	70,394	514,825	803
.....	108,052	353	.....	.....	53,404	19,709	163,105	532,644	804
9,576	9,815	1,588	.....	.....	134,425	22,060	175,606	651,083	805
.....	117,298	1,505	.....	.....	303,088	.....	283,655	1,044,428	806
69	89,317	161	.....	3,200	30,163	8,630	84,367	388,979	807
12	12,700	5	.....	8,000	4,893	11,694	44,870	195,616	808
1,414	39,853	691	.....	11,900	40,402	21,562	104,500	388,262	809
1,086	102,064	183	.....	.....	19,183	23,936	93,459	409,387	810
1,441	15,825	249	.....	.....	23,445	.....	64,016	239,188	811
2,160	21,807	578	.....	.....	10,889	1,324	26,108	84,686	812
620	.....	.....	.....	25,910	13,203	27,191	19,319	264,587	813
.....	222,238	608	.....	35,600	364,510	8,174	264,541	1,369,716	814
935	50,194	89	.....	10,500	51,024	26,287	65,051	469,503	815
326	22,145	107	.....	.....	66,146	10,795	90,238	352,362	816
2,643	120,514	2,234	.....	1,000	68,513	9,638	151,482	539,781	817
.....	77,565	65	.....	1,000	31,533	4,896	89,525	268,057	818
3,479	.....	.....	.....	.....	46,199	5,667	42,007	130,051	819
11,801	80,004	1,139	.....	43,750	22,898	2,740	74,230	311,549	820
258	6,669	305	.....	.....	8,841	16,392	48,214	246,109	821
3,612	.....	1,307	.....	256,791	36,305	105,992	969,619	3,528,282	822
291	1,013	356	.....	42,075	605	26,758	25,928	250,430	823
190	36,820	1,323	.....	40,650	27,050	26,228	48,737	333,349	824
5,798	.....	217	.....	76,510	.....	43,637	73,460	452,797	825
200	32,433	1,061	.....	31,375	65,262	8,167	112,943	414,949	826
230	19,620	.....	.....	5,000	12,529	8,541	24,472	122,397	827
1,530	108,018	2,462	.....	28,500	42,874	7,266	102,296	458,593	828
5,798	46,165	569	.....	7,575	1,003	9,135	35,707	153,235	829
.....	.....	94	.....	.....	14,459	18,650	74,555	312,728	830
247	118,088	1,541	.....	.....	201,636	8,107	210,446	760,162	831
3,453	22,500	160	.....	.....	9,885	16,392	86,444	316,933	832
585	.....	25	.....	.....	6,288	4,932	8,626	50,087	833
485	21,800	418	.....	32,500	15,453	14,646	46,115	252,273	834
1,850	22,970	384	.....	.....	2,326	4,704	32,128	93,379	835
538	53,489	5,334	.....	74,500	70,227	108,082	241,841	1,342,938	836

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Hudson County—Continued								
782	International	598	78					189	36
783	Kingsland	1,462	348					145	36
784	Merchants	1,680	307					174	38
785	Peoples Security	5,760	1,002					100	18
786	Savoy	1,340	245					106	23
787	Short-Term	1,360	131					367	36
788	Elysian	680	74						
789	Haven	1,915	363					606	16
790	Hoboken	5,045	661						
791	Mile Square	710	198						
792	Academy	276	81						
793	American	1,339	182						
794	A. O. H.	2,138	262					54	15
795	Bergen Mutual, No. 4	1,294	177						
796	Borrowers	3,376	532					671	109
797	Boulevard Plaza	1,416	153					21	4
798	Business Men's	6,964	585	446	47			2,220	188
799	By-Fi	570	95	1	1			70	11
800	Carteret Mutual	2,517	220						
801	Carteret Mutual No. 2	646	89						
802	Central	3,474	587					82	53
803	Citizens'	4,434	530					113	18
804	Claremont	1,476	280					36	11
805	Colonial	1,335	241					973	150
806	Columbia	1,904	499					1,339	286
807	Comercial Investment	1,248	188					298	24
808	Communipaw	1,160	172						
809	Duncan	2,122	294					133	13
810	Embe	1,967	266					18	6
811	Empire	988	155					310	31
812	Euclid	338	83					34	5
813	Excelsior Mutual	2,776	362					108	30
814	Five Corners	3,484	600					2,620	529
815	Franklin	1,879	320					345	48
816	Garfield	1,279	303					60	23
817	Greenville Heights	2,242	396					277	48
818	Hamilton Park	549	212						
819	Henderson	1,224	180					36	7
820	Hilltop	1,028	249					80	29
821	Home	1,090	111					184	22
822	Hudson	12,059	1,003					4,092	594
823	Hudson County Caledonian	2,037	233					5	1
824	Industrial Mutual	2,027	306					48	13
825	Italian	3,923	557						
826	Jackson	2,035	285					174	33
827	Jersey City	558	97	65	3				
828	Jewett	1,024	246					311	48
829	Journal Square	498	122					14	5
830	Junction	1,765	188					142	21
831	K. C.	2,817	338					814	153
832	Kopernik	1,976	318					31	31
833	Labor's	401	36					26	5
834	Lafayette Mutual	1,400	201					110	22
835	Leader	420	87						
836	Lincoln	7,471	885					1,071	131

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
787	23	91	S.	$1.00 m.	$200	6	$0.05 b	$0.05 b	782
1,607	33	351	O.P.	.....	200	6	.....	.....	783
1,854	36	309	S.	1.00 m.	200	6	.....	.....	784
5,860	164	856	N.S.-O.P.	1.00 m.	T.M.&200	6	1.00 a	.....	785
1,446	35	233	S.	1.00 & 2.00 m.	200	6	.....	.....	786
1,727	34	133	O.P.	.....	100	6	3.00 a	2.00 a	787
680	12	62	S.	1.00 m.	200	6	1.00 a	1.00 a	788
2,521	93	286	O.P.	.....	200	6	.....	.....	789
5,045	107	554	S.	1.00 m.	200	6	.....	.....	790
710	18	180	S.	1.00 m.	200	6	.....	.....	791
276	8	73	S.	1.00 m.	200	6	.....	.....	792
1,339	37	145	S.	1.00 m.	200	6	.....	.....	793
2,192	36	241	S.	1.00 m.	200	6	.....	.....	794
1,294	32	145	S.	.25 w.	200	6	.10 b	.10 b	795
4,047	92	549	S.	1.00 m.	200	6	.....	.....	796
1,437	23	134	S.	1.00 m.	200	6	.....	.....	797
9,630	103	717	S.	1.00 m.	200	6	.....	.....	798
641	32	75	S.	1.00 & 2.00 m.	200	6	.08⅓ b	.08⅓ b	799
2,517	53	167	S.	.25 w.	200	6	.12½ b	.12½ b	800
646	21	68	S.	.25 w.	200	6	.12½ b	.12½ b	801
3,556	128	512	S.	1.00 m.	T.M.&200	6	.....	.....	802
4,547	127	421	S.	1.00 m.	200	6	.....	.....	803
1,512	46	245	S.	1.00 m.	200	6	.....	.....	804
2,308	36	355	S.	1.00 m.	200	6	.15 b	.15 b	805
3,243	47	738	S.	1.00 m.	200	6	.....	.....	806
1,546	32	180	S.	.25 w.	200	6	.05 b	.05 b	807
1,160	35	137	S.	1.00 m.	200	6	.15 b	.15 b	808
2,255	55	252	S.	1.00 m.	200	6	.15 b	.15 b	809
1,985	43	229	S.	1.00 & 2.00 m.	200	6	.....	.....	810
1,298	13	173	O.P.	.....	200	5 & 6	.08½ b	.08½ b	811
372	22	66	S.	1.00 m.	200	6	.....	.....	812
2,884	47	345	S.	1.00 m.	200	6	.....	.....	813
6,104	86	1,043	S.	1.00 & 2.00 m.	200	6	.....	.....	814
2,224	78	290	S.	1.00 m.	200	6	.....	.....	815
1,339	42	284	S.	1.00 m.	200	5 & 6	.....	.....	816
2,519	46	398	S.	1.00 m.	200	6	.....	.....	817
549	22	190	S.	1.00 m.	200	6	3.00 a	1.00 a	818
1,260	12	175	O.P.	.....	200	6	.....	.....	819
1,108	43	235	S.	1.00 m.	200	6	.....	.....	820
1,274	31	102	S.	1.00 m.	200	6	.12½ b	.12½ b	821
16,151	145	1,452	S.	.12½ & .25 w.	200	5 & 6	.08⅓ b	.08⅓ b	822
2,042	55	179	S.	1.00 m.	200	6	.05 b	.05 b	823
2,075	85	234	S.	1.00 m.	200	6	.....	.....	824
3,923	102	455	S.	1.00 m.	200	6	2.00 a	.....	825
2,209	37	281	S.	1.00 m.	200	6	.....	.....	826
623	21	79	S.	1.00 m.	200	6	.12½ b	.12½ b	827
1,335	65	229	S.	1.00 & 2.00 m.	T.M.&200	6	.....	.....	828
512	23	104	S.	1.00 m.	200	6	.....	.....	829
1,907	45	164	S.	1.00 m.	200	6	1.00 a	.....	830
3,631	61	430	S.	1.00 m.	200	6	.....	.....	831
2,007	38	311	S.	1.00 m.	200	6	.....	.....	832
427	11	30	S.	1.00 m.	200	6	.....	.....	833
1,510	60	163	S.	1.00 m.	T. M.	6	.....	.....	834
420	26	61	S.	1.00 m.	200	6	2.00 a	3.00 a	835
8,542	137	879	S.	1.00 m.	200	5 & 6	.....	.....	836

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION	Incorporated	President
	Hudson County—Continued		
837	Live Wire ..... Jersey City	Nov. 3, 1921	William E. Rubin .....
838	Madison ..... " "	Mar. 2, 1889	Henry Carleton .....
839	Magnetic ..... " "	July 25, 1923	Oscar Covello .....
840	Marion ..... " "	Feb. 28, 1923	Thomas J. Botti .....
841	Miown ..... " "	April 21, 1927	James T. Brennan .....
842	Montgomery ..... " "	Jan. 12, 1910	Howard L. Wolbert .....
843	Monticello Mutual ..... " "	Feb. 1, 1886	Henry J. Russell .....
844	Paulus Hook ..... " "	Jan. 6, 1927	Charles V. Holsey .....
845	Pavonia ..... " "	May 1, 1885	Stephen J. Fitzgerald .....
846	Phoenix ..... " "	Jan. 2, 1884	F. Walter Brannagan .....
847	P. R. R. Y. M. C. A. ..... " "	Sept. 12, 1919	P. C. Cornes .....
848	Rainy Day ..... " "	Jan. 31, 1923	George J. Wolf .....
849	Save-More ..... " "	Mar. 10, 1928	Murray R. Siegel .....
850	Security ..... " "	Oct. 26, 1887	Charles A. Moore .....
851	Sherwood ..... " "	June 17, 1913	R. G. Robinson .....
852	Sparrow Hill ..... " "	Nov. 21, 1924	Thomas F. Stapleton, Sr. .....
853	Stuyvesant ..... " "	May 5, 1909	E. E. Brandow .....
854	Summit ..... " "	Sept. 6, 1911	Elmer A. Davison .....
855	Sunset ..... " "	April 28, 1925	Thomas Windisch .....
856	Ukrainian ..... " "	Dec. 21, 1920	Harry Jewisiak .....
857	Union ..... " "	Mar. 24, 1890	Andrew B. Scott .....
858	Washington ..... " "	Mar. 29, 1887	Robert Anderson, Sr. .....
859	West Bergen ..... " "	Dec. 28, 1891	Robert H. Conklin .....
860	Western Slope ..... " "	May 18, 1886	Fred Klein .....
861	West Side ..... " "	Mar. 2, 1896	Edward J. Jackson .....
862	Woodlawn ..... " "	Dec. 15, 1896	William Dingwall .....
863	Belgrove ..... Kearny	Mar. 26, 1929	Alexander F. Gillis .....
864	Citizens ..... "	Mar. 8, 1909	Stanley Masom .....
865	Elm ..... "	Feb. 26, 1924	Frank Mannigan .....
866	Kearny Heights ..... "	Mar. 12, 1925	William Joule .....
867	Midland ..... "	Feb. 19, 1906	William F. Martin .....
868	Mutual Benefit ..... "	June 17, 1895	William T. Wilkinson .....
869	Parkway ..... "	July 3, 1915	Henry Palmer .....
870	Schuyler ..... "	Sept. 3, 1924	Anthony P. Miller .....
871	Bergenwood ..... North Bergen Twp.	Mar. 25, 1922	James Barnes .....
872	Woodcliff on Hudson ..... " " "	Jan. 18, 1922	Harry J. H. Ruhle .....
873	Secaucus ..... Secaucus	June 2, 1915	Charles Niederer .....
874	Bergenline ..... Union City	Mar. 23, 1922	James Montagne .....
875	Community ..... " "	Sept. 22, 1917	Sol Zweig .....
876	Conservative ..... " "	Mar. 24, 1917	James M. DeRiso .....
877	Courtlandt ..... " "	June 8, 1914	Frederick E. Bauer .....
878	Dispatch ..... " "	June 19, 1922	William F. Schreck .....
879	Greater City ..... " "	Sept. 29, 1914	Fred A. Berenbroick .....
880	Hamilton ..... " "	Mar. 26, 1915	Albert Kerr .....
881	Highpoint ..... " "	Jan. 4, 1922	William Schlemm .....
882	Palisade ..... " "	Mar. 31, 1891	Gustav Dopslaff .....
883	Town of Union ..... " "	Oct. 6, 1888	Fred G. Loeffler .....
884	Weehawken ..... " "	Aug. 20, 1907	Frederick E. Baumann .....
885	West Hoboken ..... " "	April 19, 1910	George G. Raymond .....
886	Fidelity ..... Weehawken	July 30, 1913	Arthur H. Strickland, Sr. .....
887	Bluestone ..... West New York	Oct. 18, 1922	Adam A. Smith .....
888	Reliant ..... " " "	June 21, 1923	William Boss .....
889	West New York ..... " " "	Feb. 5, 1912	*Conrad Gerisch .....

* Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Edward B. Barison	Archie Schwartz	772 Newark Ave., Jersey City, N. J.	837
J. Frank Finn	Angelo Limon	469 Jackson Ave., Jersey City, N. J.	838
E. E. Burr	George Foerst	7 Broadman Parkway, Jersey City, N. J.	839
Alex R. DeSevo	Thomas G. Russoniello	1 Montgomery St., Jersey City, N. J.	840
Marcus E. Donnelly	Warren L. J. Jobes	68 Hudson St., Hoboken, N. J.	841
John I. O'Neill	Harold E. McCausland	878 Bergen Ave., Jersey City, N. J.	842
James E. Pyle	J. Albert Van Horn	169 Monticello Ave., Jersey City, N. J.	843
Thomas Armstrong	Edward J. Walsh	132 Arlington Ave., Jersey City, N. J.	844
James J. Kearney	Edward J. Heavey	91 Magnolia Ave., Jersey City, N. J.	845
Thomas B. Davidson	Walter H. Clarke	9 Exchange Place, Jersey City, N. J.	846
E. Edward Burr	M. S. Pine	46 Jones St., Jersey City, N. J.	847
Atwood C. Wolf	Samuel Siegler	389 Jackson Ave., Jersey City, N. J.	848
Joseph M. Schoenberg	Abraham L. Wellen	225 Broadway, New York, N. Y.	849
Howard R. Cruse	William F. Callard	32 Hathaway Place, Glen Ridge, N. J.	850
James E. Pyle	C. L. Edinger	234 Wilkinson Ave., Jersey City, N. J.	851
Richard J. Tarrant	Emil Sorensen	350 Second Ave., Lyndhurst, N. J.	852
Benjamin J. Darling	Frank Pratt	38 Garrison Ave., Jersey City, N. J.	853
Alfred R. Becker	Henry Klie	582 Newark Ave., Jersey City, N. J.	854
David M. Klausner	Henry Mahler	62 Beacon Ave., Jersey City, N. J.	855
	William F. Wagner	339 Pacific Ave., Jersey City, N. J.	856
Robert Carey	Elmer A. Davison	11-A Crescent Ave., Jersey City, N. J.	857
Henry Ewald, Sr.	William H. Clossey	279 Grove St., Jersey City, N. J.	858
Charles Wollny	John Cassidy	215 Clay Ave. East, Roselle Park, N. J.	859
Lewis G. Hansen	C. H. Mitchell	65 Prospect Ave., Hackensack, N. J.	860
Alfred R. Becker	Walter A. Meyer	243 Union St., Jersey City, N. J.	861
James E. Pyle	Adolph Moller	378 Second Ave., Lyndhurst, N. J.	862
Joseph B. Gallagher	J. Raymond Burke	533 Devon St., Arlington, N. J.	863
John H. Cooper	W. Frederick Law	39 Kearny Ave., Kearny, N. J.	864
Frank J. Johnson	Lillian Colegrove	596 Kearny Ave., Arlington, N. J.	865
Leo S. Carney	John B. Heinold	338 Maple St., Kearny, N. J.	866
Leo S. Carney	William J. Millett	670 Ten Eyck Ave., Lyndhurst, N. J.	867
William W. Wimmer	Burton E. Canfield	416 Kearny Ave., Kearny, N. J.	868
Frederick T. Law	Arthur J. Oliver	166 Bergen Ave., Kearny, N. J.	869
Charles F. Paulauskas, Jr.	John V. Baltrukonis	206 Quincy Ave., Kearny, N. J.	870
Harvey Bein	George Grote	5492 Hudson Blvd., North Bergen, N. J.	871
Dippel, Davis & Stewart	Ulysses S. Mowle	408 Thirty-Second St., North Bergen, N. J.	872
Besson & Pellet	Val D. Boulander	834 Cedar Ave., Secaucus, N. J.	873
Frank J. Rinaldi	Frances A. Owens	854 Bergenline Ave., Union City, N. J.	874
Isador Haber	Philip Flaxman	710 Bergenline Ave., Union City, N. J.	875
Otto Venino, Jr.	Carl Mohr, Jr.	410 Thirty-Eighth St., Union City, N. J.	876
Arthur B. Whyte	Dante Bartolomei	628 Eighth St., Union City, N. J.	877
Isaacs & Gunther	Antoinette Stukhart	147 Summit Ave., Union City, N. J.	878
Dippel, Davis & Stewart	C. Henry Reinhardt, Jr.	980 Bergenline Ave., Union City, N. J.	879
John N. Platoff	Philip Flaxman	708 Bergenline Ave., Union City, N. J.	880
William F. Burke	John Maus	446 Bergenline Ave., Union City, N. J.	881
Frederick K. Hopkins	William H. deVeer	349 New York Ave., Union City, N. J.	882
Hille & Curran	Richard W. Loeffler	786 Bergenline Ave., Union City, N. J.	883
William G. Hille	Richard W. Loeffler	786 Bergenline Ave., Union City, N. J.	884
Frederick K. Hopkins	Haig Simsarian	468 Bergenline Ave., Union City, N. J.	885
E. Hollander & W. Leichter	Ralph W. Sneath	400 Warwick Ave., West Englewood, N. J.	886
Francis A. Castellano, Jr.	Gustav Boniface	437 Sixteenth St., West New York, N. J.	887
Anthony J. Valicenti	Richard Finch	Hudson Ave. & Ninth St., West New York, N. J.	888
Samuel Nashel	Frank J. Oleri	721 Bergenline Ave., West New York, N. J.	889

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Hudson County—Continued				
837	Live Wire	Jersey City	$2,490	$4,606	$71,700
838	Madison	" "	4,371	.....	57,300
839	Magnetic	" "	4,130	1,332	57,000
840	Marion	" "	5,168	.....	60,000
841	Miown	" "	2,139	752	30,300
842	Montgomery	" "	14,278	38,000	91,000
843	Monticello Mutual	" "	3,001	3,621	95,600
844	Paulus Hook	" "	11,513	5,393	101,080
845	Pavonia	" "	1,602	.....	135,800
846	Phoenix	" "	3,814	6,785	133,300
847	P. R. R. Y. M. C. A.	" "	306	.....	123,499
848	Rainy Day	" "	3,467	.....	22,000
849	Save-More	" "	30,706	7,675	69,700
850	Security	" "	4,235	5,500	127,900
851	Sherwood	" "	1,306	.....	48,650
852	Sparrow Hill	" "	368	1,500	50,200
853	Stuyvesant	" "	577	.....	145,000
854	Summit	" "	5,508	.....	84,700
855	Sunset	" "	24,091	15,625	62,200
856	Ukrainian	" "	3,160	10,829	30,400
857	Union	" "	2,709	3,315	94,600
858	Washington	" "	1,169	.....	123,200
859	West Bergen	" "	1,969	2,000	105,900
860	Western Slope	" "	2,914	.....	71,200
861	West Side	" "	13,419	.....	45,300
862	Woodlawn	" "	4,110	25,375	230,800
863	Belgrove	Kearny	8,877	51,371	48,400
864	Citizens	"	595	.....	51,500
865	Elm	"	9,255	4,174	34,300
866	Kearny Heights	"	6,266	.....	232,200
867	Midland	"	3,173	271	8,200
868	Mutual Benefit	"	2,563	3,796	54,480
869	Parkway	"	511	109	65,631
870	Schuyler	"	2,741	1,000	66,300
871	Bergenwood	North Bergen Twp.	2,450	2,054	18,500
872	Woodcliff on Hudson	" " "	15,967	.....	35,800
873	Secaucus	Secaucus	2,029	2,632	126,300
874	Bergenline	Union City	22,166	5,800	14,800
875	Community	" "	14,446	.....	.....
876	Conservative	" "	1,203	7,000	43,200
877	Courtlandt	" "	6,028	.....	130,800
878	Dispatch	" "	15,343	2,800	49,200
879	Greater City	" "	28,158	3,650	24,200
880	Hamilton	" "	13,318	.....	9,400
881	Highpoint	" "	7,719	8,864	23,200
882	Palisade*	" "	33,939	6,300	63,231
883	Town of Union	" "	29,579	.....	5,500
884	Weehawken	" "	34,314	7,500	5,800
885	West Hoboken	" "	3,522	10,000	87,800
886	Fidelity	Weehawken	3,819	13,400	261,337
887	Bluestone	West New York	2,745	3,100	47,000
888	Reliant	" " "	4,391	.....	33,200
889	West New York	" " "	8,926	.....	66,600
	Totals		$1,125,953	$587,653	$12,826,377

* Accounts insured up to $5,000 by Federal Savings and Loan Insurance Corp.

AS OF DECEMBER 31, 1939

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$5,626	$2,095	$99,051	$11,012	$965	$197,545	837
66,536	3,000	252,462	12,068	16,546	412,283	838
19,156	2,200	17,189	9,553	252	110,812	839
1,763	.....	72,535	5,694	1,575	146,735	840
.....	4,015	27,389	208	75	64,878	841
3,450	4,559	29,662	1,806	615	183,370	842
32,565	3,556	456,022	3,360	3,304	601,029	843
2,970	3,440	90,662	13,362	1,417	229,837	844
2,610	850	318,400	36,525	1,109	496,896	845
46,420	3,358	133,717	22,395	3,378	353,167	846
53,840	2,035	287,618	8,237	1,620	477,155	847
28,589	477	197,627	5,023	172	257,355	848
16,852	17,879	7,083	558	.....	150,453	849
28,411	8,501	364,099	20,050	2,174	560,870	850
.....	300	191,084	17,148	3,399	261,887	851
12,400	1,055	25,907	1,386	345	93,161	852
57,074	5,665	322,395	11,186	1,815	543,712	853
.....	4,655	197,522	6,485	31	298,901	854
5,749	3,500	19,298	2,744	442	133,649	855
.....	4,685	26,258	5,245	2,506	83,083	856
.....	1,300	38,166	3,553	950	144,593	857
96,685	1,500	289,230	19,824	1,471	533,079	858
23,865	1,300	99,126	4,811	1,868	240,839	859
8,401	5,785	58,154	4,115	756	151,325	860
170,798	1,508	578,872	21,468	2,361	833,726	861
227,875	4,930	595,567	97,156	21,451	1,207,264	862
61,042	200	12,541	4,438	2,821	189,690	863
56,390	300	219,414	2,112	3,283	333,594	864
646,460	13,853	118,066	2,467	9,475	838,050	865
26,545	6,875	21,106	5,426	8,180	306,598	866
39,649	60	86,702	26	1,003	139,084	867
155,675	1,500	44,014	1,620	2,860	266,508	868
34,942	.....	40,020	2,184	470	143,867	869
22,271	1,000	7,607	736	766	102,421	870
43,269	4,720	65,482	1,856	2,576	140,907	871
36,600	.....	114,735	6,852	4,735	214,689	872
18,600	750	42,698	12,922	4,611	210,542	873
110,585	680	114,563	5,156	2,111	275,861	874
54,673	1,844	92,780	8,432	1,090	173,265	875
220,597	6,930	95,697	6,742	334	381,703	876
43,409	1,400	180,557	8,793	2,143	373,130	877
71,179	2,655	136,235	18,010	1,391	296,813	878
118,973	2,050	79,463	1,327	3,917	261,738	879
163,119	4,661	253,096	15,793	2,804	462,191	880
15,620	275	198,817	5,051	606	260,152	881
271,760	8,602	61,805	504	1,735	447,876	882
359,245	14,800	438,208	19,822	89,414	956,568	883
74,749	8,600	266,593	25,355	5,303	428,214	884
149,980	10,025	271,095	5,175	2,349	539,946	885
121,434	12,816	227,246	5,205	591	645,848	886
35,068	1,600	55,877	5,445	1	150,836	887
102,918	772	196,652	15,860	6,503	360,296	888
10,900	8,590	63,715	25,772	1,063	185,566	889
$12,511,313	$547,327	$23,200,341	$2,125,075	$1,296,988	$54,221,027	

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Hudson County—Continued					
837	Live Wire	Jersey City	$38,839			$7,800
838	Madison	" "	92,671			36,950
839	Magnetic	" "	50,712			26,400
840	Marion	" "	32,006			37,545
841	Miown	" "	34,075			
842	Montgomery	" "	128,139			700
843	Monticello Mutual	" "	313,561			63,450
844	Paulus Hook	" "	155,181			
845	Pavonia	" "	146,253			39,500
846	Phoenix	" "	162,828			15,200
847	P. R. R. Y. M. C. A.	" "	134,175			185,895
848	Rainy Day	" "	55,992			3,500
849	Save-More	" "	111,352			
850	Security	" "	190,976			26,800
851	Sherwood	" "	83,072			
852	Sparrow Hill	" "	49,336			3,900
853	Stuyvesant	" "	202,851			129,700
854	Summit	" "	125,012			35,500
855	Sunset	" "	80,980			
856	Ukrainian	" "	53,367			
857	Union	" "	92,005			5,000
858	Washington	" "	210,686			25,300
859	West Bergen	" "	135,809			5,600
860	Western Slope	" "	79,908			18,200
861	West Side	" "	226,035			108,700
862	Woodlawn	" "	429,548			23,000
863	Belgrove	Kearny	148,688			
864	Citizens	"	134,510			46,300
865	Elm	"	296,188	$84,954	$816	123,155
866	Kearny Heights	"	214,569			13,200
867	Midland	"	48,530			
868	Mutual Benefit	"	139,856			52,900
869	Parkway	"	56,020			24,700
870	Schuyler	"	58,152			23,400
871	Bergenwood	North Bergen Twp.	74,726			200
872	Woodcliff on Hudson	" " "	97,955			28,190
873	Secaucus	Secaucus	111,123			34,100
874	Bergenline	Union City	96,488			42,300
875	Community	" "	56,273			36,350
876	Conservative	" "	152,836			80,430
877	Courtlandt	" "	132,712			21,200
878	Dispatch	" "	112,580			26,700
879	Greater City	" "	130,359			36,200
880	Hamilton	" "	150,280			48,685
881	Highpoint	" "	38,270			1,000
882	Palisade	" "	239,674			85,450
883	Town of Union	" "	505,530			179,600
884	Weehawken	" "	179,036			55,700
885	West Hoboken	" "	301,734			35,600
886	Fidelity	Weehawken	299,013			56,450
887	Bluestone	West New York	70,372			
888	Reliant	" " "	83,652			24,600
889	West New York	" " "	133,114			
	Totals		$22,738,800	$136,214	$816	$5,665,248

AS OF DECEMBER 31, 1939

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$5,786	$27,653	$80	.....	.....	$34,304	$7,825	$75,258	$197,545	837
20,770	24,048	542	.....	$35,500	80,987	6,008	114,807	412,283	838
204	.....	302	.....	.....	2,466	6,309	24,419	110,812	839
553	1,701	6	.....	.....	8,880	4,410	61,634	146,735	840
1,260	.....	52	.....	.....	11,640	2,749	15,102	64,878	841
1,230	.....	273	.....	.....	6	21,371	31,651	183,370	842
253	.....	.....	.....	.....	1,024	34,576	188,165	601,029	843
1,540	.....	409	.....	.....	15,485	13,863	43,359	229,837	844
15	75,288	41	.....	19,000	128,085	6,434	82,280	496,896	845
160	45,231	1,432	.....	21,250	24,257	16,499	66,310	353,167	846
3,977	20,757	602	.....	30,000	32,524	13,597	55,628	477,155	847
3,113	65,379	2,187	.....	.....	34,160	6,375	86,649	257,355	848
360	.....	136	.....	.....	179	25,216	13,210	150,453	849
149	46,954	832	.....	35,025	75,960	28,096	156,078	560,870	850
40	70,596	470	.....	3,000	15,450	10,865	78,394	261,887	851
87	4,530	366	.....	6,750	1,553	8,807	17,832	93,161	852
1,701	1,500	1,135	.....	.....	60,054	19,473	127,298	543,712	853
359	16,170	80	.....	.....	20,611	14,361	86,808	298,901	854
759	.....	55	.....	.....	.....	15,346	36,509	133,649	855
1,196	1,005	30	.....	.....	1,616	6,492	19,377	83,083	856
4,605	.....	25	.....	5,000	.....	13,277	24,681	144,593	857
526	71,502	2,948	.....	39,750	53,326	16,744	112,297	533,079	858
243	18,842	429	.....	.....	17,627	16,254	46,035	240,839	859
6,799	.....	274	.....	5,000	4,203	20,568	16,373	151,325	860
456	126,190	6,060	.....	.....	111,281	12,171	242,833	833,726	861
24	215,124	2,088	.....	35,300	190,759	24,094	287,327	1,207,264	862
30	.....	41	.....	.....	787	23,248	16,896	189,690	863
4,105	34,727	1,559	.....	500	26,124	11,840	73,929	333,594	864
.....	.....	1,264	.....	.....	85,162	68,604	177,907	838,050	865
.....	.....	245	.....	.....	636	52,965	24,983	306,598	866
.....	33,583	.....	.....	.....	17,131	6,653	33,187	139,084	867
.....	.....	215	.....	1,500	1,658	29,735	40,644	266,508	868
523	18,660	77	.....	7,000	5,529	10,699	20,659	143,867	869
76	.....	540	.....	7,500	.....	7,527	5,226	102,421	870
85	7,875	178	.....	.....	9,158	9,843	38,842	140,907	871
.....	.....	2,254	.....	.....	9,561	11,800	64,929	214,689	872
496	.....	209	.....	8,500	3,494	22,518	30,102	210,542	873
7,684	55,350	1,008	.....	.....	69,082	3,999	.....	275,861	874
1,470	.....	275	.....	.....	34,179	8,250	36,468	173,265	875
697	3,625	837	.....	55,833	11,992	27,024	48,429	381,703	876
4,970	55,034	442	.....	35,000	21,565	18,976	83,231	373,130	877
2,825	32,417	1,559	.....	9,800	16,439	16,200	78,293	296,813	878
3,196	.....	650	.....	.....	18,460	21,931	50,942	261,738	879
1,047	84,383	998	.....	.....	59,142	13,923	103,733	462,191	880
5,341	105,713	40	.....	.....	56,644	2,995	50,149	260,152	881
1,250	.....	.....	.....	45,000	752	.....	75,750	447,876	882
4,984	.....	8,281	.....	.....	106,637	36,833	114,703	956,568	883
.....	56,097	1,934	.....	.....	55,430	13,167	66,850	428,214	884
123	.....	675	.....	11,000	12,328	53,132	125,354	539,946	885
400	44,523	1,991	.....	83,500	26,355	48,324	85,292	645,848	886
175	.....	125	.....	.....	18,177	32,600	29,387	150,836	887
1,647	109,820	207	.....	.....	48,902	9,526	81,942	360,296	888
1,077	.....	313	.....	16,000	4,273	11,890	18,899	185,566	889
$248,697	$4,217,690	$92,212	$7,040	$1,876,290	$4,639,997	$2,688,984	$11,909,039	$54,221,027	

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Hudson County—Continued								
837	Live Wire	781	162	.....	.....	.....	.....	69	8
838	Madison	1,589	306	.....	.....	.....	.....	271	45
839	Magnetic	869	192	.....	.....	.....	.....	142	66
840	Marion	580	75	.....	.....	.....	.....	188	77
841	Miown	433	81	.....	.....	.....	.....	.....	.....
842	Montgomery	1,420	198	.....	.....	.....	.....	4	1
843	Monticello Mutual	3,984	506	.....	.....	.....	.....	317	61
844	Paulus Hook	1,773	236	.....	.....	.....	.....	.....	.....
845	Pavonia	1,128	328	.....	.....	.....	.....	198	81
846	Phoenix	1,963	288	.....	.....	.....	.....	88	14
847	P. R. R. Y. M. C. A.	1,439	269	.....	.....	.....	.....	930	180
848	Rainy Day	456	185	.....	.....	.....	.....	18	6
849	Save-More	1,335	155	.....	.....	.....	.....	.....	.....
850	Security	2,712	278	.....	.....	.....	.....	278	40
851	Sherwood	872	183	.....	.....	.....	.....	.....	.....
852	Sparrow Hill	754	122	.....	.....	.....	.....	20	5
853	Stuyvesant	2,688	337	.....	.....	.....	.....	186	97
854	Summit	1,417	195	.....	.....	.....	.....	184	28
855	Sunset	852	111	.....	.....	.....	.....	.....	.....
856	Ukrainian	528	82	.....	.....	.....	.....	.....	.....
857	Union	1,613	186	.....	.....	.....	.....	25	5
858	Washington	1,673	317	.....	.....	.....	.....	154	19
859	West Bergen	1,631	182	.....	.....	.....	.....	51	10
860	Western Slope	978	137	.....	.....	.....	.....	90	19
861	West Side	1,690	507	.....	.....	.....	.....	703	113
862	Woodlawn	3,986	830	.....	.....	.....	.....	197	47
863	Belgrove	1,546	203	.....	.....	.....	.....	.....	.....
864	Citizens	1,589	273	.....	.....	.....	.....	301	49
865	Elm	2,910	604	639	57	39	35	742	140
866	Kearny Heights	2,484	325	.....	.....	.....	.....	55	12
867	Midland	548	176	.....	.....	.....	.....	.....	.....
868	Mutual Benefit	1,125	147	.....	.....	.....	.....	220	30
869	Parkway	728	123	.....	.....	.....	.....	123	18
870	Schuyler	1,331	268	.....	.....	.....	.....	117	32
871	Bergenwood	941	124	.....	.....	.....	.....	1	1
872	Woodcliff on Hudson	1,038	121	.....	.....	.....	.....	156	20
873	Secaucus	1,527	217	.....	.....	.....	.....	175	32
874	Bergenline	1,886	406	.....	.....	.....	.....	236	54
875	Community	512	149	.....	.....	.....	.....	181	30
876	Conservative	1,706	248	.....	.....	.....	.....	451	157
877	Courtlandt	1,615	260	.....	.....	.....	.....	149	21
878	Dispatch	1,243	193	.....	.....	.....	.....	151	85
879	Greater City	1,430	193	.....	.....	.....	.....	277	75
880	Hamilton	1,187	370	.....	.....	.....	.....	243	49
881	Highpoint	322	245	.....	.....	.....	.....	28	11
882	Palisade	3,423	495	.....	.....	.....	.....	427	35
883	Town of Union	3,813	652	.....	.....	.....	.....	898	417
884	Weehawken	1,297	310	.....	.....	.....	.....	278	91
885	West Hoboken	2,827	343	.....	.....	.....	.....	190	26
886	Fidelity	3,066	386	.....	.....	.....	.....	384	45
887	Bluestone	930	140	.....	.....	.....	.....	.....	.....
888	Reliant	1,389	377	.....	.....	.....	.....	171	20
889	West New York	1,314	243	.....	.....	.....	.....	.....	.....
	Totals	258,772	40,632	1,151	108	39	35	32,545	5,994

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
850	18	152	S.	$1.00 m.	$200	6	.....	.....	837
1,860	52	299	S.	1.00 m.	200	6	.....	.....	838
1,011	32	226	S.	1.00 m.	200	6	$0.03 b	$0.03 b	839
768	12	140	S.	1.00 m.	200	6	3.00 a	1.00 a	840
433	18	63	S.	.70 & 1.00 m.	200	6	.....	.....	841
1,424	29	170	S.	1.00 m.	200	6	.....	.....	842
4,301	68	499	O.P.	.....	200	6	.....	.....	843
1,773	51	185	S.	1.00 m.	200	6	.....	.....	844
1,326	40	369	S.	1.00 m.	200	6	.05 b	.05 b	845
2,051	60	242	S.	1.00 m.	200	6	.....	.....	846
2,369	65	384	S.	1.00 m.	200	6	.03 b	.03 b	847
474	15	176	S.	1.00 & 2.00 m.	200	6	.25 b	.25 b	848
1,335	36	119	S.	1.00 m.	200	6	.....	.....	849
2,990	57	261	S.	1.00 m.	200	6	.....	.....	850
872	16	167	S.	1.00 m.	200	6	.....	.....	851
774	36	91	S.	1.00 m.	200	6	.....	.....	852
2,874	58	376	S.	1.00 & 2.00 m.	200	6	.....	.....	853
1,601	36	187	S.	1.00 m.	200	6	.....	.....	854
852	29	82	S.	1.00 m.	200	6	3.00 a	.....	855
528	20	62	S.	1.00 m.	200	6	.....	.....	856
1,638	32	159	S.	1.00 m.	200	6	.14 b	.14 b	857
1,827	43	293	S.	1.00 m.	200	6	.15 b	.15 b	858
1,682	37	155	S.	1.00 m.	200	6	.....	.....	859
1,068	38	118	S.	1.00 m.	200	6	.....	.....	860
2,393	68	552	S.	.25 w.	T.M.&200	6	.17 b	.17 b	861
4,183	128	749	O.P.	.....	200	6	.17⅓	.17⅓	862
1,546	40	163	S.	1.00 m.	200	6	2.00 a	.....	863
1,890	34	288	S.	1.00 m.	200	6	3.00 a	.....	864
4,330	212	624	S. & N.S.	.50, .70 & 1.00 m.	200	6	.05 b	.05 b	865
2,539	84	253	S.	1.00 m.	240	6	3.50 a	1.00 a	866
548	14	162	O.P.	.....	200	6	3.00 a	1.00 a	867
1,345	51	126	S.	1.00 m.	200	6	4.00 a	.....	868
851	22	119	S.	1.00 m.	240	6	.....	.....	869
1,448	36	264	S.	1.00 m.	200	6	3.00 a	.....	870
942	26	99	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	871
1,194	19	122	S.	1.00 m.	200	6	.....	.....	872
1,702	46	203	S.	1.00 m.	200	6	.084 b	.084 b	873
2,122	56	404	S.	1.00 m.	200	5 & 6	.....	.....	874
693	19	160	S.	.70 m.	200	6	.....	.....	875
2,157	63	342	S.	1.00 m.	200	6	3.00 a	2.00 a	876
1,764	51	230	S.	1.00 m.	200	6	.....	.....	877
1,394	41	237	S. & N.S.	1.00 m.	T.M.&200	4½ & 6	.....	.....	878
1,707	29	239	S.	1.00 m.	200	various	.25 b	.25 b	879
1,430	65	354	S.	1.00 m.	T.M.&200	4½ & 6	.25 b	.25 b	880
350	11	245	S.	1.00 & 2.00 m.	200	4½ & 6	.25 b	.25 b	881
3,850	149	381	N.S.	1.00 m.	T.M.&200	4, 5 & 6	.....	.....	882
4,711	151	918	S.	1.00 m.	200	4½ & 6	1 a & 3 a & .25 b	.....	883
1,575	61	340	S.	1.00 m.	T.M.&200	4½ & 6	3.00 a & .25 b	.....	884
3,017	58	311	S.	1.00 m.	T.M.&200	4½ & 6	.25 b	.25 b	885
3,450	143	288	S.	1.00 m.	200	5 & 6	.....	.....	886
930	23	117	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	887
1,560	31	366	S.	1.00 m.	T.M.&200	6	.12½ b	.12½ b	888
1,314	40	203	S.	.25 w.	200	5 & 6	.09 b	.09 b	889
292,507	7,348	39,421							

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Hunterdon County			
890	Bloomsbury	Bloomsbury	Mar. 8, 1926	Charles W. Cope
891	Clinton Town	Clinton	April 23, 1924	Philip R. Gebhardt
892	Flemington	Flemington	May 7, 1913	William J. Case
893	Frenchtown	Frenchtown	Feb. 11, 1922	Chester A. Niece
894	High Bridge	High Bridge	July 19, 1907	E. E. Alexander
895	Centennial	Lambertville	May 22, 1876	Joseph Akers
896	Milford	Milford	Jan. 10, 1923	C. H. Bachman
897	Whitehouse	White House	Oct. 19, 1928	Jacob H. Dilts
	Mercer County			
898	Nottingham	Hamilton Square	Oct. 19, 1928	W. L. Briner, Jr.
899	Citizens'	Hightstown	Dec. 13, 1900	James C. Norris
900	Hopewell	Hopewell	Feb. 19, 1914	Raymond S. Van Dyke
901	Garden	Lawrence Township	Jan. 24, 1920	Thomas C. Hyatt
902	Pennington	Pennington	July 25, 1912	Theodore P. Reed, Jr.
903	Nassau	Princeton	Mar. 17, 1924	Henry G. Duffield
904	Princeton	"	June 7, 1917	Lloyd W. Grover
905	Capitol	Trenton	Mar. 8, 1907	H. E. Berrien
906	Chambersburg	"	Oct. 21, 1921	Fred C. Schwartz
907	Economia	"	Dec. 21, 1911	George Bobko
908	Greenwood	"	May 16, 1928	Robert B. Pidcock
909	Loyal	"	Dec. 31, 1921	J. Tinley Knotts
910	Mutual	"	Nov. 16, 1908	Samuel Haverstick
911	North Trenton	"	May 27, 1927	Stewart H. O'Donnell
912	Old Borough	"	May 11, 1928	William S. Collier
913	Prospect	"	Mar. 16, 1927	John S. Quimby
914	Realtors	"	Feb. 10, 1922	LeRoy Wiley
915	Roma	"	Sept. 20, 1920	Samuel Sica
916	Sanhican	"	Oct. 18, 1923	J. Tinley Knotts
917	Stacy	"	Dec. 2, 1920	Samuel Swern
918	St. George	"	Mar. 18, 1912	Arthur F. Wildblood
919	Trent	"	Dec. 14, 1927	Charles E. Whitehead
920	United	"	Nov. 17, 1915	C. Richard Waller
921	Wilbur	"	Feb. 2, 1923	James T. Sutphen
922	White Horse	White Horse	Oct. 20, 1926	William C. Ehret
	Middlesex County			
923	Avenel	Avenel	Nov. 1, 1921	Matthew T. Smith
924	Blazing Star	Carteret	Jan. 20, 1923	Isadore M. Weiss
925	Carteret	"	May 4, 1901	Edward J. Heil
926	United Roosevelt	"	* (See below)	William J. Lawler
927	Cranbury	Cranbury	Oct. 20, 1921	C. Raymond Wicoff
928	Dunellen	Dunellen	April 11, 1887	Walter M. Fowler
929	Home	"	Mar. 13, 1909	J. Russell Garretson
930	Fairfield	Fords	Sept. 6, 1919	Howard W. Sharp
931	Highland Park	Highland Park	Dec. 14, 1908	Albert R. Johnson
932	Raritan Valley	" "	Jan. 10, 1925	H. Richard Segoine
933	Jamesburg Mutual	Jamesburg	Feb. 20, 1869	John H. Herche
934	Brainy Borough	Metuchen	Aug. 6, 1925	Harry T. Smith
935	Metuchen	"	Sept. 7, 1897	Milton C. Mook
936	Evergreen	Middlesex Borough	May 21, 1925	George W. Harris
937	Middlesex Borough	" "	Oct. 20, 1914	William G. Betsch

* Dec. 11, 1924—Sound View
Oct. 18, 1927—Tax Payer
June 29, 1914—Roosevelt
} Merged Oct. 1, 1939.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
George W. Fleming	F. B. Morgan	Bloomsbury, N. J.	890
W. Reading Gebhardt	Earle A. Compton	Clinton, N. J.	891
A. O. Robbins	John C. Huff	62 Main St., Flemington, N. J.	892
Harlan Besson	Harold K. Arnwine	27 Seventh St., Frenchtown, N. J.	893
Wesley L. Lance	H. L. Staples	High Bridge, N. J.	894
Horace J. Farlee	Wilson G. Herstine	162 N. Union St., Lambertville, N. J.	895
Herr & Fisher	Wallace Sloyer	Milford, N. J.	896
Herr & Fisher	John B. Skillman	Whitehouse Station, N. J.	897
Alvin W. Sykes	H. Dallas Fogg	71 Park Ave., Hamilton Square, N. J.	898
Theodore Backes	C. Stanley Stults	106 N. Main St., Hightstown, N. J.	899
David L. Smith	Russell W. Holcombe	Hopewell, N. J.	900
Homan, Buchanan & Smith	William R. Hullfish	5 Monroe Ave., Lawrenceville, N. J.	901
Cassel R. Ruhlman	Alvin C. Stover	12 S. Main St., Pennington, N. J.	902
William C. Vandewater	Edward A. Frohling	First National Bank, Princeton, N. J.	903
Louis Gerber	Charlotte W. Dougherty	20 Nassau St., Princeton, N. J.	904
Godfrey W. Schroth	Frank Vliet	140 Academy St., Trenton, N. J.	905
Henry M. Hartmann	R. Harvey Hulse	Hanover Trust Bldg., Trenton, N. J.	906
Casimir E. Bugdal	Raymond Klosowski	1314 N. Olden Ave., Trenton, N. J.	907
Samuel D. Lenox	Fred W. Bradshaw	1137 Hamilton Ave., Trenton, N. J.	908
Minton & Rogers	R. C. Teunon	823 Broad St. Bank Bldg., Trenton, N. J.	909
William Abbotts, Jr.	William A. Cooley	940 Berkeley Ave., Trenton, N. J.	910
Daniel A. Spair	Harold E. Cranmer	718 Polk Ave., Trenton, N. J.	911
J. Conner French	John H. Renyo	110 Dayton St., Trenton, N. J.	912
William N. Cooper	Gilbert S. Pedrick	Prospect Natl. Bank Bldg., Trenton, N. J.	913
Samuel D. Lenox	R. Harvey Hulse	Hanover Trust Bldg., Trenton, N. J.	914
Daniel A. Spair	Joseph J. Felcone	Broad St. Bank Bldg., Trenton, N. J.	915
Daniel A. Spair	George J. Bacso	1034 Chambers St., Trenton, N. J.	916
I. Herbert Levy	Samuel Leopold	143 E. State St., Trenton, N. J.	917
Joseph Lanigan	Georgina V. Magowan	14 N. Warren St., Trenton, N. J.	918
Frederic R. Brace	R. Harvey Hulse	Hanover Trust Bldg., Trenton, N. J.	919
Frederic R. Brace	Robert H. Gulliver	114 N. Montgomery St., Trenton, N. J.	920
Herbert W. Backes	R. Harvey Hulse	Hanover Trust Bldg., Trenton, N. J.	921
Raymond J. Stewart, Jr.	Edmund D. Blake	1781 Exton Ave., White Horse, Trenton, N. J.	922
Wilton T. Applegate	A. George Heller	Avenel, N. J.	923
Robert L. Brown	George Yuronka	97 Roosevelt Ave., Carteret, N. J.	924
Francis A. Monaghan	Anna Brown	543 Roosevelt Ave., Carteret, N. J.	925
E. E. Brown; Emil Stremlau & A. Glass	Russell Miles	17 Cooke Ave., Carteret, N. J.	926
Wilton T. Applegate	William C. Hoffman	Cranbury, N. J.	927
Dolliver & Feaster	William A. Castner	103 N. Washington Ave., Dunellen, N. J.	928
Fred C. Gaskill	Charles A. Coriell	621 N. Washington Ave., Dunellen, N. J.	929
Leo Goldberger	T. W. Liddle	875 King George's Road, Fords, N. J.	930
R. E. & A. D. Watson	John W. Zimmermann	Citizens Bldg., New Brunswick, N. J.	931
Fred W. De Voe	Edwin W. Eden	244 Benner St., Highland Park, N. J.	932
John P. Kirkpatrick	E. A. Breckwedel	Jamesburg, N. J.	933
A. S. Arnold	R. D. Renninger	48 Home St., Metuchen, N. J.	934
John B. Molineux	Ernest V. Cockefair	20 Highland Ave., Metuchen, N. J.	935
J. J. Mutnick, Jr.	Alden Wilmot	603 N. Washington Ave., Dunellen, N. J.	936
John P. Cullen	L. V. Poulson	R. F. D. No. 1, Bound Brook, N. J.	937

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Hunterdon County				
890	Bloomsbury	Bloomsbury	$18	$1,218	$63,700
891	Clinton Town	Clinton	207	3,007	98,800
892	Flemington	Flemington	3,529	42,500	192,735
893	Frenchtown	Frenchtown	773	1,087	118,250
894	High Bridge	High Bridge	5,443	2,300	116,000
895	Centennial	Lambertville	1,132	3,900	230,800
896	Milford	Milford	2,368	1,458	113,800
897	Whitehouse	White House	1,286	3,084	127,100
	Totals		$14,756	$58,554	$1,061,185
	Mercer County				
898	Nottingham	Hamilton Square	$2,862	$14,145	$86,400
899	Citizens'	Hightstown	23,308	16,000	578,663
900	Hopewell	Hopewell	2,449	7,000	215,150
901	Garden	Lawrence Township	4,334	3,000	140,733
902	Pennington	Pennington	1,437	7,000	238,900
903	Nassau	Princeton	4,941	10,000	520,351
904	Princeton	"	18,218	25,000	400,800
905	Capitol	Trenton	19,749	47,825	1,095,110
906	Chambersburg	"	2,304	4,900	77,768
907	Economia	"	27,174	3,575	170,450
908	Greenwood	"	267	1,000	32,000
909	Loyal	"	4,182	.....	176,600
910	Mutual	"	4,570	.....	498,676
911	North Trenton	"	18,731	18,086	129,300
912	Old Borough	"	35,966	7,000	289,900
913	Prospect	"	2,515	1,500	108,200
914	Realtors	"	980	.....	52,045
915	Roma	"	6,419	3,600	122,667
916	Sanhican	"	3,440	1,882	59,366
917	Stacy	"	43,363	5,549	50,300
918	St. George	"	1,222	5,500	257,800
919	Trent	"	10,300	731	20,350
920	United	"	27,723	25,000	872,969
921	Wilbur	"	2,862	.....	119,175
922	White Horse	White Horse	6,439	7,666	120,150
	Totals		$275,755	$215,959	$6,433,823
	Middlesex County				
923	Avenel	Avenel	$5,455	$4,834	$5,600
924	Blazing Star	Carteret	5,926	2,086	34,600
925	Carteret	"	25,743	8,363	155,100
926	United Roosevelt	"	13,270	4,900	187,550
927	Cranbury	Cranbury	4,118	4,030	153,200
928	Dunellen	Dunellen	151	5,000	240,300
929	Home	"	3,757	4,200	157,300
930	Fairfield	Fords	4,810	4,000	16,900
931	Highland Park	Highland Park	80	5,000	124,450
932	Raritan Valley	" "	11,667	.....	242,375
933	Jamesburg Mutual	Jamesburg	7,740	.....	242,400
934	Brainy Borough	Metuchen	4,144	2,017	84,400
935	Metuchen	"	6,955	7,439	244,200
936	Evergreen	Middlesex Borough	6,677	14,600	84,600
937	Middlesex Borough	" "	4,481	.....	162,900

AS OF DECEMBER 31, 1939

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$1,900	$550	.....	$7,700	$3,544	$78,630	890
.....	820	$3,403	5,853	4,251	116,341	891
.....	14,783	.....	1,452	801	255,800	892
1,200	1,945	.....	977	.....	124,232	893
3,215	2,050	27,210	6,477	1,315	164,010	894
11,010	50	52,150	43,735	14,296	357,073	895
.....	.....	14,697	1,953	645	134,921	896
.....	5,415	6,743	2,350	144	146,122	897
$17,325	$25,613	$104,203	$70,497	$24,996	$1,377,129	
.....	$2,375	$20,019	$1,537	.....	$127,338	898
.....	30,114	64,400	33,628	$6,619	752,732	899
$77,226	10,675	13,532	3,213	460	329,705	900
631	1,296	109,130	11,003	525	270,652	901
2,500	23,878	2,500	8,819	2,676	287,710	902
85,898	.....	17,541	6,329	4,303	649,363	903
90,000	8,017	455,584	6,590	7,099	1,011,308	904
109,666	48,217	1,051,996	15,118	15,195	2,402,876	905
6,484	1,655	100,911	3,272	1,378	198,672	906
21,967	6,705	110,797	2,208	2,578	345,454	907
.....	3,095	8,358	4,079	1,767	50,566	908
26,600	8,055	189,217	893	5,834	411,381	909
650	11,415	275,286	27,317	2,642	820,556	910
.....	2,140	53,098	275	2,088	223,718	911
.....	14,975	10,056	3,552	2,299	363,748	912
3,000	6,805	32,299	3,481	815	158,615	913
5,535	3,047	90,843	7,455	2,897	162,802	914
134,998	6,310	74,754	2,659	13,818	365,225	915
1,620	3,540	25,842	6,565	1,093	103,348	916
6,070	3,500	106,704	515	1,502	217,503	917
10,700	6,927	153,715	25,088	1,633	462,585	918
5,360	2,725	15,270	170	525	55,431	919
60,547	13,429	505,033	8,317	48,847	1,561,865	920
3,961	2,382	136,875	5,645	1,953	272,853	921
.....	1,685	41,835	1,216	1,084	180,075	922
8653.413	$222,962	$3,665,595	$188,944	$129,630	$11,786,081	
$6,759	.....	$18,360	$1,160	$60	$42,228	923
22,954	$800	43,510	3,242	281	113,399	924
.....	690	203,098	9,920	2,689	405,603	925
77,500	6,765	71,996	208	4,751	366,940	926
9,600	4,969	128,566	14,990	3,339	322,812	927
41,277	4,975	131,677	6,954	4,096	434,430	928
.....	1,412	71,070	3,917	899	242,555	929
54,602	.....	210,841	63	8,414	299,630	930
33,156	.....	210,773	23,300	3,494	400,253	931
109,541	9,750	67,626	2,557	3,443	446,959	932
18,308	500	318,939	33,694	9,938	631,519	933
.....	4,580	89,088	1,307	881	186,417	934
220,697	2,480	235,805	8,627	11,899	738,102	935
.....	5,418	40,580	1,600	1,296	154,771	936
6,674	.....	192,145	13,317	2,850	382,367	937

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES — Due Shareholders for: Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Hunterdon County					
890	Bloomsbury	Bloomsbury	$48,681	.....	.....	$6,000
891	Clinton Town	Clinton	78,288	.....	.....	.....
892	Flemington	Flemington	198,084	.....	.....	.....
893	Frenchtown	Frenchtown	93,540	.....	.....	.....
894	High Bridge	High Bridge	98,367	$2,838	.....	6,500
895	Centennial	Lambertville	210,048	.....	.....	.....
896	Milford	Milford	84,114	.....	.....	.....
897	Whitehouse	White House	98,620	1,100	.....	9,200
	Totals		$909,742	$3,938	.....	$21,700
	Mercer County					
898	Nottingham	Hamilton Square	$96,227	.....	.....	$1,000
899	Citizens'	Hightstown	519,168	.....	.....	.....
900	Hopewell	Hopewell	238,377	.....	.....	7,600
901	Garden	Lawrence Township	140,565	$7,440	.....	10,400
902	Pennington	Pennington	184,141	.....	.....	.....
903	Nassau	Princeton	444,252	.....	.....	.....
904	Princeton	"	379,794	.....	.....	141,200
905	Capitol	Trenton	1,019,320	105,252	.....	524,100
906	Chambersburg	"	53,868	.....	.....	13,000
907	Economia	"	213,883	.....	.....	38,400
908	Greenwood	"	40,572	.....	.....	200
909	Loyal	"	133,724	.....	.....	29,150
910	Mutual	"	361,195	.....	.....	125,600
911	North Trenton	"	162,729	.....	.....	.....
912	Old Borough	"	276,867	.....	.....	2,000
913	Prospect	"	105,742	.....	.....	2,900
914	Realtors	"	39,094	.....	.....	27,100
915	Roma	"	167,565	.....	.....	110,300
916	Sanhican	"	54,330	.....	.....	9,500
917	Stacy	"	90,227	.....	.....	2,000
918	St. George	"	227,749	15,500	.....	41,000
919	Trent	"	38,566	.....	.....	.....
920	United	"	599,482	.....	.....	260,300
921	Wilbur	"	100,365	.....	.....	.....
922	White Horse	White Horse	118,052	.....	.....	26,200
	Totals		$5,805,854	$128,192	.....	$1,371,950
	Middlesex County					
923	Avenel	Avenel	$3,558	.....	.....	$1,200
924	Blazing Star	Carteret	29,045	.....	.....	10,600
925	Carteret	"	164,871	.....	.....	103,900
926	United Roosevelt	"	198,205	.....	$799	6,900
927	Cranbury	Cranbury	142,119	.....	.....	20,700
928	Dunellen	Dunellen	179,166	.....	.....	69,100
929	Home	"	127,188	.....	.....	9,200
930	Fairfield	Fords	72,533	.....	.....	29,380
931	Highland Park	Highland Park	170,976	$157	.....	4,800
932	Raritan Valley	" "	275,592	390	.....	39,150
933	Jamesburg Mutual	Jamesburg	310,542	.....	.....	14,150
934	Brainy Borough	Metuchen	86,244	.....	.....	.....
935	Metuchen	"	260,148	.....	.....	265,300
936	Evergreen	Middlesex Borough	106,454	.....	.....	.....
937	Middlesex Borough	" "	204,057	.....	.....	25,400

AS OF DECEMBER 31, 1939

LIABILITIES

Due Shareholders for			Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
Lapsed Shares	Matured Shares	Advance Payments							
.....	.....	$197	.....	$7,300	$271	$10,149	$6,032	$78,630	890
.....	.....	224	.....	10,450	654	13,953	12,770	116,341	891
.....	.....	598	$300	.....	.....	37,292	19,526	255,800	892
.....	.....	128	.....	6,500	450	17,218	6,396	124,232	893
.....	.....	227	.....	11,600	93	16,560	27,825	164,010	894
$1,158	$800	229	.....	57,700	6	32,884	54,248	357,073	895
.....	.....	185	.....	21,600	958	10,881	17,183	134,921	896
1,444	.....	281	.....	.....	3,007	22,981	9,489	146,122	897
$2,602	$800	$2,069	$300	$115,150	$5,439	$161,920	$153,469	$1,377,129	
.....	.....	$1,559	.....	.....	$40	$18,149	$10,363	$127,338	898
$595	.....	191	.....	$23,500	800	120,643	87,835	752,732	899
.....	.....	313	.....	14,000	849	40,701	27,865	329,705	900
11,045	.....	501	.....	6,400	2,289	33,720	58,292	270,652	901
.....	.....	1,628	$900	45,300	1,204	42,532	12,005	287,710	902
425	.....	1,193	.....	45,000	.....	96,365	62,128	649,363	903
740	.....	870	.....	176,650	271	85,212	226,571	1,011,308	904
319	.....	5,906	800	159,933	5,656	217,929	363,661	2,402,876	905
119	$60,043	275	.....	.....	3,700	11,177	56,490	198,672	906
.....	.....	238	.....	.....	.....	48,497	44,436	345,454	907
504	.....	569	.....	800	.....	.....	7,921	50,566	908
17	78,839	33	.....	28,000	9,709	28,310	103,599	411,381	909
2,984	.....	1,435	.....	100,000	2,210	100,941	126,191	820,556	910
.....	.....	297	.....	.....	1,297	32,385	27,010	223,718	911
.....	.....	396	.....	.....	3,047	63,256	18,182	363,748	912
.....	.....	860	.....	7,000	875	22,593	18,645	158,615	913
2,853	28,053	104	.....	8,200	7,165	6,981	43,252	162,802	914
128	.....	24	.....	13,500	480	41,054	32,174	365,225	915
.....	89	214	.....	9,500	543	8,770	20,402	103,348	916
.....	.....	42	.....	.....	.....	29,938	95,296	217,503	917
259	.....	575	.....	82,550	554	37,785	56,613	462,585	918
.....	.....	55	.....	.....	129	7,210	9,471	55,431	919
.....	5,131	5,412	.....	332,162	21,103	164,538	173,737	1,561,865	920
10	71,666	113	.....	.....	19,912	14,368	66,419	272,853	921
189	.....	401	.....	.....	1,960	12,592	20,681	180,075	922
$20,187	$243,821	$23,204	$1,700	$1,052,495	$83,793	$1,285,646	$1,769,239	$11,786,081	
$16,200	$5,485	.....	.....	.....	$2,001	$445	$13,339	$42,228	923
28	33,941	.....	.....	.....	1,138	6,832	31,815	113,399	924
40	.....	$396	.....	.....	8,369	26,663	101,364	405,603	925
50	.....	.....	.....	$60,600	2,580	49,245	48,561	366,940	926
.....	44,363	382	.....	14,000	3,256	31,723	66,269	322,812	927
.....	.....	43	.....	93,600	.....	48,954	43,567	434,430	928
.....	.....	134	.....	23,333	396	34,325	47,979	242,555	929
.....	44,393	.....	.....	.....	25,889	10,070	117,365	299,630	930
.....	31,933	341	.....	24,275	45,928	16,882	104,961	400,253	931
606	.....	1,948	.....	17,500	5,941	66,392	39,440	446,959	932
.....	51,821	1,096	.....	.....	77,249	37,013	139,648	631,519	933
.....	6,120	961	.....	20,000	9,616	14,981	48,495	186,417	934
.....	.....	3,126	.....	32,900	2,719	58,808	115,101	738,102	935
.....	.....	94	.....	.....	1,907	17,858	28,458	154,771	936
34	.....	120	.....	.....	1,544	54,040	97,172	382,367	937

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Hunterdon County								
890	Bloomsbury	717	114	.....	.....	.....	.....	30	2
891	Clinton Town	1,284	166	.....	.....	.....	.....	.....	.....
892	Flemington	3,246	288	.....	.....	.....	.....	.....	.....
893	Frenchtown	1,710	186	.....	.....	.....	.....	.....	.....
894	High Bridge	2,849	148	38	8	.....	.....	65	9
895	Centennial	2,427	290	.....	.....	.....	.....	.....	.....
896	Milford	1,692	142	.....	.....	.....	.....	.....	.....
897	Whitehouse	1,607	178	10	7	.....	.....	46	19
	Totals	15,532	1,512	48	15	.....	.....	141	30
	Mercer County								
898	Nottingham	1,680	249	.....	.....	.....	.....	5	1
899	Citizens'	7,216	533	.....	.....	.....	.....	.....	.....
900	Hopewell	3,965	383	.....	.....	.....	.....	38	7
901	Garden	1,685	177	93	14	.....	.....	52	9
902	Pennington	3,322	288	.....	.....	.....	.....	.....	.....
903	Nassau	6,303	426	.....	.....	.....	.....	.....	.....
904	Princeton	5,057	408	.....	.....	.....	.....	706	73
905	Capitol	14,895	1,907	1,074	121	.....	.....	2,621	352
906	Chambersburg	740	139	.....	.....	.....	.....	65	23
907	Economia	3,673	553	.....	.....	.....	.....	192	38
908	Greenwood	501	93	.....	.....	.....	.....	1	1
909	Loyal	1,635	203	.....	.....	.....	.....	146	34
910	Mutual	5,050	475	.....	.....	.....	.....	628	62
911	North Trenton	1,960	188	.....	.....	.....	.....	.....	.....
912	Old Borough	3,655	351	.....	.....	.....	.....	10	1
913	Prospect	1,614	127	.....	.....	.....	.....	14	3
914	Realtors	635	106	.....	.....	.....	.....	135	25
915	Roma	2,354	284	.....	.....	.....	.....	551	46
916	Sanhican	745	93	.....	.....	.....	.....	47	4
917	Stacy	994	83	.....	.....	.....	.....	10	1
918	St. George	2,788	454	155	14	.....	.....	205	40
919	Trent	463	60	.....	.....	.....	.....	.....	.....
920	United	11,123	945	.....	.....	.....	.....	1,376	201
921	Wilbur	1,294	186	.....	.....	.....	.....	.....	.....
922	White Horse	2,627	298	.....	.....	.....	.....	131	19
	Totals	85,974	9,009	1,322	149	.....	.....	6,933	940
	Middlesex County								
923	Avenel	104	39	.....	.....	.....	.....	6	2
924	Blazing Star	299	46	.....	.....	.....	.....	53	10
925	Carteret	1,840	246	.....	.....	.....	.....	520	128
926	United Roosevelt	2,320	292	.....	.....	15	2	35	5
927	Cranbury	2,323	363	.....	.....	.....	.....	104	14
928	Dunellen	2,824	372	.....	.....	.....	.....	345	45
929	Home	1,584	216	.....	.....	.....	.....	46	7
930	Fairfield	2,700	272	.....	.....	.....	.....	294	37
931	Highland Park	1,840	202	1	1	.....	.....	146	25
932	Raritan Valley	3,679	439	390	15	.....	.....	196	34
933	Jamesburg Mutual	3,959	525	.....	.....	.....	.....	71	12
934	Brainy Borough	1,175	158	.....	.....	.....	.....	.....	.....
935	Metuchen	3,229	298	.....	.....	.....	.....	1,326	119
936	Evergreen	2,320	237	.....	.....	.....	.....	.....	.....
937	Middlesex Borough	2,283	237	.....	.....	.....	.....	127	19

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
747	42	74	S.	$1.00 m.	$200	6	$2.00 a	.....	890
1,284	52	114	S.	1.00 m.	200	6	2.00 a	$2.00 a	891
3,246	95	193	S.	1.00 m.	200	6	.....	.....	892
1,710	64	122	S.	1.00 m.	200	6	.....	.....	893
2,952	64	101	S.	.50 m.	100	6	.....	.....	894
2,427	152	138	S.	1.00 m.	200	6	2.50 a	.....	895
1,692	35	107	S.	1.00 m.	200	6	.05 b	.05 b	896
1,663	66	138	S.	1.00 m.	200	6	3.00 a	.....	897
15,721	570	987							
1,685	48	202	S.	$1.00 m.	$200	6	$3.00 a	$1.00 a	898
7,216	215	318	S.	1.00 m.	240	6	.....	.....	899
4,003	144	246	S.	1.00 m.	200	6	1.00 a	.....	900
1,830	74	126	S.	.70 m.	200	6	3.00 a	3.00 a	901
3,322	101	187	S.	1.00 m.	200	6	1.00 a	.....	902
6,303	127	299	S.	1.00 m.	200	6	.....	.....	903
5,763	158	323	S.	1.00 m.	200	6	.05 b	.05 b	904
18,590	661	1,719	S.	1.00 m.	200	6	.02½ b	.02½ b	905
805	60	102	S.	1.00 m.	200	6	2.00 a	.....	906
3,865	162	429	S.	1.00 m.	200	6	.02½ b	.02½ b	907
502	26	68	S.	1.00 m.	200	6	.02½ b	.02½ b	908
1,781	62	175	O.P.	.....	200	6	3.00 a	.....	909
5,678	218	319	S.	.70 m.	200	6	6.00 a	6.00 a	910
1,960	62	126	S.	1.00 m.	200	6	.02½ b	.02½ b	911
3,665	177	175	S.	1.00 m.	200	6	2.00 a	.....	912
1,628	62	68	S.	1.00 m.	200	6	2.00 a	.....	913
770	35	96	S.	1.00 m.	200	6	.05 b	.05 b	914
2,905	111	219	O.P.	.....	200	5 & 6	1.00 a & .02½ b	1.00a & .02½b	915
792	37	60	S.	1.00 m.	200	6	3.00 a	1.00 a	916
1,004	21	63	S.	1.00 m.	200	6	.....	.....	917
3,148	165	343	S.	1.00 m.	200	6	.02½ b	.02½ b	918
463	15	45	S.	1.00 m.	200	6	2.00 a	.....	919
12,499	397	749	O.P.	.....	200	6	3.00 a	3.00 a	920
1,294	73	113	S.	1.00 m.	200	6	2.00 a	.....	921
2,758	64	253	S.	1.00 m.	200	6	3.00 a	1.00 a	922
94,229	3,275	6,823							
110	6	35	S.	$1.00 m.	$200	6	$5.00 a	.....	923
352	28	28	S.	1.00 m.	200	6	.05 b	$0.05 b	924
2,360	60	314	S.	1.00 m.	200	6	.05 b	.05 b	925
2,370	89	210	O.P.	.....	200	6	3.00 a	3.00 a	926
2,427	67	310	S.	1.00 m.	200	6	.....	.....	927
3,169	171	246	S.	1.00 m.	200	6	.05 b	.05 b	928
1,630	77	146	S.	1.00 m.	200	6	.05 b	.05 b	929
2,994	36	273	O.P.	1.00 m.	200	6	.....	.....	930
1,987	39	189	S.	1.00 m.	200	6	3.00 a	.....	931
4,265	128	360	S.	1.00 m.	200	5 & 6	2.00 a	.....	932
4,030	119	418	S.	1.00 m.	200	6	3.00 a	.....	933
1,175	28	130	S.	1.00 m.	200	6	4.00 a	.....	934
4,555	190	227	S.	1.00 & 2.00 m.	200	6	4.00 a	.....	935
2,320	45	192	S.	1.00 m.	200	6	5.00 a	.....	936
2,410	69	187	S.	1.00 m.	200	6	.10 b	.10 b	937

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Middlesex County—Continued			
938	Citizens'	Milltown	July 31, 1916	Christian Kuhlthau
939	Milltown	"	Feb. 9, 1910	William H. Kuhlthau
940	Assurance	New Brunswick	Jan. 23, 1925	James A. Dempsey
941	Business Men's	" "	Mar. 1, 1916	Patrick F. Byrne
942	College Town	" "	June 17, 1922	Joseph Lefkowits
943	County Seat	" "	Jan. 9, 1924	L. A. M. Feher
944	Freedom	" "	Jan. 15, 1925	Albert S. Johnson
945	Helpful	" "	April 25, 1925	Lawrence Mundy
946	Homestead	" "	April 15, 1886	Theodore Whitlock
947	International	" "	Feb. 5, 1916	Henry A. Bornheimer
948	Magyar	" "	Aug. 17, 1922	Louis Gyarmati
949	Middlesex County	" "	June 8, 1920	George H. Gordon
950	New Brunswick	" "	July 11, 1912	Alvin A. Hastings
951	Property Owners'	" "	April 14, 1924	Frank A. Connolly
952	Provident	" "	June 7, 1894	Russell B. Howell
953	Relief	" "	Dec. 12, 1923	Nathaniel L. Frankel
954	Second Merchants	" "	Dec. 19, 1894	Charles E. Darling
955	Second Peoples	" "	Feb. 21, 1891	Conrad W. Kuhlthau
956	Security	" "	Feb. 25, 1889	John S. Dahmer
957	Uniform	" "	Dec. 18, 1924	B. W. Erickson
958	University	" "	Aug. 27, 1924	Alex Benedik
959	West New Brunswick	" "	April 22, 1925	Charles E. Archbald
960	Workingmen's	" "	Aug. 20, 1895	Edwin V. Kent
961	Young Men's	" "	June 15, 1909	Alexander Merchant
962	New Market	New Market	April 16, 1912	Charles S. Day
963	Sincerity	North Brunswick Township	Oct. 29, 1924	Isaac V. Williamson
964	East Jersey	Perth Amboy	May 11, 1922	Samuel Polkowitz
965	Modern	" "	June 3, 1901	George F. Reynolds
966	North Amboy	" "	June 14, 1913	Matthew F. Urbanski
967	West Amboy	" "	April 16, 1924	Axel Olsen
968	Plainsboro	Plainsboro	July 12, 1921	Henry W. Jeffers
969	Port Reading	Port Reading	May 25, 1910	Stewart A. Schoder
970	Home Extension	Sayreville	Oct. 18, 1923	William J. Betzler
971	Investors and Owners	South Amboy	June 18, 1920	J. Arthur Applegate
972	Star	" "	Jan. 22, 1889	John Connors
973	South Plainfield	South Plainfield	Feb. 14, 1913	Robert K. Hamilton
974	Providers	South River	Sept. 29, 1923	Robert F. Fountain
975	Pulawski	" "	Nov. 6, 1916	William A. Szymborski
976	South River	" "	Feb. 29, 1892	Asher W. Bissett
977	Colonia	Woodbridge	Jan. 14, 1921	William H. Hancock
978	Woodbridge	"	Mar. 29, 1910	B. W. Schoder
	Monmouth County			
979	Allentown	Allentown	Mar. 17, 1920	James H. Graham
980	Bradley	Asbury Park	Oct. 28, 1922	Isaac Berger
981	Keystone	" "	* (See below)	Herman Bennett
982	Reserve	" "	May 5, 1927	Lee W. Berry
983	Shore	" "	Oct. 30, 1919	Thomas H. Pratt
984	Marine View	Atlantic Highlands	Oct. 17, 1938	Timothy M. Maxson, Jr.
985	Belmar	Belmar	July 7, 1891	Willard J. Sterner
986	Wall	"	Feb. 10, 1928	William E. Hefter
987	Jersey Coast	Bradley Beach	Mar. 24, 1924	Israel H. Gant
988	Eatontown and Oceanport	Eatontown	July 29, 1910	H. Whitney Conrow

* Feb. 11, 1874—Asbury Park
Jan. 5, 1910—Home
} Merged Feb. 1, 1938.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Kearney Y. Kuhlthau	John H. Junker	127 S. Main St., Milltown, N. J.	938
Fred W. De Voe	Walter R. Smith	15 E. Church St., Milltown, N. J.	939
Charles M. Morris	Russell H. Morris	54 Paterson St., New Brunswick, N. J.	940
John P. Kirkpatrick	**Mary A. Sheehan	46 Bayard St., New Brunswick, N. J.	941
Samuel D. Hoffman	Jacob Ratner	5 Elm Row, New Brunswick, N. J.	942
Samuel G. Cohen	Charles W. Miller	120 Church St., New Brunswick, N. J.	943
Hicks, Kuhlthau, Thompson & Deshler	George W. Wilmot, Jr.	51 Bayard St., New Brunswick, N. J.	944
Paul W. Ewing	Frederick Yahnel	16 Richter Ave., Milltown, N. J.	945
George R. Morrison	W. Frank Parker	390 George St., New Brunswick, N. J.	946
Charles M. Morris	Russell H. Morris	54 Paterson St., New Brunswick, N. J.	947
Edmund A. Hayes	James Kosa	203 Somerset St., New Brunswick, N. J.	948
Fred W. De Voe	George W. Miller	120 Church St., New Brunswick, N. J.	949
Freeman Woodbridge	Raymond E. Grymes	390 George St., New Brunswick, N. J.	950
Philip M. Brenner	Arnold B. Rosenthal	5 Elm Row, New Brunswick, N. J.	951
R. E. & A. D. Watson	Charles W. Pierce	381 George St., New Brunswick, N. J.	952
Frederick F. Richardson	John M. Tegen	137 Church St., New Brunswick, N. J.	953
Henry C. Berg	Charles A. Schenck	46-48 Paterson St., New Brunswick, N. J.	954
Samuel G. Cohen	Edward G. White	79 Paterson St., New Brunswick, N. J.	955
William E. Florence	Percy L. Van Nuis	390 George St., New Brunswick, N. J.	956
G. R. Morrison	George W. Miller	120 Church St., New Brunswick, N. J.	957
Morris Roth	Isadore Attinger	5 Elm Row, New Brunswick, N. J.	958
James J. Curran	Joseph G. Baier	705 Hamilton St., New Brunswick, N. J.	959
John A. Lynch	Arnold B. Rosenthal	5 Elm Row, New Brunswick, N. J.	960
R. E. & A. D. Watson	Louis A. Meseroll	c/o New Brunswick Tr. Co., New Brunswick, N. J.	961
Fred C. Gaskill	H. R. Hall	420 Prospect Ave., Dunellen, N. J.	962
Klemmer Kalteissen	William H. Koch	407 Lincoln Ave., Highland Park, N. J.	963
Henry K. Golenbock	Lillian K. Joselson	134 New Brunswick Ave., Perth Amboy, N. J.	964
J. E. Toolan	Robert Fullerton	339 State St., Perth Amboy, N. J.	965
Andrew J. Wight	Joseph Mazgaj	603 Amboy Ave., Perth Amboy, N. J.	966
Peter Clausen	Fred P. Hansen	175 Smith St., Perth Amboy, N. J.	967
John V. B. Wicoff	Paul S. Smith	90 Nassau St., Princeton, N. J.	968
Andrew W. Desmond	Edwin W. Casey	Port Reading, N. J.	969
Joseph T. Karcher	Charles W. Robinson	334 Washington Road, Sayreville, N. J.	970
John P. McGuire	George A. Kress	118 N. Broadway, South Amboy, N. J.	971
John P. McGuire	Frank S. Kaboski	208 David St., South Amboy, N. J.	972
McDonough & McDonough	J. Edsal Case	220 Grant Ave., Plainfield, N. J.	973
J. Randolph Appleby, Jr.	Wilbur A. Bryan	Stephen St., South River, N. J.	974
J. Randolph Appleby, Jr.	Martin S. Duschock	31 Jackson St., South River, N. J.	975
George L. Burton	John R. Petrie	75 Main St., South River, N. J.	976
Henry St. C. Lavin	Howard H. Jennings	54 Main St., Woodbridge, N. J.	977
J. H. Thayer Martin	Carl R. Chase	514 Tisdale Place, Woodbridge, N. J.	978
James S. Turp	Leon A. Nelson	Allentown, N. J.	979
Tumen & Tumen	Morris G. Liebesman	620 Cookman Ave., Asbury Park, N. J.	980
Durand, Ivins & Carton	William M. Leeds	649 Mattison Ave., Asbury Park, N. J.	981
Robert V. Carton	James Forsyth	601 Mattison Ave., Asbury Park, N. J.	982
Walter Taylor	H. Barker Fliege	303 Bond St., Asbury Park, N. J.	983
Howard W. Roberts	Henry C. VanNote	33 First Ave., Atlantic Highlands, N. J.	984
Arthur M. Birdsall	Cecile M. Herbert	704 Tenth Ave., Belmar, N. J.	985
Arthur M. Birdsall	Ernest E. Messler	311 Fourth Ave., Bradley Beach, N. J.	986
Joseph R. Megill	Paul Broome	304 Evergreen Ave., Bradley Beach, N. J.	987
Howard S. Higginson	Richard B. Roberts	Eatontown, N. J.	988

** Acting Secretary.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Middlesex County—Continued				
938	Citizens'	Milltown	$6,457	$6,600	$226,950
939	Milltown	"	18,205	9,000	548,700
940	Assurance	New Brunswick	4,727	.....	16,800
941	Business Men's	" "	713	5,500	179,700
942	College Town	" "	4,286	.....	84,500
943	County Seat	" "	1,096	.....	68,200
944	Freedom	" "	2,803	1,200	63,700
945	Helpful	" "	909	.....	56,900
946	Homestead	" "	.....	.....	95,700
947	International	" "	3,100	.....	13,700
948	Magyar	" "	26,034	32,265	445,286
949	Middlesex County	" "	18,981	3,500	184,650
950	New Brunswick	" "	29,582	1,600	86,400
951	Property Owners'	" "	3,274	4,200	175,043
952	Provident	" "	8,995	13,749	118,250
953	Relief	" "	3,551	.....	28,332
954	Second Merchants	" "	642	2,328	164,900
955	Second Peoples	" "	19,219	4,263	154,600
956	Security	" "	17,796	160	139,600
957	Uniform	" "	5,409	.....	122,700
958	University	" "	12,425	.....	29,000
959	West New Brunswick	" "	5,287	4,875	75,900
960	Workingmen's	" "	3,087	.....	107,373
961	Young Men's	" "	4,398	8,995	73,155
962	New Market	New Market	955	551	45,700
963	Sincerity	North Brunswick Township	14,914	2,434	192,600
964	East Jersey	Perth Amboy	29,500	4,000	46,000
965	Modern	" "	82,390	.....	40,704
966	North Amboy	" "	58,471	110,675	118,288
967	West Amboy	" "	8,372	9,895	10,000
968	Plainsboro	Plainsboro	927	.....	42,800
969	Port Reading	Port Reading	4,629	233	88,000
970	Home Extension	Sayreville	16,875	9,950	180,800
971	Investors and Owners	South Amboy	5,103	3,903	258,500
972	Star	" "	4,176	2,000	73,801
973	South Plainfield*	South Plainfield	10,094	1,900	29,500
974	Providers	South River	3,160	4,850	252,050
975	Pulawski	" "	5,180	4,000	150,600
976	South River	" "	720	8,500	400,493
977	Colonia	Woodbridge	1,257	1,500	46,970
978	Woodbridge	"	1,321	3,000	46,512
	Totals		$553,994	$332,095	$7,419,232
	Monmouth County				
979	Allentown	Allentown	$4,044	$4,657	$257,425
980	Bradley	Asbury Park	5,966	4,004	71,350
981	Keystone*	" "	94,491	54,200	.....
982	Reserve	" "	6,432	2,500	170,718
983	Shore	" "	5,293	.....	124,550
984	Marine View*	Atlantic Highlands	30,080	28,400	.....
985	Belmar	Belmar	10,379	15,014	501,550
986	Wall	"	22,013	19,432	32,700
987	Jersey Coast	Bradley Beach	6,129	3,300	47,650
988	Eatontown and Oceanport*	Eatontown	12,078	3,000	28,000

* Accounts insured up to $5,000 by Federal Savings and Loan Insurance Corp.

AS OF DECEMBER 31, 1939

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$76,870	$10,080	$130,897	$3,906	$6,346	$468,106	938
18,750	18,660	194,654	3,968	11,493	823,430	939
7,400	.....	69,992	2,604	503	102,026	940
4,724	4,578	124,109	17,458	1,494	338,276	941
5,884	.....	153,431	6,292	1,252	255,645	942
46	2,325	40,553	3,448	1,076	116,744	943
48,551	3,180	9,207	6,324	1,681	136,646	944
2,000	2,520	18,462	3,660	238	84,689	945
16,750	.....	264,516	2,300	773	380,039	946
.....	.....	74,906	6,478	100	98,284	947
49,810	11,115	58,114	5,068	2,827	630,519	948
18,237	5,364	82,183	1,250	1,282	315,447	949
16,968	1,700	83,245	6,426	3,461	229,382	950
81,134	6,528	84,958	4,787	4,508	364,432	951
85,722	1,700	68,001	3,722	1,394	301,533	952
2,350	510	91,893	704	575	127,915	953
9,154	4,275	79,046	91	5,805	266,241	954
26,272	1,100	106,445	8,358	2,701	322,958	955
44,422	1,800	152,165	31,065	14,538	401,546	956
1,400	1,200	65,766	488	583	197,546	957
.....	.....	16,678	4,571	1,366	64,040	958
.....	1,200	37,836	4,973	1,336	131,407	959
20,739	.....	91,718	3,042	1,238	227,197	960
40,356	5,720	145,417	3,032	365	281,438	961
.....	1,411	30,897	5,896	41	85,451	962
.....	6,070	13,170	4,398	871	234,457	963
31,841	.....	172,415	454	1,466	285,676	964
164,859	2,751	300,904	226	4,020	595,854	965
14,076	.....	434,765	4,440	17,294	758,009	966
8,428	1,750	55,091	1,929	3,695	99,160	967
11,872	.....	7,400	896	619	64,514	968
1,970	7,023	164,391	24,430	22,514	313,190	969
4,050	.....	49,583	2,517	620	264,395	970
1,693	.....	75,302	14,965	6,891	366,357	971
35,807	375	144,223	6,931	2,336	269,649	972
101,632	407	14,792	.....	1,646	159,971	973
68,107	11,960	79,487	4,819	283	424,716	974
9,300	3,805	77,302	4,204	2,541	256,932	975
86,981	1,891	576,706	11,965	19,289	1,106,545	976
6,527	750	39,220	7,170	1,715	105,109	977
.....	.....	235,100	8,730	2,743	297,406	978
$1,725,750	$164,087	$6,749,014	$362,841	$213,849	$17,520,862	
$9,500	$8,485	$104,384	$3,706	$5,046	$397,247	979
41,300	.....	262,409	24,172	1,406	410,607	980
1,451,990	834	152,532	4,037	4,795	1,762,879	981
98,481	6,924	26,875	2,716	2,210	316,856	982
64,325	1,050	524,304	14,010	3,617	737,149	983
596,806	207	245,709	11	6,316	907,529	984
47,010	18,600	235,624	4,455	2,588	835,220	985
.....	.....	11,605	2,958	301	89,009	986
56,676	4,578	36,872	422	2,712	158,339	987
170,475	8,720	14,310	200	1,733	238,516	988

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES — Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Middlesex County—Continued					
938	Citizens'	Milltown	$175,854	.....	.....	$109,300
939	Milltown	"	359,534	$47,350	.....	203,100
940	Assurance	New Brunswick	46,882	.....	.....	.....
941	Business Men's	" "	199,014	.....	.....	.....
942	College Town	" "	92,067	.....	.....	.....
943	County Seat	" "	74,592	.....	.....	.....
944	Freedom	" "	71,907	.....	.....	14,500
945	Helpful	" "	50,321	.....	.....	.....
946	Homestead	" "	191,697	.....	.....	.....
947	International	" "	32,795	.....	.....	.....
948	Magyar	" "	488,273	.....	.....	13,000
949	Middlesex County	" "	165,936	.....	.....	49,150
950	New Brunswick	" "	155,135	.....	.....	.....
951	Property Owners'	" "	210,724	.....	.....	38,800
952	Provident	" "	214,805	.....	.....	16,700
953	Relief	" "	43,971	.....	.....	.....
954	Second Merchants	" "	150,042	.....	.....	11,800
955	Second Peoples	" "	159,913	.....	.....	.....
956	Security	" "	219,442	.....	.....	.....
957	Uniform	" "	111,090	.....	.....	.....
958	University	" "	22,311	.....	.....	.....
959	West New Brunswick	" "	61,180	.....	.....	8,200
960	Workingmen's	" "	96,282	.....	.....	71,650
961	Young Men's	" "	196,669	227	.....	6,500
962	New Market	New Market	44,836	.....	.....	5,250
963	Sincerity	North Brunswick Township	167,894	.....	.....	.....
964	East Jersey	Perth Amboy	50,205	.....	.....	.....
965	Modern	" "	174,101	.....	.....	136,634
966	North Amboy	" "	198,414	.....	.....	213,025
967	West Amboy	" "	51,211	.....	.....	600
968	Plainsboro	Plainsboro	42,866	.....	.....	6,000
969	Port Reading	Port Reading	147,130	.....	.....	.....
970	Home Extension	Sayreville	199,155	.....	.....	2,000
971	Investors and Owners	South Amboy	227,097	.....	.....	3,100
972	Star	" "	63,354	200	.....	41,725
973	South Plainfield	South Plainfield	69,678	.....	.....	33,700
974	Providers	South River	313,004	.....	.....	.....
975	Pulawski	" "	175,907	.....	.....	.....
976	South River	" "	603,888	.....	.....	108,900
977	Colonia	Woodbridge	34,765	.....	.....	7,054
978	Woodbridge	"	47,659	.....	.....	.....
	Totals		$8,532,298	$48,324	$799	$1,700,468
	Monmouth County					
979	Allentown	Allentown	$210,993	$3,996	.....	$85,100
980	Bradley	Asbury Park	47,084	.....	.....	17,957
981	Keystone	" "	262,219	3,160	$886	806,406
982	Reserve	" "	148,794	38,900	.....	17,900
983	Shore	" "	161,304	.....	.....	17,425
984	Marine View	Atlantic Highlands	236,425	.....	.....	372,195
985	Belmar	Belmar	534,881	.....	54	104,400
986	Wall	"	69,592	.....	.....	.....
987	Jersey Coast	Bradley Beach	53,070	.....	.....	41,250
988	Eatontown and Oceanport	Eatontown	71,308	.....	.....	120,200

AS OF DECEMBER 31, 1939

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$955	.....	$717	$749	$79,950	$519	$32,260	$67,802	$468,106	938
.....	.....	2,642	.....	.....	340	78,320	132,144	823,430	939
.....	$13,571	.....	.....	.....	7,395	11,990	22,188	102,026	940
253	.....	398	.....	42,195	450	32,777	63,189	338,276	941
3,343	54,426	1,057	.....	.....	4,867	16,881	83,004	255,645	942
80	.....	396	.....	9,000	988	12,034	19,654	116,744	943
.....	.....	1,608	.....	19,700	52	10,051	18,828	136,646	944
93	.....	605	.....	15,000	350	6,308	12,012	84,689	945
10,629	.....	1,062	.....	5,300	32,329	17,311	121,711	380,039	946
.....	31,192	.....	.....	.....	3,098	6,634	24,565	98,284	947
60	.....	5,519	.....	.....	.....	79,674	43,993	630,519	948
.....	.....	2,408	.....	.....	61	37,992	59,900	315,447	949
350	.....	78	.....	.....	394	33,051	40,374	229,382	950
268	.....	3,380	.....	13,912	478	38,209	58,661	364,432	951
.....	.....	690	.....	.....	685	36,827	31,826	301,533	952
761	9,200	97	.....	.....	21,570	6,743	45,573	127,915	953
1,010	.....	146	.....	17,500	2,545	28,754	54,444	266,241	954
.....	.....	154	.....	.....	99	38,017	124,775	322,958	955
.....	.....	117	.....	.....	.....	40,439	141,548	401,546	956
4,603	.....	750	.....	6,000	4,631	22,863	47,609	197,546	957
118	13,013	100	.....	.....	6,291	3,278	18,929	64,040	958
.....	.....	.....	.....	.....	14,914	18,556	28,557	131,407	959
.....	.....	961	.....	.....	209	12,062	46,033	227,197	960
59	.....	231	.....	4,700	90	34,459	38,503	281,438	961
.....	.....	270	.....	11,700	.....	9,020	14,375	85,451	962
7	.....	731	.....	11,800	2,214	37,719	14,092	234,457	963
1,922	10,047	304	.....	.....	139,312	5,352	78,534	285,676	964
.....	.....	.....	.....	.....	59,256	68,823	157,040	595,854	965
.....	.....	.....	.....	.....	532	6,951	339,087	758,009	966
68	11,113	.....	.....	.....	.....	6,690	29,478	99,160	967
237	1,000	110	.....	.....	5	7,149	7,147	64,514	968
64	24,217	151	.....	.....	31,957	18,631	91,040	313,190	969
50	.....	268	.....	.....	905	37,367	24,650	264,395	970
141	.....	3,125	.....	44,000	395	35,648	52,851	366,357	971
1,888	6,749	1,071	.....	12,300	50,123	5,837	86,402	269,649	972
104	.....	2,110	22,220	21,375	65	6,968	3,751	159,971	973
.....	.....	482	.....	18,000	842	58,743	33,645	424,716	974
10	.....	450	.....	14,000	10	34,459	32,096	256,932	975
230	.....	2,092	.....	126,000	319	101,069	164,047	1,106,545	976
1,527	18,487	.....	.....	.....	16,284	5,178	21,814	105,109	977
31,345	88,815	477	.....	.....	37,742	1,909	89,459	297,406	978
$77,133	$499,886	$43,398	$22,969	$758,640	$630,849	$1,577,234	$3,628,864	$17,520,862	
.....	$2,000	$1,860	.....	$21,000	$851	$28,809	$42,638	$397,247	979
.....	56,901	382	.....	.....	140,625	7,155	140,503	410,607	980
$4,778	8,747	.....	$900	520,000	1,515	.....	154,268	1,762,879	981
.....	4,675	543	.....	10,000	.....	47,130	48,914	316,856	982
38,245	250,930	366	.....	21,170	99,661	14,048	134,000	737,149	983
.....	.....	.....	2,040	226,500	4,153	.....	65,316	907,529	984
1,397	.....	3,907	.....	.....	.....	104,100	86,481	835,220	985
.....	.....	204	.....	.....	280	13,255	5,678	89,009	986
15,596	.....	758	.....	.....	23,065	6,210	18,390	158,339	987
.....	.....	3,059	.....	19,000	1,628	14,120	9,201	238,516	988

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Middlesex County—Continued								
938	Citizens'	3,189	508	.....	.....	.....	.....	546	85
939	Milltown	6,078	600	474	27	.....	.....	1,015	101
940	Assurance	553	100	.....	.....	.....	.....	.....	.....
941	Business Men's	2,299	233	.....	.....	.....	.....	.....	.....
942	College Town	984	139	.....	.....	.....	.....	.....	.....
943	County Seat	1,466	175	.....	.....	.....	.....	.....	.....
944	Freedom	1,267	130	.....	.....	.....	.....	72	7
945	Helpful	793	86	.....	.....	.....	.....	.....	.....
946	Homestead	1,423	502	.....	.....	.....	.....	.....	.....
947	International	303	58	.....	.....	.....	.....	.....	.....
948	Magyar	10,077	1,295	.....	.....	.....	.....	65	5
949	Middlesex County	2,428	235	.....	.....	.....	.....	246	19
950	New Brunswick	1,677	202	.....	.....	.....	.....	.....	.....
951	Property Owners'	4,187	477	.....	.....	.....	.....	194	17
952	Provident	2,452	317	.....	.....	.....	.....	83	14
953	Relief	767	85	.....	.....	.....	.....	.....	.....
954	Second Merchants	1,927	260	.....	.....	.....	.....	59	8
955	Second Peoples	1,713	208	.....	.....	.....	.....	.....	.....
956	Security	2,515	373	.....	.....	.....	.....	.....	.....
957	Uniform	1,247	182	.....	.....	.....	.....	.....	.....
958	University	383	72	.....	.....	.....	.....	.....	.....
959	West New Brunswick	1,481	172	.....	.....	.....	.....	41	5
960	Workingmen's	720	129	.....	.....	.....	.....	239	23
961	Young Men's	2,035	293	.....	.....	.....	.....	32	6
962	New Market	594	91	.....	.....	.....	.....	26	13
963	Sincerity	2,725	363	.....	.....	.....	.....	.....	.....
964	East Jersey	1,016	195	.....	.....	.....	.....	.....	.....
965	Modern	8,719	789	.....	.....	.....	.....	1,918	184
966	North Amboy	5,796	312	.....	.....	.....	.....	2,130	164
967	West Amboy	1,104	111	.....	.....	.....	.....	6	2
968	Plainsboro	756	85	.....	.....	.....	.....	30	6
969	Port Reading	1,628	234	.....	.....	.....	.....	.....	.....
970	Home Extension	3,049	542	.....	.....	.....	.....	10	1
971	Investors and Owners	4,171	535	.....	.....	.....	.....	16	7
972	Star	687	154	200	10	.....	.....	351	76
973	South Plainfield	586	108	.....	.....	.....	.....	168	9
974	Providers	4,901	549	.....	.....	.....	.....	.....	.....
975	Pulawski	3,172	403	.....	.....	.....	.....	.....	.....
976	South River	8,150	920	.....	.....	.....	.....	1,089	41
977	Colonia	372	68	.....	.....	.....	.....	104	9
978	Woodbridge	1,132	174	.....	.....	.....	.....	.....	.....
	Totals	133,001	16,406	1,065	53	15	2	11,709	1,259
	Monmouth County								
979	Allentown	4,151	652	37	7	.....	.....	426	58
980	Bradley	519	252	.....	.....	.....	.....	86	33
981	Keystone	6,635	942	21	5	77	36	8,064	384
982	Reserve	1,954	184	389	73	.....	.....	90	14
983	Shore	3,148	393	.....	.....	.....	.....	87	116
984	Marine View	3,128	996	.....	.....	.....	.....	3,722	234
985	Belmar	5,937	696	.....	.....	54	7	522	72
986	Wall	809	63	.....	.....	.....	.....	.....	.....
987	Jersey Coast	1,141	139	.....	.....	.....	.....	106	81
988	Eatontown and Oceanport	1,069	225	.....	.....	.....	.....	601	75

AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
3,735	129	464	S.	$1.00 m.	$200	6	$0.05 b	$0.05 b	938
7,567	202	526	S.	1.00 m.	200	6	.05 b	.05 b	939
553	13	87	S.	1.00 m.	200	6	3.00 a	.....	940
2,299	63	170	S.	1.00 m.	200	6	3.00 a	.....	941
984	27	112	S.	1.00 m.	200	6	.....	.....	942
1,466	32	143	S.	1.00 m.	200	6	3.00 a	.....	943
1,339	35	102	S.	1.00 m.	200	6	3.00 a	.....	944
793	33	53	S.	1.00 m.	200	6	3.00 a	.....	945
1,423	52	450	S.	2.00 m.	300	6	.18 b	.18 b	946
303	7	51	S.	1.00 m.	200	6	3.00 a	.....	947
10,142	239	1,061	S.	1.00 m.	200	6	3.00 a	.....	948
2,674	87	167	S.	1.00 m.	200	6	3.00 a	1.50 a	949
1,677	40	162	S.	1.00 m.	200	6	1.00 a	1.50 a	950
4,381	77	417	S.	1.00 m.	200	6	3.00 a	.....	951
2,535	67	264	S.	1.00 m.	200	6	3.00 a	.....	952
767	13	72	S.	1.00 m.	200	6	3.00 a	.....	953
1,986	85	183	S.	1.00 m.	200	6	3.00 a	.....	954
1,713	67	141	S.	1.00 m.	200	6	.08⅓ b	.08⅓ b	955
2,515	45	328	S.	1.00 m.	200	6	.05 b	.05 b	956
1,247	51	131	S.	1.00 m.	200	6	1.50 & 3.00 a	.....	957
383	11	61	S.	1.00 m.	200	6	.....	.....	958
1,522	32	145	O.P.	.....	200	6	4.00 a	.....	959
959	42	110	S.	2.00 m.	300	5 & 6	3.00 a	.....	960
2,067	63	236	S.	1.00 m.	200	6	3.00 a	.....	961
620	25	79	S.	1.00 m.	200	6	.05 b	.05 b	962
2,725	90	273	S.	1.00 m.	200	6	3.00 a	.....	963
1,016	24	171	O.P.	.....	200	6	.16⅔ b	.16⅔ b	964
10,637	110	863	O.P.	.....	100	6	1.00 a & .05 b	.....	965
7,926	45	431	N.S.	1.00 m.	100	6	.20 b	.20 b	966
1,110	16	97	O.P.	.....	100	6	.....	.....	967
786	12	79	S.	1.00 m.	200	6	3.00 a	.....	968
1,628	59	175	S.	1.00 m.	200	6	5.00 a	.....	969
3,059	104	439	S.	1.00 m.	200	6	4.00 a	1.50 a	970
4,187	108	434	S.	1.00 m.	200	6	5.00 a	.....	971
1,238	49	191	S.	1.00 m.	200	6	3.00 a	.....	972
754	61	56	S.	1.00 m.	200	6	3.00 a	.....	973
4,901	151	398	S.	1.00 m.	200	6	3.00 a	.....	974
3,172	85	318	S.	1.00 & 2.00 m.	200	6	3.00 a	.....	975
9,239	226	735	S.	1.00 & 2.00 m.	200	6	3.00 a	1.50 a	976
476	21	56	S.	1.00 m.	200	5½ & 6	.....	.....	977
1,132	16	158	S.	1.00 & 2.00 m.	200	6	5.00 a	.....	978
145,790	3,866	13,854							
4,614	183	534	S.	$1.00 m.	$200	6	$3.00 a	.....	979
605	31	254	S.	1.00 m.	200	6	.....	.....	980
14,797	576	791	N.S.	1.00 m.	100	6	.....	.....	981
2,433	105	166	S.	1.00 m.	200	5 & 6	.....	.....	982
3,235	68	441	S.	1.00 m.	200	6	.....	.....	983
6,850	698	532	N.S.	1.00 m.	200	5 & 6	.....	.....	984
6,513	311	464	S.	1.00 m.	200	6	5.00 a	.....	985
809	19	44	S.	.70 m.	200	6	5.00 a	$1.00 a	986
1,247	58	162	S.	1.00 m.	200	6	.....	2.00 a	987
1,670	106	194	O.P.	.....	T. M.	6	3.00 a	.....	988

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Monmouth County—Continued			
989	Englishtown	Englishtown	April 14, 1926	Samuel B. Ely
990	Farmingdale	Farmingdale	June 9, 1916	Charles H. Nicoll
991	Freehold Mutual	Freehold	June 24, 1869	Peter F. Runyon
992	Stability	"	May 3, 1923	Julius E. Dittmar
993	Highlands	Highlands	July 6, 1909	Daniel Bills
994	Keansburg	Keansburg	July 2, 1912	William Turner, Jr.
995	Sage	Keyport	April 4, 1927	Dallas G. Young
996	Second Keyport	"	Nov. 18, 1880	Harvey S. Bedle
997	Borough	Keyport & Matawan	Oct. 16, 1919	Walter B. Cherry
998	Leonardo	Leonardo	May 14, 1928	Daniel H. Collinson
999	Long Branch	Long Branch	Dec. 11, 1869	Bryant B. Newcomb
1000	Monmouth County	" "	Feb. 28, 1919	Martin McCue, Sr.
1001	Proper	" "	Mar. 1, 1924	Frank Antonides
1002	Third Avenue	" "	Nov. 18, 1924	J. Wesley Seaman
1003	Manasquan	Manasquan	May 6, 1874	Winant V. Pearce
1004	Mutual Aid	"	Dec. 20, 1923	Howard N. Folk
1005	Liberal	Matawan	Feb. 13, 1920	Edgar N. Pike
1006	Matawan	"	May 21, 1907	Warren B. Hutchinson
1007	Neptune	Neptune Township	Nov. 20, 1915	Frank C. Borden, Jr.
1008	Citizens	Red Bank	April 19, 1915	Frank McMahon
1009	Friends'	" "	April 15, 1926	William T. Jones
1010	Mainstay	" "	Sept. 29, 1923	Fred D. Wikoff
1011	Red Bank	" "	Mar. 22, 1887	Edwin R. Conover
1012	Sea Bright-Rumson	Sea Bright	Nov. 21, 1921	Charles L. Presley
1013	Spring Lake	Spring Lake	April 3, 1923	Willard A. Fritz
1014	Shadow Lawn	West Long Branch	Dec. 13, 1927	Harry G. Van Note
	Morris County			
1015	Boonton	Boonton	May 3, 1889	Edwin A. Fisher
1016	Homeric	"	June 27, 1923	William A. Phelan
1017	Ogden	"	June 12, 1923	*August Moller
1018	Butler and Bloomingdale	Butler	Mar. 27, 1906	George J. Fritz
1019	Chatham	Chatham	Feb. 6, 1908	George S. Pollard
1020	Indian Rock	"	May 20, 1927	F. Dwight Budd
1021	Denville	Denville	May 14, 1928	C. Winfield Hall
1022	Dover	Dover	Oct. 19, 1887	Albert R. Riggs
1023	Randolph	"	Mar. 14, 1923	John F. Shupe
1024	Lake Hopatcong	Landing	Aug. 6, 1925	Richard D. Voorhis
1025	Lincoln Park	Lincoln Park	Jan. 12, 1923	Charles R. Clark
1026	James	Madison	Nov. 9, 1922	Alexander Eagles
1027	Madison	"	June 3, 1907	Charles Benjamin
1028	Millington	Millington	Oct. 10, 1911	Leonard R. Jacobus
1029	Hanover	Morris Plains	Aug. 4, 1913	Victor A. Wiss
1030	Morris County	Morristown	Sept. 24, 1921	Harold H. Van Natta
1031	Morristown	"	Aug. 13, 1886	Robert T. Hillock
1032	Mt. Kemble	"	June 17, 1929	Marcus A. Northup
1033	Springbrook	"	Oct. 9, 1923	C. Franklin Wilson
1034	Mountain Lakes	Mountain Lakes	Nov. 30, 1920	James S. Stillman

* Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Harold McDermott	Norman Forman	Englishtown, N. J.	989
Carl M. Herbert	Edgar O. Murphy	Farmingdale, N. J.	990
Harold McDermott	Edgar I. Van Derveer	18 Court St., Freehold, N. J.	991
Max Finegold	A. Rulon Applegate	19 W. Main St., Freehold, N. J.	992
William L. Parker	Harry N. Johnson	91 Bay Ave., Highlands, N. J.	993
Howard W. Roberts	Harold D. Willett	63 Church St., Keansburg, N. J.	994
Ezra W. Karkus	George F. Keller	Cliffwood, N. J.	995
	George W. Brown	Keyport, N. J.	996
Ackerson, Van Buskirk & Philo.	Horace S. Burrowes	100 Main St., Keyport, N. J.	997
Irving W. Teeple	Charles M. Keefer	Leonardo, N. J.	998
Potter & Fisher	Helen S. Covert	275 Broadway, Long Branch, N. J.	999
T. R. Bazley	M. H. Strollo	4 Arthur Ave., Long Branch, N. J.	1000
Leo J. Warwick	Samuel B. Zartman	73 Oakwood Ave., Long Branch, N. J.	1001
Giordano, Golden & Hurlen	George Jacobson	190 Broadway, Long Branch, N. J.	1002
B. B. Pearce & O. C. Pearce	Ralph D. Bush	185 Main St., Manasquan, N. J.	1003
Paul R. Cranmer	H. P. Collins	Manasquan, N. J.	1004
Ralph S. Heuser	C. Randolph Heuser	194 Main St., Matawan, N. J.	1005
Fred M. Burlew	William G. Bedle	Broad St. & Park Ave., Matawan, N. J.	1006
Richard W. Stout	Nathan T. Lane	111 S. Main St., Neptune, N. J.	1007
Applegate, Stevens, Foster & Reussille	A. Alvin Whiting	21 Monmouth St., Red Bank, N. J.	1008
Quinn & Doremus	John P. Gaul	32 Shrewsbury Ave., Red Bank, N. J.	1009
Warren H. Smock	Raymond H. Hurley	12 Mechanic St., Red Bank, N. J.	1010
Howard S. Higginson	Noel J. Lartaud	10 Broad St., Red Bank, N. J.	1011
Potter & Fisher	Clarence Stevens	Sea Bright, N. J.	1012
Gilbert H. Van Note	Bertha H. Stevenson	1118 Third Ave., Spring Lake, N. J.	1013
Edward F. Juska	Roy Bowman	West Long Branch, N. J.	1014
Nelson C. Doland	Arthur C. Blackwell	400 Main St., Boonton, N. J.	1015
Eugene F. Hillery	John J. Barrett	817 Main St., Boonton, N. J.	1016
J. V. Beam & F. S. Kelley	Albert P. Smith	210 Main St., Boonton, N. J.	1017
Francis H. McCue	Walter F. Smith	80 Bellevue Ave., Butler, N. J.	1018
Lawrence Day	Charles E. Hay	10 Red Road, Chatham, N. J.	1019
Dudley M. Day	Ralph D. Ward	73 Stony Lane, Short Hills, N. J.	1020
Francis S. Stickle	Samuel R. Van Orden	19 Richwood Place, Denville, N. J.	1021
Lyman M. Smith	Arthur J. Maier	31 E. Blackwell St., Dover, N. J.	1022
Samuel C. Meyerson	Edward F. Doyle	7 S. Warren St., Dover, N. J.	1023
Samuel C. Meyerson	John C. Healion	Landing, N. J.	1024
Frank S. Kelley	Herbert R. Bogardus	Grand View Ave., Lincoln Park, N. J.	1025
Howard F. Barrett	Ralph H. Parker	28 Waverly Place, Madison, N. J.	1026
Henry G. Pilch	John E. Kennedy	16 Waverly Place, Madison, N. J.	1027
Arthur A. Palmer, Jr.	Augustus L. Oppel	Coriell Bldg., Millington, N. J.	1028
Nathaniel C. Toms	Clarence E. Beddow	Morris Plains, N. J.	1029
Herman M. Cone	David B. Hill	3 South St., Morristown, N. J.	1030
Robert H. Schenck	Lewis D. Kay	26 South St., Morristown, N. J.	1031
Horace C. Jeffers	C. J. Kylie Myers	8 Community Place, Morristown, N. J.	1032
Orville V. Meslar	Anthony J. Bontempo	39 Washington St., Morristown, N. J.	1033
J. V. Beam & F. S. Kelley	William M. Clements	10 Condit Road, Mountain Lakes, N. J.	1034

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Monmouth County—Continued				
989	Englishtown*	Englishtown	$123	$3,716	$122,660
990	Farmingdale	Farmingdale	23,075	7,200	335,176
991	Freehold Mutual	Freehold	.....	18,662	517,800
992	Stability	"	2,721	10,203	430,200
993	Highlands	Highlands	330	.....	34,160
994	Keansburg*	Keansburg	5,119	5,427	55,600
995	Sage	Keyport	12,203	5,438	71,700
996	Second Keyport	"	32,653	19,900	358,900
997	Borough	Keyport & Matawan	5,875	2,060	174,000
998	Leonardo	Leonardo	5,095	1,000	91,200
999	Long Branch	Long Branch	19,866	15,800	744,355
1000	Monmouth County	" "	6,106	12,100	154,000
1001	Proper	" "	7,869	.....	34,300
1002	Third Avenue	" "	7,219	3,600	74,600
1003	Manasquan	Manasquan	26,721	7,500	466,700
1004	Mutual Aid	"	1,820	5,016	208,350
1005	Liberal	Matawan	3,634	3,200	114,625
1006	Matawan	"	1,398	4,274	168,900
1007	Neptune	Neptune Township	23,724	.....	261,800
1008	Citizens	Red Bank	523	.....	489,315
1009	Friends'	" "	3,398	.....	148,100
1010	Mainstay	" "	6,110	8,000	358,150
1011	Red Bank*	" "	18,641	38,000	625,800
1012	Sea Bright-Rumson	Sea Bright	9,252	2,300	84,533
1013	Spring Lake	Spring Lake	22,646	10,022	115,300
1014	Shadow Lawn*	West Long Branch	17,127	2,125	71,100
	Totals		$460,153	$320,050	$7,545,267
	Morris County				
1015	Boonton	Boonton	$6,700	$9,600	$468,550
1016	Homeric	"	1,425	3,000	119,950
1017	Ogden	"	9,336	7,493	190,000
1018	Butler and Bloomingdale	Butler	5,088	5,642	428,200
1019	Chatham	Chatham	1,589	4,000	238,900
1020	Indian Rock	"	2,209	2,266	108,000
1021	Denville	Denville	347	866	68,500
1022	Dover	Dover	24,754	20,500	634,168
1023	Randolph	"	38,499	19,500	640,745
1024	Lake Hopatcong	Landing	3,815	2,633	178,300
1025	Lincoln Park	Lincoln Park	62	3,100	128,700
1026	James	Madison	4,098	5,000	149,600
1027	Madison	"	6,660	11,978	808,100
1028	Millington	Millington	21,956	6,200	320,175
1029	Hanover	Morris Plains	5,464	6,120	187,500
1030	Morris County	Morristown	20,266	12,233	421,280
1031	Morristown	"	4,603	8,438	559,400
1032	Mt. Kemble	"	6,186	906	72,200
1033	Springbrook	"	5,154	2,759	47,500
1034	Mountain Lakes	Mountain Lakes	8,876	10,000	232,231

* Accounts insured up to $5,000 by Federal Savings and Loan Insurance Corp.

AS OF DECEMBER 31, 1939

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$9,149	$3,115	$17,754	$7,794	$619	$164,930	989
.....	.....	141,860	16,398	4,521	528,230	990
122,247	.....	113,198	17,250	3,214	792,371	991
2,760	.....	92,228	10,490	2,289	550,891	992
48,126	.....	140,179	8,296	1,807	232,898	993
142,057	300	119,624	215	3,250	331,592	994
.....	10,900	9,533	2,282	1,368	113,424	995
.....	2,300	111,222	16,258	9,731	550,964	996
20,492	.....	121,987	3,730	2,908	331,052	997
5,637	1,945	11,358	3,468	857	120,560	998
56,525	21,007	551,407	38,886	10,242	1,458,088	999
89,101	.....	296,953	7,809	1,724	567,793	1000
847	1,405	167,600	3,558	630	216,209	1001
72,273	1,495	142,076	9,058	1,946	312,267	1002
.....	14,873	190,690	8,298	6,546	721,328	1003
.....	745	91,089	12,468	1,429	320,917	1004
4,251	200	53,415	6,791	1,103	187,219	1005
791	4,075	48,577	3,758	2,764	234,537	1006
.....	4,655	956,230	89,391	7,548	1,343,348	1007
45,813	8,651	511,120	33,301	9,777	1,098,500	1008
2,985	3,890	59,163	4,318	2,320	224,174	1009
200,990	9,420	147,717	26,997	4,085	761,469	1010
447,689	7,215	514,191	8,810	23,437	1,683,783	1011
3,757	60	90,109	14,199	1,631	205,841	1012
143,699	4,952	117,115	5,095	2,686	421,515	1013
89,235	1,907	17,295	357	1,630	200,776	1014
$4,044,987	$152,508	$6,448,314	$415,962	$140,786	$19,528,027	
$5,000	$5,280	$168,180	$4,314	$7,165	$674,789	1015
7,400	900	56,834	6,197	510	196,216	1016
.....	2,198	65,525	8,219	1,573	284,344	1017
.....	1,357	55,152	3,174	4,525	503,138	1018
105,124	5,520	81,074	748	191	437,146	1019
45,441	876	14,374	8,585	4,270	186,021	1020
1,477	105	13,776	3,755	1,189	90,015	1021
79,724	8,775	466,640	5,234	11,137	1,250,932	1022
1,500	10,704	54,852	4,566	7,752	778,118	1023
.....	3,250	14,683	12,482	7,917	223,080	1024
.....	3,830	10,920	1,403	763	148,778	1025
107,258	8,963	81,808	6,154	165	363,046	1026
77,050	11,878	225,208	7,546	5,323	1,153,743	1027
42,270	3,285	41,524	4,844	4,497	444,751	1028
32,039	9,757	101,465	5,288	285	347,918	1029
57,145	2,990	73,174	8,282	290	595,660	1030
211,772	28,016	247,564	78,911	24,021	1,162,725	1031
8,945	2,260	.....	1,269	17	91,783	1032
29,514	7,080	50,318	7,019	576	149,920	1033
5,250	9,232	54,275	4,985	53	324,902	1034

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

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION	LIABILITIES			
		Due Shareholders for			
		Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Monmouth County—Continued				
989	Englishtown ..... Englishtown	$78,562	.....	.....	$37,600
990	Farmingdale ..... Farmingdale	317,254	.....	.....	53,400
991	Freehold Mutual ..... Freehold	493,098	.....	.....	.....
992	Stability ..... "	365,638	.....	.....	.....
993	Highlands ..... Highlands	51,704	.....	.....	54,900
994	Keansburg ..... Keansburg	115,675	.....	.....	133,100
995	Sage ..... Keyport	78,746	.....	.....	.....
996	Second Keyport ..... "	337,995	.....	.....	89,200
997	Borough ..... Keyport & Matawan	132,658	.....	.....	116,100
998	Leonardo ..... Leonardo	91,692	.....	.....	.....
999	Long Branch ..... Long Branch	927,494	.....	.....	137,300
1000	Monmouth County ..... " "	222,732	.....	.....	10,050
1001	Proper ..... " "	133,068	.....	.....	3,000
1002	Third Avenue ..... " "	159,901	$7,200	.....	16,800
1003	Manasquan ..... Manasquan	359,656	.....	.....	212,600
1004	Mutual Aid ..... "	133,518	.....	.....	58,200
1005	Liberal ..... Matawan	73,598	.....	.....	29,000
1006	Matawan ..... "	148,301	.....	.....	26,400
1007	Neptune ..... Neptune Township	490,432	.....	.....	210,725
1008	Citizens ..... Red Bank	688,510	.....	.....	45,600
1009	Friends' ..... " "	132,385	.....	.....	1,000
1010	Mainstay ..... " "	451,340	538	.....	46,400
1011	Red Bank ..... " "	695,586	.....	.....	398,320
1012	Sea Bright-Rumson ..... Sea Bright	73,938	.....	.....	33,350
1013	Spring Lake ..... Spring Lake	81,870	.....	.....	46,621
1014	Shadow Lawn ..... West Long Branch	121,318	4,900	.....	33,500
	Totals	$8,752,339	$58,694	$940	$3,375,999
	Morris County				
1015	Boonton ..... Boonton	$343,879	.....	.....	$260,725
1016	Homeric ..... "	76,589	.....	.....	42,500
1017	Ogden ..... "	178,638	.....	.....	45,500
1018	Butler and Bloomingdale ..... Butler	247,011	.....	.....	135,750
1019	Chatham ..... Chatham	282,112	.....	.....	43,900
1020	Indian Rock ..... "	134,557	.....	.....	6,400
1021	Denville ..... Denville	58,375	$672	.....	.....
1022	Dover ..... Dover	650,430	.....	.....	123,200
1023	Randolph ..... "	599,535	.....	.....	.....
1024	Lake Hopatcong ..... Landing	153,256	.....	.....	.....
1025	Lincoln Park ..... Lincoln Park	71,321	.....	.....	30,000
1026	James ..... Madison	211,130	.....	.....	33,900
1027	Madison ..... "	597,511	.....	.....	309,100
1028	Millington ..... Millington	262,014	.....	.....	61,300
1029	Hanover ..... Morris Plains	213,116	.....	.....	3,200
1030	Morris County ..... Morristown	342,658	.....	.....	20,900
1031	Morristown ..... "	781,296	3,750	.....	16,800
1032	Mt. Kemble ..... "	72,507	.....	.....	.....
1033	Springbrook ..... "	61,788	.....	.....	.....
1034	Mountain Lakes ..... Mountain Lakes	194,705	.....	.....	15,400

AS OF DECEMBER 31, 1939

LIABILITIES

Due Shareholders for			Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
Lapsed Shares	Matured Shares	Advance Payments							
.....	$926	$850	.....	$18,500	.....	$13,708	$14,784	$164,930	989
.....	.....	3,634	.....	42,948	.....	57,939	53,055	528,230	990
$36	.....	514	.....	130,700	5,527	100,459	62,037	792,371	991
741	.....	3,181	.....	44,400	.....	71,533	65,398	550,891	992
147	21,023	1,627	.....	5,000	43,773	4,006	50,718	232,898	993
205	.....	2,592	.....	31,500	.....	18,073	30,447	331,592	994
.....	.....	1,100	.....	.....	107	26,530	6,941	113,424	995
.....	6,825	771	.....	.....	1,661	75,236	39,276	550,964	996
.....	.....	900	.....	13,500	165	18,174	47,555	331,052	997
377	.....	1,135	.....	.....	420	18,527	8,409	120,560	998
.....	.....	4,029	.....	.....	6,144	168,119	215,002	1,458,088	999
8,545	57,727	538	.....	68,125	73,774	31,144	95,158	567,793	1000
.....	.....	2,290	.....	.....	37	19,762	58,052	216,209	1001
759	.....	1,351	.....	9,675	24,754	26,392	65,435	312,267	1002
800	1,600	1,545	.....	.....	6,544	77,304	61,279	721,328	1003
3,737	8,946	2,128	.....	35,500	3,011	28,020	47,857	320,917	1004
.....	.....	124	.....	32,065	468	12,072	39,892	187,219	1005
.....	.....	543	.....	11,000	4,036	23,478	20,779	234,537	1006
1,323	68,570	179	.....	.....	41,796	.....	530,323	1,343,348	1007
5	.....	4,150	.....	37,500	2,405	117,445	202,885	1,098,500	1008
5,852	.....	1,452	.....	1,500	8,074	27,682	46,229	224,174	1009
463	.....	5,778	.....	57,000	1,540	88,508	109,902	761,469	1010
.....	.....	5,721	.....	360,229	6,396	95,772	121,759	1,683,783	1011
1,316	10,817	530	.....	9,000	28,298	8,187	40,405	205,841	1012
22	126,558	2,280	.....	62,450	16,079	12,792	72,843	421,515	1013
1,016	.....	72	.....	.....	2,733	23,185	14,052	200,776	1014
$85,360	$626,245	$60,093	$3,840	$1,790,262	$549,520	$1,398,874	$2,825,861	$19,528,027	
.....	.....	$384	.....	$17,900	$2,726	$18,067	$31,108	$674,789	1015
$3	.....	143	.....	30,000	34	11,677	35,270	196,216	1016
136	.....	67	.....	.....	846	29,224	29,933	284,344	1017
.....	.....	.....	$7,215	71,100	18	10,205	31,839	503,138	1018
.....	.....	1,484	1,500	21,000	704	64,312	22,184	437,146	1019
58	.....	545	.....	4,000	673	24,889	14,899	186,021	1020
1,304	.....	140	1,853	3,000	13,718	4,246	6,707	90,015	1021
96	.....	1,302	1,959	172,750	3,064	132,550	165,581	1,250,932	1022
.....	.....	1,080	5,058	.....	126	105,412	66,907	778,118	1023
4	.....	540	.....	5,000	.....	34,887	29,393	223,080	1024
509	.....	600	1,000	25,500	134	10,389	9,325	148,778	1025
128	.....	1,362	.....	32,825	1,171	48,392	34,138	363,046	1026
470	$1,400	1,718	.....	10,000	331	121,038	112,175	1,153,743	1027
126	.....	2,323	.....	26,500	357	54,497	37,634	444,751	1028
961	.....	1,738	.....	39,000	.....	27,211	62,692	347,918	1029
442	.....	6,855	.....	73,762	4,258	80,868	65,917	595,660	1030
1,882	.....	3,278	.....	92,917	3,096	138,437	121,269	1,162,725	1031
81	.....	1,663	.....	.....	713	15,106	1,713	91,783	1032
15,209	26,324	.....	.....	.....	5,961	11,027	29,611	149,920	1033
189	.....	305	.....	33,500	1,087	41,485	38,231	324,902	1034

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Monmouth County—Continued								
989	Englishtown	1,334	147	.....	.....	.....	.....	152	23
990	Farmingdale	4,118	389	.....	.....	.....	.....	267	30
991	Freehold Mutual	6,561	564	.....	.....	.....	.....	.....	.....
992	Stability	5,506	876	.....	.....	.....	.....	.....	.....
993	Highlands	853	159	.....	.....	.....	.....	275	76
994	Keansburg	1,542	335	.....	.....	.....	.....	1,331	112
995	Sage	1,322	112	.....	.....	.....	.....	.....	.....
996	Second Keyport	4,839	784	.....	.....	.....	.....	446	64
997	Borough	3,359	302	.....	.....	.....	.....	1,161	120
998	Leonardo	1,320	199	.....	.....	.....	.....	.....	.....
999	Long Branch	9,927	1,406	.....	.....	.....	.....	687	95
1000	Monmouth County	2,244	394	.....	.....	.....	.....	50	13
1001	Proper	1,040	118	.....	.....	.....	.....	15	2
1002	Third Avenue	1,844	286	72	17	.....	.....	84	14
1003	Manasquan	5,602	507	.....	.....	.....	.....	1,063	123
1004	Mutual Aid	1,763	217	.....	.....	.....	.....	296	34
1005	Liberal	1,069	129	.....	.....	.....	.....	145	18
1006	Matawan	2,003	250	.....	.....	.....	.....	132	19
1007	Neptune	5,616	847	.....	.....	.....	.....	1,054	162
1008	Citizens	7,386	725	.....	.....	.....	.....	270	34
1009	Friends'	1,609	148	.....	.....	.....	.....	12	3
1010	Mainstay	5,828	505	.....	.....	.....	.....	232	20
1011	Red Bank	9,107	927	.....	.....	.....	.....	1,991	204
1012	Sea Bright-Rumson	989	144	.....	.....	.....	.....	195	34
1013	Spring Lake	1,500	176	.....	.....	.....	.....	215	34
1014	Shadow Lawn	1,296	257	.....	.....	.....	.....	49	15
	Totals	118,068	15,445	519	102	131	43	23,826	2,316
	Morris County								
1015	Boonton	3,470	355	.....	.....	.....	.....	1,046	151
1016	Homeric	1,141	114	.....	.....	.....	.....	213	30
1017	Ogden	2,647	211	.....	.....	.....	.....	227	32
1018	Butler and Bloomingdale	2,720	437	.....	.....	.....	.....	543	90
1019	Chatham	4,369	509	.....	.....	.....	.....	220	29
1020	Indian Rock	2,305	304	.....	.....	.....	.....	32	11
1021	Denville	818	120	6	1	.....	.....	.....	.....
1022	Dover	9,285	695	.....	.....	.....	.....	616	90
1023	Randolph	10,063	1,159	.....	.....	.....	.....	.....	.....
1024	Lake Hopatcong	2,182	275	.....	.....	.....	.....	.....	.....
1025	Lincoln Park	1,626	213	.....	.....	.....	.....	150	20
1026	James	3,567	295	.....	.....	.....	.....	170	28
1027	Madison	9,746	697	.....	.....	.....	.....	1,545	161
1028	Millington	4,132	416	.....	.....	.....	.....	307	51
1029	Hanover	2,622	245	.....	.....	.....	.....	16	3
1030	Morris County	5,358	448	.....	.....	.....	.....	105	32
1031	Morristown	8,466	949	25	3	.....	.....	84	15
1032	Mt. Kemble	1,245	134	.....	.....	.....	.....	.....	.....
1033	Springbrook	618	168	.....	.....	.....	.....	.....	.....
1034	Mountain Lakes	2,905	178	.....	.....	.....	.....	77	13

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
1,486	69	101	S.	$1.00 m.	$200	6	$3.00 a	.....	989
4,385	150	269	S.	1.00 m.	200	6	.....	.....	990
6,561	212	352	S.	1.00 m.	200	6	3.00 a	.....	991
5,506	196	680	S.	1.00 m.	200	6	3.00 a	$3.00 a	992
1,128	71	164	S.	1.00 m.	200	6	1.00 a	.....	993
2,873	166	287	S.	1.00 m.	200	6	3.00 a	.....	994
1,322	42	70	S.	.70 m.	200	6	4.00 a	.05 b	995
5,285	80	768	S.	1.00 m.	200	6	.....	.....	996
4,520	98	324	S.	.50 & 1.00 m.	100 & 200	6	.05 b	.....	997
1,320	87	112	S.	1.00 & 2.00 m.	200	6	.....	.....	998
10,614	393	1,108	S.	1.00 m.	200	6	4.00 a	2.00 a	999
2,294	93	314	S.	1.00 m.	200	6	.....	.....	1000
1,055	17	103	S.	1.00 m.	200	6	5.00 a	5.00 a	1001
2,000	66	251	S.	1.00 m.	200	6	5.00 a	.....	1002
6,665	203	427	S.	1.00 m.	200	6	3.00 a	.....	1003
2,059	80	171	S.	.70 & 1.00 m.	200	6	3.00 a	.....	1004
1,214	50	97	S.	1.00 m.	200	6	1.00 a	1.00 a	1005
2,135	92	177	S.	1.00 m.	T. M.	6	.....	.....	1006
6,670	111	898	S.	.70 m.	200	6	.....	.....	1007
7,656	254	505	S.	1.00 m.	200	6	3.00 a	.....	1008
1,621	49	102	S.	1.00 m.	200	6	3.00 a	3.00 a	1009
6,060	190	335	S.	1.00 & 2.00 m.	200	5 & 6	3.00 a	.....	1010
11,098	343	788	S.	1.00 & 2.00 m.	200	6	3.00 a	3.00 a	1011
1,184	45	133	S.	1.00 m.	200	6	3.00 a	.....	1012
1,715	100	110	S.	1.00 m.	200	6	5.00 a	.....	1013
1,345	85	187	S.	1.00 m.	200	6	4.00 a	.....	1014
142,544	5,491	12,415							
4,516	150	356	N.S.	$.25, $.50&$1. bi-w.	$250	.052 & 6	.....	.....	1015
1,354	52	92	S.	1.00 m.	200	6	$2.00 & $3.00 a	.....	1016
2,874	61	182	S.	1.00 m.	200	6	3.00 a	.....	1017
3,263	222	305	N.S.	.50 bi-w.	250	5½ & 6	.....	.....	1018
4,589	96	442	S.	1.00 m.	200	6	.05 b	$0.05 b	1019
2,337	42	273	S.	1.00 m.	200	6	.02½ b	.02½ b	1020
824	34	87	S.	1.00 m.	200	6	3.00 a	.....	1021
9,901	338	447	S.	1.00 m.	200	6	2.00 a	2.00 a	1022
10,063	283	876	S.	1.00 m.	200	6	2.00 a	2.00 a	1023
2,182	105	170	S.	1.00 m.	200	6	3.00 a	3.00 a	1024
1,776	65	168	S.	1.00 m.	200	6	2.50 a	2.50 a	1025
3,737	80	243	S.	1.00 m.	200	6	.02½ b	.02½ b	1026
11,291	254	604	S.	1.00 m.	200	6	.02½ b	.02½ b	1027
4,439	143	324	S.	1.00 m.	200	6	1.00 a	.....	1028
2,638	71	177	S.	1.00 m.	200	6	3.00 a	.....	1029
5,463	180	300	S.	1.00 m.	200	6	3.00 a	.....	1030
8,575	221	746	S.	1.00 m.	200	6	3.00 a	.....	1031
1,245	20	114	S.	1.00 & 2.00 m.	200	6	3.00 a	.....	1032
618	31	137	S.	1.00 m.	200	6	6.00 a	6.00 a	1033
2,982	57	134	S.	1.00 m.	200	6	.05 b	.05 b	1034

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Morris County—Continued			
1035	Musconetcong	Netcong	Sept. 11, 1893	A. A. King
1036	Pacanack	Pequannock	Dec. 18, 1926	Martin M. Van Ness
1037	Pompton Plains	Pompton Plains	Mar. 31, 1922	Charles L. Mandeville
1038	Denrock	Rockaway	April 8, 1925	Edward T. Davey
1039	Rockaway	"	Feb. 26, 1902	E. Bertram Mott
1040	Long Hill	Stirling	Jan. 10, 1921	Armando D. Rossi
1041	Tri-County	"	Mar. 2, 1925	Angelo M. Del Duca
1042	Towaco	Towaco	Aug. 22, 1912	Ludwig Vogel
1043	Wharton	Wharton	Mar. 9, 1928	Floyd Castner
	Ocean County			
1044	Bay Shore	Barnegat	Nov. 22, 1920	Frederick N. Bunnell
1045	Bay Head	Bay Head	April 19, 1924	Frank Ferry, Jr.
1046	Long Beach	Beach Haven	Sept. 18, 1911	Walter C. Sharp
1047	Lakewood	Lakewood	Jan. 8, 1906	Lefferts D. Estelle
1048	Ocean County	"	Sept. 3, 1921	Arthur S. Bailey
1049	New Egypt	New Egypt	Mar. 22, 1920	William T. Nash
1050	Metedeconk	Point Pleasant	July 18, 1927	Zack P. Johnson
1051	Point Pleasant	Point Pleasant Beach	Feb. 11, 1902	E. L. Loblein
1052	Surf	Seaside Heights	Nov. 10, 1923	Edward V. Fineran
1053	Seaside Park	Seaside Park	Sept. 4, 1919	Robert E. Eagle
1054	Beach	Ship Bottom-Beach Arlington	July 19, 1922	David G. Conrad
1055	Dover Mutual	Toms River	June 17, 1881	Joseph Grover
1056	Toms River	" "	April 3, 1923	Max Leet
1057	Mutual Benefit	Tuckerton	Mar. 28, 1874	W. I. Smith
	Passaic County			
1058	Claverack	Clifton	Dec. 14, 1923	Samuel Wolstenholme
1059	Clifton	"	Mar. 31, 1909	Frank Wilkinson
1060	East Clifton	"	June 11, 1928	Gaetano Giovati
1061	Florence Avenue	"	Nov. 13, 1924	Patrick J. Connolly
1062	Haledon	Haledon	Jan. 19, 1920	Rudolph J. Mayer
1063	Associated	Hawthorne	Mar. 6, 1926	Henry J. Gautschy
1064	Progressive	"	Mar. 8, 1939	Emil Roetheli
1065	Little Falls	Little Falls	Mar. 16, 1887	Joseph P. Cuffe
1066	Singac	" "	Jan. 27, 1928	Frederick Swithenbank
1067	Pequannock & Wayne	Mountain View	Aug. 29, 1921	Clarence F. Barnard
1068	Acquackanonk	Passaic	Dec. 4, 1916	Louis Drukker
1069	American-Hungarian	"	June 13, 1922	Joseph Boska
1070	Constructive	"	Oct. 18, 1919	Louis Steckler
1071	Fourth Ward	"	Mar. 8, 1910	Henry A. Ostermann
1072	Greater Passaic	"	Dec. 21, 1927	Maurice Wasserlauf
1073	Hobart	"	Mar. 2, 1922	J. Hosey Osborn
1074	Home	"	May 27, 1895	Robert J. Cullen
1075	Lexington	"	Feb. 19, 1926	Anthony Martin
1076	Mutual	"	April 21, 1882	James W. Harley
1077	North Jersey	"	Feb. 17, 1939	Bertram F. Holden
1078	Passaic Park	"	April 25, 1924	William McCormack
1079	Peoples	"	Aug. 23, 1887	Peter A. Boyer
1080	Polish American	"	Jan. 16, 1917	Edmund Jezierski
1081	Pride of Jersey	"	Feb. 9, 1924	Samuel Hirsch
1082	Russky	"	Nov. 16, 1922	John Micklus, Sr.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
.....	Walter E. Harbourt	Netcong, N. J.	1035
David Young, 3d	Clarence R. Kimble	Pompton Turnpike, Pequannock, N. J.	1036
James V. Beam	Herbert K. Palmer	Pompton Plains, N. J.	1037
C. Stanley Smith	Harold S. Matthews	40 W. Main St., Rockaway, N. J.	1038
Herman Cone	George E. Fisher	31 Wall St., Rockaway, N. J.	1039
Edward A. Pizzi	Fred J. Schaan	Box 246, Stirling, N. J.	1040
Martin R. O'Keefe	William C. Russo	Main Ave., Stirling, N. J.	1041
Philip R. Van Duyne	Alfred Hill	P. O. Box 24, Towaco, N. J.	1042
C. Stanley Smith	Wilbur L. Cregar	P. O. Box 332, Denville, N. J.	1043
Francis Tanner	Leroy B. Frazee	65 E. Bay St., Barnegat, N. J.	1044
Harry E. Newman	Fred W. Applegate	520 Lake Ave., Bay Head, N. J.	1045
Franklin H. Berry	Lester S. Hoft	Beach Haven, N. J.	1046
W. Durward McCloskey	Stanton S. Gaylord	221 Fourth St., Lakewood, N. J.	1047
W. Durward McCloskey	Dewitt Matthews	121 Fifth St., Lakewood, N. J.	1048
Robert A. Lederer	Frank Palmer	New Egypt, N. J.	1049
Ewart & Bennett	Fred P. Cook	West Point Pleasant, N. J.	1050
F. S. Wack	E. W. Shinn	Point Pleasant Beach, N. J.	1051
Harry E. Newman	O. H. Eberhard	120 Wyneva St., Gtn., Philadelphia, Pa.	1052
Frederick S. Wack	Joseph A. Penrose	506 E. Central Ave., Seaside Park, N. J.	1053
Howard Ewart	Richard A. Zachariae ...	Beach Arlington, N. J.	1054
John J. Ewart	Martin Schwarz, Jr.	Toms River, N. J.	1055
Howard Ewart	Lloyd J. Price	Washington Bldg., Toms River, N. J.	1056
Herman M. Gerber	Joseph H. Brown	P. O. Box No. 57, Tuckerton, N. J.	1057
Fred J. Friend	Harry E. Cole	699 Main Ave., Clifton, N. J.	1058
George F. Schmidt	John Franz	310 Clifton Ave., Clifton, N. J.	1059
John A. Celentano	Walter C. Kraft	260 Parker Ave., Clifton, N. J.	1060
Thomas E. Duffy	Carl Hilbert	Florence & Clifton Ave., Clifton, N. J.	1061
Edgar A. De Yoe	Christopher S. Adams	218 Belmont Ave., Haledon, N. J.	1062
George Slingland	Henry Wiegers	214 Haledon Ave., Paterson, N. J.	1063
Hunziker & Hunziker	Edward H. Hall	459 Lafayette Ave., Hawthorne, N. J.	1064
Josiah Dadley	John E. Cocker	11 Paterson Ave., Little Falls, N. J.	1065
David Harrison	Clyde Evans	460 Main St., Little Falls, N. J.	1066
Beggs & Grimshaw	B. R. Winkler	Mountain View, N. J.	1067
V. A. Arnold & A. B. Freeman ..	Milton N. Woolley	38 Broadway, Passaic, N. J.	1068
Elmer Friedbauer	Emil M. Gacy	50 Monroe St., Passaic, N. J.	1069
Corbin & Harty	William G. Heuser	691 Main Ave., Passaic, N. J.	1070
Thomas E. Duffy	Carl Hilbert	683 Main Ave., Passaic, N. J.	1071
Manuel N. Mirsky	Isadore B. Mirsky	663 Main Ave., Passaic, N. J.	1072
Peter N. Perretti	Michael J. Weiss	350 South Parkway, Passaic, N. J.	1073
Louis A. Cowley	Joseph Mueller	335 Lafayette Ave., Passaic, N. J.	1074
Harry R. Walker, Jr.	Sylvia E. Jacobson	260 Gregory Ave., Passaic, N. J.	1075
Arthur J. Sullivan	Paul Zimmerman	657 Main Ave., Passaic, N. J.	1076
Charles W. Darmstatter	Christopher H. Snyder ..	625 Main Ave., Passaic, N. J.	1077
Charles W. Darmstatter	Norman E. Darmstatter ..	657 Main Ave., Passaic, N. J.	1078
William H. Hardifer	George A. Clough	169 Prospect St., Passaic, N. J.	1079
A. S. Patlen & M. G. Amlicke...	John B. Jesionowski	114 Passaic St., Passaic, N. J.	1080
David B. Kaplan	Joseph Rosenberg	218 Madison Ave., Passaic, N. J.	1081
Tulenko & Micklus	Michael Kudla	18 Monroe St., Passaic, N. J.	1082

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Morris County—Continued				
1035	Musconetcong	Netcong	$10,751	$9,349	$372,735
1036	Pacanack	Pequannock	323	500	50,200
1037	Pompton Plains	Pompton Plains	10,182	6,700	180,950
1038	Denrock	Rockaway	17,156	32,399	323,300
1039	Rockaway*	"	24,908	7,800	332,075
1040	Long Hill	Stirling	119	.....	10,800
1041	Tri-County	"	344	.....	33,500
1042	Towaco	Towaco	2,147	3,500	165,400
1043	Wharton	Wharton	13,630	25,272	213,900
	Totals		$256,647	$227,754	$7,684,859
	Ocean County				
1044	Bay Shore	Barnegat	$15	.....	$300,550
1045	Bay Head	Bay Head	5,003	$3,433	184,400
1046	Long Beach	Beach Haven	3,640	4,060	101,300
1047	Lakewood	Lakewood	13,628	.....	134,624
1048	Ocean County	"	3,494	.....	88,741
1049	New Egypt	New Egypt	698	3,836	102,100
1050	Metedeconk	Point Pleasant	14,660	693	34,650
1051	Point Pleasant*	Point Pleasant Beach	40,103	.....	323,650
1052	Surf	Seaside Heights	3,297	.....	92,610
1053	Seaside Park	Seaside Park	62	63	37,400
1054	Beach	Ship Bottom-Beach Arlington	5,345	599	156,000
1055	Dover Mutual	Toms River	50,319	15,000	1,024,500
1056	Toms River	" "	2,402	1,358	62,850
1057	Mutual Benefit	Tuckerton	3,197	2,625	162,053
	Totals		$145,863	$31,667	$2,805,428
	Passaic County				
1058	Claverack	Clifton	$3,612	$1,824	$80,240
1059	Clifton	"	4,084	101	87,850
1060	East Clifton	"	3,858	1,500	39,700
1061	Florence Avenue	"	14,716	104,425	66,400
1062	Haledon	Haledon	8,725	928	283,300
1063	Associated	Hawthorne	1,741	22,100	45,750
1064	Progressive*	"	40,509	.....	.....
1065	Little Falls	Little Falls	3,200	9,699	473,250
1066	Singac*	" "	42,572	1,068	69,200
1067	Pequannock & Wayne	Mountain View	4,864	.....	104,800
1068	Acquackanonk	Passaic	10,638	.....	69,200
1069	American-Hungarian	"	6,870	1,750	61,000
1070	Constructive	"	1,798	.....	103,025
1071	Fourth Ward	"	43,369	37,400	57,200
1072	Greater Passaic	"	10,309	3,500	7,500
1073	Hobart	"	8,613	4,850	23,100
1074	Home	"	15,636	100,674	565,584
1075	Lexington	"	466	10,000	3,725
1076	Mutual	"	4,076	.....	21,800
1077	North Jersey*	"	98,814	.....	.....
1078	Passaic Park	"	4,227	4,074	42,500
1079	Peoples	"	27,199	85,145	186,380
1080	Polish American	"	1,540	.....	158,600
1081	Pride of Jersey	"	1,398	11,718	45,670
1082	Russky	"	2,669	7,500	146,800

* Accounts insured up to $5,000 by Federal Savings and Loan Insurance Corp.

AS OF DECEMBER 31, 1939

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$39,911	$8,480	$140,506	$24,995	$5,645	$612,372	1035
.....	500	6,370	734	84	58,711	1036
25,701	1,800	63,440	1,467	4,643	294,883	1037
268,558	4,417	103,242	13,700	5,766	768,538	1038
129,762	895	92,401	2,779	5,664	596,284	1039
6,731	520	4,172	1,069	199	23,610	1040
1,392	400	29,423	4,448	558	70,065	1041
14,826	400	85,678	2,075	1,016	275,042	1042
.....	2,395	17,518	4,748	1,294	278,757	1043
$1,303,790	$146,063	$2,420,096	$238,990	$107,088	$12,385,287	
$5,850	$640	$96,846	$17,008	$6,006	$426,915	1044
.....	200	15,533	3,594	250	212,413	1045
22,266	1,586	33,435	7,099	6,215	179,601	1046
44,815	.....	385,275	11,313	3,016	592,671	1047
3,925	500	121,120	9,086	2,020	228,886	1048
.....	2,950	31,998	3,936	2,933	148,451	1049
.....	4,370	10,567	3,534	50	68,524	1050
29,226	4,140	151,796	3,053	16,030	567,998	1051
.....	175	5,665	5,078	390	107,215	1052
.....	.....	.....	1,095	410	39,030	1053
.....	1,445	10,721	4,260	2,562	180,932	1054
12,508	84,126	32,436	23,621	3,841	1,246,351	1055
2,474	7,250	22,491	1,604	602	101,031	1056
.....	400	62,324	8,182	2,801	241,582	1057
$121,064	$107,782	$980,207	$102,463	$47,126	$4,341,600	
$56,585	$1,375	$50,677	$957	$1,737	$197,007	1058
.....	500	113,198	2,978	1,441	210,152	1059
92,623	3,449	19,042	143	889	161,204	1060
192,261	8,824	230,333	843	2,167	619,969	1061
55,147	1,910	293,808	44,096	7,143	695,057	1062
13,013	30	43,250	6,791	5,201	137,876	1063
264,899	250	29,687	.....	21,344	356,689	1064
1,600	4,146	152,881	17,295	44,742	706,813	1065
65,135	2,670	6,073	480	2,475	189,673	1066
67,631	4,989	154,881	2,939	6,406	346,510	1067
561,299	1,725	990,163	2,216	38,294	1,673,535	1068
57,940	1,100	74,717	7,227	1,488	212,092	1069
.....	.....	35,889	.....	260	140,972	1070
176,189	8,030	345,986	1,129	465	669,768	1071
75,057	2,240	37,873	24,735	29,381	190,595	1072
20,307	1,025	46,493	393	300	105,081	1073
30,508	3,725	865,440	37,709	74,717	1,693,993	1074
1,226	.....	26,449	130	.....	41,996	1075
.....	.....	49,506	5,642	688	81,712	1076
1,171,175	404	51,241	.....	59,504	1,381,138	1077
35,175	475	92,205	12,172	3,606	194,434	1078
148,737	1,190	617,605	15,451	11,076	1,092,783	1079
15,214	.....	326,062	868	15,554	517,838	1080
6,072	4,285	85,697	757	1,390	156,987	1081
74,758	6,645	222,877	7,229	13,538	482,016	1082

TABLE 8—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES — Due Shareholders for: Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Morris County—Continued					
1035	Musconetcong	Netcong	$329,374	.....	.....	.....
1036	Pacanack	Pequannock	43,758	.....	.....	.....
1037	Pompton Plains	Pompton Plains	162,815	.....	.....	$16,200
1038	Denrock	Rockaway	420,475	$1,816	.....	123,725
1039	Rockaway	"	253,770	.....	.....	164,400
1040	Long Hill	Stirling	9,078	.....	.....	.....
1041	Tri-County	"	30,262	.....	.....	12,900
1042	Towaco	Towaco	137,886	.....	.....	74,300
1043	Wharton	Wharton	205,234	.....	.....	.....
	Totals		$7,125,080	$6,238	.....	$1,540,100
	Ocean County					
1044	Bay Shore	Barnegat	$211,402	$18,600	.....	$58,400
1045	Bay Head	Bay Head	129,048	.....	.....	.....
1046	Long Beach	Beach Haven	82,411	.....	.....	37,825
1047	Lakewood	Lakewood	194,503	.....	.....	.....
1048	Ocean County	"	101,872	.....	.....	.....
1049	New Egypt	New Egypt	69,600	.....	.....	34,400
1050	Metedeconk	Point Pleasant	48,254	.....	.....	.....
1051	Point Pleasant	Point Pleasant Beach	169,945	.....	.....	170,150
1052	Surf	Seaside Heights	47,052	.....	.....	.....
1053	Seaside Park	Seaside Park	22,808	.....	.....	2,400
1054	Beach	Ship Bottom-Beach Arlington	87,875	.....	.....	29,200
1055	Dover Mutual	Toms River	840,010	.....	.....	129,600
1056	Toms River	" "	56,794	16	.....	3,400
1057	Mutual Benefit	Tuckerton	127,160	.....	.....	34,396
	Totals		$2,188,734	$18,616	.....	$499,771
	Passaic County					
1058	Claverack	Clifton	$85,979	.....	.....	$43,950
1059	Clifton	"	63,568	.....	.....	69,900
1060	East Clifton	"	94,356	.....	.....	23,050
1061	Florence Avenue	"	206,996	.....	.....	266,550
1062	Haledon	Haledon	257,716	.....	.....	111,200
1063	Associated	Hawthorne	66,071	.....	.....	8,460
1064	Progressive	"	107,552	.....	.....	178,280
1065	Little Falls	Little Falls	492,338	.....	.....	.....
1066	Singac	" "	89,563	.....	.....	49,000
1067	Pequannock & Wayne	Mountain View	105,498	.....	.....	93,650
1068	Acquackanonk	Passaic	693,873	$10,500	.....	498,500
1069	American-Hungarian	"	97,851	.....	.....	40,950
1070	Constructive	"	122,468	.....	.....	.....
1071	Fourth Ward	"	110,374	.....	.....	227,175
1072	Greater Passaic	"	106,361	.....	.....	1,000
1073	Hobart	"	39,744	.....	.....	5,100
1074	Home	"	421,713	4,600	.....	237,850
1075	Lexington	"	21,832	.....	.....	2,200
1076	Mutual	"	27,768	.....	.....	22,600
1077	North Jersey	"	392,687	50,799	$434	605,285
1078	Passaic Park	"	71,808	.....	.....	41,100
1079	Peoples	"	178,909	.....	.....	431,630
1080	Polish American	"	211,543	.....	.....	114,165
1081	Pride of Jersey	"	63,308	.....	.....	2,500
1082	Russky	"	215,053	.....	.....	89,910

AS OF DECEMBER 31, 1939

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	$5,409	$3,971	$1,669	$140,000	$758	$56,425	$74,766	$612,372	1035
$15	.....	376	.....	.....	.....	9,334	5,228	58,711	1036
440	.....	775	.....	44,050	459	28,607	41,537	294,883	1037
309	.....	515	472	7,000	.....	91,640	122,586	768,538	1038
.....	.....	6,410	.....	80,200	973	48,338	42,193	596,284	1039
1,238	4,230	90	.....	1,000	3,430	843	3,701	23,610	1040
305	880	188	.....	.....	8,888	5,596	11,046	70,065	1041
.....	.....	1,325	.....	.....	32	23,001	38,498	275,042	1042
.....	.....	2,251	.....	.....	.....	47,119	24,153	278,757	1043
$23,905	$38,243	$41,378	$20,726	$931,004	$53,557	$1,294,822	$1,310,234	$12,385,287	
$801	$2,000	$2,411	$300	$42,000	$774	$43,449	$46,778	$426,915	1044
2,085	.....	3,043	.....	25,500	1,592	29,414	21,731	212,413	1045
109	7,000	884	.....	17,400	528	14,449	18,995	179,601	1046
.....	118,156	71	.....	43,677	42,991	30,678	162,595	592,671	1047
29,627	10,394	146	.....	13,400	113	10,997	62,337	228,886	1048
.....	.....	262	.....	9,900	.....	11,857	22,432	148,451	1049
384	.....	139	.....	.....	164	11,392	8,191	68,524	1050
1,619	.....	1,346	.....	79,375	3,231	35,179	107,153	567,998	1051
2,339	6,702	190	.....	13,400	2,423	9,851	25,258	107,215	1052
3,177	.....	357	.....	3,500	16	3,540	3,232	39,030	1053
90	.....	339	.....	26,940	445	16,714	19,329	180,932	1054
.....	.....	1,283	.....	6,000	7,835	180,874	80,749	1,246,351	1055
33	.....	1,512	.....	11,000	1,102	12,971	14,203	101,031	1056
154	.....	406	.....	10,500	3,718	21,812	43,436	241,582	1057
$40,418	$144,252	$12,389	$300	$302,592	$64,932	$433,177	$636,419	$4,341,600	
$1,706	$10,344	$81	$500	$5,000	$2,501	$17,761	$29,185	$197,007	1058
.....	1,250	606	.....	.....	15,194	11,465	48,169	210,152	1059
.....	.....	406	.....	3,200	174	20,644	19,374	161,204	1060
422	.....	2,465	.....	.....	1,414	24,341	117,781	619,969	1061
11	34,747	1,994	.....	76,000	52,918	30,293	130,178	695,057	1062
.....	.....	15	.....	.....	24,979	7,798	30,553	137,876	1063
.....	.....	1,944	.....	47,081	160	1,904	19,768	356,689	1064
1,187	.....	10,974	.....	.....	11,879	.....	190,415	706,813	1065
15	.....	460	.....	20,875	96	17,398	12,266	189,673	1066
1,521	.....	1,349	.....	42,925	21,005	20,833	59,729	346,510	1067
71	.....	3,851	.....	.....	47,830	115,663	303,247	1,673,535	1068
203	14,379	230	.....	.....	2,667	13,475	42,337	212,092	1069
16	.....	168	.....	.....	1,667	275	16,378	140,972	1070
1,774	.....	4,812	.....	.....	142,125	17,008	166,500	669,768	1071
13,810	.....	2,114	.....	.....	10,659	23,852	32,799	190,595	1072
108	.....	1,604	.....	.....	22,707	7,674	28,144	105,081	1073
966	116,005	.....	.....	.....	124,378	70,846	717,635	1,693,993	1074
396	.....	.....	.....	.....	4,100	581	12,887	41,996	1075
407	3,482	38	.....	.....	13,371	3,270	10,776	81,712	1076
.....	.....	1,575	.....	250,000	478	.....	79,880	1,381,138	1077
448	2,757	100	.....	.....	17,210	16,276	44,735	194,434	1078
37,754	.....	2,675	.....	.....	101,745	16,806	323,264	1,092,783	1079
91	9,229	157	.....	2,000	4,923	54,933	120,797	517,838	1080
340	4,980	30	.....	.....	39,683	5,591	40,555	156,987	1081
1,157	2,051	324	.....	.....	5,666	34,161	133,694	482,016	1082

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Morris County—Continued								
1035	Musconetcong	4,826	594	.....	.....	.....	.....	.....	.....
1036	Pacanack	751	98	.....	.....	.....	.....	.....	.....
1037	Pompton Plains	2,251	275	.....	.....	.....	.....	81	19
1038	Denrock	6,430	731	10	2	.....	.....	619	90
1039	Rockaway	4,532	504	.....	.....	.....	.....	821	419
1040	Long Hill	292	71	.....	.....	.....	.....	.....	.....
1041	Tri-County	540	70	.....	.....	.....	.....	124	20
1042	Towaco	2,058	161	.....	.....	.....	.....	372	37
1043	Wharton	2,904	284	.....	.....	.....	.....	.....	.....
	Totals	103,869	10,710	41	6	.....	.....	7,368	1,341
	Ocean County								
1044	Bay Shore	2,672	301	186	18	.....	.....	292	51
1045	Bay Head	1,980	275	.....	.....	.....	.....	.....	.....
1046	Long Beach	1,107	162	.....	.....	.....	.....	232	32
1047	Lakewood	1,647	332	.....	.....	.....	.....	.....	.....
1048	Ocean County	634	176	.....	.....	.....	.....	.....	.....
1049	New Egypt	1,016	122	.....	.....	.....	.....	172	27
1050	Metedeconk	585	108	.....	.....	.....	.....	.....	.....
1051	Point Pleasant	3,047	341	.....	.....	.....	.....	851	79
1052	Surf	664	112	.....	.....	.....	.....	.....	.....
1053	Seaside Park	472	88	.....	.....	.....	.....	12	5
1054	Beach	2,074	200	.....	.....	.....	.....	146	18
1055	Dover Mutual	10,747	1,281	.....	.....	.....	.....	648	41
1056	Toms River	1,000	117	1	1	.....	.....	17	3
1057	Mutual Benefit	3,459	275	.....	.....	.....	.....	344	31
	Totals	31,104	3,890	187	19	.....	.....	2,714	287
	Passaic County								
1058	Claverack	922	132	.....	.....	.....	.....	238	43
1059	Clifton	916	93	.....	.....	.....	.....	523	98
1060	East Clifton	1,772	198	.....	.....	.....	.....	115	23
1061	Florence Avenue	2,532	286	.....	.....	.....	.....	1,516	237
1062	Haledon	2,718	346	.....	.....	.....	.....	853	94
1063	Associated	930	131	.....	.....	.....	.....	42	16
1064	Progressive	3,816	183	.....	.....	.....	.....	891	100
1065	Little Falls	5,968	825	.....	.....	.....	.....	.....	.....
1066	Singac	1,567	233	.....	.....	.....	.....	245	26
1067	Pequannock & Wayne	1,240	172	.....	.....	.....	.....	577	108
1068	Acquackanonk	8,060	939	106	17	.....	.....	2,573	326
1069	American-Hungarian	1,058	221	.....	.....	.....	.....	217	39
1070	Constructive	1,703	167	.....	.....	.....	.....	.....	.....
1071	Fourth Ward	1,813	224	.....	.....	.....	.....	1,318	211
1072	Greater Passaic	1,431	176	.....	.....	.....	.....	5	1
1073	Hobart	900	110	.....	.....	.....	.....	40	9
1074	Home	5,584	674	46	15	.....	.....	1,551	199
1075	Lexington	496	77	.....	.....	.....	.....	11	2
1076	Mutual	289	40	.....	.....	.....	.....	173	36
1077	North Jersey	5,900	1,080	617	145	106	68	6,053	598
1078	Passaic Park	744	81	.....	.....	.....	.....	250	43
1079	Peoples	3,179	390	.....	.....	.....	.....	2,344	369
1080	Polish American	7,363	1,141	.....	.....	.....	.....	1,344	233
1081	Pride of Jersey	676	241	.....	.....	.....	.....	13	7
1082	Russky	2,628	386	.....	.....	.....	.....	450	91

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
4,826	222	372	S.	$1.00 m.	$200	6	$2.00 a	.....	1035
751	26	72	S.	1.00 m.	200	6	2.00 a	.....	1036
2,332	89	205	S.	1.00 m.	200	6	3.50 a	$2.00 a	1037
7,059	159	664	S.	1.00 m.	200	6	2.00 a	2.00 a	1038
5,353	197	726	S.	1.00 m.	200	6	2.00 a	1.00 a	1039
292	16	55	S.	1.00 m.	200	6	2.00 a	2.00 a	1040
664	16	74	S.	1.00 m.	200	6	.....	.....	1041
2,430	62	136	S.	1.00 m.	200	6	3.00 a	.....	1042
2,904	96	188	S.	1.00 m.	200	6	2.00 a	1.00 a	1043
111,278	3,388	8,669							
3,150	171	199	S.	$1.00 m.	$200	6	$6.00 a	$1.00 a	1044
1,980	108	167	S.	1.00 m.	200	6	3.00 a	.....	1045
1,339	62	132	S.	1.00 m.	200	6	8.00 a	1.00 a	1046
1,647	58	274	S.	1.00 m.	200	6	.....	.....	1047
634	41	135	S.	1.00 m.	200	6	4.00 a	4.00 a	1048
1,188	63	86	S.	1.00 m.	200	6	.02½ b	.02½ b	1049
585	29	79	S.	1.00 m.	200	6	3.00 a	1.00 a	1050
3,898	255	165	N.S.	1.00 m.	200	5 & 6	.....	.....	1051
664	57	55	S.	1.00 m.	200	6	.07½ b	.07½ b	1052
484	29	64	S.	1.00 m.	200	6	5.00 a	.....	1053
2,220	103	115	S.	1.00 m.	200	6	.07½ b	2.00 a	1054
11,395	610	712	S.	1.00 m.	200	6	2.00 a	1.00 a	1055
1,018	43	78	S.	1.00 m.	200	6	5.00 a	.....	1056
3,803	112	194	S.	.50 m.	100	6	6.00 a	6.00 a	1057
34,005	1,741	2,455							
1,160	60	115	S.	$1.00 m.	$200	6	$0.10 b	$0.10 b	1058
1,439	33	158	S.	1.00 m.	200	6	5.00 a	3.00 a	1059
1,887	65	156	N.S.	1.00 m.	T.M.&200	5 & 6	5.00 a	1.00 a	1060
4,048	95	428	S.	1.00 m.	200	6	.10 b	.10 b	1061
3,571	146	294	S.	1.00 m.	200	6	5.00 a	5.00 a	1062
972	20	127	S.	1.00 & 2.00 m.	200	5 & 6	6.00 a & .08 b	5.00 a & .08 b	1063
4,707	137	146	S.	1.00 m.	200	6	5.00 a	2.50 a	1064
5,968	230	595	S.	1.00 m.	200	6	4.50 a	2.00 a	1065
1,812	61	198	S.	1.00 m.	200	6	.05 b	.05 b	1066
1,817	90	190	S.	1.00 m.	200	6	.....	1.00 a	1067
10,739	68	1,214	O.P.	.....	200	6	2.00 a	.....	1068
1,275	54	206	S.	1.00 m.	200	6	5.00 a & .10 b	1.00 a & .10 b	1069
1,703	40	127	O.P.	.....	100	6	2.00 a	.....	1070
3,131	90	345	S.	1.00 m.	200	6	1.00 a & .10 b	1.00 a & .10 b	1071
1,436	26	151	S.	1.00 m.	200	5 & 6	1.00 a	1.00 a	1072
940	18	101	N.S.	1.00 m.	200	6	5.00 a	.....	1073
7,181	217	671	O.P.	.....	200	6	.10 b	3.00 a	1074
507	2	77	N.S.	1.00 m.	200	6	5.00 a	.....	1075
462	9	67	N.S.	1.00 m.	200	6	5.00 a & .10 b	4.00 a & .10 b	1076
12,676	408	1,483	O.P.	.....	200	5 & 6	.....	.....	1077
994	20	104	S.	1.00 m.	200	6	.....	.....	1078
5,523	120	639	S.	1.00 m.	200	6	5.00 a	2.00 a	1079
8,707	51	1,323	O.P.	.....	200	6	4.00 a	.....	1080
689	25	223	N.S.	1.00 m.	200	5 & 6	1.00 a	1.00 a	1081
3,078	130	347	S.	1.00 m.	200	6	5.00 a	1.00 a	1082

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Passaic County—Continued			
1083	Workingmen's Home	Passaic	Jan. 26, 1904	John V. Brincka
1084	American	Paterson	Sept. 22, 1892	William Zester
1085	Baltic	"	Feb. 28, 1923	John C. Phelan
1086	Benefactor	"	April 29, 1925	John J. Feeney
1087	Carlisle	"	Mar. 21, 1922	Louis C. Stengel
1088	Carroll	"	Mar. 24, 1923	A. L. Simon
1089	Colt	"	May 26, 1921	William Kalff
1090	Columbiad	"	Oct. 6, 1925	Frank J. Davies
1091	Cumulative	"	Feb. 28, 1924	William O. Mickel
1092	Defender	"	Jan. 8, 1924	Henry C. Speer
1093	Falls City	"	Oct. 19, 1923	Isidore Simon
1094	Financial-Regent	"	* (See below)	William Toll
1095	Friendly	"	May 17, 1923	David Weiss
1096	Italian American	"	Nov. 13, 1914	Pasquale Rescigno
1097	Lakeview	"	July 28, 1922	Harold J. Adams
1098	Lambert	"	Feb. 7, 1924	Jacob Ackerman
1099	Mansion	"	April 15, 1924	George Truhar
1100	Materialmen's	"	Jan. 24, 1920	John A. Arts
1101	Mutual Home & Savings	"	Aug. 31, 1898	William H. Daniels
1102	Northside	"	July 1, 1922	Isaac Noonburg
1103	Paterson	"	April 3, 1901	Lloyd E. Young
1104	Peoples	"	Nov. 24, 1863	George Kesse
1105	Peoples Park	"	Mar. 11, 1912	Abram Hook
1106	Provident	"	Mar. 12, 1886	Garret A. Post
1107	Riverside	"	June 29, 1887	Dwight Ashley, Jr.
1108	Riverview	"	April 15, 1922	Peter A. Wiseman
1109	Romaine	"	Sept. 20, 1923	Ralph Brustlin
1110	Silk City	"	Mar. 23, 1910	Frank Stave
1111	Sunshine	"	Jan. 6, 1923	Samuel Neinken
1112	Textile Home	"	Nov. 1, 1919	Walter J. Hunziker
1113	Pompton Lakes	Pompton Lakes	Jan. 22, 1916	Stephen H. B. Jacobs
1114	Prospect Park	Prospect Park	June 12, 1926	Frank P. Stagg
1115	Laurel	Totowa	Sept. 10, 1921	Joseph Boyle, Sr.
1116	Wanaque Borough	Wanaque	May 27, 1924	Thomas Trengrove
	Salem County			
1117	Second Elmer Mutual	Elmer	Nov. 10, 1879	John C. Harker
1118	Penns Grove	Penns Grove	Nov. 16, 1928	B. N. Gross
1119	Quinton	Quinton	Feb. 4, 1871	B. Harold Smick
1120	Franklin	Salem	April 18, 1861	Arthur B. Smith
1121	Second Union	Woodstown	Dec. 28, 1869	Charles M. Miller
	Somerset County			
1122	Bernardsville	Bernardsville	Jan. 20, 1920	Joseph B. Kronenberg
1123	Bound Brook	Bound Brook	May 4, 1887	W. B. R. Mason
1124	Somerset Hills	Far Hills	May 20, 1927	William F. Skillman
1125	Manville	Manville	Mar. 11, 1920	Joseph Onka
1126	North Plainfield	North Plainfield	Aug. 3, 1920	Thomas W. Power
1127	Raritan	Raritan	Mar. 22, 1917	Frank J. Lavelle
1128	Citizens'	Somerville	Nov. 17, 1890	Arthur B. Smith
1129	People's	"	Feb. 21, 1887	Thomas H. Flynn

* Nov. 17, 1922—Regent } Merged Jan. 14, 1938.
April 6, 1923—Financial }

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
John G. Dluhy	Valentine Nazimek	159 Division Ave., Garfield, N. J.	1083
A. Lawrie Young	Frederick J. Hunziker	155 Ellison St., Paterson, N. J.	1084
John M. Nolan	Frank Strezeski	119 Martin St., Paterson, N. J.	1085
Michael D. Miriello	Joseph F. Britt	208 Market St., Paterson, N. J.	1086
James M. Dunn	Frank J. Hanson	9 Colt St., Paterson, N. J.	1087
Alex Moskowitz	Joseph G. Dorfman	126 Market St., Paterson, N. J.	1088
Benjamin J. Spitz	Louis E. Schotz	45 Church St., Paterson, N. J.	1089
Ralph D. Davies	John J. Hall	148 Market St., Paterson, N. J.	1090
Bernstein & Altshuler	Charles Evans	156 Ellison St., Paterson, N. J.	1091
Josiah Dadley	David MacGregor	152 Market St., Paterson, N. J.	1092
Harris J. Westerhoff	Anthony H. Foster	5 Colt St., Paterson, N. J.	1093
John F. Evans	Henri Dorsman	7 Colt St., Paterson, N. J.	1094
Herman D. Edelson	Jack Zingler	126 Market St., Paterson, N. J.	1095
Henry Marelli	Frederick Aimone	20 Park Ave., Paterson, N. J.	1096
Isaac A. Serven	Andrew Chambers	566 Broad St., Clifton, N. J.	1097
E. Robert Coven	Leo Minuskin	45 Church St., Paterson, N. J.	1098
Salvatore D. Viviano	Henry Riccobene	45 Church St., Paterson, N. J.	1099
Frank Smit	Lester A. Johnston	521 Twentieth Ave., Paterson, N. J.	1100
Josiah Dadley	John J. Sloate	140 Market St., Newark, N. J.	1101
Peter Hofstra	Ira Struck	N. Main & Arch St., Paterson, N. J.	1102
Hunziker & Hunziker	William A. Merz	63 Van Houten St., Paterson, N. J.	1103
Barton H. Walker	William Dewey	537 Main St., Paterson, N. J.	1104
Frederic Beggs	George W. Fulton, Jr.	2 Beckwith Ave., Paterson, N. J.	1105
Fred C. Hindle	Henry N. Stam	5 Colt St., Paterson, N. J.	1106
Edmund B. Randall	Fanny Cohen	152 Market St., Paterson, N. J.	1107
A. Lawrie Young	William R. Ahrens	37 Manchester Ave., Paterson, N. J.	1108
Abram Waks	Louis Atkind	136 Washington St., Paterson, N. J.	1109
Abram I. Bluestein	Charles S. Silberman	126 Market St., Paterson, N. J.	1110
Abram I. Bluestein	Joseph G. Dorfman	126 Market St., Paterson, N. J.	1111
Gustav A. Hunziker	Helen R. Moyer	160 Market St., Paterson, N. J.	1112
Edmund B. Randall	Oliver K. Lockwood	111 Wanaque Ave., Pompton Lakes, N. J.	1113
Peter Hofstra	Theodore Bruinsma	130 Haledon Ave., Prospect Park, N. J.	1114
Robert Boyle	Harry A. Stratton	22 Lincoln Ave., Totowa, N. J.	1115
J. W. DeYoe	Frank R. Parry	Wanaque, N. J.	1116
Charles F. Skinner	Olin Craver	Main & Broad St., Elmer, N. J.	1117
John M. Summerill, Jr.	George F. Featherer	17 Church St., Penns Grove, N. J.	1118
	Paul C. Harris	Quinton, N. J.	1119
James H. Mecum	A. H. Powell	70 Eighth St., Salem, N. J.	1120
E. C. Waddington	Howard C. Hitchner	Woodstown, N. J.	1121
James I. Bowers	Ned O. Howlett	12 Morristown Road, Bernardsville, N. J.	1122
John P. Cullen	George W. Koehler	34 W. Main St., Bound Brook, N. J.	1123
James I. Bowers	Bernard Reed	Box 104, Far Hills, N. J.	1124
John P. Cullen	V. S. Cline	23 W. Spring St., Somerville, N. J.	1125
Ralph J. Smalley	Guy C. Hyland	357 Clinton Ave., Plainfield, N. J.	1126
George W. Allgair	Albert C. Van Tine, Jr.	Frelinghuysen Ave., Raritan, N. J.	1127
Voorhees Kline	William R. Sutphen	52 W. Main St., Somerville, N. J.	1128
Irving Schwed	Philip P. Cron	1 W. Main St., Somerville, N. J.	1129

* Conveyancer.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Passaic County—Continued				
1083	Workingmen's Home	Passaic	$9,054	$7,515	$71,950
1084	American	Paterson	32,721	25,038	90,250
1085	Baltic	"	4,469	1,000	43,400
1086	Benefactor	"	11,073	221	54,600
1087	Carlisle	"	5,207	.....	160,300
1088	Carroll	"	12,175	2,618	48,550
1089	Colt	"	12,061	.....	24,180
1090	Columbiad	"	43,939	2,781	3,800
1091	Cumulative	"	6,038	.....	16,100
1092	Defender	"	12,928	2,059	64,600
1093	Falls City	"	11,189	10,000	227,200
1094	Financial-Regent*	"	6,948	1,658	87,630
1095	Friendly	"	9,898	.....	35,006
1096	Italian American	"	33,948	23,000	17,700
1097	Lakeview*	"	2,891	8,800	35,200
1098	Lambert	"	12,830	.....	10,000
1099	Mansion	"	9,261	.....	31,000
1100	Materialmen's	"	18,079	.....	170,750
1101	Mutual Home & Savings	"	5,270	2,120	14,640
1102	Northside	"	9,960	8,400	26,200
1103	Paterson	"	13,889	24,562	225,400
1104	Peoples	"	8,061	3,500	69,290
1105	Peoples Park	"	59,860	.....	253,200
1106	Provident	"	4,647	7,500	228,533
1107	Riverside	"	10,242	.....	137,554
1108	Riverview	"	2,698	.....	16,000
1109	Romaine	"	4,919	.....	55,850
1110	Silk City	"	32,815	28,975	116,100
1111	Sunshine	"	18,524	103	35,700
1112	Textile Home	"	8,293	.....	137,000
1113	Pompton Lakes	Pompton Lakes	8,849	.....	260,195
1114	Prospect Park*	Prospect Park	22,184	16,200	89,083
1115	Laurel	Totowa	9,338	703	80,450
1116	Wanaque Borough	Wanaque	.....	1,132	79,307
	Totals		$839,761	$586,141	$5,759,292
	Salem County				
1117	Second Elmer Mutual	Elmer	$5,716	$2,500	$167,100
1118	Penns Grove	Penns Grove	7,293	3,676	376,400
1119	Quinton	Quinton	217	1,156	64,600
1120	Franklin	Salem	4,850	10,687	1,586,132
1121	Second Union	Woodstown	2,299	6,000	473,850
	Totals		$20,375	$24,019	$2,668,082
	Somerset County				
1122	Bernardsville	Bernardsville	$12,553	$5,353	$188,100
1123	Bound Brook	Bound Brook	9,164	10,200	535,400
1124	Somerset Hills	Far Hills	1,788	2,274	82,400
1125	Manville	Manville	891	2,365	50,391
1126	North Plainfield	North Plainfield	1,306	2,968	123,850
1127	Raritan	Raritan	36,865	6,846	274,400
1128	Citizens'	Somerville	6,401	42,625	225,600
1129	People's	"	24,932	69,900	182,200
	Totals		$93,900	$142,531	$1,662,841

* Accounts insured up to $5,000 by Federal Savings and Loan Insurance Corp.

AS OF DECEMBER 31, 1939

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$22,019	$2,905	$61,228	$4,383	$8,013	$187,067	1083
339,444	550	393,686	7,183	8,580	897,452	1084
26,527	.....	61,413	790	4,616	142,215	1085
14,973	11,650	16,066	13,233	4,369	126,185	1086
8,700	50	121,517	16,929	5,124	317,827	1087
78,994	550	33,878	1,518	587	178,870	1088
132,693	66	186,743	105	8,142	363,990	1089
25,272	6,180	102,248	4,201	9,591	198,012	1090
59,887	3,195	67,897	466	355	153,938	1091
.....	4,000	41,634	2,064	2,204	129,489	1092
116,469	13,190	830,282	79,106	39,656	1,327,092	1093
201,422	760	145,314	608	42,608	486,948	1094
65,430	686	112,174	4,930	1,472	229,596	1095
448,154	4,896	755,794	895	2,649	1,287,036	1096
367,311	4,110	52,391	115	1,566	472,384	1097
108,630	1,750	112,761	909	194	247,074	1098
.....	430	107,078	2,510	635	150,914	1099
46,444	3,400	238,655	10,012	2,582	489,922	1100
.....	.....	49,343	365	614	72,352	1101
104,601	2,225	71,008	1,205	55,492	279,091	1102
263,940	2,320	407,410	21,865	157,200	1,116,586	1103
18,950	1,400	132,029	11,094	682	245,006	1104
92,000	440	211,594	13,504	874	631,472	1105
87,781	5,160	413,576	65,325	87,025	899,547	1106
28,299	450	249,522	510	10,124	436,701	1107
86,078	1,500	69,154	2,294	8,577	186,301	1108
36,380	350	52,069	1,551	.....	151,119	1109
166,844	1,285	622,468	2,234	5,565	976,286	1110
125,734	.....	497,961	1,418	4,715	684,155	1111
128,453	.....	236,211	3,016	10,056	523,029	1112
609	3,495	100,383	4,839	13,112	391,482	1113
108,325	.....	1,775	680	3,043	241,290	1114
1,280	100	39,714	2,294	749	134,628	1115
.....	1,550	9,680	4,109	425	96,203	1116
$6,494,194	$137,630	$11,566,689	$478,440	$845,002	$26,707,149	
$1,050	$18,050	$17,832	$4,938	$83	$217,269	1117
.....	5,517	.....	1,946	.....	394,832	1118
.....	1,500	.....	1,694	.....	69,167	1119
.....	30,722	8,172	13,068	828	1,654,459	1120
21,300	13,790	26,901	4,681	1,035	549,856	1121
$22,350	$69,579	$52,905	$26,327	$1,946	$2,885,583	
$164,350	$4,720	$33,153	$8,268	$1,915	$418,612	1122
51,184	.....	234,510	5,388	2,818	848,664	1123
81,543	2,175	3,388	1,370	214	175,152	1124
.....	250	9,813	2,500	199	66,409	1125
4,200	530	53,310	3,188	880	190,232	1126
7,600	685	40,263	7,286	653	374,598	1127
100,348	6,075	78,490	8,074	1,724	469,337	1128
134,835	25,110	70,364	7,457	5,031	519,829	1129
$544,260	$39,545	$523,291	$43,531	$13,434	$3,062,833	

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Passaic County—Continued					
1083	Workingmen's Home	Passaic	$100,053			$31,700
1084	American	Paterson	193,569			51,205
1085	Baltic	"	64,929			7,025
1086	Benefactor	"	82,043			7,262
1087	Carlisle	"	120,959			30,600
1088	Carroll	"	34,697			
1089	Colt	"	46,734			500
1090	Columbiad	"	131,184			
1091	Cumulative	"	37,702			5,100
1092	Defender	"	78,389			
1093	Falls City	"	598,885			1,800
1094	Financial-Regent	"	158,544			142,257
1095	Friendly	"	66,442			100
1096	Italian American	"	318,217	$7,031		117,475
1097	Lakeview	"	180,474		$575	121,725
1098	Lambert	"	73,782			27,380
1099	Mansion	"	36,980			27,460
1100	Materialmen's	"	210,415			35,100
1101	Mutual Home & Savings	"	24,369			
1102	Northside	"	79,225			74,600
1103	Paterson	"	470,620			76,700
1104	Peoples	"	119,348			
1105	Peoples Park	"	158,057	2,450		166,632
1106	Provident	"	253,630			113,500
1107	Riverside	"	169,511			
1108	Riverview	"	55,338			32,800
1109	Romaine	"	42,406			45,850
1110	Silk City	"	135,753			23,200
1111	Sunshine	"	142,220			28,900
1112	Textile Home	"	117,916			56,082
1113	Pompton Lakes	Pompton Lakes	249,602			
1114	Prospect Park	Prospect Park	157,810			18,200
1115	Laurel	Totowa	60,991			27,400
1116	Wanaque Borough	Wanaque	53,708			
	Totals		$9,169,451	$75,380	$1,009	$4,434,558
	Salem County					
1117	Second Elmer Mutual	Elmer	$158,780			
1118	Penns Grove	Penns Grove	264,000	$40,200		
1119	Quinton	Quinton	44,111			
1120	Franklin	Salem	1,122,108			
1121	Second Union	Woodstown	391,296			
	Totals		$1,980,295	$40,200		
	Somerset County					
1122	Bernardsville	Bernardsville	$232,498			$85,300
1123	Bound Brook	Bound Brook	624,983			
1124	Somerset Hills	Far Hills	107,694			13,400
1125	Manville	Manville	45,900			
1126	North Plainfield	North Plainfield	86,242			41,497
1127	Raritan	Raritan	276,537			
1128	Citizens'	Somerville	328,232			
1129	People's	"	389,439			
	Totals		$2,091,525			$140,197

AS OF DECEMBER 31, 1939

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$25	.....	$855	.....	.....	$5,078	$15,150	$34,206	$187,067	1083
60	$247,271	1,631	.....	.....	210,176	9,519	184,021	897,452	1084
205	.....	1,546	.....	$5,000	3,728	13,263	46,519	142,215	1085
11	.....	1,914	.....	.....	14,406	13,571	6,978	126,185	1086
.....	59,282	1,545	.....	3,000	35,590	16,311	50,540	317,827	1087
4,435	69,818	791	$110	11,876	8,307	7,704	41,132	178,870	1088
27,253	112,149	1,044	.....	.....	26,955	5,791	143,564	363,990	1089
.....	.....	450	.....	.....	459	17,661	48,258	198,012	1090
162	47,814	403	.....	.....	12,521	4,336	45,900	153,938	1091
.....	.....	453	.....	.....	.....	19,898	30,749	129,489	1092
2,522	208,430	1,295	.....	.....	40,703	78,285	395,172	1,327,092	1093
2,130	.....	1,688	.....	87,350	2,510	24,039	68,430	486,948	1094
4,015	57,628	846	.....	.....	16,067	13,040	71,458	229,596	1095
2,712	218,450	.....	.....	78,875	213,101	66,733	264,442	1,287,036	1096
66	.....	351	2,200	111,050	1,120	36,263	18,560	472,384	1097
293	26,280	1,390	.....	.....	31,461	12,507	73,981	247,074	1098
2,307	1,402	197	.....	.....	31,421	5,346	45,801	150,914	1099
.....	.....	1,944	.....	.....	92,384	.....	150,079	489,922	1100
.....	16,657	.....	.....	.....	2	6,571	24,753	72,352	1101
.....	.....	217	.....	15,000	24,298	12,726	73,025	279,091	1102
549	154,077	7,235	.....	.....	114,668	53,551	239,186	1,116,586	1103
.....	24,985	720	.....	.....	13,926	16,526	69,501	245,006	1104
.....	103,538	1,900	.....	.....	20,767	23,625	154,503	631,472	1105
248	189,160	496	.....	38,600	92,257	27,254	184,402	899,547	1106
3,256	101,147	657	.....	.....	47,356	20,761	94,013	436,701	1107
128	.....	766	.....	.....	19,245	8,132	69,892	186,301	1108
.....	.....	360	.....	.....	7,543	7,320	47,640	151,119	1109
4,249	300,714	794	.....	.....	84,340	17,330	409,906	976,286	1110
257	59,323	.....	.....	.....	164,923	9,643	278,889	684,155	1111
82	95,339	.....	.....	54,000	99,895	22,072	77,643	523,029	1112
959	.....	455	.....	7,600	.....	49,177	83,689	391,482	1113
282	.....	1,517	.....	.....	149	28,483	34,849	241,290	1114
20	.....	247	.....	.....	406	10,644	34,920	134,628	1115
36	9,800	451	.....	7,800	282	13,727	10,399	96,203	1116
$118,665	$2,302,488	$72,130	$2,810	$867,232	$2,105,573	$1,219,807	$6,338,046	$26,707,149	
.....	.....	$796	.....	$12,300	$96	$35,921	$9,376	$217,269	1117
.....	.....	1,862	.....	.....	1,869	82,687	4,214	394,832	1118
.....	.....	180	.....	11,000	1,024	9,152	3,700	69,167	1119
.....	.....	3,843	.....	131,300	.....	343,216	53,992	1,654,459	1120
.....	.....	601	.....	35,000	.....	99,854	23,105	549,856	1121
.....	.....	$7,282	.....	$189,600	$2,989	$570,830	$94,387	$2,885,583	
$951	.....	$436	.....	$25,000	$1,519	$49,374	$23,534	$418,612	1122
140	.....	723	.....	.....	.....	127,357	95,461	848,664	1123
2	.....	145	.....	19,550	.....	25,058	9,303	175,152	1124
191	.....	118	.....	.....	.....	8,073	12,127	66,409	1125
107	.....	203	.....	23,000	1,501	14,223	23,459	190,232	1126
.....	.....	362	.....	.....	.....	54,807	42,892	374,598	1127
.....	.....	950	.....	15,000	42	74,934	50,179	469,337	1128
.....	.....	449	.....	.....	160	78,488	51,293	519,829	1129
$1,391	.....	$3,386	.....	$82,550	$3,222	$432,314	$308,248	$3,062,833	

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Passaic County—Continued								
1083	Workingmen's Home	1,030	180	.....	.....	.....	.....	173	77
1084	American	3,598	562	.....	.....	.....	.....	517	109
1085	Baltic	710	134	.....	.....	.....	.....	38	13
1086	Benefactor	843	101	.....	.....	.....	.....	102	25
1087	Carlisle	1,801	238	.....	.....	.....	.....	212	44
1088	Carroll	457	114	.....	.....	.....	.....	.....	.....
1089	Colt	418	171	.....	.....	.....	.....	3	1
1090	Columbiad	1,178	142	.....	.....	.....	.....	.....	.....
1091	Cumulative	335	127	.....	.....	.....	.....	25	5
1092	Defender	1,413	105	.....	.....	.....	.....	.....	.....
1093	Falls City	5,619	730	.....	.....	.....	.....	12	4
1094	Financial-Regent	2,198	259	.....	.....	.....	.....	711	58
1095	Friendly	766	167	.....	.....	.....	.....	58	11
1096	Italian American	4,981	613	141	141	.....	.....	7,103	196
1097	Lakeview	3,318	508	.....	.....	20	20	1,217	86
1098	Lambert	549	163	.....	.....	.....	.....	137	53
1099	Mansion	400	130	.....	.....	.....	.....	137	54
1100	Materialmen's	1,909	125	.....	.....	.....	.....	410	46
1101	Mutual Home & Savings	1,352	69	.....	.....	.....	.....	.....	.....
1102	Northside	970	345	.....	.....	.....	.....	546	130
1103	Paterson	5,226	668	.....	.....	.....	.....	775	138
1104	Peoples	1,464	244	.....	.....	.....	.....	.....	.....
1105	Peoples Park	2,019	179	17	2	.....	.....	833	155
1106	Provident	2,600	364	.....	.....	.....	.....	738	90
1107	Riverside	2,223	367	.....	.....	.....	.....	.....	.....
1108	Riverview	870	128	.....	.....	.....	.....	267	64
1109	Romaine	636	56	.....	.....	.....	.....	301	66
1110	Silk City	1,284	436	.....	.....	.....	.....	116	49
1111	Sunshine	1,008	544	.....	.....	.....	.....	145	74
1112	Textile Home	5,436	546	.....	.....	.....	.....	767	111
1113	Pompton Lakes	3,496	459	.....	.....	.....	.....	.....	.....
1114	Prospect Park	2,413	318	.....	.....	.....	.....	91	19
1115	Laurel	746	94	.....	.....	.....	.....	137	33
1116	Wanaque Borough	849	128	.....	.....	.....	.....	.....	.....
	Totals	128,320	18,060	927	320	126	88	36,913	4,620
	Salem County								
1117	Second Elmer Mutual	2,579	273	.....	.....	.....	.....	.....	.....
1118	Penns Grove	4,691	428	402	54	.....	.....	.....	.....
1119	Quinton	791	101	.....	.....	.....	.....	.....	.....
1120	Franklin	18,908	1,457	.....	.....	.....	.....	.....	.....
1121	Second Union	13,068	591	.....	.....	.....	.....	.....	.....
	Totals	40,037	2,850	402	54	.....	.....	.....	.....
	Somerset County								
1122	Bernardsville	3,239	356	.....	.....	.....	.....	426	55
1123	Bound Brook	10,326	1,062	.....	.....	.....	.....	.....	.....
1124	Somerset Hills	1,699	166	.....	.....	.....	.....	67	9
1125	Manville	664	119	.....	.....	.....	.....	.....	.....
1126	North Plainfield	1,182	149	.....	.....	.....	.....	206	44
1127	Raritan	3,929	579	.....	.....	.....	.....	.....	.....
1128	Citizens'	5,155	705	.....	.....	.....	.....	.....	.....
1129	People's	4,929	457	.....	.....	.....	.....	.....	.....
	Totals	31,123	3,593	.....	.....	.....	.....	699	108

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
1,203	45	212	S.	$1.00 m.	$200	6	$5.00 a	$1.00 a	1083
4,115	119	552	S. & N.S.	1.00 m.	200	6	3.00 a	1.00 a	1084
748	23	124	S.	1.00 m.	200	6	4.00 a	.....	1085
945	35	91	S.	1.00 m.	200	6	4.00 a	4.00 a	1086
2,013	59	223	S.	1.00 m.	200	6	5.00 a	5.00 a	1087
457	39	75	S.	1.00 & 2.00 m.	200	6	5.00 a	2.00 a	1088
421	26	146	S.	1.00 m.	200	6	5.00 a	.....	1089
1,178	14	128	S.	1.00 m.	200	6	5.00 a	5.00 a	1090
360	25	107	S.	1.00 m.	200	6	5.00 a	2.00 a	1091
1,413	28	77	S.	.70 m.	200	6	5.00 & .07½ b	.....	1092
5,631	135	599	S.	1.00 m.	200	5 & 6	5.00 a	5.00 a	1093
2,909	89	228	N.S.	1.00 m.	T.M.&200	6	.....	.....	1094
824	33	145	S.	1.00 & 2.00 m.	200	6	5.00 a	.....	1095
12,225	172	778	N.S.	1.00 m.	T. M., 100 & 200	6	4.00 a	.....	1096
4,555	161	453	S.	1.00 m.	200	6	5.00 a	.10 b	1097
686	33	183	S.	1.00 m.	200	6	5.00 a	.....	1098
537	16	168	S.	1.00 m.	200	6	5.00 a	3.00 a	1099
2,319	68	103	S.	1.00 m.	200	6	5.00 a & .04 b	.04 b	1100
1,352	5	64	N.S.	1.00 m.	100	6	.09 b	.09 b	1101
1,516	48	427	S.	1.00 m.	200	6	5.00 a & .08 b	1.00 a & .08 b	1102
6,001	245	561	S.	1.00 m.	200	5 & 6	5.00 a	5.00 a	1103
1,464	49	195	S.	1.00 m.	200	6	.....	3.00 a	1104
2,869	61	275	S.	1.00 m.	200	6	.06 b	.06 b	1105
3,338	81	373	S.	1.00 m.	200	6	5.00 a	5.00 a	1106
2,223	91	276	S.	1.00 m.	200	6	.....	.....	1107
1,137	40	152	S.	1.00 m.	200	6	.05 b	.05 b	1108
937	21	101	S.	1.00 m.	T.M.&200	6	.....	.....	1109
1,400	60	425	S.	1.00 & 2.00 m.	200	6	5.00 a	1.50 a	1110
1,153	36	582	O.P.	.....	200	6	.....	.....	1111
6,203	90	567	O.P.	.....	200	6	3.00 a	.....	1112
3,496	112	347	S.	1.00 m.	200	6	3.50 a	1.00 a	1113
2,504	60	277	S.	1.00 m.	200	5 & 6	5.00 a	.....	1114
883	31	96	S.	1.00 m.	200	6	5.00 a	3.00 a	1115
849	50	78	O.P.	.....	200	6	3.00 a	2.00 a	1116
166,286	4,415	18,673							
2,579	123	150	S.	$1.00 m.	$200	6	.....	.....	1117
5,093	175	307	S.	1.00 m.	200	6	$3.00 a & $0.05 b	$3. a & $.05 b	1118
791	46	55	S.	1.00 m.	200	6	2.63 a	.....	1119
18,908	701	756	S.	1.00 m.	200	6	3.00 a	.....	1120
13,068	227	364	S.	.50 m.	100	6	.....	.....	1121
40,439	1,272	1,632							
3,665	144	267	S.	$1.00 m.	$200	6	$1.00 a	$1.00 a	1122
10,326	225	837	S.	1.00 m.	200	6	.....	.....	1123
1,766	56	119	S.	1.00 m.	200	6	1.00 a	.....	1124
664	41	78	S.	1.00 m.	200	6	.05 b	.05 b	1125
1,388	43	150	S.	1.00 m.	200	6	3.00 a	1.00 a	1126
3,929	157	422	S.	1.00 m.	200	6	.05 b	.05 b	1127
5,155	165	540	S.	1.00 m.	200	5 & 6	.05 b	.05 b	1128
4,929	152	305	S.	1.00 m.	200	5 & 6	.05 b	.05 b	1129
31,822	983	2,718							

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Sussex County			
1130	Newton	Newton	Aug. 25, 1890	Levi H. Morris
1131	S. & M.	"	June 21, 1929	Harvey Snook
1132	Sussex	Sussex	Aug. 20, 1925	Clarkson A. Potter
	Union County			
1133	Cranford Mutual	Cranford	Mar. .., 1887	Joseph A. Plummer
1134	Greeley	"	Feb. 15, 1922	Louis R. Allison
1135	Betsytown	Elizabeth	May 16, 1922	Martin Reitman
1136	Better-Plan	"	Jan. 30, 1925	Edward H. Feller
1137	Central	"	Jan. 26, 1886	Joseph Sauerwein
1138	City	"	Oct. 30, 1939	H. Edward Wolff
1139	Clarkson	"	Dec. 15, 1927	Kazimierz Wajda
1140	Clearing House	"	Sept. 5, 1925	Philip C. Osterman
1141	Columbia	"	April 22, 1892	C. Godfrey Poggi
1142	Crystal	"	Jan. 5, 1921	Jacob Berger
1143	Desirable	"	Feb. 5, 1925	R. M. Nittoli
1144	Elizabeth	"	Sept. 3, 1869	Joseph Oslender
1145	Elizabethport Mutual	"	April 5, 1875	James J. Higgins
1146	Elmora and West End	"	Dec. 27, 1910	George W. Taylor
1147	Emerald	"	Dec. 20, 1924	Adolph R. Goldblatt
1148	Excelsior	"	May 7, 1887	Edward Bauer
1149	Flag	"	April 14, 1925	Henry G. Nulton
1150	Harmonia	"	Nov. 23, 1872	George J. Doehrmann
1151	Headway	"	Mar. 28, 1927	Robert W. Hersh
1152	Home	"	Feb. 6, 1912	Dennis A. O'Leary
1153	Homeland	"	July 31, 1920	Dennis F. Hennessey
1154	Ideal	"	Jan. 26, 1910	Louis Kaufman
1155	Independent	"	April 10, 1919	Morris Kowalsky
1156	International	"	Mar. 20, 1913	Ogden Beatty
1157	Jefferson Park	"	Nov. 26, 1919	George H. Parsons
1158	Juniors'	"	Jan. 21, 1913	Charles A. Stafford
1159	Lithuanian	"	Oct. 6, 1913	John A. Patrick, Jr.
1160	Members	"	Jan. 28, 1926	Alphonsus S. V. Giglio
1161	Merchants	"	Jan. 24, 1908	Edward S. Hersh
1162	Moreland	"	Nov. 17, 1927	A. P. Troiano
1163	Myrtle	"	Jan. 14, 1924	John E. Knight
1164	N. A. S. E.	"	July 15, 1926	Walter T. Cocker
1165	North Broad Street	"	June 12, 1924	William T. McGeachie
1166	North Elizabeth	"	Mar. 19, 1919	Martin J. Hartney
1167	North Park	"	Mar. 1, 1923	George R. Flach
1168	Old Colony	"	Oct. 3, 1924	A. A. Baekey
1169	People's	"	Mar. 30, 1908	John K. Leeds
1170	Polonia	"	Jan. 22, 1909	Stephen Regit
1171	Rail and Harbor City*	"	July 6, 1911	Alexander H. Clark
1172	Rainbow	"	Mar. 8, 1923	A. I. Uslander
1173	Satisfactory	"	Jan. 7, 1927	Stephen J. Kaleta
1174	Security	"	Feb. 20, 1912	Hans Herold
1175	Townley	"	Mar. 28, 1927	Eugene F. Walsh
1176	Trinity	"	April 3, 1924	David B. Brown
1177	Union County	"	April 26, 1886	William A. Bourdon

* Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
C. T. Downing & W. H. Sherred	Floyd W. Harding	33 Liberty St., Newton, N. J.	1130
Dolan & Dolan and **others**	Edwin M. Quick	Newton, N. J.	1131
Marshal Hunt	Jay S. Wilson	Sussex, N. J.	1132
Berkeley C. Austin	Warren D. Sculthorp	2 N. Union Ave., Cranford, N. J.	1133
George S. Sauer	John V. Nostrand	215 South Ave. East, Cranford, N. J.	1134
Connolly & Hueston	Peter L. Mack	715 Elizabeth Ave., Elizabeth, N. J.	1135
Milton A. Feller	J. William Benner	40 W. Roselle Ave., Roselle Park, N. J.	1136
Samuel Reibel	Henry Dissman	715 Elizabeth Ave., Elizabeth, N. J.	1137
Charles Wagner	William H. Meisky	1160 E. Jersey St., Elizabeth, N. J.	1138
Francis J. Regula	Charles Adamkowski	604 Green St., Elizabeth, N. J.	1139
Welcome W. Bender	James Clark	915 Jersey Ave., Elizabeth, N. J.	1140
Sigurd A. Emerson	Frank W. Dilkes	289 Morris Ave., Elizabeth, N. J.	1141
Philip Cohen	Adam Liebler	625 Chandler Ave., Roselle, N. J.	1142
Nicholas A. Tomasulo	James C. Tomasulo	308 Westfield Ave., East, Roselle Park, N. J.	1143
Stein, Stein & Stein	Fred F. Rau	111 Jefferson Ave., Elizabeth, N. J.	1144
Charles A. Otto	Frank T. Mountford	52 Westfield Ave. East, Roselle Park, N. J.	1145
Martin P. O'Connor	William J. Kenealy	33 Oakwood Place, Elizabeth, N. J.	1146
Aaron Kaufman	A. W. Spilner	828 Bailey Ave., Elizabeth, N. J.	1147
Edward O. Bauer	G. P. Schmidt	715 Elizabeth Ave., Elizabeth, N. J.	1148
Feit & Feit	Samuel Balter	1139 E. Jersey St., Elizabeth, N. J.	1149
Samuel Reibel	August J. Seeholzer	817 Elizabeth Ave., Elizabeth, N. J.	1150
Saul Lehr	Herbert O. Struss	450 E. Clay Ave., Roselle Park, N. J.	1151
Charles L. Morgan	Adolph G. Ahrens	122 Lincoln Ave., Elizabeth, N. J.	1152
Martin P. O'Connor	John J. Carroll	450 Marshall St., Elizabeth, N. J.	1153
Francis A. Gordon	A. W. Spilner	828 Bailey Ave., Elizabeth, N. J.	1154
Charles J. Stamley	Nathan T. Burdeau	251 N. Broad St., Elizabeth, N. J.	1155
David S. Feinswog	A. W. Spilner	828 Bailey Ave., Elizabeth, N. J.	1156
Donald G. Davis	William E. Walker	34 Hazard Place, Elizabeth, N. J.	1157
Charles A. Otto, Jr.	Harry G. Pflug	715 Elizabeth Ave., Elizabeth, N. J.	1158
James T. Kirk	Joseph B. Patalkis	230 Isham Place, Elizabeth, N. J.	1159
Louis P. Longobardi	Anthony Crincoli	339 Centre St., Elizabeth, N. J.	1160
John J. Griffin	Arthur W. Pfaff	100 First St., Elizabeth, N. J.	1161
Mario Turtur	Walter B. Wilson	980 Lorraine Ave., Union, N. J.	1162
Abe J. Blum	Charles G. Forman	1145 E. Jersey St., Elizabeth, N. J.	1163
Louis C. Lehmann, Jr.	Samuel J. Miller, Jr.	635 Madison Ave., Elizabeth, N. J.	1164
Leavitt & Talley	F. Regenthal	132 Elm St., Elizabeth, N. J.	1165
John R. Connolly	James Clark	915 Jersey Ave., Elizabeth, N. J.	1166
Frank K. Sauer	John A. McArevey	279 N. Broad St., Elizabeth, N. J.	1167
Samuel Koestler	Harold E. Manvel	67 Hillside Road, Elizabeth, N. J.	1168
Joseph T. Hague	Fred Zior	4-6 Julian Place, Elizabeth, N. J.	1169
Francis J. Regula	John R. Wnek	111 Inslee Place, Elizabeth, N. J.	1170
Donald H. McLean	Alfred B. Strickler	125 Broad St., Elizabeth, N. J.	1171
Henry H. Eisenberg	Samuel Balter	1139 E. Jersey St., Elizabeth, N. J.	1172
Joseph J. Turek	William J. Haggerty	618 Green St., Elizabeth, N. J.	1173
George Schmidt, Jr.	Charles W. Schlegel	536 Drake Ave., Roselle, N. J.	1174
Raymond F. Leahy	George H. Byrd	706 Magie Ave., Elizabeth, N. J.	1175
Francis A. Gordon	A. W. Spilner	828 Bailey Ave., Elizabeth, N. J.	1176
James T. Kirk	Frank J. Currall	208 Orchard St., Elizabeth, N. J.	1177

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Sussex County				
1130	Newton	Newton	$5,925	.....	$365,200
1131	S. & M.	"	580	$31,308	123,650
1132	Sussex	Sussex	19,915	3,583	194,556
	Totals		$26,420	$34,891	$683,406
	Union County				
1133	Cranford Mutual	Cranford	$3,912	$7,581	$288,000
1134	Greeley	"	532	6	33,800
1135	Betsytown	Elizabeth	5,160	53	217,900
1136	Better-Plan	"	12,263	.....	41,800
1137	Central	"	7,259	.....	737,974
1138	City	"	352,071	29,875	2,100
1139	Clarkson	"	9,741	1,522	52,400
1140	Clearing House	"	10,821	16,434	44,900
1141	Columbia	"	4,044	6,300	74,200
1142	Crystal	"	7,794	10,753	134,450
1143	Desirable	"	2,560	19,525	26,100
1144	Elizabeth	"	13,336	8,875	442,992
1145	Elizabethport Mutual	"	436	735	222,900
1146	Elmora and West End	"	7,726	579	303,300
1147	Emerald	"	2,158	2,000	26,600
1148	Excelsior	"	12,484	.....	628,300
1149	Flag	"	4,386	800	6,900
1150	Harmonia	"	7,285	.....	692,486
1151	Headway	"	3,054	.....	19,500
1152	Home	"	5,415	3,000	86,993
1153	Homeland	"	4,255	479	199,200
1154	Ideal	"	4,130	4,000	116,500
1155	Independent	"	20,628	12,072	158,850
1156	International	"	7,336	7,000	217,600
1157	Jefferson Park	"	5,392	254	108,800
1158	Juniors'	"	10,623	794	418,027
1159	Lithuanian	"	14,579	62	292,050
1160	Members	"	3,005	20,655	59,700
1161	Merchants	"	4,070	161	335,650
1162	Moreland	"	4,775	.....	9,000
1163	Myrtle	"	3,798	748	55,500
1164	N. A. S. B.	"	9,392	12,095	27,700
1165	North Broad Street	"	.....	1,778	12,400
1166	North Elizabeth	"	1,843	544	261,000
1167	North Park*	"	24,949	4,000	106,700
1168	Old Colony	"	99	227	174,700
1169	People's	"	5,792	.....	165,320
1170	Polonia	"	837	117	256,300
1171	Rail and Harbor City	"	3,502	.....	138,360
1172	Rainbow	"	7,495	4,018	36,650
1173	Satisfactory	"	2,249	1,763	84,200
1174	Security	"	79	9,561	303,400
1175	Townley	"	19	.....	.....
1176	Trinity	"	1,787	100	83,700
1177	Union County	"	3,404	3,414	147,200

* Accounts insured up to $5,000 by Federal Savings and Loan Insurance Corp.

AS OF DECEMBER 31, 1939

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$3,854	$212,011	$28,598	$12,223	$627,811	1130
$37,691	1,300	13,092	1,628	379	209,628	1131
.....	8,100	14,463	5,212	385	246,214	1132
$37,691	$13,254	$239,566	$35,438	$12,987	$1,083,653	
$116,305	$10,540	$212,936	$1,974	$6,897	$648,145	1133
3,944	100	66,485	1,065	1,167	107,099	1134
.....	7,965	237,766	998	10,150	479,992	1135
42,545	10,935	102,502	618	5,136	215,799	1136
18,445	14,505	555,625	496	19,459	1,353,763	1137
584,544	.....	42,800	.....	1,049	1,012,439	1138
.....	900	10,367	58	142	75,130	1139
4,621	1,250	75,604	8,358	958	162,946	1140
72,947	5,760	476,995	285	7,679	648,210	1141
48,945	6,480	234,994	.....	21,956	465,372	1142
12,212	4,184	49,224	854	186	114,845	1143
78,346	16,125	310,109	5,654	3,122	878,559	1144
66,818	6,770	63,761	559	3,139	365,118	1145
.....	24,010	587,560	.....	954	924,129	1146
36,926	1,200	82,609	.....	.....	151,493	1147
.....	15,175	574,728	2,453	5,383	1,238,523	1148
24,285	.....	20,925	.....	99	57,395	1149
8,218	8,550	834,528	1,688	14,901	1,567,606	1150
10,410	1,235	11,858	318	.....	46,375	1151
4,000	750	237,149	.....	4,171	341,478	1152
.....	3,690	140,001	1,631	10,827	360,083	1153
61,107	3,800	155,901	647	.....	346,085	1154
44,696	.....	220,355	5,129	8,995	470,725	1155
11,064	6,560	257,166	1,044	1,676	509,446	1156
28,680	1,095	57,414	7,629	2,423	211,687	1157
26,108	11,049	316,935	14,067	31,265	828,868	1158
.....	5,250	349,744	2,133	1,330	665,148	1159
.....	300	61,420	.....	2,592	147,672	1160
.....	250	266,720	.....	12,774	619,625	1161
.....	200	27,773	.....	333	42,081	1162
9,083	.....	30,492	287	1,891	101,799	1163
18,023	4,791	52,674	208	677	125,560	1164
66,563	1,130	63,770	570	.....	146,211	1165
19,701	5,529	179,833	76	542	469,068	1166
207,362	7,190	65,437	217	5,077	420,932	1167
31,992	8,432	77,274	.....	6,495	299,219	1168
4,600	6,725	127,325	2,728	2,152	314,642	1169
.....	6,235	225,470	.....	5,269	494,228	1170
.....	10,485	199,371	1,053	925	353,696	1171
129,702	2,500	121,960	391	518	303,234	1172
.....	2,105	48,988	1,254	1,312	141,871	1173
12,000	6,590	300,466	2,221	6,489	640,806	1174
.....	.....	.....	.....	.....	19	1175
38,080	2,800	187,913	183	10	314,573	1176
.....	1,545	152,563	.....	2,045	310,171	1177

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Sussex County					
1130	Newton	Newton	$262,122	$5,500	.....	$165,050
1131	S. & M.	"	158,001	500	.....	.....
1132	Sussex	Sussex	174,519	.....	.....	10,700
	Totals		$594,642	$6,000	.....	$175,750
	Union County					
1133	Cranford Mutual	Cranford	$386,223	$405	.....	$6,000
1134	Greeley	"	47,050	2,300	.....	.....
1135	Betsytown	Elizabeth	175,050	.....	.....	6,200
1136	Better-Plan	"	78,059	.....	.....	15,600
1137	Central	"	690,934	.....	.....	174,400
1138	City	"	299,607	.....	.....	545,423
1139	Clarkson	"	49,266	3,100	.....	400
1140	Clearing House	"	94,954	.....	.....	3,800
1141	Columbia	"	184,110	.....	.....	40,800
1142	Crystal	"	151,158	.....	.....	4,700
1143	Desirable	"	74,250	.....	.....	.....
1144	Elizabeth	"	366,950	.....	.....	79,650
1145	Elizabethport Mutual	"	176,303	.....	.....	.....
1146	Elmora and West End	"	310,503	.....	.....	148,300
1147	Emerald	"	63,948	.....	.....	800
1148	Excelsior	"	598,965	.....	.....	97,100
1149	Flag	"	15,758	.....	.....	4,750
1150	Harmonia	"	639,423	.....	.....	184,500
1151	Headway	"	26,989	.....	.....	.....
1152	Home	"	118,071	.....	.....	.....
1153	Homeland	"	195,154	.....	.....	62,250
1154	Ideal	"	109,698	.....	.....	3,300
1155	Independent	"	196,954	.....	.....	23,275
1156	International	"	191,486	.....	.....	5,900
1157	Jefferson Park	"	130,182	.....	.....	24,900
1158	Juniors'	"	351,443	.....	.....	115,875
1159	Lithuanian	"	276,673	.....	.....	34,980
1160	Members	"	88,900	.....	.....	.....
1161	Merchants	"	327,657	.....	.....	.....
1162	Moreland	"	30,950	.....	.....	600
1163	Myrtle	"	42,409	.....	.....	4,450
1164	N. A. S. E.	"	81,480	.....	.....	2,000
1165	North Broad Street	"	50,691	.....	.....	9,600
1166	North Elizabeth	"	196,002	.....	.....	57,976
1167	North Park	"	171,096	.....	.....	101,500
1168	Old Colony	"	144,098	2,600	.....	10,000
1169	People's	"	105,338	.....	.....	59,400
1170	Polonia	"	206,242	.....	.....	128,400
1171	Rail and Harbor City	"	106,549	.....	.....	30,780
1172	Rainbow	"	109,413	.....	.....	8,400
1173	Satisfactory	"	74,656	5,000	.....	19,545
1174	Security	"	245,258	.....	.....	200,900
1175	Townley	"	.....	.....	.....	.....
1176	Trinity	"	159,852	.....	.....	12,760
1177	Union County	"	125,054	.....	.....	19,900

AS OF DECEMBER 31, 1939

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	$1,560	.....	$21,000	$1,687	$52,159	$118,733	$627,811	1130
.....	.....	449	$2,600	.....	469	28,492	19,117	209,628	1131
$1,185	.....	181	500	.....	375	29,183	29,571	246,214	1132
$1,185	.....	$2,190	$3,100	$21,000	$2,531	$109,834	$167,421	$1,083,653	
.....	.....	$391	.....	$57,275	$2,263	$72,658	$122,930	$648,145	1133
$314	.....	173	.....	.....	238	9,002	48,022	107,099	1134
697	$54,489	36	.....	.....	45,168	55,758	142,594	479,992	1135
5,254	11,966	.....	.....	.....	28,332	16,220	60,368	215,799	1136
.....	61,230	2,290	.....	9,000	4,997	171,059	239,853	1,353,763	1137
.....	85,061	.....	.....	.....	276	.....	82,072	1,012,439	1138
645	.....	.....	.....	.....	3,530	9,876	8,313	75,130	1139
7,116	.....	465	.....	.....	8,929	9,212	38,470	162,946	1140
.....	182,413	1,171	.....	22,840	39,783	25,077	152,016	648,210	1141
736	95,698	222	.....	.....	18,638	40,216	154,004	465,372	1142
.....	.....	101	.....	.....	1,269	13,683	25,542	114,845	1143
351	66,134	3,648	.....	35,000	51,632	97,995	177,199	878,559	1144
98	94,140	3,343	.....	18,075	.....	38,495	34,664	365,118	1145
226	.....	3,299	.....	50,000	6,285	77,806	327,710	924,129	1146
20	9,981	392	.....	.....	8,790	24,630	42,932	151,493	1147
243	47,575	145	.....	16,000	15,031	122,189	341,275	1,238,523	1148
307	.....	66	.....	.....	9,811	12,369	14,334	57,395	1149
.....	200,387	208	.....	27,000	72,169	136,748	307,171	1,567,606	1150
185	.....	50	.....	.....	958	6,479	11,714	46,375	1151
.....	36,576	22	.....	.....	47,509	50,676	88,624	341,478	1152
47	.....	.....	.....	.....	3,958	38,994	59,680	360,083	1153
.....	71,036	1,789	.....	.....	15,660	66,515	78,087	346,085	1154
398	500	.....	.....	.....	5,696	83,968	159,934	470,725	1155
100	77,430	125	.....	.....	20,102	107,495	106,808	509,446	1156
396	.....	270	.....	.....	188	25,398	30,353	211,687	1157
138	59,820	.....	.....	26,300	53,619	76,594	145,079	828,868	1158
.....	7,829	.....	.....	.....	79,063	67,180	199,423	665,148	1159
.....	.....	.....	.....	.....	19	30,082	28,671	147,672	1160
332	87,610	.....	.....	29,000	11,841	68,598	94,587	619,625	1161
.....	.....	.....	.....	.....	359	213	9,959	42,081	1162
40	.....	70	.....	.....	13,881	17,136	23,813	101,799	1163
382	.....	718	.....	.....	219	16,925	23,836	125,560	1164
2,564	25,585	874	.....	12,500	17,167	8,290	18,940	146,211	1165
.....	56,527	.....	.....	52,000	3,521	44,077	58,965	469,068	1166
1,853	.....	717	$33,050	42,250	1,110	34,851	34,505	420,932	1167
.....	18,141	151	.....	35,000	682	42,558	45,989	299,219	1168
1,055	50,397	.....	.....	.....	14,961	19,158	64,333	314,642	1169
.....	.....	.....	.....	15,250	576	57,133	86,627	494,228	1170
930	90,991	120	.....	.....	19,394	28,000	76,932	353,696	1171
2,055	50,851	755	.....	.....	23,810	25,566	82,384	303,234	1172
230	.....	315	.....	4,000	300	14,366	23,459	141,871	1173
352	7,617	686	.....	13,000	33,900	.....	139,093	640,806	1174
7	.....	.....	.....	.....	.....	.....	12	19	1175
.....	16,918	401	.....	10,800	4,211	35,522	74,109	314,573	1176
.....	30,442	.....	.....	5,500	32,985	15,869	80,421	310,171	1177

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Sussex County								
1130	Newton	3,189	329	55	5	.....	.....	83	90
1131	S. & M.	1,832	180	5	1	.....	.....	.....	.....
1132	Sussex	3,735	293	.....	.....	.....	.....	54	10
	Totals	8,756	802	60	6	.....	.....	137	100
	Union County								
1133	Cranford Mutual	3,787	377	3	3	.....	.....	30	8
1134	Greeley	553	69	23	5	.....	.....	.....	.....
1135	Betsytown	3,433	371	.....	.....	.....	.....	84	7
1136	Better-Plan	1,542	178	.....	.....	.....	.....	78	8
1137	Central	8,215	880	.....	.....	.....	.....	907	104
1138	City	6,363	1,482	.....	.....	.....	.....	5,454	697
1139	Clarkson	623	89	31	4	.....	.....	2	1
1140	Clearing House	1,500	82	.....	.....	.....	.....	19	6
1141	Columbia	1,852	348	.....	.....	.....	.....	204	28
1142	Crystal	3,255	379	.....	.....	.....	.....	24	5
1143	Desirable	846	92	.....	.....	.....	.....	.....	.....
1144	Elizabeth	6,747	733	.....	.....	.....	.....	474	101
1145	Elizabethport Mutual	2,905	324	.....	.....	.....	.....	.....	.....
1146	Elmora and West End	5,130	519	.....	.....	.....	.....	762	91
1147	Emerald	1,423	135	.....	.....	.....	.....	4	3
1148	Excelsior	7,155	771	.....	.....	.....	.....	486	62
1149	Flag	917	48	.....	.....	.....	.....	24	8
1150	Harmonia	8,309	1,015	.....	.....	.....	.....	922	182
1151	Headway	386	54	.....	.....	.....	.....	.....	.....
1152	Home	2,766	345	.....	.....	.....	.....	.....	.....
1153	Homeland	3,591	455	.....	.....	.....	.....	612	60
1154	Ideal	2,364	245	.....	.....	.....	.....	17	4
1155	Independent	4,449	429	.....	.....	.....	.....	116	28
1156	International	3,072	334	.....	.....	.....	.....	30	5
1157	Jefferson Park	1,809	216	.....	.....	.....	.....	125	25
1158	Juniors'	6,002	843	.....	.....	.....	.....	625	76
1159	Lithuanian	4,208	486	.....	.....	.....	.....	270	46
1160	Members	1,962	208	.....	.....	.....	.....	.....	.....
1161	Merchants	4,890	370	.....	.....	.....	.....	.....	.....
1162	Moreland	895	106	.....	.....	.....	.....	.....	.....
1163	Myrtle	1,752	189	.....	.....	.....	.....	26	6
1164	N. A. S. E.	906	102	.....	.....	.....	.....	2	2
1165	North Broad Street	1,589	199	.....	.....	.....	.....	64	9
1166	North Elizabeth	2,400	298	.....	.....	.....	.....	257	42
1167	North Park	3,047	473	.....	.....	.....	.....	507	135
1168	Old Colony	2,676	301	.....	.....	.....	.....	50	10
1169	People's	1,974	227	.....	.....	.....	.....	297	20
1170	Polonia	3,254	335	.....	.....	.....	.....	642	86
1171	Rail and Harbor City	1,794	259	.....	.....	.....	.....	133	19
1172	Rainbow	1,493	207	.....	.....	.....	.....	57	25
1173	Satisfactory	1,045	159	.....	.....	.....	.....	97	21
1174	Security	3,477	383	.....	.....	.....	.....	1,150	240
1175	Townley	1	1	.....	.....	.....	.....	.....	.....
1176	Trinity	2,114	225	.....	.....	.....	.....	65	15
1177	Union County	1,701	220	.....	.....	.....	.....	158	23

AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
3,327	163	261	S.	$1.00 & $2.00 m.	$200	6	$3.00 a	.....	1130
1,837	77	104	S.	1.00 & 2.00 m.	200	6	.....	.....	1131
3,789	133	170	S.	1.00 m.	200	6	.....	.....	1132
8,953	373	535							
3,820	141	247	N.S.	$1.00 m.	$200	6	$0.02½ b	$0.02½ b	1133
576	13	61	S.	1.00 m.	200	6	.12½ b	.12½ b	1134
3,517	80	298	N.S.	1.00 & 2.00 m.	200	6	.....	2.00 a	1135
1,620	38	148	N.S.	1.00 m.	200	6	.08⅓ b	.08⅓ b	1136
9,122	276	708	N.S.	1.00 m.	200	6	1.00 a	1.00 a	1137
11,817	218	1,961	O.P.	.....	100	6	.....	.....	1138
656	24	70	N.S.	1.00 s.m.	200	6	4.00 a	.....	1139
1,519	20	68	S. & N.S.	1.00 m.	200	6	.05 b	.05 b	1140
2,056	53	323	N.S.	1.00 m.	200	6	.....	.....	1141
3,279	56	328	N.S.	1.00 m.	200	6	.....	2.00 a	1142
846	21	71	N.S.	1.00 m.	200	6	.....	.....	1143
7,221	187	647	N.S.	1.00 m.	200	6	5.00 a	1.00 a	1144
2,905	113	211	N.S.	1.00 & 2.00 m.	200	6	.05 b & 4.00 a	.....	1145
5,892	135	475	N.S.	1.00 m.	200	6	6.00 a	.....	1146
1,427	26	112	O.P.	.....	200	5 & 6	2.00 a	.....	1147
7,641	173	660	N.S.	1.00 m.	200	6	6.00 a	5.00 a	1148
941	8	48	N.S.	1.00 m.	200	6	.....	.....	1149
9,231	255	942	N.S.	1.00 & 2.00 m.	200	6	3.00 a	3.00 a	1150
386	14	40	O.P.	.....	200	5 & 6	.....	.....	1151
2,766	31	314	N.S.	1.00 m.	200	6	2.00 a	2.00 a	1152
4,203	66	449	O.P.	.....	200	2 & 6	.05 b & 2.00 a	2.00 a	1153
2,381	58	191	N.S.	1.00 m.	200	6	various	2.00 a	1154
4,565	41	416	O.P.	.....	200	6	.....	.....	1155
3,102	60	279	N.S.	1.00 m.	200	6	.....	2.00 a	1156
1,934	43	198	S.	1.00 m.	200	6	6.00 a	6.00 a	1157
6,627	154	765	N.S.	1.00 m.	T.M.&200	6	4.00 a	2.00 a	1158
4,478	104	428	N.S.	1.00 & 2.00 m.	200	6	.....	2.00 a	1159
1,962	18	190	N.S.	1.00 m.	200	6	3.00 a	3.00 a	1160
4,890	76	294	S.	1.00 m.	200	6	6.00 a	2.00 a	1161
895	3	103	N.S.	1.00 m.	200	6	.....	.....	1162
1,778	19	176	N.S.	1.00 m.	200	6	.....	.....	1163
908	24	80	N.S.	1.00 m.	200	6	.....	.....	1164
1,653	24	184	N.S.	1.00 m.	T.M.&200	5 & 6	.10 b	2.00 a & .10 b	1165
2,657	81	259	N.S.	1.00 m.	240	5 & 6	6.00 a	6.00 a	1166
3,554	129	479	N.S.	1.00 m.	200	various	.....	.....	1167
2,726	57	254	N.S.	1.00 & 2.00 m.	200	6	.02½ b	.02½ b	1168
2,271	66	181	N.S.	1.00 m.	200	6	.....	.....	1169
3,896	113	308	O.P.	.....	200	6	4.00 a	2.00 a	1170
1,927	60	218	N.S.	1.00 m.	200	6	.....	2.00 a	1171
1,550	67	165	N.S.	1.00 m.	200	6	1.00 a	2.00 a	1172
1,142	37	143	N.S.	1.00 & 2.00 m.	200	6	4.00 a	.03 b	1173
4,627	104	519	N.S.	1.00 & 2.00 m.	200	6	6.00 a	1.00 a	1174
1	.....	1	N.S.	1.00 m.	200	6	4.00 a	.....	1175
2,179	37	203	O.P.	.....	200	6	3.00 a	2.00 a	1176
1,859	90	153	N.S.	1.00 m.	200	6	6.00 a & .04 b	3.00 a & .04 b	1177

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION

	NAME AND LOCATION	Incorporated	President
	Union County—Continued		
1178	Upright ..... Elizabeth	July 1, 1926	Max Tieger .....
1179	Victory ..... "	Jan. 28, 1920	Adrian O. Murray .....
1180	Workmen's ..... "	Nov. 23, 1899	Samuel Stamler .....
1181	Garwood ..... Garwood	Mar. 1, 1911	W. Merrill Conklin .....
1182	Hillside ..... Hillside Township	Jan. 10, 1919	Harvey Tindall .....
1183	Inter County ..... " "	June 23, 1921	Charles F. Ackerman .....
1184	Midway ..... " "	Mar. 31, 1923	Harry Schnabel .....
1185	Fidelity ..... Linden	Mar. 12, 1910	George McGillvray .....
1186	Stonewall ..... "	April 8, 1921	Leon A. Watson .....
1187	Lyons Farms ..... Lyons Farms	Dec. 19, 1903	David H. Doremus .....
1188	New Providence ..... New Providence	Mar. 31, 1927	George W. Robbins, Jr. .....
1189	Central ..... Plainfield	Jan. 2, 1904	Fred D. Loizeaux .....
1190	Liberty ..... "	Mar. 31, 1919	Isidor Tornberg .....
1191	Plainfield ..... "	Mar. 21, 1884	William M. Coriell .....
1192	Queen City and Home ..... "	* (See below)	Michael D. O'Keeffe .....
1193	Renascence ..... "	June 30, 1925	A. R. Mangione .....
1194	Representative ..... "	Mar. 14, 1924	George W. Harris .....
1195	Union ..... "	Jan. 18, 1899	A. D. Edgar .....
1196	Axia ..... Rahway	April 16, 1927	Donald F. Marsh .....
1197	Citizens ..... "	July 31, 1914	Albert F. Kirstein .....
1198	Industrial ..... "	Mar. 7, 1910	Harold S. Gibbons .....
1199	Reliance Co-Operative ..... "	Jan. 29, 1920	John W. Weiser .....
1200	Workmen's ..... "	Jan. 25, 1886	Willard C. Freeman .....
1201	Roselle ..... Roselle	May 25, 1889	E. A. Merrill .....
1202	Warinanco ..... "	Oct. 3, 1924	Justin McAghon .....
1203	Aldene ..... Roselle Park	June 14, 1919	Albert S. Geehr .....
1204	Roselle Park ..... " "	June 28, 1904	Vincent J. Kersting .....
1205	Twin Borough ..... " "	Nov. 10, 1920	William T. McGeachie .....
1206	Fanwood & Scotch Plains ..... Scotch Plains	May 23, 1922	Alexander Muir .....
1207	Baltusrol ..... Springfield	June 8, 1929	Thomas H. Lyons .....
1208	Battle Hill ..... "	Mar. 15, 1923	Stewart O. Burns .....
1209	Arcoe ..... Summit	Jan. 30, 1925	John D. Ovens .....
1210	Hill City ..... "	Mar. 10, 1914	F. U. Voss .....
1211	Prospect Hill ..... "	July 27, 1923	Herman F. Beck .....
1212	Summit-Overlook ..... "	** (See below)	Alfred W. Alesbury .....
1213	Connecticut Farms ..... Union	Mar. 30, 1922	John R. Buchanan .....
1214	Vauxhall ..... Vauxhall	July 24, 1920	Gustav Hummel, Jr. .....
	Warren County		
1215	Belvidere ..... Belvidere	Jan. 19, 1920	Maurice E. Beesley .....
1216	Hackettstown ..... Hackettstown	Feb. 26, 1906	Andrew S. Hibler .....
1217	Malvern Hill ..... "	Jan. 5, 1927	Lindley G. Cook .....
1218	Phillipsburg, No. 4 ..... Phillipsburg	Mar. 27, 1876	Patrick H. Burke .....
1219	Phillipsburg, No. 5 ..... "	June 6, 1882	John E. Wyckoff .....
1220	Phillipsburg, No. 6 ..... "	April 3, 1903	James A. Smith, Jr. .....
1221	Phillipsburg, No. 7 ..... "	Aug. 7, 1915	Matthew W. Kingfield .....
1222	Warren County ..... "	Mar. 11, 1922	William C. Hoffman .....
1223	Washington ..... Washington	May 26, 1919	Eugene L. Linaberry .....

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

** Nov. 9, 1923—Overlook
Oct. 14, 1891—Summit } Merged July 15, 1938.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Lawrence L. Weltchek	Samuel Freedman	80 Broad St., Elizabeth, N. J.	1178
Michael H. Feldman	Samuel Freedman	80 Broad St., Elizabeth, N. J.	1179
Charles J. Stamler	Louis Ritter	1201 E. Grand St., Elizabeth, N. J.	1180
A. C. Nash	H. B. Kjellmark	582 Trinity Place, Westfield, N. J.	1181
A. C. Ullrich	L. F. Gardiner, Jr.	502 High St., Newark, N. J.	1182
A. Wilberforce Egner	Frank L. Morton, Jr.	1320 N. Broad St., Newark, N. J.	1183
Frank A. English	John S. La Bar	34 Mertz Ave., Hillside, N. J.	1184
Charles J. Stamler	Frank R. Anderson	19 E. Elizabeth Ave., Linden, N. J.	1185
F. K. Sauer	William G. Palermo	7 N. Wood Ave., Linden, N. J.	1186
Sylvester M. Cooley	Kathryn A. Keller	1444 N. Broad St., Hillside, N. J.	1187
John L. Hughes	Edwin M. Dotten	Fairview Ave., New Providence, N. J.	1188
Horace E. Bunker	Richard B. Gendall	240 W. Front St., Plainfield, N. J.	1189
Irving Kunzman	Herman Kramer	119 Elmwood Place, Plainfield, N. J.	1190
C. M. Dolliver & F. H. Blatz	Charles W. Nagel	400 Park Ave., Plainfield, N. J.	1191
Andrew L. McDonough	Arthur A. Cannon	107 Park Ave., Plainfield, N. J.	1192
Salvador Diana	P. E. Maragello	414 W. Fifth St., Plainfield, N. J.	1193
J. J. Mutnick, Jr.	Helen H. Crawford	127 Watchung Ave., Plainfield, N. J.	1194
C. M. Dolliver & F. H. Blatz	C. J. Ornes	130 W. Second St., Plainfield, N. J.	1195
Clarence A. Ward	William Weil	1599 Irving St., Rahway, N. J.	1196
Charles J. Stamler	A. Weitz	1443 Irving St., Rahway, N. J.	1197
David Armstrong	Fred C. Bauer	Madison Hill Road, R. F. D., Rahway, N. J.	1198
Fayette N. Talley	Walter F. Boresch	2148 Price St., Rahway, N. J.	1199
Fred C. Hyer	L. R. Cartwright	1220 Pierpont St., Rahway, N. J.	1200
Edward S. Atwater, Jr.	Harry Cashmore	121 Chestnut St., Roselle, N. J.	1201
Maxwell M. Albach	Frank J. Rodgers	509 Harrison Ave., Roselle, N. J.	1202
Donald H. McLean	Armando G. Finizio	290 Seaton Ave., Roselle Park, N. J.	1203
Nicholas A. Tomasulo	Casimiro H. Valdes	419 Sherman Ave., Roselle Park, N. J.	1204
Adolph Ulbrich	Fred R. Frey	308 Madison Ave., Roselle Park, N. J.	1205
Peter J. McDonough, Jr.	J. Horace Hatfield	Scotch Plains, N. J.	1206
Louis Messing, Jr.	Edward A. Conley	277 Morris Ave., Springfield, N. J.	1207
Hobart L. Benedict	Charles H. Huff	Springfield, N. J.	1208
Jacob R. Mantel	Elmer G. Houston	87 Union Place, Summit, N. J.	1209
F. C. Kentz	J. G. Voegtlen	30 Maple St., Summit, N. J.	1210
Robert B. Williams	Charles H. Baum	Overlook Hospital, Summit, N. J.	1211
John L. Hughes	Arthur T. Dailey	24 Beechwood Road, Summit, N. J.	1212
Hobart L. Benedict	C. Warren Crandall	114 Indian Run Parkway, Union, N. J.	1213
Herbert M. Ellend	Benjamin Bateman	60 Park Place, Newark, N. J.	1214
John H. Dahlke	Homer H. Rasely	333 Water St., Belvidere, N. J.	1215
Claude E. Cook	A. M. Lundy	Hackettstown, N. J.	1216
Claude E. Cook	Melville N. Sherrer	300 Main St., Hackettstown, N. J.	1217
S. C. Smith, Jr.	Daniel J. Lilly	403 Thomas St., Phillipsburg, N. J.	1218
William H. Walters	Robert Souders	192 Lincoln St., Phillipsburg, N. J.	1219
Charles B. Brady	Robert D. Connolly	418 S. Main St., Phillipsburg, N. J.	1220
Frank J. Kingfield	George B. Arnold	55 S. Main St., Phillipsburg, N. J.	1221
William P. Tallman	Vida C. King	51 S. Main St., Phillipsburg, N. J.	1222
C. C. Bowers, G. W. Fleming & J. B. Maddock, Jr.	Harry Christine	22 Belvidere Ave., Washington, N. J.	1223

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Union County—Continued				
1178	Upright	Elizabeth	$1,518	$931	$28,874
1179	Victory	"	10,915	4,113	91,400
1180	Workmen's	"	5,146	.....	726,250
1181	Garwood	Garwood	9,811	2,746	61,560
1182	Hillside	Hillside Township	746	1,200	17,000
1183	Inter County	" "	3,869	3,600	79,500
1184	Midway	" "	845	.....	43,400
1185	Fidelity	Linden	9,626	1,548	379,450
1186	Stonewall	"	2,948	3,469	147,000
1187	Lyons Farms	Lyons Farms	13,066	16,850	240,100
1188	New Providence	New Providence	350	1,751	29,700
1189	Central	Plainfield	6,472	5,214	192,367
1190	Liberty	"	1,694	.....	97,851
1191	Plainfield	"	15,914	14,300	736,100
1192	Queen City and Home*	"	19,962	33,400	.....
1193	Renascence	"	4,347	650	86,500
1194	Representative	"	1,292	2,013	86,400
1195	Union	"	2,950	5,000	284,592
1196	Axia*	Rahway	81,984	4,900	148,550
1197	Citizens	"	72,174	8,084	205,350
1198	Industrial	"	57,435	56,000	667,600
1199	Reliance Co-Operative	"	1,494	8,810	57,800
1200	Workmen's	"	22,106	7,848	395,763
1201	Roselle*	Roselle	5,143	40,525	212,600
1202	Warinanco	"	1,064	.....	69,000
1203	Aldene	Roselle Park	2,135	3,000	17,980
1204	Roselle Park	" "	46,050	100,898	13,000
1205	Twin Borough	" "	491	2,500	87,600
1206	Fanwood & Scotch Plains	Scotch Plains	1,873	4,600	140,600
1207	Baltusrol	Springfield	3,611	8,887	21,400
1208	Battle Hill	"	706	.....	123,457
1209	Arcoe	Summit	246	.....	18,600
1210	Hill City*	"	53,925	84,498	485,300
1211	Prospect Hill	"	8,198	1,040	17,000
1212	Summit-Overlook*	"	47,201	20,012	355,000
1213	Connecticut Farms	Union	1,521	.....	100,000
1214	Vauxhall	Vauxhall	6,370	1,000	34,000
	Totals		$1,141,673	$641,267	$14,350,746
	Warren County				
1215	Belvidere	Belvidere	$7,592	$1,159	$67,900
1216	Hackettstown	Hackettstown	8,172	1,300	86,020
1217	Malvern Hill	"	1,676	.....	32,200
1218	Phillipsburg, No. 4	Phillipsburg	645	.....	64,400
1219	Phillipsburg, No. 5	"	11,211	3,538	230,880
1220	Phillipsburg, No. 6	"	299	.....	64,400
1221	Phillipsburg, No. 7	"	10,400	.....	93,400
1222	Warren County	"	7,749	4,947	123,471
1223	Washington	Washington	3,254	6,000	277,600
	Totals		$50,998	$16,944	$1,040,271

* Accounts insured up to $5,000 by Federal Savings and Loan Insurance Corp.

AS OF DECEMBER 31, 1939

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$15,413	$1,120	$53,933	$67	$40	$101,896	1178
32,969	1,770	213,190	332	13,326	368,015	1179
61,057	20,187	797,564	.....	10,855	1,621,059	1180
.....	1,595	55,500	473	3,776	135,461	1181
26,395	360	32,871	834	682	80,088	1182
73,831	3,978	140,546	14,591	14,519	334,434	1183
8,771	.....	69,636	6,657	2,039	131,348	1184
249,918	8,596	750,726	3,712	17,353	1,420,929	1185
66,730	2,545	88,266	.....	2,367	313,325	1186
150,169	3,225	237,022	9,848	1,535	671,815	1187
28,958	2,035	17,013	1,453	15	81,275	1188
47,188	7,077	103,109	8,928	3,173	373,528	1189
6,031	6,016	187,102	6,789	1,083	306,566	1190
168,141	15,328	441,281	16,104	8,519	1,415,687	1191
926,013	28,933	538,326	.....	3,508	1,550,142	1192
.....	1,305	13,382	2,970	1,892	111,046	1193
174	2,431	87,899	696	1,868	182,773	1194
48,256	1,643	156,400	4,972	2,688	506,501	1195
183,772	16,016	105,158	94	871	541,345	1196
4,058	1,058	153,106	303	2,700	446,833	1197
11,443	.....	413,048	676	12,122	1,218,324	1198
87,579	2,855	21,035	253	331	180,157	1199
56,719	6,355	171,878	2,473	1,688	664,830	1200
331,446	14,435	171,342	3,560	6,167	785,218	1201
39,234	2,425	116,341	10,351	5,212	243,627	1202
123,579	2,625	100,894	3,700	.....	253,913	1203
754,198	.....	979,523	261	4,571	1,898,501	1204
20,784	1,970	40,937	.....	1,126	155,408	1205
32,731	1,923	62,489	2,590	176	246,982	1206
38,562	3,555	6,309	668	75	83,067	1207
352,750	4,290	192,890	10,449	3,047	687,589	1208
23,950	319	16,741	1,709	720	62,285	1209
365,060	23,325	209,471	18,316	1,350	1,241,245	1210
.....	1,542	8,581	531	60	36,952	1211
428,868	20,645	202,289	2,743	1,763	1,078,521	1212
95,425	.....	77,977	1,182	948	277,053	1213
20,674	.....	34,907	17,196	345	114,492	1214
$6,723,118	$446,167	$15,544,172	$222,277	$344,675	$39,414,095	
.....	$875	$24,398	$2,186	.....	$104,110	1215
$20,441	1,275	7,559	572	$44	125,383	1216
24,967	500	30,140	233	2,027	91,743	1217
1,075	.....	12,002	7,310	.....	85,432	1218
13,516	.....	85,855	10,485	.....	355,485	1219
.....	300	42,003	1,345	861	109,208	1220
21,997	983	184,640	3,236	179	314,835	1221
70,892	8,482	167,133	1,900	367	384,941	1222
.....	.....	56,532	6,525	2,024	351,935	1223
$152,888	$12,415	$610,262	$33,792	$5,502	$1,923,072	

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Union County—Continued					
1178	Upright	Elizabeth	$44,366			$9,075
1179	Victory	"	118,725			23,225
1180	Workmen's	"	555,642			190,225
1181	Garwood	Garwood	73,771			7,000
1182	Hillside	Hillside Township	29,754			7,800
1183	Inter County	" "	130,708			26,012
1184	Midway	" "	34,744			9,520
1185	Fidelity	Linden	548,001			289,880
1186	Stonewall	"	179,477			36,800
1187	Lyons Farms	Lyons Farms	330,916			65,300
1188	New Providence	New Providence	58,403			
1189	Central	Plainfield	238,639			20,200
1190	Liberty	"	129,147	$24,700		37,500
1191	Plainfield	"	748,762			341,700
1192	Queen City and Home	"	670,404	33,314		338,385
1193	Renascence	"	64,036			16,600
1194	Representative	"	74,126			33,665
1195	Union	"	305,284			36,800
1196	Axia	Rahway	212,201	29,400		137,850
1197	Citizens	"	272,108			47,600
1198	Industrial	"	511,918		$10,835	2,000
1199	Reliance Co-Operative	"	113,853	8,300		23,400
1200	Workmen's	"	427,920			73,400
1201	Roselle	Roselle	436,146	4,717		80,400
1202	Warinanco	"	162,788			
1203	Aldene	Roselle Park	76,040			48,500
1204	Roselle Park	" "	807,342			227,860
1205	Twin Borough	" "	85,732			11,200
1206	Fanwood & Scotch Plains	Scotch Plains	121,056			51,600
1207	Baltusrol	Springfield	64,423			
1208	Battle Hill	"	264,567			8,300
1209	Arcoe	Summit	14,466			
1210	Hill City	"	657,988	97,800		199,700
1211	Prospect Hill	"	15,666			
1212	Summit-Overlook	"	640,290			203,800
1213	Connecticut Farms	Union	165,852			1,780
1214	Vauxhall	Vauxhall	39,631			12,950
	Totals		$17,689,698	$211,636	$10,835	$4,869,141
	Warren County					
1215	Belvidere	Belvidere	$71,430			$8,400
1216	Hackettstown	Hackettstown	95,484			
1217	Malvern Hill	"	44,658	$3,780		4,000
1218	Phillipsburg, No. 4	Phillipsburg	52,204			
1219	Phillipsburg, No. 5	"	206,945			
1220	Phillipsburg, No. 6	"	59,418			
1221	Phillipsburg, No. 7	"	196,072			
1222	Warren County	"	241,960			
1223	Washington	Washington	213,292			30,900
	Totals		$1,181,463	$3,780		$43,300

AS OF DECEMBER 31, 1939

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$51	.....	$910	.....	.....	$12,299	$6,649	$28,546	$101,896	1178
71	$1,001	460	.....	.....	77,292	17,801	129,440	368,015	1179
.....	137,186	191	.....	.....	27,132	337,276	373,407	1,621,059	1180
30	.....	32	.....	.....	.....	20,218	34,410	135,461	1181
6,165	.....	324	.....	.....	20,229	3,506	12,310	80,088	1182
1,715	44,292	1,432	.....	$22,250	29,280	20,353	58,392	334,434	1183
30	37,267	190	.....	3,500	6,962	5,474	33,661	131,348	1184
215	122,434	29	.....	60,017	8	111,867	288,478	1,420,929	1185
129	.....	354	.....	.....	45	37,679	58,841	313,325	1186
.....	.....	501	.....	64,100	1,036	62,257	147,705	671,815	1187
605	.....	526	.....	1,500	.....	10,497	9,744	81,275	1188
.....	.....	2,867	.....	19,900	1,835	51,197	38,890	373,528	1189
72	.....	806	.....	16,100	3,587	25,639	69,015	306,566	1190
452	.....	8,291	$100	76,521	.....	122,993	116,868	1,415,687	1191
534	.....	8,895	.....	297,852	2,250	.....	198,508	1,550,142	1192
162	.....	913	.....	9,070	54	8,245	11,966	111,046	1193
1,180	.....	1,772	300	22,200	245	11,005	38,280	182,773	1194
463	.....	804	.....	61,500	.....	43,028	58,622	506,501	1195
.....	.....	673	.....	56,675	12	41,683	62,851	541,345	1196
66	.....	.....	.....	14,200	5,952	52,583	54,324	446,833	1197
.....	.....	664	1,000	.....	359	513,264	178,284	1,218,324	1198
2,484	.....	1,967	.....	.....	.....	19,857	10,296	180,157	1199
.....	.....	676	.....	.....	490	90,554	71,790	664,830	1200
17	.....	5,490	5,000	88,000	47	86,757	78,644	785,218	1201
781	.....	634	.....	.....	1,800	25,106	52,518	243,627	1202
.....	18,773	1,103	.....	11,300	21,412	23,271	53,514	253,913	1203
.....	.....	.....	.....	.....	55,386	71,690	736,223	1,898,501	1204
1,387	.....	78	.....	14,076	7,175	15,863	19,897	155,408	1205
111	.....	1,772	.....	22,520	4,159	20,670	25,094	246,982	1206
11	.....	81	.....	.....	.....	13,648	4,904	83,067	1207
4,275	123,829	197	.....	127,850	10,490	47,960	100,121	687,589	1208
.....	22,278	8	.....	5,603	1,225	4,390	14,315	62,285	1209
11	.....	6,791	1,500	.....	2,430	139,585	135,440	1,241,245	1210
10,783	.....	45	.....	.....	18	4,915	5,525	36,952	1211
745	.....	1,315	.....	.....	2,515	113,959	115,897	1,078,521	1212
10,110	.....	.....	1,894	4,000	13,502	20,995	58,920	277,053	1213
1,579	29,369	.....	.....	.....	9,525	3,618	17,820	114,492	1214
$71,305	$2,133,773	$73,804	$42,844	$1,479,524	$1,041,581	$4,120,688	$7,669,266	$39,414,095	
.....	.....	$91	.....	.....	$35	$15,969	$8,185	$104,110	1215
.....	.....	425	.....	.....	606	17,628	11,240	125,383	1216
$45	$5,000	469	.....	$6,500	79	12,496	14,716	91,743	1217
.....	.....	195	.....	8,188	159	8,977	15,709	85,432	1218
.....	.....	234	.....	52,100	50	43,759	52,397	355,485	1219
.....	.....	.....	.....	21,800	.....	6,793	21,197	109,208	1220
4,000	.....	226	.....	.....	.....	34,985	79,552	314,835	1221
58	.....	1,039	.....	.....	.....	53,049	88,835	384,941	1222
12	.....	759	.....	23,500	2,698	34,368	46,406	351,935	1223
$4,115	$5,000	$3,438	.....	$112,088	$3,627	$228,024	$338,237	$1,923,072	

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Union County—Continued								
1178	Upright	1,087	131	.....	.....	.....	.....	52	11
1179	Victory	2,447	254	.....	.....	.....	.....	244	32
1180	Workmen's	11,172	1,068	.....	.....	.....	.....	1,008	131
1181	Garwood	903	93	.....	.....	.....	.....	35	8
1182	Hillside	646	104	.....	.....	.....	.....	67	13
1183	Inter County	1,763	253	.....	.....	.....	.....	153	50
1184	Midway	576	69	.....	.....	.....	.....	48	7
1185	Fidelity	8,013	646	.....	.....	.....	.....	1,449	175
1186	Stonewall	3,125	399	.....	.....	.....	.....	184	24
1187	Lyons Farms	4,023	249	.....	.....	.....	.....	327	36
1188	New Providence	865	137	.....	.....	.....	.....	.....	.....
1189	Central	3,024	334	.....	.....	.....	.....	202	15
1190	Liberty	1,769	212	247	30	.....	.....	198	23
1191	Plainfield	10,300	979	.....	.....	.....	.....	1,709	205
1192	Queen City and Home	7,387	920	329	55	.....	.....	1,691	321
1193	Renascence	1,308	94	.....	.....	.....	.....	83	30
1194	Representative	2,045	291	.....	.....	.....	.....	168	102
1195	Union	9,491	615	.....	.....	.....	.....	368	38
1196	Axia	2,667	395	294	70	.....	.....	690	49
1197	Citizens	3,047	356	.....	.....	.....	.....	240	29
1198	Industrial	19,728	1,357	.....	.....	420	46	20	3
1199	Reliance Co-Operative	1,982	274	83	11	.....	.....	117	27
1200	Workmen's	5,776	692	.....	.....	.....	.....	367	66
1201	Roselle	6,440	611	37	7	.....	.....	402	48
1202	Warinanco	1,540	184	.....	.....	.....	.....	.....	.....
1203	Aldene	2,055	283	.....	.....	.....	.....	246	47
1204	Roselle Park	14,625	1,183	.....	.....	.....	.....	1,466	187
1205	Twin Borough	1,226	166	.....	.....	.....	.....	72	13
1206	Fanwood & Scotch Plains	2,111	320	.....	.....	.....	.....	258	50
1207	Baltusrol	829	135	.....	.....	.....	.....	.....	.....
1208	Battle Hill	2,883	391	.....	.....	.....	.....	83	70
1209	Arcoe	243	45	.....	.....	.....	.....	.....	.....
1210	Hill City	9,689	758	978	95	.....	.....	998	121
1211	Prospect Hill	210	144	.....	.....	.....	.....	.....	.....
1212	Summit-Overlook	8,646	786	.....	.....	.....	.....	1,019	111
1213	Connecticut Farms	1,810	215	.....	.....	.....	.....	23	4
1214	Vauxhall	387	107	.....	.....	.....	.....	65	10
	Totals	286,010	30,811	2,025	280	420	46	28,826	4,264
	Warren County								
1215	Belvidere	1,035	114	.....	.....	.....	.....	42	9
1216	Hackettstown	1,358	225	.....	.....	.....	.....	.....	.....
1217	Malvern Hill	554	81	36	10	.....	.....	20	5
1218	Phillipsburg, No. 4	586	62	.....	.....	.....	.....	.....	.....
1219	Phillipsburg, No. 5	2,567	239	.....	.....	.....	.....	.....	.....
1220	Phillipsburg, No. 6	878	99	.....	.....	.....	.....	.....	.....
1221	Phillipsburg, No. 7	1,846	213	.....	.....	.....	.....	.....	.....
1222	Warren County	2,774	240	.....	.....	.....	.....	.....	.....
1223	Washington	3,610	472	.....	.....	.....	.....	155	31
	Totals	15,208	1,745	36	10	.....	.....	217	45

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
1,139	24	118	N.S.	$1.00 m.	$200	6	$4.00 a	.....	1178
2,691	30	256	N.S.	1.00 m.	200	5 & 6	.....	.....	1179
12,180	208	991	O.P.	.....	200	6	.....	$2.00 a	1180
938	23	78	N.S.	1.00 m.	200 & 240	5 & 6	.08 b & .06¼ b	.03 b & .06¼ b	1181
713	20	97	S.	1.00 m.	200	6	2.00 a	2.00 a	1182
1,916	48	255	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	1183
624	22	54	S.	1.00 m.	200	6	3.00 a	1.50 a	1184
9,462	157	664	N.S.	1.00 m.	200	6	.....	.....	1185
3,309	69	354	N.S.	1.00 m.	T.M.&200	6	various	.....	1186
4,350	132	153	S.	1.00 m.	200	6	.03 b	.03 b	1187
865	31	106	S.	1.00 m.	200	6	2.50 a	6.00 a	1188
3,226	108	241	S.	1.00 m.	200	6	3.00 a	1.00 a	1189
2,214	45	220	S.	1.00 m.	200	6	.....	1.50 a	1190
12,009	331	853	S.	1.00 m.	200	6	3.00 a	1.00 a	1191
9,407	414	882	O.P.	.....	T.M.&200	5 & 6	3.00 a	.....	1192
1,391	40	84	S.	1.00 m.	200	6	3.00 a	3.00 a	1193
2,213	46	347	S.	1.00 m.	200	6	3.00 a	1.00 a	1194
9,859	123	530	S.	.50 m.	100	6	.042 b	.042 b	1195
3,651	142	372	S. & N.S.	1.00 m.	200	6	.22 b	.08 b	1196
3,287	86	299	N.S.	1.00 m.	200	5 & 6	.....	2.00 a	1197
20,168	312	1,094	N.S.	.45 m.	100	6	.02½ b	.02½ b	1198
2,182	73	239	N.S.	1.00 m.	T.M.&200	6	2.50 a	.....	1199
6,143	140	618	S.	1.00 m.	200	6	.....	.....	1200
6,879	180	486	S.	1.00 m.	200	5,5½&6	.....	.....	1201
1,540	34	150	S.	1.00 m.	200	6	.....	1.00 a	1202
2,301	74	256	O.P.	.....	200 & 240	6	4.00 a	2.00 a	1203
16,091	259	1,111	O.P.	.....	200	6	1.00 a	.....	1204
1,298	36	143	N.S.	1.00 m.	200	6	.....	3.00 a	1205
2,369	60	310	S.	1.00 m.	200	6	3.00 a	.....	1206
829	34	101	S.	1.00 m.	200	6	.....	.....	1207
2,966	108	353	S.	1.00 m.	200	6	.....	.....	1208
243	20	25	S.	1.00 m.	200	6	4.00 a	.....	1209
11,665	284	690	S.	1.00 m.	200	6	2.00 a	.....	1210
210	9	135	S.	1.00 m.	100 & 200	6	.....	.....	1211
9,665	234	663	N.S.	1.00 m.	T.M.&200	5,5½&6	.....	.....	1212
1,833	44	175	S.	1.00 m.	200	6	.....	.....	1213
452	20	97	S.	1.00 m.	200	6	.....	.....	1214
317,281	7,433	27,968							
1,077	38	85	S.	$1.00 m.	$200	6	.....	.....	1215
1,358	41	184	S.	1.00 m.	200	5 & 6	$2.00 a	.....	1216
610	31	65	S.	1.00 m.	200	5 & 6	.....	.....	1217
586	21	41	S.	1.00 m.	200	6	.05 b	$0.05 b	1218
2,567	82	157	S.	1.00 m.	200	6	.05 b	.05 b	1219
878	32	67	S.	1.00 m.	200	5	.05 b	.05 b	1220
1,846	64	149	S.	1.00 m.	200	6	.05 b	.05 b	1221
2,774	94	146	S.	1.00 m.	T.M.&200	6	.05 b	.05 b	1222
3,765	103	400	S.	1.00 m.	200	6	3.00 a	3.00 a	1223
15,461	506	1,294							

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