N.J. - Banking & Insurance, Comm.

STATE OF NEW JERSEY

ANNUAL REPORT

OF THE

Commissioner of Banking and Insurance

RELATIVE TO

BUILDING AND LOAN ASSOCIATIONS

O.C. free (a)1

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

DECEMBER 31, 1932

N. J. – Banking + Insurance Comm.

STATE OF NEW JERSEY

ANNUAL REPORT

OF THE

Commissioner of Banking and Insurance

RELATIVE TO

BUILDING AND LOAN ASSOCIATIONS

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

DECEMBER 31, 1932

TABLE OF CONTENTS

PAGE

Text v

Abstracts of Reports of Associations are set forth in a series of four tables, as follows:

Table 1—List of Associations with dates of incorporation, names of officials and addresses of secretaries.

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

Table 2—Financial condition at close of fiscal year of each Association—Assets.

Table 3—Financial condition at close of fiscal year of each Association—Liabilities.

Table 4—Shares, membership and miscellaneous data.

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

Atlantic	No. 1- 52	2- 9
Bergen	No. 53- 107	10- 17
	No. 108- 141	18- 25
Burlington	No. 142- 161	18- 25
	No. 162- 169	26- 33
Camden	No. 170- 214	26- 33
	No. 215- 269	34- 41
	No. 270- 324	42- 49
	No. 325- 337	50- 57
Cape May	No. 338- 361	50- 57
Cumberland	No. 362- 371	50- 57
	No. 372- 376	58- 65

		PAGES
Essex	No. 377– 421	58– 65
	No. 422– 476	66– 73
	No. 477– 531	74– 81
	No. 532– 586	82– 89
	No. 587– 641	90– 97
	No. 642– 696	98–105
	No. 697– 751	106–113
	No. 752– 806	114–121
	No. 807– 861	122–129
	No. 862– 916	130–137
	No. 917– 971	138–145
Gloucester	No. 972– 995	146–153
Hudson	No. 996–1020	146–153
	No. 1021–1075	154–161
	No. 1076–1130	162–169
	No. 1131–1167	170–177
Hunterdon	No. 1168–1175	170–177
Mercer	No. 1176–1200	178–185
Middlesex	No. 1201–1225	178–185
	No. 1226–1268	186–193
Monmouth	No. 1269–1308	194–201
Morris	No. 1309–1318	194–201
	No. 1319–1337	202–209
Ocean	No. 1338–1351	202–209
Passaic	No. 1352–1366	202–209
	No. 1367–1416	210–217
	No. 1417–1425	218–225
Salem	No. 1426–1430	218–225
Somerset	No. 1431–1440	218–225
Sussex	No. 1441–1444	218–225
Union	No. 1445–1454	218–225
	No. 1455–1509	226–233
	No. 1510–1544	234–241
Warren	No. 1545–1554	234–241

ANNUAL REPORT

BUILDING AND LOAN ASSOCIATIONS

DEPARTMENT OF BANKING AND INSURANCE,
TRENTON, September 19, 1933.

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, 1932.

The whole number of associations in the State is 1,553. During the past 12 months there were five mergers, involving 10 associations, which were effected (eliminating in number 6 associations), and one association was liquidated. This resulted in a net loss of 7 associations since December 31, 1931.

Liquidation:

Norwood Building and Loan Association, Woodbridge, N. J.

Associations in Process of Liquidation by this Department:

Corinthian Building and Loan Association, Newark, N. J. (Not reporting.)
Green Star Building and Loan Association, Newark, N. J. (Not reporting.)
Creative Building and Loan Association, Newark, N. J.
Sun Building and Loan Association, Newark, N. J.

(Note: While the Sun and the Creative Building and Loan Associations have reported, and the figures for same are shown in the schedules, they are also in process of liquidation by this Department.)

Change of Corporate Title:

"Edison Employees' Building and Loan Association of West Orange, New Jersey" to "Edison Building and Loan Association".
"Hillsborough Building and Loan Association, The", Manville, to "Manville Building and Loan Association".

Mergers:

Able Building and Loan Association of Newark, New Jersey; "Home Builders Building and Loan Association, The", Newark; and Old Hickory Building and Loan Association of Newark, New Jersey—now "Able-Old Hickory Building and Loan Association," Newark.

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

Greenmount Building and Loan Association, Township of North Bergen, also with Bergenline Building and Loan Association, Union City.

Workingmens Building and Loan Association of South River, N. J., with The South River Building and Loan Association, South River.

Golden Rule Building and Loan Association of the City of Newark, New Jersey, with Personal Building and Loan Association, Newark.

(Note: The Golden Rule Building and Loan Association merged with the Personal Building and Loan Association on December 12, 1932; Golden Rule not reporting, however, the name and number for same appear in this book. This accounts for the difference of one; the book showing a total of 1,554 associations, whereas there are actually 1,553 associations in force, as shown above.)

Merger in Process of Completion:

Longworth Building and Loan Association, Newark, N. J.

The following Associations are merging with the Longworth:

Niagara—Newark.
Hercules—Newark.
Woodrow Wilson—Newark.
Excellent—Newark.

(See Footnote No. 705—Longworth.)

Fiscal Year Endings Changed:

Colossal Building and Loan Association, Newark (No. 541). This is a seven months' report.

Pompey Building and Loan Association, Newark (No. 806). This is a six months' report.

Comparative Statement of Assets, Liabilities, Etc.

ASSETS

	1932 *January 1 to December 31*	1931 *January 1 to December 31*	1930 *January 1 to December 31*	1929 *January 1 to December 31*	1928 *January 1 to December 31*
Cash	$11,772,692	$15,632,823	$15,067,723	$15,457,604	$14,666,517
Liquid Investment Fund	9,314,112	12,063,940	4,082,295	**	**
Mortgage Loans with pledge of shares	899,221,602	1,000,360,182	1,061,407,822	1,047,274,603	965,286,555
Mortgage Loans without pledge of shares	26,880,199	26,863,437	23,027,733	15,447,871	5,795,201
Shares Loans	31,949,155	35,978,557	38,063,128	32,780,257	25,459,639
Real Estate	134,137,464	87,816,584	50,719,760	23,735,711	8,692,417
Arrears	22,617,875	15,573,905	12,829,668	10,407,293	7,945,060
Other Assets	10,215,792	8,318,065	6,743,784	6,299,758	4,583,671
Totals	$1,146,108,891	$1,202,607,493	$1,211,941,913	$1,151,403,097	$1,032,429,060

LIABILITIES

Instalment Shares	$705,591,051	$769,131,497	$793,127,262	$753,664,602	$675,074,789
Single Payment Shares	3,673,331	4,069,861	3,348,236	2,974,944	2,299,240
Juvenile Shares	693,801	713,369	659,991	610,614	571,945
Income Shares	144,176,545	138,886,721	125,982,102	117,374,977	107,366,770
Lapsed Shares	3,208,734	2,791,608	2,495,950	1,681,369	1,316,956
Matured Shares	2,998,298	3,283,696	2,652,728	2,986,205	3,339,632
Advance Payments	1,114,774	1,222,835	1,387,480	1,820,887	1,593,297
Balance due Borrowers	1,016,366	1,440,937	2,985,566	8,000,654	10,060,067
Borrowed Money	63,548,763	61,766,249	61,952,774	66,921,125	63,273,623
Miscellaneous Liabilities	13,655,547	6,362,487	4,491,015	2,824,741	2,759,910
Apportioned Profits	173,235,210	196,778,106	202,465,226	192,542,979	164,772,831
Reserve and Unapportioned Profits	33,196,471	16,160,127	10,393,583	*	*
Totals	$1,146,108,891	$1,202,607,493	$1,211,941,913	$1,151,403,097	$1,032,429,060

SHARES

Instalment	11,808,894	13,564,378	14,855,400	15,198,979	14,590,503
Single Payment	35,713	39,164	31,716	28,676	22,032
Juvenile	19,414	20,460	20,449	18,750	18,358
Income	765,200	730,156	669,274	628,384	569,417
Totals	12,629,221	14,354,158	15,576,839	15,874,789	15,200,310

SHAREHOLDERS

Instalment	890,927	1,018,069	1,113,139	1,143,039	1,125,987
Single Payment	3,821	3,611	3,692	3,207	2,503
Juvenile	4,837	4,683	4,149	4,165	4,064
Income	85,885	81,368	77,197	69,061	62,956
Totals	985,470	1,107,731	1,198,177	1,219,472	1,195,510
Borrowing	246,396	280,131	280,508	270,054	249,714
Non-borrowing	739,074	827,600	917,669	949,418	945,796
Totals	985,470	1,107,731	1,198,177	1,219,472	1,195,510

* This item not shown separately in former Annual Reports.
** This item not shown in former Annual Reports.

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

Respectfully submitted,

WILLIAM H. KELLY,
Commissioner of Banking and Insurance.

ABSTRACTS OF FINANCIAL STATEMENTS

OF

New Jersey Building and Loan Associations

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

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

* Conveyancer.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
John McMullin	John M. Bewley	31 East Illinois Ave., Absecon, N. J.	1
John D. McMullin	Lewis W. Bowker	Ohio & Station Ave., Absecon, N. J.	2
G. Arthur Bolte	Louis N. Tripician	21 Atl. Gu. & T. Ins. Bld., Atlantic City, N. J.	3
Charles C. Babcock	Clara B. Koehler	349 Guarantee Trust Bldg., Atlantic City, N. J.	4
Allen B. Endicott, Jr.	Herbert H. Diets	1509 Atlantic Ave., Atlantic City, N. J.	5
Edmund C. Gaskill, Jr.	William V. Voss	8 S. Pembroke Ave., Margate City, N. J.	6
James J. Quinn	Harry Jones	Texas & Atlantic Ave., Atlantic City, N. J.	7
Cassman & Gottlieb	William E. Saslaff	25 South Virginia Ave., Atlantic City, N. J.	8
Cassman & Gottlieb	John M. Campbell	1217 Atlantic Ave., Atlantic City, N. J.	9
W. Lindley Jeffers	Wilbur F. Shinn	1210 Atlantic Ave., Atlantic City, N. J.	10
Paul M. Salsburg	Saul Singer	508 Schwehm Bldg., Atlantic City, N. J.	11
S. Paul Ridgway	Emma H. Yard	1900 Atlantic Ave., Atlantic City, N. J.	12
Charles S. Moore	Selden W. Ostrom	2024 Atlantic Ave., Atlantic City, N. J.	13
Anthony J. Siracusa	Louis N. Tripician	2503 Atlantic Ave., Atlantic City, N. J.	14
William A. Dart	Joshua W. Dowling	1903 Arctic Ave., Atlantic City, N. J.	15
Ralph Harcourt	Elizabeth Nuneviller	316 Grammercy Place, Atlantic City, N. J.	16
G. Arthur Bolte	James W. Cullen	1417 Atlantic Ave., Atlantic City, N. J.	17
Cassman & Gottlieb	Marcus Bacharach	4209 Ventnor Ave., Atlantic City, N. J.	18
Allen B. Endicott	Saul Singer	508 Schwehm Bldg., Atlantic City, N. J.	19
Morris M. Gorson	Ernest A. Lord	Marine Br.—Guar. Tr. Co., Atlantic City, N. J.	20
Russell L. Browne	Raymond P. Read	100 Guarantee Trust Bldg., Atlantic City, N. J.	21
Moore & Butler	David Ford	1421 Atlantic Ave., Atlantic City, N. J.	22
Saul C. Gorson	Benjamin E. Antinoph	403 Schwehm Bldg., Atlantic City, N. J.	23
Oscar Le Wine	Lucius I. Wright	20 S. Tennessee Ave., Atlantic City, N. J.	24
Saul C. Gorson	Saul Singer	508 Schwehm Bldg., Atlantic City, N. J.	25
Albert C. Abbott	Archie H. Smith	Chelsea-Second Nat. Bk., Atlantic City, N. J.	26
Herbert R. Voorhees	Andrew K. Littlefield	1421 Atlantic Ave., Atlantic City, N. J.	27
Harcourt & Steelman	Nicholas J. Waters	204 Schwehm Bldg., Atlantic City, N. J.	28
William E. Brown, Jr.	J. LeRoy Berglund	2504 Atlantic Ave., Atlantic City, N. J.	29
Morris M. Gorson	John F. O'Neill	109 S. Avolyn Ave., Ventnor City, N. J.	30
John B. Slack	George A. Elvins	107 Guarantee Trust Bldg., Atlantic City, N. J.	31
Vincent S. Haneman	Nicholas J. Waters	204 Schwehm Bldg., Atlantic City, N. J.	32
Herman L. Hamilton	Thomas E. Hamilton	Egg Harbor City, N. J.	33
	W. L. Karrer	246 Cincinnati Ave., Egg Harbor City, N. J.	34
	Otto Boysen	143 London Ave., Egg Harbor City, N. J.	35
Charles M. Phillips	Robert Picken	7 S. Egg Harbor Road, Hammonton, N. J.	36
Bleakly, Stockwell & Burling	William Doerfel	9 Central Ave., Hammonton, N. J.	37
Bleakly, Stockwell & Burling	William Doerfel	9 Central Ave., Hammonton, N. J.	38
Robert E. Steedle	Paul B. Fry	1545 Shore Rd., Linwood, N. J.	39
James N. Butler	Stanley W. Ball	c/o Margate Trust Co., Margate City, N. J	40
Albert C. Abbott	Melvin M. Ripley	18 E. Main St., Mays Landing, N. J.	41
*W. Howard Sharp	Ralph B. Norton	Pacific Ave., Minotola, N. J.	42
Harry Souchal	Japhet Garwood	1 Girard Bldg., Atlantic City, N. J.	43
*Raymond P. Thompson	Gladys Swensen	38 Oakland Ave., Pleasantville, N. J.	44
Louis D. Champion	George H. Adams	c/o First National Bank, Pleasantville, N. J.	45
Clarence B. Dixon	Nicholas J. Waters	19 E. Washington Ave., Pleasantville, N. J.	46
Elwood C. Weeks	Wilbur Reed	220 North Main St., Pleasantville, N. J.	47
L. D. Champion	Elmer S. Weaver	41 S. Main St., Pleasantville, N. J.	48
Moore & Butler	Earl R. Ryne	Somers Point, N. J.	49
E. A. Higbee, Jr.	James E. Scull	Bay & Higbee Aves., Somers Point, N. J.	50
John S. Westcott	Edwin D. Rowland	Ventnor City National Bank, Ventnor, N. J.	51
Ralph Harcourt	Spurgeon Cross	8 N. Lancaster Ave., Margate, N. J.	52

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	$2,527	$328	$490,250
2	Heights ..... Absecon Heights	1,148	1,650	140,700
3	American ..... Atlantic City	2,268	17,000	1,157,150
4	Atlantic City ..... " "	1,388	30	941,200
5	Atlantic Coast ..... " "	7,151	.....	2,014,279
6	Atlantic County ..... " "	7,338	.....	955,300
7	Atlantis ..... " "	6,497	47,147	1,373,650
8	Boardwalk ..... " "	2,110	.....	207,600
9	Chelsea ..... " "	5	6,000	497,200
10	Cosmopolitan ..... " "	1,785	3,700	133,900
11	Eastern Shore ..... " "	684	1,000	88,044
12	Economy ..... " "	9,402	1,039	430,200
13	Equitable ..... " "	21,867	24,467	2,821,950
14	Garibaldi ..... " "	20,429	.....	250,600
15	Great Bay ..... " "	117	.....	19,100
16	Home ..... " "	7,789	3,000	386,550
17	Islanders ..... " "	124,789	.....	1,855,500
18	La Clede ..... " "	4,298	.....	387,350
19	Margate ..... " "	1,007	.....	255,300
20	Miramar ..... " "	433	500	7,958
21	Mutual ..... " "	5,864	35,000	1,519,125
22	Peoples ..... " "	57,719	25,313	3,306,950
23	Pride of Atlantic ..... " "	58,637	24,000	788,625
24	Protective ..... " "	5,719	2,000	131,552
25	Resort ..... " "	2,996	1,000	190,150
26	Seaboard ..... " "	13,754	15,000	709,050
27	Security ..... " "	6,540	9,000	1,201,000
28	South Jersey ..... " "	1,057	4,000	243,000
29	Sunrise ..... " "	10,916	8,400	390,900
30	Trident ..... " "	1,237	60,000	636,483
31	Ventnor ..... " "	18,786	39,000	1,291,150
32	Brigantine ..... Brigantine	10	.....	29,800
33	Collective ..... Egg Harbor City	501	1,000	300,450
34	Egg Harbor ..... " " "	5,465	6,200	1,390,944
35	Germania ..... " " "	219	4,800	495,577
36	Farmers and Merchants ..... Hammonton	13,208	11,500	753,150
37	Hammonton ..... "	12,330	12,000	1,167,850
38	Workingmens ..... "	2,826	19,000	1,134,375
39	Linwood ..... Linwood	2,986	2,288	136,200
40	Harbor ..... Margate City	1,396	13,000	98,400
41	Mays Landing ..... Mays Landing	13,121	21,761	1,465,000
42	Minotola-Landisville ..... Minotola	2,253	2,000	464,000
43	Northfield ..... Northfield	657	.....	7,100
44	Carpenters' ..... Pleasantville	2,707	1,300	122,200
45	Home ..... "	10,833	7,473	756,350
46	Mainland ..... "	100	.....	20,900
47	Pleasantville Mutual ..... "	5,207	.....	461,893
48	Workingmen's ..... "	9,111	5,472	344,900
49	Hand-in-Hand ..... Somers Point	989	1,557	86,200
50	Somers Point ..... " "	2,317	899	119,300
51	Seashore ..... Ventnor City	2,637	3,700	286,600
52	St. Leonard's ..... " "	4,009	9,000	337,050
	Totals	$499,139	$451,524	$34,800,005

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$6,850	$13,110	$74,712	$18,428	$357	$606,562	1
.....	5,932	19,437	4,468	97	173,432	2
.....	26,220	117,359	36,754	6,217	1,362,968	3
293,850	75,585	548,293	201,011	12,223	2,073,580	4
400,300	.....	122,222	.....	20,000	2,563,952	5
164,600	40,307	120,457	48,819	5,082	1,341,903	6
41,800	58,777	167,232	37,176	17,445	1,749,724	7
14,500	24,450	58,277	6,142	1,783	314,862	8
13,000	16,090	81,935	25,243	4,631	644,104	9
.....	6,235	46,126	5,430	46	197,222	10
.....	19,225	30,195	4,409	401	143,958	11
.....	17,050	87,751	2,541	1,535	549,518	12
9,010	80,448	795,162	21,502	64,225	3,838,631	13
.....	13,350	362,554	36,822	24,499	708,254	14
.....	1,300	6,841	5,018	308	32,684	15
16,600	34,134	164,296	10,932	643	623,944	16
37,500	.....	264,672	18,312	2,772	2,303,545	17
13,500	27,150	114,641	14,261	.....	561,200	18
.....	10,025	60,401	10,922	191	337,846	19
.....	.....	.....	.....	1,750	10,641	20
.....	131,175	115,100	40,941	3,614	1,850,819	21
24,775	85,385	395,602	23,440	5,256	3,924,440	22
.....	76,900	149,191	14,760	1,035	1,113,148	23
1,600	29,581	48,493	5,021	138	224,104	24
.....	3,815	25,677	3,571	465	227,674	25
94,900	26,702	196,724	34,195	1,298	1,091,623	26
76,609	158,660	486,560	57,045	5,060	2,000,474	27
20,000	8,825	77,886	10,251	666	365,685	28
5,750	33,085	120,259	16,087	4,619	590,016	29
.....	.....	168,101	11,865	1,194	878,880	30
32,400	124,080	152,050	24,622	6,310	1,688,398	31
.....	200	19,269	2,507	.....	51,786	32
.....	16,160	28,618	8,194	1,445	356,368	33
7,000	16,675	70,492	67,399	2,300	1,566,475	34
.....	5,641	63,106	30,213	1,159	600,715	35
1,445	23,850	43,449	47,869	3,304	897,775	36
70,600	48,606	51,409	38,123	2,486	1,403,404	37
39,000	36,832	13,486	28,447	7,179	1,281,145	38
.....	14,615	59,308	5,063	788	221,248	39
.....	12,053	14,028	10,477	2,165	151,519	40
363,485	48,551	357,495	134,063	16,747	2,420,223	41
.....	4,347	45,211	35,359	504	553,674	42
.....	1,250	4,438	584	36	14,065	43
.....	.....	1,290	7,810	342	135,649	44
5,800	19,515	249,330	88,143	5,148	1,142,592	45
.....	3,566	7,598	1,338	6	33,508	46
.....	17,945	137,380	59,997	1,012	683,434	47
.....	9,895	72,805	17,881	1,428	401,492	48
11,000	2,555	20,070	5,933	275	128,579	49
2,100	5,208	10,910	7,863	933	149,530	50
.....	8,615	30,568	17,487	50	349,657	51
.....	16,500	45,730	22,469	803	435,561	52
$1,767,974	$1,460,175	$6,524,196	$1,387,207	$241,970	$47,132,190	

TABLE 8—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Atlantic County					
1	Absecon City	Absecon	$431,594			
2	Heights	Absecon Heights	105,186			$20,200
3	American	Atlantic City	595,353	$3,300		489,200
4	Atlantic City	" "	766,941			831,600
5	Atlantic Coast	" "	1,416,131			468,353
6	Atlantic County	" "	689,172			277,050
7	Atlantis	" "	864,857			544,500
8	Boardwalk	" "	188,037			7,200
9	Chelsea	" "	355,380			170,900
10	Cosmopolitan	" "	123,178			26,700
11	Eastern Shore	" "	89,443			8,200
12	Economy	" "	316,369			99,000
13	Equitable	" "	1,502,668		$108,468	1,402,200
14	Garibaldi	" "	217,724			255,400
15	Great Bay	" "	21,482			400
16	Home	" "	356,920			95,100
17	Islanders	" "	971,763			743,150
18	La Clede	" "	345,945			13,300
19	Margate	" "	160,290			110,900
20	Miramar	" "	8,202			
21	Mutual	" "	1,217,739			108,800
22	Peoples	" "	1,432,392		94,022	1,826,200
23	Pride of Atlantic	" "	656,498			110,000
24	Protective	" "	145,872			
25	Resort	" "	145,112			17,700
26	Seaboard	" "	484,617			432,900
27	Security	" "	951,904			471,825
28	South Jersey	" "	181,059			83,300
29	Sunrise	" "	352,449			75,750
30	Trident	" "	456,676			187,300
31	Ventnor	" "	923,824			365,700
32	Brigantine	Brigantine	14,616			23,550
33	Collective	Egg Harbor City	111,354	98,400		79,825
34	Egg Harbor	" " "	804,156	37,100		426,900
35	Germania	" " "	339,708	300		114,400
36	Farmers and Merchants	Hammonton	353,265	193,250		107,800
37	Hammonton	"	509,115	513,650		
38	Workingmens	"	551,781	48,400		421,300
39	Linwood	Linwood	132,516		2,907	33,100
40	Harbor	Margate City	103,521			12,200
41	Mays Landing	Mays Landing	877,349			950,775
42	Minotola-Landisville	Minotola	213,930			208,075
43	Northfield	Northfield	10,428			1,100
44	Carpenters'	Pleasantville	80,490			25,300
45	Home	"	504,849			241,200
46	Mainland	"	20,249			55,750
47	Pleasantville Mutual	"	321,114			209,470
48	Workingmen's	"	228,352			142,000
49	Hand-in-Hand	Somers Point	65,640			23,700
50	Somers Point	" "	100,584			
51	Seashore	Ventnor City	175,104			98,600
52	St. Leonard's	" "	285,569			43,100
	Totals		$22,278,467	$894,400	$205,397	$12,410,973

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

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	
$95	$6,900	$635	.....	.....	$35	$152,187	$15,116	$606,562	1
.....	.....	30	.....	$17,800	114	28,158	1,944	173,432	2
.....	6,000	820	.....	77,500	11	158,178	32,606	1,362,968	3
254	.....	900	.....	180,728	49,811	.....	243,346	2,073,580	4
365	.....	.....	.....	312,000	25,627	142,808	198,668	2,563,952	5
1,827	.....	2,236	.....	85,000	22,243	189,486	74,889	1,341,903	6
28,465	.....	1,376	.....	18,147	16,638	224,018	51,723	1,749,724	7
84	.....	291	.....	18,000	7,306	61,060	32,884	314,862	8
1,806	.....	434	.....	.....	2,730	94,151	18,703	644,104	9
2,678	.....	220	.....	13,000	.....	21,641	9,805	197,222	10
832	.....	287	.....	5,500	170	24,271	15,255	143,958	11
847	.....	30	.....	27,500	2,319	88,075	15,378	549,518	12
3,162	.....	628	.....	283,602	25,589	397,072	115,242	3,838,631	13
3,016	.....	270	.....	35,000	56,948	44,113	95,783	708,254	14
1,383	2,268	806	.....	500	2	4,655	1,188	32,684	15
3,422	.....	911	.....	30,000	2,129	91,274	44,188	623,944	16
.....	.....	133	.....	259,861	4,513	278,845	45,280	2,303,545	17
3,763	.....	1,421	.....	29,000	29,230	99,162	39,379	561,200	18
2,795	.....	724	.....	15,000	.....	29,562	18,575	337,846	19
.....	.....	.....	.....	.....	.....	1,700	739	10,641	20
605	1,500	3,308	.....	50,000	1,337	448,915	18,615	1,850,819	21
3,039	.....	632	.....	70,000	31,593	357,470	109,092	3,924,440	22
9,219	.....	767	.....	.....	51	216,402	120,211	1,113,148	23
.....	.....	57	.....	5,500	.....	67,757	4,918	224,104	24
3,604	.....	2,410	.....	14,000	.....	32,480	12,368	227,674	25
7,948	.....	1,009	.....	15,000	1,995	91,352	56,802	1,091,623	26
1,236	.....	6,158	.....	92,500	7,482	382,156	87,213	2,000,474	27
660	.....	532	.....	16,500	.....	60,210	23,424	365,685	28
23	.....	677	.....	20,500	5,770	111,255	23,592	590,016	29
.....	.....	.....	.....	85,736	1,357	123,194	24,617	878,880	30
.....	.....	1,718	.....	35,000	1,117	303,766	57,273	1,688,398	31
.....	.....	184	.....	5,400	685	2,645	4,706	51,786	32
215	.....	288	.....	16,350	2,428	44,934	2,574	356,368	33
229	.....	606	.....	5,000	.....	278,783	13,701	1,566,475	34
803	.....	807	.....	33,500	306	104,239	6,652	600,715	35
638	15,000	1,440	.....	45,000	566	169,962	10,854	897,775	36
410	16,200	5,117	.....	.....	395	352,803	5,714	1,403,404	37
677	12,500	1,953	.....	49,000	30,610	154,924	10,000	1,281,145	38
1,603	.....	926	.....	10,700	3	33,562	5,931	221,248	39
193	.....	288	.....	.....	1,657	23,340	10,320	151,519	40
9,520	1,200	6,065	.....	148,883	32,203	290,000	104,228	2,420,223	41
1,710	.....	1,622	.....	63,900	1,005	58,887	4,545	553,674	42
543	.....	111	.....	600	.....	.....	1,283	14,065	43
395	.....	390	.....	.....	867	20,943	7,264	135,649	44
726	153,700	1,518	.....	36,504	7,514	164,448	32,133	1,142,592	45
129	.....	166	.....	1,400	.....	4,649	1,165	33,508	46
.....	.....	669	.....	14,000	5,948	117,920	14,313	683,434	47
10	.....	299	.....	.....	.....	84,476	6,355	461,492	48
4,273	.....	1,616	.....	8,500	568	19,356	4,926	128,579	49
.....	2,400	121	.....	7,000	.....	35,227	4,198	149,530	50
255	.....	714	.....	20,000	302	50,125	4,557	349,657	51
324	.....	448	.....	.....	.....	96,089	10,031	435,561	52
$103,781	$217,668	$54,768	.....	$2,278,611	$381,174	$6,432,685	$1,874,266	$47,132,190	

TABLE 4—SHARES,

	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	6,177	496	.....	.....	.....	.....	.....	.....
2	Heights	1,590	256	.....	.....	.....	.....	101	25
3	American	9,973	540	33	9	.....	.....	2,446	212
4	Atlantic City	9,489	460	.....	.....	.....	.....	4,158	349
5	Atlantic Coast	70,360	1,835	.....	.....	.....	.....	4,683	415
6	Atlantic County	9,669	1,094	.....	.....	.....	.....	1,385	107
7	Atlantis	13,715	702	.....	.....	.....	.....	2,722	162
8	Boardwalk	2,422	217	.....	.....	.....	.....	36	11
9	Chelsea	4,877	363	.....	.....	.....	.....	854	90
10	Cosmopolitan	2,234	216	.....	.....	.....	.....	133	26
11	Eastern Shore	1,242	119	.....	.....	.....	.....	41	10
12	Economy	6,924	404	.....	.....	.....	.....	495	55
13	Equitable	27,969	1,060	.....	.....	5,487	437	7,011	605
14	Garibaldi	2,657	211	.....	.....	.....	.....	1,277	187
15	Great Bay	389	64	.....	.....	.....	.....	2	1
16	Home	4,508	418	.....	.....	.....	.....	475	61
17	Islanders	19,012	930	.....	.....	.....	.....	3,716	364
18	La Clede	4,644	368	.....	.....	.....	.....	67	9
19	Margate	2,575	217	.....	.....	.....	.....	554	76
20	Miramar	8,607	34	.....	.....	.....	.....	.....	.....
21	Mutual	17,906	1,235	.....	.....	.....	.....	516	134
22	Peoples	27,572	1,619	.....	.....	1,377	546	9,131	869
23	Pride of Atlantic	8,820	564	.....	.....	.....	.....	550	20
24	Protective	2,538	118	.....	.....	.....	.....	.....	.....
25	Resort	2,555	220	.....	.....	.....	.....	89	28
26	Seaboard	8,365	648	.....	.....	.....	.....	2,165	265
27	Security	15,369	1,241	.....	.....	.....	.....	2,359	286
28	South Jersey	2,514	156	.....	.....	.....	.....	416	32
29	Sunrise	4,468	259	.....	.....	.....	.....	379	55
30	Trident	25,110	376	.....	.....	.....	.....	1,873	74
31	Ventnor	13,439	524	.....	.....	.....	.....	1,828	147
32	Brigantine	374	34	.....	.....	.....	.....	118	20
33	Collective	2,661	376	984	53	.....	.....	399	99
34	Egg Harbor	12,447	1,183	371	59	.....	.....	2,135	294
35	Germania	5,360	877	2	1	.....	.....	572	111
36	Farmers and Merchants	6,236	495	1,932	170	.....	.....	539	59
37	Hammonton	8,938	861	5,136	357	.....	.....	.....	.....
38	Workingmens	9,810	1,058	484	78	.....	.....	2,106	263
39	Linwood	1,890	211	.....	.....	447	447	165	34
40	Harbor	1,693	123	.....	.....	.....	.....	61	19
41	Mays Landing	13,601	1,761	.....	.....	.....	.....	4,753	487
42	Minotola-Landisville	3,594	384	.....	.....	.....	.....	1,040	152
43	Northfield	264	29	.....	.....	.....	.....	6	2
44	Carpenters'	1,345	166	.....	.....	.....	.....	126	42
45	Home	14,041	917	.....	.....	.....	.....	2,412	132
46	Mainland	647	70	.....	.....	.....	.....	57	6
47	Pleasantville Mutual	4,620	828	.....	.....	.....	.....	601	97
48	Workingmen's	6,919	325	.....	.....	.....	.....	1,420	79
49	Hand-in-Hand	1,009	119	.....	.....	.....	.....	118	17
50	Somers Point	1,270	191	.....	.....	.....	.....	.....	.....
51	Seashore	3,150	334	.....	.....	.....	.....	493	55
52	St. Leonard's	3,893	281	.....	.....	.....	.....	215	39
	Totals	441,451	27,587	8,942	727	7,311	1,430	66,798	6,682

MEMBERSHIP 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	
6,177	151	345	S.	$1.00 m.	$200	6	$0.15 b	$0.15 b	1
1,691	67	214	S.	1.00 m.	200	6	6.00 a	4.00 a	2
12,452	235	526	S.	1.00 m.	200	6	.10 b	.10 b	3
13,647	122	687	S.	1.00 m.	200	6	8.00 a & .10 b	.10 b	4
75,043	418	1,832	O.P.	.....	100	6	.10 b	.10 b	5
11,054	185	1,016	S.	1.00 m.	200	6	.12½ b	.12½ b	6
16,437	294	570	S.	1.00 m.	200	6	3.00 a & .10 b.	.....	7
2,458	69	159	S.	1.00 m.	200	6	.10 b	.10 b	8
5,731	131	322	S.	1.00 m.	200	6	2.00 a & .10 b	.10 b	9
2,367	59	183	S.	1.00 m.	200	6	.10 b	.10 b	10
1,283	53	76	S.	1.00 m.	200	6	.12 b	.12 b	11
7,419	119	340	O.P.	.....	200	6	.10 b	.10 b	12
40,467	752	1,350	N.S.	1.00 m.	200	6	3.00 b & .10 b	.....	13
3,934	90	308	S.	1.00 & .50 m.	200	6	.10 & .15 b	.10 & .15 b	14
391	16	49	S.	1.00 m.	200	6	.10 b	.10 b	15
4,983	120	359	S.	1.00 m.	200	6	.10 b	.10 b	16
22,728	268	1,026	O.P.	.....	200	6	.10 b	.10 b	17
4,711	126	251	S.	1.00 & 2.00 m.	200	6	.10 b	.10 b	18
3,129	77	216	S.	1.00 m.	200	6	.10 b	.10 b	19
8,607	3	31	O.P.	.....	100	6	.10 b	.10 b	20
18,422	390	979	S.	1.00 m.	120 & 300	6	.12½ b	.12½ b	21
38,080	746	2,288	N.S.	1.00 m.	200	6	3.00 a & .10 b	.10 b	22
9,370	355	220	S.	1.00 m.	200	6	.15 b	.15 b	23
2,538	50	68	S.	.70 m.	200	6	.12 b	.12 b	24
2,644	59	189	S.	1.00 m.	200	6	.12½ b	.12½ b	25
10,530	239	674	S.	1.00 m.	200	6	.10 b	.10 b	26
17,728	493	1,034	S.	.70 m.	200	6	.10 b	.10 b	27
2,930	61	127	S.	1.00 m.	200	6	.10 b	.10 b	28
4,847	125	189	S.	1.00 m.	200	6	.12½ b	.12½ b	29
26,983	98	352	O.P.	.....	100	6	.10 b	.10 b	30
15,267	213	458	S.	1.00 m.	200	6	.10 b	.10 b	31
492	7	47	S.	1.00 m.	200	6	.10 b	.10 b	32
4,044	201	327	S.	1.00 m.	200	6	.10 b	.10 b	33
14,953	473	1,063	S.	1.00 m.	200	6	.10 b	.10 b	34
5,934	262	727	S.	1.00 m.	200	6	.15 b	.15 b	35
8,707	333	391	S.	1.00 m.	200	6	.10 b	.....	36
14,074	608	610	S.	1.00 m.	200	6	.15 b	.15 b	37
12,100	628	771	S.	1.00 m.	200	6	.15 b	.15 b	38
2,502	59	633	S.	1.00 m.	200	6	.10 b	.10 b	39
1,754	42	100	S.	1.00 m.	200	6	.10 b	.10 b	40
18,354	704	1,544	S.	1.00 m.	200	6	.15 b	.15 b	41
4,634	194	342	S.	1.00 m.	200	6	5.00 a	.15 b	42
270	5	26	S.	1.00 m.	200	6	.12 b	.12 b	43
1,471	50	158	S.	1.00 m.	200	6	.10 b	.....	44
16,453	312	737	S.	.50 m.	100	6	.15 b	.15 b	45
704	24	52	S.	.50 m.	100	6	.15 b	.15 b	46
5,221	338	587	S.	1.00 m.	200	6	.10 b	.10 b	47
8,339	172	232	S.	.50 m.	100	6	.15 b	.10 b	48
1,127	40	96	S.	1.00 m.	200	6	.15 b	.15 b	49
1,270	72	119	S.	1.00 m.	200	6	.15 b	.15 b	50
3,643	85	304	S.	1.00 m.	200	6	.10 b	.10 b	51
4,108	88	232	S.	1.00 m.	200	6	.10 b	.10 b	52
524,502	10,881	25,545							

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
J. W. De Yoe	William C. Talman	Allendale, N. J.	53
Clyde Christie	George B. Downer	Bergenfield, N. J.	54
Marinus Contant	C. H. Julius Meier	102 N. Washington Ave., Bergenfield, N. J.	55
George C. Felter, Jr.	Frank O. Hordich	8 E. Fort Lee Rd., Bogota, N. J.	56
George C. Felter, Jr.	Clarence H. Thompson	352 Cedar Lane, Teaneck, N. J.	57
Luce, Kipp & Ashen	Herbert Wulling	321 Hackensack St., Carlstadt, N. J.	58
Conkling, Smith & Towe	William H. Nussbaum	423 Hackensack St., Carlstadt, N. J.	59
Joseph W. Marini	James J. Rouan	369 Edgewater Road, Cliffside Park, N. J.	60
Frederick W. Mattocks	Martha P. Johnson	Closter, N. J.	61
LeRoy Vanderburgh	B. E. Westervelt	Cresskill, N. J.	62
Frederick W. Mattocks	Fred Mezger	4 W. Madison Ave., Dumont, N. J.	63
J. W. De Yoe	Louis F. Fournier	24 Grove St., East Paterson, N. J.	64
Harry L. Towe	James Millar	105 Woodland Ave., Rutherford, N. J.	65
Milton T. Lasher	William C. Murphy	26 Valley Place, Edgewater, N. J.	66
William M. Seufert	Harry G. Comstock	17 Park Place, Englewood, N. J.	67
Leland F. Ferry	Charles E. Tepper	34 Grand Ave., Englewood, N. J.	68
E. Robert Coven	Richard Lowe	Fair Lawn-Radburn Bk. Bldg., Fair Lawn, N. J.	69
Morrison, Lloyd & Morrison	Paul T. Frazza	104 Passaic St., Garfield, N. J.	70
Carl Weitz	Frank J. Oleri	650 Bergenline Ave., West New York, N. J.	71
Joseph Cook	Louise Schlosser	250 Main St., Fort Lee, N. J.	72
John S. Baker	Andrew N. Kolarcik	10 Alaska St., Garfield, N. J.	73
Arthur J. Sullivan	William Stepat	266 Pierre Ave., Garfield, N. J.	74
Stanley J. Polack	Theodore Gasior	145 Main St., Garfield, N. J.	75
John D. Vasilyk	Joseph A. Ritoch	66 Belmont Ave., Garfield, N. J.	76
Alfonse J. DeRose	Alfred J. Ernst	22 E. First St., Clifton, N. J.	77
P. C. Wadsworth	R. Harry Decker	34 Cambridge Place, Glen Rock, N. J.	78
G. Earl Brugler	William D. Hartmann	296 Knox Ave., Grantwood, N. J.	79
Ira Katzman	Martin M. Higier	206 Main St., Hackensack, N. J.	80
William DeLorenzo	Henry Schnakenberg	140 Rochelle Ave., Rochelle Park, N. J.	81
Samuel Denson	Frank V. Jerlinski	34 Ross Ave., Hackensack, N. J.	82
Warner W. Westervelt, Jr.	Edward J. Fyfe	242 State St., Hackensack, N. J.	83
Mackay & Mackay	J. Edward Schierloh	210 Main St., Hackensack, N. J.	84
Hart & Vanderwart	Louis W. Shaffer	725 Main St., Hackensack, N. J.	85
Marinus Contant	George E. Traver, Jr.	1 E. Mercer St., Hackensack, N. J.	86
Hart & Vanderwart	G. Byron Ferguson	200 State St., Hackensack, N. J.	87
Warner W. Westervelt, Jr.	Will D. Martin	250 Boulevard, Hasbrouck Heights, N. J.	88
Winne & Banta	Chris W. Heller	232 Boulevard, Hasbrouck Heights, N. J.	89
Harry Randall	Benjamin Spier	151 Kinderkamack Rd., Westwood, N. J.	90
Edgar A. De Yoe	Myron K. Voorhees	Hohokus, N. J.	91
George C. Felter, Jr.	George W. Findley	203 Highwood Ave., Leonia, N. J.	92
Charles F. Durnan	Charles Schulz	100 Washington Ave., Little Ferry, N. J.	93
Chandless, Weller & Selser	Edward P. Kinchley	187 Main St., Little Ferry, N. J.	94
Hart & Vanderwart	Frank V. Romaglia	46 Marsellus Place, Garfield, N. J.	95
Marinus Contant	Arie Contant	459 Prospect Ave., Hackensack, N. J.	96
Hart & Vanderwart	William E. Reardon	9 Washington St., Lodi, N. J.	97
Leo F. Reilly	Emil Sorensen	350 Second Ave., Lyndhurst, N. J.	98
Luce & Kipp	John F. Woods	315 Stuyvesant Ave., Lyndhurst, N. J.	99
Harry R. Rinsky	A. R. Finn	221 N. 6th St., Newark, N. J.	100
J. Willard De Yoe	David Hopper	Box 503, Mahwah, N. J.	101
Charles Schmidt	Frederick P. McIntyre	528 Lincoln Ave., Maywood, N. J.	102
J. W. & E. A. De Yoe	Henry Gunther	327 Godwin Ave., Midland Park, N. J.	103
John B. Zabriskie	U. R. Voorman	Wortendyke, N. J.	104
Harry Randall	Walter Wellman	Hillcrest Ave., Montvale, N. J.	105
Albert J. Wuytack	Pierre B. Wilmarth	River Edge, N. J.	106
Arthur B. Archibold	W. Frederick Law	12 Clinton Ave., Arlington, N. J.	107

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Bergen County				
53	Allendale	Allendale	$1,950	$7,320	$732,100
54	Bergenfield	Bergenfield	6,556	8,991	936,000
55	Fellowship	"	1,606	921	69,300
56	Bogota	Bogota	3,903	11,863	1,158,700
57	Investing	"	2,982	.....	367,400
58	Carlstadt Mutual	Carlstadt	73,242	129,031	10,979,500
59	Tri-Boro	"	8,485	5,500	385,700
60	Cliffside Park	Cliffside Park	2,877	1,500	140,400
61	Harrington	Closter	17,023	9,512	1,015,450
62	Cresskill	Cresskill	362	1,200	151,000
63	Dumont	Dumont	3,980	1,744	304,600
64	East Paterson	East Paterson	348	2,426	287,900
65	East Rutherford Savings	East Rutherford	456,553	287,003	12,414,900
66	Edgewater	Edgewater	14,457	.....	234,010
67	Englewood Mutual	Englewood	107,669	100,000	6,299,200
68	Tenakill	"	2,836	332	11,000
69	Fair Lawn	Fair Lawn	1,247	1,025	136,600
70	Saddle River Township	" "	73,010	35,000	2,203,400
71	Faircliff	Fairview	3,856	.....	38,600
72	Fort Lee	Fort Lee	22,944	10,193	921,800
73	American	Garfield	16,143	.....	2,268,850
74	Garfield Mutual	"	5,238	4,000	215,200
75	Haller	"	8,849	2,425	377,200
76	Slavonian	"	4,323	1,700	180,550
77	Tri-City	"	1,964	3,500	168,500
78	Home Ownership	Glen Rock	9,037	6,170	421,000
79	Grantwood	Grantwood	679	1,150	97,300
80	Challenge	Hackensack	333	.....	21,900
81	Citizens'	"	2,575	.....	347,750
82	Excel	"	5,216	7,918	548,900
83	Hackensack Mutual	"	68,842	40,110	3,536,700
84	Industrial	"	634	33	189,200
85	New Babadoes Mutual	"	13,625	4,500	573,200
86	North Jersey	"	823	3,146	394,800
87	United	"	20,306	.....	1,294,784
88	Hasbrouck Heights	Hasbrouck Heights	5,758	5,403	881,900
89	Polifly	" "	2,497	.....	369,600
90	Progressive	Hillsdale	12,252	6,000	308,500
91	Hohokus	Hohokus	9,340	900	306,250
92	Leonia	Leonia	3,183	16,000	925,800
93	Little Ferry	Little Ferry	9,257	10,708	1,026,300
94	Volunteer	" "	3,916	771	153,600
95	International	Lodi	86	1,400	116,600
96	Lodi	"	750	64	543,300
97	Mutual	"	65,477	.....	1,880,100
98	Dauntless	Lyndhurst	615	1,125	106,600
99	Lyndhurst	"	5,510	2,500	334,900
100	Norge	"	829	800	25,500
101	Mahwah	Mahwah	2,376	6,000	710,250
102	Maywood	Maywood	122	460	70,700
103	Franklin	Midland Park	627	5,000	474,800
104	Wortendyke	" "	2,375	800	151,600
105	Montvale	Montvale	1,306	4,383	199,500
106	New Milford	New Milford	3,930	755	120,100
107	North Arlington	North Arlington	2,499	2,500	169,900

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$12,800	$22,322	$8,430	.....	$784,922	53
$1,500	26,430	116,684	32,546	$10,407	1,139,114	54
.....	4,350	5,159	811	364	82,511	55
9,000	18,925	14,500	19,959	2,118	1,238,968	56
10,600	10,015	14,396	6,918	722	413,033	57
.....	98,600	152,093	.....	27,322	11,459,788	58
7,000	.....	13,565	.....	1,508	421,758	59
.....	3,595	14,119	4,749	160	167,400	60
.....	18,435	10,917	13,099	7,339	1,091,775	61
.....	2,400	2,830	1,950	.....	159,742	62
.....	23,095	5,148	2,366	856	341,789	63
.....	17,224	26,526	1,407	884	336,715	64
.....	64,297	417,148	60,418	33,654	13,733,973	65
.....	12,190	6,228	1,414	71	268,370	66
618,900	13,185	242,612	1,830	16,684	7,400,080	67
.....	1,465	.....	613	530	16,776	68
.....	225	1,728	1,096	497	142,418	69
.....	68,170	291,443	125,251	6,203	2,802,477	70
.....	1,440	.....	4,256	180	48,332	71
.....	29,885	54,851	23,851	3,894	1,067,418	72
.....	41,470	581,238	145,860	21,514	3,075,075	73
.....	3,350	33,128	3,965	450	265,331	74
23,900	10,455	37,283	9,661	827	470,600	75
.....	4,975	10,060	5,336	1,643	208,587	76
6,400	6,318	21,201	1,383	351	209,617	77
.....	29,660	32,907	4,451	532	503,757	78
.....	8,675	5,131	2,235	1,508	116,673	79
.....	1,895	9,776	1,152	135	35,191	80
347	17,966	39,506	9,286	4,377	421,807	81
.....	45,435	47,365	9,631	3,225	667,690	82
181,087	25,770	325,463	.....	64,107	4,242,079	83
.....	1,320	15,925	9,428	6,705	223,245	84
.....	26,923	63,464	8,396	4,398	694,506	85
3,600	6,400	32,425	7,964	642	449,800	86
.....	84,789	93,228	22,668	569	1,516,344	87
20,500	40,400	55,566	15,315	937	1,025,779	88
10,200	5,460	12,927	2,861	393	403,938	89
.....	7,065	28,964	3,882	100	366,763	90
.....	12,569	.....	2,060	244	331,363	91
.....	16,180	7,634	7,634	1,813	978,244	92
.....	31,486	35,662	22,344	6,432	1,142,189	93
.....	6,915	12,751	2,961	188	181,102	94
.....	2,620	.....	7,055	1,572	129,333	95
.....	2,000	11,826	10,435	7,166	575,541	96
159,165	110,773	425,472	10,025	18,904	2,669,916	97
.....	.....	10,666	.....	222	119,228	98
.....	.....	.....	1,297	.....	344,207	99
.....	4,100	.....	4,853	31	36,113	100
24,100	20,150	47,794	14,717	1,414	826,801	101
4,000	6,384	.....	2,960	288	84,914	102
.....	6,935	17,655	17,898	833	523,748	103
.....	6,200	5,289	4,412	58	170,734	104
.....	15,209	28,246	6,710	795	256,149	105
.....	1,900	8,254	1,891	100	136,930	106
.....	3,375	28,100	5,944	640	212,958	107

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					
53	Allendale	Allendale	$477,648	.....	.....	$96,200
54	Bergenfield	Bergenfield	731,447	.....	.....	64,300
55	Fellowship	"	54,311	.....	.....	11,900
56	Bogota	Bogota	770,634	.....	.....	157,900
57	Investing	"	243,474	.....	.....	35,600
58	Carlstadt Mutual	Carlstadt	7,940,703	.....	$254,641	178,100
59	Tri-Boro	"	288,701	$60,200	.....	12,000
60	Cliffside Park	Cliffside Park	113,142	.....	.....	.....
61	Harrington	Closter	762,677	.....	.....	.....
62	Cresskill	Cresskill	111,897	.....	.....	.....
63	Dumont	Dumont	258,587	.....	.....	8,600
64	East Paterson	East Paterson	230,541	.....	.....	5,000
65	East Rutherford Savings	East Rutherford	9,402,716	.....	131,653	1,422,000
66	Edgewater	Edgewater	188,082	.....	.....	.....
67	Englewood Mutual	Englewood	4,291,711	572,624	.....	1,158,400
68	Tenakill	"	15,231	.....	.....	600
69	Fair Lawn	Fair Lawn	85,555	.....	.....	33,100
70	Saddle River Township	" "	1,738,578	.....	.....	401,600
71	Faircliff	Fairview	41,779	.....	.....	.....
72	Fort Lee	Fort Lee	591,898	35,048	.....	224,150
73	American	Garfield	1,537,142	.....	.....	840,700
74	Garfield Mutual	"	149,793	.....	.....	53,100
75	Haller	"	302,781	.....	.....	53,200
76	Slavonian	"	122,684	.....	.....	48,450
77	Tri-City	"	100,352	6,515	.....	86,950
78	Home Ownership	Glen Rock	372,899	.....	.....	5,600
79	Grantwood	Grantwood	86,680	.....	.....	.....
80	Challenge	Hackensack	20,920	.....	.....	.....
81	Citizens'	"	250,516	.....	.....	59,600
82	Excel	"	473,560	1,600	.....	72,200
83	Hackensack Mutual	"	2,675,664	70,900	.....	509,600
84	Industrial	"	148,466	.....	.....	.....
85	New Babadoes Mutual	"	532,832	.....	.....	10,400
86	North Jersey	"	299,070	.....	.....	23,350
87	United	"	998,362	.....	.....	81,500
88	Hasbrouck Heights	Hasbrouck Heights	675,402	.....	.....	30,600
89	Polifly	" "	309,060	.....	.....	.....
90	Progressive	Hillsdale	255,165	.....	.....	.....
91	Hohokus	Hohokus	243,591	.....	.....	.....
92	Leonia	Leonia	730,370	.....	.....	.....
93	Little Ferry	Little Ferry	571,758	.....	.....	331,050
94	Volunteer	" "	123,996	.....	.....	23,300
95	International	Lodi	80,816	.....	.....	13,200
96	Lodi	"	375,332	.....	.....	59,200
97	Mutual	"	1,428,548	.....	.....	555,200
98	Dauntless	Lyndhurst	82,360	.....	.....	5,750
99	Lyndhurst	"	204,314	.....	20	38,400
100	Norge	"	31,204	.....	.....	.....
101	Mahwah	Mahwah	522,180	.....	.....	97,000
102	Maywood	Maywood	58,197	.....	.....	.....
103	Franklin	Midland Park	346,930	.....	.....	.....
104	Wortendyke	" "	129,254	.....	.....	1,500
105	Montvale	Montvale	155,922	.....	.....	24,500
106	New Milford	New Milford	113,097	.....	.....	.....
107	North Arlington	North Arlington	125,680	.....	.....	39,800

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

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	
.....	.....	$783	$19,900	$22,200	.....	$165,016	$3,175	$784,922	53
$2	$3,000	1,433	.....	91,000	$451	210,641	36,840	1,139,114	54
2,887	.....	91	.....	3,400	.....	8,973	949	82,511	55
331	.....	1,392	.....	70,000	523	222,856	15,332	1,238,968	56
4,263	.....	287	.....	48,733	10,007	69,230	1,439	418,033	57
.....	.....	.....	11,070	65,000	245	2,862,929	147,100	11,459,788	58
.....	.....	.....	.....	5,500	.....	53,184	2,173	421,758	59
2,808	.....	133	.....	10,000	7,584	27,862	5,871	167,400	60
.....	2,800	1,095	1,600	79,900	1,210	231,568	10,925	1,091,775	61
436	.....	283	.....	7,000	598	39,045	483	159,742	62
576	.....	738	.....	.....	.....	71,231	2,057	341,789	63
610	.....	1,626	1,900	8,000	.....	80,480	8,558	336,715	64
.....	.....	.....	3,900	.....	34,825	2,425,631	313,248	13,733,973	65
307	.....	925	.....	13,900	452	62,600	2,104	268,370	66
.....	.....	.....	33,000	.....	70,468	1,158,854	115,023	7,400,080	67
105	.....	158	.....	.....	14	651	17	16,776	68
.....	.....	1,213	.....	11,000	110	11,150	290	142,418	69
984	8,096	16,530	31,475	5,000	106	460,847	139,261	2,802,477	70
805	.....	28	.....	.....	.....	5,578	142	48,332	71
3,594	.....	1,922	348	40,500	7,149	142,887	19,922	1,067,418	72
8,937	2,715	1,787	.....	77,454	52,488	483,203	70,649	3,075,075	73
2,515	.....	303	.....	15,000	845	40,462	3,313	265,331	74
662	.....	1,205	.....	10,000	70	98,561	4,121	470,600	75
78	.....	405	.....	3,000	.....	33,333	637	208,587	76
.....	.....	97	.....	.....	25	13,558	2,120	209,617	77
77	.....	1,292	.....	4,800	2,558	113,240	3,291	503,757	78
575	.....	167	.....	10,000	.....	17,122	2,129	116,673	79
2,906	.....	110	.....	1,450	5,351	999	3,455	35,191	80
694	.....	663	.....	37,000	1,941	66,909	4,484	421,807	81
442	.....	782	.....	.....	1,756	99,490	17,860	667,690	82
18	.....	.....	4,500	202,000	3,055	730,819	45,523	4,242,079	83
3,141	.....	45	.....	23,750	764	42,849	4,230	223,245	84
72	.....	841	.....	.....	855	139,898	9,608	694,506	85
4,050	.....	716	.....	30,000	55	84,983	7,576	449,800	86
984	.....	1,063	.....	20,000	850	.....	413,585	1,516,344	87
.....	14,000	1,457	.....	107,000	38	191,801	5,481	1,025,779	88
.....	.....	710	.....	16,000	.....	73,836	4,332	403,938	89
116	.....	.....	.....	17,000	.....	90,149	4,333	366,763	90
.....	.....	234	.....	5,000	288	81,092	1,158	331,363	91
690	.....	1,072	.....	21,000	.....	218,506	6,606	978,244	92
2,349	.....	1,909	596	.....	118	171,769	62,640	1,142,189	93
12	.....	533	.....	7,000	310	24,676	1,275	181,102	94
90	.....	498	.....	1,900	20	29,962	2,847	129,333	95
1,263	.....	592	.....	39,360	182	97,371	2,241	575,541	96
449	35,400	.....	.....	122,506	13,885	441,769	72,159	2,669,916	97
.....	.....	.....	.....	10,000	261	19,194	1,663	119,228	98
.....	.....	.....	.....	19,500	.....	64,574	17,399	344,207	99
704	.....	120	.....	.....	10	3,885	190	36,113	100
.....	1,045	1,461	2,741	7,650	1,703	171,534	21,487	826,801	101
503	.....	20	.....	10,000	2	15,915	277	84,914	102
.....	.....	570	.....	78,466	.....	92,145	5,637	523,748	103
997	.....	460	.....	.....	300	37,038	1,185	170,734	104
20	.....	275	.....	27,600	327	40,711	6,794	256,149	105
.....	.....	10	.....	.....	186	16,685	6,952	136,930	106
494	.....	101	.....	12,500	53	30,180	4,150	212,958	107

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Bergen County								
53	Allendale	7,786	460	.....	.....	.....	.....	481	46
54	Bergenfield	11,776	901	.....	.....	.....	.....	321	53
55	Fellowship	1,288	144	.....	.....	.....	.....	59	20
56	Bogota	11,900	1,194	.....	.....	.....	.....	790	61
57	Investing	3,972	338	.....	.....	.....	.....	178	13
58	Carlstadt Mutual	199,555	5,518	.....	.....	5,033	847	1,781	89
59	Tri-Boro	5,031	444	600	55	.....	.....	60	6
60	Cliffside Park	1,897	199	.....	.....	.....	.....	.....	.....
61	Harrington	12,367	954	.....	.....	.....	.....	.....	.....
62	Cresskill	1,724	231	.....	.....	.....	.....	.....	.....
63	Dumont	3,749	408	.....	.....	.....	.....	43	8
64	East Paterson	3,836	423	.....	.....	.....	.....	25	25
65	East Rutherford Savings	283,925	10,641	.....	.....	5,003	1,648	14,220	735
66	Edgewater	2,886	297	.....	.....	.....	.....	.....	.....
67	Englewood Mutual	76,817	5,103	5,506	464	.....	.....	5,792	480
68	Tenakill	782	84	.....	.....	.....	.....	3	3
69	Fair Lawn	2,773	298	.....	.....	.....	.....	166	57
70	Saddle River Township	25,618	2,082	.....	.....	.....	.....	2,008	333
71	Faircliff	899	111	.....	.....	.....	.....	.....	.....
72	Fort Lee	10,204	971	321	49	.....	.....	1,121	235
73	American	20,200	1,973	.....	.....	.....	.....	4,203	635
74	Garfield Mutual	2,655	248	.....	.....	.....	.....	266	47
75	Haller	5,038	520	.....	.....	.....	.....	204	75
76	Slavonian	2,182	244	.....	.....	.....	.....	242	70
77	Tri-City	2,648	230	27	3	.....	.....	435	68
78	Home Ownership	6,351	318	.....	.....	.....	.....	28	8
79	Grantwood	1,670	170	.....	.....	.....	.....	.....	.....
80	Challenge	742	69	.....	.....	.....	.....	.....	.....
81	Citizens'	4,554	426	.....	.....	.....	.....	298	33
82	Excel	8,124	529	16	3	.....	.....	361	32
83	Hackensack Mutual	46,939	2,878	706	41	.....	.....	2,548	275
84	Industrial	2,048	150	.....	.....	.....	.....	.....	.....
85	New Barbadoes Mutual	8,481	817	.....	.....	.....	.....	52	7
86	North Jersey	4,503	421	.....	.....	.....	.....	116	20
87	United	17,852	906	.....	.....	.....	.....	407	44
88	Hasbrouck Heights	9,792	597	.....	.....	.....	.....	153	17
89	Polifly	6,238	310	.....	.....	.....	.....	.....	.....
90	Progressive	3,586	459	.....	.....	.....	.....	.....	.....
91	Hohokus	3,559	260	.....	.....	.....	.....	.....	.....
92	Leonia	11,391	617	.....	.....	.....	.....	.....	.....
93	Little Ferry	9,846	924	.....	.....	.....	.....	1,655	205
94	Volunteer	2,422	335	.....	.....	.....	.....	116	23
95	International	1,192	117	.....	.....	.....	.....	66	6
96	Lodi	5,755	650	.....	.....	.....	.....	296	34
97	Mutual	23,232	1,388	.....	.....	.....	.....	2,776	58
98	Dauntless	2,089	204	.....	.....	.....	.....	28	10
99	Lyndhurst	8,017	380	.....	.....	19	19	384	20
100	Norge	1,082	97	.....	.....	.....	.....	.....	.....
101	Mahwah	7,775	614	.....	.....	.....	.....	485	61
102	Maywood	1,013	114	.....	.....	.....	.....	.....	.....
103	Franklin	5,077	502	.....	.....	.....	.....	.....	.....
104	Wortendyke	1,912	198	.....	.....	.....	.....	7	2
105	Montvale	2,350	284	.....	.....	.....	.....	245	24
106	New Milford	1,828	191	.....	.....	.....	.....	.....	.....
107	North Arlington	2,358	223	.....	.....	.....	.....	190	21

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
8,267	161	345	S.	$1.00 m.	$200	6	$0.07½ b	$0.07½ b	53
12,097	256	698	S.	1.00 m.	200	6	.16⅔ b	.....	54
1,347	38	126	S.	1.00 m.	200	6	.05 b	.05 b	55
12,690	274	981	S.	1.00 m.	200	6	4.00 a	1.00 a	56
4,150	106	245	S.	1.00 m.	200	6	4.00 a	1.00 a	57
206,369	2,353	4,101	O.P.	.....	...	6	.....	.....	58
5,691	78	427	O.P.	.....	200	6	2.50 a	.....	59
1,897	41	158	S.	1.00 m.	200	4½ & 6	.25 b	.....	60
12,367	369	585	S.	1.00 m.	200	6	.05 b	.05 b	61
1,724	55	176	S.	1.00 m.	200	6	.07½ b	.07½ b	62
3,792	155	261	S.	1.00 m.	200	6	.05 b	.....	63
3,861	110	338	S.	.70 m.	200	6	5.00 a	5.00 a	64
303,148	3,358	9,666	O.P.	.....	100	6	.....	.....	65
2,886	54	243	S.	1.00 m.	200	6	.10 b	.10 b	66
88,115	1,321	4,726	O.P.	.....	200	6	3.00 a	1.00 a	67
785	14	73	S.	1.00 m.	200	6	3.00 a	.....	68
2,939	38	317	S.	1.00 m.	200	6	.07½ b	.....	69
27,626	489	1,926	S.	1.00 m.	200	6	.10 b	.10 b	70
899	9	102	S.	1.00 m.	200	6	.12½ b	.....	71
11,646	291	964	S.	1.00 m.	200	6	.05 b	.05 b	72
24,403	753	1,855	S.	1.00 m.	200	6	.10 b	.10 b	73
2,921	75	220	S.	1.00 m.	200	6	.12½ b	.....	74
5,242	127	468	S.	1.00 m.	200	6	4.00 a & .12½ b	2.00 a	75
2,424	73	241	S.	1.00 m.	200	6	.10 b	.10 b	76
3,110	46	255	O.P.	.....	200	6	5.00 a & .10 b	1.00 a & .10 b	77
6,379	81	245	S.	1.00 m.	200	6	.08 b	.08 b	78
1,670	34	136	S.	1.00 m.	200	4½ & 6	.25 b	.....	79
742	14	55	S.	1.00 m.	200	6	5.00 a	1.00 a	80
4,852	130	329	S.	1.00 m.	200	6	5.00 a	.....	81
8,501	185	379	S.	1.00 & 2.00 m.	200	6	5.00 a	.....	82
50,193	807	2,387	O.P.	.....	200	6	4.00 a	1.00 a	83
2,048	54	96	S.	1.00 m.	200	6	5.00 a	.....	84
8,533	194	630	S.	1.00 m.	200	6	.05 b	.....	85
4,619	131	310	S.	1.00 m.	200	6	3.00 a	1.00 a	86
18,259	336	614	S.	.70 m.	200	6	5.00 a	.....	87
9,945	271	343	S.	1.00 m.	200	6	.05 b	.05 b	88
6,238	75	235	S.	1.00 m.	200	6	.10 b	.....	89
3,586	135	324	N.S.	1.00 m.	250	6	.22½ b	1.00 a	90
3,559	79	181	S.	1.00 m.	200	6	.08 b	.08 b	91
11,391	193	424	S.	1.00 m.	200	6	.05 b	.05 b	92
11,501	346	783	S.	.50-1.00-2.00 m.	200	6	.12½ b	.....	93
2,538	69	289	S.	1.00 m.	200	6	.12½ b	.12½ b	94
1,258	56	67	S.	1.00 m.	200	6	.17½ b	.17½ b	95
6,051	496	188	S.	1.00 m.	200	6	3.00 a	1.00 a	96
26,008	505	941	O.P.	.....	200	6	.16 b	.16 b	97
2,117	26	188	O.P.	.....	200	6	.05 b	.05 b	98
8,420	123	296	N.S.	1.00 m.	100	6	.05 b	.....	99
1,082	6	91	S.	1.00 m.	200	6	3.00 a & 4.00 a	1.00 a	100
8,260	221	454	S.	1.00 m.	200	6	.05 b	.05 b	101
1,013	33	81	S.	1.00 m.	200	6	5.00 a	.....	102
5,077	166	336	S.	1.00 m.	200	6	3.00 a	3.00 a	103
1,919	51	149	S.	1.00 m.	200	6	.05 b	.05 b	104
2,595	111	197	S.	1.00 m.	100 & 200	6	3.00 a	1.00 a	105
1,828	33	158	S.	1.00 m.	200	6	3.00 a	.....	106
2,557	51	193	S.	1.00 m.	200	6	3.00 a & .06 b	.....	107

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Bergen County—Continued			
108	Ridge	North Arlington	June 28, 1911	John F. Osborne
109	Valley	" "	Oct. 29, 1925	George A. Senior
110	Oakland	Oakland	Feb. 11, 1924	Harry G. McNomee
111	Bergen County	Oradell	Feb. 21, 1888	Horton A. Chapin
112	Interborough	Palisade	April 8, 1911	Seymour N. Sears
113	Broad Avenue	Palisades Park	Aug. 15, 1921	Frank R. Wheeler
114	Morsemere	" "	Aug. 14, 1926	Thomas J. Monaghan
115	Equitable Mutual	Park Ridge	Mar. 26, 1903	Henry L. Storms
116	Eureka	" "	Feb. 19, 1890	Adolph Frahn
117	Ramseys	Ramsey	Aug. 26, 1890	Otto Saalfeld
118	Trust	"	Oct. 22, 1928	James Devine
119	Oratam	Ridgefield	May 29, 1923	A. Theodore Holmes
120	Ridgefield	"	Dec. 2, 1889	John H. Doscher
121	Overpeck	Ridgefield Park	Dec. 20, 1897	N. C. Phillips
122	Park	" "	May 1, 1894	Conrad W. Mergler
123	Peoples Mutual	" "	Feb. 19, 1907	Cyril de Wyrall
124	Co-Operative	Ridgewood	Jan. 27, 1891	Clyde D. Hutton
125	Glen Rock	"	April 19, 1907	William L. Platt
126	Godwinville	"	Jan. 14, 1924	A. Eugene Pattison
127	Ridgewood	"	April 2, 1885	Albert H. Boyd
128	River Edge	River Edge	Sept. 29, 1920	A. Z. Bogert
129	Rural	Rochelle Park	May 1, 1924	Henry Schnakenberg
130	Rutherford Mutual	Rutherford	May 13, 1876	George N. Janes
131	Preference	Teaneck	Dec. 15, 1923	Frederic H. Brendle
132	Teaneck	"	July 3, 1916	Charles Van Riper
133	Tenafly	Tenafly	July 12, 1905	J. Ostermann, Jr.
134	Magic	Waldwick	April 16, 1927	Byron Lyon
135	Waldwick	"	Mar. 1, 1913	Harrison D. Mills
136	Wallington	Wallington	Jan. 27, 1897	Christopher L. Orbach
137	Wawel	"	Feb. 20, 1920	John Olejarz
138	Invincible	Westwood	July 15, 1921	Henry Hinck
139	Westwood	"	Jan. 20, 1906	G. W. Collignon
140	Sicomac	Wyckoff	June 22, 1927	C. Jack Ward
141	Wyckoff	"	Jan. 3, 1906	Herman Klomburg
	Burlington County			
142	Beverly	Beverly	Jan. 12, 1868	Alfred T. Perkins
143	Promoters	"	Oct. 16, 1922	J. Wilbert Hammell
144	Bordentown	Bordentown	Mar. 12, 1880	P. F. H. Brakeley
145	Peoples	"	Mar. 3, 1911	Charles E. Burr
146	Brown's-Mills-In-The-Pines	Brown's Mills	Jan. 30, 1919	Daniel R. Lemmon
147	City of Burlington	Burlington	Mar. 16, 1868	Selden R. Probasco
148	Farmers' and Mechanics'	"	April 1, 1871	Albertus L. Severns
149	Delanco	Delanco	May 9, 1890	E. J. Birkhead, Sr.
150	Florence	Florence	April —, 1882	Charles B. Green
151	Maple Heights	Maple Shade	May 29, 1923	Thomas J. S. Barlow, Sr.
152	Maple Shade	" "	June 5, 1920	Arthur N. Cutler
153	Marlton	Marlton	May 16, 1925	Howard Wills
154	Medford	Medford	May 6, 1925	Albert F. Kirby
155	Medford Lakes	Medford Lakes	Oct. 26, 1928	William G. Oaks
156	Boosters	Moorestown	Jan. 9, 1926	George C. Baker
157	Moorestown	"	Dec. 29, 1891	Albert Haines
158	Workingmen's Co-Operative	"	April 23, 1888	Irving A. Collins
159	Industry	Mount Holly	April 2, 1874	T. Walter Borton
160	Mount Holly	" "	Feb. 1, 1862	Walter I. Dill
161	Peoples	" "	Aug. 4, 1883	Morris K. Perinchief

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
William W. Wimmer	E. R. Scrimshaw	75 Prospect St., East Orange, N. J.	108
William H. Smith	Charles F. Deleot	147 Morgan Place, North Arlington, N. J.	109
Walter W. Weber	Irving S. Bush	Oakland, N. J.	110
	William F. Wray	Oradell, N. J.	111
Frederick K. Hopkins	Frederick H. St. John	1033 Palisade Ave., Palisade, N. J.	112
Thomas J. Huckin	Jules J. Cheron	Bank Bldg., Palisades Park, N. J.	113
George H. Richenacker	Fred Kern	418 Nelson Ave., Grantwood, N. J.	114
J. Frederick Bratt	Charles S. Gray	Park Ridge, N. J.	115
Hart & Vanderwart	L. D. Dixon	Park Ridge, N. J.	116
E. A. De Yoe	William R. Troop	Ramsey, N. J.	117
Walter W. Weber	Richard V. Ackerman	56 E. Main St., Ramsey, N. J.	118
Martin J. Cummins	Frieda Biege	527 Broad Ave., Ridgefield, N. J.	119
Morrison, Lloyd & Morrison	P. J. Jossier	240 Broad Ave., Palisades Park, N. J.	120
Morrison, Lloyd & Morrison	Henry A. Antonius	448 Claremont Ave., Teaneck, N. J.	121
Morrison, Lloyd & Morrison	John O. Appler	549 Teaneck Road, Ridgefield Park, N. J.	122
Morrison, Lloyd & Morrison	Alfred H. Koeller	15 Teaneck Road, Ridgefield Park, N. J.	123
John B. Zabriskie	Howard Maltbie	Ridgewood, N. J.	124
Walter W. Weber	Edward M. Schmults	431 Wastena Terrace, Ridgewood, N. J.	125
Thomas S. Doughty	Joseph J. Smith	31 N. Broad St., Ridgewood, N. J.	126
Morrison, Lloyd & Morrison	Helen T. Dunbar	519 Laurel Road, Ridgewood, N. J.	127
Clyde A. Bogert	W. I. Sweet	River Edge, N. J.	128
William D. Lorenzo	William Brandenberg	10 William St., Rochelle Park, N. J.	129
Conkling, Smith & Towe	Frank Beasley	39 Park Ave., Rutherford, N. J.	130
Marinus Contant	Rudolph J. Lauzon	333 Warwick Ave., West Englewood, N. J.	131
Morrison, Lloyd & Morrison	Clarence H. Thompson	Teaneck National Bank Bldg., Teaneck, N. J.	132
D. D. Ackerman	R. S. Maugham	8 Highwood Ave., Tenafly, N. J.	133
Herman G. Honig	Elmer D. Smith	Waldwick, N. J.	134
Edgar A. De Yoe	Frank R. Doty	Waldwick, N. J.	135
Frank J. Matisovsky	John Slebodnik	145 Maple Ave., Wallington, N. J.	136
Casimir A. Silski	Andrew Palach	78 Alden St., Wallington, N. J.	137
Hart & Vanderwart	Albert L. Sunkenberg	Westwood, N. J.	138
Harry Randall	F. W. Decker	34 Brickell Ave., Westwood, N. J.	139
G. Ralph Hendrickson	U. R. Voorman	Wortendyke, N. J.	140
John B. Zabriskie	Richard E. Lawlin	Wyckoff, N. J.	141
G. Dore Cogswell	Charles F. Stevenson	142 Warren St., Beverly, N. J.	142
Clifford R. Powell	Charles H. Sedgley	525 Bentley Ave., Beverly, N. J.	143
J. H. Hutchinson	John F. Miller	302 Farnsworth Ave., Bordentown, N. J.	144
Robert C. Hutchinson	Carlton W. Haines	528 Prince St., Bordentown, N. J.	145
Richard B. Eckman	Alfonza Adams	Second & Church St., Florence, N. J.	146
Charles A. Rigg	Charles J. Lame	467 High St., Burlington, N. J.	147
Howard Eastwood	Caroline H. Haines	230 High St., Burlington, N. J.	148
P. W. Willis	William G. Stickel	212 Center Ave., Delanco, N. J.	149
*Edward A. Kashner	Alfonza Adams	Second & Church St., Florence, N. J.	150
George B. Evans	Joseph M. Evans	Maple Shade, N. J.	151
Rocco Palese	Paul F. Anderson	Maple Shade, N. J.	152
J. Edward Fagen	Horace R. Ward	Medford, N. J.	153
Richard B. Eckman	William H. Bowker	Medford, N. J.	154
F. A. DeMaris, Jr.	Leon E. Todd	2623 Westfield Ave., Camden, N. J.	155
Henry F. Stockwell	Inez Burke	45 E. Main St., Moorestown, N. J.	156
George B. Evans	Horace S. Edgar	256 W. Main St., Moorestown, N. J.	157
George B. Evans	H. Fred Robinson	Rodman Bldg., Moorestown, N. J.	158
George M. Hillman	George M. Hillman, Jr.	135 High St., Mount Holly, N. J.	159
Richard B. Eckman	Isabelle A. English	127 Main St., Mount Holly, N. J.	160
Clifford R. Powell	V. Claude Palmer	117 Main St., Mount Holly, N. J.	161

* Conveyancer.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Bergen County—Continued				
108	Ridge	North Arlington	$1,027	$1,660	$413,900
109	Valley	" "	748	701	111,700
110	Oakland	Oakland	659	815	131,900
111	Bergen County	Oradell	20,066	18,942	728,400
112	Interborough	Palisade	20,064	1,760	482,300
113	Broad Avenue	Palisades Park	3,811	3,800	243,600
114	Morsemere	" "	2,122	.....	90,800
115	Equitable Mutual	Park Ridge	10,053	2,500	266,450
116	Eureka	" "	2,142	2,546	333,473
117	Ramseys	Ramsey	2,075	33,400	1,087,400
118	Trust	"	2,533	369	55,000
119	Oratam	Ridgefield	6,704	1,000	171,600
120	Ridgefield	"	3,867	.....	72,400
121	Overpeck	Ridgefield Park	5,309	6,166	609,600
122	Park	" "	22,308	12,853	1,153,290
123	Peoples Mutual	" "	11,570	11,361	798,700
124	Co-Operative	Ridgewood	1,406	8,750	635,025
125	Glen Rock	"	24,894	.....	852,300
126	Godwinville	"	25,669	2,700	411,550
127	Ridgewood	"	7,684	2,000	1,915,700
128	River Edge	River Edge	4,967	155	362,900
129	Rural	Rochelle Park	2,683	1,661	163,100
130	Rutherford Mutual	Rutherford	56,810	100,000	3,369,270
131	Preference	Teaneck	5,719	3,268	212,600
132	Teaneck	"	4,828	42	321,650
133	Tenafly	Tenafly	28,589	14,000	1,098,000
134	Magic	Waldwick	435	240	63,800
135	Waldwick	"	684	4,728	288,000
136	Wallington	Wallington	1,158	3,429	314,900
137	Wawel	"	14,860	2,000	416,800
138	Invincible	Westwood	23,802	15,000	583,800
139	Westwood	"	3,964	7,000	699,900
140	Sicomac	Wyckoff	1,395	1,000	50,800
141	Wyckoff	"	1,126	893	981,800
	Totals		$1,422,909	$1,018,521	$77,791,602
	Burlington County				
142	Beverly	Beverly	$1,967	$12,950	$536,450
143	Promoters	"	1,451	796	57,700
144	Bordentown	Bordentown	4,480	4,427	309,165
145	Peoples	"	1,825	5,583	343,075
146	Brown's-Mills-In-The-Pines	Brown's Mills	741	.....	114,225
147	City of Burlington	Burlington	3,356	.....	608,400
148	Farmers' and Mechanics'	"	5,071	.....	1,264,240
149	Delanco	Delanco	10,462	5,000	1,207,501
150	Florence	Florence	8,613	.....	720,460
151	Maple Heights	Maple Shade	3,410	3,000	158,275
152	Maple Shade	" "	593	.....	59,650
153	Marlton	Marlton	959	460	45,400
154	Medford	Medford	2,329	1,020	87,300
155	Medford Lakes	Medford Lakes	35	600	36,200
156	Boosters	Moorestown	12,912	5,000	278,996
157	Moorestown	"	5,916	10,000	400,800
158	Workingmen's Co-Operative	"	6,667	10,000	1,186,560
159	Industry	Mount Holly	2,768	3,422	297,000
160	Mount Holly	" "	309	5,263	502,600
161	Peoples	" "	3,166	10,339	691,100

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$4,370	$36,256	$2,597	$2,391	$462,201	108
.....	2,195	15,721	3,886	1,008	135,959	109
.....	5,495	4,755	1,819	13,841	159,284	110
.....	37,088	.....	4,879	132	809,507	111
.....	24,845	41,409	7,319	106	577,803	112
.....	15,634	.....	2,583	500	269,928	113
$1,300	3,150	10,210	3,870	125	111,577	114
.....	8,680	1,079	6,367	7,896	303,025	115
.....	9,632	6,363	6,974	14,346	375,476	116
.....	33,836	24,393	10,529	27,333	1,218,966	117
.....	2,700	.....	1,374	.....	61,976	118
.....	3,085	4,305	2,586	214	189,494	119
11,600	3,163	.....	682	.....	91,712	120
31,000	4,635	128,264	8,283	1,840	795,097	121
.....	2,510	171,573	32,804	824	1,396,162	122
38,567	10,945	164,097	16,690	3,004	1,054,934	123
.....	7,425	5,801	5,332	4,766	668,505	124
29,600	28,615	42,596	8,366	15,699	1,002,070	125
.....	14,384	7,249	2,053	554	464,159	126
7,200	121,664	191,492	15,731	50,649	2,312,120	127
.....	18,385	43,955	3,395	813	434,570	128
.....	11,130	.....	2,611	5,174	186,359	129
.....	120,670	416,886	26,259	81,275	4,171,170	130
.....	11,900	28,691	4,664	633	267,475	131
2,500	12,485	12,177	4,703	956	359,341	132
43,400	24,510	14,167	12,659	2,237	1,237,562	133
.....	600	3,780	2,905	.....	71,760	134
.....	7,700	24,208	1,965	187	327,472	135
.....	7,715	31,377	9,367	2,995	370,941	136
.....	10,550	14,144	8,310	1,480	468,144	137
.....	67,215	18,587	3,348	2,874	714,626	138
.....	36,087	44,000	7,347	631	798,929	139
.....	3,175	.....	2,952	15	59,337	140
85,900	61,470	125,305	29,285	7,133	1,292,912	141
$1,331,366	$1,779,491	$5,130,015	$962,128	$518,132	$89,954,164	
$1,000	$29,643	$38,696	$14,811	$1,646	$637,163	142
.....	2,030	.....	1,848	118	63,943	143
.....	20,281	3,880	18,063	4,481	364,727	144
.....	9,000	12,528	9,209	685	381,905	145
.....	7,735	500	3,797	406	127,404	146
.....	28,739	24,211	12,873	914	678,493	147
18,589	68,725	62,006	19,346	1,823	1,439,800	148
2,450	104,423	189,249	19,414	774	1,539,273	149
.....	12,785	17,991	13,772	425	774,046	150
.....	6,836	93,032	7,275	477	272,305	151
.....	8,983	21,006	5,433	58	95,723	152
.....	4,248	9,634	1,505	91	62,297	153
.....	4,305	.....	1,032	.....	95,986	154
.....	1,015	.....	1,216	17	39,083	155
8,200	45,417	44,059	4,769	15,681	415,034	156
.....	50,215	150,006	9,714	552	627,203	157
.....	140,443	260,926	20,993	1,255	1,626,844	158
.....	5,000	7,492	6,139	1,532	323,353	159
.....	25,400	17,163	9,821	3,168	563,724	160
5,000	45,250	25,891	17,788	2,424	800,958	161

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Bergen County—Continued					
108	Ridge	North Arlington	$259,789	.....	.....	$91,900
109	Valley	" "	76,986	.....	.....	27,850
110	Oakland	Oakland	108,225	$12,700	.....	3,000
111	Bergen County	Oradell	618,661	.....	.....	.....
112	Interborough	Palisade	419,676	.....	.....	600
113	Broad Avenue	Palisades Park	168,474	.....	.....	31,600
114	Morsemere	" "	75,885	.....	.....	10,600
115	Equitable Mutual	Park Ridge	236,240	.....	.....	.....
116	Eureka	" "	249,018	.....	.....	57,600
117	Ramseys	Ramsey	729,204	.....	.....	92,000
118	Trust	"	50,943	.....	.....	1,500
119	Oratam	Ridgefield	143,597	.....	.....	.....
120	Ridgefield	"	58,224	.....	.....	3,600
121	Overpeck	Ridgefield Park	500,526	.....	.....	110,200
122	Park	" "	940,392	.....	.....	.....
123	Peoples Mutual	" "	681,738	2,912	.....	92,200
124	Co-Operative	Ridgewood	462,043	.....	.....	.....
125	Glen Rock	"	640,016	.....	.....	17,400
126	Godwinville	"	356,311	.....	.....	15,000
127	Ridgewood	"	1,679,651	.....	.....	.....
128	River Edge	River Edge	326,685	.....	.....	1,800
129	Rural	Rochelle Park	126,120	.....	.....	26,600
130	Rutherford Mutual	Rutherford	2,283,177	.....	.....	1,051,800
131	Preference	Teaneck	197,565	.....	.....	3,500
132	Teaneck	"	236,663	.....	.....	18,200
133	Tenafly	Tenafly	825,167	.....	.....	125,800
134	Magic	Waldwick	46,725	.....	.....	5,700
135	Waldwick	"	187,242	.....	.....	40,400
136	Wallington	Wallington	218,824	.....	.....	50,425
137	Wawel	"	187,761	.....	.....	219,680
138	Invincible	Westwood	502,416	.....	.....	41,200
139	Westwood	"	563,118	.....	.....	.....
140	Sicomac	Wyckoff	47,975	.....	.....	.....
141	Wyckoff	"	793,755	.....	.....	210,900
	Totals		57,973,001	$762,499	$386,314	$9,224,655
	Burlington County					
142	Beverly	Beverly	$462,528	.....	.....	$31,800
143	Promoters	"	40,002	.....	.....	4,300
144	Bordentown	Bordentown	276,624	.....	.....	.....
145	Peoples	"	270,792	.....	.....	.....
146	Brown's-Mills-In-The-Pines	Brown's Mills	84,102	.....	.....	.....
147	City of Burlington	Burlington	402,930	.....	.....	107,800
148	Farmers' and Mechanics'	"	889,989	.....	.....	236,725
149	Delanco	Delanco	812,124	.....	.....	274,700
150	Florence	Florence	555,240	.....	.....	.....
151	Maple Heights	Maple Shade	190,686	.....	.....	.....
152	Maple Shade	" "	62,389	.....	.....	9,050
153	Marlton	Marlton	41,694	.....	.....	.....
154	Medford	Medford	77,232	.....	.....	.....
155	Medford Lakes	Medford Lakes	28,656	.....	.....	2,500
156	Boosters	Moorestown	348,300	.....	.....	.....
157	Moorestown	"	438,780	.....	.....	.....
158	Workingmen's Co-Operative	"	1,145,022	.....	.....	.....
159	Industry	Mount Holly	213,094	.....	.....	.....
160	Mount Holly	" "	397,308	.....	.....	.....
161	Peoples	" "	566,376	.....	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

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	
$380	.....	$293	.....	$27,500	$11,833	$64,286	$6,220	$462,201	108
8,934	.....	165	.....	7,750	939	10,902	2,433	135,959	109
.....	.....	673	.....	6,500	.....	27,055	1,131	159,284	110
.....	.....	605	$5,856	.....	.....	181,461	2,924	809,507	111
478	.....	522	.....	25,000	363	123,965	7,199	577,803	112
251	.....	581	.....	13,500	273	51,259	3,990	269,928	113
.....	.....	723	.....	12,400	.....	10,602	1,367	111,577	114
4,282	.....	414	.....	.....	98	59,032	2,959	303,025	115
1,408	.....	474	14	.....	4	64,767	2,191	375,476	116
.....	$82,000	3,751	3,900	79,000	615	217,526	10,970	1,218,966	117
.....	.....	487	.....	2,000	218	6,430	398	61,976	118
1,197	.....	278	9,000	2,000	147	32,675	600	189,494	119
57	.....	67	.....	5,000	45	19,319	5,400	91,712	120
.....	.....	533	.....	44,000	759	123,884	15,195	795,097	121
1,516	.....	4,444	.....	82,500	700	346,431	20,179	1,396,162	122
3,057	.....	1,067	.....	90,000	11,499	160,754	11,707	1,054,934	123
421	74,500	739	.....	.....	701	124,890	5,211	668,505	124
10	.....	1,307	.....	150,816	1,559	174,020	16,942	1,002,070	125
31	.....	2,105	.....	.....	.....	89,451	1,261	464,159	126
304	.....	4,376	10,600	136,312	599	438,744	41,534	2,312,120	127
70	.....	611	.....	10,000	631	86,586	8,187	434,570	128
250	.....	226	.....	.....	.....	29,519	3,644	186,359	129
.....	.....	.....	.....	105,000	7,191	684,196	39,806	4,171,170	130
3,495	.....	391	.....	7,000	5	48,658	6,861	267,475	131
434	.....	405	.....	41,500	147	54,751	7,241	359,341	132
2,625	.....	1,848	34,400	14,000	172	230,391	3,159	1,237,562	133
9	.....	399	92	10,000	.....	8,445	390	71,760	134
.....	.....	462	.....	40,700	.....	55,937	2,731	327,472	135
121	.....	494	.....	27,000	1,439	65,872	6,766	370,941	136
779	.....	608	.....	6,000	.....	40,775	12,541	468,144	137
355	.....	1,224	.....	.....	1,030	158,901	9,500	714,626	138
.....	.....	1,046	.....	77,000	.....	153,365	4,400	798,929	139
1,120	.....	312	.....	.....	16	8,383	1,531	59,337	140
.....	.....	3,493	23	14,925	547	236,093	33,176	1,292,912	141
$82,130	$223,556	$83,258	$174,915	$2,455,472	$263,568	$16,378,756	$1,946,040	$89,954,164	
.....	$366	$200	.....	$2,000	$93	$136,413	$3,763	$637,163	142
.....	.....	126	.....	6,000	.....	13,225	290	63,943	143
$304	.....	.....	.....	.....	82	80,355	7,362	364,727	144
.....	.....	48	.....	32,800	950	75,306	2,009	381,905	145
393	2,000	151	.....	15,600	.....	24,739	419	127,404	146
.....	4,000	2,529	.....	57,000	150	99,096	4,988	678,493	147
1,065	.....	3,330	.....	45,000	2,128	250,397	11,166	1,439,800	148
.....	.....	2,133	.....	139,000	118	271,196	40,002	1,539,273	149
.....	9,900	1,593	.....	36,800	.....	167,720	2,793	774,046	150
.....	.....	93	.....	19,800	194	49,437	12,095	272,305	151
241	.....	13	.....	700	.....	16,273	7,057	95,723	152
.....	.....	42	.....	9,700	891	8,923	1,047	62,297	153
71	.....	255	.....	4,790	.....	13,416	222	95,986	154
.....	.....	227	.....	5,000	.....	2,634	66	39,083	155
132	.....	308	.....	.....	.....	54,779	11,515	415,034	156
800	.....	604	.....	36,450	421	117,389	32,759	627,203	157
.....	.....	1,249	.....	147,810	1,232	287,695	43,836	1,626,844	158
.....	.....	642	.....	48,000	200	56,065	5,352	323,353	159
.....	.....	729	$21	62,500	607	100,272	2,287	563,724	160
.....	.....	963	.....	65,645	.....	163,322	4,652	800,958	161

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Bergen County—Continued								
108	Ridge	4,837	409	.....	.....	.....	.....	459	81
109	Valley	1,824	196	.....	.....	.....	.....	139	25
110	Oakland	1,892	202	127	29	.....	.....	15	2
111	Bergen County	9,730	944	.....	.....	.....	.....	.....	.....
112	Interborough	5,717	351	.....	.....	.....	.....	3	1
113	Broad Avenue	2,774	223	.....	.....	.....	.....	158	28
114	Morsemere	1,547	144	.....	.....	.....	.....	53	7
115	Equitable Mutual	4,058	282	.....	.....	.....	.....	.....	.....
116	Eureka	4,399	330	.....	.....	.....	.....	302	37
117	Ramseys	14,098	772	.....	.....	.....	.....	460	55
118	Trust	1,398	112	.....	.....	.....	.....	8	2
119	Oratam	2,645	237	.....	.....	.....	.....	.....	.....
120	Ridgefield	829	97	.....	.....	.....	.....	18	8
121	Overpeck	8,365	871	.....	.....	.....	.....	551	76
122	Park	29,837	1,205	.....	.....	.....	.....	.....	.....
123	Peoples Mutual	10,551	839	28	6	.....	.....	461	57
124	Co-Operative	8,076	427	.....	.....	.....	.....	.....	.....
125	Glen Rock	11,112	714	.....	.....	.....	.....	87	22
126	Godwinville	6,005	429	.....	.....	.....	.....	75	5
127	Ridgewood	26,494	1,528	.....	.....	.....	.....	.....	.....
128	River Edge	4,809	500	.....	.....	.....	.....	9	3
129	Rural	2,484	301	.....	.....	.....	.....	133	18
130	Rutherford Mutual	38,791	1,546	.....	.....	.....	.....	5,259	540
131	Preference	2,831	226	.....	.....	.....	.....	17	3
132	Teaneck	7,326	278	.....	.....	.....	.....	182	17
133	Tenafly	13,493	756	.....	.....	.....	.....	629	106
134	Magic	1,027	128	.....	.....	.....	.....	28	10
135	Waldwick	3,032	348	.....	.....	.....	.....	202	27
136	Wallington	3,091	313	.....	.....	.....	.....	252	47
137	Wawel	4,656	485	.....	.....	.....	.....	1,098	165
138	Invincible	7,313	553	.....	.....	.....	.....	206	13
139	Westwood	8,785	515	.....	.....	.....	.....	.....	.....
140	Sicomac	1,123	157	.....	.....	.....	.....	.....	.....
141	Wyckoff	12,045	1,048	.....	.....	.....	.....	1,054	190
	Totals	1,180,280	66,630	7,331	650	10,055	2,514	54,476	5,504
	Burlington County								
142	Beverly	6,660	588	.....	.....	.....	.....	159	30
143	Promoters	733	81	.....	.....	.....	.....	21	3
144	Bordentown	4,058	372	.....	.....	.....	.....	.....	.....
145	Peoples	5,120	391	.....	.....	.....	.....	.....	.....
146	Brown's-Mills-In-The-Pines	1,395	158	.....	.....	.....	.....	.....	.....
147	City of Burlington	6,816	707	.....	.....	.....	.....	539	72
148	Farmers' and Mechanics'	14,042	1,305	.....	.....	.....	.....	1,184	80
149	Delanco	12,400	1,025	.....	.....	.....	.....	1,374	190
150	Florence	7,453	578	.....	.....	.....	.....	.....	.....
151	Maple Heights	2,406	273	.....	.....	.....	.....	.....	.....
152	Maple Shade	845	134	.....	.....	.....	.....	45	9
153	Marlton	775	118	.....	.....	.....	.....	.....	.....
154	Medford	1,393	241	.....	.....	.....	.....	.....	.....
155	Medford Lakes	847	183	.....	.....	.....	.....	13	3
156	Boosters	7,208	704	.....	.....	.....	.....	.....	.....
157	Moorestown	5,095	507	.....	.....	.....	.....	.....	.....
158	Workingmen's Co-Operative	16,287	1,231	.....	.....	.....	.....	.....	.....
159	Industry	5,908	304	.....	.....	.....	.....	.....	.....
160	Mount Holly	12,039	569	.....	.....	.....	.....	.....	.....
161	Peoples	16,510	600	.....	.....	.....	.....	.....	.....

MEMBERSHIP 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	
5,296	90	400	O.P.	.....	$200	6	$0.03⅓ b	$2.00 a	108
1,963	34	187	S.	$1.00 m.	200	6	3.00 a	2.00 a	109
2,034	50	183	S.	1.00 m.	200	6	.05 b	.05 b	110
9,730	191	753	S.	1.00 m.	200	6	.04 b	.....	111
5,720	140	212	S.	1.00 m.	200	6	.05 b	.05 b	112
2,932	88	163	S.	1.00 m.	200	6	.05 b	.05 b	113
1,600	31	120	S.	1.00 m.	200	6	3.00 a	.....	114
4,058	99	183	S.	1.00 m.	200	6	.05 b	.....	115
4,701	140	227	S.	1.00 m.	100 & 200	6	.05 b	.....	116
14,558	286	541	S.	1.00 m.	200	6	.05 b	.05 b	117
1,406	19	95	S.	1.00 m.	200	6	.05 b	.05 b	118
2,645	35	202	S.	1.00 m.	200	6	.05 b	.05 b	119
847	34	71	S.	1.00 m.	200	6	1.00 a & .10 b	2.00 a	120
8,916	173	774	S.	1.00 m.	200	6	.12½ b	.12½ b	121
29,837	318	887	S.	.50 m.	100	6	.20 b	.....	122
11,040	274	628	S.	1.00 m.	200	6	5.00 a & .12½ b	1.00 a	123
8,076	148	279	S.	1.00 m.	200	6	.08 b	.08 b	124
11,199	184	552	S.	1.00 m.	200	6	.08 b	.08 b	125
6,080	67	367	S.	1.00 m.	200	6	.08 b	.08 b	126
26,494	431	1,097	S.	1.00 m.	200	6	.08 b	.08 b	127
4,818	127	376	S.	1.00 m.	200	6	3.00 a	.....	128
2,617	68	251	S.	1.00 m.	200	6	5.00 a	.....	129
44,050	1,062	1,024	S.	1.00 m.	200	6	.05 b	.05 b	130
2,848	70	159	S.	1.00 m.	200	6	.05 b	.05 b	131
7,508	86	209	S.	.50 m.	100	6	3.00 a	1.00 a	132
14,122	261	601	S.	1.00 m.	200	6	.05 b	1.00 a & .05 b	133
1,055	23	115	S.	1.00 m.	200	6	4.00 a	.....	134
3,234	97	278	S.	1.00 m.	200	6	.07½ b	.07½ b	135
3,343	125	235	N.S.	1.00 m.	200	6	5.00 a & .10 b	.05 b	136
5,754	166	484	S.	1.00 m.	200	6	5.00 a & .12½ b	.12½ b	137
7,519	158	408	S.	1.00 m.	200	6	3.00 a	.....	138
8,785	177	338	S.	1.00 m.	200	6	3.00 a	.....	139
1,123	13	144	S.	1.00 m.	200	6	5.00 a	.....	140
13,099	338	900	S.	2.00 m.	200	6	.05 b	.05 b	141
1,252,142	21,259	54,039							
6,819	267	351	S.	1.00 m.	$200	6	$0.02½ b	$0.02½ b	142
754	35	49	S.	1.00 m.	200	6	.05 b	.05 b	143
4,058	173	199	S.	1.00 m.	200	6	.07½ b	.07½ b	144
5,120	178	213	S.	1.00 m.	200	4½ & 6	.05 b	.05 b	145
1,395	82	76	S.	1.00 m.	200	6	.07½ b	.....	146
7,355	373	406	S.	1.00 m.	200	6	.....	.....	147
15,226	710	675	S.	1.00 m.	200	6	.....	.....	148
13,774	710	505	S.	1.00 m.	200	6	.05 b	.05 b	149
7,453	264	314	S.	1.00 m.	200	6	2.00 a	.....	150
2,406	103	170	S.	1.00 m.	200	6	.....	.....	151
890	28	115	S.	1.00 m.	200	6	.02½ b	.02½ b	152
775	38	80	S.	1.00 m.	200	6	.07½ b	.07½ b	153
1,393	71	170	S.	1.00 m.	200	6	.....	.....	154
860	23	163	S.	1.00 m.	200	6	.07½ b	.....	155
7,208	170	534	S.	1.00 & 2.00 m.	200	6	.....	.....	156
5,095	245	262	S.	1.00 m.	200	5	.08⅓ b	.08⅓ b	157
16,287	637	594	S.	1.00 m.	200	6	.....	.....	158
5,908	163	141	S.	.50 m.	100	6	.....	.....	159
12,039	238	331	S.	.50 m.	100	6	.....	.....	160
16,510	259	341	S.	.50 m.	100	6	.....	.....	161

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

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

* February 2, 1912—Camden Merchants.
May 9, 1927—Optional Plan.
January 28, 1904—Shipbuilders Home.

} Merged Aug. 21, 1929.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Prish & Huff	J. Alston Adams	New Gretna, N. J.	162
Joseph S. Low	Frank L. Durgin	337 Leconey Ave., Palmyra, N. J.	163
William S. C. Roray	Howard B. Conover	715 Washington Ave., Palmyra, N. J.	164
William H. Heisler, Jr.	James B. Hankins	50 Hanover St., Pemberton, N. J.	165
George Hillman	Joseph H. Makin	106 Stewart Ave., Riverside, N. J.	166
George Hillman	J. Taylor Neal	401 Delaware Ave., Riverside, N. J.	167
William D. Lippincott	Fred P. Hemphill	Riverton, N. J.	168
Richard B. Eckman	William L. Wilson	7 McKinley Ave., Trenton, N. J.	169
T. Phillips Brown	William G. Rudolph	Clementon, N. J.	170
Edward West	Albert B. Duble	Atco, N. J.	171
J. Edward Fagen	James W. Davis	Clementon, N. J.	172
J. Claud Simon	Archibald C. Semler	36 Creston Ave., Audubon, N. J.	173
S. Howard Troth	John R. White	Audubon, N. J.	174
Grover C. Richman	Roland E. Saltiel	Barrington, N. J.	175
Vincent Costello	T. D. O'Brien	112 N. Wilson Ave., Brooklawn, N. J.	176
Wilbert V. Pike	Duncan Collett	Blackwood, R. F. D., N. J.	177
Charles S. Straw	Edward J. Bittle	Berlin, N. J.	178
Charles Stuart Straw	Clarence E. Walker	Berlin, N. J.	179
Grover C. Richman	O. B. Kelsey	Blackwood, N. J.	180
Elmer G. Van Name	J. Hartley Bowen	307 7th Ave., Haddon Heights, N. J.	181
Julius Rosenberg	Mitchell Blank	540 Washington St., Camden, N. J.	182
Frank C. Propert	Vinal A. Johnson	610 W. Jersey Tr. Bldg., Camden, N. J.	183
Joseph W. Wilson	William J. Flemming	2612 Federal St., Camden, N. J.	184
Grover C. Richman	Russell B. Keen	261 W. Summit Ave., Haddonfield, N. J.	185
Dean S. Renwick	William E. Ulery	1028 Drexel Bldg., Philadelphia, Pa.	186
M. Bergen Stone	George Meley	323 Market St., Camden, N. J.	187
William T. Boyle	John J. McCaffery	832 Federal St., Camden, N. J.	188
John A. Penn	Edward Praiss	1566 Mt. Ephraim Ave., Camden, N. J.	189
Edward West	J. Rodney Forrest	548 Federal St., Camden, N. J.	190
Charles N. Boulton	William S. Abbott	141 South 27th St., Camden, N. J.	191
John B. Kates	T. Yorke Smith	513 Cooper St., Camden, N. J.	192
James S. Gradwell	F. J. Wenderoth	321 Evergreen Ave., Woodlynne, N. J.	193
W. B. Wolcott	H. B. Hunt	142 Oakland Ave., Camden, N. J.	194
Elmer G Van Name	Reba N. Obus	722 Federal St., Camden, N. J.	195
Oscar B. Redrow	William H. Alff	422 Broadway, Camden, N. J.	196
Rocco Palese	Joseph V. Bantivoglio	2627 Baird Blvd., Camden, N. J.	197
Bleakly, Stockwell & Burling	Joseph A. O'Brien	423 Market St., Camden, N. J.	198
Raymond R. Donges	Louise M. Oberst	1253 Princess Ave., Camden, N. J.	199
Thomas E. French	Raymond L. Spear	5 North 4th St., Camden, N. J.	200
Cyrus D. Marter	Orlando M. Bowen	212 West End Ave., Haddonfield, N. J.	201
Edward West	Orlando M. Bowen	212 West End Ave., Haddonfield, N. J.	202
Julius Sklar	Vito Cerone	3d & Chestnut St., Camden, N. J.	203
Joseph H. Carr	Henry M. Evans	Land Title Bldg., Camden, N. J.	204
Cyrus D. Marter	Leon E. Todd	2623 Westfield Ave., Camden, N. J.	205
John H. Switzer	Joseph A. Devlin	112 North 3d St., Camden, N. J.	206
Edmund H. Reeves	George Black	311 Market St., Camden, N. J.	207
Charles H. Stevens	Frank B. Anderson	219 Westminster Ave., Merchantville, N. J.	208
Albert E. Burling	Joseph M. Schneider	2719 Garfield Ave., Camden, N. J.	209
Maurice L. Praissman	Mitchell Blank	540 Washington St., Camden, N. J.	210
Aaron Heine	Frederick L. Michener	3619 Fremont Ave., Camden, N. J.	211
Jacob L. Furer	Herbert H. Branin	309 Kaighn Ave., Camden, N. J.	212
Joseph W. Wilson	Wade A. Brown	17 Mountwell Ave., Haddonfield, N. J.	213
Raymond R. Donges	John E. Cullingford	3040 Federal St., Camden, N. J.	214

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Burlington County—Continued				
162	New Gretna	New Gretna	$2,389	$1,440	$240,750
163	Palmyra	Palmyra	16,350	14,414	972,192
164	Twin Cities	"	4,382	4,000	297,900
165	Pemberton	Pemberton	6,393	2,500	113,900
166	Progressive	Riverside	255	1,165	66,660
167	Riverside	"	29,317	20,600	1,051,450
168	Cinnaminson	Riverton	45,189	9,204	963,316
169	Roebling	Roebling	10,591	5,040	228,100
	Totals		$191,896	$136,223	$12,839,365
	Camden County				
170	Diligent	Albion	$295	$663	$61,500
171	Atco	Atco	5,294	.....	173,556
172	Audubon	Audubon	6,590	.....	580,900
173	Citizens'	"	1,883	.....	260,150
174	King's Highway	"	2,414	1,166	215,475
175	Barrington	Barrington	2,389	.....	320,500
176	Estate	"	893	550	55,100
177	Hedding	Bellmawr	137	2,595	191,200
178	Berlin, No. 3	Berlin	9,140	815	277,800
179	Longacoming	"	429	71,596	377,450
180	Blackwood	Blackwood	4,037	.....	350,350
181	American	Camden	1,029	.....	249,725
182	Apollo	"	1,897	.....	61,800
183	Arcade	"	4	1,250	56,850
184	Arch	"	1,521	9,000	214,400
185	Argonne	"	1,095	3,600	382,320
186	Avalon City	"	17,661	13,000	384,990
187	Beckett	"	1,547	37,700	122,600
188	Bishop Bayley No. 2	"	2,677	.....	740,550
189	Boulevard	"	3,087	1,500	165,007
190	Bridge	"	3,446	.....	116,900
191	Bridge View	"	521	934	75,700
192	Broadway	"	6,933	7,550	433,600
193	Brotherhood	"	712	4,270	199,700
194	Business Men's	"	680	3,600	214,100
195	Cable	"	14	1,000	69,470
196	Camden	"	5,020	15,000	372,650
197	Camden First Italian	"	2,098	4,608	246,250
198	Camden Optional	"	1,124	.....	1,089,975
199	Central	"	1,133	2,004	108,200
200	City, No. 2	"	2,924	.....	266,200
201	Civic	"	752	11,000	442,800
202	Community	"	365	.....	376,650
203	Continuous	"	45	.....	12,800
204	Cooper	"	344	7,500	402,625
205	Cooperative	"	2,899	4,600	346,600
206	Cottage	"	350	37,000	266,400
207	Covenant	"	522	.....	6,001
208	Co-Workers	"	1,866	1,501	80,500
209	Cramer Hill	"	344	.....	235,900
210	Delaware River	"	1,938	1,500	88,150
211	Development	"	1,532	.....	68,700
212	Diamond	"	1,463	2,000	158,550
213	East Camden	"	109	591	51,000
214	East Side	"	1,190	7,619	275,225

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$5,350	$20,310	$8,047	$1,907	$280,193	162
$25,788	93,425	69,075	16,132	596	1,207,972	163
.....	29,551	52,294	8,093	375	396,595	164
.....	5,450	17,500	403	411	146,557	165
.....	7,748	6,108	1,960	265	84,161	166
1,000	57,957	111,933	21,847	658	1,294,762	167
13,303	46,350	82,568	15,786	5,577	1,181,293	168
.....	.....	9,121	7,486	23,375	283,713	169
$75,330	$866,304	$1,347,179	$278,572	$69,641	$15,804,510	
$5,400	$11,633	$17,580	$2,685	$198	$99,954	170
.....	12,750	18,584	3,550	633	214,367	171
.....	51,730	103,621	3,079	178	746,098	172
30,100	16,335	31,013	3,176	427	343,084	173
2,500	13,289	7,917	1,951	4,117	248,829	174
.....	3,130	22,693	7,241	605	356,558	175
.....	3,960	.....	1,791	136	62,430	176
8,950	11,755	47,225	5,892	144	267,898	177
.....	1,750	13,546	7,754	98	310,903	178
3,500	5,350	48,022	9,777	633	516,757	179
.....	9,750	100,459	23,082	1,565	489,243	180
26,950	11,050	29,447	5,310	496	324,007	181
3,240	8,050	7,878	4,129	98	87,092	182
.....	15,729	5,978	695	400	80,906	183
.....	19,501	23,586	5,371	1,170	274,549	184
7,400	27,785	19,122	5,496	219	447,037	185
56,500	66,040	99,676	4,620	12,301	654,788	186
9,050	27,570	28,632	1,788	5,497	234,384	187
.....	28,350	71,100	24,451	781	867,909	188
.....	16,730	22,148	7,506	1,363	217,341	189
.....	17,950	66,001	2,947	287	207,531	190
.....	4,195	5,371	745	.....	87,466	191
1,400	42,890	51,677	12,881	1,500	558,431	192
.....	7,570	18,306	6,890	2,040	239,488	193
.....	14,050	43,438	5,565	80	281,513	194
.....	4,135	16,638	1,092	.....	92,349	195
.....	9,925	53,068	9,321	821	465,805	196
.....	37,545	40,066	9,546	1,564	341,677	197
.....	21,825	272,686	11,290	3,807	1,400,707	198
.....	3,400	1,471	1,542	657	118,407	199
11,050	.....	21,349	1,880	60	303,463	200
.....	18,400	40,031	7,623	567	521,173	201
7,600	15,050	43,798	6,445	1,985	451,893	202
.....	250	2,169	157	83	15,504	203
.....	29,014	88,410	9,506	2,220	539,619	204
36,300	23,436	22,363	14,666	681	451,545	205
.....	23,190	38,440	2,296	659	368,335	206
.....	1,150	11,579	688	.....	19,940	207
3,300	11,153	35,399	2,438	55	136,212	208
.....	11,900	66,447	13,435	2,512	330,538	209
.....	20,000	20,357	3,324	1,306	136,575	210
.....	18,025	42,600	2,876	100	133,833	211
.....	13,600	30,030	5,453	174	211,270	212
.....	5,735	7,587	891	470	66,383	213
.....	11,719	75,092	2,900	1,960	375,705	214

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Burlington County—Continued					
162	New Gretna	New Gretna	$144,078	$62,400	.....	.....
163	Palmyra	Palmyra	815,010	.....	.....	.....
164	Twin Cities	"	294,150	.....	.....	$3,000
165	Pemberton	Pemberton	116,334	.....	.....	.....
166	Progressive	Riverside	53,556	.....	.....	6,300
167	Riverside	"	821,508	.....	.....	150,000
168	Cinnaminson	Riverton	863,412	.....	.....	.....
169	Roebling	Roebling	218,328	.....	.....	.....
	Totals		$10,630,244	$62,400	.....	$826,175
	Camden County					
170	Diligent	Albion	$69,852	.....	.....	.....
171	Atco	Atco	135,888	.....	.....	.....
172	Audubon	Audubon	489,282	.....	.....	$12,300
173	Citizens'	"	234,402	.....	.....	8,600
174	King's Highway	"	188,850	.....	.....	6,200
175	Barrington	Barrington	200,115	.....	.....	69,900
176	Estate	"	50,721	.....	.....	.....
177	Hedding	Bellmawr	172,287	.....	.....	.....
178	Berlin, No. 3	Berlin	220,092	.....	.....	.....
179	Longacoming	"	360,852	.....	.....	.....
180	Blackwood	Blackwood	290,849	.....	.....	38,000
181	American	Camden	197,700	.....	.....	.....
182	Apollo	"	55,731	.....	.....	.....
183	Arcade	"	68,616	.....	.....	.....
184	Arch	"	184,308	.....	.....	7,000
185	Argonne	"	301,044	.....	.....	11,200
186	Avalon City	"	468,333	.....	.....	.....
187	Beckett	"	173,070	.....	.....	.....
188	Bishop Bayley No. 2	"	533,217	.....	.....	.....
189	Boulevard	"	146,118	.....	.....	14,200
190	Bridge	"	133,434	.....	.....	.....
191	Bridge View	"	64,866	.....	.....	600
192	Broadway	"	384,597	.....	.....	7,200
193	Brotherhood	"	162,792	.....	.....	.....
194	Business Men's	"	189,261	.....	.....	.....
195	Cable	"	56,157	.....	.....	.....
196	Camden	"	310,812	.....	.....	.....
197	Camden First Italian	"	231,462	.....	.....	.....
198	Camden Optional	"	722,670	$28,600	.....	111,550
199	Central	"	81,252	.....	.....	.....
200	City, No. 2	"	211,398	.....	.....	.....
201	Civic	"	330,786	.....	.....	.....
202	Community	"	266,316	.....	.....	.....
203	Continuous	"	9,864	.....	.....	.....
204	Cooper	"	364,428	.....	.....	25,200
205	Cooperative	"	267,864	.....	.....	20,500
206	Cottage	"	270,072	.....	.....	.....
207	Covenant	"	12,265	.....	.....	.....
208	Co-Workers	"	96,612	.....	.....	2,000
209	Cramer Hill	"	194,775	.....	.....	27,500
210	Delaware River	"	90,519	.....	.....	2,000
211	Development	"	94,911	.....	.....	.....
212	Diamond	"	115,326	.....	.....	32,550
213	East Camden	"	50,661	.....	.....	.....
214	East Side	"	210,114	.....	.....	33,700

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

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	
.....	.....	$611	$1,018	$19,000	.....	$50,722	$2,364	$280,193	162
.....	.....	452	.....	145,500	.....	236,987	10,023	1,207,972	163
.....	.....	189	.....	9,500	.....	82,588	7,168	396,595	164
.....	.....	381	.....	.....	.....	27,816	2,026	146,557	165
$1,103	.....	12	.....	8,900	.....	13,673	617	84,161	166
.....	.....	1,082	.....	55,000	$335	257,829	9,008	1,294,762	167
.....	.....	643	.....	.....	.....	301,954	15,284	1,181,293	168
.....	.....	307	.....	.....	.....	63,938	1,140	283,713	169
$4,109	$16,266	$18,912	$1,039	$972,495	$7,401	$3,024,159	$241,310	$15,804,510	
$75	.....	$843	.....	$1,500	$105	$19,292	$8,287	$99,954	170
.....	$9,907	483	.....	18,000	61	44,064	5,964	214,367	171
.....	.....	1,362	.....	70,000	.....	147,751	25,403	746,098	172
317	.....	144	.....	28,300	534	60,098	10,689	343,084	173
.....	.....	157	.....	.....	.....	52,839	783	248,829	174
1,653	400	415	.....	14,000	1,811	55,337	12,927	356,558	175
.....	.....	5	.....	.....	.....	11,449	255	62,430	176
.....	3,798	194	.....	24,000	2,000	58,462	7,157	267,898	177
.....	.....	292	.....	15,000	.....	72,478	3,041	310,903	178
125	.....	805	.....	11,000	160	136,298	7,517	516,757	179
.....	6,000	857	.....	40,450	6,530	76,593	29,964	489,243	180
11	12,850	498	.....	52,000	.....	50,840	10,108	324,007	181
7	.....	111	$2,500	14,000	248	9,483	5,012	87,092	182
.....	.....	107	.....	1,000	165	10,057	961	80,906	183
.....	.....	352	.....	26,000	93	54,408	2,388	274,549	184
.....	.....	370	.....	56,000	233	76,265	1,925	447,037	185
.....	.....	275	.....	.....	70	135,147	50,963	654,788	186
.....	.....	341	.....	.....	.....	49,449	11,524	234,384	187
244	.....	990	.....	152,580	659	162,198	18,021	867,909	188
.....	.....	114	.....	6,000	966	39,724	10,219	217,341	189
874	.....	75	.....	19,000	6,562	37,271	10,315	207,531	190
.....	.....	71	.....	6,200	31	15,110	588	87,466	191
.....	.....	514	.....	25,000	733	122,744	17,643	558,431	192
.....	.....	124	.....	21,000	718	47,001	7,853	239,488	193
.....	.....	91	.....	19,000	13,222	54,619	5,320	281,513	194
99	.....	617	.....	14,435	.....	19,370	1,671	92,349	195
70	.....	258	.....	59,000	71	89,047	6,547	465,805	196
37	750	166	.....	25,800	.....	68,381	15,081	341,677	197
.....	.....	5	.....	253,000	52,489	207,937	24,456	1,400,707	198
.....	.....	77	.....	8,700	3,367	24,416	595	118,407	199
.....	.....	147	.....	.....	24,400	64,422	3,096	303,463	200
158	.....	208	.....	95,000	.....	87,487	7,534	521,173	201
1,905	8,150	279	.....	67,000	10,939	75,386	21,918	451,893	202
.....	.....	10	.....	3,000	.....	2,251	379	15,504	203
.....	.....	830	.....	30,000	170	110,148	8,843	539,619	204
.....	.....	1,194	.....	77,100	771	76,278	7,838	451,545	205
5	.....	387	.....	.....	.....	89,527	8,344	368,335	206
.....	.....	93	.....	3,000	926	.....	3,656	19,940	207
.....	.....	29	.....	14,000	580	15,167	7,824	136,212	208
.....	1,600	268	.....	52,000	1,973	42,970	9,452	330,538	209
3,456	.....	.....	.....	3,250	.....	29,034	8,316	136,575	210
.....	.....	103	.....	8,500	83	12,605	17,631	133,833	211
71	.....	83	.....	12,000	958	37,801	12,481	211,270	212
.....	.....	16	.....	4,800	9	10,138	759	66,383	213
.....	.....	122	.....	54,800	40	68,570	8,359	375,705	214

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Burlington County—Continued								
162	New Gretna	5,021	202	1,248	59				
163	Palmyra	11,919	872						
164	Twin Cities	4,032	566					15	1
165	Pemberton	3,582	195						
166	Progressive	1,116	155					32	10
167	Riverside	11,446	992					750	80
168	Cinnaminson	11,511	769						
169	Roebling	3,318	318						
	Totals	179,935	14,138	1,248	59			4,132	478
	Camden County								
170	Diligent	802	105						
171	Atco	2,277	339						
172	Audubon	6,505	671					61	11
173	Citizens'	3,411	472					43	4
174	King's Highway	3,385	314					31	5
175	Barrington	3,076	325					350	56
176	Estate	838	120						
177	Hedding	2,198	270						
178	Berlin, No. 3	3,044	493						
179	Longacoming	4,485	381						
180	Blackwood	4,316	513					190	26
181	American	2,937	380						
182	Appollo	1,024	142						
183	Arcade	1,805	313						
184	Arch	2,501	368					35	9
185	Argonne	4,906	464					56	12
186	Avalon City	6,003	600						
187	Beckett	2,160	269						
188	Bishop Bayley No. 2	7,505	1,081						
189	Boulevard	1,853	170					142	14
190	Bridge	1,569	235						
191	Bridge View	1,247	145					3	1
192	Broadway	4,968	346					36	9
193	Brotherhood	2,034	330						
194	Business Men's	2,767	315						
195	Cable	930	157						
196	Camden	4,548	711						
197	Camden First Italian	2,856	392						
198	Camden Optional	10,754	1,220	286	21			557	102
199	Central	1,135	143						
200	City, No. 2	2,893	360						
201	Civic	5,432	464						
202	Community	4,134	436						
203	Continuous	183	30						
204	Cooper	4,811	513					126	19
205	Cooperative	3,874	343					102	20
206	Cottage	3,524	268						
207	Covenant	200	38						
208	Co-Workers	1,585	262					10	1
209	Cramer Hill	2,627	309					137	28
210	Delaware River	1,067	135					10	5
211	Development	1,344	159						
212	Diamond	1,450	122					163	45
213	East Camden	1,011	109						
214	East Side	5,889	326					337	34

MEMBERSHIP 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	
6,269	160	101	S.	$0.50 m.	$100	6	$7.00 a	.....	162
11,919	389	483	S.	1.00 m.	200	6	.03 b	$.03 b	163
4,047	145	422	S.	1.00 m.	200	6	.03 b	.03 b	164
3,582	70	125	S.	.50 m.	100	6	2.00 a	.....	165
1,148	60	105	S.	1.00 m.	200	6	.05 b	.05 b	166
12,196	541	531	S.	1.00 m.	200	6	.05 b	.05 b	167
11,511	356	413	S.	1.00 m.	200	6	1.00 a	1.00 a	168
3,318	88	230	S.	1.00 m.	200	6	.01 b	.01 b	169
185,315	6,576	8,099							
802	57	48	S.	1.00 m.	200	6	$.07½ b	$.07½ b	170
2,277	117	222	S.	1.00 m.	200	6	.02½ b	.02½ b	171
6,566	346	336	S.	1.00 m.	200	6	.05 b	.05 b	172
3,454	143	333	S.	1.00 m.	200	6	.02½ b	.02½ b	173
3,416	99	220	S.	1.00 m.	200	6	2.00 a	2.00 a	174
3,426	146	235	S.	1.00 m.	200	6	.07½ b	.07½ b	175
838	40	80	S.	1.00 m.	200	6	.05 b	.....	176
2,198	144	126	S.	1.00 m.	200	...	.07½ b	.07½ b	177
3,044	152	341	S.	1.00 m.	200	6	5.00 a	5.00 a	178
4,485	183	198	S.	1.00 m.	200	6	5.00 a	5.00 a	179
4,506	249	290	S.	1.00 m.	200	6	.10 b	.10 b	180
2,937	124	256	S.	1.00 m.	200	6	.....	.....	181
1,024	60	82	S.	1.00 m.	200	6	.05 b	.....	182
1,805	57	256	S.	1.00 m.	200	6	.05 b	.....	183
2,536	134	243	S.	1.00 m.	200	6	.....	.....	184
4,962	126	350	S.	1.00 m.	200	6	.....	.....	185
6,003	200	400	S.	1.00 m.	200	6	.16 b	.10 b	186
2,160	94	175	S.	1.00 m.	200	6	.07½ b	.....	187
7,505	493	588	S.	1.00 m.	200	6	.05 b	.....	188
1,995	77	107	S.	1.00 m.	100 & 200	6	.05 b	.....	189
1,569	104	131	S.	1.00 m.	200	6	.05 b	.....	190
1,250	48	98	S.	1.00 m.	200	6	.05 b	.....	191
5,004	172	183	S.	1.00 m.	200	6	.02½ b	.....	192
2,034	148	182	S.	1.00 m.	200	6	.02½ b	.....	193
2,767	117	198	S.	1.00 m.	200	6	.....	.....	194
930	53	104	S.	1.00 m.	200	6	.....	.10 b	195
4,548	187	524	S.	1.00 m.	200	6	.05 b	.05 b	196
2,856	187	205	S.	1.00 m.	200	6	.05 b	.05 b	197
11,597	516	827	O.P.	.....	200	6	3.00 a & .05 b	.....	198
1,135	57	86	S.	1.00 m.	200	6	.05 b	.....	199
2,893	130	230	S.	1.00 m.	200	6	.....	.....	200
5,432	140	324	S.	1.00 m.	200	6	.....	.....	201
4,134	147	289	S.	1.00 m.	200	6	.05 b	.05 b	202
183	9	21	S.	1.00 m.	200	6	.....	.....	203
4,937	189	343	S.	1.00 m.	200	6	.05 b	.05 b	204
3,976	178	185	S.	1.00 m.	200	6	.....	.....	205
3,524	107	161	S.	1.00 m.	200	6	.05 b	.05 b	206
200	8	30	S.	1.00 m.	200	6	.05 b	.....	207
1,595	75	188	S.	1.00 m.	200	6	.05 b	.05 b	208
2,764	23	309	S.	1.00 m.	200	6	.05 b	.05 b	209
1,077	93	67	S.	1.00 m.	200	6	.05 b	.05 b	210
1,344	63	96	S.	1.00 m.	200	6	.05 b	.....	211
1,613	69	98	S.	1.00 m.	200	6	.10 b	.10 b	212
1,011	42	67	S.	1.00 m.	200	6	.05 b	.....	213
6,226	140	220	S.	.50 m.	100	6	.05 b	.05 b	214

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

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Floyd H. Bradley	T. Yorke Smith	513 Cooper St., Camden, N. J.	215
Harold W. Bennett	Clarence N. Haven	833 Park Ave., Collingswood, N. J.	216
Bennett Clark	Arthur C. Craig	203 St. James Place, Merchantville, N. J.	217
George M. Bryson	T. Yorke Smith	513 Cooper St., Camden, N. J.	218
Joseph W. Wilson	Frederick C. Bauer, Jr.	2610 River Ave., Camden, N. J.	219
Frank F. Neutze	Herbert H. Branin	309 Kaighn Ave., Camden, N. J.	220
Grover C. Richman	Roscoe C. Edwards	409 White Horse Pike, Oaklyn, N. J.	221
French, Richards & Bradley	Raymond L. Spear	5 North 4th St., Camden, N. J.	222
T. Harry Rowland	William B. Calhoun	215 Westminster Ave., Merchantville, N. J.	223
F. H. Wimberly	J. S. Hazleton	1853 Phillip St., Camden, N. J.	224
Benjamin Natal	Herman Natal	1254 Kaighn Ave., Camden, N. J.	225
William J. Kraft	Louise M. Oberst	1253 Princess Ave., Camden, N. J.	226
John B. Kates	Louise M. Oberst	1253 Princess Ave., Camden, N. J.	227
Bleakly, Stockwell & Burling	Vinal A. Johnson	610 West Jersey Tr. Bldg., Camden, N. J.	228
Raymond R. Donges	John E. Cullingford	3038 Federal St., Camden, N. J.	229
Nathan Blank	Mitchell Blank	540 Washington St., Camden, N. J.	230
Ernest L. Bartelt	J. Charles Winters	311 Market St., Camden, N. J.	231
Joseph C. Haines	Clarence N. Haven	833 Park Ave., Collingswood, N. J.	232
Joseph Varbalow	William Rudolph	Broadway-Stevens Bldg., Camden, N. J.	233
	Leon E. Todd	2623 Westfield Ave., Camden, N. J.	234
M. Bergen Stone	George Meley	323 Market St., Camden, N. J.	235
Albert S. Woodruff	Rocco Palese	328 Market St., Camden, N. J.	236
Samuel M. Shay	Joseph Roszkowiak	1218½ Atlantic Ave., Camden, N. J.	237
J. Edward Fagen	Edmund A. Dale	c/o Cam. Safe Deposit & Tr. Co., Camden, N. J.	238
*Carl R. Evered	W. M. Morris	412 S. 6th St., Camden, N. J.	239
Raymond L. Siris	Reba N. Obus	708 Federal St., Camden, N. J.	240
Samuel M. Shay	Edward Praiss	1566 Mt. Ephraim Ave., Camden, N. J.	241
J. Edward Fagen	Tillie Nelson	527 North 7th St., Camden, N. J.	242
Samuel M. Shay	Bruno J. Wilinski	1213 Mt. Ephraim Ave., Camden, N. J.	243
Samuel M. Shay	Edward J. Brady	428 Market St., Camden, N. J.	244
Maurice L. Praissman	Robert C. Perina	295 Rand St., Camden, N. J.	245
T. Harry Rowland	Charles St. Clair	R. F. D. No. 3, Box. No. 121, Sewell, N. J.	246
T. Harry Rowland	Charles W. Austermuhl	5th & Market St., Camden, N. J.	247
Harold W. Bennett	Frederick C. Bauer, Jr.	2610 River Ave., Camden, N. J.	248
French, Richards & Bradley	Raymond L. Spear	5 North 4th St., Camden, N. J.	249
D. T. Stackhouse	Carl R. Evered	450 Broadway, Camden, N. J.	250
Wilbert V. Pike	Walter Charriere	31 Cuthbert Rd., Collingswood, N. J.	251
Edward West	Bruno J. Wilinski	1213 Mt. Ephraim Ave., Camden, N. J.	252
William T. Read	Ernest L. Bartelt	311 Market St., Camden, N. J.	253
Floyd H. Bradley	T. Yorke Smith	513 Cooper St., Camden, N. J.	254
W. Louis Bossle	Howard F. Harrison	3039 Stevens St., Camden, N. J.	255
Joseph B. Tyler	Orlando M. Bowen	Broadway & Sycamore St., Camden, N. J.	256
B. B. Brown	Albert H. Gleaner	504 Cedarcroft Ave., Audubon, N. J.	257
Raymond R. Donges	John E. Cullingford	3038 Federal St., Camden, N. J.	258
Edward West	J. Rodney Forrest	548 Federal St., Camden, N. J.	259
Thomas E. French	Raymond L. Spear	5 North 4th St., Camden, N. J.	260
William D. Lippincott	Ralph D. Baker	924 Broadway, Camden, N. J.	261
Frank C. Propert	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	262
Harry H. Teitelman	William Rudolph	214 Broadway Stevens Bldg., Camden, N. J.	263
Albert E. Burling	William M. Lewis	500 North 5th St., Camden, N. J.	264
Frank F. Neutze	Leon E. Todd	2623 Westfield Ave., Camden, N. J.	265
Ernest L. Bartelt	Lawrence M. Verga	311 Market St., Camden, N. J.	266
Frank C. Propert	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	267
Herbert Richardson	George E. Yost	2138 44th St., Camden, N. J.	268
Edmund H. Reeves	James Bontemps	1159 Princess Ave., Camden, N. J.	269

* 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				
215	Economy	Camden	$1,437	$99	$295,200
216	Emerson	"	6,845	1,397	216,450
217	Endowment	"	99	6,217	346,500
218	Excelsior	"	8,707	1,625	309,350
219	Fairview	"	181	.....	211,100
220	Fleming	"	134	450	58,450
221	Forward	"	715	4,000	222,300
222	Franklin, No. 3	"	1,853	1,900	313,000
223	Fraternal Societies	"	299	4,000	178,575
224	Frederick Douglass	"	1,560	.....	74,400
225	Friendship	"	103	.....	211,750
226	German Centennial	"	74	3,141	136,100
227	Greater Camden	"	935	3,000	194,800
228	Guarantee	"	468	4,900	214,200
229	Highland	"	469	4,526	172,800
230	Home Buyers'	"	304	.....	212,100
231	Homestead	"	342	.....	327,250
232	Householders	"	405	32	185,195
233	Hyman Varbalow	"	745	.....	107,000
234	Ideal	"	6	.....	231,600
235	Investment	"	516	4,000	237,019
236	Italian-American	"	2,245	.....	251,800
237	Jan Sobieski	"	5,403	534	117,100
238	John Campbell, Jr.—Girard	"	1,298	3,250	139,650
239	Junior Emblem	"	15,047	1,659	133,400
240	Kaighn Avenue	"	23	.....	73,929
241	Kazimier Pulaski	"	1,033	1,500	151,700
242	Kearsarge	"	70	475	31,250
243	Kosciuszko	"	11,188	8,000	835,525
244	La Salle	"	154	.....	443,250
245	Lawnton	"	1,372	1,100	65,000
246	Liberty	"	201	4,000	145,200
247	Market	"	706	10,000	500,700
248	Marne	"	337	824	72,450
249	Mechanics & Workingmen's	"	3,309	6,000	415,150
250	Mickle	"	1,228	1,650	159,950
251	Moose	"	385	2,900	231,250
252	Mt. Ephraim	"	1,479	50	121,750
253	Mutual	"	2,094	.....	406,800
254	North Camden	"	12,486	1,112	275,400
255	Northeast	"	2,726	1,759	260,250
256	Northern	"	1,595	.....	744,200
257	Ocean Boulevard	"	361	400	34,700
258	Pavonia	"	875	5,467	205,150
259	Penn	"	1,043	2,700	142,550
260	Peoples	"	3,512	6,000	357,000
261	Phoenix	"	195	4,000	377,800
262	Plymouth	"	45	9,000	370,350
263	Progress Lodge	"	349	.....	234,800
264	Provident	"	8,194	5,000	263,076
265	Public Safety	"	1,283	3,200	224,850
266	Pyne Poynt	"	87	2,097	295,300
267	Republic	"	913	238	724,300
268	Resolute	"	5,896	1,050	119,700
269	Reward	"	162	819	45,950

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$5,050	$26,615	$93,595	$8,091	$65,232	$495,319	215
3,358	11,580	49,674	5,011	2,033	296,348	216
.....	19,455	59,738	4,309	2,154	438,472	217
28,496	37,920	33,933	14,773	411	435,215	218
279	3,725	34,536	4,769	1,224	255,814	219
.....	3,975	3,972	404	85	65,470	220
3,600	28,575	83,871	3,108	1,186	347,355	221
.....	10,400	35,685	5,091	171	368,100	222
.....	5,625	38,507	6,603	111	233,720	223
.....	2,951	.....	19,736	216	98,863	224
2,000	40,150	105,734	17,857	862	378,456	225
.....	5,300	23,181	963	1,010	169,769	226
.....	10,000	27,264	5,533	1,812	242,844	227
.....	18,108	21,993	2,573	50	262,292	228
.....	3,485	17,611	2,033	2,972	203,896	229
.....	30,975	64,091	3,631	.....	311,101	230
.....	10,550	65,887	17,679	884	422,592	231
3,743	11,675	70,297	2,662	135	274,144	232
.....	23,415	44,431	2,188	148	177,927	233
46,600	7,250	45,773	14,847	639	346,715	234
.....	22,260	44,586	5,152	779	314,312	235
.....	18,760	13,519	6,682	637	293,643	236
.....	7,015	3,767	3,051	274	137,144	237
.....	19,475	2,884	2,308	85	168,950	238
.....	19,304	26,737	1,911	2,177	200,235	239
.....	7,420	12,574	6,473	307	100,726	240
.....	5,685	9,201	4,413	226	173,758	241
1,800	1,023	8,098	48	394	43,158	242
.....	32,230	55,565	16,310	1,572	960,390	243
.....	26,863	76,626	14,053	413	561,359	244
.....	5,140	5,065	1,791	42	79,510	245
.....	8,875	20,821	2,193	94	181,294	246
58,800	54,240	17,170	5,800	134	642,610	247
.....	5,265	12,306	1,826	429	93,937	248
.....	28,800	28,376	4,897	238	486,770	249
.....	8,689	9,756	337	3,533	185,143	250
.....	10,175	34,883	3,616	100	283,309	251
.....	7,225	5,794	3,236	1,469	141,003	252
.....	24,450	25,774	2,210	.....	461,328	253
.....	12,180	126,863	13,851	1,696	443,588	254
.....	18,612	14,883	14,854	433	313,517	255
192,170	31,600	84,786	6,612	275	1,061,238	256
.....	10,100	3,000	3,862	12	52,435	257
.....	7,100	29,710	3,772	1,816	253,890	258
.....	9,750	62,955	881	74	219,953	259
40,000	18,900	28,839	1,508	.....	455,759	260
2,000	17,150	9,224	4,176	1	414,546	261
.....	34,434	65,123	3,836	2,613	485,401	262
.....	34,050	61,623	5,354	547	336,723	263
14,650	13,195	33,851	3,006	91	341,063	264
31,950	25,235	102,067	15,718	4,085	408,388	265
6,600	13,000	13,700	2,248	.....	333,032	266
.....	107,755	103,663	10,177	4,894	951,940	267
5,900	9,340	2,830	2,727	80	147,523	268
.....	6,775	26,657	1,218	142	81,723	269

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					
215	Economy	Camden	$329,190	.....	.....	$16,100
216	Emerson	"	216,561	.....	.....	.....
217	Endowment	"	317,340	.....	.....	.....
218	Excelsior	"	305,166	.....	.....	2,000
219	Fairview	"	135,336	.....	.....	44,600
220	Fleming	"	55,540	.....	.....	.....
221	Forward	"	249,543	.....	.....	.....
222	Franklin, No. 3	"	262,392	.....	.....	.....
223	Fraternal Societies	"	143,772	.....	.....	.....
224	Frederick Douglass	"	53,718	.....	.....	.....
225	Friendship	"	189,354	.....	.....	.....
226	German Centennial	"	117,990	.....	.....	.....
227	Greater Camden	"	157,965	.....	.....	.....
228	Guarantee	"	182,688	.....	.....	.....
229	Highland	"	123,630	.....	.....	.....
230	Home Buyers'	"	169,323	.....	.....	.....
231	Homestead	"	237,576	.....	.....	.....
232	Householders	"	149,793	.....	.....	.....
233	Hyman Varbalow	"	121,095	.....	.....	.....
234	Ideal	"	214,695	.....	.....	24,900
235	Investment	"	183,810	.....	.....	.....
236	Italian-American	"	180,384	.....	.....	.....
237	Jan Sobieski	"	93,198	.....	.....	12,400
238	John Campbell, Jr.—Girard	"	109,859	.....	.....	.....
239	Junior Emblem	"	149,316	.....	.....	.....
240	Kaighn Avenue	"	55,542	.....	.....	.....
241	Kazimier Pulaski	"	86,754	.....	.....	43,600
242	Kearsarge	"	20,273	.....	.....	14,500
243	Kosciuszko	"	565,944	.....	.....	.....
244	La Salle	"	339,903	.....	.....	16,500
245	Lawnton	"	60,258	.....	.....	.....
246	Liberty	"	113,736	.....	.....	.....
247	Market	"	481,617	.....	.....	.....
248	Marne	"	62,571	.....	.....	.....
249	Mechanics & Workingmen's	"	322,002	.....	.....	.....
250	Mickle	"	151,323	.....	.....	2,500
251	Moose	"	180,549	.....	.....	.....
252	Mt. Ephraim	"	89,139	.....	.....	.....
253	Mutual	"	322,938	.....	.....	.....
254	North Camden	"	282,186	.....	.....	13,400
255	Northeast	"	224,106	.....	.....	.....
256	Northern	"	641,118	.....	.....	.....
257	Ocean Boulevard	"	36,009	.....	.....	.....
258	Pavonia	"	160,950	.....	.....	.....
259	Penn	"	144,612	.....	.....	.....
260	Peoples	"	306,681	.....	.....	.....
261	Phoenix	"	246,516	.....	.....	50,200
262	Plymouth	"	304,524	.....	.....	.....
263	Progress Lodge	"	200,022	.....	.....	39,400
264	Provident	"	229,689	.....	.....	.....
265	Public Safety	"	262,210	.....	.....	4,400
266	Pyne Poynt	"	236,382	.....	.....	.....
267	Republic	"	621,403	.....	.....	.....
268	Resolute	"	77,224	.....	.....	.....
269	Reward	"	59,451	.....	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

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	
.....	.....	$667	.....	$12,500	$21,164	$77,116	$38,582	$495,319	215
.....	.....	305	.....	.....	1,000	68,259	10,223	296,348	216
.....	.....	364	.....	11,000	233	93,098	16,437	438,472	217
.....	.....	576	.....	23,000	148	93,463	10,862	435,215	218
.....	.....	297	.....	34,250	.....	37,842	3,489	255,814	219
.....	.....	18	.....	3,000	.....	6,511	401	65,470	220
.....	.....	58	.....	.....	57	76,354	21,343	347,355	221
.....	.....	171	.....	18,450	.....	81,707	5,380	368,100	222
.....	$5,000	514	.....	39,900	125	40,548	3,861	233,720	223
.....	3,730	314	.....	13,250	9,359	13,465	5,027	98,863	224
.....	13,050	602	.....	67,000	.....	57,250	51,200	378,456	225
.....	7,011	94	.....	5,700	208	36,722	2,044	109,769	226
.....	.....	338	.....	27,000	128	53,854	3,559	242,844	227
.....	.....	432	.....	22,500	271	49,415	6,986	262,292	228
.....	.....	164	.....	38,600	.....	38,704	2,798	203,896	229
$800	21,495	120	.....	48,250	6,004	49,753	15,356	311,101	230
.....	24,450	387	.....	60,200	1,309	66,670	32,000	422,592	231
.....	4,900	997	.....	47,000	17,306	41,004	13,144	274,144	232
.....	.....	277	.....	10,300	98	31,157	15,000	177,927	233
.....	.....	121	.....	44,000	.....	61,655	1,344	346,715	234
.....	.....	456	.....	55,850	554	55,582	18,060	314,312	235
258	3,000	249	.....	54,925	.....	51,810	3,017	293,643	236
.....	.....	23	.....	8,000	.....	20,619	2,904	137,144	237
.....	.....	270	.....	15,500	.....	42,616	705	168,950	238
70	.....	253	.....	.....	21	44,059	6,516	200,235	239
1,273	.....	2,193	.....	18,850	.....	19,949	2,919	100,726	240
.....	500	125	.....	22,700	34	15,958	4,087	173,758	241
.....	.....	.....	.....	2,950	1,186	2,891	1,358	43,158	242
.....	.....	290	.....	146,800	53,770	188,081	5,505	960,390	243
.....	.....	862	.....	86,805	863	95,383	21,043	561,359	244
26	.....	10	.....	.....	.....	18,482	734	79,510	245
.....	.....	389	.....	29,000	52	35,853	2,264	181,294	246
.....	.....	281	.....	10,000	247	130,748	19,717	642,610	247
.....	.....	75	.....	13,600	.....	16,459	1,232	93,937	248
.....	.....	386	.....	61,800	.....	99,744	2,838	486,770	249
271	.....	14	.....	.....	76	24,747	6,212	185,143	250
323	.....	518	.....	51,000	.....	47,429	3,490	283,309	251
133	.....	199	.....	23,300	.....	27,312	920	141,003	252
.....	.....	235	.....	6,000	.....	100,577	31,578	461,328	253
.....	.....	570	.....	18,500	18,294	68,304	42,334	443,588	254
.....	.....	126	.....	29,000	.....	58,791	1,494	313,517	255
.....	35,937	1,157	.....	165,000	23,588	169,423	25,015	1,061,238	256
147	.....	69	.....	3,300	.....	10,807	2,103	52,435	257
.....	.....	233	.....	33,000	2	51,979	7,726	253,890	258
.....	.....	64	.....	22,000	1,583	46,003	5,691	219,953	259
.....	.....	416	.....	50,300	.....	95,478	2,884	455,759	260
.....	.....	628	$28	40,000	157	74,530	2,487	414,546	261
.....	22,000	133	.....	57,200	2,943	90,079	8,522	485,401	262
.....	1,904	426	.....	6,000	1,036	52,838	35,097	336,723	263
.....	18,128	164	.....	10,500	1	76,484	6,097	341,063	264
.....	.....	287	.....	53,200	199	67,917	20,175	408,388	265
.....	.....	73	.....	24,000	.....	70,577	2,000	333,032	266
.....	.....	561	.....	130,550	1,672	161,460	36,294	951,940	267
54	44,904	45	.....	.....	.....	22,709	2,587	147,523	268
18	.....	120	.....	4,800	389	12,679	4,266	81,723	269

TABLE 4—SHARES,

	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								
215	Economy	4,525	398	.....	.....	.....	.....	218	39
216	Emerson	2,752	327	.....	.....	.....	.....	.....	.....
217	Endowment	4,098	309	.....	.....	.....	.....	.....	.....
218	Excelsior	4,170	349	.....	.....	.....	.....	10	2
219	Fairview	2,117	286	.....	.....	.....	.....	223	54
220	Fleming	1,213	160	.....	.....	.....	.....	.....	.....
221	Forward	3,138	252	.....	.....	.....	.....	.....	.....
222	Franklin, No. 3	3,629	494	.....	.....	.....	.....	.....	.....
223	Fraternal Societies	2,028	289	.....	.....	.....	.....	.....	.....
224	Frederick Douglass	729	171	.....	.....	.....	.....	.....	.....
225	Friendship	2,179	167	.....	.....	.....	.....	.....	.....
226	German Centennial	1,623	220	.....	.....	.....	.....	.....	.....
227	Greater Camden	2,076	189	.....	.....	.....	.....	.....	.....
228	Guarantee	3,054	350	.....	.....	.....	.....	.....	.....
229	Highland	1,776	202	.....	.....	.....	.....	.....	.....
230	Home Buyers'	2,097	194	.....	.....	.....	.....	.....	.....
231	Homestead	2,864	288	.....	.....	.....	.....	.....	.....
232	Householders	1,836	192	.....	.....	.....	.....	.....	.....
233	Hyman Varbalow	2,057	157	.....	.....	.....	.....	.....	.....
234	Ideal	2,897	531	.....	.....	.....	.....	124	26
235	Investment	2,357	225	.....	.....	.....	.....	.....	.....
236	Italian-American	2,684	372	.....	.....	.....	.....	.....	.....
237	Jan Sobieski	1,600	190	.....	.....	.....	.....	62	11
238	John Cambell, Jr.-Girard	1,511	180	.....	.....	.....	.....	.....	.....
239	Junior Emblem	1,776	333	.....	.....	.....	.....	.....	.....
240	Kaighn Avenue	877	121	.....	.....	.....	.....	.....	.....
241	Kazimier Pulaski	1,672	188	.....	.....	.....	.....	436	25
242	Kearsarge	553	181	.....	.....	.....	.....	72	5
243	Kosciuszko	8,367	1,198	.....	.....	.....	.....	.....	.....
244	La Salle	4,699	666	.....	.....	.....	.....	82	14
245	Lawnton	1,027	133	.....	.....	.....	.....	.....	.....
246	Liberty	1,727	200	.....	.....	.....	.....	.....	.....
247	Market	6,502	475	.....	.....	.....	.....	.....	.....
248	Marne	1,097	165	.....	.....	.....	.....	.....	.....
249	Mechanics and Workingmen's	4,270	541	.....	.....	.....	.....	.....	.....
250	Mickle	3,077	308	.....	.....	.....	.....	12	2
251	Moose	2,628	250	.....	.....	.....	.....	.....	.....
252	Mt. Ephraim	1,292	189	.....	.....	.....	.....	.....	.....
253	Mutual	4,745	433	.....	.....	.....	.....	.....	.....
254	North Camden	3,636	295	.....	.....	.....	.....	155	32
255	Northeast	3,568	537	.....	.....	.....	.....	.....	.....
256	Northern	9,309	822	.....	.....	.....	.....	.....	.....
257	Ocean Boulevard	536	84	.....	.....	.....	.....	.....	.....
258	Pavonia	2,102	242	.....	.....	.....	.....	.....	.....
259	Penn	2,050	282	.....	.....	.....	.....	.....	.....
260	Peoples	4,164	430	.....	.....	.....	.....	.....	.....
261	Phoenix	3,544	228	.....	.....	.....	.....	251	31
262	Plymouth	4,109	398	.....	.....	.....	.....	.....	.....
263	Progress Lodge	2,495	136	.....	.....	.....	.....	197	16
264	Provident	2,982	416	.....	.....	.....	.....	.....	.....
265	Public Safety	3,769	415	.....	.....	.....	.....	22	3
266	Pyne Poynt	3,325	300	.....	.....	.....	.....	.....	.....
267	Republic	8,905	825	.....	.....	.....	.....	.....	.....
268	Resolute	1,154	123	.....	.....	.....	.....	.....	.....
269	Reward	757	112	.....	.....	.....	.....	.....	.....

MEMBERSHIP 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	
4,743	149	288	S.	$1.00 m.	$200	6	$.05 b	$.05 b	215
2,752	113	214	S.	1.00 m.	200	6	.05 b	.05 b	216
4,098	140	169	S.	1.00 m.	200	6	.....	.....	217
4,180	145	206	S.	1.00 m.	200	6	.05 b	.....	218
2,340	126	214	S.	1.00 m.	200	6	.05 b	.....	219
1,213	53	107	S.	1.00 m.	200	6	.05 b	.....	220
3,138	104	148	S.	1.00 m.	200	6	.05 b	.....	221
3,629	176	318	S.	1.00 m.	200	6	.....	.....	222
2,028	85	204	S.	1.00 m.	200	6	.05 b	.....	223
729	66	105	S.	1.00 m.	200	6	.10 b	.10 b	224
2,179	94	73	S.	1.00 m.	200	6	.05 b	.05 b	225
1,623	79	141	S.	1.00 m.	200	6	.05 b	.....	226
2,076	91	98	S.	1.00 m.	200	6	.05 b	.....	227
3,054	138	212	S.	1.00 m.	200	6	.05 b	.05 b	228
1,776	92	110	S.	1.00 m.	200	6	.05 b	.....	229
2,097	115	79	S.	1.00 m.	200	6	.05 b	.05 b	230
2,864	145	143	S.	1.00 m.	200	6	.05 b	.05 b	231
1,836	96	96	S.	1.00 m.	200	6	.05 b	.05 b	232
2,057	73	84	S.	1.00 m.	200	6	.05 b	.05 b	233
3,021	164	393	S.	1.00 m.	200	6	.....	.....	234
2,357	105	120	S.	1.00 m.	200	6	.07½ b	.....	235
2,684	142	230	S.	1.00 m.	200	6	.05 b	.....	236
1,662	70	131	S.	1.00 m.	200	6	.05 b	.....	237
1,511	77	103	S.	1.00 m.	200	6	.05 b	.....	238
1,776	143	190	S.	1.00 m.	200	6	.05 b	.05 b	239
877	59	62	S.	1.00 m.	200	6	.10 b	.10 b	240
2,108	91	122	S.	1.00 m.	100 & 200	6	.05 b	.....	241
625	14	172	O.P.	.....	200	6	3.00 a	.....	242
8,367	521	677	S.	1.00 m.	200	6	.05 b	.05 b	243
4,781	277	403	S.	1.00 m.	200	6	.05 b	.....	244
1,027	46	87	S.	1.00 m.	200	6	.05 b	.05 b	245
1,727	64	136	S.	1.00 m.	200	6	.05 b	.....	246
6,502	249	226	S.	1.00 m.	200	6	.05 b	.05 b	247
1,097	60	105	S.	1.00 m.	200	6	.05 b	.....	248
4,270	190	351	S.	1.00 m.	200	6	.....	.....	249
3,089	108	202	O.P.	.....	200	6	.07½ b	.07½ b	250
2,628	118	132	S.	1.00 m.	200	6	.02½ b	.....	251
1,292	94	95	S.	1.00 m.	200	6	.05 b	.....	252
4,745	195	238	S.	1.00 m.	200	6	.....	.....	253
3,791	196	131	S.	1.00 m.	200	6	.05 b	.....	254
3,568	179	358	S.	1.00 m.	200	6	.05 b	.....	255
9,309	247	575	S.	1.00 & 2.00 m.	200	6	.....	.....	256
536	47	37	S.	1.00 m.	200	6	.10 b	.05 b	257
2,102	118	124	S.	1.00 m.	200	6	.05 b	.05 b	258
2,050	103	179	S.	1.00 m.	200	6	.05 b	.....	259
4,164	175	255	S.	1.00 m.	200	6	.....	.....	260
3,795	116	143	S.	1.00 m.	200	6	.10 b	.....	261
4,109	181	217	S.	1.00 m.	200	6	.05 b	.....	262
2,692	70	82	S.	1.00 m.	200	6	.05 b	.05 b	263
2,982	134	282	S.	1.00 m.	200	6	.05 b	.05 b	264
3,791	169	249	S.	1.00 m.	200	6	.05 b	.05 b	265
3,325	142	158	S.	1.00 m.	200	6	.....	.....	266
8,905	347	478	S.	1.00 m.	200	6	.05 b	.....	267
1,154	66	57	S.	1.00 m.	200	6	.10 b	.....	268
757	38	74	S.	1.00 m.	200	6	.05 b	.05 b	269

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		
270	River Avenue ..... Camden	Mar. 13, 1924	Frederick von Nieda .....
271	Rosedale ..... "	Aug. 26, 1911	George E.Butterfoss .....
272	Royden ..... "	May 26, 1922	Howard Fearn .....
273	Saint Bernard ..... "	Feb. 7, 1924	Charles R. O'Connor .....
274	South Camden ..... "	April 26, 1895	Theodore C. Tiedeken .....
275	South End ..... "	April 24, 1922	Thomas W. Bunting .....
276	South Ward No. 2 ..... "	Sept. 19, 1861	Charles H. Wagner .....
277	Spartan ..... "	Jan. 6, 1919	Arthur E. Armitage .....
278	Stockton ..... "	Nov. 7, 1890	Elmer E. Long .....
279	Stone Harbor ..... "	Jan. 21, 1909	Frank M. Booth .....
280	Surety ..... "	Dec. 1, 1914	Lewis A. Hawkes .....
281	Terminal ..... "	Jan. 7, 1922	I. Mulford Smith .....
282	Transportation ..... "	Dec. 1, 1924	Artman E. Hummel .....
283	Twentieth Century ..... "	Feb. 15, 1901	Frank H. Stevens .....
284	Union ..... "	Mar. 21, 1903	William S. F. Pierce .....
285	Victor ..... "	Oct. 23, 1920	M. K. Mines .....
286	Victoria ..... "	July 16, 1920	Raymond S. Porter .....
287	Walt Whitman ..... "	Sept. 16, 1924	Harry C. Johnson .....
288	Westfield ..... "	June 2, 1913	George Bachmann .....
289	West Jersey Mutual ..... "	Dec. 29, 1898	James E. Bryan .....
290	Yorkship Square ..... "	Jan. 5, 1922	Loring S. Strang .....
291	Progressive ..... Chesilhurst	Oct. 5, 1901	Max A. Bensch .....
292	Clementon ..... Clementon	Mar. 26, 1892	Frederick W. Wright .....
293	Camden County ..... Collingswood	Oct. 11, 1923	Joseph H. Chamberlin .....
294	Collingswood ..... "	May 9, 1890	Thomas W. Maclary .....
295	Greater Collingswood ..... "	April 13, 1914	Roy A. Taylor .....
296	Integrity ..... "	Jan. 21, 1907	J. W. Goldthorp .....
297	Knight Park ..... "	June 3, 1921	A. J. Bartlett .....
298	Vineyard ..... "	Mar. 10, 1926	Harry G. Robinson .....
299	West Collingswood ..... "	April 27, 1907	August Briehl .....
300	Glendora ..... Glendora	June 19, 1920	Fred W. Plugge .....
301	Big Timber ..... Gloucester City	May 28, 1925	John P. Bernard .....
302	Gloucester City ..... " "	Oct. 13, 1917	James L. Hughes .....
303	Improvement ..... " "	June 22, 1887	Frank Berckman .....
304	United Mutual ..... " "	Aug. 29, 1866	Harlan S. Miner .....
305	Victory ..... " "	Feb. 24, 1919	John J. Sickler .....
306	County ..... Haddonfield	Jan. 2, 1906	Frank C. Somers, Sr. .....
307	Elizabeth Haddon ..... "	Feb. 4, 1922	Stanley W. Rusk .....
308	Indian King ..... "	Dec. 1, 1923	J. C. Remington, Jr.
309	John Estaugh ..... "	Nov. 9, 1923	William G. Moore .....
310	Mutual ..... "	Jan. 15, 1874	Walter P. Kean .....
311	Approved ..... Haddon Heights	May 25, 1925	L. D. Naudain .....
312	Haddon Heights ..... " "	Feb. 16, 1905	Frederick Fries .....
313	Our Town ..... " "	May 18, 1923	William J. Dallas .....
314	Victory ..... " "	Nov. 14, 1919	William B. Matlack .....
315	Glen ..... Laurel Springs	Nov. 17, 1921	H. M. Streeton .....
316	Laurel Springs ..... " "	Feb. 18, 1910	Frank McNutt .....
317	Lawnside Mutual ..... Lawnside	Sept. 18, 1915	Walter Miller .....
318	United Towns ..... Lindenwold	Mar. 10, 1890	J. Palmer Earl .....
319	Mutual ..... Magnolia	April 26, 1889	R. K. Lippincott .....
320	Greater Municipality ..... Merchantville	Mar. 6, 1924	Frederick L. Holman .....
321	Home ..... "	Nov. 27, 1908	B. M. Beideman .....
322	Merchantville ..... "	June 30, 1880	Arnold H. Moses .....
323	Pensauken ..... "	Feb. 6, 1914	*William H. Barnard .....
324	Black Horse Pike ..... Mt. Ephraim	Oct. 8, 1923	James Kershaw .....

* Vice President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Charles N. Boulton	Curtis O. Sangtinette	3079 Carman St., Camden, N. J.	270
Joseph W. Wilson	Thomas C. Wright	15 North 35th St., Camden, N. J.	271
Joseph W. Wilson	William J. Flemming	2612 Federal St., Camden, N. J.	272
Samuel M. Shay	Lawrence V. White	215 N. Broadway, Camden, N. J.	273
Raymond R. Donges	Thomas A. Trappe	304 Volan St., Merchantville, N. J.	274
Byron M. Seabrook	Frank H. Harding	3033 Steven St., Camden, N. J.	275
Bleakly, Stockwell & Burling	Lorrenzo E. Shreeves	121 Euclid Ave., Haddonfield, N. J.	276
Elmer G. Van Name	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	277
Bleakly, Stockwell & Burling	Joseph H. Carr	Land Title Bldg., Camden, N. J.	278
George Purnell	Lewis E. Graff	224 Euclid Ave., Haddonfield, N. J.	279
M. Bergen Stone	George Meley	323 Market St., Camden, N. J.	280
George H. Jacobs	Halford Runge	119 Windsor Ave., Haddonfield, N. J.	281
Edward P. Deibert	James J. Riley	345 W. Third St., Moorestown, N. J.	282
Joseph H. Carr	Henry M. Evans	439 Monmouth St., Gloucester, N. J.	283
Raymond R. Donges	Louise M. Oberst	1253 Princess Ave., Camden, N. J.	284
M. Bergen Stone	George Meley	323 Market St., Camden, N. J.	285
Joseph W. Wilson	William J. Flemming	2612 Federal St., Camden, N. J.	286
Frank F. Neutze	Frank B. Anderson	219 Westminster Ave., Merchantville, N. J.	287
David R. Rose	William S. Abbott	141 South 27th St., Camden, N. J.	288
Frank F. Neutze	Orlando M. Bowen	212 West End Ave., Haddonfield, N. J.	289
C. Richard Allen	Frank H. Harding	3033 Steven St., Camden, N. J.	290
Frank N. Jess	George H. Krueger	Waterford Works, N. J.	291
T. Harry Rowland	James W. Davis	Clementon, N. J.	292
Thomas R. Clevenger	J. Everett Magin	21 Eldredge Ave., Collingswood, N. J.	293
John B. Kates	Arthur C. Havens	117 Homestead Ave., Collingswood, N. J.	294
A. Moulton McNutt	G. K. McAllister	645 Lake View Drive, Collingswood, N. J.	295
J. B. Kates	William Hambrecht, Jr.	100 Fern Ave., Collingswood, N. J.	296
George H. Jacobs	J. Earl Rowand	251 Woodlawn Terrace, Collingswood, N. J.	297
John A. Penn	Walter H. Kille	333 Park Ave., Collingswood, N. J.	298
George H. Jacobs	Halford Runge	119 Windsor Ave., Haddonfield, N. J.	299
Wilbert V. Pike	Oscar A. Parsons	Box 2, Chews P. O., N. J.	300
Henry M. Evans	Joseph A. McHenry, Jr.	32 N. Burlington St., Gloucester City, N. J.	301
Charles A. Cogan	William B. Hambleton	2 North King St., Gloucester City, N. J.	302
Charles A. Cogan	Chase S. Barnard	102 N. Broadway, Gloucester City, N. J.	303
Charles A. Cogan	Charles A. Holdcraft	828 Middlesex St., Gloucester City, N. J.	304
Henry M. Evans	J. Willetts Thurston	318 Monmouth St., Gloucester City, N. J.	305
Ralph N. Kellam	Robert Wright	Haddonfield National Bank, Haddonfield, N. J.	306
Robert J. Tait Paul	Orrin W. Horner	30 Lincoln Ave., Haddonfield, N. J.	307
Elmer G. Van Name	D. Irving Taylor	c/o Haddonfield Nat. Bank, Haddonfield, N. J.	308
Wilbert V. Pike	Fred P. Richardson	321 Belmont Ave., Haddonfield, N. J.	309
Thomas E. French	Lewis E. Graff	224 Euclid Ave., Haddonfield, N. J.	310
Charles H. Stevens	Robert W. Janvier	Mt. Ephraim Nat. Bk., Mt. Ephraim, N. J.	311
Frank N. Jess	W. M. Nash	Haddon Heights, N. J.	312
Cyrus D. Marter	H. A. Siegener	114 Third Ave., Haddon Heights, N. J.	313
J. Edward Fagen	C. F. Cottringer	125 9th Ave., Haddon Heights, N. J.	314
Joseph S. Low	Wilbert H. Mick	Laurel Springs, N. J.	315
T. Harry Rowland	Franklin Chandler	Laurel Springs, N. J.	316
J. B. Kates	Horace J. Bryant	White Horse Pike, Lawnside, N. J.	317
T. Harry Rowland	Lucius W. Parker	Gibbsboro, N. J.	318
Edward R. Deibert	O. E. Hagen	Magnolia, N. J.	319
Grover C. Richman	Charles S. Ball	1 Lexington Ave., Merchantville, N. J.	320
W. B. Wolcott	T. W. Evaul	6108 Wayne Ave., Merchantville, N. J.	321
J. Claud Simon	Frank H. Clark	424 Market St., Camden, N. J.	322
Raymond R. Donges	William H. Magee, Jr.	3368 Hollywood Circle, Merchantville, N. J.	323
Charles H. Stevens	Clarence B. Marsh	Buckingham Ave., Mt. Ephraim, N. J.	324

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

TABLE 2—FINANCIAL CONDITION OF ASSETS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Camden County—Continued				
270	River Avenue	Camden	$1,677	.....	$96,400
271	Rosedale	"	1,590	.....	427,150
272	Royden	"	26	$1,200	100,450
273	Saint Bernard	"	243	729	147,500
274	South Camden	"	13,496	4,500	295,400
275	South End	"	1,260	927	130,600
276	South Ward No. 2	"	3,335	12,000	856,550
277	Spartan	"	1,369	6,220	353,500
278	Stockton	"	1,153	.....	371,700
279	Stone Harbor	"	8,473	6,500	289,600
280	Surety	"	885	5,000	316,000
281	Terminal	"	14,427	3,700	345,800
282	Transportation	"	2,216	1,952	168,600
283	Twentieth Century	"	2,372	.....	389,150
284	Union	"	12	1,192	92,200
285	Victor	"	1,420	19,370	146,950
286	Victoria	"	673	94	217,200
287	Walt Whitman	"	480	1,449	108,850
288	Westfield	"	970	5,157	324,800
289	West Jersey Mutual	"	1,309	.....	250,550
290	Yorkship Square	"	147	1,299	112,140
291	Progressive	Chesilhurst	23,089	5,050	196,200
292	Clementon	Clementon	13,598	2,463	688,495
293	Camden County	Collingswood	507	3,311	152,719
294	Collingswood	"	869	7,500	773,800
295	Greater Collingswood	"	1,111	.....	349,819
296	Integrity	"	4,555	13,968	712,850
297	Knight Park	"	7,149	4,100	380,150
298	Vineyard	"	2,372	2,005	126,600
299	West Collingswood	"	422	10,000	615,525
300	Glendora	Glendora	567	522	107,760
301	Big Timber	Gloucester City	164	473	59,800
302	Gloucester City	" "	308	.....	615,500
303	Improvement	" "	202	7,522	698,900
304	United Mutual	" "	318	3,800	579,400
305	Victory	" "	1,920	2,000	351,840
306	County	Haddonfield	607	261	276,300
307	Elizabeth Haddon	"	2,608	2,400	350,800
308	Indian King	"	32	1,200	197,000
309	John Estaugh	"	2,596	1,212	153,500
310	Mutual	"	34,650	20,000	1,038,733
311	Approved	Haddon Heights	338	1,300	64,300
312	Haddon Heights	" "	1,512	4,500	747,450
313	Our Town	" "	5,628	2,700	201,500
314	Victory	" "	8,784	2,400	284,100
315	Glen	Laurel Springs	428	800	75,455
316	Laurel Springs	" "	2,146	4,900	232,525
317	Lawnside Mutual	Lawnside	754	932	139,400
318	United Towns	Lindenwold	5,531	3,500	534,350
319	Mutual	Magnolia	183	6,800	363,125
320	Greater Municipality	Merchantville	562	.....	143,200
321	Home	"	5,806	8,281	423,550
322	Merchantville	"	7,027	.....	1,063,715
323	Pensauken	"	1,713	.....	276,600
324	Black Horse Pike	Mt. Ephraim	328	101	75,900

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$9,741	$21,089	$2,113	$859	$131,879	270
.....	10,840	18,103	3,497	2,240	463,420	271
.....	13,885	8,750	3,627	572	128,510	272
.....	5,800	7,500	3,711	766	166,249	273
.....	14,610	32,600	5,887	2,221	368,714	274
.....	16,335	19,208	1,510	19	169,859	275
.....	54,455	119,255	7,685	1,487	1,054,767	276
.....	34,694	77,972	7,093	2,526	483,374	277
.....	11,650	67,131	24,225	750	476,609	278
.....	22,735	.....	2,212	124	329,644	279
.....	19,820	23,546	7,378	567	373,196	280
$3,450	40,205	59,657	3,894	710	471,843	281
.....	13,227	33,059	4,634	733	224,421	282
84,650	21,705	59,552	12,175	2,674	572,278	283
.....	5,350	5,703	1,249	612	106,318	284
8,230	11,135	48,215	3,242	441	239,003	285
.....	10,566	25,535	7,657	1,139	262,864	286
1,100	5,030	17,006	2,250	14	136,179	287
.....	12,956	22,929	3,989	1,689	372,490	288
.....	6,100	55,397	3,507	774	317,637	289
.....	12,230	13,369	1,361	25	140,571	290
.....	12,250	27,838	7,302	762	272,491	291
.....	35,325	157,217	17,000	5,096	919,194	292
.....	14,190	11,103	1,689	37	183,556	293
3,000	27,320	36,086	10,666	325	859,566	294
.....	24,610	9,494	5,418	2,007	392,459	295
36,371	35,319	20,730	5,079	999	829,871	296
.....	46,205	30,970	7,329	322	476,225	297
1,100	6,390	.....	3,191	163	141,821	298
.....	38,060	40,921	2,936	231	708,095	299
.....	4,294	12,461	2,469	338	128,411	300
.....	2,514	14,573	3,492	210	81,226	301
1,600	4,100	102,506	18,634	648	743,296	302
.....	12,400	65,618	13,990	230	798,862	303
.....	1,700	30,800	10,702	689	627,409	304
.....	11,374	37,182	4,286	252	408,854	305
11,150	11,132	26,596	7,302	526	333,874	306
.....	27,138	45,057	5,076	1,368	434,447	307
.....	20,640	17,660	2,839	80	239,451	308
8,700	27,999	47,958	2,893	220	245,078	309
.....	54,112	46,711	16,508	417	1,211,131	310
.....	5,710	1,501	1,253	.....	74,402	311
56,950	51,760	59,596	10,324	671	932,763	312
5,750	35,335	31,050	3,322	2,669	287,954	313
9,700	14,450	74,907	1,251	220	395,812	314
.....	10,760	22,120	3,338	199	113,100	315
2,200	19,350	38,102	7,386	62	306,671	316
.....	4,972	4,830	15,275	515	166,678	317
.....	28,815	179,419	29,005	761	781,381	318
.....	21,295	71,321	14,267	560	477,551	319
.....	25,619	70,007	3,875	516	243,779	320
5,600	14,895	158,259	10,530	4,498	631,419	321
.....	68,896	352,238	13,208	5,654	1,510,738	322
.....	23,285	71,790	6,108	165	379,661	323
6,350	4,036	13,495	1,931	.....	102,141	324

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					
270	River Avenue	Camden	$92,982	.....	.....	$2,100
271	Rosedale	"	280,572	.....	.....	44,400
272	Royden	"	85,014	.....	.....	3,300
273	Saint Bernard	"	125,964	.....	.....	.....
274	South Camden	"	236,298	.....	.....	.....
275	South End	"	122,418	.....	.....	.....
276	South Ward No. 2	"	713,202	.....	.....	43,800
277	Spartan	"	328,398	.....	.....	.....
278	Stockton	"	304,014	$600	.....	.....
279	Stone Harbor	"	251,280	.....	.....	.....
280	Surety	"	263,748	.....	.....	.....
281	Terminal	"	362,157	.....	.....	.....
282	Transportation	"	161,880	.....	.....	6,600
283	Twentieth Century	"	332,631	.....	.....	30,700
284	Union	"	72,216	.....	.....	.....
285	Victor	"	136,758	.....	.....	15,050
286	Victoria	"	135,690	.....	.....	45,400
287	Walt Whitman	"	94,788	.....	.....	200
288	Westfield	"	213,030	.....	.....	21,000
289	West Jersey Mutual	"	196,728	.....	.....	.....
290	Yorkship Square	"	98,847	.....	.....	.....
291	Progressive	Chesilhurst	194,304	.....	.....	.....
292	Clementon	Clementon	496,878	.....	.....	178,400
293	Camden County	Collingswood	132,975	.....	.....	.....
294	Collingswood	"	561,918	.....	.....	57,400
295	Greater Collingswood	"	268,038	.....	.....	9,200
296	Integrity	"	553,138	.....	.....	35,500
297	Knight Park	"	324,108	.....	.....	.....
298	Vineyard	"	104,739	.....	.....	1,100
299	West Collingswood	"	504,231	.....	.....	.....
300	Glendora	Glendora	64,812	.....	.....	34,203
301	Big Timber	Gloucester City	57,134	.....	.....	2,500
302	Gloucester City	" "	471,744	.....	.....	4,000
303	Improvement	" "	512,118	.....	.....	.....
304	United Mutual	" "	332,418	.....	.....	.....
305	Victory	" "	248,527	.....	.....	39,900
306	County	Haddonfield	207,960	.....	.....	.....
307	Elizabeth Haddon	"	307,785	.....	.....	.....
308	Indian King	"	181,812	.....	.....	.....
309	John Estaugh	"	192,687	.....	.....	.....
310	Mutual	"	942,456	.....	.....	.....
311	Approved	Haddon Heights	60,681	.....	.....	.....
312	Haddon Heights	" "	622,050	.....	.....	.....
313	Our Town	" "	221,745	.....	.....	42,600
314	Victory	" "	254,448	.....	.....	.....
315	Glen	Laurel Springs	71,952	.....	.....	11,800
316	Laurel Springs	" "	222,145	.....	.....	10,000
317	Lawnside Mutual	Lawnside	97,719	.....	.....	.....
318	United Towns	Lindenwold	510,840	.....	.....	20,900
319	Mutual	Magnolia	314,058	.....	.....	65,700
320	Greater Municipality	Merchantville	175,839	.....	.....	20,400
321	Home	"	300,351	.....	.....	.....
322	Merchantville	"	885,117	.....	.....	.....
323	Pensauken	"	266,646	.....	.....	80,250
324	Black Horse Pike	Mt. Ephraim	73,668	.....	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

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	
.....	.....	$238	.....	$12,620	.....	$21,794	$2,145	$131,879	270
.....	$10,400	336	.....	42,000	$1,753	81,864	2,095	463,420	271
.....	.....	68	.....	15,000	185	24,042	901	128,510	272
.....	.....	345	.....	5,000	.....	32,940	2,000	166,249	273
$249	.....	165	.....	45,000	2,266	81,476	3,260	368,714	274
125	.....	134	.....	12,000	57	31,628	3,497	169,859	275
16	.....	1,045	.....	47,500	2,487	219,000	27,717	1,054,767	276
.....	.....	262	.....	49,600	231	92,444	12,439	483,374	277
.....	23,200	262	.....	38,000	12,622	81,076	16,835	476,609	278
.....	.....	261	.....	.....	.....	76,850	1,253	329,644	279
.....	.....	717	.....	21,000	112	81,820	5,799	373,196	280
.....	.....	371	.....	.....	.....	92,472	16,843	471,843	281
.....	.....	263	.....	12,000	.....	39,446	4,232	224,421	282
.....	14,700	349	.....	92,000	729	92,232	8,937	572,278	283
.....	1,500	10	.....	10,500	196	21,321	575	106,318	284
.....	.....	459	.....	36,932	956	37,530	11,318	239,003	285
.....	2,000	152	.....	33,900	959	39,613	5,150	262,864	286
.....	.....	398	.....	18,500	1,081	19,552	1,660	136,179	287
.....	.....	633	.....	65,150	351	68,061	4,265	372,490	288
8	11,700	511	.....	43,000	.....	48,685	17,005	317,637	289
263	.....	82	.....	14,000	366	23,588	3,425	140,571	290
174	.....	458	.....	.....	.....	75,246	2,309	272,491	291
124	5,386	901	.....	80,000	9,615	142,220	10,670	919,194	292
.....	.....	478	.....	6,900	.....	36,086	7,117	183,556	293
.....	.....	1,978	.....	61,000	5,521	161,699	10,050	859,566	294
162	.....	257	.....	24,600	100	84,597	5,505	392,459	295
150	.....	872	.....	62,000	208	161,139	16,864	829,871	296
152	.....	351	.....	22,500	33	108,365	20,716	476,225	297
30	.....	206	.....	16,000	76	19,047	623	141,821	298
.....	.....	1,106	.....	44,500	167	149,548	8,543	708,095	299
.....	.....	605	.....	8,000	68	19,810	913	128,411	300
.....	.....	.....	.....	9,500	89	11,599	404	81,226	301
.....	.....	388	.....	96,250	35	149,386	21,493	743,296	302
.....	69,900	463	.....	37,000	2,896	157,894	18,591	798,862	303
.....	136,900	1,515	.....	46,200	3,079	103,686	3,611	627,409	304
.....	.....	434	.....	43,000	.....	69,846	7,147	408,854	305
103	.....	184	.....	48,500	.....	69,967	7,160	333,874	306
.....	.....	501	.....	22,500	1,073	94,517	8,071	434,447	307
.....	.....	767	.....	.....	.....	52,400	4,472	239,451	308
.....	.....	116	.....	.....	849	47,111	4,315	245,078	309
801	.....	726	.....	.....	12	259,858	7,278	1,211,131	310
.....	.....	117	.....	800	.....	11,444	1,360	74,402	311
.....	.....	711	.....	81,000	65	179,695	6,642	932,763	312
.....	.....	431	.....	.....	559	57,103	8,116	287,954	313
502	.....	2,300	.....	40,000	45	70,728	15,989	395,812	314
.....	.....	310	.....	1,100	.....	19,268	10,470	113,100	315
.....	.....	605	.....	11,209	.....	67,289	5,423	306,671	316
.....	1,000	146	.....	12,100	.....	28,926	5,887	166,678	317
.....	.....	401	.....	26,000	14,326	144,512	19,602	781,381	318
.....	.....	267	.....	28,000	.....	86,208	28,618	477,551	319
.....	.....	104	.....	17,250	74	41,651	8,861	243,779	320
405	.....	1,220	.....	104,630	113,302	71,505	40,006	631,419	321
.....	.....	2,414	.....	242,500	40,524	107,259	152,674	1,510,738	322
.....	.....	155	.....	19,500	434	83,282	9,644	379,661	323
.....	.....	156	.....	5,200	21	20,096	3,000	102,141	324

TABLE 4—SHARES,

	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								
270	River Avenue	1,504	278	.....	.....	.....	.....	11	2
271	Rosedale	3,304	367	.....	.....	.....	.....	222	51
272	Royden	1,311	204	.....	.....	.....	.....	16	7
273	Saint Bernard	1,867	196	.....	.....	.....	.....	.....	.....
274	South Camden	3,287	558	.....	.....	.....	.....	.....	.....
275	South End	1,633	249	.....	.....	.....	.....	.....	.....
276	South Ward No. 2	9,953	940	.....	.....	.....	.....	219	26
277	Spartan	4,976	519	.....	.....	.....	.....	.....	.....
278	Stockton	4,142	402	6	1	.....	.....	.....	.....
279	Stone Harbor	4,072	449	.....	.....	.....	.....	.....	.....
280	Surety	4,444	369	.....	.....	.....	.....	.....	.....
281	Terminal	5,217	420	.....	.....	.....	.....	.....	.....
282	Transportation	2,652	338	.....	.....	.....	.....	33	6
283	Twentieth Century	4,641	381	.....	.....	.....	.....	153	21
284	Union	1,927	126	.....	.....	.....	.....	.....	.....
285	Victor	1,947	211	.....	.....	.....	.....	75	38
286	Victoria	1,973	238	.....	.....	.....	.....	227	57
287	Walt Whitman	1,614	249	.....	.....	.....	.....	1	1
288	Westfield	2,780	320	.....	.....	.....	.....	105	17
289	West Jersey Mutual	2,763	234	.....	.....	.....	.....	.....	.....
290	Yorkship Square	1,425	246	.....	.....	.....	.....	.....	.....
291	Progressive	3,127	582	.....	.....	.....	.....	.....	.....
292	Clementon	6,421	931	.....	.....	.....	.....	867	68
293	Camden County	2,535	216	.....	.....	.....	.....	.....	.....
294	Collingswood	8,838	1,105	.....	.....	.....	.....	287	49
295	Greater Collingswood	3,928	411	.....	.....	.....	.....	46	6
296	Integrity	8,598	650	.....	.....	.....	.....	177	36
297	Knight Park	4,357	501	.....	.....	.....	.....	.....	.....
298	Vineyard	2,680	233	.....	.....	.....	.....	11	2
299	West Collingswood	7,562	580	.....	.....	.....	.....	.....	.....
300	Glendora	982	150	.....	.....	.....	.....	171	15
301	Big Timber	981	225	.....	.....	.....	.....	12	2
302	Gloucester City	6,729	587	.....	.....	.....	.....	20	3
303	Improvement	7,105	681	.....	.....	.....	.....	.....	.....
304	United Mutual	5,504	529	.....	.....	.....	.....	.....	.....
305	Victory	4,129	602	.....	.....	.....	.....	200	27
306	County	2,839	230	.....	.....	.....	.....	.....	.....
307	Elizabeth Haddon	4,507	310	.....	.....	.....	.....	.....	.....
308	Indian King	2,857	228	.....	.....	.....	.....	.....	.....
309	John Estaugh	2,675	209	.....	.....	.....	.....	.....	.....
310	Mutual	13,952	1,232	.....	.....	.....	.....	.....	.....
311	Approved	1,039	149	.....	.....	.....	.....	.....	.....
312	Haddon Heights	9,415	712	.....	.....	.....	.....	213	29
313	Our Town	3,241	362	.....	.....	.....	.....	.....	.....
314	Victory	3,830	326	.....	.....	.....	.....	59	14
315	Glen	965	132	.....	.....	.....	.....	50	6
316	Laurel Springs	6,347	344	.....	.....	.....	.....	.....	.....
317	Lawnside Mutual	1,302	240	.....	.....	.....	.....	104	25
318	United Towns	6,977	948	.....	.....	.....	.....	328	49
319	Mutual	4,571	449	.....	.....	.....	.....	102	15
320	Greater Municipality	2,749	359	.....	.....	.....	.....	.....	.....
321	Home	3,969	506	.....	.....	.....	.....	.....	.....
322	Merchantville	10,838	916	.....	.....	.....	.....	401	70
323	Pensauken	3,675	294	.....	.....	.....	.....	.....	.....
324	Black Horse Pike	1,233	226	.....	.....	.....	.....	.....	.....

MEMBERSHIP 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	
1,515	70	210	S.	$1.00 m.	$200	6	$.05 b	.....	270
3,526	190	228	S.	1.00 m.	200	6	.....	.....	271
1,327	72	139	S.	1.00 m.	200	6	.05 b	.....	272
1,867	72	124	S.	1.00 m.	200	6	.....	.....	273
3,287	220	338	S.	.50 & 1.00 m.	200	6	.05 b	.....	274
1,633	103	146	S.	1.00 m.	200	6	.....	.....	275
10,172	341	625	S.	1.00 m.	200	6	.05 b	.....	276
4,976	163	356	S.	1.00 m.	200	6	.05 b	.....	277
4,148	160	243	S.	1.00 m.	200	6	.05 b	.....	278
4,072	130	319	S.	1.00 m.	200	6	.05 b	$.12½ b	279
4,444	120	249	S.	1.00 m.	200	6	.07½ b	.07½ b	280
5,217	186	234	S.	1.00 m.	200	6	.....	.....	281
2,685	130	214	S.	1.00 m.	200	6	.02½ b	.02½ b	282
4,794	159	243	S.	1.00 m.	200	6	.05 b	.05 b	283
1,927	56	70	S.	.50 m.	100	6	.05 b	.....	284
2,022	81	168	S.	1.00 m.	200	6	.07½ b	.....	285
2,200	117	178	S.	1.00 m.	200	6	.05 b	.....	286
1,615	63	187	S.	1.00 m.	200	6	.05 b	.05 b	287
2,885	153	184	S.	1.00 m.	200	6	.....	.....	288
2,763	109	125	S.	1.00 m.	200	6	.05 b	.05 b	289
1,425	83	163	S.	1.00 m.	200	6	.02½ b	.....	290
3,127	174	408	S.	1.00 m.	200	6	.22 b	.....	291
7,288	343	656	S.	1.00 m.	200	6	.07 b	.07 b	292
2,535	86	130	S.	1.00 m.	200	6	.05 b	.05 b	293
9,125	344	810	S.	1.00 m.	200	6	.05 b	.05 b	294
3,974	152	265	S.	1.00 m.	200	6	.05 b	.....	295
8,775	241	445	S.	1.00 m.	200	6	.05 b	.....	296
4,357	204	297	S.	1.00 m.	200	6	.05 b	.....	297
2,691	58	177	S.	1.00 m.	100 & 200	6	.05 b	.....	298
7,562	278	302	S.	1.00 m.	200	6	.....	.....	299
1,153	86	79	S.	1.00 m.	200	6	.07½ b	.07½ b	300
993	51	176	S.	1.00 m.	200	6	.05 b	.....	301
6,749	247	343	S.	1.00 m.	200	6	.05 b	.05 b	302
7,105	351	330	S.	1.00 m.	200	6	.05 b	.05 b	303
5,504	327	202	S.	1.00 m.	200	6	.05 b	.....	304
4,329	255	374	S.	1.00 m.	200	6	.05 b	.....	305
2,839	116	114	S.	1.00 m.	200	6	.05 b	.....	306
4,507	107	203	S.	1.00 m.	200	6	.05 b	.05 b	307
2,857	84	144	S.	1.00 m.	200	6	.05 b	.05 b	308
2,675	70	139	S.	1.00 m.	200	6	.07½ b	.07½ b	309
13,952	446	786	S.	1.00 m.	200	6	.05 b	.05 b	310
1,039	38	111	S.	1.00 & 2.00 m.	200	6	.05 b	.05 b	311
9,628	306	435	S.	1.00 m.	200	6	.02½ b	.02½ b	312
3,241	101	261	S.	1.00 & 2.00 m.	200	6	.02½ b	.02½ b	313
3,889	114	226	S.	1.00 m.	200	6	.05 b	.05 b	314
1,015	49	89	S.	1.00 m.	200	6	.07½ b	.05 b	315
6,347	145	199	S.	.50 m.	100	6	.07½ b	.07½ b	316
1,406	95	170	S.	1.00 m.	200	6	.05 b	.05 b	317
7,305	331	666	S.	1.00 m.	200	6	.07½ b	.07½ b	318
4,673	218	246	S.	1.00 m.	200	6	.05 b	.05 b	319
2,749	111	248	S.	1.00 m.	200	6	.07½ b	.....	320
3,969	259	247	S.	1.00 m.	200	6	.04½ b	.04½ b	321
11,239	593	393	S.	1.00 m.	200	6	.....	.....	322
3,675	133	161	S.	1.00 m.	200	6	.05 b	.....	323
1,233	54	172	S.	1.00 m.	200	6	.07½ b	.....	324

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
George H. Jacobs	Alvin G. Moock	201 E. Haddon Ave., Oaklyn, N. J.	325
J. Edward Fagen	Nathan S. Batten	41 E. Bettlewood Ave., Oaklyn, N. J.	326
Albert E. Scheflen	E. Durell Parker	14 Alexander Ave., Merchantville, N. J.	327
T. Phillips Brown	William G. Rudolph	Clementon, N. J.	328
Henry M. Evans	L. Warren Briggs	Runnemede, N. J.	329
T. Phillips Brown	Albert S. Adams, Jr.	Somerdale, N. J.	330
Sydney T. Smith	L. E. Gardiner	Stratford, N. J.	331
Edward R. Delbert	Herman W. Dotts	Osage, R. F. D. Laurel Springs, N. J.	332
Aaron Heine	Thomas A. Fanelli	Atco, N. J.	333
William B. Knight	Edward J. Bittle	Berlin, N. J.	334
Rocco Palese	Matthew Simone	West Berlin, N. J.	335
Ralph N. Kellam	Harry J. Mayer	308 Toledo Ave., Westmont, N. J.	336
William B. Kramer	Louis F. Medara	204 Powelton Ave., Wood-Lynne, N. J.	337
Robert Bright	Leaming M. Rice	2310 Central Ave., Wildwood, N. J.	338
W. H. Campbell, Jr.	E. O. Howell, Jr.	Cape May Court House, N. J.	339
J. Spicer Leaming	Lewis T. Stevens	518 Washington St., Cape May, N. J.	340
Samuel F. Eldredge	William R. Sheppard	223 Decatur St., Cape May, N. J.	341
Palmer M. Way	H. M. Roorbach	Cape May Court House, N. J.	342
*Jesse D. Ludlam	Harry S. Douglass	Cape May Court House, N. J.	343
*Jesse D. Ludlam	Charles J. Meerwald	916 Park Ave., Collingswood, N. J.	344
William H. Campbell, Jr.	Harry A. Morris	521 8th St., Ocean City, N. J.	345
Andrew C. Boswell	Henry W. Townsend	813 Central Ave., Ocean City, N. J.	346
.....	Charles R. Stilwell	Eighth St. & Asbury Park, Ocean City, N. J.	347
*Jesse D. Ludlam	Benjamin S. Royles	107 E. Young Ave., Wildwood, N. J.	348
Charles K. Landis, Jr.	Hiram C. Love	Sea Isle City, N. J.	349
Charles K. Landis, Jr.	Irving Fitch	4311 Landis Ave., Sea Isle City, N. J.	350
Palmer M. Way	E. J. Rubright	South Seaville, N. J.	351
*Jesse D. Ludlam	Alex C. Schwarz	146 City Hall, Philadelphia, Pa.	352
George D. Richards	E. M. Brown	Tuckahoe, N. J.	353
Charles K. Landis, Jr.	George R. McCullough	Strathmere, N. J.	354
*Dean P. Zeller	E. Bert Weaver	214 E. Pine Ave., Wildwood, N. J.	355
Harry Tenenbaum	Harold J. Fox	Wildwood Title & Trust Bldg., Wildwood, N. J.	356
John Bright	Robert J. Kay	Wildwood, N. J.	357
*Noble Bright	Harold C. Patton	140 E. Taylor Ave., Wildwood, N. J.	358
Irving Shenberg	R. Leonard Byrne	3910 Boardwalk, Wildwood, N. J.	359
Palmer M. Way	Edwin G. Middleton	Borough Hall, Wildwood Crest, N. J.	360
*Jacob S. Levin	Benjamin M. Cohen	Washington Ave., Woodbine, N. J.	361
Albert R. McAllister	Barton F. Sharp	4 North Laurel St., Bridgeton, N. J.	362
Frank R. Bacon	Thelma E. Bacon	Bridgeton, N. J.	363
Joseph H. Powell	Clara E. C. Veale	56 E. Commerce St., Bridgeton, N. J.	364
J. Brodie McGear	Charles C. Woodruff	Pearl & Commerce St., Bridgeton, N. J.	365
John A. Casarow	John W. Morris	81 York St., Bridgeton, N. J.	366
F. A. Stanger, Jr.	Maurice C. Cresse	103 E. Commerce St., Bridgeton, N. J.	367
J. Roy Oliver	C. B. Conover, Jr.	106 S. 4th St., Millville, N. J.	368
*F. M. Reeves	Harry E. Heintz	912 E. Main St., Millville, N. J.	369
J. Roy Oliver	W. R. Goodwin	Cassell Bldg., Millville, N. J.	370
H. R. Waltman	Walter H. Felmey	12 N. Second St., Millville, N. J.	371

* 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				
325	Bettle-Ridge	Oaklyn	$1,009	$1,426	$85,900
326	Oaklyn	"	978	.....	186,300
327	Wellwood	Pensauken Township	11,897	5,000	212,250
328	Signal Hill	Pine Hill Borough	165	12,028	103,580
329	Runnemede	Runnemede	232	839	47,300
330	Somerdale	Somerdale	619	.....	13,900
331	Greater Stratford	Stratford	1,290	9,246	80,700
332	Kirkwood	Voorhees Township	17,712	800	89,300
333	Waterford Township	Waterford Township	1,770	.....	52,400
334	Watsontown	Watsontown	2,232	509	92,100
335	Italian	West Berlin	553	.....	29,900
336	Westmont	Westmont	2,088	6,029	267,400
337	Wood-Lynne	Wood-Lynne	4,045	500	190,700
	Totals		$456,901	$611,450	$44,714,919
	Cape May County				
338	Anglesea	Anglesea	$5,196	$5,000	$290,600
339	Security	Avalon	325	2,000	211,500
340	Cape May	Cape May	3,311	.....	761,050
341	Hydrangea	" "	7,616	1,627	179,100
342	Cape May County	Cape May Court House	2,254	1,000	188,050
343	Mechanics and Laborers	" " " "	469	9,000	479,650
344	Dennisville	Dennisville	843	3,500	255,750
345	Home	Ocean City	1,715	82	506,930
346	Ocean City	" "	7,702	4,920	987,610
347	Seashore	" "	35,731	.....	1,157,800
348	Middle	Rio Grande	89	458	32,600
349	Sea Isle City	Sea Isle City	5,321	.....	278,345
350	Tradesmen's	" " "	1,196	306	124,870
351	South Seaville	South Seaville	213	1,625	81,500
352	Sturdy	Stone Harbor	915	2,800	148,150
353	Tuckahoe	Tuckahoe	3,965	2,743	318,300
354	Strathmere	Upper, Township of,	510	1,000	108,300
355	West Wildwood	West Wildwood	1,182	195	70,850
356	City of Wildwood	Wildwood	2,128	975	120,800
357	Five Mile Beach	"	8,479	15,000	854,200
358	Holly Beach City	"	2,871	3,000	280,600
359	Seacrest	"	1,678	.....	166,555
360	Wildwood Crest	Wildwood Crest	13,049	1,500	226,700
361	Woodbine	Woodbine	242	1,700	160,800
	Totals		$107,000	$58,431	$7,990,610
	Cumberland County				
362	Bridgeton	Bridgeton	$33,903	$10,000	$299,575
363	Cohanzick	"	9,564	2,685	312,800
364	Cumberland	"	2,853	36,240	289,600
365	Equitable	"	30,504	22,061	380,100
366	Planners	"	2,231	5,000	73,450
367	Young Men's	"	23,054	16,000	923,300
368	Columbian Perpetual	Millville	3,574	2,500	543,200
369	Hope	"	1,454	4,116	819,500
370	Institute	"	3,029	5,000	825,080
371	Protected	"	4,551	4,500	248,063

AT THE CLOSE OF FISCAL YEAR. ENDED DURING 1932

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$4,644	.....	$1,104	.....	$94,083	325
$5,300	6,055	$29,500	3,415	$150	231,698	326
.....	23,503	41,783	4,627	130	299,190	327
.....	13,753	14,357	2,223	167	146,273	328
2,800	2,770	12,664	1,998	127	68,730	329
.....	320	7,288	1,089	8	23,224	330
.....	6,150	26,315	1,508	1,019	126,228	331
6,124	5,425	9,287	1,494	.....	130,142	332
.....	9,493	16,576	3,323	54	83,616	333
.....	4,880	21,707	3,098	19	124,545	334
1,200	3,025	9,473	2,647	.....	46,798	335
7,034	4,810	58,177	12,403	347	358,288	336
.....	13,147	40,194	3,677	421	252,684	337
$923,595	$2,919,437	$6,888,662	$1,012,995	$219,938	$57,747,897	
.....	$12,305	$14,121	$9,358	$333	$336,913	338
.....	10,680	.....	2,988	1,170	228,663	339
$2,000	16,750	40,012	28,878	4,491	856,492	340
.....	700	6,506	5,639	412	201,600	341
.....	11,529	2,491	5,712	186	211,222	342
13,450	20,441	11,557	6,341	1,388	542,296	343
.....	10,149	6,842	8,319	493	285,896	344
1,668	55,887	47,874	57,041	20	671,217	345
1,569	52,507	72,800	78,586	3,659	1,209,353	346
.....	141,440	.....	27,717	.....	1,362,688	347
.....	2,037	.....	1,554	.....	36,738	348
.....	10,706	29,770	8,787	556	333,485	349
.....	4,836	22,200	5,723	548	159,679	350
.....	10,226	10,293	2,826	528	107,211	351
.....	20,105	.....	3,616	194	175,780	352
10,250	9,850	10,142	5,202	546	360,998	353
.....	23,291	4,055	3,216	665	141,037	354
.....	2,855	1,012	5,078	799	81,971	355
.....	7,340	.....	2,339	34	133,616	356
.....	58,145	13,711	10,258	812	960,605	357
2,250	31,078	20,819	7,799	818	349,235	358
.....	40,591	4,120	8,205	241	221,390	359
.....	12,450	.....	4,899	1,183	259,781	360
.....	23,567	5,889	4,359	176	196,733	361
$31,187	$589,465	$324,214	$304,440	$19,252	$9,424,599	
.....	$16,215	$18	$4,529	$1	$364,241	362
.....	11,100	3,812	4,791	100	344,852	363
.....	21,305	.....	.....	278	350,276	364
$33,100	13,960	2,338	.....	3,130	485,193	365
.....	9,860	.....	.....	2,625	93,166	366
.....	65,370	.....	.....	8,188	1,035,912	367
.....	12,675	29,234	18,373	171	609,727	368
.....	.....	137,311	31,834	2,275	996,490	369
.....	3,000	90,028	30,420	1,196	957,753	370
.....	12,485	73,127	8,264	342	351,332	371

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Camden County—Continued					
325	Bettle-Ridge	Oaklyn	$71,919			
326	Oaklyn	"	129,153			$19,800
327	Wellwood	Pensauken Township	178,668			
328	Signal Hill	Pine Hill Borough	111,885			
329	Runnemede	Runnemede	42,282			480
330	Somerdale	Somerdale	15,306			
331	Greater Stratford	Stratford	86,595			
332	Kirkwood	Voorhees Township	97,983			
333	Waterford Township	Waterford Township	52,992			6,800
334	Watsontown	Watsontown	88,590			
335	Italian	West Berlin	32,607			
336	Westmont	Westmont	204,012			
337	Wood-Lynne	Wood-Lynne	172,602			
	Totals		$37,429,657	$29,200		$1,563,183
	Cape May County					
338	Anglesea	Anglesea	$216,708			
339	Security	Avalon	133,680			$25,000
340	Cape May	Cape May	605,088			
341	Hydrangea	" "	157,956			
342	Cape May County	Cape May Court House	164,670			
343	Mechanics and Laborers	" " " "	396,672			
344	Dennisville	Dennisville	213,264			
345	Home	Ocean City	389,346			120,325
346	Ocean City	" "	709,026			242,600
347	Seashore	" "	976,110			
348	Middle	Rio Grande	26,997			
349	Sea Isle City	Sea Isle City	194,273			51,500
350	Tradesmen's	" " "	85,522			30,000
351	South Seaville	South Seaville	74,043			
352	Sturdy	Stone Harbor	123,294			
353	Tuckahoe	Tuckahoe	221,613			66,900
354	Strathmere	Upper, Township of,	101,604			400
355	West Wildwood	West Wildwood	41,302			9,000
356	City of Wildwood	Wildwood	89,310			
357	Five Mile Beach	"	704,841			
358	Holly Beach City	"	255,909			
359	Seacrest	"	145,566			
360	Wildwood Crest	Wildwood Crest	165,312			
361	Woodbine	Woodbine	149,874			
	Totals		$6,341,980			$545,725
	Cumberland County					
362	Bridgeton	Bridgeton	$283,212			
363	Cohanzick	"	279,798			
364	Cumberland	"	256,219			
365	Equitable	"	370,212			
366	Planners	"	72,483			
367	Young Men's	"	806,100			
368	Columbian Perpetual	Millville	392,118			
369	Hope	"	570,574			
370	Institute	"	547,276			$207,150
371	Protected	"	144,923			102,000

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

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	
.....	.....	$359	.....	$2,265	.....	$19,285	$255	$94,083	325
.....	.....	440	.....	39,400	$648	38,451	3,806	231,698	326
.....	$37,500	115	.....	18,500	327	53,897	10,183	299,190	327
$63	.....	245	.....	2,000	.....	31,160	920	146,273	328
.....	.....	117	.....	9,000	135	15,449	1,267	68,730	329
.....	.....	14	$1,500	2,500	198	2,978	728	23,224	330
1,662	.....	41	.....	5,750	.....	28,145	4,035	126,228	331
.....	.....	59	.....	.....	.....	27,172	4,928	130,142	332
.....	.....	383	.....	6,100	230	14,866	2,245	83,616	333
.....	.....	444	.....	2,200	.....	30,525	2,786	124,545	334
.....	.....	4	.....	.....	6,989	7,197	1	46,798	335
.....	20,490	114	.....	33,400	22,311	50,828	27,133	358,288	336
10	.....	643	.....	28,800	90	46,789	3,750	252,684	337
$17,479	$584,140	$64,880	$4,028	$5,167,101	$544,204	$10,609,979	$1,734,046	$57,747,897	
$76	.....	$937	.....	$33,200	$7,806	$76,349	$1,837	$336,913	338
.....	.....	635	.....	29,800	28	37,387	2,133	228,663	339
.....	$78,000	1,298	.....	.....	2,447	163,198	6,461	856,492	340
.....	.....	247	.....	.....	20	42,364	1,013	201,600	341
4	.....	489	.....	2,000	10	43,272	777	211,222	342
307	.....	1,060	.....	25,000	125	117,305	1,827	542,296	343
.....	.....	282	.....	8,900	.....	61,908	1,542	285,896	344
.....	.....	2,866	.....	33,300	97	120,486	4,797	671,217	345
876	.....	2,638	.....	57,210	5,320	148,644	43,039	1,209,353	346
.....	.....	2,756	.....	24,500	.....	337,112	22,210	1,362,688	347
56	.....	141	.....	4,500	3	4,886	155	36,738	348
555	.....	707	.....	16,200	4,471	55,530	10,249	333,485	349
.....	14,530	232	.....	5,000	.....	20,836	3,559	159,679	350
135	1,550	362	.....	5,500	.....	19,892	5,729	107,211	351
.....	.....	123	.....	14,500	220	35,843	1,800	175,780	352
.....	.....	865	.....	9,000	90	59,238	3,292	360,998	353
98	.....	122	.....	4,800	68	31,229	2,716	141,037	354
.....	.....	31	.....	16,298	177	11,242	3,921	81,971	355
.....	.....	254	.....	15,000	.....	28,660	392	133,616	356
.....	.....	1,731	.....	9,600	.....	227,433	17,000	960,605	357
.....	.....	774	.....	14,500	250	76,352	1,450	349,235	358
.....	.....	498	.....	12,000	2,070	58,703	2,553	221,390	359
.....	.....	472	.....	41,292	715	50,060	1,930	259,781	360
.....	.....	5	$400	3,000	46	40,708	2,700	196,733	361
$2,107	$94,080	$19,525	$400	$385,100	$23,963	$1,868,637	$143,082	$9,424,599	
.....	.....	$246	.....	.....	.....	$76,306	$4,477	$364,241	362
.....	.....	136	.....	.....	.....	63,706	1,212	344,852	363
.....	.....	239	.....	.....	$240	92,229	1,349	350,276	364
.....	.....	285	.....	.....	.....	112,048	2,648	485,193	365
$324	.....	95	.....	$5,000	.....	14,954	310	93,166	366
.....	.....	420	.....	.....	.....	224,332	5,060	1,035,912	367
.....	$37,900	540	.....	69,600	920	98,495	10,154	609,727	368
.....	216,250	800	.....	50,525	514	142,422	15,405	996,490	369
.....	.....	565	.....	50,000	209	139,553	13,000	957,753	370
.....	.....	1,606	.....	11,000	4,048	72,535	15,220	351,332	371

TABLE 4—SHARES,

	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								
325	Bettle-Ridge	1,289	194						
326	Oaklyn	1,931	260					99	25
327	Wellwood	2,518	292						
328	Signal Hill	1,818	242						
329	Runnemede	625	111					2	1
330	Somerdale	256	60						
331	Greater Stratford	1,048	169						
332	Kirkwood	1,179	133						
333	Waterford Township	1,078	153					34	5
334	Watsontown	1,048	171						
335	Italian	302	52						
336	Westmont	2,692	424						
337	Wood-Lynne	2,607	418						
	Totals	543,867	59,324	292	22			8,498	1,329
	Cape May County								
338	Anglesea	3,072	323						
339	Security	2,497	223					125	29
340	Cape May	8,914	842						
341	Hydrangea	2,139	221						
342	Cape May County	2,739	257						
343	Mechanics and Laborers	5,990	565						
344	Dennisville	2,894	303						
345	Home	5,464	423					601	78
346	Ocean City	9,552	639					1,213	66
347	Seashore	14,285	757						
348	Middle	596	88						
349	Sea Isle City	2,660	369					258	52
350	Tradesmen's	1,349	223					150	18
351	South Seaville	1,193	173						
352	Sturdy	1,875	198						
353	Tuckahoe	3,759	397					335	44
354	Strathmere	1,282	222					2	1
355	West Wildwood	571	111					45	14
356	City of Wildwood	1,452	151						
357	Five Mile Beach	9,658	714						
358	Holly Beach City	3,478	402						
359	Seacrest	1,804	208						
360	Wildwood Crest	2,536	252						
361	Woodbine	2,161	230						
	Totals	91,920	8,291					2,729	297
	Cumberland County								
362	Bridgeton	4,035	358						
363	Cohanzick	4,675	382						
364	Cumberland	3,916	500						
365	Equitable	5,203	401						
366	Planners	1,509	141						
367	Young Men's	12,198	789						
368	Columbian Perpetual	5,943	544						
369	Hope	9,775	1,295						
370	Institute	8,506	1,027					1,036	152
371	Protected	2,674	284					510	58

MEMBERSHIP 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	
1,289	59	135	S.	$1.00 m.	$200	6	.....	.....	325
2,030	98	187	S.	1.00 m.	200	6	$.05 b	$.05 b	326
2,518	121	171	S.	1.00 m.	200	6	.15 b	.....	327
1,818	102	140	S.	1.00 m.	200	6	.07 b	.07 b	328
627	39	73	S.	1.00 m.	200	6	.07½ b	.07½ b	329
256	11	49	S.	1.00 m.	200	6	.05 b	.....	330
1,948	55	114	S.	1.00 m.	200	6	.07½ b	.07½ b	331
1,179	60	73	S.	1.00 m.	200	6	.05 b	.05 b	332
1,112	46	112	S.	1.00 m.	200	6	.20 b	.20 b	333
1,048	76	95	S.	1.00 m.	200	6	.07 b	.07 b	334
302	26	26	S.	1.00 m.	200	6	.....	.....	335
2,692	123	301	S.	1.00 m.	200	6	.02½ b	.02½ b	336
2,607	141	277	S.	1.00 m.	200	6	.02½ b	.....	337
552,657	23,540	37,135							
3,072	142	181	S.	$1.00 m.	$200	6	$.05 b	$.05 b	338
2,622	125	127	S.	1.00 m.	200	6	.07 b	.07 b	339
8,914	322	520	S.	1.00 m.	200	6	2.00 a	2.00 a	340
2,139	72	149	S.	1.00 m.	200	6	2.00 a	2.00 a	341
2,739	72	185	S.	1.00 m.	200	6	.05 b	.....	342
5,990	192	373	S.	1.00 m.	200	6	2.00 a	.12 b	343
2,894	128	175	S.	1.00 m.	200	6	2.00 a	.50 a	344
6,065	199	297	S.	1.00 m.	200	6	.05 b	.05 b	345
10,765	313	392	S.	1.00 m.	200	6	.05 b	.05 b	346
14,285	324	433	S.	1.00 m.	200	6	.05 b	.05 b	347
596	28	60	S.	1.00 m.	200	6	.05 b	.....	348
2,918	190	231	S.	1.00 m.	200	6	.05 b	.05 b	349
1,499	55	186	S.	1.00 m.	200	6	.03½ b	.03½ b	350
1,193	44	129	S.	1.00 m.	200	6	.05 b	.05 b	351
1,875	90	108	S.	1.00 m.	200	6	.05 b	.....	352
4,094	170	271	S.	1.00 m.	200	6	5.00 a	.....	353
1,284	136	87	S.	1.00 m.	200	6	.03 b	.....	354
616	81	44	S.	1.00 m.	200	6	.05 b	.05 b	355
1,452	96	55	S.	1.00 m.	200	6	.05 b	.....	356
9,658	370	344	S.	1.00 m.	200	6	.05 b	.....	357
3,478	244	158	S.	1.00 m.	200	6	4.00 a	.....	358
1,804	86	122	S.	1.00 m.	200	6	.10 b	.....	359
2,536	87	165	S.	1.00 m.	200	6	.05 b	.05 b	360
2,161	50	180	S.	1.00 m.	200	6	4.00 a	.....	361
94,649	3,616	4,972							
4,035	126	232	S.	1.00 m.	200	6	.....	.....	362
4,675	145	237	S.	1.00 m.	200	6	.....	.....	363
3,916	150	350	S.	.90 m.	200	6	$.06 b	$.06 b	364
5,203	128	273	S.	1.00 m.	200	6	.....	.....	365
1,509	50	91	S.	1.00 & 2.00 m.	200	6	.05 b	.....	366
12,198	321	468	S.	1.00 m.	200	6	.....	.....	367
5,943	276	268	S.	1.00 m.	200	6	.....	.....	368
9,775	484	811	S.	1.00 m.	200	6	.....	.....	369
9,542	442	737	S.	1.00 m.	200	6	.....	.....	370
3,184	112	230	S.	.70 m.	200	6	.10 b	.10 b	371

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Cumberland County—Continued			
372	Security Prepetual	Millville	Nov. 16, 1874	Newell Corson
373	Port Norris	Port Norris	April 23, 1914	George L. Brittain
374	Fidelity	Vineland	Dec. 22, 1914	Walter E. Turner
375	Landis	"	Mar. 19, 1924	Charles W. Ackley
376	Mechanics No. 1	"	Aug. 6, 1873	Walter L. Foulk
	Essex County			
377	Belleville	Belleville	Sept. 5, 1873	John T. Burke
378	Central	"	April 11, 1907	Emil C. Mertz
379	Clover	"	Sept. 9, 1921	S. S. Kenworthy
380	Home	"	Nov. 22, 1890	Edmund W. Bechtoldt
381	Impartial	"	Dec. 4, 1922	Andrew W. Bray
382	North Belleville	"	April 12, 1915	William D. Clark
383	Silver Lake	"	Oct. 31, 1919	Lawrence Schall
384	American-Polish	Bloomfield	Oct. 14, 1919	Wladyslaw Golas
385	Bloomfield	"	Sept. 30, 1885	S. Tydeman
386	Church	"	Sept. 10, 1926	Vincent F. Kearns
387	Concord	"	Mar. 10, 1921	Henry Albinson
388	Constitution	"	Mar. 29, 1923	Frederick Sadler
389	Energetic	"	Feb. 15, 1921	Axel V. Beeken
390	Essex County	"	Oct. 7, 1885	Charles J. Murray
391	Glenwood	"	Aug. 5, 1920	Nathaniel A. Olinger
392	Interurban	"	Dec. 5, 1922	Abraham Lipton
393	Merchants and Mechanics	"	April 4, 1910	W. W. Keyler
394	North Center	"	Dec. 19, 1925	Anderson K. Hann
395	Young Men's	"	Jan. 21, 1914	Harvey E. Harris
396	Caldwell	Caldwell	Dec. 20, 1890	Raymond Kiefer
397	Grover Cleveland	"	July 27, 1922	August O. Feld
398	West Essex	"	Oct. 22, 1915	La Salle E. Jacobus
399	Cedar Grove	Cedar Grove	May 8, 1913	Russell G. Cory
400	Amherst	East Orange	June 12, 1920	Ernest Huelsenbeck
401	Apex	" "	July 2, 1920	William F. Brown
402	Banner	" "	June 26, 1923	Denis L. Conroy
403	Brick Church	" "	Aug. 28, 1914	Frank E. Quinby
404	Carnegie	" "	April 16, 1925	T. David Gibb
405	Civic Centre	" "	Nov. 23, 1921	Charles H. Martens
406	Clarion	" "	June 15, 1923	Leland A. Stanford
407	East Orange	" "	Mar. 2, 1887	John T. McManus
408	Elmwood	" "	Oct. 18, 1907	John W. Mooney
409	Fairway	" "	April 6, 1925	Christopher R. Morrow
410	Hollywood	" "	Mar. 6, 1905	John B. Woolston
411	Lackawanna	" "	Mar. 29, 1912	E. Tracy Lanterman
412	Library	" "	Jan. 7, 1925	Frank J. Morton
413	Marvel	" "	Dec. 24, 1925	Abe Schindel
414	Park and Dodd	" "	June 16, 1921	Edward R. Reagan
415	Prospect-Watsessing	" "	Dec. 21, 1910	John W. Noble
416	Safeguard	" "	Dec. 9, 1920	Charles A. Lavery
417	Shepherd	" "	Oct. 30, 1920	Anthony P. Miele
418	Stronghold	" "	Mar. 7, 1921	I. Newton Davies
419	Suburban	" "	Nov. 6, 1902	Gideon B. Bearder
420	Third Ward	" "	June 15, 1910	Charles T. Riotte
421	Triumph	" "	Feb. 2, 1910	William F. O'Brien

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
J. Roy Oliver	John L. Kaufmann	1011 E. Main St., Millville, N. J.	372
Osborn V. Powell	Daniel A. Chew	Port Norris, N. J.	373
Benjamin Stevens	J. C. Schoonmaker	30 S. Valley Ave., Vineland, N. J.	374
M. Joseph Greenblatt	W. Howard Sharp	12 N. Sixth St., Vineland, N. J.	375
S. W. Hurd	George W. Hitchner	405 N. 8th St., Vineland, N. J.	376
Andrew L. Boylan	John P. Maher	66 High St., Belleville, N. J.	377
Harold A. Miller	Harvey B. Thompson	280 Washington Ave., Belleville, N. J.	378
Harry Griffinger	U. Samuel Abeles	60 North Fifth St., Newark, N. J.	379
John De Graw	Wilbur C. Weyant	228 Washington Ave., Belleville, N. J.	380
John B. Brown	Louis G. Davenport	279 Little St., Belleville, N. J.	381
John De Graw	John P. Dailey	188 Division Ave., Belleville, N. J.	382
Nicholas La Vecchia	Morris W. Weinberg	234 Clinton Place, Newark, N. J.	383
Walter M. Ceglowski	Charles Zalenski	101 Willow St., Bloomfield, N. J.	384
E. A. Rayner	Harry J. Schneider	25 Warren St., Bloomfield, N. J.	385
M. Harold Higgins	Joseph A. Bill	115 Willow St., Bloomfield, N. J.	386
Joseph Steiner	J. Elmer Bray	12 Clearfield Ave., Bloomfield, N. J.	387
Randolph C. Barrett	Spencer C. Hamilton, Jr.	516 Hall of Records, Newark, N. J.	388
Simon L. Fisch	Theodore Krohn	9 Clinton St., Newark, N. J.	389
F. R. & F. H. Pilch	Frank J. Hochstuhl, Jr.	36 Broad St., Bloomfield, N. J.	390
Lionel L. Meyers	Charles E. Curtis	61 Washington St., Bloomfield, N. J.	391
Theodore Krohn	Samuel J. Wortzel	9 Clinton St., Newark, N. J.	392
James P. Mylord	Frank L. Fisher	5 Broad St., Bloomfield, N. J.	393
Thomas J. Mackey	Robert K. Campbell	35 Waverly Terrace, Bloomfield, N. J.	394
William H. Rawson	T. R. Wilson	35 Park St., Bloomfield, N. J.	395
Robert W. Brady	Roswell W. Chandler	339 Bloomfield Ave., Caldwell, N. J.	396
John A. Booth	Frederick H. Hoffman	21 Ravine Ave., Caldwell, N. J.	397
Philip D. Elliot	Arthur Jones	5 Central Ave., Caldwell, N. J.	398
Samuel W. Boardman, Jr.	Millard J. Jacobus	Cedar Grove, N. J.	399
Adam J. Rossbach	Frank P. Litter	22 Belmont Ave., Newark, N. J.	400
Theodore D. Gottlieb	Philip G. Wall	79 Eaton Place, East Orange, N. J.	401
Michael F. Judge	Thomas S. Judge	30 Coolidge Road, Maplewood, N. J.	402
Frederick P. Schenck	Edward L. Kent	500 Park Ave., East Orange, N. J.	403
J. Glenn Anderson	Godfrey K. Preiser	132 William St., Orange, N. J.	404
Walter C. Ellis	J. Easton Williams	88 Renshaw Ave., East Orange, N. J.	405
Harry W. Lindeman	C. Ora Weeks	11 Hawthorne Place, East Orange, N. J.	406
Gabrielson, Conover & Stasse	Arthur H. Maguire	116 Lenox Ave., East Orange, N. J.	407
Charles B. Clancy	Robert W. Thompson	10 Birchwood Ave., East Orange, N. J.	408
William E. Hampson	Clarence R. McKim	11 Colgate Road, Maplewood, N. J.	409
William E. Hampson	Harris B. Whitman	131 Main St., East Orange, N. J.	410
Charles B. Clancy	Ira L. Calvert	62 Hedden Place, East Orange, N. J.	411
H. Warner Doremus	Arthur J. Jones	5 North 22d St., East Orange, N. J.	412
Samuel Dreskin	Harry Kalb	20 Branford Place, Newark, N. J.	413
William A. Calhoun	William A. Giblin	47 Llewellyn Ave., Bloomfield, N. J.	414
Andrew J. Whinery	Franklin J. Berry	74 Dodd St., East Orange, N. J.	415
William V. Rafferty	John J. Dourney	77 Oak Ridge Road, West Orange, N. J.	416
Nicholas Joya	Andrew J. Seidenschwarz	12 Cypress St., Maplewood, N. J.	417
Irving Silver	Israel Denholtz	147 Keer Ave., Newark, N. J.	418
Howard Fitzsimons	Jacob Stein	1114 Lefcourt Bldg., Newark, N. J.	419
Howard Peck	William H. DeCamp, Jr.	106 Hollywood Ave., East Orange, N. J.	420
William E. Hampson	Harris B. Whitman	184 William St., East Orange, N. J.	421

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

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Cumberland County—Continued				
372	Security Perpetual	Millville	$164	$1,500	$544,125
373	Port Norris	Port Norris	1,204	.....	278,380
374	Fidelity	Vineland	4,428	5,832	509,600
375	Landis	"	7,607	2,963	321,350
376	Mechanics No. 1	"	42,824	113,561	3,306,470
	Totals		$170,944	$231,958	$9,674,593
	Essex County				
377	Belleville	Belleville	$2,558	$1,809	$414,800
378	Central	"	2,652	.....	846,800
379	Clover	"	1,812	3,337	342,700
380	Home	"	2,016	2,000	1,296,872
381	Impartial	"	685	1,500	225,600
382	North Belleville	"	15,808	.....	610,400
383	Silver Lake	"	7,645	.....	407,300
384	American-Polish	Bloomfield	2,501	4,163	368,800
385	Bloomfield	"	23,373	20,000	1,035,550
386	Church	"	528	2,650	131,400
387	Concord	"	3,775	2,600	338,081
388	Constitution	"	2,756	3,073	265,500
389	Energetic	"	7,804	44	439,600
390	Essex County	"	5,560	22,425	1,428,550
391	Glenwood	"	666	.....	133,700
392	Interurban	"	238	171	157,200
393	Merchants and Mechanics	"	18,168	8,871	587,800
394	North Center	"	1,092	2,671	79,200
395	Young Men's	"	691	5,500	448,100
396	Caldwell	Caldwell	2,711	15,895	877,550
397	Grover Cleveland	"	3,537	2,338	171,200
398	West Essex	"	5,847	748	591,050
399	Cedar Grove	Cedar Grove	1,238	10,741	843,600
400	Amherst	East Orange	1,403	214	284,700
401	Apex	" "	55	261	312,800
402	Banner	" "	372	6,570	341,400
403	Brick Church	" "	1,416	8,933	1,096,000
404	Carnegie	" "	547	1,600	107,300
405	Civic Centre	" "	16,024	3,815	411,000
406	Clarion	" "	9,095	4,769	427,700
407	East Orange	" "	5,395	10,500	1,202,100
408	Elmwood	" "	2,736	3,793	498,900
409	Fairway	" "	9,802	3,000	313,850
410	Hollywood	" "	7,659	280	1,241,950
411	Lackawanna	" "	1,523	181	1,048,050
412	Library	" "	1,629	49	167,550
413	Marvel	" "	7,055	9,816	382,000
414	Park and Dodd	" "	10,548	8,357	594,750
415	Prospect-Watsessing	" "	2,025	30	877,950
416	Safeguard	" "	8,733	2,104	112,000
417	Shepherd	" "	372	5,600	202,700
418	Stronghold	" "	1,056	5,165	314,300
419	Suburban	" "	1,045	.....	367,500
420	Third Ward	" "	17,159	.....	1,192,350
421	Triumph	" "	2,800	21,032	1,011,600

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$1,250	$2,600	$38,205	$21,638	$233	$609,715	372
.....	30,563	.....	20,114	1,318	331,579	373
.....	45,962	63,536	27,985	1,193	658,536	374
.....	55,425	9,619	5,939	783	403,686	375
.....	150,092	159,902	84,589	8,611	3,866,049	376
$34,350	$450,612	$607,130	$258,476	$30,444	$11,458,507	
.....	$5,540	$39,663	$9,282	$2,437	$476,089	377
.....	7,250	88,446	12,454	7,022	964,624	378
.....	5,850	17,927	5,361	338	377,325	379
.....	8,180	125,764	41,878	17,377	1,494,087	380
.....	3,820	43,523	1,601	7,625	284,354	381
.....	3,817	43,586	8,955	3,359	685,925	382
.....	12,564	57,747	31,854	8,170	525,280	383
.....	13,400	31,181	8,493	2,851	431,389	384
.....	19,753	155,107	22,406	4,182	1,280,371	385
.....	9,785	24,068	3,583	349	172,363	386
.....	16,452	.....	11,704	3,091	375,703	387
.....	5,725	10,338	2,883	836	291,111	388
.....	8,210	157,991	15,719	1,944	631,312	389
$13,250	19,331	46,546	15,380	2,951	1,553,993	390
.....	2,997	69,137	1,866	1,901	210,267	391
.....	7,560	16,778	6,650	405	189,002	392
.....	8,300	13,026	10,945	1,382	648,492	393
.....	3,441	7,733	1,164	43	95,344	394
.....	3,365	73,853	10,960	5,480	547,949	395
.....	28,964	86,074	26,450	2,976	1,050,620	396
.....	9,651	16,465	5,627	1,569	210,387	397
67,500	5,795	44,940	18,233	1,013	735,126	398
29,300	8,380	15,346	12,210	2,603	923,418	399
10,000	17,274	25,611	9,576	3,705	352,483	400
8,000	10,625	61,429	5,813	4,689	403,672	401
2,000	18,310	39,110	14,469	1,587	423,818	402
14,500	52,175	133,339	26,335	2,743	1,335,441	403
.....	9,450	21,308	2,498	424	143,127	404
44,500	22,911	65,475	8,900	43,234	615,859	405
.....	16,679	34,910	10,045	1,672	504,870	406
.....	33,695	78,336	34,480	5,523	1,370,029	407
4,000	15,919	.....	9,249	10,481	545,078	408
.....	12,882	7,731	6,490	7,621	361,376	409
14,800	38,629	114,657	10,816	17,612	1,446,403	410
.....	20,060	56,452	5,412	66,259	1,197,937	411
.....	3,205	8,031	5,570	1,420	187,454	412
.....	10,130	100,080	17,232	2,052	528,365	413
.....	20,180	67,761	15,627	2,072	719,295	414
.....	50,605	464,007	57,026	4,849	1,456,492	415
.....	3,340	15,492	8,622	1,070	151,361	416
.....	11,554	20,024	4,981	393	245,624	417
.....	9,445	.....	6,856	1,784	338,606	418
.....	8,080	36,006	15,442	2,534	430,607	419
.....	28,016	141,646	4,394	10,746	1,394,311	420
4,000	25,848	24,386	27,137	4,331	1,121,134	421

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Cumberland County—Continued					
372	Security Perpetual	Millville	$315,370	.....	.....	$75,225
373	Port Norris	Port Norris	239,692	.....	.....	.....
374	Fidelity	Vineland	354,578	.....	.....	122,800
375	Landis	"	308,220	.....	.....	33,000
376	Mechanics No. 1	"	2,371,323	.....	$7,780	790,800
	Totals		$7,312,098	.....	$7,780	$1,330,975
	Essex County					
377	Belleville	Belleville	$278,403	.....	.....	$42,100
378	Central	"	549,858	.....	.....	241,400
379	Clover	"	252,033	.....	.....	37,800
380	Home	"	807,489	.....	.....	440,400
381	Impartial	"	191,198	.....	.....	16,800
382	North Belleville	"	429,246	.....	.....	113,200
383	Silver Lake	"	327,090	.....	.....	62,300
384	American-Polish	Bloomfield	280,062	.....	.....	71,900
385	Bloomfield	"	838,129	.....	.....	71,400
386	Church	"	134,226	$9,500	.....	.....
387	Concord	"	280,176	.....	.....	3,000
388	Constitution	"	227,848	.....	.....	2,000
389	Energetic	"	406,923	.....	.....	44,900
390	Essex County	"	1,173,548	.....	.....	.....
391	Glenwood	"	129,317	.....	.....	18,900
392	Interurban	"	131,231	.....	.....	20,400
393	Merchants and Mechanics	"	469,270	.....	.....	32,000
394	North Center	"	74,773	.....	.....	6,500
395	Young Men's	"	331,829	.....	.....	78,100
396	Caldwell	Caldwell	675,910	.....	.....	127,500
397	Grover Cleveland	"	151,659	.....	.....	20,800
398	West Essex	"	504,711	.....	.....	67,400
399	Cedar Grove	Cedar Grove	533,850	.....	.....	138,300
400	Amherst	East Orange	198,804	.....	.....	59,400
401	Apex	" "	209,117	.....	$1,581	91,400
402	Banner	" "	278,637	.....	.....	75,700
403	Brick Church	" "	829,914	21,850	.....	143,000
404	Carnegie	" "	113,886	.....	.....	.....
405	Civic Centre	" "	445,402	.....	.....	14,450
406	Clarion	" "	328,317	.....	.....	67,000
407	East Orange	" "	903,300	.....	.....	98,950
408	Elmwood	" "	319,693	.....	.....	126,800
409	Fairway	" "	237,013	.....	.....	40,700
410	Hollywood	" "	806,979	.....	.....	315,250
411	Lackawanna	" "	688,595	.....	.....	298,500
412	Library	" "	116,808	.....	.....	22,100
413	Marvel	" "	334,317	.....	.....	94,150
414	Park and Dodd	" "	565,296	.....	.....	3,000
415	Prospect-Watsessing	" "	1,020,948	.....	.....	116,500
416	Safeguard	" "	97,203	.....	.....	4,550
417	Shepherd	" "	175,573	.....	.....	9,200
418	Stronghold	" "	223,663	.....	.....	44,200
419	Suburban	" "	247,995	.....	.....	89,200
420	Third Ward	" "	796,831	.....	.....	114,300
421	Triumph	" "	586,311	.....	.....	226,400

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

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	
.....	$88,025	$372	.....	$42,950	$3,270	$78,803	$5,700	$609,715	372
.....	4,600	2,256	.....	20,650	218	62,801	1,362	331,579	373
.....	.....	369	.....	57,750	1,714	118,175	3,150	658,536	374
.....	.....	240	.....	.....	.....	61,363	863	403,686	375
.....	.....	2,377	.....	.....	8,357	616,207	69,205	3,866,049	376
$324	$346,775	$10,546	.....	$307,475	$19,490	$1,973,929	$149,115	$11,458,507	
$5,369	.....	$321	$523	$65,052	$1,655	$76,400	$6,266	$476,089	377
.....	.....	686	.....	18,000	99	147,544	7,037	964,624	378
35	.....	213	3,667	21,000	26	54,451	8,100	377,325	379
.....	.....	1,192	.....	36,500	1,998	191,946	14,562	1,494,087	380
20	.....	.....	.....	27,800	19	41,475	7,042	284,354	381
337	.....	409	.....	57,500	50	77,822	7,361	685,925	382
2,152	$3,030	.....	.....	34,500	7,425	76,783	12,000	525,280	383
685	.....	404	.....	3,000	.....	65,838	9,500	431,389	384
157	.....	844	.....	111,069	2,760	228,873	27,139	1,280,371	385
45	.....	56	.....	3,500	16	19,319	5,701	172,363	386
336	.....	574	.....	.....	25	80,611	10,981	375,703	387
.....	.....	495	.....	8,000	29	51,382	1,357	291,111	388
3,150	.....	879	.....	66,400	1,492	67,114	40,454	631,312	389
370	.....	2,113	.....	30,000	13,089	312,149	22,724	1,553,993	390
.....	.....	.....	.....	18,000	2,916	30,831	10,303	210,267	391
90	.....	17	.....	2,500	5	14,759	20,000	189,002	392
251	.....	901	15,720	.....	23	127,721	2,606	648,492	393
335	.....	.....	.....	2,300	.....	10,086	1,350	95,344	394
440	.....	1,050	.....	61,000	15,556	57,323	2,651	547,949	395
26	984	574	639	29,000	314	202,999	12,674	1,050,620	396
460	.....	268	.....	1,000	.....	34,913	1,287	210,387	397
140	.....	528	.....	60,000	112	96,785	5,450	735,126	398
.....	.....	494	.....	78,100	1,482	159,143	12,049	923,418	399
634	.....	1,412	.....	39,000	388	39,746	13,099	352,483	400
176	.....	497	.....	40,500	5,077	48,847	6,477	403,672	401
569	.....	900	.....	5,000	30	55,853	7,129	423,818	402
141	.....	1,500	.....	94,000	16,451	187,250	41,335	1,335,441	403
35	.....	651	.....	9,500	224	15,596	3,235	143,127	404
2,153	.....	596	.....	.....	70	133,553	19,635	615,859	405
210	.....	1,136	.....	31,000	2,175	66,054	8,978	504,870	406
2,570	.....	1,323	150	115,000	3,156	237,671	7,909	1,370,029	407
.....	.....	.....	.....	14,000	269	79,407	4,909	545,078	408
2,173	.....	410	.....	34,000	107	43,613	3,360	361,376	409
.....	.....	431	3,650	55,000	5,305	249,183	10,605	1,446,403	410
28	.....	.....	.....	35,000	21,679	144,377	9,758	1,197,937	411
115	.....	360	1,000	21,500	.....	19,189	6,382	187,454	412
3,746	.....	670	.....	21,000	2,770	53,086	18,626	528,365	413
120	.....	965	.....	8,000	38	136,589	5,287	719,295	414
.....	.....	1,269	83	25,000	7,439	123,253	162,000	1,456,492	415
1,818	.....	288	.....	19,550	645	23,434	3,873	151,361	416
2,189	.....	318	.....	.....	135	46,282	11,927	245,624	417
4,510	.....	291	.....	8,000	12	53,430	4,500	338,606	418
1,370	.....	215	.....	22,500	16	59,311	10,000	430,607	419
.....	.....	34	.....	223,700	30,536	192,706	36,204	1,394,311	420
.....	.....	1,050	.....	108,000	.....	195,338	4,035	1,121,134	421

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Cumberland County—Continued								
372	Security Perpetual	5,217	860	.....	.....	.....	.....	376	45
373	Port Norris	3,467	305	.....	.....	.....	.....	.....	.....
374	Fidelity	5,291	395	.....	.....	.....	.....	614	96
375	Landis	5,706	309	.....	.....	.....	.....	165	25
376	Mechanics, No. 1	35,382	4,558	.....	.....	417	353	3,954	525
	Totals	110,823	11,864	.....	.....	417	353	6,145	843
	Essex County								
377	Belleville	4,098	396	.....	.....	.....	.....	210	40
378	Central	9,138	510	.....	.....	.....	.....	1,207	95
379	Clover	4,570	399	.....	.....	.....	.....	189	22
380	Home	13,443	859	.....	.....	.....	.....	2,202	196
381	Impartial	3,284	356	.....	.....	.....	.....	84	18
382	North Belleville	6,033	773	.....	.....	.....	.....	566	109
383	Silver Lake	5,398	395	.....	.....	.....	.....	311	38
384	American-Polish	5,248	595	.....	.....	.....	.....	360	42
385	Bloomfield	11,759	944	.....	.....	.....	.....	357	49
386	Church	2,941	253	95	4	.....	.....	.....	.....
387	Concord	4,283	405	.....	.....	.....	.....	15	2
388	Constitution	4,159	277	.....	.....	.....	.....	10	2
389	Energetic	6,642	614	.....	.....	.....	.....	225	34
390	Essex County	18,674	1,623	.....	.....	.....	.....	.....	.....
391	Glenwood	2,292	249	.....	.....	.....	.....	95	25
392	Interurban	2,518	210	.....	.....	.....	.....	102	21
393	Merchants and Mechanics	7,803	431	.....	.....	.....	.....	160	20
394	North Center	1,668	145	.....	.....	.....	.....	32	7
395	Young Men's	4,746	585	.....	.....	.....	.....	390	52
396	Caldwell	9,928	649	.....	.....	.....	.....	637	66
397	Grover Cleveland	2,435	277	.....	.....	.....	.....	104	17
398	West Essex	6,356	710	.....	.....	.....	.....	337	51
399	Cedar Grove	9,094	601	.....	.....	.....	.....	691	47
400	Amherst	3,496	322	.....	.....	.....	.....	297	37
401	Apex	3,715	244	.....	.....	66	66	457	67
402	Banner	5,638	396	.....	.....	.....	.....	378	51
403	Brick Church	13,511	700	219	30	.....	.....	715	92
404	Carnegie	2,520	198	.....	.....	.....	.....	.....	.....
405	Civic Centre	5,956	400	.....	.....	.....	.....	72	12
406	Clarion	6,193	494	.....	.....	.....	.....	335	49
407	East Orange	14,896	1,035	.....	.....	.....	.....	4,943	71
408	Elmwood	5,124	308	.....	.....	.....	.....	634	78
409	Fairway	3,877	645	.....	.....	.....	.....	204	63
410	Hollywood	12,598	773	.....	.....	.....	.....	1,576	156
411	Lackawanna	12,452	723	.....	.....	.....	.....	1,493	145
412	Library	2,907	205	.....	.....	.....	.....	110	18
413	Marvel	7,744	494	.....	.....	.....	.....	470	67
414	Park and Dodd	9,305	793	.....	.....	.....	.....	15	1
415	Prospect-Watsessing	12,966	719	.....	.....	.....	.....	582	53
416	Safeguard	1,657	148	.....	.....	.....	.....	22	5
417	Shepherd	3,251	345	.....	.....	.....	.....	46	9
418	Stronghold	5,100	420	.....	.....	.....	.....	221	36
419	Suburban	3,873	282	.....	.....	.....	.....	446	41
420	Third Ward	13,587	1,045	.....	.....	.....	.....	571	93
421	Triumph	9,479	693	.....	.....	.....	.....	1,132	126

MEMBERSHIP 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	
5,593	315	590	S.	$1.00 m.	$200	6	.....	.....	372
3,467	207	98	S.	1.00 m.	200	6	$.05 b	.....	373
5,905	238	253	S.	.90 m.	200	6	.05 b	$.05 b	374
5,871	135	199	S.	1.00 m.	200	6	.....	.....	375
39,753	1,931	3,505	O.P.	.....	200	6	.....	1.00 a	376
117,385	4,948	8,112							
4,308	123	313	S.	$1.00 m.	$200	6	$2.00 a	.....	377
10,345	153	452	S.	1.00 m.	200	6	2.00 a	$2.00 a	378
4,759	74	347	S.	1.00 m.	200	6	1.00, 2.00 & 3.00 a	1.00 a	379
15,645	314	741	S.	1.00 & 2.00 m.	200	6	2.00 a	2.00 a	380
3,318	64	310	O.P.	.....	200	6	3.00 a	.....	381
6,599	150	732	S.	1.00 & 2.00 m.	200	6	2.00 a	2.00 a	382
5,709	118	315	S.	1.00 m.	200	6	4.00 a	2.00 a	383
5,608	114	523	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	384
12,116	276	717	S.	1.00 m.	200	6	3.00 a	1.00 a	385
3,036	39	218	S.	1.00 m.	200	6	3.00 a & .03½ b	1. a & .03½ b	386
4,298	103	304	S.	1.00 m.	200	6	3.00 a	.....	387
4,169	49	230	S.	1.00 m.	200	6	3.00 a	1.00 a	388
6,867	119	529	S.	1.00 m.	200	6	3.00 a	2.00 a	389
18,674	399	1,224	S.	1.00 m.	200	6	3.00 a	3.00 a	390
2,387	43	231	O.P.	.....	200	6	.....	.....	391
2,620	43	188	S.	1.00 m.	200	6	3.00 a	1.50 a	392
7,963	125	326	S.	1.00 m.	200	6	3.00 a	1.00 a	393
1,700	26	126	O.P.	.....	200	6	2.00 a	.....	394
5,136	108	529	S.	1.00 & 2.00 m.	200	6	3.00 a	3.00 a	395
10,565	258	457	S.	1.00 m.	200	6	4.00 a	.....	396
2,539	40	254	S.	1.00 & 2.00 m.	200	6	3.00 a	2.00 a	397
6,893	146	615	S.	1.00 m.	200	6	4.00 a	2.00 a	398
9,785	230	418	S.	1.00 m.	200	6	.04 a	.....	399
3,793	61	298	S.	1.00 m.	200	6	3.00 a	3.00 a	400
4,238	64	313	S.	1.00 m.	200	6	3.00 a & .04 b	.....	401
6,016	140	307	S.	1.00 m.	200	6	3.00 a	2.00 a	402
14,445	201	621	S.	1.00 m.	200	6	3.00 a & .04 b	1.00 a	403
2,520	38	160	S.	1.00 & 2.00 m.	200	6	3.00 a	.....	404
6,028	94	318	S.	1.00 m.	200	6	.02½ b & .04 b	.02½b & .04b	405
6,528	90	453	S.	1.00 m.	200	6	3.00 a	1.00 a	406
19,839	224	882	S.	1.00 m.	200	6	.04 b	.04 b	407
5,758	95	291	O.P.	.....	200	6	1.00 & 2.00 a	1.00 a	408
4,081	101	607	S.	1.00 & 2.00 m.	200	6	3.00 a & .04 b	.....	409
14,174	260	669	S.	1.00 m.	200	6	3.00 a	1.00 a	410
13,945	194	674	O.P.	.....	200	6	1.00 & 2.00 a	1.00 a	411
3,017	38	185	S.	1.00 m.	200	6	3.00 a	1.00 a	412
8,214	69	492	S.	1.00 m.	200	6	4.00 a	2.00 a	413
9,320	95	699	S.	1.00 m.	200	6	3.00 a	1.00 a	414
13,548	175	597	S.	1.00 & 2.00 m.	200	6	4.00 a	1.00 a	415
1,679	32	121	S.	1.00 m.	200	6	3.00 a	1.00 a	416
3,297	86	268	S.	1.00 m.	200	6	4.00 a	2.00 a	417
5,321	89	367	S.	1.00 m.	200	6	4.00 a	1.00 a	418
4,319	90	233	S.	1.00 m.	200	6	3.00 a	.....	419
14,158	168	970	O.P.	.....	200	6	.05 b	.05 b	420
10,611	191	628	S.	1.00 m.	200	6	3.00 a	1.00 a	421

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
422	Tuttle	East Orange	Mar. 23, 1927	Morris Taffet
423	Weona	" "	Feb. 14, 1922	Edward E. Bruen
424	Glen Ridge	Glen Ridge	Mar. 30, 1914	Eugene Le R. Cadmus
425	Business Men's	Irvington	May 24, 1913	W. Clifton Terrill
426	Camptown	"	Mar. 7, 1910	L. G. Breitenbach
427	First Ward	"	Nov. 8, 1915	Joseph F. Harter
428	General	"	Jan. 9, 1923	Charles Perlman
429	Greater Newark	"	Dec. 28, 1904	Francis S. Green
430	Grove	"	Mar. 31, 1910	Conrad J. Rech
431	Iroquois	"	Jan. 8, 1925	Max Insel
432	Irvington	"	June 18, 1887	Howard N. Knowles
433	Marathon	"	Oct. 21, 1910	August M. Kleeman
434	Normandy Park	"	Sept. 11, 1912	Adolph A. Franz
435	Olympic	"	Sept. 18, 1905	Frederick G. Goedde
436	Polish-American	"	Feb. 14, 1913	Walter Mazur
437	Service Men's	"	Sept. 9, 1921	Edward J. Boschen
438	Supreme	"	Nov. 27, 1925	Andrew G. Kress
439	Livingston	Livingston	Aug. 28, 1922	Ralph D. De Camp
440	Crestview	Maplewood	Mar. 21, 1922	Arthur L. Stephans
441	Maplewood	"	April 27, 1910	Edwin A. Lee
442	Township	"	Feb. 1, 1922	John W. Heller
443	Tuscan	"	Sept. 22, 1909	Emil Hildebrand
444	Millburn	Millburn	Aug. 10, 1907	Russell W. Lewis
445	Washington Rock	"	May 14, 1926	A. E. Allsopp, 2d
446	Clairidge	Montclair	May 7, 1926	David Kornfield
447	Edgemont	"	Sept. 16, 1930	Wilbur W. Brooks
448	Golden Rod	"	Jan. 10, 1925	F. F. Thompson
449	Hillside	"	Feb. 18, 1904	J. D. Hegeman, Jr.
450	Montclair	"	Jan. 9, 1886	Edward H. Holmes
451	Nishuane	"	June 17, 1922	Kenneth R. Shand
452	Plaza	"	Feb. 2, 1920	Patrick J. Farrell
453	Upper Montclair	"	Aug. 26, 1919	Alfred T. Gibbs
454	Wellmont	"	May 10, 1930	Clarence H. McQueen
455	A-1	Newark	Sept. 4, 1919	Michael Leveen
456	Aberdeen	"	May 18, 1926	Samuel Gorlin
457	Abingdon	"	Feb. 4, 1914	John D. Leslie
458	Able-Old Hickory	"	*(See below)	Meyer P. Gross
459	Ace	"	Jan. 13, 1927	Harry M. Friend
460	Acme	"	Sept. 26, 1905	John Dittes
461	Acorn	"	June 23, 1910	Philip J. Jackson
462	Acropolis	"	Mar. 28, 1913	George Larkin
463	Action	"	Nov. 16, 1925	Maurice M. Feder
464	Active	"	Sept. 7, 1910	Michael Hollander
465	Adamant	"	Oct. 16, 1920	Frank L. Smith
466	Admiral Sampson	"	Feb. 9, 1922	Geoffrey Simon
467	Aggressive	"	Nov. 8, 1913	Wm. E. Sandmeyer
468	Aladdin	"	Oct. 23, 1920	Henry Jacobs
469	Alert	"	May 28, 1920	Samuel Schechner
470	Alliance	"	Mar. 9, 1911	William E. Selby
471	Allied	"	Mar. 14, 1919	Max Abeles
472	Almanac	"	Nov. 24, 1924	H. Burnham Rowe
473	Alpha	"	Nov. 20, 1907	Max Insel
474	Alpine	"	July 13, 1920	Stanley J. Rotonda
475	Altruist	"	May 19, 1926	Charles Gans
476	Amalgamated	"	Mar. 8, 1913	Leopold Kraemer

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Samuel S. Ferster	Kenneth G. Donnelly	1690 VanNess Terrace, Union, N. J.	422
Aaron Marder	U. Samuel Abeles	60 North 5th St., Newark, N. J.	423
Howard S. Dodd	Frank Cunliffe	30 Edgewood Rd., Glen Ridge, N. J.	424
Henry P. Bedford	John I. Middleton	c/o Irvington Natl. Bk., Irvington, N. J.	425
Newton P. Kinsey	Ludwig P. Hofmann	34 Union Ave., Irvington, N. J.	426
Joseph Steiner	Louis Stoecker	26 Yale St., Maplewood, N. J.	427
Meyer M. Semel	Francis B. Ott	1156 Springfield Ave., Irvington, N. J.	428
Newton P. Kinsey	Joseph S. Waterfield	1026 S. Grove St., Irvington, N. J.	429
Paul F. Girtanner	William F. Gegenheimer	53 Clinton St., Newark, N. J.	430
William Newman	Walter L. Koerner	81 Wagner Place, Irvington, N. J.	431
Newton P. Kinsey	John I. Middleton	c/o Irvington National Bank, Irvington, N. J.	432
Charles C. Deubel	John A. Steets	67 Harrison Place, Irvington, N. J.	433
Charles H. Stewart	Richard F. L. Muth	81 Courter Ave., Maplewood, N. J.	434
Frederick G. Stickel, Jr.	Otto H. Wilhelm	15 Headley Terrace, Irvington, N. J.	435
Thaddeus J. Rospond	John Posluszny	617 18th Ave., Newark, N. J.	436
Frederic Stoddard	Gustav Modersohn, Jr.	34 S. Mountain Rd., Millburn, N. J.	437
Richard Otto	John F. Muller	11 Norfolk Ave., Maplewood, N. J.	438
Grosso, Brundage & Anderson	Raymond C. Tower	P. O. Box 64, Livingston, N. J.	439
Byron D. Ehlers	Harry W. Brands	92 Parker Ave., Maplewood, N. J.	440
Frederic W. Smith	Andrew Jack	5 Girard Place, Maplewood, N. J.	441
Samuel D. Williams	George B. Lawrence	51 Park Ave., Maplewood, N. J.	442
Joseph W. Kapp	Gustave F. Lueddeke	98 Burnet Ave., Maplewood, N. J.	443
Hobart L. Benedict	Stanley J. Lathrop	Glen Ave., Millburn, N. J.	444
Fred Herrigel, Jr.	F. G. Schroeder	26 Blaine St., Millburn, N. J.	445
Irving Siegler	Joseph E. Mintz	3 Vincent Place, Montclair, N. J.	446
Arthur H. Bissell	Hugh Currie	115 Watchung Ave., Montclair, N. J.	447
W. P. Allen	Alfred H. Tate	10 Cross St., Montclair, N. J.	448
John A. Hines	William Sigler	85 Park Ave., Caldwell, N. J.	449
Philip Goodell	Robert H. Spencer	12 Wakefield Place, Caldwell, N. J.	450
Henry W. Trimble	Joseph D. McKee	25 Howe Ave., Montclair, N. J.	451
Chester C. Beekman	Porter L. R. Versfelt	11 Miller St., Caldwell, N. J.	452
H. W. Trimble	Terence J. McHugh	100 Gordonhurst Ave., Montclair, N. J.	453
Isidor H. Brand	Irving R. Noble	18 S. Fullerton Ave., Montclair, N. J.	454
Louis Bondy	Moses Ganslar	93 Mercer St., Newark, N. J.	455
Percy H. Penn	Phil H. Lipschutz	614 Central Ave., East Orange, N. J.	456
Frederick C. Ritger	J. M. Williams	73 S. Arlington Ave., East Orange, N. J.	457
B. W. Schnur	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	458
Jacob T. Friend	Charles G. Deno	176 Brookdale Ave., Newark, N. J.	459
Frank Voigt	Henry Wagner	24 Hudson Ave., East Orange, N. J.	460
Howard F. Kirk	Charles T. Ziegler	9 Clinton St., Newark, N. J.	461
Hubert J. Rowe	Fred M. Summers	245 Roseville Ave., Newark, N. J.	462
Hannah F. Sokobin	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	463
Emanuel Lowenstein	Samuel S. Dillenberg	130 Market St., Newark, N. J.	464
Charles E. McCraith, Jr.	Walter A. Hughes	30 Branford Place, Newark, N. J.	465
Grosman & Grosman	Gottlieb Jacobs	10 Charlton St., Newark, N. J.	466
Max Meisner	Charles B. Dunn	Lefcourt Bldg., Newark, N. J.	467
Harry Griffinger	U. Samuel Abeles	60 N. 5th St., Newark, N. J.	468
Samuel Roessler	Oscar Merz	755 Broad St., Newark, N. J.	469
Joseph G. Wolber	T. L. R. Crooks	619 Prospect St., Maplewood, N. J.	470
Charles Frankel	Abraham Levin	207 Market St., Newark, N. J.	471
Frances Gash	Fred Maybaum	60 Park Place, Newark, N. J.	472
Isaac Fleischman	Benjamin Blank	52 Belmont Ave., Newark, N. J.	473
Minisi, Corbo & Cerrato	Vito Verniero	13 Sheffield St., Newark, N. J.	474
Edward S. Bessman	B. S. Tabankin	735 Hunterdon St., Newark, N. J.	475
Joseph Steiner	Herbert Z. Steiner	3 Belmont Ave., Newark, N. J.	476

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
422	Tuttle	East Orange	$316	$810	$67,500
423	Weona	" "	3,029	14,675	585,800
424	Glen Ridge	Glen Ridge	21,653	10,869	1,192,300
425	Business Men's	Irvington	10,911	.....	689,686
426	Camptown	"	18,818	30,000	3,917,277
427	First Ward	"	6,650	24,000	857,000
428	General	"	2,411	500	300,300
429	Greater Newark	"	19,968	14,500	999,800
430	Grove	"	3,875	3,000	202,900
431	Iroquois	"	4,327	4,420	251,400
432	Irvington	"	5,668	18,293	1,320,000
433	Marathon	"	18	.....	369,300
434	Normandy Park	"	872	2,776	302,000
435	Olympic	"	13,090	925	418,200
436	Polish-American	"	14,612	5,206	587,450
437	Service Men's	"	5,086	9,847	352,800
438	Supreme	"	1,180	1,460	283,700
439	Livingston	Livingston	1,611	3,315	253,400
440	Crestview	Maplewood	17,975	8,147	568,400
441	Maplewood	"	2,195	27,957	2,656,600
442	Township	"	4,366	8,328	678,200
443	Tuscan	"	1,010	.....	540,450
444	Millburn	Millburn	16,564	30,899	2,641,700
445	Washington Rock	"	4,684	2,000	230,450
446	Clairidge	Montclair	577	1,835	72,000
447	Edgemont	"	2,276	444	59,600
448	Golden Rod	"	1,020	725	46,700
449	Hillside	"	12,002	.....	1,416,000
450	Montclair	"	5,123	.....	1,680,300
451	Nishuane	"	8,210	4,349	465,200
452	Plaza	"	555	.....	425,720
453	Upper Montclair	"	8,237	26,904	1,304,700
454	Wellmont	"	3,479	.....	5,000
455	A-1	Newark	6,190	.....	1,314,650
456	Aberdeen	"	411	322	97,100
457	Abingdon	"	4,876	.....	429,300
458	Able-Old Hickory	"	7,741	1,510	1,027,300
459	Ace	"	1,221	.....	104,600
460	Acme	"	4,451	136	314,900
461	Acorn	"	2,355	1,400	448,750
462	Acropolis	"	285	2,000	404,800
463	Action	"	648	.....	178,700
464	Active	"	10,079	.....	523,600
465	Adamant	"	1,183	.....	343,300
466	Admiral Sampson	"	905	3,346	329,100
467	Aggressive	"	4,857	.....	720,200
468	Aladdin	"	261	7,695	255,800
469	Alert	"	3,272	.....	960,000
470	Alliance	"	10,456	.....	753,000
471	Allied	"	1,415	.....	304,300
472	Almanac	"	.....	.....	112,700
473	Alpha	"	6,224	.....	632,200
474	Alpine	"	2,882	2,950	378,700
475	Altruist	"	3,131	3,000	287,400
476	Amalgamated	"	20,520	.....	1,594,300

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$4,225	$10,869	$2,607	.....	$86,327	422
.....	22,600	31,526	15,052	$2,072	674,754	423
$52,850	51,335	29,000	23,074	3,198	1,384,299	424
.....	2,125	70,531	5,188	6,183	784,624	425
.....	18,772	157,265	10,992	10,224	4,163,348	426
60,550	13,821	155,169	11,416	5,365	1,133,971	427
.....	7,655	122,108	26,748	3,032	462,754	428
208,962	2,610	60,866	5,035	3,314	1,315,055	429
.....	3,960	8,200	1,815	511	224,261	430
2,300	8,525	56,153	2,266	806	330,197	431
.....	3,950	41,452	4,202	6,311	1,399,876	432
.....	3,011	34,891	5,744	1,518	414,482	433
.....	4,340	24,333	2,312	4,105	340,738	434
.....	14,645	143,525	6,179	2,678	599,242	435
.....	22,789	49,213	27,443	4,681	711,394	436
.....	1,150	51,428	2,595	939	423,845	437
5,600	1,855	46,730	5,097	543	346,165	438
.....	10,790	.....	7,806	1,575	278,497	439
.....	2,855	23,911	808	1,329	623,425	440
.....	77,779	81,877	20,191	1,040	2,867,639	441
.....	15,639	13,539	2,026	4,397	726,495	442
51,200	11,210	34,600	12,950	1,355	652,775	443
.....	81,096	238,051	37,310	15,413	3,061,033	444
.....	2,078	4,103	2,414	617	246,346	445
.....	8,805	18,017	4,316	752	106,302	446
.....	1,380	.....	845	.....	64,545	447
.....	1,930	.....	2,281	142	52,708	448
.....	62,199	158,338	32,278	5,266	1,686,083	449
80,500	101,778	179,782	41,236	8,110	2,096,829	450
.....	37,925	4,967	5,349	10,562	536,562	451
.....	17,954	69,409	8,895	5,445	527,978	452
16,000	10,480	23,746	8,099	1,832	1,399,998	453
.....	.....	.....	1,808	4,270	14,557	454
.....	75,118	145,374	85,942	20,145	1,647,419	455
.....	2,432	4,339	6,355	1,684	112,643	456
.....	13,740	28,011	8,700	2,580	487,207	457
93,900	40,767	346,070	7,001	10,552	1,534,841	458
.....	1,925	17,419	2,676	789	128,630	459
17,300	2,278	62,011	3,661	1,909	406,646	460
.....	7,440	33,435	11,999	1,959	507,338	461
.....	6,055	26,512	10,670	3,542	453,864	462
.....	9,130	28,079	4,657	1,570	222,784	463
129,000	10,340	333,651	61,568	7,402	1,075,640	464
.....	3,554	83,445	8,343	2,404	442,229	465
18,400	7,840	142,630	24,988	2,537	529,746	466
.....	3,348	206,632	16,979	4,803	956,819	467
.....	2,470	68,198	11,756	1,950	348,130	468
95,900	15,080	59,261	29,693	9,692	1,172,898	469
.....	10,165	.....	5,768	1,422	780,811	470
.....	9,320	178,886	13,803	674	508,398	471
.....	1,990	57,592	16,241	1,598	190,121	472
27,600	33,255	196,628	16,905	14,806	927,618	473
.....	11,263	35,763	12,780	4,056	448,394	474
.....	5,930	48,497	407	1,889	350,254	475
451,600	38,338	790,823	44,322	135,294	3,075,197	476

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
422	Tuttle	East Orange	$52,596	.....	.....	$14,950
423	Weona	" "	511,671	.....	.....	26,300
424	Glen Ridge	Glen Ridge	1,005,626	.....	.....	48,800
425	Business Men's	Irvington	418,582	.....	.....	227,000
426	Camptown	"	2,263,879	.....	.....	1,233,400
427	First Ward	"	612,584	.....	.....	340,500
428	General	"	234,571	.....	.....	131,800
429	Greater Newark	"	781,825	.....	.....	372,400
430	Grove	"	130,731	.....	.....	48,100
431	Iroquois	"	212,113	.....	.....	52,550
432	Irvington	"	748,033	.....	.....	392,000
433	Marathon	"	189,710	.....	.....	135,400
434	Normandy Park	"	199,218	.....	.....	63,600
435	Olympic	"	303,623	.....	.....	139,700
436	Polish-American	"	337,058	.....	.....	248,500
437	Service Men's	"	282,197	.....	.....	49,300
438	Supreme	"	212,285	.....	.....	65,800
439	Livingston	Livingston	199,448	.....	.....	1,100
440	Crestview	Maplewood	482,247	.....	.....	28,600
441	Maplewood	"	2,140,794	.....	.....	.....
442	Township	"	535,295	.....	.....	38,800
443	Tuscan	"	308,550	.....	.....	206,700
444	Millburn	Millburn	2,102,364	.....	.....	.....
445	Washington Rock	"	183,210	.....	.....	13,000
446	Clairidge	Montclair	78,429	.....	.....	1,600
447	Edgemont	"	60,804	.....	.....	.....
448	Golden Rod	"	40,092	.....	.....	.....
449	Hillside	"	1,272,686	.....	.....	115,100
450	Montclair	"	1,596,576	.....	.....	51,600
451	Nishuane	"	424,401	.....	.....	.....
452	Plaza	"	301,833	.....	.....	75,600
453	Upper Montclair	"	1,040,022	.....	.....	36,400
454	Wellmont	"	13,776	.....	.....	.....
455	A-1	Newark	818,556	.....	.....	434,650
456	Aberdeen	"	73,486	.....	.....	15,950
457	Abingdon	"	299,172	.....	.....	73,000
458	Able-Old Hickory	"	761,975	.....	.....	331,950
459	Ace	"	90,315	$2,200	.....	18,100
460	Acme	"	191,430	.....	.....	155,200
461	Acorn	"	297,945	.....	.....	100,150
462	Acropolis	"	320,196	.....	.....	35,100
463	Action	"	144,264	.....	.....	19,800
464	Active	"	545,764	.....	.....	272,300
465	Adamant	"	301,290	.....	.....	42,200
466	Admiral Sampson	"	255,933	.....	.....	93,700
467	Aggressive	"	509,478	.....	.....	202,900
468	Aladdin	"	202,562	.....	.....	66,600
469	Alert	"	672,798	.....	.....	186,800
470	Alliance	"	496,893	.....	.....	55,400
471	Allied	"	273,348	.....	.....	109,600
472	Almanac	"	114,765	.....	.....	23,050
473	Alpha	"	626,076	.....	.....	51,000
474	Alpine	"	265,934	.....	.....	58,600
475	Altruist	"	210,435	.....	.....	103,400
476	Amalgamated	"	1,431,155	.....	.....	750,300

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

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	
$126	.....	$35	$652	$9,000	$15	$6,115	$2,838	$86,327	422
260	.....	641	.....	.....	525	126,680	8,677	674,754	423
9,734	.....	1,105	.....	80,000	12	219,164	19,858	1,384,299	424
.....	.....	.....	.....	51,000	422	76,301	11,319	784,624	425
189	.....	.....	8,900	145,250	2,373	459,999	49,358	4,163,348	426
2,418	$1,298	822	68	45,500	1,882	112,317	16,582	1,133,971	427
1,233	.....	278	.....	15,000	26,299	28,548	25,025	462,754	428
.....	.....	.....	2,000	.....	.....	152,794	6,036	1,315,055	429
.....	.....	128	.....	10,000	.....	34,146	1,156	224,261	430
424	.....	326	.....	19,500	.....	37,773	7,511	330,197	431
.....	.....	.....	1,500	43,900	632	203,431	10,380	1,399,876	432
17	.....	251	.....	37,700	.....	42,712	8,692	414,482	433
77	.....	28	.....	27,000	49	43,647	7,119	340,738	434
2,514	.....	376	.....	66,325	1,281	63,100	22,323	599,242	435
338	.....	3,415	.....	42,000	123	74,473	5,487	711,394	436
80	.....	619	.....	.....	10	77,898	13,741	423,845	437
80	.....	40	.....	15,500	1,385	44,061	7,014	346,165	438
454	.....	470	700	13,500	125	58,700	4,000	278,497	439
953	.....	.....	.....	.....	281	104,317	7,027	623,425	440
.....	.....	2,041	1,000	151,400	32	561,372	11,000	2,867,639	441
4	.....	.....	.....	15,000	2	129,608	7,786	726,495	442
15	.....	342	.....	57,800	617	54,691	24,060	652,775	443
2,817	.....	4,652	.....	353,817	67	578,109	19,207	3,061,033	444
1,051	.....	510	.....	16,000	859	26,632	5,084	246,346	445
5,585	.....	80	.....	3,000	196	14,219	3,193	106,302	446
.....	.....	175	.....	.....	.....	3,039	527	64,545	447
2,057	.....	370	.....	.....	571	8,352	1,356	52,798	448
300	.....	2,188	.....	40,000	25,000	215,506	15,303	1,686,083	449
759	.....	2,250	.....	35,000	715	359,370	50,559	2,096,829	450
1,174	.....	867	.....	.....	1,538	105,805	2,777	536,562	451
56	.....	306	.....	63,900	1,064	60,703	24,516	527,978	452
45	.....	793	200	40,000	.....	277,748	4,790	1,399,998	453
.....	.....	405	.....	.....	.....	366	10	14,557	454
7,874	.....	440	.....	85,000	41,668	86,778	172,453	1,647,419	455
1,002	.....	100	.....	4,500	3,130	13,777	698	112,643	456
1,453	.....	110	.....	35,000	.....	74,863	3,609	487,207	457
23,967	.....	61	200	176,000	37,221	85,599	117,868	1,534,841	458
2,599	.....	112	634	4,000	.....	3,697	6,973	128,630	459
8	.....	191	.....	15,500	254	33,539	10,504	406,646	460
690	.....	263	.....	28,500	.....	73,765	6,025	507,338	461
677	.....	94	.....	15,500	41	71,725	10,531	453,864	462
.....	.....	.....	.....	10,500	7,870	25,654	14,696	222,784	463
5,527	.....	526	.....	91,500	20,000	30,023	110,000	1,075,640	464
4,658	.....	364	184	4,000	921	71,189	17,423	442,229	465
2,383	.....	115	.....	76,681	27,722	43,689	29,523	529,746	466
157	.....	.....	.....	87,000	197	86,303	70,784	956,819	467
127	.....	519	293	15,000	6,001	38,857	18,171	348,130	468
17,953	.....	369	.....	82,000	.....	137,978	75,000	1,172,898	469
314	.....	240	.....	86,500	164	125,808	15,492	780,811	470
.....	.....	289	1,381	34,500	24,181	32,108	32,991	508,398	471
3,066	.....	168	.....	6,100	5,019	12,953	25,000	190,121	472
427	.....	390	.....	93,000	81	114,032	42,612	927,618	473
787	.....	339	.....	43,800	1,737	63,127	14,070	448,394	474
310	.....	.....	.....	.....	273	21,224	14,612	350,254	475
600	.....	.....	.....	235,000	283,650	.....	374,492	3,075,197	476

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

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
422	Tuttle	1,479	149	.....	.....	.....	.....	75	10
423	Weona	9,277	719	.....	.....	.....	.....	132	21
424	Glen Ridge	15,207	1,079	.....	.....	.....	.....	244	28
425	Business Men's	11,804	545	.....	.....	.....	.....	2,270	121
426	Camptown	34,129	2,300	.....	.....	.....	.....	6,167	623
427	First Ward	17,546	1,228	.....	.....	.....	.....	3,405	237
428	General	3,914	293	.....	.....	.....	.....	659	44
429	Greater Newark	11,035	680	.....	.....	.....	.....	1,862	166
430	Grove	2,076	212	.....	.....	.....	.....	240	33
431	Iroquois	4,719	336	.....	.....	.....	.....	263	45
432	Irvington	12,624	889	.....	.....	.....	.....	1,960	144
433	Marathon	3,760	260	.....	.....	.....	.....	677	70
434	Normandy Park	3,394	311	.....	.....	.....	.....	318	47
435	Olympic	5,137	373	.....	.....	.....	.....	698	106
436	Polish-American	6,956	720	.....	.....	.....	.....	1,243	272
437	Service Men's	4,729	403	.....	.....	.....	.....	247	24
438	Supreme	4,282	432	.....	.....	.....	.....	329	57
439	Livingston	3,174	355	.....	.....	.....	.....	5	2
440	Crestview	9,010	767	.....	.....	.....	.....	143	26
441	Maplewood	39,614	1,597	.....	.....	.....	.....	.....	.....
442	Township	9,505	506	.....	.....	.....	.....	194	15
443	Tuscan	5,880	554	.....	.....	.....	.....	1,033	90
444	Millburn	33,339	1,766	.....	.....	.....	.....	.....	.....
445	Washington Rock	5,191	440	.....	.....	.....	.....	65	11
446	Clairidge	1,626	119	.....	.....	.....	.....	8	3
447	Edgemont	2,635	274	.....	.....	.....	.....	.....	.....
448	Golden Rod	783	100	.....	.....	.....	.....	.....	.....
449	Hillside	19,738	1,542	.....	.....	.....	.....	576	95
450	Montclair	23,445	1,919	.....	.....	.....	.....	258	47
451	Nishuane	7,301	579	.....	.....	.....	.....	.....	.....
452	Plaza	4,916	455	.....	.....	.....	.....	378	44
453	Upper Montclair	18,121	1,185	.....	.....	.....	.....	182	17
454	Wellmont	736	68	.....	.....	.....	.....	.....	.....
455	A-1	10,274	714	.....	.....	.....	.....	2,173	160
456	Aberdeen	1,937	152	.....	.....	.....	.....	80	17
457	Abingdon	4,628	311	.....	.....	.....	.....	365	37
458	Able-Old Hickory	13,613	1,153	.....	.....	.....	.....	1,660	287
459	Ace	2,272	162	22	3	.....	.....	91	17
460	Acme	3,689	261	.....	.....	.....	.....	776	78
461	Acorn	5,016	480	.....	.....	.....	.....	501	74
462	Acropolis	5,247	428	.....	.....	.....	.....	176	30
463	Action	3,111	280	.....	.....	.....	.....	99	19
464	Active	18,550	490	.....	.....	.....	.....	2,723	138
465	Adamant	4,524	365	.....	.....	.....	.....	211	33
466	Admiral Sampson	4,180	322	.....	.....	.....	.....	469	74
467	Aggressive	7,205	534	.....	.....	.....	.....	1,014	72
468	Aladdin	3,491	347	.....	.....	.....	.....	333	40
469	Alert	11,433	534	.....	.....	.....	.....	934	50
470	Alliance	8,271	352	.....	.....	.....	.....	277	23
471	Allied	4,800	511	.....	.....	.....	.....	548	79
472	Almanac	1,718	168	.....	.....	.....	.....	115	25
473	Alpha	9,052	646	.....	.....	.....	.....	255	34
474	Alpine	4,612	341	.....	.....	.....	.....	293	44
475	Altruist	5,627	308	.....	.....	.....	.....	517	66
476	Amalgamated	21,863	842	.....	.....	.....	.....	3,751	274

MEMBERSHIP 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	
1,554	35	124	S.	$1.00 m.	$200	6	$4.00 a	$2.00 a	422
9,409	121	619	S.	1.00 m.	200	6	3.00 a	1.00 a	423
15,451	249	858	S.	1.00 & 2.00 m.	200	6	3.00 a	.....	424
14,074	136	530	.....	.....	100	6	3.00 a	3.00 a	425
40,296	712	2,211	O.P.	.....	200	6	3.00 a	3.00 a	426
20,951	164	1,301	S.	.50 & 1.00 m.	100	6	1.50 & 3.00 a	1.00 a	427
4,573	74	263	S.	1.00 m.	200	6	3.00 a & 4.00 a	1.00 a	428
12,897	200	646	O.P.	.....	200	6	3.00 a	3.00 a	429
2,316	61	184	S.	1.00 m.	200	6	3.00 a	.....	430
4,982	55	326	S.	1.00 m.	200	6	3.00 a	1.00 a	431
14,584	287	746	O.P.	.....	200	6	3.00 a	3.00 a	432
4,437	57	273	S.	1.00 m.	200	6	3.00 a	3.00 a	433
3,712	67	291	O.P.	.....	200	6	3.00 a	.....	434
5,835	110	369	S.	1.00 m.	200	6	4.00 a & .03 b	1.00 a & .03 b	435
8,199	89	903	S.	.25 w.	200	6	3.00 a	.....	436
4,976	52	375	S.	1.00 m.	200	6	3.00 a	1.00 to 3.00 a	437
4,611	45	444	S.	1.00 m.	200	6	3.00 a	1.00 a	438
3,179	92	265	S.	1.00 m.	200	6	1.00 a	.....	439
9,153	101	692	N.S.	1.00 m.	200	6	2.00 a & .02½ b	2.00 a	440
39,614	366	1,231	S.	1.00 m.	200	6	2.00 a & .02½ b	2.00a & 02½b	441
9,699	140	381	O.P.	.....	200	6	2.00 a & .02½.b	.02½ b	442
6,913	156	488	S.	1.00 m.	200	6	2.00 a	1.00 a	443
33,339	545	1,221	S.	1.00 m.	200	6	4.00 a & .05 b	.....	444
5,256	53	398	S.	1.00 m.	200	6	3.00 a	1.00 a	445
1,634	33	89	S.	1.00 m.	200	6	4.00 a	1.00 a	446
2,635	16	258	S.	1.00 m.	200	6	3.00 a & .05 b	.....	447
783	19	81	S.	1.00 m.	200	6	4.00 a	.....	448
20,314	292	1,345	S.	1.00 & 2.00 m.	200	6	3.00 a	.....	449
23,703	425	1,541	S.	1.00 m.	200	6	3.00 a	1.00 a	450
7,301	141	438	S.	1.00 m.	200	6	2.00 a & 3.00 a	.....	451
5,294	127	372	O.P.	.....	200	6	4.00 a	1.00 a	452
18,303	152	1,050	S.	1.00 m.	200	6	3.00 a	1.00 a	453
736	1	67	S.	1.00 m.	200	6	.01 b	.....	454
12,447	187	687	S.	1.00 & 2.00 m.	200	6	3.00 & 4.00 a	2.00 a	455
2,017	27	142	S.	1.00 m.	200	6	4.00 a	2.00 a	456
4,993	79	269	S.	1.00 m.	200	6	3.00 a	1.00 a	457
15,273	272	1,168	O.P.	.....	200	6	.....	.....	458
2,385	19	163	S.	1.00 m.	200	6	4.00 a	2.00 a	459
4,465	69	270	S.	1.00 m.	200	6	3.00 a	1.00 a	460
5,517	138	416	S.	1.00 m.	200	6	3.00 a	2.00 a	461
5,423	116	342	S.	1.00 m.	200	6	3.00 a	1.00 a	462
3,210	53	246	O.P.	.....	200	6	4.00 a	1.00 a	463
21,273	87	541	S.	.50 m.	100	6	4.00 a	2.00 a	464
4,735	61	337	S.	1.00 m.	200	6	3.00 a	1.00 a	465
4,649	73	323	S.	1.00 m.	200	6	4.00 a	2.00 a	466
8,219	90	516	O.P.	.....	200	6	3.00 a	3.00 a	467
3,824	56	331	S.	1.00 m.	200	6	3.00 a	1.00 a	468
12,367	116	468	S.	1.00 m.	200	6	6.00 a	1.00 a	469
8,548	67	308	S.	1.00 m.	200	6	3.00 a	2.00 a	470
5,348	71	519	S.	1.00 m.	200	6	3.00 a	1.00 a	471
1,833	21	172	S.	1.00 m.	200	6	3.00 a	1.00 a	472
9,307	142	538	S.	1.00 m.	200	6	3.00 & 4.00 a	1.00 & 2.00 a	473
4,905	108	277	S.	1.00 m.	200	6	4.00 a	2.00 a	474
6,144	52	322	O.P.	.....	200	6	4.00 a	1.00 a	475
25,614	320	796	O.P.	.....	200	6	2.00 a	1.00 a	476

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
477	American	Newark	April 4, 1907	Samuel Litwin
478	American-Ukrainian	"	Feb. 7, 1922	Michael Shumeyko
479	Anchor	"	Aug. 19, 1913	Camille L. Gairoard
480	Annexed District	"	Nov. 22, 1898	Edwin A. Kirch
481	Arion	"	Jan. 16, 1912	Edward F. Kern
482	Armstrong	"	Jan. 28, 1920	Junius Mebane
483	Arrow	"	July 23, 1920	Louis D. Goldberg
484	Art and Strength	"	Jan. 17, 1920	Eugenio Sturchio
485	Assembly	"	April 19, 1920	David L. Heller
486	Astor	"	Dec. 5, 1912	Michael A. Jackson
487	Atlantic	"	April 1, 1901	John W. McAuliffe
488	Atlas Weekly	"	Jan. 18, 1911	Morris N. Rubenstein
489	Aurora	"	Feb. 10, 1923	Gennaro Laccitiello
490	Auto Trade	"	Nov. 25, 1921	Claude E. Holgate
491	Avon	"	Aug. 29, 1907	Philip Lindeman
492	Bankers	"	Nov. 27, 1911	Harry Spangenthal
493	Barringer	"	Mar. 7, 1919	Jerome T. Congleton
494	Basic	"	Mar. 1, 1919	Morris Whitfield
495	Bay View	"	Mar. 13, 1903	F. C. Mindnich
496	Beacon	"	June 16, 1920	Frank J. Durkin
497	Beaver	"	Mar. 23, 1912	Frederick Rosseter
498	Bell	"	Aug. 19, 1922	Samuel M. Bass
499	Beneficial	"	Mar. 18, 1893	August Soffel
500	Bergen	"	Aug. 19, 1912	Alois Kraemer
501	Betsy Ross	"	Jan. 3, 1922	*Millie Greiner
502	Big Brother	"	Jan. 13 1922	Adolph Klein
503	Bigelow	"	Aug. 11, 1905	Max Oppenheimer
504	Black Diamond	"	Jan. 10, 1925	R. D. Van Duzer
505	Bonded	"	Mar. 19, 1919	Arthur C. Lindeman
506	Branch Brook	"	June 1, 1905	Samuel Gaiser
507	Branford	"	June 8, 1920	Morris Metsky
508	Broad & Commerce	"	May 22, 1912	Eugene J. Anspach
509	Broad and Market	"	Sept. 10, 1906	James F. Connorton
510	Broad Street	"	Jan. 12, 1923	Andrew P. Martin
511	Brookdale	"	Oct. 27, 1911	Charles G. Hahn
512	Buildahome	"	July 20, 1922	John F. Sherman
513	Builders	"	Oct. 11, 1906	William F. Littell, Jr.
514	Buildmore	"	April 15, 1926	William P. Macksey
515	Business Men's	"	June 13, 1910	Joseph J. Sugarman
516	Cabinet	"	Dec. 24, 1925	Monroe D. Hess
517	Caledonia	"	Mar. 22, 1909	William Steinen
518	Camden	"	Mar. 6, 1912	William Schuff
519	Camfield	"	Feb. 7, 1899	Albert Linke
520	Capital	"	Oct. 26, 1912	Charles S. Baldwin
521	Cardinal	"	Nov. 30, 1920	Michael Rabb
522	Casino	"	Mar. 1, 1892	Charles J. Geiger
523	Cedars	"	July 5, 1923	William L. Blanchard
524	Central	"	June 15, 1881	Samuel Schechner
525	Centre Market	"	Feb. 7, 1914	Edward J. Martin
526	Century	"	Mar. 7, 1906	William Mungle
527	Champion	"	Feb. 28, 1923	Alfred Peter
528	Channel	"	Oct. 23, 1926	J. A. Cascella
529	Chapel	"	April 19, 1907	J. William Huegel
530	Charter Oak	"	Jan. 23, 1920	Leo M. Abrahams
531	Choice	"	Nov. 25, 1924	Harry Treister

* Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Joseph E. Cohn	M. George Greenberg	9 Hill St., Newark, N. J.	477
William J. Kearns	Walter Sedorowitz	386 Myrtle Ave., Irvington, N. J.	478
Michael J. Quigley	Pearce T. Prisk	109 Morse Ave., Bloomfield, N. J.	479
Frederic L. Johnson	John A. Linnett	29 Elizabeth Ave., Newark, N. J.	480
Thomas R. Grimm	Walter J. Nicholson	810 Broad St., Newark, N. J.	481
Oliver Randolph	E. Harold Hopper	66 Ninth Ave., East Orange, N. J.	482
Maurice J. Zucker	Samuel Weiss	120 South Orange Ave., Newark, N. J.	483
Nicholas LaVecchia	Fiore R. Sozio	99 Clifton Ave., Newark, N. J.	484
Koehler & Augenblick	Walter A. Hughes	30 Branford Place, Newark, N. J.	485
H. Edward Wolf	Eugene A. Farrell	268 Mulberry St., Newark, N. J.	486
Frederick Jay	John H. Kearney	4th & Dickerson St., Newark, N. J.	487
Kessler & Kessler	Harry Wuensch	534 So. Sixteenth St., Newark, N. J.	488
Charles C. Giffoniello	Paul K. Owen	776 Broad St., Newark, N. J.	489
Edward R. McGlynn	Alfred N. Baum	61 Kenwood Place, East Orange, N. J.	490
Benjamin Newman	Samuel S. Dilienberg	130 Market St., Newark, N. J.	491
Isaac Spangenthal	O. S. Thompson, Jr.	770 Broad St., Newark, N. J.	492
J. Henry Harrison	S. C. Shaller	115 Clifton Ave., Newark, N. J.	493
Egner & Beatty	Harry Kalb	20 Branford Place, Newark, N. J.	494
Benjamin J. Fleuchaus	A. T. Martin	24 Commerce St., Newark, N. J.	495
John L. Hughes	William F. Ackerson	670 Bergen St., Newark, N. J.	496
Carl F. Hinrichsen	John F. O'Brien	142 Kingman Road, South Orange, N. J.	497
Herman W. Brams	Samuel Herzlinger	1060 Broad St., Newark, N. J.	498
Joseph G. Young	George A. Duguid	32 Coeyman St., Newark, N. J.	499
Frederick W. Wilderotter	Francis W. Barrett	22 Belgrade Ter., West Orange, N. J.	500
John H. Yauch, Jr.	Louise W. Woerner	790 Broad St., Newark, N. J.	501
Harry H. Koehler	Harry Berlin	207 Market St., Newark, N. J.	502
Levy, Fenster & McCloskey	Mina Stern	29 Astor St., Newark, N. J.	503
Leslie S. Johnson	W. R. Headden	546 Fairmont Ave., Westfield, N. J.	504
Mortimer Eisner	Alfred N. Baum	15 Market St., Newark, N. J.	505
Joseph Kahrs	William A. Hall, Jr.	744 Broad St., Newark, N. J.	506
Bernard Mindes	John Lonergan	9 Beaver St., Newark, N. J.	507
Harry Kalisch	Albert A. Adler	850 Broad St., Newark, N. J.	508
Levy, Fenster & McCloskey	William Mattes, Jr.	371 S. Orange Ave., Newark, N. J.	509
George A. Henderson	William J. Fogarty	200 Keer Ave., Newark, N. J.	510
F. A. Boettner	Henry S. Hefele	9 Lennox Terrace, South Orange, N. J.	511
Pearce R. Franklin	Henry Dolch	71 Boyden Ave., Maplewood, N. J.	512
Samuel D. Williams	William A. Hall, Jr.	744 Broad St., Newark, N. J.	513
Louis Auerbacher, Jr.	Ernest M. Tapner	15 Washington St., Newark, N. J.	514
Frederick Jay	Alfred N. Baum	15 Market St., Newark, N. J.	515
Irving Siegler	Ben C. Eisen	17 Academy St., Newark, N. J.	516
Edward F. Schwartz	William A. Eichhorn	31 Clinton St., Newark, N. J.	517
Charles C. Deubel	Adam Poh, Jr.	40 Clinton St., Newark, N. J.	518
Edgar Leiss	Fred Westphal	129 Holland Road, South Orange, N. J.	519
Michael J. Quigley	John E. Durr	74 Murray St., Newark, N. J.	520
Harold Simandl	Abraham A. Kurtz	11 Commerce St., Newark, N. J.	521
Edgar Leiss	Benedict A. Harter	135 Kingman Road, South Orange, N. J.	522
A. Leslie Price	August Roemmele	29 Astor St., Newark, N. J.	523
Samuel Roessler	Homer J. Van Duyne	88 Mountain View Place, Newark, N. J.	524
Charles H. Stewart	Asa H. Holman	85 Eaton Place, East Orange, N. J.	525
Horace C. Grice	James A. Mungle	Hall of Records, Newark, N. J.	526
Louis Spielvogel	Edwin A. Knorr	8 Boyden Ave., Maplewood, N. J.	527
Levy, Fenster & McCloskey	Jacob C. Abramson	45 Branford Place, Newark, N. J.	528
Joseph Altman	John Zipfel, Jr.	20 Belmont Ave., Newark, N. J.	529
Milton M. Unger	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	530
Robert P. Silberman	Jacob Kesselman	Lefcourt Bldg., Newark, N. J.	531

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
477	American	Newark	$1,910	.....	$388,200
478	American-Ukrainian	"	2,737	$2,471	580,600
479	Anchor	"	1,146	3,110	335,650
480	Annexed District	"	2,125	171	645,400
481	Arion	"	13,548	12,474	673,100
482	Armstrong	"	2,702	1,536	123,200
483	Arrow	"	4,063	5,000	901,300
484	Art and Strength	"	1,183	5,174	288,100
485	Assembly	"	2,784	.....	314,100
486	Astor	"	41,716	15,000	1,615,650
487	Atlantic	"	24,899	.....	621,700
488	Atlas Weekly	"	11,716	20,279	977,300
489	Aurora	"	1,362	1,800	139,650
490	Auto Trade	"	5,159	6,155	250,700
491	Avon	"	5,307	.....	416,450
492	Bankers	"	2,834	.....	354,300
493	Barringer	"	2,508	17,689	1,254,700
494	Basic	"	1,813	.....	312,800
495	Bay View	"	4,603	6,726	694,450
496	Beacon	"	1,477	1,958	483,250
497	Beaver	"	7,165	13,802	608,300
498	Bell	"	1,971	2,600	174,275
499	Beneficial	"	3,398	3,609	709,700
500	Bergen	"	405	4,415	391,750
501	Betsy Ross	"	9,289	1,859	188,600
502	Big Brother	"	4,174	.....	472,300
503	Bigelow	"	34,759	75,000	1,900,700
504	Black Diamond	"	3,106	7,058	689,800
505	Bonded	"	907	.....	715,800
506	Branch Brook	"	2,424	118	292,800
507	Branford	"	507	.....	362,000
508	Broad & Commerce	"	1,300	.....	212,300
509	Broad and Market	"	2,240	2,378	353,200
510	Broad Street	"	3,181	47	195,000
511	Brookdale	"	7,803	9,078	463,150
512	Buildahome	"	9,428	10,317	339,150
513	Builders	"	5,407	234	666,900
514	Buildmore	"	9,810	3,259	142,300
515	Business Men's	"	212	.....	229,450
516	Cabinet	"	1,365	.....	24,000
517	Caledonia	"	876	50	382,350
518	Camden	"	1,611	6,533	403,500
519	Camfield	"	50	7,000	435,100
520	Capital	"	2,774	100	280,100
521	Cardinal	"	372	.....	149,600
522	Casino	"	11,789	12,355	854,400
523	Cedars	"	728	9,620	617,700
524	Central	"	3,679	.....	576,900
525	Centre Market	"	4,942	4,500	432,300
526	Century	"	1,381	2,500	760,400
527	Champion	"	117	1	245,000
528	Channel	"	284	142	113,200
529	Chapel	"	251	17	414,600
530	Charter Oak	"	1,363	3,920	692,200
531	Choice	"	654	.....	65,600

AT THE CLOSE OF FISCAL YEAR. ENDED DURING 1932

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$10,960	$15,631	$6,104	$2,727	$425,532	477
.....	29,637	45,038	8,121	2,975	671,579	478
.....	1,495	102,865	6,017	660	450,943	479
.....	6,260	214,563	18,099	19,036	905,654	480
.....	12,865	84,637	5,744	4,384	806,752	481
.....	7,037	7,240	22,891	2,218	166,824	482
.....	44,023	87,812	26,626	10,277	1,079,101	483
.....	10,482	55,127	17,847	4,810	382,723	484
$15,000	.....	27,852	7,508	895	368,139	485
.....	21,817	284,688	17,247	14,424	2,010,042	486
.....	36,560	197,675	18,517	13,606	912,957	487
.....	40,762	57,752	18,688	11,072	1,137,569	488
.....	14,995	12,368	4,869	181	175,225	489
3,000	3,935	76,180	9,970	1,048	356,147	490
75,000	6,050	177,523	29,007	89,255	798,592	491
.....	2,195	178,048	47,426	6,499	591,302	492
10,250	33,683	313,843	19,615	15,668	1,667,956	493
28,200	12,485	252,720	42,476	3,226	653,720	494
.....	10,910	12,979	7,937	565	738,170	495
.....	8,582	66,730	2,736	3,988	568,721	496
30,900	10,450	56,451	8,395	5,924	741,387	497
13,400	13,920	10,811	17,467	903	235,347	498
1,000	13,650	23,798	13,117	2,316	770,588	499
.....	6,040	60,723	4,823	3,028	471,184	500
.....	2,785	37,667	5,348	4,331	249,879	501
6,000	12,680	105,614	20,476	5,583	626,827	502
300,400	85,856	167,845	112,941	42,048	2,719,549	503
35,100	21,475	66,366	13,520	1,488	837,913	504
136,150	26,093	488,368	82,601	7,459	1,457,378	505
.....	1,702	48,430	1,328	2,729	349,531	506
.....	22,700	87,561	13,767	3,728	490,263	507
12,000	7,610	135,225	19,405	2,637	390,477	508
.....	8,095	138,855	12,099	2,743	519,610	509
23,600	4,946	13,943	11,893	2,810	255,420	510
29,900	10,930	70,801	5,873	3,224	600,759	511
.....	13,390	65,409	1,325	2,612	441,631	512
.....	7,125	79,634	4,634	6,945	770,879	513
.....	4,495	19,209	4,158	587	183,818	514
6,900	7,325	101,081	13,144	5,198	363,310	515
.....	1,490	.....	1,345	495	28,695	516
39,400	5,895	185,596	4,868	3,434	622,469	517
.....	8,165	110,942	3,076	2,458	536,285	518
4,000	4,775	85,647	10,606	3,575	550,753	519
.....	5,290	85,746	6,901	952	381,863	520
.....	4,250	162,878	21,382	1,841	340,323	521
.....	13,768	66,097	7,670	4,441	970,520	522
.....	20,465	99,187	5,114	398	753,212	523
23,500	5,905	35,469	19,119	3,409	667,981	524
.....	7,000	24,896	2,817	2,453	478,908	525
26,875	109,235	28,695	13,749	937,835	526	
4,700	3,790	14,054	15,512	4,619	287,793	527
.....	2,200	31,600	7,706	317	155,449	528
.....	9,692	46,049	8,879	912	480,400	529
.....	28,167	20,936	11,500	14,775	782,861	530
4,986	2,725	31,060	4,350	967	110,342	531

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
477	American	Newark	$234,872	.....	.....	$88,600
478	American-Ukrainian	"	430,072	.....	.....	86,400
479	Anchor	"	277,995	.....	.....	31,200
480	Annexed District	"	532,246	.....	.....	120,300
481	Arion	"	441,582	.....	.....	188,000
482	Armstrong	"	113,637	.....	.....	6,000
483	Arrow	"	599,421	.....	.....	247,050
484	Art and Strength	"	220,647	.....	.....	16,285
485	Assembly	"	205,153	.....	.....	70,800
486	Astor	"	1,160,531	.....	.....	341,000
487	Atlantic	"	609,522	.....	.....	27,800
488	Atlas Weekly	"	570,759	.....	.....	284,300
489	Aurora	"	129,274	.....	.....	.....
490	Auto Trade	"	249,318	.....	.....	12,500
491	Avon	"	345,552	.....	.....	223,600
492	Bankers	"	297,069	.....	.....	63,550
493	Barringer	"	1,074,686	.....	.....	343,700
494	Basic	"	292,533	.....	.....	102,250
495	Bay View	"	435,609	.....	.....	164,500
496	Beacon	"	367,182	.....	.....	63,050
497	Beaver	"	479,727	.....	.....	114,000
498	Bell	"	135,436	.....	.....	38,700
499	Beneficial	"	492,171	.....	.....	102,100
500	Bergen	"	260,064	.....	.....	126,500
501	Betsy Ross	"	188,702	.....	.....	.....
502	Big Brother	"	377,854	.....	.....	82,700
503	Bigelow	"	1,373,232	.....	.....	390,200
504	Black Diamond	"	635,241	.....	.....	.....
505	Bonded	"	889,716	.....	.....	132,700
506	Branch Brook	"	200,754	.....	.....	60,800
507	Branford	"	304,810	.....	.....	90,600
508	Broad & Commerce	"	223,319	.....	.....	70,900
509	Broad and Market	"	294,660	.....	.....	106,800
510	Broad Street	"	168,277	.....	.....	33,000
511	Brookdale	"	330,573	.....	.....	178,400
512	Buildahome	"	305,289	.....	.....	66,100
513	Builders	"	439,666	.....	.....	128,000
514	Buildmore	"	143,250	.....	.....	10,500
515	Business Men's	"	197,988	.....	.....	80,300
516	Cabinet	"	24,915	.....	.....	200
517	Caledonia	"	365,622	.....	.....	153,550
518	Camden	"	327,834	.....	.....	81,100
519	Camfield	"	336,352	.....	.....	97,700
520	Capital	"	183,975	.....	.....	98,250
521	Cardinal	"	152,024	.....	.....	84,175
522	Casino	"	589,422	.....	.....	178,500
523	Cedars	"	505,485	.....	.....	35,800
524	Central	"	347,460	.....	.....	137,600
525	Centre Market	"	322,388	.....	.....	57,100
526	Century	"	530,652	.....	.....	165,000
527	Champion	"	179,383	.....	.....	53,550
528	Channel	"	94,377	.....	.....	16,300
529	Chapel	"	235,902	.....	.....	148,400
530	Charter Oak	"	485,508	.....	.....	121,950
531	Choice	"	48,877	.....	.....	8,750

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

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	
$971	.....	$186	.....	$32,000	$1,980	$61,919	$5,004	$425,532	477
3,060	.....	873	$2,300	10,000	2,017	131,320	5,537	671,579	478
18,563	.....	361	.....	31,000	4,561	64,523	22,740	450,943	479
6,892	.....	139	.....	67,000	1,104	101,925	76,048	905,654	480
2,126	.....	381	200	55,000	.....	112,548	6,915	806,752	481
2,590	.....	395	.....	.....	1,739	34,908	7,555	166,824	482
4,519	.....	1,404	347	83,000	6,288	86,614	50,458	1,079,101	483
2,045	.....	443	.....	29,500	41,032	33,605	39,166	382,723	484
4,286	.....	135	.....	29,500	36	47,117	11,112	368,139	485
77	.....	.....	.....	226,000	1,924	192,859	87,651	2,010,042	486
72	.....	197	3,000	61,000	437	156,042	54,887	912,957	487
1,176	.....	2,400	3,000	125,000	295	140,024	10,615	1,137,569	488
387	.....	186	.....	10,500	4	32,503	2,371	175,225	489
1,014	.....	148	.....	.....	14,328	45,155	33,684	356,147	490
60	.....	283	.....	78,000	8,197	.....	142,900	798,592	491
2,487	.....	54	.....	52,684	79,651	75,168	20,639	591,302	492
227	.....	.....	2,500	38,000	2,206	175,673	30,964	1,667,956	493
22,835	$20,659	55	.....	65,000	40,491	28,409	81,488	653,720	494
.....	.....	239	.....	10,000	3,927	114,776	9,119	738,170	495
304	.....	46	.....	36,000	5,119	88,253	8,767	568,721	496
50	.....	397	.....	.....	.....	124,712	22,501	741,387	497
3,791	.....	165	.....	15,200	9,034	24,551	8,470	235,347	498
74	.....	743	.....	42,500	.....	130,006	2,994	770,588	499
607	.....	761	.....	18,600	49	56,511	8,092	471,184	500
3,142	.....	141	.....	.....	.....	41,796	16,098	249,879	501
18,676	.....	685	.....	64,000	1,543	40,572	40,797	626,827	502
2,715	.....	3,306	.....	464,737	21,141	265,871	198,347	2,719,549	503
246	.....	1,140	.....	40,000	.....	133,349	27,937	837,913	504
13,940	.....	755	.....	37,500	124,920	61,066	196,781	1,457,378	505
.....	.....	90	.....	26,000	.....	46,599	15,288	349,531	506
1,740	.....	619	.....	2,000	11,345	55,973	23,176	490,263	507
738	.....	75	.....	23,500	17,312	11,141	43,492	390,477	508
5,135	.....	1,369	.....	52,000	1,991	37,410	20,245	519,610	509
2,315	.....	223	.....	8,000	358	39,247	4,000	255,420	510
929	.....	418	.....	.....	595	82,765	7,079	600,759	511
141	.....	306	.....	.....	966	38,017	30,812	441,631	512
.....	.....	166	.....	50,000	3,538	125,088	24,421	770,879	513
2,311	.....	250	.....	.....	10	23,933	3,564	183,818	514
1,988	.....	228	.....	18,500	17,693	22,621	23,992	363,310	515
1,612	.....	380	.....	.....	5	869	714	28,695	516
8	.....	.....	.....	8,000	226	83,673	11,390	622,469	517
894	.....	474	4,000	23,000	55	87,833	11,095	536,285	518
296	.....	178	.....	24,000	204	83,523	8,500	550,753	519
726	.....	348	.....	42,388	32	38,644	17,500	381,863	520
10,491	.....	277	.....	22,700	18,821	.....	51,835	340,323	521
350	.....	540	.....	35,000	3	145,933	20,772	970,520	522
12	.....	1,105	.....	67,500	.....	105,009	38,301	753,212	523
11,016	.....	415	.....	69,000	250	75,411	26,829	667,981	524
38	.....	.....	.....	.....	20	89,933	9,429	478,908	525
169	.....	559	.....	85,600	200	144,725	10,930	937,835	526
1,215	.....	196	.....	1,000	3,712	38,637	10,100	287,793	527
10,702	.....	262	1,000	13,000	318	14,390	5,100	155,449	528
920	1,000	205	.....	13,000	16,830	58,943	5,200	480,400	529
515	.....	18	.....	32,000	4,021	103,662	35,187	782,861	530
30,538	.....	95	.....	5,000	422	.....	16,660	110,342	531

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
477	American	3,459	152	.....	.....	.....	.....	443	35
478	American-Ukrainian	6,602	723	.....	.....	.....	.....	432	84
479	Anchor	3,877	151	.....	.....	.....	.....	156	13
480	Annexed District	7,070	328	.....	.....	.....	.....	601	70
481	Arion	7,093	615	.....	.....	.....	.....	940	134
482	Armstrong	1,425	187	.....	.....	.....	.....	30	11
483	Arrow	12,001	746	.....	.....	.....	.....	1,235	186
484	Art and Strength	3,352	292	.....	.....	.....	.....	81	15
485	Assembly	3,714	237	.....	.....	.....	.....	354	40
486	Astor	17,977	1,043	.....	.....	.....	.....	1,705	124
487	Atlantic	8,379	641	.....	.....	.....	.....	139	12
488	Atlas Weekly	10,046	503	.....	.....	.....	.....	1,422	125
489	Aurora	2,366	242	.....	.....	.....	.....	.....	.....
490	Auto Trade	3,595	318	.....	.....	.....	.....	63	4
491	Avon	10,065	217	.....	.....	.....	.....	2,236	58
492	Bankers	4,112	256	.....	.....	.....	.....	317	35
493	Barringer	17,865	1,024	.....	.....	.....	.....	1,718	171
494	Basic	3,467	305	.....	.....	.....	.....	511	83
495	Bay View	7,383	581	.....	.....	.....	.....	822	113
496	Beacon	6,564	659	.....	.....	.....	.....	315	67
497	Beaver	8,730	785	.....	.....	.....	.....	570	64
498	Bell	2,444	199	.....	.....	.....	.....	193	33
499	Beneficial	7,653	793	.....	.....	.....	.....	510	40
500	Bergen	3,945	289	.....	.....	.....	.....	632	81
501	Betsy Ross	2,648	336	.....	.....	.....	.....	.....	.....
502	Big Brother	6,911	456	.....	.....	.....	.....	413	52
503	Bigelow	20,808	1,122	.....	.....	.....	.....	1,951	220
504	Black Diamond	12,084	971	.....	.....	.....	.....	.....	.....
505	Bonded	11,727	788	.....	.....	.....	.....	663	81
506	Branch Brook	3,094	256	.....	.....	.....	.....	304	35
507	Branford	4,797	397	.....	.....	.....	.....	453	42
508	Broad & Commerce	3,249	175	.....	.....	.....	.....	355	26
509	Broad and Market	5,835	594	.....	.....	.....	.....	534	48
510	Broad Street	3,091	309	.....	.....	.....	.....	165	23
511	Brookdale	6,021	655	.....	.....	.....	.....	892	109
512	Buildahome	5,759	474	.....	.....	.....	.....	331	44
513	Builders	6,499	423	.....	.....	.....	.....	640	71
514	Buildmore	2,392	248	.....	.....	.....	.....	53	7
515	Business Men's	3,018	262	.....	.....	.....	.....	401	50
516	Cabinet	842	88	.....	.....	.....	.....	1	1
517	Caledonia	6,537	648	.....	.....	.....	.....	768	103
518	Camden	5,434	550	.....	.....	.....	.....	406	55
519	Camfield	6,008	544	.....	.....	.....	.....	489	70
520	Capital	3,053	291	.....	.....	.....	.....	491	72
521	Cardinal	2,737	315	.....	.....	.....	.....	420	80
522	Casino	9,926	802	.....	.....	.....	.....	893	113
523	Cedars	9,165	688	.....	.....	.....	.....	179	20
524	Central	5,326	315	.....	.....	.....	.....	688	60
525	Centre Market	4,622	322	.....	.....	.....	.....	286	33
526	Century	7,635	406	.....	.....	.....	.....	825	82
527	Champion	2,868	210	.....	.....	.....	.....	268	35
528	Channel	1,884	154	.....	.....	.....	.....	81	16
529	Chapel	3,371	262	.....	.....	.....	.....	742	113
530	Charter Oak	6,994	588	.....	.....	.....	.....	609	90
531	Choice	974	88	.....	.....	.....	.....	43	9

MEMBERSHIP 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	
3,902	42	145	S.	$1.00 m.	$200	6	$3.00 a	$2.00 a	477
7,034	192	615	S.	1.00 m.	200	6	3.50 a	1.00 a	478
4,033	46	118	S.	1.00 m.	200	6	3.00 a	2.00 a	479
7,671	92	301	S.	1.00 m.	200	6	.03 b	.....	480
8,033	137	612	S.	1.00 m.	200	6	3.00 a	3.00 a	481
1,455	63	135	S.	1.00 m.	200	6	.....	.....	482
13,236	147	785	S.	1.00 m.	200	6	4.00 a	1.00 a	483
3,433	87	220	S.	1.00 m.	200	6	4.00 a	2.00 a	484
4,068	42	235	S.	1.00 m.	200	6	4.00 a	1.00 a	485
19,682	276	891	S.	1.00 m.	200	6	4.00 a	2.00 a	486
8,518	101	552	S.	1.00 m.	200	6	3.00 a	3.00 a	487
11,468	166	462	S.	.25 w.	200	6	4.00 a	1.00 & 2.00 a	488
2,366	69	173	S.	1.00 m.	200	6	3.00 & 4.00 a	1.00 a	489
3,658	56	266	S.	1.00 m.	200	6	3.00 a	2.00 a	490
12,301	52	223	S.	.50 m.	100	6	4.00 a	2.00 a	491
4,429	28	263	S.	1.00 m.	200	6	1.00 a	.....	492
19,583	256	939	O.P.	.....	200	6	3.00 a	1.00 a	493
3,978	67	321	S.	1.00 m.	200	6	.....	.....	494
8,205	141	553	S.	1.00 m.	200	6	3.00 a	1.00 a	495
6,879	112	614	O.P.	.....	200	6	3.00 a & .05 b	2.00 a & .05 b	496
9,300	126	723	S.	1.00 m.	200	6	3.00 a	3.00 a	497
2,637	59	173	S.	1.00 m.	200	6	4.00 a	1.00 a	498
8,163	202	631	S.	1.00 m.	200	6	.02½ b	.....	499
4,577	66	304	S.	1.00 m.	200	6	3.00 a	2.00 a	500
2,648	47	289	S.	1.00 m.	200	6	3.00 a	.....	501
7,324	91	417	S.	1.00 m.	200	6	4.00 a	2.00 a	502
22,759	183	1,159	S.	1.00 m.	200	6	4.00 a	1.00 a	503
12,084	178	793	S.	1.00 m.	200	6	.03 b	.20 b	504
12,390	133	736	S.	1.00 m.	200	6	2.00 a	2.00 a	505
3,398	69	222	O.P.	.....	200	6	3.00 a	2.00 a	506
5,250	87	352	S.	1.00 m.	200	6	3.00 a	1.00 a	507
3,604	171	30	S.	1.00 m.	200	6	.....	.....	508
6,369	87	555	S.	1.00 m.	200	6	4.00 a	1.00 a	509
3,256	63	269	S.	1.00 m.	200	6	3.00 a	1.00 a	510
6,913	123	641	S.	1.00 m.	200	6	2.00 a & 3.00 a	1.00 a	511
6,090	86	432	O.P.	.....	200	6	3.00 a	2.00 a	512
7,139	132	362	O.P.	.....	200	6	3.00 a	2.00 a	513
2,445	41	214	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	514
3,419	45	267	S.	1.00 m.	200	6	4.00 a	2.00 a	515
843	3	86	S.	1.00 m.	200	6	.....	2.00 a	516
7,305	74	677	O.P.	.....	200	6	4.00 a	1.00 a	517
5,840	95	510	S.	1.00 m.	200	6	3.00 a	2.00 a	518
6,497	71	543	S.	1.00 m.	200	6	6.00 a	1.00 a	519
3,544	53	310	S.	1.00 m.	200	6	3.00 a	1.00 a	520
3,157	37	358	S.	1.00 m.	200	6	3.00 a	1.00 a	521
10,819	141	774	S.	1.00 m.	200	6	3.00 a	1.00 a	522
9,344	104	604	S.	1.00 m.	200	6	4.00 a	.02½ b	523
6,014	118	257	S.	1.00 m.	200	6	1.00 & 1.50 a	2.00 a	524
4,908	75	280	O.P.	.....	200	6	3.00 a	1.00 a	525
8,460	149	339	S.	1.00 m.	200	6	3.00 a	.....	526
3,136	53	192	S.	1.00 m.	200	6	.....	1.00 a	527
1,965	25	145	S.	1.00 m.	200	6	2.00 & 4.00 a	2.00 a	528
4,113	90	285	S.	1.00 m.	200	6	2.00 & 4.00 a	2.00 a	529
7,603	117	561	O.P.	.....	200	6	4.00 a	1.00 a	530
1,017	21	76	S.	1.00 m.	200	6	4.00 a	1.00 a	531

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

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
532	Circle	Newark	Mar. 11, 1922	Benjamin J. Sugarman
533	Citizens'	"	Dec. 1, 1891	Otto E. Traudt
534	City	"	Dec. 22, 1911	Herman Scheininger
535	City Hall	"	Feb. 20, 1907	Frederick J. Fischer
536	City Line	"	Dec. 1, 1903	George F. Serbe
537	Civic	"	Sept. 11, 1915	Joseph G. Wolber
538	Clark	"	Mar. 15, 1910	James C. Savage
539	Clinton Place	"	July 18, 1922	Frank W. A. Hain
540	Co-Investors	"	Mar. 26, 1920	Walter C. Schryver
541	Colossal	"	June 11, 1926	Ernest F. Keer
542	Columbia	"	Dec. 7, 1897	John L. O'Toole
543	Columbus Institute	"	Sept. 13, 1915	John J. Baader
544	Commerce	"	Mar. 17, 1906	John J. Baader
545	Commercial	"	Aug. 19, 1912	Alfred Popik
546	Commonwealth	"	May 16, 1894	John Wiesemann
547	Community	"	April 4, 1913	Emil Wohlfarth
548	Compact	"	May 12, 1922	Alex Stone
549	Composite	"	Nov. 19, 1921	Henry Schlenger
550	Concordia	"	Mar. 3, 1906	*Fred M. Haas
551	Concrete	"	April 13, 1895	Philip Brenner
552	Congress	"	Feb. 19, 1903	A. Wilberforce Egner
553	Conservative	"	Jan. 25, 1905	Philip F. Donnelly
554	Continental	"	Oct. 19, 1907	David Wyllie
555	Copartners	"	Feb. 11, 1927	Max Loewenstein
556	Corinthian	"	Oct. 21, 1926	**(See below.)
557	Cornerstone	"	Jan. 11, 1923	Joseph F. Drudy
558	Court House	"	June 23, 1893	John Coppersmith
559	Court South End	"	April 11, 1919	Frank H. Hewitt
560	Creative	"	Jan. 12, 1925	Nathan Harris
561	Crescent	"	Dec. 26, 1905	Bernard Baron
562	Criterion	"	Dec. 26, 1911	Harry P. Lowy
563	Crosstown	"	April 22, 1905	Morris Miller
564	Custer	"	Mar. 16, 1914	Edward J. Ryan
565	Defiance	"	May 11, 1922	Edward C. Oertzen
566	Delta	"	Nov. 21, 1919	Adolph Kleinwaks
567	Dependable	"	Feb. 7, 1923	Simon Heyman
568	Divident Hill	"	Feb. 9, 1920	George D. White
569	Domestic	"	Feb. 9, 1900	John J. Baader
570	Doric	"	April 24, 1925	M. Malcolm Knoller
571	Down Town	"	Mar. 6, 1919	Fred Brandman
572	Druggists	"	Sept. 23, 1922	Abraham Kruger
573	Eagles	"	May 11, 1911	Chals Beauperlant
574	East End	"	Feb. 11, 1897	Jacob Gerber
575	Echo	"	Mar. 18, 1913	Theodore Moehring
576	Eclipse	"	Nov. 8, 1919	Thomas Donaldson
577	Economy	"	Oct. 19, 1912	Edward I. Sakowitz
578	Eden	"	Nov. 26, 1924	Martin J. Cooney
579	Efficient	"	Mar. 22, 1920	Samuel W. Rice
580	Eighth Ward	"	Dec. 1, 1885	Charles M. Henry
581	Eight Points	"	Oct. 17, 1908	Arthur Tillmes
582	Eleventh Ward	"	Jan. 5, 1903	Benjamin F. Hurd
583	Ellveeay-Newspaper Workers'	"	†(See below)	Louis V. Aronson
584	Elwood	"	June 12, 1919	Carl F. Langlas
585	Empire	"	June 26, 1908	David E. Hirschberg
586	Employees'	"	May 2, 1919	Walter E. Hunt

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

* Vice-President.

** Corinthian Building and Loan Association, Newark, is in process of liquidation by this Department.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
David Z. Jeselsohn	Samuel Klein	60 Park Place, Newark, N. J.	532
C. Harold Gascoyne	Frank P. Litter	22 Belmont Ave., Newark, N. J.	533
Joseph Kraemer	John Zipfel, III	20 Belmont Ave., Newark, N. J.	534
William Greenfield	Nathan Perselay	535 High St., Newark, N. J.	535
Arthur A. Werthmann	Henry P. George	16 Clinton St., Newark, N. J.	536
Pearce R. Franklin	William G. Dassing	City Hall, Newark, N. J.	537
Walter D. Van Riper	Charles R. Van Doren	350 Little St., Belleville, N. J.	538
Isadore H. Colton	George H. Yonkers	249 Clinton Ave., Newark, N. J.	539
Degraw, Murray & Keenan	Frank C. Snyder	261 Orange St., Newark, N. J.	540
Ernest F. Keer, Jr.	Irving L. Ryerson	514 Richmond Ave., Maplewood, N. J.	541
Charles M. Myers	Frederick C. Johnson	196 Roseville Ave., Newark, N. J.	542
Joseph M. Degnan	Fred M. Summers	245 Roseville Ave., Newark, N. J.	543
Kussy, Cohn & Kohn	Nathan Perselay	535 High St., Newark, N. J.	544
Simon L. Fisch	Henry Kranzler	Lefcourt Bldg., Newark, N. J.	545
Joseph E. Conlon	William B. Heller	14 Ferry St., Newark, N. J.	546
Sorg, Duncan & Bailey	Floyd R. Opie	492 Clinton Ave., Newark, N. J.	547
Samuel Dreskin	Joseph Lieb	199 Hansbury Ave., Newark, N. J.	548
Kraemer & Siegler	Philip A. Sobel	24 Branford Place, Newark, N. J.	549
Henry W. Egner, Jr.	A. Wilberforce Egner	17 Academy St., Newark, N. J.	550
Saul and Jos E. Cohn	H. E. Hampson	755 Broad St., Newark, N. J.	551
Louis J. Beers	William C. Treiber	1177 Bergen St., Newark, N. J.	552
Levy, Fenster & McCloskey	Charles H. Burgesser	246 South 20th St., Newark, N. J.	553
Charles C. Pilgrim	LeRoy F. Murphy	33 Tuxedo Road, Montclair, N. J.	554
Philip Rothschild	Robert Caruba	11 Hill St., Newark, N. J.	555
			556
Aaron Lasser	George H. Yonkers	249 Clinton Ave., Newark, N. J.	557
Joseph G. Young	Walter J. Nicholson	810 Broad St., Newark, N. J.	558
Christian J. Knispel	Edgar G. Spitz	25 Rosedale Ave., Maplewood, N. J.	559
William Harris	Frank Henchon	14 Park Place, Newark, N. J.	560
Charles C. Pilgrim	LeRoy F. Murphy	755 Broad St., Newark, N. J.	561
Harry T. Davimos	Alfred N. Baum	61 Kenwood Place, East Orange, N. J.	562
Stein, Hannoch & Lasser	Benjamin Blank	52 Belmont Ave., Newark, N. J.	563
Michael J. Quigley	Neil J. McManus	838 Clifton Ave., Newark, N. J.	564
W. M. Ceylowski	John W. Rippon	377 Essex Ave., Bloomfield, N. J.	565
Joseph Steiner	Harry Wertheim	237 No. 11th St., Newark, N. J.	566
David Bernheim	Gottlieb Jacobs	10 Charlton St., Newark, N. J.	567
Charles A. Woodruff	Arthur Dorsch	11 Commerce St., Newark, N. J.	568
Francis P. Meehan	Herman R. Schaefer	48 North Munn Ave., Newark, N. J.	569
Michael S. Precker	Leopold Isserman	24 Branford Place, Newark, N. J.	570
A. Milton Jacobs	Nathan Lifshus	17 Pacific St., Newark, N. J.	571
Louis J. Cohen	Abraham Levin	207 Market St., Newark, N. J.	572
Louis J. Beers	Elton B. Alger	23 Wilson Place, Bellville, N. J.	573
Scharringhausen & Hartpence	William B. Heller	850 S. Fourteenth St., Newark, N. J.	574
Egner & Beatty	William C. Beatty	170 Nesbit Ter., Irvington, N. J.	575
Philip M. Gehl	Morris J. Hoenig	9 Clinton St., Newark, N. J.	576
Barney Larkey	Samuel E. Sofman	514 Clinton Avenue, Newark, N. J.	577
Mary C. Durr	John E. Durr	829 Broad St., Newark, N. J.	578
William L. Greenbaum	Samuel I. Bendet	1180 Raymond Blvd., Newark, N. J.	579
Henry G. Pilch	Seymour Tucker	24 Commerce St., Newark, N. J.	580
Adam J. Rossbach	Walter L. Koerner	81 Wagner Place, Irvington, N. J.	581
Scott German	Arthur F. Smethurst	487 Orange St., Newark, N. J.	582
Braelow & Tepper	Frank C. Snyder	1060 Broad St., Newark, N. J.	583
Alfred W. Cooper	Louis P. Teller	698 Parker St., Newark, N. J.	584
Emanuel Lowenstein	Samuel S. Dillenberg	130 Market St., Newark, N. J.	585
David Bobker	William J. Axt	50 Eastern Parkway, Newark, N. J.	586

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
532	Circle	Newark	$1,647	.....	$225,500
533	Citizens'	"	1,129	$32	513,400
534	City	"	3,163	10,919	316,300
535	City Hall	"	2,927	2,500	763,000
536	City Line	"	627	.....	284,100
537	Civic	"	1,916	74	324,600
538	Clark	"	8,269	10,737	1,010,600
539	Clinton Place	"	138	69	516,600
540	Co-Investors	"	15,245	7,200	439,100
541	Colossal	"	4,032	1,738	115,800
542	Columbia	"	1,047	110	240,600
543	Columbus Institute	"	2,579	100	679,950
544	Commerce	"	793	.....	389,000
545	Commercial	"	146	3,125	276,900
546	Commonwealth	"	5,881	200	575,600
547	Community	"	6,991	10,411	508,300
548	Compact	"	794	.....	716,750
549	Composite	"	1,768	.....	297,100
550	Concordia	"	1,148	5,800	429,700
551	Concrete	"	3,022	4,500	268,700
552	Congress	"	1,240	3,000	417,400
553	Conservative	"	583	7,367	243,300
554	Continental	"	2,773	4,003	242,900
555	Copartners	"	958	1,000	64,500
556	Corinthian	"	.....	.....	.....
557	Cornerstone	"	3,387	.....	283,100
558	Court House	"	7,207	11,000	893,800
559	Court South End	"	4,931	8,200	582,300
560	Creative	"	758	.....	153,300
561	Crescent	"	1,170	21	252,600
562	Criterion	"	634	.....	484,350
563	Crosstown	"	3,633	.....	1,052,100
564	Custer	"	961	194	408,500
565	Defiance	"	1,259	4,729	289,500
566	Delta	"	1,162	1,052	494,100
567	Dependable	"	1,900	.....	268,800
568	Divident Hill	"	1,421	1,231	686,150
569	Domestic	"	13,371	4,000	283,800
570	Doric	"	2,533	536	221,300
571	Down Town	"	606	.....	277,400
572	Druggists	"	235	.....	427,360
573	Eagles	"	1,564	6,307	411,900
574	East End	"	2,891	6,500	493,100
575	Echo	"	1,588	3,372	286,350
576	Eclipse	"	2,002	264	431,700
577	Economy	"	29,079	.....	752,400
578	Eden	"	5,328	.....	295,800
579	Efficient	"	4,046	.....	699,300
580	Eighth Ward	"	29,665	5,500	1,702,450
581	Eight Points	"	1,881	176	438,800
582	Eleventh Ward	"	685,472	.....	15,213,500
583	Ellveeay-Newspaper Workers'	"	12,396	666	777,091
584	Elwood	"	7,088	4,449	576,800
585	Empire	"	2,732	.....	391,150
586	Employees'	"	3,291	7,000	288,850

AT THE CLOSE OF FISCAL YEAR. ENDED DURING 1932

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$34,600	$1,830	$115,441	$9,153	$1,673	$389,844	532
54,029	28,245	103,904	14,017	5,527	720,283	533
.....	8,375	129,176	22,007	6,524	496,464	534
31,000	13,495	252,141	18,521	7,379	1,090,963	535
.....	774	17,798	5,789	659	309,747	536
5,200	2,435	9,956	9,576	6,633	360,390	537
59,485	20,985	216,278	34,674	11,152	1,372,180	538
.....	12,715	78,552	7,639	7,443	623,156	539
.....	9,395	75,725	5,265	832	552,762	540
8,200	2,350	22,602	1,239	250	156,211	541
.....	7,050	87,853	7,258	28,791	372,709	542
3,000	18,550	124,770	22,697	6,379	858,025	543
.....	13,905	66,308	2,230	2,395	474,631	544
35,000	3,575	80,471	13,895	691	413,803	545
4,500	20,650	97,845	8,974	3,942	717,592	546
50,000	14,900	41,866	5,091	697	638,256	547
.....	19,482	66,945	30,842	17,480	852,293	548
65,400	9,760	211,545	49,673	8,007	643,253	549
.....	7,840	77,724	8,172	1,737	532,121	550
.....	2,785	20,184	3,798	1,710	304,699	551
.....	5,385	13,767	5,366	2,795	448,953	552
.....	7,315	41,830	3,215	1,761	305,371	553
24,200	3,050	8,597	498	535	286,556	554
.....	5,434	3,532	4,136	560	80,120	555
.....	.....	.....	.....	.....	.....	556
.....	6,851	179,470	32,103	5,746	510,657	557
36,200	12,686	62,462	14,581	10,540	1,048,476	558
.....	14,072	13,444	6,218	1,685	630,850	559
.....	1,810	70,940	44,200	6,686	277,694	560
3,000	3,725	27,635	3,781	550	292,482	561
6,500	1,645	26,360	24,275	6,142	549,906	562
143,500	58,919	384,211	43,843	34,044	1,720,250	563
.....	8,846	38,227	9,147	3,187	469,062	564
.....	13,474	20,253	4,755	762	334,732	565
.....	33,111	210,426	45,736	2,972	788,559	566
40,000	17,150	63,473	8,189	576	400,088	567
.....	14,510	32,766	30,393	3,667	770,138	568
.....	3,623	.....	3,475	1,400	309,669	569
.....	9,418	59,389	14,081	2,638	309,895	570
.....	3,500	61,810	1,876	3,225	384,417	571
.....	9,870	167,267	15,084	678	620,494	572
.....	19,350	150,338	9,193	3,377	602,029	573
.....	7,120	68,652	8,965	7,600	594,828	574
.....	5,969	47,497	3,721	1,749	350,246	575
.....	9,240	136,126	31,480	9,370	620,182	576
.....	50,166	411,053	88,943	12,463	1,344,104	577
.....	6,602	65,628	12,628	1,229	387,215	578
.....	36,872	32,705	34,745	5,560	818,228	579
.....	48,385	306,471	64,460	113,191	2,270,122	580
.....	8,200	23,896	6,456	2,268	481,677	581
.....	96,396	4,700,057	244,573	51,266	20,991,264	582
112,500	36,150	435,746	12,392	8,820	1,395,761	583
.....	5,925	89,858	21,196	3,436	708,752	584
27,000	10,620	66,083	19,002	7,771	524,358	585
.....	10,793	59,257	26,993	1,789	397,973	586

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
532	Circle	Newark	$211,258			$57,400
533	Citizens'	"	445,362			134,900
534	City	"	302,174			104,950
535	City Hall	"	467,124			398,300
536	City Line	"	169,932			61,400
537	Civic	"	224,070			56,100
538	Clark	"	664,210	$57,589		330,900
539	Clinton Place	"	334,951			148,400
540	Co-Investors	"	389,304			12,900
541	Colossal	"	110,858			8,000
542	Columbia	"	258,648			45,800
543	Columbus Institute	"	504,767			176,300
544	Commerce	"	304,752			53,500
545	Commercial	"	183,879			129,900
546	Commonwealth	"	394,797			168,850
547	Community	"	409,740			50,600
548	Compact	"	458,952			246,850
549	Composite	"	331,368			139,250
550	Concordia	"	321,375			113,700
551	Concrete	"	202,344			26,800
552	Congress	"	290,100			67,700
553	Conservative	"	229,376			14,700
554	Continental	"	183,575			27,200
555	Copartners	"	50,226			9,600
556	Corinthian	"				
557	Cornerstone	"	289,980			108,825
558	Court House	"	612,096			165,800
559	Court South End	"	381,736			102,500
560	Creative	"	135,399			28,965
561	Crescent	"	178,467			36,500
562	Criterion	"	278,113			89,400
563	Crosstown	"	934,500			445,600
564	Custer	"	285,520			88,900
565	Defiance	"	240,298			9,000
566	Delta	"	474,525			91,100
567	Dependable	"	203,325			77,100
568	Divident Hill	"	471,026			123,000
569	Domestic	"	207,267			43,250
570	Doric	"	180,570			69,700
571	Down Town	"	197,269			86,700
572	Druggists	"	344,193			131,200
573	Eagles	"	342,129			126,000
574	East End	"	317,145			146,300
575	Echo	"	223,286			48,150
576	Eclipse	"	305,294			169,600
577	Economy	"	712,218			238,050
578	Eden	"	235,890			50,250
579	Efficient	"	514,417			107,000
580	Eighth Ward	"	1,487,004			150,500
581	Eight Points	"	278,153			117,400
582	Eleventh Ward	"	13,892,716			
583	Ellveeay-Newspaper Workers'	"	857,042			90,400
584	Elwood	"	432,540			118,300
585	Empire	"	298,170			89,000
586	Employees'	"	262,726			49,900

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$2,209	.....	$524	.....	$57,174	$17,160	$16,119	$28,000	$389,844	532
554	.....	450	$100	.....	1,152	85,526	52,239	720,283	533
199	.....	665	.....	.....	4,998	56,155	27,323	496,464	534
1,561	.....	532	.....	62,000	58,611	77,635	25,200	1,090,963	535
2,553	.....	52	.....	29,000	.....	40,598	6,212	309,747	536
6	.....	122	.....	18,000	1,543	49,401	11,148	360,390	537
562	.....	793	.....	130,000	160	155,957	32,009	1,372,180	538
532	.....	3	.....	26,500	17,782	61,010	33,978	623,156	539
1,725	.....	212	.....	40,000	.....	84,873	23,748	552,762	540
106	.....	.....	.....	12,000	3,032	18,348	3,867	156,211	541
2,200	.....	188	.....	.....	.....	51,917	13,956	372,709	542
3,288	.....	227	.....	20,000	4,137	102,195	47,111	858,025	543
390	.....	161	.....	39,500	1,567	67,562	7,199	474,631	544
15,570	.....	1,008	4,746	33,000	34	32,353	13,313	413,803	545
122	.....	223	450	34,000	.....	100,435	18,715	717,592	546
387	.....	250	.....	50,000	1,188	118,715	7,376	638,256	547
8,758	.....	225	.....	35,000	1,419	81,089	20,000	852,293	548
18,240	.....	61	.....	32,500	47,738	25,871	48,225	643,253	549
.....	.....	352	.....	13,000	.....	74,685	9,009	532,121	550
499	.....	156	1,000	10,000	.....	56,515	7,385	304,699	551
40	.....	227	.....	18,000	.....	69,866	3,020	448,953	552
822	.....	155	.....	.....	.....	53,655	6,663	305,371	553
.....	.....	.....	293	20,000	.....	46,888	8,600	286,556	554
4,524	.....	45	.....	7,500	76	7,290	859	80,120	555
.....	.....	.....	.....	.....	.....	.....	.....	.....	556
4,066	.....	274	.....	.....	31,755	41,166	34,591	510,657	557
1,680	.....	639	.....	77,500	1,000	172,777	16,984	1,048,476	558
28	.....	287	.....	45,000	2,300	89,833	9,166	630,850	559
12,553	.....	195	.....	29,071	36,677	.....	34,834	277,694	560
1,429	.....	322	.....	21,500	.....	46,384	7,880	292,482	561
3,423	.....	3	.....	63,000	25,088	59,135	31,744	549,906	562
770	.....	1,195	14,369	24,500	.....	161,437	137,879	1,720,250	563
4,609	.....	438	.....	10,000	5,138	51,756	22,701	469,062	564
2,235	.....	265	10,088	5,000	180	61,144	6,522	334,732	565
1,976	.....	167	.....	62,000	33,000	92,906	32,885	788,559	566
9,383	$11,566	233	.....	34,000	8,037	43,852	12,592	400,088	567
28	.....	464	.....	42,000	27	103,275	30,318	770,138	568
1,747	.....	217	.....	.....	.....	55,579	1,609	309,669	569
1,871	.....	120	.....	10,000	1,784	27,086	18,764	309,895	570
44	.....	.....	.....	8,000	11,913	28,082	16,409	348,417	571
1,136	.....	55	.....	5,600	44,023	51,110	43,177	620,494	572
1,217	.....	310	.....	28,000	152	90,572	13,649	602,029	573
290	.....	347	.....	35,500	.....	82,028	13,218	594,828	574
1,543	.....	163	.....	15,000	1,336	56,018	4,750	350,246	575
70	.....	240	.....	42,000	17,611	26,190	59,177	620,182	576
24,590	.....	210	.....	170,605	8,487	79,925	110,019	1,344,104	577
3,536	.....	137	.....	47,736	16	28,325	21,325	387,215	578
1,991	.....	926	.....	69,000	18,669	90,203	11,022	813,228	579
15,530	.....	2,126	.....	150,000	4,986	395,657	64,319	2,270,122	580
211	.....	491	.....	15,000	69	59,343	11,010	481,677	581
.....	.....	.....	.....	3,151,673	54,977	3,253,557	638,341	20,991,264	582
2,143	.....	2	.....	102,750	49,472	203,367	90,585	1,395,761	583
.....	.....	221	.....	24,000	1,275	123,276	9,140	708,752	584
146	.....	161	.....	49,000	2,581	34,300	51,000	524,358	585
2,999	.....	362	.....	26,000	7,316	35,783	12,887	397,973	586

TABLE 4—SHARES.

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
532	Circle	3,925	203	.....	.....	.....	.....	287	33
533	Citizens'	6,291	507	.....	.....	.....	.....	675	86
534	City	4,010	328	.....	.....	.....	.....	524	60
535	City Hall	8,191	445	.....	.....	.....	.....	1,991	214
536	City Line	2,762	234	.....	.....	.....	.....	307	39
537	Civic	3,160	267	.....	.....	.....	.....	280	50
538	Clark	9,938	1,018	433	77	.....	.....	1,654	302
539	Clinton Place	5,483	487	.....	.....	.....	.....	742	70
540	Co-Investors	5,883	393	.....	.....	.....	.....	65	10
541	Colossal	3,115	258	.....	.....	.....	.....	40	9
542	Columbia	3,773	354	.....	.....	.....	.....	229	31
543	Columbus Institute	7,482	652	.....	.....	.....	.....	882	118
544	Commerce	4,557	347	.....	.....	.....	.....	267	41
545	Commercial	3,061	233	.....	.....	.....	.....	649	75
546	Commonwealth	5,771	482	.....	.....	.....	.....	844	122
547	Community	6,019	367	.....	.....	.....	.....	253	31
548	Compact	7,999	429	.....	.....	.....	.....	1,234	81
549	Composite	4,386	348	.....	.....	.....	.....	696	75
550	Concordia	4,861	422	.....	.....	.....	.....	569	84
551	Concrete	2,772	237	.....	.....	.....	.....	134	25
552	Congress	5,038	430	.....	.....	.....	.....	339	41
553	Conservative	3,808	318	.....	.....	.....	.....	74	11
554	Continental	3,012	176	.....	.....	.....	.....	136	16
555	Copartners	1,204	115	.....	.....	.....	.....	48	11
556	Corinthian	.....	.....	.....	.....	.....	.....	.....	.....
557	Cornerstone	4,097	325	.....	.....	.....	.....	544	42
558	Court House	8,272	599	.....	.....	.....	.....	829	124
559	Court South End	6,958	580	.....	.....	.....	.....	512	50
560	Creative	2,686	139	.....	.....	.....	.....	144	21
561	Crescent	2,921	240	.....	.....	.....	.....	182	27
562	Criterion	4,707	244	.....	.....	.....	.....	447	67
563	Crosstown	13,798	808	.....	.....	.....	.....	2,228	119
564	Custer	4,245	389	.....	.....	.....	.....	444	61
565	Defiance	3,959	297	.....	.....	.....	.....	45	6
566	Delta	7,441	510	.....	.....	.....	.....	455	42
567	Dependable	3,334	263	.....	.....	.....	.....	386	44
568	Divident Hill	8,091	591	.....	.....	.....	.....	615	80
569	Domestic	3,379	312	.....	.....	.....	.....	216	32
570	Doric	4,928	396	.....	.....	.....	.....	349	46
571	Down Town	3,495	262	.....	.....	.....	.....	433	49
572	Druggists	5,329	376	.....	.....	.....	.....	656	130
573	Eagles	4,941	359	.....	.....	.....	.....	630	67
574	East End	4,659	401	.....	.....	.....	.....	731	109
575	Echo	3,872	386	.....	.....	.....	.....	240	28
576	Eclipse	5,542	444	.....	.....	.....	.....	848	58
577	Economy	9,566	655	.....	.....	.....	.....	1,190	121
578	Eden	4,691	284	.....	.....	.....	.....	251	38
579	Efficient	11,103	769	.....	.....	.....	.....	535	68
580	Eighth Ward	19,054	852	.....	.....	.....	.....	752	102
581	Eight Points	5,264	380	.....	.....	.....	.....	587	63
582	Eleventh Ward	348,898	13,379	.....	.....	.....	.....	.....	.....
583	Ellveeay-Newspaper Workers'	11,524	706	.....	.....	.....	.....	452	68
584	Elwood	6,617	329	.....	.....	.....	.....	591	46
585	Empire	4,029	240	.....	.....	.....	.....	445	40
586	Employees'	3,213	380	.....	.....	.....	.....	249	42

MEMBERSHIP 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	
4,212	42	194	S.	$1.00 m.	$200	6	.....	$1.00 a	532
6,966	148	445	S.	1.00 m.	200	6	$4.00 & $1.00 a	.....	533
4,534	58	330	S.	1.00 & 2.00 m.	200	6	4.00 a	2.00 a	534
10,182	95	564	S.	1.00 m.	200	6	3.00 a	1.00 a	535
3,069	52	221	S.	1.00 m.	200	6	3.00 a	3.00 a	536
3,440	67	250	S.	1.00 m.	200	6	3.00 a	2.00 a	537
12,025	255	1,142	S.	1.00 & 2.00 m.	200	6	2.00 a & .03 b	.....	538
6,225	100	457	O.P.	.....	200	6	1., 1.50, 2. & 4. a	1.00 a	539
5,948	79	324	S.	1.00 m.	200	6	3.00 a	1.00 a	540
3,155	23	244	O.P.	.....	200	6	3.00 a & .03 b	2.00 a	541
4,002	68	317	S.	1.00 m.	200	6	4.00 a	1.00 a	542
8,364	177	593	S.	1.00 m.	200	6	3.00 a	1.00 a	543
4,824	85	303	O.P.	1.00 m.	200	6	3.00 a	1.00 a	544
3,710	53	255	S.	1.00 m.	200	6	4.00 a	2.00 a	545
6,615	131	473	S.	1.00 m.	200	6	3.00 a & .03 b	.05 b	546
6,272	96	302	S.	1.00 m.	200	6	3.00 a	.....	547
9,233	105	405	S.	1.00 m.	200	6	4.00 a	2.00 a	548
5,082	56	367	S.	1.00 m.	200	6	3.00 a	.....	549
5,430	112	394	S.	1.00 m.	200	6	3.00 a	1.00 a	550
2,906	51	211	S.	1.00 m.	200	6	2.00 a	1.00 a	551
5,377	71	400	S.	1.00 m.	200	6	3.00 a	1.00 a	552
3,882	65	264	S.	1.00 m.	200	6	3.00 a	1.00 a	553
3,148	36	156	N.S.	1.00 m.	200	6	.05 b	.....	554
1,252	28	98	S.	1.00 m.	200	6	3.00 a	2.00 a	555
.....	.....	.....	.....	.....	...	...	.....	.....	556
4,641	59	308	S.	1.00 m.	200	6	.....	1.00 & 2.00 a	557
9,101	165	558	S.	1.00 m.	200	6	3.00 a	3.00 a	558
7,470	152	478	S.	1.00 m.	200	6	3.00 a	.....	559
2,830	19	141	S.	1.00 m.	200	6	3.00 a	1.00 a	560
3,103	78	189	S.	1.00 m.	200	6	3.00 a	.....	561
5,154	67	244	O.P.	.....	200	6	4.00 a	2.00 a	562
16,026	122	805	S.	1.00 m.	200	6	.....	2.00 a	563
4,689	97	353	S.	1.00 m.	200	6	3.00 a	1.00 a	564
4,004	62	241	S.	1.00 m.	200	6	3.00 a	1.00 a	565
7,896	100	452	S.	1.00 m.	200	6	4.00 a	1.00 a	566
3,720	73	234	S.	1.00 m.	200	6	2.00 a	1.00 a	567
8,706	139	532	S.	1.00 m.	200	6	3.00 a	1.00 a	568
3,595	72	272	S.	1.00 m.	200	6	3.00 a	1.00 a	569
5,277	57	385	S.	1.00 m.	200	6	4.00 a	1.00 a	570
3,928	48	263	O.P.	.....	200	6	.....	1.00 a	571
5,985	79	427	S.	1.00 m.	200	6	3.00 a	1.00 a	572
5,571	105	321	S.	1.00 m.	200	6	4.00 a	1.00 a	573
5,390	94	416	S.	1.00 m.	200	6	4.00 a	.....	574
4,112	63	351	S.	1.00 m.	200	6	3.00 a	1.00 a	575
6,390	60	442	S.	1.00 m.	200	6	3.00 a	2.00 a	576
10,756	162	614	S.	1.00 m.	200	6	4.00 a	1.00 a	577
4,942	70	252	S.	1.00 m.	200	6	3.00 a	1.00 a	578
11,638	126	711	S.	1.00 m.	200	6	4.00 a	1.00 a	579
19,806	317	637	S.	1.00 m.	200	6	2.00 a	2.00 a	580
5,851	83	360	S.	1.00 m.	200	6	3.00 a	1.00 a	581
348,898	1,685	11,694	O.P.	.....	100	6	2.00 a to 4.00 a	2.00 a	582
11,976	150	624	O.P.	.....	200	6	1.00 a	2.00 a	583
7,208	105	270	S.	1.00 m.	200	6	3.00 a	3.00 a	584
4,474	82	198	S.	1.00 m.	200	6	4.00 a	2.00 a	585
3,462	86	336	S.	1.00 & 2.00 m.	200	6	2.00 a	1.00 a	586

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			
587	Engineers	Newark	July 15, 1925	Fred Romp
588	Enterprise	"	Mar. 28, 1883	Edwin Sternkopf
589	Equality	"	Oct. 14, 1919	Leo Flaster
590	Equal-Rights	"	July 30, 1909	Charles Muntrick
591	Equitable	"	May 8, 1906	C. P. Schmidt
592	Essex Mutual	"	July 1, 1919	Frederick Bowden
593	Essex Power Station	"	May 6, 1921	Marion Penn
594	Eureka	"	May 22, 1909	Paul J. Moore
595	Ever-Ready	"	Jan. 6, 1920	Arthur Bachrach
596	Everybody's	"	Mar. 20, 1913	Frederick J. Stephans
597	Excellent	"	Jan. 14, 1926	Joseph Spiotta
598	Excelsior	"	May 27, 1879	Louis Rose
599	Executive	"	April 19, 1902	August M. Kleemann
600	Fabyan	"	Feb. 1, 1911	Edwin A. Scott
601	Fairmount	"	June 19, 1900	G. F. Kautzman
602	Falcon	"	June 27, 1919	Samuel C. Schwartz
603	Famous	"	June 16, 1921	Louis Susskind
604	Favorite	"	Mar. 11, 1921	Philip Elins
605	Federal	"	April 23, 1904	John J. Baader
606	Fidelity	"	Nov. 18, 1905	George C. Heller
607	Fifteenth Ward	"	Oct. 2, 1902	J. Edward Leslie
608	Fifth Ward	"	Feb. 10, 1911	Charles A. Schmitt
609	Finance	"	Nov. 11, 1919	Max Lewitt
610	Firemen's	"	Feb. 19, 1907	George B. Astley
611	Fireside	"	Jan. 27, 1887	John W. Fahr
612	First Bohemian	"	July 16, 1913	Bohumil Novak
613	First Italian	"	Mar. 30, 1891	Gaetano Dallavalle
614	First Ward	"	May 20, 1910	William J. Fagan, Jr.
615	Five Points	"	Jan. 15, 1913	Alexander Brunner
616	Foresters	"	Mar. 16, 1908	Michael Leveen
617	Forest Hill	"	Dec. 10, 1912	Joseph E. Martin
618	Foundation	"	Oct. 16, 1919	Joseph Okin
619	Founders	"	Feb. 4, 1926	Michael A. Stavitsky
620	Fourteenth Ward	"	Dec. 15, 1885	Frederick W. Paul
621	Fourth Ward	"	Mar. 3, 1919	John F. J. Sheehan
622	Fraternal	"	April 12, 1887	Albert N. Gatchell
623	Freeholders	"	May 8, 1926	Heyman Moskow
624	Fulton	"	Sept. 15, 1911	Ferdinand A. Hübert
625	Future	"	Sept. 12, 1922	Joseph Weiser
626	Gem	"	Sept. 8, 1919	Louis H. Hare
627	Gibraltar	"	Mar. 18, 1909	William Wepner
628	Gilt Edge	"	Jan. 14, 1921	Nathan Benisch
629	Globe	"	Feb. 18, 1905	Edward Kohn
630	Golden Rule	"	Dec. 2, 1924	**(See below)
631	Good Year	"	Jan. 31, 1923	Maurice A. Wachstein
632	Grand	"	Oct. 14, 1891	Samuel Litwin
633	Granite	"	Mar. 18, 1914	George A. Guenther
634	Grant	"	Feb. 15, 1910	Samuel Goldrosen
635	Great American	"	Feb. 18, 1919	William Fiverson
636	Great Eastern	"	Mar. 12, 1919	Fred Ehrenkranz
637	Green Star	"	Dec. 6, 1922	***(See below)
638	Gregorian	"	Jan. 18, 1923	Nicholas A. Bibbo
639	Guarantee	"	Jan. 21, 1898	Julius E. Flink
640	Guardsmen	"	April 5, 1926	Edward Phillips
641	Hahne	"	April 19, 1907	William H. Haggerty

** Golden Rule Building and Loan Association, Newark, merged with the Personal Building and Loan Association, Newark.—See Personal (No. 794) for the merged data.

*** Green Star Building and Loan Association, Newark, is in process of liquidation by this Department.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Michael Breitkopf	Leo Reilly	192 Market St., Newark, N. J.	587
Scharringhausen & Hartpence	William B. Heller	14 Ferry St., Newark, N. J.	588
Osborne, Cornish & Scheck	Joseph Moritz	141 Richelieu Terrace, Newark, N. J.	589
Arthur R. Denman	Walter J. Nicholson	810 Broad St., Newark, N. J.	590
Mulligan & Koenig	Louis Kirschner	392 Walnut St., Newark, N. J.	591
W. Stanley Naughright	Otto H. Wilhelm	15 Headley Ter., Irvington, N. J.	592
Carl F. Hinrichsen	James H. Brennan	30 Eastern Parkway, Newark, N. J.	593
William P. Murphy	Norman Keeley	24 Commerce St., Newark, N. J.	594
Isaac Fleischman	Herbert Z. Steiner	3 Belmont Ave., Newark, N. J.	595
Joseph G. Young	William F. Ackerson	670 Bergen St., Newark, N. J.	596
Benjamin Wasserman	Anthony Capraro	449 Central Ave., Newark, N. J.	597
Scharringhausen & Hartpence	Joseph I. Conlan	17 Academy St., Newark, N. J.	598
Arthur A. Werthmann	Henry P. George	16 Clinton St., Newark, N. J.	599
Charles A. Woodruff	Arthur Van Steenbergh	8 Bond St., Hillside, N. J.	600
Jacob L. Newman	William C. Treiber	755 Broad St., Newark, N. J.	601
Edward Fenias	Benjamin Kirschner	11 Hill St., Newark, N. J.	602
Joseph Susskind	Raymon Spreen	19 Clinton St., Newark, N. J.	603
Emanuel D. Lasher	Gustave Kirsch	27 Elizabeth Avenue, Newark, N. J.	604
Jacob L. Newman	Marcus A. Fox	371 So. Orange Ave., Newark, N. J.	605
Joseph K. Franks	Charles N. Halsted	45 Clinton St., Newark, N. J.	606
Robert S. Terhune	Robert B. Mapletoft	18 Bathgate Place, Newark, N. J.	607
Joseph E. Conlon	William H. Becker	42 Morgan Place, Arlington, N. J.	608
David E. Bernstein	Nathaniel Sofman	786 Broad St., Newark, N. J.	609
Louis J. Beers	A. Joseph Radler	262 Lafayette St., Newark, N. J.	610
Frederic L. Johnson	Charles T. Ziegler	9 Clinton St., Newark, N. J.	611
Frank E. Krasny	Frank Zika	20 Tichenor Terrace, Irvington, N. J.	612
Casimiro Scoppettone	Stephen L. Iaroli	92 Wickliffe St., Newark, N. J.	613
Michael J. Quigley	Benedict A. Harter	18 Belmont Ave., Newark, N. J.	614
Mulligan & Koenig	Howard Hopper	67 North 9th St., Newark, N. J.	615
I. Henry Coyne	Moses Gansler	93 Mercer St., Newark, N. J.	616
Robert S. Terhune	Julius A. Proehl	20 Clinton St., Newark, N. J.	617
Aaron Marder & Charles S. Okin.	Sydney Seidler	128 Market St., Newark, N. J.	618
Harry Dvorken	Rudolph A. Glickman	1060 Broad St., Newark, N. J.	619
George S. Pollard	Cyrus D. Axtell	222 Clinton Ave., Newark, N. J.	620
Michael Silver	Leopold Isserman	24 Branford Place, Newark, N. J.	621
Frank W. Long	Robert B. Mapletoft	18 Bathgate Place, Newark, N. J.	622
Daniels & Jacobson	Arthur H. Schlosser	2 Mott St., Newark, N. J.	623
William L. Brunyate	Charles E. Waters	148 Greenwood Ave., East Orange, N. J.	624
Harry S. Neiwirth	Sydney Seidler	226 Custer Ave., Newark, N. J.	625
Isidore H. Colton	L. F. Gardiner, Jr.	502 High St., Newark, N. J.	626
Charles B. Clancy	Frank P. Litter	22 Belmont Ave., Newark, N. J.	627
Jacob Fox	M. Vernon Bendet	87 Peck Ave., Newark, N. J.	628
Henry Hahn	Charles T. Ziegler	9 Clinton St., Newark, N. J.	629
			630
William Stalford	Fred J. Dinger	186 Pomona Ave., Newark, N. J.	631
Litwin & Litwin	Samuel S. Dillenberg	130 Market St., Newark, N. J.	632
Paul G. Roder	William Billington	60 Alexander St., Newark, N. J.	633
Harry Kalisch	A. Sigmund Kanengieser	16 Belmont Ave., Newark, N. J.	634
David N. Popik	Max Schwartz	1101 Broad St., Newark, N. J.	635
Harry Teitelbaum	David Teitelbaum	7 Treacy Ave., Newark, N. J.	636
			637
Frank Cozzoline	Raymond Del Tufo	315 Park Ave., Newark, N. J.	638
Charles Hood	Clarence R. McKim	21 W. Market St., Newark, N. J.	639
Gerald A. Caruso	Alexander N. Ciavarra	149 Parker St., Newark, N. J.	640
Howard F. Kirk	Harold F. Schumacher	844 S. 14th St., Newark, N. J.	641

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
587	Engineers	Newark	$1,897	$3,200	$315,450
588	Enterprise	"	7,220	8,150	431,000
589	Equality	"	5,945	.....	439,700
590	Equal-Rights	"	4,851	5,546	271,900
591	Equitable	"	3,439	2,500	369,250
592	Essex Mutual	"	7,268	5,000	733,125
593	Essex Power Station	"	1,392	5,350	412,925
594	Eureka	"	1,913	.....	291,300
595	Ever-Ready	"	12,128	.....	1,226,000
596	Everybody's	"	2,199	.....	1,077,400
597	Excellent	"	5,673	.....	77,900
598	Excelsior	"	6,388	22,214	985,300
599	Executive	"	1,017	.....	273,800
600	Fabyan	"	2,573	6,307	450,900
601	Fairmount	"	3,014	.....	542,000
602	Falcon	"	1,800	.....	381,200
603	Famous	"	1,447	.....	362,100
604	Favorite	"	3,584	1,387	452,400
605	Federal	"	984	798	658,900
606	Fidelity	"	6,663	369	610,250
607	Fifteenth Ward	"	519	4,000	480,300
608	Fifth Ward	"	2,198	2,551	452,700
609	Finance	"	2,403	.....	595,000
610	Firemen's	"	13,330	11,000	588,200
611	Fireside	"	2,203	4,000	744,200
612	First Bohemian	"	5,529	6,500	489,100
613	First Italian	"	3,268	4,119	283,400
614	First Ward	"	2,488	10,000	591,200
615	Five Points	"	4,667	.....	734,400
616	Foresters	"	4,713	.....	1,101,900
617	Forest Hill	"	621	.....	568,000
618	Foundation	"	2,478	.....	576,500
619	Founders	"	4,621	.....	147,200
620	Fourteenth Ward	"	53,750	187,000	6,714,900
621	Fourth Ward	"	3,769	4,857	686,800
622	Fraternal	"	2,697	5,000	386,800
623	Freeholders	"	76	24	108,750
624	Fulton	"	1,586	190	592,300
625	Future	"	4,813	.....	385,000
626	Gem	"	7,422	.....	1,497,500
627	Gibraltar	"	2,398	10,764	685,000
628	Gilt Edge	"	5,835	.....	604,840
629	Globe	"	24,297	.....	1,069,200
630	Golden Rule	"	.....	.....	.....
631	Good Year	"	764	4,500	200,400
632	Grand	"	2,082	.....	264,400
633	Granite	"	2,826	8,639	510,550
634	Grant	"	235	200	785,300
635	Great American	"	560	.....	1,033,300
636	Great Eastern	"	635	.....	420,300
637	Green Star	"	.....	.....	.....
638	Gregorian	"	433	2,100	224,700
639	Guarantee	"	11,605	.....	2,016,300
640	Guardsmen	"	148	1,400	110,100
641	Hahne	"	17,824	50	683,300

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$5,025	$23,389	$8,039	$1,404	$358,404	587
.....	10,055	98,756	3,627	3,747	562,555	588
$68,500	24,555	261,911	30,715	18,122	849,448	589
4,500	10,100	57,745	5,201	2,880	362,723	590
.....	3,036	6,561	3,743	4,350	392,879	591
.....	19,105	132,171	11,568	3,139	911,376	592
.....	26,529	22,363	4,054	219	472,832	593
.....	11,750	47,353	4,318	340	356,974	594
23,900	28,969	265,603	90,627	26,453	1,673,680	595
46,000	22,661	555,207	7,429	7,023	1,717,919	596
.....	4,000	55,981	12,006	87,527	243,087	597
.....	27,440	137,735	23,598	17,980	1,220,655	598
.....	850	18,065	5,142	922	299,796	599
16,800	9,465	7,534	4,148	3,245	500,972	600
.....	17,900	265,546	22,920	10,736	862,116	601
7,600	9,677	70,816	49,250	6,685	527,028	602
39,000	4,420	118,700	24,413	4,496	554,576	603
.....	29,100	128,741	19,506	7,310	642,028	604
147,200	7,140	233,480	4,125	63,746	1,116,373	605
35,000	35,495	36,070	14,259	5,366	743,472	606
.....	3,470	75,764	22,517	3,622	590,192	607
.....	9,014	45,356	9,041	2,715	523,575	608
.....	25,031	38,897	68,421	9,150	738,902	609
3,000	9,610	107,476	25,562	6,820	764,998	610
34,700	12,755	105,643	10,650	2,359	916,510	611
.....	10,390	13,589	6,642	1,644	533,394	612
2,000	18,990	5,583	6,978	1,482	325,820	613
.....	9,420	251,180	10,026	7,179	881,493	614
.....	13,491	89,158	29,024	9,440	880,180	615
.....	45,205	180,109	92,501	30,101	1,454,529	616
.....	23,480	81,400	18,016	4,385	695,902	617
103,500	49,670	146,794	59,012	8,602	946,556	618
1,160	2,025	40,094	11,407	527	207,034	619
614,272	429,203	977,065	33,428	137,056	9,146,674	620
.....	29,835	195,492	17,622	6,858	945,233	621
.....	11,287	39,578	14,545	1,608	461,515	622
18,150	3,005	19,522	1,602	682	151,811	623
2,650	17,226	77,688	9,150	2,590	703,380	624
33,953	35,122	927,025	66,485	3,304	1,455,702	625
159,900	46,034	599,810	58,789	35,461	2,404,916	626
26,000	29,044	80,621	2,565	1,946	838,338	627
45,000	35,810	381,537	95,317	17,080	1,185,419	628
53,000	40,941	315,628	27,828	17,157	1,548,051	629
.....	.....	.....	.....	.....	.....	630
5,200	12,040	33,668	6,009	466	263,047	631
25,000	4,215	48,465	15,470	1,021	360,653	632
.....	4,650	25,442	5,471	1,159	558,737	633
211,000	41,160	411,602	89,177	6,836	1,545,510	634
.....	15,000	.....	13,603	20,917	1,083,380	635
.....	17,570	34,086	15,668	5,521	493,780	636
.....	.....	.....	.....	.....	.....	637
.....	13,525	.....	2,822	851	244,431	638
.....	43,301	1,625,821	30,607	55,838	3,783,472	639
4,900	7,120	5,789	3,373	3,560	136,390	640
.....	20,384	139,993	27,838	4,091	893,480	641

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
587	Engineers	Newark	$232,458	.....	.....	$40,800
588	Enterprise	"	328,608	.....	.....	105,700
589	Equality	"	431,843	.....	.....	158,450
590	Equal-Rights	"	224,383	.....	.....	57,350
591	Equitable	"	251,453	.....	.....	58,850
592	Essex Mutual	"	501,685	$19,026	.....	178,400
593	Essex Power Station	"	358,698	.....	.....	.....
594	Eureka	"	219,300	.....	.....	42,200
595	Ever-Ready	"	995,538	.....	.....	241,000
596	Everybody's	"	867,734	.....	.....	425,200
597	Excellent	"	122,010	.....	.....	43,450
598	Excelsior	"	764,462	.....	.....	182,800
599	Executive	"	165,915	.....	.....	56,700
600	Fabyan	"	266,461	.....	.....	113,900
601	Fairmount	"	529,182	.....	.....	118,450
602	Falcon	"	255,096	.....	.....	193,150
603	Famous	"	325,704	.....	.....	134,150
604	Favorite	"	384,240	.....	.....	110,400
605	Federal	"	425,442	6,239	.....	479,500
606	Fidelity	"	498,127	.....	.....	.....
607	Fifteenth Ward	"	320,392	.....	.....	140,900
608	Fifth Ward	"	347,833	.....	.....	81,200
609	Finance	"	431,653	.....	.....	146,800
610	Firemen's	"	448,948	.....	.....	171,300
611	Fireside	"	480,230	.....	.....	205,600
612	First Bohemian	"	328,780	.....	.....	100,300
613	First Italian	"	220,332	.....	.....	.....
614	First Ward	"	509,634	.....	.....	205,450
615	Five Points	"	503,594	.....	.....	190,200
616	Foresters	"	750,138	.....	.....	410,575
617	Forest Hill	"	390,639	.....	.....	86,400
618	Foundation	"	515,361	.....	.....	164,400
619	Founders	"	108,102	.....	.....	42,550
620	Fourteenth Ward	"	5,275,983	.....	.....	2,005,900
621	Fourth Ward	"	495,006	.....	.....	198,700
622	Fraternal	"	287,882	.....	.....	79,950
623	Freeholders	"	70,606	.....	.....	50,050
624	Fulton	"	466,734	.....	.....	102,900
625	Future	"	581,928	.....	.....	112,700
626	Gem	"	825,187	.....	.....	960,900
627	Gibraltar	"	490,230	.....	.....	178,275
628	Gilt Edge	"	671,295	.....	.....	257,100
629	Globe	"	785,188	.....	.....	244,500
630	Golden Rule	"	.....	.....	.....	.....
631	Good Year	"	202,149	.....	.....	6,000
632	Grand	"	214,216	.....	.....	40,800
633	Granite	"	338,984	.....	.....	109,200
634	Grant	"	755,704	.....	.....	415,600
635	Great American	"	489,582	.....	.....	324,400
636	Great Eastern	"	262,080	.....	.....	116,800
637	Green Star	"	.....	.....	.....	.....
638	Gregorian	"	185,031	.....	.....	.....
639	Guarantee	"	1,183,086	.....	.....	1,903,000
640	Guardsmen	"	98,578	.....	.....	5,500
641	Hahne	"	530,325	.....	.....	96,900

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

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	
$5,768	.....	$353	.....	$19,300	$96	$46,914	$12,715	$358,404	587
141	.....	235	.....	31,000	522	81,865	14,484	562,555	588
3,829	.....	847	.....	58,000	76,832	77,531	42,116	849,448	589
183	.....	187	.....	17,000	.....	55,822	7,798	362,723	590
448	.....	20	.....	17,000	156	60,487	4,465	392,879	591
579	.....	960	.....	55,000	5	138,432	17,289	911,376	592
1,125	.....	625	.....	5,000	.....	101,005	6,379	472,832	593
703	.....	380	.....	19,000	1,053	66,189	8,149	356,974	594
695	.....	2,304	.....	125,500	10,213	182,600	115,830	1,673,680	595
61	.....	27	.....	111,000	84,769	147,086	82,042	1,717,919	596
3,292	.....	75	.....	32,000	19,263	1,000	21,997	243,087	597
.....	.....	623	.....	55,500	120	186,920	30,230	1,220,655	598
.....	.....	50	.....	35,200	.....	35,880	6,051	299,796	599
252	.....	343	$1,600	27,000	18	82,850	8,548	500,972	600
1,042	.....	391	.....	63,000	2,880	69,663	77,508	862,116	601
3,358	.....	2,723	.....	35,000	314	.....	37,387	527,028	602
5,757	.....	320	.....	12,000	3,856	48,049	24,740	554,576	603
12,469	.....	1,411	.....	29,000	260	86,382	17,866	642,028	604
433	$26,242	441	.....	68,500	3,638	70,235	35,703	1,116,373	605
513	.....	412	.....	102,100	54	123,840	18,426	743,472	606
1,335	.....	1,132	.....	30,000	4,012	69,264	23,157	590,192	607
10	.....	303	.....	.....	15	88,415	5,799	523,575	608
11,166	.....	664	.....	39,500	31	73,375	35,713	738,902	609
254	.....	305	.....	.....	36	119,502	24,653	764,998	610
2,937	.....	364	.....	93,000	265	123,114	11,000	916,510	611
4,254	.....	485	.....	.....	50	83,662	15,863	533,394	612
140	.....	90	.....	29,217	256	69,970	5,815	325,820	613
3,299	.....	303	.....	45,000	.....	79,491	38,316	881,493	614
2,505	.....	234	.....	40,000	8,351	106,026	29,270	880,180	615
6,632	10,899	777	.....	70,000	11,043	104,568	89,897	1,454,529	616
92	.....	409	.....	95,500	2,354	100,509	19,999	695,902	617
1,810	.....	55	.....	64,000	32,554	62,572	105,804	946,556	618
6,288	.....	402	.....	21,000	10,196	10,307	8,189	207,034	619
.....	.....	8,279	17,876	400,000	15,270	1,308,663	114,703	9,146,674	620
1,143	.....	5,859	.....	68,000	8,479	107,166	60,880	945,233	621
184	.....	181	.....	12,000	2,256	71,774	7,288	461,515	622
1,765	.....	799	.....	15,000	310	4,596	8,685	151,811	623
579	.....	468	.....	15,000	.....	99,390	18,309	703,380	624
31,108	.....	634	.....	42,500	462,483	32,349	192,000	1,455,702	625
1,102	50,177	.....	.....	160,000	182,205	52,565	172,780	2,404,916	626
780	.....	41	.....	39,000	464	111,751	17,797	838,338	627
6,272	.....	548	.....	28,500	29,885	90,016	101,803	1,185,419	628
705	.....	1,902	.....	193,861	90,992	165,938	64,965	1,548,051	629
.....	.....	.....	.....	.....	.....	.....	.....	.....	630
2,391	.....	274	.....	.....	2	48,864	3,367	263,047	631
833	.....	177	.....	38,500	1,171	14,956	50,000	360,653	632
.....	.....	.....	.....	26,000	.....	72,152	12,401	558,737	633
100	2,060	1,895	.....	181,000	3,521	105,230	80,400	1,545,510	634
8,449	.....	250	.....	124,000	162	87,431	49,106	1,083,380	635
1,061	.....	1,066	.....	35,500	2,884	61,598	12,791	493,780	636
.....	.....	.....	.....	.....	.....	.....	.....	.....	637
558	.....	84	.....	8,000	25	49,814	919	244,431	638
909	.....	.....	2,752	282,400	152,612	.....	258,713	3,783,472	639
1,543	.....	89	.....	11,000	.....	16,845	2,835	136,390	640
36,603	.....	745	.....	95,500	.....	108,630	24,777	893,480	641

TABLE 4—SHARES.

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
587	Engineers	4,939	400	.....	.....	.....	.....	204	34
588	Enterprise	4,999	493	.....	.....	.....	.....	529	66
589	Equality	6,238	294	.....	.....	.....	.....	792	71
590	Equal-Rights	3,089	247	.....	.....	.....	.....	286	29
591	Equitable	3,841	372	.....	.....	.....	.....	294	45
592	Essex Mutual	7,337	557	206	14	.....	.....	892	123
593	Essex Power Station	6,787	797	.....	.....	.....	.....	.....	.....
594	Eureka	3,021	257	.....	.....	.....	.....	211	28
595	Ever-Ready	14,704	762	.....	.....	.....	.....	1,205	77
596	Everybody's	12,999	966	.....	.....	.....	.....	2,126	242
597	Excellent	2,617	275	.....	.....	.....	.....	217	46
598	Excelsior	11,907	932	.....	.....	.....	.....	914	109
599	Executive	2,635	232	.....	.....	.....	.....	283	42
600	Fabyan	4,107	269	.....	.....	.....	.....	570	70
601	Fairmount	8,144	692	.....	.....	.....	.....	592	72
602	Falcon	4,312	318	.....	.....	.....	.....	966	129
603	Famous	4,948	376	.....	.....	.....	.....	670	65
604	Favorite	6,246	394	.....	.....	.....	.....	552	39
605	Federal	7,657	436	45	10	.....	.....	2,397	150
606	Fidelity	8,138	398	.....	.....	.....	.....	.....	.....
607	Fifteenth Ward	4,560	388	.....	.....	.....	.....	704	102
608	Fifth Ward	5,262	469	.....	.....	.....	.....	406	49
609	Finance	5,821	363	.....	.....	.....	.....	734	104
610	Firemen's	6,455	516	.....	.....	.....	.....	857	106
611	Fireside	6,560	471	.....	.....	.....	.....	1,028	137
612	First Bohemian	5,473	488	.....	.....	.....	.....	501	104
613	First Italian	2,973	274	.....	.....	.....	.....	.....	.....
614	First Ward	5,590	617	.....	.....	.....	.....	1,027	108
615	Five Points	8,175	550	.....	.....	.....	.....	951	80
616	Foresters	11,730	746	.....	.....	.....	.....	2,052	163
617	Forest Hill	6,245	359	.....	.....	.....	.....	432	28
618	Foundation	8,112	416	.....	.....	.....	.....	822	83
619	Founders	2,274	149	.....	.....	.....	.....	213	43
620	Fourteenth Ward	90,447	4,072	.....	.....	.....	.....	10,029	998
621	Fourth Ward	8,412	462	.....	.....	.....	.....	994	84
622	Fraternal	4,519	553	.....	.....	.....	.....	399	79
623	Freeholders	1,828	169	.....	.....	.....	.....	250	65
624	Fulton	7,866	437	.....	.....	.....	.....	514	64
625	Future	8,053	494	.....	.....	.....	.....	564	89
626	Gem	13,111	642	.....	.....	.....	.....	4,805	400
627	Gibraltar	8,175	592	.....	.....	.....	.....	891	121
628	Gilt Edge	9,105	716	.....	.....	.....	.....	1,285	136
629	Globe	11,861	709	.....	.....	.....	.....	1,223	135
630	Golden Rule	.....	.....	.....	.....	.....	.....	.....	.....
631	Good Year	3,413	291	.....	.....	.....	.....	30	4
632	Grand	3,234	274	.....	.....	.....	.....	204	27
633	Granite	5,645	467	.....	.....	.....	.....	546	68
634	Grant	11,830	1,048	.....	.....	.....	.....	2,078	264
635	Great American	11,667	494	.....	.....	.....	.....	1,622	80
636	Great Eastern	4,599	343	.....	.....	.....	.....	584	93
637	Green Star	.....	.....	.....	.....	.....	.....	.....	.....
638	Gregorian	2,884	301	.....	.....	.....	.....	.....	.....
639	Guarantee	16,589	2,176	.....	.....	.....	.....	9,515	1,478
640	Guardsmen	2,142	263	.....	.....	.....	.....	27	5
641	Hahne	8,464	388	.....	.....	.....	.....	485	62

MEMBERSHIP 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	
5,143	64	370	S.	$1.00 m.	$200	6	$3.00 a	$1.00 a	587
5,528	113	446	S.	1.00 m.	200	6	4.00 a	.....	588
7,030	85	280	S.	1.00 m.	200	6	1.00 a-3.00 a-4.00 a	1.00 a	589
3,375	50	226	S.	1.00 m.	200	6	3.00 a	2.00 a	590
4,135	93	324	O.P.	.....	200	6	3.00 a	.....	591
8,435	117	577	S.	1.00 m.	200	6	4.00 a	1.00 a	592
6,787	144	653	S.	.25 w.	200	6	3.00 a	1.00 a	593
3,232	78	207	S.	1.00 m.	200	6	.03 b	.03 b	594
15,909	206	633	S.	1.00 m.	200	6	4.00 a	2.00 a	595
15,125	203	1,005	O.P.	.....	200	6	4.00 a	2.00 a	596
2,834	31	290	S.	1.00 m.	200	6	4.00 a	1.00 a	597
12,821	172	869	S.	1.00 m.	200	6	3.00 a & 4.00 a	1.00 a	598
2,918	45	229	S.	1.00 m.	200	6	3.00 a	3.00 a	599
4,677	97	242	S.	1.00 m.	200	6	3.00 a & .02½ b	.....	600
8,736	111	653	S.	1.00 m.	200	6	4.00 a	2.00 a	601
5,278	84	363	S.	1.00 m.	200	6	.....	1.00 a	602
5,618	61	380	S.	1.00 m.	200	6	4.00 a	1.00 a	603
6,798	95	338	S.	1.00 m.	200	6	4.00 a	2.00 a	604
10,009	75	521	O.P.	.....	200	6	4.00 a	2.00 a	605
8,138	147	251	S.	1.00 m.	200	6	1.00 & 3.00 a	1.00 a	606
5,264	99	391	S.	1.00 m.	200	6	3.00 a	1.00 a	607
5,668	121	397	S.	1.00 m.	200	6	3.00 a & .03 b	.03 b	608
6,555	78	389	S.	1.00 m.	200	6	3.00 a	3.00 a	609
7,312	95	527	S.	1.00 m.	200	6	3.00 a	.....	610
7,588	97	511	S.	1.00 m.	200	6	3.00 a & .03 b	2.00 a	611
5,974	115	477	S.	1.00 m.	200	6	6.00 a	2.00 a	612
2,973	88	186	S.	1.00 m.	200	6	3.50 a	.....	613
6,617	111	614	S.	1.00 m.	200	6	3.00 a	1.00 a	614
9,126	114	516	S.	1.00 m.	200	6	2.00 a & 3.00 a	.....	615
13,782	154	755	S.	1.00 m.	200	6	3.00 a	1.00 a	616
6,677	93	294	S.	1.00 m.	200	6	3.00 a	.....	617
8,334	79	420	S.	1.00 m.	200	6	1.00 a	1.00 a	618
2,487	26	166	S.	1.00 m.	200	6	2.00 & 3.00 a	2.00 a	619
100,476	1,021	4,049	S.	1.00 m.	200	6	.02½b-.03½b&.05 b	.05 b	620
9,406	92	454	S.	1.00 m.	200	6	4.00 a	1.00 a	621
4,918	120	512	S.	1.00 m.	200	6	3.50 a & 4.00 a	.50 a & 1.00 a	622
2,078	18	216	O.P.	.....	200	6	4.00 a	2.00 a	623
8,380	101	400	S.	1.00 m.	200	6	.03 b	1.00 a	624
8,617	90	493	S.	1.00 m.	200	6	3.00 a	1.00 a	625
17,916	166	876	O.P.	.....	200	6	4.00 a	2.00 a	626
9,066	150	563	O.P.	.....	200	6	2.00 a	1.00 a	627
10,390	140	712	S.	1.00 m.	200	6	3.00 a & 4.00 a	2.00 a	628
13,084	108	736	S.	1.00 m.	200	6	4.00 a	2.00 a	629
.....	.....	.....	.....	.....	...	...	.....	.....	630
3,443	56	289	S.	1.00 m.	200	6	4.00 a	1.00 a	631
3,438	88	213	S.	1.00 m.	200	6	4.00 a	2.00 a	632
6,191	94	441	O.P.	.....	200	6	3.00 a	1.00 a	633
13,908	232	1,080	S.	.25 w	200	6	4.00 a & .04 b	2.00 a	634
13,289	97	477	O.P.	.....	200	6	4.00 a	2.00 a	635
5,183	82	354	S.	1.00 m.	200	6	4.00 a	2.00 a	636
.....	.....	.....	.....	.....	...	...	.....	.....	637
2,884	81	220	S.	1.00 m.	200	6	3.00 a	1.00 a	638
26,104	191	3,463	O.P.	.....	200	6	4.00 a	1.00 a	639
2,169	56	212	S.	1.00 m.	200	6	3.00 a	2.00 a	640
8,949	84	366	S.	1.00 m.	200	6	3.00 a	2.00 a	641

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
642	Halcyon	Newark	April 3, 1914	John J. Smith
643	Half-Term	"	June 2, 1913	Adolph Augenblick
644	Halsey	"	Aug. 18, 1922	Herman Neger
645	Hamburg	"	Dec. 29, 1905	Conrad J. Sauerborn
646	Hamilton	"	Nov. 29, 1905	Emil Baer
647	Harvester	"	Jan. 13, 1923	Julius F. Kaufherr
648	Hawkeye	"	May 13, 1922	Isidor B. Glucksman
649	Hawthorne	"	Jan. 30, 1904	John C. Behnke
650	Health	"	Sept. 17, 1921	Andrew J. Brady
651	Hearthstone	"	Dec. 6, 1888	F. Eugene Schwarzwaelder
652	Hercules	"	April 9, 1919	Ludwig C. Linn
653	Hibernian	"	Jan. 22, 1918	Francis J. Baader
654	Hill	"	Nov. 8, 1906	Harry H. Koehler
655	Hillcrest	"	Feb. 17, 1910	William N. Bayles
656	Hilton	"	Feb. 27, 1899	Otto R. Betzendahl
657	Holland	"	Aug. 6, 1909	John J. Berry
658	Home	"	June 10, 1884	Charles J. Unfried
659	Home-Seekers	"	April 18, 1906	Charles Kollmar
660	Houston	"	Nov. 6, 1919	John Eggert
661	Howard	"	July 24, 1884	Richard M. Hanschka
662	Hub	"	June 14, 1919	Bernard Lewis
663	Hudsex	"	Oct. 18, 1919	Meyer Kraemer
664	Humboldt	"	Nov. 12, 1921	Emil G. Meyer
665	Hunterdon	"	July 3, 1903	Charles A. Scheffmeyer
666	Ideal	"	Feb. 8, 1907	Henry H. Caruso
667	Imperial	"	Mar. 21, 1908	Joseph Schaedel
668	Improved-Aetna	"	*(See below)	John J. Baader
669	Income	"	Dec. 11, 1925	Aaron Goldinberg
670	Indemnity	"	Mar. 27, 1909	Frank Kaufhold
671	Independence	"	Dec. 4, 1905	Max Fleischman
672	Industrial	"	June 2, 1908	Herbert J. Strahan
673	I. N. L.	"	June 21, 1922	Louis Schutzman
674	Intercity	"	Mar. 9, 1920	Louis Susskind
675	Interstate	"	Mar. 31, 1919	David Harper
676	Investment	"	Nov. 26, 1909	Moe Simon
677	Ironbound District	"	July 13, 1904	George M. Kunz
678	Italo-American	"	Feb. 28, 1910	Gabriele Matonti
679	Ivanhoe	"	April 22, 1921	Benjamin Levine
680	Ivy	"	June 2, 1926	Maurice M. Feder
681	J. & M.	"	Nov. 25, 1907	Conrad Deuchler
682	Jersey No. 38 O. B. A.	"	Mar. 19, 1910	Adolph Anker
683	Jersey Warschauer	"	May 2, 1919	Alexander Orlowitz
684	John Marshall	"	Aug. 23, 1922	Samuel Fischbein
685	Junior Order	"	Jan. 11, 1896	John E. Haselmayer
686	Justice	"	Nov. 10, 1920	Simon Horwitz
687	Kinney & West	"	Oct. 19, 1907	Conrad Deuchler
688	Knickerbocker	"	April 17, 1922	James E. Mulligan
689	Knights of Pythias	"	Feb. 16, 1886	Edward J. Anderson
690	Kurlander	"	May 7, 1926	John Polevsky
691	Labor Lyceum	"	Oct. 20, 1909	John N. Leiss
692	Lafayette	"	Mar. 20, 1919	Nathan Myers
693	Lawyers' and Home-Makers	"	†(See below)	Louis Herman
694	Lehigh	"	April 1, 1910	James R. English
695	Lenape	"	Oct. 16, 1911	Elmer A. Day
696	Leviathan	"	Mar. 15, 1919	Samuel Schechner

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

† July 27, 1921—Home-Owners'.
Nov. 28, 1924—Lawyers'. } Merged Mar. 20, 1929.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Michael J. Quigley	Francis S. Coyle, Jr.	47 Littleton Ave., Newark, N. J.	642
William Harris	Arthur M. Pfeil	144 Mulberry St., Newark, N. J.	643
Morris H. Klein	Michael Rogow	128 Market St., Newark, N. J.	644
Louis J. Beers	Edward F. Beers	624 Prudential Bldg., Newark, N. J.	645
Samuel F. Leber	Nathan Perselay	535 High St., Newark, N. J.	646
Samuel F. Leber	Nathan Perselay	535 High St., Newark, N. J.	647
Michael S. Precker	Leopold Isserman	24 Branford Place, Newark, N. J.	648
Samuel D. Williams	Albert C. Buehler	631 Hamilton Road, South Orange, N. J.	649
Andrew J. Brady, Jr.	Charles F. Hart	78 Fairmount Ter., E. Orange, N. J.	650
J. W. Strahan	Willard H. Elliott	88 Lafayette Ave., E. Orange, N. J.	651
John Warren	J. Albert Van Horn	56 Overlook Rd., Upper Montclair, N. J.	652
Thomas A. Kenny	William J. Fogarty	200 Keer Ave., Newark, N. J.	653
Mortimer Lowy	Stanley A. Rutz	26 Bridge St., Newark, N. J.	654
Thomas F. Guthrie	Harold N. Congleton	72 North 7th St., Newark, N. J.	655
Ernest F. Keer	Christian Kreismer	16 E. Kinney St., Newark, N. J.	656
Michael J. Quigley	Harry J. Stevens	478 Central Ave., Newark, N. J.	657
Lowy & Lowy	John G. Schweikhardt	38 Hedden Ter., Newark, N. J.	658
Adam J. Rossbach	Frank P. Litter	22 Belmont Ave., Newark, N. J.	659
Nicholas W. Kaiser	Conrad J. Sauerborn	104 Niagara St., Newark, N. J.	660
E. R. McGlynn	John M. Williams	73 S. Arlington Ave., East Orange, N. J.	661
Fred Jay	Samuel S. Dillenberg	130 Market St., Newark, N. J.	662
Joseph H. Steinhardt	Herman F. Arlt	39 Livingston Ave., Arlington, N. J.	663
Halsey W. Stickel	Louis D. Stratton	133 Bloomfield Ave., Newark, N. J.	664
Arthur A. Werthmann	Peter C. Strebinger	1 Ricord St., Newark, N. J.	665
Michael J. Quigley	Harry M. Coleman	61 South 10th St., Newark, N. J.	666
Kussy, Cohn & Kohn	Samuel S. Dillenberg	130 Market St., Newark, N. J.	667
Mortimer Lowy	E. G. Birkenhauer	231 S. Orange Ave., Newark, N. J.	668
Koehler & Augenblick	Leon G. Bideau	72 Naden Ave., Irvington, N. J.	669
Joseph G. Wolber	John H. Yauch, Jr.	Lefcourt Bldg., Newark, N. J.	670
Isaac Fleischman	U. Samuel Abeles	60 North 5th St., Newark, N. J.	671
John W. Strahan	Homer J. Van Duyne	88 Mt. View Place, Newark, N. J.	672
Louis Relles	Sydney Seidler	226 Custer Ave., Newark, N. J.	673
Levy, Fenster & McCloskey	Barney W. Plager	23 Harding Terrace, Newark, N. J.	674
Nathan Berger	Raymon Spreen	19 Clinton St., Newark, N. J.	675
Nathan Berger	Moses Gansler	10 Avon Ave., Newark, N. J.	676
Scharringhausen & Hartpence	George W. Spicer	14 Ferry St., Newark, N. J.	677
Philip J. Schotland	Alfred F. Richardella	263 South 8th St., Newark, N. J.	678
Abraham Alboum	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	679
David N. Popik	Max Schwartz	1101 Broad St., Newark, N. J.	680
Frank Voigt	Albert C. Gibbins	280 Harding Drive, South Orange, N. J.	681
William Greenfield	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	682
M. L. Lipis	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	683
Fast & Fast	Frank P. Litter	22 Belmont Ave., Newark, N. J.	684
R. Arthur Heller	Joel Sundstrom	Lefcourt-Newark Bldg., Newark, N. J.	685
Waldman & Duveneck	I. R. Stout	100 Newark Ave., Bloomfield, N. J.	686
Frank Voigt	William Ricigliano	226 Clifton Ave., Newark, N. J.	687
Irving Schwartz	William S. Cherry	29 Astor St., Newark, N. J.	688
August W. Rosinger	Samuel S. Dillenberg	130 Market St., Newark, N. J.	689
Joseph Kraemer	Michael Rogow	128 Market St., Newark, N. J.	690
Henry Carless	Henry E. Vygen	51 Clinton St., Newark, N. J.	691
Meyer E. Ruback	Nathan Perselay	535 High St., Newark, N. J.	692
Israel B. Greene	Herbert Z. Steiner	30 Branford Place, Newark, N. J.	693
Harold Simandl	John W. Short	13 Suffolk Ave., Maplewood, N. J.	694
Joseph Seigler	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	695
Samuel M. Hollander	Homer J. Van Duyne	88 Mountain View Place, Newark, N. J.	696

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
642	Halcyon	Newark	$265	$2,200	$322,300
643	Half-Term	"	8,590	.....	340,600
644	Halsey	"	485	.....	282,900
645	Hamburg	"	6,202	1,662	888,800
646	Hamilton	"	6,127	.....	1,038,100
647	Harvester	"	2,852	.....	647,200
648	Hawkeye	"	8,610	55	453,800
649	Hawthorne	"	2,529	.....	300,500
650	Health	"	2,712	.....	899,300
651	Hearthstone	"	1,054	4,183	389,900
652	Hercules	"	557	.....	206,400
653	Hibernian	"	1,562	6,900	356,600
654	Hill	"	11,746	.....	379,900
655	Hillcrest	"	78	7,384	654,900
656	Hilton	"	2,212	4,000	584,160
657	Holland	"	3,218	5,440	1,059,650
658	Home	"	3,990	8,000	467,600
659	Home-Seekers	"	4,569	415	525,300
660	Houston	"	1,141	1,212	465,000
661	Howard	"	6,744	63	522,400
662	Hub	"	1,550	.....	359,800
663	Hudsex	"	5,169	.....	531,000
664	Humboldt	"	5,219	100	949,800
665	Hunterdon	"	2,891	.....	384,000
666	Ideal	"	4,070	.....	241,700
667	Imperial	"	1,018	500	293,500
668	Improved-Aetna	"	3,826	.....	1,295,600
669	Income	"	8,854	2,000	122,200
670	Indemnity	"	7,463	10,486	581,700
671	Independence	"	1,913	16,196	862,800
672	Industrial	"	1,240	.....	348,500
673	I. N. L.	"	1,469	.....	231,050
674	Intercity	"	1,244	3,500	313,300
675	Interstate	"	2,222	400	229,150
676	Investment	"	22,458	.....	1,833,086
677	Ironbound District	"	2,187	1,311	599,700
678	Italo-American	"	1,233	2,000	274,300
679	Ivanhoe	"	832	4,629	255,500
680	Ivy	"	935	.....	168,400
681	J. & M.	"	6,102	.....	332,300
682	Jersey No. 38 O. B. A.	"	7,072	500	379,000
683	Jersey Warschauer	"	315	.....	256,200
684	John Marshall	"	3,460	371	512,200
685	Junior Order	"	5,263	200	1,837,300
686	Justice	"	1,588	.....	404,350
687	Kinney & West	"	2,026	2,000	315,100
688	Knickerbocker	"	2,112	6,800	304,700
689	Knights of Pythias	"	7,214	200	726,400
690	Kurlander	"	250	529	192,100
691	Labor Lyceum	"	3,987	8,923	466,000
692	Lafayette	"	7,397	3,000	199,300
693	Lawyers' and Home-Makers	"	4,096	.....	329,400
694	Lehigh	"	1,392	46	477,200
695	Lenape	"	3,269	246	540,200
696	Leviathan	"	2,054	.....	664,400

AT THE CLOSE OF FISCAL YEAR. ENDED DURING 1932

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$2,000	$6,420	$47,756	$6,429	$2,889	$390,259	642
.....	6,300	99,806	12,622	4,319	472,237	643
.....	4,830	79,621	2,294	1,706	371,836	644
.....	8,356	83,624	39,804	11,000	1,039,448	645
493,300	34,080	351,163	25,968	29,482	1,978,220	646
3,700	13,570	199,511	19,722	36,268	922,823	647
.....	19,535	107,945	30,632	3,235	623,812	648
14,000	6,450	50,266	4,053	2,971	380,769	649
.....	23,662	117,106	30,898	1,539	1,075,217	650
3,164	11,230	42,511	12,374	18,290	482,706	651
.....	10,197	279,691	59,082	15,728	571,655	652
11,000	6,970	31,876	15,541	3,538	433,987	653
.....	10,570	138,220	12,740	4,211	557,387	654
10,000	13,954	38,806	15,231	7,357	747,710	655
.....	6,715	183,002	4,388	2,969	787,446	656
.....	15,910	101,831	17,413	3,787	1,207,249	657
14,000	7,195	108,311	13,898	3,029	626,023	658
.....	7,828	12,875	8,760	889	560,586	659
40,000	3,105	63,335	13,669	2,061	589,523	660
.....	8,645	155,737	14,674	4,883	713,146	661
16,400	6,115	44,020	18,584	4,675	451,144	662
113,800	18,300	216,792	42,137	4,084	931,282	663
.....	21,107	375,891	8,115	6,583	1,366,815	664
.....	9,965	26,977	9,557	2,790	436,180	665
.....	12,385	117,079	3,996	840	380,070	666
6,000	8,680	51,084	5,077	1,011	366,870	667
106,327	20,364	419,447	73,386	16,382	1,935,332	668
.....	3,120	.....	2,673	424	139,271	669
13,900	5,825	84,560	6,195	5,472	715,601	670
.....	20,782	235,872	52,511	8,832	1,198,906	671
.....	5,810	129,154	8,014	492	493,210	672
23,000	10,852	75,892	9,630	3,928	355,821	673
.....	8,155	36,018	13,447	2,099	377,763	674
.....	5,800	58,699	12,508	3,594	312,373	675
.....	85,506	793,647	89,789	54,912	2,879,398	676
.....	13,145	77,073	3,723	7,224	704,363	677
.....	9,244	.....	7,122	1,519	295,418	678
.....	11,013	33,956	13,385	3,212	322,527	679
.....	3,145	27,719	26,962	4,255	231,416	680
5,000	3,493	76,115	6,282	921	430,213	681
.....	8,810	81,577	22,921	3,405	503,285	682
.....	13,024	96,522	17,126	2,894	386,081	683
30,000	16,370	27,639	4,474	4,976	599,490	684
225,525	51,033	538,859	114,196	64,347	2,836,723	685
.....	10,460	86,831	47,446	10,941	561,616	686
9,000	7,068	42,729	7,498	1,117	386,538	687
.....	17,205	23,630	5,280	874	360,601	688
16,000	11,050	312,725	28,169	6,986	1,108,744	689
.....	10,965	13,807	8,164	3,499	229,314	690
.....	7,675	48,737	4,655	5,533	545,510	691
11,850	14,080	282,629	21,678	1,695	541,629	692
.....	13,985	66,800	22,726	2,458	439,465	693
.....	3,540	16,340	1,776	2,197	502,491	694
.....	30,725	272,558	38,793	13,556	899,347	695
36,000	4,350	91,809	15,530	15,332	829,475	696

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

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
642	Halcyon	Newark	$226,367			$82,550
643	Half-Term	"	206,277			182,100
644	Halsey	"	184,436			104,500
645	Hamburg	"	543,040			194,650
646	Hamilton	"	712,369			706,100
647	Harvester	"	468,663			146,300
648	Hawkeye	"	388,701			82,300
649	Hawthorne	"	199,905			72,800
650	Health	"	622,993			153,000
651	Hearthstone	"	295,821			83,300
652	Hercules	"	279,980	$18,311		168,400
653	Hibernian	"	271,195			62,300
654	Hill	"	327,876			81,700
655	Hillcrest	"	426,471			151,300
656	Hilton	"	441,587			215,000
657	Holland	"	635,490			310,250
658	Home	"	350,583			153,750
659	Home-Seekers	"	278,659			185,100
660	Houston	"	312,918			155,050
661	Howard	"	453,232			85,100
662	Hub	"	260,984			44,500
663	Hudsex	"	482,552			234,800
664	Humboldt	"	735,673			306,800
665	Hunterdon	"	250,476			102,300
666	Ideal	"	224,936			76,900
667	Imperial	"	263,709			23,100
668	Improved-Aetna	"	948,231			673,500
669	Income	"	100,563			16,100
670	Indemnity	"	469,417			58,600
671	Independence	"	701,436			102,300
672	Industrial	"	277,767			86,550
673	I. N. L.	"	210,860			55,100
674	Intercity	"	197,638			76,200
675	Interstate	"	171,559			60,800
676	Investment	"	1,457,995			308,500
677	Ironbound District	"	418,577			137,150
678	Italo-American	"	161,427			64,700
679	Ivanhoe	"	190,321			44,150
680	Ivy	"	116,462			60,400
681	J. & M.	"	264,648			74,800
682	Jersey No. 33 O. B. A.	"	251,127			123,100
683	Jersey Warschauer	"	205,209			67,671
684	John Marshall	"	364,209			93,700
685	Junior Order	"	1,112,861	214,136		989,300
686	Justice	"	334,681			102,970
687	Kinney & West	"	240,474			69,250
688	Knickerbocker	"	252,780			10,500
689	Knights of Pythias	"	548,208			244,700
690	Kurlander	"	147,418			22,900
691	Labor Lyceum	"	288,093			109,300
692	Lafayette	"	223,952			116,300
693	Lawyers' and Home-Makers	"	307,652			4,700
694	Lehigh	"	298,331			83,000
695	Lenape	"	499,482			154,100
696	Leviathan	"	386,004			96,600

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$2,178	.....	$265	.....	$25,000	$411	$47,704	$5,784	$390,259	642
1,339	.....	125	.....	25,500	11,303	34,693	10,900	472,237	643
1,145	.....	.....	.....	34,000	6,169	32,618	8,968	371,836	644
.....	.....	305	.....	129,472	937	134,392	36,652	1,039,448	645
524	.....	75	$320	289,547	60,278	135,269	73,738	1,978,220	646
3,337	.....	390	.....	100,000	104,148	86,985	13,000	922,823	647
660	.....	238	.....	11,000	32,744	54,404	53,765	623,812	648
3,655	.....	250	.....	41,000	754	49,809	12,596	380,769	649
28,377	.....	656	.....	.....	49,046	169,261	51,884	1,075,217	650
38	.....	122	.....	12,000	1,517	83,965	5,943	482,706	651
.....	.....	107	232	18,000	27,630	.....	58,995	571,655	652
1,568	.....	622	.....	26,000	54	69,047	3,201	433,987	653
169	.....	230	.....	37,000	1,882	82,315	26,215	557,387	654
1,310	.....	1,362	1,252	37,500	207	122,666	5,642	747,710	655
477	.....	.....	.....	23,000	2,202	92,254	12,926	787,446	656
6,271	.....	612	.....	113,000	7,654	114,710	19,262	1,207,249	657
.....	.....	335	.....	30,300	.....	73,032	18,023	626,023	658
62	.....	599	5,300	21,000	464	62,500	6,902	560,586	659
5	.....	81	25,000	.....	18	71,449	25,002	589,523	660
.....	.....	3,594	.....	40,000	.....	118,716	12,504	713,146	661
245	.....	85	200	65,000	1,130	45,000	34,000	451,144	662
10,296	.....	180	.....	19,000	2,905	100,339	81,210	931,282	663
414	.....	20	.....	93,943	15,121	168,014	46,830	1,366,815	664
77	.....	216	750	26,000	.....	48,105	8,256	436,180	665
57	.....	333	.....	34,500	.....	31,636	11,708	380,070	666
1,315	.....	422	.....	3,000	.....	64,324	11,000	366,870	667
2,623	$41,447	1,878	.....	64,000	1,893	112,527	89,233	1,935,332	668
.....	.....	320	.....	.....	.....	19,288	3,000	139,271	669
314	.....	190	.....	60,000	197	93,573	33,310	715,601	670
242	.....	3,675	800	78,000	70,803	99,565	142,085	1,198,906	671
15,355	.....	427	.....	37,000	327	59,120	16,664	493,210	672
2,730	.....	280	.....	14,700	2,780	37,442	31,929	355,821	673
17,223	.....	687	.....	32,200	609	47,082	6,124	377,763	674
1,448	.....	325	53	27,000	13,933	23,371	13,844	312,373	675
17,182	.....	29,316	.....	273,119	205,529	280,685	307,072	2,879,398	676
276	.....	.....	.....	32,500	1,541	100,427	13,892	704,363	677
8,384	.....	200	.....	14,000	80	45,627	1,000	295,418	678
5,690	.....	210	.....	37,000	1,169	27,782	16,205	322,527	679
7,722	.....	385	.....	18,000	2,081	10,031	16,335	231,416	680
75	.....	516	.....	9,000	9,274	55,763	16,137	430,213	681
1,722	.....	1,654	.....	57,600	3,844	41,798	22,440	503,285	682
22,560	.....	228	.....	21,300	8,605	36,215	24,293	386,081	683
795	.....	.....	.....	29,000	3,675	69,882	38,229	599,490	684
.....	.....	1,509	.....	165,000	43,876	266,444	43,597	2,836,723	685
3,390	.....	76	.....	39,400	2,418	39,700	38,981	561,616	686
1,242	.....	368	.....	12,000	844	54,529	7,831	386,538	687
5,254	.....	250	.....	19,000	313	68,748	3,756	360,601	688
1,552	.....	205	.....	115,000	34,279	75,000	89,800	1,108,744	689
7,124	.....	225	.....	19,500	2,517	26,110	3,520	229,314	690
305	.....	.....	.....	59,500	654	76,184	11,474	545,510	691
2,326	.....	131	.....	19,000	94,782	.....	85,138	541,629	692
3,184	.....	170	.....	4,500	26,743	42,516	50,000	439,465	693
139	.....	.....	.....	45,000	.....	68,039	7,982	502,491	694
23,933	.....	1,554	.....	91,569	2,910	80,119	45,680	899,347	695
104,906	.....	134	.....	124,500	5,000	80,331	32,000	829,475	696

TABLE 4—SHARES.

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
642	Halcyon	4,215	453	.....	.....	.....	.....	412	63
643	Half-Term	3,400	142	.....	.....	.....	.....	910	53
644	Halsey	3,180	220	.....	.....	.....	.....	522	35
645	Hamburg	8,147	506	.....	.....	.....	.....	973	102
646	Hamilton	25,120	910	.....	.....	.....	.....	7,061	385
647	Harvester	8,166	502	.....	.....	.....	.....	731	90
648	Hawkeye	6,965	567	.....	.....	.....	.....	412	63
649	Hawthorne	2,909	257	.....	.....	.....	.....	364	43
650	Health	9,597	760	.....	.....	.....	.....	765	110
651	Hearthstone	4,598	449	.....	.....	.....	.....	416	71
652	Hercules	3,847	379	168	40	.....	.....	842	86
653	Hibernian	4,827	452	.....	.....	.....	.....	312	45
654	Hill	5,329	397	.....	.....	.....	.....	409	35
655	Hillcrest	6,811	428	.....	.....	.....	.....	756	90
656	Hilton	6,905	568	.....	.....	.....	.....	1,075	93
657	Holland	8,797	798	.....	.....	.....	.....	1,551	166
658	Home	5,320	504	.....	.....	.....	.....	769	69
659	Home-Seekers	5,179	486	.....	.....	.....	.....	926	140
660	Houston	4,767	503	.....	.....	.....	.....	775	94
661	Howard	6,062	345	.....	.....	.....	.....	425	46
662	Hub	4,090	245	.....	.....	.....	.....	222	29
663	Hudsex	7,979	458	.....	.....	.....	.....	1,174	96
664	Humboldt	11,951	653	.....	.....	.....	.....	1,534	83
665	Hunterdon	4,938	308	.....	.....	.....	.....	512	49
666	Ideal	3,552	364	.....	.....	.....	.....	384	52
667	Imperial	3,905	314	.....	.....	.....	.....	116	11
668	Improved-Aetna	14,952	1,325	.....	.....	.....	.....	3,367	303
669	Income	2,400	243	.....	.....	.....	.....	81	16
670	Indemnity	6,859	436	.....	.....	.....	.....	293	30
671	Independence	10,030	755	.....	.....	.....	.....	512	52
672	Industrial	4,411	412	.....	.....	.....	.....	433	72
673	I. N. L.	2,993	263	.....	.....	.....	.....	275	47
674	Intercity	3,090	263	.....	.....	.....	.....	381	42
675	Interstate	3,026	280	.....	.....	.....	.....	608	25
676	Investment	19,550	1,215	.....	.....	.....	.....	1,542	129
677	Ironbound District	6,664	779	.....	.....	.....	.....	686	86
678	Italo-American	2,625	222	.....	.....	.....	.....	324	26
679	Ivanhoe	3,807	390	.....	.....	.....	.....	221	41
680	Ivy	1,560	136	.....	.....	.....	.....	302	21
681	J. & M.	4,131	353	.....	.....	.....	.....	374	49
682	Jersey No. 38 O. B. A.	4,338	296	.....	.....	.....	.....	616	83
683	Jersey Warschauer	3,116	264	.....	.....	.....	.....	338	46
684	John Marshall	7,117	425	.....	.....	.....	.....	469	59
685	Junior Order	18,567	1,087	2,059	101	.....	.....	4,946	543
686	Justice	4,888	347	.....	.....	.....	.....	515	53
687	Kinney & West	3,837	347	.....	.....	.....	.....	346	55
688	Knickerbocker	4,621	332	.....	.....	.....	.....	53	11
689	Knights of Pythias	8,211	692	.....	.....	.....	.....	1,224	102
690	Kurlander	3,289	228	.....	.....	.....	.....	114	16
691	Labor Lyceum	5,814	612	.....	.....	.....	.....	546	66
692	Lafayette	3,012	190	.....	.....	.....	.....	581	45
693	Lawyers' and Home-Makers	4,867	370	.....	.....	.....	.....	23	6
694	Lehigh	4,871	316	.....	.....	.....	.....	415	44
695	Lenape	7,382	571	.....	.....	.....	.....	771	92
696	Leviathan	6,209	303	.....	.....	.....	.....	483	64

MEMBERSHIP 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	
4,627	60	456	S.	$1.00 m.	$200	6	$3.00 a	$2.00 a	642
4,310	56	139	S.	1.00 m.	200	6	3.00 a	1.00 a	643
3,702	201	54	O.P.	.....	200	6	.....	1.00 a	644
9,120	177	431	S.	1.00 m.	200	6	3.00 a	1.00 a	645
32,181	128	1,167	O.P.	.....	100	6	4.00 a	1.00 a	646
8,897	80	512	S.	1.00 m.	200	6	4.00 a	1.00 a	647
7,377	105	525	S.	1.00 m.	200	6	4.00 a	1.00 a	648
3,273	86	214	S.	1.00 m.	200	6	.03 b	.03 b	649
10,362	146	724	S.	1.00 m.	200	6	3.50 a	2.00 a	650
5,014	98	422	S.	1.00 m.	200	6	.03 b	.03 b	651
4,857	58	447	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	652
5,139	97	400	S.	1.00 m.	200	6	3.00 a	1.00 a	653
5,738	78	354	S.	1.00 m.	200	6	3.00 a	1.00 a	654
7,567	122	396	S.	1.00 m.	200	6	3.00 & 4.00 & .04 b	1.00 a	655
7,980	109	552	O.P.	.....	200	6	3.00 a & .03 b	.05 b	656
10,348	186	778	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	657
6,089	98	475	S.	1.00 m.	200	6	1.00 & 3.00 a	1.00 a	658
6,105	140	486	S.	1.00 m.	200	6	1.00 & 3.00 a	.....	659
5,542	133	464	S.	1.00 m.	200	6	3.00 a	1.00 a	660
6,487	99	292	S.	1.00 m.	200	6	3.00 a	1.00 a	661
4,312	60	214	S.	1.00 m.	200	6	4.00 a	2.00 a	662
9,153	105	449	S.	1.00 m.	200	6	1.50 a	1.00 a	663
13,485	162	574	O.P.	.....	200	6	4.00 a	1.00 a	664
5,450	66	291	S.	1.00 m.	200	6	3.00 a	1.00 a	665
3,936	78	338	S.	1.00 m.	200	6	.....	1.00 a	666
4,021	58	267	S.	1.00 m.	200	6	4.00 a	2.00 a	667
18,319	251	1,377	S.	1.00 m.	200	6	3.00 a	1.00 a	668
2,481	30	229	S.	1.00 m.	200	6	4.00 a	1.00 a	669
7,152	75	391	O.P.	.....	200	6	3.00 a	2.00 a	670
10,542	141	666	S.	1.00 m.	200	6	3.00 a	2.00 a	671
4,844	80	404	S.	1.00 m.	200	6	3.00 a	1.00 a	672
3,268	63	247	S.	1.00 m.	200	6	3.00 a	1.00 a	673
3,471	58	247	S.	1.00 m.	200	6	4.00 a	1.00 a	674
3,634	72	233	S.	1.00 m.	200	6	4.00 a	1.00 a	675
21,092	262	1,082	S.	1.00 m.	200	6	.....	1. a & 2. a	676
7,350	148	717	O.P.	.....	200	6	4.00 a	1.00 a	677
2,949	81	167	S.	1.00 m.	200	6	3.00 a	1.00 a	678
4,028	77	354	S.	1.00 m.	200	6	.....	1.00 a	679
1,862	28	129	S.	1.00 & 2.00 m.	200	6	4.00 a	1.00 a	680
4,505	77	325	S.	1.00 m.	200	6	3.00 a	1.00 a	681
4,954	73	306	S.	1.00 m.	200	6	4.00 a	1.00 a	682
3,454	81	229	S.	1.00 m.	200	6	4.00 a	1.00 a	683
7,586	104	380	O.P.	.....	200	6	4.00 a	1.00 a	684
25,572	288	1,443	S.	1.00 m.	200	6	3. a-4. a-5. a	2.00 a	685
5,403	70	330	S.	1.00 m.	200	6	3.00 a	2.00 a	686
4,183	75	327	S.	1.00 m.	200	6	3.00 a	1.00 a	687
4,674	81	262	S.	1.00 m.	200	6	3.00 a	1.00 a	688
9,435	114	680	S.	1.00 m.	200	6	4.00 a	2.00 a	689
3,403	45	199	S.	1.00 & 2.00 m.	200	6	4.00 a	2.00 a	690
6,360	106	572	O.P.	.....	200	6	3.00 a	.....	691
3,593	38	197	S.	1.00 m.	200	6	4.00 a	2.00 a	692
4,890	78	298	S.	1.00 m.	200	6	4.00 a	1.00 a	693
5,286	72	288	O.P.	.....	200	6	3.00 a	1.00 a	694
8,153	114	549	S.	1.00 m.	200	6	4.00 a	1.00 a	695
6,692	94	273	S.	1.00 m.	200	6	2.00 a	2.00 a	696

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
697	Liberty	Newark	Jan. 14, 1888	Richard Berry
698	Liberty Square	"	Sept. 22, 1922	Ernest Wille
699	Lincoln	"	Jan. 22, 1887	Elmer Lutz
700	Lincoln Highway	"	April 22, 1921	Mortimer W. Meyer
701	Lion	"	Mar. 5, 1920	Harry R. Elias
702	Lithuanian	"	Jan. 5, 1917	Boleslaw Staniulis
703	Littleton	"	Dec. 31, 1902	Francis C. Logel
704	Locarno	"	May 7, 1926	Joseph Eisen
705	Longworth	"	June 18, 1931	**(See below)
706	L. O. O. M.	"	Feb. 21, 1920	Fred L. Siegel
707	Loyalty	"	Jan. 28, 1901	Charles A. Hamley
708	L. Y. M. A.	"	Mar. 8, 1923	Edward Fiegenbaum
709	Magna Charta	"	Oct. 16, 1925	Nathan Shaw
710	Majestic	"	April 28, 1920	Edward F. Schaefer
711	Manhattan	"	April 3, 1919	George H. Weademan
712	Manor	"	Jan. 28, 1926	Nathan Benisch
713	Manufacturers	"	Dec. 28, 1912	R. J. Goerke
714	Marconi	"	April 3, 1919	Joseph Soriano
715	Mascot	"	Feb. 10, 1927	Charles H. Kenlan
716	Masonic	"	Oct. 31, 1913	Thomas B. Cryer
717	Master	"	Dec. 3, 1921	Joseph W. Chandler
718	Mayflower	"	Nov. 21, 1921	Harry P. Lowy
719	McKinley	"	Mar. 24, 1920	Pellegrino Pellecchia
720	Meadowbrook	"	Oct. 5, 1921	Julius Klein
721	Mechanics	"	Aug. 16, 1884	George F. Lingerman
722	Melrose	"	May 9, 1923	C. Gustav Hanke
723	Mercantile	"	June 8, 1910	Arthur B. Tench
724	Mercer	"	Dec. 11, 1890	Fred Lezgus
725	Merchants & Bankers	"	Oct. 25, 1910	Andrew J. Donohue
726	Metropolitan	"	Oct. 19, 1894	Christopher F. Staats
727	Milford Park	"	May 3, 1911	Frank L. Driver
728	Military Park	"	May 1, 1926	Max Harmelin
729	Model	"	Sept. 16, 1912	James H. Lowrey
730	Modern	"	May 11, 1892	Edward Hoffman
731	Mohawk	"	Jan. 10, 1923	Frederick J. Fischer
732	Monitor	"	Sept. 19, 1921	Samuel H. Pashkow
733	Montefiore	"	April 22, 1902	Charles Loebel
734	Morris	"	Oct. 8, 1901	George C. Pfreundschuh
735	Mosque	"	April 18, 1925	Joseph D. Lowden
736	Mountain Ridge	"	Nov. 14, 1921	Arthur Phillips
737	Mountain View	"	Mar. 30, 1914	Arthur H. Bradley
738	Mt. Prospect	"	Oct. 20, 1908	Edward Kohn
739	Mt. Sinai	"	Mar. 21, 1911	Burnett Cole
740	Municipal	"	Aug. 15, 1908	Emil Vollweiler
741	Mutual	"	Feb. 8, 1869	Michael A. Jackson
742	Mutual Land and Home	"	Jan. 26, 1892	Louis H. Hare
743	Mutual Protective	"	Jan. 5, 1912	Fred W. Tidey
744	National Turners	"	June 18, 1919	Otto Abrecht
745	Nelson	"	June 2, 1923	John E. Joyce
746	Newark	"	May 25, 1888	Carl J. Duveneck
747	Newark Mutual Benefit	"	Dec. 24, 1904	J. Frank Kitchell
748	Newark Twenty-One	"	Feb. 9, 1914	George A. Guenther
749	New Era	"	Sept. 27, 1909	F. P. Scofield
750	New Home	"	Mar. 7, 1912	Henry A. Guenther
751	New Jersey	"	Aug. 16, 1887	Charles B. Johnes

** Longworth Building and Loan Association, Newark, chartered for the purpose of absorbing, through merger, several Associations. Merger in process, data not yet available.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Peter A. Cavicchia	Julius A. Proehl	20 Clinton St., Newark, N. J.	697
Arthur T. Vanderbilt	Rudolph A. Glickman	1060 Broad St., Newark, N. J.	698
Herr, Leiss & Herr	Benedict A. Harter	135 S. Kingman Road, South Orange, N. J.	699
Harry T. Davimos	Benjamin Dubow	27 Elizabeth Ave., Newark, N. J.	700
I. Henry Coyne	Clarence W. Glover	300 Broadway, Newark, N. J.	701
Frederic C. Ritger	Albin S. Treciokas	197 Adams St., Newark, N. J.	702
Arthur A. Werthmann	Henry P. George	16 Clinton St., Newark, N. J.	703
David H. Yonteff	William Margulies	1172 Raymond Boulevard, Newark, N. J.	704
			705
Felix Forlenza	Arthur M. Ringel	43 Hazelwood Ave., Newark, N. J.	706
John D. Fischbeck	Albert E. Jones	167 N. 17th St., East Orange, N. J.	707
Michael Horrowitz	Samuel A. Horrowitz	677 Bergen St., Newark, N. J.	708
Louis K. Press	Samuel A. Karp	197 Grumman Ave., Newark, N. J.	709
Abram J. Precker	Leopold Isserman	24 Branford Place, Newark, N. J.	710
Joseph Steiner	Herbert Z. Steiner	30 Branford Place, Newark, N. J.	711
Jacob Fox	Edgar H. Douglass	477 Broad St., Newark, N. J.	712
Cohn & Cohn	H. O. Merz	972 Broad St., Newark, N. J.	713
F. D. Masucci	Alfred F. Richardella	263 S. 8th St., Newark, N. J.	714
Thomas F. Guthrie	Leo Reilly	192 Market St., Newark, N. J.	715
John Contrell	Roland W. Hopper	770 Broad St., Newark, N. J.	716
Michael J. Quigley	Michael J. Quigley, Jr.	Lefcourt Bldg., Newark, N. J.	717
Samuel M. Hollander	Fred Reinheimer	165 Augusta St., Irvington, N. J.	718
Anthony R. Finelli	Rocco G. Rotonda	194 Second St., Newark, N. J.	719
Seymour Klein	Harry L. Denburg	187 Grumman Ave., Newark, N. J.	720
August W. Rosinger	R. G. Schaaf	30 Shepard Pl., Nutley, N. J.	721
Fred W. Wilderotter	John Saalmuller	149 Stuyvesant Ave., Newark, N. J.	722
Kussy & Kohn	Elmer E. Thornton	181 S. 11th St., Newark, N. J.	723
Charles Herr	Fred Westphal	129 Holland Rd., S. Orange, N. J.	724
Roy F. Dunn	Herman R. Schaefer	48 N. Munn Ave., Newark, New Jersey	725
C. F. Snover	F. W. Snover	275 Mulberry St., Newark, N. J.	726
A. Leslie Price	August Roemmele	29 Astor St., Newark, N. J.	727
David Castelbaum	Irving J. Trien	776 Broad St., Newark, N. J.	728
Henry L. Grosken	Alexander Grosken	31 Clinton St., Newark, N. J.	729
Frederick T. Hey	Louis R. Lange	87 Reid Pl., Verona, N. J.	730
Louis J. Cohen	Nathan Perselay	535 High St., Newark, N. J.	731
Jacob Lubetkin	Samuel A. Karp	197 Grumman Ave., Newark, N. J.	732
Emanuel Lowenstein	Samuel S. Dillenberg	130 Market St., Newark, N. J.	733
Frederick W. Wilderotter	John J. Gless	184 Smith St., Newark, N. J.	734
Henry Schlittenhart	Ernest M. Tapner	1020 Broad St., Newark, N. J.	735
Waldman & Duveneck	Samuel S. Dillenberg	130 Market St., Newark, N. J.	736
Adam J. Rossbach	William J. Brunner	126 S. 12th St., Newark, N. J.	737
Stein & Stern	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	738
Michael S. Precker	Moses Gansler	93 Mercer St., Newark, N. J.	739
Robert S. Terhune	L. F. Gardiner, Jr.	502 High St., Newark, N. J.	740
Andrew J. Brady, Jr.	Adam Poh, Jr.	40 Clinton St., Newark, N. J.	741
Theodore R. Hare	L. F. Gardiner, Jr.	502 High St., Newark, N. J.	742
C. Clifford Brangs	Samuel F. Bentley	548 N. 3rd St., Newark, N. J.	743
E. A. & W. A. Schilling	Frank G. Weber	24 Yale St., Maplewood, N. J.	744
Joseph J. Quinn	Andrew Leitheuser	75 Roseville Ave., Newark, N. J.	745
Mortimer Lowy	Raymon Spreen	19 Clinton St., Newark, N. J.	746
C. H. Stewart	Charles E. Waters	148 Greenwood Ave., East Orange, N. J.	747
Michael J. Quigley	Louis A. Reilly	24 Commerce St., Newark, N. J.	748
John V. Laddey	Joseph I. Conlan	Tuxedo Park, South Orange, N. J.	749
Fred G. Stickel, Jr.	Otto H. Wilhelm	15 Headley Ter., Irvington, N. J.	750
George H. Haines	Neil J. McManus	838 Clifton Ave., Newark, N. J.	751

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued.				
697	Liberty	Newark	$7,076	$6,742	$493,000
698	Liberty Square	"	5,724	.....	317,800
699	Lincoln	"	6,980	15,889	939,200
700	Lincoln Highway	"	4,162	.....	559,800
701	Lion	"	2,733	4,450	622,800
702	Lithuanian	"	42	6,961	425,000
703	Littleton	"	793	3,541	222,300
704	Locarno	"	856	.....	72,000
705	Longworth	"	.....	.....	.....
706	L. O. O. M.	"	855	.....	214,100
707	Loyalty	"	2,777	38	230,900
708	L. Y. M. A.	"	2,321	8,000	329,500
709	Magna Charta	"	309	55	45,300
710	Majestic	"	6,391	2,068	560,400
711	Manhattan	"	5,588	.....	503,200
712	Manor	"	2,042	4,662	145,400
713	Manufacturers	"	1,556	.....	1,483,500
714	Marconi	"	1,286	3,000	210,550
715	Mascot	"	3,812	1,550	86,800
716	Masonic	"	8,596	1,500	687,800
717	Master	"	1,473	1,500	249,800
718	Mayflower	"	1,315	.....	278,800
719	McKinley	"	3,443	7,915	551,600
720	Meadowbrook	"	3,632	.....	442,200
721	Mechanics	"	377	7,000	546,900
722	Melrose	"	10,472	2,774	398,500
723	Mercantile	"	3,578	.....	301,500
724	Mercer	"	722	9,674	615,300
725	Merchants & Bankers	"	1,607	.....	332,900
726	Metropolitan	"	7,893	9,600	1,164,300
727	Milford Park	"	1,894	.....	412,800
728	Military Park	"	1,398	500	136,900
729	Model	"	20,260	4,858	340,900
730	Modern	"	1,490	114	459,300
731	Mohawk	"	2,215	1,100	450,450
732	Monitor	"	1,573	5,000	321,650
733	Montefiore	"	6,140	500	586,400
734	Morris	"	7,329	340	449,600
735	Mosque	"	413	4,413	325,300
736	Mountain Ridge	"	1,123	.....	495,300
737	Mountain View	"	482	122	466,100
738	Mt. Prospect	"	44,720	.....	1,906,674
739	Mt. Sinai	"	8,038	.....	743,500
740	Municipal	"	783	2,000	293,400
741	Mutual	"	20,322	.....	1,089,400
742	Mutual Land and Home	"	543	133	89,900
743	Mutual Protective	"	2,988	2,650	339,700
744	National Turners	"	12,214	10,000	919,500
745	Nelson	"	7,074	76	312,650
746	Newark	"	1,993	3,500	362,700
747	Newark Mutual Benefit	"	3,926	.....	330,400
748	Newark Twenty-One	"	2,986	.....	527,900
749	New Era	"	305	34	141,600
750	New Home	"	3,481	.....	1,358,000
751	New Jersey	"	641	5,918	737,250

AT THE CLOSE OF FISCAL YEAR. ENDED DURING 1932

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$12,447	$36,885	$8,985	$2,555	$567,690	697
.....	8,243	161,670	5,562	2,877	501,876	698
.....	10,684	66,282	38,505	3,023	1,080,563	699
$46,250	15,444	46,749	3,651	4,909	680,965	700
18,400	20,600	53,997	13,483	8,979	745,442	701
.....	8,470	59,094	11,367	1,127	512,061	702
.....	5,804	12,899	417	11	245,765	703
.....	2,465	31,941	5,309	1,088	113,659	704
.....	.....	.....	.....	.....	.....	705
.....	3,630	14,750	1,732	425	235,492	706
.....	9,586	.....	4,069	624	247,994	707
105,800	21,085	40,545	10,121	8,773	526,145	708
.....	1,100	13,849	270	2,552	63,435	709
.....	17,450	180,530	22,595	5,878	795,312	710
.....	10,430	175,692	16,506	4,446	715,862	711
.....	15,510	40,029	6,562	4,273	218,478	712
46,900	14,655	411,380	21,155	3,765	1,982,911	713
.....	5,168	57,513	10,454	2,917	290,888	714
.....	1,510	53,700	4,906	612	152,890	715
.....	20,015	249,303	6,105	5,137	978,456	716
.....	5,057	195,110	13,695	1,709	468,344	717
.....	10,150	133,790	26,714	5,274	456,043	718
.....	34,735	21,975	14,988	5,029	639,685	719
.....	15,551	197,917	9,821	5,028	674,149	720
.....	9,845	19,295	14,049	3,574	601,040	721
.....	9,830	32,450	3,949	1,870	459,845	722
.....	10,655	75,965	4,570	6,666	402,934	723
.....	8,960	126,220	22,059	5,247	788,182	724
.....	1,800	93,104	7,733	1,817	438,961	725
.....	66,779	236,086	28,441	4,978	1,518,077	726
.....	12,330	39,256	3,388	1,472	471,140	727
.....	5,415	1,082	8,737	1,321	155,353	728
.....	12,820	47,933	12,899	4,731	444,401	729
.....	20,828	33,509	4,479	1,666	521,386	730
93,050	6,464	83,802	2,056	2,332	641,469	731
22,900	8,460	111,226	29,198	2,421	502,428	732
51,000	5,625	101,730	15,858	7,620	774,873	733
.....	11,005	18,902	10,557	1,183	498,916	734
.....	14,425	23,869	3,994	441	372,855	735
57,300	7,650	217,445	56,034	13,711	848,563	736
.....	8,460	16,379	8,007	3,400	502,950	737
.....	39,105	464,834	33,034	56,265	2,544,632	738
.....	28,015	141,699	20,491	5,285	947,028	739
.....	3,305	75,119	13,203	4,903	392,713	740
.....	34,115	279,740	60,795	7,965	1,492,337	741
.....	910	16,006	1,340	567	109,399	742
.....	3,682	28,269	1,533	1,369	375,141	743
.....	10,870	.....	14,082	6,593	973,259	744
28,300	9,582	41,705	1,776	1,098	402,261	745
6,600	4,361	2,034	6,510	1,810	389,508	746
11,000	6,608	189,184	3,197	2,080	546,395	747
6,727	.....	228,105	2,284	7,997	775,999	748
.....	8,681	41,332	3,181	667	195,800	749
.....	10,653	390,274	6,346	19,666	1,788,420	750
.....	22,155	73,313	16,425	5,090	860,792	751

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
697	Liberty	Newark	$333,082	.....	.....	$111,200
698	Liberty Square	"	285,692	.....	.....	69,700
699	Lincoln	"	558,594	.....	.....	227,000
700	Lincoln Highway	"	430,584	.....	.....	80,600
701	Lion	"	482,559	.....	.....	62,300
702	Lithuanian	"	273,475	.....	.....	150,350
703	Littleton	"	141,012	.....	.....	43,500
704	Locarno	"	60,870	.....	.....	25,600
705	Longworth	"	.....	.....	.....	.....
706	L. O. O. M.	"	117,905	.....	.....	49,850
707	Loyalty	"	122,317	.....	.....	56,350
708	L. Y. M. A.	"	285,678	.....	.....	133,750
709	Magna Charta	"	41,827	.....	.....	6,950
710	Majestic	"	480,688	.....	.....	151,500
711	Manhattan	"	369,748	.....	.....	151,200
712	Manor	"	156,111	.....	.....	14,200
713	Manufacturers	"	1,259,853	.....	.....	174,500
714	Marconi	"	133,725	.....	.....	27,000
715	Mascot	"	104,376	.....	.....	31,800
716	Masonic	"	663,958	.....	.....	4,000
717	Master	"	267,309	.....	.....	85,900
718	Mayflower	"	279,201	.....	.....	65,550
719	McKinley	"	497,631	.....	.....	.....
720	Meadowbrook	"	340,113	.....	.....	120,650
721	Mechanics	"	331,554	.....	.....	123,000
722	Melrose	"	261,318	.....	.....	99,800
723	Mercantile	"	220,203	.....	.....	98,600
724	Mercer	"	405,243	.....	.....	240,300
725	Merchants & Bankers	"	266,847	.....	.....	73,300
726	Metropolitan	"	546,901	.....	.....	557,500
727	Milford Park	"	319,489	.....	.....	68,300
728	Military Park	"	96,022	.....	.....	22,900
729	Model	"	338,604	.....	.....	.....
730	Modern	"	346,122	.....	.....	54,200
731	Mohawk	"	319,427	.....	.....	213,900
732	Monitor	"	282,139	.....	.....	85,800
733	Montefiore	"	451,655	.....	.....	153,000
734	Morris	"	325,170	.....	.....	54,400
735	Mosque	"	270,100	.....	.....	18,200
736	Mountain Ridge	"	419,868	.....	.....	179,700
737	Mountain View	"	252,837	.....	.....	148,000
738	Mt. Prospect	"	1,016,078	.....	.....	804,600
739	Mt. Sinai	"	502,467	.....	.....	235,450
740	Municipal	"	217,563	.....	.....	92,200
741	Mutual	"	895,776	.....	.....	236,400
742	Mutual Land and Home	"	83,501	.....	.....	7,350
743	Mutual Protective	"	239,859	.....	.....	28,600
744	National Turners	"	509,213	.....	.....	270,900
745	Nelson	"	269,994	.....	.....	46,100
746	Newark	"	218,184	.....	.....	78,250
747	Newark Mutual Benefit	"	330,206	$3,452	.....	68,400
748	Newark Twenty-One	"	417,817	.....	.....	212,300
749	New Era	"	132,489	.....	.....	8,600
750	New Home	"	904,294	.....	.....	556,800
751	New Jersey	"	606,141	.....	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

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	
$74	.....	$331	.....	$27,500	$4,790	$84,380	$6,333	$567,690	697
.....	.....	204	.....	25,500	23,530	48,593	48,657	501,876	698
435	.....	1,116	.....	104,557	9	126,652	62,200	1,080,563	699
231	.....	52	$195	62,000	2,575	73,483	31,245	680,965	700
7,437	.....	180	.....	60,000	2,070	114,188	16,708	745,442	701
101	.....	674	2,500	4,000	4,906	67,055	9,000	512,061	702
10	.....	60	.....	24,400	.....	34,520	2,263	245,765	703
7,394	.....	205	.....	7,300	812	6,460	5,018	113,659	704
.....	.....	.....	.....	.....	.....	.....	.....	.....	705
604	$14,200	444	.....	13,000	651	35,138	3,700	235,492	706
620	.....	1,671	.....	23,500	545	27,249	15,742	247,994	707
6,988	.....	189	.....	40,000	4,356	40,000	15,184	526,145	708
235	.....	.....	.....	3,500	3,640	3,000	4,283	63,435	709
448	.....	370	.....	30,000	.....	75,133	57,173	795,312	710
3,272	.....	626	.....	69,500	7,500	30,716	83,300	715,862	711
1,054	.....	145	.....	10,000	.....	25,968	11,000	218,478	712
27,443	.....	435	.....	176,000	.....	304,680	40,000	1,982,911	713
17,401	12,849	143	.....	50,800	4,500	36,929	7,541	290,888	714
3,211	.....	328	.....	.....	141	8,015	5,019	152,890	715
48	.....	.....	.....	135,500	68	115,451	59,431	978,456	716
1,521	.....	263	.....	27,000	6,687	53,001	26,663	468,344	717
2,064	.....	152	.....	27,000	11,948	44,554	35,574	456,043	718
5,413	.....	417	.....	22,000	60	102,378	11,786	639,685	719
86	6,000	.....	.....	38,000	84,119	53,087	32,094	674,149	720
467	.....	152	.....	16,000	27,994	90,911	10,962	601,040	721
7	.....	190	6,300	19,000	.....	68,680	4,550	459,845	722
884	.....	349	.....	20,500	.....	42,584	19,814	402,934	723
179	.....	293	.....	35,500	3,063	89,404	14,200	788,182	724
1,037	.....	301	.....	9,000	8,220	56,476	23,780	438,961	725
7,104	.....	.....	1,600	94,000	37,518	183,933	89,521	1,518,077	726
44	.....	606	.....	.....	.....	71,101	11,600	471,140	727
7,948	.....	125	2,000	8,000	500	12,304	5,554	155,353	728
424	.....	95	.....	.....	82	83,468	21,728	444,401	729
3	.....	175	.....	17,000	.....	98,757	5,129	521,386	730
15	.....	77	.....	42,000	4,300	49,249	12,501	641,469	731
19,681	.....	154	.....	41,250	1,491	31,913	40,000	502,428	732
635	.....	275	.....	36,500	3,508	92,300	37,000	774,873	733
.....	.....	310	.....	27,000	.....	74,755	17,281	498,916	734
831	.....	549	.....	23,000	.....	54,961	5,214	372,855	735
45,614	.....	100	.....	64,500	57	.....	138,724	848,563	736
427	.....	152	.....	31,000	.....	65,609	4,925	502,950	737
207	.....	528	.....	261,873	178,519	200,312	82,515	2,544,632	738
21,525	.....	485	.....	50,000	4,504	100,759	31,838	947,028	739
51	.....	66	1,571	22,000	1,313	48,806	9,143	392,713	740
2,065	.....	1,600	.....	95,000	5,985	190,511	65,000	1,492,337	741
.....	.....	.....	.....	1,000	3,800	8,784	4,964	109,399	742
140	.....	.....	.....	26,000	3,046	66,045	11,451	375,141	743
7,398	.....	412	2,000	50,000	6,942	110,519	15,875	973,259	744
189	.....	.....	.....	20,000	1,495	51,296	13,187	402,261	745
1,621	.....	157	.....	24,500	.....	60,796	6,000	389,508	746
17	.....	150	.....	37,000	23,075	63,073	21,022	546,395	747
.....	.....	2	.....	39,000	2,236	81,793	22,851	775,999	748
341	.....	140	.....	13,500	8	33,750	6,972	195,800	749
253	.....	.....	.....	135,000	2,090	153,159	36,824	1,788,420	750
1,526	.....	451	.....	80,000	.....	153,843	18,831	860,792	751

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
697	Liberty	5,169	322	.....	.....	.....	.....	556	46
698	Liberty Square	4,680	287	.....	.....	.....	.....	348	27
699	Lincoln	9,030	603	.....	.....	.....	.....	1,135	110
700	Lincoln Highway	8,387	573	.....	.....	.....	.....	403	91
701	Lion	7,611	449	.....	.....	.....	.....	312	30
702	Lithuanian	4,558	594	.....	.....	.....	.....	752	95
703	Littleton	2,272	225	.....	.....	.....	.....	217	37
704	Locarno	1,990	161	.....	.....	.....	.....	128	23
705	Longworth	.....	.....	.....	.....	.....	.....	.....	.....
706	L. O. O. M.	1,965	196	.....	.....	.....	.....	249	36
707	Loyalty	2,291	228	.....	.....	.....	.....	281	51
708	L. Y. M. A.	5,736	496	.....	.....	.....	.....	668	110
709	Magna Charta	1,634	155	.....	.....	.....	.....	34	7
710	Majestic	8,520	719	.....	.....	.....	.....	758	119
711	Manhattan	7,063	830	.....	.....	.....	.....	756	101
712	Manor	3,240	304	.....	.....	.....	.....	71	12
713	Manufacturers	17,554	462	.....	.....	.....	.....	873	86
714	Marconi	1,984	179	.....	.....	.....	.....	135	21
715	Mascot	2,738	249	.....	.....	.....	.....	159	30
716	Masonic	8,933	666	.....	.....	.....	.....	20	4
717	Master	3,394	281	.....	.....	.....	.....	429	45
718	Mayflower	4,073	304	.....	.....	.....	.....	277	29
719	McKinley	9,332	667	.....	.....	.....	.....	.....	.....
720	Meadowbrook	6,616	456	.....	.....	.....	.....	603	100
721	Mechanics	5,600	492	.....	.....	.....	.....	615	68
722	Melrose	4,688	439	.....	.....	.....	.....	499	79
723	Mercantile	3,792	226	.....	.....	.....	.....	493	48
724	Mercer	6,158	500	.....	.....	.....	.....	1,201	150
725	Merchants and Bankers	3,652	313	.....	.....	.....	.....	366	47
726	Metropolitan	27,050	982	.....	.....	.....	.....	5,575	331
727	Milford Park	6,028	585	.....	.....	.....	.....	341	53
728	Military Park	2,934	270	.....	.....	.....	.....	114	28
729	Model	4,836	385	.....	.....	.....	.....	.....	.....
730	Modern	4,975	486	.....	.....	.....	.....	271	44
731	Mohawk	6,396	450	.....	.....	.....	.....	1,069	140
732	Monitor	4,136	328	.....	.....	.....	.....	429	70
733	Montefiore	6,251	328	.....	.....	.....	.....	765	63
734	Morris	5,168	476	.....	.....	.....	.....	272	27
735	Mosque	5,182	425	.....	.....	.....	.....	91	10
736	Mountain Ridge	5,271	215	.....	.....	.....	.....	898	46
737	Mountain View	4,095	348	.....	.....	.....	.....	740	89
738	Mt. Prospect	24,620	824	.....	.....	.....	.....	4,146	288
739	Mt. Sinai	8,779	721	.....	.....	.....	.....	1,177	103
740	Municipal	3,155	180	.....	.....	.....	.....	461	50
741	Mutual	12,414	983	.....	.....	.....	.....	1,182	183
742	Mutual Land and Home	2,541	198	.....	.....	.....	.....	36	7
743	Mutual Protective	3,597	270	.....	.....	.....	.....	143	16
744	National Turners	9,593	791	.....	.....	.....	.....	1,354	194
745	Nelson	4,917	353	.....	.....	.....	.....	230	25
746	Newark	3,625	349	.....	.....	.....	.....	391	53
747	Newark Mutual Benefit	4,817	258	33	3	.....	.....	342	32
748	Newark Twenty-One	6,282	496	.....	.....	.....	.....	1,062	125
749	New Era	2,657	270	.....	.....	.....	.....	43	6
750	New Home	12,362	909	.....	.....	.....	.....	2,784	180
751	New Jersey	8,863	473	.....	.....	.....	.....	.....	.....

MEMBERSHIP 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	
5,725	87	281	S.	$1.00 m.	$200	6	$3.00 a	.....	697
5,028	52	262	O.P.	.....	200	6	3.00 a	.....	698
10,165	101	612	S.	1.00 m.	200	6	3.00 a	$1.00 a	699
8,790	120	544	O.P.	.....	200	6	4.00 a & .10 b	1.00 a	700
7,923	100	379	S.	1.00 m.	200	6	3.00 a	2.00 a	701
5,310	115	574	S.	1.00 m.	200	6	3.00 a	1.00 a	702
2,489	53	209	S.	1.00 m.	200	6	3.00 a	3.00 a	703
2,118	19	165	S.	1.00 m.	200	6	4.00 a	1.00 a	704
.....	.....	.....	.....	.....	...	..	.....	.....	705
2,214	62	170	S.	1.00 m.	200	6	3.00 a	2.00 a	706
2,572	89	190	S.	.25 w.	200	6	3.00 a	.....	707
6,404	109	497	S.	1.00 m.	200	6	4.00 a	1.00 a	708
1,668	16	146	O.P.	.....	200	6	.....	1.00 a	709
9,278	121	717	S.	1.00 m.	200	6	4.00 a	1.00 a	710
7,819	97	834	S.	.75 & 1.00 m.	200	6	3.00 a	2.00 a	711
3,311	49	267	S.	1.00 & 2.00 m.	200	6	4.00 a	.....	712
18,427	64	434	S.	1.00 m.	200	6	2.00 a	1.00 a	713
2,119	63	137	S.	1.00 m.	200	6	3.00 a	2.00 a	714
2,897	28	251	S.	1.00 m.	200	6	3.00 a	1.00 a	715
8,953	141	529	O.P.	.....	200	6	3.00 a	1.00 a	716
3,823	30	296	S.	1.00 m.	200	6	3.00 a	2.00 a	717
4,350	60	273	S.	1.00 m.	200	6	2.00 a	1.00 a	718
9,332	160	507	S.	1.00 m.	200	6	4.00 a	1.00 a	719
7,219	90	466	O.P.	.....	200	6	1.00 a	1.00 a	720
6,215	111	449	S.	1.00 m.	200	6	3.00 a	1.00 a	721
5,187	88	430	S.	1.00 m.	200	6	2. a, 3. & 4. a	.....	722
4,285	73	201	S.	1.00 m.	200	6	3.00 a	1.00 a	723
7,359	108	542	S.	1.00 m.	200	6	3.00 a	.....	724
4,018	70	290	S.	1.00 m.	200	6	3.00 a	2.00 a	725
32,625	423	890	S.	.25 & .50 m	100	6	.10 b	.10 b	726
6,369	99	539	S.	1.00 m.	200	6	3.00 a	.02½ b	727
3,048	39	259	S.	1.00 m.	200	6	3.00 a & 4.00 a	1.00 a	728
4,836	68	317	S.	1.00 m.	200	6	4.00 a	3.00 a	729
5,246	117	413	S.	1.00 m.	200	6	2.00 a	1.00 a	730
7,465	93	497	O.P.	.....	200	6	3.00 a	1.00 a	731
4,565	77	321	S.	1.00 m.	200	6	3.00 a	1.00 a	732
7,016	61	330	S.	1.00 m.	200	6	4.00 a	2.00 a	733
5,440	95	408	S.	1.00 m.	200	6	2.00 & 3.00 a	2.00 a	734
5,273	42	393	S.	1.00 m.	200	6	3.00 a	1.00 a	735
6,169	44	217	S.	1.00 m.	200	6	4.00 a	2.00 a	736
4,835	109	328	S.	1.00 m.	200	6	3.00 a	.....	737
28,766	121	991	O.P.	.....	200	6	4.00 a	2.00 a	738
9,956	94	730	S.	1.00 m.	200	6	3.00 a	1.00 a	739
3,616	66	164	S.	1.00 m.	200	6	3.00 a	1.00 a	740
13,596	213	953	S.	1.00 m.	200	6	4.00 a	1.00 a	741
2,577	21	184	O.P.	.....	200	6	4.00 a	2.00 a	742
3,740	73	213	O.P.	.....	200	6	4.00 a & .02½ b	4. a & .02½ b	743
10,947	172	813	S.	1.00 m.	200	6	3.00 a	1.00 a	744
5,147	59	319	O.P.	.....	200	6	3.00 a	1.00 a	745
4,016	95	307	S.	1.00 m.	200	6	3.00 a	1.00 a	746
5,192	65	228	O.P.	.....	200	6	2.00 a	.....	747
7,344	87	534	O.P.	.....	200	6	4.00 a	2.00 a	748
2,700	42	234	S.	.70 & 1.00 m.	200	6	3.00 a & .06 b	3.00 a & .06 b	749
15,146	194	895	O.P.	.....	200	6	4.00 a	2.00 a	750
8,863	116	357	S.	1.00 m.	200	6	2.00 a	.....	751

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
752	New Method	Newark	Feb. 21, 1913	Alfred E. Blakeman
753	New Order-Equity	"	* (See below)	Morris Metsky
754	Niagara	"	May 29, 1919	Charles Eisler
755	Ninth Ward	"	Mar. 18, 1909	David A. McIntyre
756	Norfolk	"	April 25, 1888	Frederick J. Locher
757	Normal	"	Nov. 27, 1912	Max Gans
758	North American	"	Sept. 17, 1910	Morris H. Greenfield
759	North End	"	May 2, 1889	William S. Walters
760	Northern	"	June 6, 1912	Charles W. Tillon
761	North Newark	"	Jan. 10, 1925	Louis A. Reilly
762	North Ward	"	Feb. 24, 1912	John G. Crawford
763	North Western	"	Feb. 29, 1892	William Tries, Jr.
764	Novel	"	May 5, 1926	Frank S. Cobb
765	Oak	"	Feb. 17, 1920	J. William Huegel
766	O. K.	"	Jan. 10, 1923	William Lunsky
767	Oliver	"	Nov. 30, 1915	Thomas Buffardi
768	Onward	"	Jan. 9, 1926	Oscar Biertuempfel
769	Onyx	"	Aug. 18, 1922	Jacob M. Holstein
770	Opportunity	"	Nov. 18, 1920	Thomas F. Halpin
771	Ordway	"	Jan. 20, 1921	Louis Susskind
772	Orient	"	April 25, 1925	Walter I. Super
773	Oriental	"	Mar. 4, 1904	Alfred Lister
774	Orion	"	April 14, 1925	Franklin Hannoch
775	Outlook	"	May 24, 1921	William Frey
776	Owl	"	Oct. 7, 1907	William H. A. Reilly
777	Oxford	"	June 14, 1923	Herman Steiner
778	Pacific	"	Sept. 29, 1906	Romolo Bottelli
779	Palace	"	April 10, 1920	Owen E. Fox
780	Pannonia	"	Nov. 18, 1905	George J. Muha
781	Paramount	"	Mar. 24, 1919	Max Marx
782	Parish	"	Nov. 29, 1924	John Wojtas
783	Park	"	Nov. 28, 1902	Gustavus F. Sommers
784	Parker	"	Mar. 11, 1922	Edward Kohn
785	Park View	"	June 26, 1902	Jeremiah Baldwin
786	Passaic	"	Aug. 6, 1884	Henry Loeffler
787	Patriotic	"	Mar. 14, 1919	Monroe D. Hess
788	Paywell	"	Jan. 23, 1925	Louis F. Gerber
789	Peerless	"	June 1, 1912	Louis Susskind
790	Pennant	"	May 11, 1922	Hyman Sussman
791	Peoples	"	Feb. 8, 1895	August J. Ehrlich
792	Perennial	"	Dec. 4, 1926	Abe Lipsky
793	Perfection	"	July 2, 1921	Herman A. Fenning
794	Personal	"	Dec. 28, 1925	Leo H. Levy
795	Peshine	"	Sept. 27, 1922	Isadore G. Liss
796	Phoenix	"	Jan. 19, 1887	Charles Spengler, Jr.
797	Pilgrim	"	Mar. 18, 1921	George A. Roehm
798	Pilot	"	Mar. 14, 1922	William P. Berry
799	Pioneer	"	Feb. 11, 1911	Edward J. Macksey
800	Pivot	"	Feb. 28, 1923	Joseph Kahan
801	Planter's	"	June 12, 1926	Earle H. Cameron
802	Police	"	Jan. 30, 1907	John Baader
803	Polish-American	"	July 10, 1902	Stanislaus Bulsiewicz
804	Polish Home	"	Jan. 8, 1917	Peter Sypniewski
805	Polish National	"	Dec. 7, 1912	Frank Staba
806	Pompey	"	June 28, 1922	Louis Leonardis

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Horace S. Cory	Stanton M. Pascal	60 Park Pl., Newark, N. J.	752
Cohen & Klein	Abraham Levin	207 Market St., Newark, N. J.	753
Raymond H. Cohn	Henry M. Besser	Lefcourt-Newark Bldg., Newark, N. J.	754
George W. Hagney	August Roemmele	29 Astor St., Newark, N. J.	755
Herr, Leiss & Herr	Benedict A. Harter	135 Kingman Rd., S. Orange, N. J.	756
Adolph Altman	Clarence I. Mott	Natl. State Bank, Newark, N. J.	757
Nathan H. Berger	Moses Gansler	10 Avon Ave., Newark, N. J.	758
Morris Isserman	Richard F. Hopkins	511 S. Orange Ave., S. Orange, N. J.	759
Howard Isherwood	William D. Duguid	815 Summer Ave., Newark, N. J.	760
James L. McKenna	Elmer E. Thornton	181 S. 11th St., Newark, N. J.	761
Smith & Slingerland	William J. Griffin	822 Hunterdon St., Newark, N. J.	762
August W. Rosinger	Julius A. Proehl	20 Clinton St., Newark, N. J.	763
Joseph L. Lippman	George H. Yonkers	249 Clinton Ave., Newark, N. J.	764
Thomas B. Healy	John Zipfel	20 Belmont Ave., Newark, N. J.	765
Benjamin S. Appel	Phil H. Lipschutz	278 Central Ave., West Caldwell, N. J.	766
Pallitta & Pallitta	E. M. Bertolino	12 Monroe Ave., East Orange, N. J.	767
Lester Mahr	William A. Ennis	40 Clinton St., Newark, N. J.	768
Benjamin Singer	Louis V. Walsky	710 N. Fourth St., East Newark, N. J.	769
J. Harry Henegan	William F. Ackerson	670 Bergen St., Newark, N. J.	770
Joseph Susskind	Barney W. Plager	23 Harding Terrace, Newark, N. J.	771
Allan Krieger	Manuel Hoenig	9 Clinton St., Newark, N. J.	772
Charles M. Myers	Adolph Fiedler	315 Broadway, Newark, N. J.	773
Saul J. Zucker	William Mattes, Jr.	371 South Orange Ave., Newark, N. J.	774
Fred Herrigel, Jr.	Oscar C. Kunze	59 Farley Ave., Newark, N. J.	775
Paul G. Roder	Harry M. Coleman	61 South 10th St., Newark, N. J.	776
Harry Steiner	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	777
Pallitta & Pallitta	Fred S. Betschick	918 South 17th St., Newark, N. J.	778
Edmond C. Moriarty	Andrew A. Breidenbach	210 Ferry St., Newark, N. J.	779
Charles C. Deubel	Adam Poh, Jr.	16 Belmont Ave., Newark, N. J.	780
Stein, Hannoch & Lasser	George H. Yonkers	425 Stuyvesant Ave., Irvington, N. J.	781
W. M. Ceglowski	A. R. Wisniewski	657 South 19th St., Newark, N. J.	782
Frank Voigt	Henry P. Schanz	100 Franklin Ave., Maplewood, N. J.	783
Kessler & Kessler	Albert A. Adler	850 Broad St., Newark, N. J.	784
T. J. Badgley	J. C. Behnke	108 Ellery Ave., Irvington, N. J.	785
H. Edward Wolf	Louis G. Holzwarth	68 Farley Ave., Newark, N. J.	786
Benjamin Newman	Harry Wertheim	237 North 11th St., Newark, N. J.	787
David M. Satz	Francis C. James	69 West End Ave., Newark, N. J.	788
Levy, Fenster & McCloskey	Raymon Spreen	19 Clinton St., Newark, N. J.	789
Jacob W. Silverman	David D. Ravitz	Lefcourt Bldg., Newark, N. J.	790
Charles C. Pilgrim	Alfred G. Wirtz	58 Headley Place, Maplewood, N. J.	791
Michael S. Precker	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	792
Bilder & Bilder	Homer J. Van Duyne	88 Mountain View Place, Newark, N. J.	793
S. B. & L. A. Finklestein	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	794
Joseph G. Eppston	B. Kirschner	11 Hill St., Newark, N. J.	795
Lowy & Lowy	Raymon Spreen	19 Clinton St., Newark, N. J.	796
Ward & Kremer	William Mattes, Jr.	371 S. Orange Ave., Newark, N. J.	797
Selick J. Mindes	Clarence I. Mott	National State Bank, Newark, N. J.	798
Frank W. Long	Robert B. Mapletoft	18 Bathgate Place, Newark, N. J.	799
Benjamin Eber	Philip A. Sobel	24 Branford Place, Newark, N. J.	800
David B. Silver	Herbert P. Englert	514 Clinton Ave., Newark, N. J.	801
Louis J. Beers	Samuel B. Finklestein	22 Franklin St., Newark, N. J.	802
Vincent Schultz	Stanislaus Lewandowski	363 Myrtle Ave., Irvington, N. J.	803
J. Thaddeus Rospond	Albert M. Klemp	44 Underwood St., Newark, N. J.	804
Vincent Schultz	Joseph Wegrocki	62 Pulaski St., Newark, N. J.	805
Xavier Del Negro	Joseph A. Marano	18 Downing St., Newark, N. J.	806

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
752	New Method	Newark	$3,351	.....	$801,210
753	New Order-Equity	"	4,765	.....	1,203,150
754	Niagara	"	818	.....	142,400
755	Ninth Ward	"	722	.....	689,100
756	Norfolk	"	11,032	$455	835,500
757	Normal	"	5,327	19,924	751,600
758	North American	"	9,433	.....	762,250
759	North End	"	569	.....	445,200
760	Northern	"	1,825	4,000	493,600
761	North Newark	"	2,485	3,007	172,100
762	North Ward	"	6,127	6,600	749,700
763	North Western	"	5,393	5,650	381,700
764	Novel	"	392	.....	58,500
765	Oak	"	2,083	3,880	377,500
766	O. K.	"	3,329	.....	276,300
767	Oliver	"	1,114	30,683	860,200
768	Onward	"	993	1,133	138,600
769	Onyx	"	277	3,000	307,900
770	Opportunity	"	14,669	.....	731,200
771	Ordway	"	3,822	5,213	193,250
772	Orient	"	2,331	202	362,000
773	Oriental	"	3,597	700	866,700
774	Orion	"	1,760	.....	233,900
775	Outlook	"	7,770	.....	1,220,200
776	Owl	"	3,800	.....	195,600
777	Oxford	"	2,085	72	264,900
778	Pacific	"	258	13,100	971,600
779	Palace	"	2,735	8,344	340,000
780	Pannonia	"	4,949	5,161	336,400
781	Paramount	"	3,444	.....	1,038,000
782	Parish	"	123	1,571	87,100
783	Park	"	2,442	5,395	482,450
784	Parker	"	25,215	.....	975,900
785	Park View	"	2,786	3,000	734,200
786	Passaic	"	3,324	13,000	541,200
787	Patriotic	"	279	13,089	617,700
788	Paywell	"	1,835	2,700	184,600
789	Peerless	"	471	.....	502,100
790	Pennant	"	159	.....	113,800
791	Peoples	"	535	2,000	279,700
792	Perennial	"	102	.....	48,400
793	Perfection	"	12,079	.....	982,000
794	Personal	"	378	113	126,300
795	Peshine	"	104	.....	151,540
796	Phoenix	"	2,921	.....	1,281,900
797	Pilgrim	"	6,519	301	912,500
798	Pilot	"	6,553	5,598	160,100
799	Pioneer	"	6,300	4,000	853,450
800	Pivot	"	391	.....	228,500
801	Planter's	"	1,575	1,050	46,500
802	Police	"	2,057	5,000	423,400
803	Polish-American	"	14,944	37,000	1,930,400
804	Polish Home	"	1,661	5,156	780,200
805	Polish National	"	1,935	15,000	784,200
806	Pompey	"	3,365	500	647,400

AT THE CLOSE OF FISCAL YEAR. ENDED DURING 1932

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$17,758	$113,571	$17,517	$3,918	$957,325	752
.....	31,299	489,936	39,970	6,662	1,775,782	753
$2,000	3,831	79,488	20,283	8,671	257,491	754
65,000	11,950	18,228	3,169	6,772	794,941	755
.....	12,702	43,990	7,192	57,523	968,394	756
7,500	59,412	246,107	20,961	3,525	1,114,356	757
.....	46,470	354,047	52,747	12,766	1,237,713	758
27,400	8,085	58,970	4,427	1,585	546,236	759
.....	10,540	4,073	12,102	2,479	528,619	760
.....	6,900	18,895	1,801	333	205,521	761
.....	9,280	120,000	7,864	3,092	902,663	762
.....	4,150	74,264	8,599	2,787	482,543	763
.....	690	43,126	11,364	1,151	115,223	764
.....	16,510	14,752	5,933	1,556	422,214	765
.....	16,770	12,924	16,894	680	326,897	766
19,300	29,956	28,205	26,625	2,737	998,820	767
.....	2,883	.....	2,442	463	146,514	768
.....	13,917	24,206	35,507	6,359	391,166	769
.....	12,210	129,794	36,156	9,289	933,318	770
.....	14,895	.....	8,027	2,527	227,734	771
.....	11,975	50,253	25,750	2,512	455,023	772
.....	20,419	274,821	68,055	14,757	1,249,049	773
.....	8,550	182,429	19,740	1,122	447,501	774
.....	31,665	186,925	3,415	9,650	1,459,625	775
.....	5,205	66,141	6,504	1,345	278,595	776
15,000	400	29,093	20,356	6,295	338,201	777
13,100	10,081	23,701	10,538	12,395	1,054,773	778
.....	7,275	.....	5,624	1,917	365,895	779
.....	3,085	42,066	4,615	1,870	398,146	780
.....	19,740	266,054	54,097	18,355	1,399,690	781
.....	2,790	11,046	4,199	1,543	108,372	782
9,000	3,273	31,471	4,114	497	538,642	783
551,100	26,055	.....	18,379	20,479	1,617,128	784
9,300	16,070	105,630	22,184	8,667	901,837	785
10,100	13,861	94,028	25,473	1,361	702,342	786
.....	29,709	60,675	29,840	7,033	758,325	787
.....	4,942	21,437	6,439	1,579	223,532	788
.....	6,548	78,673	30,328	5,915	624,035	789
.....	935	49,527	11,682	1,330	177,433	790
.....	8,711	78,776	6,519	3,416	379,657	791
.....	800	6,154	333	888	56,677	792
118,500	4,200	135,439	35,689	4,586	1,292,493	793
.....	5,000	38,603	518	785	171,697	794
.....	6,470	38,996	6,251	451	203,812	795
.....	34,312	336,727	86,851	22,693	1,765,404	796
6,000	16,778	178,925	29,792	10,167	1,160,982	797
4,000	7,835	50,708	11,130	3,746	249,670	798
.....	5,185	126,793	11,148	7,465	1,014,341	799
.....	10,075	9,370	22,715	6,738	277,789	800
.....	1,670	12,903	1,666	28	65,392	801
.....	12,495	68,578	8,912	2,228	522,670	802
.....	45,670	117,699	54,331	13,817	2,213,861	803
.....	44,404	179,172	7,057	11,368	1,029,018	804
.....	28,980	219,974	26,449	7,529	1,084,067	805
17,900	21,147	10,310	17,628	4,398	722,648	806

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
752	New Method	Newark	$639,652	.....	.....	$156,000
753	New Order-Equity	"	888,021	.....	.....	336,650
754	Niagara	"	146,794	.....	.....	59,600
755	Ninth Ward	"	486,735	.....	.....	138,900
756	Norfolk	"	574,560	.....	.....	143,200
757	Normal	"	629,724	.....	.....	260,000
758	North American	"	623,263	.....	.....	242,050
759	North End	"	327,443	.....	.....	74,000
760	Northern	"	336,938	.....	.....	74,400
761	North Newark	"	153,666	.....	.....	2,500
762	North Ward	"	596,277	.....	.....	95,000
763	North Western	"	276,525	.....	.....	95,450
764	Novel	"	71,775	.....	.....	25,300
765	Oak	"	262,087	.....	.....	72,300
766	O. K.	"	210,099	.....	.....	32,642
767	Oliver	"	563,604	.....	.....	253,100
768	Onward	"	97,578	.....	.....	19,800
769	Onyx	"	232,464	.....	.....	53,175
770	Opportunity	"	527,516	.....	.....	157,950
771	Ordway	"	140,792	.....	.....	36,800
772	Orient	"	276,696	.....	.....	85,050
773	Oriental	"	650,475	$61,113	.....	294,600
774	Orion	"	288,003	.....	.....	78,400
775	Outlook	"	1,109,724	.....	.....	25,600
776	Owl	"	136,920	.....	.....	47,800
777	Oxford	"	219,771	.....	.....	30,900
778	Pacific	"	719,520	.....	.....	123,400
779	Palace	"	252,435	.....	.....	40,600
780	Pannonia	"	270,366	.....	.....	47,700
781	Paramount	"	807,264	.....	.....	180,500
782	Parish	"	65,856	.....	.....	23,300
783	Park	"	289,396	.....	.....	144,200
784	Parker	"	888,234	.....	.....	200,000
785	Park View	"	383,916	.....	.....	327,900
786	Passaic	"	424,430	.....	.....	98,500
787	Patriotic	"	396,843	.....	.....	150,150
788	Paywell	"	137,804	.....	.....	32,650
789	Peerless	"	357,041	.....	.....	131,200
790	Pennant	"	78,678	.....	.....	53,400
791	Peoples	"	237,416	.....	.....	78,400
792	Perennial	"	40,739	.....	.....	8,200
793	Perfection	"	716,068	.....	.....	153,100
794	Personal	"	98,929	.....	.....	34,950
795	Peshine	"	124,914	.....	.....	35,550
796	Phoenix	"	897,668	.....	.....	544,600
797	Pilgrim	"	740,903	.....	.....	173,950
798	Pilot	"	157,938	.....	.....	21,700
799	Pioneer	"	530,384	.....	.....	297,700
800	Pivot	"	165,243	.....	.....	45,900
801	Planter's	"	41,305	.....	.....	17,100
802	Police	"	270,538	.....	.....	159,680
803	Polish-American	"	1,238,279	.....	.....	483,600
804	Polish Home	"	466,178	40,400	.....	218,300
805	Polish National	"	603,589	.....	.....	287,500
806	Pompey	"	431,781	.....	.....	113,100

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

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							
$72	.....	$670	.....	$10,000	$3,918	$132,623	$14,390	$957,325	752
1,540	.....	1,305	.....	49,500	234,269	151,499	112,998	1,775,782	753
4,435	.....	840	.....	10,300	14,850	.....	20,652	257,491	754
.....	.....	636	.....	40,000	.....	125,850	2,820	794,941	755
710	.....	479	.....	60,000	75	155,817	33,553	968,394	756
3,115	.....	460	.....	45,000	.....	143,862	32,195	1,114,356	757
7,805	.....	501	.....	96,507	82,848	108,870	75,869	1,237,713	758
5,000	$2,000	1,030	$260	43,000	1,732	68,467	23,304	546,236	759
268	.....	807	.....	22,000	132	90,071	4,003	528,619	760
3,955	.....	300	.....	12,500	.....	29,598	3,002	205,521	761
291	.....	499	552	32,000	2,882	133,383	41,779	902,663	762
.....	.....	143	.....	26,300	112	76,374	7,639	482,543	763
185	.....	190	.....	5,500	1,323	.....	10,950	115,223	764
263	.....	315	.....	13,000	.....	68,122	6,127	422,214	765
1,770	.....	268	.....	32,000	.....	47,134	2,984	326,897	766
315	.....	385	.....	18,000	376	152,359	10,681	998,820	767
1,037	.....	351	2,400	7,000	133	15,091	3,124	146,514	768
934	.....	465	.....	23,250	21,346	40,794	18,738	391,166	769
635	.....	720	.....	70,089	12,159	124,026	40,223	933,318	770
2,771	.....	445	.....	14,000	.....	24,623	8,303	227,734	771
1,444	.....	129	.....	26,000	4,946	33,079	27,679	455,023	772
3,024	.....	645	.....	47,000	.....	147,968	44,224	1,249,049	773
1,118	.....	690	.....	15,500	7,235	28,053	28,502	447,501	774
.....	.....	.....	.....	67,000	648	233,146	23,507	1,459,625	775
166	9,205	239	.....	40,429	7,698	23,464	12,674	278,595	776
1,581	.....	214	.....	20,000	35	20,600	45,100	338,201	777
722	.....	599	.....	14,000	3,603	176,515	16,414	1,054,773	778
1,378	.....	306	.....	.....	111	64,673	6,392	365,895	779
5	.....	103	.....	.....	.....	75,765	4,207	398,146	780
12,307	.....	501	.....	80,000	78,149	153,888	87,081	1,399,690	781
1,062	.....	1,063	.....	2,500	619	11,591	2,381	108,372	782
164	1,000	493	.....	30,000	1,716	66,172	5,501	538,642	783
3,265	.....	276	.....	166,000	95,836	138,839	124,678	1,617,128	784
80	.....	522	.....	77,000	1,639	81,735	29,045	901,837	785
631	.....	851	.....	39,000	9,998	89,103	39,829	702,342	786
5,537	.....	400	.....	94,000	241	65,154	46,000	758,325	787
3,178	.....	175	.....	17,000	1,750	25,514	5,461	223,532	788
3,128	.....	686	.....	35,000	3,444	59,737	33,799	624,035	789
1,295	.....	.....	.....	14,700	8,240	.....	21,120	177,433	790
.....	.....	.....	.....	12,000	39	35,979	15,823	379,637	791
.....	.....	.....	.....	1,500	902	2,084	3,252	56,677	792
2,273	.....	285	.....	157,000	11,469	170,627	81,671	1,292,493	793
754	.....	.....	.....	14,300	3,266	18,720	778	171,697	794
6,163	.....	420	.....	7,500	684	16,264	12,317	203,812	795
6,243	.....	1,212	.....	56,000	15,433	159,248	85,000	1,765,404	796
1,713	.....	674	.....	48,000	1,662	150,814	43,266	1,160,982	797
25	.....	545	.....	23,000	877	32,328	13,257	249,670	798
.....	.....	.....	.....	86,500	1,035	85,978	12,744	1,014,341	799
7,037	.....	125	.....	16,000	4,307	34,879	4,298	277,789	800
480	.....	60	.....	.....	759	3,656	2,032	65,392	801
1,827	.....	562	.....	17,500	152	66,139	6,252	522,670	802
4,030	.....	11,096	.....	36,500	13,289	370,499	56,568	2,213,861	803
1,681	.....	.....	.....	116,473	48,643	112,075	25,268	1,029,018	804
4,152	.....	3,052	2,720	9,000	67	151,990	21,997	1,084,067	805
9,160	.....	428	.....	55,000	375	91,826	20,978	722,648	806

TABLE 4—SHARES.

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
752	New Method	8,436	728					780	75
753	New Order-Equity	12,886	984					1,683	175
754	Niagara	2,814	263					298	23
755	Ninth Ward	9,363	806					694	108
756	Norfolk	8,943	475					716	87
757	Normal	9,546	816					1,300	106
758	North American	11,229	605					1,210	88
759	North End	5,952	518					370	43
760	Northern	5,502	474					372	58
761	North Newark	3,309	202					13	2
762	North Ward	9,395	334					475	37
763	North Western	3,766	206					477	44
764	Novel	1,876	177					126	11
765	Oak	4,132	408					362	82
766	O. K.	4,207	286					163	38
767	Oliver	8,785	805					1,265	165
768	Onward	2,504	202					99	20
769	Onyx	3,776	346					265	33
770	Opportunity	7,389	533					789	55
771	Ordway	2,650	232					184	21
772	Orient	5,950	361					425	64
773	Oriental	9,808	719	459	54			1,473	150
774	Orion	4,810	339					392	42
775	Outlook	16,094	1,080					128	21
776	Owl	2,213	220					239	45
777	Oxford	3,271	196					155	16
778	Pacific	11,651	606					617	74
779	Palace	4,053	241					203	23
780	Pannonia	4,015	429					238	39
781	Paramount	12,263	766					902	74
782	Parish	1,143	159					116	32
783	Park	5,308	347					721	81
784	Parker	13,209	831					1,000	91
785	Park View	7,966	434					1,639	185
786	Passaic	6,666	534					493	65
787	Patriotic	7,389	464					750	60
788	Paywell	3,808	383					163	30
789	Peerless	5,834	455					656	92
790	Pennant	1,397	120					267	23
791	Peoples	6,612	423					784	63
792	Perennial	1,858	146					41	15
793	Perfection	9,614	367					765	60
794	Personal	2,171	261					175	39
795	Peshine	2,158	169					177	21
796	Phoenix	14,872	891					2,723	208
797	Pilgrim	11,299	857					869	69
798	Pilot	2,559	153					108	12
799	Pioneer	16,079	811					2,977	157
800	Pivot	2,927	225					229	30
801	Planter's	1,319	165					85	27
802	Police	5,189	520					798	70
803	Polish-American	4,822	1,555					604	359
804	Polish Home	9,876	895	409	16			1,091	214
805	Polish National	8,982	983					1,437	180
806	Pompey	8,427	685					566	53

MEMBERSHIP 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	
9,216	147	656	S.	$1.00 & $2.00 m.	$200	6	$4.00 a	$2.00 a	752
14,569	211	948	S.	1.00 m.	200	6	3.00 a	1.00 a	753
3,112	47	259	S.	1.00 m.	200	6	3.00 a	1.00 a	754
10,057	113	801	S.	1.00 m.	200	6	3.00 a	.02½ b	755
9,659	77	485	S.	1.00 m.	200	6	3.00 & 4.00 a	1.00 a	756
10,846	195	727	S.	1.00 m.	200	6	3.00 a & 4.00 a	.....	757
12,439	128	563	S.	.70 & 1.00 m.	200	6	3.00 a	2.00 a	758
6,322	87	474	S.	1.00 m.	200	6	4.00 a & .03 b	1.00 a & .03 b	759
5,874	101	431	S.	1.00 m.	200	6	3.00 a	2.00 a	760
3,322	50	154	S.	1.00 m.	200	6	3.00 a	1.00 a	761
9,870	109	262	S.	1.00 m.	200	6	3.00 & 4.00 a	2.00 a	762
4,243	75	175	S.	1.00 m.	200	6	3.00 a	.....	763
2,002	13	175	S.	1.00 m.	200	6	.....	1.00 a	764
4,494	103	387	S.	1.00 & 2.00 m.	200	6	4.00 a	1.00 a	765
4,370	70	254	S.	1.00 m.	200	6	3.00 & 4.00 a	2.00 a	766
10,050	265	705	S.	1.00 m.	200	6	3.00 a	2.00 a	767
2,603	31	191	S.	1.00 m.	200	6	3.00 a	3.00 a	768
4,041	83	206	S.	1.00 m.	200	6	4.00 a	1.00 a	769
8,178	148	440	S.	1.00 m.	200	6	.02½ b	.....	770
2,834	66	187	S.	1.00 m.	200	6	4.00 a	2.00 a	771
6,375	84	341	S.	1.00 m.	200	6	1.00 a & 4.00 a	2.00 a	772
11,740	187	736	S.	1.00 m.	200	6	3.00 a	1.00 a	773
5,202	57	324	S.	1.00 & 2.00 m.	200	6	.....	2.00 a	774
16,222	211	890	O.P.	.....	200	6	3.00 a	.....	775
2,452	49	216	S.	1.00 m.	200	6	3.00 a	1.00 a	776
3,426	174	38	S.	1.00 m.	200	6	4.00 a	2.00 a	777
12,268	159	521	S.	1.00 m.	200	6	3.00 a	3.00 a	778
4,256	57	207	S.	1.00 m.	200	6	3.00 a	.....	779
4,253	73	395	S.	1.00 m.	200	6	3.00 a	2.00 a	780
18,165	149	691	S.	1.00 m.	200	6	1.00 a	1.00 a	781
1,259	30	161	S.	.25 w.	200	6	3.00 a	1.00 a	782
6,029	91	337	S.	1.00 m.	200	6	3.00 a	3.00 a	783
14,209	141	781	O.P.	.....	200	6	4.00 a	1.00 b	784
9,605	137	482	S.	1.00 m.	200	6	.03 b	.03 b	785
7,159	121	478	S.	1.00 m.	200	6	4.00 a	2.00 a	786
8,139	88	436	S.	1.00 m.	200	6	4.00 a	1.00 a	787
3,971	52	361	S.	1.00 m.	200	6	4.00 a	1.00 a	788
6,490	66	481	S.	1.00 m.	200	6	4.00 a	1.00 a	789
1,664	21	122	S.	1.00 m.	200	6	.....	.....	790
7,396	88	398	N.S.	1.00 m.	100	6	.05 b	.05 b	791
1,899	14	147	O.P.	.....	200	6	4.00 a	1.00 a	792
10,379	48	379	S.	1.00 m.	200	6	3.00 a	2.00 a	793
2,346	42	258	O.P.	.....	200	6	3.00 a	1.00 a	794
2,335	42	148	S.	1.00 m.	200	6	3.50 a	1.00 a	795
17,595	205	894	S.	1.00 m.	200	6	3.00 a	2.00 a	796
12,168	159	767	S.	1.00 & 2.00 m.	200	6	4.00 a	2.00 a	797
2,667	31	134	S.	1.00 m.	200	6	2.00 a	.....	798
19,056	120	848	O.P.	.....	100	6	3.00 a	1.00 a	799
3,156	52	203	S.	1.00 m.	200	6	4.00 a	1.00 a	800
1,404	19	173	S.	1.00 m.	200	6	3.00 a	1.00 a	801
5,987	85	505	S.	1.00 m.	200	6	3.00 a	1.00 & 2.00 a	802
5,426	470	1,444	S.	1.00 w.	800	6	1.00 a to 4.00 a	1.00 a	803
11,376	277	848	O.P.	.....	200	6	4.00 a	1.00 a	804
10,419	193	970	S.	.25 w.	200	6	3.00 a	1.00 a	805
8,993	189	549	S.	1.00 & 2.00 m.	200	6	3.00 a	2.00 a	806

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
807	Popular	Newark	Feb. 14, 1912	Walter A. Hoffman
808	Post Office	"	July 11, 1899	Ferdinand Enderlin, Jr.
809	Power	"	Aug. 19, 1922	Barnard Perl
810	Practical	"	Feb. 28, 1919	Matthew Rouse
811	Precise	"	May 8, 1926	Isidor Katzenel
812	Preferred	"	May 31, 1902	Charles Wolf
813	Premier	"	Mar. 11, 1919	Samuel C. Weber
814	Pride of Newark	"	Feb. 10, 1906	J. William Huegel
815	Producers	"	April 21, 1921	Samuel Rich
816	Productive	"	June 29, 1923	Alphonse Dreyfuss
817	Progress	"	Feb. 26, 1895	Philip Lindeman
818	Progressive Merchants' of Springfield Avenue	"	Oct. 22, 1921	Philip Elins
819	Prosperity	"	Mar. 3, 1900	John K. Scott
820	Protection	"	Jan. 16, 1886	Frank W. Miller
821	Provident	"	Nov. 29, 1912	Aaron Poliakow
822	Prudent	"	Feb. 16, 1920	Samuel C. Schwartz
823	Prudential	"	Aug. 12, 1892	Milton E. Crawley
824	Public	"	Feb. 15, 1905	John S. Sheldon
825	Punctual	"	June 6, 1922	Jacob K. Safris
826	Puritan	"	Mar. 15, 1912	Aaron J. Schindel
827	Pyramid	"	Mar. 10, 1922	Leon Zeckhausen
828	Radiant	"	May 12, 1923	Herman I. Rothman
829	Realty	"	Mar. 27, 1919	Leo Wiener
830	Record	"	June 9, 1922	Mortimer M. Schlosser
831	Regal	"	April 23, 1919	Morris Herbst
832	Reliable	"	Aug. 12, 1884	John J. Kreitler
833	Reliance	"	Dec. 24, 1909	Arthur C. Lindeman
834	Renowned	"	June 7, 1926	David L. Levin
835	Resource	"	Sept. 8, 1922	David Harper
836	Revenue	"	Mar. 29, 1919	Jacob C. Sobo
837	Rex	"	Nov. 5, 1921	Stanley A. Miller
838	Rialto	"	Dec. 27, 1920	Charles Loebel
839	Richelieu	"	Jan. 15, 1913	Frank J. Koch
840	Richmont	"	Mar. 2, 1920	Herman Steiner
841	Roosevelt	"	Mar. 31, 1919	Albert Del Viscovo
842	Rose	"	Dec. 13, 1924	Sam Granet
843	Roseville	"	Nov. 14, 1885	Morris L. Barr
844	Safety	"	April 1, 1919	Harry Queen
845	Sagamore	"	Dec. 15, 1913	Fred F. Rogers
846	Sanford	"	Jan. 30, 1922	Fred Rosseter
847	Savings	"	Jan. 20, 1886	William J. Brohm
848	Saybrook	"	June 21, 1911	Robert L. Smith
849	Second Ward	"	June 7, 1904	Theodore Vogeler
850	Security	"	July 2, 1884	Jacob L. Goepferich
851	Select	"	Mar. 23, 1922	Phineas L. Wigler
852	Seminole	"	Aug. 7, 1925	Israel Lesser
853	Seneca	"	Mar. 12, 1925	B. J. Cummings
854	Service	"	Dec. 19, 1919	Samuel Levy
855	Seventh Ward	"	Oct. 5, 1891	William H. McEnhill
856	Seymour	"	Jan. 18, 1922	Barney Mendelson
857	Simplex	"	Jan. 23, 1922	I. Lester Selvage
858	Sixteenth Ward	"	Jan. 12, 1909	Edward W. Campbell
859	Sixth Ward	"	April 25, 1903	William Donnelly
860	Solid		Nov. 9, 1926	Herman A. Harris
861	Sons of St. George	"	May 1, 1909	Samuel D. Milroy

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Aaron Levinstone	John Zipfel, Jr.	20 Belmont Ave., Newark, N. J.	807
Fred G. Stickel, Jr.	Harold O. Mers	355 Turrell Ave., South Orange, N. J.	808
Julius H. Halprin	Rudolph A. Glickman	1060 Broad St., Newark, N. J.	809
Bernard Devin	Henry W. Linn	790 Broad St., Newark, N. J.	810
Daniels & Jacobson	Arthur H. Schlosser	2 Mott St., Newark, N. J.	811
Charles C. Denbel	John J. Gless	184 Smith St., Newark, N. J.	812
Irving Schwartz	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	813
Joseph Altman	Raymon Spreen	19 Clinton St., Newark, N. J.	814
David Castelbaum	Barney W. Plager	188 William St., Newark, N. J.	815
Simon M. Seley	William F. Herter	70 Personette St., Verona, N. J.	816
Waldman & Duveneck	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	817
Emanuel D. Lasher	Arthur E. Blumenschine	744 Broad St., Newark, N. J.	818
Fred G. Stickel, Jr.	Harry M. Coleman	61 South 10th St., Newark, N. J.	819
W. Bradford Smith	Robert H. Spencer	511 Union Bldg., Newark, N. J.	820
Joseph E. Cohn	Samuel G. Blumenfeld	164 Market St., Newark, N. J.	821
Harry Kaplan	Julius C. Robins	389 Badger Ave., Newark, N. J.	822
Harry Campton	John Zipfel	20 Belmont Ave., Newark, N. J.	823
R. S. Terhune	Joseph M. Karkella	183 Garside St., Newark, N. J.	824
Frank P. Padalino	Alfred R. Marasco	329 Vermont Ave., Irvington, N. J.	825
Joseph Altman	Morris L. Fuchs	122 Milford Ave., Newark, N. J.	826
Bernard Mindes	Samuel H. Koss	281 Pomona Ave., Newark, N. J.	827
J. Honigfeld & M. L. Rothman	Bernard Siegall	670 Bergen St., Newark, N. J.	828
A. Nathan Cowen	Henry M. Besser	Lefcourt-Newark Bldg., Newark, N. J.	829
David H. Yonteff	[illegible] Greenberg	9 Hill St., Newark, N. J.	830
Harold Simandl	[illegible]erman E. Fritche	209 Park Place, Irvington, N. J.	831
Paul G. Roder	[illegible]rank C. Snyder	261 Orange St., Newark, N. J.	832
Selick J. Mindes	[illegible]muel S. Dillenberg	130 Market St., Newark, N. J.	833
Meyer C. Ellenstein	George H. Yonkers	249 Clinton Ave., Newark, N. J.	834
Samuel H. Gooen	John J. Gaffney	25 Broadview Ave., Maplewood, N. J.	835
Harry Scher & Rose Albert	Gottlieb Jacobs	436 Florence Ave., Newark, N. J.	836
Milton M. Unger	Harry A. Berson	83 Laventhal Aye., Irvington, N. J.	837
Robert Silberman	Samuel W. Lockhart	920 Broad St., Newark, N. J.	838
Levy, Fenster & McCloskey	Joseph I. Conlan	Tuxedo Park, South Orange, N. J.	839
Philip J. Schotland	A. Sigmund Kanengieser	16 Belmont Ave., Newark, N. J.	840
Charles L. Rapa	Alfred F. Richardella	263 South 8th St., Newark, N. J.	841
Jules E. Tepper	George G. Eckstein	49 Clinton St., Newark, N. J.	842
W. Howard Demarest	A. Leslie Baldwin	75 Roseville Ave., Newark, N. J.	843
Joseph L. Lippman	Barney W. Plager	23 Harding Terrace, Newark, N. J.	844
Theodore D. Gottlieb	Charles F. Hart	78 Fairmount Terrace, East Orange, N. J.	845
Carl F. Hinrichsen	Elmer R. Stone	66 Midland Drive, Morristown, N. J.	846
Lowy & Lowy	H. P. Schaeffer	57 Bergen St., Newark, N. J.	847
Harry Campton	Arthur H. Dietz	776 Broad St., Newark, N. J.	848
Isaac Fleischman	Philip Gilbert	20 Clinton St., Newark, N. J.	849
Scharringhausen & Hartpence	William B. Heller	14 Ferry St., Newark, N. J.	850
Herman Distler	Abraham Meisel	17 Stengel Ave., Newark, N. J.	851
Lionel L. Meyers & S. B. Lesser	Fred Maybaum	10 Osborne Terrace, Newark, N. J.	852
Francis P. Meehan	John P. Loughlin	24 Helen Ave., West Orange, N. J.	853
Fast & Fast	Frank P. Litter	22 Belmont Ave., Newark, N. J.	854
Andrew J. Brady, Jr.	Adam Poh, Jr.	40 Clinton St., Newark, N. J.	855
William L. Greenbaum	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	856
Michael N. Chanalis	Henry N. Woodward	565 Broadway, Newark, N. J.	857
Richard C. Plumer	Clyde A. Zukswert	1060 Broad St., Newark, N. J.	858
Michael J. Quigley	Harry M. Coleman	61 South 10th St., Newark, N. J.	859
Henry Gottfried	Gottlieb Jacobs	10 Charlton St., Newark, N. J.	860
Harry Campton	Fred J. Dinger	186 Pomona Ave., Newark, N. J.	861

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
807	Popular	Newark	$1,917	.....	$1,024,100
808	Post Office	"	8,380	$650	1,414,900
809	Power	"	2,025	2,000	166,217
810	Practical	"	1,522	.....	351,200
811	Precise	"	678	1,748	231,900
812	Preferred	"	1,071	8,236	446,200
813	Premier	"	1,084	367	550,300
814	Pride of Newark	"	4,902	.....	314,500
815	Producers	"	1,245	10,000	335,900
816	Productive	"	3,616	.....	237,200
817	Progress	"	5,003	.....	553,900
818	Progressive Merchants' of Springfield Avenue	"	5,227	.....	474,300
819	Prosperity	"	14,724	7,891	615,200
820	Protection	"	546	.....	242,300
821	Provident	"	1,281	.....	410,500
822	Prudent	"	1,112	2,648	265,400
823	Prudential	"	213	9,679	487,700
824	Public	"	2,725	1,605	455,600
825	Punctual	"	5,221	4,483	606,000
826	Puritan	"	2,490	.....	1,676,600
827	Pyramid	"	2,021	20	272,550
828	Radiant	"	544	750	85,100
829	Realty	"	7,532	.....	204,050
830	Record	"	795	.....	278,250
831	Regal	"	577	.....	403,200
832	Reliable	"	18,864	890	1,778,400
833	Reliance	"	5,440	.....	494,900
834	Renowned	"	1,174	.....	298,200
835	Resource	"	1,430	.....	223,800
836	Revenue	"	1,540	.....	671,100
837	Rex	"	5,861	3,330	428,700
838	Rialto	"	2,498	36	150,300
839	Richelieu	"	10,915	8,500	515,800
840	Richmont	"	1,970	.....	691,100
841	Roosevelt	"	863	.....	237,100
842	Rose	"	1,732	.....	90,700
843	Roseville	"	3,598	.....	876,300
844	Safety	"	224	.....	324,700
845	Sagamore	"	387	5,175	429,600
846	Sanford	"	3,193	4,164	244,800
847	Savings	"	3,238	15,622	767,900
848	Saybrook	"	5,441	5,301	559,200
849	Second Ward	"	1,304	.....	846,000
850	Security	"	6,647	204	782,500
851	Select	"	2,315	65	736,300
852	Seminole	"	.....	.....	110,900
853	Seneca	"	1,188	.....	198,700
854	Service	"	7,188	.....	176,550
855	Seventh Ward	"	703	9,243	454,900
856	Seymour	"	11,814	.....	576,400
857	Simplex	"	358	.....	280,500
858	Sixteenth Ward	"	201	.....	449,450
859	Sixth Ward	"	1,950	.....	463,000
860	Solid	"	353	.....	72,500
861	Sons of St. George	"	3,914	1,526	152,700

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$41,105	$351,600	$60,078	$15,852	$1,494,652	807
.....	14,440	179,779	27,801	22,375	1,668,325	808
.....	4,936	87,113	2,004	2,995	267,290	809
.....	11,410	134,099	16,164	1,354	515,749	810
$16,400	12,081	48,641	17,869	4,824	334,141	811
.....	7,080	58,380	5,288	2,605	528,860	812
.....	23,461	122,815	3,743	3,357	705,127	813
.....	9,500	201,504	6,205	1,461	538,072	814
.....	16,084	132,075	12,799	3,347	511,450	815
.....	9,350	170,278	53,668	4,712	478,824	816
27,000	6,705	180,925	15,643	8,598	797,774	817
.....	45,300	332,646	37,694	4,551	899,718	818
.....	8,525	37,042	5,236	2,346	690,964	819
.....	6,473	43,456	14,423	1,158	308,356	820
.....	11,752	81,373	21,545	3,797	530,248	821
.....	7,717	49,528	10,628	2,038	339,071	822
3,000	4,810	.....	7,532	1,461	514,395	823
.....	8,200	24,434	5,623	4,967	503,154	824
.....	20,085	.....	24,643	5,466	665,898	825
.....	195,272	315,360	34,175	29,003	2,252,900	826
.....	4,630	43,040	9,542	4,350	336,153	827
.....	4,240	61,067	5,083	867	157,651	828
.....	5,520	42,450	6,234	1,817	267,603	829
.....	10,762	105,095	20,681	10,796	426,379	830
.....	15,930	71,027	9,063	3,818	503,615	831
68,000	28,811	92,377	21,345	68,765	2,077,452	832
.....	17,156	664,033	50,788	8,027	1,240,344	833
.....	12,705	197,399	56,546	9,959	575,983	834
.....	7,015	95,146	11,440	1,013	339,844	835
252,200	39,500	49,445	40,907	6,850	1,061,542	836
.....	27,195	24,802	14,661	7,022	511,571	837
.....	950	50,194	7,443	1,011	212,432	838
.....	9,660	102,943	21,175	3,942	672,935	839
174,596	13,675	269,128	50,853	78,825	1,280,147	840
.....	17,020	25,054	10,497	2,079	292,613	841
.....	4,075	72,410	1,496	810	171,223	842
500	11,595	218,521	2,810	6,011	1,119,335	843
.....	2,534	126,177	11,844	5,293	470,772	844
.....	6,108	29,618	10,366	4,287	485,541	845
.....	2,670	52,678	4,107	10,045	321,657	846
24,000	35,421	114,460	13,614	7,642	981,897	847
4,600	21,049	.....	8,842	1,777	606,210	848
220,700	27,830	71,191	10,370	26,618	1,204,013	849
.....	9,640	350,119	14,273	10,504	1,173,887	850
34,000	25,150	220,547	24,424	5,546	1,048,347	851
.....	4,725	84,682	20,940	989	222,236	852
.....	1,300	80,481	4,291	760	286,720	853
3,750	5,740	43,994	20,029	1,503	258,754	854
.....	7,190	78,647	18,349	1,824	570,856	855
.....	15,637	26,219	3,798	6,442	640,310	856
.....	4,615	92,896	9,437	1,691	389,497	857
.....	9,405	161,631	30,643	6,748	658,078	858
.....	6,805	280,077	9,004	2,636	763,472	859
.....	1,000	8,049	7,918	442	90,262	860
.....	2,905	.....	1,421	1,345	163,811	861

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					
807	Popular	Newark	$628,155			$579,800
808	Post Office	"	917,130			411,600
809	Power	"	149,112			64,700
810	Practical	"	329,676			83,600
811	Precise	"	192,531			71,600
812	Preferred	"	344,472			68,600
813	Premier	"	424,515			115,800
814	Pride of Newark	"	279,195			158,600
815	Producers	"	313,980			48,150
816	Productive	"	218,144	$7,000		67,400
817	Progress	"	398,541			176,550
818	Progressive Merchants' of Springfield Avenue	"	448,689			90,900
819	Prosperity	"	389,070			165,900
820	Protection	"	181,266			27,300
821	Provident	"	334,719			78,050
822	Prudent	"	207,633			41,400
823	Prudential	"	299,082			112,800
824	Public	"	299,905			97,300
825	Punctual	"	336,165			183,700
826	Puritan	"	1,389,006			266,600
827	Pyramid	"	167,536			88,700
828	Radiant	"	109,218			10,000
829	Realty	"	137,649			66,050
830	Record	"	236,115			92,550
831	Regal	"	331,072			43,200
832	Reliable	"	1,288,680			320,500
833	Reliance	"	611,913			205,300
834	Renowned	"	354,477			67,650
835	Resource	"	218,727			31,050
836	Revenue	"	571,869			232,600
837	Rex	"	371,121			24,800
838	Rialto	"	106,494			26,250
839	Richelieu	"	391,071			100,200
840	Richmont	"	535,756			376,000
841	Roosevelt	"	181,312			38,000
842	Rose	"	124,586			12,800
843	Roseville	"	774,000			13,600
844	Safety	"	180,837			94,875
845	Sagamore	"	330,075			37,400
846	Sanford	"	232,580			14,200
847	Savings	"	586,983			190,000
848	Saybrook	"	354,920			68,050
849	Second Ward	"	612,702			305,750
850	Security	"	661,149			265,300
851	Select	"	574,852			271,250
852	Seminole	"	139,297			11,300
853	Seneca	"	156,336			88,300
854	Service	"	144,988			36,350
855	Seventh Ward	"	338,100			87,000
856	Seymour	"	460,932			48,300
857	Simplex	"	236,187			37,500
858	Sixteenth Ward	"	404,352			69,425
859	Sixth Ward	"	402,423			211,900
860	Solid	"	58,030			10,900
861	Sons of St. George	"	119,082			

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$9,492	$10,926	$2,076	.....	$58,954	$95,185	$25,097	$84,967	$1,494,652	807
2,806	.....	686	.....	70,000	182	223,900	42,021	1,668,325	808
340	.....	17	.....	16,300	3,591	20,305	12,925	267,290	809
1,939	.....	230	.....	30,500	800	49,564	19,440	515,749	810
210	.....	485	$175	30,000	1,209	18,688	19,243	334,141	811
.....	.....	311	.....	20,000	.....	82,315	13,162	528,860	812
2,629	.....	112	150	42,900	1,275	93,565	24,181	705,127	813
7,075	.....	437	.....	13,000	346	53,619	25,800	538,072	814
9,348	.....	196	.....	60,000	934	61,842	17,000	511,450	815
1,420	.....	145	.....	21,500	103,150	5,088	54,977	478,824	816
393	.....	.....	255	101,500	.....	48,535	72,000	797,774	817
8,682	.....	440	.....	42,000	169,614	84,376	55,017	899,718	818
8	.....	604	.....	32,000	.....	98,171	5,211	690,964	819
839	.....	183	.....	27,500	16,442	43,701	11,125	308,356	820
6,115	.....	123	.....	14,000	9,559	69,682	18,000	530,248	821
7,411	.....	728	.....	22,000	9,119	35,780	15,000	339,071	822
2,308	926	367	.....	12,412	207	76,476	9,817	514,395	823
228	.....	375	.....	22,500	248	72,795	9,803	503,154	824
750	.....	515	.....	49,000	12,621	66,469	16,678	665,898	825
13,633	.....	900	.....	107,000	12,052	403,223	60,486	2,252,900	826
18,250	.....	235	.....	22,000	58	19,252	20,122	336,153	827
340	.....	95	.....	15,000	80	13,410	9,508	157,651	828
8,274	.....	241	4,500	18,000	1,195	22,266	9,428	267,603	829
773	.....	343	.....	41,000	8,366	38,400	8,832	426,379	830
271	.....	239	.....	36,000	274	55,859	36,700	503,615	831
852	.....	23	400	96,500	8,428	301,712	60,357	2,077,452	832
316	.....	135	.....	49,000	252,500	.....	121,180	1,240,344	833
3,489	.....	491	.....	53,300	48,418	11,989	36,178	575,983	834
597	.....	45	.....	20,500	11,103	27,822	30,000	339,844	835
1,393	.....	446	135	73,000	8,331	125,391	48,377	1,061,542	836
3,965	.....	226	.....	15,000	.....	91,532	4,927	511,571	837
12,271	.....	20	.....	.....	22,986	18,433	25,978	212,432	838
1,957	.....	159	1,000	63,000	5,848	80,898	28,802	672,935	839
.....	.....	350	270	137,800	52,187	111,494	66,290	1,280,147	840
8,362	6,450	120	.....	30,000	54	25,915	2,400	292,613	841
430	.....	.....	.....	4,250	414	17,522	11,221	171,223	842
1,801	.....	184	.....	118,900	4,679	172,052	34,169	1,119,335	843
70,784	.....	960	.....	43,000	47,595	.....	32,721	470,772	844
581	950	267	.....	55,500	186	56,254	4,328	485,541	845
.....	.....	213	200	8,500	10	51,779	14,175	321,657	846
.....	.....	424	750	44,000	1,170	147,070	11,500	981,897	847
5,862	.....	598	.....	68,000	.....	79,043	29,737	606,210	848
367	.....	1,365	.....	92,000	201	110,962	80,666	1,204,013	849
733	.....	514	.....	45,000	5	133,008	68,178	1,173,887	850
16,255	.....	295	.....	31,000	928	115,130	38,637	1,048,347	851
8,482	.....	185	.....	30,500	262	11,848	20,362	222,236	852
310	.....	250	.....	14,500	17	18,959	8,048	286,720	853
4,291	.....	300	.....	28,210	1,505	18,630	24,480	258,754	854
151	.....	283	.....	36,000	2,568	81,754	25,000	570,856	855
854	.....	69	.....	11,000	197	107,644	11,314	640,310	856
1,825	.....	17	.....	29,000	2,289	51,689	30,999	389,497	857
1,014	.....	104	.....	56,550	1,307	95,326	30,000	658,078	858
488	12,390	604	.....	53,000	3,301	45,373	33,993	763,472	859
2,670	.....	260	.....	8,000	100	6,797	3,505	90,262	860
.....	.....	42	.....	12,300	248	31,839	300	163,811	861

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
807	Popular	8,524	765	.....	.....	.....	.....	2,899	475
808	Post Office	13,326	943	.....	.....	.....	.....	2,058	213
809	Power	3,255	247	.....	.....	.....	.....	323	35
810	Practical	6,145	617	.....	.....	.....	.....	418	61
811	Precise	5,451	471	.....	.....	.....	.....	358	78
812	Preferred	4,946	403	.....	.....	.....	.....	343	53
813	Premier	8,214	592	.....	.....	.....	.....	579	77
814	Pride of Newark	3,755	329	.....	.....	.....	.....	793	72
815	Producers	4,881	478	.....	.....	.....	.....	240	40
816	Productive	3,322	271	70	10	.....	.....	337	38
817	Progress	11,079	263	.....	.....	.....	.....	1,766	66
818	Progressive Merchants' of Springfield Avenue	6,622	365	.....	.....	.....	.....	454	72
819	Prosperity	6,567	492	.....	.....	.....	.....	829	142
820	Protection	2,654	235	.....	.....	.....	.....	137	21
821	Provident	4,848	315	.....	.....	.....	.....	390	33
822	Prudent	3,859	337	.....	.....	.....	.....	207	30
823	Prudential	4,414	353	.....	.....	.....	.....	564	93
824	Public	4,592	323	.....	.....	.....	.....	486	56
825	Punctual	6,657	541	.....	.....	.....	.....	918	146
826	Puritan	20,510	1,328	.....	.....	.....	.....	1,333	114
827	Pyramid	3,313	261	.....	.....	.....	.....	443	35
828	Radiant	2,653	172	.....	.....	.....	.....	50	8
829	Realty	2,456	220	.....	.....	.....	.....	330	39
830	Record	4,743	340	.....	.....	.....	.....	463	38
831	Regal	5,693	314	.....	.....	.....	.....	216	19
832	Reliable	17,576	1,260	.....	.....	.....	.....	1,602	192
833	Reliance	10,304	944	.....	.....	.....	.....	1,026	136
834	Renowned	8,003	495	.....	.....	.....	.....	338	38
835	Resource	4,294	446	.....	.....	.....	.....	155	32
836	Revenue	8,631	606	.....	.....	.....	.....	1,163	94
837	Rex	6,232	497	.....	.....	.....	.....	124	18
838	Rialto	1,557	114	.....	.....	.....	.....	131	17
839	Richelieu	6,093	433	.....	.....	.....	.....	501	39
840	Richmont	7,607	434	.....	.....	.....	.....	1,880	145
841	Roosevelt	4,246	204	.....	.....	.....	.....	190	23
842	Rose	3,046	178	.....	.....	.....	.....	64	11
843	Roseville	14,303	945	.....	.....	.....	.....	136	10
844	Safety	2,391	154	.....	.....	.....	.....	474	65
845	Sagamore	9,287	643	.....	.....	.....	.....	374	19
846	Sanford	3,865	275	.....	.....	.....	.....	71	7
847	Savings	9,296	761	.....	.....	.....	.....	950	106
848	Saybrook	5,172	395	.....	.....	.....	.....	340	37
849	Second Ward	8,977	624	.....	.....	.....	.....	1,529	113
850	Security	8,998	834	.....	.....	.....	.....	1,326	209
851	Select	10,836	781	.....	.....	.....	.....	1,356	188
852	Seminole	2,742	227	.....	.....	.....	.....	56	8
853	Seneca	3,707	283	.....	.....	.....	.....	441	35
854	Service	2,460	187	.....	.....	.....	.....	181	25
855	Seventh Ward	5,072	394	.....	.....	.....	.....	435	62
856	Seymour	5,024	740	.....	.....	.....	.....	242	37
857	Simplex	3,363	303	.....	.....	.....	.....	187	21
858	Sixteenth Ward	4,988	366	.....	.....	.....	.....	347	40
859	Sixth Ward	3,814	612	.....	.....	.....	.....	1,059	183
860	Solid	1,530	121	.....	.....	.....	.....	54	18
861	Sons of St. George	2,131	242	.....	.....	.....	.....	.....	.....

MEMBERSHIP 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	
11,423	118	1,122	S.	$1.00 & $2.00 m.	$200	6	.....	$2.00 a	807
15,384	268	888	S.	1.00 m.	200	6	$3.00 a	2.00 a	808
3,578	43	239	O.P.	.....	200	6	4.00 a	1.00 & 2.00 a	809
6,563	94	584	S.	1.00 m.	200	6	3.00 a	1.00 a	810
5,809	66	483	S.	1.00 m.	200	6	4.00 a	2.00 a	811
5,289	76	380	S.	1.00 m.	200	6	3.00 a	2.00 a	812
8,793	116	553	O.P.	.....	200	6	4.00 a	1.00 a	813
4,548	66	335	S.	1.00 m.	200	6	3.00 a	1.00 a	814
5,121	111	407	S.	1.00 m.	200	6	4.00 a	2.00 a	815
3,729	41	278	S.	1.00 m.	200	6	.....	.....	816
12,845	66	263	S.	.50 m.	100	6	4.00 a	2.00 a	817
7,076	84	353	S.	1.00 m.	200	6	4.00 a	2.00 a	818
7,396	98	536	S.	1.00 m.	200	6	3.00 a	2.00 a	819
2,791	63	193	S.	1.00 m.	200	6	3.00 a	3.00 a	820
5,238	70	278	S.	1.00 m.	200	6	1.00 a	.....	821
4,066	45	322	S.	1.00 m.	200	6	3.00 a	1.00 a	822
4,978	98	348	S.	1.00 m.	200	6	4.00 a	1.00 a	823
5,078	98	281	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	824
7,575	128	559	S.	1.00 m.	200	6	4.00 a	1.00 a	825
21,843	315	1,127	S.	1.00 m.	200	6	4.00 a	2.00 a	826
3,756	60	236	S.	1.00 m.	200	6	2.00 a	1.00 a	827
2,703	14	166	S.	1.00 m.	200	6	3.00 a	1.00 a	828
2,786	48	211	S.	1.00 m.	200	6	4.00 a	1.00 a	829
5,206	48	330	S.	1.00 m.	200	6	.....	2.00 a	830
5,909	61	272	S.	1.00 m.	200	6	2.00 a	1.00 a	831
19,178	325	1,127	O.P.	.....	200	6	4.00 a	1.00 a	832
11,330	94	986	S.	1.00 m.	200	6	4.00 a	2.00 a	833
8,341	60	473	S.	1.00 & 2.00 m.	200	6	1.50 a	1.00 a	834
4,449	81	397	S.	1.00 m.	200	6	3.00 a	1.00 a	835
9,794	134	566	S.	1.00 m.	200	6	4.00 a	1.00 a	836
6,356	91	424	S.	1.00 m.	200	6	4.00 a	1.00 a	837
1,688	28	103	S.	1.00 m.	200	6	.....	1.00 a	838
6,594	101	371	S.	1.00 m.	200	6	3.00 a & .04 b	1.00 a	839
9,487	94	485	S.	1.00 m.	200	6	.....	2.00 a	840
4,436	72	155	S.	.25 w.	100 & 200	6	6.00 a	1.00 a	841
3,110	32	157	O.P.	.....	200	6	.....	.....	842
14,439	249	706	O.P.	.....	100 & 200	6	3.00 a	2.00 a	843
2,865	43	176	S.	1.00 m.	200	6	.....	.....	844
9,661	99	563	S.	1.00 m.	100	6	3.00 a	2.00 a	845
3,936	40	242	S.	1.00 m.	200	6	3.00 a	3.00 a	846
10,246	174	693	S.	1.00 m.	200	6	3.00 a	1.00 a	847
5,512	160	272	S.	1.00 m.	200	6	.01 b	.....	848
10,506	166	571	S.	1.00 m.	200	6	1.00, 2.00 & 4.00 a	2.00 a	849
10,324	136	907	S.	1.00 m.	200	6	4.00 a	2.00 a	850
12,192	151	818	S.	1.00 m.	200	6	4.00 a	1.00 a	851
2,798	29	206	S.	1.00 m.	200	6	3.00 a	1.00 a	852
4,148	27	291	S.	1.00 m.	200	6	3.00 a	2.00 a	853
2,641	47	165	S.	1.00 m.	200	6	4.00 a	1.00 a	854
5,507	90	366	S.	1.00 m.	200	6	3.00 a	.....	855
5,266	118	659	O.P.	.....	200	6	4.00 a	1.00 a	856
3,550	42	282	S.	1.00 m.	200	6	3.00 a	2.00 a	857
5,335	62	344	S.	1.00 m.	200	6	3.00 a	2.00 a	858
4,873	97	698	S.	1.00 m.	200	6	1.00 a & 3.00 a	1.00 a	859
1,584	15	124	S.	1.00 m.	200	6	4.00 a	1.00 a	860
2,131	48	194	S.	1.00 m.	200	6	2.50, 3.00 & 4.00 a	1.00 a	861

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION.

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
862	South Broad	Newark	Dec. 5, 1911	William Bal
863	Southern Newark	"	April 13, 1910	Henry Koch, Jr.
864	South Park	"	Feb. 2, 1906	Horace C. Grice
865	South Side	"	Dec. 17, 1902	Emil Hildebrand
866	Springfield	"	Oct. 16, 1893	Adelbert Baier
867	Square Deal	"	Dec. 8, 1913	Simon Heyman
868	Stalwart	"	Feb. 6, 1926	Paul Handler
869	Standard	"	Oct. 23, 1886	Abraham Metzger
870	Star	"	Aug. 11, 1910	Barney Levy
871	Star of Essex	"	April 11, 1919	Vincent Pomponio
872	St. Casimir	"	Oct. 3, 1925	Albert Roman
873	Steadfast	"	Feb. 3, 1922	Morris Charin
874	Sterling	"	Feb. 2, 1905	William S. Walters
875	Stratford	"	Mar. 11, 1908	Joseph T. Harrison
876	Success	"	Jan. 8, 1909	David Littman
877	Sun	"	Jan. 29, 1920	David C. Willer
878	Sunnyside	"	Nov. 12, 1920	Harry Reich
879	Superb	"	Feb. 16, 1922	Henry Bochner
880	Superior	"	Nov. 26, 1906	Morris Herbst
881	Surety	"	Jan. 30, 1906	Michael J. O'Connor
882	Susan B. Anthony	"	June 14, 1923	Emelia Rehberger
883	Systematic	"	Feb. 25, 1926	A. Beller
884	T. A. B. S.	"	Dec. 8, 1911	James T. Owens
885	Teachers	"	May 23, 1910	Arthur Mertz
886	Tenth Ward	"	Feb. 23, 1887	David Priest
887	Textile	"	June 13, 1919	Morton Schiff, Sr.
888	Third Ward	"	Mar. 10, 1905	Samuel Schechner
889	Thirteenth Ward	"	Mar. 9, 1887	Henry Ebert
890	Thomas Jefferson	"	Dec. 10, 1919	William Schiffenhaus
891	Thrift	"	June 3, 1909	William T. Decker
892	Times	"	Mar. 5, 1926	Meyer Krasner
893	Tip Top	"	Aug. 19, 1922	Joseph Mankoff
894	Titanian	"	Nov. 12, 1890	Frank A. Geiger
895	Traders	"	July 8, 1909	Edwin Steiner
896	Trades Union	"	Mar. 11, 1913	Morris Wallman
897	Traffic	"	Mar. 12, 1920	Anton Kaufman
898	Travelers	"	Dec. 5, 1919	Frank A. Willette
899	Triangle	"	May 21, 1920	Michael I. Sientz
900	Trojan	"	Jan. 24, 1923	Louis Flink
901	True Friends	"	Oct. 29, 1907	Aaron Goldinberg
902	Trustworthy	"	Sept. 13, 1911	Frederick Strittmatter
903	Tuxedo	"	Jan. 25, 1923	Joseph A. Burns
904	Twelfth Ward	"	July 20, 1904	Otto J. Karst
905	Ultimate	"	Feb. 9, 1923	Isidore Krieger
906	Uncle Sam	"	Sept. 23, 1912	John Hancock
907	Union	"	July 16, 1887	Herbert J. Strahan
908	Unique	"	Sept. 10, 1921	H. M. Biggin
909	United	"	Dec. 17, 1912	Morris Osterweil
910	United American	"	May 29, 1881	Charles L. Schraudt
911	United Conclave	"	June 6, 1905	John J. Baader
912	Unity	"	April 5, 1907	Walter C. Jacobs
913	Universal	"	Feb. 9, 1911	Alfred Fischman
914	Upper End	"	May 17, 1905	Fred W. J. Neese
915	Up-To-The-Minute	"	Nov. 25, 1921	Samuel H. Levy
916	Uptown	"	July 28, 1892	Charles Schaedel

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Howard F. Kirk	Henry P. Schanz	17 William St., Newark, N. J.	862
Abraham Alboum	John A. Linnett	29 Elizabeth Ave., Newark, N. J.	863
A. Wilberforce Egner	William C. Treiber	755 Broad St., Newark, N. J.	864
Kussy & Kohn	Charles E. Dietz	292 South 11th St., Newark, N. J.	865
Edgar Leiss	Louis P. Zehnder	174 Stuyvesant Ave., Newark, N. J.	866
Stein, Hannoch & Lasser	Isidor Grand	857 South 17th St., Newark, N. J.	867
Henry P. Handler	William M. Beckelman	1620 Lefcourt Bldg., Newark, N. J.	868
Stein & Stern	Isidor Grand	857 South 17th St., Newark, N. J.	869
Philip J. Schotland	John Zipfel, 3rd.	20 Belmont Ave., Newark, N. J.	870
Pearce R. Franklin	Benjamin Seligman	187 Seymour Ave., Newark, N. J.	871
James J. Farley	John E. Pietrucha	116 Pulaski St., Newark, N. J.	872
Milton J. Finkelstein	Henry J. Rosenberg	325 Peshine Ave., Newark, N. J.	873
Frank Voigt	R. Frederick Hopkins	511 South Orange Ave., South Orange, N. J.	874
Samuel D. Williams	Frank M. Hall	127 Midland Boulevard, Maplewood, N. J.	875
Henry & Elias Hahn	Thomas Johnson	253 S. Clinton St., East Orange, N. J.	876
Philip J. Schotland	Alexander King	Lefcourt-Newark Bldg., Newark, N. J.	877
Edward S. Bessman	Benjamin H. Tabankin	735 Hunterdon St., Newark, N. J.	878
Samuel Kaufer	Samuel A. Karp	197 Grumman Ave., Newark, N. J.	879
Edward R McGlynn	Nathan Perselay	535 High St., Newark, N. J.	880
Francis P. Meehan	John E. Durr	74 Murray St., Newark, N. J.	881
Jennie E. Precker	Emma W. Johnson	187 Seymour Ave., Newark, N. J.	882
Herbert Parvin	Nathan Perselay	535 High St., Newark, N. J.	883
Louis J. Beers	Frank J. Summers	54 Broadway, Newark, N. J.	884
John B. Brown	Joseph Walden	315 Broadway, Newark, N. J.	885
Scharringhausen & Hartpence	Nathan Lifshus	17 Pacific St., Newark, N. J.	886
H. D. Israel & E. Lowenstein	Samuel S. Dillenberg	130 Market St., Newark, N. J.	887
William Greenfield	Moses Gansler	93 Mercer St., Newark, N. J.	888
August W. Rosinger	E. G. Birkenhauer	51 Mead St., Newark, N. J.	889
M. L. Lipis	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	890
Arthur T. Vanderbilt	Harry F. Stauffer	92 South 10th St., Newark, N. J.	891
Herman D. Israel	Samuel S. Dillenberg	Room 201, 60 Park Place, Newark, N. J.	892
William Simon	David Teitelbaum	7 Treacy Ave., Newark, N. J.	893
Thomas R. Grimm	Walter J. Nicholson	810 Broad St., Newark, N. J.	894
Frederick Jay	Alfred N. Baum	61 Kenwood Place, East Orange, N. J.	895
Harry Unger	Martin L. Stahl	207 Market St., Newark, N. J.	896
Morris Isserman	W. B. Griffin	9 Winding Way, West Orange, N. J.	897
Philip S. McNally	Jac. A. Widmann	67 Ball St., Irvington, N. J.	898
Louis R. Freund	Samuel A. Horrowitz	677 Bergen St., Newark, N. J.	899
Samuel O. Offen	Louis Hecht	18 Stratford Place, Newark, N. J.	900
Philip J. Schotland	Moe Rubinfield	400 Belmont Ave., Newark, N. J.	901
Michael J. Quigley	Harry J. Stevens	478 Central Ave., Newark, N. J.	902
Frederic C. Ritger	William L. Jedebrock	29 Grumman Ave., Newark, N. J.	903
Richard H. Cashion	William B. Heller	14 Ferry St., Newark, N. J.	904
Edward S. Bessman	Benjamin H. Tabankin	735 Hunterdon St., Newark, N. J.	905
Frederic Stoddard	Charles J. Burger	530 Norwood St., East Orange, N. J.	906
L. A. Ziegler & John W. Strahan	Charles T. Ziegler	9 Clinton St., Newark, N. J.	907
D. A. Cavicchia	W. H. Butler	123 Lexington Ave., Maplewood, N. J.	908
Stein & Stern	George H. Yonkers	249 Clinton Ave., Newark, N. J.	909
Charles A. Herr	John G. Schweikhardt	38 Hedden Terrace, Newark, N. J.	910
Jacob Fischel	Thomas Johnson	253 S. Clinton St., East Orange, N. J.	911
Peter A. Cavicchia	Frank C. Reilly	31 Clinton St., Newark, N. J.	912
Nicholas LaVecchia	Gustave Krisch	27 Elizabeth Ave., Newark, N. J.	913
Charles C. Deubel	Richard F. L. Muth	81 Courter Ave., Maplewood, N. J.	914
Maxwell M. Plotkin	Louis Klinger	8 Bungalow Court, Newark, N. J.	915
Harry H. Koehler	Raymon Spreen	19 Clinton St., Newark, N. J.	916

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
862	South Broad	Newark	$14,027	.....	$1,056,600
863	Southern Newark	"	4,791	$13,508	611,200
864	South Park	"	2,910	5,000	829,800
865	South Side	"	811	.....	782,050
866	Springfield	"	2,961	4,137	260,400
867	Square Deal	"	23,475	.....	700,900
868	Stalwart	"	5,098	.....	269,500
869	Standard	"	6,007	.....	1,151,300
870	Star	"	3,250	.....	871,200
871	Star of Essex	"	165	.....	158,600
872	St. Casimir	"	7,274	1,601	141,200
873	Steadfast	"	9,386	10,370	677,500
874	Sterling	"	2,050	243	452,400
875	Stratford	"	14,873	12,000	661,305
876	Success	"	5,228	9,857	541,300
877	Sun	"	1,814	.....	249,800
878	Sunnyside	"	2,544	.....	364,900
879	Superb	"	2,055	4,249	184,550
880	Superior	"	307	.....	560,700
881	Surety	"	3,889	15,858	851,800
882	Susan B. Anthony	"	2,984	9,246	366,500
883	Systematic	"	809	2,800	129,200
884	T. A. B. S.	"	8,446	805	685,500
885	Teachers	"	6,367	.....	290,300
886	Tenth Ward	"	8,067	.....	2,155,050
887	Textile	"	2,091	200	202,500
888	Third Ward	"	9,106	.....	553,300
889	Thirteenth Ward	"	1,264	10,413	963,700
890	Thomas Jefferson	"	6,039	.....	499,100
891	Thrift	"	28,975	19,000	1,619,000
892	Times	"	6,043	80	191,700
893	Tip Top	"	170	500	286,300
894	Titanian	"	9,963	35,540	1,625,300
895	Traders	"	5,307	938	246,500
896	Trades Union	"	341	.....	99,000
897	Traffic	"	1,700	.....	315,900
898	Travelers	"	495	.....	315,700
899	Triangle	"	99	.....	297,100
900	Trojan	"	2,322	10	480,500
901	True Friends	"	15,383	555	958,500
902	Trustworthy	"	9,763	5,049	1,140,850
903	Tuxedo	"	5,496	3,882	405,700
904	Twelfth Ward	"	4,027	10,351	559,650
905	Ultimate	"	680	10,000	278,250
906	Uncle Sam	"	1,357	1,653	74,200
907	Union	"	2,714	6,852	299,100
908	Unique	"	2,169	1,695	128,500
909	United	"	4,020	.....	708,100
910	United American	"	9,682	10,000	425,300
911	United Conclave	"	6,196	4,224	448,100
912	Unity	"	27,914	15,500	1,072,140
913	Universal	"	9,008	9,288	1,315,700
914	Upper End	"	825	12	296,700
915	Up-To-The-Minute	"	1,363	556	215,600
916	Uptown	"	6,270	.....	780,500

AT THE CLOSE OF FISCAL YEAR. ENDED DURING 1932

ASSETS

Mortgage Loans Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$54,000	$22,972	$181,441	$19,197	$6,873	$1,355,110	862
55,400	6,885	116,031	4,089	2,939	814,843	863
.....	13,355	135,613	11,288	4,265	1,002,231	864
15,000	29,460	154,409	14,388	6,674	1,002,792	865
.....	1,835	32,765	2,956	1,866	306,920	866
.....	12,360	490,971	65,871	6,816	1,300,393	867
.....	2,620	15,404	11,928	616	305,166	868
.....	29,000	799,278	74,403	16,538	2,076,526	869
45,800	51,675	473,511	77,784	12,276	1,535,496	870
.....	10,164	9,753	9,043	1,068	188,793	871
.....	7,827	15,789	4,481	55	178,227	872
.....	14,849	63,171	14,926	4,382	794,584	873
10,000	8,065	109,683	3,443	1,176	587,060	874
4,600	15,550	.....	11,091	12,883	732,302	875
.....	21,179	29,960	21,744	3,912	633,180	876
.....	17,095	187,118	45,112	5,423	506,362	877
.....	9,508	150,538	1,444	4,748	533,682	878
.....	8,742	18,883	5,222	1,006	224,707	879
7,500	20,457	215,515	52,075	15,782	872,336	880
.....	20,380	57,647	8,556	3,330	961,460	881
.....	13,134	97,673	12,584	3,613	505,734	882
.....	2,890	11,146	1,660	3,617	152,122	883
35,000	6,080	34,168	28,268	6,989	805,256	884
.....	10,147	98,466	10,201	3,726	419,207	885
.....	18,562	1,272,007	69,275	18,699	3,541,660	886
2,000	1,820	68,761	12,713	2,572	292,657	887
.....	17,075	75,849	18,680	2,692	676,702	888
.....	37,887	284,668	25,514	5,939	1,329,385	889
.....	45,103	121,725	51,767	15,319	739,053	890
.....	12,450	74,131	2,729	5,424	1,761,709	891
3,890	2,407	37,180	13,149	1,021	255,470	892
.....	18,750	39,473	15,096	4,086	364,375	893
25,000	46,293	282,746	34,063	21,219	2,080,124	894
30,000	6,485	205,122	35,452	16,023	545,827	895
2,000	3,346	84,678	5,148	1,091	195,604	896
19,000	12,005	120,387	5,023	3,059	477,074	897
.....	5,425	167,512	7,661	1,604	498,397	898
.....	6,560	108,457	25,838	4,605	442,659	899
20,000	7,985	71,363	3,562	1,848	587,590	900
36,100	41,359	542,778	11,593	30,959	1,637,227	901
40,000	18,402	155,421	31,097	11,954	1,412,536	902
.....	8,805	19,703	955	1,188	445,729	903
.....	10,476	173,710	17,292	2,867	778,373	904
.....	12,540	67,069	486	1,335	370,360	905
.....	3,075	17,724	1,900	1,800	101,709	906
26,000	5,855	34,704	7,663	805	383,693	907
7,900	2,305	21,081	8,827	756	173,233	908
.....	30,650	568,934	97,923	95,852	1,505,479	909
.....	19,315	9,826	9,383	4,145	487,651	910
.....	13,140	97,427	20,755	2,704	592,546	911
.....	15,920	19,598	33,750	11,996	1,196,818	912
.....	60,034	313,095	10,821	30,579	1,748,525	913
.....	2,690	.....	3,897	996	305,120	914
6,500	15,400	89,329	24,447	2,805	356,000	915
12,000	41,405	107,948	10,175	8,946	967,244	916

TABLE 8—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
862	South Broad	Newark	$807,090			$169,750
863	Southern Newark	"	274,330			442,900
864	South Park	"	686,877			77,200
865	South Side	"	551,832			260,500
866	Springfield	"	205,088			37,900
867	Square Deal	"	622,932			318,900
868	Stalwart	"	150,944			69,300
869	Standard	"	873,348			726,650
870	Star	"	776,569			452,600
871	Star of Essex	"	109,344			29,200
872	St. Casimir	"	129,026			12,500
873	Steadfast	"	432,258			196,300
874	Sterling	"	353,559			55,300
875	Stratford	"	465,831			70,500
876	Success	"	370,948			105,000
877	Sun	"	274,014			110,700
878	Sunnyside	"	274,426			135,750
879	Superb	"	146,429			34,500
880	Superior	"	426,618			201,600
881	Surety	"	539,754			199,100
882	Susan B. Anthony	"	363,720			34,600
883	Systematic	"	95,644			34,000
884	T. A. B. S.	"	467,746			146,700
885	Teachers	"	262,470	$500		57,200
886	Tenth Ward	"	1,374,447			1,714,900
887	Textile	"	172,953			39,550
888	Third Ward	"	344,547			175,500
889	Thirteenth Ward	"	762,786			262,200
890	Thomas Jefferson	"	338,292			149,100
891	Thrift	"	1,235,365			174,000
892	Times	"	178,911			17,500
893	Tip Top	"	221,921			47,100
894	Titanian	"	1,186,089			264,450
895	Traders	"	294,636			127,700
896	Trades Union	"	90,240			37,500
897	Traffic	"	266,482			56,400
898	Travelers	"	288,475			100,900
899	Triangle	"	192,294			59,100
900	Trojan	"	341,336			89,600
901	True Friends	"	716,913			535,675
902	Trustworthy	"	777,795			320,000
903	Tuxedo	"	276,964			60,600
904	Twelfth Ward	"	406,114			195,650
905	Ultimate	"	227,864			66,300
906	Uncle Sam	"	76,879			6,200
907	Union	"	214,476			97,900
908	Unique	"	114,822			15,600
909	United	"	715,940			401,500
910	United American	"	310,476			76,000
911	United Conclave	"	328,160			109,800
912	Unity	"	758,157			254,800
913	Universal	"	803,133			603,850
914	Upper End	"	182,688			54,900
915	Up-To-The-Minute	"	241,941			30,350
916	Uptown	"	599,721			106,500

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$3,203	.....	$1,581	.....	$161,000	$1,047	$175,762	$35,677	$1,355,110	862
.....	.....	426	$300	1,000	13,203	70,904	11,780	814,843	863
167	.....	638	.....	51,000	.....	166,349	20,000	1,002,231	864
.....	.....	130	.....	37,000	.....	104,974	48,356	1,002,792	865
730	.....	213	.....	5,500	64	51,062	6,413	306,920	866
421	$18,086	120	.....	101,310	124,221	52,957	61,446	1,300,393	867
2,572	.....	174	.....	47,000	1,830	27,016	6,330	305,166	868
8,980	5,023	2,898	.....	128,690	126,353	122,215	82,369	2,076,526	869
5,818	28,472	2,917	.....	41,000	35,541	116,085	76,494	1,535,496	870
504	.....	230	.....	25,000	498	14,120	9,897	188,793	871
205	.....	1,347	.....	8,500	207	21,748	4,694	178,227	872
1,893	.....	400	.....	57,000	123	90,356	16,254	794,584	873
561	.....	195	.....	60,000	124	90,042	27,279	587,060	874
.....	.....	181	.....	75,000	1,529	112,420	6,841	732,302	875
2,179	.....	180	500	62,000	99	89,038	3,236	633,180	876
7,271	.....	219	.....	26,750	10,945	39,186	37,277	506,362	877
656	.....	.....	.....	49,000	274	32,491	41,085	533,682	878
5,873	.....	425	.....	6,000	161	29,147	2,172	224,707	879
637	.....	219	.....	53,000	81,727	58,535	50,000	872,336	880
299	.....	898	.....	77,000	65	125,612	18,732	961,460	881
1,401	.....	886	.....	15,000	778	46,802	42,547	505,734	882
.....	.....	.....	.....	2,500	.....	16,556	3,422	152,122	883
16,654	.....	149	2,500	41,500	3,609	121,398	5,000	805,256	884
236	.....	352	.....	18,000	7,438	51,665	21,346	419,207	885
203	.....	247	.....	130,000	53,500	.....	268,363	3,541,660	886
640	.....	10	.....	38,000	900	.....	40,604	292,657	887
4,786	2,000	789	.....	51,000	6,221	75,477	16,382	676,702	888
2,036	.....	420	900	97,000	.....	179,839	24,204	1,329,385	889
48,855	.....	315	.....	105,954	.....	56,271	40,266	739,053	890
157	2,012	.....	.....	.....	49,471	257,743	42,961	1,761,709	891
190	.....	100	.....	19,000	.....	19,219	20,550	255,470	892
1,107	.....	98	.....	23,000	192	59,334	11,623	364,375	893
886	.....	852	.....	148,400	80,198	329,941	69,308	2,080,124	894
225	.....	30	.....	12,000	26,561	.....	84,675	545,827	895
14,109	1,000	216	.....	17,000	10,330	13,209	12,000	195,604	896
8,744	.....	678	.....	75,000	.....	45,430	24,340	477,074	897
669	.....	160	.....	36,500	4,201	50,741	16,751	498,397	898
67,862	.....	200	.....	28,750	10,420	32,107	51,926	442,659	899
463	.....	50	.....	42,000	26,714	63,721	23,706	587,590	900
5,090	.....	46	.....	134,044	4,750	93,194	147,515	1,637,227	901
2,106	.....	688	250	78,400	16,348	188,816	28,133	1,412,536	902
256	.....	.....	.....	42,000	555	55,861	9,493	445,729	903
39	.....	600	2,081	56,000	1,339	88,815	27,735	778,373	904
497	.....	.....	.....	21,000	364	32,248	22,087	370,360	905
1,310	.....	37	.....	.....	1,218	14,565	1,500	101,709	906
29	148	178	.....	15,000	566	50,996	4,400	383,693	907
6,433	.....	173	.....	.....	25	27,821	8,359	173,233	908
1,140	.....	215	.....	40,500	147,077	114,445	84,662	1,505,479	909
.....	.....	85	.....	10,000	.....	83,494	7,596	487,651	910
1,063	.....	245	.....	61,000	1,834	65,805	24,639	592,546	911
333	.....	632	700	.....	504	172,691	9,001	1,196,818	912
1,219	.....	.....	.....	131,000	25,000	162,492	21,831	1,748,525	913
94	.....	165	.....	16,000	1,538	48,516	1,219	305,120	914
1,579	.....	705	.....	.....	13,068	48,675	19,682	356,000	915
8,615	100	305	.....	42,500	4,131	163,782	41,590	967,244	916

TABLE 4—SHARES.

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
862	South Broad	13,509	625	.....	.....	.....	.....	848	111
863	Southern Newark	4,765	254	.....	.....	.....	.....	2,214	204
864	South Park	10,035	751	.....	.....	.....	.....	386	46
865	South Side	9,614	648	.....	.....	.....	.....	1,303	220
866	Springfield	2,910	266	.....	.....	.....	.....	189	33
867	Square Deal	7,027	634	.....	.....	.....	.....	1,594	221
868	Stalwart	3,230	182	.....	.....	.....	.....	346	51
869	Standard	12,644	925	.....	.....	.....	.....	3,633	299
870	Star	11,168	825	.....	.....	.....	.....	2,263	344
871	Star of Essex	2,434	254	.....	.....	.....	.....	146	27
872	St. Casimir	2,539	369	.....	.....	.....	.....	62	7
873	Steadfast	8,526	555	.....	.....	.....	.....	982	125
874	Sterling	4,858	374	.....	.....	.....	.....	276	40
875	Stratford	8,216	573	.....	.....	.....	.....	353	33
876	Success	7,623	672	.....	.....	.....	.....	525	41
877	Sun	4,303	313	.....	.....	.....	.....	554	51
878	Sunnyside	4,397	338	.....	.....	.....	.....	678	78
879	Superb	3,687	367	.....	.....	.....	.....	172	33
880	Superior	5,834	353	.....	.....	.....	.....	1,008	94
881	Surety	9,396	777	.....	.....	.....	.....	995	133
882	Susan B. Anthony	7,769	793	.....	.....	.....	.....	173	23
883	Systematic	2,388	200	.....	.....	.....	.....	170	33
884	T. A. B. S.	7,040	597	.....	.....	.....	.....	733	82
885	Teachers	3,589	244	5	1	.....	.....	286	37
886	Tenth Ward	21,301	1,253	.....	.....	.....	.....	8,574	922
887	Textile	5,345	162	.....	.....	.....	.....	395	20
888	Third Ward	5,929	371	.....	.....	.....	.....	878	60
889	Thirteenth Ward	11,101	951	.....	.....	.....	.....	1,311	173
890	Thomas Jefferson	5,390	529	.....	.....	.....	.....	746	80
891	Thrift	15,933	1,035	.....	.....	.....	.....	870	108
892	Times	3,221	172	.....	.....	.....	.....	88	10
893	Tip Top	3,248	200	.....	.....	.....	.....	235	40
894	Titanian	17,179	1,043	.....	.....	.....	.....	1,322	207
895	Traders	4,000	260	.....	.....	.....	.....	638	55
896	Trades Union	1,487	197	.....	.....	.....	.....	188	36
897	Traffic	4,644	349	.....	.....	.....	.....	282	49
898	Travelers	5,227	406	.....	.....	.....	.....	504	52
899	Triangle	3,114	236	.....	.....	.....	.....	295	49
900	Trojan	6,867	476	.....	.....	.....	.....	448	58
901	True Friends	12,337	936	.....	.....	.....	.....	2,678	270
902	Trustworthy	12,247	875	.....	.....	.....	.....	1,600	182
903	Tuxedo	5,514	552	.....	.....	.....	.....	303	32
904	Twelfth Ward	5,883	574	.....	.....	.....	.....	978	148
905	Ultimate	5,500	411	.....	.....	.....	.....	331	61
906	Uncle Sam	1,633	142	.....	.....	.....	.....	31	6
907	Union	3,210	308	.....	.....	.....	.....	489	69
908	Unique	2,164	152	.....	.....	.....	.....	78	14
909	United	10,195	698	.....	.....	.....	.....	2,007	179
910	United American	4,650	429	.....	.....	.....	.....	380	50
911	United Conclave	4,505	382	.....	.....	.....	.....	549	57
912	Unity	11,640	839	.....	.....	.....	.....	1,274	159
913	Universal	15,264	785	.....	.....	.....	.....	3,019	217
914	Upper End	2,946	303	.....	.....	.....	.....	275	52
915	Up-To-The-Minute	3,709	313	.....	.....	.....	.....	151	20
916	Uptown	8,864	542	.....	.....	.....	.....	532	52

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
14,447	140	596	S.	$1.00 m.	$200	6	$3.00 a	$3.00 a	862
6,970	92	366	S.	1.00 m.	200	6	3.33 a	.....	863
10,421	150	647	S.	1.00 m.	200	6	3.00 a	1.00 a	864
10,917	176	692	S.	1.00 m.	200	6	2.00 a	1.00 a	865
3,099	55	244	S.	1.00 m.	200	6	1.50 a	1.00 a	866
8,621	139	716	S.	1.00 & 2.00 m.	200	6	4.00 a	2.00 a	867
3,576	49	184	S.	1.00 m.	200	6	4.00 a	1.00 a	868
16,277	189	1,035	S.	1.00 m.	200	6	4.00 a	2.00 a	869
13,431	227	942	S.	.25 w.	200	6	1.00 & 2.00 a	1.00 a	870
2,580	64	217	S.	1.00 m.	200	6	3.00 a	2.00 a	871
2,601	76	300	S.	.25 w.	200	6	3.00 a	.....	872
9,508	115	565	S.	1.00 m.	200	6	3.00 a	1.00 a	873
5,134	93	321	S.	1.00 m.	200	6	2., 3. a & .03 b	3.00 a	874
8,569	113	493	S.	1.00 m.	200	6	.01½ b	.01½ b	875
8,148	113	600	S.	1.00 m.	200	6	4.00 a	1.00 a	876
4,857	69	295	S.	1.00 m.	200	6	1.50 & 4.00 a	1.00 a	877
5,275	77	339	O.P.	.....	200	6	.....	1.00 & 4.00 a	878
3,859	63	337	S.	1.00 m.	200	6	4.00 a	1.00 a	879
6,842	91	356	S.	1.00 m.	200	6	4.00 a	1.00 a	880
10,391	166	744	S.	1.00 m.	200	6	3.00 a	1.00 a	881
7,942	88	728	S.	1.00 m.	200	6	4.00 a	1.00 a	882
2,358	26	207	O.P.	.....	200	6	4.00 a	1.00 a	883
7,775	147	532	S.	1.00 m.	200	6	3.00 a	1.50 a	884
3,880	66	216	S.	1.00 m.	200	6	2., 3. a & .03 b	1., 2. a & .03b	885
29,875	265	1,910	O.P.	.....	200	6	4.00 a	1.00 a	886
5,740	38	144	S.	.50 m.	100	6	4.00 a	2.00 a	887
6,807	80	351	S.	1.00 m.	200	6	3.00 a	2.00 a	888
12,412	201	923	S.	1.00 m.	200	6	4.00 a	2.00 a	889
6,636	97	512	S.	1.00 m.	200	6	4.00 a	1.00 a	890
16,803	224	919	O.P.	.....	200	6	3.00 a	1.00 a	891
3,309	38	144	S.	1.00 m.	200	6	4.00 a	2.00 a	892
3,483	90	150	S.	1.00 m.	200	6	4.00 a	1.00 a	893
18,501	232	1,018	S.	1.00 m.	200	6	3.00 a	2.00 a	894
4,638	43	272	S.	1.00 m.	200	6	4.00 a & 2.00 a	2.00 a	895
1,675	25	208	S.	1.00 m.	200	6	.....	2.00 a	896
4,926	61	337	S.	1.00 m.	200	6	4.00 a	2.00 a	897
5,731	57	401	N.S.	1.00 m.	200	6	.....	2.00 a	898
3,409	52	233	S.	1.00 m.	200	6	4.00 a	1.00 a	899
7,315	69	465	O.P.	.....	200	6	4.00 a	2.00 & 3.00 a	900
15,015	226	980	O.P.	.....	200	6	4.00 a	1.00 a	901
13,847	183	874	S.	1.00 m.	200	6	3.00 a & 4.00 a	1.00 a	902
5,817	96	488	O.P.	.....	200	6	3.00 a & .10 b	1.00 a & .10 b	903
6,861	154	568	S.	1.00 m.	200	6	3.00 a & .03 b	.....	904
5,831	74	398	O.P.	.....	200	6	4.00 a	1.00 a	905
1,664	31	117	S.	1.00 m.	200	6	3.00 a	1.00 a	906
3,699	84	293	S.	1.00 m.	200	6	3.00 a	.....	907
2,242	36	130	S.	.70 & 1.00 m.	200	6	3.00 a & .02½ b	.....	908
12,202	126	751	S.	1.00 m.	200	6	1.00 a & 2.00 a	2.00 a	909
5,030	97	382	S.	1.00 m.	200	6	3.00 a	1.00 a	910
5,054	114	325	S.	1.00 m.	200	6	4.00 a	1.00 a	911
12,914	186	812	S.	1.00 m.	200	6	3.00 a & .03 b	1.50 a	912
18,285	184	818	O.P.	.....	200	6	4.00 a	2.00 a	913
3,221	68	287	S.	1.00 m.	200	6	3.00 a	1.00 a	914
3,860	73	260	S.	1.00 m.	200	6	4.00 a	2.00 a	915
9,396	86	508	S.	1.00 m.	200	6	3.00 a & 4.00 a	1.00 a	916

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION.

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
917	Usbe	Newark	May 10, 1907	Frank J. Holder
918	Utility	"	Jan. 15, 1923	Jacob S. Lasky
919	Vailsburgh	"	Feb. 23, 1892	Stephen H. Billington
920	Vallatese	"	May 28, 1926	Humbert Berardi
921	Valuable	"	Mar. 25, 1926	Arthur Muehlfelder
922	Van Buren	"	April 4, 1919	Elmer D. Wilson
923	Victory	"	Feb. 25, 1919	Michael Hollander
924	Vulcan	"	Nov. 25, 1924	Paul J. McMullen
925	Wallace	"	April 19, 1907	Henry Heller
926	Warranty	"	Sept. 20, 1910	P. Pellecchia
927	Warren	"	Oct. 25, 1919	Max Pinnas
928	Washington	"	June 2, 1887	Sheridan Schechner
929	Watchful	"	Nov. 14, 1921	Samuel Rothfeld
930	Watson	"	Dec. 4, 1911	A. De Fronzo
931	Waverly	"	Nov. 11, 1909	Herman Scheininger
932	Waydell	"	July 10, 1907	William Donnelly
933	Webster	"	June 10, 1911	Angelo R. Bianchi
934	Weequahic	"	May 9, 1906	Frank J. Bock
935	Welcome	"	Jan. 19, 1922	Samuel H. Levy
936	West End	"	May 29, 1888	Henry Fischer
937	West Newark	"	Dec. 19, 1902	Conrad Schneider, Jr.
938	West Side Park	"	Feb. 21, 1907	John Buhl
939	White Way	"	April 15, 1911	Charles E. Coffin
940	Winner	"	June 9, 1923	Otto Lowy
941	Woodmen	"	Sept. 5, 1905	Frank A. Champlin
942	Woodrow Wilson	"	May 18, 1926	Max Harmelin
943	Woodside	"	Aug. 22, 1884	Wright L. Gilbert
944	Workers	"	Feb. 6, 1919	Joseph J. Peristein
945	Workingmen's	"	May 23, 1888	Morris Harris
946	World	"	Mar. 29, 1919	Harry Lerman
947	Yankee	"	May 24, 1919	Irving Willner
948	Zenith	"	May 12, 1922	Leon Mones
949	Franklin	Nutley	Sept. 9, 1886	Calvin D. Sargent
950	Intrepid	"	June 22, 1925	Carmen Jannarone
951	Spring Garden	"	Jan. 2, 1920	Ernest A. Bickell
952	Yantacaw	"	Nov. 25, 1919	Dwight C. Decker
953	Brighton	Orange	Mar. 23, 1922	Frederick A. Maier
954	Bulwark	"	Aug. 19, 1922	Paul E. Booth
955	Nonpareil	"	June 15, 1909	Mark Morris
956	Orange	"	Jan. 5, 1887	Walter F. Edwards
957	Orange Valley	"	April 9, 1888	O. S. Thompson
958	Progressive	"	Jan. 18, 1911	A. A. Hill
959	Vigilant	"	Jan. 18, 1922	Louis Cohen
960	Watchung	"	June 16, 1926	H. A. Miskimin
961	Roseland	Roseland	Sept. 19, 1925	Caleb G. Baxter
962	Fielding	South Orange	Nov. 20, 1926	Lee W. Hughes
963	Montrose	" "	Dec. 18, 1925	Thomas E. Fitzsimmons
964	South Orange	" "	Sept. 17, 1887	Charles I. Beck
965	Village	" "	April 10, 1920	Erwin W. Berry
966	Essential	Verona	Sept. 24, 1926	G. S. Aiello
967	Verona	"	May 9, 1901	W. P. Johnson
968	West Caldwell	West Caldwell	Dec. 16, 1926	Phineas L. Wigler
969	Edison	West Orange	July 26, 1919	B. F. Morris
970	Llewellyn	" "	Jan. 6, 1913	William F. Vosseler
971	Radio	" "	June 22, 1923	Max H. Weinmann

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Philip J. Schotland	John Zipfel, Jr.	20 Belmont Ave., Newark, N. J.	917
Schneider & Schneider	William M. Beckelman	1620 Lefcourt Bldg., Newark, N. J.	918
Levy, Fenster & McCloskey	Otto L. Puth	94 Columbia Ave., Newark, N. J.	919
Nicholas Albano	Alexander N. Ciavarro	222 Mt. Prospect Ave., Newark, N. J.	920
Charles S. Gansler	George H. Yonkers	249 Clinton Ave., Newark, N. J.	921
Abraham Albourn	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	922
David M. Litwin	Samuel S. Dillenberg	130 Market St., Newark, N. J.	923
Joseph Steiner	Herbert Z. Steiner	3 Belmont Ave., Newark, N. J.	924
Adolph Altman	Arthur M. Pfeil	144 Mulberry St., Newark, N. J.	925
Richard E. Kohn	A. B. Leslie	15 Market St., Newark, N. J.	926
William L. Greenbaum	Louis P. Alter	22 Brookwood Drive, Maplewood, N. J.	927
David M. Litwin	Henry P. Schanz	100 Franklin Ave., Maplewood, N. J.	928
Nathaniel Newmann	Barney W. Plager	23 Harding Terrace, Newark, N. J.	929
Jacob Fox	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	930
Schotland & Schotland	John Zipfel, Jr.	20 Belmont Ave., Newark, N .J.	931
Mulligan & Koenig	Harry M. Coleman	61 South 10th St., Newark, N. J.	932
Nicholas Albano	Antonio D'Auria	139 Seventh Ave., Newark, N. J.	933
Edward R. McGlynn	Henry P. George	16 Clinton St., Newark, N. J.	934
Maurice S. Maurer	Franklin I. Jacobson	251 Williamson Ave., Hillside, N. J.	935
Levy, Fenster & McCloskey	Henry T. Meyer	866 Broad St., Newark, N. J.	936
Arthur A. Werthmann	H. F. Peal	37 Keer Ave., Newark, N. J.	937
F. W. Wilderotter	Charles J. Gebauer	631 Springfield Ave., Newark, N. J.	938
H. W. Egner, Jr., & L. G. Beatty	Charles L. Wood	7 Amherst Court, Maplewood, N. J.	939
R. E. Kohn & J. Heyman	Ben. C. Eisen	712 Stuyvesant Ave., Irvington, N. J.	940
Robert S. Terhune	Raymon Spreen	19 Clinton St., Newark, N. J.	941
Meyer C. Ellenstein	George H. Yonkers	425 Stuyvesant Ave., Irvington, N. J.	942
R. Arthur Heller	Charles W. Ten Eyck	857 Mt. Prospect Ave., Newark, N. J.	943
Jacob Lubetkin	Julius E. Flink	1060 Broad St., Newark, N. J.	944
Lowy & Lowy	H. P. James	253 Springfield Ave., Newark, N. J.	945
Harry Unger	A. J. Frackenpohl	517 Springfield Ave., Newark, N. J.	946
Simon L. Fisch	Louis G. Baurer	95 Parker Ave., Maplewood, N. J.	947
Samuel S. Ferster	Walter B. Griffin	9 Winding Way, West Orange, N. J.	948
William H. Parry	J. H. Witbeck	26 Chestnut St., Nutley, N. J.	949
A. Theodore De Muro	Fiore R. Sozio	99 Clifton Ave., Newark, N. J.	950
William P. Hurley	Adrianna Van Riper	23 Church St., Nutley, N. J.	951
Edwin J. C. Joerg	Frank E. Drake	83 Stager St., Nutley, N. J.	952
O. L. Bianchi	Richard J. Fitzgerald	327 Main St., Orange, N. J.	953
Joseph C. Cassini	John Zipfel, III.	20 Belmont Ave., Newark, N. J.	954
Isaac Fleischman	U. Samuel Abeles	60 North 5th St., Newark, N. J.	955
W. Bradford Smith	O. L. Yeomans	24 Northfield Ave., West Orange, N. J.	956
W. Bradford Smith	O. S. Thompson, Jr.	38 Collinwood Road, Maplewood, N. J.	957
H. J. Stanfield	John M. Middlesworth	150 Steuben St., East Orange, N. J.	958
Ralph E. Giordano	U. Samuel Abeles	60 North 5th St., Newark, N. J.	959
A. M. Herman	A. A. Kurtz	11 Commerce St., Newark, N. J.	960
John A. Booth	Clarence E. Baldwin	154 Eagle Roch Ave., Roseland, N. J.	961
David E. Bernstein	Nathaniel Sofman	1060 Broad St., Newark, N. J.	962
Nicholas LaVecchia	Harold D. Henderson	420 Wilden Place, South Orange, N. J.	963
David McBride	Frank C. Snyder	261 Orange St., Newark, N. J.	964
Felix Forlenza	Frank C. Snyder	261 Orange St., Newark, N. J.	965
L. L. Vanderbilt	L. F. Randolph	31 S. Prospect St., Verona, N. J.	966
William W. Crane	Frederick N. Brown	24 Grove St., Verona, N. J.	967
Herman Distler	Abraham Meisel	17 Stengel Ave., Newark, N. J.	968
Henry Lanahan	A. P. Gehling	P. O. Box No. 543, Orange, N. J.	969
Simeon H. Rollinson	Hermon M. Freeman	45 Walker Road, West Orange, N. J.	970
I. Henry Coyne	Bernard M. Degnan	292 Main St., West Orange, N. J.	971

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
917	Usbe	Newark	$679	.....	$660,000
918	Utility	"	3,476	.....	470,800
919	Vailsburgh	"	869	$5,844	351,700
920	Vallatese	"	1,271	1,313	49,800
921	Valuable	"	1,238	51	190,600
922	Van Buren	"	1,148	1,668	374,500
923	Victory	"	31,033	.....	1,746,500
924	Vulcan	"	3,330	.....	171,200
925	Wallace	"	6,711	.....	337,000
926	Warranty	"	69,848	161,000	4,351,950
927	Warren	"	5,698	.....	433,700
928	Washington	"	2,283	93	200,100
929	Watchful	"	533	.....	158,000
930	Watson	"	1,587	.....	307,900
931	Waverly	"	1,432	.....	599,600
932	Waydell	"	1,359	.....	273,750
933	Webster	"	1,121	519	502,400
934	Weequahic	"	2,206	.....	359,400
935	Welcome	"	1,133	2,100	341,200
936	West End	"	155,973	882,170	34,267,350
937	West Newark	"	2,072	4,089	314,600
938	West Side Park	"	845	1,324	642,350
939	White Way	"	1,878	2,650	172,100
940	Winner	"	1,466	.....	226,800
941	Woodmen	"	2,420	1,619	1,391,500
942	Woodrow Wilson	"	7,886	.....	73,300
943	Woodside	"	5,477	1,204	1,295,226
944	Workers	"	3,806	.....	413,100
945	Workingmen's	"	99,746	.....	7,078,000
946	World	"	1,986	100	270,600
947	Yankee	"	450	.....	529,300
948	Zenith	"	1,624	.....	554,000
949	Franklin	Nutley	19,550	2,338	1,054,350
950	Intrepid	"	1,212	1,571	94,100
951	Spring Garden	"	7,686	12,078	861,500
952	Yantacaw	"	15,819	4,588	361,050
953	Brighton	Orange	3,389	2,200	366,400
954	Bulwark	"	389	150	328,650
955	Nonpareil	"	2,066	5,063	664,300
956	Orange	"	2,167	46,209	2,517,000
957	Orange Valley	"	1,097	8,114	685,500
958	Progressive	"	622	.....	152,300
959	Vigilant	"	1,037	4,762	321,400
960	Watchung	"	2,057	2,809	182,600
961	Roseland	Roseland	2,304	1,268	79,300
962	Fielding	South Orange	794	.....	93,600
963	Montrose	" "	2,922	4,000	222,000
964	South Orange	" "	18,461	19,276	1,384,000
965	Village	" "	41,700	34,423	1,076,600
966	Essential	Verona	17,654	3,348	156,700
967	Verona	"	3,244	12,000	907,000
968	West Caldwell	West Caldwell	652	.....	95,700
969	Edison	West Orange	3,305	8,443	417,700
970	Llewellyn	" "	13,003	368	725,300
971	Radio	" "	913	2,536	164,000
	Totals		$3,748,784	$3,281,618	$380,425,610

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$14,453	$146,814	$34,266	$4,855	$861,067	917
.....	23,380	71,008	17,020	17,366	603,050	918
.....	12,665	21,926	3,404	3,639	400,047	919
.....	2,709	.....	1,339	575	57,007	920
.....	9,845	113,746	17,084	2,542	335,106	921
.....	7,905	61,265	1,220	3,337	451,043	922
$427,200	58,495	55,032	48,488	259,193	2,625,941	923
51,000	3,890	30,066	13,630	7,073	280,189	924
.....	4,900	127,226	4,333	2,756	482,926	925
1,109,335	101,214	1,757,275	61,287	108,779	7,720,688	926
.....	14,660	86,555	30,326	9,819	580,758	927
55,500	3,775	27,965	3,372	813	293,901	928
.....	7,750	13,949	9,969	2,042	192,248	929
.....	7,744	269,347	27,350	2,863	616,791	930
.....	30,697	164,718	45,477	10,502	852,426	931
.....	2,570	.....	4,586	2,189	284,454	932
.....	20,828	68,870	33,012	4,657	631,407	933
.....	665	71,303	5,929	227	439,730	934
.....	18,280	32,237	17,368	3,036	415,354	935
.....	268,436	8,437,816	267,890	1,211,576	45,491,211	936
.....	3,625	21,859	3,325	1,576	351,146	937
.....	19,070	64,898	7,124	7,949	743,560	938
.....	6,570	53,651	9,667	2,781	249,297	939
.....	9,040	54,406	31,999	24,729	348,440	940
.....	33,524	216,427	95,263	24,727	1,765,480	941
.....	2,080	38,358	36,967	1,334	159,925	942
112,250	19,409	222,421	88,372	34,525	1,778,884	943
.....	4,846	31,406	20,219	2,702	476,079	944
.....	245,568	3,562,866	170,064	105,430	11,261,674	945
.....	3,625	90,598	5,884	1,597	374,390	946
.....	8,550	346,160	22,230	5,303	911,993	947
.....	16,530	49,005	17,513	4,299	642,971	948
.....	38,141	201,330	16,501	50,250	1,382,460	949
.....	5,922	7,218	4,752	2,217	116,992	950
21,400	6,440	67,336	22,774	7,058	1,006,272	951
.....	6,460	30,584	6,596	1,606	426,703	952
.....	10,650	.....	9,229	143	392,011	953
17,450	18,135	46,934	11,823	2,784	426,315	954
.....	13,285	117,207	3,945	3,210	809,076	955
5,000	113,100	86,690	33,471	9,312	2,812,949	956
.....	39,400	19,608	10,746	214	764,679	957
.....	3,345	.....	16,352	1,054	173,673	958
.....	8,822	.....	11,803	9,564	357,388	959
.....	4,875	26,401	7,589	1,832	228,163	960
.....	1,646	9,841	2,218	636	97,213	961
.....	7,990	14,783	16,039	1,131	134,337	962
.....	3,052	9,375	11,563	430	253,342	963
.....	67,947	132,913	38,766	5,508	1,666,871	964
26,800	26,993	.....	10,569	511	1,217,596	965
.....	8,770	7,117	586	598	194,773	966
.....	23,710	5,367	7,505	11,514	970,340	967
2,000	1,700	47,779	20,959	877	169,667	968
.....	12,077	74,960	7,879	666	525,030	969
1,908	17,946	43,246	15,886	2,926	820,583	970
.....	18,247	.....	6,128	336	192,160	971
$10,491,769	$9,996,202	$82,636,412	$11,012,415	$6,054,532	$507,647,342	

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					
917	Usbe	Newark	$373,995	.....	.....	$276,600
918	Utility	"	404,977	.....	.....	63,100
919	Vailsburgh	"	262,212	.....	.....	34,500
920	Vallatese	"	44,248	.....	.....	1,000
921	Valuable	"	215,700	.....	.....	51,200
922	Van Buren	"	248,064	.....	.....	122,950
923	Victory	"	1,248,660	.....	.....	550,600
924	Vulcan	"	186,963	.....	.....	33,900
925	Wallace	"	280,284	.....	.....	121,300
926	Warranty	"	3,067,592	.....	.....	3,357,250
927	Warren	"	325,950	.....	.....	89,400
928	Washington	"	125,523	.....	.....	92,700
929	Watchful	"	123,014	.....	.....	30,150
930	Watson	"	253,302	.....	.....	160,900
931	Waverly	"	392,910	.....	.....	275,700
932	Waydell	"	164,016	.....	.....	56,500
933	Webster	"	387,396	.....	.....	41,400
934	Weequahic	"	293,728	.....	.....	35,400
935	Welcome	"	254,103	.....	.....	70,400
936	West End	"	34,431,041	.....	.....	3,486,100
937	West Newark	"	196,320	.....	.....	72,300
938	West Side Park	"	369,814	$7,738	.....	235,400
939	White Way	"	153,259	.....	.....	41,800
940	Winner	"	229,529	1,500	.....	14,700
941	Woodmen	"	1,059,838	.....	.....	378,900
942	Woodrow Wilson	"	123,990	.....	.....	7,100
943	Woodside	"	781,490	14,872	.....	666,300
944	Workers	"	264,439	.....	.....	88,100
945	Workingmen's	"	4,690,697	.....	.....	4,197,650
946	World	"	194,745	.....	.....	99,550
947	Yankee	"	407,937	.....	.....	254,390
948	Zenith	"	367,350	.....	.....	88,550
949	Franklin	Nutley	859,659	16,800	.....	192,200
950	Intrepid	"	81,846	.....	.....	7,600
951	Spring Garden	"	671,832	.....	.....	57,100
952	Yantacaw	"	319,970	.....	.....	20,500
953	Brighton	Orange	272,439	.....	.....	41,500
954	Bulwark	"	275,046	.....	.....	5,350
955	Nonpareil	"	494,557	.....	.....	110,200
956	Orange	"	2,125,092	.....	.....	.....
957	Orange Valley	"	562,878	.....	.....	.....
958	Progressive	"	121,317	.....	.....	1,200
959	Vigilant	"	252,717	.....	.....	26,600
960	Watchung	"	146,148	.....	.....	28,000
961	Roseland	Roseland	76,369	.....	.....	1,000
962	Fielding	South Orange	104,019	.....	.....	4,800
963	Montrose	" "	170,760	.....	.....	.....
964	South Orange	" "	1,267,800	.....	.....	.....
965	Village	" "	927,867	.....	.....	.....
966	Essential	Verona	135,956	.....	.....	12,250
967	Verona	"	759,934	.....	.....	.....
968	West Caldwell	West Caldwell	93,270	10,200	.....	44,700
969	Edison	West Orange	338,055	.....	.....	67,400
970	Llewellyn	" "	612,132	.....	.....	.....
971	Radio	" "	147,276	.....	.....	3,700
	Totals		$298,176,887	$512,426	$1,581	$88,995,253

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$3,217	.....	$440	.....	$63,000	$50,923	$74,956	$17,936	$861,067	917
406	.....	795	.....	22,000	.....	85,670	26,102	603,050	918
.....	.....	182	$105	26,000	109	70,868	6,071	400,047	919
689	.....	58	.....	4,800	41	4,663	1,508	57,007	920
3,711	.....	98	.....	20,000	26	25,512	18,859	335,106	921
.....	.....	12	.....	14,000	4,687	46,320	15,010	451,043	922
24,572	.....	1,166	.....	249,000	9,348	284,070	258,525	2,625,941	923
1,892	.....	810	.....	4,019	8,775	20,824	23,006	280,189	924
753	.....	208	.....	13,000	4,169	54,949	8,263	482,926	925
1,025	.....	.....	2,171	400,710	226,641	388,151	277,148	7,720,688	926
20,628	.....	356	.....	56,000	70	58,003	30,351	580,758	927
6,914	$2,000	311	.....	29,500	292	26,351	10,310	293,901	928
3,970	.....	185	.....	8,000	1,040	19,220	6,664	192,243	929
4,019	.....	1,329	.....	64,000	54,428	43,346	35,467	616,791	930
1,241	1,366	1,691	.....	54,000	13,375	83,112	29,031	852,426	931
77	5,000	163	.....	21,000	871	35,344	1,483	284,454	932
734	.....	490	.....	83,700	2,342	91,500	23,845	631,407	933
9	.....	237	.....	25,400	192	70,786	13,978	439,730	934
4,378	.....	435	.....	27,000	50	53,219	5,769	415,354	935
.....	.....	3,394	3,050	350,000	830,850	5,460,244	926,532	45,491,211	936
12	.....	34	.....	31,550	12	46,703	4,215	351,146	937
.....	.....	17	.....	33,000	3,071	85,111	9,409	743,560	938
2,959	.....	453	.....	17,800	.....	27,661	5,365	249,297	939
13,814	.....	21	.....	19,000	13,662	38,783	17,431	348,440	940
566	.....	291	.....	85,000	11,649	193,236	36,000	1,765,480	941
6,250	.....	50	320	.....	3,134	.....	19,081	159,925	942
699	.....	1,065	.....	88,000	30,942	171,746	23,770	1,778,884	943
13,482	.....	116	150	39,000	12,300	42,533	15,959	476,079	944
2,141	.....	.....	.....	355,000	687,606	996,710	331,870	11,261,674	945
5,335	.....	487	.....	43,000	10	19,869	11,394	374,390	946
46,346	.....	1,024	.....	65,500	29,182	52,851	54,763	911,993	947
2,330	.....	1,818	4,700	63,000	5	86,693	28,525	642,971	948
722	.....	886	.....	63,400	5,531	218,396	24,866	1,382,460	949
364	.....	198	.....	7,000	2,240	11,608	6,136	116,992	950
8,503	.....	429	500	57,000	200	178,641	32,067	1,006,272	951
306	.....	389	.....	.....	1,098	81,190	3,250	426,703	952
1,568	.....	305	1,074	.....	25	73,952	1,148	392,011	953
4,946	.....	573	.....	24,000	25,946	74,764	15,690	426,315	954
190	.....	26	278	76,800	1,469	100,138	25,418	809,076	955
.....	.....	3,980	.....	75,000	.....	583,876	25,001	2,812,949	956
5	.....	838	.....	24,000	100	169,955	6,903	764,679	957
2,876	.....	605	.....	9,000	251	31,424	7,000	173,673	958
3,036	.....	689	297	21,000	131	46,708	6,210	357,388	959
5,865	.....	1,534	.....	20,000	28	16,588	10,000	228,163	960
290	.....	407	.....	3,200	126	14,756	1,065	97,213	961
1,435	.....	2,198	.....	1,750	.....	11,801	8,334	134,337	962
3,387	.....	187	.....	40,000	50	28,021	10,937	253,342	963
1,880	.....	1,217	.....	23,000	393	337,232	35,349	1,666,871	964
1,577	.....	596	.....	8,200	133	264,436	14,787	1,217,596	965
.....	.....	182	.....	23,998	522	20,919	946	194,773	966
.....	.....	1,212	200	.....	.....	205,295	3,699	970,340	967
182	.....	17	700	1,200	2,234	9,999	7,165	169,667	968
626	.....	723	.....	35,000	4,034	64,874	14,318	525,030	969
146	.....	1,658	.....	28,000	50	148,206	30,391	820,583	970
17	.....	83	.....	5,000	81	35,467	536	192,160	971
$2,042,972	$311,465	$325,956	$197,421	$29,863,119	$8,816,741	$59,393,584	$19,009,937	$507,647,342	

TABLE 4—SHARES.

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
917	Usbe	6,009	380	.....	.....	.....	.....	1,383	145
918	Utility	6,852	349	.....	.....	.....	.....	316	38
919	Vailsburgh	4,052	382	.....	.....	.....	.....	177	24
920	Vallatese	1,054	112	.....	.....	.....	.....	5	1
921	Valuable	4,797	397	.....	.....	.....	.....	256	39
922	Van Buren	4,678	325	.....	.....	.....	.....	614	79
923	Victory	16,822	523	.....	.....	.....	.....	2,753	150
924	Vulcan	3,200	297	.....	.....	.....	.....	169	24
925	Wallace	4,650	366	.....	.....	.....	.....	606	43
926	Warranty	42,112	3,195	.....	.....	.....	.....	16,786	2,315
927	Warren	5,165	401	.....	.....	.....	.....	447	25
928	Washington	2,273	129	.....	.....	.....	.....	463	48
929	Watchful	2,437	203	.....	.....	.....	.....	150	23
930	Watson	3,663	244	.....	.....	.....	.....	804	60
931	Waverly	5,404	461	.....	.....	.....	.....	1,378	144
932	Waydell	2,755	317	.....	.....	.....	.....	283	64
933	Webster	5,541	500	.....	.....	.....	.....	34	5
934	Weequahic	3,929	286	.....	.....	.....	.....	177	22
935	Welcome	4,820	362	.....	.....	.....	.....	352	46
936	West End	442,607	29,873	.....	.....	.....	.....	17,430	1,673
937	West Newark	3,419	257	.....	.....	.....	.....	361	39
938	West Side Park	5,984	388	54	5	.....	.....	1,177	116
939	White Way	5,691	629	.....	.....	.....	.....	209	23
940	Winner	4,116	295	15	7	.....	.....	73	12
941	Woodmen	13,296	1,200	.....	.....	.....	.....	1,894	203
942	Woodrow Wilson	2,467	182	.....	.....	.....	.....	35	5
943	Woodside	12,791	798	143	11	.....	.....	3,331	375
944	Workers	3,354	270	.....	.....	.....	.....	441	73
945	Workingmen's	93,969	7,202	.....	.....	.....	.....	20,988	3,642
946	World	3,113	350	.....	.....	.....	.....	498	62
947	Yankee	5,034	419	.....	.....	.....	.....	1,271	113
948	Zenith	6,094	445	.....	.....	.....	.....	442	85
949	Franklin	13,044	1,227	168	19	.....	.....	961	132
950	Intrepid	1,704	195	.....	.....	.....	.....	38	7
951	Spring Garden	9,582	759	.....	.....	.....	.....	285	41
952	Yantacaw	5,241	514	.....	.....	.....	.....	102	18
953	Brighton	4,346	427	.....	.....	.....	.....	207	39
954	Bulwark	4,096	285	.....	.....	.....	.....	26	5
955	Nonpareil	9,093	735	.....	.....	.....	.....	551	60
956	Orange	31,756	2,252	.....	.....	.....	.....	.....	.....
957	Orange Valley	7,839	782	.....	.....	.....	.....	.....	.....
958	Progressive	1,825	272	.....	.....	.....	.....	6	1
959	Vigilant	5,390	444	.....	.....	.....	.....	133	18
960	Watchung	3,628	280	.....	.....	.....	.....	140	20
961	Roseland	1,243	111	.....	.....	.....	.....	5	1
962	Fielding	2,125	162	.....	.....	.....	.....	24	7
963	Montrose	3,914	306	.....	.....	.....	.....	.....	.....
964	South Orange	21,349	1,963	.....	.....	.....	.....	.....	.....
965	Village	15,413	1,071	.....	.....	.....	.....	.....	.....
966	Essential	2,778	283	.....	.....	.....	.....	61	10
967	Verona	12,161	966	.....	.....	.....	.....	.....	.....
968	West Caldwell	1,804	161	102	7	.....	.....	223	30
969	Edison	4,746	580	.....	.....	.....	.....	337	61
970	Llewellyn	9,498	814	.....	.....	.....	.....	.....	.....
971	Radio	2,748	233	.....	.....	.....	.....	18	4
	Totals	4,906,148	342,562	4,705	412	66	66	462,653	52,067

MEMBERSHIP 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	
7,392	86	439	S.	$1.00 m.	$200	6	$2.00 a	$1.00 a	917
7,168	61	326	S.	1.00 m.	200	6	3.00 a	1.00 a	918
4,229	345	61	S.	1.00 m.	200	6	3.00 a	1.00 a	919
1,059	29	84	S.	1.00 m.	200	6	3.00 a	2.00 a	920
5,053	383	58	S.	1.00 m.	200	6	4.00 a	2.00 a	921
5,292	82	322	O.P.	.....	200	6	3.00 a	1.00 a	922
19,575	106	567	S.	1.00 m.	200	6	4.00 a	2.00 a	923
3,389	40	281	S.	1.00 m.	200	6	4.00 a	2.00 a	924
5,256	65	344	S.	1.00 m.	200	6	3.00 a	1.00 a	925
58,898	530	4,980	O.P.	.....	200	6	4.00 a	1.00 & 2.00 a	926
5,612	100	326	S.	1.00 m.	200	6	3.00 a	1.00 a	927
2,736	31	146	S.	1.00 m.	200	6	4.00 a	2.00 a	928
2,587	40	186	S.	1.00 m.	200	6	4.00 a	1.00 a	929
4,467	47	257	S.	1.00 & 2.00 m.	200	6	4.00 a	1.00 a	930
6,782	172	433	S.	.25 w.	200	6	3.00 a	1.00 a	931
3,038	51	330	S.	1.00 m.	200	6	3.00 a	1.00 a	932
5,575	160	345	S.	1.00 m.	200	6	4.00 a	2.00 a	933
4,106	45	263	S.	1.00 m.	200	6	3.00 a	.....	934
5,172	94	314	S.	1.00 m.	200	6	.....	1.00 a	935
460,037	4,773	26,773	O.P.	.....	200	6	3.00 a	2.00 a	936
3,780	58	238	O.P.	.....	200	6	3.00 a	1.00 a	937
7,215	116	393	O.P.	.....	200	6	3.00 a	1.00 a	938
5,909	51	601	S.	.70 & 1.00 m.	200	6	3.00 a & .02½ b	.....	939
4,204	48	266	S.	1.00 m.	200	6	4.00 a	2.00 a	940
15,190	217	1,186	O.P.	.....	200	6	3.00 a	1.00 a	941
2,502	17	170	S.	1.00 m.	200	6	3.00 a	1.00 a	942
16,265	261	923	S.	1.00 m.	200	6	3.00 a	2.00 a	943
3,795	60	283	S.	1.00 & 2.00 m.	200	6	3.00 a	2.00 a	944
114,957	1,371	9,473	O.P.	.....	200	6	2.00 a	1.00 a	945
3,611	52	360	S.	1.00 & 2.00 m.	200	6	3.00 a	3.00 a	946
6,305	80	452	S.	1.00 & 2.00 m.	200	6	2.00 a	2.00 a	947
6,536	93	437	S.	1.00 m.	200	6	4.00 a	2.00 a	948
14,173	464	914	S.	1.00 m.	200	6	3.00 a	3.00 a	949
1,742	55	147	S.	1.00 m.	200	6	2.50 a	2.00 a	950
9,867	234	566	S.	1.00 m.	200	6	2.50 a	2.50 a	951
5,343	107	425	S.	1.00 m.	200	6	3.50 a	1.00 a	952
4,553	128	338	S.	1.00 m.	200	6	3.00 a	.....	953
4,122	89	201	S.	1.00 m.	200	6	2.00 a	1.00 a	954
9,644	170	625	O.P.	.....	200	6	3.00 a	1.00 a	955
31,756	591	1,661	S.	1.00 m.	200	6	1.00 a	.....	956
7,839	289	493	S.	1.00 m.	200	6	1.00 a	.....	957
1,831	68	205	S.	1.00 m.	200	6	4.00 a	.....	958
5,523	94	368	S.	1.00 m.	200	6	3.00 a	1.00 a	959
3,768	42	258	S.	1.00 m.	200	6	3.00 a	1.00 a	960
1,248	22	90	S.	1.00 m.	200	6	3.00 a	2.00 a	961
2,149	27	142	S.	1.00 m.	200	6	.....	3.00 a	962
3,914	24	282	S.	1.00 m.	200	6	.05 b	1.00 a	963
21,349	366	1,597	S.	1.00 m.	200	6	3.00 a & .05 b	.....	964
15,413	173	898	S.	1.00 m.	200	6	3., 6. a & .05 b	2.00 a	965
2,839	46	247	N.S.	1.00 m.	200	6	2.50 a	1.00 a	966
12,161	207	759	S.	1.00 & 2.00 m.	200	6	3.50 a	.....	967
2,129	31	167	S.	1.00 m.	200	6	4.00 a	1.00 a	968
5,083	124	517	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	969
9,498	183	631	S.	1.00 m.	200	6	2.00 a	.....	970
2,766	75	162	S.	1.00 m.	200	6	3.00 a	1.00 a	971
5,373,572	72,701	322,406							

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Gloucester County			
972	Bridgeport	Bridgeport	July 11, 1900	John McIlvain
973	Mutual	Clarksboro	Nov. 17, 1903	Samuel R. Stetser
974	Clayton	Clayton	April 15, 1880	James A. McWilliams
975	Delsea	"	May 4, 1926	Edgar W. Chamberlin
976	Chestnut Ridge	Glassboro	April 14, 1924	T. Franklin Gifford
977	Glassboro	"	June 1, 1883	Andrew G. Stewart
978	Grenloch	Grenloch	Dec. 9, 1909	J. Harvey Irvin
979	Mantua	Mantua	April 19, 1926	Alvin I. Haines
980	Mullica Hill	Mullica Hill	Jan. 12, 1876	George G. Ridgway
981	National Park	National Park	Mar. 17, 1914	Elmer E. Cox
982	Newfield	Newfield	Feb. 28, 1923	W. Clifford Davis
983	Mechanics	Paulsboro	Sept. 24, 1907	George K. C. West
984	Paulsboro	"	Mar. 31, 1873	Harry Greenwood
985	Alcyon	Pitman	Oct. 29, 1921	William B. Brown
986	Pitman	"	Sept. 9, 1903	George W. Carr
987	Swedesboro	Swedesboro	Mar. 28, 1871	E. M. Hitchner
988	Swedesboro-Woodstown	"	Mar. 29, 1916	Vernon E. DeGrofft
989	Wenonah	Wenonah	Nov. 21, 1907	R. A. Sargent
990	Old Buck	Westville	Aug. 23, 1923	L. H. Sinquett
991	Westville and Newbold	"	Oct. 21, 1912	Ralph K. Hollinshed
992	Monroe	Williamstown	Jan. 31, 1870	H. H. Simmermon
993	Peoples	Woodbury	Dec. 24, 1913	William A. Fisher
994	Suburban Homes	"	April 25, 1923	Victor E. Kugler
995	Woodbury Real Estate Mutual	"	May 6, 1871	George W. Curtis
	Hudson County			
996	Arlington	Arlington	June 21, 1892	Clifton H. Presbrey
997	Kearney	"	Nov. 11, 1884	Herbert Frapwell
998	Bayonne No. 2	Bayonne	Dec. 1, 1884	John F. Schmidt
999	Bergen Point	"	Sept. 14, 1923	Edward F. Clark
1000	Centreville	"	Aug. 19, 1889	S. A. Roberson
1001	City	"	Jan. 3, 1912	Arthur S. Creighton
1002	Home	"	July 15, 1910	William C. Ryan
1003	Pamrapo	"	Jan. 24, 1887	Samuel W. Hackett
1004	Peninsula	"	Mar. 13, 1923	Edward Berman
1005	Pinnacle	"	Mar. 14, 1929	William H. Keegan
1006	Progressive	"	Sept. 12, 1902	Jacob Tucker
1007	Security	"	July 30, 1915	William F. Higgins
1008	White Eagle	"	July 31, 1919	Leon Pejkowski
1009	Bulls Ferry	Guttenberg	May 22, 1922	William J. Eypper
1010	Guttenberg	"	May 23, 1907	Otto A. Griesbach
1011	New Liberty	"	March 17, 1922	Bruno T. Dankert
1012	Consolidated	Harrison	Aug. 26, 1908	William Engelhard
1013	Credit	"	Sept. 24, 1925	F. Joseph O'Hare
1014	Harrison and Kearny	"	May 17, 1886	Joseph M. Branegan
1015	Hudson & Essex	"	Mar. 27, 1913	S. Friedman
1016	International	"	Feb. 1, 1911	Daniel Rentschler
1017	Kingsland	"	June 1, 1906	Frank Rowinski
1018	Merchants	"	June 2, 1910	George H. Newman
1019	Peoples	"	Aug. 12, 1873	George W. Smith
1020	Savoy	"	Sept. 4, 1912	James Cundari

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
George B. Marshall	Charles R. Barker	Bridgeport, N. J.	972
Oscar B. Redrow	James T. Dawson	428 Market St., Camden, N. J.	973
George B. Marshall	Wilbur Fry	Clayton, N. J.	974
Horace G. Brown	Meade H. Warner	Delsea Drive, Clayton, N. J.	975
Elmer B. Woods	C. L. Ware	Glassboro, N. J.	976
George B. Marshall	Elmer J. Turner	5 West New St., Glassboro, N. J.	977
Robert C. Hendrickson	Louis C. Joyce, Jr.	Blackwood, N. J.	978
Howard S. Kinney	Joseph Le Otto	Mantua, N. J.	979
A. H. Swackhammer	A. Schneider	Mullica Hill, N. J.	980
Cyrus D. Marter	Edwin R. Allen	Box No. 14, National Park, N. J.	981
M. V. McDonald	William J. Burnes	Newfield, N. J.	982
*W. G. Cowgill, Jr.	Alexander Bonsack, Jr.	242 W. Broad St., Paulsboro, N. J.	983
A. H. Swackhamer	William H. Flowers, Jr.	Paulsboro, N. J.	984
Morton C. Haight	Harry S. Claypoole	51 S. Broadway, Pitman, N. J.	985
Morton C. Haight	Irvine W. Newkirk	Lock Box No. 43, Pitman, N. J.	986
David O. Watkins	W. L. Weber	Swedesboro, N. J.	987
E. C. Waddington	Milo B. Urion	Swedesboro, N. J.	988
David O. Watkins	Albert M. Green	Wenonah, N. J.	989
James B. Avis	George T. Olsson	135 Broadway, Westville, N. J.	990
Alexander L. Rogers	Clifford B. Heritage	704 N. Buck St., Millville, N. J.	991
	D. E. Tweed	Williamstown, N. J.	992
Alexander L. Rogers	Eugene L. Horan	320 Brior Hill Lane, Woodbury, N. J.	993
Robert C. Hendrickson	Russell S. Fowler	20 Red Bank Ave., Woodbury, N. J.	994
David O. Watkins	Warren A. Curry	10 Cooper St., Woodbury, N. J.	995
Koch & Koch	T. Edw. Hewitt	87 Pleasant Place, Arlington, N. J.	996
Koch & Koch	S. Charles Melcher	614 Kearny Ave., Arlington, N. J.	997
Benny & Cruden	George E. Van Winkle	67 West 5th St., Bayonne, N. J.	998
Daniel J. Murray	William E. Miller	207-A Claremont Ave., Jersey City, N. J.	999
H. Roberson & H. K. Roberson	A. B. Beling	394 Broadway, Bayonne, N. J.	1000
Percival G. Cruden	F. E. George	67 New England Ave., Summit, N. J.	1001
M. W. C. Ryan & J. H. Christie.	Mabel R. Loughlin	102 W. 40th St., Bayonne, N. J.	1002
R. Lewis Kennedy	Charles O. Kroncke	17 East 39th St., Bayonne, N. J.	1003
Irving D. Grodberg	Bernard Miller	22 West 38th St., Bayonne, N. J.	1004
Frederic E. Chamberlin	D. Herbert Garrison	69 West 34th St., Bayonne, N. J.	1005
Peter Stillwell	Harry W. Clarkson	631 Broadway, Bayonne, N. J.	1006
Alexander Seclow	Thomas A. Dee	102 West 38th St., Bayonne, N. J.	1007
Czeslaw R. Pochocki	Leo K. Ciechanowski	157 Avenue C, Bayonne, N. J.	1008
William McDermott	John Kern, Jr.	61 Park Ave., Guttenberg, N. J.	1009
Carl Weits	Ferdinand Trostel	43 Bergenline Ave., Guttenberg, N. J.	1010
Harry W. Vanderbach	Edwin F. Merlehan	17 Bergenline Ave., Guttenberg, N. J.	1011
William J. Davis	Arthur E. Hafstrom	539 Kearny Ave., Kearny, N. J.	1012
Frederick J. Gassert	Samuel N. Whitehead	521 Bergen St., Harrison, N. J.	1013
William J. Davis	John F. O'Malley	409 North 4th St., Harrison, N. J.	1014
Morris H. Cohn	Harry Wertheim	237 North 11th St., Newark, N. J.	1015
John J. Murphy	James W. Hanlon	313 Harrison Ave., Harrison, N. J.	1016
Stanislaw Gutowski	Joseph Marchewka	15 North 3d St., Harrison, N. J.	1017
Benjamin Newman	Harry Wertheim	237 North 11th St., Newark, N. J.	1018
John J. Lenehan	Edward A. Riordan	315 Harrison Ave., Harrison, N. J.	1019
Harry T. Davimos	Joseph Di Sabato	105 North 3d St., Harrison, N. J.	1020

* Conveyancer.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Gloucester County				
972	Bridgeport	Bridgeport	$196	$3,000	$273,600
973	Mutual	Clarksboro	551	608	46,250
974	Clayton	Clayton	3,695	45,331	472,050
975	Delsea	"	32	1,032	121,000
976	Chestnut Ridge	Glassboro	4,279	2,000	193,550
977	Glassboro	"	7,832	5,000	743,850
978	Grenloch	Grenloch	91	.....	210,450
979	Mantua	Mantua	1,271	1,158	71,751
980	Mullica Hill	Mullica Hill	1,349	2,700	150,075
981	National Park	National Park	323	24	78,030
982	Newfield	Newfield	4,213	1,200	147,950
983	Mechanics	Paulsboro	17	2,652	347,925
984	Paulsboro	"	13,950	6,200	494,750
985	Alcyon	Pitman	1,560	10,000	407,150
986	Pitman	"	8,726	12,553	720,850
987	Swedesboro	Swedesboro	160	12,284	589,800
988	Swedesboro-Woodstown	"	249	6,600	440,190
989	Wenonah	Wenonah	11,617	35	598,300
990	Old Buck	Westville	65	223	216,250
991	Westville and Newbold	"	25	7,358	367,050
992	Monroe	Williamstown	139	6,500	810,950
993	Peoples	Woodbury	53,945	14,442	955,500
994	Suburban Homes	"	1,322	3,000	273,400
995	Woodbury Real Estate Mutual	"	12,893	81,570	1,060,300
	Totals		$128,500	$225,470	$9,790,971
	Hudson County				
996	Arlington	Arlington	$1,173	$3,243	$502,850
997	Kearney	"	22,348	36,024	2,202,200
998	Bayonne No. 2	Bayonne	13,394	.....	1,312,200
999	Bergen Point	"	12,966	2,749	186,800
1000	Centreville	"	39,951	.....	2,068,200
1001	City	"	5,689	9,000	456,800
1002	Home	"	98,808	38,000	1,200,800
1003	Pamrapo	"	15,428	10,000	835,901
1004	Peninsula	"	15,375	.....	119,400
1005	Pinnacle	"	568	150	19,700
1006	Progressive	"	30,706	.....	912,400
1007	Security	"	10,007	.....	524,400
1008	White Eagle	"	6,852	6,000	218,600
1009	Bulls Ferry	Guttenberg	2,728	2,789	203,400
1010	Guttenberg	"	10,737	30,000	1,030,400
1011	New Liberty	"	2,078	15,301	100,100
1012	Consolidated	Harrison	21,698	5,906	584,180
1013	Credit	"	1,998	1,605	176,900
1014	Harrison and Kearny	"	327	.....	628,000
1015	Hudson & Essex	"	834	7,500	664,500
1016	International	"	1,861	250	302,700
1017	Kingsland	"	1,553	4,100	340,700
1018	Merchants	"	190	12,347	662,250
1019	Peoples	"	1,131	.....	1,126,000
1020	Savoy	"	1,264	8,165	355,000

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$1,500	$8,979	$6,000	$4,316	$190	$297,781	972
10,000	9,150	3,481	589	.....	70,629	973
.....	11,800	14,829	6,890	.....	554,595	974
.....	19,054	6,933	3,354	.....	151,405	975
.....	27,015	30,717	9,657	.....	267,218	976
.....	22,205	119,469	20,304	307	918,967	977
.....	4,648	35,574	18,628	857	270,248	978
5,300	7,263	15,444	1,910	1,001	105,098	979
11,400	10,990	14,305	4,158	12,194	207,171	980
.....	5,822	10,431	3,846	640	99,116	981
.....	14,641	.....	4,032	207	172,243	982
.....	10,204	20,916	13,101	6,374	401,189	983
.....	31,480	6,292	19,303	458	572,433	984
52,883	74,720	82,738	5,155	1,761	635,967	985
.....	53,400	55,326	6,686	2,003	859,544	986
12,500	33,900	5,123	1,981	993	656,741	987
.....	23,080	17,862	6,017	235	494,233	988
6,000	31,832	75,844	13,870	470	737,968	989
11,250	14,630	47,580	3,838	274	294,110	990
32,400	15,875	30,447	7,023	2,104	462,282	991
.....	33,470	26,218	20,874	1,598	899,749	992
91,450	69,775	84,381	23,956	518	1,293,967	993
10,000	15,255	48,920	7,856	2,575	362,328	994
65,500	59,200	94,190	9,724	756	1,384,133	995
$310,183	$608,388	$853,020	$217,068	$35,515	$12,169,115	
.....	$15,775	$62,148	$2,746	$5,799	$593,734	996
$30,950	62,140	205,866	16,978	7,991	2,584,497	997
246,400	58,751	165,173	12,983	54,897	1,863,798	998
103,975	14,951	8,003	6,993	795	337,232	999
1,693,857	156,245	168,373	25,870	751	4,153,247	1000
88,674	44,483	19,998	5,895	798	631,337	1001
863,554	139,534	74,838	54,630	27,736	2,497,900	1002
.....	30,595	20,979	8,123	.....	921,026	1003
.....	25,978	72,668	8,718	1,269	243,408	1004
.....	182	.....	.....	495	21,095	1005
267,800	74,248	86,142	30,821	8,966	1,411,083	1006
179,900	59,709	41,569	15,719	2,236	833,540	1007
52,150	7,955	27,760	2,502	9,908	331,727	1008
.....	21,725	9,340	5,516	102	245,600	1009
27,675	42,772	128,183	29,865	26,629	1,326,261	1010
2,100	7,200	4,411	2,207	341	133,738	1011
664	7,615	50,285	1,931	846	673,125	1012
.....	2,892	.....	5,974	551	189,920	1013
11,000	10,850	41,703	9,690	4,016	705,586	1014
.....	17,635	41,192	23,398	6,965	762,024	1015
.....	3,845	.....	3,941	480	313,077	1016
.....	18,090	9,829	1,968	2,048	378,288	1017
.....	16,693	59,006	17,477	8,048	776,011	1018
.....	4,500	50,282	5,975	561	1,188,449	1019
.....	.....	.....	2,634	.....	367,063	1020

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Gloucester County					
972	Bridgeport	Bridgeport	$225,456			
973	Mutual	Clarksboro	57,012			
974	Clayton	Clayton	409,186			
975	Delsea	"	128,841			
976	Chestnut Ridge	Glassboro	197,205			
977	Glassboro	"	595,656			
978	Grenloch	Grenloch	132,465			$37,900
979	Mantua	Mantua	82,950			7,000
980	Mullica Hill	Mullica Hill	163,410			
981	National Park	National Park	58,214			
982	Newfield	Newfield	120,609			11,200
983	Mechanics	Paulsboro	252,972			
984	Paulsboro	"	388,446			
985	Alcyon	Pitman	459,603			
986	Pitman	"	611,825			
987	Swedesboro	Swedesboro	472,590			
988	Swedesboro-Woodstown	"	350,056			25,000
989	Wenonah	Wenonah	437,988			65,300
990	Old Buck	Westville	178,962			9,000
991	Westville and Newbold	"	298,518			36,000
992	Monroe	Williamstown	476,718	$32,350		201,200
993	Peoples	Woodbury	924,501			
994	Suburban Homes	"	258,609			
995	Woodbury Real Estate Mutual	"	1,003,761			
	Totals		$8,285,553	$32,350		$392,600
	Hudson County					
996	Arlington	Arlington	$405,538			$53,900
997	Kearney	"	1,545,006	$31,125		474,100
998	Bayonne No. 2	Bayonne	1,283,937			
999	Bergen Point	"	266,754			
1000	Centreville	"	2,719,068			341,400
1001	City	"	424,872			
1002	Home	"	1,784,058			
1003	Pamrapo	"	455,172			
1004	Peninsula	"	176,753			1,000
1005	Pinnacle	"	19,361			
1006	Progressive	"	887,820			
1007	Security	"	539,107			8,500
1008	White Eagle	"	261,876			
1009	Bulls Ferry	Guttenberg	184,485			
1010	Guttenberg	"	936,505			145,400
1011	New Liberty	"	100,206			
1012	Consolidated	Harrison	452,275			34,820
1013	Credit	"	147,144			7,500
1014	Harrison and Kearny	"	479,602			40,100
1015	Hudson & Essex	"	501,443			84,400
1016	International	"	176,364			38,900
1017	Kingsland	"	232,055			56,300
1018	Merchants	"	455,124			135,100
1019	Peoples	"	887,686			
1020	Savoy	"	256,884			29,800

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

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							
.....	.....	$445	.....	$6,300	$92	$64,448	$1,040	$297,781	972
.....	.....	26	.....	.....	.....	12,302	1,289	70,629	973
$180	.....	327	.....	.....	.....	129,078	15,824	554,595	974
.....	.....	136	.....	.....	.....	21,832	596	151,405	975
.....	.....	183	.....	11,900	.....	54,858	3,072	267,218	976
327	$79,700	560	.....	7,000	1,665	210,321	23,738	918,967	977
.....	22,314	503	.....	27,900	27	30,566	18,573	270,248	978
.....	.....	270	.....	.....	190	13,144	1,544	105,098	979
.....	.....	86	.....	.....	.....	41,648	2,027	207,171	980
.....	.....	36	.....	18,100	2,395	18,922	1,449	99,116	981
.....	.....	360	.....	7,000	.....	30,613	2,461	172,243	982
.....	3,000	64	.....	57,800	.....	85,143	2,210	401,189	983
.....	.....	1,100	.....	38,800	652	120,616	22,819	572,433	984
.....	.....	457	.....	.....	.....	141,497	34,410	635,967	985
.....	.....	722	.....	42,700	.....	195,998	8,299	859,544	986
.....	.....	440	.....	51,000	104	128,099	4,508	656,741	987
.....	.....	411	.....	24,000	.....	92,687	2,079	494,233	988
.....	.....	791	.....	86,000	1,517	128,799	17,573	737,968	989
86	.....	289	.....	28,000	761	58,253	18,759	294,110	990
.....	.....	578	.....	9,900	.....	107,666	9,620	462,282	991
.....	38,900	1,637	.....	.....	.....	142,477	6,467	899,749	992
.....	.....	2,418	.....	.....	33	301,069	65,946	1,293,967	993
848	.....	279	.....	24,000	5	68,838	9,749	362,328	994
.....	.....	3,967	.....	.....	.....	338,828	37,577	1,384,133	995
$1,441	$143,914	$16,085	.....	$440,400	$7,441	$2,537,702	$311,629	$12,169,115	
$1,556	.....	.....	.....	$45,750	$2,766	$78,010	$6,214	$593,734	996
523	.....	$1,001	$5,500	65,000	967	410,985	50,290	2,584,497	997
183	.....	.....	225,000	.....	2,260	333,975	18,443	1,863,798	998
2,005	.....	693	.....	.....	42	66,509	1,229	337,232	999
5,232	.....	3,702	300,000	.....	8,669	756,468	18,708	4,153,247	1000
.....	.....	243	.....	75,000	8	128,214	3,000	631,337	1001
3,061	.....	5,745	.....	192,960	537	473,892	37,647	2,497,900	1002
748	.....	1,491	.....	15,000	257,675	185,957	4,983	921,026	1003
3,429	.....	833	.....	3,800	7,769	27,686	22,138	243,408	1004
.....	.....	.....	.....	500	.....	1,156	78	21,095	1005
2,520	$1,015	2,931	.....	210,000	2,240	272,915	31,642	1,411,083	1006
10,145	.....	1,187	.....	38,500	5,489	207,684	22,928	833,540	1007
450	.....	558	.....	.....	117	65,950	2,776	331,727	1008
10	.....	188	.....	.....	.....	57,893	3,024	245,600	1009
64	.....	6,507	.....	.....	35	214,166	23,584	1,326,261	1010
262	.....	749	.....	3,000	.....	26,558	2,963	133,738	1011
66	.....	.....	.....	35,000	838	139,098	11,028	673,125	1012
380	.....	20	.....	1,000	37	28,429	5,410	189,920	1013
.....	.....	165	.....	26,000	.....	148,730	10,989	705,586	1014
1,061	.....	713	.....	37,000	46	122,732	14,629	762,024	1015
477	.....	244	.....	40,500	63	52,275	4,254	313,077	1016
159	.....	1	.....	20,300	.....	64,966	4,507	378,288	1017
1,918	.....	560	17,000	50,000	1,037	99,772	15,500	776,011	1018
.....	.....	.....	.....	63,000	.....	227,763	10,000	1,188,449	1019
.....	.....	115	.....	19,500	359	56,399	4,006	367,063	1020

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Gloucester County								
972	Bridgeport	3,448	310	.....	.....	.....	.....	.....	.....
973	Mutual	797	77	.....	.....	.....	.....	.....	.....
974	Clayton	5,427	483	.....	.....	.....	.....	.....	.....
975	Delsea	2,740	464	.....	.....	.....	.....	.....	.....
976	Chestnut Ridge	3,173	360	.....	.....	.....	.....	.....	.....
977	Glassboro	8,521	690	.....	.....	.....	.....	.....	.....
978	Grenloch	1,962	292	.....	.....	.....	.....	190	43
979	Mantua	1,806	214	.....	.....	.....	.....	35	13
980	Mullica Hill	2,514	240	.....	.....	.....	.....	.....	.....
981	National Park	774	93	.....	.....	.....	.....	.....	.....
982	Newfield	2,235	238	.....	.....	.....	.....	56	12
983	Mechanics	3,770	326	.....	.....	.....	.....	.....	.....
984	Paulsboro	12,385	828	.....	.....	.....	.....	.....	.....
985	Alcyon	5,966	777	.....	.....	.....	.....	.....	.....
986	Pitman	8,621	692	.....	.....	.....	.....	.....	.....
987	Swedesboro	7,423	469	.....	.....	.....	.....	.....	.....
988	Swedesboro-Woodstown	5,263	396	.....	.....	.....	.....	125	21
989	Wenonah	6,585	617	.....	.....	.....	.....	326	56
990	Old Buck	2,767	285	.....	.....	.....	.....	45	10
991	Westville and Newbold	4,313	512	.....	.....	.....	.....	180	26
992	Monroe	7,998	944	324	43	.....	.....	1,006	171
993	Peoples	13,402	1,075	.....	.....	.....	.....	.....	.....
994	Suburban Homes	4,472	319	.....	.....	.....	.....	.....	.....
995	Woodbury Real Estate Mutual	16,340	1,300	.....	.....	.....	.....	.....	.....
	Totals	132,702	12,001	324	43	.....	.....	1,963	352
	Hudson County								
996	Arlington	12,941	462	.....	.....	.....	.....	539	56
997	Kearney	25,839	2,780	241	32	.....	.....	2,371	232
998	Bayonne No. 2	19,387	1,986	.....	.....	.....	.....	.....	.....
999	Bergen Point	4,174	647	.....	.....	.....	.....	.....	.....
1000	Centreville	42,618	4,192	.....	.....	.....	.....	1,707	158
1001	City	6,964	764	.....	.....	.....	.....	.....	.....
1002	Home	28,670	3,575	.....	.....	.....	.....	.....	.....
1003	Pamrapo	8,308	1,002	.....	.....	.....	.....	.....	.....
1004	Peninsula	2,835	284	.....	.....	.....	.....	5	1
1005	Pinnacle	1,190	115	.....	.....	.....	.....	.....	.....
1006	Progressive	12,757	1,198	.....	.....	.....	.....	.....	.....
1007	Security	8,063	472	.....	.....	.....	.....	85	5
1008	White Eagle	4,534	604	.....	.....	.....	.....	.....	.....
1009	Bulls Ferry	2,885	333	.....	.....	.....	.....	.....	.....
1010	Guttenberg	16,653	1,918	.....	.....	.....	.....	727	26
1011	New Liberty	2,525	309	.....	.....	.....	.....	.....	.....
1012	Consolidated	6,336	586	.....	.....	.....	.....	150	18
1013	Credit	2,742	250	.....	.....	.....	.....	37	7
1014	Harrison and Kearny	7,026	482	.....	.....	.....	.....	200	24
1015	Hudson & Essex	8,248	753	.....	.....	.....	.....	422	62
1016	International	2,978	273	.....	.....	.....	.....	194	27
1017	Kingsland	3,637	332	.....	.....	.....	.....	281	41
1018	Merchants	7,645	614	.....	.....	.....	.....	676	55
1019	Peoples	12,920	898	.....	.....	.....	.....	.....	.....
1020	Savoy	3,126	420	.....	.....	.....	.....	149	23

MEMBERSHIP 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	
3,448	143	167	S.	$1.00 m.	$200	6	$.05 b	$.05 b	972
797	35	42	S.	1.00 m.	200	6	3.00 a & .05 b	.....	973
5,427	236	247	S.	1.00 m.	200	6	5.00 a	.....	974
2,740	140	324	S.	1.00 m.	200	6	.05 b	.05 b	975
3,173	138	222	S.	1.00 m.	200	6	.12 b	.....	976
8,521	322	368	S.	1.00 m.	200	6	.10 b	.10 b	977
2,152	126	209	S.	1.00 m.	200	6	.10 b	.10 b	978
1,841	48	179	S.	1.00 & 2.00 m.	200	6	.10 b	.....	979
2,514	95	145	S.	1.00 m.	200	6	.05 b	.05 b	980
774	59	34	S.	1.00 m.	200	6	.05 b	.05 b	981
2,291	87	163	S.	1.00 m.	200	6	5.00 a	.....	982
3,770	215	111	S.	1.00 m.	200	6	.10 b	.10 b	983
12,385	384	444	S.	.50 m.	100	6	.10 b	.10 b	984
5,966	279	498	S.	1.00 m.	200	6	.05 b	.05 b	985
8,621	298	394	S.	1.00 m.	200	6	.05 b	.05 b	986
7,423	150	319	S.	1.00 m.	200	6	.....	.....	987
5,388	158	259	S.	1.00 m.	200	6	.02½ b	.02½ b	988
6,911	253	420	S.	1.00 m.	200	6	.05 b	.05 b	989
2,812	127	168	S.	1.00 m.	200	6	.07½	.07½ b	990
4,493	201	337	S.	1.00 m.	200	6	3.00 a & .10 b	.10 b	991
9,328	559	599	S.	1.00 m.	200	6	3.00 a	.....	992
13,402	415	660	S.	1.00 m.	200	6	.10 b	.10 b	993
4,472	137	182	S.	1.00 m.	200	6	.12½ b	.12½ b	994
16,340	512	788	S.	1.00 m.	200	6	.12½ b	.....	995
134,989	5,117	7,279							
13,480	102	416	O.P.	.....	$100	6	$3.00 a	.....	996
28,451	512	2,532	S.	$1.00 m.	200	6	.04 b	.....	997
19,387	416	1,570	S.	1.00 m.	200	6	.07½ b	$.07½ b	998
4,174	42	605	S.	1.00 m.	200	6	.07½ b	.07½ b	999
44,325	976	3,374	S.	1.00 m.	200	6	.15 b	.15 b	1000
6,964	151	613	S.	1.00 m.	200	6	.07½ b	.....	1001
28,670	656	2,919	S.	1.00 m.	200	6	.07½ b	.07½ b	1002
8,308	274	728	S.	1.00 m.	300	6	.03 b	.....	1003
2,840	17	268	S.	.70, 1.00 & 2.00 m.	200	6	.07½ b	.....	1004
1,190	5	110	O.P.	.....	200	6	3.00 a	.....	1005
12,757	250	948	S.	1.00 m.	200	6	.07½ b	.07½ b	1006
8,148	127	350	S.	.70 & 1.00 m.	200	6	.07½ b	.07½ b	1007
4,534	53	551	S.	1.00 m.	200	6	.07½ b	.07½ b	1008
2,885	79	254	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	1009
17,380	435	1,509	S.	.25 w.	200	6	3.00 a	1.00 a	1010
2,525	40	269	S.	1.00 m.	200	6	3.00 a & .25 b	.....	1011
6,486	149	455	O.P.	.....	200 & 240	6	3.50 a & 4.00 a	1.00 a	1012
2,779	43	214	S.	1.00 m.	200	6	4.00 a	2.00 a	1013
7,226	135	371	S.	1.00 m.	200	6	3.50 a	.....	1014
8,670	169	646	S.	1.00 m.	200	6	4.00 a	1.00 a	1015
3,172	91	209	S.	1.00 m.	200	6	.05½ b	.03 b	1016
3,918	123	250	N.S.	1.00 m.	200	6	3.00 a	.....	1017
8,321	249	420	S.	1.00 m.	200	6	4.00 a	1.00 a	1018
12,920	242	656	S.	1.00 m.	200	6	3.00 a	3.00 a	1019
3,275	79	364	S.	1.00 & 2.00 m.	200	6	4.00 a	.....	1020

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			
1021	Security	Harrison	April 6, 1911	John H. Reynolds
1022	Short-Term	"	May 15, 1913	Philip Vogel
1023	American Homes	Hoboken	June 15, 1921	William J. Duffy
1024	Castle Point	"	Feb. 24, 1914	Oscar Jungclaus
1025	Dante	"	Jan. 9, 1924	Harry C. Marsella
1026	Elysian	"	Mar. 8, 1927	Charles Vezzetti
1027	Esenbe	"	April 21, 1921	C. H. C. Jagels
1028	Guardian	"	May 18, 1921	Martin Cooke
1029	Hoboken	"	Feb. 24, 1887	Leo Mayer
1030	Jefferson	"	Feb. 3, 1920	Herman W. Schmidt
1031	Mile Square	"	Jan. 23, 1925	Charles E. Gratz
1032	Academy	Jersey City	Feb. 26, 1924	J. Albert Hinners
1033	American	" "	Nov. 19, 1910	S. Herbert Culver
1034	A. O. H.	" "	Oct. 16, 1922	John F. O'Reilly
1035	Armistice	" "	Aug. 20, 1924	George M. Sexton
1036	Armory	" "	May 29, 1923	Max Jacobowitz
1037	Bee-Hive	" "	Feb. 1, 1919	Samuel Ruskin
1038	Bergen Mutual, No. 4	" "	Mar. 25, 1902	Frederick M. Barnes
1039	Borrowers	" "	June 6, 1912	Walter O. Reed
1040	Boulevard Plaza	" "	Feb. 18, 1922	William I. Dillon
1041	Business Men's	" "	Nov. 21, 1898	Joseph J. Scott
1042	By-Fi	" "	Jan. 12, 1926	Charles F. Gallagher
1043	Carteret Mutual	" "	Jan. 20, 1890	Francis R. Jewkes
1044	Carteret Mutual No. 2	" "	Sept. 22, 1902	Francis R. Jewkes
1045	Central	" "	July 23, 1895	Henry Wheeler
1046	Citizens'	" "	April 15, 1898	Emil W. A. Schumann
1047	City-Center	" "	June 11, 1926	Edwin D. Wetmore
1048	Claremont	" "	May 17, 1909	William S. Fengado
1049	Clinton	" "	Dec. 20, 1909	Thomas P. Duff
1050	Colonial	" "	Mar. 29, 1902	James Billington
1051	Columbia	" "	July 3, 1886	George S. Carson
1052	Commander	" "	Dec. 15, 1927	Henry S. Marmorstein
1053	Commercial Investment	" "	April 17, 1893	W. S. Rowland
1054	Communipaw	" "	Feb. 28, 1891	Charles Kuederly
1055	Concourse	" "	April 4, 1924	Philip Parnes
1056	Duncan	" "	Dec. 13, 1900	William M. Obergfell
1057	Embe	" "	July 7, 1922	John A. Schweigart
1058	Emory	" "	Dec. 7, 1927	Edwin W. Spoerl
1059	Empire	" "	June 15, 1895	Henry J. Melosh
1060	Erie	" "	Feb. 6, 1888	Abraham J. Goldstein
1061	Euclid	" "	April 5, 1923	R. Robert Max
1062	Eureka	" "	July 6, 1893	Davis Fineberg
1063	Excelsior Mutual	" "	Sept. 28, 1885	Harvey B. Nelson
1064	Exchange	" "	June 27, 1917	Emanuel Gross
1065	Five Corners	" "	May 31, 1911	J. George Landwehr
1066	Franklin	" "	Oct. 17, 1914	Henry R. Hansen
1067	Fraternity Mutual	" "	Mar. 24, 1903	William Mauer
1068	Garfield	" "	Feb. 16, 1886	Edmund P. Ingram
1069	Greenville Heights	" "	Nov. 27, 1911	Henry Heritage
1070	Greenville United	" "	April 3, 1891	H. G. Stockhoff
1071	Hamilton Park	" "	Feb. 9, 1922	John A. Byran
1072	Harsimus	" "	Dec. 27, 1910	B. S. Pollak
1073	Henderson	" "	Nov. 28, 1922	Edward Zlonczewski
1074	Hilltop	" "	July 20, 1922	Herman J. Hendess
1075	Home	" "	Dec. 8, 1906	Fred Klein

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
James L. McKeon	John A. McKeon	307 Harrison Ave., Harrison, N. J.	1021
Harry T. Davimos	Samuel N. Whitehead	521 Bergen St., Harrison, N. J.	1022
M. J. Tackella	Henry Wessling	47 Liberty Place, Weehawken, N. J.	1023
Frederick K. Hopkins	Charles A. Fall	1400 Washington St., Hoboken, N. J.	1024
Joseph M. Nulberg	Leonard Post	564 First St., Hoboken, N. J.	1025
Kealey & Gilfert	Charles A. Kingsland	64 Hawthorne Terrace, Leonia, N. J.	1026
J. Raymond Tiffany	H. E. Benjamin	77 River St., Hoboken, N. J.	1027
Rudolph Serhoeder	Victor B. Marcussen	1321 Washington St., Hoboken, N. J.	1028
Joseph S. Parry	William H. Bradley	84 Washington St., Hoboken, N. J.	1029
Harry J. Cafferata	G. F. Fugazzi	103 Willow Ave., Hoboken, N. J.	1030
Jay M. Levenson	Thomas A. Garibaldi	77 River St., Hoboken, N. J.	1031
Morris E. Barison	George W. Gardner	2725 Boulevard, Jersey City, N. J.	1032
Frank J. Reardon	John B. Mahan	76 Bentley Ave., Jersey City, N. J.	1033
Thomas J. Stanton	Robert F. Downing	91 Sip Ave., Jersey City, N. J.	1034
Michael Halpern	Thomas G. Russoniello	379 Third St., Jersey City, N. J.	1035
Jacob S. Spiro	Adolph Treuhaft	84 Montgomery St., Jersey City, N. J.	1036
Alexander Raskin	Henry Schimel	114 Monticello Ave., Jersey City, N. J.	1037
F. M. Barnes, Jr.	Samuel W. Garrison	751 Bergen Ave., Jersey City, N. J.	1038
Robert V. Kinkead	John E. Brown	65 Morse Ave., Rutherford, N. J.	1039
Robert H. Doherty	John F. Saturniewicz	117 Kensington Ave., Jersey City, N. J.	1040
Robert Carey	Albert J. Higson	279 Grove St., Jersey City, N. J.	1041
Robert Carey	George P. Knoeller	102 Oak St., Jersey City, N. J.	1042
Thomas R. Armstrong	John A. Robertson	761 Montgomery St., Jersey City, N. J.	1043
J. Stanley Griffin	John A. Robertson	761 Montgomery St., Jersey City, N. J.	1044
Benjamin J. Darling	William G. Weller	110 Hutton St., Jersey City, N. J.	1045
Carl G. A. Schumann	Oscar Weis	376 Ogden Ave., Jersey City, N. J.	1046
George G. Tennant	Harry V. Cunningham	39 Wegman Parkway, Jersey City, N. J.	1047
James E. Woolley	William G. Lupton	176 Bryant St., Rahway, N. J.	1048
Charles Hershenstein	Edward O. Smith	494 Jackson Ave., Jersey City, N. J.	1049
George G. Tennant	Robert Orr	13 Baldwin Ave., Jersey City, N. J.	1050
Benjamin J. Darling	Thomas W. Coyle	854 Bergen Ave., Jersey City, N. J.	1051
Victor Ruskin	Herbert Binder	921 Bergen Ave., Jersey City, N. J.	1052
Joseph J. Carissimi	L. B. Landrine	721 Bergen Ave., Jersey City, N. J.	1053
Philip F. Sauer	Charles F. Zissel, Jr.	Clark Place, Union, N. J.	1054
David Stemer	Archie Schwartz	574 Newark Ave., Jersey City, N. J.	1055
Henry Ewald	Samuel Drayton	574 Bergen Ave., Jersey City, N. J.	1056
Marshall Van Winkle	Chester A. Smith	356 Central Ave., Jersey City, N. J.	1057
Ezra L. Nolan	Henry F. Moorhouse	89 Monticello Ave., Jersey City, N. J.	1058
Henry Jay Melosh	Harry H. Parsells	319 Fairmount Ave., Jersey City, N. J.	1059
James R. Bowen	Emanuel Weitz	75 Montgomery St., Jersey City, N. J.	1060
Morris W. Lieberman	J. Albert Van Horn	56 Overlook Road, Upper Montclair, N. J.	1061
Charles C. Colgan	W. Walter Dippel	25 Kengsington Ave., Jersey City, N. J.	1062
Insley, Vreeland & Decker	Clarence Dullegar	803 E. Ridgewood Ave., Ridgewood, N. J.	1063
Isaac Gross	Pauline Ellonsky	315 Henderson St., Jersey City, N. J.	1064
Henn & Burr	Edward Henn	660 Newark Ave., Jersey City, N. J.	1065
Lewis G. Hansen	Robert H. Gorman	329 Palisade Ave., Jersey City, N. J.	1066
Thomas H. Ross	Martin V. Ryerson	76 Van Houten Place, Belleville, N. J.	1067
August Ziegener	Rufus M. Holcomb	279 Grove St., Jersey City, N. J.	1068
William S. Rurode	Caroline Strack	207 Jackson Ave., Jersey City, N. J.	1069
John L. Keller	John H. Detels	304 Old Bergen Road, Jersey City, N. J.	1070
D. Gallagher & C. C. Colgan	Frank Walsh	239 Harrison Ave., Jersey City, N. J.	1071
Jacob J. Singer	Herman B. Levine	283 Churchill Road, West Englewood, N. J.	1072
Charles Young	Lloyd J. Whitford	5 Bentley Ave., Jersey City, N. J.	1073
Joseph Ranker	William H. Wittpenn	3500 Hudson Boulevard, Jersey City, N. J.	1074
B. J. Darling	R. G. Robinson	14 Oakland Ave., Jersey City, N. J.	1075

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				
1021	Security	Harrison	$501	$6,733	$532,600
1022	Short-Term	"	226	12,085	406,850
1023	American Homes	Hoboken	60,512	10,106	921,600
1024	Castle Point	"	8,029	12,041	522,850
1025	Dante	"	1,966	1,434	100,000
1026	Elysian	"	4,780	300	75,200
1027	Esenbe	"	25,157	10,000	624,000
1028	Guardian	"	29,988	7,341	509,400
1029	Hoboken	"	9,779	20,000	1,137,000
1030	Jefferson	"	7,598	43,000	1,942,800
1031	Mile Square	"	16,640	10,331	175,800
1032	Academy	Jersey City	341	1,165	95,100
1033	American	" "	7,982	.....	344,700
1034	A. O. H.	" "	17,931	6,000	356,280
1035	Armistice	" "	552	628	65,800
1036	Armory	" "	284	1,000	219,600
1037	Bee-Hive	" "	1,634	9,000	672,100
1038	Bergen Mutual, No. 4	" "	26,682	5,000	272,200
1039	Borrowers	" "	2,142	12,738	967,500
1040	Boulevard Plaza	" "	1,510	524	314,200
1041	Business Men's	" "	40,578	10,000	1,892,800
1042	By-Fi	" "	553	2,499	184,500
1043	Carteret Mutual	" "	16,659	4,811	242,200
1044	Carteret Mutual No. 2	" "	801	.....	158,400
1045	Central	" "	11,783	61,487	1,489,964
1046	Citizens'	" "	7,931	12,000	800,600
1047	City-Center	" "	52	278	105,600
1048	Claremont	" "	8,002	10,000	837,000
1049	Clinton	" "	2,012	286	326,300
1050	Colonial	" "	3,797	.....	1,047,400
1051	Columbia	" "	25,838	.....	1,441,300
1052	Commander	" "	1,376	843	41,800
1053	Commercial Investment	" "	11,020	15,000	514,000
1054	Communipaw	" "	2,865	3,500	310,700
1055	Concourse	" "	2,540	2,382	69,800
1056	Duncan	" "	5,241	16,000	533,600
1057	Embe	" "	13,528	60,000	748,600
1058	Emory	" "	3,186	655	51,500
1059	Empire	" "	1,421	35	310,100
1060	Erie	" "	2,328	2,647	265,100
1061	Euclid	" "	31	61	152,000
1062	Eureka	" "	765	2,477	219,600
1063	Excelsior Mutual	" "	21,638	15,000	869,200
1064	Exchange	" "	982	7,211	468,300
1065	Five Corners	" "	18,946	20,930	1,730,000
1066	Franklin	" "	284	10,919	862,600
1067	Fraternity Mutual	" "	5,179	2,437	101,160
1068	Garfield	" "	8,756	1,900	483,300
1069	Greenville Heights	" "	18,782	65	649,200
1070	Greenville United	" "	20,604	6,750	1,018,560
1071	Hamilton Park	" "	2,395	2,600	339,400
1072	Harsimus	" "	1,681	.....	225,000
1073	Henderson	" "	1,224	1,050	115,600
1074	Hilltop	" "	4,350	6,369	615,200
1075	Home	" "	482	600	231,900

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	.....	$19,391	$2,841	$495	$562,561	1021
.....	$1,365	4,427	1,327	5,413	431,693	1022
$127,150	73,942	210,942	41,645	63,497	1,509,394	1023
171,000	37,295	29,743	8,579	4,085	793,622	1024
.....	5,365	.....	1,118	211	110,094	1025
.....	8,415	.....	610	100	89,405	1026
72,500	35,260	62,876	32,092	183,893	1,045,778	1027
113,050	107,935	62,290	17,666	1,152	848,822	1028
253,000	44,185	48,885	14,804	3,336	1,530,989	1029
213,400	157,914	106,952	45,586	9,140	2,526,390	1030
500	7,825	6,373	5,471	315	223,225	1031
.....	5,293	1,749	1,395	423	105,466	1032
24,500	9,910	18,698	7,373	335	413,498	1033
108,200	24,400	7,869	8,920	296	529,896	1034
.....	7,070	6,789	1,961	197	82,997	1035
.....	51,981	53,963	31,594	1,556	359,978	1036
68,000	80,140	37,335	16,471	889	885,569	1037
81,750	40,935	34,103	5,176	15	465,861	1038
36,800	33,246	19,781	19,789	1,959	1,093,955	1039
40,800	29,412	56,333	14,249	5,574	462,602	1040
13,250	41,621	332,713	164,466	9,398	2,504,826	1041
.....	42,697	4,991	7,117	100	242,457	1042
71,050	25,385	28,179	4,424	296	393,004	1043
45,600	10,085	15,266	2,944	2,641	235,737	1044
132,900	58,891	211,424	6,907	13,547	1,986,903	1045
24,500	27,423	27,187	7,638	1,231	908,510	1046
.....	3,010	13,157	3,346	17	125,460	1047
56,800	29,215	45,551	23,352	1,074	1,010,994	1048
7,500	17,436	26,543	18,214	453	398,744	1049
81,575	38,155	113,133	24,813	1,569	1,310,442	1050
43,900	54,880	269,150	37,291	2,965	1,875,324	1051
.....	2,335	5,297	856	211	52,718	1052
84,000	32,850	54,110	17,661	419	729,060	1053
.....	4,300	13,275	3,733	780	339,153	1054
.....	11,518	5,201	3,337	164	94,942	1055
117,085	37,645	48,088	10,214	17,950	785,823	1056
6,000	60,760	16,008	8,374	2,219	915,489	1057
.....	2,100	.....	1,100	.....	58,541	1058
7,200	6,290	59,026	12,403	1,469	397,944	1059
.....	12,535	.....	16,752	150	299,512	1060
.....	16,030	31,050	7,202	245	206,619	1061
.....	17,525	25,264	3,043	499	269,173	1062
3,300	32,210	134,631	27,496	936	1,104,411	1063
14,000	28,565	.....	21,588	5,903	546,549	1064
165,600	103,518	212,677	34,062	8,570	2,294,303	1065
60,600	27,478	81,151	12,276	862	1,056,170	1066
.....	3,966	8,955	5,476	1,510	128,683	1067
24,000	16,108	72,164	11,350	450	618,028	1068
15,000	22,830	207,777	22,837	670	937,161	1069
2,000	46,740	296,610	.....	7,571	1,398,835	1070
.....	27,040	51,748	13,666	2,148	438,997	1071
14,700	9,511	6,957	7,320	.....	265,169	1072
33,225	19,405	11,849	20,119	1,807	204,279	1073
28,600	32,874	29,927	5,166	3,116	725,602	1074
.....	4,415	32,918	6,575	.....	276,890	1075

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						
1021	Security	Harrison		$387,390			$57,600
1022	Short-Term	"		290,414			47,400
1023	American Homes	Hoboken		948,217			
1024	Castle Point	"		510,288			
1025	Dante	"		77,205			5,500
1026	Elysian	"		78,492			
1027	Esenbe	"		614,826			
1028	Guardian	"		604,896			10,200
1029	Hoboken	"		1,095,618			
1030	Jefferson	"		1,365,555			394,600
1031	Mile Square	"		177,717			
1032	Academy	Jersey City		77,577			1,800
1033	American	"	"	266,209			2,000
1034	A. O. H.	"	"	397,596			22,400
1035	Armistice	"	"	60,248			
1036	Armory	"	"	265,824			3,400
1037	Bee-Hive	"	"	608,574			43,350
1038	Bergen Mutual, No. 4	"	"	362,569			
1039	Borrowers	"	"	665,028			137,300
1040	Boulevard Plaza	"	"	333,462			4,800
1041	Business Men's	"	"	1,183,685	$64,550		546,400
1042	By-Fi	"	"	192,471	110		13,200
1043	Carteret Mutual	"	"	309,445			
1044	Carteret Mutual No. 2	"	"	178,935			
1045	Central	"	"	1,351,542			156,000
1046	Citizens'	"	"	679,454			23,600
1047	City-Center	"	"	95,676			
1048	Claremont	"	"	750,173			
1049	Clinton	"	"	229,258			26,200
1050	Colonial	"	"	913,900			
1051	Columbia	"	"	1,035,245			427,300
1052	Commander	"	"	44,742			
1053	Commercial Investment	"	"	432,684			77,000
1054	Communipaw	"	"	244,431			
1055	Concourse	"	"	76,932			200
1056	Duncan	"	"	517,833			
1057	Embe	"	"	703,527			
1058	Emory	"	"	48,032			
1059	Empire	"	"	206,528			84,000
1060	Erie	"	"	221,070			
1061	Euclid	"	"	137,619			5,200
1062	Eureka	"	"	186,834			
1063	Excelsior Mutual	"	"	739,713			15,000
1064	Exchange	"	"	295,428			154,800
1065	Five Corners	"	"	1,216,670			690,400
1066	Franklin	"	"	635,919			138,800
1067	Fraternity Mutual	"	"	85,174			5,400
1068	Garfield	"	"	416,796			
1069	Greenville Heights	"	"	494,526			86,000
1070	Greenville United	"	"	728,826			
1071	Hamilton Park	"	"	335,527			
1072	Harsimus	"	"	181,260			8,400
1073	Henderson	"	"	138,056			7,800
1074	Hilltop	"	"	499,841			35,400
1075	Home	"	"	154,704			62,400

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

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	
.....	.....	$92	.....	$13,000	$475	$101,072	$2,932	$562,561	1021
$45	.....	.....	.....	23,500	372	52,438	17,524	431,693	1022
121,798	.....	1,938	.....	170,788	2,371	203,950	60,332	1,509,394	1023
10,042	.....	1,960	.....	70,600	530	159,102	41,100	793,622	1024
1,589	.....	79	.....	8,000	163	16,333	1,225	110,094	1025
340	.....	270	.....	.....	.....	10,063	240	89,405	1026
1,659	$158,880	702	.....	.....	29	223,925	45,757	1,045,778	1027
4,880	.....	3,883	.....	.....	70	212,915	11,978	848,822	1028
507	3,000	1,398	.....	80,000	39,409	300,983	10,074	1,530,989	1029
905	.....	.....	.....	294,000	252	396,605	74,473	2,526,390	1030
1,439	.....	981	.....	7,500	214	20,403	15,001	223,255	1031
1,508	.....	742	.....	7,000	.....	16,335	504	105,466	1032
6,601	.....	463	.....	67,900	1,569	63,115	5,641	413,498	1033
8,036	.....	1,165	.....	.....	130	93,244	7,325	529,896	1034
1,992	.....	195	.....	4,500	4	14,629	1,429	82,997	1035
3,120	.....	260	.....	18,000	1,153	44,114	24,107	359,978	1036
2,310	.....	1,299	.....	48,000	140	166,259	15,637	885,569	1037
.....	.....	1,225	.....	.....	.....	98,631	3,436	465,861	1038
12,170	.....	2,109	$500	85,000	.....	185,778	6,070	1,093,955	1039
1,166	.....	324	.....	12,500	14,947	80,414	14,989	462,602	1040
6,285	.....	5,268	.....	264,500	17,031	332,068	85,039	2,504,826	1041
159	.....	1,257	.....	.....	71	33,960	1,229	242,457	1042
.....	.....	309	.....	.....	.....	81,484	1,766	393,004	1043
.....	.....	578	.....	3,500	2,557	47,449	2,718	235,737	1044
115	.....	3,710	.....	118,486	440	307,930	48,680	1,986,903	1045
32	.....	2,079	.....	20,000	.....	180,340	3,005	908,510	1046
6,111	.....	742	.....	7,250	23	13,966	1,692	125,460	1047
300	.....	2,557	.....	28,500	866	215,000	13,598	1,010,994	1048
2,211	.....	517	.....	75,000	2,200	56,099	7,259	398,744	1049
852	.....	2,346	.....	69,700	1,242	307,782	14,620	1,310,442	1050
.....	.....	2,132	.....	95,646	5,692	270,402	38,907	1,875,324	1051
600	.....	140	2,500	.....	.....	4,205	531	52,718	1052
90	.....	2,629	.....	83,000	1,095	116,162	17,000	729,060	1053
3,047	.....	492	.....	19,000	25	70,428	1,730	339,153	1054
1,248	.....	99	.....	.....	.....	15,443	1,020	94,942	1055
1,091	.....	1,411	.....	98,890	.....	154,398	12,200	785,823	1056
17,653	.....	2,842	.....	15,000	52	162,691	13,724	915,489	1057
632	.....	242	.....	2,500	.....	6,535	600	58,541	1058
237	.....	268	.....	51,350	1,547	43,611	10,403	397,944	1059
.....	23,500	556	.....	.....	10	52,577	1,799	299,512	1060
675	.....	132	1,280	25,500	1,559	31,348	3,306	206,619	1061
436	1,000	201	.....	30,500	493	47,183	2,526	269,173	1062
497	.....	1,606	.....	107,610	1,000	193,985	45,000	1,104,411	1063
672	2,000	533	.....	8,200	2,484	77,240	5,192	546,549	1064
589	.....	5,088	.....	53,000	7,021	291,535	30,000	2,294,303	1065
4,057	.....	810	.....	75,000	.....	182,265	19,319	1,056,170	1066
36	.....	262	4,600	16,500	.....	16,273	438	128,683	1067
837	.....	1,215	.....	77,000	820	112,300	9,060	618,028	1068
996	.....	1,601	.....	166,393	27,271	123,650	36,724	937,161	1069
2,778	.....	.....	.....	157,000	283,101	194,820	32,310	1,398,835	1070
20	.....	792	.....	10,000	.....	84,391	8,267	438,997	1071
3,862	.....	1,349	.....	11,000	216	51,339	7,743	265,169	1072
5	.....	187	.....	20,500	422	30,172	7,137	204,279	1073
1,168	.....	1,294	.....	63,000	568	119,333	4,998	725,602	1074
815	2,000	795	.....	7,000	109	38,991	10,076	276,890	1075

TABLE 4—SHARES,

	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								
1021	Security	6,002	540	.....	.....	.....	.....	288	50
1022	Short-Term	6,003	518	.....	.....	.....	.....	474	46
1023	American Homes	13,359	1,079	.....	.....	.....	.....	.....	.....
1024	Castle Point	7,107	611	.....	.....	.....	.....	.....	.....
1025	Dante	1,525	185	.....	.....	.....	.....	28	4
1026	Elysian	1,710	161	.....	.....	.....	.....	.....	.....
1027	Esenbe	7,754	395	.....	.....	.....	.....	.....	.....
1028	Guardian	6,962	582	.....	.....	.....	.....	51	19
1029	Hoboken	15,609	1,266	.....	.....	.....	.....	.....	.....
1030	Jefferson	22,990	1,520	.....	.....	.....	.....	1,973	135
1031	Mile Square	3,323	287	.....	.....	.....	.....	.....	.....
1032	Academy	1,353	150	.....	.....	.....	.....	9	4
1033	American	4,033	395	.....	.....	.....	.....	10	2
1034	A. O. H.	6,756	823	.....	.....	.....	.....	112	15
1035	Amistice	1,048	153	.....	.....	.....	.....	.....	.....
1036	Armory	3,447	263	.....	.....	.....	.....	17	3
1037	Bee-Hive	8,675	757	.....	.....	.....	.....	217	27
1038	Bergen Mutual, No. 4	4,630	490	.....	.....	.....	.....	.....	.....
1039	Borrowers	10,964	967	.....	.....	.....	.....	686	72
1040	Boulevard Plaza	4,281	370	.....	.....	.....	.....	24	3
1041	Business Men's	18,933	1,348	645	62	.....	.....	2,732	695
1042	By-Fi	3,241	340	1	1	.....	.....	66	7
1043	Carteret Mutual	4,212	304	.....	.....	.....	.....	.....	.....
1044	Carteret Mutual No. 2	2,525	245	.....	.....	.....	.....	.....	.....
1045	Central	20,730	1,517	.....	.....	.....	.....	780	112
1046	Citizens'	10,332	1,003	.....	.....	.....	.....	118	19
1047	City-Center	2,070	198	.....	.....	.....	.....	.....	.....
1048	Claremont	9,906	770	.....	.....	.....	.....	.....	.....
1049	Clinton	3,359	436	.....	.....	.....	.....	131	25
1050	Colonial	12,535	720	.....	.....	.....	.....	.....	.....
1051	Columbia	15,736	1,209	.....	.....	.....	.....	2,136	251
1052	Commander	1,384	157	.....	.....	.....	.....	.....	.....
1053	Commercial Investment	5,630	422	.....	.....	.....	.....	385	39
1054	Communipaw	3,799	400	.....	.....	.....	.....	.....	.....
1055	Concourse	2,110	181	.....	.....	.....	.....	1	1
1056	Duncan	7,247	678	.....	.....	.....	.....	.....	.....
1057	Embe	9,909	834	.....	.....	.....	.....	.....	.....
1058	Emory	1,374	118	.....	.....	.....	.....	.....	.....
1059	Empire	3,455	256	.....	.....	.....	.....	420	55
1060	Erie	3,447	325	.....	.....	.....	.....	.....	.....
1061	Euclid	2,137	209	.....	.....	.....	.....	26	3
1062	Eureka	3,079	311	.....	.....	.....	.....	.....	.....
1063	Excelsior Mutual	10,986	945	.....	.....	.....	.....	10	10
1064	Exchange	4,708	327	.....	.....	.....	.....	774	63
1065	Five Corners	18,748	1,695	.....	.....	.....	.....	3,452	296
1066	Franklin	9,860	860	.....	.....	.....	.....	694	58
1067	Fraternity Mutual	957	146	.....	.....	.....	.....	27	9
1068	Garfield	6,518	613	.....	.....	.....	.....	.....	.....
1069	Greenville Heights	7,173	691	.....	.....	.....	.....	430	49
1070	Greenville United	10,370	1,732	.....	.....	.....	.....	.....	.....
1071	Hamilton Park	4,347	355	.....	.....	.....	.....	.....	.....
1072	Harsimus	2,502	214	.....	.....	.....	.....	42	7
1073	Henderson	1,989	208	.....	.....	.....	.....	39	7
1074	Hilltop	7,135	783	.....	.....	.....	.....	177	61
1075	Home	2,380	206	.....	.....	.....	.....	312	22

MEMBERSHIP 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	
6,290	111	479	S.	$1.00 m.	$200	6	$1.90 a	.....	1021
6,477	97	467	O.P.	.....	100	6	4.00 a	$2.00 a	1022
13,359	168	911	S.	1.00 & 2.00 m.	200	6	.10 b	.10 b	1023
7,107	110	501	S.	1.00 m.	200	6	.12½ b	.12½ b	1024
1,553	39	150	S.	1.00 m.	200	6	3.00 & 4.00 a	1.00 a	1025
1,710	15	146	S.	1.00 m.	200	6	1.00 a	1.00 a	1026
7,754	68	327	S.	1.00 m.	200	4½ & 6	.25 b	.....	1027
7,013	195	406	S.	1.00 m.	200	6	.10 b	.....	1028
15,609	278	988	S.	1.00 m.	200	6	.....	.....	1029
24,963	204	1,451	O.P.	.....	200	6	3.00 a	1.00 a	1030
3,323	51	236	S.	1.00 m.	200	6	2.00 a	1.00 a	1031
1,362	39	115	S.	1.00 m.	200	6	.....	.....	1032
4,043	103	294	S.	1.00 m.	200	6	.....	.....	1033
6,863	105	733	S.	1.00 m.	200	6	.....	.....	1034
1,048	50	103	S.	1.00 m.	200	6	3.00 a	.....	1035
3,464	91	175	S.	1.00 m.	200	6	.....	.....	1036
8,892	163	621	S.	1.00 m.	200	6	3.00 a & .08⅓ b	.....	1037
4,630	110	380	S.	.25 w.	200	6	.12½ b	.....	1038
11,650	266	773	S.	1.00 m.	200	6	.....	.....	1039
4,305	111	262	S.	1.00 m.	200	6	.....	.....	1040
22,310	225	1,880	S.	1.00 m.	200	6	.10 b & .15 b	.10 b & .15 b	1041
3,308	95	253	S.	1.00 & 2.00 m.	200	6	.08⅓ b	.08⅓ b	1042
4,212	82	222	S.	.25 w.	200	6	.10 & .12½ b	.....	1043
2,525	60	185	S.	.25 w.	200	6	.12½ b	.12½ b	1044
21,510	389	1,240	S.	1.00 m.	200	6	.....	.....	1045
10,450	222	800	S.	1.00 m.	200	6	.....	.....	1046
2,070	18	180	S.	1.00 m.	200	6	.....	.....	1047
9,906	192	578	S.	1.00 m.	200	6	.12½ b	.12½ b	1048
3,490	110	351	S.	1.00 m.	200	6	.....	.....	1049
12,535	119	601	S.	1.00 m.	200	6	.15 b	.15 b	1050
17,872	472	988	S.	1.00 m.	200	6	.....	.....	1051
1,384	19	138	S.	1.00 m.	200	6	.08⅓ b	.....	1052
6,015	123	338	S.	.25 w.	200	6	.02½ b	.02½ b	1053
3,799	91	309	S.	1.00 m.	200	6	.15 b	.....	1054
2,111	57	125	S.	1.00 & 2.00 m.	200	6	2.00 a	.....	1055
7,247	169	509	S.	1.00 m.	200	6	.15 b	1.00 a	1056
9,309	173	661	S.	1.00 & 2.00 m.	200	6	.....	.....	1057
1,374	16	102	S.	1.00 m.	200	6	3.00 a	.....	1058
3,875	81	230	S.	.25 w.	200	6	1.00 a	.....	1059
3,447	76	249	S.	1.00 m.	200	6	3.00 a & .12½ b	.08⅓ b	1060
2,163	58	154	S.	1.00 m.	200	6	2.00 a	1.00 a	1061
3,079	94	217	S.	1.00 m.	200	6	.....	.....	1062
10,996	207	748	S.	1.00 m.	200	6	.....	.....	1063
5,482	116	274	S.	1.00 m.	200	6	4.00 a	1.00 a	1064
22,200	409	1,582	S.	1.00 & 2.00 m.	200	6	.....	.....	1065
10,554	208	710	S.	1.00 m.	200	6	.....	.....	1066
984	37	118	S.	.25 w. & 2.00 m.	200	6	.10 b	.....	1067
6,518	114	499	S.	1.00 m.	200	6	.10 b	.....	1068
7,603	184	556	S.	1.00 m.	200	6	.....	.....	1069
10,370	139	1,593	S.	.25 w.	200	6	3.60 a	1.00 a	1070
4,347	101	254	S.	1.00 m.	200	6	3.00 a	1.00 a	1071
2,544	62	159	S.	1.00 m.	200	6	.....	.....	1072
2,028	54	161	S.	1.00 m.	200	6	.....	.....	1073
7,312	225	619	S.	1.00 & 2.00 m.	200	6	.....	.....	1074
2,692	55	173	S.	1.00 m.	200	6	.12½ b	.16⅔ b	1075

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			
1076	Hudson	Jersey City	June 3, 1887	Henry W. Moser
1077	Hudson County Caledonian	" "	May 25, 1887	Frederick Kirsten
1078	Industrial Mutual	" "	June 10, 1886	Robert S. Wiley
1079	Italian	" "	Jan. 21, 1913	Vincenzo Campana
1080	Jackson	" "	May 25, 1909	Robert J. Shaw
1081	Jersey City	" "	Nov. 30, 1885	Frederick Klein
1082	Jewett	" "	Mar. 13, 1923	Edward M. Taylor
1083	John Brown	" "	Jan. 23, 1914	James R. Stroud
1084	Jordan	" "	April 19, 1924	Philip Shapiro
1085	Journal Square	" "	Nov. 21, 1921	Benjamin Heilbrunn
1086	Junction	" "	April 26, 1909	Alfred N. Crane
1087	K. C.	" "	June 20, 1919	Peter F. Guteri
1088	Kopernik	" "	July 31, 1919	Vincent Telkowski
1089	Labor's	" "	April 1, 1925	Charles J. Jennings
1090	Lafayette Mutual	" "	Jan. 24, 1884	James R. Stevens
1091	Leader	" "	July 28, 1923	Abraham Davis
1092	Lincoln	" "	June 15, 1886	William J. Dippel
1093	Live Wire	" "	Nov. 3, 1921	Alfonso Araneo
1094	Madison	" "	Mar. 2, 1889	John F. Sheehan, Sr.
1095	Magnetic	" "	July 25, 1923	Leopoldo Auriemma
1096	Major	" "	June 25, 1924	John P. Browne
1097	Marion	" "	Feb. 28, 1923	Nicholas W. D'Elia
1098	Mlown	" "	April 21, 1927	Thomas M. Donnelly
1099	Montgomery	" "	Jan. 12, 1910	George H. Grim
1100	Monticello Mutual	" "	Feb. 1, 1886	Henry J. Russell
1101	Orpheum	" "	Feb. 18, 1925	Charles L. Munch
1102	Own-Your-Home	" "	Nov. 4, 1921	Harry Max
1103	Paulus Hook	" "	Jan. 6, 1927	Edward J. Holland
1104	Pavonia	" "	May 1, 1885	John P. Cassidy
1105	Phoenix	" "	Jan. 2, 1884	F. Walter Brannagan
1106	P. R. R. Y. M. C. A.	" "	Sept. 12, 1919	W. V. Phillips
1107	Rainy Day	" "	Jan. 31, 1923	George J. Wolf
1108	Rector	" "	Jan. 4, 1924	Henry A. Garfunkel
1109	Save-More	" "	Mar. 10, 1928	Murray R. Siegel
1110	Security	" "	Oct. 26, 1887	George J. Hollerieth
1111	Sherwood	" "	June 17, 1913	F. W. Wahlers
1112	Sip	" "	Nov. 21, 1911	Richard J. Vreeland
1113	Sparrow Hill	" "	Nov. 21, 1924	Thomas Stapleton, Sr.
1114	Stuyvesant	" "	May 5, 1909	Edward E. Brandow
1115	Summit	" "	Sept. 6, 1911	George A. Flagg
1116	Sunset	" "	April 28, 1925	Thomas Windisch
1117	Tube Zone	" "	Feb. 7, 1924	William F. Moore
1118	Ukrainian	" "	Dec. 21, 1920	Peter Macheyowsky
1119	Union	" "	Mar. 24, 1890	Andrew B. Scott
1120	Veterans'	" "	Dec. 8, 1921	D. E. C. Somers
1121	Wage Earners	" "	Aug. 5, 1922	Adolph P. Kern
1122	Washington	" "	Mar. 29, 1887	Robert Philipps
1123	West Bergen	" "	Dec. 28, 1891	Richard Entwistle
1124	Western Slope	" "	May 18, 1886	Fred Klein
1125	West Side	" "	Mar. 2, 1896	Benjamin F. Ellenberger
1126	Wilson	" "	July 23, 1924	Joseph S. Singer
1127	Woodlawn	" "	Dec. 15, 1896	William Dingwall
1128	Belgrove	Kearny	Mar. 26, 1929	Alexander F. Gillis
1129	Citizens	"	Mar. 8, 1909	Stanley Mason
1130	Elm	"	Feb. 26, 1924	Gerrish Newell

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Robert Carey	Fred Klein	14 Oakland Ave., Jersey City, N. J.	1076
Edward S. Keller	Albert H. Hangartner	424 Fifteenth St., Union City, N. J.	1077
Charles H. Blohm	William H. Trost, Jr.	589 36th St., Woodcliff, N. J.	1078
Anthony Botti	James L. Lepis	89 Danforth Ave., Jersey City, N. J.	1079
James R. Erwin	Charles B. Hardacre	716 Ocean Ave., Jersey City, N. J.	1080
Robert Carey	Albert J. Higson	279 Grove St., Jersey City, N. J.	1081
Walter J. Freund	George B. Raddin	180 Baldwin Ave., Jersey City, N. J.	1082
Walter J. Freund	P. Charles Simms	166 Claremont Ave., Jersey City, N. J.	1083
Silber & Silber	Harry Wertheim	237 North 11th St., Newark, N. J.	1084
Irving Eisenberg & Isador Halprin	Samuel Siegler	185 Bergen Ave., Jersey City, N. J.	1085
James E. Pyle	W. Walter Streeter	1542 West 6th Street, Brooklyn, N. Y.	1086
James J. Kearney	Edward F. Dillon	168 Armstrong Ave., Jersey City, N. J.	1087
Alexander B. Cieciuch	Leon B. Cieciuch	921 Bergen Ave., Jersey City, N. J.	1088
O'Brien & Tartalsky	Louis J. Knoepfel	26 Journal Square, Jersey City, N. J.	1089
Walter J. Freund	Henry C. Mades	Box No. 22, Colonia, N. J.	1090
Maurice R. Seiden	Lippman Miller	140 Montgomery St., Jersey City, N. J.	1091
William C. Cudlipp	William C. Behrens	759 Montgomery St., Jersey City, N. J.	1092
Morris E. Barison	Archie Schwartz	574 Newark Ave., Jersey City, N. J.	1093
J. Frank Finn	John B. Mahan	76 Bentley Ave., Jersey City, N. J.	1094
E. E. Burr	George B. Scott, Jr.	40 E. Columbia Ave., Palisades Park, N. J.	1095
James A. McTague, Jr.	Joseph A. Donovan	127 Van Wagener Ave., Jersey City, N. J.	1096
Alex R. DeSevo	H. P. Klein Smith	263 Baldwin Ave., Jersey City, N. J.	1097
Marcus E. Donnelly	Warren L. J. Jobes	591 Summit Ave., Jersey City, N. J.	1098
Peter Bentley	Clifford A. Spoerl	1 Exchange Place, Jersey City, N. J.	1099
James E. Pyle	George P. Knoeller	169 Monticello Ave., Jersey City, N. J.	1100
Joseph Rosthal	John H. Reincke	35 Lefferts Ave., Brooklyn, N. Y.	1101
David M. Klausner	Harry S. Schmidt	207 Van Nostrand Ave., Jersey City, N. J.	1102
Charles M. Egan	Edward J. Walsh	216 Clark St., Jersey City, N. J.	1103
James J. Kearney	Edward J. Heavey	279 Grove St., Jersey City, N. J.	1104
James R. Erwin	Walter H. Clarke	158 Jewett Ave., Jersey City, N. J.	1105
Henn & Burr	M. S. Pine	46 Jones St., Jersey City, N. J.	1106
Atwood C. Wolf	Armand R. Toussaint	389 Jackson Ave., Jersey City, N. J.	1107
Louis Eichenbaum	Herbert Binder	921 Bergen Ave., Jersey City, N. J.	1108
Joseph M. Schoenberg	Hyman J. Glick	22 East 40th St., New York, N. Y.	1109
Howard R. Cruse	William F. Callard	32 Hathaway Place, Glen Ridge, N. J.	1110
James E. Pyle	C. L. Edinger	234 Wilkinson Ave., Jersey City, N. J.	1111
Thomas H. Ross	William V. Toffey	15 Exchange Place, Jersey City, N. J.	1112
Richard J. Tarrant	Louis J. Vaccarella	3297 Boulevard, Jersey City, N. J.	1113
Benjamin J. Darling	Frank Pratt	38 Garrison Ave., Jersey City, N. J.	1114
Alfred R. Becker	Henry Klie	582 Newark Ave., Jersey City, N. J.	1115
Robert V. Kinkead	Henry Mahler	62 Beacon Ave., Jersey City, N. J.	1116
Charles M. Egan	Harry M. Flynne	885 Montgomery St., Jersey City, N. J.	1117
Marcel E. Wagner	William F. Wagner	339 Pacific Ave., Jersey City, N. J.	1118
Robert Carey	Charles E. Asten	163 Madison Ave., Hasbrouck Heights, N. J.	1119
John D. Craven	Joseph Chappell	74 Montgomery St., Jersey City, N. J.	1120
E. Edward Burr	Catherine Murphy	52 Jackson Ave., Jersey City, N. J.	1121
Henry Ewald	William H. Clossey	605 Jersey Ave., Jersey City, N. J.	1122
Edward P. Stout	Walter A. H. Edgar	32 Williams Ave., Jersey City, N. J.	1123
Lewis G. Hansen	C. H. Mitchell	65 Prospect Ave., Hackensack, N. J.	1124
Insley, Vreeland & Decker	Francis Gormley	496 Ridgewood Ave., Glen Ridge, N. J.	1125
Oscar Greenberg	Herbert Binder	921 Bergen Ave., Jersey City, N. J.	1126
James E. Pyle	Adolph Moller	378 Second Ave., Lyndhurst, N. J.	1127
Joseph B. Gallagher	Francis J. Foster	188 Kearny Ave., Kearny, N. J.	1128
John H. Cooper	W. Frederick Law	12 Clinton Ave., Kearny, N. J.	1129
Frank J. Johnson	Lillian Wolarik	252 Belgrove Drive, Kearny, N. J.	1130

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				
1076	Hudson	Jersey City	$12,576	.....	$3,823,700
1077	Hudson County Caledonian	" "	2,103	$4,000	383,400
1078	Industrial Mutual	" "	22,547	7,000	599,200
1079	Italian	" "	5,179	.....	755,200
1080	Jackson	" "	19,280	6,100	501,800
1081	Jersey City	" "	9,581	3,100	192,400
1082	Jewett	" "	10,633	6,946	472,900
1083	John Brown	" "	180	953	77,100
1084	Jordan	" "	1,157	1,564	40,400
1085	Journal Square	" "	1,946	1,153	290,100
1086	Junction	" "	10,512	6,240	461,500
1087	K. C.	" "	17,897	15,000	1,171,800
1088	Kopernik	" "	289	6,010	340,950
1089	Labor's	" "	5,932	6,000	84,400
1090	Lafayette Mutual	" "	2,189	5,600	435,600
1091	Leader	" "	931	2,070	92,000
1092	Lincoln	" "	5,134	38,084	1,928,600
1093	Live Wire	" "	10,675	7,028	304,200
1094	Madison	" "	13,136	10,609	558,600
1095	Magnetic	" "	1,110	667	128,800
1096	Major	" "	2,022	47	47,500
1097	Marion	" "	1,219	2,094	229,400
1098	Miown	" "	1,732	230	36,000
1099	Montgomery	" "	16,948	15,000	651,400
1100	Monticello Mutual	" "	6,477	22,862	781,000
1101	Orpheum	" "	5,502	1,705	106,000
1102	Own-Your-Home	" "	6,419	89	176,600
1103	Paulus Hook	" "	4,170	2,961	223,100
1104	Pavonia	" "	9,476	.....	737,300
1105	Phoenix	" "	2,784	13,920	576,800
1106	P. R. R. Y. M. C. A.	" "	8,329	10,500	763,600
1107	Rainy Day	" "	11,108	31,420	308,600
1108	Rector	" "	251	.....	118,400
1109	Save-More	" "	4,773	839	66,100
1110	Security	" "	9,272	12,500	874,100
1111	Sherwood	" "	584	4,500	291,100
1112	Sip	" "	3,747	3,355	211,400
1113	Sparrow Hill	" "	2,202	1,393	121,600
1114	Stuyvesant	" "	18,878	19,760	972,600
1115	Summit	" "	8,463	9,000	449,100
1116	Sunset	" "	11,361	3,622	211,900
1117	Tube Zone	" "	677	2,441	218,600
1118	Ukrainian	" "	10,553	698	70,200
1119	Union	" "	3,080	1,860	201,400
1120	Veterans'	" "	2,747	4,015	188,600
1121	Wage Earners	" "	273	.....	235,300
1122	Washington	" "	9,195	8,000	653,600
1123	West Bergen	" "	6,785	.....	365,900
1124	Western Slope	" "	1,663	3,000	256,600
1125	West Side	" "	11,961	20,000	966,700
1126	Wilson	" "	3,627	.....	255,000
1127	Woodlawn	" "	104	31,913	1,684,400
1128	Belgrove	Kearny	982	225	62,100
1129	Citizens	"	1,591	15,000	777,650
1130	Elm	"	12,499	23,392	1,239,700

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$41,277	$42,407	$479,140	$111,701	$58,148	$4,568,949	1076
.....	17,667	4,817	3,292	64	415,343	1077
31,400	53,115	29,156	10,108	1,362	753,888	1078
.....	88,000	27,820	26,712	4,711	907,622	1079
25,000	18,055	42,503	11,731	5,513	629,982	1080
.....	10,095	22,254	7,950	.....	245,380	1081
55,000	21,695	35,747	12,202	1,684	616,807	1082
.....	3,630	14,944	7,298	5,401	109,456	1083
.....	1,800	2,703	2,239	.....	49,863	1084
.....	47,510	47,831	5,616	150	394,306	1085
.....	30,102	65,147	4,248	179	577,928	1086
75,400	45,415	129,170	18,082	4,049	1,476,813	1087
27,250	10,400	43,730	8,537	2,108	439,274	1088
.....	11,480	11,042	2,785	17	121,656	1089
.....	15,781	13,141	3,435	121	475,867	1090
.....	17,320	27,992	2,467	201	142,981	1091
130,800	78,585	192,776	34,167	99,726	2,507,872	1092
.....	29,139	30,308	9,409	664	391,423	1093
16,500	24,390	70,873	8,676	8,997	711,781	1094
.....	16,180	.....	7,372	30	154,159	1095
.....	2,750	10,883	5,158	963	69,323	1096
5,520	12,250	.....	4,593	425	255,501	1097
.....	2,835	18,341	1,673	200	61,011	1098
.....	15,525	.....	6,245	1	705,119	1099
52,150	7,956	330,084	3,263	2,771	1,206,563	1100
2,300	5,730	.....	4,860	346	126,443	1101
.....	40,687	56,342	8,026	777	288,940	1102
.....	10,685	5,352	8,288	441	254,997	1103
18,841	13,699	125,199	24,191	5,859	934,565	1104
.....	8,120	50,350	15,970	926	668,870	1105
.....	23,765	52,125	19,834	5,535	883,688	1106
33,600	39,985	15,260	14,767	8,065	462,805	1107
4,600	8,795	18,111	8,597	24	158,778	1108
.....	3,420	.....	1,073	17	76,222	1109
52,000	31,120	30,752	16,561	911	1,027,216	1110
.....	5,340	9,555	13,230	450	324,759	1111
.....	6,215	13,950	3,526	352	242,545	1112
.....	9,308	.....	1,384	8,657	144,544	1113
.....	28,530	38,496	8,774	91	1,087,129	1114
.....	33,800	48,107	7,496	97	556,063	1115
.....	8,810	13,886	4,645	168	254,392	1116
.....	21,660	77,821	9,876	2,246	333,321	1117
.....	9,065	23,910	2,681	178	117,285	1118
5,800	3,845	4,282	761	173	221,201	1119
.....	16,105	68,336	4,561	361	284,725	1120
25,215	13,504	16,302	9,390	444	300,428	1121
130,000	27,745	97,458	10,334	1,175	937,507	1122
2,550	8,910	37,561	8,743	294	430,743	1123
.....	7,560	11,240	2,387	.....	282,450	1124
72,200	22,240	227,910	36,281	2,650	1,359,942	1125
.....	21,056	30,114	25,799	400	335,996	1126
2,000	44,365	233,202	111,799	6,072	2,113,855	1127
.....	1,065	278	1,576	223	66,449	1128
.....	11,755	108,889	12,849	2,160	929,844	1129
25,800	73,771	.....	9,590	2,930	1,387,682	1130

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						
1076	Hudson	Jersey	City	$2,188,875			$1,519,200
1077	Hudson County Caledonian	"	"	307,542			
1078	Industrial Mutual	"	"	543,968			
1079	Italian	"	"	568,869			
1080	Jackson	"	"	374,730			51,000
1081	Jersey City	"	"	153,563	$10,700		
1082	Jewett	"	"	456,730			29,400
1083	John Brown	"	"	63,987			3,800
1084	Jordan	"	"	39,489			3,000
1085	Journal Square	"	"	281,084			12,500
1086	Junction	"	"	404,142			41,900
1087	K. C.	"	"	913,851			77,400
1088	Kopernik	"	"	269,666			60,200
1089	Labor's	"	"	102,864			
1090	Lafayette Mutual	"	"	346,017			10,000
1091	Leader	"	"	108,680			
1092	Lincoln	"	"	1,694,958			284,300
1093	Live Wire	"	"	267,627			32,000
1094	Madison	"	"	423,105			53,800
1095	Magnetic	"	"	122,964			
1096	Major	"	"	53,687			500
1097	Marion	"	"	183,126			
1098	Miown	"	"	50,430			
1099	Montgomery	"	"	533,268			17,100
1100	Monticello Mutual	"	"	796,387			79,200
1101	Orpheum	"	"	107,109			
1102	Own-Your-Home	"	"	178,214			
1103	Paulus Hook	"	"	213,990			
1104	Pavonia	"	"	620,792			68,400
1105	Phoenix	"	"	410,130			12,600
1106	P. R. R. Y. M. C. A.	"	"	477,849			171,800
1107	Rainy Day	"	"	307,770			25,000
1108	Rector	"	"	108,816			5,000
1109	Save-More	"	"	67,503			
1110	Security	"	"	670,298			56,600
1111	Sherwood	"	"	209,937			
1112	Sip	"	"	161,400			3,000
1113	Sparrow Hill	"	"	106,972			9,400
1114	Stuyvesant	"	"	624,639			285,700
1115	Summit	"	"	357,942			78,700
1116	Sunset	"	"	186,350			27,900
1117	Tube Zone	"	"	229,182			800
1118	Ukrainian	"	"	90,699			1,800
1119	Union	"	"	152,730			5,400
1120	Veterans'	"	"	224,937			
1121	Wage Earners	"	"	189,888			18,350
1122	Washington	"	"	603,635			
1123	West Bergen	"	"	289,989			9,400
1124	Western Slope	"	"	200,656			17,400
1125	West Side	"	"	809,083			172,100
1126	Wilson	"	"	234,771			650
1127	Woodlawn	"	"	1,361,156			61,500
1128	Belgrove	Kearny		59,665			
1129	Citizens	"		588,473			85,900
1130	Elm	"		563,665	343,007	$3,851	163,600

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

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	
$5,194	.....	$11,437	.....	$125,000	$68,331	$488,462	$162,450	$4,568,949	1076
556	.....	1,649	.....	20,700	45	83,544	1,307	415,343	1077
5	.....	1,049	.....	53,000	9,101	143,935	2,830	753,888	1078
29	.....	487	.....	159,560	.....	175,311	3,366	907,622	1079
2,801	$1,000	739	.....	96,600	1,541	96,760	4,811	629,982	1080
183	.....	149	.....	38,000	25	40,222	2,538	245,380	1081
1,003	.....	1,622	.....	20,000	805	102,366	4,881	616,807	1082
1,101	2,510	264	.....	11,998	1,174	17,600	7,022	109,456	1083
670	.....	100	.....	.....	.....	4,554	2,050	49,863	1084
4,991	.....	235	.....	9,500	52	68,456	17,488	394,306	1085
.....	.....	1,411	$500	23,500	794	95,503	10,178	577,928	1086
2,270	.....	2,876	92	205,000	1,191	250,466	23,667	1,476,813	1087
1,966	.....	753	.....	28,000	3,152	66,433	9,104	439,274	1088
100	.....	225	.....	.....	.....	16,855	1,612	121,656	1089
1,604	.....	594	.....	27,000	208	89,130	1,314	475,867	1090
4,035	.....	790	.....	.....	.....	26,279	3,197	142,981	1091
990	.....	5,370	.....	56,000	7,823	407,314	51,117	2,507,872	1092
3,150	.....	488	.....	.....	.....	48,158	40,000	391,423	1093
563	.....	1,331	.....	106,000	6,824	113,508	6,650	711,781	1094
207	.....	92	.....	3,500	174	26,694	528	154,159	1095
135	.....	131	.....	3,500	56	8,514	2,800	69,323	1096
663	.....	470	.....	12,500	241	55,500	3,001	255,501	1097
2,418	.....	188	.....	.....	.....	532	7,443	61,011	1098
2,663	.....	1,568	.....	.....	.....	143,520	7,000	705,119	1099
265	.....	98	.....	111,775	577	164,955	53,306	1,206,563	1100
1,110	.....	697	.....	.....	10	17,428	89	126,443	1101
450	.....	415	.....	43,156	4,764	46,774	15,167	288,940	1102
4,260	.....	639	.....	.....	73	31,812	4,223	254,997	1103
60	.....	1,425	.....	113,134	2,952	115,282	12,520	934,565	1104
226	.....	785	.....	127,397	1,112	106,886	9,734	668,870	1105
4,077	.....	901	.....	80,000	.....	142,535	6,526	883,688	1106
4,535	.....	741	.....	40,000	733	78,312	5,714	462,805	1107
1,878	.....	165	.....	9,975	702	24,000	8,242	158,778	1108
1,287	.....	142	.....	.....	26	6,370	894	76,222	1109
2,485	1,000	1,449	.....	100,126	1,701	180,766	12,791	1,027,216	1110
80	.....	210	.....	53,500	30	56,499	4,503	324,759	1111
110	.....	529	.....	34,000	175	41,258	2,073	242,545	1112
1,638	.....	588	.....	.....	2	25,055	889	144,544	1113
698	.....	1,769	.....	.....	200	161,042	13,081	1,087,129	1114
126	.....	795	.....	14,000	.....	94,000	10,500	556,063	1115
745	.....	672	.....	.....	428	36,497	1,800	254,392	1116
1,269	.....	604	1,014	38,500	7,993	45,278	8,681	333,321	1117
325	.....	78	.....	.....	900	20,590	2,893	117,285	1118
.....	.....	1,355	.....	22,000	138	38,899	679	221,201	1119
128	.....	612	.....	.....	15	44,706	14,327	284,725	1120
11,745	.....	525	.....	28,200	3,181	42,293	6,246	300,428	1121
979	.....	1,761	.....	133,155	1,471	177,048	19,458	937,507	1122
255	.....	518	.....	50,000	824	72,248	7,509	430,743	1123
620	.....	198	.....	13,000	527	44,988	5,061	282,450	1124
918	.....	3,924	.....	117,000	11,178	203,248	42,491	1,359,942	1125
17,982	.....	455	.....	18,500	21	44,984	18,633	335,996	1126
6	.....	4,896	.....	314,750	6,820	335,107	29,620	2,113,855	1127
30	.....	77	.....	.....	.....	6,267	410	66,449	1128
2,206	.....	329	.....	80,000	71	144,000	28,865	929,844	1129
3,516	.....	792	5,252	67,500	.....	214,268	22,231	1,387,682	1130

TABLE 4—SHARES,

	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								
1076	Hudson	36,003	2,540	.....	.....	.....	.....	7,596	642
1077	Hudson County Caledonian	4,738	525	.....	.....	.....	.....	.....	.....
1078	Industrial Mutual	7,272	695	.....	.....	.....	.....	.....	.....
1079	Italian	8,177	717	.....	.....	.....	.....	.....	.....
1080	Jackson	6,007	577	.....	.....	.....	.....	255	32
1081	Jersey City	2,033	149	107	6	.....	.....	.....	.....
1082	Jewett	7,148	646	.....	.....	.....	.....	147	15
1083	John Brown	945	138	.....	.....	.....	.....	19	5
1084	Jordan	1,250	136	.....	.....	.....	.....	15	3
1085	Journal Square	3,861	293	.....	.....	.....	.....	62	8
1086	Junction	6,357	483	.....	.....	.....	.....	209	37
1087	K. C.	12,330	987	.....	.....	.....	.....	387	46
1088	Kopernik	5,048	531	.....	.....	.....	.....	301	59
1089	Labor's	1,873	160	.....	.....	.....	.....	.....	.....
1090	Lafayette Mutual	5,105	545	.....	.....	.....	.....	50	6
1091	Leader	1,625	100	.....	.....	.....	.....	.....	.....
1092	Lincoln	27,182	1,968	.....	.....	.....	.....	1,421	164
1093	Live Wire	4,526	431	.....	.....	.....	.....	160	13
1094	Madison	6,606	673	.....	.....	.....	.....	269	31
1095	Magnetic	1,885	206	.....	.....	.....	.....	.....	.....
1096	Major	1,044	109	.....	.....	.....	.....	2	1
1097	Marion	2,759	228	.....	.....	.....	.....	.....	.....
1098	Miown	1,311	149	.....	.....	.....	.....	.....	.....
1099	Montgomery	7,767	678	.....	.....	.....	.....	86	14
1100	Monticello Mutual	11,272	1,092	.....	.....	.....	.....	396	64
1101	Orpheum	2,336	257	.....	.....	.....	.....	.....	.....
1102	Own-Your-Home	2,531	170	.....	.....	.....	.....	.....	.....
1103	Paulus Hook	4,198	490	.....	.....	.....	.....	.....	.....
1104	Pavonia	7,604	645	.....	.....	.....	.....	342	38
1105	Phoenix	5,853	544	.....	.....	.....	.....	63	13
1106	P. R. R. Y. M. C. A.	7,595	629	.....	.....	.....	.....	859	100
1107	Rainy Day	5,061	415	.....	.....	.....	.....	125	8
1108	Rector	1,826	169	.....	.....	.....	.....	25	2
1109	Save-More	2,107	184	.....	.....	.....	.....	.....	.....
1110	Security	9,823	777	.....	.....	.....	.....	283	36
1111	Sherwood	2,997	283	.....	.....	.....	.....	.....	.....
1112	Sip	2,568	223	.....	.....	.....	.....	15	2
1113	Sparrow Hill	1,798	226	.....	.....	.....	.....	47	12
1114	Stuyvesant	11,076	852	.....	.....	.....	.....	1,429	121
1115	Summit	5,366	440	.....	.....	.....	.....	393	75
1116	Sunset	4,411	388	.....	.....	.....	.....	139	25
1117	Tube Zone	3,612	287	.....	.....	.....	.....	4	2
1118	Ukrainian	1,375	159	.....	.....	.....	.....	9	7
1119	Union	2,624	181	.....	.....	.....	.....	27	5
1120	Veterans'	4,005	420	.....	.....	.....	.....	.....	.....
1121	Wage Earners	2,895	268	.....	.....	.....	.....	91	6
1122	Washington	8,329	769	.....	.....	.....	.....	.....	.....
1123	West Bergen	4,145	392	.....	.....	.....	.....	47	10
1124	Western Slope	4,156	358	.....	.....	.....	.....	87	10
1125	West Side	12,632	1,131	.....	.....	.....	.....	860	142
1126	Wilson	3,611	303	.....	.....	.....	.....	3	1
1127	Woodlawn	18,692	1,813	.....	.....	.....	.....	307	38
1128	Belgrove	2,170	235	.....	.....	.....	.....	.....	.....
1129	Citizens	9,138	918	.....	.....	.....	.....	429	45
1130	Elm	14,606	1,214	2,579	299	107	107	818	146

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Share	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
43,599	520	2,662	S.	$.25 w.	$200	6	$.08⅓ b	.....	1076
4,738	87	438	S.	1.00 m.	200	6	.05 b	$.05 b	1077
7,272	202	493	S.	1.00 m.	200	6	.....	.....	1078
8,177	275	442	S.	1.00 m.	200	6	2.00 a	.....	1079
6,262	124	485	S.	1.00 m.	200	6	.....	.....	1080
2,140	54	101	S.	1.00 m.	200	6	.12½ b	.12½ b	1081
7,295	150	511	S.	1.00 & 2.00 m.	200	6	.....	.....	1082
964	48	95	S.	1.00 m.	200	6	.10 b	.10 b	1083
1,265	12	127	S.	1.00 m.	200	6	4.00 a	1.00 a	1084
3,923	85	216	S.	1.00 m.	200	6	.....	.....	1085
6,566	121	399	S.	1.00 m.	200	6	1.00 a	.....	1086
12,717	211	822	S.	1.00 m.	200	6	.....	.....	1087
5,349	85	505	S.	1.00 m.	200	6	.07½ b	.07½ b	1088
1,873	32	128	S.	1.00 m.	200	6	3.00 a	.....	1089
5,155	135	416	S.	1.00 & 2.00 m.	200	6	.....	.....	1090
1,625	50	50	S.	1.00 m.	200	6	3.00 a	3.00 a	1091
28,603	465	1,667	S.	1.00 m.	200	6	.....	.....	1092
4,686	109	335	S.	1.00 m.	200	6	2.00 a	.....	1093
6,875	179	525	S.	1.00 m.	200	6	1.50 a	.....	1094
1,885	54	152	S.	1.00 m.	200	6	.03 b	.03 b	1095
1,046	22	88	S.	1.00 m.	200	6	4.00 a	.....	1096
2,759	62	166	S.	1.00 m.	200	6	3.00 a	1.00 a	1097
1,311	28	121	S.	.70 & 1.00 m.	200	6	.....	.....	1098
7,853	141	551	S.	1.00 m.	200	6	.....	.....	1099
11,668	189	967	O.P.	.....	200	6	.07½ b	.07½ b	1100
2,336	45	212	S.	1.00 m.	200	6	.....	.....	1101
2,531	62	108	S.	1.00 m.	200	6	.05 b	.05 b	1102
4,198	85	405	S.	1.00 m.	200	6	.....	.....	1103
7,946	179	504	S.	.50 m.	200	6	.11 b	.11 b	1104
5,916	146	411	S.	1.00 m.	200	6	.....	.....	1105
8,454	151	578	S.	1.00 m.	200	6	.03 b	.03 b	1106
5,186	97	326	S.	1.00 & 2.00 m.	100 & 200	6	.08⅓ b	.....	1107
1,851	56	115	S.	.50 & 1.00 m.	200	6	2.00 a	.....	1108
2,107	23	161	S.	1.00 m.	200	6	.....	.....	1109
10,106	228	585	S.	1.00 m.	200	6	2.00 a	.....	1110
2,997	74	209	S.	1.00 m.	200	6	1.00 a	.....	1111
2,583	62	163	S.	1.00 m.	200	6	.....	.....	1112
1,845	53	185	S.	1.00 m.	200	6	.....	.....	1113
12,505	201	772	S.	1.00 m.	200	6	.....	.....	1114
5,759	117	398	S.	1.00 m.	200	6	.....	.....	1115
4,550	81	332	S.	1.00 m.	200	6	.....	.....	1116
3,616	74	215	S.	1.00 m.	200	6	.....	.....	1117
1,384	45	121	S.	1.00 m.	200	6	.....	.....	1118
2,651	46	140	S.	1.00 m.	200	6	.14 b	.14 b	1119
4,005	68	352	S.	1.00 m.	200	6	.07½ b	.07½ b	1120
2,986	40	234	S.	1.00 m.	200	6	.....	.....	1121
8,329	205	564	S.	1.00 m.	200	6	.15 b	.....	1122
4,192	97	305	S.	1.00 m.	200	6	.....	.....	1123
4,243	50	318	S.	1.00 m.	200	6	.....	.....	1124
13,492	198	1,075	S.	.25 w.	200	6	.17½ b	.....	1125
3,614	76	228	S.	.50 & 1.00 m.	200	6	2.00 a	1.00 a	1126
18,999	460	1,391	S.	.25 w.	200	6	.17½ b	.17½ b	1127
2,170	13	222	S.	1.00 m.	200	6	4.00 a	2.00 a	1128
9,567	209	754	S.	1.00 m.	200	6	3.00 a	.....	1129
18,116	321	1,445	S.	.50, .70 & 1.00 m.	200	6	.05 b	.05 b	1130

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			
1131	Kearny Heights	Kearny	Mar. 12, 1925	William Joule
1132	Midland	"	Feb. 19, 1906	*Thomas H. Reid
1133	Mutual Benefit	"	June 17, 1895	William T. Wilkinson
1134	Parkway	"	July 3, 1915	Samuel Marshall
1135	Schuyler	"	Sept. 3, 1924	Joseph Abromaitis
1136	Vim	"	Mar. 7, 1924	Herman Farina
1137	West Hudson	"	Mar. 24, 1916	John Hewitt
1138	Bergenwood	North Bergen Twp.	Mar. 25, 1922	James Barnes
1139	North Bergen	" " "	Jan. 15, 1914	Arthur O. Smith
1140	Victory	" " "	June 2, 1922	Frank R. Austin
1141	Woodcliff on Hudson	" " "	Jan. 18, 1922	Harry J. H. Ruhle
1142	Secaucus	Secaucus	June 2, 1915	Charles Niederer
1143	Bergenline	Union City	Mar. 28, 1922	James Montagne
1144	Community	" "	Sept. 22, 1917	Sol Zweig
1145	Conservative	" "	Mar. 24, 1917	James M. DeRiso
1146	Courtlandt	" "	June 8, 1914	Charles A. Mohn
1147	Dispatch	" "	June 19, 1922	William F. Schreck
1148	Eldorado	" "	Sept. 18, 1924	Samuel S. Schept
1149	Greater City	" "	Sept. 29, 1914	Fred A. Berenbroick
1150	Hamilton	" "	Mar. 26, 1915	Albert Kerr
1151	Herald	" "	Aug. 8, 1922	Alfred Canova
1152	Highpoint	" "	Jan. 4, 1922	William Schlemm
1153	North River	" "	Jan. 23 1925	Ralph Bernhardt
1154	Palisade	" "	Mar. 31, 1891	Gustav Dopslaff
1155	Sentinel	" "	June 24, 1922	James F. Roe
1156	Signet	" "	Feb. 5, 1929	Joseph Simon
1157	Town of Union	" "	Oct. 6, 1888	Fred G. Loeffler
1158	Tyler Park	" "	Nov. 24, 1922	Clarence J. Rieman
1159	Weehawken	" "	Aug. 20, 1907	Edward A. Kuhlmann
1160	West Hoboken	" "	April 19, 1910	George G. Raymond
1161	West Shore	" "	Feb. 10, 1923	George H. Hilge
1162	Fidelity	Weehawken	July 30, 1913	Arthur H. Strickland
1163	Bluestone	West New York	Oct. 18, 1922	Charles Daume
1164	Kismet	" " "	Nov. 17, 1922	Charles Jacknowitz
1165	New City	" " "	Sept. 20 1923	Joseph Leer
1166	Reliant	" " "	June 21, 1923	William Boss
1167	West New York	" " "	Feb. 5, 1912	Theodore Schaefer
	Hunterdon County			
1168	Bloomsbury	Bloomsbury	Mar. 8, 1926	Charles W. Cope
1169	Clinton Town	Clinton	April 23, 1924	Philip R. Gebhardt
1170	Flemington	Flemington	May 7, 1913	William J. Case
1171	Frenchtown	Frenchtown	Feb. 11, 1922	Chester A. Niece
1172	High Bridge	High Bridge	July 19, 1907	George H. Cramer
1173	Centennial	Lambertville	May 22, 1876	Joseph Akers
1174	Milford	Milford	Jan. 10, 1923	C. H. Bachman
1175	Whitehouse	White House	Oct. 19, 1928	Jacob H. Dilts

* Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary.	Secretary's Address	
Leo S. Carney	John B. Heinold	338 Maple St., Kearny, N. J.	1131
Leo S. Carney	Albin R. Hafstrom	20 Stewart Ave., Arlington, N. J.	1132
William J. Kelly	Burton E. Canfield	416 Kearny Ave., Kearny, N. J.	1133
A. B. Archibald	Edward C. Davey	155 Kearny Ave., Kearny, N. J.	1134
George Matulewich	Adolph Kaczynski	302 Lafayette St., Newark, N. J.	1135
A. E. Casale & F. G. Masini	Peter A. Verdicchio	288 Argyle Place, Kearny, N. J.	1136
James W. Gillespie	Thomas J. Thompson	541 Kearny Ave., Kearny, N. J.	1137
Harvey Bein	George Grote	715 37th St., North Bergen, N. J.	1138
William F. Burke	William F. Klatte	999 Bergenline Ave., North Bergen, N. J.	1139
Percy G. Britt	John Bobel	512 39th St., Union City, N. J.	1140
Dippel, Davis & Stewart	Albert W. Ferens	429 Mountain View Road, Englewood, N. J.	1141
Besson & Pellet	Val. D. Boulanger	834 Cedar Ave., Secaucus, N. J.	1142
Frank J. Rinaldi	Knud Holmsen	96 Coles Ave., Hackensack, N. J.	1143
Isador Haber	A. Schlesinger	708 Bergenline Ave., Union City, N. J.	1144
Otto Venino, Jr.	Fred Ortel	410 38th St., Union City, N. J.	1145
Frederick E. Bauer	C. Caesar Walter	137 Summit Ave., Union City, N. J.	1146
Isaacs & Gunther	Antoinette Stukhart	147 Summit Ave., Union City, N. J.	1147
John N. Platoff	Henry Bender	430 44th St., Union City, N. J.	1148
Dippel, Davis & Stewart	C. Henry Reinhardt, Jr.	973 Broadway, Union City, N. J.	1149
John N. Platoff	Philip Flaxman	710 Bergenline Ave., Union City, N. J.	1150
I. George Koven	Leonard J. Seiler, Jr.	94 Paterson Plank Road, Union City, N. J.	1151
William F. Burke	John Maus	124 Oak St., Weehawken, N. J.	1152
William F. Burke	Myron F. Levey	743 New York Ave., Union City, N. J.	1153
F. K. Hopkins	John E. Davis	349 New York Ave., Union City, N. J.	1154
Samuel Spingarn	Robert S. Renner	988 Bergenline Ave., Union City, N. J.	1155
Botwinik & Markowitz	Noah Markus	988 Park Ave., Woodcliff, N. J.	1156
Kappes & Hille	Richard W. Loeffler	786 Bergenline Ave., Union City, N. J.	1157
A. Michael Lepore	George S. Lepore	422 Bergenline Ave., Union City, N. J.	1158
William G. Hille	John Koelln	708 Bergenline Ave., Union City, N. J.	1159
Frederick K. Hopkins	Haig Simsarian	128 Shippen St., Weehawken, N. J.	1160
Manetti & Echentille	Jacob Levine	957 Bergenline Ave., Union City, N. J.	1161
Edward Hollander	Charles F. Koster	400 Warwick Ave., West Englewood, N. J.	1162
Francis A. Castellano, Jr.	Gustav Boniface	441 Sixteenth St., West New York, N. J.	1163
Emil Klein	William V. Quillin	623 Bergenline Ave., West New York, N. J.	1164
Irwin Rubenstein	O. A. Thie	37 Twentieth St., West New York, N. J.	1165
Anthony J. Valicenti	Edgar V. Parchment	417 33d St., North Bergen, N. J.	1166
Samuel Nashel	Frank J. Oleri	650 Bergenline Ave., West New York, N. J.	1167
George W. Fleming	F. B. Morgan	Bloomsbury, N. J.	1168
W. Reading Gebhardt	Earle A. Compton	Clinton, N. J.	1169
A. O. Robbins	William A. Abbott	6 Spring St., Flemington, N. J.	1170
Harlan Besson	Harold K. Arnwine	Frenchtown, N. J.	1171
Clarence Garretson	H. L. Staples	P. O. Box 127, High Bridge, N. J.	1172
Horace J. Farlee	Wilson G. Herstine	11 N. Union St., Lambertville, N. J.	1173
Herr & Fisher	Wallace Sloyer	Milford, N. J.	1174
Ryman Herr	Alvah P. Ramsey	Whitehouse, N. J.	1175

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				
1131	Kearny Heights	Kearny	$1,136	$1,250	$337,920
1132	Midland	"	1,301	2,569	204,585
1133	Mutual Benefit	"	1,834	5,241	492,960
1134	Parkway	"	173	700	233,280
1135	Schuyler	"	5,921	872	76,300
1136	Vim	"	3,176	2,500	218,400
1137	West Hudson	"	3,856	9,900	531,960
1138	Bergenwood	North Bergen Twp.	5,766	3,100	184,400
1139	North Bergen	" " "	4,416	100	397,200
1140	Victory	" " "	8,665	4,200	306,000
1141	Woodcliff on Hudson	" " "	3,945	3,200	178,600
1142	Secaucus	Secaucus	6,741	1,863	231,600
1143	Bergenline	Union City	1,810	5,100	497,800
1144	Community	" "	1,827	4,735	307,700
1145	Conservative	" "	1,801	15,658	476,600
1146	Courtlandt	" "	29,186	12,254	809,200
1147	Dispatch	" "	6,347	.....	475,900
1148	Eldorado	" "	2,360	2,390	58,800
1149	Greater City	" "	19,560	.....	370,200
1150	Hamilton	" "	12,617	17,000	814,800
1151	Herald	" "	1,241	750	62,600
1152	Highpoint	" "	7,064	3,091	218,200
1153	North River	" "	3,160	899	139,800
1154	Palisade	" "	24,937	44,155	1,491,600
1155	Sentinel	" "	20,194	12,500	237,200
1156	Signet	" "	2,468	260	24,000
1157	Town of Union	" "	13,478	.....	927,100
1158	Tyler Park	" "	10,696	1,598	88,800
1159	Weehawken	" "	18,122	.....	488,900
1160	West Hoboken	" "	13,417	1,546	592,700
1161	West Shore	" "	6,946	4,246	193,200
1162	Fidelity	Weehawken	9,637	10,970	935,000
1163	Bluestone	West New York	1,726	4,367	230,000
1164	Kismet	" " "	2,782	.....	273,400
1165	New City	" " "	2,159	1,185	146,400
1166	Reliant	" " "	1,452	.....	260,400
1167	West New York	" " "	7,369	.....	511,000
	Totals		$1,435,185	$1,216,011	$88,238,750
	Hunterdon County				
1168	Bloomsbury	Bloomsbury	$524	$2,224	$92,830
1169	Clinton Town	Clinton	2,916	615	138,300
1170	Flemington	Flemington	17,897	25,022	312,600
1171	Frenchtown	Frenchtown	572	6,423	82,650
1172	High Bridge	High Bridge	10,469	.....	290,050
1173	Centennial	Lambertville	18,582	5,729	484,800
1174	Milford	Milford	13,731	473	159,200
1175	Whitehouse	White House	3,980	714	60,500
	Totals		$68,671	$41,200	$1,620,930

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$9,785	.....	$993	$278	$351,362	1131
.....	5,320	$15,204	7,272	812	237,063	1132
.....	1,880	.....	1,495	868	504,278	1133
.....	.....	5,043	3,593	560	243,349	1134
.....	5,134	.....	1,325	148	89,700	1135
.....	16,195	394	6,849	991	248,505	1136
$11,650	8,348	26,104	3,389	8,978	604,185	1137
23,300	36,842	55,492	4,347	158	313,405	1138
23,500	15,230	13,777	7,467	.....	461,690	1139
34,509	21,072	18,732	3,649	485	397,312	1140
119,750	25,144	42,296	3,620	23,032	399,587	1141
27,000	4,050	.....	4,115	428	275,797	1142
31,400	48,280	67,984	7,946	938	661,258	1143
.....	32,940	14,469	6,404	4,267	372,342	1144
67,450	22,200	98,091	3,753	381	685,934	1145
.....	36,463	35,523	11,583	5,851	940,060	1146
30,800	19,323	50,618	17,420	537	600,945	1147
9,400	12,144	111,370	16,885	2,264	215,613	1148
72,500	23,855	110,681	6,964	150	603,910	1149
41,500	98,583	226,848	12,848	2,148	1,226,344	1150
5,000	3,729	2,348	3,931	516	80,115	1151
48,300	38,150	149,637	9,134	4,340	477,916	1152
10,090	19,040	28,602	2,358	76	204,025	1153
293,150	129,732	767,049	78,457	12,748	2,841,828	1154
4,900	20,130	.....	10,909	1,112	306,945	1155
.....	6,470	.....	811	.....	34,009	1156
149,900	47,060	506,212	37,914	1,838	1,683,502	1157
16,790	10,197	5,747	4,328	470	138,626	1158
8,550	20,500	355,981	14,963	255	907,271	1159
80,400	103,364	111,885	4,499	44,962	952,773	1160
61,800	33,760	55,430	9,066	1,549	365,997	1161
86,700	74,677	127,119	10,797	2,489	1,257,389	1162
15,360	30,275	27,932	9,995	319	319,974	1163
.....	28,546	90,040	41,320	1,567	437,655	1164
.....	6,423	.....	3,764	4,223	164,154	1165
75,200	28,750	103,745	7,941	2,181	479,669	1166
.....	30,697	11,277	21,922	765	583,030	1167
$8,115,836	$4,792,622	$10,928,994	$2,285,173	$928,240	$117,940,811	
.....	$2,690	$3,180	$1,073	$90	$102,611	1168
.....	2,500	.....	1,416	4,256	150,003	1169
.....	31,045	.....	1,299	1,132	388,995	1170
$1,200	4,685	706	381	176	96,793	1171
.....	290	4,067	7,903	283	313,062	1172
5,900	2,000	8,180	10,332	4,211	539,734	1173
.....	.....	.....	1,611	202	175,217	1174
.....	2,105	.....	777	276	68,352	1175
$7,100	$45,315	$16,133	$24,792	$10,626	$1,834,767	

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					
1131	Kearny Heights	Kearny	$261,810			$10,800
1132	Midland	"	168,033			
1133	Mutual Benefit	"	334,438			43,500
1134	Parkway	"	167,190			16,800
1135	Schuyler	"	63,950			10,600
1136	Vim	"	160,764			29,800
1137	West Hudson	"	421,750			34,680
1138	Bergenwood	North Bergen Twp.	227,190			
1139	North Bergen	" " "	292,994			3,500
1140	Victory	" " "	308,658			400
1141	Woodcliff on Hudson	" " "	293,784			
1142	Secaucus	Secaucus	195,507			23,000
1143	Bergenline	Union City	340,482			45,200
1144	Community	" "	202,611			16,600
1145	Conservative	" "	483,870			
1146	Courtlandt	" "	571,610			29,400
1147	Dispatch	" "	415,404			
1148	Eldorado	" "	140,949			
1149	Greater City	" "	378,384			12,600
1150	Hamilton	" "	804,864			
1151	Herald	" "	60,450			
1152	Highpoint	" "	310,305			
1153	North River	" "	146,766			
1154	Palisade	" "	1,866,345			
1155	Sentinel	" "	230,742			
1156	Signet	" "	30,210			
1157	Town of Union	" "	1,186,728			
1158	Tyler Park	" "	102,544			
1159	Weehawken	" "	580,866			
1160	West Hoboken	" "	695,601			22,000
1161	West Shore	" "	251,322			3,000
1162	Fidelity	Weehawken	776,922			98,900
1163	Bluestone	West New York	218,094			
1164	Kismet	" " "	279,672			19,800
1165	New City	" " "	115,566			
1166	Reliant	" " "	368,791			1,200
1167	West New York	" " "	409,518			
	Totals		$75,951,789	$449,492	$3,851	$8,723,150
	Hunterdon County					
1168	Bloomsbury	Bloomsbury	$79,890	$3,000		
1169	Clinton Town	Clinton	121,482			
1170	Flemington	Flemington	304,992			
1171	Frenchtown	Frenchtown	78,114			
1172	High Bridge	High Bridge	223,581			$26,400
1173	Centennial	Lambertville	412,944			
1174	Milford	Milford	139,308			
1175	Whitehouse	White House	50,526	440		9,800
	Totals		$1,410,837	$3,440		$36,200

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

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	
.....	.....	$44	.....	$21,000	.....	$56,958	$750	$351,362	1131
$475	.....	144	.....	17,000	.....	49,254	2,157	237,063	1132
.....	.....	136	.....	24,000	.....	100,881	1,323	504,278	1133
5	.....	133	.....	4,500	.....	53,413	1,308	243,349	1134
75	.....	38	.....	.....	$298	13,239	1,500	89,700	1135
709	.....	69	.....	17,000	.....	37,697	2,466	248,505	1136
10	.....	253	.....	26,000	175	118,706	2,611	604,185	1137
126	.....	684	.....	20,000	58	53,450	11,897	313,405	1138
.....	.....	207	.....	76,500	763	83,199	4,527	461,690	1139
23	.....	592	.....	.....	19	76,219	11,401	397,312	1140
.....	.....	630	.....	13,000	5,366	82,573	4,234	399,587	1141
676	.....	378	.....	.....	1,113	52,443	2,680	275,797	1142
2,283	.....	1,208	.....	96,000	61,118	92,807	22,160	661,258	1143
4,894	$8,000	505	.....	70,000	723	59,702	9,307	372,342	1144
37	.....	491	.....	45,000	22	136,514	20,000	685,934	1145
30	.....	3,085	.....	161,000	3,942	167,440	3,553	940,060	1146
17,103	.....	598	.....	44,854	2,036	88,710	32,240	600,945	1147
1,789	.....	93	.....	27,800	19,405	25,577	.....	215,613	1148
186	.....	381	.....	82,500	3,533	111,237	15,089	603,910	1149
997	.....	1,071	.....	160,000	7,513	213,344	38,555	1,226,344	1150
472	.....	132	.....	5,000	.....	9,150	4,911	80,115	1151
4,467	.....	293	.....	50,866	4,883	88,684	18,418	477,916	1152
517	.....	222	.....	24,000	88	27,308	5,124	204,025	1153
2,580	.....	4,676	.....	320,000	31,225	440,583	176,419	2,841,828	1154
1,512	.....	857	.....	.....	478	70,352	3,004	306,945	1155
1,363	.....	130	.....	.....	.....	2,255	51	34,009	1156
1,504	.....	556	.....	80,000	30,634	300,000	84,080	1,683,502	1157
2,455	.....	147	.....	1,500	6,454	21,153	4,373	138,626	1158
.....	9,080	867	.....	119,500	3,316	152,045	41,597	907,271	1159
502	.....	1,312	.....	.....	.....	220,759	12,599	952,773	1160
288	.....	306	.....	44,000	1,191	45,390	20,500	365,997	1161
3,079	.....	3,419	.....	161,200	2,338	198,819	12,712	1,257,389	1162
2,310	.....	650	.....	19,500	70	67,456	11,894	319,974	1163
417	.....	249	.....	50,500	13,277	37,136	36,604	437,655	1164
6,685	.....	567	.....	9,000	143	29,606	2,587	164,154	1165
4,380	.....	1,725	.....	25,000	2,340	65,858	10,375	479,669	1166
3,039	.....	2,002	.....	71,000	369	95,261	1,841	583,030	1167
$438,756	$212,985	$183,182	$563,238	$8,128,869	$1,061,748	$19,654,034	$2,569,717	$117,940,811	
.....	.....	$300	.....	.....	.....	$18,977	$444	$102,611	1168
.....	.....	217	.....	.....	$6	27,872	426	150,003	1169
.....	.....	73	$1,000	.....	.....	82,926	4	388,995	1170
.....	.....	79	.....	.....	.....	18,356	244	96,793	1171
.....	.....	351	.....	.....	.....	58,141	4,589	313,062	1172
$2,331	$800	326	.....	.....	449	117,877	5,007	539,734	1173
.....	.....	160	.....	.....	.....	35,251	498	175,217	1174
.....	.....	70	500	.....	188	6,608	220	68,352	1175
$2,331	$800	$1,576	$1,500	.....	$643	$366,008	$11,432	$1,834,767	

TABLE 4—SHARES,

	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								
1131	Kearny Heights	5,093	578					45	17
1132	Midland	2,588	285						
1133	Mutual Benefit	4,058	395					181	21
1134	Parkway	2,479	374					84	7
1135	Schuyler	1,188	152					53	10
1136	Vim	3,007	305					149	23
1137	West Hudson	5,559	617					144	18
1138	Bergenwood	3,650	318						
1139	North Bergen	4,262	472					35	3
1140	Victory	4,612	553					2	1
1141	Woodcliff on Hudson	4,047	425						
1142	Secaucus	3,297	363					115	25
1143	Bergenline	7,211	714					227	20
1144	Community	4,023	272					83	7
1145	Conservative	7,414	887						
1146	Courtlandt	8,107	795					147	20
1147	Dispatch	6,043	551						
1148	Eldorado	2,506	231						
1149	Greater City	6,109	422					63	7
1150	Hamilton	12,310	670						
1151	Herald	1,087	113						
1152	Highpoint	3,633	360						
1153	North River	2,607	220						
1154	Palisade	26,653	2,541						
1155	Sentinel	3,330	307						
1156	Signet	1,110	115						
1157	Town of Union	16,518	1,713						
1158	Tyler Park	1,625	203						
1159	Weehawken	7,864	895						
1160	West Hoboken	9,859	971					110	18
1161	West Shore	4,271	482					15	2
1162	Fidelity	11,975	1,088					494	51
1163	Bluestone	3,338	298						
1164	Kismet	4,298	323					99	15
1165	New City	1,581	145						
1166	Reliant	5,121	653					6	1
1167	West New York	5,426	581						
	Totals	1,178,478	107,800	3,573	400	107	107	44,013	5,154
	Hunterdon County								
1168	Bloomsbury	1,493	217	30	2				
1169	Clinton Town	2,067	268						
1170	Flemington	4,118	285						
1171	Frenchtown	1,298	137						
1172	High Bridge	6,265	295					264	42
1173	Centennial	5,860	551						
1174	Milford	2,045	227						
1175	Whitehouse	1,339	153	4	1			49	26
	Totals	24,485	2,133	34	3			313	68

MEMBERSHIP 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	
5,138	96	499	S.	$1.00 m.	$240	6	$3.50 a	$1.00 a	1131
2,588	59	226	S.	1.00 m.	200	6	3.00 a	1.00 a	1132
4,239	117	299	S.	1.00 m.	240	6	4.00 a	4.00 a	1133
2,563	42	339	S.	1.00 m.	240	6	4.00 a	.....	1134
1,241	40	122	S.	1.00 m.	200	6	3.00 a	.....	1135
3,156	78	250	S.	1.00 m.	200	6	.04 b	.04 b	1136
5,703	187	448	S.	1.00 m.	240	5 & 6	3.00 a	.....	1137
3,650	71	247	S.	1.00 m.	200	4½ & 6	25 b	.....	1138
4,297	141	384	S.	1.00 m.	100 & 200	6	.....	.....	1139
4,614	129	425	S.	1.00 m.	200	6	.05 & .10 b	.....	1140
4,047	68	357	S.	1.00 m.	200	4½ & 6	.25 b	.....	1141
3,412	62	326	S.	1.00 m.	200	6	.05½ b	.....	1142
7,438	188	546	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	1143
4,106	80	199	S.	.70 m.	200	6	4.00 a	4.00 a	1144
7,414	109	778	S.	1.00 m.	200	4½ & 6	3.00 a & .25 b	1.00 a	1145
8,254	235	580	S.	1.00 m.	200	6	.....	.....	1146
6,043	113	438	S.	1.00 m.	200	6	.25 b	.25 b	1147
2,506	33	198	S.	1.00 m.	200	6	.12½ b	.12½ b	1148
6,172	104	325	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	1149
12,310	202	468	S.	1.00 m.	200	4½ & 6	.25 b	.02 b	1150
1,087	23	90	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	1151
3,633	88	272	S.	1.00 & 2.00 m.	200	4½ & 6	.25 b	.....	1152
2,007	46	174	S.	1.00 m.	200	4½ & 6	.25 b	.....	1153
20,653	586	1,955	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	1154
3,330	98	209	S.	1.00 m.	200	6	.12½ b	.....	1155
1,110	15	100	S.	1.00 m.	200	6	12½ b	.....	1156
16,518	331	1,382	S.	1.00 m.	200	4½ & 6	.25 b	.....	1157
1,625	47	156	S.	1.00 m.	200	6	.12½ b	.....	1158
7,864	172	723	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	1159
9,969	181	808	S.	1.00 m.	200	4½ & 6	.25 b	.....	1160
4,286	92	392	S.	1.00 m.	200	6	3.00 a & .12½ b	.....	1161
12,469	323	816	S.	1.00 m.	200	6	.....	.....	1162
3,233	77	221	S.	1.00 m.	200	4½ & 6	.25 b	.....	1163
4,397	79	259	S.	1.00 m.	200	6	3.00 a	.....	1164
1,581	41	104	S.	1.00 m.	200	6	3.00 a	.....	1165
5,127	115	539	S.	1.00 & 2.00 m.	200	6	.12½ b	.12½ b	1166
5,426	163	418	S.	.25 w.	200	5 & 6	.11 b	.....	1167
1,226,171	24,274	89,187							
1,523	51	168	S.	$1.00 m.	$200	6	$4.00 a	$2.00 a	1168
2,067	80	188	S.	1.00 m.	200	6	2.00 a	2.00 a	1169
4,118	115	170	S.	1.00 m.	200	6	.....	.....	1170
1,298	46	91	S.	1.00 m.	200	6	.....	.....	1171
6,529	111	226	S.	.50 m.	100	6	.....	.....	1172
5,860	235	316	S.	1.00 m.	200	6	2.50 a	1.00 a	1173
2,045	49	178	S.	1.00 m.	200	6	.05 b	.05 b	1174
1,392	30	150	S.	1.00 m.	200	6	3.00 a	.....	1175
24,832	717	1,487							

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		
1176	Nottingham ..... Hamilton Square	Oct. 19, 1928	W. L. Briner, Jr.
1177	Citizens' ..... Hightstown	Dec. 13, 1900	John G. Scheible
1178	Hopewell ..... Hopewell	Feb. 19, 1914	Joseph B. Hill
1179	Garden ..... Lawrence Township	Jan. 24, 1920	Martin E. Carroll, Sr.
1180	Pennington ..... Pennington	July 25, 1912	Henry L. Laning
1181	Nassau ..... Princeton	Mar. 17, 1924	Henry G. Duffield
1182	Princeton ..... "	June 7, 1917	L. W. Grover
1183	Capitol ..... Trenton	Mar. 8, 1907	Frank J. Eppele
1184	Chambersburg ..... "	Oct. 21, 1921	William Reich
1185	Economia ..... "	Dec. 21, 1911	Joseph P. Bulakowski
1186	Greenwood ..... "	May 16, 1928	Robert B. Pidcock
1187	Loyal ..... "	Dec. 31, 1921	Benjamin M. Woodward
1188	Mutual ..... "	Nov. 16, 1908	Alfred K. Leuckel
1189	North Trenton ..... "	May 27, 1927	Stewart H. O'Donnell
1190	Old Borough ..... "	May 11, 1928	Milton F. Stevenson
1191	Prospect ..... "	Mar. 16, 1927	John S. Quimby
1192	Realtors ..... "	Feb. 10, 1922	Charles G. Teunon
1193	Roma ..... "	Sept. 20, 1920	L. Samuel Sica
1194	Sanhican ..... "	Oct. 18, 1923	Harry C. Hartpence
1195	Stacy ..... "	Dec. 2, 1920	Harry J. Urken
1196	St. George ..... "	Mar. 18, 1912	Arthur F. Wildblood
1197	Trent ..... "	Dec. 14, 1927	George L. Atkins
1198	United ..... "	Nov. 17, 1915	C. Richard Waller
1199	Wilbur ..... "	Feb. 2, 1923	Owen J. Prior
1200	White Horse ..... White Horse	Oct. 20, 1926	William C. Ehret
	Middlesex County		
1201	Avenel ..... Avenel	Nov. 1, 1921	Matthew T. Smith
1202	Blazing Star ..... Carteret	Jan. 20, 1923	Isidore M. Weiss
1203	Carteret ..... "	May 4, 1901	Edward J. Heil
1204	Roosevelt ..... "	June 29, 1914	William J. Lawlor
1205	Sound View ..... "	Dec. 11, 1924	Charles A. Conrad
1206	Tax Payers ..... "	Oct. 18, 1927	Thomas J. Mulvihill
1207	Cranbury ..... Cranbury	Oct. 20, 1921	Dominicus C. Mershon
1208	Dunellen ..... Dunellen	April 11, 1887	William E. Terry
1209	Home ..... "	Mar. 13, 1909	Augustus F. Todd
1210	Fairfield ..... Fords	Sept. 6, 1919	John Egan
1211	Highland Park ..... Highland Park	Dec. 14, 1908	Alexander Merchant
1212	Raritan Valley ..... " "	Jan. 10, 1925	H. Richard Segoine
1213	Jamesburg Mutual ..... Jamesburg	Feb. 20, 1869	William C. Crosby
1214	Brainy Borough ..... Metuchen	Aug. 6, 1925	H. T. Smith
1215	Metuchen ..... "	Sept. 7, 1897	Milton C. Mook
1216	Evergreen ..... Middlesex Borough	May 21, 1925	George W. Harris
1217	Middlesex Borough ..... " "	Oct. 20, 1914	William G. Betsch
1218	Citizens' ..... Milltown	July 31, 1916	John B. Herbert
1219	Milltown ..... "	Feb. 9, 1910	Charles Bauries
1220	Assurance ..... New Brunswick	Jan. 28, 1925	Neale A. Reardon
1221	Business Men's ..... " "	Mar. 1, 1916	William H. Quackenboss
1222	College Town ..... " "	June 17, 1922	Joseph Lefkowits
1223	County Seat ..... " "	Jan. 9, 1924	Julius Kahn
1224	Freedom ..... " "	Jan. 15, 1925	Charles Forman
1225	Helpful ..... " "	April 25, 1925	Wade H. Johns

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Alvin W. Sykes	Lester E. Robbins	Hamilton Square, N. J.	1176
Theodore Backes	C. Stanley Stults	106 N. Main St., Hightstown, N. J.	1177
David L. Smith	Russell W. Holcombe	Hopewell, N. J.	1178
J. Albert Homan	Martin E. Carroll, Jr.	Box 193, Lawrenceville, N. J.	1179
Cassel R. Ruhlman	Alvin C. Stover	Pennington, N. J.	1180
William C. Vandewater	Edward A. Frohling	88 Nassau St., Princeton, N. J.	1181
Louis Gerber	Stanley S. Bergen	36 Princeton Ave., Princeton, N. J.	1182
Geraghty & Weelans	Frank Vliet	140 Academy St., Trenton, N. J.	1183
Henry M. Hartman	R. Harvey Hulse	84 Oak Lane, Trenton, N. J.	1184
B. Ciereszko	Henry S. Renk	1031 Lalor St., Trenton, N. J.	1185
Samuel D. Lenox	Fred W. Bradshaw	1137 Hamilton Ave., Trenton, N. J.	1186
Norman T. Rogers	Stewart H. O'Donnell	117 N. Montgomery St., Trenton, N. J.	1187
William Abbotts, Jr.	William B. Maddock	15 Whittier Ave., Trenton, N. J.	1188
Daniel A. Spair	Harold E. Cranmer	718 Polk Ave., Trenton, N. J.	1189
J. Conner French	John H. Renyo	110 Dayton St., Trenton, N. J.	1190
William N. Cooper	Gilbert S. Pedrick	Prospect St. & Pennington Ave., Trenton, N. J.	1191
William E. Blackman	R. Harvey Hulse	84 Oak Lane, Trenton, N. J.	1192
Daniel A. Spair	Joseph J. Felcone	274 Hamilton Ave., Trenton, N. J.	1193
Daniel A. Spair	George J. Bacso	1034 Chambers St., Trenton, N. J.	1194
I. Herbert Levy	Samuel Leopold	143 E. State St., Trenton, N. J.	1195
Joseph Lanigan	W. C. Matlack, Jr.	668 Rutherford Ave., Trenton, N. J.	1196
Frederic R. Brace	R. Harvey Hulse	84 Oak Lane, Trenton, N. J.	1197
Frederic R. Brace	Robert H. Gulliver	114 N. Montgomery St., Trenton, N. J.	1198
Herbert W. Backes	Edward B. Fletcher	190 Rosemont Ave., Trenton, N. J.	1199
Edward E. Reilly	Harry C. Errion	73 Locust Ave., White Horse, N. J.	1200
Wilton T. Applegate	A. George Heller	Avenel, N. J.	1201
Robert L. Brown	William J. Lawlor	45 Chrome Ave., Carteret, N. J.	1202
Francis A. Monaghan	Thomas Devereux	543 Roosevelt Ave., Carteret, N. J.	1203
Emil Stremlau	Russell L. Miles	Roosevelt Ave. & Hudson St., Carteret, N. J.	1204
Elmer E. Brown	Fred F. Simons	545 Roosevelt Ave., Carteret, N. J.	1205
Abraham D. Glass	Charles Vincse	331 Kirkland Place, Perth Amboy, N. J.	1206
Wilton T. Applegate	Arthur L. Burroughs	Cranbury, N. J.	1207
Dolliver & Feaster	George W. Day	316 Front St., Dunellen, N. J.	1208
Fred C. Gaskill	Charles A. Coriell	621 Washington Ave., Dunellen, N. J.	1209
L. Goldberger & P. E. Neilson	G. William Wood	Fords, N. J.	1210
R. E. & A. D. Watson	John W. Zimmermann	Citizens Bank Bldg., New Brunswick, N. J.	1211
Fred W. DeVoe	Edwin W. Eden	244 Benner St., Highland Park, N. J.	1212
John P. Kirkpatrick	C. M. Thorne	Jamesburg, N. J.	1213
A. S. Arnold	R. D. Renninger	48 Home St., Metuchen, N. J.	1214
H. A. Reynolds & G. W. Litterst	Alexander C. Litterst	Metuchen, N. J.	1215
R. P. F. Von Minden	Alden Wilmot	603 Washington Ave., Dunellen, N. J.	1216
John P. Cullen	L. V. Poulson	R-1 Bound Brook, N. J.	1217
Kearney Y. Kuhlthau	John H. Junker	127 S. Main St., Milltown, N. J.	1218
Fred W. De Voe	William R. Evans	37 Herbert Ave., Milltown, N. J.	1219
Charles M. Morris	Russell H. Morris	52 Paterson St., New Brunswick, N. J.	1220
John P. Kirkpatrick	Edward J. Cahill	390 George St., New Brunswick, N. J.	1221
Samuel D. Hoffman	Jacob Ratner	5 Elm Row, New Brunswick, N. J.	1222
Samuel G. Cohen	Charles W. Miller	120 Church St., New Brunswick, N. J.	1223
Hicks & Kuhlthau	George W. Wilmot, Jr.	51 Bayard St., New Brunswick, N. J.	1224
Paul Ewing	Frederick Yahnel	16 Richter Ave., Milltown, N. J.	1225

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Mercer County				
1176	Nottingham	Hamilton Square	$687	$688	$46,700
1177	Citizens'	Hightstown	7,294	10,000	870,440
1178	Hopewell	Hopewell	2,043	3,000	356,940
1179	Garden	Lawrence Township	8,361	1,600	284,590
1180	Pennington	Pennington	3,707	2,868	268,350
1181	Nassau	Princeton	2,171	2,100	637,400
1182	Princeton	"	45,887	19,187	1,574,000
1183	Capitol	Trenton	39,593	37,192	2,974,875
1184	Chambersburg	"	8,137	2,971	260,777
1185	Economia	"	.....	825	375,900
1186	Greenwood	"	418	925	32,100
1187	Loyal	"	6,437	.....	417,800
1188	Mutual	"	10,641	7,005	1,234,495
1189	North Trenton	"	1,499	1,000	177,200
1190	Old Borough	"	921	8,086	126,850
1191	Prospect	"	6,292	1,810	109,500
1192	Realtors	"	1,139	3,554	216,480
1193	Roma	"	351	.....	470,800
1194	Sanhican	"	3,098	1,467	89,700
1195	Stacy	"	20,565	1,778	533,250
1196	St. George	"	26,274	7,227	533,050
1197	Trent	"	945	391	57,800
1198	United	"	43,250	3,250	1,815,729
1199	Wilbur	"	54,919	3,091	325,200
1200	White Horse	White Horse	743	600	94,900
	Totals		$295,372	$120,615	$13,884,826
	Middlesex County				
1201	Avenel	Avenel	$1,050	$1,769	$55,700
1202	Blazing Star	Carteret	1,203	1,500	234,600
1203	Carteret	"	10,853	5,400	874,800
1204	Roosevelt	"	206	3,966	357,392
1205	Sound View	"	647	453	150,250
1206	Tax Payers	"	351	364	65,500
1207	Cranbury	Cranbury	6,910	3,503	410,000
1208	Dunellen	Dunellen	2,027	8,000	657,900
1209	Home	"	5,125	5,061	412,900
1210	Fairfield	Fords	3,407	.....	484,200
1211	Highland Park	Highland Park	3,202	7,056	745,700
1212	Raritan Valley	" "	999	3,687	363,700
1213	Jamesburg Mutual	Jamesburg	7,315	108	1,127,100
1214	Brainy Borough	Metuchen	2,019	5,201	192,300
1215	Metuchen	"	20,293	9,200	1,167,800
1216	Evergreen	Middlesex Borough	6,761	10,994	160,300
1217	Middlesex Borough	" "	9,619	.....	685,750
1218	Citizens'	Milltown	9,309	4,804	568,150
1219	Milltown	"	4,569	8,676	907,800
1220	Assurance	New Brunswick	169	637	156,400
1221	Business Men's	" "	3,123	.....	998,650
1222	College Town	" "	607	4,374	459,550
1223	County Seat	" "	1,113	1,020	186,500
1224	Freedom	" "	344	717	155,350
1225	Helpful	" "	468	650	87,900

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$940	.....	$55	.....	$49,070	1176
.....	68,645	$15,666	12,878	$4,510	989,433	1177
.....	18,867	.....	1,854	100	382,804	1178
.....	6,666	46,931	7,675	857	356,680	1179
.....	5,719	6,578	8,070	7,690	302,982	1180
.....	.....	.....	9,714	.....	651,385	1181
$47,021	.....	142,309	38,541	1,890	1,868,835	1182
84,500	154,615	482,501	58,592	31,861	3,863,729	1183
.....	22,432	29,608	6,934	40,528	371,387	1184
59,600	14,440	66,030	11,586	1,917	530,298	1185
.....	1,675	9,060	1,126	1,160	46,464	1186
.....	26,963	71,496	20,022	2,100	544,818	1187
.....	74,617	108,154	43,671	792	1,479,375	1188
.....	5,199	15,087	14,256	146	214,387	1189
14,200	13,039	.....	1,050	167	164,313	1190
.....	6,570	7,393	2,099	77	133,741	1191
.....	30,472	6,202	6,012	1,432	265,291	1192
.....	35,072	58,911	10,335	2,128	577,597	1193
.....	6,880	11,037	5,448	166	117,766	1194
2,400	79,956	118,710	34,006	1,293	791,958	1195
13,200	18,930	60,791	11,207	3,003	673,682	1196
.....	4,250	.....	1,056	59	64,501	1197
.....	72,415	247,345	22,618	8,119	2,212,726	1198
.....	15,670	23,598	6,869	25,432	454,779	1199
.....	4,055	8,272	3,527	549	112,646	1200
$220,921	$688,087	$1,535,679	$339,201	$135,946	$17,220,647	
.....	.....	$4,033	$3,683	$59	$66,294	1201
.....	$4,950	.....	16,569	774	259,596	1202
.....	31,050	29,678	25,526	2,288	979,595	1203
.....	5,625	.....	3,550	583	371,322	1204
.....	3,380	16,391	5,721	582	177,424	1205
.....	2,270	.....	1,908	113	70,506	1206
.....	15,825	25,782	14,701	100	476,821	1207
.....	16,065	18,503	10,953	3,695	717,143	1208
.....	5,130	4,177	10,822	.....	443,215	1209
.....	800	33,065	45,944	352	567,768	1210
.....	.....	51,302	14,662	1,128	823,050	1211
.....	16,100	6,623	6,659	16,944	414,712	1212
.....	25,650	141,255	53,950	2,812	1,358,190	1213
.....	2,400	22,029	11,740	263	235,952	1214
.....	.....	89,906	40,957	7,859	1,336,015	1215
.....	.....	.....	5,382	166	183,603	1216
7,675	1,250	51,119	25,645	586	781,644	1217
1,500	5,175	20,704	15,403	784	625,829	1218
13,700	11,485	41,427	11,094	1,585	1,000,336	1219
.....	2,200	25,164	5,251	250	190,071	1220
.....	25,176	19,434	13,765	618	1,060,766	1221
.....	32,105	115,596	8,362	925	621,519	1222
.....	13,075	25,693	4,171	543	232,115	1223
.....	2,625	20,574	4,786	85	184,481	1224
8,000	165	15,755	4,358	800	118,096	1225

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					
1176	Nottingham	Hamilton Square	$43,014	.....	.....	.....
1177	Citizens'	Hightstown	713,451	.....	.....	.....
1178	Hopewell	Hopewell	285,230	.....	.....	$800
1179	Garden	Lawrence Township	229,166	$8,240	.....	5,400
1180	Pennington	Pennington	235,292	.....	.....	.....
1181	Nassau	Princeton	520,662	.....	.....	.....
1182	Princeton	"	1,029,918	.....	.....	105,800
1183	Capitol	Trenton	2,190,111	16,366	.....	672,400
1184	Chambersburg	"	274,963	.....	.....	4,000
1185	Economia	"	341,394	.....	.....	.....
1186	Greenwood	"	35,901	.....	.....	800
1187	Loyal	"	380,127	.....	.....	9,700
1188	Mutual	"	956,637	.....	.....	113,000
1189	North Trenton	"	153,107	.....	.....	16,100
1190	Old Borough	"	132,771	.....	.....	7,400
1191	Prospect	"	113,916	.....	.....	2,400
1192	Realtors	"	183,012	.....	.....	7,200
1193	Roma	"	355,961	.....	.....	96,300
1194	Sanhican	"	84,972	.....	.....	4,800
1195	Stacy	"	310,468	.....	.....	12,000
1196	St. George	"	404,203	12,600	.....	76,100
1197	Trent	"	49,863	.....	.....	.....
1198	United	"	1,370,661	.....	.....	145,700
1199	Wilbur	"	367,875	.....	.....	.....
1200	White Horse	White Horse	90,303	.....	.....	7,600
	Totals		$11,052,978	$37,206	.....	$1,287,500
	Middlesex County					
1201	Avenel	Avenel	$31,618	.....	.....	$1,050
1202	Blazing Star	Carteret	168,543	.....	.....	8,000
1203	Carteret	"	585,858	.....	.....	194,000
1204	Roosevelt	"	265,051	.....	.....	.....
1205	Sound View	"	118,299	.....	.....	16,000
1206	Tax Payers	"	53,466	.....	.....	600
1207	Cranbury	Cranbury	346,752	.....	.....	24,900
1208	Dunellen	Dunellen	468,306	.....	.....	.....
1209	Home	"	283,080	.....	.....	.....
1210	Fairfield	Fords	401,020	.....	.....	35,000
1211	Highland Park	Highland Park	543,672	.....	.....	42,000
1212	Raritan Valley	" "	322,443	.....	.....	8,000
1213	Jamesburg Mutual	Jamesburg	913,440	.....	.....	.....
1214	Brainy Borough	Metuchen	182,069	.....	.....	.....
1215	Metuchen	"	708,960	.....	.....	219,000
1216	Evergreen	Middlesex Borough	138,708	.....	.....	.....
1217	Middlesex Borough	" "	571,548	.....	.....	.....
1218	Citizens'	Milltown	426,153	.....	.....	.....
1219	Milltown	"	603,213	$8,500	.....	160,100
1220	Assurance	New Brunswick	137,127	.....	.....	.....
1221	Business Men's	" "	763,466	.....	.....	.....
1222	College Town	" "	429,720	.....	.....	4,050
1223	County Seat	" "	168,834	.....	.....	.....
1224	Freedom	" "	131,214	.....	.....	4,000
1225	Helpful	" "	89,979	.....	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

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	
$75	.....	$612	.....	.....	.....	$5,240	$129	$49,070	1176
1,624	.....	.....	.....	$64,550	.....	197,555	12,253	989,433	1177
.....	.....	134	.....	14,500	.....	80,873	1,267	382,804	1178
2,899	.....	392	.....	25,500	.....	78,913	6,170	356,680	1179
.....	$600	60	.....	.....	$74	65,647	1,309	302,982	1180
334	.....	934	.....	10,000	.....	117,688	1,767	651,385	1181
3,959	.....	3,323	.....	374,375	.....	328,849	22,611	1,868,835	1182
2,100	.....	3,477	.....	340,000	17,600	581,675	40,000	3,863,729	1183
251	.....	110	.....	.....	18	89,084	2,961	371,387	1184
.....	.....	1,098	.....	68,693	2,969	107,286	8,858	530,298	1185
885	.....	113	.....	5,000	.....	2,859	906	46,464	1186
17	.....	519	.....	30,000	59	111,200	13,196	544,818	1187
618	.....	4,301	.....	7,000	1,445	384,640	11,734	1,479,375	1188
.....	.....	369	.....	21,000	.....	20,983	2,828	214,387	1189
.....	.....	175	.....	7,000	5	16,196	766	164,313	1190
.....	.....	556	.....	.....	65	15,504	1,300	133,741	1191
3,794	.....	105	.....	7,200	36	62,470	1,474	265,291	1192
133	.....	257	.....	25,000	274	88,624	11,048	577,597	1193
.....	.....	114	.....	6,500	10	19,750	1,620	117,766	1194
1,345	.....	345	.....	81,607	4,757	105,000	76,436	791,958	1195
275	.....	1,208	.....	75,000	.....	96,795	7,501	673,682	1196
.....	.....	825	.....	7,600	38	6,051	124	64,501	1197
.....	.....	722	.....	150,000	18,624	477,125	49,894	2,212,726	1198
1,740	.....	459	.....	.....	.....	82,338	2,367	454,779	1199
526	.....	279	.....	1,100	37	11,958	843	112,646	1200
$20,575	$600	$20,487	.....	$1,321,625	$46,011	$3,154,303	$279,362	$17,220,647	
$21,916	.....	$7	.....	$500	.....	$9,930	$1,273	$66,294	1201
2,261	.....	283	.....	32,000	.....	42,859	5,650	259,596	1202
40	.....	546	.....	35,000	$3	158,590	5,558	979,595	1203
45	.....	18	.....	31,400	25	70,554	4,229	371,322	1204
.....	.....	30	.....	14,000	1,069	25,834	2,192	177,424	1205
925	.....	55	.....	6,000	80	8,232	1,148	70,506	1206
.....	.....	838	.....	.....	1,340	101,181	1,810	476,821	1207
.....	.....	426	.....	104,600	1,637	135,448	6,726	717,143	1208
.....	.....	152	.....	83,200	.....	74,396	2,387	443,215	1209
.....	.....	324	.....	26,500	12,424	86,558	5,942	567,768	1210
.....	.....	204	.....	80,000	.....	151,854	5,320	823,050	1211
489	.....	419	.....	18,000	391	62,422	2,548	414,712	1212
.....	$61,300	1,058	.....	115,400	3,032	248,957	15,003	1,358,190	1213
5,051	.....	324	.....	.....	75	45,912	2,521	235,952	1214
.....	.....	7,107	.....	60,000	117,479	211,409	12,060	1,336,015	1215
.....	.....	70	.....	.....	.....	44,124	701	183,603	1216
34	.....	196	.....	.....	.....	203,846	6,020	781,644	1217
5,434	.....	940	.....	72,400	.....	114,272	6,630	625,829	1218
367	5,800	939	.....	31,500	501	178,368	11,048	1,000,336	1219
.....	.....	165	.....	18,000	.....	32,261	2,518	190,071	1220
233	.....	468	.....	52,000	.....	241,342	3,257	1,060,766	1221
11,237	.....	184	.....	37,500	4,305	114,523	20,000	621,519	1222
.....	.....	180	.....	22,500	113	32,847	7,641	232,115	1223
.....	.....	96	.....	20,400	11	25,975	2,785	184,481	1224
55	.....	95	.....	8,000	.....	13,081	6,886	118,096	1225

TABLE 4—SHARES.

	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								
1176	Nottingham	1,371	204	.....	.....	.....	.....	.....	.....
1177	Citizens'	9,643	693	.....	.....	.....	.....	.....	.....
1178	Hopewell	4,754	407	.....	.....	.....	.....	4	2
1179	Garden	2,944	326	103	12	.....	.....	27	10
1180	Pennington	3,400	368	.....	.....	.....	.....	.....	.....
1181	Nassau	10,895	549	.....	.....	.....	.....	.....	.....
1182	Princeton	15,733	1,350	.....	.....	.....	.....	529	42
1183	Capitol	35,472	2,846	167	34	.....	.....	3,362	493
1184	Chambersburg	3,421	313	.....	.....	.....	.....	20	6
1185	Economia	4,769	565	.....	.....	.....	.....	.....	.....
1186	Greenwood	1,203	184	.....	.....	.....	.....	4	2
1187	Loyal	5,183	488	.....	.....	.....	.....	48	13
1188	Mutual	15,220	1,209	.....	.....	.....	.....	565	59
1189	North Trenton	3,385	388	.....	.....	.....	.....	80	13
1190	Old Borough	3,671	354	.....	.....	.....	.....	37	7
1191	Prospect	2,690	239	.....	.....	.....	.....	12	3
1192	Realtors	2,664	199	.....	.....	.....	.....	36	5
1193	Roma	5,756	597	.....	.....	.....	.....	481	47
1194	Sanhican	1,464	156	.....	.....	.....	.....	24	4
1195	Stacy	6,219	418	.....	.....	.....	.....	60	3
1196	St. George	7,002	1,239	126	17	.....	.....	380	72
1197	Trent	1,465	118	.....	.....	.....	.....	.....	.....
1198	United	24,534	1,777	.....	.....	.....	.....	729	100
1199	Wilbur	6,075	430	.....	.....	.....	.....	.....	.....
1200	White Horse	2,483	249	.....	.....	.....	.....	38	4
	Totals	181,416	15,666	396	63	.....	.....	6,436	885
	Middlesex County								
1201	Avenel	420	42	.....	.....	.....	.....	5	2
1202	Blazing Star	2,310	222	.....	.....	.....	.....	40	3
1203	Carteret	8,472	811	.....	.....	.....	.....	970	128
1204	Roosevelt	3,844	368	.....	.....	.....	.....	.....	.....
1205	Sound View	1,989	199	.....	.....	.....	.....	80	11
1206	Tax Payers	1,200	119	.....	.....	.....	.....	3	2
1207	Cranbury	5,035	452	.....	.....	.....	.....	125	17
1208	Dunellen	6,456	610	.....	.....	.....	.....	.....	.....
1209	Home	4,379	464	.....	.....	.....	.....	.....	.....
1210	Fairfield	10,954	549	.....	.....	.....	.....	350	43
1211	Highland Park	7,982	531	.....	.....	.....	.....	210	20
1212	Raritan Valley	7,258	593	.....	.....	.....	.....	40	7
1213	Jamesburg Mutual	12,601	998	.....	.....	.....	.....	.....	.....
1214	Brainy Borough	2,660	206	.....	.....	.....	.....	.....	.....
1215	Metuchen	10,316	992	.....	.....	.....	.....	1,095	90
1216	Evergreen	2,483	204	.....	.....	.....	.....	.....	.....
1217	Middlesex Borough	7,798	548	.....	.....	.....	.....	.....	.....
1218	Citizens'	6,452	537	.....	.....	.....	.....	.....	.....
1219	Milltown	9,322	713	85	4	.....	.....	800	91
1220	Assurance	2,516	303	.....	.....	.....	.....	.....	.....
1221	Business Men's	9,927	779	.....	.....	.....	.....	.....	.....
1222	College Town	6,526	679	.....	.....	.....	.....	20	2
1223	County Seat	3,015	314	.....	.....	.....	.....	.....	.....
1224	Freedom	2,567	179	.....	.....	.....	.....	20	1
1225	Helpful	1,623	176	.....	.....	.....	.....	.....	.....

MEMBERSHIP 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	
1,371	27	177	S.	$1.00 m.	$200	6	$3.00 a	$1.00 a	1176
9,643	336	357	S.	1.00 m.	240	6	.....	.....	1177
4,758	155	254	S.	1.00 m.	200	6	1.00 a	1.00 a	1178
3,074	128	220	S.	.70 m.	200	6	3.00 a	3.00 a	1179
3,400	95	273	S.	1.00 m.	200	6	1.00 a	.....	1180
10,895	109	440	S.	1.00 m.	200	6	3.00 a	.....	1181
16,262	331	1,061	S.	1.00 m.	200	6	.05 b	.....	1182
39,001	1,147	2,226	S.	1.00 m.	200	6	.02½ b	.02½ b	1183
3,441	163	156	S.	1.00 m.	200	6	2.00 a	.....	1184
4,769	220	345	S.	1.00 m.	200	6	.02½ b	.02½ b	1185
1,207	16	170	S.	1.00 m.	200	6	.02½ b	.02½ b	1186
5,231	83	418	S.	1.00 m.	200	6	3.00 a	.....	1187
15,785	532	736	S.	.70 m.	200	6	.....	.....	1188
3,465	94	307	S.	1.00 m.	200	6	.02½ b	.02½ b	1189
3,708	104	257	S.	1.00 m.	200	6	2.00 a	.....	1190
2,702	51	191	S.	1.00 m.	200	6	2.00 a	.....	1191
2,700	104	100	S.	1.00 m.	200	6	.05 b	.05 b	1192
6,237	234	410	O.P.	.....	200	6	3.00 a & .02½ b	1.00a & .02½b	1193
1,488	53	107	S.	1.00 m.	200	6	3.00 a	.....	1194
6,279	168	253	S.	1.00 m.	200	6	2.00 a	.....	1195
7,508	264	1,064	S.	1.00 m.	200	6	.02½ b	1.00 a	1196
1,465	28	90	S.	1.00 m.	200	6	2.00 a	.....	1197
25,263	800	1,077	O.P.	.....	200	6	5.00 a	3.00 a	1198
6,075	112	318	S.	1.00 m.	200	6	2.00 a	.....	1199
2,521	46	207	S.	1.00 m.	200	6	3.00 a	.08⅓ b	1200
188,248	5,400	11,214							
425	14	30	S.	$1.00 m.	$200	6	$5.00 a	.....	1201
2,550	83	142	S.	1.00 m.	200	6	.05 b	.....	1202
9,442	339	600	S.	1.00 m.	200	6	.05 b	.$05 b	1203
3,844	114	254	O.P.	.....	100 & 200	6	3.00 a	3.00 a	1204
2,069	60	150	S.	1.00 m.	200	6	3.00 a	.....	1205
1,203	38	83	S.	1.00 m.	200	6	4.50 a	.....	1206
5,160	140	329	S.	1.00 m.	200	6	4.00 a	.....	1207
6,456	180	430	S.	1.00 m.	200	6	.05 b	.05 b	1208
4,379	173	291	S.	1.00 m.	200	6	.05 b	.05 b	1209
11,804	160	432	N.S.	1.00 m.	100	6	.17 b	.17 b	1210
8,192	187	364	S.	1.00 m.	200	6	3.00 a	.....	1211
7,298	121	479	S.	1.00 m.	200	6	3.00 a	.....	1212
12,601	405	593	S.	1.00 m.	200	6	3.00 a	.....	1213
2,660	43	163	S.	1.00 m.	200	6	6.00a	6.00 a	1214
11,411	341	741	S.	1.00 m.	200	6	4.00 a	.....	1215
2,483	50	154	S.	1.00 m.	200	6	10.00 a	.....	1216
7,798	218	330	S.	1.00 m.	200	6	3.50 a & .10 b	5.00 a & .10 b	1217
6,452	149	388	S.	1.00 m.	200	6	.05 b	.05 b	1218
10,207	231	577	S.	1.00 m.	200	6	.05 b	.05 b	1219
2,516	56	247	S.	1.00 m.	200	6	3.00 a	.....	1220
9,927	263	516	S.	1.00 m.	200	6	3.00 a	3.00 a	1221
6,546	129	552	S.	1.00 m.	200	6	3.00 a	.....	1222
3,015	92	222	S.	1.00 m.	200	6	3.00 a	.....	1223
2,587	38	142	S.	1.00 m.	200	6	3.00 a	.....	1224
1,623	26	150	S.	1.00 m.	200	6	3.00 a	.....	1225

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			
1226	Homestead	New Brunswick	April 15, 1886	Ellis N. Bedford
1227	International	" "	Feb. 5, 1916	Ernest Dever
1228	Magyar	" "	Aug. 17, 1922	James Szabo
1229	Middlesex County	" "	June 8, 1920	John J. Morrison
1230	New Brunswick	" "	July 11, 1912	Alvin A. Hastings
1231	Property Owners'	" "	April 14, 1924	Frank A. Connolly
1232	Provident	" "	June 7, 1894	O. O. Stillman
1233	Relief	" "	Dec. 12, 1923	John A. Smith
1234	Second Merchants	" "	Dec. 19, 1894	Walter Burns
1235	Second Peoples	" "	Feb. 21, 1891	Conrad W. Kuhlthau
1236	Security	" "	Feb. 25, 1889	Theodore Cohn
1237	Uniform	" "	Dec. 18, 1924	Benjamin W. Erickson
1238	University	" "	Aug. 27, 1924	James A. Morrison
1239	Welfare	" "	Mar. 12, 1920	Abraham Jelin
1240	West New Brunswick	" "	April 22, 1925	Charles E. Archbald
1241	Workingmen's	" "	Aug. 20, 1895	James J. McCloskey
1242	Young Men's	" "	June 15, 1909	John H. Conger
1243	New Market	New Market	April 16, 1912	Charles S. Day
1244	Sincerity	North Brunswick Township	Oct. 29, 1924	Isaac V. Williamson
1245	Citizens	Perth Amboy	Dec. 23, 1892	Ira R. Crouse
1246	East Jersey	" "	May 11, 1922	Sigmund Spitzer
1247	Homesite	" "	Mar 21, 1925	Ralph E. Seaman
1248	Modern	" "	June 3, 1901	Frank Dorsey
1249	North Amboy	" "	June 14, 1913	Matthew F. Urbanski
1250	Pacemaker	" "	July 1. 1926	David Landesman
1251	People's	" "	Feb. 10, 1914	Abel Hanson
1252	Perth Amboy	" "	June 18, 1910	Albert Leon
1253	Smith Street	" "	July 23, 1919	George F. Reynolds
1254	West Amboy	" "	April 16, 1924	Jens M. Sorensen
1255	Westminster	" "	May 9, 1925	Isador Greenspan
1256	Plainsboro	Plainsboro	July 12, 1921	Henry W. Jeffers
1257	Port Reading	Port Reading	May 25, 1910	William Brown
1258	Clara Barton	Raritan Township	April 17, 1926	William Gross
1259	Piscataway town	" "	Sept. 11, 1920	C. Parker Runyon
1260	Home Extension	Sayreville	Oct. 18, 1923	William J. Betzler
1261	Investors and Owners	South Amboy	June 18, 1920	J. Arthur Applegate
1262	Star	" "	Jan. 22, 1889	R. C. Stephenson
1263	South Plainfield	South Plainfield	Feb. 14, 1913	Robert K. Hamilton
1264	Providers	South River	Sept. 29, 1923	Robert F. Fountain
1265	Pulawski	" "	Nov. 6, 1916	Vincent F. Kaczorowski
1266	South River	" "	Feb. 29, 1892	Asher W. Bissett
1267	Colonia	Woodbridge	Jan. 14, 1921	John B. Tiffany
1268	Woodbridge	"	Mar. 29, 1910	Gustav Blaum

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Charles H. Runyon	William R. Lee	390 George St., New Brunswick, N. J.	1226
Jabez H. Helm	Russell H. Morris	52 Paterson St., New Brunswick, N. J.	1227
Edmund A. Hayes	James Kosa	203 Somerset St., New Brunswick, N. J.	1228
Fred W. De Voe	George W. Miller	120 Church St., New Brunswick, N. J.	1229
Freeman Woodbridge	Raymond E. Grymes	390 George St., New Brunswick, N. J.	1230
Philip M. Brenner	Arnold B. Rosenthal	5 Elm Row, New Brunswick, N. J.	1231
R. E. & A. D. Watson	Charles W. Pierce	381 George St., New Brunswick, N. J.	1232
C. Raymond Lyons	John M. Tegen	390 George St., New Brunswick, N. J.	1233
Frederick Weigel	Charles A. Schenck	195 Livingston Ave., New Brunswick, N. J.	1234
Jabez H. Helm	Charles E. Tindell	51 Bayard St., New Brunswick, N. J.	1235
W. E. Florance	W. G. Howell	390 George St., New Brunswick, N. J.	1236
George J. Plechner	Hans M. K. Hansen	390 George St., New Brunswick, N. J.	1237
Morris Roth	William W. Snedeker	245 Delevan St., New Brunswick, N. J.	1238
Samuel D. Hoffman	Harry S. Feller	41 Paterson St., New Brunswick, N. J.	1239
James J. Curran	Joseph G. Baier	705 Hamilton St., R. D. 6, New Bruns., N. J.	1240
John A. Lynch	George F. McCormick	50 College Ave., New Brunswick, N. J.	1241
R. E. and A. D. Watson	Louis A. Meseroll	352 George St., New Brunswick, N. J.	1242
R. P. F. Von Minden	Howell Day	New Market, N. J.	1243
Klemmer Kalteissen	William H. Koch	407 Lincoln Ave., New Brunswick, N. J.	1244
Thomas L. Hanson and others	Ralph F. Conard	236 High St., Perth Amboy, N. J.	1245
Henry K. Golenbock	Emanuel S. Stern	134 New Brunswick Ave., Perth Amboy, N. J.	1246
Jacob M. Klein	Howard Hardiman	515 P. A. Nat. Bk. Bldg., Perth Amboy, N. J.	1247
John E. Toolan	Robert Fullerton	281 McClellan St., Perth Amboy, N. J.	1248
Andrew J. Wight	Joseph Massopust	603 Amboy Ave., Perth Amboy, N. J.	1249
Jacob S. Karkus	Otto Schuster	147 Smith St., Perth Amboy, N. J.	1250
C. K. Seaman, Jr.	C. Douglas Fraser	214 Smith St., Perth Amboy, N. J.	1251
Leo Goldberger	Arnold J. Christensen	129 Paterson St., Perth Amboy, N. J.	1252
John E. Toolan	Albert L. Gardner	R. F. D. 1, Box 17-A, Perth Amboy, N. J.	1253
Peter Clausen	Fred P. Hansen	Perth Amboy, N. J.	1254
David T. Wilents	Morris Goldfarb	95 Lewis St., Perth Amboy, N. J.	1255
John V. B. Wicoff	Paul S. Smith	c/o First National Bank, Princeton, N. J.	1256
Thomas Brown	Edwin W. Casey	Port Reading, N. J.	1257
Esther Beckhoff	Martin J. O'Hara	Fords, N. J.	1258
Edmund A. Hayes	W. R. Drake	Stelton, N. J.	1259
Joseph T. Karcher	Frank P. Kolb	161 Main St., Sayreville, N. J.	1260
John P. McGuire	George A. Kress	312 Pine Ave., South Amboy, N. J.	1261
Leo J. Coakley	John J. Delaney	147 N. Broadway, South Amboy, N. J.	1262
McDonough & McDonough	Harry J. Manning	South Plainfield, N. J.	1263
J. Randolph Appleby, Jr.	Wilbur A. Bryan	South River, N. J.	1264
J. Randolph Appleby, Jr.	Martin S. Duschock	40 Main St., South River, N. J.	1265
George L. Burton	John R. Petrie	218 Main St., South River, N. J.	1266
Henry St. C. Lavin	Bancroft Livingston	P. O. Box 33, Colonia, N. J.	1267
J. H. Thayer Martin	Carl R. Chase	514 Tisdoll Place, Woodbridge, N. J.	1268

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				
1226	Homestead	New Brunswick	$11,613	$24,950	$1,226,200
1227	International	" "	212	1,500	235,100
1228	Magyar	" "	14,832	90,000	635,200
1229	Middlesex County	" "	11,569	121	450,350
1230	New Brunswick	" "	23,370	7,000	442,650
1231	Property Owners'	" "	4,414	5,257	493,100
1232	Provident	" "	2,583	11,330	635,500
1233	Relief	" "	.....	3,383	220,900
1234	Second Merchants	" "	49,275	8,675	577,400
1235	Second Peoples	" "	308	6,060	749,250
1236	Security	" "	11,160	18,507	1,247,250
1237	Uniform	" "	8,047	2,204	259,500
1238	University	" "	1,065	926	84,050
1239	Welfare	" "	1,930	.....	790,650
1240	West New Brunswick	" "	783	1,209	155,250
1241	Workingmen's	" "	2,377	13,844	578,900
1242	Young Men's	" "	2,051	7,000	550,400
1243	New Market	New Market	155	725	118,500
1244	Sincerity	North Brunswick Township	8,270	371	212,700
1245	Citizens	Perth Amboy	15,742	.....	3,324,500
1246	East Jersey	" "	3,048	.....	412,026
1247	Homesite	" "	412	1,402	90,500
1248	Modern	" "	15,070	.....	698,454
1249	North Amboy	" "	9,559	.....	1,106,250
1250	Pacemaker	" "	452	150	33,300
1251	People's	" "	3,855	711	468,300
1252	Perth Amboy	" "	21,595	2,593	998,600
1253	Smith Street	" "	436	.....	81,100
1254	West Amboy	" "	7,788	1,067	102,800
1255	Westminster	" "	6,420	1,807	281,020
1256	Plainsboro	Plainsboro	6,949	2,000	191,500
1257	Port Reading	Port Reading	838	4,017	369,800
1258	Clara Barton	Raritan Township	494	1,731	125,350
1259	Piscataway town	" "	1,422	.....	347,100
1260	Home Extension	Sayreville	10,620	1,000	212,050
1261	Investors and Owners	South Amboy	287	5,350	560,961
1262	Star	" "	156	.....	530,300
1263	South Plainfield	South Plainfield	1,066	890	101,700
1264	Providers	South River	26,337	9,300	715,700
1265	Pulawski	" "	655	3,861	317,500
1266	South River	" "	16,190	10,180	2,217,350
1267	Colonia	Woodbridge	3,378	1,537	144,200
1268	Woodbridge	"	1,709	4,000	400,800
	Totals		$410,181	$341,798	$35,160,203

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$20,600	$37,154	$63,497	$8,574	$1,392,588	1226
.....	1,900	21,758	7,553	5	268,028	1227
.....	25,715	22,194	5,372	510	793,823	1228
$60,774	3,750	63,719	4,315	606	595,204	1229
.....	2,800	3,122	4,547	636	484,125	1230
6,000	49,115	31,809	6,901	1,087	597,683	1231
.....	2,300	84,027	11,917	6,736	754,393	1232
.....	5,685	78,426	9,507	913	318,814	1233
.....	1,300	4,487	5,905	3,426	650,468	1234
.....	3,800	43,466	10,928	524	814,336	1235
.....	19,815	18,683	22,202	1,623	1,339,240	1236
.....	9,930	7,275	12,188	284	299,428	1237
.....	1,300	12,209	5,564	125	105,239	1238
.....	125,900	230,947	28,424	20,331	1,198,182	1239
4,400	.....	.....	2,427	1,401	165,470	1240
2,800	6,150	66,219	17,240	431	687,961	1241
.....	2,000	34,298	12,867	596	609,212	1242
.....	.....	.....	3,192	158	122,730	1243
.....	1,200	.....	3,497	267	226,305	1244
10,359	12,534	442,074	.....	108,100	3,913,309	1245
.....	37,125	92,731	48,008	8,119	601,057	1246
.....	1,200	14,424	5,339	366	113,643	1247
.....	489	207,586	7	3,610	925,216	1248
.....	13,559	151,297	32,223	600	1,313,488	1249
.....	250	9,098	3,419	75	46,744	1250
20,000	2,192	76,966	12,012	97	584,133	1251
.....	59,332	210,304	63,880	4,540	1,360,844	1252
.....	3,115	22,536	2,597	.....	109,784	1253
.....	2,500	19,910	3,103	19	137,187	1254
.....	15,865	96,216	51,034	564	452,926	1255
30,500	1,200	19,499	5,399	49	257,096	1256
.....	14,603	37,898	14,173	26,424	467,753	1257
.....	3,662	9,621	7,741	371	148,970	1258
.....	.....	116,668	30,664	2,107	497,961	1259
.....	3,460	.....	6,135	18,391	251,656	1260
.....	.....	14,833	12,689	3,172	597,292	1261
.....	.....	20,442	15,789	1,649	568,336	1262
.....	575	.....	2,284	346	106,861	1263
7,600	28,855	40,001	11,644	322	839,759	1264
6,700	10,100	40,683	8,316	531	388,346	1265
57,400	38,222	148,739	74,657	77,242	2,639,980	1266
.....	6,649	9,464	4,484	705	170,417	1267
.....	11,955	34,265	29,424	2,058	484,211	1268
$237,408	$773,203	$3,373,258	$1,048,626	$351,584	$41,696,261	

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
	Middlesex County—Continued					
1226	Homestead	New Brunswick	$1,101,346			
1227	International	" "	176,523			
1228	Magyar	" "	619,131			
1229	Middlesex County	" "	367,080			$34,400
1230	New Brunswick	" "	338,836			
1231	Property Owners'	" "	435,738			16,250
1232	Provident	" "	536,488			
1233	Relief	" "	227,535			
1234	Second Merchants	" "	503,220			
1235	Second Peoples	" "	579,430			
1236	Security	" "	926,980			
1237	Uniform	" "	227,412			
1238	University	" "	74,043			
1239	Welfare	" "	772,284			
1240	West New Brunswick	" "	129,700			2,000
1241	Workingmen's	" "	451,676			64,700
1242	Young Men's	" "	449,742			
1243	New Market	New Market	85,782			
1244	Sincerity	North Brunswick Township	180,318			
1245	Citizens	Perth Amboy	1,641,029			224,525
1246	East Jersey	" "	428,666			
1247	Homesite	" "	74,859			
1248	Modern	" "	500,030			97,843
1249	North Amboy	" "	659,224			414,650
1250	Pacemaker	" "	23,639			
1251	People's	" "	342,421			27,700
1252	Perth Amboy	" "	807,541			96,300
1253	Smith Street	" "	73,910			500
1254	West Amboy	" "	109,534			
1255	Westminster	" "	251,539			36,950
1256	Plainsboro	Plainsboro	193,623			
1257	Port Reading	Port Reading	350,730			
1258	Clara Barton	Raritan Township	95,278			5,000
1259	Piscatawaytown	" "	298,401			2,400
1260	Home Extension	Sayreville	203,127			
1261	Investors and Owners	South Amboy	433,982			11,400
1262	Star	" "	349,206			66,400
1263	South Plainfield	South Plainfield	73,614			2,000
1264	Providers	South River	663,546			
1265	Pulawski	" "	294,417			5,100
1266	South River	" "	1,821,764			
1267	Colonia	Woodbridge	98,271			
1268	Woodbridge	"	307,734			
	Totals		$27,131,888	$8,500		$1,824,818

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

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							
.....	.....	$1,223	.....	.....	.....	$231,628	$58,391	$1,392,588	1226
$32	.....	40	.....	$34,700	$7	53,547	3,179	268,028	1227
60	.....	494	.....	.....	.....	171,913	2,225	793,823	1228
7,542	.....	1,416	.....	62,000	7,787	94,871	20,108	595,204	1229
8	.....	833	.....	40,000	.....	102,168	2,280	484,125	1230
10,123	.....	903	.....	14,200	.....	113,417	7,052	597,683	1231
.....	.....	569	.....	51,500	50	145,439	20,347	754,393	1232
25	.....	178	.....	23,113	381	46,283	21,299	318,814	1233
.....	.....	210	.....	.....	.....	144,334	2,704	650,468	1234
.....	$1,800	290	.....	30,500	510	195,486	6,320	814,336	1235
.....	55,350	482	.....	73,000	.....	270,692	12,736	1,339,240	1236
6,754	.....	94	.....	7,000	.....	57,236	932	299,428	1237
154	.....	66	.....	13,000	.....	8,659	9,317	105,239	1238
3,278	.....	137	.....	85,000	37,503	208,922	91,058	1,198,182	1239
.....	.....	10	.....	8,000	420	22,655	2,685	165,470	1240
.....	.....	228	.....	64,500	39	80,072	26,746	687,961	1241
59	.....	1,024	.....	29,450	.....	122,636	6,301	609,212	1242
.....	.....	10	.....	13,600	159	22,742	437	122,730	1243
7	.....	726	.....	.....	5	43,994	1,255	226,305	1244
.....	.....	.....	.....	334,826	992,644	437,085	283,200	3,913,309	1245
3,296	.....	909	.....	20,500	.....	105,133	42,553	601,057	1246
1,342	.....	207	.....	14,650	6	15,529	7,050	113,643	1247
.....	.....	.....	.....	.....	22,870	134,861	169,612	925,216	1248
.....	.....	103	.....	48,000	20,275	145,037	26,199	1,313,488	1249
11,908	.....	20	.....	3,750	.....	4,964	2,463	46,744	1250
.....	.....	70	.....	94,496	1,778	80,238	37,430	584,133	1251
.....	.....	183	.....	135,576	23,627	206,261	91,356	1,360,844	1252
308	.....	.....	.....	7,900	2,835	18,273	6,058	109,784	1253
69	.....	.....	.....	6,000	100	17,540	3,944	137,187	1254
11,000	.....	277	.....	75,000	1,344	38,964	37,852	452,926	1255
1,663	.....	306	.....	.....	.....	51,610	9,894	257,096	1256
41	.....	240	.....	1,000	.....	111,374	4,368	467,753	1257
3,665	.....	585	.....	20,000	1,674	15,739	7,029	148,970	1258
.....	23,521	634	.....	47,000	16,918	79,301	29,786	497,961	1259
3	.....	454	.....	.....	35	47,137	900	251,656	1260
1,121	.....	1,018	.....	11,500	282	124,402	13,587	597,292	1261
1,267	87	238	.....	67,500	.....	83,133	505	568,336	1262
249	.....	42	$1,100	11,500	.....	17,746	610	106,861	1263
.....	.....	995	.....	.....	.....	169,206	6,012	839,759	1264
10	.....	320	.....	4,500	.....	74,421	9,578	388,346	1265
29,062	.....	2,713	27	243,000	300	519,177	23,937	2,639,980	1266
1,014	.....	96	.....	22,500	14,211	30,553	3,772	170,417	1267
6,313	.....	447	.....	22,450	54,207	84,163	8,897	484,211	1268
$148,460	$147,858	$33,914	$1,127	$2,610,111	$1,342,452	$7,183,316	$1,263,817	$41,696,261	

TABLE 4—SHARES,

	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								
1226	Homestead	8,293	883	.....	.....	.....	.....	.....	.....
1227	International	2,413	275	.....	.....	.....	.....	.....	.....
1228	Magyar	10,520	1,066	.....	.....	.....	.....	.....	.....
1229	Middlesex County	5,365	565	.....	.....	.....	.....	172	19
1230	New Brunswick	5,164	488	.....	.....	.....	.....	.....	.....
1231	Property Owners'	7,722	674	.....	.....	.....	.....	81	7
1232	Provident	7,740	730	.....	.....	.....	.....	.....	.....
1233	Relief	3,019	245	.....	.....	.....	.....	.....	.....
1234	Second Merchants	6,676	644	.....	.....	.....	.....	.....	.....
1235	Second Peoples	8,027	777	.....	.....	.....	.....	.....	.....
1236	Security	13,008	1,239	.....	.....	.....	.....	.....	.....
1237	Uniform	3,739	426	.....	.....	.....	.....	.....	.....
1238	University	1,136	129	.....	.....	.....	.....	.....	.....
1239	Welfare	9,857	764	.....	.....	.....	.....	.....	.....
1240	West New Brunswick	2,886	366	.....	.....	.....	.....	10	2
1241	Workingmen's	3,426	457	.....	.....	.....	.....	215	54
1242	Young Men's	6,303	700	.....	.....	.....	.....	.....	.....
1243	New Market	1,539	117	.....	.....	.....	.....	.....	.....
1244	Sincerity	3,183	389	.....	.....	.....	.....	.....	.....
1245	Citizens	73,745	4,691	.....	.....	.....	.....	2,245	316
1246	East Jersey	6,378	383	.....	.....	.....	.....	.....	.....
1247	Homesite	1,246	135	.....	.....	.....	.....	.....	.....
1248	Modern	23,556	1,240	.....	.....	.....	.....	1,411	100
1249	North Amboy	20,635	780	.....	.....	.....	.....	4,146	208
1250	Pacemaker	486	52	.....	.....	.....	.....	.....	.....
1251	People's	8,710	519	.....	.....	.....	.....	277	25
1252	Perth Amboy	13,456	596	.....	.....	.....	.....	481	59
1253	Smith Street	1,965	97	.....	.....	.....	.....	5	1
1254	West Amboy	2,492	156	.....	.....	.....	.....	.....	.....
1255	Westminster	4,959	223	.....	.....	.....	.....	184	19
1256	Plainsboro	2,286	205	.....	.....	.....	.....	.....	.....
1257	Port Reading	4,718	411	.....	.....	.....	.....	.....	.....
1258	Clara Barton	2,079	158	.....	.....	.....	.....	25	4
1259	Piscataway town	4,194	604	.....	.....	.....	.....	12	2
1260	Home Extension	3,544	558	.....	.....	.....	.....	.....	.....
1261	Investors and Owners	7,416	1,043	.....	.....	.....	.....	57	6
1262	Star	4,940	459	.....	.....	.....	.....	332	44
1263	South Plainfield	1,257	145	.....	.....	.....	.....	10	1
1264	Providers	10,577	920	.....	.....	.....	.....	.....	.....
1265	Pulawski	4,337	534	.....	.....	.....	.....	25	2
1266	South River	25,565	1,424	.....	.....	.....	.....	.....	.....
1267	Colonia	1,482	154	.....	.....	.....	.....	.....	.....
1268	Woodbridge	4,516	368	.....	.....	.....	.....	.....	.....
	Totals	482,890	38,377	85	4	.....	.....	13,446	1,281

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
8,293	227	656	S.	$2.00 m.	$300	4	$.17 b	.....	1226
2,413	74	201	S.	1.00 m.	200	6	3.00 a	.....	1227
10,520	247	819	S.	1.00 m.	200	6	3.00 a	.....	1228
5,537	171	413	S.	1.00 m.	200	6	3.00 a	$1.50 a	1229
5,164	139	349	S.	1.00 m.	200	6	3.00 a	1.50 a	1230
7,803	172	509	S.	1.00 m.	200	6	3.00 a	.....	1231
7,740	144	586	S.	1.00 m.	200	6	3.00 a	.....	1232
3,019	45	200	S.	1.00 m.	200	6	3.00 a	.....	1233
6,676	178	466	S.	1.00 m.	200	6	3.00 a	3.00 a	1234
8,027	232	545	S.	1.00 m.	200	6	.08⅓ b	.08⅓ b	1235
13,008	295	944	S.	1.00 m.	200	6	.05 b	.05 b	1236
3,739	121	305	S.	1.00 m.	200	6	3.00 a	.....	1237
1,136	33	96	S.	1.00 m.	200	6	3.00 a	.....	1238
9,857	305	459	S.	1.00 m.	200	6	6.00 a	6.00 a	1239
2,896	78	290	O.P.	.....	200	6	3.00 a	.....	1240
3,641	197	314	S.	2.00 m.	300	5	3.00 a	3.00 a	1241
6,303	194	506	S.	1.00 m.	200	6	3.00 a	3.00 a	1242
1,539	43	74	S.	1.00 m.	200	6	.05 b	.05 b	1243
3,183	75	314	S.	1.00 m.	200	6	3.00 a	.....	1244
75,990	941	4,066	O.P.	.....	100	5½	.22 b	.....	1245
6,378	103	280	S.	1.00 m.	200	6	.16⅔ b	.....	1246
1,246	30	105	S.	1.00 m.	200	6	.16⅔ b	.16⅔ b	1247
24,967	239	1,101	O.P.	.....	100	6	.15 b	.15 b	1248
24,781	314	669	N.S.	1.00 m.	100	6	.02 b	.20 b	1249
486	11	41	S.	1.00 m.	200	6	.08⅓ b	.08⅓ b	1250
9,017	107	437	O.P.	.....	100	6	.20 b	.20 b	1251
13,937	301	354	O.P.	.....	200	6	.16 b	.16 b	1252
1,970	25	73	N.S.	.50 & 1.00 m.	100	6	.15 b	.15 b	1253
2,492	30	126	O.P.	.....	100	6	.16⅔ b	.16⅔ b	1254
5,143	43	199	S.	1.00 m.	200	6	.16⅔ b	.16⅔ b	1255
2,286	48	157	S.	1.00 m.	200	6	3.00 a	.....	1256
4,718	276	135	S.	1.00 m.	200	6	5.00 a	.....	1257
2,104	39	123	S.	1.00 m.	200	6	.08⅓ b	.....	1258
4,206	151	455	S.	1.00 m.	200	6	.10 b	.10 b	1259
3,544	108	450	S.	1.00 m.	200	6	4.00 a	1.50 a	1260
7,473	203	846	S.	1.00 m.	200	6	5.00 a	.....	1261
5,272	175	328	S.	1.00 m.	200	6	3.00 a	3.00 a	1262
1,267	55	91	S.	1.00 m.	200	6	3.00 a	.....	1263
10,577	261	659	S.	1.00 m.	200	6	3.00 a	.....	1264
4,362	132	404	S.	1.00 m.	200	6	3.00 a	1.50 a	1265
25,565	493	931	S.	1.00 m.	200	6	3.00 a	1.50 a	1266
1,482	61	93	S.	1.00 m.	200	6	4.00 a	1.00 a	1267
4,516	158	210	S.	1.00 & 2.00 m.	200	6	5.00 a	.....	1268
496,421	10,924	28,738							

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			
1269	Allentown	Allentown	Mar. 17, 1920	James H. Graham
1270	Asbury Park	Asbury Park	Feb. 11, 1874	*William Leeds
1271	Bradley	" "	Oct. 28, 1922	Isaac Berger
1272	Home	" "	Jan. 5, 1910	George W. Pittenger
1273	Reserve	" "	May 5, 1927	Lee W. Berry
1274	Shore	" "	Oct. 30, 1919	Thomas H. Pratt
1275	Atlantic Highlands	Atlantic Highlands	Nov. 12, 1887	Lewis S. Sculthorp
1276	Shark River	Avon-by-the-Sea	Aug. 11, 1925	F. G. Angeny
1277	Belmar	Belmar	July 7, 1891	Willard J. Sterner
1278	Wall	"	Feb 10. 1928	William E. Hefter
1279	Jersey Coast	Bradley Beach	Mar. 24, 1924	Israel H. Gant
1280	Seaview	" "	July 11, 1927	Charles M. Jameson
1281	Eatontown and Oceanport	Eatontown	July 29, 1910	H. W. Conrow
1282	Englishtown	Englishtown	April 14, 1926	Henry W. Herbert
1283	Farmingdale	Farmingdale	June 9. 1916	Edward Imlay
1284	Freehold Mutual	Freehold	June 24, 1869	Peter F. Runyon
1285	Stability	"	May 3, 1923	Julius E. Dittmar
1286	Highlands	Highlands	July 6, 1909	William Fehlhaber
1287	Keansburg	Keansburg	July 2, 1912	Edward D. Compton
1288	Sage	Keyport	April 4, 1927	James Rollo
1289	Second Keyport	"	Nov. 18. 1880	Harvey S. Bedle
1290	Borough	Keyport & Matawan	Oct. 16, 1919	Charles H. Jewell
1291	Leonardo	Leonardo	May 14, 1928	George P. Williams
1292	Long Branch	Long Branch	Dec. 11, 1869	Bryant B. Newcomb
1293	Monmouth County	" "	Feb. 28, 1919	Martin McCue
1294	Proper	" "	Mar. 1, 1924	Frank Antonides
1295	Third Avenue	" "	Nov. 18, 1924	Samuel Rothstein
1296	Manasquan	Manasquan	May 6, 1874	Vincent T. Miller
1297	Mutual Aid	"	Dec. 20, 1923	Howard N. Folk
1298	Liberal	Matawan	Feb. 13, 1920	H. L. Zucker
1299	Matawan	"	May 21, 1907	William L. Van Brunt
1300	Neptune	Neptune Township	Nov. 20, 1915	Nathan J. Taylor
1301	Union Beach	Raritan Township	Feb. 11, 1924	George H. Jones
1302	Citizens	Red Bank	April 19, 1915	Frank McMahon
1303	Friends'	" "	April 15, 1926	William T. Jones
1304	Mainstay	" "	Sept. 29, 1923	Fred D. Wikoff
1305	Red Bank	" "	Mar. 22, 1887	Edwin R. Conover
1306	Sea Bright-Rumson	Sea Bright	Nov. 21, 1921	James P. Bruce
1307	Spring Lake	Spring Lake	April 3, 1923	Fred F. Schock
1308	Shadow Lawn	West Long Branch	Dec. 13, 1927	Harry G. Van Note
	Morris County			
1309	Boonton	Boonton	May 8, 1889	Edwin A. Fisher
1310	Homeric	"	June 27, 1923	William A. Phelan
1311	Ogden	"	June 12, 1923	Herbert S. Hitchcock
1312	Butler and Bloomingdale	Butler	Mar. 27, 1906	George J. Fritz
1313	Chatham	Chatham	Feb. 6, 1908	George S. Pollard
1314	Indian Rock	"	May 20. 1927	F. Dwight Budd
1315	Denville	Denville	May 14, 1928	C. Winfield Hall
1316	Dover	Dover	Oct. 19, 1887	William Otto
1317	Randolph	"	Mar. 14, 1923	John F. Shupe
1318	Lake Hopatcong	Landing	Aug. 6. 1925	Richard D. Voorhis

* Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
James S. Turp	Leon A. Nelson	Church St., Allentown, N. J.	1269
Durand, Ivins & Carton	Harry A. Watson	312 Main St., Asbury Park, N. J.	1270
Tumen & Tumen	Charles M. Baker	Interlaken, N. J.	1271
J. Otto Rhome	**Ada Morris	108 Emory St., Asbury Park, N. J.	1272
J. Everett Newman	James Forsyth	601 Mattison Ave., Asbury Park, N. J.	1273
Walter Taylor	H. Barker Fliege	West Corlies Ave., Neptune, N. J.	1274
Charles R. Snyder	Henry C. Van Note	33 First Ave., Atlantic Highlands, N. J.	1275
Samuel Y. Hampton	Ernest E. Messler	Avon-By-The-Sea, N. J.	1276
Arthur M. Birdsall	Neil H. Miller	704 Tenth Ave., Belmar, N. J.	1277
Arthur M. Birdsall	Lawrence D. Edwards	405 Philadelphia Boulevard, Sea Girt, N. J.	1278
Joseph R. Megill	Raymond F. Johnson	Bradley Beach, N. J.	1279
Henry K. Golenbock	Jessie Schnoll	419 Monmouth Ave., Bradley Beach, N. J.	1280
Howard S. Higginson	Benjamin Van Keuren	Eatontown, N. J.	1281
Harold McDermott	Norman Forman	Englishtown, N. J.	1282
H. H. Wainright	E. O. Murphy	Main St., Farmingdale, N. J.	1283
Joseph McDermott	Edgar I. Van Derveer	18 Court St., Freehold, N. J.	1284
Max Finegold	A. Rulon Applegate	19 West Main St., Freehold, N. J.	1285
George E. Jenkinson, Jr.	Harry N. Johnson	Bay Ave., Highlands, N. J.	1286
H. W. Roberts	Harold D. Willett	Church St., Keansburg, N. J.	1287
Ezra W. Karkus	George F. Keller	Cliffwood, N. J.	1288
	George W. Brown	Keyport, N. J.	1289
Ackerson & Van Buskirk	Horace S. Burrowes	Keyport, N. J.	1290
Irving W. Teeple	Charles M. Keefer	P. O. Box 173, Leonardo, N. J.	1291
Benjamin P. Morris	Helen S. Covert	Broadway, Long Branch, N. J.	1292
T. R. Bazley	E. E. Lecour	220 Broadway, Long Branch, N. J.	1293
Leo J. Warwick	Samuel B. Zartman	73 Oakwood Ave., Long Branch, N. J.	1294
Giordano, Golden & Hurley	George Jacobson	113 Oakhill Ave., Long Branch, N. J.	1295
Benjamin B. Pearce	Ralph D. Bush	129 Main St., Manasaquan, N. J.	1296
H. H. Wainright	H. P. Collins	Manasquan, N. J.	1297
J. R. Lefferts	F. R. Thompson	Matawan, N. J.	1298
J. R. Lefferts	William G. Bedle	Matawan, N. J.	1299
Richard W. Stout	Jacob G. Campbell	75 S. Main St., Asbury Park, N. J.	1300
Ackerson & Van Buskirk	George R. Ross	Cambridge Ave., Union Beach, N. J.	1301
Applegate, Stevens, Foster & Reussille	A. Alvin Whiting	c/o 2nd Nat. Bk. & Tr. Co., Red Bank, N. J.	1302
Quinn, Parsons & Doremus	E. N. McClees	448 E. Front St., Red Bank, N. J.	1303
Warren H. Smock	William V. Smith	Broad St., Red Bank, N. J.	1304
Howard S. Higginson	Louis S. Conover	12 Broad St., Red Bank, N. J.	1305
George E. Jenkinson, Jr.	Harry N. Johnson	Highlands, N. J.	1306
Gilbert H. Van Note	John H. Young	1303 Third Ave., Spring Lake, N. J.	1307
Edward F. Juska	Chester Bowman	West Long Branch, N. J.	1308
Nelson C. Doland	George W. Blanchard	409 Main St., Boonton, N. J.	1309
Eugene F. Hillery	Joseph F. Carey	502 Church St., Boonton, N. J.	1310
James V. Beam & Frank S. Kelley	Albert P. Smith	714 Main St., Boonton, N. J.	1311
W. L. McCue & F. H. McCue	Walter F. Smith	80 Belleview Ave., Butler, N. J.	1312
Lawrence Day	Charles E. Hay	10 Red Road, Chatham, N. J.	1313
Howard F. Kirk	Ralph D. Ward	73 West Lane, Short Hills, N. J.	1314
Francis S. Stickle	Samuel R. Van Orden, Jr.	Main St., Denville, N. J.	1315
U. G. Davenport	Lyman M. Smith	31 E. Backwell St., Dover, N. J.	1316
Samuel C. Meyerson	Edward F. Doyle	33 W. Backwell St., Dover, N. J.	1317
Samuel C. Meyerson	John C. Heallon	Landing, N. J.	1318

** Assistant Secretary.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION	ASSETS		
		Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Monmouth County			
1269	Allentown ..... Allentown	$1,879	$1,500	$380,700
1270	Asbury Park ..... Asbury Park	103,067	50,000	6,388,600
1271	Bradley ..... " "	8,896	4,112	585,800
1272	Home ..... " "	25,971	10,007	3,752,600
1273	Reserve ..... " "	14,288	2,500	284,175
1274	Shore ..... " "	28,196	.....	1,010,450
1275	Atlantic Highlands ..... Atlantic Highlands	16,897	.....	3,443,625
1276	Shark River ..... Avon-by-the-Sea	177	4,075	87,600
1277	Belmar ..... Belmar	30,621	12,519	1,657,850
1278	Wall ..... "	148	175	54,700
1279	Jersey Coast ..... Bradley Beach	3,119	3,000	317,750
1280	Seaview ..... " "	97	1,000	41,800
1281	Eatontown and Oceanport ..... Eatontown	486	1,778	222,300
1282	Englishtown ..... Englishtown	241	537	152,700
1283	Farmingdale ..... Farmingdale	766	7,200	768,300
1284	Freehold Mutual ..... Freehold	57,251	20,000	1,187,800
1285	Stability ..... "	14,145	2,500	745,000
1286	Highlands ..... Highlands	7,136	.....	312,575
1287	Keansburg ..... Keansburg	638	1,527	491,169
1288	Sage ..... Keyport	579	552	65,300
1289	Second Keyport ..... "	81,342	9,600	815,300
1290	Borough ..... Keyport & Matawan	1,111	22,962	431,077
1291	Leonardo ..... Leonardo	1,616	500	56,450
1292	Long Branch ..... Long Branch	18,055	8,000	2,243,250
1293	Monmouth County ..... " "	7,048	.....	1,020,800
1294	Proper ..... " "	2,003	2,221	295,050
1295	Third Avenue ..... " "	1,194	.....	454,700
1296	Manasquan ..... Manasquan	13,050	5,324	1,208,850
1297	Mutual Aid ..... "	1,448	4,912	388,700
1298	Liberal ..... Matawan	9,946	3,044	292,200
1299	Matawan ..... "	3,206	2,470	290,600
1300	Neptune ..... Neptune Township	7,185	.....	1,704,350
1301	Union Beach ..... Raritan Township	273	512	72,650
1302	Citizens ..... Red Bank	30,450	21,058	2,096,700
1303	Friends' ..... " "	1,674	.....	380,100
1304	Mainstay ..... " "	4,785	3,191	1,069,000
1305	Red Bank ..... " "	3,869	30,288	2,574,300
1306	Sea Bright-Rumson ..... Sea Bright	8,476	1,329	304,100
1307	Spring Lake ..... Spring Lake	243	4,919	654,150
1308	Shadow Lawn ..... West Long Branch	3,471	1,394	95,100
	Totals	$515,043	$244,706	$38,398,221
	Morris County			
1309	Boonton ..... Boonton	$3,653	$20,000	$1,084,475
1310	Homeric ..... "	5,702	2,000	256,800
1311	Ogden ..... "	14,033	2,447	395,800
1312	Butler and Bloomingdale ..... Butler	2,176	5,310	482,650
1313	Chatham ..... Chatham	3,112	4,000	618,700
1314	Indian Rock ..... "	4,093	2,636	141,379
1315	Denville ..... Denville	1,204	325	46,700
1316	Dover ..... Dover	31,537	.....	2,125,132
1317	Randolph ..... "	51,644	4,200	933,100
1318	Lake Hopatcong ..... Landing	894	634	164,800

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$3,000	$18,121	$39,992	$7,304	$883	$453,379	1269
327,700	303,200	482,781	170,025	44,720	7,870,093	1270
4,000	69,910	35,741	25,750	2,678	736,887	1271
.....	290,875	240,003	103,419	6,818	4,429,693	1272
.....	5,695	.....	3,832	.....	310,490	1273
30,750	26,310	190,457	42,751	1,418	1,330,332	1274
4,452	600	416,030	146,901	8,795	4,037,300	1275
2,200	4,610	.....	4,623	184	103,469	1276
.....	39,700	43,238	22,730	3,629	1,810,282	1277
.....	500	.....	527	604	56,654	1278
.....	24,946	15,126	11,302	1,046	376,289	1279
.....	3,450	5,043	6,138	.....	57,528	1280
.....	2,875	26,604	3,583	377	258,003	1281
.....	7,175	.....	3,847	20	164,520	1282
.....	.....	3,447	14,550	123	794,386	1283
71,700	.....	12,665	20,437	11,209	1,381,062	1284
3,891	.....	9,164	10,021	504	785,225	1285
.....	210	28,392	16,831	3,674	368,818	1286
.....	12,579	.....	15,481	406	521,800	1287
.....	440	.....	1,105	339	68,315	1288
.....	6,000	2,570	11,029	8,359	934,200	1289
.....	.....	58,730	8,137	4,447	526,464	1290
.....	3,668	.....	1,647	343	64,224	1291
18,000	79,958	195,143	37,413	9,893	2,609,712	1292
.....	.....	41,943	23,983	931	1,094,705	1293
.....	7,425	8,474	5,745	1,206	322,124	1294
7,000	15,485	21,173	14,374	6,104	520,030	1295
.....	60,635	14,116	46,889	2,759	1,351,623	1296
.....	12,100	27,913	15,504	410	450,987	1297
.....	500	10,348	4,526	127	320,691	1298
.....	2,200	9,301	4,768	798	313,343	1299
.....	42,579	304,476	84,513	19,755	2,162,858	1300
.....	.....	8,058	5,240	1,113	87,846	1301
.....	.....	50,410	56,460	3,902	2,258,980	1302
.....	10,648	10,652	8,616	741	412,431	1303
.....	12,300	14,897	20,896	1,948	1,127,017	1304
.....	17,800	101,199	42,940	74,820	2,845,216	1305
.....	1,710	10,689	13,775	889	340,968	1306
10,600	40,691	60,467	13,373	1,323	785,766	1307
.....	857	2,917	4,114	409	108,262	1308
$483,293	$1,125,752	$2,502,154	$1,055,099	$227,704	$44,551,972	
.....	$47,940	$65,379	$11,261	$4,877	$1,237,585	1309
.....	28,380	4,911	7,486	911	306,190	1310
.....	36,663	5,378	9,029	406	463,756	1311
.....	8,735	.....	5,403	739	505,013	1312
.....	11,022	8,224	2,074	100	647,232	1313
.....	1,535	.....	3,567	225	153,435	1314
.....	200	4,642	1,298	.....	54,369	1315
$4,000	40,977	171,349	53,049	15,346	2,441,390	1316
.....	37,360	29,078	6,402	6,268	1,068,052	1317
.....	8,205	.....	5,374	250	180,157	1318

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					
1269	Allentown	Allentown	$299,197	$2,376	.....	$49,700
1270	Asbury Park	Asbury Park	5,264,268	.....	.....	745,900
1271	Bradley	" "	397,884	.....	.....	.....
1272	Home	" "	3,018,072	.....	.....	.....
1273	Reserve	" "	202,313	45,600	.....	7,300
1274	Shore	" "	762,981	.....	.....	.....
1275	Atlantic Highlands	Atlantic Highlands	2,445,522	.....	.....	727,750
1276	Shark River	Avon-by-the-Sea	77,711	.....	.....	4,400
1277	Belmar	Belmar	1,203,363	.....	.....	.....
1278	Wall	"	45,259	.....	.....	.....
1279	Jersey Coast	Bradley Beach	264,957	.....	.....	39,800
1280	Seaview	" "	40,152	.....	.....	.....
1281	Eatontown and Oceanport	Eatontown	163,620	.....	.....	37,000
1282	Englishtown	Englishtown	119,562	.....	.....	16,600
1283	Farmingdale	Farmingdale	561,413	.....	.....	33,100
1284	Freehold Mutual	Freehold	967,692	.....	.....	.....
1285	Stability	"	608,058	.....	.....	.....
1286	Highlands	Highlands	199,524	.....	.....	75,900
1287	Keansburg	Keansburg	325,680	.....	.....	81,400
1288	Sage	Keyport	52,359	.....	.....	3,200
1289	Second Keyport	"	655,752	.....	.....	.....
1290	Borough	Keyport & Matawan	365,177	.....	.....	71,600
1291	Leonardo	Leonardo	51,659	.....	.....	5,400
1292	Long Branch	Long Branch	1,796,070	.....	.....	163,200
1293	Monmouth County	" "	751,992	.....	.....	1,000
1294	Proper	" "	246,591	.....	.....	2,700
1295	Third Avenue	" "	316,271	9,500	.....	42,100
1296	Manasquan	Manasquan	936,852	.....	.....	.....
1297	Mutual Aid	"	324,189	.....	.....	.....
1298	Liberal	Matawan	192,061	.....	.....	55,800
1299	Matawan	"	198,972	.....	.....	63,400
1300	Neptune	Neptune Township	1,120,732	.....	.....	281,850
1301	Union Beach	Raritan Township	62,472	.....	.....	.....
1302	Citizens	Red Bank	1,565,903	.....	.....	162,300
1303	Friends'	" "	290,826	.....	.....	2,600
1304	Mainstay	" "	864,894	.....	.....	.....
1305	Red Bank	" "	2,105,388	.....	.....	.....
1306	Sea Bright-Rumson	Sea Bright	215,868	.....	.....	50,700
1307	Spring Lake	Spring Lake	570,054	.....	.....	.....
1308	Shadow Lawn	West Long Branch	88,235	4,100	.....	.....
	Totals		$29,739,545	$61,576	.....	$2,724,700
	Morris County					
1309	Boonton	Boonton	$751,738	.....	.....	$382,000
1310	Homeric	"	218,502	.....	.....	29,575
1311	Ogden	"	346,077	.....	.....	12,000
1312	Butler and Bloomingdale	Butler	347,772	.....	.....	103,450
1313	Chatham	Chatham	488,320	.....	.....	14,000
1314	Indian Rock	"	108,426	.....	.....	10,800
1315	Denville	Denville	39,138	$3,045	.....	.....
1316	Dover	Dover	1,900,368	.....	.....	.....
1317	Randolph	"	845,346	.....	.....	.....
1318	Lake Hopatcong	Landing	138,084	.....	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

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	
.....	.....	$1,895	$1,500	$18,500	$85	$74,189	$5,937	$453,379	1269
$1,392	$791	12,172	.....	33,000	2,589	1,721,281	88,700	7,870,093	1270
16,656	.....	889	.....	2,900	146,275	138,670	33,613	736,887	1271
4,278	160,000	5,172	.....	238,325	6,529	930,551	66,766	4,429,693	1272
540	.....	1,212	.....	.....	.....	48,525	5,000	310,490	1273
55,936	.....	4,014	.....	185,821	58,486	244,117	18,977	1,330,332	1274
.....	.....	6,156	3,100	40,000	11,779	762,590	40,403	4,037,300	1275
139	.....	296	.....	.....	.....	20,485	438	103,469	1276
.....	116,600	401	.....	128,000	.....	357,084	4,834	1,810,282	1277
.....	.....	93	.....	6,000	.....	5,184	118	56,654	1278
.....	.....	583	.....	1,000	.....	69,174	775	376,289	1279
178	.....	30	.....	3,958	3,172	7,437	2,601	57,528	1280
12	.....	197	.....	7,100	500	46,913	2,661	258,003	1281
.....	.....	89	.....	4,000	.....	24,052	217	164,520	1282
50	.....	1,273	.....	24,705	155	170,039	3,651	794,386	1283
36	.....	485	.....	124,000	3,245	282,357	3,247	1,381,062	1284
165	.....	927	1,200	.....	.....	166,839	8,036	785,225	1285
1,824	7	347	1,147	22,600	420	64,849	2,200	368,818	1286
394	.....	1,287	3	15,250	6	94,969	2,811	521,800	1287
.....	.....	369	.....	4,200	.....	7,964	223	68,315	1288
.....	1,042	1,125	.....	62,908	1,457	207,868	4,048	934,200	1289
278	.....	2,126	1,100	9,000	1,503	68,166	7,514	526,464	1290
737	.....	391	.....	.....	.....	5,883	154	64,224	1291
.....	.....	5,972	.....	45,100	100	573,310	25,960	2,609,712	1292
.....	.....	545	.....	114,150	1,095	219,768	6,155	1,094,705	1293
.....	.....	1,418	.....	12,000	15	58,250	1,150	322,124	1294
3,345	.....	1,242	.....	54,250	2,600	81,134	9,588	520,030	1295
242	2,600	1,457	.....	103,095	.....	300,693	6,684	1,351,623	1296
.....	.....	758	.....	29,200	.....	94,465	2,375	450,987	1297
.....	.....	462	.....	19,500	.....	50,983	1,885	320,691	1298
.....	.....	724	.....	.....	1,217	47,412	1,618	313,343	1299
1,366	4,247	3,884	.....	184,874	8,052	516,323	41,530	2,162,858	1300
73	.....	185	342	4,000	170	19,595	1,009	87,846	1301
5	.....	7,190	.....	70,000	3,225	440,208	10,149	2,258,980	1302
4,007	.....	865	.....	18,300	34,887	54,367	6,579	412,431	1303
11,101	.....	1,625	.....	15,000	.....	224,165	10,232	1,127,017	1304
.....	.....	5,580	.....	.....	148,187	580,488	5,573	2,845,216	1305
752	.....	1,246	.....	.....	11	61,278	11,113	340,968	1306
622	.....	1,024	.....	29,400	.....	175,302	9,364	785,766	1307
20	.....	264	.....	.....	.....	14,856	787	108,262	1308
$104,148	$285,287	$75,970	$8,392	$1,630,136	$435,760	$9,031,783	$454,675	$44,551,972	
.....	.....	$1,249	.....	$12,500	$6,300	$72,805	$10,993	$1,237,585	1309
$3	.....	60	.....	.....	.....	56,284	1,766	306,190	1310
4	.....	2,369	.....	.....	.....	101,608	1,698	463,756	1311
.....	.....	.....	$2,800	13,000	.....	31,063	6,928	505,013	1312
10	.....	438	.....	13,000	238	129,074	2,152	647,232	1313
88	.....	215	9,000	5,500	.....	17,908	1,498	153,435	1314
173	.....	115	.....	5,600	56	4,725	1,517	54,369	1315
43	.....	1,701	532	.....	.....	525,680	12,766	2,441,390	1316
675	.....	346	6,700	.....	.....	211,380	3,606	1,068,052	1317
.....	.....	327	.....	13,500	.....	28,070	176	180,157	1318

TABLE 4—SHARES,

	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								
1269	Allentown	5,147	765	22	3	.....	.....	248	40
1270	Asbury Park	76,254	4,179	.....	.....	.....	.....	3,730	483
1271	Bradley	5,565	271	.....	.....	.....	.....	.....	.....
1272	Home	43,082	2,945	.....	.....	.....	.....	.....	.....
1273	Reserve	5,149	370	456	99	.....	.....	36	7
1274	Shore	10,482	712	.....	.....	.....	.....	.....	.....
1275	Atlantic Highlands	38,195	3,393	.....	.....	.....	.....	3,638	128
1276	Shark River	1,360	198	.....	.....	.....	.....	22	5
1277	Belmar	17,693	1,224	.....	.....	.....	.....	.....	.....
1278	Wall	1,693	127	.....	.....	.....	.....	.....	.....
1279	Jersey Coast	4,499	442	.....	.....	.....	.....	199	28
1280	Seaview	969	103	.....	.....	.....	.....	.....	.....
1281	Eatontown and Oceanport	2,367	178	.....	.....	.....	.....	185	31
1282	Englishtown	2,320	247	.....	.....	.....	.....	83	14
1283	Farmingdale	8,546	682	.....	.....	.....	.....	165	21
1284	Freehold Mutual	13,765	989	.....	.....	.....	.....	.....	.....
1285	Stability	10,095	1,375	.....	.....	.....	.....	.....	.....
1286	Highlands	3,007	406	.....	.....	.....	.....	379	92
1287	Keansburg	5,882	730	.....	.....	.....	.....	407	48
1288	Sage	2,055	174	.....	.....	.....	.....	16	6
1289	Second Keyport	8,946	1,251	.....	.....	.....	.....	.....	.....
1290	Borough	9,629	787	.....	.....	.....	.....	716	73
1291	Leonardo	1,700	232	.....	.....	.....	.....	27	9
1292	Long Branch	27,127	1,949	.....	.....	.....	.....	816	108
1293	Monmouth County	10,857	1,209	.....	.....	.....	.....	5	1
1294	Proper	4,589	525	.....	.....	.....	.....	13	3
1295	Third Avenue	5,829	546	95	24	.....	.....	210	29
1296	Manasquan	12,912	972	.....	.....	.....	.....	.....	.....
1297	Mutual Aid	4,703	332	.....	.....	.....	.....	.....	.....
1298	Liberal	3,387	324	.....	.....	.....	.....	279	10
1299	Matawan	3,357	409	.....	.....	.....	.....	317	31
1300	Neptune	18,085	1,655	.....	.....	.....	.....	1,409	263
1301	Union Beach	921	128	.....	.....	.....	.....	.....	.....
1302	Citizens	25,109	1,802	.....	.....	.....	.....	812	92
1303	Friends'	6,375	596	.....	.....	.....	.....	13	3
1304	Mainstay	14,957	848	.....	.....	.....	.....	.....	.....
1305	Red Bank	31,084	1,962	.....	.....	.....	.....	.....	.....
1306	Sea Bright-Rumson	3,157	350	.....	.....	.....	.....	254	47
1307	Spring Lake	9,115	509	.....	.....	.....	.....	.....	.....
1308	Shadow Lawn	2,235	334	41	24	.....	.....	.....	.....
	Totals	462,199	36,230	614	150	.....	.....	13,979	1,572
	Morris County								
1309	Boonton	7,359	540	.....	.....	.....	.....	1,528	182
1310	Homeric	3,257	339	.....	.....	.....	.....	147	26
1311	Ogden	5,103	378	.....	.....	.....	.....	60	14
1312	Butler and Bloomingdale	3,174	474	.....	.....	.....	.....	413	65
1313	Chatham	8,038	710	.....	.....	.....	.....	70	13
1314	Indian Rock	3,720	311	.....	.....	.....	.....	54	25
1315	Denville	1,140	150	29	1	.....	.....	.....	.....
1316	Dover	26,827	2,905	.....	.....	.....	.....	.....	.....
1317	Randolph	15,321	1,515	.....	.....	.....	.....	.....	.....
1318	Lake Hopatcong	3,005	352	.....	.....	.....	.....	.....	.....

MEMBERSHIP 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	
5,417	241	567	S.	$1.00 m.	$200	6	$3.00 a	.....	1269
79,984	1,372	3,290	S.	1.00 m.	200	6	5.00 a	$2.00 a	1270
5,565	132	139	S.	1.00 m.	200	6	6.00 a	2.00 a	1271
43,082	1,064	1,881	S.	1.00 m.	200	6	5.00 a	2.00 a	1272
5,641	83	393	S.	1.00 m.	200	6	5.00 a	2.00 a	1273
10,482	248	464	S.	1.00 m.	200	6	5.00 a	2.00 a	1274
41,833	1,880	1,641	S.	1.00 m.	200	6	5.00 a	.....	1275
1,382	36	167	S.	1.00 m.	200	6	5.00 a	2.00 a	1276
17,693	504	720	S.	1.00 m.	200	6	5.00 a	.....	1277
1,693	27	100	S.	.70 m.	200	6	4.00 a	1.00 a	1278
4,698	138	332	S.	1.00 m.	200	6	5.00 a	2.00 a	1279
969	30	73	S.	1.00 m.	200	6	5.00 a	2.00 a	1280
2,552	70	139	S.	1.00 m.	200	6	3.00 a	.....	1281
2,403	49	212	S.	1.00 m.	200	6	3.00 a	.....	1282
8,711	248	455	S.	1.00 m.	200	6	4.00 a	.....	1283
13,765	360	629	S.	1.00 m.	200	6	3.00 a	.....	1284
10,095	298	1,077	S.	1.00 m.	200	6	3.00 a	3.00 a	1285
3,386	187	311	S.	1.00 m.	200	6	6.00 a	2.00 a	1286
6,289	256	522	S.	1.00 m.	200	6	4.00 a	.....	1287
2,071	27	153	S.	.70 m.	200	6	4.00 a & .04¼ b	4. a & .04¼ b	1288
8,946	408	843	S.	1.00 m.	200	6	.....	.....	1289
10,345	195	665	S.	.50 & 1.00 m.	100	6	.04⅙ b	.04⅙ b	1290
1,727	60	181	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	1291
27,943	797	1,260	S.	1.00 m.	200	6	4.00 a	2.00 a	1292
10,862	302	908	S.	1.00 m.	200	6	4.00 a	.....	1293
4,602	91	437	S.	1.00 m.	200	6	5.00 a	5.00 a	1294
6,134	160	439	S.	1.00 m.	200	6	5.00 a	2.00 a	1295
12,912	394	578	S.	1.00 m.	200	6	3.00 a	.....	1296
4,703	104	228	S.	1.00 m.	200	6	3.00 a	.....	1297
3,666	97	237	S.	1.00 m.	200	6	.....	.....	1298
3,674	132	308	S.	1.00 m.	200	6	.....	.....	1299
19,494	694	1,224	S.	.70 m.	200	6	5.00 a	5.00 a	1300
921	67	61	S.	1.00 m.	200	6	6.00 a	6.00 a	1301
25,321	468	1,426	S.	1.00 m.	200	6	3.00 a	.....	1302
6,383	130	469	S.	1.00 m.	200	6	3.00 a	3.00 a	1303
14,957	211	637	S.	1.00 & 2.00 m.	200	6	3.00 a	.....	1304
31,084	573	1,389	S.	1.00 m.	200	6	3.00 a	3.00 a	1305
3,411	123	274	S.	1.00 m.	200	6	5.00 a	1.00 a	1306
9,115	173	336	S.	1.00 m.	200	6	5.00 a	.....	1307
2,276	40	318	S.	1.00 m.	200	6	4.00 a	1.00 a	1308
476,792	12,469	25,483							
8,887	212	510	N.S.	$.25, .50 & 1.00 s.m.	$250	5 & 6	.....	.....	1309
3,404	136	229	S.	1.00 m.	200	6	$2.00 & $3.00 a	.....	1310
5,163	111	281	S.	1.00 m.	200	6	3.00 a	.....	1311
3,587	258	281	N.S.	.50 w.	250	5½ & 6	.....	.....	1312
8,108	145	578	S.	1.00 m.	200	6	.02½ b	$.02½ b	1313
3,774	38	298	S.	1.00 m.	200	6	3.00 a	3.00 a	1314
1,169	19	132	S.	1.00 m.	200	6	3.00 a	.....	1315
26,827	904	2,001	S.	1.00 m.	200	6	2.00 a	2.00 a	1316
15,321	1,148	367	S.	1.00 m.	200	6	2.00 a	2.00 a	1317
3,005	96	256	S.	1.00 m.	200	6	3.00 a	.....	1318

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Morris County—Continued			
1319	Lincoln Park	Lincoln Park	Jan. 12, 1923	Edwin T. Blackman
1320	James	Madison	Nov. 9, 1922	C. B. Morris
1321	Madison	"	June 3, 1907	Charles Benjamin
1322	Millington	Millington	Oct. 10, 1911	Robert B. Cornish
1323	Hanover	Morris Plains	Aug. 4, 1913	Victor A. Wiss
1324	Morris County	Morristown	Sept. 24, 1921	David F. Barkman
1325	Morristown	"	Aug. 13, 1886	Eugene S. Burke
1326	Mt. Kemble	"	June 17, 1929	Frederick W. Shelley
1327	Springbrook	"	Oct. 9, 1923	C. Franklin Wilson
1328	Mountain Lakes	Mountain Lakes	Nov. 30, 1920	C. Ironmonger
1329	Long Hill	Myersville	Jan. 10, 1921	Charles A. Callan
1330	Musconetcong	Netcong	Sept. 11, 1893	A. A. King
1331	Pacanack	Pequannock	Dec. 18, 1926	Martin M. VanNess
1332	Pompton Plains	Pompton Plains	Mar. 31, 1922	Charles L. Mandeville
1333	Denrock	Rockaway	April 8, 1925	Joseph H. Jackson
1334	Rockaway	"	Feb. 26, 1902	Harry R. Watson
1335	Tri-County	Stirling	Mar. 2, 1925	A. M. Del Duca
1336	Towaco	Towaco	Aug. 22, 1912	Fred Van Duyne
1337	Wharton	Wharton	Mar. 9, 1928	Floyd Castner
	Ocean County			
1338	Bay Shore	Barnegat	Nov. 22, 1920	Frederick N. Bunnell
1339	Bay Head	Bay Head	April 19, 1924	Frank Ferry, Jr.
1340	Long Beach	Beach Haven	Sept. 18, 1911	William L. Butler
1341	Lakewood	Lakewood	Jan. 8, 1906	C. S. Wiley
1342	Ocean County	"	Sept. 3, 1921	C. S. Grove
1343	New Egypt	New Egypt	Mar. 22, 1920	William T. Nash
1344	Metedeconk	Point Pleasant	July 18, 1927	Zach P. Johnson
1345	Point Pleasant	Point Pleasant Beach	Feb. 11, 1902	E. L. Loblein
1346	Surf	Seaside Heights	Nov. 10, 1923	James H. Livezly
1347	Seaside Park	Seaside Park	Sept. 4, 1919	Charles W. Mathis
1348	Beach	Surf City	July 19, 1922	David G. Conrad
1349	Dover Mutual	Toms River	June 17, 1881	David C. Brewer
1350	Toms River	" "	April 3, 1923	John A. Thompson
1351	Mutual Benefit	Tuckerton	Mar. 28, 1874	W. I. Smith
	Passaic County			
1352	Claverack	Clifton	Dec. 14, 1923	Samuel Wolstenholme
1353	Clifton	"	Mar. 31, 1909	Frank Wilkinson
1354	East Clifton	"	June 11, 1928	David Weissberger
1355	Florence Avenue	"	Nov. 13, 1924	Patrick J. Connolly
1356	Haledon	Haledon	Jan. 19, 1920	William Turner
1357	Associated	Hawthorne	Mar. 6, 1926	Henry J. Gautschy
1358	Hawthorne	"	Mar. 30, 1908	Emil Roethell
1359	Little Falls	Little Falls	Mar. 16, 1887	Joseph P. Cuffe
1360	Pequannock & Wayne	Mountain View	Aug. 29, 1921	Edward W. Sears
1361	Acquackanonk	Passaic	Dec. 4, 1916	Louis Drukker
1362	American-Hungarian	"	June 13, 1922	John Geczy
1363	Constructive	"	Oct. 18, 1919	Louis Steckler
1364	Co-Ordinate	"	April 4, 1927	Herman Schulting, Jr.
1365	Endurance	"	May 8, 1922	Samuel Slaff
1366	Fourth Ward	"	Mar. 8, 1910	James J. Ryan

* Conveyancer.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Frank S. Kelley	Foster Anderson	Lincoln Park, N. J.	1319
Howard F. Barrett	Ralph H. Parker	18 Maple Ave., Madison, N. J.	1320
Henry G. Pilch	Roy F. Genung	16 Waverly Place, Madison, N. J.	1321
Gilbert M. Cornish	Ernest H. Ammermann	P. O. Box 101, Bernardsville, N. J.	1322
Nathaniel C. Toms	Clarence E. Beddow	Morris Plains, N. J.	1323
Herman M. Cone	David B. Hill	3 South St., Morristown, N. J.	1324
Henry F. Dempsey	Lewis D. Kay	26 South St., Morristown, N. J.	1325
Arthur C. Roller	Frank J. Gardner, Jr.	52 South St., Morristown, N. J.	1326
Leon E. Cone	Harry R. Shupe	37 Ridgedale Ave., Morristown, N. J.	1327
Jas. V. Beam & Frank S. Kelley	Harry Hartwell	37 Howell Road, Mountain Lakes, N. J.	1328
David F. Barkman	Herbert Potten	Summit Ave., Gellette, N. J.	1329
Elmer King	Walter E. Harbourt	Netcong, N. J.	1330
Theodore D. Gottlieb	Frank Schack	Pequannock, N. J.	1331
James V. Beam & Frank S. Kelley	Willard M. Jones	Pompton Plains, N. J.	1332
C. Stanley Smith	Harold D. Matthews	40 W. Main St., Rockaway, N. J.	1333
E. Bertram Mott	George E. Fisher	31 Wall St., Rockaway, N. J.	1334
Martin R. O'Keefe	John H. Ananson	Stirling, N. J.	1335
Philip R. Van Duyne	Alfred Hill	P. O. Box 24, Towaco, N. J.	1336
C. Stanley Smith	Wilbur L. Cregar	Wharton, N. J.	1337
Harold L. Brinley	LeRoy B. Frasee	Barnegat, N. J.	1338
Harry E. Newman	Fred W. Applegate	520 Lake Ave., Bay Head, N. J.	1339
Howard Ewart	J. Willits Berry	Beach Haven, N. J.	1340
Jayne & McCloskey	S. S. Gaylord	303 Monmouth Ave., Lakewood, N. J.	1341
W. D. McCloskey	Dewitt Matthews	121 Fifth St., Lakewood, N. J.	1342
John Meirs	Frank Palmer	New Egypt, N. J.	1343
Howard Ewart	Fred P. Cook	Point Pleasant, N. J.	1344
F. S. Wack	E. W. Shinn	Woodland Ave., Point Pleasant Beach, N. J.	1345
Harry E. Newman	O. H. Eberhard	120 W. Wyneva St., Germantown, Phila., Pa.	1346
Frederick S. Wack	Charles H. Aitken	Seaside Park, N. J.	1347
Howard Ewart	Richard A. Zachariae	22d St. & Boulevard, Beach Arlington, N. J.	1348
George C. Low	Martin Schwarz, Jr.	36 Washington St., Toms River, N. J.	1349
Howard Ewart	Ralph P. Franke	Toms River, N. J.	1350
*G. Sterling Otis	Joseph H. Brown	Tuckerton, N. J.	1351
Fred J. Friend	Harry E. Cole	699 Main Ave., Clifton, N. J.	1352
George F. Schmidt	John Franz	310 Clifton Ave., Clifton, N. J.	1353
John A. Celentano	Walter C. Kraft	122 Madison Ave., Clifton, N. J.	1354
Thomas E. Duffy	Carl Hilbert	Florence & Clifton Ave., Clifton, N. J.	1355
Edgar A. DeYoe	Arthur A. V. Gionti	218 Belmont Ave., Haledon, N. J.	1356
Phillip C. Wadsworth	Henry Wiegers	61 Florence Ave., Hawthorne, N. J.	1357
Gustav A. Hunziker	Adrian E. Patmos	459 Lafayette Ave., Hawthorne, N. J.	1358
Josiah Dadley	A. M. Sietsema	Prospect St., Little Falls, N. J.	1359
Frederic Beggs	Brighton R. Winkler	P. O. Box 415, Mountain View, N. J.	1360
Vernet A. Arnold	Milton N. Woolley	38 Broadway, Passaic, N. J.	1361
Anthony A. Pable	Joseph Horvath	222 East 8th St., Clifton, N. J.	1362
Corbin & Harty	William G. Heuser	691 Main Ave., Passaic, N. J.	1363
Robert H. Davidson	Harry M. Eckert	288 Harrison St., Passaic, N. J.	1364
Harry Loeb	Herman Moskowitz	657 Main Ave., Passaic, N. J.	1365
John H. McGuire	Carl Hilbert	683 Main Ave., Passaic, N. J.	1366

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Morris County—Continued				
1319	Lincoln Park	Lincoln Park	$3,149	$2,500	$182,600
1320	James	Madison	2,942	2,580	384,400
1321	Madison	"	4,736	.....	1,564,900
1322	Millington	Millington	11,967	10,969	655,000
1323	Hanover	Morris Plains	160	3,576	403,200
1324	Morris County	Morristown	25,228	26,770	888,000
1325	Morristown	"	24,466	10,388	1,570,350
1326	Mt. Kemble	"	479	195	27,400
1327	Springbrook	"	2,086	833	202,300
1328	Mountain Lakes	Mountain Lakes	5,079	7,600	533,000
1329	Long Hill	Myersville	387	23	59,500
1330	Musconetcong	Netcong	21,490	7,935	776,000
1331	Pacanack	Pequannock	472	23	61,300
1332	Pompton Plains	Pompton Plains	5,550	16,822	448,850
1333	Denrock	Rockaway	24,993	11,000	723,700
1334	Rockaway	"	1,849	9,752	799,700
1335	Tri-County	Stirling	568	989	109,000
1336	Towaco	Towaco	6,370	3,903	365,200
1337	Wharton	Wharton	2,595	516	110,800
	Totals		$262,614	$157,926	$16,114,736
	Ocean County				
1338	Bay Shore	Barnegat	$9,283	$3,000	$496,200
1339	Bay Head	Bay Head	1,190	325	211,500
1340	Long Beach	Beach Haven	13,411	3,330	303,030
1341	Lakewood	Lakewood	4,837	10,130	1,014,540
1342	Ocean County	"	1,134	392	412,700
1343	New Egypt	New Egypt	382	619	193,900
1344	Metedeconk	Point Pleasant	453	440	45,100
1345	Point Pleasant	Point Pleasant Beach	27,557	5,501	967,450
1346	Surf	Seaside Heights	2,365	.....	176,500
1347	Seaside Park	Seaside Park	1,656	.....	77,000
1348	Beach	Surf City	162	497	85,400
1349	Dover Mutual	Toms River	1,298	18,000	1,894,450
1350	Toms River	" "	2,877	719	192,200
1351	Mutual Benefit	Tuckerton	351	.....	363,500
	Totals		$66,956	$42,953	$6,433,470
	Passaic County				
1352	Claverack	Clifton	$2,124	$2,900	304,700
1353	Clifton	"	4,943	3,126	338,000
1354	East Clifton	"	2,107	2,031	129,500
1355	Florence Avenue	"	14,320	.....	792,100
1356	Haledon	Haledon	3,339	686	1,097,940
1357	Associated	Hawthorne	1,896	400	128,300
1358	Hawthorne	"	2,358	20,000	1,384,350
1359	Little Falls	Little Falls	7,766	5,250	939,300
1360	Pequannock & Wayne	Mountain View	7,389	4,198	587,050
1361	Acquackanonk	Passaic	75,247	40,000	1,598,900
1362	American-Hungarian	"	1,837	.....	291,400
1363	Constructive	"	1,905	.....	224,850
1364	Co-Ordinate	"	996	.....	43,000
1365	Endurance	"	7,340	7,000	285,800
1366	Fourth Ward	"	42,486	.....	1,046,900

AT THE CLOSE OF FISCAL YEAR. ENDED DURING 1932

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$7,260	.....	$1,404	$450	$197,363	1319
.....	19,465	$13,411	8,516	578	431,892	1320
.....	63,764	17,136	23,658	6,920	1,681,114	1321
.....	29,098	34,534	9,859	668	752,095	1322
.....	6,955	49,995	12,715	285	476,886	1323
.....	31,490	23,959	20,524	68,101	1,084,072	1324
$26,800	85,900	56,690	48,404	2,151	1,825,149	1325
.....	460	.....	746	102	29,382	1326
.....	28,870	28,735	18,754	184	281,762	1327
24,700	58,998	20,329	10,262	2,491	662,459	1328
.....	25	5,555	4,008	281	69,779	1329
.....	25,723	20,054	14,626	2,133	867,961	1330
.....	2,575	3,728	1,075	346	69,519	1331
.....	17,545	16,084	2,848	234	507,933	1332
.....	15,482	15,835	12,162	562	803,734	1333
985	8,010	63,224	6,286	2,030	891,836	1334
.....	10,488	6,142	3,743	260	131,190	1335
19,900	8,950	20,313	4,532	1,068	430,236	1336
.....	1,041	.....	.....	51	115,003	1337
$76,385	$643,116	$684,685	$309,065	$118,017	$18,366,544	
$39,000	$24,527	$10,390	$11,939	$12,849	$607,188	1338
2,000	.....	.....	4,736	.....	219,751	1339
.....	17,778	9,863	13,881	2,585	363,878	1340
33,000	60,330	38,579	26,672	5,495	1,193,583	1341
.....	32,415	22,846	21,158	190	490,835	1342
.....	18,210	3,777	4,656	8	221,552	1343
.....	1,150	.....	5,995	300	53,438	1344
.....	19,768	32,054	46,964	2,255	1,101,549	1345
.....	15,355	5,464	12,845	8,528	221,057	1346
.....	.....	.....	6,887	562	86,105	1347
.....	5,210	.....	2,018	350	93,637	1348
.....	138,905	15,506	26,151	1,746	2,096,056	1349
.....	.....	.....	2,626	118	198,540	1350
.....	900	5,117	7,103	1,504	378,475	1351
$74,000	$334,548	$143,596	$193,631	$36,490	$7,325,644	
.....	$3,870	$57,479	$7,555	$1,574	$380,202	1352
.....	5,520	15,273	5,956	1,134	373,952	1353
.....	3,679	.....	3,070	1,842	142,229	1354
$46,300	15,405	133,722	8,603	9,610	1,020,060	1355
.....	16,658	65,556	37,488	5,465	1,227,132	1356
25,500	1,800	15,242	2,756	990	176,884	1357
.....	17,800	156,205	20,273	3,568	1,604,554	1358
.....	10,985	4,629	11,136	1,404	980,470	1359
.....	28,805	29,796	12,588	731	670,557	1360
898,140	63,605	102,749	41,515	80,876	2,901,032	1361
.....	3,325	37,663	4,771	1,583	340,579	1362
.....	.....	1,983	.....	.....	228,738	1363
3,000	810	10,361	3,810	124	62,101	1364
.....	58,154	57,737	12,924	3,578	432,533	1365
24,500	21,627	263,101	15,209	14,902	1,428,725	1366

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
	Morris County—Continued					
1319	Lincoln Park	Lincoln Park	$136,872	.....	.....	.....
1320	James	Madison	315,102	.....	.....	$17,600
1321	Madison	"	1,072,753	.....	.....	247,400
1322	Millington	Millington	535,506	.....	.....	52,000
1323	Hanover	Morris Plains	373,650	.....	.....	.....
1324	Morris County	Morristown	796,649	.....	.....	3,000
1325	Morristown	"	1,386,342	.....	.....	.....
1326	Mt. Kemble	"	26,130	.....	.....	400
1327	Springbrook	"	202,330	.....	.....	.....
1328	Mountain Lakes	Mountain Lakes	451,732	.....	.....	3,600
1329	Long Hill	Myersville	37,632	.....	.....	.....
1330	Musconetcong	Netcong	675,648	.....	.....	.....
1331	Pacanack	Pequannock	53,009	.....	.....	.....
1332	Pompton Plains	Pompton Plains	380,428	.....	.....	600
1333	Denrock	Rockaway	562,752	$5,406	.....	7,200
1334	Rockaway	"	557,301	.....	.....	86,150
1335	Tri-County	Stirling	89,322	.....	.....	4,400
1336	Towaco	Towaco	255,972	.....	.....	64,400
1337	Wharton	Wharton	100,290	.....	.....	.....
	Totals		$13,193,191	$8,451	.....	$1,038,575
	Ocean County					
1338	Bay Shore	Barnegat	$449,160	.....	.....	.....
1339	Bay Head	Bay Head	169,491	.....	.....	.....
1340	Long Beach	Beach Haven	192,761	.....	.....	$54,800
1341	Lakewood	Lakewood	893,688	.....	.....	.....
1342	Ocean County	"	349,984	.....	.....	.....
1343	New Egypt	New Egypt	150,096	.....	.....	14,500
1344	Metedeconk	Point Pleasant	46,080	.....	.....	.....
1345	Point Pleasant	Point Pleasant Beach	731,772	.....	.....	.....
1346	Surf	Seaside Heights	148,920	.....	.....	.....
1347	Seaside Park	Seaside Park	51,924	.....	.....	6,700
1348	Beach	Surf City	66,250	.....	.....	.....
1349	Dover Mutual	Toms River	1,429,692	.....	.....	122,900
1350	Toms River	"	150,195	.....	.....	2,600
1351	Mutual Benefit	Tuckerton	255,990	.....	.....	.....
	Totals		$5,086,003	.....	.....	$201,500
	Passaic County					
1352	Claverack	Clifton	$236,235	.....	.....	$64,500
1353	Clifton	"	229,199	.....	.....	55,400
1354	East Clifton	"	59,620	.....	.....	71,250
1355	Florence Avenue	"	440,918	.....	.....	407,250
1356	Haledon	Haledon	733,218	.....	.....	198,600
1357	Associated	Hawthorne	115,675	.....	.....	17,700
1358	Hawthorne	"	1,055,786	.....	.....	89,200
1359	Little Falls	Little Falls	724,599	.....	.....	.....
1360	Pequannock & Wayne	Mountain View	460,170	.....	.....	11,950
1361	Acquackanonk	Passaic	1,450,092	$22,100	.....	621,500
1362	American-Hungarian	"	206,358	.....	.....	34,200
1363	Constructive	"	164,286	.....	.....	.....
1364	Co-Ordinate	"	34,473	.....	.....	15,800
1365	Endurance	"	296,727	.....	.....	5,100
1366	Fourth Ward	"	682,869	.....	.....	396,200

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

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	
.....	.....	$203	.....	$17,400	.....	$40,984	$1,904	$197,363	1319
$213	.....	603	.....	5,500	$367	89,864	2,643	431,892	1320
754	.....	2,569	$3,150	25,000	.....	307,381	22,107	1,681,114	1321
10	.....	697	.....	.....	1,300	154,989	7,593	752,095	1322
1,459	.....	400	.....	3,000	.....	93,735	4,642	476,886	1323
4,482	.....	615	1,000	.....	500	262,990	14,836	1,084,072	1324
1,609	.....	1,434	.....	50,000	.....	368,640	17,124	1,825,149	1325
85	.....	10	.....	500	.....	2,200	57	29,382	1326
2,227	.....	1,288	800	25,500	3	47,491	2,123	281,762	1327
198	$2,000	696	.....	50,000	3,463	138,037	12,733	662,459	1328
1,034	4,514	45	.....	13,950	1,762	10,286	556	69,779	1329
.....	.....	61	497	.....	112	187,464	4,179	867,961	1330
50	.....	485	.....	6,700	.....	8,731	544	69,519	1331
440	.....	461	.....	.....	.....	124,255	1,749	507,933	1332
1,484	.....	658	830	96,000	1,449	113,719	14,236	803,734	1333
.....	.....	1,162	.....	86,500	5	147,602	13,116	891,836	1334
394	.....	87	.....	17,000	2,300	17,419	268	131,190	1335
.....	.....	685	.....	36,500	771	67,983	3,925	430,236	1336
.....	.....	127	1,000	.....	.....	13,138	448	115,003	1337
$15,435	$6,514	$19,106	$26,609	$496,650	$18,626	$3,375,505	$167,882	$18,366,544	
$5,155	.....	$1,387	.....	.....	$490	$149,090	$1,906	$607,188	1338
258	.....	426	.....	$4,200	617	44,314	445	219,751	1339
46	$30,400	760	.....	23,024	1,206	59,486	1,395	363,878	1340
1,592	.....	2,101	.....	25,300	1,282	265,734	3,886	1,193,583	1341
1,612	.....	446	.....	2,300	10	135,452	1,031	490,835	1342
.....	.....	254	.....	15,000	4	41,030	668	221,552	1343
.....	.....	269	.....	.....	.....	6,944	145	53,438	1344
2,923	.....	1,134	$100	120,585	659	223,954	20,422	1,101,549	1345
862	.....	592	500	18,750	1,528	40,095	9,810	221,057	1346
.....	.....	264	.....	14,600	15	12,282	320	86,105	1347
45	.....	312	.....	11,000	.....	15,696	334	93,637	1348
.....	.....	2,591	.....	105,300	681	427,139	7,753	2,096,056	1349
67	.....	143	.....	1,000	.....	43,991	544	198,540	1350
321	7,362	756	.....	29,000	3,561	78,920	2,565	378,475	1351
$12,881	$37,762	$11,435	$600	$370,059	$10,053	$1,544,127	$51,224	$7,325,644	
$521	.....	$1,514	.....	.....	$322	$67,041	$10,069	$380,202	1352
.....	.....	1,491	.....	$20,000	593	62,248	5,021	373,952	1353
32	.....	375	.....	.....	2,676	7,254	1,022	142,229	1354
5,036	.....	8,903	.....	22,000	8,600	96,608	30,745	1,020,060	1355
10	.....	2,036	.....	44,000	6,004	224,345	18,919	1,227,132	1356
807	.....	1,156	.....	13,900	.....	23,395	4,251	176,884	1357
2,032	.....	6,653	.....	140,000	2,686	295,476	12,721	1,604,554	1358
5,664	$11,700	226	$4,792	7,500	374	222,179	3,436	980,470	1359
906	.....	366	.....	46,000	36	145,537	5,592	670,557	1360
70	.....	5,238	.....	300,000	1,905	404,680	95,447	2,901,032	1361
107	.....	907	117	28,019	.....	61,214	9,657	340,579	1362
16	.....	.....	.....	15,500	.....	43,720	5,216	228,738	1363
740	.....	10	.....	4,100	1,465	4,407	1,106	62,101	1364
7,266	.....	560	1,405	.....	3,526	102,127	15,822	432,533	1365
1,885	.....	5,532	.....	121,384	8,350	174,936	37,569	1,428,725	1366

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Morris County—Continued								
1319	Lincoln Park	2,073	172	.....	.....	.....	.....	.....	.....
1320	James	5,407	289	.....	.....	.....	.....	88	11
1321	Madison	17,389	1,088	.....	.....	.....	.....	1,237	119
1322	Millington	8,082	580	.....	.....	.....	.....	260	50
1323	Hanover	5,790	521	.....	.....	.....	.....	.....	.....
1324	Morris County	10,713	701	.....	.....	.....	.....	15	2
1325	Morristown	21,855	2,456	.....	.....	.....	.....	.....	.....
1326	Mt. Kemble	940	117	.....	.....	.....	.....	2	1
1327	Springbrook	3,198	287	.....	.....	.....	.....	.....	.....
1328	Mountain Lakes	7,410	334	.....	.....	.....	.....	18	5
1329	Long Hill	617	75	.....	.....	.....	.....	.....	.....
1330	Musconetcong	9,495	802	.....	.....	.....	.....	.....	.....
1331	Pacanack	1,297	154	.....	.....	.....	.....	.....	.....
1332	Pompton Plains	5,266	571	.....	.....	.....	.....	3	1
1333	Denrock	11,817	927	51	8	.....	.....	36	5
1334	Rockaway	9,322	694	.....	.....	.....	.....	430	43
1335	Tri-County	1,712	189	.....	.....	.....	.....	22	1
1336	Towaco	3,983	258	.....	.....	.....	.....	322	37
1337	Wharton	2,962	278	.....	.....	.....	.....	.....	.....
	Totals	206,272	18,167	80	9	.....	.....	4,705	600
	Ocean County								
1338	Bay Shore	6,418	593	.....	.....	.....	.....	.....	.....
1339	Bay Head	2,692	292	.....	.....	.....	.....	.....	.....
1340	Long Beach	3,347	294	.....	.....	.....	.....	274	38
1341	Lakewood	12,597	702	.....	.....	.....	.....	.....	.....
1342	Ocean County	4,201	395	.....	.....	.....	.....	.....	.....
1343	New Egypt	2,188	217	.....	.....	.....	.....	73	14
1344	Metedeconk	1,060	137	.....	.....	.....	.....	.....	.....
1345	Point Pleasant	9,461	765	.....	.....	.....	.....	.....	.....
1346	Surf	2,123	311	.....	.....	.....	.....	.....	.....
1347	Seaside Park	500	164	.....	.....	.....	.....	33	12
1348	Beach	1,512	153	.....	.....	.....	.....	.....	.....
1349	Dover Mutual	21,229	1,829	.....	.....	.....	.....	615	88
1350	Toms River	2,288	198	.....	.....	.....	.....	13	2
1351	Mutual Benefit	8,096	816	.....	.....	.....	.....	.....	.....
	Totals	78,112	6,866	.....	.....	.....	.....	1,008	154
	Passaic County								
1352	Claverack	3,743	368	.....	.....	.....	.....	323	33
1353	Clifton	3,818	322	.....	.....	.....	.....	277	51
1354	East Clifton	2,450	227	.....	.....	.....	.....	356	54
1355	Florence Avenue	9,029	758	.....	.....	.....	.....	2,036	293
1356	Haledon	10,586	1,016	.....	.....	.....	.....	993	146
1357	Associated	2,309	255	.....	.....	.....	.....	58	15
1358	Hawthorne	14,157	825	.....	.....	.....	.....	446	47
1359	Little Falls	11,453	870	.....	.....	.....	.....	.....	.....
1360	Pequannock & Wayne	6,557	422	.....	.....	.....	.....	59	12
1361	Acquackanonk	23,465	1,343	221	21	.....	.....	3,108	286
1362	American-Hungarian	3,510	334	.....	.....	.....	.....	171	30
1363	Constructive	4,515	257	.....	.....	.....	.....	.....	.....
1364	Co-Ordinate	880	76	.....	.....	.....	.....	79	15
1365	Endurance	3,912	239	.....	.....	.....	.....	25	8
1366	Fourth Ward	10,844	870	.....	.....	.....	.....	1,981	227

MEMBERSHIP 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	
2,073	65	107	S.	$1.00 m.	$200	6	$5.00 a	.....	1319
5,495	97	203	S.	1.00 m.	200	6	1.00 a & .02½ b	.....	1320
18,626	372	835	S.	1.00 m.	200	6	02½ b	.....	1321
8,342	312	318	S.	1.00 m.	200	6	3.00 a	.....	1322
5,790	100	421	S.	1.00 m.	200	6	3.00 a	.....	1323
10,728	259	444	S.	1.00 m.	200	6	3.00 a	.....	1324
21,855	485	1,971	S.	1.00 & 2.00 m.	200	6	3.00 a	.....	1325
942	11	107	S.	1.00 m.	200	6	3.00 a	.....	1326
3,198	80	207	S.	1.00 m.	200	6	3.00 a	.....	1327
7,428	121	218	S.	1.00 m.	200	6	.05 b	.....	1328
617	23	52	S.	1.00 m.	200	6	3.00 a & .05 b	.....	1329
9,495	308	494	S.	1.00 m.	200	6	2.00 a	.....	1330
1,297	37	117	S.	1.00 m.	200	6	4.00 a	$4.00 a	1331
5,269	189	383	S.	1.00 m.	200	6	3.50 a	2.00 a	1332
11,904	308	632	S.	1.00 m.	200	6	3.00 a	.....	1333
9,752	260	477	S.	1.00 m.	200	6	3.00 a	1.00 a	1334
1,734	65	125	S.	1.00 m.	200	6	2.50 a	.....	1335
4,305	111	184	S.	1.00 m.	200	6	3.00 a	.....	1336
2,962	36	242	S.	1.00 m.	200	6	2.00 a	1.00 a	1337
211,057	6,306	12,470							
6,418	278	315	S.	$1.00 m.	$200	6	$1., 3., 5. & 6. a	$1.00 a	1338
2,692	96	196	S.	1.00 m.	200	6	3.00 a	.....	1339
3,621	129	203	S.	1.00 m.	200	6	8.00 a	1.00 a	1340
12,597	222	480	S.	1.00 m.	200	6	4.00 a	4.00 a	1341
4,201	170	225	S.	1.00 m.	200	6	4.00 a	1.00 a	1342
2,261	104	127	S.	1.00 m.	200	6	3.50 a	.....	1343
1,060	26	111	S.	1.00 m.	200	6	3.00 a	1.00 a	1344
9,461	219	546	S.	1.00 m.	200	6	3.00 a	.....	1345
2,123	128	183	S.	1.00 m.	200	6	.07½ b	.07½ b	1346
933	54	122	S.	1.00 m.	200	6	5.00 a & .07½ b	5. a & .07½ b	1347
1,512	58	95	S.	1.00 m.	200	6	.07½ b	2.00 a	1348
21,844	852	1,065	S.	1.00 m.	200	6	4.00 a	1.00 a	1349
2,301	78	122	S.	1.00 m.	200	6	.06½ b	.06½ b	1350
8,096	207	609	S.	50 m.	100	6	6.00 a	6.00 a	1351
79,120	2,621	4,399							
4,066	87	317	S.	$1.00 m.	$200	6	$.10 b	$.10 b	1352
4,095	115	258	S.	1.00 m.	200	6	3.00 a	3.00 a	1353
2,806	52	229	S.	1.00 m.	200	6	5.00 a	1.00 a	1354
11,065	204	847	S.	.50, 1.00 & 2.00 m.	200	6	5.00 a & .10 b	.....	1355
11,579	348	814	S.	1.00 m.	200	6	5.00 a	5.00 a	1356
2,597	45	225	S.	1.00 m.	200	6	5.00 a & .08 b	5.00 a	1357
14,603	312	560	S.	1.00 & 2.00 m.	200	6	5.00 a	2.50 a	1358
11,453	286	584	S.	1.00 m.	200	6	4.50 a	4.50 a	1359
6,616	192	242	S.	1.00 m.	200	6	3.50 a	1.00 a	1360
26,794	356	1,294	S.	1.00 m.	200	6	5.00 a	.05 b	1361
3,681	103	261	S.	1.00 m.	200	6	5.00 a	1.00 a	1362
4,515	75	182	O.P.	.....	100	6	6.00 a	.....	1363
959	12	79	S.	1.00 m.	200	6	4.00 a & .10 b	6.00 a & .10 b	1364
3,937	89	158	S.	1.00 m.	200	6	1.50 a & .10 b	1.50 a & .10 b	1365
12,825	265	832	S.	1.00 m.	200	6	5.00 a & .10 b	.....	1366

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			
1367	Greater Passaic	Passaic	Dec. 21, 1927	Maurice Wasserlauf
1368	Hobart	"	Mar. 2, 1922	J. Hosey Osborn
1369	Home	"	May 27, 1895	Daniel W. Sullivan
1370	Lexington	"	Feb. 19, 1926	Anthony Martin
1371	Main	"	Feb. 10, 1922	John J. Roegner
1372	Mutual	"	April 21, 1882	William A. O'Brien
1373	North Passaic	"	Feb. 2, 1929	Garret Geene
1374	Passaic	"	Mar. 24, 1897	John Schmidt
1375	Passaic Park	"	April 25, 1924	Norman D. Darmstatter
1376	Peoples	"	Aug. 23, 1887	Frederick J. Hardifer
1377	Polish American	"	Jan. 16, 1917	Michael Kobylarz
1378	Pride of Jersey	"	Feb. 9, 1924	Samuel Hirsch
1379	Russky	"	Nov. 16, 1922	John Micklus
1380	Union	"	May 5, 1888	Charles R. Newman
1381	Workingmens Home	"	Jan. 26, 1904	Gustav Kosik
1382	Albion Place	Paterson	May 31, 1922	George W. Bogen
1383	American	"	Sept. 22, 1892	George W. Renkel
1384	Baltic	"	Feb. 28, 1923	Henry M. Luksztat
1385	Benefactor	"	April 29, 1925	John J. Feeney
1386	Carlisle	"	Mar. 21, 1922	Louis C. Stengel
1387	Carroll	"	Mar. 24, 1923	A. L. Simon
1388	Colombo American	"	Feb. 2, 1923	C. De Grado
1389	Colt	"	May 26, 1921	E. R. Bainbridge
1390	Columbiad	"	Oct. 6, 1925	John H. Wilkinson
1391	Cumulative	"	Feb. 28, 1924	William O. Mickel
1392	Defender	"	Jan. 8, 1924	Henry C. Speer
1393	Falls City	"	Oct. 19, 1923	Isidore Simon
1394	Financial	"	April 6, 1923	Arthur Vandenbree
1395	Fortune	"	Nov. 8, 1924	John Braun, Sr.
1396	Friendly	"	May 17, 1923	Hyman Bornstein
1397	Garret Rock	"	Jan. 5, 1923	Gerald Green
1398	Home Lovers	"	Jan. 30, 1925	Henry N. Stam
1399	Italian American	"	Nov. 13, 1914	Pasquale Rescigno
1400	Lakeview	"	July 28, 1922	Harold J. Adams
1401	Lambert	"	Feb. 7. 1924	Jacob Ackerman
1402	Mansion	"	April 15, 1924	George Truhar
1403	Materialmen's	"	Jan. 24, 1920	E. M. Rodrock
1404	Mutual Home & Savings	"	Aug. 31, 1898	George E. Christie
1405	Naborhood	"	May 5, 1927	Henry Polombo
1406	Northside	"	July 1, 1922	Isaac Noonburg
1407	Paterson	"	April 3, 1901	Victor Delling
1408	Peoples	"	Nov. 24, 1883	George Kesse
1409	Peoples Park	"	Mar. 11, 1912	James Crawford
1410	Prompt	"	April 8, 1927	Ernest Mevoglioni
1411	Provident	"	Mar. 12, 1886	Daniel Van Winkle
1412	Regent	"	Nov. 17, 1922	Edmund B. Randall
1413	Riverside	"	June 29, 1887	H. Walter Baer
1414	Riverview	"	April 15, 1922	Krine Patmos
1415	Romaine	"	Sept. 20, 1923	James V. Hemingway
1416	Silk City	"	Mar. 23, 1910	Herman Geller

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Manuel N. Mirsky	Isadore B. Mirsky	Peoples Bank Bldg., Passaic, N. J.	1367
Peter N. Perretti	A. V. Gross	661 Main Ave., Passaic, N. J.	1368
Louis A. Cowley	Joseph Mueller	335 Lafayette Ave., Passaic, N. J.	1369
H. R. Walker, Jr.	Frank G. Utter	39 Rutgers Place, Passaic, N. J.	1370
Edward A. Levy	Francis McGuire, Jr.	195 Spring St., Passaic, N. J.	1371
Arthur J. Sullivan	Paul Zimmerman	657 Main Ave., Passaic, N. J.	1372
Samuel F. Slaff	Elsie D. Wenzel	329 Harrison St., Passaic, N. J.	1373
Albert K. Condit	Henry F. Remig	334 Pennington Ave., Passaic, N. J.	1374
Norman E. Darmstatter	Richard Kempf	389 Terhune Ave., Passaic, N. J.	1375
William H. Hardifer	George A. Clough	169 Prospect St., Passaic, N. J.	1376
A. S. Patlen & M. G. Amlicke	John B. Jesionowski	16 Van Buren St., Passaic, N. J.	1377
Edward A. Weiss	Joseph Rosenberg	218 Madison St., Passaic, N. J.	1378
Tulenko-Micklus	Michael Kudla	18 Monroe St., Passaic, N. J.	1379
Charles W. Darmstatter	Samuel Vander Heide	34 Broadway, Passaic, N. J.	1380
Aldon Patlen	Valentine Nazimek	159 Division Ave., Garfield, N. J.	1381
George T. Anderson, Jr.	Ralph Bertschy	74 Barclay St., Paterson, N. J.	1382
A. Lawrie Young	Walter G. Winters	155 Ellison St., Paterson, N. J.	1383
John M. Nolan	Frank Strezeski	119 Martin St., Paterson, N. J.	1384
M. D. Miriello	Joseph F. Britt	64 Hamilton St., Paterson, N. J.	1385
James N. Dunn	Frank J. Hanson	150 Ellison St., Paterson, N. J.	1386
Alexander Moskowitz	Joseph G. Dorfman	126 Market St., Paterson, N. J.	1387
George K. Slingland	C. A. Whiteman	526 Lincoln Ave., Hawthorne, N. J.	1388
Benjamin J. Spitz	Louis E. Schotz	45 Church St., Paterson, N. J.	1389
Frank J. Davies	John J. Hall	146 Market St., Paterson, N. J.	1390
Jacob L. Bernstein	Charles Evans	262 Main St., Paterson, N. J.	1391
Josiah Dadley	David MacGregor	152 Market St., Paterson, N. J.	1392
Harris J. Westerhoff	Emma L. Malie	200 Colt Bldg., Paterson, N. J.	1393
John F. Evans	J. D. Birchenough	455 East 31st St., Paterson, N. J.	1394
Joseph T. Lieblich	Bella Altshuler	136 Washington St., Paterson, N. J.	1395
Boris L. Hertzberg	Jack Zingler	45 Broadway, Paterson, N. J.	1396
Milton Schamach	Simon H. Glass	152 Market St., Paterson, N. J.	1397
Philip C. Wadsworth	John H. Leddy	5 Colt St., Paterson, N. J.	1398
Henry Marelli	Frederick Aimone	20 Park Ave., Paterson, N. J.	1399
Isaac A. Serven	Andrew Chambers	19 George St., Clifton, N. J.	1400
E. Robert Coven	Leo Minuskin	150 Ellison St., Paterson, N. J.	1401
Salvatore D. Viviano	Louis J. Colaianni	20 Smith St., Paterson, N. J.	1402
Frank Smit	Lester A. Johnston	521 20th Ave., Paterson, N. J.	1403
William H. Young	John J. Sloate	140 Market St., Paterson, N. J.	1404
Raphael Jordan	Nicholas Ronca	72 Wayne Ave., Paterson, N. J.	1405
Peter Hofstra	Ira Struck	N. Main & Arch St., Paterson, N. J.	1406
Gustav A. Hunziker	William A. Mers	63 Van Houten St., Paterson, N. J.	1407
William B. Gourley	William W. Duddleston	537 Main St., Paterson, N. J.	1408
Frederic Beggs	George W. Fulton, Jr.	110 Buena Vista Ave., Hawthorne, N. J.	1409
Charles De Walsche	John M. Fenarty	319 Trenton Ave., Paterson, N. J.	1410
Fred C. Hindle	Olive A. Bush	106 Marion St., Paterson, N. J.	1411
Robert Boyle	Wright Smith	152 Market St., Paterson, N. J.	1412
Edmund G. Stalter	Fanny Cohen	152 Market St., Paterson, N. J.	1413
A. Lawrie Young	William R. Ahrens	37 Manchester Ave., Paterson, N. J.	1414
Abram Waks	Louis Atkind	136 Washington St., Paterson, N. J.	1415
Abram I. Bluestein	Charles S. Silberman	126 Market St., Paterson, N. J.	1416

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				
1367	Greater Passaic	Passaic	$2,819	$3,077	$144,950
1368	Hobart	"	4,211	1,550	168,600
1369	Home	"	15,238	15,000	2,297,230
1370	Lexington	"	75	2,400	90,400
1371	Main	"	5,898	4,800	202,650
1372	Mutual	"	100	2,000	272,750
1373	North Passaic	"	225	.....	23,500
1374	Passaic	"	790	2,200	114,800
1375	Passaic Park	"	4,040	3,000	241,500
1376	Peoples	"	15,031	.....	1,650,350
1377	Polish American	"	4,130	9,749	927,700
1378	Pride of Jersey	"	9,786	4,543	297,000
1379	Russky	"	8,290	2,428	547,900
1380	Union	"	91,725	.....	5,976,150
1381	Workingmens Home	"	7,393	1,900	237,650
1382	Albion Place	Paterson	10,424	1,438	270,800
1383	American	"	89,977	.....	1,704,387
1384	Baltic	"	10,270	16,000	255,000
1385	Benefactor	"	1,572	685	134,461
1386	Carlisle	"	10,849	1,650	547,800
1387	Carroll	"	11,306	3,296	419,850
1388	Colombo American	"	3,647	2,850	188,400
1389	Colt	"	8,898	7,692	775,650
1390	Columbiad	"	5,965	1,219	233,600
1391	Cumulative	"	10,104	3,752	365,150
1392	Defender	"	2,930	1,608	255,000
1393	Falls City	"	37,222	7,403	1,213,700
1394	Financial	"	19,754	2,851	438,600
1395	Fortune	"	5,427	1,360	128,500
1396	Friendly	"	15,156	5,307	437,050
1397	Garret Rock	"	6,531	5,080	257,500
1398	Home Lovers	"	5,756	3,000	272,900
1399	Italian American	"	24,879	.....	2,131,150
1400	Lakeview	"	4,352	7,000	583,300
1401	Lambert	"	2,383	6,000	430,000
1402	Mansion	"	2,871	1,875	139,300
1403	Materialmen's	"	21,020	5,400	919,850
1404	Mutual Home & Savings	"	368	1,795	84,640
1405	Naborhood	"	1,918	.....	53,600
1406	Northside	"	1,162	3,850	583,700
1407	Paterson	"	2,877	31,431	2,169,055
1408	Peoples	"	1,327	7,500	473,220
1409	Peoples Park	"	16,922	13,000	1,336,000
1410	Prompt	"	4,674	550	32,100
1411	Provident	"	11,577	114	1,034,698
1412	Regent	"	9,978	3,000	369,850
1413	Riverside	"	5,531	29,673	953,071
1414	Riverview	"	5,902	2,269	366,300
1415	Romaine	"	1,112	3,534	305,950
1416	Silk City	"	25,507	27,274	1,889,250

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$20,202	$17,532	$5,481	$601	$194,662	1367
.....	14,500	.....	7,507	1,165	197,533	1368
$214,506	54,004	208,038	87,343	23,811	2,915,170	1369
9,700	2,050	16,796	2,619	150	124,190	1370
78,300	11,575	39,317	4,971	13,147	360,158	1371
5,300	4,173	21,557	5,314	1,320	312,514	1372
.....	.....	.....	162	521	24,408	1373
15,000	7,450	14,027	2,494	1,715	158,476	1374
.....	23,650	32,117	4,298	708	309,313	1375
284,500	41,845	237,435	72,200	3,639	2,304,991	1376
67,500	3,405	94,121	2,207	2,736	1,111,548	1377
.....	22,550	41,525	15,258	351	391,013	1378
6,900	12,855	24,427	12,759	3,989	619,548	1379
117,900	54,001	397,962	19,400	13,156	6,670,294	1380
.....	7,940	6,356	3,226	2,191	266,656	1381
.....	12,450	31,737	10,022	229	337,100	1382
56,566	23,679	177,327	47,364	155,014	2,254,314	1383
.....	4,800	.....	4,816	.....	290,886	1384
.....	2,655	17,893	2,784	502	160,552	1385
.....	15,175	13,857	12,287	22,230	623,848	1386
.....	19,910	20,925	10,439	1,339	487,065	1387
.....	24,627	37,810	6,457	505	264,296	1388
.....	94,716	60,958	33,986	64,199	1,046,099	1389
.....	1,990	15,210	3,881	.....	261,865	1390
.....	57,635	23,557	12,131	1,663	473,992	1391
.....	10,507	.....	2,751	1,257	274,053	1392
23,154	56,717	169,922	68,481	41,509	1,618,108	1393
18,000	6,770	10,036	6,070	396	502,477	1394
.....	5,494	12,554	5,731	222	159,288	1395
11,000	47,415	44,939	11,842	1,313	574,022	1396
.....	3,560	34,740	12,060	1,727	321,198	1397
3,500	11,000	17,930	8,064	2,085	324,235	1398
.....	130,180	358,383	31,536	2,852	2,678,980	1399
26,200	23,795	16,832	9,954	4,315	675,748	1400
10,000	23,738	36,403	7,319	1,808	517,651	1401
.....	7,625	56,415	5,335	1,030	214,451	1402
.....	54,650	8,220	9,302	744	1,019,186	1403
.....	.....	13,171	664	295	100,933	1404
.....	650	25,980	3,459	399	86,006	1405
.....	29,230	33,393	5,583	127,620	784,538	1406
.....	21,335	210,560	28,328	7,958	2,471,544	1407
.....	7,184	.....	16,872	13,526	519,629	1408
.....	30,615	90,296	19,980	1,741	1,508,554	1409
.....	2,970	.....	405	318	41,017	1410
62,000	9,773	44,674	33,067	52,269	1,248,172	1411
.....	12,527	25,245	15,352	36,502	472,454	1412
.....	15,441	56,610	38,009	6,788	1,105,123	1413
.....	17,150	5,800	2,504	24,265	424,190	1414
14,000	28,934	22,577	4,750	238	381,095	1415
.....	157,844	106,607	79,271	8,829	2,294,582	1416

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					
1367	Greater Passaic	Passaic	$141,627	.....	.....	.....
1368	Hobart	"	147,263	.....	.....	$11,450
1369	Home	"	1,660,620	$5,100	.....	594,150
1370	Lexington	"	82,896	.....	.....	9,800
1371	Main	"	182,073	.....	.....	75,400
1372	Mutual	"	168,552	.....	.....	52,400
1373	North Passaic	"	10,508	.....	.....	9,900
1374	Passaic	"	111,360	.....	.....	.....
1375	Passaic Park	"	209,526	.....	.....	35,100
1376	Peoples	"	1,091,226	.....	.....	687,000
1377	Polish American	"	627,042	.....	.....	282,000
1378	Pride of Jersey	"	260,437	.....	.....	6,200
1379	Russky	"	424,833	.....	.....	44,200
1380	Union	"	2,737,913	218,875	$597	2,276,400
1381	Workingmens Home	"	176,401	.....	.....	34,600
1382	Albion Place	Paterson	236,439	.....	.....	.....
1383	American	"	1,412,292	.....	.....	179,100
1384	Baltic	"	221,144	.....	.....	5,800
1385	Benefactor	"	114,992	.....	.....	2,000
1386	Carlisle	"	462,249	.....	.....	.....
1387	Carroll	"	327,797	.....	.....	41,000
1388	Colombo American	"	171,108	.....	.....	.....
1389	Colt	"	744,351	.....	.....	500
1390	Columbiad	"	216,642	.....	.....	.....
1391	Cumulative	"	317,398	.....	.....	27,400
1392	Defender	"	157,283	.....	.....	36,300
1393	Falls City	"	1,194,588	.....	.....	27,600
1394	Financial	"	385,320	.....	.....	1,000
1395	Fortune	"	110,467	.....	.....	.....
1396	Friendly	"	404,949	.....	.....	37,200
1397	Garret Rock	"	182,046	.....	.....	26,950
1398	Home Lovers	"	231,675	.....	.....	6,000
1399	Italian American	"	1,600,446	.....	.....	400,600
1400	Lakeview	"	503,184	.....	.....	6,400
1401	Lambert	"	284,784	.....	.....	105,400
1402	Mansion	"	156,346	.....	.....	1,800
1403	Materialmen's	"	667,283	.....	.....	10,400
1404	Mutual Home & Savings	"	64,608	.....	.....	.....
1405	Naborhood	"	58,025	.....	.....	.....
1406	Northside	"	556,432	.....	.....	27,200
1407	Paterson	"	1,581,822	.....	.....	.....
1408	Peoples	"	385,008	.....	.....	.....
1409	Peoples Park	"	1,034,133	.....	.....	27,300
1410	Prompt	"	32,924	.....	.....	.....
1411	Provident	"	788,970	.....	.....	189,400
1412	Regent	"	341,652	.....	.....	2,500
1413	Riverside	"	763,455	.....	.....	.....
1414	Riverview	"	315,777	.....	.....	800
1415	Romaine	"	246,863	.....	.....	24,900
1416	Silk City	"	1,628,395	.....	.....	172,100

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

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							
$14,062	.....	$191	.....	$9,000	$970	$21,302	$7,510	$194,662	1367
118	.....	403	.....	.....	.....	37,674	625	197,533	1368
1,498	.....	2,828	.....	38,000	150	482,385	130,439	2,915,170	1369
395	.....	210	.....	12,450	2	15,164	3,273	124,190	1370
6,934	.....	130	.....	32,500	10	51,808	11,303	360,158	1371
941	.....	4,144	.....	31,000	30	50,438	5,009	312,514	1372
.....	.....	.....	.....	4,000	.....	.....	.....	24,408	1373
.....	.....	186	.....	9,000	.....	35,621	2,309	158,476	1374
574	.....	257	.....	5,000	969	52,824	5,063	309,313	1375
542	$6,600	5,175	.....	150,000	.....	294,424	70,024	2,304,991	1376
628	.....	.....	.....	19,500	19	171,157	11,202	1,111,548	1377
14,851	.....	990	.....	28,000	757	71,201	8,577	391,013	1378
1,318	.....	2,342	.....	.....	1,029	139,997	5,829	619,548	1379
2,124	.....	.....	$593	395,000	43,366	874,259	121,167	6,670,294	1380
40	.....	124	.....	8,000	817	45,666	1,008	266,656	1381
649	.....	220	794	14,000	1,603	73,965	9,430	337,100	1382
126	.....	1,666	.....	204,298	134	420,960	35,738	2,254,314	1383
4	.....	1,063	.....	.....	.....	54,886	7,989	290,886	1384
11	.....	879	.....	15,600	131	25,003	1,936	160,552	1385
.....	.....	1,178	.....	.....	4	151,048	9,369	623,848	1386
2,860	.....	2,240	.....	15,000	237	87,086	10,845	487,065	1387
560	.....	357	.....	38,000	36	51,194	3,041	264,296	1388
189	.....	1,024	.....	1,000	619	275,662	22,754	1,046,099	1389
.....	.....	663	.....	.....	.....	40,600	3,960	261,865	1390
198	.....	1,072	.....	35,000	1,789	88,779	2,356	473,992	1391
28	.....	1,197	.....	32,250	887	45,306	802	274,053	1392
3,238	.....	66	.....	.....	2,429	338,963	51,224	1,618,108	1393
13	.....	2,260	.....	.....	.....	106,934	6,950	502,477	1394
228	.....	402	.....	18,342	.....	28,583	1,266	159,288	1395
6,066	.....	806	.....	.....	3,649	108,362	12,990	574,022	1396
.....	.....	470	.....	42,290	3,617	51,337	14,488	321,198	1397
2,730	.....	152	.....	13,500	.....	59,037	11,141	324,235	1398
876	.....	2,868	.....	145,000	930	471,861	56,399	2,678,980	1399
207	.....	1,340	.....	.....	1,216	155,645	7,756	675,748	1400
2,135	.....	1,569	.....	42,000	131	77,991	3,641	517,651	1401
.....	.....	186	.....	6,000	3,042	37,940	9,137	214,451	1402
.....	.....	2,445	.....	35,000	.....	291,843	12,215	1,019,186	1403
.....	.....	.....	.....	.....	.....	32,977	3,348	100,933	1404
3,083	.....	35	.....	5,900	7,198	9,166	2,599	86,006	1405
.....	.....	2,965	.....	2,000	.....	185,054	10,887	784,538	1406
597	.....	2,969	400	78,000	282,350	503,263	22,143	2,471,544	1407
.....	.....	385	.....	14,500	.....	116,200	3,536	519,629	1408
.....	2,000	360	.....	110,000	125	325,588	9,048	1,508,554	1409
.....	.....	331	.....	3,500	.....	4,242	20	41,017	1410
760	1,950	45	.....	35,000	5,269	212,407	14,371	1,248,172	1411
69	.....	957	.....	.....	1,329	102,409	23,538	472,454	1412
699	.....	3,181	500	108,000	262	215,414	13,612	1,105,123	1413
124	.....	617	.....	.....	.....	98,655	8,217	424,190	1414
4,763	.....	945	.....	18,500	2,050	76,586	6,488	381,095	1415
6,906	.....	4,377	.....	.....	1,097	434,390	47,317	2,294,582	1416

TABLE 4—SHARES,

	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								
1367	Greater Passaic	3,338	208	.....	.....	.....	.....	.....	.....
1368	Hobart	2,546	244	.....	.....	.....	.....	57	9
1369	Home	23,260	1,558	51	17	.....	.....	2,970	311
1370	Lexington	1,628	140	.....	.....	.....	.....	49	9
1371	Main	2,757	225	.....	.....	.....	.....	377	41
1372	Mutual	2,449	218	.....	.....	.....	.....	262	40
1373	North Passaic	690	109	.....	.....	.....	.....	50	7
1374	Passaic	1,380	96	.....	.....	.....	.....	.....	.....
1375	Passaic Park	3,839	229	.....	.....	.....	.....	175	23
1376	Peoples	16,504	1,040	.....	.....	.....	.....	3,435	365
1377	Polish American	11,072	1,000	.....	.....	.....	.....	1,650	201
1378	Pride of Jersey	4,526	404	.....	.....	.....	.....	31	6
1379	Russky	7,101	815	.....	.....	.....	.....	221	81
1380	Union	95,824	3,005	2,189	232	46	46	14,088	1,024
1381	Workingmens Home	3,117	351	.....	.....	.....	.....	173	28
1382	Albion Place	3,260	330	.....	.....	.....	.....	.....	.....
1383	American	18,030	1,122	.....	.....	.....	.....	895	155
1384	Baltic	3,502	376	.....	.....	.....	.....	29	8
1385	Benefactor	2,245	202	.....	.....	.....	.....	10	2
1386	Carlisle	6,608	507	.....	.....	.....	.....	.....	.....
1387	Carroll	5,312	422	.....	.....	.....	.....	205	27
1388	Colombo American	2,540	237	.....	.....	.....	.....	.....	.....
1389	Colt	9,685	802	.....	.....	.....	.....	2	1
1390	Columbiad	4,729	378	.....	.....	.....	.....	.....	.....
1391	Cumulative	6,022	496	.....	.....	.....	.....	137	17
1392	Defender	4,150	272	.....	.....	.....	.....	181	13
1393	Falls City	17,706	1,581	.....	.....	.....	.....	188	24
1394	Financial	6,086	587	.....	.....	.....	.....	5	1
1395	Fortune	2,014	156	.....	.....	.....	.....	.....	.....
1396	Friendly	6,925	606	.....	.....	.....	.....	186	18
1397	Garret Rock	2,354	166	.....	.....	.....	.....	134	19
1398	Home Lovers	3,425	263	.....	.....	.....	.....	30	3
1399	Italian American	23,098	2,053	.....	.....	.....	.....	2,003	205
1400	Lakeview	7,814	575	.....	.....	.....	.....	32	9
1401	Lambert	6,068	503	.....	.....	.....	.....	527	79
1402	Mansion	2,397	255	.....	.....	.....	.....	9	6
1403	Materialmen's	7,257	519	.....	.....	.....	.....	35	7
1404	Mutual Home & Savings	2,308	99	.....	.....	.....	.....	.....	.....
1405	Naborhood	1,314	132	.....	.....	.....	.....	.....	.....
1406	Northside	8,086	647	.....	.....	.....	.....	136	21
1407	Paterson	23,634	1,890	.....	.....	.....	.....	.....	.....
1408	Peoples	5,241	505	.....	.....	.....	.....	.....	.....
1409	Peoples Park	13,622	847	.....	.....	.....	.....	136	8
1410	Prompt	728	69	.....	.....	.....	.....	.....	.....
1411	Provident	11,834	989	.....	.....	.....	.....	947	227
1412	Regent	4,702	444	.....	.....	.....	.....	12	1
1413	Riverside	10,031	1,073	.....	.....	.....	.....	.....	.....
1414	Riverview	5,364	544	.....	.....	.....	.....	4	2
1415	Romaine	3,357	345	.....	.....	.....	.....	124	12
1416	Silk City	22,884	1,767	.....	.....	.....	.....	861	157

MEMBERSHIP 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	
3,338	63	145	S.	$1.00 m.	$200	6	$5.00 a	$1.00 a	1367
2,603	67	186	S.	1.00 m.	200	6	5.00 a	1.00 a	1368
26,281	668	1,218	S.	1.00 m.	200	6	1.00 a & .10 b	3.00 a	1369
1,677	23	126	S.	1.00 m.	200	6	5.00 a	2.00 a	1370
3,134	74	192	S.	1.00 m.	200	6	.05 b	.05 b	1371
2,711	110	148	S.	1.00 m.	200	6	5.00 a & .10 b	4.00 a & .10 b	1372
740	7	109	O.P.	....	200	6	5.00 a & .10 b	.10 b	1373
1,380	31	65	S.	1.00 m.	200	6	2.50 a	2.00 a	1374
4,014	79	172	S.	1.00 m.	200	6	5.00 a & .10 b	1.00 a	1375
19,939	422	983	S.	1.00 m.	200	6	5.00 a	2.00 a	1376
12,722	263	938	O.P.	.....	100 & 200	6	4.00 a	1.00 a	1377
4,557	97	313	S.	1.00 m.	200	6	5.00 a & .16 b	2.00 a	1378
7,322	173	723	S.	1.00 m.	200	6	5.00 a & .10 b	2.00 a	1379
112,147	1,083	3,224	O.P.	.....	100	6	.....	.....	1380
3,290	93	286	S.	1.00 m.	200	6	4.00 a	1.00 a	1381
3,260	96	234	S.	1.00 m.	200	6	5.00 a	2.50 a	1382
18,925	449	828	S.	1.00 m.	200	6	5.00 a	5.00 a	1383
3,531	61	323	S.	1.00 m.	200	6	4.00 a	4.00 a	1384
2,255	49	155	S.	1.00 m.	200	6	4.00 a	4.00 a	1385
6,608	147	360	S.	1.00 m.	200	6	5.00 a	5.00 a	1386
5,517	117	332	S.	1.00 & 2.00 m.	200	6	5.00 a	2.00 a	1387
2,540	57	180	S.	1.00 m.	200	6	4.00 a	2.00 a	1388
9,687	179	624	S.	1.00 m.	200	6	5.00 a	2.00 a	1389
4,729	45	333	S.	1.00 m.	200	6	5.00 a	5.00 a	1390
6,159	124	389	S.	1.00 m.	200	6	5.00 a	2.00 a	1391
4,331	52	233	S.	.70 m.	200	6	5.00 a & .07½	.....	1392
17,844	317	1,288	S.	1.00 m.	200	6	5.00 a	5.00 a	1393
6,001	80	508	S.	1.00 m.	200	6	5.00 a & .10 b	.....	1394
2,014	29	127	S.	1.00 m.	200	6	5.00 a	2.50 a	1395
7,111	170	449	S.	1.00 & 2.00 m.	200	6	5.00 a	2.00 a	1396
2,488	62	123	S.	1.00 m.	200	6	5.00 a	1.00 a	1397
3,455	63	203	S.	1.00 m.	200	6	5.00 a & a.10 b	2.00 a & .10 b	1398
25,101	631	1,627	S.	1.00 m.	200	6	4.00 a	.05 b	1399
7,846	176	408	S.	1.00 m.	200	6	5.00 a & .10 b	.....	1400
6,595	121	461	S.	1.00 m.	200	6	5.00 a	1.50 a	1401
2,406	56	205	S.	1.00 m.	200	6	5.00 a	3.00 a	1402
7,272	221	305	S.	1.00 m.	300	6	5.00 a & .04 b	.06 b	1403
2,308	18	81	N.S.	1.00 m.	100	6	.09 b	.....	1404
1,314	18	114	S.	1.00 m.	200	6	5.00 a	1.00 a	1405
8,222	168	500	S.	1.00 m.	200	6	5.00 a & .08 b	1.00 a	1406
23,634	498	1,392	S.	1.00 m.	200	6	5.00 a	5.00 a	1407
5,241	140	365	S.	1.00 m.	200	6	3.00 a	3.00 a	1408
13,758	202	648	S.	1.00 m.	200	6	.06 b	.06 b	1409
728	12	57	S.	1.00 m.	200	6	4.00 a	.....	1410
12,781	261	955	S.	1.00 m.	200	6	5.00 a	5.00 a	1411
4,714	110	335	S.	1.00 m.	200	6	5.00 a	2.50 a	1412
10,031	397	676	S.	1.00 m.	200	6	5.00 a	.....	1413
5,368	120	426	S.	1.00 m.	200	6	.10 b	.10 b	1414
3,681	64	293	S.	1.00 m.	200	6	5.00 a	1.00 a	1415
23,745	431	1,493	S.	1.00 & 2.00 m.	200	6	5.00 a	1.50 & 2.00 a	1416

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			
1417	Sunshine	Passaic	Jan. 6, 1923	Samuel Neinken
1418	Textile Home	"	Nov. 1, 1919	Walter J. Hunziker
1419	Wagaraw	"	Aug 8, 1925	William Van Hassel
1420	Pompton Lakes	Pompton Lakes	Jan. 22, 1916	Stephen H. B. Jacobs
1421	Prospect Park	Prospect Park	June 12, 1926	Frank P. Stagg
1422	Singac	Singac	Jan. 27, 1928	Frederick Swithenbank
1423	Laurel	Totowa	Sept. 10, 1921	Joseph Boyle
1424	Wanaque Borough	Wanaque	May 27, 1924	Thomas Trengrove
1425	Passaic Valley	West Paterson	July 20, 1921	A. F. Graham
	Salem County			
1426	Second Elmer Mutual	Elmer	Nov. 10, 1879	Daniel C. Christy
1427	Penns Grove	Penns Grove	Nov. 16, 1928	B. Noel Gross
1428	Quinton	Quinton	Feb. 4, 1871	B. Harold Smick
1429	Franklin	Salem	April 18, 1861	Arthur B. Smith
1430	Second Union	Woodstown	Dec. 28, 1869	C. M. Miller
	Somerset County			
1431	Bernardsville	Bernardsville	Jan. 20, 1920	Joseph B. Kronenberg
1432	Bound Brook	Bound Brook	May 4, 1887	W. B. R. Mason
1433	Middlebrook	" "	Mar. 21, 1923	George O. Smalley
1434	Somerset Hills	Far Hills	May 20, 1927	Louis V. Ludlow
1435	Manville	Manville	Mar. 11, 1920	Joseph Onka
1436	North Plainfield	North Plainfield	Aug. 3, 1920	Charles J. Schleif
1437	Raritan	Raritan	Mar. 22, 1917	Frank J. Lavelle
1438	Citizens'	Somerville	Nov. 17, 1890	John G. Gaston
1439	People's	"	Feb. 21, 1887	Thomas H. Flynn
1440	South Bound Brook	South Bound Brook	June 25, 1929	Eugene McLaughlin
	Sussex County			
1441	Wallkill	Franklin	June 23, 1927	Earl M. Spry
1442	Newton	Newton	Aug. 25, 1890	Levi H. Morris
1443	S. & M.	"	June 21, 1929	Edward M. Dutcher
1444	Sussex	Sussex	Aug. 20, 1925	Clarkson A. Potter
	Union County			
1445	Cranford Mutual	Cranford	Mar. —, 1887	Charles E. Green
1446	Greeley	"	Feb. 15, 1922	Louis R. Allison
1447	Venice	"	Mar. 31, 1921	Eugene A. Liotta
1448	American Italian	Elizabeth	Mar. 14, 1919	Charles Magnolia
1449	Betsytown	"	May 16, 1922	Martin Reitman
1450	Better-Plan	"	Jan. 30, 1925	Frederick Rieke
1451	Central	"	Jan. 26, 1886	Ernest Bausch
1452	Citizens	"	Mar. 17, 1887	H. Edward Wolff
1453	Clarkson	"	Dec. 15, 1927	Kazimierz Wajda
1454	Clearing House	"	Sept. 5, 1925	Paul Hungelmann

* Conveyancer.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Abram I. Bluestein	Joseph G. Dorfman	126 Market St., Paterson, N. J.	1417
Gustav A. Hunziker	William Schmidt	183 Ellison St., Paterson, N. J.	1418
John Pierce	Frank A. Iannucci	658 River St., Paterson, N. J.	1419
Edmund B. Randall	Oliver K. Lockwood	Pompton Lakes, N. J.	1420
Peter Hofstra	Theodore Bruinsma	130 Haledon Ave., Paterson, N. J.	1421
David Harrison	Clyde Evans	Singac, N. J.	1422
Robert Boyle	Harry A. Stratton, Jr.	22 Lincoln Ave., Totowa, N. J.	1423
J. W. De Yoe	Frank R. Parry	Wanaque, N. J.	1424
Reuben H. Reiffin	Bertha Kammelhor	654 McBride Ave., West Paterson, N. J.	1425
Daniel W. Beckley	Olin Craver	Elmer, N. J.	1426
John M. Summerill, Jr.	George F. Featherer	17 W. Church St., Penns Grove, N. J.	1427
*Elizabeth S. Smith	Abner S. Hires	Quinton, N. J.	1428
James H. Mecum	A. H. Powell	70 Eighth St., Salem, N. J.	1429
E. C. Waddington	H. C. Hitchner	Woodstown, N. J.	1430
James I. Bowers	Ned O. Howlett	Basking Ridge, N. J.	1431
John P. Cullen	George W. Koehler	309 East 2d St., Bound Brook, N. J.	1432
John P. Cullen	Martin S. Kissel	Bound Brook, N. J.	1433
James I. Bowers	W. I. Frost	Far Hills, N. J.	1434
John Cullen	H. C. Stringfield	Box 194, Somerville, N. J.	1435
Ralph J. Smalley	Thomas W. Power	675 West 7th St., Plainfield, N. J.	1436
George W. Allgair	Albert C. Van Tine, Jr.	Frelinghuysen Ave., Raritan, N. J.	1437
Voorhees Kline	W. R. Sutphen	W. Main St., Somerville, N. J.	1438
Irving Schwed	Frank L. Cleary	Somerville, N. J.	1439
Grover F. Kipsey	Robert E. Brokaw	Bound Brook, N. J.	1440
W. A. Dolan	David W. Jenkins	Franklin, N. J.	1441
T. M. Kays & C. T. Downing	Floyd W. Harding	33 Liberty St., Newton, N. J.	1442
Dolan & Dolan and others	Edwin M. Quick	Newton, N. J.	1443
Marshall Hunt	Jay S. Wilson	Sussex, N. J.	1444
Berkeley C. Austin	Vernon K. Conover	20 W. Holly St., Cranford, N. J.	1445
George S. Sauer	J. Alston Adams	25 North Ave. East, Cranford, N. J.	1446
Nicholas A. Tomasulo	James C. Tomasulo	308 Westfield Ave. East, Roselle Park, N. J.	1447
Salvatore F. LaCorte	Frank D. Jacques	104 Retford Ave., Cranford, N. J.	1448
Connolly & Hueston	Peter L. Mack	954 Adams Ave., Elizabeth, N. J.	1449
Harry Grossman & Julius Kwalick	Louis H. Schaefer	38 Prince St., Elizabeth, N. J.	1450
C. Addison Swift	Fred Wiebesiek	21 Fernwood Terrace, Elizabeth, N. J.	1451
Charles Wagner	George M. Seaton	1160 E. Jersey St., Elizabeth, N. J.	1452
Francis Regula	Charles Adamkowski	704 Allen St., Linden, N. J.	1453
Welcome W. Bender	Alfred F. Sauer	426 Jersey Ave., Elizabeth, N. J.	1454

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				
1417	Sunshine	Passaic	$6,834	$23,623	$1,358,000
1418	Textile Home	"	9,146	.....	933,640
1419	Wagaraw	"	5,636	1,100	185,400
1420	Pompton Lakes	Pompton Lakes	6,669	7,975	755,550
1421	Prospect Park	Prospect Park	31,321	1,585	279,600
1422	Singac	Singac	6,655	1,016	95,900
1423	Laurel	Totowa	15,158	2,028	230,600
1424	Wanaque Borough	Wanaque	300	694	121,950
1425	Passaic Valley	West Paterson	3,575	14,730	339,600
	Totals		$831,246	$399,945	$48,438,842
	Salem County				
1426	Second Elmer Mutual	Elmer	$4,757	$2,500	$208,750
1427	Penns Grove	Penns Grove	436	155	58,150
1428	Quinton	Quinton	1,316	524	70,800
1429	Franklin	Salem	78,732	9,575	1,475,132
1430	Second Union	Woodstown	3,231	6,000	464,400
	Totals		$88,472	$18,754	$2,277,232
	Somerset County				
1431	Bernardsville	Bernardsville	$14,926	$8,000	$599,700
1432	Bound Brook	Bound Brook	19,721	12,200	927,800
1433	Middlebrook	" "	5,299	2,363	322,600
1434	Somerset Hills	Far Hills	1,148	255	122,600
1435	Manville	Manville	1,201	1,481	76,650
1436	North Plainfield	North Plainfield	5,564	1,000	225,800
1437	Raritan	Raritan	20,653	5,734	353,200
1438	Citizens'	Somerville	62,522	7,800	587,650
1439	People's	"	36,772	8,000	738,650
1440	South Bound Brook	South Bound Brook	60	77	24,600
	Totals		$167,866	$46,910	$3,979,250
	Sussex County				
1441	Wallkill	Franklin	$39,375	$2,756	$419,150
1442	Newton	Newton	3,441	12,847	882,550
1443	S. & M.	"	586	484	85,860
1444	Sussex	Sussex	22,241	994	204,000
	Totals		$65,643	$17,081	$1,591,560
	Union County				
1445	Cranford Mutual	Cranford	$14,242	$11,414	$1,013,300
1446	Greeley	"	7,445	2,893	222,400
1447	Venice	"	3,332	13,000	151,600
1448	American Italian	Elizabeth	1,435	.....	389,050
1449	Betsytown	"	11,031	10,100	916,700
1450	Better-Plan	"	529	.....	292,600
1451	Central	"	20,634	22,163	1,649,238
1452	Citizens	"	61,620	67,237	3,035,425
1453	Clarkson	"	816	527	53,500
1454	Clearing House	"	567	750	114,600

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$35,125	$189,770	$75,911	$12,670	$1,701,933	1417
$6,000	.....	124,367	.....	45,641	1,118,794	1418
.....	13,425	10,403	1,965	64	217,993	1419
.....	270	9,585	12,089	20,136	812,274	1420
.....	.....	773	.....	.....	313,279	1421
.....	4,499	.....	1,619	428	110,117	1422
.....	6,643	41,529	6,194	57,434	359,586	1423
.....	2,082	3,828	1,751	245	130,850	1424
.....	54,040	30,370	4,903	912	448,130	1425
$2,027,466	$1,621,068	$4,313,892	$1,108,181	$919,789	$59,660,429	
.....	$7,350	$5,202	$3,140	$166	$231,865	1426
.....	1,255	.....	795	165	60,956	1427
$4,000	.....	.....	994	13	77,647	1428
725	42,838	5,077	14,044	200	1,626,323	1429
19,400	16,310	11,223	1,220	.....	521,784	1430
$24,125	$67,753	$21,502	$20,193	$544	$2,518,575	
.....	$27,071	$3,535	$7,338	$1,299	$661,869	1431
$14,886	.....	26,369	5,016	2,445	1,018,437	1432
2,000	9,740	38,298	6,632	434	387,366	1433
.....	5,799	.....	560	160	130,522	1434
4,156	600	5,437	3,857	157	93,539	1435
.....	3,490	4,446	8,370	3,941	252,611	1436
.....	3,790	2,716	6,751	564	393,408	1437
34,900	3,250	49,537	18,182	697	764,538	1438
.....	6,500	11,646	13,880	296	815,744	1439
3,500	.....	.....	.....	.....	28,237	1440
$59,442	$60,240	$141,984	$80,586	$9,993	$4,546,271	
.....	.....	.....	$2,750	$382	$464,413	1441
.....	$16,085	$2,710	19,477	.....	937,110	1442
.....	3,515	.....	2,504	.....	92,949	1443
$1,189	9,570	.....	1,667	.....	239,661	1444
$1,189	$29,170	$2,710	$26,398	$382	$1,734,133	
.....	$81,590	$37,398	$19,485	$8,504	$1,185,933	1445
.....	27,917	38,056	7,337	1,107	307,155	1446
.....	13,390	3,437	7,367	803	192,929	1447
.....	19,935	162,400	.....	1,058	573,878	1448
.....	60,853	12,992	662	.....	1,012,338	1449
.....	14,002	16,807	14,812	961	339,711	1450
.....	58,140	197,027	.....	871	1,948,073	1451
.....	174,218	696,315	.....	9,827	4,044,642	1452
.....	1,760	.....	.....	195	56,798	1453
.....	10,275	60,227	4,941	250	191,610	1454

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					
1417	Sunshine	Passaic	$970,226	.....	.....	$178,650
1418	Textile Home	"	647,633	.....	.....	109,300
1419	Wagaraw	"	176,880	.....	.....	.....
1420	Pompton Lakes	Pompton Lakes	604,422	.....	.....	.....
1421	Prospect Park	Prospect Park	239,272	.....	.....	14,600
1422	Singac	Singac	74,736	.....	.....	8,300
1423	Laurel	Totowa	256,572	.....	.....	.....
1424	Wanaque Borough	Wanaque	93,938	.....	.....	.....
1425	Passaic Valley	West Paterson	315,534	.....	.....	20,500
	Totals		$36,202,562	$246,075	$597	$7,798,250
	Salem County					
1426	Second Elmer Mutual	Elmer	$181,644	.....	.....	.....
1427	Penns Grove	Penns Grove	47,088	$7,600	.....	.....
1428	Quinton	Quinton	59,946	.....	.....	.....
1429	Franklin	Salem	968,364	.....	.....	.....
1430	Second Union	Woodstown	398,970	.....	.....	.....
	Totals		$1,656,012	$7,600	.....	.....
	Somerset County					
1431	Bernardsville	Bernardsville	$459,625	.....	.....	$35,000
1432	Bound Brook	Bound Brook	791,850	.....	.....	.....
1433	Middlebrook	" "	278,660	.....	.....	6,400
1434	Somerset Hills	Far Hills	100,068	.....	.....	200
1435	Manville	Manville	69,984	.....	.....	.....
1436	North Plainfield	North Plainfield	169,380	.....	.....	24,500
1437	Raritan	Raritan	260,748	.....	.....	47,800
1438	Citizens'	Somerville	566,376	.....	.....	.....
1439	People's	"	614,136	.....	.....	.....
1440	South Bound Brook	South Bound Brook	25,656	.....	.....	.....
	Totals		$3,336,483	.....	.....	$113,900
	Sussex County					
1441	Wallkill	Franklin	$352,824	$40,100	.....	.....
1442	Newton	Newton	535,085	1,800	.....	$223,600
1443	S. & M.	"	76,602	2,600	.....	.....
1444	Sussex	Sussex	194,808	.....	.....	.....
	Totals		$1,159,319	$44,500	.....	$223,600
	Union County					
1445	Cranford Mutual	Cranford	$828,300	.....	.....	.....
1446	Greeley	"	218,697	.....	.....	.....
1447	Venice	"	135,615	.....	.....	.....
1448	American Italian	Elizabeth	331,204	.....	.....	$21,800
1449	Betsytown	"	719,205	.....	.....	37,100
1450	Better-Plan	"	230,196	.....	.....	8,600
1451	Central	"	1,281,013	.....	.....	206,100
1452	Citizens	"	2,318,928	.....	$76,807	1,103,700
1453	Clarkson	"	42,714	$3,100	.....	400
1454	Clearing House	"	130,658	.....	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$2,739	.....	$1,928	.....	$329,039	$10,411	$148,940	$60,000	$1,701,933	1417
33	.....	.....	.....	172,471	.....	173,521	15,836	1,118,794	1418
29	.....	445	.....	.....	20	30,738	9,881	217,993	1419
5,288	.....	941	$1,295	.....	.....	195,042	5,280	812,274	1420
121	.....	2,161	.....	1,000	.....	48,016	8,109	313,279	1421
272	.....	202	.....	14,300	.....	10,343	1,964	110,117	1422
181	.....	334	.....	.....	973	85,612	15,914	359,586	1423
481	.....	306	1,000	9,500	265	25,028	332	130,850	1424
21	.....	2,909	.....	.....	522	99,431	9,213	448,130	1425
$115,401	$22,250	$102,463	$10,896	$3,062,843	$416,981	$10,455,094	$1,227,017	$59,660,429	
.....	.....	$523	.....	.....	$28	$48,520	$1,150	$231,865	1426
.....	.....	380	.....	.....	.....	5,766	122	60,956	1427
.....	.....	.....	.....	.....	.....	17,613	88	77,647	1428
.....	$163,584	988	.....	$136,300	.....	351,914	5,173	1,626,323	1429
.....	.....	44	.....	10,800	.....	109,704	2,266	521,784	1430
.....	$163,584	$1,935	.....	$147,100	$28	$533,517	$8,799	$2,518,575	
$1,623	.....	$552	.....	$25,000	$464	$137,792	$1,813	$661,869	1431
826	.....	743	.....	.....	.....	222,449	2,569	1,018,437	1432
713	.....	150	.....	.....	12,983	84,906	3,554	387,366	1433
330	.....	179	.....	13,500	.....	15,905	340	130,522	1434
1,676	.....	45	.....	1,300	19	18,741	1,774	93,539	1435
.....	.....	270	.....	17,000	3	37,598	3,860	252,611	1436
277	.....	139	.....	.....	613	82,590	1,241	393,408	1437
.....	.....	50	.....	.....	.....	189,009	9,103	764,538	1438
.....	.....	378	.....	.....	.....	196,890	4,340	815,744	1439
.....	.....	40	.....	1,000	.....	1,516	25	28,237	1440
$5,445	.....	$2,546	.....	$57,800	$14,082	$987,396	$28,619	$4,546,271	
.....	.....	$1,350	.....	.....	$155	$53,629	$16,355	$464,413	1441
.....	.....	739	$2,531	$21,000	5,193	136,151	11,011	937,110	1442
.....	.....	280	.....	6,000	.....	7,312	155	92,949	1443
$1,184	.....	245	.....	.....	.....	42,465	959	239,661	1444
$1,184	.....	$2,614	$2,531	$27,000	$5,348	$239,557	$28,480	$1,734,133	
.....	.....	$405	$244	$112,600	$2,100	$231,284	$11,000	$1,185,933	1445
$62	.....	573	.....	11,000	34	72,982	3,807	307,155	1446
15	.....	635	.....	.....	154	43,454	13,056	192,929	1447
.....	$2,843	.....	.....	68,000	47,037	86,168	16,826	573,878	1448
324	.....	.....	.....	5,000	119	234,546	16,044	1,012,338	1449
12,378	.....	749	.....	32,000	382	44,641	10,765	339,711	1450
.....	.....	1,274	.....	36,000	217	396,899	26,570	1,948,073	1451
.....	.....	260	.....	.....	.....	446,845	98,102	4,044,642	1452
200	.....	.....	.....	2,600	9	6,439	1,336	56,798	1453
1,600	.....	76	.....	24,000	100	25,928	9,239	191,610	1454

TABLE 4—SHARES,

	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								
1417	Sunshine	13,148	1,084	.....	.....	.....	.....	893	141
1418	Textile Home	10,997	764	.....	.....	.....	.....	546	42
1419	Wagaraw	3,043	303	.....	.....	.....	.....	.....	.....
1420	Pompton Lakes	9,346	665	.....	.....	.....	.....	.....	.....
1421	Prospect Park	5,036	420	.....	.....	.....	.....	73	16
1422	Singac	2,175	260	.....	.....	.....	.....	41	12
1423	Laurel	3,404	301	.....	.....	.....	.....	.....	.....
1424	Wanaque Borough	1,483	165	.....	.....	.....	.....	.....	.....
1425	Passaic Valley	4,467	302	.....	.....	.....	.....	102	14
	Totals	609,070	43,847	2,461	270	46	46	41,913	4,601
	Salem County								
1426	Second Elmer Mutual	2,765	298	.....	.....	.....	.....	.....	.....
1427	Penns Grove	1,754	207	76	6	.....	.....	.....	.....
1428	Quinton	813	104	.....	.....	.....	.....	.....	.....
1429	Franklin	17,365	1,377	.....	.....	.....	.....	.....	.....
1430	Second Union	12,060	528	.....	.....	.....	.....	.....	.....
	Totals	34,757	2,514	76	6	.....	.....	.....	.....
	Somerset County								
1431	Bernardsville	7,096	575	.....	.....	.....	.....	175	31
1432	Bound Brook	12,475	864	.....	.....	.....	.....	.....	.....
1433	Middlebrook	4,968	523	.....	.....	.....	.....	32	4
1434	Somerset Hills	2,643	321	.....	.....	.....	.....	1	1
1435	Manville	1,002	145	.....	.....	.....	.....	.....	.....
1436	North Plainfield	3,368	347	.....	.....	.....	.....	122	19
1437	Raritan	4,697	594	.....	.....	.....	.....	239	37
1438	Citizens'	8,643	879	.....	.....	.....	.....	.....	.....
1439	People's	10,229	884	.....	.....	.....	.....	.....	.....
1440	South Bound Brook	891	124	.....	.....	.....	.....	.....	.....
	Totals	56,012	5,256	.....	.....	.....	.....	569	92
	Sussex County								
1441	Wallkill	8,022	796	401	42	.....	.....	.....	.....
1442	Newton	8,320	832	9	2	.....	.....	1,118	109
1443	S. & M.	2,505	181	13	3	.....	.....	.....	.....
1444	Sussex	3,449	307	.....	.....	.....	.....	.....	.....
	Totals	22,296	2,116	423	47	.....	.....	1,118	109
	Union County								
1445	Cranford Mutual	12,954	550	.....	.....	.....	.....	.....	.....
1446	Greeley	3,087	266	.....	.....	.....	.....	.....	.....
1447	Venice	1,825	174	.....	.....	.....	.....	.....	.....
1448	American Italian	5,478	543	.....	.....	.....	.....	109	15
1449	Betsytown	13,378	1,103	.....	.....	.....	.....	186	22
1450	Better-Plan	4,345	352	.....	.....	.....	.....	43	7
1451	Central	20,919	1,869	.....	.....	.....	.....	1,030	128
1452	Citizens	66,544	3,624	.....	.....	1,345	269	11,037	806
1453	Clarkson	1,028	136	31	4	.....	.....	2	1
1454	Clearing House	2,002	180	.....	.....	.....	.....	.....	.....

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
14,041	258	967	S.	$1.00 & $2.00 m.	$200	6	$5.00 a	$3.00 a	1417
11,543	187	619	O.P.	.....	200	6	4.00 a	.....	1418
3,043	55	248	S.	1.00 m.	200	6	3.50 a	3.50 a	1419
9,346	166	499	S.	1.00 m.	200	6	3.50 a	3.50 a	1420
5,109	54	382	S.	1.00 m.	200	6	5.00 a	.....	1421
2,216	27	245	S.	1.00 m.	200	6	4.50 a	3.00 a	1422
3,404	66	235	S.	1.00 m.	200	6	5.00 a	3.00 a	1423
1,483	45	120	O.P.	.....	200	6	2.00 a	2.00 a	1424
4,569	131	185	S.	1.00 m.	200	6	5.00 a	.....	1425
653,490	12,524	36,240							
2,765	122	176	S.	$1.00 m.	$200	6	$5.00 a & $.05 b	.....	1426
1,830	36	177	S.	1.00 m.	200	6	3.00 a & .10 b	.....	1427
813	53	51	S.	1.00 m.	200	6	2.63 a	.....	1428
17,365	576	801	S.	1.00 m.	200	6	3.00 a	.....	1429
12,060	171	357	S.	.50 m.	100	6	.....	.....	1430
34,833	958	1,562							
7,271	185	421	S.	$1.00 m.	$200	6	$2.50 a	.....	1431
12,475	277	587	S.	1.00 m.	200	6	.03 b to .10 b	.....	1432
5,000	99	428	S.	1.00 m.	200	6	.10 b	.....	1433
2,644	46	276	S.	1.00 m.	200	6	2.50 a	.....	1434
1,002	51	94	S.	1.00 m.	200	6	.10 b	$.10 b	1435
3,490	79	287	S.	1.00 m.	200	6	3.00 a	.....	1436
4,936	141	490	S.	1.00 m.	200	6	.12½ b	.12½ b	1437
8,643	294	585	S.	1.00 m.	200	6	.12½ b	.12½ b	1438
10,229	323	561	S.	1.00 m.	200	6	.12½ b	.12½ b	1439
891	13	111	S.	1.00 m.	200	6	.20 b	.....	1440
56,581	1,508	3,840							
8,423	137	701	S.	$1.00 m.	$200	6	$2.00 a	.....	1441
9,447	404	539	S.	1.00 & 2.00 m.	200	6	2.00 a	.....	1442
2,518	44	140	S.	1.00 & 2.00 m.	200	6	2.00 a	.....	1443
3,449	89	218	S.	1.00 m.	200	6	2.00 a	.....	1444
23,837	674	1,598							
12,954	312	238	S.	$1.00 m.	$200	6	$.02½ b	.....	1445
3,087	60	206	S.	1.00 m.	200	6	.12½ b	$.12½ b	1446
1,825	46	128	S.	1.00 m.	200	6	6.00 a	3.00 a	1447
5,587	104	454	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1448
13,564	228	897	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1449
4,388	71	288	S.	1.00 m.	200	6	.08 b	.08 b	1450
21,949	493	1,504	N.S.	1.00 m.	200	6	6.00 a	1.00 a	1451
78,926	1,181	3,518	O.P.	.....	100	6	.05 b	.05 b	1452
1,061	28	113	N.S.	1.00 m.	200	6	4.00 a	.....	1453
2,002	50	130	S.	1.00 m.	200	6	.05 b	2.00 a	1454

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			
1455	Columbia	Elizabeth	April 22, 1892	C. Godfrey Poggi
1456	Contractors'	"	April 5, 1926	John H. Lammerding
1457	Crystal	"	Jan. 5, 1921	Thomas J. Walsh
1458	Desirable	"	Feb. 5, 1925	R. M. Nittoli
1459	Elizabeth	"	Sept. 3, 1869	Harry J. Sievers
1460	Elizabethport Mutual	"	April 5, 1875	James J. Higgins
1461	Elmora and West End	"	Dec. 27, 1910	John H. Eggens
1462	Emerald	"	Dec. 20, 1924	Adolph R. Goldblatt
1463	Eternal	"	Jan. 9, 1926	Theodore W. Bauer
1464	Excelsior	"	May 7, 1887	Edward Bauer
1465	Flag	"	April 14, 1925	Henry G. Nulton
1466	Harmonia	"	Nov. 23, 1872	George Doehrmann
1467	Headway	"	Mar. 28, 1927	Robert W. Hersh
1468	Home	"	Feb. 6, 1912	Karl Schaffer
1469	Homeland	"	July 31, 1920	Dennis F. Hennessy
1470	Ideal	"	Jan. 26, 1910	Louis Kaufman
1471	Independent	"	April 10, 1919	Morris Kowalsky
1472	International	"	Mar. 20, 1913	Neil McLeod, Jr.
1473	Jefferson Park	"	Nov. 26, 1919	George H. Parsons
1474	Juniors'	"	Jan. 21, 1913	Charles A. Stafford
1475	Lithuanian	"	Oct. 6, 1913	Michael Saliklis
1476	Members	"	Jan. 28, 1926	Frank D'Meo
1477	Merchants	"	Jan. 24, 1908	Edward S. Hersh
1478	Moreland	"	Nov. 17, 1927	Anthony Conforti
1479	Myrtle	"	Jan. 14, 1924	Harry Z. Levin
1480	N. A. S. E.	"	July 15, 1926	Daniel W. Henry
1481	North Broad Street	"	June 12, 1924	William T. McGeachie
1482	North Elizabeth	"	Mar. 19, 1919	John F. Martin
1483	North Park	"	Mar. 1, 1923	George R. Flach
1484	Old Colony	"	Oct. 3, 1924	A. A. Baekey
1485	People's	"	Mar. 30, 1908	John K. Leeds
1486	Polonia	"	Jan. 22, 1909	Stephen Regit
1487	Rail and Harbor City	"	July 6, 1911	Elias F. Applegate
1488	Rainbow	"	Mar. 8, 1923	Callahan J. McCarthy
1489	Satisfactory	"	Jan. 7, 1927	Peter B. Shelton
1490	Security	"	Feb. 20, 1912	Hans Herold
1491	Townley	"	Mar. 28, 1927	Anthony W. Lamy
1492	Trinity	"	April 3, 1924	David B. Brown
1493	Union County	"	April 26, 1886	William A. Bourdon
1494	Upright	"	July 1, 1926	Max Tieger
1495	Victory	"	Jan. 28, 1920	Adrian O. Murray
1496	Workmen's	"	Nov. 23, 1899	Samuel Stamler
1497	Young Men's	"	Jan. 2, 1913	Albert C. Stein
1498	Garwood	Garwood	Mar. 1, 1911	W. Merrill Conklin
1499	Hillside	Hillside Township	Jan. 10, 1919	Henry Singe
1500	Inter County	" "	June 23, 1921	Charles F. Ackerman
1501	Midway	" "	Mar. 31, 1923	Harry Schnabel
1502	Kenilworth	Kenilworth	Sept. 10, 1912	John Hiller, Jr.
1503	Broadview	Linden	Dec. 20, 1923	A. H. Barr
1504	Fidelity	"	Mar. 12, 1910	George McGillvray
1505	Stonewall	"	April 8, 1921	Leon A. Watson
1506	Lyons Farms	Lyons Farms	Dec. 19, 1903	David H. Doremus
1507	New Providence	New Providence	Mar. 31, 1927	A. G. Balcom
1508	Central	Plainfield	Jan. 2, 1904	Fred D. Loizeaux
1509	Liberty	"	Mar. 31, 1919	Isidore Tornberg

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Sigurd A. Emerson	Frank W. Dilkes	289 Morris Ave., Elizabeth, N. J.	1455
Edward A. McGrath	Walter W. McLachlan	215 Broad St., Elizabeth, N. J.	1456
Philip Cohen	Adam Liebler	625 Chandler Ave., Roselle, N. J.	1457
Mario Turtur	James C. Tomasulo	308 Westfield Ave. East, Roselle Park, N. J.	1458
Alfred A. Stein	Fred F. Rau	1610 Orchard Terrace, Linden, N. J.	1459
Charles A. Otto	Frank T. Mountford	52 Westfield Ave. East, Roselle Park, N. J.	1460
Pfaff & O'Brien	William J. Kenealy	33 Oakwood Place, Elizabeth, N. J.	1461
Aaron Kaufman	A. W. Spilner	207 Broad St., Elizabeth, N. J.	1462
Sauer, Ulbrich & Sauer	Joseph P. Mihalkovits	620 Court St., Elizabeth, N. J.	1463
C. Addison Swift	George P. Schmidt	417 Westfield Ave., Elizabeth, N. J.	1464
Feit & Feit	Samuel Balter	1139 E. Jersey St., Elizabeth, N. J.	1465
C. A. Swift	T. C. Fischer	1036 Coolidge Road, Elizabeth, N. J.	1466
Archie Josephson	Herbert O. Struss	502 West End Ave., Elizabeth, N. J.	1467
Charles L. Morgan	J. Henry George	524 Union Ave., Elizabeth, N. J.	1468
Martin P. O'Connor	John J. Carroll	450 Marshall St., Elizabeth, N. J.	1469
Francis A. Gordon	Clarence G. Scholl	216 Summit Road, Elizabeth, N. J.	1470
Frederick Siman	W. C. Forman	446 Jersey Ave., Jersey City, N. J.	1471
David S. Feinswog	A. W. Spilner	207 Broad St., Elizabeth, N. J.	1472
Alfred K. Moe	William E. Walker	34 Hazzard Place, Elizabeth, N. J.	1473
Charles A. Otto, Jr.	H. G. Pflug	51 Fernwood Terrace, Elizabeth, N. J.	1474
James T. Kirk	John J. Krusis	735 McKinley St., Elizabeth, N. J.	1475
Louis P. Longobardi	Anthony Crincoli	339 Centre St., Elizabeth, N. J.	1476
John J. Griffin	Arthur W. Pfaff	100 First St., Elizabeth, N. J.	1477
Mario Turtur	Walter B. Wilson	314 Ashton Ave., Linden, N. J.	1478
A. J. Blum	Samuel Freedman	80 Broad St., Elizabeth, N. J.	1479
Louis Lehmann, Jr.	Welles B. Pullen	519 Hemlock St., Roselle Park, N. J.	1480
Leavitt & Talley	Frank Regenthal	132 Elm St., Elizabeth, N. J.	1481
John R. Connolly	James Clark	915 Jersey Ave., Elizabeth, N. J.	1482
Frank K. Sauer	Edward E. Unglaub	808 Livingston Road, Elizabeth, N. J.	1483
Samuel Koestler	Harold E. Manvel	67 Hillside Road, Elizabeth, N. J.	1484
Joseph T. Hague	W. H. Ryan	1197 East Grand St., Elizabeth, N. J.	1485
Francis J. Regula	John R. Wnek	111 Inslee Place, Elizabeth, N. J.	1486
Donald H. McLean	James W. Cozzens	Hersh Tower Bldg., Elizabeth, N. J.	1487
Henry H. Eisenberg	Samuel Balter	1139 E. Jersey St., Elizabeth, N. J.	1488
Joseph J. Turek	William J. Haggerty	576 Adams Ave., Elizabeth, N. J.	1489
George Schmidt, Jr.	Charles W. Schlegel	536 Drake Ave., Roselle, N. J.	1490
Raymond A. Leahy	George H. Byrd	280 N. Broad St., Elizabeth, N. J.	1491
Martin Korngut	A. W. Spilner	207 Broad St., Elizabeth, N. J.	1492
Robert H. McAdams	Frank J. Currall	208 Orchard St., Elizabeth, N. J.	1493
Lawrence L. Weltchek	Samuel Freedman	80 Broad St., Elizabeth, N. J.	1494
Michael H. Feldman	Samuel Freedman	80 Broad St., Elizabeth, N. J.	1495
Charles J. Stamler	Louis Ritter	721 Linden Ave., Elizabeth, N. J.	1496
Welcome W. Bender	Carl J. Sauer	17 Kempshall Place, Elizabeth, N. J.	1497
A. C. Nash	H. B. Kjellmark	582 Trinity Place, Westfield, N. J.	1498
A. C. Ullrich	L. F. Gardiner, Jr.	502 High St., Newark, N. J.	1499
A. Wilberforce Egner	Frank L. Morton, Jr.	145 Clark St., Hillside, N. J.	1500
Frank A. English	John S. La Bar	34 Mertz Ave., Hillside, N. J.	1501
Adolph Ulbrich	Edwin Greim	309 Retford Ave., Cranford, N. J.	1502
Richard V. Stein	John F. Meakim	314 Union Ave., Roselle Park, N. J.	1503
Charles J. Stamler	Frank R. Anderson	116 W. Gibbons St., Linden, N. J.	1504
Frank K. Sauer	Godfrey H. Julian	522 Miltonia St., Linden, N. J.	1505
S. M. Cooley	George Compton	1444 N. Broad St., Hillside, N. J.	1506
John L. Hughes	Frederick E. Behre	Box 287, New Providence, N. J.	1507
Wm. M. Stillman & F. J. Blatz	Richard B. Gendall	Scotch Plains, N. J.	1508
Irving Kunsman	Herman Kramer	119 Elmwood Place, Plainfield, N. J.	1509

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank Fund	Liquid Investment	Mortgage Loans—With Pledge Shares
	Union County—Continued				
1455	Columbia	Elizabeth	$7,708	$19,500	$1,139,760
1456	Contractors'	"	11,906	794	213,300
1457	Crystal	"	4,162	1,447	541,988
1458	Desirable	"	7,141	2,000	116,000
1459	Elizabeth	"	8,915	200	1,179,982
1460	Elizabethport Mutual	"	2,662	4,800	429,380
1461	Elmora and West End	"	72	492	685,500
1462	Emerald	"	1,653	.....	131,800
1463	Eternal	"	446	576	53,800
1464	Excelsior	"	16,280	10,000	2,212,400
1465	Flag	"	1,232	.....	75,000
1466	Harmonia	"	8,882	11,280	2,143,770
1467	Headway	"	5,683	1,007	48,763
1468	Home	"	4,251	9,728	547,100
1469	Homeland	"	11,162	4,870	565,300
1470	Ideal	"	3,373	1,000	665,500
1471	Independent	"	5,061	1,000	745,190
1472	International	"	8,637	10,572	686,600
1473	Jefferson Park	"	703	217	297,000
1474	Juniors'	"	2,616	12,028	1,118,113
1475	Lithuanian	"	7,423	.....	797,050
1476	Members	"	8,890	2,421	154,200
1477	Merchants	"	9,305	3,100	1,062,400
1478	Moreland	"	483	.....	18,200
1479	Myrtle	"	1,042	.....	121,600
1480	N. A. S. E.	"	694	348	99,700
1481	North Broad Street	"	640	300	218,200
1482	North Elizabeth	"	10,296	3,330	856,320
1483	North Park	"	7,082	1,869	253,800
1484	Old Colony	"	2,539	3,555	357,750
1485	People's	"	6,991	.....	561,840
1486	Polonia	"	24,424	7,830	729,700
1487	Rail and Harbor City	"	1,358	6,300	642,880
1488	Rainbow	"	3,081	.....	431,600
1489	Satisfactory	"	3,199	756	96,750
1490	Security	"	6,768	8,500	688,600
1491	Townley	"	725	914	42,900
1492	Trinity	"	2,227	100	329,400
1493	Union County	"	834	8,000	488,600
1494	Upright	"	508	1,858	112,058
1495	Victory	"	1,043	428	533,550
1496	Workmen's	"	12,363	.....	2,068,400
1497	Young Men's	"	18,989	9,802	460,200
1498	Garwood	Garwood	2,087	2,500	230,640
1499	Hillside	Hillside Township	360	4,064	89,600
1500	Inter County	" " "	8,171	.....	394,100
1501	Midway	" " "	1,453	.....	246,600
1502	Kenilworth	Kenilworth	413	3,855	213,000
1503	Broadview	Linden	940	278	99,780
1504	Fidelity	"	3,335	4,146	2,315,950
1505	Stonewall	"	38,739	3,982	440,300
1506	Lyons Farms	Lyons Farms	5,632	24,991	1,117,200
1507	New Providence	New Providence	572	.....	89,500
1508	Central	Plainfield	9,510	400	467,600
1509	Liberty	"	6,411	7,972	421,100

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$66,000	$87,345	$219,875	.....	$1,196	$1,541,384	1455
.....	.....	7,851	.....	5,359	239,210	1456
.....	39,796	139,695	.....	4,349	731,437	1457
.....	3,460	.....	$8,921	2,282	139,804	1458
.....	49,805	115,562	642	833	1,355,939	1459
6,514	.....	28,818	.....	915	473,089	1460
.....	140,152	447,366	.....	2,419	1,276,001	1461
.....	2,845	55,616	.....	171	192,085	1462
.....	1,560	.....	410	236	57,028	1463
.....	37,840	82,213	.....	.....	2,358,733	1464
.....	4,440	32,636	6,355	276	119,939	1465
.....	37,512	246,111	.....	16,000	2,463,555	1466
.....	1,688	.....	1,661	.....	58,802	1467
3,000	5,305	6,724	.....	.....	576,108	1468
.....	9,911	50,179	1,151	901	643,474	1469
.....	22,885	29,855	.....	310	722,923	1470
.....	17,433	64,882	.....	499	834,065	1471
.....	45,831	90,286	.....	.....	841,926	1472
26,883	10,879	18,513	5,982	806	360,883	1473
.....	30,466	46,444	.....	13,992	1,223,659	1474
.....	28,634	219,886	292	2,592	1,055,877	1475
.....	11,275	5,295	.....	162	182,243	1476
.....	16,250	139,760	7,792	450	1,239,057	1477
.....	2,219	15,801	.....	333	37,036	1478
.....	15,005	2,927	.....	227	140,801	1479
.....	7,189	7,500	.....	405	115,836	1480
.....	3,963	30,656	9,989	988	264,736	1481
.....	51,233	25,860	286	22,440	969,765	1482
9,000	17,395	12,885	4,085	2,311	308,427	1483
.....	10,535	38,022	.....	3,811	416,212	1484
.....	28,195	.....	4,184	1,880	603,090	1485
.....	25,726	32,817	170	329	820,996	1486
.....	32,365	27,991	6,208	508	717,610	1487
.....	17,093	60,357	13	9,134	521,278	1488
.....	4,025	.....	91	412	105,233	1489
.....	40,716	80,242	4,020	2,546	831,392	1490
.....	5,335	5,435	.....	32	55,341	1491
.....	13,350	28,102	.....	.....	373,179	1492
.....	5,025	11,000	.....	366	513,825	1493
.....	3,845	5,414	10,977	2,786	137,446	1494
.....	42,400	44,242	.....	865	622,528	1495
.....	88,553	199,670	.....	318	2,369,304	1496
.....	93,585	119,347	16,043	1,002	718,968	1497
.....	15,048	.....	4,349	.....	254,624	1498
.....	1,351	45,076	4,084	1,677	146,212	1499
.....	7,036	82,500	7,834	1,544	501,185	1500
.....	13,220	25,074	4,715	348	291,410	1501
.....	8,250	23,808	4,540	3,531	257,397	1502
.....	6,046	13,370	14,967	737	136,118	1503
.....	48,671	191,685	31,849	11,227	2,606,863	1504
.....	27,667	58,934	2,782	1,948	574,352	1505
24,300	73,985	116,493	25,430	3,946	1,391,977	1506
.....	3,845	.....	2,695	787	97,399	1507
.....	14,378	56,860	11,284	808	560,840	1508
.....	29,544	42,389	14,956	1,242	523,614	1509

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					
1455	Columbia	Elizabeth	$1,094,406			$26,400
1456	Contractors'	"	187,684			
1457	Crystal	"	499,315			15,900
1458	Desirable	"	110,741			
1459	Elizabeth	"	873,609			128,000
1460	Elizabethport Mutual	"	279,514			
1461	Elmora and West End	"	819,574			82,800
1462	Emerald	"	140,877			3,100
1463	Eternal	"	40,287			2,400
1464	Excelsior	"	1,477,481			219,700
1465	Flag	"	67,730			19,550
1466	Harmonia	"	1,592,526			175,900
1467	Headway	"	47,985			
1468	Home	"	409,507			
1469	Homeland	"	416,313			64,650
1470	Ideal	"	513,853			3,000
1471	Independent	"	483,306			37,600
1472	International	"	596,374			
1473	Jefferson Park	"	220,494			32,200
1474	Juniors'	"	793,677			97,900
1475	Lithuanian	"	682,110			100,150
1476	Members	"	149,893			
1477	Merchants	"	810,751			
1478	Moreland	"	29,860			600
1479	Myrtle	"	95,155			2,900
1480	N. A. S. E.	"	85,915			4,000
1481	North Broad Street	"	176,925			2,200
1482	North Elizabeth	"	683,439			
1483	North Park	"	226,492			5,000
1484	Old Colony	"	328,789	$2,600		1,600
1485	People's	"	420,922			22,800
1486	Polonia	"	481,662			151,600
1487	Rail and Harbor City	"	496,157			25,120
1488	Rainbow	"	338,680			28,100
1489	Satisfactory	"	57,544	17,770		10,325
1490	Security	"	553,909			34,800
1491	Townley	"	44,845			
1492	Trinity	"	244,837			27,400
1493	Union County	"	318,510			33,800
1494	Upright	"	90,783			18,200
1495	Victory	"	369,564			64,900
1496	Workmen's	"	1,373,702			246,925
1497	Young Men's	"	448,980			19,800
1498	Garwood	Garwood	192,625			
1499	Hillside	Hillside Township	99,337			16,000
1500	Inter County	" "	310,625			47,300
1501	Midway	" "	187,596			19,550
1502	Kenilworth	Kenilworth	155,406			24,400
1503	Broadview	Linden	90,024			6,200
1504	Fidelity	"	1,379,894			377,200
1505	Stonewall	"	362,492			16,600
1506	Lyons Farms	Lyons Farms	945,888			127,500
1507	New Providence	New Providence	75,396			
1508	Central	Plainfield	407,618			
1509	Liberty	"	330,921	13,250		59,400

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

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							
.....	.....	$1,011	.....	$40,000	$244	$361,889	$17,434	$1,541,384	1455
$887	.....	.....	.....	.....	.....	43,247	7,392	239,210	1456
756	.....	.....	.....	37,000	8,136	136,278	34,052	731,437	1457
1,873	.....	177	.....	.....	.....	25,718	1,300	139,804	1458
854	.....	.....	.....	68,000	3,243	259,856	22,377	1,355,939	1459
169	$75,210	8,444	.....	18,200	11	79,461	12,080	473,089	1460
227	.....	350	.....	63,045	3,135	220,496	86,374	1,276,001	1461
30	.....	.....	.....	.....	1,760	38,238	8,080	192,085	1462
110	.....	77	.....	4,500	.....	7,455	2,199	57,028	1463
243	.....	.....	.....	135,000	1,734	446,056	78,519	2,358,733	1464
3,505	.....	55	.....	9,000	679	13,087	6,333	119,939	1465
.....	.....	1,225	.....	188,200	4,217	471,142	30,345	2,463,555	1466
195	.....	151	.....	.....	50	8,220	2,201	58,802	1467
.....	.....	.....	.....	5,000	9,212	139,977	12,612	576,108	1468
.....	.....	.....	.....	20,000	312	126,764	15,435	643,474	1469
220	.....	.....	.....	23,000	99	157,127	25,624	722,923	1470
419	.....	.....	.....	118,300	61	142,163	52,216	834,065	1471
99	.....	.....	.....	20,000	7,160	194,189	24,104	841,926	1472
2,661	.....	917	.....	37,000	1,014	60,483	6,114	360,883	1473
268	.....	.....	.....	84,400	883	227,313	19,218	1,223,659	1474
24	.....	.....	.....	44,000	5,392	177,831	46,370	1,055,877	1475
.....	.....	.....	.....	.....	.....	26,435	5,915	182,243	1476
721	18,133	.....	.....	132,300	100	245,810	31,242	1,239,057	1477
.....	.....	.....	.....	700	10	3,607	2,259	37,036	1478
65	.....	.....	.....	13,800	468	26,133	2,280	140,801	1479
1,375	.....	.....	.....	8,050	192	12,963	3,341	115,836	1480
1,371	.....	1,046	.....	28,500	681	37,908	16,105	264,736	1481
.....	.....	.....	.....	.....	258	279,284	6,784	969,765	1482
58	.....	455	.....	15,000	170	52,738	8,514	308,427	1483
.....	.....	.....	.....	.....	.....	71,887	11,336	416,212	1484
.....	.....	.....	.....	31,500	.....	121,741	6,127	603,090	1485
.....	1,010	1,762	.....	25,000	44	150,854	9,064	820,996	1486
.....	.....	.....	.....	14,000	.....	166,373	15,960	717,610	1487
3,577	.....	249	.....	28,000	.....	106,930	15,742	521,278	1488
896	.....	.....	.....	8,000	84	8,999	1,615	105,233	1489
352	.....	.....	.....	65,000	2,244	155,124	19,963	831,392	1490
141	.....	.....	.....	1,800	41	6,764	1,750	55,341	1491
.....	.....	.....	.....	26,500	.....	64,905	9,537	373,179	1492
.....	.....	.....	.....	65,000	120	88,179	8,216	513,825	1493
50	.....	175	.....	9,800	1,441	15,054	1,943	137,446	1494
71	.....	.....	.....	45,000	4,559	126,892	11,542	622,528	1495
.....	.....	.....	.....	179,938	605	470,892	97,242	2,369,304	1496
627	.....	447	.....	80,000	568	132,796	35,750	718,968	1497
392	.....	60	.....	.....	12	59,061	2,474	254,624	1498
155	.....	18	.....	4,250	693	14,240	11,519	146,212	1499
6,002	.....	143	.....	63,500	.....	64,185	9,430	501,185	1500
30	.....	123	.....	27,610	92	52,889	3,520	291,410	1501
74	.....	206	.....	20,700	3,757	50,474	2,380	257,397	1502
65	.....	470	.....	20,000	35	17,208	2,116	136,118	1503
69	55,798	113	.....	293,300	53,752	404,521	42,216	2,606,863	1504
164	.....	.....	.....	48,500	438	127,527	18,631	574,352	1505
27	.....	279	.....	35,000	20	258,209	25,054	1,391,977	1506
337	.....	82	.....	10,000	102	10,679	803	97,399	1507
.....	.....	547	.....	37,050	394	102,847	12,384	560,840	1508
2,645	.....	781	.....	19,000	82	74,540	22,995	523,614	1509

TABLE 4—SHARES.

	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								
1455	Columbia	14,418	1,176	.....	.....	.....	.....	132	11
1456	Contractors'	2,648	211	.....	.....	.....	.....	.....	.....
1457	Crystal	7,369	587	.....	.....	.....	.....	79	16
1458	Desirable	2,063	217	.....	.....	.....	.....	.....	.....
1459	Elizabeth	14,662	1,236	.....	.....	.....	.....	640	89
1460	Elizabethport Mutual	4,399	471	.....	.....	.....	.....	.....	.....
1461	Elmora and West End	9,813	1,058	.....	.....	.....	.....	414	105
1462	Emerald	2,320	199	.....	.....	.....	.....	15	7
1463	Eternal	1,269	149	.....	.....	.....	.....	12	4
1464	Excelsior	22,700	2,011	.....	.....	.....	.....	1,098	146
1465	Flag	1,268	125	.....	.....	.....	.....	98	18
1466	Harmonia	23,774	2,351	.....	.....	.....	.....	879	155
1467	Headway	1,204	139	.....	.....	.....	.....	.....	.....
1468	Home	6,724	545	.....	.....	.....	.....	.....	.....
1469	Homeland	6,384	642	.....	.....	.....	.....	551	54
1470	Ideal	7,433	531	.....	.....	.....	.....	15	2
1471	Independent	9,580	660	.....	.....	.....	.....	188	26
1472	International	8,957	688	.....	.....	.....	.....	.....	.....
1473	Jefferson Park	3,962	458	.....	.....	.....	.....	161	32
1474	Juniors'	12,859	1,259	.....	.....	.....	.....	490	81
1475	Lithuanian	9,181	816	.....	.....	.....	.....	500	72
1476	Members	3,876	391	.....	.....	.....	.....	.....	.....
1477	Merchants	10,838	703	.....	.....	.....	.....	.....	.....
1478	Moreland	1,032	110	.....	.....	.....	.....	3	1
1479	Myrtle	2,072	192	.....	.....	.....	.....	15	3
1480	N. A. S. E.	1,949	236	.....	.....	.....	.....	20	4
1481	North Broad Street	2,963	243	.....	.....	.....	.....	11	1
1482	North Elizabeth	7,994	744	.....	.....	.....	.....	.....	.....
1483	North Park	3,895	379	.....	.....	.....	.....	25	4
1484	Old Colony	5,649	529	26	6	.....	.....	8	2
1485	People's	5,889	548	.....	.....	.....	.....	114	13
1486	Polonia	8,025	797	.....	.....	.....	.....	758	101
1487	Rail and Harbor City	6,250	584	.....	.....	.....	.....	108	15
1488	Rainbow	5,792	529	.....	.....	.....	.....	140	22
1489	Satisfactory	1,810	267	182	12	.....	.....	52	32
1490	Security	8,425	883	.....	.....	.....	.....	174	30
1491	Townley	1,064	111	.....	.....	.....	.....	.....	.....
1492	Trinity	4,611	388	.....	.....	.....	.....	137	36
1493	Union County	4,861	467	.....	.....	.....	.....	169	24
1494	Upright	1,891	175	.....	.....	.....	.....	91	17
1495	Victory	6,317	505	.....	.....	.....	.....	324	27
1496	Workmen's	25,490	1,948	.....	.....	.....	.....	1,234	324
1497	Young Men's	5,720	487	.....	.....	.....	.....	99	17
1498	Garwood	2,672	204	.....	.....	.....	.....	.....	.....
1499	Hillside	1,674	201	.....	.....	.....	.....	80	9
1500	Inter County	5,765	568	.....	.....	.....	.....	236	40
1501	Midway	2,928	203	.....	.....	.....	.....	98	18
1502	Kenilworth	2,226	203	.....	.....	.....	.....	122	21
1503	Broadview	1,568	140	.....	.....	.....	.....	31	7
1504	Fidelity	23,562	1,338	.....	.....	.....	.....	1,886	179
1505	Stonewall	5,534	570	.....	.....	.....	.....	83	67
1506	Lyons Farms	13,665	1,022	.....	.....	.....	.....	637	85
1507	New Providence	2,031	222	.....	.....	.....	.....	.....	.....
1508	Central	6,153	493	.....	.....	.....	.....	.....	.....
1509	Liberty	5,768	505	132	34	.....	.....	297	30

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
14,550	337	850	N.S.	$1.00 m.	$200 & 240	6	$6.00 a	.....	1455
2,648	53	158	N.S.	1.00 m.	200	6	3.50 a & 4.00 a	$6.00 a	1456
7,448	143	460	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1457
2,063	34	183	S.	1.00 m.	200	6	6.00 a	6.00 a	1458
15,302	284	1,041	N.S.	1.00 m.	200	6	6.00 a	1.00 a	1459
4,399	132	339	N.S.	1.00 m.	200	6	4.00 a	.....	1460
10,227	274	889	N.S.	1.00 m.	200	6	6.00 a	.....	1461
2,335	33	173	O.P.	.....	200	6	6.00 a	2.00 a	1462
1,281	20	133	N.S.	1.00 m.	200	6	6.00 a	3.00 a	1463
23,798	483	1,674	N.S.	1.00 m.	200	6	5.00 a	5.00 a	1464
1,366	18	125	S.	1.00 m.	200	6	....	2.00 a	1465
24,653	654	1,852	N.S.	1.00 m.	200	6	6.00 a	1.00 a	1466
1,204	16	123	S.	1.00 m.	200	6	6.00 a	2.00 a	1467
6,724	95	450	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1468
6,935	137	559	O.P.	.....	200	6	.05 b	.05 b	1469
7,448	127	406	N.S.	1.00 m.	200	6	.....	2.00 a	1470
9,768	131	555	O.P.	.....	200	6	.....	2.00 a	1471
8,957	198	490	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1472
4,123	79	411	S.	1.00 m.	200	6	6.00 a & .11 b	2.00 a & .11 b	1473
13,349	305	1,035	N.S.	1.00 m.	200	6	4.00 to 6.00 a	2.00 a	1474
9,681	239	649	N.S.	1.00 m.	200	6	6.00 a	2.00a & 3.00a	1475
3,876	56	335	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1476
10,838	176	527	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1477
1,035	19	92	N.S.	1.00 m.	200	6	5.00 a	2.00 a	1478
2,087	58	137	O.P.	.....	200	6	.....	2.00 a	1479
1,969	59	181	N.S.	1.00 m.	200	6	6.00 a & .05 b	2.00 a	1480
2,974	40	204	S.	1.00 m.	200	6	5.00 a	.....	1481
7,994	233	511	N.S.	1.00 m.	240	5 & 6	6.00 a	6.00 a	1482
3,920	99	284	S.	1.00 m.	200	6	4.00 a & 6.00 a	.....	1483
5,683	83	454	N.S.	1.00 m.	200	6	5.00 a & .05 b	2.00 a & .05 b	1484
6,003	216	345	N.S.	1.00 m.	200	6	6.00 a	.....	1485
8,783	283	615	O.P.	.....	200	6	4.00 a	2.00 a	1486
6,358	179	420	N.S.	1.00 m.	200 & 240	6	6.00 a	1.00 a	1487
5,932	117	434	N.S.	1.00 m.	200	6	6.00 a & .05 b	2.00 a	1488
2,044	53	258	N.S.	1.00 & 2.00 m.	200	6	4.00 a	.08⅓ b	1489
8,599	249	664	N.S.	1.00 m.	200	6	6.00 a & .02½ b	1.00 a	1490
1,064	24	87	N.S.	1.00 m.	200	6	4.00 a	.....	1491
4,748	93	331	O.P.	.....	200	6	.....	2.00 a	1492
5,030	189	302	N.S.	1.00 m.	200	6	3.00 a & .04 b	3.00 a	1493
1,982	40	152	S.	1.00 m.	200	6	1.00 a	1.00 a	1494
6,641	172	360	N.S.	1.00 m.	200	6	6.00 a & .05 b	1.00 a & .05 b	1495
26,724	575	1,697	O.P.	.....	200	6	6.00 a	2.00 a	1496
5,819	160	344	S.	1.00 m.	200	6	.05 b	.....	1497
2,672	76	128	N.S.	1.00 m.	240	6	.07½ b	.07½ b	1498
1,754	39	171	S.	1.00 m.	200	6	4.00 a	1.00 a	1499
6,001	103	505	S.	1.00 m.	200	6	1.00 a	1.00 a	1500
3,026	56	160	S.	1.00 m.	200	6	3.00 a	1.00 a	1501
2,348	92	132	S.	1.00 m.	200	6	2.00 a	2.00 a	1502
1,599	26	121	S.	1.00 m.	200	6	5.00 a	2.00 a	1503
25,448	528	989	N.S.	1.00 m.	200	6	.....	2.00 a	1504
5,617	159	478	N.S.	1.00 m.	200	6	6.00 a & .06¼ b	2.00 a	1505
14,302	344	763	S.	1.00 m.	200	6	.03 b	.03 b	1506
2,031	33	189	S.	1.00 m.	200	6	2.50 a	.....	1507
6,153	156	337	S.	1.00 m.	200	6	3.00 a	1.00 a	1508
6,197	156	413	S.	1.00 m.	200	6	3.50 a	1.50 a	1509

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			
1510	Plainfield	Plainfield	Mar. 21, 1884	Herman Schwed
1511	Queen City and Home	"	* (See below)	Arthur C. Wadley
1512	Renascence	"	June 30, 1925	Aurelio Mangione
1513	Representative	"	Mar. 14, 1924	Leo Hirsch
1514	Union	"	Jan. 18, 1899	A. D. Edgar
1515	Axia	Rahway	April 16, 1927	Clifford B. Gehring
1516	Better-Homes	"	Oct. 11, 1924	William C. Hoblitzell
1517	Citizens	"	July 31, 1914	Albert F. Kirstein
1518	Industrial	"	Mar. 7, 1910	Arthur R. Wendell
1519	Rahway	"	Feb. 8, 1898	Cyrus W. Squier
1520	Reliance Co-Operative	"	Jan. 29, 1920	John H. Maget
1521	Workmen's	"	Jan. 25, 1886	Willard C. Freeman
1522	Chandler	Roselle	May 6, 1922	Theodore Farber
1523	Jewel	"	Oct. 25, 1923	Arthur A. Jentsch
1524	Roselle	"	May 25, 1889	W. C. Hope
1525	Warinanco	"	Oct. 3, 1924	Justin McAghon
1526	Aldene	Roselle Park	June 14, 1919	Albert S. Geehr
1527	Gloria	" "	May 21, 1923	Jay W. Rewalt, Sr.
1528	Roselle Park	" "	June 28, 1904	Charles V. Drake
1529	Twin Borough	" "	Nov. 10, 1920	David J. Farren
1530	Fanwood & Scotch Plains	Scotch Plains	May 23, 1922	Alexander Muir
1531	Baltusrol	Springfield	June 8, 1929	Thomas H. Lyons
1532	Battle Hill	"	Mar. 15, 1923	Stewart O. Burns
1533	Arcoe	Summit	Jan. 30, 1925	A. H. Riviere
1534	Hill City	"	Mar. 10, 1914	**F. U. Voss
1535	Overlook	"	Nov. 9, 1923	W. S. Post
1536	Prospect Hill	"	July 27, 1923	Herman F. Beck
1537	Summit	"	Oct. 14, 1891	Alfred W. Alesbury
1538	Connecticut Farms	Union	Mar. 30, 1922	John R. Buchanan
1539	Inland	"	Feb. 4, 1929	Robert S. Sherwin
1540	Vauxhall	Vauxhall	July 24, 1920	Gustav Hummel, Jr.
1541	Home	Westfield	Oct. 29, 1912	Leigh M. Pearsall
1542	Mindowaskin	"	Feb. 4, 1929	Henry W. Pleister
1543	Mutual	"	April 27, 1908	**William J. Kennedy
1544	Westfield	"	Dec. 4, 1888	Theodore H. Ludwig
	Warren County			
1545	Belvidere	Belvidere	Jan. 19, 1920	John E. Allen
1546	Hackettstown	Hackettstown	Feb. 26, 1906	Marvin Shields
1547	Malvern Hill	"	Jan. 5, 1927	Lindley G. Cook
1548	Phillipsburg, No. 4	Phillipsburg	Mar. 27, 1876	Matthew Korp
1549	Phillipsburg, No. 5	"	June 6, 1882	John E. Wyckoff
1550	Phillipsburg, No. 6	"	April 3, 1903	**Arthur Bachman
1551	Phillipsburg, No. 7	"	Aug. 7, 1915	Matthew Kingfield
1552	Warren County	"	Mar. 11, 1922	Shipman R. Pursel
1553	Mansfield	Washington	July 31, 1930	Floyd Major
1554	Washington	"	May 26, 1919	Eugene L. Linaberry

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

** Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
W. R. Codington & C. M. Dolliver	Charles W. Nagel	1019 West Sixth St., Plainfield, N. J.	1510
McDonough & McDonough	Florence E. Luerssen	107 Park Ave., Plainfield, N. J.	1511
S. Diana	P. E. Marangello	119 Watchung Ave., Plainfield, N. J.	1512
Joseph J. Mutnick, Jr.	Samuel Pinn	602 Madison Ave., Plainfield, N. J.	1513
C. M. Dolliver & F. J. Blatz	C. J. Ornes	90 Summit Ave., Plainfield, N. J.	1514
Clarence A. Ward	William Weil	137 Maple Ave., Rahway, N. J.	1515
Adolph Ulbrich	John F. Geyer	45 Hamilton St., Rahway, N. J.	1516
Charles J. Stamler	A. Weitz	144 Irving St., Rahway, N. J.	1517
David Armstrong	Fred C. Bauer	42 N. Church St., Rahway, N. J.	1518
Orlando H. Dey	Freeland J. Gibbons	Rahway, N. J.	1519
Fayette N. Talley	John W. Wieser	17 Lincoln Ave., Rahway, N. J.	1520
F. C. Hyer	L. R. Cartwright	19 Pierpont St., Rahway, N. J.	1521
Samuel Koestler	Harry A. Levine	37 E. Elm St., Linden, N. J.	1522
Sidney W. Eldridge	Willard H. Berrien	203 Webster Ave. East, Roselle Park, N. J.	1523
Edward S. Atwater, Jr.	Harry Cashmore	152 W. Fourth Ave., Roselle, N. J.	1524
Maxwell M. Albach	Searle R. Chynoweth	209 Chandler Ave., Roselle, N. J.	1525
Donald H. McLean	Armando G. Finizio	200 Seaton Ave., Roselle Park, N. J.	1526
Alfred A. Stein	William H. Bodine, Jr.	3 E. Westfield Ave., Roselle Park, N. J.	1527
C. L. Morgan & B. C. Austin	Harwood Fish	Roselle Park, N. J.	1528
Adolph Ulbrich	Fred R. Frey	308 Madison Ave., Roselle Park, N. J.	1529
Peter J. McDonough, Jr.	Paul L. Archbold	Scotch Plains, N. J.	1530
Louis Messing, Jr.	Edward A. Conley	277 Morris Ave., Springfield, N. J.	1531
H. L. Benedict	Charles H. Huff	Springfield, N. J.	1532
J. R. Mantel	W. L. Heyl	Summit, N. J.	1533
F. C. Kentz	John G. Voegtlen	6 Primrose Place, Summit, N. J.	1534
Edward G. Pringle	R. P. Williamson	Murray Hill, N. J.	1535
R. B. Williams	Charles H. Bauer	51 Union Place, Summit, N. J.	1536
Atwood L. DeCoster	J. Sherman Byland	c/o Summit Trust Co., Summit, N. J.	1537
Hobart L. Benedict	R. W. Townley	Burnett Ave., Union, N. J.	1538
Perry E. Belfatto	Frederick H. Riecke, Jr.	213 Pomona Ave., Newark, N. J.	1539
Herbert Ellend	Gustav Bohnenberger, Jr.	Box 411, Union Post Office, N. J.	1540
R. S. Sneyily	C. P. Worth	640 St. Marks Ave., Westfield, N. J.	1541
A. B. Conlin	J. Alston Adams	532 Bradford Ave., Westfield, N. J.	1542
Paul Q. Oliver	A. M. Lamberton	109 Central Ave., Westfield, N. J.	1543
Paul Q. Oliver	Howard M. Condit	423 Everson Place, Westfield, N. J.	1544
John H. Dahlke	Homer H. Rasely	333 Water St., Belvidere, N. J.	1545
Claude E. Cook	A. M. Lundy	144 Main St., Hackettstown, N. J.	1546
Claude E. Cook	John D. Woodward	Lock Drawer F, Hackettstown, N. J.	1547
S. C. Smith, Jr.	D. J. Lilly	403 Thomas St., Phillipsburg, N. J.	1548
William H. Walters	Robert Souders	192 Lincoln St., Phillipsburg, N. J.	1549
C. B. Brady	Robert D. Connolly	418 S. Main St., Phillipsburg, N. J.	1550
Frank J. Kingfield	George B. Arnold	169 S. Main St., Phillipsburg, N. J.	1551
William P. Tallman	Vida C. King	633 Pierce St., Easton, Pa.	1552
George W. Fleming	W. Boyd Crevelling	Washington, N. J.	1553
G. W. Fleming & C. C. Bowers	Harry Christine	Washington, N. J.	1554

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				
1510	Plainfield	Plainfield	$15,317	$1,500	$1,309,200
1511	Queen City and Home	"	25,393	41,697	1,831,100
1512	Renascence	"	187	825	75,700
1513	Representative	"	1,701	44	273,500
1514	Union	"	2,843	5,748	695,350
1515	Axia	Rahway	2,284	970	172,500
1516	Better-Homes	"	1,288	3,536	305,400
1517	Citizens	"	15,471	7,476	837,400
1518	Industrial	"	77,772	33,818	1,391,700
1519	Rahway	"	2,438	900	146,340
1520	Reliance Co-Operative	"	447	3,100	172,750
1521	Workmen's	"	11,788	17,000	1,090,702
1522	Chandler	Roselle	1,473	.....	182,800
1523	Jewel	"	126	1,801	86,050
1524	Roselle	"	1,476	3,102	895,800
1525	Warinanco	"	13,881	4,285	291,500
1526	Aldene	Roselle Park	1,104	314	445,120
1527	Gloria	" "	1,580	873	95,730
1528	Roselle Park	" "	6,751	35,000	2,907,338
1529	Twin Borough	" "	6,585	6,000	309,000
1530	Fanwood & Scotch Plains	Scotch Plains	13,169	2,367	336,000
1531	Baltusrol	Springfield	930	435	36,800
1532	Battle Hill	"	5,379	4,985	940,700
1533	Arcoe	Summit	3,283	630	137,700
1534	Hill City	"	14,031	45,000	1,297,800
1535	Overlook	"	1,004	1,978	354,250
1536	Prospect Hill	"	157	669	55,200
1537	Summit	"	5,935	5,000	979,800
1538	Connecticut Farms	Union	3,828	5,168	472,000
1539	Inland	"	549	400	34,600
1540	Vauxhall	Vauxhall	5,005	1,000	158,050
1541	Home	Westfield	50,730	24,891	1,675,200
1542	Mindowaskin	"	1,173	598	35,400
1543	Mutual	"	2,565	12,500	1,628,000
1544	Westfield	"	4,680	34,246	1,681,800
	Totals		$745,046	$639,050	$62,024,007
	Warren County				
1545	Belvidere	Belvidere	$8,084	$1,159	$115,500
1546	Hackettstown	Hackettstown	8,092	1,055	285,930
1547	Malvern Hill	"	4,427	541	90,900
1548	Phillipsburg, No. 4	Phillipsburg	981	1,046	154,600
1549	Phillipsburg, No. 5	"	4,746	5,483	588,200
1550	Phillipsburg, No. 6	"	7,529	.....	141,200
1551	Phillipsburg, No. 7	"	2,539	25	520,800
1552	Warren County	"	51,658	2,515	595,600
1553	Mansfield	Washington	855	85	12,000
1554	Washington	"	5,413	59	527,170
	Totals		$94,324	$11,968	$3,031,900

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$45,500	$26,710	$90,329	$37,709	$7,682	$1,533,947	1510
60,082	135,974	244,853	68,750	13,092	2,420,941	1511
.....	4,345	11,963	387	73	93,480	1512
4,000	7,947	25,401	12,338	2,508	327,439	1513
.....	26,842	55,562	13,440	1,124	800,909	1514
.....	3,050	.....	4,153	198	183,155	1515
.....	11,955	49,853	4,664	1,657	378,353	1516
42,500	10,330	143,691	.....	601	1,057,469	1517
.....	15,734	60,394	.....	1,645	1,581,063	1518
.....	550	17,528	984	.....	168,740	1519
.....	5,765	13,050	4,401	17,025	216,538	1520
19,000	34,333	17,677	6,429	468	1,197,397	1521
.....	11,851	63,558	857	879	261,418	1522
.....	3,230	21,994	7,766	1,316	122,283	1523
114,700	88,535	50,783	11,697	1,658	1,167,751	1524
.....	19,770	36,228	14,441	1,124	381,229	1525
.....	10,789	41,469	5,617	490	504,903	1526
.....	4,650	37,525	.....	73	140,431	1527
.....	71,624	80,293	24,735	20,142	3,145,883	1528
.....	4,075	32,331	4,418	.....	362,409	1529
9,351	17,290	12,299	5,519	10,868	406,863	1530
.....	1,580	.....	1,014	170	40,929	1531
26,800	67,440	29,372	34,151	4,811	1,113,638	1532
.....	13,375	.....	3,957	400	159,345	1533
.....	114,365	15,384	13,705	490	1,500,775	1534
.....	11,775	6,039	7,780	1,527	384,353	1535
2,690	.....	.....	1,903	106	60,725	1536
.....	45,790	32,000	19,328	742	1,088,595	1537
.....	47,050	24,128	8,643	2,122	562,939	1538
.....	335	11,968	1,113	.....	48,965	1539
.....	4,991	3,582	6,705	713	180,046	1540
64,135	131,800	16,718	7,928	405	1,971,807	1541
.....	1,100	.....	865	158	39,294	1542
.....	142,110	111,973	12,618	1,871	1,911,637	1543
16,161	116,383	82,954	25,476	4,796	1,966,496	1544
$540,566	$3,037,628	$6,117,582	$646,802	$256,746	$74,007,427	
.....	$550	.....	$3,748	$2,521	$131,562	1545
$6,900	4,950	.....	738	150	307,815	1546
2,000	.....	$11,058	1,538	324	110,788	1547
.....	.....	3,000	2,207	.....	161,834	1548
774	.....	.....	5,640	.....	604,843	1549
.....	1,900	.....	1,345	.....	151,974	1550
.....	5,860	16,188	12,559	3,979	561,950	1551
37,040	41,819	14,221	10,801	20,982	774,636	1552
.....	.....	.....	480	278	13,698	1553
.....	5,500	.....	7,771	2,073	547,986	1554
$46,714	$60,579	$44,467	$46,827	$30,307	$3,367,086	

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					
1510	Plainfield	Plainfield	$1,004,748	.....	.....	$193,900
1511	Queen City and Home	"	1,740,592	$9,700	.....	163,200
1512	Renascence	"	64,260	.....	.....	3,700
1513	Representative	"	209,931	.....	.....	17,050
1514	Union	"	584,703	.....	.....	.....
1515	Axia	Rahway	92,751	34,400	.....	24,050
1516	Better-Homes	"	274,557	.....	.....	1,600
1517	Citizens	"	652,339	.....	.....	52,800
1518	Industrial	"	1,072,358	.....	$11,474	3,500
1519	Rahway	"	108,093	.....	.....	9,400
1520	Reliance Co-Operative	"	123,151	.....	.....	49,200
1521	Workmen's	"	837,250	.....	.....	66,800
1522	Chandler	Roselle	144,341	.....	.....	28,400
1523	Jewel	"	73,374	.....	.....	15,300
1524	Roselle	"	884,124	.....	.....	.....
1525	Warinanco	"	294,393	.....	.....	7,000
1526	Aldene	Roselle Park	326,079	.....	.....	56,000
1527	Gloria	" "	89,344	.....	.....	.....
1528	Roselle Park	" "	1,754,621	360,666	.....	229,043
1529	Twin Borough	" "	220,188	.....	.....	11,000
1530	Fanwood & Scotch Plains	Scotch Plains	303,885	.....	.....	.....
1531	Baltusrol	Springfield	34,752	.....	.....	1,600
1532	Battle Hill	"	802,590	.....	.....	.....
1533	Arcoe	Summit	110,241	.....	.....	2,000
1534	Hill City	"	1,068,906	52,200	.....	84,100
1535	Overlook	"	306,450	.....	.....	.....
1536	Prospect Hill	"	46,549	.....	.....	1,000
1537	Summit	"	839,172	.....	.....	35,400
1538	Connecticut Farms	Union	413,666	.....	.....	.....
1539	Inland	"	35,736	.....	.....	4,300
1540	Vauxhall	Vauxhall	105,236	.....	.....	5,600
1541	Home	Westfield	1,458,429	.....	.....	.....
1542	Mindowaskin	"	30,225	4,320	.....	.....
1543	Mutual	"	1,304,854	.....	.....	.....
1544	Westfield	"	1,416,642	.....	.....	.....
	Totals		$48,777,359	$498,006	$88,281	$4,847,113
	Warren County					
1545	Belvidere	Belvidere	$76,410	.....	.....	$19,000
1546	Hackettstown	Hackettstown	241,068	.....	.....	.....
1547	Malvern Hill	"	77,451	$14,490	.....	.....
1548	Phillipsburg, No. 4	Phillipsburg	110,364	.....	.....	.....
1549	Phillipsburg, No. 5	"	442,740	.....	.....	.....
1550	Phillipsburg, No. 6	"	120,144	.....	.....	.....
1551	Phillipsburg, No. 7	"	418,428	.....	.....	.....
1552	Warren County	"	598,641	.....	.....	.....
1553	Mansfield	Washington	12,220	720	.....	.....
1554	Washington	"	367,732	.....	.....	48,700
	Totals		$2,465,198	$15,210	.....	$67,700

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1932

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	
$860	.....	$1,654	.....	$86,000	.....	$242,495	$4,290	$1,533,947	1510
4,189	.....	4,369	.....	25,000	$7,951	392,505	73,435	2,420,941	1511
64	.....	907	.....	7,900	106	15,346	1,197	93,480	1512
9,031	.....	488	.....	36,250	596	47,746	6,347	327,439	1513
143	.....	1,520	.....	53,000	.....	155,987	5,556	800,909	1514
19	.....	472	$2,500	3,000	.....	25,464	499	183,155	1515
.....	.....	790	.....	17,600	.....	66,655	17,151	378,353	1516
.....	.....	164	.....	96,000	37,302	177,682	41,182	1,057,469	1517
.....	.....	.....	4,800	.....	957	434,662	53,312	1,581,063	1518
.....	.....	.....	.....	12,300	.....	32,128	6,819	168,740	1519
350	.....	685	.....	6,000	.....	28,025	9,127	216,538	1520
.....	.....	741	.....	35,000	864	251,926	4,816	1,197,397	1521
766	.....	.....	.....	37,000	152	.....	50,759	261,418	1522
624	.....	759	.....	15,000	41	14,985	2,200	122,283	1523
5	.....	1,238	.....	25,500	674	251,132	5,078	1,167,751	1524
4,558	.....	556	.....	.....	.....	61,997	12,725	381,229	1525
.....	.....	626	.....	15,500	720	101,061	4,917	504,903	1526
114	.....	6	.....	24,900	90	21,349	4,628	140,431	1527
.....	.....	7,659	.....	198,619	6,778	531,688	56,809	3,145,883	1528
135	.....	2,596	.....	51,616	772	63,615	12,487	362,409	1529
604	.....	510	1,500	.....	831	98,386	1,147	406,863	1530
105	.....	45	.....	.....	183	4,044	200	40,929	1531
1,592	.....	817	.....	90,600	198	214,601	3,240	1,113,638	1532
.....	.....	76	9,726	12,250	134	24,656	262	159,345	1533
461	.....	1,627	.....	.....	260	286,890	6,331	1,500,775	1534
3,758	.....	474	.....	.....	16	69,106	4,549	384,353	1535
1,606	.....	188	.....	2,800	38	8,371	173	60,725	1536
.....	.....	.....	.....	.....	.....	209,612	4,411	1,088,595	1537
2,856	.....	323	.....	31,600	.....	109,329	5,165	562,939	1538
702	.....	340	.....	3,400	43	3,238	1,206	48,965	1539
156	$29,800	555	.....	6,600	757	25,888	5,454	180,046	1540
.....	.....	1,403	.....	.....	49	501,228	10,698	1,971,807	1541
657	.....	235	.....	1,000	39	2,754	64	39,294	1542
1,609	.....	4,262	.....	154,728	2,324	422,378	21,482	1,911,637	1543
7,191	.....	2,206	4,800	85,000	305	421,542	28,810	1,966,496	1544
$88,547	$182,794	$61,626	$23,570	$3,696,806	$230,636	$13,853,290	$1,659,399	$74,007,427	
.....	.....	$124	.....	$10,300	$6,645	$17,335	$1,748	$131,562	1545
.....	.....	409	$100	.....	101	64,941	1,196	307,815	1546
$10	.....	384	.....	.....	12	17,333	1,108	110,788	1547
663	.....	24	.....	20,091	164	27,405	3,123	161,834	1548
15	.....	849	.....	54,100	.....	105,172	1,967	604,843	1549
.....	.....	.....	.....	.....	.....	29,651	2,179	151,974	1550
131	.....	462	.....	28,000	.....	99,390	15,539	561,950	1551
58	.....	1,287	.....	.....	162	167,000	7,488	774,636	1552
.....	.....	35	.....	.....	28	685	10	13,698	1553
351	.....	416	.....	17,500	2,085	108,937	2,265	547,986	1554
$1,228	.....	$3,990	$100	$129,991	$9,197	$637,849	$36,623	$3,367,086	

TABLE 4—SHARES,

	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								
1510	Plainfield	17,773	1,653	.....	.....	.....	.....	969	121
1511	Queen City and Home	27,013	2,061	97	18	.....	.....	816	138
1512	Renascence	1,363	168	.....	.....	.....	.....	18	5
1513	Representative	3,929	375	.....	.....	.....	.....	85	12
1514	Union	17,957	915	.....	.....	.....	.....	.....	.....
1515	Axia	2,833	273	344	73	.....	.....	120	37
1516	Better-Homes	4,865	498	.....	.....	.....	.....	8	2
1517	Citizens	10,138	898	.....	.....	.....	.....	264	44
1518	Industrial	43,385	1,739	.....	.....	67	52	35	5
1519	Rahway	1,814	222	.....	.....	.....	.....	41	8
1520	Reliance Co-Operative	3,211	375	.....	.....	.....	.....	246	45
1521	Workmen's	12,898	1,097	.....	.....	.....	.....	334	58
1522	Chandler	2,418	278	.....	.....	.....	.....	142	16
1523	Jewel	1,253	138	.....	.....	.....	.....	76	23
1524	Roselle	12,642	828	.....	.....	.....	.....	.....	.....
1525	Warinanco	5,656	631	.....	.....	.....	.....	35	7
1526	Aldene	4,942	573	.....	.....	.....	.....	278	46
1527	Gloria	1,390	115	.....	.....	.....	.....	.....	.....
1528	Roselle Park	36,333	2,453	3,600	717	.....	.....	1,145	139
1529	Twin Borough	3,560	356	.....	.....	.....	.....	55	8
1530	Fanwood & Scotch Plains	4,440	542	.....	.....	.....	.....	.....	.....
1531	Baltusrol	1,221	170	.....	.....	.....	.....	8	2
1532	Battle Hill	14,536	1,311	.....	.....	.....	.....	.....	.....
1533	Arcoe	2,019	182	.....	.....	.....	.....	10	2
1534	Hill City	18,069	1,089	522	59	.....	.....	420	75
1535	Overlook	5,263	369	.....	.....	.....	.....	.....	.....
1536	Prospect Hill	1,168	124	.....	.....	.....	.....	5	2
1537	Summit	13,075	1,013	.....	.....	.....	.....	177	28
1538	Connecticut Farms	7,265	556	.....	.....	.....	.....	.....	.....
1539	Inland	1,417	166	.....	.....	.....	.....	21	12
1540	Vauxhall	1,806	179	.....	.....	.....	.....	28	8
1541	Home	19,173	1,025	.....	.....	.....	.....	.....	.....
1542	Mindowaskin	1,681	126	48	6	.....	.....	.....	.....
1543	Mutual	16,393	966	.....	.....	.....	.....	.....	.....
1544	Westfield	21,551	1,257	.....	.....	.....	.....	.....	.....
	Totals	848,956	65,932	4,982	929	1,412	321	29,967	3,764
	Warren County								
1545	Belvidere	1,316	148	.....	.....	.....	.....	95	23
1546	Hackettstown	3,095	408	.....	.....	.....	.....	.....	.....
1547	Malvern Hill	1,582	189	138	25	.....	.....	.....	.....
1548	Phillipsburg, No. 4	1,824	138	.....	.....	.....	.....	.....	.....
1549	Phillipsburg, No. 5	6,282	491	.....	.....	.....	.....	.....	.....
1550	Phillipsburg, No. 6	1,986	175	.....	.....	.....	.....	.....	.....
1551	Phillipsburg, No. 7	5,620	463	.....	.....	.....	.....	.....	.....
1552	Warren County	8,764	960	.....	.....	.....	.....	.....	.....
1553	Mansfield	808	69	9	2	.....	.....	.....	.....
1554	Washington	5,548	585	.....	.....	.....	.....	244	31
	Totals	36,825	3,626	147	27	.....	.....	339	53

MEMBERSHIP 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	
18,742	442	1,332	S.	$1.00 & $2.00 m.	$200	6	$3.00 a	$1.00 a	1510
27,926	699	1,518	O.P.	.....	200	6	3.00 a	.....	1511
1,381	25	148	S.	1.00 m.	200	6	3.00 a	3.00 a	1512
4,014	109	278	S.	1.00 m.	200	6	4.00 a	2.00 a	1513
17,957	283	632	S.	.50 m.	100	6	.04⅙ b	.04⅙ b	1514
3,297	49	334	S.	1.00 m.	200	6	4.50 a	1.00 a	1515
4,873	109	391	S.	1.00 m.	200	6	5.00 a	.....	1516
10,402	262	680	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1517
43,487	524	1,272	N.S.	.45 m.	100	6	.05 b	.05 b	1518
1,855	33	197	O.P.	.....	200	6	4.00 a & .01 b	4.00 a & .01 b	1519
3,457	70	350	S.	1.00 m.	200	6	4.00 a & .05 b	2.00 a	1520
13,232	318	837	S.	1.00 m.	200	6	2.50 a	2.50 a	1521
2,560	69	225	N.S.	1.00 m.	200	6	5.00 a	2.00 a	1522
1,329	31	130	S.	1.00 m.	200	6	5.00 a	.....	1523
12,642	303	525	S.	1.00 m.	200	6	2.00 a	.....	1524
5,691	133	505	S.	1.00 m.	200	6	3.00 a	1.00 a	1525
5,220	192	427	N.S.	1.00 m.	200	6	4.00 a	2.00 a	1526
1,390	21	94	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1527
41,078	609	2,700	S.	1.00 m.	100 & 200	6	3.00 a	1.00a & 2.00a	1528
3,615	93	271	N.S.	1.00 m.	200	6	4.00 a	3.00 a	1529
4,440	138	404	S.	1.00 m.	200	6	3.00 a	.....	1530
1,229	26	146	S.	1.00 m.	200	6	4.00 a	1.00	1531
14,536	272	1,039	S.	1.00 m.	200	6	4.00 a & .05 b	.....	1532
2,029	69	115	S.	1.00 m.	200	6	4.00 a	.....	1533
19,011	337	886	S.	1.00 m.	200	6	2.00 a	.....	1534
5,263	70	299	S.	1.00 m.	200	6	.....	.....	1535
1,173	28	98	S.	1.00 m.	100 & 200	6	2.00 a	2.00 a	1536
13,252	276	765	S.	1.00 m.	200	6	.....	.....	1537
7,265	92	464	S.	1.00 m.	200	6	4.00 a & .05 b	1.00 a & .05 b	1538
1,488	10	168	S.	1.00 m.	200	6	3.00 a	2.00 a	1539
1,834	59	128	S.	1.00 m.	200	6	3.50 a	1.50 a	1540
19,173	372	653	S.	1.00 m.	240	6	2.00 a	.....	1541
1,729	14	118	S.	.70 m.	200	6	4.00 a	.....	1542
16,393	365	601	S.	1.00 m.	240	6	6.00 a	.....	1543
21,551	422	835	S.	1.00 m.	200	6	.02½ b	.02½ b	1544
885,317	18,230	52,716							
1,411	57	113	S.	$1.00 m.	$200	6	.....	.....	1545
3,095	143	265	S.	1.00 m.	200	5 & 6	$2.00 a	.....	1546
1,720	41	173	S.	1.00 m.	200	6	2.00 a	$1.00 a	1547
1,824	49	89	S.	1.00 m.	200	6	7.50 a	.....	1548
6,282	176	315	S.	1.00 m.	200	6	.05 b	.....	1549
1,986	47	128	S.	1.00 m.	200	5	.05 b	.05 b	1550
5,620	157	306	S.	1.00 m.	200	6	.05 b	.....	1551
8,764	253	707	S.	1.00 m.	200	6	.05 b	.....	1552
817	6	65	S.	.70 m.	200	6	3.00 a	.....	1553
5,792	224	392	S.	1.00 m.	200	6	3.00 a	3.00 a	1554
37,311	1,153	2,553							

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



N.J.-BANKING & INSURANCE COMM.

ANNUAL REPORT...RELATIVE TO BUILDING AND LOAN ASSOCIATIONS.

1932

DATE

N.J.-BANKING & INSURANCE COMM.
AINUAL REPORT...RELATIVE TO BUILDING AND LOAN ASSOCIATIONS.
1932