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, 1934

STATE OF NEW JERSEY

ANNUAL REPORT

OF THE

N.J. Commissioner of Banking and Insurance

RELATIVE TO

BUILDING AND LOAN ASSOCIATIONS

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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 fiscal year 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:

Atlantic	No. 1– 52	2– 9
Bergen	No. 53– 107	10– 17
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Burlington	No. 141– 160	18– 25
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	No.	862– 916	130–137
	No.	917– 946	138–145
Gloucester	No.	947– 966	138–145
	No.	967– 970	146–153
Hudson	No.	971–1015	146–153
	No.	1016–1070	154–161
	No.	1071–1125	162–169
	No.	1126–1140	170–177
Hunterdon	No.	1141–1148	170–177
Mercer	No.	1149–1173	170–177
Middlesex	No.	1174–1223	178–185
	No.	1224–1241	186–193
Monmouth	No.	1242–1266	186–193
	No.	1267–1281	194–201
Morris	No.	1282–1310	194–201
Ocean	No.	1311–1324	202–209
Passaic	No.	1325–1359	202–209
	No.	1360–1398	210–217
Salem	No.	1399–1403	210–217
Somerset	No.	1404–1412	218–225
Sussex	No.	1413–1416	218–225
Union	No.	1417–1446	218–225
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Warren	No.	1513–1522	234–241

ANNUAL REPORT

BUILDING AND LOAN ASSOCIATIONS

DEPARTMENT OF BANKING AND INSURANCE,

TRENTON, April 29, 1935.

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, 1934.

The whole number of associations in the State is 1,522. During the past twelve (12) months there were seven (7) mergers, involving sixteen (16) associations, thereby eliminating in number nine (9) associations; two (2) associations were liquidated, and one (1) association that was formerly shown as being in liquidation is now shown as being in possession of this Department. This resulted in a net loss of ten (10) associations since December 31, 1933.

Change of Corporate Title:

Dumont Building and Loan Association of Bergenfield, N. J., to Dumont Building and Loan Association of Dumont, N. J.

"Fulton Building and Loan Association of the City of Newark, The," to "Fulton Building and Loan Association."

"Great American Building and Loan Association of Newark, New Jersey," to Great American Building and Loan Association of the City of Newark.

Change of Location of Office:

Clara Barton Building and Loan Association—Raritan Township to Township of Woodbridge.

Liquidations:

South Bound Brook Building and Loan Association, South Bound Brook.
Inland Building and Loan Association, Union.

Mergers:

Jewel Building and Loan Association, Roselle; Venice Building and Loan Association of Union County, Township of Cranford; with Roselle Park Building & Loan Association, Roselle Park.

Ivy Building & Loan Association of Newark, New Jersey, with "Great American Building and Loan Association of Newark, New Jersey"—now Great American Building and Loan Association of the City of Newark.

Herald Building and Loan Association, Union City, with Bergenline Building and Loan Association, Union City.

"General Building & Loan Association," Irvington, and Founders Building and Loan Association, Newark—now "General Founders Building and Loan Association of Newark."

Webster Building and Loan Association of Newark, New Jersey, and Art and Strength Building & Loan Association, Newark—now Webster-Art and Strength Building and Loan Association, Newark.

Winner Building and Loan Association, Newark, with Warranty Building and Loan Association of Newark, New Jersey.

Traders Building and Loan Association, Newark; Hub Building & Loan Association, Newark; Business Men's Building and Loan Association of the City of Newark—now Combined Building and Loan Association of Newark, N. J.

Associations in Process of Liquidation by this Department:

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

Associations in Possession by this Department:

Covenant Building and Loan Association, Camden, N. J.
Frederick Douglas Building & Loan Association, Camden, N. J.
Orchard Building and Loan Association, of Clementona, N. J.
Somerdale Building and Loan Association, of Somerdale, N. J.
Italian Building and Loan Association of West Berlin, N. J.
Productive 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.
Welcome Building and Loan Association, Newark, N. J.
Tube Zone Building and Loan Association, Jersey City, N. J.
Citizens Building and Loan Association, Perth Amboy, N. J.
Broadview Building and Loan Association, Linden, N. J.
Roselle Park Building and Loan Association, Roselle Park, N. J.

(Note: The Orchard Building and Loan Association, of Clementona, was shown as being in liquidation in 1931. It is now, however, in possession by this Department.

The figures for the following Associations, as shown in this report, were submitted prior to these being taken over by this Department:

Tube Zone Building and Loan Association, Jersey City.
Broadview Building and Loan Association, Linden.
Roselle Park Building and Loan Association, Roselle Park.)

Associations Operated and Managed by Conservators:

Atlantic City Loan and Building Association, Atlantic City, N. J.
Amalgamated Building and Loan Association, Newark, N. J.
Falcon Building and Loan Association, Newark, N. J.
Future Building and Loan Association, Newark, N. J.
Guarantee Building and Loan Association, Newark, N. J.
Novel Building and Loan Association, Newark, N. J.
Pennant Building and Loan Association, Newark, N. J.
Popular Building and Loan Association, Newark, N. J.
Valuable Building and Loan Association, Newark, N. J.

(Note: The Basic and Popular Building and Loan Associations are no longer being operated and managed by Conservators; these Associations having been returned to their Officers and Directors for management. The Popular Building and Loan Association reported, however, while still having been in the hands of the Conservator.)

Comparative Statement of Assets, Liabilities, Etc.

ASSETS

	1934 *January 1 to December 31*	1933 *January 1 to December 31*	1932 *January 1 to December 31*	1931 *January 1 to December 31*	1930 *January 1 to December 31*
Cash	$16,475,730	$12,362,549	$11,772,692	$15,632,823	$15,067,723
Liquid Investment Fund	13,051,048	9,000,777	9,314,112	12,063,940	4,082,295
Mortgage Loans with pledge of shares	634,912,097	769,222,948	899,221,602	1,000,360,182	1,061,407,822
Mortgage Loans without pledge of shares	32,901,514	29,737,417	26,880,199	26,863,437	23,027,733
Shares Loans	21,506,596	27,313,402	31,949,155	35,978,557	38,063,128
Real Estate	251,316,619	192,961,811	134,137,464	87,816,584	50,719,760
Arrears	44,863,330	35,868,661	22,617,875	15,573,905	12,829,668
Other Assets	18,984,330	12,243,223	10,215,792	8,318,065	6,743,784
Totals	$1,034,011,264	$1,088,710,788	$1,146,108,891	$1,202,607,493	$1,211,941,913

LIABILITIES

Instalment Shares	$579,815,488	$640,723,535	$705,591,051	$769,131,497	$793,127,262
Single Payment Shares	3,434,302	3,589,058	3,673,331	4,069,861	3,348,236
Juvenile Shares	663,158	653,642	693,801	713,369	659,991
Income Shares	136,359,175	139,745,811	144,176,545	138,886,721	125,982,102
Lapsed Shares	3,376,481	3,482,022	3,208,734	2,791,608	2,495,950
Matured Shares	4,253,855	5,250,692	2,998,298	3,283,696	2,652,728
Advance Payments	1,547,643	1,180,565	1,114,774	1,222,835	1,387,480
Balance due Borrowers	255,809	555,674	1,016,366	1,440,937	2,985,566
Borrowed Money	45,199,808	59,752,887	63,548,763	61,766,249	61,952,774
Miscellaneous Liabilities	35,647,402	23,366,558	13,655,547	6,362,487	4,491,015
Apportioned Profits	101,216,567	117,841,334	173,235,210	196,778,106	202,465,226
Reserve and Unapportioned Profits	122,241,576	92,569,010	33,196,471	16,160,127	10,393,583
Totals	$1,034,011,264	$1,088,710,788	$1,146,108,891	$1,202,607,493	$1,211,941,913

SHARES

Instalment	8,588,262	10,043,585	11,808,894	13,564,378	14,855,400
Single Payment	35,342	34,966	35,713	39,164	31,716
Juvenile	17,404	19,254	19,414	20,460	20,449
Income	739,701	740,088	765,200	730,156	669,274
Totals	9,380,709	10,837,893	12,629,221	14,354,158	15,576,839

SHAREHOLDERS

Instalment	695,879	781,872	890,927	1,018,069	1,113,139
Single Payment	3,630	3,747	3,821	3,611	3,692
Juvenile	4,550	4,644	4,837	4,683	4,149
Income	89,032	91,333	85,885	81,368	77,197
Totals	793,091	881,596	985,470	1,107,731	1,198,177
Borrowing	196,198	226,088	246,396	280,131	280,508
Non-borowing	596,893	655,508	739,074	827,600	917,669
Totals	793,091	881,596	985,470	1,107,731	1,198,177

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

Respectfully submitted,

W. H. KELLY,

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	Walter J. Roberts
2	Heights	Absecon Heights	April 17, 1906	Fred B. Ardrey
3	American	Atlantic City	Mar. 29, 1912	Albert Beyer
4	Atlantic City	" "	Jan. 29, 1869	*
5	Atlantic Coast	" "	April 8, 1895	E. D. Rightmire
6	Atlantic County	" "	Sept. 26, 1921	John B. Tomlin
7	Atlantis	" "	May 8, 1922	Benjamin Bacharach
8	Boardwalk	" "	June 3, 1921	Simon Lippman
9	Chelsea	" "	Dec. 11, 1913	William M. Haslett
10	Cosmopolitan	" "	Jan. 29, 1925	Jacob Berges
11	Eastern Shore	" "	July 20, 1922	Samuel E. Weiner
12	Economy	" "	April 22, 1916	Matthew B. Markland
13	Equitable	" "	Sept. 4, 1913	A. C. Poffenberger
14	Garibaldi	" "	Nov. 19, 1919	Nicoli C. Tripician
15	Great Bay	" "	June 11, 1920	Albert A. Alleyne
16	Home	" "	May 12, 1908	Alan M. Sheppard
17	Islanders	" "	Sept. 10, 1921	Joseph Thompson
18	La Clede	" "	July 18, 1922	Jay C. Kline
19	Margate	" "	May 7, 1924	Samuel Somers
20	Miramar	" "	Jan. 27, 1928	Alfred R. Olsen
21	Mutual	" "	Feb. 28, 1889	Charles B. Boyer
22	Peoples	" "	Mar. 8, 1884	Albert Beyer
23	Pride of Atlantic	" "	Feb. 21, 1920	Joseph Wagenheim
24	Protective	" "	May 11, 1909	Carleton E. Adams
25	Resort	" "	Feb. 7, 1925	Isaac Bacharach
26	Seaboard	" "	July 7, 1924	Wilbur Zimmerman
27	Security	" "	April 4, 1913	Andrew Jacoby
28	South Jersey	" "	June 30, 1921	Harry S. Siebert
29	Sunrise	" "	Nov. 19, 1921	William M. Fort
30	Trident	" "	Dec. 18, 1926	Ernest A. Lord
31	Ventnor	" "	Jan. 30, 1908	G. Arthur Bolte
32	Brigantine	Brigantine	April 20, 1926	Franz T. Voelker
33	Collective	Egg Harbor City	Oct. 7, 1927	Joseph Butterhof, Jr.
34	Egg Harbor	" " "	June 11, 1884	Henry M. Cressman
35	Germania	" " "	Aug. 8, 1904	William Scheufele
36	Farmers and Merchants	Hammonton	May 19, 1910	Edward W. McGovern
37	Hammonton	"	Nov. 25, 1871	H. Kirk Spear
38	Workingmens	"	Dec. 29, 1876	William L. Black
39	Linwood	Linwood	Oct. 25, 1923	William H. Rentschler
40	Harbor	Margate City	Dec. 22, 1924	Louis G. McCorkle
41	Mays Landing	Mays Landing	May 20, 1890	Ira T. B. Smith
42	Minotola-Landisville	Minotola	Mar. 6, 1914	Ira P. Sharp
43	Northfield	Northfield	Oct. 11, 1927	Andrew K. Littlefield
44	Carpenters'	Pleasantville	July 18, 1924	W. J. Hudson
45	Home	"	Dec. 19, 1901	Charles S. Adams
46	Mainland	"	April 14, 1924	A. Fuller Lippincott
47	Pleasantville Mutual	"	Mar. 22, 1870	Floyd M. Smith
48	Workingmen's	"	Mar. 18, 1913	Robert M. Willis
49	Hand-in-Hand	Somers Point	Jan. 21, 1925	Joseph English
50	Somers Point	" "	Feb. 20, 1909	Raymond Smith
51	Seashore	Ventnor City	Oct. 27, 1916	David H. Moore
52	St. Leonard's	" "	Nov. 27, 1921	Isaac E. Leonard

* Atlantic City Loan & Bldg. Assn., Atlantic City, is in the hands of Conservator.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
John D. McMullin	John M. Bewley	31 East Illinois Ave., Absecon, N. J.	1
John D. McMullin	Lewis W. Bowker	Ohio & Station Ave., Absecon, N. J.	2
G. Arthur Bolte	Louis N. Tripician	1516 Atlantic Ave., Atlantic City, N. J.	3
	*Charles S. Moore	1421 Atlantic Ave., Atlantic City, N. J.	4
Allen B. Endicott, Jr.	Herbert H. Dies	1509 Atlantic Ave., Atlantic City, N. J.	5
Edmund C. Gaskill, Jr.	William V. Voss	Virginia & Atlantic Ave., Atlantic City, N. J.	6
James J. Quinn	Harry Jones	2632 Atlantic Ave., Atlantic City, N. J.	7
Cassman & Gottlieb	William E. Saslaff	25 South Virginia Ave., Atlantic City, N. J.	8
Cassman & Gottlieb	John M. Campbell	1207 Atlantic Ave., Atlantic City, N. J.	9
W. Lindley Jeffers	Wilbur F. Shinn	1210 Atlantic Ave., Atlantic City, N. J.	10
Paul M. Salsburg	Saul Singer	302 Central Bldg., Atlantic City, N. J.	11
S. Paul Ridgway	Emma H. Yard	308 Schwehm Bldg., Atlantic City, N. J.	12
Charles S. Moore	David Ford	2024 Atlantic Ave., Atlantic City, N. J.	13
Anthony J. Siracusa	Louis N. Tripician	2303 Atlantic Ave., Atlantic City, N. J.	14
William A. Dart	Joshua W. Dowling	328 N. Indiana Ave., Atlantic City, N. J.	15
Harcourt & Steelman	Elizabeth M. Nuneviller	316 Grammercy Place, Atlantic City, N. J.	16
G. Arthur Bolte	James W. Cullen	1417 Atlantic Ave., Atlantic City, N. J.	17
Cassman & Gottlieb	Marcus Bacharach	3707 Ventnor Ave., Atlantic City, N. J.	18
Allen B. Endicott, Jr.	Saul Singer	302 Central Bldg., Atlantic City, N. J.	19
Morris M. Gorson	Ernest A. Lord	1501 Atlantic Ave., Atlantic City, N. J.	20
Russell L. Browne	Raymond P. Read	Guarantee Trust Bldg., Atlantic City, N. J.	21
J. N. Butler & C. S. Moore	David Ford	1421 Atlantic Ave., Atlantic City, N. J.	22
Saul C. Gorson	Benjamin E. Antinoph	403 Schwehm Bldg., Atlantic City, N. J.	23
John S. Iszard	Lucius I. Wright	20 S. Tennessee Ave., Atlantic City, N. J.	24
Saul C. Gorson	Saul Singer	302 Central Bldg., Atlantic City, N. J.	25
Albert C. Abbott	Archie H. Smith	207 Chelsea Bank Bldg., Atlantic City, N. J.	26
Herbert R. Voorhees	W. S. Cochran	1421 Atlantic Ave., Atlantic City, N. J.	27
Harcourt & Steelman	Lida E. Paup	1526 Pacific Ave., Atlantic City, N. J.	28
W. Elmer Brown, Jr.	J. LeRoy Berglund	2504 Atlantic Ave., Atlantic City, N. J.	29
Morris M. Gorson	John F. O'Neill	106 S. Avelyn Ave., Ventnor, N. J.	30
John B. Slack	George A. Elvins	107 Guaranty Trust Bldg., Atlantic City, N. J.	31
Vincent S. Haneman	Nicholas J. Waters	26 E. Walnut Ave., Pleasantville, N. J.	32
Herman L. Hamilton	Thomas E. Hamilton	202 Philadelphia Ave., Egg Harbor City, N. J.	33
	William L. Karrer	246 Cincinnati Ave., Egg Harbor City, N. J.	34
	Otto Boysen	143 London Ave., Egg Harbor City, N. J.	35
Charles M. Phillips	Robert Picken	104 Bellevue Ave., Hammonton, N. J.	36
Bleakly, Stockwell & Burling	William Doerfel	9 Central Ave., Hammonton, N. J.	37
Bleakly, Stockwell & Burling	C. I. Littlefield	Hammonton, N. J.	38
Robert E. Steedle	Paul B. Fry	1101 Shore Road, Linwood, N. J.	39
James N. Butler	Bruce P. Dimon	Margate Trust Co., Margate City, N. J.	40
Albert C. Abbott	Melvin M. Ripley	18 E. Main St., Mays Landing, N. J.	41
W. Howard Sharp	Ralph B. Norton	Pacific Ave., Minotola, N. J.	42
Harry Souchal	Japhet Garwood	3333 Arctic Ave., Atlantic City, N. J.	43
Harry Souchal	Mortimer Ware	25 Lake Place, Pleasantville, N. J.	44
L. D. Champion	George H. Adams	15 E. Verona Ave., Pleasantville, N. J.	45
Clarence B. Dixon	Nicholas J. Waters	26 E. Walnut Ave., Pleasantville, N. J.	46
Harry Souchal	Wilbur Reed	220 North Main St., Pleasantville, N. J.	47
L. D. Champion	Elmer S. Weaver	41 S. Main St., Pleasantville, N. J.	48
Robert E. Steedle	Paul B. Fry	1101 Shore Road, Linwood, N. J.	49
Enoch A. Higbee, Jr.	James E. Scull	Bay & Higbee Aves., Somers Point, N. J.	50
Alfred T. Glenn, Jr.	Edwin D. Rowland	Surrey Pl. & Atlantic Ave., Ventnor City, N. J.	51
Ralph Harcourt	Spurgeon Cross	Ventnor National Bank, Ventnor City, N. J.	52

* Conservator.

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	$43,016	$35,892	$308,850
2	Heights	Absecon Heights	20,513	1,764	62,550
3	American	Atlantic City	3,876	15,150	682,947
4	Atlantic City	" "	26,431	27,632	395,539
5	Atlantic Coast	" "	9,328	.....	1,111,559
6	Atlantic County	" "	7,740	14,775	361,200
7	Atlantis	" "	6,976	25,330	858,460
8	Boardwalk	" "	3,134	.....	111,000
9	Chelsea	" "	53,900	.....	137,650
10	Cosmopolitan	" "	480	.....	89,300
11	Eastern Shore	" "	689	.....	35,125
12	Economy	" "	13,132	5,045	277,550
13	Equitable	" "	20,359	.....	1,625,664
14	Garibaldi	" "	696	.....	135,441
15	Great Bay	" "	1,744	.....	10,650
16	Home	" "	14,677	.....	212,000
17	Islanders	" "	71,916	.....	1,222,200
18	La Clede	" "	21,692	.....	220,675
19	Margate	" "	3,166	.....	188,750
20	Miramar	" "	3,137	.....	4,759
21	Mutual	" "	38,211	.....	962,400
22	Peoples	" "	44,095	30,967	2,587,350
23	Pride of Atlantic	" "	25,961	23,315	432,555
24	Protective	" "	6,756	4,585	76,712
25	Resort	" "	94	.....	93,524
26	Seaboard	" "	9,213	8,784	338,800
27	Security	" "	28,565	.....	771,697
28	South Jersey	" "	8,315	17,303	111,300
29	Sunrise	" "	13,571	11,000	140,100
30	Trident	" "	24,830	.....	335,115
31	Ventnor	" "	8,542	.....	726,450
32	Brigantine	Brigantine	761	.....	22,800
33	Collective	Egg Harbor City	3,962	4,400	245,300
34	Egg Harbor	" " "	54,903	10,700	1,049,800
35	Germania	" " "	413	4,800	363,550
36	Farmers and Merchants	Hammonton	24,821	11,500	628,190
37	Hammonton	"	90,828	14,000	838,660
38	Workingmens	"	42,998	19,000	869,982
39	Linwood	Linwood	19,773	2,287	85,500
40	Harbor	Margate City	5,177	13,000	66,236
41	Mays Landing	Mays Landing	40,284	10,651	824,250
42	Minotola-Landisville	Minotola	5,362	1,000	422,800
43	Northfield	Northfield	1,441	.....	4,300
44	Carpenters'	Pleasantville	14,226	.....	63,800
45	Home	"	14,551	7,510	385,450
46	Mainland	"	1,050	.....	19,550
47	Pleasantville Mutual	"	2,250	.....	361,965
48	Workingmen's	"	10,[illegible]	5,808	221,841
49	Hand-in-Hand	Somers Point	2,182	1,500	14,900
50	Somers Point	" "	2,525	5,382	74,700
51	Seashore	Ventnor City	5,544	3,700	210,800
52	St. Leonard's	" "	11,330	6,500	199,300
	Totals		$889,766	$343,280	$21,601,546

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

ASSETS

Mortgage Loans Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$4,700	$4,472	$90,020	$28,494	$1,449	$516,893	1
.....	1,021	26,208	6,525	9,123	127,704	2
.....	20,050	309,400	102,453	30,663	1,164,539	3
.....	76,529	1,551,122	64,021	14,521	2,155,795	4
379,950	480	829,405	.....	104,292	2,435,014	5
43,200	6,725	445,227	34,880	12,918	926,665	6
39,356	19,704	441,339	192,568	101,389	1,685,122	7
541	26,700	106,697	22,022	3,283	273,377	8
77,125	6,540	205,817	12,880	11,057	504,969	9
.....	3,085	73,562	13,963	12,234	192,624	10
.....	14,625	64,404	10,650	6,483	131,976	11
.....	6,750	140,571	9,284	297	452,629	12
33,544	20,414	1,306,296	69,858	219,674	3,295,809	13
.....	.....	358,318	7,178	14,162	515,795	14
.....	1,000	11,934	4,252	103	29,683	15
10,600	12,368	42,196	22,938	144,963	459,742	16
21,980	.....	655,830	62,665	32,431	2,067,022	17
.....	12,550	189,522	24,911	1,911	471,261	18
.....	3,420	100,019	32,537	6,858	334,750	19
.....	.....	.....	.....	2,834	10,730	20
6,000	25,198	496,136	100,442	19,652	1,648,039	21
24,775	40,330	749,949	102,406	19,095	3,598,967	22
20,650	31,775	291,286	45,784	19,284	890,610	23
1,600	3,718	78,386	14,041	19	185,817	24
3,400	2,890	79,525	14,631	4,061	198,125	25
133,160	1,453	372,145	72,481	67,748	1,003,784	26
35,606	55,163	776,901	104,226	26,934	1,799,092	27
53,700	1,500	120,349	28,891	4,798	346,156	28
2,750	3,613	240,680	10,157	15,637	437,508	29
.....	.....	265,613	12,672	55,168	693,398	30
157,250	56,655	263,794	96,264	39,241	1,348,196	31
.....	25	26,560	7,846	77	58,069	32
3,500	29,392	74,565	5,042	4,683	370,844	33
14,000	14,100	253,095	159,466	2,656	1,558,720	34
6,000	5,595	154,956	64,671	18,780	618,765	35
1,692	40,219	97,566	92,500	5,610	902,098	36
120,375	68,699	154,461	40,637	10,729	1,338,389	37
75,820	51,252	90,152	43,827	5,893	1,198,924	38
.....	1,950	57,055	4,973	1,039	172,577	39
.....	6,168	40,202	34,840	1,995	167,618	40
572,160	19,933	554,245	152,522	19,800	2,193,845	41
.....	3,740	50,528	78,573	3,635	565,640	42
.....	1,250	6,679	4,866	119	18,655	43
.....	.....	42,575	8,916	2,536	132,053	44
48,000	10,295	411,568	101,414	65,824	1,044,612	45
.....	600	7,598	3,576	69	32,443	46
.....	9,731	170,610	90,103	1,983	636,642	47
28,800	8,820	135,909	40,250	2,099	454,157	48
3,200	125	56,750	1,924	9,348	89,929	49
2,100	5,635	26,065	17,086	2,609	136,102	50
.....	3,775	39,888	49,589	13,187	326,483	51
.....	5,800	88,482	43,711	6,873	361,996	52
$1,925,534	$745,832	$13,222,160	$2,370,408	$1,181,826	$42,280,352	

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		$353,720			
2	Heights	Absecon Heights		78,558			$14,800
3	American	Atlantic City		420,708	$2,500		464,460
4	Atlantic City	"	"	666,772			832,290
5	Atlantic Coast	"	"	1,382,210			457,120
6	Atlantic County	"	"	210,174			290,552
7	Atlantis	"	"	750,721			541,435
8	Boardwalk	"	"	158,594			8,600
9	Chelsea	"	"	158,753			182,809
10	Cosmopolitan	"	"	111,208			34,025
11	Eastern Shore	"	"	72,808			9,950
12	Economy	"	"	235,472			87,250
13	Equitable	"	"	850,452		$107,865	1,385,868
14	Garibaldi	"	"	67,377			163,680
15	Great Bay	"	"	17,537			1,200
16	Home	"	"	181,154			103,921
17	Islanders	"	"	665,353			807,625
18	La Clede	"	"	213,854			43,250
19	Margate	"	"	149,443			102,175
20	Miramar	"	"	8,212			
21	Mutual	"	"	805,443	16,460		91,350
22	Peoples	"	"	1,094,542		62,506	1,662,200
23	Pride of Atlantic	"	"	409,692			63,800
24	Protective	"	"	108,011			
25	Resort	"	"	120,838			23,100
26	Seaboard	"	"	201,926			425,330
27	Security	"	"	640,288			457,196
28	South Jersey	"	"	154,557			90,226
29	Sunrise	"	"	101,468			84,130
30	Trident	"	"	338,946			169,500
31	Ventnor	"	"	545,211			342,575
32	Brigantine	Brigantine		15,831			26,600
33	Collective	Egg Harbor City		107,908	54,900	73	97,125
34	Egg Harbor	"	" "	678,528	34,700		412,650
35	Germania	"	" "	333,661			121,350
36	Farmers and Merchants	Hammonton		343,158	184,050		110,150
37	Hammonton	"		424,782	485,600		
38	Workingmens	"		477,903	89,050		426,050
39	Linwood	Linwood		79,340		989	34,768
40	Harbor	Margate City		100,864			11,600
41	Mays Landing	Mays Landing		717,656			961,400
42	Minotola-Landisville	Minotola		234,042			195,025
43	Northfield	Northfield		13,692			1,100
44	Carpenters'	Pleasantville		63,240			13,100
45	Home	"		343,405			228,486
46	Mainland	"		19,004			5,100
47	Pleasantville Mutual	"		241,503			200,640
48	Workingmen's	"		215,502			133,450
49	Hand-in-Hand	Somers Point		16,899			24,149
50	Somers Point	"	"	83,088			
51	Seashore	Ventnor City		161,649			94,300
52	St. Leonard's	"	"	184,644			72,900
	Totals			$16,130,301	$867,260	$171,433	$12,110,360

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

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	
$3,633	.....	$1,932	.....	.....	.....	$112,493	$45,115	$516,893	1
.....	.....	213	.....	.....	$6,388	17,932	9,813	127,704	2
.....	$347	538	.....	$75,882	53	71,790	128,261	1,164,539	3
541	.....	186	.....	118,190	151,989	142,368	243,459	2,155,795	4
365	.....	.....	.....	.....	1,375	136,901	457,043	2,435,014	5
1,763	30,933	867	.....	.....	173,457	39,605	179,314	926,665	6
1,646	.....	40	.....	43,589	27,152	.....	320,539	1,685,122	7
102	.....	512	.....	5,675	1,129	34,263	64,502	273,377	8
1,054	.....	2,229	.....	.....	47,506	35,003	77,615	504,969	9
2,678	.....	92	.....	4,000	2,930	12,316	25,375	192,624	10
592	.....	76	$2,989	.....	21	9,068	36,472	131,976	11
847	.....	18	.....	.....	490	72,129	56,423	452,629	12
4,150	151,387	161	.....	238,429	7,206	182,252	368,039	3,295,809	13
2,096	4,120	.....	.....	14,250	22,269	.....	242,003	515,795	14
1,775	3,093	144	.....	50	81	.....	5,803	29,683	15
3,383	9,524	556	.....	.....	66,797	37,949	56,458	459,742	16
.....	.....	2,507	.....	164,049	239	181,783	245,466	2,067,022	17
3,276	7,399	512	367	16,150	47,023	64,045	75,385	471,261	18
902	.....	531	.....	13,691	.....	12,666	55,342	334,750	19
.....	.....	.....	.....	.....	.....	1,700	818	10,730	20
2,105	.....	4,479	.....	150,077	124,491	189,932	263,702	1,648,039	21
18,400	.....	940	.....	218,500	9,564	227,682	304,633	3,598,967	22
1,435	11,782	1,169	.....	64,500	37,570	83,791	216,871	890,610	23
.....	.....	3,954	.....	1,100	4,728	9,024	59,000	185,817	24
1,950	.....	806	.....	.....	.....	13,566	37,865	198,125	25
.....	.....	1,774	.....	.....	180,713	.....	194,041	1,003,784	26
1,488	9,860	2,106	.....	75,346	162,496	92,092	358,220	1,799,092	27
661	.....	1,172	.....	7,100	11,113	.....	81,327	346,156	28
62,032	29,732	614	.....	11,087	47,917	23,257	77,271	437,508	29
.....	.....	14	.....	.....	907	.....	184,031	693,398	30
.....	.....	4,384	.....	81,515	64,280	145,621	164,610	1,348,196	31
192	.....	.....	.....	5,400	621	.....	9,425	58,069	32
139	.....	438	.....	53,550	3,142	13,812	39,757	370,844	33
229	84,000	1,158	.....	52,000	10,118	139,969	145,368	1,558,720	34
491	.....	1,380	1,508	22,000	3,163	66,948	68,264	618,765	35
337	15,000	527	.....	21,200	12,164	60,132	155,380	902,098	36
411	14,900	1,954	.....	.....	1,265	93,351	316,126	1,338,389	37
103	20,000	1,428	.....	.....	10,806	110,217	63,367	1,198,924	38
5,597	.....	1,672	.....	6,050	5,098	15,530	23,533	172,577	39
193	.....	38	.....	.....	14,901	13,832	26,190	167,618	40
8,676	800	5,611	4,765	26,511	17,547	104,992	345,887	2,193,845	41
1,594	.....	1,102	.....	53,000	5,629	54,711	20,537	565,640	42
616	.....	.....	.....	.....	925	.....	2,322	18,655	43
428	.....	201	.....	.....	18,969	11,555	24,560	132,053	44
726	.....	481	.....	.....	232,356	57,948	181,210	1,044,612	45
129	.....	135	.....	1,300	.....	1,510	5,265	32,443	46
.....	24,990	1,240	.....	10,550	19,772	.....	137,947	636,642	47
11	.....	3,788	.....	.....	3,787	43,094	54,525	454,157	48
8,747	.....	363	.....	.....	13,334	1,978	24,459	89,929	49
.....	13,507	90	.....	.....	304	18,450	20,663	136,102	50
846	.....	2,214	.....	.....	6,785	31,772	28,917	326,483	51
384	4,000	1,003	.....	.....	8,384	41,634	49,047	361,996	52
$146,723	$435,374	$57,349	$9,629	$1,554,741	$1,588,954	$2,830,663	$6,377,565	$42,280,352	

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**	4,141	393	.....	.....	.....	.....	.....	.....
2	**Heights**	851	155	.....	.....	.....	.....	74	19
3	**American**	6,123	394	25	8	.....	.....	2,322	215
4	**Atlantic City**	7,080	442	.....	.....	.....	.....	4,161	349
5	**Atlantic Coast**	62,360	1,790	.....	.....	.....	.....	4,571	406
6	**Atlantic County**	2,774	305	.....	.....	.....	.....	1,453	124
7	**Atlantis**	9,269	502	.....	.....	.....	.....	2,707	166
8	**Boardwalk**	1,583	161	.....	.....	.....	.....	43	14
9	**Chelsea**	1,855	333	.....	.....	.....	.....	979	113
10	**Cosmopolitan**	1,072	114	.....	.....	.....	.....	170	32
11	**Eastern Shore**	395	56	.....	.....	.....	.....	49	7
12	**Economy**	5,362	316	.....	.....	.....	.....	436	48
13	**Equitable**	15,248	1,243	.....	.....	5,543	439	6,929	1,308
14	**Garibaldi**	2,498	162	.....	.....	.....	.....	819	139
15	**Great Bay**	232	38	.....	.....	.....	.....	6	2
16	**Home**	2,180	194	.....	.....	.....	.....	519	80
17	**Islanders**	13,922	801	.....	.....	.....	.....	4,038	353
18	**La Clede**	2,296	225	.....	.....	.....	.....	216	22
19	**Margate**	1,438	122	.....	.....	.....	.....	510	69
20	**Miramar**	8,607	33	.....	.....	.....	.....	.....	.....
21	**Mutual**	9,133	605	137	33	.....	.....	304	70
22	**Peoples**	21,743	1,130	.....	.....	1,264	486	8,311	826
23	**Pride of Atlantic**	4,735	330	.....	.....	.....	.....	319	15
24	**Protective**	1,731	99	.....	.....	.....	.....	.....	.....
25	**Resort**	1,236	111	.....	.....	.....	.....	115	24
26	**Seaboard**	2,634	154	.....	.....	.....	.....	2,126	272
27	**Security**	8,778	1,119	.....	.....	.....	.....	2,286	264
28	**South Jersey**	1,626	94	.....	.....	.....	.....	451	44
29	**Sunrise**	1,263	106	.....	.....	.....	.....	420	60
30	**Trident**	25,573	282	.....	.....	.....	.....	1,695	59
31	**Ventnor**	7,200	347	.....	.....	.....	.....	1,713	158
32	**Brigantine**	221	21	.....	.....	.....	.....	133	24
33	**Collective**	2,044	292	549	75	8	8	486	75
34	**Egg Harbor**	8,756	947	347	54	.....	.....	2,063	292
35	**Germania**	4,213	751	.....	.....	.....	.....	606	126
36	**Farmers and Merchants**	5,182	437	1,840	163	.....	.....	550	58
37	**Hammonton**	6,526	718	4,856	386	.....	.....	.....	.....
38	**Workingmens**	7,709	732	891	103	.....	.....	2,130	234
39	**Linwood**	1,066	136	.....	.....	255	255	174	37
40	**Harbor**	1,255	110	.....	.....	.....	.....	58	15
41	**Mays Landing**	8,412	846	.....	.....	.....	.....	4,807	480
42	**Minotola-Landisville**	3,096	342	.....	.....	.....	.....	975	138
43	**Northfield**	230	26	.....	.....	.....	.....	6	2
44	**Carpenters'**	752	105	.....	.....	.....	.....	66	20
45	**Home**	7,088	502	.....	.....	.....	.....	2,284	135
46	**Mainland**	466	54	.....	.....	.....	.....	51	5
47	**Pleasantville Mutual**	3,158	390	.....	.....	.....	.....	1,003	46
48	**Workingmen's**	4,824	266	.....	.....	.....	.....	1,335	78
49	**Hand-in-Hand**	207	34	.....	.....	.....	.....	121	21
50	**Somers Point**	905	161	.....	.....	.....	.....	.....	.....
51	**Seashore**	2,254	262	.....	.....	.....	.....	472	54
52	**St. Leonard's**	2,295	198	.....	.....	.....	.....	365	62
	Totals	305,597	19,486	8,645	822	7,070	1,188	65,427	7,160

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	
4,141	124	269	S.	$1.00 m.	$200	6	$0.15 b	.....	1
925	142	32	S.	1.00 m.	200	6	.10 b	.....	2
8,470	173	444	S.	1.00 m.	200	6	.10 b	$0.10 b	3
11,241	122	669	S.	1.00 m.	200	6	.10 b	.10 b	4
66,931	283	1,913	O.P.	.....	100	6	.10 b	.....	5
4,227	87	342	S.	1.00 m.	200	6	.12½ b	.12½ b	6
11,976	175	493	S.	1.00 m.	200	6	3.00 a & .10 b	.....	7
1,626	62	113	S.	1.00 m.	200	6	.10 b	.....	8
2,834	72	374	S.	1.00 m.	200	6	.10 b	.....	9
1,242	36	110	S.	1.00 m.	200	6	.10 b	.....	10
444	31	32	S.	1.00 m.	200	6	.12 b	.....	11
5,798	69	295	O.P.	.....	200	6	.10 b	.....	12
27,720	397	2,593	O.P.	.....	200	6	3.00 a & .10 b	.....	13
3,317	34	267	O.P.	.....	200	6	.....	.....	14
238	13	27	S.	1.00 m.	200	6	.10 b	.....	15
2,699	83	191	S.	1.00 m.	200	6	.10 b	.....	16
17,960	234	920	O.P.	.....	200	6	.10 b	.....	17
2,512	75	172	S.	1.00 & 2.00 m.	200	6	.10 b	.....	18
1,948	70	121	S.	1.00 m.	200	6	.10 b	.....	19
8,607	2	31	O.P.	.....	100	6	.10 b	.....	20
9,574	267	441	S.	1.00 m.	300	6	.12 b	.....	21
31,318	550	1,892	N.S.	.....	200	6	.10 b	.....	22
5,054	125	220	S.	1.00 m.	200	6	.15 b	.....	23
1,731	21	78	S.	.70 m.	200	6	.12 b	.....	24
1,351	44	91	S.	1.00 m.	200	6	.12½ b	.....	25
4,760	110	316	S.	1.00 m.	200	6	.....	.....	26
11,064	306	1,077	S.	.70 m.	200	6	.10 b	.....	27
2,077	29	109	S.	1.00 m.	200	6	.10 b	.....	28
1,683	46	120	S.	1.00 m.	200	6	.12½ b	.....	29
27,268	59	282	O.P.	.....	100	6	.10 b	.....	30
8,913	181	324	S.	1.00 m.	200	6	.10 b	.....	31
354	6	39	S.	1.00 m.	200	6	.10 b	.10 b	32
3,087	169	281	O.P.	.....	200	6	.10 b	.....	33
11,166	380	913	S.	1.00 m.	200	6	.10 b	.....	34
4,819	205	672	S.	1.00 m.	200	6	.15 b	.....	35
7,572	319	339	S.	1.00 m.	200	6	.10 b	.....	36
11,382	531	573	S.	1.00 m.	200	6	.15 b	.....	37
10,730	463	606	S.	1.00 m.	200	6	.15 b	.....	38
1,495	40	388	S.	1.00 m.	200	6	.10 b	.....	39
1,313	34	91	S.	1.00 m.	200	6	.10 b	.....	40
13,219	419	907	S.	1.00 m.	200	6	.10 b	.....	41
4,071	190	290	S.	1.00 m.	200	6	.....	.....	42
236	4	24	S.	1.00 m.	200	6	.12 b	.....	43
818	34	91	S.	1.00 m.	200	6	.10 b	.....	44
9,372	222	415	S.	1.00 m.	200	6	.15 b	.....	45
517	13	46	S.	.50 m.	100	6	.15 b	.....	46
4,161	213	223	S.	1.00 m.	200	6	.20 b	.....	47
6,159	115	229	S.	.50 m.	100	6	.....	.....	48
328	10	45	S.	1.00 m.	200	6	.15 b	.....	49
905	59	102	S.	1.00 m.	200	6	.15 b	.15 b	50
2,726	51	265	S.	1.00 m.	200	6	.10 b	.....	51
2,660	68	192	S.	1.00 m.	200	6	.10 b	.....	52
386,739	7,567	21,089							

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
J. W. De Yoe	William C. Talman	Allendale, N. J.	53
Clyde Christie	George B. Downer	140 W. Main St., Bergenfield, N. J.	54
Marinus Contant	*Julius R. Meier	102 N. Washington Ave., Bergenfield, N. J.	55
George C. Felter, Jr.	Edwin C. Ludwig	S E. Fort Lee Rd., Bogota, N. J.	56
George C. Felter, Jr.	Clarence H. Thompson	352 Cedar Lane, Teaneck, N. J.	57
Luce, Kipp & Ashen	Herbert Wulling	321 Hackensack St., Carlstadt, N. J.	58
Conkling, Smith & Towe	William H. Nussbaum	423 Hackensack St., Carlstadt, N. J.	59
Mario Schettino	James J. Rowan	369 Edgewater Road, Cliffside Park, N. J.	60
Irving S. Reeve	Martha P. Johnson	Closter, N. J.	61
Irving S. Reeve	Benjamin E. Westervelt	Cresskill, N. J.	62
Albert J. Wuytack	Edmund F. Meyer	525 Washington Ave., Dumont, N. J.	63
J. W. De Yoe	Louis F. Fournier	24 Grove St., East Paterson, N. J.	64
Harry L. Towe	James Millar	105 Woodland Ave., Rutherford, N. J.	65
Milton T. Lasher	William C. Murphy	26 Valley Place, Edgewater, N. J.	66
William M. Seufert	Harry G. Comstock	33 Park Place, Englewood, N. J.	67
Leland F. Ferry	Charles E. Tepper	362 Cedar Lane, Teaneck, N. J.	68
E. Robert Coven	Frederick X. Veile	2 Randolph Terrace, Fair Lawn, N. J.	69
Morrison, Lloyd & Morrison	Alfred D. Cella	104 Passaic St., Garfield, N. J.	70
Carl Weitz	Frank J. Oleri	650 Bergenline Ave., West New York, N. J.	71
Joseph Cook	Louise Schlosser	250 Main St., Fort Lee, N. J.	72
John S. Baker	Andrew N. Kolarcik	69 Wessington Ave., Garfield, N. J.	73
Arthur J. Sullivan	William Stepat	266 Pierre Ave., Garfield, N. J.	74
Henry L. Janowski	Theodore Gasior	22 Albert St., Garfield, N. J.	75
John D. Vasilyk	Joseph A. Ritoch	66 Belmont Ave., Garfield, N. J.	76
Alfonse J. DeRose	Hans J. Hintermaier	89 De Mott Ave., Clifton, N. J.	77
P. C. Wadsworth	R. Harry Decker	34 Cambridge Place, Glen Rock, N. J.	78
G. Earl Brugler	William D. Hartmann	296 Knox Ave., Grantwood, N. J.	79
William DeLorenzo	Carl Wurtz, Jr.	134 Main St., Hackensack, N. J.	80
Samuel Denson	Frank V. Jerlinski	34 Ross Ave., Hackensack, N. J.	81
Warner W. Westervelt, Jr.	Edward J. Fyfe	242 State St., Hackensack, N. J.	82
Mackay & Mackay	J. Edward Schierloh	210 Main St., Hackensack, N. J.	83
Hart & Vanderwart	Louis W. Shaffer	725 Main St., Hackensack, N. J.	84
Marinus Contant	George E. Traver, Jr.	Oradell, N. J.	85
Hart & Vanderwart	G. Byron Ferguson	240 Essex St., Hackensack, N. J.	86
Warner W. Westervelt, Jr.	Will D. Martin	250 Boulevard, Hasbrouck Heights, N. J.	87
Winne & Banta	Chris W. Heller	232 Boulevard, Hasbrouck Heights, N. J.	88
Harry Randall	Benjamin Spier	43 Fairview Ave., Westwood, N. J.	89
Edgar A. De Yoe	Myron K. Voorhees	Hohokus, N. J.	90
George C. Felter, Jr.	George W. Findley	203 Highwood Ave., Leonia, N. J.	91
Charles F. Durnan	Charles Schulz	100 Washington Ave., Little Ferry, N. J.	92
Chandless, Weller & Selser	Edward P. Kinchley	187 Main St., Little Ferry, N. J.	93
Hart & Vanderwart	Frank V. Romaglia	46 Marsellus Place, Garfield, N. J.	94
Marinus Contant	Arie Contant	459 Prospect Ave., Hackensack, N. J.	95
Hart & Vanderwart	William E. Reardon	9 Washington St., Lodi, N. J.	96
Leo F. Reilly	Emil Sorensen	350 Second Ave., Lyndhurst, N. J.	97
Luce, Kipp & Ashen	John F. Woods	216 Stuyvesant Ave., Lyndhurst, N. J.	98
Harry R. Rinsky	Arthur R. Finn	221 North 6th St., Newark, N. J.	99
J. W. & E. A. De Yoe	David Hopper	Ramapo Ave., Mahwah, N. J.	100
Charles Schmidt	Herbert R. Hartley	593 Palmer Ave., Maywood, N. J.	101
J. W. & E. A. De Yoe	Henry Gunther	327 Godwin Ave., Midland Park, N. J.	102
John B. Zabriskie	Uriah R. Voorman	Wortendyke, N. J.	103
Harry Randall	Walter Wellman	Montvale, N. J.	104
Albert J. Wuytack	Pierre B. Wilmarth	River Edge Manor, N. J.	105
Arthur B. Archibold	W. Frederick Law	39 Kearny Ave., Kearny, N. J.	106
William W. Wimmer	Ernest R. Scrimshaw	75 Prospect St., East Orange, N. J.	107

* Assistant secretary.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Bergen County				
53	Allendale	Allendale	$1,465	$7,220	$551,800
54	Bergenfield	Bergenfield	5,177	23,607	640,000
55	Fellowship	"	1,854	1,503	58,959
56	Bogota	Bogota	2,063	5,869	866,500
57	Investing	"	1,388	4,029	242,400
58	Carlstadt Mutual	Carlstadt	128,232	137,400	10,084,800
59	Tri-Boro	"	2,276	5,721	356,700
60	Cliffside Park	Cliffside Park	11,260	540	116,800
61	Harrington	Closter	31,904	14,720	829,188
62	Cresskill	Cresskill	14,652	114	119,600
63	Dumont	Dumont	18,269	3,420	263,900
64	East Paterson	East Paterson	2,956	3,591	270,100
65	East Rutherford Savings	East Rutherford	177,471	184,652	10,790,500
66	Edgewater	Edgewater	22,400	.....	189,400
67	Englewood Mutual	Englewood	227,228	100,000	4,600,400
68	Tenakill	"	3,388	199	9,800
69	Fair Lawn	Fair Lawn	5,182	3,044	117,530
70	Saddle River Township	" "	96,219	24,147	1,583,300
71	Faircliff	Fairview	7,497	.....	30,400
72	Fort Lee	Fort Lee	36,934	13,131	684,445
73	American	Garfield	4,486	.....	1,367,550
74	Garfield Mutual	"	3,827	160	167,700
75	Haller	"	3,567	.....	297,600
76	Slavonian	"	10,869	7,004	175,900
77	Tri-City	"	13,976	5,872	154,300
78	Home Ownership	Glen Rock	65,854	5,185	304,300
79	Grantwood	Grantwood	5,175	3,557	68,000
80	Citizens'	Hackensack	3,380	.....	259,450
81	Excel	"	4,981	26,884	389,000
82	Hackensack Mutual	"	85,178	40,045	2,804,700
83	Industrial	"	1,438	55	137,266
84	New Barbadoes Mutual	"	3,568	69,950	431,025
85	North Jersey	"	2,370	3,170	271,255
86	United	"	30,045	15,803	1,021,523
87	Hasbrouck Heights	Hasbrouck Heights	4,016	75	674,600
88	Polify	" "	27,738	4,445	347,100
89	Progressive	Hillsdale	33,115	6,000	190,750
90	Hohokus	Hohokus	3,225	3,700	238,450
91	Leonia	Leonia	42,941	10,000	704,000
92	Little Ferry	Little Ferry	9,463	11,086	835,400
93	Volunteer	" "	38,557	2,745	136,800
94	International	Lodi	3,280	.....	80,400
95	Lodi	"	2,101	1,069	325,700
96	Mutual	"	7,994	26,000	1,169,500
97	Dauntless	Lyndhurst	667	8,155	101,200
98	Lyndhurst	"	4,870	.....	300,100
99	Norge	"	1,658	1,170	23,300
100	Mahwah	Mahwah	248	22,200	474,900
101	Maywood	Maywood	445	2,082	66,800
102	Franklin	Midland Park	2,089	5,550	315,464
103	Wortendyke	" "	3,744	13,000	97,200
104	Montvale	Montvale	1,108	2,085	145,000
105	New Milford	New Milford	3,996	23,303	78,400
106	North Arlington	North Arlington	768	1,000	131,300
107	Ridge	" "	3,849	4,829	314,400

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$6,950	$57,227	$17,729	.....	$642,391	53
$7,776	14,775	224,942	54,124	$11,824	982,225	54
.....	7,678	14,187	1,052	176	85,409	55
4,139	8,133	107,953	53,885	2,870	1,051,412	56
3,000	5,900	64,516	19,602	17,373	358,208	57
.....	13,995	388,759	.....	47,136	10,800,322	58
7,000	.....	51,628	.....	1,175	424,500	59
.....	2,870	29,839	16,186	446	177,941	60
.....	16,329	77,479	31,916	27,572	1,029,108	61
.....	2,275	28,057	6,124	462	171,284	62
.....	3,732	5,148	7,119	1,061	302,649	63
.....	10,443	42,864	5,070	16,186	351,210	64
.....	.....	1,089,083	200,598	70,123	12,512,427	65
.....	4,330	16,798	5,889	38	238,855	66
495,200	2,800	821,706	1,628	134,268	6,383,230	67
1,360	.....	.....	625	427	15,799	68
.....	1,970	16,107	5,202	676	149,711	69
1,703	39,280	524,832	74,584	10,790	2,354,855	70
.....	2,705	3,621	6,992	170	51,385	71
.....	15,275	97,062	49,782	19,838	916,467	72
.....	37,355	1,146,541	132,078	68,708	2,756,718	73
.....	6,814	50,771	4,952	8,915	243,139	74
22,300	4,760	92,061	16,840	8,653	445,781	75
.....	6,840	19,363	16,945	4,605	241,526	76
6,400	3,139	26,990	4,414	1,888	216,979	77
.....	40,555	61,908	18,658	38,390	534,850	78
.....	1,310	18,998	4,934	464	102,438	79
1,630	5,210	105,665	19,744	6,140	401,219	80
.....	40,313	103,558	22,951	20,273	607,960	81
145,550	32,045	800,981	.....	36,131	3,944,630	82
.....	985	30,960	2,405	377	173,486	83
.....	26,558	143,573	12,531	5,519	692,724	84
.....	3,700	64,877	9,780	778	355,930	85
6,000	50,797	222,116	29,495	5,440	1,381,219	86
64,500	12,100	104,620	39,957	10,418	910,286	87
14,900	3,065	27,716	10,583	7,039	442,586	88
.....	8,150	64,633	2,914	100	305,662	89
.....	9,380	17,695	5,900	84	278,434	90
.....	17,150	51,646	23,253	2,940	851,930	91
.....	20,286	183,782	49,308	13,390	1,122,715	92
4,689	9,807	14,770	4,237	632	212,237	93
.....	2,245	21,392	10,367	7,490	125,174	94
31,882	.....	22,494	7,480	62,177	452,903	95
74,865	83,670	813,568	13,446	208,356	2,392,399	96
.....	200	11,848	64	122	122,256	97
.....	.....	14,139	5,131	902	325,142	98
.....	1,568	1,980	9,731	559	39,966	99
22,200	17,610	102,540	11,826	5,299	656,823	100
4,000	2,565	.....	4,694	1,323	81,909	101
.....	3,975	84,621	29,861	2,618	444,178	102
274	5,026	35,548	3,634	311	158,737	103
.....	5,294	46,471	9,468	283	209,709	104
.....	1,695	11,497	2,985	732	122,608	105
12,800	1,100	52,175	8,814	1,279	209,236	106
.....	3,125	91,745	3,539	29,824	451,311	107

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION	ASSOCIATION — Due Shareholders for			
		Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Bergen County				
53	Allendale ..... Allendale	$374,571	.....	.....	$114,200
54	Bergenfield ..... Bergenfield	622,636	.....	.....	73,500
55	Fellowship ..... "	52,489	.....	.....	11,900
56	Bogota ..... Bogota	556,637	.....	.....	195,200
57	Investing ..... "	218,046	.....	.....	24,225
58	Carlstadt Mutual ..... Carlstadt	6,709,449	.....	$245,299	174,500
59	Tri-Boro ..... "	256,684	$70,300	.....	13,900
60	Cliffside Park ..... Cliffside Park	105,336	.....	.....	.....
61	Harrington ..... Closter	711,850	.....	.....	33,400
62	Cresskill ..... Cresskill	112,386	.....	.....	7,200
63	Dumont ..... Dumont	146,421	.....	.....	55,800
64	East Paterson ..... East Paterson	224,296	.....	.....	6,900
65	East Rutherford Savings ..... East Rutherford	7,908,538	.....	114,794	1,448,500
66	Edgewater ..... Edgewater	147,432	.....	.....	.....
67	Englewood Mutual ..... Englewood	3,410,482	476,008	.....	1,104,600
68	Tenakill ..... "	12,870	.....	.....	400
69	Fair Lawn ..... Fair Lawn	94,239	.....	.....	25,867
70	Saddle River Township ..... " "	1,297,181	.....	.....	441,525
71	Faircliff ..... Fairview	44,482	.....	.....	.....
72	Fort Lee ..... Fort Lee	478,004	29,120	.....	219,850
73	American ..... Garfield	1,265,720	.....	.....	767,175
74	Garfield Mutual ..... "	128,885	.....	.....	51,600
75	Haller ..... "	277,818	.....	.....	49,075
76	Slavonian ..... "	151,937	.....	.....	36,925
77	Tri-City ..... "	94,029	1,806	.....	70,025
78	Home Ownership ..... Glen Rock	332,549	.....	.....	9,500
79	Grantwood ..... Grantwood	76,476	.....	.....	.....
80	Citizens' ..... Hackensack	212,421	.....	.....	63,400
81	Excel ..... "	387,074	6,300	.....	84,400
82	Hackensack Mutual ..... "	2,177,145	45,430	.....	509,150
83	Industrial ..... "	97,611	.....	.....	.....
84	New Barbadoes Mutual ..... "	494,752	.....	.....	9,600
85	North Jersey ..... "	230,859	.....	.....	20,150
86	United ..... "	768,900	.....	.....	106,600
87	Hasbrouck Heights ..... Hasbrouck Heights	524,526	.....	.....	79,800
88	Polify ..... " "	309,921	.....	.....	7,800
89	Progressive ..... Hillsdale	215,580	.....	.....	.....
90	Hohokus ..... Hohokus	155,721	.....	.....	22,800
91	Leonia ..... Leonia	637,638	.....	.....	.....
92	Little Ferry ..... Little Ferry	477,525	.....	.....	376,250
93	Volunteer ..... " "	142,337	.....	.....	26,600
94	International ..... Lodi	74,208	.....	.....	13,600
95	Lodi ..... "	256,927	.....	.....	90,300
96	Mutual ..... "	1,163,087	.....	.....	508,000
97	Dauntless ..... Lyndhurst	72,867	.....	.....	3,700
98	Lyndhurst ..... "	173,373	.....	20	32,900
99	Norge ..... "	31,929	.....	.....	.....
100	Mahwah ..... Mahwah	377,334	.....	.....	107,800
101	Maywood ..... Maywood	55,650	.....	.....	.....
102	Franklin ..... Midland Park	283,632	.....	.....	.....
103	Wortendyke ..... " "	101,174	.....	.....	1,500
104	Montvale ..... Montvale	119,727	.....	.....	24,750
105	New Milford ..... New Milford	91,612	.....	.....	.....
106	North Arlington ..... North Arlington	112,548	.....	.....	35,500
107	Ridge ..... " "	256,635	.....	.....	85,900

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

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	
.....	.....	$1,079	.....	$14,700	.....	$111,810	$26,031	$642,391	53
$2	$985	912	.....	.....	$43,052	136,025	105,113	982,225	54
1,900	.....	94	.....	5,700	.....	9,240	4,086	85,409	55
5,993	80,925	770	.....	.....	30,774	131,626	49,487	1,051,412	56
31	.....	388	.....	31,500	347	50,906	32,765	358,208	57
.....	.....	.....	$540	317,500	243	2,923,358	429,433	10,800,322	58
.....	.....	.....	.....	.....	278	49,765	33,573	424,500	59
1,098	.....	150	.....	.....	25,242	16,005	30,110	177,941	60
908	1,600	4,014	.....	.....	90	201,246	76,000	1,029,108	61
190	.....	205	.....	.....	3,078	33,628	14,597	171,284	62
506	.....	798	.....	49,500	344	40,603	8,677	302,649	63
610	.....	1,329	.....	.....	14,826	75,764	27,485	351,210	64
.....	.....	.....	2,490	.....	25,286	2,381,846	630,973	12,512,427	65
1,548	.....	1,540	.....	24,150	5,923	28,739	29,523	238,855	66
.....	.....	12,855	14,800	.....	43,499	910,385	410,601	6,383,230	67
805	.....	229	.....	.....	.....	1,444	51	15,799	68
.....	.....	1,089	.....	5,000	153	12,546	10,817	149,711	69
1,472	.....	670	1,550	.....	38,109	133,006	441,342	2,354,855	70
294	.....	16	.....	.....	863	4,000	1,730	51,385	71
1,502	.....	979	.....	9,400	7,423	93,536	76,653	916,467	72
6,077	.....	2,041	.....	5,000	69,682	225,826	415,197	2,756,718	73
4,159	.....	655	.....	5,500	6,705	25,399	20,236	243,139	74
882	1,278	144	.....	.....	1,208	74,216	41,160	445,781	75
88	.....	354	.....	.....	2,944	32,617	16,661	241,526	76
150	.....	.....	.....	24,667	1,905	.....	24,397	216,979	77
77	.....	632	.....	46,800	10,747	99,357	35,188	534,850	78
1,261	.....	5	.....	.....	.....	13,569	11,127	102,438	79
556	.....	563	.....	35,367	18,672	.....	70,240	401,219	80
56	.....	118	.....	.....	8,119	80,467	41,426	607,960	81
18	3,009	.....	1,750	258,800	222,757	512,367	214,204	3,944,630	82
.....	.....	128	7,234	8,500	15,308	28,466	16,239	173,486	83
79	.....	294	.....	.....	11,475	107,190	69,334	692,724	84
1,701	.....	210	.....	6,000	8,038	57,067	31,905	355,930	85
171	.....	762	.....	25,000	93,613	283,964	102,209	1,381,219	86
.....	10,900	1,267	.....	114,000	1,137	146,345	82,311	910,286	87
.....	.....	250	.....	29,000	.....	73,062	22,553	442,586	88
116	.....	.....	.....	.....	.....	63,862	26,104	305,662	89
.....	.....	377	.....	52,340	186	36,381	10,629	278,434	90
.....	.....	1,522	.....	.....	.....	192,770	20,000	851,930	91
535	.....	1,542	906	35,000	225	137,239	93,493	1,122,715	92
12	.....	319	.....	.....	252	28,388	14,329	212,237	93
360	.....	.....	36	.....	1,129	21,027	14,814	125,174	94
437	.....	504	.....	10,157	28	65,309	29,241	452,903	95
455	.....	.....	.....	84,249	91,716	334,402	210,490	2,392,399	96
.....	.....	.....	.....	13,500	375	18,450	13,364	122,256	97
.....	11,545	.....	.....	9,992	.....	58,588	38,724	325,142	98
644	.....	10	.....	.....	764	4,424	2,195	39,966	99
.....	1,045	978	6,245	13,000	3,124	99,744	47,553	656,823	100
523	.....	34	.....	.....	7,048	16,154	2,500	81,909	101
.....	.....	617	.....	61,150	.....	46,237	52,542	444,178	102
3,033	.....	624	.....	.....	8,923	27,756	15,727	158,737	103
20	.....	216	.....	17,300	5,574	23,827	18,295	209,709	104
.....	.....	25	.....	.....	418	17,188	13,365	122,608	105
5,429	.....	189	.....	5,000	8,724	.....	41,846	209,236	106
381	.....	.....	.....	**10,500**	**1,304**	**32,316**	**64,275**	**451,311**	107

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								
53	Allendale	5,607	346	.....	.....	.....	.....	571	51
54	Bergenfield	8,110	797	.....	.....	.....	.....	368	61
55	Fellowship	1,089	131	.....	.....	.....	.....	60	18
56	Bogota	7,615	665	.....	.....	.....	.....	976	72
57	Investing	2,809	159	.....	.....	.....	.....	121	20
58	Carlstadt Mutual	175,428	5,195	.....	.....	3,533	759	1,745	72
59	Tri-Boro	4,867	447	703	51	.....	.....	70	5
60	Cliffside Park	1,201	126	.....	.....	.....	.....	.....	.....
61	Harrington	9,146	772	.....	.....	.....	.....	167	32
62	Cresskill	1,268	253	.....	.....	.....	.....	72	20
63	Dumont	2,518	267	.....	.....	.....	.....	279	53
64	East Paterson	3,264	356	.....	.....	.....	.....	35	24
65	East Rutherford Savings	250,305	9,743	.....	.....	4,708	1,565	14,485	772
66	Edgewater	2,083	208	.....	.....	.....	.....	.....	.....
67	Englewood Mutual	60,168	4,012	6,200	395	.....	.....	5,523	490
68	Tenakill	399	51	.....	.....	.....	.....	2	2
69	Fair Lawn	1,860	219	.....	.....	.....	.....	129	73
70	Saddle River Township	21,485	1,635	.....	.....	.....	.....	2,207	556
71	Faircliff	666	83	.....	.....	.....	.....	.....	.....
72	Fort Lee	6,958	711	280	40	.....	.....	1,099	140
73	American	12,998	1,386	.....	.....	.....	.....	3,836	591
74	Garfield Mutual	2,161	201	.....	.....	.....	.....	258	46
75	Haller	3,651	322	.....	.....	.....	.....	248	155
76	Slavonian	2,023	217	.....	.....	.....	.....	185	51
77	Tri-City	1,995	181	9	2	.....	.....	350	68
78	Home Ownership	3,792	187	.....	.....	.....	.....	48	6
79	Grantwood	1,146	94	.....	.....	.....	.....	.....	.....
80	Citizens'	2,844	282	.....	.....	.....	.....	317	33
81	Excel	4,839	371	63	6	.....	.....	422	31
82	Hackensack Mutual	37,360	2,249	641	34	.....	.....	2,546	294
83	Industrial	1,700	285	.....	.....	.....	.....	.....	.....
84	New Barbadoes Mutual	6,138	621	.....	.....	.....	.....	48	9
85	North Jersey	2,996	341	.....	.....	.....	.....	101	19
86	United	11,376	635	.....	.....	.....	.....	533	54
87	Hasbrouck Heights	6,948	501	.....	.....	.....	.....	399	28
88	Polify	5,098	372	.....	.....	.....	.....	39	10
89	Progressive	2,573	352	.....	.....	.....	.....	.....	.....
90	Hohokus	2,613	187	.....	.....	.....	.....	114	20
91	Leonia	9,067	518	.....	.....	.....	.....	.....	.....
92	Little Ferry	7,607	893	.....	.....	.....	.....	1,881	221
93	Volunteer	2,100	294	.....	.....	.....	.....	133	26
94	International	957	296	.....	.....	.....	.....	68	42
95	Lodi	3,437	361	.....	.....	.....	.....	451	56
96	Mutual	15,736	1,044	.....	.....	.....	.....	2,540	83
97	Dauntless	2,032	206	.....	.....	.....	.....	19	9
98	Lyndhurst	7,347	349	.....	.....	19	19	329	18
99	Norge	687	62	.....	.....	.....	.....	.....	.....
100	Mahwah	5,513	425	.....	.....	.....	.....	539	94
101	Maywood	835	112	.....	.....	.....	.....	.....	.....
102	Franklin	3,340	333	.....	.....	.....	.....	.....	.....
103	Wortendyke	1,158	120	.....	.....	.....	.....	8	2
104	Montvale	1,553	147	.....	.....	.....	.....	248	23
105	New Milford	1,198	132	.....	.....	.....	.....	.....	.....
106	North Arlington	1,457	139	.....	.....	.....	.....	178	24
107	Ridge	4,101	375	.....	.....	.....	.....	430	79

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
6,178	134	263	S.	$1.00 m.	$200	6	$0.07½ b	.....	53
8,478	183	675	S.	1.00 m.	200	6	5.00 a	$5.00 a	54
1,149	38	111	S.	1.00 m.	200	6	.05 b	.....	55
8,591	224	513	S.	1.00 m.	200	6	.....	.....	56
2,930	63	116	S.	1.00 m.	200	6	4.00 a	1.00 a	57
180,706	2,229	3,797	O.P.	.....	100	6	.....	.....	58
5,640	78	425	O.P.	.....	200	6	2.50 a	.....	59
1,201	28	98	S.	1.00 m.	200	6	3.00 a	.....	60
9,313	337	467	S.	1.00 m.	200	6	.05 b	.....	61
1,340	95	178	S.	1.00 m.	200	6	.07½ b	.....	62
2,797	103	217	S.	1.00 m.	200	6	.05 b	.....	63
3,299	119	261	S.	.70 m.	200	6	5.00 a	5.00 a	64
269,498	3,098	8,982	O.P.	.....	100	6	.....	.....	65
2,083	56	152	S.	1.00 m.	200	6	.06 b	.....	66
71,891	1,062	3,835	O.P.	.....	200	6	3.00 a	.....	67
401	13	40	S.	1.00 m.	200	6	3.00 a	.....	68
1,989	34	258	S.	1.00 m.	200	6	.07½ b	.....	69
23,692	515	1,676	S.	1.00 m.	200	6	.10 b	.....	70
666	18	65	S.	1.00 m.	200	6	.12½ b	.....	71
8,337	190	701	S.	1.00 m.	200	6	.05 b	.....	72
16,834	564	1,413	S.	1.00 m.	200	6	.10 b	.....	73
2,419	57	190	S.	1.00 m.	200	6	.12½ b	.....	74
3,899	105	372	S.	1.00 m.	200	6	.12½ b	.....	75
2,208	60	208	S.	1.00 m.	200	6	.05 b	.....	76
2,354	38	213	O.P.	.....	200	6	5.00 a	1.00 a	77
3,840	78	115	S.	1.00 m.	200	6	.08 b	.....	78
1,146	23	71	S.	1.00 m.	200	4½	.25 b	.....	79
3,161	103	212	S.	1.00 m.	200	6	.....	.....	80
5,324	135	273	S.	1.00 & 2.00 m.	200	6	5.00 a	.....	81
40,547	710	1,867	O.P.	.....	200	6	4.00 a	1.00 a	82
1,700	125	160	S.	1.00 m.	200	6	.....	.....	83
6,186	153	477	S.	1.00 m.	200	6	.05 b	.....	84
3,097	97	263	S.	1.00 m.	200	6	3.00 a	1.00 a	85
11,909	207	482	S.	.70 m.	200	6	5.00 a	5.00 a	86
7,347	233	296	S.	1.00 m.	200	6	.05 b	.....	87
5,137	52	330	S.	1.00 m.	200	6	.....	.....	88
2,573	94	258	N.S.	.....	250	6	.10 b	.....	89
2,727	62	145	S.	1.00 m.	200	6	.16 b	.....	90
9,067	163	355	S.	1.00 m.	200	6	.05 b	.....	91
9,488	311	803	S.	50—1.00 & 2.00 m.	200	6	.12½ b	.....	92
2,233	88	232	S.	1.00 m.	200	6	5.00 a	.....	93
1,025	110	228	S.	1.00 m.	200	6	.17½ b	.....	94
3,888	110	307	S.	1.00 m.	200	6	3.00 a	.....	95
18,276	386	741	O.P.	.....	200	6	.16 b	.....	96
2,051	27	188	O.P.	.....	200	6	.05 b	.....	97
7,695	114	272	N.S.	.....	100	6	.05 b	.....	98
687	16	46	S.	1.00 m.	200	6	.....	.....	99
6,052	227	292	S.	1.00 m.	200	6	.05 b	.....	100
835	26	86	S.	1.00 m.	200	6	.....	.....	101
3,340	124	209	S.	1.00 m.	200	6	3.00 a	3.00 a	102
1,166	30	92	S.	1.00 m.	200	6	.06 b	.06 b	103
1,801	45	125	S.	1.00 m.	200	6	3.00 a	1.00 a	104
1,198	32	100	S.	1.00 m.	200	6	3.00 a	.....	105
1,635	34	129	S.	1.00 m.	200	6	.06 b	.....	106
4,531	73	381	O.P.	.....	200	6	.05 b	.....	107

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
William H. Smith	Charles F. Deleot	147 Morgan Place, North Arlington, N. J.	108
Walter W. Weber	Irving S. Bush	Box 41, Oakland, N. J.	109
	William F. Wray	425 Third St., Oradell, N. J.	110
Frederick K. Hopkins	Frederick H. St. John	1033 Palisade Ave., Palisade, N. J.	111
Thomas J. Huckin	Jules J. Cheron	Central Blvd. & Broad Av., Palisades Park, N. J.	112
George H. Richenacker	Fred Kern	423 Washington Ave., Grantwood, N. J.	113
J. Frederick Bratt	Charles S. Gray	Park Ridge, N. J.	114
Hart & Vanderwart	L. D. Dixon	Park Ridge, N. J.	115
Edgar A. De Yoe	William R. Troop	147 E. Main St., Ramsey, N. J.	116
Walter W. Weber	Richard V. Ackerman	70 E. Main St., Ramsey, N. J.	117
Martin J. Cummins	Frieda Biege	527 Broad Ave., Ridgefield, N. J.	118
Morrison, Lloyd & Morrison	P. J. Jossier	240 Broad Ave., Palisades Park, N. J.	119
Morrison, Lloyd & Morrison	Herbert I. Lowe	195 Main St., Ridgefield Park, N. J.	120
Morrison, Lloyd & Morrison	John O. Appler	Ridgefield Park, N. J.	121
Morrison, Lloyd & Morrison	Alfred H. Koeller	193 Main St., Ridgefield Park, N. J.	122
John B. Zabriskie	Howard Maltbie	261 Woodside Ave., Ridgewood, N. J.	123
Walter W. Weber	Edward M. Schmults	1 E. Ridgewood Ave., Ridgewood, N. J.	124
Thomas S. Doughty	Joseph J. Smith	31 N. Broad St., Ridgewood, N. J.	125
Morrison, Lloyd & Morrison	Helen T. Dunbar	27 N. Broad St., Ridgewood, N. J.	126
Clyde A. Bogert	W. I. Sweet	River Edge, N. J.	127
William D. Lorenzo	William Brandenberg	10 William St., Rochelle Park, N. J.	128
Conkling, Smith & Towe	Frank Beasley	Rutherford, N. J.	129
Marinus Contant	Rudolph J. Lauzon	208 Market St., Englewood, N. J.	130
Morrison, Lloyd & Morrison	Clarence H. Thompson	352 Cedar Lane, Teaneck, N. J.	131
David D. Ackerman	E. H. Schoonmaker	8 Highwood Ave., Tenafly, N. J.	132
Herman G. Honig	Ruth E. Honig	Waldwick, N. J.	133
Edgar A. De Yoe	Frank R. Doty	Waldwick, N. J.	134
Joseph F. Matisovsky	John Slebodnik	145 Maple Ave., Wallington, N. J.	135
Casimir A. Sliski	Andrew Palach	150 Locust Ave., Wallington, N. J.	136
Hart & Vanderwart	Albert L. Sunkenberg	33 Westwood Ave., Westwood, N. J.	137
Harry Randall	F. W. Decker	34 Brickell Ave., Westwood, N. J.	138
G. Ralph Hendrickson	Edmund Aldous	P. O. Box No. 114, Wyckoff, N. J.	139
John B. Zabriskie	Richard E. Lawlin	Main St., Wyckoff, N. J.	140
G. Dore Cogswell	Charles F. Stevenson	Warren & Jennings St., Beverly, N. J.	141
Clifford R. Powell	Charles H. Sedgley	525 Bentley Ave., Beverly, N. J.	142
Hutchinson & Tomlinson	John F. Miller	302 Farnsworth Ave., Bordentown, N. J.	143
Samuel F. Garrison	Carlton W. Haines	Bordentown, N. J.	144
Richard B. Eckman	Alfonza Adams	442 Second St., Florence, N. J.	145
Charles A. Rigg	Charles J. Lame	467 High St., Burlington, N. J.	146
Howard Eastwood	Caroline H. Haines	232 High St., Burlington, N. J.	147
*P. W. Willis	William G. Stickel	Vine St. & Burlington Ave., Delanco, N. J.	148
*Edward A. Kashner	Alfonza Adams	442 Second St., Florence, N. J.	149
George B. Evans	Joseph M. Evans	Maple Shade, N. J.	150
Rocco Palese	Charles Potje	N. Fellowship Road, Maple Shade, N. J.	151
J. Edward Fagen	Horace R. Ward	R. F. D., Medford, N. J.	152
Richard B. Eckman	William H. Bowker	29 S. Main St., Medford, N. J.	153
F. A. De Maris	Leon E. Todd	2623 Westfield Ave., Camden, N. J.	154
Henry F. Stockwell	Inez Burke	Moorestown, N. J.	155
George B. Evans	Horace S. Edgar	78 E. Main St., Moorestown, N. J.	156
George B. Evans	H. Fred Robinson	109 W. Central Ave., Moorestown, N. J.	157
George M. Hillman	George M. Hillman, Jr.	Mount Holly, N. J.	158
Richard B. Eckman	Isabelle A. English	127 Main St., Mount Holly, N. J.	159
Clifford R. Powell	Frank A. Hendrickson	117 Main St., Mount Holly, N. J.	160

* 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				
108	Valley	North Arlington	$5,084	$60	$85,100
109	Oakland	Oakland	16,508	1,338	112,950
110	Bergen County	Oradell	1,747	15,261	605,200
111	Interborough	Palisade	7,627	1,809	315,400
112	Broad Avenue	Palisades Park	5,766	2,700	223,400
113	Morsemere	" "	2,963	.....	52,400
114	Equitable Mutual	Park Ridge	34,319	3,500	247,952
115	Eureka	" "	698	17,209	326,771
116	Ramseys	Ramsey	1,533	23,802	854,800
117	Trust	"	13,583	627	55,900
118	Oratam	Ridgefield	13,583	14,285	127,800
119	Ridgefield	"	3,732	.....	52,650
120	Overpeck	Ridgefield Park	1,946	13,104	421,600
121	Park	" "	16,099	16,123	764,700
122	Peoples Mutual	" "	432	18,264	588,700
123	Co-Operative	Ridgewood	10,806	10,000	492,225
124	Glen Rock	"	43,312	.....	603,000
125	Godwinville	"	23,306	9,468	373,400
126	Ridgewood	"	70,994	25,300	1,276,300
127	River Edge	River Edge	66,766	4,393	250,200
128	Rural	Rochelle Park	2,925	2,000	106,900
129	Rutherford Mutual	Rutherford	90,613	.....	2,574,020
130	Preference	Teaneck	13,962	2,558	164,600
131	Teaneck	"	1,138	4,843	249,100
132	Tenafly	Tenafly	7,002	3,500	784,200
133	Magic	Waldwick	120	850	44,400
134	Waldwick	"	187	3,598	237,800
135	Wallington	Wallington	2,020	3,400	230,550
136	Wawel	"	8,351	.....	359,500
137	Invincible	Westwood	4,390	4,900	388,000
138	Westwood	"	21,847	2,500	510,100
139	Sicomac	Wyckoff	1,364	1,218	43,300
140	Wyckoff	"	12,773	12,170	625,100
	Totals		$1,739,891	$1,077,866	$61,154,873
	Burlington County				
141	Beverly	Beverly	$14,602	$12,950	$379,020
142	Promoters	"	668	4,243	44,600
143	Bordentown	Bordentown	20,871	3,789	263,105
144	Peoples	"	13,899	4,050	313,950
145	Brown's-Mills-in-the-Pines	Brown's Mills	1,163	.....	91,150
146	City of Burlington	Burlington	12,930	.....	449,225
147	Farmers' and Mechanics'	"	38,090	13,500	978,618
148	Delanco	Delanco	13,020	.....	831,528
149	Florence	Florence	9,888	8,500	564,500
150	Maple Heights	Maple Shade	819	.....	79,775
151	Maple Shade	" "	4,239	1,735	20,450
152	Marlton	Marlton	848	.....	37,400
153	Medford	Medford	14,716	1,020	92,989
154	Medford Lakes	Medford Lakes	68	600	39,600
155	Boosters	Moorestown	13,303	23,860	257,542
156	Moorestown	"	8,231	.....	245,175
157	Workingmen's Co-operative	"	45,582	7,406	796,812
158	Industry	Mount Holly	189	3,958	235,400
159	Mount Holly	" "	362	5,204	389,050
160	Peoples	" "	47,439	12,390	543,500

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$95	$23,372	$5,600	$9,527	$128,838	108
.....	14,212	15,167	3,519	1,457	165,151	109
.....	16,332	22,759	30,580	3,408	695,287	110
$45,200	19,315	87,454	28,235	711	505,751	111
.....	3,846	4,075	7,948	216	247,951	112
1,300	1,525	30,680	6,204	8,317	103,389	113
.....	13,105	18,966	10,228	6,657	334,727	114
.....	8,169	22,715	23,699	12,210	411,471	115
.....	13,979	70,460	15,042	11,987	991,603	116
.....	2,650	.....	763	41	73,564	117
5,800	6,100	15,610	6,040	287	189,505	118
10,650	3,767	.....	3,185	9,700	83,684	119
53,000	8,750	198,536	13,762	1,811	712,509	120
127,960	6,050	341,262	63,413	5,812	1,341,419	121
63,605	16,694	244,648	20,543	20,138	973,024	122
83	10,535	28,331	18,303	686	570,969	123
65,202	8,695	42,242	10,728	2,174	775,353	124
.....	9,803	39,988	22,204	1,618	479,787	125
42,200	62,133	309,618	15,549	50,192	1,852,286	126
8,696	10,730	43,956	4,492	906	390,139	127
.....	15,093	70,475	7,191	1,579	206,163	128
.....	34,390	833,876	181,897	114,602	3,829,398	129
.....	5,853	45,100	8,100	1,066	241,239	130
2,500	2,100	27,218	12,211	4,160	303,270	131
53,695	10,795	135,150	12,738	3,849	1,010,929	132
.....	.....	3,780	5,593	3,020	57,763	133
.....	3,850	38,555	7,537	1,642	293,163	134
.....	2,910	80,610	11,368	3,571	334,429	135
.....	8,425	84,536	20,983	8,380	490,175	136
.....	19,215	50,958	7,107	6,528	481,098	137
.....	23,459	69,724	18,142	1,303	647,075	138
.....	2,900	8,779	1,894	277	59,732	139
139,945	36,880	194,477	20,341	34,626	1,076,312	140
$1,552,004	$1,030,187	$11,528,127	$1,736,165	$1,252,228	$81,071,341	
$1,000	$26,983	$106,403	$19,108	$845	$560,911	141
.....	2,555	15,489	2,933	322	70,810	142
5,750	11,505	36,654	15,897	3,956	361,527	143
.....	13,995	27,981	25,475	3,741	403,091	144
.....	3,060	6,218	6,515	879	108,985	145
.....	22,490	60,747	13,102	1,302	559,796	146
37,150	59,255	161,933	43,009	10,849	1,342,404	147
2,450	41,905	331,203	30,282	11,184	1,261,572	148
.....	17,166	51,788	42,166	1,590	695,598	149
.....	4,875	165,435	7,145	4,238	262,287	150
.....	5,703	41,524	9,471	61	83,183	151
.....	2,163	16,880	1,749	46	59,086	152
.....	7,090	.....	4,646	.....	120,461	153
.....	1,205	.....	326	87	41,886	154
3,700	40,267	82,647	3,482	4,203	435,004	155
4,300	12,100	218,035	10,530	11,542	509,913	156
.....	88,458	537,946	34,909	1,090	1,512,203	157
.....	3,500	25,666	12,310	2,089	283,112	158
.....	21,850	25,348	25,803	3,673	471,290	159
5,000	33,500	88,188	36,140	1,962	768,119	160

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					
108	Valley	North Arlington	$66,125	.....	.....	$25,650
109	Oakland	Oakland	102,180	$18,200	.....	2,700
110	Bergen County	Oradell	526,185	.....	.....	.....
111	Interborough	Palisade	324,570	.....	.....	600
112	Broad Avenue	Palisades Park	103,287	.....	.....	45,800
113	Morsemere	" "	75,174	.....	.....	9,400
114	Equitable Mutual	Park Ridge	260,131	.....	.....	.....
115	Eureka	" "	263,760	.....	.....	67,000
116	Ramseys	Ramsey	522,984	.....	.....	121,000
117	Trust	"	58,671	.....	.....	1,750
118	Oratam	Ridgefield	135,924	.....	.....	5,400
119	Ridgefield	"	47,364	.....	.....	9,000
120	Overpeck	Ridgefield Park	433,717	.....	.....	78,200
121	Park	" "	852,432	.....	.....	22,400
122	Peoples Mutual	" "	600,331	2,808	.....	79,275
123	Co-Operative	Ridgewood	395,957	.....	.....	.....
124	Glen Rock	"	483,915	.....	.....	34,800
125	Godwinville	"	360,716	.....	.....	.....
126	Ridgewood	"	1,296,029	2,500	.....	.....
127	River Edge	River Edge	288,947	.....	.....	7,500
128	Rural	Rochelle Park	136,805	.....	.....	22,950
129	Rutherford Mutual	Rutherford	1,900,005	.....	.....	1,113,800
130	Preference	Teaneck	171,933	391	.....	3,500
131	Teaneck	"	195,865	.....	.....	15,000
132	Tenafly	Tenafly	579,139	.....	.....	184,400
133	Magic	Waldwick	39,954	.....	.....	4,100
134	Waldwick	"	178,734	.....	.....	33,800
135	Wallington	Wallington	181,458	.....	.....	54,275
136	Wawel	"	193,014	.....	.....	196,245
137	Invincible	Westwood	278,751	.....	.....	84,200
138	Westwood	"	423,827	.....	.....	13,200
139	Sicomac	Wyckoff	40,953	.....	.....	.....
140	Wyckoff	"	612,468	.....	.....	187,750
	Totals		$47,945,461	$652,863	$360,113	$9,569,962
	Burlington County					
141	Beverly	Beverly	$387,924	.....	.....	$22,600
142	Promoters	"	46,260	.....	.....	4,700
143	Bordentown	Bordentown	258,876	.....	.....	.....
144	Peoples	"	289,272	.....	.....	.....
145	Brown's-Mills-in-the-Pines	Brown's Mills	70,746	.....	.....	.....
146	City of Burlington	Burlington	317,382	.....	.....	80,400
147	Farmers' and Mechanics'	"	772,140	.....	.....	224,350
148	Delanco	Delanco	582,774	.....	.....	263,100
149	Florence	Florence	470,640	.....	.....	.....
150	**Maple Heights**	Maple Shade	111,330	.....	.....	.....
151	**Maple Shade**	" "	44,240	.....	.....	.....
152	Marlton	Marlton	38,772	.....	.....	.....
153	Medford	Medford	97,032	.....	.....	.....
154	Medford Lakes	Medford Lakes	29,349	.....	.....	5,000
155	Boosters	Moorestown	344,148	.....	.....	.....
156	Moorestown	"	286,350	.....	.....	.....
157	Workingmen's Co-operative	"	984,368	.....	.....	.....
158	Industry	Mount Holly	201,554	.....	.....	.....
159	Mount Holly	" "	329,376	.....	.....	.....
160	Peoples	" "	567,708	.....	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

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	
$15,929	.....	$534	.....	.....	$1,576	$7,829	$11,195	$128,838	108
.....	.....	480	$1,857	.....	30	22,373	17,331	165,151	109
.....	.....	466	103	.....	.....	134,095	34,438	695,287	110
1,613	.....	415	.....	$35,783	11,067	82,379	49,324	505,751	111
219	$180	615	.....	15,000	42,773	26,464	13,613	247,951	112
.....	.....	65	.....	.....	2,714	4,022	12,014	103,389	113
.....	.....	270	.....	.....	208	59,027	15,091	334,727	114
252	.....	678	14	.....	20	53,472	26,275	411,471	115
.....	72,200	2,609	.....	92,325	2,260	140,922	37,303	991,603	116
.....	.....	265	.....	.....	344	10,503	2,031	73,564	117
1,762	.....	577	.....	.....	2,839	32,110	10,893	189,505	118
57	.....	72	.....	.....	1,851	14,381	10,959	83,684	119
.....	.....	625	.....	18,000	37,873	60,279	83,815	712,509	120
1,516	.....	3,041	3,729	52,299	43,618	176,325	186,059	1,341,419	121
194	.....	1,331	.....	93,750	36.854	92,230	66,251	973,024	122
4,296	.....	781	.....	39,502	7,181	97,844	25,408	570,969	123
.....	.....	828	.....	85,491	224	129,598	40,497	775,353	124
31	.....	1,877	.....	.....	379	82,611	34,173	479,787	125
1,974	.....	2,630	17,700	110,000	1,202	283,504	136,747	1,852,286	126
70	.....	533	.....	.....	36	73,733	19,320	390,139	127
35	.....	510	.....	.....	1,253	.....	44,610	206,163	128
.....	.....	.....	.....	105,000	48,061	420,920	241,612	3,829,398	129
2,959	.....	.....	.....	.....	.....	40,366	22,090	241,239	130
282	.....	421	.....	31,000	328	41,393	18,981	303,270	131
1,121	.....	1,247	.....	52,000	3,503	135,616	53,903	1,010,929	132
9	.....	474	.....	700	4,018	.....	8,508	57,763	133
.....	.....	292	.....	18,500	510	43,322	18,005	293,163	134
3,434	.....	243	.....	13,500	9,173	34,739	37,607	334,429	135
334	.....	1,595	.....	21,300	19,879	.....	57,808	490,175	136
408	4,800	1,572	.....	9,000	2,114	73,253	27,000	481,098	137
.....	.....	835	.....	48,856	28,595	97,536	34,226	647,075	138
264	.....	590	.....	1,900	2,660	6,983	6,382	59,732	139
74	.....	5,030	.....	2,125	977	165,750	102,138	1,076,312	140
$80,912	$188,467	$72,998	$58,954	$2,174,303	$1,155,750	$12,973,031	$5,838,527	$81,071,341	
$8	.....	$151	.....	.....	$1,488	$88,384	$60,356	$560,911	141
799	.....	40	.....	.....	78	7,570	11,363	70,810	142
231	.....	187	.....	.....	27	71,732	30,474	361,527	143
.....	.....	40	$181	$19,000	359	72,760	21,479	403,091	144
393	$3,600	41	.....	11,575	.....	19,652	2,978	108,985	145
.....	.....	2,956	.....	55,500	3,227	53,171	47,160	559,796	146
2,213	.....	2,762	.....	50,000	4,084	187,869	98,986	1,342,404	147
.....	.....	1,870	.....	120,000	16,505	162,309	115,014	1,261,572	148
.....	.....	876	.....	29,625	34,500	140,778	19,179	695,598	149
.....	.....	147	.....	6,300	89,757	42,659	12,094	262,287	150
241	11,850	.....	.....	.....	.....	.....	26,852	83,183	151
395	.....	117	.....	6,200	1,564	6,479	5,559	59,086	152
46	.....	264	.....	.....	11	17,411	5,697	120,461	153
.....	.....	144	.....	1,800	.....	4,769	824	41,886	154
.....	.....	813	.....	.....	.....	56,124	33,919	435,004	155
.....	.....	1,594	.....	7,800	78,810	44,520	90,839	509,913	156
.....	.....	951	.....	123,270	53,658	175,992	173,964	1,512,203	157
88	.....	361	.....	14,000	69	51,302	15,738	283,112	158
.....	11,600	594	.....	30,000	63,868	35,852	.....	471,290	159
.....	.....	1,149	.....	.....	.....	156,552	42,710	768,119	160

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								
108	Valley	1,069	81	.....	.....	.....	.....	128	22
109	Oakland	1,381	150	182	39	.....	.....	14	2
110	Bergen County	7,573	756	.....	.....	.....	.....	.....	.....
111	Interborough	3,683	249	.....	.....	.....	.....	3	1
112	Broad Avenue	1,872	158	.....	.....	.....	.....	229	41
113	Morsemere	1,070	99	.....	.....	.....	.....	47	9
114	Equitable Mutual	3,953	224	.....	.....	.....	.....	.....	.....
115	Eureka	4,032	325	.....	.....	.....	.....	349	37
116	Ramseys	9,229	611	.....	.....	.....	.....	605	62
117	Trust	1,103	98	.....	.....	.....	.....	9	4
118	Oratam	1,990	186	.....	.....	.....	.....	27	4
119	Ridgefield	571	75	.....	.....	.....	.....	45	18
120	Overpeck	5,849	670	.....	.....	.....	.....	391	56
121	Park	21,929	967	.....	.....	.....	.....	112	15
122	Peoples Mutual	7,189	809	27	5	.....	.....	397	72
123	Co-Operative	5,933	339	.....	.....	.....	.....	.....	.....
124	Glen Rock	6,708	477	.....	.....	.....	.....	174	33
125	Godwinville	4,937	249	.....	.....	.....	.....	.....	.....
126	Ridgewood	17,776	1,072	25	5	.....	.....	.....	.....
127	River Edge	3,393	360	.....	.....	.....	.....	38	7
128	Rural	1,712	221	.....	.....	.....	.....	115	27
129	Rutherford Mutual	26,219	1,447	.....	.....	.....	.....	5,569	608
130	Preference	2,199	221	.....	.....	.....	.....	18	3
131	Teaneck	5,071	150	.....	.....	.....	.....	150	16
132	Tenafly	9,123	1,020	.....	.....	.....	.....	922	142
133	Magic	662	76	.....	.....	.....	.....	21	8
134	Waldwick	2,420	278	.....	.....	.....	.....	69	24
135	Wallington	2,207	249	.....	.....	.....	.....	272	47
136	Wawel	3,513	345	.....	.....	.....	.....	982	175
137	Invincible	4,468	383	.....	.....	.....	.....	421	32
138	Westwood	5,968	468	.....	.....	.....	.....	66	19
139	Sicomac	771	114	.....	.....	.....	.....	.....	.....
140	Wyckoff	8,133	1,013	.....	.....	.....	.....	939	133
	Totals	930,928	54,706	8,130	577	8,260	2,343	56,289	6,170
	Burlington County								
141	Beverly	4,827	486	.....	.....	.....	.....	113	17
142	Promoters	575	69	.....	.....	.....	.....	24	5
143	Bordentown	3,439	322	.....	.....	.....	.....	.....	.....
144	Peoples	3,605	346	.....	.....	.....	.....	.....	.....
145	Brown's-Mills-in-the-Pines	1,118	152	.....	.....	.....	.....	.....	.....
146	City of Burlington	5,007	554	.....	.....	.....	.....	402	68
147	Farmers' and Mechanics'	10,907	1,122	.....	.....	.....	.....	1,122	88
148	Delanco	7,772	947	.....	.....	.....	.....	1,316	169
149	Florence	5,611	475	.....	.....	.....	.....	.....	.....
150	Maple Heights	1,183	128	.....	.....	.....	.....	.....	.....
151	Maple Shade	1,103	103	.....	.....	.....	.....	.....	.....
152	Marlton	561	89	.....	.....	.....	.....	.....	.....
153	Medford	1,354	240	.....	.....	.....	.....	.....	.....
154	Medford Lakes	516	108	.....	.....	.....	.....	25	7
155	Boosters	6,112	589	.....	.....	.....	.....	.....	.....
156	Moorestown	2,834	329	.....	.....	.....	.....	.....	.....
157	Workingmen's Co-operative	11,026	976	.....	.....	.....	.....	.....	.....
158	Industry	4,904	289	.....	.....	.....	.....	.....	.....
159	Mount Holly	9,409	429	.....	.....	.....	.....	.....	.....
160	Peoples	13,784	520	.....	.....	.....	.....	.....	.....

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	
1,197	22	81	S.	$1.00 m.	$200	6	$3.00 a	$2.00 a	108
1,577	58	133	S.	1.00 m.	200	6	.05 b	.....	109
7,573	183	573	S.	1.00 m.	200	6	.04 b	.....	110
3,686	59	191	S.	1.00 m.	200	6	.05 b	.....	111
2,101	81	118	S.	1.00 m.	200	6	.05 b	.....	112
1,117	19	89	S.	1.00 m.	200	6	3.00 a	.....	113
3,953	99	125	S.	1.00 m.	200	6	.05 b	.....	114
4,381	137	225	S.	1.00 m.	200	6	.05 b	.....	115
9,834	238	435	S.	1.00 m.	200	6	.05 b	.....	116
1,112	28	74	S.	1.00 m.	200	6	.05 b	.....	117
2,017	40	150	S.	1.00 m.	200	6	.05 b	.....	118
616	33	60	S.	1.00 m.	200	6	.20 b	.....	119
6,240	140	586	S.	1.00 m.	200	6	.12½ b	.....	120
22,041	230	752	S.	.50 m.	100	6	.10 b	.....	121
7,613	332	554	S.	1.00 m.	200	6	.12½ b	.....	122
5,933	127	212	S.	1.00 m.	200	6	.08 b	.....	123
6,882	126	384	S.	1.00 m.	200	6	.08 b	.....	124
4,937	72	177	S.	1.00 m.	200	6	.16 b	.....	125
17,801	302	775	S.	1.00 m.	200	6	.08 b	.....	126
3,431	93	274	S.	1.00 m.	200	6	3.00 a	.....	127
1,827	65	183	S.	1.00 m.	200	6	.....	.....	128
31,788	673	1,382	S.	1.00 m.	200	6	.05 b	.....	129
2,217	60	164	S.	1.00 m.	200	6	.05 b	.....	130
5,221	69	97	S.	.50 m.	100	6	3.00 a	1.00 a	131
10,045	264	898	S.	1.00 m.	200	6	.05 b	.....	132
683	16	68	S.	1.00 m.	200	6	4.00 a	.....	133
2,489	96	206	S.	1.00 m.	200	6	.07½ b	.....	134
2,479	107	189	N.S.	.....	200	6	5.00 a	.....	135
4,495	138	382	S.	1.00 m.	200	6	5.00 a & .12½ b	.....	136
4,889	99	316	S.	1.00 m.	200	6	3.00 a	.....	137
6,034	150	337	S.	1.00 m.	200	6	3.00 a	1.00 a	138
771	19	95	S.	1.00 m.	200	6	5.00 a	.....	139
9,072	339	807	S.	1.00 m.	200	6	.05 b	.....	140
1,003,607	17,943	45,853							
4,940	224	279	S.	$1.00 m.	$200	6	$0.05 b	.....	141
599	36	38	S.	1.00 m.	200	6	.05 b	.....	142
3,439	161	161	S.	1.00 m.	200	6	.07½ b	.....	143
3,605	169	177	S.	1.00 m.	200	6	.05 b	.....	144
1,118	67	85	S.	1.00 m.	200	6	.07½ b	.....	145
5,409	327	295	S.	1.00 m.	200	6	.....	.....	146
12,029	609	601	S.	1.00 m.	200	6	.....	.....	147
9,088	592	524	S.	1.00 m.	200	6	.05 b	.....	148
5,611	241	234	S.	1.00 m.	200	6	2.00 a	.....	149
1,183	51	77	S.	1.00 m.	200	6	.....	.....	150
1,103	36	67	S.	1.00 m.	200	6	.05 b	.....	151
561	39	50	S.	1.00 m.	200	6	.07½ b	.....	152
1,354	71	169	S.	1.00 m.	200	6	.....	.....	153
541	13	102	S.	1.00 m.	200	6	.15 b	.....	154
6,112	155	434	S.	1.00 m.	200	6	.....	.....	155
2,834	185	144	S.	1.00 m.	200	6	.....	.....	156
11,026	542	434	S.	1.00 m.	200	6	.....	.....	157
4,904	150	139	S.	.50 m.	100	6	.....	.....	158
9,409	211	218	S.	.50 m.	100	6	.....	.....	159
13,784	219	301	S.	.50 m.	100	6	.....	.....	160

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

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

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

** Covenant Bldg. & Loan Assn., Camden—This Department in possession.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
French B. Loveland	J. Alston Adams	New Gretna, N. J.	161
Joseph S. Low	Frank L. Durgin	337 Leconey Ave., Palmyra, N. J.	162
William S. C. Roray	Howard B. Conover	715 Washington Ave., Palmyra, N. J.	163
William H. Heisler	James B. Hankins	Pemberton, N. J.	164
George Hillman	Joseph H. Makin	106 Stewart Ave., Riverside, N. J.	165
George M. Hillman	J. Taylor Neal	401 Delaware Ave., Riverside, N. J.	166
William D. Lippincott	Fred P. Hemphill	Riverton, N. J.	167
Richard B. Eckman	William L. Wilson	7 McKinley Ave., Trenton, N. J.	168
T. Phillips Brown	William G. Rudolph	Clementon, N. J.	169
Horace G. Brown	Albert E. Duble	Atco, N. J.	170
J. Edward Fagen	Harry B. Beckley	237 W. Graisbury Ave., Audubon, N. J.	171
J. Claud Simon	Archibald C. Semler	Audubon, N. J.	172
Charles H. Stevens	John R. White	214 Park Place, Audubon, N. J.	173
Grover C. Richman	Roland E. Saltiel	106 Lawrence Ave., Barrington, N. J.	174
Vincent deP. Costello	T. D. O'Brien	112 N. Wilson Ave., Brooklawn, N. J.	175
Wilbert V. Pike	Duncan Collett	R. F. D., Blackwood, N. J.	176
Charles S. Straw	Edward J. Bittle	Berlin, N. J.	177
Charles S. Straw	Clarence E. Walker	Rich Ave., Berlin, N. J.	178
Grover C. Richman	O. B. Kelsey	Blackwood, N. J.	179
Elmer G. Van Name	J. Hartley Bowen	Fifth & Market St., Camden, N. J.	180
Jack I. Goldstein	Mitchell Blank	540 Washington St., Camden, N. J.	181
Frank C. Propert	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	182
Joseph W. Wilson	William J. Flemming	2612 Federal St., Camden, N. J.	183
Grover C. Richman	Russell B. Keen	305 Market St., Camden, N. J.	184
Dean S. Renwick	William E. Ulery	1028 Drexel Bldg., Philadelphia, Pa.	185
M. Bergen Stone	George Meley	323 Market St., Camden, N. J.	186
William T. Boyle	John J. McCaffery	832 Federal St., Camden, N. J.	187
John A. Penn	Albert H. Kretschmer	614 Redman Ave., Haddonfield, N. J.	188
Edward West	S. William Rudolph	Broadway-Stevens Bldg., Camden, N. J.	189
Charles N. Boulton	William S. Abbott	141 South 27th St., Camden, N. J.	190
John B. Kates	T. Yorke Smith	513 Cooper St., Camden, N. J.	191
Edward H. Flemming	F. J. Wenderoth	321 Evergreen Ave., Woodlynne, N. J.	192
W. B. Wolcott	H. R. Hunt	142 Oakland Ave., Audubon, N. J.	193
Elmer G. Van Name	Reba N. Obus	708 Federal St., Camden, N. J.	194
Oscar B. Redrow	Lorrenzo E. Shreeves	10 Haddon Ave., Camden, N. J.	195
Rocco Palese	Joseph V. Bantivoglio	2627 Baird Blvd., Camden, N. J.	196
Bleakly, Stockwell & Burling	Joseph A. O'Brien	423 Market St., Camden, N. J.	197
Raymond R. Donges	Louise M. Oberst	1253 Princess Ave., Camden, N. J.	198
Thomas E. French	Raymond L. Spear	5 North 4th St., Camden, N. J.	199
Carl J. Geiges	Orlando M. Bowen	212 West End Ave., Haddonfield, N. J.	200
Edward West	Orlando M. Bowen	212 West End Ave., Haddonfield, N. J.	201
Julius Sklar	Vito Cerone	3d & Chestnut St., Camden, N. J.	202
Joseph H. Carr	Lorrenzo E. Shreeves	10 Haddon Ave., Camden, N. J.	203
F. A. DeMaris, Jr.	Leon E. Todd	2623 Westfield Ave., Camden, N. J.	204
John H. Switzer	Joseph A. Devlin	112 N. Third St., Camden, N. J.	205
	*James A. Wentzell	Third & Market St., Camden, N. J.	206
Charles H. Stevens	Frank B. Anderson	5th & Market St., Camden, N. J.	207
Albert E. Burling	Joseph M. Schneider	2719 Garfield Ave., Camden, N. J.	208
Maurice L. Praissman	Mitchell Blank	540 Washington St., Camden, N. J.	209
Aaron Heine	Munro S. Coulter	12 North 7th St., Camden, N. J.	210
Jacob L. Furer	Manuel Winigrad	1149 Magnolia Ave., Camden, N. J.	211
Joseph W. Wilson	Trester W. Vissel	2716 High St., Camden, N. J.	212
Raymond R. Donges	John F. Cullingford	3038 Federal St., Camden, N. J.	213

* Special Assistant Deputy Commissioner.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Burlington County—Continued				
161	New Gretna	New Gretna	$5,807	$1,440	$221,950
162	Palmyra	Palmyra	25,412	9,680	667,195
163	Twin Cities	"	8,904	5,500	248,900
164	Pemberton	Pemberton	8,690	2,500	122,300
165	Progressive	Riverside	1,682	65	43,675
166	Riverside	"	7,195	5,433	744,880
167	Cinnaminson	Riverton	120,275	14,432	659,293
168	Roebling	Roebling	14,400	5,000	194,750
	Totals		$453,292	$147,255	$9,556,332
	Camden County				
169	Diligent	Albion	$70	.....	$39,100
170	Atco	Atco	2,275	.....	111,050
171	Audubon	Audubon	2,686	.....	388,600
172	Citizens'	"	2,979	$7,000	184,800
173	King's Highway	"	39,521	3,607	207,375
174	Barrington	Barrington	9,361	7,689	207,350
175	Estate	"	7,797	690	35,055
176	Hedding	Bellmawr	2,023	2,811	126,875
177	Berlin, No. 3	Berlin	25,662	2,446	246,600
178	Longacoming	"	21,889	.....	270,250
179	Blackwood	Blackwood	24,577	.....	243,450
180	American	Camden	1,910	.....	121,775
181	Apollo	"	2,148	.....	31,500
182	Arcade	"	48	.....	64,455
183	Arch	"	77	3,248	159,600
184	Argonne	"	1,703	3,500	228,270
185	Avalon City	"	1,457	44,000	234,440
186	Beckett	"	4,892	.....	84,700
187	Bishop Bayley, No. 2	"	905	550	574,075
188	Boulevard	"	4,067	1,500	118,800
189	Bridge	"	2,169	.....	44,400
190	Bridge View	"	401	986	36,000
191	Broadway	"	14	8,769	265,000
192	Brotherhood	"	148	.....	132,600
193	Business Men's	"	1,531	5,000	139,050
194	Cable	"	1,151	.....	58,500
195	Camden	"	3,890	6,000	270,725
196	Camden First Italian	"	12,957	4,983	178,000
197	Camden Optional	"	69,863	.....	764,425
198	Central	"	6,831	2,102	83,500
199	City, No. 2	"	1,684	27,300	224,100
200	Civic	"	940	.....	256,450
201	Community	"	1,299	.....	210,950
202	Continuous	"	24	.....	12,800
203	Cooper	"	1,787	1,350	268,675
204	Cooperative	"	470	.....	241,850
205	Cottage	"	6,297	2,500	198,300
206	Covenant	"	2,437	.....	3,600
207	Co-Workers	"	726	2,868	42,050
208	Cramer Hill	"	1,612	.....	126,800
209	Delaware River	"	5,795	1,200	46,350
210	Development	"	4,686	.....	33,700
211	Diamond	"	4,208	1,000	96,400
212	East Camden	"	387	1,060	32,600
213	East Side	"	3,217	271	193,200

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$12,650	$27,137	$13,589	$2,608	$285,181	161
$18,000	40,825	179,395	18,231	1,951	960,689	162
.....	26,645	75,667	19,266	731	385,613	163
.....	5,750	17,500	4,453	1,886	163,079	164
.....	4,334	17,907	2,318	211	70,192	165
16,000	51,151	217,399	36,691	2,303	1,081,052	166
.....	67,425	185,123	21,325	3,279	1,071,152	167
.....	.....	26,419	11,448	189	252,206	168
$93,350	$634,405	$2,746,632	$472,319	$76,817	$14,180,402	
.....	$7,685	$38,930	$4,513	$1,876	$92,174	169
$5,000	5,600	68,244	5,149	2,384	199,702	170
19,884	25,035	133,812	6,281	18,539	594,837	171
27,200	14,302	67,335	3,319	1,929	308,864	172
2,500	30,905	22,936	2,413	355	309,612	173
2,300	2,590	58,931	12,574	931	301,726	174
.....	4,215	14,149	1,439	139	63,484	175
4,700	7,125	76,183	16,161	92	235,970	176
.....	11,350	34,103	15,695	470	336,326	177
2,500	4,756	100,373	17,514	2,229	419,511	178
2,200	5,900	131,204	36,071	3,041	446,443	179
58,590	9,700	46,194	7,647	260	246,076	180
4,670	4,575	28,409	6,382	57	77,741	181
.....	7,472	12,966	1,586	2,041	88,568	182
.....	8,381	69,694	6,612	1,070	248,682	183
32,900	28,360	90,958	4,499	1,367	391,557	184
77,150	39,400	171,224	6,628	1,081	575,380	185
5,030	7,220	61,008	2,944	273	166,067	186
.....	30,900	137,574	39,631	812	784,447	187
5,208	7,815	31,992	11,876	12,140	193,398	188
28,417	20,875	80,870	3,612	3,589	183,932	189
.....	4,645	36,133	751	2,067	80,983	190
10,095	36,335	147,597	6,960	5,095	479,865	191
.....	12,060	69,697	9,344	4,411	228,260	192
4,400	6,700	69,599	12,516	1,860	240,656	193
.....	2,915	27,462	2,795	18	92,841	194
.....	12,825	104,962	16,106	672	415,180	195
.....	17,475	51,006	13,964	5,405	283,790	196
.....	20,175	382,091	11,667	9,825	1,258,046	197
.....	2,800	7,135	1,814	10	104,192	198
.....	10,850	31,227	5,263	246	300,670	199
9,200	14,900	111,893	5,439	17,292	416,114	200
30,362	6,950	102,816	9,016	2,624	364,017	201
.....	400	2,169	1,125	50	16,568	202
10,000	20,550	150,615	9,999	4,045	467,021	203
.....	13,001	120,398	3,172	3,669	382,560	204
7,900	13,010	50,932	9,233	364	288,536	205
.....	800	12,817	31	.....	19,685	206
7,750	2,918	53,078	2,536	1,339	113,265	207
7,900	8,503	116,210	7,420	3,374	271,819	208
500	7,800	45,952	1,760	505	109,862	209
15,672	7,745	49,633	4,436	112	115,984	210
3,300	4,050	65,141	4,759	1,688	180,546	211
6,269	.....	25,606	1,368	1,777	69,067	212
.....	5,513	103,472	8,758	1,505	315,936	213

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Burlington County—Continued					
161	New Gretna	New Gretna	$144,291	$58,100	.....	.....
162	Palmyra	Palmyra	516,558	.....	.....	$28,000
163	Twin Cities	"	276,366	.....	.....	.....
164	Pemberton	Pemberton	126,198	.....	.....	.....
165	Progressive	Riverside	41,358	.....	.....	6,000
166	Riverside	"	646,056	.....	.....	146,700
167	Cinnaminson	Riverton	576,180	.....	.....	.....
168	Roebling	Roebling	187,572	.....	.....	.....
	Totals		$8,744,820	$58,100	.....	$780,850
	Camden County					
169	Diligent	Albion	$59,112	.....	.....	.....
170	Atco	Atco	119,484	.....	.....	.....
171	Audubon	Audubon	335,523	.....	.....	$27,950
172	Citizens'	"	214,188	.....	.....	8,200
173	King's Highway	"	226,989	.....	.....	3,000
174	Barrington	Barrington	147,969	.....	.....	54,650
175	Estate	"	45,216	.....	.....	.....
176	Hedding	Bellmawr	145,829	.....	.....	.....
177	Berlin, No. 3	Berlin	241,704	.....	.....	.....
178	Longacoming	"	247,692	.....	.....	39,600
179	Blackwood	Blackwood	273,971	.....	.....	22,000
180	American	Camden	141,180	.....	.....	.....
181	Apollo	"	36,108	.....	.....	.....
182	Arcade	"	61,848	.....	.....	.....
183	Arch	"	135,660	.....	.....	40,500
184	Argonne	"	280,005	.....	.....	7,800
185	Avalon City	"	360,192	.....	.....	.....
186	Beckett	"	119,367	.....	.....	.....
187	Bishop Bayley, No. 2	"	472,889	.....	.....	.....
188	Boulevard	"	99,630	.....	.....	15,450
189	Bridge	"	113,718	.....	.....	.....
190	Bridge View	"	60,999	.....	.....	.....
191	Broadway	"	292,158	.....	.....	6,100
192	Brotherhood	"	125,220	.....	.....	31,800
193	Business Men's	"	155,607	.....	.....	.....
194	Cable	"	58,395	.....	.....	.....
195	Camden	"	272,112	.....	.....	.....
196	Camden First Italian	"	178,308	.....	.....	.....
197	Camden Optional	"	630,328	$27,850	.....	123,450
198	Central	"	72,882	.....	.....	.....
199	City, No. 2	"	219,507	.....	.....	.....
200	Civic	"	252,612	.....	.....	.....
201	Community	"	205,920	.....	.....	.....
202	Continuous	"	12,408	.....	.....	.....
203	Cooper	"	292,332	.....	.....	23,800
204	Cooperative	"	198,386	.....	.....	20,400
205	Cottage	"	185,412	.....	.....	30,600
206	Covenant	"	8,490	.....	.....	1,200
207	Co-Workers	"	55,314	.....	.....	2,000
208	Cramer Hill	"	151,086	.....	.....	27,200
209	Delaware River	"	48,876	.....	.....	1,800
210	Development	"	62,979	.....	.....	.....
211	Diamond	"	62,958	.....	.....	.....
212	East Camden	"	47,751	.....	.....	.....
213	East Side	"	161,928	.....	.....	37,850

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

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							
.....	.....	$419	$19	$17,100	$4,087	$24,735	$36,430	$285,181	161
.....	$6,000	1,206	.....	197,350	16,092	120,483	75,000	960,689	162
.....	.....	168	.....	.....	.....	82,089	26,990	385,613	163
.....	.....	171	.....	.....	.....	24,688	12,022	163,079	164
.....	.....	151	.....	8,500	360	8,700	5,123	70,192	165
.....	.....	2,251	.....	44,580	345	166,565	74,535	1,081,052	166
.....	258,700	744	.....	.....	47	155,951	79,530	1,071,152	167
.....	.....	1,196	.....	.....	.....	47,819	15,619	252,206	168
$4,414	$291,750	$21,363	$200	$742,600	$368,936	$2,026,915	$1,140,454	$14,180,402	
$69	.....	$235	.....	.....	$2,058	$13,365	$17,335	$92,174	169
.....	.....	1,224	.....	$8,550	17,449	20,195	32,800	199,702	170
.....	.....	698	.....	94,695	.....	95,928	40,043	594,837	171
.....	.....	480	.....	7,400	1,443	54,996	22,157	308,864	172
.....	.....	865	.....	.....	.....	67,275	11,483	309,612	173
.....	.....	135	.....	.....	23,736	37,695	37,541	301,726	174
.....	.....	103	.....	.....	1,710	9,157	7,298	63,484	175
.....	$18,700	198	.....	4,000	2,997	38,282	25,964	235,970	176
.....	.....	221	.....	1,000	200	66,188	27,013	336,326	177
125	.....	526	.....	11,000	562	77,459	42,547	419,511	178
.....	.....	509	.....	22,500	400	48,020	79,043	446,443	179
12	.....	486	.....	30,500	14,078	35,418	24,402	246,076	180
7	.....	9	.....	11,300	12,377	.....	17,940	77,741	181
.....	.....	562	.....	9,100	343	9,593	7,122	88,568	182
.....	.....	504	.....	19,300	366	21,755	30,597	248,682	183
.....	.....	718	.....	.....	.....	68,239	34,795	391,557	184
.....	.....	509	.....	.....	50	83,264	131,365	575,380	185
.....	.....	209	.....	.....	100	24,262	22,129	166,067	186
125	15,500	124	.....	104,539	828	115,771	74,671	784,447	187
.....	.....	15	.....	11,000	25,328	14,225	27,750	193,398	188
.....	.....	937	.....	6,941	8,537	13,390	40,409	183,932	189
.....	.....	11	.....	.....	.....	7,218	12,755	80,983	190
.....	.....	565	.....	34,500	20,694	77,511	48,337	479,865	191
10	.....	299	.....	10,400	9,734	10,782	40,015	228,260	192
.....	.....	1,595	.....	10,000	10,405	30,382	32,667	240,656	193
98	.....	567	.....	6,500	.....	15,000	12,281	92,841	194
70	.....	299	.....	39,000	241	50,714	52,744	415,180	195
37	.....	59	.....	14,300	11,860	49,593	29,633	283,790	196
.....	.....	.....	.....	191,250	42,782	122,003	120,383	1,258,046	197
.....	.....	70	.....	3,100	2,879	19,375	5,886	104,192	198
.....	.....	152	.....	.....	.....	62,402	18,609	300,670	199
158	9,700	1,396	.....	50,000	23,622	35,068	43,558	416,114	200
1,905	4,464	392	.....	32,439	27,159	45,797	45,941	364,017	201
.....	.....	55	.....	1,075	67	.....	2,963	16,568	202
.....	.....	793	.....	26,043	966	57,094	65,993	467,021	203
.....	.....	643	.....	68,000	9,442	18,955	66,734	382,560	204
100	.....	341	.....	.....	1,090	39,456	31,537	288,536	205
.....	.....	.....	.....	.....	5,611	.....	4,384	19,685	206
.....	.....	201	.....	.....	29,985	.....	25,765	113,265	207
5,873	.....	453	.....	30,050	971	15,544	40,642	271,819	208
3,754	.....	10	.....	.....	21,405	10,577	23,440	109,862	209
.....	.....	26	.....	2,400	9,321	17,396	23,862	115,984	210
71	41,100	23	.....	18,430	18,748	6,441	32,775	180,546	211
.....	.....	237	.....	2,750	2,829	4,462	11,038	69,067	212
.....	2,293	233	.....	43,700	5,235	19,817	44,880	315,936	213

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Burlington County—Continued								
161	New Gretna	4,270	416	1,162	83	.....	.....	.....	.....
162	Palmyra	7,293	695	.....	.....	.....	.....	140	32
163	Twin Cities	3,137	448	.....	.....	.....	.....	.....	.....
164	Pemberton	3,306	195	.....	.....	.....	.....	.....	.....
165	Progressive	666	101	.....	.....	.....	.....	30	11
166	Riverside	7,762	771	.....	.....	.....	.....	734	85
167	Cinnaminson	7,550	656	.....	.....	.....	.....	.....	.....
168	Roebling	2,572	334	.....	.....	.....	.....	.....	.....
	Totals	132,203	11,889	1,162	83	.....	.....	3,906	482
	Camden County								
169	Diligent	562	76	.....	.....	.....	.....	.....	.....
170	Atco	1,464	227	.....	.....	.....	.....	.....	.....
171	Audubon	4,583	551	.....	.....	.....	.....	140	34
172	Citizens'	2,443	350	.....	.....	.....	.....	41	3
173	King's Highway	3,281	317	.....	.....	.....	.....	15	3
174	Barrington	1,889	224	.....	.....	.....	.....	274	46
175	Estate	600	91	.....	.....	.....	.....	.....	.....
176	Hedding	1,488	229	.....	.....	.....	.....	.....	.....
177	Berlin, No. 3	2,742	436	.....	.....	.....	.....	.....	.....
178	Longacoming	2,755	287	.....	.....	.....	.....	198	32
179	Blackwood	3,070	484	.....	.....	.....	.....	110	14
180	American	1,655	241	.....	.....	.....	.....	.....	.....
181	Apollo	669	100	.....	.....	.....	.....	.....	.....
182	Arcade	1,231	224	.....	.....	.....	.....	.....	.....
183	Arch	1,620	241	.....	.....	.....	.....	202	50
184	Argonne	3,451	474	.....	.....	.....	.....	39	8
185	Avalon City	4,001	420	.....	.....	.....	.....	.....	.....
186	Beckett	1,401	180	.....	.....	.....	.....	.....	.....
187	Bishop Bayley, No. 2	5,628	836	.....	.....	.....	.....	.....	.....
188	Boulevard	1,051	109	.....	.....	.....	.....	155	15
189	Bridge	1,105	183	.....	.....	.....	.....	.....	.....
190	Bridge View	768	155	.....	.....	.....	.....	.....	.....
191	Broadway	2,976	235	.....	.....	.....	.....	96	16
192	Brotherhood	1,390	239	.....	.....	.....	.....	159	38
193	Business Men's	1,766	215	.....	.....	.....	.....	.....	.....
194	Cable	705	125	.....	.....	.....	.....	.....	.....
195	Camden	3,128	354	.....	.....	.....	.....	.....	.....
196	Camden First Italian	1,983	214	.....	.....	.....	.....	.....	.....
197	Camden Optional	8,003	939	279	21	.....	.....	617	78
198	Central	981	132	.....	.....	.....	.....	.....	.....
199	City, No. 2	2,453	296	.....	.....	.....	.....	.....	.....
200	Civic	3,224	337	.....	.....	.....	.....	.....	.....
201	Community	2,606	276	.....	.....	.....	.....	.....	.....
202	Continuous	176	29	.....	.....	.....	.....	.....	.....
203	Cooper	3,262	390	.....	.....	.....	.....	119	26
204	Cooperative	2,274	385	.....	.....	.....	.....	58	29
205	Cottage	2,571	233	.....	.....	.....	.....	153	12
206	Covenant	96	16	.....	.....	.....	.....	.....	.....
207	Co-Workers	672	98	.....	.....	.....	.....	10	2
208	Cramer Hill	1,654	207	.....	.....	.....	.....	136	27
209	Delaware River	612	100	.....	.....	.....	.....	9	4
210	Development	695	85	.....	.....	.....	.....	.....	.....
211	Diamond	697	102	.....	.....	.....	.....	.....	.....
212	East Camden	661	83	.....	.....	.....	.....	.....	.....
213	East Side	4,093	220	.....	.....	.....	.....	379	37

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	
5,432	120	379	S.	$50 m.	$100	6	.....	.....	161
7,433	298	429	S.	1.00 m.	200	6	$.03 b	.....	162
3,137	130	318	S.	1.00 m.	200	6	.06 b	.....	163
3,306	85	110	S.	.50 m.	100	6	2.00 a	.....	164
696	34	78	S.	1.00 m.	200	6	.05 b	.....	165
8,496	461	395	S.	1.00 m.	200	6	.05 b	.....	166
7,550	298	358	S.	1.00 m.	200	6	1.00 a	$1.00 a	167
2,572	84	250	S.	1.00 m.	200	6	.02 b	.....	168
137,271	5,608	6,846							
562	30	46	S.	$1.00 m.	$200	6	$0.07½ b	.....	169
1,464	78	149	S.	1.00 m.	200	6	.05 b	.....	170
4,723	211	374	S.	1.00 m.	200	6	.05 b	.....	171
2,484	132	221	S.	1.00 m.	200	6	.05 b	.....	172
3,296	118	202	S.	1.00 m.	200	6	.10 b	.....	173
2,163	115	155	S.	1.00 m.	200	6	.07½ b	.....	174
600	15	76	S.	1.00 m.	200	6	.10 b	.....	175
1,488	109	120	S.	1.00 m.	200	6	.07½ b	.....	176
2,742	151	285	S.	1.00 m.	200	6	5.00 a	$5.00 a	177
2,953	126	193	S.	1.00 m.	200	6	5.00 a	.....	178
3,180	210	288	S.	1.00 m.	200	6	.10 b	.....	179
1,655	80	161	S.	1.00 m.	200	6	.....	.....	180
669	38	62	S.	1.00 m.	200	6	.05 b	.....	181
1,231	66	158	S.	1.00 m.	200	6	.05 b	.....	182
1,822	107	184	S.	1.00 m.	200	6	.....	.....	183
3,490	154	328	S.	1.00 m.	200	6	.....	.....	184
4,001	161	259	S.	1.00 m.	200	6	.16 b	.10 b	185
1,401	66	114	S.	1.00 m.	200	6	.07½ b	.....	186
5,628	409	427	S.	1.00 m.	200	6	.05 b	.....	187
1,206	59	65	S.	1.00 m.	200	6	.05 b	.....	188
1,105	86	97	S.	1.00 m.	200	6	.05 b	.....	189
768	41	114	S.	1.00 m.	200	6	.05 b	.....	190
3,072	127	124	S.	1.00 m.	200	6	.05 b	.....	191
1,549	127	150	S.	1.00 m.	200	6	.02½ b	.....	192
1,766	75	140	S.	1.00 m.	200	6	.....	.....	193
705	42	83	S.	1.00 m.	200	6	.....	.10 b	194
3,128	162	192	S.	1.00 m.	200	6	.05 b	.....	195
1,983	192	22	S.	1.00 m.	200	6	.05 b	.....	196
8,899	400	638	O.P.	.....	200	6	.....	.....	197
981	52	80	S.	1.00 m.	200	6	.05 b	.....	198
2,453	114	182	S.	1.00 m.	200	6	.....	.....	199
3,224	121	216	S.	1.00 m.	200	6	.....	.....	200
2,606	90	186	S.	1.00 m.	200	6	.05 b	.....	201
176	9	20	S.	1.00 m.	200	6	.....	.....	202
3,381	122	294	S.	1.00 m.	200	6	.05 b	.05 b	203
2,332	105	309	S.	1.00 m.	200	6	.....	.....	204
2,724	106	139	S.	1.00 m.	200	6	.05 b	.....	205
96	6	10	S.	1.00 m.	200	6	.05 b	.....	206
682	33	67	S.	1.00 m.	200	6	.05 b	.....	207
1,790	96	138	S.	1.00 m.	200	6	.05 b	.....	208
621	57	47	S.	1.00 m.	200	6	.05 b	.....	209
695	29	56	S.	1.00 m.	200	6	.05 b	.....	210
697	39	63	S.	1.00 m.	200	6	.10 b	.10 b	211
661	35	48	S.	1.00 m.	200	6	.05 b	.....	212
4,472	95	162	S.	50 m.	100	6	.05 b	.....	213

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			
214	Economy	Camden	Nov. 25, 1881	David Baird, Jr.
215	Emerson	"	May 2, 1921	Theodore C. Tiedeken
216	Endowment	"	May 26, 1903	Benjamin S. Meloney
217	Excelsior	"	July 29, 1870	Charles H. Schnitzler
218	Fairview	"	April 8, 1919	Louis W. Everly
219	Fleming	"	Dec. 17, 1927	L. E. Griscom
220	Forward	"	Oct. 11, 1921	George E. Townsend
221	Franklin, No. 3	"	Sept. 22, 1873	William T. Perks
222	Fraternal Societies	"	Mar. 8, 1905	Joseph E. Nowrey
223	Frederick Douglass	"	June 25, 1918	**
224	Friendship	"	Dec. 7, 1909	Benjamin P. Rosensweig
225	German Centennial	"	April 25, 1876	Michael A. Hartman
226	Greater Camden	"	June 3, 1910	Howard B. Hemphill
227	Guarantee	"	Aug. 12, 1886	Harry F. Wolfe
228	Highland	"	April 27, 1916	W. H. Pratt
229	Home Buyers'	"	Mar. 24, 1913	Samuel Shane
230	Homestead	"	Dec. 21, 1883	A. Lincoln Michener
231	Householders	"	Nov. 18, 1913	Samuel Frankel
232	Hyman Varbalow	"	Dec. 8, 1923	Samuel Varbalow
233	Ideal	"	Dec. 4, 1917	Lemuel D. Horner
234	Investment	"	April 9, 1906	Edwin Pearson
235	Italian-American	"	April 1, 1915	Anthony Malatesta
236	Jan Sobieski	"	May 2, 1924	Frank Suttill
237	John Campbell, Jr.—Girard	"	* (See below)	Frank P. Homer
238	Junior Emblem	"	Nov. 2, 1921	Eugene S. Miller
239	Kaighn Avenue	"	Nov. 19, 1924	Philip Auerbach
240	Kazimier Pulaski	"	June 29, 1910	Kazimier Folejewski
241	Kearsarge	"	Oct. 6, 1923	S. Raymond Dobbs
242	Kosciuszko	"	Feb. 3, 1896	Frank Wisniewski
243	La Salle	"	June 5, 1919	John F. Mall
244	Lawnton	"	Dec. 5, 1923	Irvin R. Stratton
245	Liberty	"	Sept. 2, 1911	Charles J. Glaser
246	Market	"	Jan. 22, 1916	David Baird, Jr.
247	Marne	"	May 25, 1923	Victor R. Cramer
248	Mechanics & Workingmen's	"	Mar. 1, 1871	Wilbert F. Weintz
249	Mickle	"	April 16, 1925	I. D. Gindhart, Jr.
250	Moose	"	Jan. 22, 1913	Ralph W. E. Donges
251	Mt. Ephraim	"	Oct. 28, 1908	Thomas Jarozynski
252	Mutual	"	April 13, 1872	Frank S. Heisler
253	North Camden	"	Oct. 10, 1879	David Baird, Jr.
254	Northeast	"	May 10, 1923	C. Horace Scherneck
255	Northern	"	Nov. 5, 1919	Ludwin A. Kind
256	Ocean Boulevard	"	Feb. 4, 1921	Anthony Mussa
257	Pavonia	"	April 23, 1906	Oliver Purnell
258	Penn	"	Feb. 15, 1913	Sidney P. McCord
259	Peoples	"	Mar. 7, 1871	Reuben H. Gaskill
260	Phoenix	"	Mar. 17, 1908	Kirby Garwood
261	Plymouth	"	Jan. 27, 1919	John J. Robinson
262	Progress Lodge	"	June 10, 1920	Hyman Bloom
263	Provident	"	Dec. 16, 1892	A. D. Ambruster
264	Public Safety	"	Feb. 7, 1924	Sidney P. McCord
265	Pyne Poynt	"	April 7, 1911	William Bartelt, Sr.
266	Republic	"	Mar. 27, 1916	Roy R. Stewart
267	Resolute	"	Jan. 17, 1921	Joseph E. Nowrey
268	Reward	"	Nov. 16, 1923	M. J. Lawnicki

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

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Floyd H. Bradley	T. Yorke Smith	513 Cooper St., Camden, N. J.	214
Harold W. Bennett	Clarence N. Haven	833 Park Ave., Collingswood, N. J.	215
George H. Jacobs	Arthur C. Craig	203 St. James Place, Merchantville, N. J.	216
George M. Bryson	T. Yorke Smith	513 Cooper St., Camden, N. J.	217
Joseph W. Wilson	William C. Stutzel	1102 N. 26th St., Camden, N. J.	218
Frank F. Neutze	Herbert H. Branin	309 Kaighn Ave., Camden, N. J.	219
Grover C. Richman	Frank H. Clark	424 Market St., Camden, N. J.	220
French, Richards & Bradley	Raymond L. Spear	5 North 4th St., Camden, N. J.	221
Howard R. Yocum	William B. Calhoun	215 Westminster Ave., Merchantville, N. J.	222
	*James A. Wentzell	9 White Horse Pike, Haddon Heights, N. J.	223
Benjamin Natal	Herman Natal	1195 Haddon Ave., Camden, N. J.	224
William J. Kraft	Louise M. Oberst	1253 Princess Ave., Camden, N. J.	225
John B. Kates	Louise M. Oberst	1253 Princess Ave., Camden, N. J.	226
Bleakly, Stockwell & Burling	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	227
Raymond R. Donges	John E. Cullingford	3038 Federal St., Camden, N. J.	228
Nathan Blank	Mitchell Blank	540 Washington St., Camden, N. J.	229
Ernest L. Bartelt	J. Charles Winters	311 Market St., Camden, N. J.	230
Joseph C. Haines	Mitchell Blank	540 Washington St., Camden, N. J.	231
Varbalow & Liberman	William Rudolph	Broadway-Stevens Bldg., Camden, N. J.	232
F. A. DeMaris, Jr.	Leon E. Todd	2623 Westfield Ave., Camden, N. J.	233
M. Bergen Stone	George Meley	323 Market St., Camden, N. J.	234
Albert S. Woodruff	Rocco Palese	328 Market St., Camden, N. J.	235
Samuel M. Shay	Edward Praiss	1566 Mt. Ephraim Ave., Camden, N. J.	236
J. Edward Fagen	Edmund A. Dale	227 Federal St., Camden, N. J.	237
**Carl R. Evered	W. M. Morris	412 South 6th St., Camden, N. J.	238
Raymond L. Siris	Reba N. Obus	101 N. Seventh St., Camden, N. J.	239
Edward Praiss	Walter A. Uliase	1566 Mt. Ephraim Ave., Camden, N. J.	240
J. Edward Fagen	Tillie Nelson	2957 Yorkship Square, Camden, N. J.	241
Samuel M. Shay	Bruno J. Wilinski	1213 Mt. Ephraim Ave., Camden, N. J.	242
Samuel M. Shay	Edward J. Brady	1472 Kaighn Ave., Camden, N. J.	243
Maurice L. Praissman	Robert C. Perina	295 Rand St., Camden, N. J.	244
T. Harry Rowland	Charles St. Clair	R. F. D. 3, Sewell, N. J.	245
T. Harry Rowland	Charles W. Austermuhl	5th & Market St., Camden, N. J.	246
Harold W. Bennett	Frederick C. Bauer, Jr.	2610 River Ave., Camden, N. J.	247
French, Richards & Bradley	Raymond L. Spear	5 North 4th St., Camden, N. J.	248
D. Trueman Stackhouse	Carl R. Evered	450 Broadway, Camden, N. J.	249
Wilbert V. Pike	Walter Charriere	31 Cuthbert Road, Collingswood, N. J.	250
Edward West	Bruno J. Wilinski	1213 Mt. Ephraim Ave., Camden, N. J.	251
William T. Read	Ernest L. Bartelt	311 Market St., Camden, N. J.	252
Floyd H. Bradley	T. Yorke Smith	513 Cooper St., Camden, N. J.	253
W. Louis Bossle	Frank N. R. Bossle	3425 Norwood Ave., Merchantville, N. J.	254
Joseph B. Tyler	Orlando M. Bowen	212 West End Ave., Haddonfield, N. J.	255
B. B. Brown	Albert H. Gleaner	504 Cedarcroft Ave., Audubon, N. J.	256
Raymond R. Donges	John E. Cullingford	3038 Federal St., Camden, N. J.	257
Edward West	J. Rodney Forrest	548 Federal St., Camden, N. J.	258
Thomas E. French	Raymond L. Spear	5 North 4th St., Camden, N. J.	259
William D. Lippincott	Ralph D. Baker	924 Broadway, Camden, N. J.	260
Frank C. Propert	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	261
Harry H. Teitelman	William Rudolph	Broadway-Stevens Bldg., Camden, N. J.	262
Albert E. Burling	William M. Lewis	500 North 5th St., Camden, N. J.	263
Frank F. Neutze	Leon E. Todd	2623 Westfied Ave., Camden, N. J.	264
Ernest L. Bartelt	Lawrence M. Verga	311 Market St., Camden, N. J.	265
Frank C. Propert	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	266
Herbert Richardson	George E. Yost	2138—44th St., Camden, N. J.	267
Grover C. Richman	James Bontemps	22 W. Madison Ave., Collingswood, N. J.	268

* Special Assistant Deputy Commissioner.
** Conveyancer.

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

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				
214	Economy	Camden	$22,526	$102	$158,500
215	Emerson	"	60	2,050	134,450
216	Endowment	"	1,229	6,309	239,610
217	Excelsior	"	19,693	1,741	154,200
218	Fairview	"	481	.....	151,092
219	Fleming	"	8,592	1,000	58,200
220	Forward	"	1,211	.....	132,467
221	Franklin, No. 3	"	1,041	16,100	225,650
222	Fraternal Societies	"	3,923	.....	105,975
223	Frederick Douglass	"	801	.....	40,316
224	Friendship	"	1,741	.....	153,800
225	German Centennial	"	2,207	2,571	97,500
226	Greater Camden	"	1,448	279	96,510
227	Guarantee	"	12,091	5,098	157,339
228	Highland	"	2,114	.....	126,800
229	Home Buyers'	"	529	.....	155,100
230	Homestead	"	581	.....	194,800
231	Householders	"	2,803	32	118,465
232	Hyman Varbalow	"	14,349	.....	100,100
233	Ideal	"	7,732	.....	160,700
234	Investment	"	1,517	.....	140,050
235	Italian-American	"	12,263	2,300	182,500
236	Jan Sobieski	"	5,550	1,074	110,050
237	John Campbell, Jr.—Girard	"	1,888	.....	90,650
238	Junior Emblem	"	7,249	.....	99,850
239	Kaighn Avenue	"	74	.....	40,608
240	Kazimier Pulaski	"	2,132	.....	113,300
241	Kearsarge	"	146	1,200	32,350
242	Kosciuszko	"	16,846	.....	656,100
243	La Salle	"	5,284	.....	265,850
244	Lawnton	"	11,461	.....	52,100
245	Liberty	"	138	.....	105,427
246	Market	"	17,274	20,000	408,080
247	Marne	"	1,637	874	56,650
248	Mechanics & Workingmen's	"	2,154	7,200	326,900
249	Mickle	"	789	.....	122,400
250	Moose	"	259	950	127,550
251	Mt. Ephraim	"	1,289	.....	72,750
252	Mutual	"	18,067	.....	295,300
253	North Camden	"	8,690	128	146,050
254	Northeast	"	975	2,938	143,625
255	Northern	"	6,720	.....	513,500
256	Ocean Boulevard	"	229	500	26,850
257	Pavonia	"	1,021	.....	127,550
258	Penn	"	638	.....	107,450
259	Peoples	"	1,818	.....	240,950
260	Phoenix	"	1,044	14,693	268,600
261	Plymouth	"	1,188	865	269,124
262	Progress Lodge	"	1,007	.....	138,750
263	Provident	"	21,829	5,000	159,934
264	Public Safety	"	115	.....	164,300
265	Pyne Poynt	"	6,280	3,060	235,900
266	Republic	"	3,149	261	536,975
267	Resolute	"	2,927	1,107	97,900
268	Reward	"	50	610	41,650

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$14,626	$24,835	$197,755	$5,822	$4,800	$428,966	214
20,750	4,400	90,962	2,799	136	255,607	215
.....	9,885	105,227	3,047	3,008	368,315	216
97,769	29,785	120,322	11,725	2,351	437,585	217
.....	5,975	74,691	12,169	1,265	245,673	218
.....	8,395	9,266	1,775	756	87,984	219
.....	7,920	134,064	2,342	142	278,146	220
.....	12,550	71,160	7,093	3,820	337,414	221
.....	5,915	87,970	6,032	29	209,844	222
.....	1,240	30,343	12,383	113	85,196	223
2,000	23,785	140,455	33,571	1,594	356,946	224
6,000	2,700	25,457	2,577	154	139,166	225
.....	4,400	77,841	217	7,995	188,690	226
.....	18,892	45,634	5,920	56	245,030	227
.....	1,930	46,631	6,579	1,344	185,398	228
.....	22,950	92,469	18,075	1,485	290,608	229
8,784	1,975	99,709	22,719	2,628	331,196	230
2,952	7,150	102,753	9,570	7,420	251,145	231
6,275	21,825	62,654	1,710	684	207,597	232
.....	11,510	141,927	3,934	2,940	328,743	233
31,460	9,610	83,680	12,643	714	279,674	234
.....	14,665	38,480	13,631	979	264,818	235
.....	5,600	9,261	7,556	7,253	146,344	236
7,000	22,225	39,819	4,422	.....	166,004	237
.....	9,293	37,280	3,145	1,045	157,862	238
.....	2,430	38,760	4,549	5,539	91,960	239
.....	5,785	21,681	9,655	10,537	163,090	240
1,725	2,078	8,098	150	960	46,707	241
.....	25,380	104,937	39,761	1,877	844,901	242
4,700	22,887	176,300	10,677	1,011	486,709	243
.....	4,818	11,824	1,460	439	82,102	244
.....	5,450	45,705	3,803	179	160,702	245
.....	47,150	58,422	10,867	2,076	563,869	246
.....	5,486	24,691	2,968	506	92,812	247
.....	26,600	63,541	11,441	814	438,650	248
.....	4,428	39,256	433	435	167,741	249
11,100	5,425	107,281	2,883	103	255,551	250
1,000	6,140	23,003	2,681	2,016	108,879	251
.....	16,400	66,790	6,525	2,907	405,989	252
14,600	10,210	199,087	6,044	9,456	394,265	253
12,070	16,823	106,315	8,701	1,459	292,906	254
162,650	10,700	139,340	8,391	5,274	846,575	255
.....	6,850	11,672	6,937	118	53,156	256
.....	3,600	60,962	4,405	841	198,379	257
.....	10,600	78,954	2,318	346	200,306	258
40,000	6,000	49,694	6,388	318	345,168	259
42,900	16,150	26,612	9,005	64	379,068	260
.....	25,156	105,431	4,812	1,618	408,194	261
36,363	24,739	80,135	6,445	768	288,207	262
11,531	6,785	56,120	7,764	419	269,382	263
70	17,076	176,777	6,487	872	365,697	264
12,400	12,600	31,091	3,993	16	305,340	265
.....	58,036	201,153	11,795	6,076	817,445	266
7,600	9,575	23,421	11,852	2,957	157,339	267
.....	8,032	31,630	1,764	158	83,894	268

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					
214	Economy	Camden	$309,177			$4,700
215	Emerson	"	137,400			2,300
216	Endowment	"	233,280			8,000
217	Excelsior	"	303,816			1,000
218	Fairview	"	126,066			44,300
219	Fleming	"	73,259			
220	Forward	"	153,213			
221	Franklin, No. 3	"	241,872			
222	Fraternal Societies	"	124,122			
223	Frederick Douglass	"	34,947			
224	Friendship	"	148,428			
225	German Centennial	"	95,700			
226	Greater Camden	"	104,076			
227	Guarantee	"	171,966			
228	Highland	"	109,629			8,400
229	Home Buyers'	"	135,417			1,700
230	Homestead	"	164,175			
231	Householders	"	129,708			4,650
232	Hyman Varbalow	"	145,995			
233	Ideal	"	178,671			18,950
234	Investment	"	163,098			6,900
235	Italian-American	"	155,355			
236	Jan Sobieski	"	100,485			11,200
237	John Campbell, Jr.—Girard	"	73,746			
238	Junior Emblem	"	86,760			26,300
239	Kaighn Avenue	"	39,608			
240	Kazimier Pulaski	"	93,075			34,400
241	Kearsarge	"	22,248			15,800
242	Kosciuszko	"	489,012			
243	La Salle	"	283,209			15,700
244	Lawnton	"	57,777			
245	Liberty	"	77,787			
246	Market	"	394,554			
247	Marne	"	61,329			
248	Mechanics & Workingmen's	"	289,182			
249	Mickle	"	107,968			6,325
250	Moose	"	154,008			
251	Mt. Ephraim	"	61,590			
252	Mutual	"	269,772			
253	North Camden	"	241,419			10,600
254	Northeast	"	189,582			
255	Northern	"	489,234			
256	Ocean Boulevard	"	32,985			
257	Pavonia	"	112,838			9,100
258	Penn	"	131,376			
259	Peoples	"	229,134			
260	Phoenix	"	223,596			40,900
261	Plymouth	"	231,588			
262	Progress Lodge	"	130,161			25,700
263	Provident	"	188,859			
264	Public Safety	"	226,532			400
265	Pyne Poynt	"	220,878			
266	Republic	"	456,394			
267	Resolute	"	88,224			
268	Reward	"	63,402			

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

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	
.....	.....	$473	.....	.....	$9,387	$50,606	$54,623	$428,966	214
.....	$34,619	954	.....	.....	9,653	33,419	37,262	255,607	215
$66	2,201	243	.....	$28,924	3,937	55,286	36,378	368,315	216
.....	.....	398	.....	.....	100	55,819	76,452	437,585	217
.....	3,765	82	.....	25,425	865	11,278	33,892	245,673	218
.....	.....	213	.....	.....	.....	6,886	7,626	87,984	219
.....	.....	123	.....	.....	31,757	37,553	55,500	278,146	220
.....	.....	206	.....	.....	.....	60,108	35,228	337,414	221
.....	18,955	2,464	.....	19,600	262	9,397	35,044	209,844	222
.....	3,568	291	.....	12,089	9,466	.....	24,835	85,196	223
.....	.....	.....	.....	44,750	32,720	31,120	99,928	356,946	224
.....	.....	306	.....	.....	8,817	24,710	9,633	139,166	225
.....	.....	34	.....	17,500	13,814	24,859	28,407	188,690	226
.....	.....	304	.....	.....	9,030	41,062	22,668	245,030	227
.....	2,580	206	.....	23,000	832	21,218	19,533	185,398	228
.....	.....	68	.....	43,126	24,953	30,382	54,962	290,608	229
570	29,400	546	.....	37,000	17,722	30,423	51,360	331,196	230
.....	.....	546	.....	32,900	22,586	25,572	35,183	251,145	231
377	.....	671	.....	.....	238	34,524	25,792	207,597	232
.....	.....	1,139	.....	33,900	11,137	37,522	47,424	328,743	233
.....	.....	262	.....	29,500	14,316	29,139	36,459	279,674	234
259	4,010	180	.....	43,925	5,754	31,639	23,696	264,818	235
.....	.....	11	.....	.....	527	15,004	19,117	146,344	236
.....	45,800	271	$32	9,100	.....	15,771	21,284	166,004	237
70	.....	375	.....	.....	795	21,456	22,106	157,862	238
2,481	.....	402	.....	15,000	5,916	7,704	20,849	91,960	239
.....	.....	22	.....	6,500	351	6,790	21,952	163,090	240
.....	.....	.....	.....	2,450	204	2,734	3,271	46,707	241
.....	.....	853	.....	114,515	62,832	99,359	78,330	844,901	242
.....	.....	552	.....	64,605	1,130	54,035	67,478	486,709	243
64	.....	18	.....	.....	81	17,959	6,203	82,102	244
.....	16,488	237	.....	26,000	3,614	17,279	19,297	160,702	245
.....	.....	1,447	.....	.....	11,414	64,967	91,487	563,869	246
.....	.....	162	.....	6,900	2,180	11,774	10,467	92,812	247
.....	.....	373	.....	39,800	.....	77,983	31,312	438,650	248
238	.....	103	.....	4,000	9,988	18,689	20,430	167,741	249
1,230	.....	240	.....	41,000	2,880	14,000	42,193	255,551	250
133	5,100	33	.....	13,009	5,500	11,050	12,464	108,879	251
.....	.....	397	.....	.....	.....	74,870	60,950	405,989	252
.....	.....	763	.....	5,500	31,342	41,056	63,585	394,265	253
.....	.....	1,607	.....	14,000	13,032	16,585	58,100	292,906	254
.....	.....	2,054	.....	166,327	15,667	130,546	42,747	846,575	255
1,873	.....	.....	.....	.....	.....	6,798	11,500	53,156	256
.....	2,266	494	.....	22,750	2,717	22,103	26,111	198,379	257
.....	.....	316	.....	4,307	8,345	25,794	30,168	200,306	258
.....	16,700	105	.....	14,100	.....	64,065	21,064	345,168	259
.....	.....	378	.....	19,000	65	58,116	37,013	379,068	260
.....	.....	372	.....	48,100	35,702	48,410	44,022	408,194	261
.....	16,312	825	.....	.....	18,422	25,370	71,417	288,207	262
.....	.....	109	.....	.....	37	53,887	26,490	269,382	263
.....	.....	1,530	.....	34,200	.....	32,395	70,640	365,697	264
.....	.....	63	.....	.....	.....	61,338	23,061	305,340	265
171	61,811	1,265	.....	65,900	17,194	129,262	85,448	817,445	266
54	.....	110	.....	15,230	14,486	13,435	25,800	157,339	267
18	.....	128	.....	.....	389	10,602	9,355	83,894	268

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								
214	Economy	2,939	275	.....	.....	.....	.....	24	14
215	Emerson	1,598	193	.....	.....	.....	.....	12	5
216	Endowment	2,630	256	.....	.....	.....	.....	40	3
217	Excelsior	2,949	303	.....	.....	.....	.....	5	1
218	Fairview	1,543	224	.....	.....	.....	.....	221	57
219	Fleming	1,084	148	.....	.....	.....	.....	.....	.....
220	Forward	1,797	149	.....	.....	.....	.....	.....	.....
221	Franklin, No. 3	2,793	380	.....	.....	.....	.....	.....	.....
222	Fraternal Societies	1,201	239	.....	.....	.....	.....	.....	.....
223	Frederick Douglass	393	93	.....	.....	.....	.....	.....	.....
224	Friendship	1,365	111	.....	.....	.....	.....	.....	.....
225	German Centennial	1,189	185	.....	.....	.....	.....	.....	.....
226	Greater Camden	1,166	136	.....	.....	.....	.....	.....	.....
227	Guarantee	2,296	311	.....	.....	.....	.....	.....	.....
228	Highland	1,288	160	.....	.....	.....	.....	42	8
229	Home Buyers'	1,496	156	.....	.....	.....	.....	9	4
230	Homestead	1,607	217	.....	.....	.....	.....	.....	.....
231	Householders	1,187	136	.....	.....	.....	.....	24	3
232	Hyman Varbalow	2,231	197	.....	.....	.....	.....	.....	.....
233	Ideal	1,807	253	.....	.....	.....	.....	95	25
234	Investment	1,772	191	.....	.....	.....	.....	35	4
235	Italian-American	1,803	296	.....	.....	.....	.....	.....	.....
236	Jan Sobieski	1,327	151	.....	.....	.....	.....	57	10
237	John Campbell, Jr.—Girard	892	123	.....	.....	.....	.....	.....	.....
238	Junior Emblem	1,085	199	.....	.....	.....	.....	129	22
239	Kaighn Avenue	543	79	.....	.....	.....	.....	.....	.....
240	Kazimier Pulaski	1,229	164	.....	.....	.....	.....	172	12
241	Kearsarge	548	186	.....	.....	.....	.....	79	8
242	Kosciuszko	6,399	850	.....	.....	.....	.....	.....	.....
243	La Salle	3,304	516	.....	.....	.....	.....	79	12
244	Lawnton	860	143	.....	.....	.....	.....	.....	.....
245	Liberty	1,025	118	.....	.....	.....	.....	.....	.....
246	Market	4,516	432	.....	.....	.....	.....	.....	.....
247	Marne	789	126	.....	.....	.....	.....	.....	.....
248	Mechanics & Workingmen's	3,246	371	.....	.....	.....	.....	.....	.....
249	Mickle	1,935	235	.....	.....	.....	.....	32	9
250	Moose	1,719	196	.....	.....	.....	.....	.....	.....
251	Mt. Ephraim	825	133	.....	.....	.....	.....	28	6
252	Mutual	3,366	502	.....	.....	.....	.....	.....	.....
253	North Camden	2,395	215	.....	.....	.....	.....	75	18
254	Northeast	2,265	366	.....	.....	.....	.....	.....	.....
255	Northern	5,860	594	.....	.....	.....	.....	.....	.....
256	Ocean Boulevard	406	49	.....	.....	.....	.....	.....	.....
257	Pavonia	1,318	180	.....	.....	.....	.....	46	10
258	Penn	1,406	208	.....	.....	.....	.....	.....	.....
259	Peoples	2,936	370	.....	.....	.....	.....	.....	.....
260	Phoenix	2,830	800	.....	.....	.....	.....	205	63
261	Plymouth	2,595	293	.....	.....	.....	.....	.....	.....
262	Progress Lodge	1,401	108	.....	.....	.....	.....	129	14
263	Provident	2,178	324	.....	.....	.....	.....	.....	.....
264	Public Safety	2,436	380	.....	.....	.....	.....	2	2
265	Pyne Poynt	2,637	253	.....	.....	.....	.....	.....	.....
266	Republic	5,448	687	.....	.....	.....	.....	.....	.....
267	Resolute	937	126	.....	.....	.....	.....	.....	.....
268	Reward	706	116	.....	.....	.....	.....	.....	.....

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	
2,963	85	204	S.	$1.00 m.	$200	6	$0.05 b	.....	214
1,610	113	85	S.	1.00 m.	200	6	.05 b	.....	215
2,670	126	133	S.	1.00 m.	200	6	.....	.....	216
2,954	128	176	S.	1.00 m.	200	6	.05 b	.....	217
1,764	112	169	S.	1.00 m.	200	6	.05 b	.....	218
1,084	52	96	S.	1.00 & 2.00 m.	200	6	.05 b	.....	219
1,797	67	82	S.	1.00 m.	200	6	.05 b	.....	220
2,793	142	238	S.	1.00 m.	200	6	.....	.....	221
1,201	59	180	S.	1.00 m.	200	6	.05 b	.....	222
393	36	57	S.	1.00 m.	200	6	.05 b	.....	223
1,365	61	50	S.	1.00 m.	200	6	.05 b	.....	224
1,189	63	122	S.	1.00 m.	200	6	.05 b	.....	225
1,166	50	86	S.	1.00 m.	200	6	.05 b	.....	226
2,296	104	207	S.	1.00 m.	200	6	.05 b	.....	227
1,330	81	87	S.	1.00 m.	200	6	.05 b	.....	228
1,505	90	70	S.	1.00 m.	200	6	.05 b	.....	229
1,607	92	125	S.	1.00 m.	200	6	.05 b	.....	230
1,211	73	66	S.	1.00 m.	200	6	.05 b	.....	231
2,231	76	121	S.	1.00 m.	200	6	.05 b .10 b .15 b	.....	232
1,902	197	81	S.	1.00 m.	200	6	.....	.....	233
1,807	72	123	S.	1.00 m.	200	6	.07½ b	.....	234
1,803	113	183	S.	1.00 m.	200	6	.10 b	.....	235
1,384	74	87	S.	1.00 m.	200	6	.05 b	.....	236
892	56	67	S.	1.00 m.	200	6	.05 b	.....	237
1,214	92	129	S.	1.00 m.	200	6	.05 b	.....	238
543	35	44	S.	1.00 m.	200	6	.10 b	.....	239
1,401	89	87	S.	1.00 m.	200	6	.10 b	.....	240
627	19	175	O.P.	.....	200	6	3.00 a	$3.00 a	241
6,399	418	432	S.	1.00 m.	200	6	.05 b	.....	242
3,383	210	318	S.	1.00 m.	200	6	.05 b	.....	243
860	42	101	S.	1.00 m.	200	6	.05 b	.....	244
1,025	61	57	S.	1.00 m.	200	6	.05 b	.....	245
4,516	185	247	S.	1.00 m.	200	6	.....	.....	246
789	56	70	S.	1.00 m.	200	6	.05 b	.....	247
3,246	162	209	S.	1.00 m.	200	6	.....	.....	248
1,967	76	168	S.	1.00 m.	200	6	.07½ b	.....	249
1,719	75	121	S.	1.00 m.	200	6	.02½ b	.....	250
853	64	75	S.	1.00 m.	200	6	.05 b	.....	251
3,366	138	364	S.	1.00 m.	200	6	.....	.....	252
2,470	80	153	S.	1.00 m.	200	6	.05 b	.....	253
2,265	73	293	S.	1.00 m.	200	6	5.00 a	.....	254
5,860	179	415	S.	1.00 m.	200	6	.....	.....	255
406	29	20	S.	1.00 m.	200	6	.05 b	.....	256
1,364	70	120	S.	.50 m. & 1.00 m.	200	6	.05 b	.....	257
1,406	62	146	S.	1.00 m.	200	6	.05 b	.....	258
2,936	114	256	S.	1.00 m.	200	6	.....	.....	259
3,035	310	553	S.	1.00 m.	200	6	.10 b	.....	260
2,595	115	178	S.	1.00 m.	200	6	.05 b	.....	261
1,530	47	75	S.	1.00 m.	200	6	.05 b	.....	262
2,178	238	86	S.	1.00 m.	200	6	.....	.....	263
2,438	124	258	S.	1.00 m.	200	6	.10 b	.....	264
2,657	122	131	S.	1.00 m.	200	6	.....	.....	265
5,448	257	430	S.	1.00 m.	200	6	.05 b	.....	266
937	67	59	S.	1.00 m.	200	6	.05 b	.....	267
706	43	73	S.	1.00 m.	200	6	.05 b	.....	268

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

* Orchard Bldg. & Loan Assn., Clementona—This Department in possession.
** Vice President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Charles N. Boulton	Curtis O. Sangtinette	3079 Carman St., Camden, N. J.	269
Joseph W. Wilson	Thomas C. Wright	15 N. 35th St., Camden, N. J.	270
Joseph W. Wilson	William J. Flemming	2612 Federal St., Camden, N. J.	271
Lawrence V. White	John J. Hambrose	206 Morgan Ave., Collingswood, N. J.	272
Raymond R. Donges	T. A. Trappe	304 Volan St., Merchantville, N. J.	273
Byron M. Seabrook	Frank H. Harding	3033 Steven St., Camden, N. J.	274
Bleakly, Stockwell & Burling	Lorrenzo E. Shreeves	10 Haddon Ave., Camden, N. J.	275
Elmer G. Van Name	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	276
Bleakly, Stockwell & Burling	J. Hartley Bowen	201 Smith-Austermuhl Bldg., Camden, N. J.	277
George Purnell	Lewis E. Graff	224 Euclid Ave., Haddonfield, N. J.	278
M. Bergen Stone	George Meley	323 Market St., Camden, N. J.	279
George H. Jacobs	Halford Runge	119 Windsor Ave., Haddonfield, N. J.	280
Edward R. Deibert	James J. Riley	345 W. Third St., Moorestown, N. J.	281
Joseph H. Carr	Henry M. Evans	439 Monmouth St., Gloucester City, N. J.	282
Raymond R. Donges	Louise M. Oberst	1253 Princess Ave., Camden, N. J.	283
M. Bergen Stone	George Meley	323 Market St., Camden, N. J.	284
Joseph W. Wilson	William J. Flemming	2612 Federal St., Camden, N. J.	285
Frank F. Neutze	Frank B. Anderson	219 Westminster Ave., Merchantville, N. J.	286
David R. Rose	William S. Abbott	141 South 27th St., Camden, N. J.	287
Frank F. Neutze	Orlando M. Bowen	212 West End Ave., Haddonfield, N. J.	288
C. Richard Allen	Frank H. Harding	3033 Steven St., Camden, N. J.	289
Frank N. Jess	George H. Krueger	Waterford, N. J.	290
T. Harry Rowland	Wilbur G. Richard	Clementon, N. J.	291
	*James A. Wentzell	Third & Market Sts., Camden, N. J.	292
George Purnell	J. Everett Magin	21 Eldredge Ave., Collingswood, N. J.	293
John B. Kates	Arthur C. Havens	117 Homestead Ave., Collingswood, N. J.	294
A. Moulton McNutt	G. K. McAllister	645 Lake View Drive, Collingswood, N. J.	295
John B. Kates	William Hambrecht, Jr.	100 Fern Ave., Collingswood, N. J.	296
George H. Jacobs	J. Earl Rowand	251 Woodlawn Terrace, Collingswood, N. J.	297
John A. Penn	Paul H. Trueax	109 Strawbridge Ave., Westmont, N. J.	298
George H. Jacobs	Halford Runge	119 Windsor Ave., Haddonfield, N. J.	299
Wilbert V. Pike	Oscar A. Parsons	Box 2, Chews, N. J.	300
Henry M. Evans	Robert N. Lockart	816 Division St., Gloucester, N. J.	301
Charles A. Cogan	William B. Hambleton	2 N. King St., Gloucester City, N. J.	302
Charles A. Cogan	Chase S. Barnard	102 N. Broadway, Gloucester City, N. J.	303
Charles A. Cogan	Charles A. Holdcraft	828 Middlesex St., Gloucester City, N. J.	304
Henry M. Evans	J. Willetts Thurston	318 Monmouth St., Gloucester City, N. J.	305
Ralph N. Kellam	Robert Wright	40 Grove St., Haddonfield, N. J.	306
Robert J. Tait Paul	Orrin W. Horner	30 Lincoln Ave., Haddonfield, N. J.	307
Elmer G. Van Name	D. Irving Taylor	Haddonfield, N. J.	308
Wilbert V. Pike	Fred P. Richardson	321 Belmont Ave., Haddonfield, N. J.	309
Thomas E. French	Lewis E. Graff	224 Euclid Ave., Haddonfield, N. J.	310
Charles H. Stevens	Robert W. Janvier	c/o Peoples National Bank, Lakewood, N. J.	311
Frank Nelson Jess	William M. Nash	300 Third Ave., Haddon Heights, N. J.	312
M. LeRoy Cobbin	H. A. Siegener	114 Third Ave., Haddon Heights, N. J.	313
J. Edward Fagen	C. F. Cottringer	125 Ninth Ave., Haddon Heights, N. J.	314
Joseph S. Low	H. N. Denby	Laurel Springs, N. J.	315
T. Harry Rowland	Franklin Chandler	Laurel Springs, N. J.	316
John B. Kates	Horace J. Bryant	White Horse Pike, Lawnside, N. J.	317
T. Harry Rowland	Lucius W. Parker	Gibbsboro, N. J.	318
Edward R. Deibert	O. E. Hagen	Lincoln Ave., Magnolia, N. J.	319
Grover C. Richman	Charles S. Ball	1 Lexington Ave., Merchantville, N. J.	320
W. B. Wolcott	T. W. Evaul	6108 Wayne Ave., Merchantville, N. J.	321
J. Claud Simon	Frank H. Clark	424 Market St., Camden, N. J.	322
Raymond R. Donges	William H. Magee, Jr.	3368 Hollywood Circle, Merchantville, N. J.	323

* Special Assistant Deputy Commissioner.

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				
269	River Avenue	Camden	$266	.....	$72,200
270	Rosedale	"	1,371	$13,400	311,800
271	Royden	"	3,034	.....	74,850
272	Saint Bernard	"	7,189	17,150	114,700
273	South Camden	"	3,704	12,870	188,400
274	South End	"	9,682	1,701	101,100
275	South Ward No. 2	"	6,484	10,000	650,450
276	Spartan	"	2,886	20,894	260,371
277	Stockton	"	78	.....	200,000
278	Stone Harbor	"	25,263	6,975	211,500
279	Surety	"	793	.....	179,280
280	Terminal	"	30,208	4,700	235,100
281	Transportation	"	11,445	2,000	91,601
282	Twentieth Century	"	11,698	.....	237,125
283	Union	"	219	95	67,800
284	Victor	"	168	.....	99,350
285	Victoria	"	1,332	.....	155,700
286	Walt Whitman	"	506	3,453	92,700
287	Westfield	"	6,594	6,196	232,700
288	West Jersey Mutual	"	631	.....	159,650
289	Yorkship Square	"	3,480	375	81,890
290	Progressive	Chesilhurst	71,132	5,067	176,900
291	Clementon	Clementon	57,859	12,225	483,730
292	Orchard	Clementona	5	.....	15,900
293	Camden County	Collingswood	1,953	1,999	116,575
294	Collingswood	"	3,542	379	474,066
295	Greater Collingswood	"	13,045	.....	244,183
296	Integrity	"	5,224	975	533,150
297	Knight Park	"	6,763	500	222,950
298	Vineyard	"	1,906	2,638	91,100
299	West Collingswood	"	13,729	6,000	417,675
300	Glendora	Glendora	1,387	1,168	73,989
301	Big Timber	Gloucester City	513	704	47,950
302	Gloucester City	" "	204	17,825	409,102
303	Improvement	" "	2,292	9,476	514,900
304	United Mutual	" "	3,727	7,000	489,000
305	Victory	" "	571	2,000	281,150
306	County	Haddonfield	384	231	119,600
307	Elizabeth Haddon	"	2,862	15,400	240,952
308	Indian King	"	13,349	2,150	147,020
309	John Estaugh	"	1,823	1,961	105,900
310	Mutual	"	919	10	745,518
311	Approved	Haddon Heights	6,200	3,591	45,800
312	Haddon Heights	" "	5,716	8,500	579,850
313	Our Town	" "	3,361	25,936	147,800
314	Victory	" "	7,474	7,170	175,400
315	Glen	Laurel Springs	818	800	44,285
316	Laurel Springs	" "	6,538	6,300	183,120
317	Lawnside Mutual	Lawnside	2,675	.....	138,701
318	United Towns	Lindenwold	13,575	40,393	291,050
319	Mutual	Magnolia	22,319	345	225,125
320	Greater Municipality	Merchantville	1,673	.....	86,450
321	Home	"	966	.....	303,600
322	Merchantville	"	2,106	25,000	866,477
323	Pensauken	"	712	2,625	204,300

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$8,235	$42,266	$1,432	$771	$125,170	269
.....	12,035	47,762	4,193	1,779	392,340	270
.....	12,575	32,180	3,364	1,466	127,469	271
.....	5,050	19,594	3,053	624	167,360	272
.....	10,565	90,582	6,356	329	312,806	273
.....	15,004	37,859	2,826	149	168,321	274
.....	29,365	156,043	15,226	8,173	875,741	275
.....	37,498	125,060	8,319	2,112	457,140	276
$40,475	8,765	142,524	13,784	8,887	414,513	277
.....	19,630	7,678	6,071	859	277,976	278
19,300	8,660	89,434	13,043	598	311,108	279
30,392	39,083	91,474	1,985	933	433,875	280
.....	5,120	54,559	4,269	522	169,516	281
106,571	6,400	112,629	19,352	1,720	495,495	282
.....	3,150	18,063	1,547	21	90,895	283
5,330	9,851	80,239	4,641	3,359	202,938	284
.....	10,720	68,708	8,773	928	246,161	285
.....	4,290	29,208	3,311	1,126	134,594	286
.....	8,550	56,806	4,939	1,366	317,151	287
2,200	2,200	84,884	3,153	618	253,336	288
.....	6,430	28,751	3,260	659	124,845	289
.....	21,250	39,586	16,164	1,191	331,290	290
.....	35,439	260,288	52,428	7,315	909,284	291
.....	585	6,373	30,922	60	53,845	292
7,553	18,185	27,118	3,012	22,472	198,867	293
24,880	21,047	144,118	12,387	2,874	683,293	294
.....	14,245	36,583	9,828	217	318,101	295
7,858	26,934	119,012	17,298	3,031	713,482	296
.....	17,165	106,073	7,554	2,119	363,124	297
10,900	9,160	26,417	5,274	147	147,542	298
10,344	30,950	102,885	4,474	17	586,074	299
.....	5,801	14,218	4,872	5,848	107,283	300
.....	1,630	18,313	4,362	611	74,083	301
.....	2,900	196,961	24,627	779	652,398	302
.....	4,200	146,359	23,386	651	701,264	303
.....	8,700	94,685	15,741	1,015	619,868	304
13,850	17,407	76,015	6,874	2,574	400,441	305
12,975	6,840	52,387	4,104	459	196,980	306
7,200	19,480	103,765	6,243	556	396,458	307
.....	26,055	19,936	3,857	132	212,499	308
17,700	43,711	62,233	4,157	20,610	258,095	309
.....	31,165	86,547	31,644	1,688	897,091	310
.....	5,522	6,392	944	.....	68,449	311
36,600	30,175	189,361	14,491	7,211	871,904	312
12,950	36,310	66,253	4,119	314	297,043	313
34,201	14,765	113,852	1,555	3,773	358,190	314
.....	4,890	39,881	3,462	2,584	96,720	315
1,800	11,530	55,786	16,044	168	281,286	316
.....	2,260	4,830	39,530	647	188,643	317
.....	22,400	313,965	45,893	1,528	728,804	318
.....	14,430	126,301	21,325	1,019	410,864	319
.....	17,500	113,400	3,199	802	223,024	320
2,840	13,755	208,155	20,691	3,850	553,857	321
.....	42,600	416,930	19,012	5,200	1,377,325	322
.....	16,255	117,216	8,955	1,744	351,807	323

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					
269	River Avenue	Camden	$86,766			$1,400
270	Rosedale	"	240,390			44,700
271	Royden	"	80,532			1,700
272	Saint Bernard	"	124,188			
273	South Camden	"	205,047			
274	South End	"	116,322			
275	South Ward No. 2	"	565,818			44,850
276	Spartan	"	303,453			
277	Stockton	"	278,247	$800		
278	Stone Harbor	"	209,136			
279	Surety	"	212,982			
280	Terminal	"	317,625			
281	Transportation	"	116,502			5,900
282	Twentieth Century	"	242,781			34,700
283	Union	"	49,386			
284	Victor	"	114,660			13,750
285	Victoria	"	117,348			34,200
286	Walt Whitman	"	84,803			2,450
287	Westfield	"	178,074			13,850
288	West Jersey Mutual	"	158,724			
289	Yorkship Square	"	71,712			1,400
290	Progressive	Chesilhurst	230,868			
291	Clementon	Clementon	437,838			156,925
292	Orchard	Clementona	45,519			
293	Camden County	Collingswood	138,126			
294	Collingswood	"	397,977			61,800
295	Greater Collingswood	"	203,334			15,600
296	Integrity	"	470,867			24,800
297	Knight Park	"	225,366			1,200
298	Vineyard	"	107,025			2,600
299	West Collingswood	"	426,662			
300	Glendora	Glendora	49,860			
301	Big Timber	Gloucester City	44,868			1,000
302	Gloucester City	" "	424,188			5,700
303	Improvement	" "	476,556			
304	United Mutual	" "	345,834			
305	Victory	" "	255,468			28,500
306	County	Haddonfield	111,552			
307	Elizabeth Haddon	"	263,196			
308	Indian King	"	158,370			
309	John Estaugh	"	192,836			
310	Mutual	"	693,024			
311	Approved	Haddon Heights	51,378			
312	Haddon Heights	" "	494,112			63,475
313	Our Town	" "	217,554			
314	Victory	" "	229,056			14,200
315	Glen	Laurel Springs	49,008			10,100
316	Laurel Springs	" "	203,451			
317	Lawnside Mutual	Lawnside	111,912			18,500
318	United Towns	Lindenwold	461,388			58,187
319	Mutual	Magnolia	254,787			14,550
320	Greater Municipality	Merchantville	144,678			
321	Home	"	302,592			
322	Merchantville	"	742,911			73,220
323	Pensauken	"	223,701			

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

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	
$3,507	.....	$221	.....	$2,800	.....	$15,295	$15,181	$125,170	269
.....	.....	148	.....	26,500	$1,363	62,672	16,567	392,340	270
.....	.....	89	.....	10,600	1,005	16,939	16,604	127,469	271
.....	.....	174	.....	.....	.....	30,003	12,995	167,360	272
.....	$32	1,704	.....	24,000	1,392	53,186	27,445	312,806	273
573	.....	25	.....	6,400	163	30,453	14,385	168,321	274
.....	.....	1,264	.....	22,000	262	178,521	63,026	875,741	275
.....	.....	290	.....	41,535	998	57,863	53,001	457,140	276
10	.....	1,107	.....	16,000	11,138	45,518	61,693	414,513	277
.....	.....	198	.....	.....	.....	62,140	6,502	277,976	278
.....	.....	404	.....	16,500	3,342	47,664	30,216	311,108	279
.....	.....	580	.....	.....	.....	81,596	34,074	433,875	280
.....	.....	253	.....	.....	.....	21,387	25,474	169,516	281
.....	.....	2,348	.....	72,000	56,172	37,916	49,578	495,495	282
.....	.....	22	.....	2,800	22,861	10,052	5,774	90,895	283
.....	.....	604	.....	15,899	6,387	25,897	25,741	202,938	284
.....	2,000	540	.....	31,400	2,742	21,483	36,448	246,161	285
.....	.....	287	.....	5,500	13,277	13,273	15,004	134,594	286
.....	3,000	197	.....	47,650	402	48,038	25,940	317,151	287
8	800	438	.....	20,200	3,509	38,484	31,173	253,336	288
5,121	5,200	454	.....	7,900	4,274	15,378	13,406	124,845	289
175	.....	450	.....	.....	.....	84,334	15,463	331,290	290
.....	6	121	.....	81,778	39,896	35,707	157,013	909,284	291
.....	.....	.....	.....	3,000	107	.....	5,219	53,845	292
604	.....	193	$16	.....	.....	40,208	19,720	198,867	293
.....	.....	1,016	.....	45,000	3,417	96,899	77,184	683,293	294
163	.....	283	.....	18,600	682	55,220	24,219	318,101	295
145	.....	1,124	.....	26,000	692	123,448	66,406	713,482	296
5,604	.....	286	.....	13,000	19	66,928	50,721	363,124	297
70	.....	342	.....	8,400	76	12,510	16,519	147,542	298
.....	.....	982	.....	8,000	.....	107,930	42,500	586,074	299
.....	37,019	356	.....	.....	425	10,149	9,474	107,283	300
.....	.....	457	.....	.....	11,806	8,049	7,903	74,083	301
.....	.....	179	.....	43,250	.....	90,525	88,556	652,398	302
.....	34,600	535	.....	.....	8,477	98,600	82,496	701,264	303
.....	138,400	1,107	.....	.....	4,145	102,608	27,774	619,868	304
.....	.....	1,385	.....	18,500	649	67,206	28,733	400,441	305
480	.....	66	.....	29,000	63	30,513	25,306	196,980	306
.....	.....	146	.....	6,500	10,752	73,159	42,705	396,458	307
.....	.....	173	.....	.....	.....	43,159	10,797	212,499	308
.....	.....	741	.....	1,006	272	.....	63,240	258,095	309
678	.....	733	.....	.....	34	155,184	47,438	897,091	310
.....	.....	75	.....	.....	.....	12,242	4,754	68,449	311
6,697	.....	1,846	.....	134,903	88	121,773	49,010	871,904	312
.....	.....	372	.....	.....	168	50,218	28,731	297,043	313
.....	.....	1,120	.....	29,525	202	53,640	30,447	358,190	314
.....	.....	83	.....	100	8,172	9,487	19,770	96,720	315
.....	.....	315	.....	.....	.....	41,048	36,472	281,286	316
.....	.....	113	.....	7,300	4,314	25,729	20,775	188,643	317
.....	.....	234	.....	5,000	24,901	83,014	96,080	728,804	318
.....	.....	95	.....	3,500	12,795	52,858	72,279	410,864	319
.....	.....	469	.....	7,250	7,304	16,321	47,002	223,024	320
180	.....	1,629	.....	50,191	69,738	29,212	100,315	553,857	321
.....	.....	3,679	.....	168,500	101,269	91,767	195,979	1,377,325	322
.....	.....	167	.....	25,509	6,692	43,565	52,173	351,807	323

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								
269	River Avenue	1,102	217	.....	.....	.....	.....	7	2
270	Rosedale	3,037	279	.....	.....	.....	.....	224	44
271	Royden	1,006	173	.....	.....	.....	.....	9	4
272	Saint Bernard	1,484	218	.....	.....	.....	.....	.....	.....
273	South Camden	2,351	363	.....	.....	.....	.....	.....	.....
274	South End	1,224	191	.....	.....	.....	.....	.....	.....
275	South Ward No. 2	6,792	717	.....	.....	.....	.....	224	35
276	Spartan	3,468	498	.....	.....	.....	.....	.....	.....
277	Stockton	2,749	357	8	2	.....	.....	.....	.....
278	Stone Harbor	3,065	344	.....	.....	.....	.....	.....	.....
279	Surety	3,080	269	.....	.....	.....	.....	.....	.....
280	Terminal	3,901	344	.....	.....	.....	.....	.....	.....
281	Transportation	1,441	191	.....	.....	.....	.....	30	6
282	Twentieth Century	2,904	285	.....	.....	.....	.....	174	22
283	Union	1,173	98	.....	.....	.....	.....	.....	.....
284	Victor	1,259	159	.....	.....	.....	.....	69	34
285	Victoria	1,498	204	.....	.....	.....	.....	171	44
286	Walt Whitman	1,065	169	.....	.....	.....	.....	13	5
287	Westfield	1,996	230	.....	.....	.....	.....	69	13
288	West Jersey Mutual	1,788	157	.....	.....	.....	.....	.....	.....
289	Yorkship Square	902	155	.....	.....	.....	.....	7	2
290	Progressive	2,917	566	.....	.....	.....	.....	.....	.....
291	Clementon	4,473	570	.....	.....	.....	.....	785	100
292	Orchard	534	56	.....	.....	.....	.....	.....	.....
293	Camden County	1,968	165	.....	.....	.....	.....	.....	.....
294	Collingswood	5,500	733	.....	.....	.....	.....	309	44
295	Greater Collingswood	2,516	336	.....	.....	.....	.....	78	16
296	Integrity	5,809	535	.....	.....	.....	.....	124	29
297	Knight Park	2,626	341	.....	.....	.....	.....	.....	.....
298	Vineyard	1,884	226	.....	.....	.....	.....	26	3
299	West Collingswood	5,658	471	.....	.....	.....	.....	.....	.....
300	Glendora	747	146	.....	.....	.....	.....	.....	.....
301	Big Timber	594	160	.....	.....	.....	.....	5	1
302	Gloucester City	4,818	553	.....	.....	.....	.....	29	5
303	Improvement	5,456	557	.....	.....	.....	.....	.....	.....
304	United Mutual	4,841	485	.....	.....	.....	.....	.....	.....
305	Victory	3,276	486	.....	.....	.....	.....	143	26
306	County	1,538	145	.....	.....	.....	.....	.....	.....
307	Elizabeth Haddon	3,110	227	.....	.....	.....	.....	.....	.....
308	Indian King	2,111	181	.....	.....	.....	.....	.....	.....
309	John Estaugh	2,061	176	.....	.....	.....	.....	.....	.....
310	Mutual	9,606	927	.....	.....	.....	.....	.....	.....
311	Approved	701	102	.....	.....	.....	.....	.....	.....
312	Haddon Heights	6,591	511	.....	.....	.....	.....	318	37
313	Our Town	2,522	350	.....	.....	.....	.....	.....	.....
314	Victory	2,693	236	.....	.....	.....	.....	71	18
315	Glen	540	71	.....	.....	.....	.....	51	6
316	Laurel Springs	4,688	294	.....	.....	.....	.....	.....	.....
317	Lawnside Mutual	1,201	208	.....	.....	.....	.....	92	31
318	United Towns	4,893	573	.....	.....	.....	.....	291	28
319	Mutual	2,891	301	.....	.....	.....	.....	72	11
320	Greater Municipality	1,757	248	.....	.....	.....	.....	.....	.....
321	Home	3,024	395	.....	.....	.....	.....	.....	.....
322	Merchantville	8,251	1,148	.....	.....	.....	.....	366	30
323	Pensauken	2,666	280	.....	.....	.....	.....	.....	.....

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	
1,109	65	154	S.	$1.00 m.	$200	6	$0.05 b	.....	269
3,261	154	169	S.	1.00 m.	200	6	.....	.....	270
1,015	71	106	S.	1.00 m.	200	6	.05 b	.....	271
1,484	65	153	S.	1.00 m.	200	6	.....	.....	272
2,351	134	229	S.	50. & 1.00 m.	200	6	.10 b	.....	273
1,224	94	97	S.	1.00 m.	200	6	.....	.....	274
7,016	311	441	S.	1.00 m.	200	6	.05 b	.....	275
3,468	153	345	S.	1.00 m.	200	6	.05 b	.....	276
2,757	119	240	S.	1.00 m.	200	6	.10 b	.....	277
3,065	108	236	S.	1.00 m.	200	6	.05 b & .12½ b	.....	278
3,080	81	188	S.	1.00 m.	200	6	.07½ b	.....	279
3,901	157	187	S.	1.00 m.	200	6	.....	.....	280
1,471	65	132	S.	1.00 m.	200	6	.05 b	.....	281
3,078	81	226	S.	1.00 m.	200	6	.05 b	.....	282
1,173	42	56	S.	.50 & 1.00 m.	$100 & 200	6	.05 b	.....	283
1,328	64	129	S.	1.00 m.	200	6	.07½ b	.....	284
1,669	101	147	S.	1.00 m.	200	6	.05 b	.....	285
1,078	59	115	S.	1.00 m.	200	6	.05 b	.....	286
2,065	130	113	S.	1.00 m.	200	6	.....	.....	287
1,788	79	78	S.	1.00 m.	200	6	.05 b	.....	288
909	78	79	S.	1.00 m.	200	6	.02½ b	.....	289
2,917	201	365	S.	1.00 m.	200	6	.22 b	.....	290
5,258	344	326	S.	1.00 m.	200	6	.07 b	.....	291
534	15	41	S.	1.00 m.	200	6	.05 b	.....	292
1,968	76	89	S.	1.00 m.	200	6	.05 b	$0.05 b	293
5,809	254	523	S.	1.00 m.	200	6	.05 b	.....	294
2,594	149	203	S.	1.00 m.	200	6	.05 b	.....	295
5,933	195	369	S.	1.00 m.	200	6	.05 b	.....	296
2,626	134	207	S.	1.00 m.	200	6	.05 b	.....	297
1,910	65	164	S.	1.00 m.	200	6	.05 b	.....	298
5,658	229	242	S.	1.00 m.	200	6	.....	.....	299
747	73	73	S.	1.00 m.	200	6	.07½ b	.....	300
599	71	90	S.	1.00 m.	200	6	.05 b	.....	301
4,847	183	375	S.	1.00 m.	200	6	.05 b	.....	302
5,456	259	298	S.	1.00 m.	200	6	.05 b	.....	303
4,841	333	152	S.	1.00 m.	200	6	.05 b	.....	304
3,419	186	326	S.	1.00 m.	200	6	.05 b	.....	305
1,538	57	88	S.	1.00 m.	200	6	.05 b	.....	306
3,110	93	134	S.	1.00 m.	200	6	.05 b	.....	307
2,111	83	98	S.	1.00 m.	200	6	.05 b	.....	308
2,061	75	101	S.	1.00 m.	200	6	.07½ b	.....	309
9,606	355	572	S.	1.00 m.	200	6	.05 b	.....	310
701	30	72	S.	1.00 & 2.00 m.	200.	6	.07½ b	.....	311
6,909	274	274	S.	1.00 m.	200	6	.02½ b	.....	312
2,522	93	257	S.	1.00 & 2.00 m.	200	6	.03 b	.03 b	313
2,764	80	174	S.	1.00 m.	200	6	.06 b	.....	314
591	31	46	S.	1.00 m.	200	6	.07½ b	.....	315
4,688	116	178	S.	.50 m.	200	6	.07½ b	.....	316
1,293	90	149	S.	1.00 m.	200	6	.05 b	.....	317
5,184	204	397	S.	1.00 m.	200	6	.07½ b	.....	318
2,963	150	162	S.	1.00 m.	200	6	.05 b	.....	319
1,757	83	165	S.	1.00 m.	200	6	.07½ b	.....	320
3,024	200	195	S.	1.00 m.	200	6	.04½ b	.....	321
8,617	623	555	S.	1.00 m.	200	6	.....	.....	322
2,666	113	167	S.	1.00 m.	200	6	.05 b	.....	323

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

* Somerdale Bldg. & Loan Assn., Somerdale—This Department in possession.
** Italian Bldg. & Loan Assn., West Berlin—This Department in possession.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Charles H. Stevens	Alvin J. Day	Lambert Ave., Mt. Ephraim, N. J.	324
George H. Jacobs	Alvin G. Moock	201 E. Haddon Ave., Oaklyn, N. J.	325
J. Edward Fagen	Nathan S. Batten	41 E. Bettlewood Ave., Oaklyn, N. J.	326
Albert E. Scheflen	E. Durell Parker	14 Alexander Ave., Merchantville, N. J.	327
T. Phillips Brown	William G. Rudolph	Clementon, N. J.	328
Henry M. Evans	L. Warren Briggs	Box 195, Runnemede, N. J.	329
	**James A. Wentzell	9 White Horse Pike, Haddon Heights, N. J.	330
Sydney T. Smith	Laurence E. Gardiner	Stratford, N. J.	331
Edward R. Delbert	Herman W. Dotts	R. D., Laurel Springs, N. J.	332
Norman Heine	Thomas A. Fanelli	Atco, N. J.	333
William B. Knight	Edward J. Bittle	Berlin, N. J.	334
	**James A. Wentzell	9 White Horse Pike, Haddon Heights, N. J.	335
Ralph N. Kellam	Harry J. Mayer	308 Toledo Ave., Westmont, N. J.	336
William B. Kramer	Louis F. Medara	204 Powelton Ave., Woodlynne, N. J.	337
Robert Bright	Leaming M. Rice	2310 Central Ave., Wildwood, N. J.	338
W. H. Campbell, Jr.	E. O. Howell, Jr.	Cape May Court House, N. J.	339
J. Spicer Leaming	Lewis T. Stevens	518 Washington St., Cape May, N. J.	340
Samuel F. Eldredge	William R. Sheppard	223 Decatur St., Cape May City, N. J.	341
Palmer M. Way	H. M. Roorbach	Cape May Court House, N. J.	342
*Jesse D. Ludlam	Harry S. Douglass	Cape May Court House, N. J.	343
*Jesse D. Ludlam	Charles J. Meerwald	916 Park Ave., Collingswood, N. J.	344
William H. Campbell, Jr.	Harry A. Morris	521 Eighth St., Ocean City, N. J.	345
Andrew C. Boswell	Henry W. Townsend	First National Bank Bldg., Ocean City, N. J.	346
	Charles R. Stilwell	8th St. & Asbury Ave., Ocean City, N. J.	347
*Jesse D. Ludlam	Benjamin S. Royles	107 E. Young Ave., Wildwood, N. J.	348
Charles K. Landis, Jr.	H. C. Love	4112 Landis Ave., Sea Isle City, N. J.	349
Charles K. Landis, Jr.	Irving Fitch	4311 Landis Ave., Sea Isle City, N. J.	350
Palmer M. Way	E. J. Rubright	South Seaville, N. J.	351
*Jesse D. Ludlam	Fred W. Wetzler	243 88th St., Stone Harbor, N. J.	352
George D. Richards	E. M. Brown	Tuckahoe, N. J.	353
Charles K. Landis, Jr.	George R. McCullough	Strathmere, N. J.	354
*Dean P. Zeller	E. Bert Weaver	214 E. Pine Ave., Wildwood, N. J.	355
Harry Tenenbaum	Harold J. Fox	Wildwood, N. J.	356
John Bright	Robert J. Kay	101 E. Wildwood Ave., Wildwood, N. J.	357
Robert Bright	Harold C. Patton	140 E. Taylor Ave., Wildwood, N. J.	358
Irving Shenberg	R. Leonard Byrne	3910 Boardwalk, Wildwood, N. J.	359
Palmer M. Way	Edwin G. Middleton	Borough Hall, Wildwood Crest, N. J.	360
*Jacob S. Levin	Jacob H. Milstein	Woodbine, N. J.	361
Albert R. McAllister	Barton F. Sharp	4 N. Laurel St., Bridgeton, N. J.	362
Frank R. Bacon	Thelma E. Bacon	110 East Ave., Bridgeton, N. J.	363
Clara E. C. Veale	Joseph H. Powell	56 E. Commerce St., Bridgeton, N. J.	364
J. B. McGear	J. Warren Miller	26 S. Laurel St., Bridgeton, N. J.	365
John A. Casarow	John W. Morris	81 York St., Bridgeton, N. J.	366
F. A. Stanger, Jr.	Maurice C. Cresse	Farmers & Merchants Nat. Bk., Bridgeton	367
Harry R. Waltman	C. B. Conover, Jr.	106 S. Fourth St., Millville, N. J.	368
Israel Davidow	Harry E. Heintz	10th & Main St., Millville, N. J.	369
H. R. Waltman	W. R. Goodwin	High & Pine St., Millville, N. J.	370
Harry R. Waltman	Walter H. Felmey	12 North 2d St., Millville, N. J.	371

* Conveyancer.
** Special Assistant Deputy Commissioner.

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				
324	Black Horse Pike	Mt. Ephraim	$5,368	$52	$45,700
325	Bettle-Ridge	Oaklyn	1,114	.....	70,550
326	Oaklyn	"	132	750	141,900
327	Wellwood	Pensauken Township	1,100	.....	130,400
328	Signal Hill	Pine Hill Borough	64	.....	65,925
329	Runnemede	Runnemede	1,032	1,011	20,500
330	Somerdale	Somerdale	1,362	.....	13,900
331	Greater Stratford	Stratford	976	3,488	64,800
332	Kirkwood	Voorhees Township	25,794	1,019	75,250
333	Waterford Township	Waterford Township	7,001	1,000	39,300
334	Watsontown	Watsontown	1,944	10,735	72,900
335	Italian	West Berlin	2,360	.....	14,300
336	Westmont	Westmont	5,892	.....	185,100
337	Wood-Lynne	Wood-Lynne	2,530	.....	149,600
	Totals		$1,020,042	$566,704	$31,068,952
	Cape May County				
338	Anglesea	Anglesea	$5,292	$5,700	$177,900
339	Security	Avalon	5,625	1,300	209,425
340	Cape May	Cape May	1,277	215	566,635
341	Hydrangea	" "	586	1,946	174,850
342	Cape May County	Cape May Court House	13,178	3,500	141,550
343	Mechanics and Laborers	" " " "	3,702	12,000	350,750
344	Dennisville	Dennisville	2,387	5,000	171,650
345	Home	Ocean City	9,678	82	349,527
346	Ocean City	" "	37,315	9,953	436,085
347	Seashore	" "	1,933	.....	944,300
348	Middle	Rio Grande	49	480	30,180
349	Sea Isle City	Sea Isle City	1,883	1,500	201,203
350	Tradesmen's	" " "	37	.....	79,076
351	South Seaville	South Seaville	1,016	2,700	58,100
352	Sturdy	Stone Harbor	6,798	3,001	133,600
353	Tuckahoe	Tuckahoe	5,836	1,555	255,060
354	Strathmere	Upper, Township of,	635	2,500	85,400
355	West Wildwood	West Wildwood	1,522	207	57,850
356	City of Wildwood	Wildwood	1,290	1,500	112,400
357	Five Mile Beach	"	40,320	15,000	641,650
358	Holly Beach City	"	8,378	5,800	188,500
359	Seacrest	"	2,197	.....	93,975
360	Wildwood Crest	Wildwood Crest	1,704	3,000	116,000
361	Woodbine	Woodbine	6,500	.....	144,900
	Totals		$159,138	$76,939	$5,720,566
	Cumberland County				
362	Bridgeton	Bridgeton	$10,076	$5,000	$231,275
363	Cohanzick	"	3,545	2,042	252,300
364	Cumberland	"	10,483	23,240	217,750
365	Equitable	"	34,760	11,763	289,350
366	Planners	"	2,301	10,000	52,500
367	Young Men's	"	67,115	62,108	690,750
368	Columbian Perpetual	Millville	48	.....	381,125
369	Hope	"	1,371	38,434	579,250
370	Institute	"	1,129	5,000	607,731
371	Protected	"	2,833	17,300	165,144

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$2,735	$35,363	$2,097	$275	$91,590	324
$6,772	3,266	12,358	316	8,558	102,934	325
2,400	5,425	48,504	6,986	2,044	208,141	326
.....	9,383	75,403	4,021	14,681	234,988	327
.....	2,338	43,335	3,509	730	115,901	328
.....	965	26,724	1,832	42	52,106	329
.....	250	7,263	5,452	586	28,813	330
4,100	6,350	27,253	4,008	1,175	112,150	331
4,018	7,475	15,850	3,629	109	133,144	332
493	7,250	18,836	2,677	57	76,614	333
.....	4,990	26,753	5,020	48	122,390	334
200	100	9,468	3,068	595	30,091	335
5,710	3,160	121,389	15,089	5,752	342,092	336
.....	7,265	67,883	10,586	421	238,285	337
$1,377,533	$2,149,249	$13,014,102	$1,478,803	$410,776	$51,086,161	
$33,306	$3,815	$10,299	$10,881	$5,270	$252,463	338
9,000	5,610	24,865	4,192	1,722	261,739	339
2,000	5,300	130,985	49,150	3,684	759,246	340
.....	4,350	6,507	16,124	873	205,236	341
.....	6,383	25,764	6,915	5,902	203,192	342
28,850	.....	54,820	11,648	2,631	464,401	343
2,000	9,409	43,070	5,507	267	239,290	344
39	15,578	129,672	78,391	170	583,137	345
125,294	17,233	196,510	22,387	1,778	846,555	346
.....	105,832	58,531	86,537	2,741	1,199,874	347
.....	1,429	4,847	4,181	118	41,284	348
.....	7,106	41,825	20,464	5,951	279,932	349
.....	1,550	28,173	7,390	427	116,653	350
.....	4,756	19,595	4,154	420	90,741	351
.....	25,800	5,000	7,815	3,860	185,874	352
24,322	10,450	32,086	14,952	557	344,818	353
800	21,225	15,417	2,754	628	129,359	354
.....	700	4,110	12,386	1,026	77,801	355
.....	17,635	10,400	7,752	97	151,074	356
8,500	43,224	57,740	13,800	1,500	821,734	357
24,450	25,075	41,036	5,267	1,433	299,939	358
3,000	16,096	51,514	16,090	2,119	184,991	359
1,000	5,500	24,070	3,331	7,058	161,663	360
.....	16,550	11,618	5,578	1,391	186,537	361
$262,561	$370,606	$1,028,454	$417,646	$51,623	$8,087,533	
$4,150	$16,527	$30,699	$5,178	$43,802	$346,707	362
44,766	16,460	29,995	10,020	192	359,320	363
2,000	12,755	9,967	8,980	.....	285,175	364
3,000	16,785	35,930	4,888	360	396,836	365
.....	10,410	7,975	5,038	.....	88,224	366
.....	75,875	132,915	5,230	.....	1,033,993	367
.....	.....	97,239	28,996	345	507,753	368
.....	250	257,687	64,145	525	941,662	369
18,779	4,330	147,376	52,850	38,422	875,617	370
22,357	14,122	98,457	8,419	531	329,163	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					
324	Black Horse Pike	Mt. Ephraim	$44,388	$21	.....	.....
325	Bettle-Ridge	Oaklyn	78,003	.....	.....	.....
326	Oaklyn	"	117,849	.....	.....	$9,700
327	Wellwood	Pensauken Township	128,676	.....	.....	.....
328	Signal Hill	Pine Hill Borough	77,535	.....	.....	.....
329	Runnemede	Runnemede	31,806	.....	.....	480
330	Somerdale	Somerdale	20,718	.....	.....	.....
331	Greater Stratford	Stratford	65,586	.....	.....	.....
332	Kirkwood	Voorhees Township	93,015	.....	.....	.....
333	Waterford Township	Waterford Township	48,570	.....	.....	2,500
334	Watsontown	Watsontown	82,884	.....	.....	.....
335	Italian	West Berlin	13,572	.....	.....	.....
336	Westmont	Westmont	185,079	.....	.....	.....
337	Wood-Lynne	Wood-Lynne	147,396	.....	.....	14,067
	Totals		$31,243,359	$28,671	.....	$1,598,679
	Cape May County					
338	Anglesea	Anglesea	$122,736	.....	.....	.....
339	Security	Avalon	127,380	.....	.....	$24,400
340	Cape May	Cape May	529,944	.....	.....	.....
341	Hydrangea	" "	153,480	.....	.....	.....
342	Cape May County	Cape May Court House	149,416	.....	.....	.....
343	Mechanics and Laborers	" " " "	342,444	.....	.....	.....
344	Dennisville	Dennisville	169,092	.....	.....	.....
345	Home	Ocean City	278,604	.....	.....	101,650
346	Ocean City	" "	382,170	$2,198	.....	209,225
347	Seashore	" "	789,228	.....	.....	32,900
348	Middle	Rio Grande	28,338	.....	.....	.....
349	Sea Isle City	Sea Isle City	156,276	.....	.....	35,575
350	Tradesmen's	" " "	56,402	.....	.....	24,900
351	South Seaville	South Seaville	55,671	.....	.....	.....
352	Sturdy	Stone Harbor	134,742	.....	.....	.....
353	Tuckahoe	Tuckahoe	203,784	.....	.....	66,150
354	Strathmere	Upper, Township of,	92,100	.....	.....	600
355	West Wildwood	West Wildwood	35,775	.....	.....	13,600
356	City of Wildwood	Wildwood	99,510	.....	.....	.....
357	Five Mile Beach	"	520,772	.....	.....	.....
358	Holly Beach City	"	205,494	.....	.....	.....
359	Seacrest	"	94,767	.....	.....	.....
360	Wildwood Crest	Wildwood Crest	100,644	.....	.....	.....
361	Woodbine	Woodbine	137,760	.....	.....	.....
	Totals		$4,966,529	$2,198	.....	$509,000
	Cumberland County					
362	Bridgeton	Bridgeton	$260,580	.....	.....	.....
363	Cohanzick	"	270,264	.....	.....	.....
364	Cumberland	"	199,514	.....	.....	.....
365	Equitable	"	292,416	.....	.....	.....
366	Planners	"	68,064	.....	.....	.....
367	Young Men's	"	757,962	.....	.....	.....
368	Columbian Perpetual	Millville	280,848	.....	.....	.....
369	Hope	"	437,052	.....	.....	.....
370	Institute	"	474,835	.....	.....	$159,275
371	Protected	"	105,815	.....	.....	121,250

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

LIABILITIES									
Due Shareholders for									
Laped Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	.....	.....	.....	$19,272	$11,042	$16,867	$91,590	324
.....	.....	$111	.....	.....	.....	16,705	8,115	102,934	325
.....	$8,235	330	.....	$33,006	242	24,473	14,306	208,141	326
.....	9,500	86	.....	32,405	9,989	21,876	32,456	234,988	327
$38	.....	104	.....	600	7,077	10,097	20,450	115,901	328
.....	.....	234	.....	.....	6,186	.....	13,400	52,106	329
.....	.....	19	.....	2,400	1,419	3,528	729	28,813	330
.....	11,218	7	.....	4,250	83	15,458	15,548	112,150	331
40	.....	307	.....	.....	.....	29,734	10,048	133,144	332
.....	.....	394	.....	.....	.....	10,844	14,306	76,614	333
.....	.....	87	.....	.....	5,080	19,209	15,130	122,390	334
.....	6,606	.....	.....	.....	4,277	.....	5,636	30,091	335
.....	.....	171	.....	9,500	43,011	30,932	73,399	342,092	336
33	.....	682	.....	9,800	10,563	23,666	32,078	238,285	337
$44,144	$611,948	$77,762	$48	$3,265,151	$1,413,405	$6,648,304	$6,154,690	$51,086,161	
$76	$8,600	$517	.....	$63,150	$3,189	$35,252	$18,943	$252,463	338
.....	6,500	530	$1,417	56,000	422	33,602	11,488	261,739	339
.....	2,600	1,158	.....	46,000	.....	129,790	49,754	759,246	340
.....	.....	213	.....	.....	8	35,902	15,633	205,236	341
4	.....	488	.....	.....	500	35,784	17,000	203,192	342
307	.....	474	.....	16,000	2	86,674	18,500	464,401	343
.....	3,400	412	.....	11,150	.....	33,011	22,225	239,290	344
.....	.....	1,211	.....	29,180	44,067	56,472	71,953	583,137	345
52,668	.....	930	.....	.....	.....	78,764	120,600	846,555	346
.....	.....	2,272	.....	25,400	.....	232,153	117,921	1,199,874	347
56	.....	151	.....	4,000	383	2,408	5,948	41,284	348
556	.....	2,416	.....	.....	19,230	27,283	38,596	279,932	349
.....	.....	302	.....	900	10,718	1,217	22,214	116,653	350
7	.....	381	.....	13,000	520	8,597	12,565	90,741	351
.....	.....	103	.....	.....	.....	39,029	12,000	185,874	352
.....	.....	210	.....	.....	8,749	33,725	32,200	344,818	353
893	.....	78	.....	800	201	25,688	8,999	129,359	354
.....	36	15	.....	11,025	.....	6,592	10,758	77,801	355
.....	.....	233	.....	12,000	52	33,279	6,000	151,074	356
.....	.....	1,445	.....	99,170	.....	159,347	41,000	821,734	357
.....	.....	898	.....	19,000	3,082	55,757	15,708	299,939	358
.....	.....	35	.....	6,500	29,271	20,902	33,516	184,991	359
.....	3,000	613	.....	14,000	3,136	28,716	11,554	161,663	360
.....	.....	22	.....	.....	419	33,554	14,782	186,537	361
$54,567	$24,136	$15,107	$1,417	$427,275	$123,949	$1,233,498	$729,857	$8,087,533	
$8	.....	$513	.....	.....	.....	$61,155	$24,451	$346,707	362
.....	.....	374	.....	.....	.....	66,152	22,530	359,320	363
240	.....	108	.....	.....	.....	61,710	23,603	285,175	364
.....	.....	354	.....	.....	$48	77,018	27,000	396,836	365
277	.....	305	.....	.....	.....	13,678	5,900	88,224	366
.....	.....	1,661	.....	.....	.....	204,370	70,000	1,033,993	367
.....	$64,525	1,333	.....	$32,100	31,902	48,795	48,250	507,753	368
.....	242,850	963	.....	28,000	79,190	64,371	89,236	941,662	369
47,545	.....	1,489	.....	.....	19	91,950	100,504	875,617	370
.....	.....	345	.....	31,618	6,925	33,926	29,284	329,163	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								
324	**Black Horse Pike**	538	85						
325	Bettle-Ridge	1,047	181						
326	Oaklyn	1,480	243					49	14
327	Wellwood	1,516	213						
328	Signal Hill	1,029	155						
329	Runnemede	343	71					3	1
330	Somerdale	243	41						
331	Greater Stratford	753	135						
332	Kirkwood	932	105						
333	Waterford Township	715	109					3	4
334	Watsontown	854	136						
335	Italian	126	21						
336	Westmont	1,888	341						
337	Wood-Lynne	1,667	253					71	23
	Totals	378,528	46,413	287	23			8,333	1,422
	Cape May County								
338	Anglesea	1,754	208						
339	Security	2,112	220					122	27
340	Cape May	6,600	602						
341	Hydrangea	1,792	205						
342	Cape May County	1,961	192						
343	Mechanics and Laborers	4,805	466						
344	Dennisville	2,232	246						
345	Home	3,368	280					508	73
346	Ocean City	4,420	414					1,046	137
347	Seashore	10,234	671					165	17
348	Middle	496	77						
349	Sea Isle City	1,691	243					178	39
350	Tradesmen's	780	129					125	16
351	South Seaville	930	137						
352	Sturdy	1,627	186						
353	Tuckahoe	2,757	355					331	41
354	Strathmere	1,000	177					3	1
355	West Wildwood	432	90					68	21
356	City of Wildwood	1,401	130						
357	Five Mile Beach	7,184	606						
358	Holly Beach City	2,459	318						
359	Seacrest	1,024	140						
360	Wildwood Crest	1,462	147						
361	Woodbine	1,758	273						
	Totals	64,279	6,512					2,546	372
	Cumberland County								
362	Bridgeton	3,204	301						
363	Cohanzick	3,589	329						
364	Cumberland	2,905	245						
365	Equitable	3,952	319						
366	Planners	1,009	96						
367	Young Men's	9,031	682						
368	Columbian Perpetual	4,061	583					323	54
369	Hope	5,551	689					1,214	200
370	Institute	5,857	749					797	134
371	Protected	1,794	185					606	102

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
538	28	57	S.	$1.00 m.	$200	6	$0.15 b	.....	324
1,047	45	136	S.	1.00 m.	200	6	.....	.....	325
1,529	82	175	S.	1.00 m.	200	6	.05 b	.....	326
1,516	84	129	S.	1.00 m.	200	6	.07½ b	.....	327
1,029	59	96	S.	1.00 m.	200	6	.07 b	.....	328
346	21	51	S.	2.00 m.	200	6	.07½ b	.....	329
243	8	33	S.	1.00 m.	200	6	.05 b	.....	330
753	49	86	S.	1.00 m.	200	6	.07½ b	$0.07½ b	331
932	56	49	S.	1.00 m.	200	6	.05 b	.....	332
718	58	55	S.	1.00 m.	200	6	.20 b	.....	333
854	61	75	S.	1.00 m.	200	6	.07 b	.....	334
126	10	11	S.	1.00 m.	200	6	.....	.....	335
1,888	99	242	S.	1.00 m.	200	6	.02½ b	.....	336
1,738	77	199	S.	1.00 m.	200	6	.02½ b	.....	337
387,148	19,035	28,823							
1,754	116	92	S.	$1.00 m.	$200	6	$0.05 b	.....	338
2,234	116	131	S.	1.00 m.	200	6	.07 b	.....	339
6,600	230	372	S.	1.00 m.	200	6	2.00 a	$2.00 a	340
1,792	80	125	S.	1.00 m.	200	6	2.00 a	2.00 a	341
1,961	61	131	S.	1.00 m.	200	6	.05 b	.....	342
4,805	167	299	S.	1.00 m.	200	6	2.00 a	.....	343
2,232	97	149	S.	1.00 m.	200	6	2.00 a	.50 a	344
3,876	131	222	S.	1.00 m.	200	6	.05 b	.....	345
5,466	174	377	S.	1.00 m.	200	6	.05 b	.....	346
10,399	359	329	S.	1.00 m.	200	6	.05 b	.....	347
406	26	51	S.	1.00 m.	200	6	.....	.....	348
1,869	136	146	S.	1.00 m.	200	6	.05 b	.....	349
905	37	108	S.	1.00 m.	200	6	.03½ b	.....	350
930	53	84	S.	1.00 m.	200	6	.05 b	.05 b	351
1,627	70	116	S.	1.00 m.	200	6	.05 b	.....	352
3,088	207	189	S.	1.00 m.	200	6	5.00 a	.....	353
1,003	108	70	S.	1.00 m.	200	6	.06 b	.....	354
500	64	47	S.	1.00 m.	200	6	.05 b	.....	355
1,401	79	51	S.	1.00 m.	200	6	.05 b	.....	356
7,184	328	278	S.	1.00 m.	200	6	.05 b	.....	357
2,459	200	118	S.	1.00 m.	200	6	.10 b	.....	358
1,024	67	73	S.	1.00 m.	200	6	.10 b	.....	359
1,462	57	90	S.	1.00 m.	200	6	.05 b	.05 b	360
1,758	145	128	S.	1.00 m.	200	6	2.00 a & 4.00 a	.....	361
66,825	3,108	3,776							
3,204	119	182	S.	$1.00 m.	$200	6	.....	.....	362
3,589	144	185	S.	1.00 m.	200	6	.....	.....	363
2,905	118	127	S.	.90 m.	200	6	$0.06 b	.....	364
3,952	116	203	S.	1.00 m.	200	6	.....	.....	365
1,009	41	55	S.	1.00 & 2.00 m.	200	6	.05 b	.....	366
9,031	287	395	S.	1.00 m.	200	6	.....	.....	367
4,384	234	403	S.	1.00 m.	200	6	.....	.....	368
6,765	366	523	S.	1.00 m.	200	6	.....	.....	369
6,654	335	548	S.	1.00 m.	200	6	.....	.....	370
2,400	110	177	S.	.70 m.	200	6	.....	.....	371

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Cumberland County—Continued			
372	Security Perpetual	Millville	Nov. 16, 1874	Newell Corson
373	Port Norris	Port Norris	April 23, 1914	George L. Brittain
374	Fidelity	Vineland	Dec. 22, 1914	Walter E. Turner
375	Landis	"	Mar. 19, 1924	Charles W. Ackley
376	Mechanics No. 1	"	Aug. 6, 1873	Walter L. Foulk
	Essex County			
377	Belleville	Belleville	Sept. 5, 1873	John T. Burke
378	Central	"	April 11, 1907	Daniel Mellis
379	Clover	"	Sept. 9, 1921	Joseph King
380	Home	"	Nov. 22, 1890	Edmund W. Bechtoldt
381	Impartial	"	Dec. 4, 1922	Andrew W. Bray
382	North Belleville	"	April 12, 1915	William D. Clark
383	Silver Lake	"	Oct. 31, 1919	Lawrence Schall
384	American-Polish	Bloomfield	Oct. 14, 1919	Wladyslaw Golas
385	Bloomfield	"	Sept. 30, 1885	James W. Crisp
386	Church	"	Sept. 10, 1926	Vincent F. Kearns
387	Concord	"	Mar. 10, 1921	Henry Albinson
388	Constitution	"	Mar. 29, 1923	Frederick Sadler
389	Energetic	"	Feb. 15, 1921	Axel V. Beeken
390	Essex County	"	Oct. 7, 1885	Charles J. Murray
391	Glenwood	"	Aug. 5, 1920	Nathaniel A. Olinger
392	Interurban	"	Dec. 5, 1922	Abraham Lipton
393	Merchants and Mechanics	"	April 4, 1910	William W. Keyler
394	North Center	"	Dec. 19, 1925	Anderson K. Hann
395	Young Men's	"	Jan. 21, 1914	Harvey E. Harris
396	Caldwell	Caldwell	Dec. 20, 1890	Raymond Kiefer
397	Grover Cleveland	"	July 27, 1922	August O. Feld
398	West Essex	"	Oct. 22, 1915	Ferdinand J. Hosp
399	Cedar Grove	Cedar Grove	May 8, 1918	Russell G. Cory
400	Amherst	East Orange	June 12, 1920	Herbert P. Crane
401	Apex	" "	July 2, 1920	John K. Moors
402	Banner	" "	June 26, 1923	Denis L. Conroy
403	Brick Church	" "	Aug. 28, 1914	Frank E. Quinby
404	Carnegie	" "	April 16, 1925	T. David Gibb
405	Civic Centre	" "	Nov. 23, 1921	Charles H. Martens
406	Clarion	" "	June 13, 1923	Leland A. Stanford
407	East Orange	" "	Mar. 2, 1887	John T. McManus
408	Elmwood	" "	Oct. 18, 1907	John W. Mooney
409	Fairway	" "	April 6, 1925	Christopher R. Morrow
410	Hollywood	" "	Mar. 6, 1905	John B. Woolston
411	Lackawanna	" "	Mar. 29, 1912	E. Tracy Lanterman
412	Library	" "	Jan. 7, 1925	Frank J. Morton
413	Marvel	" "	Dec. 24, 1925	Abraham Schindel
414	Park and Dodd	" "	June 16, 1921	Edward R. Reagan
415	Prospect-Watsessing	" "	Dec. 21, 1910	John W. Noble
416	Safeguard	" "	Dec. 9, 1920	Charles A. Lavery
417	Shepherd	" "	Oct. 30, 1920	Anthony P. Miele
418	Stronghold	" "	Mar. 7, 1921	I. Newton Davies
419	Suburban	" "	Nov. 6, 1902	Gideon B. Bearder
420	Third Ward	" "	June 15, 1910	C. T. Riotte
421	Triumph	" "	Feb. 2, 1910	Herbert Rumrill

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
*Clarence H. Reeves	John L. Kaufmann	1011 E. Main St., Millville, N. J.	372
Warren C. Lummis	Daniel A. Chew	Port Norris, N. J.	373
Benjamin Stevens	David C. Dondero	26 S. Myrtle St., Vineland, N. J.	374
M. Joseph Greenblatt	W. Howard Sharp	12 North 6th St., Vineland, N. J.	375
S. W. Hurd	George W. Hitchner	640 Landis Ave., Vineland, N. J.	376
Andrew L. Boylan	John P. Maher	66 High St., Belleville, N. J.	377
Everett B. Smith	Harvey B. Thompson	280 Washington Ave., Belleville, N. J.	378
Harry Griffinger	U. Samuel Abeles	60 Fifth St., Newark, N. J.	379
John De Graw	Wilbur C. Weyant	228 Washington Ave., Belleville, N. J.	380
John B. Brown	Louis G. Davenport	279 Little St., Belleville, N. J.	381
John De Graw	John P. Dailey	500 Washington Ave., Belleville, N. J.	382
Nicholas La Vecchia	Gerald J. Palmieri	1172 Raymond Blvd., Newark, N. J.	383
Walter M. Ceglowski	Charles Zalenski	101 Willow St., Bloomfield, N. J.	384
William H. Rawson	Harry J. Schneider	25 Warren St., Bloomfield, N. J.	385
M. Harold Higgins	Joseph A. Bill	115 Willow St., Bloomfield, N. J.	386
J. Steiner	J. Elmer Bray	26 Clearfield Ave., Bloomfield, N. J.	387
Randolph C. Barnett	Spencer C. Hamilton, Jr.	231 Washington Ave., Glen Ridge, N. J.	388
Simon L. Fisch	Theodore Krohn	9 Clinton St., Newark, N. J.	389
F. R. & F. H. Pilch	Frank J. Hochstuhl, Jr.	477 Abington Ave., Bloomfield, N. J.	390
Lionel L. Meyers	Charles E. Curtis	61 Washington St., Bloomfield, N. J.	391
Theodore Krohn	Samuel J. Wortzel	9 Clinton St., Newark, N. J.	392
James P. Mylod	Frank L. Fisher	5 Broad St., Bloomfield, N. J.	393
Thomas J. Markey	Willard H. Elliott	88 Lafayette Ave., East Orange, N. J.	394
William H. Rawson	Frederic J. Leiss	3 Ridley Court, Glen Ridge, N. J.	395
Robert W. Brady	Roswell W. Chandler	339 Bloomfield Ave., Caldwell, N. J.	396
John A. Booth	C. Willard Wands	309 Bloomfield Ave., Caldwell, N. J.	397
Philip D. Elliot	Arthur Jones	307 Bloomfield Ave., Caldwell, N. J.	398
Samuel W. Boardman, Jr.	Fred W. Jenkins	595 Pompton Ave., Cedar Grove, N. J.	399
Adam J. Rossbach	Frank P. Litter	14 Belmont Ave., Newark, N. J.	400
Theodore D. Gottlieb	Philip G. Wall	79 Eaton Place, East Orange, N. J.	401
Michael F. Judge	Thomas S. Judge	8½ Main St., East Orange, N. J.	402
Frederick P. Schenck	Harry Hodge	28 Washington Place, East Orange, N. J.	403
Nathan Turesky	Godfrey K. Preiser	21 Washington St., East Orange, N. J.	404
Walter C. Ellis	Fred N. Moffat Jr.	25 Halsted St., East Orange, N. J.	405
Harry W. Lindeman	C. O. Weeks	604 Central Ave., East Orange, N. J.	406
J. Howard Conover	Frank J. Moufang	364 Main St., East Orange, N. J.	407
Charles B. Clancy	Walter H. Jackson	141 S. Grove St., East Orange, N. J.	408
Harry W. Lindeman	Clarence R. McKim	11 Colgate Road, Maplewood, N. J.	409
Harry W. Lindeman	Harris B. Whitman	131 Main St., East Orange, N. J.	410
Charles B. Clancy	Ira L. Calvert	62 Hedden Place, East Orange, N. J.	411
H. Warner Doremus	Arthur J. Jones	5 North 22d St., East Orange, N. J.	412
Samuel Dreskin	Harry Kalb	20 Branford Place, Newark, N. J.	413
William A. Calhoun	William A. Giblin	47 Llewellyn Ave., Bloomfield, N. J.	414
Andrew J. Whinery	A. Bruce Leslie	74 Dodd St., East Orange, N. J.	415
William V. Rafferty	John J. Dourney	716 Eagle Rock Ave., West Orange, N. J.	416
Nicholas Joya	Andrew J. Seidenschwarz	12 Cypress St., Maplewood, N. J.	417
Irving Silver	Israel Denholtz	147 Kerr Ave., Newark, N. J.	418
A. R. Fitzsimons	Jacob Stein	Lefcourt Bldg., Newark, N. J.	419
Howard Peck	William H. DeCamp, Jr.	486 Central Ave., East Orange, N. J.	420
Bradford C. Seaman	Harris B. Whitman	184 William St., East Orange, N. J.	421

* Conveyancer.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Cumberland County—Continued				
372	Security Perpetual	Millville	$20,684	.....	$390,125
373	Port Norris	Port Norris	1,273	.....	254,280
374	Fidelity	Vineland	3,598	$6,766	355,800
375	Landis	"	19,733	8,261	352,439
376	Mechanics No. 1	"	120,172	134,924	2,763,354
	Totals		$299,121	$324,838	$7,583,173
	Essex County				
377	Belleville	Belleville	$2,019	$5,443	$350,850
378	Central	"	10,589	8,780	630,600
379	Clover	"	3,282	13,652	212,600
380	Home	"	6,127	60,186	834,234
381	Impartial	"	4,560	2,819	179,400
382	North Belleville	"	6,466	14,077	438,400
383	Silver Lake	"	1,568	8,625	305,500
384	American-Polish	Bloomfield	6,379	6,567	248,300
385	Bloomfield	"	57,611	15,923	632,800
386	Church	"	15,505	1,796	107,700
387	Concord	"	993	325	241,390
388	Constitution	"	9,376	2,800	227,500
389	Energetic	"	1,575	3,298	266,700
390	Essex County	"	14,043	.....	1,019,750
391	Glenwood	"	178	5,406	61,400
392	Interurban	"	4,489	24,283	102,600
393	Merchants and Mechanics	"	2,235	338	443,900
394	North Center	"	1,377	13,144	63,500
395	Young Men's	"	1,170	10,683	315,600
396	Caldwell	Caldwell	6,371	18,246	620,700
397	Grover Cleveland	"	2,009	2,420	144,600
398	West Essex	"	5,044	10,562	391,550
399	Cedar Grove	Cedar Grove	6,989	12,400	612,600
400	Amherst	East Orange	3,638	221	195,700
401	Apex	" "	568	4,000	248,100
402	Banner	" "	13,344	.....	237,100
403	Brick Church	" "	14,608	57,055	614,250
404	Carnegie	" "	6,898	1,387	79,300
405	Civic Centre	" "	9,726	5,357	278,650
406	Clarion	" "	8,075	4,839	375,900
407	East Orange	" "	3,115	500	854,100
408	Elmwood	" "	4,246	5,207	355,600
409	Fairway	" "	3,546	6,250	221,250
410	Hollywood	" "	10,082	18,856	912,450
411	Lackawanna	" "	5,061	194	865,150
412	Library	" "	1,673	52	129,800
413	Marvel	" "	2,705	9,061	233,800
414	Park and Dodd	" "	21,640	19,325	394,850
415	Prospect-Watsessing	" "	1,915	15,487	656,550
416	Safeguard	" "	528	18,832	54,200
417	Shepherd	" "	266	14,247	151,800
418	Stronghold	" "	2,207	3,672	294,500
419	Suburban	" "	1,671	3,738	287,100
420	Third Ward	" "	2,568	11,875	900,500
421	Triumph	" "	7,984	11,000	754,800

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$250	$73,405	$37,831	$10,955	$533,250	372
.....	26,668	12,233	59,841	5,572	359,867	373
.....	25,234	129,548	20,933	1,477	543,356	374
.....	68,455	28,531	15,671	550	493,640	375
.....	150,642	367,629	108,045	146,715	3,791,481	376
$95,052	$438,763	$1,459,586	$436,065	$249,446	$10,886,044	
.....	$1,640	$46,196	$31,505	$10,440	$448,093	377
.....	5,850	196,075	34,384	8,313	894,591	378
.....	6,800	71,338	27,016	6,524	341,212	379
.....	5,678	340,052	44,954	15,440	1,306,671	380
.....	1,530	69,973	1,378	3,844	263,504	381
$5,000	5,745	103,888	15,389	2,369	591,334	382
.....	10,816	147,889	73,074	7,258	554,730	383
.....	6,600	74,529	19,953	3,251	365,579	384
12,200	10,206	204,457	30,140	6,505	969,842	385
.....	11,410	34,205	5,780	475	176,871	386
3,000	4,950	50,602	28,792	4,787	334,839	387
.....	5,590	22,965	8,082	1,146	277,459	388
.....	1,195	283,313	25,739	875	582,695	389
42,650	10,152	134,035	24,198	3,840	1,248,668	390
.....	2,226	102,788	1,986	1,279	175,263	391
430	3,360	24,339	4,693	124	164,318	392
.....	6,390	76,395	32,329	2,857	564,444	393
.....	2,780	7,733	1,001	1,692	91,227	394
.....	1,175	128,851	40,907	4,516	502,902	395
4,500	19,542	134,878	40,483	52,345	897,065	396
.....	5,112	57,924	11,080	1,611	224,756	397
34,510	2,345	162,360	26,625	3,162	636,158	398
63,600	5,550	102,602	17,853	9,383	830,977	399
.....	3,466	92,755	4,338	15,377	315,495	400
84,456	5,743	23,722	31,578	3,713	401,880	401
.....	10,090	100,049	23,042	150	383,775	402
85,800	22,763	257,644	11,338	3,973	1,067,431	403
388	9,610	27,707	12,747	662	138,699	404
34,800	8,654	122,523	13,358	5,881	478,949	405
.....	7,391	57,990	38,695	4,278	497,168	406
.....	15,373	251,208	61,273	48,160	1,233,729	407
8,480	9,832	30,895	22,207	28,401	464,868	408
1,900	5,122	83,936	17,184	5,297	344,485	409
8,700	24,957	266,302	37,333	15,095	1,293,775	410
.....	15,790	169,374	33,230	17,916	1,106,715	411
.....	2,285	47,019	11,427	1,239	193,495	412
5,000	5,740	193,093	52,389	14,105	515,893	413
.....	7,123	160,146	4,259	2,299	609,642	414
13,908	38,679	537,848	101,140	8,352	1,373,879	415
5,259	2,719	31,510	15,862	554	129,464	416
.....	11,175	23,965	18,418	16,190	236,061	417
.....	2,775	15,590	40,539	3,834	363,117	418
.....	2,875	50,213	27,516	3,907	377,020	419
.....	.....	240,525	12,039	11,696	1,179,203	420
36,400	16,466	104,928	22,984	14,537	969,099	421

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Cumberland County—Continued					
372	Security Perpetual	Millville	$264,256	.....	.....	$65,725
373	Port Norris	Port Norris	256,262	.....	.....	.....
374	Fidelity	Vineland	286,673	.....	.....	87,000
375	Landis	"	371,136	.....	.....	22,800
376	Mechanics No. 1	"	2,170,010	.....	$27,453	787,400
	Totals		$6,495,687	.....	$27,453	$1,243,450
	Essex County					
377	Belleville	Belleville	$259,666	.....	.....	$32,900
378	Central	"	444,078	.....	.....	227,750
379	Clover	"	212,970	.....	.....	39,250
380	Home	"	679,704	.....	.....	377,500
381	Impartial	"	171,277	.....	.....	16,650
382	North Belleville	"	340,077	.....	.....	111,950
383	Silver Lake	"	325,214	.....	.....	51,300
384	American-Polish	Bloomfield	211,394	.....	.....	70,725
385	Bloomfield	"	634,271	.....	.....	70,050
386	Church	"	128,280	$9,500	.....	1,600
387	Concord	"	213,987	.....	.....	8,000
388	Constitution	"	215,763	.....	.....	.....
389	Energetic	"	388,132	.....	.....	42,150
390	Essex County	"	896,777	.....	.....	.....
391	Glenwood	"	98,740	.....	.....	18,710
392	Interurban	"	96,546	.....	.....	10,500
393	Merchants and Mechanics	"	398,985	.....	.....	41,000
394	North Center	"	63,090	.....	.....	6,500
395	Young Men's	"	271,105	.....	.....	65,600
396	Caldwell	Caldwell	549,051	.....	.....	116,200
397	Grover Cleveland	"	133,878	.....	.....	17,745
398	West Essex	"	384,686	.....	.....	73,900
399	Cedar Grove	Cedar Grove	443,280	.....	.....	120,450
400	Amherst	East Orange	130,594	.....	.....	58,175
401	Apex	" "	196,611	.....	$849	90,375
402	Banner	" "	207,428	.....	.....	93,700
403	Brick Church	" "	566,326	17,250	.....	160,300
404	Carnegie	" "	100,148	.....	.....	9,500
405	Civic Centre	" "	295,876	.....	.....	17,350
406	Clarion	" "	311,292	.....	.....	62,100
407	East Orange	" "	709,160	.....	.....	80,100
408	Elmwood	" "	256,637	.....	.....	101,500
409	Fairway	" "	194,820	.....	.....	40,150
410	Hollywood	" "	635,219	.....	.....	310,750
411	Lackawanna	" "	594,136	.....	.....	280,500
412	Library	" "	123,065	.....	.....	22,100
413	Marvel	" "	331,551	.....	.....	79,400
414	Park and Dodd	" "	410,987	.....	.....	.....
415	Prospect-Watsessing	" "	843,111	.....	.....	126,780
416	Safeguard	" "	76,145	.....	.....	2,450
417	Shepherd	" "	167,718	.....	.....	4,600
418	Stronghold	" "	228,088	.....	.....	41,875
419	Suburban	" "	191,027	.....	.....	78,200
420	Third Ward	" "	583,374	.....	.....	115,554
421	Triumph	" "	476,183	.....	.....	190,500

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

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	
.....	$65,150	$474	.....	$15,950	$40,143	$46,216	$35,336	$533,250	372
.....	.....	2,693	.....	6,700	6,198	60,129	27,885	359,867	373
.....	.....	666	.....	35,650	1,230	69,464	62,673	543,356	374
.....	.....	232	.....	.....	.....	71,866	27,606	493,640	375
.....	.....	698	.....	.....	8,876	502,472	294,572	3,791,481	376
$48,070	$372,525	$12,208	.....	$150,018	$174,531	$1,473,272	$888,830	$10,886,044	
$365	.....	$413	$523	$58,477	$818	$52,029	$42,902	$448,093	377
6,004	.....	934	.....	33,000	40,219	69,000	73,606	894,591	378
36	.....	130	.....	.....	18,990	37,244	32,592	341,212	379
.....	.....	610	.....	19,900	3,946	92,342	132,669	1,306,671	380
20	.....	.....	.....	14,000	19	32,976	28,562	263,504	381
1,382	.....	659	.....	44,375	1,723	53,532	37,636	591,334	382
1,088	.....	940	.....	11,900	38,572	15,029	110,687	554,730	383
214	.....	253	.....	.....	16,410	30,583	36,000	365,579	384
157	.....	1,327	.....	.....	34,645	144,430	84,962	969,842	385
50	.....	65	.....	.....	8	18,635	18,733	176,871	386
540	.....	593	.....	11,500	17,109	49,801	33,309	334,839	387
.....	.....	403	.....	.....	40	51,301	9,952	277,459	388
1,944	.....	722	.....	33,750	1,103	.....	114,894	582,695	389
4,551	.....	6,101	.....	50,000	9,005	214,747	67,487	1,248,668	390
.....	.....	.....	.....	10,800	1,015	12,554	33,444	175,263	391
90	.....	70	.....	.....	14,805	20,158	22,149	164,318	392
338	.....	337	.....	.....	541	83,994	39,249	564,444	393
335	$607	49	.....	.....	5,973	8,875	5,798	91,227	394
3,693	.....	898	55	54,970	42,365	.....	64,216	502,902	395
51	.....	1,087	.....	.....	17,661	126,752	86,263	897,065	396
4,289	.....	217	.....	16,083	8,057	20,407	24,080	224,756	397
150	.....	7,539	.....	13,500	52,896	26,972	76,515	636,158	398
1,629	.....	702	7,050	83,725	6,030	127,581	40,530	830,977	399
405	.....	.....	.....	.....	59,093	5,447	61,781	315,495	400
116	.....	658	.....	20,475	22,819	26,735	43,242	401,880	401
2,313	.....	270	.....	.....	15,952	21,928	42,184	383,775	402
142	.....	1,402	.....	54,000	49,725	108,851	109,435	1,067,431	403
35	.....	568	.....	.....	1,560	13,420	13,468	138,699	404
805	.....	601	.....	38,000	3	66,393	59,921	478,949	405
681	.....	650	.....	19,000	8,709	52,677	42,059	497,168	406
830	.....	1,893	.....	55,000	124,831	114,073	147,842	1,233,729	407
.....	.....	60	.....	.....	19,872	60,343	26,456	464,868	408
2,813	.....	184	.....	42,489	20,032	16,220	27,777	344,485	409
.....	.....	580	400	131,000	4,000	149,227	62,599	1,293,775	410
28	.....	225	.....	19,000	45,227	102,243	65,356	1,106,715	411
150	.....	247	.....	7,000	6,755	5,480	28,698	193,495	412
5,219	.....	3,970	.....	.....	4,708	20,161	70,884	515,893	413
120	.....	1,132	.....	.....	52,913	79,490	65,000	609,642	414
.....	10,000	1,010	.....	.....	63,812	141,673	187,493	1,373,879	415
1,743	.....	.....	.....	.....	17,950	14,159	17,017	129,464	416
754	.....	328	.....	.....	95	38,256	24,310	236,061	417
2,363	.....	250	.....	8,000	11,071	36,130	35,340	363,117	418
7,680	.....	139	.....	14,100	14,270	38,700	32,904	377,020	419
174	42,513	109	.....	196,446	33,060	125,531	82,442	1,179,203	420
.....	.....	929	.....	117,000	3,000	143,121	38,366	969,099	421

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Cumberland County—Continued								
372	Security Perpetual	3,467	546	.....	.....	.....	.....	329	42
373	Port Norris	2,920	531	.....	.....	.....	.....	.....	.....
374	Fidelity	3,608	324	.....	.....	.....	.....	435	72
375	Landis	5,396	275	.....	.....	.....	.....	114	18
376	Mechanics No. 1	30,414	3,888	.....	.....	706	527	3,937	503
	Totals	86,758	9,742	.....	.....	706	527	7,755	1,125
	Essex County								
377	Belleville	3,190	307	.....	.....	.....	.....	164	27
378	Central	6,120	357	.....	.....	.....	.....	1,139	97
379	Clover	2,940	272	.....	.....	.....	.....	197	49
380	Home	8,919	638	.....	.....	.....	.....	1,888	189
381	Impartial	2,683	288	.....	.....	.....	.....	83	18
382	North Belleville	4,494	578	.....	.....	.....	.....	560	112
383	Silver Lake	3,487	332	.....	.....	.....	.....	257	26
384	American-Polish	3,333	383	.....	.....	.....	.....	354	54
385	Bloomfield	7,592	483	.....	.....	.....	.....	350	46
386	Church	2,064	168	95	4	.....	.....	8	2
387	Concord	2,835	240	.....	.....	.....	.....	40	12
388	Constitution	3,142	264	.....	.....	.....	.....	.....	.....
389	Energetic	5,346	419	.....	.....	.....	.....	221	24
390	Essex County	12,755	1,192	.....	.....	.....	.....	.....	.....
391	Glenwood	1,786	228	.....	.....	.....	.....	94	9
392	Interurban	1,223	90	.....	.....	.....	.....	53	13
393	Merchants and Mechanics	5,346	441	.....	.....	.....	.....	205	25
394	North Center	1,241	148	.....	.....	.....	.....	33	7
395	Young Men's	3,024	384	.....	.....	.....	.....	328	37
396	Caldwell	6,803	434	.....	.....	.....	.....	581	54
397	Grover Cleveland	1,664	141	.....	.....	.....	.....	88	11
398	West Essex	6,393	580	.....	.....	.....	.....	370	53
399	Cedar Grove	6,618	404	.....	.....	.....	.....	602	49
400	Amherst	1,935	281	.....	.....	.....	.....	291	49
401	Apex	2,690	246	.....	.....	48	48	452	80
402	Banner	3,050	469	.....	.....	.....	.....	.....	.....
403	Brick Church	7,931	503	172	25	.....	.....	802	94
404	Carnegie	1,489	125	.....	.....	.....	.....	48	4
405	Civic Centre	3,985	296	.....	.....	.....	.....	87	14
406	Clarion	4,396	344	.....	.....	.....	.....	311	43
407	East Orange	9,083	705	.....	.....	.....	.....	401	79
408	Elmwood	3,578	229	.....	.....	.....	.....	508	60
409	Fairway	2,429	381	.....	.....	.....	.....	201	74
410	Hollywood	9,136	623	.....	.....	.....	.....	1,554	264
411	Lackawanna	9,040	521	.....	.....	.....	.....	1,402	127
412	Library	1,957	146	.....	.....	.....	.....	110	15
413	Marvel	5,206	366	.....	.....	.....	.....	397	57
414	Park and Dodd	5,753	561	.....	.....	.....	.....	.....	.....
415	Prospect-Watsessing	8,859	609	.....	.....	.....	.....	634	58
416	Safeguard	936	121	.....	.....	.....	.....	12	6
417	Shepherd	2,274	241	.....	.....	.....	.....	23	3
418	Stronghold	3,641	280	.....	.....	.....	.....	209	28
419	Suburban	2,720	202	.....	.....	.....	.....	391	37
420	Third Ward	10,190	848	.....	.....	.....	.....	578	80
421	Triumph	7,122	606	.....	.....	.....	.....	953	160

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	
3,796	226	362	S.	$1.00 m.	$200	6	.....	.....	372
2,920	177	354	S.	1.00 m.	200	6	$0.05 b	.....	373
4,043	171	225	S.	.90 m.	200	6	.05 b	.....	374
5,510	131	162	S.	1.00 m.	200	6	.....	.....	375
35,057	1,781	3,137	O.P.	.....	200	6	.....	.....	376
95,219	4,356	7,038							
3,354	98	236	S.	$1.00 & $2.00 m.	$200	6	$2.00 a	.....	377
7,259	136	318	S.	1.00 m.	200	6	2.00 a	$2.00 a	378
3,137	52	269	S.	1.00 m.	200	6	3.00 a	1.00 a	379
10,807	226	601	S.	1.00 & 2.00 m.	200	6	2.00 a	2.00 a	380
2,766	47	259	O.P.	.....	200	6	3.00 a	.....	381
5,054	115	575	S.	1.00 & 2.00 m.	200	6	2.00 a	2.00 a	382
3,744	270	88	O.P.	.....	200	6	4.00 a	2.00 a	383
3,687	77	360	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	384
7,942	162	367	S.	1.00 m.	200	6	3.00 a	.....	385
2,167	39	135	S.	1.00 m.	200	6	3.00 a	1.00 a	386
2,875	57	195	S.	1.00 m.	200	6	3.00 a	5.50 a	387
3,142	39	225	S.	1.00 m.	200	6	3.00 a	1.00 a	388
5,567	62	381	S.	1.00 m.	200	6	1.50 & 3.00 a	2.00 a	389
12,755	283	909	S.	1.00 m.	200	6	3.00 a	3.00 a	390
1,880	32	205	O.P.	.....	200	6	.....	.....	391
1,276	24	79	S.	1.00 m.	200	6	3.00 a	1.50 a	392
5,551	101	365	S.	1.00 m.	200	6	3.00 a	1.00 a	393
1,274	26	129	O.P.	.....	200	6	2.00 a	.....	394
3,352	355	66	S.	1.00 & 2.00 m.	200	6	3.00 a	3.00 a	395
7,384	183	305	S.	1.00 m.	200	6	4.00 a	.....	396
1,752	46	106	S.	1.00 & 2.00 m.	200	6	3.00 a	2.00 a	397
6,763	109	524	S.	1.00 m.	200	6	3.00 a	2.00 a	398
7,220	155	298	S.	1.00 m.	200	6	.03 b	.....	399
2,226	42	288	S.	1.00 m.	200	6	3.00 a	.....	400
3,190	56	318	S.	1.00 m.	200	6	3.00 a & .04 b	.04 b	401
3,050	200	269	S.	1.00 m.	200	6	.....	.....	402
8,905	145	477	S.	1.00 m.	200	6	3.00 a & .04 b	1.00 a & .04 b	403
1,537	34	95	S.	1.00 & 2.00 m.	200	6	3.00 a	.....	404
4,072	68	242	S.	1.00 m.	200	6	.04 b & .08 b	.....	405
4,707	65	322	S.	1.00 m.	200	6	3.00 a	1.00 a	406
9,484	160	624	S.	1.00 m.	200	6	2.00 a	.04 b	407
4,086	56	233	O.P.	.....	200	6	2.00 a	.....	408
2,630	67	388	S.	1.00 & 2.00 m.	200	6	3.00 a & .08 b	.....	409
10,690	227	660	S.	1.00 m.	200	6	3.00 a	1.00 a	410
10,442	137	511	O.P.	.....	200	6	2.00 a	1.00 a	411
2,067	30	131	S.	1.00 m.	200	6	3.00 a	1.00 a	412
5,603	43	380	S.	1.00 m.	200	6	2.00 a	2.00 a	413
5,753	111	450	S.	1.00 m.	200	6	3.00 a	1.00 a	414
9,493	137	530	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	415
948	25	102	S.	1.00 m.	200	6	3.00 a	1.00 a	416
2,297	66	178	S.	1.00 m.	200	6	4.00 a	2.00 a	417
3,850	83	225	S.	1.00 m.	200	6	4.00 a	1.00 a	418
3,111	76	163	S.	1.00 m.	200	6	2.50 a	.....	419
10,768	174	754	O.P.	.....	200	6	.05 b	.05 b	420
8,075	177	589	S.	1.00 m.	200	6	3.00 a	.....	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
	Essex County—Continued			
422	Tuttle	East Orange	Mar. 23, 1927	Morris Taffet
423	Weona	" "	Feb. 14, 1922	Edward E. Bruen
424	Glen Ridge	Glen Ridge	Mar. 30, 1914	Eugene Le R. Cadmus
425	Business Men's	Irvington	May 24, 1913	W. Clifton Terrill
426	Camptown	"	Mar. 7, 1910	Louis G. Breitenbach
427	First Ward	Irvington	Nov. 8, 1915	Joseph F. Harter
428	Greater Newark	"	Dec. 28, 1904	Francis S. Green
429	Grove	"	Mar. 31, 1910	Conrad J. Rech
430	Iroquois	"	Jan. 8, 1925	Stanley J. Bakley
431	Irvington	"	June 18, 1887	Frederick Stone
432	Marathon	"	Oct. 21, 1910	August M. Kleeman
433	Normandy Park	"	Sept. 11, 1912	Adolph A. Franz
434	Olympic	"	Sept. 18, 1905	Frederick G. Goedde
435	Polish-American	"	Feb. 14, 1918	W. Mazur
436	Service Men's	"	Sept. 9, 1921	Edward J. Boschen
437	Supreme	"	Nov. 27, 1925	Andrew C. Kress
438	Livingston	Livingston	Aug. 28, 1922	Ralph D. De Camp
439	Caledonia	Maplewood	Mar. 22, 1909	Theobald Kauf
440	Crestview	"	Mar. 21, 1922	Arthur L. Stephans
441	Maplewood	"	April 27, 1910	James Fleming
442	Township	"	Feb. 1, 1922	John W. Heller
443	Tuscan	"	Sept. 22, 1909	Emil Hildebrand
444	Millburn	Millburn	Aug. 10, 1907	J. Albert Kalb
445	Washington Rock	"	May 14, 1926	Albert Allsopp, 2d
446	Claridge	Montclair	May 7, 1926	John Heyrich
447	Edgemont	"	Sept. 16, 1930	Wilbur W. Brooks
448	Golden Rod	"	Jan. 10, 1925	F. F. Thompson
449	Hillside	"	Feb. 18, 1904	J. D. Hegeman, Jr.
450	Montclair	"	Jan. 8, 1886	William N. Chesnut
451	Nishuane	"	June 17, 1922	Kenneth R. Shand
452	Plaza	"	Feb. 2, 1920	Patrick J. Farrell
453	Upper Montclair	"	Aug. 26, 1919	Alfred T. Gibbs
454	Wellmont	"	May 10, 1930	Harry E. S. Wilson
455	A-1	Newark	Sept. 4, 1919	Michael Leveen
456	Aberdeen	"	May 18, 1926	Samuel Gorlin
457	Abingdon	"	Feb. 4, 1914	John D. Leslie
458	Able-Old Hickory	"	*(See below)	Meyer P. Gross
459	Acme	"	Sept. 26, 1905	John Dittes
460	Acorn	"	June 23, 1910	Philip J. Jackson
461	Acropolis	"	Mar. 28, 1913	George L. Larkin
462	Action	"	Nov. 16, 1925	Maurice M. Feder
463	Adamant	"	Oct. 16, 1920	Frank L. Smith
464	Admiral Sampson	"	Feb. 9, 1922	Geoffrey Simon
465	Aggressive	"	Nov. 8, 1913	Wm. E. Sandmeyer
466	Aladdin	"	Oct. 23, 1920	Henry Jacobs
467	Alert	"	May 28, 1920	Samuel Schechner
468	Alliance	"	Mar. 9, 1911	William E. Selby
469	Allied	"	Mar. 14, 1919	Max Abeles
470	Almanac	"	Nov. 24, 1924	H. Burnham Rowe
471	Alpha	"	Nov. 20, 1907	Joseph J. Matz
472	Alpine	"	July 13, 1920	Stanley J. Rotonda
473	Altruist	"	May 19, 1926	Charles Gans
474	Amalgamated	"	Mar. 8, 1913	**
475	American	"	April 4, 1907	Samuel Litwin
476	American-Ukrainian	"	Feb. 7, 1922	Michael Shumeyko

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

** Amalgamated Building and Loan Assn., Newark, is in the hands of Conservator.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Samuel S. Ferster	Kenneth G. Donnelly	1690 Van Ness Terrace, Union, N. J.	422
Aaron Marder	U. Samuel Abeles	60 Fifth St., Newark, N. J.	423
Howard S. Dodd	Frank Cunliffe	30 Edgewood Road, Glen Ridge, N. J.	424
Henry P. Bedford	John I. Middleton	c/o Irvington National Bank, Irvington, N. J.	425
Newton P. Kinsey	L. P. Hofmann	34 Union Ave., Irvington, N. J.	426
Joseph Steiner	Louis Stoecker	26 Yale St., Maplewood, N. J.	427
Newton P. Kinsey	Joseph S. Waterfield	35 Whitney Road, Short Hills, N. J.	428
Albert C. Kraft	William F. Gegenheimer	53 Clinton St., Newark, N. J.	429
William Newman	Walter L. Koerner	81 Wagner Place, Irvington, N. J.	430
Newton P. Kinsey	John I. Middleton	c/o Irvington National Bank, Irvington, N. J.	431
Charles C. Deubel	John A. Steets	67 Harrison Place, Irvington, N. J.	432
Charles H. Stewart	Richard F. L. Muth	81 Courter Ave., Maplewood, N. J.	433
Frederick G. Stickel, Jr.	Otto H. Wilhelm	15 Headley Terrace, Irvington, N. J.	434
Thaddeus J. Rospond	John Posluszny	617—18th Ave., Newark, N. J.	435
Frederic Stoddard	Gustav Modersohn, Jr.	755 Broad St., Newark, N. J.	436
Richard Otto	John F. Muller	11 Norfolk Ave., Maplewood, N. J.	437
Grosso, Brundage & Anderson	Raymond C. Tower	27 Wilson Terrace, Livingston, N. J.	438
Edward F. Schwartz	William A. Gade	189 S. Tenth St., Newark, N. J.	439
Richard H. Thiele	Harry W. Brands	92 Parker Ave., Maplewood, N. J.	440
Frederic W. Smith	Andrew Jack	5 Girard Place, Maplewood, N. J.	441
Samuel D. Williams	J. Lewis Fiacre	1874 Springfield Ave., Maplewood, N. J.	442
Joseph W. Kapp	Gustave F. Lueddeke	98 Burnett Ave., Maplewood, N. J.	443
Hobart L. Benedict	Stanley J. Lathrop	64 Main St., Millburn, N. J.	444
Fred Herrigel, Jr.	Frederick G. Schroeder	26 Blaine St., Millburn, N. J.	445
Irving Siegler	Joseph E. Mintz	3 Vincent Place, Montclair, N. J.	446
John A. Bennett	Hugh Currie	17 Watchung Place, Montclair, N. J.	447
William P. Allen	Alfred H. Tate	10 Cross St., Montclair, N. J.	448
John A. Hines	William Sigler	420 Bloomfield Ave., Montclair, N. J.	449
Philip Goodell	Robert H. Spencer	408 Bloomfield Ave., Montclair, N. J.	450
Henry W. Trimble	Joseph D. McKee	25 Howe Ave., Montclair, N. J.	451
Chester C. Beekman	Porter L. R. Versfelt	11 Miller St., Caldwell, N. J.	452
Henry W. Trimble	Terence J. McHugh	100 Gordonhurst Ave., Montclair, N. J.	453
Isidor H. Brand	Irving R. Noble	18 S. Fullerton Ave., Montclair, N. J.	454
Louis Bondy	Moses Ganslr	93 Mercer St., Newark, N. J.	455
Percy H. Penn	P. H. Lipschutz	614 Central Ave., East Orange, N. J.	456
Frederick C. Ritger	John M. Williams	73 S. Arlington Ave., East Orange, N. J	457
Joseph Kraemer	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	458
Frank Voigt	Henry Wagner	24 Hudson Ave., East Orange, N. J.	459
Howard F. Kirk	Charles T. Ziegler	9 Clinton St., Newark, N. J.	460
Hubert J. Rowe	Fred M. Summers	245 Roseville Ave., Newark, N. J.	461
Hannah F. Sokobin	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	462
Wolber, Gilhooley & Yauch	Walter A. Hughes	30 Branford Place, Newark, N. J.	463
Charles M. Grosman	Gottlieb Jacobs	10 Charlton St., Newark, N. J.	464
Max Meisner	Clyde A. Zukswert	1505 Raymond-Commerce Bldg., Newark, N. J.	465
Harry Griffinger	U. Samuel Abeles	60 Fifth St., Newark, N. J.	466
Samuel Roessler	Oscar H. Merz	755 Broad St., Newark, N. J.	467
Joseph G. Wolber	T. L. R. Crooks	619 Prospect St., Maplewood, N. J.	468
Charles Frankel	Abraham Levin	207 Market St., Newark, N. J.	469
Frances Gash	Fred Maybaum	10 Osborne Terrace, Newark, N. J.	470
Isaac Fleischman	Benjamin Blank	52 Belmont Ave., Newark, N. J.	471
Corbo, Cerrato, Minisi & Minisi	Vito Verniero	13 Sheffield St., Newark, N. J.	472
Edward S. Bessman	B. H. Tabankin	735 Hunterdon St., Newark, N. J.	473
	*Joseph Steiner	790 Broad St., Newark, N. J.	474
Joseph E. Cohn	M. George Greenberg	9 Hill St., Newark, N. J.	475
William J. Kearns	Walter Sedorowitz	386 Myrtle Ave., Irvington, N. J.	476

* Conservator.

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				
422	Tuttle	East Orange	$2,903	$375	$51,969
423	Weona	" "	728	48,838	481,100
424	Glen Ridge	Glen Ridge	31,827	14,305	1,051,950
425	Business Men's	Irvington	2,653	7,400	501,414
426	Camptown	"	58,934	40,000	2,624,000
427	First Ward	Irvington	37,401	26,081	615,000
428	Greater Newark	"	6,762	.....	806,700
429	Grove	"	588	115	179,800
430	Iroquois	"	2,079	1,128	219,100
431	Irvington	"	14,752	25,000	896,900
432	Marathon	"	122	7,175	295,000
433	Normandy Park	"	624	10,111	191,400
434	Olympic	"	3,402	17,625	332,300
435	Polish-American	"	706	1,000	490,250
436	Service Men's	"	9,467	23,288	251,600
437	Supreme	"	22,117	3,583	242,200
438	Livingston	Livingston	183	1,500	173,800
439	Caledonia	Maplewood	27,201	55	162,300
440	Crestview	"	15,758	10,000	460,800
441	Maplewood	"	14,760	114,161	2,265,000
442	Township	"	2,574	429	502,500
443	Tuscan	"	14,105	.....	335,300
444	Millburn	Millburn	11,424	13,832	2,113,100
445	Washington Rock	"	3,124	2,331	194,400
446	Claridge	Montclair	6,025	2,898	62,000
447	Edgemont	"	7,709	5,515	64,400
448	Golden Rod	"	1,087	762	34,550
449	Hillside	"	15,443	10,700	1,014,950
450	Montclair	"	48,469	19,600	1,297,300
451	Nishuane	"	6,976	9,256	361,500
452	Plaza	"	1,398	6,000	336,295
453	Upper Montclair	"	54,185	25,335	1,051,200
454	Wellmont	"	335	4,993	5,000
455	A-1	Newark	2,053	.....	1,103,060
456	Aberdeen	"	2,409	340	79,100
457	Abingdon	"	4,254	.....	303,900
458	Able-Old Hickory	"	8,579	52	889,900
459	Acme	"	1,243	8,819	149,800
460	Acorn	"	3,597	70	321,800
461	Acropolis	"	2,691	3,225	318,900
462	Action	"	995	.....	112,500
463	Adamant	"	723	19,300	206,400
464	Admiral Sampson	"	660	2,480	194,150
465	Aggressive	"	2,548	10,475	295,650
466	Aladdin	"	562	7,578	135,200
467	Alert	"	6,458	.....	704,700
468	Alliance	"	10,732	.....	664,565
469	Allied	"	7	.....	223,400
470	Almanac	"	99	.....	69,850
471	Alpha	"	11,190	.....	544,300
472	Alpine	"	4,020	5,022	310,400
473	Altruist	"	3,243	3,000	202,100
474	Amalgamated	"	44,832	.....	578,400
475	American	"	1,581	.....	251,000
476	American-Ukrainian	"	12,036	.....	481,600

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$1,240	$22,317	$16,323	$206	$95,333	422
.....	17,324	63,633	59,323	5,080	676,626	423
$64,850	52,682	94,451	94,219	9,435	1,413,719	424
1,400	1,200	121,685	13,318	9,848	658,918	425
.....	22,429	1,098,048	17,756	25,226	3,886,393	426
56,900	17,887	276,227	60,111	6,535	1,096,142	427
.....	810	344,667	9,120	7,204	1,175,263	428
.....	3,075	8,403	12,013	2,164	206,158	429
4,800	3,700	73,637	15,067	1,756	321,267	430
1	1,375	227,483	5,395	6,325	1,177,231	431
.....	2,190	56,061	27,791	3,362	391,701	432
.....	2,555	73,493	2,847	1,601	282,631	433
.....	14,800	160,136	25,190	4,879	558,332	434
.....	14,503	117,571	75,283	2,841	702,154	435
.....	5,965	71,777	13,737	2,132	377,966	436
.....	4,930	61,935	11,765	335	346,865	437
.....	4,958	33,186	11,364	5,430	230,421	438
20,406	5,355	365,213	3,989	3,769	588,288	439
.....	4,629	98,006	1,683	1,370	592,246	440
.....	67,603	157,904	41,719	4,540	2,665,687	441
6,801	16,986	57,848	2,711	4,431	594,280	442
27,200	7,816	163,896	26,591	12,663	587,571	443
9,000	86,002	401,379	135,908	60,273	2,830,918	444
.....	3,295	36,238	8,662	694	248,744	445
.....	2,300	23,485	7,437	338	104,483	446
.....	3,800	7,338	4,017	25	92,804	447
.....	2,365	.....	3,457	7,359	49,580	448
28,450	35,039	346,180	87,397	6,688	1,544,847	449
104,000	70,454	280,937	129,642	9,786	1,960,188	450
6,000	27,350	24,203	18,558	2,711	456,554	451
.....	11,048	117,540	18,430	3,488	494,199	452
36,400	9,760	72,823	13,689	4,213	1,267,605	453
.....	70	.....	687	152	11,237	454
.....	54,463	224,410	281,069	46,929	1,711,984	455
.....	61	16,078	24,125	4,816	126,929	456
42,500	6,415	35,201	25,720	5,829	423,819	457
.....	36,415	503,386	17,138	19,724	1,475,194	458
4,000	2,170	147,523	6,708	17,001	337,264	459
10,400	5,965	67,082	23,454	5,907	438,275	460
4,500	4,027	57,450	26,559	9,705	427,057	461
.....	3,770	74,056	8,484	7,892	207,697	462
1,484	2,225	133,626	35,480	6,499	405,737	463
20,900	7,315	194,322	81,836	2,835	504,498	464
.....	2,441	466,292	9,316	3,725	790,447	465
.....	925	104,706	29,550	17,133	295,654	466
2,000	19,680	338,587	82,702	39,245	1,193,372	467
.....	6,300	12,212	30,879	7,061	731,749	468
.....	4,650	220,376	56,018	7,968	512,419	469
.....	1,490	88,585	1,182	6,891	168,097	470
27,600	25,181	217,239	108,980	28,203	962,693	471
.....	4,855	67,694	49,198	7,332	448,521	472
.....	5,380	132,528	1,000	6,876	354,127	473
224,015	35,453	1,780,950	28,315	163,274	2,855,239	474
4,000	3,750	95,529	7,790	5,691	369,341	475
.....	21,071	129,707	35,105	4,906	684,425	476

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					
422	Tuttle	East Orange	$56,499	.....	.....	$13,125
423	Weona	" "	425,406	.....	.....	20,600
424	Glen Ridge	Glen Ridge	922,108	.....	.....	50,000
425	Business Men's	Irvington	290,555	.....	.....	218,450
426	Camptown	"	1,875,715	.....	.....	1,206,200
427	First Ward	Irvington	471,653	.....	.....	239,200
428	Greater Newark	"	527,221	.....	.....	440,100
429	Grove	"	100,386	.....	.....	40,100
430	Iroquois	"	185,014	.....	.....	40,100
431	Irvington	"	535,144	.....	.....	374,100
432	Marathon	"	182,564	.....	.....	119,600
433	Normandy Park	"	136,831	.....	.....	63,900
434	Olympic	"	309,524	.....	.....	113,150
435	Polish-American	"	306,255	.....	.....	211,230
436	Service Men's	"	217,412	$1,200	.....	61,000
437	Supreme	"	218,646	.....	.....	53,950
438	Livingston	Livingston	155,273	.....	.....	3,500
439	Caledonia	Maplewood	281,877	36,605	.....	151,550
440	Crestview	"	424,807	.....	.....	32,800
441	Maplewood	"	2,036,148	.....	.....	.....
442	Township	"	404,164	.....	.....	14,600
443	Tuscan	"	268,671	.....	.....	181,300
444	Millburn	Millburn	1,713,450	.....	.....	46,000
445	Washington Rock	"	185,274	.....	.....	10,800
446	Claridge	Montclair	56,097	.....	.....	2,150
447	Edgemont	"	82,524	.....	.....	.....
448	Golden Rod	"	34,299	.....	.....	700
449	Hillside	"	1,005,274	.....	.....	120,750
450	Montclair	"	1,371,664	.....	.....	69,800
451	Nishuane	"	332,201	.....	.....	.....
452	Plaza	"	242,109	.....	.....	72,100
453	Upper Montclair	"	914,952	.....	.....	46,200
454	Wellmont	"	4,326	.....	.....	.....
455	A-1	Newark	775,269	.....	.....	409,400
456	Aberdeen	"	74,284	.....	.....	7,150
457	Abingdon	"	251,856	.....	.....	75,000
458	Able-Old Hickory	"	714,296	.....	.....	313,800
459	Acme	"	150,597	.....	.....	135,350
460	Acorn	"	174,756	.....	.....	99,050
461	Acropolis	"	226,155	.....	.....	49,900
462	Action	"	113,228	.....	.....	20,081
463	Adamant	"	242,714	.....	.....	33,500
464	Admiral Sampson	"	263,726	.....	.....	86,675
465	Aggressive	"	334,508	.....	.....	181,200
466	Aladdin	"	146,449	.....	.....	58,100
467	Alert	"	415,020	.....	.....	184,450
468	Alliance	"	455,595	.....	.....	59,800
469	Allied	"	254,513	.....	.....	128,275
470	Almanac	"	89,581	.....	.....	22,975
471	Alpha	"	647,346	.....	.....	49,200
472	Alpine	"	237,075	.....	.....	52,300
473	Altruist	"	203,292	.....	.....	93,425
474	Amalgamated	"	1,191,106	.....	.....	739,588
475	American	"	172,432	.....	.....	87,675
476	American-Ukrainian	"	419,304	.....	.....	66,400

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

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							
$126	.....	$90	.....	$3,525	$9,046	.....	$12,922	$95,333	422
217	.....	1,072	$56	.....	80,946	$82,698	65,631	676,626	423
608	.....	1,284	.....	182,000	3,527	190,880	63,312	1,413,719	424
.....	.....	.....	.....	18,000	24,954	32,334	74,625	658,918	425
190	.....	.....	.....	65,750	207,620	168,939	361,979	3,886,393	426
875	.....	2,195	.....	116,008	121,975	5,869	138,367	1,096,142	427
.....	.....	.....	.....	60,000	12,401	.....	135,541	1,175,263	428
.....	$8,172	25	.....	10,500	14,974	22,173	9,828	206,158	429
694	.....	2,537	.....	35,078	994	21,530	35,320	321,267	430
231	.....	.....	.....	31,200	20,464	134,324	81,768	1,177,231	431
17	.....	85	.....	22,000	10,427	30,164	26,844	391,701	432
77	.....	.....	.....	.....	25,386	13,113	43,324	282,631	433
1,221	.....	182	.....	26,926	5,660	51,476	50,193	558,332	434
250	.....	1,838	191	42,818	34,222	50,176	55,174	702,154	435
165	.....	163	.....	5,500	9,204	44,775	38,547	377,966	436
80	.....	95	.....	.....	1,000	35,934	37,160	346,865	437
2,629	.....	510	400	1,000	4,136	41,374	21,599	230,421	438
8	.....	.....	.....	.....	10,736	.....	107,512	588,288	439
946	.....	.....	.....	.....	3,101	94,116	36,476	592,246	440
.....	.....	2,898	1,500	.....	.....	523,155	101,986	2,665,687	441
4	.....	.....	.....	36,188	.....	89,852	49,472	594,280	442
15	.....	792	.....	20,500	12,156	30,462	73,675	587,571	443
5,014	.....	3,675	1,990	496,637	148	374,730	189,274	2,830,918	444
1,537	.....	567	.....	2,000	757	28,565	19,244	248,744	445
1,270	.....	180	.....	3,000	16,215	7,498	18,073	104,483	446
.....	.....	80	.....	.....	304	5,746	4,150	92,804	447
2,262	.....	420	.....	.....	585	5,339	5,975	49,580	448
208	.....	3,181	.....	128,000	90,270	76,119	121,045	1,544,847	449
759	.....	1,366	.....	125,250	10,126	287,811	93,412	1,960,188	450
111	12,763	673	.....	9,500	528	76,061	24,717	456,554	451
62	13,739	73	.....	48,500	25,107	21,871	70,638	494,199	452
1,583	.....	584	.....	.....	11,110	252,733	40,443	1,267,605	453
4,402	.....	44	.....	.....	1,482	.....	983	11,237	454
6,270	.....	393	.....	45,000	134,140	30,620	310,892	1,711,984	455
698	.....	20	.....	.....	20,559	.....	24,218	126,929	456
.....	.....	46	.....	13,200	10,117	52,200	21,400	423,819	457
15,767	.....	9	300	126,100	42,714	.....	262,208	1,475,194	458
8	.....	1,454	.....	.....	2,235	8,680	38,940	337,264	459
4,768	13,154	60	.....	43,000	41,810	33,958	27,719	438,275	460
1,675	4,670	60	.....	.....	61,963	49,152	33,482	427,057	461
.....	.....	.....	.....	.....	18,613	10,379	45,396	207,697	462
2,430	.....	315	.....	.....	31,382	50,271	45,125	405,737	463
2,384	.....	90	.....	28,696	31,013	.....	91,914	504,498	464
157	.....	.....	.....	30,495	53,048	.....	191,039	790,447	465
128	.....	220	985	.....	29,520	8,434	51,818	295,654	466
180	.....	1,873	.....	.....	299,848	21,000	271,001	1,193,372	467
296	.....	2,836	.....	40,000	6,146	107,766	59,310	731,749	468
.....	.....	130	.....	37,421	27,980	.....	64,100	512,419	469
2,359	.....	.....	.....	2,800	6,146	.....	44,236	168,097	470
373	.....	1,336	.....	41,000	26,077	18,847	178,514	962,693	471
2,796	2,000	338	.....	28,160	27,335	32,092	66,425	448,521	472
215	.....	.....	.....	.....	386	.....	56,809	354,127	473
600	.....	.....	.....	174,100	342,680	.....	407,165	2,855,239	474
979	15,155	3,515	1,324	11,500	7,350	24,916	44,495	369,341	475
921	.....	651	.....	.....	30,951	114,734	51,464	684,425	476

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								
422	Tuttle	983	106					65	17
423	Weona	5,692	468					103	20
424	Glen Ridge	11,602	780					250	32
425	Business Men's	7,921	338					2,184	112
426	Camptown	24,423	2,192					6,031	452
427	First Ward	11,176	356					1,196	170
428	Greater Newark	8,020	526					2,200	106
429	Grove	1,522	146					200	38
430	Iroquois	2,701	182					201	38
431	Irvington	7,691	576					1,871	140
432	Marathon	2,782	226					598	78
433	Normandy Park	2,172	206					320	45
434	Olympic	3,861	359					566	64
435	Polish-American	4,742	387					1,057	358
436	Service Men's	3,242	275	12	2			305	37
437	Supreme	3,319	254					270	44
438	Livingston	2,097	262					18	5
439	Caledonia	5,906	617	375	7			758	101
440	Crestview	6,614	597					164	24
441	Maplewood	36,930	1,238						
442	Township	6,661	541					73	12
443	Tuscan	3,587	341					907	81
444	Millburn	23,781	1,929					230	43
445	Washington Rock	3,432	342					54	9
446	Claridge	823	58					11	3
447	Edgemont	1,965	201						
448	Golden Rod	531	85					3	3
449	Hillside	12,716	1,074					604	102
450	Montclair	16,735	1,391					349	65
451	Nishuane	5,157	393						
452	Plaza	3,552	338					361	54
453	Upper Montclair	13,906	970					231	23
454	Wellmont	104	16						
455	A-1	6,933	591					2,047	179
456	Aberdeen	1,161	73					36	9
457	Abingdon	3,260	254					375	40
458	Able-Old Hickory	11,525	1,012					1,569	281
459	Acme	2,041	181					677	74
460	Acorn	2,775	267					495	82
461	Acropolis	2,861	236					250	33
462	Action	2,452	228					109	19
463	Adamant	2,830	272					168	31
464	Admiral Sampson	3,463	362					434	75
465	Aggressive	4,724	390					906	81
466	Aladdin	2,022	222					291	38
467	Alert	5,129	511					922	50
468	Alliance	6,003	247					299	23
469	Allied	3,222	377					641	123
470	Almanac	1,410	146					115	25
471	Alpha	7,608	555					246	35
472	Alpine	2,950	201					262	47
473	Altruist	4,944	259					467	65
474	Amalgamated	17,725	744					3,698	270
475	American	1,963	121					438	37
476	American-Ukrainian	4,932	529					332	119

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	
1,048	25	98	S.	$1.00 m.	$200	6	$4.00 a	$2.00 a	422
5,795	95	393	S.	1.00 m.	200	6	3.00 a	2.00 a	423
11,852	235	577	S.	1.00 m.	200	6	3.00 a	.....	424
10,105	105	345	O.P.	.....	100	6	3.00 a	3.00 a	425
30,454	486	2,158	S.	1.00 m.	200	6	3.00 a	3.00 a	426
12,372	121	415	S.	.50 m. & 1.00 m.	100	6	3.00 a	1.00 a	427
10,220	130	502	S.	1.00 m.	200	6	3.00 a	3.00 a	428
1,722	47	137	S.	1.00 m.	200	6	3.00 a	.....	429
2,902	44	176	S.	1.00 m.	200	6	3.00 a	1.00 a	430
9,562	202	514	N.S.	.....	200	6	3.00 a	3.00 a	431
3,380	46	258	S.	1.00 m.	200	6	1.50 a	.....	432
2,492	41	210	O.P.	.....	200	6	3.00 a	.....	433
4,427	93	330	S.	1.00 m.	200	6	4.00 a & .06 b	1.00 a & .06 b	434
5,799	165	580	S.	.25 w.	200	6	3.00 a	1.00 a	435
3,559	255	59	S.	1.00 m.	200	6	3.00 a	1.00 a	436
3,589	65	233	S.	1.00 m.	200	6	3.00 a	1.00 a	437
2,115	64	203	S.	1.00 m.	200	6	1.00 a	.....	438
7,039	32	693	O.P.	.....	200	6	4.00 a	1.00 a	439
6,778	95	526	O.P.	.....	200	6	2.00 a	2.00 a	440
36,930	287	951	S.	1.00 m.	200	6	2.00 a & .02½ b	2. a & .02½ b	441
6,734	116	437	O.P.	.....	200	6	2.00 a & .05 b	.05 b	442
4,494	92	330	S.	1.00 m.	200	6	1.50 a, 2. a, 3. a	1.00 a	443
24,011	448	1,524	S.	1.00 m.	200	6	4.00 a & .05 b	.....	444
3,486	51	300	S.	1.00 m.	200	6	3.00 a	1.00 a	445
834	15	46	S.	1.00 m.	200	6	4.00 a	1.00 a	446
1,965	21	180	S.	1.00 m.	200	6	3.00 a & .05 b	.05 b	447
534	26	62	S.	1.00 m.	200	6	.....	.....	448
13,320	236	940	S.	1.00 & 2.00 m.	200	6	1.50 a	.....	449
17,084	337	1,119	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	450
5,157	99	294	S.	1.00 m.	200	6	2.00 a	.....	451
3,913	97	295	O.P.	.....	200	6	4.00 a	1.00 a	452
14,137	135	858	S.	1.00 m.	200	6	3.00 a	1.00 a	453
104	2	14	S.	1.00 m.	200	6	.10 b	.....	454
8,980	163	607	S.	1.00 & 2.00 m.	200	6	2.00 a	2.00 a	455
1,197	15	67	S.	1.00 m.	200	6	4.00 a	2.00 a	456
3,635	65	229	S.	1.00 m.	200	6	.....	.....	457
13,094	273	1,020	O.P.	.....	200	6	.....	1.00 a	458
2,718	40	215	S.	1.00 m.	200	6	3.00 a	1.00 a	459
3,270	111	238	S.	1.00 m.	200	6	3.00 a	2.00 a	460
3,111	92	177	S.	1.00 m.	200	6	.....	1.00 a	461
2,561	32	215	O.P.	.....	200	6	.....	1.00 a	462
2,998	263	40	S.	1.00 m.	200	6	3.00 a	.....	463
3,897	237	200	S.	1.00 m.	200	6	4.00 a	2.00 a	464
5,630	39	432	O.P.	.....	200	6	3.00 a	2.00 a	465
2,313	39	221	S.	1.00 m.	200	6	3.00 a	1.00 a	466
6,051	92	469	S.	1.00 m.	200	6	.....	1.00 a	467
6,302	48	222	S.	1.00 m.	200	6	1.00 a	2.00 a	468
3,863	46	454	S.	1.00 m.	200	6	3.00 a	1.00 a	469
1,525	18	153	S.	1.00 m.	200	6	3.00 a	1.00 a	470
7,854	119	471	S.	1.00 m.	200	6	.....	2.00 a	471
3,212	88	160	S.	1.00 m.	200	6	4.00 a	2.00 a	472
5,411	45	279	O.P.	.....	200	6	.....	.....	473
21,423	142	872	O.P.	.....	200	6	.....	.....	474
2,401	33	125	S.	1.00 m.	200	6	1.00 a to 4.00 a	2.00 a	475
5,264	168	480	S.	1.00 m.	200	6	3.50 a	1.00 a	476

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			
477	Anchor	Newark	Aug. 19, 1913	Camille L. Gairoard
478	Annexed District	"	Nov. 22, 1898	John L. Becker
479	Arion	"	Jan. 16, 1912	Edward F. Kern
480	Armstrong	"	Jan. 28, 1920	Junius Mebane
481	Arrow	"	July 23, 1920	Louis D. Goldberg
482	Assembly	"	April 19, 1920	David L. Heller
483	Astor	"	Dec. 5, 1912	Michael A. Jackson
484	Atlantic	"	April 1, 1901	John W. McAuliffe
485	Atlas Weekly	"	Jan. 18, 1911	Samuel A. Cohen
486	Aurora	"	Feb. 10, 1923	Gennaro Laccitiello
487	Auto Trade	"	Nov. 25, 1921	Claude E. Holgate
488	Bankers	"	Nov. 27, 1911	Harry Spangenthal
489	Barringer	"	Mar. 7, 1919	Jerome T. Congleton
490	Basic	"	Mar. 1, 1919	Jacob Lesnik
491	Bay View	"	Mar. 13, 1908	F. C. Mindnich
492	Beacon	"	June 16, 1920	Frank J. Durkin
493	Beaver	"	Mar. 23, 1912	Frederick Rosseter
494	Bell	"	Aug. 19, 1922	Samuel M. Bass
495	Beneficial	"	Mar. 18, 1893	Sidney H. Salomon
496	Bergen	"	Aug. 19, 1912	Alois Kraemer
497	Betsy Ross	"	Jan. 3, 1922	Elma Knapp
498	Big Brother	"	Jan. 13, 1922	Adolph Klein
499	Bigelow	"	Aug. 11, 1905	Max Oppenheimer
500	Black Diamond	"	Jan. 10, 1925	R. D. Van Duzer
501	Bonded	"	Mar. 19, 1919	Arthur C. Lindeman
502	Branch Brook	"	June 1, 1905	Samuel Gaiser
503	Branford	"	June 8, 1920	Morris Metsky
504	Broad & Commerce	"	May 22, 1912	Eugene J. Anspach
505	Broad and Market	"	Sept. 10, 1906	James F. Connorton
506	Broad Street	"	Jan. 12, 1923	Andrew P. Martin
507	Brookdale	"	Oct. 27, 1911	Charles G. Hahn
508	Buildahome	"	July 20, 1922	John F. Sherman
509	Builders	"	Oct. 11, 1906	William F. Littell, Jr.
510	Buildmore	"	April 15, 1926	William P. Macksey
511	Cabinet	"	Dec. 24, 1925	Monroe D. Hess
512	Camden	"	Mar. 6, 1912	William Schuff
513	Camfield	"	Feb. 7, 1899	Albert Linke
514	Capital	"	Oct. 26, 1912	Charles S. Baldwin
515	Cardinal	"	Nov. 30, 1920	Michael Rabb
516	Casino	"	Mar. 1, 1892	Charles J. Geiger
517	Cedars	"	July 5, 1923	William L. Blanchard
518	Central	"	June 15, 1881	Samuel Schechner
519	Centre Market	"	Feb. 7, 1914	Edward J. Martin
520	Century	"	Mar. 7, 1906	Frank P. Montgomery
521	Champion	"	Feb. 28, 1923	Alfred Peter
522	Channel	"	Oct. 23, 1926	Joseph G. Eichenbaum
523	Chapel	"	April 19, 1907	J. William Huegel
524	Charter Oak	"	Jan. 23, 1920	Leo M. Abrahams
525	Choice	"	Nov. 25, 1924	Harry Treister
526	Circle	"	Mar. 11, 1922	Benjamin J. Sugarman
527	Citizens'	"	Dec. 1, 1891	Otto E. Traudt
528	City	"	Dec. 22, 1911	Herman Scheininger
529	City Hall	"	Feb. 20, 1907	Frederick J. Fischer
530	City Line	"	Dec. 1, 1903	George F. Serbe
531	Civic	"	Sept. 11, 1915	Joseph G. Wolber

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Michael J. Quigley	Pearce T. Prisk	109 Morse Ave., Bloomfield, N. J.	477
Frederic L. Johnson	John A. Linnett	29 Elizabeth Ave., Newark, N. J.	478
Thomas R. Grimm	Walter J. Nicholson	810 Broad St., Newark, N. J.	479
Oliver Randolph	E. Harold Hopper	66 Ninth Ave., East Orange, N. J.	480
Maurice J. Zucker	Samuel Weiss	170 S. Orange Ave., Newark, N. J.	481
Koehler & Augenblick	Walter A. Hughes	30 Branford Place, Newark, N. J.	482
H. Edward Wolf	Eugene A. Farrell	43 Hazelwood Ave., Newark, N. J.	483
Frederick Jay	John H. Kearney	148 Dickerson St., Newark, N. J.	484
Kessler & Kessler	Harry Wuensch	32 Philip Place, Irvington, N. J.	485
Charles C. Giffoniello	Paul K. Owen	24 Commerce St., Newark, N. J.	486
Edward R. McGlynn	Alfred N. Baum	15 Market St., Newark, N. J.	487
Isaac Spangenthal	Herman A. Sarwin	20 Commerce St., Newark, N. J.	488
J. Henry Harrison	S. C. Shaller	167 Bloomfield Ave., Newark, N. J.	489
Egner & Beatty	Harry Kalb	20 Branford Place, Newark, N. J.	490
Benjamin J. Fleuchaus	A. T. Martin	828 South 14th St., Newark, N. J.	491
John L. Hughes	William F. Ackerson	670 Bergen St., Newark, N. J.	492
Carl F. Hinrichsen	John F. O'Brien	31 Clinton St., Newark, N. J.	493
Herman W. Brams	Samuel Herzlinger	1060 Broad St., Newark, N. J.	494
Joseph G. Young	William D. Duguid	894 Broadway, Newark, N. J.	495
Frederick W. Wilderotter	Francis W. Barrett	22 Belgrade Terrace, West Orange, N. J.	496
John H. Yauch, Jr.	Louise W. Woerner	914 Grove St., Irvington, N. J.	497
Harry H. Koehler	Harry Berlin	207 Market St., Newark, N. J.	498
Levy, Fenster & McCloskey	Mina Stern	29 Astor St., Newark, N. J.	499
Leslie S. Johnson	W. R. Headden	546 Fairmont Ave., Westfield, N. J.	500
Mortimer Eisner	Alfred N. Baum	15 Market St., Newark, N. J.	501
Joseph Kahrs	William A. Hall, Jr.	744 Broad St., Newark, N. J.	502
Bernard Mindes	John Lonergan	9 Beaver St., Newark, N. J.	503
Harry Kalisch	Albert A. Adler	11 Raymond Blvd., Newark, N. J.	504
Levy, Fenster & McCloskey	William Mattes, Jr.	371 S. Orange Ave., Newark, N. J.	505
George A. Henderson	William J. Fogarty	200 Keer Ave., Newark, N. J.	506
Frank A. Boettner	Charles G. Hahn, Jr.	34 Palm St., Newark, N. J.	507
Pearce R. Franklin	Henry Dolch	790 Broad St., Newark, N. J.	508
Samuel D. Williams	William A. Hall, Jr.	744 Broad St., Newark, N. J.	509
Louis Auerbacher, Jr.	George M. Reuck	60 Park Place, Newark, N. J.	510
Irving Siegler	Ben C. Eisen	17 Academy St., Newark, N. J.	511
Charles C. Deubel	Adam Poh, Jr.	40 Clinton St., Newark, N. J.	512
Edgar Leiss	Charles G. Deno	176 Brookdale Ave., Newark, N. J.	513
Michael J. Quigley	John E. Durr	74 Murray St., Newark, N. J.	514
Harold Simandl	Abraham A. Kurtz	11 Commerce St., Newark, N. J.	515
Edgar Leiss	Benedict A. Harter	135 S. Kingman Road, South Orange, N. J.	516
A. Leslie Price	August Roemmele	29 Astor St., Newark, N. J.	517
Samuel Roessler	Homer J. Van Duyne	88 Mountain View Place, Newark, N. J.	518
Charles H. Stewart	Asa H. Holman	85 Eaton Place, East Orange, N. J.	519
Horace C. Grice	Joseph Mungle	640 Ridge St., Newark, N. J.	520
Louis Spielvogel	Edwin A. Knorr	7 Sixteenth Ave., Newark, N. J.	521
Levy, Fenster & McCloskey	Jacob C. Abramson	45 Branford Place, Newark, N. J.	522
Joseph Altman	John Zipfel, Jr.	20 Belmont Ave., Newark, N. J.	523
Milton M. Unger	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	524
Robert P. Silberman	Jacob Kesselman	60 Park Place, Newark, N. J.	525
David Z. Jeselsohn	Samuel Klein	60 Park Place, Newark, N. J.	526
C. Harold Gascoyne	Frank P. Litter	14 Belmont Ave., Newark, N. J.	527
Joseph Kraemer	John Zipfel, III	20 Belmont Ave., Newark, N. J.	528
William Greenfield	Nathan Perselay	535 High St., Newark, N. J.	529
Arthur A. Werthmann	Henry P. George	16 Clinton St., Newark, N. J.	530
Pearce R. Franklin	William G. Dassing	36 Franklin St., Newark, N. J.	531

* Conservator.

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				
477	Anchor	Newark	$13,641	$4,910	$147,300
478	Annexed District	"	26,040	182	296,510
479	Arion	"	11,699	544	440,300
480	Armstrong	"	1,504	991	101,400
481	Arrow	"	3,832	200	525,900
482	Assembly	"	5,670	.....	275,100
483	Astor	"	6,435	.....	1,272,100
484	Atlantic	"	4,393	.....	325,400
485	Atlas Weekly	"	1,165	5,249	690,400
486	Aurora	"	3,908	1,800	114,850
487	Auto Trade	"	8,690	23,361	183,500
488	Bankers	"	1,072	.....	240,700
489	Barringer	"	3,778	.....	752,000
490	Basic	"	12,852	.....	175,900
491	Bay View	"	4,332	226	421,750
492	Beacon	"	5,563	16,351	323,600
493	Beaver	"	2,105	7,207	498,663
494	Bell	"	6,617	2,600	158,175
495	Beneficial	"	3,582	8,928	463,300
496	Bergen	"	527	10,712	249,600
497	Betsy Ross	"	20,430	1,966	135,200
498	Big Brother	"	6,375	3,292	350,300
499	Bigelow	"	12,587	18,500	1,111,100
500	Black Diamond	"	97,848	8,700	687,900
501	Bonded	"	3,971	.....	392,500
502	Branch Brook	"	1,185	125	224,200
503	Branford	"	355	.....	257,900
504	Broad & Commerce	"	4,637	.....	139,500
505	Broad and Market	"	7,693	.....	226,100
506	Broad Street	"	334	56	137,000
507	Brookdale	"	1,704	8,050	359,350
508	Buildahome	"	16,319	2,549	221,850
509	Builders	"	20,438	250	419,800
510	Buildmore	"	1,183	6,447	87,300
511	Cabinet	"	255	.....	24,000
512	Camden	"	3,346	.....	301,800
513	Camfield	"	2,653	.....	285,000
514	Capital	"	10,245	2,667	151,000
515	Cardinal	"	486	.....	129,400
516	Casino	"	5,426	58	613,700
517	Cedars	"	4,895	.....	418,900
518	Central	"	945	.....	339,850
519	Centre Market	"	8,361	11,225	244,500
520	Century	"	523	.....	500,500
521	Champion	"	8,238	42,551	113,600
522	Channel	"	14,825	1,534	79,200
523	Chapel	"	12,467	18	278,300
524	Charter Oak	"	19,323	472	289,200
525	Choice	"	1,761	.....	54,600
526	Circle	"	3,340	.....	144,400
527	Citizens'	"	75,736	19,960	273,200
528	City	"	4,856	2,277	188,700
529	City Hall	"	1,249	348	500,500
530	City Line	"	4,733	.....	187,700
531	Civic	"	3,090	75	246,400

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$7,195	$165,248	$9,387	$3,522	$351,203	477
$85,000	1,950	295,536	28,840	10,835	744,893	478
.....	11,753	201,108	33,040	5,136	703,580	479
.....	924	7,240	37,150	4,670	153,879	480
92,000	34,487	270,312	6,428	30,390	963,549	481
.....	5,175	44,435	61,874	2,217	394,471	482
.....	31,429	425,760	30,016	89,245	1,854,985	483
.....	21,137	307,482	7,349	5,748	671,509	484
37,000	20,565	140,524	130,510	38,267	1,063,680	485
.....	12,275	41,230	12,050	614	186,727	486
3,000	4,990	115,984	26,354	2,836	368,715	487
.....	1,895	249,484	99,946	26,366	619,463	488
10,650	4,236	664,769	21,481	14,959	1,471,873	489
27,750	12,585	300,967	102,804	4,464	637,322	490
.....	9,016	68,187	16,610	2,072	522,193	491
.....	13,854	138,748	2,389	31,304	531,809	492
.....	11,995	127,540	7,452	11,595	666,557	493
13,400	6,815	22,665	48,248	3,364	261,884	494
.....	16,600	144,798	25,773	4,188	667,169	495
.....	2,740	85,525	18,347	3,290	370,741	496
.....	955	60,152	9,574	810	229,087	497
6,000	10,505	183,680	.....	5,412	565,564	498
223,100	79,291	776,367	242,992	61,001	2,524,938	499
.....	20,025	83,216	40,976	26,244	964,909	500
104,750	250	721,886	199,964	24,113	1,447,434	501
.....	2,777	74,531	5,381	6,529	314,728	502
.....	16,800	100,476	52,594	4,463	432,588	503
12,700	7,010	178,142	75,962	5,379	423,330	504
.....	7,960	238,658	70,971	1,964	553,346	505
16,600	2,264	79,948	14,608	1,561	252,371	506
13,500	8,565	97,786	15,645	37,639	542,239	507
.....	10,180	114,309	3,310	2,996	371,513	508
.....	6,375	129,762	5,449	10,838	592,912	509
.....	1,736	58,926	14,148	2,224	171,964	510
.....	100	.....	4,995	1,527	30,877	511
.....	6,110	126,886	27,377	4,124	469,643	512
4,000	5,480	146,793	21,543	21,381	486,850	513
.....	900	150,611	19,426	2,080	336,929	514
.....	3,250	180,054	5,218	5,807	324,215	515
26,500	7,013	183,767	41,689	10,445	888,598	516
.....	12,265	179,763	8,487	1,578	625,888	517
12,500	7,820	148,283	63,112	11,505	584,015	518
.....	2,750	111,842	3,185	2,366	384,229	519
.....	17,675	280,909	53,321	9,276	862,204	520
15,600	1,101	46,762	19,049	3,522	250,423	521
.....	.....	36,895	44,058	1,466	177,978	522
.....	7,200	100,180	14,389	2,317	414,871	523
.....	14,487	302,138	9,892	5,728	641,240	524
21,946	2,715	17,656	1,281	1,572	101,531	525
16,100	1,660	185,745	13,048	4,508	368,801	526
.....	22,170	241,946	47,790	2,901	683,703	527
3,900	1,390	184,794	67,032	12,855	465,804	528
5,700	.....	356,122	8,622	17,080	889,621	529
2,209	1,074	45,819	11,884	9,075	262,494	530
.....	1,370	52,280	23,879	6,489	333,583	531

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					
477	Anchor	Newark	$219,369	.....	.....	$15,600
478	Annexed District	"	364,967	.....	.....	113,000
479	Arion	"	384,246	.....	.....	180,550
480	Armstrong	"	82,002	.....	.....	6,375
481	Arrow	"	466,601	.....	.....	222,200
482	Assembly	"	227,360	.....	.....	70,900
483	Astor	"	1,001,818	.....	.....	346,050
484	Atlantic	"	405,660	.....	.....	23,850
485	Atlas Weekly	"	540,319	.....	.....	261,775
486	Aurora	"	121,064	.....	.....	.....
487	Auto Trade	"	236,598	.....	.....	12,000
488	Bankers	"	349,392	.....	.....	64,799
489	Barringer	"	703,776	.....	.....	255,000
490	Basic	"	288,954	.....	.....	101,400
491	Bay View	"	271,821	.....	.....	139,800
492	Beacon	"	293,743	.....	.....	63,975
493	Beaver	"	389,575	.....	.....	97,200
494	Bell	"	144,248	.....	.....	35,950
495	Beneficial	"	407,531	.....	.....	96,250
496	Bergen	"	173,373	.....	.....	116,650
497	Betsy Ross	"	117,056	.....	.....	24,900
498	Big Brother	"	311,023	.....	.....	85,500
499	Bigelow	"	1,094,174	.....	.....	402,900
500	Black Diamond	"	733,467	.....	.....	.....
501	Bonded	"	796,137	.....	.....	123,550
502	Branch Brook	"	180,822	.....	.....	58,600
503	Branford	"	244,794	.....	.....	59,625
504	Broad & Commerce	"	263,284	.....	.....	70,900
505	Broad and Market	"	339,246	.....	.....	101,775
506	Broad Street	"	136,062	.....	.....	33,200
507	Brookdale	"	268,413	.....	.....	156,600
508	Buildahome	"	213,895	.....	.....	67,500
509	Builders	"	304,404	.....	.....	128,900
510	Buildmore	"	102,881	.....	.....	8,650
511	Cabinet	"	20,368	.....	.....	400
512	Camden	"	265,440	.....	.....	80,700
513	Camfield	"	268,882	.....	.....	103,200
514	Capital	"	157,905	.....	.....	76,700
515	Cardinal	"	142,098	.....	.....	84,550
516	Casino	"	456,942	.....	.....	167,615
517	Cedars	"	328,356	.....	.....	57,500
518	Central	"	290,601	.....	.....	134,170
519	Centre Market	"	210,908	.....	.....	49,500
520	Century	"	495,383	.....	.....	165,950
521	Champion	"	111,453	.....	.....	51,325
522	Channel	"	123,423	.....	.....	27,450
523	Chapel	"	179,937	.....	.....	136,775
524	Charter Oak	"	327,694	.....	.....	103,350
525	Choice	"	69,435	.....	.....	8,700
526	Circle	"	191,572	.....	.....	55,775
527	Citizens'	"	365,198	.....	.....	116,690
528	City	"	233,526	.....	.....	92,625
529	City Hall	"	316,341	.....	.....	348,400
530	City Line	"	151,000	.....	.....	57,800
531	Civic	"	193,338	.....	.....	47,800

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$10,996	.....	$1,334	.....	.....	$12,241	$35,180	$56,483	$351,203	477
6,443	.....	34	.....	.....	78,149	83,361	98,939	744,893	478
26	.....	264	.....	.....	19,541	44,825	74,128	703,580	479
2,459	$15,683	172	.....	.....	11,737	.....	35,451	153,879	480
3,780	.....	.....	$348	$43,500	30,586	60,829	135,705	963,549	481
4,287	.....	45	.....	6,000	12,023	31,174	42,682	394,471	482
124	.....	.....	.....	130,400	2,261	192,464	181,868	1,854,985	483
72	29,677	14	.....	22,000	11	58,364	131,861	671,509	484
676	.....	545	.....	84,000	2,265	47,888	126,212	1,063,680	485
4,397	.....	53	.....	.....	15,014	22,806	23,393	186,727	486
900	.....	121	.....	.....	24,339	41,298	53,459	368,715	487
2,487	.....	10	.....	29,000	79,166	.....	94,609	619,463	488
227	107,275	.....	.....	34,000	115,736	.....	255,859	1,471,873	489
617	20,083	53	.....	51,200	57,167	.....	117,848	637,322	490
.....	.....	138	.....	15,000	2,807	69,621	23,006	522,193	491
305	.....	.....	500	30,000	30,348	58,635	54,303	531,809	492
.....	.....	40	.....	28,000	3,750	86,934	61,058	666,557	493
3,597	.....	.....	.....	12,500	17,379	14,875	33,335	261,884	494
74	.....	798	.....	10,000	7,901	79,599	65,016	667,169	495
337	.....	291	.....	.....	20,803	28,736	30,551	370,741	496
4,023	.....	97	.....	.....	30,307	24,083	28,621	229,087	497
716	.....	.....	.....	25,000	41,802	.....	101,523	565,564	498
983	.....	348	.....	222,415	247,536	77,209	479,373	2,524,938	499
494	.....	658	.....	.....	.....	149,126	81,164	964,909	500
9,799	.....	270	.....	11,000	203,277	.....	303,401	1,447,434	501
.....	.....	45	.....	5,500	.....	37,673	32,088	314,728	502
757	.....	98	.....	43,811	23,127	.....	60,376	432,588	503
108	.....	95	.....	12,300	9,865	.....	66,778	423,330	504
2,446	.....	1,727	.....	16,500	22,152	.....	69,500	553,346	505
1,407	.....	1,106	.....	.....	24,435	21,608	34,553	252,371	506
44	.....	1,951	1,679	17,000	11,012	32,476	53,064	542,239	507
141	.....	.....	.....	.....	4,933	28,797	56,247	371,513	508
.....	.....	150	.....	18,500	2,583	74,598	63,777	592,912	509
1,412	7,770	140	.....	.....	18,733	7,141	25,237	171,964	510
2,118	.....	.....	.....	.....	5,028	.....	2,968	30,877	511
95	.....	144	.....	3,000	28,166	36,678	55,420	469,643	512
8,299	.....	254	.....	5,000	233	42,482	58,500	486,850	513
726	700	619	.....	6,473	22,152	12,004	59,650	336,929	514
10,881	.....	.....	.....	11,300	7,544	.....	67,842	324,215	515
350	.....	2,270	.....	77,502	19,554	74,887	89,478	888,598	516
12	.....	81	.....	.....	79,264	90,673	70,002	625,888	517
25,119	.....	35	.....	23,000	.....	.....	111,090	584,015	518
39	.....	.....	.....	19,000	18,904	43,303	42,575	384,229	519
145	.....	292	.....	19,000	8,907	.....	172,527	862,204	520
77	.....	90	.....	.....	21,764	23,849	41,865	250,423	521
100	.....	950	500	.....	.....	6,626	18,929	177,978	522
928	.....	107	.....	3,500	21,685	32,163	39,776	414,871	523
515	.....	.....	.....	.....	32,805	58,373	118,503	641,240	524
2,392	.....	.....	.....	1,500	1,305	.....	18,199	101,531	525
2,114	.....	60	.....	41,800	27,471	.....	50,009	368,801	526
555	.....	433	100	.....	28,961	70,920	100,846	683,703	527
169	.....	286	.....	.....	38,155	14,124	86,919	465,804	528
1,619	.....	100	.....	24,000	68,378	.....	130,783	889,621	529
1,594	.....	47	.....	.....	.....	30,463	21,590	262,494	530
6	.....	532	.....	4,000	16,490	30,000	41,417	333,583	531

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								
477	Anchor	2,399	165	.....	.....	.....	.....	78	12
478	Annexed District	3,916	192	.....	.....	.....	.....	565	69
479	Arion	4,821	451	.....	.....	.....	.....	902	137
480	Armstrong	970	116	.....	.....	.....	.....	32	11
481	Arrow	8,994	595	.....	.....	.....	.....	1,111	182
482	Assembly	3,188	131	.....	.....	.....	.....	354	37
483	Astor	14,730	856	.....	.....	.....	.....	1,730	133
484	Atlantic	5,341	419	.....	.....	.....	.....	119	17
485	Atlas Weekly	7,359	379	.....	.....	.....	.....	1,309	120
486	Aurora	1,384	150	.....	.....	.....	.....	.....	.....
487	Auto Trade	2,500	216	.....	.....	.....	.....	60	4
488	Bankers	3,443	247	.....	.....	.....	.....	324	36
489	Barringer	9,008	688	.....	.....	.....	.....	1,275	137
490	Basic	2,776	271	.....	.....	.....	.....	507	80
491	Bay View	4,470	389	.....	.....	.....	.....	699	84
492	Beacon	4,161	446	.....	.....	.....	.....	319	78
493	Beaver	6,450	597	.....	.....	.....	.....	486	59
494	Bell	1,826	157	.....	.....	.....	.....	180	33
495	Beneficial	5,275	562	.....	.....	.....	.....	482	39
496	Bergen	2,425	220	.....	.....	.....	.....	584	70
497	Betsy Ross	1,437	198	.....	.....	.....	.....	125	61
498	Big Brother	5,405	526	.....	.....	.....	.....	428	60
499	Bigelow	15,461	758	.....	.....	.....	.....	2,015	234
500	Black Diamond	11,099	931	.....	.....	.....	.....	.....	.....
501	Bonded	8,226	585	.....	.....	.....	.....	618	80
502	Branch Brook	2,581	215	.....	.....	.....	.....	293	33
503	Branford	2,944	207	.....	.....	.....	.....	298	33
504	Broad & Commerce	2,872	239	.....	.....	.....	.....	355	43
505	Broad and Market	4,510	488	.....	.....	.....	.....	509	49
506	Broad Street	1,792	197	.....	.....	.....	.....	166	25
507	Brookdale	4,088	355	.....	.....	.....	.....	783	89
508	Buildahome	3,426	399	.....	.....	.....	.....	338	49
509	Builders	4,844	338	.....	.....	.....	.....	645	69
510	Buildmore	1,234	117	.....	.....	.....	.....	43	7
511	Cabinet	372	33	.....	.....	.....	.....	2	1
512	Camden	3,714	353	.....	.....	.....	.....	404	50
513	Camfield	4,046	371	.....	.....	.....	.....	516	65
514	Capital	1,914	276	.....	.....	.....	.....	384	59
515	Cardinal	2,462	297	.....	.....	.....	.....	423	80
516	Casino	6,459	555	.....	.....	.....	.....	838	100
517	Cedars	4,799	427	.....	.....	.....	.....	288	24
518	Central	3,601	251	.....	.....	.....	.....	670	61
519	Centre Market	2,773	221	.....	.....	.....	.....	248	30
520	Century	5,579	341	.....	.....	.....	.....	830	79
521	Champion	1,324	101	.....	.....	.....	.....	257	32
522	Channel	1,682	121	.....	.....	.....	.....	137	18
523	Chapel	2,190	174	.....	.....	.....	.....	684	112
524	Charter Oak	4,867	438	.....	.....	.....	.....	517	67
525	Choice	894	87	.....	.....	.....	.....	43	9
526	Circle	3,405	191	.....	.....	.....	.....	279	33
527	Citizens'	3,897	498	.....	.....	.....	.....	584	74
528	City	2,408	293	.....	.....	.....	.....	464	54
529	City Hall	5,453	333	.....	.....	.....	.....	1,742	201
530	City Line	1,901	177	.....	.....	.....	.....	289	36
531	Civic	2,120	171	.....	.....	.....	.....	239	36

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	
2,477	26	151	S.	$1.00 m.	$200	6	$3.00 a	$2.00 a	477
4,481	59	202	S.	1.00 m.	200	6	.03 b	.....	478
5,723	114	474	S.	1.00 m.	200	6	3.00 a	3.00 a	479
1,002	33	94	S.	1.00 m.	200	6	.....	.....	480
10,105	132	645	O.P.	.....	200	6	4.00 a	1.00 a	481
3,542	43	125	S.	1.00 m.	200	6	.....	.....	482
16,460	229	760	O.P.	.....	200	6	4.00 a	2.00 a	483
5,460	53	383	S.	1.00 m.	200	6	3.00 a	1.00 a	484
8,668	140	359	S.	.25 w.	200	6	.....	.....	485
1,384	63	87	S.	1.00 m.	200	6	3.00 a	1.00 a	486
2,560	50	170	S.	1.00 m.	200	6	3.00 a	2.00 a	487
3,767	18	265	S.	1.00 m.	200	6	.....	.....	488
10,283	124	701	O.P.	.....	200	6	3.00 a	1.00 a	489
3,283	54	297	S.	1.00 m.	200	6	.....	.....	490
5,169	101	372	S.	1.00 m.	200	6	3.00 a	.....	491
4,480	102	422	O.P.	.....	200	6	3.00 a	.....	492
6,936	96	560	S.	1.00 m.	200	6	3.00 a	3.00 a	493
2,006	52	138	S.	1.00 m.	200	6	4.00 a	1.00 a	494
5,757	158	443	S.	1.00 m.	200	6	.02½ b	.....	495
3,009	50	240	S.	1.00 m.	200	6	3.00 a	2.00 a	496
1,562	35	224	S.	1.00 m.	200	6	3.00 a	2.00 a	497
5,833	83	503	S.	1.00 m.	200	6	2.00 a	.....	498
17,476	165	827	S.	1.00 m.	200	6	4.00 a	1.00 a	499
11,099	190	741	S.	1.00 m.	200	6	.03 b	2.00 a	500
8,844	55	610	S.	1.00 m.	200	6	1.00 a & 2.00 a	2.00 a	501
2,874	58	190	O.P.	.....	200	6	3.00 a	2.00 a	502
3,242	53	187	S.	1.00 m.	200	6	3.00 a	1.00 a	503
3,227	38	244	S.	1.00 m.	200	6	.....	.....	504
5,019	75	462	S.	1.00 m.	200	6	.....	.....	505
1,958	45	177	S.	1.00 m.	200	6	3.00 a	1.00 a	506
4,871	103	341	S.	1.00 m.	200	6	2.00 a & 3.00 a	1.00 a	507
3,764	64	384	O.P.	.....	200	6	3.00 a	2.00 a	508
5,489	95	312	O.P.	.....	200	6	3.00 a	2.00 a	509
1,277	17	107	S.	1.00 & 2.00 m.	200	6	.....	3.00 a	510
374	5	29	S.	1.00 m.	200	6	.....	.....	511
4,118	68	335	S.	1.00 m.	200	6	3.00 a	2.00 a	512
4,562	48	388	S.	1.00 m.	200	6	.....	1.00 a	513
2,298	32	303	S.	1.00 m.	200	6	3.00 a	1.00 a	514
2,885	31	346	S.	1.00 m.	200	6	3.00 a	1.00 a	515
7,297	85	570	S.	1.00 m.	200	6	.....	1.00 a	516
5,087	86	365	S.	1.00 m.	200	6	4.00 a	.02½ b	517
4,271	69	243	S.	1.00 m.	200	6	2.00 a	2.00 a	518
3,021	48	203	O.P.	.....	200	6	3.00 a	1.00 a	519
6,409	109	311	S.	1.00 m.	200	6	4.00 a	.02½ b	520
1,581	25	108	S.	1.00 m.	200	6	.....	.....	521
1,819	15	124	S.	1.00 m.	200	6	.....	2.00 a	522
2,874	57	229	S.	1.00 m.	200	6	.....	.....	523
5,384	71	434	O.P.	.....	200	6	.....	1.00 a	524
937	19	77	S.	1.00 m.	200	6	.....	1.00 a	525
3,684	22	202	S.	1.00 m.	200	6	.....	.....	526
4,481	84	488	S.	1.00 m.	200	6	2.00 a	.....	527
2,872	26	321	S.	1.00 & 2.00 m.	200	6	.....	.....	528
7,195	50	484	S.	1.00 m.	200	6	3.00 a	1.00 a	529
2,190	39	174	S.	1.00 m.	200	6	.....	.....	530
2,359	42	165	S.	1.00 m.	200	6	3.00 a	2.00 a	531

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			
532	Clark	Newark	Mar. 15, 1910	James C. Savage
533	Clinton Place	"	July 18, 1922	Frank W. A. Hain
534	Co-Investors	"	Mar. 26, 1920	Walter C. Schryver
535	Colossal	"	June 11, 1926	Ernest F. Keer
536	Columbia	"	Dec. 7, 1897	John L. O'Toole
537	Columbus Institute	"	Sept. 13, 1915	James J. Reilly
538	Combined	"	* (See below)	Edwin Steiner
539	Commerce	"	Mar. 17, 1906	***Joseph Kussy
540	Commercial	"	Aug. 19, 1912	Samuel H. Levy
541	Commonwealth	"	May 16, 1894	John Wiesemann
542	Community	"	April 4, 1913	Emil Wohlfarth
543	Compact	"	May 12, 1922	Alex Stone
544	Composite	"	Nov. 19, 1921	Henry Schlenger
545	Concordia	"	Mar. 3, 1906	Harry F. Herpers
546	Concrete	"	April 13, 1895	Philip Brenner
547	Congress	"	Feb. 19, 1908	A. Wilberforce Egner
548	Conservative	"	Jan. 25, 1905	Philip F. Donnelly
549	Continental	"	Oct. 19, 1907	David Wyllie
550	Copartners	"	Feb. 11, 1927	Max Loewenstein
551	Cornerstone	"	Jan. 11, 1923	Joseph F. Drudy
552	Court House	"	June 23, 1893	John Coppersmith
553	Court South End	"	April 11, 1919	Frank H. Hewitt
554	Crescent	"	Dec. 26, 1905	Bernard Baron
555	Criterion	"	Dec. 26, 1911	Harry P. Lowy
556	Crosstown	"	April 22, 1905	Morris Miller
557	Custer	"	Mar. 16, 1914	Edward J. Ryan
558	Defiance	"	May 11, 1922	Edward C. Oertzen
559	Delta	"	Nov. 21, 1919	Adolph Kleinwaks
560	Dependable	"	Feb. 7, 1923	Simon Heyman
561	Divident Hill	"	Feb. 9, 1920	George D. White
562	Domestic	"	Feb. 9, 1900	Henry Hahn
563	Doric	"	April 24, 1925	M. Malcolm Knoller
564	Down Town	"	Mar. 6, 1919	Fred Brandman
565	Druggists	"	Sept. 23, 1922	Abraham Kruger
566	Eagles	"	May 11, 1911	Chals Beauparlant
567	East End	"	Feb. 11, 1897	Jacob Gerber
568	Echo	"	Mar. 18, 1913	Theodore Moehring
569	Eclipse	"	Nov. 8, 1919	Thomas Donaldson
570	Economy	"	Oct. 19, 1912	Edward I. Sakowitz
571	Eden	"	Nov. 26, 1924	Martin J. Cooney
572	Efficient	"	Mar. 22, 1920	Samuel W. Rice
573	Eighth Ward	"	Dec. 1, 1885	Charles M. Henry
574	Eight Points	"	Oct. 17, 1908	Arthur Tillmes
575	Eleventh Ward	"	Jan. 5, 1903	Benjamin F. Hurd
576	Ellveeay-Newspaper Workers'	"	** (See below)	Louis V. Aronson
577	Elwood	"	June 12, 1919	Winfred Inglis
578	Employees'	"	May 2, 1919	Walter Farber
579	Engineers	"	July 15, 1925	Fred Romp
580	Enterprise	"	Mar. 28, 1883	Edwin Sternkopf
581	Equality	"	Oct. 14, 1919	Leo Flaster
582	Equal-Rights	"	July 30, 1909	Charles Muntrick
583	Equitable	"	May 3, 1906	C. P. Schmidt
584	Essex Mutual	"	July 1, 1919	Frederick Bowden
585	Essex Power Station	"	May 6, 1921	Marion Penn
586	Eureka	"	May 22, 1909	Paul J. Moore

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

** June 17, 1921—Ellveeay
March 12, 1919—Newspaper Workers.
} Merged March 12, 1928.

*** Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Arthur V. Talmage	Charles R. Van Doren	350 Little St., Belleville, N. J.	532
Isadore H. Colton	George H. Yonkers	249 Clinton Ave., Newark, N. J.	533
Norbury C. Murray	Frank C. Snyder	261 Orange St., Newark, N. J.	534
Ernest F. Keer, Jr.	Irving L. Ryerson	514 Richmond Ave., Maplewood, N. J.	535
Charles M. Myers	Frederick C. Johnson	196 Roseville Ave., Newark, N. J.	536
Joseph M. Degnan	Fred M. Summers	245 Roseville Ave., Newark, N. J.	537
Frederick Jay	Alfred N. Baum	61 Kenwood Place, East Orange, N. J.	538
Kussy, Cohn & Kohn	Nathan Perselay	535 High St., Newark, N. J.	539
Simon L. Fisch	Henry Kranzler	11 Commerce St., Newark, N. J.	540
Joseph E. Conlon	William B. Heller	14 Ferry St., Newark, N. J.	541
Sorg, Duncan & Bailey	Floyd R. Opie	492 Clinton Ave., Newark, N. J.	542
Samuel Dreskin	Joseph Lieb	463 Clinton Place, Newark, N. J.	543
Kraemer, Siegler & Siegler	Philip A. Sobel	24 Branford Place, Newark, N. J.	544
Henry W. Egner, Jr.	A. Wilberforce Egner	17 Academy St., Newark, N. J.	545
Joseph E. Cohn	Howard E. Hampson	755 Broad St., Newark, N. J.	546
Louis J. Beers	William C. Treiber	755 Broad St., Newark, N. J.	547
Levy, Fenster & McCloskey	Charles H. Burgesser	246 S. Twentieth St., Newark, N. J.	548
Frederic C. Ritger	LeRoy F. Murphy	755 Broad St., Newark, N. J.	549
Philip B. Rothschild	Robert Caruba	11 Commerce St., Newark, N. J.	550
Aaron Lasser	George H. Yonkers	249 Clinton Ave., Newark, N. J.	551
Joseph G. Young	Walter J. Nicholson	810 Broad St., Newark, N. J.	552
Christian J. Knispel	Edgar G. Spitz	25 Rosedale Ave., Maplewood, N. J.	553
Charles C. Pilgrim	LeRoy F. Murphy	755 Broad St., Newark, N. J.	554
Harry T. Davimos	Alfred N. Baum	15 Market St., Newark, N. J.	555
Stein & Stern	Benjamin Blank	52 Belmont Ave., Newark, N. J.	556
Michael J. Quigley	Neil J. McManus	838 Clifton Ave., Newark, N. J.	557
Walter M. Ceylowski	John W. Rippon	377 Essex Ave., Bloomfield, N. J.	558
Joseph Steiner	Harry Wertheim	237 North 11th St., Newark, N. J.	559
David Bernheim	Gottlieb Jacobs	10 Charlton St., Newark, N. J.	560
Charles A. Woodruff	Arthur Dorsch	11 Commerce St., Newark, N. J.	561
Francis P. Meehan	Herman R. Schaefer	48 N. Munn Ave., Newark, N. J.	562
Michael S. Precker	Leopold Isserman	24 Branford Place, Newark, N. J.	563
A. Milton Jacobs	Nathan Lifshus	20 Jones St., Newark, N. J.	564
Louis J. Cohen	Abraham Levin	207 Market St., Newark, N. J.	565
Louis J. Beers	Elton B. Alger	23 Wilson Place, Belleville, N. J.	566
Scharringhausen & Hartpence	William B. Heller	14 Ferry St., Newark, N. J.	567
Egner & Beatty	William C. Beatty	170 Nesbit Terrace, Irvington, N. J.	568
Philip M. Gehl	Morris J. Hoenig	31 Clinton St., Newark, N. J.	569
Barney Larkey	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	570
Mary C. Durr	John E. Durr	829 Broad St., Newark, N. J.	571
William L. Greenbaum	Samuel I. Bendet	11 Commerce St., Newark, N. J.	572
Henry G. Pilch	Seymour Tucker	24 Commerce St., Newark, N. J.	573
Adam J. Rossbach	Walter L. Koerner	81 Wagner Place, Irvington, N. J.	574
Scott German	Arthur F. Smethurst	487 Orange St., Newark, N. J.	575
Braelow & Tepper	Frank C. Snyder	1060 Broad St., Newark, N. J.	576
Alfred W. Cooper	Willard H. Elliott	88 Lafayette Ave., East Orange, N. J.	577
David Bobker	William J. Axt	50 Eastern Parkway, Newark, N. J.	578
Michael Breitkopf	Leo Reilly	10 Read St., Newark, N. J.	579
Scharringhausen & Hartpence	William B. Heller	14 Ferry St., Newark, N. J.	580
Osborne, Cornish & Scheck	Joseph Moritz	509 S. Orange Ave., Newark, N. J.	581
Arthur R. Denman	Walter J. Nicholson	810 Broad St., Newark, N. J.	582
Mulligan & Koenig	William B. Heller	14 Ferry St., Newark, N. J.	583
W. Stanley Naughright	Otto H. Wilhelm	15 Headley Terrace, Irvington, N. J.	584
Carl F. Hinrichsen	James H. Brennan	30 Eastern Parkway, Newark, N. J.	585
William P. Murphy	Norman Keeley	24 Commerce St., Newark, N. J.	586

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				
532	Clark	Newark	$8,326	.....	$803,250
533	Clinton Place	"	16,749	$37	197,800
534	Co-Investors	"	2,684	471	297,900
535	Colossal	"	4,511	771	87,300
536	Columbia	"	33,801	5,000	155,000
537	Columbus Institute	"	6,410	26,775	467,650
538	Combined	"	12,758	4,650	488,350
539	Commerce	"	913	.....	295,500
540	Commercial	"	1,764	5,231	151,000
541	Commonwealth	"	4,371	204	425,400
542	Community	"	22,274	.....	321,700
543	Compact	"	1,264	1,100	494,950
544	Composite	"	5,592	.....	316,500
545	Concordia	"	829	6,000	321,800
546	Concrete	"	10,801	.....	202,200
547	Congress	"	1,417	3,297	298,600
548	Conservative	"	1,131	.....	173,800
549	Continental	"	6,940	137	180,100
550	Copartners	"	288	923	42,400
551	Cornerstone	"	7,373	.....	78,300
552	Court House	"	14,502	7	733,600
553	Court South End	"	6,380	4,860	474,300
554	Crescent	"	1,511	21	173,700
555	Criterion	"	1,689	1,500	342,850
556	Crosstown	"	52,776	.....	710,000
557	Custer	"	11,222	207	262,300
558	Defiance	"	1,462	13,116	206,000
559	Delta	"	181	1,119	209,800
560	Dependable	"	2,689	8,952	213,300
561	Divident Hill	"	1,074	372	338,900
562	Domestic	"	2,130	5,592	220,500
563	Doric	"	2,293	.....	159,500
564	Down Town	"	1,898	39,600	153,427
565	Druggists	"	1,650	.....	267,000
566	Eagles	"	9,730	.....	308,300
567	East End	"	5,144	.....	278,050
568	Echo	"	1,900	3,694	228,900
569	Eclipse	"	1,695	276	249,080
570	Economy	"	1,951	.....	582,200
571	Eden	"	13,660	2,715	152,700
572	Efficient	"	1,188	.....	498,300
573	Eighth Ward	"	17,571	137,334	1,025,900
574	Eight Points	"	3,777	2,881	319,300
575	Eleventh Ward	"	50,635	582,800	10,057,000
576	Ellveeay-Newspaper Workers'	"	25,677	.....	549,400
577	Elwood	"	12,819	9,909	438,800
578	Employees'	"	5,731	342	192,900
579	Engineers	"	872	3,483	254,250
580	Enterprise	"	11,794	.....	309,500
581	Equality	"	11,884	22,090	254,000
582	Equal-Rights	"	22,192	5,049	191,800
583	Equitable	"	2,714	2,547	287,850
584	Essex Mutual	"	6,684	8,700	447,520
585	Essex Power Station	"	23,588	5,619	354,525
586	Eureka	"	4,674	.....	187,300

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$57,484	$15,373	$311,795	$52,138	$24,991	$1,273,357	532
.....	.....	304,652	3,995	11,730	534,963	533
5,600	3,815	125,849	14,759	3,507	454,585	534
.....	450	39,703	1,029	985	134,749	535
.....	5,000	139,352	14,408	5,103	357,664	536
3,000	5,450	225,905	39,123	9,592	783,905	537
34,400	.....	617,884	14,789	26,921	1,199,752	538
.....	.....	123,403	7,275	6,202	433,293	539
35,300	1,025	186,985	28,435	1,916	411,656	540
21,800	6,310	103,565	31,590	56,826	650,066	541
61,000	4,660	70,738	8,429	5,671	494,472	542
.....	5,261	220,248	13,416	17,591	753,830	543
.....	9,060	261,696	133,587	10,497	736,932	544
10,000	6,360	117,759	25,814	1,313	489,875	545
.....	3,215	42,038	25,805	4,199	288,258	546
.....	4,750	57,690	28,583	3,296	397,633	547
.....	4,075	53,172	15,311	5,190	252,679	548
19,200	4,400	37,142	1,732	172	249,823	549
.....	631	20,136	6,466	3,823	74,667	550
.....	7,021	330,786	91,489	12,116	527,085	551
32,200	11,350	170,147	74,047	18,551	1,054,404	552
.....	5,242	45,843	39,495	6,672	582,792	553
3,000	2,241	48,674	8,129	8,889	246,165	554
5,500	1,245	76,211	38,429	8,026	475,450	555
374,800	58,109	315,386	222,338	60,805	1,794,214	556
.....	6,806	82,233	12,599	4,802	380,169	557
.....	6,169	64,207	11,768	2,304	305,026	558
10,400	17,841	365,402	100,302	18,959	724,004	559
24,000	9,345	124,472	38,091	2,832	423,681	560
.....	9,510	288,160	42,784	622	681,422	561
.....	4,336	39,369	9,419	532	281,878	562
.....	8,575	98,687	78,216	5,357	352,628	563
.....	450	98,599	849	218	295,041	564
.....	750	190,100	22,528	14,224	496,252	565
.....	7,245	203,998	38,126	5,495	572,894	566
.....	3,765	172,513	23,906	15,951	499,329	567
.....	3,759	77,758	19,081	1,577	336,669	568
.....	3,700	212,778	105,475	14,928	587,932	569
1,750	33,075	440,954	41,574	38,614	1,140,118	570
16,300	2,250	134,788	33,424	5,537	361,374	571
.....	15,022	183,925	104,687	9,685	812,807	572
7,328	23,580	650,781	62,762	29,195	1,954,451	573
.....	2,800	60,736	28,122	14,011	431,627	574
600,000	98,230	6,467,817	429,487	128,897	18,414,866	575
121,150	28,855	485,767	25,853	6,583	1,243,285	576
.....	4,700	150,409	51,627	6,410	674,674	577
.....	8,448	100,661	100,412	19,579	428,073	578
.....	4,205	31,044	23,994	11,982	329,830	579
.....	4,100	132,453	17,132	21,447	496,426	580
.....	17,385	425,444	3,950	2,351	737,104	581
.....	4,545	73,578	17,106	7,292	321,562	582
.....	450	35,267	5,081	5,766	339,675	583
.....	14,670	273,603	32,119	23,625	806,921	584
.....	25,431	48,402	10,927	1,221	469,713	585
.....	7,280	73,172	19,378	568	292,322	586

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					
532	Clark	Newark	$613,535	$53,998	.....	$339,625
533	Clinton Place	"	263,130	.....	.....	145,400
534	Co-Investors	"	297,477	.....	.....	14,000
535	Colossal	"	91,406	.....	.....	7,700
536	Columbia	"	232,763	.....	.....	40,550
537	Columbus Institute	"	384,316	.....	.....	166,400
538	Combined	"	478,331	.....	.....	184,105
539	Commerce	"	254,868	.....	.....	53,400
540	Commercial	"	129,675	.....	.....	118,075
541	Commonwealth	"	351,677	.....	.....	142,650
542	Community	"	322,932	.....	.....	51,500
543	Compact	"	305,271	.....	.....	212,355
544	Composite	"	397,407	.....	.....	138,275
545	Concordia	"	289,939	.....	.....	112,350
546	Concrete	"	181,470	.....	.....	32,600
547	Congress	"	253,116	.....	.....	64,100
548	Conservative	"	170,680	.....	.....	16,700
549	Continental	"	150,700	.....	.....	26,700
550	Copartners	"	28,888	.....	.....	9,000
551	Cornerstone	"	310,281	.....	.....	105,575
552	Court House	"	594,762	.....	.....	159,850
553	Court South End	"	322,863	.....	.....	126,150
554	Crescent	"	140,184	.....	.....	34,325
555	Criterion	"	200,508	.....	.....	87,250
556	Crosstown	"	954,807	.....	.....	419,300
557	Custer	"	202,209	.....	.....	79,200
558	Defiance	"	184,799	.....	.....	8,600
559	Delta	"	381,543	.....	.....	77,200
560	Dependable	"	188,868	.....	.....	78,050
561	Divident Hill	"	400,292	.....	.....	123,800
562	Domestic	"	177,327	.....	.....	47,000
563	Doric	"	219,072	.....	.....	62,380
564	Down Town	"	136,631	.....	.....	86,200
565	Druggists	"	262,708	.....	.....	108,850
566	Eagles	"	311,148	.....	.....	107,100
567	East End	"	264,739	.....	.....	139,850
568	Echo	"	214,047	.....	.....	47,650
569	Eclipse	"	271,266	.....	.....	159,185
570	Economy	"	475,516	.....	.....	230,960
571	Eden	"	216,663	.....	.....	37,000
572	Efficient	"	522,480	.....	.....	89,625
573	Eighth Ward	"	1,207,482	.....	.....	137,200
574	Eight Points	"	238,959	.....	.....	106,600
575	Eleventh Ward	"	11,226,540	.....	.....	.....
576	Ellveeay-Newspaper Workers'	"	734,045	.....	.....	87,250
577	Elwood	"	392,606	.....	.....	105,800
578	Employees'	"	296,686	.....	.....	48,020
579	Engineers	"	170,870	.....	.....	42,675
580	Enterprise	"	278,868	.....	.....	101,900
581	Equality	"	328,758	.....	.....	149,253
582	Equal-Rights	"	192,377	.....	.....	54,450
583	Equitable	"	182,013	.....	.....	84,800
584	Essex Mutual	"	442,314	18,126	.....	161,300
585	Essex Power Station	"	349,595	.....	.....	.....
586	Eureka	"	174,786	.....	.....	42,100

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

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	
$1,871	.....	$1,305	.....	$42,500	$14,643	$34,270	$171,610	$1,273,357	532
533	.....	.....	.....	.....	768	.....	125,132	534,963	533
285	.....	23	.....	.....	36,509	49,138	57,153	454,585	534
106	.....	.....	.....	.....	7,805	10,439	17,293	134,749	535
283	.....	316	.....	.....	6,805	17,524	59,423	357,664	536
2,949	.....	29	.....	5,000	57,527	46,642	121,042	783,905	537
1,820	.....	18	.....	26,250	68,548	.....	440,680	1,199,752	538
372	.....	.....	.....	18,000	24,464	.....	82,189	433,293	539
50,422	.....	144	.....	19,000	37,616	.....	56,724	411,656	540
123	.....	372	$200	.....	20,952	42,940	91,152	650,066	541
387	.....	121	.....	.....	6,640	79,809	33,083	494,472	542
1,298	.....	.....	.....	65,117	33,956	10,708	125,125	753,830	543
18,020	.....	.....	.....	21,800	63,583	.....	97,847	736,932	544
.....	.....	93	.....	.....	56	44,293	43,144	489,875	545
484	.....	125	.....	5,000	6,013	33,607	28,959	288,258	546
40	.....	163	.....	1,500	2,550	49,150	27,014	397,633	547
.....	.....	33	.....	.....	9,578	29,688	26,000	252,679	548
.....	.....	.....	.....	6,000	8,267	35,356	22,800	249,823	549
4,415	.....	1,105	.....	4,500	15,960	4,332	6,467	74,667	550
3,932	.....	5	.....	.....	22,328	.....	84,964	527,085	551
1,681	.....	246	.....	58,500	26,729	83,665	128,971	1,054,404	552
28	.....	231	.....	19,000	12,510	65,195	36,815	582,792	553
1,554	.....	105	.....	7,000	13,592	27,405	22,000	246,165	554
3,398	.....	5	.....	34,000	41,612	38,948	69,729	475,450	555
600	.....	1,063	.....	.....	29,212	37,639	351,593	1,794,214	556
11,404	.....	75	.....	.....	12,887	39,635	34,759	380,169	557
18,439	.....	119	.....	.....	21,334	39,605	32,130	305,026	558
2,764	.....	2,651	.....	34,000	68,843	37,002	120,001	724,004	559
2,155	.....	1,344	.....	31,108	41,360	.....	80,796	423,681	560
28	.....	272	.....	.....	6,684	73,138	77,208	681,422	561
173	.....	602	.....	.....	215	39,252	17,309	281,878	562
1,238	.....	80	.....	.....	12,465	.....	57,393	352,628	563
45	.....	.....	.....	.....	7,123	9,247	55,795	295,041	564
745	.....	.....	.....	.....	9,797	36,773	77,379	496,252	565
1,316	.....	54	.....	9,500	21,392	31,512	90,872	572,894	566
290	.....	65	.....	.....	6,392	.....	87,993	499,329	567
685	.....	40	.....	.....	8,739	18,893	46,615	336,669	568
70	.....	45	.....	.....	41,364	12,864	103,138	587,932	569
10,960	.....	.....	.....	97,581	78,985	.....	246,116	1,140,118	570
3,144	.....	216	.....	.....	34,860	7,447	62,044	361,374	571
1,862	.....	235	.....	44,000	2,033	.....	152,572	812,807	572
92,767	.....	1,320	.....	.....	6,594	248,170	260,918	1,954,451	573
111	.....	2,238	.....	.....	730	38,388	44,601	431,627	574
.....	.....	.....	800	2,334,431	10,622	1,988,495	2,853,978	18,414,866	575
2,087	.....	.....	.....	60,000	27,464	89,131	243,308	1,243,285	576
.....	.....	232	.....	7,000	16,559	51,333	101,144	674,674	577
2,999	$6,304	60	.....	5,500	761	16,202	51,541	428,073	578
20,179	.....	2,657	.....	4,000	9,650	42,705	37,094	329,830	579
142	.....	146	.....	.....	13,331	5,028	97,011	496,426	580
3,694	.....	114	.....	36,000	87,814	.....	131,471	737,104	581
59	.....	213	.....	2,000	14,402	27,297	30,764	321,562	582
429	14,705	28	.....	.....	238	17,347	40,115	339,675	583
514	.....	1,291	.....	.....	7,016	74,173	102,187	806,921	584
1,125	.....	936	.....	.....	.....	86,992	31,065	469,713	585
703	.....	15	.....	1,000	.....	38,226	35,492	292,322	586

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								
532	Clark	7,578	791	406	72	.....	.....	1,698	322
533	Clinton Place	4,257	456	.....	.....	.....	.....	727	67
534	Co-Investors	3,525	236	.....	.....	.....	.....	70	9
535	Colossal	1,974	175	.....	.....	.....	.....	38	9
536	Columbia	2,684	263	.....	.....	.....	.....	203	26
537	Columbus Institute	4,605	418	.....	.....	.....	.....	832	100
538	Combined	9,764	756	.....	.....	.....	.....	1,208	127
539	Commerce	3,642	286	.....	.....	.....	.....	267	41
540	Commercial	1,613	124	.....	.....	.....	.....	590	81
541	Commonwealth	4,088	355	.....	.....	.....	.....	714	113
542	Community	4,023	262	.....	.....	.....	.....	258	34
543	Compact	5,231	350	.....	.....	.....	.....	1,062	131
544	Composite	3,896	315	.....	.....	.....	.....	692	74
545	Concordia	3,829	357	.....	.....	.....	.....	562	84
546	Concrete	2,136	192	.....	.....	.....	.....	163	29
547	Congress	3,715	344	.....	.....	.....	.....	320	40
548	Conservative	2,547	190	.....	.....	.....	.....	84	12
549	Continental	2,295	136	.....	.....	.....	.....	134	18
550	Copartners	524	52	.....	.....	.....	.....	45	6
551	Cornerstone	3,219	300	.....	.....	.....	.....	528	43
552	Court House	6,383	453	.....	.....	.....	.....	800	124
553	Court South End	4,474	361	.....	.....	.....	.....	631	54
554	Crescent	1,898	185	.....	.....	.....	.....	172	26
555	Criterion	3,769	201	.....	.....	.....	.....	436	69
556	Crosstown	11,298	732	.....	.....	.....	.....	2,097	117
557	Custer	2,481	251	.....	.....	.....	.....	396	47
558	Defiance	2,291	174	.....	.....	.....	.....	43	6
559	Delta	4,705	239	.....	.....	.....	.....	386	177
560	Dependable	2,186	167	.....	.....	.....	.....	390	51
561	Divident Hill	4,930	396	.....	.....	.....	.....	619	77
562	Domestic	2,524	239	.....	.....	.....	.....	235	37
563	Doric	3,852	315	.....	.....	.....	.....	311	44
564	Down Town	2,800	247	.....	.....	.....	.....	431	49
565	Druggists	3,496	302	.....	.....	.....	.....	544	123
566	Eagles	3,423	238	.....	.....	.....	.....	536	60
567	East End	3,175	316	.....	.....	.....	.....	699	106
568	Echo	2,895	281	.....	.....	.....	.....	239	25
569	Eclipse	3,967	421	.....	.....	.....	.....	795	76
570	Economy	7,399	528	.....	.....	.....	.....	1,155	126
571	Eden	2,966	273	.....	.....	.....	.....	185	29
572	Efficient	8,907	755	.....	.....	.....	.....	448	52
573	Eighth Ward	12,525	540	.....	.....	.....	.....	686	95
574	Eight Points	3,104	262	.....	.....	.....	.....	533	66
575	Eleventh Ward	284,743	10,977	.....	.....	.....	.....	.....	.....
576	Ellveeay-Newspaper Workers'	10,268	671	.....	.....	.....	.....	436	68
577	Elwood	5,077	354	.....	.....	.....	.....	529	74
578	Employees'	2,685	334	.....	.....	.....	.....	240	42
579	Engineers	2,611	188	.....	.....	.....	.....	214	34
580	Enterprise	3,470	367	.....	.....	.....	.....	510	73
581	Equality	4,563	200	.....	.....	.....	.....	746	71
582	Equal-Rights	2,243	184	.....	.....	.....	.....	272	28
583	Equitable	2,976	306	.....	.....	.....	.....	424	40
584	Essex Mutual	5,272	426	181	13	.....	.....	807	124
585	Essex Power Station	5,593	539	.....	.....	.....	.....	.....	.....
586	Eureka	2,328	206	.....	.....	.....	.....	211	28

AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
9,682	231	954	S.	$1.00 m.	$200	6	$3.00 a & $0.03 b	.....	532
4,984	35	488	O.P.	.....	200	6	2.00 a	$1.00 a	533
3,595	58	187	S.	1.00 m.	200	6	2.00 a	1.00 a	534
2,012	15	169	O.P.	.....	200	6	.....	2.00 a & .03 b	535
2,887	50	239	S.	1.00 m.	200	6	3.00 a	2.00 a	536
5,437	119	399	S.	1.00 m.	200	6	1.00 a & 3.00 a	1.00 a	537
10,972	67	816	O.P.	.....	200	6	4.00 a	2.00 a	538
3,909	49	278	O.P.	.....	200	6	3.00 a	1.00 a	539
2,203	32	173	S.	1.00 m.	200	6	.....	.....	540
4,802	93	375	S.	1.00 m.	200	6	3.00 a	.....	541
4,281	58	238	S.	1.00 m.	200	6	1.50 a - 2.00 a	2.00 a	542
6,293	73	408	S.	1.00 m.	200	6	2.00 a	2.00 a	543
4,588	50	339	S.	1.00 m.	200	6	.....	.....	544
4,391	111	330	S.	1.00 m.	200	6	1.00 a	1.00 a	545
2,299	45	176	S.	1.00 m.	200	6	3.00 a	1.00 a	546
4,035	60	324	S.	1.00 m.	200	6	3.00 a	1.00 a	547
2,631	51	151	S.	1.00 m.	200	6	.....	.....	548
2,429	38	116	N.S.	.....	200	6	.05 b	.....	549
569	19	39	S.	1.00 m.	200	6	.....	.....	550
3,747	35	308	S.	1.00 m.	200	6	.....	2.00 a	551
7,183	153	424	S.	1.00 m.	200	6	3.00 a	1.00 a	552
5,105	78	337	S.	1.00 m.	200	6	3.00 a	.....	553
2,070	57	154	S.	1.00 m.	200	6	3.00 a	.....	554
4,205	43	227	O.P.	.....	200	6	.....	.....	555
13,395	121	728	S.	1.00 m.	200	6	.....	.....	556
2,877	69	229	S.	1.00 m.	200	6	3.00 a	2.00 a	557
2,334	51	129	S.	1.00 m.	200	6	2.00 a	1.00 a	558
5,091	63	353	S.	1.00 m.	200	6	.....	.....	559
2,576	50	168	S.	1.00 m.	200	6	4.00 a	2.00 a	560
5,549	83	390	S.	1.00 m.	200	6	3.00 a	1.00 a	561
2,759	68	208	S.	1.00 m.	200	6	3.00 a	1.00 a	562
4,163	64	295	S.	1.00 m.	200	6	4.00 a	1.00 a	563
3,231	26	270	O.P.	.....	200	6	4.00 a	1.00 a	564
4,040	35	390	S.	1.00 m.	200	6	3.00 a	1.00 a	565
3,959	67	231	S.	1.00 m.	200	6	4.00 a	1.00 a	566
3,874	68	354	S.	1.00 m.	200	6	2.00 a	.....	567
3,134	48	258	S.	1.00 m.	200	6	3.00 a	1.00 a	568
4,762	31	466	S.	1.00 m.	200	6	3.00 a	2.00 a	569
8,554	125	529	O.P.	.....	200	6	.....	.....	570
3,151	34	268	S.	1.00 m.	200	6	3.00 a	1.00 a	571
9,355	183	624	S.	1.00 m.	200	6	4.00 a	1.00 a	572
13,211	191	444	S.	1.00 & 2.00 m.	200	6	2.00 a	2.00 a	573
3,637	54	274	S.	1.00 m.	200	6	3.00 a	1.00 a	574
284,743	1,179	9,798	O.P.	.....	100	6	2.00 & 3.00 a	2.00 a	575
10,704	139	600	O.P.	.....	200	6	3.00 a	2.00 a	576
5,606	83	345	S.	1.00 m.	200	6	3.00 a	3.00 a	577
2,925	70	306	S.	1.00 & 2.00 m.	200	6	1.00 a	1.00 a	578
2,825	60	162	S.	1.00 m.	200	6	3.00 a	3.00 a	579
3,980	84	356	S.	1.00 m.	200	6	2.00 a	2.00 a	580
5,309	59	212	S.	1.00 m.	200	6	4.00 a	4.00 a	581
2,515	32	180	S.	1.00 m.	200	6	3.00 a	3.00 a	582
3,400	70	276	O.P.	.....	200	6	.....	.....	583
6,260	92	471	S.	1.00 m.	200	6	4.00 a	1.00 a	584
5,593	136	403	S.	.25 w.	200	6	3.00 a	1.00 a	585
2,539	60	174	S.	1.00 m.	200	6	.03 b	.....	586

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			
587	Ever-Ready	Newark	Jan. 6, 1920	Arthur Bachrach
588	Everybody's	"	Mar. 20, 1913	Frederick J. Stephans
589	Excelsior	"	May 27, 1879	Louis Rose
590	Executive	"	April 19, 1902	August M. Kleemann
591	Fabyan	"	Feb. 1, 1911	Edwin A. Scott
592	Fairmount	"	June 19, 1900	G. F. Kautzman
593	Falcon	"	June 27, 1919	**
594	Famous	"	June 16, 1921	Louis Susskind
595	Favorite	"	Mar. 11, 1921	Philip Elins
596	Federal	"	April 23, 1904	Charles F. Kraemer
597	Fidelity	"	Nov. 18, 1905	George C. Heller
598	Fifteenth Ward	"	Oct. 2, 1902	J. Edward Leslie
599	Fifth Ward	"	Feb. 10, 1911	Charles A. Schmitt
600	Finance	"	Nov. 11, 1919	Max Lewitt
601	Firemen's	"	Feb. 19, 1907	George B. Astley
602	Fireside	"	Jan. 27, 1887	John W. Fahr
603	First Bohemian	"	July 16, 1913	Bohumil Novak
604	First Italian	"	Mar. 30, 1891	Gaetano Dallavalle
605	First Ward	"	May 20, 1910	William J. Fagan, Jr.
606	Five Points	"	Jan. 15, 1913	Alexander Brunner
607	Foresters	"	Mar. 16, 1908	Michael Leveen
608	Forest Hill	"	Dec. 10, 1912	Joseph E. Martin
609	Foundation	"	Oct. 16, 1919	Joseph Okin
610	Fourteenth Ward	"	Dec. 15, 1885	Frederick W. Paul
611	Fourth Ward	"	Mar. 3, 1919	John F. J. Sheehan
612	Fraternal	"	April 12, 1887	Albert N. Gatchell
613	Freeholders	"	May 8, 1926	Heyman Moskow
614	Fulton	"	Sept. 15, 1911	Ferdinand A. Hubert
615	Future	"	Sept. 12, 1922	***
616	Gem	"	Sept. 8, 1919	Louis H. Hare
617	General-Founders	"	* (See below)	Michael A. Stavitsky
618	Gibraltar	"	Mar. 18, 1909	William Wepner
619	Gilt Edge	"	Jan. 14, 1921	Joseph Axelrad
620	Good Year	"	Jan. 31, 1923	Maurice A. Wachstein
621	Grand	"	Oct. 14, 1891	Samuel Litwin
622	Granite	"	Mar. 18, 1914	George A. Guenther
623	Grant	"	Feb. 15, 1910	Samuel Goldrosen
624	Great American	"	Feb. 18, 1919	Maurice M. Feder
625	Great Eastern	"	Mar. 12, 1919	Fred Ehrenkranz
626	Gregorian	"	Jan. 18, 1923	Nicholas A. Bibbo
627	Guarantee	"	Jan. 21, 1898	****
628	Guardsmen	"	April 5, 1926	Edward Phillips
629	Hahne	"	April 19, 1907	William H. Haggerty
630	Halcyon	"	April 3, 1914	John J. Smith
631	Half-Term	"	June 2, 1913	Adolph Augenblick
632	Halsey	"	Aug. 18, 1922	Herman Neger
633	Hamburg	"	Dec. 29, 1905	Conrad J. Sauerborn
634	Hamilton	"	Nov. 29, 1905	Emil Baer
635	Harvester	"	Jan. 13, 1923	Julius F. Kaufherr
636	Hawkeye	"	May 13, 1922	Isidor B. Glucksman
637	Hawthorne	"	Jan. 30, 1904	John C. Behnke
638	Health	"	Sept. 17, 1921	Andrew J. Brady
639	Hearthstone	"	Dec. 6, 1888	F. Eugene Schwarzwaelder
640	Hibernian	"	Jan. 22, 1913	Francis J. Baader
641	Hill	"	Nov. 8, 1906	Harry H. Koehler

* Jan. 9, 1923—General, Irvington } Merged July 12, 1934.
Feb. 4, 1926—Founders, Newark }
** Falcon Bldg. & Loan Assn., Newark, is in the hands of Conservator.
*** Future Bldg. & Loan Assn., Newark, is in the hands of Conservator.
**** Guarantee Bldg. & Loan Assn., Newark, is in the hands of Conservator.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Isaac Fleischman	Herbert Z. Steiner	3 Belmont Ave., Newark, N. J.	587
Joseph G. Young	William F. Ackerson	670 Bergen St., Newark, N. J.	588
Scharringhausen & Hartpence	Joseph I. Conlan	17 Academy St., Newark, N. J.	589
Arthur A. Werthmann	Henry P. George	16 Clinton St., Newark, N. J.	590
Charles A. Woodruff	Arthur Van Steenbergh	8 Bond St., Hillside, N. J.	591
Jacob L. Newman	William C. Treiber	755 Broad St., Newark, N. J.	592
	*Benjamin Kirschner	11 Hill St., Newark, N. J.	593
Joseph Susskind	Raymon Spreen	19 Clinton St., Newark, N. J.	594
Emanuel D. Lasher	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	595
Jacob L. Newman	Charles F. Hart	371 S. Orange Ave., Newark, N. J.	596
Scharringhausen & Hartpence	Charles N. Halsted	45 Clinton St., Newark, N. J.	597
Robert S. Terhune	Robert B. Mapletoft	18 Bathgate Place, Newark, N. J.	598
Joseph E. Conlon	William H. Becker	42 Morgan Place, Arlington, N. J.	599
David E. Bernstein	Nathaniel Sofman	1060 Broad St., Newark, N. J.	600
Louis J. Beers	A. Joseph Radler	262 Lafayette St., Newark, N. J.	601
Frederic L. Johnson	Charles T. Ziegler	9 Clinton St., Newark, N. J.	602
Frank E. Krasny	Frank Zika	20 Tichenor Terrace, Irvington, N. J.	603
Casimiro Scoppettone	Stephen L. Iaroli	92 Wickliffe St., Newark, N. J.	604
Michael J. Quigley, Sr.	Benedict A. Harter	18 Belmont Ave., Newark, N. J.	605
Mulligan & Koenig	Howard Hopper	67 North 9th St., Newark, N. J.	606
I. Henry Coyne	Moses Gansler	93 Mercer St., Newark, N. J.	607
Robert S. Terhune	Julius A. Proehl	20 Clinton St., Newark, N. J.	608
A. Marder & C. S. Okin	Sydney Seidler	128 Market St., Newark, N. J.	609
George S. Pollard	Cyrus D. Axtell	222 Clinton Ave., Newark, N. J.	610
Michael Silver	Leopold Isserman	24 Branford Place, Newark, N. J.	611
Frank W. Long	Robert B. Mapletoft	18 Bathgate Place, Newark, N. J.	612
Daniels & Jacobson	Arthur H. Schlosser	436 Florence Ave., Newark, N. J.	613
William L. Brunyate	Charles E. Waters	300 Broadway, Newark, N. J.	614
	*Joseph Weiser	143 E. Kinney St., Newark, N. J.	615
Isidore H. Colton	L. F. Gardiner, Jr.	502 High St., Newark, N. J.	616
M. M. Semel & H. Dvorken	Rudolph A. Glickman	790 Broad St., Newark, N. J.	617
Charles B. Clancy	Frank P. Litter	22 Belmont Ave., Newark, N. J.	618
Jacob Fox	M. Vernon Bendet	87 Peck Ave., Newark, N. J.	619
William Stalford	Fred J. Dinger	186 Pomona Ave., Newark, N. J.	620
D. M. Litwin & M. A. Litwin	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	621
Paul G. Roder	William Billington	60 Alexander St., Newark, N. J.	622
Harry Kalisch	A. Sigmund Kanengieser	16 Belmont Ave., Newark, N. J.	623
David N. Popik	Max Schwartz	1103 Broad St., Newark, N. J.	624
Harry Teitelbaum	David Teitelbaum	7 Treacy Ave., Newark, N. J.	625
Frank Cozzoline	Raymond Del Tufo	315 Park Ave., Newark, N. J.	626
	*Julius E. Flink	21 W. Market St., Newark, N. J.	627
Gerald A. Caruso	Alexander N. Ciavarra	222 Mt. Prospect Ave., Newark, N. J.	628
Howard F. Kirk	Harold F. Schumacher	844 South 14th St., Newark, N. J.	629
Michael J. Quigley	Robert A. Ritt	66 N. Willow St., Montclair, N. J.	630
William Harris	Arthur M. Pfeil	144 Mulberry St., Newark, N. J.	631
Morris H. Klein	Michael Rogow	128 Market St., Newark, N. J.	632
Louis J. Beers	Edward F. Beers	763 Broad St., Newark, N. J.	633
Samuel F. Leber	Nathan Perselay	535 High St., Newark, N. J.	634
Samuel F. Leber	Nathan Perselay	535 High St., Newark, N. J.	635
Michael S. Precker	Leopold Isserman	24 Branford Place, Newark, N. J.	636
Samuel D. Williams	Albert C. Buehler	Merchants & Newark Trust Co., Newark, N. J.	637
Andrew J. Brady, Jr.	Charles F. Hart	371 S. Orange Ave., Newark, N. J.	638
John W. Strahan	Willard H. Elliott	88 Lafayette Ave., East Orange, N. J.	639
Thomas A. Kenny	William J. Fogarty	200 Keer Ave., Newark, N. J.	640
Lowy & Lowy	Raymon Spreen	19 Clinton St., Newark, N. J.	641

* Conservator.

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				
587	Ever-Ready	Newark	$5,496	$60,125	$695,700
588	Everybody's	"	11,494	.....	706,850
589	Excelsior	"	18,283	.....	625,900
590	Executive	"	2,802	.....	197,000
591	Fabyan	"	295	4,500	304,200
592	Fairmount	"	2,090	.....	375,900
593	Falcon	"	2,283	.....	169,300
594	Famous	"	6,242	.....	267,800
595	Favorite	"	2,963	28	204,200
596	Federal	"	4,286	.....	442,300
597	Fidelity	"	2,455	7	398,600
598	Fifteenth Ward	"	4,084	35,449	274,600
599	Fifth Ward	"	3,186	9,622	276,900
600	Finance	"	1,129	.....	373,000
601	Firemen's	"	33,641	10,125	397,800
602	Fireside	"	858	2,061	432,030
603	First Bohemian	"	18,320	16,276	291,200
604	First Italian	"	4,825	5,656	155,700
605	First Ward	"	24,851	404	362,000
606	Five Points	"	2,099	14,000	530,300
607	Foresters	"	1,246	.....	638,100
608	Forest Hill	"	5,945	.....	363,550
609	Foundation	"	2,619	.....	379,180
610	Fourteenth Ward	"	92,429	83,665	3,616,478
611	Fourth Ward	"	2,809	.....	368,571
612	Fraternal	"	3,022	10,146	299,800
613	Freeholders	"	534	24	66,150
614	Fulton	"	36,573	5,312	403,750
615	Future	"	13,194	.....	249,600
616	Gem	"	11,913	.....	894,300
617	General-Founders	"	14,410	.....	252,501
618	Gibraltar	"	6,365	75	445,900
619	Gilt Edge	"	4,495	28,875	259,929
620	Good Year	"	559	10,155	163,200
621	Grand	"	5,360	.....	156,900
622	Granite	"	8,433	5,246	384,450
623	Grant	"	100	.....	636,700
624	Great American	"	1,855	.....	713,600
625	Great Eastern	"	233	.....	277,500
626	Gregorian	"	17,074	2,237	202,200
627	Guarantee	"	5,029	.....	1,441,600
628	Guardsmen	"	1,587	1,554	101,800
629	Hahne	"	19,229	5,850	349,700
630	Halcyon	"	1,681	2,951	182,100
631	Half-Term	"	5,112	.....	206,300
632	Halsey	"	1,563	.....	141,300
633	Hamburg	"	3,611	1,769	597,800
634	Hamilton	"	1,213	.....	749,100
635	Harvester	"	1,124	50	480,700
636	Hawkeye	"	2,564	59	412,300
637	Hawthorne	"	4,627	.....	266,600
638	Health	"	3,818	.....	537,700
639	Hearthstone	"	622	4,350	258,600
640	Hibernian	"	2,575	4,156	297,100
641	Hill	"	9,330	.....	254,800

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$26,830	$548,734	$298,113	$36,408	$1,671,406	587
$53,150	37,645	730,540	11,637	5,185	1,556,501	588
.....	9,400	345,918	67,016	15,853	1,082,370	589
5,670	650	54,775	17,871	1,579	280,347	590
8,900	3,650	81,255	22,794	1,746	427,340	591
17,000	3,420	369,156	102,299	16,473	886,338	592
.....	13,117	257,099	97,758	23,717	563,274	593
39,000	3,085	122,406	93,216	25,775	557,524	594
.....	30,814	306,796	82,472	717	627,990	595
102,200	5,435	458,174	9,354	31,083	1,052,832	596
35,000	10,531	130,942	45,536	7,424	630,495	597
.....	5,195	196,839	35,995	5,046	557,208	598
.....	7,895	142,506	18,303	3,888	462,300	599
33,500	11,819	95,479	95,031	16,324	626,282	600
3,000	7,065	245,883	24,000	6,905	728,419	601
34,700	6,255	207,636	53,669	6,395	743,604	602
2,500	6,105	88,225	15,169	395	438,190	603
13,584	.....	80,141	12,105	5,198	277,209	604
.....	4,755	355,029	28,882	4,649	780,570	605
.....	7,795	228,255	82,291	8,755	873,495	606
.....	33,476	545,398	32,702	27,231	1,278,153	607
4,000	16,760	192,002	51,228	10,592	644,077	608
24,500	8,640	370,535	20,757	14,194	820,425	609
1,241,008	250,438	2,095,833	132,063	331,353	7,843,267	610
.....	28,388	410,276	7,491	5,963	823,498	611
.....	5,456	81,343	31,307	3,122	434,196	612
25,050	1,430	45,453	2,098	672	141,411	613
32,250	13,512	102,380	1,834	17,604	613,215	614
33,906	35,472	997,681	21,891	25,034	1,376,778	615
87,000	.....	1,071,674	69,645	39,512	2,174,044	616
.....	.....	24,980	4,293	623	296,807	617
.....	14,503	169,957	6,348	7,296	650,444	618
.....	33,125	634,001	228,831	13,732	1,202,988	619
4,700	4,060	49,748	24,265	2,342	259,029	620
19,000	745	97,145	32,993	14,373	326,516	621
.....	3,025	82,741	4,197	11,900	499,992	622
211,000	42,195	523,523	335,206	41,001	1,789,725	623
.....	3,070	344,006	34,320	35,215	1,132,066	624
.....	10,330	144,278	31,962	7,221	471,524	625
.....	15,150	6,964	21,781	1,879	267,285	626
.....	44,851	2,106,471	42,113	96,006	3,736,070	627
.....	6,270	22,499	16,912	2,845	153,467	628
.....	11,750	388,439	58,601	1,552	835,121	629
.....	3,565	147,061	13,258	3,091	353,707	630
5,500	950	116,508	8,922	12,939	356,231	631
.....	5,680	131,782	2,040	3,634	285,999	632
.....	5,200	230,281	81,190	70,179	990,030	633
493,300	.....	489,325	105,165	102,240	1,940,343	634
3,700	9,045	300,023	13,885	44,027	852,554	635
.....	21,761	136,040	107,650	9,891	690,265	636
14,000	4,315	57,915	27,459	3,395	378,311	637
23,000	8,687	298,098	90,585	1,972	963,860	638
35,764	4,530	88,058	12,805	22,851	427,580	639
19,600	2,778	52,616	22,477	6,984	408,286	640
.....	4,975	225,825	18,091	1,501	514,522	641

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					
587	Ever-Ready	Newark	$1,063,362			$229,350
588	Everybody's	"	741,433			394,500
589	Excelsior	"	599,838			163,800
590	Executive	"	158,455			55,900
591	Fabyan	"	194,520			127,350
592	Fairmount	"	512,088			115,950
593	Falcon	"	261,451			191,055
594	Famous	"	314,802			111,352
595	Favorite	"	374,793			112,215
596	Federal	"	385,601			454,085
597	Fidelity	"	368,385			
598	Fifteenth Ward	"	296,806			138,000
599	Fifth Ward	"	267,803			84,450
600	Finance	"	323,585			132,325
601	Firemen's	"	413,823			109,400
602	Fireside	"	342,040			199,000
603	First Bohemian	"	247,256			80,800
604	First Italian	"	161,796			
605	First Ward	"	390,900			195,480
606	Five Points	"	489,448			168,450
607	Foresters	"	522,726			400,110
608	Forest Hill	"	378,574			80,000
609	Foundation	"	322,467			157,100
610	Fourteenth Ward	"	4,051,698			1,730,200
611	Fourth Ward	"	377,291			186,775
612	Fraternal	"	252,951			68,200
613	Freeholders	"	56,543			48,375
614	Fulton	"	400,950			98,000
615	Future	"	480,375			112,550
616	Gem	"	543,335			862,825
617	General-Founders	"	273,862			
618	Gibraltar	"	295,052			179,250
619	Gilt Edge	"	717,327			189,375
620	Good Year	"	160,965			
621	Grand	"	179,547			38,950
622	Granite	"	259,012			117,200
623	Grant	"	907,055			399,900
624	Great American	"	317,866			321,183
625	Great Eastern	"	216,188			100,875
626	Gregorian	"	198,300			
627	Guarantee	"	1,077,073			1,887,673
628	Guardsmen	"	102,344			1,000
629	Hahne	"	440,820			120,101
630	Halcyon	"	171,719			79,550
631	Half-Term	"	114,468			164,400
632	Halsey	"	130,468			101,100
633	Hamburg	"	468,824			187,380
634	Hamilton	"	558,358			695,825
635	Harvester	"	380,403			186,550
636	Hawkeye	"	417,561			71,410
637	Hawthorne	"	196,170			72,650
638	Health	"	434,385			190,000
639	Hearthstone	"	254,409			77,900
640	Hibernian	"	242,079			60,000
641	Hill	"	281,958			66,750

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

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	
$716	.....	$690	.....	.....	$9,982	$91,110	$276,196	$1,671,406	587
61	.....	.....	.....	$9,000	133,343	.....	278,164	1,556,501	588
1,055	.....	2,097	.....	.....	94,726	90,107	130,747	1,082,370	589
228	.....	19	.....	17,500	.....	25,415	22,830	280,347	590
318	.....	248	.....	18,500	6,115	47,237	33,052	427,340	591
1,017	.....	369	.....	4,000	65,460	14,396	173,058	886,338	592
2,634	.....	931	.....	34,500	29,180	.....	43,523	563,274	593
5,121	.....	134	.....	6,500	32,027	.....	87,588	557,524	594
7,129	.....	30	.....	.....	7,913	.....	125,910	627,990	595
433	.....	55	.....	27,800	57,590	.....	127,268	1,052,832	596
680	.....	333	.....	32,800	71,854	57,370	99,073	630,495	597
1,310	.....	388	.....	.....	12,465	39,746	68,493	557,208	598
1,147	.....	315	.....	.....	13,675	34,990	59,920	462,300	599
10,265	.....	20	.....	3,500	38,488	38,582	79,517	626,282	600
1,171	.....	606	.....	.....	52,629	41,660	109,130	728,419	601
1,448	.....	123	.....	59,400	30,741	31,972	78,880	743,604	602
5,279	.....	159	.....	.....	120	60,164	44,412	438,190	603
140	$3,305	45	.....	17,710	19,875	42,007	32,331	277,209	604
2,083	.....	4,170	.....	.....	41,874	8,270	137,793	780,570	605
2,205	.....	14	.....	17,000	16,474	50,056	129,848	873,495	606
6,015	.....	819	.....	31,000	62,804	20,281	234,398	1,278,153	607
92	.....	283	.....	58,500	2,748	28,513	95,367	644,077	608
1,800	.....	11	.....	39,000	73,465	.....	226,582	820,425	609
1,438	10,800	4,198	$10,059	150,000	460,906	794,521	629,447	7,843,267	610
1,143	.....	141	.....	47,677	21,617	37,426	151,428	823,498	611
25	.....	129	.....	4,000	24,001	36,824	48,066	434,196	612
1,518	.....	40	.....	7,300	8,856	.....	18,779	141,411	613
564	.....	643	.....	.....	.....	73,649	39,409	613,215	614
30,643	.....	.....	.....	25,000	487,017	.....	241,193	1,376,778	615
1,083	.....	94	1,692	131,500	271,963	.....	361,552	2,174,044	616
.....	.....	.....	.....	12,078	4,931	.....	5,936	296,807	617
262	.....	.....	.....	.....	45,728	33,793	96,359	650,444	618
.....	.....	664	.....	.....	57,626	.....	237,996	1,202,988	619
3,249	.....	658	.....	.....	24,708	29,449	40,000	259,029	620
833	.....	108	.....	2,927	20,451	21,000	62,700	326,516	621
.....	.....	.....	.....	13,500	9,243	45,435	55,602	499,992	622
100	.....	1,027	2,122	154,800	64,614	.....	260,107	1,789,725	623
.....	.....	.....	.....	164,231	137,018	.....	191,768	1,132,066	624
618	.....	1,590	.....	16,500	35,841	34,041	65,871	471,524	625
1,326	.....	106	.....	.....	17	55,258	12,278	267,285	626
909	21,515	790	599	217,450	155,139	.....	374,922	3,736,070	627
.....	497	75	.....	4,500	16,493	.....	28,558	153,467	628
1,800	.....	209	.....	90,876	37,910	.....	143,405	835,121	629
3,561	.....	360	.....	13,500	28,683	.....	56,334	353,707	630
1,324	1,240	6,854	.....	.....	2,200	18,895	46,850	356,231	631
995	.....	.....	.....	.....	5,502	.....	47,934	285,999	632
.....	.....	40	.....	56,500	62,927	68,689	145,670	990,030	633
524	.....	.....	.....	235,694	161,150	.....	288,792	1,940,343	634
1,764	.....	.....	.....	67,651	98,647	.....	117,539	852,554	635
596	.....	104	.....	.....	52,495	.....	148,099	690,265	636
3,156	.....	116	.....	25,500	14,153	31,047	35,519	378,311	637
26,435	.....	801	.....	8,000	78,029	81,730	144,480	963,860	638
83	.....	505	.....	.....	5,703	50,988	37,992	427,580	639
1,642	.....	111	.....	9,000	17,412	26,782	51,260	408,286	640
170	.....	850	.....	.....	37,087	47,030	80,677	514,522	641

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								
587	Ever-Ready	11,756	841	.....	.....	.....	.....	1,146	76
588	Everybody's	10,572	881	.....	.....	.....	.....	1,973	208
589	Excelsior	7,030	491	.....	.....	.....	.....	819	100
590	Executive	2,054	182	.....	.....	.....	.....	280	43
591	Fabyan	2,706	190	.....	.....	.....	.....	637	69
592	Fairmount	5,935	513	.....	.....	.....	.....	580	53
593	Falcon	3,084	285	.....	.....	.....	.....	955	159
594	Famous	3,757	293	.....	.....	.....	.....	557	61
595	Favorite	4,416	349	.....	.....	.....	.....	561	41
596	Federal	5,763	362	.....	.....	.....	.....	2,270	150
597	Fidelity	4,506	360	.....	.....	.....	.....	.....	.....
598	Fifteenth Ward	3,850	244	.....	.....	.....	.....	690	77
599	Fifth Ward	3,214	330	.....	.....	.....	.....	422	45
600	Finance	3,589	216	.....	.....	.....	.....	661	100
601	Firemen's	4,545	399	.....	.....	.....	.....	547	103
602	Fireside	4,018	348	.....	.....	.....	.....	995	144
603	First Bohemian	3,298	318	.....	.....	.....	.....	404	93
604	First Italian	1,707	175	.....	.....	.....	.....	.....	.....
605	First Ward	4,193	497	.....	.....	.....	.....	977	144
606	Five Points	5,580	365	.....	.....	.....	.....	842	76
607	Foresters	7,998	615	.....	.....	.....	.....	2,000	150
608	Forest Hill	4,659	300	.....	.....	.....	.....	400	28
609	Foundation	5,625	410	.....	.....	.....	.....	786	78
610	Fourteenth Ward	51,176	2,888	.....	.....	.....	.....	8,651	915
611	Fourth Ward	5,782	379	.....	.....	.....	.....	934	106
612	Fraternal	3,162	249	.....	.....	.....	.....	341	47
613	Freeholders	1,314	123	.....	.....	.....	.....	242	61
614	Fulton	5,768	407	.....	.....	.....	.....	490	78
615	Future	7,304	516	.....	.....	.....	.....	563	89
616	Gem	8,879	587	.....	.....	.....	.....	4,314	411
617	General-Founders	5,687	494	.....	.....	.....	.....	.....	.....
618	Gibraltar	4,731	476	.....	.....	.....	.....	896	91
619	Gilt Edge	7,162	791	.....	.....	.....	.....	947	130
620	Good Year	1,991	154	.....	.....	.....	.....	.....	.....
621	Grand	2,086	184	.....	.....	.....	.....	195	26
622	Granite	4,058	360	.....	.....	.....	.....	586	67
623	Grant	10,152	949	.....	.....	.....	.....	1,999	253
624	Great American	8,004	429	.....	.....	.....	.....	1,632	99
625	Great Eastern	2,629	255	.....	.....	.....	.....	505	89
626	Gregorian	2,427	270	.....	.....	.....	.....	.....	.....
627	Guarantee	13,472	1,430	.....	.....	.....	.....	9,439	1,299
628	Guardsmen	1,484	172	.....	.....	.....	.....	5	1
629	Hahne	5,420	380	.....	.....	.....	.....	601	63
630	Halcyon	2,395	289	.....	.....	.....	.....	398	58
631	Half-Term	1,981	166	.....	.....	.....	.....	822	84
632	Halsey	2,857	217	.....	.....	.....	.....	506	35
633	Hamburg	5,252	339	.....	.....	.....	.....	937	107
634	Hamilton	21,162	809	.....	.....	.....	.....	6,959	386
635	Harvester	6,404	403	.....	.....	.....	.....	933	104
636	Hawkeye	5,572	448	.....	.....	.....	.....	357	44
637	Hawthorne	2,247	178	.....	.....	.....	.....	363	50
638	Health	6,000	529	.....	.....	.....	.....	950	125
639	Hearthstone	4,273	382	.....	.....	.....	.....	390	42
640	Hibernian	3,214	296	.....	.....	.....	.....	300	47
641	Hill	3,263	256	.....	.....	.....	.....	334	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	
12,902	158	759	S.	$1.00 m.	$200	6	.....	.....	587
12,545	193	896	O.P.	.....	200	6	$1.00 a	.....	588
7,849	180	411	S.	1.00 m.	200	6	3.00 a & 4.00 a	$1.00 a	589
2,334	34	191	S.	1.00 m.	200	6	2.00 a	3.00 a	590
3,343	73	186	S.	1.00 m.	200	6	3.00 a	.....	591
6,515	55	511	S.	1.00 m.	200	6	4.00 a	2.00 a	592
4,039	93	351	S.	1.00 m.	200	6	.....	.....	593
4,314	49	305	S.	1.00 m.	200	6	4.00 a	1.00 a	594
4,977	100	290	S.	1.00 m.	200	6	.....	.....	595
8,033	55	457	O.P.	.....	200	6	.....	.....	596
4,506	70	290	S.	1.00 m.	200	6	1.50 a	.....	597
4,540	64	257	S.	1.00 m.	200	6	3.00 a	2.00 a	598
3,636	91	284	S.	1.00 m.	200	6	3.00 a	.....	599
4,250	265	51	S.	1.00 m.	200	6	2.00 a	1.00 a	600
5,092	82	420	S.	1.00 m.	200	6	.....	.....	601
5,013	71	421	S.	1.00 m.	200	6	.....	.....	602
3,702	84	327	S.	1.00 m.	200	6	4.00 a	2.00 a	603
1,707	71	104	S.	1.00 m.	200	6	3.50 a	.....	604
5,170	76	565	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	605
6,422	54	387	S.	1.00 m.	200	6	2.00 a	1.00 a	606
9,998	140	625	S.	1.00 m.	200	6	2.00 a	2.00 a	607
5,059	70	258	S.	1.00 m.	200	6	.....	.....	608
6,411	432	56	S.	1.00 m.	200	6	.....	1.00 a	609
59,827	895	2,908	S.	1.00 m.	200	6	.02½ b—.03½ b&.05 b	.....	610
6,716	98	387	S.	1.00 m.	200	6	4.00 a	1.00 a	611
3,503	55	241	S.	1.00 m.	200	6	3.00 a	1.00 a	612
1,556	20	164	O.P.	.....	200	6	.....	2.00 a	613
6,258	76	409	S.	1.00 m.	200	6	.....	1.00 a	614
7,867	87	518	S.	1.00 m.	200	6	.....	.....	615
13,193	53	945	O.P.	.....	200	6	.....	.....	616
5,687	89	405	O.P.	.....	200	6	.....	.....	617
5,627	102	465	O.P.	.....	200	6	2.00 a	1.00 a	618
8,109	109	812	S.	1.00 m.	200	6	4.00 a	.....	619
1,991	34	120	S.	1.00 m.	200	6	.....	1.00 a	620
2,281	32	178	S.	1.00 m.	200	6	2.00 a	.....	621
4,644	70	357	O.P.	.....	200	6	3.00 a	1.00 a	622
12,151	261	941	S.	.25 w.	200	6	.....	.....	623
9,636	59	469	O.P.	.....	200	6	4.00 a.	.....	624
3,134	49	295	S.	1.00 m.	200	6	2.00 a	2.00 a	625
2,427	81	189	S.	1.00 m.	200	6	.....	.....	626
22,911	227	2,502	O.P.	.....	200	6	.....	.....	627
1,489	47	126	S.	1.00 m.	200	6	3.00 a	2.00 a	628
6,021	59	384	S.	1.00 m.	200	6	3.00 a	2.00 a	629
2,793	49	298	S.	1.00 m.	200	6	3.00 a	2.00 a	630
2,803	27	223	S.	1.00 m.	200	6	4.00 a	1.00 a	631
3,363	49	203	N.S.	.....	200	6	2.00 a	1.00 a	632
6,189	125	321	S.	1.00 m.	200	6	3.00 a	3.00 a	633
28,121	43	1,152	O.P.	.....	100	6	4.00 a	1.00 a	634
7,337	61	446	S.	1.00 m.	200	6	3.00 a	1.00 a	635
5,929	102	390	S.	1.00 m.	200	6	4.00 a	1.00 a	636
2,610	72	156	S.	1.00 m.	200	6	.03 b	.....	637
6,950	75	579	S.	1.00 m.	200	6	.....	.....	638
4,663	73	351	S.	1.00 m.	200	6	.03 b	.....	639
3,514	74	269	S.	1.00 m.	200	6	2.00 a	1.00 a	640
3,597	53	236	S.	1.00 m.	200	6	1.00 a	.....	641

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			
642	Hillcrest	Newark	Feb. 17, 1910	Henry W. Hornecker
643	Hilton	"	Feb. 27, 1899	Otto R. Betzendahl
644	Holland	"	Aug. 6, 1909	John J. Berry
645	Home	"	June 10, 1884	Charles J. Unfried
646	Home-Seekers	"	April 18, 1906	Charles Kollmar
647	Houston	"	Nov. 6, 1919	John Eggert
648	Howard	"	July 24, 1884	Richard M. Hanschka
649	Hudsex	"	Oct. 18, 1919	Meyer Kraemer
650	Humboldt	"	Nov. 12, 1921	Emil G. Meyer
651	Hunterdon	"	July 8, 1903	Charles A. Scheffmeyer
652	Ideal	"	Feb. 8, 1907	Henry H. Caruso
653	Imperial	"	Mar. 21, 1908	Joseph Schaedel
654	Improved-Aetna	"	*(See below)	Charles G. Hahn
655	Income	"	Dec. 11, 1925	Aaron Goldinberg
656	Indemnity	"	Mar. 27, 1909	Frank Kaufhold
657	Independence	"	Dec. 4, 1905	Max Fleischman
658	Industrial	"	June 2, 1908	Adelbert L. Rice
659	I. N. L.	"	June 21, 1922	Louis Schutzman
660	Intercity	"	Mar. 9, 1920	Louis Susskind
661	Interstate	"	Mar. 31, 1919	David Harper
662	Investment	"	Nov. 26, 1909	Moe Simon
663	Ironbound District	"	July 13, 1904	George M. Kunz
664	Italo-American	"	Feb. 28, 1910	Gabriele Matonti
665	Ivanhoe	"	April 22, 1921	Benjamin Levine
666	J. & M.	"	Nov. 25, 1907	Conrad Deuchler
667	Jersey No. 38, O. B. A.	"	Mar. 19, 1910	Adolph Anker
668	Jersey Warschauer	"	May 2, 1919	Alexander Orlowitz
669	John Marshall	"	Aug. 23, 1922	Samuel Fischbein
670	Junior Order	"	Jan. 11, 1896	John E. Haselmayer
671	Justice	"	Nov. 10, 1920	Simon Horwitz
672	Kinney & West	"	Oct. 19, 1907	Conrad Deuchler
673	Knickerbocker	"	April 17, 1922	James E. Mulligan
674	Knights of Pythias	"	Feb. 16, 1886	Edward J. Anderson
675	Kurlander	"	May 7, 1926	John Poe
676	Labor Lyceum	"	Oct. 20, 1909	John N. Leiss
677	Lafayette	"	Mar. 20, 1919	Nathan Myers
678	Lawyers' and Home-Makers	"	†(See below)	Louis Herman
679	Lehigh	"	April 1, 1910	James R. English
680	Lenape	"	Oct. 16, 1911	Bernard J. Owens
681	Leviathan	"	Mar. 15, 1919	Samuel Schechner
682	Liberty	"	Jan. 14, 1888	Richard Berry
683	Liberty Square	"	Sept. 22, 1922	Ernest Wille
684	Lincoln	"	Jan. 22, 1887	Elmer Lutz
685	Lincoln Highway	"	April 22, 1921	Mortimer W. Meyer
686	Lion	"	Mar. 5, 1920	Harry R. Elias
687	Lithuanian	"	Jan. 5, 1917	Boleslaw Stanilis
688	Littleton	"	Dec. 31, 1902	Francis C. Logel
689	Locarno	"	May 7, 1926	Louis C. Selenfriend
690	Longworth	"	June 18, 1921	Henry A. Guenther
691	L. O. O. M.	"	Feb. 21, 1920	Fred W. Siegel
692	Loyalty	"	Jan. 28, 1901	Herman B. Schaefer
693	L. Y. M. A.	"	Mar. 8, 1923	Edward Fiegenbaum
694	Magna Charta	"	Oct. 16, 1925	Herman Sperling
695	Majestic	"	April 28, 1920	George F. Fatzler
696	Manhattan	"	April 3, 1919	Eugene H. Sadler

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

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Thomas F. Guthrie	Harold N. Congleton	72 North 7th St., Newark, N. J.	642
Ernest F. Keer	Christian Kreismer	16 E. Kinney St., Newark, N. J.	643
Michael J. Quigley	Harry J. Stevens	478 Central Ave., Newark, N. J.	644
Lowy & Lowy	John G. Schweikhardt	38 Hedden Terrace, Newark, N. J.	645
Adam J. Rossbach	Frank P. Litter	22 Belmont Ave., Newark, N. J.	646
Nicholas W. Kaiser	Conrad J. Sauerborn	104 Niagara St., Newark, N. J.	647
E. R. McGlynn	John M. Williams	73 S. Arlington Ave., East Orange, N. J.	648
Joseph H. Steinhardt	Herman F. Arlt	Federal Trust Co., Newark, N. J.	649
Halsey W. Stickel	Louis D. Stratton	133 Bloomfield Ave., Newark, N. J.	650
Arthur A. Werthmann	Peter C. Strebinger	1 Ricord St., Newark, N. J.	651
Michael J. Quigley	Harry M. Coleman	51 South 10th St., Newark, N. J.	652
Kussy, Kohn & Cohn	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	653
Mortimer Lowy	E. G. Birkenhauer	231 S. Orange Ave., Newark, N. J.	654
Koehler & Augenblick	Leon G. Bideau	72 Naden Ave., Irvington, N. J.	655
Joseph G. Wolber	John H. Yauch, Jr.	Lefcourt Bldg., Newark, N. J.	656
Isaac Fleischman	U. Samuel Abeles	60 Fifth St., Newark, N. J.	657
John W. Strahan	Homer J. Van Duyne	88 Mountain View Place, Newark, N. J.	658
Louis Relles	Sydney Seidler	104 Eastern Parkway, Newark, N. J.	659
Levy, Fenster & McCloskey	Barney W. Plager	23 Harding Terrace, Newark, N. J.	660
Nathan H. Berger	Raymon Spreen	19 Clinton St., Newark, N. J.	661
Nathan H. Berger	Moses Gansler	10 Avon Ave., Newark, N. J.	662
Scharringhausen & Hartpence	George W. Spicer	14 Ferry St., Newark, N. J.	663
Philip J. Schotland	Alfred F. Richardella	263 S. Eighth St., Newark, N. J.	664
Abraham Alboum	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	665
Frank Voigt	Morris A. Woodruff	42 Lincoln St., Newark, N. J.	666
William Greenfield	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	667
M. L. Lipis	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	668
Fast & Fast	Frank P. Litter	14 Belmont Ave., Newark, N. J.	669
Arthur S. Smith	Joel Sundstrom	Lefcourt Bldg., Newark, N. J.	670
Waldman & Duveneck	Isaac R. Stout	3 Belmont Ave., Newark, N. J.	671
Frank Voigt	William Ricigliano	226 Clifton Ave., Newark, N. J.	672
Irving Schwartz	William S. Cherry	38 Madison Ave., Maplewood, N. J.	673
Albert Rosinger	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	674
Joseph Kraemer	Michael Rogow	128 Market St., Newark, N. J.	675
William F. Nies	Henry E. Vygen	51 Clinton St., Newark, N. J.	676
Meyer E. Ruback	Nathan Perselay	535 High St., Newark, N. J.	677
Israel B. Greene	Herbert Z. Steiner	3 Belmont Ave., Newark, N. J.	678
Harold Simandl	John W. Short	13 Suffolk Ave., Maplewood, N. J.	679
Joseph Siegler	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	680
Samuel M. Hollander	Homer J. Van Duyne	88 Mountain View Place, Newark, N. J.	681
Matthew J. Reilly	Julius A. Proehl	20 Clinton St., Newark, N. J.	682
Arthur T. Vanderbilt	Rudolph A. Glickman	469 Central Ave., Newark, N. J.	683
Herr, Leiss & Herr	Benedict A. Harter	135 Kingman Road, South Orange, N. J.	684
Harry T. Davimos	Benjamin Dubow	27 Elizabeth Ave., Newark, N. J.	685
I. Henry Coyne	Clarence W. Glover	16 Belmont Ave., Newark, N. J.	686
G. Matulewich	Albin S. Treciokas	197 Adams St., Newark, N. J.	687
Arthur A. Werthmann	Henry P. George	16 Clinton St., Newark, N. J.	688
David H. Yonneff	William Margulies	11 Commerce St., Newark, N. J.	689
John Warren	Leo D. Scanlon	134 High St., Montclair, N. J.	690
Felix Forlenza	Eugene A. Farrell	43 Hazelwood Ave., Newark, N. J.	691
John D. Fischbeck	Albert E. Jones	167 North 17th St., East Orange, N. J.	692
Michael Horrowitz	Samuel A. Horrowitz	671 Bergen St., Newark, N. J.	693
Louis K. Press	Samuel A. Karp	197 Grumman Ave., Newark, N. J.	694
Abram J. Precker	Leopold Isserman	24 Branford Place, Newark, N. J.	695
Joseph Steiner	Herbert Z. Steiner	3 Belmont Ave., Newark, N. J.	696

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				
642	Hillcrest	Newark	$6,434	$44	$439,000
643	Hilton	"	3,671	12,193	418,520
644	Holland	"	5,454	36,154	687,900
645	Home	"	2,491	8,862	380,800
646	Home-Seekers	"	8,883	444	413,100
647	Houston	"	7,149	244	296,800
648	Howard	"	25,077	25,685	359,000
649	Hudsex	"	24,163	41,037	204,700
650	Humboldt	"	9,301	55,516	568,300
651	Hunterdon	"	981	4,171	181,600
652	Ideal	"	231	.....	166,900
653	Imperial	"	2,307	2,125	212,700
654	Improved-Aetna	"	1,902	.....	841,900
655	Income	"	1,671	114	120,100
656	Indemnity	"	5,341	11,169	467,700
657	Independence	"	789	18,105	458,700
658	Industrial	"	14,589	.....	242,000
659	I. N. L.	"	403	.....	100,060
660	Intercity	"	1,381	1	250,200
661	Interstate	"	2,761	11,000	122,900
662	Investment	"	5,664	.....	1,390,565
663	Ironbound District	"	5,769	1,399	350,200
664	Italo-American	"	144	.....	181,000
665	Ivanhoe	"	1,326	2,290	193,600
666	J. & M.	"	1,463	8,000	210,900
667	Jersey No. 38, O. B. A.	"	1,236	.....	260,500
668	Jersey Warschauer	"	355	35	154,400
669	John Marshall	"	926	.....	435,200
670	Junior Order	"	4,020	37,700	1,141,000
671	Justice	"	2,809	.....	269,150
672	Kinney & West	"	3,287	8,449	204,900
673	Knickerbocker	"	2,652	.....	191,200
674	Knights of Pythias	"	1,173	.....	499,450
675	Kurlander	"	1,576	1,029	114,100
676	Labor Lyceum	"	3,913	5,936	276,100
677	Lafayette	"	681	.....	146,600
678	Lawyers' and Home-Makers	"	4,759	55,000	182,600
679	Lehigh	"	630	47	290,800
680	Lenape	"	5,975	313	474,600
681	Leviathan	"	7,068	.....	404,200
682	Liberty	"	2,171	7,431	356,650
683	Liberty Square	"	4,154	.....	203,920
684	Lincoln	"	411	4,238	625,900
685	Lincoln Highway	"	839	.....	440,700
686	Lion	"	199	556	483,000
687	Lithuanian	"	2,754	1,000	423,550
688	Littleton	"	184	139	164,000
689	Locarno	"	2,483	.....	72,000
690	Longworth	"	10,934	.....	225,900
691	L. O. O. M.	"	6,726	.....	182,000
692	Loyalty	"	635	36	156,700
693	L. Y. M. A.	"	2,245	.....	229,200
694	Magna Charta	"	100	.....	30,300
695	Majestic	"	4,949	2,521	403,500
696	Manhattan	"	6,262	.....	311,300

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$15,000	$4,395	$129,388	$24,045	$7,451	$625,757	642
.....	6,515	246,128	4,960	12,897	704,884	643
.....	8,260	249,550	39,490	24,179	1,050,987	644
25,000	5,220	116,802	52,005	8,598	599,778	645
.....	1,310	64,487	6,046	5,516	499,786	646
40,000	2,300	119,165	27,744	27,856	521,258	647
.....	9,400	231,760	37,215	13,771	701,908	648
115,758	18,115	425,713	137,958	10,759	978,203	649
.....	12,407	536,474	10,161	18,149	1,210,308	650
.....	7,000	156,666	11,918	4,465	366,801	651
.....	7,515	126,936	16,841	3,247	321,670	652
6,000	8,470	82,323	25,038	3,021	341,984	653
78,084	6,840	799,093	206,443	28,746	1,962,958	654
.....	2,550	22,054	13,560	1,359	161,408	655
.....	3,725	141,936	10,300	15,447	655,618	656
.....	12,914	478,228	105,377	2,967	1,077,080	657
15,791	3,150	147,485	25,104	1,596	449,715	658
35,590	8,510	135,947	2,210	1,504	284,224	659
.....	2,575	81,479	34,510	7,141	377,287	660
.....	1,345	103,961	25,216	450	267,633	661
.....	45,640	947,540	206,856	84,455	2,680,720	662
.....	14,955	245,118	4,032	5,415	626,888	663
.....	6,684	45,666	16,042	436	249,972	664
.....	13,439	80,766	3,316	8,510	303,247	665
.....	1,510	133,478	7,275	11,975	374,601	666
.....	5,980	157,818	71,536	7,864	504,934	667
.....	10,379	142,442	46,132	8,395	362,138	668
.....	17,285	76,040	24,134	18,285	571,870	669
198,525	31,810	1,042,013	224,163	168,496	2,847,727	670
.....	700	165,093	121,563	19,198	578,513	671
.....	4,289	130,755	23,138	3,690	378,508	672
.....	12,804	81,412	16,879	1,722	306,669	673
.....	13,872	473,136	16,749	9,137	1,013,517	674
.....	1,590	77,758	2,065	1,277	199,395	675
.....	11,686	127,327	3,396	38,947	467,305	676
11,850	12,530	289,800	8,260	7,800	477,521	677
.....	12,365	126,072	93,638	16,959	491,393	678
.....	1,975	109,295	5,676	913	409,336	679
.....	22,965	288,325	142,856	37,771	972,805	680
42,900	3,950	207,893	78,397	17,959	762,367	681
8,000	9,383	81,882	19,761	4,232	489,510	682
6,650	5,858	231,385	8,078	15,696	475,741	683
548	3,749	257,785	82,113	30,232	1,004,976	684
.....	21,401	178,506	14,238	5,788	661,472	685
38,600	2,365	80,780	41,198	9,562	656,260	686
.....	7,875	.....	21,506	5,802	462,487	687
.....	2,914	23,043	8,255	76	198,611	688
.....	.....	32,389	7,389	2,299	116,560	689
95,158	1,422	.....	5,252	19,327	357,993	690
.....	1,900	14,750	12,982	2,298	220,656	691
.....	4,752	34,379	11,996	2,166	210,664	692
53,400	11,945	162,995	3,740	8,700	472,225	693
.....	1,100	31,972	845	1,244	65,561	694
.....	18,923	255,740	106,945	13,612	806,190	695
.....	10,105	343,224	84,825	6,630	762,346	696

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					
642	Hillcrest	Newark	$281,747			$208,125
643	Hilton	"	368,241			203,450
644	Holland	"	463,615			261,350
645	Home	"	307,419			125,725
646	Home-Seekers	"	236,302			166,405
647	Houston	"	250,947			144,350
648	Howard	"	440,529			79,650
649	Hudsex	"	543,052			207,400
650	Humboldt	"	590,281			279,100
651	Hunterdon	"	165,468			104,090
652	Ideal	"	143,566			71,350
653	Imperial	"	217,416			14,425
654	Improved-Aetna	"	956,186			642,450
655	Income	"	104,889			12,400
656	Indemnity	"	391,405			78,000
657	Independence	"	562,096			100,300
658	Industrial	"	202,008			84,450
659	I. N. L.	"	123,892			43,250
660	Intercity	"	178,695			79,940
661	Interstate	"	126,668			42,700
662	Investment	"	1,404,333			273,752
663	Ironbound District	"	356,277			127,450
664	Italo-American	"	128,986			56,450
665	Ivanhoe	"	172,751			38,800
666	J. & M.	"	206,731			73,650
667	Jersey No. 38, O. B. A.	"	240,186			138,300
668	Jersey Warschauer	"	175,131			51,135
669	John Marshall	"	317,373			87,745
670	Junior Order	"	1,138,439	$205,400		934,675
671	Justice	"	331,100			89,945
672	Kinney & West	"	211,820			63,800
673	Knickerbocker	"	200,532			8,700
674	Knights of Pythias	"	497,365			256,375
675	Kurlander	"	71,007			22,300
676	Labor Lyceum	"	227,309			113,000
677	Lafayette	"	192,227			109,050
678	Lawyers' and Home-Makers	"	347,654			5,900
679	Lehigh	"	201,649			65,500
680	Lenape	"	530,802			146,475
681	Leviathan	"	367,629			92,250
682	Liberty	"	263,579			101,000
683	Liberty Square	"	237,339			70,460
684	Lincoln	"	468,666			224,680
685	Lincoln Highway	"	400,956			78,110
686	Lion	"	301,488			49,300
687	Lithuanian	"	275,231			103,800
688	Littleton	"	115,318			35,600
689	Locarno	"	61,261			24,000
690	Longworth	"	252,903			
691	L. O. O. M.	"	99,383			52,400
692	Loyalty	"	89,030			59,900
693	L. Y. M. A.	"	210,492			127,925
694	Magna Charta	"	40,426			6,950
695	Majestic	"	444,515			145,255
696	Manhattan	"	415,561			155,550

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

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	
$2,414	$3,268	$1,132	.....	$31,000	$3,690	$42,976	$51,405	$625,757	642
.....	.....	.....	.....	.....	10,963	.....	122,230	704,884	643
4,599	.....	378	$3,900	106,800	49,639	62,069	98,037	1,050,987	644
.....	.....	230	.....	57,080	8,949	27,971	72,404	599,778	645
62	.....	3	.....	.....	15,612	33,709	47,693	499,786	646
5	.....	39	.....	.....	20,359	29,425	76,133	521,258	647
.....	.....	1,672	.....	.....	19,632	56,742	103,683	701,908	648
10,121	.....	391	.....	.....	2,404	60,835	154,000	978,203	649
332	.....	.....	.....	.....	86,395	104,144	150,056	1,210,308	650
153	.....	75	.....	.....	34,841	11,034	51,140	366,801	651
358	2,100	55	.....	23,293	35,937	.....	45,011	321,670	652
587	.....	86	.....	.....	21,548	40,000	47,922	341,984	653
2,203	.....	4,077	.....	14,000	70,827	.....	273,215	1,962,958	654
.....	.....	35	.....	.....	11,254	18,034	14,796	161,408	655
315	.....	.....	.....	45,000	551	47,993	92,354	655,618	656
93	.....	1,011	.....	.....	145,920	60,074	207,586	1,077,080	657
71,226	.....	1,326	.....	.....	321	15,384	75,000	449,715	658
2,095	.....	.....	.....	.....	29,566	.....	85,421	284,224	659
10,552	.....	825	.....	40,200	12,032	.....	55,043	377,287	660
1,448	.....	327	.....	27,100	20,480	.....	48,910	267,633	661
5,719	.....	20,182	.....	79,784	231,311	130,128	535,511	2,680,720	662
276	.....	.....	.....	6,000	16,365	27,246	93,274	626,888	663
6,493	3,340	187	.....	800	5,755	.....	47,961	249,972	664
5,125	.....	26	.....	24,000	3,021	24,135	35,389	303,247	665
75	.....	159	.....	.....	17,865	36,795	39,326	374,601	666
1,381	.....	412	.....	43,200	7,822	.....	73,633	504,934	667
17,935	.....	145	.....	8,213	41,424	.....	68,155	362,138	668
1,155	.....	.....	.....	12,000	1,140	.....	152,457	571,870	669
.....	.....	1,010	.....	120,500	20,656	146,913	280,134	2,847,727	670
3,341	.....	20	.....	16,000	36,049	.....	102,058	578,513	671
1,242	.....	146	.....	.....	21,684	.....	79,816	378,508	672
9,364	.....	232	.....	.....	11,698	47,750	28,393	306,669	673
1,553	.....	.....	.....	12,500	41,458	.....	204,266	1,013,517	674
58,024	5,375	20	.....	6,000	2,682	11,395	22,592	199,395	675
1,179	.....	.....	.....	29,200	120	49,998	46,499	467,305	676
2,326	.....	.....	.....	7,250	96,058	.....	70,610	477,521	677
3,022	.....	206	.....	.....	21,020	45,259	68,332	491,393	678
140	.....	26	.....	17,300	43,065	.....	81,656	409,336	679
11,243	.....	1,676	.....	40,655	68,731	.....	173,223	972,805	680
86,506	.....	1,079	.....	57,250	5,800	.....	151,853	762,367	681
221	.....	262	.....	28,500	4,675	36,155	55,118	489,510	682
.....	11,951	37	.....	9,300	32,748	27,090	86,816	475,741	683
575	.....	5,557	.....	63,000	32,189	71,104	139,205	1,004,976	684
231	.....	187	.....	29,000	3,786	34,846	114,356	661,472	685
8,899	.....	1,046	.....	79,197	95,834	66,914	53,582	656,260	686
95	.....	493	.....	.....	2,595	40,273	40,000	462,487	687
10	.....	22	.....	8,900	26,168	850	11,743	198,611	688
6,856	.....	125	.....	4,000	3,037	.....	17,281	116,560	689
.....	.....	100	.....	58,000	10,532	10,046	26,412	357,993	690
481	.....	74	.....	3,000	26,838	20,932	17,548	220,656	691
409	.....	639	.....	15,700	3,860	16,082	25,044	210,664	692
2,958	.....	3	.....	26,700	29,339	.....	74,808	472,225	693
235	.....	.....	.....	1,850	6,677	.....	9,423	65,561	694
429	.....	165	.....	4,500	48,794	.....	162,532	806,190	695
1,708	.....	32	.....	51,214	600	.....	137,681	762,346	696

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								
642	Hillcrest	4,306	295	.....	.....	.....	.....	1,041	74
643	Hilton	5,431	470	.....	.....	.....	.....	1,017	97
644	Holland	5,443	515	.....	.....	.....	.....	1,307	212
645	Home	3,704	255	.....	.....	.....	.....	629	62
646	Home-Seekers	3,637	346	.....	.....	.....	.....	832	127
647	Houston	3,085	331	.....	.....	.....	.....	722	109
648	Howard	4,569	276	.....	.....	.....	.....	399	45
649	Hudsex	6,183	418	.....	.....	.....	.....	1,037	91
650	Humboldt	8,426	556	.....	.....	.....	.....	1,396	88
651	Hunterdon	2,412	195	.....	.....	.....	.....	521	52
652	Ideal	1,867	192	.....	.....	.....	.....	357	39
653	Imperial	2,548	208	.....	.....	.....	.....	72	8
654	Improved-Aetna	10,610	998	.....	.....	.....	.....	3,212	304
655	Income	1,650	159	.....	.....	.....	.....	62	13
656	Indemnity	5,834	371	.....	.....	.....	.....	390	40
657	Independence	6,308	459	.....	.....	.....	.....	502	73
658	Industrial	2,675	265	.....	.....	.....	.....	422	70
659	I. N. L.	1,752	243	.....	.....	.....	.....	217	38
660	Intercity	2,155	160	.....	.....	.....	.....	400	61
661	Interstate	1,697	165	.....	.....	.....	.....	427	23
662	Investment	14,330	1,026	.....	.....	.....	.....	1,369	189
663	Ironbound District	4,963	664	.....	.....	.....	.....	637	80
664	Italo-American	1,700	153	.....	.....	.....	.....	282	20
665	Ivanhoe	3,272	363	.....	.....	.....	.....	194	39
666	J. & M.	2,444	214	.....	.....	.....	.....	368	48
667	Jersey No. 38, O. B. A.	3,035	240	.....	.....	.....	.....	692	77
668	Jersey Warschauer	1,925	168	.....	.....	.....	.....	255	45
669	John Marshall	6,130	588	.....	.....	.....	.....	439	59
670	Junior Order	14,387	1,007	1,975	95	.....	.....	4,673	520
671	Justice	3,791	283	.....	.....	.....	.....	449	49
672	Kinney & West	2,470	248	.....	.....	.....	.....	319	60
673	Knickerbocker	2,906	229	.....	.....	.....	.....	44	8
674	Knights of Pythias	6,576	626	.....	.....	.....	.....	1,282	110
675	Kurlander	1,626	92	.....	.....	.....	.....	112	29
676	Labor Lyceum	3,642	393	.....	.....	.....	.....	565	60
677	Lafayette	2,687	183	.....	.....	.....	.....	545	43
678	Lawyers' and Home-Makers	3,960	342	.....	.....	.....	.....	30	6
679	Lehigh	3,932	244	.....	.....	.....	.....	328	53
680	Lenape	5,832	518	.....	.....	.....	.....	732	100
681	Leviathan	4,414	246	.....	.....	.....	.....	461	63
682	Liberty	3,628	246	.....	.....	.....	.....	505	40
683	Liberty Square	3,908	254	.....	.....	.....	.....	352	29
684	Lincoln	6,113	622	.....	.....	.....	.....	1,123	110
685	Lincoln Highway	7,587	518	.....	.....	.....	.....	391	90
686	Lion	3,848	223	.....	.....	.....	.....	247	27
687	Lithuanian	3,604	439	.....	.....	.....	.....	519	142
688	Littleton	1,763	172	.....	.....	.....	.....	178	36
689	Locarno	1,816	155	.....	.....	.....	.....	120	25
690	Longworth	13,455	1,501	.....	.....	.....	.....	.....	.....
691	L. O. O. M.	1,565	153	.....	.....	.....	.....	262	36
692	Loyalty	1,482	164	.....	.....	.....	.....	300	56
693	L. Y. M. A.	3,097	295	.....	.....	.....	.....	640	111
694	Magna Charta	1,549	152	.....	.....	.....	.....	34	7
695	Majestic	6,328	563	.....	.....	.....	.....	726	114
696	Manhattan	5,856	474	.....	.....	.....	.....	777	106

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	
5,347	98	271	S.	$1.00 m.	$200	6	$4.00 a	$1.00 a	642
6,448	73	494	O.P.	.....	200	6	3.00 a	2.00 a	643
6,750	138	589	S.	1.00 m.	200	6	3.00 a	1.00 a	644
4,333	82	235	S.	1.00 m.	200	6	2.00 a & 3.00 a	1.00 a	645
4,469	98	375	S.	1.00 m.	200	6	3.00 a	.....	646
3,807	94	346	S.	1.00 m.	200	6	1.00 a	1.00 a	647
4,968	63	258	S.	1.00 m.	200	6	.....	.....	648
7,220	84	425	S.	1.00 m.	200	6	3.00 a	1.00 a	649
9,822	111	533	O.P.	.....	200	6	3.00 a	1.00 a	650
2,933	42	205	S.	1.00 m.	200	6	3.00 a	1.00 a	651
2,224	48	183	S.	1.00 m.	200	6	3.00 a	1.00 a	652
2,620	45	171	S.	1.00 m.	200	6	4.00 a	2.00 a	653
13,822	162	1,140	S.	1.00 m.	200	6	1.00 a	1.00 a	654
1,712	32	140	S.	1.00 m.	200	6	4.00 a	1.00 a	655
6,224	58	353	O. P.	.....	200	6	.....	2.00 a	656
6,810	81	451	S.	1.00 m.	200	6	.....	2.00 a	657
3,097	48	287	S.	1.00 m.	200	6	1.00 a	1.00 a	658
1,969	47	234	S.	1.00 m.	200	6	.....	1.00 a	659
2,555	44	177	S.	1.00 m.	200	6	.....	.....	660
2,124	39	149	S.	1.00 m.	200	6	4.00 a	1.00 a	661
15,699	153	1,062	S.	1.00 m.	200	6	.....	.....	662
5,600	195	549	O.P.	1.00 m.	200	6	4.00 a	1.00 a	663
1,982	62	111	S.	1.00 m.	200	6	3.00 a	1.00 a	664
3,466	74	328	S.	1.00 m.	200	6	.....	1.00 a	665
2,812	50	212	S.	1.00 m.	200	6	3.00 a	1.00 a	666
3,727	54	263	S.	1.00 m.	200	6	1.00 a	1.00 a	667
2,180	50	163	S.	1.00 m.	200	6	.....	.....	668
6,569	91	556	O.P.	1.00 m.	200	6	4.00 a	1.00 a	669
21,035	265	1,357	S.	1.00 m.	200	6	3.00 a	1.00 a	670
4,240	28	304	S.	1.00 m.	200	6	2.00 a	2.00 a	671
2,789	51	257	S.	1.00 m.	200	6	3.00 a	1.00 a	672
2,950	66	171	S.	1.00 m.	200	6	3.00 a	1.00 a	673
7,858	112	624	S.	1.00 m.	200	6	4.00 a	2.00 a	674
1,738	19	102	S.	1.00 m.	200	6	.....	.....	675
4,207	105	348	O.P.	.....	200	6	3.00 a	.....	676
3,232	31	195	S.	1.00 m.	200	6	4.00 a	2.00 a	677
3,990	71	277	S.	1.00 m.	200	6	4.00 a	1.00 a	678
4,260	55	242	O.P.	.....	200	6	3.00 a	.....	679
6,564	95	523	S.	1.00 m.	200	6	.....	1.00 a	680
4,875	64	245	S.	1.00 m.	200	6	2.00 a	2.00 a	681
4,133	75	211	S.	1.00 m.	200	6	.....	1.00 a	682
4,260	42	241	O.P.	.....	200	6	3.00 a	3.00 a	683
7,236	53	679	S.	1.00 m.	200	6	3.00 a	1.00 a	684
7,978	115	493	O.P.	.....	200	6	4.00 a & .10b	1.00 a & 10 b	685
4,095	68	182	S.	1.00 m.	200	6	3.00 a	2.00 a	686
4,123	114	467	S.	1.00 m.	200	6	3.00 a	1.00 a	687
1,941	43	165	S.	1.00 m.	200	6	3.00 a	3.00 a	688
1,936	12	168	S.	1.00 m.	200	6	4.00 a	1.00 a	689
13,455	43	1,458	O.P.	.....	200	4 & 6	3.00 a	1.00 a	690
1,827	51	138	S.	1.00 m.	200	6	3.00 a	1.00 a	691
1,782	55	165	S.	.25 w.	200	6	3.00 a	.....	692
3,737	80	326	S.	1.00 m.	200	6	4.00 a	1.00 a	693
1,583	14	145	O.P.	1.00 m.	200	6	.....	.....	694
7,054	139	538	S.	1.00 m.	200	6	4.00 a	1.00 a	695
6,633	96	484	S.	.75 & 1.00 m.	200	6	2.00 a	2.00 a	696

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			
697	Manor	Newark	Jan. 28, 1926	Joseph Bonds
698	Manufacturers	"	Dec. 28, 1912	Rudolph J. Goerke
699	Marconi	"	April 3, 1919	Joseph Soriano
700	Mascot	"	Feb. 10, 1927	John A. Brady
701	Masonic	"	Oct. 31, 1913	Thomas B. Cryer
702	Master	"	Dec. 3, 1921	Joseph W. Chandler
703	Mayflower	"	Nov. 21, 1921	Harry P. Lowy
704	McKinley	"	Mar. 24, 1920	Pellegrino Pellecchia
705	Meadowbrook	"	Oct. 5, 1921	Julius Klein
706	Mechanics	"	Aug. 16, 1884	George F. Lingerman
707	Melrose	"	May 9, 1923	C. Gustav Hanke
708	Mercantile	"	June 8, 1910	Arthur B. Tench
709	Mercer	"	Dec. 11, 1890	Fred Lezgus
710	Merchants and Bankers	"	Oct. 25, 1910	Andrew J. Donohue
711	Metropolitan	"	Oct. 19, 1894	Robert F. Browne
712	Milford Park	"	May 3, 1911	Frank L. Driver
713	Military Park	"	May 1, 1926	Max Harmelin
714	Model	"	Sept. 16, 1912	James H. Lowrey
715	Modern	"	May 11, 1892	William H. Hall
716	Mohawk	"	Jan. 10, 1923	Frederick J. Fischer
717	Monitor	"	Sept. 19, 1921	Samuel H. Pashkow
718	Montefiore	"	April 22, 1902	Charles Loebel
719	Morris	"	Oct. 8, 1901	George C. Pfreundschuh
720	Mosque	"	April 18, 1925	Louis H. Holste
721	Mountain Ridge	"	Nov. 14, 1921	Arthur Phillips
722	Mountain View	"	Mar. 30, 1914	Arthur H. Bradley
723	Mt. Prospect	"	Oct. 20, 1908	Edward Kohn
724	Mt. Sinai	"	Mar. 21, 1911	Burnett Cole
725	Municipal	"	Aug. 15, 1908	Emil Vollweiler
726	Mutual	"	Feb. 8, 1869	John P. Fannan
727	Mutual Land and Home	"	Jan. 26, 1892	Louis H. Hare
728	Mutual Protective	"	Jan. 5, 1912	Fred W. Tidey
729	National Turners	"	June 18, 1919	Otto Abrecht
730	Nelson	"	June 2, 1923	John E. Joyce
731	Newark	"	May 25, 1888	Carl J. Duveneck
732	Newark Mutual Benefit	"	Dec. 24, 1904	J. Frank Kitchell
733	Newark Twenty-One	"	Feb. 9, 1914	George A. Guenther
734	New Empire	"	* (See below)	Michael A. Stavitsky
735	New Era	"	Sept. 27, 1909	Fayette P. Scofield
736	New Home	"	Mar. 7, 1912	Henry A. Guenther
737	New Jersey	"	Aug. 16, 1887	Charles B. Johnes
738	New Method	"	Feb. 21, 1913	Alfred E. Blakeman
739	New Order-Equity	"	** (See below)	Morris Metsky
740	Ninth Ward	"	Mar. 18, 1909	David A. McIntyre
741	Norfolk	"	April 25, 1888	Frederick J. Locher
742	Normal	"	Nov. 27, 1912	Max Gans
743	North American	"	Sept. 17, 1910	Morris H. Greenfield
744	North End	"	May 2, 1889	William S. Walters
745	Northern	"	June 6, 1912	Charles W. Tillon
746	North Newark	"	Jan. 10, 1925	Louis A. Reilly
747	North Ward	"	Feb. 24, 1912	John G. Crawford
748	North Western	"	Feb. 29, 1892	William Tries, Jr.
749	Novel	"	May 5, 1926	***
750	Oak	"	Feb. 17, 1920	J. William Huegel
751	O. K.	"	Jan. 10, 1923	William Lunsky

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

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

*** Novel Bldg. & Loan Assn., Newark, is in the hands of Conservator.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Jacob Fox	Edgar H. Douglass	55 Randolph Place, South Orange, N. J.	697
Cohn & Cohn	Harold O. Merz	972 Broad St., Newark, N. J.	698
F. D. Masucci	Alfred F. Richardella	263 S. Eighth St., Newark, N. J.	699
Thomas F. Guthrie	Leo Reilly	10 Read St., Newark, N. J.	700
John Contrell	Roland W. Hopper	770 Broad St., Newark, N. J.	701
Michael J. Quigley	Michael J. Quigley, Jr.	17 Academy St., Newark, N. J.	702
Samuel M. Hollander	Fred Reinheimer	645 Elizabeth Ave., Newark, N. J.	703
Anthony R. Finelli	Rocco G. Rotonda	121 Seventh Ave., Newark, N. J.	704
Seymour Klein	Harry L. Denburg	207 Vassar Ave., Newark, N. J.	705
August W. Rosinger	R. G. Schaaf	505 Clinton Ave., Newark, N. J.	706
Frederick W. Wilderotter	John Saalmuller	149 Stuyvesant Ave., Newark, N. J.	707
Halsey W. Stickel	Elmer E. Thornton	181 South 11th St., Newark, N. J.	708
Charles A. Herr	Louis P. Zehnder	2220 Berwyn St., Union, N. J.	709
Roy F. Dunn	Herman R. Schaefer	48 N. Munn Ave., Newark, N. J.	710
Charles F. Snover	Frederick W. Snover	275 Mulberry St., Newark, N. J.	711
A. Leslie Price	August Roemmele	29 Astor St., Newark, N. J.	712
David Castelbaum	Irving J. Trien	776 Broad St., Newark, N. J.	713
Henry G. Grosken	Alexander Grosken	31 Clinton St., Newark, N. J.	714
Richard Spitz	Louis R. Lange	87 Reid Place, Verona, N. J.	715
Louis J. Cohen	Nathan Perselay	535 High St., Newark, N. J.	716
Jacob Lubetkin	Samuel A. Karp	197 Grumman Ave., Newark, N. J.	717
H. D. Israel & E. Lowenstein	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	718
Frederick W. Wilderotter	John J. Gless	184 Smith St., Newark, N. J.	719
Henry Schlittenhart	Ernest M. Tapner	1020 Broad St., Newark, N. J.	720
Waldman & Duveneck	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	721
Adam J. Rossbach	William J. Brunner	704 S. Fourteenth St., Newark, N. J.	722
Stein & Stern	Rudolph Gross	30 Branford Place, Newark, N. J.	723
Michael S. Precker	Moses Gansler	93 Mercer St., Newark, N. J.	724
Robert S. Terhune	L. F. Gardiner, Jr.	502 High St., Newark, N. J.	725
Andrew J. Brady, Jr.	Adam Poh, Jr.	40 Clinton St., Newark, N. J.	726
Theodore R. Hare	L. F. Gardiner, Jr.	502 High St., Newark, N. J.	727
C. Clifford Brangs	Samuel F. Bentley	548 N. Third St., Newark, N. J.	728
E. A. & W. A. Schilling	Frank G. Weber	24 Yale St., Maplewood, N. J.	729
John J. Quinn	Andrew Leitheuser	108 North 6th St., Newark, N. J.	730
Mortimer Lowy	Raymon Spreen	19 Clinton St., Newark, N. J.	731
Charles H. Stewart	Charles E. Waters	148 Greenwood Ave., East Orange, N. J.	732
Charles Hood	Louis A. Reilly	24 Commerce St., Newark, N. J.	733
Newman, Lowenstein & Israel	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	734
John V. Loddey	Joseph I. Conlan	Tuxedo Park, South Orange, N. J.	735
Fred G. Stickel, Jr.	Otto H. Wilhelm	455 Orange St., Newark, N. J.	736
George H. Haines	Neil J. McManus	838 Clifton Ave., Newark, N. J.	737
Wilbur F. Wriggins	Stanton M. Pascal	60 Park Place, Newark, N. J.	738
Philip Klein	Abraham Levin	207 Market St., Newark, N. J.	739
George W. Hagney	August Roemmele	29 Astor St., Newark, N. J.	740
Herr, Leiss & Herr	Benedict A. Harter	135 Kingman Road, South Orange, N. J.	741
Edward J. Gilhooly	Clarence I. Mott	National State Bank, Newark, N. J.	742
Nathan H. Berger	Moses Gansler	10 Avon Ave., Newark, N. J.	743
Morris Isserman	Richard F. Hopkins	511 S. Orange Ave., South Orange, N. J.	744
Howard Isherwood	William D. Duguid	815 Summer Ave., Newark, N. J.	745
James L. McKenna	Elmer E. Thornton	181 South 11th St., Newark, N. J.	746
Smith & Slingerland	William J. Griffin	822 Hunterdon St., Newark, N. J.	747
August W. Rosinger	Julius A. Proehl	20 Clinton St., Newark, N. J.	748
	*Joseph Lippman	Academy Bldg., Newark, N. J.	749
Thomas B. Healy	John Zipfel	20 Belmont Ave., Newark, N. J.	750
Benjamin S. Appel	Phil H. Lipschutz	614 Central Ave., East Orange, N. J.	751

* Conservator.

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				
697	Manor	Newark	$870	.....	$87,300
698	Manufacturers	"	3,758	.....	896,650
699	Marconi	"	587	.....	137,050
700	Mascot	"	12,265	$1,705	57,000
701	Masonic	"	14,812	.....	458,400
702	Master	"	2,494	.....	85,700
703	Mayflower	"	1,919	.....	154,200
704	McKinley	"	18,088	8,525	475,900
705	Meadowbrook	"	4,059	.....	249,700
706	Mechanics	"	3,354	.....	332,900
707	Melrose	"	1,045	417	305,900
708	Mercantile	"	2,710	3,643	196,850
709	Mercer	"	4,123	1,064	423,100
710	Merchants and Bankers	"	1,105	13,597	201,500
711	Metropolitan	"	253	15,221	860,500
712	Milford Park	"	27,085	4,500	268,900
713	Military Park	"	5,719	1,406	78,300
714	Model	"	8,091	.....	249,400
715	Modern	"	2,362	5,189	253,800
716	Mohawk	"	651	.....	357,600
717	Monitor	"	5,457	617	167,050
718	Montefiore	"	573	.....	405,800
719	Morris	"	2,275	.....	223,100
720	Mosque	"	9,167	8,878	230,300
721	Mountain Ridge	"	4,934	.....	167,400
722	Mountain View	"	1,066	121	287,100
723	Mt. Prospect	"	32,523	.....	3,027,705
724	Mt. Sinai	"	1,729	.....	638,750
725	Municipal	"	4,755	14,975	203,800
726	Mutual	"	23,950	.....	676,600
727	Mutual Land and Home	"	4,050	.....	50,000
728	Mutual Protective	"	834	.....	264,600
729	National Turners	"	9,143	.....	538,600
730	Nelson	"	7,103	18,829	207,550
731	Newark	"	2,618	.....	241,000
732	Newark Mutual Benefit	"	2,974	1,500	206,500
733	Newark Twenty-One	"	2,387	.....	315,100
734	New Empire	"	17,244	.....	1,207,766
735	New Era	"	181	37	84,800
736	New Home	"	7,894	.....	856,800
737	New Jersey	"	197	15,133	431,500
738	New Method	"	1,702	.....	506,450
739	New Order-Equity	"	619	.....	711,450
740	Ninth Ward	"	12,747	7,500	542,400
741	Norfolk	"	10,509	32	522,200
742	Normal	"	4,985	10,713	440,000
743	North American	"	840	.....	536,145
744	North End	"	434	408	317,700
745	Northern	"	4,648	6,458	367,700
746	North Newark	"	5,407	2,000	124,600
747	North Ward	"	40,805	7,044	553,700
748	North Western	"	3,340	6,047	236,800
749	Novel	"	1,596	.....	46,200
750	Oak	"	10,016	14,283	291,500
751	O. K.	"	7,496	.....	153,300

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$7,500	$6,030	$87,305	$27,692	$1,141	$217,838	697
.....	16,810	631,817	37,248	2,977	1,589,260	698
16,700	3,970	90,346	26,799	1,881	277,333	699
.....	1,470	85,522	4,728	753	163,443	700
.....	5,160	293,762	18,850	12,235	803,219	701
32,800	2,427	254,037	41,629	9,733	428,820	702
5,400	7,640	211,005	71,687	13,267	465,118	703
.....	20,039	69,395	85,725	11,664	689,336	704
9,650	9,220	304,440	6,500	7,250	590,819	705
.....	3,345	141,671	30,504	3,088	514,862	706
.....	9,070	96,460	12,209	2,734	427,835	707
5,860	5,015	107,338	17,385	10,493	349,294	708
.....	2,685	204,275	60,449	29,058	724,754	709
.....	4,250	145,921	26,397	25,926	418,696	710
.....	66,022	414,747	29,006	66,607	1,452,356	711
.....	6,145	99,344	7,914	13,117	427,005	712
800	4,810	36,947	40,019	1,093	169,094	713
.....	2,400	66,046	39,213	36,033	401,183	714
.....	16,125	114,487	9,689	9,534	411,186	715
111,800	1,814	140,218	4,133	17,531	633,747	716
22,900	5,400	226,252	66,706	11,500	505,882	717
51,000	10,680	192,923	7,641	29,989	698,606	718
18,000	4,705	153,831	14,108	605	416,624	719
.....	4,405	54,724	16,145	38,639	362,258	720
.....	7,700	550,528	4,477	33,835	768,874	721
.....	4,076	60,733	23,259	4,704	381,059	722
385,360	83,205	.....	68,097	200,677	3,797,567	723
.....	24,940	184,066	121,841	27,119	998,445	724
.....	1,980	101,588	39,270	11,100	377,468	725
31,600	25,602	485,669	127,617	30,072	1,401,110	726
3,200	410	36,789	1,420	4,743	100,612	727
.....	2,300	41,809	3,949	18,540	332,032	728
94,476	21,300	82,587	20,409	12,154	778,669	729
8,300	8,116	114,070	2,163	1,016	367,147	730
11,600	2,577	28,111	25,228	17,615	328,749	731
18,350	3,826	234,555	4,334	3,796	475,835	732
.....	6,120	344,462	6,783	4,620	679,472	733
.....	499	.....	14,763	43,758	1,284,030	734
.....	7,475	69,638	6,328	13,919	182,378	735
.....	5,903	736,502	12,817	34,313	1,654,229	736
.....	17,142	188,008	32,556	13,474	698,010	737
70,800	7,016	147,900	32,399	6,204	772,471	738
.....	1,349	528,490	36,041	10,166	1,288,115	739
35,000	15,580	91,129	24,748	7,273	736,377	740
.....	7,550	123,740	56,694	6,654	727,379	741
7,500	18,600	368,673	76,566	56,005	983,042	742
.....	37,166	470,554	23,118	44,135	1,111,958	743
1,500	2,550	155,778	25,704	9,891	513,965	744
.....	9,170	67,892	32,740	10,344	498,952	745
.....	4,205	58,787	6,159	1,904	203,062	746
.....	2,085	193,720	47,884	7,800	853,038	747
.....	4,870	115,910	11,223	1,616	379,806	748
.....	690	55,028	48,209	1,031	152,754	749
.....	11,375	50,079	27,742	4,695	409,690	750
.....	9,110	84,104	46,319	27,138	327,467	751

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					
697	Manor	Newark	$134,253	.....	.....	$13,800
698	Manufacturers	"	815,610	.....	.....	294,800
699	Marconi	"	130,551	.....	.....	30,550
700	Mascot	"	68,944	.....	.....	25,600
701	Masonic	"	495,065	.....	.....	31,800
702	Master	"	211,902	.....	.....	66,000
703	Mayflower	"	263,931	.....	.....	54,625
704	McKinley	"	414,021	.....	.....	.....
705	Meadowbrook	"	264,495	.....	.....	118,105
706	Mechanics	"	231,948	.....	.....	92,900
707	Melrose	"	239,724	.....	.....	84,600
708	Mercantile	"	151,358	.....	.....	81,886
709	Mercer	"	347,055	.....	.....	222,100
710	Merchants and Bankers	"	227,701	.....	.....	70,300
711	Metropolitan	"	528,365	.....	.....	536,650
712	Milford Park	"	257,218	.....	.....	57,200
713	Military Park	"	109,721	.....	.....	17,425
714	Model	"	262,443	.....	.....	.....
715	Modern	"	243,561	.....	.....	48,900
716	Mohawk	"	297,743	.....	.....	163,300
717	Monitor	"	230,356	.....	.....	82,225
718	Montefiore	"	368,729	.....	.....	145,600
719	Morris	"	198,216	.....	.....	51,000
720	Mosque	"	225,357	.....	.....	15,900
721	Mountain Ridge	"	253,769	.....	.....	131,525
722	Mountain View	"	154,604	.....	.....	130,750
723	Mt. Prospect	"	2,461,969	.....	.....	605,200
724	Mt. Sinai	"	511,080	.....	.....	228,525
725	Municipal	"	202,902	.....	.....	73,100
726	Mutual	"	799,722	.....	.....	231,200
727	Mutual Land and Home	"	62,822	.....	.....	6,250
728	Mutual Protective	"	196,873	.....	.....	38,750
729	National Turners	"	357,603	.....	.....	183,000
730	Nelson	"	212,896	$7,820	.....	54,100
731	Newark	"	168,453	.....	.....	80,150
732	Newark Mutual Benefit	"	292,449	2,526	.....	69,300
733	Newark Twenty-One	"	322,271	.....	.....	184,800
734	New Empire	"	884,270	.....	.....	219,425
735	New Era	"	118,419	.....	.....	7,150
736	New Home	"	716,795	.....	.....	540,998
737	New Jersey	"	454,539	.....	.....	.....
738	New Method	"	354,492	.....	.....	256,690
739	New Order-Equity	"	584,751	.....	.....	317,200
740	Ninth Ward	"	457,281	.....	.....	122,250
741	Norfolk	"	379,197	.....	.....	122,675
742	Normal	"	510,777	.....	.....	232,750
743	North American	"	467,767	.....	.....	222,960
744	North End	"	266,736	.....	.....	65,500
745	Northern	"	326,740	.....	.....	57,100
746	North Newark	"	107,865	.....	.....	2,000
747	North Ward	"	490,941	.....	.....	96,800
748	North Western	"	189,096	.....	.....	94,050
749	Novel	"	109,461	.....	.....	25,300
750	Oak	"	207,760	.....	.....	69,150
751	O. K.	"	165,985	.....	.....	15,850

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

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	
$3,982	$1,500	.....	.....	$2,250	$15,865	.....	$46,188	$217,838	697
11,885	.....	$380	.....	92,000	.....	$149,502	225,083	1,589,260	698
8,788	7,768	550	.....	43,800	5,432	.....	49,894	277,333	699
34,050	.....	396	.....	.....	11,981	.....	22,472	163,443	700
48	.....	.....	.....	84,500	166	13,202	178,438	803,219	701
1,214	.....	80	.....	3,500	49,742	.....	96,382	428,820	702
2,073	.....	20	.....	4,000	38,776	7,859	93,854	465,118	703
1,130	.....	506	.....	47,899	76,733	.....	149,047	689,336	704
85	2,000	54	.....	46,362	39,065	.....	120,653	590,819	705
1,905	.....	1,700	.....	.....	73,551	44,342	68,516	514,862	706
408	.....	258	.....	6,000	6,572	44,124	46,149	427,835	707
693	.....	130	.....	20,000	26,923	15,283	53,021	349,294	708
99	.....	1,430	$283	5,500	23,031	12,512	112,744	724,754	709
6,449	.....	78	.....	5,000	20,531	34,256	54,381	418,696	710
6,407	.....	.....	.....	47,100	2,179	133,552	198,103	1,452,356	711
44	.....	389	.....	.....	20,769	51,384	40,001	427,005	712
2,371	.....	.....	.....	1,500	13,741	.....	24,336	169,094	713
424	4,000	25	.....	.....	20,043	46,790	67,458	401,183	714
764	.....	442	.....	.....	16,443	63,891	37,185	411,186	715
10	15,855	40	.....	56,864	11,509	.....	88,426	633,747	716
.....	.....	237	.....	21,950	82,717	.....	88,397	505,882	717
15,379	.....	.....	.....	.....	.....	54,898	114,000	698,606	718
.....	.....	28	.....	.....	58,492	25,365	83,523	416,624	719
377	.....	453	.....	.....	41,416	.....	78,755	362,258	720
207	.....	.....	.....	33,900	201,142	20,331	128,000	768,874	721
427	.....	49	.....	12,300	28,069	22,418	32,442	381,059	722
.....	.....	2,541	.....	411,500	21,338	93,796	201,223	3,797,567	723
13,390	.....	601	.....	40,000	45,004	44,764	115,081	998,445	724
51	.....	1,770	1,571	.....	31,230	10,335	56,509	377,468	725
2,057	.....	1,797	.....	26,600	49,685	58,992	231,057	1,401,110	726
.....	.....	.....	.....	.....	13,100	4,765	13,675	100,612	727
140	.....	.....	.....	2,500	11,942	38,199	43,628	332,032	728
13,748	.....	1,104	1,120	50,000	46,645	65,449	60,000	778,669	729
188	.....	.....	.....	.....	13,528	36,200	42,415	367,147	730
431	.....	117	.....	13,600	5,994	35,272	24,732	328,749	731
17	.....	.....	.....	17,500	.....	4,912	89,131	475,835	732
.....	.....	10	.....	.....	46,776	.....	125,615	679,472	733
.....	.....	.....	.....	114,750	9,396	33,885	22,304	1,284,030	734
288	.....	170	.....	3,700	5,282	19,869	27,500	182,378	735
256	.....	.....	.....	155,086	24,199	.....	216,895	1,654,229	736
1,863	.....	259	.....	39,200	39,127	79,170	83,852	698,010	737
889	.....	1,468	.....	14,500	25,652	37,596	81,184	772,471	738
1,504	14,045	277	.....	95,503	37,196	46,306	191,333	1,288,115	739
.....	.....	361	.....	.....	19,030	92,453	45,002	736,377	740
452	.....	6,716	.....	.....	45,513	72,765	100,061	727,379	741
2,863	.....	3,113	.....	.....	43,042	62,002	128,495	983,042	742
7,334	.....	717	.....	46,500	138,606	.....	228,074	1,111,958	743
1,586	.....	1,504	1,536	40,714	55,753	22,748	57,888	513,965	744
268	.....	1,018	.....	.....	1,623	70,286	41,917	498,952	745
18,651	.....	120	.....	.....	32,106	20,485	21,835	203,062	746
4,096	.....	1,168	.....	.....	69,086	117,435	73,512	853,038	747
.....	.....	210	.....	31,300	1,966	14,736	48,448	379,806	748
150	.....	140	.....	600	3,362	.....	13,741	152,754	749
262	.....	395	.....	45,981	18,164	29,999	37,979	409,690	750
2,682	.....	242	.....	36,005	44,243	.....	62,460	327,467	751

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								
697	Manor	1,895	185	.....	.....	.....	.....	69	12
698	Manufacturers	10,329	361	.....	.....	.....	.....	1,474	38
699	Marconi	1,494	147	.....	.....	.....	.....	152	19
700	Mascot	1,157	127	.....	.....	.....	.....	128	25
701	Masonic	7,190	606	.....	.....	.....	.....	159	7
702	Master	2,078	202	.....	.....	.....	.....	.....	.....
703	Mayflower	2,897	230	.....	.....	.....	.....	330	34
704	McKinley	5,526	380	.....	.....	.....	.....	273	29
705	Meadowbrook	5,233	400	.....	.....	.....	.....	.....	.....
706	Mechanics	3,263	277	.....	.....	.....	.....	590	98
								465	47
707	Melrose	3,338	343	.....	.....	.....	.....	423	71
708	Mercantile	2,118	136	.....	.....	.....	.....	409	48
709	Mercer	4,212	313	.....	.....	.....	.....	1,110	88
710	Merchants and Bankers	2,553	229	.....	.....	.....	.....	351	44
711	Metropolitan	20,914	832	.....	.....	.....	.....	5,366	309
712	Milford Park	3,541	369	.....	.....	.....	.....	286	32
713	Military Park	1,960	206	.....	.....	.....	.....	87	21
714	Model	3,002	215	.....	.....	.....	.....	.....	.....
715	Modern	3,046	306	.....	.....	.....	.....	244	28
716	Mohawk	5,279	390	.....	.....	.....	.....	817	113
717	Monitor	2,556	224	.....	.....	.....	.....	411	42
718	Montefiore	4,879	266	.....	.....	.....	.....	728	60
719	Morris	2,355	234	.....	.....	.....	.....	255	23
720	Mosque	3,131	253	.....	.....	.....	.....	79	8
721	Mountain Ridge	3,334	186	.....	.....	.....	.....	657	43
722	Mountain View	2,332	207	.....	.....	.....	.....	653	78
723	Mt. Prospect	67,761	3,767	.....	.....	.....	.....	3,026	411
724	Mt. Sinai	6,500	382	.....	.....	.....	.....	1,143	117
725	Municipal	2,225	169	.....	.....	.....	.....	365	53
726	Mutual	10,441	809	.....	.....	.....	.....	1,156	176
727	Mutual Land and Home	1,873	138	.....	.....	.....	.....	31	7
728	Mutual Protective	2,728	208	.....	.....	.....	.....	193	38
729	National Turners	5,465	477	.....	.....	.....	.....	915	93
730	Nelson	3,327	246	75	4	.....	.....	270	24
731	Newark	2,661	261	.....	.....	.....	.....	400	40
732	Newark Mutual Benefit	4,174	265	30	3	.....	.....	.....	.....
733	Newark Twenty-One	4,854	401	.....	.....	.....	.....	346	44
734	New Empire	22,027	1,348	.....	.....	.....	.....	924	68
735	New Era	1,769	232	.....	.....	.....	.....	1,097	172
736	New Home	9,236	771	.....	.....	.....	.....	35	6
								2,704	157
737	New Jersey	5,509	317	.....	.....	.....	.....	.....	.....
738	New Method	4,362	434	.....	.....	.....	.....	1,283	201
739	New Order-Equity	9,017	787	.....	.....	.....	.....	1,586	255
740	Ninth Ward	6,781	595	.....	.....	.....	.....	611	93
741	Norfolk	4,982	366	.....	.....	.....	.....	613	80
742	Normal	5,729	529	.....	.....	.....	.....	1,163	108
743	North American	8,162	447	.....	.....	.....	.....	1,114	91
744	North End	3,582	316	.....	.....	.....	.....	327	42
745	Northern	4,040	385	.....	.....	.....	.....	285	31
746	North Newark	1,617	140	.....	.....	.....	.....	10	3
747	North Ward	6,073	216	.....	.....	.....	.....	484	35
748	North Western	2,419	155	.....	.....	.....	.....	470	43
749	Novel	1,774	175	.....	.....	.....	.....	126	15
750	Oak	2,961	279	.....	.....	.....	.....	345	80
751	O. K.	2,176	161	.....	.....	.....	.....	79	20

AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
1,964	26	171	S.	$1.00 & $2.00 m.	$200	6	.....	.....	697
11,803	52	347	S.	1.00 m.	200	6	$3.00 a	$1.00 a	698
1,646	45	121	S.	1.00 m.	200	6	3.00 a	2.00 a	699
1,285	25	127	S.	1.00 m.	200	6	3.00 a	1.00 a	700
7,349	101	512	O.P.	.....	200	6	3.00 a	1.00 a	701
2,408	24	212	S.	1.00 m.	200	6	3.00 a	2.00 a	702
3,170	42	217	S.	1.00 m.	200	6	.....	.....	703
5,526	121	259	S.	1.00 m.	200	6	4.00 a	1.00 a	704
5,823	58	440	O.P.	.....	200	6	1.00 a	1.00 a	705
3,728	74	250	S.	1.00 m.	200	6	3.00 a	1.00 a	706
3,761	78	336	S.	1.00 m.	200	6	2.00—3.00 & 4.00 a	.....	707
2,527	47	137	S.	1.00 m.	200	6	3.00 a	1.00 a	708
5,322	57	344	S.	1.00 m.	200	6	1.50 a	1.00 a	709
2,904	53	220	S.	1.00 m.	200	6	3.00 a	2.00 a	710
26,280	391	750	S.	.25 & .50 m.	100	6	.10 b	.10 b	711
3,827	72	329	S.	1.00 m.	200	6	3.00 a	.05 b	712
2,047	30	197	S.	1.00 m.	200	6	.....	.....	713
3,002	44	171	S.	1.00 m.	200	6	3.00 a	3.00 a	714
3,290	81	253	S.	1.00 m.	200	6	2.00 a	1.00 a	715
6,096	76	427	O.P.	.....	200	6	3.00 a	1.00 a	716
2,967	50	216	S.	1.00 m.	200	6	3.00 a	1.00 a	717
5,607	85	241	S.	1.00 m.	200	6	4.00 a	.....	718
2,610	62	195	S.	1.00 m.	200	6	2.00 a	2.00 a	719
3,210	40	221	S.	1.00 m.	200	6	3.00 a	1.00 a	720
3,991	22	207	S.	1.00 m.	200	6	.....	.....	721
2,985	69	216	S.	1.00 m.	200	6	3.00 a	.....	722
70,787	779	3,399	O.P.	.....	200	6	3.00 a	.....	723
7,643	117	382	S.	1.00 m.	200	6	1.00 & 2.00 a	2.00 a	724
2,590	37	185	S.	1.00 m.	200	6	.....	3.00 a	725
11,597	174	811	S.	1.00 m.	200	6	4.00 a	1.00 a	726
1,904	15	130	O.P.	.....	$200	6	4.00 a	2.00 a	727
2,921	58	188	O.P.	.....	200	6	4.00 a & .05b	4.00 a & .05 b	728
6,380	130	440	S.	$1.00 m.	200	6	2.00 & 3.00 a	3.00 a	729
3,672	58	216	O.P.	.....	200	6	3.00 a	1.00 a	730
3,061	62	239	S.	1.00 m.	200	6	3.00 a	1.00 a	731
4,550	44	268	O.P.	.....	200	6	.....	.....	732
5,778	53	416	O.P.	.....	200	6	2.00 a	2.00 a	733
23,124	275	1,245	O.P.	.....	200	6	1.00 a	.....	734
1,804	28	210	S.	.70 & 1.00 m.	200	6	3.00 a & .06 b	1.00 a & .06 b	735
11,940	142	786	O.P.	.....	200	6	.....	.....	736
5,509	90	227	S.	1.00 m.	200	6	2.00 a	1.00 a	737
5,645	123	512	S.	1.00 & 2.00 m.	200	6	4.00 a	.....	738
10,603	102	940	S.	1.00 m.	200	6	3.00 a	1.00 a	739
7,392	117	571	S.	1.00 m.	200	6	3.00	.02½ b	740
5,595	59	387	S.	1.00 m.	200	6	1.00 a	1.00 a	741
6,892	119	518	S.	1.00 m.	200	6	3.00 a	.....	742
9,276	94	444	S.	.70 & 1.00 m.	200	6	3.00 a	2.00 a	743
3,909	52	306	S.	1.00 m.	200	6	4.00 a	1.00 a	744
4,325	78	338	S.	1.00 m.	200	6	3.00 a	2.00 a	745
1,627	37	106	S.	1.00 m.	200	6	3.00 a	1.00 a	746
6,557	85	166	S.	1.00 m.	200	6	3.00 a	2.00 a	747
2,889	58	140	S.	1.00 m.	200	6	.....	.....	748
1,900	11	179	S.	1.00 m.	200	6	.....	.....	749
3,306	74	285	S.	1.00 & 2.00 m.	200	6	2.00 a	1.00 a	750
2,255	33	148	S.	1.00 m.	200	6	.....	.....	751

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			
752	Oliver	Newark	Nov. 30, 1915	Thomas Buffardi
753	Onward	"	Jan. 9, 1926	Oscar A. Biertuempfel
754	Onyx	"	Aug. 18, 1922	Jacob M. Holstein
755	Opportunity	"	Nov. 18, 1920	Joseph A. Hurley
756	Ordway	"	Jan. 20, 1921	Louis Susskind
757	Orient	"	April 25, 1925	Walter I. Super
758	Oriental	"	Mar. 4, 1904	Alfred Lister
759	Orion	"	April 14, 1925	Franklin Hannoch
760	Outlook	"	May 24, 1921	William Frey
761	Owl	"	Oct. 7, 1907	William H. A. Reilly
762	Oxford	"	June 14, 1923	Herman Steiner
763	Pacific	"	Sept. 29, 1906	Romolo Bottelli
764	Palace	"	April 10, 1920	Owen E. Fox
765	Pannonia	"	Nov. 18, 1905	George J. Muha
766	Paramount	"	Mar. 24, 1919	Max Marx
767	Parish	"	Nov. 29, 1924	John Wojtas
768	Park	"	Nov. 28, 1902	Gustavus F. Sommer
769	Parker	"	Mar. 11, 1922	Edward Kohn
770	Park View	"	June 26, 1902	Jeremiah Baldwin
771	Passaic	"	Aug. 6, 1884	Henry Loeffler
772	Patriotic	"	Mar. 14, 1919	Isadore Bell
773	Paywell	"	Jan. 23, 1925	Louis F. Gerber
774	Peerless	"	June 1, 1912	Louis Susskind
775	Pennant	"	May 11, 1922	*
776	Peoples	"	Feb. 8, 1895	August J. Ehrlich
777	Perennial	"	Dec. 4, 1926	Abe Lipsky
778	Perfection	"	July 2, 1921	Herman A. Fenning
779	Personal	"	Dec. 28, 1925	Leo H. Levy
780	Peshine	"	Sept. 27, 1922	Joseph H. Wyatt
781	Phoenix	"	Jan. 19, 1887	Charles Spengler, Jr.
782	Pilgrim	"	Mar. 18, 1921	George A. Roehm
783	Pilot	"	Mar. 14, 1922	William P. Berry
784	Pioneer	"	Feb. 11, 1911	Edward J. Macksey
785	Pivot	"	Feb. 28, 1923	Joseph Kahan
786	Planter's	"	June 12, 1926	Earle H. Cameron
787	Police	"	Jan. 30, 1907	Michael T. Long
788	Polish-American	"	July 10, 1902	Stanislaus Bulsiewicz
789	Polish Home	"	Jan. 8, 1917	Peter Sypniewski
790	Polish National	"	Dec. 7, 1912	Frank Staba
791	Pompey	"	June 28, 1922	Louis Leonardis
792	Popular	"	Feb. 14, 1912	**
793	Post Office	"	July 11, 1899	Romolo Bottelli
794	Power	"	Aug. 19, 1922	Barnard Perl
795	Practical	"	Feb. 28, 1919	Matthew Rouse
796	Precise	"	May 8, 1926	Isidor Katzenel
797	Preferred	"	May 31, 1902	Andrew Isenberg
798	Premier	"	Mar. 11, 1919	Samuel C. Weber
799	Pride of Newark	"	Feb. 10, 1906	J. William Huegel
800	Producers	"	April 21, 1921	Samuel Rich
801	Productive	"	June 29, 1923	***
802	Progress	"	Feb. 26, 1895	Philip Lindeman
803	Progressive Merchants' of Springfield Avenue	"	Oct. 22, 1921	Philip Elins
804	Prosperity	"	Mar. 3, 1900	John K. Scott
805	Protection	"	Jan. 16, 1886	Frank W. Miller
806	Provident	"	Nov. 29, 1912	Aaron Poliakow

* Pennant Bldg. & Loan Assn., Newark, is in the hands of Conservator.
** Popular Bldg. & Loan Assn., Newark, is in the hands of Conservator.
*** Productive Bldg. & Loan Assn., Newark—This Department in possession.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Pallitta & Pallitta	E. M. Bertolino	12 Monroe Ave., East Orange, N. J.	752
Lester E. Mahr	S. Rowe Kent	744 Broad St., Newark, N. J.	753
Benjamin Singer	Henry I. Silberman	60 Park Place, Newark, N. J.	754
Joseph E. Conlon	William F. Ackerson	670 Bergen St., Newark, N. J.	755
Joseph Sussking	Barney W. Plager	23 Harding Terrace, Newark, N. J.	756
Allan Krieger	Manuel Hoenig	31 Clinton St., Newark, N. J.	757
Charles M. Myers	Adolph Fiedler	38 Hinsdale Place, Newark, N. J.	758
Saul J. Zucker	William Mattes, Jr.	371 S. Orange Ave., Newark, N. J.	759
Fred Herrigel, Jr.	Oscar C. Kunze	59 Farley Ave., Newark, N. J.	760
Paul G. Roder	Harry M. Coleman	61 S. Tenth St., Newark, N. J.	761
Harry Steiner	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	762
Pallitta & Pallitta	Elmer E. Thornton	181 South 11th St., Newark, N. J.	763
Edmond C. Moriarty	Andrew A. Breidenbach	210 Ferry St., Newark, N. J.	764
Charles C. Deubel	Adam Poh, Jr.	40 Clinton St., Newark, N. J.	765
Stein & Stern	George H. Yonkers	249 Clinton Ave., Newark, N. J.	766
W. M. Ceglowski	Anthony R. Wisniewski	657 South 19th St., Newark, N. J.	767
Frank Voigt	Henry P. Schanz	100 Franklin Ave., Maplewood, N. J.	768
Kessler & Kessler	Albert A. Adler	Lefcourt Bldg., Newark, N. J.	769
Theodore J. Badgley	John C. Behnke	108 Ellery Ave., Irvington, N. J.	770
H. Edward Wolf	Louis G. Holzwarth	68 Farley Ave., Newark, N. J.	771
Benjamin Newman	Harry Wertheim	237 North 11th St., Newark, N. J.	772
Coult, Satz & Tomlinson	Frank F. Gibson, Jr.	211 Meeker Ave., Newark, N. J.	773
Levy, Fenster & McCloskey	Raymon Spreen	19 Clinton St., Newark, N. J.	774
.....	*Jacob W. Silberman	790 Broad St., Newark, N. J.	775
Charles C. Pilgrim	Alfred G. Wirtz	58 Headley St., Maplewood, N. J.	776
Michael S. Precker	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	777
Bilder & Bilder	Homer J. Van Duyne	88 Mountain View Place, Newark, N. J.	778
S. B. & L. A. Finklestein	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	779
Joseph G. Eppston	Ben. Kirschner	11 Hill St., Newark, N. J.	780
Lowy & Lowy	Raymon Spreen	19 Clinton St., Newark, N. J.	781
Levy, Fenster & McCloskey	William Mattes, Jr.	371 South Orange Ave., Newark, N. J.	782
Selick J. Mindes	Clarence A. Kimmell	29 Crescent Road, East Orange, N. J.	783
Frank W. Long	Robert B. Mapletoft	18 Bathgate Place, Newark, N. J.	784
Benjamin Eber	Philip A. Sobel	24 Branford Place, Newark, N. J.	785
David B. Silver	Nathaniel Sofman	1060 Broad St., Newark, N. J.	786
Louis J. Beers	Samuel B. Finklestein	22 Franklin St., Newark, N. J.	787
Vincent Schultz	Stanislaus Lewandowski	363 Myrtle Ave., Irvington, N. J.	788
J. Thaddeus Rospond	Stanislaus Kosiba	52 Jones St., Newark, N. J.	789
Vincent Schultz	Joseph Wegrocki	278 New York Ave., Newark, N. J.	790
Xavier Del Negro	Joseph A. Marano	18 Downing St., Newark, N. J.	791
.....	*Edward R. McGlynn	17 Academy St., Newark, N. J.	792
Fred G. Stickel, Jr.	Harold O. Merz	17 Academy St., Newark, N. J.	793
Julius H. Halprin	Rudolph A. Glickman	790 Broad St., Newark, N. J.	794
Bernard Devin	Henry W. Linn	790 Broad St., Newark, N. J.	795
Daniels & Jacobson	Arthur H. Schlosser	436 Florence Ave., Newark, N. J.	796
Charles C. Deubel	John J. Gless	184 Smith St., Newark, N. J.	797
Irving Schwartz	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	798
Joseph Altman	Raymon Spreen	19 Clinton St., Newark, N. J.	799
David Castelbaum	Barney W. Plager	23 Harding Terrace, Newark, N. J.	800
.....	**Walter J. Mulgrave	1060 Broad St., Newark, N. J.	801
Lowy & Lowy	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	802
Emanuel D. Lasher	Arthur E. Blumenschine	744 Broad St., Newark, N. J.	803
Fred G. Stickel, Jr.	Harry M. Coleman	61 South Tenth St., Newark, N. J.	804
W. Bradford Smith	Robert H. Spencer	408 Bloomfield Ave., Montclair, N. J.	805
Joseph E. Cohn	Samuel G. Blumenfeld	164 Market St., Newark, N. J.	806

* Conservator.
** Special Assistant Deputy Commissioner.

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				
752	Oliver	Newark	$1,438	$28,177	$603,900
753	Onward	"	1,833	1,952	124,700
754	Onyx	"	168	.....	174,000
755	Opportunity	"	2,548	.....	490,350
756	Ordway	"	509	66	126,650
757	Orient	"	801	.....	255,800
758	Oriental	"	20,502	12,600	544,700
759	Orion	"	700	4,202	189,400
760	Outlook	"	3,361	.....	947,026
761	Owl	"	12,075	.....	115,600
762	Oxford	"	187	72	168,600
763	Pacific	"	7,078	9,176	699,999
764	Palace	"	8,951	6,000	269,600
765	Pannonia	"	1,027	.....	222,700
766	Paramount	"	2,277	.....	677,700
767	Parish	"	123	55	61,300
768	Park	"	2,304	1,183	297,650
769	Parker	"	22,565	.....	858,900
770	Park View	"	3,174	100	498,600
771	Passaic	"	13,191	7,000	352,100
772	Patriotic	"	3,007	89	241,580
773	Paywell	"	836	2,272	136,050
774	Peerless	"	1,003	.....	330,100
775	Pennant	"	1,106	.....	29,800
776	Peoples	"	3,758	2,000	192,400
777	Perennial	"	1,355	.....	46,400
778	Perfection	"	33,502	.....	478,400
779	Personal	"	204	113	115,700
780	Peshine	"	11,157	.....	73,040
781	Phoenix	"	5,403	16,950	895,732
782	Pilgrim	"	973	14,000	545,400
783	Pilot	"	837	.....	140,850
784	Pioneer	"	3,560	4,904	709,750
785	Pivot	"	4,066	.....	147,000
786	Planter's	"	77	8,563	40,700
787	Police	"	546	7,000	331,000
788	Polish-American	"	32,916	31,000	1,145,000
789	Polish Home	"	12,293	19	454,378
790	Polish National	"	4,974	10,000	506,865
791	Pompey	"	10,857	267	523,100
792	Popular	"	14,509	.....	760,100
793	Post Office	"	8,324	1,702	981,702
794	Power	"	1,437	203	122,100
795	Practical	"	706	5,525	203,600
796	Precise	"	4,413	253	140,600
797	Preferred	"	1,252	.....	223,200
798	Premier	"	506	7,949	320,800
799	Pride of Newark	"	2,019	.....	214,700
800	Producers	"	971	7,509	263,400
801	Productive	"	3,317	.....	153,700
802	Progress	"	373	.....	425,900
803	Progressive Merchants' of Springfield Avenue	"	6,736	.....	202,700
804	Prosperity	"	8,340	.....	523,100
805	Protection	"	2,358	4,875	129,900
806	Provident	"	3,980	20,525	273,313

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$34,600	$13,091	$99,660	$51,080	$10,970	$842,916	752
.....	4,478	20,921	4,745	315	158,944	753
28,800	6,342	109,265	67,945	8,794	395,314	754
.....	16,575	236,919	83,520	56,069	885,981	755
.....	4,380	54,700	20,464	1,343	208,112	756
.....	11,707	120,322	94,161	10,765	493,556	757
.....	6,338	393,438	58,649	38,481	1,074,708	758
.....	2,200	195,731	58,349	7,460	458,042	759
.....	20,015	281,920	22,791	12,727	1,287,840	760
.....	4,025	101,632	16,534	5,932	255,798	761
24,200	450	100,492	6,748	8,139	308,888	762
.....	5,450	76,637	43,546	49,427	891,313	763
.....	5,410	13,496	28,747	4,648	336,852	764
.....	2,400	95,221	12,738	1,917	336,003	765
.....	14,190	483,069	178,947	10,196	1,366,379	766
.....	1,005	25,000	10,483	2,802	100,768	767
9,000	3,520	125,084	4,610	371	443,722	768
402,158	23,795	111,086	21,604	41,369	1,481,477	769
8,200	5,985	242,412	57,545	19,986	836,002	770
9,100	8,840	210,688	57,276	31,000	689,195	771
.....	20,315	360,049	78,495	988	704,523	772
.....	2,674	62,020	16,146	1,670	221,668	773
13,500	6,003	140,636	86,413	18,147	595,802	774
2,968	2,350	91,629	27,029	6,319	161,201	775
.....	5,058	114,027	17,586	6,030	340,859	776
.....	700	6,153	1,125	1,123	56,856	777
65,900	4,100	316,875	122,909	36,743	1,058,429	778
.....	5,160	45,163	1,517	6,331	174,188	779
.....	5,665	47,305	36,188	25,737	199,092	780
.....	15,568	529,376	177,759	34,552	1,675,340	781
6,000	10,715	423,754	94,020	2,898	1,097,760	782
.....	9,580	58,708	58,097	6,811	274,883	783
.....	3,680	194,572	26,140	19,366	961,972	784
.....	9,230	79,950	59,900	10,514	310,660	785
.....	1,485	4,102	6,196	640	62,063	786
8,070	.....	110,462	30,877	5,682	493,637	787
.....	52,906	531,197	107,712	21,104	1,921,835	788
.....	44,583	313,316	9,254	40,022	873,865	789
.....	13,620	331,301	61,324	25,633	953,717	790
39,900	26,377	72,153	60,211	7,350	740,215	791
1,000	20,975	509,712	42,235	12,040	1,360,571	792
11,300	18,398	369,859	82,725	50,907	1,524,917	793
.....	5,711	115,181	4,543	11,184	260,359	794
.....	10,357	187,158	60,591	1,550	469,487	795
18,600	11,253	114,777	71,463	1,631	362,990	796
.....	5,200	164,909	6,445	2,163	403,169	797
.....	16,547	222,079	9,275	26,379	603,535	798
.....	9,230	238,150	28,310	1,936	494,345	799
.....	11,911	160,169	51,184	7,389	502,533	800
33,000	9,350	175,823	11,235	15,458	401,883	801
36,200	2,405	257,737	84,493	12,019	819,127	802
.....	40,140	448,278	113,484	32,642	843,980	803
.....	3,880	60,127	36,895	10,756	643,098	804
.....	5,803	92,189	15,013	3,515	253,653	805
6,800	10,355	138,265	91,171	21,919	566,328	806

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					
752	Oliver	Newark	$428,304			$225,350
753	Onward	"	103,908			21,300
754	Onyx	"	197,202			51,000
755	Opportunity	"	476,726			139,225
756	Ordway	"	118,718			37,200
757	Orient	"	299,226			64,300
758	Oriental	"	515,738	$55,594		262,800
759	Orion	"	240,453			70,925
760	Outlook	"	834,708			47,100
761	Owl	"	123,384			46,275
762	Oxford	"	176,424			31,300
763	Pacific	"	470,322			105,400
764	Palace	"	202,686			34,800
765	Pannonia	"	210,183			47,975
766	Paramount	"	815,592			176,245
767	Parish	"	52,986			20,375
768	Park	"	231,552			130,400
769	Parker	"	774,873			196,825
770	Park View	"	302,961			357,700
771	Passaic	"	386,566			86,500
772	Patriotic	"	329,391			139,550
773	Paywell	"	134,122			33,080
774	Peerless	"	322,005			122,200
775	Pennant	"	73,287			53,100
776	Peoples	"	173,895			76,075
777	Perennial	"	38,709			7,600
778	Perfection	"	605,485			151,350
779	Personal	"	102,315			34,750
780	Peshine	"	112,195			42,560
781	Phoenix	"	697,251			515,234
782	Pilgrim	"	636,767			161,650
783	Pilot	"	173,871			22,200
784	Pioneer	"	463,297			268,900
785	Pivot	"	174,195			59,075
786	Planter's	"	37,705			14,450
787	Police	"	248,347			148,906
788	Polish-American	"	898,851			412,400
789	Polish Home	"	345,832	38,237		197,385
790	Polish National	"	490,642			234,900
791	Pompey	"	430,278			94,100
792	Popular	"	401,321			623,837
793	Post Office	"	805,636			349,050
794	Power	"	134,305			64,075
795	Practical	"	292,617			73,850
796	Precise	"	215,591			59,875
797	Preferred	"	234,252			50,000
798	Premier	"	276,923			94,875
799	Pride of Newark	"	238,611			142,300
800	Producers	"	263,922			60,876
801	Productive	"	163,741	7,000		51,000
802	Progress	"	433,110			175,700
803	Progressive Merchants' of Springfield Avenue	"	427,143			86,075
804	Prosperity	"	307,128			149,550
805	Protection	"	133,147			24,300
806	Provident	"	360,360			74,500

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

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	
$9,308	.....	$850	.....	.....	$9,180	$92,936	$76,988	$842,916	752
3,277	.....	52	.....	.....	1,979	16,957	11,471	158,944	753
1,173	.....	.....	.....	$9,400	50,421	.....	86,118	395,314	754
635	.....	637	.....	.....	61,913	80,571	126,274	885,981	755
1,432	.....	.....	.....	6,000	11,913	.....	32,849	208,112	756
1,028	.....	330	.....	35,172	16,169	.....	77,331	493,556	757
949	.....	581	.....	.....	24,397	44,023	170,626	1,074,708	758
1,018	.....	221	.....	.....	70,867	.....	74,558	458,042	759
.....	.....	114	.....	111,874	1,396	116,534	176,114	1,287,840	760
140	$6,930	25	.....	9,500	17,539	8,871	43,134	255,798	761
4,281	.....	11	.....	12,500	284	20,158	63,930	308,888	762
3,325	.....	4,463	.....	48,000	78,252	99,941	81,610	891,313	763
799	990	87	.....	.....	20,472	41,474	35,544	336,852	764
5	.....	66	.....	7,000	1,090	42,574	27,110	336,003	765
10,416	.....	450	.....	20,000	60,751	68,034	214,891	1,366,379	766
2,465	.....	337	.....	2,350	6,373	7,782	8,100	100,768	767
163	1,000	364	.....	.....	10,902	31,673	37,668	443,722	768
4,353	.....	97	.....	91,500	104,867	115,336	193,626	1,481,477	769
524	.....	1,868	.....	50,632	8,516	41,585	72,216	836,002	770
.....	.....	756	.....	.....	51,126	56,679	107,568	689,195	771
5,536	4,438	610	.....	68,500	23,200	.....	133,298	704,523	772
902	.....	35	.....	10,200	3,093	17,401	22,835	221,668	773
2,339	.....	87	.....	18,000	28,280	37,734	65,157	595,802	774
1,290	.....	.....	.....	3,000	11,480	.....	19,044	161,201	775
.....	27,839	.....	.....	.....	55	10,200	52,795	340,859	776
.....	.....	.....	.....	.....	560	.....	9,987	56,856	777
26,257	.....	1,357	.....	.....	1,525	34,125	238,330	1,058,429	778
772	.....	108	.....	7,700	1,641	.....	26,902	174,188	779
4,960	.....	26	.....	.....	43	.....	39,308	199,092	780
5,517	.....	2,382	.....	40,000	111,706	72,323	230,927	1,675,340	781
997	.....	701	.....	.....	52,265	66,960	178,420	1,097,760	782
25	.....	280	.....	7,604	16,457	10,199	44,247	274,883	783
93	.....	36	.....	43,500	51,687	.....	134,459	961,972	784
5,815	.....	150	.....	.....	19,990	.....	51,435	310,660	785
290	.....	445	.....	.....	3,714	.....	5,459	62,063	786
1,108	.....	160	.....	.....	13,513	20,000	61,603	493,637	787
1,511	.....	5,955	.....	130,000	64,727	207,902	200,489	1,921,835	788
1,199	17,829	53	.....	98,403	2,539	41,336	131,052	873,865	789
34,647	.....	4,713	.....	.....	.....	61,202	127,613	953,717	790
307	.....	766	.....	36,645	28,927	95,266	53,926	740,215	791
6,949	2,335	.....	.....	8,500	160,594	.....	157,035	1,360,571	792
2,035	.....	1,063	.....	10,000	51,283	166,170	139,680	1,524,917	793
335	.....	26	.....	6,900	6,770	.....	47,948	260,359	794
3,645	.....	630	.....	1,000	33,350	.....	64,395	469,487	795
170	.....	596	.....	12,500	17,993	.....	56,265	362,990	796
.....	.....	111	.....	.....	24,825	27,734	66,247	403,169	797
409	.....	.....	.....	57,186	39,481	40,974	93,687	603,535	798
5,868	.....	415	.....	.....	27,475	.....	79,676	494,345	799
45,313	.....	173	.....	33,000	1,640	.....	97,609	502,533	800
1,420	.....	.....	.....	11,600	109,319	.....	57,803	401,883	801
3,667	.....	47	.....	46,556	10,611	.....	149,436	819,127	802
7,591	.....	492	.....	.....	157,531	.....	165,148	843,980	803
1,253	.....	417	$300	67,500	17,792	57,469	41,689	643,098	804
985	.....	314	.....	3,500	34,069	20,994	36,344	253,653	805
4,511	.....	1,882	.....	.....	5,718	23,987	95,370	566,328	806

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

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								
752	Oliver	5,662	489	.....	.....	.....	.....	1,126	156
753	Onward	1,813	152	.....	.....	.....	.....	106	18
754	Onyx	2,518	246	.....	.....	.....	.....	255	40
755	Opportunity	5,219	399	.....	.....	.....	.....	696	53
756	Ordway	1,587	150	.....	.....	.....	.....	186	29
757	Orient	4,415	264	.....	.....	.....	.....	321	52
758	Oriental	6,453	486	418	47	.....	.....	1,314	140
759	Orion	2,894	197	.....	.....	.....	.....	354	43
760	Outlook	12,541	918	.....	.....	.....	.....	235	37
761	Owl	1,394	158	.....	.....	.....	.....	231	40
762	Oxford	2,583	173	.....	.....	.....	.....	157	16
763	Pacific	6,663	483	.....	.....	.....	.....	527	78
764	Palace	2,713	165	.....	.....	.....	.....	174	19
765	Pannonia	2,720	286	.....	.....	.....	.....	239	44
766	Paramount	9,477	653	.....	.....	.....	.....	881	73
767	Parish	689	87	.....	.....	.....	.....	101	32
768	Park	3,382	236	.....	.....	.....	.....	652	76
769	Parker	11,214	669	.....	.....	.....	.....	984	90
770	Park View	4,612	303	.....	.....	.....	.....	1,788	254
771	Passaic	4,362	296	.....	.....	.....	.....	432	59
772	Patriotic	4,685	369	.....	.....	.....	.....	697	72
773	Paywell	2,371	238	.....	.....	.....	.....	165	32
774	Peerless	4,992	332	.....	.....	.....	.....	610	88
775	Pennant	943	102	.....	.....	.....	.....	265	22
776	Peoples	5,672	402	.....	.....	.....	.....	786	64
777	Perennial	1,796	141	.....	.....	.....	.....	38	15
778	Perfection	6,460	226	.....	.....	.....	.....	757	63
779	Personal	2,141	259	.....	.....	.....	.....	174	39
780	Peshine	1,523	145	.....	.....	.....	.....	212	42
781	Phoenix	9,243	501	.....	.....	.....	.....	2,576	208
782	Pilgrim	7,171	617	.....	.....	.....	.....	808	68
783	Pilot	2,032	116	.....	.....	.....	.....	111	13
784	Pioneer	12,977	591	.....	.....	.....	.....	2,689	172
785	Pivot	2,173	198	.....	.....	.....	.....	295	39
786	Planter's	761	101	.....	.....	.....	.....	72	21
787	Police	3,604	350	.....	.....	.....	.....	744	80
788	Polish-American	2,832	943	.....	.....	.....	.....	515	350
789	Polish Home	4,232	792	410	17	.....	.....	986	221
790	Polish National	5,240	544	.....	.....	.....	.....	1,174	163
791	Pompey	5,957	648	.....	.....	.....	.....	470	41
792	Popular	5,456	522	.....	.....	.....	.....	3,119	316
793	Post Office	9,367	705	.....	.....	.....	.....	1,745	178
794	Power	2,584	216	.....	.....	.....	.....	320	35
795	Practical	4,113	428	.....	.....	.....	.....	369	58
796	Precise	3,740	320	.....	.....	.....	.....	300	69
797	Preferred	2,745	246	.....	.....	.....	.....	250	30
798	Premier	4,501	362	.....	.....	.....	.....	475	69
799	Pride of Newark	2,555	319	.....	.....	.....	.....	711	70
800	Producers	3,032	256	.....	.....	.....	.....	304	70
801	Productive	3,144	271	70	10	.....	.....	255	32
802	Progress	9,199	223	.....	.....	.....	.....	1,757	64
803	Progressive Merchants' of Sprb	4,660	294	.....	.....	.....	.....	430	66
804	Prosperity	4,611	354	.....	.....	.....	.....	747	145
805	Protection	1,635	164	.....	.....	.....	.....	121	20
806	Provident	3,962	271	.....	.....	.....	.....	372	31

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S. Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
6,788	182	463	S.	$1.00 m.	$200	6	$3.00 a	$2.00 & 3.00 a	752
1,919	18	152	S.	1.00 m.	200	6	3.00 a	3.00 a	753
2,773	48	238	S.	1.00 m.	200	6	4.00 a	1.00 a	754
5,915	121	331	S.	1.00 m.	200	6	.02½ b	.02½ b	755
1,773	37	142	S.	1.00 m.	200	6	.....	.....	756
4,736	68	248	S.	1.00 m.	200	6	4.00 a	2.00 a	757
8,185	109	564	S.	1.00 m.	200	6	3.00 a	1.00 a	758
3,248	39	201	S.	1.00 & 2.00 m.	200	6	.....	.....	759
12,776	136	819	O.P.	.....	200	6	3.00 a	.....	760
1,625	35	163	S.	1.00 m.	200	6	2.00 a	1.00 a	761
2,740	29	160	S.	1.00 m.	200	6	.....	.....	762
7,190	139	422	S.	1.00 m.	200	6	3.00 a	3.00 a	763
2,887	52	132	S.	1.00 m.	200	6	3.00 a	3.00 a	764
2,959	57	273	S.	1.00 m.	200	6	3.00 & 4.00 a	2.00 a	765
10,358	106	620	S.	1.00 m.	200	6	1.00 a	1.00 a	766
790	16	103	S.	.25 w.	200	6	3.00 a	1.00 a	767
4,034	67	245	S.	1.00 m.	200	6	3.00 a	3.00 a	768
12,198	96	663	O.P.	.....	200	6	.....	1.00 a	769
6,400	105	452	S.	1.00 m.	200	6	.03 b	.03 b	770
4,794	115	240	S.	1.00 m.	200	6	.....	2.00 a	771
5,382	60	381	S.	1.00 m.	200	6	2.00 a	.....	772
2,536	26	244	S.	1.00 m.	200	6	.....	1.00 a	773
5,602	49	371	S.	1.00 m.	200	6	.....	1.00 a	774
1,208	19	105	S.	1.00 m.	200	6	.....	.....	775
6,458	58	408	N.S.	1.00 m.	100	6	.05 b	.05 b	776
1,834	13	143	O.P.	.....	200	6	4.00 a	1.00 a	777
7,217	30	259	S.	1.00 m.	200	6	2.00 a	2.00 a	778
2,315	40	258	O.P.	.....	200	6	3.00 a	1.00 a	779
1,735	33	154	S.	1.00 m.	200	6	3.00 a	.....	780
11,819	133	576	S.	1.00 m.	200	6	.....	2.00 a	781
7,979	88	597	S.	1.00 & 2.00 m.	200	6	4.00 a	2.00 a	782
2,143	30	99	S.	1.00 m.	200	6	.....	.....	783
15,666	98	665	O.P.	.....	100	6	3.00 a	1.00 a	784
2,468	46	191	S.	1.00 m.	200	6	4.00 a	1.00 a	785
833	18	104	S.	1.00 m.	200	6	4.00 a	1.00 a	786
4,348	79	351	S.	1.00 m.	200	6	3.00 a	1.00 & 2.00 a	787
3,347	358	935	S.	1.00 w.	800	6	2.00 to 4.00 a	1.00 a	788
5,628	257	773	O.P.	.....	200	6	1.00 a	1.00 a	789
6,414	151	556	S.	.25 w.	200	6	3.00 a	1.00 a	790
6,427	185	504	S.	1.00 m.	200	6	3.00 a	3.00 a	791
8,575	71	767	S.	1.00 m.	200	6	.....	.....	792
11,112	209	674	S.	1.00 m.	200	6	3.00 a	2.00 a	793
2,904	46	205	O.P.	.....	200	6	.....	.....	794
4,482	148	338	S.	1.00 m.	200	6	.....	1.00 a	795
4,040	48	341	S.	1.00 m.	200	6	.....	2.00 a	796
2,995	47	229	S.	1.00 m.	200	6	2.00 a	2.00 a	797
4,976	73	358	O.P.	1.00 m.	200	6	.....	1.00 a	798
3,266	52	337	S.	1.00 m.	200	6	.....	1.00 a	799
3,336	74	252	S.	1.00 m.	200	6	4.00 a	2.00 a	800
3,469	35	278	S.	1.00 m.	200	6	.....	.....	801
10,956	57	230	S.	.50 m.	100	6	1.00 a	.....	802
5,090	54	306	S.	1.00 m.	200	6	4.00 a	2.00 a	803
5,358	88	411	S.	1.00 m.	200	6	3.00 a	2.00 a	804
1,756	45	139	S.	1.00 m.	200	6	3.00 a	3.00 a	805
4,334	56	246	S.	1.00 m.	200	6	.....	.....	806

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			
807	Prudent	Newark	Feb. 16, 1920	Samuel C. Schwartz
808	Prudential	"	Aug. 12, 1892	Charles B. Dutcher
809	Public	"	Feb. 15, 1905	John S. Sheldon
810	Punctual	"	June 6, 1922	Jacob K. Safris
811	Puritan	"	Mar. 15, 1912	Aaron J. Schindel
812	Pyramid	"	Mar. 10, 1922	Leon Zeckhausen
813	Radiant	"	May 12, 1923	Herman I. Rothman
814	Realty	"	Mar. 27, 1919	Leo Wiener
815	Record	"	June 9, 1922	Mortimer M. Schlosser
816	Regal	"	April 23, 1919	Morris Herbst
817	Reliable	"	Aug. 12, 1884	John J. Kreitler
818	Renowned	"	June 7, 1926	David L. Levin
819	Resource	"	Sept. 8, 1922	David Harper
820	Revenue	"	Mar. 29, 1919	Jacob C. Sobo
821	Rex	"	Nov. 5, 1921	Gilbert E. Kynor
822	Rialto	"	Dec. 27, 1920	Charles Loebel
823	Richelieu	"	Jan. 15, 1913	Frank J. Koch
824	Richmont	"	Mar. 2, 1920	Herman Steiner
825	Roosevelt	"	Mar. 31, 1919	Albert Del Viscovo
826	Rose	"	Dec. 13, 1924	Samuel Granet
827	Roseville	"	Nov. 14, 1885	Morris L. Barr
828	Safety	"	April 1, 1919	Harry H. Queen
829	Sagamore	"	Dec. 15, 1913	Fred F. Rogers
830	Sanford	"	Jan. 30, 1922	Fred Rosseter
831	Savings	"	Jan. 20, 1886	William J. Brohm
832	Saybrook	"	June 21, 1911	Robert L. Smith
833	Second Ward	"	June 7, 1904	Theodore Vogeler
834	Security	"	July 2, 1884	Jacob L. Goepferich
835	Select	"	Mar. 23, 1922	Louis Distler
836	Seminole	"	Aug. 7, 1925	Israel Lesser
837	Seneca	"	Mar. 12, 1925	Bernard J. Cummings
838	Service	"	Dec. 19, 1919	Samuel H. Levy
839	Seventh Ward	"	Oct. 5, 1891	William H. McEnhill
840	Seymour	"	Jan. 18, 1922	Barney Mendelson
841	Simplex	"	Jan. 23, 1922	I. Lester Selvage
842	Sixteenth Ward	"	Jan. 12, 1909	Edward W. Campbell
843	Sixth Ward	"	April 25, 1903	William Donnelly
844	Solid	"	Nov. 9, 1926	Herman A. Harris
845	Sons of St. George	"	May 1, 1909	Samuel D. Milroy
846	South Broad	"	Dec. 5, 1911	Albert E. Allsopp, 2d
847	Southern Newark	"	April 13, 1910	Robert C. Klemm
848	South Park	"	Feb. 2, 1906	Horace C. Grice
849	South Side	"	Dec. 17, 1902	Emil Hildebrand
850	Springfield	"	Oct. 16, 1893	Adelbert Baier
851	Stalwart	"	Feb. 6, 1926	Paul Handler
852	Star	"	Aug. 11, 1910	Barney Levy
853	Star of Essex	"	April 11, 1919	Vincent Pomponio
854	St. Casimir	"	Oct. 3, 1925	Albert W. Roman
855	Steadfast	"	Feb. 3, 1922	Morris Charin
856	Sterling	"	Feb. 2, 1905	William S. Walters
857	Stratford	"	Mar. 11, 1908	Joseph T. Harrison
858	Success	"	Jan. 8, 1909	David Littman
859	Sunnyside	"	Nov. 12, 1920	Harry Reich
860	Superb	"	Feb. 16, 1922	Henry Bochner
861	Superior	"	Nov. 26, 1906	Morris Herbst

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Harry Kaplan	Julius C. Robins	389 Badger Ave., Newark, N. J.	807
Harry Campton	John Zipfel	20 Belmont Ave., Newark, N. J.	808
Robert S. Terhune	Joseph M. Karkella	183 Garside St., Newark, N. J.	809
Frank P. Padalino	Alfred R. Marasco	38 Thirty-eighth St., Irvington, N. J.	810
Joseph Altman	Morris L. Fuchs	122 Milford Ave., Newark, N. J.	811
Bernard Mindes	Samuel H. Koss	281 Pomona Ave., Newark, N. J.	812
Maxwell L. Rothman	Bernard Siegall	2015 Morris Ave., Union, N. J.	813
A. Nathan Cowen	Henry M. Besser	Lefcourt-Newark Bldg., Newark, N. J.	814
David H. Yonteff	M. George Greenberg	9 Hill St., Newark, N. J.	815
Harold Simandl	Herman E. Fritche	209 Park Place, Irvington, N. J.	816
Paul G. Roder	Frank C. Snyder	261 Orange St., Newark, N. J.	817
Meyer C. Ellenstein	George H. Yonkers	249 Clinton Ave., Newark, N. J.	818
Samuel H. Gooen	John J. Gaffney	62 Oakland Terrace, Newark, N. J.	819
Scher & Albert	Gottlieb Jacobs	10 Charlton St., Newark, N. J.	820
Milton M. Unger	Harry A. Berson	83 Laventhal Ave., Irvington, N. J.	821
Arthur Silberman	Louis E. Trien	60 Park Place, Newark, N. J.	822
Levy, Fenster & McCloskey	Joseph I. Conlan	61 S. Kingman Road, South Orange, N. J.	823
Schotland & Schotland	A. Sigmund Kanengieser	16 Belmont Ave., Newark, N. J.	824
Charles L. Rapa	Alfred F. Richardella	263 South 8th St., Newark, N. J.	825
Jules E. Tepper	George G. Eckstein	49 Clinton St., Newark, N. J.	826
W. Howard Demarest	Theo C. Eggerking	11 Tuscan St., Maplewood, N. J.	827
Joseph L. Lippman	Barney W. Plager	23 Harding Terrace, Newark, N. J.	828
Theodore D. Gottlieb	Charles G. Hart	78 Fairmount Terrace, East Orange, N. J.	829
Carl F. Hinrichsen	Elmer R. Stone	66 Midland Drive, Morristown, N. J.	830
Lowy & Lowy	Michael Rogow	128 Market St., Newark, N. J.	831
Harry Campton	Arthur H. Dietz	776 Broad St., Newark, N. J.	832
Isaac Fleischman	Philip Gilbert	20 Clinton St., Newark, N. J.	833
Scharringhausen & Hartpence	William B. Heller	14 Ferry St., Newark, N. J.	834
Herman Distler	Abraham Meisel	17 Stengel Ave., Newark, N. J.	835
Meyers & Lesser	Fred Maybaum	502 High St., Newark, N. J.	836
Francis P. Meehan	John P. Loughlin	24 Helen Ave., West Orange, N. J.	837
Fast & Fast	Frank P. Litter	14 Belmont Ave., Newark, N. J.	838
Andrew J. Brady, Jr.	Adam Poh, Jr.	40 Clinton St., Newark, N. J.	839
William L. Greenbaum	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	840
Michael N. Chanalis	Addison K. Barry	744 Broad St., Newark, N. J.	841
Richard C. Plumer	Clyde A. Zukswert	Raymond-Commerce Bldg., Newark, N. J.	842
Michael J. Quigley	Harry M. Coleman	61 S. Tenth St., Newark, N. J.	843
Henry Gottfried	Gottlieb Jacobs	10 Charlton St., Newark, N. J.	844
Harry Campton	Fred J. Dinger	186 Pomona Ave., Newark, N. J.	845
Howard F. Kirk	Henry P. Schanz	17 William St., Newark, N. J.	846
Abraham Alboum	John A. Linnett	29 Elizabeth Ave., Newark, N. J.	847
A. Wilberforce Egner	William C. Treiber	755 Broad St., Newark, N. J.	848
Kussy & Kohn	Arthur H. Dietz	471 Clinton Ave., Newark, N. J.	849
Herr, Leiss & Herr	Louis P. Zehnder	2220 Berwyn St., Union, N. J.	850
Henry P. Handler	William M. Beckelman	1810 Lefcourt Bldg., Newark, N. J.	851
Schotland & Schotland	John Zipfel, 3rd.	20 Belmont Ave., Newark, N. J.	852
Pearce R. Franklin	Benjamin Seligman	187 Seymour Ave., Newark, N. J.	853
James J. Farley	John E. Pietrucha	116 Pulaski St., Newark, N. J.	854
Milton J. Finkelstein	Henry J. Rosenberg	325 Peshine Ave., Newark, N. J.	855
Frank Voigt	R. Frederick Hopkins	511 S. Orange Ave., South Orange, N. J.	856
Samuel D. Williams	Frank M. Hall	104-A Boyden Ave., Maplewood, N. J.	857
Henry Hann & Ellis Hahn	Thomas Johnson	253 S. Clinton St., East Orange, N. J.	858
Edward S. Bessman	Benjamin H. Tabankin	735 Hunterdon St., Newark, N. J.	859
Samuel Kaufer	Samuel A. Karp	197 Grumman Ave., Newark, N. J.	860
Edward R. McGlynn	Nathan Perselay	535 High St., Newark, N. J.	861

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				
807	Prudent	Newark	$436	$5,370	$212,000
808	Prudential	"	1,687	6,429	369,600
809	Public	"	5,356	.....	375,200
810	Punctual	"	12,148	10,550	504,643
811	Puritan	"	15,874	.....	860,400
812	Pyramid	"	326	20	245,900
813	Radiant	"	2,088	75	57,250
814	Realty	"	1,258	375	127,200
815	Record	"	4,682	.....	105,800
816	Regal	"	1,558	.....	268,800
817	Reliable	"	13,049	890	1,292,400
818	Renowned	"	8,902	.....	186,100
819	Resource	"	2,258	.....	121,800
820	Revenue	"	2,745	5,851	514,100
821	Rex	"	2,259	12,125	298,200
822	Rialto	"	326	38	80,100
823	Richelieu	"	18,689	8,757	336,500
824	Richmont	"	766	.....	346,100
825	Roosevelt	"	180	.....	161,000
826	Rose	"	642	.....	65,700
827	Roseville	"	11,019	.....	579,500
828	Safety	"	701	605	267,550
829	Sagamore	"	676	370	337,500
830	Sanford	"	2,311	594	174,700
831	Savings	"	6,680	8,625	457,000
832	Saybrook	"	1,862	1,000	410,500
833	Second Ward	"	5,406	2,356	511,900
834	Security	"	6,218	11,113	410,800
835	Select	"	14,790	.....	484,700
836	Seminole	"	1,748	.....	84,369
837	Seneca	"	9,878	.....	132,400
838	Service	"	348	.....	114,950
839	Seventh Ward	"	8,333	.....	236,700
840	Seymour	"	4,063	6,500	450,300
841	Simplex	"	933	.....	101,400
842	Sixteenth Ward	"	2,387	.....	285,750
843	Sixth Ward	"	15,112	.....	329,100
844	Solid	"	505	.....	48,100
845	Sons of St. George	"	5,323	2,644	102,200
846	South Broad	"	5,883	3,900	591,000
847	Southern Newark	"	7,268	587	485,600
848	South Park	"	2,290	14,360	625,100
849	South Side	"	9,767	.....	601,250
850	Springfield	"	1,786	79	162,900
851	Stalwart	"	261	.....	173,100
852	Star	"	4,497	1,700	580,400
853	Star of Essex	"	838	5,000	135,800
854	St. Casimir	"	7,008	2,422	115,300
855	Steadfast	"	24,009	476	533,100
856	Sterling	"	1,525	252	261,900
857	Stratford	"	8,459	7,000	523,900
858	Success	"	4,937	10,447	455,200
859	Sunnyside	"	1,171	.....	171,400
860	Superb	"	773	341	161,050
861	Superior	"	1,719	.....	306,100

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$8,842	$88,389	$54,581	$1,141	$370,759	807
$3,000	1,880	38,571	32,498	13,341	467,006	808
.....	3,432	69,153	28,282	5,751	487,174	809
5,899	12,355	17,265	77,332	25,994	666,186	810
41,000	37,065	918,952	48,743	30,868	1,952,902	811
.....	4,570	58,757	56,682	4,871	371,126	812
.....	1,170	61,733	14,040	1,008	137,364	813
.....	3,475	71,216	20,853	886	224,763	814
.....	12,352	268,506	87,046	4,161	482,547	815
27,000	13,595	134,083	3,474	9,674	458,184	816
52,500	35,579	351,931	30,273	75,918	1,852,540	817
.....	12,130	245,911	199,505	5,521	658,069	818
11,000	4,175	149,500	43,278	3,283	335,294	819
135,000	33,525	260,159	125,066	6,767	1,083,213	820
4,000	5,670	65,354	25,208	1,015	413,831	821
.....	560	95,947	21,190	5,370	203,531	822
.....	2,760	129,177	42,445	41,517	579,845	823
151,200	8,875	509,288	126,369	141,539	1,284,137	824
.....	5,650	63,689	25,045	3,921	259,485	825
.....	4,225	96,268	5,520	824	173,179	826
.....	2,315	276,388	8,158	30,308	907,688	827
.....	835	147,316	38,635	13,841	469,483	828
.....	2,559	76,677	36,416	2,709	456,907	829
4,400	3,276	90,837	11,392	6,919	294,429	830
.....	6,245	196,117	58,873	20,602	754,142	831
9,600	13,100	50,000	17,555	2,183	505,800	832
24,170	32,515	474,644	127,301	11,366	1,189,658	833
.....	6,255	514,336	39,822	21,086	1,009,630	834
16,000	17,000	388,023	140,763	3,794	1,065,070	835
.....	4,125	91,939	70,354	4,656	257,191	836
.....	82	127,133	29,223	303	299,019	837
1,590	6,110	66,584	5,817	3,520	198,919	838
17,400	7,075	145,996	29,828	3,972	449,304	839
.....	15,857	124,213	10,702	17,496	629,131	840
.....	2,745	224,501	17,874	6,096	353,549	841
.....	5,470	284,943	60,496	5,401	644,447	842
.....	2,450	379,397	53,205	5,688	784,952	843
.....	280	29,109	18,767	556	97,317	844
.....	1,705	12,557	2,790	1,101	128,320	845
58,800	5,065	409,025	8,855	4,326	1,086,654	846
.....	3,625	169,083	26,974	17,572	710,709	847
.....	7,775	238,117	49,523	12,029	949,194	848
23,000	11,200	251,288	51,778	18,498	966,781	849
.....	1,700	57,519	13,957	1,745	239,686	850
36,600	2,180	41,862	39,623	1,567	295,193	851
37,683	44,397	590,109	32,209	46,647	1,337,642	852
.....	6,005	26,312	29,991	2,326	206,272	853
.....	4,140	22,497	10,359	12,962	174,688	854
6,300	8,475	111,992	83,539	28,437	796,328	855
6,000	2,645	226,573	11,733	177	510,805	856
4,600	22,250	48,146	33,691	22,163	670,209	857
.....	16,840	78,197	97,887	7,247	670,755	858
.....	.....	264,124	2,489	2,826	442,010	859
.....	6,824	31,192	23,016	3,108	226,304	860
18,685	.....	385,176	9,417	28,699	749,796	861

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
	Essex County—Continued					
807	Prudent	Newark	$219,435	.....	.....	$38,825
808	Prudential	"	231,393	.....	.....	113,200
809	Public	"	283,665	.....	.....	77,400
810	Punctual	"	309,789	.....	.....	180,535
811	Puritan	"	845,016	.....	.....	322,025
812	Pyramid	"	188,775	.....	.....	89,100
813	Radiant	"	47,873	.....	.....	7,310
814	Realty	"	108,228	.....	.....	55,800
815	Record	"	278,733	.....	.....	90,450
816	Regal	"	256,272	.....	.....	36,200
817	Reliable	"	941,710	.....	.....	372,700
818	Renowned	"	476,076	.....	.....	67,000
819	Resource	"	186,459	.....	.....	25,725
820	Revenue	"	544,269	.....	.....	197,050
821	Rex	"	268,500	.....	.....	27,800
822	Rialto	"	86,863	.....	.....	13,700
823	Richelieu	"	335,277	.....	.....	102,600
824	Richmont	"	531,481	.....	.....	349,650
825	Roosevelt	"	133,896	.....	.....	43,975
826	Rose	"	117,856	.....	.....	11,275
827	Roseville	"	643,643	.....	.....	12,100
828	Safety	"	171,065	.....	.....	88,950
829	Sagamore	"	318,819	.....	.....	36,100
830	Sanford	"	192,720	.....	.....	14,100
831	Savings	"	298,615	.....	.....	193,015
832	Saybrook	"	297,216	.....	.....	52,850
833	Second Ward	"	639,186	.....	.....	292,100
834	Security	"	511,770	.....	.....	230,650
835	Select	"	515,942	.....	.....	278,300
836	Seminole	"	175,224	.....	.....	6,990
837	Seneca	"	171,513	.....	.....	77,700
838	Service	"	84,974	.....	.....	33,735
839	Seventh Ward	"	233,367	.....	.....	86,950
840	Seymour	"	386,122	.....	.....	58,295
841	Simplex	"	207,048	.....	.....	30,450
842	Sixteenth Ward	"	303,398	.....	.....	64,625
843	Sixth Ward	"	331,648	.....	.....	209,110
844	Solid	"	50,169	.....	.....	10,800
845	Sons of St. George	"	87,012	.....	.....	.....
846	South Broad	"	615,601	.....	.....	165,350
847	Southern Newark	"	207,327	.....	.....	396,300
848	South Park	"	648,514	.....	.....	75,750
849	South Side	"	465,291	.....	.....	193,300
850	Springfield	"	137,214	.....	.....	32,860
851	Stalwart	"	141,475	.....	.....	66,450
852	Star	"	468,544	.....	.....	432,022
853	Star of Essex	"	112,737	.....	.....	27,795
854	St. Casimir	"	115,456	.....	.....	9,850
855	Steadfast	"	307,911	.....	.....	218,775
856	Sterling	"	270,535	.....	.....	59,200
857	Stratford	"	418,722	.....	.....	74,300
858	Success	"	383,029	.....	.....	114,300
859	Sunnyside	"	207,258	.....	.....	113,480
860	Superb	"	142,074	.....	.....	28,950
861	Superior	"	279,259	.....	.....	196,350

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

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	
$6,886	.....	$573	.....	$5,800	$25,046	$27,435	$46,759	$370,759	807
2,264	.....	332	.....	25,612	7,981	51,478	34,746	467,006	808
228	.....	334	.....	22,400	6,033	57,065	40,049	487,174	809
680	.....	2,547	.....	22,000	30,907	31,960	87,768	666,186	810
10,320	$128,282	21,393	.....	107,882	43,359	181,116	293,509	1,952,902	811
2,483	.....	73	.....	17,000	17,680	.....	56,015	371,126	812
332	.....	.....	.....	9,350	59,946	.....	12,553	137,364	813
3,456	.....	20	.....	5,250	17,836	7,704	26,469	224,763	814
514	.....	45	.....	24,400	31,530	.....	56,875	482,547	815
145	13,555	160	.....	13,500	23,777	53,852	60,723	458,184	816
852	.....	6	.....	75,000	70,740	205,456	186,076	1,852,540	817
3,168	.....	.....	.....	18,500	40,266	.....	53,059	658,069	818
543	.....	.....	.....	9,800	43,581	2,691	66,495	335,294	819
1,049	.....	1,179	$89	80,243	54,989	.....	204,345	1,083,213	820
3,978	.....	480	.....	11,000	9,586	57,021	35,466	413,831	821
10,464	.....	525	.....	800	45,267	3,181	42,731	203,531	822
2,112	.....	4,428	600	.....	12,532	66,902	55,394	579,845	823
.....	.....	69	.....	81,875	111,192	.....	209,870	1,284,137	824
1,997	11,510	2,245	.....	22,951	5,224	.....	37,687	259,485	825
451	.....	.....	.....	2,900	6,842	.....	33,855	173,179	826
951	.....	132	.....	24,200	.....	116,018	110,644	907,688	827
82,532	.....	420	.....	36,200	37,401	.....	52,915	469,483	828
522	.....	295	.....	16,000	7,941	34,965	42,265	456,907	829
65	.....	67	.....	10,500	9,386	26,341	41,250	294,429	830
904	.....	41	250	.....	107,790	9,887	143,640	754,142	831
51	.....	982	.....	19,000	9,415	70,031	56,255	505,800	832
357	.....	183	.....	19,000	2,199	30,810	205,823	1,189,658	833
4	.....	208	.....	.....	52,884	.....	214,114	1,009,630	834
11,752	.....	840	.....	19,000	48,555	.....	190,681	1,065,070	835
4,954	.....	.....	.....	25,400	3,097	.....	41,526	257,191	836
295	.....	480	.....	500	10,013	.....	38,518	299,019	837
4,645	.....	15	.....	7,237	16,707	.....	51,606	198,919	838
151	.....	1,664	.....	.....	21,512	27,660	78,000	449,304	839
727	.....	62	.....	.....	28,867	67,245	87,813	629,131	840
9,409	.....	1,427	.....	.....	6,650	21,869	76,696	353,549	841
363	.....	408	.....	20,000	114,342	15,149	126,162	644,447	842
.....	15,303	398	.....	32,563	93,516	.....	102,414	784,952	843
2,070	.....	190	.....	6,000	12,862	.....	15,226	97,317	844
.....	.....	35	.....	13,850	233	21,055	6,135	128,320	845
1,909	.....	3,252	.....	86,000	8,300	77,881	128,361	1,086,654	846
.....	.....	52	.....	1,400	11,989	.....	93,641	710,709	847
75	.....	307	.....	.....	8,000	110,015	106,533	949,194	848
.....	.....	1,056	.....	6,000	110,824	44,730	145,580	966,781	849
729	.....	323	.....	2,000	13,460	25,296	27,804	239,686	850
2,541	.....	95	.....	31,600	19,614	.....	33,418	295,193	851
4,044	.....	.....	.....	38,323	127,626	.....	267,083	1,337,642	852
389	.....	349	.....	17,600	11,225	.....	36,177	206,272	853
807	.....	840	.....	.....	8,375	18,697	20,663	174,688	854
97	.....	372	.....	90,482	62,312	.....	116,379	796,328	855
216	.....	144	.....	35,500	36,253	31,612	77,345	510,805	856
.....	.....	1,162	.....	28,000	12,993	91,435	43,597	670,209	857
2,081	.....	155	.....	43,000	30,777	7,493	89,920	670,755	858
656	.....	.....	.....	29,000	189	.....	91,427	442,010	859
.....	.....	190	.....	1,500	18,278	21,202	14,110	226,304	860
556	.....	.....	.....	45,500	88,315	.....	139,816	749,796	861

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								
807	Prudent	2,936	284	.....	.....	.....	.....	194	23
808	Prudential	2,976	231	.....	.....	.....	.....	566	89
809	Public	3,393	236	.....	.....	.....	.....	387	48
810	Punctual	4,490	350	.....	.....	.....	.....	902	149
811	Puritan	10,588	783	.....	.....	.....	.....	1,610	136
812	Pyramid	2,507	236	.....	.....	.....	.....	445	77
813	Radiant	958	42	.....	.....	.....	.....	42	8
814	Realty	1,594	141	.....	.....	.....	.....	279	34
815	Record	3,740	311	.....	.....	.....	.....	452	37
816	Regal	3,542	190	.....	.....	.....	.....	181	15
817	Reliable	12,509	888	.....	.....	.....	.....	1,863	216
818	Renowned	6,962	450	.....	.....	.....	.....	335	39
819	Resource	2,564	300	.....	.....	.....	.....	128	21
820	Revenue	5,993	409	.....	.....	.....	.....	985	90
821	Rex	4,061	329	.....	.....	.....	.....	139	26
822	Rialto	1,012	79	.....	.....	.....	.....	68	9
823	Richelieu	4,001	309	.....	.....	.....	.....	513	37
824	Richmont	5,405	359	.....	.....	.....	.....	1,748	130
825	Roosevelt	2,302	120	.....	.....	.....	.....	219	25
826	Rose	2,919	173	.....	.....	.....	.....	56	11
827	Roseville	10,648	509	.....	.....	.....	.....	60	9
828	Safety	1,810	110	.....	.....	.....	.....	444	74
829	Sagamore	6,652	437	.....	.....	.....	.....	361	17
830	Sanford	2,663	207	.....	.....	.....	.....	70	9
831	Savings	3,641	516	.....	.....	.....	.....	965	114
832	Saybrook	3,545	312	.....	.....	.....	.....	264	36
833	Second Ward	7,159	610	.....	.....	.....	.....	1,461	111
834	Security	5,304	554	.....	.....	.....	.....	1,153	192
835	Select	7,343	495	.....	.....	.....	.....	1,391	204
836	Seminole	2,446	107	.....	.....	.....	.....	349	7
837	Seneca	2,673	213	.....	.....	.....	.....	388	41
838	Service	1,810	170	.....	.....	.....	.....	168	29
839	Seventh Ward	2,915	251	.....	.....	.....	.....	434	89
840	Seymour	2,368	512	.....	.....	.....	.....	291	38
841	Simplex	2,079	224	.....	.....	.....	.....	152	18
842	Sixteenth Ward	3,354	322	.....	.....	.....	.....	323	35
843	Sixth Ward	3,675	370	.....	.....	.....	.....	1,045	182
844	Solid	849	84	.....	.....	.....	.....	54	18
845	Sons of St. George	1,332	157	.....	.....	.....	.....	.....	.....
846	South Broad	8,191	507	.....	.....	.....	.....	826	117
847	Southern Newark	3,211	196	.....	.....	.....	.....	1,981	178
848	South Park	7,718	566	.....	.....	.....	.....	378	47
849	South Side	5,117	376	.....	.....	.....	.....	966	88
850	Springfield	1,803	181	.....	.....	.....	.....	164	29
851	Stalwart	2,115	157	.....	.....	.....	.....	332	51
852	Star	7,927	799	.....	.....	.....	.....	2,160	345
853	Star of Essex	1,670	161	.....	.....	.....	.....	139	28
854	St. Casimir	1,586	216	.....	.....	.....	.....	49	11
855	Steadfast	4,787	274	.....	.....	.....	.....	1,093	152
856	Sterling	2,995	244	.....	.....	.....	.....	296	30
857	Stratford	6,189	421	.....	.....	.....	.....	371	43
858	Success	5,914	503	.....	.....	.....	.....	571	58
859	Sunnyside	3,593	312	.....	.....	.....	.....	567	76
860	Superb	2,199	206	.....	.....	.....	.....	144	31
861	Superior	4,392	307	.....	.....	.....	.....	981	96

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	
3,130	100	207	S.	$1.00 m.	$200	6	$3.00 a	$1.00 a	807
3,542	74	246	S.	1.00 m.	200	6	4.00 a	1.00 a	808
3,780	87	197	S.	1.00 & 2.00 m.	200	6	3.00 a	3.00 a	809
5,392	90	409	O.P.	.....	200	6	4.00 a	1.00 a	810
12,198	121	798	S.	1.00 m.	200	6	4.00 a	2.00 a	811
2,952	51	262	S.	1.00 m.	200	6	2.00 a	1.00 a	812
1,000	10	40	S.	1.00 m.	200	6	3.00 a	1.00 a	813
1,873	36	139	S.	1.00 m.	200	6	.....	.....	814
4,192	43	305	S.	1.00 m.	200	6	.....	2.00 a	815
3,723	57	148	S.	1.00 m.	200	6	.....	1.00 a	816
14,372	187	917	N.S.	1.00 m.	200	6	2.00 a	1.00 a	817
7,297	45	444	S.	1.00 & 2.00 m.	200	6	.....	.....	818
2,692	53	268	S.	1.00 m.	200	6	3.00 a	1.00 a	819
6,978	115	384	S.	1.00 m.	200	6	4.00 a	1.00 a	820
4,200	76	279	S.	1.00 m.	200	6	.....	1.00 a	821
1,080	17	71	S.	1.00 m.	200	6	.....	.....	822
4,514	77	269	S.	1.00 m.	200	6	3.00 a & .04 b	1.00 a & .04 b	823
7,153	61	428	S.	1.00 m.	200	6	.....	.....	824
2,521	50	95	S.	1.00 m.	200	6	3.00 a	1.00 a	825
2,975	27	157	O.P.	.....	200	6	.....	.....	826
10,708	105	413	O.P.	.....	200	6	3.00 a	1.00 a	827
2,254	32	152	S.	1.00 m.	200	6	.....	.....	829
7,013	82	372	S.	1.00 m.	100	6	.....	.....	828
2,733	34	182	S.	1.00 m.	200	6	1.00 a	3.00 a	830
4,606	88	542	S.	1.00 m.	200	6	Various	1.00 a	831
3,809	141	207	S.	1.00 m.	200	6	.01 b	.01 b	832
8,620	162	559	S.	1.00 m.	200	6	4.00 a	2.00 a	833
6,457	82	664	S.	1.00 m.	200	6	.....	2.00 a	834
8,734	129	570	S.	1.00 m.	200	6	4.00 a	1.00 a	835
2,795	24	90	S.	1.00 m.	200	6	3.00 a	1.00 a	836
3,061	20	234	S.	1.00 m.	200	6	.....	2.00 a	837
1,978	41	158	S.	1.00 m.	200	6	.....	.....	838
3,349	278	62	S.	1.00 m.	200	6	3.00 a	.....	839
2,659	110	440	O.P.	.....	200	6	.....	1.00 a	840
2,231	24	218	S.	1.00 m.	200	6	3.00 a	2.00 a	841
3,677	47	310	S.	1.00 m.	200	6	3.00 a	2.00 a	842
4,720	58	494	S.	1.00 m.	200	6	3.00 a	1.00 a	843
903	10	92	S.	1.00 m.	200	6	4.00 a	1.00 a	844
1,332	38	119	S.	1.00 m.	200	6	.....	1.00 a	845
9,017	82	542	S.	1.00 m.	200	6	3.00 a	3.00 a	846
5,192	66	308	S.	1.00 m.	200	6	1.80 a	.....	847
8,096	118	495	S.	1.00 m.	200	6	3.00 a	1.00 a	848
6,083	127	337	S.	1.00 m.	200	6	2.00 a	1.00 a	849
1,967	40	170	S.	1.00 m.	200	6	1.00 a	1.00 a	850
2,447	38	170	S.	1.00 m.	200	6	.....	1.00 a	851
10,087	216	928	S.	.25 w.	200	6	2.00 a	1.00 a	852
1,809	38	151	S.	1.00 m.	200	6	2.00 a	1.00 a	853
1,635	53	174	S.	.25 w.	200	6	3.50 a	.....	854
5,880	97	329	S.	1.00 m.	200	6	3.00 a	1.00 a	855
3,291	58	216	S.	1.00 m.	200	6	3.00 a & .03 b	3.00 a	856
6,560	101	363	S.	1.00 m.	200	6	.03 b	.03 b	857
6,485	88	473	S.	1.00 m.	200	6	4.00 a	2.00 a	858
4,160	27	361	O.P.	.....	200	6	2.00 a	.....	859
2,343	58	179	S.	1.00 m.	200	6	4.00 a	1.00 a	860
5,373	36	367	S.	1.00 m.	200	6	4.00 a	1.00 a	861

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			
862	Surety	Newark	Jan. 30, 1906	John Cummings
863	Susan B. Anthony	"	June 14, 1923	Emelia Rehberger
864	Systematic	"	Feb. 25, 1926	Abe Beller
865	T. A. B. S.	"	Dec. 8, 1911	James T. Owens
866	Teachers	"	May 23, 1910	Arthur Mertz
867	Tenth Ward	"	Feb. 23, 1887	*
868	Third Ward	"	Mar. 10, 1905	Samuel Schechner
869	Thirteenth Ward	"	Mar. 9, 1887	Henry Ebert
870	Thomas Jefferson	"	Dec. 10, 1919	William Schiffenhaus
871	Thrift	"	June 3, 1909	William T. Decker
872	Tip Top	"	Aug. 19, 1922	Joseph Mankoff
873	Titanian	"	Nov. 12, 1890	Frank A. Geiger
874	Trades Union	"	Mar. 11, 1913	Samuel Friedenberg
875	Traffic	"	Mar. 12, 1920	Anton Kaufman
876	Travelers	"	Dec. 5, 1919	Frank A. Willette
877	Triangle	"	May 21, 1920	**
878	Trojan	"	Jan. 24, 1923	Louis Flink
879	True Friends	"	Oct. 29, 1907	Aaron Goldinberg
880	Trustworthy	"	Sept. 13, 1911	Henry Jadull
881	Tuxedo	"	Jan. 25, 1923	Joseph A. Burns
882	Twelfth Ward	"	July 20, 1904	Otto J. Karst
883	Ultimate	"	Feb. 9, 1923	Isidore Krieger
884	Uncle Sam	"	Sept. 23, 1912	John S. Hancock
885	Union	"	July 16, 1887	John A. Amerman
886	Unique	"	Sept. 10, 1921	H. M. Biggin
887	United American	"	May 29, 1881	Charles L. Schraudt
888	United Conclave	"	June 6, 1905	Isadore Grand
889	Unity	"	April 5, 1907	Adolph F. Marquier
890	Universal	"	Feb. 9, 1911	Alfred Fischman
891	Upper End	"	May 17, 1905	Fred W. J. Neese
892	Up-To-The-Minute	"	Nov. 25, 1921	Samuel H. Levy
893	Uptown	"	July 28, 1892	Charles Schaedel
894	Usbe	"	May 10, 1907	Frank J. Holder
895	Utility	"	Jan. 15, 1923	Jacob S. Lasky
896	Vailsburgh	"	Feb. 23, 1892	Stephen H. Billington
897	Vallatese	"	May 28, 1926	Humbert Berardi
898	Valuable	"	Mar. 25, 1926	***
899	Van Buren	"	April 4, 1919	Elmer D. Wilson
900	Victory	"	Feb. 25, 1919	Michael Hollander
901	Vulcan	‡	Nov. 25, 1924	Paul J. McMullen
902	Wallace	"	April 19, 1907	Henry Heller
903	Warranty	"	Sept. 20, 1910	P. Pellecchia
904	Warren	"	Oct. 25, 1919	John J. Carlin
905	Washington	"	June 2, 1887	Sheridan Schechner
906	Watchful	"	Nov. 14, 1921	Samuel Rothfeld
907	Watson	"	Dec. 4, 1911	A. De Fronzo
908	Waverly	"	Nov. 11, 1909	Herman Scheininger
909	Waydell	"	July 10, 1907	William Donnelly
910	Webster-Art and Strength	"	† (See below)	Angelo R. Bianchi
911	Weequahic	"	May 9, 1906	Martin G. Bross
912	Welcome	"	Jan. 19, 1922	****
913	West End	"	May 29, 1888	Henry Fischer
914	West Newark	"	Dec. 19, 1902	Conrad Schneider, Jr.
915	West Side Park	"	Feb. 21, 1907	John Buhl
916	White Way	"	April 15, 1911	Charles E. Coffin

* Tenth Ward Bldg. & Loan Assn., Newark—This Department in possession.
** Triangle Bldg. & Loan Assn., Newark—This Department in possession.
*** Valuable Bldg. & Loan Assn., Newark—In hands of Conservator.
† June 10, 1911—Webster } Merged Aug. 17, 1934.
Jan. 17, 1920—Art and Strength }
**** Welcome Bldg. & Loan Assn., Newark—This Department in possession.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Francis P. Meehan	John E. Durr	74 Murray St., Newark, N. J.	862
Jennie E. Precker	Bessie M. Silberman	39 Branford Place, Newark, N. J.	863
Herbert Parvin	Nathan Perselay	535 High St., Newark, N. J.	864
Louis J. Beers	Frank J. Summers	54 Broadway, Newark, N. J.	865
John B. Brown	F. C. Riggs	176 South St., Newark, N. J.	866
	*Walter J. Mulgrave	1060 Broad St., Newark, N. J.	867
David M. Litwin	Moses Gansler	93 Mercer St., Newark, N. J.	868
August W. Rosinger	E. G. Birkenhauer	231 South Orange Ave., Newark, N. J.	869
M. L. Lipis	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	870
Arthur T. Vanderbilt	Harry F. Stauffer	92 S. Tenth St., Newark, N. J.	871
William Simon	David Teitelbaum	7 Treacy Ave., Newark, N. J.	872
Thomas R. Grimm	Walter J. Nicholson	810 Broad St., Newark, N. J.	873
Harry Unger	Martin L. Stahl	1060 Broad St., Newark, N. J.	874
Morris Isserman	W. B. Griffin	9 Winding Way, West Orange, N. J.	875
Philip S. McNally	Jac. A. Widmann	67 Ball St., Irvington, N. J.	876
	*Andrew Thomson	1060 Broad St., Newark, N. J.	877
Samuel O. Offen	Louis Hecht	755 Clinton Ave., Newark, N. J.	878
Schotland & Schotland	Moe Rubinfield	14 Belmont Ave., Newark, N. J.	879
Michael J. Quigley	Harry J. Stevens	478 Central Ave., Newark, N. J.	880
Frederic C. Ritger	William L. Jedebrock	29 Grumman Ave., Newark, N. J.	881
Richard H. Cashion	William B. Heller	14 Ferry St., Newark, N. J.	882
Edward S. Bessman	Benjamin H. Tabankin	735 Hunterdon St., Newark, N. J.	883
Frederic Stoddard	C. C. Stephens	18 Momm St., Newark, N. J.	884
John W. Strahan	Charles T. Ziegler	9 Clinton St., Newark, N. J.	885
D. A. Cavicchia	W. H. Butler	123 Lexington Ave., Maplewood, N. J.	886
Charles A. Herr	John G. Schweikhardt	38 Hedden Terrace, Newark, N. J.	887
Jacob Fischel	Thomas Johnson	253 S. Clinton St., East Orange, N. J.	888
Peter A. Cavicchia	Frank C. Reilly	31 Clinton St., Newark, N. J.	889
Nicholas LaVecchia	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	890
Charles C. Deubel	Richard F. L. Muth	81 Courter Ave., Maplewood, N. J.	891
Maxwell M. Plotkin	Louis Klinger	8 Bengalow Court, Newark, N. J.	892
Harry H. Koehler	Raymon Spreen	19 Clinton St., Newark, N. J.	893
Schotland & Schotland	John Zipfel, Jr.	20 Belmont Ave., Newark, N. J.	894
Schneider & Schneider	William M. Beckelman	Lefcourt Bldg., Newark, N. J.	895
Levy, Fenster & McCloskey	Otto L. Puth	94 Columbia Ave., Newark, N. J.	896
Nicholas Albano	Bernard A. Petrone	1060 Broad St., Newark, N. J.	897
	**Joseph Steiner	790 Broad St., Newark, N. J.	898
Abraham Alboum	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	899
David M. Litwin	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	900
Joseph Steiner	Herbert Z. Steiner	3 Belmont Ave., Newark, N. J.	901
Adolph Altman	Arthur M. Pfeil	144 Mulberry St., Newark, N. J.	902
R. E. Kohn & S. Kaufman	Emma C. Katzman	15 Market St., Newark, N. J.	903
William L. Greenbaum	Louis P. Alter	22 Brookwood Drive, Maplewood, N. J.	904
David M. & Moe A. Litwin	Samuel G. Blumenfeld	164 Market St., Newark, N. J.	905
Nathaniel Newmann	Barney W. Plager	23 Harding Terrace, Newark, N. J.	906
Jacob Fox	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	907
Schotland & Schotland	John Zipfel, Jr.	20 Belmont Ave., Newark, N. J.	908
Mulligan & Koenig	Harry M. Coleman	61 S. Tenth St., Newark, N. J.	909
Nicholas Albano	Fiore R. Sozio	99 Clifton Ave., Newark, N. J.	910
Edward R. McGlynn	Henry P. George	16 Clinton St., Newark, N. J.	911
	*Walter J. Mulgrave	1060 Broad St., Newark, N. J.	912
Levy, Fenster & McCloskey	George M. Cooper	866 Broad St., Newark, N. J.	913
Arthur A. Werthmann	H. F. Peal	37 Keer Ave., Newark, N. J.	914
Frank W. Wilderotter	Francis W. Barrett	22 Belgrade Terrace, West Orange, N. J.	915
L. C. Beatty & H. W. Egner, Jr.	Charles L. Wood	7 Amherst Court, Maplewood, N. J.	916

* Special Assistant Deputy Commissioner.
** Conservator.

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				
862	Surety	Newark	$1,493	$5,125	$638,300
863	Susan B. Anthony	"	3,838	10,905	276,300
864	Systematic	"	428	.....	79,800
865	T. A. B. S.	"	38,691	10,878	504,200
866	Teachers	"	6,198	.....	194,200
867	Tenth Ward	"	23,909	.....	1,587,800
868	Third Ward	"	1,901	.....	378,200
869	Thirteenth Ward	"	7,240	.....	633,100
870	Thomas Jefferson	"	377	.....	288,100
871	Thrift	"	26,908	21,000	1,335,200
872	Tip Top	"	250	.....	201,000
873	Titanian	"	28,611	22,061	1,052,700
874	Trades Union	"	1,425	.....	41,200
875	Traffic	"	235	.....	190,575
876	Travelers	"	4,532	.....	159,700
877	Triangle	"	301	.....	163,300
878	Trojan	"	1,758	9	265,700
879	True Friends	"	5,925	65	647,600
880	Trustworthy	"	2,555	31,151	917,100
881	Tuxedo	"	5,296	92	313,900
882	Twelfth Ward	"	6,759	.....	352,450
883	Ultimate	"	3,994	.....	174,850
884	Uncle Sam	"	107	1,545	50,800
885	Union	"	1,282	3,152	157,100
886	Unique	"	3,629	1,849	81,500
887	United American	"	953	3,029	220,300
888	United Conclave	"	7,341	4,505	339,300
889	Unity	"	4,860	10,913	883,081
890	Universal	"	5,260	5,320	937,200
891	Upper End	"	717	13	183,000
892	Up-To-The-Minute	"	404	575	192,400
893	Uptown	"	3,248	.....	633,700
894	Usbe	"	488	16,248	414,493
895	Utility	"	2,602	.....	193,500
896	Vailsburgh	"	3,368	153	243,350
897	Vallatese	"	684	1,948	32,800
898	Valuable	"	730	53	173,200
899	Van Buren	"	1,172	19,047	284,400
900	Victory	"	5,895	.....	1,058,200
901	Vulcan	"	1,789	2,500	109,500
902	Wallace	"	4,614	.....	171,000
903	Warranty	"	53,874	.....	1,905,750
904	Warren	"	2,132	.....	183,125
905	Washington	"	664	.....	148,700
906	Watchful	"	338	6,304	119,300
907	Watson	"	1,937	.....	188,900
908	Waverly	"	1,852	.....	342,164
909	Waydell	"	891	.....	212,950
910	Webster-Art and Strength	"	413	1,818	581,150
911	Weequahic	"	3,024	5,000	235,500
912	Welcome	"	2,132	.....	58,800
913	West End	"	750,175	706,508	23,901,003
914	West Newark	"	528	.....	220,300
915	West Side Park	"	1,144	9,297	458,500
916	White Way	"	1,118	548	99,000

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$6,223	$153,407	$45,934	$21,875	$872,357	862
.....	10,345	159,564	87,984	18,280	567,216	863
$25,050	4,201	25,343	2,363	3,526	140,711	864
25,000	12,170	92,661	75,434	23,117	782,151	865
.....	5,373	118,575	24,287	3,392	352,025	866
5,586	.....	1,585,950	137,806	198,686	3,539,737	867
.....	14,275	206,139	79,888	5,413	685,816	868
.....	29,097	423,010	64,798	7,647	1,164,892	869
500	14,833	293,524	11,337	38,023	646,694	870
.....	20,600	190,621	5,251	32,984	1,632,564	871
.....	11,275	93,525	45,216	6,424	357,690	872
34,000	36,601	582,326	92,948	32,900	1,882,147	873
2,000	3,596	118,723	23,723	1,767	192,434	874
13,000	1,590	205,105	57,431	1,781	469,717	875
.....	9,005	264,845	13,704	2,215	454,001	876
37,400	6,130	206,403	16,749	4,615	434,898	877
.....	4,860	210,376	8,528	11,631	502,862	878
30,900	40,204	653,693	34,056	55,498	1,467,941	879
.....	9,272	253,889	78,924	71,112	1,364,003	880
14,700	10,424	66,017	1,584	1,903	413,916	881
.....	6,220	302,050	45,939	7,745	721,163	882
.....	11,665	153,893	823	2,806	348,031	883
.....	2,000	24,112	2,143	1,490	82,197	884
32,800	3,425	71,368	11,896	7,770	288,793	885
14,500	2,500	44,134	22,413	774	171,299	886
.....	6,085	120,216	16,606	1,731	368,920	887
.....	15,676	146,740	78,194	3,653	595,409	888
.....	15,890	92,314	78,983	16,309	1,102,350	889
.....	64,413	639,350	22,319	40,893	1,714,755	890
.....	3,560	51,547	11,188	1,577	251,602	891
6,500	15,475	110,160	56,790	4,860	387,164	892
7,000	9,791	189,123	62,599	16,425	921,886	893
.....	2,300	287,306	68,487	32,523	821,845	894
8,000	7,710	267,739	32,911	3,141	515,603	895
.....	3,215	72,385	16,219	6,478	345,168	896
5,000	1,945	10,512	7,126	489	60,504	897
.....	10,910	133,422	105,190	7,199	430,704	898
.....	3,950	107,831	893	4,394	421,687	899
327,600	43,220	312,794	27,617	280,374	2,055,700	900
.....	2,050	129,205	27,934	5,490	278,468	901
17,500	1,950	169,301	13,107	1,817	379,289	902
578,247	.....	4,604,962	80,246	149,402	7,372,481	903
.....	450	243,359	52,759	3,268	485,093	904
56,500	1,600	66,447	28,112	2,175	304,198	905
.....	11,330	22,931	43,997	3,321	207,521	906
.....	8,475	286,206	86,382	13,661	585,561	907
.....	200	301,429	37,069	18,187	700,901	908
.....	3,485	8,062	13,772	3,871	243,031	909
.....	26,122	258,052	30,059	15,450	913,064	910
.....	900	136,186	26,283	8,472	415,365	911
23,350	.....	163,902	5,099	63,017	316,300	912
.....	209,457	15,408,573	416,315	273,023	41,665,054	913
7,500	850	61,682	5,516	2,590	298,966	914
.....	11,645	135,119	10,096	20,369	646,170	915
.....	1,330	122,971	12,558	1,563	239,088	916

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					
862	Surety	Newark	$457,938	.....	.....	$162,150
863	Susan B. Anthony	"	379,935	.....	.....	29,450
864	Systematic	"	82,743	.....	.....	31,400
865	T. A. B. S.	"	457,068	.....	.....	126,650
866	Teachers	"	192,364	$500	.....	66,800
867	Tenth Ward	"	1,210,220	.....	.....	1,709,945
868	Third Ward	"	338,772	.....	.....	172,550
869	Thirteenth Ward	"	649,176	.....	.....	253,900
870	Thomas Jefferson	"	218,776	.....	.....	146,000
871	Thrift	"	1,059,036	.....	.....	152,250
872	Tip Top	"	188,263	.....	.....	37,685
873	Titanian	"	1,066,686	.....	.....	226,075
874	Trades Union	"	86,973	.....	.....	42,700
875	Traffic	"	251,043	.....	.....	46,750
876	Travelers	"	241,759	.....	.....	97,200
877	Triangle	"	160,606	.....	.....	57,295
878	Trojan	"	263,745	.....	.....	77,825
879	True Friends	"	551,441	.....	.....	491,892
880	Trustworthy	"	702,999	.....	.....	275,625
881	Tuxedo	"	260,879	.....	.....	55,000
882	Twelfth Ward	"	365,214	.....	.....	183,910
883	Ultimate	"	207,015	.....	.....	63,650
884	Uncle Sam	"	51,439	.....	.....	4,600
885	Union	"	144,960	.....	.....	89,550
886	Unique	"	103,247	.....	.....	10,600
887	United American	"	201,459	.....	.....	63,100
888	United Conclave	"	323,695	.....	.....	115,150
889	Unity	"	615,066	.....	.....	269,350
890	Universal	"	688,555	.....	.....	629,265
891	Upper End	"	132,660	.....	.....	45,650
892	Up-To-The-Minute	"	261,229	.....	.....	16,900
893	Uptown	"	509,517	.....	.....	95,825
894	Usbe	"	254,089	.....	.....	258,685
895	Utility	"	261,424	.....	.....	47,025
896	Vailsburgh	"	204,123	.....	.....	34,250
897	Vallatese	"	41,804	.....	.....	2,000
898	Valuable	"	296,238	.....	.....	56,950
899	Van Buren	"	223,143	.....	.....	114,200
900	Victory	"	685,458	.....	.....	633,265
901	Vulcan	"	162,138	.....	.....	25,250
902	Wallace	"	166,755	.....	.....	133,220
903	Warranty	"	1,872,241	.....	.....	2,451,948
904	Warren	"	195,554	.....	.....	**81,400**
905	Washington	"	143,808	.....	.....	90,650
906	Watchful	"	131,291	.....	.....	28,025
907	Watson	"	260,682	.....	.....	133,335
908	Waverly	"	102,876	.....	.....	227,670
909	Waydell	"	137,166	.....	.....	49,700
910	Webster-Art and Strength	"	457,406	.....	.....	57,005
911	Weequahic	"	269,550	.....	.....	34,200
912	Welcome	"	22,926	.....	.....	88,025
913	West End	"	26,948,404	.....	.....	3,558,284
914	West Newark	"	144,858	.....	.....	77,100
915	West Side Park	"	277,725	7,738	.....	214,116
916	White Way	"	121,613	.....	.....	40,700

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

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	
$284	$11,461	$1,657	.....	$34,000	$49,827	$63,280	$91,760	$872,357	862
164	.....	381	.....	.....	30,786	42,036	84,464	567,216	863
.....	.....	.....	.....	.....	.....	11,014	15,554	140,711	864
14,794	.....	1,341	.....	.....	14,327	77,171	90,800	782,151	865
236	.....	135	.....	.....	17,509	25,166	49,315	352,025	866
203	.....	356	.....	75,000	23,648	.....	520,365	3,539,737	867
2,165	.....	1,337	.....	18,000	37,257	34,765	80,970	685,816	868
328	.....	609	.....	17,000	41,224	62,186	140,469	1,164,892	869
3,470	.....	.....	.....	65,823	80,130	.....	132,495	646,694	870
144	.....	17	.....	.....	71,944	256,282	92,891	1,632,564	871
772	.....	1,160	.....	6,500	27,281	33,829	62,200	357,690	872
886	.....	1,231	.....	105,900	50,733	207,259	223,377	1,882,147	873
236	1,000	.....	.....	11,800	23,393	.....	26,332	192,434	874
8,528	.....	626	$100	40,200	36,366	.....	86,104	469,717	875
668	.....	.....	.....	24,000	40	.....	90,334	454,001	876
59,434	.....	.....	.....	18,500	37,221	.....	101,842	434,898	877
462	.....	.....	.....	5,750	38,624	.....	116,456	502,862	878
3,800	881	.....	.....	70,679	11,578	.....	337,670	1,467,941	879
1,358	.....	697	9,040	62,998	49,152	121,730	140,404	1,364,003	880
105	.....	.....	.....	4,600	5,650	63,537	24,145	413,916	881
39	.....	1,284	.....	10,000	21,443	.....	139,273	721,163	882
457	.....	.....	.....	.....	489	.....	76,420	348,031	883
1,531	.....	2,040	.....	.....	6,532	6,989	9,066	82,197	884
9	148	45	.....	1,000	5,831	24,000	23,250	288,793	885
3,680	.....	28	.....	.....	14,150	15,017	24,577	171,299	886
.....	.....	54	.....	16,000	8,387	38,000	41,920	368,920	887
1,093	.....	71	.....	37,000	11,638	32,062	74,700	595,409	888
333	.....	441	.....	.....	12,131	108,514	96,515	1,102,350	889
1,194	.....	638	.....	129,302	35,212	.....	230,589	1,714,755	890
84	.....	66	.....	3,500	27,010	21,674	20,958	251,602	891
1,575	.....	451	.....	.....	30,098	.....	76,911	387,164	892
2,990	100	1,383	.....	28,500	73,266	124,105	86,200	921,886	893
3,458	.....	155	.....	42,000	106,399	.....	157,059	821,845	894
386	.....	161	.....	34,709	39,874	14,845	117,188	515,603	895
.....	.....	186	.....	.....	29,531	43,303	33,775	345,168	896
604	.....	145	.....	.....	6,093	.....	9,858	60,504	897
3,495	.....	.....	.....	13,400	19,460	.....	41,161	430,704	898
.....	.....	25	.....	.....	4,939	26,719	52,661	421,687	899
23,131	.....	.....	.....	105,559	42,877	136,885	428,525	2,055,700	900
1,522	.....	35	.....	.....	31,099	8,454	49,970	278,468	901
623	.....	8,576	.....	.....	873	19,028	50,214	379,289	902
2,914	7,468	.....	.....	12,000	220,963	.....	2,804,947	7,372,481	903
21,440	400	215	.....	31,500	43,055	.....	111,529	485,093	904
414	.....	185	.....	15,600	2,266	.....	51,275	304,198	905
3,079	.....	5	.....	.....	6,029	.....	39,092	207,521	906
3,854	.....	.....	.....	36,075	46,622	.....	104,993	585,561	907
1,201	.....	637	.....	40,000	178,218	.....	150,299	700,901	908
78	550	256	.....	4,750	11,381	27,824	11,326	243,031	909
2,291	.....	50	.....	63,300	92,230	42,758	198,024	913,064	910
10	.....	103	.....	16,500	.....	35,918	59,084	415,365	911
489	.....	.....	.....	22,500	130,185	.....	52,175	316,300	912
.....	.....	4,352	1,600	1,861,703	1,644,595	2,934,761	4,711,355	41,665,054	913
12	2,900	60	.....	23,100	.....	15,401	35,535	298,966	914
1,818	.....	62	.....	.....	22,683	53,879	68,149	646,170	915
10,973	.....	182	.....	.....	26,621	.....	38,999	239,088	916

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								
862	Surety	6,606	563	.....	.....	.....	.....	810	127
863	Susan B. Anthony	5,566	591	.....	.....	.....	.....	147	25
864	Systematic	1,893	173	.....	.....	.....	.....	157	33
865	T. A. B. S.	5,295	443	.....	.....	.....	.....	633	75
866	Teachers	2,228	187	5	1	.....	.....	334	39
867	Tenth Ward	18,816	1,134	.....	.....	.....	.....	8,549	922
868	Third Ward	4,275	223	.....	.....	.....	.....	863	54
869	Thirteenth Ward	7,541	822	.....	.....	.....	.....	1,269	177
870	Thomas Jefferson	3,961	254	.....	.....	.....	.....	730	81
871	Thrift	13,121	881	.....	.....	.....	.....	761	96
872	Tip Top	2,033	186	.....	.....	.....	.....	188	41
873	Titanian	12,071	764	.....	.....	.....	.....	1,130	155
874	Trades Union	1,141	161	.....	.....	.....	.....	213	53
875	Traffic	3,291	262	.....	.....	.....	.....	233	45
876	Travelers	4,044	361	.....	.....	.....	.....	486	50
877	Triangle	2,405	183	.....	.....	.....	.....	287	47
878	Trojan	4,853	378	.....	.....	.....	.....	389	55
879	True Friends	10,526	891	.....	.....	.....	.....	2,459	266
880	Trustworthy	8,761	684	.....	.....	.....	.....	1,378	225
881	Tuxedo	3,941	391	.....	.....	.....	.....	275	29
882	Twelfth Ward	4,032	430	.....	.....	.....	.....	920	143
883	Ultimate	4,843	426	.....	.....	.....	.....	318	58
884	Uncle Sam	858	95	.....	.....	.....	.....	23	5
885	Union	2,034	218	.....	.....	.....	.....	447	67
886	Unique	1,416	114	.....	.....	.....	.....	53	8
887	United American	2,646	279	.....	.....	.....	.....	315	45
888	United Conclave	3,559	311	.....	.....	.....	.....	575	57
889	Unity	8,317	579	.....	.....	.....	.....	1,346	98
890	Universal	11,878	701	.....	.....	.....	.....	3,146	263
891	Upper End	1,732	190	.....	.....	.....	.....	228	44
892	Up-To-The-Minute	3,271	277	.....	.....	.....	.....	84	12
893	Uptown	6,087	307	.....	.....	.....	.....	479	55
894	Usbe	3,172	350	.....	.....	.....	.....	1,293	144
895	Utility	3,337	266	.....	.....	.....	.....	235	42
896	Vailsburgh	2,533	310	.....	.....	.....	.....	171	35
897	Vallatese	614	70	.....	.....	.....	.....	10	3
898	Valuable	4,280	369	.....	.....	.....	.....	284	40
899	Van Buren	3,929	280	.....	.....	.....	.....	571	108
900	Victory	11,364	414	.....	.....	.....	.....	3,166	174
901	Vulcan	1,997	208	.....	.....	.....	.....	126	24
902	Wallace	2,501	251	.....	.....	.....	.....	666	90
903	Warranty	31,159	3,113	.....	.....	.....	.....	16,526	2,367
904	Warren	2,601	234	.....	.....	.....	.....	407	64
905	Washington	1,793	124	.....	.....	.....	.....	455	49
906	Watchful	1,873	164	.....	.....	.....	.....	140	22
907	Watson	3,056	218	.....	.....	.....	.....	667	57
908	Waverly	1,340	77	.....	.....	.....	.....	1,138	140
909	Waydell	1,868	205	.....	.....	.....	.....	248	63
910	Webster-Art and Strength	6,512	608	.....	.....	.....	.....	285	51
911	Weequahic	2,901	237	.....	.....	.....	.....	171	23
912	Welcome	322	12	.....	.....	.....	.....	440	42
913	West End	379,893	27,028	.....	.....	.....	.....	18,034	1,703
914	West Newark	2,437	216	.....	.....	.....	.....	385	48
915	West Side Park	4,187	243	54	5	.....	.....	1,071	115
916	White Way	2,356	270	.....	.....	.....	.....	203	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	
7,416	124	566	S.	$1.00 m.	$200	6	$3.00 a	$1.00 a	862
5,713	101	515	S.	1.00 m.	200	6	4.00 a	1.00 a	863
2,050	186	20	O.P.	.....	200	6	4.00 a	1.00 a	864
5,928	120	398	S.	1.00 m.	200	6	3.00 a	1.50 a	865
2,567	52	175	S.	1.00 m.	200	6	3.00 a	.....	866
27,365	107	1,949	O.P.	.....	200	6	.....	.....	867
5,138	65	212	S.	1.00 m.	200	6	3.00 a	2.00 a	868
8,810	147	852	S.	1.00 m.	200	6	3.00 a	2.00 a	869
4,691	61	274	O.P.	.....	200	6	4.00 a	1.00 a	870
13,882	208	769	O.P.	.....	200	6	3.00 a	1.00 a	871
2,221	172	55	S.	1.00 m.	200	6	.....	2.00 a	872
13,201	183	736	S.	1.00 m.	200	6	3.00 a	2.00 a	873
1,354	21	193	S.	1.00 m.	200	6	.....	.....	874
3,524	23	284	S.	1.00 m.	200	6	3.00 a	1.00 a	875
4,530	46	365	N.S.	1.00 m.	200	6	.....	.....	876
2,692	56	174	N.S.	.....	200	6	.....	.....	877
5,242	51	382	O.P.	.....	200	6	.....	2.00 & 3.00 a	878
12,985	196	961	O.P.	.....	200	6	4.00 a	1.00 a	879
10,139	181	728	S.	1.00 m.	200	6	3.00 a	1.00 a	880
4,216	85	335	O.P.	.....	200	6	3.00 a & .10 b	1.00 a & .10 b	881
4,952	108	465	S.	1.00 m.	200	6	3.00 a	3.00 a	882
5,161	65	419	O.P.	.....	200	6	2.00 a	.....	883
881	24	76	S.	1.00 m.	200	6	3.00 a	1.00 a	884
2,481	50	235	S.	1.00 m.	200	6	3.00 a	.....	885
1,469	31	91	S.	.70 & 1.00 m.	200	6	.....	.....	886
2,961	57	267	S.	1.00 m.	200	6	2.00 a	1.00 a	887
4,134	101	267	S.	1.00 m.	200	6	2.00 & 4.00 a	2.00 a	888
9,663	151	526	S.	1.00 m.	200	6	4.00 a	1.50 a	889
15,024	226	738	O.P.	.....	200	6	4.00 a	2.00 a	890
1,960	52	182	S.	1.00 m.	200	6	3.00 a	1.00 a	891
3,355	68	221	S.	1.00 m.	200	6	4.00 a	2.00 a	892
6,566	54	308	S.	1.00 m.	200	6	3.00 a	1.00 a	893
4,465	40	454	S.	1.00 m.	200	6	2.00 a	1.00 a	894
3,572	31	277	S.	1.00 m.	200	6	.....	1.00 a	895
2,704	44	301	S.	1.00 m.	200	6	1.00 a	1.00 a	896
624	50	23	S.	1.00 m.	200	6	.....	2.00 a	897
4,564	54	355	S.	1.00 m.	200	6	.....	.....	898
4,500	61	327	O.P.	.....	200	6	3.00 a	1.00 a	899
14,530	86	502	S.	1.00 m.	200	6	4.00 a	.....	900
2,123	27	205	S.	1.00 m.	200	6	3.00 a	2.00 a	901
3,167	35	306	S.	1.00 m.	200	6	1.00 to 4.00 a	.....	902
47,685	118	5,362	O.P.	.....	200	6	.....	.....	903
3,008	37	261	S.	1.00 m.	200	6	3.00 a	1.00 a	904
2,248	19	154	S.	1.00 m.	200	6	2.00 a	2.00 a	905
2,013	59	127	S.	1.00 m.	200	6	.....	.....	906
3,723	42	233	S.	1.00 & 2.00 m.	200	6	4.00 a	1.00 a	907
2,478	35	182	S.	.25 w.	200	6	2.00 a	1.00 a	908
2,116	49	219	S.	1.00 m.	200	6	3.00 a	1.00 a	909
6,797	191	468	O.P.	.....	200	6	4.00 a	2.00 a	910
3,072	34	226	S.	1.00 m.	200	6	2.00 a	3.00 a	911
762	12	42	S.	1.00 m.	200	6	.....	.....	912
397,927	3,781	24,950	O.P.	.....	200	6	3.00 a	.....	913
2,822	42	222	O.P.	.....	200	6	3.00 a	2.00 a	914
5,312	82	281	O.P.	.....	200	6	3.00 a	2.00 a	915
2,559	30	259	S.	.70 & 1.00 m.	200	6	3.00 a & .02½ b	.....	916

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			
917	Woodmen	Newark	Sept. 5, 1905	Frank A. Champlin
918	Woodside	"	Aug. 22, 1884	Wright L. Gilbert
919	Workers	"	Feb. 6, 1919	Isidore Rekoon
920	Workingmen's	"	May 23, 1888	J. William Huegel
921	World	"	Mar. 29, 1919	Harry Lerman
922	Yankee	"	May 24, 1919	Irving Willner
923	Zenith	"	May 12, 1922	Leon Mones
924	Franklin	Nutley	Sept. 9, 1886	Calvin D. Sargent
925	Intrepid	"	June 22, 1925	Carmen Jannarone
926	Spring Garden	"	Jan. 2, 1920	Ernest A. Bickell
927	Yantacaw	"	Nov. 25, 1919	Dwight C. Decker
928	Brighton	Orange	Mar. 23, 1922	Frederick W. Hoffmann
929	Bulwark	"	Aug. 19, 1922	Paul E. Booth
930	Nonpareil	"	June 15, 1909	Mark Morris
931	Orange	"	Jan. 5, 1887	Walter F. Edwards
932	Orange Valley	"	April 9, 1888	Oscar S. Thompson
933	Progressive	"	Jan. 18, 1911	A. A. Hill
934	Vigilant	"	Jan. 18, 1922	Louis Cohen
935	Watchung	"	June 16, 1926	H. A. Miskimin
936	Roseland	Roseland	Sept. 19, 1925	Caleb G. Baxter
937	Fielding	South Orange	Nov. 20, 1926	Lee W. Hughes
938	Montrose	" "	Dec. 18, 1925	Thomas E. Fitzsimmons
939	South Orange	" "	Sept. 17, 1887	E. Morgan Barradale
940	Village	" "	April 10, 1920	Erwin W. Berry
941	Essential	Verona	Sept. 24, 1926	Gabriel S. Aiello
942	Verona	"	May 9, 1901	William P. Johnson
943	West Caldwell	West Caldwell	Dec. 16, 1926	Phineas L. Wigler
944	Edison	West Orange	July 26, 1919	B. F. Morris
945	Llewellyn	" "	Jan. 6, 1913	William F. Vosseler
946	Radio	" "	June 22, 1923	Max H. Weinmann
	Gloucester County			
947	Bridgeport	Bridgeport	July 11, 1900	John McIlvain
948	Mutual	Clarksboro	Nov. 17, 1903	Samuel R. Stetser
949	Clayton	Clayton	April 15, 1880	W. S. Roselle
950	Delsea	"	May 4, 1926	Mulford F. Crane
951	Chestnut Ridge	Glassboro	April 14, 1924	T. Franklin Gifford
952	Glassboro	"	June 1, 1883	Andrew G. Stewart
953	Grenloch	Grenloch	Dec. 9, 1909	Olin F. Woodworth
954	Mantua	Mantua	April 19, 1926	Alvin I. Haines
955	Mullica Hill	Mullica Hill	Jan. 12, 1876	George G. Ridgway
956	National Park	National Park	Mar. 17, 1914	Elmer E. Cox
957	Newfield	Newfield	Feb. 28, 1923	Edward G. Scheldt
958	Mechanics	Paulsboro	Sept. 24, 1907	George K. C. West
959	Paulsboro	"	Mar. 31, 1873	Harry Greenwood
960	Alcyon	Pitman	Oct. 29, 1921	William B. Brown
961	Pitman	"	Sept. 9, 1903	George W. Carr
962	Swedesboro	Swedesboro	Mar. 28, 1871	E. M. Hitchner
963	Swedesboro-Woodstown	"	Mar. 29, 1916	Vernon E. DeGrofft
964	Wenonah	Wenonah	Nov. 21, 1907	R. A. Sargent
965	Old Buck	Westville	Aug. 23, 1923	L. H. Sinquett
966	Westville and Newbold	"	Oct. 21, 1912	Ralph K. Hollinshed

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Robert S. Terhune	Raymon Spreen	392 Broad St., Newark, N. J.	917
Joseph Kahrs	Wright L. Lind	857 Mt. Prospect Ave., Newark, N. J.	918
Jacob Lubetkin	Julius E. Flink	1172 Raymond Blvd., Newark, N. J.	919
Lowy & Lowy	H. P. James	253 Springfield Ave., Newark, N. J.	920
Harry Unger	A. J. Frackenpohl	517 Springfield Ave., Newark, N. J.	921
Simon L. Fisch	Louis G. Baurer	95 Parker Ave., Maplewood, N. J.	922
Samuel S. Ferster	Walter B. Griffin	9 Winding Way, West Orange, N. J.	923
William H. Parry	J. H. Witbeck	244 Chestnut St., Nutley, N. J.	924
A. Theodore De Muro	Fiore R. Sozio	99 Clifton Ave., Newark, N. J.	925
William P. Hurley	Adrianna Van Riper	23 Church St., Nutley, N. J.	926
Edwin J. C. Joerg	Frank E. Drake	83 Stager St., Nutley, N. J.	927
O. L. Bianchi	Richard J. Fitzgerald	354 N. Park St., East Orange, N. J.	928
Joseph C. Cassini	John Zipfel, III.	20 Belmont Ave., Newark, N. J.	929
Isaac Fleischman	U. Samuel Abeles	60 Fifth St., Newark, N. J.	930
W. Bradford Smith	O. L. Yeomans	24 Northfield Ave., West Orange, N. J.	931
W. Bradford Smith	Oscar S. Thompson, Jr.	38 Colinwood Road, Maplewood, N. J.	932
H. J. Stanfield	John M. Middlesworth	150 Steuben St., East Orange, N. J.	933
Ralph E. Giordano	U. Samuel Abeles	60 Fifth St., Newark, N. J.	934
A. M. Herman	A. A. Kurtz	11 Commerce St., Newark, N. J.	935
John A. Booth	Clarence E. Baldwin	154 Eagle Roch Ave., Roseland, N. J.	936
David E. Bernstein	Nathaniel Sofman	1060 Broad St., Newark, N. J.	937
Nicholas LaVecchia	Harold D. Henderson	420 Wilden Place, South Orange, N. J.	938
David A. McBride	Frank C. Snyder	11 Scotland Road, South Orange, N. J.	939
Felix Forlenza	Frank C. Snyder	261 Orange St., Newark, N. J.	940
Leslie L. Vanderbilt	Leslie F. Randolph	31 S. Prospect St., Verona, N. J.	941
William W. Crane	Frederick N. Brown	24 Grove Ave., Verona, N. J.	942
Herman Distler	Abraham Meisel	17 Stengel Ave., Newark, N. J.	943
Henry Lanahan	A. P. Gehling	88 Lindsley Ave., West Orange, N. J.	944
Simeon H. Rollinson	Hermon M. Freeman	16 Northfield Ave., West Orange, N. J.	945
I. Henry Coyne	Leon Unger	253 Williamson Ave., Hillside, N. J.	946
George B. Marshall	Charles R. Barker	Bridgeport, N. J.	947
Oscar B. Redrow	Mary T. Stratton	116 Cooper St., Woodbury, N. J.	948
George B. Marshall	Wilbur Fry	Clayton, N. J.	949
Horace G. Brown	Meade H. Warner	228 Delsea Drive, Clayton, N. J.	950
Elmer B. Woods	C. L. Ware	112 S. Main St., Glassboro, N. J.	951
George B. Marshall	Elmer J. Turner	P. O. Box 67, Glassboro, N. J.	952
Robert C. Hendrickson	Louis C. Joyce, Jr.	Main St., Blackwood, N. J.	953
Lynwood Lord	Joseph Le Otto	Mantua, N. J.	954
Donald Swackhamer	Albert Schneider	Mullica Hill, N. J.	955
James B. Avis	William E. Beers	National Park, N. J.	956
Morris V. McDonald	William J. Burnes	Pearl St., Newfield, N. J.	957
*W. G. Cowgill, Jr.	Alexander Bonsack, Jr.	Broad St., Paulsboro, N. J.	958
D. A. Swackhamer	William H. Flowers, Jr.	Paulsboro, N. J.	959
Morton C. Haight	Harry S. Claypoole	51 S. Broadway, Pitman, N. J.	960
Morton C. Haight	Irvine W. Newkirk	Pitman, N. J.	961
David O. Watkins	W. L. Weber	Swedesboro, N. J.	962
E. C. Waddington	Milo B. Urion	Swedesboro, N. J.	963
Oscar B. Redrow	Albert M. Green	Wenonah, N. J.	964
James B. Avis	George T. Olsson	135 Broadway, Westville, N. J.	965
Alexander L. Rogers	Clifford B. Heritage	719 N. Fourth St., Millville, N. J.	966

* 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				
917	Woodmen	Newark	$4,586	$268	$840,400
918	Woodside	"	16,060	1,290	1,083,600
919	Workers	"	520	.....	192,100
920	Workingmen's	"	137,939	.....	5,449,450
921	World	"	2,272	.....	198,300
922	Yankee	"	1,425	14,758	354,400
923	Zenith	"	4,885	.....	372,000
924	Franklin	Nutley	6,819	12,238	534,000
925	Intrepid	"	1,004	692	78,400
926	Spring Garden	"	20,325	661	568,350
927	Yantacaw	"	11,223	55,783	219,100
928	Brighton	Orange	1,631	9	345,300
929	Bulwark	"	39,331	159	263,650
930	Nonpareil	"	7,659	.....	464,700
931	Orange	"	58,030	50,000	1,580,800
932	Orange Valley	"	24,960	5,500	568,500
933	Progressive	"	350	.....	129,600
934	Vigilant	"	1,932	9,334	267,600
935	Watchung	"	1,177	1,859	154,250
936	Roseland	Roseland	4,287	1,356	95,800
937	Fielding	South Orange	1,671	3,063	73,200
938	Montrose	" "	3,126	17,125	94,000
939	South Orange	" "	46,579	73,881	1,031,300
940	Village	" "	2,779	51,083	777,000
941	Essential	Verona	7,709	11,410	136,190
942	Verona	"	7,206	12,000	621,750
943	West Caldwell	West Caldwell	6,782	.....	46,000
944	Edison	West Orange	705	25,690	300,500
945	Llewellyn	" "	9,807	34,093	466,911
946	Radio	" "	19,635	2,626	105,300
	Totals		$4,941,235	$4,589,635	$256,067,186
	Gloucester County				
947	Bridgeport	Bridgeport	$6,153	$3,000	$231,300
948	Mutual	Clarksboro	1,091	919	27,650
949	Clayton	Clayton	3,070	40,367	325,150
950	Delsea	"	5,248	2,233	127,350
951	Chestnut Ridge	Glassboro	20,883	1,935	122,000
952	Glassboro	"	10,801	.....	401,900
953	Grenloch	Grenloch	3,095	.....	162,750
954	Mantua	Mantua	657	.....	59,400
955	Mullica Hill	Mullica Hill	1,919	2,825	142,595
956	National Park	National Park	928	.....	57,330
957	Newfield	Newfield	6,015	1,249	141,850
958	Mechanics	Paulsboro	123	6,357	292,740
959	Paulsboro	"	9,817	10,000	351,650
960	Alcyon	Pitman	6,652	15,001	257,050
961	Pitman	"	1,745	13,386	499,150
962	Swedesboro	Swedesboro	1,081	5,500	386,800
963	Swedesboro-Woodstown	"	1,157	.....	271,340
964	Wenonah	Wenonah	357	.....	431,020
965	Old Buck	Westville	190	1,303	150,950
966	Westville and Newbold	"	292	13,400	195,200

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$15,757	$498,416	$23,825	$50,766	$1,434,018	917
$117,302	13,484	330,809	215,240	70,825	1,848,610	918
11,285	1,111	165,161	3,976	2,600	376,753	919
.....	.....	4,575,644	462,763	341,331	10,967,127	920
8,900	4,765	80,371	51,808	3,750	350,166	921
.....	7,180	361,461	83,952	20,070	843,246	922
.. ..	4,435	166,412	60,370	14,419	622,521	923
192,718	32,945	304,826	22,241	38,436	1,144,223	924
.....	2,272	21,584	8,990	1,276	114,218	925
19,700	10,760	101,145	34,012	36,331	791,284	926
4,067	1,840	75,995	6,499	2,137	376,644	927
.....	13,440	16,057	32,095	1,378	409,910	928
17,450	13,975	71,007	34,985	3,382	443,939	929
.....	6,640	218,977	8,615	6,306	712,897	930
5,000	122,845	302,868	33,546	7,149	2,160,238	931
.....	20,726	38,571	31,283	3,877	693,417	932
.....	2,120	6,416	38,328	2,639	179,453	933
.....	4,157	42,188	38,257	1,903	365,371	934
.....	2,550	37,828	23,077	3,014	223,755	935
.....	1,375	9,841	9,225	803	122,687	936
.....	5,820	35,999	29,437	4,701	153,891	937
64,420	350	14,039	12,710	7,263	213,033	938
14,279	46,544	271,561	78,313	14,898	1,577,355	939
57,700	16,820	78,164	28,758	957	1,013,261	940
.....	7,910	7,781	1,691	777	173,468	941
60,650	17,120	74,073	11,979	8,999	813,777	942
.....	1,700	90,972	2,253	805	148,512	943
620	6,524	110,308	16,199	3,010	463,556	944
1,042	21,280	120,500	18,820	5,121	677,574	945
.....	14,660	30,665	17,368	416	190,670	946
$11,021,376	$6,369,667	$140,101,884	$23,514,193	$9,215,275	$455,820,451	
.....	$12,084	$8,744	$3,782	$103	$265,166	947
$5,100	590	9,632	1,260	.....	46,242	948
.....	15,200	58,809	6,975	8,435	458,006	949
.....	20,955	11,889	6,283	.....	173,958	950
.....	16,050	91,676	14,245	161	266,950	951
38,200	15,920	301,388	23,096	970	792,275	952
.....	2,358	58,328	26,016	2,423	254,970	953
2,800	5,320	24,769	3,820	708	97,474	954
9,300	5,187	17,084	5,848	141	184,899	955
.....	3,032	15,963	8,289	302	85,844	956
.....	16,247	3,908	16,254	334	185,857	957
.....	14,617	70,504	19,464	16,807	420,612	958
60,250	19,825	47,374	17,625	2,981	519,522	959
73,105	27,855	130,702	5,237	2,040	517,642	960
49,150	28,800	114,971	10,842	4,757	722,801	961
19,800	26,200	66,207	3,524	179	509,291	962
50,162	8,185	43,872	8,609	71	383,396	963
27,250	15,565	102,086	12,576	1,549	590,403	964
26,550	11,260	69,694	12,937	5,933	278,817	965
81,100	12,225	63,566	6,530	2,573	374,886	966

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
	Essex County—Continued					
917	Woodmen	Newark	$713,630			$357,668
918	Woodside	"	870,134	$14,872		616,470
919	Workers	"	113,818			60,975
920	Workingmen's	"	3,884,497			4,006,719
921	World	"	190,149			82,800
922	Yankee	"	322,007			237,500
923	Zenith	"	328,449			117,450
924	Franklin	Nutley	682,050	15,700		159,950
925	Intrepid	"	70,632			5,915
926	Spring Garden	"	481,086			41,600
927	Yantacaw	"	240,134			22,100
928	Brighton	Orange	250,350			54,550
929	Bulwark	"	284,028			4,600
930	Nonpareil	"	394,008			110,300
931	Orange	"	1,594,863			
932	Orange Valley	"	472,038			
933	Progressive	"	116,098			1,100
934	Vigilant	"	237,060			20,075
935	Watchung	"	125,970			30,075
936	Roseland	Roseland	94,195			1,000
937	Fielding	South Orange	108,603			4,050
938	Montrose	" "	151,926			
939	South Orange	" "	1,110,300			
940	Village	" "	724,812			
941	Essential	Verona	111,490			12,550
942	Verona	"	603,325			
943	West Caldwell	West Caldwell	65,092	10,200		44,600
944	Edison	West Orange	260,931			77,350
945	Llewellyn	" "	492,687			
946	Radio	" "	125,838			
	Totals		$241,808,064	$502,266	$849	$80,806,632
	Gloucester County					
947	Bridgeport	Bridgeport	$195,990			
948	Mutual	Clarksboro	23,892			
949	Clayton	Clayton	329,298			
950	Delsea	"	138,204			
951	Chestnut Ridge	Glassboro	166,794			
952	Glassboro	"	508,362			
953	Grenloch	Grenloch	109,617			$46,400
954	Mantua	Mantua	73,863			7,800
955	Mullica Hill	Mullica Hill	142,458			
956	National Park	National Park	45,864			
957	Newfield	Newfield	127,746			13,700
958	Mechanics	Paulsboro	261,480			
959	Paulsboro	"	317,460			
960	Alcyon	Pitman	300,597			55,350
961	Pitman	"	470,967			
962	Swedesboro	Swedesboro	377,250			
963	Swedesboro-Woodstown	"	258,800			35,600
964	Wenonah	Wenonah	311,964			107,050
965	Old Buck	Westville	160,727			7,950
966	Westville and Newbold	"	225,099			40,300

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

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	
$566	.....	$28	.....	$27,000	$53,344	$78,109	$203,673	$1,434,018	917
694	.....	1,381	.....	.....	48,886	102,359	193,814	1,848,610	918
63,095	$4,944	.....	.....	47,634	23,042	.....	63,245	376,753	919
2,227	.....	.....	.....	460,000	526,675	.....	2,087,009	10,967,127	920
170	.....	698	$18,646	23,000	1,520	.....	33,183	350,166	921
61,865	1,350	.....	34,500	58,370	.....	.....	127,654	843,246	922
2,111	.....	2,895	.....	16,000	23,337	44,506	87,773	622,521	923
1,210	.....	552	.....	19,150	4,281	136,060	125,270	1,144,223	924
196	.....	61	.....	1,400	11,862	9,682	14,470	114,218	925
7,104	.....	1,493	.....	65,000	887	103,920	90,194	791,284	926
9,788	.....	145	.....	.....	18,108	51,431	34,938	376,644	927
1,318	.....	115	.....	11,000	11,468	50,429	30,680	409,910	928
3,476	.....	109	.....	.....	33,927	73,051	44,748	443,939	929
190	.....	74	166	9,000	46,986	39,768	112,405	712,897	930
.....	.....	2,682	.....	.....	25,349	385,234	152,110	2,160,238	931
1,107	.....	343	.....	63,375	740	112,568	43,246	693,417	932
2,349	1,530	150	.....	.....	12,321	13,997	31,908	179,453	933
3,036	.....	530	167	7,000	24,886	16,560	56,057	365,371	934
4,735	.....	527	.....	9,500	19,113	10,322	23,513	223,755	935
290	.....	259	1,400	.....	611	18,641	6,291	122,687	936
1,385	.....	1,457	.....	.....	13,735	.....	24,661	153,891	937
607	.....	474	.....	.....	50	20,000	39,976	213,033	938
3,301	.....	745	.....	26,500	51,542	220,422	164,545	1,577,355	939
6,135	.....	881	.....	.....	43	203,406	77,984	1,013,261	940
.....	.....	.....	.....	21,275	364	19,389	8,400	173,468	941
.....	.....	761	.....	.....	25	173,459	36,207	813,777	942
182	.....	.....	.....	.....	4,036	.....	24,402	148,512	943
419	.....	765	.....	30,000	20,182	35,843	38,066	463,556	944
1,469	.....	1,259	.....	.....	98	117,134	64,927	677,574	945
17	.....	11	.....	.....	12,732	29,419	22,653	190,670	946
$1,955,476	$696,272	$361,446	$108,641	$18,548,957	$20,575,506	$27,638,832	$62,817,510	$455,820,451	
.....	.....	$833	.....	.....	.....	$61,139	$7,204	$265,166	947
.....	$15,400	17	.....	.....	$21	1,615	5,297	46,242	948
.....	.....	405	.....	.....	.....	108,177	20,126	458,006	949
.....	.....	203	.....	.....	.....	24,450	11,101	173,958	950
$19,597	.....	276	.....	$11,500	9	22,467	46,307	266,950	951
327	55,800	557	.....	.....	1,116	138,250	87,863	792,275	952
.....	10,237	538	.....	28,100	6,153	.....	53,925	254,970	953
5	.....	99	.....	.....	1	3,585	12,121	97,474	954
.....	.....	4	.....	.....	.....	32,347	10,090	184,899	955
.....	4,457	20	.....	13,300	4,722	6,145	11,336	85,844	956
.....	.....	100	.....	.....	.....	29,768	14,543	185,857	957
.....	.....	238	.....	51,100	32	61,179	46,583	420,612	958
.....	6,500	878	.....	43,000	705	94,096	56,883	519,522	959
.....	.....	272	.....	6,000	1,593	85,172	68,658	517,642	960
.....	.....	425	.....	75,500	.....	111,388	64,521	722,801	961
.....	.....	449	.....	18,000	11	93,566	20,015	509,291	962
.....	.....	155	.....	4,000	.....	53,874	30,967	383,396	963
222	.....	1,507	.....	43,000	215	79,445	47,000	590,403	964
7,061	.....	227	.....	5,950	2,436	47,997	46,449	278,817	965
.....	.....	370	.....	8,700	1	61,083	39,333	374,886	966

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								
917	Woodmen	8,755	823					1,788	200
918	Woodside	10,435	737	143	11			3,082	349
919	Workers	1,316	98					305	61
920	Workingmen's	85,176	7,607					20,033	4,036
921	World	2,210	238					414	47
922	Yankee	2,031	259					1,187	116
923	Zenith	4,218	287					587	112
924	Franklin	7,577	881	157	19			800	103
925	Intrepid	1,033	112					30	7
926	Spring Garden	6,117	517					208	41
927	Yantacaw	2,980	318					111	14
928	Brighton	3,112	295					273	39
929	Bulwark	3,028	273					23	5
930	Nonpareil	6,013	476					551	61
931	Orange	21,149	1,572						
932	Orange Valley	5,839	579						
933	Progressive	1,322	183					6	1
934	Vigilant	3,436	272					100	18
935	Watchung	2,195	174					150	23
936	Roseland	1,206	102					5	1
937	Fielding	1,575	116					21	7
938	Montrose	2,222	215						
939	South Orange	14,532	1,370						
940	Village	10,378	772						
941	Essential	1,817	227					63	14
942	Verona	8,090	670						
943	West Caldwell	1,550	147	102	7			223	30
944	Edison	3,530	461					387	70
945	Llewellyn	6,587	465						
946	Radio	1,680	161						
	Totals	3,552,547	264,636	4,680	342	48	48	417,422	50,680
	Gloucester County								
947	Bridgeport	2,660	269						
948	Mutual	476	60						
949	Clayton	3,985	375						
950	Delsea	2,185	365						
951	Chestnut Ridge	1,940	233						
952	Glassboro	5,904	547						
953	Grenloch	1,387	210					232	107
954	Mantua	1,176	151					39	13
955	Mullica Hill	1,966	227						
956	National Park	522	112						
957	Newfield	1,798	192					69	15
958	Mechanics	3,156	472						
959	Paulsboro	8,731	467						
960	Alcyon	3,800	301					277	53
961	Pitman	6,296	573						
962	Swedesboro	5,336	387						
963	Swedesboro-Woodstown	3,655	335					178	22
964	Wenonah	4,674	484					535	85
965	Old Buck	1,928	207					40	10
966	Westville and Newbold	2,783	404					202	29

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
10,543	163	860	O.P.	.....	$200	6	.....	$1.00 a	917
13,660	214	883	S.	$1.00 m.	200	6	$3.00 a	2.00 a	918
1,621	28	131	S.	1.00 m.	200	6	3.00 a	2.00 a	919
105,209	212	11,431	O.P.	.....	200	6	.....	.....	920
2,624	50	235	S.	1.00 m.	200	6	3.00 a	2.00 a	921
3,218	30	345	S.	1.00 & 2.00 m.	200	6	2.00 a	2.00 a	922
4,805	59	340	S.	1.00 m.	200	6	1.00 a	1.00 a	923
8,534	258	745	S.	1.00 m.	200	6	3.00 a	.....	924
1,063	34	85	S.	1.00 m.	200	6	2.00 a	2.00 a	925
6,325	175	383	S.	1.00 m.	200	6	2.50 a	2.50 a	926
3,091	69	263	S.	1.00 m.	200	6	3.50 a	1.00 a	927
3,385	126	208	S.	1.00 m.	200	6	3.00 a	.....	928
3,051	79	199	S.	1.00 m.	200	6	.....	.....	929
6,564	125	412	O.P.	.....	200	6	.....	1.00 a	930
21,149	430	1,142	S.	1.00 m.	200	6	1.00 a	.....	931
5,839	222	357	S.	1.00 m.	200	6	1.00 a	.....	932
1,328	48	136	S.	1.00 m.	200	6	4.00 a	.....	933
3,536	59	231	S.	1.00 m.	200	6	3.00 a	1.00 a	934
2,345	36	161	S.	1.00 m.	200	6	3.00 a	1.00 a	935
1,211	28	75	S.	1.00 m.	200	6	3.00 a	2.00 a	936
1,596	20	103	S.	1.00 m.	200	6	.....	.....	937
2,222	12	203	S.	1.00 m.	200	6	3.00 a	1.00 a	938
14,532	275	1,095	S.	1.00 m.	200	6	3.00 a & .05 b	.....	939
10,378	139	633	S.	1.00 m.	200	6	3.00 a & .05 b	2.00 a & .05 b	940
1,880	43	198	N.S.	.....	200	6	2.50 a	.....	941
8,090	162	508	S.	1.00 m.	200	6	3.50 a	1.00 a	942
1,875	18	166	S.	1.00 m.	200	6	4.00 a	4.00 a	943
3,917	109	422	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	944
6,587	116	349	S.	1.00 m.	200	6	2.00 a	.....	945
1,680	53	108	S.	1.00 m.	200	6	4.00 a	1.00 a	946
3,974,697	55,338	260,368							
2,660	135	134	S.	$1.00 m.	$200	6	$0.05 b	.....	947
476	24	36	S.	1.00 m.	200	6	3.00 a	$3.00 a	948
3,985	179	196	S.	1.00 m.	200	6	5.00 a	.....	949
2,185	140	225	S.	1.00 m.	200	6	.05 b.	.....	950
1,940	102	131	S.	1.00 m.	200	6	.12½ b	.....	951
5,904	217	330	S.	1.00 m.	200	6	.10 b	.....	952
1,619	119	198	S.	1.00 m.	200	6	.10 b	.....	953
1,215	38	126	S.	1.00 m.	200	6	.02 b	.....	954
1,966	84	143	S.	1.00 m.	200	6	.05 b	.....	955
522	52	60	S.	1.00 m.	200	6	.05 b	.....	956
1,867	92	115	S.	1.00 m.	200	6	5.00 a	.....	957
3,156	193	279	S.	1.00 m.	200	6	.10 b	.....	958
8,731	179	288	S.	.50 m.	100	6	.10 b	.10 b	959
4,077	74	280	S.	1.00 m.	200	6	.05 b	.....	960
6,296	257	316	S.	1.00 m.	200	6	.05 b	.....	961
5,336	132	255	S.	1.00 m.	200	6	.....	.....	962
3,833	127	230	S.	1.00 m.	200	6	.10 b	.....	963
5,209	203	366	S.	1.00 m.	200	6	.05 b	.....	964
1,968	98	119	S.	1.00 m.	200	6	.07½ b	.....	965
2,985	156	277	S.	1.00 m.	200	6	.10 b	.....	966

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
	Gloucester County—Continued			
967	Monroe	Williamstown	Jan. 31, 1870	H. H. Simmermon
968	Peoples	Woodbury	Dec. 24, 1913	William A. Fisher
969	Suburban Homes	"	April 25, 1923	Clifford H. Shivers
970	Woodbury Real Estate Mutual	"	May 6, 1871	George W. Curtis
	Hudson County			
971	Arlington	Arlington	June 21, 1892	Clifton H. Presbrey
972	Kearney	"	Nov. 11, 1884	Herbert Frapwell
973	Bayonne No. 2	Bayonne	Dec. 1, 1884	John F. Schmidt
974	Bergen Point	"	Sept. 14, 1923	Edward F. Clark
975	Centreville	"	Aug. 19, 1889	S. A. Roberson
976	City	"	Jan. 3, 1912	Arthur S. Creighton
977	Home	"	July 15, 1910	William C. Ryan
978	Pamrapo	"	Jan. 24, 1887	Samuel W. Hackett
979	Peninsula	"	Mar. 13, 1923	Edward Berman
980	Pinnacle	"	Mar. 14, 1929	William H. Keegan
981	Progressive	"	Sept. 12, 1902	Jacob Tucker
982	Security	"	July 30, 1915	William F. Higgins
983	White Eagle	"	July 31, 1919	Leon Pejkowski
984	Bulls Ferry	Guttenberg	May 22, 1922	George Baker
985	Guttenberg	"	May 23, 1907	Otto A. Griesbach
986	New Liberty	"	March 17, 1922	Bruno T. Dankert
987	Consolidated	Harrison	Aug. 26, 1908	William Engelhard
988	Credit	"	Sept. 24, 1925	F. Joseph O'Hare
989	Harrison and Kearny	"	May 17, 1886	Joseph M. Branegan
990	Hudson & Essex	"	Mar. 27, 1913	Leslie W. Toop
991	International	"	Feb. 1, 1911	Daniel Rentschler
992	Kingsland	"	June 1, 1906	Frank Rowinski
993	Merchants	"	June 2, 1910	Augustus L. Feeley
994	Peoples	"	Aug. 12, 1873	George W. Smith
995	Savoy	"	Sept. 4, 1912	James Cundari
996	Security	"	April 6, 1911	John H. Reynolds
997	Short-Term	"	May 15, 1913	Philip Vogel
998	American Homes	Hoboken	June 15, 1921	William J. Duffy
999	Castle Point	"	Feb. 24, 1914	Clarence H. McQueen
1000	Dante	"	Jan. 9, 1924	Romeo Iacobucci
1001	Elysian	"	Mar. 8, 1927	Charles Vezzetti
1002	Esenbe	"	April 21, 1921	C. B. Ace
1003	Guardian	"	May 18, 1921	Martin Cooke
1004	Hoboken	"	Feb. 24, 1887	Leo Mayer
1005	Jefferson	"	Feb. 3, 1920	August P. Pflugh
1006	Mile Square	"	Jan. 23, 1925	Charles E. Gratz
1007	Academy	Jersey City	Feb. 26, 1924	Gerald Degnan
1008	American	" "	Nov. 19, 1910	S. Herbert Culver
1009	A. O. H.	" "	Oct. 16, 1922	John F. O'Reilly
1010	Armistice	" "	Aug. 20, 1924	George M. Sexton
1011	Armory	" "	May 29, 1923	Max Jacobowitz
1012	Bee-Hive	" "	Feb. 1, 1919	Samuel Ruskin
1013	Bergen Mutual, No. 4	" "	Mar. 25, 1902	Frederick M. Barnes
1014	Borrowers	" "	June 6, 1912	Walter O. Reed
1015	Boulevard Plaza	" "	Feb. 18, 1922	William I. Dillon

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
W. Earle Miller	D. E. Tweed	Williamstown, N. J.	967
Alexander L. Rogers	Eugene L. Horan	320 Briar Hill Lane, Woodbury, N. J.	968
Robert C. Hendrickson	Russell S. Fowler	20 Red Bank Ave., Woodbury, N. J.	969
David O. Watkins	Warren A. Curry	10 Cooper St., Woodbury, N. J.	970
Koch & Koch	T. Edw. Hewitt	87 Pleasant Place, Arlington, N. J.	971
Koch & Koch	S. Charles Melcher	614 Kearney Ave., Arlington, N. J.	972
Benny & Cruden	Harry W. Clarkson	233 Broadway, Bayonne, N. J.	973
Daniel J. Murray	William E. Miller	216 Wegman Parkway, Jersey City, N. J.	974
Roberson & Roberson	A. B. Beling	394 Broadway, Bayonne, N. J.	975
Percival G. Cruden	Frank E. George	117 Newman Ave., Bayonne, N. J.	976
M. W. C. Ryan & J. H. Christie.	Mabel R. Loughlin	870 Broadway, Bayonne, N. J.	977
R. Lewis Kennedy	Charles O. Kroncke	17 East 39th St., Bayonne, N. J.	978
Isaac W. Seiler	Bernard Miller	22 West 38th St., Bayonne, N. J.	979
Frederic E. Chamberlin	D. Herbert Garrison	69 West 34th St., Bayonne, N. J.	980
Peter Stillwell	Austin H. Cunyon	631 Broadway, Bayonne, N. J.	981
Alexander Seclow	Thomas A. Dee	102 West 38th St., Bayonne, N. J.	982
Czeslaw R. Pochocki	Leo K. Ciechanowski	157 Ave. C, Bayonne, N. J.	983
William McDermott	John Kern, Jr.	79 Twenty-Seventh St., Guttenberg, N. J.	984
Carl Weitz	Ferdinand Trostel	43 Bergenline Ave., Guttenberg, N. J.	985
Harry W. Vanderbach	Edwin F. Merlehan	c/o Liberty Nat'l Bank Bldg, Guttenberg, N. J.	986
William J. Davis	Arthur E. Hafstrom	539 Kearny Ave., Kearny, N. J.	987
Frederick J. Gassert	Samuel N. Whitehead	521 Bergen St., Harrison, N. J.	988
William J. Davis	John F. O'Malley	409 North 4th St., Harrison, N. J.	989
Harold J. Jacobs	Harry Wertheim	237 North 11th St., Newark, N. J.	990
John J. Murphy	James W. Hanlon	313 Harrison Ave., Harrison, N. J.	991
G. Gutowski	Wojciech Partyka	420 Kearny Ave., Kearny, N. J.	992
Benjamin Newman	Harry Wertheim	237 North 11th St., Newark, N. J.	993
John J. Lenehan	Edward A. Riordan	315 Harrison Ave., Harrison, N. J.	994
Harry T. Davimos	Joseph Di Sabato	107 North 3d St., Harrison, N. J.	995
James L. McKeon	John A. McKeon	307 Harrison Ave., Harrison, N. J.	996
Harry T. Davimos	Samuel N. Whitehead	521 Bergen St., Harrison, N. J.	997
Matthew J. Tackella	Henry Wessling	95 River St., Hoboken, N. J.	998
I. H. Brand	Charles A. Fall	918 Washington St., Hoboken, N. J.	999
Joseph M. Milberg	Leonard Post	68 Hudson St., Hoboken, N. J.	1000
Kealey & Gilfert	Robert F. McAlevy, Jr.	40 Newark St., Hoboken, N. J.	1001
J. Raymond Tiffany	H. E. Benjamin	77 River St., Hoboken, N. J.	1002
Rudolph Serhoeder	Victor B. Marcussen	1321 Washington St., Hoboken, N. J.	1003
Joseph S. Parry	William H. Bradley	84 Washington St., Hoboken, N. J.	1004
Harry J. Cafferata	Gaudenzio F. Fugazzi	103 Willow Ave., Hoboken, N. J.	1005
Jay M. Levenson	Thomas A. Garibaldi	77 River St., Hoboken, N. J.	1006
Morris E. Barison	George W. Gardner	Singac, N. J.	1007
Frank J. Reardon	John B. Mahan	152 Harrison Ave., Jersey City, N. J.	1008
Thomas J. Stanton	Robert F. Downing	50 Wegman Parkway, Jersey City, N. J.	1009
Michael Halpern	Thomas G. Russoniello	379 Third St., Jersey City, N. J.	1010
Jacob S. Spiro	Leon Spilky	164 Sterling Ave., Jersey City, N. J.	1011
Alexander Raskin	Henry Schimel	114 Monticello Ave., Jersey City, N. J.	1012
Frederick M. Barnes, Jr.	Samuel W. Garrison	15 Exchange Place, Jersey City, N. J.	1013
Edward J. Dorton	John E. Brown	660 Newark Ave., Jersey City, N. J.	1014
Robert H. Doherty	George P. Byrnes	2541 Hudson Blvd., Jersey City, N. J.	1015

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Gloucester County—Continued				
967	Monroe	Williamstown	$4,109	$9,000	$659,885
968	Peoples	Woodbury	41,206	14,442	658,150
969	Suburban Homes	"	19,955	3,500	178,700
970	Woodbury Real Estate Mutual	"	43,357	147,595	793,975
	Totals		$189,901	$292,012	$6,925,885
	Hudson County				
971	Arlington	Arlington	$2,065	$12,819	$335,600
972	Kearney	"	9,698	57,136	1,671,150
973	Bayonne No. 2	Bayonne	11,937	.....	697,200
974	Bergen Point	"	15,463	3,782	152,800
975	Centreville	"	58,949	5,800	1,578,200
976	City	"	10,473	7,938	290,000
977	Home	"	234,130	38,000	816,000
978	Pamrapo	"	4,027	12,208	602,109
979	Peninsula	"	7,421	.....	88,200
980	Pinnacle	"	849	314	19,700
981	Progressive	"	16,607	25,500	572,858
982	Security	"	5,360	44,025	308,501
983	White Eagle	"	2,617	29,670	155,600
984	Bulls Ferry	Guttenberg	29,882	7,988	155,800
985	Guttenberg	"	11,239	13,000	764,400
986	New Liberty	"	14,764	.....	100,300
987	Consolidated	Harrison	2,291	5,367	443,160
988	Credit	"	12,381	2,747	146,700
989	Harrison and Kearny	"	5,339	.....	402,900
990	Hudson & Essex	"	6,003	169	393,685
991	International	"	1,130	551	266,400
992	Kingsland	"	1,439	59	290,800
993	Merchants	"	699	13,433	414,500
994	Peoples	"	3,753	.....	735,700
995	Savoy	"	205	3,686	253,500
996	Security	"	109	8,424	366,900
997	Short-Term	"	1,396	12,910	343,050
998	American Homes	Hoboken	89,169	16,700	714,350
999	Castle Point	"	13,593	5,889	318,900
1000	Dante	"	3,055	.....	68,400
1001	Elysian	"	6,360	995	49,000
1002	Esenbe	"	5,654	.....	470,906
1003	Guardian	"	2,170	8,910	401,700
1004	Hoboken	"	4,782	.....	824,000
1005	Jefferson	"	1,622	75,350	1,625,200
1006	Mile Square	"	7,896	23,509	145,400
1007	Academy	Jersey City	3,191	598	65,000
1008	American	" "	6,861	.....	276,800
1009	A. O. H.	" "	33,972	6,395	270,910
1010	Armistice	" "	2,141	862	56,100
1011	Armory	" "	479	1,083	147,600
1012	Bee-Hive	" "	5,995	1,000	520,900
1013	Bergen Mutual, No. 4	" "	1,428	225	210,000
1014	Borrowers	" "	5,807	15,789	717,700
1015	Boulevard Plaza	" "	8,127	5,094	227,400

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$650	$23,245	$76,300	$48,102	$3,164	$824,455	967
121,950	52,700	181,285	24,332	785	1,094,850	968
11,610	24,812	84,716	9,465	777	333,535	969
.....	61,283	222,248	10,431	1,469	1,280,358	970
$576,977	$439,515	$1,875,715	$305,542	$56,662	$10,662,209	
.....	$14,490	$133,262	$1,117	$14,139	$513,492	971
$21,500	35,523	342,386	77,511	13,709	2,228,613	972
197,600	45,959	596,004	12,345	4,720	1,565,765	973
75,943	21,330	32,379	16,609	36,528	354,834	974
1,521,446	125,525	435,031	93,763	2,963	3,821,677	975
39,489	44,176	178,685	12,647	820	584,228	976
737,748	93,321	324,109	102,877	30,097	2,376,282	977
.....	23,143	153,323	11,347	15,775	821,932	978
15,800	15,369	78,892	21,867	13,116	240,665	979
.....	75	.....	297	72	21,307	980
299,942	41,938	130,360	60,818	15,460	1,163,483	981
176,083	21,498	88,856	17,981	3,774	666,078	982
60,445	17,795	58,050	4,906	21,918	351,001	983
14,600	27,200	12,844	23,365	18,963	290,642	984
43,446	46,277	208,102	64,980	45,336	1,196,780	985
2,100	10,183	15,090	15,141	4,329	161,907	986
771	7,230	72,274	6,801	41,371	579,265	987
.....	800	18,064	16,114	4,244	201,050	988
2,000	10,040	131,535	27,807	7,637	587,258	989
.....	11,200	257,439	47,099	1,612	717,207	990
.....	1,100	.....	17,652	1,643	288,476	991
.....	13,380	42,153	5,614	5,624	359,069	992
.....	14,487	210,103	59,379	10,431	723,032	993
.....	3,200	112,519	12,588	8,822	876,582	994
.....	.....	.....	18,033	211	275,635	995
33,000	.....	45,047	6,056	681	460,217	996
.....	1,130	21,063	3,108	5,004	387,661	997
3,000	37,767	328,234	33,989	8,177	1,231,386	998
155,500	10,240	139,892	32,780	6,261	683,055	999
.....	2,974	20,069	3,493	105	98,096	1000
8,800	7,250	.....	1,435	8,401	82,241	1001
.....	27,212	421,181	136,438	2,860	1,064,251	1002
116,750	45,135	80,302	38,813	8,863	702,643	1003
247,815	18,085	184,036	44,650	6,284	1,329,652	1004
165,800	126,693	468,829	103,050	23,302	2,589,846	1005
500	2,005	18,421	20,758	9,493	227,982	1006
.....	3,718	22,710	3,606	505	99,328	1007
24,500	7,310	27,584	21,192	25,709	389,956	1008
101,216	37,955	78,952	31,753	21,888	583,041	1009
778	7,250	8,224	7,757	5,669	88,781	1010
.....	25,133	84,813	50,453	11,902	321,463	1011
56,700	20,374	104,581	35,795	5,984	751,329	1012
79,350	6,925	55,199	15,008	3,157	371,292	1013
41,349	25,628	72,816	52,435	38,221	969,745	1014
38,335	18,751	82,833	34,026	18,659	433,225	1015

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
	Gloucester County—Continued					
967	Monroe	Williamstown	$434,496	$40,250	.....	$162,950
968	Peoples	Woodbury	762,604	.....	.....	.....
969	Suburban Homes	"	215,648	.....	.....	24,300
970	Woodbury Real Estate Mutual	"	896,283	.....	.....	.....
	Totals		$6,855,463	$40,250	.....	$501,400
	Hudson County					
971	Arlington	Arlington	$357,276	.....	.....	$44,400
972	Kearney	"	1,276,473	$42,875	.....	464,700
973	Bayonne No. 2	Bayonne	1,130,655	.....	.....	.....
974	Bergen Point	"	257,112	.....	.....	.....
975	Centreville	"	2,463,557	.....	.....	306,200
976	City	"	402,049	.....	.....	.....
977	Home	"	1,591,308	.....	.....	27,050
978	Pamrapo	"	404,052	.....	.....	.....
979	Peninsula	"	151,540	.....	.....	1,600
980	Pinnacle	"	18,849	.....	.....	.....
981	Progressive	"	818,580	.....	.....	.....
982	Security	"	389,639	.....	.....	5,500
983	White Eagle	"	247,824	.....	.....	.....
984	Bulls Ferry	Guttenberg	209,272	.....	.....	.....
985	Guttenberg	"	818,883	.....	.....	127,200
986	New Liberty	"	112,926	.....	.....	.....
987	Consolidated	Harrison	336,434	.....	.....	52,140
988	Credit	"	151,851	.....	.....	3,000
989	Harrison and Kearny	"	393,766	.....	.....	46,600
990	Hudson & Essex	"	410,639	.....	.....	79,800
991	International	"	141,715	.....	.....	45,875
992	Kingsland	"	211,675	.....	.....	53,200
993	Merchants	"	430,123	.....	.....	105,500
994	Peoples	"	598,977	.....	.....	.....
995	Savoy	"	168,867	.....	.....	30,800
996	Security	"	302,214	.....	.....	50,700
997	Short-Term	"	241,706	.....	.....	45,200
998	American Homes	Hoboken	597,382	.....	.....	9,100
999	Castle Point	"	410,010	.....	.....	.....
1000	Dante	"	70,287	.....	.....	3,000
1001	Elysian	"	68,034	.....	.....	.....
1002	Esenbe	"	718,480	.....	.....	.....
1003	Guardian	"	323,629	.....	.....	88,000
1004	Hoboken	"	905,898	.....	.....	.....
1005	Jefferson	"	1,207,226	.....	.....	369,600
1006	Mile Square	"	150,221	.....	.....	.....
1007	Academy	Jersey City	73,371	.....	.....	1,800
1008	American	" "	241,188	.....	.....	10,000
1009	A. O. H.	" "	415,276	.....	.....	19,600
1010	Armistice	" "	66,888	.....	.....	.....
1011	Armory	" "	194,520	.....	.....	1,900
1012	Bee-Hive	" "	394,772	.....	.....	49,160
1013	Bergen Mutual, No. 4	" "	269,910	.....	.....	.....
1014	Borrowers	" "	516,870	.....	.....	133,300
1015	Boulevard Plaza	" "	285,216	.....	.....	4,000

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

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	
.....	$8,200	$1,972	.....	$14,050	$2,245	$93,294	$66,998	$824,455	967
.....	.....	1,560	.....	.....	.....	219,729	110,957	1,094,850	968
$713	.....	516	.....	.....	.....	65,125	27,233	333,535	969
.....	.....	5,156	.....	.....	46	276,053	102,820	1,280,358	970
$27,945	$100,594	$16,777	.....	$322,200	$19,306	$1,769,944	$1,008,330	$10,662,209	
$1,546	.....	.....	.....	.....	$68	$64,753	$45,449	$513,492	971
524	.....	$835	.....	.....	22,575	286,366	134,265	2,228,613	972
262	.....	570	.....	$10,000	30,421	215,976	177,881	1,565,765	973
7,298	.....	497	.....	.....	751	56,193	32,983	354,834	974
10,280	.....	3,002	.....	200,000	30,346	559,475	248,817	3,821,677	975
348	.....	416	.....	20,000	6,339	65,391	89,685	584,228	976
2,268	$1,000	4,461	.....	124,867	21,688	287,934	315,706	2,376,282	977
5,479	.....	1,231	.....	.....	187,169	151,593	72,408	821,932	978
1,106	.....	160	.....	18,332	16,793	16,134	35,000	240,665	979
.....	.....	.....	.....	.....	.....	1,180	1,278	21,307	980
3,479	.....	1,783	.....	.....	224	188,266	151,151	1,163,483	981
6,493	.....	1,871	.....	.....	5,420	146,793	110,362	666,078	982
1,904	.....	494	.....	22,000	235	45,032	33,512	351,001	983
10	.....	30	.....	.....	13	55,346	25,971	290,642	984
466	.....	2,774	$489	.....	11,649	153,935	81,384	1,196,780	985
1,138	.....	325	.....	.....	7,731	21,683	18,104	161,907	986
66	.....	.....	.....	63,500	8	88,219	38,898	579,265	987
1,233	.....	10	.....	.....	.....	19,057	25,899	201,050	988
.....	.....	94	.....	.....	654	103,926	42,218	587,258	989
2,361	.....	965	.....	19,000	47,380	57,062	100,000	717,207	990
1,148	.....	499	.....	25,750	19,355	29,589	24,545	288,476	991
182	.....	3	.....	16,125	.....	51,384	26,500	359,069	992
741	.....	448	11,700	27,691	16,920	48,000	81,909	723,032	993
.....	24,200	.....	.....	67,000	389	148,591	37,425	876,582	994
605	.....	318	.....	21,000	325	37,205	16,515	275,635	995
.....	.....	321	.....	10,600	652	.....	95,730	460,217	996
45	.....	.....	.....	23,000	.....	43,293	34,417	387,661	997
38,675	.....	2,308	.....	145,000	185,079	93,887	159,955	1,231,386	998
511	10,900	238	.....	35,000	49,327	94,063	83,006	683,055	999
765	.....	57	.....	.....	276	13,064	10,647	98,096	1000
45	.....	141	.....	.....	60	12,201	1,760	82,241	1001
1,659	.....	418	.....	41,700	47,668	.....	254,326	1,064,251	1002
3,207	59,860	745	.....	83,430	5,325	83,600	54,847	702,643	1003
443	80,900	599	.....	37,500	25,142	201,104	78,066	1,329,652	1004
1,021	.....	.....	.....	468,899	66,949	59,635	416,516	2,589,846	1005
1,067	.....	395	.....	.....	30,640	19,098	26,561	227,982	1006
1,104	.....	125	.....	.....	375	12,935	9,618	99,328	1007
3,009	230	240	.....	49,500	14,479	39,888	31,422	389,956	1008
11,022	.....	411	.....	.....	4,765	77,339	54,628	583,041	1009
774	.....	102	.....	.....	.....	15,478	5,539	88,781	1010
2,029	.....	20	.....	.....	38,331	.....	84,663	321,463	1011
.....	.....	2,796	.....	59,072	58,686	.....	186,843	751,329	1012
.....	.....	782	.....	18,000	.....	65,868	16,732	371,292	1013
9,619	.....	1,090	500	119,050	.....	110,945	78,371	969,745	1014
863	.....	501	.....	.....	26,707	65,902	50,036	433,225	1015

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

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
	Gloucester County—Continued								
967	Monroe	6,235	810	403	46	.....	.....	815	153
968	Peoples	10,125	858	.....	.....	.....	.....	.....	.....
969	Suburban Homes	2,675	217	.....	.....	.....	.....	122	6
970	Woodbury Real Estate Mutual	12,325	1,061	.....	.....	.....	.....	.....	.....
	Totals	95,718	9,317	403	46	.....	.....	2,509	493
	Hudson County								
971	Arlington	9,339	329	.....	.....	.....	.....	444	51
972	Kearney	17,974	2,276	335	28	.....	.....	2,324	190
973	Bayonne No. 2	12,925	1,416	.....	.....	.....	.....	.....	.....
974	Bergen Point	3,193	480	.....	.....	.....	.....	.....	.....
975	Centreville	31,661	3,948	.....	.....	.....	.....	1,531	154
976	City	4,981	621	.....	.....	.....	.....	.....	.....
977	Home	19,820	2,590	.....	.....	.....	.....	135	24
978	Pamrapo	6,149	812	.....	.....	.....	.....	.....	.....
979	Peninsula	1,824	183	.....	.....	.....	.....	8	1
980	Pinnacle	980	92	.....	.....	.....	.....	.....	.....
981	Progressive	9,893	1,016	.....	.....	.....	.....	.....	.....
982	Security	4,495	223	.....	.....	.....	.....	55	5
983	White Eagle	3,434	474	.....	.....	.....	.....	.....	.....
984	Bulls Ferry	2,464	295	.....	.....	.....	.....	.....	.....
985	Guttenberg	11,796	1,482	.....	.....	.....	.....	636	73
986	New Liberty	2,292	256	.....	.....	.....	.....	.....	.....
987	Consolidated	4,270	408	.....	.....	.....	.....	239	29
988	Credit	2,080	200	.....	.....	.....	.....	15	3
989	Harrison and Kearny	4,823	421	.....	.....	.....	.....	233	28
990	Hudson & Essex	5,355	520	.....	.....	.....	.....	399	47
991	International	2,243	202	.....	.....	.....	.....	229	34
992	Kingsland	3,013	277	.....	.....	.....	.....	266	50
993	Merchants	5,334	463	.....	.....	.....	.....	528	42
994	Peoples	8,503	829	.....	.....	.....	.....	.....	.....
995	Savoy	2,083	285	.....	.....	.....	.....	154	29
996	Security	4,279	411	.....	.....	.....	.....	254	51
997	Short-Term	4,309	341	.....	.....	.....	.....	452	55
998	American Homes	7,292	612	.....	.....	.....	.....	46	7
999	Castle Point	4,803	514	.....	.....	.....	.....	55	13
1000	Dante	1,001	132	.....	.....	.....	.....	15	2
1001	Elysian	1,173	120	.....	.....	.....	.....	.....	.....
1002	Esenbe	6,997	385	.....	.....	.....	.....	123	93
1003	Guardian	4,433	365	.....	.....	.....	.....	440	75
1004	Hoboken	11,611	913	.....	.....	.....	.....	.....	.....
1005	Jefferson	18,169	1,179	.....	.....	.....	.....	1,848	128
1006	Mile Square	2,129	186	.....	.....	.....	.....	.....	.....
1007	Academy	925	108	.....	.....	.....	.....	9	3
1008	American	2,656	246	.....	.....	.....	.....	100	9
1009	A. O. H.	4,997	523	.....	.....	.....	.....	98	20
1010	Armistice	878	117	.....	.....	.....	.....	.....	.....
1011	Armory	1,968	160	.....	.....	.....	.....	10	1
1012	Bee-Hive	4,779	366	.....	.....	.....	.....	246	52
1013	Bergen Mutual, No. 4	3,118	339	.....	.....	.....	.....	.....	.....
1014	Borrowers	7,415	661	.....	.....	.....	.....	667	79
1015	Boulevard Plaza	3,085	288	.....	.....	.....	.....	20	2

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
7,453	531	478	S.	$1.00 m.	$200	6	$3.00 a	.....	967
10,125	343	515	S.	1.00 m.	200	6	.10 b	.....	968
2,797	93	130	S.	1.00 m.	200	6	.12½ b	.....	969
12,325	441	620	S.	1.00 m.	200	6	.12½ b	.....	970
98,630	4,009	5,847							
9,783	79	301	O.P.	.....	$100	6	$3.00 a	.....	971
20,633	352	2,142	S.	$1.00 m.	200	6	.04 b	.....	972
12,925	271	1,145	S.	1.00 m.	200	6	.07½ b	$0.07½ b	973
3,193	106	374	S.	1.00 m.	200	6	.07½ b	.07½ b	974
33,192	843	3,259	S.	1.00 m.	200	6	.07½ b	.07½ b	975
4,981	142	479	S.	1.00 m.	200	6	.07½ b	.....	976
19,955	494	2,120	S.	1.00 m.	200	6	.07½ b	.....	977
6,149	223	589	S.	1.00 m.	300	6	.03 b	.....	978
1,832	47	137	S.	.70, 1.00 & 2.00 m.	200	6	.07½ b	.....	979
980	4	88	O.P.	.....	200	6	3.00 a	.....	980
9,893	183	833	S.	1.00 m.	200	6	.07½ b	.07½ b	981
4,550	98	130	S.	.70, 1.00 & 2.00 m.	200	6	.07½ b	.07½ b	982
3,434	88	386	S.	1.00 m.	200	6	.07½ b	.....	983
2,464	91	204	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	984
12,432	407	1,148	S.	.25 w.	200	6	3.00 a	1.00 a	985
2,292	48	208	S.	1.00 m.	200	6	3.00 a & .25 b	.....	986
4,509	110	327	O.P.	.....	200 & 240	6	3.50 a	1.00 a	987
2,095	165	38	S.	1.00 m.	200	6	4.00 a	2.00 a	988
5,056	106	343	S.	1.00 m.	200	6	2.00 a	.....	989
5,754	110	457	S.	1.00 m.	200	6	2.00 a	1.00 a	990
2,472	73	163	S.	1.00 m.	200	6	.05½ b	.03 b	991
3,279	99	228	O.P.	.....	200	6	3.00 a	.....	992
5,862	115	390	S.	1.00 m.	200	6	3.00 a	1.00 a	993
8,503	175	654	S.	1.00 m.	200	5 & 6	3.00 a	3.00 a	994
2,237	88	226	S.	1.00 & 2.00 m.	200	6	4.00 a	.....	995
4,533	87	375	S.	1.00 m.	200	6	1.40 a	.....	996
4,761	84	312	O.P.	.....	100	6	4.00 a	2.00 a	997
7,338	181	438	S.	1.00 m.	200	6	.....	.....	998
4,858	87	440	S.	1.00 m.	200	6	.25 b	.25 b	999
1,016	28	106	S.	1.00 m.	200	6	4.00 a	1.00 a	1000
1,173	23	97	S.	1.00 m.	200	6	1.00 a	1.00 a	1001
7,120	128	350	S.	1.00 m.	200	4½ & 6	.25 b	.....	1002
4,873	128	312	S.	1.00 m.	200	6	.10 b	.....	1003
11,611	224	689	S.	1.00 m.	200	6	.....	.....	1004
20,017	165	1,142	O.P.	.....	200	6	3.00 a	.....	1005
2,129	40	146	S.	1.00 m.	200	6	2.00 a	.....	1006
934	29	82	S.	1.00 m.	200	6	.....	.....	1007
2,756	75	180	S.	1.00 m.	200	6	.....	.....	1008
5,095	107	436	S.	1.00 m.	200	6	.....	.....	1009
878	48	69	S.	1.00 m.	200	6	5.00 a	.....	1010
1,978	55	106	S.	1.00 m.	200	6	.....	.....	1011
5,025	98	320	S.	1.00 m.	200	6	1.00 a	.....	1012
3,118	54	285	S.	.25 w.	200	6	.10 b	.....	1013
8,082	209	531	S.	1.00 m.	200	6	.....	.....	1014
3,105	71	219	S.	1.00 m.	200	6	.....	.....	1015

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			
1016	Business Men's	Jersey City	Nov. 21, 1898	Joseph J. Scott
1017	By-Fi	" "	Jan. 12, 1926	Charles F. Gallagher
1018	Carteret Mutual	" "	Jan. 20, 1890	Francis R. Jewkes
1019	Carteret Mutual No. 2	" "	Sept. 22, 1902	Francis R. Jewkes
1020	Central	" "	July 23, 1895	Norman Christie
1021	Citizens'	" "	April 15, 1898	Emil W. A. Schumann
1022	City-Center	" "	June 11, 1926	Edwin D. Wetmore
1023	Claremont	" "	May 17, 1909	William S. Fengado
1024	Clinton	" "	Dec. 20, 1909	Thomas P. Duff
1025	Colonial	" "	Mar. 29, 1902	James Billington
1026	Columbia	" "	July 3, 1886	George S. Carson
1027	Commander	" "	Dec. 15, 1927	Henry S. Marmorstein
1028	Commercial Investment	" "	April 17, 1893	W. S. Rowland
1029	Communipaw	" "	Feb. 28, 1891	Charles Kuederly
1030	Concourse	" "	April 4, 1924	Philip Parnes
1031	Duncan	" "	Dec. 13, 1900	William M. Obergfell
1032	Embe	" "	July 7, 1922	John A. Schweigart
1033	Emory	" "	Dec. 7, 1927	Edwin W. Spoerl
1034	Empire	" "	June 15, 1895	Henry J. Melosh
1035	Erie	" "	Feb. 6, 1888	Abraham J. Goldstein
1036	Euclid	" "	April 5, 1923	Charles Reisner
1037	Eureka	" "	July 6, 1893	Davis Fineberg
1038	Excelsior Mutual	" "	Sept. 28, 1885	Harvey B. Nelson
1039	Exchange	" "	June 27, 1917	Emanuel Gross
1040	Five Corners	" "	May 31, 1911	J. George Landwehr
1041	Franklin	" "	Oct. 17, 1914	Henry R. Hansen
1042	Fraternity Mutual	" "	Mar. 24, 1903	William W. Higgins
1043	Garfield	" "	Feb. 16, 1886	Edmund P. Ingram
1044	Greenville Heights	" "	Nov. 27, 1911	Henry Heritage
1045	Greenville United	" "	April 3, 1891	H. G. Stockhoff
1046	Hamilton Park	" "	Feb. 9, 1922	John A. Byran
1047	Harsimus	" "	Dec. 27, 1910	B. S. Pollak
1048	Henderson	" "	Nov. 28, 1922	Edward B. Zlonczewski
1049	Hilltop	" "	July 20, 1922	Herman J. Hendess
1050	Home	" "	Dec. 8, 1906	Fred Klein
1051	Hudson	" "	June 3, 1887	Henry W. Moser
1052	Hudson County Caledonian	" "	May 25, 1887	Frederick Kirsten
1053	Industrial Mutual	" "	June 10, 1886	Robert S. Wiley
1054	Italian	" "	Jan. 21, 1913	Anthony V. R. Avallone
1055	Jackson	" "	May 25, 1909	Robert J. Shaw
1056	Jersey City	" "	Nov. 30, 1885	Frederick Klein
1057	Jewett	" "	Mar. 13, 1923	Edward M. Taylor
1058	John Brown	" "	Jan. 23, 1914	James R. Stroud
1059	Jordan	" "	April 19, 1924	Philip Shapiro
1060	Journal Square	" "	Nov. 21, 1921	Benjamin Heilbrunn
1061	Junction	" "	April 26, 1909	Alfred N. Crane
1062	K. C.	" "	June 20, 1919	Peter F. Guteri
1063	Kopernik	" "	July 31, 1919	Vincent Telkowski
1064	Labor's	" "	April 1, 1925	Charles J. Jennings
1065	Lafayette Mutual	" "	Jan. 24, 1884	James R. Stevens
1066	Leader	" "	July 28, 1923	Abraham Davis
1067	Lincoln	" "	June 15, 1886	William J. Dippel
1068	Live Wire	" "	Nov. 3, 1921	Morris Osrowitz
1069	Madison	" "	Mar. 2, 1889	John F. Sheehan, Sr.
1070	Magnetic	" "	July 25, 1923	Leopoldo Auriemma

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Robert Carey	Albert J. Higson	279 Grove St., Jersey City, N. J.	1016
Robert Carey	George P. Knoeller	102 Oak St., Jersey City, N. J.	1017
Thomas R. Armstrong	John A. Robertson	761 Montgomery St., Jersey City, N. J.	1018
J. Stanley Griffin	John A. Robertson	761 Montgomery St., Jesrey City, N. J.	1019
Benjamin J. Darling	William G. Weller	110 Hutton St., Jersey City, N. J.	1020
Carl G. A. Schumann	Oscar Weis	376 Ogden Ave., Jersey City, N. J.	1021
George G. Tennant	Michael F. Conway	225 Bidwell Ave., Jersey City, N. J.	1022
James E. Woolley	William G. Lupton	391 Jackson Ave., Jersey City, N. J.	1023
Charles Hershenstein	Edward O. Smith	494 Jackson Ave., Jersey City, N. J.	1024
George G. Tennant	Thomas C. Smith	622 Bergen Ave., Jersey City, N. J.	1025
Benjamin J. Darling	Thomas W. Coyle	854 Bergen Ave., Jersey City, N. J.	1026
Victor Ruskin	Herbert Binder	921 Bergen Ave., Jersey City, N. J.	1027
Joseph J. Carissimi	L. B. Landrine	721 Bergen Ave., Jersey City, N. J.	1028
Philip F. Sauer	Charles F. Zissel, Jr.	400 Pacific Ave., Jersey City, N. J.	1029
David H. Stemer	Archie Schwartz	574 Newark Ave., Jersey City, N. J.	1030
Henry Ewald	Samuel Drayton	574 Bergen Ave., Jersey City, N. J.	1031
Frederick K. Bauer	Chester A. Smith	356 Central Ave., Jersey City, N. J.	1032
Ezra L. Nolan	Henry F. Moorhouse	89 Monticello Ave., Jersey City, N. J.	1033
Henry Jay Melosh	Harry H. Parsells	319 Fairmount Ave., Jersey City, N. J.	1034
James R. Bowen	Emanuel Weitz	75 Montgomery St., Jersey City, N. J.	1035
Morris W. Lieberman	John A. Van Horn	56 Overlook Road, Upper Montclair, N. J.	1036
Charles C. Colgan	Thomas P. Hynes	227 Sip Ave., Jersey City, N. J.	1037
Insley, Vreeland & Decker	George H. Gould, Jr.	239 Washington St., Jersey City, N. J.	1038
Isaac Gross	Pauline Elionsky	315 Henderson St., Jersey City, N. J.	1039
Henn & Burr	Edward Henn	660 Newark Ave., Jersey City, N. J.	1040
Lewis G. Hansen	Robert H. Gorman	329 Palisade Ave., Jersey City, N. J.	1041
Thomas H. Ross	S. Clifford Browne	238 Lexington Ave., Jersey City, N. J.	1042
August Ziegener	Rufus M. Holcomb	61 Park St., Jersey City, N. J.	1043
William S. Rurode	Caroline Strack	207 Jackson Ave., Jersey City, N. J.	1044
E. E. Burr	John H. Detels	304 Old Bergen Road, Jersey City, N. J.	1045
Charles C. Colgan	Henry G. Wefer	c/o Hudson Co. Nat'l Bank, Jersey City, N. J.	1046
Jacob J. Singer	Herman B. Levine	283 Churchill Road, West Englewood, N. J.	1047
Michael A. Szadkowski	Lloyd J. Whitford	5 Bentley Ave., Jersey City, N. J.	1048
Joseph Ranker	William H. Wittpenn	3500 Boulevard, Jersey City, N. J.	1049
B. J. Darling	Albert J. Higson	279 Grove St., Jersey City, N. J.	1050
Robert Carey	Fred Klein	14 Oakland Ave., Jersey City, N. J.	1051
Sidney Jacobs	Joseph P. Spindler	483 Oakdene Ave., Grantwood, N. J.	1052
Charles H. Blohm	William H. Trost, Jr.	63 Sherman Place, Jersey City, N. J.	1053
Anthony Botti	James L. Lepis	89 Danforth Ave., Jersey City, N. J.	1054
Thomas B. Davidson	Charles B. Hardacre	716 Ocean Ave., Jersey City, N. J.	1055
Robert Carey	Albert J. Higson	279 Grove St., Jersey City, N. J.	1056
Walter J. Freund	George R. Raddin	180 Baldwin Ave., Jersey City, N. J.	1057
Walter J. Freund	P. Charles Simms	166 Claremont Ave., Jersey City, N. J.	1058
Silber & Silber	Harry Wertheim	237 North 11th St., Newark, N. J.	1059
Irving Eisenberg	Samuel Siegler	298 Stegman Parkway, Jersey City, N. J.	1060
James E. Pyle	W. Walter Streeter	499 Communipaw Ave., Jersey City, N. J.	1061
James J. Kearney	Edward F. Dillon	168 Armstrong Ave., Jersey City, N. J.	1062
Matthew F. Czachorowski	Leon R. Ciecluch	921 Bergen Ave., Jersey City, N. J.	1063
O'Brien & Tartalsky	Louis J. Knoepfel	26 Journal Square, Jersey City, N. J.	1064
Walter J. Freund	Henry C. Mades	305 Pacific Ave., Jersey City, N. J.	1065
Maurice R. Seiden	Lippman Miller	591 Summit Ave., Jersey City, N. J.	1066
William C. Cudlipp	William C. Behrens	171 Clinton Ave., Jersey City, N. J.	1067
Morris E. Barison	Archie Schwartz	574 Newark Ave., Jersey City, N. J.	1068
J. Frank Finn	John B. Mahan	152 Harrison Ave., Jersey City, N. J.	1069
E. Edward Burr	George B. Scott, Jr.	40 E. Columbia Ave., Palisades Park, N. J.	1070

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					
1016	Business Men's	Jersey	City	$19,725	$58,044	$1,793,708
1017	By-Fi	"	"	5,712	3,151	159,500
1018	Carteret Mutual	"	"	8,135	5,982	163,400
1019	Carteret Mutual No. 2	"	"	683	2,150	107,200
1020	Central	"	"	7,960	19,178	866,533
1021	Citizens'	"	"	5,084	9,000	468,800
1022	City-Center	"	"	619	436	67,200
1023	Claremont	"	"	20,373	.....	628,764
1024	Clinton	"	"	3,001	291	130,500
1025	Colonial	"	"	3,975	.....	891,400
1026	Columbia	"	"	12,698	36,550	941,200
1027	Commander	"	"	580	.....	22,800
1028	Commercial Investment	"	"	11,907	10,548	301,200
1029	Communipaw	"	"	3,464	3,500	253,400
1030	Concourse	"	"	658	1,897	60,600
1031	Duncan	"	"	1,719	30,050	319,400
1032	Embe	"	"	13,098	81,132	576,000
1033	Emory	"	"	3,010	1,433	41,000
1034	Empire	"	"	423	6,711	230,100
1035	Erie	"	"	981	5,425	184,300
1036	Euclid	"	"	235	3,891	68,400
1037	Eureka	"	"	2,427	2,672	208,600
1038	Excelsior Mutual	"	"	15,681	15,000	582,800
1039	Exchange	"	"	903	6,166	354,300
1040	Five Corners	"	"	9,117	11,816	1,201,403
1041	Franklin	"	"	20,944	5,618	487,591
1042	Fraternity Mutual	"	"	1,849	2,612	92,000
1043	Garfield	"	"	1,017	.....	371,500
1044	Greenville Heights	"	"	12,298	10,070	411,500
1045	Greenville United	"	"	4,805	8,040	807,236
1046	Hamilton Park	"	"	18,307	2,600	282,400
1047	Harsimus	"	"	3,758	.....	123,301
1048	Henderson	"	"	985	1,189	60,300
1049	Hilltop	"	"	2,172	24,016	437,600
1050	Home	"	"	3,562	879	185,100
1051	Hudson	"	"	11,521	.....	2,957,500
1052	Hudson County Caledonian	"	"	2,263	4,000	292,800
1053	Industrial Mutual	"	"	5,839	7,200	419,200
1054	Italian	"	"	3,363	39,658	458,600
1055	Jackson	"	"	3,383	7,933	365,500
1056	Jersey City	"	"	9,368	8,748	126,200
1057	Jewett	"	"	17,511	7,446	399,800
1058	John Brown	"	"	1,255	217	50,900
1059	Jordan	"	"	1,873	4,757	31,000
1060	Journal Square	"	"	2,120	3,300	161,900
1061	Junction	"	"	7,130	6,000	330,300
1062	K. C.	"	"	29,475	14,550	821,600
1063	Kopernik	"	"	1,278	.....	222,800
1064	Labor's	"	"	668	2,300	76,200
1065	Lafayette Mutual	"	"	3,298	4,584	341,600
1066	Leader	"	"	9,125	1,003	74,500
1067	Lincoln	"	"	12,264	20,620	1,114,300
1068	Live Wire	"	"	365	4,433	162,400
1069	Madison	"	"	4,903	684	324,600
1070	Magnetic	"	"	18,627	2,530	80,000

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$47,165	$395,100	$115,042	$24,581	$2,453,365	1016
.....	20,381	24,088	15,505	4,305	232,642	1017
$38,300	31,405	58,263	5,407	99	330,991	1018
9,700	3,925	37,733	3,210	29,814	194,415	1019
57,441	23,095	388,930	9,779	130,692	1,503,608	1020
127,458	16,271	49,466	213	6,465	682,757	1021
.....	1,000	50,946	6,472	17	126,690	1022
30,000	19,796	174,682	58,464	5,907	937,986	1023
108,404	11,749	45,298	26,243	858	326,344	1024
.....	41,342	190,915	25,973	5,328	1,158,933	1025
43,900	32,080	510,781	70,993	9,858	1,658,060	1026
.....	2,130	15,198	4,136	180	45,024	1027
34,802	19,895	199,448	23,129	541	601,470	1028
.....	4,450	19,683	13,037	17,124	314,658	1029
.....	6,591	20,278	5,839	712	96,575	1030
55,729	27,215	178,877	10,869	3,490	627,349	1031
6,000	62,330	67,034	30,404	61,906	897,904	1032
.....	1,325	.....	1,248	8,596	56,612	1033
.....	3,608	98,938	31,695	2,521	373,996	1034
.....	7,340	71,029	25,931	110	295,116	1035
9,000	2,465	38,653	5,574	17,023	145,241	1036
.....	17,840	31,840	18,326	2,639	284,344	1037
10,400	39,170	324,329	36,771	9,996	1,034,147	1038
14,000	20,935	.....	41,204	94,411	531,919	1039
218,400	64,550	473,958	75,893	40,654	2,095,791	1040
.....	35,060	282,860	18,239	73,682	923,994	1041
9,410	2,010	9,657	15,988	2,285	135,811	1042
33,200	15,490	149,829	31,618	5,667	608,321	1043
26,200	15,422	281,357	41,854	22,025	820,726	1044
8,000	35,054	360,748	.....	8,032	1,231,915	1045
.....	17,400	99,230	23,511	1,280	444,728	1046
2,315	12,195	49,030	8,398	20,977	219,974	1047
29,100	7,200	52,677	23,459	3,088	177,998	1048
10,000	21,247	97,835	15,445	3,568	611,883	1049
1,500	17,300	45,595	24,784	21,269	299,989	1050
136,477	69,628	864,134	314,851	95,869	4,449,980	1051
11,100	17,732	21,063	7,244	11,056	367,258	1052
53,564	43,299	79,889	13,575	18,632	641,198	1053
3,875	51,315	102,901	33,323	3,745	696,780	1054
56,200	15,437	107,669	23,484	4,254	583,860	1055
.....	19,192	56,940	16,683	8,109	245,240	1056
45,000	21,368	105,391	38,189	1,833	636,538	1057
.....	3,505	32,416	16,319	6,383	110,995	1058
.....	1,030	.....	10,470	180	49,310	1059
7,000	16,779	68,420	6,640	12,859	279,018	1060
.....	9,432	103,978	10,213	32,139	499,192	1061
100,884	42,535	269,595	39,518	5,550	1,323,707	1062
.....	18,060	96,701	14,090	47,791	400,720	1063
.....	1,580	13,015	4,290	20	98,073	1064
.....	5,975	52,272	7,592	252	415,573	1065
.....	15,650	33,042	9,420	8,100	150,840	1066
342,800	63,127	289,903	45,887	188,014	2,076,915	1067
.....	8,884	64,091	12,450	4,476	257,099	1068
124,230	20,990	128,494	14,707	1,412	620,020	1069
4,250	20,113	6,845	15,353	10,656	158,374	1070

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
	Hudson County—Continued						
1016	Business Men's	Jersey	City	$1,071,754	$58,400	.....	$516,900
1017	By-Fi	"	"	170,688	110	.....	13,500
1018	Carteret Mutual	"	"	257,819	.....	.....	.....
1019	Carteret Mutual No. 2	"	"	144,126	.....	.....	.....
1020	Central	"	"	988,374	.....	.....	148,000
1021	Citizens'	"	"	502,571	.....	.....	25,600
1022	City-Center	"	"	102,765	.....	.....	.....
1023	Claremont	"	"	631,556	.....	.....	.....
1024	Clinton	"	"	174,104	.....	.....	20,400
1025	Colonial	"	"	739,581	.....	.....	.....
1026	Columbia	"	"	848,741	.....	.....	394,800
1027	Commander	"	"	30,072	.....	.....	.....
1028	Commercial Investment	"	"	388,644	.....	.....	71,400
1029	Communipaw	"	"	211,860	.....	.....	.....
1030	Concourse	"	"	71,931	.....	.....	400
1031	Duncan	"	"	431,688	.....	.....	9,300
1032	Embe	"	"	639,039	.....	.....	12,300
1033	Emory	"	"	45,151	.....	.....	.....
1034	Empire	"	"	198,786	.....	.....	77,500
1035	Erie	"	"	208,416	.....	.....	.....
1036	Euclid	"	"	75,768	.....	.....	4,650
1037	Eureka	"	"	210,750	.....	.....	.....
1038	Excelsior Mutual	"	"	681,122	.....	.....	29,800
1039	Exchange	"	"	287,936	.....	.....	123,800
1040	Five Corners	"	"	939,426	.....	.....	656,200
1041	Franklin	"	"	512,100	.....	.....	111,800
1042	Fraternity Mutual	"	"	78,110	.....	.....	10,900
1043	Garfield	"	"	415,956	.....	.....	13,300
1044	Greenville Heights	"	"	425,186	.....	.....	85,510
1045	Greenville United	"	"	607,161	.....	.....	23,000
1046	Hamilton Park	"	"	316,785	.....	.....	.....
1047	Harsimus	"	"	142,780	.....	.....	3,800
1048	Henderson	"	"	101,606	.....	.....	3,200
1049	Hilltop	"	"	366,342	.....	.....	34,800
1050	Home	"	"	173,670	.....	.....	61,800
1051	Hudson	"	"	1,980,002	.....	.....	1,519,100
1052	Hudson County Caledonian	"	"	241,332	.....	.....	.....
1053	Industrial Mutual	"	"	456,138	.....	.....	.....
1054	Italian	"	"	409,215	.....	.....	.....
1055	Jackson	"	"	316,464	.....	.....	47,900
1056	Jersey City	"	"	153,376	7,600	.....	.....
1057	Jewett	"	"	458,447	.....	.....	29,700
1058	John Brown	"	"	64,332	.....	.....	3,800
1059	Jordan	"	"	42,684	.....	.....	.....
1060	Journal Square	"	"	152,120	.....	.....	18,700
1061	Junction	"	"	336,621	.....	.....	42,350
1062	K. C.	"	"	786,777	.....	.....	117,400
1063	Kopernik	"	"	250,157	.....	.....	40,850
1064	Labor's	"	"	77,646	.....	.....	.....
1065	Lafayette Mutual	"	"	285,543	.....	.....	11,200
1066	Leader	"	"	110,068	.....	.....	.....
1067	Lincoln	"	"	1,311,342	.....	.....	284,300
1068	Live Wire	"	"	151,095	.....	.....	13,600
1069	Madison	"	"	331,938	.....	.....	54,000
1070	Magnetic	"	"	122,404	.....	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

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	
$12,729	.....	$7,006	.....	$196,348	$57,363	$88,002	$444,863	$2,453,365	1016
1,139	.....	920	.....	.....	191	20,806	25,288	232,642	1017
.....	.....	567	.....	.....	95	55,654	16,856	330,991	1018
5	.....	137	.....	.....	2,778	32,482	14,887	194,415	1019
4,662	.....	4,329	$1,000	.....	29,756	183,249	144,238	1,503,608	1020
32	$1,000	1,254	.....	.....	.....	111,724	40,576	682,757	1021
1,702	.....	1,165	.....	.....	.....	6,503	14,555	126,690	1022
300	.....	1,381	.....	51,000	20,853	140,491	92,405	937,986	1023
246	.....	1,050	.....	50,000	25,114	16,559	38,871	326,344	1024
3,153	21,995	2,292	.....	98,000	5,448	181,853	106,611	1,158,933	1025
.....	.....	1,713	.....	60,472	37,984	78,306	236,044	1,658,060	1026
7,363	.....	405	.....	.....	515	3,211	3,458	45,024	1027
74	.....	1,142	.....	.....	4,039	52,745	83,426	601,470	1028
57	.....	146	.....	31,600	231	37,785	32,979	314,658	1029
750	.....	42	.....	2,500	12	.....	20,940	96,575	1030
3,271	.....	1,310	.....	14,775	1,252	106,025	59,728	627,349	1031
3,385	.....	837	.....	.....	21,428	179,945	40,970	897,904	1032
1,680	.....	235	.....	.....	.....	3,500	6,046	56,612	1033
681	.....	140	.....	26,500	9,789	21,565	39,035	373,996	1034
75	.....	485	.....	9,130	4,525	38,447	34,038	295,116	1035
2,836	.....	155	.....	5,100	16,234	.....	40,498	145,241	1036
385	.....	629	.....	18,000	285	41,067	13,228	284,344	1037
4,777	.....	1,315	.....	63,110	.....	124,108	129,915	1,034,147	1038
5,295	.....	130	.....	7,500	1,867	52,348	53,043	531,919	1039
1,623	.....	2,407	.....	176,488	26,623	157,232	135,792	2,095,791	1040
4,063	.....	544	.....	76,250	8,511	97,933	112,793	923,994	1041
30	.....	22	.....	21,077	7,484	5,283	12,905	135,811	1042
618	.....	157	.....	28,000	16,701	47,089	86,500	608,321	1043
943	.....	863	.....	68,000	62,312	41,525	136,387	820,726	1044
2,093	19,987	.....	.....	150,380	231,421	.....	197,873	1,231,915	1045
20	.....	786	.....	.....	12,436	55,899	58,802	444,728	1046
5,194	.....	1,270	.....	.....	500	31,594	34,836	219,974	1047
655	.....	49	.....	8,400	27,075	20,817	16,196	177,998	1048
11,854	5,700	762	.....	53,000	15,550	79,054	44,821	611,883	1049
152	.....	1,243	.....	.....	918	21,487	40,719	299,989	1050
6,087	.....	4,149	.....	150,000	78,255	203,194	509,193	4,449,980	1051
291	5,800	634	.....	44,275	521	.....	74,405	367,258	1052
101	.....	1,281	.....	40,187	511	113,333	29,647	641,198	1053
3,368	.....	50	.....	111,560	.....	110,487	62,100	696,780	1054
1,309	2,000	798	.....	106,750	5,527	33,577	69,535	583,860	1055
183	.....	325	.....	28,000	3,513	25,688	26,555	245,240	1056
1,046	.....	888	.....	.....	13,630	83,667	49,160	636,538	1057
1,092	.....	55	.....	1,500	10,179	10,582	19,455	110,995	1058
475	.....	17	.....	.....	.....	4,249	1,885	49,310	1059
2,024	.....	114	.....	35,025	48	37,708	33,279	279,018	1060
.....	.....	827	.....	.....	7,128	68,620	43,646	499,192	1061
1,359	.....	1,564	.....	121,000	345	156,340	138,922	1,323,707	1062
8,953	.....	235	.....	.....	2,592	38,415	59,518	400,720	1063
80	.....	195	.....	.....	.....	11,042	9,110	98,073	1064
316	.....	425	.....	33,000	467	45,233	39,389	415,573	1065
2,350	.....	120	.....	.....	.....	26,149	12,153	150,840	1066
578	.....	4,069	.....	27,000	16,307	273,635	159,684	2,076,915	1067
7,065	.....	450	.....	.....	.....	.....	84,889	257,099	1068
4,653	.....	661	.....	91,900	24,849	44,280	67,739	620,020	1069
192	.....	55	.....	.....	218	27,815	7,690	158,374	1070

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								
1016	Business Men's	11,798	1,137	584	59	.....	.....	2,585	630
1017	By-Fi	2,236	249	1	1	.....	.....	68	6
1018	Carteret Mutual	3,547	272	.....	.....	.....	.....	.....	.....
1019	Carteret Mutual No. 2	1,600	157	.....	.....	.....	.....	.....	.....
1020	Central	12,265	1,504	.....	.....	.....	.....	740	149
1021	Citizens'	7,077	772	.....	.....	.....	.....	128	21
1022	City-Center	1,467	142	.....	.....	.....	.....	.....	.....
1023	Claremont	6,821	449	.....	.....	.....	.....	.....	.....
1024	Clinton	1,853	207	.....	.....	.....	.....	102	24
1025	Colonial	8,554	653	.....	.....	.....	.....	.....	.....
1026	Columbia	10,230	831	.....	.....	.....	.....	1,974	243
1027	Commander	648	84	.....	.....	.....	.....	.....	.....
1028	Commercial Investment	3,807	310	.....	.....	.....	.....	357	41
1029	Communipaw	2,904	306	.....	.....	.....	.....	.....	.....
1030	Concourse	1,150	120	.....	.....	.....	.....	2	2
1031	Duncan	4,986	517	.....	.....	.....	.....	47	9
1032	Embe	7,400	658	.....	.....	.....	.....	62	15
1033	Emory	841	73	.....	.....	.....	.....	.....	.....
1034	Empire	2,535	226	.....	.....	.....	.....	388	47
1035	Erie	2,200	215	.....	.....	.....	.....	.....	.....
1036	Euclid	1,512	170	.....	.....	.....	.....	23	3
1037	Eureka	2,582	258	.....	.....	.....	.....	.....	.....
1038	Excelsior Mutual	8,193	757	.....	.....	.....	.....	149	22
1039	Exchange	3,475	237	.....	.....	.....	.....	619	57
1040	Five Corners	12,562	1,057	.....	.....	.....	.....	3,281	363
1041	Franklin	6,173	642	.....	.....	.....	.....	559	55
1042	Fraternity Mutual	761	101	.....	.....	.....	.....	55	15
1043	Garfield	4,889	491	.....	.....	.....	.....	67	13
1044	Greenville Heights	4,669	467	.....	.....	.....	.....	427	54
1045	Greenville United	8,012	1,138	.....	.....	.....	.....	46	27
1046	Hamilton Park	3,362	308	.....	.....	.....	.....	.....	.....
1047	Harsimus	1,598	127	.....	.....	.....	.....	19	4
1048	Henderson	1,081	121	.....	.....	.....	.....	16	2
1049	Hilltop	4,437	463	.....	.....	.....	.....	174	57
1050	Home	2,040	177	.....	.....	.....	.....	309	22
1051	Hudson	26,350	1,815	.....	.....	.....	.....	7,596	552
1052	Hudson County Caledonian	3,369	386	.....	.....	.....	.....	.....	.....
1053	Industrial Mutual	5,289	594	.....	.....	.....	.....	.....	.....
1054	Italian	5,337	490	.....	.....	.....	.....	.....	.....
1055	Jackson	4,223	420	.....	.....	.....	.....	240	33
1056	Jersey City	1,452	117	76	4	.....	.....	.....	.....
1057	Jewett	5,496	494	.....	.....	.....	.....	149	20
1058	John Brown	748	110	.....	.....	.....	.....	19	5
1059	Jordan	800	102	.....	.....	.....	.....	.....	.....
1060	Journal Square	2,007	166	.....	.....	.....	.....	94	8
1061	Junction	4,156	361	.....	.....	.....	.....	212	28
1062	K. C.	8,602	697	.....	.....	.....	.....	587	86
1063	Kopernik	3,381	377	.....	.....	.....	.....	204	47
1064	Labor's	1,156	102	.....	.....	.....	.....	.....	.....
1065	Lafayette Mutual	3,770	406	.....	.....	.....	.....	56	11
1066	Leader	1,313	124	.....	.....	.....	.....	.....	.....
1067	Lincoln	18,209	1,523	.....	.....	.....	.....	1,422	164
1068	Live Wire	2,211	219	.....	.....	.....	.....	68	7
1069	Madison	4,245	477	.....	.....	.....	.....	270	39
1070	Magnetic	1,353	162	.....	.....	.....	.....	.....	.....

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
14,967	273	1,553	S.	$1.00 m.	$200	6	$.10 b & .15 b	$.10 b & .15 b	1016
2,305	81	175	S.	1.00 & 2.00 m.	200	6 & 5	.08⅓ b	.08⅓ b	1017
3,547	74	198	S.	.25 w.	200	6	.12½ b	.....	1018
1,600	37	120	S.	.25 w.	200	6	.12½ b	.12½ b	1019
13,005	294	1,359	S.	1.00 m.	200	6	.....	.....	1020
7,205	156	637	S.	1.00 m.	200	6	.....	.....	1021
1,467	19	123	S.	1.00 m.	200	6	.....	.....	1022
6,821	138	311	S.	1.00 m.	200	6	.....	.....	1023
1,955	60	171	S.	1.00 m.	200	6	.....	.....	1024
8,554	140	513	S.	1.00 m.	200	6	.15 b	.15 b	1025
12,204	352	722	S.	1.00 m.	200	6	.....	.....	1026
648	12	72	S.	1.00 m.	200	6	.08⅓ b	.....	1027
4,164	177	174	S.	.25 w.	200	6	.02⅙ b	.02⅙ b	1028
2,904	79	227	S.	1.00 m.	200	6	.15 b	.....	1029
1,152	35	87	S.	1.00 & 2.00 m.	200	6	2.00 a	.....	1030
5,033	118	408	S.	1.00 m.	200	6	.15 b	.15 b	1031
7,462	144	529	S.	1.00 & 2.00 m.	200	6	.....	.....	1032
841	12	61	S.	1.00 m.	200	6	3.00 a	.....	1033
2,923	47	226	S.	.25 w.	200	6	2.00 a	.....	1034
2,200	57	158	S.	1.00 m.	200	6	.12½ b	.....	1035
1,535	23	150	S.	1.00 m.	200	6	2.00 a	1.00 a	1036
2,582	92	166	S.	1.00 m.	200	6	.....	.....	1037
8,342	107	672	S.	1.00 m.	200	6	.....	.....	1038
4,094	91	203	S.	1.00 m.	200	6	4.00 a	1.00 a	1039
15,843	317	1,103	S.	1.00 & 2.00 m.	200	6	.....	.....	1040
6,732	165	532	S.	1.00 m.	200	6	.....	.....	1041
816	45	71	S.	.25 w. & 2.00 m.	200	6	.10 b	.....	1042
4,956	122	382	S.	1.00 m.	200	6	.....	.....	1043
5,096	127	394	S.	1.00 m.	200	6	.....	.....	1044
8,058	159	1,006	S.	.25 w.	500	6	8.60 a	1.00 a	1045
3,362	88	220	S.	1.00 m.	200	6	3.00 a	1.00 a	1046
1,617	39	92	S.	1.00 m.	200	6	.....	.....	1047
1,097	32	91	S.	1.00 m.	200	6	.....	.....	1948
4,611	158	362	S.	1.00 & 2.00 m.	200	6	.....	.....	1049
2,349	57	142	S.	1.00 m.	200	6	.12½ b	.12½ b	1050
33,946	560	1,807	S.	.25 w.	200	6	.....	.....	1051
3,369	110	276	S.	1.00 m.	200	6	.05 b	.05 b	1052
5,289	195	399	S.	1.00 m.	200	6	.....	.....	1053
5,337	195	295	S.	1.00 m.	200	6	2.00 a	.....	1054
4,463	107	346	S.	1.00 m.	200	6	.....	.....	1055
1,528	60	61	S.	1.00 m.	200	6	.12½ b	.12½ b	1056
5,645	140	374	S.	1.00 & 2.00 m.	200	6	.....	.....	1057
767	39	76	S.	1.00 m.	200	6	.10 b	.10 b	1058
800	12	90	S.	1.00 m.	200	6	3.00 a	1.00 a	1059
2,101	49	125	S.	1.00 m.	200	6	.....	.....	1060
4,368	85	304	S.	1.00 m.	200	6	1.00 a	.....	1061
9,189	143	640	S.	1.00 m.	200	6	.....	.....	1062
3,585	71	353	S.	1.00 m.	200	6	.07½ b	.07½ b	1063
1,156	22	80	S.	1.00 m.	200	6	3.00 a	.....	1064
3,826	107	310	S.	1.00 & 2.00 m.	200	6	.....	.....	1065
1,313	46	78	S.	1.00 m.	200	6	2.00 a	1.00 a	1066
19,631	347	1,340	S.	1.00 m.	200	6	.....	.....	1067
2,279	46	180	S.	1.00 m.	200	6	3.00 a	.....	1068
4,515	147	369	S.	1.00 m.	200	6	1.00 a	.....	1069
1,353	62	100	S.	1.00 m.	200	6	.03 b	.03 b	1070

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		
1071	Major ..... Jersey City	June 25, 1924	John P. Browne .....
1072	Marion ..... " "	Feb. 28, 1923	Nicholas F. Annitto .....
1073	Miown ..... " "	April 21, 1927	Thomas M. Donnelly .....
1074	Montgomery ..... " "	Jan. 12, 1910	George H. Grim .....
1075	Monticello Mutual ..... " "	Feb. 1, 1886	Henry J. Russell .....
1076	Orpheum ..... " "	Feb. 18, 1925	Willis L. Wortham .....
1077	Own-Your-Home ..... " "	Nov. 4, 1921	Harold Kaplan .....
1078	Paulus Hook ..... " "	Jan. 6, 1927	Frank J. Kenney .....
1079	Pavonia ..... " "	May 1, 1885	John P. Cassidy .....
1080	Phoenix ..... " "	Jan. 2, 1884	F. Walter Brannagan .....
1081	P. R. R. Y. M. C. A. ..... " "	Sept. 12, 1919	P. C. Cornes .....
1082	Rainy Day ..... " "	Jan. 31, 1923	George J. Wolf .....
1083	Rector ..... " "	Jan. 4, 1924	Henry A. Garfunkel .....
1084	Save-More ..... " "	Mar. 10, 1928	Murray R. Siegel .....
1085	Security ..... " "	Oct. 26, 1887	Charles A. Moore .....
1086	Sherwood ..... " "	June 17, 1913	F. W. Wahlers .....
1087	Sip ..... " "	Nov. 21, 1911	Richard J. Vreeland .....
1088	Sparrow Hill ..... " "	Nov. 21, 1924	Thomas F. Stapleton, Sr. .....
1089	Stuyvesant ..... " "	May 5, 1909	Edward E. Brandow .....
1090	Summit ..... " "	Sept. 6, 1911	George A. Flagg .....
1091	Sunset ..... " "	April 28, 1925	Thomas Windisch .....
1092	Tube Zone ..... " "	Feb. 7, 1924	William F. Moore .....
1093	Ukrainian ..... " "	Dec. 21, 1920	Harry Jewusiak .....
1094	Union ..... " "	Mar. 24, 1890	Andrew B. Scott .....
1095	Veterans' ..... " "	Dec. 8, 1921	D. E. C. Somers .....
1096	Wage Earners ..... " "	Aug. 5, 1922	Adolph P. Kern .....
1097	Washington ..... " "	Mar. 29, 1887	Robert Anderson .....
1098	West Bergen ..... " "	Dec. 28, 1891	Richard Entwistle .....
1099	Western Slope ..... " "	May 18, 1886	Fred Klein .....
1100	West Side ..... " "	Mar. 2, 1896	Benjamin F. Ellenberger .....
1101	Wilson ..... " "	July 23, 1924	Joseph S. Singer .....
1102	Woodlawn ..... " "	Dec. 15, 1896	William Dingwall .....
1103	Belgrove ..... Kearny	Mar. 26, 1929	Alexander F. Gillis .....
1104	Citizens ..... "	Mar. 8, 1909	Stanley Mason .....
1105	Elm ..... "	Feb. 26, 1924	Gerrish Newell .....
1106	Kearny Heights ..... "	Mar. 12, 1925	William Joule .....
1107	Midland ..... "	Feb. 19, 1906	Thomas Hardman .....
1108	Mutual Benefit ..... "	June 17, 1895	William T. Wilkinson .....
1109	Parkway ..... "	July 3, 1915	Henry J. Palmer .....
1110	Schuyler ..... "	Sept. 3, 1924	Joseph Abromaitis .....
1111	Vim ..... "	Mar. 7, 1924	Herman Farina .....
1112	West Hudson ..... "	Mar. 24, 1906	John Hewitt .....
1113	Bergenwood ..... North Bergen Twp.	Mar. 25. 1922	James Barnes .....
1114	North Bergen ..... " " "	Jan. 15, 1914	Arthur O. Smith .....
1115	Victory ..... " " "	June 2, 1922	Frank R. Austin .....
1116	Woodcliff on Hudson ..... " " "	Jan. 18, 1922	Harry J. H. Ruhle .....
1117	Secaucus ..... Secaucus	June 2, 1915	Charles Niederer .....
1118	Bergenline ..... Union City	Mar. 23, 1922	James Montagne .....
1119	Community ..... " "	Sept. 22, 1917	Sol Zweig .....
1120	Conservative ..... " "	Mar. 24, 1917	James M. DeRiso .....
1121	Courtlandt ..... " "	June 8, 1914	Joseph F. Kettell .....
1122	Dispatch ..... " "	June 19, 1922	William F. Schreck .....
1123	Greater City ..... " "	Sept. 29, 1914	Fred A. Berenbroick .....
1124	Hamilton ..... " "	Mar. 26, 1915	Albert Kerr .....
1125	Highpoint ..... " "	Jan. 4, 1922	William Schlemm .....

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
James A. McTague, Jr.	Joseph A. Donovan	127 Van Wagenen Ave., Jersey City, N. J.	1071
Alex R. DeSevo	H. P. Klein-Smith	263 Baldwin Ave., Jersey City, N. J.	1072
Marcus E. Donnelly	Warren L. J. Jobes	591 Summit Ave., Jersey City, N. J.	1073
Peter Bentley	Clifford A. Spoerl	1 Exchange Place, Jersey City, N. J.	1074
James E. Pyle	George P. Knoeller	169 Monticello Ave., Jersey City, N. J.	1075
Joseph Rosthal	John H. Reincke	35 Lefferts Ave., Brooklyn, N. Y.	1076
David M. Klausner	Harry S. Schmidt	207 Van Nostrand Ave., Jersey City, N. J.	1077
Thomas R. Armstrong	Edward J. Walsh	35 Rock St., Jersey City, N. J.	1078
James J. Kearney	Edward J. Heavey	488 Pavonia Ave., Jersey City, N. J.	1079
Thomas B. Davidson	Walter H. Clarke	158 Jewett Ave., Jersey City, N. J.	1080
Henn & Burr	M. S. Pine	46 Jones St., Jersey City, N. J.	1081
Atwood C. Wolf	Harry Hodge	389 Jackson Ave., Jersey City, N. J.	1082
Louis Eichenbaum	Herbert Binder	921 Bergen Ave., Jersey City, N. J.	1083
Joseph M. Schoenberg	Hyman J. Glick	1776 Broadway, New York, N. Y.	1084
Howard R. Cruse	William F. Callard	32 Hathaway Place, Glen Ridge, N. J.	1085
James E. Pyle	C. L. Edinger	234 Wilkinson Ave., Jersey City, N. J.	1086
Thomas H. Ross	William V. Toffey	15 Exchange Place, Jersey City, N. J.	1087
Richard J. Tarrant	Louis J. Vaccarella	181 Columbia Ave., Jersey City, N. J.	1088
Benjamin J. Darling	Frank Pratt	38 Garrison Ave., Jersey City, N. J.	1089
Alfred R. Becker	Henry Klie	582 Newark Ave., Jersey City, N. J.	1090
David M. Klausner	Henry Mahler	62 Beacon Ave., Jersey City, N. J.	1091
Jacob E. Max	Harry M. Flynne	885 Montgomery St., Jersey City, N. J.	1092
Marcel E. Wagner	William F. Wagner	339 Pacific Ave., Jersey City, N. J.	1093
Robert Carey	W. L. Scott	125 Montgomery St., Bloomfield, N. J.	1094
John D. Craven	Joseph Chappell	74 Montgomery St., Jersey City, N. J.	1095
E. Edward Burr	Catherine Murphy	52 Jackson Ave., Jersey City, N. J.	1096
Henry Ewald & Henry Ewald, Jr.	William H. Clossey	605 Jersey Ave., Jersey City, N. J.	1097
Edward P. Stout	Clarence H. Thees	457 W. Side Ave., Jersey City, N. J.	1098
Lewis G. Hansen	C. H. Mitchell	65 Prospect Ave., Hackensack, N. J.	1099
Alfred R. Becker	Louis B. Jeffers	135 Lawrence Ave., Hasbrouck Heights, N. J.	1100
Oscar Greenberg	Herbert Binder	921 Bergen Ave., Jersey City, N. J.	1101
James E. Pyle	Adolph Moller	378 Second Ave., Lyndhurst, N. J.	1102
Joseph B. Gallagher	Francis J. Foster	9 Davis St., Harrison, N. J.	1103
John H. Cooper	W. Frederick Law	39 Kearny Ave., Kearny, N. J.	1104
Frank J. Johnson	Lillian Fritz	614 Warren St., Harrison, N. J.	1105
Leo S. Carney	John B. Heinold	338 Maple St., Kearny, N. J.	1106
Leo S. Carney	Albin R. Hafstrom	20 Stewart Ave., Arlington, N. J.	1107
William W. Wimmer	Burton E. Canfield	416 Kearny Ave., Kearny, N. J.	1108
Arthur B. Archibald	Edward C. Davey	284 Argyle Place, Arlington, N. J.	1109
George Matulewich	Adolph Kaczynski	302 Lafayette St., Newark, N. J.	1110
F. G. Masini & A. E. Casale	Peter A. Verdicchio	288 Argyle Place, Kearny, N. J.	1111
James W. Gillespie	Thomas J. Thompson	30 Pavonia Ave., Arlington, N. J.	1112
Harvey Bein	George Grote	715 37th St., North Bergen, N. J.	1113
William F. Burke	William F. Klatte	999 Bergenline Ave., North Bergen, N. J.	1114
Percy G. Britt	John Bobel	512 39th St., Union City, N. J.	1115
Dippel, Davis & Stewart	Albert W. Ferens	429 Mountain View Road, Englewood, N. J.	1116
Besson & Pellet	Val. D. Boulanger	834 Cedar Ave., Secaucus, N. J.	1117
Frank J. Rinaldi	Knud Holmsen	96 Coles Ave., Hackensack, N. J.	1118
Isador Haber	Adolph Schlesinger	708 Bergenline Ave., Union City, N. J.	1119
Otto Venino, Jr.	Carl Mohr, Jr.	410 Thirty-eighth St., Union City, N. J.	1120
Frederick E. Bauer	C. Caesar Walter	137 Summit Ave., Union City, N. J.	1121
L. Isaacs & E. C. Gunther	Antoinette Stukhart	147 Summit Ave., Union City, N. J.	1122
Dippel, Davis & Stewart	C. Henry Reinhardt, Jr.	P. O. Box 67-W, Union City, N. J.	1123
John N. Platoff	Philip Flaxman	708 Bergenline Ave., Union City, N. J.	1124
William F. Burke	John Maus	124 Oak St., Weehawken, N. J.	1125

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				
1071	Major	Jersey City	$3,475	$50	$28,900
1072	Marion	" "	365	16,200	229,400
1073	Miown	" "	10,122	10,128	19,500
1074	Montgomery	" "	9,839	6,000	511,100
1075	Monticello Mutual	" "	6,005	13,172	404,900
1076	Orpheum	" "	1,943	2,141	87,500
1077	Own-Your-Home	" "	1,066	1,038	154,800
1078	Paulus Hook	" "	15,816	21,132	162,500
1079	Pavonia	" "	16,139	.....	615,200
1080	Phoenix	" "	6,171	95	393,800
1081	P. R. R. Y. M. C. A.	" "	10,349	5,805	563,300
1082	Rainy Day	" "	5,152	155	207,000
1083	Rector	" "	444	.....	76,800
1084	Save-More	" "	2,369	900	66,500
1085	Security	" "	4,523	9,514	586,900
1086	Sherwood	" "	533	5,273	208,300
1087	Sip	" "	656	2,123	164,800
1088	Sparrow Hill	" "	1,997	1,554	100,700
1089	Stuyvesant	" "	5,452	26,388	664,600
1090	Summit	" "	12,247	10,289	303,800
1091	Sunset	" "	25,992	4,256	168,100
1092	Tube Zone	" "	7,636	130	178,700
1093	Ukrainian	" "	1,084	802	30,700
1094	Union	" "	517	5,192	158,000
1095	Veterans'	" "	1,178	40,050	130,358
1096	Wage Earners	" "	658	.....	65,000
1097	Washington	" "	1,280	8,000	638,200
1098	West Bergen	" "	3,233	22,262	200,600
1099	Western Slope	" "	2,080	4,701	173,200
1100	West Side	" "	11,064	12,431	642,500
1101	Wilson	" "	1,372	.....	178,700
1102	Woodlawn	" "	4,367	909	1,104,500
1103	Belgrove	Kearny	2,657	642	71,600
1104	Citizens	"	1,274	500	543,150
1105	Elm	"	9,781	13,408	696,700
1106	Kearny Heights	"	2,322	2,570	300,000
1107	Midland	"	11,494	169	187,057
1108	Mutual Benefit	"	323	5,934	317,400
1109	Parkway	"	436	100	210,960
1110	Schuyler	"	2,628	957	57,400
1111	Vim	"	700	237	194,100
1112	West Hudson	"	732	9,900	402,933
1113	Bergenwood	North Bergen Twp.	2,791	18,100	118,200
1114	North Bergen	" " "	6,069	100	313,600
1115	Victory	" " "	53,723	5,000	262,245
1116	Woodcliff on Hudson	" " "	19,550	4,200	129,800
1117	Secaucus	Secaucus	1,312	417	176,500
1118	Bergenline	Union City	4,292	5,700	375,824
1119	Community	" "	4,644	.....	144,812
1120	Conservative	" "	1,630	29,474	373,600
1121	Courtlandt	" "	8,084	476	593,400
1122	Dispatch	" "	24,294	17,205	258,800
1123	Greater City	" "	4,699	5,625	205,400
1124	Hamilton	" "	8,985	.....	476,400
1125	Highpoint	" "	2,483	322	114,200

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$1,610	$14,756	$4,855	$4,674	$58,320	1071
$5,520	16,500	.....	17,210	1,126	286,321	1072
.....	5,890	18,341	2,887	603	67,471	1073
.....	8,660	8,876	16,410	1	560,886	1074
8,950	2,757	459,023	2,462	45,692	942,961	1075
.....	5,365	7,553	11,655	853	117,010	1076
.....	32,000	73,279	11,931	884	274,998	1077
1,681	7,260	12,849	17,228	4,327	242,793	1078
.....	14,710	138,085	66,992	31,578	882,704	1079
2,300	14,008	95,121	34,437	53,408	599,340	1080
18,500	25,395	147,138	50,214	13,671	834,372	1081
71,088	60,385	72,895	30,897	2,296	449,868	1082
.....	1,700	43,074	18,660	4,747	145,425	1083
.....	3,425	.....	3,125	14,120	90,439	1084
46,030	20,447	143,873	36,533	55,460	903,280	1085
.....	3,015	88,252	29,980	350	335,703	1086
.....	9,257	32,193	11,093	404	220,526	1087
.....	10,359	19,681	1,043	22,107	157,441	1088
17,500	18,585	185,290	22,652	14,755	955,222	1089
.....	21,940	95,599	15,495	23,342	482,712	1090
.....	7,510	23,436	7,429	2,237	238,960	1091
11,000	6,495	107,291	27,788	244	339,284	1092
.....	7,135	30,059	4,782	28,415	102,977	1093
10,000	5,035	17,119	2,062	377	198,302	1094
.....	10,955	49,816	7,579	17,206	257,142	1095
9,806	22,684	81,406	10,862	14,370	204,786	1096
.....	28,200	128,079	31,555	6,985	842,299	1097
10,457	8,271	71,673	11,564	1,047	329,107	1098
2,501	14,850	42,045	6,128	5,155	250,660	1099
167,722	10,685	341,445	68,509	4,810	1,259,166	1100
.....	4,795	88,632	42,734	1,653	317,886	1101
4,300	23,866	465,349	157,074	75,059	1,835,424	1102
.....	375	12,782	2,275	8,180	98,511	1103
54,000	3,550	167,270	19,295	2,533	791,572	1104
446,600	78,027	50,847	16,361	21,104	1,332,828	1105
.....	4,735	17,466	9,896	975	337,964	1106
.....	3,200	24,936	26,868	1,172	254,896	1107
63,840	1,320	6,205	11,045	6,549	412,616	1108
.....	500	16,830	11,781	2,569	243,176	1109
.....	3,005	14,648	2,699	3,348	84,685	1110
.....	14,360	11,324	26,067	6,873	253,661	1111
16,096	4,852	64,519	13,120	9,636	521,788	1112
11,256	22,775	88,981	6,196	1	268,300	1113
9,200	17,550	91,184	30,622	4,580	472,905	1114
10,400	16,175	84,132	13,100	477	445,252	1115
79,550	12,615	119,912	9,010	37,970	412,607	1116
19,000	3,100	27,151	12,663	15,198	255,341	1117
.....	10,275	214,919	21,534	7,913	640,457	1118
6,000	13,140	148,220	4,642	1,723	323,181	1119
60,550	23,083	156,466	26,966	2,586	674,355	1120
.....	21,495	91,401	37,051	36,651	788,558	1121
62,900	22,067	113,968	29,606	2,101	530,941	1122
103,153	5,800	108,185	5,786	29,841	468,489	1123
43,700	50,682	329,754	55,749	37,061	1,002,331	1124
23,100	8,668	217,898	10,461	17,765	394,897	1125

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				
1071	Major ..... Jersey City	$41,241	$500	.....	.....
1072	Marion ..... " "	204,800	.....	.....	.....
1073	Miown ..... " "	47,506	.....	.....	.....
1074	Montgomery ..... " "	408,040	.....	.....	$20,700
1075	Monticello Mutual ..... " "	582,437	.....	.....	95,000
1076	Orpheum ..... " "	92,448	.....	.....	.....
1077	Own-Your-Home ..... " "	167,921	.....	.....	.....
1078	Paulus Hook ..... " "	191,568	.....	.....	.....
1079	Pavonia ..... " "	595,501	.....	.....	63,000
1080	Phoenix ..... " "	377,322	.....	.....	21,200
1081	P. R. R. Y. M. C. A. ..... " "	437,540	.....	.....	173,000
1082	Rainy Day ..... " "	313,218	.....	.....	4,800
1083	Rector ..... " "	56,232	.....	.....	4,325
1084	Save-More ..... " "	72,840	.....	.....	.....
1085	Security ..... " "	539,613	.....	.....	66,200
1086	Sherwood ..... " "	224,433	.....	.....	.....
1087	Sip ..... " "	153,372	.....	.....	3,000
1088	Sparrow Hill ..... " "	112,773	.....	.....	8,300
1089	Stuyvesant ..... " "	485,227	.....	.....	298,600
1090	Summit ..... " "	300,989	.....	.....	65,000
1091	Sunset ..... " "	153,911	.....	.....	25,400
1092	Tube Zone ..... " "	182,474	.....	.....	.....
1093	Ukrainian ..... " "	76,466	.....	.....	600
1094	Union ..... " "	142,152	.....	.....	8,600
1095	Veterans' ..... " "	181,239	.....	.....	.....
1096	Wage Earners ..... " "	142,428	.....	.....	13,750
1097	Washington ..... " "	534,693	.....	.....	34,600
1098	West Bergen ..... " "	240,263	.....	.....	10,400
1099	Western Slope ..... " "	178,362	.....	.....	9,000
1100	West Side ..... " "	732,397	.....	.....	138,200
1101	Wilson ..... " "	148,256	.....	.....	13,475
1102	Woodlawn ..... " "	1,254,308	.....	.....	71,000
1103	Belgrove ..... Kearny	80,977	.....	.....	.....
1104	Citizens ..... "	462,833	.....	.....	94,150
1105	Elm ..... "	421,980	275.975	$3,395	206,491
1106	Kearny Heights ..... "	241,509	.....	.....	9,000
1107	Midland ..... "	152,172	.....	.....	.....
1108	Mutual Benefit ..... "	284,180	.....	.....	57,000
1109	Parkway ..... "	143,775	.....	.....	25,600
1110	Schuyler ..... "	54,264	.....	.....	8,900
1111	Vim ..... "	160,647	.....	.....	22,000
1112	West Hudson ..... "	341,478	.....	.....	39,670
1113	Bergenwood ..... North Bergen Twp.	192,761	.....	.....	.....
1114	North Bergen ..... " " "	300,076	.....	.....	3,500
1115	Victory ..... " " "	325,128	.....	.....	1,600
1116	Woodcliff on Hudson ..... " " "	285,576	.....	.....	.....
1117	Secaucus ..... Secaucus	156,937	.....	.....	27,800
1118	Bergenline ..... Union City	309,781	.....	.....	48,000
1119	Community ..... " "	140,990	.....	.....	9,300
1120	Conservative ..... " "	455,754	.....	.....	.....
1121	Courtlandt ..... " "	443,436	.....	.....	39,100
1122	Dispatch ..... " "	329,505	.....	.....	.....
1123	Greater City ..... " "	285,636	.....	.....	15,200
1124	Hamilton ..... " "	631,764	.....	.....	22,763
1125	Highpoint ..... " "	149,442	.....	.....	17,700

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

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	
$2,956	.....	$88	.....	.....	$161	$3,952	$9,422	$58,320	1071
1,194	.....	472	.....	.....	355	58,500	21,000	286,321	1072
8,227	.....	93	.....	.....	.....	2,907	8,738	67,471	1073
5,975	.....	984	.....	.....	265	109,922	15,000	560,886	1074
255	.....	21	.....	$30,950	2,678	62,907	168,713	942,961	1075
275	.....	399	.....	2,100	695	13,314	7,779	117,010	1076
2,340	.....	.....	.....	34,123	1,867	46,129	22,618	274,998	1077
2,775	.....	610	.....	.....	134	32,182	15,524	242,793	1078
313	.....	637	.....	88,100	1,776	38,445	94,932	882,704	1079
226	.....	453	.....	70,750	8,235	76,084	45,070	599,340	1080
994	.....	740	.....	65,000	.....	92,098	65,000	834,372	1081
2,343	.....	380	.....	10,800	4,452	47,648	66,227	449,868	1082
1,361	.....	.....	.....	.....	45,632	37,875	.....	145,425	1083
850	.....	95	.....	2,000	17	10,305	4,332	90,439	1084
3,723	.....	1,183	.....	35,000	50,081	114,445	93,035	903,280	1085
30	.....	142	.....	33,000	2,450	15,648	60,000	335,703	1086
2,929	.....	110	.....	12,500	1,488	.....	47,127	220,526	1087
1,765	.....	229	.....	.....	47	21,273	13,054	157,441	1088
977	.....	1,937	.....	.....	5,373	100,000	63,108	955,222	1089
171	.....	507	.....	.....	700	65,000	50,345	482,712	1090
4,526	.....	411	.....	.....	423	32,259	22,030	238,960	1091
4,514	.....	363	.....	.....	23,000	74,756	54,177	339,284	1092
325	.....	43	.....	.....	45	10,961	14,537	102,977	1093
.....	.....	612	.....	6,000	65	33,891	6,982	198,302	1094
100	.....	688	.....	11,000	650	30,768	32,697	257,142	1095
3,686	.....	307	.....	.....	140	21,214	23,261	204,786	1096
1,077	.....	1,598	.....	78,555	108	106,997	84,671	842,299	1097
248	.....	232	.....	.....	991	57,326	19,647	329,107	1098
616	.....	372	.....	.....	5,053	41,581	15,676	250,660	1099
339	.....	2,065	.....	68,500	52,547	119,418	145,700	1,259,166	1100
64,636	.....	224	.....	9,500	3,947	.....	77,848	317,886	1101
6	.....	1,934	.....	95,550	2,033	141,736	268,857	1,835,424	1102
30	.....	81	.....	.....	3,469	8,155	5,799	98,511	1103
11,217	.....	173	.....	31,000	14,082	103,117	75,000	791,572	1104
66,095	.....	768	.....	50,000	25,989	183,749	98,386	1,332,828	1105
8,537	.....	12	.....	11,000	100	63,603	4,203	337,964	1106
10,913	$20,099	21	.....	7,500	15,383	30,145	18,663	254,896	1107
.....	4,800	220	.....	27,500	6,089	62,422	20,405	412,616	1108
1,384	.....	206	.....	24,900	6	39,555	7,750	243,176	1109
75	.....	97	.....	.....	4,105	10,077	7,167	84,685	1110
487	.....	69	.....	9,400	6,993	30,004	24,061	253,661	1111
10	.....	262	.....	28,500	489	85,552	25,827	521,788	1112
127	.....	282	.....	.....	53	34,480	40,597	268,300	1113
.....	.....	80	.....	69,944	8,083	41,749	49,473	472,905	1114
24	.....	646	.....	.....	8,564	66,968	42,322	445,252	1115
.....	.....	2,166	.....	.....	12,580	56,973	55,312	412,607	1116
4,114	.....	250	.....	6,667	3,020	36,285	20,268	255,341	1117
5,536	9,947	1,985	.....	80,000	47,909	51,200	86,099	640,457	1118
22,596	.....	1,629	.....	53,000	14,509	15,269	65,888	323,181	1119
38	.....	313	.....	31,567	25,934	100,749	60,000	674,355	1120
30	.....	1,742	.....	146,000	15,917	97,421	50,912	788,558	1121
3,998	.....	539	.....	41,335	17,189	78,704	59,671	530,941	1122
4,944	.....	701	.....	40,000	.....	64,643	57,365	468,489	1123
988	.....	1,159	.....	67,500	36,493	81,075	160,589	1,002,331	1124
16,415	95,470	23	.....	.....	29,000	37,894	48,953	394,897	1125

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								
1071	Major	576	69					3	1
1072	Marion	2,294	191						
1073	Miown	822	91						
1074	Montgomery	5,586	468					104	18
1075	Monticello Mutual	7,657	781					487	89
1076	Orpheum	1,579	192						
1077	Own-Your-Home	2,024	133						
1078	Paulus Hook	2,792	337						
1079	Pavonia	5,812	486					315	40
1080	Phoenix	4,280	452					106	18
1081	P. R. R. Y. M. C. A.	5,422	479					865	105
1082	Rainy Day	3,654	314					24	4
1083	Rector	843	73					22	3
1084	Save-More	1,458	119						
1085	Security	6,822	464					331	38
1086	Sherwood	2,456	265						
1087	Sip	1,923	174					15	2
1088	Sparrow Hill	1,551	208					42	7
1089	Stuyvesant	7,409	591					1,493	130
1090	Summit	3,680	326					325	45
1091	Sunset	2,581	232					127	24
1092	Tube Zone	2,223	203						
1093	Ukrainian	802	111					3	3
1094	Union	2,056	141					43	6
1095	Veterans'	2,597	286						
1096	Wage Earners	1,559	190					69	13
1097	Washington	6,393	669					173	23
1098	West Bergen	3,103	348					52	11
1099	Western Slope	2,612	268					45	8
1100	West Side	8,335	830					691	93
1101	Wilson	1,827	145					67	14
1102	Woodlawn	12,505	1,511					355	52
1103	Belgrove	1,740	194						
1104	Citizens	5,864	595					471	42
1105	Elm	7,820	725	2,075	224	85	85	1,032	520
1106	Kearny Heights	3,594	429					38	16
1107	Midland	1,857	202						
1108	Mutual Benefit	2,721	284					238	32
1109	Parkway	1,829	193					128	18
1110	Schuyler	835	120					45	10
1111	Vim	2,140	200					110	18
1112	West Hudson	4,067	421					166	20
1113	Bergenwood	2,397	226						
1114	North Bergen	3,490	408					17	3
1115	Victory	3,164	392					8	3
1116	Woodcliff on Hudson	3,077	274						
1117	Secaucus	2,188	246					139	30
1118	Bergenline	4,358	431					240	47
1119	Community	2,171	241					47	7
1120	Conservative	5,597	571						
1121	Courtlandt	5,589	563					196	26
1122	Dispatch	3,727	380						
1123	Greater City	3,605	293					76	10
1124	Hamilton	8,165	489					10	10
1125	Highpoint	1,617	183					89	11

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	
579	14	56	S.	$1.00 m.	$200	6	$4.00 a	.....	1071
2,294	64	127	S.	1.00 m.	200	6	3.00 a	$1.00 a	1072
822	22	69	S.	.70 & 1.00 m.	200	6	.....	.....	1073
5,690	100	386	S.	1.00 m.	200	6	.....	.....	1074
8,144	113	757	O.P.	.....	200	6	.....	.....	1075
1,579	40	152	S.	1.00 m.	200	6	.....	.....	1076
2,024	53	80	S.	1.00 m.	200	6	.05 b	.05 b	1077
2,792	65	272	S.	1.00 m.	200	6	.....	.....	1078
6,127	143	383	S.	1.00 m.	200	6	.02½ b	.....	1079
4,386	123	347	S.	1.00 m.	200	6	.....	.....	1080
6,287	144	440	S.	1.00 m.	200	6	.03 b	.03 b	1081
3,678	102	216	S.	1.00 m.	200	6	.08⅓ b	1.00 a	1082
865	25	51	S.	.50 & 1.00 m.	200	6	2.00 a	.....	1083
1,458	14	105	S.	1.00 m.	200	6	.....	.....	1084
7,153	164	338	S.	1.00 m.	200	6	.....	.....	1085
2,456	58	207	S.	1.00 m.	200	6	1.00 a	1.00 a	1086
1,938	56	120	S.	1.00 m.	200	6	.....	.....	1087
1,593	57	158	S.	1.00 m.	200	6	.....	.....	1088
8,902	161	560	S.	1.00 m.	200	6	.....	.....	1089
4,005	80	291	S.	1.00 m.	200	6	.....	.....	1090
2,708	62	194	S.	1.00 m.	200	6	.....	.....	1091
2,223	41	162	S.	1.00 m.	200	6	.....	.....	1092
805	38	76	S.	1.00 m.	200	6	.....	.....	1093
2,099	47	100	S.	1.00 m.	200	6	.14 b	.14 b	1094
2,597	55	231	S.	1.00 m.	200	6	.07½ b	.07½ b	1095
1,628	64	139	S.	1.00 m.	200	6	.....	.....	1096
6,566	196	496	S.	1.00 m.	200	6	.15 b	.....	1097
3,155	75	284	S.	1.00 m.	200	6	.....	.....	1098
2,657	67	209	S.	1.00 m.	200	6	.....	.....	1099
9,026	160	763	S.	.25 w.	200	6	.17⅓ b	.17⅓ b	1100
1,894	39	120	S.	.50 & 1.00 m.	200	6	1.00 a	1.00 a	1101
12,860	308	1,255	S.	.25 w.	200	6	.17⅓ b	.17⅓ b	1102
1,740	18	176	S.	1.00 m.	200	6	4.00 a	2.00 a	1103
6,335	144	493	S.	1.00 m.	200	6	3.00 a	.....	1104
11,012	227	1,327	S.	.50, .70 & 1.00 m.	200	6	.05 b	.05 b	1105
3,632	79	366	S.	1.00 m.	240	6	3.50 a	1.00 a	1106
1,857	48	154	S.	1.00 m.	200	6	3.00 a	1.00 a	1107
2,959	87	229	S.	1.00 m.	240	6	4.00 a	.....	1108
1,957	42	169	S.	1.00 m.	240	5 & 6	4.00 a	4.00 a	1109
880	32	98	S.	1.00 m.	200	6	3.00 a	.....	1110
2,250	67	151	S.	1.00 m.	200	6	.04 b	.04 b	1111
4,233	133	308	S.	1.00 m.	240	6	3.00 a	.....	1112
2,397	63	163	S.	1.00 m.	200	4½ & 6	.25 b	.....	1113
3,507	123	288	S.	1.00 m.	200	6	.....	.....	1114
3,172	195	200	S.	1.00 m.	200	6	.....	.....	1115
3,077	51	223	S.	1.00 m.	200	6	.25 b	.25 b	1116
2,327	53	223	S.	1.00 m.	200	6	.08⅓ b	.08⅓ b	1117
4,598	122	356	S.	1.00 m.	200	6	1.00 a	1.00 a	1118
2,218	54	194	S.	.70 m.	200	6	4.00 a	4.00 a	1119
5,597	126	445	S.	1.00 m.	200	4½ & 6	3.00 a	1.00 a	1120
5,785	182	407	S.	1.00 m.	200	6	.....	.....	1121
3,727	92	288	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	1122
3,681	60	243	S.	1.00 m.	200	3 & 6	.25 b	.25 b	1123
8,175	145	354	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	1124
1,706	39	155	S.	1.00 & 2.00 m.	200	4½ & 6	.25 b	.25 b	1125

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			
1126	North River	Union City	Jan. 23, 1925	Ralph Bernhardt
1127	Palisade	" "	Mar. 31, 1891	Gustav Dopslaff
1128	Sentinel	" "	June 24, 1922	James F. Roe
1129	Signet	" "	Feb. 5, 1929	Joseph Simon
1130	Town of Union	" "	Oct. 6, 1888	Fred G. Loeffler
1131	Tyler Park	" "	Nov. 24, 1922	Clarence J. Rieman
1132	Weehawken	" "	Aug. 20, 1907	Frederick E. Baumann
1133	West Hoboken	" "	April 19, 1910	George G. Raymond
1134	West Shore	" "	Feb. 10, 1923	George H. Hilge
1135	Fidelity	Weehawken	July 30, 1913	Arthur H. Strickland
1136	Bluestone	West New York	Oct. 18, 1922	Adam A. Smith
1137	Kismet	" " "	Nov. 17, 1922	Charles Jacknowitz
1138	New City	" " "	Sept. 20, 1923	Joseph Leer
1139	Reliant	" " "	June 21, 1923	William Boss
1140	West New York	" " "	Feb. 5, 1912	Theodore Schaefer
	Hunterdon County			
1141	Bloomsbury	Bloomsbury	Mar. 8, 1926	Charles W. Cope
1142	Clinton Town	Clinton	April 23, 1924	Philip R. Gebhardt
1143	Flemington	Flemington	May 7, 1913	William J. Case
1144	Frenchtown	Frenchtown	Feb. 11, 1922	Chester A. Niece
1145	High Bridge	High Bridge	July 19, 1907	E. E. Alexander
1146	Centennial	Lambertville	May 22, 1876	Joseph Akers
1147	Milford	Milford	Jan. 10, 1923	C. H. Bachman
1148	Whitehouse	White House	Oct. 19, 1928	Jacob H. Dilts
	Mercer County			
1149	Nottingham	Hamilton Square	Oct. 19, 1928	W. L. Briner, Jr.
1150	Citizens'	Hightstown	Dec. 13, 1900	John C. Scheible
1151	Hopewell	Hopewell	Feb. 19, 1914	Joseph B. Hill
1152	Garden	Lawrence Township	Jan. 24, 1920	Martin E. Carroll
1153	Pennington	Pennington	July 25, 1912	Theodore P. Reed, Jr.
1154	Nassau	Princeton	Mar. 17, 1924	Henry G. Duffield
1155	Princeton	"	June 7, 1917	Lloyd W. Grover
1156	Capitol	Trenton	Mar. 8, 1907	Frank J. Eppele
1157	Chambersburg	"	Oct. 21, 1921	William Reich
1158	Economia	"	Dec. 21, 1911	Raymond R. Klosowski
1159	Greenwood	"	May 16, 1928	Robert B. Pidcock
1160	Loyal	"	Dec. 31, 1921	J. Tinley Knotts
1161	Mutual	"	Nov. 16, 1908	Samuel Haverstick
1162	North Trenton	"	May 27, 1927	Stewart H. O'Donnell
1163	Old Borough	"	May 11, 1928	William S. Collier
1164	Prospect	"	Mar. 16, 1927	John S. Quimby
1165	Realtors	"	Feb. 10, 1922	George S. Davey
1166	Roma	"	Sept. 20, 1920	L. Samuel Sica
1167	Sanhican	"	Oct. 18, 1923	Harry C. Hartpence
1168	Stacy	"	Dec. 2, 1920	Harry J. Urken
1169	St. George	"	Mar. 18, 1912	Arthur F. Wildblood
1170	Trent	"	Dec. 14, 1927	Charles E. Whitehead
1171	United	"	Nov. 17, 1915	C. Richard Waller
1172	Wilbur	"	Feb. 2, 1923	Owen J. Prior
1173	White Horse	White Horse	Oct. 20, 1926	William C. Ehret

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
William F. Burke	Myron F. Levey	743 New York Ave., Union City, N. J.	1126
Frederick K. Hopkins	John E. Davis	234 Lafayette Ave., Grantwood, N. J.	1127
Samuel Spingarn	Robert S. Renner	988 Bergenline Ave., Union City, N. J.	1128
H. E. Botwinik & M. Markowitz	Noah Markus	708 Bergenline Ave., Union City, N. J.	1129
Kappes & Hille	Richard W. Loeffler	786 Bergenline Ave., Union City, N. J.	1130
A. Michael Lepore	Joseph Wachtel	501 32d St., Union City, N. J.	1131
William G. Hille	John Koelln	708 Bergenline Ave., Union City, N. J.	1132
Frederick K. Hopkins	Haig Simsarian	468 Bergenline Ave., Union City, N. J.	1133
Manetti & Echentille	Jacob Levine	800 Bergenline Ave., Union City, N. J.	1134
Edward Hollander	Charles F. Koster	650 Park Ave., Weehawken, N. J.	1135
Francis A. Castellano, Jr.	Gustav Boniface	441 Sixteenth St., West New York, N. J.	1136
Emil Klein	William V. Quillin	628 Bergenline Ave., West New York, N. J.	1137
Irwin Rubenstein	O. A. Thie	37 Twentieth Ave., West New York, N. J.	1138
Anthony J. Valicenti	Richard Finch	662 Harrison Place, West New York, N. J.	1139
Samuel Nashel	Frank J. Oleri	650 Bergenline Ave., West New York, N. J.	1140
George W. Fleming	F. B. Morgan	Bloomsbury, N. J.	1141
W. Reading Gebhardt	Earle A. Compton	Clinton, N. J.	1142
A. O. Robbins	William A. Abbott	6 Spring St., Flemington, N. J.	1143
Besson & Pellet	Harold K. Arnwine	Frenchtown, N. J.	1144
Clarence Garretson	H. L. Staples	High Bridge, N. J.	1145
Horace J. Farlee	Wilson G. Herstine	N. Union St., Lambertville, N. J.	1146
Herr & Fisher	Wallace Sloyer	Milford, N. J.	1147
Herr & Fisher	Alvah P. Ramsey	Whitehouse, N. J.	1148
Alvin W. Sykes	Lester E. Robbins	Hamiltin Square, N. J.	1149
Theodore Backes	C. Stanley Stults	106 N. Main St., Hightstown, N. J.	1150
David L. Smith	Russell W. Holcombe	Hopewell, N, J.	1151
J. Albert Homan	Martin E. Carroll, Jr.	Lawrenceville, N. J.	1152
Cassel R. Ruhlman	Alvin C. Stover	12½ S. Main St., Pennington, N. J.	1153
William C. Vandewater	Edward A. Frohling	First Nat'l Bank, Princeton, N. J.	1154
Louis Gerber	Charlotte W. Dougherty	14 Nassau St., Princeton, N. J.	1155
Godfrey W. Schroth	Frank Vliet	140 Academy St., Trenton, N. J.	1156
Henry M. Hartman	R. Harvey Hulse	84 Oak Lane, Trenton, N. J.	1157
Benjamin Ciereszko	Albin L. Krempecki	974 S. Broad St., Trenton, N. J.	1158
Samuel D. Lenox	Fred W. Bradshaw	1137 Hamilton Ave., Trenton, N. J.	1159
Minton & Rogers	E. H. Blackwell	147 E. State St., Trenton, N. J.	1160
William Abbotts, Jr.	William B. Maddock	15 Whittier Ave., Trenton, N. J.	1161
Daniel A. Spair	Harold E. Cranmer	718 Polk Ave., Trenton, N. J.	1162
J. Conner French	John H. Renyo	110 Dayton St., Trenton, N. J.	1163
William N. Cooper	Gilbert S. Pedrick	Prospect National Bank, Trenton, N. J.	1164
William E. Blackman	R. Harvey Hulse	84 Oak Lane, Trenton, N. J.	1165
Daniel A. Spair	Joseph J. Felcone	274 Hamilton Ave., Trenton, N. J.	1166
Daniel A. Spair	George J. Bacso	1034 Chambers St., Trenton, N. J.	1167
I. Herbert Levy	Samuel Leopold	143 E. State St., Trenton, N. J.	1168
Joseph Lanigan	William C. Matlack, Jr.	14 N. Warren St., Trenton, N. J.	1169
Frederic R. Brace	R. Harvey Hulse	84 Oak Lane, Trenton, N. J.	1170
Frederic R. Brace	Robert H. Gulliver	114 N. Montgomery St., Trenton, N. J.	1171
Herbert W. Backes	Edward B. Fletcher	190 Rosemont Ave., Trenton, N. J.	1172
Edward E. Reilly	Edmund D. Blake	1781 Exton Ave., White Horse, N. J.	1173

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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				
1126	North River	Union City	$673	$2,060	$122,800
1127	Palisade	" "	45,166	10,246	685,400
1128	Sentinel	" "	11,496	10,333	147,800
1129	Signet	" "	1,199	841	20,000
1130	Town of Union	" "	43,956	.....	584,000
1131	Tyler Park	" "	842	16,895	25,700
1132	Weehawken	" "	3,398	.....	259,700
1133	West Hoboken	" "	5,679	1,609	431,300
1134	West Shore	" "	9,892	2,477	97,800
1135	Fidelity	Weehawken	19,748	12,430	653,300
1136	Bluestone	West New York	4,816	3,100	103,400
1137	Kismet	" " "	2,776	.....	145,600
1138	New City	" " "	7,548	1,263	111,000
1139	Reliant	" " "	10,314	.....	164,800
1140	West New York	" " "	14,730	.....	412,200
	Totals		$1,572,282	$1,390,915	$61,876,454
	Hunterdon County				
1141	Bloomsbury	Bloomsbury	$14,254	$1,070	$85,030
1142	Clinton Town	Clinton	30,867	1,807	141,200
1143	Flemington	Flemington	.....	7,688	292,517
1144	Frenchtown	Frenchtown	3,044	20,202	85,500
1145	High Bridge	High Bridge	5,230	6,750	189,050
1146	Centennial	Lambertville	13,154	8,060	404,400
1147	Milford	Milford	29,364	958	135,600
1148	Whitehouse	White House	4,592	878	83,100
	Totals		$100,505	$47,413	$1,416,397
	Mercer County				
1149	Nottingham	Hamilton Square	$9,482	$724	$51,700
1150	Citizens'	Hightstown	11,275	10,000	773,850
1151	Hopewell	Hopewell	26,914	5,000	322,190
1152	Garden	Lawrence Township	1,107	7,736	242,965
1153	Pennington	Pennington	20,639	3,591	215,750
1154	Nassau	Princeton	60,136	35,200	446,100
1155	Princeton	"	49,889	31,035	932,800
1156	Capitol	Trenton	114,362	40,023	2,038,400
1157	Chambersburg	"	28,587	4,427	188,693
1158	Economia	"	1,925	5,333	288,350
1159	Greenwood	"	801	1,025	24,500
1160	Loyal	"	2,236	.....	281,700
1161	Mutual	"	7,111	10,239	880,524
1162	North Trenton	"	1,205	2,250	142,900
1163	Old Borough	"	973	14,190	147,200
1164	Prospect	"	8,643	4,311	99,300
1165	Realtors	"	670	232	156,230
1166	Roma	"	4,031	11,066	353,300
1167	Sanhican	"	3,110	1,670	72,200
1168	Stacy	"	16,800	30,126	458,450
1169	St. George	"	29,445	24,066	451,150
1170	Trent	"	2,666	665	51,900
1171	United	"	39,748	25,000	1,432,880
1172	Wilbur	"	43,490	4,609	299,400
1173	White Horse	White Horse	490	1,500	89,500
	Totals		$485,735	$274,018	$10,441,932

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$7,359	$44,672	$14,303	$137	$192,004	1126
$177,201	54,089	1,108,455	88,591	267,916	2,437,064	1127
6,300	13,701	51,624	7,119	560	248,933	1128
.....	2,925	5,138	3,529	.....	33,632	1129
128,741	56,710	672,733	29,919	213,859	1,729,918	1130
4,800	4,420	41,460	7,639	12,790	114,546	1131
16,565	29,000	369,854	35,469	54,107	768,093	1132
130,200	44,473	157,307	16,851	12,905	800,324	1133
20,400	7,325	168,041	14,568	10,733	331,236	1134
36,500	64,851	270,312	14,041	37,508	1,108,690	1135
32,974	21,600	77,794	10,882	37,378	291,944	1136
3,120	8,350	188,246	35,684	7,828	391,604	1137
1,500	4,150	9,825	9,034	14,329	158,649	1138
61,000	13,024	155,510	20,139	3,876	428,663	1139
.....	19,325	43,694	52,515	4,972	547,436	1140
$8,086,946	$3,375,236	$21,933,181	$4,491,105	$3,023,129	$105,749,248	
.....	$1,030	$3,200	$4,104	$3,263	$111,951	1141
.....	5,052	.....	4,768	120	183,814	1142
.....	40,975	.....	6,142	8,182	355,504	1143
$1,200	5,450	.....	410	227	116,033	1144
.....	4,925	23,966	14,782	3,410	248,113	1145
12,100	2,100	10,392	21,793	12,299	484,298	1146
.....	.....	10,573	3,641	824	180,960	1147
.....	2,120	1,765	2,026	133	94,614	1148
$13,300	$61,652	$49,896	$57,666	$28,458	$1,775,287	
.....	$2,125	$2,810	$1,779	.....	$68,620	1149
$2,000	40,385	51,591	23,712	$4,085	916,898	1150
1,500	16,573	9,019	3,823	87	385,106	1151
.....	3,495	55,403	15,182	12,397	338,285	1152
.....	7,481	7,014	5,457	33,228	293,160	1153
130,136	.....	9,044	7,278	102	687,996	1154
94,800	.....	398,747	21,693	2,883	1,531,847	1155
215,100	83,617	742,792	87,902	23,996	3,346,192	1156
.....	14,682	72,225	11,626	1,260	321,500	1157
34,250	22,295	115,392	14,319	16,405	498,269	1158
.....	902	13,569	4,614	3,547	48,958	1159
49,400	21,987	148,186	22,210	6,125	531,844	1160
.....	56,499	306,045	52,611	2,563	1,315,592	1161
.....	6,125	51,520	8,264	1,004	213,268	1162
.....	17,287	13,847	3,901	3,704	201,102	1163
.....	7,190	21,258	4,140	28	144,870	1164
.....	16,802	47,589	14,572	1,953	238,048	1165
.....	38,016	84,309	15,149	4,033	509,904	1166
.....	10,471	24,519	12,034	2,251	126,255	1167
2,400	20,755	161,568	26,649	3,725	720,473	1168
13,200	16,361	75,863	38,697	2,340	651,122	1169
.....	3,197	.....	4,256	344	63,028	1170
1,500	58,632	390,475	20,032	37,525	2,005,792	1171
1,500	15,421	63,436	18,650	886	447,392	1172
.....	1,870	23,823	5,589	1,306	124,078	1173
$545,786	$482,168	$2,890,044	$444,139	$165,777	$15,729,599	

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				
1126	North River ..... Union City	$128,874	.....	.....	.....
1127	Palisade ..... " "	1,505,100	.....	.....	.....
1128	Sentinel ..... " "	170,682	.....	.....	.....
1129	Signet ..... " "	22,795	.....	.....	.....
1130	Town of Union ..... " "	1,208,046	.....	.....	$21,600
1131	Tyler Park ..... " "	71,054	.....	.....	.....
1132	Weehawken ..... " "	548,424	.....	.....	.....
1133	West Hoboken ..... " "	549,564	.....	.....	42,200
1134	West Shore ..... " "	168,852	.....	.....	6,100
1135	Fidelity ..... Weehawken	631,176	.....	.....	102,600
1136	Bluestone ..... West New York	182,724	.....	.....	.....
1137	Kismet ..... " " "	143,913	.....	.....	18,800
1138	New City ..... " " "	98,988	.....	.....	.....
1139	Reliant ..... " " "	299,937	.....	.....	29,600
1140	West New York ..... " " "	364,728	.....	.....	.....
	Totals	$63,944,633	$385,460	$3,395	$8,831,309
	Hunterdon County				
1141	Bloomsbury ..... Bloomsbury	$82,932	$3,000	.....	.....
1142	Clinton Town ..... Clinton	141,636	.....	.....	.....
1143	Flemington ..... Flemington	276,696	.....	.....	.....
1144	Frenchtown ..... Frenchtown	58,728	.....	.....	.....
1145	High Bridge ..... High Bridge	184,758	.....	.....	$800
1146	Centennial ..... Lambertville	356,796	.....	.....	.....
1147	Milford ..... Milford	136,920	.....	.....	.....
1148	Whitehouse ..... White House	69,294	1,320	.....	9,800
	Totals	$1,307,760	$4,320	.....	$10,600
	Mercer County				
1149	Nottingham ..... Hamilton Square	$57,198	.....	.....	.....
1150	Citizens' ..... Hightstown	614,064	.....	.....	.....
1151	Hopewell ..... Hopewell	286,616	.....	.....	$11,200
1152	Garden ..... Lawrence Township	210,868	$8,000	.....	10,600
1153	Pennington ..... Pennington	218,627	.....	.....	.....
1154	Nassau ..... Princeton	522,900	.....	.....	.....
1155	Princeton ..... "	821,958	.....	.....	90,800
1156	Capitol ..... Trenton	1,735,514	16,954	.....	562,400
1157	Chambersburg ..... "	192,005	.....	.....	4,000
1158	Economia ..... "	310,475	.....	.....	.....
1159	Greenwood ..... "	38,178	.....	.....	1,400
1160	Loyal ..... "	339,762	.....	.....	7,700
1161	Mutual ..... "	780,585	.....	.....	110,800
1162	North Trenton ..... "	145,278	.....	.....	13,200
1163	Old Borough ..... "	160,110	.....	.....	8,900
1164	Prospect ..... "	117,398	.....	.....	2,900
1165	Realtors ..... "	140,376	100	.....	25,600
1166	Roma ..... "	323,429	.....	.....	69,500
1167	Sanhican ..... "	95,169	.....	.....	2,000
1168	Stacy ..... "	287,790	.....	.....	12,000
1169	St. George ..... "	360,692	13,000	.....	69,200
1170	Trent ..... "	47,832	.....	.....	.....
1171	United ..... "	1,082,854	.....	.....	159,000
1172	Wilbur ..... "	340,722	.....	.....	.....
1173	White Horse ..... White Horse	94,839	.....	.....	5,800
	Totals	$9,325,239	$38,054	.....	$1,167,000

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

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							
$1,462	.....	$1,624	.....	$4,500	$9,738	$9,205	$36,601	$192,004	1126
2,756	.....	1,683	.....	.....	241,370	176,492	509,663	2,437,064	1127
3,161	.....	772	.....	.....	2,905	43,124	28,289	248,933	1128
3,555	.....	55	.....	.....	2,435	2,748	2,044	33,632	1129
9,625	.....	2,965	.....	.....	23,401	185,896	278,385	1,729,918	1130
1,541	$3,588	50	.....	.....	11,383	9,413	17,517	114,546	1131
.....	.....	2,083	.....	.....	24,611	52,764	140,211	768,093	1132
105	.....	995	.....	.....	.....	127,676	79,784	800,324	1133
152	.....	4,417	.....	34,500	41,760	.....	75,455	331,236	1134
2,693	.....	3,917	.....	155,000	15,240	108,558	89,506	1,108,690	1135
175	.....	682	.....	.....	9,417	45,400	53,546	291,944	1136
417	.....	676	.....	39,500	104,936	.....	83,362	391,604	1137
20,359	.....	164	.....	.....	.....	16,105	23,033	158,649	1138
4,934	.....	1,653	.....	.....	241	28,141	64,157	428,663	1139
2,179	15,430	789	.....	71,558	6,411	62,006	24,335	547,436	1140
$578,583	$382,906	$139,753	$13,689	$5,410,142	$2,799,506	$11,222,543	$12,037,329	$105,749,248	
.....	.....	$160	.....	.....	.....	$21,611	$4,248	$111,951	1141
.....	.....	79	.....	.....	.....	39,767	2,332	183,814	1142
.....	.....	139	$500	.....	.....	74,832	3,337	355,504	1143
.....	$42,800	100	.....	.....	.....	13,327	1,078	116,033	1144
.....	.....	575	.....	.....	$500	39,364	22,116	248,113	1145
$1,606	800	388	.....	$12,400	983	95,572	15,753	484,298	1146
.....	.....	178	.....	.....	.....	37,635	6,227	180,960	1147
.....	.....	117	.....	.....	459	8,990	4,634	94,614	1148
$1,606	$43,600	$1,736	$500	$12,400	$1,942	$331,098	$59,725	$1,775,287	
.....	.....	$239	.....	.....	$3	$7,400	$3,780	$68,620	1149
$616	.....	805	.....	$102,450	.....	158,063	40,900	916,898	1150
.....	.....	393	.....	.....	.....	78,703	8,194	385,106	1151
2,370	.....	574	.....	12,000	4,340	42,313	47,220	338,285	1152
.....	$4,100	112	$250	.....	204	61,832	8,035	293,160	1153
2,005	.....	1,729	.....	.....	.....	117,931	43,431	687,996	1154
3,478	.....	2,705	.....	244,500	.....	192,720	175,686	1,531,847	1155
4,526	.....	2,334	.....	382,000	16,390	258,042	368,032	3,346,192	1156
119	.....	164	127	35,000	4,577	41,928	43,580	321,500	1157
.....	.....	603	.....	58,698	920	77,573	50,000	498,269	1158
355	.....	130	.....	700	2,400	.....	5,795	48,958	1159
17	.....	229	.....	28,000	4,639	65,531	85,966	531,844	1160
186	.....	2,558	.....	12,000	1,437	228,102	179,924	1,315,592	1161
.....	.....	778	.....	17,000	.....	6,275	30,737	213,268	1162
235	.....	178	.....	.....	705	18,958	12,016	201,102	1163
.....	.....	585	.....	.....	48	8,091	15,848	144,870	1164
2,853	.....	128	.....	6,700	4,261	30,818	27,212	238,048	1165
128	.....	32	.....	.....	400	72,704	43,711	509,904	1166
.....	.....	78	.....	.....	75	17,974	10,959	126,255	1167
1,173	.....	257	.....	65,754	154,326	118,324	80,849	720,473	1168
275	.....	1,775	.....	103,500	998	54,394	47,288	651,122	1169
50	.....	105	.....	5,600	28	2,609	6,804	63,028	1170
.....	.....	2,282	.....	218,750	18,090	335,946	188,870	2,005,792	1171
10	.....	371	.....	.....	.....	55,351	50,938	447,392	1172
1,192	.....	163	.....	2,200	66	12,290	7,528	124,078	1173
$19,588	$4,100	$19,307	$377	$1,294,852	$213,907	$2,063,872	$1,583,303	$15,729,599	

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								
1126	North River	1,718	146	.....	.....	.....	.....	.....	.....
1127	Palisade	15,500	1,402	.....	.....	.....	.....	.....	.....
1128	Sentinel	2,085	188	.....	.....	.....	.....	.....	.....
1129	Signet	490	48	.....	.....	.....	.....	.....	.....
1130	Town of Union	12,885	1,185	.....	.....	.....	.....	108	36
1131	Tyler Park	856	109	.....	.....	.....	.....	.....	.....
1132	Weehawken	5,636	457	.....	.....	.....	.....	.....	.....
1133	West Hoboken	6,920	765	.....	.....	.....	.....	211	23
1134	West Shore	2,053	166	.....	.....	.....	.....	31	3
1135	Fidelity	8,060	778	.....	.....	.....	.....	513	46
1136	Bluestone	1,980	214	.....	.....	.....	.....	.....	.....
1137	Kismet	1,703	188	.....	.....	.....	.....	99	17
1138	New City	1,094	103	.....	.....	.....	.....	.....	.....
1139	Reliant	3,117	440	.....	.....	.....	.....	148	28
1140	West New York	4,136	389	.....	.....	.....	.....	.....	.....
	Totals	804,751	78,387	3,071	316	85	85	44,610	5,954
	Hunterdon County								
1141	Bloomsbury	1,115	167	30	3	.....	.....	.....	.....
1142	Clinton Town	1,872	237	.....	.....	.....	.....	.....	.....
1143	Flemington	3,587	264	.....	.....	.....	.....	.....	.....
1144	Frenchtown	1,012	137	.....	.....	.....	.....	.....	.....
1145	High Bridge	4,219	214	.....	.....	.....	.....	8	2
1146	Centennial	4,724	479	.....	.....	.....	.....	.....	.....
1147	Milford	1,749	185	.....	.....	.....	.....	.....	.....
1148	Whitehouse	1,289	141	12	7	.....	.....	49	25
	Totals	19,567	1,824	42	10	.....	.....	57	27
	Mercer County								
1149	Nottingham	1,246	190	.....	.....	.....	.....	.....	.....
1150	Citizens'	8,088	599	.....	.....	.....	.....	.....	.....
1151	Hopewell	4,321	425	.....	.....	.....	.....	56	9
1152	Garden	3,168	255	100	6	.....	.....	53	11
1153	Pennington	2,862	335	.....	.....	.....	.....	.....	.....
1154	Nassau	8,161	458	.....	.....	.....	.....	.....	.....
1155	Princeton	10,375	954	.....	.....	.....	.....	454	48
1156	Capitol	24,815	2,207	173	31	.....	.....	2,812	390
1157	Chambersburg	2,165	243	.....	.....	.....	.....	20	5
1158	Economia	3,928	543	.....	.....	.....	.....	.....	.....
1159	Greenwood	720	129	.....	.....	.....	.....	7	5
1160	Loyal	3,821	271	.....	.....	.....	.....	39	11
1161	Mutual	10,805	939	.....	.....	.....	.....	554	80
1162	North Trenton	2,307	234	.....	.....	.....	.....	66	11
1163	Old Borough	2,887	323	.....	.....	.....	.....	45	9
1164	Prospect	2,018	180	.....	.....	.....	.....	15	4
1165	Realtors	1,756	156	1	1	.....	.....	128	19
1166	Roma	4,473	280	.....	.....	.....	.....	347	38
1167	Sanhican	1,197	129	.....	.....	.....	.....	.....	.....
1168	Stacy	3,338	385	.....	.....	.....	.....	60	3
1169	St. George	5,089	745	130	11	.....	.....	346	62
1170	Trent	894	83	.....	.....	.....	.....	.....	.....
1171	United	18,614	1,316	.....	.....	.....	.....	795	128
1172	Wilbur	4,515	292	.....	.....	.....	.....	.....	.....
1173	White Horse	1,929	207	.....	.....	.....	.....	29	6
	Totals	133,492	11,878	404	49	.....	.....	5,826	839

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	
1,718	51	95	S.	$1.00 m.	$200	4½ & 6	$0.25 b	.....	1126
15,500	335	1,067	S.	1.00 m.	200	4½ & 6	.25 b	$0.25 b	1127
2,085	52	136	S.	1.00 m.	200	6	.12½ b	.12½ b	1128
490	10	38	S.	1.00 m.	200	6	.12½ b	.....	1129
12,993	287	934	S.	1.00 m.	200	4½ & 6	3.00 a & .25 b	.....	1130
856	24	85	S.	1.00 m.	200	6	.12½ b	.....	1131
5,636	126	331	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	1132
7,131	141	647	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	1133
2,084	36	133	S.	1.00 m.	200	6	.12½ b	.12½ b	1134
8,573	279	545	S.	1.00 m.	200	6	.....	.....	1135
1,980	56	158	S.	1.00 m.	200	4½ & 6	.25 b	.....	1136
1,802	32	173	S.	1.00 m.	200	6	3.00 a	.....	1137
1,094	38	65	S.	1.00 m.	200	6	3.00 a	.....	1138
3,265	82	386	S.	1.00 & 2.00 m.	200	6	.12½ b	.....	1139
4,136	137	252	S.	.25 w.	200	5 & 6	.09 b	.09 b	1140
852,517	19,526	65,216							
1,145	44	126	S.	$1.00 m.	$200	6	$4.00 a	$2.00 a	1141
1,872	81	156	S.	1.00 m.	200	6	2.00 a	2.00 a	1142
3,587	145	119	S.	1.00 m.	200	6	.....	.....	1143
1,012	53	84	S.	1.00 m.	200	6	.....	.....	1144
4,227	78	138	S.	.50 m.	100	6	2.00 a	2.00 a	1145
4,724	211	268	S.	1.00 m.	200	6	2.50 a	.....	1146
1,749	45	140	S.	1.00 m.	200	6	.05 b	.....	1147
1,350	37	136	S.	1.00 m.	200	6	3.00 a	3.00 a	1148
19,666	694	1,167							
1,246	27	163	S.	$1.00 m.	$200	6	.....	.....	1149
8,088	302	297	S.	1.00 m.	240	6	.....	.....	1150
4,377	147	287	S.	1.00 m.	200	6	$1.00 a	$1.00 a	1151
3,321	108	164	S.	.70 m.	200	6	3.00 a	3.00 a	1152
2,862	72	263	S.	1.00 m.	200	6	1.00 a	.....	1153
8,161	84	374	S.	1.00 m.	200	6	3.00 a	.....	1154
10,829	243	759	S.	1.00 m.	200	6	.10 b	.....	1155
27,800	926	1,702	S.	1.00 m.	200	6	.02½ b	.....	1156
2,185	124	124	S.	1.00 m.	200	6	2.00 a	.....	1157
3,928	246	297	S.	1.00 m.	200	6	.02½ b	.....	1158
727	18	116	S.	1.00 m.	200	6	.02½ b	.....	1159
3,860	105	177	S.	1.00 m.	200	6	3.00 a	.....	1160
11,359	294	725	S.	.70 m.	200	6	.....	.....	1161
2,373	80	165	S.	1.00 m.	200	6	3.00 a	3.00 a	1162
2,932	63	269	S.	1.00 m.	200	6	2.00 a	.....	1163
2,033	53	131	S.	1.00 m.	200	6	2.00 a	.....	1164
1,885	88	88	S.	1.00 m.	200	6	.05 b	.....	1165
4,820	128	190	O.P.	.....	200	6	.02½ b	.....	1166
1,197	47	82	S.	1.00 m.	200	6	3.00 a	1.00 a	1167
3,398	93	295	S.	1.00 m.	200	6	.....	.....	1168
5,565	211	607	S.	1.00 m.	200	6	.02½ b	.....	1169
894	22	61	S.	1.00 m.	200	6	2.00 a	.....	1170
19,409	605	839	O.P.	.....	200	6	5.00 a	3.00 a	1171
4,515	102	190	S.	1.00 m.	200	6	2.00 a	.....	1172
1,958	42	171	S.	1.00 m.	200	6	3.00 a	1.00 a	1173
139,722	4,230	8,536							

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		
1174	Avenel ..... Avenel	Nov. 1, 1921	Matthew T. Smith .....
1175	Blazing Star ..... Carteret	Jan. 20, 1923	Isidore M. Weiss .....
1176	Carteret ..... "	May 4, 1901	Edward J. Heil .....
1177	Roosevelt ..... "	June 29, 1914	William J. Lawlor .....
1178	Sound View ..... "	Dec. 11, 1924	Charles A. Conrad .....
1179	Tax Payers ..... "	Oct. 18, 1927	Thomas J. Mulvihill .....
1180	Cranbury ..... Cranbury	Oct. 20, 1921	C. Raymond Wicoff .....
1181	Dunellen ..... Dunellen	April 11, 1887	Walter M. Fowler .....
1182	Home ..... "	Mar. 13, 1909	Augustus F. Todd .....
1183	Fairfield ..... Fords	Sept. 6, 1919	John Egan, Sr. .....
1184	Highland Park ..... Highland Park	Dec. 14, 1908	Albert R. Johnson .....
1185	Raritan Valley ..... " "	Jan. 10, 1925	H. Richard Segoine .....
1186	Jamesburg Mutual ..... Jamesburg	Feb. 20, 1869	William C. Crosby .....
1187	Brainy Borough ..... Metuchen	Aug. 6, 1925	Harry T. Smith .....
1188	Metuchen ..... "	Sept. 7, 1897	Milton C. Mook .....
1189	Evergreen ..... Middlesex Borough	May 21, 1925	George W. Harris .....
1190	Middlesex Borough ..... " "	Oct. 20, 1914	C. A. Lydecker .....
1191	Citizens' ..... Milltown	July 31, 1916	J. Burr Herbert .....
1192	Milltown ..... "	Feb. 9, 1910	Charles Baurles .....
1193	Assurance ..... New Brunswick	Jan. 28, 1925	Harry W. Clapp .....
1194	Business Men's ..... " "	Mar. 1, 1916	Patrick F. Byrne .....
1195	College Town ..... " "	June 17, 1922	Joseph Lefkowits .....
1196	County Seat ..... " "	Jan. 9, 1924	Julius Kahn .....
1197	Freedom ..... " "	Jan. 15, 1925	Charles Forman .....
1198	Helpful ..... " "	April 25, 1925	Wade H. Johns .....
1199	Homestead ..... " "	April 15, 1886	Theodore Whitlock .....
1200	International ..... " "	Feb. 5, 1916	Ernest Dever .....
1201	Magyar ..... " "	Aug. 17, 1922	James Szabo .....
1202	Middlesex County ..... " "	June 8, 1920	John J. Morrison .....
1203	New Brunswick ..... " "	July 11, 1912	Alvin A. Hastings .....
1204	Property Owners' ..... " "	April 14, 1924	Frank A. Connolly .....
1205	Provident ..... " "	June 7, 1894	Russell B. Howell .....
1206	Relief ..... " "	Dec. 12, 1923	Nathaniel L. Frankel .....
1207	Second Merchants ..... " "	Dec. 19, 1894	Walter Burns .....
1208	Second Peoples ..... " "	Feb. 21, 1891	Conrad W. Kuhlthau .....
1209	Security ..... " "	Feb. 25, 1889	Theodore Cohn .....
1210	Uniform ..... " "	Dec. 18, 1924	Benjamin W. Erickson .....
1211	University ..... " "	Aug. 27, 1924	Alex Benedik .....
1212	Welfare ..... " "	Mar. 12, 1920	Abraham Jelin .....
1213	West New Brunswick ..... " "	April 22, 1925	Charles E. Archbald .....
1214	Workingmen's ..... " "	Aug. 20, 1895	John A. Manley .....
1215	Young Men's ..... " "	June 15, 1909	John H. Conger .....
1216	New Market ..... New Market	April 16, 1912	Charles S. Day .....
1217	Sincerity ..... North Brunswick Township	Oct. 29, 1924	Isaac V. Williamson .....
1218	Citizens ..... Perth Amboy	Dec. 23, 1892	* .....
1219	East Jersey ..... " "	May 11, 1922	Samuel Polkowitz .....
1220	Homesite ..... " "	Mar. 21, 1925	Ralph E. Seaman .....
1221	Modern ..... " "	June 3, 1901	Frank Dorsey .....
1222	North Amboy ..... " "	June 14, 1913	Matthew F. Urbanski .....
1223	Pacemaker ..... " "	July 1, 1926	David Landesman .....

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Wilton T. Applegate	A. George Heller	81 Avenel St., Avenel, N. J.	1174
Robert L. Brown	William J. Lawlor	45 Chrome Ave., Carteret, N. J.	1175
Francis A. Monaghan	Thomas Devereux	149 Pershing Ave., Carteret, N. J.	1176
Emil Stremlau	Russell L. Miles	101 Roosevelt Ave., Carteret, N. J.	1177
Elmer E. Brown	Fred F. Simons	Carteret, N. J.	1178
Abraham D. Glass	Charles Vincze	331 Kirkland Place, Perth Amboy, N. J.	1179
Wilton T. Applegate	William C. Hoffman	Cranbury, N. J.	1180
Dolliver & Feaster	George W. Day	316 Front St., Dunellen, N. J.	1181
Fred C. Gaskill	Charles A. Coriell	621 Washington Ave., Dunellen, N. J.	1182
Leo Goldberger	T. W. Liddle	867 King George's Road, Fords, N. J.	1183
R. E. & A. D. Watson	John W. Zimmermann	61 Nichol Ave., New Brunswick, N. J.	1184
Fred W. DeVoe	Edwin W. Eden	244 Benner St., Highland Park, N. J.	1185
John P. Kirkpatrick	E. A. Breckwedel	Jamesburg, N. J.	1186
A. S. Arnold	R. D. Renninger	48 Home St., Metuchen, N. J.	1187
H. A. Reynolds	Elbert S. Schenck	40 Plainfield Ave., Metuchen, N. J.	1188
J. J. Mutnick, Jr.	Alden Wilmot	603 N. Washington Ave., Dunellen, N. J.	1189
John P. Cullen	L. V. Poulson	R-1, Bound Brook, N. J.	1190
Kearney Y. Kuhlthau	John H. Junker	127 S. Main St., Milltown, N. J.	1191
Fred W. De Voe	Walter R. Smith	15 E. Church St., Milltown, N. J.	1192
Charles M. Morris	Russell H. Morris	12 Seaman St., New Brunswick, N. J.	1193
John P. Kirkpatrick	Fred M. Joiner	46 Paterson St., New Brunswick, N. J.	1194
Samuel D. Hoffman	Jacob Ratner	5 Elm Row, New Brunswick, N. J.	1195
Samuel G. Cohen	Charles W. Miller	120 Church St., New Brunswick, N. J.	1196
Douglas M. Hicks	George W. Wilmot, Jr.	51 Bayard St., New Brunswick, N. J.	1197
Paul W. Ewing	Frederick Yahnel	16 Richter Ave., Milltown, N. J.	1198
George R. Morrison	William R. Lee	390 George St., New Brunswick, N. J.	1199
Jabez H. Helm	Russell H. Morris	52 Paterson St., New Brunswick, N. J.	1200
Edmund A. Hayes	James Kosa	203 Somerset St., New Brunswick, N. J.	1201
Fred W. De Voe	George W. Miller	120 Church St., New Brunswick, N. J.	1202
Freeman Woodbridge	Raymond E. Grymes	P. O. Box 443, New Brunswick, N. J.	1203
Philip M. Brenner	Arnold B. Rosenthal	5 Elm Row, New Brunswick, N. J.	1204
R. E. & A. D. Watson	Charles W. Pierce	Peoples Nat'l B'k Bldg., New Brunswick, N. J.	1205
Frederick F. Richardson	John M. Tegen	390 George St., New Brunswick, N. J.	1206
Frederick Weigel	Charles A. Schenck	383 George St., New Brunswick, N. J.	1207
Jabez H. Helm	Charles E. Tindell	51 Bayard St., New Brunswick, N. J.	1208
William E. Florance	William G. Howell	390 George St., New Brunswick, N. J.	1209
George J. Plechner	Hans M. K. Hansen	390 George St., New Brunswick, N. J.	1210
Morris Roth	Isadore Attinger	5 Elm Row, New Brunswick, N. J.	1211
Samuel D. Hoffman	Harry S. Feller	41 Paterson St., New Brunswick, N. J.	1212
James J. Curran	Joseph G. Baier	705 Hamilton Road, New Brunswick, N. J.	1213
John A. Lynch	George F. McCormick	50 College Ave., New Brunswick, N. J.	1214
R. E. and A. D. Watson	Louis A. Meseroll	Citizens Nat'l B'k Bldg., New Brunswick, N. J.	1215
Fred C. Gaskill	H. R. Hall	420 Prospect Ave., Dunellen, N. J.	1216
Klemmer Kalteissen	William H. Koch	407 Lincoln Ave., New Brunswick, N. J.	1217
.....	*Frank J. Cahill	102 Smith St., Perth Amboy, N. J.	1218
Henry K. Golenbock	Lillian K. Joselson	213 State St., Perth Amboy, N. J.	1219
Jacob M. Klein	Howard Hardiman	Perth Amboy Nat'l B'k Bldg., Perth Amboy	1220
John E. Toolan	Robert Fullerton	339 State St., Perth Amboy, N. J.	1221
Andrew J. Wight	Joseph Massopust	603 Amboy Ave., Perth Amboy, N. J.	1222
Jacob S. Karkus	Otto Schuster	313 State St., Perth Amboy, N. J.	1223

* Special Assistant Deputy Commissioner.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION	ASSETS		
		Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Middlesex County			
1174	Avenel ..... Avenel	$4,739	$4,569	$53,300
1175	Blazing Star ..... Carteret	752	.....	138,200
1176	Carteret ..... "	13,879	7,559	641,400
1177	Roosevelt ..... "	4,962	4,429	233,142
1178	Sound View ..... "	8,355	1,967	119,750
1179	Tax Payers ..... "	5,457	2,081	43,600
1180	Cranbury ..... Cranbury	9,186	5,766	311,200
1181	Dunellen ..... Dunellen	18,262	6,200	391,100
1182	Home ..... "	707	18,630	322,700
1183	Fairfield ..... Fords	3,305	.....	336,800
1184	Highland Park ..... Highland Park	18,113	8,548	645,500
1185	Raritan Valley ..... " "	12,854	3,924	309,400
1186	Jamesburg Mutual ..... Jamesburg	37,005	61	812,600
1187	Brainy Borough ..... Metuchen	5,762	3,086	125,500
1188	Metuchen ..... "	31,453	13,849	838,400
1189	Evergreen ..... Middlesex Borough	9,245	22,364	132,300
1190	Middlesex Borough ..... " "	5,999	.....	520,600
1191	Citizens' ..... Milltown	860	35,325	434,600
1192	Milltown ..... "	9,180	10,713	628,200
1193	Assurance ..... New Brunswick	975	38	79,800
1194	Business Men's ..... " "	3,380	.....	764,942
1195	College Town ..... " "	30,383	15,022	302,250
1196	County Seat ..... " "	22,177	.....	106,100
1197	Freedom ..... " "	95	763	142,150
1198	Helpful ..... " "	7,874	1,040	64,600
1199	Homestead ..... " "	2,744	.....	480,700
1200	International ..... " "	689	106	200,100
1201	Magyar ..... " "	38,522	102,729	565,025
1202	Middlesex County ..... " "	29,436	2,671	338,750
1203	New Brunswick ..... " "	11,637	.....	348,550
1204	Property Owners' ..... " "	2,718	30,100	353,000
1205	Provident ..... " "	13,225	12,214	465,150
1206	Relief ..... " "	43,312	10,372	119,000
1207	Second Merchants ..... " "	54,805	6,084	493,900
1208	Second Peoples ..... " "	16,090	6,538	607,050
1209	Security ..... " "	3,249	3,964	1,015,550
1210	Uniform ..... " "	7,805	24,123	206,300
1211	University ..... " "	69	.....	54,000
1212	Welfare ..... " "	589	.....	587,300
1213	West New Brunswick ..... " "	411	1,500	122,950
1214	Workingmen's ..... " "	8,040	.....	348,600
1215	Young Men's ..... " "	27,346	5,491	456,800
1216	New Market ..... New Market	349	500	90,100
1217	Sincerity ..... North Brunswick Township	51,074	1,394	200,100
1218	Citizens ..... Perth Amboy	209,550	.....	1,726,200
1219	East Jersey ..... " "	3,505	.....	258,555
1220	Homesite ..... " "	1,487	1,484	52,600
1221	Modern ..... " "	58,339	64,200	355,535
1222	North Amboy ..... " "	7,152	31,900	795,250
1223	Pacemaker ..... " "	425	150	16,300

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	.....	$4,476	$8,697	$59	$75,840	1174
$3,030	$2,220	76,116	17,510	355	238,183	1175
14,900	27,884	178,598	62,998	12,548	959,766	1176
697	8,438	45,523	1,886	1,344	300,421	1177
547	3,600	28,496	15,977	17,115	195,807	1178
.....	1,220	3,361	2,621	18,006	76,346	1179
.....	13,265	68,675	34,768	3,185	446,045	1180
61,024	8,865	51,317	18,899	6,539	562,206	1181
.....	2,965	53,754	23,487	5,720	427,963	1182
350	4,360	99,335	27,029	30,405	501,584	1183
.....	2,525	104,062	43,007	1,732	823,487	1184
9,000	9,702	75,445	17,516	2,508	440,349	1185
.....	12,350	250,416	115,179	17,086	1,244,697	1186
.....	2,075	81,518	14,480	764	233,185	1187
.....	10,050	186,660	84,060	8,820	1,173,292	1188
.....	4,425	22,200	10,077	6,189	206,800	1189
10,665	.....	96,289	57,472	11,856	702,881	1190
2,826	10,386	82,538	28,302	1,073	595,910	1191
11,000	20,775	170,122	16,932	3,033	869,955	1192
.....	4,150	107,200	6,502	561	199,226	1193
.....	17,323	77,645	42,796	5,468	911,554	1194
.....	19,235	174,728	29,052	2,239	572,909	1195
250	6,100	51,622	7,633	257	194,139	1196
.....	3,815	36,149	14,332	1,286	198,590	1197
5,800	5,340	25,620	4,438	1,918	116,630	1198
4,200	12,900	337,758	44,636	10,162	893,100	1199
.....	3,600	44,369	24,507	1,277	274,648	1200
.....	33,385	33,130	13,203	468	786,462	1201
56,300	4,415	73,717	12,293	780	518,362	1202
.....	2,800	10,844	18,005	305	392,141	1203
30,850	37,531	111,866	23,156	5,468	596,689	1204
2,400	2,300	103,995	40,676	30,427	670,387	1205
.....	6,707	97,666	17,986	3,386	298,429	1206
.....	6,100	10,442	26,261	3,248	600,840	1207
6,000	6,600	106,817	19,341	21,808	790,244	1208
.....	12,495	126,350	38,452	374	1,200,434	1209
.....	9,530	30,366	30,845	11,477	320,446	1210
.....	900	29,935	5,432	1,450	91,786	1211
15,500	15,236	248,139	61,102	12,515	940,381	1212
.....	720	25,428	4,030	3,256	158,295	1213
6,290	1,450	91,870	21,766	12,035	490,051	1214
.....	12,575	71,737	40,399	8,028	622,376	1215
.....	150	11,743	5,844	1,231	109,917	1216
.....	13,380	.....	9,900	225	276,073	1217
2,700	.....	1,658,121	109,943	253,761	3,960,275	1218
.....	2,900	220,900	52,435	4,806	542,901	1219
.....	1,460	55,766	13,148	276	126,221	1220
.....	.....	395,963	9,839	6,085	889,961	1221
4,740	270	364,756	60,135	8,261	1,272,464	1222
.....	250	24,396	8,867	202	50,590	1223

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				
1174	Avenel ..... Avenel	$33,340	.....	.....	$1,550
1175	Blazing Star ..... Carteret	145,662	.....	.....	6,200
1176	Carteret ..... "	535,848	.....	.....	177,100
1177	Roosevelt ..... "	209,159	.....	.....	.....
1178	Sound View ..... "	131,676	.....	.....	16,350
1179	Tax Payers ..... "	56,784	.....	.....	600
1180	Cranbury ..... Cranbury	310,824	.....	.....	17,900
1181	Dunellen ..... Dunellen	336,984	.....	.....	9,800
1182	Home ..... "	267,394	.....	.....	9,700
1183	Fairfield ..... Fords	234,613	.....	.....	47,910
1184	Highland Park ..... Highland Park	516,120	.....	.....	46,100
1185	Raritan Valley ..... " "	319,014	.....	.....	8,900
1186	Jamesburg Mutual ..... Jamesburg	823,236	.....	.....	20,850
1187	Brainy Borough ..... Metuchen	153,288	.....	.....	.....
1188	Metuchen ..... "	632,226	.....	.....	173,900
1189	Evergreen ..... Middlesex Borough	150,636	.....	.....	.....
1190	Middlesex Borough ..... " "	496,716	.....	.....	.....
1191	Citizens' ..... Milltown	361,914	.....	.....	20,500
1192	Milltown ..... "	474,324	$25,050	.....	173,400
1193	Assurance ..... New Brunswick	126,648	.....	.....	.....
1194	Business Men's ..... " "	617,390	.....	.....	.....
1195	College Town ..... " "	367,248	.....	.....	550
1196	County Seat ..... " "	117,603	.....	.....	.....
1197	Freedom ..... " "	143,529	.....	.....	5,500
1198	Helpful ..... " "	85,587	.....	.....	.....
1199	Homestead ..... " "	606,558	.....	.....	.....
1200	International ..... " "	177,951	.....	.....	.....
1201	Magyar ..... " "	575,766	.....	.....	20,800
1202	Middlesex County ..... " "	331,260	.....	.....	19,300
1203	New Brunswick ..... " "	292,412	.....	.....	.....
1204	Property Owners' ..... " "	409,584	.....	.....	24,850
1205	Provident ..... " "	488,400	.....	.....	2,200
1206	Relief ..... " "	197,379	.....	.....	.....
1207	Second Merchants ..... " "	450,918	.....	.....	.....
1208	Second Peoples ..... " "	561,012	.....	.....	.....
1209	Security ..... " "	819,629	.....	.....	.....
1210	Uniform ..... " "	233,655	.....	.....	.....
1211	University ..... " "	53,364	.....	.....	.....
1212	Welfare ..... " "	449,099	.....	.....	.....
1213	West New Brunswick ..... " "	115,664	.....	.....	3,600
1214	Workingmen's ..... " "	270,670	.....	.....	63,200
1215	Young Men's ..... " "	461,526	.....	.....	.....
1216	New Market ..... New Market	66,204	.....	.....	5,800
1217	Sincerity ..... North Brunswick Township	209,274	.....	.....	.....
1218	Citizens ..... Perth Amboy	1,418,851	.....	.....	284,653
1219	East Jersey ..... " "	214,890	.....	.....	.....
1220	Homesite ..... " "	78,655	.....	.....	.....
1221	Modern ..... " "	445,223	.....	.....	94,937
1222	North Amboy ..... " "	536,729	.....	.....	445,450
1223	Pacemaker ..... " "	26,468	.....	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
						$7,676	$7,805	$75,840	1174
$22,383	$3,086			$10,800	$16,604	24,257	34,500	238,183	1175
		$160		25,500	14,116	92,650	98,146	959,766	1176
40	14,900	1,466		13,500	46	55,068	22,595	300,421	1177
45		8			6,317	18,604	22,049	195,807	1178
		811							
		655			4,032	7,275	7,000	76,346	1179
		407			1,307	67,494	48,113	446,045	1180
		202		102,300	1,772	81,239	29,909	562,206	1181
		178		51,900	9,731	55,646	33,414	427,963	1182
	40,387				50,136	48,480	80,058	501,584	1183
		313		93,000	6,785	98,953	62,216	823,487	1184
2,774		1,456		17,000	1,132	56,000	34,073	440,349	1185
		1,252		42,100	44,837	138,542	173,880	1,244,697	1186
14,452		1,004			4,823	17,245	42,373	233,185	1187
330		3,303			89,972	140,785	132,776	1,173,292	1188
		50				32,162	23,952	206,800	1189
34					1,600	120,871	83,660	702,881	1190
760		1,068		58,400	4,993	89,976	58,299	595,910	1191
1,565		1,053		5,000	174	105,770	83,619	869,955	1192
		798		14,700	10,559	6,251	40,270	199,226	1193
233	40,132	523			16,952	175,443	60,881	911,554	1194
929		1,131		22,700	26,297	83,730	70,324	572,909	1195
		120			26,917	24,428	25,071	194,139	1196
		444		9,750	395		38,972	198,590	1197
112		50			5,522	8,932	16,427	116,630	1198
		3,000		32,500	9,681	93,006	148,355	893,100	1199
33		7		24,000	5,762	40,415	26,480	274,648	1200
60		401				150,376	39,059	786,462	1201
5,145		379		16,636	8,281	75,887	61,474	518,362	1202
350		362				87,485	11,532	392,141	1203
278		184			11,614	94,336	55,843	596,689	1204
		575			310	112,120	66,782	670,387	1205
593		27			28,954	19,822	51,654	298,429	1206
1,243		113				101,010	47,556	600,840	1207
		43			1,208	133,297	94,684	790,244	1208
		229		24,000	67,694	219,432	69,450	1,200,434	1209
888		50			6,648	56,056	23,149	320,446	1210
168		50			18,647		19,557	91,786	1211
1,344		2,486		94,474	149,938	47,569	195,471	940,381	1212
	500	14		2,200	25	12,096	24,196	158,295	1213
		208			62,990	38,912	54,071	490,051	1214
59		219		10,950	50	102,633	46,939	622,376	1215
		223		12,850	930	11,161	12,749	109,917	1216
7		339				63,402	3,051	276,073	1217
		489,072		55,600	649,321		1,062,778	3,960,275	1218
1,921		1,530		74,727	107,987	23,846	118,000	542,901	1219
1,260		63		10,550	6,574	4,239	24,880	126,221	1220
					33,945	107,457	208,399	889,961	1221
		27			36,427		253,831	1,272,464	1222
350		212		2,625	9,289		11,646	50,590	1223

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								
1174	Avenel	327	32					8	4
1175	Blazing Star	1,571	166					31	3
1176	Carteret	6,046	616					886	127
1177	Roosevelt	2,749	270						
1178	Sound View	1,581	155					82	13
1179	Tax Payers	890	132					3	2
1180	Cranbury	3,635	461					90	21
1181	Dunellen	4,209	439					49	8
1182	Home	3,408	373					49	4
1183	Fairfield	6,658	496					479	58
1184	Highland Park	6,653	441					232	24
1185	Raritan Valley	4,936	423					45	10
1186	Jamesburg Mutual	8,874	763					105	19
1187	Brainy Borough	1,827	213						
1188	Metuchen	7,420	511					770	158
1189	Evergreen	1,949	159						
1190	Middlesex Borough	5,564	645						
1191	Citizens'	4,357	602					103	15
1192	Milltown	6,682	558	251	16			867	105
1193	Assurance	1,559	157						
1194	Business Men's	7,041	554						
1195	College Town	4,075	326					3	1
1196	County Seat	1,545	141						
1197	Freedom	2,097	201					28	2
1198	Helpful	1,207	117						
1199	Homestead	4,163	585						
1200	International	1,863	208						
1201	Magyar	8,143	851					104	12
1202	Middlesex County	3,914	408					97	14
1203	New Brunswick	3,892	335						
1204	Property Owners'	5,373	482					125	11
1205	Provident	5,819	582					11	1
1206	Relief	1,926	196						
1207	Second Merchants	5,069	507						
1208	Second Peoples	6,233	586						
1209	Security	9,724	913						
1210	Uniform	2,750	309						
1211	University	625	74						
1212	Welfare	5,149	394						
1213	West New Brunswick	2,350	231					18	3
1214	Workingmen's	1,861	258					210	54
1215	Young Men's	5,136	528						
1216	New Market	937	85					29	15
1217	Sincerity	2,804	328						
1218	Citizens	70,157	3,725					9,552	863
1219	East Jersey	2,767	199						
1220	Homesite	901	90						
1221	Modern	18,827	1,060					1,356	150
1222	North Amboy	16,158	651					4,454	228
1223	Pacemaker	380	44						

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	
335	21	15	S.	$1.00 m.	$200	6	$5.00 a	.....	1174
1,602	50	119	S.	1.00 m.	200	6	.05 b	.....	1175
6,932	168	575	S.	1.00 m.	200	6	.05 b	.....	1176
2,749	98	172	O.P.	.....	200	6	3.00 a	$3.00 a	1177
1,663	48	120	S.	1.00 m.	200	6	.....	.....	1178
893	19	115	S.	1.00 m.	200	6	4.50 a	.....	1179
3,725	138	344	S.	1.00 m.	200	6	4.00 a	.....	1180
4,258	271	176	S.	1.00 m.	200	6	.05 b	.....	1181
3,457	137	240	S.	1.00 m.	200	6	.05 b	.....	1182
7,137	111	443	O.P.	.....	100	6	.167 b	.....	1183
6,885	172	293	S.	1.00 m.	200	6	3.00 a	3.00 a	1184
4,981	108	325	S.	1.00 m.	200	6	3.00 a	.....	1185
8,979	338	444	S.	1.00 m.	200	6	3.00 a	.....	1186
1,827	34	179	S.	1.00 m.	200	6	.10 b	.....	1187
8,190	279	390	S.	1.00 m.	200	6	4.00 a	.....	1188
1,949	41	118	S.	1.00 m.	200	6	.....	.....	1189
5,564	219	426	S.	1.00 m.	200	6	6.00 a & .10 b	.....	1190
4,460	126	491	S.	1.00 m.	200	6	.05 b	.....	1191
7,800	199	480	S.	1.00 m.	200	6	.05 b	.....	1192
1,559	25	132	S.	1.00 m.	200	6	3.00 a	.....	1193
7,041	199	355	S.	1.00 m.	200	6	3.00 a	.....	1194
4,078	98	229	S.	1.00 m.	200	6	3.00 a	.....	1195
1,545	52	89	S.	1.00 m.	200	6	3.00 a	.....	1196
2,125	47	156	S.	1.00 m.	200	6	3.00 a	.....	1197
1,207	29	88	S.	1.00 m.	200	6	3.00 a	.....	1198
4,163	401	184	S.	2.00 m.	300	4	.17 b	.....	1199
1,863	50	158	S.	1.00 m.	200	6	3.00 a	.....	1200
8,247	268	595	S.	1.00 & 2.00 m.	200	6	3.00 a	3.00 a	1201
4,011	139	283	S.	1.00 m.	200	6	1.50 a & 3.00 a	.....	1202
3,892	101	234	S.	1.00 m.	200	6	3.00 a	1.50 a	1203
5,498	138	355	S.	1.00 m.	200	6	3.00 a	.....	1204
5,830	121	462	S.	1.00 m.	200	6	3.00 a	.....	1205
1,926	28	168	S.	1.00 m.	200	6	3.00 a	.....	1206
5,069	168	339	S.	1.00 m.	200	6	3.00 a	.....	1207
6,233	192	394	S.	1.00 m.	200	6	.05 b	.....	1208
9,724	233	680	S.	1.00 m.	200	6	.05 b	.....	1209
2,750	95	214	S.	1.00 m.	200	6	3.00 a	.....	1210
625	23	51	S.	1.00 m.	200	6	3.00 a	.....	1211
5,149	197	197	S.	1.00 m.	200	6	.....	.....	1212
2,368	42	192	O.P.	.....	200	6	4.00 a	.....	1213
2,071	120	192	S.	2.00 m.	300	5	3.00 a	.....	1214
5,136	171	357	S.	1.00 m.	200	6	3.00 a	.....	1215
966	40	60	S.	1.00 m.	200	6	.05 b	.....	1216
2,804	93	235	S.	1.00 m.	200	6	3.00 a	.....	1217
79,709	546	4,042	O.P.	.....	100	6	.20 b	.....	1218
2,767	49	150	S.	1.00 m.	200	6	.16⅔ b	.....	1219
901	19	71	S.	1.00 m.	200	6	.17 b	.17 b	1220
20,183	121	1,089	O.P.	.....	100	6	.15 b	.15 b	1221
20,612	243	636	N.S.	.....	100	4-8	.20 b	.....	1222
380	8	36	S.	1.00 m.	200	6	.16 b	.....	1223

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			
1224	People's	Perth Amboy	Feb. 10, 1914	Abel Hanson
1225	Perth Amboy	" "	June 18, 1910	Albert Leon
1226	Smith Street	" "	July 23, 1919	George F. Reynolds
1227	West Amboy	" "	April 16, 1924	Jens M. Sorensen
1228	Westminster	" "	May 9, 1925	Isador Greenspan
1229	Plainsboro	Plainsboro	July 12, 1921	Henry W. Jeffers
1230	Port Reading	Port Reading	May 25, 1910	William Brown
1231	Piscataway	Raritan Township	Sept. 11, 1920	C. Parker Runyon
1232	Home Extension	Sayreville	Oct. 18, 1923	William J. Betzler
1233	Investors and Owners	South Amboy	June 18, 1920	J. Arthur Applegate
1234	Star	" "	Jan. 22, 1889	Richard C. Stephenson
1235	South Plainfield	South Plainfield	Feb. 14, 1913	Robert K. Hamilton
1236	Providers	South River	Sept. 29, 1923	Robert F. Fountain
1237	Pulawski	" "	Nov. 6, 1916	William A. Szymborski
1238	South River	" "	Feb. 29, 1892	Asher W. Bissett
1239	Clara Barton	Woodbridge	April 17, 1926	Martin J. O'Hara
1240	Colonia	"	Jan. 14, 1921	John B. Tiffany
1241	Woodbridge	"	Mar. 29, 1910	F. J. Howell
	Monmouth County			
1242	Allentown	Allentown	Mar. 17, 1920	James H. Graham
1243	Asbury Park	Asbury Park	Feb. 11, 1874	George A. Smock
1244	Bradley	" "	Oct. 28, 1922	Isaac Berger
1245	Home	" "	Jan. 5, 1910	George W. Pittenger
1246	Reserve	" "	May 5, 1927	Lee W. Berry
1247	Shore	" "	Oct. 30, 1919	Thomas H. Pratt
1248	Atlantic Highlands	Atlantic Highlands	Nov. 12, 1887	Lewis S. Sculthorp
1249	Shark River	Avon-by-the-Sea	Aug. 11, 1925	F. G. Angeny
1250	Belmar	Belmar	July 7, 1891	Willard J. Sterner
1251	Wall	"	Feb 10, 1928	William E. Hefter
1252	Jersey Coast	Bradley Beach	Mar. 24, 1924	Israel H. Gant
1253	Seaview	" "	July 11, 1927	Joseph Pilling
1254	Eatontown and Oceanport	Eatontown	July 29, 1910	H. W. Conrow
1255	Englishtown	Englishtown	April 14, 1926	Henry W. Herbert
1256	Farmingdale	Farmingdale	June 9, 1916	Edward Imlay
1257	Freehold Mutual	Freehold	June 24, 1869	Peter F. Runyon
1258	Stability	"	May 3, 1923	Julius E. Dittmar
1259	Highlands	Highlands	July 6, 1909	William Fehlhaber
1260	Keansburg	Keansburg	July 2, 1912	Edward T. Compton
1261	Sage	Keyport	April 4, 1927	Dallas G. Young
1262	Second Keyport	Keyport	Nov. 18, 1880	Harvey S. Bedle
1263	Borough	Keyport & Matawan	Oct. 16, 1919	Charles H. Jewell
1264	Leonardo	Leonardo	May 14, 1928	George P. Williams
1265	Long Branch	Long Branch	Dec. 11, 1869	Bryant B. Newcomb
1266	Monmouth County	" "	Feb. 28, 1919	Martin McCue

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Charles K. Seaman, Jr.	C. Douglas Fraser	214 Smith St., Perth Amboy, N. J.	1224
Leo Goldberger	Arnold J. Christensen	133 Paterson St., Perth Amboy, N. J.	1225
John E. Toolan	Albert L. Gardner	R. F. D. No. 1, Box 17-A, Perth Amboy, N. J.	1226
Peter Clausen	Fred P. Hansen	175 Smith St., Perth Amboy, N. J.	1227
David T. Wilentz	Morris Goldfarb	95 Lewis St., Perth Amboy, N. J.	1228
John V. B. Wicoff	Paul S. Smith	c/o First National Bank, Princeton, N. J.	1229
Thomas Brown	Edwin W. Casey	Port Reading, N. J.	1230
Edmund A. Hayes	Arnold B. Rosenthal	5 Elm Row, New Brunswick, N. J.	1231
Joseph T. Karcher	Charles W. Robinson	7 Hart St., Sayreville, N. J.	1232
John P. McGuire	George A. Kress	312 Pine Ave., South Amboy, N. J.	1233
Leo J. Coakley	John J. Delaney	147 N. Broadway, South Amboy, N. J.	1234
McDonough & McDonough	Harry J. Manning	South Plainfield, N. J.	1235
J. Randolph Appleby, Jr.	Wilbur A. Bryan	South River, N. J.	1236
Appleby, & Leszczymski	Martin S. Duschock	40 Main St., South River, N. J.	1237
George L. Burton	John R. Petrie	30 Main St., South River, N. J.	1238
Esther Beckhoff	Sophie R. Jensen	Amboy Ave., Fords, N. J.	1239
Henry St. C. Lavin	Howard H. Jennings	Colonia, N. J.	1240
J. H. Thayer Martin	Carl R. Chase	Woodbridge, N. J.	1241
James S. Turp	Leon A. Nelson	Allentown, N. J.	1242
Durand, Ivins & Carton	*Harrison C. Hurley	527 Bangs Ave., Asbury Park, N. J.	1243
Tumen & Tumen	Charles M. Baker	710 Bangs Ave., Asbury Park, N. J.	1244
J. Otto Rhome	Ada Morris	17 Virginia Ave., Manasquan, N. J.	1245
J. Everett Newman	James Forsyth	601 Mattison Ave., Asbury Park, N. J.	1246
Walter Taylor	H. Barker Fliege	303 Bond St., Asbury Park, N. J.	1247
Charles R. Snyder	Henry C. Van Note	33 First Ave., Atlantic Highlands, N. J.	1248
Samuel Y. Hampton	Ernest E. Messler	Main & Garfield Ave., Avon-by-the-Sea, N. J.	1249
Arthur M. Birdsall	Neil H. Miller	704 Tenth Ave., Belmar, N. J.	1250
Arthur M. Birdsall	J. Raymond Bergen	710 Ninth Ave., Belmar, N. J.	1251
Joseph R. Megill	Paul Broome	304 Evergreen Ave., Bradley Beach, N. J.	1252
Henry K. Golenbock	Albert Helmroth	1001 Main St., Asbury Park, N. J.	1253
Howard S. Higginson	Richard B. Roberts	57 Lewis St., Eatontown, N. J.	1254
Harold McDermott	Norman Forman	Englishtown, N. J.	1255
H. H. Wainright	E. O. Murphy	Farmingdale, N. J.	1256
Joseph McDermott	Edgar I. Van Derveer	18 Court St., Freehold, N. J.	1257
Max Finegold	A. Rulon Applegate	19 W. Main St., Freehold, N. J.	1258
George E. Jenkinson, Jr.	Harry N. Johnson	Bay Ave., Highlands, N. J.	1259
Howard W. Roberts	Harold D. Willett	Church St., Keansburg, N. J.	1260
Ezra W. Karkus	George F. Keller	Cliffwood, N. J.	1261
.....	George W. Brown	Keyport, N. J.	1262
Ackerson, Van Buskirk & Philo	Horace S. Burrowes	11 Front St., Keyport, N. J.	1263
Irving W. Teeple	Charles M. Keefer	Leonardo, N. J.	1264
Benjamin P. Morris	Helen S. Covert	275 Broadway, Long Branch, N. J.	1265
T. R. Basley	Edward E. Lecour	220 Broadway, Long Branch, N. J.	1266

* 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				
1224	People's	Perth Amboy	$2,857	$32,161	$376,550
1225	Perth Amboy	" "	13,787	.....	572,800
1226	Smith Street	" "	2,087	.....	58,300
1227	West Amboy	" "	1,489	33	79,000
1228	Westminster	" "	4,330	1,981	197,370
1229	Plainsboro	Plainsboro	39,787	2,000	83,800
1230	Port Reading	Port Reading	2,039	.....	316,000
1231	Piscataswaytown	Raritan Township	2,065	.....	212,200
1232	Home Extension	Sayreville	18,458	3,000	192,200
1233	Investors and Owners	South Amboy	497	5,699	474,510
1234	Star	" "	558	.....	421,300
1235	South Plainfield	South Plainfield	1,855	1,125	88,900
1236	Providers	South River	206,485	11,100	456,850
1237	Pulawski	" "	8,977	4,575	222,000
1238	South River	" "	1,265	.....	1,291,950
1239	Clara Barton	Woodbridge	1,847	1,901	77,850
1240	Colonia	"	319	.....	125,200
1241	Woodbridge	"	1,075	4,000	358,000
	Totals		$1,167,104	$539,029	$24,360,279
	Monmouth County				
1242	Allentown	Allentown	$3,880	$4,745	$265,100
1243	Asbury Park	Asbury Park	129,816	.....	3,896,600
1244	Bradley	" "	31,085	4,112	271,200
1245	Home	" "	75,849	.....	2,714,900
1246	Reserve	" "	9,431	8,800	279,275
1247	Shore	" "	9,477	.....	547,550
1248	Atlantic Highlands	Atlantic Highlands	952	41,425	2,839,888
1249	Shark River	Avon-by-the-Sea	7,307	3,538	68,400
1250	Belmar	Belmar	9,953	53,140	1,088,050
1251	Wall	"	5,117	554	60,300
1252	Jersey Coast	Bradley Beach	6,156	4,300	234,800
1253	Seaview	" "	741	.....	26,300
1254	Eatontown and Oceanport	Eatontown	4,781	1,385	146,200
1255	Englishtown	Englishtown	8,209	1,057	159,501
1256	Farmingdale	Farmingdale	2,714	7,200	642,757
1257	Freehold Mutual	Freehold	8,497	25,000	925,800
1258	Stability	"	109,053	4,861	732,400
1259	Highlands	Highlands	2,320	750	252,935
1260	Keansburg	Keansburg	3,865	1,527	389,819
1261	Sage	Keyport	1,276	884	71,200
1262	Second Keyport	Keyport	119,574	9,600	590,950
1263	Borough	Keyport & Matawan	2,792	3,356	353,033
1264	Leonardo	Leonardo	2,837	850	78,750
1265	Long Branch	Long Branch	35,240	59,675	1,579,650
1266	Monmouth County	" "	3,013	.....	799,800

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	.....	$90,334	$39,651	$9,966	$551,519	1224
$11,861	$1,925	365,802	61,160	35,474	1,062,809	1225
.....	2,800	45,513	4,720	15	113,435	1226
.....	1,775	41,572	6,710	66	130,645	1227
5,500	.....	126,157	108,781	6,520	450,639	1228
35,505	150	19,499	845	157	181,743	1229
.....	18,413	55,412	51,981	26,771	470,616	1230
.....	1,580	183,349	73,095	19,437	491,726	1231
8,900	4,710	37,084	9,714	10,257	284,323	1232
.....	.....	38,249	25,051	9,383	553,389	1233
.....	.....	26,379	38,947	10,984	498,168	1234
.....	3,830	5,021	8,288	732	109,751	1235
40,550	40,825	99,817	13,575	715	869,917	1236
12,000	7,685	81,502	8,221	1,805	346,765	1237
67,214	28,473	563,712	66,618	70,802	2,090,034	1238
.....	1,880	50,975	18,536	1,600	154,589	1239
.....	415	13,357	16,219	3,838	159,348	1240
.....	10,440	35,752	49,408	3,719	462,394	1241
$430,599	$513,623	$8,317,425	$2,021,371	$773,618	$38,123,048	
$3,000	$27,280	$104,293	$10,624	$1,635	$420,557	1242
561,600	157,750	1,630,731	421,719	114,882	6,913,098	1243
.....	48,950	247,703	48,967	11,192	663,209	1244
.....	183,834	784,604	269,846	56,519	4,085,552	1245
.....	11,972	4,418	12,690	446	327,032	1246
128,696	12,780	335,183	38,210	33,400	1,105,296	1247
5,888	3,875	703,448	272,456	54,328	3,922,260	1248
2,200	4,375	14,432	9,032	220	109,504	1249
.....	35,600	202,078	21,361	4,068	1,414,250	1250
.....	.....	.....	3,560	552	70,083	1251
3,100	22,099	77,176	24,717	1,558	373,906	1252
.....	650	15,351	12,000	358	55,400	1253
.....	3,345	33,590	4,736	461	194,498	1254
.....	11,230	2,604	13,378	2,674	198,653	1255
.....	.....	21,505	28,320	1,044	703,540	1256
58,600	.....	73,595	49,477	17,959	1,158,928	1257
.....	.....	18,211	31,887	2,849	899,261	1258
.....	1,460	64,470	26,091	6,996	355,022	1259
.....	3,500	64,522	30,566	1,104	494,903	1260
.....	540	2,101	3,782	624	80,407	1261
.....	9,950	36,069	22,404	6,803	795,350	1262
.....	.....	91,186	13,907	2,555	466,829	1263
.....	4,975	1,271	4,456	405	93,544	1264
10,400	7,075	365,482	82,997	13,632	2,154,151	1265
.....	.....	140,275	68,076	18,622	1,029,786	1266

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					
1224	People's	Perth Amboy	$320,571	.....	.....	$27,250
1225	Perth Amboy	" "	480,005	.....	.....	115,850
1226	Smith Street	" "	73,617	.....	.....	502
1227	West Amboy	" "	74,902	.....	.....	1,000
1228	Westminster	" "	258,572	.....	.....	41,650
1229	Plainsboro	Plainsboro	130,941	.....	.....	.....
1230	Port Reading	Port Reading	334,536	.....	.....	.....
1231	Piscataway town	Raritan Township	327,147	.....	.....	6,450
1232	Home Extension	Sayreville	210,165	.....	.....	3,000
1233	Investors and Owners	South Amboy	365,110	.....	.....	10,300
1234	Star	" "	249,918	.....	.....	70,675
1235	South Plainfield	South Plainfield	79,836	.....	.....	2,800
1236	Providers	South River	653,856	.....	.....	.....
1237	Pulawski	" "	256,773	.....	.....	.....
1238	South River	" "	1,215,990	.....	.....	13,150
1239	Clara Barton	Woodbridge	72,744	.....	.....	5,000
1240	Colonia	"	67,401	.....	.....	16,854
1241	Woodbridge	"	291,787	.....	.....	.....
	Totals		$22,602,775	$25,050	.....	$2,016,081
	Monmouth County					
1242	Allentown	Allentown	$266,730	$2,808	.....	$52,500
1243	Asbury Park	Asbury Park	3,887,397	.....	.....	630,375
1244	Bradley	" "	335,525	.....	.....	.....
1245	Home	" "	2,393,452	.....	.....	108,750
1246	Reserve	" "	200,570	40,500	.....	7,800
1247	Shore	" "	548,640	.....	.....	.....
1248	Atlantic Highlands	Atlantic Highlands	2,196,603	.....	.....	778,250
1249	Shark River	Avon-by-the-Sea	74,425	.....	.....	1,600
1250	Belmar	Belmar	864,642	.....	.....	.....
1251	Wall	"	52,116	.....	.....	.....
1252	Jersey Coast	Bradley Beach	224,697	.....	.....	8,900
1253	Seaview	" "	37,920	.....	.....	.....
1254	Eatontown and Oceanport	Eatontown	100,860	.....	.....	42,600
1255	Englishtown	Englishtown	144,414	.....	.....	7,500
1256	Farmingdale	Farmingdale	446,264	.....	.....	52,400
1257	Freehold Mutual	Freehold	755,946	.....	.....	.....
1258	Stability	"	669,048	.....	.....	.....
1259	Highlands	Highlands	177,912	.....	.....	72,700
1260	Keansburg	Keansburg	299,720	.....	.....	75,300
1261	Sage	Keyport	61,461	.....	.....	3,900
1262	Second Keyport	Keyport	516,204	.....	.....	84,100
1263	Borough	Keyport & Matawan	274,332	.....	.....	108,600
1264	Leonardo	Leonardo	74,367	.....	.....	4,400
1265	Long Branch	Long Branch	1,333,209	.....	.....	216,300
1266	Monmouth County	" "	645,216	.....	.....	29,650

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

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							
.....	.....	$34	.....	$32,402	$131	$26,045	$145,086	$551,519	1224
.....	.....	131	.....	84,247	91,608	.....	290,968	1,062,809	1225
$308	.....	.....	.....	6,000	3,309	.....	29,699	113,435	1226
69	$16,599	.....	.....	15,029	119	10,200	12,727	130,645	1227
16,024	.....	118	.....	19,250	30,489	1,025	83,511	450,639	1228
92	.....	123	.....	.....	.....	35,303	15,284	181,743	1229
41	.....	224	.....	12,450	5,948	72,298	45,119	470,616	1230
2,064	.....	825	.....	4,891	29,086	.....	121,263	491,726	1231
1,259	.....	425	.....	.....	107	41,405	27,962	284,323	1232
1,124	.....	687	.....	43,000	499	96,585	36,084	553,389	1233
1,267	1,087	40	.....	40,000	50,000	33,750	51,431	498,168	1234
119	.....	52	.....	5,400	60	8,332	13,152	109,751	1235
.....	.....	423	.....	.....	.....	179,144	36,494	869,917	1236
10	100	39	.....	.....	.....	62,167	27,676	346,765	1237
979	.....	3,450	.....	362,700	23,580	287,684	182,501	2,090,034	1238
2,136	.....	478	.....	14,300	29,245	440	30,246	154,589	1239
318	5,091	1,416	.....	25,415	12,052	5,354	25,447	159,348	1240
5,163	58,000	207	.....	9,356	6,419	.....	91,462	462,394	1241
$88,329	$179,882	$524,937	.....	$1,502,202	$1,843,946	$4,011,766	$5,328,080	$38,123,048	
.....	.....	$1,680	.....	$8,000	$1,272	$40,577	$46,990	$420,557	1242
$1,114	$4,876	6,689	.....	231,673	531,207	939,131	680,636	6,913,098	1243
5,711	.....	234	.....	.....	124,515	87,144	110,080	663,209	1244
868	.....	7,260	.....	384,752	226,974	545,403	418,093	4,085,552	1245
.....	.....	555	.....	.....	.....	42,317	35,290	327,032	1246
12,514	.....	959	.....	164,113	129,493	128,139	121,438	1,105,296	1247
.....	.....	4,084	.....	125,000	41,987	369,048	407,288	3,922,260	1248
139	.....	112	.....	.....	7,636	16,771	8,821	109,504	1249
.....	121,100	758	.....	141,200	173	218,177	68,200	1,414,250	1250
.....	.....	294	.....	.....	7,604	7,447	2,622	70,083	1251
.....	.....	198	.....	36,212	25,756	59,943	18,200	373,906	1252
.....	.....	248	.....	.....	5,886	4,346	7,000	55,400	1253
.....	.....	334	$268	15,000	489	23,696	11,251	194,498	1254
.....	.....	69	.....	9,000	.....	30,155	7,515	198,653	1255
.....	.....	2,182	.....	53,679	124	130,625	18,266	703,540	1256
36	.....	2,473	.....	163,900	2,118	191,289	43,166	1,158,928	1257
14	.....	1,067	.....	.....	.....	199,125	30,007	899,261	1258
258	.....	91	912	29,152	10,269	42,498	21,230	355,022	1259
2,726	.....	1,687	3	4,000	4,452	65,998	41,017	494,903	1260
.....	.....	172	.....	.....	.....	11,306	3,568	80,407	1261
.....	4,374	670	.....	16,265	2,398	134,595	36,744	795,350	1262
238	5,000	605	.....	1,500	2,181	40,636	33,737	466,829	1263
627	.....	329	.....	1,000	10	7,590	5,221	93,544	1264
.....	92,500	3,617	.....	.....	37,234	320,131	151,160	2,154,151	1265
.....	.....	826	.....	145,000	.....	150,285	58,859	1,029,786	1266

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								
1224	People's	7,566	487	.....	.....	.....	.....	272	25
1225	Perth Amboy	9,191	500	.....	.....	.....	.....	600	159
1226	Smith Street	1,542	88	.....	.....	.....	.....	5	1
1227	West Amboy	1,761	127	.....	.....	.....	.....	10	2
1228	Westminster	3,436	182	.....	.....	.....	.....	208	15
1229	Plainsboro	1,424	153	.....	.....	.....	.....	.....	.....
1230	Port Reading	3,662	365	.....	.....	.....	.....	.....	.....
1231	Piscatawaytown	3,393	407	.....	.....	.....	.....	32	10
1232	Home Extension	2,818	415	.....	.....	.....	.....	15	1
1233	Investors and Owners	5,781	597	.....	.....	.....	.....	52	8
1234	Star	3,623	357	.....	.....	.....	.....	354	68
1235	South Plainfield	1,011	117	.....	.....	.....	.....	14	2
1236	Providers	7,696	731	.....	.....	.....	.....	.....	.....
1237	Pulawski	3,198	426	.....	.....	.....	.....	.....	.....
1238	South River	15,333	12,102	.....	.....	.....	.....	132	10
1239	Clara Barton	1,123	109	.....	.....	.....	.....	25	6
1240	Colonia	941	88	.....	.....	.....	.....	85	15
1241	Woodbridge	3,877	315	.....	.....	.....	.....	.....	.....
	Totals	361,157	40,146	251	16	.....	.....	21,590	2,247
	Monmouth County								
1242	Allentown	3,899	618	26	4	.....	.....	263	43
1243	Asbury Park	46,477	3,717	.....	.....	.....	.....	3,152	432
1244	Bradley	3,401	184	.....	.....	.....	.....	.....	.....
1245	Home	27,861	2,429	.....	.....	.....	.....	.....	.....
1246	Reserve	3,631	303	403	83	.....	.....	39	6
1247	Shore	6,598	524	.....	.....	.....	.....	.....	.....
1248	Atlantic Highlands	945	138	.....	.....	.....	.....	8	4
1249	Shark River	11,802	912	.....	.....	.....	.....	.....	.....
1250	Belmar	28,545	2,821	.....	.....	.....	.....	3,891	129
1251	Wall	1,232	76	.....	.....	.....	.....	.....	.....
1252	Jersey Coast	2,887	351	.....	.....	.....	.....	45	13
1253	Seaview	600	109	.....	.....	.....	.....	.....	.....
1254	Eatontown and Oceanport	1,480	259	.....	.....	.....	.....	213	44
1255	Englishtown	2,019	211	.....	.....	.....	.....	38	9
1256	Farmingdale	6,886	516	.....	.....	.....	.....	262	50
1257	Freehold Mutual	9,914	756	.....	.....	.....	.....	.....	.....
1258	Stability	8,957	1,145	.....	.....	.....	.....	.....	.....
1259	Highlands	2,305	337	.....	.....	.....	.....	364	90
1260	Keansburg	4,615	698	.....	.....	.....	.....	376	52
1261	Sage	1,636	140	.....	.....	.....	.....	20	6
1262	Second Keyport	7,005	1,040	.....	.....	.....	.....	420	57
1263	Borough	6,648	597	.....	.....	.....	.....	1,086	99
1264	Leonardo	1,452	191	.....	.....	.....	.....	22	8
1265	Long Branch	18,688	1,414	.....	.....	.....	.....	1,081	149
1266	Monmouth County	7,935	909	.....	.....	.....	.....	148	32

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	
7,838	82	430	O.P.	.....	$100	5¼	$0.10 b	$0.10 b	1224
9,791	159	500	O.P.	.....	200	6	.16 b	.....	1225
1,547	20	69	N.S.	.....	100	6	.07½ b	.....	1226
1,771	30	99	O.P.	.....	100	6	.16 b	.....	1227
3,644	31	166	S.	$1.00 m.	200	6	.16⅔ b	.....	1228
1,424	26	127	S.	1.00 m.	200	6	3.00 a	.....	1229
3,662	188	177	S.	1.00 m.	200	6	5.00 a	.....	1230
3,425	101	316	S.	1.00 m.	200	6	.10 b	.....	1231
2,833	95	321	S.	1.00 m.	200	6	4.00 a	1.50 a	1232
5,833	166	439	S.	1.00 m.	200	6	5.00 a	.....	1233
3,977	136	289	S.	1.00 m.	200	6	3.00 a	3.00 a	1234
1,025	52	67	S.	1.00 m.	200	6	3.00 a	.....	1235
7,696	230	501	S.	1.00 m.	200	6	3.00 a	.....	1236
3,198	112	314	S.	1.00 m.	200	6	3.00 a	.....	1237
15,465	501	11,611	S.	1.00 m.	200	6	3.00 a	3.00 a	1238
1,148	37	78	S.	1.00 m.	200	6	.08 b	.....	1239
1,026	44	59	S.	1.00 m.	200	6	4.00 a	1.00 a	1240
3,877	111	204	S.	1.00 m.	200	6	5.00 a	.....	1241
382,998	8,754	33,655							
4,188	216	449	S.	$1.00 m.	$200	6	$3.00 a	.....	1242
49,629	1,116	3,033	S.	1.00 m.	200	6	1.00 & 2.00 a	.....	1243
3,401	75	109	S.	1.00 m.	200	6	5.00 a	$2.00 a	1244
27,861	862	1,567	S.	1.00 m.	200	6	5.00 a	2.00 a	1245
4,073	105	287	S.	1.00 m.	200	6	5.00 a	1.00 a	1246
6,598	176	348	S.	1.00 m.	200	6	5.00 a	2.00 a	1247
953	32	110	S.	1.00 m.	200	6	5.00 a	2.00 a	1248
11,802	413	499	S.	1.00 m.	200	6	5.00 a	5.00 a	1249
32,436	1,676	1,274	S.	1.00 m.	200	6	3.00 a	3.00 a	1250
1,232	29	47	S.	.70 m.	200	6	5.00 a	1.00 a	1251
2,932	113	251	S.	1.00 m.	200	6	5.00 a	2.00 a	1252
600	11	98	S.	1.00 m.	200	6	5.00 a	2.00 a	1253
1,693	89	214	S.	1.00 m.	200	6	3.00 a	.....	1254
2,057	91	129	S.	1.00 m.	200	6	3.00 a	.....	1255
7,148	212	354	S.	1.00 & 2.00 m.	200	6	.....	.....	1256
9,914	296	460	S.	1.00 m.	200	6	3.00 a	.....	1257
8,957	317	828	S.	1.00 m.	200	6	3.00 a	3.00 a	1258
2,669	176	251	S.	1.00 m.	200	6	6.00 a	6.00 a	1259
4,991	219	531	S.	1.00 m.	200	6	4.00 a	.....	1260
1,656	29	117	S.	.70	200	6	4.00 a	4.00 a	1261
7,425	330	767	S.	1.00 m.	200	6	.....	.....	1262
7,734	171	525	S.	.50 m.	100	6	.05 b	.....	1263
1,474	83	116	S.	1.00 m.	200	6	3.00 a	.....	1264
19,769	567	996	S.	1.00 m.	200	6	4.00 a	2.00 a	1265
8,083	254	687	S.	1.00 m.	200	6	4.00 a	4.00 a	1266

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			
1267	Proper	Long Branch	Mar. 1, 1924	Frank Antonides
1268	Third Avenue	" "	Nov. 18, 1924	Samuel Rothstein
1269	Manasquan	Manasquan	May 6, 1874	Winant V. Pearce
1270	Mutual Aid	"	Dec. 20, 1923	Howard N. Folk
1271	Liberal	Matawan	Feb. 13, 1920	Henry L. Zucker
1272	Matawan	"	May 21, 1907	William L. Van Brunt
1273	Neptune	Neptune Township	Nov. 20, 1915	Nathan J. Taylor
1274	Union Beach	Raritan Township	Feb. 11, 1924	George H. Jones
1275	Citizens	Red Bank	April 19, 1915	Frank McMahon
1276	Friends'	" "	April 15, 1926	William T. Jones
1277	Mainstay	" "	Sept. 29, 1923	Fred D. Wikoff
1278	Red Bank	" "	Mar. 22, 1887	Edwin R. Conover
1279	Sea Bright-Rumson	Sea Bright	Nov. 21, 1921	James P. Bruce
1280	Spring Lake	Spring Lake	April 3, 1923	Willard A. Fritz
1281	Shadow Lawn	West Long Branch	Dec. 13, 1927	Harry G. Van Note
	Morris County			
1282	Boonton	Boonton	May 3, 1889	Edwin A. Fisher
1283	Homeric	"	June 27, 1923	William A. Phelan
1284	Ogden	"	June 12, 1923	Herbert S. Hitchcock
1285	Butler and Bloomingdale	Butler	Mar. 27, 1906	George J. Fritz
1286	Chatham	Chatham	Feb. 6, 1908	George S. Pollard
1287	Indian Rock	"	May 20, 1927	F. Dwight Budd
1288	Denville	Denville	May 14, 1928	C. Winfield Hall
1289	Dover	Dover	Oct. 19, 1887	William Otto
1290	Randolph	"	Mar. 14, 1923	John F. Shupe
1291	Lake Hopatcong	Landing	Aug. 6, 1925	Richard D. Voorhis
1292	Lincoln Park	Lincoln Park	Jan. 12, 1923	Edwin T. Blackman
1293	James	Madison	Nov. 9, 1922	C. B. Morris
1294	Madison	"	June 3, 1907	Charles Benjamin
1295	Millington	Millington	Oct. 10, 1911	Robert B. Cornish
1296	Hanover	Morris Plains	Aug. 4, 1913	Victor A. Wiss
1297	Morris County	Morristown	Sept. 24, 1921	Harold H. VanNatta
1298	Morristown	"	Aug. 13, 1886	Eugene S. Burke
1299	Mt. Kemble	"	June 17, 1929	Frederick W. Shelley
1300	Springbrook	"	Oct. 9, 1923	C. Franklin Wilson
1301	Mountain Lakes	Mountain Lakes	Nov. 30, 1920	Cornelius Ironmonger
1302	Long Hill	Myersville	Jan. 10, 1921	Charles A. Callan
1303	Musconetcong	Netcong	Sept. 11, 1893	A. A. King
1304	Pacanack	Pequannock	Dec. 18, 1926	Martin M. VanNess
1305	Pompton Plains	Pompton Plains	Mar. 31, 1922	Charles L. Mandeville
1306	Denrock	Rockaway	April 8, 1925	Joseph H. Jackson
1307	Rockaway	"	Feb. 26, 1902	E. Bertram Mott
1308	Tri-County	Stirling	Mar. 2, 1925	A. M. Del Duca
1309	Towaco	Towaco	Aug. 22, 1912	Fred Van Duyne
1310	Wharton	Wharton	Mar. 9, 1928	Floyd Castner

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Leo J. Warwick	Samuel B. Zartman	73 Oakwood Ave., Long Branch, N. J.	1267
Giordano, Golden & Hurley	George Jacobson	385 Brighton Ave., Long Branch, N. J.	1268
Benjamin B. Pearce	Ralph D. Bush	129 Main St., Manasquan, N. J.	1269
H. H. Wainright	H. P. Collins	308 E. Main St., Manasquan, N. J.	1270
Heuser & Heuser	Forman R. Thompson	Matawan, N. J.	1271
Fred M. Burlew	William G. Bedle	Broad St. & Park Ave., Matawan, N. J.	1272
Richard W. Stout	Jacob G. Campbell	227 Spier Ave., Allenhurst, N. J.	1273
Ackerson & Van Buskirk	C. H. Egginson	Stone Road, Union Beach, N. J.	1274
Applegate, Stevens, Foster & Reussille	A. Alvin Whiting	55 Broad St., Red Bank, N. J.	1275
Quinn, Parsons & Doremus	John P. Gaul	32 Shrewsbury Ave., Red Bank, N. J.	1276
Warren H. Smock	William V. Smith	Broad St., Red Bank, N. J.	1277
Howard S. Higginson	Louis A. Conover	10 Broad St., Red Bank, N. J.	1278
George E. Jenkinson, Jr.	Harry N. Johnson	Highlands, N. J.	1279
Gilbert H. Van Note	John H. Young	1303 Third Ave., Spring Lake, N. J.	1280
Edward F. Juska	Chester Bowman	300 Monmouth Road, West Long Branch, N. J.	1281
Nelson C. Doland	George W. Blanchard	409 Main St., Boonton, N. J.	1282
Eugene F. Hillery	John J. Barrett	Boonton, N. J.	1283
James V. Beam & Frank S. Kelley.	Albert P. Smith	210 Main St., Boonton, N. J.	1284
F. H. McCue	Walter F. Smith	P. O. Box 125, Butler, N. J.	1285
Lawrence Day	Charles E. Hay	10 Red Road, Chatham, N. J.	1286
Howard F. Kirk	Ralph D. Ward	73 West Lane, Short Hills, N. J.	1287
Francis S. Stickle	Samuel R. Van Orden, Jr.	Main St., Denville, N. J.	1288
U. G. Davenport	Lyman W. Smith	31 E. Blackwell St., Dover, N. J.	1289
Samuel C. Meyerson	Edward F. Doyle	33 W. Blackwell St., Dover, N. J.	1290
Samuel C. Meyerson	John C. Healion	Landing, N. J.	1291
Frank S. Kelley	Herbert R. Bogardus	Lincoln Park, N. J.	1292
Howard F. Barrett	Ralph H. Parker	18 Maple Ave., Madison, N. J.	1293
Henry G. Pilch	Roy F. Genung	16 Waverly Place, Madison, N. J.	1294
Gilbert M. Cornish	Ernest H. Ammermann	P. O. Box 85, Bernardsville, N. J.	1295
Nathaniel C. Toms	Clarence E. Beddow	Morris Plains, N. J.	1296
Herman M. Cone	David B. Hill	3 South St., Morristown, N. J.	1297
Henry F. Dempsey	Lewis D. Kay	26 South St., Morristown, N. J.	1298
Horace C. Jeffers	C. J. Kylie Myers	52 South St., Morristown, N. J.	1299
Orville V. Meslar	Edward C. Scott	22 South St., Morristown, N. J.	1300
Jas. V. Beam & Frank S. Kelley.	Harry Hartwell	37 Howell Road, Mountain Lakes, N. J.	1301
Irving Kunzman	Fred J. Schaan	Valley Road, Stirling, N. J.	1302
Elmer King	Walter E. Harbourt	Netcong, N. J.	1303
Theodore D. Gottlieb	Frank Schack	Pequannock, N. J.	1304
J. V. Bean & F. S. Kelley	Willard M. Jones	Pompton Plains, N. J.	1305
C. Stanley Smith	Harold S. Matthews	40 W. Main St., Rockaway, N. J.	1306
Herman M. Cone	George E. Fisher	Rockaway, N. J.	1307
Martin R. O'Keefe	John H. Ananson	Stirling, N. J.	1308
Philip R. Van Duyne	Alfred Hill	P. O. Box 24, Towaco, N. J.	1309
C. Stanley Smith	Wilbur L. Cregar	Box No. 332, Denville, N. J.	1310

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				
1267	Proper	Long Branch	$16,523	$16,642	$225,550
1268	Third Avenue	" "	3,389	5,020	319,200
1269	Manasquan	Manasquan	12,269	.....	867,400
1270	Mutual Aid	"	7,291	11,337	341,750
1271	Liberal	Matawan	3,388	5,344	217,400
1272	Matawan	"	6,361	3,348	264,600
1273	Neptune	Neptune Township	14,820	.....	1,006,950
1274	Union Beach	Raritan Township	26	3,029	67,850
1275	Citizens	Red Bank	52,734	28,194	1,609,400
1276	Friends'	" "	3,711	4,169	331,100
1277	Mainstay	" "	8,132	218,339	900,000
1278	Red Bank	" "	6,597	12,700	2,020,600
1279	Sea Bright-Rumson	Sea Bright	8,763	5,126	215,800
1280	Spring Lake	Spring Lake	1,230	6,027	467,150
1281	Shadow Lawn	West Long Branch	6,251	1,394	101,950
	Totals		$745,420	$557,428	$27,971,858
	Morris County				
1282	Boonton	Boonton	$14,463	$13,225	$938,075
1283	Homeric	"	5,940	3,000	215,800
1284	Ogden	"	9,165	13,296	341,800
1285	Butler and Bloomingdale	Butler	3,633	5,642	433,030
1286	Chatham	Chatham	737	6,000	484,900
1287	Indian Rock	"	2,414	.....	146,800
1288	Denville	Denville	436	712	52,800
1289	Dover	Dover	2,848	.....	1,584,461
1290	Randolph	"	6,014	132,100	757,100
1291	Lake Hopatcong	Landing	1,141	672	147,700
1292	Lincoln Park	Lincoln Park	1,666	2,564	159,250
1293	James	Madison	16,466	4,351	290,200
1294	Madison	"	9,492	22,687	1,160,400
1295	Millington	Millington	9,921	6,100	440,700
1296	Hanover	Morris Plains	23,773	5,284	362,600
1297	Morris County	Morristown	24,179	37,100	706,700
1298	Morristown	"	15,737	13,298	1,029,750
1299	Mt. Kemble	"	6,523	599	24,400
1300	Springbrook	"	3,905	2,479	178,000
1301	Mountain Lakes	Mountain Lakes	11,998	10,000	446,104
1302	Long Hill	Myersville	8,119	1,837	31,950
1303	Musconetcong	Netcong	37,521	8,422	601,310
1304	Pacanack	Pequannock	957	4,022	42,000
1305	Pompton Plains	Pompton Plains	12,754	13,153	389,750
1306	Denrock	Rockaway	13,469	26,000	706,650
1307	Rockaway	"	11,137	.....	595,425
1308	Tri-County	Stirling	91	215	86,600
1309	Towaco	Towaco	5,520	5,196	303,200
1310	Wharton	Wharton	4,515	2,033	148,200
	Totals		$264,534	$339,987	$12,805,655

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$3,645	$51,695	$23,393	$2,493	$339,941	1267
.....	10,110	109,912	28,265	10,362	486,258	1268
.....	23,766	110,960	75,743	1,094	1,091,232	1269
.....	18,930	38,423	44,400	13,382	475,513	1270
.....	500	31,374	8,133	1,821	267,960	1271
.....	6,700	15,680	13,720	3,799	314,208	1272
$3,619	38,141	795,888	126,563	59,167	2,045,148	1273
.....	300	11,744	9,049	1,036	93,034	1274
41,000	.....	239,450	86,554	7,388	2,064,720	1275
.....	8,030	28,856	21,422	2,616	399,904	1276
.....	14,965	112,187	41,711	4,301	1,299,635	1277
12,000	42,215	273,480	141,566	59,674	2,568,832	1278
.....	995	70,854	18,085	3,392	323,015	1279
45,600	39,660	122,014	16,335	1,191	699,207	1280
.....	4,305	9,431	9,191	419	132,941	1281
$875,703	$763,502	$7,056,246	$2,139,389	$527,021	$40,686,567	
.....	$9,793	$100,858	$23,540	$13,389	$1,113,343	1282
.....	27,935	28,265	17,995	2,078	301,013	1283
.....	46,078	35,952	20,922	6,237	473,450	1284
.....	5,005	16,311	10,292	2,549	476,462	1285
$28,300	7,117	39,064	2,723	325	569,166	1286
.....	1,750	11,613	6,634	582	169,793	1287
.....	3,088	6,736	6,193	104	70,069	1288
.....	29,592	330,945	111,045	47,433	2,106,324	1289
.....	23,280	104,245	21,108	3,865	1,047,712	1290
.....	14,565	23,670	9,720	502	197,970	1291
.....	9,200	9,385	3,835	420	186,320	1292
8,300	12,490	65,533	17,360	718	415,418	1293
17,900	36,946	150,139	42,096	31,630	1,471,290	1294
.....	12,333	49,266	16,297	69,774	604,391	1295
.....	8,230	71,063	26,166	286	497,402	1296
.....	14,740	88,417	34,221	3,666	909,023	1297
286,920	44,327	134,095	82,441	23,627	1,630,195	1298
20	.....	.....	496	5,175	37,213	1299
.....	31,724	41,197	42,519	1,264	301,088	1300
6,000	28,775	61,272	26,640	5,086	595,875	1301
.....	1,625	5,795	4,901	139	54,366	1302
.....	30,479	68,266	39,919	4,304	790,221	1303
.....	500	12,378	2,006	75	61,938	1304
.....	9,774	40,562	10,132	623	476,748	1305
.....	22,866	33,874	40,713	4,019	847,591	1306
985	4,510	103,353	11,429	2,463	729,302	1307
.....	7,301	14,416	9,679	7,633	125,935	1308
6,600	8,555	43,138	8,088	1,244	381,541	1309
.....	1,330	.....	1,295	.....	157,373	1310
$355,025	$453,908	$1,689,808	$650,405	$239,210	$16,798,532	

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					
1267	Proper	Long Branch	$253,484	.....	.....	$4,200
1268	Third Avenue	"	284,344	$10,700	.....	32,100
1269	Manasquan	Manasquan	633,618	.....	.....	79,700
1270	Mutual Aid	"	332,274	.....	.....	.....
1271	Liberal	Matawan	135,900	.....	.....	33,250
1272	Matawan	"	194,880	.....	.....	64,000
1273	Neptune	Neptune Township	1,048,207	.....	.....	271,950
1274	Union Beach	Raritan Township	52,398	.....	.....	3,800
1275	Citizens	Red Bank	1,390,884	.....	.....	.....
1276	Friends'	" "	250,233	.....	.....	19,400
1277	Mainstay	" "	909,342	.....	.....	.....
1278	Red Bank	" "	1,578,966	.....	.....	13,050
1279	Sea Bright-Rumson	Sea Bright	153,042	.....	.....	83,823
1280	Spring Lake	Spring Lake	430,206	.....	.....	.....
1281	Shadow Lawn	West Long Branch	102,701	4,200	.....	.....
	Totals		$24,332,149	$58,208	.....	$2,890,898
	Morris County					
1282	Boonton	Boonton	$604,624	.....	.....	$322,250
1283	Homeric	"	211,359	.....	.....	22,325
1284	Ogden	"	334,173	.....	.....	12,500
1285	Butler and Bloomingdale	Butler	301,481	.....	.....	110,900
1286	Chatham	Chatham	405,084	.....	.....	28,700
1287	Indian Rock	"	125,229	.....	.....	10,200
1288	Denville	Denville	52,059	$3,045	.....	.....
1289	Dover	Dover	1,500,906	.....	.....	.....
1290	Randolph	"	806,154	.....	.....	.....
1291	Lake Hopatcong	Landing	155,316	.....	.....	.....
1292	Lincoln Park	Lincoln Park	135,171	.....	.....	700
1293	James	Madison	234,192	.....	.....	41,100
1294	Madison	"	857,991	.....	.....	313,050
1295	Millington	Millington	388,416	.....	.....	62,250
1296	Hanover	Morris Plains	380,382	.....	.....	.....
1297	Morris County	Morristown	535,349	.....	.....	26,400
1298	Morristown	"	1,171,542	.....	.....	.....
1299	Mt. Kemble	"	31,014	.....	.....	.....
1300	Springbrook	"	221,470	.....	.....	.....
1301	Mountain Lakes	Mountain Lakes	367,103	.....	.....	5,600
1302	Long Hill	Myersville	29,253	.....	.....	.....
1303	Musconetcong	Netcong	572,616	.....	.....	.....
1304	Pacanack	Pequannock	46,599	.....	.....	.....
1305	Pompton Plains	Pompton Plains	339,992	.....	.....	200
1306	Denrock	Rockaway	591,642	3,180	.....	18,050
1307	Rockaway	"	388,887	.....	.....	96,600
1308	Tri-County	Stirling	82,560	.....	.....	.....
1309	Towaco	Towaco	224,378	.....	.....	67,200
1310	Wharton	Wharton	125,028	.....	.....	.....
	Totals		$11,219,970	$6,225	.....	$1,138,025

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

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	
.....	.....	$4,200	.....	.....	$388	$50,693	$26,976	$339,941	1267
$842	.....	1,205	.....	$28,925	18,592	51,252	58,298	486,258	1268
242	$41,600	1,280	.....	109,675	.....	174,204	50,913	1,091,232	1269
.....	.....	704	.....	19,500	116	80,783	42,136	475,513	1270
.....	2,440	460	.....	32,278	13,447	20,472	29,713	267,960	1271
.....	.....	767	$430	.....	2,791	40,933	10,407	314,208	1272
1,338	.....	2,609	.....	78,474	18,349	303,247	320,974	2,045,148	1273
2,399	.....	180	.....	9,264	6,490	.....	18,503	93,034	1274
5	.....	8,150	.....	.....	207,218	301,994	156,469	2,064,720	1275
.....	.....	3,318	.....	3,000	40,760	53,346	29,847	399,904	1276
7,461	.....	5,757	.....	.....	54,634	252,642	69,799	1,299,635	1277
.....	.....	5,592	.....	248,290	244,130	322,516	156,288	2,568,832	1278
135	.....	240	.....	.....	21,876	28,390	35,509	323,015	1279
598	.....	5,266	.....	3,500	54,832	144,805	60,000	699,207	1280
127	.....	264	.....	.....	.....	14,563	11,086	132,941	1281
$37,392	$271,890	$77,185	$1,613	$2,062,352	$1,845,401	$5,646,162	$3,463,317	$40,686,567	
.....	.....	$72	.....	$119,542	$4,250	$40,309	$22,296	$1,113,343	1282
$3	.....	98	.....	.....	53	45,608	21,567	301,013	1283
4	.....	291	.....	.....	2,586	106,896	17,000	473,450	1284
.....	.....	.....	$1,880	26,000	22	18,596	17,583	476,462	1285
.....	.....	421	.....	14,000	411	106,396	14,154	569,166	1286
58	.....	71	.....	5,500	.....	19,866	8,869	169,793	1287
173	.....	77	.....	2,300	1,353	5,462	5,600	70,069	1288
33	.....	1,199	.....	100,000	173	316,305	187,708	2,106,324	1289
17	.....	264	2,300	.....	68	201,505	37,404	1,047,712	1290
.....	.....	332	.....	.....	1,125	23,105	18,092	197,970	1291
.....	.....	197	.....	.....	35	46,458	3,759	186,320	1292
2,918	.....	235	.....	58,500	1,079	45,059	32,335	415,418	1293
755	.....	1,310	.....	.....	2,260	217,728	78,196	1,471,290	1294
2,623	.....	453	.....	20,000	1,634	87,852	41,163	604,391	1295
3,624	.....	317	.....	.....	.....	80,057	33,022	497,402	1296
832	.....	491	.....	142,600	950	129,550	72,851	909,023	1297
3,734	.....	1,823	.....	87,000	.....	268,178	97,918	1,630,195	1298
929	.....	50	50	.....	51	4,890	229	37,213	1299
267	.....	451	.....	6,000	2,663	44,288	25,949	301,088	1300
189	.....	535	.....	89,250	1,917	91,246	40,035	595,875	1301
1,235	.....	38	.....	7,050	5,158	3,682	7,950	54,366	1302
.....	.....	59	176	30,000	14,728	129,463	43,179	790,221	1303
15	.....	57	.....	.....	2,546	8,006	4,715	61,938	1304
440	1,000	657	3,200	.....	80	109,112	22,067	476,748	1305
245	.....	1,208	223	55,100	852	136,681	40,410	847,591	1306
.....	828	758	.....	65,000	43,113	85,075	49,041	729,302	1307
364	.....	90	.....	12,400	8,035	13,409	9,077	125,935	1308
6	.....	70	.....	15,500	1,902	56,450	16,035	381,541	1309
.....	.....	185	600	5,000	.....	22,062	4,498	157,373	1310
$18,464	$1,828	$11,809	$8,429	$860,742	$97,044	$2,463,294	$972,702	$16,798,532	

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								
1267	Proper	3,159	405	.....	.....	.....	.....	21	6
1268	Third Avenue	3,876	380	107	21	.....	.....	161	16
1269	Manasquan	8,676	724	.....	.....	.....	.....	399	53
1270	Mutual Aid	3,963	298	.....	.....	.....	.....	.....	.....
1271	Liberal	2,141	151	.....	.....	.....	.....	166	17
1272	Matawan	2,905	344	.....	.....	.....	.....	320	41
1273	Neptune	13,346	1,453	.....	.....	.....	.....	1,359	177
1274	Union Beach	643	137	.....	.....	.....	.....	19	3
1275	Citizens	18,743	1,424	.....	.....	.....	.....	555	98
1276	Friends'	3,847	304	.....	.....	.....	.....	97	10
1277	Mainstay	11,790	701	.....	.....	.....	.....	.....	.....
1278	Red Bank	20,314	1,374	.....	.....	.....	.....	65	12
1279	Sea Bright-Rumson	1,963	220	.....	.....	.....	.....	419	82
1280	Spring Lake	5,671	363	.....	.....	.....	.....	.....	.....
1281	Shadow Lawn	1,793	285	42	26	.....	.....	.....	.....
	Totals	320,248	28,958	578	134	.....	.....	15,009	1,738
	Morris County								
1282	Boonton	5,523	440	.....	.....	.....	.....	1,289	160
1283	Homeric	2,468	250	.....	.....	.....	.....	112	29
1284	Ogden	3,983	302	.....	.....	.....	.....	63	14
1285	Butler and Bloomingdale	2,630	352	.....	.....	.....	.....	443	45
1286	Chatham	6,042	553	.....	.....	.....	.....	144	26
1287	Indian Rock	2,514	296	.....	.....	.....	.....	51	22
1288	Denville	957	124	29	2	.....	.....	.....	.....
1289	Dover	18,635	2,071	.....	.....	.....	.....	.....	.....
1290	Randolph	11,734	1,208	.....	.....	.....	.....	.....	.....
1291	Lake Hopatcong	2,352	279	.....	.....	.....	.....	.....	.....
1292	Lincoln Park	1,769	139	.....	.....	.....	.....	4	2
1293	James	3,970	260	.....	.....	.....	.....	206	29
1294	Madison	12,445	754	.....	.....	.....	.....	1,566	135
1295	Millington	5,261	423	.....	.....	.....	.....	311	52
1296	Hanover	4,776	444	.....	.....	.....	.....	.....	.....
1297	Morris County	7,411	578	.....	.....	.....	.....	132	15
1298	Morristown	15,283	1,691	.....	.....	.....	.....	.....	.....
1299	Mt. Kemble	769	98	.....	.....	.....	.....	.....	.....
1300	Springbrook	2,495	192	.....	.....	.....	.....	.....	.....
1301	Mountain Lakes	5,512	265	.....	.....	.....	.....	28	7
1302	Long Hill	397	73	.....	.....	.....	.....	.....	.....
1303	Musconetcong	7,354	635	.....	.....	.....	.....	.....	.....
1304	Pacanack	847	105	.....	.....	.....	.....	.....	.....
1305	Pompton Plains	4,196	440	.....	.....	.....	.....	1	1
1306	Denrock	9,219	720	30	5	.....	.....	91	18
1307	Rockaway	5,900	541	.....	.....	.....	.....	483	80
1308	Tri-County	1,156	130	.....	.....	.....	.....	.....	.....
1309	Towaco	3,126	219	.....	.....	.....	.....	336	34
1310	Wharton	2,464	251	.....	.....	.....	.....	.....	.....
	Totals	151,188	13,833	59	7	.....	.....	5,260	669

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	
3,180	85	326	S.	$1.00 m.	$200	6	$5.00 a	$5.00 a	1267
4,144	121	296	S.	1.00 m.	200	6	5.00 a	2.00 a	1268
9,075	304	473	S.	1.00 m.	200	6	1.00 a & 3.00 a	.....	1269
3,963	112	186	S.	1.00 m.	200	6	3.00 a	.....	1270
2,307	76	92	S.	1.00 m.	200	6	2.00 a	.....	1271
3,225	133	252	S.	1.00 m.	200	6	.....	.....	1272
14,705	455	1,175	S.	.70 m.	200	6	.....	.....	1273
662	69	71	S.	1.00 m.	200	6	6.00 a	.....	1274
19,298	431	1,091	S.	1.00 m.	200	6	3.00 a	.....	1275
3,944	115	199	S.	1.00 m.	200	6	3.00 a	3.00 a	1276
11,790	204	497	S.	1.00 & 2.00 m.	200	6	3.00 a	3.00 a	1277
20,379	615	771	S.	1.00 m.	200	6	3.00 a	3.00 a	1278
2,382	89	213	S.	1.00 m.	200	6	5.00 a	1.00 a	1279
5,671	160	203	S.	1.00 m.	200	6	5.00 a	.....	1280
1,835	54	257	S.	1.00 m.	200	6	4.00 a	1.00 a	1281
335,835	10,681	20,149							
6,812	240	360	N.S.	.....	$250	5½	.....	.....	1282
2,580	120	159	S.	$1.00 m.	200	6	$2.00 a & 3.00 a	.....	1283
4,046	115	201	S.	1.00 m.	200	6	3.00 a	.....	1284
3,073	233	164	N.S.	.....	250	5 & 6	.....	.....	1285
6,186	131	448	S.	1.00 m.	200	6	.05 b	.....	1286
2,565	39	279	S.	1.00 m.	200	6	3.00 a	$3.00 a	1287
986	32	94	S.	1.00 m.	200	6	3.00 a	.....	1288
18,635	687	1,384	S.	1.00 m.	200	6	2.00 a	2.00 a	1289
11,734	286	922	S.	1.00 m.	200	6	2.00 a	2.00 a	1290
2,352	95	184	S.	1.00 m.	200	6	3.00 a	3.00 a	1291
1,773	64	77	S.	1.00 m.	200	6	2.50 a	2.50 a	1292
4,176	73	216	S.	1.00 m.	200	6	.02½ b	.....	1293
14,011	264	625	S.	1.00 m.	200	6	.02½ b	.....	1294
5,572	170	305	S.	1.00 m.	200	6	3.00 a	.....	1295
4,776	107	337	S.	1.00 m.	200	6	3.00 a	.....	1296
7,543	233	360	S.	1.00 m.	200	6	3.00 a	.....	1297
15,283	329	1,362	S.	1.00 m.	200	6	3.00 a	.....	1298
769	8	90	S.	1.00 m.	200	6	3.00 a	.....	1299
2,495	72	120	S.	1.00 m.	200	6	.....	.....	1300
5,540	90	182	S.	1.00 m.	200	6	.05 b	.....	1301
397	22	51	S.	1.00 m.	200	6	3.00 a	.....	1302
7,354	266	369	S.	1.00 m.	200	6	2.00 a	.....	1303
847	21	84	S.	1.00 m.	200	6	4.00 a	4.00 a	1304
4,197	150	291	S.	1.00 m.	200	6	3.50 a	2.00 a	1305
9,340	302	441	S.	1.00 m.	200	6	3.00 a	2.00 a	1306
6,383	225	396	S.	1.00 m.	200	6	3.00 a	1.00 a	1307
1,156	46	84	S.	1.00 m.	200	6	2.50 a	2.50 a	1308
3,462	105	148	S.	1.00 m.	200	6	3.00 a	.....	1309
2,464	61	190	S.	1.00 m.	200	6	2.00 a	1.00 a	1310
156,507	4,586	9,923							

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
	Ocean County			
1311	Bay Shore	Barnegat	Nov. 22, 1920	Frederick N. Bunnell
1312	Bay Head	Bay Head	April 19, 1924	Frank Ferry, Jr.
1313	Long Beach	Beach Haven	Sept. 18, 1911	Walter C. Sharp
1314	Lakewood	Lakewood	Jan. 8, 1906	C. S. Wiley
1315	Ocean County	"	Sept. 3, 1921	Arthur S. Bailey
1316	New Egypt	New Egypt	Mar. 22, 1920	William T. Nash
1317	Metedeconk	Point Pleasant	July 18, 1927	Zach P. Johnson
1318	Point Pleasant	Point Pleasant Beach	Feb. 11, 1902	E. L. Loblein
1319	Surf	Seaside Heights	Nov. 10, 1923	James H. Livezly
1320	Seaside Park	Seaside Park	Sept. 4, 1919	Robert E. Eagle
1321	Beach	Surf City	July 19, 1922	David G. Conrad
1322	Dover Mutual	Toms River	June 17, 1881	David C. Brewer
1323	Toms River	" "	April 3, 1923	Henry J. Faby
1324	Mutual Benefit	Tuckerton	Mar. 28, 1874	W. I. Smith
	Passaic County			
1325	Claverack	Clifton	Dec. 14, 1923	Samuel Wolstenholme
1326	Clifton	"	Mar. 31, 1909	Frank Wilkinson
1327	East Clifton	"	June 11, 1928	David Weissberger
1328	Florence Avenue	"	Nov. 13, 1924	Patrick J. Connolly
1329	Haledon	Haledon	Jan. 19, 1920	Rudolph J. Mayer
1330	Associated	Hawthorne	Mar. 6, 1926	Henry J. Gautschy
1331	Hawthorne	"	Mar. 30, 1908	Emil Roetheli
1332	Little Falls	Little Falls	Mar. 16, 1887	Joseph P. Cuffe
1333	Pequannock & Wayne	Mountain View	Aug. 29, 1921	Edward W. Sears
1334	Acquackanonk	Passaic	Dec. 4, 1916	Louis Drukker
1335	American-Hungarian	"	June 13, 1922	Joseph Boska
1336	Constructive	"	Oct. 18, 1919	Louis Steckler
1337	Co-ordinate	"	April 4, 1927	Herman Schulting, Jr.
1338	Endurance	"	May 8, 1922	Samuel Slaff
1339	Fourth Ward	"	Mar. 8, 1910	James J. Ryan
1340	Greater Passaic	"	Dec. 21, 1927	Maurice Wasserlauf
1341	Hobart	"	Mar. 2, 1922	I. Hosey Osborn
1342	Home	"	May 27, 1895	Robert J. Cullen
1343	Lexington	"	Feb. 19, 1926	Anthony Martin
1344	Main	"	Feb. 10, 1922	John J. Roegner
1345	Mutual	"	April 21, 1882	James W. Harley
1346	North Passaic	"	Feb. 2, 1929	Garret Geene
1347	Passaic	"	Mar. 24, 1897	John Schmidt
1348	Passaic Park	"	April 25, 1924	Norman D. Darmstatter
1349	Peoples	"	Aug. 23, 1887	Frederick J. Hardifer
1350	Polish American	"	Jan. 16, 1917	Michael Kobylarz
1351	Pride of Jersey	"	Feb. 9, 1924	Samuel Hirsch
1352	Russky	"	Nov. 16, 1922	John Micklus
1353	Union	"	May 5, 1888	Charles R. Newman
1354	Workingmens Home	"	Jan. 26, 1904	Gustav Kosik
1355	Albion Place	Paterson	May 21, 1922	George W. Bogen
1356	American	"	Sept. 22, 1892	George W. Renkel
1357	Baltic	"	Feb. 28, 1923	John C. Phelan
1358	Benefactor	"	April 29, 1925	John J. Feeney
1359	Carlisle	"	Mar. 21, 1922	Louis C. Stengel

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Harold L. Brinley	LeRoy B. Frasee	Barnegat, N. J.	1311
Harry E. Newman	Fred W. Applegate	Bay Head, N. J.	1312
Franklin H. Berry	J. Willits Berry	Beach Haven, N. J.	1313
W. D. McCloskey	S. S. Gaylord	303 Monmouth St., Lakewood, N. J.	1314
W. D. McCloskey	Dewitt Matthews	121 Fifth St., Lakewood, N. J.	1315
Donald K. Cameron	Frank Palmer	New Egypt, N. J.	1316
Howard Ewart	Fred P. Cook	Point Pleasant, N. J.	1317
F. S. Wack	E. W. Shinn	618 Bay Ave., Point Pleasant Beach, N. J.	1318
Harry E. Newman	O. E. Eberhard	Seaside Heights, N. J.	1319
Frederick S. Wack	Joseph A. Penrose	135 Ninth Ave., Seaside Park, N. J.	1320
Howard Ewart	Richard A. Zachariae	22d St. & Boulevard, Beach Arlington, N. J.	1321
John J. Ewart	Martin Schwarz, Jr.	Toms River, N. J.	1322
Howard Ewart	Louis W. Tilton	Toms River, N. J.	1323
George M. Hillman	Joseph H. Brown	Tuckerton, N. J.	1324
Fred J. Friend	Harry E. Cole	699 Main Ave., Clifton, N. J.	1325
George F. Schmidt	John Franz	310 Clifton Ave., Clifton, N. J.	1326
John A. Celentano	Walter C. Kraft	122 Madison Ave., Clifton, N. J.	1327
Thomas E. Duffy	Carl Hilbert	Florence & Clifton Ave., Clifton, N. J.	1328
Edgar A. DeYoe	Arthur A. V. Gionti	218 Belmont Ave., Haledon, N. J.	1329
George Slingland	Henry Wiegers	214 Haledon Ave., Paterson, N. J.	1330
Gustav A. Hunziker	Edward H. Hall	122 Second Ave., Hawthorne, N. J.	1331
Josiah Dadley	John E. Cocker	11 Paterson Ave., Little Falls, N. J.	1332
Frederic Beggs	Brighton R. Winkler	P. O. Box 415, Mountain View, N. J.	1333
Vernet A. Arnold	Milton N. Woolley	38 Broadway, Passaic, N. J.	1334
Anthony A. Pable	Emil M. Gacy	50 Monroe St., Passaic, N. J.	1335
Corbin & Harty	William G. Heuser	194 Autumn St., Passaic, N. J.	1336
Robert H. Davidson	Harry M. Eckert	70 Quincy St., Passaic, N. J.	1337
Harry Loeb	Herman Moskowitz	657 Main Ave., Passaic, N. J.	1338
Thomas E. Duffy	Carl Hilbert	683 Main Ave., Passaic, N. J.	1339
Manuel N. Mirsky	Isadore B. Mirsky	663 Main Ave., Passaic, N. J.	1340
Peter N. Perretti	Anthony V. Gross	94 Howe Ave., Passaic, N. J.	1341
Louis A. Cowley	Joseph Mueller	335 Lafayette Ave., Passaic, N. J.	1342
H. R. Walker, Jr.	Frank G. Utter	37 Grove St., Passaic, N. J.	1343
Edward A. Levy	Francis McGuire, Jr.	643 Main Ave., Passaic, N. J.	1344
Arthur J. Sullivan	Paul Zimmerman	42 Gould Ave., Paterson, N. J.	1345
Samuel F. Slaff	Elsie D. Wenzel	277 Lexington Ave., Passaic, N. J.	1346
Albert K. Condit	John I. Hagens	200 Washington Ave., Clifton, N. J.	1347
Norman E. Darmstatter	Richard Kempf	389 Terhune Ave., Passaic, N. J.	1348
William H. Hardifer	George A. Clough	169 Prospect St., Passaic, N. J.	1349
Aldon S. Patlen & M. G. Amlicke	John B. Jesionowski	114 Passaic St., Passaic, N. J.	1350
Edward A. Weiss	Joseph Rosenberg	218 Madison St., Passaic, N. J.	1351
Tulenko & Micklus	Michael Kudla	18 Monroe St., Passaic, N. J.	1352
Charles W. Darmstatter	Samuel Vander Heide	34 Broadway, Passaic, N. J.	1353
Aldon S. Patlen & J. G. Diuhy	Valentine Nazimek	159 Division Ave., Garfield, N. J.	1354
George T. Anderson, Jr.	Ralph Bertschy	74 Barclay St., Paterson, N. J.	1355
A. Lawrie Young	Walter G. Winters	155 Ellison St., Paterson, N. J.	1356
John M. Nolan	Frank Strezeski	305 Third St., Clifton, N. J.	1357
M. D. Miriello	Joseph F. Britt	64 Hamilton St., Paterson, N. J.	1358
James N. Dunn	Frank J. Hanson	150 Ellison St., Paterson, N. J.	1359

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Ocean County				
1311	Bay Shore	Barnegat	$13,145	$14,000	$440,750
1312	Bay Head	Bay Head	9,894	2,968	215,150
1313	Long Beach	Beach Haven	2,210	10,446	253,430
1314	Lakewood	Lakewood	39,835	16,893	849,463
1315	Ocean County	"	13,115	16,167	321,300
1316	New Egypt	New Egypt	786	677	168,400
1317	Metedeconk	Point Pleasant	1,333	472	37,500
1318	Point Pleasant	Point Pleasant Beach	28,568	20,950	781,750
1319	Surf	Seaside Heights	5,225	.....	152,950
1320	Seaside Park	Seaside Park	916	.....	66,900
1321	Beach	Surf City	4,009	2,034	102,000
1322	Dover Mutual	Toms River	9,204	30,000	1,686,750
1323	Toms River	" "	10,283	2,303	179,300
1324	Mutual Benefit	Tuckerton	4,857	.....	291,221
	Totals		$143,380	$116,910	$5,546,864
	Passaic County				
1325	Claverack	Clifton	$4,933	$18,775	$187,240
1326	Clifton	"	1,135	4,986	213,600
1327	East Clifton	"	1,884	1,557	116,200
1328	Florence Avenue	"	16,081	89,550	479,898
1329	Haledon	Haledon	4,298	37,992	775,900
1330	Associated	Hawthorne	519	2,000	105,500
1331	Hawthorne	"	39,698	15,600	934,275
1332	Little Falls	Little Falls	6,765	9,039	869,600
1333	Pequannock & Wayne	Mountain View	2,430	16,329	467,000
1334	Acquackanonk	Passaic	19,759	.....	821,150
1335	American-Hungarian	"	7,180	4,000	231,600
1336	Constructive	"	1,229	3,125	199,000
1337	Co-ordinate	"	207	.....	29,500
1338	Endurance	"	15,853	26,506	197,100
1339	Fourth Ward	"	22,727	.....	776,143
1340	Greater Passaic	"	2,271	36,025	90,600
1341	Hobart	"	4,001	1,648	140,100
1342	Home	"	25,006	85,250	162,206
1343	Lexington	"	5,254	1,400	51,500
1344	Main	"	4,772	3,000	151,675
1345	Mutual	"	3,551	.....	205,800
1346	North Passaic	"	786	.....	22,300
1347	Passaic	"	3,864	3,590	76,000
1348	Passaic Park	"	4,503	4,029	185,400
1349	Peoples	"	8,092	76,425	1,185,630
1350	Polish American	"	2,359	5,000	788,100
1351	Pride of Jersey	"	1,537	6,099	204,300
1352	Russky	"	5,978	7,433	450,100
1353	Union	"	110,210	63,315	5,130,000
1354	Workingmens Home	"	16,655	1,962	157,250
1355	Albion Place	Paterson	19,047	5,187	212,300
1356	American	"	52,163	167,600	935,000
1357	Baltic	"	9,540	2,986	192,200
1358	Benefactor	"	6,566	1,658	129,100
1359	Carlisle	"	2,938	.....	438,200

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$30,250	$10,992	$37,470	$29,962	$1,990	$578,559	1311
7,000	5,200	8,470	5,440	.....	254,122	1312
539	14,253	40,770	24,016	3,621	349,285	1313
33,000	69,615	95,934	110,755	22,018	1,237,513	1314
8,000	9,350	30,177	44,208	2,713	445,025	1315
.....	13,730	12,556	15,446	1,982	213,577	1316
.....	1,075	6,084	7,065	200	53,729	1317
.....	10,339	96,220	65,922	13,992	1,017,741	1318
.....	12,345	25,649	17,602	9,596	223,367	1319
.....	.....	.....	10,200	532	78,548	1320
.....	4,765	8,280	4,221	345	125,654	1321
.....	115,708	62,270	85,604	4,479	1,994,015	1322
.....	635	17,172	11,425	266	221,384	1323
.....	600	24,357	11,742	2,025	334,802	1324
$78,789	$268,607	$465,409	$443,603	$63,759	$7,127,321	
$39,100	$2,475	$105,741	$5,733	$676	$364,673	1325
.....	5,650	122,988	3,463	2,016	353,838	1326
.....	2,472	14,791	8,506	2,675	148,085	1327
.....	6,144	360,508	23,300	5,620	981,101	1328
15,600	14,170	152,509	75,123	9,716	1,085,308	1329
.....	425	52,183	6,860	634	168,121	1330
.....	16,475	314,797	42,414	3,911	1,367,170	1331
.....	21,690	60,548	48,582	2,475	1,018,699	1332
.....	15,505	55,517	47,511	1,644	605,936	1333
1,408,320	51,192	89,161	51,014	14,643	2,455,239	1334
.....	1,975	59,871	13,718	1,876	320,220	1335
.....	.....	1,984	.....	27	205,365	1336
3,000	550	23,489	7,386	48	64,180	1337
.....	49,407	106,613	31,704	6,209	433,392	1338
.....	17,310	398,090	58,015	79,263	1,351,548	1339
.....	7,815	33,232	29,195	1,460	200,598	1340
5,800	7,515	21,065	23,536	3,242	206,907	1341
1,793,130	48,550	413,950	120,011	181,183	2,829,286	1342
4,800	1,150	53,866	13,273	238	131,481	1343
13,500	1,690	111,938	7,634	7,236	301,445	1344
2,400	1,775	47,478	16,770	1,097	278,871	1345
.....	.....	.....	1,047	380	24,513	1346
12,000	1,550	35,235	7,997	125	140,361	1347
.....	1,975	70,635	11,623	210	278,375	1348
292,500	10,768	349,189	85,761	5,481	2,013,846	1349
166,100	2,085	78,684	10,158	3,588	1,056,074	1350
.....	17,105	116,058	37,962	5,140	388,201	1351
13,470	10,405	121,863	25,564	10,083	644,896	1352
.....	31,523	1,083,192	29,214	35,416	6,482,870	1353
.....	5,410	57,866	6,811	2,589	248,543	1354
.....	12,560	48,353	15,991	960	314,398	1355
40,966	14,048	513,885	89,673	11,259	1,824,594	1356
3,000	6,650	36,200	5,316	13,665	269,557	1357
.....	8,863	21,783	9,248	2,297	179,515	1358
.....	2,325	86,891	35,686	430	566,470	1359

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
	Ocean County					
1311	Bay Shore	Barnegat	$362,730	$12,200	.....	$53,600
1312	Bay Head	Bay Head	180,041	.....	.....	.....
1313	Long Beach	Beach Haven	185,315	.....	.....	54,000
1314	Lakewood	Lakewood	807,512	.....	.....	.....
1315	Ocean County	"	212,904	.....	.....	.....
1316	New Egypt	New Egypt	141,168	.....	.....	18,000
1317	Metedeconk	Point Pleasant	39,318	.....	.....	.....
1318	Point Pleasant	Point Pleasant Beach	548,448	.....	.....	44,839
1319	Surf	Seaside Heights	134,568	.....	.....	.....
1320	Seaside Park	Seaside Park	49,782	.....	.....	6,600
1321	Beach	Surf City	84,662	.....	.....	.....
1322	Dover Mutual	Toms River	1,336,848	.....	.....	179,800
1323	Toms River	" "	160,804	.....	.....	1,200
1324	Mutual Benefit	Tuckerton	228,942	.....	.....	.....
	Totals		$4,473,042	$12,200	.....	$358,039
	Passaic County					
1325	Claverack	Clifton	$210,018	.....	.....	$48,800
1326	Clifton	"	207,254	.....	.....	56,050
1327	East Clifton	"	82,661	.....	.....	46,100
1328	Florence Avenue	"	322,179	.....	.....	386,200
1329	Haledon	Haledon	595,999	.....	.....	194,400
1330	Associated	Hawthorne	90,136	.....	.....	26,300
1331	Hawthorne	"	728,361	$2,000	.....	75,200
1332	Little Falls	Little Falls	722,028	.....	.....	.....
1333	Pequannock & Wayne	Mountain View	359,589	.....	.....	30,200
1334	Acquackanonk	Passaic	1,021,796	17,600	.....	568,500
1335	American-Hungarian	"	200,454	.....	.....	28,100
1336	Constructive	"	139,002	.....	.....	.....
1337	Co-ordinate	"	29,273	.....	.....	16,300
1338	Endurance	"	275,229	.....	.....	900
1339	Fourth Ward	"	644,548	.....	.....	380,052
1340	Greater Passaic	"	128,453	.....	.....	1,000
1341	Hobart	"	136,832	.....	.....	11,200
1342	Home	"	1,509,729	4,600	.....	530,550
1343	Lexington	"	78,732	.....	.....	9,800
1344	Main	"	108,123	.....	.....	93,300
1345	Mutual	"	123,169	.....	.....	48,700
1346	North Passaic	"	11,626	.....	.....	9,150
1347	Passaic	"	52,542	.....	.....	16,700
1348	Passaic Park	"	149,987	.....	.....	38,450
1349	Peoples	"	802,758	.....	.....	605,982
1350	Polish American	"	561,352	.....	.....	251,000
1351	Pride of Jersey	"	241,905	.....	.....	7,725
1352	Russky	"	314,157	.....	.....	118,300
1353	Union	"	2,361,438	196,411	$530	2,098,181
1354	Workingmens Home	"	152,760	.....	.....	40,050
1355	Albion Place	Paterson	216,015	.....	.....	.....
1356	American	"	1,029,532	.....	.....	77,325
1357	Baltic	"	181,647	.....	.....	4,100
1358	Benefactor	"	128,008	.....	.....	5,400
1359	Carlisle	"	338,472	.....	.....	49,390

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

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	
$110	$2,000	$685	.....	$24,300	$2,879	$84,117	$35,938	$578,559	1311
12,024	.....	1,173	.....	.....	17	53,395	7,472	254,122	1312
3,422	6,200	749	.....	27,600	1,704	52,637	17,658	349,285	1313
.....	.....	2,000	.....	126,786	34,840	170,854	95,521	1,237,513	1314
3,124	.....	661	.....	65,520	79,608	48,208	35,000	445,025	1315
.....	.....	71	.....	8,600	.....	30,825	14,913	213,577	1316
.....	.....	75	.....	.....	4,300	3,706	6,330	53,729	1317
3,630	.....	2,284	$461	196,375	4,639	129,562	87,503	1,017,741	1318
862	.....	1,062	.....	10,900	10,777	38,615	26,583	223,367	1319
.....	.....	114	.....	8,600	15	10,795	2,642	78,548	1320
765	.....	197	.....	15,800	29	17,682	6,519	125,654	1321
.....	.....	1,694	.....	50,400	566	384,653	40,054	1,994,015	1322
.....	.....	115	.....	1,000	.....	49,348	8,917	221,384	1323
345	14,585	1,183	.....	6,900	1,139	59,344	22,364	334,802	1324
$24,282	$22,785	$12,063	$461	$542,781	$140,513	$1,133,741	$407,414	$7,127,321	
$2,714	.....	$679	.....	.....	$7,400	$55,884	$39,178	$364,673	1325
472	.....	1,054	.....	$5,000	5,791	38,872	39,345	353,838	1326
82	.....	501	.....	.....	948	7,712	10,081	148,085	1327
1,107	.....	5,550	.....	.....	87,232	30,453	148,380	981,101	1328
10	.....	1,279	$613	36,000	16,483	137,913	102,611	1,085,308	1329
.....	.....	1,384	.....	2,800	15,377	9,506	22,618	168,121	1330
629	$5,000	2,339	.....	259,700	35,041	128,458	130,442	1,367,170	1331
5,664	56,117	3,563	2,207	.....	397	179,425	49,298	1,018,699	1332
906	4,743	1,483	.....	51,000	24,762	77,777	55,476	605,936	1333
71	.....	2,466	.....	290,237	129,974	96,709	327,886	2,455,239	1334
176	.....	184	.....	.....	9,283	41,210	40,813	320,220	1335
16	.....	.....	.....	4,750	.....	51,092	10,505	205,365	1336
2,139	.....	.....	.....	950	6,995	.....	8,523	64,180	1337
2,430	.....	143	.....	.....	10,894	73,789	70,007	433,392	1338
2,476	.....	4,808	.....	.....	55,012	77,248	187,404	1,351,548	1339
2,484	.....	20	.....	1,750	27,110	20,639	19,142	200,598	1340
108	.....	118	.....	900	12,125	20,000	25,624	206,907	1341
314	.....	1,646	.....	.....	39,960	370,922	371,565	2,829,286	1342
396	.....	5	.....	7,163	11,808	1,604	21,973	131,481	1343
2,312	.....	265	.....	32,573	17,349	11,816	35,707	301,445	1344
407	21,612	3,404	.....	20,000	13,005	29,247	19,327	278,871	1345
.....	.....	.....	100	3,175	.....	.....	462	24,513	1346
4,103	12,050	6	.....	8,200	18,475	12,452	15,833	140,361	1347
357	.....	65	2,126	5,000	24,233	25,943	32,214	278,375	1348
2,238	.....	6,272	.....	73,189	109,456	92,695	321,256	2,013,846	1349
63	.....	.....	.....	1,400	7,012	118,539	116,708	1,056,074	1350
473	.....	206	.....	13,000	25,393	24,542	74,957	388,201	1351
1,889	44,957	1,504	21	20,000	8,882	65,194	69,992	644,896	1352
2,096	.....	.....	1,747	503,612	114,236	525,510	679,109	6,482,870	1353
65	.....	212	.....	.....	11,018	19,905	24,533	248,543	1354
180	.....	1,618	567	.....	1,652	54,366	40,000	314,398	1355
204	.....	1,034	.....	65,000	215,340	184,269	251,890	1,824,594	1356
3,881	.....	1,203	.....	.....	6,441	45,158	27,127	269,557	1357
1,640	.....	732	.....	6,500	28	25,875	11,332	179,515	1358
.....	20,234	364	.....	28,000	3,668	87,054	39,288	566,470	1359

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
	Ocean County								
1311	Bay Shore	4,792	458	122	19	.....	.....	268	51
1312	Bay Head	2,444	279	.....	.....	.....	.....	.....	.....
1313	Long Beach	2,398	209	.....	.....	.....	.....	270	36
1314	Lakewood	9,751	642	.....	.....	.....	.....	.....	.....
1315	Ocean County	2,580	236	.....	.....	.....	.....	.....	.....
1316	New Egypt	1,668	209	.....	.....	.....	.....	90	20
1317	Metedeconk	648	95	.....	.....	.....	.....	.....	.....
1318	Point Pleasant	6,887	616	.....	.....	.....	.....	224	19
1319	Surf	1,483	203	.....	.....	.....	.....	.....	.....
1320	Seaside Park	676	130	.....	.....	.....	.....	33	12
1321	Beach	1,443	134	.....	.....	.....	.....	.....	.....
1322	Dover Mutual	17,295	1,891	.....	.....	.....	.....	899	146
1323	Toms River	1,874	162	.....	.....	.....	.....	6	1
1324	Mutual Benefit	6,353	374	.....	.....	.....	.....	.....	.....
	Totals	60,292	5,638	122	19	.....	.....	1,790	285
	Passaic County								
1325	Claverack	2,565	283	.....	.....	.....	.....	244	34
1326	Clifton	2,584	233	.....	.....	.....	.....	280	52
1327	East Clifton	1,830	173	.....	.....	.....	.....	230	45
1328	Florence Avenue	4,772	506	.....	.....	.....	.....	1,931	269
1329	Haledon	7,278	726	.....	.....	.....	.....	972	141
1330	Associated	1,462	193	.....	.....	.....	.....	132	16
1331	Hawthorne	8,889	455	20	1	.....	.....	376	58
1332	Little Falls	9,691	779	.....	.....	.....	.....	.....	.....
1333	Pequannock & Wayne	4,483	352	.....	.....	.....	.....	151	31
1334	Acquackanonk	13,350	736	176	20	.....	.....	2,843	315
1335	American-Hungarian	2,838	317	.....	.....	.....	.....	141	30
1336	Constructive	2,395	224	.....	.....	.....	.....	.....	.....
1337	Co-ordinate	543	40	.....	.....	.....	.....	82	17
1338	Endurance	2,737	177	.....	.....	.....	.....	5	2
1339	Fourth Ward	7,476	604	.....	.....	.....	.....	1,900	233
1340	Greater Passaic	2,145	147	.....	.....	.....	.....	5	1
1341	Hobart	1,813	180	.....	.....	.....	.....	56	13
1342	Home	16,773	869	46	15	.....	.....	2,653	280
1343	Lexington	1,072	105	.....	.....	.....	.....	49	11
1344	Main	1,392	138	.....	.....	.....	.....	467	53
1345	Mutual	1,724	152	.....	.....	.....	.....	244	55
1346	North Passaic	487	86	.....	.....	.....	.....	46	36
1347	Passaic	658	51	.....	.....	.....	.....	84	13
1348	Passaic Park	2,105	133	.....	.....	.....	.....	192	23
1349	Peoples	9,754	838	.....	.....	.....	.....	3,030	335
1350	Polish American	9,750	1,079	.....	.....	.....	.....	1,701	173
1351	Pride of Jersey	3,104	276	.....	.....	.....	.....	39	7
1352	Russky	5,070	565	.....	.....	.....	.....	591	157
1353	Union	93,317	1,645	1,964	366	48	48	21,081	1,123
1354	Workingmens Home	2,099	316	.....	.....	.....	.....	200	39
1355	Albion Place	2,425	270	.....	.....	.....	.....	.....	.....
1356	American	10,797	907	.....	.....	.....	.....	387	151
1357	Baltic	2,372	280	.....	.....	.....	.....	20	8
1358	Benefactor	1,947	167	.....	.....	.....	.....	27	4
1359	Carlisle	4,354	365	.....	.....	.....	.....	247	39

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	
5,182	232	296	S.	$1.00 m.	$200	6	$6.00 a	$1.00 a	1311
2,444	103	176	S.	1.00 m.	200	6	3.00 a	.....	1312
2,668	116	129	S.	1.00 m.	200	6	8.00 a	1.00 a	1313
9,751	255	387	S.	1.00 m.	200	6	4.00 a	4.00 a	1314
2,580	131	105	S.	1.00 m.	200	6	4.00 a	1.00 a	1315
1,758	97	132	S.	1.00 m.	200	6	3.50 a	3.50 a	1316
648	27	68	S.	1.00 m.	200	6	3.00 a	1.00 a	1317
7,111	328	307	S.	1.00 m.	200	6	3.00 a	.....	1318
1,483	105	98	S.	1.00 m.	200	6	.07½ b	.07½ b	1319
709	38	104	S.	1.00 m.	200	6	5.00 a	5.00 a	1320
1,443	69	65	S.	1.00 m.	200	6	.07½ b	2.00 a	1321
18,194	981	1,056	S.	1.00 m.	200	6	4.00 a	2.00 a	1322
1,880	78	85	S.	1.00 m.	200	6	.06½ b	3.00 a	1323
6,353	149	225	S.	.50 m.	100	6	6.00 a	6.00 a	1324
62,204	2,709	3,233							
2,809	67	250	S.	$1.00 m.	$200	6	$0.10 b	$0.10 b	1325
2,864	70	215	S.	1.00 m.	200	6	5.00 a	3.00 a	1326
2,060	49	169	S.	1.00 m.	200	6	5.00 a & .10 b	1.00 a & .10 b	1327
6,703	129	646	S.	.50, 1.00 & 2.00 m.	200	6	5.00 a & .10 b	.....	1328
8,250	282	585	S.	1.00 m.	200	6	5.00 a	5.00 a	1329
1,594	30	179	S.	1.00 m.	200	6	6.00 a & .08 b	5.00 a & .08 b	1330
9,285	278	236	S.	1.00 & 2.00 m.	200	6	5.00 a	2.50 a	1331
9,691	286	493	S.	1.00 m.	200	6	4.50 a	4.50 a	1332
4,634	165	218	S.	1.00 m.	200	6	3.50 a	1.00 a	1333
16,369	203	868	S.	1.00 m.	200	6	2.00 a	.10 b	1334
2,979	88	259	S.	1.00 m.	200	6	5.00 a & .10 b	1.00 a & .10 b	1335
2,395	64	160	O.P.	.50 m.	100	6	2.00 a	.....	1336
625	9	48	S.	1.00 m.	200	6	4.00 a & .10 b	6.00 a & .10 b	1337
2,742	70	109	S.	1.00 m.	200	6	1.50 a & .10 b	1.50 a & .10 b	1338
9,376	185	652	S.	1.00 m.	200	6	5.00 a & .10 b	.....	1339
2,150	42	106	S.	1.00 m.	200	6	5.00 a	1.00 a	1340
1,869	54	139	S.	1.00 m.	200	6	5.00 a & .10 b	1.00 a & .10 b	1341
19,472	487	677	S.	1.00 m.	200	6	1.00 a & .10 b	3.00 a	1342
1,121	16	100	S.	1.00 m.	200	6	5.00 a	.....	1343
1,859	45	146	S.	1.00 m.	200	6	.10 b	.10 b	1344
1,968	75	132	S.	1.00 m.	200	6	5.00 a & .10 b	4.00 a & .10 b	1345
533	8	114	O.P.	.....	200	6	6.00 a & .10 b	.10 b	1346
742	17	47	S.	1.00 m.	200	6	2.50 a	1.50 a	1347
2,297	42	114	S.	1.00 m.	200	6	5.00 a & .10 b	1.00 a & .10 b	1348
12,784	306	867	S.	1.00 m.	200	6	5.00 a	2.00 a	1349
11,451	176	1,076	O.P.	.....	100	6	4.00 a	1.00 a	1350
3,143	73	210	S.	1.00 m.	200	6	5.00 a & .16 b	2.00 a	1351
5,661	162	560	S.	1.00 m.	200	6	5.00 a & .10 b	1.00 a & .10 b	1352
116,410	1,009	2,173	O.P.	.....	100	6	5.00 a	.....	1353
2,299	68	287	S.	1.00 m.	200	6	5.00 a	1.00 a	1354
2,425	86	184	S.	1.00 m.	200	6	5.00 a	2.50 a	1355
11,184	536	522	N.S.	1.00 m.	200	6	5.00 a	1.00 a	1356
2,392	57	231	S.	1.00 m.	200	6	4.00 a	4.00 a	1357
1,974	28	143	S.	1.00 m.	200	6	4.00 a	4.00 a	1358
4,601	115	289	S.	1.00 m.	200	6	5.00 a	5.00 a	1359

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			
1360	Carroll	Paterson	Mar. 24, 1923	A. L. Simon
1361	Colombo American	"	Feb. 2, 1923	C. De Grado
1362	Colt	"	May 26, 1921	E. R. Bainbridge
1363	Columbiad	"	Oct. 6, 1925	John H. Wilkinson
1364	Cumulative	"	Feb. 28, 1924	William O. Mickel
1365	Defender	"	Jan. 8, 1924	Henry C. Speer
1366	Falls City	"	Oct. 19, 1923	Isidore Simon
1367	Financial	"	April 6, 1923	William Toll, Jr.
1368	Fortune	"	Nov. 8, 1924	John Braun, Sr.
1369	Friendly	"	May 17, 1923	Hyman Bornstein
1370	Garret Rock	"	Jan. 5, 1923	Manoog Dishian
1371	Home Lovers	"	Jan. 30, 1925	Henry N. Stam
1372	Italian American	"	Nov. 13, 1914	Pasquale Rescigno
1373	Lakeview	"	July 28, 1922	Harold J. Adams
1374	Lambert	"	Feb. 7, 1924	Jacob Ackerman
1375	Mansion	"	April 15, 1924	George Truhar
1376	Materialmen's	"	Jan. 24, 1920	John A. Arts
1377	Mutual Home & Savings	"	Aug. 31, 1898	Floyd E. Jones
1378	Naborhood	"	May 5, 1927	Henry Polombo
1379	Northside	"	July 1, 1922	Isaac Noonburg
1380	Paterson	"	April 3, 1901	Harry Padgett
1381	Peoples	"	Nov. 24, 1883	George Kesse
1382	Peoples Park	"	Mar. 11, 1912	James Crawford
1383	Prompt	"	April 8, 1927	George F. Miller
1384	Provident	"	Mar. 12, 1886	Daniel Van Winkle
1385	Regent	"	Nov. 17, 1922	Edmund B. Randall
1386	Riverside	"	June 29, 1887	H. Walter Baer
1387	Riverview	"	April 15, 1922	Krine Patmos
1388	Romaine	"	Sept. 20, 1923	James V. Hemingway
1389	Silk City	"	Mar. 23, 1910	Herman Geller
1390	Sunshine	"	Jan. 6, 1923	Samuel Neinken
1391	Textile Home	"	Nov. 1, 1919	Walter J. Hunziker
1392	Wagaraw	"	Aug 8, 1925	William Van Hassel
1393	Pompton Lakes	Pompton Lakes	Jan. 22, 1916	Stephen H. B. Jacobs
1394	Prospect Park	Prospect Park	June 12, 1926	Frank P. Stagg
1395	Singac	Singac	Jan. 27, 1928	Frederick Swithenbank
1396	Laurel	Totowa	Sept. 10, 1921	Joseph Boyle, Sr.
1397	Wanaque Borough	Wanaque	May 27, 1924	Thomas Trengrove
1398	Passaic Valley	West Paterson	July 20, 1921	A. F. Graham
	Salem County			
1399	Second Elmer Mutual	Elmer	Nov. 10, 1879	Daniel C. Christy
1400	Penns Grove	Penns Grove	Nov. 16, 1928	B. Noel Gross
1401	Quinton	Quinton	Feb. 4, 1871	B. Harold Smick
1402	Franklin	Salem	April 18, 1861	Arthur B. Smith
1403	Second Union	Woodstown	Dec. 28, 1869	Charles M. Miller

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Alexander Moskowitz	Joseph G. Dorfman	126 Market St., Paterson, N. J.	1360
George K. Slingland	Charles A. Whiteman	526 Lincoln Ave., Hawthorne, N. J.	1361
Benjamin J. Spitz	Louis E. Schotz	45 Church St., Paterson, N. J.	1362
Frank J. Davies	John J. Hall	146 Market St., Paterson, N. J.	1363
Jacob L. Bernstein	Charles Evans	262 Main St., Paterson, N. J.	1364
Josiah Dadley	David MacGregor	152 Market St., Paterson, N. J.	1365
Harris J. Westerhoff	Anthony H. Foster	5 Colt St., Paterson, N. J.	1366
John F. Evans	Joseph D. Birchenough	40 Church St., Paterson, N. J.	1367
Joseph T. Lieblich	Miriam Handelman	Fairlawn Ave., Fairlawn, N. J.	1368
Emil Wiesser	Jack Zingler	175 Market St., Paterson, N. J.	1369
Milton Schamach	Simon H. Glass	175 Market St., Newark, N. J.	1370
Jacob Stam	Marie V. France	5 Colt St., Paterson, N. J.	1371
Henry Marelli	Frederick Aimone	20 Park Ave., Paterson, N. J.	1372
Isaac A. Serven	Andrew Chambers	1143 Main St., Paterson, N. J.	1373
E. Robert Coven	Leo Minuskin	150 Ellison St., Paterson, N. J.	1374
Salvatore D. Viviano	Arthur H. Wieda	64 Hamilton St., Paterson, N. J.	1375
Frank Smit	Lester A. Johnston	521 Twentieth Ave., Paterson, N. J.	1376
William H. Young	John J. Sloate	140 Market St., Paterson, N. J.	1377
Raphael Jordan	Matthew Fardella	80 Market St., Paterson, N. J.	1378
Peter Hofstra	Ira Struck	Main & Arch St., Paterson, N. J.	1379
Gustav A. Hunziker	William A. Merz	63 Van Houten St., Paterson, N. J.	1380
William B. Gourley	William W. Duddleston	537 Main St., Paterson, N. J.	1381
Frederic Beggs	George W. Fulton, Jr.	110 Bueno Vista Ave., Hawthorne, N. J.	1382
Charles De Walsche	John M. Fenarty	64 Hamilton St., Paterson, N. J.	1383
Fred C. Hindle	Henry N. Stam	5 Colt St., Paterson, N. J.	1384
Robert Boyle	Wright Smith	152 Market St., Paterson, N. J.	1385
Edmund G. Stalter	Fanny Cohen	152 Market St., Paterson, N. J.	1386
A. Lawrie Young	William R. Ahrens	37 Manchester Ave., Paterson, N. J.	1387
Abram Waks	Louis Atkind	136 Washington St., Paterson, N. J.	1388
Abram I. Bluestein	Charles S. Silberman	126 Market St., Paterson, N. J.	1389
Abram I. Bluestein	Joseph G. Dorfman	126 Market St., Paterson, N. J.	1390
Gustav A. Hunziker	William Schmidt	183 Ellison St., Paterson, N. J.	1391
John Pierce	Frank A. Iannucci	658 River St., Paterson, N. J.	1392
Edmund B. Randall	Oliver K. Lockwood	527 Lincoln Ave., Pompton Lakes, N. J.	1393
Peter Hofstra	Theodore Bruinsma	130 Haledon Ave., Prospect Park, N. J.	1394
David Harrison	Clyde Evans	262 Main St., Paterson, N. J.	1395
Robert Boyle	Harry A. Stratton, Jr.	22 Lincoln Ave., Totowa Boro, N. J.	1396
J. W. De Yoe	Frank R. Parry	Wanaque, N. J.	1397
Reuben H. Reiffin	Bertha Kammelhor	654 McBride Ave., Paterson, N. J.	1398
Daniel W. Beckley	Olin Craver	Elmer, N. J.	1399
John M. Summerill, Jr.	George F. Featherer	17 Church St., Penns Grove, N. J.	1400
*James H. Mecum	Abner S. Hires	Quinton, N. J.	1401
James H. Mecum	A. H. Powell	70 Eighth St., Salem, N. J.	1402
E. C. Waddington	Howard C. Hitchner	Woodstown, N. J.	1403

* 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				
1360	Carroll	Paterson	$2,306	$4,078	$351,250
1361	Colombo American	"	2,376	50	125,800
1362	Colt	"	16,101	7,375	515,700
1363	Columbiad	"	28,707	2,170	198,800
1364	Cumulative	"	8,867	6,240	217,850
1365	Defender	"	8,443	3,187	203,300
1366	Falls City	"	19,008	157,906	901,000
1367	Financial	"	25,341	11,424	329,800
1368	Fortune	"	5,040	2,252	87,200
1369	Friendly	"	6,362	420	366,050
1370	Garret Rock	"	1,322	11,535	199,600
1371	Home Lovers	"	1,019	35,221	151,800
1372	Italian American	"	14,551	66,125	1,436,775
1373	Lakeview	"	7,695	6,000	432,800
1374	Lambert	"	8,683	4,629	186,200
1375	Mansion	"	5,116	2,156	106,900
1376	Materialmen's	"	7,336	.....	748,750
1377	Mutual Home & Savings	"	3,464	1,795	53,940
1378	Naborhood	"	686	19	48,000
1379	Northside	"	13,388	86,683	439,300
1380	Paterson	"	5,877	22,000	1,504,533
1381	Peoples	"	9,757	25,626	312,830
1382	Peoples Park	"	25,381	.....	933,200
1383	Prompt	"	1,917	550	35,700
1384	Provident	"	6,134	8,275	716,591
1385	Regent	"	8,131	49,418	209,150
1386	Riverside	"	2,154	37,998	748,578
1387	Riverview	"	1,387	5,161	274,600
1388	Romaine	"	2,701	3,850	239,050
1389	Silk City	"	77,740	32,274	1,510,650
1390	Sunshine	"	2,351	13,999	811,900
1391	Textile Home	"	7,168	10,021	679,840
1392	Wagaraw	"	3,390	2,894	138,000
1393	Pompton Lakes	Pompton Lakes	22,632	13,468	548,360
1394	Prospect Park	Prospect Park	19,666	10,000	218,750
1395	Singac	Singac	3,529	1,810	86,100
1396	Laurel	Totowa	8,717	7,054	164,550
1397	Wanaque Borough	Wanaque	4,924	1,345	117,750
1398	Passaic Valley	West Paterson	12,665	14,051	234,200
	Totals		$845,823	$1,371,125	$33,896,614
	Salem County				
1399	Second Elmer Mutual	Elmer	$28,503	$2,500	$159,850
1400	Penns Grove	Penns Grove	234	828	97,850
1401	Quinton	Quinton	8,006	524	50,700
1402	Franklin	Salem	55,280	9,575	1,264,515
1403	Second Union	Woodstown	16,628	6,000	421,400
	Totals		$108,651	$19,427	$1,994,315

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$28,325	$58,561	$21,543	$2,327	$468,390	1360
$9,000	5,170	61,172	8,634	732	212,934	1361
.....	30,799	223,809	28,708	5,388	827,880	1362
.....	3,955	52,878	18,856	2,993	308,359	1363
49,800	30,778	80,678	26,463	914	421,590	1364
.....	6,692	29,454	7,395	778	259,249	1365
22,646	95,568	406,185	158,997	26,478	1,787,788	1366
17,525	8,365	96,982	17,422	1,373	508,232	1367
.....	1,625	38,909	13,527	510	149,063	1368
13,000	28,447	95,711	31,160	3,900	545,050	1369
.....	5,352	61,715	22,553	5,085	307,162	1370
.....	6,065	78,113	11,461	3,273	286,952	1371
.....	61,895	603,416	74,012	14,658	2,271,432	1372
22,200	13,878	120,649	17,348	2,858	623,428	1373
166,925	11,109	78,603	14,529	1,628	472,306	1374
.....	4,760	74,927	10,231	1,124	205,214	1375
.....	33,550	89,492	29,889	4,842	913,859	1376
.....	.....	32,342	168	87	91,796	1377
.....	1,475	30,593	26,963	1,711	109,447	1378
14,300	8,125	98,148	15,251	1,127	676,322	1379
.....	27,083	436,651	78,782	12,452	2,087,378	1380
.....	10,150	48,488	31,136	13,279	451,266	1381
46,500	32,595	237,923	50,912	8,785	1,335,296	1382
.....	127	.....	2,878	495	41,667	1383
21,000	10,065	244,022	70,517	59,101	1,135,705	1384
.....	17,305	116,148	12,848	34,320	447,320	1385
6,098	7,703	79,701	92,368	13,091	987,691	1386
1,800	2,500	38,945	18,334	356	343,083	1387
40,750	32,824	46,225	11,135	134	376,669	1388
.....	69,650	366,772	139,645	16,513	2,213,244	1389
198,800	5,606	320,803	170,715	19,944	1,544,118	1390
6,000	.....	263,201	299	2,142	968,671	1391
.....	6,180	31,585	9,295	15,170	206,514	1392
.....	10,505	122,190	24,504	1,322	742,981	1393
40,300	.....	7,501	4,307	.....	300,524	1394
4,000	2,621	6,016	3,038	110	107,224	1395
.....	1,513	51,239	8,708	11,104	252,885	1396
.....	4,110	3,828	6,141	581	138,679	1397
6,000	63,139	66,439	8,538	1,598	406,630	1398
$4,500,330	$1,088,811	$10,120,167	$2,305,009	$709,795	$54,837,674	
.....	$12,750	$19,318	$5,105	$87	$228,113	1399
.....	1,745	.....	671	840	102,168	1400
$646	.....	2,606	792	107	63,381	1401
22,250	42,853	24,164	17,970	345	1,436,952	1402
14,100	23,470	14,398	3,872	551	500,419	1403
$36,996	$80,818	$60,486	$28,410	$1,930	$2,331,033	

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					
1360	Carroll	Paterson	$298,181			$15,600
1361	Colombo American	"	132,564			
1362	Colt	"	512,817			500
1363	Columbiad	"	218,190			
1364	Cumulative	"	240,647			9,300
1365	Defender	"	155,827			26,800
1366	Falls City	"	1,193,448			7,200
1367	Financial	"	355,965			
1368	Fortune	"	94,289			
1369	Friendly	"	318,672			12,300
1370	Garret Rock	"	183,846			3,000
1371	Home Lovers	"	186,174			11,500
1372	Italian American	"	1,122,786			326,550
1373	Lakeview	"	359,721			29,750
1374	Lambert	"	212,627			51,050
1375	Mansion	"	128,822			7,000
1376	Materialmen's	"	491,457			11,800
1377	Mutual Home & Savings	"	56,831			
1378	Naborhood	"	82,900			
1379	Northside	"	357,432			23,200
1380	Paterson	"	1,310,307			277,400
1381	Peoples	"	329,136			
1382	Peoples Park	"	728,253			24,730
1383	Prompt	"	26,264			4,550
1384	Provident	"	632,820			187,250
1385	Regent	"	285,448			
1386	Riverside	"	621,675			
1387	Riverview	"	191,976			46,400
1388	Romaine	"	245,077			10,450
1389	Silk City	"	1,389,167			68,300
1390	Sunshine	"	766,569			56,800
1391	Textile Home	"	517,798			154,850
1392	Wagaraw	"	152,742			
1393	Pompton Lakes	Pompton Lakes	514,053			
1394	Prospect Park	Prospect Park	217,352			6,400
1395	Singac	Singac	71,493			2,900
1396	Laurel	Totowa	130,929			57,100
1397	Wanaque Borough	Wanaque	103,249			
1398	Passaic Valley	West Paterson	257,694			24,170
	Totals		$29,450,962	$220,611	$530	$7,330,255
	Salem County					
1399	Second Elmer Mutual	Elmer	$175,566			
1400	Penns Grove	Penns Grove	76,740	$10,300		
1401	Quinton	Quinton	47,916			
1402	Franklin	Salem	917,220			
1403	Second Union	Woodstown	385,482			
	Totals		$1,602,924	$10,300		

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

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	
$974	.....	$1,608	.....	$16,500	$9,637	$85,786	$40,104	$468,390	1360
560	.....	1,240	.....	25,500	6,324	24,714	22,032	212,934	1361
11,463	$3,473	538	.....	33,682	37,316	149,287	78,804	827,880	1362
.....	.....	100	.....	.....	26,788	12,974	50,307	308,359	1363
665	.....	641	.....	41,607	19,543	58,287	50,900	421,590	1364
830	.....	1,180	.....	21,000	4,415	40,533	8,664	259,249	1365
2,807	.....	478	.....	.....	103,311	238,008	242,536	1,787,788	1366
14	.....	610	.....	.....	7,458	96,711	47,474	508,232	1367
208	.....	223	.....	.....	24,257	13,437	16,649	149,063	1368
2,581	.....	178	.....	.....	62,619	76,421	72,279	545,050	1369
.....	.....	368	.....	19,314	19,426	44,423	36,785	307,162	1370
887	.....	143	.....	.....	6,448	47,316	34,484	286,952	1371
1,747	.....	947	.....	260,625	53,453	204,360	300,964	2,271,432	1372
3,239	.....	677	.....	70,000	5,482	95,753	58,806	623,428	1373
70	.....	1,659	.....	53,000	51,049	54,991	47,860	472,306	1374
.....	.....	160	.....	.....	13,925	18,132	37,175	205,214	1375
.....	.....	465	.....	30,000	104,086	179,696	96,355	913,859	1376
.....	.....	.....	.....	.....	.....	16,265	18,700	91,796	1377
1,574	.....	.....	.....	4,290	6,122	.....	14,561	109,447	1378
.....	2,000	1,514	$214	117,500	19,363	100,730	54,367	676,312	1379
596	.....	2,712	.....	.....	1,269	335,094	160,000	2,087,378	1380
.....	.....	332	.....	.....	.....	86,158	35,640	451,266	1381
.....	1,478	271	.....	25,000	245,752	168,471	141,341	1,335,296	1382
.....	.....	310	.....	1,000	2,871	3,172	3,500	41,667	1383
268	.....	514	.....	38,900	25,766	108,169	122,018	1,135,705	1384
69	.....	332	.....	18,000	7,482	88,768	47,221	447,320	1385
140	8,509	572	.....	109,500	27,043	137,174	83,078	987,691	1386
124	.....	575	.....	15,000	6,526	45,970	36,512	343,083	1387
67	.....	924	.....	15,000	1,460	69,356	34,335	376,669	1388
1,302	.....	2,432	.....	171,489	98,502	253,052	229,000	2,213,244	1389
2,529	.....	3,936	.....	195,812	245,028	74,609	198,835	1,544,118	1390
82	.....	.....	.....	96,700	.....	108,945	90,296	968,671	1391
923	.....	371	.....	.....	17	23,888	28,573	206,514	1392
256	.....	1,095	.....	20,000	790	160,471	46,316	742,981	1393
1,115	.....	1,263	.....	.....	.....	55,626	18,768	300,524	1394
568	.....	406	.....	9,000	3,665	12,822	6,370	107,224	1395
115	.....	83	.....	.....	4,045	28,737	31,876	252,885	1396
116	.....	180	.....	.....	.....	25,187	9,947	138,679	1397
1,671	.....	536	.....	.....	13,477	73,091	35,991	406,630	1398
$79,662	$180,173	$73,680	$7,595	$2,868,318	$2,337,497	$6,158,362	$6,130,029	$54,837,674	
.....	.....	$393	.....	.....	.....	$46,720	$5,434	$228,113	1399
.....	.....	302	.....	.....	$1	11,862	2,963	102,168	1400
.....	.....	10	.....	.....	.....	13,520	1,935	63,381	1401
.....	$90,576	1,095	.....	$79,950	.....	320,279	27,832	1,436,952	1402
.....	.....	320	.....	.....	.....	104,192	10,425	500,419	1403
.....	$90,576	$2,120	.....	$79,950	$1	$496,573	$48,589	$2,331,033	

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								
1360	Carroll	3,635	349	.....	.....	.....	.....	78	14
1361	Colombo American	1,669	159	.....	.....	.....	.....	.....	.....
1362	Colt	5,655	433	.....	.....	.....	.....	3	1
1363	Columbiad	3,297	279	.....	.....	.....	.....	.....	.....
1364	Cumulative	3,136	300	.....	.....	.....	.....	46	6
1365	Defender	3,135	193	.....	.....	.....	.....	134	15
1366	Falls City	13,012	1,170	.....	.....	.....	.....	36	11
1367	Financial	4,559	250	.....	.....	.....	.....	.....	.....
1368	Fortune	1,339	164	.....	.....	.....	.....	.....	.....
1369	Friendly	3,962	254	.....	.....	.....	.....	62	6
1370	Garret Rock	1,841	129	.....	.....	.....	.....	15	1
1371	Home Lovers	2,186	229	.....	.....	.....	.....	58	6
1372	Italian American	14,593	1,326	.....	.....	.....	.....	1,633	227
1373	Lakeview	5,054	425	.....	.....	.....	.....	149	36
1374	Lambert	3,011	304	.....	.....	.....	.....	255	44
1375	Mansion	1,472	159	.....	.....	.....	.....	35	10
1376	Materialmen's	4,805	381	.....	.....	.....	.....	47	5
1377	Mutual Home & Savings	1,906	89	.....	.....	.....	.....	.....	.....
1378	Naborhood	1,187	127	.....	.....	.....	.....	.....	.....
1379	Northside	4,848	426	.....	.....	.....	.....	116	30
1380	Paterson	17,132	1,224	.....	.....	.....	.....	1,387	174
1381	Peoples	3,751	394	.....	.....	.....	.....	.....	.....
1382	Peoples Park	8,525	654	.....	.....	.....	.....	124	24
1383	Prompt	445	40	.....	.....	.....	.....	23	3
1384	Provident	7,867	571	.....	.....	.....	.....	936	89
1385	Regent	3,105	394	.....	.....	.....	.....	.....	.....
1386	Riverside	7,012	731	.....	.....	.....	.....	.....	.....
1387	Riverview	3,387	348	.....	.....	.....	.....	232	90
1388	Romaine	2,667	199	.....	.....	.....	.....	52	9
1389	Silk City	15,194	1,091	.....	.....	.....	.....	342	61
1390	Sunshine	7,839	577	.....	.....	.....	.....	284	75
1391	Textile Home	8,568	618	.....	.....	.....	.....	774	81
1392	Wagaraw	2,137	218	.....	.....	.....	.....	.....	.....
1393	Pompton Lakes	6,575	507	.....	.....	.....	.....	.....	.....
1394	Prospect Park	3,519	330	.....	.....	.....	.....	32	6
1395	Singac	1,296	150	.....	.....	.....	.....	15	7
1396	Laurel	1,826	164	.....	.....	.....	.....	286	83
1397	Wanaque Borough	1,292	135	.....	.....	.....	.....	.....	.....
1398	Passaic Valley	2,903	192	.....	.....	.....	.....	121	19
	Totals	435,393	30,049	2,206	402	48	48	47,681	4,897
	Salem County								
1399	Second Elmer Mutual	2,325	256	.....	.....	.....	.....	.....	.....
1400	Penns Grove	1,945	205	103	11	.....	.....	.....	.....
1401	Quinton	585	82	.....	.....	.....	.....	.....	.....
1402	Franklin	14,205	1,203	.....	.....	.....	.....	.....	.....
1403	Second Union	11,273	512	.....	.....	.....	.....	.....	.....
	Totals	30,333	2,258	103	11	.....	.....	.....	.....

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	
3,713	65	298	S.	$0.25 w. & $2.00 m.			$5.00 a	$2.00 a	1360
1,669	44	115	S.	1.00 m.	200	6	4.00 a	2.00 a	1361
5,658	134	300	S.	1.00 m.	200	6	5.00 a	2.00 a	1362
3,297	44	235	S.	1.00 m.	200	6	5.00 a	5.00 a	1363
3,182	96	210	S.	1.00 m.	200	6	5.00 a	2.00 a	1364
3,269	42	165	S.	.70 m.	200	6	5.00 a & .15 b	.....	1365
13,048	266	915	S.	1.00 m.	200	6	5.00 a	5.00 a	1366
4,559	70	180	S.	1.00 m.	200	6	5.00 a & .10 b	2.00 a & .10 b	1367
1,339	28	136	S.	1.00 m.	200	6	5.00 a	2.50 a	1368
4,024	111	149	S.	1.00 & 2.00 m.	200	6	5.00 a	2.00 a	1369
1,856	54	76	S.	1.00 m.	200	6	5.00 a	1.00 a	1370
2,244	48	187	S.	1.00 m.	200	6	5.00 a & .10 b	2.00 a & .10 b	1371
16,226	496	1,057	S.	1.00 m.	200	6	4.00 a	.05 b.	1372
5,203	160	301	S.	1.00 m.	200	6	5.00 a & .10 b	.....	1373
3,266	99	249	S.	1.00 m.	200	6	5.00 a	3.00 a	1374
1,507	39	130	S.	1.00 m.	200	6	5.00 a	3.00 a	1375
4,852	183	203	S.	1.00 m.	200 & 300	6	5.00 a & .04 b	.04 b	1376
1,906	13	76	N.S.	1.00 m.	100	6	.09 b	.....	1377
1,187	17	110	S.	1.00 m.	200	6	5.00 a	1.00 a	1378
4,964	116	340	S.	1.00 m.	200	6	5.00 a & .08 b	1.00 a	1379
18,519	390	1,008	S.	1.00 m.	200	6	5.00 a	5.00 a	1380
3,751	122	272	S.	1.00 m.	200	6	3.00 a	3.00 a	1381
8,649	173	505	S.	1.00 m.	200	6	.06 b	.06 b	1382
468	10	33	S.	1.00 m.	200	6	4.00 a	.....	1383
8,803	161	499	S.	1.00 m.	200	6	5.00 a	5.00 a	1384
3,105	59	335	S.	1.00 m.	200	6	5.00 a	2.50 a	1385
7,012	328	403	S.	1.00 m.	200	6	5.00 a	.....	1386
3,619	82	356	S.	1.00 m.	200	6	.10 b	.10 b	1387
2,719	90	118	S.	1.00 m.	200	6	5.00 a	3.00 a	1388
15,536	323	829	S.	1.00 & 2.00 m.	200	6	5.00 a	2.00 a	1389
8,123	160	492	S.	1.00 & 2.00 m.	200	6	5.00 a	3.00 a	1390
9,342	151	548	O.P.	.....	200	6	6.00 a	.....	1391
2,137	51	167	S.	1.00 m.	200	6	5.00 a	5.00 a	1392
6,575	163	344	S.	1.00 m.	200	6	3.50 a	1.00 a	1393
3,551	59	277	S.	1.00 m.	200	6	5.00 a	.....	1394
1,311	39	118	S.	1.00 m.	200	6	4.50 a	3.00 a	1395
2,112	60	187	S.	1.00 m.	200	6	5.00 a	3.00 a	1396
1,292	60	75	O.P.	.....	200	6	2.00 a	2.00 a	1397
3,024	110	101	S.	1.00 m.	200	6	5.00 a	.....	1398
485,328	10,093	25,303							
2,325	102	154	S.	$1.00 m.	$200	6	$5.00 a & $0.05 b	.....	1399
2,048	47	169	S.	1.00 & 2.00 m.	200	6	3.00 a	$0.10 b	1400
585	43	39	S.	1.00 m.	200	6	2.00 a	.....	1401
14,205	510	693	S.	1.00 m.	200	6	3.00 a	.....	1402
11,273	181	331	S.	.50 & 1.00 m.	100	6	.....	.....	1403
30,436	883	1,386							

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
	Somerset County			
1404	Bernardsville	Bernardsville	Jan. 20, 1920	Joseph B. Kronenberg
1405	Bound Brook	Bound Brook	May 4, 1887	W. B. R. Mason
1406	Middlebrook	" "	Mar. 21, 1923	George O. Smalley
1407	Somerset Hills	Far Hills	May 20, 1927	Louis V. Ludlow
1408	Manville	Manville	Mar. 11, 1920	Joseph Onka
1409	North Plainfield	North Plainfield	Aug. 3, 1920	Charles J. Schleif
1410	Raritan	Raritan	Mar. 22, 1917	Frank J. Lavelle
1411	Citizens'	Somerville	Nov. 17, 1890	John G. Gaston
1412	People's	"	Feb. 21, 1887	Thomas H. Flynn
	Sussex County			
1413	Wallkill	Franklin	June 23, 1927	Earl M. Spry
1414	Newton	Newton	Aug. 25, 1890	Levi H. Morris
1415	S. & M.	"	June 21, 1929	Edward M. Dutcher
1416	Sussex	Sussex	Aug. 20, 1925	Clarkson A. Potter
	Union County			
1417	Cranford Mutual	Cranford	Mar. —, 1887	Charles E. Green
1418	Greeley	"	Feb. 15, 1922	Louis R. Allison
1419	American Italian	Elizabeth	Mar. 14, 1919	Charles Magnolia
1420	Betsytown	"	May 16, 1922	Martin Reitman
1421	Better-Plan	"	Jan. 30, 1925	Frederick Rieke
1422	Central	"	Jan. 26, 1886	Ernest Bausch
1423	Citizens	"	Mar. 17, 1887	H. Edward Wolff
1424	Clarkson	"	Dec. 15, 1927	Kazimers Wajda
1425	Clearing House	"	Sept. 5, 1925	Philip C. Osterman
1426	Columbia	"	April 22, 1892	C. Godfrey Poggi
1427	Contractors'	"	April 5, 1926	Michael J. Cummings
1428	Crystal	"	Jan. 5, 1921	Jacob Berger
1429	Desirable	"	Feb. 5, 1925	R. M. Nittoli
1430	Elizabeth	"	Sept. 3, 1869	Harry J. Sievers
1431	Elizabethport Mutual	"	April 5, 1875	James J. Higgins
1432	Elmora and West End	"	Dec. 27, 1910	George W. Taylor
1433	Emerald	"	Dec. 20, 1924	Adolph R. Goldblatt
1434	Eternal	"	Jan. 9, 1926	George Ehrhardt, Jr.
1435	Excelsior	"	May 7, 1887	Edward Bauer
1436	Flag	"	April 14, 1925	Henry G. Nulton
1437	Harmonia	"	Nov. 23, 1872	George J. Doehrmann
1438	Headway	"	Mar. 28, 1927	Robert W. Hersh
1439	Home	"	Feb. 6, 1912	Karl Schaffer
1440	Homeland	"	July 31, 1920	Dennis F. Hennessy
1441	Ideal	"	Jan. 26, 1910	Louis Kaufman
1442	Independent	"	April 10, 1919	Morris Kowalsky
1443	International	"	Mar. 20, 1913	Neil McLeod, Jr.
1444	Jefferson Park	"	Nov. 26, 1919	George H. Parsons
1445	Juniors'	"	Jan. 21, 1913	Charles A. Stafford
1446	Lithuanian	"	Oct. 6, 1913	Michael Saliklis

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
James I. Bowers	Ned O. Howlett	Basking Ridge, N. J.	1404
John P. Cullen	George W. Koehler	34 W. Main St., Bound Brook, N. J.	1405
John P. Cullen	C. A. Zimmerman	103 Clinton St., Bound Brook, N. J.	1406
James I. Bowers	Bernard Reed	Far Hills, N. J.	1407
John P. Cullen	H. C. Stringfield	P. O. Box No. 194, Somerville, N. J.	1408
Ralph J. Smalley	Walter D. Abramson	821 Third Place, Plainfield, N. J.	1409
George W. Allgair	Albert C. Van Tine, Jr.	Frelinghuysen Ave., Raritan, N. J.	1410
Voorhees Kline	William R. Sutphen	52 W. Main St., Somerville, N. J.	1411
Irving Schwed	Frank L. Cleary	1 W. Main St., Somerville, N. J.	1412
W. A. Dolan	Robert C. Shelton	46 Main St., Franklin, N. J.	1413
Kays, Downing & Sherred	Floyd W. Harding	33 Liberty St., Newton, N. J.	1414
Dolan & Dolan and others	Edwin M. Quick	Newton, N. J.	1415
Marshall Hunt	Jay S. Wilson	Sussex, N. J.	1416
Berkeley C. Austin	Vernon K. Conover	216 Manor Ave., Cranford, N. J.	1417
George S. Sauer	J. Alston Adams	25 North Ave. E., Cranford, N. J.	1418
Nicholas A. Tomasulo	Frank D. Jacques	104 Retford Ave., Cranford, N. J.	1419
Connolly & Hueston	Peter L. Mack	954 Adams Ave., Elizabeth, N. J.	1420
Harry Grossman	John W. Benner	40 W. Roselle Ave., Roselle Park, N. J.	1421
C. Addison Swift	Fred H. Wiebesiek	21 Fernwood Terrace, Elizabeth, N. J.	1422
Charles Wagner	George M. Seaton	1160 E. Jersey St., Elizabeth, N. J.	1423
Francis J. Regula	Charles Adamkowski	604 Greene St., Elizabeth, N. J.	1424
Welcome W. Bender	Alfred F. Sauer	426 Jersey Ave., Elizabeth, N. J.	1425
Sigurd A. Emerson	Frank W. Dilkes	289 Morris Ave., Elizabeth, N. J.	1426
Charles A. Otto, Jr.	Walter W. McLachlan	1268 Robinson Terrace, Union, N. J.	1427
Philip Cohen	Adam Liebler	817 Elizabeth Ave., Elizabeth, N. J.	1428
Mario Turtur	James C. Tomasulo	308 Westfield Ave., Roselle Park, N. J.	1429
Stein, Stein & Stein	Fred F. Rau	1610 Orchard Terrace, Linden, N. J.	1430
Charles A. Otto	Frank T. Mountford	52 Westfield Ave. E., Roselle Park, N. J.	1431
Martin P. O'Connor	William J. Kenealy	33 Oakwood Place, Elizabeth, N. J.	1432
Aaron Laufman	A. W. Spilner	207 Broad St., Elizabeth, N. J.	1433
George S. Sauer	John A. McArevey	318 W. Gibbons St., Linden, N. J.	1434
C. Addison Swift	George P. Schmidt	417 Westfield Ave., Elizabeth, N. J.	1435
Feit & Feit	Samuel Balter	1139 E. Jersey St., Elizabeth, N. J.	1436
C. Addison Swift	A. J. Seeholzer	132 Parker Road, Elizabeth, N. J.	1437
Archie Josephson	Herbert O. Struss	450 E. Clay Ave., Roselle Park, N. J.	1438
Charles L. Morgan	Adolph G. Ahrens, Jr.	122 Lincoln Ave., Elizabeth, N. J.	1439
Martin P. O'Connor	John J. Carroll	450 Marshall St., Elizabeth, N. J.	1440
Francis A. Gordon	A. W. Spilner	207 Broad St., Elizabeth, N. J.	1441
Nathan T. Burdeau	W. C. Forman	446 Jersey Ave., Elizabeth, N. J.	1442
David S. Feinswog	A. W. Spilner	207 Broad St., Elizabeth, N. J.	1443
Alfred K. Moe	William E. Walker	34 Hazard Place, Elizabeth, N. J.	1444
Charles A. Otto, Jr.	Harry G. Pflug	51 Fernwood Terrace, Elizabeth, N. J.	1445
James T. Kirk	Joseph B. Patalkis	230 Isham Place, Elizabeth, N. J.	1446

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Somerset County				
1404	Bernardsville	Bernardsville	$6,198	$7,180	$491,800
1405	Bound Brook	Bound Brook	4,862	10,000	600,600
1406	Middlebrook	" "	1,695	283	203,000
1407	Somerset Hills	Far Hills	17,382	1,515	122,900
1408	Manville	Manville	1,485	2,136	64,835
1409	North Plainfield	North Plainfield	6,858	2,767	172,400
1410	Raritan	Raritan	18,694	6,068	296,700
1411	Citizens'	Somerville	79,847	7,800	357,900
1412	People's	"	39,723	8,000	572,640
	Totals		$176,744	$45,749	$2,882,775
	Sussex County				
1413	Wallkill	Franklin	$45,683	$4,898	$393,550
1414	Newton	Newton	15,049	9,000	715,250
1415	S. & M.	"	3,544	1,600	102,860
1416	Sussex	Sussex	51,288	3,000	215,550
	Totals		$115,564	$18,498	$1,427,210
	Union County				
1417	Cranford Mutual	Cranford	$17,051	$402	$771,688
1418	Greeley	"	2,174	3,049	199,400
1419	American Italian	Elizabeth	221	.....	238,850
1420	Betsytown	"	6,686	60,000	749,300
1421	Better-Plan	"	2,628	.....	231,400
1422	Central	"	14,724	21,544	1,271,930
1423	Citizens	"	14,287	53,883	2,226,440
1424	Clarkson	"	1,435	527	50,900
1425	Clearing House	"	299	515	91,600
1426	Columbia	"	15,470	19,500	826,543
1427	Contractors'	"	14,757	994	182,900
1428	Crystal	"	7,640	5,712	376,680
1429	Desirable	"	3,693	.....	71,200
1430	Elizabeth	"	14,126	3,200	916,258
1431	Elizabethport Mutual	"	10,116	5,350	366,180
1432	Elmora and West End	"	1,118	492	376,719
1433	Emerald	"	922	2,000	106,800
1434	Eternal	"	1,221	975	54,400
1435	Excelsior	"	17,565	.....	1,845,600
1436	Flag	"	393	.....	54,800
1437	Harmonia	"	10,969	20,212	1,798,322
1438	Headway	"	999	5	39,732
1439	Home	"	9,276	6,660	407,200
1440	Homeland	"	5,959	5,194	466,800
1441	Ideal	"	1,870	.....	483,900
1442	Independent	"	2,231	16,555	481,650
1443	International	"	1,070	.....	565,700
1444	Jefferson Park	"	4,421	230	193,800
1445	Juniors'	"	4,802	10,217	885,295
1446	Lithuanian	"	13,137	.....	613,300

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$11,975	$12,439	$17,917	$1,800	$549,309	1404
$38,407	.....	129,606	28,505	5,918	817,898	1405
12,140	2,115	111,722	14,719	9,736	355,410	1406
.....	8,920	.....	3,818	323	154,858	1407
975	600	7,641	3,897	5,015	86,584	1408
.....	6,895	37,540	13,567	2,515	242,542	1409
.....	4,800	54,053	9,444	1,260	391,019	1410
92,630	4,680	79,402	19,540	21,710	663,509	1411
.....	15,465	59,779	46,785	2,673	745,065	1412
$144,152	$55,450	$492,182	$158,192	$50,950	$4,006,194	
.....	.....	$3,778	$9,174	$1,016	$458,099	1413
.....	$27,295	82,417	47,357	307	896,675	1414
.....	1,640	.....	8,902	3,056	121,602	1415
.....	9,620	5,704	2,371	2,923	290,456	1416
.....	$38,555	$91,899	$67,804	$7,302	$1,766,832	
.....	$39,477	$130,832	$61,189	$8,706	$1,029,345	1417
.....	12,922	46,443	24,189	16,171	304,348	1418
.....	11,405	304,234	.....	1,803	556,513	1419
.....	70,997	171,833	4,551	7,349	1,070,716	1420
.....	6,252	75,987	20,050	2,271	338,588	1421
.....	51,963	428,914	.....	54,609	1,843,684	1422
.....	87,930	1,232,061	.....	20,387	3,634,988	1423
.....	5,005	.....	125	6,078	64,070	1424
.....	6,955	83,059	20,498	2,798	205,724	1425
$53,599	30,271	375,017	.....	665	1,321,065	1426
.....	2,970	36,317	.....	858	238,796	1427
.....	18,038	231,038	9,256	2,579	650,943	1428
.....	4,475	43,953	10,567	973	134,861	1429
.....	41,047	306,364	1,175	3,768	1,285,938	1430
.....	4,045	37,181	3,043	3,648	429,563	1431
.....	132,935	563,630	.....	358	1,075,252	1432
.....	2,890	70,320	.....	2,618	185,550	1433
.....	2,150	3,371	322	252	62,691	1434
.....	44,075	256,839	.....	11,697	2,175,776	1435
.....	3,620	51,232	.....	276	110,321	1436
.....	19,182	433,282	.....	16,286	2,298,253	1437
.....	3,414	7,060	7,324	52	58,586	1438
.....	1,750	98,323	.....	.....	523,209	1439
.....	515	99,946	2,469	9,244	590,127	1440
.....	21,757	150,586	.....	150	658,263	1441
2,300	.....	195,907	.....	2,784	701,427	1442
.....	36,031	179,986	.....	.....	782,787	1443
42,236	7,474	28,523	11,051	9,581	297,316	1444
.....	23,695	188,633	.....	12,018	1,124,660	1445
.....	23,239	295,078	1,163	1,358	947,275	1446

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
	Somerset County					
1404	Bernardsville	Bernardsville	$364,731	.....	.....	$51,800
1405	Bound Brook	Bound Brook	583,932	.....	.....	.....
1406	Middlebrook	" "	224,921	.....	.....	9,400
1407	Somerset Hills	Far Hills	125,823	.....	.....	1,000
1408	Manville	Manville	63,906	.....	.....	.....
1409	North Plainfield	North Plainfield	165,003	.....	.....	.....
1410	Raritan	Raritan	253,560	.....	.....	41,000
1411	Citizens'	Somerville	478,416	.....	.....	.....
1412	People's	"	542,568	.....	.....	.....
	Totals		$2,802,860	.....	.....	$103,200
	Sussex County					
1413	Wallkill	Franklin	$367,362	.....	.....	.....
1414	Newton	Newton	502,853	$2,000	.....	$199,900
1415	S. & M.	"	102,504	2,500	.....	.....
1416	Sussex	Sussex	224,376	.....	.....	.....
	Totals		$1,197,095	$4,500	.....	$199,900
	Union County					
1417	Cranford Mutual	Cranford	$670,229	.....	.....	.....
1418	Greeley	"	204,777	$600	.....	.....
1419	American Italian	Elizabeth	258,964	.....	.....	$24,200
1420	Betsytown	"	714,510	.....	.....	25,400
1421	Better-Plan	"	178,432	.....	.....	18,500
1422	Central	"	1,196,611	.....	.....	187,000
1423	Citizens	"	1,763,865	.....	$62,489	1,104,800
1424	Clarkson	"	47,468	3,100	.....	400
1425	Clearing House	"	137,645	.....	.....	2,000
1426	Columbia	"	872,869	.....	.....	30,800
1427	Contractors'	"	151,459	.....	.....	.....
1428	Crystal	"	415,876	.....	.....	10,250
1429	Desirable	"	92,883	.....	.....	.....
1430	Elizabeth	"	815,318	.....	.....	120,800
1431	Elizabethport Mutual	"	246,939	.....	.....	.....
1432	Elmora and West End	"	617,554	.....	.....	61,000
1433	Emerald	"	124,381	.....	.....	2,150
1434	Eternal	"	44,989	.....	.....	2,400
1435	Excelsior	"	1,318,530	.....	.....	221,200
1436	Flag	"	62,979	.....	.....	18,675
1437	Harmonia	"	1,355,637	.....	.....	218,600
1438	Headway	"	45,198	.....	.....	.....
1439	Home	"	355,698	.....	.....	.....
1440	Homeland	"	367,753	.....	.....	72,500
1441	Ideal	"	444,218	.....	.....	3,300
1442	Independent	"	398,791	.....	.....	31,225
1443	International	"	500,214	.....	.....	7,300
1444	Jefferson Park	"	182,583	.....	.....	.....
1445	Juniors'	"	693,132	.....	.....	110,400
1446	Lithuanian	"	582,374	.....	.....	71,855

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

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	
$4,995	.....	$483	.....	$15,000	$2,946	$90,678	$18,676	$549,309	1404
.....	.....	353	$273	50,000	774	112,656	69,910	817,898	1405
16,722	.....	708	.....	.....	17,426	38,983	47,250	355,410	1406
2	.....	231	.....	.....	.....	25,960	1,842	154,858	1407
547	.....	135	.....	.....	59	13,370	8,567	86,584	1408
3,685	.....	259	.....	.....	24,911	28,022	20,662	242,542	1409
3,344	.....	85	.....	.....	551	66,873	25,606	391,019	1410
.....	.....	270	.....	.....	.....	132,823	52,000	663,509	1411
.....	.....	339	.....	.....	.....	139,454	62,704	745,065	1412
$29,295	.....	$2,863	$273	$65,000	$46,667	$648,819	$307,217	$4,006,194	
$2,348	.....	$978	.....	.....	$169	$63,062	$24,180	$458,099	1413
.....	.....	4,192	$263	.....	4,581	90,450	92,436	896,675	1414
.....	.....	410	.....	.....	.....	4,753	11,435	121,602	1415
1,249	.....	124	.....	.....	.....	52,398	12,309	290,456	1416
$3,597	.....	$5,704	$263	.....	$4,750	$210,663	$140,360	$1,766,832	
.....	.....	$957	.....	$120,091	$12,736	$118,000	$107,332	$1,029,345	1417
$5,102	.....	252	.....	.....	3,212	46,194	44,211	304,348	1418
.....	.....	.....	.....	55,000	97,618	.....	120,731	556,513	1419
860	.....	.....	.....	.....	670	151,560	177,716	1,070,716	1420
7,822	.....	478	.....	30,097	32,654	22,415	48,190	338,588	1421
.....	.....	570	.....	.....	252	303,060	156,191	1,843,684	1422
.....	.....	555	.....	25,000	64,437	122,847	490,995	3,634,988	1423
445	.....	.....	.....	.....	437	7,814	4,406	64,070	1424
264	.....	26	.....	14,000	9,277	1,109	41,403	205,724	1425
.....	.....	.....	.....	69,144	2,720	219,166	126,366	1,321,065	1426
359	.....	.....	.....	.....	21,812	33,284	31,882	238,796	1427
756	.....	.....	.....	.....	25,869	80,664	117,528	650,943	1428
1,094	.....	125	.....	.....	6,975	10,757	23,027	134,861	1429
630	.....	.....	.....	34,500	3,255	182,407	129,028	1,285,938	1430
94	$77,697	.....	.....	750	7,418	66,319	30,346	429,563	1431
227	.....	.....	.....	5,000	40,085	129,985	221,401	1,075,252	1432
20	.....	.....	.....	.....	.....	18,789	40,210	185,550	1433
75	.....	145	.....	1,200	.....	9,487	4,395	62,691	1434
243	.....	.....	.....	.....	66,717	370,087	198,999	2,175,776	1435
306	.....	.....	.....	2,800	79	.....	25,482	110,321	1436
.....	9,430	320	.....	160,278	60,138	256,267	237,583	2,298,253	1437
185	.....	35	.....	.....	60	6,682	6,426	58,586	1438
.....	.....	.....	.....	.....	3,201	109,417	54,893	523,209	1439
.....	.....	.....	.....	.....	33	101,671	48,170	590,127	1440
.....	.....	.....	.....	.....	500	136,415	73,830	658,263	1441
413	.....	.....	.....	43,300	107	80,172	147,419	701,427	1442
100	.....	.....	.....	7,000	.....	174,875	93,298	782,787	1443
702	.....	173	.....	19,000	33,010	45,861	15,987	297,316	1444
174	22,653	.....	.....	45,254	235	164,188	88,624	1,124,660	1445
159	.....	.....	.....	40,549	2,582	102,133	147,623	947,275	1446

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
	Somerset County								
1404	Bernardsville	5,430	502	.....	.....	.....	.....	259	40
1405	Bound Brook	8,503	734	.....	.....	.....	.....	.....	.....
1406	Middlebrook	3,170	367	.....	.....	.....	.....	47	6
1407	Somerset Hills	2,243	243	.....	.....	.....	.....	5	2
1408	Manville	829	129	.....	.....	.....	.....	.....	.....
1409	North Plainfield	2,196	275	.....	.....	.....	.....	125	21
1410	Raritan	3,960	522	.....	.....	.....	.....	205	30
1411	Citizens'	6,181	722	.....	.....	.....	.....	.....	.....
1412	People's	7,493	828	.....	.....	.....	.....	.....	.....
	Totals	40,005	4,322	.....	.....	.....	.....	641	99
	Sussex County								
1413	Wallkill	5,715	542	.....	.....	.....	.....	.....	.....
1414	Newton	6,615	640	10	3	.....	.....	1,000	110
1415	S. & M.	2,050	186	25	2	.....	.....	.....	.....
1416	Sussex	3,513	285	.....	.....	.....	.....	.....	.....
	Totals	17,893	1,653	35	5	.....	.....	1,000	110
	Union County								
1417	Cranford Mutual	9,025	743	.....	.....	.....	.....	.....	.....
1418	Greeley	2,414	207	6	2	.....	.....	.....	.....
1419	American Italian	3,579	300	.....	.....	.....	.....	121	46
1420	Betsytown	11,165	954	.....	.....	.....	.....	127	10
1421	Better-Plan	2,765	272	.....	.....	.....	.....	93	9
1422	Central	15,148	1,531	.....	.....	.....	.....	935	140
1423	Citizens	45,129	2,536	.....	.....	1,125	265	11,048	751
1424	Clarkson	862	113	31	4	.....	.....	2	1
1425	Clearing House	1,635	145	.....	.....	.....	.....	10	1
1426	Columbia	9,804	921	.....	.....	.....	.....	154	15
1427	Contractors'	1,931	170	.....	.....	.....	.....	.....	.....
1428	Crystal	5,660	471	.....	.....	.....	.....	51	13
1429	Desirable	1,319	146	.....	.....	.....	.....	.....	.....
1430	Elizabeth	11,747	1,109	.....	.....	.....	.....	604	93
1431	Elizabethport Mutual	3,791	402	.....	.....	.....	.....	.....	.....
1432	Elmora and West End	6,725	600	.....	.....	.....	.....	305	39
1433	Emerald	1,925	154	.....	.....	.....	.....	11	5
1434	Eternal	886	111	.....	.....	.....	.....	12	1
1435	Excelsior	18,384	1,593	.....	.....	.....	.....	1,106	150
1436	Flag	1,243	122	.....	.....	.....	.....	93	18
1437	Harmonia	18,470	1,593	.....	.....	.....	.....	1,093	181
1438	Headway	735	80	.....	.....	.....	.....	.....	.....
1439	Home	5,268	469	.....	.....	.....	.....	.....	.....
1440	Homeland	5,928	600	.....	.....	.....	.....	655	69
1441	Ideal	6,264	505	.....	.....	.....	.....	17	3
1442	Independent	8,698	629	.....	.....	.....	.....	156	25
1443	International	7,749	590	.....	.....	.....	.....	37	7
1444	Jefferson Park	2,900	303	.....	.....	.....	.....	158	38
1445	Juniors'	10,528	1,050	.....	.....	.....	.....	552	106
1446	Lithuanian	7,611	695	.....	.....	.....	.....	359	61

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	
5,689	156	386	S.	$1.00 m.	$200	6	$3.00 a	.....	1404
8,503	198	536	S.	1.00 m.	200	6	.10 b	.....	1405
3,217	63	310	S.	1.00 m.	200	6	.....	.....	1406
2,248	52	193	S.	1.00 m.	200	6	2.50 a	.....	1407
829	48	81	S.	1.00 m.	200	6	.10 b	.....	1408
2,321	67	229	S.	1.00 m.	200	6	3.00 a	$1.00 a	1409
4,165	117	435	S.	1.00 m.	200	6	.12½ b	.....	1410
6,181	213	509	S.	1.00 m.	200	6	.12½ b	.....	1411
7,493	231	597	S.	1.00 m.	200	6	.12½ b	.....	1412
40,646	1,145	3,276							
5,715	125	417	S.	$1.00 m.	$200	6	$2.00 a	.....	1413
7,625	329	424	S.	1.00 & 2.00 m.	200	6	2.00 a	.....	1414
2,075	51	137	S.	1.00 m.	200	6	2.00 a	.....	1415
3,513	116	169	S.	1.00 m.	200	6	2.00 a	.....	1416
18,928	621	1,147							
9,025	251	492	S.	$1.00 m.	$200	6	$0.02½ b	$1.00 a	1417
2,420	72	137	S.	1.00 m.	200	6	.12½ b	.12½ b	1418
3,700	83	263	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1419
11,292	156	808	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1420
2,858	43	238	S.	1.00 m.	200	6	.08⅓ b	.08⅓ b	1421
16,083	458	1,213	N.S.	1.00 m.	200	6	6.00 a	1.00 a	1422
57,302	757	2,795	O.P.	.....	100	6	4.00 a & .05 b	.....	1423
895	29	89	N.S.	1.00 m.	200	6	4.00 a	.....	1424
1,645	35	111	S.	1.00 m.	200	6	.05 b	2.00 a	1425
9,958	243	693	N.S.	1.00 m.	200	6	6.00 a	.....	1426
1,931	68	102	N.S.	1.00 m.	200	6	6.00 a	6.00 a	1427
5,711	101	383	N.S.	1.00 m.	200	6	6.00 a	3.00 a	1428
1,319	31	115	S.	1.00 m.	200	6	6.00 a	3.00 a	1429
12,351	185	1,017	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1430
3,791	119	283	N.S.	1.00 m.	200	6	4.00 a	.....	1431
7,030	225	414	N.S.	1.00 m.	200	6	6.00 a	.....	1432
1,936	34	125	O.P.	.....	200	6	6.00 a	2.00 a	1433
898	26	86	N.S.	1.00 m.	200	6	6.00 a	3.00 a	1434
19,490	455	1,288	N.S.	1.00 m.	200	6	5.00 a	5.00 a	1435
1,336	21	119	N.S.	1.00 m.	200	6	2.00 a	2.00 a	1436
19,563	571	1,203	N.S.	1.00 m.	200	6	6.00 a	3.00 a	1437
735	17	63	S.	1.00 m.	200	6	.....	2.00 a	1438
5,268	82	387	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1439
6,583	92	577	O.P.	.....	200	6	6.00 a & .05 b	2.00 a & .05 b	1440
6,281	112	396	N.S.	1.00 m.	200	6	.....	2.00 a	1441
8,854	69	585	N.S.	1.00 m.	200	6	2.00 a	2.00 a	1442
7,786	168	429	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1443
3,067	66	275	S.	1.00 m.	200	6	6.00 a & .11 b	2.00 a & .11 b	1444
11,080	276	880	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1445
7,970	221	535	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1446

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		
1447	Members ..... Elizabeth	Jan. 28, 1926	\. S. V. Giglio .....
1448	Merchants ..... "	Jan. 24, 1908	Edward S. Hersh .....
1449	Moreland ..... "	Nov. 17, 1927	Anthony P. Troiano .....
1450	Myrtle ..... "	Jan. 14, 1924	Harry Z. Levin .....
1451	N. A. S. E. ..... "	July 15, 1926	Daniel W. Henry .....
1452	North Broad Street ..... "	June 12, 1924	William T. McGeachie .....
1453	North Elizabeth ..... "	Mar. 19, 1919	John F. Martin .....
1454	North Park ..... "	Mar. 1, 1923	George R. Flach .....
1455	Old Colony ..... "	Oct. 3, 1924	A. A. Baekey .....
1456	People's ..... "	Mar. 30, 1908	John K. Leeds .....
1457	Polonia ..... "	Jan. 22, 1909	Stephen Regit .....
1458	Rail and Harbor City ..... "	July 6, 1911	Elias F. Applegate .....
1459	Rainbow ..... "	Mar. 8, 1923	Callahan J. McCarthy .....
1460	Satisfactory ..... "	Jan. 7, 1927	Peter B. Shelton .....
1461	Security ..... "	Feb. 20, 1912	Hans Herold .....
1462	Townley ..... "	Mar. 28, 1927	Eugene F. Walsh .....
1463	Trinity ..... "	April 3, 1924	David B. Brown .....
1464	Union County ..... "	April 26, 1886	William A. Bourdon .....
1465	Upright ..... "	July 1, 1926	Max Tieger .....
1466	Victory ..... "	Jan. 28, 1920	Adrian O. Murray .....
1467	Workmen's ..... "	Nov. 23, 1899	Samuel Stamler .....
1468	Young Men's ..... "	Jan. 2, 1913	Albert C. Stein .....
1469	Garwood ..... Garwood	Mar. 1, 1911	W. Merrill Conklin .....
1470	Hillside ..... Hillside Township	Jan. 10, 1919	Henry Singe .....
1471	Inter County ..... " "	June 23, 1921	Charles F. Ackerman .....
1472	Midway ..... " "	Mar. 31, 1923	Harry Schnabel .....
1473	Kenilworth ..... Kenilworth	Sept. 10, 1912	John Hiller, Jr. .....
1474	Broadview ..... Linden	Dec. 20, 1923	A. H. Barr .....
1475	Fidelity ..... "	Mar. 12, 1910	George McGillvray .....
1476	Stonewall ..... "	April 8, 1921	Leon A. Watson .....
1477	Lyons Farms ..... Lyons Farms	Dec. 19, 1903	David H. Doremus .....
1478	New Providence ..... New Providence	Mar. 31, 1927	George W. Robbins, Jr. .....
1479	Central ..... Plainfield	Jan. 2, 1904	Fred D. Loizeaux .....
1480	Liberty ..... "	Mar. 31, 1919	Isidore Tornberg .....
1481	Plainfield ..... "	Mar. 21, 1884	Herman Schwed .....
1482	Queen City and Home ..... "	* (See below)	Arthur C. Wadley .....
1483	Renascence ..... "	June 30, 1925	Aurelio Mangione .....
1484	Representative ..... "	Mar. 14, 1924	Leo Hirsch .....
1485	Union ..... "	Jan. 18, 1899	Abiel D. Edgar .....
1486	Axia ..... Rahway	April 16, 1927	Clifford B. Gehring .....
1487	Better-Homes ..... "	Oct. 11, 1924	William C. Hoblitzell .....
1488	Citizens ..... "	July 31, 1914	Albert F. Kirstein .....
1489	Industrial ..... "	Mar. 7, 1910	Arthur R. Wendell .....
1490	Rahway ..... "	Feb. 8, 1898	Cyrus W. Squier .....
1491	Reliance Co-operative ..... "	Jan. 29, 1920	John H. Maget .....
1492	Workmen's ..... "	Jan. 25, 1886	Willard C. Freeman .....
1493	Roselle ..... Roselle	May 25, 1889	W. C. Hope .....
1494	Warinanco ..... "	Oct. 3, 1924	Justin McAghon .....
1495	Aldene ..... Roselle Park	June 14, 1919	Albert S. Geehr .....
1496	Gloria ..... " "	May 21, 1923	Jay W. Rewalt .....

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Louis P. Longobardi	Anthony Crincoli	339 Centre St., Elizabeth, N. J.	1447
John J. Griffin	Arthur W. Pfaff	100 First St., Elizabeth, N. J.	1448
Mario Turtur	Walter B. Wilson	314 Ashton Ave., Linden, N. J.	1449
A. J. Blum	Samuel Freedman	80 Broad St., Elizabeth, N. J.	1450
Louis C. Lehmann	Welles B. Pullen	519 Hemlock St., Roselle Park, N. J.	1451
Leavitt & Talley	Frank Regenthal	132 Elm St., Elizabeth, N. J.	1452
John R. Connolly	James Clark	915 Jersey Ave., Elizabeth, N. J.	1453
Frank K. Sauer	Edward E. Unglaub	808 Livingston Road, Elizabeth, N. J.	1454
Samuel Koestler	Harold E. Manvel	67 Hillside Road, Elizabeth, N. J.	1455
Joseph T. Hague	William H. Ryan, Jr.	1197 E. Grand St., Elizabeth, N. J.	1456
Francis J. Regula	John R. Wnek	111 Inslee Place, Elizabeth, N. J.	1457
Donald H. McLean	James W. Cozzens	125 Broad St., Elizabeth, N. J.	1458
Henry H. Eisenberg	Samuel Balter	1139 E. Jersey St., Elizabeth, N. J.	1459
Joseph J. Turek	William J. Haggerty	223 Elizabeth Ave., Elizabeth, N. J.	1460
George Schmidt, Jr.	Charles W. Schlegel	536 Drake Ave., Roselle, N. J.	1461
Raymond A. Leahy	George H. Byrd	280 N. Broad St., Elizabeth, N. J.	1462
Martin Korngut	A. W. Spilner	207 Broad St., Elizabeth, N. J.	1463
James T. Kirk	Frank J. Currall	208 Orchard St., Elizabeth, N. J.	1464
Lawrence L. Weltchek	Samuel Freedman	80 Broad St., Elizabeth, N. J.	1465
Michael H. Feldman	Samuel Freedman	80 Broad St., Elizabeth, N. J.	1466
Charles J. Stamler	Louis Ritter	721 Linden Ave., Elizabeth, N. J.	1467
Welcome W. Bender	Alfred F. Sauer	426 Jersey Ave., Elizabeth, N. J.	1468
A. C. Nash	H. B. Kjellmark	582 Trinity Place, Westfield, N. J.	1469
August C. Ullrich	L. F. Gardiner, Jr.	502 High St., Newark, N. J.	1470
A. Wilberforce Egner	Frank L. Morton, Jr.	786 Broad St., Newark, N. J.	1471
Frank A. English	John S. La Bar	34 Mertz Ave., Hillside, N. J.	1472
Adolph Ulbrich	Edwin Greim	309 Retford Ave., Cranford, N. J.	1473
Richard V. Stein	Thomas J. Wieser	629 Miner Terrace, Linden, N. J.	1474
Charles J. Stamler	Frank R. Anderson	116 W. Gibbons St., Linden, N. J.	1475
Frank K. Sauer	Godfrey H. Julian	522 Miltonia St., Linden, N. J.	1476
Sylvester M. Cooley	George Compton	1444 N. Broad St., Hillside, N. J.	1477
John L. Hughes	Edwin M. Dotten	New Providence, N. J.	1478
Wm. M. Stillman & F. J. Blatz	Richard B. Gendall	240 W. Front St., Plainfield, N. J.	1479
Irving Kunzman	Herman Kramer	119 Elmwood Place, Plainfield, N. J.	1480
W. R. Codington & C. M. Dolliver	Charles W. Nagel	400 Park Ave., Plainfield, N. J.	1481
McDonough & McDonough	Florence E. Luerssen	107 Park Ave., Plainfield, N. J.	1482
Salvador Diana	P. E. Marangello	436 East 5th St., Plainfield, N. J.	1483
Joseph J. Mutnick, Jr.	Samuel Pinn	602 Madison Ave., Plainfield, N. J.	1484
C. M. Dolliver & F. J. Blatz	C. J. Ornes	1427 Marlborough Ave., Plainfield, N. J.	1485
Clarence A. Wood	William Weil	137 Maple Ave., Rahway, N. J.	1486
Adolph Ulbrich	John F. Geyer	142 Irving St., Rahway, N. J.	1487
Charles J. Stamler	A. Weitz	144 Irving St., Rahway, N. J.	1488
David Armstrong	Fred C. Bauer	Madison Hill Road, Rahway, N. J.	1489
Orlando H. Dey	Freeland J. Gibbons	146 Irving St., Rahway, N. J.	1490
Fayette N. Talley	John W. Wieser	17 Lincoln Ave., Rahway, N. J.	1491
F. C. Hyer	L. R. Cartwright	19 Pierpont St., Rahway, N. J.	1492
Edward S. Atwater, Jr.	Harry Cashmore	152 West Fourth Ave., Roselle, N. J.	1493
Maxwell M. Albach	Searle R. Chynoweth	528 Pine St., Roselle, N. J.	1494
Donald H. McLean	Armando G. Finizio	290 Seaton Ave., Roselle Park, N. J.	1495
Richard V. Stein	William H. Bodine, Jr.	3 E. Westfield Ave., Roselle Park, N. J.	1496

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				
1447	Members	Elizabeth	$1,105	$3,375	$127,000
1448	Merchants	"	7,970	4,557	792,950
1449	Moreland	"	437	.....	18,200
1450	Myrtle	"	1,923	1,473	108,300
1451	N. A. S. E.	"	1,180	1,610	71,500
1452	North Broad Street	"	8,697	2,577	163,400
1453	North Elizabeth	"	5,825	7,959	753,360
1454	North Park	"	3,261	1,657	251,400
1455	Old Colony	"	54,113	1,992	331,850
1456	People's	"	9,012	.....	479,440
1457	Polonia	"	5,539	9,190	570,950
1458	Rail and Harbor City	"	2,862	6,300	533,280
1459	Rainbow	"	6,066	.....	311,100
1460	Satisfactory	"	2,100	1,651	116,250
1461	Security	"	3,860	8,900	580,400
1462	Townley	"	4,699	664	40,100
1463	Trinity	"	11,547	100	209,500
1464	Union County	"	6,445	5,000	355,900
1465	Upright	"	1,281	2,076	85,924
1466	Victory	"	4,226	5,324	402,100
1467	Workmen's	"	2,301	.....	1,537,955
1468	Young Men's	"	1,370	25	318,800
1469	Garwood	Garwood	2,584	2,673	210,240
1470	Hillside	Hillside Township	87	1,279	40,700
1471	Inter County	" "	4,815	16,477	267,400
1472	Midway	" "	1,328	8,550	140,600
1473	Kenilworth	Kenilworth	608	106	128,600
1474	Broadview	Linden	197	440	63,600
1475	Fidelity	"	3,923	1,321	1,848,750
1476	Stonewall	"	5,253	3	333,000
1477	Lyons Farms	Lyons Farms	9,662	21,476	742,800
1478	New Providence	New Providence	1,543	1,500	81,100
1479	Central	Plainfield	1,399	192	362,217
1480	Liberty	"	4,803	8,775	293,161
1481	Plainfield	"	8,974	15,000	982,500
1482	Queen City and Home	"	71,808	25,221	1,463,000
1483	Renascence	"	45	78	69,000
1484	Representative	"	1,651	2,293	187,800
1485	Union	"	5,166	10,529	492,350
1486	Axia	Rahway	8,983	1,500	129,100
1487	Better-Homes	"	2,306	20,026	183,200
1488	Citizens	"	5,671	16,924	682,450
1489	Industrial	"	11,483	1,233	1,202,800
1490	Rahway	"	2,669	941	83,040
1491	Reliance Co-operative	"	3,619	3,075	145,100
1492	Workmen's	"	38,368	9,022	793,021
1493	Roselle	Roselle	8,467	26,595	636,900
1494	Warinanco	"	21,567	5,331	225,700
1495	Aldene	Roselle Park	4,038	4,671	325,200
1496	Gloria	" "	4,058	926	51,420

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$10,755	$80,206	.....	$117	$172,558	1447
.....	5,300	189,470	$662	1,487	1,002,396	1448
.....	1,030	16,782	.....	425	36,874	1449
.....	6,340	17,721	.....	1,600	137,357	1450
.....	6,610	38,041	.....	1,470	120,411	1451
.....	1,945	62,826	13,694	5,570	258,709	1452
.....	26,496	66,969	843	1,244	862,696	1453
$9,000	16,350	12,885	20,457	10,857	325,867	1454
.....	11,955	42,013	.....	3,615	445,538	1455
.....	21,810	23,585	3,412	2,906	540,165	1456
.....	35,118	127,555	1,235	5,266	754,853	1457
.....	30,775	108,866	.....	4,880	686,963	1458
.....	6,255	173,125	2,512	6,699	505,757	1459
.....	5,808	.....	458	1,566	127,833	1460
.....	37,903	167,996	2,237	2,680	803,976	1461
.....	5,535	5,435	271	309	57,013	1462
.....	9,850	149,768	.....	.....	380,765	1463
.....	5,826	70,094	.....	968	444,233	1464
.....	2,840	16,268	.....	2,162	110,551	1465
.....	13,035	150,644	.....	4,684	580,013	1466
.....	88,157	495,967	.....	32,001	2,156,381	1467
.....	11,980	180,672	27,344	15,508	555,699	1468
.....	7,985	10,449	14,650	2,010	250,591	1469
.....	867	69,335	4,830	5,529	122,627	1470
.....	4,419	146,859	24,000	2,520	466,490	1471
.....	2,970	67,663	15,205	765	237,081	1472
190	4,565	69,469	12,378	18,126	234,042	1473
.....	5,846	54,381	3,437	1,613	129,514	1474
20,000	36,825	498,359	70,581	40,331	2,520,090	1475
1,000	8,265	116,794	2,884	1,010	468,209	1476
24,300	46,091	222,400	53,293	38,589	1,158,611	1477
.....	2,935	7,464	5,580	4,020	104,142	1478
.....	16,882	97,986	17,147	47,002	542,825	1479
13,100	18,301	132,404	25,457	11,893	507,894	1480
197,473	43,993	189,133	42,440	21,649	1,501,162	1481
60,068	91,288	464,772	49,323	52,286	2,277,766	1482
3,600	3,565	11,960	4,592	256	93,096	1483
4,000	7,905	80,463	19,414	7,941	311,467	1484
30,988	28,985	102,551	17,557	1,979	690,105	1485
.....	3,200	24,563	6,060	7,447	180,853	1486
.....	15,210	105,360	13,036	11,337	350,475	1487
.....	6,100	238,899	.....	25,952	975,996	1488
.....	7,625	160,472	7,080	4,293	1,394,986	1489
.....	985	22,760	4,374	10,282	125,051	1490
.....	8,265	32,306	4,648	17,666	214,679	1491
80,964	24,485	67,932	13,056	7,258	1,034,106	1492
102,511	50,249	137,457	12,529	4,903	979,611	1493
.....	17,720	90,386	24,201	16,202	401,107	1494
.....	12,439	98,147	17,140	738	462,373	1495
.....	1,693	72,722	286	297	131,402	1496

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					
1447	Members	Elizabeth	$124,739			
1448	Merchants	"	627,543			
1449	Moreland	"	29,311			$600
1450	Myrtle	"	77,743			10,050
1451	N. A. S. E.	"	89,633			3,000
1452	North Broad Street	"	146,451			9,200
1453	North Elizabeth	"	514,194			82,469
1454	North Park	"	238,076			9,350
1455	Old Colony	"	324,700	$2,600		1,400
1456	People's	"	374,619			23,200
1457	Polonia	"	426,805			137,200
1458	Rail and Harbor City	"	438,720			38,960
1459	Rainbow	"	318,591			21,850
1460	Satisfactory	"	73,636	21,750		9,070
1461	Security	"	491,583			75,000
1462	Townley	"	42,548			
1463	Trinity	"	261,930			26,250
1464	Union County	"	256,599			44,550
1465	Upright	"	63,216			17,350
1466	Victory	"	304,944			62,675
1467	Workmen's	"	1,179,552			249,250
1468	Young Men's	"	209,967			37,200
1469	Garwood	Garwood	167,400			6,419
1470	Hillside	Hillside Township	59,214			11,100
1471	Inter County	" "	245,466			49,210
1472	Midway	" "	140,532			18,860
1473	Kenilworth	Kenilworth	138,015			20,628
1474	Broadview	Linden	79,179			5,400
1475	Fidelity	"	1,258,438			349,775
1476	Stonewall	"	264,274			38,750
1477	Lyons Farms	Lyons Farms	733,281			104,600
1478	New Providence	New Providence	80,856			
1479	Central	Plainfield	386,550			
1480	Liberty	"	268,577	29,225		43,400
1481	Plainfield	"	850,141			245,900
1482	Queen City and Home	"	1,417,306	8,800		147,200
1483	Renascence	"	64,642			3,400
1484	Representative	"	185,210			14,250
1485	Union	"	501,066			
1486	Axia	Rahway	78,459	24,750		20,550
1487	Better-Homes	"	239,937			1,600
1488	Citizens	"	589,453			51,500
1489	Industrial	"	809,230		$8,773	2,000
1490	Rahway	"	72,919			10,200
1491	Reliance Co-operative	"	127,377	1,600		35,400
1492	Workmen's	"	675,112			95,800
1493	Roselle	Roselle	702,240			
1494	Warinanco	"	289,011			5,000
1495	Aldene	Roselle Park	266,873			54,200
1496	Gloria	" "	83,953			

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

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	
.....	.....	.....	.....	$4,300	$8	$25,026	$18,485	$172,558	1447
$721	$43,224	.....	.....	57,011	369	178,203	95,325	1,002,396	1448
.....	.....	.....	.....	.....	5	213	6,745	36,874	1449
40	.....	.....	.....	15,368	275	26,578	7,303	137,357	1450
827	.....	.....	.....	.....	65	14,029	12,857	120,411	1451
5,359	.....	$367	.....	17,000	22,131	28,575	29,626	258,709	1452
.....	.....	.....	.....	35,500	249	183,201	47,083	862,696	1453
717	.....	287	.....	.....	.....	51,731	25,706	325,867	1454
.....	.....	.....	.....	.....	.....	82,715	34,123	445,538	1455
.....	.....	.....	.....	10,000	.....	100,597	31,749	540,165	1456
.....	810	.....	.....	10,000	4,199	113,320	62,519	754,853	1457
930	.....	.....	.....	28,252	870	111,854	67,377	686,963	1458
3,120	.....	.....	.....	22,000	.....	52,752	87,444	505,757	1459
379	.....	.....	$400	2,500	83	13,898	6,117	127,833	1460
352	.....	.....	.....	43,000	7,376	106,790	79,875	803,976	1461
141	.....	.....	.....	.....	2,958	6,850	4,516	57,013	1462
.....	.....	.....	.....	.....	.....	35,396	57,189	380,765	1463
.....	.....	.....	.....	41,000	8,341	55,068	38,675	444,233	1464
50	.....	.....	.....	3,000	2,406	7,507	17,022	110,551	1465
71	.....	.....	.....	60,717	9,285	52,169	90,152	580,013	1466
.....	.....	.....	.....	68,461	604	408,488	250,026	2,156,381	1467
1,017	.....	207	4,177	78,367	2,710	10,990	121,064	555,699	1468
363	.....	16	.....	2,000	14,629	38,990	20,774	250,591	1469
154	.....	15	.....	3,200	18,932	3,406	26,606	122,627	1470
2,873	.....	1,433	.....	43,000	45,759	33,962	44,787	466,490	1471
30	.....	166	.....	1,700	19,890	22,851	33,052	237,081	1472
73	.....	152	.....	8,200	10,512	29,254	27,208	234,042	1473
65	.....	.....	.....	14,500	5,158	.....	25,212	129,514	1474
70	22,789	5	1,138	338,236	49,474	173,934	326,231	2,520,090	1475
154	.....	82	.....	47,861	1,823	67,242	48,023	468,209	1476
27	.....	821	.....	43,600	20	132,153	144,109	1,158,611	1477
153	.....	115	.....	5,500	5	12,511	5,002	104,142	1478
.....	.....	364	.....	28,350	393	87,167	40,001	542,825	1479
2,191	.....	1,492	.....	26,800	24,046	41,221	70,942	507,894	1480
43	.....	2,088	2,750	170,000	.....	172,615	57,625	1,501,162	1481
720	12,200	.....	4,216	212,550	9,034	313,993	151,747	2,277,766	1482
66	.....	446	.....	3,420	683	12,253	8,186	93,096	1483
1,449	.....	360	.....	43,796	8,056	14,084	44,262	311,467	1484
1,078	.....	668	.....	10,000	.....	126,645	50,648	690,105	1485
9	.....	585	.....	11,700	13,930	17,490	13,380	180,853	1486
.....	.....	1,130	.....	.....	10,165	53,914	43,729	350,475	1487
50	.....	20	.....	67,107	26,944	149,882	91,040	975,996	1488
.....	.....	.....	75	.....	1,460	479,071	94,377	1,394,986	1489
.....	.....	.....	.....	4,000	1,413	19,458	17,061	125,051	1490
1,397	.....	601	.....	6,000	105	14,593	27,606	214,679	1491
.....	.....	403	.....	30,000	1,397	195,726	35,668	1,034,106	1492
5	.....	1,261	.....	24,000	16,594	177,419	58,092	979,611	1493
5,194	.....	910	.....	.....	36	47,862	53,094	401,107	1494
.....	.....	600	.....	24,250	9,829	68,226	38,395	462,373	1495
114	.....	6	.....	20,000	.....	.....	27,329	131,402	1496

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								
1447	Members	3,050	288	.....	.....	.....	.....	.....	.....
1448	Merchants	7,732	592	.....	.....	.....	.....	.....	.....
1449	Moreland	1,017	110	.....	.....	.....	.....	3	1
1450	Myrtle	1,766	152	.....	.....	.....	.....	50	9
1451	N. A. S. E.	1,772	218	.....	.....	.....	.....	15	4
1452	North Broad Street	1,934	181	.....	.....	.....	.....	46	6
1453	North Elizabeth	6,125	539	.....	.....	.....	.....	344	344
1454	North Park	3,226	324	.....	.....	.....	.....	47	8
1455	Old Colony	4,755	369	26	6	.....	.....	7	2
1456	People's	4,777	453	.....	.....	.....	.....	116	14
1457	Polonia	6,310	608	.....	.....	.....	.....	686	89
1458	Rail and Harbor City	5,232	487	.....	.....	.....	.....	185	28
1459	Rainbow	4,558	435	.....	.....	.....	.....	109	20
1460	Satisfactory	1,689	226	218	15	.....	.....	45	19
1461	Security	7,061	755	.....	.....	.....	.....	375	79
1462	Townley	911	88	.....	.....	.....	.....	.....	.....
1463	Trinity	3,677	340	.....	.....	.....	.....	131	35
1464	Union County	3,601	345	.....	.....	.....	.....	223	29
1465	Upright	1,668	140	.....	.....	.....	.....	87	16
1466	Victory	4,806	407	.....	.....	.....	.....	313	34
1467	Workmen's	21,953	1,319	.....	.....	.....	.....	1,246	292
1468	Young Men's	3,734	327	.....	.....	.....	.....	186	32
1469	Garwood	1,953	141	.....	.....	.....	.....	.....	.....
1470	Hillside	791	128	.....	.....	.....	.....	56	9
1471	Inter County	3,333	325	.....	.....	.....	.....	246	43
1472	Midway	1,697	136	.....	.....	.....	.....	94	13
1473	Kenilworth	1,474	155	.....	.....	.....	.....	103	18
1474	Broadview	1,383	127	.....	.....	.....	.....	27	6
1475	Fidelity	19,021	1,151	.....	.....	.....	.....	1,749	174
1476	Stonewall	4,058	423	.....	.....	.....	.....	194	34
1477	Lyons Farms	9,055	694	.....	.....	.....	.....	523	44
1478	New Providence	1,430	149	.....	.....	.....	.....	.....	.....
1479	Central	5,019	519	.....	.....	.....	.....	.....	.....
1480	Liberty	3,234	297	292	35	.....	.....	217	27
1481	Plainfield	13,262	1,377	.....	.....	.....	.....	1,230	159
1482	Queen City and Home	19,299	1,720	88	15	.....	.....	736	45
1483	Renascence	984	119	.....	.....	.....	.....	17	6
1484	Representative	2,345	202	.....	.....	.....	.....	71	10
1485	Union	13,257	731	.....	.....	.....	.....	.....	.....
1486	Axia	1,679	150	248	62	.....	.....	206	31
1487	Better-Homes	2,983	327	.....	.....	.....	.....	8	3
1488	Citizens	7,729	725	.....	.....	.....	.....	258	58
1489	Industrial	41,273	1,532	.....	.....	62	46	20	3
1490	Rahway	1,191	157	.....	.....	.....	.....	45	12
1491	Reliance Co-operative	2,403	274	16	4	.....	.....	177	37
1492	Workmen's	9,574	957	.....	.....	.....	.....	479	75
1493	Roselle	9,130	635	.....	.....	.....	.....	.....	.....
1494	Warinanco	3,932	437	.....	.....	.....	.....	25	4
1495	Aldene	3,776	452	.....	.....	.....	.....	269	48
1496	Gloria	1,306	101	.....	.....	.....	.....	.....	.....

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	
3,050	58	230	N.S.	$1.00 m.	$200	6	$6.00 a	$2.00 a	1447
7,732	122	470	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1448
1,020	8	103	N.S.	1.00 m.	200	6	5.00 a	2.00 a	1449
1,816	37	124	O.P.	.....	200	6	.....	2.00 a	1450
1,787	43	179	N.S.	1.00 m.	200	6	6.00 a & .05 b	2.00 a & .05 b	1451
1,980	37	150	S.	1.00 m.	200	6	5.00 a	.....	1452
6,469	126	757	N.S.	1.00 m.	240	5 & 6	6.00 a	6.00 a	1453
3,273	92	240	S.	1.00 m.	200	6	6.00 a &. 12½ b	.....	1454
4,788	79	298	N.S.	1.00 m.	200	6	5.00 a	2.00 a	1455
4,893	193	274	N.S.	1.00 m.	200	6	6.00 a	.....	1456
6,996	273	424	O.P.	.....	200	6	4.00 a	2.00 a	1457
5,417	169	346	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1458
4,667	81	374	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1459
1,952	67	193	N.S.	1.00 & 2.00 m.	200	6	4.00 a	.08⅓ b	1460
7,436	246	588	N.S.	1.00 & 2.00 m.	200	6	6.00 a	1.00 a	1461
911	20	68	N.S.	1.00 m.	200	6	4.00 a	.....	1462
3,808	74	301	O.P.	.....	200	6	.....	2.00 a	1463
3,824	163	211	N.S.	1.00 m.	200	6	6.00 a & .04 b	3.00 a & .04 b	1464
1,755	30	126	N.S.	1.00 m.	200	6	2.00 a	1.00 a	1465
5,119	101	340	N.S.	1.00 m.	200	6	6.00 a & .05b	1.00 a	1466
23,199	439	1,172	O.P.	.....	200	6	6.00 a	2.00 a	1467
3,920	78	281	S.	1.00 m.	200	6	.05 b	.05 b	1468
1,953	67	74	N.S.	1.00 m.	240 & 200	6	.07½ b	.07½ b	1469
847	23	114	S.	1.00 m.	200	6	4.00 a	1.00 a	1470
3,579	73	295	S.	1.00 m.	200	6	1.00 a	1.00 a	1471
1,791	37	112	S.	1.00 m.	200	6	3.00 a	1.50 a	1472
1,577	62	111	S.	1.00 m.	200	6	2.00 a	2.00 a	1473
1,410	14	119	O.P.	.....	200	6	5.00 a	2.00 a	1474
20,770	395	930	N.S.	1.00 m.	200	6	2.00 a	.....	1475
4,252	112	345	N.S.	1.00 m.	200	6	6.00 a & .12½ b	.....	1476
9,578	220	518	S.	1.00 m.	200	6	.03 b	.03 b	1477
1,430	21	128	S.	1.00 m.	200	6	2.50 a	.....	1478
5,019	152	367	S.	1.00 m.	200	6	3.00 a	1.00 a	1479
3,743	112	247	S.	1.00 m.	200	6	3.50 a	1.50 a	1480
14,492	330	1,206	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	1481
20,123	543	1,237	O.P.	.....	200	6	3.00 a	.....	1482
1,001	37	88	S.	1.00 m.	200	6	3.00 a	3.00 a	1483
2,416	78	134	S.	1.00 m.	200	6	4.00 a	2.00 a	1484
13,257	232	499	S.	.50 m.	100	6	.04⅓ b	.04⅓ b	1485
2,133	45	198	S.	1.00 m.	200	6	4.50 a	1.00 a	1486
2,991	82	248	S.	1.00 m.	200	6	5.00 a	.....	1487
7,987	209	574	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1488
41,355	462	1,119	N.S.	.45 m.	100	6	.02½ b	.02½ b	1489
1,236	31	138	O.P.	.....	240 & 200	5 & 6	4.00 a & .16 b	1.00 a & .16 b	1490
2,596	65	250	S.	1.00 m.	200	6	4.00 a & .05 b	2.00 a & .05 b	1491
10,053	262	770	S.	1.00 m.	200	6	2.50 a	2.50 a	1492
9,130	222	413	S.	1.00 m.	200	6	2.00 a	.....	1493
3,957	101	340	S.	1.00 m.	200	6	3.00 a	1.00 a	1494
4,045	150	350	N.S.	1.00 m.	200	6	4.00 a	2.00 a	1495
1,306	11	90	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1496

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			
1497	Roselle Park	Roselle Park	June 28, 1904	Charles V. Drake
1498	Twin Borough	" "	Nov. 10, 1920	David J. Farren
1499	Fanwood & Scotch Plains	Scotch Plains	May 23, 1922	Alexander Muir
1500	Baltusrol	Springfield	June 8, 1929	Thomas H. Lyons
1501	Battle Hill	"	Mar. 15, 1923	Stewart O. Burns
1502	Arcoe	Summit	Jan. 30, 1925	August H. Riviere
1503	Hill City	"	Mar. 10, 1914	Francis U. Voss
1504	Overlook	"	Nov. 9, 1923	William S. Post
1505	Prospect Hill	"	July 27, 1923	Ernest P. Patten
1506	Summit	"	Oct. 14, 1891	Alfred W. Alesbury
1507	Connecticut Farms	Union	Mar. 30, 1922	John R. Buchanan
1508	Vauxhall	Vauxhall	July 24, 1920	Gustav Hummel, Jr.
1509	Home	Westfield	Oct. 29, 1912	Robert S. Snevily
1510	Mindowaskin	"	Feb. 4, 1929	Charles Frankenbach
1511	Mutual	"	April 27, 1908	George W. Frutchey
1512	Westfield	"	Dec. 4, 1888	Theodore H. Ludwig
	Warren County			
1513	Belvidere	Belvidere	Jan. 19, 1920	John E. Allen
1514	Hackettstown	Hackettstown	Feb. 26, 1906	Marvin Shields
1515	Malvern Hill	"	Jan. 5, 1927	Lindley G. Cook
1516	Phillipsburg, No. 4	Phillipsburg	Mar. 27, 1876	Matthew Korp
1517	Phillipsburg, No. 5	"	June 6, 1882	John E. Wyckoff
1518	Phillipsburg, No. 6	"	April 3, 1903	Fred A. Churchill
1519	Phillipsburg, No. 7	"	Aug. 7, 1915	Matthew Kingfield
1520	Warren County	"	Mar. 11, 1922	Shipman R. Pursel
1521	Mansfield	Washington	July 31, 1930	Floyd Major
1522	Washington	"	May 26, 1919	Eugene L. Linaberry

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Austin, Morgan & Tomasulo	Harwood Fish	420 Chestnut St., Roselle Park, N. J.	1497
Adolph Ulbrich	Fred R. Frey	308 Madison Ave., Roselle Park, N. J.	1498
Peter J. McDonough, Jr.	Paul L. Archbold	First State Bldg., Scotch Plains, N. J.	1499
Louis Messing, Jr.	Edward A. Conley	277 Morris Ave., Springfield, N. J.	1500
Hobart L. Benedict	Charles H. Huff	Springfield, N. J.	1501
Jacob R. Mantel	William L. Heyl	43 Maple St., Summit, N. J.	1502
Frederick C. Kentz	John G. Voegtlen	30 Maple St., Summit, N. J.	1503
John L. Hughes	Robert P. Williamson	401 Springfield Ave., Summit, N. J.	1504
Robert B. Williams	Charles H. Baum	313 Mountain Ave., Summit, N. J.	1505
Atwood L. DeCoster	J. Sherman Byland	c/o Summit Trust Co., Summit, N. J.	1506
Hobart L. Benedict	Stephen Ford	965 Park Terrace, Union, N. J.	1507
Herbert M. Ellend	Benjamin Bateman	790 Broad St., Newark, N. J.	1508
R. S. Nichols, Jr.	Edith M. Powers	30 E. Broad St., Westfield, N. J.	1509
Alan B. Conlin	J. Alston Adams	216 Sylvania Place, Westfield, N. J.	1510
Paul Q. Oliver	Albert M. Lamberton	112 Elm St., Westfield, N. J.	1511
Paul Q. Oliver	Howard M. Condit	423 Everson Place, Westfield, N. J.	1512
John H. Dahlke	Homer H. Rasely	333 Water St., Belvidere, N. J.	1513
Claude E. Cook	A. M. Lundy	144 Main St., Hackettstown, N. J.	1514
Claude E. Cook	John D. Woodward	Lock Drawer F, Hackettstown, N. J.	1515
Sylvester C. Smith, Jr.	Daniel J. Lilly	403 Thomas St., Phillipsburg, N. J.	1516
William H. Walters	Robert Souders	192 Lincoln St., Phillipsburg, N. J.	1517
C. B. Brady	Robert D. Connolly	418 S. Main St., Phillipsburg, N. J.	1518
Frank J. Kingfield	George B. Arnold	55 S. Main St., Phillipsburg, N. J.	1519
William P. Tallman	Vida C. King	51 S. Main St., Phillipsburg, N. J.	1520
George W. Fleming	Wm. Boyd Creveling	First National Bank Bldg., Washington, N. J.	1521
G. W. Fleming & C. C. Bowers	Harry Christine	22 Belvidere Ave., Washington, N. J.	1522

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				
1497	Roselle Park	Roselle Park	$3,304	$19,000	$2,809,157
1498	Twin Borough	" "	3,739	9,159	218,600
1499	Fanwood & Scotch Plains	Scotch Plains	4,598	1,819	260,600
1500	Baltusrol	Springfield	1,267	1,788	37,200
1501	Battle Hill	"	24,495	9,263	734,600
1502	Arcoe	Summit	451	1,576	129,000
1503	Hill City	"	67,068	46,363	1,212,300
1504	Overlook	"	13,326	4,251	346,250
1505	Prospect Hill	"	1,348	1,029	42,500
1506	Summit	"	50,260	10,000	835,200
1507	Connecticut Farms	Union	2,867	95	351,600
1508	Vauxhall	Vauxhall	4,570	1,000	91,200
1509	Home	Westfield	51,818	132,947	1,241,540
1510	Mindowaskin	"	2,446	1,024	37,800
1511	Mutual	"	16,287	83,589	1,245,409
1512	Westfield	"	6,213	38,148	1,203,200
	Totals		$836,211	$868,854	$48,065,851
	Warren County				
1513	Belvidere	Belvidere	$6,411	$1,138	$106,100
1514	Hackettstown	Hackettstown	6,610	3,600	204,630
1515	Malvern Hill	"	9,827	570	73,100
1516	Phillipsburg, No. 4	Phillipsburg	824	605	113,400
1517	Phillipsburg, No. 5	"	.....	9,200	459,600
1518	Phillipsburg, No. 6	"	16,089	.....	113,000
1519	Phillipsburg, No. 7	"	7,951	5,126	405,800
1520	Warren County	"	160,969	8,471	561,900
1521	Mansfield	Washington	986	1,623	16,500
1522	Washington	"	11,724	12,833	493,350
	Totals		$221,391	$43,166	$2,547,380

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$66,375	$268,033	$91,670	$80,833	$3,338,372	1497
.....	3,800	69,502	270	248	305,318	1498
$12,509	6,664	41,113	11,938	5,907	345,148	1499
.....	1,805	6,309	3,007	540	51,916	1500
41,600	39,445	189,277	47,085	9,707	1,095,472	1501
.....	8,070	4,788	13,513	623	158,021	1502
1,750	104,853	46,379	51,211	18,175	1,548,099	1503
.....	13,900	21,133	22,405	42,837	464,102	1504
.....	3,812	8,064	2,788	48	59,089	1505
.....	30,094	62,520	49,276	15,539	1,052,889	1506
.....	2,200	92,538	34,071	9,584	492,955	1507
.....	3,294	65,174	9,697	829	175,764	1508
61,565	84,480	131,663	3,655	11,064	1,718,732	1509
.....	2,140	.....	3,166	171	46,747	1510
11,529	48,034	158,765	9,080	2,390	1,575,083	1511
115,744	87,335	175,920	23,598	15,082	1,665,240	1512
$890,026	$2,063,611	$13,007,461	$1,111,705	$882,822	$67,726,541	
.....	$2,605	.....	$6,971	$3,270	$126,495	1513
$14,675	2,700	.....	2,722	1	234,938	1514
2,000	2,308	$22,261	4,237	706	115,009	1515
.....	.....	5,681	7,049	.....	127,559	1516
.....	.....	46,023	22,808	.....	537,631	1517
.....	2,700	3,507	7,665	33	142,994	1518
16,000	7,155	44,720	40,240	.....	526,992	1519
6,800	58,213	33,040	49,189	1,804	880,386	1520
.....	1,200	.....	3,870	1,101	25,280	1521
.....	5,550	10,523	18,640	8,991	561,611	1522
$39,475	$82,431	$165,755	$163,391	$15,906	$3,278,895	

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					
1497	Roselle Park	Roselle Park	$1,558,432	$356,966	$28,123	$385,234
1498	Twin Borough	" "	169,132	.....	.....	31,000
1499	Fanwood & Scotch Plains	Scotch Plains	175,698	.....	.....	.....
1500	Baltusrol	Springfield	42,232	.....	.....	1,600
1501	Battle Hill	"	742,740	.....	.....	.....
1502	Arcoe	Summit	106,888	.....	.....	5,400
1503	Hill City	"	1,051,494	49,000	.....	105,700
1504	Overlook	"	352,605	.....	.....	.....
1505	Prospect Hill	"	35,660	.....	.....	1,000
1506	Summit	"	773,226	.....	.....	44,800
1507	Connecticut Farms	Union	277,200	.....	.....	2,780
1508	Vauxhall	Vauxhall	91,932	.....	.....	12,800
1509	Home	Westfield	1,245,523	.....	.....	.....
1510	Mindowaskin	"	35,753	4,590	.....	.....
1511	Mutual	"	941,959	4,000	.....	1,400
1512	Westfield	"	1,117,468	.....	.....	.....
	Totals		$41,059,629	$506,981	$99,385	$5,130,235
	Warren County					
1513	Belvidere	Belvidere	$79,674	.....	.....	$17,400
1514	Hackettstown	Hackettstown	181,248	.....	.....	.....
1515	Malvern Hill	"	71,550	$9,975	.....	.....
1516	Phillipsburg, No. 4	Phillipsburg	85,668	.....	.....	.....
1517	Phillipsburg, No. 5	"	383,940	.....	.....	.....
1518	Phillipsburg, No. 6	"	110,316	.....	.....	.....
1519	Phillipsburg, No. 7	"	394,020	.....	.....	.....
1520	Warren County	"	636,180	.....	.....	.....
1521	Mansfield	Washington	21,648	810	.....	.....
1522	Washington	"	342,522	.....	.....	45,900
	Totals		$2,306,766	$10,785	.....	$63,300

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1934

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	
$45,043	$2,382	$11,751	$4,214	$252,788	$9,784	$489,500	$194,155	$3,338,372	1497
1,470	.....	.....	.....	36,000	118	39,464	28,134	305,318	1498
3,680	33,000	127	.....	61,900	5,607	43,202	21,934	345,148	1499
10	.....	.....	.....	.....	293	4,468	3,313	51,916	1500
416	.....	891	.....	86,500	5,074	161,480	98,371	1,095,472	1501
.....	.....	36	1,260	7,850	152	19,356	17,079	138,021	1502
336	.....	1,974	650	.....	2,443	303,365	33,137	1,548,099	1503
3,980	.....	20	.....	.....	1,659	83,258	22,580	464,102	1504
10,990	.....	364	.....	.....	18	6,972	4,085	59,089	1505
.....	.....	63	.....	.....	100	183,458	51,242	1,052,889	1506
6,470	34,986	703	.....	76,957	.....	54,357	39,502	492,955	1507
1,579	22,488	127	.....	.....	10,744	9,038	27,106	175,764	1508
.....	.....	809	.....	.....	931	428,860	42,609	1,718,732	1509
955	.....	94	.....	.....	12	5,183	160	46,747	1510
690	51,040	1,069	.....	236,500	627	293,970	43,828	1,575,083	1511
1,253	22,400	1,537	24,840	86,035	1,347	322,995	87,365	1,665,240	1512
$126,904	$355,049	$37,801	$43,720	$3,203,739	$887,219	$9,692,423	$6,583,456	$67,726,541	
.....	.....	$261	.....	$2,350	$4,038	$18,521	$4,251	$126,495	1513
.....	.....	152	.....	.....	.....	48,205	5,333	234,938	1514
$5,950	.....	488	.....	.....	213	10,071	16,762	115,009	1515
331	.....	.....	.....	14,019	180	17,664	9,697	127,559	1516
15	.....	882	.....	37,950	101	77,801	36,942	537,631	1517
.....	.....	.....	.....	.....	.....	21,206	11,472	142,994	1518
132	.....	321	.....	.....	.....	79,746	52,773	526,992	1519
58	.....	989	.....	.....	1,520	173,209	68,430	880,386	1520
.....	.....	143	.....	766	.....	.....	1,913	25,280	1521
42	.....	439	.....	57,000	2,620	96,369	16,719	561,611	1522
$6,528	.....	$3,675	.....	$112,085	$8,672	$542,792	$224,292	$3,278,895	

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								
1497	Roselle Park	21,543	1,904	3,554	534	.....	.....	1,926	344
1498	Twin Borough	2,485	254	.....	.....	.....	.....	155	17
1499	Fanwood & Scotch Plains	2,603	317	.....	.....	.....	.....	.....	.....
1500	Baltusrol	897	123	.....	.....	.....	.....	8	3
1501	Battle Hill	10,103	878	.....	.....	.....	.....	.....	.....
1502	Arcoe	1,461	120	.....	.....	.....	.....	27	4
1503	Hill City	15,618	979	490	56	.....	.....	529	63
1504	Overlook	4,585	317	.....	.....	.....	.....	.....	.....
1505	Prospect Hill	677	66	.....	.....	.....	.....	5	2
1506	Summit	10,942	862	.....	.....	.....	.....	224	37
1507	Connecticut Farms	4,053	265	.....	.....	.....	.....	14	4
1508	Vauxhall	1,122	124	.....	.....	.....	.....	64	7
1509	Home	15,158	864	.....	.....	.....	.....	.....	.....
1510	Mindowaskin	1,196	110	51	8	.....	.....	.....	.....
1511	Mutual	11,888	836	40	6	.....	.....	7	2
1512	Westfield	16,204	1,076	.....	.....	.....	.....	112	19
	Totals	637,757	51,053	5,060	747	1,187	311	31,734	4,204
	Warren County								
1513	Belvidere	1,225	175	.....	.....	.....	.....	87	20
1514	Hackettstown	2,186	309	.....	.....	.....	.....	.....	.....
1515	Malvern Hill	1,069	135	95	19	.....	.....	.....	.....
1516	Phillipsburg, No. 4	1,241	110	.....	.....	.....	.....	.....	.....
1517	Phillipsburg, No. 5	4,724	402	.....	.....	.....	.....	.....	.....
1518	Phillipsburg, No. 6	1,585	219	.....	.....	.....	.....	.....	.....
1519	Phillipsburg, No. 7	4,461	392	.....	.....	.....	.....	.....	.....
1520	Warren County	7,323	799	.....	.....	.....	.....	.....	.....
1521	Mansfield	725	105	9	2	.....	.....	.....	.....
1522	Washington	5,089	533	.....	.....	.....	.....	229	39
	Totals	29,628	3,179	104	21	.....	.....	316	59

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	
27,023	386	2,396	S.	$1.00 m.	$100 & $200	6	$3.00 a	$1.00 a	1497
2,640	62	209	N.S.	1.00 m.	200	6	4.00 a	3.00 a	1498
2,603	79	238	S.	1.00 m.	200	6	3.00 a	.....	1499
905	20	106	S.	1.00 m.	200	6	4.00 a	1.00 a	1500
10,103	186	692	S.	1.00 m.	200	6	4.00 a	.....	1501
1,488	64	60	S.	1.00 m.	200	6	4.00 a	.....	1502
16,637	350	748	S.	1.00 m.	200	6	2.00 a	1.00 a	1503
4,585	77	240	S.	1.00 m.	200	6	.....	.....	1504
682	26	42	S.	1.00 m.	100 & 200	6	2.00 a	2.00 a	1505
11,166	225	674	S.	1.00 m.	200	6	.....	.....	1506
4,067	58	211	S.	1.00 m.	200	6	4.00 a & .05 b	.05 b	1507
1,186	29	102	S.	1.00 m.	200	6	3.50 a	3.50 a	1508
15,158	313	551	S.	1.00 m.	240	6	2.00 a	.....	1509
1,247	20	98	S.	.70 m.	200	6	4.00 a	.....	1510
11,935	275	569	N.S.	1.00 m.	200	6	2.00 a	.....	1511
16,316	311	784	S.	1.00 m.	200	6	.02½ b	.02½ b	1512
675,738	14,231	42,084							
1,312	68	127	S.	$1.00 m.	$200	6	.....	.....	1513
2,186	96	213	S.	1.00 m.	200	6	$2.00 a	$2.00 a	1514
1,164	34	120	S.	1.00 m.	200	6	2.00 a	1.00 a	1515
1,241	41	69	S.	1.00 m.	200	6	.05 b	.....	1516
4,724	147	255	S.	1.00 m.	200	6	.05 b	.....	1517
1,585	46	173	S.	1.00 m,	200	5	.05 b	.....	1518
4,461	149	243	S.	1.00 m.	200	6	.05 b	.....	1519
7,323	259	540	S.	1.00 m.	200	6	.05 b	.....	1520
734	40	67	S.	.70 m.	200	6	3.00 a	.....	1521
5,318	201	371	S.	1.00 m.	200	6	3.00 a	3.00 a	1522
30,048	1,081	2,178							

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



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