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, 1938

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Table 1—List of Associations with dates of incorporation, names of officials and addresses of secretaries.
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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– 39	2– 9
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	No.	458– 512	74– 81
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	No.	623– 677	98–105
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	No.	733– 787	114–121
	No.	788– 811	122–129
Gloucester	No.	812– 835	122–129
Hudson	No.	836– 890	130–137
	No.	891– 945	138–145
	No.	946– 972	146–153
Hunterdon	No.	973– 980	146–153
Mercer	No.	981–1005	154–161
Middlesex	No.	1006–1030	154–161
	No.	1031–1064	162–169
Monmouth	No.	1065–1079	162–169
	No.	1080–1102	170–177
Morris	No.	1103–1131	170–177
Ocean	No.	1132–1145	178–185
Passaic	No.	1146–1180	178–185
	No.	1181–1212	186–193
Salem	No.	1213–1217	186–193
Somerset	No.	1218–1225	186–193
Sussex	No.	1226–1228	194–201
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ANNUAL REPORT

BUILDING AND LOAN ASSOCIATIONS

DEPARTMENT OF BANKING AND INSURANCE

TRENTON, April 24, 1939.

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, 1938.

The whole number of associations in the State is 1,327. During the past 12 months there were 10 mergers, involving 21 associations, thereby eliminating in number 11 associations. Eighty-four associations dissolved and liquidated voluntarily. One association was taken in possession by the Department. This resulted in a net decrease of 96 associations since December 31, 1937.

Change of Corporate Title:

Financial Building and Loan Association, Paterson, to Financial-Regent Building and Loan Association, Paterson.

Asbury Park Building and Loan Association, Asbury Park, to Keystone Building and Loan Association of Asbury Park, New Jersey.

Continuous Building and Loan Association of Camden, New Jersey, to Merit-Tenure Building and Loan Association, Camden.

Fleming Building & Loan Association of Camden, New Jersey, to West Jersey-Fleming Building and Loan Association of Camden, N. J.

Practical Building and Loan Association, Newark, to Urban Building and Loan Association, Newark.

Mergers:

Regent Building and Loan Association, Paterson; into Financial Building and Loan Association, Paterson; now Financial-Regent Building and Loan Association, Paterson.

Home Building and Loan Association of Asbury Park, N. J.; with Asbury Park Building and Loan Association, Asbury Park; now Keystone Building and Loan Association of Asbury Park, New Jersey.

Executive Building and Loan Association of the City of Newark, N. J.; with West Newark Building and Loan Association of the City of Newark; now New Executive Building and Loan Association of the City of Newark.

Colassal Building and Loan Association, Newark; into Hilton Building and Loan Association, Newark.

Overlook Building and Loan Association, Summit; with Summit Building and Loan Association, Summit; now Summit-Overlook Building and Loan Association of Summit, N. J.

Approved Building and Loan Association, Haddon Heights; into Kings Highway Building and Loan Association, Audubon.

Hollywood Building and Loan Association, East Orange; into Triumph Building and Loan Association, East Orange.

Doric Building and Loan Association, Newark; and Fourth Ward Building and Loan Association, Newark; into Bigelow Building and Loan Association of Newark, N. J.

West Jersey Mutual Building and Loan Association, Camden; into Fleming Building and Loan Association of Camden, New Jersey; now West Jersey-Fleming Building and Loan Association of Camden, N. J.

North End Building and Loan Association of the City of Newark; into Practical Building and Loan Association, Newark; now Urban Building and Loan Association, Newark.

Voluntary Dissolutions and Liquidations:

Aberdeen Building and Loan Association, Newark.
Acme Building and Loan Association of Newark, N. J.
Action Building and Loan Association, Newark.
Admiral Sampson Building and Loan Association, Newark.
Alliance Building and Loan Association of Newark.
American Italian Building and Loan Association of Elizabeth, N. J.
Anchor Building and Loan Association of the City of Newark.
Annexed District Building and Loan Association of the City of Newark.
Apollo Building and Loan Association, Camden.
Armory Building and Loan Association, Jersey City.
Bee-Hive Building and Loan Association, Jersey City.
Boardwalk Building and Loan Association of New Jersey, Atlantic City.
Bonded Building and Loan Association of Newark, N. J.
Bridge Building and Loan Association, Camden.
Cardinal Building and Loan Association, Newark.
Champion Building and Loan Association, Newark.
Circle Building and Loan Association, Newark.
City-Center Building and Loan Association of Jersey City, N. J.
Clara Barton Building and Loan Association, Woodbridge.
Co-Investors Building and Loan Association, Newark.
Commander Building and Loan Association, Jersey City.
Composite Building and Loan Association, Newark.
CoPartners Building and Loan Association, Newark.
Co-Workers Building and Loan Association, Camden.
Dante Building and Loan Association of Hoboken, New Jersey.
Druggists Building and Loan Association of Newark, N. J.

Eastern Shore Building and Loan Association, Atlantic City.
Economy Building and Loan Association of Newark.
Edgemont Building and Loan Association, Montclair.
Endurance Building and Loan Association of Passaic, N. J.
Erie Building and Loan Association, Jersey City.
Eureka Building and Loan Association, Jersey City.
Exchange Building and Loan Association of Hudson County, Jersey City.
Fielding Building and Loan Association, South Orange.
Fortune Building and Loan Association, Paterson.
Foundation Building and Loan Association of the City of Newark.
Fraternal Societies Building and Loan Association of Camden, N. J.
Fraternity Mutual Building and Loan Association, Jersey City.
Friendship Building and Loan Association of Camden, New Jersey.
Glen Building and Loan Association of Laurel Springs, N. J.
Golden Rod Building and Loan Association, Montclair.
Grantwood Building and Loan Association, Grantwood.
Greenville United Building and Loan Association, Jersey City.
Guardian Building and Loan Association, Hoboken.
Hand-in-Hand Building and Loan Association, Somers Point.
Harbor Building and Loan Association, Margate City.
Harsimus Building and Loan Association, Jersey City.
Hillside Building and Loan Association, Montclair.
Home Buyers' Building and Loan Association, Camden.
Homesite Building and Loan Association, Perth Amboy.
Householders Building and Loan Association of Camden, N. J.
Howard Building and Loan Association of the City of Newark.
Hudsex Building and Loan Association, Newark.
Ideal Building and Loan Association of Camden, N. J.
Ideal Building and Loan Association of the City of Newark, N. J.
Inland Building and Loan Association, Township of Union.
Inter-State Building and Loan Association, Newark.
J. & M. Building and Loan Association of Newark, N. J.
Jersey No. 38 O. B. A. Building and Loan Association of Newark, N. J.
John Brown Building and Loan Association, Jersey City.
Jordan Building and Loan Association, Jersey City.
Kismet Building and Loan Association, West New York.
Locarno Building and Loan Association, Newark.
Major Building and Loan Association, Jersey City.
Mansfield Building and Loan Association, Washington.
Maple Heights Building and Loan Association, Maple Shade.
Maple Shade Building and Loan Association, Maple Shade.
Masonic Building and Loan Association, Newark.
Master Building and Loan Association, Newark.
Mechanics Building and Loan Association of the City of Newark.
Montclair Building and Loan Association, Montclair.
Mosque Building and Loan Association of Newark, N. J.
Mutual Land and Home Building and Loan Association, Newark.
New City Building and Loan Association, West New York.
North Camden Building and Loan Association of Camden, New Jersey.
North Passaic Building and Loan Association of Passaic, N. J.

North River Building and Loan Association, Union City.
North Ward Building and Loan Association, Newark.
Ocean Boulevard Building and Loan Association of Camden, N. J.
O. K. Building and Loan Association, Newark.
Orient Building and Loan Association, Newark.
Pacemaker Building and Loan Association of Perth Amboy, N. J.
Peoples Building and Loan Association of Newark, N. J.
Peoples Building and Loan Association of Perth Amboy.
Perennial Building and Loan Association of Newark.
Perfection Building and Loan Association, Newark.
Perth Amboy Building and Loan Association, Perth Amboy.
Pilot Building and Loan Association of Newark, N. J.
Piscatawaytown Building and Loan Association, Raritan Township.
Pivot Building and Loan Association of Newark, New Jersey.
Plaza Building and Loan Association, Montclair.
Power Building and Loan Association, Newark.
Prompt Building and Loan Association of Paterson, N. J.
Protective Building and Loan Association of Atlantic City.
Radiant Building and Loan Association of Newark, N. J.
Rahway Building and Loan Association, Rahway.
Rector Building and Loan Association, Jersey City.
Resort Building and Loan Association, Atlantic City.
Sanford Building and Loan Association, Newark.
Seaview Building and Loan Association, Bradley Beach.
Sixteenth Ward Building and Loan Association of Newark, N. J.
Smith Street Building and Loan Association, Perth Amboy.
Solid Building and Loan Association, Newark.
South Bound Brook Building and Loan Association, South Bound Brook.
South Broad Building and Loan Association of Newark, N. J.
Stalwart Building and Loan Association, Newark.
Star of Essex Building and Loan Association, Newark.
Steadfast Building and Loan Association, Newark.
Sterling Building and Loan Association of Newark, N. J.
Superior Building and Loan Association, Newark.
Teachers Building and Loan Association, Newark.
Traffic Building and Loan Association, Newark.
Twentieth Century Building and Loan Association of Camden, N. J.
Tyler Park Building and Loan Association of West Hoboken, N. J.
Union Building and Loan Association of Camden, N. J.
Utility Building and Loan Association, Newark.
Vallatese Building and Loan Association, Newark.
Wage Earners Building and Loan Association, Jersey City.
Watchful Building and Loan Association, Newark.
Weequahic Building and Loan Association of the City of Newark, N. J.
Wellmont Building and Loan Association, Montclair.
Weona Building and Loan Association of East Orange, N. J.
Westminster Building and Loan Association, Perth Amboy.
West Shore Building and Loan Association, Union City.
White Eagle Building and Loan Association of Bayonne, N. J.
Wilson Building and Loan Association, Jersey City.
Workers Building and Loan Association, Newark.

Associations in Process of Liquidation by this Department:

Brigantine Building and Loan Association, Brigantine, N. J.
Challenge Building and Loan Association, Hackensack, N. J.
Chandler Building and Loan Association, Roselle, N. J.
Citizens Building and Loan Association, Perth Amboy, N. J.
Clinton Building and Loan Association of Jersey City, N. J.
Corinthian Building and Loan Association, Newark, N. J.
Covenant Building and Loan Association, Camden, N. J.
Creative Building and Loan Association, Newark, N. J.
Eldorado Building and Loan Association, Union City, N. J.
Esenbe Building and Loan Association of Hoboken, N. J.
Frederick Douglass Building and Loan Association, Camden, N. J.
Future Building and Loan Association, Newark, N. J.
Great Bay Building and Loan Association, Atlantic City, N. J.
Green Star Building and Loan Association, Newark, N. J.
Italian Building and Loan Association of West Berlin, N. J.
Jefferson Building and Loan Association, Hoboken, N. J.
Magna Charta Building and Loan Association, Newark, N. J.
Orchard Building and Loan Association of Clementona, N. J.
Productive Building and Loan Association, Newark, N. J.
Reliance Building and Loan Association, Newark, N. J.
Somerdale Building and Loan Association of Somerdale, N. J.
Sun Building and Loan Association, Newark, N. J.
Triangle Building and Loan Association, Newark, N. J.
Tube Zone Building and Loan Association, Jersey City, N. J.

Associations in Possession by this Department:

Amalgamated Building and Loan Association, Newark, N. J.
Atlantic City Loan and Building Association, Atlantic City, N. J.
Broadview Building and Loan Association, Linden, N. J.
Cabinet Building and Loan Association, Newark, N. J.
Co-Ordinate Building and Loan Association, Passaic, N. J.
Falcon Building and Loan Association, Newark, N. J.
Garibaldi Building and Loan Association of Atlantic City, N. J.
Great American Building and Loan Association of the City of Newark, N. J.
Guarantee Building and Loan Association, Newark, N. J.
Novel Building and Loan Association, Newark, N. J.
Peninsula Building and Loan Association, Bayonne, N. J.
Pennant Building and Loan Association, Newark, N. J.
Record Building and Loan Association, Newark, N. J.
Tenth Ward Building and Loan Association of the City of Newark, N. J.
Valuable Building and Loan Association, Newark, N. J.
Welcome Building and Loan Association, Newark, N. J.

Two new associations were incorporated for the purpose of purchasing certain assets eligible under reorganization from two associations which were reorganized. The new associations are:

Marine View Building and Loan Association, Atlantic Highlands, N. J.
Haven Building and Loan Association, Hoboken, New Jersey.

The reorganized associations, which are now functioning as Liquidating Corporations, are:

Atlantic Highlands Building and Loan Association, Atlantic Highlands, N. J.
American Homes Building and Loan Association of Hoboken, New Jersey.

Liquidating Corporations formed resulting from Reorganizations:

Bigelow Building and Loan Association Liquidating Corporation, Newark.
Doric Building and Loan Association Liquidating Corporation, Newark.
Fourth Ward Building and Loan Association Liquidating Corporation, Newark.
Mohawk Building and Loan Association Liquidating Corporation, Newark.
New Order-Equity Building and Loan Association Liquidating Corporation, Newark.
North End Building and Loan Association Liquidating Corporation, Newark.
Palisade Liquidating Corporation, Union City.
P. B. L. Liquidating Corporation, Ridgefield Park.
Pine Building and Loan Association Liquidating Corporation, Asbury Park.
Practical Building and Loan Association Liquidating Corporation, Newark.
Webb Building and Loan Association Liquidating Corporation, Asbury Park.

Comparative Statement of Assets, Liabilities, Etc.

ASSETS

	1938 *January 1 to December 31*	1937 *January 1 to December 31*	1936 *January 1 to December 31*	1935 *January 1 to December 31*	1934 *January 1 to December 31*
Cash	$12,827,766	$13,384,439	$14,982,363	$15,801,441	$16,475,730
Liquid Investment Fund	9,397,246	10,344,734	15,690,164	17,505,895	13,051,048
Mortgage Loans with pledge of shares	272,035,712	330,118,934	395,238,074	492,477,177	634,912,097
Mortgage Loans without pledge of shares	60,238,602	50,485,690	44,837,345	34,012,229	32,901,514
Shares Loans	8,125,569	10,088,026	13,040,784	16,874,767	21,506,596
Real Estate	298,272,236	337,874,375	350,810,587	307,516,552	251,316,619
Arrears	17,293,088	24,025,054	33,683,915	42,628,116	44,863,330
Other Assets	13,769,476	16,039,804	15,194,750	21,355,652	18,984,330
Totals	$691,959,695	$792,361,056	$883,477,982	$948,171,829	$1,034,011,264

LIABILITIES

Instalment Shares	$316,030,096	$380,137,725	$445,704,576	$507,669,532	$579,815,488
Single Payment Shares	2,979,189	3,152,670	3,311,951	3,298,498	3,434,302
Juvenile Shares	455,262	622,136	580,981	823,863	663,158
Income Shares	104,777,863	115,918,242	129,289,516	132,797,272	136,359,175
Lapsed Shares	2,901,194	3,338,793	3,452,463	3,404,108	3,376,481
Matured Shares	18,464,336	15,563,812	9,167,878	5,847,598	4,253,855
Advance Payments	596,992	1,020,268	1,270,100	1,465,396	1,547,643
Balance due Borrowers	165,709	401,833	586,056	248,470	255,809
Borrowed Money	24,070,365	26,281,363	29,534,166	31,018,763	45,199,808
Miscellaneous Liabilities	29,680,255	33,895,084	34,844,476	36,242,780	35,647,402
Apportioned Profits	58,692,965	68,124,617	79,095,949	90,650,902	101,216,567
Reserve and Unapportioned Profits	133,145,469	143,904,513	146,639,870	134,704,647	122,241,576
Totals	$691,959,695	$792,361,056	$883,477,982	$948,171,829	$1,034,011,264

SHARES

Instalment	4,709,382	5,428,842	6,241,486	7,258,103	8,588,262
Single Payment	31,652	31,901	31,982	30,594	35,342
Juvenile	16,435	19,155	18,903	19,074	17,404
Income	581,411	643,522	680,367	724,913	739,701
Totals	5,338,880	6,123,420	6,972,738	8,032,684	9,380,709

SHAREHOLDERS

Instalment	445,121	495,975	548,155	604,323	695,879
Single Payment	3,636	3,597	3,819	3,399	3,630
Juvenile	4,161	4,737	4,613	4,605	4,550
Income	75,589	81,086	85,303	88,620	89,032
Totals	528,507	585,395	641,890	700,947	793,091
Borrowing	106,674	121,342	137,301	160,004	196,198
Nonborrowing	421,833	464,053	504,589	540,943	596,893
Totals	528,507	585,395	641,890	700,947	793,091

This report is based on the Annual Reports of the Associations, filed with this Department in accordance with the provisions of the Revised Statutes 17:12–31 of the Building and Loan Act.

Respectfully submitted,

LOUIS A. REILLY,

Commissioner of Banking and Insurance.

ABSTRACTS OF FINANCIAL STATEMENTS

OF

NEW JERSEY
BUILDING AND LOAN ASSOCIATIONS

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION.

	NAME AND LOCATION	Incorporated	President
	Atlantic County		
1	Absecon City ..... Absecon	Jan. 8, 1906	Leon Conover
2	Heights ..... Absecon Heights	April 17, 1906	Fred B. Ardrey
3	American ..... Atlantic City	Mar. 29, 1912	Robert T. Chapman
4	Atlantic Coast ..... " "	April 8, 1895	Jay C. Kline
5	Atlantic County ..... " "	Sept. 26, 1921	John B. Tomlin
6	Atlantis ..... " "	May 8, 1922	David B. Allman
7	Chelsea ..... " "	Dec. 11, 1913	William M. Haslett
8	Economy ..... " "	April 22, 1916	Matthew B. Markland
9	Equitable ..... " "	Sept. 4, 1913	Alvin C. Poffenberger
10	Home ..... " "	May 12, 1908	William C. Boyer
11	Islanders ..... " "	Sept. 10, 1921	Joseph Thompson
12	La Clede ..... " "	July 18, 1922	George Leek
13	Margate ..... " "	May 7, 1924	Samuel Somers
14	Mutual ..... " "	Feb. 28, 1889	George W. Meredith
15	Peoples ..... " "	Mar. 8, 1884	John A. Majane
16	Pride of Atlantic ..... " "	Feb. 21, 1920	Joseph Wagenheim
17	Seaboard ..... " "	July 7, 1924	Frank M. Cunningham
18	Security ..... " "	April 4, 1913	Andrew Jacoby
19	South Jersey ..... " "	June 30, 1921	Harry S. Siebert
20	Sunrise ..... " "	Nov. 19, 1921	J. S. Marquardt
21	Trident ..... " "	Dec. 18, 1926	Ernest A. Lord
22	Ventnor ..... " "	Jan. 30, 1908	J. Vaughan Mathis
23	Collective ..... Egg Harbor City	Oct. 7, 1927	Joseph Butterhof, Jr.
24	Egg Harbor ..... " " "	June 11, 1884	Henry M. Cressman
25	Germania ..... " " "	Aug. 8, 1904	William Scheufele
26	Farmers and Merchants ..... Hammonton	May 19, 1910	P. Anthony Colasurdo
27	Hammonton ..... "	Nov. 25, 1871	H. Kirk Spear
28	Workingmen's ..... "	Dec. 29, 1876	Charles Fitting
29	Linwood ..... Linwood	Oct. 25, 1923	Harold R. Fife
30	Mays Landing ..... Mays Landing	May 20, 1890	Ira T. B. Smith
31	Minotola-Landisville ..... Minotola	Mar. 6, 1914	Ira P. Sharp
32	Carpenters' ..... Pleasantville	July 18, 1924	W. J. Hudson
33	Home ..... "	Dec. 19, 1901	Scott M. Long
34	Mainland ..... "	April 14, 1924	A. Fuller Lippincott
35	Pleasantville Mutual ..... "	Mar. 22, 1870	Wilbur Reed
36	Workingmen's ..... "	Mar. 18, 1913	Robert M. Willis
37	Somers Point ..... Somers Point	Feb. 20, 1909	Raymond Smith
38	Seashore ..... Ventnor City	Oct. 27, 1916	David H. Moore
39	St. Leonard's ..... " "	Nov. 27, 1921	Isaac E. Leonard
	Bergen County		
40	Allendale ..... Allendale	June 6, 1889	Louis Jones
41	Bergenfield ..... Bergenfield	Jan. 3, 1910	Harry Bogert
42	Fellowship ..... "	Sept. 7, 1927	William G. Quandt
43	Bogota ..... Bogota	Mar. 31, 1893	William R. Leers
44	Investing ..... "	Sept. 2, 1920	Linwood E. Clarke
45	Carlstadt Mutual ..... Carlstadt	May 13, 1890	William Fleischman
46	Tri-Boro ..... "	April 27, 1927	H. O. Van Dalinda
47	Cliffside Park ..... Cliffside Park	July 21, 1923	William Harabes
48	Harrington ..... Closter	Feb. 9, 1888	Harvey T. Sneden
49	Cresskill ..... Cresskill	Feb. 3, 1922	Fred H. Hansen

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
John D. McMullin	John M. Bewley	31 E. Illinois Ave., Absecon, N. J.	1
John D. McMullin	Lewis W. Bowker	233 Marlin Road, Absecon, N. J.	2
G. Arthur Bolte	Louis N. Tripician	1516 Atlantic Ave., Atlantic City, N. J.	3
Allen B. Endicott, Jr.	Herbert H. Dietz	1412 Atlantic Ave., Atlantic City, N. J.	4
Edmund C. Gaskill, Jr.	William V. Voss	Guarantee Trust Bldg., Atlantic City, N. J.	5
James J. Quinn	Harry Jones	2632 Atlantic Ave., Atlantic City, N. J.	6
Cassman & Gottlieb	John M. Campbell	1217 Atlantic Ave., Atlantic City, N. J.	7
S. Paul Ridgway	E. H. Yard	308 Schwehm Bldg., Atlantic City, N. J.	8
Moore & Butler	James W. Cullen	1421 Atlantic Ave., Atlantic City, N. J.	9
Harcourt & Steelman	Dora Nichterlein	2921 Atlantic Ave., Atlantic City, N. J.	10
G. Arthur Bolte	James W. Cullen	1417 Atlantic Ave., Atlantic City, N. J.	11
Cassman & Gottlieb	Marcus Bacharach	3707 Ventnor Ave., Atlantic City, N. J.	12
Daniel J. Dowling	Allen B. Endicott, Jr.	440 Guarantee Trust Bldg., Atlantic City, N. J.	13
Russell L. Browne	Raymond P. Read	100 Guarantee Trust Bldg., Atlantic City, N. J.	14
Moore & Butler	Walter Parker	1421 Atlantic Ave., Atlantic City, N. J.	15
Saul C. Gorson	Benjamin E. Antinoph	301 Central Bldg., Atlantic City, N. J.	16
Albert C. Abbott	Aagot Erickson	402 Guarantee Trust Bldg., Atlantic City, N. J.	17
Herbert R. Voorhees	Andrew K. Littlefield	1421 Atlantic Ave., Atlantic City, N. J.	18
Harcourt & Steelman	Lida E. Paup	1526 Pacific Ave., Atlantic City, N. J.	19
W. Elmer Brown, Jr.	Samuel J. Shuttleworth	516 Guarantee Trust Bldg., Atlantic City, N. J.	20
Morris M. Gorson	Alfred J. Showell	1501 Atlantic Ave., Atlantic City, N. J.	21
G. Arthur Bolte	George A. Elvins	Guarantee Trust Bldg., Atlantic City, N. J.	22
H. L. Hamilton	Thomas E. Hamilton	Egg Harbor City, N. J.	23
	William L. Karrer	246 Cincinnati Ave., Egg Harbor City, N. J.	24
C. Raymond Kears	Alex Michel	141 Philadelphia Ave., Egg Harbor City, N. J.	25
Charles M. Phillips	Robert Picken	104 Bellevue Ave., Hammonton, N. J.	26
Bleakly, Stockwell & Burling	William Doerfel	9 Central Ave., Hammonton, N. J.	27
Bleakly, Stockwell & Burling	C. I. Littlefield	Hammonton, N. J.	28
Elwood F. Kirkman	Lila Endicott	10 W. Brighton Ave., Pleasantville, N. J.	29
Albert C. Abbott	Melvin M. Ripley	Mays Landing, N. J.	30
W. Howard Sharp	Ralph B. Norton	Pacific Ave., Minotola, N. J.	31
Harry Souchal	Evi Ware	174 N. Main St., Pleasantville, N. J.	32
Louis D. Champion	Ruth S. Harffey	Main & Washington Ave., Pleasantville, N. J.	33
Clarence B. Dixon	Nicholas J. Waters	26 E. Walnut Ave., Pleasantville, N. J.	34
Harry Souchal	Helen N. Reed	6 W. Washington Ave., Pleasantville, N. J.	35
L. D. Champion	Elmer S. Weaver	723 S. Shore Road, Absecon, N. J.	36
E. A. Higbee, Jr.	James E. Scull	Bay & Higbee Ave., Somers Point, N. J.	37
Alfred T. Glenn, Jr.	Horace K. Frambes	Surrey & Atlantic Ave., Ventnor City, N. J.	38
Ralph Harcourt	Spurgeon Cross	8 N. Lancaster Ave., Margate, N. J.	39
Edgar A. De Yoe	William C. Talmon	Allendale, N. J.	40
Clyde Christie	R. Newton Sneden	Owatonna St., Haworth, N. J.	41
Marinus Contant	Charles A. Grabowski	168 Roosevelt Ave., Bergenfield, N. J.	42
George C. Felter, Jr.	Edwin C. Ludwig	460 Larch Ave., Bogota, N. J.	43
George C. Felter, Jr.	Edwin C. Ludwig	460 Larch Ave., Bogota, N. J.	44
Kipp, Ashen & Kipp	Herbert Wulling	321 Hackensack St., Carlstadt, N. J.	45
Conkling, Smith & Towe	William H. Nussbaum	423 Hackensack St., Carlstadt, N. J.	46
Mario A. Schettino	Jonathan N. Dixon	100 S. Dean St., Englewood, N. J.	47
Irving S. Reeve	Clarence H. Thompson	P. O. Box 125, Closter, N. J.	48
Irving S. Reeve	E. H. Schoonmaker	8 Highwood Ave., Tenafly, N. J.	49

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	$594	$368	$91,550
2	Heights	Absecon Heights	107	.....	28,950
3	American	Atlantic City	8,329	32,219	204,473
4	Atlantic Coast	" "	47,020	56,875	395,190
5	Atlantic County	" "	13,426	.....	99,350
6	Atlantis	" "	25,281	110,238	183,000
7	Chelsea	" "	7,702	.....	102,483
8	Economy	" "	14,880	4,000	77,650
9	Equitable	" "	39,464	74,625	392,640
10	Home	" "	10,258	.....	90,613
11	Islanders	" "	15,031	.....	375,584
12	La Clede	" "	6,166	.....	103,900
13	Margate	" "	4,911	28,950	62,997
14	Mutual	" "	20,217	.....	384,850
15	Peoples	" "	14,224	.....	631,908
16	Pride of Atlantic	" "	24,713	27,265	124,450
17	Seaboard	" "	16,300	.....	40,100
18	Security	" "	14,512	15,225	149,795
19	South Jersey	" "	1,902	20,475	34,500
20	Sunrise	" "	4,180	6,000	47,040
21	Trident	" "	10,891	70,764	124,858
22	Ventnor	" "	26,264	.....	146,855
23	Collective	Egg Harbor City	1,277	3,800	198,348
24	Egg Harbor	" " "	18,877	16,400	402,600
25	Germania	" " "	110	.....	81,587
26	Farmers and Merchants	Hammonton	1,175	11,500	234,364
27	Hammonton	"	22,463	13,700	863,597
28	Workingmen's	"	28,828	11,600	973,663
29	Linwood	Linwood	2,159	.....	56,900
30	Mays Landing	Mays Landing	3,978	5,020	86,050
31	Minotola-Landisville	Minotola	4,630	1,000	208,250
32	Carpenters'	Pleasantville	2,237	.....	27,827
33	Home	"	1,464	7,510	39,900
34	Mainland	"	168	.....	10,350
35	Pleasantville Mutual	"	1,388	.....	43,435
36	Workingmen's	"	3,520	284	50,000
37	Somers Point	Somers Point	865	712	33,400
38	Seashore	Ventnor City	12,218	3,500	84,760
39	St. Leonard's	" "	7,697	.....	88,700
	Totals		$439,476	$522,030	$7,376,467
	Bergen County				
40	Allendale	Allendale	$700	$7,220	$254,100
41	Bergenfield	Bergenfield	5,844	7,663	166,300
42	Fellowship	"	1,520	1,500	71,670
43	Bogota	Bogota	1,153	6,736	327,200
44	Investing	"	4,045	4,800	123,200
45	Carlstadt Mutual	Carlstadt	54,665	78,490	6,470,700
46	Tri-Boro	"	3,176	7,970	223,800
47	Cliffside Park	Cliffside Park	2,412	2,766	23,600
48	Harrington	Closter	31,695	58,500	571,452
49	Cresskill	Cresskill	944	.....	21,000

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$2,025	$137,350	$14,729	$1,731	$248,347	1
.....	700	26,214	3,998	421	60,390	2
.....	2,130	523,943	44,425	26,046	841,565	3
$463,839	.....	1,010,496	1,828	53,222	2,028,470	4
110,850	300	388,800	12,206	5,273	630,205	5
26,852	.....	740,865	58,384	96,413	1,241,033	6
28,170	185	174,668	1,920	36,108	351,236	7
11,907	100	178,567	642	41,860	329,606	8
22,185	4,475	1,337,696	6,386	26,936	1,904,407	9
126,440	.....	58,298	1,146	8,716	295,471	10
144,406	.....	885,718	3,080	47,832	1,471,651	11
5,400	.....	100,609	1,661	11,035	228,771	12
13,850	.....	128,750	15,651	2,582	257,691	13
107,165	4,063	311,546	28,862	94,020	950,723	14
61,053	2,250	1,802,490	9,875	169,032	2,690,832	15
68,758	.....	302,020	30,447	28,804	606,457	16
95,802	108	496,997	939	93,728	743,974	17
3,350	.....	907,464	2,019	2,952	1,095,317	18
23,250	.....	136,592	13,914	13,015	243,648	19
6,250	.....	200,291	2,444	12,779	278,984	20
52,280	.....	276,428	8,054	52,585	595,860	21
189,654	1,900	480,080	27,844	58,392	930,989	22
4,324	1,825	93,578	2,011	5,745	310,908	23
25,022	3,460	602,827	137,281	5,935	1,212,402	24
6,100	1,250	320,639	232	718	410,636	25
42,776	16,311	282,524	27,487	7,046	623,183	26
89,330	57,267	257,501	14,731	15,646	1,334,235	27
27,628	43,737	123,405	15,503	8,545	1,232,909	28
11,539	150	72,746	6,897	5,841	156,232	29
535,672	4,414	1,024,835	128,183	23,210	1,811,362	30
3,000	325	151,876	66,098	11,998	447,177	31
.....	25	56,982	2,089	3,159	92,369	32
45,059	.....	544,042	1,469	6,770	646,214	33
.....	.....	9,654	4,066	539	24,777	34
59,389	95	321,509	21,446	1,499	448,761	35
25,600	.....	173,433	14,775	6,783	274,395	36
2,700	1,160	33,487	23,355	2,922	98,601	37
2,040	1,490	107,980	9,737	1,869	223,594	38
2,400	2,350	105,071	14,134	3,947	224,299	39
$2,444,040	$152,095	$14,887,971	$779,948	$995,654	$27,597,681	
$4,040	$1,100	$182,838	$9,265	$3,094	$462,357	40
117,155	1,600	261,076	9,487	2,410	571,535	41
.....	3,680	9,772	335	331	88,808	42
36,717	5,746	118,255	24,357	3,911	524,075	43
39,364	300	46,848	697	670	219,924	44
9,353	.....	1,595,407	.....	157,133	8,365,748	45
20,832	.....	142,672	.....	1,026	399,476	46
26,327	635	32,523	4,935	100	93,298	47
3,405	11,435	134,456	2,363	3,515	816,821	48
17,200	.....	29,702	190	15	69,051	49

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	$151,150			
2	Heights	Absecon Heights	28,212			$8,800
3	American	Atlantic City	139,527	$1,400		386,542
4	Atlantic Coast	" "	918,466			308,765
5	Atlantic County	" "	57,040			233,607
6	Atlantis	" "	271,664			248,090
7	Chelsea	" "	48,319			170,725
8	Economy	" "	117,642			56,180
9	Equitable	" "	348,257		$62,512	735,401
10	Home	" "	34,202	17,562		68,392
11	Islanders	" "	290,572			616,125
12	La Clede	" "	37,428			25,950
13	Margate	" "	44,590			90,670
14	Mutual	" "	416,604	12,240		110,300
15	Peoples	" "	411,860		46,142	1,362,276
16	Pride of Atlantic	" "	113,440			187,700
17	Seaboard	" "	52,855			312,505
18	Security	" "	171,534			324,068
19	South Jersey	" "	30,381			13,450
20	Sunrise	" "	27,211			64,815
21	Trident	" "	219,316			126,050
22	Ventnor	" "	207,843			278,225
23	Collective	Egg Harbor City	99,657	17,591	160	75,100
24	Egg Harbor	" " "	448,440	29,600		337,300
25	Germania	" " "	88,874			132,375
26	Farmers and Merchants	Hammonton	190,518	119,000		76,500
27	Hammonton	"	330,819	480,550		66,500
28	Workingmen's	"	404,187	166,800		381,200
29	Linwood	Linwood	36,752		261	20,700
30	Mays Landing	Mays Landing	361,820			750,250
31	Minotola-Landisville	Minotola	135,022			168,027
32	Carpenters'	Pleasantville	19,230			30,618
33	Home	"	38,896			93,031
34	Mainland	"	14,612			4,750
35	Pleasantville Mutual	"	76,176			167,623
36	Workingmen's	"	55,470			117,850
37	Somers Point	Somers Point	46,278			
38	Seashore	Ventnor City	82,839			62,600
39	St. Leonard's	" "	70,762			72,400
	Totals		$6,638,465	$844,743	$109,075	$8,285,460
	Bergen County					
40	Allendale	Allendale	$251,892			$99,200
41	Bergenfield	Bergenfield	317,953			79,900
42	Fellowship	"	51,080			13,300
43	Bogota	Bogota	250,845			173,900
44	Investing	"	88,712	$1,027		5,050
45	Carlstadt Mutual	Carlstadt	4,756,500		$133,240	133,000
46	Tri-Boro	"	215,800	56,050		10,000
47	Cliffside Park	Cliffside Park	34,644			
48	Harrington	Closter	486,749			87,000
49	Cresskill	Cresskill	19,548			28,600

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

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	
$1,554	.....	$439	.....	$4,000	$1,095	$32,511	$57,598	$248,347	1
862	$4,109	54	.....	1,500	759	6,548	9,546	60,390	2
1,975	7,838	76	.....	.....	55,477	14,930	233,800	841,565	3
365	.....	97	.....	.....	5,220	121,195	674,362	2,028,470	4
1,754	.....	170	.....	.....	96,231	9,984	231,419	630,205	5
8,305	.....	31	.....	.....	187,565	.....	525,378	1,241,033	6
7,383	.....	514	.....	.....	18,839	9,064	96,392	351,236	7
1,104	.....	33	.....	.....	.....	53,214	101,433	329,606	8
3,327	115,044	12	.....	10,000	8,358	79,152	542,344	1,904,407	9
1,815	39,101	64	.....	.....	53,097	8,865	72,373	295,471	10
.....	66,322	29	.....	.....	2,623	93,746	402,234	1,471,651	11
3,923	64,437	143	.....	.....	19,283	8,160	69,447	228,771	12
885	.....	62	.....	.....	44,055	6,670	70,759	257,691	13
2,105	.....	1,201	.....	50,000	87,517	109,648	161,108	950,725	14
1,239	28,242	26	.....	130,525	1,517	72,734	636,271	2,690,832	15
2,018	.....	727	.....	34,500	33,059	19,592	215,421	606,457	16
.....	.....	814	.....	.....	124,704	.....	253,096	743,974	17
1,533	.....	.....	.....	.....	165,388	50,132	382,662	1,095,317	18
.....	.....	9	.....	.....	103,980	.....	95,828	243,648	19
32,638	29,599	60	.....	.....	37,421	4,165	83,075	278,984	20
.....	.....	135	.....	.....	33	58,704	191,622	595,860	21
.....	.....	1,143	.....	13,400	113,992	42,070	274,316	930,989	22
132	.....	272	.....	29,250	5,414	34,164	49,168	310,908	23
229	57,701	186	.....	.....	21,918	70,214	246,814	1,212,402	24
6,789	45,265	1	.....	10,300	44,064	14,213	68,755	410,636	25
312	.....	1,022	.....	18,000	31,287	94,050	92,494	623,183	26
362	6,000	1,214	.....	58,333	5,088	288,181	97,188	1,334,235	27
384	7,900	1,615	.....	73,125	12,135	125,142	60,421	1,232,909	28
1,404	40,591	421	.....	11,250	11,250	4,397	29,206	156,232	29
8,676	112,243	637	.....	7,000	16,497	41,970	512,269	1,811,362	30
8,441	20,770	471	.....	41,606	3,394	17,296	52,150	447,177	31
399	670	57	.....	.....	9,694	4,541	27,160	92,369	32
14,045	127,619	605	.....	.....	158,529	2,756	210,733	646,214	33
.....	.....	287	.....	.....	.....	1,095	4,033	24,777	34
.....	12,803	726	.....	.....	47,275	8,228	135,930	448,761	35
1,486	18,500	153	.....	.....	10,250	7,337	63,349	274,395	36
.....	15,739	.....	.....	.....	6,869	6,320	23,395	98,601	37
1,435	.....	581	.....	.....	18,130	12,747	45,262	223,594	38
2,834	.....	1,350	.....	.....	14,371	14,080	48,502	224,299	39
$119,713	$820,493	$15,437	.....	$492,789	$1,576,378	$1,547,815	$7,147,313	$27,597,681	
.....	.....	$635	.....	$7,240	.....	$57,478	$45,912	$462,357	40
.....	.....	350	.....	.....	$10,680	65,586	97,066	571,535	41
$2,248	.....	456	.....	3,000	614	12,666	5,444	88,808	42
691	.....	385	.....	7,000	1,176	46,593	43,485	524,075	43
31	$21,529	13	.....	16,500	36,225	15,664	35,173	219,924	44
207	.....	.....	$840	158,500	83	2,447,543	735,835	8,365,748	45
.....	.....	.....	.....	.....	125	74,225	43,276	399,476	46
46	3,857	10	.....	.....	33,778	3,165	17,798	93,298	47
87	7,000	914	.....	.....	6,293	130,898	97,880	816,821	48
152	.....	73	.....	.....	731	4,469	15,478	69,051	49

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Atlantic County								
1	Absecon City	1,756	231						
2	Heights	331	52					44	8
3	American	1,143	179	14	2			1,933	148
4	Atlantic Coast	62,117	1,647					3,088	340
5	Atlantic County	677	71					1,168	129
6	Atlantis	4,040	342					1,724	130
7	Chelsea	570	128					854	119
8	Economy	4,218	266					280	42
9	Equitable	5,907	803			4,101	365	3,677	494
10	Home	586	74	141	29			342	59
11	Islanders	9,091	507					3,081	312
12	La Clede	487	58					130	25
13	Margate	419	118					453	51
14	Mutual	3,523	337	102	17			368	72
15	Peoples	7,338	748			1,216	410	6,811	773
16	Pride of Atlantic	1,578	137					939	59
17	Seaboard	659	107					1,563	224
18	Security	2,393	780					1,620	216
19	South Jersey	320	76					323	42
20	Sunrise	331	34					324	53
21	Trident	20,483	314					1,261	45
22	Ventnor	1,383	299					1,391	140
23	Collective	1,372	263	228	34	21	8	438	58
24	Egg Harbor	4,136	630	296	44			1,687	195
25	Germania	907	368					662	169
26	Farmers and Merchants	2,281	256	1,190	99			383	39
27	Hammonton	5,376	629	4,806	356			333	42
28	Workingmen's	5,412	822	1,668	188			1,906	200
29	Linwood	539	83			215	215	104	23
30	Mays Landing	2,730	625					3,751	415
31	Minotola-Landisville	1,583	294					840	123
32	Carpenters'	184	54					153	22
33	Home	732	75					930	70
34	Mainland	251	37					48	6
35	Pleasantville Mutual	577	162					838	116
36	Workingmen's	1,025	87					1,179	69
37	Somers Point	395	123						
38	Seashore	870	101					313	48
39	St. Leonard's	813	89					362	64
	Totals	158,533	12,006	8,445	769	5,553	998	45,301	5,140
	Bergen County								
40	Allendale	3,457	263					496	23
41	Bergenfield	3,448	433					399	77
42	Fellowship	805	112					67	19
43	Bogota	3,230	277					870	74
44	Investing	1,158	156	6	1			25	6
45	Carlstadt Mutual	129,032	3,991			3,204	662	1,330	47
46	Tri-Boro	4,203	411	560	38			50	5
47	Cliffside Park	366	55						
48	Harrington	5,617	524					435	45
49	Cresskill	204	34					286	24

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	
1,756	62	169	S.	$1.00 m.	$200	6	$0.15 b	$0.15 b	1
375	21	39	S.	1.00 m.	200	6	.15 b	.15 b	2
3,090	16	313	S.	1.00 m.	200	6	.10 b	.10 b	3
65,205	162	1,825	O.P.	.....	100	6	.10 b	.10 b	4
1,845	43	157	S.	1.00 m.	200	6	.12½ b	.12½ b	5
5,764	36	436	S. & N.S.	1.00 m.	200	6	.....	.....	6
1,424	41	206	S.	1.00 m.	200	6	.10 b	.10 b	7
4,498	29	279	O.P.	.....	200	6	.10 b	.10 b	8
13,685	147	1,515	N.S.	1.00 m.	200	6	.10 b	.10 b	9
1,069	34	128	N.S.	1.00 m.	200	6	.10 b	.10 b	10
12,172	83	736	N.S.	.50 & 1.00 m.	200	6	.10 b	.10 b	11
617	29	54	S.	1.00 & 2.00 m.	200	6	.10 b	.10 b	12
872	27	142	S.	1.00 m.	200	6	.10 b	.10 b	13
3,993	121	305	S.	1.00 m.	300	6	.12 b	.12 b	14
15,365	191	1,740	N.S.	1.00 m.	200	6	.10 b	.10 b	15
2,517	29	167	S.	1.00 m.	200	6	.....	.....	16
2,222	40	291	N.S.	1.00 m.	200	6	.10 b	.10 b	17
4,013	67	929	N.S.	.70 & 1.00 m.	200	6	.10 b	.10 b	18
643	15	103	S.	1.00 m.	200	6	.10 b	.10 b	19
655	19	68	S.	1.00 m.	200	6	.12½ b	.12½ b	20
21,744	11	348	O.P.	.....	100	6	.10 b	.10 b	21
2,774	57	382	S. & N.S.	1.00 m.	200	6	.10 b	.10 b	22
2,059	136	227	N.S.	1.00 m.	200	6	.10 b	.10 b	23
6,119	214	655	S.	1.00 m.	200	6	.10 b	.10 b	24
1,569	60	477	N.S.	1.00 m.	200	6	.15 b	.15 b	25
3,854	166	228	S.	1.00 m.	200	6	.10 b	.10 b	26
10,515	530	497	S.	1.00 m.	200	6	.15 b	.....	27
8,986	482	728	S.	1.00 m.	200	6	.....	.....	28
858	36	285	S.	1.00 m.	200	6	.10 b	.10 b	29
6,481	299	741	S.	1.00 m.	200	6	.10 b	.10 b	30
2,423	124	293	S.	1.00 m.	200	6	.....	.....	31
337	14	62	S.	1.00 m.	200	6	.10 b	.10 b	32
1,662	37	108	S.	.50 m.	100	6	.15 b	.15 b	33
299	7	36	S.	.50 m.	100	6	.10 b	.10 b	34
1,415	29	249	S.	1.00 m.	200	6	.....	.....	35
2,204	40	116	S.	.50 m.	100	6	.15 b	.15 b	36
395	21	102	S.	1.00 m.	200	6	.15 b	.15 b	37
1,183	28	121	S.	1.00 m.	200	6	.10 b	.10 b	38
1,175	37	116	S.	1.00 m.	200	6	.10 b	.10 b	39
217,832	3,540	15,373							
3,953	85	201	S.	$1.00 m.	$200	6	$0.07½ b	$0.07½ b	40
3,847	111	399	S.	1.00 m.	200	6	.16⅔ b	.16⅔ b	41
872	46	85	S.	1.00 m.	200	6	.05 b	.05 b	42
4,100	103	248	S.	1.00 m.	200	5, 5½,6	1.00 a	.....	43
1,189	37	126	N.S.	.70, 1.00 & 2.00 m.	200	5, 5½,6	.....	.....	44
133,566	1,597	3,103	O.P.	.....	100	6	.....	.....	45
4,813	64	390	O.P.	.....	200	6	.....	.....	46
366	15	40	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	47
6,052	203	366	S.	1.00 m.	200	5 & 6	various	various	48
490	11	47	S.	1.00 m.	200	6	.07½ b	.07½ b	49

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		
50	Dumont ..... Dumont	July 31, 1922	Thomas J. Prime
51	East Paterson ..... East Paterson	Aug. 30, 1919	Elmer W. Bradley
52	East Rutherford Savings ..... East Rutherford	June 10, 1895	Clifford L. Maxwell
53	Edgewater ..... Edgewater	July 27, 1908	George P. Lasher
54	Englewood Mutual ..... Englewood	May 10, 1887	J. Archie Thomson
55	Tenakill ..... "	Oct. 18, 1930	Henri Casenove
56	Fair Lawn ..... Fair Lawn	Mar. 31, 1927	George W. Dusenbery
57	Saddle River Township ..... " "	May 1, 1893	Orrie de Nooyer
58	Faircliff ..... Fairview	Feb. 15, 1927	William H. Lounsbury
59	Fort Lee ..... Fort Lee	Dec. 27, 1892	Frank J. Mills, Jr.
60	American ..... Garfield	Jan. 13, 1900	Paul A. Wuerfel
61	Garfield Mutual ..... "	May 10, 1912	Joseph A. Marchese, Jr.
62	Haller ..... "	April 1, 1920	Albert Sondej
63	Slavonian ..... "	June 20, 1924	George W. Sabo
64	Tri-City ..... "	Feb. 9, 1928	Wendell F. Roehrich
65	Home Ownership ..... Glen Rock	Sept. 20, 1922	Henry C. Smith
66	Citizens' ..... Hackensack	April 1, 1919	William F. Fick
67	Excel ..... "	Nov. 16, 1922	Frank V. Jerlinski
68	Hackensack Mutual ..... "	Feb. 26, 1887	George M. Van De Water
69	Industrial ..... "	July 12, 1901	George Bratt
70	New Barbadoes Mutual ..... "	Mar. 29, 1922	Edward Krone
71	North Jersey ..... "	Dec. 8, 1910	Cornelius V. R. Bogert
72	United ..... "	Mar. 18, 1911	Alfred T. Holley
73	Hasbrouck Heights ..... Hasbrouck Heights	June 9, 1890	William J. Davenport
74	Polifly ..... " "	April 23, 1924	Thomas M. Walsh
75	Progressive ..... Hillsdale	May 9, 1893	George M. Strohsahl
76	Hohokus ..... Hohokus	Mar. 14, 1921	John De Vore
77	Leonia ..... Leonia	Feb. 1, 1913	Howard P. Smith
78	Little Ferry ..... Little Ferry	July 22, 1910	Elmore N. Mehrhof
79	Volunteer ..... " "	June 22, 1925	William Dare
80	International ..... Lodi	June 10, 1909	Frank Pirrone, Jr.
81	Lodi ..... "	May 20, 1892	Stephen Massey, Sr.
82	Mutual ..... "	June 27, 1913	Henry H. Brevoort
83	Dauntless ..... Lyndhurst	Aug. 19, 1924	F. A. Schneider, Sr.
84	Lyndhurst ..... "	Mar. 11, 1910	Charles E. Garland
85	Norge ..... "	Jan. 19, 1927	Saul C. Lipschutz
86	Mahwah ..... Mahwah	Jan. 2, 1908	Albert Winter
87	Maywood ..... Maywood	April 14, 1923	Rudolph Karch
88	Franklin ..... Midland Park	Feb. 17, 1891	Harry Hoitsma
89	Wortendyke ..... " "	Nov. 17, 1923	Richard P. Meyers
90	Montvale ..... Montvale	June 30, 1913	LeRoy Lewis
91	New Milford ..... New Milford	Oct. 24, 1925	John J. Knierim
92	North Arlington ..... North Arlington	Feb. 5, 1923	Daniel Rentschler
93	Ridge ..... " "	June 28, 1911	John F. Osborne
94	Valley ..... " "	Oct. 29, 1925	L. A. Saporito
95	Oakland ..... Oakland	Feb. 11, 1924	Harry G. McNomee
96	Bergen County ..... Oradell	Feb. 21, 1888	Horton A. Chapin
97	Interborough ..... Palisade	April 8, 1911	Seymour N. Sears
98	Broad Avenue ..... Palisades Park	Aug. 15, 1921	Edward H. Gobber
99	Morsemere ..... " "	Aug. 14, 1926	Thomas J. Monaghan
100	Equitable Mutual ..... Park Ridge	Mar. 26, 1908	Henry L. Storms
101	Eureka ..... " "	Feb. 19, 1890	Adolph Frahn
102	Ramseys ..... Ramsey	Aug. 26, 1890	Otto Saalfeld
103	Trust ..... "	Oct. 22, 1928	James Devine
104	Oratam ..... Ridgefield	May 29, 1923	A. Theodore Holmes

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Albert J. Wuytack	Edmund F. Meyer	525 Washington Ave., Dumont, N. J.	50
J. W. De Yoe	Louis F. Fournier	24 Grove St., East Paterson, N. J.	51
Harry L. Towe	Robert M. Clark	27 Wood St., Rutherford, N. J.	52
Milton T. Lasher	William C. Murphy	Edgewater, N. J.	53
William M. Seufert	Harry G. Comstock	33 Park Place, Englewood, N. J.	54
Leland F. Ferry	Charles E. Tepper	362 Cedar Lane, Teaneck, N. J.	55
E. Robert Coven	Frederick X. Veile	13-49 River Road, Fair Lawn, N. J.	56
Morrison, Lloyd & Morrison	Alfred D. Cella	104 Passaic St., Garfield, N. J.	57
Carl Weitz	Frank J. Oleri	721 Bergenline Ave., West New York, N. J.	58
Vincent J. Aiken	Louise Schlosser	250 Main St., Fort Lee, N. J.	59
Louis P. Bertoni	Andrew N. Kolarcik	10 Alaska St., Garfield, N. J.	60
Arthur J. Sullivan	William Stepat	266 Pierre Ave., Garfield, N. J.	61
Henry L. Janowski	Theodore Gasior	22 Albert St., Garfield, N. J.	62
John D. Vasilyk	S. K. Reinhofer	190 Outwater Lane, Garfield, N. J.	63
Alfonse J. De Rose	Julius Pruefer	22 Main St., Garfield, N. J.	64
Philip C. Wadsworth	Charles L. Wolf	183 Rock Road, Glen Rock, N. J.	65
William De Lorenzo	Carl Wurtz, Jr.	114 Fairmount Ave., Hackensack, N. J.	66
Samuel Denson	Wilton T. Barney	103 Hudson St., Hackensack, N. J.	67
Warner W. Westervelt, Jr.	Edward J. Fyfe	242 State St., Hackensack, N. J.	68
George Bratt, Jr.	Austin Mehrhof	210 Main St., Hackensack, N. J.	69
Vandewart & Scharnikow	Louis W. Shaffer	725 Main St., Hackensack, N. J.	70
Marinus Contant	George E. Traver, Jr.	1 E. Mercer St., Hackensack, N. J.	71
Victor A. Hart	Max A. Simionescu	200 State St., Hackensack, N. J.	72
Warner W. Westervelt, Jr.	Will D. Martin	250 Boulevard, Hasbrouck Heights, N. J.	73
Winne & Banta	Chris W. Heller	248 Boulevard, Hasbrouck Heights, N. J.	74
Harry Randall	Harry J. Angell	125 Large Ave., Hillsdale, N. J.	75
Edgar A. De Yoe	Myron K. Voorhees	418 Enos Place, Ho-Ho-Kus, N. J.	76
Jesse B. Leslie	George W. Findley	310 Broad Ave., Leonia, N. J.	77
Elmer I. Zabriskie	Charles Schulz	100 Washington Ave., Little Ferry, N. J.	78
Chandless, Weller & Selser	Edward P. Kinchley	187 Main St., Little Ferry, N. J.	79
Herman Vandermast	Frank V. Romaglia	46 Marsellus Place, Garfield, N. J.	80
Marinus Contant	Arie Contant	459 Prospect Ave., Hackensack, N. J.	81
Vanderwart & Scharnikow	William E. Reardon	9 Washington St., Lodi, N. J.	82
Leo F. Reilly	George E. Haviland	117 Lake Ave., Lyndhurst, N. J.	83
Kipp, Ashen & Kipp	John F. Woods	315 Stuyvesant Ave., Lyndhurst, N. J.	84
Harry R. Rinsky	Joseph J. Reiss	850 Broad St., Newark, N. J.	85
Walter W. Weber	David Hopper	Box 503, Mahwah, N. J.	86
Charles Schmidt	Herbert R. Hartley	9 E. Pleasant Ave., Maywood, N. J.	87
Sebastian Gaeta	Henry Gunther	327 Godwin Ave., Midland Park, N. J.	88
John B. Zabriskie	Adolph Schleicher	57 Payne Ave., Midland Park, N. J.	89
Harry Randall	Walter Wellman	Montvale, N. J.	90
Albert J. Wuytack	Harry J. Graff	150 Grand St., New Milford, N. J.	91
Frederick T. Law	W. Frederick Law	39 Kearny Ave., Kearny, N. J.	92
William W. Wimmer	Ernest R. Scrimshaw	3 Ridge Road, North Arlington, N. J.	93
William H. Smith	Charles F. Deleot	147 Morgan Place, North Arlington, N. J.	94
Walter W. Weber	Irving S. Bush	Box 47, Oakland, N. J.	95
Arthur Van Buskirk	William F. Wray	425 Third St., Oradell, N. J.	96
Bauer & Ranker	Frederick H. St. John	812 Abbott Boulevard, Palisade, N. J.	97
Thomas J. Huckin	Jules J. Cheron	Bank Bldg., Palisades Park, N. J.	98
George H. Richenaker	Fred Kern	423 Washington Ave., Grantwood, N. J.	99
J. Frederick Bratt	Charles S. Gray	100 Park Ave., Park Ridge, N. J.	100
Victor A. Hart	L. D. Dixon	Park Ridge, N. J.	101
Edgar A. De Yoe	William R. Troop	88 E. Main St., Ramsey, N. J.	102
Walter W. Weber	Richard V. Ackerman	70 E. Main St., Ramsey, N. J.	103
Martin J. Cummins	Frieda Biege	527 Broad Ave., Ridgefield, N. J.	104

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				
50	Dumont	Dumont	$1,304	$8,759	$210,600
51	East Paterson	East Paterson	7,500	4,150	239,009
52	East Rutherford Savings	East Rutherford	391,188	110,500	5,450,752
53	Edgewater	Edgewater	1,160	3,150	157,200
54	Englewood Mutual	Englewood	155,007	285,900	1,631,200
55	Tenakill	"	1,948	263	16,800
56	Fair Lawn	Fair Lawn	4,388	4,400	51,210
57	Saddle River Township	" "	21,365	20,322	534,050
58	Faircliff	Fairview	3,600	.....	36,800
59	Fort Lee	Fort Lee	18,933	8,275	173,900
60	American	Garfield	7,012	.....	433,050
61	Garfield Mutual	"	3,474	1,500	98,100
62	Haller	"	3,892	2,800	105,450
63	Slavonian	"	3,636	2,750	129,679
64	Tri-City	"	12,313	.....	47,800
65	Home Ownership	Glen Rock	4,024	5,300	71,350
66	Citizens'	Hackensack	434	.....	84,000
67	Excel	"	12,446	4,200	227,450
68	Hackensack Mutual	"	72,202	40,000	897,556
69	Industrial	"	.....	1,535	75,518
70	New Barbadoes Mutual	"	5,987	214	262,525
71	North Jersey	"	5,363	4,000	143,185
72	United	"	1,642	11,600	642,171
73	Hasbrouck Heights	Hasbrouck Heights	568	7,000	344,200
74	Polifly	" "	6,069	4,600	261,041
75	Progressive	Hillsdale	17,409	6,000	181,000
76	Hohokus	Hohokus	3,694	3,700	167,450
77	Leonia	Leonia	4,925	10,000	484,400
78	Little Ferry	Little Ferry	3,518	8,000	462,000
79	Volunteer	" "	3,148	2,800	149,825
80	International	Lodi	1,434	.....	19,800
81	Lodi	"	4,597	.....	114,150
82	Mutual	"	8,088	.....	186,000
83	Dauntless	Lyndhurst	1,427	4,500	54,500
84	Lyndhurst	"	5,746	15,275	155,900
85	Norge	"	2,440	458	21,800
86	Mahwah	Mahwah	3,909	21,650	388,359
87	Maywood	Maywood	3,059	1,500	19,800
88	Franklin	Midland Park	1,096	.....	177,010
89	Wortendyke	" "	1,463	2,500	34,800
90	Montvale	Montvale	1,881	1,800	89,200
91	New Milford	New Milford	.....	664	46,300
92	North Arlington	North Arlington	1,057	1,000	41,539
93	Ridge	" "	5,029	.....	122,500
94	Valley	" "	1,506	12,387	20,200
95	Oakland	Oakland	5,704	1,500	71,755
96	Bergen County	Oradell	5,635	8,500	352,950
97	Interborough	Palisade	6,205	1,700	108,914
98	Broad Avenue	Palisades Park	1,170	2,700	154,376
99	Morsemere	" "	5,595	7,500	51,900
100	Equitable Mutual	Park Ridge	7,198	3,500	234,086
101	Eureka	" "	3,301	.....	187,847
102	Ramseys	Ramsey	9,035	.....	738,300
103	Trust	"	10,945	7,079	96,196
104	Oratam	Ridgefield	8,492	2,000	101,800

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$6,160	$7,705	$32,067	$911	$627	$268,133	50
.....	4,042	63,102	6,094	11,168	335,065	51
364,294	4,020	3,499,338	4,010	19,177	9,843,279	52
27,631	825	.....	9,296	828	200,090	53
2,004,339	.....	913,342	248	14,998	5,005,034	54
.....	650	.....	604	138	20,403	55
64,758	600	39,161	3,580	7,809	175,906	56
207,293	19,284	833,795	6,488	88,697	1,731,294	57
.....	755	8,117	2,231	1,685	53,188	58
320,520	5,269	124,891	11,215	2,637	665,640	59
25,303	5,340	1,198,182	5,635	9,516	1,684,038	60
31,379	3,020	73,223	8,389	2,838	221,923	61
12,893	950	206,799	7,251	1,336	341,371	62
.....	1,650	66,532	13,498	1,565	219,310	63
.....	.....	114,434	1,007	1,023	176,577	64
52,574	3,690	42,721	303	13	179,975	65
50,767	8,190	107,555	12,786	1,436	265,168	66
53,715	17,337	108,312	11,520	3,932	438,912	67
535,395	18,435	1,053,249	4,323	188,071	2,809,231	68
.....	535	84,275	10,938	2,466	175,267	69
1,130	4,269	165,740	5,231	7,166	452,262	70
607	50	78,796	1,976	219	234,196	71
14,023	13,029	291,210	31,642	7,845	1,013,162	72
35,701	2,950	251,028	20,430	2,017	663,894	73
39,679	355	25,192	415	478	337,829	74
250	2,450	23,282	1,036	.....	231,427	75
.....	1,960	21,955	2,730	966	202,455	76
250	11,465	96,525	11,414	3,693	622,672	77
28,609	6,393	402,380	39,477	14,058	964,435	78
2,427	7,962	24,809	3,876	4,366	199,213	79
10,566	.....	53,254	2,340	1,414	88,808	80
119,318	200	51,555	5,489	204	295,513	81
292,411	16,512	821,697	7,429	7,820	1,339,957	82
32,759	.....	.....	.....	.....	93,186	83
.....	.....	87,407	4,639	231	269,198	84
11,327	3,532	1,980	15,359	1,463	58,359	85
20,600	5,705	104,132	23,134	6,386	573,875	86
76,848	1,355	12,370	17	310	115,259	87
840	4,252	123,028	11,782	1,250	319,258	88
23,130	2,675	21,370	440	285	86,663	89
.....	5,000	36,484	3,885	4,254	142,504	90
1,159	300	15,322	328	1	64,074	91
12,100	1,000	89,132	600	550	146,978	92
53,306	.....	128,930	914	3,576	314,255	93
53,753	2,526	25,002	3,542	375	119,291	94
.....	1,150	23,736	1,116	2,525	107,486	95
.....	10,260	70,513	5,686	3,986	457,530	96
46,296	2,940	73,743	16,424	1,699	257,921	97
.....	2,269	31,355	3,331	1,550	196,751	98
.....	1,130	30,956	4,072	57	101,210	99
.....	1,850	24,449	1,165	7,163	279,411	100
29,455	3,165	56,493	2,695	4,027	286,983	101
.....	5,250	165,428	7,262	557	925,832	102
10,272	2,750	4,680	812	182	132,916	103
21,091	8,450	12,211	3,163	5,628	162,835	104

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				
50	Dumont ..... Dumont	$120,235	.....	.....	$57,600
51	East Paterson ..... East Paterson	162,658	.....	.....	19,300
52	East Rutherford Savings ..... East Rutherford	5,082,123	.....	$80,619	1,290,675
53	Edgewater ..... Edgewater	130,305	.....	.....	.....
54	Englewood Mutual ..... Englewood	2,245,343	$354,904	.....	1,122,800
55	Tenakill ..... "	16,623	.....	.....	600
56	Fair Lawn ..... Fair Lawn	109,593	.....	.....	9,729
57	Saddle River Township ..... " "	829,049	.....	.....	395,710
58	Faircliff ..... Fairview	39,296	.....	.....	.....
59	Fort Lee ..... Fort Lee	242,466	33,384	.....	257,300
60	American ..... Garfield	494,794	.....	.....	412,690
61	Garfield Mutual ..... "	100,459	.....	.....	46,050
62	Haller ..... "	118,365	.....	.....	41,725
63	Slavonian ..... "	74,793	.....	.....	32,475
64	Tri-City ..... "	75,583	1,806	.....	58,274
65	Home Ownership ..... Glen Rock	99,670	1,500	.....	.....
66	Citizens' ..... Hackensack	130,997	.....	.....	48,550
67	Excel ..... "	221,969	11,100	.....	100,475
68	Hackensack Mutual ..... "	1,332,869	51,074	.....	376,900
69	Industrial ..... "	101,100	.....	.....	.....
70	New Barbadoes Mutual ..... "	287,680	.....	.....	8,550
71	North Jersey ..... "	142,134	.....	.....	15,600
72	United ..... "	492,032	.....	.....	101,900
73	Hasbrouck Heights ..... Hasbrouck Heights	244,071	.....	.....	103,200
74	Polifly ..... " "	202,464	.....	.....	76,000
75	Progressive ..... Hillsdale	169,072	.....	.....	.....
76	Hohokus ..... Hohokus	120,771	.....	.....	26,200
77	Leonia ..... Leonia	448,632	.....	.....	.....
78	Little Ferry ..... Little Ferry	341,964	.....	.....	255,750
79	Volunteer ..... " "	107,728	.....	.....	36,700
80	International ..... Lodi	28,481	.....	.....	17,600
81	Lodi ..... "	121,972	.....	.....	97,200
82	Mutual ..... "	384,588	.....	.....	365,048
83	Dauntless ..... Lyndhurst	51,266	.....	.....	3,150
84	Lyndhurst ..... "	90,537	.....	20	29,650
85	Norge ..... "	45,012	.....	.....	.....
86	Mahwah ..... Mahwah	265,494	.....	.....	150,600
87	Maywood ..... Maywood	47,914	.....	.....	19,200
88	Franklin ..... Midland Park	145,140	.....	.....	24,100
89	Wortendyke ..... " "	41,256	.....	.....	6,700
90	Montvale ..... Montvale	80,319	.....	.....	16,025
91	New Milford ..... New Milford	35,145	.....	.....	11,400
92	North Arlington ..... North Arlington	43,839	.....	.....	18,800
93	Ridge ..... " "	143,643	.....	.....	63,650
94	Valley ..... " "	63,285	.....	.....	25,455
95	Oakland ..... Oakland	65,125	8,600	.....	3,200
96	Bergen County ..... Oradell	327,705	.....	.....	.....
97	Interborough ..... Palisade	102,240	.....	.....	500
98	Broad Avenue ..... Palisades Park	75,981	.....	.....	51,000
99	Morsemere ..... " "	65,514	.....	.....	9,800
100	Equitable Mutual ..... Park Ridge	201,948	.....	.....	.....
101	Eureka ..... " "	136,150	.....	.....	69,300
102	Ramseys ..... Ramsey	466,824	.....	.....	136,400
103	Trust ..... "	93,777	.....	.....	4,450
104	Oratam ..... Ridgefield	110,618	.....	.....	5,600

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

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	
$504	.....	$330	.....	$42,700	$2,533	$24,280	$19,951	$268,133	50
608	.....	1,892	.....	57,500	4,990	43,398	44,719	335,065	51
.....	$1,659,568	.....	.....	.....	569,391	.....	1,160,903	9,843,279	52
282	.....	110	.....	19,800	139	40,180	9,274	200,090	53
.....	.....	.....	.....	.....	63,442	786,717	431,828	5,005,034	54
40	.....	44	.....	.....	167	2,635	294	20,403	55
.....	.....	535	$3,000	10,000	1,529	21,712	19,808	175,906	56
1,472	57,171	111	.....	.....	26,411	153,498	267,872	1,731,294	57
134	.....	146	.....	.....	3,262	5,401	4,949	53,188	58
54	1,000	536	.....	9,400	3,843	52,894	64,763	665,640	59
2,568	231,456	414	.....	14,500	205,003	77,117	245,496	1,684,038	60
20	6,808	241	.....	21,050	1,985	18,876	26,434	221,923	61
15,337	27,013	610	.....	15,350	22,415	20,337	80,219	341,371	62
106	46,232	145	592	15,000	1,727	11,406	36,834	219,310	63
240	.....	.....	.....	.....	210	.....	40,464	176,577	64
.....	.....	970	.....	23,200	968	23,605	30,062	179,975	65
82	.....	489	.....	8,000	11,588	18,563	46,899	265,168	66
616	.....	815	.....	30,300	722	39,598	33,317	438,912	67
18	.....	.....	78	140,625	353,292	264,059	290,316	2,809,231	68
.....	.....	7	.....	14,675	12,348	21,550	25,587	175,267	69
43	.....	391	.....	48,000	1,026	45,575	60,997	452,262	70
291	.....	16	.....	12,150	3,615	30,205	30,185	234,196	71
5,700	.....	383	.....	11,000	78,586	174,365	149,196	1,013,162	72
.....	120,860	425	.....	83,600	2,558	50,459	58,721	663,894	73
.....	.....	230	.....	.....	265	38,735	20,135	337,829	74
116	.....	10	.....	.....	.....	42,417	19,812	231,427	75
.....	.....	161	.....	8,874	175	25,325	20,949	202,455	76
.....	.....	770	.....	9,000	.....	113,705	50,565	622,672	77
55	35,594	1,803	.....	58,125	14,299	64,360	192,485	964,435	78
.....	.....	228	.....	6,500	2,530	28,648	16,879	199,213	79
96	5,768	484	37	.....	8,124	4,568	23,650	88,808	80
95	.....	90	.....	9,000	4,267	29,530	33,359	295,513	81
379	185,034	.....	.....	.....	127,055	89,561	188,292	1,339,957	82
.....	.....	.....	.....	8,000	63	26,309	4,398	93,186	83
.....	47,609	.....	.....	.....	.....	34,168	67,214	269,198	84
644	.....	.....	.....	.....	1,195	5,627	5,881	58,359	85
.....	1,044	1,968	10,150	26,500	355	62,671	55,093	573,875	86
428	.....	.....	.....	.....	33,375	8,484	5,858	115,259	87
.....	.....	86	.....	47,400	9,873	36,955	55,704	319,258	88
797	.....	173	.....	9,000	1,131	10,231	17,375	86,663	89
665	.....	165	.....	12,695	4,208	12,487	15,940	142,504	90
.....	.....	70	.....	.....	1,958	8,521	6,980	64,074	91
21,427	.....	231	.....	.....	16,185	3,834	42,662	146,978	92
380	.....	.....	.....	.....	1,655	30,980	73,947	314,255	93
4,521	.....	207	.....	.....	.....	13,284	12,539	119,291	94
.....	.....	200	.....	.....	.....	19,562	10,799	107,486	95
.....	.....	537	.....	.....	.....	86,877	42,411	457,530	96
1,293	62,577	20	.....	16,515	18,717	11,997	44,062	257,921	97
5	2,538	315	.....	23,338	4,098	19,147	20,329	196,751	98
.....	.....	295	.....	.....	612	5,876	19,113	101,210	99
.....	.....	255	.....	.....	8	49,450	27,750	279,411	100
252	.....	316	.....	12,500	43	25,744	42,678	286,983	101
.....	.....	5,306	2,315	116,217	18	142,685	56,067	925,832	102
.....	.....	231	5,500	.....	46	24,419	4,493	132,916	103
919	.....	583	.....	8,500	144	24,003	12,468	162,835	104

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								
50	Dumont	2,119	255	.....	.....	.....	.....	288	54
51	East Paterson	2,680	325	.....	.....	.....	.....	97	81
52	East Rutherford Savings	171,915	7,111	.....	.....	3,948	1,189	12,907	695
53	Edgewater	1,816	195	.....	.....	.....	.....	.....	.....
54	Englewood Mutual	39,821	2,986	3,411	318	.....	.....	5,614	461
55	Tenakill	268	43	.....	.....	.....	.....	3	3
56	Fair Lawn	1,276	184	.....	.....	.....	.....	49	25
57	Saddle River Township	7,611	913	.....	.....	.....	.....	1,979	286
58	Faircliff	479	63	.....	.....	.....	.....	.....	.....
59	Fort Lee	3,779	377	321	38	.....	.....	1,286	148
60	American	6,301	992	.....	.....	.....	.....	3,356	545
61	Garfield Mutual	1,315	180	.....	.....	.....	.....	230	47
62	Haller	1,118	153	.....	.....	.....	.....	209	60
63	Slavonian	854	124	.....	.....	.....	.....	162	33
64	Tri-City	1,391	164	9	2	.....	.....	316	114
65	Home Ownership	1,364	165	12	5	.....	.....	.....	.....
66	Citizens'	1,520	154	.....	.....	.....	.....	243	23
67	Excel	2,698	249	111	10	.....	.....	502	41
68	Hackensack Mutual	20,333	1,640	771	35	.....	.....	2,401	294
69	Industrial	601	66	.....	.....	.....	.....	.....	.....
70	New Barbadoes Mutual	3,397	397	.....	.....	.....	.....	43	7
71	North Jersey	1,588	185	.....	.....	.....	.....	78	14
72	United	6,047	432	.....	.....	.....	.....	510	38
73	Hasbrouck Heights	3,033	344	.....	.....	.....	.....	516	33
74	Polifly	3,544	380	.....	.....	.....	.....	380	53
75	Progressive	2,443	262	.....	.....	.....	.....	.....	.....
76	Hohokus	2,198	182	.....	.....	.....	.....	28	28
77	Leonia	6,720	430	.....	.....	.....	.....	.....	.....
78	Little Ferry	4,183	359	.....	.....	.....	.....	1,279	156
79	Volunteer	1,404	212	.....	.....	.....	.....	184	24
80	International	251	24	.....	.....	.....	.....	88	8
81	Lodi	1,542	218	.....	.....	.....	.....	486	69
82	Mutual	5,130	512	.....	.....	.....	.....	1,825	142
83	Dauntless	1,496	151	.....	.....	.....	.....	16	7
84	Lyndhurst	5,836	289	19	19	.....	.....	297	18
85	Norge	595	72	.....	.....	.....	.....	.....	.....
86	Mahwah	3,904	412	.....	.....	.....	.....	753	107
87	Maywood	1,220	178	.....	.....	.....	.....	96	17
88	Franklin	1,835	196	.....	.....	.....	.....	120	17
89	Wortendyke	447	94	.....	.....	.....	.....	34	5
90	Montvale	907	117	.....	.....	.....	.....	80	16
91	New Milford	563	69	.....	.....	.....	.....	114	21
92	North Arlington	385	52	.....	.....	.....	.....	94	19
93	Ridge	2,308	209	.....	.....	.....	.....	318	71
94	Valley	550	95	.....	.....	.....	.....	127	19
95	Oakland	861	79	86	16	.....	.....	16	3
96	Bergen County	4,724	557	.....	.....	.....	.....	.....	.....
97	Interborough	1,154	121	.....	.....	.....	.....	2	1
98	Broad Avenue	1,068	95	.....	.....	.....	.....	255	45
99	Morsemere	765	77	.....	.....	.....	.....	49	10
100	Equitable Mutual	2,595	302	.....	.....	.....	.....	.....	.....
101	Eureka	2,124	197	.....	.....	.....	.....	347	26
102	Ramseys	7,882	527	.....	.....	.....	.....	682	57
103	Trust	1,322	115	.....	.....	.....	.....	22	5
104	Oratam	2,140	219	.....	.....	.....	.....	28	7

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	
2,407	93	216	S.	$1.00 m.	$200	6	$3.00 a	.....	50
2,777	111	295	S.	.70 & 1.00 m.	200	6	5.00 a	$5.00 a	51
188,770	2,021	6,974	O.P.	.....	100	6	.....	.....	52
1,816	47	148	S.	1.00 m.	200	6	.....	.....	53
48,846	470	3,295	O.P.	.....	200	5, 5½,6	.....	.....	54
271	11	35	S.	1.00 m.	200	6	3.00 a	.....	55
1,325	23	186	S.	1.00 m.	200	5 & 6	3.00 a & .07½ b	3.00a & .07½ b	56
9,590	252	947	N.S.	1.00 m.	200	6	.10 b	.10 b	57
479	10	53	S.	1.00 m.	200	5 & 6	.12½ b	.12½ b	58
5,386	163	400	S.	1.00 m.	200	6	.05 b	.05 b	59
9,657	272	1,265	S.	1.00 m.	200	6	.10 b	.10 b	60
1,545	58	169	S.	1.00 m.	200	6	.12½ b	.12½ b	61
1,327	46	167	S.	1.00 & 2.00 m.	200	6	4.00 a & .12½ b	2.00a & .12½b	62
1,016	59	98	S. & O.P.	1.00 m.	200	6	.10 b	.10 b	63
1,716	20	260	O.P.	.....	200	6	5.00 a & .10 b	1.00 a & .10 b	64
1,376	40	130	S.	1.00 m.	200	6	2.00 a & .08 b	.....	65
1,763	48	129	S.	1.00 m.	200	4 & 6	.05 b	.05 b	66
3,311	69	231	S.	1.00 m.	200	6	5.00 a	.....	67
23,505	427	1,542	O.P.	.....	200	6	1.00 a	1.00 a	68
601	23	43	S.	1.00 m.	200	6	.....	.....	69
3,440	86	318	S.	1.00 m.	200	6	.05 b	.05 b	70
1,666	45	154	S.	1.00 m.	200	6	3.00 a	1.00 a	71
6,557	204	266	S.	.70 m.	200	6	3.00 a	.....	72
3,549	183	194	S.	1.00 m.	200	6	.05 b	.05 b	73
3,924	77	356	S.	1.00 m.	200	5 & 6	.....	.....	74
2,443	78	184	N.S.	1.00 m.	250	5½ & 6	.08 b	.08 b	75
2,226	52	158	S.	1.00 m.	200	6	.16 b	.16 b	76
6,720	136	294	S.	1.00 m.	200	6	.05 b	.05 b	77
5,462	189	326	S.	.50, 1.00 & 2.00 m.	200	6	.12½ b	.12½ b	78
1,588	83	153	S.	1.00 & 2.00 m.	200	6	3.00 a & 12½ b	.12½ b	79
339	9	23	S. & N.S.	1.00 m.	200	6	.17½ b	.17½ b	80
2,028	79	208	S.	1.00 m.	200	6	3.00 a	.....	81
6,955	154	500	O.P.	.....	200	6	.05 b & .16 b	.05 b & .16 b	82
1,512	16	142	O.P.	.....	200	6	.....	.....	83
6,152	63	263	N.S.	1.00 m.	100	6	.05 b	.05 b	84
595	16	56	S.	1.00 m.	200	5 & 6	1.00 a	1.00 a	85
4,657	189	330	S.	1.00 m.	200	6	.05 b	.05 b	86
1,316	39	156	N.S.	1.00 m.	200	6	3.00 a	3.00 a	87
1,955	79	134	S.	1.00 m.	200	6	3.00 a	3.00 a	88
481	20	79	S.	1.00 m.	200	6	.06 b	.06 b	89
987	38	95	S.	1.00 m.	200	6	3.00 a	1.00 a	90
677	22	68	S.	1.00 m.	200	6	.....	.....	91
479	12	59	S.	1.00 m.	200	6	3.00 a & .06 b	3.00 a & .06 b	92
2,626	25	255	O.P.	.....	200	5 & 6	.05 b	.05 b	93
677	5	109	S.	1.00 m.	200	6	3.00 a	2.00 a	94
963	23	75	S.	1.00 m.	200	6	.05 b	.05 b	95
4,724	124	433	S.	1.00 m.	200	6	.08 b	.08 b	96
1,156	44	78	S.	1.00 m.	200	6	.05 b	.05 b	97
1,323	44	96	S.	1.00 m.	200	6	.05 b	.05 b	98
814	20	67	S.	1.00 m.	200	6	3.00 a	.....	99
2,595	101	201	S.	1.00 m.	200	6	.05 b	.05 b	100
2,471	80	143	S. & N.S.	1.00 m.	200	6	.05 b	.05 b	101
8,564	209	375	S.	1.00 m.	200	6	.05 b	.05 b	102
1,344	38	82	S.	1.00 m.	200	6	.05 b	.05 b	103
2,168	32	194	S.	1.00 m.	200	6	.05 b	.05 b	104

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			
105	Ridgefield	Ridgefield	Dec. 2, 1889	F. S. Doscher
106	Garden State	Ridgefield Park	* (See below)	Benjamin Anderson
107	Park	" "	May 1, 1894	Conrad W. Mergler
108	Co-Operative	Ridgewood	Jan. 27, 1891	William J. Tonkin
109	Glen Rock	"	April 19, 1907	William L. Platt
110	Godwinville	"	Jan. 14, 1924	Frank E. Low
111	Ridgewood	"	April 2, 1885	Albert H. Boyd
112	River Edge	River Edge	Sept. 29, 1920	Robert A. Stucke
113	Rural	Rochelle Park	May 1, 1924	Albert Schneider
114	Rutherford Mutual	Rutherford	May 13, 1876	Harold R. Frizzel
115	Preference	Teaneck	Dec. 15, 1923	Frederic H. Brendle
116	Teaneck	"	July 3, 1916	Charles Van Riper
117	Tenafly	Tenafly	July 12, 1905	Herman D. Hensel
118	Magic	Waldwick	April 16, 1927	M. E. Higgins
119	Waldwick	"	Mar. 1, 1913	Harrison D. Mills
120	Wallington	Wallington	Jan. 27, 1897	John McCleerey
121	Wawel	"	Feb. 20, 1920	B. Monkowski
122	Invincible	Westwood	July 15, 1921	Warren H. Stagg
123	Westwood	"	Jan. 20, 1906	George W. Collignon
124	Sicomac	Wyckoff	June 22, 1927	Thomas A. Taranto
125	Wyckoff	"	Jan. 3, 1906	Herman Klomburg
	Burlington County			
126	Beverly	Beverly	Jan. 12, 1868	Arthur V. Woolston
127	Promoters	"	Oct. 16, 1922	William T. Birkhead
128	Bordentown	Bordentown	Mar. 12, 1880	Philip F. H. Brakeley
129	Peoples	"	Mar. 3, 1911	Charles E. Burr
130	Brown's-Mills-In-The-Pines	Brown's Mills	Jan. 30, 1919	Daniel R. Lemmon
131	City of Burlington	Burlington	Mar. 16, 1868	William F. Finegan, Sr.
132	Farmers' and Mechanics'	"	April 1, 1871	Albertus L. Severns
133	Delanco	Delanco	May 9, 1890	R. E. Clarke
134	Florence	Florence	April .., 1882	Charles B. Green
135	Marlton	Marlton	May 16, 1925	Martin Schimmel, Jr.
136	Medford	Medford	May 6, 1925	Albert F. Kirby
137	Medford Lakes	Medford Lakes	Oct. 26, 1928	William G. Oaks
138	Boosters	Moorestown	Jan. 9, 1926	George C. Baker
139	Moorestown	"	Dec. 29, 1891	Albert Haines
140	Workingmen's Co-Operative	"	April 23, 1888	Irving A. Collins
141	Industry	Mount Holly	April 2, 1874	Walter I. Dill
142	Mount Holly	" "	Feb. 1, 1862	Walter I. Dill
143	Peoples	" "	Aug. 4, 1883	Morris K. Perinchief
144	New Gretna	New Gretna	Mar. 7, 1889	Russell Adams
145	Palmyra	Palmyra	June 28, 1887	Clarence T. Yerkes
146	Twin Cities	"	July 14, 1922	E. L. Williams
147	Pemberton	Pemberton	May 1, 1884	Theodore H. Budd
148	Progressive	Riverside	Sept. 14, 1912	Charles S. Goldy
149	Riverside	"	May 5, 1886	Alexander P. Bright
150	Cinnaminson	Riverton	Oct. 1, 1878	Joseph L. Thomas
151	Roebling	Roebling	Jan. 2, 1923	Pleasant J. Goddard

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Morrison, Lloyd & Morrison	P. J. Jossiere	240 Broad Ave., Palisades Park, N. J.	105
Morrison, Lloyd & Morrison	Herbert I. Lowe	195 Main St., Ridgefield Park, N. J.	106
Morrison, Lloyd & Morrison	Austin I. Mehrhof	198 Main St., Ridgefield Park, N. J.	107
Richard S. Huckin	Howard Maltbie	261 Woodside Ave., Ridgewood, N. J.	108
Walter W. Weber	Edward M. Schmults	9 N. Broad St., Ridgewood, N. J.	109
Thomas S. Doughty	Harry L. Pfeiffer	6 S. Broad St., Ridgewood, N. J.	110
Morrison, Lloyd & Morrison	Helen T. Dunbar	519 Laurel Road, Ridgewood, N. J.	111
Clyde A. Bogert	William E. Jacob	161 Continental Ave., River Edge, N. J.	112
William De Lorenzo	William Brandenberg	Rochelle Park, N. J.	113
Conkling, Smith & Towe	C. W. Staugaard	39 Park Ave., Rutherford, N. J.	114
Raymond G. Betsch	Rudolph J. Lauzon	208 Market St., West Englewood, N. J.	115
Morrison, Lloyd & Morrison	Max A. Simionescu	352 Cedar Lane, Teaneck, N. J.	116
LeRoy Vander Burgh	E. H. Schoonmaker	8 Highwood Ave., Tenafly, N. J.	117
Herman G. Honig	Ruth E. Honig	Waldwick, N. J.	118
Edgar A. De Yoe	Frank R. Doty	Waldwick, N. J.	119
Joseph F. Matisovsky	John Slebodnik	145 Maple Ave., Wallington, N. J.	120
C. A. Silski	Leo Strzelecki	145 Hayward Place, Wallington, N. J.	121
Victor A. Hart	Albert L. Sunkenberg	99 Westwood Ave., Westwood, N. J.	122
Harry Randall	F. W. Decker	265 Broadway, Westwood, N. J.	123
G. Ralph Hendrickson	Raymond B. Dorhout	Wyckoff, N. J.	124
John B. Zabriskie	Richard W. Lawlin	Wyckoff, N. J.	125
G. Dore Cogswell	Charles F. Stevenson	142 Warren St., Beverly, N. J.	126
Clifford R. Powell	Charles H. Sedgley	525 Bentley Ave., Beverly, N. J.	127
John H. Hutchinson	John F. Miller	302 Farnsworth Ave., Bordentown, N. J.	128
Samuel F. Garrison	Carlton W. Haines	528 Prince St., Bordentown, N. J.	129
Richard B. Eckman	Alfonza Adams	442 W. Second St., Florence, N. J.	130
Charles A. Rigg	Charles J. Lame	467 High St., Burlington, N. J.	131
Howard Eastwood	Caroline H. Haines	230 High St., Burlington, N. J.	132
P. W. Willis	William G. Stickel	Vine & Burlington Ave., Delanco, N. J.	133
*Edward A. Kashner	Alfonza Adams	442 W. Second St., Florence, N. J.	134
Willard R. Lippincott	Horace R. Ward	P. O. Box 74, Mariton, N. J.	135
Richard B. Eckman	William H. Bowker	29 S. Main St., Medford, N. J.	136
F. A. DeMaris, Jr.	Leon E. Todd	2623 Westfield Ave., Camden, N. J.	137
Henry F. Stockwell	Inez Burke	45 E. Main St., Moorestown, N. J.	138
George B. Evans	Horace S. Edgar	Moorestown, N. J.	139
George B. Evans	H. Fred Robinson	72 E. Main St., Moorestown, N. J.	140
	George M. Hillman, Jr.	Mt. Holly, N. J.	141
Richard B. Eckman	Isabelle A. English	127 Main St., Mt. Holly, N. J.	142
Clifford R. Powell	Frank A. Hendrickson	117 Main St., Mt. Holly, N. J.	143
Craig J. Turnbull	J. Alston Adams	New Gretna, N. J.	144
Joseph S. Low	Frank L. Durgin	337 Leconey Ave., Palmyra, N. J.	145
Arthur W. Leers	Howard B. Conover	715 Washington Ave., Palmyra, N. J.	146
William H. Heisler, Jr.	Nelson B. Morton	Pemberton, N. J.	147
Daniel Lichtenthal	Joseph H. Makin	207 Pavilion Ave., Riverside, N. J.	148
Lester A. Drenk	J. Taylor Neal	401 Delaware Ave., Riverside, N. J.	149
William D. Lippincott	Fred P. Hemphill	Riverton, N. J.	150
Richard B. Eckman	William L. Wilson	Roebling, N. J.	151

* 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				
105	Ridgefield	Ridgefield	$3,825	$17,150	$15,600
106	Garden State	Ridgefield Park	36,241	16,500	376,700
107	Park	" "	38,207	24,636	219,700
108	Co-Operative	Ridgewood	4,627	5,000	207,350
109	Glen Rock	"	18,784	7,500	315,600
110	Godwinville	"	4,480	.....	157,800
111	Ridgewood	"	151,948	33,900	561,950
112	River Edge	River Edge	7,353	3,800	128,350
113	Rural	Rochelle Park	179	8,035	94,100
114	Rutherford Mutual	Rutherford	24,496	26,000	757,150
115	Preference	Teaneck	944	6,200	73,100
116	Teaneck	"	25,374	4,000	153,138
117	Tenafly	Tenafly	20,334	161,950	447,200
118	Magic	Waldwick	475	936	26,800
119	Waldwick	"	1,985	5,003	106,600
120	Wallington	Wallington	4,648	3,400	119,100
121	Wawel	"	1,449	.....	206,300
122	Invincible	Westwood	20,726	22,725	255,888
123	Westwood	"	28,638	5,000	257,100
124	Sicomac	Wyckoff	3,344	9,080	42,100
125	Wyckoff	"	9,426	10,105	331,400
	Totals		$1,397,798	$1,204,496	$30,465,301
	Burlington County				
126	Beverly	Beverly	$3,858	$2,550	$281,438
127	Promoters	"	454	772	34,500
128	Bordentown	Bordentown	5,980	3,035	188,815
129	Peoples	"	2,119	3,201	190,250
130	Brown's-Mills-In-The-Pines	Brown's Mills	4,653	.....	79,750
131	City of Burlington	Burlington	629	.....	306,634
132	Farmers' and Mechanics'	"	4,574	13,500	553,400
133	Delanco	Delanco	18,448	.....	490,283
134	Florence	Florence	246	.....	320,650
135	Marlton	Marlton	2,185	8,000	29,100
136	Medford	Medford	5,827	1,020	80,634
137	Medford Lakes	Medford Lakes	262	.....	64,100
138	Boosters	Moorestown	21,258	1,000	313,713
139	Moorestown	"	5,514	.....	123,435
140	Workingmen's Co-Operative	"	3,670	.....	309,359
141	Industry	Mount Holly	425	3,153	120,000
142	Mount Holly	" "	7,349	5,826	179,200
143	Peoples	" "	415	.....	313,400
144	New Gretna	New Gretna	10,896	.....	126,856
145	Palmyra	Palmyra	2,275	16,800	234,365
146	Twin Cities	"	12,695	.....	154,891
147	Pemberton	Pemberton	4,290	4,200	82,500
148	Progressive	Riverside	418	73	40,260
149	Riverside	"	7,735	5,992	337,665
150	Cinnaminson	Riverton	5,253	7,272	386,400
151	Roebling	Roebling	2,763	2,525	179,845
	Totals		$134,191	$78,919	$5,521,443

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$6,875	$1,619	.....	$174	.....	$45,243	105
358,686	8,995	$304,743	1,553	$2,232	1,105,650	106
287,042	9,707	382,868	25,011	14,874	1,002,045	107
147,642	7,723	53,632	2,449	2,896	431,319	108
155,768	9,015	31,123	4,427	1,362	543,579	109
69,373	14,998	70,422	2,174	4,363	323,610	110
184,609	20,893	250,982	3,513	15,907	1,223,702	111
18,372	4,626	39,862	453	440	203,256	112
4,600	3,405	84,293	12,042	1,927	208,581	113
645,816	16,315	1,014,303	78	8,609	2,492,767	114
10,968	1,940	72,631	2,351	631	168,765	115
780	2,660	20,239	274	140	206,605	116
341,157	15,155	119,647	2,407	1,669	1,109,519	117
.....	2,200	11,064	418	145	42,038	118
665	3,275	71,671	1,546	1,337	192,082	119
2,740	992	94,129	6,323	250	231,582	120
400	1,050	138,894	16,973	3,838	368,904	121
3,360	6,735	48,696	2,847	3,001	363,978	122
10,054	3,395	68,209	3,026	.....	375,422	123
6,529	8,349	.....	970	199	70,571	124
234,706	23,150	315,263	4,781	3,998	932,829	125
$7,459,463	$426,144	$17,761,459	$509,597	$696,284	$59,920,542	
.....	$11,065	$120,124	$33,269	$2,658	$454,962	126
.....	375	13,113	1,093	824	51,131	127
$7,600	3,045	58,368	7,754	1,882	276,479	128
6,089	3,360	63,435	11,604	773	280,831	129
.....	8,748	9,093	5,042	815	108,101	130
.....	3,980	162,722	2,106	1,019	477,090	131
64,400	23,075	404,527	9,848	8,314	1,081,638	132
.....	36,539	464,581	7,522	12,091	1,029,464	133
.....	10,818	111,035	15,194	1,377	459,320	134
.....	3,636	16,079	867	36	59,903	135
.....	1,390	5,348	1,056	.....	95,275	136
.....	3,304	.....	346	1,596	69,608	137
4,300	27,221	79,923	2,601	6,084	456,100	138
4,000	1,485	212,598	3,164	145	350,341	139
.....	14,407	625,724	9,437	5,286	967,883	140
.....	500	55,070	7,489	1,043	187,680	141
.....	19,425	134,531	13,093	4,093	363,517	142
.....	6,700	183,034	20,885	6,271	530,705	143
199	4,570	59,821	5,322	2,548	210,212	144
204,316	20,920	237,397	2,942	3,149	722,164	145
3,600	2,490	108,012	9,037	5,141	295,866	146
.....	1,700	27,886	1,274	423	122,273	147
.....	1,022	22,039	512	502	64,826	148
1,000	9,251	342,537	10,191	7,081	721,452	149
.....	20,590	240,902	5,227	2,133	667,777	150
.....	.....	41,913	4,771	5,720	237,537	151
$295,504	$239,616	$3,799,812	$191,646	$81,004	$10,342,135	

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					
105	Ridgefield	Ridgefield	$23,274	.....	.....	$1,400
106	Garden State	Ridgefield Park	563,498	$1,768	.....	157,300
107	Park	" "	482,687	.....	.....	76,000
108	Co-Operative	Ridgewood	241,121	.....	.....	47,100
109	Glen Rock	"	324,455	.....	.....	82,600
110	Godwinville	"	215,457	.....	.....	30,000
111	Ridgewood	"	873,919	30,600	.....	.....
112	River Edge	River Edge	137,078	.....	.....	.....
113	Rural	Rochelle Park	106,214	.....	.....	18,975
114	Rutherford Mutual	Rutherford	750,756	.....	.....	895,925
115	Preference	Teaneck	83,819	.....	.....	24,600
116	Teaneck	"	120,633	500	.....	24,400
117	Tenafly	Tenafly	497,741	60,200	.....	355,200
118	Magic	Waldwick	27,066	.....	.....	2,200
119	Waldwick	"	109,362	.....	.....	34,000
120	Wallington	Wallington	81,057	.....	.....	59,225
121	Wawel	"	120,978	.....	.....	139,294
122	Invincible	Westwood	206,021	.....	.....	72,400
123	Westwood	"	278,880	.....	.....	.....
124	Sicomac	Wyckoff	54,409	650	.....	.....
125	Wyckoff	"	395,628	.....	.....	263,500
	Totals		$29,686,387	$613,163	$213,879	$8,937,650
	Burlington County					
126	Beverly	Beverly	$277,264	.....	.....	$13,800
127	Promoters	"	23,868	.....	.....	9,200
128	Bordentown	Bordentown	181,200	.....	.....	.....
129	Peoples	"	176,352	.....	.....	.....
130	Brown's-Mills-In-The-Pines	Brown's Mills	70,866	.....	.....	.....
131	City of Burlington	Burlington	200,298	.....	.....	72,800
132	Farmers' and Mechanics'	"	522,397	.....	.....	185,275
133	Delanco	Delanco	425,130	.....	.....	282,300
134	Florence	Florence	261,564	.....	.....	.....
135	Marlton	Marlton	47,112	.....	.....	.....
136	Medford	Medford	69,792	.....	.....	.....
137	Medford Lakes	Medford Lakes	47,958	.....	.....	5,950
138	Boosters	Moorestown	351,090	.....	.....	.....
139	Moorestown	"	131,262	.....	.....	.....
140	Workingmen's Co-Operative	"	577,512	.....	.....	.....
141	Industry	Mount Holly	93,267	.....	.....	.....
142	Mount Holly	" "	257,568	.....	.....	.....
143	Peoples	" "	345,468	.....	.....	.....
144	New Gretna	New Gretna	93,000	$55,050	.....	.....
145	Palmyra	Palmyra	316,608	.....	.....	73,800
146	Twin Cities	"	113,712	.....	.....	39,400
147	Pemberton	Pemberton	83,328	.....	.....	.....
148	Progressive	Riverside	40,254	.....	.....	9,400
149	Riverside	"	305,724	.....	.....	223,500
150	Cinnaminson	Riverton	436,743	.....	.....	.....
151	Roebling	Roebling	159,156	.....	.....	.....
	Totals		$5,608,493	$55,050	.....	$915,425

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

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	
$62	.....	$55	.....	.....	$312	$7,071	$13,069	$45,243	105
128	$1,805	118	.....	$178,600	8,524	82,380	111,529	1,105,650	106
359	162,263	1,027	.....	29,000	43,591	73,070	134,048	1,002,045	107
25	800	2,712	$3,300	27,917	3,583	56,956	47,805	431,319	108
126	.....	486	.....	10,417	1,012	76,885	47,598	543,579	109
6	.....	2,044	.....	.....	810	44,651	30,642	323,610	110
1,350	.....	2,290	5,500	.....	2,264	174,898	132,881	1,223,702	111
2,870	.....	127	3,025	8,750	1,460	28,295	21,651	203,256	112
33	.....	563	326	.....	17,373	17,185	47,912	208,581	113
251	116,252	.....	.....	87,500	77,862	170,671	393,550	2,492,767	114
3,481	.....	129	.....	2,500	.....	16,812	37,424	168,765	115
157	.....	.....	.....	18,260	2,693	28,561	11,401	206,605	116
14	.....	2,377	.....	.....	8,186	112,318	73,483	1,109,519	117
822	.....	182	.....	1,000	494	6,001	4,273	42,038	118
.....	.....	189	.....	.....	1,456	21,665	25,410	192,082	119
262	9,854	241	.....	11,825	13,059	14,942	41,117	231,582	120
14,788	.....	306	.....	.....	11,689	18,513	63,336	368,904	121
124	.....	495	.....	.....	3,406	48,143	33,389	363,978	122
10	.....	456	.....	.....	1,085	61,390	33,601	375,422	123
105	.....	108	.....	.....	72	13,657	1,570	70,571	124
74	.....	3,098	503	43,250	.....	86,078	140,698	932,829	125
$88,696	$2,813,632	$43,183	$35,166	$1,560,273	$1,910,785	$7,045,019	$6,972,709	$59,920,542	
$8	.....	$321	.....	$32,600	.....	$68,662	$62,307	$454,962	126
71	$1	106	.....	8,600	.....	3,019	6,266	51,131	127
161	.....	66	.....	25,000	$142	40,658	29,252	276,479	128
846	.....	34	.....	38,704	695	43,237	20,963	280,831	129
372	3,285	37	.....	8,275	.....	19,571	5,695	108,101	130
5,848	14,600	2,849	.....	70,800	21,006	29,722	59,167	477,090	131
1,011	.....	2,525	.....	103,075	6,279	107,704	153,372	1,081,638	132
.....	.....	550	.....	23,100	72,875	96,380	129,129	1,029,464	133
322	18,600	909	.....	69,283	821	65,514	42,307	459,320	134
.....	.....	50	.....	.....	.....	7,627	5,114	59,903	135
46	.....	140	.....	.....	11	19,061	6,225	95,275	136
.....	.....	432	.....	4,200	274	7,619	3,175	69,608	137
.....	.....	1,084	.....	.....	.....	65,506	38,420	456,100	138
72	83,181	340	.....	5,000	19,916	23,012	87,558	350,341	139
.....	.....	2,168	.....	92,550	499	83,488	211,666	967,883	140
88	.....	652	.....	56,500	123	14,461	22,589	187,680	141
.....	1,000	111	.....	.....	19	55,626	49,193	363,517	142
.....	.....	630	.....	36,500	1,400	82,409	64,298	530,705	143
87	.....	581	$19	.....	120	39,600	21,755	210,212	144
.....	.....	315	.....	176,250	1,956	67,700	85,535	722,164	145
.....	35,528	229	.....	36,850	4,375	29,614	36,158	295,866	146
.....	.....	304	.....	.....	7,000	18,097	13,544	122,273	147
957	.....	88	.....	1,400	278	6,836	5,613	64,826	148
.....	.....	265	.....	38,000	4,584	32,469	116,910	721,452	149
.....	.....	1,674	.....	28,000	535	112,291	88,534	667,777	150
.....	1,000	1,669	.....	16,000	180	38,032	21,500	237,537	151
$9,889	$157,195	$18,129	$19	$870,687	$143,088	$1,177,915	$1,386,245	$10,342,135	

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								
105	Ridgefield	281	51					7	2
106	Garden State	6,662	841	17	3			786	92
107	Park	8,664	665					760	142
108	Co-Operative	3,742	347					236	24
109	Glen Rock	3,967	358					413	49
110	Godwinville	2,720	213					150	6
111	Ridgewood	10,544	761	306	26				
112	River Edge	1,880	221						
113	Rural	1,055	134					95	24
114	Rutherford Mutual	13,265	1,018					4,480	483
115	Preference	1,022	138					123	11
116	Teaneck	2,810	154	5	1			244	9
117	Tenafly	7,392	903	602	109			1,776	235
118	Magic	394	60					11	3
119	Waldwick	1,464	160					170	21
120	Wallington	1,105	126					296	38
121	Wawel	1,538	138					696	146
122	Invincible	2,990	263					362	37
123	Westwood	3,277	267						
124	Sicomac	609	112	6	1				
125	Wyckoff	4,970	529					1,317	128
	Totals	587,291	38,214	6,242	622	7,152	1,851	54,389	5,723
	Burlington County								
126	Beverly	3,387	355					69	12
127	Promoters	531	67					46	5
128	Bordentown	2,970	304						
129	Peoples	2,547	267						
130	Brown's-Mills-In-The-Pines	1,075	160						
131	City of Burlington	2,567	371					364	60
132	Farmers' and Mechanics'	7,639	948					926	89
133	Delanco	5,616	910					1,412	180
134	Florence	3,140	345						
135	Marlton	491	114						
136	Medford	896	135						
137	Medford Lakes	903	128					30	7
138	Boosters	6,462	594						
139	Moorestown	1,214	157						
140	Workingmen's Co-Operative	5,597	542						
141	Industry	2,431	200						
142	Mount Holly	5,969	303						
143	Peoples	7,851	343						
144	New Gretna	2,215	224	1,101	70				
145	Palmyra	5,035	632					369	57
146	Twin Cities	1,400	283					197	76
147	Pemberton	2,194	145						
148	Progressive	917	129					47	11
149	Riverside	4,451	505					1,101	146
150	Cinnaminson	5,796	542						
151	Roebling	2,808	277						
	Totals	86,102	8,980	1,101	70			4,561	643

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	
288	16	37	S.	$1.00 m.	$200	6	$0.20 b	$0.20 b	105
7,465	186	750	N.S.	1.00 m.	200	6	.....	.....	106
9,424	105	702	S.	.50 m.	100	6	.....	.....	107
3,978	80	291	S.	1.00 m.	200	6	.08 b	.08 b	108
4,380	61	346	S.	1.00 m.	200	5 & 6	.08 b	.08 b	109
2,870	58	161	S.	1.00 m.	200	6	.08 b	.08 b	110
10,850	209	578	S.	1.00 m.	200	5 & 6	.08 b	.08 b	111
1,880	57	164	N.S.	1.00 m.	200	6	3.00 a	.....	112
1,150	34	124	S.	1.00 m.	200	6	.10 b	.10 b	113
17,745	453	1,048	O.P.	.....	200	6	.05 b	.05 b	114
1,145	26	123	S.	1.00 m.	200	6	.05 b	.05 b	115
3,059	38	126	N.S.	.50 m.	100	5 & 6	3.00 a	.....	116
9,770	246	1,001	S.	1.00 m.	200	6	.....	.....	117
405	18	45	S.	1.00 m.	200	6	4.00 a	4.00 a	118
1,634	60	121	S.	1.00 m.	200	6	.07½ b	.07½ b	119
1,401	59	105	N.S.	1.00 m.	200	6	5.00 a & .10 b	.10 b	120
2,234	78	206	S.	1.00 m.	200	6	5.00 a & .12½ b	.12½ b	121
3,352	68	232	S.	1.00 m.	200	5 & 6	.....	.....	122
3,277	88	179	S.	1.00 m.	200	6	1.00 a	1.00 a	123
615	34	79	S.	1.00 m.	200	6	1.00 a & .10 b	.....	124
6,287	165	492	S.	1.00 m.	200	6	.....	.....	125
655,074	11,288	35,122							
3,456	143	224	S.	$1.00 m.	$200	6	$0.05 b	$0.05 b	126
577	28	44	S.	1.00 m.	200	6	.02½ b	.02½ b	127
2,970	118	186	S.	1.00 m.	200	6	.07½ b	.07½ b	128
2,547	118	149	S.	1.00 m.	200	6	.05 b	.05 b	129
1,075	78	82	S.	1.00 m.	200	6	.07½ b	.07½ b	130
2,931	210	221	S.	1.00 m.	200	6	.....	.....	131
8,565	442	595	S.	1.00 m.	200	6	.....	.....	132
7,028	468	622	S.	1.00 m.	200	6	.05 b	.05 b	133
3,140	173	172	S.	1.00 m.	200	6	2.00 a	.....	134
491	36	78	S.	1.00 m.	200	6	.07½ b	.07½ b	135
896	80	55	S.	1.00 m.	200	6	.....	.....	136
933	34	101	S.	1.00 & 2.00 m.	200	6	.15 b	.15 b	137
6,462	181	413	S.	1.00 & 2.00 m.	200	6	.....	.....	138
1,214	80	77	S.	1.00 m.	200	6	.....	.....	139
5,597	182	360	S.	1.00 m.	200	6	.....	.....	140
2,431	116	84	S.	.50 m.	100	6	.50 b	.50 b	141
5,969	128	175	S.	.50 m.	100	6	.....	.....	142
7,851	138	205	S.	.50 m.	100	6	.....	.....	143
3,316	93	201	S.	.50 m.	100	6	.....	.....	144
5,404	171	518	S.	1.00 m.	200	6	.03 b	.03 b	145
1,597	57	302	S.	1.00 m.	200	6	.03 b	.03 b	146
2,194	63	82	S.	.50 m.	100	6	2.00 a	.....	147
964	40	100	S.	1.00 m.	200	6	.05 b	.05 b	148
5,552	234	417	S.	1.00 m.	T.M.	6	.05 b	.05 b	149
5,796	212	330	S.	1.00 m.	200	6	1.00 a	1.00 a	150
2,808	95	182	S.	1.00 m.	200	6	.01 b	.01 b	151
91,764	3,718	5,975							

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			
152	Diligent	Albion	Oct. 27, 1922	Henry Houwen
153	Atco	Atco	Mar. 11, 1920	Edwin F. Broome
154	Audubon	Audubon	Aug. 10, 1904	William Hanselman
155	Citizens'	"	Mar. 9, 1911	Frederick Lange
156	King's Highway	"	Mar. 9, 1923	Harvey E. Ulrich
157	Barrington	Barrington	May 9, 1913	Joseph D. Fitzgerald
158	Estate	"	May 10, 1924	John A. Helferty
159	Hedding	Bellmawr	Feb. 3, 1898	Harry J. Burkhardt
160	Berlin, No. 3	Berlin	Mar. 8, 1886	Frank O. Stem
161	Longacoming	"	Oct. 13, 1922	Elmer E. Stafford
162	Blackwood	Blackwood	July 27 1904	Carlton Williams
163	American	Camden	Feb. 17, 1913	Henry J. Mockett
164	Arcade	"	Feb. 19, 1926	Ferdinand Braun
165	Arch	"	April 27, 1921	Clarence W. Green
166	Argonne	"	Mar. 5, 1923	Jerome L. Hurley
167	Avalon City	"	Feb. 25, 1889	William F. Huff
168	Beckett	"	July 27, 1921	G. A. Wille
169	Bishop Bayley No. 2	"	Mar. 2, 1880	Francis X. O'Brien
170	Boulevard	"	July 2, 1920	John Knauer
171	Bridge View	"	May 24, 1924	James R. Sudler
172	Broadway	"	Dec. 10, 1873	William B. Brown
173	Brotherhood	"	Oct. 12, 1891	James Galvin
174	Business Men's	"	Nov. 19, 1913	Charles W. Fisher
175	Cable	"	June 11, 1924	Anson A. George
176	Camden	"	Aug. 13, 1867	Samuel E. Fulton
177	Camden First Italian	"	Dec. 7, 1906	Antonio Mecca
178	Camden Optional	"	* (See below)	Adam Clarke
179	Central	"	Feb. 20, 1900	Charles Klemann
180	City, No. 2	"	May 5, 1874	Robert J. D. Field
181	Civic	"	Mar. 18, 1911	Francis B. Wallen
182	Community	"	Sept. 12, 1919	Harry A. Moran
183	Cooper	"	Feb. 16, 1911	James E. Bryan
184	Cooperative	"	Feb. 21, 1919	Charles W. Lacey
185	Cottage	"	Mar. 2, 1921	Frank J. Leonard
186	Cramer Hill	"	Nov. 11, 1919	John J. Campbell
187	Diamond	"	Feb. 14, 1920	Herbert H. Branin
188	East Camden	"	April 6, 1925	John T. Rodan
189	East Side	"	April 10, 1903	Charles H. West
190	Economy	"	Nov. 25, 1881	David Baird, Jr.
191	Emerson	"	May 2, 1921	Theodore C. Tiedeken
192	Endowment	"	May 26, 1903	Charles B. Crabiel
193	Excelsior	"	July 29, 1870	Charles H. Schnitzler
194	Fairview	"	April 8, 1919	Louis W. Everly
195	Forward	"	Oct. 11, 1921	George E. Townsend
196	Franklin, No. 3	"	Sept. 22, 1873	William T. Perks
197	German Centennial	"	April 25, 1876	Michael A. Hartman
198	Greater Camden	"	June 3, 1910	Howard B. Hemphill
199	Guarantee	"	Aug. 12, 1886	Harry F. Wolfe
200	Highland	"	April 27, 1916	William H. Pratt
201	Homestead	"	Dec. 21, 1883	A. Lincoln Michener
202	Hyman Varbalow	"	Dec. 8, 1923	Samuel Varbalow
203	Investment	"	April 9, 1906	James H. Galt
204	Italian-American	"	April 1, 1915	Anthony Malatesta
205	Jan Sobieski	"	May 2, 1924	Francis J. Suttill
206	John Campbell, Jr.—Girard	"	** (See below)	Frank P. Homer

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

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Leighton J. Heller	Horace J. Norcross	105 Berlin Road, Clementon, N. J.	152
Horace G. Brown	Albert E. Duble	Atco, N. J.	153
Charles H. Stevens	Harry B. Beckley	237 W. Graisbury Ave., Audubon, N. J.	154
J. Claud Simon	Archibald C. Semler	36 Creston Ave., Audubon, N. J.	155
Charles H. Stevens	John R. White	421 Lafayette Bldg., Audubon, N. J.	156
Grover C. Richman	Willard F. Hammond	Barrington, N. J.	157
Vincent de P. Costello	T. D. O'Brien	112 N. Wilson Ave., Brooklawn, N. J.	158
Wilbert V. Pike	John Heller	Bellmawr, N. J.	159
Charles S. Straw	Edward J. Bittle	Berlin, N. J.	160
Charles S. Straw	Clarence E. Walker	Main St., Berlin, N. J.	161
Grover C. Richman	O. B. Kelsey	Blackwood, N. J.	162
Bleakly, Stockwell & Burling	J. Hartley Bowen	431 Market St., Camden, N. J.	163
Frank C. Propert	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	164
Joseph W. Wilson	William J. Flemming	2700 Federal St., Camden, N. J.	165
Grover C. Richman	Russell B. Keen	305 Market St., Camden, N. J.	166
Dean S. Renwick	William E. Ulery	1028 Drexel Bldg., Philadelphia, Pa.	167
M. Bergen Stone	George Meley	509 Market St., Camden, N. J.	168
William T. Boyle	John J. McCaffery	832 Federal St., Camden, N. J.	169
John A. Penn	Albert H. Kretschmer	614 Redman Ave., Haddonfield, N. J.	170
Charles N. Boulton	William S. Abbott	141 S. Twenty-Seventh St., Camden, N. J.	171
John B. Kates	William R. Jones	513 Cooper St., Camden, N. J.	172
Edw. H. Flemming	F. J. Wenderoth	104 Broadway, Camden, N. J.	173
W. B. Wolcott	H. R. Hunt	142 Oakland Ave., Audubon, N. J.	174
Elmer G. Van Name	Reba N. Obus	101 N. Seventh St., Camden, N. J.	175
Oscar B. Redrow	Lorrenzo E. Shreeves	105 N. Seventh St., Camden, N. J.	176
Rocco Palese	Carmine Troncone	552 Pine St., Camden, N. J.	177
Bleakly, Stockwell & Burling	Joseph A. O'Brien	423 Market St., Camden, N. J.	178
John W. Donges	Louise M. Oberst	1253 Princess Ave., Camden, N. J.	179
French, Richards & Bradley	Wilbur J. MacAllister	217 N. Sixth St., Camden, N. J.	180
Carl J. Geiges	Orlando M. Bowen	212 West End Ave., Haddonfield, N. J.	181
Carl J. Geiges	Orlando M. Bowen	212 West End Ave., Haddonfield, N. J.	182
Carl J. Geiges	Lorrenzo E. Shreeves	105 N. Seventh St., Camden, N. J.	183
F. A. De Maris, Jr.	Leon E. Todd	2623 Westfield Ave., Camden, N. J.	184
John H. Switzer	Joseph A. Devlin	217 N. Sixth St., Camden, N. J.	185
Albert E. Burling	Joseph A. O'Brien	423 Market St., Camden, N. J.	186
Jacob L. Furer	Manuel Winigrad	1149 Magnolia Ave., Camden, N. J.	187
Joseph W. Wilson	Trester W. Vissel	2716 High St., Camden, N. J.	188
William R. J. Burton	John E. Cullingford	3038 Federal St., Camden, N. J.	189
Floyd H. Bradley	Lorrenzo E. Shreeves	105 N. Seventh St., Camden, N. J.	190
Harold W. Bennett	Clarence N. Haven	833 Park Ave., Collingswood, N. J.	191
Bennett Clark	Arthur C. Craig	203 St. James Ave., Merchantville, N. J.	192
George M. Bryson	William R. Jones	513 Cooper St., Camden, N. J.	193
Joseph W. Wilson	William C. Stutzel	1102 N. Twenty-Sixth St., Camden, N. J.	194
Grover C. Richman	Frank H. Clark	301 Westmont Ave., Haddonfield, N. J.	195
French, Richards & Bradley	Wilbur J. MacAllister	217 N. Sixth St., Camden, N. J.	196
Vincent L. Gallaher	Louise M. Oberst	1253 Princess Ave., Camden, N. J.	197
John B. Kates	Louise M. Oberst	1253 Princess Ave., Camden, N. J.	198
Bleakly, Stockwell & Burling	Vinal A. Johnson	610 W. Jersey Trust Bldg., Camden, N. J.	199
William R. J. Burton	John E. Cullingford	3038 Federal St., Camden, N. J.	200
Ernest L. Bartelt	George Black	307 Market St., Camden, N. J.	201
Joseph Varbalow	William Rudolph	300 Broadway, Camden, N. J.	202
Vincent L. Gallaher	George Meley	509 Market St., Camden, N. J.	203
Albert S. Woodruff	Rocco Palese	328 Market St., Camden, N. J.	204
Gene R. Mariano	Walter A. Ullase	1307 S. Tenth St., Camden, N. J.	205
Harold W. Bennett	George G. Tartar	227 Federal St., Camden, N. J.	206

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Camden County				
152	Diligent	Albion	$81	.....	$25,050
153	Atco	Atco	253	.....	60,000
154	Audubon	Audubon	2,454	$9,300	284,631
155	Citizens'	"	849	1,900	118,500
156	King's Highway	"	6,872	3,600	272,975
157	Barrington	Barrington	1,700	.....	83,525
158	Estate	"	1,896	690	43,900
159	Hedding	Bellmawr	372	947	44,150
160	Berlin, No. 3	Berlin	2,463	.....	120,050
161	Longacoming	"	3,436	.....	143,900
162	Blackwood	Blackwood	4,773	.....	83,775
163	American	Camden	3,910	.....	42,450
164	Arcade	"	17,121	1,025	73,447
165	Arch	"	993	.....	105,400
166	Argonne	"	866	3,500	148,320
167	Avalon City	"	1,011	.....	92,950
168	Beckett	"	616	.....	68,235
169	Bishop Bayley No. 2	"	527	.....	225,950
170	Boulevard	"	1,727	.....	52,125
171	Bridge View	"	2,731	340	31,200
172	Broadway	"	1,868	.....	130,169
173	Brotherhood	"	836	2,620	88,850
174	Business Men's	"	2,149	.....	67,350
175	Cable	"	7	.....	38,295
176	Camden	"	891	496	165,212
177	Camden First Italian	"	1,501	.....	83,050
178	Camden Optional	"	3,454	13,000	284,600
179	Central	"	4,195	1,500	63,300
180	City, No. 2	"	626	111	142,650
181	Civic	"	771	.....	174,250
182	Community	"	412	.....	105,750
183	Cooper	"	273	1,800	168,500
184	Cooperative	"	111	7,529	95,100
185	Cottage	"	4,018	2,717	107,092
186	Cramer Hill	"	7,687	.....	70,306
187	Diamond	"	2,071	23	44,200
188	East Camden	"	328	1,000	44,425
189	East Side	"	911	289	115,700
190	Economy	"	4,263	.....	95,462
191	Emerson	"	1,524	.....	47,700
192	Endowment	"	5,927	6,526	106,650
193	Excelsior	"	2,404	15,000	111,528
194	Fairview	"	812	.....	73,556
195	Forward	"	651	.....	108,909
196	Franklin, No. 3	"	843	.....	125,900
197	German Centennial	"	726	1,300	48,400
198	Greater Camden	"	131	279	42,700
199	Guarantee	"	9,641	.....	75,692
200	Highland	"	1,042	.....	84,100
201	Homestead	"	12,269	.....	66,761
202	Hyman Varbalow	"	2,035	2,651	133,250
203	Investment	"	704	.....	47,668
204	Italian-American	"	4,014	.....	91,650
205	Jan Sobieski	"	1,145	1,532	76,800
206	John Campbell, Jr.—Girard	"	862	1,500	32,300

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$2,500	$360	$40,313	$3,266	$724	$72,294	152
4,300	2,100	53,964	493	1,067	122,177	153
36,871	8,295	86,573	311	320	428,755	154
13,935	7,050	81,909	414	67	224,624	155
3,069	28,980	34,741	727	392	351,356	156
1,382	3,589	79,942	828	26	170,992	157
3,965	4,506	6,435	758	974	63,124	158
6,102	2,775	76,230	1,470	205	132,251	159
.....	4,250	96,379	9,280	1,516	233,938	160
4,225	400	115,546	5,859	5,499	278,865	161
5,747	2,300	189,524	6,341	1,734	294,194	162
41,550	8,850	74,076	1,855	2,957	175,648	163
614	10,709	8,345	667	681	112,609	164
.....	2,901	67,310	1,979	1,381	179,964	165
52,217	7,712	90,107	673	150	303,545	166
19,541	11,350	199,748	1,997	2,205	328,802	167
1,850	4,950	69,676	1,328	239	146,894	168
13,672	12,500	254,514	22,250	5,687	535,100	169
10,500	2,425	59,722	616	811	127,926	170
.....	1,145	25,335	197	63	61,011	171
.....	2,960	136,109	2,208	5,521	278,835	172
.....	5,836	63,939	3,464	1,425	166,970	173
7,300	4,080	87,213	2,072	113	170,277	174
.....	695	33,811	2,011	93	74,912	175
.....	3,210	114,776	5,967	4,073	294,625	176
6,950	.....	60,959	4,493	1,611	158,564	177
76,956	12,650	436,528	2,323	1,875	831,386	178
2,200	4,500	15,971	953	241	92,860	179
1,424	7,154	43,297	2,505	242	198,009	180
.....	8,000	129,783	2,430	220	315,454	181
31,513	3,850	127,688	1,517	918	271,648	182
162	6,350	156,760	7,388	2,649	343,882	183
23,300	8,485	200,207	3,291	4,086	342,109	184
.....	3,430	81,763	3,085	904	203,009	185
9,750	3,975	95,706	3,240	748	191,412	186
1,200	925	90,250	2,918	2,550	144,137	187
.....	5,047	21,538	315	926	73,579	188
.....	4,700	131,707	1,499	1,617	256,423	189
1,433	3,650	148,522	6,472	1,345	261,147	190
19,970	1,416	84,737	147	100	155,594	191
19,283	5,609	86,908	1,287	1,039	233,229	192
.....	4,035	161,506	6,674	4,448	305,595	193
.....	1,640	96,559	2,630	581	175,778	194
.....	2,840	63,408	429	117	176,354	195
7,231	8,502	95,442	2,955	301	241,174	196
79	2,230	48,901	1,903	140	103,679	197
5,065	700	69,586	11,036	327	129,824	198
.....	8,431	63,807	1,207	98	158,876	199
.....	1,900	52,273	899	766	140,980	200
766	625	98,005	1,247	1,074	180,747	201
6,275	10,360	52,959	2,585	2,654	212,769	202
13,910	1,175	138,338	2,383	1,913	206,091	203
.....	4,840	74,382	7,534	679	183,099	204
626	2,490	34,058	1,658	2,782	121,091	205
15,800	975	55,284	2,784	103	109,608	206

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					
152	Diligent	Albion	$19,326	.....	.....	.....
153	Atco	Atco	63,294	.....	.....	.....
154	Audubon	Audubon	245,271	.....	.....	$27,500
155	Citizens'	"	127,737	.....	.....	7,000
156	King's Highway	"	259,359	.....	.....	8,100
157	Barrington	Barrington	74,820	.....	.....	27,000
158	Estate	"	46,428	.....	.....	.....
159	Hedding	Bellmawr	40,210	.....	.....	.....
160	Berlin, No. 3	Berlin	145,488	.....	.....	.....
161	Longacoming	"	139,548	.....	.....	50,200
162	Blackwood	Blackwood	149,170	.....	.....	17,500
163	American	Camden	103,056	.....	.....	1,500
164	Arcade	"	83,172	.....	.....	.....
165	Arch	"	71,274	.....	.....	58,300
166	Argonne	"	173,367	.....	.....	25,100
167	Avalon City	"	178,128	.....	.....	.....
168	Beckett	"	78,060	.....	.....	.....
169	Bishop Bayley No. 2	"	246,242	.....	.....	.....
170	Boulevard	"	53,232	.....	.....	24,800
171	Bridge View	"	44,004	.....	.....	.....
172	Broadway	"	118,761	.....	.....	5,400
173	Brotherhood	"	65,556	.....	.....	27,045
174	Business Men's	"	74,079	.....	.....	2,550
175	Cable	"	35,703	.....	.....	.....
176	Camden	"	176,187	.....	.....	.....
177	Camden First Italian	"	98,286	.....	.....	.....
178	Camden Optional	"	373,958	$26,000	.....	149,450
179	Central	"	61,824	.....	.....	2,500
180	City, No. 2	"	134,472	.....	.....	.....
181	Civic	"	177,438	.....	.....	.....
182	Community	"	136,404	.....	.....	.....
183	Cooper	"	145,713	.....	.....	43,050
184	Cooperative	"	173,109	.....	.....	29,150
185	Cottage	"	79,707	.....	.....	46,200
186	Cramer Hill	"	81,135	.....	.....	24,800
187	Diamond	"	44,709	.....	.....	36,100
188	East Camden	"	46,347	.....	.....	.....
189	East Side	"	106,606	.....	.....	28,400
190	Economy	"	127,371	.....	.....	1,100
191	Emerson	"	56,037	.....	.....	20,150
192	Endowment	"	165,009	.....	.....	7,000
193	Excelsior	"	140,085	.....	.....	925
194	Fairview	"	64,617	.....	.....	39,075
195	Forward	"	74,910	.....	.....	20,600
196	Franklin, No. 3	"	153,477	.....	.....	.....
197	German Centennial	"	68,172	.....	.....	.....
198	Greater Camden	"	56,418	.....	.....	.....
199	Guarantee	"	108,876	.....	.....	.....
200	Highland	"	63,600	.....	.....	7,000
201	Homestead	"	58,005	.....	.....	.....
202	Hyman Varbalow	"	128,934	.....	.....	.....
203	Investment	"	93,300	.....	.....	26,550
204	Italian-American	"	105,273	.....	.....	.....
205	Jan Sobieski	"	64,044	.....	.....	16,995
206	John Campbell, Jr.—Girard	"	25,256	.....	.....	4,150

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

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	
$86	$33,037	$261	.....	.....	$902	$2,803	$15,879	$72,294	152
.....	8,125	142	.....	$6,500	704	10,018	33,394	122,177	153
.....	.....	205	.....	60,762	707	56,763	37,547	428,755	154
.....	.....	115	.....	40,700	1,289	26,761	21,022	224,624	155
404	.....	572	.....	7,600	1,198	58,815	15,308	351,356	156
.....	.....	129	.....	15,000	55	20,654	33,334	170,992	157
.....	.....	33	.....	.....	3,477	10,210	2,976	63,124	158
.....	40,824	554	.....	.....	15,558	7,847	27,258	132,251	159
.....	.....	19	.....	9,000	1,270	29,851	48,310	233,938	160
125	.....	394	.....	22,250	.....	30,875	35,473	278,865	161
.....	.....	328	.....	.....	21,011	22,668	83,517	294,194	162
11	1,900	42	.....	10,000	8,492	20,955	29,692	175,648	163
48	.....	1,403	.....	.....	20	19,320	8,646	112,609	164
.....	1,060	90	.....	5,500	3,215	13,856	26,669	179,964	165
.....	.....	128	.....	37,000	653	39,096	28,201	303,545	166
.....	.....	1,622	.....	5,000	.....	39,499	104,553	328,802	167
.....	.....	51	.....	12,500	17,359	14,830	24,094	146,894	168
125	43,914	446	.....	78,111	849	52,070	113,343	535,100	169
.....	.....	21	.....	17,520	188	9,037	23,128	127,926	170
.....	.....	25	.....	.....	109	7,556	9,317	61,011	171
.....	77,792	525	.....	4,000	2,600	25,772	43,985	278,835	172
10	100	469	.....	17,000	9,948	8,955	37,887	166,970	173
.....	30,611	142	.....	5,100	4,290	13,486	40,019	170,277	174
84	12,532	29	.....	2,570	80	7,955	15,959	74,912	175
70	1,200	336	.....	24,500	.....	34,848	57,484	294,625	176
37	9,993	201	.....	.....	2,445	14,643	32,959	158,564	177
.....	3,510	320	.....	71,918	24,886	98,411	82,933	831,386	178
.....	.....	2,134	.....	5,919	181	12,922	7,380	92,860	179
.....	.....	827	.....	3,700	59	31,253	27,698	198,009	180
.....	8,000	646	.....	52,800	6	28,963	47,601	315,454	181
.....	1,600	349	.....	31,000	27,010	24,588	50,697	271,648	182
.....	37,416	284	.....	.....	20,419	29,945	67,055	343,882	183
.....	.....	205	.....	29,300	11,300	22,766	76,279	342,109	184
100	9,989	148	.....	10,500	3,841	13,354	39,170	203,009	185
.....	30,106	148	.....	.....	11,551	10,344	33,328	191,412	186
71	18,250	40	.....	.....	10	8,858	36,099	144,137	187
.....	.....	100	.....	9,000	124	10,731	7,277	73,579	188
.....	27,547	150	.....	27,200	4,728	10,691	51,101	256,423	189
556	44,573	84	.....	.....	33,075	17,010	37,378	261,147	190
.....	30,238	101	.....	.....	25	17,721	31,322	155,594	191
8	.....	138	.....	.....	148	33,894	27,032	233,229	192
.....	46,956	338	.....	.....	17,856	19,722	79,713	305,595	193
.....	20,824	75	.....	14,750	9,808	4,761	21,868	175,778	194
.....	.....	61	.....	38,200	1,319	13,562	27,702	176,354	195
.....	.....	453	.....	9,200	115	37,533	40,396	241,174	196
.....	.....	167	.....	10,200	305	9,437	15,398	103,679	197
.....	32,243	151	.....	6,000	5,841	5,337	23,834	129,824	198
.....	.....	296	.....	.....	35	19,052	30,617	158,876	199
.....	15,884	106	.....	10,700	5,828	8,539	29,323	140,980	200
1,766	28,220	789	.....	27,600	12,393	10,013	41,961	180,747	201
25	.....	429	.....	.....	38,557	15,045	29,779	212,769	202
.....	.....	65	.....	17,500	8,041	11,383	49,252	206,091	203
259	10,785	102	.....	20,425	2,776	10,886	32,593	183,099	204
.....	3,429	146	.....	4,000	300	13,805	18,372	121,091	205
6,819	24,939	177	.....	13,910	4,088	3,138	27,131	109,608	206

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								
152	Diligent	265	63	.....	.....	.....	.....	.....	.....
153	Atco	828	128	.....	.....	.....	.....	.....	.....
154	Audubon	3,888	701	.....	.....	.....	.....	138	29
155	Citizens'	1,893	334	.....	.....	.....	.....	35	6
156	King's Highway	5,268	509	.....	.....	.....	.....	41	7
157	Barrington	1,108	181	.....	.....	.....	.....	135	8
158	Estate	567	80	.....	.....	.....	.....	.....	.....
159	Hedding	433	85	.....	.....	.....	.....	.....	.....
160	Berlin, No. 3	1,379	210	.....	.....	.....	.....	.....	.....
161	Longacoming	1,964	231	.....	.....	.....	.....	251	37
162	Blackwood	1,393	240	.....	.....	.....	.....	88	12
163	American	1,177	229	.....	.....	.....	.....	7	2
164	Arcade	1,187	162	.....	.....	.....	.....	.....	.....
165	Arch	967	170	.....	.....	.....	.....	292	57
166	Argonne	2,536	322	.....	.....	.....	.....	126	17
167	Avalon City	1,916	212	.....	.....	.....	.....	.....	.....
168	Beckett	908	130	.....	.....	.....	.....	.....	.....
169	Bishop Bayley No. 2	2,550	427	.....	.....	.....	.....	.....	.....
170	Boulevard	657	86	.....	.....	.....	.....	248	24
171	Bridge View	465	103	.....	.....	.....	.....	.....	.....
172	Broadway	1,094	106	.....	.....	.....	.....	27	7
173	Brotherhood	773	150	.....	.....	.....	.....	135	57
174	Business Men's	755	106	.....	.....	.....	.....	13	2
175	Cable	536	108	.....	.....	.....	.....	.....	.....
176	Camden	1,952	284	.....	.....	.....	.....	.....	.....
177	Camden First Italian	1,203	182	.....	.....	.....	.....	.....	.....
178	Camden Optional	4,686	582	260	24	.....	.....	747	101
179	Central	1,064	154	.....	.....	.....	.....	13	5
180	City, No. 2	2,071	341	.....	.....	.....	.....	.....	.....
181	Civic	2,244	260	.....	.....	.....	.....	.....	.....
182	Community	1,582	212	.....	.....	.....	.....	.....	.....
183	Cooper	1,664	249	.....	.....	.....	.....	215	47
184	Cooperative	1,477	316	.....	.....	.....	.....	146	30
185	Cottage	1,179	194	.....	.....	.....	.....	231	35
186	Cramer Hill	780	150	.....	.....	.....	.....	124	31
187	Diamond	473	62	.....	.....	.....	.....	180	32
188	East Camden	779	178	.....	.....	.....	.....	.....	.....
189	East Side	2,566	134	.....	.....	.....	.....	284	25
190	Economy	980	106	.....	.....	.....	.....	5	8
191	Emerson	600	83	.....	.....	.....	.....	101	13
192	Endowment	1,644	178	.....	.....	.....	.....	35	3
193	Excelsior	1,067	148	.....	.....	.....	.....	5	3
194	Fairiew	791	126	.....	.....	.....	.....	195	51
195	Forward	1,121	143	.....	.....	.....	.....	103	27
196	Franklin, No. 3	2,102	349	.....	.....	.....	.....	.....	.....
197	German Centennial	838	141	.....	.....	.....	.....	.....	.....
198	Greater Camden	489	87	.....	.....	.....	.....	.....	.....
199	Guarantee	1,617	278	.....	.....	.....	.....	.....	.....
200	Highland	786	123	.....	.....	.....	.....	.....	.....
201	Homestead	517	105	.....	.....	.....	.....	70	7
202	Hyman Varbalow	3,146	202	.....	.....	.....	.....	.....	.....
203	Investment	882	127	.....	.....	.....	.....	.....	.....
204	Italian-American	1,010	156	.....	.....	.....	.....	133	30
205	Jan Sobieski	801	112	.....	.....	.....	.....	.....	.....
206	John Campbell, Jr.—Girard	302	69	.....	.....	.....	.....	170	15
								3	3

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	
265	27	36	S.	$1.00 m.	$200	6	$0.07½ b	$0.07½ b	152
828	37	91	S.	1.00 m.	200	6	.05 b	.05 b	153
4,026	174	556	S.	1.00 m.	200	6	.....	.....	154
1,928	84	256	S.	1.00 m.	200	6	.02½ b	.02½ b	155
5,309	193	323	S.	1.00 m.	200	6	.10 b	.10 b	156
1,243	67	122	S.	1.00 m.	200	6	.07½ b	.07½ b	157
567	37	43	S.	1.00 m.	200	6	.10 b	.10 b	158
433	50	35	S.	1.00 m.	200	6	.07½ b	.07½ b	159
1,379	95	115	S.	1.00 m.	200	6	5.00 a	5.00 a	160
2,215	95	173	S.	1.00 m.	200	6	.05 b	.05 b	161
1,481	102	150	S.	1.00 m.	200	6	.10 b	.10 b	162
1,184	52	179	S.	1.00 m.	200	6	.....	.....	163
1,187	76	86	S.	1.00 m.	200	6	.05 b	.05 b	164
1,259	62	165	S.	1.00 m.	200	6	.....	.....	165
2,662	89	250	S.	1.00 m.	200	6	.....	.....	166
1,916	82	130	S.	1.00 m.	200	6	.10 b	.10 b	167
908	45	85	S.	1.00 m.	200	6	.07½ b	.07½ b	168
2,550	187	240	S.	1.00 m.	200	6	.05 b	.05 b	169
905	35	75	S.	1.00 & 2.00 m.	200	6	.05 b	.05 b	170
465	30	73	S.	1.00 m.	200	6	.05 b	.05 b	171
1,121	49	64	S.	1.00 m.	200	6	.05 b	.05 b	172
908	87	120	S.	1.00 m.	200	6	.02½ b	.02½ b	173
768	44	64	S.	1.00 m.	200	6	.....	.....	174
536	24	84	S.	1.00 m.	200	6	.....	.....	175
1,952	135	149	S.	1.00 m.	200	6	.05 b	.05 b	176
1,203	63	119	S.	1.00 m.	200	6	.10 b	.10 b	177
5,693	185	522	O.P.	.....	200	6	1.00 a	.....	178
1,077	53	106	S.	1.00 m.	200	6	.05 b	.05 b	179
2,071	100	241	S.	1.00 m.	200	6	.....	.....	180
2,244	91	169	S.	1.00 m.	200	6	.....	.....	181
1,582	64	148	S.	1.00 m.	200	6	.05 b	.05 b	182
1,879	149	147	S.	1.00 m.	200	6	.05 b	.05 b	183
1,623	69	277	S.	1.00 m.	200	6	.....	.....	184
1,410	48	181	S.	1.00 m.	200	6	.05 b	.05 b	185
904	67	114	S.	1.00 m.	200	6	.05 b	.05 b	186
653	31	63	S.	1.00 m.	200	6	.10 b	.10 b	187
779	53	125	S.	1.00 m.	200	6	.10 b	.10 b	188
2,850	70	89	S.	.25 & .50 m.	100	6	.05 b	.05 b	189
985	20	94	S.	1.00 m.	200	6	.05 b	.05 b	190
701	32	64	S.	1.00 m.	200	6	.05 b	.05 b	191
1,679	78	103	S.	1.00 m.	200	6	.....	.....	192
1,072	60	91	S.	1.00 m.	200	6	.05 b	.05 b	193
986	59	118	S.	1.00 m.	200	6	.05 b	.05 b	194
1,224	64	106	S.	1.00 m.	200	6	.05 b	.05 b	195
2,102	106	243	S.	1.00 m.	200	6	.....	.....	196
838	62	79	S.	1.00 m.	200	6	.05 b	.05 b	197
489	35	52	S.	1.00 m.	200	6	.05 b	.05 b	198
1,617	58	220	S.	1.00 m.	200	6	.05 b	.05 b	199
856	57	73	S.	.50 & 1.00 m.	200	6	.05 b	.05 b	200
517	31	74	S.	1.00 m.	200	6	.05 b	.05 b	201
3,146	74	128	S.	1.00 m.	200	6	.10 b	.10 b	202
1,015	34	123	S.	1.00 m.	200	6	.07½ b	.07½ b	203
1,010	56	100	S.	1.00 m.	200	6	.05 b	.05 b	204
971	45	82	S.	1.00 m.	200	6	.05 b	.05 b	205
305	33	39	S.	1.00 m.	200	6	.05 b	.05 b	206

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
	Camden County—Continued			
207	Junior Emblem	Camden	Nov. 2, 1921	Eugene S. Miller
208	Kaighn Avenue	"	Nov. 19, 1924	Ellis Goodman
209	Kazimier Pulaski	"	June 29, 1910	Kazimierz Folejewski
210	Kearsarge	"	Oct. 6, 1923	S. Raymond Dobbs
211	Kosciuszko	"	Feb. 3, 1896	Frank Wisniewski
212	La Salle	"	June 9, 1919	John F. Mall
213	Lawn Del	"	***(See below)	Irvin R. Stratton
214	Liberty	"	Sept. 2, 1911	Charles J. Glaser
215	Market	"	Jan. 22, 1916	David Baird, Jr.
216	Marne	"	May 25, 1923	Paul A. Reihman
217	Mechanics & Workingmen's	"	Mar. 1, 1871	Wilbert F. Weintz
218	Merit-Tenure	"	Mar. 25, 1926	Albert G. Wise
219	Mickle	"	April 16, 1925	Loyal D. Odhner
220	Moose	"	Jan. 22, 1913	Charles H. Elfreth
221	Mt. Ephraim	"	Oct. 28, 1908	Thomas Jarozynski
222	Mutual	"	April 13, 1872	Frank S. Heisler
223	Northeast	"	May 10, 1923	C. Horace Scherneck
224	Northern	"	Nov. 5, 1919	Ludwig A. Kind
225	Pavonia	"	April 23, 1906	Oliver Purnell
226	Penn	"	Feb. 15, 1913	Sidney P. McCord
227	Peoples	"	Mar. 7, 1871	Reuben H. Gaskill
228	Phoenix	"	Mar. 17, 1908	Earl T. Jackson
229	Plymouth	"	Jan. 27, 1919	John J. Robinson
230	Progress Lodge	"	June 10, 1920	Alexander Ellis
231	Provident	"	Dec. 16, 1892	**Charles G. Jessup
232	Public Safety	"	Feb. 7, 1924	Sidney P. McCord
233	Pyne Poynt	"	April 7, 1911	William Bartelt, Sr.
234	Republic	"	Mar. 27, 1916	Roy R. Stewart
235	Resolute	"	Jan. 17, 1921	John S. Wilson
236	Reward	"	Nov. 16, 1923	M. J. Lawnicki
237	River Avenue	"	Mar. 13, 1924	Frederick Von Nieda
238	Rosedale	"	Aug. 26, 1911	George E. Butterfoss
239	Royden	"	May 26, 1922	Howard A. Fearn
240	Saint Bernard	"	Feb. 7, 1924	Charles R. O'Connor
241	South Camden	"	April 26, 1895	Theodore C. Tiedeken
242	South End	"	April 24, 1922	Thomas H. Bunting
243	South Ward No. 2	"	Sept. 19, 1861	Charles H. Wagner
244	Spartan	"	Jan. 6, 1919	Arthur E. Armitage
245	Stockton	"	Nov. 7, 1890	Elmer E. Long
246	Stone Harbor	"	Jan. 21, 1909	Frank M. Booth
247	Surety	"	Dec. 1, 1914	Lewis A. Hawkes
248	Terminal	"	Jan. 7, 1922	I. Mulford Smith
249	Transportation	"	Dec. 1, 1924	Artman E. Hummel
250	Victor	"	Oct. 23, 1920	William E. Haden
251	Victoria	"	July 16, 1920	George J. Gleason
252	Walt Whitman	"	Sept. 16, 1924	Harry C. Johnson
253	Westfield	"	June 2, 1913	George Bachmann
254	West Jersey-Fleming	"	* (See below)	Lee E. Griscom
255	Yorkship Square	"	Jan. 5, 1922	Jesse M. Donaghy
256	Progressive	Chesilhurst	Oct. 5, 1901	Max A. Bensch
257	Clementon	Clementon	Mar. 26, 1892	Theodore W. Gibbs
258	Camden County	Collingswood	Oct. 11, 1923	Howard S. Hewston
259	Collingswood	"	May 9, 1890	Thomas W. Maclary
260	Greater Collingswood	"	April 13, 1914	Roy A. Taylor
261	Integrity	"	Jan. 21, 1907	J. Wesley Goldthorp

** Vice-President.

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

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
****Carl R. Evered	Harold L. Hartman	450 Broadway, Camden, N. J.	207
Raymond L. Siris	Reba N. Obus	101 N. Seventh St., Camden, N. J.	208
Edward Praiss	Walter A. Uliase	1307 S. Tenth St., Camden, N. J.	209
George H. Jacobs	Tillie Nelson	2957 Yorkship Square, Camden, N. J.	210
Albert S. Woodruff	Bruno J. Wilinski	1213 Mt. Ephraim Ave., Camden, N. J.	211
Vincent L. Gallaher	H. R. Hunt	142 Oakland Ave., Audubon, N. J.	212
Maurice L. Praissman	Robert C. Perina	312 Market St., Camden, N. J.	213
T. Harry Rowland	Charles St. Clair	R. F. D., Sewell, N. J.	214
Harold W. Bennett	Charles W. Austermuhl	Fifth & Market St., Camden, N. J.	215
Harold W. Bennett	Clarence N. Haven	833 Park Ave., Collingswood, N. J.	216
French, Richards & Bradley	Wilbur J. MacAllister	217 N. Sixth St., Camden, N. J.	217
Meyer L. Sakin	Lorrenzo E. Shreeves	Third & Chestnut St., Camden, N. J.	218
Louis Bossle	Carl R. Evered	350 Broadway, Camden, N. J.	219
Wilbert V. Pike	Walter Charriere	31 Cuthbert Road, Collingswood. N. J.	220
Edward West	Bruno J. Wilinski	1213 Mt. Ephraim Ave., Camden, N. J.	221
William T. Read	Ernest L. Bartelt	311 Market St., Camden, N. J.	222
W. Louis Bossle	Frank N. R. Bossle	Sixth & Cooper St., Camden, N. J.	223
Joseph B. Tyler	Orlando M. Bowen	212 West End Ave., Haddonfield, N. J.	224
William R. J. Burton	John E. Cullingford	3038 Federal St., Camden, N. J.	225
Edward West	J. Rodney Forrest	548 Federal St., Camden, N. J.	226
French, Richards & Bradley	Wilbur J. MacAllister	217 N. Sixth St., Camden, N. J.	227
William D. Lippincott	Ralph D. Baker	924 Broadway, Camden, N. J.	228
Frank C. Propert	Vinal A. Johnson	610 W. Jersey Trust Bldg., Camden, N. J.	229
L. Liberman & M. L. Praissman	William Rudolph	300 Broadway, Camden, N. J.	230
Albert E. Burling	William M. Lewis	506 N. Fifth St., Camden, N. J.	231
Frank F. Neutze	Leon E. Todd	2623 Westfield Ave., Camden, N. J.	232
Ernest L. Bartelt	Lawrence M. Verga	311 Market St., Camden, N. J.	233
Frank C. Propert	Vinal A. Johnson	610 W. Jersey Trust Bldg., Camden, N. J.	234
Herbert Richardson	George E. Yost	2138 44th St., Merchantville, N. J.	235
	James Bontemps	22 W. Madison Ave., Collingswood, N. J.	236
Charles N. Boulton	Curtis O. Sangtinette	3079 Carman St., Camden, N. J.	237
Joseph W. Wilson	Thomas C. Wright	15 N. 35th St., Camden, N. J.	238
Lawrence Burkhardt, Jr.	Frank H. Clark	301 Westmont Ave., Haddonfield, N. J.	239
Lawrence V. White	John J. Hambrose	206 Morgan Ave., Collingswood, N. J.	240
John W. Donges	Thomas A. Trappe	304 Volan St., Merchantville, N. J.	241
Byron M. Seabrook	Frank H. Harding	3033 Steven St., Camden, N. J.	242
Bleakly, Stockwell & Burling	Lorrenzo E. Shreeves	105 N. Seventh St., Camden, N. J.	243
Elmer G. Van Name	Vinal A. Johnson	610 W. Jersey Trust Bldg., Camden, N. J.	244
Bleakly, Stockwell & Burling	J. Hartley Bowen	431 Market St., Camden, N. J.	245
George Purnell	Lewis E. Graff	224 Euclid Ave., Haddonfield, N. J.	246
M. Bergen Stone	George Meley	509 Market St., Camden, N. J.	247
George H. Jacobs	Halford Runge	119 Windsor Ave., Haddonfield, N. J.	248
Edward R. Deibert	James J. Riley	345 W. Third St., Moorestown, N. J.	249
M. Bergen Stone	George Meley	509 Market St., Camden, N. J.	250
Joseph W. Wilson	William J. Flemming	2700 Federal St., Camden, N. J.	251
Frank F. Neutze	Frank B. Anderson	219 Westminster Ave., Merchantville, N. J.	252
David R. Rose	William S. Abbott	141 S. 27th St., Camden, N. J.	253
Frank F. Neutze	Herbert H. Branin	309 Kaighn Ave., Camden, N. J.	254
William J. Shepp	Frank H. Harding	3033 Steven St., Camden, N. J.	255
Frank N. Jess	George H. Krueger	Waterford, N. J.	256
T. Harry Rowland	Wilbur G. Richard	Gibbs Bldg., Clementon, N. J.	257
George Purnell	J. Everett Magin	21 Eldredge Ave., Collingswood, N. J.	258
John B. Kates	Arthur C. Havens	117 Homestead Ave., Collingswood, N. J.	259
A. Moulton McNutt	G. K. McAllister	645 Lake View Drive., Collingswood, N. J.	260
John B. Kates	William Hambrecht, Jr.	100 Fern Ave., Collingswood, N. J.	261

**** Conveyancer.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Camden County—Continued				
207	Junior Emblem	Camden	$3,944	$1,681	$57,500
208	Kaighn Avenue	"	297	.....	24,900
209	Kazimier Pulaski	"	861	1,661	66,950
210	Kearsarge	"	60	500	32,325
211	Kosciuszko	"	7,190	.....	351,500
212	La Salle	"	307	.....	136,000
213	Lawn Del	"	7,940	1,500	56,927
214	Liberty	"	51	.....	45,134
215	Market	"	3,405	70,419	227,465
216	Marne	"	469	.....	24,050
217	Mechanics & Workingmen's	"	120	.....	124,250
218	Merit-Tenure	"	64	.....	7,900
219	Mickle	"	689	.....	80,950
220	Moose	"	2,770	.....	50,750
221	Mt. Ephraim	"	1,073	.....	64,400
222	Mutual	"	2,034	.....	178,300
223	Northeast	"	2,165	36	92,170
224	Northern	"	70,620	.....	303,500
225	Pavonia	"	412	.....	86,175
226	Penn	"	1,312	.....	35,550
227	Peoples	"	547	.....	98,350
228	Phoenix	"	110	.....	129,900
229	Plymouth	"	89	.....	164,080
230	Progress Lodge	"	2,429	.....	54,613
231	Provident	"	5,303	6,500	71,380
232	Public Safety	"	1,547	26,838	52,120
233	Pyne Poynt	"	584	.....	123,000
234	Republic	"	482	.....	246,382
235	Resolute	"	1,328	1,580	13,900
236	Reward	"	63	839	27,950
237	River Avenue	"	71	.....	54,200
238	Rosedale	"	3,669	5,500	232,548
239	Royden	"	871	.....	35,200
240	Saint Bernard	"	210	.....	65,100
241	South Camden	"	555	.....	96,000
242	South End	"	209	.....	63,250
243	South Ward No. 2	"	4,374	510	402,336
244	Spartan	"	311	152	136,552
245	Stockton	"	1,055	.....	80,900
246	Stone Harbor	"	19,865	6,975	98,100
247	Surety	"	750	.....	123,491
248	Terminal	"	3,677	4,000	148,082
249	Transportation	"	132	.....	75,700
250	Victor	"	655	.....	67,535
251	Victoria	"	356	.....	85,050
252	Walt Whitman	"	1,390	.....	35,300
253	Westfield	"	1,500	1,929	112,800
254	West Jersey-Fleming	"	5,337	.....	153,900
255	Yorkship Square	"	1,312	.....	43,500
256	Progressive	Chesilhurst	37,832	5,819	105,900
257	Clementon	Clementon	1,851	.....	131,830
258	Camden County	Collingswood	1,807	2,000	109,375
259	Collingswood	"	25,151	.....	317,700
260	Greater Collingswood	"	3,272	.....	152,836
261	Integrity	"	5,671	.....	278,350

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$4,919	$2,562	$41,295	$691	$244	$112,835	207
380	1,435	41,022	533	413	68,980	208
.....	2,184	46,665	3,812	990	123,123	209
.....	971	8,401	269	1,843	44,369	210
3,607	18,745	231,270	16,035	9,606	637,953	211
2,780	7,915	197,525	8,600	2,127	355,254	212
22,033	14,866	108,527	1,841	1,392	215,026	213
.....	2,384	55,329	1,930	160	104,988	214
.....	15,515	107,672	575	1,213	426,264	215
216	100	32,246	264	200	57,545	216
5,906	5,100	100,239	11,083	783	247,481	217
.....	1,125	2,838	1,072	54	13,053	218
3,674	3,027	39,175	68	5,018	132,601	219
.....	1,596	130,057	494	78	185,745	220
3,300	3,295	28,813	1,262	2,990	105,133	221
793	6,850	85,460	1,371	2,640	277,448	222
14,540	6,522	134,658	2,169	637	252,897	223
10,514	19,200	104,553	1,062	1,114	510,563	224
.....	2,470	65,882	600	1,040	156,579	225
20,810	9,580	12,000	838	44,697	124,787	226
40,000	4,850	74,198	1,607	114	219,666	227
13,550	3,250	155,673	1,069	1	303,553	228
1,217	3,580	87,274	3,906	1,165	261,311	229
.....	750	107,629	1,516	8,378	175,315	230
2,087	4,590	81,457	859	19	172,195	231
.....	4,115	245,253	2,568	1,859	334,300	232
11,800	2,350	66,249	1,179	525	205,687	233
4,190	12,676	202,930	4,305	11,428	482,393	234
2,000	325	86,159	652	319	106,263	235
.....	2,650	33,801	769	2,135	68,207	236
.....	1,325	52,870	287	415	109,168	237
.....	4,825	24,090	824	1,208	272,664	238
.....	2,648	48,084	109	.....	86,912	239
.....	1,300	38,776	470	.....	105,856	240
.....	6,395	109,551	1,433	2,466	216,400	241
890	1,743	50,435	330	479	117,336	242
.....	20,505	139,731	8,876	9,621	585,953	243
1,511	18,639	135,700	3,144	2,783	298,792	244
22,000	2,730	153,303	2,490	393	262,871	245
12,715	7,040	22,397	2,829	16,157	186,078	246
15,375	6,915	116,352	3,496	928	267,307	247
9,420	19,495	107,104	872	265	292,915	248
797	2,350	46,645	2,478	833	128,935	249
.....	2,350	65,093	1,060	161	136,854	250
2,547	2,339	91,604	3,922	501	186,319	251
11,400	4,155	53,727	1,214	1,719	108,905	252
125	4,430	46,731	714	724	168,953	253
.....	9,180	95,583	1,306	3,815	269,121	254
123	1,525	28,974	818	273	76,525	255
1,722	17,150	71,995	4,033	3,241	247,692	256
8,583	1,685	353,287	6,127	24,171	527,534	257
4,000	11,997	30,510	706	1	160,396	258
22,637	5,880	118,383	2,497	6,527	498,775	259
.....	7,045	28,061	1,484	1,510	194,208	260
19,150	15,743	95,314	1,496	4,141	419,865	261

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					
207	Junior Emblem	Camden	$49,251			$29,253
208	Kaighn Avenue	"	23,913			568
209	Kazimier Pulaski	"	60,822			21,950
210	Kearsarge	"	16,570			14,200
211	Kosciuszko	"	333,600			
212	La Salle	"	158,805			34,950
213	Lawn Del	"	110,524			21,494
214	Liberty	"	46,998			
215	Market	"	210,990			
216	Marne	"	25,056			
217	Mechanics & Workingmen's	"	125,742			
218	Merit-Tenure	"	10,416			
219	Mickle	"	74,984			7,050
220	Moose	"	85,266			
221	Mt. Ephraim	"	59,436			8,890
222	Mutual	"	162,441			
223	Northeast	"	127,332			5,100
224	Northern	"	374,832			
225	Pavonia	"	57,669			5,575
226	Penn	"	71,460			13,250
227	Peoples	"	139,593			
228	Phoenix	"	111,624			34,000
229	Plymouth	"	112,320			38,797
230	Progress Lodge	"	30,591			17,400
231	Provident	"	114,630			
232	Public Safety	"	102,762			
233	Pyne Poynt	"	135,174			
234	Republic	"	220,442			37,804
235	Resolute	"	17,456			
236	Reward	"	26,472			
237	River Avenue	"	53,058			10,900
238	Rosedale	"	166,914			39,800
239	Royden	"	45,348			5,950
240	Saint Bernard	"	59,706			
241	South Camden	"	104,868			10,700
242	South End	"	49,044			3,900
243	South Ward No. 2	"	349,503			83,850
244	Spartan	"	169,662			
245	Stockton	"	137,963	$800		23,800
246	Stone Harbor	"	142,410			
247	Surety	"	197,916			
248	Terminal	"	211,176			
249	Transportation	"	75,858			4,900
250	Victor	"	65,766			11,750
251	Victoria	"	55,470			55,800
252	Walt Whitman	"	54,522			2,900
253	Westfield	"	88,758			10,100
254	West Jersey-Fleming	"	168,477			
255	Yorkship Square	"	40,053			6,600
256	Progressive	Chesilhurst	177,096			
257	Clementon	Clementon	162,450			125,520
258	Camden County	Collingswood	109,964			
259	Collingswood	"	269,409			68,200
260	Greater Collingswood	"	124,512			6,000
261	Integrity	"	253,203			41,100

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

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	
$70	.....	$167	.....	.....	$475	$11,151	$22,468	$112,835	207
2,385	$8,750	1,305	.....	$1,350	4,352	3,452	22,905	68,980	208
.....	.....	12	.....	6,500	16	7,883	25,940	123,123	209
.....	.....	355	.....	7,150	204	2,866	3,024	44,369	210
.....	131	168	.....	82,872	91,209	32,513	97,460	637,953	211
.....	1,020	545	.....	38,105	16,102	28,793	76,934	355,254	212
64	.....	196	.....	12,900	340	14,644	54,864	215,026	213
.....	12,918	93	.....	16,500	767	8,342	19,370	104,988	214
.....	.....	844	.....	93,000	751	38,316	82,363	426,264	215
.....	14,882	16	.....	.....	233	4,168	13,190	57,545	216
.....	29,400	185	.....	15,800	288	24,554	51,512	247,481	217
.....	.....	17	.....	.....	769	860	991	13,053	218
127	950	.....	.....	.....	8,565	16,894	24,031	132,601	219
358	28,861	61	.....	9,000	2,321	11,538	48,340	185,745	220
23	1,200	37	.....	9,000	.....	10,339	16,208	105,133	221
.....	.....	606	.....	9,000	.....	40,363	65,038	277,448	222
581	24,004	1,262	.....	13,500	1,344	19,177	60,597	252,897	223
.....	.....	702	.....	.....	.....	99,389	35,640	510,563	224
31,422	.....	74	.....	16,100	4,244	8,391	33,104	156,579	225
.....	.....	464	.....	22,550	231	13,562	3,270	124,787	226
.....	.....	134	.....	9,500	115	35,465	34,859	219,666	227
5	62,642	232	.....	22,400	300	16,508	55,842	303,553	228
.....	752	64	.....	19,500	24,553	16,093	49,232	261,311	229
.....	36,947	51	.....	.....	11,989	6,141	72,196	175,315	230
.....	.....	452	.....	.....	605	24,754	31,754	172,195	231
.....	91,182	207	.....	.....	18,415	9,974	111,760	334,300	232
.....	.....	65	.....	.....	.....	33,348	37,100	205,687	233
171	1,013	810	.....	67,962	184	40,769	113,238	482,393	234
54	37,982	91	.....	1,000	12,873	2,960	33,847	106,263	235
18	.....	125	.....	25,935	397	4,161	11,099	68,207	236
.....	.....	42	.....	16,500	.....	11,566	17,102	109,168	237
.....	.....	278	.....	12,000	243	44,321	9,108	272,664	238
.....	.....	60	.....	11,400	83	9,088	14,983	86,912	239
.....	.....	243	.....	11,000	.....	13,226	21,681	105,856	240
32	38,663	861	.....	.....	1,673	22,373	37,230	216,400	241
1,367	28,117	68	.....	.....	2,443	9,513	22,884	117,336	242
.....	.....	762	.....	25,000	.....	80,770	46,068	585,953	243
.....	16,553	287	.....	15,084	399	28,136	68,671	298,792	244
10	2,000	1,753	.....	28,000	89	22,954	45,502	262,871	245
.....	.....	384	.....	.....	8	34,497	8,779	186,078	246
.....	.....	282	.....	3,000	633	27,616	37,860	267,307	247
.....	.....	568	.....	.....	.....	43,850	37,321	292,915	248
.....	.....	98	.....	3,000	8,272	16,133	20,674	128,935	249
.....	.....	328	.....	10,700	16,988	9,235	22,087	136,854	250
.....	1,650	907	.....	17,300	12,767	11,502	30,923	186,319	251
.....	8,684	94	.....	733	5,516	8,279	28,177	108,905	252
.....	.....	160	.....	15,450	82	20,637	33,766	168,953	253
8	12,806	348	.....	7,900	841	36,440	42,301	269,121	254
2,125	2,250	41	.....	1,500	2,356	9,709	11,891	76,525	255
174	.....	585	.....	.....	.....	50,838	18,999	247,692	256
.....	22,370	184	.....	.....	56,151	23,832	137,027	527,534	257
47	.....	227	.....	3,000	85	26,647	20,426	160,396	258
.....	.....	930	.....	24,000	2,986	75,210	58,040	498,775	259
162	.....	72	.....	12,500	231	34,156	16,575	194,208	260
155	.....	500	.....	.....	993	63,615	60,299	419,865	261

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								
207	Junior Emblem	827	170	.....	.....	.....	.....	147	36
208	Kaighn Avenue	435	56	.....	.....	.....	.....	.....	.....
209	Kazimier Pulaski	625	101	.....	.....	.....	.....	219	18
210	Kearsarge	489	193	.....	.....	.....	.....	71	4
211	Kosciuszko	4,061	600	.....	.....	.....	.....	.....	.....
212	La Salle	1,826	295	.....	.....	.....	.....	175	48
213	Lawn Del	1,583	264	.....	.....	.....	.....	108	57
214	Liberty	703	96	.....	.....	.....	.....	.....	.....
215	Market	3,523	343	.....	.....	.....	.....	.....	.....
216	Marne	438	95	.....	.....	.....	.....	.....	.....
217	Mechanics & Workingmen's	1,440	229	.....	.....	.....	.....	.....	.....
218	Merit-Tenure	90	14	.....	.....	.....	.....	.....	.....
219	Mickle	1,058	133	.....	.....	.....	.....	35	9
220	Moose	722	120	.....	.....	.....	.....	.....	.....
221	Mt. Ephraim	782	126	.....	.....	.....	.....	44	7
222	Mutual	2,066	319	.....	.....	.....	.....	.....	.....
223	Northeast	1,365	249	.....	.....	.....	.....	25	2
224	Northern	4,404	467	.....	.....	.....	.....	.....	.....
225	Pavonia	741	114	.....	.....	.....	.....	28	6
226	Penn	719	122	.....	.....	.....	.....	66	20
227	Peoples	1,678	243	.....	.....	.....	.....	.....	.....
228	Phoenix	1,327	165	.....	.....	.....	.....	170	23
229	Plymouth	1,252	131	.....	.....	.....	.....	41	41
230	Progress Lodge	420	40	.....	.....	.....	.....	87	7
231	Provident	1,349	223	.....	.....	.....	.....	.....	.....
232	Public Safety	768	155	.....	.....	.....	.....	.....	.....
233	Pyne Poynt	1,669	171	.....	.....	.....	.....	.....	.....
234	Republic	2,423	351	.....	.....	.....	.....	36	10
235	Resolute	184	38	.....	.....	.....	.....	.....	.....
236	Reward	408	96	.....	.....	.....	.....	.....	.....
237	River Avenue	969	273	.....	.....	.....	.....	54	17
238	Rosedale	2,209	244	.....	.....	.....	.....	199	42
239	Royden	568	65	.....	.....	.....	.....	30	12
240	Saint Bernard	846	123	.....	.....	.....	.....	.....	.....
241	South Camden	1,064	186	.....	.....	.....	.....	15	15
242	South End	542	86	.....	.....	.....	.....	20	5
243	South Ward No. 2	5,630	680	.....	.....	.....	.....	419	68
244	Spartan	1,768	335	.....	.....	.....	.....	.....	.....
245	Stockton	1,434	218	8	3	.....	.....	103	12
246	Stone Harbor	2,088	266	.....	.....	.....	.....	.....	.....
247	Surety	2,337	245	.....	.....	.....	.....	.....	.....
248	Terminal	2,873	315	.....	.....	.....	.....	.....	.....
249	Transportation	852	142	.....	.....	.....	.....	25	5
250	Victor	920	116	.....	.....	.....	.....	58	29
251	Victoria	884	159	.....	.....	.....	.....	279	58
252	Walt Whitman	554	77	.....	.....	.....	.....	15	4
253	Westfield	1,072	148	.....	.....	.....	.....	51	12
254	West Jersey-Fleming	2,235	333	.....	.....	.....	.....	.....	.....
255	Yorkship Square	467	83	.....	.....	.....	.....	33	7
256	Progressive	2,166	460	.....	.....	.....	.....	.....	.....
257	Clementon	1,324	244	.....	.....	.....	.....	628	68
258	Camden County	2,101	344	.....	.....	.....	.....	.....	.....
259	Collingswood	3,626	514	.....	.....	.....	.....	341	94
260	Greater Collingswood	1,712	275	.....	.....	.....	.....	30	6
261	Integrity	4,275	515	.....	.....	.....	.....	206	38

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	
974	52	154	S.	$1.00 m.	$200	6	$0.05 b	$0.05 b	207
435	21	35	S.	1.00 m.	200	6	various	various	208
844	48	71	S.	1.00 m.	200	6	.05 b	.05 b	209
560	22	175	O.P.	.....	200	5½ & 6	3.00 a	.....	210
4,061	250	350	S.	1.00 m.	200	6	.05 b	.05 b	211
2,001	103	240	S.	1.00 m.	200	6	.05 b	.05 b	212
1,691	103	218	S.	1.00 m.	200	6	.05 b	.05 b	213
703	30	66	S.	1.00 m.	200	6	.05 b	.05 b	214
3,523	130	213	S.	1.00 m.	200	6	.10 b	.10 b	215
438	15	80	S.	1.00 m.	200	6	.05 b	.05 b	216
1,440	71	158	S.	1.00 m.	200	6	.....	.....	217
90	9	5	S.	1.00 m.	200	6	.....	.....	218
1,093	43	99	O.P.	.....	200	6	.05 b	.05 b	219
722	36	84	S.	1.00 m.	200	6	.05 b	.05 b	220
826	55	78	S.	1.00 m.	200	6	.05 b	.05 b	221
2,066	88	231	S.	1.00 m.	200	6	.....	.....	222
1,390	78	173	S.	1.00 m.	200	6	.05 b	.05 b	223
4,404	136	331	S.	1.00 & 2.00 m.	200	6	.....	.....	224
769	66	54	S.	1.00 & 2.00 m.	200	6	.05 b	.05 b	225
785	56	86	S.	1.00 m.	200	6	.....	.....	226
1,678	65	178	S.	1.00 m.	200	6	.....	.....	227
1,497	75	113	S.	1.00 m.	200	6	.10 b	.10 b	228
1,293	67	105	S.	1.00 m.	200	6	.05 b	.05 b	229
507	21	26	S.	1.00 m.	200	6	.05 b	.05 b	230
1,349	55	168	S.	1.00 m.	200	6	.....	.....	231
768	66	89	S.	1.00 m.	200	6	.05 b	.05 b	232
1,669	72	99	S.	1.00 m.	200	6	.....	.....	233
2,459	131	230	S.	1.00 m.	200	6	.05 b	.05 b	234
184	12	26	S.	1.00 m.	200	6	.05 b	.05 b	235
408	40	56	S.	1.00 m.	200	6	.05 b	.05 b	236
1,023	23	267	S.	1.00 m.	200	6	.05 b	.05 b	237
2,408	158	128	S.	1.00 m.	200	6	.....	.....	238
598	33	44	S.	1.00 m.	200	6	.05 b	.05 b	239
846	42	81	S.	1.00 m.	200	6	.....	.....	240
1,079	82	119	S.	1.00 m.	200	6	.10 b	.10 b	241
562	44	47	S.	1.00 m.	200	6	.....	.....	242
6,049	284	464	S.	1.00 m.	200	6	.05 b	.05 b	243
1,768	70	265	S.	1.00 m.	200	6	.05 b	.05 b	244
1,545	56	177	S.	1.00 m.	200	6	.10 b	.10 b	245
2,088	70	196	S.	1.00 m.	200	6	.05 b	.05 b	246
2,337	78	167	S.	1.00 m.	200	6	.07½ b	.07½ b	247
2,873	116	199	S.	1.00 m.	200	6	.....	.....	248
877	48	99	S.	1.00 m.	200	6	.02½ b	.02½ b	249
978	35	110	S.	1.00 m.	200	6	.07½ b	.07½ b	250
1,163	54	163	S.	1.00 m.	200	6	.05 b	.05 b	251
569	35	46	S.	1.00 m.	200	6	.05 b	.05 b	253
1,123	67	93	S.	1.00 m.	200	6	.....	.....	253
2,235	116	217	S.	1.00 & 2.00 m.	200	6	.05 b	.05 b	254
500	34	56	S.	1.00 & 2.00 m.	200	6	.02½ b	.02½ b	255
2,166	138	322	S.	1.00 m.	200	6	.22 b	.22 b	256
1,952	112	200	S.	1.00 m.	200	6	.07 b	.07 b	257
2,101	80	264	S.	1.00 m.	200	6	.05 b	.05 b	258
3,967	150	458	S.	1.00 m.	200	6	.05 b	.05 b	259
1,742	83	198	S.	1.00 m.	200	6	.05 b	.05 b	260
4,481	133	420	S.	1.00 m.	200	6	.05 b	.05 b	261

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			
262	Knight Park	Collingswood	June 3, 1921	A. J. Bartlett
263	Vineyard	"	Mar. 10, 1926	Harry G. Robinson
264	West Collingswood	"	April 27, 1907	August Briehl
265	Glendora	"	June 19, 1920	C. Hopkins Sharer
266	Big Timber	Gloucester City	May 28, 1925	John P. Bernard
267	Gloucester City	" "	Oct. 13, 1917	James T. Hughes
268	Improvement	" "	June 22, 1887	Frank Berckman
269	United Mutual	" "	Aug. 29, 1866	Harlan S. Miner
270	Victory	" "	Feb. 24, 1919	John J. Sickler
271	County	Haddonfield	Jan. 2, 1906	J. Earle Roberts
272	Elizabeth Haddon	Haddonfield	Feb. 4, 1922	Albert M. Buddy
273	Indian King	"	Dec. 1, 1923	Victor H. Clymer
274	John Estaugh	"	Nov. 9, 1923	William G. Moore
275	Mutual	"	Jan. 15, 1874	Lewis E. Schlecht
276	Haddon Heights	Haddon Heights	Feb. 16, 1905	Frederick Fries
277	Our Town	" "	May 18, 1923	William J. Dallas
278	Victory	" "	Nov. 14, 1919	William H. Carney
279	Laurel Springs	Laurel Springs	Feb. 18, 1910	Ralph M. Owens
280	Lawnside Mutual	Lawnside	Sept. 18, 1915	Walter Miller
281	United Towns	Lindenwold	Mar. 10, 1890	John P. Thompson
282	Mutual	Magnolia	April 26, 1889	Joseph S. Fitzgerald
283	Greater Municipality	Merchantville	Mar. 6, 1924	J. Burton Myers
284	Home	"	Nov. 27, 1908	B. M. Beideman
285	Merchantville	"	June 30, 1880	J. Eugene Matthews
286	Pensauken	"	Feb. 6, 1914	William H. Barnard
287	Black Horse Pike	Mt. Ephraim	Oct. 8, 1923	George H. A. Osler
288	Bettle-Ridge	Oaklyn	Oct. 7, 1924	Joseph C. Nelligan
289	Oaklyn	"	April 29, 1908	Emil C. Hessert
290	Wellwood	Pensauken Township	Oct. 21, 1920	Walter W. Green
291	Signal Hill	Pine Hill Borough	Jan. 14, 1921	S. Wayne Clark
292	Runnemede	Runnemede	Oct. 5, 1923	Fred C. Sweesy
293	Greater Stratford	Stratford	Jan. 17, 1922	Charles E. Butterworth
294	Kirkwood	Voorhees Township	Feb. 23, 1922	Royden K. Lippincott
295	Waterford Township	Waterford Township	Nov. 28, 1925	George T. Knieriemen
296	Watsontown	Watsontown	April 4, 1922	Robert H. Jaggard
297	Westmont	Westmont	Dec. 26, 1908	Walter O. Webster
298	Wood-Lynne	Wood-Lynne	Feb. 26, 1919	A. L. Newman

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
George M. Stevens	J. Earl Rowand	251 Woodlawn Terrace, Collingswood, N. J.	262
John A. Penn	Paul H. Trueax	109 Strawbridge Ave., Westmont, N. J.	263
George H. Jacobs	Halford Runge	119 Windsor Ave., Haddonfield, N. J.	264
Wilbert V. Pike	Fred W. Plugge	P. O. Box 11, Chews, N. J.	265
Henry M. Evans	Robert Lockart	816 Division St., Gloucester City, N. J.	266
Charles A. Cogan	William B. Hambleton	2 N. King St., Gloucester City, N. J.	267
Charles A. Cogan	Chase S. Barnard	102 N. Broadway, Gloucester City, N. J.	268
Charles A. Cogan	Charles A. Holdcraft	828 Middlesex St., Gloucester City, N. J.	269
Henry M. Evans	J. Willetts Thurston	318 Monmouth St., Gloucester City, N. J.	270
Ralph N. Kellam	Robert Wright	40 Grove St., Haddonfield, N. J.	271
Robert J. Tait Paul	Philip B. Schroyer	Haddonfield National Bank, Haddonfield, N. J.	272
Alfred E. Driscoll	D. Irving Taylor	Haddonfield National Bank, Haddonfield, N. J.	273
Wilbert V. Pike	Harold L. Watkins	26 Evergreen Ave., Haddonfield, N. J.	274
John A. Riggins	Lewis E. Graff	224 Euclid Ave., Haddonfield, N. J.	275
F. Nelson Jess	W. M. Nash	300 Third Ave., Haddon Heights, N. J.	276
M. Leroy Cobbin	H. A. Siegener	Bank Bldg., Haddon Heights, N. J.	277
E. R. Deibert	Raymond S. Carr	Haddon Heights, N. J.	278
T. Harry Rowland	Franklin Chandler	Laurel Springs, N. J.	279
John B. Kates	Horace J. Bryant	10 White Horse Pike, Lawnside, N. J.	280
T. Harry Rowland	Lucius W. Parker	Haddon Ave., Gibbsboro, N. J.	281
Edward R. Deibert	O. E. Hagen	Magnolia, N. J.	282
Grover C. Richman	Charles S. Ball	1 Lexington Ave., Merchantville, N. J.	283
W. B. Wolcott	T. W. Evaul	9 S. Center St., Merchantville, N. J.	284
J. Claud Simon	Arthur C. Craig	19 E. Chestnut Ave., Merchantville, N. J.	285
Thomas F. Salter	William H. Magee, Jr.	3368 Hollywood Circle, Merchantville, N. J.	286
Charles H. Stevens	Alvin J. Day	Northmont Ave., Mt. Ephraim, N. J.	287
George H. Jacobs	Alvin G. Moock	201 E. Haddon Ave., Oaklyn, N. J.	288
George D. Rothermel	Emil C. Hessert, Jr.	155 E. Bettlewood Ave., Oaklyn, N. J.	289
Albert E. Scheflen	E. Durell Parker	92 W. Chestnut Ave., Merchantville, N. J.	290
Leighton J. Heller	Harry C. Becky	Clementon, N. J.	291
Henry M. Evans	L. Warren Briggs	Runnemede, N. J.	292
Sydney T. Smith	Laurance E. Gardiner	Stratford, N. J.	293
Edward R. Deibert	O. E. Hagen	Magnolia, N. J.	294
Norman Heine	Thomas A. Fanelli	Atco Ave., Atco, N. J.	295
William B. Knight, Jr.	Edward J. Bittle	Berlin, N. J.	296
Ralph N. Kellam	Harry J. Mayer	308 Toledo Ave., Westmont, N. J.	297
William B. Kramer	Clarence N. Haven	833 Park Ave., Collingswood, N. J.	298

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				
262	Knight Park	Collingswood	$43	.....	$92,325
263	Vineyard	"	4,786	$2,350	71,400
264	West Collingswood	"	3,243	5,000	274,130
265	Glendora	"	11	1,279	42,212
266	Big Timber	Gloucester City	2,645	7,278	10,300
267	Gloucester City	" "	141	.....	205,700
268	Improvement	" "	324	5,400	265,300
269	United Mutual	" "	12,474	1,794	290,100
270	Victory	" "	311	33	180,730
271	County	Haddonfield	8,372	231	72,150
272	Elizabeth Haddon	Haddonfield	48	.....	152,298
273	Indian King	"	5,542	1,650	121,552
274	John Estaugh	"	644	.....	84,422
275	Mutual	"	27,287	31	298,844
276	Haddon Heights	Haddon Heights	285	11,400	387,050
277	Our Town	" "	1,533	2,156	117,325
278	Victory	" "	594	3,700	116,400
279	Laurel Springs	Laurel Springs	1,108	2,069	90,851
280	Lawnside Mutual	Lawnside	446	1,149	80,995
281	United Towns	Lindenwold	17,995	20,000	3,600
282	Mutual	Magnolia	1,269	3,454	81,425
283	Greater Municipality	Merchantville	2,928	.....	62,950
284	Home	"	2,660	.....	116,820
285	Merchantville	"	7,715	.....	337,985
286	Pensauken	"	2,554	.....	99,600
287	Black Horse Pike	Mt. Ephraim	3,341	.....	13,550
288	Bettle-Ridge	Oaklyn	166	1,500	79,450
289	Oaklyn	"	213	1,500	56,050
290	Wellwood	Pensauken Township	1,833	.....	94,056
291	Signal Hill	Pine Hill Borough	3,241	.....	26,269
292	Runnemede	Runnemede	1,630	3,565	3,682
293	Greater Stratford	Stratford	1,378	82	22,000
294	Kirkwood	Voorhees Township	206	.....	28,400
295	Waterford Township	Waterford Township	1,730	913	40,433
296	Watsontown	Watsontown	57	.....	34,100
297	Westmont	Westmont	1,217	.....	75,830
298	Wood-Lynne	Wood-Lynne	807	.....	59,800
	Totals		$496,688	$296,148	$15,902,348

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

ASSETS

Mortgage Loans Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$4,200	.....	$82,406	$309	$60	$179,343	262
27,100	$23,175	36,515	1,072	12,483	178,881	263
21,352	23,111	85,742	1,144	17	413,739	264
.....	3,163	41,551	1,350	3,708	93,274	265
4,872	2,164	25,364	326	1,544	54,493	266
2,125	4,600	252,870	9,192	3,790	478,418	267
.....	4,600	217,555	9,683	77	502,939	268
.....	10,200	168,588	7,899	971	492,026	269
13,558	11,126	96,010	2,144	196	304,108	270
12,707	5,800	43,951	499	123	143,833	271
14,832	5,870	58,758	3,178	3,654	238,638	272
3,500	4,848	8,975	386	97	146,550	273
8,722	2,265	71,188	592	300	168,133	274
20,550	11,285	160,536	6,972	37,919	563,424	275
39,335	21,140	128,277	4,381	2,313	594,181	276
12,400	6,367	61,997	1,488	340	203,606	277
43,650	11,650	54,410	576	17	230,997	278
1,000	5,057	76,106	10,811	313	187,315	279
1,186	740	11,918	35,491	1,196	133,121	280
143,948	7,845	302,994	5,162	10,286	511,830	281
7	5,280	149,990	1,641	1,102	244,168	282
3,697	7,875	117,247	1,006	4,396	200,109	283
45,195	2,425	204,554	4,225	964	376,843	284
65,812	8,974	394,438	4,094	4,166	823,184	285
4,900	2,135	109,810	1,223	170	220,392	286
1,138	216	21,799	671	.....	40,715	287
.....	3,365	24,464	285	109	109,339	288
19,873	2,311	42,740	916	247	123,850	289
4,713	2,585	52,837	2,053	114	158,191	290
576	2,280	66,463	559	932	100,320	291
2,141	880	26,241	504	31	38,674	292
3,950	850	41,184	854	1,689	71,987	293
.....	300	19,157	310	199	48,572	294
493	5,005	16,473	1,613	568	67,228	295
.....	400	46,580	2,956	820	84,913	296
5,709	.....	150,959	7,099	355	241,169	297
5,855	2,005	88,755	240	32	157,494	298
$1,313,639	$830,271	$13,561,021	$425,736	$355,789	$33,181,640	

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					
262	Knight Park	Collingswood	$92,547	.....	.....	$6,200
263	Vineyard	"	137,883	.....	.....	1,100
264	West Collingswood	"	304,326	.....	.....	.....
265	Glendora	"	40,998	.....	.....	.....
266	Big Timber	Gloucester City	32,672	.....	.....	.....
267	Gloucester City	" "	255,126	.....	.....	2,000
268	Improvement	" "	306,774	.....	.....	.....
269	United Mutual	" "	282,918	.....	.....	73,700
270	Victory	" "	177,076	.....	.....	.....
271	County	Haddonfield	103,971	.....	.....	.....
272	Elizabeth Haddon	Haddonfield	128,331	.....	.....	.....
273	Indian King	"	119,796	.....	.....	.....
274	John Estaugh	"	92,731	.....	.....	.....
275	Mutual	"	417,756	.....	.....	.....
276	Haddon Heights	Haddon Heights	331,005	.....	.....	67,450
277	Our Town	" "	127,710	.....	.....	9,800
278	Victory	" "	140,433	.....	.....	9,000
279	Laurel Springs	Laurel Springs	121,773	.....	.....	.....
280	Lawnside Mutual	Lawnside	65,316	.....	.....	20,850
281	United Towns	Lindenwold	198,186	.....	.....	21,000
282	Mutual	Magnolia	125,826	.....	.....	8,500
283	Greater Municipality	Merchantville	131,766	.....	.....	.....
284	Home	"	113,871	.....	.....	.....
285	Merchantville	"	380,103	.....	.....	124,416
286	Pensauken	"	113,960	.....	.....	12,692
287	Black Horse Pike	Mt. Ephraim	12,264	.....	.....	2,400
288	Bettle-Ridge	Oaklyn	60,816	.....	.....	.....
289	Oaklyn	"	76,878	.....	.....	4,345
290	Wellwood	Pensauken Township	84,690	.....	.....	.....
291	Signal Hill	Pine Hill Borough	61,362	.....	.....	.....
292	Runnemede	Runnemede	21,783	.....	.....	255
293	Greater Stratford	Stratford	18,750	.....	.....	.....
294	Kirkwood	Voorhees Township	21,258	.....	.....	.....
295	Waterford Township	Waterford Township	36,729	.....	.....	3,400
296	Watsontown	Watsontown	19,632	.....	.....	.....
297	Westmont	Westmont	86,058	.....	.....	.....
298	Wood-Lynne	Wood-Lynne	67,332	.....	.....	21,222
	Totals		$17,465,547	$26,800	.....	$1,975,571

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

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	
$152	$7,800	$373	.....	$15,000	.....	$24,295	$32,976	$179,343	262
1,041	.....	77	.....	.....	$106	26,418	12,256	178,881	263
.....	.....	312	.....	.....	.....	76,634	32,167	413,739	264
.....	23,016	14	.....	5,002	.....	6,512	17,732	93,274	265
.....	.....	11	.....	.....	1	8,282	13,527	54,493	266
.....	.....	429	.....	48,048	.....	67,320	105,495	478,418	267
.....	12,580	155	.....	7,000	13,911	72,399	90,120	502,939	268
.....	.....	487	.....	.....	1,838	72,420	60,663	492,026	269
.....	.....	139	.....	48,400	618	45,686	32,189	304,108	270
4,029	.....	101	.....	.....	.....	22,170	13,562	143,833	271
.....	23,635	128	.....	14,000	401	24,813	47,330	238,638	272
.....	.....	177	.....	.....	.....	23,696	2,881	146,550	273
.....	.....	309	.....	23,500	.....	19,863	31,730	168,133	274
473	.....	707	.....	.....	24	84,006	60,458	563,424	275
860	.....	807	.....	75,786	2,981	71,755	43,537	594,181	276
21	.....	465	.....	14,500	737	25,168	25,205	203,606	277
.....	.....	741	.....	41,450	35	23,256	16,082	230,997	278
.....	.....	136	.....	.....	.....	29,244	36,162	187,315	279
.....	2,528	466	.....	.....	5,344	11,470	27,147	133,121	280
18,375	49,912	616	.....	.....	80,804	23,904	119,033	511,830	281
.....	.....	100	.....	12,000	6,409	32,104	59,229	244,168	282
.....	.....	66	.....	.....	830	17,724	49,723	200,109	283
174	100,629	668	.....	5,000	48,445	16,370	91,686	376,843	284
.....	.....	2,565	.....	77,500	52,397	39,966	146,237	823,184	285
.....	.....	31	.....	6,300	16,105	22,644	48,660	220,392	286
.....	8,196	322	.....	.....	8,147	2,564	6,822	40,715	287
.....	.....	69	.....	24,550	50	12,359	11,495	109,339	288
.....	1,164	247	$4,050	19,900	3,040	9,429	4,797	123,850	289
.....	22,863	313	.....	.....	3,679	19,032	27,614	158,191	290
1,981	.....	273	.....	.....	2,954	6,985	26,765	100,320	291
.....	.....	6	.....	.....	3,448	2,337	10,845	38,674	292
615	21,091	111	.....	3,750	3,755	5,262	18,653	71,987	293
.....	7,067	37	.....	1,600	1,166	5,152	12,292	48,572	294
.....	.....	290	.....	3,500	6	8,343	14,960	67,228	295
.....	36,524	21	.....	.....	650	2,742	25,344	84,913	296
.....	28,071	120	.....	2,500	19,110	19,509	85,801	241,169	297
.....	25,928	1,379	.....	.....	1,721	11,831	28,081	157,494	298
$77,683	$1,512,328	$49,981	$4,050	$1,961,412	$934,237	$3,467,982	$5,706,049	$33,181,640	

TABLE 4—SHARES, MEMBERSHIP

ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
	n Force	ers ing	n Force	ers ing	n Force	ers ing	n Force	ers ing

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Cape May County			
299	Anglesea	Anglesea	June 7, 1904	Frank D. Colson
300	Security	Avalon	Dec. 1, 1916	Gilbert S. Smith
301	Cape May	Cape May	Feb. 22, 1867	Everett J. Jerrell
302	Hydrangea	" "	May 9, 1922	Luther C. Ogden
303	Cape May County	Cape May Court House	Aug. 22, 1923	Paul M. Scull
304	Mechanics and Laborers	" " " "	Feb. 27, 1872	Alfred Cooper
305	Dennisville	Dennisville	Feb. 28, 1881	Brooks Blizzard
306	Home	Ocean City	Dec. 4, 1912	Lawrence M. Lear
307	Ocean City	" "	May 10, 1887	George O. Adams
308	Seashore	" "	Jan. 3, 1914	M. B. Stannard
309	Middle	Rio Grande	Mar. 28, 1927	Court Dickinson
310	Sea Isle City	Sea Isle City	Sept. 25, 1888	Gustav P. Cronecker
311	Tradesmen's	" " "	Oct. 12, 1907	William W. Tullner
312	South Seaville	South Seaville	Mar. 19, 1872	Rolla Hewitt
313	Sturdy	Stone Harbor	June 26, 1922	Charles L. Duffield
314	Tuckahoe	Tuckahoe	April 12, 1870	Harry J. Morgan
315	Strathmere	Upper, Township of,	Sept. 17, 1921	James E. Godfrey
316	West Wildwood	West Wildwood	Nov. 10, 1920	John W. Hann
317	City of Wildwood	Wildwood	Aug. 2, 1923	T. S. Goslin
318	Five Mile Beach	"	Oct. 8, 1900	Jed Du Bois
319	Holly Beach City	"	May 7, 1909	Joshua Bush, Jr.
320	Seacrest	"	Oct. 5, 1922	Milton Yank
321	Wildwood Crest	Wildwood Crest	Sept. 19, 1919	Richard H. Scampton
322	Woodbine	Woodbine	Oct. 15, 1904	L. M. Danerhirsh
	Cumberland County			
323	Bridgeton	Bridgeton	May 29, 1865	Wilson L. Moore
324	Cohanzick	"	Feb. 28, 1923	Benjamin Elwell
325	Cumberland	"	Mar. 25, 1915	Alfred H. Lupton, Jr.
326	Equitable	"	Feb. 10, 1898	P. Kennedy Reeves
327	Planners	"	Jan. 29, 1925	Howard C. Henderson
328	Young Men's	"	Jan. 28, 1913	LeRoy W. Loder
329	Columbian Perpetual	Millville	Oct. 19, 1892	Samuel Berry
330	Hope	"	Dec. 24, 1880	A. R. Moore
331	Institute	"	Nov. 8, 1883	C. Henry Myers
332	Protected	"	Mar. 8, 1917	Oscar Ayars
333	Security Perpetual	"	Nov. 16, 1874	Newell Corson
334	Port Norris	Port Norris	April 23, 1914	Daniel J. Adams
335	Fidelity	Vineland	Dec. 22, 1914	Michael J. Rafter
336	Landis	"	Mar. 19, 1924	Charles W. Ackley
337	Mechanics No. 1	"	Aug. 6, 1873	Gus E. Smith
	Essex County			
338	Belleville	Belleville	Sept. 5, 1873	John T. Burke
339	Central	"	April 11, 1907	Daniel Mellis
340	Clover	"	Sept. 9, 1921	Joseph King
341	Home	"	Nov. 22, 1890	Harry Cooper
342	North Belleville	"	April 12, 1915	William D. Clark

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Robert Bright	Harold J. Fox	Fidelity Bldg., Wildwood, N. J.	299
W. H. Campbell, Jr.	E. O. Howell, Jr.	Cape May Court House, N. J.	300
Samuel F. Eldredge	Lewis T. Stevens	518 Washington St., Cape May, N. J.	301
Samuel F. Eldredge	William R. Sheppard	221 Decatur St., Cape May City, N. J.	302
*Francis Douglass	H. M. Roorbach	Cape May Court House, N. J.	303
*Jesse D. Ludlam	Charles O. Corson	Cape May Court House, N. J.	304
*Jesse D. Ludlam	Edward A. Tobin	1027 Stokes Ave., Collingswood, N. J.	305
William H. Campbell, Jr.	J. Edward Voss	521 Eighth St., Ocean City, N. J.	306
John E. Boswell	H. W. Gardiner	801 Asbury Ave., Ocean City, N. J.	307
	Charles R. Stilwell	801 Asbury Ave., Ocean City, N. J.	308
*Jesse D. Ludlam	Benjamin S. Royles	107 E. Young Ave., Wildwood, N. J.	309
Charles K. Landis, Jr.	H. E. F. Hawkins	4112 Landis Ave., Sea Isle City, N. J.	310
Charles K. Landis, Jr.	Irving Fitch	4311 Landis Ave., Sea Isle City, N. J.	311
Palmer M. Way	C. P. Wood	South Seaville, N. J.	312
*Jesse D. Ludlam	Harry L. Steel	Stone Harbor, N. J.	313
George D. Richards	E. M. Brown	Tuckahoe, N. J.	314
Charles K. Landis, Jr.	George R. McCullough	Strathmere, N. J.	315
	Phyllis G. Willis	16 Colonial Ave., Haddonfield, N. J.	316
Harry Tennenbaum	Harold J. Fox	Fidelity Bldg., Wildwood, N. J.	317
John Bright	Robert J. Kay	101 E. Wildwood Ave., Wildwood, N. J.	318
Robert Bright	Harold C. Patton	140 E. Taylor Ave., Wildwood, N. J.	319
Irving Shenberg	Harold J. Fox	Fidelity Bldg., Wildwood, N. J.	320
Palmer M. Way	Egbert J. Wood	115 E. Wildwood Ave., Wildwood, N. J.	321
	Jacob H. Milstein	Woodbine, N. J.	322
Albert R. McAllister	Barton F. Sharp	4 N. Laurel St., Bridgeton, N. J.	323
Frank R. Bacon	Edward P. Bacon, 2d.	225 W. Commerce St., Bridgeton, N. J.	324
Joseph H. Powell	Clara E. C. Veale	56 E. Commerce St., Bridgeton, N. J.	325
J. Brodie McGear	William J. Woodruff	Lake St., Bridgeton, N. J.	326
John A. Casarow	Frederic L. Meyers	21 S. Laurel St., Bridgeton, N. J.	327
Francis A. Stanger, Jr.	Maurice C. Cresse	22 S. Laurel St., Bridgeton, N. J.	328
Harry R. Waltman	C. B. Conover, Jr.	224 N. High St., Millville, N. J.	329
Israel Davidow	Harry E. Heintz	10th & Main St., Millville, N. J.	330
Harry R. Waltman	Wilbert R. Goodwin	135 N. High St., Millville, N. J.	331
Harry R. Waltman	Lewis R. Hogan	800 N. Third St., Millville, N. J.	332
*Clarence H. Reeves	John L. Kaufmann	1011 E. Main St., Millville, N. J.	333
Warren C. Lummis, Jr.	Joseph F. Bradway	1616 Pacific Ave., Atlantic City, N. J.	334
Benjamin Stevens	David C. Dondero	26 S. Myrtle St., Vineland, N. J.	335
M. Joseph Greenblatt	W. Howard Sharp	12 N. Sixth St., Vineland, N. J.	336
John Milstead	George W. Hitchner	405 N. Eighth St., Vineland, N. J.	337
Andrew L. Boylan	John P. Maher	66 High St., Belleville, N. J.	338
Everett B. Smith	Harvey B. Thompson	280 Washington Ave., Belleville, N. J.	339
Harry Griffinger	U. Samuel Abeles	60 Fifth St., Newark, N. J.	340
John De Graw	Wilbur C. Weyant	228 Washington Ave., Belleville, N. J.	341
John De Graw	John P. Dailey	500 Washington Ave., Belleville, N. J.	342
Nicholas La Vecchia	Gerald J. Palmieri	60 Park Place, Newark, N. J.	343
Walter M. Ceglowski	Charles Zalenski	101 Willow St., Bloomfield, N. J.	344
Arthur V. Talmage	Harry J. Schneider	25 Warren St., Bloomfield, N. J.	345
M. Harold Higgins	Joseph A. Bill	115 Willow St., Bloomfield, N. J.	346
Joseph Steiner	J. Elmer Bray	420 Bloomfield Ave., Bloomfield, N. J.	347

* Conveyancer.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Cape May County				
299	Anglesea	Anglesea	$2,272	$2,590	$82,500
300	Security	Avalon	140	.....	134,375
301	Cape May	Cape May	813	.....	260,450
302	Hydrangea	" "	187	1,946	94,850
303	Cape May County	Cape May Court House	8,879	3,500	114,150
304	Mechanics and Laborers	" " " "	9,507	3,000	256,750
305	Dennisville	Dennisville	1,414	2,700	105,270
306	Home	Ocean City	2,600	1,127	119,830
307	Ocean City	" "	8,490	.....	258,325
308	Seashore	" "	9,174	.....	478,300
309	Middle	Rio Grande	407	509	17,580
310	Sea Isle City	Sea Isle City	253	.....	57,450
311	Tradesmen's	" " "	868	.....	59,797
312	South Seaville	South Seaville	976	.....	37,150
313	Sturdy	Stone Harbor	3,507	3,249	97,700
314	Tuckahoe	Tuckahoe	22,128	3,452	178,800
315	Strathmere	Upper, Township of,	3,862	2,500	53,700
316	West Wildwood	West Wildwood	265	.....	40,995
317	City of Wildwood	Wildwood	279	.....	44,050
318	Five Mile Beach	"	8,241	15,000	453,450
319	Holly Beach City	"	822	3,800	120,400
320	Seacrest	"	732	.....	34,525
321	Wildwood Crest	Wildwood Crest	3,410	3,500	124,100
322	Woodbine	Woodbine	496	7,010	131,300
	Totals		$89,722	$53,883	$3,355,797
	Cumberland County				
323	Bridgeton	Bridgeton	$21,579	.....	$156,631
324	Cohanzick	"	20,067	$3,158	258,838
325	Cumberland	"	814	35,015	124,700
326	Equitable	"	18,470	28,419	249,700
327	Planners	"	7,694	1,000	53,715
328	Young Men's	"	48,583	78,431	593,800
329	Columbian Perpetual	Millville	163	.....	230,400
330	Hope	"	4,720	.....	247,600
331	Institute	"	3,031	5,000	330,550
332	Protected	"	1,625	.....	110,200
333	Security Perpetual	"	626	.....	174,650
334	Port Norris	Port Norris	10,863	.....	80,125
335	Fidelity	Vineland	26,453	16,000	148,700
336	Landis	"	32,357	9,211	353,290
337	Mechanics No. 1	"	21,652	79,700	1,104,250
	Totals		$218,697	$255,934	$4,217,149
	Essex County				
338	Belleville	Belleville	$8,799	.....	$180,352
339	Central	"	26,902	.....	478,256
340	Clover	"	2,370	$11,711	151,226
341	Home	"	5,061	9,427	504,253
342	North Belleville	"	8,830	6,200	287,350
343	Silver Lake	"	5,488	3,000	148,416
344	American-Polish	Bloomfield	3,062	5,418	78,700
345	Bloomfield	"	5,707	7,110	247,200
346	Church	"	9,598	22,592	109,886
347	Concord	"	4,508	343	113,470

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$23,161	$1,860	$46,606	$8,858	$5,560	$173,407	299
12,000	275	56,397	6,439	5,358	214,984	300
.....	750	184,321	24,025	2,189	472,548	301
.....	600	16,991	17,627	6,787	138,988	302
9,150	4,368	17,844	1,504	4,950	164,345	303
40,250	10,278	51,641	5,636	1,077	378,139	304
.....	3,544	64,809	4,879	1,155	183,771	305
11,200	1,615	157,408	22,102	1,376	317,258	306
75,275	1,025	165,892	11,755	8,176	528,938	307
.....	43,015	167,488	10,972	14,043	722,992	308
3,500	3,590	7,664	1,313	8	34,571	309
6,556	3,465	88,149	3,603	2,474	161,950	310
.....	1,350	32,917	1,261	1,992	98,185	311
.....	2,235	21,228	1,042	2,056	64,687	312
9,092	4,595	16,300	2,883	2,804	140,130	313
12,331	5,735	40,669	3,423	385	266,923	314
2,600	7,076	17,586	795	549	88,668	315
.....	.....	13,681	6,464	419	61,824	316
3,307	2,030	12,841	2,565	2,136	67,208	317
11,000	26,440	121,964	4,254	8,011	648,360	318
37,348	16,169	50,580	3,210	4,264	236,593	319
2,338	.....	53,826	5,604	1,056	98,081	320
2,100	9,399	5,116	246	234	148,105	321
600	6,100	10,943	5,238	1,862	163,549	322
$261,808	$155,514	$1,422,861	$155,698	$78,921	$5,574,204	
$81,166	$23,462	$33,740	$427	.....	$317,005	323
.....	8,185	20,211	5,183	$153	315,795	324
2,000	8,740	23,661	4,020	236	199,186	325
2,800	15,145	7,726	3,681	.....	325,941	326
.....	3,020	6,877	3,964	.....	76,270	327
.....	54,838	56,152	1,513	842	834,159	328
1,000	20,050	125,445	19,575	24	396,657	329
50,748	.....	395,715	39,691	3,328	741,802	330
20,389	3,715	233,365	33,380	3,789	633,219	331
15,670	7,215	109,510	3,141	1,889	249,250	332
5,817	200	175,230	10,808	1,148	368,479	333
14,230	28,665	88,162	17,325	1,834	241,204	334
119,824	15,430	89,552	674	1,507	418,140	335
.....	41,048	23,463	517	32,480	492,366	336
1,081,926	71,159	666,265	26,624	7,522	3,059,098	337
$1,395,570	$300,872	$2,055,074	$170,523	$54,752	$8,668,571	
.....	$1,192	$128,025	$30,899	$5,695	$354,962	338
$3,728	580	413,757	808	16,033	940,064	339
532	4,450	78,505	148	2,614	251,556	340
.....	7,560	428,967	14,915	17,774	987,957	341
46,980	1,709	79,457	4,380	481	435,387	342
.....	7,500	224,151	9,898	11,039	409,492	343
61,865	5,164	90,135	8,484	4,051	256,879	344
101,382	4,050	183,706	9,258	4,430	562,843	345
.....	6,325	29,349	1,724	9,391	188,865	346
10,978	.....	99,552	17,411	5,031	251,293	347

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
	Cape May County					
299	Anglesea	Anglesea	$84,276			
300	Security	Avalon	86,970			$22,188
301	Cape May	Cape May	290,194			
302	Hydrangea	" "	82,620			
303	Cape May County	Cape May Court House	119,988			
304	Mechanics and Laborers	" " " "	284,604			
305	Dennisville	Dennisville	116,832			
306	Home	Ocean City	91,476			106,086
307	Ocean City	" "	159,192			175,925
308	Seashore	" "	393,582			36,700
309	Middle	Rio Grande	23,205			
310	Sea Isle City	Sea Isle City	74,862			32,525
311	Tradesmen's	" " "	46,095			19,100
312	South Seaville	South Seaville	50,562			200
313	Sturdy	Stone Harbor	76,728			
314	Tuckahoe	Tuckahoe	165,744			39,700
315	Strathmere	Upper, Township of,	56,463			
316	West Wildwood	West Wildwood	23,146			12,260
317	City of Wildwood	Wildwood	44,127			
318	Five Mile Beach	"	406,158			45,200
319	Holly Beach City	"	147,036			3,000
320	Seacrest	"	21,867			
321	Wildwood Crest	Wildwood Crest	91,518			4,500
322	Woodbine	Woodbine	113,313			
	Totals		$3,050,558			$497,384
	Cumberland County					
323	Bridgeton	Bridgeton	$228,108			
324	Cohanzick	"	236,208			
325	Cumberland	"	139,263			
326	Equitable	"	238,134			
327	Planners	"	59,361			
328	Young Men's	"	584,364			
329	Columbian Perpetual	Millville	214,491			
330	Hope	"	245,928			$173,940
331	Institute	"	305,146			130,100
332	Protected	"	77,795			94,700
333	Security Perpetual	"	140,865			38,825
334	Port Norris	Port Norris	149,970			
335	Fidelity	Vineland	151,696			137,650
336	Landis	"	371,085			
337	Mechanics No. 1	"	1,643,579		$58,919	608,100
	Totals		$4,785,993		$58,919	$1,183,315
	Essex County					
338	Belleville	Belleville	$186,092			$23,150
339	Central	"	432,708			186,450
340	Clover	"	144,718			29,450
341	Home	"	398,982			345,000
342	North Belleville	"	207,306			119,550
343	Silver Lake	"	173,677			48,625
344	American-Polish	Bloomfield	145,812			34,550
345	Bloomfield	"	326,252			51,700
346	Church	"	124,483	$9,500		2,500
347	Concord	"	118,560			8,000

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

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	
$61	.....	$217	.....	$13,249	$17,152	$19,175	$39,277	$173,407	299
.....	$4,701	208	.....	37,425	18,610	14,133	30,749	214,984	300
.....	68,813	2,521	.....	16,000	970	29,349	64,701	472,548	301
.....	12,468	146	.....	3,900	494	17,609	21,751	138,988	302
.....	.....	1,292	.....	.....	.....	30,566	12,499	164,345	303
307	.....	682	.....	.....	209	68,850	23,487	378,139	304
.....	6,375	327	.....	14,800	345	18,171	26,921	183,771	305
.....	2,595	741	.....	6,300	29,329	8,032	72,699	317,258	306
.....	38,916	1,309	.....	20,250	29,850	31,366	72,130	528,938	307
.....	.....	2,305	.....	16,000	8,000	101,243	165,162	722,992	308
56	.....	41	.....	.....	158	6,389	4,722	34,571	309
556	.....	722	.....	.....	12,124	11,291	29,870	161,950	310
.....	1,196	408	.....	4,800	4	5,009	21,573	98,185	311
.....	.....	188	.....	.....	.....	4,649	9,088	64,687	312
.....	.....	293	.....	28,400	1,469	18,942	14,298	140,130	313
.....	.....	174	.....	.....	1,388	45,539	14,378	266,923	314
149	.....	293	.....	.....	107	7,462	24,194	88,668	315
.....	.....	10	.....	5,326	3,667	3,714	13,701	61,824	316
104	.....	153	.....	4,500	1,299	11,005	6,020	67,208	317
.....	.....	1,289	.....	37,500	1,391	103,119	53,703	648,360	318
.....	.....	257	.....	2,500	30,422	27,401	25,977	236,593	319
.....	13,987	185	.....	.....	28,123	4,105	29,814	98,081	320
.....	.....	458	.....	22,099	187	23,880	5,463	148,105	321
.....	.....	56	.....	3,500	995	30,005	15,680	163,549	322
$1,233	$149,051	$14,275	.....	$236,549	$186,293	$641,004	$797,857	$5,574,204	
.....	.....	$616	.....	.....	$1,253	$62,050	$24,978	$317,005	323
.....	.....	385	.....	.....	.....	64,908	14,294	315,795	324
$151	.....	275	.....	.....	.....	39,392	20,105	199,186	325
.....	.....	876	.....	.....	222	59,836	26,873	325,941	326
.....	.....	131	.....	.....	.....	12,146	4,632	76,270	327
.....	.....	1,949	$300	.....	.....	169,734	77,812	834,159	328
5,922	$61,950	426	.....	$14,200	1,863	44,877	52,928	396,657	329
.....	32,246	1,055	.....	20,000	101,808	23,372	143,453	741,802	330
.....	.....	472	.....	24,000	358	51,015	122,128	633,219	331
.....	.....	127	.....	2,354	21,575	22,475	30,224	249,250	332
.....	54,700	1,482	.....	28,250	25,713	24,984	53,660	368,479	333
.....	21,788	357	.....	.....	5,360	24,403	39,326	241,204	334
.....	.....	9	.....	51,750	1,569	37,580	37,886	418,140	335
.....	.....	328	.....	.....	15	104,277	16,661	492,366	336
.....	.....	519	.....	.....	9,391	428,669	309,921	3,059,098	337
$6,073	$170,684	$9,007	$300	$140,554	$169,127	$1,169,718	$974,881	$8,668,571	
$102	$1,769	$114	.....	$39,077	$7,276	$35,871	$61,511	$354,962	338
224	3,001	.....	.....	59,175	33,667	79,488	145,351	940,064	339
35	.....	.....	.....	.....	3,386	32,918	41,049	251,556	340
.....	.....	322	.....	19,000	7,846	67,844	148,963	987,957	341
528	.....	368	.....	21,875	3,828	29,727	52,205	435,387	342
1,088	.....	.....	.....	.....	39,192	10,259	136,651	409,492	343
2,362	.....	167	.....	6,500	330	27,160	39,998	256,879	344
888	.....	825	.....	12,000	15,666	70,759	84,753	562,843	345
5,804	.....	25	.....	.....	120	35,351	11,082	188,865	346
540	.....	180	.....	.....	37,736	19,773	66,504	251,293	347

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
	Cape May County								
299	Anglesea	893	115						
300	Security	1,185	178					111	22
301	Cape May	2,987	459						
302	Hydrangea	877	178						
303	Cape May County	1,835	216						
304	Mechanics and Laborers	3,917	399						
305	Dennisville	1,455	192						
306	Home	1,088	142					530	131
307	Ocean City	2,079	226					880	113
308	Seashore	6,109	486					184	16
309	Middle	381	59						
310	Sea Isle City	745	139					163	34
311	Tradesmen's	545	107					96	15
312	South Seaville	812	124					1	1
313	Sturdy	1,105	115						
314	Tuckahoe	2,356	323					199	23
315	Strathmere	585	109						
316	West Wildwood	261	52					58	13
317	City of Wildwood	591	72						
318	Five Mile Beach	5,861	525					226	8
319	Holly Beach City	1,411	115					15	1
320	Seacrest	267	29						
321	Wildwood Crest	1,481	214					23	8
322	Woodbine	1,459	219						
	Totals	40,285	4,793					2,486	385
	Cumberland County								
323	Bridgeton	3,004	348						
324	Cohanzick	3,398	377						
325	Cumberland	2,319	240						
326	Equitable	3,458	314						
327	Planners	1,204	145						
328	Young Men's	7,974	639						
329	Columbian Perpetual	2,268	408					310	151
330	Hope	2,301	569					870	154
331	Institute	3,063	392					651	114
332	Protected	1,062	130					474	73
333	Security Perpetual	1,587	273					194	30
334	Port Norris	1,374	215						
335	Fidelity	2,951	360					688	86
336	Landis	4,728	315						
337	Mechanics No. 1	26,706	2,214			2,315	908	3,041	367
	Totals	67,397	6,939			2,315	908	6,228	975
	Essex County								
338	Belleville	1,855	176					116	16
339	Central	5,186	526					932	87
340	Clover	1,793	174					147	44
341	Home	5,355	422					1,725	131
342	North Belleville	5,265	627					598	120
343	Silver Lake	2,107	250					243	28
344	American-Polish	2,014	286					173	29
345	Bloomfield	3,526	366					258	32
346	Church	1,336	171	95	4			13	3
347	Concord	1,174	101					40	4

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	
893	63	52	S.	$1.00 m.	$200	6	$0.05 b	$0.05 b	299
1,296	84	116	S.	1.00 m.	200	6	.07 b	.07 b	300
2,987	129	330	S.	1.00 m.	200	6	2.00 a	2.00 a	301
877	38	140	S.	1.00 m.	200	6	2.00 a	2.00 a	302
1,835	85	131	S.	1.00 m.	200	6	.05 b	.05 b	303
3,917	153	246	S.	1.00 m.	200	6	2.00 a	.24 b	304
1,455	75	117	S.	1.00 m.	200	6	2.00 a	.50 a	305
1,618	58	215	S.	1.00 m.	200	6	.05 b	.05 b	306
2,959	99	240	S.	1.00 m.	200	6	.05 b	.05 b	307
6,293	203	299	S.	1.00 m.	200	6	.05 b	.05 b	308
381	27	32	S.	1.00 m.	200	6	.05 b	.05 b	309
908	57	116	S.	1.00 m.	200	6	.05 b	.05 b	310
641	33	89	S.	1.00 m.	200	6	.03½ b	.03½ b	311
813	34	91	S.	1.00 m.	200	6	.05 b	.05 b	312
1,105	49	66	S.	1.00 m.	200	6	.05 b	.05 b	313
2,555	102	244	S.	1.00 m.	200	6	.05 b	.05 b	314
585	56	53	S.	1.00 m.	200	6	.03 b	.03 b	315
319	42	23	S.	1.00 m.	200	6	.05 b	.05 b	316
591	29	43	S.	1.00 m.	200	6	.05 b	.05 b	317
6,087	288	245	S.	1.00 m.	200	6	.05 b	.05 b	318
1,426	62	54	S.	1.00 m.	200	6	.05 b	.05 b	319
267	15	14	S.	1.00 m.	200	6	.10 b	.10 b	320
1,504	73	149	S.	1.00 m.	200	6	.05 b	.05 b	321
1,459	101	118	S.	1.00 m.	200	6	2.00 a	.....	322
42,771	1,955	3,223							
3,004	105	243	S.	$1.00 m.	$200	6	.....	.....	323
3,398	141	236	S.	1.00 m.	200	6	.....	.....	324
2,319	72	168	S.	.90 m.	200	6	$0.05 b	$0.05 b	325
3,458	112	202	S.	1.00 m.	200	6	.....	.....	326
1,204	40	105	S.	1.00 & 2.00 m.	200	6	.05 b	.05 b	327
7,974	266	373	S.	1.00 m.	200	6	.....	.....	328
2,578	180	379	S.	1.00 m.	200	6	.....	.....	329
3,171	195	528	S.	1.00 m.	200	6	.....	.....	330
3,714	213	293	S.	1.00 m.	200	6	.....	.....	331
1,536	76	127	S.	.70 m.	200	6	.10 b	.10 b	332
1,781	126	177	S.	1.00 m.	200	6	.....	.....	333
1,374	107	108	S.	1.00 m.	200	6	.05 b	.05 b	334
3,639	167	279	N.S.	.90 & 1.00 m.	200	6	.....	.....	335
4,728	159	156	N.S.	1.00 m.	200	6	.....	.....	336
32,062	1,218	2,271	O.P.	.....	200	6	.....	.....	337
75,940	3,177	5,645							
1,971	47	145	S.	$1.00 & $2.00 m.	$200	6	.....	.....	338
6,118	107	506	O.P.	.....	200	6	$2.00 a	$2.00 a	339
1,940	42	176	N.S.	1.00 m.	200	6	1.00 a	1.00 a	340
7,080	188	365	S.	1.00 m.	200	6	.....	.....	341
5,863	100	647	S.	1.00 m.	200	6	.....	.....	342
2,350	26	252	O.P.	.....	200	6	.....	.....	343
2,187	19	296	S.	1.00 & 2.00 m.	200	6	.....	.....	344
3,784	64	334	S.	1.00 m.	200	6	.....	.....	345
1,444	38	140	S.	1.00 m.	200	6	.....	.....	346
1,214	31	74	S.	1.00 m.	200	6	.....	.....	347

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			
348	Constitution	Bloomfield	Mar. 29, 1923	Frederick Sadler
349	Energetic	"	Feb. 15, 1921	Axel V. Beeken
350	Essex County	"	Oct. 7, 1885	Charles J. Murray
351	Glenwood	"	Aug. 5, 1920	Nathaniel A. Olinger
352	Interurban	"	Dec. 5, 1922	Joseph Goldblatt
353	Merchants and Mechanics	"	April 4, 1910	William W. Keyler
354	North Center	"	Dec. 19, 1925	Anderson K. Hann
355	Young Men's	"	Jan. 21, 1914	Harvey E. Harris
356	Caldwell	Caldwell	Dec. 20, 1890	Raymond Kiefer
357	Grover Cleveland	"	July 27, 1922	August O. Feld
358	West Essex	"	Oct. 22, 1915	Ferdinand J. Hosp
359	Cedar Grove	Cedar Grove	May 8, 1913	Russell G. Cory
360	Amherst	East Orange	June 12, 1920	Fred Stocker
361	Apex	" "	July 2, 1920	John K. Moors
362	Banner	" "	June 26, 1923	Denis L. Conroy
363	Brick Church-Fairway	" "	* (See below)	Frank E. Quinby
364	Carnegie	" "	April 16, 1925	T. David Gibb
365	Civic Centre	" "	Nov. 23, 1921	Charles H. Martens
366	Clarion	" "	June 13, 1923	Walter Colton
367	East Orange	" "	Mar. 2, 1887	Walter R. Pruden
368	Lackawanna	" "	Mar. 29, 1912	E. Tracy Lanterman
369	Library	" "	Jan. 7, 1925	T. H. B. Boothe
370	Marvel	" "	Dec. 24, 1925	Abraham Schindel
371	Park and Dodd	" "	June 16, 1921	Ralph S. Westgate
372	Progressive	" "	Jan. 18, 1911	A. A. Hill
373	Prospect-Watsessing	" "	Dec. 21, 1910	John W. Noble
374	Safeguard	" "	Dec. 9, 1920	Denis L. Conroy
375	Shepherd	" "	Oct. 30, 1920	Anthony P. Miele
376	Stronghold	" "	Mar. 7, 1921	I. Newton Davies
377	Suburban	" "	Nov. 6, 1902	Charles Hahn
378	Third Ward	" "	June 15, 1910	Charles T. Riotte
379	Triumph	" "	Feb. 2, 1910	Herbert Rumrill
380	Tuttle	" "	Mar. 23, 1927	Moses Strauss
381	Glen Ridge	Glen Ridge	Mar. 30, 1914	Eugene L. Cadmus
382	Business Men's	Irvington	May 24, 1913	W. Clifton Terrill
383	Camptown	"	Mar. 7, 1910	Louis G. Breitenbach
384	First Ward	"	Nov. 8, 1915	Joseph F. Harter
385	Greater Newark	"	Dec. 28, 1904	Francis S. Green
386	Grove	"	Mar. 31, 1910	Conrad J. Rech
387	Iroquois	"	Jan. 8, 1925	Stanley J. Bakley
388	Irvington	"	June 18, 1887	Melvin R. Longfield
389	Marathon	"	Oct. 21, 1910	August M. Kleeman
390	Normandy Park	"	Sept. 11, 1912	Adolph A. Franz
391	Olympic	"	Sept. 18, 1905	Frederick G. Goedde
392	Polish American	"	Feb. 14, 1913	W. Mazur
393	Service Men's	"	Sept. 9, 1921	Edward J. Boschen
394	Supreme	"	Nov. 27, 1925	Andrew G. Kress
395	Livingston	Livingston	Aug. 28, 1922	Ralph D. DeCamp
396	Caledonia	Maplewood	Mar. 22, 1909	Edward F. Schwartz
397	Crestview	"	Mar. 21, 1922	Charles G. Bauer
398	Maplewood	"	April 27, 1910	James Fleming
399	Township	"	Feb. 1, 1922	John W. Heller
400	Tuscan	"	Sept. 22, 1909	Emil Hildebrand
401	Millburn	Millburn	Aug. 10, 1907	John A. Kalb
402	Washington Rock	"	May 14, 1926	E. B. Ward

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Arthur V. Talmage	Spencer C. Hamilton, Jr.	231 Washington Ave., Glen Ridge, N. J.	348
Simon L. Fisch	Theodore Krohn	9 Clinton St., Newark, N. J.	349
F. R. & F. H. Pilch	Frank J. Hochstuhl, Jr.	P. O. Box 127, Bloomfield, N. J.	350
Lionel L. Meyers	Charles E. Curtis	61 Washington St., Bloomfield, N. J.	351
Theodore Krohn	Samuel J. Wortzel	9 Clinton St., Newark, N. J.	352
James P. Mylod	Frank L. Fisher	5 Broad St., Bloomfield, N. J.	353
Thomas J. Markey	Willard H. Elliott	88 Lafayette Ave., East Orange, N. J.	354
Thomas J. Markey	Frederic J. Leiss	3 Ridley Court, Glen Ridge, N. J.	355
Robert W. Brady	Roswell W. Chandler	339 Bloomfield Ave., Caldwell, N. J.	356
John A. Booth	C. Willard Wands	309 Bloomfield Ave., Caldwell, N. J.	357
Philip D. Elliot	Arthur Jones	315 Bloomfield Ave., Caldwell, N. J.	358
Samuel W. Boardman, Jr.	Fred W. Jenkins	574 Pompton Ave., Cedar Grove, N. J.	359
Rossbach & Rossbach	Frank P. Litter	14 Belmont Ave., Newark, N. J.	360
Theodore D. Gottlieb	Philip G. Wall	79 Eaton Place, East Orange, N. J.	361
Michael F. Judge	Thomas S. Judge	30 Coolidge Road, Maplewood, N. J.	362
F. P. Schenck & H. W. Lindeman	Clarence R. McKim	28 Washington Place, East Orange, N. J.	363
Nathan Turesky	Godfrey K. Preiser	132 William St., Orange, N. J.	364
Walter C. Ellis	Fred N. Moffat, Jr.	25 Halsted St., East Orange, N. J.	365
Harry W. Lindeman	C. O. Weeks	11 Hawthorne Place, East Orange, N. J.	366
J. Howard Conover	Frederic J. Leiss	42 N. Munn Ave., East Orange, N. J.	367
Charles B. Clancy	Harry Hodge	62 Hedden Place, East Orange, N. J.	368
H. Warner Doremus	Albert J. Ammerman	53 New St., East Orange, N. J.	369
Samuel Dreskin	Harry Kalb	24 Branford Place, Newark, N. J.	370
William A. Calhoun	R. J. Fitzgerald	354 N. Park St., East Orange, N. J.	371
H. J. Stanfield	John M. Middlesworth	150 Steuben St., East Orange, N. J	372
Andrew J. Whinery	A. Bruce Leslie	74 Dodd St., East Orange, N. J.	373
William V. Rafferty	John J. Dourney	716 Eagle Rock Ave., West Orange, N. J.	374
Nicholas Joya	Andrew J Seidenschwarz	12 Cypress St., Maplewood, N. J.	375
Irving Silver	Israel Denholtz	147 Keer Ave., Newark, N. J.	376
Howard L. Fitzsimons	Philip L. Goerk	26 Halstead St., Newark, N. J.	377
Howard Peck	William H. DeCamp, Jr.	52 Collamore Terrace, West Orange, N. J.	378
B. C. Seaman & H. W. Lindeman	Raymond R. Campbell	227 N. Eighteenth St., East Orange, N. J.	379
Samuel S. Ferster	Kenneth G. Donnelly	1690 Van Ness Terrace, Union, N. J.	380
Howard S. Dodd	Clarence F. Stringham	227 Ridgewood Ave., Glen Ridge, N. J.	381
Henry P. Bedford	John I. Middleton	c/o Irvington National Bank, Irvington, N. J.	382
Newton P. Kinsey	Ludwig P. Hofmann	34 Union Ave., Irvington, N. J.	383
Joseph Steiner	Louis Stoecker	26 Yale St., Maplewood, N. J.	384
Newton P. Kinsey	Joseph S. Waterfield	35 Whitney Road, Short Hills, N. J.	385
Alfred C. Kraft	William F. Gegenheimer	53 Clinton St., Newark, N. J.	386
William Newman	Walter L. Koerner	81 Wagner Place, Irvington, N. J.	387
Newton P. Kinsey	John I. Middleton	c/o Irvington National Bank, Irvington, N. J.	388
Charles C. Deubel	A. P. Gehling	88 Lindsley Ave., West Orange, N. J.	389
Charles H. Stewart	Richard F. L. Muth	81 Courter Ave., Maplewood, N. J.	390
Fred G. Stickel, Jr.	Otto H. Wilhelm	15 Headley Terrace, Irvington, N. J.	391
Thaddeus J. Rospond	John Posluszny	617 Eighteenth Ave., Newark, N. J.	392
Frederic Stoddard	Gustav Modersohn, Jr.	755 Broad St., Newark, N. J.	393
Richard Otto	Frank K. Weckenmann	1351 Springfield Ave., Irvington, N. J.	394
Grosso & Anderson	Raymond C. Tower	27 Wilson Terrace, Livingston, N. J.	395
Herman B. Licks	William A. Gade	189 S. Tenth St., Newark, N. J.	396
Richard H. Thiele	L. F. Gardiner, Jr.	502 High St., Newark, N. J.	397
Frederic W. Smith	Frank W. Lang	Depot Plaza, Maplewood, N. J.	398
S. D. Williams	J. Lewis Fiacre	1874 Springfield Ave., Maplewood, N. J.	399
Joseph W. Kapp	Gustave F. Lueddeke	112 Oakview Ave., Maplewood, N. J.	400
Hobart L. Benedict	Stanley J. Lathrop	Millburn, N. J.	401
Fred Herrigel, Jr.	Roland Lewan	46 Walnut Ave., Millburn, N. J.	402

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				
348	Constitution	Bloomfield	$6,171	$3,000	$73,000
349	Energetic	"	9,640	62,592	66,400
350	Essex County	"	12,256	31,005	365,650
351	Glenwood	"	6,263	.....	37,871
352	Interurban	"	15,809	7,747	32,200
353	Merchants and Mechanics	"	12,280	20,531	158,200
354	North Center	"	490	31	28,000
355	Young Men's	"	3,199	.....	128,593
356	Caldwell	Caldwell	3,134	1,031	324,654
357	Grover Cleveland	"	2,942	2,500	95,530
358	West Essex	"	22,545	25,808	233,600
359	Cedar Grove	Cedar Grove	406	7,400	454,761
360	Amherst	East Orange	12,089	.....	110,209
361	Apex	" "	218	.....	46,200
362	Banner	" "	7,399	.....	87,500
363	Brick Church-Fairway	" "	106,273	20,018	612,615
364	Carnegie	" "	7,368	.....	44,353
365	Civic Centre	" "	4,897	3,358	160,714
366	Clarion	" "	2,096	4,100	235,899
367	East Orange	" "	9,959	231	325,933
368	Lackawanna	" "	7,749	17,687	606,550
369	Library	" "	1,441	1,927	61,500
370	Marvel	" "	10,552	5,000	46,950
371	Park and Dodd	" "	8,484	3,000	139,837
372	Progressive	" "	94	1,100	51,000
373	Prospect-Watsessing	" "	32,079	12,880	307,018
374	Safeguard	" "	3,594	1,334	24,661
375	Shepherd	" "	9,140	7,000	41,400
376	Stronghold	" "	10,008	.....	260,100
377	Suburban	" "	2,105	.....	192,100
378	Third Ward	" "	10,134	.....	506,034
379	Triumph	" "	8,579	11,000	454,073
380	Tuttle	" "	3,590	.....	7,000
381	Glen Ridge	Glen Ridge	21,974	10,447	327,750
382	Business Men's	Irvington	116	.....	183,404
383	Camptown	"	12,021	36,054	1,421,404
384	First Ward	"	12,002	15,511	164,500
385	Greater Newark	"	12,187	7,650	308,000
386	Grove	"	2,940	.....	67,600
387	Iroquois	"	19,263	.....	71,700
388	Irvington	"	20,273	.....	385,112
389	Marathon	"	1,244	3,000	179,175
390	Normandy Park	"	481	321	118,802
391	Olympic	"	4,281	2,500	139,900
392	Polish American	"	800	.....	177,150
393	Service Men's	"	9,081	.....	136,600
394	Supreme	"	26,963	2,500	94,400
395	Livingston	Livingston	14,570	3,000	97,900
396	Caledonia	Maplewood	23,198	5,000	33,850
397	Crestview	"	35,039	100	226,075
398	Maplewood	"	92,416	27,000	1,987,919
399	Township	"	16,083	.....	265,412
400	Tuscan	"	4,524	.....	153,400
401	Millburn	Millburn	12,266	19,000	1,087,188
402	Washington Rock	"	420	25,674	114,700

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$59,977	$3,898	$41,994	$2,743	$32	$190,815	348
.....	555	286,851	274	1,206	427,518	349
209,848	6,440	212,782	5,438	879	844,298	350
.....	2,107	81,782	471	1,637	130,131	351
12,433	500	22,022	458	172	91,341	352
19,791	12,655	129,945	7,807	429	361,638	353
30,342	3,556	20,000	375	295	83,089	354
.....	150	150,985	15,061	2,575	300,563	355
31,933	3,640	200,702	14,494	2,952	582,540	356
.....	.....	37,094	3,979	51	142,096	357
168,320	18,185	137,830	21,580	3,202	631,070	358
48,900	5,215	130,183	3,390	3,550	653,805	359
13,957	2,720	130,993	892	17,517	288,377	360
97,029	10,370	136,242	1,213	5,628	296,900	361
5,749	412	150,672	14,941	205	266,878	362
13,655	23,875	386,066	15,270	16,700	1,194,472	363
6,514	7,305	37,340	3,670	441	106,991	364
30,849	5,174	148,426	5,316	8,508	367,242	365
21,740	4,085	106,059	4,140	2,396	380,515	366
1,087	8,536	434,394	7,387	1,941	789,468	367
215,883	22,868	359,397	56,747	24,952	1,311,838	368
.....	4,905	70,960	9,350	17,918	168,001	369
100,003	3,314	273,749	94,137	24,576	558,281	370
.....	2,105	137,385	8,589	1,631	301,031	371
15,617	619	25,585	20,936	27,525	142,476	372
15,006	10,598	580,186	2,502	4,775	965,044	373
.....	50	38,718	15,048	63	83,468	374
86,576	4,962	24,593	2,236	1,676	177,583	375
1,209	750	27,189	41,940	18,231	359,427	376
445	1,650	97,772	41,832	5,017	340,921	377
11,868	1,550	365,778	20,552	12,165	928,081	378
63,776	9,162	158,734	22,895	2,851	731,070	379
.....	.....	46,458	40	1,621	58,709	380
235,291	14,225	187,489	60,258	5,254	862,688	381
.....	100	254,894	2,550	4,125	445,189	382
1,235	21,570	1,194,562	2,779	8,539	2,698,164	383
157,859	20,532	410,827	81,895	2,861	865,987	384
518	2,600	460,968	637	8,137	800,697	385
.....	2,220	59,268	7,965	2,723	142,716	386
37,270	4,650	106,980	12,828	7,071	259,762	387
38,434	3,676	294,865	1,220	3,430	747,010	388
.....	798	90,064	7,427	1,976	283,684	389
.....	550	134,530	2,610	272	257,566	390
53,833	5,885	186,479	21,673	5,507	420,058	391
44,033	.....	181,028	989	1,473	405,473	392
17,188	6,900	102,491	9,319	3,974	285,553	393
107,357	1,950	37,594	3,697	1,765	276,226	394
4,184	1,130	30,916	6,777	1,671	160,148	395
35,188	2,744	367,212	431	49,627	517,250	396
.....	2,660	101,774	312	1,002	366,962	397
12,088	50,931	165,221	8,856	2,533	2,346,964	398
638	7,466	90,436	2,144	3,888	386,067	399
94,862	16,765	192,064	11,179	2,984	475,778	400
10,450	57,747	680,940	5,199	5,740	1,878,530	401
121,941	3,725	18,486	2,734	1,573	289,253	402

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					
348	Constitution	Bloomfield	$118,482	.....	.....	$400
349	Energetic	"	271,131	.....	.....	30,245
350	Essex County	"	623,947	.....	.....	.....
351	Glenwood	"	69,519	.....	.....	17,750
352	Interurban	"	50,358	.....	.....	5,000
353	Merchants and Mechanics	"	255,282	.....	.....	5,000
354	North Center	"	47,846	.....	.....	9,600
355	Young Men's	"	89,206	.....	.....	55,400
356	Caldwell	Caldwell	294,666	.....	.....	103,600
357	Grover Cleveland	"	77,378	.....	.....	13,805
358	West Essex	"	433,673	.....	.....	50,450
359	Cedar Grove	Cedar Grove	313,362	.....	.....	136,450
360	Amherst	East Orange	92,854	.....	.....	55,075
361	Apex	" "	83,349	.....	$419	91,350
362	Banner	" "	107,355	.....	.....	67,300
363	Brick Church-Fairway	" "	537,987	$14,400	.....	227,320
364	Carnegie	" "	71,445	.....	.....	1,000
365	Civic Centre	" "	208,678	.....	.....	16,350
366	Clarion	" "	194,153	.....	.....	67,000
367	East Orange	" "	385,332	.....	.....	101,900
368	Lackawanna	" "	610,536	.....	.....	329,950
369	Library	" "	89,965	.....	6,975	14,400
370	Marvel	" "	327,189	.....	.....	71,550
371	Park and Dodd	" "	192,577	.....	.....	.....
372	Progressive	" "	38,686	.....	.....	75
373	Prospect-Watsessing	" "	235,210	.....	.....	162,125
374	Safeguard	" "	43,602	.....	.....	3,490
375	Shepherd	" "	94,667	.....	.....	5,000
376	Stronghold	" "	157,617	.....	.....	34,625
377	Suburban	" "	154,306	.....	.....	67,600
378	Third Ward	" "	385,219	.....	.....	100,460
379	Triumph	" "	305,024	.....	.....	170,500
380	Tuttle	" "	32,035	.....	.....	8,530
381	Glen Ridge	Glen Ridge	532,558	.....	.....	55,400
382	Business Men's	Irvington	105,044	.....	.....	166,600
383	Camptown	"	925,291	.....	.....	1,033,800
384	First Ward	"	328,917	.....	.....	193,050
385	Greater Newark	"	194,058	.....	.....	287,000
386	Grove	"	51,027	.....	.....	29,500
387	Iroquois	"	134,086	.....	.....	34,250
388	Irvington	"	238,724	.....	.....	320,250
389	Marathon	"	108,150	.....	.....	87,600
390	Normandy Park	"	102,755	.....	.....	62,600
391	Olympic	"	216,610	.....	.....	85,075
392	Polish American	"	95,013	.....	.....	137,479
393	Service Men's	"	144,485	2,900	.....	51,350
394	Supreme	"	120,037	.....	.....	61,300
395	Livingston	Livingston	95,608	.....	.....	6,700
396	Caledonia	Maplewood	259,937	.....	.....	135,177
397	Crestview	"	196,521	.....	.....	18,900
398	Maplewood	"	1,695,705	.....	.....	.....
399	Township	"	250,123	.....	.....	8,900
400	Tuscan	"	181,159	186	.....	150,725
401	Millburn	Millburn	929,656	.....	.....	127,600
402	Washington Rock	"	211,125	.....	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

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	
.....	.....	$155	.....	$10,938	$6,588	$26,463	$27,789	$190,815	348
$1,672	.....	378	.....	.....	2,085	.....	122,007	427,518	349
740	.....	1,513	.....	.....	6,715	132,558	78,825	844,298	350
.....	.....	.....	.....	.....	128	16,026	26,708	130,131	351
2,176	.....	197	.....	.....	1,195	13,712	18,703	91,341	352
97	.....	101	.....	.....	16	50,545	50,597	361,638	353
564	.....	.....	.....	1,500	3,287	11,510	8,782	83,089	354
533	$50,495	245	.....	3,500	37,055	.....	64,129	300,563	355
61	.....	1,142	.....	20,000	12,832	53,331	96,908	582,540	356
3,310	.....	135	$300	15,875	1,881	9,822	19,590	142,096	357
91	.....	3,085	.....	.....	1,610	73,073	69,088	631,070	358
352	.....	577	2,520	65,000	3,382	84,470	47,692	653,805	359
255	.....	.....	54	.....	53,020	5,333	81,786	288,377	360
685	6,806	.....	.....	22,075	26,319	15,099	50,798	296,900	361
345	14,714	50	.....	.....	15,929	11,440	49,745	266,878	362
916	.....	1,649	.....	156,712	3,041	105,598	146,849	1,194,472	363
1,769	.....	585	.....	.....	199	17,601	14,392	106,991	364
125	.....	356	.....	31,688	647	39,201	70,197	367,242	365
680	44	586	.....	34,425	1,240	37,965	44,422	380,515	366
852	.....	808	.....	.....	25,059	84,484	191,033	789,468	367
28	.....	737	.....	61,000	13,843	138,421	157,323	1,311,838	368
271	.....	126	.....	.....	12,128	11,036	33,100	168,001	369
3,356	.....	2,402	4,286	13,900	6,532	43,243	85,823	558,281	370
.....	.....	220	.....	.....	19,263	36,048	52,923	301,031	371
2,261	3,026	13	.....	.....	43,189	3,368	51,858	142,476	372
.....	274,515	67	.....	.....	51,406	60,785	180,936	965,044	373
1,543	.....	365	.....	.....	9,020	9,431	16,017	83,468	374
1,908	.....	595	.....	21,700	1,577	18,836	33,300	177,583	375
26,533	.....	1,022	1,300	.....	22,285	29,071	87,174	359,427	376
4,340	27,195	183	.....	3,800	5,466	34,040	43,991	340,921	377
174	11,455	.....	.....	141,058	34,392	87,042	168,281	928,081	378
1,650	.....	816	.....	98,853	4,320	76,523	73,384	731,070	379
.....	.....	.....	.....	.....	.....	.....	18,144	58,709	380
1,560	.....	1,791	.....	73,000	1,333	115,236	81,810	862,688	381
.....	21,403	.....	.....	.....	17,113	8,011	127,018	445,189	382
42	.....	.....	700	43,000	115,762	161,305	418,264	2,698,164	383
732	.....	878	.....	.....	140,630	29,730	172,050	865,987	384
.....	.....	11	.....	.....	119,774	10,011	189,843	800,697	385
.....	.....	85	.....	8,000	21,017	7,998	25,089	142,716	386
449	.....	1,476	.....	.....	18,280	23,137	48,084	259,762	387
.....	.....	25	.....	.....	16,148	52,746	119,117	747,010	388
17	.....	60	.....	16,000	20,259	16,319	35,279	283,684	389
71	.....	.....	.....	600	17,470	14,864	59,206	257,566	390
1,968	.....	276	.....	5,000	8,546	37,552	65,031	420,058	391
227	.....	.....	.....	.....	56,429	15,435	100,890	405,473	392
165	.....	136	.....	.....	3,967	25,175	57,375	285,553	393
563	.....	35	.....	29,250	1,405	26,362	37,274	276,226	394
6	.....	142	.....	12,200	121	22,898	22,473	160,148	395
8	.....	70	.....	.....	255	19,087	102,716	517,250	396
.....	.....	.....	.....	.....	32,165	57,203	62,173	366,962	397
.....	.....	2,699	1,600	.....	9,503	463,599	173,858	2,346,964	398
.....	.....	1	.....	.....	.....	75,418	51,625	386,067	399
15	.....	656	.....	11,000	11,478	32,248	88,311	475,778	400
8,766	.....	1,246	.....	400,709	12,434	181,388	216,731	1,878,530	401
1,200	.....	516	.....	.....	504	45,521	30,387	289,253	402

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								
348	Constitution	1,329	100	.....	.....	.....	.....	2	1
349	Energetic	3,842	330	.....	.....	.....	.....	151	21
350	Essex County	7,746	909	.....	.....	.....	.....	.....	.....
351	Glenwood	1,641	214	.....	.....	.....	.....	88	25
352	Interurban	529	41	.....	.....	.....	.....	25	4
353	Merchants and Mechanics	2,809	261	.....	.....	.....	.....	25	3
354	North Center	822	123	.....	.....	.....	.....	48	9
355	Young Men's	1,111	146	.....	.....	.....	.....	277	30
356	Caldwell	3,686	259	.....	.....	.....	.....	518	43
357	Grover Cleveland	936	100	.....	.....	.....	.....	69	13
358	West Essex	4,568	384	.....	.....	.....	.....	252	100
359	Cedar Grove	4,924	418	.....	.....	.....	.....	682	70
360	Amherst	1,106	116	.....	.....	.....	.....	275	33
361	Apex	1,246	156	.....	.....	33	33	457	68
362	Banner	1,241	128	.....	.....	.....	.....	337	50
363	Brick Church-Fairway	6,332	602	140	29	.....	.....	1,137	110
364	Carnegie	705	59	.....	.....	.....	.....	5	1
365	Civic Centre	3,214	248	.....	.....	.....	.....	82	13
366	Clarion	2,894	285	.....	.....	.....	.....	335	39
367	East Orange	4,411	359	.....	.....	.....	.....	510	70
368	Lackawanna	7,092	675	.....	.....	.....	.....	1,650	167
369	Library	979	82	.....	.....	95	12	72	8
370	Marvel	2,813	254	.....	.....	.....	.....	358	35
371	Park and Dodd	2,045	215	.....	.....	.....	.....	.....	.....
372	Progressive	373	88	.....	.....	.....	.....	1	1
373	Prospect-Watsessing	3,042	431	.....	.....	.....	.....	810	76
374	Safeguard	378	62	.....	.....	.....	.....	18	10
375	Shepherd	1,435	231	.....	.....	.....	.....	25	3
376	Stronghold	1,910	127	.....	.....	.....	.....	173	36
377	Suburban	1,684	138	.....	.....	.....	.....	338	35
378	Third Ward	6,536	419	.....	.....	.....	.....	502	77
379	Triumph	3,930	370	.....	.....	.....	.....	853	150
380	Tuttle	631	109	.....	.....	.....	.....	42	13
381	Glen Ridge	5,607	405	.....	.....	.....	.....	277	35
382	Business Men's	3,608	162	.....	.....	.....	.....	1,666	132
383	Camptown	12,620	955	.....	.....	.....	.....	5,386	579
384	First Ward	3,354	202	.....	.....	.....	.....	1,931	119
385	Greater Newark	2,557	229	.....	.....	.....	.....	1,698	126
386	Grove	905	74	.....	.....	.....	.....	147	22
387	Iroquois	1,160	137	.....	.....	.....	.....	171	30
388	Irvington	3,338	275	.....	.....	.....	.....	1,601	136
389	Marathon	1,162	172	.....	.....	.....	.....	438	49
390	Normandy Park	1,472	123	.....	.....	.....	.....	313	29
391	Olympic	2,085	209	.....	.....	.....	.....	425	46
392	Polish American	2,459	437	.....	.....	.....	.....	687	209
393	Service Men's	1,746	205	29	6	.....	.....	256	33
394	Supreme	2,608	282	.....	.....	.....	.....	306	54
395	Livingston	743	143	.....	.....	.....	.....	33	7
396	Caledonia	4,755	594	.....	.....	.....	.....	675	88
397	Crestview	2,490	288	.....	.....	.....	.....	94	11
398	Maplewood	23,958	1,196	.....	.....	.....	.....	.....	.....
399	Township	4,049	342	.....	.....	.....	.....	45	9
400	Tuscan	1,900	201	186	10	.....	.....	753	67
401	Millburn	9,730	1,368	.....	.....	.....	.....	638	82
402	Washington Rock	2,652	330	.....	.....	.....	.....	.....	.....

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	
1,331	28	73	S.	$1.00 m.	$200	6	$1.00 a	$1.00 a	348
3,993	19	332	N.S.	1.00 m.	200	6	3.00 a	2.00 a	349
7,746	124	785	S.	1.00 m.	200	6	.....	.....	350
1,729	26	213	O.P.	.....	200	6	.....	.....	351
554	8	37	S.	1.00 m.	200	6	.....	.....	352
2,834	38	226	S.	1.00 m.	200	6	.....	.....	353
870	15	117	N.S.	1.00 m.	200	6	.....	.....	354
1,388	38	138	S. & N.S.	1.00 & 2.00 m.	200	6	.....	.....	355
4,204	100	202	S.	1.00 m.	200	6	3.00 a	.....	356
1,005	26	87	S.	1.00 & 2.00 m.	200	5½ & 6	.....	.....	357
4,820	100	384	S.	1.00 m.	200	6	.....	.....	358
5,606	128	360	S.	1.00 m.	T.M.&200	6	.03 b	.03 b	359
1,381	31	118	O.P.	.....	200	6	.....	.....	360
1,736	24	233	O.P.	.....	T.M.&200	6	.....	.....	361
1,578	25	153	S.	1.00 m.	200	6	.....	.....	362
7,609	166	575	S.	1.00 m.	T.M.&200	5 & 6	.....	.....	363
710	18	42	S. & N.S.	1.00 m.	200	6	2.00 a	.....	364
3,296	37	224	S.	1.00 m.	T.M.&200	5 & 6	.04 b	.04 b	365
3,229	56	268	S.	1.00 m.	T.M.&200	5,5½&6	1.00 a	.....	366
4,921	85	344	S. & N.S.	1.00 m.	200	6	2.00 a	1.00 a	367
8,742	673	169	O.P.	.....	200	5 & 6	.....	.....	368
1,146	24	78	S. & N.S.	1.00 m.	200	4 & 6	3.00 a	1.00 a	369
3,171	31	258	S.	1.00 m.	200	5 & 6	.....	.....	370
2,045	29	186	S.	1.00 m.	200	6	3.00 a	.....	371
374	27	62	S.	1.00 m.	200	6	.....	.....	372
3,852	80	427	S.	1.00 & 2.00 m.	200	various	1.00 a	1.00 a	373
396	8	64	S.	1.00 m.	200	6	.....	.....	374
1,460	14	220	S.	1.00 m.	200	6	2.00 a	2.00 a	375
2,083	76	87	S.	1.00 m.	200	6	4.00 a	.....	376
2,022	47	126	S.	1.00 m.	200	6	3.00 a	.....	377
7,038	77	419	O.P.	.....	200	6	.05 b	.05 b	378
4,783	122	398	S.	1.00 m.	200	6	1.00 a	1.00 a	379
673	4	118	O.P.	1.00 m.	200	6	.....	.....	380
5,884	107	333	S.	1.00 m.	200	6	.....	.....	381
5,274	52	242	O.P.	.....	100 & 200	6	.....	3.00 a	382
18,006	215	1,319	O.P.	.....	200	5 & 6	1.00 a	3.00 a	383
5,285	83	238	S.	1.00 m.	200	5 & 6	.....	.....	384
4,255	70	285	O.P.	.....	200	6	.....	.....	385
752	39	57	S.	1.00 m.	200	6	3.00 a	3.00 a	386
1,331	32	135	S.	1.00 m.	200	6	3.00 a	1.00 a	387
4,939	109	302	N.S.-O.P.	1.00 m.	200	5 & 6	.....	3.00 a	388
1,600	42	179	S.	1.00 m.	200	6	1.00 a	1.00 a	389
1,785	24	128	O.P.	.....	200	6	.....	.....	390
2,510	39	216	S.	1.00 m.	T.M.&200	5 & 6	.....	1.00 a	391
3,146	31	615	N.S.	.25 w.	200	6	1.00 a	.....	392
2,031	34	210	S.	1.00 m.	200	6	3.00 a	1.00 a	393
2,914	64	272	S.	1.00 m.	T.M.&200	6	.....	.....	394
776	37	113	S.	1.00 m.	200	6	1.00 a	.....	395
5,430	26	656	O.P.	.....	200	5 & 6	4.00 a	4.00 a	396
2,584	51	248	O.P.	.....	T.M.&200	5 & 6	.02½ b	2.00 a	397
23,958	311	885	S.	1.00 m.	200	5 & 6	.02½ b	.02½ b	398
4,094	58	293	O.P.	.....	200	6	.02½ b	.02½ b	399
2,839	84	194	S.	1.00 m.	200	6	.....	1.00 a	400
10,368	389	1,061	S.	1.00 m.	200	6	.....	.....	401
2,652	63	267	S.	1.00 m.	200	6	.....	1.00 a	402

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			
403	Clairidge	Montclair	May 7, 1926	David Kornfield
404	Nishuane	"	June 17, 1922	Kenneth R. Shand
405	Upper Montclair	"	Aug. 26, 1919	Alfred T. Gibbs
406	A-1	Newark	Sept. 4, 1919	Michael Leveen
407	Abingdon	"	Feb. 4, 1914	John D. Leslie
408	Able-Old Hickory	"	* (See below)	Meyer P. Gross
409	Acorn	"	June 23, 1910	Philip J. Jackson
410	Acropolis	"	Mar. 28, 1913	George L. Larkin
411	Adamant	"	Oct. 16, 1920	Frank L. Smith
412	Aggressive	"	Nov. 8, 1913	William E. Sandmeyer
413	Aladdin	"	Oct. 23, 1920	Simon J. Griffinger
414	Alert	"	May 28, 1920	Samuel Schechner
415	Allied	"	Mar. 14, 1919	Max Abeles
416	Almanac	"	Nov. 24, 1924	H. Burnham Rowe
417	Alpha	"	Nov. 20, 1907	Joseph J. Matz
418	Alpine	"	July 13, 1920	Stanley J. Rotonda
419	Altruist	"	May 19, 1926	Charles Gans
420	American	"	April 4, 1907	Charles Loebel
421	American-Ukrainian	"	Feb. 7, 1922	Michael Shumeyko
422	Arion	"	Jan. 16, 1912	Edward F. Kern
423	Armstrong	"	Jan. 28, 1920	Junius Mebane
424	Arrow	"	July 23, 1920	Louis D. Goldberg
425	Assembly	"	April 19, 1920	David L. Heller
426	Astor	"	Dec. 5, 1912	Michael A. Jackson
427	Atlantic	"	April 1, 1901	C. Fred Ruffner
428	Atlas Weekly	"	Jan. 18, 1911	Samuel A. Cohen
429	Aurora	"	Feb. 10, 1923	Gennaro Laccitiello
430	Auto Trade	"	Nov. 25, 1921	Harry C. Gordon
431	Bankers	"	Nov. 27, 1911	Harry Spangenthal
432	Barringer	"	Mar. 7, 1919	Harry D. McKinney
433	Basic	"	Mar. 1, 1919	Jacob Lesnik
434	Bay View	"	Mar. 13, 1903	F. C. Mindnich
435	Beacon	"	June 16, 1920	Frank J. Durkin
436	Beaver	"	Mar. 23, 1912	Frederick Rosseter
437	Bell	"	Aug. 19, 1922	Samuel M. Bass
438	Beneficial	"	Mar. 18, 1893	Sidney H. Solomon
439	Bergen	"	Aug. 19, 1912	Alois Kraemer
440	Betsy Ross	"	Jan. 3, 1922	Elma Knapp
441	Big Brother	"	Jan. 13, 1922	Adolph Klein
442	Bigelow	"	Aug. 11, 1905	Max Oppenheimer
443	Black Diamond	"	Jan. 10, 1925	R. D. Van Duzer
444	Branch Brook	"	June 1, 1905	Samuel Gaiser
445	Branford	"	June 8, 1920	Ernest Grimaldi
446	Broad & Commerce	"	May 22, 1912	Eugene J. Anspach
447	Broad and Market	"	Sept. 10, 1906	James F. Connorton
448	Broad Street	"	Jan. 12, 1923	William F. Connelly
449	Brookdale	"	Oct. 27, 1911	Charles G. Hahn
450	Buildahome	"	July 20, 1922	John F. Sherman
451	Builders	"	Oct. 11, 1906	William F. Littell, Jr.
452	Buildmore	"	April 15, 1926	Elmer J. Herrmann
453	Camden	"	Mar. 6, 1912	William Schuff
454	Camfield	"	Feb. 7, 1899	Ernest P. Kayser
455	Capital	"	Oct. 26, 1912	Charles S. Baldwin
456	Casino	"	Mar. 1, 1892	Charles J. Geiger
457	Cedars	"	July 5, 1923	August Roemmele

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Irving Siegler	Philip B. Brooks	460 Bloomfield Ave., Montclair, N. J.	403
Harold Bouton	Joseph D. McKee	319 Orange Road, Montclair, N. J.	404
Henry W. Trimble	Terence J. McHugh	100 Gordonhurst Ave., Upper Montclair, N. J.	405
Louis Bondy	Moses Gansler	93 Mercer St., Newark, N. J.	406
Fred C. Ritger	John M. Williams	326 Bloomfield Ave., Newark, N. J.	407
Joseph Kraemer	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	408
Howard F. Kirk	Charles T. Ziegler	9 Clinton St., Newark, N. J.	409
Hubert J. Rowe	Fred M. Summers	245 Roseville Ave., Newark, N. J.	410
Wolber, Gilhooly & Yauch	Walter A. Hughes	30 Branford Place, Newark, N. J.	411
Max W. Meisner	Clyde A. Zukswert	24 Commerce St., Newark, N. J.	412
Harry Griffinger	U. Samuel Abeles	60 Fifth St., Newark, N. J.	413
Samuel Roessler	Oscar H. Merz	755 Broad St., Newark, N. J.	414
Charles Frankel	Abraham Levin	207 Market St., Newark, N. J.	415
Edward Gaulkin	Fred Maybaum	105 N. Sixteenth St., Bloomfield, N. J.	416
Isaac Fleischman	Benjamin Blank	52 Belmont Ave., Newark, N. J.	417
Charles Cerrato	Vito Verniero	13 Sheffield St., Newark, N. J.	418
Edward S. Bessman	B. H. Tabankin	735 Hunterdon St., Newark, N. J.	419
Joseph E. Cohn	M. George Greenberg	812 High St., Newark, N. J.	420
Anthony P. Kearns	Walter Sedorowitz	386 Myrtle Ave., Irvington, N. J.	421
Thomas R. Grimm	Fred G. Conradi	3 Belmont Ave., Newark, N. J.	422
Oliver Randolph	Edward T. Bowser	33 Oak St., East Orange, N. J.	423
Maurice J. Zucker	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	424
Koehler, Augenblick & Freedman	Walter A. Hughes	30 Branford Place, Newark, N. J.	425
H. Edward Wolf	Eugene A. Farrell	43 Hazelwood Ave., Newark, N. J.	426
Frederick Jay	John H. Kearney	148 Dickerson St., Newark, N. J.	427
Kessler & Kessler	Harry Wuensch	32 Philip Place, Irvington, N. J.	428
Charles C. Giffoniello	Paul K. Owen	24 Commerce St., Newark, N. J.	429
Edward R. McGlynn	Alfred N. Baum	15 Market St., Newark, N. J.	430
Isaac Spangenthal	Herman A. Sarwin	20 Commerce St., Newark, N. J.	431
J. Henry Harrison	Pauline Swanwick	256 Ridge St., Newark, N. J.	432
Egner & Beatty	Harry Kalb	24 Branford Place, Newark, N. J.	433
Benjamin J. Fleuchaus	A. T. Martin	8 Tulip Lane, Short Hills, N. J.	434
John L. Hughes	William F. Ackerson	670 Bergen St., Newark, N. J.	435
Carl F. Hinrichsen	John F. O'Brien	31 Clinton St., Newark, N. J.	436
Herman W. Brams	Samuel Herzlinger	11 Commerce St., Newark, N. J.	437
Joseph G. Young	W. D. Duguid	890 Broadway, Newark, N. J.	438
Frederick W. Wilderotter	Francis Barrett	192 Gregory Place, West Orange, N. J.	439
John H. Yauch, Jr.	Louise W. Woerner	914 Grove St., Irvington, N. J.	440
Harry H. Koehler	Henry H. Krafte	28 William St., Newark, N. J.	441
Levy, Fenster & McCloskey	Mina Stern	29 Astor St., Newark, N. J.	442
L. S. Johnson	W. R. Headden	546 Fairmont Ave., Westfield, N. J.	443
Joseph Kahrs	William A. Hall, Jr.	744 Broad St., Newark, N. J.	444
Bernard Mindes	John Lonergan	20 Clinton St., Newark, N. J.	445
Kalisch & Kalisch	Albert A. Adler	11 Commerce St., Newark, N. J.	446
Levy, Fenster & McCloskey	William Mattes, Jr.	871 S. Orange Ave., Newark, N. J.	447
George Henderson	Joseph Moritz	509 S. Orange Ave., Newark, N. J.	448
Frank A. Boettner	Charles G. Hahn, Jr.	34 Palm St., Newark, N. J.	449
	Henry Dolch	563 Broad St., Newark, N. J.	450
Samuel D. Williams	William A. Hall, Jr.	744 Broad St., Newark, N. J.	451
Louis Auerbacher, Jr.	Frederic J. Leiss	3 Ridley Court, Glen Ridge, N. J.	452
Charles C. Deubel	Harry J. Kenny	671 Bergen St., Newark, N. J.	453
Edgar Leiss	Charles G. Deno	176 Brookdale Ave., Newark, N. J.	454
M. J. Quigley	John E. Durr	39 Branford Place, Newark, N. J.	455
Edgar Leiss	Benedict A. Harter	135 Kingman Road, South Orange, N. J.	456
A. Leslie Price	Arthur A. Roemmele	29 Astor St., Newark, N. J.	457

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				
403	Clairidge	Montclair	$1,071	$17,785	$34,500
404	Nishuane	"	4,177	5,000	157,503
405	Upper Montclair	"	16,358	15,000	792,907
406	A-1	Newark	4,811	.....	557,152
407	Abingdon	"	11,267	172	134,304
408	Able-Old Hickory	"	4,407	22	326,527
409	Acorn	"	724	493	93,700
410	Acropolis	"	2,772	10,875	139,500
411	Adamant	"	19,876	.....	99,000
412	Aggressive	"	3,484	28,579	145,458
413	Aladdin	"	5,809	6,828	78,268
414	Alert	"	20,264	.....	212,500
415	Allied	"	8,114	.....	32,400
416	Almanac	"	5,166	5,251	60,351
417	Alpha	"	14,883	78,428	182,900
418	Alpine	"	2,694	.....	144,900
419	Altruist	"	5,138	6,400	143,047
420	American	"	4,140	.....	96,300
421	American-Ukrainian	"	3,500	.....	213,600
422	Arion	"	14,791	25,800	223,500
423	Armstrong	"	1,201	2,873	45,200
424	Arrow	"	2,991	11,157	315,810
425	Assembly	"	14,876	21,699	107,100
426	Astor	"	2,597	.....	873,690
427	Atlantic	"	937	.....	118,050
428	Atlas Weekly	"	15,910	8,000	223,900
429	Aurora	"	3,073	2,682	69,050
430	Auto Trade	"	6,090	4,000	66,300
431	Bankers	"	705	.....	188,400
432	Barringer	"	23,712	19,202	148,400
433	Basic	"	4,348	.....	4,800
434	Bay View	"	2,979	4,626	203,100
435	Beacon	"	7,008	5,000	164,036
436	Beaver	"	10,299	5,710	301,197
437	Bell	"	4,326	9,509	35,500
438	Beneficial	"	13,548	.....	252,000
439	Bergen	"	214	.....	202,116
440	Betsy Ross	"	1,898	19,432	69,842
441	Big Brother	"	36,646	5,949	75,138
442	Bigelow	"	175,292	120,450	439,645
443	Black Diamond	"	5,031	10,517	367,700
444	Branch Brook	"	1,556	134	79,000
445	Branford	"	5,682	5,066	18,100
446	Broad & Commerce	"	2,879	4,600	83,000
447	Broad and Market	"	7,509	25,321	86,771
448	Broad Street	"	961	.....	26,700
449	Brookdale	"	1,763	3,800	194,150
450	Buildahome	"	6,713	.....	64,500
451	Builders	"	11,990	262	172,400
452	Buildmore	"	10,190	1,500	49,353
453	Camden	"	1,861	.....	66,200
454	Camfield	"	1,306	.....	107,279
455	Capital	"	6,903	13,926	54,800
456	Casino	"	3,398	.....	180,357
457	Cedars	"	1,197	.....	229,327

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$8,300	$2,290	$27,314	$2,662	$1,603	$95,525	403
20,402	6,248	94,361	12,938	3,006	303,635	404
41,916	3,502	49,486	3,243	7,952	930,364	405
957	40,064	496,949	4,412	60,540	1,164,885	406
993	2,600	152.005	15,566	10,149	327,056	407
2,416	21,487	722,404	2,869	24,272	1,104,404	408
75,276	2,250	139,860	5,461	1,883	319,647	409
16,300	935	118,917	26,490	11,265	327,054	410
1,009	.....	153,647	1,115	3,368	278,015	411
4,415	540	356,229	2,199	2,735	543,639	412
12,520	1,325	111,876	267	958	217,851	413
131,926	1,085	558,874	31,610	22,594	978,853	414
10,644	1,800	183,753	81,758	823	319,292	415
.....	845	67,641	72,924	3,392	215,570	416
51,647	20,119	367,165	14,947	24,208	754,297	417
700	580	119,119	1,223	4,938	274,154	418
.....	2,357	123,966	308	5,137	286,348	419
19,476	300	97,820	7,630	4,413	230,079	420
5,384	3,293	219,728	55,488	5,977	506,970	421
4,547	4,113	265,049	30,383	10,819	579,002	422
.....	.....	.....	29,980	41,722	120,976	423
.....	27,191	374,538	86	2,963	734,736	424
2,200	625	120,535	962	430	268,427	425
2,999	5,245	464,956	19,405	49,721	1,418,613	426
42,493	12,487	363,607	7,843	8,022	553,439	427
38,380	917	395,687	3,252	37,564	723,610	428
4,951	2,383	61,474	2,681	149	146,443	429
30,118	1,575	121,037	3,631	3,714	236,465	430
.....	1,595	233,910	79,007	34,725	538,342	431
23,326	495	765,578	1,345	12,504	994,562	432
46,625	7,445	325,766	1,779	18,925	409,688	433
7,093	1,526	105,841	4,827	368	330,360	434
.....	5,447	153,698	430	1,914	337,533	435
980	5,415	165,627	51,673	32,964	573,865	436
18,718	500	100,440	2,583	7,026	178,602	437
.....	5,260	211,421	10,782	2,325	495,336	438
.....	5,310	56,412	761	475	265,288	439
.....	860	67,308	7,378	1,003	167,721	440
61,828	11,630	286,463	5,897	8,146	491,697	441
10,350	1,500	.....	314	1,240	748,791	442
354,252	18,965	61,185	33,348	14,072	865,070	443
40,738	2,552	100,232	300	1,631	226,143	444
47,433	.....	127,847	249	1,227	205,604	445
12,000	3,605	162,771	12,979	9,913	291,747	446
.....	60	181,443	66,908	51	368,063	447
74,201	350	121,671	6,636	476	230,995	448
32,608	6,559	224,091	9,707	5,512	478,190	449
59,050	3,165	126,245	1,318	2,157	263,148	450
40,350	1,280	214,989	854	6,588	448,713	451
.....	900	46,307	5,331	307	113,888	452
54,109	3,690	174,512	4,454	770	305,596	453
4,500	660	187,902	6,658	2,120	310,425	454
8,234	1,650	161,991	14,773	672	262,949	455
.....	2,465	434,427	136	4,260	625,043	456
36,800	3,720	161,745	3,787	201	436,777	457

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					
403	Clairidge	Montclair	$45,038	.....	.....	$4,000
404	Nishuane	"	196,877	.....	.....	6,300
405	Upper Montclair	"	705,232	.....	.....	.....
406	A-1	Newark	337,189	.....	.....	345,555
407	Abingdon	"	159,828	.....	.....	63,300
408	Able-Old Hickory	"	450,535	.....	.....	242,115
409	Acorn	"	81,532	.....	.....	83,075
410	Acropolis	"	122,652	.....	.....	46,545
411	Adamant	"	114,928	.....	.....	16,900
412	Aggressive	"	193,681	.....	.....	85,700
413	Aladdin	"	74,861	.....	.....	44,275
414	Alert	"	433,631	.....	.....	165,275
415	Allied	"	170,843	.....	.....	38,337
416	Almanac	"	141,189	.....	.....	22,400
417	Alpha	"	408,499	.....	.....	47,175
418	Alpine	"	85,007	.....	.....	39,705
419	Altruist	"	130,498	.....	.....	65,980
420	American	"	56,717	.....	.....	73,220
421	American-Ukrainian	"	218,166	.....	.....	88,600
422	Arion	"	257,460	.....	.....	159,040
423	Armstrong	"	44,378	.....	.....	1,800
424	Arrow	"	290,725	.....	.....	170,604
425	Assembly	"	73,764	.....	.....	61,600
426	Astor	"	496,128	.....	.....	381,950
427	Atlantic	"	233,867	.....	.....	21,400
428	Atlas Weekly	"	190,726	.....	.....	265,450
429	Aurora	"	45,433	.....	.....	.....
430	Auto Trade	"	97,485	.....	.....	12,000
431	Bankers	"	239,310	.....	.....	56,294
432	Barringer	"	289,390	.....	.....	192,775
433	Basic	"	95,105	.....	.....	74,460
434	Bay View	"	162,811	.....	.....	71,300
435	Beacon	"	151,228	.....	.....	54,100
436	Beaver	"	315,885	.....	.....	60,300
437	Bell	"	43,622	.....	.....	29,375
438	Beneficial	"	253,011	.....	.....	81,000
439	Bergen	"	103,552	.....	.....	95,600
440	Betsy Ross	"	58,520	.....	.....	18,300
441	Big Brother	"	250,288	.....	.....	77,160
442	Bigelow	"	480,265	.....	.....	215,325
443	Black Diamond	"	567,975	.....	.....	.....
444	Branch Brook	"	108,897	.....	.....	56,450
445	Branford	"	65,621	.....	.....	41,500
446	Broad & Commerce	"	123,325	.....	.....	49,400
447	Broad and Market	"	153,858	.....	.....	54,500
448	Broad Street	"	69,015	.....	.....	27,325
449	Brookdale	"	219,930	.....	.....	132,450
450	Buildahome	"	100,601	.....	.....	67,100
451	Builders	"	196,508	.....	.....	118,500
452	Buildmore	"	51,228	.....	.....	3,200
453	Camden	"	118,233	.....	.....	87,515
454	Camfield	"	139,322	.....	.....	61,000
455	Capital	"	94,384	.....	.....	64,295
456	Casino	"	266,295	.....	.....	136,679
457	Cedars	"	204,219	.....	.....	50,700

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

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							
$1,143	.....	$43	.....	.....	$13,215	$12,119	$19,967	$95,525	403
364	$768	322	.....	$12,750	380	41,099	44,775	303,635	404
21	.....	931	$126	.....	4,954	165,932	53,168	930,364	405
5,966	4,700	.....	.....	.....	113,839	37,339	320,297	1,164,885	406
.....	.....	426	.....	8,000	8,110	25,244	62,148	327,056	407
.....	.....	151	.....	57,750	11,800	.....	342,053	1,104,404	408
4,851	10,787	16	.....	18,500	58,330	6,528	56,028	319,647	409
1,276	800	32	.....	.....	62,661	16,945	76,143	327,054	410
2,430	13,451	35	.....	.....	41,520	18,456	70,295	278,015	411
157	26,921	.....	.....	.....	64,568	.....	172,612	543,639	412
128	.....	.....	.....	.....	31,235	10,669	56,683	217,851	413
180	.....	1,408	.....	.....	713	63,385	314,261	978,853	414
.....	.....	.....	.....	.....	22,838	.....	87,274	319,292	415
2,069	.....	.....	.....	.....	7,299	6,547	36,066	215,570	416
380	.....	.....	.....	.....	25,413	38,203	234,627	754,297	417
2,345	2,943	4	.....	9,000	24,702	18,710	91,738	274,154	418
215	.....	.....	.....	.....	1,187	9,491	78,977	286,348	419
19,434	.....	5	.....	.....	6,946	12,411	61,346	230,079	420
876	30,230	398	.....	3,000	37,199	37,875	90,626	506,970	421
335	.....	402	.....	.....	33,515	29,233	99,017	579,002	422
2,431	2,005	83	.....	.....	21,264	.....	49,015	120,976	423
3,506	.....	52	.....	4,500	17,424	43,495	204,430	734,736	424
1,453	.....	.....	.....	.....	49,541	23,331	58,738	268,427	425
108	.....	233	$8,096	113,000	102,404	116,263	200,431	1,418,613	426
72	27,923	.....	.....	.....	54,636	26,086	189,455	553,439	427
676	.....	.....	.....	.....	31,095	49,379	186,284	723,610	428
9,487	31,277	66	.....	.....	11,650	7,449	41,081	146,443	429
21,519	.....	62	.....	.....	20,943	19,225	65,231	236,465	430
2,486	.....	.....	.....	40,450	25,393	.....	174,409	538,342	431
227	53,315	.....	.....	.....	162,702	2,679	293,474	994,562	432
887	1,355	.....	.....	31,000	53,728	.....	153,153	409,688	433
759	.....	128	.....	20,500	1,582	28,936	44,344	330,360	434
305	.....	13	.....	9,920	9,078	43,150	69,739	337,533	435
.....	.....	42	.....	12,325	19,478	47,378	118,457	573,865	436
2,987	.....	.....	.....	.....	30,982	8,243	63,393	178,602	437
13,906	.....	889	.....	5,000	56	44,071	97,403	495,336	438
336	.....	16	.....	6,500	17,088	14,189	28,007	265,288	439
861	.....	74	.....	.....	36,423	11,098	42,445	167,721	440
705	.....	.....	.....	.....	484	8,508	154,552	491,697	441
.....	.....	.....	250	.....	1,951	.....	51,000	748,791	442
8	.....	312	.....	82,000	5,544	133,418	75,813	865,070	443
.....	.....	23	.....	2,000	3	26,856	31,914	226,143	444
427	.....	.....	25	.....	21,439	.....	76,592	205,604	445
108	.....	17	.....	.....	32,580	.....	86,317	291,747	446
.....	.....	95	.....	.....	59,289	.....	100,321	368,063	447
1,910	13,727	2	.....	2,000	48,206	6,075	62,735	230,995	448
.....	.....	560	.....	5,000	5,661	30,760	83,829	478,190	449
141	.....	.....	.....	.....	14,142	24,211	56,953	263,148	450
.....	.....	.....	.....	5,000	2,031	55,103	71,571	448,713	451
132	10,139	210	.....	.....	17,465	1,115	30,399	113,888	452
105	.....	970	.....	.....	7,335	21,973	69,465	305,596	453
10,318	.....	1,244	.....	2,000	21,075	18,142	57,324	310,425	454
740	6,262	2,030	.....	.....	10,997	8,869	75,372	262,949	455
351	18,299	.....	.....	31,250	19,699	35,294	117,176	625,043	456
13	.....	270	.....	35,000	15,182	38,459	92,934	436,777	457

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								
403	Clairidge	462	37					20	2
404	Nishuane	2,706	201					32	8
405	Upper Montclair	10,817	1,037						
406	A-1	3,710	450					1,727	147
407	Abingdon	1,461	138					317	41
408	Able-Old Hickory	9,310	990					1,211	231
409	Acorn	1,032	148					415	72
410	Acropolis	1,203	94					233	34
411	Adamant	1,021	191					85	16
412	Aggressive	2,182	320					428	54
413	Aladdin	1,100	131					221	34
414	Alert	1,755	382					826	42
415	Allied	1,375	198					192	28
416	Almanac	1,050	110					112	27
417	Alpha	5,690	476					236	33
418	Alpine	1,431	116					199	35
419	Altruist	4,137	270					329	59
420	American	567	25					366	42
421	American-Ukrainian	2,072	210					443	135
422	Arion	2,467	249					795	132
423	Armstrong	422	74					13	5
424	Arrow	6,596	502					853	129
425	Assembly	1,230	101					308	25
426	Astor	3,382	512					1,910	140
427	Atlantic	2,946	295					107	15
428	Atlas Weekly	2,800	265					1,327	132
429	Aurora	604	65						
430	Auto Trade	898	183					60	4
431	Bankers	2,920	310					282	33
432	Barringer	2,671	339					964	108
433	Basic	1,426	180					372	76
434	Bay View	2,235	218					357	49
435	Beacon	2,139	213					271	69
436	Beaver	3,408	326					302	26
437	Bell	820	99					147	25
438	Beneficial	2,886	343					405	32
439	Bergen	1,203	152					478	80
440	Betsy Ross	641	109					92	48
441	Big Brother	4,756	442					385	43
442	Bigelow	8,892	1,554					1,077	286
443	Black Diamond	7,854	850						
444	Branch Brook	1,469	152					282	31
445	Branford	994	136					208	30
446	Broad & Commerce	1,929	170					247	32
447	Broad and Market	1,358	179					273	36
448	Broad Street	584	103					136	12
449	Brookdale	2,458	231					662	60
450	Buildahome	1,622	269					336	38
451	Builders	2,910	233					593	63
452	Buildmore	644	77					16	3
453	Camden	1,279	159					438	60
454	Camfield	1,428	168					305	39
455	Capital	859	119					367	59
456	Casino	2,956	340					684	89
457	Cedars	2,440	208					253	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	
482	14	25	S.	$1.00 & $2.00 m.	$200	6	$4.00 a	$1.00 a	403
2,738	60	149	S.	1.00 m.	T.M.&200	6	.05 b	.05 b	404
10,817	119	918	S.	1.00 m.	T.M.&200	5, 5½,6	.....	1.00 a	405
5,437	111	486	N.S.	1.00 m.	200	5 & 6	.....	.....	406
1,778	34	145	S.	1.00 m.	200	6	.....	.....	407
10,521	132	1,089	O.P.	.....	200	6	.....	.....	408
1,447	56	164	S. & N.S.	1.00 m.	200	6	.....	2.00 a	409
1,436	37	91	S.	1.00 m.	200	6	.....	.....	410
1,106	22	185	N.S.	1.00 m.	200	5 & 6	.....	.....	411
2,610	16	358	O.P.	.....	200	5 & 6	.....	.....	412
1,321	32	133	N.S.	1.00 m.	200	6	1.00 a	1.00 a	413
2,583	24	400	S.	1.00 m.	200	6	.....	1.00 a	414
1,567	7	219	S.	1.00 m.	200	6	.....	.....	415
1,162	19	118	S.	1.00 m.	200	6	1.00 a	.....	416
5,926	82	427	N.S.	1.00 m.	200	6	1.00 a	.....	417
1,630	47	104	O.P.	.....	200	6	.....	.....	418
4,466	27	302	O.P.	.....	200	6	1.00 a& 2.00 a	1.00 a & 2.00 a	419
933	7	60	S.	1.00 m.	200	6	2.00 a	2.00 a	420
2,515	56	289	S.	1.00 m.	200	6	1.00 a	1.00 a	421
3,262	59	322	S.	1.00 m.	200	6	3.00 a	2.00 a	422
435	14	65	S.	1.00 m.	200	6	.....	.....	423
7,449	89	542	N.S.	1.00 m.	200	6	1,00, 2.00 & 3.00 a	1.00 a	424
1,538	16	110	N.S.	1.00 m.	200	6	.....	.....	425
5,292	113	539	O.P.	.....	200	6	4.00 a	2.00 a	426
3,053	27	283	O.P.	.....	200	6	.....	.....	427
4,127	20	377	N.S.	1.00 m.	200	6	.....	.....	428
604	26	39	S.	1.00 m.	200	6	4.00 a	1.00 a	429
958	26	161	S.	1.00 m.	200	5 & 6	.....	.....	430
3,202	11	332	N.S.	1.00 m.	200	6	.....	.....	431
3,635	54	388	O.P.	.....	200	6	3.00 a	1.00 a	432
1,798	25	231	N.S.	1.00 m.	200	6	.....	.....	433
2,592	57	210	S.	.50 & 1.00 m.	200	6	3.00 a	1.00 a	434
2,410	45	237	O.P.	.....	200	6	.05 b	.05 b	435
3,710	55	297	S.	1.00 m.	200	6	.....	3.00 a	436
967	11	113	O.P.	.....	200	6	2.50 a	1.00 a	437
3,291	87	288	S.	1.00 m.	200	6	.02½ b	.02½ b	438
1,681	33	199	O.P.	.....	200	6	.....	.....	439
733	18	139	S.	1.00 m.	200	6	2.00 a	2.00 a	440
5,141	61	424	N.S.	1.00 m.	200	various	1.00 a	.....	441
9,969	48	1,792	N.S.	1.00 m.	T.M.&200	5 & 6	.....	.....	442
7,854	210	640	S.	1.00 m.	200	6	1.50 a	2.00 a	443
1,751	41	142	O.P.	.....	200	6	.....	2.00 a	444
1,202	6	160	N.S.	1.00 m.	200	6	.....	.....	445
2,176	19	183	S.	1.00 m.	200	6	.....	.....	446
1,631	20	195	S.	1.00 m.	200	6	.....	.....	447
720	34	81	S.	1.00 m.	200	6	.....	1.00 a	448
3,120	81	210	S.	1.00 m.	200	6	2.00 a	1.00 a	449
1,958	26	281	O.P.	.....	200	6	2.00 a	2.00 a	450
3,503	47	249	O.P.	.....	200	6	.....	.....	451
660	10	70	S. & N.S.	1.00 m.	200	6	1.00 a	.....	452
1,717	26	193	S.	1.00 m.	200	6	1.00 a	2.00 a	453
1,733	26	181	S.	1.00 m.	200	5 & 6	.....	.....	454
1,226	19	159	S.	1.00 m.	200	6	2.00 a	1.00 a	455
3,640	43	386	N.S.	1.00 m.	200	6	1.00 a	1.00 a	456
2,693	53	174	S.	1.00 m.	200	6	4.00 a	.05 b	457

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			
458	Central	Newark	June 15, 1881	Samuel Schechner
459	Centre Market	"	Feb. 7, 1914	Walter H. Walker
460	Century	"	Mar. 7, 1906	Frank P. Montgomery
461	Chapel	"	April 19, 1907	J. William Huegel
462	Charter Oak	"	Jan. 23, 1920	Leo M. Abrahams
463	Choice	"	Nov. 25, 1924	Harry Treister
464	Citizens'	"	Dec. 1, 1891	Otto E. Traudt
465	City	"	Dec. 22, 1911	Herman Scheininger
466	City Hall	"	Feb. 20, 1907	Murray B. Wigder
467	City Line	"	Dec. 1, 1903	George F. Serbe
468	Civic	"	Sept. 11, 1915	Martin G. Bross
469	Clark	"	Mar. 15, 1910	Arthur W. Babbitt
470	Clinton Place	"	July 18, 1922	Frank W. A. Hain
471	Columbia	"	Dec. 7, 1897	John L. O'Toole
472	Columbus Institute	"	Sept. 13, 1915	Charles A. Glutting
473	Combined	"	* (See below)	Edwin Steiner
474	Commerce	"	Mar. 17, 1906	Joseph Kussy
475	Commercial	"	Aug. 19, 1912	Maurice M. Feder
476	Commonwealth	"	May 16, 1894	John Weisemann
477	Community	"	April 4, 1913	Emil Wohlfarth
478	Compact	"	May 12, 1922	Joseph B. Krill
479	Concordia	"	Mar. 3, 1906	Henry F. Herpers
480	Concrete	"	April 13, 1895	Philip Brenner
481	Congress	"	Feb. 19, 1903	A. Wilberforce Egner
482	Conservative	"	Jan. 25, 1905	Philip F. Donnelly
483	Continental	"	Oct. 19, 1907	David Wyllie
484	Cornerstone	"	Jan. 11, 1923	Joseph F. Drudy
485	Court House	"	June 23, 1893	John Coppersmith
486	Court South End	"	April 11, 1919	Frank H. Hewitt
487	Crescent	"	Dec. 26, 1905	Henry Weiss
488	Criterion	"	Dec. 26, 1911	Harry P. Lowy
489	Crosstown	"	April 22, 1905	Morris Miller
490	Custer	"	Mar. 16, 1914	Edward J. Ryan
491	Defiance	"	May 11, 1922	Nicholas V. Costa
492	Delta	"	Nov. 21, 1919	Adolph Kleinwaks
493	Dependable	"	Feb. 7, 1923	Simon Heyman
494	Divident Hill	"	Feb. 9, 1920	George D. White
495	Domestic	"	Feb. 9, 1900	Arthur R. Finn
496	Down Town	"	Mar. 6, 1919	Fred Brandman
497	Eagles	"	May 11, 1911	Charles Beauparlant
498	East End	"	Feb. 11, 1897	Robert B. Smith
499	Echo	"	Mar. 18, 1913	Carl Dietze, Jr.
500	Eclipse	"	Nov. 8, 1919	Thomas Donaldson
501	Eden	"	Nov. 26, 1924	Martin J. Cooney
502	Efficient	"	Mar. 22, 1920	Samuel W. Rice
503	Eighth Ward	"	Dec. 1, 1885	William B. Abbey
504	Eight Points	"	Oct. 17, 1908	Arthur Tillmes
505	Eleventh Ward	"	Jan. 5, 1903	Benjamin F. Hurd
506	Ellveeay-Newspaper Workers'	"	** (See below)	Louis V. Aronson
507	Elwood	"	June 12, 1919	Winfred Inglis
508	Employees'	"	May 2, 1919	Walter Farber
509	Engineers	"	July 15, 1925	Fred Romp
510	Enterprise	"	Mar. 28, 1883	Gustav A. Burkhardt
511	Equality	"	Oct. 14, 1919	Leo Flaster
512	Equal Rights	"	July 30, 1909	Charles Muntrick

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

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Samuel Roessler	Abraham A. Kurtz	11 Commerce St., Newark, N. J.	458
Charles H. Stewart	Asa H. Holman	85 Eaton Place, East Orange, N. J.	459
Arthur D. Smith	Austin A. Kohl	1172 Raymond Blvd., Newark, N. J.	460
Joseph Altman	John Zipfel, Jr.	20 Belmont Ave., Newark, N. J.	461
Milton M. Unger	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	462
Robert P. Silberman	Jacob Kesselman	60 Park Place, Newark, N. J.	463
C. Harold Gascoyne	Frank P. Litter	14 Belmont Ave., Newark, N. J.	464
Joseph Kraemer	John Zipfel, III	20 Belmont Ave., Newark, N. J.	465
Abraham Laub	Nathan Perselay	535 High St., Newark, N. J.	466
Arthur A. Werthmann	Henry P. George	16 Clinton St., Newark, N. J.	467
Pearce R. Franklin	William G. Dassing	57 Green St., Newark, N. J.	468
Arthur V. Talmage	Charles R. Van Doren	11 Bloomfield Ave., Newark, N. J.	469
Isadore H. Colton	Murray A. Granet	249 Clinton Ave., Newark, N. J.	470
Charles M. Myers	Frederick C. Johnson	2 Noll Place, Newark, N. J.	471
Joseph M. Degnan	Fred M. Summers	245 Roseville Ave., Newark, N. J.	472
Frederick Jay	Alfred N. Baum	15 Market St., Newark, N. J.	473
Nathan Kussy	Nathan Perselay	535 High St., Newark, N. J.	474
Simon L. Fisch	Henry Kranzler	24 Commerce St., Newark, N. J.	475
Joseph E. Conlon	William B. Heller	14 Ferry St., Newark, N. J.	476
H. Theodore Sorg	Floyd R. Opie	492 Clinton Ave., Newark, N. J.	477
Samuel Dreskin	Joseph Lieb	463 Clinton Place, Newark, N. J.	478
Henry W. Egner, Jr.	A. Wilberforce Egner	17 Academy St., Newark, N. J.	479
Joseph E. Cohn	Howard E. Hampson	755 Broad St., Newark, N. J.	480
Louis J. Beers	William C. Treiber	1177 Bergen St., Newark, N. J.	481
Levy, Fenster & McCloskey	Charles H. Burgesser	246 S. Twentieth St., Newark, N. J.	482
Frederic C. Ritger	LeRoy F. Murphy	755 Broad St., Newark, N. J.	483
Aaron Lasser	Nathan L. Lewis	196 S. Tenth St., Newark, N. J.	484
Joseph G. Young	Gustav Modersohn, Jr.	755 Broad St., Newark, N. J.	485
Christian J. Knispel	Edgar G. Spitz	25 Rosedale Ave., Maplewood, N. J.	486
Charles C. Pilgrim	LeRoy F. Murphy	755 Broad St., Newark, N. J.	487
Harry T. Davimos	Alfred N. Baum	15 Market St., Newark, N. J.	488
Stein & Stern	Benjamin Blank	52 Belmont Ave., Newark, N. J.	489
Francis P. Meehan	Neil J. McManus	838 Clifton Ave., Newark, N. J.	490
Walter M. Ceglowski	John J. Hill	175 Holland Road, South Orange, N. J.	491
Joseph Steiner	Harry Wertheim	237 N. Eleventh St., Newark, N. J.	492
David Bernheim	Gottlieb Jacobs	502 High St., Newark, N. J.	493
Charles A. Woodruff	Arthur Dorsch	11 Commerce St., Newark, N. J.	494
Francis P. Meehan	Herman R. Schaefer	48 N. Munn Ave., Newark, N. J.	495
A. Milton Jacobs	Nathan Lifshus	20 Jones St., Newark, N. J.	496
Louis J. Beers	E. B. Alger	23 Wilson Place, Belleville, N. J.	497
Scharringhausen & Hartpence	William B. Heller	14 Ferry St., Newark, N. J.	498
Egner & Beatty	William C. Beatty	170 Nesbit Terrace, Irvington, N. J.	499
Philip M. Gehl	Morris J. Hoenig	31 Clinton St., Newark, N. J.	500
Mary C. Durr	John E. Durr	829 Broad St., Newark, N. J.	501
William L. Greenbaum	Samuel I. Bendet	24 Commerce St., Newark, N. J.	502
Henry G. Pilch	Seymour Tucker	24 Commerce St., Newark, N. J.	503
Adam J. Rossbach	Walter L. Koerner	81 Wagner Place, Irvington, N. J.	504
Scott German	Arthur F. Smethurst	487 Orange St., Newark, N. J.	505
Braelow & Tepper	Frank C. Snyder	1060 Broad St., Newark, N. J.	506
Alexander T. Schenck	Willard H. Elliott	88 Lafayette Ave., East Orange, N. J.	507
David Bobker	William J. Axt	50 Eastern Parkway, Newark, N. J.	508
Michael Breitkopf	Leo Reilly	136 Montrose St., Newark, N. J.	509
Scharringhausen & Hartpence	William B. Heller	14 Ferry St., Newark, N. J.	510
Osborne, Cornish & Scheck	Joseph Moritz	509 S. Orange Ave., Newark, N. J.	511
Thomas R. Grimm	Alfred N. Baum	15 Market St., Newark, N. J.	512

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				
458	Central	Newark	$11,974	.....	$118,300
459	Centre Market	"	3,928	$2,076	98,370
460	Century	"	7,932	258	147,543
461	Chapel	"	4,384	5,336	116,882
462	Charter Oak	"	2,590	62,240	76,352
463	Choice	"	918	.....	10,000
464	Citizens'	"	3,199	.....	73,100
465	City	"	8,382	11,075	66,700
466	City Hall	"	7,746	.....	90,400
467	City Line	"	1,107	8,575	91,000
468	Civic	"	1,385	.....	75,790
469	Clark	"	18,635	12,000	346,650
470	Clinton Place	"	6,888	5,346	148,730
471	Columbia	"	4,056	3,500	63,200
472	Columbus Institute	"	23,829	10,075	178,900
473	Combined	"	8,069	.....	175,550
474	Commerce	"	5,365	.....	17,132
475	Commercial	"	118	.....	51,100
476	Commonwealth	"	683	14,000	208,775
477	Community	"	4,694	.....	80,200
478	Compact	"	2,907	.....	178,368
479	Concordia	"	1,052	4,400	111,600
480	Concrete	"	5,726	.....	43,000
481	Congress	"	3,105	.....	99,795
482	Conservative	"	9,440	1,500	49,900
483	Continental	"	1,897	.....	89,584
484	Cornerstone	"	5,714	17,264	22,800
485	Court House	"	8,232	.....	164,600
486	Court South End	"	5,008	5,300	183,200
487	Crescent	"	5,031	3,000	79,300
488	Criterion	"	1,241	4,195	142,900
489	Crosstown	"	39,702	58,358	142,500
490	Custer	"	10,388	3,266	99,200
491	Defiance	"	5,710	173	102,100
492	Delta	"	2,424	.....	134,731
493	Dependable	"	3,963	24,550	5,700
494	Divident Hill	"	3,162	452	162,600
495	Domestic	"	18,470	2,149	138,600
496	Down Town	"	3,534	.....	67,300
497	Eagles	"	3,302	.....	132,037
498	East End	"	20,883	5,000	65,959
499	Echo	"	8,966	2,940	129,950
500	Eclipse	"	6,858	.....	22,295
501	Eden	"	4,645	30,796	54,600
502	Efficient	"	3,773	18,000	152,239
503	Eighth Ward	"	3,152	10,000	472,611
504	Eight Points	"	8,156	.....	177,600
505	Eleventh Ward	"	17,908	50,000	2,713,996
506	Ellveeay-Newspaper Workers'	"	20,046	.....	390,794
507	Elwood	"	2,296	.....	203,900
508	Employees'	"	1,488	1,684	91,375
509	Engineers	"	2,108	.....	137,736
510	Enterprise	"	10,182	.....	188,132
511	Equality	"	8,200	.....	92,609
512	Equal Rights	"	17,827	305	118,800

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$4,500	.....	$250,037	$787	$10,568	$396,166	458
.....	$250	162,091	1,682	1,996	270,393	459
5,500	9,756	442,004	1,616	2,493	617,102	460
2,500	1,075	122,268	21,957	2,429	276,831	461
.....	2,223	217,300	1,670	2,218	364,593	462
17,000	2,480	43,345	35,839	6,672	116,254	463
219,222	9,150	132,818	4,356	2,331	444,176	464
26,643	200	176,576	63,432	5,389	358,397	465
167,265	.....	471,959	2,656	5,513	745,539	466
37,155	300	30,284	2,558	14,423	185,402	467
381	900	114,175	5,191	3,044	200,866	468
113,979	19,283	428,776	12,938	12,962	965,173	469
.....	.....	291,313	393	3,735	456,405	470
10,004	1,990	178,436	2,703	21,127	285,016	471
34,549	2,045	286,764	14,529	2,422	553,113	472
42,209	.....	779,420	1,481	31,479	1,038,208	473
35,901	.....	217,094	.....	1,241	276,733	474
25,200	.....	88,193	568	1,416	166,595	475
7,820	4,026	172,817	1,754	7,750	417,625	476
7,500	400	158,243	5,323	49,695	306,055	477
1,250	2,985	347,354	1,676	5,618	540,158	478
2,600	1,200	208,882	8,286	2,525	340,545	479
6,580	950	85,562	22,622	100	164,540	480
1,575	3,110	210,690	19,671	1,970	339,916	481
23,956	960	89,998	7,686	3,422	186,862	482
19,200	700	90,508	3,005	2,706	207,600	483
11,833	4,770	313,396	1,311	1,052	378,140	484
131,869	4,505	337,768	39,315	21,254	707,543	485
41,900	1,520	115,146	7,525	5,373	364,972	486
600	1,125	87,121	6,685	75	182,937	487
137,424	.....	68,842	.....	5,480	360,082	488
712,167	52,295	382,693	9,100	47,233	1,444,048	489
14,700	7,130	114,631	10,181	2,945	262,441	490
40,991	6,339	69,400	16,244	2,897	243,854	491
.....	.....	281,684	86,407	1,718	506,964	492
35,931	.....	171,573	334	1,963	244,014	493
.....	4,480	312,143	60,924	4,805	548,566	494
.....	4,663	72,111	15,322	1,379	252,694	495
24,011	850	141,522	245	39,775	277,237	496
.....	3,450	279,006	40,822	2,997	461,614	497
.....	3,229	274,350	249	1,148	370,818	498
.....	6,305	112,110	30,372	3,807	294,450	499
186,438	2,300	209,250	11	4,459	431,611	500
26,913	1,165	202,489	28,775	498	349,881	501
5,397	.....	308,829	6,787	12,705	507,730	502
25,600	5,565	515,185	12,879	9,129	1,054,121	503
18,950	1,650	91,754	2,211	10,653	310,974	504
517,500	.....	9,965,500	2,555	129,658	13,397,117	505
.....	11,820	486,913	17,175	9,320	936,068	506
15,914	1,700	300,087	19,219	12,369	555,485	507
.....	5,458	154,641	3,286	15,541	273,473	508
9,424	3,800	74,372	25,673	1,613	254,726	509
.....	2,488	167,147	50	10,974	378,973	510
57,979	7,325	335,912	144,617	3,597	650,239	511
13,739	1,575	104,630	17,695	4,019	278,590	512

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					
458	Central	Newark	$123,481	.....	.....	$109,090
459	Centre Market	"	116,003	.....	.....	45,800
460	Century	"	184,042	.....	.....	118,403
461	Chapel	"	52,931	.....	.....	116,950
462	Charter Oak	"	145,055	.....	.....	64,140
463	Choice	"	62,075	.....	.....	5,381
464	Citizens'	"	167,011	.....	.....	76,100
465	City	"	125,319	.....	.....	53,745
466	City Hall	"	179,366	.....	.....	304,200
467	City Line	"	71,938	.....	.....	48,500
468	Civic	"	65,820	.....	.....	39,625
469	Clark	"	347,966	$41,895	.....	287,000
470	Clinton Place	"	198,576	.....	.....	121,770
471	Columbia	"	143,131	.....	.....	31,575
472	Columbus Institute	"	204,378	.....	.....	116,340
473	Combined	"	340,106	.....	.....	132,222
474	Commerce	"	125,060	.....	.....	39,100
475	Commercial	"	64,761	.....	.....	37,957
476	Commonwealth	"	155,875	.....	.....	112,800
477	Community	"	118,182	.....	.....	62,400
478	Compact	"	163,041	.....	.....	135,825
479	Concordia	"	143,357	.....	.....	98,550
480	Concrete	"	80,109	.....	.....	29,150
481	Congress	"	159,401	.....	.....	58,250
482	Conservative	"	100,944	.....	.....	12,900
483	Continental	"	111,286	.....	.....	22,200
484	Cornerstone	"	184,453	.....	.....	78,810
485	Court House	"	247,142	.....	.....	150,150
486	Court South End	"	178,761	.....	.....	95,350
487	Crescent	"	100,917	.....	.....	23,325
488	Criterion	"	96,975	.....	.....	71,405
489	Crosstown	"	519,738	.....	.....	373,000
490	Custer	"	115,468	.....	.....	64,300
491	Defiance	"	122,620	.....	.....	14,500
492	Delta	"	213,570	.....	.....	25,200
493	Dependable	"	56,618	.....	.....	55,015
494	Divident Hill	"	265,207	.....	.....	91,850
495	Domestic	"	143,553	.....	.....	42,600
496	Down Town	"	111,396	.....	.....	78,824
497	Eagles	"	149,430	.....	.....	76,750
498	East End	"	137,643	.....	.....	105,125
499	Echo	"	157,719	.....	.....	38,375
500	Eclipse	"	114,637	.....	.....	120,705
501	Eden	"	192,255	.....	.....	30,750
502	Efficient	"	253,698	.....	.....	53,823
503	Eighth Ward	"	344,163	.....	.....	299,400
504	Eight Points	"	122,530	.....	.....	84,300
505	Eleventh Ward	"	7,976,996	.....	.....	.....
506	Ellveeay-Newspaper Workers'	"	456,888	.....	.....	78,700
507	Elwood	"	244,238	.....	.....	92,350
508	Employees'	"	144,821	.....	.....	37,950
509	Engineers	"	94,210	.....	.....	48,600
510	Enterprise	"	158,117	.....	.....	69,550
511	Equality	"	341,393	.....	.....	112,242
512	Equal Rights	"	164,791	.....	.....	46,775

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

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	
.....	.....	$50	.....	.....	$36,340	$6,839	$120,366	$396,166	458
.....	.....	.....	.....	.....	19,702	29,586	59,302	270,393	459
.....	$8,430	114	.....	.....	115,806	14,308	175,999	617,102	460
$928	.....	271	.....	.....	25,251	5,854	74,646	276,831	461
510	1,000	.....	.....	.....	30,758	27,412	95,718	364,593	462
2,436	.....	.....	.....	.....	23,541	.....	22,821	116,254	463
480	19,835	.....	.....	$21,000	31,968	34,400	93,382	444,176	464
169	.....	10	.....	.....	61,462	4,117	113,575	358,397	465
1,444	.....	192	.....	31,000	55,796	.....	173,541	745,539	466
27	.....	120	.....	12,500	8,898	11,930	31,489	185,402	467
6	7,605	577	.....	10,400	16,353	10,583	49,897	200,866	468
1,452	.....	1,776	.....	46,000	32,015	35,530	171,539	965,173	469
447	.....	.....	.....	10,000	3,855	6,001	115,756	456,405	470
4,867	.....	105	.....	.....	20,247	18,900	66,191	285,016	471
2,676	16,222	131	.....	.....	47,509	28,744	137,113	553,113	472
.....	.....	.....	.....	46,000	20,002	.....	499,878	1,038,208	473
371	.....	.....	.....	4,250	7,671	.....	100,281	276,733	474
.....	.....	.....	.....	9,500	23,106	.....	31,271	166,595	475
122	.....	.....	.....	.....	20,568	30,415	97,845	417,625	476
387	.....	551	.....	10,500	19,904	14,580	79,551	306,055	477
1,223	.....	67	.....	15,500	54,153	15,163	155,186	540,158	478
.....	.....	42	.....	1,000	15,293	15,741	66,562	340,545	479
447	.....	40	.....	5,000	11,944	13,142	24,708	164,540	480
40	30,016	203	.....	.....	7,520	17,492	66,994	339,916	481
10	.....	798	.....	.....	10,814	18,097	43,599	186,862	482
.....	.....	.....	.....	.....	5,054	18,948	50,112	207,600	483
.....	.....	.....	.....	.....	166	.....	114,711	378,140	484
7,107	23,735	240	.....	13,500	29,942	47,335	188,392	707,543	485
1,387	.....	241	.....	.....	6,817	41,400	41,016	364,972	486
.....	.....	36	.....	.....	12,373	12,267	34,019	182,937	487
3,639	15,622	.....	$200	29,400	22,259	31,965	88,617	330,682	488
618	.....	828	.....	.....	22,321	68,932	458,611	1,444,048	489
7,256	.....	53	.....	.....	7,892	16,706	50,766	262,441	490
10,408	6,130	96	.....	8,000	11,724	15,353	55,023	243,854	491
12,569	27,951	156	.....	.....	93,863	22,971	110,684	506,964	492
1,418	.....	.....	.....	.....	34,402	8,242	88,319	244,014	493
28	.....	12	.....	21,000	7,392	43,833	119,244	548,566	494
163	.....	172	.....	.....	793	34,408	31,005	252,694	495
349	.....	.....	.....	.....	101	12,511	74,056	277,237	496
17,304	19,228	552	.....	.....	52,045	27,187	119,118	461,614	497
290	.....	.....	.....	.....	15,448	12,352	99,960	370,818	498
685	.....	71	.....	.....	11,316	23,889	62,395	294,450	499
70	.....	35	.....	.....	36,232	7,781	152,151	431,611	500
2,924	.....	1,578	.....	.....	34,317	16,654	71,403	349,881	501
.....	.....	.....	.....	.....	331	.....	199,878	507,730	502
327	40,950	345	.....	32,000	45,323	65,900	225,713	1,054,121	503
111	.....	29	.....	.....	17,343	24,212	62,449	310,974	504
.....	.....	.....	.....	190,000	8,660	1,927,608	3,293,853	13,397,117	505
1,952	.....	292	.....	59,600	940	50,892	286,804	936,068	506
.....	49,053	2,355	.....	2,000	7,919	26,098	131,472	555,485	507
3,141	.....	.....	.....	5,000	1,139	8,215	73,207	273,473	508
6,160	1,000	165	.....	8,000	17,776	19,487	59,328	254,726	509
142	.....	.....	.....	.....	18,192	15,130	117,842	378,973	510
3,216	.....	35	.....	.....	26,320	11,856	155,177	650,239	511
58	.....	68	.....	.....	5,888	21,633	39,377	278,590	512

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								
458	Central	1,745	136	.....	.....	.....	.....	545	52
459	Centre Market	1,453	123	.....	.....	.....	.....	229	25
460	Century	1,793	147	.....	.....	.....	.....	592	59
461	Chapel	641	119	.....	.....	.....	.....	585	103
462	Charter Oak	2,038	256	.....	.....	.....	.....	320	47
463	Choice	624	72	.....	.....	.....	.....	29	8
464	Citizens'	1,998	280	.....	.....	.....	.....	380	52
465	City	953	220	.....	.....	.....	.....	268	41
466	City Hall	3,246	296	.....	.....	.....	.....	1,521	184
467	City Line	863	106	.....	.....	.....	.....	242	33
468	Civic	716	73	.....	.....	.....	.....	198	26
469	Clark	4,170	602	315	63	.....	.....	1,435	279
470	Clinton Place	3,324	457	.....	.....	.....	.....	608	62
471	Columbia	1,568	158	.....	.....	.....	.....	158	24
472	Columbus Institute	2,031	225	.....	.....	.....	.....	582	86
473	Combined	6,945	613	.....	.....	.....	.....	917	74
474	Commerce	2,042	229	.....	.....	.....	.....	196	31
475	Commercial	1,215	121	.....	.....	.....	.....	190	40
476	Commonwealth	1,720	159	.....	.....	.....	.....	564	64
477	Community	1,222	112	.....	.....	.....	.....	312	56
478	Compact	1,323	203	.....	.....	.....	.....	679	55
479	Concordia	1,450	185	.....	.....	.....	.....	493	80
480	Concrete	786	96	.....	.....	.....	.....	146	27
481	Congress	1,641	183	.....	.....	.....	.....	291	35
482	Conservative	990	103	.....	.....	.....	.....	67	7
483	Continental	1,320	84	.....	.....	.....	.....	111	16
484	Cornerstone	2,618	286	.....	.....	.....	.....	394	36
485	Court House	1,720	313	.....	.....	.....	.....	751	84
486	Court South End	2,231	227	.....	.....	.....	.....	476	49
487	Crescent	998	112	.....	.....	.....	.....	116	28
488	Criterion	2,787	191	.....	.....	.....	.....	357	45
489	Crosstown	8,253	633	.....	.....	.....	.....	1,865	111
490	Custer	1,170	106	.....	.....	.....	.....	321	36
491	Defiance	1,769	291	.....	.....	.....	.....	72	11
492	Delta	1,867	175	.....	.....	.....	.....	126	24
493	Dependable	824	105	.....	.....	.....	.....	275	39
494	Divident Hill	2,762	232	.....	.....	.....	.....	459	60
495	Domestic	1,554	152	.....	.....	.....	.....	213	34
496	Down Town	2,223	221	.....	.....	.....	.....	397	45
497	Eagles	1,406	106	.....	.....	.....	.....	384	46
498	East End	1,393	177	.....	.....	.....	.....	526	59
499	Echo	1,514	195	.....	.....	.....	.....	191	27
500	Eclipse	3,092	387	.....	.....	.....	.....	604	81
501	Eden	1,629	195	.....	.....	.....	.....	104	18
502	Efficient	2,497	621	.....	.....	.....	.....	269	43
503	Eighth Ward	3,649	325	.....	.....	.....	.....	1,464	253
504	Eight Points	1,618	160	.....	.....	.....	.....	422	58
505	Eleventh Ward	168,297	8,018	.....	.....	.....	.....	.....	.....
506	Ellveeay-Newspaper Workers'	7,755	539	.....	.....	.....	.....	393	68
507	Elwood	2,533	207	.....	.....	.....	.....	462	50
508	Employees'	1,980	276	.....	.....	.....	.....	189	41
509	Engineers	1,662	180	.....	.....	.....	.....	243	44
510	Enterprise	1,941	185	.....	.....	.....	.....	348	32
511	Equality	2,433	189	.....	.....	.....	.....	561	67
512	Equal Rights	1,399	118	.....	.....	.....	.....	234	25

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	
2,290	25	163	N.S.	$1.00 m.	$200	6	$2.00 a	.....	458
1,682	18	130	O.P.	.....	200	6	.....	.....	459
2,385	41	165	S.	1.00 m.	200	6	3.00 a	$2.00 a	460
1,226	13	209	S.	1.00 m.	200	6	2.00a	.....	461
2,358	22	281	O.P.	.....	200	6	.....	.....	462
653	2	78	S.	1.00 m.	200	6	.....	.....	463
2,378	55	277	O.P.	.....	200	5 & 6	.....	.....	464
1,221	10	251	S.	1.00 & 2.00 m.	200	6	.....	.....	465
4,767	31	449	S.	1.00 m.	200	6	1.00 a	1.00 a	466
1,105	21	118	S.	1.00 m.	200	6	1.00 & 2.00 a	1.00 a	467
914	18	81	S.	1.00 m.	200	6	2.00 a	2.00 a	468
5,920	128	816	S.	1.00 & 2.00 m.	200	6	1.00 a	.....	469
3,932	39	480	O.P.	.....	200	6	various	.....	470
1,726	35	147	S.	1.00 m.	200	6	.....	.....	471
2,613	60	251	S.	1.00 m.	200	6	1.00 a	1.00 a	472
7,862	34	653	N.S.	1.00 m.	200	6	.....	.....	473
2,238	17	243	O.P.	.....	200	5	1.00 a	.....	474
1,405	12	149	O.P.	.....	200	6	.....	.....	475
2,284	40	183	N.S.	1.00 m.	T.M.&200	6	various	various	476
1,534	23	145	S.	1.00 m.	200	6	.....	.....	477
2,002	28	230	O.P.	.....	200	5 & 6	.....	.....	478
1,943	43	222	S.	1.00 m.	200	6	2.00 a	1.00 a	479
932	12	111	S.	1.00 m.	200	6	1.00 a	1.00 a	480
1,932	27	191	S.	1.00 m.	200	6	3.00 a	1.00 a	481
1,057	18	92	S.	1.00 m.	200	6	1.00 a	1.00 a	482
1,431	19	81	N.S.	1.00 m.	200	6	.05 b	.05 b	483
3,012	23	299	N.S.	1.00 m.	200	6	.....	.....	484
2,471	67	330	S. & N.S.	1.00 m.	200	6	3.00 a	1.00 a	485
2,707	53	223	S.	1.00 m.	T.M.&200	6	3.00 & 2.00 a	3.00 & 2.00 a	486
1,114	34	101	S.	1.00 m.	200	6	.....	.....	487
3,144	33	203	O.P.	.....	200	5 & 6	1.00 a	.....	488
10,118	101	643	N.S.	1.00 m.	T.M.&200	various	.....	.....	489
1,491	38	104	S.	1.00 m.	200	6	3.00 a	2.00 a	490
1,841	45	257	S.	1.00 m.	200	6	2.00 a	2.00 a	491
1,993	21	178	S.	1.00 m.	200	6	.....	.....	492
1,099	2	142	O.P.	.....	200	6	.....	.....	493
3,221	48	244	S.	1.00 m.	200	6	3.00 a	1.00 a	494
1,767	47	139	S.	1.00 m.	200	6	3.00 a	1.00 a	495
2,620	12	254	O.P.	.....	200	5 & 6	.....	.....	496
1,790	30	122	S.	1.00 m.	200	6	4.00 a	.....	497
1,919	33	203	N.S.	1.00 m.	200	6	.....	.....	498
1,705	40	182	S.	1.00 m.	200	6	3.00 a	1.00 a	499
3,696	19	449	O.P.	.....	200	6	.....	.....	500
1,733	22	191	S.	1.00 m.	200	6	.....	.....	501
2,766	21	643	N.S.	1.00 m.	200	6	4.00 a	1.00 a	502
5,113	71	507	S.	1.00 & 2.00 m.	200	6	.....	.....	503
2,040	37	181	O.P.	.....	200	6	3.00 a	1.00 a	504
168,297	314	7,704	O.P.	.....	100	6	2.00 a	.....	505
8,148	69	533	O.P.	.....	200	5 & 6	.....	.....	506
2,995	43	214	S.	1.00 m.	200	6	.....	.....	507
2,169	41	276	N.S.	1.00 m.	200	6	3.00 a	1.00 a	508
1,905	29	195	S.	1.00 m.	200	6	3.00 a	1.00 a	509
2,289	46	171	N.S.	1.00 m.	T.M.&200	6	2.00 a	2.00 a	510
2,994	33	223	S.	1.00 m.	200	6	2.00 a	1.00 a	511
1,633	23	120	S.	1.00 m.	200	6	.....	2.00 a	512

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			
513	Equitable	Newark	May 3, 1906	C. P. Schmidt
514	Essex Mutual	"	July 1, 1919	**Otto F. Rauch
515	Essex Power Station	"	May 6, 1921	Darrow Sage
516	Eureka	"	May 22, 1909	A. A. Buckley
517	Ever-Ready	"	Jan. 6, 1920	Arthur Bachrach
518	Everybody's	"	Mar. 20, 1913	Frederick J. Stephans
519	Excelsior	"	May 27, 1879	Louis Rose
520	Fabyan	"	Feb. 1, 1911	John W. Wathey
521	Fairmount	"	June 19, 1900	Max Goldenberg
522	Famous	"	June 16, 1921	Louis Susskind
523	Favorite	"	Mar. 11, 1921	Philip Elins
524	Federal	"	April 23, 1904	Charles F. Kraemer
525	Fidelity	"	Nov. 18, 1905	George C. Heller
526	Fifteenth Ward	"	Oct. 2, 1902	J. Edward Leslie
527	Fifth Ward	"	Feb. 10, 1911	**Norbert M. Kneuer
528	Finance	"	Nov. 11, 1919	Max Lewitt
529	Firemen's	"	Feb. 19, 1907	George B. Astley
530	Fireside	"	Jan. 27, 1887	John W. Fahr
531	First Bohemian	"	July 16, 1913	Bohumil Novak
532	First Italian	"	Mar. 30, 1891	Gaetano Dallavalle
533	First Ward	"	May 20, 1910	William J. Fagan, Jr.
534	Five Points	"	Jan. 15, 1913	Alexander Brunner
535	Foresters	"	Mar. 16, 1908	Michael Leveen
536	Forest Hill	"	Dec. 10, 1912	Joseph E. Martin
537	Fourteenth Ward	"	Dec. 15, 1885	Frederick W. Paul
538	Fraternal	"	April 12, 1887	John R. Oschwald
539	Freeholders	"	May 8, 1926	Matthew Evenchick
540	Fulton	"	Sept. 15, 1911	Ferdinand A. Hubert
541	Gem	"	Sept. 8, 1919	Louis H. Hare
542	General-Founders	"	* (See below)	Michael A. Stavitsky
543	Gibraltar	"	Mar. 18, 1909	William Wepner
544	Gilt Edge	"	Jan. 14, 1921	Meyer P. Gross
545	Good Year	"	Jan. 31, 1923	Maurice A. Wachstein
546	Grand	"	Oct. 14, 1891	Mayer Krasner
547	Granite	"	Mar. 18, 1914	George A. Guenther
548	Grant	"	Feb. 15, 1910	Samuel Goldrosen
549	Great Eastern	"	Mar. 12, 1919	Fred Ehrenkranz
550	Gregorian	"	Jan. 18, 1923	Nicholas A. Bibbo
551	Guardsmen	"	April 5, 1926	Edward Phillips
552	Hahne	"	April 19, 1907	William H. Haggerty
553	Halcyon	"	April 3, 1914	John J. Smith
554	Half-Term	"	June 2, 1913	Adolph Augenblick
555	Halsey	"	Aug. 18, 1922	Herman Neger
556	Hamburg	"	Dec. 29, 1905	Hugo A. Biertuempfel
557	Hamilton	"	Nov. 29, 1905	Emil Baer
558	Harvester	"	Jan. 13, 1923	Emil Baer
559	Hawkeye	"	May 13, 1922	Isidor B. Glucksman
560	Hawthorne	"	Jan. 30, 1904	John C. Behnke
561	Health	"	Sept. 17, 1921	William H. Young
562	Hearthstone	"	Dec. 6, 1888	F. Eugene Schwarzwaelder
563	Hibernian	"	Jan. 22, 1913	Francis J. Baader
564	Hill	"	Nov. 8, 1906	Harry H. Koehler
565	Hillcrest	"	Feb. 17, 1910	Henry W. Hornecker
566	Hilton	"	Feb. 27, 1899	Otto R. Betzendahl
567	Holland	"	Aug. 6, 1909	John J. Berry

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

** Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Mulligan & Koenig	William B. Heller	14 Ferry St., Newark, N. J.	513
W. Stanley Naughright	Otto H. Wilhelm	15 Headley Terrace, Irvington, N. J.	514
Carl F. Henrichsen	James H. Brennan	30 Eastern Parkway, Newark, N. J.	515
William P. Murphy	John J. Mooney	428 High St., Newark, N. J.	516
Isaac Fleischman	Herbert Z. Steiner	1033 Broad St., Newark, N. J.	517
Joseph G. Young	William F. Ackerson	670 Bergen St., Newark, N. J.	518
Scharringhausen & Hartpence	Eugene A. Farrell	43 Hazelwood Ave., Newark, N. J.	519
Charles A. Woodruff	Arthur Van Steenbergh	1424 Bond St., Hillside, N. J.	520
Samuel Roessler	William C. Treiber	755 Broad St., Newark, N. J.	521
Joseph Susskind	Henry H. Krafte	28 William St., Newark, N. J.	522
Emanuel D. Lasher	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	523
Jacob L. Newman	Charles F. Hart	371 S. Orange Ave., Newark, N. J.	524
Scharringhausen & Hartpence	Charles N. Halsted	45 Clinton St., Newark, N. J.	525
Robert S. Terhune	Robert B. Mapletoft	18 Bathgate Place, Newark, N. J.	526
Joseph E. Conlon	William H. Becker	42 Morgan Place, Arlington, N. J.	527
David E. Bernstein	Philip A. Sobel	24 Branford Place, Newark, N. J.	528
Louis J. Beers	A. Joseph Radler	262 Lafayette St., Newark, N. J.	529
Frederick A. Lehlbach	Charles T. Ziegler	9 Clinton St., Newark, N. J.	530
Frank E. Krasny	Frank Zika	20 Tichenor Terrace, Irvington, N. J.	531
Casimiro Scoppettone	Stephen L. Iaroli	92 Wickliffe St., Newark, N. J.	532
Michael J. Quigley	Benedict A. Harter	135 S. Kingman Road, South Orange, N. J.	533
Mulligan & Koenig	Howard Hopper	67 N. Ninth St., Newark, N. J.	534
I. Henry Coyne	Moses Gansler	93 Mercer St., Newark, N. J.	535
Robert S. Terhune	J. M. Karkella	10 Kearny St., Newark, N. J.	536
George S. Pollard	Nathaniel W. Morris	222 Clinton Ave., Newark, N. J.	537
Frank W. Long	Robert B. Mapletoft	18 Bathgate Place, Newark, N. J.	538
Daniels & Jacobson	Arthur H. Schlosser	17 Academy St., Newark, N. J.	539
William L. Brunyate	Charles E. Waters	148 Greenwood Ave., East Orange, N. J.	540
Isadore H. Colton	Loren F. Gardiner	502 High St., Newark, N. J.	541
M. M. Semel & Harry Dvorkin	Rudolph A. Glickman	790 Broad St., Newark, N. J.	542
Charles B. Clancy	Frank P. Litter	14 Belmont Ave., Newark, N. J.	543
Jacob Fox	Jacob L. Coopersmith	8 Ursino Place, Elizabeth, N. J.	544
William Stalford	Fred J. Dinger	186 Pomona Ave., Newark, N. J.	545
Litwin & Litwin	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	546
Paul G. Roder	Harry F. Peal	173 Elwood Ave., Newark, N. J.	547
Harry Kalisch	A. Sigmund Kanengieser	16-18 Belmont Ave., Newark, N. J.	548
Harry Teitelbaum	David Teitelbaum	14 Belmont Ave., Newark, N. J.	549
Frank Cozzoline	Raymond Del Tufo	315 Park Ave., Newark, N. J.	550
Gerald A. Caruso	Alexander N. Ciavarra	222 Mt. Prospect Ave., Newark, N. J.	551
Howard F. Kirk	Harold F. Schumacher	844 S. Fourteenth St., Newark, N. J.	552
Michael J. Quigley	Francis S. Coyle, Jr.	47 Littleton Ave., Newark, N. J.	553
William Harris	Arthur M. Pfeil	144 Mulberry St., Newark, N. J.	554
Morris H. Klein	Samuel J. Goodman	43 Webster St., Irvington, N. J.	555
Louis J. Beers	Edward F. Beers	744 Broad St., Newark, N. J.	556
Samuel F. Leber	Nathan Perselay	535 High St., Newark, N. J.	557
Samuel F. Leber	Nathan Perselay	535 High St., Newark, N. J.	558
Charles Kanter	Leopold Isserman	24 Branford Place, Newark, N. J.	559
A. D. Williams	Albert C. Buehler	c/o Merchants & Newark Trust Co., Newark	560
Andrew J. Brady, Jr.	Charles F. Hart	371 S. Orange Ave., Newark, N. J.	561
John W. Strahan	Willard H. Elliott	79 Halsey St., Newark, N. J.	562
Thomas A. Kenny	Joseph Moritz	509 S. Orange Ave., Newark, N. J.	563
Mortimer Lowy	Raymon Spreen	60 Park Place, Newark, N. J.	564
Thomas F. Guthrie	Harold N. Congleton	14 Carleton St., East Orange, N. J.	565
Ernest F. Keer	Christian Kreismer	241 Springfield Ave., Newark, N. J.	566
Michael J. Quigley	Harry J. Stevens	478 Central Ave., Newark, N. J.	567

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				
513	Equitable	Newark	$20,497	$2,897	$82,400
514	Essex Mutual	"	21,307	3,200	183,820
515	Essex Power Station	"	30,303	5,981	277,662
516	Eureka	"	1,053	.....	92,100
517	Ever-Ready	"	12,131	23,200	336,167
518	Everybody's	"	20,262	13,550	268,916
519	Excelsior	"	2,300	.....	302,050
520	Fabyan	"	1,908	106	104,400
521	Fairmount	"	29,797	5,000	160,900
522	Famous	"	832	4,424	148,085
523	Favorite	"	7,418	.....	39,900
524	Federal	"	1,646	.....	94,300
525	Fidelity	"	9,126	5,065	231,900
526	Fifteenth Ward	"	15,475	14,603	94,700
527	Fifth Ward	"	3,640	4,692	138,600
528	Finance	"	16,003	.....	153,900
529	Firemen's	"	15,117	10,731	169,200
530	Fireside	"	2,609	5,500	166,557
531	First Bohemian	"	10,112	12,543	132,500
532	First Italian	"	2,517	6,108	51,121
533	First Ward	"	13,768	17,728	114,281
534	Five Points	"	6,210	.....	262,900
535	Foresters	"	3,043	.....	466,865
536	Forest Hill	"	2,950	32,000	109,400
537	Fourteenth Ward	"	61,233	75,153	1,147,500
538	Fraternal	"	466	5,488	127,219
539	Freeholders	"	1,448	379	26,000
540	Fulton	"	2,324	4,461	248,562
541	Gem	"	714	9,273	60,600
542	General-Founders	"	6,418	.....	170,970
543	Gibraltar	"	10,497	20,525	182,800
544	Gilt Edge	"	24,516	12,025	29,100
545	Good Year	"	5,112	5,683	90,900
546	Grand	"	4,986	.....	23,200
547	Granite	"	4,340	2,000	157,450
548	Grant	"	978	11,784	360,000
549	Great Eastern	"	3,798	.....	33,200
550	Gregorian	"	636	2,387	87,000
551	Guardsmen	"	1,768	1,563	23,800
552	Hahne	"	10,103	.....	194,223
553	Halcyon	"	3,826	3,281	110,700
554	Half-Term	"	14,047	.....	117,600
555	Halsey	"	5,069	.....	86,385
556	Hamburg	"	7,252	.....	261,843
557	Hamilton	"	254	558	237,200
558	Harvester	"	935	.....	28,000
559	Hawkeye	"	10,190	63	207,000
560	Hawthorne	"	747	.....	94,900
561	Health	"	868	.....	268,400
562	Hearthstone	"	2,332	2,950	197,251
563	Hibernian	"	1,110	.....	113,501
564	Hill	"	2,387	.....	56,300
565	Hillcrest	"	3,289	4,014	153,300
566	Hilton	"	11,325	57,000	119,400
567	Holland	"	6,358	7,292	187,600

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$24,610	.....	$87,534	$285	$2,070	$220,293	513
47,242	$4,045	248,448	35,062	5,204	548,328	514
.....	10,944	72,119	6,794	1,656	405,459	515
.....	200	110,848	5,473	1,572	211,246	516
9,136	400	509,569	573	3,690	894,866	517
54,000	10,635	853,717	3,344	2,813	1,227,237	518
.....	4,635	362,362	17,797	20,902	710,046	519
1,200	1,253	170,994	28,328	2,782	310,971	520
39,831	700	407,621	289	1,026	645,164	521
47,356	1,500	158,489	2,872	31,848	395,406	522
72,876	15,890	293,245	3,995	9,637	442,961	523
20,011	4,635	599,115	3,406	2,807	725,920	524
608	3,115	177,280	20,896	14,166	462,156	525
.....	925	286,006	11,376	3,341	426,426	526
13,696	3,797	150,001	20,032	3,800	338,258	527
55,503	.....	186,066	14,035	12,915	438,422	528
19,079	5,685	308,418	12,231	2,374	542,835	529
29,780	1,175	282,346	20,327	907	509,201	530
16,960	2,850	119,370	5,412	1,162	300,909	531
.....	3,482	114,659	10,890	4,252	193,029	532
1,535	100	371,506	27,693	1,102	547,713	533
42,186	1,831	286,439	150,412	26,840	776,818	534
.....	23,951	452,804	18,560	35,297	1,000,520	535
5,489	125	308,650	49,111	12,150	519,875	536
1,171,497	53,941	2,895,975	15,042	61,282	5,481,623	537
500	1,757	147,912	18,950	2,873	305,165	538
43,660	990	46,736	1,452	.....	120,665	539
34,750	5,158	126,818	2,780	926	425,779	540
26,439	.....	1,576,920	506	17,022	1,691,474	541
77,270	105	.....	337	30,606	285,706	542
48,316	4,136	320,750	4,384	4,951	596,359	543
110,871	3,609	549,872	389	390	730,772	544
.....	775	61,610	5,073	1,007	170,160	545
61,341	100	138,488	2,541	127	230,783	546
54,672	3,465	149,868	3,520	736	376,051	547
4,660	32,525	995,049	75,612	31,741	1,512,349	548
65,328	1,700	211,330	18,264	2,322	335,942	549
.....	4,330	85,815	26,350	3,299	209,817	550
25,939	600	57,376	170	523	111,739	551
39,448	1,475	280,399	908	1,872	528,428	552
6,367	1,690	155,922	28,674	4,416	314,876	553
511	450	109,562	32,058	11,863	286,091	554
.....	4,930	121,807	3,752	3,994	225,937	555
19,625	150	368,953	26,137	13,359	697,319	556
107,822	.....	1,265,394	19,642	9,319	1,640,189	557
55,467	.....	542,294	142	489	627,327	558
.....	15,751	229,660	221,725	23,724	708,113	559
7,739	900	147,899	10,099	1,719	264,003	560
15,690	885	344,052	44,232	4,549	678,676	561
.....	1,500	163,414	4,381	7,342	379,170	562
3,000	723	183,247	19,175	13,034	333,790	563
37,482	1,750	252,699	12,933	155	363,706	564
31,990	7,405	185,045	15,539	12,017	412,599	565
.....	2,390	453,675	185	2,633	646,608	566
282,600	.....	205,061	4,573	11,472	704,956	567

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					
513	Equitable	Newark	$81,456	.....	.....	$48,575
514	Essex Mutual	"	229,146	$11,426	.....	132,900
515	Essex Power Station	"	285,224	.....	.....	.....
516	Eureka	"	78,063	.....	.....	41,350
517	Ever-Ready	"	364,729	.....	.....	163,625
518	Everybody's	"	504,672	.....	.....	350,428
519	Excelsior	"	314,659	.....	.....	150,515
520	Fabyan	"	101,647	.....	.....	116,095
521	Fairmount	"	198,783	13,755	.....	86,750
522	Famous	"	178,676	.....	.....	83,542
523	Favorite	"	201,686	.....	.....	89,950
524	Federal	"	181,326	.....	.....	265,320
525	Fidelity	"	202,260	.....	.....	.....
526	Fifteenth Ward	"	114,704	.....	.....	116,200
527	Fifth Ward	"	162,559	.....	.....	62,800
528	Finance	"	169,356	.....	.....	113,925
529	Firemen's	"	232,578	.....	.....	112,075
530	Fireside	"	146,058	.....	.....	145,771
531	First Bohemian	"	139,494	.....	.....	69,100
532	First Italian	"	81,630	.....	.....	.....
533	First Ward	"	176,823	.....	.....	148,014
534	Five Points	"	371,994	.....	.....	145,700
535	Foresters	"	321,383	.....	.....	331,150
536	Forest Hill	"	220,222	.....	.....	74,350
537	Fourteenth Ward	"	2,081,800	27,375	.....	1,420,700
538	Fraternal	"	154,839	.....	.....	48,300
539	Freeholders	"	43,619	.....	.....	41,550
540	Fulton	"	261,348	.....	.....	75,100
541	Gem	"	321,283	.....	.....	702,315
542	General-Founders	"	154,345	.....	.....	80,591
543	Gibraltar	"	210,784	.....	.....	159,875
544	Gilt Edge	"	308,563	.....	.....	110,880
545	Good Year	"	65,691	.....	.....	.....
546	Grand	"	69,745	.....	.....	25,550
547	Granite	"	138,900	.....	.....	92,200
548	Grant	"	357,451	.....	.....	252,275
549	Great Eastern	"	65,158	.....	.....	62,700
550	Gregorian	"	103,381	.....	.....	2,500
551	Guardsmen	"	59,659	.....	.....	345
552	Hahne	"	233,502	.....	.....	97,231
553	Halcyon	"	133,168	.....	.....	58,550
554	Half-Term	"	100,725	.....	.....	85,050
555	Halsey	"	87,342	.....	.....	72,975
556	Hamburg	"	154,404	.....	.....	158,197
557	Hamilton	"	404,615	.....	.....	481,625
558	Harvester	"	241,206	.....	.....	119,800
559	Hawkeye	"	386,825	.....	.....	54,905
560	Hawthorne	"	75,295	.....	.....	63,350
561	Health	"	96,378	.....	.....	167,710
562	Hearthstone	"	193,242	.....	.....	68,025
563	Hibernian	"	117,615	.....	.....	46,955
564	Hill	"	127,426	.....	.....	56,880
565	Hillcrest	"	164,274	.....	.....	148,705
566	Hilton	"	265,008	.....	.....	174,300
567	Holland	"	132,556	.....	.....	239,225

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

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	
$304	.....	.....	.....	.....	$26,688	$5,663	$57,607	$220,293	513
5,000	.....	$594	.....	.....	17,620	44,147	107,495	548,328	514
216	.....	500	.....	.....	2,178	62,006	55,335	405,459	515
5,303	.....	75	.....	$10,000	14,387	12,813	49,255	211,246	516
867	.....	42	.....	.....	4,650	62,460	298,493	894,866	517
60	.....	60	.....	.....	49,945	32,830	289,242	1,227,237	518
.....	.....	.....	.....	10,000	16,608	46,646	171,618	710,046	519
615	$8,965	239	.....	3,400	7,545	16,604	55,861	310,971	520
.....	.....	.....	.....	.....	101,340	22,548	221,988	645,164	521
4,476	.....	.....	.....	1,000	1,428	.....	126,284	395,406	522
6,249	.....	.....	.....	.....	2,387	19,044	123,645	442,961	523
433	.....	.....	.....	500	78,374	.....	199,967	725,920	524
680	.....	.....	.....	11,900	62,260	29,837	155,219	462,156	525
3,951	15,142	289	.....	.....	61,224	18,031	96,885	426,426	526
1,147	.....	71	.....	.....	9,631	23,396	78,654	338,258	527
.....	.....	.....	.....	.....	14,248	17,805	123,088	438,422	528
6,997	.....	554	.....	.....	13,066	33,331	144,234	542,835	529
971	48,537	99	.....	12,500	56,180	10,111	88,974	509,201	530
863	.....	287	.....	.....	552	36,530	54,083	300,909	531
.....	42,626	14	.....	.....	10,921	14,890	42,948	193,029	532
1,723	.....	1,809	.....	.....	52,876	10,755	155,713	547,713	533
2,120	35,501	527	.....	.....	18,348	30,101	172,527	776,818	534
6,050	1,420	.....	.....	6,000	55,090	22,661	256,766	1,000,520	535
119	.....	70	.....	.....	69,219	21,880	134,015	519,875	536
4,155	23,950	2,474	$15,050	350,000	404,085	377,052	774,982	5,481,623	537
272	.....	155	.....	.....	14,205	19,674	67,720	305,165	538
479	.....	40	.....	1,500	6,444	3,253	23,780	120,665	539
579	.....	328	.....	12,000	4,556	37,669	34,199	425,779	540
.....	.....	94	.....	167,610	311,802	.....	188,370	1,691,474	541
.....	.....	.....	.....	.....	2,256	22,376	26,138	285,706	542
257	.....	.....	.....	.....	37,410	34,531	153,502	596,359	543
.....	.....	.....	.....	.....	45,169	.....	266,160	730,772	544
3,003	7,141	35	.....	.....	20,293	11,321	62,676	170,160	545
788	3,000	194	.....	.....	35,593	5,536	90,377	230,783	546
.....	5,013	6	.....	12,700	14,765	29,606	82,861	376,051	547
.....	.....	.....	.....	131,000	187,207	.....	584,416	1,512,349	548
609	27,462	15	.....	.....	54,705	10,339	114,954	335,942	549
14,680	7,992	293	.....	11,250	72	16,736	52,913	209,817	550
195	.....	501	.....	1,000	13,580	5,283	31,176	111,739	551
1,800	12,927	105	.....	3,900	56,165	13,502	109,296	528,428	552
3,113	.....	242	.....	.....	40,670	12,736	66,397	314,876	553
10,596	800	3,115	.....	.....	2,373	6,630	76,802	286,091	554
666	.....	.....	.....	.....	211	2,742	62,001	225,937	555
.....	84,209	16	.....	.....	89,675	20,206	190,612	697,319	556
.....	.....	210	.....	315,176	52,995	.....	385,568	1,640,189	557
1,724	.....	52	.....	8,400	106,047	.....	150,098	627,327	558
486	.....	202	.....	.....	63,603	.....	202,092	708,113	559
13,797	22,445	41	.....	.....	18,615	10,959	59,501	264,003	560
11,419	61,983	61	.....	11,900	160,984	6,684	161,557	678,676	561
83	8,211	96	.....	26,000	8,426	30,782	44,305	379,170	562
1,055	15,424	130	.....	9,500	56,028	9,338	77,745	333,790	563
170	32,690	784	.....	.....	28,162	20,621	96,973	363,706	564
1,786	727	770	.....	5,000	8,177	25,041	58,119	412,599	565
.....	.....	.....	.....	.....	47,633	14,158	145,509	646,608	566
23,470	93,247	232	.....	86,625	18,346	15,663	95,592	704,956	567

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								
513	Equitable	1,064	127	.....	.....	.....	.....	243	42
514	Essex Mutual	2,426	192	114	10	.....	.....	664	73
515	Essex Power Station	4,330	438	.....	.....	.....	.....	.....	.....
516	Eureka	889	69	.....	.....	.....	.....	211	26
517	Ever-Ready	6,183	535	.....	.....	.....	.....	818	67
518	Everybody's	6,838	529	.....	.....	.....	.....	1,752	176
519	Excelsior	3,594	309	.....	.....	.....	.....	753	93
520	Fabyan	1,061	85	.....	.....	.....	.....	580	67
521	Fairmount	3,025	280	100	13	.....	.....	434	58
522	Famous	2,693	332	.....	.....	.....	.....	418	44
523	Favorite	3,375	253	.....	.....	.....	.....	449	41
524	Federal	2,671	252	.....	.....	.....	.....	1,327	140
525	Fidelity	2,507	253	.....	.....	.....	.....	.....	.....
526	Fifteenth Ward	1,033	105	.....	.....	.....	.....	581	56
527	Fifth Ward	1,690	183	.....	.....	.....	.....	314	39
528	Finance	1,833	154	.....	.....	.....	.....	570	94
529	Firemen's	2,138	195	.....	.....	.....	.....	560	100
530	Fireside	1,341	138	.....	.....	.....	.....	729	134
531	First Bohemian	1,597	179	.....	.....	.....	.....	345	72
532	First Italian	725	83	.....	.....	.....	.....	.....	.....
533	First Ward	1,798	174	.....	.....	.....	.....	740	122
534	Five Points	3,172	254	.....	.....	.....	.....	728	72
535	Foresters	5,148	401	.....	.....	.....	.....	1,655	272
536	Forest Hill	2,828	119	.....	.....	.....	.....	372	23
537	Fourteenth Ward	21,580	1,727	219	19	.....	.....	7,549	844
538	Fraternal	1,513	134	.....	.....	.....	.....	242	34
539	Freeholders	904	77	.....	.....	.....	.....	208	54
540	Fulton	3,093	303	.....	.....	.....	.....	375	49
541	Gem	3,999	469	.....	.....	.....	.....	3,511	373
542	General-Founders	6,488	642	.....	.....	.....	.....	403	60
543	Gibraltar	2,815	357	.....	.....	.....	.....	799	93
544	Gilt Edge	4,967	611	.....	.....	.....	.....	554	62
545	Good Year	852	54	.....	.....	.....	.....	.....	.....
546	Grand	482	73	.....	.....	.....	.....	128	24
547	Granite	2,398	201	.....	.....	.....	.....	461	63
548	Grant	7,282	734	.....	.....	.....	.....	1,685	217
549	Great Eastern	857	205	.....	.....	.....	.....	314	58
550	Gregorian	1,075	120	.....	.....	.....	.....	13	3
551	Guardsmen	766	234	.....	.....	.....	.....	2	1
552	Hahne	664	337	.....	.....	.....	.....	486	60
553	Halcyon	1,307	158	.....	.....	.....	.....	293	49
554	Half-Term	1,170	120	.....	.....	.....	.....	425	54
555	Halsey	1,873	157	.....	.....	.....	.....	335	32
556	Hamburg	1,664	283	.....	.....	.....	.....	791	101
557	Hamilton	15,530	768	.....	.....	.....	.....	4,816	360
558	Harvester	3,978	364	.....	.....	.....	.....	599	96
559	Hawkeye	3,412	287	.....	.....	.....	.....	274	50
560	Hawthorne	788	68	.....	.....	.....	.....	317	46
561	Health	1,609	438	.....	.....	.....	.....	838	136
562	Hearthstone	2,544	347	.....	.....	.....	.....	340	42
563	Hibernian	1,275	120	.....	.....	.....	.....	235	41
564	Hill	1,275	127	.....	.....	.....	.....	284	34
565	Hillcrest	1,922	180	.....	.....	.....	.....	744	53
566	Hilton	2,992	305	.....	.....	.....	.....	872	81
567	Holland	1,303	378	.....	.....	.....	.....	1,348	216

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	
1,307	25	144	O.P.	.....	T.M.&200	6	.....	.....	513
3,204	35	240	S.	$1.00 m.	T.M.&200	5 & 6	$3.00 & $1.00 a	$1.00 a	514
4,330	111	327	S.	.25 w.	200	6	3.00 a	1.00 a	515
1,100	22	73	S.	1.00 m.	200	6	.03 b	.03 b	516
7,001	74	528	N.S.	1.00 m.	200	6	.....	.....	517
8,590	88	617	O.P.	.....	200	6	.....	.....	518
4,347	61	341	O.P.	.....	200	6	3.00 a	1.00 a	519
1,641	29	123	S.	1.00 m.	200	6	3.00 a	3.00 a	520
3,559	23	328	N.S.	1.00 m.	200	6	.....	.....	521
3,111	29	347	O.P.	.....	200	6	2.00 a	.....	522
3,824	37	257	N.S.	1.00 m.	200	5 & 6	1.00 a	.....	523
3,998	30	362	O.P.	.....	200	6	.....	.....	524
2,507	30	223	N.S.	1.00 m.	200	6	2.00 a	2.00 a	525
1,614	28	133	S.	1.00 m.	200	6	3.00 a	2.00 a	526
2,004	47	175	S.	1.00 m.	200	6	3.00 a	.....	527
2,403	29	219	N.S.-O.P.	1.00 m.	200	6	.....	.....	528
2,698	46	249	S.	1.00 m.	200	6	1.00 a	.....	529
2,070	36	236	S. & N.S.	1.00 m.	200	6	2.00 a or .03 b	2.00 a or .03 b	530
1,942	49	202	S.	1.00 m.	200	6	1.00 a	.....	531
725	26	57	S.	1.00 m.	200	6	.....	.....	532
2,538	23	273	S.	1.00 m.	200	6	1.00 a	1.00 a	533
3,900	26	300	S.	1.00 m.	200	6	.....	1.00 a	534
6,803	85	588	N.S.	1.00 m.	T.M.&200	6	.....	.....	535
3,200	20	122	S.	1.00 m.	200	6	.....	.....	536
29,348	370	2,220	N.S.	1.00 m.	T.M.&200	2,4,5&6	.....	.....	537
1,755	31	137	S.	1.00 m.	200	6	2.00 a	1.00 a	538
1,112	16	115	O.P.	.....	200	6	1.00 a	.....	539
3,468	66	286	S.	1.00 m.	200	6	1.00 a & .07½ b	1. a & .07½ b	540
7,510	9	833	O.P.	.....	200	6	.....	.....	541
6,891	57	645	O.P.	.....	200	6	1.00 a	1.00 a	542
3,614	62	388	O.P.	.....	200	5 & 6	.50 a	.....	543
5,521	6	667	N.S.	1.00 m.	200	6	1.00-2.00 a	.....	544
852	15	39	S.	1.00 m.	200	6	.....	.....	545
610	9	88	S.	1.00 m.	200	6	1.00 a & 2.00 a	.....	546
2,859	48	216	O.P.	.....	200	6	.....	.....	547
8,967	128	823	N.S.	.25 w.	200	6	.....	.....	548
1,171	20	243	S.	1.00 m.	200	6	2.00 a	2.00 a	549
1,088	29	94	S.	1.00 m.	200	6	.....	.....	550
768	13	222	O.P.	.....	200	6	3.00 a	2.00 a	551
1,150	23	374	S.	1.00 m.	200	6	2.00 a	2.00 a	552
1,600	29	178	S.	1.00 m.	200	6	3.00 a	2.00 a	553
1,595	13	161	S.	1.00 m.	200	6	.....	.....	554
2,208	25	164	O.P.	.....	200	6	.....	.....	555
2,455	63	321	S.	1.00 m.	100	6	.....	.....	556
20,346	20	1,108	O.P.	.....	100	6	.....	.....	557
4,577	9	451	S.	1.00 m.	200	6	1.00 a	.....	558
3,686	71	266	S.	1.00 m.	200	6	1.00 a	.....	559
1,105	33	81	S.	1.00 m.	200	6	.25 b	.25 b	560
2,447	39	535	S.	1.00 m.	200	6	.....	.....	561
2,884	51	338	S.	1.00 m.	200	6	.03 b	.03 b	562
1,510	30	131	S.	1.00 m.	200	6	1.00 a	1.00 a	563
1,559	16	145	S.	1.00 m.	200	6	.....	.....	564
2,666	54	179	S.	1.00 m.	200	6	2.00 a	1.00 a	565
3,864	32	354	O.P.	.....	200	6	.06 b	.06 b	566
2,651	76	518	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	567

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			
568	Home	Newark	June 10, 1884	Charles O. Smith
569	Home-Seekers	"	April 18, 1906	Charles Kollmar
570	Houston	"	Nov. 6, 1919	John Eggert
571	Humboldt	"	Nov. 12, 1921	Emil G. Meyer
572	Hunterdon	"	July 3, 1903	Henry A. Guenther
573	Imperial	"	Mar. 21, 1908	Joseph Schaedel
574	Improved-Aetna	"	* (See below)	Charles G. Hahn
575	Income	"	Dec. 11, 1925	Aaron Goldinberg
576	Indemnity	"	Mar. 27, 1909	Andrew MacKechnie, Jr.
577	Independence	"	Dec. 4, 1905	Isaac Hauser
578	Industrial	"	June 2, 1908	A. L. Rice
579	I. N. L.	"	June 21, 1922	Louis Schutzman
580	Intercity	"	Mar. 9, 1920	Louis Susskind
581	Investment	"	Nov. 26, 1909	Moe Simon
582	Ironbound District	"	July 13, 1904	George M. Kunz
583	Italo-American	"	Feb. 28, 1910	Joseph Soriano
584	Ivanhoe	"	April 22, 1921	Benjamin Levine
585	John Marshall	"	Aug. 23, 1922	Julius Krieger
586	Junior Order	"	Jan. 11, 1896	Clement L. Morris
587	Kinney & West	"	Oct. 19, 1907	Conrad Deuchler
588	Knights of Pythias	"	Feb. 16, 1886	Edward J. Anderson
589	Kurlander	"	May 7, 1926	John Poe
590	Labor Lyceum	"	Oct. 20, 1909	Fred W. Palmer
591	Lafayette	"	Mar. 20, 1919	Mayer Krasner
592	Lawyers' and Home-Makers	"	** (See below)	Louis Herman
593	Lehigh	"	April 1, 1910	C. Peter Oschwald
594	Lenape	"	Oct. 16, 1911	Bernard J. Owens
595	Leviathan	"	Mar. 15, 1919	Samuel Schechner
596	Liberty	"	Jan. 14, 1888	Andrew J. Patton
597	Liberty Square	"	Sept. 22, 1922	Ernest Wille
598	Lincoln	"	Jan. 22, 1887	James J. Quinn
599	Lincoln Highway	"	April 22, 1921	Mortimer W. Meyer
600	Lion	"	Mar. 5, 1920	Harry R. Elias
601	Lithuanian	"	Jan. 5, 1917	Walter Dilis
602	Littleton	"	Dec. 31, 1902	Charles G. Hahn
603	Longworth	"	June 18, 1931	Henry A. Guenther
604	L. O. O. M.	"	Feb. 21, 1920	Fred W. Siegel
605	Loyalty	"	Jan. 28, 1901	Herman B. Schaefer
606	L. Y. M. A.	"	Mar. 8, 1923	Edward Feigenbaum
607	Majestic	"	April 28, 1920	George F. Fatzler
608	Manhattan	"	April 3, 1919	Eugene H. Sadler
609	Manor	"	Jan. 28, 1926	Joseph L. Bonda
610	Manufacturers	"	Dec. 28, 1912	Rudolph J. Goerke
611	Mascot	"	Feb. 10, 1927	John A. Brady
612	Mayflower	"	Nov. 21, 1921	Harry P. Lowy
613	McKinley	"	Mar. 24, 1920	Pellegrino Pellecchia
614	Meadowbrook	"	Oct. 5, 1921	Julius Klein
615	Melrose	"	May 9, 1923	Charles L. Kabis
616	Mercantile	"	June 8, 1910	Arthur B. Tench
617	Mercer	"	Dec. 11, 1890	Fred Lezgus
618	Merchants and Bankers	"	Oct. 25, 1910	Andrew J. Donahue
619	Metropolitan	"	Oct. 19, 1894	Robert F. Browne
620	Milford Park	"	May 3, 1911	Frank L. Driver
621	Military Park	"	May 1, 1926	Max Harmelin
622	Model	"	Sept. 16, 1912	James H. Lowrey

* July 2, 1890—Aetna
April 11, 1893—Improved } Merged October 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	
Lowy & Lowy	Charles G. Deno	176 Brookdale Ave., Newark, N. J.	568
Rossbach & Rossbach	Frank P. Litter	14 Belmont Ave., Newark, N. J.	569
Nicholas W. Kaiser	Fred L. Koehler	7 Peach Tree Road, Maplewood, N. J.	570
Halsey W. Stickel	Louis D. Stratton	133 Bloomfield Ave., Newark, N. J.	571
Arthur A. Werthmann	Julius E. Strebinger	1 Ricord St., Newark, N. J.	572
Kussy, Cohn & Kohn	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	573
Mortimer Lowy	E. G. Birkenhauer	231 S. Orange Ave., Newark, N. J.	574
Koehler, Augenblick & Freedman.	Moe Rubinfield	14 Belmont Ave., Newark, N. J.	575
Edward J. Gilhooly	John H. Yauch, Jr.	11 Commerce St., Newark, N. J.	576
Isaac Fleischman	U. Samuel Abeles	60 Fifth St., Newark, N. J.	577
John W. Strahan	W. H. Elliott	79 Halsey St., Newark, N. J.	578
Louis Relles	Sydney Seidler	128 Market St., Newark, N. J.	579
Levy, Fenster & McCloskey	Barney W. Plager	12 Laurel Ave., Irvington, N. J.	580
Nathan H. Berger	Moses Gansler	10 Avon Ave., Newark, N. J.	581
Scharringhausen & Hartpence	George W. Spicer	2 Ferry St., Newark, N. J.	582
Charles L. Rapa	Alfred F. Richardella	34 Goldsmith Ave., Newark, N. J.	583
Abraham Alboum	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	584
Fast & Fast	Frank P. Litter	14 Belmont Ave., Newark, N. J.	585
Arthur S. Smith	Joel Sundstrom	1172 Raymond Boulevard, Newark, N. J.	586
Frank Voigt	William Ricigliano	226 Clifton Ave., Newark, N. J.	587
Charles H. Stewart	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	588
Kraemer, Siegler & Siegler	Michael Rogow	128 Market St., Newark, N. J.	589
William F. Nies	William Kiehm	51 Clinton St., Newark, N. J.	590
Meyer E. Ruback	Nathan Perselay	535 High St., Newark, N. J.	591
Israel B. Greene	Herbert Z. Steiner	1033 Broad St., Newark, N. J.	592
Harold Simandl	John W. Short	13 Suffolk Ave., Maplewood, N. J.	593
Joseph Siegler	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	594
Samuel M. Hollander	Homer J. Van Duyne	20 Clinton St., Newark, N. J.	595
Matthew J. Reilly	Frank C. Reilly	31 Clinton St., Newark, N. J.	596
Arthur T. Vanderbilt	Rudolph A. Glickman	790 Broad St., Newark, N. J.	597
Herr, Leiss & Herr	Benedict A. Harter	18 Belmont Ave, Newark, N. J.	598
Harry T. Davimos	Benjamin Dubow	27 Elizabeth Ave., Newark, N. J.	599
T. Henry Coyne	Charles E. Vincent	229 Ampere Parkway, Bloomfield, N. J.	600
C. F. Paulauskas, Jr.	Albin S. Treciokas	Walnut & Adams St., Newark, N. J.	601
Arthur A. Werthmann	Henry P. George	16-18 Clinton St., Newark, N. J.	602
Raymond H. Cohn	Leo D. Scanlon	24 Branford Place, Newark, N. J.	603
Felix Forlenza	Eugene A. Farrell	43 Hazelwood Ave., Newark, N. J.	604
John D. Fischbeck	Albert E. Jones	31½ S. Twelfth St., Newark, N. J.	605
Michael Horrowitz	Samuel A. Horrowitz	671 Bergen St., Newark, N. J.	606
Edward A. Schilling	Leopold Isserman	24 Branford Place, Newark, N. J.	607
Joseph Steiner	Herbert Z. Steiner	3 Belmont Ave., Newark, N. J.	608
Jacob Fox	Edgar H. Douglass	26 Linwood Ave., Newton, N. J.	609
Joseph E. Cohn	Harold O. Merz	972 Broad St, Newark, N. J.	610
Thomas F. Guthrie	Leo Reilly	40 Clinton St., Newark, N. J.	611
Waldman & Duveneck and S. M. Hollander	Fred W. Reinheimer	15 Market St., Newark, N. J.	612
Anthony R. Finelli	Rocco G. Rotonda	194 Second St., Newark, N. J.	613
Seymour Klein	Harry L. Denburg	207 Vassar Ave., Newark, N. J.	614
Frederick W. Wilderotter	John Saalmuller	149 Stuyvesant Ave., Newark, N. J.	615
Halsey W. Stickel	Elmer E. Thornton	39 Parker Ave., Maplewood, N. J.	616
Charles A. Herr	Louis P. Zehnder	156 Carolina Ave., Irvington, N. J.	617
Roy F. Dunn	Herman R. Schaefer	524 Central Ave., Newark, N. J.	618
C. F. Snover & Martin & Reiley.	Frederick W. Snover	275 Mulberry St., Newark, N. J.	619
A. Leslie Price	August Roemmele	29 Astor St., Newark, N. J.	620
David Castelbaum	Irving J. Trien	60 Park Place, Newark, N. J.	621
Henry L. Grosken	Alexander Grosken	31 Clinton St., Newark, N. J.	622

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				
568	Home	Newark	$569	$35	$87,300
569	Home-Seekers	"	9,139	35,450	148,350
570	Houston	"	3,524	257	142,400
571	Humboldt	"	16,758	26,975	245,200
572	Hunterdon	"	9,062	4,395	42,900
573	Imperial	"	2,071	163	48,600
574	Improved-Aetna	"	984	.....	288,300
575	Income	"	1,817	1,136	84,795
576	Indemnity	"	17,663	11,823	187,800
577	Independence	"	10,475	30,303	213,190
578	Industrial	"	5,830	5,156	85,600
579	I. N. L.	"	979	3,404	78,475
580	Intercity	"	477	97,399	.....
581	Investment	"	7,099	.....	771,696
582	Ironbound District	"	3,612	.....	123,650
583	Italo-American	"	5,274	.....	117,100
584	Ivanhoe	"	4,888	500	112,404
585	John Marshall	"	21,955	.....	140,916
586	Junior Order	"	24,952	166	383,050
587	Kinney & West	"	6,547	.....	126,213
588	Knights of Pythias	"	13,309	9,417	71,500
589	Kurlander	"	1,453	.....	72,790
590	Labor Lyceum	"	3,139	5,000	279,691
591	Lafayette	"	480	.....	25,000
592	Lawyers' and Home-Makers	"	4,614	29,225	125,489
593	Lehigh	"	2,874	1,002	167,200
594	Lenape	"	3,009	.....	184,384
595	Leviathan	"	38,826	2,700	109,000
596	Liberty	"	10,565	.....	153,421
597	Liberty Square	"	13,571	.....	72,320
598	Lincoln	"	8,231	.....	295,993
599	Lincoln Highway	"	3,374	.....	52,600
600	Lion	"	4,309	.....	204,104
601	Lithuanian	"	3,936	.....	142,200
602	Littleton	"	1,511	.....	37,400
603	Longworth	"	3,667	.....	29,300
604	L. O. O. M.	"	101	1,550	75,400
605	Loyalty	"	1,030	37	87,100
606	L. Y. M. A.	"	4,041	5,050	34,200
607	Majestic	"	11,590	7,108	131,400
608	Manhattan	"	2,177	6,675	132,647
609	Manor	"	14,297	7,300	36,800
610	Manufacturers	"	2,840	.....	211,806
611	Mascot	"	14,029	11,580	29,390
612	Mayflower	"	4,396	.....	176,525
613	McKinley	"	14,636	.....	155,600
614	Meadowbrook	"	4,342	.....	10,300
615	Melrose	"	1,755	1,227	104,000
616	Mercantile	"	4,605	2,544	88,411
617	Mercer	"	5,931	.....	162,087
618	Merchants and Bankers	"	1,435	15,338	70,450
619	Metropolitan	"	6,531	54,529	458,494
620	Milford Park	"	11,211	3,000	148,188
621	Military Park	"	4,544	5,239	64,477
622	Model	"	1,081	.....	91,050

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$2,470	$310,420	$23,333	$22	$424,149	568
$64,114	1,911	147,729	2,227	6,648	415,568	569
370	2,700	186,390	17,174	6,133	358,948	570
25,125	3,653	512,174	2,352	14,179	846,416	571
80,441	5,025	130,971	14,935	5,835	293,564	572
29,379	625	143,849	216	1,492	226,395	573
48,850	4,015	948,535	272,207	13,130	1,576,021	574
2,466	11,250	35,586	2,120	4,064	143,234	575
75	9,200	186,678	1,756	3,093	418,088	576
.....	9,464	540,688	929	829	805,878	577
43,600	100	170,602	21,236	2,559	334,683	578
31,953	2,540	109,721	58,052	702	285,826	579
.....	1,150	169,374	48,804	13,419	330,623	580
.....	20,065	1,182,426	6,335	22,704	2,010,325	581
66,720	1,755	276,656	3,763	4,016	480,172	582
69,293	5,105	316,453	2,651	7,506	523,382	583
.....	13,785	139,980	1,689	10,820	284,066	584
71,868	14,295	342,843	14,678	18,891	625,446	585
69,000	1,970	1,549,300	20,609	18,102	2,067,149	586
.....	1,256	138,105	23,761	612	296,494	587
167,654	6,047	477,281	391	3,046	748,645	588
.....	1,240	91,937	47,606	6,230	221,256	589
8,000	7,526	123,830	1,286	3,888	432,360	590
9,389	.....	305,348	879	940	342,036	591
21,875	440	122,947	114	1,674	306,378	592
.....	1,040	125,930	658	1,590	300,294	593
.....	830	446,529	6,992	22,073	663,817	594
22,822	1,550	343,093	2,421	22,760	543,172	595
.....	2,365	184,865	16,715	9,200	377,131	596
25,148	2,253	263,593	1,911	7,394	386,190	597
.....	991	323,566	26,555	12,230	667,566	598
178,735	19,898	211,993	16,689	33,886	517,175	599
.....	410	162,061	44,882	13,292	429,058	600
.....	7,100	168,782	23,264	6,019	351,301	601
26,433	50	49,435	2,184	8,325	125,338	602
233,711	3,170	.....	694	6,447	276,989	603
5,800	1,100	69,645	957	1,271	155,824	604
.....	2,019	77,780	6,318	2,849	177,133	605
88,819	1,500	141,617	381	2,180	277,788	606
300	7,685	434,847	160,511	4,945	758,386	607
1,448	7,565	262,377	274	2,442	415,605	608
3,377	3,700	105,778	825	3,537	175,614	609
252,353	2,680	579,986	9,755	6,471	1,065,885	610
4,649	2,304	90,699	10,584	1,491	164,726	611
115,870	200	792,473	13	6,621	1,096,098	612
23,019	2,050	204,218	3,691	4,768	407,982	613
45,972	.....	370,712	1,167	3,995	436,488	614
76,582	4,225	103,469	1,981	686	293,925	615
957	4,625	115,800	942	14,632	232,516	616
2,980	1,806	405,336	581	1,583	580,304	617
4,075	1,775	181,595	5,191	3,715	283,574	618
9,670	33,912	734,363	17,357	2,710	1,317,566	619
8,300	2,375	66,018	1,228	338	240,658	620
1,330	2,180	16,065	148	347	94,330	621
.....	300	152,474	22,825	11,558	279,288	622

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					
568	Home	Newark	$148,096	.....	.....	$93,808
569	Home-Seekers	"	142,462	.....	.....	142,780
570	Houston	"	134,925	.....	.....	100,925
571	Humboldt	"	336,010	.....	.....	185,400
572	Hunterdon	"	98,748	.....	.....	64,247
573	Imperial	"	72,941	.....	.....	13,800
574	Improved-Aetna	"	672,294	.....	.....	441,890
575	Income	"	81,699	.....	.....	10,100
576	Indemnity	"	221,175	.....	.....	63,880
577	Independence	"	255,856	.....	.....	86,725
578	Industrial	"	131,439	.....	.....	80,300
579	I. N. L.	"	130,342	.....	.....	34,725
580	Intercity	"	109,322	.....	.....	56,910
581	Investment	"	702,438	.....	.....	264,875
582	Ironbound District	"	207,708	.....	.....	112,470
583	Italo-American	"	144,320	.....	.....	84,876
584	Ivanhoe	"	149,429	.....	.....	33,550
585	John Marshall	"	219,866	.....	.....	95,180
586	Junior Order	"	378,207	$117,078	.....	658,987
587	Kinney & West	"	112,864	.....	.....	41,901
588	Knights of Pythias	"	237,480	.....	.....	167,780
589	Kurlander	"	92,682	.....	.....	18,575
590	Labor Lyceum	"	195,600	.....	.....	102,500
591	Lafayette	"	133,125	.....	.....	64,300
592	Lawyers' and Home-Makers	"	181,570	.....	.....	5,900
593	Lehigh	"	112,344	.....	.....	53,100
594	Lenape	"	224,707	.....	.....	111,805
595	Leviathan	"	178,640	.....	.....	73,850
596	Liberty	"	183,851	.....	.....	90,850
597	Liberty Square	"	167,734	.....	.....	60,195
598	Lincoln	"	198,408	.....	.....	167,815
599	Lincoln Highway	"	267,743	.....	.....	65,800
600	Lion	"	114,564	.....	.....	39,100
601	Lithuanian	"	157,893	.....	.....	76,950
602	Littleton	"	39,963	.....	.....	28,400
603	Longworth	"	182,960	.....	.....	.....
604	L. O. O. M.	"	42,924	.....	.....	45,550
605	Loyalty	"	42,083	.....	.....	53,718
606	L. Y. M. A.	"	101,545	.....	.....	55,725
607	Majestic	"	339,747	.....	.....	109,885
608	Manhattan	"	194,284	.....	.....	78,620
609	Manor	"	77,815	.....	.....	12,950
610	Manufacturers	"	139,638	.....	.....	265,500
611	Mascot	"	66,170	.....	.....	22,300
612	Mayflower	"	329,670	.....	.....	127,107
613	McKinley	"	159,043	.....	.....	.....
614	Meadowbrook	"	170,258	.....	.....	92,585
615	Melrose	"	106,677	.....	.....	94,650
616	Mercantile	"	62,083	.....	.....	71,100
617	Mercer	"	187,818	.....	.....	199,541
618	Merchants and Bankers	"	110,800	.....	.....	59,175
619	Metropolitan	"	368,363	.....	.....	460,085
620	Milford Park	"	155,211	.....	.....	14,300
621	Military Park	"	53,608	.....	.....	14,180
622	Model	"	117,753	.....	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	$17,255	$261	.....	$4,500	$42,595	$8,153	$109,481	$424,149	568
$62	.....	5	.....	.....	16,935	22,817	90,507	415,568	569
5	.....	10	.....	.....	13,065	9,958	100,060	358,948	570
314	.....	.....	.....	.....	52,995	71,125	200,572	846,416	571
12,384	.....	78	.....	.....	40,180	7,693	70,234	293,564	572
543	7,910	74	.....	.....	33,876	10,631	86,620	226,395	573
1,729	60,603	3,169	$90	31,500	66,970	.....	297,776	1,576,021	574
2,734	.....	.....	.....	.....	1,484	21,694	25,523	143,234	575
320	.....	30	.....	.....	1,936	45,546	85,201	418,088	576
93	.....	.....	.....	.....	130,008	32,032	301,164	805,878	577
.....	.....	2,028	.....	.....	31,178	13,870	75,868	334,683	578
.....	.....	25	.....	.....	34,142	2,616	83,976	285,826	579
50,210	1,285	190	.....	28,900	202	.....	83,604	330,623	580
4,782	184,573	.....	.....	15,000	107,520	129,127	602,010	2,010,325	581
.....	.....	.....	.....	9,000	9,207	23,818	117,969	480,172	582
11,537	12,009	15	5,942	24,000	52,280	5,513	182,890	523,382	583
4,300	.....	26	.....	3,500	3,238	20,730	69,293	284,066	584
4,867	.....	.....	.....	.....	11,819	4,741	288,973	625,446	585
144,854	138,380	1,542	.....	109,500	169,712	42,246	306,643	2,067,149	586
1,248	17,380	731	.....	.....	39,903	11,467	71,000	296,494	587
1,191	1,000	42	.....	.....	80,237	.....	260,915	748,645	588
.....	1,000	.....	.....	1,200	57,411	5,450	44,938	221,256	589
1,008	1,497	.....	.....	22,000	3,704	54,650	51,401	432,360	590
.....	.....	.....	.....	.....	68,645	.....	75,966	342,036	591
1,826	.....	.....	.....	.....	177	49,122	67,783	306,378	592
140	7,900	.....	.....	.....	22,289	.....	104,521	300,294	593
10,156	.....	.....	.....	9,000	76,432	.....	231,717	663,817	594
12,560	.....	.....	.....	.....	80,436	3,429	194,257	543,172	595
221	.....	214	.....	.....	3,262	22,759	75,974	377,131	596
.....	8,586	.....	9	.....	249	20,944	128,473	386,190	597
375	26,813	.....	.....	7,000	47,000	28,956	191,199	667,566	598
231	.....	.....	.....	16,800	5,381	43,476	117,744	517,175	599
.....	45,263	150	.....	25,000	89,040	14,583	101,358	429,058	600
12,950	.....	149	.....	.....	22,150	21,845	59,364	351,301	601
10	.....	5	.....	6,500	14,854	5,349	30,257	125,338	602
.....	.....	.....	.....	16,750	3,862	22,200	51,217	276,989	603
.....	.....	.....	.....	10,800	22,441	8,146	25,963	155,824	604
341	32,300	212	.....	3,700	5,658	6,074	33,047	177,133	605
8,893	.....	.....	.....	.....	28,751	.....	82,874	277,788	606
429	.....	362	.....	.....	93,624	.....	214,339	758,386	607
427	.....	.....	.....	.....	22	.....	142,252	415,605	608
910	.....	.....	.....	.....	26,989	.....	56,950	175,614	609
9,269	.....	106	.....	74,000	197,316	81,788	298,268	1,065,885	610
24,711	.....	1,122	.....	.....	19,751	.....	30,672	164,726	611
.....	.....	.....	.....	61,000	55,192	23,341	499,788	1,096,098	612
1,051	504	.....	.....	.....	106,735	17,811	122,838	407,982	613
85	2,000	.....	.....	21,500	40,850	.....	109,210	436,488	614
10	.....	84	.....	17,500	397	21,603	53,004	293,925	615
2,458	.....	112	.....	.....	22,835	12,040	61,888	232,516	616
99	10,247	.....	.....	.....	6,557	12,838	163,204	580,304	617
1,007	.....	63	.....	.....	25,700	12,241	74,588	283,574	618
6,044	.....	.....	.....	.....	4,005	72,786	406,283	1,317,566	619
44	.....	173	.....	.....	513	32,844	37,578	240,658	620
.....	.....	.....	505	.....	1,022	2,685	22,330	94,330	621
5,507	6,668	185	.....	.....	28,947	13,234	107,044	279,288	622

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								
568	Home	1,316	150					469	100
569	Home-Seekers	1,878	269					714	87
570	Houston	1,556	182					504	124
571	Humboldt	4,362	227					1,025	63
572	Hunterdon	934	119					321	41
573	Imperial	772	84					69	6
574	Improved-Aetna	5,204	612					2,209	260
575	Income	1,101	99					51	8
576	Indemnity	3,378	237					319	35
577	Independence	3,454	271					434	49
578	Industrial	1,281	154					401	65
579	I. N. L.	1,050	221					174	32
580	Intercity	891	77					285	54
581	Investment	6,664	703					1,324	201
582	Ironbound District	2,607	409					562	75
583	Italo-American	2,201	396					424	80
584	Ivanhoe	2,756	330					167	45
585	John Marshall	4,499	506					475	88
586	Junior Order	3,761	374	1,125	103			3,294	492
587	Kinney & West	962	115					209	50
588	Knights of Pythias	2,943	373					839	98
589	Kurlander	837	213					93	23
590	Labor Lyceum	2,916	303					512	75
591	Lafayette	1,938	175					322	33
592	Lawyers' and Home-Makers	2,955	304					30	6
593	Lehigh	1,687	155					266	43
594	Lenape	3,387	293					559	81
595	Leviathan	3,185	183					369	62
596	Liberty	1,795	200					454	32
597	Liberty Square	3,065	231					301	27
598	Lincoln	3,070	372					839	138
599	Lincoln Highway	5,347	405					329	44
600	Lion	1,130	91					195	25
601	Lithuanian	1,698	245					385	108
602	Littleton	453	68					142	30
603	Longworth	10,529	1,156						
604	L. O. O. M.	665	77					228	35
605	Loyalty	732	90					268	54
606	L. Y. M. A.	1,119	153					278	69
607	Majestic	3,075	330					549	99
608	Manhattan	4,306	333					393	58
609	Manor	1,326	219					65	12
610	Manufacturers	2,047	129					1,328	44
611	Mascot	640	90					112	24
612	Mayflower	8,827	713					981	96
613	McKinley	2,436	185						
614	Meadowbrook	3,486	343					462	81
615	Melrose	1,654	225					473	95
616	Mercantile	959	96					356	42
617	Mercer	1,788	189					997	85
618	Merchants and Bankers	1,245	123					296	27
619	Metropolitan	15,161	570					4,600	288
620	Milford Park	2,163	221					72	8
621	Military Park	1,530	255					71	24
622	Model	1,085	84						

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	
1,785	19	231	S.	$1.00 m.	$200	6	$2.00 & $3.00 a	.....	568
2,592	59	297	O.P.	.....	200	5 & 6	.....	.....	569
2,060	55	251	S.	1.00 m.	200	6	3.00 a	.....	570
5,387	47	243	O.P.	.....	200	6	3.00 a	$1.00 a	571
1,255	21	139	S.	1.00 m.	200	6	1.00 a	1.00 a	572
841	12	78	S.	1.00 m.	200	6	.....	.....	573
7,413	81	791	S.	1.00 m.	200	6	1.00 a	1.00 a	574
1,152	31	76	O.P.	.....	200	5 & 6	1.00 a	1.00 a	575
3,697	29	243	O.P.	.....	200	6	.....	2.00 a	576
3,888	46	274	N.S.	1.00 m.	200	6	.....	.....	577
1,682	30	189	S.	1.00 m.	200	6	.....	.....	578
1,224	25	228	S.	1.00 m.	200	6	1.00 a & 2.00 a	.....	579
1,176	15	116	S.	1.00 m.	200	6	.....	.....	580
7,988	79	825	N.S.	1.00 m.	200	6	.....	.....	581
3,169	42	442	O.P.	.....	200	6	Various	1.00 a	582
2,625	44	432	O.P.	.....	200	6	3.00 a	1.00 a	583
2,923	69	306	O.P.	.....	200	6	2.00 a	1.00 a	584
4,974	78	516	O.P.	.....	200	6	.....	.....	585
8,180	290	679	S.	1.00 m.	200	6	3.00 a	2.00 a	586
1,171	35	130	S.	1.00 m.	200	5½ & 6	.....	.....	587
3,782	29	442	S.	1.00 m.	200	6	.....	.....	588
930	9	227	S.	1.00 & 2.00 m.	200	6	.....	.....	589
3,428	83	295	O.P.	.....	200	6	2.00 a & .02 b	.....	590
2,260	2	206	S.	1.00 m.	200	6	1.00 a	1.00 a	591
2,985	38	272	O.P.	.....	200	6	.....	.....	592
1,953	35	163	O.P.	.....	200	6	1.00 a	.....	593
3,946	27	347	O.P.	.....	200	6	.....	.....	594
3,554	32	213	N.S.	1.00 m.	200	6	1.00 a	.....	595
2,249	51	181	S.	1.00 m.	200	6	3.00 a	.....	596
3,366	239	19	O.P.	.....	200	6	.....	.....	597
3,909	32	478	N.S.	1.00 m.	200	6	.....	1.00 a	598
5,676	43	406	O.P.	.....	200	6	1.00 a	1.00 a	599
1,325	27	89	S.	1.00 m.	200	6	.....	.....	600
2,083	58	295	S.	1.00 m.	200	6	3.00 a	1.00 a	601
595	10	88	S.	1.00 m.	200	6	.....	.....	602
10,529	66	1,090	O.P.	.....	200	4 & 6	3.00 a	1.00 a	603
893	27	85	O.P.	.....	200	6	3.00 a	1.00 a	604
1,000	37	107	S.	.25 w.	200	6	3.00 a	3.00 a	605
1,397	18	204	N.S.	1.00 m.	200	6	.....	.....	606
3,624	52	377	S.	1.00 m.	200	6	1.00 & 2.00 a	.....	607
4,699	66	325	N.S.	1.00 m.	200	5 & 6	.....	.....	608
1,391	11	220	N.S.	1.00 m.	200	6	.....	.....	609
3,375	28	145	S.	1.00 m.	200	6	1.00 a	1.00 a	610
752	20	94	S.	1.00 m.	200	6	1.00 a	1.00 a	611
9,808	29	780	O.P.	.....	T.M.&200	6	.....	.....	612
2,436	40	145	O.P.	.....	200	6	.....	.....	613
3,948	6	418	O.P.	.....	T.M.	various	.....	.....	614
2,127	39	281	S.	1.00 m.	200	6	2.00 a	.....	615
1,315	27	111	S. & N.S.	1.00 m.	T.M.&200	6	1.00 a	1.00 a	616
2,785	17	257	N.S.	1.00 m.	200	5,5½, 6	.....	.....	617
1,541	50	100	S.	1.00 m.	200	6	2.00 a	2.00 a	618
19,761	233	625	O.P.	.....	100	6	2.00 a & .10 b	2.00 a & .10 b	619
2,235	40	189	S.	1.00 m.	200	6	1.00 a	.02½ b	620
1,601	29	250	O.P.	.....	200	6	1.00 a	.....	621
1,085	20	64	S.	1.00 m.	200	6	3.00 a	.....	622

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			
623	Modern	Newark	May 11, 1892	William H. Hall
624	Mohawk	"	Jan. 10, 1923	Philip Klein
625	Monitor	"	Sept. 19, 1921	Samuel H. Pashkow
626	Montefiore	"	April 22, 1902	Charles Loebel
627	Morris	"	Oct. 8, 1901	George C. Pfreundschuh
628	Mountain View	"	Mar. 30, 1914	Arthur Finn
629	Mt. Prospect	"	Oct. 20, 1908	Edward Kohn
630	Municipal	"	Aug. 15, 1908	Emil Vollweiler
631	Mutual	"	Feb. 8, 1869	Philip Berry
632	Mutual Protective	"	Jan. 5, 1912	George W. Backoff
633	National Turners	"	June 18, 1919	Otto Abrecht
634	Nelson	"	June 2, 1923	John E. Joyce
635	Newark	"	May 25, 1883	Carl J. Duveneck
636	Newark Mutual Benefit	"	Dec. 24, 1904	J. Frank Kitchell
637	Newark Twenty-One	"	Feb. 9, 1914	George A. Guenther
638	New Deal	"	March 21, 1911	Burnett Cole
639	New Empire	"	* (See below)	Michael A. Stavitsky
640	New Era	"	Sept. 27, 1909	William A. Bishop
641	New Executive	"	** (See below)	August M. Kleeman
642	New Home	"	Mar. 7, 1912	Henry A. Guenther
643	New Jersey	"	Aug. 16, 1887	Charles B. Johnes
644	New Method	"	Feb. 21, 1913	Alfred E. Blakeman
645	New World	"	***(See below)	Joseph E. Kennard
646	Ninth Ward	"	Mar. 18, 1909	John J. Thomas
647	Norfolk	"	April 25, 1888	Edward A. Reilly
648	Normal	"	Nov. 27, 1912	Max Gans
649	North American	"	Sept. 17, 1910	Bernard H. Greenfield
650	Northern	"	June 6, 1912	George Kalb
651	North Newark	"	Jan. 10, 1925	Jacob R. Poppele
652	North Western	"	Feb. 29, 1892	Harry L. Hamilton
653	Oak	"	Feb. 17, 1920	J. William Huegel
654	Oliver	"	Nov. 30, 1915	Thomas Buffardi
655	Onward	"	Jan. 9, 1926	Oscar A. Biertuempfel
656	Onyx	"	Aug. 18, 1922	Jacob M. Holstein
657	Opportunity	"	Nov. 18, 1920	Joseph A. Hurley
658	Ordway	"	Jan. 20, 1921	Louis Susskind
659	Oriental	"	Mar. 4, 1904	Alfred Lister
660	Orion	"	April 14, 1925	Franklin Hannoch
661	Outlook	"	May 24, 1921	William Frey
662	Owl	"	Oct. 7, 1907	William H. A. Reilly
663	Oxford	"	June 14, 1923	David L. Heller
664	Pacific	"	Sept. 29, 1906	Romolo Bottelli
665	Palace	"	April 10, 1920	Owen E. Fox
666	Pannonia	"	Nov. 18, 1905	George J. Muha
667	Paramount	"	Mar. 24, 1919	Max Marx
668	Parish	"	Nov. 29, 1924	John Wojtas
669	Park	"	Nov. 28, 1902	Gustavus F. Sommer
670	Parker	"	Mar. 11, 1922	Edward Kohn
671	Park View	"	June 26, 1902	Jeremiah Baldwin
672	Passaic	"	Aug. 6, 1884	Henry D. W. Loeffler
673	Patriotic	"	Mar. 14, 1919	John J. Albiez
674	Paywell	"	Jan. 23, 1925	Louis F. Gerber
675	Peerless	"	June 1, 1912	Louis Susskind
676	Personal	"	Dec. 28, 1925	Leo H. Levy
677	Peshine	"	Sept. 27, 1922	Joseph H. Wyatt

* Sept. 7, 1910—Active; Aug. 29, 1907—Avon; June 26, 1908—Empire; June 13, 1919—Textile; March 5, 1926—Times } Merged Sept. 7, 1938.

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

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Richard Spitz	Willard H. Elliott	88 Lafayette Ave., East Orange, N. J.	623
Louis J. Cohen	Abraham Levin	14 Clinton St., Newark, N. J.	624
Jacob Lubetkin	Samuel A. Karp	197 Grumman Ave., Newark, N. J.	625
Herman Israel	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	626
Frederick W. Wilderotter	Louis P. Zehnder	156 Carolina Ave., Irvington, N. J.	627
Adam J. Rossbach	William J. Brunner	126 S. Twelfth St., Newark, N. J.	628
Stein & Stern	Walter A. Hughes	30 Branford Place, Newark, N. J.	629
Robert S. Terhune	Loren F. Gardiner, Jr.	502 High St., Newark, N. J.	630
Andrew J. Brady, Jr.	John A. Condon	40 Clinton St., Newark, N. J.	631
C. Clifford Brangs	Samuel F. Bentley	550 N. Third St., Newark, N. J.	632
E. A. & W. A. Schilling	Henry A. Zinckgraf	132 Underwood St., Newark, N. J.	633
Joseph J. Quinn	Andrew Leitheuser	75 Roseville Ave, Newark, N. J.	634
Lowy & Lowy	Raymon Spreen	19 Clinton St., Newark, N. J.	635
Charles H. Stewart	Charles E. Waters	300 Broadway, Newark, N. J.	636
Charles Hood	George M. Edelhausser	24 Commerce St., Newark, N. J.	637
Irving Silver	Harry Kalb	24 Branford Place, Newark, N. J.	638
E. Lowenstein and B. Newman & D. Israel	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	639
John V. Laddey	Joseph I. Condon	376 Turrell Ave., South Orange, N. J.	640
Arthur A. Werthman	Harry F. Peal	178 Elwood Ave., Newark, N. J.	641
Fred G. Stickel, Jr.	Otto H. Wilhelm	455 Orange St., Newark, N. J.	642
George H. Haines	Neil J. McManus	838 Clifton Ave., Newark, N. J.	643
Joseph T. Brienza	William F. Ackerson	670 Bergen St., Newark, N. J.	644
Harry Unger	Alex J. Frackenpohl	554 Springfield Ave., Newark, N. J.	645
George W. Hagney	August Roemmele	29 Astor St., Newark, N. J.	646
Herr, Leiss & Herr	Benedict A. Harter	18 Belmont Ave., Newark, N. J.	647
Edward J. Gilhooly	Clarence I. Mott	National State Bank, Newark, N. J.	648
Nathan H. Berger	Moses Gansler	10 Avon Ave., Newark, N. J.	649
Howard Isherwood	William D. Duguid	890 Broadway, Newark, N. J.	650
James L. McKenna	Elmer E. Thornton	39 Parker Ave., Maplewood, N. J.	651
Clarence L. Schall	Alfred N. Baum	15 Market St., Newark, N. J.	652
Thomas B. Healy	John Zipfel	20 Belmont Ave., Newark, N. J.	653
Pallitta & Pallitta	E. M. Bertolino	12 Monroe Ave., East Orange, N. J.	654
Lester E. Mahr	Henry E. Keeler	744 Broad St., Newark, N. J.	655
Benjamin Singer	Henry I. Silberman	60 Park Place, Newark, N. J.	656
Joseph E. Conlon	William F. Ackerson	670 Bergen St., Newark, N. J.	657
Joseph Susskind	Barney W. Plager	12 Laurel Ave., Irvington, N. J.	658
Charles M. Myers	Adolph Fiedler	315 Broadway, Newark, N. J.	659
Saul J. Zucker	William Mattes, Jr.	371 S. Orange Ave., Newark, N. J.	660
Fred Herrigel, Jr.	T. B. Crane	529½ Clinton Ave., Newark, N. J.	661
Paul G. Roder	Albert S. Ritger	391 Fifth St., Newark, N. J.	662
Harry Steiner	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	663
Pallitta & Pallitta	Elmer E. Thornton	39 Parker Ave., Maplewood, N. J.	664
Edmond C. Moriarty	Andrew A. Breidenbach	210 Ferry St., Newark, N. J.	665
Charles C. Deubel	Harry J. Kenny	149 Carteret St., Glen Ridge, N. J.	666
Stein & Stern	Benjamin Blank	52 Belmont Ave., Newark, N. J.	667
Frank J. Pietrucha	Stanley A. Szelest	241 Springfield Ave., Newark, N. J.	668
Frank Voigt	Henry P. Schanz	1558 Springfield Ave., Maplewood, N. J.	669
Kessler & Kessler	Albert A. Adler	30 Branford Place, Newark, N. J.	670
Theodore J. Badgley	John C. Behnke	108 Ellery Ave., Irvington, N. J.	671
H. Edward Wolf	Louis G. Holzwarth	68 Farley Ave., Newark, N. J.	672
Benjamin Newman	Harry Wertheim	237 N. Eleventh St., Newark, N. J.	673
Coult, Satz & Tomlinson	Frank F. Gibson, Jr.	211 Meeker Ave., Newark, N. J.	674
Levy, Fenster & McCloskey	Raymon Spreen	19 Clinton St., Newark, N. J.	675
S. B. Finklestein & L. A. Finklestein	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	676
Joseph G. Eppston	Benjamin Kirschner	60 Park Place, Newark, N. J.	677

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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
	Essex County—Continued				
623	Modern	Newark	$9,653	$32,774	$93,100
624	Mohawk	"	48,662	38,325	4,200
625	Monitor	"	2,194	.....	51,050
626	Montefiore	"	16,511	.....	109,000
627	Morris	"	4,221	.....	48,200
628	Mountain View	"	10,713	44	118,500
629	Mt. Prospect	"	23,694	50,000	3,047,229
630	Municipal	"	3,699	23,159	57,700
631	Mutual	"	3,302	.....	286,400
632	Mutual Protective	"	1,362	.....	131,800
633	National Turners	"	851	8,277	278,900
634	Nelson	"	1,750	8,170	49,900
635	Newark	"	1,129	.....	126,300
636	Newark Mutual Benefit	"	2,819	12,151	125,502
637	Newark Twenty-One	"	10,145	25,000	58,840
638	New Deal	"	2,020	.....	74,686
639	New Empire	"	27,904	12,300	475,350
640	New Era	"	4,257	1,597	55,503
641	New Executive	"	4,844	18,825	204,600
642	New Home	"	11,141	.....	291,700
643	New Jersey	"	1,333	107	202,000
644	New Method	"	2,541	.....	207,600
645	New World	"	1,027	.....	83,800
646	Ninth Ward	"	489	5,000	333,377
647	Norfolk	"	21,272	34	263,230
648	Normal	"	4,135	37,975	143,100
649	North American	"	3,888	25,000	183,037
650	Northern	"	3,663	56	159,700
651	North Newark	"	6,054	4,000	103,434
652	North Western	"	1,507	3,420	114,155
653	Oak	"	4,244	3,200	142,800
654	Oliver	"	1,280	5,100	150,091
655	Onward	"	3,573	529	153,200
656	Onyx	"	9,608	.....	106,300
657	Opportunity	"	5,158	6,500	135,250
658	Ordway	"	1,838	1,503	72,647
659	Oriental	"	5,190	12,024	43,400
660	Orion	"	18,004	9,936	69,469
661	Outlook	"	25,061	5,000	229,350
662	Owl	"	7,015	.....	40,000
663	Oxford	"	1,110	.....	85,700
664	Pacific	"	19,119	7,600	260,550
665	Palace	"	20,586	3,000	133,500
666	Pannonia	"	24,434	5,000	81,400
667	Paramount	"	1,100	.....	199,075
668	Parish	"	2,789	5,025	21,604
669	Park	"	6,958	4,200	66,300
670	Parker	"	12,467	.....	290,442
671	Park View	"	11,008	.....	169,500
672	Passaic	"	28,698	20,403	118,360
673	Patriotic	"	981	100	85,469
674	Paywell	"	1,164	3,260	91,050
675	Peerless	"	1,755	.....	63,300
676	Personal	"	3,418	.....	56,714
677	Peshine	"	7,183	3,800	23,610

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$4,050	$93,396	$6,982	$84	$240,039	623
$1,045,616	5,409	1,688	.....	7,684	1,151,584	624
8,044	2,245	200,356	597	1,783	266,269	625
70,139	.....	371,919	5,946	12,806	586,321	626
81,845	2,850	51,750	4,318	402	193,586	627
33,745	2,575	99,619	3,838	3,961	272,995	628
22,653	171,399	.....	18,499	58,722	3,392,196	629
4,662	1,367	207,025	25,875	3,141	326,628	630
47,007	100	645,231	37,055	1,414	1,020,509	631
.....	750	129,875	1,877	6,491	272,155	632
158,390	20,820	113,955	17,665	7,647	606,505	633
30,264	5,180	117,884	1,050	288	214,486	634
16,261	895	79,857	29,485	9,542	263,469	635
700	4,229	253,877	906	1,236	401,420	636
40,843	3,340	469,903	1,159	6,374	615,604	637
14,975	17,955	487,182	177	13,317	610,312	638
325,906	100	180,025	4,821	34,052	1,060,458	639
.....	1,025	81,228	797	278	144,685	640
41,473	3,700	154,055	3,178	3,847	434,522	641
79,979	2,605	835,879	30,497	14,892	1,266,693	642
11,857	12,450	221,832	13,120	3,710	466,409	643
16,811	480	341,679	17,814	5,829	592,754	644
52,256	.....	158,099	513	4,152	299,847	645
43,400	4,743	102,625	4,938	1,389	495,961	646
7,644	1,900	234,261	10,828	3,186	542,355	647
9,978	3,745	394,094	56,283	6,609	655,919	648
2,809	21,580	487,929	4,917	1,125	730,285	649
2,900	6,850	153,631	24,207	14,543	365,550	650
12,853	2,555	60,484	1,988	3,436	194,804	651
.....	875	176,209	5,196	2,201	303,563	652
3,712	1,076	127,679	20,029	3,129	305,869	653
165,140	3,614	244,245	6,808	1,429	577,707	654
.....	8,198	11,260	12,107	230	189,097	655
26,100	775	119,370	12,709	15,742	290,604	656
25,319	1,230	352,880	2,267	2,071	530,675	657
.....	750	64,566	29,136	8,959	179,399	658
200,377	250	541,910	11,683	2,486	817,320	659
330	.....	170,269	61,693	1,707	331,408	660
171,725	.....	394,670	.....	6,317	832,123	661
13,951	400	105,603	86	42	167,097	662
49,458	.....	68,433	81,427	13,547	299,675	663
7,632	4,080	291,690	3,186	16,485	610,342	664
4,487	1,875	53,216	29,730	18,933	265,327	665
8,447	2,425	100,820	1,597	1,629	225,752	666
121,184	6,150	444,890	3,374	3,637	779,410	667
4,248	358	30,316	33	134	64,507	668
152,535	500	122,600	1,370	1,738	356,201	669
511,905	20,045	204,425	13,742	98,773	1,151,799	670
99,622	190	329,783	19,111	7,668	636,882	671
62,515	2,792	304,285	2,993	7,728	547,774	672
.....	.....	350,892	137,013	338	574,793	673
8,200	1,994	63,351	12,521	628	182,168	674
10,903	728	347,589	75,425	9,519	509,219	675
2,000	4,350	71,421	639	108	138,650	676
2,982	5,665	85,448	192	45,107	173,987	677

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					
623	Modern	Newark	$134,922			$40,300
624	Mohawk	"	242,088			581,819
625	Monitor	"	86,509			42,645
626	Montefiore	"	169,742			124,300
627	Morris	"	81,935			27,650
628	Mountain View	"	96,619			107,600
629	Mt. Prospect	"	1,576,854			794,000
630	Municipal	"	133,599			65,650
631	Mutual	"	334,325			264,206
632	Mutual Protective	"	107,602			33,650
633	National Turners	"	245,916			173,800
634	Nelson	"	105,789	$3,523		32,250
635	Newark	"	129,327			75,800
636	Newark Mutual Benefit	"	221,465	2,526		64,475
637	Newark Twenty-One	"	241,585			144,600
638	New Deal	"	120,433			109,545
639	New Empire	"	536,548			256,874
640	New Era	"	74,784			5,450
641	New Executive	"	185,317			119,025
642	New Home	"	444,699			446,870
643	New Jersey	"	305,496			
644	New Method	"	121,993			261,400
645	New World	"	18,257	109,541		60,300
646	Ninth Ward	"	289,383			73,550
647	Norfolk	"	199,258			114,613
648	Normal	"	252,119			166,160
649	North American	"	255,781			154,085
650	Northern	"	203,459			50,250
651	North Newark	"	92,079			1,000
652	North Western	"	116,562	93		86,325
653	Oak	"	121,167			62,250
654	Oliver	"	192,263			193,020
655	Onward	"	124,155			9,900
656	Onyx	"	79,180			45,280
657	Opportunity	"	140,789			120,892
658	Ordway	"	64,580			26,990
659	Oriental	"	213,502	38,836		203,800
660	Orion	"	124,377			44,175
661	Outlook	"	464,612			41,865
662	Owl	"	57,659			38,020
663	Oxford	"	142,385			7,545
664	Pacific	"	259,086			86,300
665	Palace	"	131,412			29,300
666	Pannonia	"	132,360			37,625
667	Paramount	"	337,985			144,625
668	Parish	"	22,221			15,275
669	Park	"	163,254			91,150
670	Parker	"	451,318			157,600
671	Park View	"	163,935			302,895
672	Passaic	"	176,777			71,000
673	Patriotic	"	269,373			85,100
674	Paywell	"	94,133			23,350
675	Peerless	"	178,467			94,704
676	Personal	"	70,275			32,235
677	Peshine	"	80,125			41,290

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

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	
$520	.....	$48	.....	.....	$3,014	$17,313	$43,922	$240,039	623
.....	.....	.....	$5,840	$274,650	10,177	.....	37,010	1,151,584	624
.....	.....	.....	.....	3,750	75,411	.....	57,954	266,269	625
620	.....	84	.....	.....	81,024	.....	210,551	586,321	626
.....	$3,165	88	.....	.....	37,030	13,273	30,445	193,586	627
135	.....	.....	15	.....	12,887	17,177	38,562	272,995	628
.....	.....	.....	300	273,000	25,372	312,616	410,054	3,392,196	629
52	.....	184	.....	.....	48,436	10,898	67,809	326,628	630
1,985	510	2,160	.....	40,100	63,375	26,660	287,188	1,020,509	631
141	16,489	.....	.....	.....	17,948	29,907	66,418	272,155	632
1,689	.....	144	1,350	16,000	37,642	50,136	79,828	606,505	633
508	.....	.....	.....	.....	8,962	21,632	41,822	214,486	634
760	.....	331	.....	5,200	492	19,113	32,446	263,469	635
17	.....	.....	.....	17,500	.....	10,025	85,412	401,420	636
.....	.....	.....	50	.....	67,748	.....	161,621	615,604	637
4,856	.....	778	.....	3,500	59,039	.....	312,161	610,312	638
.....	.....	.....	.....	33,250	7,838	120,076	105,872	1,060,458	639
2,225	.....	109	.....	.....	15,739	12,593	33,785	144,685	640
12	500	48	.....	.....	1,221	23,913	104,486	434,522	641
256	.....	.....	.....	40,750	1,615	.....	332,503	1,266,693	642
849	.....	222	.....	23,500	5,667	38,003	92,672	466,409	643
58	61,710	254	.....	.....	15,739	7,772	123,828	592,754	644
.....	.....	.....	.....	18,500	7,409	.....	85,840	299,847	645
.....	.....	698	2,500	.....	1,047	64,268	64,515	495,961	646
1,759	.....	.....	.....	.....	42,056	37,182	147,487	542,355	647
2,960	.....	95	.....	.....	57,674	30,947	145,964	655,919	648
5,305	.....	25	.....	.....	85,056	.....	230,033	730,285	649
5,799	.....	423	.....	.....	415	28,830	76,374	365,550	650
8,098	.....	285	.....	14,625	23,840	21,450	33,427	194,804	651
.....	7,260	153	.....	2,250	15,246	12,554	63,120	303,563	652
369	11,283	1,024	.....	.....	27,962	18,993	62,821	305,869	653
13,730	41,177	409	.....	.....	8,978	37,711	90,419	577,707	654
565	.....	39	.....	10,000	1,222	27,558	15,658	189,097	655
1,128	.....	.....	.....	.....	46,633	2,584	115,799	290,604	656
651	78,970	187	.....	.....	41,738	29,254	118,194	530,675	657
.....	.....	230	.....	.....	40,712	1,112	45,775	179,399	658
21,782	99,768	110	.....	.....	25,874	24,978	188,670	817,320	659
.....	.....	71	.....	.....	65,315	.....	97,470	331,408	660
.....	.....	.....	.....	.....	.....	127,798	197,848	832,123	661
.....	.....	.....	.....	.....	11,676	7,897	51,845	167,097	662
.....	.....	369	.....	6,000	33,763	6,606	103,007	299,675	663
1,613	.....	908	.....	11,050	53,172	56,181	142,032	610,342	664
15	970	50	.....	.....	17,333	23,310	62,937	265,327	665
5	.....	35	.....	.....	752	25,500	29,475	225,752	666
7,976	.....	25	.....	.....	54,090	76,204	158,505	779,410	667
4,996	400	.....	.....	.....	8,393	2,902	10,320	64,507	668
164	.....	505	.....	33,750	4,730	27,763	34,885	356,201	669
3,634	.....	.....	.....	.....	113,812	.....	425,435	1,151,799	670
5,119	.....	441	.....	.....	1,050	23,185	140,257	636,882	671
.....	98,928	.....	.....	.....	36,913	30,657	133,499	547,774	672
4,712	3,885	45	.....	26,000	62,413	.....	123,265	574,793	673
137	.....	10	.....	12,000	1,474	17,970	33,094	182,168	674
29,124	23,450	812	.....	18,000	27,355	11,531	125,776	509,219	675
737	.....	.....	.....	.....	2,432	2,142	30,829	138,650	676
3,362	.....	94	.....	.....	50	.....	49,066	173,987	677

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								
623	Modern	1,437	177	.....	.....	.....	.....	202	38
624	Mohawk	5,056	846	.....	.....	.....	.....	2,909	151
625	Monitor	1,387	140	.....	.....	.....	.....	213	33
626	Montefiore	2,157	135	.....	.....	.....	.....	622	61
627	Morris	750	107	.....	.....	.....	.....	138	11
628	Mountain View	1,170	136	.....	.....	.....	.....	538	62
629	Mt. Prospect	51,411	3,500	.....	.....	.....	.....	3,970	597
630	Municipal	1,014	113	.....	.....	.....	.....	328	40
631	Mutual	3,332	305	.....	.....	.....	.....	1,321	292
632	Mutual Protective	1,652	101	.....	.....	.....	.....	168	31
633	National Turners	3,288	221	.....	.....	.....	.....	869	81
634	Nelson	1,402	99	35	1	.....	.....	161	20
635	Newark	1,518	156	.....	.....	.....	.....	379	38
636	Newark Mutual Benefit	2,750	238	30	5	.....	.....	322	42
637	Newark Twenty-One	3,095	327	.....	.....	.....	.....	723	95
638	New Deal	2,371	253	.....	.....	.....	.....	730	137
639	New Empire	18,446	1,465	.....	.....	.....	.....	1,284	202
640	New Era	785	93	.....	.....	.....	.....	27	7
641	New Executive	2,519	269	.....	.....	.....	.....	595	103
642	New Home	6,062	633	.....	.....	.....	.....	2,234	193
643	New Jersey	2,920	182	.....	.....	.....	.....	.....	.....
644	New Method	1,386	147	.....	.....	.....	.....	1,307	185
645	New World	509	43	2,464	406	.....	.....	302	73
646	Ninth Ward	4,187	395	.....	.....	.....	.....	368	37
647	Norfolk	2,687	186	.....	.....	.....	.....	573	80
648	Normal	2,204	222	.....	.....	.....	.....	830	101
649	North American	4,203	488	.....	.....	.....	.....	770	83
650	Northern	2,089	247	.....	.....	.....	.....	251	28
651	North Newark	1,306	80	.....	.....	.....	.....	5	1
652	North Western	1,130	131	92	5	.....	.....	432	40
653	Oak	1,191	219	.....	.....	.....	.....	311	70
654	Oliver	1,962	262	.....	.....	.....	.....	965	130
655	Onward	1,731	188	.....	.....	.....	.....	49	14
656	Onyx	1,634	164	.....	.....	.....	.....	226	38
657	Opportunity	1,502	142	.....	.....	.....	.....	604	69
658	Ordway	657	76	.....	.....	.....	.....	135	28
659	Oriental	1,805	216	292	28	.....	.....	1,019	107
660	Orion	954	82	.....	.....	.....	.....	221	33
661	Outlook	7,932	676	.....	.....	.....	.....	244	37
662	Owl	752	126	.....	.....	.....	.....	190	42
663	Oxford	1,134	94	.....	.....	.....	.....	38	9
664	Pacific	2,847	331	.....	.....	.....	.....	432	66
665	Palace	1,398	114	.....	.....	.....	.....	147	18
666	Pannonia	1,349	164	.....	.....	.....	.....	188	36
667	Paramount	4,635	377	.....	.....	.....	.....	723	70
668	Parish	296	49	.....	.....	.....	.....	76	35
669	Park	1,690	199	.....	.....	.....	.....	456	55
670	Parker	7,361	664	.....	.....	.....	.....	788	69
671	Park View	1,714	141	.....	.....	.....	.....	1,514	261
672	Passaic	2,084	161	.....	.....	.....	.....	355	55
673	Patriotic	2,263	330	.....	.....	.....	.....	425	54
674	Paywell	1,127	147	.....	.....	.....	.....	117	20
675	Peerless	1,516	240	.....	.....	.....	.....	474	90
676	Personal	1,404	183	.....	.....	.....	.....	161	37
677	Peshine	1,214	142	.....	.....	.....	.....	206	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	
1,639	31	184	S.	$1.00 m.	$200	6	.....	.....	623
7,965	21	976	N.S.	1.00 m.	T.M.&200	various	.....	.....	624
1,600	22	151	N.S.	1.00 m.	200	6	.....	.....	625
2,779	12	184	S.	1.00 m.	200	6	$1.00 a	.....	626
888	46	72	S. & N.S.	1.00 m.	200	6	2.00 a	$2.00 a	627
1,708	38	160	O.P.	.....	200	6	1.00 a	1.00 a	628
55,381	895	3,202	O.P.	.....	T.M.&200	various	1.00 a & .05 b	.....	629
1,342	16	137	S.	1.00 m.	200	6	2.00 a	2.00 a	630
4,653	59	538	S.	1.00 m.	200	6	.....	.....	631
1,820	34	98	O.P.	.....	200	6	3.00 a & .02½ b	3. a & .02½ b	632
4,157	95	207	S.	1.00 m.	200	6	2.00 a	2.00 a	633
1,598	19	101	O.P.	.....	200	6	3.00 a	1.00 a	634
1,897	35	159	S.	1.00 m.	200	6	.....	.....	635
3,102	21	264	O.P.	.....	200	6	.01½ b	.01½ b	636
3,818	27	395	O.P.	.....	200	6	3.00 a	1.00 a	637
3,101	47	343	O.P.	.....	200	6	.....	.....	638
19,730	152	1,515	O.P.	.....	200	4, 5 & 6	1.00 a	1.00 a	639
812	18	82	S.	.70 & 1.00 m.	200	6	.06 b	.06 b	640
3,114	49	323	O.P.	.....	200	6	.....	.....	641
8,296	63	763	O.P.	.....	200	5 & 6	.....	.....	642
2,920	51	131	S.	1.00 m.	200	6	2.00 a	1.00 a	643
2,693	56	276	S.	1.00 & 2.00 m.	200	6	.....	.....	644
3,275	24	498	O.P.	.....	200	6	.....	.....	645
4,555	74	358	S.	1.00 m.	200	6	1.00 a	.02½ b	646
3,260	30	236	N.S.	1.00 m.	200	6	1.00 a	1.00 a	647
3,034	41	282	S.	1.00 m.	200	6	2.00 a	.....	648
4,973	64	507	N.S.	1.00 m.	200	5 & 6	.....	.....	649
2,340	43	232	S.	1.00 m.	200	6	3.00 a	2.00 a	650
1,311	30	51	S. & N.S.	1.00 m.	T.M.&200	6	1.00 a	1.00 a	651
1,654	32	144	S.	1.00 m.	200	6	1.00 a	.....	652
1,502	36	253	S.	1.00 & 2.00 m.	200	6	.....	1.00 a	653
2,927	99	293	S.	1.00 m.	T.M.&200	6	3.00 a	3.00 a	654
1,780	50	152	S.	1.00 m.	200	6	3.00 a	3.00 a	655
1,860	30	172	N.S.	1.00 m.	200	6	4.00 a	1.00 a	656
2,106	41	170	S. & N.S.	1.00 m.	200	5 & 6	.02½ b	.02½ b	657
792	19	85	O.P.	.....	200	6	2.00 a	.....	658
3,116	148	203	S.	1.00 m.	200	5 & 6	.....	.....	659
1,175	12	103	S.	1.00 & 2.00 m.	200	6	.....	.....	660
8,176	88	625	N.S.	1.00 m.	200	6	.....	.....	661
942	15	153	O.P.	.....	200	5 & 6	.....	1.00 a	662
1,172	12	91	S.	1.00 m.	200	6	.....	.....	663
3,279	73	324	S. & N.S.	1.00 m.	T.M.&200	6	3.00 a	2.00 a	664
1,545	26	106	S.	1.00 m.	200	6	3.00 a	3.00 a	665
1,537	27	173	S.	1.00 m.	200	6	2.00 a	2.00 a	666
5,358	48	399	N.S.	1.00 m.	200	4, 5 & 6	.....	.....	667
372	15	69	O.P.	.....	200	6	2.00 a	2.00 a	668
2,146	52	202	S.	1.00 m.	200	5, 5½,6	.....	1.00 a	669
8,149	57	676	O.P.	.....	200	6	.....	.....	670
3,228	47	355	S.	1.00 m.	200	5 & 6	.03 b	.03 b	671
2,439	31	185	O.P.	.....	200	6	2.00 & 3.00 a	2.00 a	672
2,688	3	381	S.	1.00 m.	200	5 & 6	.....	.....	673
1,244	31	136	S.	1.00 m.	200	6	.....	.....	674
1,990	18	312	S.	1.00 m.	200	6	.....	.....	675
1,565	19	201	O.P.	.....	200	5 & 6	1.00 a	1.00 a	676
1,420	28	151	S.	1.00 m.	200	6	.....	.....	677

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			
678	Phoenix	Newark	Jan. 19, 1887	Charles Spengler, Jr.
679	Pilgrim	"	Mar. 18, 1921	George A. Roehm
680	Pioneer	"	Feb. 11, 1911	Edward J. Macksey
681	Planter's	"	June 12, 1926	Earle H. Cameron
682	Police	"	Jan. 30, 1907	James A. McRell
683	Polish-American	"	July 10, 1902	Sidney C. Wesolowski
684	Polish Home	"	Jan. 8, 1917	Peter Sypniewski
685	Polish National	"	Dec. 7, 1912	Frank Staba
686	Pompey	"	June 28, 1922	Michael Miraglia
687	Popular	"	Feb. 14, 1912	Harry Berlin
688	Post Office	"	July 11, 1899	Romolo Bottelli
689	Precise	"	May 8, 1926	Isidor Katzenel
690	Preferred	"	May 31, 1902	Andrew Isenberg
691	Premier	"	Mar. 11, 1919	Samuel C. Weber
692	Pride of Newark	"	Feb. 10, 1906	J. William Huegel
693	Producers	"	April 21, 1921	Samuel Rich
694	Progress	"	Feb. 26, 1895	Philip Lindeman
695	Progressive Merchants' of Springfield Avenue..	"	Oct. 22, 1921	Philip Elins
696	Prosperity	"	Mar. 3, 1900	John K. Scott
697	Protection	"	Jan. 16, 1886	Frank W. Miller
698	Provident	"	Nov. 29, 1912	Aaron Poliakow
699	Prudent	"	Feb. 16, 1920	Jack M. Waldor
700	Prudential	"	Aug. 12, 1892	Charles B. Dutcher
701	Public	"	Feb. 15, 1905	George H. Schumacher
702	Punctual	"	June 6, 1922	Jacob Safris
703	Puritan	"	Mar. 15, 1912	Aaron J. Schindel
704	Pyramid	"	Mar. 10, 1922	Leon Zeckhausen
705	Realty	"	Mar. 27, 1919	Leo Wiener
706	Regal	"	April 23, 1919	Morris Herbst
707	Reliable	"	Aug. 12, 1884	John J. Kreitler
708	Renowned	"	June 7, 1926	David L. Levin
709	Resource	"	Sept. 8, 1922	David Harper
710	Revenue	"	Mar. 29, 1919	Jacob C. Sobo
711	Rex	"	Nov. 5, 1921	Gilbert E. Kynor
712	Rialto	"	Dec. 27, 1920	Charles Loebel
713	Richelieu	"	Jan. 15, 1913	Frank J. Koch
714	Richmont	"	Mar. 2, 1920	Henry Gross
715	Rose	"	Dec. 13, 1924	Sam Granet
716	Roseville	"	Nov. 14, 1885	Morris L. Barr
717	Safety	"	April 1, 1919	Harry Queen
718	Sagamore	"	Dec. 15, 1913	Fred F. Rogers
719	Savings	"	Jan. 20, 1886	Joseph A. Robrecht
720	Saybrook	"	June 21, 1911	Robert L. Smith
721	Second Ward	"	June 7, 1904	Theodore Vogeler
722	Security	"	July 2, 1884	*William E. Helmstaedter
723	Select	"	Mar. 23, 1922	Louis Distler
724	Seminole	"	Aug. 7, 1925	Israel Lesser
725	Seneca	"	Mar. 12, 1925	Bernard J. Cummings
726	Seventh Ward	"	Oct. 5, 1891	William H. McEnhill
727	Seymour	"	Jan. 18, 1922	Herman L. Goodman
728	Simplex	"	Jan. 23, 1922	I. Lester Selvage
729	Sixth Ward	"	April 25, 1903	William Donnelly
730	Sons of St. George	"	May 1, 1909	Samuel D. Milroy
731	Southern Newark	"	April 13, 1910	Robert C. Klemm
732	South Park	"	Feb. 2, 1906	Arthur F. Egner

* Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Lowy & Lowy	Raymon Spreen	60 Park Place, Newark, N. J.	678
Levy, Fenster & McCloskey	William Mattes, Jr.	371 S. Orange Ave., Newark, N. J.	679
Frank W. Long	Robert B. Mapletoft	18 Bathgate Place, Newark, N. J.	680
David B. Silver	Herbert P. Englert	24 Commerce St., Newark, N. J.	681
Louis J. Beers	Samuel B. Finklestein	22 Franklin St., Newark, N. J.	682
Vincent Schultz	Chester L. Robak	58 Jones St., Newark, N. J.	683
J. Thaddeus Rospond	Michael J. Kosloski	52 Jones St., Newark, N. J.	684
Vincent Schultz	Joseph Wegrocki	86 Pulaski St., Newark, N. J.	685
Xavier Del Negro	Joseph A. Marano	20 Downing St., Newark, N. J.	686
Aaron Levinstone	Henry H. Krafte	28 William St., Newark, N. J.	687
Fred G. Stickel, Jr.	Harold O. Merz	972 Broad St., Newark, N. J.	688
Daniels & Jacobson	Arthur H. Schlosser	436 Florence Ave., Newark, N. J.	689
Charles C. Deubel	Richard F. L. Muth	81 Courter Ave., Maplewood, N. J.	690
Selig Schwartz	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	691
Joseph Altman	Raymon Spreen	19 Clinton St., Newark, N. J.	692
David Castelbaum	Barney W. Plager	12 Laurel Ave., Irvington, N. J.	693
Lowy & Lowy	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	694
Emanuel D. Lasher	Arthur E. Blumenschine	24 Commerce St., Newark, N. J.	695
Fred G. Stickel, Jr.	Julia I. Coleman	61 S. Tenth St., Newark, N. J.	696
John Contrell	William J. Engler	46 Hopkins Place, Irvington, N. J.	697
Joseph E. Cohn	Samuel G. Blumenfeld	207 Market St., Newark, N. J.	698
Harry Kaplan	William C. Silber	435 Clinton Place, Newark, N. J.	699
Harry Campton	John Zipfel	20 Belmont Ave., Newark, N. J.	700
Robert S. Terhune	Joseph M. Karkella	183 Garside St., Newark, N. J.	701
Frank P. Padalino	Alfred R. Marasco	Florence Ave., Irvington, N. J.	702
Joseph Altman	M. George Greenberg	312 High St., Newark, N. J.	703
Bernard Mindes	Samuel H. Koss	281 Pamona Ave., Newark, N. J.	704
A. Nathan Cowen	Henry M. Besser	11 Commerce St., Newark, N. J.	705
Harold Simandl	Herman E. Fritche	209 Park Place, Irvington, N. J.	706
Paul G. Roder	Frank C. Snyder	261 Orange St., Newark, N. J.	707
Meyer C. Ellenstein	George Sherotzky	1 Mapes Ave., Newark, N. J.	708
Samuel H. Gooen	John J. Gaffney	49 Clinton St., Newark, N. J.	709
Scher & Albert	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	710
Milton M. Unger	Harry A. Berzon	83 Laventhal Ave., Irvington, N. J.	711
David Castlebaum	Louis E. Trien	60 Park Place, Newark, N. J.	712
Levy, Fenster & McCloskey	Joseph I. Conlon	376 Turrel Ave., South Orange, N. J.	713
Schotland & Schotland	A. Sigmund Kanengieser	16 Belmont Ave., Newark, N. J.	714
Jules E. Tepper	George E. Eckstein	49 Clinton St., Newark, N. J.	715
W. Howard Demarest	Theodore C. Eggerking	75 Roseville Ave., Newark, N. J.	716
Joseph L. Lippman	Barney W. Plager	12 Laurel Ave., Irvington, N. J.	717
Theodore D. Gottlieb	Charles F. Hart	371 S. Orange Ave., Newark, N. J.	718
Lowy & Lowy	Michael Rogow	128 Market St., Newark, N. J.	719
Harry Campton	Arthur H. Dietz	786 Broad St., Newark, N. J.	720
Isaac Fleischman	Philip Gilbert	20 Clinton St., Newark, N. J.	721
Edward Hartpence	William B. Heller	14 Ferry St., Newark, N. J.	722
Herman Distler	Abraham Meisel	17 Stengel Ave., Newark, N. J.	723
Meyers & Lesser	Fred Maybaum	105 N. Sixteenth St., Bloomfield, N. J.	724
Francis P. Meehan	Joseph A. Barber	24 Commerce St., Newark, N. J.	725
Andrew J. Brady, Jr.	John Condon	40 Clinton St., Newark, N. J.	726
William L. Greenbaum	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	727
Michael N. Chanalis	Addison K. Barry	20 Beaver St., Newark, N. J.	728
Mulligan & Koenig	William Mattes, Jr.	371 S. Orange Ave., Newark, N. J.	729
Harry Campton	Fred J. Dinger	186 Pomona Ave., Newark, N. J.	730
Abraham Albourn	John A. Linnett	29 Elizabeth Ave., Newark, N. J.	731
A. Wilberforce Egner	William C. Treiber	755 Broad St., Newark, N. J.	732

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				
678	Phoenix	Newark	$7,958	.....	$422,564
679	Pilgrim	"	21,142	$30,535	191,922
680	Pioneer	"	11,622	5,000	299,650
681	Planter's	"	958	3,653	28,700
682	Police	"	8,729	.....	105,700
683	Polish-American	"	26,438	.....	382,800
684	Polish Home	"	1,655	.....	92,000
685	Polish National	"	547	.....	118,500
686	Pompey	"	7,216	.....	181,800
687	Popular	"	3,924	.....	230,500
688	Post Office	"	49,208	6,200	257,955
689	Precise	"	1,201	393	24,200
690	Preferred	"	295	.....	85,200
691	Premier	"	12,093	.....	59,937
692	Pride of Newark	"	1,319	.....	96,800
693	Producers	"	1,939	24	115,317
694	Progress	"	1,908	.....	76,900
695	Progressive Merchants' of Springfield Avenue..	"	5,030	6,000	40,400
696	Prosperity	"	11,258	6,000	315,300
697	Protection	"	951	.....	31,800
698	Provident	"	2,737	19,175	76,700
699	Prudent	"	939	24,994	86,886
700	Prudential	"	1,998	3,388	153,700
701	Public	"	2,845	.....	140,100
702	Punctual	"	3,562	935	208,100
703	Puritan	"	35,634	1,860	299,400
704	Pyramid	"	2,212	1,420	95,609
705	Realty	"	6,474	7,175	36,364
706	Regal	"	1,074	.....	151,300
707	Reliable	"	22,937	16,005	780,761
708	Renowned	"	7,340	.....	69,912
709	Resource	"	12,070	.....	30,100
710	Revenue	"	4,438	.....	233,200
711	Rex	"	5,210	4,789	159,375
712	Rialto	"	3,311	.....	33,304
713	Richelieu	"	633	.....	148,973
714	Richmont	"	2,484	5,255	77,860
715	Rose	"	968	.....	11,900
716	Roseville	"	4,324	.....	150,400
717	Safety	"	2,980	2,475	107,950
718	Sagamore	"	982	.....	106,900
719	Savings	"	11,822	9,000	194,990
720	Saybrook	"	5,152	.....	210,300
721	Second Ward	"	28,455	15,139	143,000
722	Security	"	21,827	44,835	136,475
723	Select	"	42,251	27,256	108,700
724	Seminole	"	293	.....	62,715
725	Seneca	"	4,835	.....	46,900
726	Seventh Ward	"	1,333	.....	126,300
727	Seymour	"	7,971	22,136	192,016
728	Simplex	"	27,580	.....	45,200
729	Sixth Ward	"	19,275	.....	57,099
730	Sons of St. George	"	2,005	2,006	72,800
731	Southern Newark	"	4,378	7,000	131,108
732	South Park	"	17,433	.....	275,100

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$1,781	$2,200	$856,326	$150,530	$23,926	$1,465,285	678
571	56	486,269	5,811	.....	736,306	679
2,149	630	469,079	11,525	23,296	822,951	680
13,880	1,135	.....	4,461	183	52,970	681
32,746	1,985	205,837	22,737	6,873	384,607	682
68,006	5,245	599,311	49,523	2,486	1,133,809	683
74,412	.....	362,746	548	3,602	534,963	684
78,796	1,405	404,976	7,860	1,649	613,738	685
21,048	4,413	305,738	991	2,547	523,753	686
73,400	31,350	843,587	3,936	13,326	1,200,023	687
87,338	6,115	618,764	28,069	16,348	1,069,997	688
83,813	6,013	130,373	1,604	1,434	249,031	689
4,980	725	212,174	1,665	323	305,362	690
2,023	6,795	308,413	773	487	390,521	691
.....	1,200	295,657	50,751	600	446,327	692
.....	6,020	167,588	50,253	12,369	353,510	693
38,696	1,305	402,825	5,050	8,103	534,787	694
170,612	1,880	100,744	1,047	1,374	327,087	695
37,391	1,021	101,584	55,753	8,841	537,148	696
50,225	2,000	113,159	6,591	3,259	207,985	697
50,573	1,660	238,379	58,133	986	448,343	698
.....	550	112,592	56	155	226,172	699
19,521	1,200	119,391	23,681	32,628	355,507	700
1,910	1,685	144,609	15,264	2,750	309,163	701
105,900	1,760	145,112	3,565	2,946	471,880	702
193,106	7,350	977,180	5,648	34,843	1,555,021	703
.....	1,620	131,901	9,510	2,335	244,607	704
31,718	2,930	63,342	690	475	149,168	705
27,000	2,460	149,232	103,361	20,267	454,694	706
60,135	25,796	513,124	21,705	77,778	1,518,236	707
2,413	6,280	262,972	2,223	59	351,199	708
71,994	2,213	83,300	54,088	269	254,034	709
380	150	423,692	11,190	14,595	687,645	710
30,466	10,630	72,053	10,001	333	292,857	711
.....	150	87,446	22,364	22	146,597	712
3,325	1,100	215,023	20,049	5,094	394,197	713
322,713	7,875	406,583	28,029	259,545	1,110,344	714
.....	.....	100,146	1,580	111	114,705	715
165,857	1,348	201,208	1,644	1,015	525,796	716
.....	.....	218,582	46,020	2,570	380,577	717
1,084	.....	145,912	5,962	1,614	262,404	718
.....	1,265	339,233	23,853	3,753	583,916	719
10,891	5,487	80,946	10,029	3,547	326,352	720
90,828	2,277	609,520	2,156	7,069	898,444	721
.....	5,726	606,542	421	918	816,744	722
48,320	7,650	468,945	1,854	4,697	709,673	723
.....	3,875	70,039	1,243	1,003	139,168	724
9,174	83	161,538	1,814	31,663	256,007	725
20,935	1,800	208,757	28,179	2,284	389,588	726
.....	2,695	194,910	1,073	5,108	425,909	727
.....	690	213,677	14,165	3,837	305,149	728
200	.....	436,372	53,109	996	567,051	729
.....	1,025	26,631	1,436	919	106,822	730
13,800	100	377,975	10,621	19,902	564,884	731
2,600	.....	433,447	28,835	2,000	764,415	732

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					
678	Phoenix	Newark	$:56,121			$461,118
679	Pilgrim	"	118,728			143,018
680	Pioneer	"	292,056			245,800
681	Planter's	"	36,657			6,400
682	Police	"	132,889			134,031
683	Polish-American	"	254,485			390,550
684	Polish Home	"	175,823	$19,880		123,734
685	Polish National	"	189,956			195,800
686	Pompey	"	180,454			67,100
687	Popular	"	273,971			421,305
688	Post Office	"	413,882			269,425
689	Precise	"	82,018			53,425
690	Preferred	"	129,978			36,300
691	Premier	"	148,097			47,830
692	Pride of Newark	"	185,202			117,007
693	Producers	"	117,238			28,655
694	Progress	"	138,359			120,530
695	Progressive Merchants' of Springfield Avenue	"	153,422			54,680
696	Prosperity	"	224,712			129,800
697	Protection	"	98,056			24,600
698	Provident	"	154,800			67,855
699	Prudent	"	57,768			35,845
700	Prudential	"	130,119			105,025
701	Public	"	150,403			50,500
702	Punctual	"	143,694			127,012
703	Puritan	"	274,401			269,100
704	Pyramid	"	56,537			73,330
705	Realty	"	47,903			48,275
706	Regal	"	223,184			28,000
707	Reliable	"	602,333			345,200
708	Renowned	"	209,836			56,150
709	Resource	"	137,407			19,675
710	Revenue	"	213,113			134,255
711	Rex	"	194,577			24,950
712	Rialto	"	53,928			7,000
713	Richelieu	"	195,838			80,175
714	Richmont	"	265,239			151,320
715	Rose	"	72,720			3,975
716	Roseville	"	313,954			6,600
717	Safety	"	107,301			60,750
718	Sagamore	"	57,021			35,285
719	Savings	"	144,318			160,410
720	Saybrook	"	137,228			30,350
721	Second Ward	"	313,112			261,575
722	Security	"	283,136			198,181
723	Select	"	262,565			171,520
724	Seminole	"	92,551			6,880
725	Seneca	"	29,433			74,375
726	Seventh Ward	"	168,882			72,873
727	Seymour	"	173,822			51,115
728	Simplex	"	94,848			97,990
729	Sixth Ward	"	109,686			125,190
730	Sons of St. George	"	72,681			
731	Southern Newark	"	76,314			352,500
732	South Park	"	361,165			121,150

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$5,592	$155,773	$1,313	.....	$31,000	$97,800	$50,822	$305,746	$1,465,285	678
.....	.....	62	.....	.....	189,765	16,020	268,713	736,306	679
202	.....	1	.....	.....	73,770	30,938	180,184	822,951	680
270	.....	.....	.....	.....	859	8,051	733	52,970	681
1,088	.....	197	.....	.....	26,744	8,309	81,349	384,607	682
22,731	104,938	1,021	.....	.....	82,392	46,073	231,619	1,133,809	683
1,068	6,559	3	.....	9,000	1,745	27,146	170,005	534,963	684
37,223	7,041	4,394	.....	19,000	6	23,232	137,081	613,733	685
2,105	74,467	30	.....	.....	40,301	23,854	135,442	523,753	686
4,552	.....	.....	.....	9,000	58,365	23,095	409,735	1,200,023	687
1,355	.....	625	.....	.....	71,117	46,737	266,856	1,069,997	688
170	.....	290	$500	6,000	28,206	10,080	68,342	249,031	689
27	8,757	2,270	.....	2,500	26,450	19,587	79,493	305,362	690
409	.....	.....	.....	.....	42,339	22,525	129,321	390,521	691
5,873	3,641	368	.....	3,000	28,344	6,905	95,987	446,327	692
.....	.....	225	.....	11,000	78,374	.....	118,018	353,510	693
.....	500	59	.....	21,200	54,866	.....	199,273	534,787	694
5,891	.....	.....	.....	13,500	37,822	13,857	47,915	327,087	695
432	.....	270	.....	33,250	43,427	34,999	70,258	537,148	696
589	1,700	265	.....	1,500	22,460	15,392	43,423	207,985	697
6,665	19,644	121	.....	.....	50,753	18,828	129,677	448,343	698
.....	5,268	.....	.....	.....	48,806	15,992	62,493	226,172	699
2,040	.....	330	1,550	14,800	6,204	30,575	64,864	355,507	700
230	.....	243	.....	5,000	12,834	24,236	65,717	309,163	701
570	34,496	623	.....	.....	17,331	30,686	117,468	471,880	702
268,505	314,486	.....	.....	.....	35,199	57,552	335,778	1,555,021	703
2,263	.....	9	.....	.....	31,048	2,917	78,503	244,607	704
3,282	2,281	423	.....	.....	12,720	7,110	27,174	149,168	705
6,725	31,233	85	.....	6,500	27,350	33,414	98,203	454,694	706
852	.....	4	.....	41,600	59,414	141,432	327,401	1,518,236	707
3,161	.....	.....	.....	.....	13,154	.....	68,898	351,199	708
682	.....	22	.....	.....	31,546	13,351	51,351	254,034	709
1,048	3,671	65	.....	24,200	76,657	20,780	213,856	687,645	710
2,994	.....	389	.....	.....	2,183	27,517	40,247	292,857	711
2,869	.....	.....	.....	1,100	32,236	1,678	47,786	146,597	712
3,078	.....	866	.....	4,500	7,813	28,508	73,419	394,197	713
.....	.....	26	350	33,500	339,055	.....	320,854	1,110,344	714
451	.....	.....	.....	1,300	5,545	.....	30,714	114,705	715
435	32,242	.....	.....	.....	18,806	69,944	83,815	525,796	716
98,822	.....	.....	.....	22,600	13,802	.....	77,302	380,577	717
577	56,625	162	.....	2,000	43,058	5,608	62,068	262,404	718
762	.....	88	.....	.....	124,012	8,316	146,010	583,916	719
51	.....	99	.....	.....	45,032	29,190	84,402	326,352	720
357	.....	8	.....	.....	29,441	32,706	261,245	898,444	721
4	.....	8	.....	.....	87,211	14,388	233,816	816,744	722
9,543	.....	.....	250	.....	188	.....	265,607	709,673	723
.....	.....	.....	.....	6,800	174	2,000	30,763	139,168	724
287	.....	95	.....	.....	103,734	.....	48,083	256,007	725
149	.....	1,356	.....	3,500	16,979	22,042	103,807	389,588	726
712	.....	.....	.....	.....	43,048	45,977	111,235	425,909	727
.....	7,882	6	.....	.....	11,699	14,021	78,703	305,149	728
.....	12,372	144	.....	.....	108,382	.....	211,277	567,051	729
.....	.....	32	.....	8,100	105	15,380	10,524	106,822	730
.....	2,000	43	.....	.....	29,157	7,223	97,647	564,884	731
75	34,050	326	.....	.....	28,310	53,022	166,317	764,415	732

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								
678	Phoenix	3,520	304	.....	.....	.....	.....	2,305	194
679	Pilgrim	1,011	324	.....	.....	.....	.....	715	97
680	Pioneer	7,410	381	.....	.....	.....	.....	2,458	144
681	Planter's	463	74	.....	.....	.....	.....	32	11
682	Police	1,455	174	.....	.....	.....	.....	670	87
683	Polish-American	716	215	.....	.....	.....	.....	488	444
684	Polish Home	1,353	603	240	13	.....	.....	618	174
685	Polish National	1,624	295	.....	.....	.....	.....	979	209
686	Pompey	2,273	218	.....	.....	.....	.....	336	29
687	Popular	4,527	484	.....	.....	.....	.....	2,107	287
688	Post Office	3,227	513	.....	.....	.....	.....	1,347	125
689	Precise	2,187	291	.....	.....	.....	.....	267	61
690	Preferred	1,442	145	.....	.....	.....	.....	181	25
691	Premier	2,414	255	.....	.....	.....	.....	239	47
692	Pride of Newark	1,538	135	.....	.....	.....	.....	585	57
693	Producers	1,038	109	.....	.....	.....	.....	143	35
694	Progress	4,152	141	.....	.....	.....	.....	1,205	54
695	Progressive Merchants'	2,092	311	.....	.....	.....	.....	273	44
696	Prosperity	2,359	168	.....	.....	.....	.....	649	99
697	Protection	859	111	.....	.....	.....	.....	123	17
698	Provident	1,396	98	.....	.....	.....	.....	339	29
699	Prudent	1,245	171	.....	.....	.....	.....	179	31
700	Prudential	1,288	137	.....	.....	.....	.....	525	79
701	Public	1,392	103	.....	.....	.....	.....	253	33
702	Punctual	2,322	336	.....	.....	.....	.....	635	107
703	Puritan	3,103	197	.....	.....	.....	.....	1,346	142
704	Pyramid	1,116	110	.....	.....	.....	.....	366	78
705	Realty	798	85	.....	.....	.....	.....	241	31
706	Regal	2,104	106	.....	.....	.....	.....	140	11
707	Reliable	8,267	594	.....	.....	.....	.....	1,726	198
708	Renowned	5,327	400	.....	.....	.....	.....	281	80
709	Resource	1,187	151	.....	.....	.....	.....	98	20
710	Revenue	3,234	287	.....	.....	.....	.....	671	81
711	Rex	2,291	273	.....	.....	.....	.....	125	19
712	Rialto	447	49	.....	.....	.....	.....	35	4
713	Richelieu	1,887	161	.....	.....	.....	.....	400	33
714	Richmont	3,287	245	.....	.....	.....	.....	756	70
715	Rose	2,539	164	.....	.....	.....	.....	20	5
716	Roseville	6,197	411	.....	.....	.....	.....	33	4
717	Safety	866	51	.....	.....	.....	.....	304	68
718	Sagamore	1,412	77	.....	.....	.....	.....	353	19
719	Savings	1,306	397	.....	.....	.....	.....	802	101
720	Saybrook	1,682	175	.....	.....	.....	.....	152	32
721	Second Ward	4,803	546	.....	.....	.....	.....	1,308	113
722	Security	2,707	333	.....	.....	.....	.....	991	144
723	Select	5,623	494	.....	.....	.....	.....	857	170
724	Seminole	1,983	185	.....	.....	.....	.....	34	6
725	Seneca	1,990	190	.....	.....	.....	.....	372	37
726	Seventh Ward	1,556	140	.....	.....	.....	.....	364	80
727	Seymour	3,073	330	.....	.....	.....	.....	255	34
728	Simplex	853	160	.....	.....	.....	.....	490	94
729	Sixth Ward	990	142	.....	.....	.....	.....	626	107
730	Sons of St. George	926	117	.....	.....	.....	.....	.....	.....
731	Southern Newark	1,044	78	.....	.....	.....	.....	1,763	183
732	South Park	3,219	234	.....	.....	.....	.....	606	54

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	
5,825	48	450	S.	$0.50 & $1.00 m.	100 & 200	6	.....	.....	678
1,726	44	377	S.	1.00 & 2.00 m.	200	6	$2.00 a	.....	679
9,868	48	477	O.P.	.....	100	6	3.00 a	$1.00 a	680
495	17	68	S.	1.00 m.	200	6	.....	1.00 a	681
2,125	39	222	S.	1.00 m.	200	6	2.00 a	2.00 a	682
1,204	98	561	S.	1.00 w.	800	6	.....	1.00 a	683
2,211	16	774	O.P.	.....	200	6	.....	.....	684
2,603	59	445	S.	.25 w.	200	6	.....	1.00 a	685
2,609	63	184	N.S.	1.00 & 2.00 m.	200	6	3.00 a	3.00 a	686
6,634	72	699	O.P.	.....	200	5 & 6	.....	.....	687
4,574	88	550	S.	1.00 m.	200	6	3.00 a	2.00 a	688
2,454	31	321	O.P.	.....	200	6	1.00 a	.....	689
1,623	21	149	S.	1.00 m.	200	6	2.00 a	2.00 a	690
2,653	32	270	O.P.	.....	200	6	.....	.....	691
2,123	17	175	S.	1.00 m.	200	6	.....	.....	692
1,181	28	116	S.	1.00 m.	200	6	2.00 a	.....	693
5,357	20	175	S.	.50 m.	100	6	.....	.....	694
2,365	39	316	O.P.	.....	200	6	.....	.....	695
3,008	50	217	S.	1.00 m.	200	6	.....	.....	696
982	18	110	S.	1.00 m.	200	6	3.00 a	2.00 a	697
1,735	14	113	S.	1.00 m.	200	6	.....	.....	698
1,424	26	176	N.S.	1.00 m.	200	6	2.00 a	.....	699
1,813	44	172	S.	1.00 m.	200	5 & 6	2.00 a	.....	700
1,645	32	104	S.	1.00 m.	200	6	.....	.....	701
2,957	41	402	O.P.	.....	200	6	2.00 a	.....	702
4,449	63	276	N.S.	1.00 m.	200	6	2.00 a	2.00 a	703
1,482	29	159	N.S.	1.00 m.	200	6	.....	.....	704
1,039	25	91	N.S.	1.00 m.	200	6	1.00 a	1.00 a	705
2,244	24	93	S.	1.00 m.	200	6	.....	.....	706
9,993	161	631	S.	1.00 m.	200	6	1.00 a	1.00 a	707
5,608	27	403	S.	1.00 & 2.00 m.	200	6	.....	.....	708
1,285	19	152	S.	1.00 m.	200	5 & 6	.....	.....	709
3,905	25	343	N.S.	1.00 m.	200	6	.....	1.00 a	710
2,416	74	218	S.	1.00 m.	200	6	.....	.....	711
482	6	47	S.	1.00 m.	200	6	.15 b	.15 b	712
2,287	44	150	N.S.	1.00 m.	200	6	2.00 a & .06 b	1.00 a & .06 b	713
4,043	28	287	N.S.	1.00 m.	200	6	.....	.....	714
2,559	23	146	O.P.	.....	200	6	.....	.....	715
6,230	48	367	O.P.	.....	100 & 200	5, 5½, 6	3.00 a	1.00 a	716
1,170	12	107	S.	1.00 m.	200	6	.....	.....	717
1,765	33	63	S.	1.00 m.	100	6	3.00 a	.....	718
2,108	38	460	S.	1.00 m.	200	6	3.00 a	1.00 a	719
1,834	55	152	S.	1.00 m.	200	6	.01 b	.01 b	720
6,111	38	621	N.S.	1.00 m.	200	6	2.00 a	.....	721
3,698	47	430	N.S.	1.00 m.	T.M.&200	6	2.00 a	.....	722
6,480	35	629	N.S.	1.00 m.	200	6	1.00 a	.....	723
2,017	16	175	O.P.	.....	200	5 & 6	.....	.....	724
2,362	8	219	S.	1.00 m.	200	6	3.00 a	2.00 a	725
1,920	31	189	S.	1.00 m.	200	6	.....	.....	726
3,328	47	317	O.P.	.....	200	6	.....	.....	727
1,343	11	243	S.	1.00 m.	200	6	.....	.....	728
1,616	15	234	S.	1.00 & 2.00 m.	200	6	.....	.....	729
926	30	87	S.	1.00 m.	200	6	1.00 a	1.00 a	730
2,807	30	231	S.	1.00 m.	200	6	2.00 a	.....	731
3,825	48	240	S.	1.00 m.	200	6	3.00 a	1.00 a	732

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			
733	South Side	Newark	Dec. 17, 1902	Emil Hildebrand
734	Springfield	"	Oct. 16, 1893	Adelbert Baier
735	Star	"	Aug. 11, 1910	Samuel S. Levin
736	St. Casimir	"	Oct. 3, 1925	Louis F. Sojka
737	Stratford	"	Mar. 11, 1908	Joseph T. Harrison
738	Success	"	Jan. 8, 1909	David Littman
739	Sunnyside	"	Nov. 12, 1920	Harry Reich
740	Superb	"	Feb. 16, 1922	Henry Bochner
741	Surety	"	Jan. 30, 1906	John Cummings
742	Susan B. Anthony	"	June 14, 1923	Emelia Rehberger
743	Systematic	"	Feb. 25, 1926	Abe Beller
744	T. A. B. S.	"	Dec. 8, 1911	James T. Owens
745	Third Ward	"	Mar. 10, 1906	Samuel Schechner
746	Thirteenth Ward	"	Mar. 9, 1887	Henry Ebert
747	Thomas Jefferson	"	Dec. 10, 1919	William Schiffenhaus
748	Thrift	"	June 3, 1909	William T. Decker
749	Tip Top	"	Aug. 19, 1922	Joseph Mankoff
750	Titanian	"	Nov. 12, 1890	Frank A. Geiger
751	Travelers	"	Dec. 5, 1919	Frank A. Willette
752	Trojan	"	Jan. 24, 1923	Carl Flink
753	True Friends	"	Oct. 29, 1907	Aaron Goldinberg
754	Trustworthy	"	Sept. 13, 1911	Henry Jadull
755	Tuxedo	"	Jan. 25, 1923	Charles A. Reilly
756	Twelfth Ward	"	July 20, 1904	William A. Braun
757	Ultimate	"	Feb. 9, 1923	Isadore Krieger
758	Uncle Sam	"	Sept. 23, 1912	John Hancock
759	Union	"	July 16, 1887	John A. Amerman
760	Unique	"	Sept. 10, 1921	H. M. Biggin
761	United American	"	May 29, 1881	Charles L. Schraudt
762	United Conclave	"	June 6, 1905	Barnet Chinich
763	Unity	"	April 5, 1907	Adolph F. Marquier
764	Universal	"	Feb. 9, 1911	Alfred Fischman
765	Upper End	"	May 17, 1905	Fred W. J. Neese
766	Up-To-The-Minute	"	Nov. 25, 1921	Samuel H. Levy
767	Uptown	"	July 28, 1892	Charles Schaedel
768	Urban	"	* (See below)	George Brenn
769	Usbe	"	May 10, 1907	Max Weinstock
770	Vailsburgh	"	Feb. 23, 1892	Stephen H. Billington
771	Van Buren	"	April 4, 1919	Elmer D. Wilson
772	Victory	"	Feb. 25, 1919	Mayer Krasner
773	Vulcan	"	Nov. 25, 1924	Paul J. McMullen
774	Wallace	"	April 19, 1907	Henry Heller
775	Warranty	"	Sept. 20, 1910	P. Pellecchia
776	Warren	"	Oct. 25, 1919	John J. Carlin
777	Washington	"	June 2, 1887	Sheridan Schechner
778	Watson	"	Dec. 4, 1911	A. De Fronzo
779	Waverly	"	Nov. 11, 1909	Frank J. Securcher
780	Waydell	"	July 10, 1907	William Donnelly
781	Webster-Art and Strength	"	** (See below)	A. R. Bianchi
782	West End	"	May 29, 1888	Henry Fischer
783	West Side Park	"	Feb. 21, 1907	John Buhl
784	White Way	"	April 15, 1911	Charles E. Coffin
785	Woodmen	"	Sept. 5, 1905	Frank A. Champlin
786	Woodside	"	Aug. 22, 1884	Clifton J. Keating
787	Workingmen's	"	May 23, 1888	J. William Huegel

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

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Kussy, Kohn & Cohn	Arthur H. Dietz	29 Elizabeth Ave., Newark, N. J.	733
Herr, Leiss & Herr	Louis P. Zehnder	156 Carolina Ave., Irvington, N. J.	734
Schotland & Schotland	John Zipfel, III	20 Belmont Ave., Newark, N. J.	735
James J. Farley	John E. Pietrucha	116 Pulaski St., Newark, N. J.	736
S. D. Williams	John F. Hall	18 N. Twelfth St., Newark, N. J.	737
Ellis Hahn	Thomas Johnson	502 High St., Newark, N. J.	738
Edward S. Bessman	B. H. Tabankin	735 Hunterdon St., Newark, N. J.	739
Jacob Lubetkin	Samuel A. Karp	197 Grumman Ave., Newark, N. J.	740
Francis P. Meehan	John E. Durr	829 Broad St., Newark, N. J.	741
Jennie E. Precker	Flora M. Biddle	39 Branford Place, Newark, N. J.	742
Herbert Parvin	Nathan Perselay	535 High St., Newark, N. J.	743
Louis J. Beers	Frank J. Summers	54 Broadway, Newark, N. J.	744
David M. Litwin	Moses Gansler	93 Mercer St., Newark, N. J.	745
Carl J. Duveneck	E. G. Birkenhauer	8 Elberta Road, Maplewood, N. J.	746
M. L. Lipis	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	747
Arthur T. Vanderbilt	Albert S. Ritger	4 N. Ninth St., Newark, N. J.	748
William Simon	Michael Rogow	128 Market St., Newark, N. J.	749
Thomas R. Grimm	Fred G. Conradi	3 Belmont Ave., Newark, N. J.	750
Harvey G. Stevenson	William A. Herr	71 Beekman Road, Summit, N. J.	751
Samuel O. Offen	Louis Hecht	299 Clinton Ave, Newark, N. J.	752
Schotland & Schotland	Moe Rubinfield	14 Belmont Ave., Newark, N. J.	753
Michael J. Quigley	Harry J. Stevens	478 Central Ave., Newark, N. J.	754
Frederic C. Ritger	William L. Jedebrock	29 Grumman Ave., Newark, N. J.	755
Richard Cashion	William B. Heller	14 Ferry St., Newark, N. J.	756
Edward S. Bessman	B. H. Tabankin	735 Hunterdon St., Newark, N. J.	757
Frederic Stoddard	C. C. Stephens	20 Newton Place, Irvington, N. J.	758
John W. Strahan	Charles T. Ziegler	9 Clinton St., Newark, N. J.	759
D. A. Cavicchia	William H. Butler	123 Lexington Ave., Maplewood, N. J.	760
Charles A. Herr	Louis P. Zehnder	156 Caroline Ave., Irvington, N. J.	761
Herbert A. Kuvin	Thomas Johnson	502 High St., Newark, N. J.	762
M. J. Reilly	Frank C. Reilly	31 Clinton St., Newark, N. J.	763
Nicholas La Vecchia	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	764
Charles C. Deubel	Richard F. L. Muth	81 Courter Ave., Maplewood, N. J.	765
Maxwell M. Plotkin	Louis Klinger	8 Bungalow Court, Newark, N. J.	766
Harry H. Koehler	Raymon Spreen	19 Clinton St., Newark, N. J.	767
B. Devin & M. Isserman	Henry W. Linn	790 Broad St., Newark, N. J.	768
Schotland & Schotland	John Zipfel, Jr.	20 Belmont Ave., Newark, N. J.	769
Levy, Fenster & McCloskey	Otto L. Puth	94 Columbia Ave., Newark, N. J.	770
Abraham Alboum	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	771
David M. Litwin	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	772
Isaac Fleischman	Herbert Z. Steiner	1033 Broad St., Newark, N. J.	773
Adolph Altman	Arthur M. Pfeil	144 Mulberry St., Newark, N. J.	774
S. Kaufman & R. E. Kohn	Emma C. Katzman	15 Market St., Newark, N. J.	775
William L. Greenbaum	Louis P. Alter	40 Clinton St., Newark, N. J.	776
D. M. Litwin & M. A. Litwin	Samuel G. Blumenfeld	207 Market St., Newark, N. J.	777
Jacob Fox	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	778
E. A. & W. A. Schilling	John Zipfel, Jr.	20 Belmont Ave., Newark, N. J.	779
Mulligan & Koenig	William Mattes, Jr.	371 S. Orange Ave., Newark, N. J.	780
Nicholas Albano	Fiore R. Sozio	12 Sheffield St., Newark, N. J.	781
Levy, Fenster & McCloskey	George M. Cooper	866 Broad St., Newark, N. J.	782
F. W. Wilderotter	Francis W. Barrett	192 Gregory Place, West Orange, N. J.	783
Egner & Beatty	Charles L. Wood	7 Amherst Court, Maplewood, N. J.	784
Robert S. Terhune	Raymon Spreen	60 Park Place, Newark, N. J.	785
Frederic C. Ritger	Eugene M. Steenburgh	895 Lake St., Newark, N. J.	786
Lowy & Lowy	H. P. James	253 Springfield Ave., Newark, N. J.	787

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				
733	South Side	Newark	$17,795	$10,856	$190,100
734	Springfield	"	4,369	.....	49,700
735	Star	"	2,711	.....	133,739
736	St. Casimir	"	4,676	1,582	71,500
737	Stratford	"	20,058	.....	237,814
738	Success	"	2,562	3,009	301,193
739	Sunnyside	"	17,967	4,000	97,671
740	Superb	"	1,733	1,866	80,500
741	Surety	"	10,396	4,157	299,700
742	Susan B. Anthony	"	13,007	15,393	116,291
743	Systematic	"	734	155	20,500
744	T. A. B. S.	"	9,415	1,317	378,058
745	Third Ward	"	11,747	.....	237,116
746	Thirteenth Ward	"	787	.....	219,010
747	Thomas Jefferson	"	3,073	.....	122,381
748	Thrift	"	21,625	19,191	388,500
749	Tip Top	"	5,908	.....	34,400
750	Titanian	"	23,354	.....	505,538
751	Travelers	"	2,217	3,750	119,180
752	Trojan	"	6,322	10	51,300
753	True Friends	"	27,930	20,000	50,400
754	Trustworthy	"	7,301	308	195,500
755	Tuxedo	"	12,431	.....	183,781
756	Twelfth Ward	"	44,420	10,951	111,500
757	Ultimate	"	3,354	10,000	121,100
758	Uncle Sam	"	9,930	1,500	32,100
759	Union	"	1,454	.....	142,010
760	Unique	"	4,247	20,675	21,000
761	United American	"	3,199	.....	101,865
762	United Conclave	"	7,858	.....	173,967
763	Unity	"	29,132	.....	367,090
764	Universal	"	3,555	91	270,586
765	Upper End	"	4,030	5,306	50,014
766	Up-To-The-Minute	"	4,152	8,795	35,800
767	Uptown	"	2,891	.....	328,500
768	Urban	"	67,441	2,403	.....
769	Usbe	"	3,238	16,000	221,430
770	Vailsburgh	"	9,756	2,954	87,350
771	Van Buren	"	7,714	4,950	189,047
772	Victory	"	9,197	75	178,000
773	Vulcan	"	5,638	2,500	159,580
774	Wallace	"	7,084	5,825	95,500
775	Warranty	"	138,870	.....	204,800
776	Warren	"	2,561	.....	77,777
777	Washington	"	788	.....	102,400
778	Watson	"	1,467	.....	75,190
779	Waverly	"	1,360	.....	35,400
780	Waydell	"	1,779	.....	86,974
781	Webster-Art and Strength	"	588	.....	180,200
782	West End	"	303,349	169,300	9,547,449
783	West Side Park	"	773	2,082	183,454
784	White Way	"	14,194	2,615	38,100
785	Woodmen	"	4,889	.....	326,349
786	Woodside	"	1,399	.....	504,153
787	Workingmen's	"	89,434	.....	1,629,440

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$49,661	$9,065	$385,861	$37,386	$2,083	$702,807	733
821	1,100	101,452	219	2,891	160,552	734
53,107	23,729	714,085	7,145	23,524	958,040	735
.....	3,176	38,015	8,486	420	127,855	736
.....	9,810	204,187	17,638	8,335	497,842	737
.....	6,110	184,987	196,904	20,478	715,243	738
.....	.....	184,422	625	1,001	305,686	739
27,451	2,635	51,525	1,327	1,974	169,011	740
2,322	1,050	303,628	9,439	858	631,550	741
14,957	1,910	310,931	140,325	7,521	620,335	742
67,580	3,165	32,405	.....	98	124,637	743
3,774	5,360	144,233	88,159	14,859	645,175	744
1,728	11,870	173,418	2,336	22,912	461,127	745
1,820	25,382	564,110	66,936	6,459	884,504	746
500	.....	305,912	104	250	432,220	747
77,245	2,598	500,303	590	2,813	1,012,865	748
424	2,315	161,055	30,672	4,433	239,207	749
34,318	14,255	661,929	94,419	28,683	1,362,496	750
6,000	8,150	93,896	3,430	9	236,632	751
34,493	.....	291,812	422	1,120	385,479	752
368,655	30,293	336,756	2,000	4,757	840,791	753
423,439	3,195	287,508	7,302	13,910	938,463	754
.....	2,035	86,465	582	1,873	287,167	755
28,193	1,632	362,974	614	875	561,159	756
.....	.....	182,684	.....	2,838	319,976	757
11,071	1,255	24,017	846	351	81,070	758
.....	3,825	85,347	13,940	977	247,553	759
6,602	1,600	65,168	29,188	1,010	149,490	760
2,160	1,479	126,163	16,674	2,061	253,601	761
.....	.....	209,157	5,463	5,135	401,580	762
1,200	7,517	359,991	51,591	40,530	857,051	763
.....	10,873	898,283	13,267	4,264	1,200,919	764
550	1,795	90,495	3,477	892	156,559	765
46,155	.....	171,522	683	2,819	269,926	766
3,593	600	266,215	96,628	10,790	709,217	767
169,824	.....	4,053	.....	354	244,075	768
.....	.....	368,064	137	1,662	610,531	769
.....	325	86,126	7,822	1,789	196,122	770
18	2,500	138,822	86	2,076	345,213	771
289,311	10,100	1,218,406	72,084	65,832	1,843,005	772
.....	3,060	44,269	161	500	215,708	773
22,900	700	148,969	28,239	8,701	317,918	774
375,074	.....	5,945,196	3,876	41,171	6,708,987	775
.....	.....	243,677	389	1,582	325,986	776
52,077	1,000	89,390	99,048	26,726	371,429	777
4,600	5,978	244,496	1,042	2,485	335,258	778
76,569	.....	406,149	1,076	1,628	522,182	779
.....	130	79,398	4,883	.....	173,164	780
60,246	4,360	438,795	6,932	17,093	708,214	781
57,148	7,380	18,379,848	1,888	1,168,428	29,634,790	782
26,650	12,300	247,755	432	2,685	476,131	783
5,736	4,480	162,290	28,035	3,147	258,597	784
.....	1,180	815,925	3,462	1,465	1,153,270	785
.....	3,700	509,847	146,500	12,741	1,178,340	786
584,838	.....	6,446,853	439,160	143,461	9,338,186	787

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					
733	South Side	Newark	$203,469	.....	.....	$164,167
734	Springfield	"	65,992	.....	.....	26,535
735	Star	"	182,368	.....	.....	292,139
736	St. Casimir	"	66,893	.....	.....	6,700
737	Stratford	"	303,266	.....	.....	58,400
738	Success	"	399,873	.....	.....	97,675
739	Sunnyside	"	121,250	.....	.....	62,331
740	Superb	"	83,780	.....	.....	22,550
741	Surety	"	185,679	.....	.....	112,650
742	Susan B. Anthony	"	359,928	.....	.....	22,045
743	Systematic	"	60,835	.....	.....	22,250
744	T. A. B. S.	"	281,036	.....	.....	112,200
745	Third Ward	"	163,949	.....	.....	128,025
746	Thirteenth Ward	"	390,684	.....	.....	209,865
747	Thomas Jefferson	"	103,041	.....	.....	68,529
748	Thrift	"	551,118	.....	.....	101,450
749	Tip Top	"	71,984	.....	.....	15,800
750	Titanian	"	535,739	.....	.....	209,750
751	Travelers	"	110,950	.....	.....	56,950
752	Trojan	"	149,782	.....	.....	57,820
753	True Friends	"	319,035	.....	.....	269,853
754	Trustworthy	"	254,401	.....	.....	264,350
755	Tuxedo	"	152,413	.....	.....	37,075
756	Twelfth Ward	"	191,359	.....	.....	162,557
757	Ultimate	"	143,364	.....	.....	57,050
758	Uncle Sam	"	55,182	.....	.....	5,600
759	Union	"	114,956	.....	.....	67,850
760	Unique	"	83,156	.....	.....	9,000
761	United American	"	118,015	.....	.....	53,421
762	United Conclave	"	125,132	.....	.....	80,650
763	Unity	"	325,311	.....	.....	293,520
764	Universal	"	361,710	.....	.....	434,087
765	Upper End	"	62,448	.....	.....	36,900
766	Up-To-The-Minute	"	110,510	.....	.....	13,000
767	Uptown	"	292,368	.....	.....	77,798
768	Urban	"	169,560	.....	.....	44,877
769	Usbe	"	20,399	.....	.....	199,455
770	Vailsburgh	"	82,418	.....	.....	30,250
771	Van Buren	"	132,387	.....	.....	103,600
772	Victory	"	340,201	.....	.....	344,615
773	Vulcan	"	149,702	.....	.....	18,825
774	Wallace	"	125,086	.....	.....	78,400
775	Warranty	"	1,406,382	.....	.....	2,175,003
776	Warren	"	79,978	.....	.....	58,200
777	Washington	"	183,702	.....	.....	85,435
778	Watson	"	121,932	.....	.....	79,777
779	Waverly	"	12,836	.....	.....	161,450
780	Waydell	"	36,987	.....	.....	41,575
781	Webster-Art and Strength	"	252,664	.....	.....	49,850
782	West End	"	17,072,199	.....	.....	2,964,206
783	West Side Park	"	152,908	$7,738	.....	192,760
784	White Way	"	131,462	.....	.....	33,825
785	Woodmen	"	427,467	.....	.....	301,586
786	Woodside	"	436,291	6,552	.....	401,730
787	Workingmen's	"	2,380,470	.....	.....	2,558,912

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

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	
.....	.....	$513	.....	.....	$95,378	$11,108	$228,172	$702,807	733
$511	$4,855	.....	.....	.....	5,496	12,534	44,629	160,552	734
2,948	.....	5	.....	$18,000	159,497	.....	303,083	958,040	735
975	.....	238	.....	11,000	3,657	10,941	27,451	127,855	736
7,667	.....	293	.....	.....	930	48,428	78,858	497,842	737
1,899	6,105	885	.....	34,000	27,346	21,943	125,517	715,243	738
656	.....	.....	.....	.....	139	4,914	116,396	305,686	739
.....	2,443	9	.....	6,500	17,193	13,635	22,901	169,011	740
1,545	7,700	2,867	.....	.....	131,984	19,682	169,443	631,550	741
164	.....	228	.....	.....	56,464	25,244	156,262	620,335	742
.....	2,013	.....	.....	6,400	474	7,333	25,332	124,637	743
43,140	.....	1,117	.....	.....	16,475	53,069	138,138	645,175	744
2,149	.....	.....	.....	.....	47,997	12,974	106,033	461,127	745
329	9,444	690	.....	18,000	41,949	53,541	160,002	884,504	746
12,983	.....	.....	.....	.....	85,861	.....	161,806	432,220	747
118	2,584	.....	.....	.....	3,388	139,183	215,024	1,012,865	748
119	14,769	81	.....	.....	36,753	3,907	95,794	239,207	749
1,121	139,106	833	.....	13,600	62,747	86,891	312,709	1,362,496	750
375	.....	.....	.....	.....	45	7,548	60,764	236,632	751
463	.....	222	.....	.....	33,370	.....	143,822	385,479	752
2,632	586	.....	.....	.....	1,558	3,317	243,810	840,791	753
34,602	50,732	90	.....	99,208	28,539	39,144	167,397	938,463	754
110	.....	.....	.....	3,000	1,431	40,155	52,983	287,167	755
39	.....	.....	.....	.....	50,204	9,421	147,579	561,159	756
407	.....	.....	.....	.....	869	15,100	103,186	319,976	757
1,542	.....	36	.....	.....	237	10,436	8,037	81,070	758
9	.....	18	.....	9,000	5,160	13,474	37,086	247,553	759
2,514	.....	752	.....	.....	15,797	18,421	19,850	149,490	760
.....	2,343	32	.....	.....	7,618	15,723	56,449	253,601	761
1,068	17,535	130	.....	21,500	22,230	22,285	111,050	401,580	762
839	.....	814	.....	10,000	7,388	44,889	174,290	857,051	763
1,179	900	.....	.....	75,400	32,127	.....	295,516	1,200,919	764
84	.....	49	.....	.....	15,215	6,774	35,089	156,559	765
1,278	.....	.....	.....	.....	47,454	.....	97,684	269,926	766
8,125	93,322	952	$100	11,500	27,813	72,249	124,990	709,217	767
.....	6,494	.....	.....	.....	792	5,152	17,200	244,075	768
.....	.....	.....	.....	.....	175,037	.....	215,640	610,331	769
.....	.....	59	.....	.....	17,006	17,353	49,036	196,122	770
.....	548	65	.....	.....	4,944	30,082	73,587	345,213	771
8,725	.....	1,781	.....	13,000	390,543	.....	744,140	1,843,005	772
1,482	.....	.....	.....	.....	507	24,291	20,901	215,708	773
915	8,921	558	.....	.....	15,597	7,544	80,897	317,918	774
2,639	.....	.....	.....	95,000	104,886	119,072	2,806,005	6,708,987	775
15,735	.....	17	.....	3,700	50,274	.....	118,082	325,986	776
414	705	5	.....	8,900	2,697	.....	89,571	371,429	777
3,704	.....	.....	.....	2,575	38,358	.....	88,912	335,258	778
.....	.....	.....	.....	18,000	117,903	.....	211,993	522,182	779
.....	25,745	29	.....	.....	25,596	2,829	40,403	173,164	780
.....	7,500	.....	236	26,750	117,047	28,385	225,782	708,214	781
.....	.....	91	2,100	1,718,125	94,615	2,796,820	4,986,634	29,634,790	782
1,818	.....	40	.....	.....	16,413	27,362	77,092	476,131	783
6,926	.....	183	.....	.....	31,848	.....	54,353	258,597	784
566	4,260	4	.....	.....	56,248	82,560	280,579	1,153,270	785
1,747	11,005	1,359	.....	.....	98,950	65,580	155,126	1,178,340	786
1,746	173,620	.....	.....	45,000	95,084	175,474	3,902,880	9,333,186	787

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								
733	South Side	2,052	180					821	67
734	Springfield	847	98					133	29
735	Star	3,257	641					1,460	281
736	St. Casimir	1,072	120					34	7
737	Stratford	3,750	205					292	30
738	Success	3,865	351					488	81
739	Sunnyside	2,171	231					311	64
740	Superb	1,219	218					113	27
741	Surety	2,180	167					563	110
742	Susan B. Anthony	3,481	583					109	19
743	Systematic	1,568	177					111	30
744	T. A. B. S.	2,935	228					561	72
745	Third Ward	3,116	189					640	50
746	Thirteenth Ward	3,519	338					1,049	172
747	Thomas Jefferson	3,520	238					342	70
748	Thrift	5,812	540					507	63
749	Tip Top	622	68					79	15
750	Titanian	4,646	394					1,048	150
751	Travelers	2,394	203					285	29
752	Trojan	2,700	253					289	44
753	True Friends	7,705	801					1,349	210
754	Trustworthy	2,442	224					1,322	224
755	Tuxedo	1,840	208					185	22
756	Twelfth Ward	1,936	349					812	117
757	Ultimate	4,310	389					285	64
758	Uncle Sam	699	80					28	6
759	Union	1,379	159					339	64
760	Unique	695	73					45	6
761	United American	1,277	149					267	51
762	United Conclave	1,966	172					408	69
763	Unity	3,201	328					1,467	96
764	Universal	7,461	596					2,171	231
765	Upper End	605	93					184	36
766	Up-To-The-Minute	1,572	157					65	8
767	Uptown	2,703	120					389	52
768	Urban	3,356	726					224	78
769	Usbe	1,423	343					997	136
770	Vailsburgh	767	119					151	35
771	Van Buren	2,910	215					518	75
772	Victory	4,785	269					1,723	148
773	Vulcan	2,220	145					94	14
774	Wallace	1,282	118					392	97
775	Warranty	23,012	3,008					15,026	2,247
776	Warren	1,387	148					291	45
777	Washington	1,434	109					427	47
778	Watson	1,898	185					399	59
779	Waverly	2,325	332					807	115
780	Waydell	421	66					208	47
781	Webster-Art and Strength	3,592	722					249	53
782	West End	221,256	23,681					15,759	1,410
783	West Side Park	1,898	185	54	5			964	108
784	White Way	1,357	181					169	21
785	Woodmen	4,547	578					1,509	180
786	Woodside	3,454	274	63	8			2,009	261
787	Workingmen's	63,188	6,737					12,795	3,348

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	
2,873	64	183	S.	$1.00 m.	$200	6	.....	.....	733
980	17	110	N.S.	1.00 m.	200	6	$3.00 a	.....	734
4,717	93	829	N.S.	1.00 m.	200	6	.....	.....	735
1,106	35	92	S.	.25 w.	200	6	3.00 a	.....	736
4,042	54	181	S.	1.00 m.	200	6	.03 b	$0.03 b	737
4,353	61	371	S.	1.00 m.	200	6	4.00 a	2.00 a	738
2,482	17	278	O.P.	.....	200	6	.....	.....	739
1,332	34	211	N.S.	1.00 m.	200	6	3.00 a	.....	740
2,743	60	217	S.	1.00 m.	200	6	.....	.....	741
3,590	222	380	S.	1.00 m.	200	5½ & 6	1.00 a	.....	742
1,679	22	185	O.P.	.....	200	5 & 6	1.00 a	1.00 a	743
3,496	70	230	S.	1.00 m.	200	6	3.00 a	1.50 a	744
3,756	37	202	N.S.	1.00 m.	200	6	.....	.....	745
4,568	65	445	S.	1.00 m.	200	6	3.00 a	2.00 a	746
3,862	26	282	O.P.	.....	200	6	.....	.....	747
6,319	83	520	O.P.	.....	200	6	1.00 a	1.00 a	748
701	17	66	S.	1.00 m.	200	6	.....	2.00 a	749
5,694	92	452	S.	1.00 m.	200	6	.....	2.00 a	750
2,679	21	211	N.S.-O.P.	1.00 m.	200	5 & 6	.....	.....	751
2,989	8	289	O.P.	.....	200	5 & 6	4.00 a & 5.00 a	.....	752
9,054	155	856	O.P.	.....	200	5, 5½, 6	.....	.....	753
3,764	131	317	S.	1.00 m.	200	4 & 6	3.00 a	.....	754
2,025	43	187	O.P.	.....	200	6	3.00 a	1.00 a	755
2,748	40	426	N.S.	1.00 m.	200	6	3.00 a	.....	756
4,595	24	429	O.P.	.....	200	6	2.00 a	.....	757
727	16	70	S.	1.00 m.	200	5 & 6	3.00 a	1.50 a	758
1,718	52	171	S.	1.00 m.	200	6	.....	2.00 a	759
740	11	68	S.	.70 & 1.00 m.	200	6	.....	.....	760
1,544	31	169	S.	1.00 m.	200	6	2.00 a	.....	761
2,369	34	207	N.S.	1.00 m.	200	6	.....	.....	762
4,668	74	350	S.	1.00 m.	200	6	4.00 a	1.50 a	763
9,632	82	745	O.P.	.....	200	6	1.00 a	1.00 a	764
789	26	103	N.S.-O.P.	1.00 m.	200	6	3.00 a	1.00 a	765
1,637	7	158	N.S.	1.00 m.	200	5 & 6	1.00 & 2.00 a	.....	766
3,092	27	145	S.	1.00 m.	200	6	.....	.....	767
3,580	46	758	N.S.	1.00 m.	200	5 & 6	.....	.....	768
2,420	4	475	N.S.	1.00 m.	200	6	.....	.....	769
918	14	140	S.	1.00 m.	200	6	1.00 a	1.00 a	770
3,428	44	246	O.P.	.....	200	6	1.00 a	1.00 a	771
6,508	25	392	S.	1.00 m.	200	6	.....	.....	772
2,314	46	113	N.S.	1.00 m.	200	6	.....	.....	773
1,674	18	197	S.	1.00 m.	200	6	1.00 a	1.00 a	774
38,038	52	5,203	O.P.	.....	200	various	.....	.....	775
1,678	20	173	O.P.	.....	200	6	.....	.....	776
1,861	11	145	S.	1.00 m.	200	6	.....	.....	777
2,297	30	214	N.S.	1.00 m.	200	6	.....	.....	778
3,132	12	435	N.S.	1.00 m.	200	6	.....	.....	779
629	20	93	S.	1.00 & 2.00 m.	200	6	.....	.....	780
3,841	78	697	O.P.	.....	200	6	4.00 a	2.00 a	781
237,015	1,555	23,536	O.P.	.....	200	5½ & 6	2.00 a	.....	782
2,916	52	246	O.P.	.....	200	6	.....	.....	783
1,526	29	173	S.	.70 & 1.00 m.	200	6	1.00 a	.....	784
6,056	71	687	O.P.	.....	200	6	.....	.....	785
5,526	74	469	S.	1.00 m.	200	6	.....	.....	786
75,983	135	9,950	O.P.	1.00 m.	200	various	.....	.....	787

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		
788	Yankee ..... Newark	May 24, 1919	Irving Willner .....
789	Zenith ..... "	May 12, 1922	Leon Mones .....
790	Franklin ..... Nutley	Sept. 9, 1886	Calvin D. Sargent .....
791	Intrepid ..... "	June 22, 1925	Carmen Jannarone .....
792	Spring Garden ..... "	Jan. 2, 1920	Ernest A. Bickell .....
793	Yantacaw ..... "	Nov. 25, 1919	Dwight C. Decker .....
794	Brighton ..... Orange	Mar. 23, 1922	Frederick W. Hoffmann .....
795	Bulwark ..... "	Aug. 19, 1922	Bertram E. Yudis .....
796	Nonpareil ..... "	June 15, 1909	Mark Morris .....
797	Orange ..... "	Jan. 5, 1887	Walter F. Edwards .....
798	Orange Valley ..... "	April 9, 1888	Oscar S. Thompson .....
799	Vigilant ..... "	Jan. 18, 1922	P. Joseph Clossick .....
800	Watchung ..... "	June 16, 1926	H. A. Miskimin .....
801	Roseland ..... Roseland	Sept. 19, 1925	J. Morris Meeker .....
802	Knickerbocker ..... South Orange	April 17, 1922	James E. Mulligan .....
803	Montrose ..... " "	Dec. 18, 1925	Thomas J. McNally .....
804	South Orange ..... " "	Sept. 17, 1887	E. Morgan Barradale .....
805	Village ..... " "	April 10, 1920	Erwin W. Berry .....
806	Essential ..... Verona	Sept. 24, 1926	Gabriel S. Aiello .....
807	Verona ..... "	May 9, 1901	William P. Johnson, Sr. .....
808	West Caldwell ..... West Caldwell	Dec. 16, 1926	Phineas L. Wigler .....
809	Edison ..... West Orange	July 26, 1919	B. F. Morris .....
810	Llewellyn ..... " "	Jan. 6, 1913	William F. Vosseler .....
811	Radio ..... " "	June 22, 1923	Max H. Weinmann .....
	Gloucester County		
812	Bridgeport ..... Bridgeport	July 11, 1900	Willard B. Kille .....
813	Mutual ..... Clarksboro	Nov. 17, 1903	Samuel R. Stetser .....
814	Clayton ..... Clayton	April 15, 1880	Wilbur S. Roselle .....
815	Delsea ..... "	May 4, 1926	George W. Karge .....
816	Chestnut Ridge ..... Glassboro	April 14, 1924	T. Franklin Gifford .....
817	Glassboro ..... "	June 1, 1883	A. G. Stewart .....
818	Grenloch ..... Grenloch	Dec. 9, 1909	Olin F. Woodworth .....
819	Mantua ..... Mantua	April 19, 1926	Alvin I. Haines .....
820	Mullica Hill ..... Mullica Hill	Jan. 12, 1876	J. Willard Gardiner .....
821	National Park ..... National Park	Mar. 17, 1914	Sterling A. Martin .....
822	Newfield ..... Newfield	Feb. 28, 1923	Edward G. Scheidt .....
823	Mechanics ..... Paulsboro	Sept. 24, 1907	Walter L. Emmell .....
824	Paulsboro ..... "	Mar. 31, 1873	Harry Greenwood .....
825	Alcyon ..... Pitman	Oct. 29, 1921	William B. Brown .....
826	Pitman ..... "	Sept. 9, 1903	George W. Doughty, Sr. .....
827	Swedesboro ..... Swedesboro	Mar. 28, 1871	Elam M. Hitchner .....
828	Swedesboro-Woodstown ..... "	Mar. 29, 1916	Vernon E. DeGrofft .....
829	Wenonah ..... Wenonah	Nov. 21, 1907	R. A. Sargent .....
830	Old Buck ..... Westville	Aug. 23, 1923	William Bickerstaff .....
831	Westville and Newbold ..... "	Oct. 21, 1912	Joseph H. Williams .....
832	Monroe ..... Williamstown	Jan. 31, 1870	H. H. Simmermon .....
833	Peoples ..... Woodbury	Dec. 24, 1913	William A. Fisher .....
834	Suburban Homes ..... "	April 25, 1923	Clifford H. Shivers .....
835	Woodbury Real Estate Mutual ..... "	May 6, 1871	James C. Henry .....

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
S. L. Fisch	Louis G. Baurer	95 Parker Ave., Maplewood, N. J.	788
Samuel S. Ferster	Walter B. Griffin	9 Winding Way, West Orange, N. J.	789
William H. Parry	Frederick C. Geiger	453 Avon Ave., Newark, N. J.	790
A. Theodore De Muro	Fiore R. Sozio	13 Sheffield St., Newark, N. J.	791
William P. Hurley	Adrianna Van Riper	23 Church St., Nutley, N. J.	792
Edwin J. C. Joerg	Frank E. Drake	83 Stager St., Nutley, N. J.	793
O. C. Bianchi	Richard J. Fitzgerald	327 Main St., Orange, N. J.	794
Joseph C. Cassini	John Zipfel, III	20 Belmont Ave., Newark, N. J.	795
Isaac Fleischman	U. Samuel Abeles	60 Fifth St., Newark, N. J.	796
William C. Gormley	O. L. Yeomans	235 Main St., Orange, N. J.	797
Theodore J. Badgley	O. Stanley Thompson, Jr.	38 Collinwood Road, Maplewood, N. J.	798
Ralph E. Giordano	U. Samuel Abeles	60 Fifth St., Orange, N. J.	799
A. M. Herman	A. A. Kurtz	11 Commerce St., Newark, N. J.	800
John A. Booth	Clarence E. Baldwin	154 Eagle Rock Ave., Roseland, N. J.	801
Selig Schwartz	William S. Cherry	241 Clinton Ave., Newark, N. J.	802
Nicholas La Vecchia	Harold D. Henderson	39 Pine St., Maplewood, N. J.	803
David A. McBride	Fred G. Conradi	11 Schotland Road, South Orange, N. J.	804
Felix Forlenza	Frank C. Snyder	204 S. Ridgewood Road, South Orange, N. J.	805
L. L. Vanderbilt	John C. Hunter, Jr.	566 Bloomfield Ave., Verona, N. J.	806
William W. Crane	Alec H. Brangwin	33 Brookdale Ave., Verona, N. J.	807
Herman Distler	Abraham Meisel	17 Stengel Ave., Newark, N. J.	808
Henry Lanahan	A. P. Gehling	88 Lindsley Ave., West Orange, N. J.	809
Alfred J. Grosso	Herman M. Freeman	33 Northfield Ave., West Orange, N. J.	810
I. Henry Coyne	Leon Unger	263 Williamson Ave., Hillside, N. J.	811
J. Edward McGlincy	Charles R. Barker	Bridgeport	812
Oscar B. Redrow	Mary T. Stratton	116 Cooper St., Woodbury, N. J.	813
George F. Strietz	H. R. McWilliams	Clayton, N. J.	814
Horace G. Brown	Meade H. Warner	1004 Park Ave., Collingswood, N. J.	815
Elmer B. Woods	C. Leon Ware	112 S. Main St., Glassboro, N. J.	816
George B. Marshall	Elmer J. Turner	3 New St., Glassboro, N. J.	817
Robert C. Hendrickson	Louis C. Joyce, Jr.	Blackwood, N. J.	818
Lynwood Lord	Joseph Le Otto	Mantua, N. J.	819
Donald Swackhamer	A. Schneider	Mullica Hill, N. J.	820
James B. Avis	Ellwood J. Bentz	National Park, N. J.	821
Morris V. McDonald	Harry E. Davis	Church St., Newfield, N. J.	822
*W. G. Cowgill, Jr.	Alexander Bonsack, Jr.	Broad St., Paulsboro, N. J.	823
Donald F. Swackhamer	William H. Flowers, Jr.	Paulsboro, N. J.	824
Morton C. Haight	Harry S. Claypoole	51 S. Broadway, Pitman, N. J.	825
Morton C. Haight	I. W. Newkirk	Pitman Natl. Bank & Trust Co. Bldg., Pitman.	826
David O. Watkins	W. Lewis Weber	Swedesboro, N. J.	827
E. C. Waddington	Milo B. Urion	Swedesboro, N. J.	828
Oscar B. Redrow	Albert M. Green	Wenonah, N. J.	829
E. Milton Hannold	George T. Olsson	135 Broadway, Westville, N. J.	830
Alexander L. Rogers	Clifford B. Heritage	719 N. Fourth St., Millville, N. J.	831
W. Earle Miller	D. E. Tweed	147 Main St., Williamstown, N. J.	832
Alexander L. Rogers	Eugene L. Horan	320 Briar Hill Lane, Woodbury, N. J.	833
Robert C. Hendrickson	Russell S. Fowler	20 Red Bank Ave., Woodbury, N. J.	834
David O. Watkins	Warren A. Curry	10 Cooper St., Woodbury, N. J.	835

* 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				
788	Yankee	Newark	$915	.....	$153,450
789	Zenith	"	5,711	$4,600	132,350
790	Franklin	Nutley	7,338	8,780	294,778
791	Intrepid	"	1,062	12,227	56,700
792	Spring Garden	"	3,756	8,800	287,701
793	Yantacaw	"	3,437	3,000	109,239
794	Brighton	Orange	2,023	9	93,600
795	Bulwark	"	4,850	159	116,380
796	Nonparell	"	13,457	34,825	209,410
797	Orange	"	11,301	67,275	1,062,700
798	Orange Valley	"	4,535	7,000	255,600
799	Vigilant	"	1,024	1,646	126,903
800	Watchung	"	2,274	54,264	70,860
801	Roseland	Roseland	1,996	2,481	53,500
802	Knickerbocker	South Orange	7,671	3,000	47,800
803	Montrose	" "	5,939	9,500	97,883
804	South Orange	" "	10,232	16,525	564,196
805	Village	" "	10,276	40,750	518,366
806	Essential	Verona	5,278	3,148	55,200
807	Verona	"	101,463	7,000	385,300
808	West Caldwell	West Caldwell	5,784	16,400	13,800
809	Edison	West Orange	295	4,062	220,426
810	Llewellyn	" "	2,732	7,500	217,700
811	Radio	" "	3,118	357	72,116
	Totals		$4,759,328	$3,476,555	$95,881,017
	Gloucester County				
812	Bridgeport	Bridgeport	$1,338	$3,000	$212,125
813	Mutual	Clarksboro	306	1,012	23,138
814	Clayton	Clayton	4,064	.....	203,125
815	Delsea	"	36,221	2,455	154,350
816	Chestnut Ridge	Glassboro	7,674	226	88,650
817	Glassboro	"	2,693	.....	144,350
818	Grenloch	Grenloch	742	.....	96,153
819	Mantua	Mantua	5,462	23,320	59,600
820	Mullica Hill	Mullica Hill	1,447	.....	148,145
821	National Park	National Park	2,213	.....	24,721
822	Newfield	Newfield	526	1,400	82,750
823	Mechanics	Paulsboro	21	3,090	192,083
824	Paulsboro	"	3,016	1,000	280,900
825	Alcyon	Pitman	913	4,600	204,275
826	Pitman	"	965	13,666	398,900
827	Swedesboro	Swedesboro	2,759	5,000	307,800
828	Swedesboro-Woodstown	"	10,217	4,381	198,040
829	Wenonah	Wenonah	12,095	.....	332,870
830	Old Buck	Westville	944	.....	78,695
831	Westville and Newbold	"	1,418	3,535	123,100
832	Monroe	Williamstown	670	19,700	311,485
833	Peoples	Woodbury	10,280	10,000	442,850
834	Suburban Homes	"	7,866	.....	104,811
835	Woodbury Real Estate Mutual	"	82,193	15,000	484,950
	Totals		$196,043	$111,385	$4,697,866

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

ASSETS

Mortgage Loans Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$900	$5,150	$413,157	$26,814	$27,852	$628,238	788
82,172	.....	198,699	1,396	2,868	427,796	789
61,742	10,038	450,480	18,333	7,646	859,135	790
.....	150	36,366	219	800	107,524	791
45,023	2,880	144,739	21,522	9,730	524,151	792
65,360	190	37,283	2,481	17,080	238,070	793
.....	100	92,932	6,199	843	195,706	794
27,775	.....	109,443	23,900	3,602	286,109	795
.....	1,604	282,382	3,630	2,468	547,776	796
43,645	69,420	406,696	6,283	3,344	1,670,664	797
.....	5,496	146,185	10,179	1,824	430,819	798
1,025	3,790	110,459	574	9,776	255,197	799
457	12,685	27,306	13,133	3,080	184,059	800
33,432	200	5,634	1,857	586	99,686	801
39,060	1,760	46,454	10,235	1,147	157,127	802
1	.....	52,976	3,320	27	169,646	803
120,944	24,584	341,303	59,926	12,948	1,150,658	804
.....	15,075	120,423	17,289	2,315	724,494	805
80,999	370	13,427	263	5,846	164,531	806
5,658	15,050	102,993	3,340	2,830	623,634	807
2,256	.....	79,149	62	376	117,827	808
619	3,740	89,893	14,749	2,880	336,664	809
126,906	4,822	142,728	4,707	876	507,971	810
.....	3,480	50,731	1,339	602	131,743	811
$21,255,109	$2,425,469	$156,983,315	$8,510,757	$5,439,521	$298,731,071	
.....	$10,679	$10,375	$2,623	$100	$240,240	812
$1,700	.....	12,048	1,121	389	39,714	813
.....	7,350	59,059	3,367	308	277,273	814
.....	53,136	11,986	3,376	12,500	274,024	815
8,310	1,265	110,085	5,183	76	221,469	816
26,500	240	389,220	2,306	31	565,340	817
.....	725	76,025	2,487	13,767	189,899	818
4,891	9,211	29,901	992	504	133,881	819
5,500	1,990	16,324	4,108	2,743	180,652	820
950	300	30,627	6,130	390	65,241	821
.....	24	15,962	4,067	224	104,953	822
21,933	5,469	110,628	5,072	856	339,152	823
45,150	10,355	75,209	12,930	14,626	443,186	824
3,781	11,795	160,429	1,526	1,852	389,171	825
.....	19,650	179,534	5,658	1,758	620,131	826
54,350	32,400	45,999	403	554	449,265	827
22,562	6,277	85,474	4,104	132	331,187	828
19,700	12,309	139,568	10,485	1,795	528,822	829
11,275	1,075	82,915	6,614	801	182,319	830
58,150	8,525	111,914	4,055	3,419	314,116	831
.....	16,085	186,414	27,753	7,807	569,914	832
104,352	35,240	252,863	18,526	1,382	875,493	833
11,573	8,208	68,647	3,878	175	205,158	834
199,710	48,872	255,895	4,946	2,503	1,094,069	835
$600,787	$301,180	$2,517,101	$141,705	$68,602	$8,634,669	

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					
788	Yankee	Newark	$157,374	.....	.....	$178,235
789	Zenith	"	201,965	.....	.....	87,850
790	Franklin	Nutley	394,776	$13,500	.....	83,650
791	Intrepid	"	68,796	.....	.....	.....
792	Spring Garden	"	252,375	.....	.....	45,800
793	Yantacaw	"	137,174	1,091	.....	10,100
794	Brighton	Orange	75,690	.....	.....	53,750
795	Bulwark	"	81,198	.....	.....	11,155
796	Nonpareil	"	233,180	.....	.....	92,900
797	Orange	"	1,220,112	.....	.....	.....
798	Orange Valley	"	244,494	.....	.....	.....
799	Vigilant	"	116,681	.....	.....	15,250
800	Watchung	"	89,862	.....	.....	26,375
801	Roseland	Roseland	47,353	.....	.....	16,400
802	Knickerbocker	South Orange	111,768	.....	.....	9,100
803	Montrose	" "	119,044	.....	.....	.....
804	South Orange	" "	774,420	.....	.....	.....
805	Village	" "	493,593	.....	.....	12,200
806	Essential	Verona	85,520	.....	.....	42,450
807	Verona	"	444,129	.....	.....	.....
808	West Caldwell	West Caldwell	51,002	5,200	.....	29,050
809	Edison	West Orange	191,353	.....	.....	58,500
810	Llewellyn	" "	319,946	.....	.....	3,000
811	Radio	" "	62,907	.....	.....	.....
	Totals		$124,474,588	$446,995	$7,394	$56,202,361
	Gloucester County					
812	Bridgeport	Bridgeport	$180,990	.....	.....	.....
813	Mutual	Clarksboro	22,776	.....	.....	.....
814	Clayton	Clayton	201,150	.....	.....	.....
815	Delsea	"	204,765	.....	.....	.....
816	Chestnut Ridge	Glassboro	94,779	.....	.....	.....
817	Glassboro	"	258,132	.....	.....	.....
818	Grenloch	Grenloch	37,049	.....	.....	$62,450
819	Mantua	Mantua	105,447	.....	.....	.....
820	Mullica Hill	Mullica Hill	137,166	.....	.....	.....
821	National Park	National Park	22,422	.....	.....	.....
822	Newfield	Newfield	60,588	.....	.....	9,200
823	Mechanics	Paulsboro	169,572	.....	.....	.....
824	Paulsboro	"	262,308	.....	.....	.....
825	Alcyon	Pitman	214,656	.....	.....	53,025
826	Pitman	"	342,093	.....	.....	75,300
827	Swedesboro	Swedesboro	341,184	.....	.....	.....
828	Swedesboro-Woodstown	"	240,636	.....	.....	.....
829	Wenonah	Wenonah	264,255	.....	.....	141,600
830	Old Buck	Westville	61,066	.....	.....	17,000
831	Westville and Newbold	"	159,132	.....	.....	42,300
832	Monroe	Williamstown	281,148	$42,850	.....	87,040
833	Peoples	Woodbury	586,722	.....	.....	.....
834	Suburban Homes	"	151,053	.....	.....	.....
835	Woodbury Real Estate Mutual	"	764,223	.....	.....	.....
	Totals		$5,163,312	$42,850	.....	$487,915

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

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	
$45,509	.....	$143	.....	$1,750	$71,778	.....	$173,449	$628,238	788
.....	.....	26	.....	.....	1,357	$49,215	87,383	427,796	789
1,742	.....	303	.....	58,500	65,877	65,512	175,275	859,135	790
2,000	$1,813	.....	.....	.....	391	14,231	20,293	107,524	791
1,454	.....	3,638	$51	74,250	635	49,565	96,383	524,151	792
8,720	22,688	89	.....	.....	12,191	29,203	16,814	238,070	793
.....	.....	40	.....	11,500	9,599	10,892	34,235	195,706	794
3,224	46,493	.....	.....	.....	58,129	11,795	74,115	286,109	795
191	.....	405	167	.....	51,591	37,328	132,014	547,776	796
.....	.....	3,387	400	10,000	3,244	292,260	141,261	1,670,664	797
9,260	.....	579	.....	43,625	833	49,566	82,462	430,819	798
2,523	.....	.....	.....	.....	31,187	24,536	65,020	255,197	799
17,702	.....	469	.....	.....	14,970	11,998	22,683	184,059	800
129	.....	251	.....	4,500	9,506	9,781	11,766	99,686	801
3,935	.....	430	.....	.....	274	15,620	16,000	157,127	802
278	.....	106	.....	.....	135	29,731	20,352	169,646	803
229	.....	1,402	.....	22,000	472	161,776	190,359	1,150,658	804
770	.....	536	.....	.....	1,891	131,874	83,630	724,494	805
.....	.....	.....	.....	5,733	1,464	17,141	12,223	164,531	806
.....	.....	364	.....	.....	710	116,523	61,908	623,634	807
182	.....	.....	.....	.....	113	.....	32,280	117,827	808
14	.....	207	763	19,000	2,739	24,312	39,776	336,664	809
1,552	.....	454	.....	40,000	1,815	54,738	86,466	507,971	810
2,782	18	10	.....	1,500	5,676	13,832	45,018	131,743	811
$1,713,598	$4,111,025	$137,057	$57,575	$8,072,859	$15,698,527	$18,231,891	$69,577,201	$298,731,071	
.....	.....	$591	.....	.....	.....	$47,142	$11,517	$240,240	812
$197	$8,279	3	.....	.....	$260	1,943	6,256	39,714	813
.....	.....	744	.....	.....	2,534	58,194	14,651	277,273	814
.....	.....	136	.....	.....	7	58,416	10,700	274,024	815
10,049	32,815	226	.....	$12,000	.....	20,491	51,109	221,469	816
351	149,210	359	.....	17,000	5,513	55,264	79,511	565,340	817
1,234	12,936	645	.....	10,700	2,376	4,230	58,279	189,899	818
.....	.....	119	.....	.....	123	16,759	11,433	133,881	819
.....	.....	11	.....	.....	.....	33,682	9,793	180,652	820
.....	8,181	954	.....	4,757	5,521	3,083	20,323	65,241	821
.....	.....	142	.....	6,700	218	13,239	14,866	104,953	822
.....	.....	371	.....	72,300	32	38,703	58,174	339,152	823
.....	10,100	992	.....	33,000	191	69,494	67,101	443,186	824
.....	.....	91	.....	.....	1,355	48,752	71,292	389,171	825
.....	.....	571	.....	55,400	522	79,749	66,496	620,131	826
.....	.....	868	.....	.....	.....	87,179	20,034	449,265	827
.....	.....	213	.....	.....	.....	59,664	30,674	331,187	828
595	.....	330	.....	5,000	3,620	60,293	53,129	528,822	829
1,765	43,984	630	.....	.....	3,750	13,413	40,711	182,319	830
.....	.....	192	.....	26,300	92	37,916	48,184	314,116	831
.....	.....	7,053	.....	500	1,840	83,968	65,515	569,914	832
.....	.....	874	.....	.....	330	159,464	128,103	875,493	833
.....	.....	277	.....	.....	104	38,601	15,123	205,158	834
.....	.....	2,265	.....	.....	1,880	206,116	119,585	1,094,069	835
$14,191	$265,505	$18,657	.....	$243,657	$30,268	$1,295,755	$1,072,559	$8,634,669	

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								
788	Yankee	1,660	180	.....	.....	.....	.....	891	147
789	Zenith	2,934	268	.....	.....	.....	.....	439	90
790	Franklin	3,995	503	135	16	.....	.....	418	57
791	Intrepid	685	81	.....	.....	.....	.....	10	1
792	Spring Garden	3,056	299	.....	.....	.....	.....	229	44
793	Yantacaw	1,394	170	10	1	.....	.....	51	7
794	Brighton	1,041	125	.....	.....	.....	.....	269	31
795	Bulwark	774	186	.....	.....	.....	.....	55	18
796	Nonpareil	3,364	254	.....	.....	.....	.....	465	58
797	Orange	15,546	1,281	.....	.....	.....	.....	.....	.....
798	Orange Valley	2,763	302	.....	.....	.....	.....	.....	.....
799	Vigilant	1,647	134	.....	.....	.....	.....	76	18
800	Watchung	1,014	133	.....	.....	.....	.....	132	28
801	Roseland	818	114	.....	.....	.....	.....	82	13
802	Knickerbocker	1,348	172	.....	.....	.....	.....	45	9
803	Montrose	1,613	129	.....	.....	.....	.....	.....	.....
804	South Orange	9,911	1,047	.....	.....	.....	.....	.....	.....
805	Village	6,952	607	.....	.....	.....	.....	61	7
806	Essential	1,635	228	.....	.....	.....	.....	212	29
807	Verona	5,344	481	.....	.....	.....	.....	.....	.....
808	West Caldwell	1,131	112	52	7	.....	.....	145	35
809	Edison	2,325	415	.....	.....	.....	.....	292	50
810	Llewellyn	4,129	382	.....	.....	.....	.....	15	4
811	Radio	863	73	.....	.....	.....	.....	.....	.....
	Totals	1,785,415	171,376	5,790	752	128	45	295,496	39,588
	Gloucester County								
812	Bridgeport	3,133	357	.....	.....	.....	.....	.....	.....
813	Mutual	359	50	.....	.....	.....	.....	.....	.....
814	Clayton	2,983	309	.....	.....	.....	.....	.....	.....
815	Delsea	2,243	392	.....	.....	.....	.....	.....	.....
816	Chestnut Ridge	1,095	126	.....	.....	.....	.....	.....	.....
817	Glassboro	2,709	321	.....	.....	.....	.....	.....	.....
818	Grenloch	497	83	.....	.....	.....	.....	312	151
819	Mantua	1,194	150	.....	.....	.....	.....	.....	.....
820	Mullica Hill	2,047	217	.....	.....	.....	.....	.....	.....
821	National Park	196	41	.....	.....	.....	.....	.....	.....
822	Newfield	923	111	.....	.....	.....	.....	46	12
823	Mechanics	2,411	250	.....	.....	.....	.....	.....	.....
824	Paulsboro	7,659	492	.....	.....	.....	.....	.....	.....
825	Alcyon	3,456	256	.....	.....	.....	.....	265	48
826	Pitman	5,367	509	.....	.....	.....	.....	377	63
827	Swedesboro	5,061	385	.....	.....	.....	.....	.....	.....
828	Swedesboro-Woodstown	2,945	300	.....	.....	.....	.....	.....	.....
829	Wenonah	4,226	467	.....	.....	.....	.....	708	102
830	Old Buck	855	120	.....	.....	.....	.....	85	9
831	Westville and Newbold	2,313	345	.....	.....	.....	.....	212	33
832	Monroe	3,319	525	429	44	.....	.....	435	106
833	Peoples	8,171	711	.....	.....	.....	.....	.....	.....
834	Suburban Homes	2,362	192	.....	.....	.....	.....	.....	.....
835	Woodbury Real Estate Mutual	11,298	991	.....	.....	.....	.....	.....	.....
	Totals	76,822	7,700	429	44	.....	.....	2,440	524

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	
2,551	27	300	S.	$1.00 m.	$200	6	.....	.....	788
3,373	22	336	N.S.	1.00 m.	200	6	$2.00 a	.....	789
4,548	119	457	S. & N.S.	1.00 m.	200	6	.....	.....	790
695	19	63	O.P.	.....	200	6	2.00 a	$2.00 a	791
3,285	89	254	S.	1.00 m.	200	6	2.50 a	2.50 a	792
1,455	34	144	S.	1.00 m.	200	5 & 6	2.50 a	.....	793
1,310	31	125	S.	1.00 m.	200	6	3.00 a	.....	794
829	26	178	S.	1.00 m.	200	6	.....	.....	795
3,829	58	254	O.P.	.....	200	6	various	.....	796
15,546	371	910	S.	1.00 m.	200	6	1.00 a	.....	797
2,763	96	206	S.	1.00 m.	200	6	1.00 a	1.00 a	798
1,723	39	113	N.S.	1.00 m.	200	6	.....	.....	799
1,146	33	128	S.	1.00 m.	200	6	.....	.....	800
900	23	104	S.	1.00 m.	200	6	1.00 a	.....	801
1,393	19	162	S.	1.00 & 2.00 m.	200	5 & 6	.....	1.00 a	802
1,613	19	110	S.	1.00 m.	200	6	.....	.....	803
9,911	158	889	S.	1.00 m.	200	6	3.00 a	.....	804
7,013	94	520	S.	1.00 m.	200	5 & 6	various	.....	805
1,847	14	243	O.P.	.....	200	5 & 6	.....	.....	806
5,344	102	379	S.	1.00 m.	200	6	.....	.....	807
1,328	8	146	N.S.	1.00 m.	200	6	.....	.....	808
2,617	41	424	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	809
4,144	53	333	S. & O.P.	1.00 m.	200	5 & 6	.....	.....	810
863	25	48	N.S.	1.00 m.	200	6	2.00 a	1.00 a	811
2,086,829	25,691	186,070							
3,133	172	185	S.	$1.00 m.	$200	6	$0.05 b	$0.05 b	812
359	14	36	S.	1.00 m.	200	6	.....	.....	813
2,983	136	173	S.	1.00 m.	200	6	5.00 a	.....	814
2,243	148	244	S.	1.00 m.	200	6	.05 b	.05 b	815
1,095	52	74	S.	1.00 m.	200	6	.12½ b	.12½ b	816
2,709	103	218	S.	1.00 m.	200	6	.10 b	.10 b	817
809	47	187	S.	1.00 m.	200	6	.10 b	.10 b	818
1,194	48	102	S.	1.00 & 2.00 m.	200	6	.10 b	.10 b	819
2,047	81	136	S.	1.00 m.	200	6	.05 b	.05 b	820
196	23	18	S.	1.00 m.	200	6	.05 b	.05 b	821
969	35	88	S.	1.00 m.	200	6	.....	.....	822
2,411	129	121	S.	1.00 m.	200	6	.05 b	.05 b	823
7,659	170	322	S.	.50 m.	100	6	.10 b	.10 b	824
3,721	86	218	S.	1.00 m.	200	6	.05 b	.05 b	825
5,744	207	365	S.	1.00 m.	200	6	.05 b	.05 b	826
5,061	139	246	S.	1.00 m.	200	6	.....	.....	827
2,945	99	201	S.	1.00 m.	200	6	.....	.....	828
4,934	172	397	S.	1.00 m.	200	6	.05 b	.05 b	829
940	50	79	S.	1.00 m.	200	6	.07½ b	.07½ b	830
2,525	114	264	S.	1.00 m.	200	6	.10 b	.10 b	831
4,183	293	382	S.	1.00 m.	200	6	3.00 a	.....	832
8,171	269	442	S.	1.00 m.	200	6	.10 b	.10 b	833
2,362	62	130	S.	1.00 m.	200	6	.12½ b	.12½ b	834
11,298	315	676	S.	1.00 m.	200	6	.25 b	.25 b	835
79,691	2,964	5,304							

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			
836	Arlington	Arlington	June 21, 1892	Clifton H. Presbrey
837	Kearney	"	Nov. 11, 1884	Herbert Frapwell
838	Bayonne No. 2	Bayonne	Dec. 1, 1884	J. F. Schmidt
839	Bergen Point	"	Sept. 14, 1923	Edward F. Clark
840	Centreville	"	Aug. 19, 1889	Samuel A. Roberson
841	City	"	Jan. 3, 1912	Arthur S. Creighton
842	Home	"	July 15, 1910	William C. Ryan
843	Pamrapo	"	Jan. 24, 1887	**Girard P. Seymour
844	Progressive	"	Sept. 12, 1902	Jacob Tucker
845	Security	"	July 30, 1915	William F. Higgins
846	Bulls Ferry	Guttenberg	May 22, 1922	George Baker
847	Guttenberg	"	May 23, 1907	Joseph Sauerland
848	New Liberty	"	Mar. 17, 1922	Carl F. Dieffenbach, Jr.
849	Consolidated	Harrison	Aug. 26, 1908	William Engelhard
850	Credit	"	Sept. 24, 1925	F. Joseph O'Hare
851	Harrison and Kearny	"	May 17, 1886	Joseph M. Branegan
852	Hudson & Essex	"	Mar. 27, 1913	Leslie W. Toop
853	International	"	Feb. 1, 1911	Daniel Rentschler
854	Kingsland	"	June 1, 1906	Thomas Wieckiewicz
855	Merchants	"	June 2, 1910	Nathaniel P. Comey
856	Peoples	"	Aug. 12, 1873	George W. Smith
857	Savoy	"	Sept. 4, 1912	James Cundari
858	Security	"	April 6, 1911	John H. Reynolds
859	Short-Term	"	May 15, 1913	Philip Vogel
860	American Homes	Hoboken	June 15, 1921	William J. Duffy
861	Castle Point	"	Feb. 24, 1914	John J. O'Hara
862	Elysian	"	Mar. 8, 1927	Charles Vezzetti
863	Hoboken	"	Feb. 24, 1887	C. Alfred Burhorn
864	Mile Square	"	Jan. 23, 1925	Charles E. Gratz
865	Academy	Jersey City	Feb. 26, 1924	George Degnan
866	American	" "	Nov. 19, 1910	S. Herbert Culver
867	A. O. H.	" "	Oct. 16, 1922	John F. O'Reilly
868	Armistice	" "	Aug. 20, 1924	George M. Sexton
869	Bergen Mutual No. 4	" "	Mar. 25, 1902	Frederick M. Barnes
870	Borrowers	" "	June 6, 1912	Joseph P. Casey
871	Boulevard Plaza	" "	Feb. 18, 1922	William I. Dillon
872	Business Men's	" "	Nov. 21, 1898	Charles L. Edinger
873	By-Fi	" "	Jan. 12, 1926	Henry J. Reitze
874	Carteret Mutual	" "	Jan. 20, 1890	William A. Fairbanks
875	Carteret Mutual No. 2	" "	Sept. 22, 1902	William A. Fairbanks
876	Central	" "	July 23, 1895	Norman Christie
877	Citizens'	" "	April 15, 1898	Emil W. A. Schumann
878	Claremont	" "	May 17, 1909	William S. Fengado
879	Colonial	" "	Mar. 29, 1902	James Billington
880	Columbia	" "	July 3, 1886	Samuel Adams
881	Commercial Investment	" "	April 17, 1893	William S. Rowland
882	Communipaw	" "	Feb. 28, 1891	Charles Kuederly
883	Concourse	" "	April 4, 1924	Philip Parnes
884	Duncan	" "	Dec. 13, 1900	William M. Obergfell
885	Embe	" "	July 7, 1922	John A. Schweigart
886	Empire	" "	June 15, 1895	Henry J. Melosh
887	Euclid	" "	April 5, 1923	Anthony A. Natoli
888	Excelsior Mutual	" "	Sept. 28, 1885	Harvey B. Nelson
889	Five Corners	" "	May 31, 1911	J. George Landwehr
890	Franklin	" "	Oct. 17, 1914	Henry R. Hansen

** Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Koch & Koch	T. Edward Hewitt	87 Pleasant Place, Arlington, N. J.	836
Koch & Koch	S. Charles Melcher	614 Kearny Ave., Arlington, N. J.	837
Percival G. Cruden	Harold W. Cromey	233 Broadway, Bayonne, N. J.	838
Daniel J. Murray	Fred G. Conradi	17 W. Eighth St., Bayonne, N. J.	839
Roberson & Roberson	Alfred B. Beling	394 Broadway, Bayonne, N. J.	840
Percival G. Cruden	Frank E. George	41 East 46th St., Bayonne, N. J.	841
Matthew W. C. Ryan	Mabel R. Loughlin	870 Broadway, Bayonne, N. J.	842
R. Lewis Kennedy	Charles O. Kroncke	17 East 39th St., Bayonne, N. J.	843
Peter Stillwell	Austin H. Cunyon	631 Broadway, Bayonne, N. J.	844
Alexander Seclow	Thomas A. Dee	102 West 38th St., Bayonne, N. J.	845
William McDermott	John Kern, Jr.	79 Twenty-Seventh St., Guttenberg, N. J.	846
Carl Weitz	Ferdinand Trostel	43 Bergenline Ave., Guttenberg, N. J.	847
Harry W. Vanderbach	John Weiss, Jr.	147 Summit Ave., Cliffside Park, N. J.	848
Leo S. Carney	Arthur E. Hafstrom	539 Kearny Ave., Kearny, N. J.	849
Frederick J. Gassert	S. N. Whitehead	521 Bergen St., Harrison, N. J.	850
Michael J. Bruder	Francis J. Foster	409 N. Fourth St., Harrison, N. J.	851
Harold J. Jacobs	Harry Wertheim	237 N. Eleventh St., Newark, N. J.	852
John J. Murphy	James W. Hanlon	313 Harrison Ave., Harrison, N. J.	853
Stanislaw Gutowski	Wojciech Partyka	304 Chestnut St., Kearny, N. J.	854
Benjamin Newman	Harry Wertheim	205 Harrison Ave., Harrison, N. J.	855
Frederick J. Gassert	Edward A. Riordan	315 Harrison Ave., Harrison, N. J.	856
Harry T. Davimos	Joseph Di Sabato	107 N. Third St., Harrison, N. J.	857
James L. McKeon	John A. McKeon	307 Harrison Ave., Harrison, N. J.	858
Harry T. Davimos	S. N. Whitehead	521 Bergen St., Harrison, N. J.	859
M. J. Tackella	Henry Wessling	41 Newark St., Hoboken, N. J.	860
Pierson & Brand	Elmer E. Dorsett	1102 Washington St., Hoboken, N. J.	861
Kealey & Gilfert	James S. Brown	77 River St., Hoboken, N. J.	862
Joseph S. Parry	William H. Bradley	84 Washington St., Hoboken, N. J.	863
Jay M. Levenson	Thomas A. Garibaldi	77 River St., Hoboken, N. J.	864
Morris E. Barison	George W. Gardner	Singac, N. J.	865
Frank J. Reardon	Charles L. Hughes	120 Garrison Ave., Jersey City, N. J.	866
Thomas J. Stanton	Michael J. Fitzpatrick	249 Whiton St., Jersey City, N. J.	867
Michael Halpern	Thomas G. Russoniello	1 Montgomery St., Jersey City, N. J.	868
Frederick M. Barnes, Jr.	Samuel W. Garrison	15 Exchange Place, Jersey City, N. J.	869
David M. Klausner	John E. Brown	660 Newark Ave., Jersey City, N. J.	870
Paul J. Duffy	George P. Byrnes	26 Journal Square, Jersey City, N. J.	871
Robert Carey	Albert J. Higson	279 Grove St., Jersey City, N. J.	872
Robert Carey	George P. Knoeller	102 Oak St., Jersey City, N. J.	873
Thomas R. Armstrong	Francis R. Jewkes, Jr.	761 Montgomery St., Jersey City, N. J.	874
J. Stanley Griffin	Francis R. Jewkes, Jr.	761 Montgomery St., Jersey City, N. J.	875
Benjamin J. Darling	William G. Weller	110 Hutton St., Jersey City, N. J.	876
Carl G. A. Schumann	Oscar Weis	376 Ogden Ave., Jersey City, N. J.	877
James E. Woolley	Joseph E. Freund	921 Bergen Ave., Jersey City, N. J.	878
George G. Tennant	Thomas C. Smith	622 Bergen Ave., Jersey City, N. J.	879
Benjamin J. Darling	Thomas W. Coyle	854 Bergen Ave., Jersey City, N. J.	880
Joseph J. Carissimi	Lawrence B. Landrine	682 Bergen Ave., Jersey City, N. J.	881
James A. Hamill	Charles F. Zissell, Jr.	441 Clark Place, Union, N. J.	882
David H. Stemer	Archie Schwartz	772 Newark Ave., Jersey City, N. J.	883
Mitchell T. Bradley	Samuel Drayton	75 Montgomery St., Jersey City, N. J.	884
Frederick E. Bauer	Chester A. Smith	356 Central Ave., Jersey City, N. J.	885
Henry Jay Melosh	Francis R. Jewkes, Jr.	761 Montgomery St., Jersey City, N. J.	886
Nathan Bodner	Benjamin Buren	26 Journal Square, Jersey City, N. J.	887
Becker, Longstreet & Rey	Wallace F. Heidrich	239 Washington St., Jersey City, N. J.	888
Frederick C. Henn	Sem A. Samuels	646 Newark Ave., Jersey City, N. J.	889
Lewis G. Hansen	Robert H. Gorman	54 Franklin St., Jersey City, N. J.	890

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Hudson County				
836	Arlington	Arlington	$1,261	$3,357	$104,406
837	Kearney	"	2,434	14,212	268,600
838	Bayonne No. 2	Bayonne	52,932	.....	297,747
839	Bergen Point	"	4,959	1,997	56,600
840	Centreville	"	13,746	29,930	395,600
841	City	"	675	.....	69,400
842	Home	"	34,547	34,920	422,000
843	Pamrapo	"	7,758	12,996	380,984
844	Progressive	"	6,080	10,750	277,681
845	Security	"	2,496	.....	112,800
846	Bulls Ferry	Guttenberg	4,190	.....	70,400
847	Guttenberg	"	31,380	11,980	202,600
848	New Liberty	"	3,795	6,716	20,500
849	Consolidated	Harrison	4,573	3,393	194,576
850	Credit	"	8,813	22,493	95,400
851	Harrison and Kearny	"	2,066	.....	123,800
852	Hudson & Essex	"	5,987	1,281	188,834
853	International	"	2,913	2,100	87,800
854	Kingsland	"	2,550	66	69,900
855	Merchants	"	2,351	6,367	159,750
856	Peoples	"	5,879	.....	362,200
857	Savoy	"	574	2,500	121,950
858	Security	"	227	8,423	164,500
859	Short-Term	"	1,628	2,780	126,700
860	American Homes	Hoboken	12,534	10,600	336,137
861	Castle Point	"	10,003	53	54,800
862	Elysian	"	4,177	16,250	46,400
863	Hoboken	"	4,188	.....	379,500
864	Mile Square	"	15,046	35,246	98,000
865	Academy	Jersey City	547	11,100	80,200
866	American	" "	9,231	.....	101,424
867	A. O. H.	" "	23,235	.....	124,200
868	Armistice	" "	2,251	5	34,060
869	Bergen Mutual No. 4	" "	9,303	.....	106,410
870	Borrowers	" "	9,118	14,989	302,900
871	Boulevard Plaza	" "	2,819	.....	75,000
872	Business Men's	" "	4,405	10	1,561,282
873	By-Fi	" "	5,713	519	73,300
874	Carteret Mutual	" "	353	.....	83,650
875	Carteret Mutual No. 2	" "	1,993	5,749	46,600
876	Central	" "	20,062	69,384	254,669
877	Citizens'	" "	2,321	6,000	351,000
878	Claremont	" "	4,552	.....	229,200
879	Colonial	" "	12,424	.....	118,773
880	Columbia	" "	18,594	.....	194,100
881	Commercial Investment	" "	5,369	.....	150,600
882	Communipaw	" "	4,714	3,000	119,000
883	Concourse	" "	1,281	2,003	43,200
884	Duncan	" "	6,315	5,400	145,800
885	Embe	" "	11,236	.....	264,500
886	Empire	" "	2,302	106	48,600
887	Euclid	" "	2,404	210	40,100
888	Excelsior Mutual	" "	11,678	5,152	212,600
889	Five Corners	" "	6,838	11,400	373,000
890	Franklin	" "	23,247	5,440	201,200

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$142,950	$3,819	$96,085	$6,104	$807	$358,789	836
610,532	14,691	472,509	12,470	9,772	1,405,220	837
50,100	11,490	584,451	8,864	27,192	1,032,776	838
47,174	6,666	99,854	8,754	1,601	227,605	839
972,700	32,467	896,687	23,796	24,360	2,389,286	840
50,255	9,285	207,020	11,302	2,372	350,309	841
550,213	26,864	493,595	39,575	120,243	1,721,957	842
.....	10,337	248,104	3,923	.....	664,102	843
295,232	13,919	213,095	34,172	6,924	857,853	844
121,790	7,645	161,661	6,308	18,836	431,536	845
21,000	4,625	65,318	10,654	5,463	181,650	846
228,808	15,522	232,984	16,367	4,110	833,751	847
27,853	2,145	6,270	638	4,526	72,443	848
1,472	5,850	173,610	934	1,756	386,164	849
.....	.....	65,704	9,258	9,438	211,106	850
10,634	1,100	231,777	5,584	950	375,911	851
3,541	5,645	326,912	62,502	1,645	596,347	852
4,836	200	94,958	8,214	1,599	202,620	853
17,484	.....	140,108	409	874	231,391	854
70,516	555	225,277	46,166	8,578	519,560	855
.....	1,000	164,830	2,932	2,233	539,074	856
278	.....	23,231	5,136	.....	153,669	857
35,871	50	93,132	932	1,732	304,867	858
.....	1,300	101,435	851	3,734	238,428	859
26,787	5,185	458,277	29,938	11,577	891,035	860
145,425	1,075	177,367	9,285	6,661	404,669	861
.....	3,080	9,181	230	.....	79,318	862
161,000	2,715	460,043	35,345	15,156	1,057,947	863
9,647	1,770	68,153	3,585	1,035	232,482	864
.....	3,015	31,688	4,414	349	81,313	865
3,250	7,788	136,514	22,347	241	280,795	866
81,954	11,605	129,590	41,302	1,091	412,977	867
778	3,370	26,729	7,328	291	74,812	868
50,675	11,375	110,418	17,430	6,027	311,638	869
129,235	5,696	303,940	23,247	9,769	798,894	870
35,871	3,125	155,835	25,028	6,515	304,193	871
.....	18,619	426,243	110,419	291,301	2,412,279	872
11,610	24,668	26,247	6,279	965	149,301	873
67,557	27,410	60,766	4,731	11,110	255,577	874
11,500	2,743	40,850	665	360	110,460	875
205,000	7,105	260,896	136	12,383	829,635	876
119,809	9,190	88,032	4,045	5,254	585,651	877
93,751	4,275	253,141	39,252	4,313	628,484	878
283,465	6,310	277,743	25,408	89	724,212	879
148,153	5,455	800,505	25,004	12,815	1,204,626	880
31,978	5,155	230,937	32,468	18,277	474,784	881
401	2,300	87,172	2,376	139	219,102	882
.....	650	36,553	3,730	810	88,227	883
54,903	4,270	226,608	3,678	100	447,074	884
6,725	3,400	181,350	10,151	1,142	478,504	885
.....	35	211,753	426	2	263,224	886
13,010	770	38,254	2,272	1,601	98,621	887
124,742	13,967	291,391	17,669	3,223	680,422	888
122,589	6,500	966,389	42,884	9,831	1,539,431	889
64,281	18,309	279,635	6,811	1,216	600,139	890

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					
836	Arlington	Arlington	$182,050	.....	.....	$67,100
837	Kearney	"	619,723	$44,750	.....	404,800
838	Bayonne No. 2	Bayonne	715,002	.....	.....	.....
839	Bergen Point	"	122,370	.....	.....	.....
840	Centreville	"	1,409,144	.....	.....	166,200
841	City	"	196,039	.....	.....	.....
842	Home	"	1,021,596	.....	.....	.....
843	Pamrapo	"	299,748	.....	.....	.....
844	Progressive	"	521,124	.....	.....	.....
845	Security	"	197,903	.....	.....	18,925
846	Bulls Ferry	Guttenberg	106,966	.....	.....	.....
847	Guttenberg	"	537,310	.....	.....	88,800
848	New Liberty	"	58,572	.....	.....	.....
849	Consolidated	Harrison	175,596	.....	.....	48,180
850	Credit	"	149,644	.....	.....	2,000
851	Harrison and Kearny	"	212,896	.....	.....	33,800
852	Hudson & Essex	"	263,335	.....	.....	51,650
853	International	"	73,968	.....	.....	42,350
854	Kingsland	"	100,401	.....	.....	33,497
855	Merchants	"	234,726	.....	.....	54,800
856	Peoples	"	403,035	.....	.....	.....
857	Savoy	"	74,283	.....	.....	22,300
858	Security	"	194,176	.....	.....	34,700
859	Short-Term	"	113,051	.....	.....	37,263
860	American Homes	Hoboken	349,188	.....	.....	10,100
861	Castle Point	"	156,527	.....	.....	.....
862	Elysian	"	59,202	.....	.....	.....
863	Hoboken	"	582,336	.....	.....	.....
864	Mile Square	"	96,144	.....	.....	.....
865	Academy	Jersey City	48,768	.....	.....	.....
866	American	" "	166,673	.....	.....	4,800
867	A. O. H.	" "	241,929	.....	.....	10,600
868	Armistice	" "	39,798	.....	.....	5,750
869	Bergen Mutual No. 4	" "	195,820	.....	.....	500
870	Borrowers	" "	301,845	.....	.....	127,300
871	Boulevard Plaza	" "	121,860	.....	.....	4,200
872	Business Men's	" "	827,209	54,950	.....	484,312
873	By-Fi	" "	104,538	110	.....	15,400
874	Carteret Mutual	" "	184,519	.....	.....	.....
875	Carteret Mutual No. 2	" "	58,117	.....	.....	.....
876	Central	" "	523,354	.....	.....	40,800
877	Citizens'	" "	375,930	.....	.....	25,600
878	Claremont	" "	300,250	.....	.....	5,200
879	Colonial	" "	330,748	.....	.....	101,900
880	Columbia	" "	370,725	.....	.....	317,400
881	Commercial Investment	" "	206,472	.....	.....	58,600
882	Communipaw	" "	147,804	.....	.....	.....
883	Concourse	" "	46,539	.....	.....	400
884	Duncan	" "	242,094	.....	.....	13,400
885	Embe	" "	219,726	.....	.....	2,600
886	Empire	" "	89,265	.....	.....	65,850
887	Euclid	" "	24,474	.....	.....	3,300
888	Excelsior Mutual	" "	411,590	.....	.....	48,350
889	Five Corners	" "	257,340	.....	.....	388,000
890	Franklin	" "	304,044	.....	.....	73,200

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

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							
$994	.....	.....	.....	$16,800	$5,123	$48,135	$38,587	$358,789	836
523	.....	$609	$5,574	5,000	6,596	165,567	152,078	1,405,220	837
2,284	.....	580	.....	.....	12,833	90,869	211,208	1,032,776	838
2,051	.....	204	.....	30,000	4,530	13,785	54,665	227,605	839
14,499	.....	2,553	.....	150,000	103,348	205,257	338,285	2,389,286	840
349	$23,319	143	.....	11,000	20,865	16,326	82,268	350,309	841
10,593	.....	2,737	.....	1,000	28,384	151,163	506,484	1,721,957	842
384	.....	1,137	.....	55,000	117,244	102,920	87,669	664,102	843
3,055	.....	927	.....	25,000	3,636	109,349	194,762	857,853	844
1,670	.....	1,542	.....	21,500	8,194	76,314	105,488	431,536	845
1,171	.....	225	.....	.....	2,843	16,609	53,836	181,650	846
274	.....	2,281	559	.....	4,339	96,585	103,603	833,751	847
2,348	.....	288	.....	.....	.....	4,180	7,055	72,443	848
68	34,010	5	.....	22,000	12,476	38,734	55,095	386,164	849
1,158	.....	25	.....	.....	863	25,113	32,303	211,106	850
.....	.....	165	.....	14,000	14,972	30,755	69,323	375,911	851
2,361	53,615	196	.....	.....	51,785	35,839	137,566	596,347	852
539	7,563	504	68	19,125	12,180	12,372	33,951	202,620	853
187	27,768	.....	.....	3,670	165	24,549	41,154	231,391	854
731	56,282	114	.....	2,000	36,179	38,587	96,141	519,560	855
2,518	.....	.....	.....	.....	1,654	89,685	42,182	539,074	856
205	.....	309	.....	14,000	2,166	10,586	29,820	153,669	857
.....	.....	126	.....	.....	1,578	42,867	31,420	304,867	858
49	.....	.....	.....	12,500	3,110	24,529	47,926	238,428	859
14,306	135,929	283	.....	46,000	134,933	37,216	163,080	891,035	860
47,576	17,108	990	.....	5,500	35,894	28,541	112,533	404,669	861
10	.....	80	.....	.....	128	10,563	9,335	79,318	862
530	114,739	503	.....	29,792	94,731	50,895	184,421	1,057,947	863
11,419	61,388	395	.....	.....	14,171	16,751	32,214	232,482	864
178	.....	20	.....	.....	6,447	6,636	19,264	81,313	865
1,526	.....	592	.....	.....	22,943	.....	84,261	280,795	866
4,113	14,278	172	.....	.....	13,122	30,062	98,701	412,977	867
4,227	730	5	.....	.....	1,940	7,694	14,668	74,812	868
7,622	24,298	260	.....	.....	2,962	33,330	46,846	311,638	869
20,463	24,373	1,549	.....	77,750	50,258	43,236	152,120	798,894	870
956	51,633	400	.....	14,200	21,160	15,832	73,952	304,193	871
6,848	50,248	.....	.....	250,474	79,860	200,170	458,208	2,412,279	872
252	.....	147	.....	.....	372	18,990	9,492	149,301	873
20	.....	242	.....	12,000	194	30,675	27,927	255,577	874
5	13,504	98	.....	.....	9,841	6,477	22,418	110,460	875
4,360	1,000	36	.....	.....	62,513	63,555	134,017	829,635	876
32	1,150	1,124	.....	32,000	.....	85,724	64,091	585,651	877
.....	67,814	559	.....	.....	48,509	40,681	165,471	628,484	878
6,192	1,085	2,063	.....	1,500	63,914	53,574	163,236	724,212	879
.....	91,273	1,766	.....	.....	115,340	32,318	275,804	1,204,626	880
69	72,812	443	.....	.....	27,371	17,507	91,510	474,784	881
57	.....	85	.....	9,600	28	19,204	42,324	219,102	882
1,955	12,157	174	.....	.....	2,844	7,576	16,582	88,227	883
416	6,808	442	.....	18,000	27,182	43,611	95,121	447,074	884
1,065	92,121	714	.....	10,000	29,598	34,385	88,295	478,504	885
1,446	16,550	15	.....	.....	15,511	.....	74,587	263,224	886
10,325	18,451	378	.....	.....	10,337	3,083	28,273	98,621	887
620	.....	779	.....	46,710	5,484	70,201	96,688	680,422	888
.....	182,745	1,492	.....	73,037	365,397	21,116	250,304	1,539,431	889
4,500	.....	270	.....	33,750	39,114	46,316	98,945	600,139	890

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								
836	Arlington	5,360	204	.....	.....	.....	.....	671	44
837	Kearney	7,399	780	358	39	.....	.....	2,024	198
838	Bayonne No. 2	6,218	766	.....	.....	.....	.....	.....	.....
839	Bergen Point	1,514	246	.....	.....	.....	.....	.....	.....
840	Centreville	13,482	1,615	.....	.....	.....	.....	831	152
841	City	1,689	247	.....	.....	.....	.....	.....	.....
842	Home	8,601	1,326	.....	.....	.....	.....	.....	.....
843	Pamrapo	4,640	728	.....	.....	.....	.....	.....	.....
844	Progressive	7,570	938	.....	.....	.....	.....	.....	.....
845	Security	1,792	154	.....	.....	.....	.....	121	4
846	Bulls Ferry	1,178	173	.....	.....	.....	.....	.....	.....
847	Guttenberg	6,721	1,139	.....	.....	.....	.....	444	97
848	New Liberty	895	122	.....	.....	.....	.....	.....	.....
849	Consolidated	1,932	240	.....	.....	.....	.....	220	29
850	Credit	1,437	153	.....	.....	.....	.....	1	1
851	Harrison and Kearny	2,218	245	.....	.....	.....	.....	169	22
852	Hudson & Essex	2,527	269	.....	.....	.....	.....	258	44
853	International	868	97	.....	.....	.....	.....	212	36
854	Kingsland	1,711	284	.....	.....	.....	.....	168	38
855	Merchants	2,132	317	.....	.....	.....	.....	274	48
856	Peoples	5,277	603	.....	.....	.....	.....	.....	.....
857	Savoy	1,336	236	.....	.....	.....	.....	112	24
858	Security	2,696	317	.....	.....	.....	.....	173	25
859	Short-Term	1,988	168	.....	.....	.....	.....	372	43
860	American Homes	6,107	441	.....	.....	.....	.....	50	8
861	Castle Point	1,472	172	.....	.....	.....	.....	.....	.....
862	Elysian	710	88	.....	.....	.....	.....	.....	.....
863	Hoboken	5,900	565	.....	.....	.....	.....	.....	.....
864	Mile Square	1,189	160	.....	.....	.....	.....	.....	.....
865	Academy	456	57	.....	.....	.....	.....	.....	.....
866	American	1,295	151	.....	.....	.....	.....	48	2
867	A. O. H.	2,312	234	.....	.....	.....	.....	51	14
868	Armistice	443	61	.....	.....	.....	.....	28	22
869	Bergen Mutual No. 4	1,712	198	.....	.....	.....	.....	2	1
870	Borrowers	3,678	401	.....	.....	.....	.....	637	114
871	Boulevard Plaza	1,034	110	.....	.....	.....	.....	21	3
872	Business Men's	8,037	842	550	57	.....	.....	2,422	512
873	By-Fi	987	104	1	1	.....	.....	77	11
874	Carteret Mutual	2,578	228	.....	.....	.....	.....	.....	.....
875	Carteret Mutual No. 2	608	73	.....	.....	.....	.....	.....	.....
876	Central	5,043	685	.....	.....	.....	.....	204	45
877	Citizens'	5,123	617	.....	.....	.....	.....	128	21
878	Claremont	2,366	192	.....	.....	.....	.....	26	6
879	Colonial	2,851	278	.....	.....	.....	.....	509	67
880	Columbia	3,203	385	.....	.....	.....	.....	1,587	211
881	Commercial Investment	1,587	124	.....	.....	.....	.....	293	26
882	Communipaw	1,539	193	.....	.....	.....	.....	.....	.....
883	Concourse	626	65	.....	.....	.....	.....	2	2
884	Duncan	2,398	287	.....	.....	.....	.....	67	12
885	Embe	2,588	262	.....	.....	.....	.....	13	5
886	Empire	1,128	123	.....	.....	.....	.....	329	39
887	Euclid	396	48	.....	.....	.....	.....	17	2
888	Excelsior Mutual	4,370	414	.....	.....	.....	.....	242	37
889	Five Corners	2,884	246	.....	.....	.....	.....	1,940	366
890	Franklin	3,048	337	.....	.....	.....	.....	366	41

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	
6,031	61	187	O.P.	.....	$100	6	$3.00 a	.....	836
9,781	274	743	S.	$1.00 m.	200	6	.04 b	$0.04 b	837
6,218	118	648	S.	1.00 m.	200	6	.07½ b	.07½ b	838
1,514	35	211	S.	1.00 m.	200	6	.07½ b	.07½ b	839
14,313	241	1,526	S.	1.00 m.	200	6	.07½ b	.07½ b	840
1,689	42	205	S.	1.00 m.	200	5 & 6	.07½ b	.07½ b	841
8,601	209	1,117	S.	1.00 m.	200	5 & 6	.07½ b	.07½ b	842
4,640	177	551	S.	1.00 m.	300	6	.03 b	.03 b	843
7,570	107	831	S.	1.00 m.	200	6	.07½ b	.07½ b	844
1,913	35	123	S.	.70, 1.00 & 2.00 m.	200	6	.07½ b	.07½ b	845
1,178	33	140	S.	1.00 m.	200	4½ & 6	.50 b	.50 b	846
7,165	263	973	S.	.25 w.	200	6	1.00 a	.....	847
895	8	114	S.	1.00 m.	200	5 & 6	.....	.....	848
2,152	62	207	O.P.	1.00 m.	200 & 240	6	3.00 a	.....	849
1,438	33	121	S.	1.00 m.	200	6	3.00 a	.....	850
2,387	37	230	S.	1.00 m.	200	6	2.00 a	.....	851
2,785	54	259	S.	1.00 m..	200	6	1.00 a	1.00 a	852
1,080	32	101	S.	1.00 m.	200	6	.05 b	.05 b	853
1,879	16	306	O.P.	.....	200	6	.....	.....	854
2,406	38	327	S.	1.00 & 2.00 m.	200	6	.....	.....	855
5,277	104	499	S.	1.00 m.	200	6	1.00 a	.....	856
1,448	33	227	S.	1.00 & 2.00 m.	200	6	.....	.....	857
2,869	52	290	S.	1.00 m.	200	6	2.00 a	.....	858
2,360	29	182	O.P.	.....	100	6	3.00 a	2.00 a	859
6,157	83	366	S.	1.00 & 2.00 m.	200	6	.....	.....	860
1,472	15	157	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	861
710	17	71	S.	1.00 m.	200	6	1.00 a	1.00 a	862
5,900	102	463	S.	1.00 m.	200	6	.....	.....	863
1,189	26	134	S.	1.00 m.	200	6	.....	.....	864
456	19	38	S.	1.00 m.	200	6	.....	.....	865
1,343	40	113	S.	1.00 m.	200	6	.....	.....	866
2,363	22	226	S.	1.00 m.	200	6	.....	.....	867
471	24	59	S.	1.00 m.	200	6	5.00 a	1.00 a	868
1,714	59	140	S.	.25 w.	200	6	.10 b	.10 b	869
4,315	105	410	S.	1.00 m.	200	6	.....	.....	870
1,055	30	83	S.	1.00 m.	200	6	.....	.....	871
11,009	172	1,239	S.	1.00 m.	200	6	.....	.....	872
1,065	36	80	S.	1.00 & 2.00 m.	200	6	.08⅓ b	.08⅓ b	873
2,578	46	182	S.	.25 w.	200	6	.12½ b	.12½ b	874
608	20	53	S.	.25 w.	200	6	.12½ b	.12½ b	875
5,247	140	590	S.	1.00 m.	T.M.&200	6	.....	.....	876
3,251	128	510	S.	1.00 m.	200	6	.....	.....	877
2,392	54	144	S.	1.00 m.	200	6	.....	.....	878
3,360	37	308	S.	1.00 m.	200	6	.15 b	.15 b	879
4,790	98	498	S.	1.00 m.	200	6	.....	.....	880
1,880	35	115	S.	.25 w.	200	6	.05 b	.05 b	881
1,539	46	147	S.	1.00 m.	200	6	.15 b	.15 b	882
628	16	51	S.	1.00 & 2.00 m.	200	6	2.00 a	.....	883
2,465	57	242	S.	1.00 m.	200	6	.15 b	.15 b	884
2,601	55	212	S.	1.00 & 2.00 m.	200	6	.....	.....	885
1,457	10	152	O.P.	.....	200	5 & 6	.08⅓ b	.08⅓ b	886
413	17	33	S.	1.00 m.	200	6	.....	.....	887
4,612	98	353	S.	1.00 m.	200	6	.....	.....	888
4,824	111	501	S.	1.00 & 2.00 m.	200	6	.....	.....	889
3,414	86	292	S.	1.00 m.	200	6	.....	.....	890

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			
891	Garfield	Jersey City	Feb. 16, 1886	Edmund P. Ingram
892	Greenville Heights	" "	Nov. 27, 1911	Henry Heritage
893	Hamilton Park	" "	Feb. 9, 1922	John A. Byram
894	Henderson	" "	Nov. 28, 1922	Benjamin Borkowski
895	Hilltop	" "	July 20, 1922	Herman J. Hendess
896	Home	" "	Dec. 8, 1906	Fred Klein
897	Hudson	" "	June 8, 1887	Kingsley Damas
898	Hudson County Caledonian	" "	May 25, 1887	Frederick Kirsten
899	Industrial Mutual	" "	June 10, 1886	Robert S. Wiley
900	Italian	" "	Jan. 21, 1913	Anthony V. R. Avallone
901	Jackson	" "	May 25, 1909	Edwin Nelson
902	Jersey City	" "	Nov. 30, 1885	Fred Klein
903	Jewett	" "	Mar. 13, 1923	Edward M. Taylor
904	Journal Square	" "	Nov. 21, 1921	*Myron Osrowitz
905	Junction	" "	April 26, 1909	Alfred N. Crane
906	K. C.	" "	June 20, 1919	Peter F. Guterl
907	Kopernik	" "	July 31, 1919	Vincent Telkowski
908	Labor's	" "	April 1, 1925	Charles J. Jennings
909	Lafayette Mutual	" "	Jan. 24, 1884	James R. Stevens
910	Leader	" "	July 28, 1923	Abraham Davis
911	Lincoln	" "	June 15, 1886	William J. Dippel
912	Live Wire	" "	Nov. 3, 1921	Morris Osrowitz
913	Madison	" "	Mar. 2, 1889	Henry Carleton
914	Magnetic	" "	July 25, 1923	Oscar Covello
915	Marion	" "	Feb. 28, 1923	Thomas J. Botti
916	Miown	" "	April 21, 1927	James T. Brennan
917	Montgomery	" "	Jan. 12, 1910	Howard L. Wolbert
918	Monticello Mutual	" "	Feb. 1, 1886	Henry J. Russell
919	Own-Your-Home	" "	Nov. 4, 1921	Harold Kaplan
920	Paulus Hook	" "	Jan. 6, 1927	*Peter J. O'Reilly
921	Pavonia	" "	May 1, 1885	Stephen J. Fitzgerald
922	Phoenix	" "	Jan. 2, 1884	F. Walter Brannagan
923	P. R. R. Y. M. C. A.	" "	Sept. 12, 1919	P. C. Cornes
924	Rainy Day	" "	Jan. 31, 1923	George J. Wolf
925	Save-More	" "	Mar. 10, 1928	Murray R. Siegel
926	Security	" "	Oct. 26, 1887	Charles A. Moore
927	Sherwood	" "	June 17, 1913	R. G. Robinson
928	Sip	" "	Nov. 21, 1911	R. J. Vreeland
929	Sparrow Hill	" "	Nov. 21, 1924	Thomas F. Stapleton, Sr.
930	Stuyvesant	" "	May 5, 1909	E. E. Brandow
931	Summit	" "	Sept. 6, 1911	Ralph L. Pettit
932	Sunset	" "	April 28, 1925	Thomas Windisch
933	Ukrainian	" "	Dec. 21, 1920	Harry Jewusiah
934	Union	" "	Mar. 24, 1890	Andrew B. Scott
935	Veterans'	" "	Dec. 8, 1921	Godfrey D. Brandes
936	Washington	" "	Mar. 29, 1887	Robert Anderson, Sr.
937	West Bergen	" "	Dec. 28, 1891	Robert H. Conklin
938	Western Slope	" "	May 18, 1886	Fred Klein
939	West Side	" "	Mar. 2, 1896	Edward J. Jackson
940	Woodlawn	" "	Dec. 15, 1896	William Dingwall
941	Belgrove	Kearny	Mar. 26, 1929	Alexander F. Gillis
942	Citizens	"	Mar. 8, 1909	Stanley Masom
943	Elm	"	Feb. 26, 1924	Frank Mannigan
944	Kearny Heights	"	Mar. 12, 1925	William Joule
945	Midland	"	Feb. 19, 1906	William F. Martin

* Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
August Ziegener	Rufus M. Holcomb	61 Park St., Jersey City, N. J.	891
William S. Rurode	Caroline Strack	207 Jackson Ave., Jersey City, N. J.	892
Charles C. Colgan	John C. Sears	146 Laburnum Ave., Flushing, L. I., N. Y.	893
Michael A. Szadkowski	Lloyd J. Whitford	404 38th St., Union City, N. J.	894
Joseph Ranker	W. H. Wittpenn	3500 Boulevard, Jersey City, N. J.	895
B. J. Darling	Albert J. Higson	279 Grove St., Jersey City, N. J.	896
Robert Carey	Elmer A. Davison	14 Oakland Ave., Jersey City, N. J.	897
Philip W. Grece	Joseph P. Spindler	483 Oakdene Ave., Grantwood, N. J.	898
Charles H. Blohm	William H. Trost, Jr.	81 Sherman Place, Jersey City, N. J.	899
Anthony J. Botti	James L. Lepis	89 Danforth Ave., Jersey City, N. J.	900
Thomas B. Davidson	Charles B. Hardacre	716 Ocean Ave., Jersey City, N. J.	901
Robert Carey	Albert J. Higson	279 Grove St., Jersey City, N. J.	902
Walter J. Freund	George R. Raddin	180 Baldwin Ave., Jersey City, N. J.	903
Irving Eisenberg	Samuel Siegler	630 Bergen Ave., Jersey City, N. J.	904
James E. Pyle	W. Walter Streeter	1542 W. Sixth St., Brooklyn, N. Y.	905
James J. Kearney	Edward F. Dillon	441 Jersey Ave., Jersey City, N. J.	906
M. F. Czachorowski	Leon R. Ciecluch	157 Wegman Parkway, Jersey City, N. J.	907
Samuel Tartalsky	Louis J. Knoepfel	26 Journal Square, Jersey City, N. J.	908
Walter J. Freund	Henry C. Mades	32 Highfield Road, Colonia, N. J.	909
Maurice R. Seiden	Lippman Miller	591 Summit Ave., Jersey City, N. J.	910
William C. Cudlipp	William C. Behrens	171 Clinton Ave., Jersey City, N. J.	911
Edward B. Barison	Archie Schwartz	772 Newark Ave., Jersey City, N. J.	912
J. Frank Finn	Angelo Limon	469 Jackson Ave., Jersey City, N. J.	913
E. E. Burr	George Foerst	7 Broadman Parkway, Jersey City, N. J.	914
Alex R. DeSevo	Thomas G. Russoniello	1 Montgomery St., Jersey City, N. J.	915
Marcus E. Donnelly	Warren J. L. Jobes	68-70 Hudson St., Hoboken, N. J.	916
John I. O'Neill	Harold E. McCausland	c/o First National Bank, Jersey City, N. J.	917
James E. Pyle	George P. Knoeller	169 Monticello Ave., Jersey City, N. J.	918
David M. Klausner	Harry S. Schmidt	207 Van Nostrand Ave., Jersey City, N. J.	919
Thomas R. Armstrong	Edward J. Walsh	132 Arlington Ave., Jersey City, N. J.	920
James J. Kearney	Edward J. Heavey	91 Magnolia Ave., Jersey City, N. J.	921
Thomas B. Davidson	Walter H. Clarke	9 Exchange Place, Jersey City, N. J.	922
E. Edward Burr	M. S. Pine	46 Jones St., Jersey City, N. J.	923
Atwood C. Wolf	Samuel Siegler	389 Jackson Ave., Jersey City, N. J.	924
Joseph M. Schoenberg	Abraham L. Wellen	32 Journal Square, Jersey City, N. J.	925
Howard R. Cruse	William F. Callard	2976 Boulevard, Jersey City, N. J.	926
James E. Pyle	C. L. Edinger	541 Jackson Ave., Jersey City, N. J.	927
Thomas H. Rose	William V. Toffey	145 Gifford Ave., Jersey City, N. J.	928
Richard J. Tarrant	Emil Sorenson	350 Second Ave., Lyndhurst, N. J.	929
Benjamin J. Darling	Frank Pratt	38 Garrison Ave., Jersey City, N. J.	930
Alfred R. Becker	Henry Klie	582 Newark Ave., Jersey City, N. J.	931
David M. Klausner	Henry Mahler	62 Beacon Ave., Jersey City, N. J.	932
Marcel Wagner	William F. Wagner	339 Pacific Ave., Jersey City, N. J.	933
Robert Carey	Elmer A. Davison	582 Newark Ave., Jersey City, N. J.	934
John D. Craven	Joseph Chappell	81 Montgomery St., Jersey City, N. J.	935
Henry Ewald, Sr.	William H. Clossey	279 Grove St., Jersey City, N. J.	936
Charles Woolny	John Cassidy	215 Clay Ave. East, Roselle Park, N. J.	937
Lewis G. Hansen	C. H. Mitchell	65 Prospect Ave., Hackensack, N. J.	938
Alfred R. Becker	Walter A. Meyer	243 Union St., Jersey City, N. J.	939
James E. Pyle	Adolph Moller	378 Second Ave., Lyndhurst, N. J.	940
Joseph B. Gallagher	Francis J. Foster	188 Kearny Ave., Kearny, N. J.	941
John H. Cooper	W. Frederick Law	39 Kearny Ave., Kearny, N. J.	942
Frank J. Johnson	Lillian Colegrove	614 Warren St., Harrison, N. J.	943
Leo S. Carney	John B. Heinold	338 Maple St., Kearny, N. J.	944
Leo S. Carney	William J. Millett	670 Ten Eyck Ave, Lyndhurst, N. J.	945

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				
891	Garfield	Jersey City	$3,095	.....	$109,600
892	Greenville Heights	" "	17,305	$347	147,900
893	Hamilton Park	" "	2,066	7,075	111,300
894	Henderson	" "	3,960	1,236	21,000
895	Hilltop	" "	4,189	10,737	144,000
896	Home	" "	2,729	.....	105,620
897	Hudson	" "	10,614	.....	2,097,089
898	Hudson County Caledonian	" "	1,715	4,000	166,800
899	Industrial Mutual	" "	6,363	5,725	207,000
900	Italian	" "	3,350	.....	246,400
901	Jackson	" "	3,782	5,000	153,400
902	Jersey City	" "	3,087	.....	64,037
903	Jewett	" "	18,084	643	109,700
904	Journal Square	" "	1,504	3,300	68,300
905	Junction	" "	10,035	26,175	149,000
906	K. C.	" "	20,924	9,400	245,600
907	Kopernik	" "	233	.....	126,300
908	Labor's	" "	3,377	.....	37,200
909	Lafayette Mutual	" "	3,143	2,000	199,710
910	Leader	" "	4,947	1,087	80,900
911	Lincoln	" "	8,377	31,965	423,200
912	Live Wire	" "	64	4,606	72,800
913	Madison	" "	4,062	.....	124,500
914	Magnetic	" "	4,552	3,332	64,000
915	Marion	" "	4,334	.....	115,520
916	Miown	" "	666	753	30,300
917	Montgomery	" "	14,398	6,466	180,100
918	Monticello Mutual	" "	1,421	7,532	138,300
919	Own-Your-Home	" "	3,688	72	66,600
920	Paulus Hook	" "	8,368	5,434	116,400
921	Pavonia	" "	1,959	.....	168,800
922	Phoenix	" "	1,881	5,579	151,800
923	P. R. R. Y. M. C. A.	" "	763	.....	293,769
924	Rainy Day	" "	3,920	.....	59,800
925	Save-More	" "	20,634	.....	91,110
926	Security	" "	5,998	5,500	314,500
927	Sherwood	" "	1,063	.....	102,400
928	Sip	" "	3,549	.....	43,800
929	Sparrow Hill	" "	1,425	1,500	71,100
930	Stuyvesant	" "	1,735	.....	236,200
931	Summit	" "	4,490	.....	109,900
932	Sunset	" "	31,147	5,524	86,200
933	Ukrainian	" "	653	10,830	30,400
934	Union	" "	3,202	3,315	93,500
935	Veterans'	" "	1,006	.....	85,900
936	Washington	" "	1,584	.....	170,600
937	West Bergen	" "	1,838	2,000	119,900
938	Western Slope	" "	615	.....	97,200
939	West Side	" "	2,486	.....	146,800
940	Woodlawn	" "	5,860	25,375	312,948
941	Belgrove	Kearny	7,230	1,415	57,500
942	Citizens	"	6,893	500	145,900
943	Elm	"	15,810	891	639,964
944	Kearny Heights	"	21,998	66,050	242,280
945	Midland	"	2,117	271	26,500

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$54,818	$5,525	$230,074	$10,127	$1,855	$415,094	891
27,101	2,521	374,375	11,920	8,123	589,592	892
25,863	5,115	159,236	24,925	1,993	337,573	893
5,700	3,869	103,369	1,318	878	141,330	894
34,022	3,345	152,009	3,544	1,748	353,594	895
.....	7,110	99,805	24,826	4,987	245,077	896
.....	32,004	740,871	1,307,472	399,105	4,587,155	897
22,879	8,675	54,482	4,464	2,879	265,894	898
57,644	9,594	98,829	8,373	13,298	406,826	899
3,000	19,805	187,107	22,576	9,708	491,946	900
44,400	7,797	198,074	19,996	9,104	441,553	901
.....	2,890	70,398	11,293	834	152,539	902
125,168	8,154	236,075	3,673	923	502,420	903
32,489	2,150	50,097	5,968	68	163,876	904
3,695	3,220	139,366	16,795	314	348,600	905
59,254	2,100	522,101	10,576	3,257	873,212	906
2,698	7,220	163,290	7,476	10,658	317,875	907
667	2,025	18,871	2,641	.....	64,781	908
480	3,460	74,948	4,088	8,651	296,480	909
.....	4,815	30,676	14,774	2,881	140,080	910
521,430	26,360	430,925	18,327	30,426	1,491,010	911
1,887	2,685	107,751	10,747	778	201,318	912
82,056	3,365	238,576	21,874	7,962	482,395	913
8,808	1,450	21,757	8,344	340	112,583	914
.....	430	58,346	15,704	1,516	195,850	915
.....	5,955	33,090	1,372	123	72,259	916
14,021	6,505	18,071	2,038	80,305	321,904	917
26,429	7,201	529,501	4,086	4,078	718,548	918
7,500	2,055	81,878	4,518	1,189	167,500	919
10,700	4,520	62,277	15,629	15,025	238,353	920
.....	805	348,778	33,523	1,571	555,436	921
42,676	2,983	140,358	20,911	896	367,084	922
36,100	2,740	216,293	62,900	26,809	639,374	923
41,783	3,079	172,608	3,218	925	285,333	924
.....	1,925	7,083	3,691	.....	124,443	925
39,750	5,888	255,206	52,353	7,845	687,040	926
.....	300	150,550	31,919	8,942	295,174	927
2,368	3,476	71,894	5,496	337	130,920	928
.....	915	25,907	1,095	283	102,225	929
74,426	7,445	283,976	9,051	478	613,311	930
.....	5,120	183,865	6,457	4,103	313,935	931
700	8,800	37,432	4,553	10,467	184,823	932
2,500	5,360	26,258	4,401	78	80,480	933
1,280	3,155	41,591	2,423	166	148,632	934
7,200	4,905	79,574	4,555	31	183,221	935
78,075	3,235	323,797	12,415	12,283	601,989	936
27,870	1,812	93,134	3,642	1,634	251,830	937
8,401	9,175	58,153	3,565	223	177,332	938
244,689	6,702	500,949	20,198	4,062	925,886	939
256,964	8,335	569,601	110,158	25,050	1,314,291	940
60,033	200	12,541	3,995	19,163	162,077	941
15,999	300	303,689	2,047	6,593	481,921	942
129,150	23,251	311,292	5,941	7,516	1,133,815	943
15,900	8,008	21,107	2,584	5,638	383,565	944
30,737	110	120,816	93	774	181,418	945

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						
891	Garfield	Jersey	City	$195,536	.....	.....	$14,500
892	Greenville Heights	"	"	177,330	.....	.....	73,600
893	Hamilton Park	"	"	109,767	.....	.....	4,800
894	Henderson	"	"	39,422	.....	.....	3,003
895	Hilltop	"	"	113,679	.....	.....	20,250
896	Home	"	"	122,286	.....	.....	40,400
897	Hudson	"	"	1,969,520	.....	.....	1,304,075
898	Hudson County Caledonian	"	"	166,530	.....	.....	.....
899	Industrial Mutual	"	"	201,276	.....	.....	7,200
900	Italian	"	"	274,131	.....	.....	.....
901	Jackson	"	"	194,986	.....	.....	32,700
902	Jersey City	"	"	70,520	$6,600	.....	.....
903	Jewett	"	"	175,719	.....	.....	57,800
904	Journal Square	"	"	49,150	.....	.....	4,750
905	Junction	"	"	206,040	.....	.....	33,940
906	K. C.	"	"	239,943	.....	.....	104,800
907	Kopernik	"	"	174,588	.....	.....	32,150
908	Labor's	"	"	38,395	.....	.....	6,100
909	Lafayette Mutual	"	"	150,146	.....	.....	23,050
910	Leader	"	"	81,832	.....	.....	.....
911	Lincoln	"	"	766,521	.....	.....	239,300
912	Live Wire	"	"	45,381	.....	.....	14,350
913	Madison	"	"	162,648	.....	.....	47,650
914	Magnetic	"	"	54,592	.....	.....	19,850
915	Marion	"	"	80,385	.....	.....	36,165
916	Miown	"	"	40,172	.....	.....	.....
917	Montgomery	"	"	237,528	.....	.....	5,700
918	Monticello Mutual	"	"	402,151	.....	.....	72,850
919	Own-Your-Home	"	"	68,919	.....	.....	46,686
920	Paulus Hook	"	"	176,664	.....	.....	.....
921	Pavonia	"	"	181,320	.....	.....	86,800
922	Phoenix	"	"	172,602	.....	.....	16,200
923	P. R. R. Y. M. C. A.	"	"	227,406	.....	.....	204,870
924	Rainy Day	"	"	96,192	.....	.....	6,275
925	Save-More	"	"	93,846	.....	.....	.....
926	Security	"	"	363,732	.....	.....	59,600
927	Sherwood	"	"	121,823	.....	.....	.....
928	Sip	"	"	62,448	.....	.....	2,650
929	Sparrow Hill	"	"	59,056	.....	.....	3,900
930	Stuyvesant	"	"	273,629	.....	.....	147,400
931	Summit	"	"	159,689	.....	.....	35,100
932	Sunset	"	"	116,357	.....	.....	.....
933	Ukrainian	"	"	53,121	.....	.....	.....
934	Union	"	"	97,224	.....	.....	5,000
935	Veterans'	"	"	120,331	.....	.....	.....
936	Washington	"	"	303,111	.....	.....	25,800
937	West Bergen	"	"	152,803	.....	.....	9,000
938	Western Slope	"	"	101,380	.....	.....	18,500
939	West Side	"	"	377,624	.....	.....	115,300
940	Woodlawn	"	"	570,933	.....	.....	24,200
941	Belgrove	Kearny		130,856	.....	.....	.....
942	Citizens	"		207,309	.....	.....	69,300
943	Elm	"		416,521	192,717	$2,100	156,417
944	Kearny Heights	"		278,670	.....	.....	7,800
945	Midland	"		59,795	.....	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

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	
$326	$26,830	$220	.....	.....	.....	.....	.....	.....	
.....	.....	.....	.....	$5,500	$55,085	$18,880	$98,217	$415,094	891
2,843	105,938	2,767	.....	13,500	45,569	14,185	153,860	589,592	892
2,318	86,757	82	.....	.....	31,660	10,696	91,493	337,573	893
3,479	.....	.....	.....	2,000	45,644	7,379	40,403	141,330	894
5,064	66,777	26	.....	56,500	22,275	9,855	59,168	353,594	895
259	12,836	330	.....	.....	6,978	16,977	45,011	245,077	896
3,815	.....	53	.....	408,026	18,239	192,413	691,014	4,587,155	897
291	.....	1,196	.....	40,675	296	34,509	22,397	265,894	898
191	37,756	713	.....	52,217	23,982	35,200	48,291	406,826	899
4,483	.....	125	.....	81,060	.....	48,226	83,921	491,946	900
354	13,312	150	.....	47,750	39,305	14,551	98,445	441,553	901
231	16,287	90	.....	11,500	13,336	11,265	22,710	152,539	902
1,169	105,935	1,567	.....	39,500	15,635	20,916	84,179	502,420	903
8,372	44,265	630	.....	13,208	436	11,082	31,983	163,876	904
.....	.....	189	.....	.....	7,635	25,259	75,537	348,600	905
246	136,732	433	.....	.....	178,405	24,959	187,694	873,212	906
3,189	.....	292	.....	4,500	3,797	24,848	74,511	317,875	907
1,276	.....	35	.....	.....	71	8,302	10,302	64,781	908
297	20,380	150	.....	32,500	1,862	26,894	41,201	296,480	909
730	6,062	110	.....	.....	1,052	16,826	33,468	140,080	910
538	.....	2,125	.....	90,000	6,319	142,830	243,377	1,491,010	911
6,387	27,696	215	.....	.....	25,197	8,878	73,214	201,318	912
15,012	10,578	167	.....	46,500	81,870	10,298	107,672	482,395	913
204	2,287	159	.....	.....	5,321	8,659	21,511	112,583	914
7,775	2,410	30	.....	.....	2,502	14,866	51,717	195,850	915
13,886	.....	36	.....	.....	42	1,941	16,182	72,259	916
3,438	.....	1,533	.....	.....	172	50,070	23,463	321,904	917
253	.....	122	.....	5,970	149	42,317	194,736	718,548	918
6,215	.....	70	.....	.....	3,611	11,500	30,499	167,500	919
1,540	.....	997	.....	.....	2,214	16,758	40,180	238,353	920
15	71,462	125	.....	47,000	79,779	8,984	79,951	555,436	921
160	49,680	161	.....	27,682	19,590	18,367	62,642	367,084	922
4,645	19,306	280	.....	49,000	13,148	29,230	91,489	639,874	923
7,425	47,258	3,618	.....	.....	28,641	13,953	81,971	285,333	924
360	.....	75	.....	.....	241	21,113	8,808	124,443	925
149	.....	1,053	.....	66,675	495	64,548	130,788	687,040	926
40	9,282	51	.....	4,000	67,194	18,978	73,806	295,174	927
3,143	1,067	55	.....	700	23,621	8,233	29,003	130,920	928
475	.....	215	.....	10,075	323	11,866	16,315	102,225	929
1,075	.....	627	.....	12,000	40,573	32,951	105,056	613,311	930
2,167	6,969	330	.....	.....	10,454	20,975	78,251	313,935	931
1,409	.....	325	.....	.....	.....	25,551	41,181	184,823	932
1,196	5	49	.....	.....	1,197	7,575	17,337	80,480	933
4,515	.....	202	.....	4,000	2	17,569	20,120	148,632	934
264	.....	98	.....	1,000	550	23,775	36,703	183,221	935
526	48,169	1,922	.....	60,450	20,486	31,437	110,088	601,989	936
243	12,840	87	.....	3,000	11,419	23,464	38,974	251,830	937
5,988	.....	73	.....	15,000	458	20,334	15,599	177,332	938
339	42,453	5,500	.....	16,000	104,078	27,792	236,800	925,886	939
21	188,895	932	.....	51,800	153,796	38,174	285,540	1,314,291	940
30	.....	81	.....	.....	858	20,405	9,847	162,077	941
8,808	37,756	126	.....	9,000	21,661	21,671	106,290	481,921	942
.....	435	919	.....	31,100	14,153	117,473	201,980	1,133,815	943
54	.....	304	.....	.....	700	86,942	9,095	383,565	944
.....	37,248	.....	.....	.....	32,190	8,671	43,514	181,418	945

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								
891	Garfield	2,026	240					72	19
892	Greenville Heights	1,865	229					368	56
893	Hamilton Park	1,053	255					24	2
894	Henderson	497	59					16	2
895	Hilltop	1,236	144					101	36
896	Home	1,065	96					202	17
897	Hudson	16,371	1,137					6,520	636
898	Hudson County Caledonian	2,397	253						
899	Industrial Mutual	2,450	280					36	8
900	Italian	5,186	656						
901	Jackson	1,854	214					163	24
902	Jersey City	550	57	66	3				
903	Jewett	1,902	220					289	45
904	Journal Square	610	50					23	15
905	Junction	2,065	157					170	25
906	K. C.	2,296	218					524	72
907	Kopernik	2,479	295					161	34
908	Labor's	476	44					31	5
909	Lafayette Mutual	2,098	240					115	23
910	Leader	874	81						
911	Lincoln	9,469	963					1,196	141
912	Live Wire	607	55					71	7
913	Madison	1,520	180					238	36
914	Magnetic	872	173					99	42
915	Marion	774	62					180	57
916	Miown	532	59						
917	Montgomery	2,757	272					29	5
918	Monticello Mutual	4,834	539					364	63
919	Own-Your-Home	693	38					254	47
920	Paulus Hook	1,854	257						
921	Pavonia	1,567	151					434	71
922	Phoenix	1,723	205					81	13
923	P. R. R. Y. M. C. A.	2,565	233					1,024	220
924	Rainy Day	832	86					31	10
925	Save-More	1,302	136						
926	Security	4,156	302					298	41
927	Sherwood	1,034	114						
928	Sip	571	61					13	2
929	Sparrow Hill	829	128					20	5
930	Stuyvesant	3,154	320					737	84
931	Summit	1,605	175					175	25
932	Sunset	1,308	122						
933	Ukrainian	513	86						
934	Union	1,653	185					25	6
935	Veterans'	1,555	176						
936	Washington	2,707	278					129	15
937	West Bergen	1,669	186					8	2
938	Western Slope	1,293	155					92	19
939	West Side	3,185	385					577	71
940	Woodlawn	6,042	866					206	51
941	Belgrove	1,597	207						
942	Citizens	2,067	270					346	42
943	Elm	5,429	476	1,449	95	60	60	782	130
944	Kearny Heights	2,932	372					33	10
945	Midland	688	114						

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	
2,098	40	219	S.	$1.00 m.	$200	5 & 6	.....	.....	891
2,233	48	237	S.	1.00 m.	200	6	.....	.....	892
1,077	29	228	S.	1.00 m.	200	6	$3.00 a	$1.00 a	893
513	15	46	O.P.	.....	200	6	.....	.....	894
1,337	53	127	S.	1.00 m.	200	6	.....	.....	895
1,267	31	82	S.	1.00 m.	200	6	.12½ b	.12½ b	896
22,891	224	1,549	S.	.12½ & .25 w.	200	5 & 6	.08⅓ b	.08⅓ b	897
2,397	68	185	S.	1.00 m.	200	6	.05 b	.05 b	898
2,486	94	194	S.	1.00 m.	200	6	.....	.....	899
5,186	119	537	S.	1.00 m.	200	6	2.00 a	.....	900
2,017	54	184	S.	1.00 m.	200	6	.....	.....	901
616	27	33	S.	1.00 m.	200	6	.12½ b	.12½ b	902
2,191	53	212	S.	1.00 & 2.00 m.	T.M.&200	6	.....	.....	903
633	20	45	S.	1.00 m.	200	6	.....	.....	904
2,235	46	136	S.	1.00 m.	200	6	1.00 a	.....	905
2,820	75	215	S.	1.00 m.	200	6	.....	.....	906
2,640	52	277	S.	1.00 m.	200	6	.....	.....	907
507	12	37	S.	1.00 m.	200	6	.....	.....	908
2,213	71	192	S.	1.00 m.	T.M.	6	.....	.....	909
874	35	46	S.	1.00 m.	200	6	2.00 a	3.00 a	910
10,665	120	984	S.	1.00 m.	200	5 & 6	.....	.....	911
678	23	39	S.	1.00 m.	200	6	.....	.....	912
1,758	34	182	S.	1.00 m.	200	6	.....	.....	913
971	29	186	S.	1.00 m.	200	6	.03 b	.03 b	914
954	20	99	S.	1.00 m.	200	6	3.00 a	1.00 a	915
532	19	40	S.	.70 & 1.00 m.	200	6	.....	.....	916
2,786	42	235	S.	1.00 m.	200	6	.....	.....	917
5,198	86	516	O.P.	.....	200	6	.....	.....	918
947	11	74	S.	1.00 m.	200	6	.06 b	.06 b	919
1,854	57	200	S.	1.00 m.	200	6	.....	.....	920
2,001	42	180	S.	1.00 m.	200	6	.05 b	.05 b	921
1,804	56	162	S.	1.00 m.	200	6	.....	.....	922
3,589	59	394	S.	1.00 m.	200	6	.03 b	.03 b	923
863	19	77	S.	1.00 & 2.00 m.	200	6	.25 b	.25 b	924
1,302	26	110	S.	1.00 m.	200	6	.....	.....	925
4,454	84	259	S.	1.00 m.	200	6	.....	.....	926
1,034	25	89	S.	1.00 m.	200	6	.....	.....	927
584	21	42	S.	1.00 m.	200	6	.....	.....	928
849	38	95	S.	1.00 m.	200	6	.....	.....	929
3,891	78	326	S.	1.00 & 2.00 m.	200	6	.....	.....	930
1,780	42	158	S.	1.00 m.	200	6	.....	.....	931
1,308	41	81	S.	1.00 m.	200	6	3.00 a	.....	932
513	11	75	S.	1.00 m.	200	6	.....	.....	933
1,678	25	166	S.	1.00 m.	200	6	.14 b	.14 b	934
1,555	30	146	S.	1.00 m.	200	6	.....	.....	935
2,836	58	235	S.	1.00 m.	200	6	.15 b	.15 b	936
1,677	40	148	S.	1.00 m.	200	6	.....	.....	937
1,385	50	124	S.	1.00 m.	200	6	.....	.....	938
3,762	57	399	S.	.25 w.	T.M.&200	6	.17 b	.17 b	939
6,248	166	751	O.P.	.....	200	6	.17⅓ b	.17⅓ b	940
1,597	41	166	S.	1.00 m.	200	6	2.00 a	.....	941
2,413	48	264	S.	1.00 m.	200	6	3.00 a	.....	942
7,720	181	580	S. & N.S.	.50, .70 & 1.00 m.	200	6	.05 b	.05 b	943
2,965	85	297	S.	1.00 m.	240	6	3.50 a	1.00 a	944
688	17	97	O.P.	.....	200	6	3.00 a	1.00 a	945

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
	Hudson County—Continued			
946	Mutual Benefit	Kearny	June 17, 1895	William T. Wilkinson
947	Parkway	"	July 3, 1915	Harry J. Palmer
948	Schuyler	"	Sept. 3, 1924	Anthony P. Miller
949	Vim	"	Mar. 7, 1924	Herman Farina
950	West Hudson	"	Mar. 24, 1906	John Hewitt
951	Bergenwood	North Bergen Twp.	Mar. 25, 1922	James Barnes
952	North Bergen	" " "	Jan. 15, 1914	Henry E. Wolff
953	Victory	" " "	June 2, 1922	Frank R. Austin
954	Woodcliff on Hudson	" " "	Jan. 18, 1922	Harry J. H. Ruhle
955	Secaucus	Secaucus	June 2, 1915	Charles Niederer
956	Bergenline	Union City	Mar. 23, 1922	James Montagne
957	Community	" "	Sept. 22, 1917	Sol Zweig
958	Conservative	" "	Mar. 24, 1917	James M. DeRiso
959	Courtlandt	" "	June 8, 1914	Frederick E. Bauer
960	Dispatch	" "	June 19, 1922	William F. Schreck
961	Greater City	" "	Sept. 29, 1914	Fred A. Berenbroick
962	Hamilton	" "	Mar. 26, 1915	Albert Kerr
963	Highpoint	" "	Jan. 4, 1922	William Schlemm
964	Palisade	" "	Mar. 31, 1891	Gustav Dopslaff
965	Sentinel	" "	June 24, 1922	Charles G. Eichhols
966	Town of Union	" "	Oct. 6, 1888	Fred G. Loeffler
967	Weehawken	" "	Aug. 20, 1907	Frederick E. Baumann
968	West Hoboken	" "	April 19, 1910	George G. Raymond
969	Fidelity	Weehawken	July 30, 1913	Arthur H. Stickland, Sr.
970	Bluestone	West New York	Oct. 18, 1922	Adam A. Smith
971	Reliant	" " "	June 21, 1923	William Boss
972	West New York	" " "	Feb. 5, 1912	Jules Baechler
	Hunterdon County			
973	Bloomsbury	Bloomsbury	Mar. 8, 1926	Charles W. Cope
974	Clinton Town	Clinton	April 23, 1924	Philip R. Gebhardt
975	Flemington	Flemington	May 7, 1913	William J. Case
976	Frenchtown	Frenchtown	Feb. 11, 1922	Chester A. Niece
977	High Bridge	High Bridge	July 19, 1907	E. E. Alexander
978	Centennial	Lambertville	May 22, 1876	Joseph Akers
979	Milford	Milford	Jan. 10, 1923	C. H. Bachman
980	Whitehouse	White House	Oct. 19, 1928	Jacob H. Dilts

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
William W. Wimmer	Burton E. Canfield	416 Kearny Ave., Kearny, N. J.	946
Frederick T. Law	Arthur J. Oliver	166 Bergen Ave., Kearny, N. J.	947
Charles F. Paulauskas, Jr.	John V. Baltrukonis	206 Quincy Ave., Kearny, N. J.	948
Frank G. Masini	Peter A. Verdicchio	288 Argyle Place, Kearny, N. J.	949
James W. Gillespie	Thomas J. Thompson	30 Pavonia Ave., Arlington, N. J.	950
Harvey Bein	George Grote	977 Bergenline Ave., North Bergen, N. J.	951
William F. Burke	William P. Pullis	Municipal Bldg., North Bergen, N. J.	952
Percy C. Britt	Knud Holmsen	96 Coles Ave., Hackensack, N. J.	953
Dippel, Davis & Stewart	Ulysses S. Mowle	408 Thirty-Second St., North Bergen, N. J.	954
Besson & Pellet	Val D. Boulanger	834 Cedar Ave., Secaucus, N. J.	955
Frank J. Rinaldi	Robert H. Arena	654 Bergenline Ave., Union City, N. J.	956
Isador Haber	Philip Flaxman	710 Bergenline Ave., Union City, N. J.	957
Otto Venino, Jr.	Carl Mohr, Jr.	410 Thirty-Eighth St., Union City, N. J.	958
Arthur B. Whyte	Dante Bartolomei	628 Eighth St., Union City, N. J.	959
Isaacs & Gunther	Antoinette Stukhart	147 Summit Ave., Union City, N. J.	960
Dippel, Davis & Stewart	C. Henry Reinhardt, Jr.	980 Bergenline Ave., Union City, N. J.	961
John N. Platoff	Philip Flaxman	710 Bergenline Ave., Union City, N. J.	962
William F. Burke	John Maus	446 Bergenline Ave., Union City, N. J.	963
Frederick K. Hopkins	William H. deVeer	349 New York Ave., Union City, N. J.	964
Samuel Spingarn	Ruth E. Renner	988 Bergenline Ave., Union City, N. J.	965
Kappes, Hille & Curran	Richard W. Loeffler	786 Bergenline Ave., Union City, N. J.	966
William G. Hille	John Koelln	708 Bergenline Ave., Union City, N. J.	967
Frederick K. Hopkins	Haig Simsarian	468 Bergenline Ave., Union City, N. J.	968
Hollander, Leichter & Klots	Ralph W. Sneath	400 Warwick Ave., West Englewood, N. J.	969
Francis A. Castellano, Jr.	Gustav Boniface	441 Sixteenth St., West New York, N. J.	970
Anthony J. Valicenti	Richard Finch	Hudson Ave. & Ninth St., West New York, N. J.	971
Samuel Nashel	Frank J. Oleri	721 Bergenline Ave., West New York, N. J.	972
George W. Fleming	F. B. Morgan	Bloomsbury, N. J.	973
W. Reading Gebhardt	Earle A. Compton	Clinton, N. J.	974
A. O. Robbins	John C. Huff	13 Broad St., Flemington, N. J.	975
Harlan Besson	Harold K. Arnwine	Frenchtown, N. J.	976
Wesley L. Lance	H. L. Staples	High Bridge, N. J.	977
Horace J. Farlee	Wilson G. Herstine	Lambertville, N. J.	978
Herr & Fisher	Wallace Sloyer	Milford, N. J.	979
Herr & Fisher	William C. Swackhamer	Whitehouse, N. J.	980

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				
946	Mutual Benefit	Kearny	$2,674	$3,765	$79,920
947	Parkway	"	868	109	77,040
948	Schuyler	"	2,797	1,058	69,400
949	Vim	"	2,128	.....	81,618
950	West Hudson	"	10,766	9,940	128,040
951	Bergenwood	North Bergen Twp.	1,581	2,014	53,800
952	North Bergen	" " "	4,546	1,010	76,200
953	Victory	" " "	28,664	3,100	50,400
954	Woodcliff on Hudson	" " "	8,825	855	58,400
955	Secaucus	Secaucus	1,930	2,632	149,300
956	Bergenline	Union City	10,641	5,800	35,225
957	Community	" "	3,376	.....	23,400
958	Conservative	" "	9,925	7,000	120,000
959	Courtlandt	" "	6,148	7,564	175,000
960	Dispatch	" "	5,245	13,605	59,600
961	Greater City	" "	15,828	3,650	72,800
962	Hamilton	" "	3,951	.....	28,000
963	Highpoint	" "	23,030	7,963	43,400
964	Palisade	" "	23,567	16,300	.....
965	Sentinel	" "	6,605	107	39,000
966	Town of Union	" "	67,319	62,950	43,100
967	Weehawken	" "	8,597	13,850	21,200
968	West Hoboken	" "	6,042	17,163	195,600
969	Fidelity	Weehawken	6,836	28,050	352,800
970	Bluestone	West New York	1,236	3,100	61,600
971	Reliant	" " "	1,411	.....	42,400
972	West New York	" " "	17,496	.....	128,000
	Totals		$1,058,387	$856,097	$22,751,523
	Hunterdon County				
973	Bloomsbury	Bloomsbury	$41,872	$1,176	$70,230
974	Clinton Town	Clinton	3,179	3,007	112,050
975	Flemington	Flemington	15,250	4,000	197,025
976	Frenchtown	Frenchtown	3,233	1,068	99,950
977	High Bridge	High Bridge	3,478	2,300	122,200
978	Centennial	Lambertville	26,507	.....	283,800
979	Milford	Milford	4,602	1,565	115,000
980	Whitehouse	White House	6,313	4,158	110,250
	Totals		$104,434	$17,274	$1,110,505

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$166,188	$2,200	$38,756	$1,080	$1,364	$295,947	946
25,456	.....	44,136	1,552	1,193	150,354	947
4,980	1,150	7,607	1,393	924	89,309	948
.....	540	50,187	2,395	749	137,617	949
144,145	3,317	87,610	2,080	1,432	387,330	950
22,076	14,155	92,347	8,950	470	195,393	951
1,780	4,025	200,343	4,489	.....	292,393	952
25,218	6,765	148,698	994	329	264,168	953
52,200	600	128,682	8,870	695	259,127	954
22,780	2,900	38,611	14,660	1,329	234,142	955
148,828	1,516	228,216	3,277	2,925	436,428	956
48,598	2,644	117,492	8,609	1,480	205,599	957
184,887	8,380	98,836	14,070	316	443,414	958
28,015	5,350	234,651	8,614	5,938	471,280	959
63,088	3,715	204,209	16,213	402	366,077	960
132,082	2,439	79,463	1,189	4,302	311,753	961
134,890	4,622	372,274	16,086	57,160	616,983	962
11,350	1,075	218,008	8,210	601	313,637	963
359,012	10,962	65,790	.....	2,240	477,871	964
28,174	1,630	67,366	1,516	.....	144,398	965
393,861	29,802	452,595	12,729	1,876	1,064,232	966
88,677	14,870	348,431	27,136	485	523,246	967
87,605	15,665	304,091	11,701	1,433	639,300	968
100,387	18,104	274,938	6,473	5,134	792,722	969
30,415	4,780	74,441	6,050	1	181,623	970
100,694	1,082	196,019	10,554	5,500	357,660	971
.....	7,973	103,344	33,428	1,115	291,356	972
$9,962,031	$886,310	$26,190,625	$3,146,694	$1,560,704	$66,412,371	
$1,900	$550	.....	$6,766	$8,551	$131,045	973
.....	2,650	$6,004	5,209	4,251	136,350	974
.....	31,117	.....	1,122	22,190	270,704	975
1,200	1,045	.....	654	27	107,177	976
1,834	1,325	30,110	5,385	2,276	168,908	977
10,810	67	51,916	32,372	11,601	417,073	978
.....	.....	11,581	1,990	991	135,729	979
.....	5,390	3,152	2,070	151	131,484	980
$15,744	$42,144	$102,763	$55,568	$50,038	$1,498,470	

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					
946	Mutual Benefit	Kearny	$162,462			$56,700
947	Parkway	"	68,081			25,900
948	Schuyler	"	60,518			14,800
949	Vim	"	32,451			5,600
950	West Hudson	"	238,844			25,360
951	Bergenwood	North Bergen Twp.	114,348			
952	North Bergen	" " "	136,370			5,400
953	Victory	" " "	165,294			1,000
954	Woodcliff on Hudson	" " "	137,250			22,800
955	Secaucus	Secaucus	128,385			36,600
956	Bergenline	Union City	148,434			58,600
957	Community	" "	96,076			29,148
958	Conservative	" "	242,303			44,735
959	Courtlandt	" "	197,304			30,500
960	Dispatch	" "	152,426			34,600
961	Greater City	" "	179,004			27,400
962	Hamilton	" "	206,220			85,443
963	Highpoint	" "	71,613			1,000
964	Palisade	" "	312,088			10,800
965	Sentinel	" "	49,980			
966	Town of Union	" "	636,570			140,950
967	Weehawken	" "	245,484			57,000
968	West Hoboken	" "	398,439			38,100
969	Fidelity	Weehawken	353,928			68,175
970	Bluestone	West New York	84,906			
971	Reliant	" " "	129,222			24,400
972	West New York	" " "	180,134			
	Totals		$31,879,955	$299,127	$2,100	$6,998,719
	Hunterdon County					
973	Bloomsbury	Bloomsbury	$92,142	$3,000		
974	Clinton Town	Clinton	94,008			
975	Flemington	Flemington	206,340			
976	Frenchtown	Frenchtown	72,954			$15,600
977	High Bridge	High Bridge	93,279	3,350		4,000
978	Centennial	Lambertville	276,456			
979	Milford	Milford	83,454			
980	Whitehouse	White House	90,602	770		10,000
	Totals		$1,009,235	$7,120		$29,600

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

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	
.....	.....	$98	.....	$3,000	$2,000	$37,700	$33,987	$295,947	946
$43	$4,795	247	.....	12,000	2,492	14,999	21,797	150,354	947
75	.....	40	.....	.....	793	9,371	3,712	89,309	948
.....	56,666	.....	.....	.....	11,073	4,195	27,632	137,617	949
.....	.....	135	.....	13,000	15,388	57,966	36,637	387,330	950
65	.....	365	.....	13,000	49	17,494	50,072	195,393	951
6,572	20,260	100	.....	.....	43,881	12,375	67,435	292,393	952
84	.....	371	.....	.....	9,466	23,896	64,057	264,168	953
.....	.....	1,734	.....	.....	8,160	22,062	67,121	259,127	954
605	.....	283	.....	6,000	5,319	29,846	27,104	234,142	955
12,620	43,267	1,835	.....	25,000	55,005	14,140	77,527	436,428	956
1,531	.....	60	.....	.....	22,158	16,172	40,454	205,599	957
3,372	3,404	1,231	.....	34,500	18,383	50,651	44,835	443,414	958
6,288	30,842	199	.....	62,000	19,231	28,633	96,283	471,280	959
2,665	22,523	378	.....	11,900	17,184	26,153	98,248	366,077	960
3,140	.....	751	.....	.....	12,766	34,136	54,556	311,753	961
1,058	122,659	175	.....	6,000	41,984	20,328	133,116	616,983	962
6,608	122,915	5	.....	.....	48,248	7,389	55,859	313,637	963
1,240	.....	.....	.....	75,000	775	.....	77,968	477,871	964
1,498	37,135	241	.....	.....	10,927	10,410	34,207	144,398	965
4,984	.....	6,076	.....	.....	90,373	60,085	125,194	1,064,232	966
.....	.....	3,378	.....	.....	63,350	21,368	132,666	523,246	967
121	.....	506	.....	.....	3,764	78,849	119,521	639,300	968
101	78,059	670	.....	103,250	28,622	59,756	100,161	792,722	969
175	.....	170	.....	12,000	13,809	11,000	59,563	181,623	970
1,707	58,001	228	.....	.....	53,146	19,244	71,712	357,660	971
1,116	10,688	295	.....	34,200	7,560	18,212	39,151	291,356	972
$391,995	$3,181,628	$82,137	$6,201	$2,833,146	$3,647,333	$4,854,394	$12,235,636	$66,412,371	
.....	.....	$156	.....	.....	$171	$31,576	$4,000	$131,045	973
.....	.....	55	.....	$8,500	597	22,910	10,280	136,350	974
.....	.....	482	$900	.....	.....	52,976	10,006	270,704	975
.....	.....	184	.....	.....	260	16,011	2,168	107,177	976
.....	.....	376	684	21,200	200	17,406	28,413	168,908	977
$1,158	$800	238	.....	36,300	16	62,660	39,445	417,073	978
.....	.....	118	.....	23,100	566	17,059	11,432	135,729	979
407	.....	127	181	.....	2,256	20,399	6,742	131,484	980
$1,565	$800	$1,736	$1,765	$89,100	$4,066	$240,997	$112,486	$1,498,470	

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								
946	Mutual Benefit	1,377	200	.....	.....	.....	.....	236	33
947	Parkway	877	80	.....	.....	.....	.....	130	22
948	Schuyler	1,193	196	.....	.....	.....	.....	74	21
949	Vim	329	40	.....	.....	.....	.....	28	8
950	West Hudson	2,050	247	.....	.....	.....	.....	105	15
951	Bergenwood	1,293	141	.....	.....	.....	.....	.....	.....
952	North Bergen	1,166	160	.....	.....	.....	.....	27	4
953	Victory	1,404	199	.....	.....	.....	.....	5	1
954	Woodcliff on Hudson	1,359	131	.....	.....	.....	.....	114	58
955	Secaucus	1,773	217	.....	.....	.....	.....	183	85
956	Bergenline	1,410	422	.....	.....	.....	.....	293	57
957	Community	891	162	.....	.....	.....	.....	28	21
958	Conservative	2,421	267	.....	.....	.....	.....	223	94
959	Courtlandt	2,016	234	.....	.....	.....	.....	152	20
960	Dispatch	1,501	175	.....	.....	.....	.....	173	67
961	Greater City	1,828	205	.....	.....	.....	.....	137	21
962	Hamilton	2,001	338	.....	.....	.....	.....	427	39
963	Highpoint	590	61	.....	.....	.....	.....	5	1
964	Palisade	3,348	562	.....	.....	.....	.....	54	16
965	Sentinel	559	75	.....	.....	.....	.....	.....	.....
966	Town of Union	5,056	675	.....	.....	.....	.....	704	178
967	Weehawken	1,829	131	.....	.....	.....	.....	285	87
968	West Hoboken	3,837	462	.....	.....	.....	.....	190	31
969	Fidelity	3,824	405	.....	.....	.....	.....	341	41
970	Bluestone	895	90	.....	.....	.....	.....	.....	.....
971	Reliant	1,119	189	.....	.....	.....	.....	122	13
972	West New York	1,715	210	.....	.....	.....	.....	.....	.....
	Totals	341,748	39,094	2,424	195	60	60	35,402	5,489
	Hunterdon County								
973	Bloomsbury	916	148	30	2	.....	.....	.....	.....
974	Clinton Town	1,447	195	.....	.....	.....	.....	.....	.....
975	Flemington	2,916	230	.....	.....	.....	.....	.....	.....
976	Frenchtown	1,439	172	.....	.....	.....	.....	78	16
977	High Bridge	3,064	173	45	7	.....	.....	40	7
978	Centennial	3,237	351	.....	.....	.....	.....	.....	.....
979	Milford	1,535	167	.....	.....	.....	.....	.....	.....
980	Whitehouse	1,374	154	7	5	.....	.....	50	14
	Totals	15,928	1,590	82	14	.....	.....	168	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	
1,613	60	173	S.	$1.00 m.	$200	6	$4.00 a	.....	946
1,007	22	80	S.	1.00 m.	240	6	.....	.....	947
1,267	32	185	S.	1.00 m.	200	6	3.00 a	.....	948
357	15	33	S. & N.S.	1.00 m.	200	6	.04 b	$0.04 b	949
2,155	51	211	S. & N.S.	1.00 m.	240	6	3.00 a	.....	950
1,293	30	111	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	951
1,193	45	119	S.	1.00 m.	200	6	.....	.....	952
1,409	37	163	S.	1.00 m.	200	6	.05 b	.05 b	953
1,473	17	172	S.	1.00 m.	200	6	.....	.....	954
1,956	49	203	S.	1.00 m.	200	6	.084 b	.084 b	955
1,703	58	421	S.	1.00 m.	200	5 & 6	.....	.....	956
919	19	164	S.	.70 m.	200	6	.....	.....	957
2,644	51	310	S.	1.00 m.	200	6	3.00 a	2.00 a	958
2,168	66	188	S.	1.00 m.	200	6	.....	.....	959
1,674	31	211	S. & N.S.	1.00 m.	T.M.&200	4½ & 6	.....	.....	960
1,965	32	194	S.	1.00 m.	200	various	.25 b	.25 b	961
2,428	59	318	S.	1.00 m.	T.M.&200	4½ & 6	.25 b	.25 b	962
595	15	47	S.	1.00 & 2.00 m.	200	4½ & 6	.25 b	.25 b	963
3,402	96	482	N.S.	1.00 m.	T.M.&200	4, 5 & 6	.....	.....	964
559	17	58	S.	1.00 m.	200	6	.12½ b	.12½ b	965
5,760	78	775	S.	1.00 m.	200	4½ & 6	1. a & 3. a & .25 b	.....	966
2,114	57	161	S.	1.00 m.	T.M.&200	4½ & 6	3.00 a & .25 b	.....	967
4,027	62	431	S.	1.00 m.	T.M.&200	4½ & 6	.25 b	.25 b	968
4,165	156	290	S.	1.00 m.	200	5 & 6	.....	.....	969
895	26	64	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	970
1,241	35	167	S.	1.00 m.	T.M.&200	6	12½ b	.12½ b	971
1,715	34	176	S.	.25 w.	200	5 & 6	.09 b	.09 b	972
379,634	8,094	36,744							
946	41	109	S.	$1.00 m.	$200	6	$2.00 a	.....	973
1,447	62	133	S.	1.00 m.	200	6	2.00 a	$2.00 a	974
2,916	96	134	S.	1.00 m.	200	6	.....	.....	975
1,517	52	136	S.	1.00 m.	200	6	.....	.....	976
3,149	126	61	S.	.50 m.	100	6	.....	.....	977
3,237	164	187	S.	1.00 m.	200	6	2.50 a	.....	978
1,535	39	128	S.	1.00 m.	200	6	.05 b	.05 b	979
1,431	55	118	S.	1.00 m.	200	6	3.00 a	.....	980
16,178	635	1,006							

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
	Mercer County			
981	Nottingham	Hamilton Square	Oct. 19, 1928	William L. Briner, Jr.
982	Citizens'	Hightstown	Dec. 13, 1900	John G. Scheible
983	Hopewell	Hopewell	Feb. 19, 1914	Raymond S. Van Dyke
984	Garden	Lawrence Township	Jan. 24, 1920	Thomas C. Hyatt
985	Pennington	Pennington	July 25, 1912	Theodore P. Reed, Jr.
986	Nassau	Princeton	Mar. 17, 1924	Henry G. Duffield
987	Princeton	"	June 7, 1917	Lloyd W. Grover
988	Capitol	Trenton	Mar. 8, 1907	J. Earle Berrien
989	Chambersburg	"	Oct. 21, 1921	Fred C. Schwartz
990	Economia	"	Dec. 21, 1911	George Bobko
991	Greenwood	"	May 16, 1928	Robert B. Pidcock
992	Loyal	"	Dec. 31, 1921	J. Tinley Knotts
993	Mutual	"	Nov. 16, 1908	Samuel Haverstick
994	North Trenton	"	May 27, 1927	Stewart H. O'Donnell
995	Old Borough	"	May 11, 1928	William S. Collier
996	Prospect	"	Mar. 16, 1927	John S. Quimby
997	Realtors	"	Feb. 10, 1922	LeRoy Wiley
998	Roma	"	Sept. 20, 1920	Samuel Sica
999	Sanbican	"	Oct. 18, 1923	J. Tinley Knotts
1000	Stacy	"	Dec. 2, 1920	Samuel Swern
1001	St. George	"	Mar. 18, 1912	Arthur F. Wildblood
1002	Trent	"	Dec. 14, 1927	Charles E. Whitehead
1003	United	"	Nov. 17, 1915	C. R. Waller
1004	Wilbur	"	Feb. 2, 1923	James T. Sutphen
1005	White Horse	White Horse	Oct. 20, 1926	William C. Ehret
	Middlesex County			
1006	Avenel	Avenel	Nov. 1, 1921	Matthew T. Smith
1007	Blazing Star	Carteret	Jan. 20, 1923	Isadore M. Weiss
1008	Carteret	"	May 4, 1901	Edward J. Heil
1009	Roosevelt	"	June 29, 1914	William J. Lawler
1010	Sound View	"	Dec. 11, 1924	Charles A. Conrad
1011	Tax Payers	"	Oct. 18, 1927	Thomas J. Mulvihill
1012	Cranbury	Cranbury	Oct. 20, 1921	C. Raymond Wicoff
1013	Dunellen	Dunellen	April 11, 1887	Walter M. Fowler
1014	Home	"	Mar. 13, 1909	J. Russell Garretson
1015	Fairfield	Fords	Sept. 6, 1919	Howard W. Sharp
1016	Highland Park	Highland Park	Dec. 14, 1908	Albert R. Johnson
1017	Raritan Valley	" "	Jan. 10, 1925	H. Richard Segoine
1018	Jamesburg Mutual	Jamesburg	Feb. 20, 1869	John H. Herche
1019	Brainy Borough	Metuchen	Aug. 6, 1925	Harry T. Smith
1020	Metuchen	"	Sept. 7, 1897	Milton C. Mook
1021	Evergreen	Middlesex Borough	May 21, 1925	George W. Harris
1022	Middlesex Borough	" "	Oct. 20, 1914	William G. Betsch
1023	Citizens'	Milltown	July 31, 1916	Christian Kuhlthau
1024	Milltown	"	Feb. 9, 1910	William H. Kuhlthau
1025	Assurance	New Brunswick	Jan. 23, 1925	James A. Dempsey
1026	Business Men's	" "	Mar. 1, 1916	Patrick F. Byrne
1027	College Town	" "	June 17, 1922	Joseph Lefkowits
1028	County Seat	" "	Jan. 9, 1924	L. A. M. Feher
1029	Freedom	" "	Jan. 15, 1925	Albert S. Johnson
1030	Helpful	" "	April 25, 1925	Lawrence Mundy

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Alvin W. Sykes	H. Dallas Fogg	Hamilton Square, N. J.	981
Theodore Backes	C. Stanley Stults	106 N. Main St., Hightstown, N. J.	982
David L. Smith	Russell W. Holcombe	Hopewell, N. J.	983
Homan, Buchanan & Smith	William R. Hullfish	P. O. Box 193, Lawrenceville, N. J.	984
Cassel R. Ruhlman	Alvin C. Stover	12 S. Main St., Pennington, N. J.	985
William C. Vandewater	Edward A. Frohling	12 Stockton St., Princeton, N. J.	986
Louis Gerber	Charlotte W. Dougherty	20 Nassau St., Princeton, N. J.	987
Godfrey W. Schroth	Frank Vliet	140 Academy St., Trenton, N. J.	988
Henry M. Hartmann	R. Harvey Hulse	Hanover Trust Bldg., Trenton, N. J.	989
Kasimir Bugdal	Romuald Grabowski	1050 Prospect St., Trenton, N. J.	990
Samuel D. Lenox	Fred W. Bradshaw	1137 Hamilton Ave., Trenton, N. J.	991
Minton & Rogers	R. C. Teunon	17 Broad St. Bank Bldg., Trenton, N. J.	992
William Abbotts, Jr.	William A. Cooley	940 Berkeley Ave., Trenton, N. J.	993
Daniel A. Spair	Harold E. Cranmer	718 Polk Ave., Trenton, N. J.	994
J. Conner French	John H. Renyo	110 Dayton St., Trenton, N. J.	995
William N. Cooper	Gilbert S. Pedrick	333 Maple Ave., Trenton, N. J.	996
William E. Blackman	R. Harvey Hulse	Hanover Trust Bldg., Trenton, N. J.	997
Daniel A. Spair	Joseph J. Felcone	Broad St. Bank Bldg., Trenton, N. J.	998
Daniel A. Spair	George J. Bacso	1034 Chambers St., Trenton, N. J.	999
I. Herbert Levy	Samuel Leopold	143 E. State St., Trenton, N. J.	1000
Joseph Lanigan	Georgina V. Magowan	14 N. Warren St., Trenton, N. J.	1001
Frederic R. Brace	R. Harvey Hulse	84 Oak Lane, Trenton, N. J.	1002
Frederic R. Brace	Robert H. Gulliver	114 N. Montgomery St., Trenton, N. J.	1003
Herbert W. Backes	R. Harvey Hulse	Hanover Trust Bldg., Trenton, N. J.	1004
Edward E. Reilly	Edmund D. Blake	1781 Exton Ave., White Horse, Trenton, N. J.	1005
Wilton T. Applegate	A. George Heller	Avenel, N. J.	1006
Robert L. Brown	George Yuronka	97 Roosevelt Ave., Carteret, N. J.	1007
Francis A. Monaghan	Anna Brown	615 Roosevelt Ave., Carteret, N. J.	1008
Emil Stremlau	Russell L. Miles	57 Atlantic St., Carteret, N. J.	1009
Elmer E. Brown	Fred Simons	154 Emerson St., Carteret, N. J.	1010
Abraham D. Glass	Charles Vincze	331 Kirkland Place, Perth Amboy, N. J.	1011
Wilton T. Applegate	William C. Hoffman	Cranbury, N. J.	1012
Dolliver & Feaster	William A. Castner	103 N. Washington Ave., Dunellen, N. J.	1013
Fred C. Gaskill	Charles A. Coriell	621 Washington Ave., Dunellen, N. J.	1014
Leo Goldberger	T. W. Liddle	875 King George's Road, Fords, N. J.	1015
R. E. & A. D. Watson	John W. Zimmermann	46 Bayard St., New Brunswick, N. J.	1016
Fred W. De Voe	Edwin W. Eden	244 Benner St., Highland Park, N. J.	1017
John P. Kirkpatrick	E. A. Breckwedel	Jamesburg, N. J.	1018
A. S. Arnold	R. D. Renninger	48 Home St., Metuchen, N. J.	1019
John B. Molineux	Ernest V. Cockefair	20 Highland Ave., Metuchen, N. J.	1020
J. J. Mutnick, Jr.	Alden Wilmot	603 N. Washington Ave., Dunellen, N. J.	1021
John P. Cullen	L. V. Poulson	R 1, Bound Brook, N. J.	1022
Kearney Y. Kuhlthau	John H. Junker	127 S. Main St., Milltown, N. J.	1023
Fred W. De Voe	Walter R. Smith	15 E. Church St., Milltown, N. J.	1024
Charles M. Morris	Russell H. Morris	54 Paterson St., New Brunswick, N. J.	1025
John P. Kirkpatrick	Fred M. Joiner	46 Bayard St., New Brunswick, N. J.	1026
Samuel D. Hoffman	Jacob Ratner	5 Elm Row, New Brunswick, N. J.	1027
Samuel G. Cohen	Charles W. Miller	120 Church St., New Brunswick, N. J.	1028
Hicks, Kuhlthau & Thompson	George W. Wilmot, Jr.	51 Bayard St., New Brunswick, N. J.	1029
Paul W. Ewing	Frederick Yahnel	16 Richter Ave., Milltown, N. J.	1030

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Mercer County				
981	Nottingham	Hamilton Square	$6,958	$993	$83,100
982	Citizens'	Hightstown	7,163	20,475	634,441
983	Hopewell	Hopewell	2,836	5,000	290,900
984	Garden	Lawrence Township	11,373	.....	162,955
985	Pennington	Pennington	1,719	4,000	226,800
986	Nassau	Princeton	38,494	10,000	531,470
987	Princeton	"	3,151	25,000	448,600
988	Capitol	Trenton	14,652	27,825	1,219,780
989	Chambersburg	"	5,651	4,900	86,717
990	Economia	"	13,290	9,700	172,500
991	Greenwood	"	9,641	1,000	20,000
992	Loyal	"	848	.....	187,200
993	Mutual	"	3,807	.....	525,466
994	North Trenton	"	9,384	5,993	119,700
995	Old Borough	"	20,792	7,000	220,850
996	Prospect	"	6,908	3,522	117,500
997	Realtors	"	2,815	115	75,905
998	Roma	"	3,289	.....	179,867
999	Sanhican	"	1,466	1,901	56,430
1000	Stacy	"	37,021	5,550	84,378
1001	St. George	"	632	5,500	275,900
1002	Trent	"	1,165	724	33,400
1003	United	"	36,708	25,000	1,019,690
1004	Wilbur	"	3,066	.....	155,325
1005	White Horse	White Horse	317	7,538	106,150
	Totals		$243,146	$171,736	$7,035,024
	Middlesex County				
1006	Avenel	Avenel	$5,108	$4,834	$12,600
1007	Blazing Star	Carteret	1,171	2,055	68,400
1008	Carteret	"	5,873	831	212,300
1009	Roosevelt	"	1,333	4,900	107,600
1010	Sound View	"	3,197	3,545	66,550
1011	Tax Payers	"	1,766	5,209	46,300
1012	Cranbury	Cranbury	1,516	6,309	157,400
1013	Dunellen	Dunellen	81	6,200	269,300
1014	Home	"	8,823	1,919	159,900
1015	Fairfield	Fords	665	4,000	50,800
1016	Highland Park	Highland Park	802	5,000	275,459
1017	Raritan Valley	" "	26,471	5,000	219,550
1018	Jamesburg Mutual	Jamesburg	1,865	.....	286,600
1019	Brainy Borough	Metuchen	18,812	3,367	82,800
1020	Metuchen	"	9,911	.....	408,848
1021	Evergreen	Middlesex Borough	13,966	14,600	83,300
1022	Middlesex Borough	" "	1,983	.....	197,600
1023	Citizens'	Milltown	8,654	6,600	179,950
1024	Milltown	"	13,849	9,000	492,800
1025	Assurance	New Brunswick	7,102	5,500	17,800
1026	Business Men's	" "	174	5,500	248,669
1027	College Town	" "	7,333	.....	122,700
1028	County Seat	" "	2,072	.....	68,100
1029	Freedom	" "	1,582	1,489	90,064
1030	Helpful	" "	3,435	20,815	57,200

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$1,065	$15,025	$1,452	.....	$108,593	981
.....	31,164	64,401	29,990	$5,132	792,766	982
$8,200	14,701	19,180	2,686	5,421	348,924	983
.....	3,686	122,041	20,859	967	321,881	984
2,500	11,938	2,500	8,758	4,875	263,090	985
123,026	.....	40,807	4,931	414	749,142	986
96,400	7,265	461,853	5,867	3,834	1,051,970	987
164,666	76,739	1,014,086	51,209	31,147	2,600,104	988
7,616	2,018	98,482	6,119	1,623	213,126	989
29,790	6,650	120,662	2,225	1,213	356,030	990
800	2,745	9,061	8,174	198	51,619	991
37,258	9,495	191,213	1,226	4,128	431,368	992
650	15,445	390,799	26,627	4,098	966,892	993
1,010	5,490	59,573	.....	15,570	216,720	994
.....	17,790	18,608	4,198	10,683	299,921	995
484	12,365	28,305	6,048	20,781	195,913	996
.....	2,506	93,668	14,542	2,168	191,719	997
123,594	21,575	75,023	6,237	4,929	414,514	998
1,872	4,665	25,841	7,820	884	100,879	999
1,728	1,155	112,693	1,222	1,885	245,132	1000
10,700	8,922	145,247	34,511	7,221	488,633	1001
1,552	1,600	15,285	1,506	.....	55,232	1002
9,096	23,552	572,276	8,248	40,374	1,734,944	1003
2,736	.....	157,053	3,529	1,294	323,003	1004
.....	4,520	39,287	1,372	1,329	160,513	1005
$623,678	$287,051	$3,892,969	$259,356	$169,668	$12,682,628	
$1,576	.....	$22,872	$1,231	$59	$48,280	1006
17,566	$1,195	78,386	6,985	372	176,130	1007
26	1,270	311,532	10,177	5,598	547,607	1008
15,744	1,850	46,003	238	502	178,170	1009
650	2,600	32,975	9,511	180	119,208	1010
45,974	4,960	3,362	1,068	105	108,744	1011
9,600	5,629	133,107	16,251	1,810	331,622	1012
43,941	29,200	128,584	6,922	5,475	489,703	1013
.....	2,270	80,140	8,092	5,908	267,052	1014
53,598	.....	247,011	5,723	4,119	365,916	1015
954	3,250	249,867	28,523	2,643	566,498	1016
87,888	21,070	80,617	4,071	24,241	468,908	1017
22,310	700	349,613	37,636	5,643	704,367	1018
.....	7,785	107,634	19,465	892	240,755	1019
61,688	5,687	302,659	10,472	9,248	808,513	1020
2,258	1,800	46,947	1,611	179	164,661	1021
12,319	.....	191,654	19,368	2,018	424,942	1022
98,140	10,704	154,317	4,038	4,252	466,655	1023
15,200	18,185	205,992	3,955	16,229	775,210	1024
10,035	3,300	94,901	1,877	195	140,710	1025
6,173	5,243	145,616	12,156	325	423,856	1026
2,862	2,482	189,896	8,407	1,170	334,850	1027
719	3,950	65,454	5,319	4,191	149,805	1028
11,073	4,405	59,539	7,006	814	175,972	1029
6,707	4,320	28,209	4,072	234	124,992	1030

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
	Mercer County					
981	Nottingham	Hamilton Square	$82,284			$1,000
982	Citizens'	Hightstown	540,468			
983	Hopewell	Hopewell	264,962			
984	Garden	Lawrence Township	182,965	$7,760		10,400
985	Pennington	Pennington	170,556			
986	Nassau	Princeton	548,832			
987	Princeton	"	418,722			131,000
988	Capitol	Trenton	1,242,471	84,378		478,700
989	Chambersburg	"	76,983			15,585
990	Economia	"	207,906			53,000
991	Greenwood	"	42,168			800
992	Loyal	"	199,346			30,850
993	Mutual	"	420,640			126,400
994	North Trenton	"	160,101			
995	Old Borough	"	233,388			
996	Prospect	"	145,259			2,900
997	Realtors	"	73,284			14,600
998	Roma	"	224,687			66,400
999	Sanhican	"	62,469			3,000
1000	Stacy	"	108,193			10,000
1001	St. George	"	247,673	10,000		42,500
1002	Trent	"	40,340			
1003	United	"	726,042			276,100
1004	Wilbur	"	198,293			
1005	White Horse	White Horse	124,113			
	Totals		$6,742,145	$102,138		$1,263,235
	Middlesex County					
1006	Avenel	Avenel	$6,162			$500
1007	Blazing Star	Carteret	56,979			
1008	Carteret	"	225,858			138,100
1009	Roosevelt	"	88,478			3,400
1010	Sound View	"	80,811			
1011	Tax Payers	"	78,504			
1012	Cranbury	Cranbury	166,338			17,800
1013	Dunellen	Dunellen	227,556			64,700
1014	Home	"	150,688			9,500
1015	Fairfield	Fords	93,805			33,080
1016	Highland Park	Highland Park	293,580			46,450
1017	Raritan Valley	" "	324,876	$305		20,550
1018	Jamesburg Mutual	Jamesburg	344,232			16,500
1019	Brainy Borough	Metuchen	156,819			
1020	Metuchen	"	262,008			288,500
1021	Evergreen	Middlesex Borough	110,604			
1022	Middlesex Borough	" "	240,804			22,800
1023	Citizens'	Milltown	194,154			77,900
1024	Milltown	"	346,179	42,350		195,200
1025	Assurance	New Brunswick	92,520			
1026	Business Men's	" "	244,524			
1027	College Town	" "	157,743			
1028	County Seat	" "	93,600			
1029	Freedom	" "	115,242			3,500
1030	Helpful	" "	91,695			

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

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	
.....	.....	$354	.....	.....	$1,263	$14,106	$9,586	$108,593	981
$956	.....	29	.....	$40,630	400	130,620	79,663	792,766	982
.....	.....	180	.....	.....	944	66,283	16,555	348,924	983
1,414	.....	333	.....	16,450	1,832	44,123	56,604	321,881	984
.....	$1,500	347	.....	36,900	1,938	40,437	11,412	263,090	985
435	.....	1,005	.....	.....	.....	147,247	51,623	749,142	986
1,100	.....	823	.....	187,750	3,663	93,471	215,441	1,051,970	987
1,880	.....	1,721	$900	159,283	13,443	254,563	362,765	2,600,104	988
119	42,376	290	110	.....	4,150	17,520	55,993	213,126	989
.....	.....	107	.....	.....	.....	46,275	48,742	356,030	990
1,204	.....	909	.....	.....	.....	.....	6,538	51,619	991
17	.....	20	.....	40,000	12,835	59,697	88,603	431,368	992
5,420	.....	1,578	.....	100,000	6,047	129,581	177,226	966,892	993
.....	.....	185	.....	.....	1,228	29,296	25,910	216,720	994
.....	.....	400	.....	.....	1,626	51,176	13,331	299,921	995
.....	.....	851	.....	.....	743	26,730	19,430	195,913	996
2,853	28,211	267	.....	9,200	7,961	15,906	39,437	191,719	997
128	.....	74	.....	30,000	1,802	60,219	31,204	414,514	998
.....	.....	228	.....	5,750	499	13,595	15,338	100,879	999
.....	.....	.....	.....	.....	.....	35,072	91,867	245,132	1000
259	10,159	844	.....	82,275	923	35,919	58,081	488,633	1001
.....	.....	127	.....	.....	66	7,145	7,554	55,232	1002
.....	.....	223	.....	312,250	2,502	214,768	203,059	1,734,944	1003
10	14,673	290	.....	.....	10,457	35,832	63,448	323,003	1004
512	.....	221	.....	.....	848	20,752	14,067	160,513	1005
$16,307	$96,919	$11,406	$1,010	$1,020,488	$75,170	$1,590,383	$1,763,477	$12,682,628	
$16,466	$8,191	$140	.....	.....	$3,254	$788	$12,779	$48,280	1006
.....	44,744	414	.....	.....	22,151	10,875	40,967	176,130	1007
40	.....	462	.....	$2,500	9,958	45,823	124,866	547,607	1008
45	.....	33	.....	40,475	68	22,162	23,509	178,170	1009
.....	.....	514	.....	1,000	1,163	17,884	17,836	119,208	1010
5	.....	1,811	.....	.....	1,850	18,529	8,045	108,744	1011
.....	37,159	782	.....	2,500	4,407	37,066	65,570	331,622	1012
.....	.....	169	.....	91,400	.....	57,851	48,027	489,703	1013
.....	.....	172	.....	19,500	2,365	39,271	45,556	267,052	1014
.....	54,198	56	.....	.....	37,550	14,625	132,602	365,916	1015
.....	17,421	104	.....	57,175	1,823	35,868	114,077	566,498	1016
606	.....	824	.....	.....	2,961	81,506	37,280	468,908	1017
.....	43,950	1,504	.....	.....	86,626	41,300	170,255	704,367	1018
4,824	.....	1,305	.....	.....	695	28,150	48,962	240,755	1019
330	400	2,606	.....	68,900	843	66,004	118,922	808,513	1020
.....	.....	40	.....	.....	1,386	28,023	24,608	164,661	1021
34	1,005	50	.....	.....	.....	70,526	89,723	424,942	1022
885	.....	394	$1,466	75,350	303	49,218	66,985	466,655	1023
.....	.....	1,786	.....	.....	896	89,515	99,284	775,210	1024
.....	.....	652	.....	.....	898	10,514	36,126	140,710	1025
263	.....	457	.....	55,475	27	56,264	66,846	423,856	1026
1,624	43,129	458	.....	.....	14,930	36,453	80,513	334,850	1027
80	.....	136	.....	6,000	1,357	22,681	25,951	140,805	1028
.....	.....	94	.....	.....	2,443	25,220	29,473	175,972	1029
71	.....	35	.....	.....	418	18,217	14,556	124,992	1030

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
	Mercer County								
981	Nottingham	1,606	236	.....	.....	.....	.....	5	1
982	Citizens'	7,443	536	.....	.....	.....	.....	.....	.....
983	Hopewell	4,100	368	.....	.....	.....	.....	.....	.....
984	Garden	2,054	193	97	17	.....	.....	52	9
985	Pennington	3,202	278	.....	.....	.....	.....	.....	.....
986	Nassau	7,105	470	.....	.....	.....	.....	.....	.....
987	Princeton	5,360	458	.....	.....	.....	.....	655	96
988	Capitol	16,690	1,570	861	88	.....	.....	2,394	340
989	Chambersburg	902	132	.....	.....	.....	.....	78	27
990	Economia	3,271	533	.....	.....	.....	.....	265	50
991	Greenwood	490	79	.....	.....	.....	.....	4	2
992	Loyal	2,203	190	.....	.....	.....	.....	154	36
993	Mutual	5,646	512	.....	.....	.....	.....	632	76
994	North Trenton	1,847	182	.....	.....	.....	.....	.....	.....
995	Old Borough	3,200	318	.....	.....	.....	.....	.....	.....
996	Prospect	1,851	186	.....	.....	.....	.....	15	3
997	Realtors	777	104	.....	.....	.....	.....	73	13
998	Roma	2,924	297	.....	.....	.....	.....	30	30
999	Sanhican	845	107	.....	.....	.....	.....	15	1
1000	Stacy	1,153	92	.....	.....	.....	.....	50	2
1001	St. George	3,084	532	100	10	.....	.....	213	44
1002	Trent	508	58	.....	.....	.....	.....	.....	.....
1003	United	12,452	836	.....	.....	.....	.....	1,381	195
1004	Wilbur	2,050	208	.....	.....	.....	.....	.....	.....
1005	White Horse	2,272	238	.....	.....	.....	.....	.....	.....
	Totals	93,035	8,713	1,058	115	.....	.....	6,016	925
	Middlesex County								
1006	Avenel	85	21	.....	.....	.....	.....	3	2
1007	Blazing Star	557	46	.....	.....	.....	.....	.....	.....
1008	Carteret	2,423	300	.....	.....	.....	.....	691	103
1009	Roosevelt	1,130	132	.....	.....	.....	.....	17	2
1010	Sound View	762	83	.....	.....	.....	.....	.....	.....
1011	Tax Payers	916	97	.....	.....	.....	.....	.....	.....
1012	Cranbury	2,227	349	.....	.....	.....	.....	89	22
1013	Dunellen	3,063	372	.....	.....	.....	.....	323	38
1014	Home	1,700	232	.....	.....	.....	.....	7	7
1015	Fairfield	2,431	173	.....	.....	.....	.....	330	30
1016	Highland Park	3,017	310	.....	.....	.....	.....	232	31
1017	Raritan Valley	3,828	398	305	10	.....	.....	206	17
1018	Jamesburg Mutual	3,181	327	.....	.....	.....	.....	82	16
1019	Brainy Borough	1,400	186	.....	.....	.....	.....	.....	.....
1020	Metuchen	3,459	315	.....	.....	.....	.....	1,443	117
1021	Evergreen	1,659	167	.....	.....	.....	.....	.....	.....
1022	Middlesex Borough	2,491	333	.....	.....	.....	.....	.....	.....
1023	Citizens'	3,007	488	.....	.....	.....	.....	390	65
1024	Milltown	5,775	605	424	26	.....	.....	976	109
1025	Assurance	850	110	.....	.....	.....	.....	.....	.....
1026	Business Men's	3,043	286	.....	.....	.....	.....	.....	.....
1027	College Town	1,435	114	.....	.....	.....	.....	.....	.....
1028	County Seat	1,391	165	.....	.....	.....	.....	.....	.....
1029	Freedom	1,503	150	.....	.....	.....	.....	18	1
1030	Helpful	1,006	123	.....	.....	.....	.....	.....	.....

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	
1,611	45	192	S.	$1.00 m.	$200	6	$3.00 a	$1.00 a	981
7,443	260	276	S.	1.00 m.	240	6	.....	.....	982
4,100	137	231	S.	1.00 m.	200	6	1.00 a	.....	983
2,203	83	136	S.	.70 m.	200	6	3.00 a	3.00 a	984
3,202	102	176	S.	1.00 m.	200	6	1.00 a	.....	985
7,105	133	337	S.	1.00 m.	200	6	.....	.....	986
6,015	144	410	S.	1.00 m.	200	6	.05 b	.05 b	987
19,945	671	1,327	S.	1.00 m.	200	6	.02½ b	.02½ b	988
980	51	108	S.	1.00 m.	200	6	2.00 a	.....	989
3,536	168	415	S.	1.00 m.	200	6	.02½ b	.02½ b	990
494	18	63	S.	1.00 m.	200	6	.02½ b	.02½ b	991
2,357	62	164	O.P.	.....	200	6	3.00 a	.....	992
6,278	233	355	S.	.70 m.	200	6	6.00 a	6.00 a	993
1,847	66	116	S.	1.00 m.	200	6	.02½ b	.02½ b	994
3,200	132	186	S.	1.00 m.	200	6	2.00 a	.....	995
1,866	68	121	S.	1.00 m.	200	6	2.00 a	.....	996
850	36	81	S.	1.00 m.	200	6	.05 b	.05 b	997
2,954	72	255	O.P.	.....	200	5 & 6	1. a & .02½ b	1. a & .02½ b	998
860	40	68	S.	1.00 m.	200	6	3.00 a	1.00 a	999
1,203	26	68	S.	1.00 m.	200	6	.....	.....	1000
3,397	224	362	S.	1.00 m.	200	6	.02½ b	.02½ b	1001
508	7	51	S.	1.00 m.	200	6	2.00 a	.....	1002
13,833	402	629	O.P.	.....	200	6	3.00 a	3.00 a	1003
2,050	68	140	S.	1.00 m.	200	6	2.00 a	.....	1004
2,272	52	186	S.	1.00 m.	200	6	3.00 a	1.00 a	1005
100,109	3,300	6,453							
88	16	7	S.	$1.00 m.	$200	6	$5.00 a	.....	1006
557	20	26	S.	1.00 m.	200	6	.05 b	$0.05 b	1007
3,114	72	331	S.	1.00 m.	200	6	.05 b	.05 b	1008
1,147	43	91	O.P.	.....	200	6	3.00 a	3.00 a	1009
762	28	55	S.	1.00 m.	200	6	.....	.....	1010
916	29	68	N.S.	1.00 m.	200	6	.....	.....	1011
2,316	77	294	S.	1.00 m.	200	6	.....	.....	1012
3,386	180	230	S.	1.00 m.	200	6	.05 b	.05 b	1013
1,707	73	166	S.	1.00 m.	200	6	.05 b	.05 b	1014
2,761	17	186	O.P.	.....	100	6	.....	.....	1015
3,249	71	270	S.	1.00 m.	200	6	3.00 a	.....	1016
4,339	108	317	S.	1.00 m.	200	5 & 6	2.00 a	.....	1017
3,263	123	220	S.	1.00 m.	200	6	3.00 a	.....	1018
1,400	37	149	S.	1.00 & 2.00 m.	200	6	4.00 a	.....	1019
4,902	125	307	S.	1.00 m.	200	6	4.00 a	.....	1020
1,659	43	124	S.	1.00 m.	200	6	5.00 a	.....	1021
2,491	81	252	S.	1.00 m.	200	6	.10 b	.10 b	1022
3,397	119	434	S.	1.00 m.	200	6	.05 b	.05 b	1023
7,175	190	550	S.	1.00 m.	200	6	.05 b	.05 b	1024
850	19	91	S.	1.00 m.	200	6	3.00 a	.....	1025
3,043	79	207	S.	1.00 m.	200	6	3.00 a	.....	1026
1,435	33	81	S.	1.00 m.	200	6	.....	.....	1027
1,391	30	135	S.	1.00 m.	200	6	3.00 a	.....	1028
1,521	36	115	S.	1.00 m.	200	6	3.00 a	.....	1029
1,006	35	88	S.	1.00 m.	200	6	3.00 a	.....	1030

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			
1031	Homestead	New Brunswick	April 15, 1886	Theodore Whitlock ..... *
1032	International	" "	Feb. 5, 1916	Henry A. Bornheimer .....
1033	Magyar	" "	Aug. 17, 1922	Louis Gyarmati .....
1034	Middlesex County	" "	June 8, 1920	George H. Gordon .....
1035	New Brunswick	" "	July 11, 1912	Alvin A. Hastings .....
1036	Property Owners'	" "	April 14, 1924	Frank A. Connolly .....
1037	Provident	" "	June 7, 1894	Russell B. Howell .....
1038	Relief	" "	Dec. 12, 1923	Nathaniel L. Frankel .....
1039	Second Merchants	" "	Dec. 19, 1894	Charles E. Darling .....
1040	Second Peoples	" "	Feb. 21, 1891	Conrad W. Kuhlthau .....
1041	Security	" "	Feb. 25, 1889	John S. Dahmer .....
1042	Uniform	" "	Dec. 18, 1924	Benjamin W. Erickson .....
1043	University	" "	Aug. 27, 1924	Alex Benedik .....
1044	Welfare	" "	Mar. 12, 1920	Abraham Jelin .....
1045	West New Brunswick	" "	April 22, 1925	Charles E. Archbald .....
1046	Workingmen's	" "	Aug. 20, 1895	Edwin V. Kent .....
1047	Young Men's	" "	June 15, 1909	Alexander Merchant .....
1048	New Market	New Market	April 16, 1912	Charles S. Day .....
1049	Sincerity	North Brunswick Township	Oct. 29, 1924	Isaac V. Williamson .....
1050	East Jersey	Perth Amboy	May 11, 1922	Samuel Polkowitz .....
1051	Modern	" "	June 3, 1901	George F. Reynolds .....
1052	North Amboy	" "	June 14, 1913	Matthew F. Urbanski .....
1053	West Amboy	" "	April 16, 1924	Axel Olsen .....
1054	Plainsboro	Plainsboro	July 12, 1921	Henry W. Jeffers .....
1055	Port Reading	Port Reading	May 25, 1910	Stewart A. Schoder .....
1056	Home Extension	Sayreville	Oct. 18, 1923	William J. Betzler .....
1057	Investors and Owners	South Amboy	June 18, 1920	J. Arthur Applegate .....
1058	Star	" "	Jan. 22, 1889	John Connors .....
1059	South Plainfield	South Plainfield	Feb. 14, 1913	Robert K. Hamilton .....
1060	Providers	South River	Sept. 29, 1923	Robert F. Fountain .....
1061	Pulawski	" "	Nov. 6, 1916	William A. Szymborski .....
1062	South River	" "	Feb. 29, 1892	Asher W. Bissett .....
1063	Colonia	Woodbridge	Jan. 14, 1921	William H. Hancock .....
1064	Woodbridge	"	Mar. 29, 1910	F. Turner Howell .....
	Monmouth County			
1065	Allentown	Allentown	Mar. 17, 1920	James H. Graham .....
1066	Bradley	Asbury Park	Oct. 28, 1922	Isaac Berger .....
1067	Keystone	" "	* (See below)	Herman Bennett .....
1068	Reserve	" "	May 5, 1927	Lee W. Berry .....
1069	Shore	" "	Oct. 30, 1919	Thomas H. Pratt .....
1070	Marine View	Atlantic Highlands	Oct. 17, 1938	Timothy M. Maxson, Jr. .....
1071	Shark River	Avon-by-the-Sea	Aug. 11, 1925	F. G. Angeny .....
1072	Belmar	Belmar	July 7, 1891	Willard J. Sterner .....
1073	Wall	"	Feb. 10, 1928	William E. Hefter .....
1074	Jersey Coast	Bradley Beach	Mar. 24, 1924	Israel H. Gant .....
1075	Eatontown and Oceanport	Eatontown	July 29, 1910	H. Whitney Conrow .....
1076	Englishtown	Englishtown	April 14, 1926	Henry W. Herbert .....
1077	Farmingdale	Farmingdale	June 9, 1916	Charles H. Nicoll .....
1078	Freehold Mutual	Freehold	June 24, 1869	Peter F. Runyon .....
1079	Stability	"	May 3, 1923	Julius E. Dittmar .....

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
George R. Morrison	W. Frank Parker	390 George St., New Brunswick, N. J.	1031
Jabez H. Helm	Russell H. Morris	54 Paterson St., New Brunswick, N. J.	1032
Edmund A. Hayes	James Kosa	203 Somerset Ave., New Brunswick, N. J.	1033
Fred W. De Voe	George W. Miller	120 Church St., New Brunswick, N. J.	1034
Freeman Woodbridge	Raymond E. Grymes	390 George St., New Brunswick, N. J.	1035
Philip M. Brenner	Arnold B. Rosenthal	5 Elm Row, New Brunswick, N. J.	1036
R. E. & A. D. Watson	Charles W. Pierce	381 George St., New Brunswick, N. J.	1037
Frederick F. Richardson	John M. Tegen	137 Church St., New Brunswick, N. J.	1038
Henry C. Berg	Charles A. Schenck	46 Paterson St., New Brunswick, N. J.	1039
Jabez H. Helm	Charles E. Tindell	51 Bayard St., New Brunswick, N. J.	1040
William E. Florence	Percy L. Van Nuis	390 George St., New Brunswick, N. J.	1041
George W. Morrison	George W. Miller	120 Church St., New Brunswick, N. J.	1042
Morris Roth	Isadore Attinger	5 Elm Row, New Brunswick, N. J.	1043
Samuel D. Hoffman	Arnold B. Rosenthal	5 Elm Row, New Brunswick, N. J.	1044
James J. Curran	Joseph G. Baier	705 Hamilton St., New Brunswick, N. J.	1045
John A. Lynch	Arnold B. Rosenthal	5 Elm Row, New Brunswick, N. J.	1046
R. E. & A. D. Watson	Louis A. Meseroll	National Bank of N. J. Bldg., New Brunswick.	1047
Fred C. Gaskill	H. R. Hall	420 Prospect Ave., Dunellen, N. J.	1048
Klemmer Kalteissen	William H. Koch	407 Lincoln Ave., Highland Park, N. J.	1049
Henry K. Golenbock	Lillian K. Joselson	134 New Brunswick Ave., Perth Amboy, N. J.	1050
John E. Toolan	Robert Fullerton	339 State St., Perth Amboy, N. J.	1051
Andrew J. Wight	Joseph Mazgaj	603 Amboy Ave., Perth Amboy, N. J.	1052
Peter Clausen	Fred P. Hansen	175 Smith St., Perth Amboy, N. J.	1053
John V. B. Wicoff	Paul S. Smith	90 Nassau St., Princeton, N. J.	1054
Andrew D. Desmond	Edwin W. Casey	Port Reading, N. J.	1055
Joseph T. Karcher	Charles W. Robinson	77 Main St., Sayreville, N. J.	1056
John P. McGuire	George A. Kress	118 North Broadway, South Amboy, N. J.	1057
John P. McGuire	Frank S. Kaboski	208 David St., South Amboy, N. J.	1058
McDonough & McDonough	Harry J. Manning	11 S. Plainfield Ave., South Plainfield, N. J.	1059
J. Randolph Appleby, Jr.	Wilbur A. Bryan	Stephen St., South River, N. J.	1060
J. Randolph Appleby, Jr.	Martin S. Duschock	31 Jackson St., South River, N. J.	1061
George L. Burton	John R. Petrie	75 Main St., South River, N. J.	1062
Henry St. C. Lavin	Howard H. Jennings	Colonia, N. J.	1063
J. H. T. Martin	Carl R. Chase	514 Tisdale Place, Woodbridge, N. J.	1064
James S. Turp	Leon A. Nelson	Allentown, N. J.	1065
Tumen & Tumen	Morris G. Liebesman	620 Cookman Ave., Asbury Park, N. J.	1066
Durand, Ivins & Carton	William M. Leeds	649 Mattison Ave., Asbury Park, N. J.	1067
Robert V. Carton	James Forsyth	601 Mattison Ave., Asbury Park, N. J.	1068
Walter Taylor	H. Barker Fliege	303 Bond St., Asbury Park, N. J.	1069
Howard W. Roberts	Henry C. VanNote	33 First Ave., Atlantic Highlands, N. J.	1070
Samuel Y. Hampton	Ernest E. Messler	Main & Garfield St., Avon-by-the-Sea, N. J.	1071
Arthur M. Birdsall	Neil H. Miller	704 Tenth Ave., Belmar, N. J.	1072
Arthur M. Birdsall	Ernest E. Messler	311 Fourth Ave., Bradley Beach, N. J.	1073
Joseph R. Megill	Paul Broome	Main St., Bradley Beach, N. J.	1074
Howard S. Higginson	Richard B. Roberts	57 Lewis St., Eatontown, N. J.	1075
Harold McDermott	Norman Forman	Main St., Englishtown, N. J.	1076
Carl M. Herbert	Edgar O. Murphy	Farmingdale, N. J.	1077
Harold McDermott	Edgar I. Van Derveer	18 Court St., Freehold, N. J.	1078
Max Finegold	A. Rulon Applegate	19 W. Main St., Freehold, N. J.	1079

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				
1031	Homestead	New Brunswick	$3,614	.....	$175,000
1032	International	" "	1,259	.....	36,300
1033	Magyar	" "	29,778	$71,101	447,200
1034	Middlesex County	" "	22,088	.....	181,950
1035	New Brunswick	" "	19,329	3,900	118,800
1036	Property Owners'	" "	1,954	5,000	210,650
1037	Provident	" "	1,324	13,546	181,550
1038	Relief	" "	8,121	2,538	41,350
1039	Second Merchants	" "	16,744	2,329	185,400
1040	Second Peoples	" "	1,423	7,125	228,250
1041	Security	" "	2,377	157	465,000
1042	Uniform	" "	6,178	.....	132,500
1043	University	" "	1,366	6,150	38,500
1044	Welfare	" "	13,905	.....	94,450
1045	West New Brunswick	" "	3,204	4,875	89,500
1046	Workingmen's	" "	9,079	.....	152,700
1047	Young Men's	" "	2,922	8,696	133,400
1048	New Market	New Market	2,990	500	55,600
1049	Sincerity	North Brunswick Township	6,559	2,433	208,700
1050	East Jersey	Perth Amboy	2,476	.....	57,000
1051	Modern	" "	4,784	70,058	48,954
1052	North Amboy	" "	11,709	95,675	210,361
1053	West Amboy	" "	4,020	35	33,500
1054	Plainsboro	Plainsboro	4,761	.....	53,800
1055	Port Reading	Port Reading	7,459	233	119,000
1056	Home Extension	Sayreville	3,271	4,950	163,300
1057	Investors and Owners	South Amboy	446	3,902	286,200
1058	Star	" "	8,020	2,000	111,851
1059	South Plainfield	South Plainfield	2,833	1,500	45,700
1060	Providers	South River	47,761	6,000	261,650
1061	Pulawski	" "	4,299	4,000	171,800
1062	South River	" "	428	.....	532,443
1063	Colonia	Woodbridge	460	.....	54,900
1064	Woodbridge	"	337	3,000	75,039
	Totals		$404,822	$436,376	$9,384,888
	Monmouth County				
1065	Allentown	Allentown	$5,251	$4,509	$235,150
1066	Bradley	Asbury Park	1,446	.....	127,750
1067	Keystone	" "	98,386	.....	.....
1068	Reserve	" "	12,569	.....	229,991
1069	Shore	" "	8,137	.....	272,722
1070	Marine View	Atlantic Highlands	288,201	23,000	675,893
1071	Shark River	Avon-by-the-Sea	28,564	8,715	26,100
1072	Belmar	Belmar	28,897	15,369	595,800
1073	Wall	"	7,224	21,567	37,100
1074	Jersey Coast	Bradley Beach	24,713	3,300	70,100
1075	Eatontown and Oceanport	Eatontown	11,435	3,000	30,800
1076	Englishtown	Englishtown	48,564	1,668	138,460
1077	Farmingdale	Farmingdale	22,115	7,200	384,857
1078	Freehold Mutual	Freehold	29,729	21,495	617,200
1079	Stability	"	5,013	10,051	467,000

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$8,200	.....	$336,404	$6,669	$658	$530,545	1031
400	$950	103,781	5,761	.....	148,451	1032
12,128	15,730	98,092	7,035	3,021	684,085	1033
15,465	4,360	113,343	2,468	1,932	341,606	1034
17,529	1,825	86,791	6,142	2,958	257,274	1035
24,944	16,409	108,049	5,862	5,178	378,046	1036
34,639	1,800	164,819	4,118	559	402,355	1037
3,250	1,005	105,764	976	2,764	165,768	1038
1,315	5,750	103,434	2,309	5,916	323,197	1039
12,762	2,400	153,140	15,884	2,538	423,522	1040
45,893	2,300	174,993	27,871	3,742	722,933	1041
1,400	4,800	73,195	1,394	882	220,349	1042
1,632	.....	30,320	5,278	250	83,496	1043
61,206	200	310,483	13,348	4,023	497,615	1044
.....	2,720	35,784	5,338	4,499	145,920	1045
16,371	3,000	106,830	4,797	5,253	298,030	1046
33,896	6,885	160,066	5,818	250	351,933	1047
.....	1,689	30,850	4,202	742	96,573	1048
492	6,225	13,170	4,897	199	242,675	1049
17,585	.....	274,312	38,780	651	390,804	1050
158,167	4,094	338,008	133	3,420	627,618	1051
21,863	.....	518,870	4,672	26,151	889,301	1052
2,290	1,775	76,767	4,259	1,057	123,703	1053
13,314	.....	14,402	429	.....	86,706	1054
1,175	8,623	179,769	41,361	22,553	380,173	1055
4,050	280	57,790	3,602	590	237,833	1056
4,672	.....	86,853	16,664	1,859	400,596	1057
19,405	.....	162,467	9,414	2,177	315,334	1058
14,405	4,590	15,141	6,744	1,257	92,170	1059
58,765	18,390	87,631	5,835	.....	486,032	1060
11,300	5,010	77,437	4,130	2,523	280,499	1061
118,484	5,714	606,175	9,445	32,562	1,305,251	1062
7,358	1,030	39,159	7,528	3,288	113,723	1063
2,104	1,930	256,245	42,654	598	381,907	1064
$1,273,460	$271,939	$8,457,221	$559,991	$240,452	$21,029,149	
$9,500	$14,781	$121,549	$2,791	$2,123	$395,654	1065
.....	1,462	274,321	42,383	5,011	452,373	1066
1,588,551	.....	.....	2,945	69,184	1,759,066	1067
45,983	12,987	21,861	708	8,136	332,235	1068
.....	1,590	509,041	17,473	7,191	816,154	1069
.....	.....	11,000	.....	289,321	1,237,415	1070
.....	6,160	30,858	3,393	101	103,891	1071
6,627	20,150	285,707	7,550	3,824	963,924	1072
.....	.....	13,807	4,274	421	84,393	1073
27,261	5,391	102,981	2,889	1,506	238,141	1074
140,723	10,110	28,029	8	2,047	226,152	1075
1,713	17,355	18,530	10,036	323	236,649	1076
.....	.....	129,160	28,935	5,404	577,671	1077
83,600	.....	122,165	24,709	13,009	911,907	1078
2,760	.....	95,383	15,285	1,888	597,380	1079

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					
1031	Homestead	New Brunswick	$279,942			
1032	International	" "	54,786			
1033	Magyar	" "	472,134			$64,400
1034	Middlesex County	" "	184,086			45,700
1035	New Brunswick	" "	180,186			
1036	Property Owners'	" "	237,336			24,550
1037	Provident	" "	246,754			17,700
1038	Relief	" "	72,609			
1039	Second Merchants	" "	219,348			
1040	Second Peoples	" "	224,979			
1041	Security	" "	411,930			
1042	Uniform	" "	131,253			
1043	University	" "	50,769			
1044	Welfare	" "	72,031			
1045	West New Brunswick	" "	91,806			7,200
1046	Workingmen's	" "	147,823			74,300
1047	Young Men's	" "	221,802	$163		7,000
1048	New Market	New Market	53,364			7,150
1049	Sincerity	North Brunswick Township	172,956			
1050	East Jersey	Perth Amboy	89,836			
1051	Modern	" "	192,496			139,261
1052	North Amboy	" "	274,610			274,775
1053	West Amboy	" "	67,924			1,000
1054	Plainsboro	Plainsboro	43,538			7,000
1055	Port Reading	Port Reading	182,809			
1056	Home Extension	Sayreville	164,892			2,000
1057	Investors and Owners	South Amboy	270,308			1,700
1058	Star	" "	81,276	145		68,375
1059	South Plainfield	South Plainfield	65,439			1,000
1060	Providers	South River	367,716			
1061	Pulawski	" "	199,790			
1062	South River	" "	736,194			63,450
1063	Colonia	Woodbridge	35,131			14,954
1064	Woodbridge	"	139,893			
	Totals		$10,681,505	$42,963		$1,759,995
	Monmouth County					
1065	Allentown	Allentown	$205,698	$4,104		$90,900
1066	Bradley	Asbury Park	96,593			18,117
1067	Keystone	" "	613,156			326,340
1068	Reserve	" "	183,613	42,200		
1069	Shore	" "	187,602	157		19,125
1070	Marine View	Atlantic Highlands	726,753			412,623
1071	Shark River	Avon-by-the-Sea	71,822			
1072	Belmar	Belmar	636,431			92,800
1073	Wall	"	63,899			
1074	Jersey Coast	Bradley Beach	87,318			2,400
1075	Eatontown and Oceanport	Eatontown	68,834			112,800
1076	Englishtown	Englishtown	172,338			700
1077	Farmingdale	Farmingdale	359,934			68,600
1078	Freehold Mutual	Freehold	615,444			
1079	Stability	"	418,362			

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

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	
$18,075	.....	$887	.....	$34,800	$31,604	$23,777	$141,460	$530,545	1031
33	$37,505	15	.....	.....	9,193	2,433	37,486	148,451	1032
60	.....	536	.....	.....	3,324	86,624	57,007	684,085	1033
.....	.....	1,470	.....	.....	190	46,091	64,069	341,606	1034
355	.....	72	.....	.....	206	43,078	33,377	257,274	1035
1,135	.....	450	.....	.....	1,350	60,952	52,273	378,046	1036
.....	.....	450	.....	20,500	1,891	48,163	66,897	402,355	1037
907	.....	1,966	.....	.....	29,339	11,306	49,641	165,768	1038
1,010	.....	132	.....	.....	1,226	42,504	58,977	323,197	1039
.....	15,800	42	.....	.....	2,352	61,193	119,156	423,522	1040
.....	78,500	153	.....	15,000	3	98,787	118,560	722,933	1041
5,449	.....	809	.....	.....	6,822	26,905	49,111	220,349	1042
168	.....	175	.....	.....	6,487	8,660	17,237	83,496	1043
7,427	70,641	1,001	.....	.....	118,896	7,199	220,420	497,615	1044
.....	.....	307	.....	.....	13	20,859	25,735	145,920	1045
67	.....	727	.....	.....	3	21,041	54,069	298,030	1046
59	.....	321	.....	29,800	3	44,995	47,790	351,933	1047
.....	4,000	90	.....	7,450	198	12,252	12,069	96,573	1048
7	.....	2,348	.....	12,500	234	42,131	12,499	242,675	1049
1,922	70,454	48	.....	.....	117,991	8,013	102,540	390,804	1050
.....	.....	1,099	.....	.....	58,378	71,601	164,783	627,618	1051
.....	.....	.....	.....	.....	1,213	9,580	329,123	889,301	1052
69	21,342	.....	.....	.....	.....	8,750	24,618	123,703	1053
237	3,000	126	.....	15,000	5	8,687	9,113	86,706	1054
64	43,227	184	.....	.....	43,543	25,281	85,065	380,173	1055
6	.....	1,068	.....	16,000	102	30,423	23,342	237,833	1056
142	.....	2,815	.....	10,435	270	64,242	50,684	400,596	1057
1,833	13,991	14	.....	19,300	38,035	8,257	84,108	315,334	1058
99	.....	79	.....	4,000	1,009	11,471	9,073	92,170	1059
.....	.....	1,241	.....	.....	.....	82,816	34,259	486,032	1060
10	.....	495	$4,200	.....	10	47,002	28,992	280,499	1061
.....	.....	1,169	.....	164,200	5,212	160,977	174,049	1,305,251	1062
1,727	23,034	28	.....	1,300	8,887	5,554	23,108	113,723	1063
3,622	101,904	96	.....	.....	37,939	11,495	86,958	381,907	1064
$69,756	$733,595	$35,411	$5,666	$770,560	$724,300	$2,194,432	$4,010,966	$21,029,149	
$450	.....	$2,081	.....	$15,000	$1,601	$36,971	$38,849	$395,654	1065
.....	$52,212	31	.....	.....	128,213	16,193	141,014	452,373	1066
.....	440,104	2,760	.....	27,276	249,783	.....	99,647	1,759,066	1067
.....	.....	451	.....	.....	813	44,640	60,518	332,235	1068
43,015	255,004	157	.....	30,602	114,642	20,161	145,689	816,154	1069
.....	.....	.....	.....	41,000	735	.....	56,304	1,237,415	1070
139	.....	32	.....	.....	3,020	14,466	14,412	103,891	1071
.....	.....	489	.....	.....	2,952	139,251	92,001	963,924	1072
.....	.....	63	.....	.....	2,594	12,359	5,478	84,393	1073
6,887	35,134	316	.....	.....	49,594	15,899	40,593	238,141	1074
.....	.....	.....	.....	15,000	3,984	14,134	11,400	226,152	1075
.....	.....	58	.....	.....	1,203	50,784	11,566	236,649	1076
.....	.....	1,558	.....	34,970	2,218	76,822	33,569	577,671	1077
36	.....	384	.....	84,200	4,620	156,730	50,493	911,907	1078
3,531	.....	902	.....	22,000	1,689	101,390	49,506	597,380	1079

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								
1031	Homestead	1,692	432	.....	.....	.....	.....	.....	.....
1032	International	458	57	.....	.....	.....	.....	.....	.....
1033	Magyar	9,859	1,222	.....	.....	.....	.....	322	52
1034	Middlesex County	2,358	301	.....	.....	.....	.....	228	31
1035	New Brunswick	2,039	229	.....	.....	.....	.....	.....	.....
1036	Property Owners'	3,484	380	.....	.....	.....	.....	123	12
1037	Provident	3,006	364	.....	.....	.....	.....	88	15
1038	Relief	650	95	.....	.....	.....	.....	.....	.....
1039	Second Merchants	2,342	296	.....	.....	.....	.....	.....	.....
1040	Second Peoples	2,265	250	.....	.....	.....	.....	.....	.....
1041	Security	4,790	473	.....	.....	.....	.....	.....	.....
1042	Uniform	1,335	173	.....	.....	.....	.....	.....	.....
1043	University	387	44	.....	.....	.....	.....	.....	.....
1044	Welfare	746	67	.....	.....	.....	.....	.....	.....
1045	West New Brunswick	1,706	200	.....	.....	.....	.....	36	5
1046	Workingmen's	911	138	.....	.....	.....	.....	248	30
1047	Young Men's	2,482	329	.....	.....	.....	.....	35	7
1048	New Market	732	85	.....	.....	.....	.....	36	14
1049	Sincerity	2,810	362	.....	.....	.....	.....	.....	.....
1050	East Jersey	858	69	.....	.....	.....	.....	.....	.....
1051	Modern	9,267	687	.....	.....	.....	.....	1,990	190
1052	North Amboy	7,837	329	.....	.....	.....	.....	2,748	190
1053	West Amboy	1,518	116	.....	.....	.....	.....	5	2
1054	Plainsboro	814	81	.....	.....	.....	.....	35	7
1055	Port Reading	1,578	189	.....	.....	.....	.....	.....	.....
1056	Home Extension	2,783	493	.....	.....	.....	.....	10	1
1057	Investors and Owners	4,040	473	.....	.....	.....	.....	9	5
1058	Star	986	124	145	8	.....	.....	342	73
1059	South Plainfield	869	133	.....	.....	.....	.....	5	1
1060	Providers	5,022	539	.....	.....	.....	.....	.....	.....
1061	Pulawski	3,040	373	.....	.....	.....	.....	.....	.....
1062	South River	9,287	985	.....	.....	.....	.....	.....	.....
1063	Colonia	392	39	.....	.....	.....	.....	635	32
1064	Woodbridge	1,159	129	.....	.....	.....	.....	85	9
	Totals	145,841	16,138	874	44	.....	.....	11,787	1,236
	Monmouth County								
1065	Allentown	3,657	625	38	7	.....	.....	455	62
1066	Bradley	993	108	.....	.....	.....	.....	91	34
1067	Keystone	12,506	3,410	.....	.....	.....	.....	3,882	671
1068	Reserve	5,054	239	422	76	.....	.....	.....	.....
1069	Shore	4,663	778	.....	.....	.....	.....	195	51
1070	Marine View	6,626	1,835	.....	.....	.....	.....	2,063	261
1071	Shark River	1,148	88	.....	.....	.....	.....	.....	.....
1072	Belmar	7,159	633	.....	.....	.....	.....	464	84
1073	Wall	877	63	.....	.....	.....	.....	.....	.....
1074	Jersey Coast	2,489	292	.....	.....	.....	.....	12	5
1075	Eatontown and Oceanport	926	169	.....	.....	.....	.....	564	65
1076	Englishtown	3,478	262	.....	.....	.....	.....	4	2
1077	Farmingdale	4,804	408	.....	.....	.....	.....	343	343
1078	Freehold Mutual	15,743	641	.....	.....	.....	.....	.....	.....
1079	Stability	12,699	917	.....	.....	.....	.....	.....	.....

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	
1,692	86	346	S.	$2.00 m.	$300	6	$0.18 b	$0.18 b	1031
458	12	45	S.	1.00 m.	200	6	3.00 a	.....	1032
10,181	224	1,050	S.	1.00 & 2.00 m.	200	6	3.00 a	.....	1033
2,586	77	255	S.	1.00 m.	200	6	3.00 a	1.50 a	1034
2,039	45	184	S.	1.00 m.	200	6	1.00 a	1.50 a	1035
3,607	84	308	S.	1.00 m.	200	6	3.00 a	.....	1036
3,094	68	311	S.	1.00 m.	200	6	3.00 a	.....	1037
650	18	77	S.	1.00 m.	200	6	3.00 a	.....	1038
2,342	84	212	S.	1.00 m.	200	6	3.00 a	.....	1039
2,265	90	160	S.	1.00 m.	200	6	.08⅓ b	.08⅓ b	1040
4,790	78	395	S.	1.00 m.	200	6	.05 b	.05 b	1041
1,335	56	117	S.	1.00 m.	200	6	1.50 & 3.00 a	.....	1042
387	16	28	S.	1.00 m.	200	6	.....	.....	1043
746	34	38	S.	1.00 m.	200	6	.....	.....	1044
1,742	43	162	O.P.	.....	200	6	4.00 a	.....	1045
1,159	57	111	S.	2.00 m.	300	5 & 6	3.00 a	.....	1046
2,517	67	269	S.	1.00 m.	200	6	3.00 a	.....	1047
768	31	68	S.	1.00 m.	200	6	.05 b	.05 b	1048
2,810	96	266	S.	1.00 m.	200	6	3.00 a	.....	1049
858	20	49	O.P.	.....	200	6	.16⅔ b	.16⅔ b	1050
11,257	122	755	O.P.	.....	100	6	1.00 a & .05 b	.....	1051
10,585	69	450	N.S.	1.00 m.	100	6	.20 b	.20 b	1052
1,523	16	102	O.P.	.....	100	6	.....	.....	1053
849	15	73	S.	1.00 m.	200	6	3.00 a	.....	1054
1,578	72	117	S.	1.00 m.	200	6	5.00 a	.....	1055
2,793	95	399	S.	1.00 m.	200	6	4.00 a	1.50 a	1056
4,049	113	365	S.	1.00 m.	200	6	5.00 a	.....	1057
1,473	54	151	S.	1.00 m.	200	6	3.00 a	.....	1058
874	37	97	S.	1.00 m.	200	6	3.00 a	.....	1059
5,022	138	401	S.	1.00 m.	200	6	3.00 a	.....	1060
3,040	87	286	S.	1.00 & 2.00 m.	200	6	3.00 a	.....	1061
9,922	248	769	S.	1.00 & 2.00 m.	200	6	3.00 a	1.50 a	1062
477	20	28	S.	1.00 m.	200	5½ & 6	.....	.....	1063
1,159	32	97	S.	1.00 & 2.00 m.	200	6	5.00 a	.....	1064
158,502	4,088	13,330							
4,150	253	441	S.	$1.00 m.	$200	6	$3.00 a	.....	1065
1,084	67	75	S.	1.00 m.	200	6	.....	.....	1066
16,388	.....	4,081	N.S.	1.00 m.	100	6	.....	.....	1067
5,476	104	211	S.	1.00 m.	200	5 & 6	.....	.....	1068
4,858	74	755	S.	1.00 m.	200	6	.....	.....	1069
8,689	766	1,330	N.S.	1.00 m.	200	5 & 6	.....	.....	1070
1,148	20	68	S.	1.00 m.	200	6	5.00 a	.....	1071
7,623	278	439	S.	1.00 m.	200	6	5.00 a	.....	1072
877	21	42	S.	.70 m.	200	6	5.00 a	$1.00 a	1073
2,501	50	247	S.	1.00 m.	200	6	.....	2.00 a	1074
1,490	34	200	O.P.	.....	T.M.	6	3.00 a	.....	1075
3,482	91	173	S.	1.00 m.	200	6	3.00 a	.....	1076
5,147	183	568	S.	1.00 m.	200	6	.....	.....	1077
15,743	238	403	S.	1.00 m.	200	6	3.00 a	.....	1078
12,699	206	711	S.	1.00 m.	200	6	3.00 a	3.00 a	1079

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			
1080	Highlands	Highlands	July 6, 1909	Daniel Bills
1081	Keansburg	Keansburg	July 2, 1912	William Turner, Jr.
1082	Sage	Keyport	April 4, 1927	Dallas G. Young
1083	Second Keyport	"	Nov. 18, 1880	Harvey S. Bedle
1084	Borough	Keyport & Matawan	Oct. 16, 1919	Charles H. Jewell
1085	Leonardo	Leonardo	May 14, 1928	Daniel H. Collinson
1086	Long Branch	Long Branch	Dec. 11, 1869	Bryant B. Newcomb
1087	Monmouth County	" "	Feb. 28, 1919	Martin McCue, Sr.
1088	Proper	" "	Mar. 1, 1924	Frank Antonides
1089	Third Avenue	" "	Nov. 18, 1924	J. Wesley Seaman
1090	Manasquan	Manasquan	May 6, 1874	Winant V. Pearce
1091	Mutual Aid	"	Dec. 20, 1923	Howard N. Folk
1092	Liberal	Matawan	Feb. 13, 1920	Edward N. Pike
1093	Matawan	"	May 21, 1907	Warren B. Hutchinson
1094	Neptune	Neptune Township	Nov. 20, 1915	Frank C. Borden, Jr.
1095	Union Beach	Raritan Township	Feb. 11, 1924	George R. Ross
1096	Citizens	Red Bank	April 19, 1915	Frank McMahon
1097	Friends'	" "	April 15, 1926	William T. Jones
1098	Mainstay	" "	Sept. 29, 1923	Fred D. Wikoff
1099	Red Bank	" "	Mar. 22, 1887	Edwin R. Conover
1100	Sea Bright-Rumson	Sea Bright	Nov. 21, 1921	Charles L. Presley
1101	Spring Lake	Spring Lake	April 3, 1923	Willard A. Fritz
1102	Shadow Lawn	West Long Branch	Dec. 13, 1927	Harry G. Van Note
	Morris County			
1103	Boonton	Boonton	May 3, 1889	Edwin A. Fisher
1104	Homeric	"	June 27, 1923	William A. Phelan
1105	Ogden	"	June 12, 1923	Herbert S. Hitchcock
1106	Butler and Bloomingdale	Butler	Mar. 27, 1906	George J. Fritz
1107	Chatham	Chatham	Feb. 6, 1908	George S. Pollard
1108	Indian Rock	"	May 20, 1927	F. Dwight Budd
1109	Denville	Denville	May 14, 1928	C. Winfield Hall
1110	Dover	Dover	Oct. 19, 1887	A. R. Riggs
1111	Randolph	"	Mar. 14, 1923	John F. Shupe
1112	Lake Hopatcong	Landing	Aug. 6, 1925	Richard D. Voorhis
1113	Lincoln Park	Lincoln Park	Jan. 12, 1923	Charles R. Clark
1114	James	Madison	Nov. 9, 1922	Alexander Eagles
1115	Madison	"	June 3, 1907	Charles Benjamin
1116	Millington	Millington	Oct. 10, 1911	Leonardo R. Jacobus
1117	Hanover	Morris Plains	Aug. 4, 1913	Victor A. Wiss
1118	Morris County	Morristown	Sept. 24, 1921	Harold H. Van Natta
1119	Morristown	"	Aug. 13, 1886	*I. N. Van De Water
1120	Mt. Kemble	"	June 17, 1929	Marcus A. Northup
1121	Springbrook	"	Oct. 9, 1923	C. Franklin Wilson
1122	Mountain Lakes	Mountain Lakes	Nov. 30, 1920	James S. Stillman
1123	Musconetcong	Netcong	Sept. 11, 1893	A. A. King
1124	Pacanack	Pequannock	Dec. 18, 1926	Martin M. Van Ness
1125	Pompton Plains	Pompton Plains	Mar. 31, 1922	Charles L. Mandeville
1126	Denrock	Rockaway	April 8, 1925	*Edwin J. Matthews
1127	Rockaway	"	Feb. 26, 1902	E. Bertram Mott
1128	Long Hill	Stirling	Jan. 10, 1921	Armando D. Rossi
1129	Tri-County	"	Mar. 2, 1925	Angelo M. Del Duca
1130	Towaco	Towaco	Aug. 22, 1912	Ludwig Vogel
1131	Wharton	Wharton	Mar. 9, 1928	Floyd Castner

* Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
William L. Parker	Harry N. Johnson	91 Bay Ave, Highlands, N. J.	1080
Howard W. Roberts	Harold D. Willett	63 Church St., Keansburg, N. J.	1081
Ezra W. Karkus	George F. Keller	Cliffwood, N. J.	1082
	George W. Brown	55 E. Front St., Keyport, N. J.	1083
Ackerson, Van Buskirk & Philo..	Horace S. Burrowes	Keyport, N. J.	1084
Irving W. Teeple	Charles M. Keefer	Box 331, Leonardo, N. J.	1085
Potter & Fisher	Helen S. Covert	275 Broadway, Long Branch, N. J.	1086
T. Raymond Bazley	Michael H. Strollo	4 Arthur Ave., Long Branch, N. J.	1087
Leo J. Warwick	Samuel B. Zartman	579 Broadway, Long Branch, N. J.	1088
Giordano, Golden & Hurley	George Jacobson	190 Broadway, Long Branch, N. J.	1089
B. B. Pearce & O. C. Pearce	Ralph D. Bush	185 Main St., Manasquan, N. J.	1090
Paul R. Cranmer	H. P. Collins	Box 75, Manasquan, N. J.	1091
Heuser & Heuser	Forman R. Thompson	29 Little St., Matawan, N. J.	1092
Fred M. Burlew	William G. Bedle	Matawan, N. J.	1093
Richard W. Stout	Jacob G. Campbell	111 S. Main St., Neptune, N. J.	1094
Ezra W. Karkus	George H. Jones	Union Ave., Union Beach, N. J.	1095
Applegate, Stevens, Foster & Reussille	A. Alvin Whiting	21 Monmouth St., Red Bank, N. J.	1096
Quinn & Doremus	John P. Gaul	32 Shrewsbury Ave., Red Bank, N. J.	1097
Warren H. Smock	Raymond H. Hurley	12 Mechanic St., Red Bank, N. J.	1098
Howard S. Higginson	Noel J. Lartaud	10 Broad St., Red Bank, N. J.	1099
Potter & Fisher	Clarence Stevens	Sea Bright, N. J.	1100
Gilbert H. Van Note	John H. Young	1303 Third Ave., Spring Lake, N. J.	1101
Edward F. Juska	Roy Bowman	300 Monmouth Road, West Long Branch, N. J.	1102
Nelson C. Doland	Arthur C. Blackwell	334 Morris Ave., Boonton, N. J.	1103
Eugene F. Hillery	John J. Barrett	817 Main St., Boonton, N. J.	1104
J. V. Beam & F. S. Kelley	Albert P. Smith	210 Main St., Boonton, N. J.	1105
F. H. McCue	Walter F. Smith	80 Bellevue Ave., Butler, N. J.	1106
Lawrence Day	Charles E. Hay	10 Red Road, Chatham, N. J.	1107
Howard F. Kirk	Ralph D. Ward	73 Stony Lane, Short Hills, N. J.	1108
Francis S. Stickle	S. R. Van Orden	19 Richwood Place, Denville, N. J.	1109
Lyman M. Smith	Arthur J. Maier	31 E. Blackwell St., Dover, N. J.	1110
Samuel C. Meyerson	Edward F. Doyle	7 S. Warren St., Dover, N. J.	1111
Samuel C. Meyerson	John C. Healion	Landing, N. J.	1112
Frank S. Kelley	Herbert R. Bogardus	Lincoln Park, N. J.	1113
Howard F. Barrett	Ralph H. Parker	18 Maple Ave., Madison, N. J.	1114
Henry G. Pilch	J. L. La Roche	16 Waverly Place, Madison, N. J.	1115
Gilbert M. Cornish	Augustus L. Oppel	Coriell Bldg., Millington, N. J.	1116
Nathaniel C. Toms	Clarence E. Beddow	Morris Plains, N. J.	1117
Herman M. Cone	David B. Hill	3 South St., Morristown, N. J.	1118
Robert H. Schenck	Lewis D. Kay	26 South St., Morristown, N. J.	1119
Horace C. Jeffers	C. J. Kylie Myers	8 Community Place, Morristown, N. J.	1120
Orville V. Meslar	Anthony J. Bontempo	39 Washington St., Morristown, N. J.	1121
J. V. Beam & F. S. Kelley	William M. Clements	10 Condit Road, Mountain Lakes, N. J.	1122
Elmer King	W. E. Harbourt	Dell Ave., Netcong, N. J.	1123
Theodore D. Gottlieb	Frank Schack	Pompton Turnpike, Pequannock, N. J.	1124
J. V. Beam & F. S. Kelley	Willard M. Jones	Main St., Pompton Plains, N. J.	1125
C. Stanley Smith	Harold S. Matthews	40 W. Main St., Rockaway, N. J.	1126
Herman Cone	George E. Fisher	31 Wall St., Rockaway, N. J.	1127
Edward A. Pizzi	Fred J. Schaan	Stirling, N. J.	1128
Martin R. O'Keefe	William C. Russo	Main Ave., Stirling, N. J.	1129
Philip R. Van Duyne	Alfred Hill	P. O. Box 24, Towaco, N. J.	1130
C. Stanley Smith	Wilbur L. Cregar	74 Main St., Hackettstown, N. J.	1131

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				
1080	Highlands	Highlands	$1,638	.....	$102,647
1081	Keansburg	Keansburg	5,048	$1,527	142,000
1082	Sage	Keyport	12,062	1,098	71,400
1083	Second Keyport	"	84,004	9,600	440,650
1084	Borough	Keyport & Matawan	6,124	2,010	191,398
1085	Leonardo	Leonardo	5,119	850	91,100
1086	Long Branch	Long Branch	1,891	17,200	826,574
1087	Monmouth County	" "	6,779	.....	383,388
1088	Proper	" "	17,703	10,193	55,200
1089	Third Avenue	" "	8,702	.....	88,400
1090	Manasquan	Manasquan	16,096	.....	471,750
1091	Mutual Aid	"	1,776	5,015	246,726
1092	Liberal	Matawan	1,582	.....	128,500
1093	Matawan	"	13,177	3,873	181,711
1094	Neptune	Neptune Township	8,265	.....	348,700
1095	Union Beach	Raritan Township	116	.....	41,146
1096	Citizens	Red Bank	26,424	25,000	705,200
1097	Friends'	" "	2,808	3,871	181,600
1098	Mainstay	" "	80,173	15,000	477,950
1099	Red Bank	" "	28,841	.....	937,300
1100	Sea Bright-Rumson	Sea Bright	3,098	2,300	109,100
1101	Spring Lake	Spring Lake	2,999	10,021	351,568
1102	Shadow Lawn	West Long Branch	22,504	1,678	78,660
	Totals		$977,173	$229,110	$10,561,591
	Morris County				
1103	Boonton	Boonton	$8,345	$9,600	$515,150
1104	Homeric	"	4,815	1,000	160,050
1105	Ogden	"	13,847	7,374	190,300
1106	Butler and Bloomingdale	Butler	3,308	5,642	391,430
1107	Chatham	Chatham	1,829	4,500	363,100
1108	Indian Rock	"	26,148	2,250	118,100
1109	Denville	Denville	903	769	63,300
1110	Dover	Dover	44,834	20,300	743,969
1111	Randolph	"	44,148	12,000	655,950
1112	Lake Hopatcong	Landing	8,834	1,580	185,400
1113	Lincoln Park	Lincoln Park	624	3,100	120,900
1114	James	Madison	3,039	.....	204,324
1115	Madison	"	8,758	35,271	844,450
1116	Millington	Millington	13,158	1,200	355,775
1117	Hanover	Morris Plains	7,815	6,014	249,100
1118	Morris County	Morristown	53,119	28,869	475,930
1119	Morristown	"	68,298	12,897	686,300
1120	Mt. Kemble	"	3,464	680	56,900
1121	Springbrook	"	5,266	2,722	47,900
1122	Mountain Lakes	Mountain Lakes	9,070	10,000	257,331
1123	Musconetcong	Netcong	35,294	9,210	416,120
1124	Pacanack	Pequannock	4,459	15,678	50,500
1125	Pompton Plains	Pompton Plains	3,711	6,700	221,650
1126	Denrock	Rockaway	63,809	26,236	668,365
1127	Rockaway	"	10,251	.....	411,000
1128	Long Hill	Stirling	401	20	23,184
1129	Tri-County	"	5,004	.....	39,700
1130	Towaco	Towaco	3,976	3,500	206,200
1131	Wharton	Wharton	6,101	35,386	194,600
	Totals		$462,628	$262,498	$8,916,978

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$15,590	$900	$121,041	$9,575	$28,389	$279,780	1080
57,693	.....	51,246	10,530	76,411	344,455	1081
.....	8,600	6,169	2,177	2,639	104,145	1082
.....	4,450	80,386	22,866	20,030	661,986	1083
19,200	.....	124,221	5,599	5,801	354,353	1084
3,916	8,839	7,608	2,606	7,751	127,789	1085
79,705	23,671	560,980	45,263	29,834	1,585,118	1086
13,500	.....	261,853	28,553	18,309	712,382	1087
.....	1,580	164,789	3,944	5,817	259,226	1088
66,852	3,015	166,550	11,878	19,143	364,540	1089
.....	17,868	234,226	8,503	3,335	751,778	1090
.....	1,745	57,496	21,877	30,091	364,726	1091
4,100	.....	44,557	9,957	4,622	193,318	1092
700	3,780	48,545	6,727	604	259,117	1093
.....	20,415	955,101	118,635	39,138	1,490,254	1094
....	.....	30,490	3,690	617	76,059	1095
18,516	32,737	453,339	42,367	61,067	1,364,650	1096
.....	4,622	100,694	5,194	19,415	318,204	1097
155,218	35,273	135,166	24,385	32,583	955,748	1098
223,635	8,845	576,323	9,417	64,205	1,848,566	1099
.....	60	75,054	10,728	22,988	223,328	1100
43,703	8,995	149,457	8,577	2,941	578,261	1101
35,280	1,210	18,789	3,697	2,422	164,240	1102
$2,644,326	$276,591	$6,188,472	$580,124	$857,641	$22,315,028	
$3,850	$8,578	$191,785	$3,053	$5,016	$745,377	1103
.....	3,320	59,673	6,522	2,561	237,941	1104
.....	1,198	64,754	7,173	1,050	285,696	1105
.....	1,585	52,717	3,954	4,560	463,196	1106
11,100	8,375	82,855	1,177	309	473,245	1107
47,013	1,685	16,160	5,839	1,648	218,843	1108
308	1,610	9,267	6,896	466	83,519	1109
75,306	10,986	486,473	11,883	15,108	1,408,859	1110
1,862	7,257	68,554	5,340	25,876	820,987	1111
.....	4,520	16,642	13,157	6,678	236,811	1112
.....	1,175	17,223	1,315	1,094	145,431	1113
53,230	15,848	78,082	9,315	5,606	369,444	1114
66,792	14,930	234,643	5,700	3,770	1,214,314	1115
33,404	3,175	44,533	5,845	9,372	466,462	1116
7,865	14,382	101,465	18,866	185	405,692	1117
33,375	9,544	115,044	10,005	1,954	727,840	1118
234,059	45,213	227,611	84,728	26,311	1,385,417	1119
8,945	1,260	.....	1,001	2,199	74,449	1120
30,213	10,000	71,311	6,284	230	173,926	1121
13,677	9,727	46,478	3,672	.....	349,955	1122
6,062	12,979	122,260	41,675	7,555	651,155	1123
.....	700	7,490	836	284	79,947	1124
16,137	1,150	68,918	4,189	5,170	327,625	1125
.....	8,072	77,898	23,542	18,612	886,534	1126
38,890	7,760	122,909	5,091	8,416	604,317	1127
.....	1,678	8,096	708	3,745	37,832	1128
1,393	2,700	29,423	4,606	243	83,069	1129
6,000	1,785	75,938	9,157	1,854	308,410	1130
250	2,715	14,076	3,978	3,360	260,466	1131
$689,731	$213,907	$2,512,278	$305,507	$163,282	$13,526,759	

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					
1080	Highlands	Highlands	$99,306			$60,400
1081	Keansburg	Keansburg	172,034			86,200
1082	Sage	Keyport	74,726			
1083	Second Keyport	"	424,920			90,200
1084	Borough	Keyport & Matawan	136,538			123,100
1085	Leonardo	Leonardo	99,911			
1086	Long Branch	Long Branch	1,005,324			150,400
1087	Monmouth County	" "	359,000			20,875
1088	Proper	" "	170,220			3,000
1089	Third Avenue	" "	168,861	$7,200		16,400
1090	Manasquan	Manasquan	376,294			205,900
1091	Mutual Aid	"	162,606			45,600
1092	Liberal	Matawan	91,244			27,600
1093	Matawan	"	157,788			49,700
1094	Neptune	Neptune Township	674,682			236,575
1095	Union Beach	Raritan Township	22,536			2,675
1096	Citizens	Red Bank	954,667			20,700
1097	Friends'	" "	203,946			3,300
1098	Mainstay	" "	656,244	500		7,800
1099	Red Bank	" "	786,121			152,865
1100	Sea Bright-Rumson	Sea Bright	96,390			33,350
1101	Spring Lake	Spring Lake	215,682			31,015
1102	Shadow Lawn	West Long Branch	114,375	5,900		
	Totals		$11,731,212	$60,061		$2,512,060
	Morris County					
1103	Boonton	Boonton	$391,050			$269,150
1104	Homeric	"	107,781			31,700
1105	Ogden	"	171,777			55,500
1106	Butler and Bloomingdale	Butler	249,265			127,500
1107	Chatham	Chatham	318,564			45,600
1108	Indian Rock	"	162,087			6,400
1109	Denville	Denville	58,840	$672		
1110	Dover	Dover	779,322			62,400
1111	Randolph	"	622,962			
1112	Lake Hopatcong	Landing	176,052			
1113	Lincoln Park	Lincoln Park	70,338			23,100
1114	James	Madison	232,521			38,100
1115	Madison	"	661,300			297,550
1116	Millington	Millington	276,882			57,500
1117	Hanover	Morris Plains	287,298			
1118	Morris County	Morristown	443,838			21,400
1119	Morristown	"	1,038,768			
1120	Mt. Kemble	"	59,325			
1121	Springbrook	"	81,246			
1122	Mountain Lakes	Mountain Lakes	211,258			14,600
1123	Musconetcong	Netcong	443,412			
1124	Pacanack	Pequannock	54,902			5,000
1125	Pompton Plains	Pompton Plains	166,344			24,000
1126	Denrock	Rockaway	560,502	1,590		69,695
1127	Rockaway	"	304,227			91,700
1128	Long Hill	Stirling	20,667			
1129	Tri-County	"	57,216			
1130	Towaco	Towaco	155,342			76,900
1131	Wharton	Wharton	195,174			
	Totals		$8,358,260	$2,262		$1,317,795

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

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	
$146	$672	$192	.....	$12,500	$47,352	$11,474	$47,738	$279,780	1080
368	.....	357	.....	19,000	2,390	25,880	38,226	344,455	1081
.....	.....	.....	.....	.....	1,652	24,377	3,390	104,145	1082
.....	3,628	536	.....	.....	2,961	103,834	35,907	661,986	1083
335	.....	454	.....	29,500	1,861	19,146	43,419	354,353	1084
377	.....	352	.....	.....	960	19,709	6,480	127,789	1085
.....	.....	1,722	.....	25,000	13,688	187,569	201,415	1,585,118	1086
7,813	20,800	267	.....	98,200	37,882	63,260	104,285	712,382	1087
.....	.....	1,948	.....	.....	1,445	29,301	53,312	259,226	1088
801	.....	811	.....	11,825	43,706	22,230	92,706	364,540	1089
242	1,600	1,235	.....	5,500	8,096	86,185	66,726	751,778	1090
5,625	18,400	277	.....	48,000	1,879	35,794	46,545	364,726	1091
.....	.....	277	.....	27,800	1,608	15,139	29,650	193,318	1092
.....	.....	326	.....	.....	5,720	31,047	14,536	259,117	1093
1,309	5,626	863	.....	.....	18,105	163,271	389,823	1,490,254	1094
7,244	13,528	157	.....	.....	10,581	4,317	15,021	76,059	1095
5	.....	4,401	.....	.....	1,156	203,750	179,971	1,364,650	1096
3,536	.....	596	.....	.....	8,048	54,450	44,328	318,204	1097
1,005	.....	1,429	.....	.....	15,719	161,561	111,490	955,748	1098
.....	14,500	505	.....	45,000	467,140	149,269	233,166	1,848,566	1099
1,776	.....	256	.....	19,789	23,755	14,467	33,545	223,328	1100
22	87,727	1,270	.....	92,600	26,632	49,079	74,234	578,261	1101
3,556	.....	279	.....	2,000	1,894	22,900	13,336	164,240	1102
$88,218	$948,935	$27,792	.....	$706,762	$1,311,891	$2,197,809	$2,730,288	$22,315,028	
.....	.....	$401	.....	$23,000	$139	$30,017	$31,620	$745,377	1103
$3	.....	44	.....	29,000	17,724	19,792	31,897	237,941	1104
186	.....	277	.....	.....	704	32,573	24,679	285,696	1105
.....	.....	.....	$458	48,300	15	10,615	27,043	463,196	1106
.....	.....	508	.....	13,000	852	73,558	21,163	473,245	1107
58	.....	809	.....	.....	112	38,360	11,017	218,843	1108
1,199	.....	677	1,700	.....	164	12,631	7,636	83,519	1109
683	.....	1,937	1,161	205,250	606	176,826	180,674	1,408,859	1110
472	.....	483	5,817	.....	148	150,138	40,967	820,987	1111
.....	.....	318	.....	.....	2,721	38,475	19,245	236,811	1112
275	.....	115	.....	27,521	1,145	14,136	8,801	145,431	1113
138	.....	967	.....	12,750	27	56,635	28,306	369,444	1114
757	$1,000	1,901	1,800	.....	22	163,045	86,939	1,214,314	1115
121	.....	474	.....	30,000	3,450	64,020	34,015	466,462	1116
595	.....	1,873	.....	14,000	.....	66,970	34,956	405,692	1117
882	.....	5,608	.....	60,775	2,241	121,037	72,059	727,840	1118
3,214	.....	1,216	.....	.....	3,101	223,840	115,278	1,385,417	1119
545	.....	140	.....	.....	1,661	12,049	729	74,449	1120
15,803	18,437	58	.....	7,971	.....	16,750	33,661	173,926	1121
189	.....	433	.....	33,750	8,029	47,930	33,766	349,955	1122
.....	5,409	1,723	.....	42,200	634	88,265	69,512	651,155	1123
15	.....	34	.....	.....	690	13,329	5,977	79,947	1124
440	.....	735	.....	65,275	1,645	35,739	33,447	327,625	1125
822	.....	740	2,723	13,500	5,260	145,695	86,007	886,534	1126
.....	.....	736	.....	80,750	4,054	65,784	57,066	604,317	1127
1,371	.....	74	.....	.....	4,292	3,910	7,518	37,832	1128
372	.....	25	.....	.....	4,159	11,072	10,225	83,069	1129
.....	.....	918	.....	14,500	441	27,560	32,749	308,410	1130
.....	.....	349	2,100	.....	1,414	50,745	10,684	260,466	1131
$28,140	$24,846	$23,573	$15,759	$721,542	$65,450	$1,811,496	$1,157,636	$13,526,759	

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								
1080	Highlands	2,337	228					302	79
1081	Keansburg	1,773	301					792	94
1082	Sage	2,493	108						
1083	Second Keyport	11,412	890					451	55
1084	Borough	7,861	347					1,231	128
1085	Leonardo	1,223	212						
1086	Long Branch	11,954	1,552					752	155
1087	Monmouth County	7,498	410					105	23
1088	Proper	3,001	247					15	4
1089	Third Avenue	3,598	195	72	17			82	16
1090	Manasquan	5,662	522					1,030	128
1091	Mutual Aid	2,162	237					228	33
1092	Liberal	1,344	155					138	17
1093	Matawan	2,176	267					249	35
1094	Neptune	6,631	788					1,183	165
1095	Union Beach	246	53					13	8
1096	Citizens	23,175	994					103	13
1097	Friends'	2,174	208					17	3
1098	Mainstay	15,916	598	5	1			39	5
1099	Red Bank	9,296	1,006					1,139	103
1100	Sea Bright-Rumson	2,116	136					167	30
1101	Spring Lake	2,640	220					155	25
1102	Shadow Lawn	1,326	221	59	30				
	Totals	210,836	20,363	596	131			16,264	2,697
	Morris County								
1103	Boonton	3,518	334					1,076	152
1104	Homeric	1,478	141					158	24
1105	Ogden	2,989	226					278	35
1106	Butler and Bloomingdale	2,545	413					510	86
1107	Chatham	5,100	515					228	37
1108	Indian Rock	2,443	306					32	9
1109	Denville	779	102	6	1				
1110	Dover	10,136	1,229					312	47
1111	Randolph	9,816	1,066						
1112	Lake Hopatcong	3,381	287						
1113	Lincoln Park	1,421	147					116	12
1114	James	3,812	298					190	24
1115	Madison	10,202	716					1,488	154
1116	Millington	4,285	416					288	48
1117	Hanover	3,298	266						
1118	Morris County	5,785	514					107	12
1119	Morristown	10,307	1,213						
1120	Mt. Kemble	1,050	114						
1121	Springbrook	787	130						
1122	Mountain Lakes	3,291	176					73	11
1123	Musconetcong	5,154	654						
1124	Pacanack	755	95					25	1
1125	Pompton Plains	2,397	265					120	26
1126	Denrock	7,055	675	15	3			348	21
1127	Rockaway	4,032	362					459	68
1128	Long Hill	242	48						
1129	Tri-County	650	143						
1130	Towaco	2,333	177					384	37
1131	Wharton	2,632	278						
	Totals	111,673	11,306	21	4			6,192	806

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	
2,639	75	232	S.	$1.00 m.	$200	6	$1.00 a	.....	1080
2,565	116	279	S.	1.00 m.	200	6	3.00 a	.....	1081
2,493	30	78	S.	.70 m.	200	6	4.00 a	$0.05 b	1082
11,863	254	691	S.	1.00 m.	200	6	.....	.....	1083
9,092	104	371	S.	.50 & 1.00 m.	100 & 200	6	.05 b	.....	1084
1,223	88	124	S.	1.00 & 2.00 m.	200	6	.....	.....	1085
12,706	427	1,280	S.	1.00 m.	200	6	4.00 a	2.00 a	1086
7,603	120	313	S.	1.00 m.	200	6	.....	.....	1087
3,016	24	227	S.	1.00 m.	200	6	5.00 a	5.00 a	1088
3,752	66	162	S.	1.00 m.	200	6	5.00 a	.....	1089
6,692	215	435	S.	1.00 m.	200	6	3.00 a	.....	1090
2,390	88	182	S.	.70 & 1.00 m.	200	6	3.00 a	.....	1091
1,482	53	119	S.	1.00 m.	200	6	1.00 a	1.00 a	1092
2,425	85	217	S.	1.00 m.	T.M.	6	.....	.....	1093
7,814	171	782	S.	.70 m.	200	6	.....	.....	1094
259	41	20	S.	1.00 m.	200	6	.....	.....	1095
23,278	324	683	S.	1.00 m.	200	6	3.00 a	.....	1096
2,191	59	152	S.	1.00 m.	200	6	3.00 a	3.00 a	1097
15,960	161	443	S.	1.00 & 2.00 m.	200	5 & 6	3.00 a	.....	1098
10,435	348	761	S.	1.00 & 2.00 m.	200	6	3.00 a	3.00 a	1099
2,283	58	108	S.	1.00 m.	200	6	3.00 a	.....	1100
2,795	124	121	S.	1.00 m.	200	6	5.00 a	.....	1101
1,385	42	209	S.	1.00 m.	200	6	4.00 a	.....	1102
227,696	5,458	17,733							
4,594	156	330	N.S.	$.25, $.50&$1. bi-w.	$250	.052 & 6	.....	.....	1103
1,636	62	103	S.	1.00 m.	200	6	$2.00 & $3.00 a	.....	1104
3,267	55	206	S.	1.00 m.	200	6	3.00 a	.....	1105
3,055	216	285	N.S.	.50 bi-w.	250	5½ & 6	.....	.....	1106
5,328	106	446	S.	1.00 m.	200	6	.05 b	$0.05 b	1107
2,475	38	277	S.	1.00 m.	200	6	.02½ b	.02½ b	1108
785	32	71	S.	1.00 m.	200	6	3.00 a	.....	1109
10,448	390	886	S.	1.00 m.	200	6	2.00 a	2.00 a	1110
9,816	259	807	S.	1.00 m.	200	6	2.00 a	2.00 a	1111
3,381	95	192	S.	1.00 m.	200	6	3.00 a	3.00 a	1112
1,537	49	110	S.	1.00 m.	200	6	2.50 a	2.50 a	1113
4,002	75	247	S.	1.00 m.	200	6	.02½ b	.02½ b	1114
11,690	282	588	S.	1.00 m.	200	6	.02½ b	.02½ b	1115
4,573	135	329	S.	1.00 m.	200	6	1.00 a	.....	1116
3,298	85	181	S.	1.00 m.	200	6	3.00 a	.....	1117
5,892	175	351	S.	1.00 m.	200	6	3.00 a	.....	1118
10,307	245	968	S.	1.00 m.	200	6	3.00 a	.....	1119
1,050	23	91	S.	1.00 & 2.00 m.	200	6	3.00 a	.....	1120
787	25	105	S.	1.00 m.	200	6	6.00 a	6.00 a	1121
3,364	42	145	S.	1.00 m.	200	6	.05 b	.05 b	1122
5,154	230	424	S.	1.00 m.	200	6	2.00 a	.....	1123
780	27	69	S.	1.00 m.	200	6	2.00 a	.....	1124
2,517	80	211	S.	1.00 m.	200	6	3.50 a	2.00 a	1125
7,418	203	496	S.	1.00 m.	200	6	2.00 a	2.00 a	1126
4,491	200	230	S.	1.00 m.	200	6	2.00 a	1.00 a	1127
242	14	34	S.	1.00 m.	200	6	2.00 a	2.00 a	1128
650	29	114	S.	1.00 m.	200	6	.....	.....	1129
2,717	147	67	S.	1.00 m.	200	6	3.00 a	.....	1130
2,632	91	187	S.	1.00 m.	200	6	2.00 a	1.00 a	1131
117,886	3,566	8,550							

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			
1132	Bay Shore	Barnegat	Nov. 22, 1920	Frederick N. Bunnell
1133	Bay Head	Bay Head	April 19, 1924	Frank Ferry, Jr.
1134	Long Beach	Beach Haven	Sept. 18, 1911	Walter C. Sharp
1135	Lakewood	Lakewood	Jan. 8, 1906	*Matthew R. McKelvey
1136	Ocean County	"	Sept. 3, 1921	Arthur S. Bailey
1137	New Egypt	New Egypt	Mar. 22, 1920	William T. Nash
1138	Metedeconk	Point Pleasant	July 18, 1927	Zack P. Johnson
1139	Point Pleasant	Point Pleasant Beach	Feb. 11, 1902	E. L. Loblein
1140	Surf	Seaside Heights	Nov. 10, 1923	James H. Livezly
1141	Seaside Park	Seaside Park	Sept. 4, 1919	Robert E. Eagle
1142	Beach	Surf City	July 19, 1922	David G. Conrad
1143	Dover Mutual	Toms River	June 17, 1881	Joseph Grover
1144	Toms River	" "	April 3, 1923	Max Leet
1145	Mutual Benefit	Tuckerton	Mar. 28, 1874	W. I. Smith
	Passaic County			
1146	Claverack	Clifton	Dec. 14, 1923	Samuel Wolstenholme
1147	Clifton	"	Mar. 31, 1909	Frank Wilkinson
1148	East Clifton	"	June 11, 1928	Gaetano Giovati
1149	Florence Avenue	"	Nov. 13, 1924	Patrick J. Connolly
1150	Haledon	Haledon	Jan. 19, 1920	Rudolph J. Mayer
1151	Associated	Hawthorne	Mar. 6, 1926	Henry J. Gautschy
1152	Hawthorne	"	Mar. 30, 1908	Emil Roetheli
1153	Little Falls	Little Falls	Mar. 16, 1887	Joseph P. Cuffe
1154	Singac	" "	Jan. 27, 1928	Frederick Swithenbank
1155	Pequannock & Wayne	Mountain View	Aug. 29, 1921	Clarence F. Barnard
1156	Acquackanonk	Passaic	Dec. 4, 1916	Louis Drukker
1157	American-Hungarian	"	June 13, 1922	Joseph Boska
1158	Constructive	"	Oct. 18, 1919	Louis Steckler
1159	Fourth Ward	"	Mar. 8, 1910	Henry A. Ostermann
1160	Greater Passaic	"	Dec. 21, 1927	Maurice Wasserlauf
1161	Hobart	"	Mar. 2, 1922	J. Hosey Osborn
1162	Home	"	May 27, 1895	Robert J. Cullen
1163	Lexington	"	Feb. 19, 1926	Anthony Martin
1164	Main	"	Feb. 10, 1922	John J. Roegner
1165	Mutual	"	April 21, 1882	James W. Harley
1166	Passaic	"	Mar. 24, 1897	John Schmidt
1167	Passaic Park	"	April 25, 1924	William McCormack
1168	Peoples	"	Aug. 23, 1887	Peter A. Boyer
1169	Polish American	"	Jan. 16, 1917	Edmund Jezierski
1170	Pride of Jersey	"	Feb. 9, 1924	Samuel Hirsch
1171	Russky	"	Nov. 16, 1922	John Micklus, Sr.
1172	Union	"	May 5, 1888	Bertram F. Holden
1173	Workingmen's Home	"	Jan. 26, 1904	John V. Brincka
1174	Albion Place	Paterson	May 31, 1922	George W. Bogen
1175	American	"	Sept. 22, 1892	William Zester
1176	Baltic	"	Feb. 28, 1923	John C. Phelan
1177	Benefactor	"	April 29, 1925	John J. Feeney
1178	Carlisle	"	Mar. 21, 1922	Louis C. Stengel
1179	Carroll	"	Mar. 24, 1923	A. L. Simon
1180	Colombo American	"	Feb. 2, 1923	Seymour F. Ackerman

* Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Francis Tanner	Leroy B. Frazee	Barnegat, N. J.	1132
Harry E. Newman	Fred W. Applegate	520 Lake Ave., Bay Head, N. J.	1133
Franklin H. Berry	**Lester S. Hoft	Beach Haven, N. J.	1134
W. Durward McCloskey	Stanton S. Gaylord	221 Fourth St., Lakewood, N. J.	1135
W. Durward McCloskey	Dewitt Matthews	204 Clifton Ave., Lakewood, N. J.	1136
Robert A. Lederer	Frank Palmer	New Egypt, N. J.	1137
Ewart & Bennett	Fred P. Cook	West Point Pleasant, N. J.	1138
Fred S. Wack	E. W. Shinn	701 Arnold Ave., Point Pleasant Beach, N. J.	1139
Harry E. Newman	O. H. Eberhard	120 Wyneva St., Philadelphia, Pa.	1140
Frederick S. Wack	J. A. Penrose	Seaside Park, N. J.	1141
Howard Ewart	Richard A. Zachariae	Beach Arlington, N. J.	1142
John J. Ewart	Martin Schwarz, Jr.	36 Washington St., Toms River, N. J.	1143
Howard Ewart	Lloyd J. Price	Toms River, N. J.	1144
Herman M. Gerber	Joseph H. Brown	Clay St., Tuckerton, N. J.	1145
Fred J. Friend	Harry E. Cole	699 Main Ave., Clifton, N. J.	1146
George F. Schmidt	John Franz	310 Clifton Ave., Clifton, N. J.	1147
John A. Celentano	Walter C. Kraft	27 Athenia Ave., Clifton, N. J.	1148
Thomas E. Duffy	Carl Hilbert	Florence & Clifton Ave., Clifton, N. J.	1149
Edgar A. De Yoe	Christopher S. Adams	218 Belmont Ave., Haledon, N. J.	1150
George Slingland	Henry Wiegers	214 Haledon Ave., Paterson, N. J.	1151
Hunziker & Hunziker	Edward H. Hall	459 Lafayette Ave., Hawthorne, N. J.	1152
Josiah Dadley	John E. Cocker	11 Paterson Ave., Little Falls, N. J.	1153
David Harrison	Clyde Evans	460 Main St., Little Falls, N. J.	1154
Beggs & Grimshaw	B. R. Winkler	Mountain View, N. J.	1155
Vernet A. Arnold	Milton N. Woolley	238 Gregory Ave., Passaic, N. J.	1156
Elmer Friedbauer	Emil M. Gacy	50 Monroe St., Passaic, N. J.	1157
Corlin & Harty	William G. Heuser	691 Main Ave., Passaic, N. J.	1158
Thomas E. Duffy	Carl Hilbert	683 Main Ave., Passaic, N. J.	1159
Manuel N. Mirsky	Isadore B. Mirsky	663 Main Ave., Passaic, N. J.	1160
Peter N. Perretti	Anthony V. Gross	663 Main Ave., Passaic, N. J.	1161
Louis A. Cowley	Joseph Mueller	181 Prospect St., Passaic, N. J.	1162
H. R. Walker, Jr.	Frank G. Utter	585 Main Ave., Passaic, N. J.	1163
Edward A. Levy	Francis McGuire, Jr.	643 Main Ave., Passaic, N. J.	1164
Arthur J. Sullivan	Paul Zimmerman	657 Main Ave., Passaic, N. J.	1165
Albert K. Condit	Francis McGuire, Jr.	643 Main Ave., Passaic, N. J.	1166
C. W. Darmstatter	Norman E. Darmstatter	655 Main Ave., Passaic, N. J.	1167
William A. Hardifer	George A. Clough	169 Prospect St., Passaic, N. J.	1168
Aldon S. Patlen & M. G. Amlicke	John B. Jesionowski	114 Passaic St., Passaic, N. J.	1169
David B. Kaplan	Joseph Rosenberg	218 Madison St., Passaic, N. J.	1170
Geo. Tulenko & John Micklus, Jr.	Michael Kudla	18 Monroe St., Passaic, N. J.	1171
Charles W. Darmstatter	Samuel Vander Heide	34 Broadway, Passaic, N. J.	1172
John G. Dluhy	Valentine Nazimek	159 Division Ave., Garfield, N. J.	1173
George T. Anderson, Jr.	Ralph Bertschy	74 Barclay St., Paterson, N. J.	1174
A. Lawrie Young	Frederick J. Hunziker	262 Market St., Paterson, N. J.	1175
John M. Nolan	Frank Strezeski	119 Martin St., Paterson, N. J.	1176
Michael D. Miriello	Joseph F. Britt	64 Hamilton Ave., Paterson, N. J.	1177
James M. Dunn	Frank J. Hanson	9 Colt St., Paterson, N. J.	1178
Alex Moskowitz	Joseph G. Dorfman	126 Market St., Paterson, N. J.	1179
G. K. Slingland	Charles A. Whiteman	129 Market St., Paterson, N. J.	1180

** Acting Secretary.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Ocean County				
1132	Bay Shore	Barnegat	$2,004	$5,000	$318,050
1133	Bay Head	Bay Head	3,131	3,346	194,000
1134	Long Beach	Beach Haven	7,265	3,960	135,400
1135	Lakewood	Lakewood	2,111	.....	283,432
1136	Ocean County	"	4,426	.....	113,700
1137	New Egypt	New Egypt	2,174	2,371	115,900
1138	Metedeconk	Point Pleasant	9,207	625	37,400
1139	Point Pleasant	Point Pleasant Beach	9,689	15,000	463,476
1140	Surf	Seaside Heights	3,078	.....	103,430
1141	Seaside Park	Seaside Park	811	500	41,800
1142	Beach	Surf City	719	587	151,136
1143	Dover Mutual	Toms River	11,658	21,150	1,033,200
1144	Toms River	" "	563	1,331	71,750
1145	Mutual Benefit	Tuckerton	5,299	2,700	189,635
	Totals		$62,135	$56,570	$3,252,309
	Passaic County				
1146	Claverack	Clifton	$4,192	$2,984	$101,942
1147	Clifton	"	3,888	100	109,050
1148	East Clifton	"	1,380	1,500	112,187
1149	Florence Avenue	"	28,152	.....	133,100
1150	Haledon	Haledon	5,945	914	365,248
1151	Associated	Hawthorne	4,190	3,900	57,150
1152	Hawthorne	"	5,089	25,249	538,728
1153	Little Falls	Little Falls	19,715	42,698	531,850
1154	Singac	" "	4,759	2,537	75,300
1155	Pequannock & Wayne	Mountain View	9,253	5,500	134,100
1156	Acquackanonk	Passaic	17,587	.....	116,600
1157	American-Hungarian	"	5,059	.....	112,400
1158	Constructive	"	290	.....	116,428
1159	Fourth Ward	"	14,020	.....	84,500
1160	Greater Passaic	"	12,645	5,000	88,594
1161	Hobart	"	2,311	1,896	76,128
1162	Home	"	8,916	103,947	662,009
1163	Lexington	"	5,967	.....	6,325
1164	Main	"	3,345	.....	66,059
1165	Mutual	"	8,767	.....	47,950
1166	Passaic	"	611	.....	24,800
1167	Passaic Park	"	6,531	4,074	118,900
1168	Peoples	"	36,432	57,645	439,830
1169	Polish American	"	3,852	.....	291,700
1170	Pride of Jersey	"	3,019	18,679	59,667
1171	Russky	"	10,602	7,300	219,900
1172	Union	"	78,098	53,400	718,400
1173	Workingmen's Home	"	9,333	2,482	88,950
1174	Albion Place	Paterson	1,203	1,524	116,200
1175	American	"	48,334	.....	134,550
1176	Baltic	"	11,149	2,900	62,600
1177	Benefactor	"	4,146	7,309	124,900
1178	Carlisle	"	2,141	.....	223,000
1179	Carroll	"	887	2,616	122,050
1180	Colombo American	"	1,186	.....	19,300

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$7,950	$3,580	$107,578	$16,262	$5,263	$465,687	1132
.....	2,500	15,533	4,842	244	223,596	1133
19,266	2,876	47,229	9,248	10,308	235,552	1134
51,074	1,202	304,981	37,720	43,122	723,642	1135
6,375	500	124,867	10,773	4,228	264,869	1136
.....	2,730	31,472	5,872	4,545	165,064	1137
.....	3,725	10,567	5,992	50	67,566	1138
7,482	8,440	174,349	18,438	2,021	698,895	1139
856	575	16,294	3,883	77	128,193	1140
.....	.....	.....	1,449	150	44,710	1141
.....	3,460	6,899	5,976	2,741	171,518	1142
16,430	68,153	58,051	30,083	4,368	1,243,093	1143
2,834	1,500	23,393	2,063	2,156	105,590	1144
.....	1,000	55,955	11,177	1,599	267,365	1145
$112,267	$100,241	$977,168	$163,778	$80,872	$4,805,340	
$58,234	$3,225	$74,565	$908	$1,734	$247,784	1146
.....	500	130,149	2,644	1,634	247,965	1147
1,490	3,633	31,535	.....	304	152,029	1148
180,164	11,210	274,169	2,625	98,406	727,826	1149
17,974	5,575	299,568	44,213	16,005	755,442	1150
10,000	345	72,256	4,670	3,363	155,874	1151
.....	2,100	267,065	40,072	5,882	884,185	1152
2,775	4,957	163,785	30,695	3,894	800,369	1153
862	2,650	12,757	3,580	8,083	110,528	1154
57,324	5,750	155,096	4,314	9,652	380,989	1155
618,750	6,045	81,260	3,022	1,099,012	1,942,276	1156
25,340	1,150	80,593	7,635	4,161	236,338	1157
.....	.....	38,434	1,002	780	156,934	1158
155,073	16,586	525,622	4,088	80,559	880,448	1159
.....	2,240	52,904	21,631	12,748	195,762	1160
349	1,540	59,531	720	9,013	151,488	1161
9,350	8,305	1,025,066	43,044	68,979	1,929,616	1162
3,700	.....	83,877	149	.....	100,018	1163
9,099	200	100,006	10,176	4,219	193,104	1164
1,564	400	88,164	5,221	728	152,794	1165
.....	.....	59,667	3,988	532	89,598	1166
.....	1,375	106,265	19,399	1,418	257,962	1167
264,595	1,670	440,761	24,206	38,364	1,303,503	1168
6,100	.....	480,030	455	13,927	796,064	1169
.....	5,995	136,570	1,055	22,097	247,082	1170
50,039	6,625	216,865	15,593	15,101	542,025	1171
1,306,340	500	2,095,555	3,420	62,805	4,318,518	1172
8,230	2,125	69,621	3,411	8,576	193,228	1173
220	805	98,932	16,740	1,722	237,346	1174
316,396	1,755	460,663	15,326	52,819	1,029,843	1175
36,068	.....	68,135	1,087	3,065	185,004	1176
893	19,450	35,464	15,847	6,642	214,651	1177
3,300	50	130,298	31,493	4,009	394,291	1178
67,993	3,243	70,260	6,958	1,844	275,851	1179
45,000	850	82,657	7,481	7,879	164,353	1180

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					
1132	Bay Shore	Barnegat	$249,348	$16,700	.....	$72,200
1133	Bay Head	Bay Head	132,852	.....	.....	.....
1134	Long Beach	Beach Haven	125,067	.....	.....	41,225
1135	Lakewood	Lakewood	284,398	.....	.....	.....
1136	Ocean County	"	82,388	.....	.....	.....
1137	New Egypt	New Egypt	86,208	.....	.....	29,300
1138	Metedeconk	Point Pleasant	49,020	.....	.....	.....
1139	Point Pleasant	Point Pleasant Beach	307,335	.....	.....	109,800
1140	Surf	Seaside Heights	58,008	.....	.....	.....
1141	Seaside Park	Seaside Park	24,246	.....	.....	4,600
1142	Beach	Surf City	97,056	.....	.....	15,400
1143	Dover Mutual	Toms River	845,568	.....	.....	138,550
1144	Toms River	" "	59,330	.....	.....	4,800
1145	Mutual Benefit	Tuckerton	158,622	.....	.....	.....
	Totals		$2,559,446	$16,700	.....	$415,875
	Passaic County					
1146	Claverack	Clifton	$112,914	.....	.....	$49,350
1147	Clifton	"	91,296	.....	.....	67,975
1148	East Clifton	"	87,019	.....	.....	23,950
1149	Florence Avenue	"	189,171	.....	.....	299,225
1150	Haledon	Haledon	297,985	.....	.....	118,800
1151	Associated	Hawthorne	65,400	.....	.....	23,660
1152	Hawthorne	"	264,765	$2,000	.....	68,325
1153	Little Falls	Little Falls	572,622	.....	.....	.....
1154	Singac	" "	81,441	.....	.....	.....
1155	Pequannock & Wayne	Mountain View	130,536	.....	.....	90,900
1156	Acquackanonk	Passaic	793,082	11,900	.....	558,700
1157	American-Hungarian	"	118,740	.....	.....	47,750
1158	Constructive	"	87,360	.....	.....	.....
1159	Fourth Ward	"	184,214	.....	.....	324,107
1160	Greater Passaic	"	103,038	.....	.....	1,000
1161	Hobart	"	80,267	.....	.....	9,250
1162	Home	"	600,988	4,600	.....	403,260
1163	Lexington	"	54,144	.....	.....	8,600
1164	Main	"	37,758	.....	.....	85,175
1165	Mutual	"	49,424	.....	.....	56,000
1166	Passaic	"	8,580	.....	.....	40,375
1167	Passaic Park	"	103,970	.....	.....	51,550
1168	Peoples	"	261,825	.....	.....	506,065
1169	Polish American	"	302,644	.....	.....	217,850
1170	Pride of Jersey	"	122,354	.....	.....	6,625
1171	Russky	"	255,861	.....	.....	112,835
1172	Union	"	939,125	132,292	$388	1,543,505
1173	Workingmen's Home	"	98,004	.....	.....	38,100
1174	Albion Place	Paterson	68,859	.....	.....	.....
1175	American	"	202,377	.....	.....	75,663
1176	Baltic	"	96,412	.....	.....	11,550
1177	Benefactor	"	155,004	.....	.....	3,200
1178	Carlisle	"	163,612	.....	.....	41,490
1179	Carroll	"	98,477	.....	.....	3,200
1180	Colombo American	"	60,009	.....	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

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							
$801	.....	$961	$500	$16,500	$6,200	$61,499	$40,978	$465,687	1132
2,085	.....	1,001	.....	33,600	3,569	33,017	17,472	223,596	1133
169	$3,200	304	.....	14,400	1,138	22,637	27,412	235,552	1134
.....	113,171	165	.....	74,055	48,062	54,599	149,192	723,642	1135
32,731	18,424	312	.....	6,700	42,627	14,332	67,355	264,869	1136
.....	.....	293	.....	8,200	.....	21,197	19,866	165,064	1137
614	.....	142	.....	.....	191	10,374	7,225	67,566	1138
812	.....	1,728	443	89,275	2,807	80,778	105,917	698,895	1139
2,339	8,545	346	.....	13,200	4,109	10,781	30,865	128,193	1140
3,146	.....	648	.....	4,200	15	4,967	2,888	44,710	1141
95	.....	498	.....	21,870	90	29,182	7,327	171,518	1142
.....	.....	1,520	.....	6,000	6,159	207,932	37,364	1,243,093	1143
37	.....	216	.....	10,000	1,860	13,566	15,781	105,590	1144
1,154	27,756	299	.....	4,800	3,086	33,582	38,066	267,365	1145
$43,983	$171,096	$8,433	$943	$302,800	$119,913	$598,443	$567,708	$4,805,340	
$1,648	$13,062	$153	.....	.....	$9,108	$25,034	$36,515	$247,784	1146
885	882	432	.....	.....	18,992	18,235	49,268	247,965	1147
.....	.....	.....	$1,650	$5,500	2,146	15,337	16,427	152,029	1148
418	.....	1,610	.....	.....	80,809	35,183	121,410	727,826	1149
11	22,092	894	.....	96,000	52,173	41,512	125,975	755,442	1150
.....	.....	702	.....	.....	26,972	7,614	31,526	155,874	1151
.....	146,729	489	.....	143,350	73,813	39,021	145,693	884,185	1152
1,187	7,800	424	.....	.....	3,067	147,039	68,230	800,369	1153
20	.....	226	.....	.....	70	18,784	9,987	110,528	1154
1,624	1,021	402	.....	55,633	19,096	27,390	54,387	380,989	1155
71	.....	429	.....	52,000	85,470	119,547	321,077	1,942,276	1156
754	8,701	145	.....	.....	4,033	19,952	36,263	236,338	1157
16	.....	.....	.....	.....	113	52,155	17,290	156,934	1158
1,756	.....	933	.....	.....	119,824	30,686	218,928	880,448	1159
16,835	.....	2,346	.....	.....	14,736	22,121	35,686	195,762	1160
108	.....	163	.....	.....	19,084	14,539	28,077	151,488	1161
341	96,602	132	.....	.....	51,172	111,990	660,531	1,929,616	1162
396	.....	.....	.....	.....	8,337	1,642	26,899	100,018	1163
1,962	5,562	180	.....	.....	14,061	3,035	45,371	193,104	1164
1,694	4,000	74	.....	.....	10,890	7,016	23,696	152,794	1165
2,616	6,954	5	.....	.....	4,627	63	26,378	89,598	1166
996	.....	205	.....	.....	29,235	22,318	49,688	257,962	1167
37,872	.....	2,193	.....	.....	102,427	40,402	352,719	1,303,503	1168
91	7,766	131	.....	6,000	12,443	76,295	172,844	796,664	1169
340	.....	5	.....	.....	48,342	13,044	56,372	247,082	1170
838	.....	829	.....	.....	7,157	42,069	122,436	542,025	1171
2,089	.....	.....	.....	490,375	234,924	327,877	647,943	4,318,518	1172
25	.....	39	.....	.....	10,411	16,084	30,565	193,228	1173
184	85,637	190	.....	.....	10,728	10,344	61,404	237,346	1174
60	249,056	20	.....	28,000	251,341	14,404	208,922	1,029,843	1175
516	.....	423	.....	12,000	1,258	22,264	40,581	185,004	1176
11	.....	2,585	.....	.....	1,171	34,947	17,733	214,651	1177
.....	66,434	229	.....	23,000	24,804	27,202	47,520	394,291	1178
7,388	64,198	581	.....	18,213	9,519	24,560	49,715	275,851	1179
561	43,588	96	.....	13,000	9,856	8,278	28,965	164,353	1180

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								
1132	Bay Shore	3,193	325	167	24	.....	.....	361	63
1133	Bay Head	1,987	251	.....	.....	.....	.....	.....	.....
1134	Long Beach	1,361	149	.....	.....	.....	.....	218	29
1135	Lakewood	2,850	546	.....	.....	.....	.....	.....	.....
1136	Ocean County	802	83	.....	.....	.....	.....	.....	.....
1137	New Egypt	1,167	200	.....	.....	.....	.....	147	32
1138	Metedeconk	546	99	.....	.....	.....	.....	.....	.....
1139	Point Pleasant	4,191	514	.....	.....	.....	.....	549	48
1140	Surf	736	95	.....	.....	.....	.....	.....	.....
1141	Seaside Park	465	86	.....	.....	.....	.....	23	9
1142	Beach	1,552	160	.....	.....	.....	.....	77	10
1143	Dover Mutual	10,848	1,291	.....	.....	.....	.....	693	53
1144	Toms River	1,060	104	.....	.....	.....	.....	24	5
1145	Mutual Benefit	4,072	283	.....	.....	.....	.....	.....	.....
	Totals	34,830	4,186	167	24	.....	.....	2,092	249
	Passaic County								
1146	Claverack	1,168	145	.....	.....	.....	.....	247	41
1147	Clifton	1,095	116	.....	.....	.....	.....	340	74
1148	East Clifton	1,634	165	.....	.....	.....	.....	120	28
1149	Florence Avenue	1,930	196	.....	.....	.....	.....	1,496	224
1150	Haledon	3,001	351	.....	.....	.....	.....	594	84
1151	Associated	660	75	.....	.....	.....	.....	119	18
1152	Hawthorne	3,473	292	1	1	.....	.....	342	57
1153	Little Falls	6,792	901	.....	.....	.....	.....	.....	.....
1154	Singac	1,039	130	.....	.....	.....	.....	.....	.....
1155	Pequannock & Wayne	1,706	242	.....	.....	.....	.....	455	133
1156	Acquackanonk	7,786	732	119	17	.....	.....	2,794	302
1157	American-Hungarian	1,422	174	.....	.....	.....	.....	239	33
1158	Constructive	1,872	175	.....	.....	.....	.....	.....	.....
1159	Fourth Ward	1,572	105	.....	.....	.....	.....	1,621	223
1160	Greater Passaic	1,018	109	.....	.....	.....	.....	5	1
1161	Hobart	1,095	103	.....	.....	.....	.....	46	11
1162	Home	6,332	652	46	15	.....	.....	2,016	245
1163	Lexington	848	96	.....	.....	.....	.....	43	8
1164	Main	380	60	.....	.....	.....	.....	426	60
1165	Mutual	553	58	.....	.....	.....	.....	280	38
1166	Passaic	146	37	.....	.....	.....	.....	202	27
1167	Passaic Park	1,259	113	.....	.....	.....	.....	258	49
1168	Peoples	2,831	478	.....	.....	.....	.....	2,530	339
1169	Polish American	6,850	911	.....	.....	.....	.....	1,514	177
1170	Pride of Jersey	1,208	133	.....	.....	.....	.....	33	10
1171	Russky	3,055	398	.....	.....	.....	.....	564	107
1172	Union	78,377	1,722	1,322	265	45	46	15,435	1,134
1173	Workingmen's Home	1,123	182	.....	.....	.....	.....	191	62
1174	Albion Place	693	70	.....	.....	.....	.....	.....	.....
1175	American	1,860	688	.....	.....	.....	.....	378	166
1176	Baltic	1,097	140	.....	.....	.....	.....	58	29
1177	Benefactor	1,584	100	.....	.....	.....	.....	16	2
1178	Carlisle	2,055	220	.....	.....	.....	.....	208	42
1179	Carroll	922	84	.....	.....	.....	.....	16	1
1180	Colombo American	594	69	.....	.....	.....	.....	.....	.....

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	
3,721	177	235	S.	$1.00 m.	$200	6	$6.00 a	$1.00 a	1132
1,987	106	145	S.	1.00 m.	200	6	3.00 a	.....	1133
1,579	66	112	S.	1.00 m.	200	6	8.00 a	1.00 a	1134
2,850	88	458	S.	1.00 m.	200	6	.....	.....	1135
802	50	33	S.	1.00 m.	200	6	4.00 a	4.00 a	1136
1,314	77	155	S.	1.00 m.	200	6	.02½ b	.02½ b	1137
546	30	69	S.	1.00 m.	200	6	3.00 a	1.00 a	1138
4,740	120	442	N.S.	1.00 m.	200	5 & 6	.....	.....	1139
736	59	36	S.	1.00 m.	200	6	.07½ b	.07½ b	1140
488	30	65	S.	1.00 m.	200	6	5.00 a	.....	1141
1,629	83	87	S.	1.00 m.	200	6	.07½ b	2.00 a	1142
11,541	752	592	S.	1.00 m.	200	6	2.00 a	1.00 a	1143
1,084	42	67	S.	1.00 m.	200	6	5.00 a	.....	1144
4,072	133	150	S.	.50 m.	100	6	6.00 a	6.00 a	1145
37,089	1,813	2,646							
1,415	52	134	S.	$1.00 m.	$200	6	$0.10 b	$0.10 b	1146
1,435	40	150	S.	1.00 m.	200	6	3.00 a	3.00 a	1147
1,754	54	139	N.S.	1.00 m.	T.M.&200	5 & 6	5.00 a	1.00 a	1148
3,426	53	367	S.	1.00 m.	200	6	.10 b	.10 b	1149
3,595	153	282	S.	1.00 m.	200	6	5.00 a	5.00 a	1150
779	21	72	S.	1.00 & 2.00 m.	200	5 & 6	6.00 a & .08 b	5.00 a & .08 b	1151
3,816	178	172	S.	1.00 m.	200	6	5.00 a	2.50 a	1152
6,792	259	642	S.	1.00 m.	200	6	4.50 a	2.00 a	1153
1,039	31	99	S.	1.00 m.	200	6	.05 b	.05 b	1154
2,161	88	287	S.	1.00 m.	200	6	.....	1.00 a	1155
10,699	69	982	O.P.	.....	200	6	2.00 a	.....	1156
1,661	43	164	S.	1.00 m.	200	6	5.00 a & .10 b	.100 a & .10 b	1157
1,872	43	132	O.P.	.....	100	6	2.00 a	.....	1158
3,193	60	268	S.	1.00 m.	200	6	1.00 a & .10 b	1.00 a & .10 b	1159
1,023	9	101	S.	1.00 m.	200	5 & 6	1.00 a	1.00 a	1160
1,141	29	85	N.S.	1.00 m.	200	6	5.00 a	.....	1161
8,394	302	610	O.P.	.....	200	6	.10 b	3.00 a	1162
891	2	102	N.S.	1.00 m.	200	6	5.00 a	.....	1163
806	12	108	S.	1.00 m.	200	6	.10 b	.10 b	1164
833	19	77	N.S.	1.00 m.	200	6	5.00 a & .10 b	4.00 a & .10 b	1165
348	6	58	S.	1.00 m.	200	6	.....	.....	1166
1,517	28	134	S.	1.00 m.	200	6	.....	.....	1167
5,361	136	681	S.	1.00 m.	200	6	5.00 a	2.00 a	1168
8,364	80	1,008	O.P.	.....	200	6	4.00 a	.....	1169
1,241	35	108	N.S.	1.00 m.	200	5 & 6	1.00 a	1.00 a	1170
3,619	107	398	S.	1.00 m.	200	6	5.00 a	1.00 a	1171
95,179	482	2,685	O.P.	.....	100	6	.....	.....	1172
1,314	39	205	S.	1.00 m.	200	6	5.00 a	1.00 a	1173
693	36	34	S.	1.00 m.	200	6	.....	2.50 a	1174
2,238	121	733	S. & N.S.	1.00 m.	200	6	3.00 a	1.00 a	1175
1,155	22	147	S.	1.00 m.	200	6	4.00 a	.....	1176
1,600	39	63	S.	1.00 m.	200	6	4.00 a	4.00 a	1177
2,263	73	189	S.	1.00 m.	200	6	5.00 a	5.00 a	1178
938	36	49	S.	1.00 & 2.00 m.	200	6	5.00 a	2.00 a	1179
594	16	53	S.	1.00 m.	200	6	4.00 a	4.00 a	1180

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			
1181	Colt	Paterson	May 26, 1921	William P. Kalff
1182	Columbiad	"	Oct. 6, 1925	John Agnew
1183	Cumulative	"	Feb. 28, 1924	William O. Mickel
1184	Defender	"	Jan. 8, 1924	Henry C. Speer
1185	Falls City	"	Oct. 19, 1923	Isidore Simon
1186	Financial-Regent	"	* (See below)	Edmund B. Randall
1187	Friendly	"	May 17, 1923	David Weiss
1188	Garret Rock	"	Jan. 5, 1923	David Letz
1189	Home Lovers	"	Jan. 30, 1925	Henry N. Stam
1190	Italian American	"	Nov. 13, 1914	Pasquale Rescigno
1191	Lakeview	"	July 28, 1922	Harold J. Adams
1192	Lambert	"	Feb. 7, 1924	Jacob Ackerman
1193	Mansion	"	April 15, 1924	George Truhar
1194	Materialmen's	"	Jan. 24, 1920	John A. Arts
1195	Mutual Home & Savings	"	Aug. 31, 1898	William H. Daniels
1196	Northside	"	July 1, 1922	Isaac Noonburg
1197	Paterson	"	April 3, 1901	George S. Curtis
1198	Peoples	"	Nov. 24, 1863	George Kesse
1199	Peoples Park	"	Mar. 11, 1912	Abram Hook
1200	Provident	"	Mar. 12, 1886	Daniel Van Winkle
1201	Riverside	"	June 29, 1887	Dwight Ashley, Jr.
1202	Riverview	"	April 15, 1922	Peter A. Wiseman
1203	Romaine	"	Sept. 20, 1923	Ralph Brustlin
1204	Silk City	"	Mar. 23, 1910	Frank Stave
1205	Sunshine	"	Jan. 6, 1923	Samuel Neinken
1206	Textile Home	"	Nov. 1, 1919	Walter J. Hunziker
1207	Wagaraw	"	Aug. 8, 1925	William Van Hassel
1208	Pompton Lakes	Pompton Lakes	Jan. 22, 1916	Stephen H. B. Jacobs
1209	Prospect Park	Prospect Park	June 12, 1926	Frank P. Stagg
1210	Laurel	Totowa	Sept. 10, 1921	Joseph Boyle
1211	Wanaque Borough	Wanaque	May 27, 1924	Thomas Trengrove
1212	Passaic Valley	West Paterson	July 20, 1921	A. F. Graham
	Salem County			
1213	Second Elmer Mutual	Elmer	Nov. 10, 1879	John C. Harker
1214	Penns Grove	Penns Grove	Nov. 16, 1928	B. Noel Gross
1215	Quinton	Quinton	Feb. 4, 1871	B. Harold Smick
1216	Franklin	Salem	April 18, 1861	Arthur B. Smith
1217	Second Union	Woodstown	Dec. 28, 1869	Charles M. Miller
	Somerset County			
1218	Bernardsville	Bernardsville	Jan. 20, 1920	Joseph B. Kronenberg
1219	Bound Brook	Bound Brook	May 4, 1887	W. B. R. Mason
1220	Somerset Hills	Far Hills	May 20, 1927	William F. Skillman
1221	Manville	Manville	Mar. 11, 1920	Joseph Onka
1222	North Plainfield	North Plainfield	Aug. 3, 1920	Thomas W. Power
1223	Raritan	Raritan	Mar. 22, 1917	Frank J. Lavelle
1224	Citizens'	Somerville	Nov. 17, 1890	Arthur B. Smith
1225	People's	"	Feb. 21, 1887	Thomas H. Flynn

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Benjamin J. Spitz	Louis E. Schotz	45 Church St., Paterson, N. J.	1181
Frank J. Davies	John J. Hall	148 Market St., Paterson, N. J.	1182
Bernstein & Altshuler	Charles Evans	156 Ellison St., Paterson, N. J.	1183
Josiah Dadley	David MacGregor	152 Market St., Paterson, N. J.	1184
Harris J. Westerhoff	Anthony H. Foster	5 Colt St., Paterson, N. J.	1185
Evans, Smith & Evans	Henri Dorsman	5 Colt St., Paterson, N. J.	1186
Herman D. Edelson	Jack Zingler	175 Market St., Paterson, N. J.	1187
Milton Schamach	Simon H. Glass	175 Market St., Paterson, N. J.	1188
Jacob Stam	Marie V. France	5 Colt St., Paterson, N. J.	1189
Henry Marelli	Frederick Aimone	20 Park Ave., Paterson, N. J.	1190
Isaac A. Serven	Andrew Chambers	1143 Main St., Paterson, N. J.	1191
E. Robert Coven	Leo Minuskin	45 Church St., Paterson, N. J.	1192
Salvatore D. Viviano	Henry Riccobene	45 Church St., Paterson, N. J.	1193
Frank Smit	Lester A. Johnston	521 Twentieth Ave., Paterson, N. J.	1194
Josiah Dadley	John J. Sloate	140 Market St., Newark, N. J.	1195
Peter Hofstra	Ira Struck	Main & Arch St., Paterson, N. J.	1196
Hunziker & Hunziker	William A. Merz	63 Van Houten St., Paterson, N. J.	1197
Barton H. Walker	William Dewey	537 Main St., Paterson, N. J.	1198
Frederic Beggs	George W. Fulton, Jr.	2 Beckwith Ave., Paterson, N. J.	1199
Fred C. Hindle	Henry N. Stam	5 Colt St., Paterson, N. J.	1200
Edmund B. Randall	Fanny Cohen	152 Market St., Paterson, N. J.	1201
A. Lawrie Young	William R. Ahrens	37 Manchester Ave., Paterson, N. J.	1202
Abram Waks	Louis Atkind	136 Washington St., Paterson, N. J.	1203
Abram I. Bluestein	Charles S. Silberman	126 Market St., Paterson, N. J.	1204
Abram I. Bluestein	Joseph G. Dorfman	126 Market St., Paterson, N. J.	1205
Gustav A. Hunziker	Helen R. Moyer	160 Market St., Paterson, N. J.	1206
John Pierce	Frank A. Iannucci	658 River St., Paterson, N. J.	1207
Edmund B. Randall	Oliver K. Lockwood	Pompton Lakes, N. J.	1208
Peter Hofstra	Theodore Bruinsma	130 Haledon Ave., Prospect Park, N. J.	1209
Robert Boyle	Harry A. Stratton	22 Lincoln Ave., Totowa, N. J.	1210
J. W. DeYoe	Frank R. Parry	Wanaque, N. J.	1211
Mendon Morrill	Bertha Kammelhor	654 McBride Ave., Paterson, N. J.	1212
Charles F. Skinner	Olin Craver	Elmer, N. J.	1213
John M. Summerill, Jr.	George F. Featherer	17 Church St., Penns Grove, N. J.	1214
*James H. Mecum	Paul C. Harris	Quinton, N. J.	1215
James H. Mecum	A. H. Powell	70 Eighth St., Salem, N. J.	1216
E. C. Waddington	Howard C. Hitchner	Woodstown, N. J.	1217
James I. Bowers	Ned O. Howlett	Basking Ridge, N. J.	1218
John P. Cullen	George W. Koehler	34 W. Main St., Bound Brook, N. J.	1219
James I. Bowers	Bernard A. Reed	P. O. Box 104, Far Hills, N. J.	1220
John P. Cullen	V. S. Cline	23 W. Spring St., Somerville, N. J.	1221
Ralph J. Smalley	Guy C. Hyland	357 Clinton Ave., Plainfield, N. J.	1222
George W. Allgair	Albert C. Van Tine, Jr.	Frelinghuysen Ave., Raritan, N. J.	1223
Voorhees Kline	William R. Sutphen	52 W. Main St., Somerville, N. J.	1224
Irving Schwed	Philip F. Cron	Somerville, N. J.	1225

* 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				
1181	Colt	Paterson	$2,143	.....	$156,970
1182	Columbiad	"	9,925	$2,713	75,100
1183	Cumulative	"	11,536	.....	69,750
1184	Defender	"	8,196	2,775	83,000
1185	Falls City	"	3,938	4,000	464,748
1186	Financial-Regent	"	25,424	11,518	199,680
1187	Friendly	"	4,060	.....	111,760
1188	Garret Rock	"	1,289	.....	74,900
1189	Home Lovers	"	1,662	21	87,200
1190	Italian American	"	20,332	23,000	28,200
1191	Lakeview	"	4,183	6,500	97,300
1192	Lambert	"	6,926	5,041	53,000
1193	Mansion	"	1,364	12,966	59,400
1194	Materialmen's	"	9,055	.....	266,720
1195	Mutual Home & Savings	"	268	2,090	26,140
1196	Northside	"	1,815	8,400	185,600
1197	Paterson	"	895	43,046	646,010
1198	Peoples	"	6,142	3,500	154,920
1199	Peoples-Park	"	36,537	.....	427,900
1200	Provident	"	3,013	7,500	387,239
1201	Riverside	"	9,689	.....	208,450
1202	Riverview	"	850	5,302	139,400
1203	Romaine	"	951	.....	98,600
1204	Silk City	"	22,533	28,602	414,850
1205	Sunshine	"	6,779	102	76,900
1206	Textile Home	"	6,763	9,120	326,100
1207	Wagaraw	"	11,536	2,207	79,800
1208	Pompton Lakes	Pompton Lakes	10,013	7,000	304,560
1209	Prospect Park	Prospect Park	24,110	2,100	180,400
1210	Laurel	Totowa	20,070	703	92,650
1211	Wanaque Borough	Wanaque	1,093	1,129	85,550
1212	Passaic Valley	West Paterson	1,151	3,300	89,300
	Totals		$657,735	$546,789	$12,052,492
	Salem County				
1213	Second Elmer Mutual	Elmer	$6,969	$2,500	$186,700
1214	Penns Grove	Penns Grove	751	2,250	252,800
1215	Quinton	Quinton	2,425	524	64,000
1216	Franklin	Salem	76,537	9,850	1,244,764
1217	Second Union	Woodstown	2,674	6,000	446,650
	Totals		$89,356	$21,124	$2,194,914
	Somerset County				
1218	Bernardsville	Bernardsville	$5,739	$5,272	$241,675
1219	Bound Brook	Bound Brook	79,783	10,000	542,400
1220	Somerset Hills	Far Hills	2,795	10,688	193,799
1221	Manville	Manville	578	2,324	50,821
1222	North Plainfield	North Plainfield	2,452	2,924	140,000
1223	Raritan	Raritan	21,053	6,692	257,400
1224	Citizens'	Somerville	33,240	7,800	285,362
1225	People's	"	41,900	132,275	246,300
	Totals		$187,540	$177,975	$1,957,757

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$75,741	$1,016	$188,028	$12,512	$13,958	$450,368	1181
6,037	1,080	118,400	4,453	27,428	245,136	1182
16,750	7,477	147,767	3,210	377	256,867	1183
35,605	.....	59,756	1,194	3,872	194,398	1184
11,600	21,545	771,714	111,696	26,244	1,415,485	1185
99,824	9,230	178,719	1,635	34,513	560,543	1186
61,312	4,846	172,724	21,840	1,155	377,697	1187
3,376	200	90,456	6,666	533	177,420	1188
8,568	1,150	136,737	3,839	3,919	243,096	1189
519,611	8,334	957,145	1,631	4,405	1,562,658	1190
220,994	8,263	79,709	1,776	2,399	421,124	1191
110,425	3,335	156,129	4,135	12,034	351,025	1192
.....	1,200	108,105	5,159	1,568	189,762	1193
5,038	4,530	266,904	8,987	5,744	566,978	1194
.....	.....	49,343	.....	81	77,922	1195
32,994	2,751	145,191	7,908	62,112	446,771	1196
38,815	6,437	709,503	55,331	44,033	1,544,070	1197
.....	3,200	134,411	16,330	542	319,045	1198
61,900	1,366	367,542	23,046	1,502	919,793	1199
68,721	2,322	386,918	71,486	68,358	995,557	1200
20,459	1,175	286,486	7,740	5,364	539,363	1201
27,080	2,050	65,481	4,474	11,869	256,506	1202
27,604	550	69,767	6,015	.....	203,487	1203
129,546	7,110	661,975	50,563	3,086	1,318,265	1204
121,517	.....	597,805	1,843	5,081	810,027	1205
97,869	.....	251,048	2,224	1,350	694,474	1206
2,500	1,835	49,402	9,112	27,635	184,027	1207
609	6,065	140,415	6,068	4,290	479,020	1208
74,653	.....	20,429	1,306	521	303,519	1209
.....	538	53,367	2,994	11,273	181,595	1210
.....	1,625	13,643	4,232	509	107,781	1211
.....	10,717	108,711	1,288	4,672	219,139	1212
$5,136,370	$240,801	$15,711,875	$857,561	$2,060,383	$37,264,006	
$1,050	$17,675	$18,294	$4,971	$75	$238,234	1213
.....	6,355	.....	1,431	100	263,687	1214
.....	.....	.....	1,287	54	68,290	1215
23,850	27,685	33,622	10,602	478	1,427,388	1216
28,000	14,470	26,163	2,179	1,379	527,515	1217
$52,900	$66,185	$78,079	$20,470	$2,086	$2,525,114	
$133,962	$7,365	$37,422	$7,416	$1,440	$440,291	1218
49,177	.....	245,527	5,259	13,953	946,099	1219
.....	2,615	11,440	1,772	183	223,292	1220
2,128	200	12,844	2,044	156	71,095	1221
4,200	4,360	62,107	10,269	2,518	228,830	1222
14,500	1,100	51,096	7,630	550	360,021	1223
83,376	6,535	72,839	12,911	56,340	558,403	1224
62,694	16,910	76,112	14,519	1,595	592,305	1225
$350,037	$39,085	$569,387	$61,820	$76,735	$3,420,336	

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					
1181	Colt	Paterson	$151,465	.....	.....	$500
1182	Columbiad	"	164,952	.....	.....	.....
1183	Cumulative	"	108,699	.....	.....	7,300
1184	Defender	"	135,608	.....	.....	.....
1185	Falls City	"	707,406	.....	.....	1,800
1186	Financial-Regent	"	297,870	.....	.....	65,057
1187	Friendly	"	158,850	.....	.....	4,800
1188	Garret Rock	"	45,590	.....	.....	3,000
1189	Home Lovers	"	97,632	.....	.....	40,760
1190	Italian American	"	395,443	$7,750	.....	283,275
1191	Lakeview	"	233,586	.....	.....	56,750
1192	Lambert	"	145,611	.....	.....	38,787
1193	Mansion	"	86,455	.....	.....	22,300
1194	Materialmen's	"	181,512	.....	.....	38,500
1195	Mutual Home & Savings	"	41,703	.....	.....	.....
1196	Northside	"	173,034	.....	.....	76,100
1197	Paterson	"	810,514	.....	.....	173,950
1198	Peoples	"	197,208	.....	.....	.....
1199	Peoples Park	"	263,247	3,200	.....	91,125
1200	Provident	"	363,411	.....	.....	151,300
1201	Riverside	"	225,039	.....	.....	.....
1202	Riverview	"	116,166	.....	.....	44,400
1203	Romaine	"	65,619	.....	.....	41,500
1204	Silk City	"	445,135	.....	.....	42,600
1205	Sunshine	"	176,895	.....	.....	31,400
1206	Textile Home	"	212,757	.....	.....	149,674
1207	Wagaraw	"	124,539	.....	.....	.....
1208	Pompton Lakes	Pompton Lakes	294,258	.....	.....	.....
1209	Prospect Park	Prospect Park	211,317	.....	.....	5,200
1210	Laurel	Totowa	89,187	.....	.....	26,000
1211	Wanaque Borough	Wanaque	69,828	.....	.....	.....
1212	Passaic Valley	West Paterson	112,719	.....	.....	10,900
	Totals		$13,842,532	$161,742	$388	$6,295,013
	Salem County					
1213	Second Elmer Mutual	Elmer	$169,905	.....	.....	.....
1214	Penns Grove	Penns Grove	176,844	$26,900	.....	.....
1215	Quinton	Quinton	44,634	.....	.....	.....
1216	Franklin	Salem	1,052,448	.....	.....	.....
1217	Second Union	Woodstown	379,662	.....	.....	.....
	Totals		$1,823,493	$26,900	.....	.....
	Somerset County					
1218	Bernardsville	Bernardsville	$239,386	.....	.....	$80,700
1219	Bound Brook	Bound Brook	695,205	.....	.....	.....
1220	Somerset Hills	Far Hills	165,966	.....	.....	600
1221	Manville	Manville	44,844	.....	.....	.....
1222	North Plainfield	North Plainfield	112,114	.....	.....	38,146
1223	Raritan	Raritan	262,980	.....	.....	3,000
1224	Citizens'	Somerville	400,752	.....	.....	.....
1225	People's	"	431,088	.....	.....	.....
	Totals		$2,352,335	.....	.....	$122,446

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

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	
$30,197	$82,138	$190	.....	.....	$25,061	$24,222	$136,595	$450,368	1181
.....	.....	212	.....	.....	346	21,723	57,903	245,136	1182
162	35,252	1,166	.....	$8,000	10,140	16,376	69,772	256,867	1183
113	.....	1,752	.....	.....	4	39,304	17,617	194,398	1184
2,523	187,063	117	.....	.....	42,464	104,261	369,851	1,415,485	1185
668	.....	.....	.....	43,750	10,260	68,248	74,690	560,543	1186
8,288	42,905	1,617	.....	10,000	21,593	31,827	97,817	377,697	1187
868	64,298	12	.....	.....	11,047	4,607	47,998	177,420	1188
.....	5,015	25	.....	22,000	11,236	25,207	41,221	243,096	1189
2,685	188,783	.....	.....	144,750	147,827	86,261	305,884	1,562,658	1190
73	.....	485	.....	53,374	257	57,439	19,160	421,124	1191
1,116	.....	120	.....	13,000	43,394	28,998	79,999	351,025	1192
2,890	1,005	138	.....	.....	19,874	15,802	41,298	189,762	1193
.....	57,819	192	.....	.....	83,266	57,789	147,900	566,978	1194
.....	.....	.....	.....	1,500	.....	11,553	23,166	77,922	1195
.....	.....	652	.....	52,200	24,516	34,804	85,465	446,771	1196
546	31,530	791	.....	.....	79,145	120,189	327,405	1,544,070	1197
.....	.....	673	.....	16,500	6,145	34,656	63,863	319,045	1198
.....	227,913	103	.....	.....	95,214	48,683	190,308	919,793	1199
248	173,459	219	.....	63,250	34,130	50,871	158,669	995,557	1200
3,999	78,146	622	.....	39,000	43,150	34,141	115,266	539,363	1201
127	.....	180	.....	.....	12,386	20,049	63,198	256,506	1202
.....	.....	149	.....	21,500	10,705	13,561	50,453	203,487	1203
5,599	253,010	767	.....	.....	110,602	62,531	398,021	1,318,265	1204
2,151	83,902	.....	.....	10,000	216,177	12,233	277,269	810,027	1205
82	96,528	.....	$100	76,000	39,005	38,965	81,363	694,474	1206
1,199	.....	195	.....	.....	710	35,803	21,581	184,027	1207
676	.....	507	.....	25,300	4	74,225	84,050	479,020	1208
129	.....	1,547	.....	.....	1,433	52,438	31,455	303,519	1209
21	.....	518	.....	.....	562	19,200	46,107	181,595	1210
36	.....	41	.....	10,694	.....	17,790	9,392	107,781	1211
799	16,056	1,444	.....	.....	13,656	24,677	38,888	219,139	1212
$148,508	$2,454,906	$31,699	$1,750	$1,553,889	$2,486,518	$2,726,416	$7,560,645	$37,264,006	
.....	.....	$467	.....	$17,650	.....	$41,903	$8,309	$238,234	1213
.....	.....	581	.....	7,800	$1,086	47,526	2,950	263,687	1214
.....	.....	56	.....	8,500	991	12,656	1,453	68,290	1215
.....	.....	2,317	.....	.....	11,186	327,751	33,686	1,427,388	1216
.....	.....	480	.....	28,000	12	98,849	20,512	527,515	1217
.....	.....	$3,901	.....	$61,950	$13,275	$528,685	$66,910	$2,525,114	
$608	.....	$510	$3,800	$30,000	$2,978	$56,065	$26,244	$440,291	1218
140	.....	792	.....	.....	4	149,145	100,813	946,099	1219
2	.....	372	.....	.....	1,098	49,329	5,925	223,292	1220
188	.....	451	.....	5,300	.....	7,783	12,529	71,095	1221
406	$7	291	.....	27,500	1,558	22,246	26,562	228,830	1222
2,778	.....	148	.....	.....	30	56,791	34,294	360,021	1223
.....	.....	276	.....	.....	118	99,914	57,343	558,403	1224
.....	.....	591	.....	.....	160	106,805	53,661	592,305	1225
$4,122	$7	$3,431	$3,800	$62,800	$5,946	$548,078	$317,371	$3,420,336	

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								
1181	Colt	1,520	135					3	1
1182	Columbiad	1,552	130						
1183	Cumulative	1,034	122					37	5
1184	Defender	1,877	144						
1185	Falls City	5,918	613					9	3
1186	Financial-Regent	4,099	466					272	33
1187	Friendly	1,466	139					48	12
1188	Garret Rock	471	30					15	1
1189	Home Lovers	1,043	90					204	59
1190	Italian American	3,483	859	155	155			2,833	197
1191	Lakeview	5,703	393					284	64
1192	Lambert	1,222	146					194	27
1193	Mansion	763	88					112	21
1194	Materialmen's	1,557	140					185	19
1195	Mutual Home & Savings	1,481	74						
1196	Northside	1,958	229					381	98
1197	Paterson	8,287	681					8,695	150
1198	Peoples	2,054	266						
1199	Peoples Park	3,057	163	21	2			456	136
1200	Provident	3,611	364					757	78
1201	Riverside	2,311	278						
1202	Riverview	1,567	183					222	54
1203	Romaine	900	79					208	45
1204	Silk City	4,003	296					213	28
1205	Sunshine	1,411	173					157	24
1206	Textile Home	5,842	486					748	86
1207	Wagaraw	1,246	128						
1208	Pompton Lakes	4,116	486						
1209	Prospect Park	3,053	312					26	4
1210	Laurel	1,058	121					130	35
1211	Wanaque Borough	897	119						
1212	Passaic Valley	1,060	82					55	7
	Totals	228,650	18,237	1,664	455	45	46	48,830	4,912
	Salem County								
1213	Second Elmer Mutual	2,323	270						
1214	Penns Grove	3,475	348	269	40				
1215	Quinton	713	88						
1216	Franklin	15,960	1,392						
1217	Second Union	12,156	576						
	Totals	34,627	2,674	269	40				
	Somerset County								
1218	Bernardsville	3,542	429					404	49
1219	Bound Brook	10,436	1,069						
1220	Somerset Hills	1,984	118					3	1
1221	Manville	674	112						
1222	North Plainfield	1,482	189					191	46
1223	Raritan	3,715	529					15	1
1224	Citizens'	5,416	729						
1225	People's	5,470	450						
	Totals	32,719	3,625					613	97

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	
1,523	45	91	S.	$1.00 m.	$200	6	$5.00 a	.....	1181
1,552	22	108	S.	1.00 m.	200	6	5.00 a	$5.00 a	1182
1,071	35	92	S.	1.00 m.	200	6	5.00 a	2.00 a	1183
1,877	41	103	S.	.70 m.	200	6	5.00 a & .07½ b	.....	1184
5,927	187	429	S.	1.00 m.	200	5 & 6	5.00 a	5.00 a	1185
4,371	67	432	N.S.	1.00 m.	T.M.&200	6	.....	.....	1186
1,514	45	106	S.	1.00 & 2.00 m.	200	6	5.00 a	.....	1187
486	19	12	S.	1.00 m.	200	5 & 6	.....	.....	1188
1,247	30	119	S.	1.00 m.	200	6	.05 b	.05 b	1189
6,471	33	1,178	N.S.	1.00 m.	T.M.100& 200	6	4.00 a	.....	1190
5,987	133	324	S.	1.00 m.	200	6	5.00 a	.10 b	1191
1,416	37	136	S.	1.00 m.	200	6	5.00 a	.....	1192
875	17	92	S.	1.00 m.	200	6	5.00 a	3.00 a	1193
1,742	72	87	S.	1.00 m.	200	6	5.00 a & .04 b	.04 b	1194
1,481	7	67	N.S.	1.00 m.	100	6	.09 b	.09 b	1195
2,339	53	274	S.	1.00 m.	200	6	5.00 a & .08 b	1.00 a & .08 b	1196
16,982	202	629	S.	1.00 m.	200	5 & 6	5.00 a	5.00 a	1197
2,054	70	196	S.	1.00 m.	200	6	.....	3.00 a	1198
3,534	80	221	S.	1.00 m.	200	6	.06 b	.06 b	1199
4,368	95	347	S.	1.00 m.	200	6	5.00 a	5.00 a	1200
2,311	106	172	S.	1.00 m.	200	6	.....	.....	1201
1,789	51	186	S.	1.00 m.	200	6	.05 b	.05 b	1202
1,108	20	104	S.	1.00 m.	T.M.&200	6	.....	.....	1203
4,216	102	222	S.	1.00 & 2.00 m.	200	6	5.00 a	1.50 a	1204
1,568	24	173	O.P.	.....	200	6	.....	.....	1205
6,590	119	453	O.P.	.....	200	6	3.00 a	.....	1206
1,246	26	102	S.	1.00 m.	200	6	5.00 a	5.00 a	1207
4,116	118	368	S.	1.00 m.	200	6	3.50 a	1.00 a	1208
3,079	69	247	S.	1.00 m.	200	5 & 6	5.00 a	.....	1209
1,188	34	122	S.	1.00 m.	200	6	5.00 a	3.00 a	1210
897	51	68	O.P.	.....	200	6	3.00 a	2.00 a	1211
1,115	46	43	S.	1.00 m.	200	6	5.00 a	.....	1212
279,189	4,829	18,821							
2,323	127	143	S.	$1.00 m.	$200	6	.....	.....	1213
3,744	129	259	S.	1.00 m.	200	6	$3.00 a & $0.05 b	$3. a & $.05 b	1214
713	41	47	S.	1.00 m.	200	6	2.63 a	.....	1215
15,960	570	822	S.	1.00 m.	200	6	3.00 a	.....	1216
12,156	213	363	S.	.50 m.	100	6	.....	.....	1217
34,896	1,080	1,634							
3,946	126	352	S.	$1.00 m.	$200	6	$1.00 a	$1.00 a	1218
10,436	216	853	S.	1.00 m.	200	6	.....	.....	1219
1,987	62	57	S.	1.00 m.	200	6	1.00 a	.....	1220
674	39	73	S.	1.00 m.	200	6	.05 b	.05 b	1221
1,673	61	174	S.	1.00 m.	200	6	3.00 a	1.00 a	1222
3,730	132	398	S.	1.00 m.	200	6	.05 b	.05 b	1223
5,416	219	510	S.	1.00 m.	200	5 & 6	.05 b	.05 b	1224
5,470	130	320	S.	1.00 m.	200	5 & 6	.05 b	.05 b	1225
33,332	985	2,737							

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Sussex County			
1226	Newton	Newton	Aug. 25, 1890	Levi H. Morris
1227	S. & M.	"	June 21, 1929	Harvey Snook
1228	Sussex	Sussex	Aug. 20, 1925	Clarkson A. Potter
	Union County			
1229	Cranford Mutual	Cranford	Mar. .., 1887	Joseph A. Plummer
1230	Greeley	"	Feb. 15, 1922	Louis R. Allison
1231	Betsytown	Elizabeth	May 16, 1922	Martin Reitman
1232	Better-Plan	"	Jan. 30, 1925	Edward H. Feller
1233	Central	"	Jan. 26, 1886	Joseph Sauerwein
1234	Citizens	"	Mar. 17, 1887	H. Edward Wolff
1235	Clarkson	"	Dec. 15, 1927	Kazimierz Wajda
1236	Clearing House	"	Sept. 5, 1925	Philip C. Osterman
1237	Columbia	"	April 22, 1892	C. Godfrey Poggi
1238	Crystal	"	Jan. 5, 1921	Jacob Berger
1239	Desirable	"	Feb. 5, 1925	R. M. Nittoli
1240	Elizabeth	"	Sept. 3, 1869	Joseph Oslender
1241	Elizabethport Mutual	"	April 5, 1875	James J. Higgins
1242	Elmora and West End	"	Dec. 27, 1910	George W. Taylor
1243	Emerald	"	Dec. 20, 1924	Adolph R. Goldblatt
1244	Eternal	"	Jan. 9, 1926	Lawrence A. Ryan
1245	Excelsior	"	May 7, 1887	Edward Bauer
1246	Flag	"	April 14, 1925	Henry G. Nulton
1247	Harmonia	"	Nov. 23, 1872	George J. Doehrmann
1248	Headway	"	Mar. 28, 1927	Robert W. Hersh
1249	Home	"	Feb. 6, 1912	*William G. Dowd, Sr.
1250	Homeland	"	July 31, 1920	Dennis F. Hennessey
1251	Ideal	"	Jan. 26, 1910	Louis Kaufman
1252	Independent	"	April 10, 1919	Morris Kowalsky
1253	International	"	Mar. 20, 1913	Ogden Beatty
1254	Jefferson Park	"	Nov. 26, 1919	George H. Parsons
1255	Juniors'	"	Jan. 21, 1913	Charles A. Stafford
1256	Lithuanian	"	Oct. 6, 1913	John A. Patrick, Jr.
1257	Members	"	Jan. 28, 1926	A. S. V. Giglio
1258	Merchants	"	Jan. 24, 1908	Edward S. Hersh
1259	Moreland	"	Nov. 17, 1927	A. P. Troiano
1260	Myrtle	"	Jan. 14, 1924	John E. Knight
1261	N. A. S. E.	"	July 15, 1926	Daniel W. Henry
1262	North Broad Street	"	June 12, 1924	William T. McGeachie
1263	North Elizabeth	"	Mar. 19, 1919	John F. Martin
1264	North Park	"	Mar. 1, 1923	George R. Flach
1265	Old Colony	"	Oct. 3, 1924	A. A. Baekey
1266	People's	"	Mar. 30, 1908	John K. Leeds
1267	Polonia	"	Jan. 22, 1909	Stephen Regit
1268	Rail and Harbor City	"	July 6, 1911	Alexander H. Clark
1269	Rainbow	"	Mar. 8, 1923	A. I. Uslander
1270	Satisfactory	"	Jan. 7, 1927	Peter B. Shelton
1271	Security	"	Feb. 20, 1912	Hans Herold
1272	Townley	"	Mar. 28, 1927	Eugene F. Walsh
1273	Trinity	"	April 8, 1924	David B. Brown

* Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
T. M. Kays, C. T. Downing & W. H. Sherred	Floyd W. Harding	Newton, N. J.	1226
Dolan & Dolan and others	Edwin M. Quick	Newton, N. J.	1227
Marshall Hunt	Jay S. Wilson	Sussex, N. J.	1228
Berkeley C. Austin	Warren D. Sculthorp	2 N. Union Ave., Cranford, N. J.	1229
George S. Sauer	John V. Nostrand	100 South Ave. E., Cranford, N. J.	1230
Connolly & Hueston	Peter L. Mack	954 Adams Ave., Elizabeth, N. J.	1231
Milton A. Feller	J. William Benner	40 W. Roselle Ave., Roselle Park, N. J.	1232
C. Addison Swift	Henry Dissman	715 Elizabeth Ave., Elizabeth, N. J.	1233
Charles Wagner	George M. Seaton	1160 E. Jersey St., Elizabeth, N. J.	1234
Francis J. Regula	Charles Adamkowski	604 Green St., Elizabeth, N. J.	1235
Welcome W. Bender	James Clark	915 Jersey Ave., Elizabeth, N. J.	1236
Sigurd A. Emerson	Frank W. Dilkes	289 Morris Ave., Elizabeth, N. J.	1237
Philip Cohen	Adam Liebler	625 Chandler Ave., Roselle, N. J.	1238
Nicholas A. Tomasulo	James C. Tomasulo	308 Westfield Ave. E., Roselle Park, N. J.	1239
Stein, Stein & Stein	Fred F. Rau	111 Jefferson Ave., Elizabeth, N. J.	1240
Charles A. Otto	Frank T. Mountford	52 Westfield Ave. E., Roselle Park, N. J.	1241
Martin P. O'Connor	William J. Kenealy	33 Oakwood Place, Elizabeth, N. J.	1242
Aaron Kaufman	A. W. Spilner	828 Bailey Ave., Elizabeth, N. J.	1243
George S. Sauer	John A. McArevey	318 W. Gibbons St., Linden, N. J.	1244
C. Addison Swift	G. P. Schmidt	715 Elizabeth Ave., Elizabeth, N. J.	1245
Feit & Feit	Samuel Balter	1139 E. Jersey St., Elizabeth, N. J.	1246
C. Addison Swift	August J. Seeholzer	132 Parker Road, Elizabeth, N. J.	1247
Saul Lehr	Herbert O. Struss	450 E. Clay Ave., Roselle Park, N. J.	1248
Charles L. Morgan	Adolph G. Ahrens	122 Lincoln Ave., Elizabeth, N. J.	1249
Martin P. O'Connor	John J. Carroll	450 Marshall St., Elizabeth, N. J.	1250
Francis A. Gordon	A. W. Spilner	828 Bailey Ave., Elizabeth, N. J.	1251
Charles J. Stamley	Nathan T. Burdeau	24 Commerce St., Newark, N. J.	1252
David S. Feinswog	A. W. Spilner	828 Bailey Ave., Elizabeth, N. J.	1253
Donald G. Davis	William E. Walker	34 Hazard Place, Elizabeth, N. J.	1254
Charles A. Otto, Jr.	Harry G. Pflug	51 Fernwood Terrace, Elizabeth, N. J.	1255
James T. Kirk	Joseph B. Patalkis	230 Isham Place, Elizabeth, N. J.	1256
Louis P. Longobardi	Anthony Crincoli	339 Centre St., Elizabeth, N. J.	1257
John J. Griffin	Arthur W. Pfaff	100 First St., Elizabeth, N. J.	1258
Mario Turtur	Walter B. Wilson	980 Lorraine Ave., Union, N. J.	1259
Abe J. Blum	Charles G. Forman	1145 E. Jersey St., Elizabeth, N. J.	1260
Louis C. Lehmann, Jr.	Welles B. Pullen	519 Hemlock St., Roselle Park, N. J.	1261
F. N. Talley & N. R. Leavitt	Frank Regenthal	132 Elm St., Elizabeth, N. J.	1262
John R. Connolly	James Clark	915 Jersey Ave., Elizabeth, N. J.	1263
Frank K. Sauer	John A. McArevey	318 W. Gibbons St., Linden, N. J.	1264
Samuel Koestler	Harold E. Manvel	67 Hillside Road, Elizabeth, N. J.	1265
Joseph T. Hague	William H. Ryan, Jr.	4-6 Julian Place, Elizabeth, N. J.	1266
Francis J. Regula	John R. Wnek	111 Inslee Place, Elizabeth, N. J.	1267
Donald H. McLean	Alfred B. Strickler	125 Broad St., Elizabeth, N. J.	1268
Henry H. Eisenberg	Samuel Balter	1139 E. Jersey St., Elizabeth, N. J.	1269
Joseph J. Turek	William J. Haggerty	618 Green St., Elizabeth, N. J.	1270
George Schmidt, Jr.	Charles W. Schlegel	536 Drake Ave., Roselle, N. J.	1271
Raymond A. Leahy	George H. Byrd	280 N. Broad St., Elizabeth, N. J.	1272
Francis A. Gordon	A. W. Spilner	828 Bailey Ave., Elizabeth, N. J.	1273

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Sussex County				
1226	Newton	Newton	$3,623	$7,500	$409,850
1227	S. & M.	"	13,149	2,023	130,300
1228	Sussex	Sussex	724	6,287	233,681
	Totals		$17,496	$15,810	$773,831
	Union County				
1229	Cranford Mutual	Cranford	$2,246	$581	$379,500
1230	Greeley	"	907	7	53,800
1231	Betsytown	Elizabeth	7,933	5,216	333,700
1232	Better-Plan	"	6,924	.....	143,900
1233	Central	"	2,643	.....	857,632
1234	Citizens	"	11,263	29,750	850,800
1235	Clarkson	"	2,223	3,022	44,800
1236	Clearing House	"	10,984	32	52,500
1237	Columbia	"	11,074	6,300	169,877
1238	Crystal	"	5,818	10,562	178,750
1239	Desirable	"	12,096	11,825	38,957
1240	Elizabeth	"	13,356	11,100	506,152
1241	Elizabethport Mutual	"	404	4,116	278,600
1242	Elmora and West End	"	87	559	312,200
1243	Emerald	"	7,182	2,000	82,929
1244	Eternal	"	1,065	1,001	51,290
1245	Excelsior	"	10,382	.....	720,500
1246	Flag	"	14,460	.....	11,900
1247	Harmonia	"	253	3,902	861,548
1248	Headway	"	1,951	.....	23,800
1249	Home	"	5,549	4,221	92,793
1250	Homeland	"	21,893	5,950	213,300
1251	Ideal	"	6,563	6,500	220,092
1252	Independent	"	27,547	12,058	202,093
1253	International	"	10,845	7,000	248,400
1254	Jefferson Park	"	3,130	10,775	117,000
1255	Juniors'	"	2,814	3,152	510,461
1256	Lithuanian	"	13,010	62	340,950
1257	Members	"	5,319	11,400	60,800
1258	Merchants	"	3,662	720	433,550
1259	Moreland	"	3,409	.....	10,000
1260	Myrtle	"	3,251	2,002	63,100
1261	N. A. S. E.	"	3,821	12,197	44,400
1262	North Broad Street	"	1,345	2,000	26,200
1263	North Elizabeth	"	4,369	523	376,800
1264	North Park	"	11,087	3,854	106,700
1265	Old Colony	"	553	225	262,700
1266	People's	"	8,605	.....	270,720
1267	Polonia	"	594	2,692	301,500
1268	Rail and Harbor City	"	1,423	6,300	187,360
1269	Rainbow	"	15,000	3,900	69,650
1270	Satisfactory	"	5,940	1,745	95,800
1271	Security	"	5,584	7,307	339,000
1272	Townley	"	5,262	724	21,800
1273	Trinity	"	18,543	3,822	139,830

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$9,473	$216,728	$28,398	$15,586	$691,158	1226
.....	1,050	13,092	2,401	24,542	186,557	1227
.....	6,375	14,626	4,619	50	266,362	1228
.....	$16,898	$244,446	$35,418	$40,178	$1,144,077	
$32,504	$27,570	$317,199	$1,151	$10,974	$771,725	1229
5,314	230	71,282	4,810	1,327	137,677	1230
700	13,080	248,077	1,731	9,272	619,709	1231
644	8,560	127,521	.....	3,917	291,466	1232
5,359	19,700	547,901	.....	14,850	1,448,085	1233
356,424	1,170	1,494,961	1,787	7,484	2,753,639	1234
.....	900	18,436	60	142	69,583	1235
159	800	94,235	7,568	8,296	174,574	1236
71,115	9,320	507,414	.....	1,257	776,357	1237
34,266	8,195	254,728	.....	20,586	512,905	1238
.....	2,949	61,096	542	192	127,657	1239
48,286	18,760	392,007	2,103	2,731	994,495	1240
.....	4,136	97,695	884	3,156	388,991	1241
1,219	25,462	587,417	.....	141	927,085	1242
.....	1,200	77,159	.....	.....	170,470	1243
1,110	3,100	5,427	157	4,365	67,515	1244
2,200	28,350	556,156	.....	.....	1,317,588	1245
13,320	.....	41,066	.....	105	80,851	1246
3,085	12,305	882,858	.....	8,071	1,772,022	1247
5,947	1,708	14,278	225	.....	47,909	1248
.....	1,170	276,980	.....	4,291	385,004	1249
2,685	5,860	141,512	83	14,807	406,090	1250
.....	4,617	160,973	.....	.....	398,745	1251
15,549	1,150	255,605	5,354	6,944	526,300	1252
8,422	7,265	284,720	.....	10,098	576,750	1253
24,150	1,344	55,729	9,429	987	222,544	1254
3,387	12,966	308,809	16,614	21,801	880,004	1255
900	7,175	376,427	3,414	406	742,344	1256
1,840	1,500	73,109	.....	3,792	157,760	1257
400	1,310	201,689	.....	17,729	659,060	1258
.....	200	25,785	.....	821	40,215	1259
214	.....	45,284	.....	896	114,747	1260
.....	5,413	52,974	.....	1,220	120,025	1261
46,685	1,345	85,285	81	.....	162,941	1262
9,580	8,702	161,346	900	2,416	564,636	1263
46,731	8,995	65,273	.....	1,543	244,183	1264
.....	9,874	52,395	.....	12,095	337,842	1265
.....	17,435	82,133	3,494	3,704	386,091	1266
.....	7,178	221,983	.....	5,268	539,215	1267
.....	16,600	197,117	.....	1,259	410,059	1268
105,915	5,645	146,262	1,770	2,309	350,451	1269
.....	1,640	13,703	1,371	3,325	123,524	1270
.....	13,275	330,769	1,837	3,604	701,376	1271
3,975	.....	5,999	15	106	37,881	1272
.....	3,750	199,579	.....	10	365,534	1273

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Sussex County					
1226	Newton	Newton	$321,275	$1,800	.....	$171,300
1227	S. & M.	"	142,686	500	.....	.....
1228	Sussex	Sussex	165,996	.....	.....	3,000
	Totals		$629,957	$2,300	.....	$174,300
	Union County					
1229	Cranford Mutual	Cranford	$471,587	.....	.....	.....
1230	Greeley	"	73,610	$1,300	.....	.....
1231	Betsytown	Elizabeth	335,581	.....	.....	$13,620
1232	Better-Plan	"	158,804	.....	.....	14,700
1233	Central	"	840,946	.....	.....	182,900
1234	Citizens	"	796,676	.....	$53,878	1,017,625
1235	Clarkson	"	41,914	3,100	.....	400
1236	Clearing House	"	93,395	.....	.....	4,200
1237	Columbia	"	447,039	.....	.....	48,150
1238	Crystal	"	272,531	.....	.....	5,550
1239	Desirable	"	81,906	.....	.....	.....
1240	Elizabeth	"	546,418	.....	.....	101,600
1241	Elizabethport Mutual	"	192,023	.....	.....	.....
1242	Elmora and West End	"	350,785	.....	.....	128,400
1243	Emerald	"	104,693	.....	.....	1,100
1244	Eternal	"	49,167	.....	.....	.....
1245	Excelsior	"	700,162	.....	.....	106,600
1246	Flag	"	39,742	.....	.....	17,525
1247	Harmonia	"	864,530	.....	.....	209,600
1248	Headway	"	29,823	.....	.....	.....
1249	Home	"	151,400	.....	.....	.....
1250	Homeland	"	233,935	.....	.....	64,250
1251	Ideal	"	241,617	.....	.....	3,300
1252	Independent	"	248,100	.....	.....	24,875
1253	International	"	337,338	.....	.....	5,900
1254	Jefferson Park	"	135,210	.....	.....	27,700
1255	Juniors'	"	431,887	.....	.....	131,585
1256	Lithuanian	"	394,368	.....	.....	55,280
1257	Members	"	101,294	.....	.....	.....
1258	Merchants	"	386,548	.....	.....	.....
1259	Moreland	"	30,405	.....	.....	600
1260	Myrtle	"	63,754	.....	.....	9,125
1261	N. A. S. E.	"	80,773	.....	.....	2,000
1262	North Broad Street	"	70,575	.....	.....	10,600
1263	North Elizabeth	"	286,608	.....	.....	66,454
1264	North Park	"	161,322	.....	.....	15,450
1265	Old Colony	"	167,871	2,600	.....	8,100
1266	People's	"	220,453	.....	.....	40,000
1267	Polonia	"	241,041	.....	.....	131,000
1268	Rail and Harbor City	"	228,967	.....	.....	34,070
1269	Rainbow	"	214,031	.....	.....	13,000
1270	Satisfactory	"	65,967	7,000	.....	17,655
1271	Security	"	270,985	.....	.....	203,700
1272	Townley	"	25,078	.....	.....	.....
1273	Trinity	"	226,565	.....	.....	14,000

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

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	
.....	.....	$713	.....	$8,000	$10,020	$67,579	$110,471	$691,158	1226
.....	.....	378	$2,600	.....	597	29,964	9,832	186,557	1227
$1,185	.....	230	.....	40,000	399	33,711	21,841	266,362	1228
$1,185	.....	$1,321	$2,600	$48,000	$11,016	$131,254	$142,144	$1,144,077	
.....	.....	$341	.....	$57,983	$2,579	$98,207	$141,028	$771,725	1229
$213	.....	129	.....	.....	226	16,157	46,042	137,677	1230
716	$25,363	.....	.....	.....	97	88,648	155,684	619,709	1231
5,955	.....	.....	.....	.....	22,929	33,537	55,541	291,466	1232
.....	.....	.....	.....	.....	1,991	212,801	209,447	1,448,085	1233
.....	.....	1,869	.....	138,375	64,423	108,375	572,418	2,753,639	1234
2,770	.....	688	.....	.....	29	10,774	9,908	69,583	1235
8,999	.....	20	.....	.....	15,674	8,086	44,200	174,574	1236
.....	.....	1,466	.....	36,875	3,017	98,245	141,565	776,357	1237
752	.....	257	.....	.....	8,681	72,918	152,216	512,905	1238
.....	.....	113	.....	.....	2,912	17,274	25,452	127,657	1239
351	.....	2,792	.....	38,000	11	145,193	160,130	994,495	1240
95	89,342	3,679	.....	12,600	501	42,669	48,082	388,991	1241
226	9,149	2,650	.....	42,000	2,335	84,503	307,037	927,085	1242
20	.....	318	.....	.....	271	26,826	37,242	170,470	1243
75	.....	136	.....	.....	170	12,687	5,280	67,515	1244
242	.....	.....	.....	38,000	9,435	166,503	296,646	1,317,588	1245
207	.....	.....	.....	.....	35	.....	23,242	80,851	1246
.....	152,238	459	.....	19,500	34,810	190,003	300,882	1,772,022	1247
185	.....	.....	.....	.....	548	6,867	10,486	47,909	1248
.....	57,493	.....	.....	.....	60,064	27,501	88,546	385,004	1249
.....	.....	118	.....	.....	53	53,617	54,117	406,090	1250
.....	.....	1,642	.....	.....	480	87,375	64,331	398,745	1251
398	.....	15	.....	.....	5,596	89,456	157,860	526,300	1252
99	.....	.....	.....	.....	160	121,955	111,298	576,750	1253
396	.....	213	.....	.....	818	29,724	28,483	222,544	1254
139	12,437	.....	.....	25,500	30,980	109,863	137,613	880,004	1255
.....	.....	.....	.....	.....	38	102,273	190,385	742,344	1256
.....	.....	.....	.....	.....	19	31,483	24,964	157,760	1257
332	31,603	.....	.....	30,500	.....	108,294	101,783	659,060	1258
.....	.....	.....	.....	.....	.....	213	8,997	40,215	1259
40	.....	.....	.....	.....	145	18,714	22,969	114,747	1260
387	.....	.....	.....	.....	79	16,029	20,757	120,025	1261
2,517	4,332	.....	.....	20,500	17,159	14,210	23,048	162,941	1262
.....	3,483	.....	.....	60,000	277	86,150	61,664	564,636	1263
1,746	.....	1,029	.....	375	25	35,151	29,085	244,183	1264
.....	16,218	.....	.....	29,900	2,279	52,190	58,684	337,842	1265
.....	.....	.....	.....	.....	.....	63,034	62,604	386,091	1266
.....	.....	4	.....	18,500	84	64,728	83,858	539,215	1267
930	.....	.....	.....	13,800	1,112	65,006	66,174	410,059	1268
1,653	.....	.....	.....	.....	2,543	47,286	71,938	350,451	1269
235	.....	.....	$400	.....	934	14,083	17,250	123,524	1270
352	1,700	.....	.....	23,000	15,850	56,595	129,194	701,376	1271
141	.....	.....	.....	.....	1,753	5,572	5,337	37,881	1272
.....	.....	521	.....	.....	26	46,859	77,563	365,534	1273

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Sussex County								
1226	Newton	3,558	362	9	2			857	127
1227	S. & M.	2,251	180	5	1				
1228	Sussex	3,740	340					15	2
	Totals	9,549	882	14	3			872	129
	Union County								
1229	Cranford Mutual	4,982	473						
1230	Greeley	753	77	13	13				
1231	Betsytown	5,333	533					68	8
1232	Better-Plan	1,968	177					74	7
1233	Central	9,993	1,014					915	111
1234	Citizens	22,361	1,607			1,130	221	10,176	690
1235	Clarkson	565	75	31	4			2	1
1236	Clearing House	912	87					21	8
1237	Columbia	3,285	293					241	27
1238	Crystal	3,407	301					9	9
1239	Desirable	1,064	123						
1240	Elizabeth	7,686	761					508	85
1241	Elizabethport Mutual	2,979	340						
1242	Elmora and West End	4,866	473					648	85
1243	Emerald	1,541	136					5	4
1244	Eternal	654	103						
1245	Excelsior	8,752	813					533	68
1246	Flag	783	93					88	18
1247	Harmonia	13,070	1,014					1,048	200
1248	Headway	451	55						
1249	Home	3,446	366						
1250	Homeland	3,715	444					321	55
1251	Ideal	3,451	339					16	4
1252	Independent	7,446	576					124	28
1253	International	2,953	360					30	6
1254	Jefferson Park	1,992	206					138	28
1255	Juniors'	6,066	658					658	129
1256	Lithuanian	5,409	550					276	46
1257	Members	2,328	210						
1258	Merchants	5,592	371						
1259	Moreland	905	106					6	1
1260	Myrtle	1,493	157					46	10
1261	N. A. S. E.	1,064	139					10	2
1262	North Broad Street	1,011	124					53	8
1263	North Elizabeth	3,346	227					277	57
1264	North Park	2,326	329					77	13
1265	Old Colony	3,107	288	26	6			40	7
1266	People's	3,127	293					200	16
1267	Polonia	3,778	366					655	95
1268	Rail and Harbor City	2,784	300					170	22
1269	Rainbow	2,457	300					65	21
1270	Satisfactory	1,124	141	70	4			88	19
1271	Security	4,300	475					1,019	218
1272	Townley	419	44						
1273	Trinity	2,433	221					70	17

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	
4,424	185	306	S.	$1.00 & $2.00 m.	$200	6	$3.00 a	.....	1226
2,256	66	115	S.	1.00 & 2.00 m.	200	6	.....	.....	1227
3,755	166	176	S.	1.00 m.	200	6	.....	.....	1228
10,435	417	597							
4,982	147	326	N.S.	$1.00 m.	$200	6	$0.02½ b	$0.02½ b	1229
766	22	68	S.	1.00 m.	200	6	.12½ b	.12½ b	1230
5,401	100	441	N.S.	1.00 & 2.00 m.	200	6	.....	2.00 a	1231
2,042	46	138	N.S.	1.00 m.	200	6	.08⅓ b	.08⅓ b	1232
10,908	309	816	N.S.	1.00 m.	200	6	1.00 a	1.00 a	1233
33,667	361	2,157	O.P.	.....	100	6	.05 b	.05 b	1234
598	22	58	N.S.	1.00 s-m.	200	6	4.00 a	.....	1235
933	16	79	S. & N.S.	1.00 m.	200	6	.05 b	.05 b	1236
3,526	54	266	N.S.	1.00 m.	200	6	.....	.....	1237
3,416	46	264	N.S.	1.00 m.	200	6	.....	2.00 a	1238
1,064	27	96	N.S.	1.00 m.	200	6	.....	.....	1239
8,194	129	717	N.S.	1.00 m.	200	6	5.00 a	1.00 a	1240
2,979	102	238	N.S.	1.00 & 2.00 m.	200	6	.05 b & 4.00 a	.....	1241
5,514	141	417	N.S.	1.00 m.	200	6	6.00 a	.....	1242
1,546	29	111	O.P.	.....	200	5 & 6	2.00 a	.....	1243
654	34	69	N.S.	1.00 m.	T.M.&200	6	.05 b	.05 b	1244
9,285	217	664	N.S.	1.00 m.	200	6	6.00 a	5.00 a	1245
871	3	108	N.S.	1.00 m.	200	6	.....	.....	1246
14,118	292	922	N.S.	1.00 & 2.00 m.	200	6	3.00 a	3.00 a	1247
451	11	44	O.P.	.....	200	5 & 6	.....	.....	1248
3,446	33	333	N.S.	1.00 m.	200	6	2.00 a	2.00 a	1249
4,036	74	425	O.P.	.....	200	2 & 6	.05 b & 6.00 a	2.00 a	1250
3,467	66	277	N.S.	1.00 m.	200	6	various	2.00 a	1251
7,570	35	569	O.P.	.....	200	6	.....	.....	1252
2,983	60	306	N.S.	1.00 m.	200	6	.....	2.00 a	1253
2,130	36	198	S.	1.00 m.	200	6	6.00 a	6.00 a	1254
6,724	171	616	N.S.	1.00 m.	T.M.&200	6	4.00 a	2.00 a	1255
5,685	129	467	N.S.	1.00 & 2.00 m.	200	6	.....	2.00 a	1256
2,328	22	188	N.S.	1.00 m.	200	6	3.00 a	3.00 a	1257
5,592	79	292	S.	1.00 m.	200	6	6.00 a	2.00 a	1258
911	5	102	N.S.	1.00 m.	200	6	.....	.....	1259
1,539	19	148	N.S.	1.00 m.	200	6	.....	.....	1260
1,074	29	112	N.S.	1.00 m.	200	6	.10 b	2.00 a & .10 b	1261
1,064	20	112	N.S.	1.00 m.	T.M.&200	5 & 6	.....	.....	1262
3,623	189	95	N.S.	1.00 m.	240	5 & 6	6.00 a	6.00 a	1263
2,403	66	276	N.S.	1.00 m.	200	various	.....	.....	1264
3,173	110	191	N.S.	1.00 & 2.00 m.	200	6	.02½ b	.02½ b	1265
3,327	130	179	N.S.	1.00 m.	200	6	.....	.....	1266
4,433	129	332	O.P.	.....	200	6	4.00 a	2.00 a	1267
2,954	77	245	N.S.	1.00 m.	200	6	.....	2.00 a	1268
2,522	38	283	N.S.	1.00 m.	200	6	1.00 a	2.00 a	1269
1,282	33	131	N.S.	1.00 & 2.00 m.	200	6	4.00 a	.03 b	1270
5,319	120	573	N.S.	1.00 & 2.00 m.	200	6	6.00 a	1.00 a	1271
419	15	29	N.S.	1.00 m.	200	6	4.00 a	.....	1272
2,503	33	205	O.P.	.....	200	6	3.00 a	2.00 a	1273

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			
1274	Union County	Elizabeth	April 26, 1886	William A. Bourdon
1275	Upright	"	July 1, 1926	Max Tieger
1276	Victory	"	Jan. 28, 1920	A. O. Murray
1277	Workmen's	"	Nov. 23, 1899	Samuel Stamler
1278	Young Men's	"	Jan. 2, 1918	Albert C. Stein
1279	Garwood	Garwood	Mar. 1, 1911	W. Merrill Conklin
1280	Hillside	Hillside Township	Jan. 10, 1919	Harvey L. Tindall
1281	Inter County	" "	June 23, 1921	Charles F. Ackerman
1282	Midway	" "	Mar. 31, 1923	Harry Schnabel
1283	Kenilworth	Kenilworth	Sept. 10, 1912	John Hiller, Jr.
1284	Fidelity	Linden	Mar. 12, 1910	George McGillvray
1285	Stonewall	"	April 8, 1921	Leon A. Watson
1286	Lyons Farms	Lyons Farms	Dec. 19, 1903	David H. Doremus
1287	New Providence	New Providence	Mar. 31, 1927	George W. Robbins, Jr.
1288	Central	Plainfield	Jan. 2, 1904	Fred D. Loizeaux
1289	Liberty	"	Mar. 31, 1919	Isidor Tornberg
1290	Plainfield	"	Mar. 21, 1884	William McD. Coriell
1291	Queen City and Home	"	* (See below)	Michael D. O'Keeffe
1292	Renascence	"	June 30, 1925	Aurelio Mangione
1293	Representative	"	Mar. 14, 1924	George W. Harris
1294	Union	"	Jan. 18, 1899	A. D. Edgar
1295	Axia	Rahway	April 16, 1927	Donald F. Marsh
1296	Better-Homes	"	Oct. 11, 1924	William C. Hoblitzell
1297	Citizens	"	July 31, 1914	A. F. Kirstein
1298	Industrial	"	Mar. 7, 1910	Harold S. Gibbons
1299	Reliance Co-Operative	"	Jan. 29, 1920	John W. Weiser
1300	Workmen's	"	Jan. 25, 1886	Willard C. Freeman
1301	Roselle	Roselle	May 25, 1889	E. A. Merrill
1302	Warinanco	"	Oct. 3, 1924	Justin McAghon
1303	Aldene	Roselle Park	June 14, 1919	Albert S. Geehr
1304	Gloria	" "	May 21, 1923	Jay W. Rewalt, Sr.
1305	Roselle Park	" "	June 28, 1904	Vincent J. Kersting
1306	Twin Borough	" "	Nov. 10, 1920	William T. McGeachie
1307	Fanwood & Scotch Plains	Scotch Plains	May 23, 1922	Alexander Muir
1308	Baltusrol	Springfield	June 8, 1929	Thomas H. Lyons
1309	Battle Hill	"	Mar. 15, 1923	Stewart O. Burns
1310	Arcoe	Summit	Jan. 30, 1925	John D. Ovens
1311	Hill City	"	Mar. 10, 1914	Francis U. Voss
1312	Prospect Hill	"	July 27, 1923	Herman F. Beck
1313	Summit-Overlook	"	** (See below)	Alfred W. Alesbury
1314	Connecticut Farms	Union	Mar. 30, 1922	John R. Buchanan
1315	Vauxhall	Vauxhall	July 24, 1920	Gustav Hummel, Jr.
1316	Home	Westfield	Oct. 29, 1912	William H. Davies
1317	Mutual	"	April 27, 1908	Herbert C. Newell
1318	Westfield	"	Dec. 4, 1888	Frank J. Petura

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

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
James T. Kirk	Frank J. Currall	208 Orchard St., Elizabeth, N. J.	1274
Lawrence L. Weltchek	Samuel Freedman	80 Broad St., Elizabeth, N. J.	1275
Michael H. Feldman	Samuel Freedman	80 Broad St., Elizabeth, N. J.	1276
Charles J. Stamler	Louis Ritter	1201 E. Grand St., Elizabeth, N. J.	1277
Alfred J. Sauer	Alfred F. Sauer	426 Jersey Ave., Elizabeth, N. J.	1278
A. C. Nash	H. B. Kjellmark	582 Trinity Place, Westfield, N. J.	1279
A. C. Ullrich	L. F. Gardiner, Jr.	502 High St., Newark, N. J.	1280
A. Wilberforce Egner	Frank L. Morton, Jr.	786 Broad St., Newark, N. J.	1281
Frank A. English	John S. La Bar	34 Mertz Ave., Hillside, N. J.	1282
Adolph Ulbrich	Edwin Greim	11 Holly St., Cranford, N. J.	1283
Charles J. Stamler	Frank R. Anderson	19 E. Elizabeth Ave., Linden, N. J.	1284
Frank K. Sauer	Godfrey H. Julian	7 N. Wood Ave., Linden, N. J.	1285
Sylvester M. Cooley	George Compton	1444 N. Broad St., Hillside, N. J.	1286
John L. Hughes	Edwin M. Dotten	New Providence, N. J.	1287
Horace E. Bunker	Richard B. Gendall	240 W. Front St., Plainfield, N. J.	1288
Irving Kunzman	Herman Kramer	119 Elmwood Place, Plainfield, N. J.	1289
Charles M. Dolliver	Charles W. Nagel	1019 W. Sixth St., Plainfield, N. J.	1290
Andrew L. McDonough	Florence E. Luerssen	107 Park Ave., Plainfield, N. J.	1291
Salvador Diana	P. E. Marangello	436 E. Fifth St., Plainfield, N. J.	1292
Joseph J. Mutnick, Jr.	Helen H. Crawford	127 Watchung Ave., Plainfield, N. J.	1293
C. M. Dolliver & F. H. Blatz	C. J. Ornes	90 Summit Ave., Plainfield, N. J.	1294
Clarence A. Ward	William Weil	417 Maple Ave., Rahway, N. J.	1295
Adolph Ulbrich	John F. Geyer	1496 Irving St., Rahway, N. J.	1296
Charles J. Stamler	A. Weitz	1443 Irving St., Rahway, N. J.	1297
David Armstrong	Fred C. Bauer	1480 Irving St., Rahway, N. J.	1298
Fayette N. Talley	Walter F. Boresch	2148 Price St., Rahway, N. J.	1299
F. C. Hyer	L. R. Cartwright	1220 Pierpont St., Rahway, N. J.	1300
Edward S. Atwater, Jr.	Harry Cashmore	121 Chestnut St., Roselle, N. J.	1301
Maxwell M. Albach	Frank J. Rodgers	509 Harrison Ave., Roselle, N. J.	1302
D. H. McLean & D. D. Hand	Armando G. Finizio	290 Seaton Ave., Roselle Park, N. J.	1303
Richard V. Stein	Victor F. Mutch	401 Maple Ave., Rahway, N. J.	1304
Nicholas A. Tomasulo	Casimiro H. Valdes	23 W. Westfield Ave., Roselle Park, N. J.	1305
Adolph Ulbrich	Fred R. Frey	308 Madison Ave., Roselle Park, N. J.	1306
Peter J. McDonough, Jr.	Paul L. Archbold	First National Bank Bldg., Scotch Plains, N. J.	1307
Louis Messing, Jr.	Edward A. Conley	277 Morris Ave., Springfield, N. J.	1308
Hobart L. Benedict	Charles H. Huff	Springfield, N. J.	1309
Jacob R. Mantel	William L. Heyl	87 Union Place, Summit, N. J.	1310
Frederick C. Kentz	John G. Voegtlen	30 Maple St., Summit, N. J.	1311
Robert B. Williams	Charles H. Baum	Overlook Hospital, Summit, N. J.	1312
John L. Hughes	Arthur T. Dailey	24 Beechwood Road, Summit, N. J.	1313
Hobart L. Benedict	C. Warren Crandall	114 Indian Run Parkway, Union, N. J.	1314
Herbert M. Ellend	Benjamin Bateman	60 Park Place, Newark, N. J.	1315
R. S. Snevily	Edith M. Powers	30 E. Broad St., Westfield, N. J.	1316
Augustus C. Nash	Albert M. Lamberton	112 Elm St., Westfield, N. J.	1317
Paul Q. Oliver	Howard M. Condit	423 Everson Place, Westfield, N. J.	1318

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				
1274	Union County	Elizabeth	$2,397	$5,387	$171,900
1275	Upright	"	5,598	3,271	45,974
1276	Victory	"	6,572	3,291	118,400
1277	Workmen's	"	5,229	5,104	855,600
1278	Young Men's	"	1,114	53	125,199
1279	Garwood	Garwood	5,265	2,743	89,600
1280	Hillside	Hillside Township	3,273	1,200	29,000
1281	Inter County	" "	6,975	3,600	178,072
1282	Midway	" "	2,253	.....	92,324
1283	Kenilworth	Kenilworth	2,241	110	60,000
1284	Fidelity	Linden	1,136	1,494	744,792
1285	Stonewall	"	8,418	3,920	173,600
1286	Lyons Farms	Lyons Farms	5,499	10,050	376,500
1287	New Providence	New Providence	4,744	1,725	63,083
1288	Central	Plainfield	1,797	5,213	238,067
1289	Liberty	"	7,147	.....	132,189
1290	Plainfield	"	11,624	14,300	870,600
1291	Queen City and Home	"	42,519	26,600	510,000
1292	Renascence	"	1,254	.....	69,600
1293	Representative	"	999	2,284	90,500
1294	Union	"	5,163	7,000	307,850
1295	Axia	Rahway	41,418	2,000	87,750
1296	Better-Homes	"	2,808	300	117,800
1297	Citizens	"	2,171	8,080	373,650
1298	Industrial	"	51,901	6,384	750,800
1299	Reliance Co-Operative	"	2,921	2,200	133,507
1300	Workmen's	"	17,994	7,848	473,973
1301	Roselle	Roselle	4,239	62,825	296,800
1302	Warinanco	"	16,358	.....	77,700
1303	Aldene	Roselle Park	807	2,888	190,115
1304	Gloria	" "	4,440	997	23,350
1305	Roselle Park	" "	30,634	55,904	13,000
1306	Twin Borough	" "	897	2,500	121,800
1307	Fanwood & Scotch Plains	Scotch Plains	1,307	4,600	141,100
1308	Baltusrol	Springfield	7,857	867	32,000
1309	Battle Hill	"	4,207	.....	171,000
1310	Arcoe	Summit	523	.....	74,142
1311	Hill City	"	31,515	29,908	951,790
1312	Prospect Hill	"	10,430	1,040	23,500
1313	Summit-Overlook	"	40,281	15,403	432,200
1314	Connecticut Farms	Union	1,197	.....	118,800
1315	Vauxhall	Vauxhall	6,000	1,000	53,741
1316	Home	Westfield	61,102	20,000	1,146,146
1317	Mutual	"	14,519	22,200	843,497
1318	Westfield	"	4,592	21,928	662,000
	Totals		$803,704	$565,319	$23,361,145

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

ASSETS

Mortgage Loans Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$304	$3,300	$158,884	.....	$1,133	$343,305	1274
825	1,000	45,046	.....	220	101,934	1275
29,974	6,300	220,423	.....	5,658	390,618	1276
3,570	26,669	808,870	.....	7,050	1,712,092	1277
434	1,390	253,470	$14,872	2,137	398,669	1278
.....	4,545	44,150	2,134	12,429	160,866	1279
22,688	390	33,366	623	150	90,690	1280
5,500	4,578	163,195	23,181	262	385,363	1281
.....	275	77,548	15,163	2,796	190,359	1282
6,448	630	77,645	10,094	10,023	167,191	1283
1,893	11,425	1,001,529	5,162	14,321	1,781,752	1284
45,280	4,015	96,519	.....	438	332,190	1285
66,277	8,875	334,272	28,866	14,169	844,508	1286
.....	1,825	29,748	3,010	724	104,859	1287
28,389	9,850	103,852	11,627	3,039	401,834	1288
9,826	7,275	192,196	6,079	1,558	356,270	1289
103,627	33,246	418,099	19,939	14,675	1,486,110	1290
667,133	44,892	534,686	.....	4,176	1,830,006	1291
2,865	3,075	29,547	2,743	1,625	110,709	1292
4,788	13,059	90,317	1,378	1,127	204,452	1293
43,698	7,725	196,311	4,605	1,833	574,185	1294
15,370	3,725	42,448	3,781	973	197,465	1295
4,518	4,590	92,137	1,092	1,125	224,370	1296
5,117	1,683	182,373	139	2,472	575,685	1297
2,727	4,125	396,371	952	77,781	1,291,041	1298
.....	2,951	30,940	.....	584	173,103	1299
80,334	9,235	161,728	2,608	2,036	755,756	1300
278,286	21,335	169,863	2,397	5,069	840,814	1301
17,143	11,530	194,890	9,927	4,209	331,757	1302
.....	3,344	126,351	.....	785	324,290	1303
.....	1,693	78,713	.....	70	109,263	1304
744,838	.....	1,509,511	33	132,879	2,486,799	1305
14,704	790	53,600	.....	260	194,551	1306
40,458	2,245	54,094	3,808	342	247,954	1307
15,160	3,790	6,309	485	5,179	71,597	1308
339,705	11,540	228,011	8,243	1,327	764,033	1309
.....	1,709	19,221	5,336	4,763	105,694	1310
125	36,938	195,420	21,516	80,725	1,347,937	1311
.....	935	8,581	970	156	45,612	1312
371,139	23,110	238,539	1,079	8,832	1,130,583	1313
68,195	.....	117,508	1,370	310	307,380	1314
.....	.....	56,334	17,527	285	134,887	1315
73,653	45,050	129,021	564	101	1,475,637	1316
47,429	21,686	257,294	2,040	3,080	1,211,745	1317
263,998	84,102	252,834	3,375	8,643	1,301,472	1318
$4,278,503	$822,349	$19,730,117	$302,048	$657,826	$50,521,011	

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					
1274	Union County	Elizabeth	$161,489	.....	.....	$37,550
1275	Upright	"	56,480	.....	.....	13,025
1276	Victory	"	185,905	.....	.....	57,525
1277	Workmen's	"	637,122	.....	.....	215,150
1278	Young Men's	"	199,247	.....	.....	41,083
1279	Garwood	Garwood	100,263	.....	.....	.....
1280	Hillside	Hillside Township	35,917	.....	.....	7,800
1281	Inter County	" "	168,148	.....	.....	37,718
1282	Midway	" "	78,144	.....	.....	15,340
1283	Kenilworth	Kenilworth	62,628	.....	.....	16,802
1284	Fidelity	Linden	861,406	.....	.....	306,755
1285	Stonewall	"	186,934	.....	.....	35,000
1286	Lyons Farms	Lyons Farms	424,293	.....	.....	72,400
1287	New Providence	New Providence	77,913	.....	.....	.....
1288	Central	Plainfield	260,790	.....	.....	.....
1289	Liberty	"	145,576	$26,050	.....	45,200
1290	Plainfield	"	826,463	.....	.....	316,150
1291	Queen City and Home	"	928,728	30,800	.....	259,450
1292	Renascence	"	65,860	.....	.....	9,100
1293	Representative	"	104,686	.....	.....	14,400
1294	Union	"	348,977	.....	.....	28,800
1295	Axia	Rahway	99,867	24,000	.....	15,800
1296	Better-Homes	"	137,862	.....	.....	1,000
1297	Citizens	"	342,637	.....	.....	50,900
1298	Industrial	"	588,070	.....	$9,629	2,000
1299	Reliance Co-Operative	"	113,811	4,000	.....	23,000
1300	Workmen's	"	460,600	.....	.....	81,600
1301	Roselle	Roselle	546,876	.....	.....	11,800
1302	Warinanco	"	210,840	.....	.....	.....
1303	Aldene	Roselle Park	167,478	.....	.....	50,100
1304	Gloria	" "	81,724	.....	.....	.....
1305	Roselle Park	" "	1,136,268	.....	.....	316,492
1306	Twin Borough	" "	105,961	.....	.....	17,000
1307	Fanwood & Scotch Plains	Scotch Plains	111,024	.....	.....	14,500
1308	Baltusrol	Springfield	56,940	.....	.....	.....
1309	Battle Hill	"	337,092	.....	.....	8,300
1310	Arcoe	Summit	55,351	.....	.....	.....
1311	Hill City	"	799,620	74,800	.....	162,500
1312	Prospect Hill	"	21,238	.....	.....	.....
1313	Summit-Overlook	"	753,026	.....	.....	106,600
1314	Connecticut Farms	Union	169,734	.....	.....	1,780
1315	Vauxhall	Vauxhall	53,121	.....	.....	12,950
1316	Home	Westfield	904,743	37,875	.....	29,600
1317	Mutual	"	679,718	12,340	.....	142,160
1318	Westfield	"	812,303	.....	.....	74,800
	Totals		$26,170,297	$223,865	$63,507	$5,382,744

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

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	
.....	$29,082	.....	.....	$7,000	$10,931	$24,791	$72,462	$343,305	1274
$50	.....	$641	.....	.....	359	9,512	21,867	101,934	1275
72	.....	.....	.....	.....	1,292	38,656	107,168	390,618	1276
.....	179,000	.....	.....	20,000	18,037	300,039	342,744	1,712,092	1277
11	.....	84	.....	.....	21,848	19,487	116,909	398,669	1278
30	.....	51	.....	.....	28	32,629	27,865	160,866	1279
.....	.....	419	.....	.....	27,925	4,329	14,300	90,690	1280
1,815	24,336	1,364	.....	33,055	34,710	26,886	57,331	385,363	1281
30	28,658	330	.....	8,600	4,233	16,648	38,376	190,359	1282
75	29,145	5	.....	.....	13,801	9,449	35,286	167,191	1283
220	.....	8	$24	98,803	26,376	174,141	314,019	1,781,752	1284
134	.....	192	.....	14,750	503	47,902	46,775	332,190	1285
.....	.....	305	.....	72,950	3,864	86,294	184,402	844,508	1286
1,391	.....	356	.....	.....	.....	15,288	9,911	104,859	1287
.....	.....	2,212	.....	39,975	2,221	53,810	42,826	401,834	1288
138	.....	1,078	.....	40,000	124	30,908	67,196	356,270	1289
602	.....	1,366	1,663	88,000	5,759	167,107	79,000	1,486,110	1290
.....	.....	2,962	.....	289,575	8,236	189,930	120,325	1,830,006	1291
35	.....	654	.....	8,500	.....	10,204	16,356	110,709	1292
1,484	5,000	433	.....	18,250	2,545	24,528	33,126	204,452	1293
398	.....	531	.....	57,500	67	61,958	75,954	574,185	1294
.....	.....	235	.....	9,875	451	26,322	20,915	197,465	1295
.....	2,093	356	.....	.....	3,185	30,571	49,303	224,370	1296
66	.....	10	.....	33,868	4,782	69,752	73,670	575,685	1297
.....	.....	.....	1,075	.....	2,254	537,265	150,748	1,291,041	1298
.....	.....	.....	.....	.....	2,245	17,054	12,993	173,103	1299
.....	.....	250	.....	41,000	1,069	103,746	67,491	755,756	1300
32	.....	4,402	19,220	61,000	884	125,293	71,307	840,814	1301
1,970	.....	1,033	.....	.....	57	34,823	83,034	331,757	1302
.....	.....	1,428	.....	16,000	957	33,010	55,317	324,290	1303
114	.....	.....	.....	.....	.....	.....	27,425	109,263	1304
.....	.....	.....	.....	.....	3,900	80,196	949,943	2,486,799	1305
2,526	.....	.....	.....	20,000	152	18,234	30,678	194,551	1306
551	30,200	1,214	.....	42,755	194	22,144	25,372	247,954	1307
11	.....	23	.....	.....	.....	11,352	3,271	71,597	1308
5,519	81,413	694	.....	143,950	9,510	73,892	103,663	764,033	1309
.....	.....	473	.....	11,540	376	15,488	22,466	105,694	1310
10	.....	4,394	3,261	.....	4,957	205,945	92,450	1,347,937	1311
11,147	.....	63	.....	.....	18	7,936	5,210	45,612	1312
742	.....	52	.....	.....	1,593	147,977	120,593	1,130,583	1313
10,130	.....	921	.....	24,900	17,826	20,373	61,716	307,380	1314
1,579	32,406	5	.....	.....	4,658	5,618	24,550	134,887	1315
10	.....	3,168	.....	127,500	6,790	296,968	68,983	1,475,637	1316
754	.....	4,247	.....	151,450	442	172,078	48,556	1,211,745	1317
393	7,000	2,474	3,300	106,000	597	195,972	98,633	1,301,472	1318
$72,310	$851,691	$56,892	$28,943	$2,192,204	$560,904	$6,384,139	$8,533,515	$50,521,011	

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								
1274	Union County	1,906	221	.....	.....	.....	.....	188	26
1275	Upright	1,216	128	.....	.....	.....	.....	65	12
1276	Victory	2,988	297	.....	.....	.....	.....	287	32
1277	Workmen's	18,027	890	.....	.....	.....	.....	1,076	220
1278	Young Men's	1,776	190	.....	.....	.....	.....	205	42
1279	Garwood	1,086	102	.....	.....	.....	.....	.....	.....
1280	Hillside	354	117	.....	.....	.....	.....	39	7
1281	Inter County	1,663	194	.....	.....	.....	.....	189	36
1282	Midway	891	98	.....	.....	.....	.....	77	12
1283	Kenilworth	594	91	.....	.....	.....	.....	84	18
1284	Fidelity	10,910	853	.....	.....	.....	.....	1,534	110
1285	Stonewall	2,552	304	.....	.....	.....	.....	175	22
1286	Lyons Farms	5,209	327	.....	.....	.....	.....	362	37
1287	New Providence	961	126	.....	.....	.....	.....	.....	.....
1288	Central	3,865	349	.....	.....	.....	.....	.....	.....
1289	Liberty	2,009	219	260	31	.....	.....	226	26
1290	Plainfield	12,001	964	.....	.....	.....	.....	1,581	203
1291	Queen City and Home	11,582	1,176	308	47	.....	.....	1,297	285
1292	Renascence	1,219	194	.....	.....	.....	.....	46	8
1293	Representative	1,509	198	.....	.....	.....	.....	72	18
1294	Union	10,612	616	.....	.....	.....	.....	288	29
1295	Axia	1,468	147	240	59	.....	.....	74	15
1296	Better-Homes	1,588	180	.....	.....	.....	.....	5	2
1297	Citizens	3,927	411	.....	.....	.....	.....	254	31
1298	Industrial	34,445	1,252	.....	.....	52	32	40	3
1299	Reliance Co-Operative	1,919	267	40	6	.....	.....	115	30
1300	Workmen's	6,496	720	.....	.....	.....	.....	408	106
1301	Roselle	7,063	645	.....	.....	.....	.....	59	10
1302	Warinanco	2,040	360	.....	.....	.....	.....	.....	.....
1303	Aldene	2,203	269	.....	.....	.....	.....	248	46
1304	Gloria	937	97	.....	.....	.....	.....	.....	.....
1305	Roselle Park	18,585	1,365	.....	.....	.....	.....	1,863	221
1306	Twin Borough	1,497	174	.....	.....	.....	.....	85	13
1307	Fanwood & Scotch Plains	2,050	305	.....	.....	.....	.....	223	51
1308	Baltusrol	916	120	.....	.....	.....	.....	.....	.....
1309	Battle Hill	3,597	415	.....	.....	.....	.....	83	5
1310	Arcoe	562	88	.....	.....	.....	.....	.....	.....
1311	Hill City	11,532	865	748	77	.....	.....	813	105
1312	Prospect Hill	268	30	.....	.....	.....	.....	.....	.....
1313	Summit-Overlook	10,055	908	.....	.....	.....	.....	533	78
1314	Connecticut Farms	1,830	206	.....	.....	.....	.....	18	3
1315	Vauxhall	547	59	.....	.....	.....	.....	65	7
1316	Home	10,340	1,026	303	48	.....	.....	148	20
1317	Mutual	8,454	702	127	20	.....	.....	711	66
1318	Westfield	12,773	919	.....	.....	.....	.....	374	50
	Totals	409,499	35,272	2,166	315	1,182	253	32,585	4,123

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	
2,094	99	148	N.S.	$1.00 m.	$200	6	$6.00 a & $0.04 b	$3. a & $0.04 b	1274
1,281	21	119	N.S.	1.00 m.	200	6	4.00 a	.....	1275
3,275	37	292	N.S.	1.00 m.	200	5 & 6	.....	.....	1276
19,103	332	778	O.P.	.....	200	6	.....	2.00 a	1277
1,981	30	202	S.	1.00 & 2.00 m.	200	6	.05 b	.05 b	1278
1,086	34	68	N.S.	1.00 m.	200 & 240	5 & 6	.03 b & .06¼ b	.03 b & .06¼ b	1279
393	20	104	S.	1.00 m.	200	6	2.00 a	2.00 a	1280
1,852	52	178	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	1281
968	26	84	S.	1.00 m.	200	6	3.00 a	1.50 a	1282
678	28	81	S.	1.00 m.	200	6	.....	.....	1283
12,444	149	814	N.S.	1.00 m.	200	6	.....	.....	1284
2,727	63	263	N.S.	1.00 m.	T.M.&200	6	various	.....	1285
5,571	147	217	S.	1.00 m.	200	6	.03 b	.03 b	1286
961	21	105	S.	1.00 m.	200	6	2.50 a	6.00 a	1287
3,865	92	257	S.	1.00 m.	200	6	3.00 a	1.00 a	1288
2,495	55	221	S.	1.00 m.	200	6	.....	1.50 a	1289
13,582	318	849	S.	1.00 m.	200	6	3.00 a	1.00 a	1290
13,187	251	1,257	O.P.	.....	T.M.&200	5 & 6	3.00 a	.....	1291
1,265	37	165	S.	1.00 m.	200	6	3.00 a	3.00 a	1292
1,581	82	129	S.	1.00 m.	200	6	3.00 a	1.00 a	1293
10,900	135	510	S.	.50 m.	100	6	.042 b	.042 b	1294
1,782	40	181	S. & N.S.	1.00 m.	200	6	.22 b	.08 b	1295
1,593	64	118	S.	1.00 m.	200	5 & 6	.....	1.00 a	1296
4,181	107	335	N.S.	1.00 m.	200	5 & 6	.....	2.00 a	1297
34,537	326	961	N.S.	.45 m.	100	6	.02½ b	.02½ b	1298
2,074	53	250	N.S.	1.00 m.	T.M.&200	6	2.50 a	.....	1299
6,904	166	660	S.	1.00 m.	200	6	.....	.....	1300
7,122	128	527	S.	1.00 m.	200	5, 5½,6	.....	.....	1301
2,040	74	286	S.	1.00 m.	200	6	.....	1.00 a	1302
2,451	80	235	O.P.	.....	200 & 240	6	4.00 a	2.00 a	1303
937	6	91	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1304
20,448	210	1,376	O.P.	.....	200	6	1.00 a	.....	1305
1,582	51	136	N.S.	1.00 m.	200	6	.....	3.00 a	1306
2,273	53	303	S.	1.00 m.	200	6	3.00 a	.....	1307
916	27	93	S.	1.00 m.	200	6	.....	.....	1308
3,680	55	365	S.	1.00 m.	200	6	.....	.....	1309
562	22	16	S.	1.00 m.	200	6	4.00 a	.....	1310
13,093	239	808	S.	1.00 m.	200	6	2.00 a	.....	1311
268	8	22	S.	1.00 m.	100 & 200	6	.....	.....	1312
10,588	250	736	N.S.	1.00 M.	T.M.&200	5, 5½,6	.....	.....	1313
1,848	29	180	S.	1.00 m.	200	6	.....	.....	1314
612	17	49	S.	1.00 m.	200	6	.....	.....	1315
10,791	313	781	S.	1.00 m.	240	5 & 6	various	.03 b	1316
9,292	132	656	O.P.	.....	T.M.200& 240	5 & 6	1.00-2.50 a & .03 b	.....	1317
13,147	227	742	S.	1.00 m.	200	5 & 6	.05 b	.05 b	1318
445,432	8,532	31,431							

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
	Warren County			
1319	Belvidere	Belvidere	Jan. 19, 1920	Maurice E. Beesley
1320	Hackettstown	Hackettstown	Feb. 26, 1906	Andrew S. Hibler
1321	Malvern Hill	"	Jan. 5, 1927	Lindley G. Cook
1322	Phillipsburg, No. 4	Phillipsburg	Mar. 27, 1876	Matthew Korp
1323	Phillipsburg, No. 5	"	June 6, 1882	John E. Wyckoff
1324	Phillipsburg, No. 6	"	April 3, 1903	Frederick A. Churchill
1325	Phillipsburg, No. 7	"	Aug. 7, 1915	Matthew Kingfield
1326	Warren County	"	Mar. 11, 1922	William C. Hoffman
1327	Washington	Washington	May 26, 1919	Eugene L. Linaberry

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
John H. Dahlke	Homer H. Rasely	333 Water St., Belvidere, N. J.	1319
Claude E. Cook	A. M. Lundy	144 Main St., Hackettstown, N. J.	1320
Claude E. Cook	Melville N. Sherrer	300 Main St., Hackettstown, N. J.	1321
S. C. Smith, Jr.	Daniel J. Lilly	403 Thomas St., Phillipsburg, N. J.	1322
William H. Walters	Robert Souders	192 Lincoln St., Phillipsburg, N. J.	1323
C. B. Brady	Robert D. Connolly	418 S. Main St., Phillipsburg, N. J.	1324
Frank J. Kingfield	George B. Arnold	172 S. Main St., Phillipsburg, N. J.	1325
William P. Tallman	Vida C. King	51 S. Main St., Phillipsburg, N. J.	1326
G. Fleming, C. C. Bowers & J. B. Maddock, Jr.	Harry Christine	22 Belvidere Ave., Washington, N. J.	1327

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Warren County				
1319	Belvidere	Belvidere	$1,132	$1,159	$74,500
1320	Hackettstown	Hackettstown	3,115	2,500	101,780
1321	Malvern Hill	"	3,342	22,000	41,800
1322	Phillipsburg, No. 4	Phillipsburg	318	.....	77,600
1323	Phillipsburg, No. 5	"	1,137	.....	258,000
1324	Phillipsburg, No. 6	"	608	.....	77,800
1325	Phillipsburg, No. 7	"	13,494	9,000	122,400
1326	Warren County	"	554	6,559	203,887
1327	Washington	Washington	3,567	.....	307,600
	Totals		$27,267	$41,218	$1,265,367

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$1,975	$21,836	$4,493	.....	$105,095	1319
$7,520	3,809	11,173	1,119	$106	131,122	1320
15,787	908	29,370	845	1,265	115,317	1321
.....	.....	12,002	6,868	41	96,829	1322
.....	.....	96,212	15,720	.....	371,069	1323
798	2,500	31,715	6,011	27	119,459	1324
37,676	7,233	172,370	8,706	844	371,723	1325
11,854	13,382	190,969	2,498	28,840	458,543	1326
.....	1,100	62,575	12,883	8,011	395,736	1327
$73,635	$30,907	$628,222	$59,143	$39,134	$2,164,893	

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
	Warren County					
1319	Belvidere	Belvidere	$67,206	.....	.....	$15,000
1320	Hackettstown	Hackettstown	99,888	.....	.....	.....
1321	Malvern Hill	"	74,793	$4,410	.....	.....
1322	Phillipsburg, No. 4	Phillipsburg	58,308	.....	.....	.....
1323	Phillipsburg, No. 5	"	214,836	.....	.....	.....
1324	Phillipsburg, No. 6	"	73,944	.....	.....	.....
1325	Phillipsburg, No. 7	"	241,176	.....	.....	.....
1326	Warren County	"	281,150	.....	.....	.....
1327	Washington	Washington	265,080	.....	.....	6,000
	Totals		$1,376,381	$4,410	.....	$21,000

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1938

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							
.....	.....	$114	.....	$1,000	$63	$13,810	$7,902	$105,095	1319
.....	.....	251	.....	.....	457	23,181	7,345	131,122	1320
$45	.....	498	$162	.....	165	20,208	15,036	115,317	1321
.....	.....	181	.....	13,644	100	11,368	13,228	96,829	1322
.....	.....	413	.....	63,600	500	43,778	47,942	371,069	1323
.....	.....	.....	.....	12,600	.....	14,508	18,407	119,459	1324
3,884	.....	247	.....	.....	.....	47,777	78,639	371,723	1325
58	.....	1,233	.....	14,500	492	72,899	88,211	458,543	1326
42	.....	597	.....	23,000	3,993	61,861	35,163	395,736	1327
$4,029	.....	$3,534	$162	$128,344	$5,770	$309,390	$311,873	$2,164,893	

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
	Warren County								
1319	Belvidere	1,021	146					75	16
1320	Hackettstown	1,321	218						
1321	Malvern Hill	699	96	42	12				
1322	Phillipsburg, No. 4	741	72						
1323	Phillipsburg, No. 5	2,829	258						
1324	Phillipsburg, No. 6	921	99						
1325	Phillipsburg, No. 7	2,284	246						
1326	Warren County	3,234	414						
1327	Washington	3,824	482					30	8
	Totals	16,874	2,031	42	12			105	24

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	
1,096	43	119	S.	$1.00 m.	$200	6	.....	.....	1319
1,321	66	152	S.	1.00 m.	200	5 & 6	$2.00 a	.....	1320
741	25	83	S.	1.00 m.	200	5 & 6	.....	.....	1321
741	25	47	S.	1.00 m.	200	6	.05 b	$0.05 b	1322
2,829	89	169	S.	1.00 m.	200	6	.05 b	.05 b	1323
921	35	64	S.	1.00 m.	200	5	.05 b	.05 b	1324
2,284	71	175	S.	1.00 m.	200	6	.05 b	.05 b	1325
3,234	102	312	S.	1.00 m.	T.M.&200	6	.05 b	.05 b	1326
3,854	156	334	S.	1.00 m.	200	6	3.00 a	3.00 a	1327
17,021	612	1,455							

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