

STATE OF NEW JERSEY

ANNUAL REPORT

OF THE

**COMMISSIONER OF BANKING
AND INSURANCE**

RELATIVE TO

SAVINGS BANKS, BANKS, CREDIT UNIONS,
PROVIDENT LOAN ASSOCIATIONS
SMALL LOAN LICENSEES
AND PAWNBROKERS

FOR THE YEAR ENDED
DECEMBER 31, 1948

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DEPARTMENT OF BANKING AND INSURANCE
BUREAU OF BANKING

March 9, 1949

To the Honorable the Senate and General Assembly:

In compliance with the statute, I have the honor to submit the report of this Department relating to banks, savings banks, banks in liquidation, credit unions, provident loan associations, small loan brokers, pawnbrokers, sales finance companies, and cemetery associations, for the year ending December 31, 1948.

The number, total resources, capital, debentures, surplus and undivided profits and deposits, as reported by the banks and savings banks, for December 31, 1948 (amounts in thousands of dollars), are given in the following summary:

AGGREGATE RESOURCES, CAPITAL, DEBENTURES, SURPLUS,
UNDIVIDED PROFITS AND DEPOSITS

December 31, 1948

(Amounts in thousands of dollars)

No.		Total Resources	Capital Stock and Debentures	Surplus Undivided Profits	Deposits
127	Banks	\$2,395,118	\$57,380	\$ 91,915	\$2,223,354
24	Savings banks	592,734	300*	55,856	525,769
151	Totals	\$2,987,852	\$57,680	\$147,771	\$2,749,123

* Capital debentures one institution.

Deposits of all reporting institutions amounted to \$2,749,123,000, of which \$1,208,445,000 were demand and \$1,540,678,000 time deposits, an increase of \$35,726,000 since December 31, 1947, of which U. S. Government deposits accounted for \$13,122,000. Total deposits in the 127

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commercial institutions showed \$2,223,354,000, an increase of .7%, while the deposits in the 24 savings banks amounted to \$525,769,000, an increase of 4.2%. Time deposits of individuals, partnerships and corporations reported by all institutions increased 1.1%, while the total demand deposits of the same group decreased 1.8%.

Of the 127 commercial banks, 75 with deposits of \$1,679,294,000, or 75.5%, were members of the Federal Reserve System, leaving deposits of \$544,060,000, or 24.5%, held by the 52 nonmembers.

All but one of the institutions accepting deposits were members of the Federal Deposit Insurance Corporation.

Government securities made up 49.1% of the total assets as compared with 51.9% a year ago, while cash represented 14.6% of the total as against 14.1%. Cash and government securities accounted for 63.7% of the total assets.

Loans and discounts (excluding mortgage loans) in the commercial banks increased 8.4% during the year and represented 12.2% of their assets, while mortgage loans increased 8.9% and comprised 11.6% of their assets. In the savings banks, mortgage loans increased 14.0% and comprised 21.6% of their assets.

A further reduction in the total real estate owned of \$106,000, or 15.3%, will be noted. The total of banking plants and real estate in the commercial banks, other than sold under agreement, showed a ratio of 18.2% of the total capital accounts as compared with 18.5% in December 1947. The comparable ratio for the savings banks showed 6.5% of surplus and reserves as against 7.4% a year ago.

The total capital accounts of the commercial banks represent 7.1% of their total deposits as compared with 7.0% a year ago. The comparable ratio for the savings banks showed 12.3% as compared with 12.2%.

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CONDITION OF ALL BANKING INSTITUTIONS

The comparative condition in the aggregate of banks and savings banks as at the close of 1948 and 1947 was as follows:

<i>Assets</i>	Dec. 31, 1948	Dec. 31, 1947
	(Amounts in thousands of dollars)	
Cash, balances with other banks.....	\$ 437,149	\$ 415,518
U. S. Government obligations, direct and guaranteed	1,465,376	1,528,789
Obligations of states and political subdivisions.....	124,250	117,517
Other bonds, notes and debentures	200,271	184,156
Corporate stocks (including Federal Reserve Bank stock)	15,810	15,415
Loans and discounts	293,454	270,744
Bonds and mortgages	406,278	367,919
Banking premises owned and furniture and fixtures	32,135	31,937
Real estate owned other than banking premises.....	586	692
Real estate sold under agreement.....	237	166
Bank premises or real estate carried in other assets	305	388
Customers' liability under acceptances outstanding....	308	463
Other assets	11,693	10,778
<i>Total assets</i>	<u>\$2,987,852</u>	<u>\$2,944,482</u>
	<i>Liabilities</i>	
Demand deposits of individuals, partnerships and corporations	\$1,001,580	\$1,019,581
Time deposits of individuals, partnerships and corporations	1,533,092	1,516,120
Deposits of U. S. Government, including postal savings	28,041	14,919
Deposits of states and political subdivisions.....	137,274	119,288
Deposits of banks	22,872	21,939
Other deposits, certified and officers' checks, etc.....	26,264	21,550
<i>Total deposits</i>	<u>\$2,749,123</u>	<u>\$2,713,397</u>
Bills payable, rediscounts, etc.		650
Acceptances outstanding	308	463
Other liabilities	15,074	14,491
<i>Total liabilities (except capital accounts)</i>	<u>\$2,764,505</u>	<u>\$2,729,001</u>
	<i>Capital Accounts</i>	
Capital stock and debentures	57,680	58,129
Surplus	118,450	115,232
Undivided profits	29,321	25,018
Reserves and retirement account for preferred stock	17,896	17,102
<i>Total capital accounts</i>	<u>\$ 223,347</u>	<u>\$ 215,481</u>
<i>Total liabilities and capital accounts</i>	<u>\$2,987,852</u>	<u>\$2,944,482</u>

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CONDITION OF THE BANKS

The banks in active business at the close of 1948 numbered 127, which is three less than the number in operation at the beginning of the year. (Under Chapter 67 of the Laws of 1948 all trust companies and banks are designated as banks.) Their condition in the aggregate as at the close of 1948 and 1947 was as follows.

<i>Assets</i>	Dec. 31, 1948	Dec. 31, 1947
	(Amounts in thousands of dollars)	
Cash, balances with other banks	\$ 408,158	\$ 386,069
U. S. Government obligations, direct and guaranteed	1,168,195	1,221,089
Obligations of states and political subdivisions	111,654	102,157
Other bonds, notes and debentures	81,585	87,729
Corporate stocks (including Federal Reserve Bank stock)	15,588	15,191
Loans and discounts	292,934	270,286
Bonds and mortgages	278,044	255,415
Banking premises owned and furniture and fixtures	28,111	27,769
Real estate owned other than banking premises.....	401	502
Real estate sold under agreement	114	141
Bank premises or real estate carried in other assets	305	174
Customers' liability under acceptances outstanding....	308	463
Other assets	9,721	8,962
<i>Total assets</i>	<u>\$2,395,118</u>	<u>\$2,375,947</u>
<i>Liabilities</i>		
Demand deposits of individuals, partnerships, corporations	\$ 995,211	\$ 1,013,725
Time deposits of individuals, partnerships, corporations	1,014,559	1,017,982
Deposits of U. S. Government, including postal savings	28,012	14,906
Deposits of states and political subdivisions	136,804	118,986
Deposits of banks	22,722	21,790
Other deposits, certified and officers' checks, etc.....	26,046	21,210
<i>Total deposits</i>	<u>\$2,223,354</u>	<u>\$2,208,599</u>
Bills payable, rediscounts, etc.	650	650
Acceptances outstanding	308	463
Other liabilities	13,000	12,544
<i>Total liabilities (except capital accounts)</i>	<u>\$2,236,662</u>	<u>\$2,222,256</u>
<i>Capital Accounts</i>		
Capital stock	\$ 57,380	\$ 57,829
Surplus	62,833	61,883
Undivided profits	29,082	25,018
Reserves and retirement account for preferred stock	9,161	8,961
<i>Total capital accounts</i>	<u>\$ 158,456</u>	<u>\$ 153,691</u>
<i>Total liabilities and capital accounts</i>	<u>\$2,395,118</u>	<u>\$2,375,947</u>

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RETIREMENT OF PREFERRED STOCK

The right to retire preferred stock was availed of by the following institutions:

Name	Location	Amount of Stock Retired	Certificate Filed
Bank of Montclair	Montclair	\$75,000	February 9, 1948
Bank of Montclair	Montclair	75,000	March 30, 1948
Bank of Montclair	Montclair	50,000	July 12, 1948
Camden Trust Company	Camden	42,000	February 13, 1948
Camden Trust Company	Camden	42,000	August 17, 1948
Clifton Trust Company	Clifton	38,463	January 28, 1948
First Bank and Trust Company	Perth Amboy	50,000	September 28, 1948
Freehold Trust Company, The	Freehold	20,000	November 30, 1948
Matawan Bank, The	Matawan	25,000	October 19, 1948

CHANGES IN PAR VALUE OF COMMON STOCK

The following institutions effected changes in the par value of the shares of their common stock:

Name	Location	Certificate Filed	Present Par Value
Cinnaminson Bank and Trust Company	Riverton	Mar. 30, 1948	\$25.00 per share
Community Trust Company of Bloomfield	Bloomfield	Sept. 9, 1948	10.00 per share
Franklin Trust Company of Paterson, The	Paterson	May 3, 1948	10.00 per share
North Jersey Trust Company, The	Ridgewood	July 28, 1949	12.50 per share
United States Trust Company of Newark	Newark	Sept. 1, 1948	41.66 2/3 per share

CHANGE IN PAR VALUE OF PREFERRED STOCK

The Clifton Trust Company, of Clifton, changed the par value of its shares of preferred stock from \$3.50 per share to \$2.50 per share by certificate of amendment of certificate of incorporation filed January 28, 1948.

INCREASES IN COMMON STOCK

The following increases in outstanding common stock occurred during the year covered by this report:

Name	Location	Change
Camden Trust Company	Camden	\$1,000,000 to \$1,250,000
Cinnaminson Bank and Trust Company	Riverton	100,000 to 200,000
First Bank and Trust Company	Perth Amboy	100,000 to 200,000
Garfield Trust Company	Garfield	100,000 to 300,000
Maplewood Bank and Trust Company, The	Maplewood	225,000 to 450,000
Matawan Bank, The	Matawan	50,000 to 100,000
New Jersey Trust Company of Long Branch	Long Branch	125,000 to 200,000
North Jersey Trust Company, The	Ridgewood	154,000 to 175,000
North Jersey Trust Company, The	Ridgewood	175,000 to 250,000
Plainfield Trust Company, The	Plainfield	750,000 to 1,000,000
United States Trust Company of Newark	Newark	600,000 to 1,000,000

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BRANCH OFFICES AUTHORIZED

The following banks were given permission to operate branch offices or agencies during the year:

Name	Location	Location of Branch Office	Date Authorized
Commercial Trust Company of New Jersey	Jersey City	229 Broadway, Bayonne (formerly main office of Bayonne Trust Company)	Aug. 2, 1948
Commercial Trust Company of New Jersey	Jersey City	Southeast corner Broadway and 25th Street, Bayonne (formerly branch office of Bayonne Trust Company)	Aug. 2, 1948
Commercial Trust Company of New Jersey	Jersey City	Southwest corner Broadway and 41st Street, Bayonne (formerly branch office of Bayonne Trust Company)	Aug. 2, 1948
Cranford Trust Company	Cranford	543 Boulevard, Kenilworth	Sept. 16, 1948
Morristown Trust Company	Morristown	Township of Denville, Morris County	Sept. 16, 1948
Trenton Banking Company	Trenton	Lot 41, Section 118 (near corner of Pennington Road and North Olden Avenue Extension), Ewing Township	Sept. 16, 1948
United States Trust Company of Newark	Newark	292-298 South Orange Avenue, Newark (former branch office of Columbus Trust Company, of Newark)	July 24, 1948
United States Trust Company of Newark	Newark	121 Seventh Avenue, Newark (formerly main office of Columbus Trust Company, of Newark)	July 24, 1948
United States Trust Company of Newark	Newark	872 Broadway, Newark (formerly branch office of Columbus Trust Company, of Newark)	July 24, 1948

SURRENDER OF CHARTERS

The Columbus Trust Company, of Newark, filed certificate of surrender of its corporate privileges and powers on July 26, 1948, and the Bayonne Trust Company, of Bayonne, filed a certificate of dissolution on September 10, 1948.

BRANCH OFFICES DISCONTINUED

The Morristown Trust Company, of Morristown, closed its branch office at 3 South Street, Morristown, and the Fidelity Union Trust Company, of Newark, closed its branch office at 504 Clinton Avenue, Newark.

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BANKS IN FEDERAL RESERVE SYSTEM

Name	Location
Ampere Bank and Trust Company	East Orange
Asbury Park and Ocean Grove Bank	Asbury Park
Bank of Bogota	Bogota
Bank of Commerce	Newark
Bank of Montclair	Montclair
Bank of Nutley	Nutley
Bank of Passaic and Trust Company	Passaic
Broadway Bank & Trust Company	Paterson
Bloomfield Bank and Trust Company	Bloomfield
Boonton Trust Company	Boonton
Bound Brook Trust Company	Bound Brook
Burlington City Loan and Trust Company	Burlington
Bordentown Banking Company	Bordentown
Camden Trust Company	Camden
Carteret Bank and Trust Company	Carteret
Central Home Trust Company of Elizabeth, N. J.	Elizabeth
Citizens Trust Company of Summit, New Jersey	Summit
Clifton Trust Company	Clifton
Commercial Trust Company of New Jersey	Jersey City
Community Trust Company of Bloomfield	Bloomfield
Dover Trust Company	Dover
Egg Harbor City Trust Company	Egg Harbor City
Elizabethport Banking Company	Elizabeth
Elmer Trust Company	Elmer
Fair Lawn-Radburn Trust Company	Fair Lawn
Farmers' Trust Company	Mount Holly
Federal Trust Company	Newark
Fidelity Union Trust Company	Newark
First Bank and Trust Company	Perth Amboy
Fort Lee Trust Company	Fort Lee
Franklin Washington Trust Company	Newark
Glen Ridge Trust Company	Glen Ridge
Glen Rock Bank	Glen Rock
Hackensack Trust Company, The	Hackensack
Hightstown Trust Company	Hightstown
Hunterdon County Trust Company	Califon
Keyport Banking Company, The	Keyport
Linden Trust Company	Linden
Long Branch Banking Company	Long Branch
Long Branch Trust Company	Long Branch
Maplewood Bank and Trust Company	Maplewood
Merchants Trust Company of Red Bank, N. J., The	Red Bank
Merchant's and Newark Trust Company of Newark, N. J.	Newark
Mid-City Trust Company	Plainfield
Montclair Trust Company	Montclair
Morristown Trust Company	Morristown
North Jersey Trust Company, The	Ridgewood
Peapack-Gladstone Bank	Gladstone
Peoples Bank and Trust Company	Passaic
Peoples Bank & Trust Company of Westfield	Westfield
Peoples Trust Company of Bergen County	Hackensack
People's Trust Company	Dunellen
Plainfield Trust Company	Plainfield
Phillipsburg Trust Company	Phillipsburg
Princeton Bank & Trust Company	Princeton

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Name	Location
Raritan State Bank	Raritan
Ridgefield Park Trust Company	Ridgefield Park
Riverside Trust Company	Riverside
Rochelle Park Bank of Rochelle Park, N. J.	Rochelle Park
Rutherford Trust Company	Rutherford
Savings Investment and Trust Company of East Orange.....	East Orange
South Orange Trust Company	South Orange
State Trust Company at Plainfield, N. J.	Plainfield
Summit Trust Company	Summit
Sussex County Trust Company	Franklin
Swedesboro Trust Company	Swedesboro
Tenafly Trust Company	Tenafly
Trust Company of New Jersey, The	Jersey City
Union County Trust Company	Elizabeth
Union Bank of Wildwood	Wildwood
United States Trust Company of Paterson	Paterson
United States Trust Company of Newark	Newark
Washington Trust Company	Washington
Westfield Trust Company	Westfield
West Side Trust Company	Newark

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CONDITION OF THE SAVINGS BANKS

The mutual savings banks in active business at the close of 1948 numbered 24, which is the same as the number in operation at the beginning of the year. The comparative condition in the aggregate of the mutual savings banks as at the close of 1948 and 1947 was as follows:

<i>Assets</i>	Dec. 31, 1948	Dec. 31, 1947
	(Amounts in thousands of dollars)	
Cash, balances with other banks	\$ 28,991	\$ 29,449
U. S. Government obligations, direct and guaranteed	297,181	307,700
Obligations of states and political subdivisions	12,596	15,360
Other bonds, notes and debentures	118,686	96,427
Corporate stocks (including Federal Home Loan Bank stock)	222	224
Loans	520	458
Bonds and mortgages	128,234	112,504
Banking premises owned and furniture and fixtures	4,024	4,168
Real estate owned other than banking premises	185	190
Real estate sold under agreement	123	25
Bank premises or real estate carried in other assets	1,972	214
Other assets	1,972	1,816
<i>Total assets</i>	<u>\$ 592,734</u>	<u>\$ 568,535</u>
	<i>Liabilities</i>	
Demand deposits of individuals, partnerships and corporations	\$ 6,369	\$ 5,856
Time deposits of individuals, partnerships and corporations	518,533	498,138
Deposits of U. S. Government, including postal savings	29	13
Deposits of states and political subdivisions	470	302
Deposits of banks	150	149
Other deposits, certified and officers' checks, etc.	218	340
<i>Total deposits</i>	<u>\$ 525,769</u>	<u>\$ 504,798</u>
Other liabilities	2,074	1,947
<i>Total liabilities (except surplus and debentures)</i>	<u>\$ 527,843</u>	<u>\$ 506,745</u>
	<i>Surplus and Debentures</i>	
Capital debentures	300	300
Surplus	55,617	53,349
Undivided profits	239	.....
Reserves and debentures retirement account	8,735	8,141
<i>Total surplus and debentures</i>	<u>\$ 64,891</u>	<u>\$ 61,790</u>
<i>Total liabilities, surplus and debentures</i>	<u>\$ 592,734</u>	<u>\$ 568,535</u>

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FOREIGN BANKS

As of December 31, 1948, the following foreign banking institutions were authorized to transact business in the State of New Jersey:

Name	Location
American Security and Trust Company	Washington, D. C.
Bankers Trust Company	New York, New York
Bank of the Manhattan Company	New York, New York
Bank of New York and Fifth Avenue Bank	New York, New York
Brooklyn Trust Company	Brooklyn, New York
Central Hanover Bank and Trust Company	New York, New York
Chase National Bank of the City of New York, The	New York, New York
Chemical Bank and Trust Company	New York, New York
City Bank Farmers Trust Company	New York, New York
Colonial Trust Company	New York, New York
Commercial National Bank and Trust Company of New York, The	New York, New York
Corn Exchange Bank Trust Company	New York, New York
Corn Exchange National Bank and Trust Company, Philadelphia	Philadelphia, Pa.
Empire Trust Company	New York, New York
Fidelity-Philadelphia Trust Company	Philadelphia, Pa.
Fidelity Trust Company	Pittsburgh, Pa.
Fiduciary Trust Company of New York	New York, New York
First National Bank of Lansdale	Lansdale, Pa.
Frankford Trust Company	Philadelphia, Pa.
Fulton Trust Company of New York	New York, New York
Girard Trust Company	Philadelphia, Pa.
Guaranty Trust Company of New York	New York, New York
Irving Trust Company	New York, New York
Kings County Trust Company	Brooklyn, New York
Lawyers Trust Company	New York, New York
Manufacturers Trust Company	New York, New York
Marine Midland Trust Company of New York, The	New York, New York
Market Street National Bank of Philadelphia, The	Philadelphia, Pa.
Mellon National Bank and Trust Company	Pittsburgh, Pa.
Morgan & Co., Incorporated, J. P.	New York, New York
National City Bank of New York, The	New York, New York
New York Trust Company, The	New York, New York
Pennsylvania Company for Banking and Trusts, The ..	Philadelphia, Pa.
Provident Trust Company of Philadelphia	Philadelphia, Pa.
Real Estate Trust Company of Philadelphia, The	Philadelphia, Pa.
Title Guarantee and Trust Company	New York, New York
Tradesmens National Bank and Trust Company	Philadelphia, Pa.
United States Trust Company of New York	New York, New York

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CONDITION OF NATIONAL BANKS

There were 211 national banks doing business in New Jersey at the close of the year 1948, this being three less than the number in operation at the end of 1947. The following is a consolidated report of national banks in New Jersey as published by the office of the Comptroller of the Currency:

<i>Assets</i>	Dec. 31, 1948	Dec. 31, 1947
	(Amounts in thousands of dollars)	
Cash, balances with other banks, etc	\$ 446,013	\$ 427,581
U. S. Government obligations, direct and guaranteed	1,162,384	1,231,152
Obligations of states and political subdivisions	130,747	118,653
Other bonds, notes and debentures	85,088	81,217
Corporate stocks, including stock of Federal Reserve Bank	3,573	3,503
Loans and discounts (including overdrafts)	504,163	456,591
Bank premises owned, furniture and fixtures	19,865	19,082
Real estate owned other than bank premises	170	240
Investments and other assets indirectly representing bank premises or other real estate	1,576	1,558
Customers' liability to bank on acceptances outstanding	134	277
Other assets	5,878	5,680
<i>Total assets</i>	<u>\$2,359,591</u>	<u>\$2,345,534</u>
	<i>Liabilities</i>	
Demand deposits of individuals, partnerships and corporations	\$ 968,494	\$ 981,674
Time deposits of individuals, partnerships and corporations	977,199	978,584
Deposits of U. S. Government (including postal savings)	38,009	20,324
Deposits of states and political subdivisions	160,078	151,368
Deposits of banks	23,788	22,590
Other deposits	24,324	27,170
Bills payable, rediscounts and other liabilities for borrowed money	200	1,075
Acceptances executed by or for account of this bank and outstanding	134	277
Other liabilities	8,308	7,916
<i>Total liabilities</i>	<u>\$2,200,534</u>	<u>\$2,190,978</u>
Capital (common and preferred)	\$ 56,654	\$ 57,193
Surplus	62,580	59,332
Undivided profits	27,662	24,596
Reserves (and retirement account for preferred stock)	12,161	13,435
<i>Total capital accounts</i>	<u>\$ 159,057</u>	<u>\$ 154,556</u>
<i>Total liabilities and capital accounts</i>	<u>\$2,359,591</u>	<u>\$2,345,534</u>

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BANKING INSTITUTIONS IN LIQUIDATION

New Jersey Title Guarantee and Trust Company, of Jersey City, closed February 14, 1939.

The progress of the liquidation of this company for the period from January 1, 1948 to December 31, 1948, is shown by the following:

	Balance 12/31/47	Balance 12/31/48	Increase	Decrease
<i>Assets all classes</i>	\$3,360,641.68	\$1,864,134.09		\$1,496,507.59
Bills receivable.....	192,772.04	202,413.60	\$ 9,641.56	
Other original assets	78,565.86	61,806.08		16,759.78
Assets discovered.....	890,763.65	860,145.46		30,618.19
Assets acquired	570,275.78	411,530.37		158,745.41
Other assets.....	8,122.62	7,545.21		577.41
Assets to secure mort- gage participation certificates		35,000.00	35,000.00	
Liquidation cash.....	1,504,086.83	163,153.01		1,340,933.82
Reserve cash—pend- ing adjudication of claims	116,054.90	122,540.36	6,485.46	
	<u>\$3,360,641.68</u>	<u>\$1,864,134.09</u>	<u>\$ 51,127.02</u>	<u>\$1,547,634.61</u>

DIVIDENDS PAID DURING 1948

Federal Deposit Insurance Corporation	7½%	\$1,241,758.80
Paid to other creditors or reserved	7½%	277,176.66
		<u>\$1,518,935.46</u>

LIABILITIES — GENERAL CREDITORS

December 31, 1948

	Claim	Dividends Paid — 7½%	Unpaid Balance
Federal Deposit Insurance Cor- poration	\$16,556,783.92	\$12,003,668.53	\$4,553,115.39
Other creditors	3,309,828.27	2,399,630.64	910,197.63
Town of West New York, N. J. ..	385,854.05	279,744.20	106,109.85
U. S. Internal Revenue Tax Stamp	150.20		150.20
Depositors' claims barred per court order	38,986.52		38,986.52
Other claims barred	1,163.71		1,163.71
	<u>\$20,292,766.67</u>	<u>\$14,683,043.37</u>	<u>\$5,609,723.30</u>

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MORTGAGE PARTICIPATION CERTIFICATES

During the course of the year, the liquidation, as trustee for guaranteed first mortgage participation certificate holders, had occasion to reopen that trust which had been terminated by order of the Court of Chancery, dated November 10, 1947. The matter involved P. C. Asset No. 1909, which had been a mortgage obligation in the amount of \$135,937.50, encumbering property commonly known as 23-31 Center Street, Newark, N. J., owned by Hudson Tube Investment Co., a New Jersey Corporation.

The obligation referred to, guaranteed by a principal, previously had been compromised for \$75,000, a loss of \$60,937.50. Such compromise was based on sworn financial statements showing inability of mortgagor and guarantor to meet the indebtedness in full. In July 1948, there came to the attention of the liquidation information relating to the guarantor which indicated that he possessed considerable assets.

After appropriate court procedure, the trust was reopened and legal action commenced to recover the \$60,937.50 involved. After numerous conferences with the attorney of the guarantor, an offer of \$35,000 in settlement was made by the latter. His proposal was submitted to the court and to the holders of the guaranteed first mortgaged participation certificates who approved the compromise of \$35,000, the payment of which was secured by a first mortgage covering premises at 33-37 Center Street, Newark and a second mortgage on 23-31 Center Street, Newark.

CONDITION OF CREDIT UNIONS

Chapter 293, Laws of 1938, provides for the incorporation and regulation of credit unions. These are mutual associations formed for the purpose of promoting thrift among their members and from the funds so accumulated making loans to members for provident or productive purposes. Membership is limited to groups composed of employees of a common employer; members of a church parish or church society; groups composed of employees of

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federal, state, county or municipal governments or school boards; or employees of the state, or any department, board, commission, agency or instrumentality thereof within county limits; or residents of a well defined rural area of not more than 2,500 population.

During the year ending December 31, 1948 charters were issued to the following credit unions:

Date	Name	Location	Charter No.
March 15, 1948.....	Lucas Credit Union	Gibbsboro, N. J.	1162
August 23, 1948.....	Chemical Workers Credit Union	Camden, N. J.	1163

The following credit unions voluntarily returned its charter for cancellation, no business ever having been commenced:

Date	Name	Location	Charter No.
October 18, 1948.....	Dyers Credit Union	Bridgeton, N. J.	1161

A certificate of voluntary dissolution was filed by the following credit union:

Date	Name	Location	Charter No.
June 23, 1948.....	Cudahy Packing Company Jersey City Employees Credit Union.....	Hoboken, N. J.	1104

Reports for the year ending December 31, 1948 were filed by 57 credit unions. Resources increased \$628,945.51. Loans outstanding to members continued to follow the general upward consumer credit trend and increased from \$928,084.10 to \$1,351,381.11. Shareholdings of members increased \$538,498.19, while investments increased \$108,096.80.

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The comparative condition, in the aggregate, of all reporting credit unions at the close of the years 1948 and 1947, was as follows:

<i>Assets</i>	Dec. 31, 1948	Dec. 31, 1947
Cash	\$ 501,677.40	\$ 408,250.32
Loans to members	1,351,381.11	928,084.10
Investments	3,129,908.41	3,021,811.61
Furniture and fixtures	1,844.95	1,836.17
Other assets	17,486.78	13,370.94
<i>Total assets</i>	<u>\$5,002,298.65</u>	<u>\$4,373,353.14</u>
<i>Liabilities</i>		
Due members	\$4,590,907.60	\$4,052,409.41
Borrowed money	99,900.00	39,950.00
Other liabilities	5,110.98	4,846.65
Other reserves	17,941.71	12,151.95
Statutory reserves	180,484.09	163,004.19
Surplus and undivided profits	107,954.27	100,990.94
<i>Total liabilities</i>	<u>\$5,002,298.65</u>	<u>\$4,373,353.14</u>
<i>Supplementary</i>		
Number of members	26,620	24,157
Number of borrowers	10,114	8,353
Loans made	\$2,923,190.39	\$2,090,370.09
Loans repaid	2,507,008.52	1,813,633.41
Dividends paid or credited	99,783.83	88,833.46

SMALL LOAN LICENSEES

Chapter 10, Title 17, of the Revised Statutes of 1937, provides for the licensing and regulation of persons, firms, associations or corporations engaged in the business of making loans or advances of money, credit, goods or things in action in the amount of or value of \$500.00 or less. Chapter 71, Laws of 1948, approved May 7, 1948, increased the maximum loan from \$300.00 to \$500.00 and permitted a change in the rate of charge from the 2½% per month previously permitted to 2½% per month on that part of the balance of \$300.00 or less and ½ of 1% per month on that portion of the balance in excess of \$300.00.

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The upward trend in consumer credit loans was again heavily reflected in small loan borrowings showing an increase of \$10,745,465.97 in outstandings. During the year 1948 the number of licensed offices increased from 148 to 168.

The following new licenses were issued during the calendar year :

Date	Name	Location	License No.
January 2, 1948.....	Public Finance Service, Inc.	Clifton, N. J.	748
January 2, 1948.....	Central Loan Co., Jacob L. Rich & Alvin M. Rich, T/A	Newark, N. J.	200
January 6, 1948.....	Monroe Loan Society of N. J.	Wildwood, N. J.	779
February 20, 1948.....	Lincoln Loan Company, Inc.	Union, N. J.	780
February 20, 1948.....	Hub Loan Company	Guttenberg, N. J.	781
April 2, 1948.....	Family Finance Corporation	Jersey City, N. J.	782
April 2, 1948.....	Family Finance Corporation	Camden, N. J.	783
April 5, 1948.....	General Public Loan Corporation	Jersey City, N. J.	784
April 12, 1948.....	Hub Loan Company	Jersey City, N. J.	785
April 16, 1948.....	General Public Loan Corporation	Elizabeth, N. J.	786
April 26, 1948.....	Mutual Loan Company	Newton, N. J.	787
April 26, 1948.....	Liberal Finance Service	Paterson, N. J.	788
May 10, 1948.....	Lincoln Loan Company, Inc.	Bloomfield, N. J.	790
May 10, 1948.....	Seaboard Finance Company	Paterson, N. J.	789
May 11, 1948.....	State Loan Company	Belleville, N. J.	791
May 21, 1948.....	County Finance Service	Penns Grove, N. J.	792
May 24, 1948.....	Seaboard Finance Company	Orange, N. J.	793
August 3, 1948.....	Employees Loan Company of Trenton.....	Trenton, N. J.	794
November 9, 1948.....	Empire Finance Company of Mt. Holly.....	Mt. Holly, N. J.	795
December 6, 1948.....	Central Finance Corporation	Toms River, N. J.	796
December 27, 1948.....	Seaboard Finance Company	New Brunswick, N. J.	797
December 27, 1948.....	Seaboard Finance Company	Perth Amboy, N. J.	798

The following licenses were surrendered during the year 1948:

Date	Name	Location	License No.
January 2, 1948.....	Public Finance Service, Inc.	Clifton, N. J.	748
January 2, 1948.....	Central Loan Company	Newark, N. J.	200

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At December 31, 1948 there were 168 licensed small loan offices, 163 of which filed reports of their financial condition. The comparative condition, in the aggregate, at the close of the years 1948 and 1947, was as follows:

<i>Assets</i>	Dec. 31, 1948	Dec. 31, 1947
Cash on hand and in bank	\$ 1,246,626.21	\$ 993,920.73
Loans receivable	39,848,840.53	29,103,374.56
Real estate (less reserves)	87,107.97	88,985.18
Furniture, fixtures and equipment (less reserves)	373,909.72	248,634.00
Deferred charges	114,608.59	66,122.25
Other assets	1,607,757.87	1,376,717.64
<i>Total assets</i>	<u>\$43,278,850.89</u>	<u>\$31,877,754.36</u>
<i>Liabilities and Capital</i>		
Accounts and notes payable and other liabilities	\$14,541,966.96	\$ 9,877,706.20
Expense reserves	1,140,614.66	670,166.80
Branch office capital, capital stock and net worth	22,856,267.32	16,736,807.19
Appropriated surplus and capital reserves	24,593.74	2,223.70
Surplus and undivided profits	4,715,408.21	4,590,850.47
<i>Total liabilities and capital</i>	<u>\$43,278,850.89</u>	<u>\$31,877,754.36</u>

PAWNBROKERS

Chapter 22, Title 45, of the Revised Statutes of 1937, places under jurisdiction of the Commissioner of Banking and Insurance the licensing and regulation of pawnbrokers. The statute permits a rate of charge of two per centum per month or fraction thereof.

During the year ending December 31, 1948 four additional licenses were issued:

Date	Name	Location	License No.
January 12, 1948.....	Fidelity Loan Society, Edward I. Rosenberg, T/A	Atlantic City, N. J.....	1
April 9, 1948.....	David L. Marcus	Hoboken, N. J.	58
April 26, 1948.....	Market Loan Co., Morton and Arnold Horland, T/A	Newark, N. J.	59
August 23, 1948.....	The Gold Mine, Stanley F. Solomon, T/A.....	Vineland, N. J.	60

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During the year 1948 the following license was surrendered:

Date	Name	Location	License No.
May 1, 1948.....	City Loan Company	Newark, N. J.	30

The license held by L. Rice and Co., Leo Rice and Esther M. Kohn, T/A, license no. 8, expired on December 31, 1948 because of a change in the partnership status and was not renewed. The 29 remaining pawnbroker licenses were renewed on January 2, 1949.

Reports of condition for the year ending December 31, 1948 were filed by 30 licensed offices. Their financial condition, in the aggregate, at the close of the years 1948 and 1947, was as follows:

<i>Assets</i>	Dec. 31, 1948	Dec. 31, 1947
Cash on hand and in bank	\$ 252,103.72	\$ 287,250.08
Loans on pledges	2,058,257.88	1,937,922.22
Furniture and fixtures (less reserves)	(423,438.64	416,552.32
Real estate (less reserves)	(
Merchandise inventory	366,350.58	354,682.39
Other assets	308,218.91	258,456.15
<i>Total assets</i>	<u>\$3,408,369.73</u>	<u>\$3,254,863.16</u>
<i>Liabilities and Capital</i>		
Notes and accounts payable	\$1,408,383.52	\$1,378,854.69
Pledgors' surplus	763.40	757.40
Other liabilities	31,240.90	31,698.54
Capital stock and net worth	1,488,198.89	1,395,478.39
Surplus and undivided profits	479,783.02	448,074.14
<i>Total liabilities and capital</i>	<u>\$3,408,369.73</u>	<u>\$3,254,863.16</u>

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PROVIDENT LOAN ASSOCIATIONS

Chapter 11, Title 17, of the Revised Statutes of 1937, provides for the incorporation of associations for aiding such persons as shall be in need of pecuniary assistance, to be called provident loan associations.

Chapter 421, Laws of 1938, increased the maximum amount that may be loaned by such associations from \$300.00 to \$500.00. The rate of charge remains 1½% per month computed on unpaid balances.

Reports of condition, as at December 31, 1948, were filed by all three associations. The comparative condition, in the aggregate, at the close of the years 1948 and 1947, was as follows:

<i>Assets</i>	Dec. 31, 1948	Dec. 31, 1947
Cash on hand and in bank	\$ 20,625.34	\$ 19,827.22
Loans receivable	743,111.73	638,415.88
Furniture and fixtures	763.47	288.98
Other assets	50,027.11	140,023.28
<i>Total assets</i>	<u>\$814,527.65</u>	<u>\$798,555.36</u>
 <i>Liabilities and Capital</i> 		
Borrowed money	\$154,500.00	\$135,000.00
Other liabilities	5,112.18	8,939.41
Capital	531,350.00	531,250.00
Surplus and undivided profits	123,565.47	123,365.95
<i>Total liabilities and capital</i>	<u>\$814,527.65</u>	<u>\$798,555.36</u>

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SALES FINANCE COMPANIES

Chapter 419, Laws of 1948, entitled "An Act to define and regulate retail installment sales in the amount of or of the value of three thousand dollars (\$3,000.00) or less and to license and regulate sales finance companies", became law on October 1, 1948.

From the period of its effective date to December 31, 1948 licenses were issued for 43 different sales finance companies to operate 43 main offices and 34 branch offices.

At December 31, 1948 licenses had been issued for the following places of business in this state:

<i>Name</i>	<i>Location</i>	<i>License No.</i>
American Acceptance Corporation	Passaic, N. J.....	30
American Credit Corporation	Newark, N. J.....	15
*Associates Discount Corporation	Camden, N. J.....	22
Associates Discount Corporation	Newark, N. J.....	23
Associates Discount Corp.	Trenton, N. J.....	24
Associates Discount Corporation	Atlantic City, N. J. ..	2
Automobile Association Acceptance Corporation	Newark, N. J.....	39
Automotive Products Credit Association, Inc.	Hackensack, N. J.....	70
B A C Corporation of New Jersey	Newark, N. J.....	25
*Bankers Commercial Corporation	Plainfield, N. J.....	60
Bankers Commercial Corporation	Paterson, N. J.....	61
Century Discount Company	Jersey City, N. J.....	43
*Commercial Credit Corporation	Newark, N. J.....	31
Commercial Credit Corporation	Asbury Park, N. J. ..	32
Commercial Credit Corporation	Camden, N. J.....	33
Commercial Credit Corporation	Jersey City, N. J.....	34
Commercial Credit Corporation	New Brunsw'k, N. J. ..	35
Commercial Credit Corporation	Paterson, N. J.....	36
Commercial Credit Corporation	Trenton, N. J.....	37
Credit Associates, Inc.	Jersey City, N. J.....	44
*Credit Corporation, The	Newark, N. J.....	75
Credit Corporation, The	Jersey City, N. J. ..	82
Credit Discount Company	Englewood, N. J.....	3
Cumberland Credit Company	Vineland, N. J.....	1
*Eastern Acceptance Corporation	Newark, N. J.....	4
Eastern Acceptance Corporation	Asbury Park, N. J. ..	5
Eastern Acceptance Corporation	Camden, N. J.....	6
Ellis Finance, Everett S. and Eva Mae Ellis, T/A	Collingswood, N. J. ..	40
Equitable Credit Company	W. New York, N.J. ..	73
Exchange Holding Corp.	Newark, N. J.....	81
Fidelity Discount Corporation of New Jersey	Irvington, N. J.....	26
Finance & Discount Corp.	East Orange, N. J. ..	76
Financial Services, J. Craig Gilbert & J. Milton Embley	Camden, N. J.....	47
First Acceptance Company, Helen C. Morgan, T/A	Newark, N. J.....	77
*First Credit Corporation	Newark, N. J.....	7

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First Credit Corporation	Asbury Park, N. J.	8
First Credit Corporation	Camden, N. J.	9
First Credit Corporation	Paterson, N. J.	10
First National Discount Company	W. New York, N.J.	74
Franklin Discount Company	Newark, N. J.	19
General Electric Credit Corporation	Newark, N. J.	79
*General Motors Acceptance Corporation	Newark, N. J.	64
General Motors Acceptance Corporation	Asbury Park, N. J.	65
General Motors Acceptance Corporation	Atlantic City, N. J.	66
General Motors Acceptance Corporation	Camden, N. J.	67
General Motors Acceptance Corporation	Paterson, N. J.	68
General Motors Acceptance Corporation	Trenton, N. J.	69
Gramatan Company Incorporated of Bronxville, N. Y.	Newark, N. J.	80
*Hammonton Investment & Mortgage Company	Hammonton, N. J.	71
Hammonton Investment & Mortgage Company	Atlantic City, N. J.	72
International Harvester Company	Hoboken, N. J.	78
Jersey Discount Company	Newark, N. J.	13
King Auto Finance, Frances E. Quigley, T/A	Trenton, N. J.	45
Main Investment Company of Passaic	Clifton, N. J.	27
*Maryland Credit Finance Corporation	Pitman, N. J.	41
Maryland Credit Finance Corporation	Bloomfield, N. J.	42
Mauger, Frank J.	Dover, N. J.	28
Mercantile Discount Corp.	Perth Amboy, N. J.	38
*Motor Finance Corporation	Newark, N. J.	11
Motor Finance Corporation	Paterson, N. J.	12
*Mutual Discount Corp.	Newark, N. J.	20
Mutual Discount Corp.	Linden, N. J.	21
New Jersey Acceptance Corporation	Plainfield, N. J.	29
Oaklyn Discount Co.	Oaklyn, N. J.	48
Sanford Associates, Inc.	Irvington, N. J.	14
Standard Auto Exchange, Louis Platania, T/A	Bridgeton, N. J.	63
*Universal C. I. T. Credit Corporation	Newark, N. J.	49
Universal C. I. T. Credit Corporation	Asbury Park, N. J.	50
Universal C. I. T. Credit Corporation	Atlantic City, N. J.	51
Universal C. I. T. Credit Corporation	Camden, N. J.	52
Universal C. I. T. Credit Corporation	Hackensack, N. J.	53
Universal C. I. T. Credit Corporation	Jersey City, N. J.	54
Universal C. I. T. Credit Corporation	Morristown, N. J.	55
Universal C. I. T. Credit Corporation	Paterson, N. J.	56
Universal C. I. T. Credit Corporation	Perth Amboy, N. J.	57
Universal C. I. T. Credit Corporation	Plainfield, N. J.	58
Universal C. I. T. Credit Corporation	Trenton, N. J.	59

*Main office where licensee operates more than one office

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CEMETERY ASSOCIATIONS

Chapter 2, Title 8, of the Revised Statutes of 1937, empowers the board of managers or trustees of any cemetery association incorporated under the Rural Cemetery Act to set aside out of its general funds, as a special fund, such amounts as may be desirable, which shall be invested in the manner provided in section 37 of the above chapter and title. The statute further provides that such special funds and other trust funds, as to the principal thereof, shall be subject to the inspection and supervision of the Commissioner of Banking and Insurance.

During the year 1948 reports of the principal and investments of such funds, at the close of their fiscal period, were filed by the following associations:

<i>Name</i>	<i>Location</i>
Adelphia Cemetery Association	Freehold, N. J.
Andover Cemetery Association	Andover, N. J.
Arlington Cemetery Association	Kearny, N. J.
Atlantic View Cemetery Association	Manasquan, N. J.
Baleville Cemetery Association	Baleville, N. J.
Bay View Cemetery Association	Atlantic Highlands, N. J.
Bay View Cemetery Association	Jersey City, N. J.
Beemerville Cemetery Association	Sussex, N. J.
Belvidere Cemetery Association	Belvidere, N. J.
Berlin Cemetery Association	Berlin, N. J.
Bethel Cemetery Association	Camden, N. J.
Bevans Cemetery Association	Layton, N. J.
Bnai Israel Cemetery Association	Elizabeth, N. J.
Branchville Cemetery Association	Branchville, N. J.
Cedar Green Cemetery Association	Clayton, N. J.
Cedar Hill Cemetery Association	Hightstown, N. J.
Cedar Hill Cemetery Association	E. Millstone, N. J.
Cedar Ridge Cemetery Company	Blairstown, N. J.
Clover Leaf Park Cemetery Association	Woodbridge, N. J.
Columbus Cemetery Association	Columbus, N. J.
Crosswicks Cemetery Association	Crosswicks, N. J.
Dayton Cemetery Association	Dayton, N. J.
East Ridgelawn Cemetery Association	Clifton, N. J.
Englewood Cemetery Association	Englewood, N. J.
Evergreen Cemetery Association	Clinton, N. J.
Evergreen Cemetery Association	Lumberton, N. J.
Ewing Cemetery Association	Trenton, N. J.
Fair Mount Cemetery Association	Chatham, N. J.
Fair View Cemetery Association	Middletown, N. J.
Farmingdale Evergreen Cemetery Association	Farmingdale, N. J.
Fidelity Cemetery Association of Bergen County	Paramus, N. J.
Frenchtown Cemetery Association	Frenchtown, N. J.
Glendale Cemetery Association	Bloomfield, N. J.

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Graceland Memorial Park Cemetery Association....	Elizabeth, N. J.
Greenmount Cemetery Association	Hammonton, N. J.
Harbourton Cemetery Association	Harbourton, N. J.
Harleigh Cemetery Association	Camden, N. J.
Harmony Church Cemetery Association	Blairstown, N. J.
Hazelwood Cemetery Association	Rahway, N. J.
Hazen Cemetery Association	Belvidere, N. J.
Highland Cemetery Association	Hopewell, N. J.
Hillside Cemetery Association	Plainfield, N. J.
Jacobstown Baptist Cemetery Association	Jacobstown, N. J.
Laurel Lawn Cemetery Association	Bridgeton, N. J.
Laurel Memorial Park Association, Inc.	Atlantic City, N. J.
Mettler Cemetery Association	Layton, N. J.
Metuchen Cemetery Association	Metuchen, N. J.
Milford Union Cemetery Association	Milford, N. J.
Mount Calvary Cemetery Association	Atlantic City, N. J.
Mount Freedom Cemetery Association	Mount Freedom, N. J.
Mount Hebron Cemetery Association	Montclair, N. J.
Mount Zion Cemetery Association	Sewell, N. J.
Mountain View Cemetery Association	Cokesbury, N. J.
Neshanic Cemetery Association	Neshanic, N. J.
Oak Hill Cemetery Association	Vineland, N. J.
Oheb Shalom Cemetery Association	Newark, N. J.
Peapack Union Cemetery Association	Gladstone, N. J.
Pequest Union Cemetery Association	Great Meadows, N. J.
Pine Brook Cemetery Association	Pine Brook, N. J.
Pittsgrove Presbyterian Cemetery Association	Daretown, N. J.
Pointville M. E. Cemetery Association	Pointville, N. J.
Restland Memorial Park Cemetery Association	Newark, N. J.
Riverside Cemetery Association	Clinton, N. J.
Rocky Hill Cemetery Association	Rocky Hill, N. J.
Union Cemetery Association	Hackettstown, N. J.
Union Cemetery Association	Lebanon, N. J.
Union Cemetery Association	Ringoes, N. J.

The following associations have failed to file reports for the last fiscal period:

<i>Name</i>	<i>Location</i>
Chestnut Grove Cemetery Association	Elmer, N. J.
Harmony Presbyterian Cemetery Association	Harmony, N. J.
Heavenly Rest Memorial Park Association	Newark, N. J.
Monmouth Memorial Park Cemetery Association ..	Asbury Park, N. J.
Weehawken Cemetery Association	North Bergen, N. J.

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MONEY REMITTERS

Chapter 15, Title 17, of the Revised Statutes of 1937, provides for the authorization by the Commissioner of Banking and Insurance of persons, firms, associations or corporations engaged in transmitting money to foreign countries.

During the year ending December 31, 1948 certificates of authority for 3 main offices were renewed. New authority was granted for the following:

Date	Name	Location
January 26, 1948.....	Transmittal Service Corporation	Newark, N. J.
March 23, 1948.....	Alexander Kremer & Co., Inc.	Perth Amboy, N. J.
April 9, 1948.....	Transcorn Exchange, Inc.	Jersey City, N. J.
May 17, 1948.....	Alexander Kremer & Co., Inc.	New Brunswick, N. J.
June 25, 1948.....	Alexander Kremer & Co., Inc.	Irvington, N. J.
September 13, 1948.....	Overseas Exchange Company, Henry Sherwin, T/A..	West New York, N. J.
October 4, 1948.....	Joseph Spiotta	Newark, N. J.

The following certificates of authority were surrendered:

Date	Name	Location
April 20, 1948.....	Hans Utsch & Co., Limited.....	Jersey City, N. J.
April 20, 1948.....	Hans Utsch & Co., Limited.....	Irvington, N. J.

Respectfully submitted,

C. A. GOUGH
*Deputy and Acting Commissioner
of Banking and Insurance*

**Statistics of Banks
and Mutual Savings Banks**
(Amounts in thousands of dollars)

BANKS *

Date	Capital	Deposits	Surplus and Undivided Profits	Total Resources	Number of Banks
Dec. 31, 1900	\$ 7,521	\$ 60,785	\$ 7,829	\$ 78,274	50
" 31, 1905	15,024	145,749	23,744	193,951	81
" 31, 1910	19,005	196,735	29,942	257,978	105
" 31, 1915	24,053	286,670	29,668	354,084	129
" 29, 1920	32,435	567,488	34,560	664,546	154
" 31, 1925	56,425	454,927	69,144	1,139,715	211
" 31, 1930	85,828	1,196,788	121,626	1,461,483	230
" 31, 1935	89,009	884,151	39,453	1,050,519	164
" 31, 1940	68,623	1,030,639	40,534	1,157,182	135
" 31, 1941	67,961	1,110,972	42,987	1,239,074	134
" 31, 1942	67,823	1,118,941	43,212	1,246,457	134
" 31, 1943	66,106	1,604,665	48,441	1,735,441	134
" 31, 1944	63,212	1,937,304	57,530	2,075,807	134
" 31, 1945	62,671	2,310,970	67,983	2,460,582	134
" 31, 1946	60,719	2,192,120	79,242	2,354,075	132
" 31, 1947	57,829	2,208,599	86,901	2,375,947	130
" 31, 1948	57,380	2,223,354	91,915	2,395,118	127

* Figures to 1946 inclusive, included those of one stock savings bank, which during 1947 converted to a trust company.

MUTUAL SAVINGS BANKS **

Date	Amount Due Depositors	Surplus	Interest Credited For the Year	Total Resources	Number of Banks
Dec. 31, 1900	\$ 52,905	\$ 6,074	\$ 1,497	\$ 59,037	26
" 31, 1905	75,479	7,160	2,287	82,669	25
" 31, 1910	93,221	7,142	3,201	100,477	24
" 31, 1915	115,465	9,209	4,088	124,603	24
" 41, 1920	168,626	8,084	5,662	177,079	24
" 31, 1925	202,800	23,153	7,526	226,486	25
" 31, 1930	255,563	30,964	10,441	288,307	23
" 31, 1935	299,963	37,732	7,314	342,354	23
" 31, 1940	303,558	30,301	2,937	343,132	22
" 31, 1941	291,359	30,979	2,849	332,717	22
" 31, 1942	289,122	31,729	9,723	324,383	22
" 31, 1943	314,221	33,456	2,846	352,090	22
" 31, 1944	356,253	36,685	3,129	398,336	22
" 31, 1945	407,888	42,522	3,586	456,640	22
" 31, 1946	448,463	46,650	4,198	504,308	22
" 31, 1947	506,745	53,349	6,224	568,535	24
" 31, 1948	525,769	55,617	6,911	592,734	24

** 1947 includes figures of two specially chartered savings associations which converted to mutual savings banks during 1947. Separate figures for these two associations were shown up to 1946 inclusive.

SAVINGS BANKS

NEW YORK FEDERAL

Table 1—List of Institutions with Dates of Incorporation and

INSTITUTION	LOCATION
*Bloomfield Savings Institution, The	Bloomfield
Dime Savings Institution, The	Newark
Elizabeth Savings Bank	Elizabeth
Fifth Ward Savings Bank, The	Jersey City
Franklin Savings Institution of Newark	Newark
Half Dime Savings Bank, The	Orange
Harmonia Savings Bank	Elizabeth
Hoboken Bank for Savings in the City of Hoboken	Hoboken
*Howard Savings Institution, The	Newark
*Hudson City Savings Bank	Jersey City
Montclair Savings Bank	Montclair
Morris County Savings Bank, The	Morristown
New Brunswick Savings Institution, The	New Brunswick
Orange Savings Bank	Orange
Perth Amboy Savings Institution, The	Perth Amboy
Plainfield Savings Bank	Plainfield
*Provident Institution for Savings in Jersey City, The	Jersey City
Rahway Savings Institution, The	Rahway
Raritan Savings Bank	Raritan
Somerville Savings Bank	Somerville
Union County Savings Bank	Elizabeth
United States Savings Bank of Newark, N. J.	Newark

PHILADELPHIA FEDERAL

Burlington Savings Institution, The	Burlington
Trenton Saving Fund Society, The	Trenton

* Denotes has branch or branches.

SAVINGS BANKS

RESERVE DISTRICT

Commencement of Business and Names of President and Treasurer

Incorporated		Commenced Business		President	Treasurer
March	21, 1871	July	9, 1871	M. Harold Higgins	John Edgerley
March	10, 1864	September	3, 1866	Alvah S. Amerman	Harry Kilpatrick
September	8, 1947	September	8, 1947	Christoph Wittmann	Vincent F. Byrnes
March	21, 1863	March	19, 1883	Otto A. Lembeck	Aaron T. Gould
July	23, 1884	August	1, 1884	Irving Riker	O. Stanley Thompson, Jr.
March	17, 1870	May	1, 1870	Henry T. Stetson	George H. McBride
July	31, 1947	July	31, 1947	Frederick H. Hoffmann ..	Franz R. J. Richter
March	20, 1857	July	18, 1858	Frederic J. Meystre	John L. Rosenbaum
March	16, 1857	May	5, 1857	William L. Maude	Clarence Slater
March	27, 1868	August	15, 1868	Robert J. Rendall	John J. Roe
December	16, 1892	March	15, 1893	T. Philip Reitinge	T. F. Meskill
March	3, 1874	April	1, 1874	Frederick W. Shelley	Raymond L. Emery
March	15, 1851	May	12, 1851	Nelson Dunham	Martin N. Wyckoff
March	21, 1854	April	1, 1854	Frank G. Coughtry	Otto C. F. Brueger
April	2, 1869	June	1, 1869	Adrian Lyon	Harvey Emmons
April	22, 1868	June	1, 1887	Raymond M. Smith	Austin W. Hutchinson
February	27, 1839	October	16, 1843	George R. Beach	William E. Thomas
February	19, 1851	April	27, 1878	Walter Freeman	Walter Freeman
March	30, 1869	June	5, 1869	Thomas Brown	Albert C. Van Tine, Jr.
March	27, 1871	August	22, 1871	John F. Reger	Harlan C. Wagner
November	10, 1883	January	20, 1884	S. M. Meeker	H. Floyd Frank
March	14, 1871	April	14, 1871	Benjamin Fairbanks	Thomas A. Loughlin

RESERVE DISTRICT

March	20, 1857	May	11, 1857	Charles A. Rigg	Howard Eastwood
March	7, 1844	July	20, 1847	Bruce Bedford	Harry Lippincott

SAVINGS BANKS

SAVINGS INSTITUTIONS,
Table 2—New York Federal Reserve District

NAME	ASSETS				
	CASH		U. S. Government Securities		
	Currency and Coin	Balances with Other Banks	Direct	Guaranteed	Obligations of States and Political Subdivisions
Bloomfield Savings Institution, Bloomfield	\$377	\$1,885	\$11,713	.....	\$26
Dime Savings Institution, Newark	40	434	7,478	.....	9
Elizabeth Savings Bank, Elizabeth	5	102	875	.....	.....
Fifth Ward Savings Bank, Jersey City	120	263	4,515	.....	111
Franklin Savings Institution, Newark	74	630	9,526	.....	.....
Half Dime Savings Bank, Orange	83	732	7,869	11	191
Harmonia Savings Bank, Elizabeth	274	1,096	14,022	.....	.....
Hoboken Bank for Savings in City of Hoboken, Hoboken	224	1,331	27,540	.....	315
Howard Savings Institution, Newark	1,014	6,590	62,422	.....	8,504
Hudson City Savings Bank, Jersey City	359	655	10,300	.....	1,120
Montclair Savings Bank, The, Montclair	200	997	8,099	.....	152
Morris County Savings Bank, The, Morristown	89	629	10,265	.....	325
New Brunswick Savings Institution, The, New Brunswick	178	1,092	12,725	14	261
Orange Savings Bank, Orange	1	536	5,436	.....	23
Perth Amboy Savings Institution, The, Perth Amboy	147	1,283	21,002	.....	223
Plainfield Savings Bank, Plainfield	80	381	4,749	.....	.....
Provident Institution for Savings in Jersey City, The, J. C.	452	1,788	26,922	.....	581
Rahway Savings Institution, Rahway	22	401	3,757	.....	437
Raritan Savings Bank, Raritan	35	111	1,900	.....	.....
Somerville Savings Bank, Somerville	6	144	3,025	.....	80
Union County Savings Bank, Elizabeth	158	1,059	9,426	.....	52
United States Savings Bank of Newark, N. J., Newark	120	1,249	15,294	20	186
Totals	4,058	\$23,388	\$278,860	\$45	\$12,596

PHILADELPHIA FEDERAL RESERVE DISTRICT

Burlington Savings Institution, Burlington	3	52	433	.....	.....
Trenton Savings Fund Society, Trenton	210	1,280	17,843	.....	.....
Totals	213	1,332	18,276	.....	.....
Aggregate	4,271	\$24,720	\$297,136	\$45	\$12,596

SAVINGS BANKS

DECEMBER 31, 1948

(Amount in Thousands of Dollars)

ASSETS—Continued										
Other Bonds, Notes and Debentures	Corporate Stocks	LOANS			Bank Premises Owned Furniture and Fixtures	Real Estate Owned Other than Bank Premises	Real Estate Sold Under Agreement	Investment & Other Assets Indirectly Representing Bank Prem. & Other R.E.	Other Assets	Total Assets
		Real Estate	Other Loans Including Re- discounts and Overdrafts							
\$6,996	\$100	\$14,324	\$205	\$366	...	...	...	186	36,178
448	30	3,618	...	...	...	...	...	38	12,095
...	...	1,153	...	37	...	...	...	7	2,179
2,915	...	1,004	19	107	...	...	...	39	9,093
...	...	8,662	33	269	...	...	...	48	19,242
3,649	...	3,861	15	66	...	...	...	14	16,491
3,190	...	8,154	15	62	...	...	...	82	26,895
3,957	...	2,702	2	120	26	...	...	98	36,315
51,496	...	34,445	5	600	...	...	...	1,142	166,218
3,115	26	9,871	37	280	...	...	...	...	25,763
5,311	...	4,874	14	117	...	...	...	128	19,892
1,672	...	8,766	22	85	17	...	...	105	21,975
387	...	2,138	12	340	...	...	...	...	17,147
5,625	...	3,587	...	108	...	...	...	4	15,320
738	...	1,616	8	50	...	102	...	...	25,169
301	...	3,921	24	152	...	2	...	8	9,618	
12,822	...	7,598	50	274	...	...	...	...	50,487
939	...	376	...	57	...	13	...	1	6,003	
210	...	896	6	...	...	...	...	...	3,158
392	...	331	...	5	...	...	...	...	3,983
5,158	3	1,609	15	8	7	6	...	...	17,501
5,607	...	2,891	...	700	135	...	...	72	26,274
\$114,928	\$159	\$126,397	\$482	\$3,803	\$185	\$123	...	\$1,972	\$566,996	

PHILADELPHIA FEDERAL RESERVE DISTRICT

75	13	...	6	...	...	...	...	...	582
3,683	50	1,837	32	221	...	...	...	...	25,156
3,758	63	1,837	38	221	...	...	...	...	25,738
\$118,686	\$222	\$128,234	\$520	\$4,024	\$185	\$123	...	\$1,972	\$592,734

SAVINGS BANKS

SAVINGS INSTITUTIONS,

Table 2, Continued—New York Federal Reserve District

NAME	LIABILITIES			
	Individuals, Partnerships and Corporations		U. S. Government and Postal Savings	States and Political Subdivisions
	Demand Deposits	Time Deposits		
Bloomfield Savings Institution, Bloomfield	\$2,676	\$30,080	\$18	....
Dime Savings Institution, Newark .....	....	11,023	....	....
Elizabeth Savings Bank, Elizabeth .....	....	1,808	....	....
Fifth Ward Savings Bank, Jersey City .....	....	8,474	....	....
Franklin Savings Institution, Newark .....	....	17,405	....	....
Half Dime Savings Bank, Orange .....	....	14,347	....	\$18
Harmonia Savings Bank, Elizabeth .....	....	23,415	....	....
Hoboken Bank for Savings in City of Hoboken, Hoboken .....	....	31,410	....	4
Howard Savings Institution, Newark	346	143,782	....	....
Hudson City Savings Bank, Jersey City	2,127	21,185	....	150
Montclair Savings Bank, The, Montclair	891	17,333	....	26
Morris County Savings Bank, The, Morristown .....	....	19,493	....	....
New Brunswick Savings Institution, The, New Brunswick .....	....	15,416	10	....
Orange Savings Bank, Orange .....	....	12,687	....	16
Perth Amboy Savings Institution, The, Perth Amboy .....	....	23,110	....	16
Plainfield Savings Bank, Plainfield	217	8,765	....	....
Provident Institution for Savings in Jersey City, The, J.C. .....	....	43,545	....	178
Rahway Savings Institution, Rahway .....	....	5,566	....	17
Raritan Savings Bank, Raritan .....	....	2,811	....	20
Somerville Savings Bank, Somerville .....	....	3,457	....	25
Union County Savings Bank, Elizabeth .....	....	15,918	....	16
United States Savings Bank of Newark, N. J., Newark ..	112	23,645	1	....
Totals	\$6,369	\$494,675	\$29	\$470

PHILADELPHIA FEDERAL RESERVE DISTRICT

Burlington Savings Institution, Burlington .....	....	482	....	....
Trenton Saving Fund Society, Trenton .....	....	23,376	....	....
Totals .....	....	23,858	....	....
Aggregate	6,369	\$518,583	\$29	\$470

SAVINGS BANKS

DECEMBER 31, 1948

(Amounts in Thousands of Dollars)

LIABILITIES—Continued										
Deposits of Banks	Other Deposits Certified & Officers' Checks etc.	Total Deposits	Other Liabilities	Total Liabilities	CAPITAL ACCOUNTS					Total Liabilities and Capital Accounts
					Debentures	Surplus	Undivided Profits	Reserves and Retirement Account	Total Capital Accounts	
.....	\$37	\$32,811	\$143	\$32,954	.....	\$3,071	.....	\$153	\$3,224	\$36,178
.....	.....	11,023	32	11,055	.....	855	.....	185	1,040	12,095
.....	.....	1,808	65	1,873	.....	276	.....	30	306	2,179
.....	.....	8,474	.....	8,474	.....	619	.....	.....	619	9,093
.....	.....	17,405	139	17,544	.....	1,398	.....	300	1,698	19,242
.....	.....	14,365	57	14,422	.....	1,700	\$219	150	2,069	16,491
24	.....	23,439	156	23,595	.....	3,020	.....	280	3,300	26,895
.....	2	31,416	50	31,466	.....	4,349	.....	500	4,849	36,315
.....	67	144,128	441	144,569	.....	15,275	.....	6,374	21,649	166,218
.....	25	23,529	155	23,684	\$300	1,717	.....	62	2,079	25,763
.....	31	18,275	95	18,370	.....	1,400	.....	122	1,522	19,892
.....	.....	19,524	62	19,586	.....	2,389	.....	.....	2,389	21,975
.....	.....	15,426	114	15,540	.....	1,500	.....	107	1,607	17,147
.....	.....	12,687	24	12,711	.....	2,609	.....	.....	2,609	15,320
.....	.....	23,126	.....	23,126	.....	2,043	.....	.....	2,043	25,169
.....	.....	8,982	79	9,061	.....	553	.....	4	557	9,618
105	.....	43,828	390	44,218	.....	6,269	.....	.....	6,269	50,487
.....	.....	5,583	4	5,587	.....	366	20	30	416	6,003
.....	.....	2,831	1	2,832	.....	316	.....	10	326	3,158
.....	.....	3,482	.....	3,482	.....	501	.....	.....	501	3,983
16	23	15,973	.....	15,973	.....	1,478	.....	50	1,528	17,501
.....	33	23,791	58	23,849	.....	2,050	.....	375	2,425	26,274
\$145	\$218	\$501,906	\$2,065	\$503,971	\$300	\$53,754	\$239	\$8,732	\$63,025	\$566,996

PHILADELPHIA FEDERAL RESERVE DISTRICT

5	.....	487	.....	487	.....	92	.....	3	95	582
.....	.....	23,376	9	23,385	.....	1,771	.....	.....	1,771	25,156
\$5	.....	\$23,863	\$9	\$23,872	.....	\$1,863	.....	\$3	\$1,866	\$25,738
\$150	\$218	\$525,769	\$2,074	\$527,843	\$300	\$55,617	\$239	\$8,735	\$64,891	\$592,734

SAVINGS BANKS

Table 4—Unclaimed Deposits of One Hundred Dollars or More
(Article 41 Section 257a, Chapter 67, Laws 1948)

THE BLOOMFIELD SAVINGS INSTITUTION, BLOOMFIELD, N. J.

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
Apr. 23, 1928	Benny Bugajski	84 E. Passaic Ave., Bloomfield, N. J.	\$ 1,117.85
Jan. 31, 1929	Marie G. Ledos	57 Union St., Montclair, N. J.	41,798.55
Sept. 20, 1938	Tony Lasso	Bitolj, Yugoslavia	956.47
Nov. 13, 1937	Lawrence A. Stockbridge	Ridge Ter., West Caldwell	153.35
May 20, 1935	M. N. Cymekoff	Bank for Foreign Trade, U.S.S.R. Moscow	502.91
			\$44,529.13

THE BURLINGTON SAVINGS INSTITUTION, BURLINGTON, N. J.

Nov. 1, 1925	Mary K. Rogers	Burlington, N. J.	\$ 206.20
Jan. 3, 1938	Ella R. Lippincott	" " "	260.66
Nov. 1, 1925	Margaret Marks	" " "	964.98
June 14, 1930	James S. Martin, dec'd	" " "	587.58
May 24, 1930	Mary W. Atwood	" " "	409.87
May 24, 1930	Ella B. Corliss, Trustee, dec'd ..	" " "	122.18
Sept. 1, 1934	John M. Doyle, dec'd	" " "	440.15
May 25, 1929	Est. Catherine O'Neill, dec'd ..	" " "	837.54
Dec. 27, 1937	Ridgway P. Regars, dec'd	" " "	588.93
Nov. 5, 1938	Rose or Theodore Clair, dec'd ..	" " "	124.57
			\$4,542.66

THE DIME SAVINGS INSTITUTION, NEWARK 2, N. J.

Feb. 1, 1930	Amelia P. Lawrence, Admx. Daniel Lawrence, dec'd	300 Market St., Newark	\$ 275.54
Feb. 1, 1929	Owen Smith	223 McWhorter St., Newark	461.28
Feb. 1924	Margaret Alexander	Ess. Co. Hosp., Cedar Grove	155.27
Nov. 13, 1931	Degree Lodge No. 1, Order of Good Samaritans	120 Littleton Ave., Newark	223.68
Feb. 1, 1937	Marie B. Ledos	57 Union Ave., Montclair	15,495.74
June 19, 1934	Francis C. Nicholas, Exec.	105 W. Franklin St., Baltimore ...	165.13
Nov. 1938	Theta Alpha Phi, Morris Heller, Trustee	197 Osborne Terrace, Newark	1,660.80
Mar. 4, 1936	Alexander Kosmatch	251 Mt. Pleasant Ave., Newark ...	163.07
Mar. 2, 1931	Ruth M. George	18 Hartford St., Newark	291.04
Sept. 9, 1931	Martin J. Jones	63 Summer Ave., Newark	167.60
May 1937	Mrs. Julius Greenberg	308 15th Ave., Newark	129.83
May 18, 1934	Sarah Johnson in trust for Liddy May Johnson	116 Cabinet St., Newark	163.20
Dec. 31, 1934	August Dun, dec'd	139 Summit St., Newark	155.30
Aug. 4, 1937	Hans Jung in trust for Margaret Lydia Jung	408 So. 11th St., Newark	305.29
			\$19,812.77

ELIZABETH SAVINGS BANK, ELIZABETH,—NONE

SAVINGS BANKS

Table 4, Continued—Unclaimed Deposits of One Hundred Dollars or More
(Article 41 Section 257a, Chapter 67, Laws 1948)

THE FIFTH WARD SAVINGS BANK, JERSEY CITY, N. J.

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
Aug. 30, 1924	Veronica Kenne, dec'd		
	Rafo Kenne	362 Sixth St., Jersey City	\$168.51
Apr. 17, 1937	(Pass-Book presented, & Interest John J. Burns, Jenny M. Burns ..	January 1st, 1937 entered) 527 W. 124th St., New York, N. Y. .	574.86
			\$743.37

FRANKLIN SAVINGS INSTITUTION, NEWARK, N. J.

July 11, 1934	William E. Henry, Guardian of Ethel L. and Edna E. Henry ..	No Address—(Counter signed by American Surety Co.)	\$ 100.74
Aug. 9, 1933	Elizabeth Reichle	65 Lang St., Newark 5, N. J.	1,296.85
Sept. 20, 1938	James H. Dunlap, Jr.	75½ E. Park St., Newark 5, N. J. ...	756.29
Mar. 13, 1937	Louise or Elizabeth Weisser	No Address	634.84
Dec. 1, 1937	Evelyn F. Enderwood	No Address	1,020.79
Sept. 12, 1932	Mathieu Le Baut	No Address	2,084.34
July 21, 1937	Julius Greenberg	No Address	136.02
			\$6,029.87

THE HALF-DIME SAVINGS BANK, ORANGE, N. J.

June 1, 1937	Walter I. Insley or Helen Insley .	48 Montague Pl., Montclair, N. J. .	\$149.60
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HARMONIA SAVINGS BANK, ELIZABETH, N. J.

Aug. 1937	Joseph Balinski	216 First St., Elizabeth	\$ 258.13
Jan. 1929	Anna Kornreich	488 Marcy Ave., Brooklyn	642.15
Aug. 1933	Frederick Bender	818 E. Jersey St., Elizabeth	685.93
Sept. 1938	Helen Sopkiw	29 Old Pond Rd., Great Neck, L. I.	3,917.93
Feb. 1937	George Wagner, Gdn of Robert Wagner	95 Mountain Ave., Springfield	206.97
May 1930	Karl Kasper & Paul Leuser Trs. for Anna Leuser	23 High St., Elizabeth	574.37
Sept. 1933	Felix Kablis	310 Pine St., Elizabeth	143.17
Nov. 1937	Ruth Lebowitz, Leo Lebowitz, Tr.	1115 Drake Ave., Roselle	901.65
July 1936	Antonia Feickert	126 High St., Perth Amboy	234.97
Sept. 1937	Dorothea J. Martin, Tr. for Star of Eliz. Lodge O.S.B.	588 Monroe Ave., Elizabeth	112.52
Jan. 1921	Arthur D'Espies	422 Cherry St., Elizabeth	192.80
June 1935	Frank Landa	27 S. Reid St., Elizabeth	889.34
May 1933	John Letwen-Lutwin	135 Marshall St., Elizabeth	109.58
Aug. 1926	Frank Huda	463 Division St., Perth Amboy	101.87
Dec. 1915	Irene Stilika	459 Bond St., Elizabeth (Insane) ..	392.08
May 1930	Bernard Potter	Address Unknown	126.61
Aug. 1926	Charles Einhorn	463 Marshall St., Elizabeth	155.40
		(at Marlborough)	

SAVINGS BANKS

Table 4, Continued—Unclaimed Deposits of One Hundred Dollars or More
(Article 41 Section 257a, Chapter 67, Laws 1948)

HARMONIA SAVINGS BANK, ELIZABETH, N. J.—Continued

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
Nov. 1934	Barnett Bass	506 15th Ave., Newark	441.22
Apr. 1938	William T. Higgins	1310 North Ave., Elizabeth	347.38
July 1935	Mary G. Meehan	241 Bond St., Elizabeth	102.52
Mar. 1922	Mary Oprysk	516 Court St., Elizabeth	2,083.26
Feb. 1932	Ben. Pendzik Tr. for Genevieve Pendzik	504 Bond St., Elizabeth	281.47
Mar. 1932	Archibald Barrett	19 Baltic St., Elizabeth	209.83
May 1936	Anna Sabo	1204 Bower St., Linden	1,223.60
			\$14,334.75

THE HOBOKEN BANK FOR SAVINGS, HOBOKEN, N. J.

Sept. 29, 1894	James D. Stewart	1211 Garden St., Hoboken	\$ 175.00
Dec. 2, 1902	Marie Heeney or Roseanna Quinlan	470 Madison St., Hoboken	
June 20, 1921	Lina Schmidt	50 Oakland St., Bklyn	109.35
July 2, 1923	George Murphy	1024 Washington St., Hoboken	614.34
Mar. 1, 1926	Alexander Gandon	1916 Park Ave., Weehawken	4,927.64
Apr. 9, 1926	Alexander Gandon	Box 16, Station 1, Hoboken	6,546.47
Jan. 30, 1928	James Murphy	3 James Slip, N. Y. C.	9,330.79
June 17, 1930	Karl T. Villman	92 Riverton St., N. Y. C.	7,200.97
Oct. 1, 1930	Herman Heydecke	211 - 7th St., Hoboken	212.60
Aug. 24, 1932	Charles Doherty	64 Hudson St., Hoboken	583.70
June 21, 1933	Miss Karolina Maria Schaaf	Landes-Heil-Und Pflageanstalt, Konigsutter, Germany	563.00
Sept. 13, 1933	Henry Kalning	5815 Third Ave., Bklyn	3,819.14
May 27, 1935	Arthur Nelson	% Karolina Rohring, Kronach-Oberfranken (Bayern) Stohr Strasse 2 Bavaria, Germany	3,572.15
Oct. 1, 1935	Wm. S. Stuhr, Tr. for Jennett P. Stuhr	Ventspilsela N. 26a dz. F., Riga, Latvia	181.33
Jan. 1, 1936	Est. Alice Tagen, dec'd Josephine Jennings, admrx.	143 E. 39th St., N. Y. C.	378.46
Aug. 10, 1936	Einar Johannesen	204 Bidwell Ave., J. C.	135.83
Sept. 14, 1936	Emma Lehman	General Delivery, Transcona, Manitoba, Canada	271.02
Sept. 14, 1936	Philip or Rosi Viducich	% J. Schavemaker, Belle Meade, N. J., RFD No. 1	125.12
Oct. 26, 1936	Mary C. Crine	231 Madison St., Hoboken	1,095.27
Jan. 1, 1937	Frank Rosen	Marlboro, N. J.	2,438.83
Mar. 31, 1937	Alfred Kunze	204 Park Ave., Hoboken	233.31
Apr. 22, 1937	Otto de Wolff	Langes Str. 17, Kotzenbroda, Dresden, Germany	5,514.94
June 1, 1937	Katharina Schausz	803 Hudson St., Hoboken	335.25
Nov. 1, 1937	Minnie Frieda Stadius	681 Wales Ave. Bronx, N. Y.	232.41
Jan. 1, 1938	Eunice Fitzpatrick	588 54th St., W. New York	585.77
Jan. 1, 1938	Florence B. Blenderman	705 W. 7th St., Plainfield	2,076.61
Jan. 1, 1938	Palmer Campbell, dec'd, Tr. for Est. of Ad. Taylor	482 Ft. Washington Ave., N. Y. C.	128.80
June 8, 1938	Eunice Fitzpatrick	% Eno Campbell, Bernardsville, N.J.	450.30
July 1, 1938	George Muller	705 W. 7th St., Plainfield	3,665.40
		64 Hudson St., Hoboken	1,325.29
			\$56,569.15

SAVINGS BANKS

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Table 4, Continued—Unclaimed Deposits of One Hundred Dollars or More
(Article 41 Section 257a, Chapter 67, Laws 1948)

THE HOWARD SAVINGS INSTITUTION, NEWARK 1, N. J.

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
Jan. 18, 1928	Alice Taylor	17 Sterling St., East Orange	\$ 5,841.08
Feb. 15, 1927	Julia McEverney	Overbrook Hospital, Verona	375.58
Mar. 21, 1928	Mary F. Butler	59 Court St., Newark, N. J.	58.03
Dec. 13, 1928	Jesus Etza Espein	86 Barker St., Newark, N. J.	3,195.98
Apr. 2, 1929	John F. Ware	58 James St., Newark, N. J.	147.95
May 20, 1929	John M. Richards in trust for Joseph Wuertz, both dec'd	303 N.J.R.R. Ave., Newark	125.93
Oct. 1, 1929	Mary Van Ness	560 So. 13th St., Newark, N. J.	137.04
Dec. 31, 1929	Anna Elizabeth Black	760 Av. Mayo, Buenos Aires, Argentina	2,695.43
Dec. 31, 1929	George F. Fischer	124 Walnut St., Newark, N. J.	535.96
Dec. 31, 1929	Myrto B. Osborne	1010 Broad St., Newark, N. J.	337.12
Jan. 10, 1931	Myrtle Schultz	Overbrook Hospital, Verona	131.98
Jan. 16, 1931	James Keaveney	350 Central Ave., Newark, N. J. ..	100.64
Nov. 16, 1932	Mikalda Lurdor	128 Devon St., Kearny, N. J.	195.71
Mar. 5, 1934	Salamanas Kucinkas	Lithuania	2,961.69
June 1, 1934	Wilhelmina Siemann	Germany (British Zone)	632.65
June 20, 1934	Louis La Rosa and Graziella La Rosa, dec'd	219 Academy St., Newark, N. J.	128.83
Oct. 23, 1934	Sallie Coleman, dec'd and Robert Coleman	88 So. 15th St., Newark, N. J.	254.73
Apr. 1, 1935	John B. Kirk	534 Park Ave., East Orange	109.06
Apr. 2, 1935	Abel Pedro	124 Elm St., Newark, N. J.	10,953.20
May 22, 1935	Harry McNiff	1605 Atlantic Ave., Bklyn, N. Y. ..	884.81
July 3, 1935	Mabel M. Seifert	606 Neptune Highway, Neptune ..	120.47
Feb. 24, 1936	M. V. W. Shephard, Asa W. Van Emburch Sub-Admr., both dec'd	Irvington	119.58
Apr. 4, 1936	Mary Yanovich	246 No. Broad St., Newark, N. J. ..	160.68
Apr. 9, 1936	Anna W. Coleman	99 High St., Newark, N. J.	496.75
May 12, 1936	Supreme Council, Phi Sigma Chi	97 Hobson St., Newark, N. J.	104.13
Aug. 18, 1936	Francesco Gentile, dec'd	Italy	979.26
Aug. 26, 1936	May Byrnes in trust for John J. Byrnes	99 Pine Ave., Irvington, N. J.	235.83
Dec. 9, 1936	Joseph F. Cannon	185 Norfolk St., Newark, N. J.	698.27
Apr. 15, 1937	Pauline Zabelska	66 White St., Hillside, N. J.	116.92
July 3, 1937	Frank Yarosik and Mary Yarosick	3 Lentz Ave., Newark, N. J.	5,296.85
Nov. 22, 1937	Giles Van Duynes	271 Ridge St., Newark, N. J.	546.34
Dec. 29, 1937	Nita C. Giupel and Viola Geppell	181 Woodbine St., Bklyn, N. Y.	565.43
Jan. 12, 1938	Joseph Friedman	474 Hawthorne Ave., Newark	573.61
Jan. 27, 1938	Lumina E. Klepp in trust for Harold D. Klepp	145 Magnolia Ave., Arlington	168.50
Feb. 19, 1938	Estate of John Jackson, John A. O'Donnell and John J. Lynn, Extrs.	Newark, N. J.	516.25
Mar. 1, 1938	Alma Scott	Overbrook Hospital, Verona	931.37
Mar. 6, 1938	Louis Wolitski	329 Leslie St., Newark, N. J.	118.59
Mar. 16, 1938	Florence U. Moore	210 No. Grove St., East Orange	1,141.73
Apr. 3, 1938	Edith O. Tunison	277 Park Ave., N. Y. C.	151.99
Apr. 12, 1938	Lillian Bernstein	2543 Pinetree Dr., Miami, Fla.	325.29
Apr. 14, 1938	Wladyslaw Rutka	Poland	2,283.97
Apr. 27, 1938	Ann V. Vreeland in trust for Barbara Ann Vreeland	400 Highland Ter., Orange	165.63
June 1, 1938	Albert H. Morvill	554 Westminster Ave., Elizabeth ..	520.95
June 13, 1938	Elmer Klein in trust for Paul T. Klein	Melmore Gardens, E. Orange	338.07
July 13, 1938	Frank Babelis	Warwick St., Newark, N. J.	1,927.18
July 14, 1938	Alessandro Russo	131 Ward St., Orange	1,136.04
Aug. 1, 1938	Constantina Vafeas	779 Prospect Ave., Bronx, N. Y.	761.42
Aug. 24, 1938	William B. Tretheway, dec'd	139 So. 9th St.	430.04
Aug. 30, 1938	Gwendolyn Kwitko	2 Mapes Ter., Newark, N. J.	201.44
Sept. 1, 1938	Lilly Vanderveer, dec'd	20 Baldwin Ave., Newark, N. J.	1,708.40
Sept. 1, 1938	Edna V. Hartman	105 West End Ave., Newark, N. J.	518.05

SAVINGS BANKS

Table 4, Continued—Unclaimed Deposits of One Hundred Dollars or More
(Article 41 Section 257a, Chapter 67, Laws 1948)

THE HOWARD SAVINGS INSTITUTION, NEWARK 1, N. J.—Continued

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
Sept. 9, 1938	Andrew Petrincik	99 Underwood St., Newark, N. J. ..	163.79
Nov. 7, 1938	Anthony Vivona	16 Barbara St., Newark, N. J.	153.99
Dec. 8, 1938	Concetta Patuto in trust for Nick Patuto	36 Pine Lane So., Newark, N. J. ..	161.98
Dec. 31, 1938	Anna Lyns (Mrs.) and Anna Lynch (Miss)	75 No. 7th St., Newark, N. J.	576.72
Dec. 8, 1938	Elsie M. Bennert Morrison	221 No. 7th St., Newark, N. J.	1,892.14
Sept. 29, 1938	David D. Woody	107½ Bloomfield Ave., Newark, N.J.	113.03
Aug. 28, 1936	Fred Elhrich	25 Hedden Ter., Newark, N. J.	1,727.27
June 20, 1938	Anna Schmidt	692 So. 18th St., Newark, N. J.	4,231.76
Nov. 19, 1938	Harry Levy	13 Jacob St., Newark, N. J.	466.17
July 13, 1938	Alice Weaver	79 Bruce St., Newark, N. J.	324.89
Feb. 3, 1938	Joseph Schupp and Elsie Schupp	85 Burnett Ave., Maplewood	146.36
June 4, 1938	Joseph D'Agostine in trust for Francis Brescia	285 Fairmount Ave., Newark, N. J.	113.65
Mar. 9, 1938	Hyman Namorvosky in trust for Marjorie Namorvosky	570 Hunterdon St., Newark, N. J. .	518.03
			\$63,752.21

HUDSON CITY SAVINGS BANK, JERCEY CITY, N. J.

Oct. 9, 1936	Estate of Ella J. DeGraff	44 Court House Pl., J. C.	\$ 152.79
Nov. 6, 1937	Vincent Sprouls	5 Garrison Ave., J. C.	990.73
Aug. 30, 1937	George P. and Rose Kato	18 Perry St., J. C.	1,961.97
Oct. 1, 1933	Frank Grain	295 Grove St., J. C.	513.61
Oct. 16, 1931	Est. Thomas McDermott	¼ E. Johnson, 921 Bergen Ave., J.C.	497.43
Apr. 1, 1938	Philip Gershonowitz, Tr. Evelyn	40 Eastern Parkway, J. C.	165.39
Oct. 1, 1938	Minnie E. Muller	48 Falmouth St., Belmont, Mass. .	476.99
Sept. 8, 1932	Karl Henne	318 Hoboken Ave., J. C.	657.25
Sept. 5, 1933	Est. Koral Kulikowski	19 Sanford Pl., J. C.	167.87
Dec. 20, 1938	Wm. M. Moran, Tr. William R. .	153 Hopkins Ave., J. C.	206.62
Jan. 1, 1937	Josephine Ferrara	434 Wayne St., J. C.	1,314.84
Mar. 11, 1937	Helen Voorhees Plant, Trustee William Plant	608 Pavonia Ave., J. C.	129.05
Feb. 20, 1935	Irene Harnett	23 Wayne St., J. C.	102.25
Jan. 10, 1938	Walter Begerew, Tr. Wilma C. .	527 Lake Ave., Lyndhurst	132.04
Feb. 16, 1937	Mary Mastrolia & Virginia Astuto	147 Beacon Ave., J. C.	306.05
May 19, 1937	Frank Won Shong	38 Mott St., New York City	172.35
Nov. 10, 1938	Rose & Louis Schneiweis, Trustee for Howard	63 Sherman Pl., J. C.	141.63
June 20, 1938	Mary Stelmeck	484 Tonnele Ave., J. C.	112.88
			\$8,201.74

THE MONTCLAIR SAVINGS BANK, MONTCLAIR, N. J.

May 1, 1938	Rose Valenti	191 Forest St., Montclair, N. J. ...	\$ 218.24
May 1, 1938	Carmella Valenti	191 Forest St., Montclair, N. J. ...	107.78
May 1, 1938	Fannie Valenti	191 Forest St., Montclair, N. J. ...	1,903.52
Dec. 14, 1938	Lula Fox	185 Forest Ave., Newark, N. J.	1,091.70
Sept. 20, 1938	Reeves B. Van Duzer in tr for Reeves Bailey Van Duzer, Jr. .	49 Hilton St., E. Orange, N. J.	217.55
May 1, 1938	Fannie Valenti	208 Forest St., Montclair, N. J. ...	284.38
Sept. 20, 1938	Reeves B. Van Duzer in tr. H. Virginia Van Duzer	37 Hilton St., E. Orange, N. J.	133.58

SAVINGS BANKS

Table 4, Continued—Unclaimed Deposits of One Hundred Dollars or More
(Article 41 Section 257a, Chapter 67, Laws 1948)

THE MONTCLAIR SAVINGS BANK, MONTCLAIR, N. J.—Continued

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
June 20, 1938	Rudolph O. Kussat or Mary D. Dussat	Cranberry Lake, N. J.	1,034.02
May 1, 1935	Mike Georgelas	27 N. Willow St., Montclair, N. J. ..	330.56
			\$5,321.33

THE MORRIS COUNTY SAVINGS BANK, MORRISTOWN, N. J.

	Elizabeth M. Angevine	Prospect St., R.D. No. 2 Naugatuck, Conn.	\$2,107.01
	Alfred Evans or Hubert Nixon ..	Unknown	177.81
	Frank R. Hamilton	152 Ridgedale Ave., Madison, N. J. ..	1,195.90
	Mary E. Higgins	Morristown, N. J.	1,313.72
	Mary Kilday	% Mrs. Bates, Morristown, N. J. ...	3,319.92
	Isiah Lewis	Logansville, N. J.	112.11
	Charles MavVeigh in tr. for Margaret A. Torpy	Morristown, N. J.	415.27
	Anne McMorrow	Morristown, N. J.	180.22
	Margaret deF Schmidt in tr for William deForest Schmidt	Convent, N. J.	190.57
	The Medical Milk Commission of Essex Co., N. J.	Newark, N. J.	376.53
	Ada F. Whaites	Hanover, N. J.	239.07
			\$9,628.13

NEW BRUNSWICK SAVINGS INSTITUTION, NEW BRUNSWICK, N. J.

April	1937	Ainsworth, Allen J.	125 Somerset St., New Brunswick N. J.	\$1,303.82
Jan.	1936	Blue, I. Newton, Chr. Poor Comm. City of New Brunswick in trust for Elizabeth I. Thompson	147 Somerset St., New Brunswick N. J.	1,561.78
June	1937	Colburn, Jessie H.	158 Charmouth Dr., Syracuse, N. Y. ..	454.78
July	1929	Cole, Patrick	New Brunswick, N. J.	248.96
Sept.	1938	Schaffle, Albert or Beatrice	R.F.D. No. 2, Box No. 76 H, New Brunswick, N. J.	120.32
Aug.	1938	Wark, Hattie V.	90 Welton St., New Brunswick, N. J.	226.47
Apr.	1930	Gorman, Patrick	New Brunswick, N. J.	131.63
				\$4,047.76

ORANGE SAVINGS BANK, ORANGE, N. J.

Jan. 29, 1935	Matilda Wasserman	45 Canfield St., Orange, N. J.	\$185.91
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THE PERTH AMBOY SAVINGS INSTITUTION, PERTH AMBOY, N. J.

Nov. 7, 1932	Thomas J. Duffy	35 8th Ave., Newark, N. J.	\$666.06
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SAVINGS BANKS

Table 4, Continued—Unclaimed Deposits of One Hundred Dollars or More
(Article 41 Section 257a, Chapter 67, Laws 1948)

PLAINFIELD SAVINGS BANK, PLAINFIELD, N. J.—NONE

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
THE PROVIDENT INSTITUTION FOR SAVINGS, JERSEY CITY, N. J.			
Jan. 1, 1929	N. J. Guar. & Trust Co., Tr. Est. Benj. F Annin	Jersey City, N. J.	\$ 139.03
Jan. 23, 1929	Buranowski, Andrew	95 Plymouth St., J. C., N. J.	703.80
July 1, 1931	Sabell, Charles	20 Bartholdi Ave., J. C., N. J.	263.06
May 18, 1932	Wasnieiski, Charles	129 Mercer St., J. C., N. J.	196.30
Apr. 10, 1933	Lekecinski, Felix	377 Halladay St., J. C., N. J.	118.08
Jan. 1, 1934	Kent, William	400 Germaine Ave.	321.88
May 2, 1935	Gannon, M., & M. Murphy	35 Nelson Ave., J. C., N. J.	105.80
July 22, 1935	Tackney, Ann Madeline	213 Oak St., J. C., N. J.	1,234.23
Oct. 10, 1935	Medans, Joe	52 Ridge St., New York	1,190.32
Aug. 26, 1936	Porcianki, Julia	1 Provost St., J. C., N. J.	108.34
Mar. 24, 1937	Coleman, Cath, Tr. Cath.	10 Reid St., J. C., N. J.	106.74
Mar. 24, 1937	Cypser, Belle V. Tr. Cath. Coleman	Cooper Ave., Iselin, N. J.	464.39
Dec. 14, 1937	Minnix, Edmund Martin	160 Cole St., J. C., N. J.	843.29
Mar. 11, 1938	Charles, Emily A., Tr. Joan E. ...	574 Ryerson Ave., WoodRidge, N.J.	183.16
Apr. 26, 1938	Cooner, Sophie	97 Van Wagenan Ave., J. C., N. J.	911.21
June 9, 1938	Trofino, Mary	414 Pacific Ave., J. C., N. J.	137.58
			\$7,027.21

RAHWAY SAVINGS INSTITUTION, RAHWAY, N. J.

June 10, 1930	John Burns	Iselin, N. J.	\$1,447.55
Jan. 1, 1935	Mary Samaran	143 Magnolia Ave., Elizabeth, N. J.	406.48
			\$1,854.03

THE RARITAN SAVINGS BANK, RARITAN, N. J.—NONE

SOMERVILLE SAVINGS BANK, SOMERVILLE, N. J.—NONE

THE TRENTON SAVING FUND SOCIETY, TRENTON, N. J.

June 1, 1937	Charles Breining, Spec.	123 N. 16th St., Bloomfield, N. J. ...	\$ 198.77
June 1, 1938	Barbara Schneider	415 Elmer St., Trenton, N. J.	1,023.98
June 1, 1938	Lucy Elam	1013 Nottingham Way, Trenton, N.J.	106.64
Dec. 31, 1938	Terez Koronya	305 Centre St., Trenton, N. J.	3,787.08
			\$5,116.47

UNION COUNTY SAVINGS BANK, ELIZABETH 4, N. J.

Dec. 1937	Bridget Carow, 34019	802 Pearl St., Elizabeth	\$109.29
June 1936	Mary M. Sullivan, 27479	% Leon McElroy, 115 Main St., Woodbridge, N. J.	436.74
			\$546.03

SAVINGS BANKS

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Table 4, Continued—Unclaimed Deposits of One Hundred Dollars or More
(Article 41 Section 257a, Chapter 67, Laws 1948)

UNITED STATES SAVINGS BANK, NEWARK, N. J.

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
Mar. 30, 1928	Emma Palmer	12 W. Kinney St., Newark	\$ 131.68
Feb. 3, 1930	Joseph A. Babiak	284 E. Kinney St., Newark	240.99
Aug. 12, 1930	Louise Burrer	337 New York Ave., Newark	428.55
Oct. 7, 1930	Emanuel Lopez	380 Summer Ave., Newark	8,635.13
Oct. 23, 1930	George Kleinsthow	20 Pennington St., Newark	105.55
Nov. 1, 1931	George Wm. Franks	147 West St., Newark	151.08
Nov. 1, 1931	James H. Emerson	1 Pomeroy & Sons, Newark	201.07
May 24, 1932	Frank B. Politis	65 Teneyeck St., Brooklyn, N. Y. . .	1,473.36
Aug. 15, 1932	Augusta Conrad	123 Montclair Ave., Vaux Hall, N.J.	3,149.04
Mar. 3, 1933	John Miletz	3 Prospect Row, Newark	489.14
Apr. 25, 1934	Pauline A. Day, Gdn of Minnie Farley	87 Ridge Ave., Neptune City, N. J.	221.88
May 12, 1934	Mary Crowley	551 Clifton Ave., Newark	1,459.97
May 24, 1935	Joe Dobilas in tr. for John Dobilas (son)	7 Schedral Ave., Kearny	194.96
Nov. 1, 1935	Heinrich Schnell	247 Parker St., Newark	141.95
Feb. 13, 1936	Mary Lifschitz	481 Grove St., J. C.	100.57
Aug. 1, 1936	Benj. T. Goodin	135 South St., Newark	296.56
Feb. 1, 1937	Minnie Brown in tr. for Ruth H. & Grace M.	308 So. 6th St., Newark	191.02
May 29, 1937	Nellie & Bronislaw Pelsiki	386 E. 10th St., New York City	130.71
Jan. 18, 1938	Barbara Rothhauser in tr. for Bernice Rothhauser	224 Avon Ave., Newark	743.24
Mar. 21, 1938	Anna Napp	359 S. 22nd St., Newark	311.06
May 1, 1938	Mrs. Elsie Stickle	401 So. 11th St., Newark	637.79
May 1, 1938	Rev. Paul Lisa Spec. No. 2	% Father J. Dooling, 243 Abington Ave., Newark	2,321.29
June 21, 1938	Harry Kofler	1451 Springfield Ave., Irvington ..	768.29
July 18, 1938	Albertina Melchior	304 Pontiac, Toledo, Ohio	266.74
Sept. 2, 1938	Marie Caldwell	57 Fairmount Ave., Newark	353.21
Sept. 9, 1938	May & Mary Tomisulya	38 Ave. C, Newark	1,000.72
Sept. 16, 1938	Rudolph Major	418 Democky St., Roselle	149.77
Oct. 6, 1938	Caroline Auer in tr. for her daughter, Lillian H.	188 Stuyvesant Ave., Newark	154.00
Oct. 26, 1938	Adele M. Clark or Viola L. Wagner	70 Gotthart St., Newark	518.08
Nov. 1, 1938	Edith M. Burke	138 So. 10th St., Newark	1,053.56
Nov. 1, 1938	Howard R. Meneely in tr. for June M. Meneely	387 Montgomery St., J. C.	132.48
Nov. 1, 1938	Rachel Pomerantz	785 So. 16th St., Newark	399.75
Dec. 8, 1938	Dave Bloominfeld	259 Norfolk St., Newark	1,195.93
Dec. 16, 1938	Lizzie Snow	Hotel Riviera, Newark	5,566.35
			\$33,315.47

SAVINGS BANKS

Table No. 5—Condition as Found by the Latest Official Examinations

INSTITUTION	Date of Examination	Bonds and Mortgages	Stocks and Bonds	Loans on Collateral	Banking House, Furniture and Fixtures	Other Real Estate Owned
Bloomfield Savings Institution ..	Apr. 14, 1948	\$12,459	\$ 20,009	\$195	\$ 351	....
Burlington Savings Institution ..	Apr. 28, 1948	5	515	....	....	....
Dime Savings Institution	Oct. 6, 1948	3,496	8,104	....	....	....
Elizabeth Savings Bank	Aug. 9, 1948	1,057	900	....	36	....
Fifth Ward Savings Bank	Apr. 20, 1948	871	7,725	2	109	....
Franklin Savings Institution	Apr. 30, 1948	7,870	9,938	24	278	....
Half Dime Savings Bank	July 13, 1948	3,454	12,371	10	69	....
Harmonia Savings Bank	Apr. 20, 1948	7,602	18,005	19	64	....
Montclair Savings Bank	Feb. 27, 1948	4,003	14,212	13	114	....
Orange Savings Bank	June 30, 1948	2,971	11,837	....	90	....
Perth Amboy Savings Institution	Mar. 12, 1948	1,509	21,819	6	50	....
Plainfield Savings Bank	Aug. 18, 1948	3,496	5,528	15	155	....
Provident Institution for Savings	May 24, 1948	7,268	38,477	8	272	....
Rahway Savings Institution	Aug. 23, 1948	356	5,264	....	58	....
Raritan Savings Bank	Sept. 23, 1948	904	2,014	5	....	....
Somerville Savings Bank	Oct. 28, 1948	333	3,504	....	7	....
Trenton Saving Fund Society ...	Feb. 18, 1948	1,792	20,636	26	233	20
United States Savings Bank of Newark	Oct. 15, 1948	2,666	21,072	....	700	124
Totals		\$62,112	\$221,930	\$323	\$2,586	\$144

SAVINGS BANKS

Made to December 31, 1948 (Amounts in Thousands of Dollars)

Real Estate Sold on Contract	Cash on Hand and in Banks	Interest Due and Accrued	All Other Assets	Total Resources and Liabilities	Amount Due Depositors	All Other Liabilities	Surplus, etc.
....	\$ 2,089	\$ 25	\$100	\$ 35,228	\$ 32,112	\$ 245	\$ 2,871
....	49	....	....	569	474	....	95
....	442	55	34	12,131	11,068	32	1,031
....	83	10	3	2,089	1,750	40	299
....	300	44	....	9,051	8,474	21	556
....	453	....	....	18,563	16,875	65	1,623
....	591	....	....	16,497	14,389	54	2,054
....	819	163	5	26,677	23,169	238	3,270
....	959	143	10	19,454	17,912	146	1,396
....	457	....	5	15,360	12,690	20	2,650
121	908	....	....	24,413	22,539	5	1,869
2	434	....	....	9,630	9,031	63	536
....	2,692	....	48	48,765	42,480	3	6,282
14	455	....	....	6,147	5,734	2	411
....	166	....	....	3,089	2,754	1	334
....	134	....	....	3,978	3,496	....	482
....	2,249	....	50	25,006	23,392	6	1,608
....	1,776	148	6	26,492	23,994	100	2,398
\$137	\$15,056	\$588	\$263	\$303,139	\$272,333	\$1,041	\$29,765

BANKS

NEW YORK FEDERAL

Table 1—List of Companies with Dates of Incorporation and Certificates

NAME	LOCATION
Ampere Bank and Trust Company	East Orange
*Asbury Park and Ocean Grove Bank	Asbury Park
Bank of Bogota	Bogota
Bank of Commerce	Newark
Bank of Montclair	Montclair
*Bank of Nutley	Nutley
*Bank of Passaic and Trust Company	Passaic
Bergen Trust Company of New Jersey	Jersey City
Bessemer Trust Company	Jersey City
*Bloomfield Bank and Trust Company	Bloomfield
Boonton Trust Company	Boonton
Bound Brook Trust Company	Bound Brook
Broadway Bank and Trust Company	Paterson
Carteret Bank and Trust Company	Carteret
*Central Home Trust Company of Elizabeth, New Jersey	Elizabeth
Chatham Trust Company, The	Chatham
Citizens Trust Company, The	Paterson
Citizens Trust Company of Summit, New Jersey	Summit
Clifton Trust Company	Clifton
*Commercial Trust Company of New Jersey	Jersey City
Commonwealth Bank of Metuchen	Metuchen
*Commonwealth Trust Company	Union City
Community Trust Company of Bloomfield	Bloomfield
Corporation Trust Company, The	Jersey City
*Cranford Trust Company	Cranford
Dover Trust Company, The	Dover
*Elizabethport Banking Company, The	Elizabeth
Fair Lawn-Radburn Trust Company	Fair Lawn
*Federal Trust Company	Newark
*Fidelity Union Trust Company	Newark
First Bank and Trust Company	Perth Amboy
Fort Lee Trust Company	Fort Lee
Franklin Trust Company of Paterson, The	Paterson
*Franklin Washington Trust Company	Newark
Freehold Trust Company, The	Freehold
Garfield Trust Company	Garfield
Glen Ridge Trust Company	Glen Ridge
Glen Rock Bank	Glen Rock
Guttenberg Bank and Trust Company	Guttenberg
Hackensack Trust Company (The)	Hackensack
Harrison-Kearny Trust Company	East Newark
Home Trust Company	Hoboken
*Hudson Trust Company	Union City
Hunterdon County Trust Company	Califon
Irvington Trust Company	Irvington
Keyport Banking Company	Keyport
Leonia Bank and Trust Company, The	Leonia
Linares and Rescigno Bank	Paterson
*Linden Trust Company	Linden
Lodi Trust Company	Lodi
Long Branch Banking Company, The	Long Branch
Long Branch Trust Company	Long Branch
Madison Trust Company	Madison
Manufacturers' Bank of Edgewater, The	Edgewater
*Maplewood Bank and Trust Company, The	Maplewood

* Denotes has branch or branches.

BANKS

RESERVE DISTRICT

of Authority Issued and Names of President and Treasurer or Cashier

Incorporated		Certificate of Authority Issued		President	Treasurer or Cashier
July	7, 1922	September	22, 1922	Frank C. Ferguson	W. L. Van Syckle
January	19, 1889	**January	30, 1889	Louis Burfeind	Everett T. Cauffman
November	10, 1919	December	12, 1919	Anthony Pepe	M. Hamill
June	23, 1925	June	30, 1925	Richard D. Marzano	Richard Marzano, Jr.
March	14, 1899	**June	1, 1889	Gilbert L. Morse	George J. Heath
November	17, 1905	July	7, 1906	Albert E. Howe	Archie C. Barbata
March	30, 1926	February	16, 1927	Thomas E. Prescott	John F. Hannigan
April	2, 1929	July	9, 1929	Hugh A. Kelly	Rudolph E. Weise
July	18, 1907	August	12, 1907	John S. Phipps	David T. Layman, Jr.
July	15, 1902	September	8, 1902	Cecil R. Berry	Francis A. Schilling
August	25, 1921	August	31, 1921	Oscar P. Myers	Theodore Crane
February	8, 1916	May	29, 1916	Ferd I. Collins	G. Emery Drake
July	1, 1929	July	1, 1929	Nathaniel Kent	Raymond J. Cadmus
April	25, 1923	September	13, 1923	William Lonsdale	Thomas G. Kenyon
July	25, 1923	January	10, 1924	N. R. Leavitt	William T. Ritchie, Jr.
March	12, 1927	April	13, 1927	Edwin M. Warren	Harold D. Nelson
July	26, 1901	September	27, 1901	J. F. Hammond	Frank Woodward
May	10, 1923	June	30, 1923	H. W. Edgar	Robert O. Peterson
June	12, 1914	May	4, 1915	R. B. Rittenhouse	A. Van Lenten
December	8, 1899	December	26, 1899	William J. Field	Richard Kendall
June	13, 1925	August	24, 1925	John B. Molineux	Charles R. Smith
October	19, 1905	December	28, 1905	William F. Burke	A. H. Bridges
March	14, 1924	June	23, 1924	John H. Koch	Frank Shay
April	14, 1904	April	14, 1904	Oakleigh L. Thorne	Charles J. Skinner
November	27, 1911	January	12, 1912	R. E. Crane	Harold S. Compton
December	2, 1901	December	31, 1901	E. G. Kattermann	Charles F. Buck
March	11, 1889	**June	1, 1899	C. R. Sanford	A. C. Husbands
May	23, 1929	April	29, 1930	William E. Kuipers	Leo J. Hannan
July	19, 1901	September	26, 1901	F. C. Mindnich	J. A. Barber
March	16, 1875	**May	1, 1887	H. K. Corbin	John Goldman
October	2, 1937	October	2, 1837	James C. Wilson	Otto Schuster
November	22, 1922	December	13, 1922	Peter Heft	James G. Ross
February	23, 1916	March	19, 1917	Harold R. Clark	James J. Egan
April	15, 1913	June	24, 1913	Stanley J. Marek	Henry Sommerrock, Jr.
May	11, 1923	June	17, 1932	Peter F. Runyon	Robert B. Barlow
April	14, 1925	April	25, 1925	Gotthold Rose	John R. Kraycir
April	11, 1912	June	17, 1912	Frank D. Brewer	C. A. Vander Schans
January	20, 1936	February	1, 1936	John C. Stevens	Charles P. Carter
June	2, 1924	June	30, 1924	John F. Justin	John L. Weber
June	5, 1899	December	13, 1899	Charles H. Plenty	Williams Jones
October	21, 1926	January	6, 1927	Eugene A. Riordan	Charles W. Holweg
October	25, 1901	October	26, 1901	C. Herbert Lee	Reginald A. Cook
July	28, 1890	October	25, 1890	Clarence G. Meeks	George K. Reilly
January	27, 1923	April	7, 1923	I. H. Hoffman	Raymond B. Apgar
January	19, 1923	May	23, 1923	John R. Franke	Frank Young, Jr.
June	25, 1889	June	25, 1889	F. P. Armstrong	J. S. Matthews, Jr.
July	1, 1926	September	28, 1926	J. F. Seal	C. P. Wood
November	8, 1933	November	13, 1933	P. Rescigno	S. C. Linares
March	23, 1926	May	6, 1926	George W. Bauer	William H. Pullen
August	11, 1915	June	7, 1916	Joseph J. Colando	Russell Davis
March	14, 1872	**July	29, 1872	Walton Sherman	William P. Fleckner
March	25, 1916	April	11, 1916	Samuel C. Morris	Samuel C. Morris
September	26, 1910	December	21, 1910	Carroll B. Merritt	William Brown, Jr.
January	3, 1935	January	7, 1935	William C. Smith	Louis J. Perpic
August	10, 1926	October	7, 1926	Frank B. Allen	Howard C. Baxter

** Commenced business.

BANKS

NEW YORK FEDERAL

Table 1, Continued—List of Companies and Date of Incorporations and

NAME	LOCATION
Matawan Bank, The	Matawan
*Merchants and Newark Trust Company of Newark, N. J.	Newark
Merchants Trust Company of Red Bank, N. J., The	Red Bank
Mid-City Trust Company	Plainfield
*Montclair Trust Company	Montclair
*Morristown Trust Company	Morristown
New Brunswick Trust Company	New Brunswick
New Jersey Trust Company of Long Branch	Long Branch
Newton Trust Company (The)	Newton
North Bergen Trust Company	North Bergen
North Jersey Trust Company, Ridgewood, New Jersey, The ...	Ridgewood
Orange Valley Bank	Orange
Palisades Trust Company	Englewood
"Paterson Savings and Trust Company", The	Paterson
Peapack-Gladstone Bank	Peapack-Gladstone
*Peoples Bank and Trust Company	Passaic
Peoples Bank and Trust Company, Westfield, New Jersey ...	Westfield
Peoples Bank of Hawthorne	Hawthorne
People's Trust Company	Dunellen
*Peoples Trust Company of Bergen County	Hackensack
Phillipsburg Trust Company	Phillipsburg
Plainfield Trust Company	Plainfield
Raritan State Bank	Raritan
Ridgefield Park Trust Company	Ridgefield Park
Rochelle Park Bank of Rochelle Park, N. J.	Rochelle Park
Roselle Park Trust Company	Roselle Park
Rutherford Trust Company	Rutherford
*Savings Investment and Trust Company of East Orange	East Orange
Seaboard Trust Company	Hoboken
Seacoast Trust Company	Asbury Park
Somerville Trust Company	Somerville
South Amboy Trust Company, The	South Amboy
South Orange Trust Company	South Orange
South River Trust Company	South River
"The State Trust Company" at Plainfield, New Jersey	Plainfield
Summit Trust Company, The	Summit
Sussex County Trust Company	Franklin
Tenafly Trust Company	Tenafly
*Trust Company of New Jersey, The	Jersey City
*Union County Trust Company	Elizabeth
*United States Trust Company of Newark	Newark
*United States Trust Company of Paterson, New Jersey	Paterson
Verona Trust Company	Verona
Washington Trust Company of Washington, N. J.	Washington
*Weehawken Trust Company	Union City
*Westfield Trust Company, The	Westfield
*West Side Trust Company	Newark

BANKS

RESERVE DISTRICT

Certificates of Authority Issued and Names of President and Treasurer or Cashier

Incorporated		Certificate of Authority Issued		President	Treasurer or Cashier
April	28, 1915	June	29, 1915	C. A. Gesswein	C. W. Mandeville
November	27, 1908	January	23, 1909	J. S. Rippel	F. H. Kilpatrick
March	29, 1933	March	29, 1933	Kenneth H. McQueen	Chester B. Adams
September	17, 1925	February	4, 1926	John A. Gaffney	O. P. Jack
March	22, 1901	May	28, 1901	Frederic P. Fiske	R. K. Seveille
November	23, 1892	December	12, 1892	George Muncisk	Raymond B. Peer
January	2, 1902	February	26, 1902	C. Lester Mott	Roy Latham
October	11, 1905	April	17, 1906	John W. Flock	James R. Barbour
December	24, 1901	March	28, 1902	Claude E. Mazuy	Frank E. Dunker
December	4, 1925	May	4, 1926	H. H. Dieckman	Harvey Bein
December	20, 1928	March	8, 1929	J. Robert Stout	Wallace G. Carr, Jr.
December	27, 1916	January	9, 1917	E. R. McGlynn	Frank D'Alessandro
January	27, 1902	May	27, 1920	Douglas W. Morgan	Albert F. Hill
September	2, 1947	September	2, 1947	C. Kenneth Fuller	Russell I. Yawger
December	31, 1931	December	31, 1931	Garner F. Hill	Alvah M. Alpaugh
November	29, 1889	**January	2, 1890	Cowles Andrus	John J. Freeswick
June	10, 1916	June	29, 1916	Henry L. Rost	Gordon T. Parry
January	10, 1922	May	8, 1922	Emil Roetheli	Roy G. MacKnight
February	1, 1927	December	7, 1927	William A. Castner	Vernon C. Hartman
February	11, 1916	May	29, 1916	Charles E. Blackford, Jr. ...	Victor D. Banta
December	28, 1916	May	29, 1917	E. N. Brasefield	Robert Souders
March	12, 1902	May	24, 1902	H. Douglas Davis	Russell C. Doeringer
March	31, 1926	September	7, 1926	Herbert Van Pelt	James McComb
November	5, 1919	December	16, 1919	Fred R. Lowe	W. P. Jewett
August	23, 1928	December	3, 1928	Joseph Stantley	Julius R. Meier
July	6, 1920	December	16, 1920	Karl Schaffer	Everett A. Heim
March	9, 1909	January	20, 1910	Charles A. Van Winkle	Raymond H. Geer
March	5, 1890	**October	1, 1892	Stephen P. Robinson, Jr. ...	John R. Reynolds
April	28, 1933	July	3, 1933	Theodore B. Furman	John P. Fierch
May	15, 1916	June	14, 1916	Frank F. Allen	Willard E. Smith
February	15, 1917	February	28, 1917	Howard S. Lyon	C. A. Studdiford
May	12, 1919	June	27, 1919	Donald W. Reed	George A. Kress
September	17, 1925	December	14, 1925	F. R. Stevert	A. E. Wolf
December	17, 1914	February	2, 1915	Edward W. Price	Nathan W. Dey
August	1, 1910	September	15, 1910	Frederick T. Jacobs	Donaldson S. Wean
June	19, 1909	June	30, 1909	Lawrence J. MacGregor	J. Sherman Byland
June	5, 1919	June	24, 1919	Samuel T. Munson	Robert C. Shelton
June	19, 1926	June	30, 1926	Richard A. Callahan	Charles Schlemm
April	6, 1899	April	18, 1899	Paul Bestor	William C. Veit
November	19, 1901	November	19, 1901	George W. Bauer	A. D. Lilley
April	14, 1926	January	21, 1927	Ralph W. Crum	Daniel J. Moore
October	31, 1902	January	10, 1903	Albert J. Baisch	Frank E. Smith
March	7, 1924	April	19, 1924	Louis Annin Ames	A. H. Brangwin
September	19, 1925	January	29, 1926	Clark C. Bowers	R. D. Stevens
April	29, 1905	June	29, 1905	Fred A. Barenbroick	Arthur A. Buck
December	12, 1902	June	16, 1903	Frank H. Betz	John M. Hull, Jr.
April	14, 1902	May	20, 1902	Ray E. Mayham	Gerald T. Milton

BANKS

NEW YORK FEDERAL

Table 2—Assets, December 31, 1948

NAME MEMBER BANKS	Cash		U. S. Gov't Securities		Obligations of States and Political Subdivisions	Other Bonds, Notes and Debentures	Corporate Stocks
	Currency and Coin	Balances with Other Banks	Direct	Guaranteed			
Ampere Bank and Trust Co., East Orange ..	\$ 86	\$ 1,302	\$ 5,762	....	\$ 96	....	\$ 21
Asbury Park & Ocean Grove Bk, Asbury Pk	324	2,098	7,112	\$ 24	52	73	53
Bank of Bogota, Bogota	72	781	2,696	....	521	6	25
Bank of Commerce, Newark	190	1,115	2,554	....	206	23	9
Bank of Montclair, Montclair	137	1,912	4,204	137	519	1,025	30
Bank of Nutley, Nutley	237	2,138	6,655	9	654	1,670	24
Bank of Passaic and Trust Company, Passaic	269	3,906	7,770	23	204	....	30
Bloomfield Bank & Trust Co., Bloomfield ..	513	6,450	15,575	....	1,381	1,358	65
Boonton Trust Company, Boonton	110	1,404	4,435	....	234	46	7
Bound Brook Trust Company, Bound Brook	298	1,183	2,843	....	189	146	12
Broadway Bank & Trust Company, Paterson	179	2,050	3,452	....	....	48	38
Carteret Bank & Trust Company, Carteret	90	623	1,494	14	1,188	1,147	9
Central Home Trust Company of Elizabeth, N. J., Elizabeth	348	2,762	4,647	6	650	445	18
Citizens Trust Company of Summit, N. J., Summit	80	946	2,715	....	20	....	8
Clifton Trust Company, Clifton	205	1,919	2,031	....	1,731	614	150
Commercial Trust Company of New Jersey, Jersey City	2,190	24,672	77,957	....	4,823	13,745	3,452
Community Trust Company of Bloomfield, Bloomfield	195	848	3,065	....	....	....	9
Dover Trust Company, Dover	125	1,737	7,825	....	456	110	41
Elizabethport Banking Company, The, Elizabeth	464	3,238	12,047	23	442	628	44
Fair Lawn-Radburn Trust Co., Fair Lawn ..	127	1,365	3,245	....	1,040	78	27
Federal Trust Company, Newark	1,407	14,915	33,943	....	3,758	2,920	178
Fidelity Union Trust Company, Newark	3,541	68,177	191,230	....	19,881	9,649	1,839
First Bank & Trust Company, Perth Amboy	379	3,813	9,377	....	2,166	....	27
Fort Lee Trust Company, Fort Lee	54	526	2,578	....	374	....	7
Franklin Washington Trust Co., Newark ..	458	3,392	9,955	....	501	800	42
Glen Ridge Trust Company, Glen Ridge ...	89	1,310	4,296	....	434	109	12
Glen Rock Bank, Glen Rock	40	480	1,685	....	797	9	6
Hackensack Trust Company, Hackensack ..	418	4,511	14,342	....	357	69	179
Hunterdon County Trust Company, Califon	44	282	576	....	41	127	6
Keyport Banking Company, Keyport	112	741	2,897	....	88	134	7
Linden Trust Company, Linden	282	2,549	8,143	....	2,039	609	34
Long Branch Banking Co., Long Branch ..	140	1,179	5,668	....	122	2	6
Long Branch Trust Company, Long Branch	300	1,823	3,419	....	937	1,204	55
Maplewood Bank and Trust Company, The, Maplewood	161	2,775	4,402	....	4,596	384	65
Merchants' and Newark Trust Company of Newark, N. J., Newark	1,394	7,385	16,135	....	6,738	2,744	638
Merchants Trust Company of Red Bank, N. J., The, Red Bank	252	1,845	5,228	....	1,683	115	15
Mid-City Trust Company, Plainfield	126	826	2,211	....	151	71	10
Montclair Trust Company, Montclair	616	5,565	14,417	....	30	245	38
Morristown Trust Company, Morristown ...	306	3,769	9,768	....	15	554	53
North Jersey Trust Company, Ridgewood, New Jersey, Ridgewood	141	2,070	6,757	....	1,154	25	16

BANKS

RESERVE DISTRICT
(Amounts in Thousands of Dollars)

Loans		Bank Premises Owned, Furniture and Fixtures	Real Estate Owned Other than Bank Premises	Real Estate Sold Under Agreement	Invest. & Other Assets Indirectly Representing Bk. Prem. & Other R.E.	Customers' Liability on Acceptances Outstanding	Other Assets	Total Assets
Real Estate	Other Loans Including Re-discounts and Overdrafts							
\$ 386	\$ 671	\$ 135	...	...	...	...	\$ 40	\$ 8,499
969	3,425	160	...	...	...	...	48	14,338
793	559	43	6	...	...	...	19	5,521
575	1,194	90	...	...	...	...	24	5,980
1,767	1,170	124	...	...	...	...	54	11,079
1,167	1,183	199	...	...	...	...	50	13,986
4,184	1,678	251	...	...	76	...	111	18,502
7,739	2,226	728	...	...	...	...	165	36,200
1,183	324	23	...	...	...	...	...	7,766
1,962	414	101	...	...	...	...	...	7,148
1,787	2,487	64	...	...	...	...	39	10,144
998	412	51	...	...	...	...	...	6,026
3,171	1,640	145	...	...	...	...	87	13,919
1,238	1,223	70	...	...	...	...	...	6,300
3,205	820	69	4	...	...	...	9	10,757
6,562	5,747	1,621	70	...	...	...	549	141,388
1,479	600	95	...	...	...	...	7	6,298
471	360	110	7	...	...	...	51	11,293
3,515	3,189	118	...	...	...	...	92	23,800
1,524	613	109	...	...	...	...	34	8,162
6,882	7,560	1,881	...	...	...	...	305	73,749
6,554	73,709	2,271	...	...	...	293	1,089	378,233
3,050	4,131	43	...	...	129	...	105	23,220
761	126	51	...	...	...	...	21	4,498
4,259	2,644	939	...	...	...	...	82	23,072
549	1,166	75	...	...	...	...	59	8,099
12	35	21	...	...	...	...	...	3,085
1,638	2,225	395	...	...	...	...	7	24,141
602	444	17	...	2	...	...	...	2,141
267	485	83	...	...	...	...	1	4,815
2,724	741	49	...	3	90	...	47	17,310
375	276	34	...	...	...	...	...	7,802
936	1,679	40	...	...	...	...	2	10,395
4,345	2,070	67	2	...	...	...	110	18,977
956	3,744	64	55	4	...	...	128	39,985
1,691	967	79	...	1	...	...	5	11,881
540	651	108	...	...	...	...	...	4,694
6,098	2,710	505	13	2	...	...	131	30,370
4,473	3,179	168	...	16	...	...	105	22,406
1,324	1,131	141	...	...	...	...	12	12,771

BANKS

NEW YORK FEDERAL

Table 2—Assets, December 31, 1948

NAME MEMBER BANKS	Cash		U. S. Gov't Securities		Obligations of States and Political Subdivisions	Other Bonds, Notes and Debentures	Corporate Stocks
	Currency and Coin	Balances with Other Banks	Direct	Guaranteed			
Peapack-Gladstone Bank, Gladstone	30	469	1,856	....	66	259	9
Peoples Bank and Trust Company, Passaic ..	310	3,937	8,568	....	1,733	97	33
Peoples Bank and Trust Company, Westfield ..	158	3,117	8,958	....	781	179	31
People's Trust Company, Dunellen	66	525	1,988	....	....	20	6
Peoples Trust Company of Bergen County, Hackensack	765	8,869	30,727	....	1,217	62	138
Phillipsburg Trust Company, Phillipsburg ..	208	494	2,186	....	132	206	6
Plainfield Trust Company, The, Plainfield ..	415	5,451	17,134	....	1,579	2,143	371
Raritan State Bank, Raritan	58	546	607	....	679	10	10
Ridgefield Park Trust Co., Ridgefield Park ..	83	1,193	5,832	....	154	23	15
Rochelle Park Bank of Rochelle Park, N. J., Rochelle Park	96	638	1,511	....	132	....	8
Rutherford Trust Company, Rutherford	389	2,502	4,714	12	562	9	46
Savings Investment & Trust Company of East Orange, East Orange	653	7,098	24,175	15	....	465	32
South Orange Trust Company, South Orange ..	128	1,835	1,340	12	21	130	12
"The State Trust Company" at Plainfield, New Jersey, Plainfield	115	2,472	7,521	....	....	251	12
Summit Trust Company, The, Summit	201	4,102	7,296	....	2,550	925	30
Sussex County Trust Company, Franklin ...	80	546	2,509	....	573	297	8
Tenaflly Trust Company, Tenaflly	102	1,242	4,045	....	160	45	11
Trust Company of New Jersey, Jersey City ..	2,673	18,784	43,000	....	....	6,527	183
Union County Trust Company, Elizabeth ...	1,165	7,238	21,489	....	1,092	537	280
United States Trust Company of Newark, Newark	655	6,952	23,081	....	1,303	1,593	51
United States Trust Company of Paterson New Jersey, Paterson	658	5,424	29,680	3	61	....	71
Washington Trust Company of Washington, N. J., Washington	87	1,161	3,118	....	3	....	17
Westfield Trust Company, Westfield	246	3,132	5,887	....	2,138	145	21
West Side Trust Company, Newark	504	5,128	18,271	....	2,846	1,810	53
Sub-totals (Member Banks)	\$26,344	\$283,237	\$ 800,604	\$ 278	\$ 78,050	\$ 56,665	\$ 8,759

BANKS

RESERVE DISTRICT
(Amounts in Thousands of Dollars)

Loans		Bank Premises Owned, Furniture and Fixtures	Real Estate Owned Other than Bank Premises	Real Estate Sold Under Agreement	Invest. & Other Assets In- directly Representing Bk. Prem. & Other R.E.	Customers' Liability on Acceptances Outstanding	Other Assets	Total Assets
Real Estate	Other Loans Including Re- discounts & Overdrafts							
308	183	1	....	....	....	....	1	3,182
4,380	3,257	212	....	....	....	....	82	22,609
213	943	91	....	....	10	....	7	14,488
1,020	350	63	....	10	....	....	....	4,048
3,894	4,370	937	....	....	....	....	127	51,106
314	306	26	....	5	....	....	3	3,886
3,662	5,007	347	....	....	....	....	133	36,242
952	845	57	....	....	....	....	8	3,772
515	593	62	....	....	....	....	23	8,493
1,088	412	28	....	....	....	....	21	3,934
2,844	4,240	148	....	....	....	....	36	15,502
2,926	4,499	584	166	....	....	....	178	40,791
2,081	2,665	76	....	....	....	....	37	8,337
1,515	1,874	148	....	....	....	....	13	13,921
3,649	2,463	214	....	....	....	....	89	21,519
1,072	354	51	3	....	....	....	26	5,519
1,571	1,114	53	....	....	....	....	44	8,387
38,808	10,219	2,455	....	....	....	....	524	123,173
5,997	7,274	766	45	37	....	....	136	46,056
595	1,832	458	....	....	....	....	199	36,719
3,800	2,499	295	....	....	....	....	157	42,648
868	508	30	....	....	....	....	....	5,792
3,210	2,075	130	....	....	....	....	58	17,042
979	6,867	546	....	....	....	....	178	37,182
\$178,972	\$204,357	\$19,115	\$371	\$ 80	\$305	\$293	\$ 5,668	\$1,663,098

BANKS

NEW YORK FEDERAL

Table 2—Assets, December 31, 1948

NAME NON-MEMBER BANKS	Cash		U. S. Gov't Securities		Obligations of States and Political Subdivisions	Other Bonds, Notes and Debentures	Corporate Stocks
	Currency and Coin	Balances with Other Banks	Direct	Guaranteed			
Bergen Trust Company of New Jersey, Jersey City	125	1,113	890	.....	265	635	.....
Bessemer Trust Company, Jersey City		98	200	.....		50	.....
Chatham Trust Company, Chatham	100	591	2,937	.....	470	180	1
Citizen's Trust Company, Paterson	470	2,147	15,074	.....	933	804	.....
Commonwealth Bank of Metuchen, Metuchen	66	364	1,489	.....	237	124	.....
Commonwealth Trust Company, Union City	713	3,183	28,929	.....	1,468	171	.....
Corporation Trust Company, Jersey City	1	120	108	.....			100
Cranford Trust Company, Cranford	186	580	4,047	7	934	49	250
Franklin Trust Co. of Paterson, Paterson ..	170	940	3,392	.....	91	29	3
Freehold Trust Company, Freehold	151	565	1,767	.....	351	.....	.....
Garfield Trust Company, Garfield	296	683	2,935	.....	47	.....	.....
Guttenberg Bank & Trust Co., Guttenberg ..	135	592	5,230	.....	.....	1,720	2,350
Harrison-Kearny Trust Co., East Newark ..	120	610	2,540	25	197	.....	.....
Home Trust Company, Hoboken		4	210	.....	100	114	.....
Hudson Trust Company, Union City	1,739	6,209	21,239	10	1,293	1,090	.....
Irvington Trust Company, Irvington	154	1,004	5,798	.....	65	44	.....
Leonia Bank and Trust Company, Leonia ..	147	604	1,735	.....	42	.....	51
Linares and Rescigno Bank, Paterson	79	351	2,832	3	70	60	10
Lodi Trust Company, Lodi	114	299	1,579	.....	.....	25	.....
Madison Trust Company, Madison	86	394	2,507	.....	51	15	74
Manufacturers' Bank of Edgewater, The, Edgewater	37	184	385	.....	.....	48	.....
Matawan Bank, The, Matawan	68	164	593	.....	10	315	.....
New Brunswick Trust Co., New Brunswick ..	181	842	3,750	.....	677	5	2
New Jersey Trust Company of Long Branch, Long Branch	205	1,505	2,285	.....	567	.....	.....
Newton Trust Company, Newton	82	865	1,679	.....	759	226	.....
North Bergen Trust Co., North Bergen	106	403	2,606	.....	717	684	.....
Orange Valley Bank, Orange	96	408	1,985	.....	203	.....	.....
Palisades Trust Company, Englewood	384	2,090	10,465	.....	1,019	933	30
Paterson Savings and Trust Company, The, Paterson	571	4,252	23,143	1,236	4,977	4,349	1,060
Peoples Bank of Hawthorne, Hawthorne ..	118	628	1,894	.....	389	341	.....
Roselle Park Trust Company, Roselle Park ..	281	772	4,490	.....	2,293	346	146
Seaboard Trust Company, Hoboken	292	1,586	6,439	.....	1,070	201	.....
Seacoast Trust Company, Asbury Park	149	350	1,102	41	604	315	.....
Somerville Trust Company, Somerville	222	984	7,877	.....	576	701	469
South Amboy Trust Company, South Amboy ..	68	373	1,256	.....	307	189	11
South River Trust Company, South River ..	178	484	2,273	.....	368	40	.....
Verona Trust Company, Verona	151	384	3,344	.....	887	75	.....
Weehawken Trust Company, Union City	335	1,117	14,386	.....	743	2,023	863
Sub-totals (Non-Member Banks)	\$ 8,370	\$ 37,842	\$ 195,390	\$ 1,322	\$ 22,780	\$ 15,901	\$ 5,420
Sub-total (Member Banks)	26,344	283,237	800,604	278	78,050	56,665	8,759
Total Banks—2nd District	\$34,714	\$321,079	\$ 995,994	\$1,600	\$100,830	\$ 72,566	\$14,179
Total Banks—3rd District	6,283	46,082	170,601	.....	10,824	9,019	1,409
Total All Banks	\$40,997	\$367,161	\$1,166,595	\$1,600	\$111,654	\$ 81,585	\$15,588
Total All Savings Banks	4,271	24,720	297,136	45	12,596	118,686	222
Aggregate	\$45,268	\$391,881	\$1,463,731	\$1,645	\$124,250	\$200,271	\$15,810

BANKS

RESERVE DISTRICT

(Amounts in Thousands of Dollars)

Loans		Bank Premises Owned, Furniture and Fixtures	Real Estate Owned Other than Bank Premises	Real Estate Sold Under Agreement	Invest. & Other Assets In- directly Representing Bk. Prem. & Other R.E.	Customers' Liability on Acceptances Outstanding	Other Assets	Total Assets
Real Estate	Other Loans Including Re- discounts & Overdrafts							
1,094	2,553	14	....	....	....	....	27	6,716
....	....	....	....	....	....	....	8	348
817	280	65	....	....	....	....	8	5,449
1,166	1,210	146	....	....	....	....	91	22,041
569	262	22	....	....	....	....	....	3,133
7,104	2,001	286	....	....	....	....	223	44,078
....	....	12	....	....	....	....	185	526
1,268	552	107	....	....	....	....	31	8,011
1,020	2,267	100	....	....	....	....	8	8,020
480	868	52	....	....	....	....	....	4,234
3,090	3,882	41	....	....	....	....	68	11,042
124	4	....	....	....	....	....	....	10,155
976	407	48	2	....	....	....	2	4,927
....	....	....	....	....	....	....	....	428
26,961	8,293	735	....	....	....	10	500	68,079
2,826	822	107	....	....	....	....	35	10,855
1,623	2,059	51	....	....	....	....	22	6,334
963	407	....	12	....	....	....	4	4,791
912	582	46	....	2	....	....	1	3,560
869	314	68	....	....	....	....	21	4,393
242	330	24	....	....	....	....	6	1,256
561	372	29	....	....	....	....	....	2,112
1,266	1,398	159	....	....	....	....	148	8,428
1,135	1,495	115	....	....	....	5	....	7,312
1,631	660	74	....	....	....	....	17	5,993
473	707	89	....	....	....	....	6	5,791
661	440	35	....	....	....	....	20	3,848
942	1,165	192	....	....	....	....	85	17,305
10,004	4,104	827	....	....	....	....	300	54,823
626	136	26	....	....	....	....	....	4,158
539	1,784	....	....	....	....	....	....	10,651
1,006	1,352	....	....	....	....	....	56	12,002
428	781	86	....	....	....	....	1	3,857
2,788	1,248	87	....	....	....	....	....	14,952
949	604	48	....	....	....	....	....	3,805
587	651	44	....	....	....	....	2	4,627
345	584	122	....	....	....	....	32	5,924
1,869	157	255	....	....	....	....	....	21,748
\$ 77,914	\$ 44,731	\$ 4,112	\$ 14	\$ 2	....	\$ 15	\$ 1,899	\$ 415,712
178,972	204,357	19,115	371	80	305	293	5,668	1,663,098
\$256,886	\$249,088	\$23,227	\$385	\$ 82	\$305	\$308	\$ 7,567	\$2,078,810
21,158	43,846	4,884	16	32	....	....	2,154	316,308
\$278,044	\$292,934	\$28,111	\$401	\$114	\$305	\$308	\$ 9,721	\$2,395,118
128,234	520	4,024	185	123	....	....	1,972	592,734
\$406,278	\$293,454	\$32,135	\$586	\$237	\$305	\$308	\$11,693	\$2,987,852

NEW YORK FEDERAL

Table 1—Liabilities, December 31, 1948

NAMES MEMBER BANKS	Individuals Partnerships, & Corporation		Accum. of Deposits for Payment of Personal Loans	U. S. Gov't. and Postal Savings	States and Political Subdivisions	Deposits of Banks
	Demand Deposits	Time Deposits				
Ampere Bank & Trust Company, East Orange	\$ 3,152	\$ 4,511	....	\$ 75	\$ 245	....
Asbury Park & Ocean Grove Bank, Asbury Pk.	7,052	5,121	....	237	867	5
Bank of Bogota, Bogota	1,581	3,154	....	89	251	....
Bank of Commerce, Newark	1,850	3,313	11	39	177	....
Bank of Montclair, Montclair	6,079	3,639	....	98	380	11
Bank of Nutley, Nutley	5,004	7,197	....	125	558	....
Bank of Passaic & Trust Company, Passaic ...	7,280	8,621	....	190	495	512
Bloomfield Bank & Trust Company, Bloomfield	13,575	15,724	....	512	2,292	923
Bounton Trust Company, Bounton	2,658	3,856	....	88	705	....
Bound Brook Trust Company, Bound Brook ..	2,041	4,217	....	37	373	....
Broadway Bank & Trust Company, Paterson ..	5,230	3,824	....	142	283	....
Carteret Bank & Trust Company, Carteret ...	963	4,396	....	36	164	....
Central Home Trust Company of Elizabeth, N. J., Elizabeth	6,449	5,184	....	142	1,135	5
Citizens Trust Co. of Summit, N. J., Summit ..	1,889	3,408	71	75	462	....
Clifton Trust Company, Clifton	3,379	5,869	1	152	475	....
Commercial Trust Co. of New Jersey, J. C.	60,767	60,674	....	882	3,238	5,920
Community Trust Co. of Bloomfield, Blfd. ..	1,915	3,725	....	2	130	110
Dover Trust Company, Dover	3,518	6,611	....	44	330	5
Elizabethport Banking Co., The, Elizabeth ...	6,594	15,319	....	145	733	25
Fair Lawn-Radburn Trust Co., Fair Lawn ..	3,068	3,107	....	129	1,362	....
Federal Trust Company, Newark	37,729	24,645	....	755	3,439	1,120
Fidelity Union Trust Company, Newark	214,794	97,473	....	7,221	16,541	5,821
First Bank and Trust Company, Perth Amboy	11,439	8,493	....	320	1,072	278
Fort Lee Trust Company, Fort Lee	1,180	2,711	....	58	234	....
Franklin Washington Trust Company, Newark	9,364	11,629	....	182	214	....
Glen Ridge Trust Company, Glen Ridge	3,690	2,996	....	384	427	10
Glen Rock Bank, Glen Rock	1,203	1,553	....	17	....	....
Hackensack Trust Company, Hackensack	10,046	11,388	....	234	545	....
Hunterdon County Trust Company, Califon ..	596	1,203	....	15	127	....
Keyport Banking Company, Keyport	1,756	2,306	....	70	324	....
Linden Trust Company, Linden	5,197	9,119	37	312	1,301	....
Long Branch Banking Company, Long Branch	2,705	3,558	....	67	1,098	....
Long Branch Trust Company, Long Branch ..	3,450	5,622	....	78	348	....
Maplewood Bank & Trust Co., The, Maplewood	8,076	8,593	....	168	664	....
Merchants' & Newark Trust Company of Newark, N. J., Newark	17,555	10,311	482	403	3,552	1,177
Merchants Trust Company of Red Bank, N. J., The, Red Bank	6,002	4,635	....	102	377	....
Mid-City Trust Company, Plainfield	1,752	2,293	....	30	187	....
Montclair Trust Company, Montclair	14,569	11,059	....	290	1,705	740
Morristown Trust Company, Morristown	10,600	8,276	....	126	548	37
North Jersey Trust Company, Ridgewood, New Jersey, Ridgewood	6,033	5,874	....	78	54	....
Peapack-Gladstone Bank, Gladstone	1,153	1,549	....	23	235	....
Peoples Bank & Trust Company, Passaic	8,546	10,091	....	222	1,023	545
Peoples Bank & Trust Company, Westfield ...	6,719	5,684	....	181	724	....
People's Trust Company, Dunellen	1,294	2,273	....	81	157	....

BANKS

RESERVE DISTRICT

(Amounts in Thousands of Dollars)

	Other Deposits Certified and Officers' Checks, etc.	Total Deposits	Bills Payable Rediscouts, etc. Acceptances Executed by or for Account of this Bank	Other Liabilities	Total Liabilities	CAPITAL ACCOUNTS					Total Liabilities and Capital Accounts	
						Preferred Stock	Common Stock	Surplus	Undivided Profits	Reserve and Retirement Account		Total Capital Accounts
\$ 41	\$ 8,024			\$ 27	\$ 8,051		\$ 225	\$ 175	\$ 37	\$ 11	\$ 448	\$ 8,499
84	13,366			62	13,428		500	325	85		910	14,338
70	5,145			48	5,193		100	150	67	11	328	5,521
156	5,546			61	5,607		200	100	33	40	373	5,980
144	10,351			43	10,394		250	400	35		685	11,079
155	13,039			55	13,094		400	400	92		892	13,986
298	17,396			42	17,438		275	725	64		1,064	18,502
605	33,631			164	33,795		750	1,000	655		2,405	36,200
19	7,326			19	7,345		100	100	3	218	421	7,766
13	6,681			10	6,691		300	110	47		457	7,148
79	9,558			49	9,607		200	250	87		537	10,144
37	5,596			5	5,601		100	200	98	27	425	6,026
200	13,115			92	13,207		300	350	62		712	13,919
16	5,921			7	5,928		150	150	47	25	372	6,300
265	10,141				10,141	58	200	300	27	31	616	10,757
684	132,165			557	132,722		3,400	4,000	658	608	8,666	141,388
15	5,897			11	5,908		100	200	80	10	390	6,298
32	10,540			42	10,582		200	300	143	68	711	11,293
24	22,840			118	22,958	300	100	250	44	148	842	23,800
39	7,705			29	7,734		100	300	28		428	8,162
1,246	68,934			328	69,262		1,622	1,622	868	375	4,487	73,749
8,891	350,741	293		2,807	353,841		4,000	16,000	4,392		24,392	378,233
111	21,713			136	21,849	300	200	400	136	335	1,371	23,220
35	4,218			11	4,229		100	125	38	6	269	4,498
349	21,738			108	21,846	500	384	61	161	120	1,226	23,072
12	7,519			32	7,551		200	200	148		548	8,099
40	2,813			11	2,824		50	150	50	11	261	3,085
394	22,607			78	22,685		700	350	336	70	1,456	24,141
2	1,923			3	1,926		100	100	15		215	2,141
8	4,464			8	4,472		100	120	111	12	343	4,815
81	16,047			75	16,122		500	500	158	30	1,188	17,310
20	7,448			17	7,465		100	110	102	25	337	7,802
27	9,525			33	9,558		200	200	381	56	837	10,395
70	17,571			113	17,684		450	650	168	25	1,293	18,977
1,032	34,512			220	34,732		2,500	1,500	1,153	100	5,253	39,985
38	11,154			23	11,177	86	110	300	121	87	704	11,881
35	4,297				4,297		175	150	30	42	397	4,694
122	28,485			135	28,620		600	650	500		1,750	30,370
403	19,990			160	20,150		880	880	333	163	2,256	22,406
83	12,122			7	12,129							
							250	265	127		642	12,771
29	2,989				2,989		50	100	43		193	3,182
512	20,939			169	21,108		500	600	401		1,501	22,609
46	13,354			49	13,403		200	500	285	100	1,085	14,488
16	3,821				3,821		100	120	7		227	4,048

BANKS

NEW YORK FEDERAL

Table 1—Liabilities, December 31, 1948

NAME MEMBER BANKS	Individuals Partnerships, & Corporation		Accum. of Deposits for Payment of Personal Loans	U. S. Gov't. and Postal Savings	States and Political Subdivisions	Deposits of Banks
	Demand Deposits	Time Deposits				
Peoples Trust Company of Bergen County, Hackensack	20,459	24,151	....	467	2,255	....
Phillipsburg Trust Company, Phillipsburg	908	2,484	....	33	228	....
Plainfield Trust Company, The, Plainfield	15,659	15,709	....	334	1,101	178
Raritan State Bank, Raritan	1,084	2,034	....	43	179	8
Ridgefield Park Trust Co., Ridgefield Park ..	2,901	4,600	....	146	265	....
Rochelle Park Bank of Rochelle Park, N. J., Rochelle Park	1,271	1,947	....	47	309	....
Rutherford Trust Company, Rutherford	6,989	6,283	306	215	561	....
Savings Investment & Trust Company of East Orange, East Orange	17,945	18,154	63	334	1,695	87
South Orange Trust Company, South Orange ..	3,951	3,179	....	95	242	....
"The State Trust Company" at Plainfield, New Jersey, Plainfield	6,346	6,235	....	141	224	4
Summit Trust Company, The, Summit	10,478	7,941	....	329	1,408	....
Sussex County Trust Company, Franklin	1,017	3,198	....	29	520	....
Tenafly Trust Company, Tenafly	3,422	3,595	23	48	594	....
Trust Company of New Jersey, Jersey City ..	38,039	68,061	....	856	4,422	664
Union County Trust Company, Elizabeth	19,260	20,376	....	486	1,750	511
United States Trust Co. of Newark, Newark United States Trust Company of Paterson, New Jersey, Paterson	14,385	14,800	52	369	3,158	1,152
Washington Trust Company of Washington, N. J., Washington	10,471	26,684	....	323	2,137	210
Westfield Trust Company, Westfield	2,156	3,032	....	64	171	....
West Side Trust Company, Newark	6,783	7,369	....	129	1,235	....
West Side Trust Company, Newark	13,608	19,712	....	336	1,032	....
Sub-totals (Member Banks)	\$ 726,604	\$ 684,348	\$ 1,046	\$ 19,480	\$ 73,037	\$ 20,058

BANKS

RESERVE DISTRICT

(Amounts in Thousands of Dollars)

	Other Deposits, Certified and Officers' Checks, etc.	Total Deposits	Bills Payable, Rediscounts, etc. Acceptances Executed by or for Account of this Bank	Other Liabilities	Total Liabilities	CAPITAL ACCOUNTS					Total Liabilities and Capital Accounts		
						Preferred Stock	Common Stock	Surplus	Undivided Profits	Reserve and Retirement Account		Total Capital Accounts	
781	48,113	....	....	240	48,353	....	750	1,750	153	100	2,753	51,106
17	3,665	....	....	5	3,690	....	150	46	15	5	216	3,886
411	33,392	....	....	286	33,678	....	1,000	1,000	264	300	2,564	36,242
10	3,358	....	....	....	3,358	....	150	200	36	28	414	3,772
144	8,056	....	....	23	8,079	50	100	225	38	1	414	8,493
58	3,632	....	....	28	3,660	....	100	150	22	2	274	3,934
62	14,416	....	....	99	14,515	....	250	650	55	32	987	15,502
495	38,773	....	....	94	38,867	763	101	205	736	119	1,924	40,791
90	7,557	....	....	365	7,922	40	112	150	73	40	415	8,337
250	13,200	....	....	16	13,216	62	185	150	158	150	705	13,921
57	20,213	....	....	177	20,390	....	600	400	129	....	1,129	21,519
7	4,771	....	....	50	4,821	....	150	100	13	435	698	5,519
177	7,859	....	....	75	7,934	50	150	190	12	51	453	8,387
878	112,920	....	....	636	113,556	4,000	600	1,501	3,016	500	9,617	123,173
696	43,079	....	....	190	43,269	700	437	1,000	267	383	2,787	46,056
610	34,526	....	....	61	34,587	....	1,000	700	232	200	2,132	36,719
279	40,104	....	....	162	40,266	....	600	1,200	530	52	2,382	42,648
27	5,450	....	....	9	5,459	....	100	210	9	14	333	5,792
235	15,751	....	....	182	15,933	100	300	300	268	141	1,109	17,042
419	35,107	....	....	101	35,208	....	1,022	800	112	40	1,974	37,182
	\$22,276	\$1,546,849	\$293	\$ 8,763	\$1,555,905	\$ 7,009	\$29,878	\$ 46,365	\$18,594	\$ 5,347	\$107,193	\$1,663,098

BANKS

NEW YORK FEDERAL

Table 1—Liabilities, December 31, 1948

NAME NON-MEMBER BANKS	Individuals Partnerships, & Corporation		Accum. of Deposits for Payment of Personal Loans	U. S. Gov't and Postal Savings	States and Political Subdivisions	Deposits of Banks
	Demand Deposits	Time Deposits				
Bergen Trust Co. of New Jersey, Jersey City	2,902	2,334	....	62	885	....
Bessemer Trust Company, Jersey City	....	....	....	....	....	....
Chatham Trust Company, Chatham	2,457	2,504	....	9	98	....
Citizen's Trust Company, Paterson	8,647	10,288	....	221	1,485	95
Commonwealth Bank of Metuchen, Metuchen	1,214	1,538	....	30	176	6
Commonwealth Trust Company, Union City	12,962	27,543	....	481	528	6
Corporation Trust Company, Jersey City	....	....	....	....	....	....
Cranford Trust Company, Cranford	2,995	3,822	....	122	455	....
Franklin Trust Co. of Paterson, Paterson	3,839	2,902	27	94	433	....
Freehold Trust Company, Freehold	1,818	1,221	143	48	698	....
Garfield Trust Company, Garfield	2,886	6,987	83	119	206	42
Guttenberg Bank and Trust Co., Guttenberg	1,490	8,272	....	....	6	....
Harrison-Kearny Trust Co., East Newark	1,400	2,892	16	62	141	....
Home Trust Company, Hoboken	....	....	....	....	....	....
Hudson Trust Company, Union City	25,198	34,706	....	719	2,158	433
Irvington Trust Company, Irvington	3,642	6,130	6	119	160	....
Leonia Bank & Trust Company, Leonia	2,235	3,350	....	22	142	....
Linares and Rescigno Bank, Paterson	696	3,826	....	38	....	10
Lodi Trust Company, Lodi	1,008	1,994	....	44	218	....
Madison Trust Company, Madison	1,375	2,298	....	63	356	....
Manufacturers' Bank of Edgewater, The, Edgewater	413	518	....	12	194	....
Matawan Bank, The, Matawan	797	880	25	26	164	....
New Brunswick Trust Co., New Brunswick	3,353	3,326	333	4	285	....
New Jersey Trust Company of Long Branch, Long Branch	3,349	3,069	....	8	257	....
Newton Trust Company, Newton	1,942	2,953	....	44	592	....
North Bergen Trust Company, North Bergen	1,982	3,134	....	44	256	....
Orange Valley Bank, Orange	1,301	2,212	....	....	55	....
Palisades Trust Company, Englewood	8,084	6,348	....	194	1,436	....
Paterson Savings and Trust Company, The, Paterson	6,638	41,823	....	297	548	10
Peoples Bank of Hawthorne, Hawthorne	1,229	2,385	....	54	83	....
Roselle Park Trust Company, Roselle Park	3,625	5,585	....	101	531	....
Seaboard Trust Company, Hoboken	5,794	4,408	....	148	243	69
Seacoast Trust Company, Asbury Park	1,959	899	....	48	504	....
Somerville Trust Company, Somerville	4,243	8,282	....	142	763	262
South Amboy Trust Company, South Amboy	1,144	2,112	15	46	163	21
South River Trust Company, South River	1,766	2,046	....	45	263	....
Verona Trust Company, Verona	2,184	3,067	....	49	238	....
Weehawken Trust Company, Union City	5,026	15,257	....	....	326	....
Sub-totals (Non-Member Banks)	\$ 131,593	\$ 230,911	\$ 648	\$ 3,515	\$ 15,046	\$ 954
Sub-totals (Member Banks)	726,604	684,348	1,046	19,480	73,037	20,058
Total Banks—2nd District	\$ 858,197	\$ 915,259	\$ 1,694	\$ 22,995	\$ 88,083	\$ 21,012
Total Banks—3rd District	137,014	96,651	955	5,017	48,721	1,710
Total All Banks	\$ 995,211	\$ 1,011,910	\$ 2,649	\$ 28,012	\$ 136,804	\$ 22,722
Total All Savings Banks	6,369	518,533	....	29	470	150
Aggregate	\$ 1,001,580	\$ 1,530,443	\$ 2,649	\$ 28,041	\$ 137,274	\$ 22,872

BANKS

RESERVE DISTRICT

(Amounts in Thousands of Dollars)

	Other Deposits Certified and Officers' Checks etc.	Total Deposits	Bills Payable, etc. Acceptances Executed by or for Account of this Bank	Other Liabilities	Total Liabilities	CAPITAL ACCOUNTS					Total Liabilities and Capital Accounts
						Preferred Stock	Common Stock	Surplus	Undivided Profits	Reserve and Retirement Account		Total Capital Accounts
52	6,235	65	6,300	100	200	56	60	416	6,716		
12	5,080	1	5,081	100	20	227	347	5,449	5,449		
78	20,814	67	20,881	600	400	143	12	1,160	22,041		
16	2,980	23	2,980	27	25	55	23	153	3,133		
158	41,678	159	41,837	800	200	287	496	458	44,078		
124	7,518	203	7,721	100	150	73	323	526	8,011		
25	7,320	41	7,361	150	200	102	452	8,011	8,011		
41	3,969	109	4,078	300	175	116	591	8,020	8,020		
45	10,368	13	10,381	20	100	75	6	252	4,234		
17	9,785	80	9,865	60	300	100	73	594	11,042		
26	4,537	11	4,548	100	100	104	55	359	10,155		
298	63,512	4	63,516	100	200	71	15	386	4,927		
146	10,203	10	10,213	100	328	428	428	428	428		
21	5,770	357	6,127	825	1,155	1,020	771	4,200	68,079		
8	4,578	49	4,627	300	150	153	97	603	10,855		
39	3,303	142	3,445	25	100	100	97	422	6,334		
29	4,121	11	4,132	50	125	27	24	202	4,791		
13	1,150	1	1,151	198	100	34	24	256	3,560		
25	1,917	16	1,933	100	110	46	256	4,393	4,393		
40	7,341	5	7,346	50	35	16	101	1,256	1,256		
75	6,758	12	6,770	100	50	33	183	2,112	2,112		
13	5,544	161	5,705	471	103	352	926	8,428	8,428		
59	5,475	16	5,491	200	200	122	11	533	7,312		
23	3,591	25	3,616	130	220	74	424	5,993	5,993		
27	16,089	96	16,185	100	100	116	316	5,791	5,791		
385	49,701	12	49,713	125	50	35	245	3,848	3,848		
40	3,791	96	4,062	300	700	104	1,120	17,305	17,305		
20	9,862	367	10,229	1,000	2,000	1,755	4,755	54,823	54,823		
37	10,699	13	10,712	100	100	23	131	4,158	4,158		
67	3,477	9,862	13,339	150	600	39	789	10,651	10,651		
118	13,810	26	13,836	500	500	177	1,277	12,002	12,002		
11	3,512	3	3,515	100	150	98	32	380	3,857		
13	4,133	3	4,136	400	600	139	1,139	14,952	14,952		
15	5,553	50	5,603	100	90	35	18	293	3,805		
51	20,660	12	20,672	225	175	72	10	482	4,627		
		26	20,698	125	125	95	345	5,924	5,924		
		27	20,725	400	200	225	236	1,061	21,748		
\$ 2,167	\$ 384,834	\$ 15	\$ 2,130	\$ 2,572	\$ 8,137	\$ 9,570	\$ 6,550	\$ 1,904	\$ 28,733	\$ 415,712	
22,276	1,546,849	293	8,763	1,555,905	7,009	29,878	46,365	18,594	5,347	107,193	1,663,098
\$24,443	\$1,931,683	\$308	\$10,893	\$1,942,884	\$ 9,581	\$38,015	\$ 55,935	\$25,144	\$ 7,251	\$135,926	\$2,078,810
1,603	291,671	2,107	2,937	293,778	3,824	5,960	6,898	3,938	1,910	22,530	316,308
\$26,046	\$2,223,354	\$308	\$13,000	\$2,236,662	\$13,405	\$43,975	\$ 62,833	\$29,082	\$ 9,161	\$158,456	\$2,395,118
218	525,769	2,074	527,843	300	55,617	239	8,735	64,891	592,734	592,734	592,734
\$26,264	\$2,749,123	\$308	\$15,074	\$2,764,505	\$13,705	\$43,975	\$118,450	\$29,321	\$17,896	\$223,347	\$2,987,852

BANKS

PHILADELPHIA FEDERAL

Table 1—List of Companies with Dates of Incorporation and Certificates

NAME	LOCATION
Bordentown Banking Company	Bordentown
Burlington City Loan and Trust Company	Burlington
*Burlington County Trust Company	Moorestown
*Camden Trust Company	Camden
Cape May County Title and Trust Company	Cape May Court House
*Cinnaminson Bank and Trust Company	Riverton
Egg Harbor City Trust Company	Egg Harbor City
Elmer Trust Company	Elmer
Farmer's Trust Company, (The)	Mount Holly
*Guarantee Bank and Trust Company	Atlantic City
Hightstown Trust Company	Hightstown
Lakewood Trust Company of Lakewood, N. J., The	Lakewood
People's Bank and Trust Company	Hammonton
Peoples Bank of Penns Grove	Penns Grove
People's Bank of Port Norris, The	Port Norris
Pitman Title and Trust Company	Pitman
Princeton Bank and Trust Company	Princeton
Riverside Trust Company	Riverside
Swedesboro Trust Company	Swedesboro
Tradesmens Bank and Trust Company of Vineland, The	Vineland
*Trenton Banking Company	Trenton
*Trenton Trust Company	Trenton
Union Bank of Wildwood, N. J., The	Wildwood
Wildwood Trust Company	Wildwood
Woodbury Trust Company	Woodbury

* Denotes has branch or branches.

BANKS

RESERVE DISTRICT

of Authority Issued and Names of President and Treasurer or Cashier

Incorporated		Certificate of Authority Issued		President	Treasurer or Cashier
April	3, 1855	**June	14, 1855	Richard C. Woodward	S. Erwin Sharp
October	3, 1900	March	7, 1901	Clyde E. Freehafer	George O. Taylor
February	19, 1890	**April	1, 1890	Jonathan W. Powell	Robert J. Rogers
April	4, 1873	July	1, 1873	Robert J. Kiesling	S. G. Fletcher
April	10, 1922	May	11, 1922	Julius Way	H. S. Van Gilder
March	3, 1925	April	1, 1925	Charles Street Mills	Howard B. Conover
January	2, 1925	September	14, 1925	George Senn	E. E. Mathews
December	30, 1922	August	7, 1923	P. E. Kramme	C. R. Brown
November	23, 1911	November	28, 1911	Stanley Coville	Kenneth F. Ried
February	11, 1938	April	28, 1938	Harry T. Sickler	John W. Johnston
April	8, 1921	November	25, 1921	George A. Bennett	F. W. Malsbury
December	28, 1933	January	29, 1934	W. S. Sigler	Ross E. Miller
January	18, 1887	**April	11, 1887	William J. Smith	Charles B. Miller
November	3, 1915	December	21, 1915	Hamilton G. Pedrick	Asa G. Justice
January	6, 1944	April	24, 1944	Josiah S. Newcomb	H. I. Taylor
January	7, 1921	November	29, 1921	William B. Brown	Joseph A. Nicholson
May	2, 1916	August	29, 1916	Harrison M. Thomas	W. M. Karch
August	17, 1917	August	16, 1918	Howard G. Pancoast	Stewart S. Brush
August	29, 1913	January	5, 1914	Harry A. Black	Paul D. Peterson
April	24, 1889	**August	1, 1889	Eugene Mori	Albert C. Strang
December	3, 1804	**April	29, 1805	Caleb S. Green	Ralph B. Lucas
February	12, 1887	May	1, 1888	T. Hildt	F. A. Schuchardt
December	31, 1910	March	27, 1911	Leslie S. Caldwell	Calvin H. Kimble
December	12, 1933	January	3, 1934	William C. Hunt	Charles J. Long
April	28, 1902	May	23, 1902	Louis B. Moffet	H. Paul Livermore

** Commenced business

PHILADELPHIA FEDERAL

Table 2—Assets, December 31, 1948

NAME MEMBER BANKS	Cash		U. S. Gov't Securities		Obligations of States and Political Subdivisions	Other Bonds Notes and Debentures	Corporate Stoks
	Currency and Coin	Balance With Other Banks	Direct	Guaranteed			
Bordentown Banking Company, Bordentown.	\$ 80	\$ 835	\$ 2,274	....	\$ 496	\$ 754	\$ 20
Burlington City Loan & Trust Co., Burlington	132	730	1,948	....	25	10	8
Camden Trust Company, Camden	1,451	15,742	45,827	....	2,898	1,509	759
Egg Harbor City Trust Co., Egg Harbor City ..	92	996	2,870	....	65	103	10
Elmer Trust Company, Elmer	55	436	642	....	5	....	5
Farmers' Trust Co., The, Mount Holly	61	465	1,400	....	70	491	8
Hightstown Trust Company, Hightstown	69	1,276	2,095	....	227	83	16
Princeton Bank & Trust Co., Princeton	53	2,345	8,690	....	....	....	15
Riverside Trust Company, Riverside	67	597	2,238	....	412	90	8
Swedesboro Trust Co., Swedesboro	78	918	3,114	....	264	....	8
Union Bank of Wildwood, N. J., The, Wildwood	89	671	2,667	....	31	....	6
Sub-totals (Member Banks)	\$2,227	\$25,011	\$ 73,765	....	\$ 4,493	\$3,040	\$ 863
NON-MEMBER BANKS							
Burlington County Trust Co., Moorestown ..	\$ 217	\$ 955	\$ 4,337	....	\$ 380	\$ 670	\$ 4
Cape May County Title & Trust Company, Cape May Court House .....	....	85	29	....	....	15	3
Cinnaminson Bank & Trust Co., Riverton	166	394	2,476	....	122	660	....
Guarantee Bank & Trust Co., Atlantic City ..	728	3,692	12,504	....	....	112	147
Lakewood Trust Company of Lakewood, N. J., Lakewood	110	322	1,936	....	82	25	....
Peoples Bank & Trust Company, Hammonton	262	530	5,124	....	212	236	30
Peoples Bank of Penns Grove, Penns Grove .	121	177	243	....	176	308	1
Peoples Bank of Port Norris, The, Port Norris	41	158	778	....	....	....	....
Pitman Title & Trust Company, Pitman	66	249	889	....	193	454	1
Tradesmens Bank & Trust Company of Vine- land, The, Vineland	380	1,460	6,431	....	1,013	491	....
Trenton Banking Company, Trenton	934	5,704	33,504	....	1,542	627	353
Trenton Trust Company, Trenton	853	6,844	26,948	....	1,997	1,671	2
Wildwood Trust Company, Wildwood	111	196	1,082	....	40	172	....
Woodbury Trust Company, Woodbury	67	305	555	....	574	538	5
Sub-totals (Non-Member Banks)	\$4,056	\$21,071	\$ 96,836	....	\$ 6,331	\$5,979	\$ 546
Sub-totals (Member Banks)	\$2,227	\$25,011	\$ 73,765	....	\$ 4,493	\$3,040	\$ 863
Totals	\$6,283	\$46,082	\$170,601	....	\$10,824	\$9,019	\$1,409

BANKS

RESERVE DISTRICT

(Amounts in Thousands of Dollars)

Loans		Bank Premises Owned, Furniture and Fixtures	Real Estate Owned, Other than Bank Premises	Real Estate Sold Under Agreement	Investment and Other Assets Indirectly Representing Bank Premises & Other R.E.	Customers' Liability on Acceptances Outstanding	Other Assets	Total Assets
Real Estate	Other Loans Includ- ing Rediscoun- ts and Overdrafts							
\$ 415	\$ 458	\$ 14	\$ 6	....	....	....	\$ 1	\$ 5,353
431	784	45	....	....	....	....	13	4,126
8,136	12,936	1,743	....	....	....	....	1,104	92,105
618	547	35	....	....	....	....	....	5,336
515	431	28	....	....	....	....	....	2,117
441	173	41	....	....	....	....	....	3,150
267	506	29	5	....	....	....	6	4,579
744	667	105	....	....	....	....	41	12,660
820	673	75	....	....	....	....	16	4,996
230	332	28	....	....	....	....	2	4,974
102	421	25	....	....	....	....	3	4,015
\$12,719	\$17,928	\$2,168	\$11	....	....	....	\$1,186	\$143,411
\$ 1,170	\$ 1,159	\$ 203	\$ 1	\$24	....	....	\$ 6	\$ 9,126
....	....	131	....	....	....	....	13	276
540	495	91	....	....	....	....	1	4,945
1,913	3,487	474	....	....	....	....	11	23,068
376	402	41	....	....	....	....	....	3,294
274	677	56	....	....	....	....	....	7,401
262	227	14	....	....	....	....	4	1,533
36	56	5	....	....	....	....	4	1,078
405	484	38	....	6	....	....	10	2,795
793	1,998	....	....	....	....	....	1	12,567
1,012	3,194	597	....	....	....	....	125	47,592
1,360	13,180	1,000	....	1	....	....	241	54,097
99	335	35	....	....	....	....	....	2,070
199	224	31	4	1	....	....	552	3,055
\$ 8,439	\$25,918	\$2,716	\$ 5	\$32	....	....	\$ 968	\$172,897
12,719	17,928	2,168	11	....	....	....	1,186	143,411
\$21,158	\$43,846	\$4,884	\$16	\$32	....	....	\$2,154	\$316,308

BANKS

PHILADELPHIA FEDERAL

Table 2—Liabilities, December 31, 1948

NAME MEMBER BANKS	Individuals, Partnerships and Corporations:		Accum. of Deposits for Payment of Personal Loans	U. S. Gov't. and Postal Savings	States and Political Subdivisions	Deposits of Banks
	Demand Deposits	Time Deposits				
Buordentown Banking Company, Bordentown ..	\$ 1,868	\$ 2,701	....	\$ 39	\$ 197	....
Burlington City Loan and Trust Company Burlington	1,663	1,040	....	72	879	5
Camden Trust Company, Camden	45,134	27,459	....	1,523	10,046	504
Egg Harbor City Trust Co., Egg Harbor City ...	2,224	2,202	....	73	367	....
Elmer Trust Comany, Elmer	906	582	....	15	385	....
Farmers' Trust Company, The, Mount Holly	1,404	1,200	....	11	209	....
Hightstown Trust Company, Hightstown	2,270	1,777	....	4	207	....
Princeton Bank and Trust Company, Princeton ..	7,081	3,694	....	203	732	....
Riverside Trust Company, Riverside	1,073	2,240	63	54	1,202	....
Swedesboro Trust Company, Swedesboro	3,283	881	....	25	427	....
Union Bank of Wildwood, New Jersey, The, Wildwood	2,259	995	....	2	470	2
Sub-totals (Member Banks)	\$ 69,165	\$44,771	\$ 63	\$2,021	\$15,121	\$ 511
NON-MEMBER BANKS						
Burlington County Trust Company, Moorestown ..	\$ 4,166	\$ 3,367	....	\$ 127	\$ 615	\$ 5
Cape May County Title and Trust Company, Cape May Court House .....	....	....	....	....	....	....
Cinnaminson Bank and Trust Company, Riverton	2,302	1,905	....	22	324	....
Guarantee Bank and Trust Company, Atlantic City	12,989	4,222	....	311	3,749	....
Lakewood Trust Company of Lakewood N. J., Lakewood	1,607	1,117	....	39	266	....
Peoples Bank and Trust Company, Hammonton	4,246	2,557	....	49	114	....
Peoples Bank of Penns Grove, Penns Grove	869	503	....	4	....	....
Peoples Bank of Port Norris, The, Port Norris ..	806	66	....	....	110	....
Pitman Title and Trust Company, Pitman	1,556	738	....	22	184	....
Tradesmens Bank and Trust Company of Vineland, The, Vineland	7,882	2,919	....	128	525	....
Trenton Banking Company, Trenton	13,460	11,573	....	756	17,555	319
Trenton Trust Company, Trenton	15,914	21,569	892	1,518	9,400	875
Wildwood Trust Company, Wildwood	1,057	273	....	18	486	....
Woodbury Trust Company, Woodbury	995	1,071	....	2	272	....
Sub-totals (Non-Member Banks)	\$ 67,849	\$51,880	\$892	\$2,996	\$33,600	\$1,199
Sub-totals (Member Banks)	69,165	44,771	63	2,021	15,121	511
Totals	\$137,014	\$96,651	\$955	\$5,017	\$48,721	\$1,710

BANKS

RESERVE DISTRICT

(Amounts in Thousands of Dollars)

Other Deposits Certified & Officers Checks, etc.	Total Deposits	Bills Payable Rediscouts, Etc.	Acceptances Executed by or for Accounts of this Bank	Other Liabilities	Total Liabilities	CAPITAL ACCOUNTS						Total Capital Accounts	Total Liabilities and Capital Accounts
						Preferred Stock	Common Stock	Surplus	Undivided Profits	Reserve and Retirement Account			
\$ 7	\$ 4,812	...	...	\$ 10	\$ 4,822	...	\$ 100	\$ 300	\$ 100	\$ 31	\$ 531	\$ 5,353
27	3,686	...	...	32	3,718	...	140	110	8	150	408	4,126
377	85,043	...	...	1,122	86,165	1,730	1,250	1,750	662	548	5,940	92,105
55	4,921	...	...	18	4,939	...	150	175	27	45	397	5,336
34	1,922	...	...	5	1,927	...	100	70	15	5	190	2,117
3	2,827	...	...	15	2,842	...	100	100	91	17	308	3,150
66	4,324	...	...	7	4,331	35	65	60	43	45	248	4,579
129	11,839	...	...	8	11,847	...	250	250	300	13	813	12,660
45	4,677	...	...	9	4,686	...	100	150	43	17	310	4,996
11	4,627	...	...	10	4,637	75	100	100	44	18	337	4,974
39	3,767	...	...	4	3,771	...	100	100	37	7	244	4,015
\$ 793	\$132,445	...	...	\$1,240	\$133,685	\$1,840	\$2,455	\$3,165	\$1,370	\$ 896	\$9,726	\$143,411
\$ 10	\$ 8,285	...	...	\$ 12	\$ 8,297	\$ 350	\$ 150	\$ 250	\$ 49	\$ 30	\$ 829	\$ 9,126
...	...	...	...	74	74	...	100	40	7	55	202	276
15	4,568	...	...	7	4,575	...	200	100	70	...	370	4,945
343	21,619	...	...	50	21,669	...	500	500	376	23	1,399	23,068
9	3,038	...	...	21	3,059	...	100	100	35	...	235	3,294
5	6,971	...	...	6	6,977	...	100	200	124	...	424	7,401
3	1,379	...	...	1	1,380	50	25	28	25	25	153	1,533
...	982	...	...	...	982	...	50	25	21	...	96	1,078
3	2,503	...	...	14	2,517	50	100	70	18	40	278	2,795
67	11,521	...	...	18	11,539	...	200	650	178	...	1,028	12,567
155	43,818	...	...	75	43,893	...	1,500	1,000	1,049	150	3,699	47,592
180	50,348	...	...	266	50,614	1,534	280	520	463	686	3,483	54,097
12	1,846	...	...	...	1,846	...	100	50	69	5	224	2,070
8	2,348	...	...	323	2,671	...	100	200	84	...	384	3,055
\$ 810	\$159,226	...	...	\$ 867	\$160,093	\$1,984	\$3,505	\$3,733	\$2,568	\$1,014	\$12,804	\$172,897
793	132,445	...	...	1,240	133,685	1,840	2,455	3,165	1,370	896	9,726	143,411
\$1,603	\$291,671	...	...	\$2,107	\$293,778	\$3,824	\$5,960	\$6,898	\$3,938	\$1,910	\$22,530	\$316,308

CREDIT UNIONS

CREDIT

List of credit unions with dates of incorporation and

TITLE	LOCATION
A. B. C. Employees Credit Union	Newark
Acco Employees Credit Union	Linden
Arlington Postal Employees Credit Union	Arlington
Armour Jersey City Employees Credit Union	Jersey City
Armour North Bergen Employees Credit Union	North Bergen
Armour P. P. H. Credit Union	Passaic
Arrow Credit Union	Mount Holly
Bakelite Employees Credit Union	Bound Brook
Bayonne Naval Depot Credit Union	Bayonne
Bayonne Postal Employees Credit Union	Bayonne
Bergen Passaic Postal Credit Union, Inc.	Dumont
Bloomfield Credit Union	Bloomfield
Cadco Employees Credit Union	Trenton
Camden Firemen Credit Union	Camden
Camden Postal Credit Union	Camden
Central Jersey Farmers Credit Union	Perrineville
Chemical Workers Credit Union	Camden
Communipaw Central New Jersey Employees Credit Union	Jersey City
Division 819, Transit Employees Credit Union	Newark
East Orange Post Office Credit Union	East Orange
Elastic Stop Nut Employees Credit Union	Union
Elizabeth Postal Employees Credit Union	Elizabeth
Employees Credit Union, Swift & Company	Harrison
Employees Credit Union, Swift & Company	Jersey City
Federal Electric Products Credit Union	Newark
Fink Employees Credit Union	Newark
First Baptist Church of Cranford, N. J. Credit Union	Cranford
Franklin Baker Employees Credit Union	Hoboken
Highway Credit Union	Trenton
Hoboken Postal Employees Credit Union	Hoboken
Homestyle Laundry Employees Credit Union	Montclair
Jersey City Kraft Phenix Credit Union	Jersey City
Jersey City Post Office Credit Union	Jersey City
Lucas Credit Union	Gibbsboro
Maxwell House, Sanka and Central Laboratories Employees Credit Union	Hoboken
Mercer U. C. C. Credit Union	Trenton
Monmouth County Postal Employees Credit Union	Red Bank
Monroe Credit Union	Orange
Montclair Postal Employees Credit Union	Montclair
Mutual Credit Union	Plainfield
N. J. R. Credit Union	Rahway
N. T. M. Employees Credit Union	Kenilworth
New Jersey Hardware Mutual Credit Union	Newark
Newark Post Office Employees Credit Union	Newark
Newark Teachers Credit Union	Newark
Passaic County Employees Credit Union	Paterson
Passaic Postal Employees Credit Union	Passaic
Perth Amboy Postal Employees Credit Union	Perth Amboy
Plainfield Credit Union	Plainfield
Postal Employees Credit Union	Trenton
Ransome Employees Credit Union	Dunellen
Raritan Credit Union	New Brunswick
Repauno Goodfellows Credit Union	Gibbstown
John A. Roebling's Sons Co., Employees Credit Union	Trenton
Salesmans Credit Union	Trenton
Star Employees Credit Union	Bloomfield
Swift South Jersey Employees Credit Union	Perth Amboy
United Electrical Workers Credit Union	Camden
Vanasco Employees Credit Union	Newark
Worthington Employees Credit Union	Harrison
Wright Aeronautical Credit Union	Woodbridge

CREDIT UNIONS

UNIONS

commencement of business and names of president and treasurer

Incorporated		Commenced Business		President	Treasurer
June	25, 1943	July	20, 1943	Edward F. Hodges	William J. Bork
February	13, 1934	March	2, 1934	Walter S. Rockhill	Frank A. Weiss
January	5, 1931	January	16, 1931	James C. Crouthers	John Wyszynski
December	18, 1931	December	18, 1931	Henry Braun	Charles Wysceki
January	13, 1932	January	13, 1932	Anne V. Smith	Raymond D. Lawson
January	23, 1932	January	23, 1932	Albert W. Munson	Adele M. Cooper
April	14, 1947	April	14, 1947	Clarence Asay	Charles L. Swartz, Jr.
March	7, 1933	March	7, 1933	Paul R. Parmelee	A. E. Golz
October	30, 1945	December	3, 1945	Max Bassin	Max Sydell
January	15, 1934	January	15, 1934	Florence Gorman	James P. McAteer
September	23, 1929	September	23, 1929	William J. Moore	William S. Weise
September	21, 1938	September	21, 1938	George Greene	Benjamin Bussin
March	3, 1939	March	3, 1939	J. Russell Gunning	George R. Holland
September	8, 1944	March	1, 1945	Thomas Winstantley	Edward V. Michalak
July	11, 1929	July	11, 1929	Joseph W. Ingram, Jr.	John Ludiam
January	2, 1931	January	2, 1931	Charles Gleaner	Gertrude Horowitz
August	23, 1948	August	23, 1948	Mary E. Tims	Calvin K. Pierce
January	15, 1934	January	15, 1934	Curtis Davis	John Angello
November	30, 1945	January	15, 1946	Otto R. Hauser	Ernest Hawkins
January	14, 1931	January	14, 1931	Luke F. Riley, Sr.	Thomas Geraci
December	18, 1941	January	1, 1942	John Kelly	John Park
June	9, 1930	June	9, 1930	Robert V. Sheehan	William H. White
July	6, 1933	July	6, 1933	Jack Young	Franklin E. Sherwood
July	11, 1933	July	11, 1933	Dennis J. Clifford	Thomas A. Copeland
August	27, 1946	August	27, 1946	Russell J. Duffy	Frances Stari
January	3, 1938	January	3, 1938	William Hersfeld	Samuel Schull
July	31, 1944	August	6, 1944	James Laurel	The Rev. Benjamin Allen
October	27, 1936	October	27, 1936	May Clark	Harry Wolfe
May	28, 1943	May	28, 1943	Frederick M. Quinn	John A. Kilpatrick
November	21, 1928	November	21, 1928	Ralph Senseviere	Francis X. Donnelly
October	27, 1939	October	27, 1939	Richard Wilbert	Nathan Sunshine
November	19, 1934	October	3, 1934	Rudolf Gelhar	Phyllis Garialdi
November	7, 1930	November	7, 1930	George Daum	Edward Curtis
March	15, 1948	March	15, 1948	Donald F. Householder	Herbert McKenney
March	4, 1940	April	5, 1940	Charles Overbeck	Thomas Norris
October	17, 1939	October	17, 1939	Francis Angel	Stephen Sluka
August	20, 1928	September	1, 1928	J. Olin Holbrook	William M. Drout
January	9, 1929	January	9, 1929	Frank J. Wade	Fred Sullivan
July	22, 1935	July	22, 1935	Thomas M. Stack	William E. Sellick
July	27, 1936	July	27, 1936	A. Wallace Zimmerman	Wilson Z. Vail
July	10, 1936	July	10, 1936	William G. Pollard	Albert R. Hasbrouck
November	1, 1943	November	1, 1943	Charles Reich	Arthur G. Toomer
July	1, 1935	July	1, 1935	Norman E. Tefteau	Eleanor G. Bauer
August	15, 1924	August	15, 1924	Joseph A. Barrett	William J. Krochonis
May	10, 1935	October	1, 1935	J. Fred Bioren	Garland H. Smith
March	10, 1941	March	10, 1941	George Conklin	Margaret Sheridan
March	23, 1934	April	4, 1934	Alexander Toth	Wilfred E. Roosa
February	4, 1929	February	4, 1929	Norman Dickson	Henry Anderson
May	1, 1931	May	1, 1931	Arthur S. Joy	Clarence L. Casenove
August	21, 1928	August	21, 1928	Fred Combs	Lamonte Dye
September	5, 1945	October	1, 1945	Francis J. McDonough	Noel Francese
January	13, 1933	January	13, 1933	Herbert J. Miller	John L. McCann
November	6, 1933	November	6, 1933	Earl R. Smith	Ernest B. Chew
October	14, 1924	October	14, 1924	Elmer E. Sweeny	Leon Rohrbacher
April	2, 1945	April	19, 1945	William A. O'Hara	Lillian Provost
September	25, 1944	October	2, 1944	Reeben W. Berggren	C. M. Mincarelli
June	15, 1934	June	15, 1934	George Moss	James A. Murray
April	4, 1939	April	4, 1939	Mark A. Killcoyne	Louis A. Schlesinger
July	6, 1933	July	6, 1933	Herbert E. Wood	Nathan Marks
August	14, 1924	August	14, 1924	Charles J. Tullo	Charles J. McCambridge
June	19, 1931	June	19, 1931	James J. Johnson	John H. Darragh, Jr.

CREDIT UNIONS

CREDIT

Schedule of Assets, Liabilities, Receipts,

TITLE	ASSETS AND LIABILITIES			
	Cash	Loans to Members	Loans to Other Credit Unions and Investments	Furniture and Fixtures
A. B. C. Employees Credit Union	\$ 484.22	\$ 5,217.83	\$ 8,000.00	....
Acco Employees Credit Union.....	2,696.16	46,783.57	50,100.00	....
Arlington Postal Employees Credit Union	60.93	9,409.14	1,740.25	....
Armour Jersey City Employees Credit Union	1,658.27	23,632.69	15,193.75	51.00
Armour North Bergen Employees Credit Union ..	2,253.22	10,949.09	13,335.00	....
Armour P. P. H. Credit Union	1,058.74	4,142.77	2,000.00	....
Arrow Credit Union	Have not	commenced business	....	....
Bakelite Employees Credit Union	59,987.96	36,413.51	194,639.00	....
Bayonne Naval Depot Credit Union	248.67	12,768.87	....	....
Bayonne Postal Employees Credit Union	4,070.16	4,371.43	3,843.20	....
Bergen Passaic Postal Credit Union	7,065.49	60,356.44	49,000.00	60.00
Bloomfield Credit Union	No Report	Filed	....	....
Cadco Employees Credit Union	12,166.39	9,505.68	27,000.00	47.17
Camden Firemen Credit Union	1,164.38	10,166.72	....	....
Camden Postal Credit Union	341.88	60,130.95	18,623.00	51.38
Central Jersey Farmers Credit Union	2,521.97	1,235.64	5,000.98	....
Chemical Workers Credit Union	1,674.11	740.00	....	....
Communi-paw Central New Jersey Employees Credit Union	1,059.35	28,899.51	11,000.00	6,200
Division 819, Transit Employees Credit Union	9,384.26	38,380.32	1,100.00	....
Dyers Credit Union	Surrendered charter	....	....	....
East Orange Post Office Credit Plan	472.37	9,278.75	4,000.00	....
Elastic Stop Nut Employees Credit Union	20,006.75	13,331.06	34,651.24	150.00
Elizabeth Postal Employees Credit Union	2,672.93	16,946.50	23,975.50	106.20
Employees Credit Union, Swift and Company, Harrison, N. J.	330.45	14,713.80	15,000.00	....
Employees Credit Union, Swift and Company Jersey City	2,738.81	11,076.63	2,505.00	30.00
Federal Electric Products Credit Union	No report	filed	....	....
Fink Employees Credit Union	1,254.88	....	....	....
First Baptist Church of Cranford, N. J.	2,780.37	55,271.34	....	....
Franklin Baker Employees Credit Union	8,572.60	14,047.16	30,000.00	....
Highway Credit Union	1,764.26	12,399.12	4,754.50	....
Hoboken Postal Employees Credit Union	280.14	2,365.00	369.27	....
Homestyle Laundry Employees Credit Union	1,391.03	1,779.10	....	....
Jersey City Kraft-Phenix Credit Union	3,020.38	1,100.70	5,500.00	....
Jersey City Post Office Credit Union	3,404.25	18,368.72	26,100.00	200.45
Lucas Credit Union	1,080.13	2,094.25	....	....
Maxwell House, Sanka & Central Laboratories Employees Credit Union	20,880.70	12,905.75	21,507.81	....
Mercer U. C. C. Credit Union	3,049.05	25,647.03	23,500.00	....
Monmouth County Postal Employees Credit Union	913.77	13,786.00	15,415.00	....
Monroe Credit Union	37,614.99	77,116.77	91,150.00	....
Montclair Postal Employees Credit Union	823.03	5,309.31	....	....

CREDIT UNIONS

UNIONS

Disbursements, Miscellaneous—December 31, 1948

ASSETS AND LIABILITIES—Continued								
Other Assets	Total Assets	Due Members	Borrowed Money	Other Liabilities	Other Reserves	Statutory Reserves	Surplus and Undivided Profits	Total Liabilities
.....	\$ 13,702.65	\$ 11,035.54	\$ 1,000.00	\$ 255.31	\$ 296.50	\$ 354.72	\$ 759.98	\$ 13,702.05
.....	99,579.73	78,978.52	12,000.00	.....	.....	3,621.94	4,979.27	99,579.73
.....	11,210.32	9,714.86	.....	.....	150.00	1,200.00	145.46	11,210.32
100.00	40,635.71	34,642.73	.....	46.50	.....	2,703.17	3,243.31	40,635.71
127.00	26,664.31	25,155.30	.....	155.82	.....	730.05	623.14	26,664.31
.....	7,201.51	6,414.75	.....	.....	.....	236.14	550.62	7,201.51
.....	291,040.47	277,572.56	.....	.....	.....	6,056.80	7,411.11	291,040.47
.....	13,017.54	12,006.52	.....	437.52	.....	534.29	39.21	13,017.54
.....	12,284.79	10,900.48	.....	.....	.....	683.89	700.42	12,284.79
133.34	116,615.27	112,163.14	.....	.....	.....	4,278.44	173.69	116,615.27
.....	48,719.24	46,347.25	.....	9.60	812.00	689.16	861.23	48,719.24
.....	11,331.10	10,339.11	.....	.....	.....	199.79	792.20	11,331.10
425.00	79,572.21	70,261.09	5,000.00	99.54	.....	3,327.28	884.30	79,572.21
.....	8,758.59	8,273.83	.....	.....	.....	333.70	151.06	8,758.59
.....	2,414.11	2,359.50	.....	.....	.....	38.79	15.82	2,414.11
140.50	41,161.36	34,673.42	4,500.00	616.14	.....	1,276.57	95.23	41,161.36
.....	48,864.58	45,733.13	.....	.....	.....	843.01	2,288.44	48,864.58
.....	13,751.12	7,214.72	900.00	.....	21.07	2,787.85	2,827.48	13,751.12
152.30	68,291.35	67,011.06	.....	.....	3,375	1,246.54	.....	68,291.35
.....	43,701.13	37,562.60	3,000.00	25.00	.....	2,349.61	763.92	43,701.13
.....	30,044.25	23,221.53	3,500.00	711.01	655.36	1,863.98	92.37	30,044.25
3.21	16,353.65	13,154.22	.....	226.57	.....	1,717.65	1,255.21	16,353.65
.....	1,254.88	457.00	.....	300.00	.....	448.93	48.95	1,254.88
.....	58,051.71	49,214.56	6,000.00	.....	93.00	786.36	1,957.79	58,051.71
.....	52,619.76	50,244.32	.....	.....	.....	2,129.22	246.22	52,619.76
225.75	19,143.63	16,328.72	2,000.00	764.71	52.00	317.58	180.62	19,143.63
.....	3,014.41	2,167.95	.....	.....	.....	628.76	217.70	3,014.41
.....	3,170.13	3,004.77	.....	.....	.....	94.91	70.45	3,170.13
.....	9,621.08	8,946.70	.....	.....	.....	347.78	326.60	9,621.08
1,347.00	49,420.42	47,020.96	.....	.....	103.86	1,957.44	338.16	49,420.42
.....	3,174.38	3,140.20	.....	.....	.....	34.18	.....	3,174.38
.....	55,294.26	54,098.69	.....	.....	83.04	912.53	200.00	55,294.26
327.02	52,523.10	47,932.92	3,000.00	10.00	50.00	1,466.24	63.94	52,523.10
.....	30,114.77	28,833.58	.....	.....	.....	1,205.25	75.94	30,114.77
10,868.48	216,750.24	209,276.40	.....	108.35	.....	6,798.18	567.31	216,750.24
.....	6,132.34	5,433.08	.....	51.30	.....	392.88	255.08	6,132.34

CREDIT UNIONS

CREDIT

Schedule of Assets, Liabilities, Receipts,

TITLE	ASSETS AND LIABILITIES			
	Cash	Loans to Members	Loans to Other Credit Unions and Investments	Furniture and Fixtures
Mutual Credit Union	2,114.22	3,583.50	14,000.00	....
N. J. R. Credit Union	1,555.47	10,840.20	23,000.00	....
N. T. M. Employees Credit Union	337.86	6,663.06	....	....
New Jersey Hardware Mutual Credit Union	1,927.61	851.72	800.00	....
Newark Post Offices Employees Credit Union	7,585.81	52,957.32	....	....
Newark Teachers Credit Union	14,007.45	73,448.11	135,391.92	883.83
Passaic County Employees Credit Union	826.73	5,121.09	1,526.75	1.00
Passaic Postal Employees Credit Union	1,742.48	15,282.49	4,205.19	....
Perth Amboy Postal Employees Credit Union	89.04	1,831.63	6,000.00	....
Plainfield Credit Union	5,767.41	26,525.25	14,500.00	50.00
Postal Employees Credit Union	4,329.89	14,643.47	18,000.00	....
Ransome Employees Credit Union	4,447.77	3,451.30	2,500.00	....
Raritan Credit Union	8,718.58	12,834.77	157,758.61	....
Repauno Good Fellows Credit Union	17,232.51	38,294.12	5,640.00	....
John A. Roebling's Sons Co. Employees Credit Union	93,030.31	37,019.88	1,355,332.44	....
Salesmans Credit Union	6,291.35	3,473.00	7,000.00	....
Star Employees Credit Union	1,278.46	690.14	....	....
Swift South Jersey Employees Credit Union	15,122.94	52,873.22	16,500.00	85.00
United Electrical Workers Credit Union	5,182.68	14,193.87	23,900.00	....
Vanescos Employees Credit Union	28,097.00	60,129.73	114,850.00	66.92
Worthington Employees Credit Union	61,047.78	246,032.09	530,000.00	....
Wright Aeronautical Credit Union .....	....	....	....	....
Total	\$501,677.40	\$1,351,381.11	\$3,129,908.41	\$1,844.95

CREDIT UNIONS

UNIONS

Disbursements, Miscellaneous—December 31, 1948

ASSETS AND LIABILITIES—Continued								
Other Assets	Total Assets	Due Members	Borrowed Money	Other Liabilities	Other Reserves	Statutory Reserves	Surplus and Undivided Profits	Total Liabilities
....	19,697.72	18,687.84	....	....	....	402.77	607.11	19,697.72
....	35,395.67	34,627.35	....	3.27	....	758.41	6.64	35,395.67
177.50	7,178.42	4,307.59	2,500.00	....	....	47.55	323.28	7,178.42
....	3,579.33	3,216.36	....	....	....	252.20	110.77	3,579.33
150.00	60,693.13	51,285.81	3,000.00	35.38	....	5,467.52	904.42	60,693.13
363.33	224,094.64	211,299.30	....	....	....	9,620.73	3,174.61	224,094.64
....	7,475.57	6,463.01	....	....	50.00	300.05	662.51	7,475.57
1,176.00	22,406.16	17,647.06	....	....	....	2,025.37	2,733.73	22,406.16
....	7,920.67	6,875.57	500.00	....	....	440.90	104.20	7,920.67
....	46,842.66	37,629.06	6,000.00	....	....	2,885.20	328.40	46,842.66
....	36,973.36	34,098.47	....	....	....	2,536.05	338.84	36,973.36
293.57	10,692.64	9,749.23	....	3.93	75.00	192.99	671.49	10,692.64
163.54	179,475.50	163,365.11	5,000.00	....	....	5,156.29	5,954.10	179,475.50
....	61,166.63	55,377.80	....	....	....	3,312.21	2,476.62	61,166.63
....	1,485,382.63	1,384,940.05	....	314.46	14,931.66	47,891.49	37,304.97	1,485,382.63
....	16,764.35	10,919.12	5,000.00	....	....	151.39	693.84	16,764.35
....	1,968.60	1,831.71	....	18.57	....	83.43	34.89	1,968.60
250.00	84,831.16	66,422.77	12,000.00	1,371.79	534.47	2,013.88	2,488.25	84,831.16
300.00	43,576.55	41,629.53	....	38.20	....	1,355.12	553.70	43,576.55
270.00	203,413.65	164,183.15	25,000.00	8.01	....	7,795.58	6,426.91	203,413.65
493.24	837,570.11	795,516.00	....	....	....	33,201.35	8,852.76	837,570.11
\$17,486.78	\$5,002,298.65	\$4,590,907.60	\$99,900.00	\$5,110.98	\$17,941.71	\$180,484.09	\$107,954.27	\$5,002,298.65

CREDIT UNIONS

CREDIT

Schedule of Assets, Liabilities, Receipts,

TITLE	INCOME AND EXPENSES			
	Interest on Loans to Members	Other Interest	Other Income	Total Income
A. B. C. Employees Credit Union	\$ 611.72	\$ 175.00	....	\$ 786.72
Acco Employees Credit Union	4,108.61	1,250.00	8.17	5,366.78
Arlington Postal Employees Credit Union	660.80	50.25	....	711.05
Armour Jersey City Employees Credit Union	2,396.90	375.00	....	2,771.90
Armour North Bergen Employees Credit Union	1,018.11	236.00	01	1,254.12
Armour P. P. H. Credit Union	438.25	62.50	....	500.75
Arrow Credit Union	Did not commence business			
Bakelite Employees Credit Union	3,930.68	5,339.65	5.00	9,275.33
Bayonne Naval Depot Credit Union	1,140.64	....	....	1,140.64
Bayonne Postal Employees Credit Union	443.04	113.45	29.25	585.74
Bergen Passaic Postal Credit Union	4,848.89	1,424.17	....	6,273.06
Bloomfield Credit Union	No report filed			
Cadco Employees Credit Union	907.99	422.72	....	1,330.71
Camden Firemen Credit Union	1,075.14	....	....	1,075.14
Camden Postal Credit Union	4,632.81	....	12.26	4,645.07
Central Jersey Farmers Credit Union	101.44	52.64	....	154.08
Chemical Workers Union	4.80	....	100.00	104.80
Communipaw Central New Jersey Employees Credit Union	2,661.78	241.67	....	2,903.45
Division 819, Transit Employees Credit Union	3,367.21	6.67	....	3,373.88
Dyers Credit Union	Surrendered charter			
East Orange Post Office Credit Union	1,005.60	100.00	....	1,105.60
Elastic Stop Nut Employees Credit Union	1,133.75	645.13	....	1,778.88
Elizabeth Postal Employees Credit Union	1,050.87	862.21	....	1,913.08
Employees Credit Union, Swift and Company, Harrison	1,077.60	375.00	....	1,452.60
Employees Credit Union, Swift and Company, Jersey City	1,030.84	65.00	....	1,095.84
Federal Electric Products Credit Union	No report filed			
Fink Employees Credit Union	333.51	....	68.84	402.35
First Baptist Church of Cranford, N. J., Credit Union	2,952.15	....	....	2,952.15
Franklin Baker Employees Credit Union	1,223.91	625.00	....	1,848.91
Highway Credit Union	768.61	65.86	....	834.47
Hoboken Postal Employees Credit Union	259.12	22.11	....	281.23
Homestyle Laundry Employees Credit Union	133.83	....	....	133.83
Jersey City Kraft-Phenix Credit Union	159.67	25.00	....	184.67
Jersey City Post Office Credit Union	1,587.41	733.48	....	2,320.89
Lucas Credit Union	62.25	....	....	62.25
Maxwell House, Sanka & Central Laboratories Employees Credit Union	771.05	641.87	....	1,412.92
Mercer U. C. C. Credit Union	2,274.94	458.10	1.35	2,734.39
Monmouth County Postal Employees Credit Union	1,029.03	372.00	....	1,401.03
Monroe Credit Union	6,776.13	1,984.98	....	8,761.11

CREDIT UNIONS

UNIONS

Disbursements, Miscellaneous—December 31, 1948

INCOME AND EXPENSES—Continued						
Salaries	Printing, Stationery and Supplies	Postage, Express, Telephone and Telegraph	Auditing Fees and Department Examination Fees	Rent, Light and Heat	Dues-State League	Interest on Borrowed Money
.....	\$ 20.18	.....	\$ 27.10	.....	\$ 26.20	\$ 18.25
1,050.00	60.46	.....	84.30	.....	257.76	114.32
156.25	1.00	1.00	46.00	.....	73.17	.....
740.00	62.73	5.09	206.55	.....	100.23	.....
455.00	15.98	.....	65.35	.....	62.82	.....
220.00	11.64	.....	1.00	.....	.....	7.25
.....	57.97	7.60	1.00	Did not commence business		.....
391.70	.....	12.58	1.00	.....	307.82	.....
200.00	7.99	.....	1.00	.....	23.06	.....
1,310.00	142.05	355.74	145.90	120.00	174.39	70.50
240.00	30.58	.....	53.24	No report filed		.....
190.00	55.27	11.00	39.35	120.00	43.65	.....
1,065.00	128.76	82.60	14.52	.....	21.40	.....
100.00	.....	3.00	1.00	.....	335.22	.....
17.11	65.08	.....	.....	.....	.....	.....
1,285.00	65.88	10.00	64.45	120.81	123.55	75.00
.....	155.81	10.23	171.50	.....	82.38	.....
375.00	9.31	.....	139.95	Surrendered charter		.....
115.49	59.90	9.00	108.65	.....	48.69	21.13
525.00	63.02	.....	67.95	.....	55.40	.....
425.00	31.88	1.20	37.00	.....	63.61	23.18
620.00	8.43	.....	162.55	.....	52.37	80.03
180.00	.....	.....	391.78	No report filed		.....
310.00	33.37	36.00	136.06	240.00	199.16	87.78
290.00	12.86	.....	41.00	.....	61.53	.....
.....	35.76	1.38	43.49	.....	27.41	6.41
110.00	.....	1.00	26.85	.....	.....	.....
25.00	3.59	.....	37.95	.....	6.52	.....
.....	14.90	.....	37.25	.....	15.40	.....
767.67	32.26	25.36	167.42	.....	84.09	.....
.....	38.48	4.00	.....	.....	.....	.....
300.00	15.35	.....	65.22	.....	62.87	.....
445.00	26.63	.....	107.03	.....	95.34	10.00
300.00	10.97	7.00	31.25	.....	44.36	.....
1,473.39	94.99	.....	93.85	.....	203.93	.....

CREDIT UNIONS

Schedule of Assets, Liabilities, Receipts,
CREDIT

TITLE	INCOME AND EXPENSES			
	Interest on Loans to Members	Other Interest	Other Income	Total Income
Montclair Postal Employees Credit Union	453.49	4.06	....	457.55
Mutual Credit Union	402.94	350.00	.10	753.04
N. J. R. Credit Union	1,212.34	537.50	....	1,749.84
N. T. M. Employees Credit Union	406.00	....	....	406.00
New Jersey Hardware Mutual Credit Union ..	114.60	20.00	2.35	136.95
Newark Post Office Employees Credit Union .	4,076.76	....	1.95	4,078.71
Newark Teachers Credit Union	5,400.50	4,160.00	2.80	9,563.30
Passaic County Employees Credit Union	583.88	12.26	9.97	606.11
Passaic Postal Employees Credit Union	1,474.14	666.81	.15	2,141.10
Perth Amboy Postal Employees Credit Union	269.01	131.25	....	400.26
Plainfield Credit Union	2,213.68	497.74	....	2,711.42
Postal Employees Credit Union	1,608.38	432.50	....	2,040.88
Ransome Employees Credit Union	660.55	62.50	....	723.05
Raritan Credit Union	1,063.41	3,973.95	....	5,037.36
Repauno Good Fellows Credit Union	3,635.42	453.45	....	4,088.87
John A. Roebing's Sons Co. Employees Credit Union	3,440.57	35,138.83	1,079.40	39,658.80
Salesmans Credit Union	633.18	83.21	....	716.39
Star Employees Credit Union	86.54	No report	filed	86.54
Swift South Jersey Employees Credit Union	5,835.81	328.33	....	6,164.14
United Electrical Workers Credit Union	1,408.41	716.40	....	2,124.81
Vanesco Employees Credit Union	4,592.32	2,156.31	26.75	6,775.38
Worthington Employees Credit Union	9,697.11	11,768.51	2,099.06	23,564.68
Wright Aeronautical Credit Union				
Total	\$105,248.12	\$78,219.07	\$3,447.41	\$186,714.60

CREDIT UNIONS

UNIONS

Disbursements, Miscellaneous—December 31, 1948

INCOME AND EXPENSES—Continued						
Salaries	Printing, Stationery and Supplies	Postage, Express, Telephone and Telegraph	Auditing, Filing Fees and Department Examination Fees	Rent, Light and Rent	Dues-State	Interest on Borrowed Money
275.00	4.88	2.00	41.00	....	20.64	....
113.00	7.81	....	1.00	....	19.08	13.69
275.00	4.45	....	121.05	....	57.27	....
262.50	17.15	23.44	....	60.00	....	85.00
50.00	11.85	....	1.00	....	5.03	....
1,120.42	73.63	47.00	246.50	....	167.47	76.46
2,000.00	129.23	114.45	87.10	165.00	....	....
170.00	5.74	....	87.00	....	....	....
680.00	25.76	6.24	72.75	....	....	....
100.00	....	....	28.71	....	3.20	52.72
250.00	106.89	63.05	60.73	....	81.25	67.92
512.00	31.86	4.90	171.85	....	68.45	30.00
....	11.18	....	51.40	....	29.13	....
50.00	44.67	....	81.40	....	227.22	45.01
1,299.40	42.27	....	161.35	....	....	....
....	603.79	7.68	314.06	2,500.00	....	....
120.00	7.23	....	51.00	....	....	199.45
25.00	4.49	....	2.00	No report filed	8.78	....
2,110.00	63.66	104.26	170.92	....	248.53	176.76
727.63	32.31	....	182.10	....	162.66	....
....	4.28	....	299.55	....	263.54	181.29
....	356.97	....	147.05	....	....	69.79
\$23,821.56	\$2,963.18	\$952.80	\$5,002.03	\$3,325.81	\$4,071.38	\$1,531.04

CREDIT UNIONS

CREDIT

Schedule of Assets, Liabilities, Receipts,

TITLE	INCOME AND EXPENSES		
	Other Expenses	Net Gain or Loss	Total
A. B. C. Employees Credit Union	\$ 123.72	\$ 571.27	\$ 786.72
Acco Employees Credit Union	402.84	3,397.10	5,366.78
Arlington Postal Employees Credit Union	30.79	402.84	711.05
Armour Jersey City Employees Credit Union	445.85	1,211.45	2,771.90
Armour No. Bergen Employees Credit Union	167.94	487.03	1,254.12
Armour P. P. H. Credit Union	57.88	202.98	500.75
Arrow Credit Union		Did not commence business	
Bakelite Employees Credit Union	227.52	8,673.42	9,275.33
Bayonne Naval Depot Credit Union	230.05	505.31	1,140.64
Bayonne Postal Employees Credit Union	149.31	204.38	585.74
Bergen Passaic Postal Credit Union	828.29	3,126.19	6,273.06
Bloomfield Credit Union		No report filed	
Cadco Employees Credit Union	71.53	771.71	1,330.71
Camden Firemen Credit Union	125.13	632.99	1,075.14
Camden Postal Credit Union	1,348.60	1,670.37	4,645.07
Central Jersey Farmers Credit Union	54.63	*4.55	154.08
Chemical Workers Credit Union	4.00	18.61	104.80
Communipaw Central New Jersey Employees Credit Union	413.88	744.88	2,903.45
Division 819, Transit Employees Credit Union	124.43	2,829.53	3,373.88
Dyers Credit Union		Surrendered charter	
East Orange Post Office Credit Union	99.25	412.27	1,105.60
Elastic Stop Nut Employees Credit Union	243.26	1,187.18	1,778.88
Elizabeth Postal Employees Credit Union	293.96	876.36	1,913.08
Employees Credit Union, Swift & Co., Harrison Employees Credit Union, Swift and Co., J. C.	208.29	616.83	1,452.60
	4.36	224.60	1,095.84
Federal Electric Products Credit Union		No report filed	
Fink Employees Credit Union	170.91	*340.34	402.35
First Baptist Church of Cranford, N. J. Credit Union	434.48	1,475.30	2,952.15
Franklin Baker Employees Credit Union	29.43	1,414.09	1,845.91
Highway Credit Union	103.79	616.23	834.47
Hoboken Postal Employees Credit Union	15.25	128.13	281.23
Homestyle Laundry Employees Credit Union	4.00	56.77	133.83
Jersey City Kraft-Phenix Credit Union	52.00	65.12	184.67
Jersey City Post Office Credit Union	147.54	1,096.55	2,320.89
Lucas Credit Union	17.34	2.43	62.25
Maxwell House, Sanka & Central Laboratories Employees Credit Union	56.27	913.21	1,412.92
Mercer U.C.C. Credit Union	584.58	1,465.81	2,734.39
Monmouth County Postal Employees Credit Union	365.46	641.99	1,401.03
Monroe Credit Union	380.74	6,514.21	8,761.11
Montclair Postal Employees Credit Union	25.12	88.91	457.55
Mutual Credit Union	14.00	584.46	753.04
N. J. R. Credit Union	109.47	1,182.60	1,749.84
N. T. M. Employees Credit Union	52.71	*94.80	406.00
New Jersey Hardware Mutual Credit Union	24.95	44.12	136.95
Newark Post Office Employees Credit Union	236.11	2,111.12	4,078.71

* Denotes red figure

CREDIT UNIONS

UNIONS

Disbursements, Miscellaneous—December 31, 1948

MISCELLANEOUS					
Number of Members of December, 31, 1947	Number of Members Received or Reinstated During Year	Number of Members With-drawn or Expelled	Number of Members at Close of Year	Dividends	Number of Borrowers
110	12	5	117	\$ 255.31	38
618	132	60	690	1,961.59	288
57	9	3	63	268.30	43
377	70	59	388	583.93	200
207	17	20	204	344.06	95
71	25	20	76	86.14	38
Did not commence business			Did not commence business		
1,090	299	116	1,273	6,078.92	354
411	86	151	346	437.52	162
91	19	3	107	182.97	41
506	134	16	624	2,535.22	303
No report filed			No report filed		
148	18	4	162	452.54	63
76	18	1	93	120.38	59
338	64	9	393	1,334.04	227
124	6	2	128	....	6
....	144	3	141	....	23
436	44	33	447	616.14	262
394	149	21	522	1,097.83	304
Surrendered charter			Surrendered charter		
121	19	6	134	225.30	74
265	145	20	390	1,162.34	106
232	37	15	254	549.62	130
283	39	15	307	852.90	119
385	33	38	380	344.56	117
No report filed			No report filed		
182	22	161	43	....	....
127	23	12	138	1,032.58	196
317	101	65	353	904.58	117
176	44	8	212	422.88	89
59	6	3	62	66.92	29
72	9	14	67	....	29
181	25	6	200	78.08	20
291	49	24	316	876.63	132
....	125	7	118	....	56
393	71	65	399	939.06	127
314	48	2	360	1,121.65	142
138	44	11	171	516.06	79
930	341	128	1,143	6,542.52	432
92	15	2	105	51.30	43
93	9	9	93	288.12	28
104	5	8	101	1,022.17	51
89	14	12	91	....	90
66	19	11	74	23.06	8
842	85	42	885	1,383.79	465

CREDIT UNIONS

CREDIT

Schedule of Assets, Liabilities, Receipts,

TITLE	INCOME AND EXPENSES—Continued		
	Other Expenses	Net Gain or Loss	Total
Newark Teachers Credit Union	268.87	6,798.65	9,563.30
Passaic County Employees Credit Union	10.00	333.37	606.11
Passaic Postal Employees Credit Union	147.61	1,208.74	2,141.10
Perth Amboy Postal Employees Credit Union	7.94	207.69	400.26
Plainfield Credit Union	738.73	1,342.85	2,711.42
Postal Employees Credit Union	203.64	1,018.18	2,040.88
Ransome Employees Credit Union	176.40	454.94	723.05
Raritan Credit Union	666.83	3,922.23	5,037.36
Rapauno Good Fellows Credit Union	172.79	2,413.06	4,088.87
John A. Roebling's Sons Co. Employees Credit Union	69.72	36,163.55	39,658.80
Salesmans Credit Union	13.50	325.21	716.39
Star Employees Credit Union		No report filed	
Swift South Jersey Employees Credit Union ..	18.00	28.27	86.54
United Electrical Workers Credit Union	1,043.06	2,246.95	6,164.14
Vanesco Employees Credit Union	123.03	897.08	2,124.81
Worthington Employees Credit Union	578.41	5,448.31	6,775.38
Wright Aeronautical Credit Union	39.50	22,951.37	23,564.68
Totals	\$12,757.69	\$132,489.11	\$186,914.60

CREDIT UNIONS

UNIONS

Disbursements, Miscellaneous—December 31, 1948

MISCELLANEOUS—Continued					
Number of Members December 31, 1947	Number of Members Received or Reinstated During Year	Number of Members Withdrawn or Expelled	Number of Members at Close of Year	Dividends	Number of Borrowers
108	6	28	86	135.65	45
142	25	11	156	326.31	76
64	4	1	67	124.77	21
229	30	6	253	950.52	92
229	14	11	232	865.07	95
179	56	75	160	243.39	66
1,137	145	128	1,154	3,195.97	193
608	112	36	684	1,437.25	317
3,366	385	501	3,250	24,394.46	462
100	10	33	77	....	27
29	No report filed			No report filed	
1,198	4	3	30	....	7
280	245	288	1,155	1,228.82	615
1,979	26	23	283	829.98	124
2,705	569	320	2,228	3,461.11	918
24,146	1,266	391	3,580	22,012.27	1,609
	5,554	3,080	26,620	\$99,783.83	10,114

PROVIDENT LOAN ASSOCIATIONS

Provident Loan

TITLE	LOCATION
Friendly Provident Loan Association	Palisades Park
Industrial Provident Loan Association	Camden
Newark Provident Loan Association	Newark

TITLE	ASSETS					
	Loans Out-standing	Deposits in Banks	Cash in Office	Furniture and Fixtures	All Other Assets	Total Assets
Friendly Provident Loan Association	\$ 2,205.23	\$ 1,639.15	60.00	763.47	27.11	\$ 3,844.38
Industrial Provident Loan Association ...	29,817.96	2,731.81	...	...	...	33,400.35
Newark Provident Loan Association	711,088.54	12,639.13	3,555.25	...	50,000.00	777,282.92
Totals	\$743,111.73	\$17,010.09	\$3,615.25	\$763.47	\$50,027.11	\$814,527.65

TITLE	RECEIPTS					
	Cash on Hand and in Banks Jan. 1, 1948	Interest and Discount	Loans Repaid	Borrowed Money	Other Receipts	Total
Friendly	\$ 2,122.68	\$ 457.04	\$ 2,941.22	.....	.....	\$ 5,520.94
Industrial	1,971.13	5,498.07	57,192.61	25,500.00	109.86	90,271.67
Newark	15,733.41	113,310.62	1,096,816.11	1,225,000.00	96,192.56	2,547,052.70
Totals	\$19,827.22	\$119,265.73	\$1,156,949.94	\$1,250,500.00	\$96,302.42	\$2,642,845.31

PROVIDENT LOAN ASSOCIATIONS

Associations—December 31, 1948

Incorporated		Commenced Business		President	Treasurer
October 22, 1935	October 22, 1935	October 22, 1935	October 22, 1935	Natale Laudicino	Emanuel A. Smith
October 7, 1946	October 7, 1946	October 7, 1946	October 7, 1946	James N. Barroway	Leon Audino
February 23, 1905	February 23, 1905	February 23, 1905	February 23, 1905	Frederick Hoadley	Lambert S. Wolverton

LIABILITIES

Capital Stock	Surplus	Borrowed Money Unpaid	All Other Liabilities	Total Liabilities
\$ 3,650.00	\$ 194.38	.....	.....	\$ 3,844.38
27,700.00	874.35	4,500.00	326.00	33,400.35
500,000.00	122,496.74	150,000.00	4,786.18	777,282.92
\$531,350.00	\$123,565.47	\$154,500.00	\$5,112.18	\$814,527.65

DISBURSEMENTS

Loans Made	Dividends	Borrowed Money	Interest	Salaries	Other Disbursements	Cash on Hand and in Banks Dec. 31, 1948	Total
3,660.00	.....	.....	.....	.....	221.79	1,639.15	5,520.94
56,810.41	.....	26,000.00	301.75	2,463.10	1,904.60	2,791.81	90,271.67
1,201,200.85	40,000.00	1,205,000.00	2,503.21	31,473.59	50,680.67	16,194.38	2,547,052.70
\$1,261,671.26	\$40,000.00	\$1,231,000.00	\$2,804.96	\$33,936.69	\$52,807.06	\$20,625.34	\$2,642,845.31

SMALL LOAN LICENSEES

SMALL LOAN
Table 1—Assets,

	NAME AND LOCATION	Cash	Loans	Real Estate
80	Acme Finance Company, Newark	\$ 3,590.70	\$ 142,762.28	.....
727	Atlantic County Small Loan Service, J. Allison Kruse, t/a Pleasantville	2,179.09	182,061.36	.....
768	Atlas Finance Company, Saul J. Anker & Aaron Anker t/a Cranford	5,065.52	79,719.94	.....
759	Auto Loan Company, Newark	10,914.60	303,756.77	.....
744	Beacon Finance Company of Clifton, Clifton, N. J.	10,834.92	123,638.37	.....
776	Beacon Finance Company of Highland Park, Highland Park	4,196.82	93,135.36	.....
749	Beacon Finance Company of Neptune, Neptune, N. J.	5,121.84	237,453.34	.....
237	Beacon Finance Company of Newark, Newark	4,908.00	126,788.39	.....
751	Beacon Finance Company of Phillipsburg, Phillipsburg	4,691.36	116,716.66	.....
775	Bell Finance Company of Freehold, Freehold	5,182.38	88,974.93	.....
742	Bell Finance Company, Red Bank	15,219.85	291,553.60	.....
755	Bergen Finance Company, Bergenfield	2,932.81	76,542.48	.....
620	Budget Plan Corporation, Camden	4,741.94	253,441.51	.....
678	Capital Finance Company, Bridgeton	7,200.77	119,099.23	.....
663	Capital Finance Company, New Brunswick	8,010.40	133,789.60	.....
662	Capital Finance Company, Trenton	5,128.96	106,171.04	.....
796	Central Finance Corp., Toms River	10,996.13	13,550.00	.....
200	Central Loan Co., Jacob L. Rich & Alvin M. Rich, t/a Newark	2,830.74	111,766.68	.....
730	City Finance Company, The, Linden	5,290.22	230,770.44	.....
731	City Finance Company, The, Montclair	4,164.36	133,231.80	.....
723	City Finance Company, The, Passaic	2,657.66	222,745.25	.....
699	City Finance Company, The, West New York	11,294.35	257,247.53	.....
664	City Security Exchange Company, Atlantic City	10,891.57	211,066.21	.....
722	Commercial Finance Company of New Jersey, Vincenzo Catanzaro t/a Garfield	4,324.13	54,767.93	.....
765	Community Finance Corporation, Irvington	5,681.28	107,847.57	.....
702	Consumers Finance Company, East Orange	5,000.89	183,169.76	.....
772	Consumers Finance Company of Union County, Roselle Park	2,409.28	47,020.22	.....
792	County Finance Service, Penns Grove	2,566.19	65,223.11	.....
710	Domestic Finance Corporation, East Orange	9,059.83	257,400.52	.....
771	Domestic Finance Corporation, Kearny	7,187.09	96,662.41	.....
724	Domestic Finance Corporation, New Brunswick	8,833.63	261,390.04	.....
701	Earle Finance Corporation, Collingswood	5,255.24	81,058.41	6,078.04
743	Empire Finance Company of Burlington, Burlington	11,813.50	179,878.55	.....
795	Empire Finance Company of Mt. Holly, Mt. Holly	8,263.35	27,282.02	.....
561	Empire Finance Company of Woodbury, Woodbury	14,993.36	157,307.14	.....
108	Employees Loan Company of Bayonne, Bayonne	17,134.27	214,555.31	.....
757	Employees Loan Company, Bound Brook	5,734.74	133,502.85	.....
696	Employees Loan Company of Elizabeth, Elizabeth	15,204.38	243,249.36	.....
738	Employees Loan Company, Englewood	3,266.57	246,021.96	.....
709	Employees Loan Company, Jersey City	34,141.45	609,743.33	.....
450	Employees Loan Company of Paterson, Paterson	29,653.24	245,452.31	.....
720	Employees Loan Company, Rutherford	4,773.46	230,718.48	.....
736	Employees Loan Company, Summit	6,863.16	141,488.00	.....
794	Employees Loan Company of Trenton, Trenton	22,899.45	107,918.13	.....
754	Employees Loan Company, Woodbridge	6,498.63	123,591.42	.....
661	Equitable Loan Service of Elizabeth, Max Brell & Fannie Brell t/a Elizabeth	5,485.82	347,457.80	.....
773	Family Finance Corporation, Bayonne	5,094.23	107,089.24	.....
783	Family Finance Corporation, Camden	9,070.37	50,472.76	.....
782	Family Finance Corporation, Jersey City	7,187.64	173,320.91	.....
774	Family Finance Corporation, Union City	6,194.10	78,758.84	.....
719	Fidelity Finance Corporation, West New York	4,195.43	87,639.83	.....
729	First Industrial Loan Company of New Jersey, Kearny	4,512.50	43,407.81	.....
665	First Industrial Loan Company of New Jersey, Newark	6,967.89	160,551.12	.....
199	Franklin Loan Company, Charles J. Amsterdam & Rose Amsterdam t/a Newark	5,500.52	259,070.15	.....
726	Friendly Finance Company, Westfield	12,279.27	170,898.80	.....

SMALL LOAN LICENSEES

LICENSEES
December 31, 1948

Furniture and Fixtures	Deferred Charges	Other Assets	Total Assets
\$ 2,370.64	\$ 240.00	.....	\$ 148,963.62
805.10	140.00	.....	185,185.55
2,239.31	.....	154.48	87,179.25
3,666.13	.....	203.50	318,541.00
3,316.42	.....	6.00	137,795.71
2,105.62	317.53	45,047.07	144,802.40
2,102.10	120.00	6,367.31	251,164.59
4,862.78	533.42	2,495.92	139,588.51
1,356.88	220.00	17,566.24	140,551.14
1,407.62	192.46	75.00	95,832.39
4,695.40	414.58	28,948.77	340,832.20
1,942.28	262.00	.....	81,679.57
4,835.55	729.65	2,820.00	266,568.65
36.64	.....	.....	126,336.64
106.54	.....	.....	141,906.54
181.94	.....	.....	111,481.94
.....	.....	3.50	24,549.63
1,186.38	.....	.....	115,783.80
.....	.....	406.44	236,467.10
.....	.....	.....	137,396.16
.....	.....	185.46	225,588.37
.....	.....	42.40	268,584.28
1,066.50	240.00	106.64	223,370.92
471.80	271.00	90.00	59,924.86
1,908.17	351.72	.....	115,788.74
4.00	.....	1,754.66	189,929.31
2,191.51	.....	300.00	51,921.01
766.63	140.00	309.00	69,004.93
1,359.31	613.90	.....	268,443.56
1,412.82	549.03	7,970.00	113,781.35
1,345.75	669.86	.....	272,239.28
500.00	.....	.....	92,891.69
2,235.40	189.61	2,718.46	196,835.52
721.18	415.00	4,092.12	40,773.67
1,861.60	145.00	761.50	175,068.60
2,794.16	620.72	22.00	235,126.46
1,116.95	388.98	4,882.51	145,626.03
2,131.57	845.29	.....	261,430.60
2,058.72	694.42	2,992.49	255,034.16
5,101.45	1,580.64	10,394.64	660,961.51
2,616.14	686.82	.....	278,408.51
1,929.51	640.24	600.49	238,662.18
1,184.04	638.26	3,477.36	153,650.82
3,721.56	3,319.96	7,241.39	145,100.49
1,033.71	498.63	4,133.93	135,756.32
6,638.49	.....	.....	359,582.11
5,819.84	1,304.91	.....	119,308.22
7,707.58	1,285.00	.....	68,535.71
7,163.75	1,899.00	.....	189,571.30
5,835.52	2,656.50	.....	93,444.96
983.99	200.00	87.75	93,107.31
.....	250.00	.....	48,170.31
.....	554.59	40,176.99	208,250.59
2,034.31	43.70	.....	266,648.68
510.33	240.00	4,054.75	187,983.15

SMALL LOAN LICENSEES

SMALL LOAN
Table 1—Assets,

NAME AND LOCATION		Cash	Loans	Real Estate
712	General Credit Company, Vineland	1,064.78	194,947.52	.....
732	General Public Loan Corporation, Belleville	5,552.56	329,678.70	.....
784	General Public Loan Corporation, Elizabeth	3,911.66	82,664.62	.....
756	General Public Loan Corporation, Harrison	3,228.58	199,089.73	.....
763	General Public Loan Corporation, Hoboken	3,160.54	170,433.09	.....
784	General Public Loan Corporation, Jersey City	2,194.47	59,649.29	.....
769	General Public Loan Corporation, Long Branch	3,988.37	158,273.87	.....
752	General Public Loan Corporation, Millville	4,706.20	224,670.76	.....
733	General Public Loan Corporation, Teaneck	3,786.70	134,259.68	.....
750	General Public Loan Corporation, West Orange	4,198.33	216,274.16	.....
477	Globe Loan Company, Louis J. Feit, t/a Elizabeth	193.88	223,382.00	.....
524	Gold Loan Company, East Orange	4,055.44	108,808.96	.....
777	Home Finance Company, Morristown	6,817.80	91,244.73	.....
642	Household Finance Corporation, Camden	6,339.98	678,956.98	.....
641	Household Finance Corporation, Camden	6,385.15	585,426.28	.....
687	Household Finance Corporation, Elizabeth	9,693.85	695,959.97	.....
686	Household Finance Corporation, Hackensack	8,657.20	392,411.94	.....
288	Household Finance Corporation, Jersey City	13,613.97	729,753.09	.....
643	Household Finance Corporation, Jersey City	14,698.36	802,926.08	.....
289	Household Finance Corporation, Newark	9,432.59	708,482.69	.....
644	Household Finance Corporation, Newark	12,159.77	589,117.19	.....
308	Household Finance Corporation, Newark	11,064.64	788,197.86	.....
679	Household Finance Corporation, Orange	8,074.21	448,594.85	.....
690	Household Finance Corporation, Passaic	10,721.05	471,629.97	.....
659	Household Finance Corporation, Paterson	11,722.08	623,637.35	.....
691	Household Finance Corporation, Perth Amboy	14,320.28	645,587.96	.....
660	Household Finance Corporation, Trenton	11,693.44	1,159,159.89	.....
700	Household Finance Corporation, Union City	10,286.42	589,699.40	.....
781	Hub Loan Company, Guttenberg (Not Open)	Not open		
387	Hub Loan Company, Jersey City	11,600.58	185,534.96	59,598.84
785	Hub Loan Company, Jersey City	3,848.63	27,769.93	.....
551	Hudson Loan Company, Bayonne	2,889.90	60,553.59	.....
717	Industrial Loan Society, Inc., Dover	5,725.96	352,775.74	.....
674	Industrial Loan Society, Inc., East Orange	3,232.34	132,587.02	.....
681	Industrial Loan Society, Inc., Irvington	6,114.49	196,454.80	.....
650	Industrial Loan Society, Inc., Morristown	6,424.97	202,507.93	.....
178	Industrial Loan Society, Perth Amboy	4,796.67	155,161.51	.....
153	Industrial Loan Society, Inc., Plainfield	6,683.79	302,307.21	.....
43	Interstate Finance Company, Trenton	7,796.36	184,025.74	.....
718	Jersey Loan Company, Bloomfield	9,250.65	309,536.89	.....
770	Liberal Finance Service, Cliffside Park	3,144.70	70,175.73	.....
767	Liberal Finance Service, Lodi	2,992.67	101,603.51	.....
764	Liberal Finance Service, Lyndhurst	9,237.49	96,147.58	.....
788	Liberal Finance Service, Paterson (Not Open)	Not open		
790	Lincoln Loan Company, Inc., Bloomfield	2,699.93	43,597.07	.....
778	Lincoln Loan Company, Inc., Caldwell	1,441.06	54,687.37	.....
762	Lincoln Loan Company, Inc., Irvington	4,541.01	172,596.82	.....
780	Lincoln Loan Company, Inc., Union	105.80	46,979.97	.....
740	Madison Finance Company, Hackensack	5,403.90	302,187.69	.....
739	Madison Finance Company, Jersey City	8,206.21	462,455.70	.....
708	Madison Finance Company, Newark	23,080.75	588,676.07	.....
706	Monroe Loan Society of New Jersey, Jersey City	6,667.57	147,859.16	.....
761	Monroe Loan Society of N. J., Montclair	7,284.57	94,364.09	.....
423	Monroe Loan Society of New Jersey, Newark	4,609.44	225,713.64	.....
760	Monroe Loan Society of N. J., Salem	9,894.63	116,867.14	.....
779	Monroe Loan Society of N. J., Wildwood	3,781.05	86,966.68	.....
262	Morris County Loan and Finance Association, Inc., Boonton	1,303.09	37,702.70	.....
787	Mutual Loan Company, Newton	3,822.55	36,131.59	.....
115	Mutual Loan Company, Paterson	5,555.26	105,613.56	.....
735	National Finance Company, Charles T. Felt t/a Union ..	6,832.39	167,028.56	.....

SMALL LOAN LICENSEES

LICENSEES—Continued
December 31, 1948

Furniture and Fixtures	Deferred Charges	Other Assets	Total Assets
2,499.77	814.50	.....	199,326.57
1,369.00	200.00	3,805.31	340,605.57
4,287.24	4,124.48	14,780.43	109,768.43
1,634.31	3,710.88	9,596.84	217,260.34'
2,049.79	4,012.20	11,288.56	190,944.18'
4,736.98	1,529.99	12,438.68	80,549.41'
3,372.94	502.29	9,863.87	176,001.34'
1,610.54	100.00	4,557.16	235,644.66
448.16	200.00	1,541.36	140,235.90'
1,024.34	1,092.89	10,256.29	232,846.01'
106.90	.....	467.61	224,150.39
1,837.06	438.43	2,315.46	117,455.35
2,753.27	250.00	50.00	101,115.80
1,141.66	.....	.....	686,438.62
3,453.27	.....	.....	595,264.70
6,404.61	.....	.....	712,058.43
757.09	.....	.....	401,826.23
979.60	.....	.....	744,346.66
868.52	.....	.....	818,492.96
3,967.57	.....	.....	721,882.85
673.27	.....	.....	601,950.23
6,836.68	.....	.....	806,099.18
5,841.26	.....	.....	462,510.32
726.58	.....	.....	483,077.60
1,661.29	.....	.....	637,020.72
907.95	.....	.....	660,816.19
3,098.78	.....	.....	1,173,952.11
1,095.14	.....	.....	601,080.96
Not open	Not open	Not open	Not open
4,188.71	859.82	54,471.56	316,254.47
5,303.75	921.56	546.16	38,390.03
.....	.....	631.68	64,075.17
4,873.98	342.77	170.89	363,889.34
750.74	330.39	.....	136,900.49
1,868.38	330.39	.....	204,768.06
320.53	358.49	.....	209,611.92
2,340.18	330.39	.....	162,628.75
1,045.47	414.67	.....	310,451.14
4,943.96	.....	.....	196,766.06
3,842.67	200.00	5,264.95	328,095.16
3,391.07	410.50	7,027.11	84,149.11
5,332.81	502.40	1,007.45	111,438.84
4,405.47	675.50	20,275.59	130,741.63
Not open	.....	Not open	Not open
4,262.69	4,935.01	1,080.92	56,875.62
3,657.35	15,987.97	1,090.00	66,863.75
9,122.85	18,795.61	61,295.56	226,351.85
5,913.04	6,896.60	1,200.00	61,095.41
3,040.30	.....	4,532.82	315,164.71
4,899.74	3,137.67	6,936.84	485,636.16
7,120.62	1,451.39	780,659.86	1,400,983.69
2,186.30	.....	.....	156,713.03
1,115.66	.....	.....	102,764.32
531.93	.....	.....	230,855.01
580.42	.....	.....	127,342.19
1,989.86	65.00	.....	92,802.59
.....	140.00	1,000.00	40,145.79
2,499.05	125.00	15.00	42,593.19
394.58	330.39	.....	111,893.79
1,385.94	250.00	.....	175,496.89

SMALL LOAN LICENSEES

SMALL LOAN
Table 1—Assets,

NAME AND LOCATION		Cash	Loans	Real Estate
666	Newark Finance Corporation, Newark	11,141.70	315,595.05	.....
741	North Jersey Finance Service, Hoboken	8,111.30	314,435.92	.....
14	North Jersey Finance Service of Jersey City, Jersey City	32,008.79	300,407.59	.....
676	Penn Loan Company, Perth Amboy	6,316.79	340,251.07	.....
39	Peoples Standard Finance Corporation, Jersey City	10,530.30	153,702.65	.....
670	Personal Finance Company of Asbury Park, Asbury Park	2,881.40	286,277.93	.....
667	Personal Finance Company of Atlantic City, Atlantic City	2,768.24	377,848.69	.....
669	Personal Finance Company of Bayonne, Bayonne	5,268.15	272,523.99	.....
697	Personal Finance Company of Bloomfield, Bloomfield	5,870.14	235,219.51	.....
305	Personal Finance Company, Camden	5,160.96	405,763.63	.....
139	Personal Finance Company of Camden, Camden	3,917.17	313,930.15	.....
23	Personal Finance Company of Elizabeth, Elizabeth	14,577.77	310,670.49	.....
441	Personal Finance Company of Hackensack, Hackensack	4,804.95	279,410.55	.....
698	Personal Finance Company of Irvington, Irvington	8,835.64	498,887.73	.....
221	Personal Finance Company of Jersey City, Jersey City	9,971.80	436,298.15	.....
431	Personal Finance Company of New Jersey, Newark	2,548.35	228,828.31	.....
27	Personal Finance Company of Newark, Newark	6,658.26	626,852.46	.....
672	Personal Finance Company of New Brunswick New Brunswick	7,338.06	333,607.71	.....
141	Personal Finance Company of Orange, Orange	5,469.03	375,574.74	.....
507	Personal Finance Company of Passaic Passaic	8,735.13	295,737.95	.....
121	Personal Finance Company of Paterson, Paterson	7,636.07	749,067.52	.....
671	Personal Finance Company of Plainfield, Plainfield	3,201.34	292,613.59	.....
103	Personal Finance Company of Trenton, Trenton	5,219.35	523,737.92	.....
668	Personal Finance Company of Union City, Union City	4,073.41	392,488.96	.....
692	Prudential Autoplan, Plainfield	10,761.32	141,608.56	.....
748	Public Finance Service, Inc., Clifton	12,553.80	76,468.70	.....
715	Public Finance Service, Inc., Paterson	15,439.73	353,133.29	.....
713	Public Finance Service, Inc., Ridgewood	20,398.17	260,840.92	.....
747	Public Finance Service, Inc., Westwood	8,093.03	157,553.53	.....
707	Queen City Finance Company, Plainfield	3,149.03	114,321.48	.....
695	Seaboard Finance Company, Camden	41,416.28	526,083.63	.....
689	Seaboard Finance Company, Hackensack	9,937.69	322,784.86	.....
703	Seaboard Finance Company, Jersey City	12,726.84	301,373.78	.....
797	Seaboard Finance Co., New Brunswick, Not Open		Not Open	
685	Seaboard Finance Company, Newark	17,143.73	420,339.44	.....
793	Seaboard Finance Company, Orange	6,541.73	26,368.59	.....
694	Seaboard Finance Company, Passaic	9,986.76	332,968.82	.....
789	Seaboard Finance Company, Paterson	10,520.43	94,332.76	.....
798	Seaboard Finance Company, Perth Amboy, Not Open		Not Open	
398	Seaboard Finance Company, Trenton	9,639.70	363,553.45	.....
734	Security Finance Company, Inc., Rahway	6,510.04	127,383.55	.....
105	Service Loan Association, Newark	104.21	25,737.00	.....
623	Shore Finance Company, Atlantic City	4,359.95	225,434.70	.....
678	Somerset Finance Corporation, Somerville	4,952.17	101,081.26	.....
677	South Jersey Credit Company, Inc., Camden	4,274.75	202,489.19	.....
758	South River Loan Co., South River	3,068.90	48,459.30	.....
791	State Loan Company, Belleville, Not Open		Not Open	
753	Suburban Finance Company, Nutley	2,319.57	34,010.81	.....
414	Trenton Citizens System Company, Trenton	4,366.53	125,464.93	21,431.09
472	Winsett Thrift Company, Trenton	3,973.46	230,245.11	.....
385	Workers Finance Co., Newark	2,133.54	253,968.00	.....
746	Workers Finance Co. of North Bergen, North Bergen	4,165.11	109,690.00	.....
737	Wye Corporation, Pittman	4,265.05	94,025.19	.....
746	Workers Finance Company, North Bergen			
		\$1,246,626.21	\$39,848,840.53	\$87,107.97

License surrendered 2-13-48

SMALL LOAN LICENSEES

LICENSEES—Continued
December 31, 1948

Furniture and Fixtures	Deferred Charges	Other Assets	Total Assets
2,743.24	2,894.30	732.96	333,107.25
1.00	240.00	894.30	323,682.52
2,537.50	.....	326.89	335,280.77
1.00	899.43	10,336.65	357,804.94
152.04	.....	6,500.00	170,884.99
864.87	57.51	.....	290,081.71
804.33	7.81	.....	381,429.07
4,258.51	6.25	.....	282,056.90
243.17	10.82	.....	241,343.64
1,965.24	101.73	.....	412,991.56
1,363.86	89.12	.....	319,300.30
3,594.69	141.00	.....	328,983.95
1,017.34	76.09	.....	285,308.93
1,868.34	18.45	225,098.51	734,708.67
1,948.34	39.91	.....	448,258.20
6,196.50	54.39	.....	237,627.55
4,602.33	6.46	.....	638,119.51
1,395.28	6.57	.....	342,347.62
2,541.22	122.13	.....	383,707.12
485.95	10.41	.....	304,969.44
2,196.87	57.93	.....	758,958.39
994.02	25.00	.....	296,833.95
2,109.46	.....	.....	531,066.73
1,031.39	76.94	.....	397,670.70
618.84	193.89	26,276.27	179,458.88
2,494.38	1,939.78	897.68	94,354.34
1,947.21	940.94	4,116.07	375,577.24
1,384.06	390.96	2,999.09	286,013.20
1,932.42	257.88	1,787.06	169,623.92
1,962.33	.....	.....	119,432.84
1,735.30	.....	.....	569,235.21
1,275.55	.....	.....	333,998.10
5,594.29	.....	.....	319,694.91
Not open	Not open	Not open	Not open
1,735.97	.....	.....	439,219.14
8,253.77	.....	.....	41,164.09
1,389.38	.....	.....	344,344.96
8,111.34	.....	.....	112,964.53
922.17	Not open	Not open	Not open
834.20	.....	50.00	374,165.32
234.50	412.30	239.50	135,379.59
2,103.39	.....	5,985.75	32,061.46
837.08	985.21	8,255.95	241,139.20
698.35	.....	2,550.00	109,420.51
2,334.26	11,774.38	358.00	219,594.67
Not open	150.00	1,696.56	55,709.02
1,498.87	Not open	Not open	Not open
1,912.35	110.71	424.50	38,364.53
695.37	.....	33,351.50	186,526.40
6,477.07	338.84	39,228.90	274,481.68
1,105.54	1,899.86	1,000.00	265,478.47
.....	401.92	\$6,000.00	121,362.57
.....	.....	.....	98,290.24
\$373,909.72	\$114,608.59	\$1,607,757.87	\$43,278,850.89

SMALL LOAN LICENSEES

SMALL LOAN
Table 2—Liabilities and

	NAME AND LOCATION	Accounts, Notes, Bonds and Other Liabilities	Expense Reserves	Branch Office Capital Net Worth and Capital
80	Acme Finance Company, Newark	\$ 79,301.68	\$ 8,636.53	\$ 47,250.00
727	Atlantic County Small Loan Service, J. Allison Kruse, t/a Pleasantville			185,185.55
768	Atlas Finance Company, Saul J. Anker & Aaron Anker t/a Cranford	60,713.85	46.20	26,419.20
759	Auto Loan Company, Newark	211,454.40	11,083.54	73,000.00
744	Beacon Finance Company of Clifton, Clifton, N. J.	10,584.42	3,145.95	25,000.00
776	Beacon Finance Company of Highland Park, Highland Park	84,079.68	43,033.81	25,000.00
749	Beacon Finance Company of Neptune, Neptune, N. J.	209,089.80	4,630.66	30,000.00
237	Beacon Finance Company of Newark, Newark	126,755.57	1,551.07	25,500.00
751	Beacon Finance Company of Phillipsburg, Phillipsburg	105,895.87	1,664.47	26,000.00
775	Bell Finance Company of Freehold, Freehold	67,380.41	3,047.44	25,000.00
742	Bell Finance Company, Red Bank	240,428.22	11,887.31	86,600.00
755	Bergen Finance Company, Bergenfield	44,055.63	1,600.18	30,000.00
620	Budget Plan Corporation, Camden	177,358.93	11,942.54	76,654.00
678	Capital Finance Company, Bridgeton			126,336.64
663	Capital Finance Company, New Brunswick			141,906.54
662	Capital Finance Company, Trenton			111,481.94
796	Central Finance Corp., Toms River			25,000.00
200	Central Loan Co., Jacob L. Rich & Alvin M. Rich, t/a Newark	81,049.00		34,734.80
730	City Finance Company, The, Linden			236,467.10
731	City Finance Company, The, Montclair			137,396.16
723	City Finance Company, The, Passaic			225,588.37
699	City Finance Company, The, West New York			268,584.28
664	City Security Exchange Company, Atlantic City	125,265.71	15,848.25	25,000.00
722	Commercial Finance Company of New Jersey, Vincenzo Catanzaro t/a Garfield	621.70		59,303.16
765	Community Finance Corporation, Irvington	86,213.37	2,976.65	40,000.00
702	Consumers Finance Company, East Orange	161,461.06	1,583.07	26,400.00
772	Consumers Finance Company of Union County, Roselle Park	24,299.43		28,500.00
792	County Finance Service, Penns Grove	44,886.25	568.47	25,000.00
710	Domestic Finance Corporation, East Orange	76.72	13,820.93	254,545.91
771	Domestic Finance Corporation, Kearny	56.64	3,726.40	109,998.31
724	Domestic Finance Corporation, New Brunswick	13.85	16,512.64	255,712.79
701	Earle Finance Corporation, Collingswood	42,022.53		41,839.00
743	Empire Finance Company of Burlington, Burlington	155,780.30	6,427.20	30,120.00
795	Empire Finance Company of Mt. Holly, Mt. Holly	16,288.93	169.88	25,000.00
561	Empire Finance Company of Woodbury, Woodbury	139,309.30	4,074.60	29,325.00
108	Employees Loan Company of Bayonne, Bayonne	131,019.65	12,848.05	83,900.00
757	Employees Loan Company, Bound Brook	139,079.62	6,546.41	
696	Employees Loan Company of Elizabeth, Elizabeth	175,860.66	11,676.36	60,000.00
738	Employees Loan Company, Englewood	240,677.59	14,356.57	
709	Employees Loan Company, Jersey City	402,017.62	33,805.45	25,000.00
450	Employees Loan Company of Paterson, Paterson	172,190.68	13,135.16	78,570.00
720	Employees Loan Company, Rutherford	217,395.50	21,266.68	
736	Employees Loan Company, Summit	141,679.02	11,971.80	
794	Employees Loan Company of Trenton, Trenton	116,309.50	469.11	25,000.00
754	Employees Loan Company, Woodbridge	129,416.50	6,339.82	
661	Equitable Loan Service of Elizabeth, Max Brell & Fannie Brell t/a Elizabeth	287,370.67	10,423.73	61,787.71
773	Family Finance Corporation, Bayonne		1,371.51	117,936.71
783	Family Finance Corporation, Camden		421.87	68,113.84
782	Family Finance Corporation, Jersey City		1,634.23	187,937.07
774	Family Finance Corporation, Union City		982.07	92,462.89
719	Fidelity Finance Corporation, West New York	59,498.21	2,629.19	30,000.00
729	First Industrial Loan Company of New Jersey, Kearny		671.87	47,498.44
665	First Industrial Loan Company of New Jersey, Newark	75,000.00	9,199.69	75,000.00
199	Franklin Loan Company, Charles J. Amsterdam & Rose Amsterdam t/a Newark	85,000.00	273.90	181,374.78
726	Friendly Finance Company, Westfield	157,105.73	4,776.29	25,000.00

SMALL LOAN LICENSEES

LICENSEES—Continued
Income, December 31, 1948

Capital Reserves	Surplus and Undivided Profits	Total Liabilities	Interest or Charges	Interest on Bank Balances	Other Income	Gross Earnings
.....	\$ 13,775.41	\$ 148,963.62	\$ 36,335.81	.....	\$ 224.86	\$ 36,560.67
.....	.....	185,185.55	34,459.42	.....	346.87	34,806.29
.....	.....	87,179.25	17,504.30	.....	.....	17,504.30
.....	18,003.06	318,541.00	77,364.93	.....	517.41	77,882.34
.....	99,065.34	137,795.71	40,017.79	.....	.....	40,017.79
.....	*7,311.09	144,802.40	18,069.17	.....	.....	18,069.17
.....	7,444.13	251,164.59	66,183.24	.....	.....	66,183.24
.....	*14,218.13	139,588.51	34,655.50	.....	.....	34,655.50
.....	6,990.80	140,551.14	29,971.41	.....	.....	29,971.41
.....	404.54	95,832.39	76,024.91	.....	84.84	76,109.75
.....	1,916.67	340,832.20	18,805.14	.....	.....	18,805.14
.....	6,023.76	81,679.57	62,893.45	.....	1,467.74	64,362.19
.....	613.18	266,568.65	30,721.95	.....	.....	30,721.95
.....	.....	126,336.64	37,090.51	.....	125.86	37,216.37
.....	.....	141,906.54	27,987.61	.....	.....	27,987.61
.....	.....	111,481.94	.....	.....	.....	.....
.....	*450.37	24,549.63	31,043.10	.....	1,394.69	32,437.79
.....	.....	115,783.80	53,364.52	.....	357.38	53,721.90
.....	.....	236,467.10	33,594.73	.....	5.81	33,600.54
.....	.....	137,396.16	51,084.59	.....	182.70	51,267.29
.....	.....	225,588.37	62,516.69	.....	356.18	62,872.87
.....	.....	268,584.28	45,882.14	.....	.....	45,882.14
.....	57,456.96	223,370.92	14,971.19	.....	.....	14,971.19
.....	.....	59,924.86	16,850.81	.....	.....	16,850.81
.....	*13,401.28	115,788.74	43,777.75	.....	816.09	44,593.84
.....	485.18	189,929.31	7,727.15	.....	.....	7,727.15
.....	*878.42	51,921.01	4,110.55	.....	15.52	4,126.07
.....	*1,449.79	69,004.93	52,698.50	.....	228.48	52,926.98
.....	.....	268,443.56	14,998.99	.....	.....	14,998.99
.....	.....	113,781.35	63,975.11	.....	445.85	64,419.96
.....	.....	272,239.28	20,020.80	.....	618.35	20,639.15
.....	9,030.16	92,891.69	47,791.88	.....	.....	47,791.88
.....	4,508.02	196,835.52	550.41	.....	.....	550.41
.....	*685.14	40,773.67	35,103.90	.....	223.51	35,327.41
.....	2,359.70	175,068.60	47,728.44	.....	528.93	48,257.37
.....	7,358.76	235,126.46	33,882.92	.....	.....	33,882.92
.....	.....	145,626.03	61,927.59	.....	.....	61,927.59
.....	13,893.58	261,430.60	57,447.33	.....	1,351.31	58,798.64
.....	.....	455,034.16	156,579.78	.....	2,249.71	158,829.49
.....	200,138.44	660,961.51	56,309.21	.....	.....	56,309.21
.....	14,512.67	278,408.51	60,641.79	.....	4,368.07	63,009.86
.....	.....	238,662.18	36,055.20	.....	1,301.13	37,356.33
.....	.....	153,650.82	1,907.25	.....	.....	1,907.25
.....	3,321.88	145,100.49	27,972.36	.....	4.67	27,977.03
.....	.....	135,756.32	83,553.07	.....	.....	83,553.07
.....	.....	359,582.11	12,780.04	.....	.....	12,780.04
.....	.....	119,309.22	1,975.58	.....	.....	1,975.58
.....	.....	68,535.71	10,098.48	.....	.....	10,098.48
.....	.....	189,571.30	8,773.73	.....	.....	8,773.73
.....	.....	93,444.96	21,603.41	.....	100.74	21,704.15
.....	979.60	93,107.00	12,061.65	.....	419.29	12,480.94
.....	.....	48,170.31	42,431.10	.....	1,041.11	43,472.21
.....	49,050.90	208,250.59	65,369.80	.....	986.43	66,356.23
.....	.....	266,648.68	39,120.03	.....	.....	39,120.03
.....	1,101.13	187,983.15	.....	.....	.....	.....

* Denotes Red Figure.

SMALL LOAN LICENSEES

SMALL LOAN
Table 2—Liabilities and

NAME AND LOCATION		Accounts, Bonds and Other Liabilities	Expense Reserves	Branch Office Capital Net Worth and Capital
712	General Credit Company, Vineland	335.87	16,610.22	1,000.00
732	General Public Loan Corporation, Belleville	316,558.59	17,113.34	.....
784	General Public Loan Corporation, Elizabeth	107,576.81	2,191.62	.....
756	General Public Loan Corporation, Harrison	207,700.34	7,511.57	.....
763	General Public Loan Corporation, Hoboken	184,611.91	5,743.24	.....
784	General Public Loan Corporation, Jersey City	78,967.81	1,581.60	.....
769	General Public Loan Corporation, Long Branch	167,817.38	6,343.91	.....
752	General Public Loan Corporation, Millville	217,544.24	12,633.64	.....
733	General Public Loan Corporation, Teaneck	133,502.55	5,543.19	.....
750	General Public Loan Corporation, West Orange	221,000.28	9,530.67	.....
477	Globe Loan Company, Louis J. Feit, t/a Elizabeth	133,594.65	.....	90,555.74
524	Gold Loan Company, East Orange	78,767.40	5,550.10	28,800.00
777	Home Finance Company, Morristown	27,432.63	.....	73,683.17
642	Household Finance Corporation, Camden	833.53	.....	685,605.09
641	Household Finance Corporation, Camden	1,158.70	.....	594,106.00
687	Household Finance Corporation, Elizabeth	1,086.98	.....	710,971.45
686	Household Finance Corporation, Hackensack	466.34	.....	401,359.89
288	Household Finance Corporation, Jersey City	1,182.33	.....	743,164.33
643	Household Finance Corporation, Jersey City	1,243.89	.....	817,249.07
289	Household Finance Corporation, Newark	1,066.26	.....	720,816.59
644	Household Finance Corporation, Newark	1,097.31	.....	600,852.92
308	Household Finance Corporation, Newark	1,094.56	.....	805,004.62
679	Household Finance Corporation, Orange	714.46	.....	461,795.86
690	Household Finance Corporation, Passaic	572.29	.....	482,505.31
659	Household Finance Corporation, Paterson	888.60	.....	636,132.12
691	Household Finance Corporation, Perth Amboy	984.53	.....	659,831.66
660	Household Finance Corporation, Trenton	1,414.57	.....	1,172,537.54
700	Household Finance Corporation, Union City	879.20	.....	600,201.76
781	Hub Loan Company, Guttenberg (Not Open)	.....	Not open	.....
387	Hub Loan Company, Jersey City	191,052.34	.....	116,800.00
785	Hub Loan Company, Jersey City	345.89	.....	38,044.14
551	Hudson Loan Company, Bayonne	10,000.00	.....	55,500.00
717	Industrial Loan Society, Inc., Dover	33.69	.....	363,855.65
674	Industrial Loan Society, Inc., East Orange	18.73	.....	136,881.76
681	Industrial Loan Society, Inc., Irvington	15.60	.....	204,752.46
650	Industrial Loan Society, Inc., Morristown	21.94	.....	209,589.98
143	Industrial Loan Society, Perth Amboy	106.76	.....	162,521.99
158	Industrial Loan Society, Inc., Plainfield	29.78	.....	310,421.36
43	Interstate Finance Company, Trenton	129,940.08	6,384.96	55,000.00
718	Jersey Loan Company, Bloomfield	286,887.82	4,677.81	25,010.00
779	Liberal Finance Service, Cliffside Park	50,551.06	7,365.56	30,000.00
767	Liberal Finance Service, Lodi	75,649.38	5,616.45	30,000.00
764	Liberal Finance Service, Lyndhurst	69,000.31	.....	65,000.00
788	Liberal Finance Service, Paterson (Not Open)	.....	Not open	.....
790	Lincoln Loan Company, Inc., Bloomfield	41,962.03	871.94	13,741.65
778	Lincoln Loan Company, Inc., Caldwell	51,656.13	1,093.74	14,113.88
762	Lincoln Loan Company, Inc., Irvington	166,854.07	3,451.73	45,000.00
780	Lincoln Loan Company, Inc., Union	58,318.95	939.59	1,836.87
740	Madison Finance Company, Hackensack .....	.....	10,848.33	304,316.38
739	Madison Finance Company, Jersey City .....	.....	18,532.82	467,103.34
708	Madison Finance Company, Newark	1,258,578.30	25,222.77	25,000.00
706	Monroe Loan Society of New Jersey, Jersey City	189.72	8,379.73	148,143.58
761	Monroe Loan Society of N. J., Montclair	181.30	5,072.27	97,510.75
423	Monroe Loan Society of New Jersey, Newark .....	.....	18,882.88	211,972.13
760	Monroe Loan Society of N. J., Salem .....	.....	6,910.79	120,431.40
779	Monroe Loan Society of N. J., Wildwood	168.16	4,400.00	88,234.43
262	Morris County Loan and Finance Association, Inc., Boonton	10,988.40	378.54	5,800.00
787	Mutual Loan Company, Newton .....	.....	.....	42,593.19
115	Mutual Loan Company, Paterson	11.26	.....	111,882.53
735	National Finance Company, Charles T. Felt t/a Union ..	117,774.53	.....	57,722.36

SMALL LOAN LICENSEES

LICENSEES—Continued
Income, December 31, 1948

Capital Reserves	Surplus and Undivided Profits	Total Liabilities	Interest or Charges	Interest on Bank Balances	Other Income	Gross Earnings
.....	181,380.48	199,326.57	52,021.36	.....	.....	52,021.36
.....	6,933.64	340,605.57	80,696.13	.....	243.30	80,939.43
.....	.....	109,768.43	5,153.71	.....	.....	5,153.71
.....	2,048.43	217,260.34	44,625.34	.....	.....	44,625.34
.....	589.03	190,944.18	39,189.04	.....	20.00	39,209.04
.....	.....	80,549.41	3,622.15	.....	.....	3,622.15
.....	1,840.05	176,001.34	33,557.34	.....	.....	33,557.34
.....	5,466.78	235,644.66	56,625.99	.....	65.32	56,691.31
.....	1,190.16	140,235.90	31,415.67	.....	307.45	31,723.12
.....	2,315.06	232,846.01	53,508.71	.....	194.52	53,703.23
.....	.....	224,150.39	56,738.85	.....	42.00	56,780.85
.....	4,337.85	117,455.35	26,249.58	.....	461.05	26,710.63
.....	.....	101,115.80	16,530.48	.....	.....	16,530.48
.....	.....	686,438.62	155,716.08	.....	1,585.62	157,301.70
.....	.....	595,264.70	136,570.37	.....	1,214.48	137,784.85
.....	.....	712,058.43	147,076.86	.....	3,591.59	150,668.45
.....	.....	401,826.23	89,008.33	.....	2,584.55	91,592.88
.....	.....	744,346.66	163,697.44	.....	2,851.30	166,548.74
.....	.....	818,492.96	191,627.58	.....	6,143.39	197,770.97
.....	.....	721,882.85	167,592.00	.....	3,851.82	171,443.82
.....	.....	601,950.23	140,686.91	.....	5,194.36	145,881.27
.....	.....	806,099.18	181,320.44	.....	4,287.81	185,608.25
.....	.....	462,510.32	104,020.55	.....	2,555.04	106,575.59
.....	.....	483,077.60	98,232.69	.....	1,471.54	99,704.23
.....	.....	637,020.72	139,709.32	.....	1,684.55	141,393.87
.....	.....	660,816.19	153,189.11	.....	1,637.96	154,827.07
.....	.....	1,173,951.11	257,702.45	.....	1,781.10	259,483.55
.....	.....	601,080.96	133,082.40	.....	1,375.59	134,457.99
.....	Not open	.....	.....	Not open	.....	.....
.....	8,402.13	316,254.47	48,225.53	.....	.....	48,225.53
.....	.....	38,390.03	2,162.01	.....	.....	2,162.01
.....	*1,424.83	64,075.17	13,137.65	.....	.....	13,137.65
.....	.....	363,889.34	78,612.55	.....	1,392.14	80,004.69
.....	.....	136,900.49	33,646.05	.....	13.05	33,659.10
.....	.....	204,768.06	51,893.05	.....	.....	51,893.05
.....	.....	209,611.92	54,874.59	.....	217.76	55,092.35
.....	.....	162,628.75	40,355.92	.....	144.50	40,500.42
.....	.....	310,451.14	76,910.23	.....	260.91	77,171.14
.....	5,441.02	196,766.06	37,870.08	.....	4.37	37,874.45
.....	11,519.53	328,095.16	70,807.40	.....	195.98	71,003.38
.....	*3,767.51	84,149.11	13,648.71	.....	.....	13,648.71
.....	173.01	111,438.84	26,738.30	.....	.....	26,738.30
.....	*3,258.68	130,741.63	16,627.13	.....	.....	16,627.13
.....	Not open	.....	.....	Not open	.....	.....
.....	.....	56,575.62	3,210.44	.....	.....	3,210.44
.....	.....	66,863.75	8,093.62	.....	.....	8,093.62
.....	51,048.05	266,351.85	35,280.20	.....	.....	35,280.20
.....	.....	61,095.41	4,922.46	.....	.....	4,922.46
.....	.....	315,164.71	63,751.44	.....	329.05	64,080.49
.....	.....	485,636.16	102,657.28	.....	1,201.26	103,858.54
.....	92,182.62	1,400,983.69	127,391.91	.....	1,400.89	128,792.80
.....	.....	156,713.03	33,780.51	.....	1,599.82	35,380.33
.....	.....	102,764.32	20,869.79	.....	.....	20,869.79
.....	.....	230,855.01	58,059.05	.....	1,978.40	60,037.45
.....	.....	127,342.19	29,728.98	.....	100.00	29,828.98
.....	.....	92,802.59	10,858.14	.....	.....	10,858.14
.....	22,978.85	40,145.79	8,299.59	.....	25.00	8,324.59
.....	.....	42,593.19	250.79	.....	.....	250.79
.....	.....	111,893.79	26,639.06	.....	241.13	26,880.19
.....	.....	175,496.89	40,815.83	.....	521.39	41,337.22

* Denotes Red Figure.

SMALL LOAN LICENSEES

SMALL LOAN
Table 2—Liabilities and

NAME AND LOCATION		Accounts, Notes, Bonds and Other Liabilities	Expense Reserves	Branch Office Capital, Net Worth and Capital
666	Newark Finance Corporation, Newark	269,858.91	14,251.90	31,525.00
741	North Jersey Finance Service, Hoboken	239,997.00	7,106.15	45,000.00
14	North Jersey Finance Service of Jersey City, Jersey City	254,276.29	5,060.31	44,203.60
676	Penn Loan Company, Perth Amboy	140,290.22	20,496.50	106,900.00
39	Peoples Standard Finance Corporation, Jersey City	66,000.00	.....	46,500.00
670	Personal Finance Company of Asbury Park, Asbury Park	133,106.79	15,320.08	10,000.00
667	Personal Finance Company of Atlantic City, Atlantic City	134,310.31	20,225.10	12,000.00
669	Personal Finance Company of Bayonne, Bayonne	123,391.39	14,587.09	10,000.00
697	Personal Finance Company of Bloomfield, Bloomfield	140,780.85	12,572.70	7,500.00
305	Personal Finance Company, Camden	532.33	21,716.05	390,743.18
139	Personal Finance Company of Camden, Camden	106,784.62	16,812.86	10,000.00
23	Personal Finance Company of Elizabeth, Elizabeth	65,502.71	16,638.63	10,000.00
441	Personal Finance Company of Hackensack, Hackensack	49,136.38	14,951.71	10,000.00
638	Personal Finance Company of Irvington, Irvington	324,612.33	26,754.35	12,000.00
221	Personal Finance Company of Jersey City, Jersey City	206,938.56	23,391.43	10,000.00
431	Personal Finance Company of New Jersey, Newark	284.61	12,244.43	225,098.51
27	Personal Finance Company of Newark, Newark	279,451.30	33,552.99	20,000.00
672	Personal Finance Company of New Brunswick, New Brunswick	139,251.85	17,838.85	12,000.00
141	Personal Finance Company of Orange, Orange	134,548.85	20,090.09	10,000.00
507	Personal Finance Company of Passaic, Passaic	102,060.39	15,859.50	10,000.00
121	Personal Finance Company of Paterson, Paterson	428,207.52	40,083.10	10,000.00
671	Personal Finance Company of Plainfield, Plainfield	111,534.97	15,642.05	12,500.00
103	Personal Finance Company of Trenton, Trenton	281,612.28	28,046.30	10,000.00
668	Personal Finance Company of Union City, Union City	210,373.86	20,986.85	12,500.00
692	Prudential Autoplan, Plainfield	124,223.81	3,917.04	50,200.00
748	Public Finance Service, Inc., Clifton	.....	1,911.72	92,442.62
715	Public Finance Service, Inc., Paterson	.....	8,828.33	366,748.91
713	Public Finance Service, Inc., Ridgewood	.....	6,521.02	279,492.18
747	Public Finance Service, Inc., Westwood	.....	3,938.84	165,688.08
707	Queen City Finance Company, Plainfield	60,195.05	3,181.61	43,500.00
695	Seaboard Finance Company, Camden	594.53	13,385.65	554,802.03
689	Seaboard Finance Company, Hackensack	364.02	5,830.47	327,803.61
703	Seaboard Finance Company, Jersey City	349.27	4,832.23	314,513.41
797	Seaboard Finance Co., New Brunswick, Not Open	Not open	.....	.....
685	Seaboard Finance Company, Newark	827.17	11,681.66	426,721.31
793	Seaboard Finance Company, Orange	138.76	159.10	40,866.23
694	Seaboard Finance Company, Passaic	455.09	11,005.53	332,883.34
789	Seaboard Finance Company, Paterson	172.87	1,773.40	111,018.26
798	Seaboard Finance Company, Perth Amboy, Not Open	Not open	.....	.....
398	Seaboard Finance Company, Trenton	70,349.27	23,641.97	167,869.94
734	Security Finance Company, Inc., Rahway	93,417.72	6,125.55	25,000.00
105	Service Loan Association, Newark	6,000.00	.....	23,400.00
623	Shore Finance Company, Atlantic City	219,856.88	6,403.45	32,580.00
678	Somerset Finance Corporation, Somerville	71,609.02	.....	25,100.00
677	South Jersey Credit Company, Inc., Camden	187,144.87	4,773.41	30,000.00
758	South River Loan Co., South River	30,488.88	.....	25,200.00
791	State Loan Company, Belleville	.....	.....	.....
753	Suburban Finance Company, Nutley	11,936.94	49.24	25,000.00
414	Trenton Citizens System Company, Trenton	194.70	17,657.39	119,410.00
472	Winsett Thrift Company, Trenton	207,977.82	10,101.87	50,300.00
385	Workers Finance Co., Newark	193,050.68	1,439.86	70,000.00
746	Workers Finance Co. of North Bergen, North Bergen	85,283.62	211.47	36,000.00
737	Wye Corporation, Pittman	.....	6,403.27	11,886.97
746	Workers Finance Company, North Bergen	.....	.....	.....
		\$14,541,966.96	\$1,140,614.66	\$22,856,267.32

SMALL LOAN LICENSEES

LICENSEES—Continued
Income, December 31, 1948

Capital Reserves	Surplus and Undivided Profits	Total Liabilities	Interest or Charges	Interest on Bank Balances	Other Income	Gross Earnings
.....	17,471.44	333,107.25	69,517.92	.....	.....	69,517.92
12,577.44	19,001.93	323,682.52	70,808.53	.....	1,913.98	72,722.51
12,016.30	19,724.27	335,280.77	73,662.68	.....	2,442.55	76,105.23
.....	90,118.22	357,804.94	91,094.25	.....	.....	91,094.25
.....	58,384.99	170,884.99	43,658.39	.....	1,882.22	45,540.61
.....	131,654.84	290,081.71	70,908.39	.....	13.00	70,921.39
.....	214,893.66	381,429.07	96,168.29	.....	43.15	96,211.44
.....	134,078.42	282,056.90	66,323.11	.....	.....	66,323.11
.....	80,490.09	241,343.64	54,118.53	.....	11.00	54,129.53
.....	.....	412,991.56	97,825.28	.....	40.17	97,865.45
.....	185,702.82	319,300.30	76,356.47	.....	8.20	76,364.67
.....	236,842.61	328,983.95	76,170.99	.....	161.38	76,332.37
.....	211,220.84	285,308.93	67,774.05	.....	54.94	67,828.99
.....	371,341.99	734,708.67	124,287.05	.....	17.05	124,304.10
.....	207,928.21	448,258.20	104,814.86	.....	.....	104,814.86
.....	.....	237,627.55	46,077.34	.....	42.11	46,119.45
.....	305,115.22	638,119.51	148,840.38	.....	.....	148,840.38
.....	173,256.92	342,347.62	82,592.11	.....	48.00	82,640.11
.....	219,068.15	383,707.12	94,086.01	.....	36.00	94,122.01
.....	177,051.55	304,969.44	70,326.85	.....	79.36	70,406.21
.....	280,667.77	758,958.39	178,084.08	.....	61.54	178,145.62
.....	157,156.93	296,833.95	69,780.33	.....	152.00	69,932.33
.....	211,408.15	531,066.73	121,007.05	.....	14.46	121,021.51
.....	153,809.99	397,670.70	96,843.16	.....	36.80	96,879.96
.....	1,118.03	179,458.88	34,654.88	.....	.....	34,654.88
.....	.....	94,354.34	16,012.26	.....	315.03	16,327.29
.....	.....	375,577.24	86,641.78	.....	3,607.42	90,249.20
.....	.....	286,013.20	63,111.84	.....	1,576.89	64,688.73
.....	.....	169,623.92	33,302.03	.....	1,181.55	34,483.58
.....	12,556.18	119,432.84	25,137.42	.....	64.47	25,201.89
.....	.....	569,235.21	126,508.56	.....	1,421.44	127,930.00
.....	.....	333,998.10	70,246.11	.....	374.21	70,620.32
.....	.....	319,694.91	65,683.93	.....	665.31	66,349.24
.....	Not open	439,219.14	99,749.82	Not open	244.87	99,994.69
.....	.....	41,164.09	146.45	.....	.....	146.45
.....	.....	344,344.96	69,942.72	.....	744.50	70,687.22
.....	.....	112,964.53	3,301.29	.....	.....	3,301.29
.....	Not open	374,165.32	82,168.87	Not open	754.01	82,922.88
.....	112,304.14	.....	.....	.....	73.26	32,911.77
.....	10,836.32	135,379.59	32,838.51	.....	.....	7,003.51
.....	2,661.46	32,061.46	7,003.51	.....	.....	55,416.46
.....	*17,701.13	241,139.20	55,090.37	.....	326.09	25,874.96
.....	62,711.49	109,420.51	25,411.37	.....	463.59	45,715.37
.....	*2,323.01	219,594.67	45,715.37	.....	.....	12,829.46
.....	20.34	55,709.02	12,829.46	.....	.....	7,793.63
.....	Not open	7,721.59	7,721.59	.....	72.04	33,968.59
.....	1,378.35	38,364.53	32,225.68	39.66	1,703.25	69,071.77
.....	49,264.31	186,526.40	68,397.26	.....	674.51	59,216.86
.....	6,101.99	274,481.68	56,192.48	.....	3,024.38	.....
.....	.....	.....	.....	.....	72.39	21,341.20
.....	987.93	265,478.47	21,268.81	.....	84.28	22,301.20
.....	*132.52	121,362.57	22,216.92	.....	22.50	2,405.55
.....	.....	98,290.24	2,383.05	.....	.....	.....
\$24,593.74	\$4,715,408.21	\$43,278,850.89	\$9,218,528.39	\$39.66	\$95,057.42	\$9,313,625.47

* Denotes Red Figure.

SMALL LOAN LICENSEES

SMALL LOAN
Table 3—Expense and

NAME AND LOCATION		Advertising	Bad Debts
80	Acme Finance Company, Newark		
727	Atlantic County Small Loan Service, J. Allison Kruse, t/a Pleasantville	\$ 894.80	\$ 1,219.70
768	Atlas Finance Company, Saul J. Anker & Aaron Anker t/a Cranford	1,354.68	3,879.96
759	Auto Loan Company, Newark	755.63	2,052.47
744	Beacon Finance Company of Clifton, Clifton, N. J. ...	6,615.28	5,338.43
		1,699.69	9,429.48
776	Beacon Finance Company of Highland Park, Highland Park		
749	Beacon Finance Company of Neptune, Neptune, N. J.	2,373.82	4,458.89
237	Beacon Finance Company of Newark, Newark	1,477.90	12,130.71
751	Beacon Finance Company of Phillipsburg, Phillipsburg	2,484.14	14,177.72
775	Bell Finance Company of Freehold, Freehold	2,389.76	3,812.52
		173.75	2,760.53
742	Bell Finance Company, Red Bank		
755	Bergen Finance Company, Bergenfield	4,161.57	9,725.14
620	Budget Plan Corporation, Camden	1,086.28	1,254.60
678	Capital Finance Company, Bridgeton	2,638.44	5,675.60
663	Capital Finance Company, New Brunswick	1,484.72	1,219.13
		2,249.30	1,462.50
662	Capital Finance Company, Trenton		
796	Central Finance Corp., Toms River	2,382.15	1,112.68
200	Central Loan Co., Jacob L. Rich & Alvin M. Rich, t/a Newark		
730	City Finance Company, The, Linden	2,165.95	2,200.62
731	City Finance Company, The, Montclair	2,294.86	2,895.52
		1,376.42	1,183.29
723	City Finance Company The, Passaic		
699	City Finance Company, The, West New York	3,182.87	2,220.18
664	City Security Exchange Company, Atlantic City	3,823.61	1,956.33
722	Commercial Finance Company of New Jersey, Vincenzo Catanzaro t/a Garfield	4,006.54	
765	Community Finance Corporation, Irvington	960.31	982.05
		2,814.02	831.39
702	Consumers Finance Company, East Orange		
772	Consumers Finance Company of Union County, Roselle Park	1,371.44	6,896.39
		591.74	
792	County Finance Service, Penns Grove	647.11	500.19
710	Domestic Finance Corporation, East Orange	3,190.35	4,969.09
771	Domestic Finance Corporation, Kearny	3,755.32	2,761.40
724	Domestic Finance Corporation, New Brunswick		
701	Earle Finance Corporation, Collingswood	3,168.27	3,368.16
743	Empire Finance Company of Burlington, Burlington	40.00	2,581.49
795	Empire Finance Company of Mt. Holly, Mt. Holly	1,406.60	3,719.27
561	Empire Finance Company of Woodbury, Woodbury	71.08	169.88
		1,133.86	2,979.80
108	Employees Loan Company of Bayonne, Bayonne	2,185.12	1,605.27
757	Employees Loan Company, Bound Brook	2,479.66	2,200.00
696	Employees Loan Company of Elizabeth, Elizabeth	3,578.64	5,021.22
738	Employees Loan Company, Englewood	2,177.02	3,850.00
709	Employees Loan Company, Jersey City	5,082.68	10,780.00
450	Employees Loan Company of Paterson, Paterson	2,694.34	1,225.34
720	Employees Loan Company, Rutherford	2,678.27	2,200.00
736	Employees Loan Company, Summit	2,278.50	1,100.00
794	Employees Loan Company of Trenton, Trenton	1,596.39	300.00
754	Employees Loan Company, Woodbridge	1,967.99	2,200.00
661	Equitable Loan Service of Elizabeth, Max Brell & Fannie Brell t/a Elizabeth	2,492.76	4,236.53
773	Family Finance Corporation, Bayonne	5,119.51	1,371.51
783	Family Finance Corporation, Camden	3,143.92	421.87
782	Family Finance Corporation, Jersey City	6,305.01	1,634.23
774	Family Finance Corporation, Union City	7,221.22	982.07
719	Fidelity Finance Corporation, West New York	98.46	1,832.44
729	First Industrial Loan Company of New Jersey, Kearny	328.10	1,197.22
665	First Industrial Loan Company of New Jersey, Newark	186.37	4,448.11
199	Franklin Loan Company, Charles J. Amsterdam & Rose Amsterdam t/a Newark	1,869.45	917.96
726	Friendly Finance Company, Westfield	2,641.61	5,328.26

SMALL LOAN LICENSEES

LICENSEES—Continued
Profits, December 31, 1948

Rent	Salaries	Taxes	Other Expenses	Net Profit Before Interest On Borrowed Money	Total Expenses and Net Profit
\$ 1,351.04	\$ 12,072.50	\$ 2,704.19	\$ 7,901.72	\$ 10,416.72	\$ 36,560.67
540.00	7,466.00	1,648.47	3,364.10	16,553.08	34,806.29
840.00	5,524.00	105.04	3,341.25	4,885.91	17,504.30
2,900.00	24,792.00	5,385.87	10,039.88	22,810.88	77,882.34
1,382.50	10,617.62	3,859.85	14,847.30	*1,818.65	40,017.79
2,632.51	4,183.34	464.59	6,396.76	*2,440.74	18,069.17
3,325.46	11,168.74	2,548.47	18,327.03	17,204.93	66,183.24
1,090.00	9,974.49	831.73	11,202.21	*5,104.79	34,655.50
1,079.65	6,365.22	656.09	8,473.98	7,194.19	29,971.41
749.01	3,603.60	520.22	3,226.86	4,814.10	15,848.07
1,260.73	21,963.23	3,418.88	10,123.13	25,457.07	76,109.75
1,296.34	5,150.56	1,700.33	3,424.69	4,892.34	18,805.14
2,628.63	19,473.34	5,187.22	7,435.48	21,323.48	64,362.19
720.00	10,832.31	1,796.91	1,971.54	12,697.34	30,721.95
1,800.00	14,548.25	2,292.52	2,808.22	12,055.58	37,216.37
1,275.00	10,393.06	1,735.36	2,880.15	8,209.21	27,987.61
70.00	190.00	100.00	90.37	*450.37	.....
650.17	16,275.80	249.03	5,799.41	5,096.81	32,437.79
1,450.74	14,595.22	8,987.83	6,626.83	16,870.90	53,721.90
1,476.31	10,610.05	4,982.76	5,008.06	8,963.65	33,600.54
2,933.10	14,467.80	7,258.72	7,592.05	13,612.57	51,267.29
2,406.76	18,997.77	9,503.87	8,485.46	17,699.07	62,872.87
1,650.00	10,310.66	5,748.38	5,333.07	18,833.49	45,882.14
872.37	5,800.00	509.19	3,260.83	2,586.44	14,971.19
682.82	7,705.71	1,544.65	4,095.44	*823.22	16,850.81
1,155.30	19,905.00	944.09	6,000.28	8,321.34	44,593.84
628.07	3,351.78	335.97	2,221.58	598.01	7,727.15
632.50	1,613.31	164.09	1,366.42	*797.55	4,126.07
2,212.31	16,435.51	6,863.14	9,466.07	9,790.51	52,926.98
1,325.49	6,811.38	538.76	4,620.27	*4,813.63	14,998.99
2,330.50	19,031.95	10,810.40	9,309.88	16,400.80	64,419.96
574.46	7,388.00	1,545.27	1,378.86	7,131.07	20,639.15
970.00	10,088.90	1,725.46	18,496.19	11,385.46	47,791.88
70.00	466.84	131.42	268.84	*627.65	550.41
804.00	8,738.80	1,454.58	11,781.53	8,434.84	35,327.41
2,711.70	13,438.64	4,967.32	6,807.41	16,541.91	48,257.37
1,764.71	9,138.00	4,451.23	5,490.05	8,359.27	33,882.92
2,029.15	22,078.93	3,780.29	12,012.03	13,427.33	61,927.59
3,444.45	15,855.55	8,254.62	7,431.26	17,785.74	58,798.64
4,112.83	42,115.43	20,224.69	19,826.89	56,686.97	158,829.49
2,313.45	15,681.52	5,807.72	8,049.02	20,537.82	56,309.21
2,956.24	17,436.65	7,769.90	9,560.83	20,404.97	63,009.86
2,186.19	11,386.22	4,855.15	6,988.07	8,562.20	37,356.33
1,349.32	2,468.92	272.51	1,925.38	*6,005.27	1,407.25
1,355.55	8,413.50	4,230.84	4,810.31	4,998.84	27,977.03
2,025.00	34,397.00	4,330.85	15,344.19	20,725.74	83,553.07
1,962.42	8,560.27	1,162.64	6,047.86	*11,444.17	12,780.04
1,563.35	4,106.78	862.45	2,099.10	*10,221.89	1,975.58
4,486.30	6,340.90	1,226.81	3,860.35	*13,954.82	10,098.48
2,252.33	8,715.25	920.37	5,987.59	*17,305.10	8,773.73
900.00	9,955.88	371.43	7,407.93	1,138.01	21,704.15
833.15	3,070.00	315.45	1,250.34	5,486.68	12,480.94
2,862.99	11,998.26	1,538.16	9,548.29	12,890.03	43,472.21
1,824.21	18,510.00	12,577.44	8,048.85	22,608.32	66,356.23
1,440.00	13,265.00	556.77	6,468.02	9,420.37	39,120.03

* Denotes Red Figure.

SMALL LOAN LICENSEES

SMALL LOAN
Table 3—Expense and

NAME AND LOCATION		Advertising	Bad Debts
712	General Credit Company, Vineland	1,569.09	1,987.57
732	General Public Loan Corporation, Belleville	3,779.70	3,481.49
784	General Public Loan Corporation, Elizabeth	4,420.91	2,107.95
756	General Public Loan Corporation, Harrison	2,257.73	2,352.34
763	General Public Loan Corporation, Hoboken	3,181.16	2,191.11
784	General Public Loan Corporation, Jersey City	4,065.86	1,521.06
769	General Public Loan Corporation, Long Branch	2,858.31	1,780.34
752	General Public Loan Corporation, Millville	1,151.36	754.76
733	General Public Loan Corporation, Teaneck	390.05	2,604.06
750	General Public Loan Corporation, West Orange	1,677.68	3,497.87
477	Globe Loan Company, Louis J. Feit, t/a Elizabeth	2,000.49	3,341.87
524	Gold Loan Company, East Orange	443.90	.....
777	Home Finance Company, Morristown	2,188.42	.....
642	Household Finance Corporation, Camden	7,221.91	4,557.13
641	Household Finance Corporation, Camden	6,838.60	4,997.70
687	Household Finance Corporation, Elizabeth	8,179.46	7,160.94
686	Household Finance Corporation, Hackensack	6,586.07	3,088.86
288	Household Finance Corporation, Jersey City	8,535.18	6,448.85
643	Household Finance Corporation, Jersey City	10,007.73	7,434.00
289	Household Finance Corporation, Newark	10,872.48	6,619.18
644	Household Finance Corporation, Newark	9,035.03	8,214.89
308	Household Finance Corporation, Newark	11,533.11	4,406.27
679	Household Finance Corporation, Orange	6,997.36	2,956.86
690	Household Finance Corporation, Passaic	6,284.98	3,648.69
659	Household Finance Corporation, Paterson	8,974.86	3,283.49
691	Household Finance Corporation, Perth Amboy	8,711.60	4,931.64
660	Household Finance Corporation, Trenton	11,289.46	12,737.07
700	Household Finance Corporation, Union City	8,036.66	6,664.28
781	Hub Loan Company, Guttenberg (Not Open) .....	.....	.....
387	Hub Loan Company, Jersey City	570.36	2,163.20
785	Hub Loan Company, Jersey City	185.51	.....
551	Hudson Loan Company, Bayonne	1,598.61	657.83
717	Industrial Loan Society, Inc., Dover	975.49	2,178.38
674	Industrial Loan Society, Inc., East Orange	964.49	1,296.90
681	Industrial Loan Society, Inc., Irvington	1,368.67	786.20
650	Industrial Loan Society, Inc., Morristown	1,734.36	1,160.21
178	Industrial Loan Society, Perth Amboy	1,801.49	1,211.74
158	Industrial Loan Society, Inc., Plainfield	3,228.93	816.67
43	Interstate Finance Company, Trenton	2,879.23	3,481.15
718	Jersey Loan Company, Bloomfield	2,664.81	3,944.19
770	Liberal Finance Service, Cliffside Park	2,159.64	.....
767	Liberal Finance Service, Lodi	2,046.25	.....
764	Liberal Finance Service, Lyndhurst	1,513.99	.....
788	Liberal Finance Service, Paterson (Not Open) .....	.....	.....
790	Lincoln Loan Company, Inc., Bloomfield	1,143.99	871.94
778	Lincoln Loan Company, Inc., Caldwell	2,375.56	1,093.74
762	Lincoln Loan Company, Inc., Irvington	2,343.31	4,475.32
780	Lincoln Loan Company, Inc., Union	1,980.48	939.59
740	Madison Finance Company, Hackensack	3,264.99	5,035.79
739	Madison Finance Company, Jersey City	6,760.85	8,226.21
708	Madison Finance Company, Newark	5,990.27	10,808.04
706	Monroe Loan Society of New Jersey, Jersey City	1,326.64	5,600.00
761	Monroe Loan Society of N. J., Montclair	1,350.92	2,500.00
423	Monroe Loan Society of New Jersey, Newark	3,638.80	11,950.00
760	Monroe Loan Society of N. J., Salem	1,725.11	4,400.00
779	Monroe Loan Society of N. J., Wildwood	1,621.01	4,400.00
262	Morris County Loan and Finance Association, Inc., Boonton .....	.....	929.54
787	Mutual Loan Company, Newton	549.21	.....
115	Mutual Loan Company, Paterson	1,596.68	1,677.31
735	National Finance Company, Charles T. Felt t/a Union ..	1,677.36	2,058.19

SMALL LOAN LICENSEES

LICENSEES—Continued
Profits, December 31, 1948

Rent	Salaries	Taxes	Other Expenses	Net Profit Before Interest On Borrowed Money	Total Expenses and Net Profit
766.86	7,027.00	12,051.89	4,892.06	23,726.89	52,021.36
1,802.12	15,642.60	9,927.20	13,328.50	32,977.82	80,939.43
2,228.50	5,188.64	387.71	4,620.43	*13,800.43	5,153.71
1,705.25	10,170.94	3,024.52	10,413.51	14,701.05	44,625.34
1,482.34	8,598.94	2,189.42	8,907.97	12,658.10	39,209.04
1,610.67	4,070.52	342.94	3,809.78	*11,798.68	3,622.15
1,440.89	7,940.65	2,758.76	6,805.83	9,972.56	33,557.34
961.68	10,118.63	7,926.94	9,278.38	26,499.56	56,691.31
1,605.14	6,456.16	2,709.13	6,205.38	11,753.20	31,723.12
1,319.46	10,168.88	4,754.95	10,464.30	21,820.09	53,703.23
900.00	25,886.00	4,103.20	3,786.58	16,762.71	56,780.85
630.00	8,230.00	1,139.93	6,529.01	9,737.79	26,710.63
900.00	6,661.44	508.36	4,269.03	2,003.23	16,530.48
4,548.91	30,530.87	33,131.82	16,006.78	61,304.28	157,301.70
4,927.32	32,077.10	25,131.46	16,475.97	47,336.70	137,784.85
4,382.23	30,569.59	30,199.34	13,763.55	56,413.34	150,668.45
3,558.60	17,769.85	18,164.79	8,621.09	33,803.62	91,592.88
4,478.41	33,392.97	34,663.93	14,638.23	64,391.17	166,548.74
5,464.06	38,282.86	41,211.23	19,032.07	76,339.02	197,770.97
5,512.01	32,907.89	35,133.17	15,126.09	65,273.00	171,443.82
5,962.57	31,893.93	26,989.75	13,096.17	50,688.93	145,881.27
5,045.21	34,996.81	39,689.91	16,494.23	73,442.71	185,608.25
4,059.59	21,671.74	20,852.70	11,224.60	38,812.74	106,575.59
3,180.87	19,395.64	20,299.95	9,137.37	37,756.73	99,704.23
6,134.67	25,833.56	29,206.00	13,691.62	54,269.67	141,393.87
4,043.32	31,246.19	30,692.27	17,872.34	57,329.71	154,827.07
5,813.46	46,140.15	55,964.40	23,796.52	103,742.49	259,483.55
5,174.75	28,407.96	25,977.83	11,493.19	48,703.32	134,457.99
1,271.76	Not open 15,895.00	2,909.07	7,390.97	Not open 18,025.17	48,225.53
671.23	4,079.00	264.52	1,884.28	*4,922.53	2,162.01
600.00	6,744.59	795.83	2,998.24	*257.45	13,137.65
2,542.53	24,427.55	13,499.22	8,341.05	28,040.47	80,004.69
2,255.33	10,921.40	5,143.56	3,557.07	9,520.35	33,659.10
1,442.95	16,012.96	9,133.91	5,068.32	18,080.04	51,893.05
1,988.17	15,586.46	10,170.39	4,579.59	19,873.17	55,092.35
1,490.18	12,156.43	6,542.93	4,193.79	13,103.86	40,500.42
1,661.67	23,796.59	13,552.38	7,110.83	27,004.07	77,171.14
1,870.00	8,945.72	3,763.79	7,279.22	10,655.34	37,874.45
1,198.62	29,606.90	2,224.37	9,192.51	22,171.98	71,003.38
1,362.02	8,459.95	647.19	2,753.45	*1,733.54	13,648.71
1,179.76	10,585.39	616.54	4,733.88	7,576.48	26,738.30
720.28	9,616.96	711.16	3,979.01	85.73	16,627.13
2,006.79	Not open 3,110.50	318.21	1,574.45	Not open *5,815.44	3,210.44
1,765.69	5,631.20	319.11	3,239.86	*6,331.54	8,093.62
2,891.42	11,093.48	635.39	6,029.79	7,811.49	35,280.20
2,004.02	6,267.74	421.14	3,850.68	*10,541.19	4,922.46
1,310.65	11,819.36	9,177.02	12,918.27	20,554.41	64,080.49
4,488.35	19,630.59	12,566.62	21,863.04	30,322.88	103,858.54
3,712.00	27,746.22	14,310.63	29,875.91	36,349.73	128,792.80
2,501.80	8,171.84	1,756.83	12,485.37	3,537.85	35,380.33
1,526.52	6,026.83	1,205.00	7,155.77	1,104.75	20,869.79
1,080.00	11,453.30	4,533.10	19,640.38	7,741.87	60,037.45
860.78	6,339.16	1,367.11	9,610.36	5,526.46	29,828.98
1,136.67	5,129.00	200.00	5,434.04	*7,062.58	10,858.14
300.00	2,756.00	533.66	2,955.86	849.53	8,324.59
245.15	1,105.70	114.69	642.85	*2,406.81	250.79
957.24	9,871.67	1,768.33	3,163.37	7,845.59	26,880.19
1,200.00	15,561.06	3,102.14	4,356.19	13,382.28	41,337.22

* Denotes Red Figure.

SMALL LOAN LICENSEES

SMALL LOAN
Table 3—Expense and

NAME AND LOCATION		Advertising	Bad Debts
666	Newark Finance Corporation, Newark	2,462.36	7,893.79
741	North Jersey Finance Service, Hoboken	460.40	12,078.57
14	North Jersey Finance Service of Jersey City, Jersey City		15,503.83
676	Penn Loan Company, Perth Amboy	2,933.87	5,958.85
39	Peoples Standard Finance Corporation, Jersey City	711.24	2,564.12
670	Personal Finance Company of Asbury Park, Asbury Park	5,314.63	1,190.21
667	Personal Finance Company of Atlantic City, Atlantic City	8,376.64	1,696.38
669	Personal Finance Company of Bayonne, Bayonne	6,120.52	1,304.57
697	Personal Finance Company of Bloomfield, Bloomfield	6,489.18	1,051.83
305	Personal Finance Company, Camden	8,324.41	1,802.38
139	Personal Finance Company of Camden, Camden	6,773.38	1,405.19
23	Personal Finance Company of Elizabeth, Elizabeth	7,750.30	1,371.67
441	Personal Finance Company of Hackensack, Hackensack	8,088.27	1,179.29
698	Personal Finance Company of Irvington, Irvington	10,171.03	2,231.75
221	Personal Finance Company of Jersey City, Jersey City	10,585.45	2,006.78
431	Personal Finance Company of New Jersey, Newark ..	6,744.02	870.65
27	Personal Finance Company of Newark, Newark	14,087.06	2,832.11
672	Personal Finance Company of New Brunswick New Brunswick	6,181.23	1,536.25
141	Personal Finance Company of Orange, Orange	9,213.30	1,689.61
507	Personal Finance Company of Passaic Passaic	7,898.34	1,273.68
121	Personal Finance Company of Paterson, Paterson	13,112.52	3,364.76
671	Personal Finance Company of Plainfield, Plainfield	6,014.50	1,291.42
103	Personal Finance Company of Trenton, Trenton	10,877.46	2,261.24
668	Personal Finance Company of Union City, Union City	10,116.68	1,929.39
692	Prudential Autoplan, Plainfield	1,273.00	1,458.34
748	Public Finance Service, Inc., Clifton	7,920.27	9,762.89
715	Public Finance Service, Inc., Paterson	10,043.83	11,790.68
713	Public Finance Service, Inc., Ridgewood	4,103.55	4,360.51
747	Public Finance Service, Inc., Westwood	3,627.96	10,579.50
707	Queen City Finance Company, Plainfield	678.32	4,637.93
695	Seaboard Finance Company, Camden	3,786.91	2,824.45
689	Seaboard Finance Company, Hackensack	3,858.84	2,052.45
703	Seaboard Finance Company, Jersey City	5,453.87	1,808.80
797	Seaboard Finance Co., New Brunswick, Not Open	Not open	
685	Seaboard Finance Company, Newark	6,738.43	2,687.49
793	Seaboard Finance Company, Orange	105.27	159.10
694	Seaboard Finance Company, Passaic	5,459.83	2,349.90
789	Seaboard Finance Company, Paterson	4,862.81	1,773.40
798	Seaboard Finance Company, Perth Amboy, Not Open	Not open	
398	Seaboard Finance Company, Trenton	3,562.72	6,092.90
734	Security Finance Company, Inc., Rahway	867.10	.....
105	Service Loan Association, Newark	58.50	138.71
623	Shore Finance Company, Atlantic City	2,633.78	4,253.75
678	Somerset Finance Corporation, Somerville	1,037.19	1,841.99
677	South Jersey Credit Company, Inc., Camden	4,262.47	4,050.00
758	South River Loan Co., South River	835.19	484.60
791	State Loan Company, Belleville	Not open	
753	Suburban Finance Company, Nutley	1,222.85	.....
414	Trenton Citizens System Company, Trenton	2,535.80	1,441.13
472	Winsett Thrift Company, Trenton	1,787.72	13,782.74
385	Workers Finance Co., Newark	4,349.06	8,402.71
746	Workers Finance Co. of North Bergen, North Bergen ..	862.53	2,376.36
737	Wye Corporation, Pittman	183.31	4,766.30
746	Workers Finance Company, North Bergen	174.20	99.79
		\$597,565.34	\$548,474.29

SMALL LOAN LICENSEES

LICENSEES—Continued
Profits, December 31, 1948

Rent	Salaries	Taxes	Other Expenses	Net Profit Before Interest On Borrowed Money	Total Expenses and Net Profit
1,805.00	25,441.27	1,984.38	14,092.91	15,838.21	69,517.92
1,150.00	17,114.33	7,353.65	8,015.65	26,550.11	72,722.51
1,317.37	15,544.20	6,183.34	12,401.46	25,155.03	76,105.23
1,484.77	35,562.94	10,686.04	11,097.50	23,370.28	91,094.25
1,320.00	18,896.00	1,668.36	4,251.47	16,129.42	45,540.61
2,653.03	14,771.20	10,497.77	10,993.86	25,500.69	70,921.39
3,300.00	19,193.32	17,320.99	14,242.75	32,081.36	96,211.44
3,419.75	15,600.01	7,697.96	9,712.07	22,468.23	66,323.11
1,543.47	11,480.91	6,159.67	9,003.36	18,401.11	54,129.53
3,104.55	20,740.14	15,466.07	17,358.44	31,069.46	97,865.45
3,589.00	16,786.03	9,744.44	13,061.24	25,005.39	76,364.67
3,060.65	16,659.71	9,591.83	13,177.34	24,720.87	76,332.37
2,875.96	15,155.14	7,523.63	11,083.00	21,923.70	67,828.99
2,706.84	24,351.84	24,935.57	19,975.00	39,932.07	124,304.10
5,660.00	20,597.24	16,720.67	17,039.80	32,204.92	104,814.86
3,982.79	11,396.65	3,837.77	10,555.58	8,731.99	46,119.45
6,742.98	30,270.82	26,227.66	24,126.86	44,552.89	148,840.38
2,690.00	14,441.51	15,162.64	12,667.69	29,960.79	82,640.11
2,944.32	17,678.90	16,026.83	15,563.64	31,005.41	94,122.01
3,014.81	14,289.91	8,565.56	11,503.11	23,860.80	70,406.21
4,550.10	33,895.22	34,345.88	30,579.32	58,297.82	178,145.62
2,434.16	13,212.61	10,472.86	11,000.24	25,506.54	69,932.33
3,582.00	23,500.58	23,083.74	18,380.59	39,335.90	121,021.51
4,473.56	19,022.92	15,705.54	14,736.21	30,895.66	96,879.96
1,200.00	12,151.00	2,134.62	8,047.92	8,390.00	34,654.88
1,230.53	9,132.88	564.37	3,476.49	*15,759.84	16,327.29
3,011.85	30,553.22	6,816.37	8,366.47	19,666.78	90,249.20
1,382.65	18,177.85	9,536.88	5,315.03	21,812.26	64,688.73
1,371.36	10,813.90	688.01	4,702.04	2,700.81	34,483.58
480.00	7,795.00	1,622.11	4,141.50	5,847.03	25,201.89
3,315.00	18,576.41	28,221.42	22,866.25	48,339.56	127,930.00
1,803.54	10,385.42	14,274.37	13,845.09	24,400.61	70,620.32
4,099.92	12,265.00	10,450.35	14,549.74	17,721.56	66,349.24
3,411.40	Not open	18,929.80	18,531.40	Not open	99,994.69
801.00	1,156.00	274.60	2,381.10	*4,730.62	146.45
1,705.00	11,615.36	13,715.05	12,507.89	23,334.19	70,687.22
706.11	2,991.25	320.81	4,671.72	*12,024.81	3,301.29
2,256.00	Not open	15,290.30	13,972.72	Not open	82,922.88
1,059.36	14,569.15	2,191.04	7,218.26	7,005.86	32,911.77
470.79	4,609.00	431.62	737.71	557.18	7,003.51
1,775.00	19,821.64	2,121.87	7,594.61	17,215.81	55,416.46
902.42	13,600.00	1,399.92	3,352.01	3,741.43	25,874.96
1,644.77	11,257.65	843.77	7,045.86	16,610.85	45,715.37
847.12	7,540.00	441.12	2,156.44	524.99	12,829.46
863.18	Not open	407.81	1,706.07	Not open	7,793.63
2,890.00	2,392.99	3,984.02	4,799.43	1,200.73	33,968.59
1,941.15	7,473.00	2,843.15	18,664.16	10,845.21	69,071.77
2,054.63	9,473.84			20,599.01	
1,390.11	19,688.82	4,148.25	13,655.78	6,917.61	59,216.86
140.00	7,960.00	187.68	5,718.19	2,846.33	21,341.20
239.57	5,284.79	51.46	839.49	11,035.85	22,301.20
	1,035.00	4.78	223.21	629.00	2,405.55
\$345,417.15	\$2,343,455.05	\$1,277,225.43	\$1,453,278.16	\$2,748,210.05	\$4,313,625.47

* Denotes Red Figure.

PAWNBROKERS

**PAWNBROKERS
Table 1—Assets**

NAME	LOCATION
46 Amboy Loan Company, Barnett Alexander, t/a	Perth Amboy
7 D. Breitkopf, Clarence T. Bright, t/a	New Brunswick
53 Brenman Loan Company, Max & Regina Brenman, t/a	Paterson
42 Broadway Loan Company	Long Branch
33 S. Cantor & Son, Samuel & Leon G. Cantor, t/a	Atlantic City
30 City Loan Company	Newark
19 Daniel Cohn, Inc.	Hoboken
47 Federal Loan Office, Irving Nimensky, t/a	Elizabeth
1 Fidelity Loan Society, Edward I. Rosenberg, t/a	Atlantic City
60 Gold Mine, The, Stanley F. Solomon, t/a	Vineland
45 M. L. Goldman & Son, Inc.	Newark
55 B. T. Greenfield, Inc.	Newark
10 Krueger's Collateral Loan, Charles Tyler and Gilbert M. Wolf, t/a ..	Trenton
57 Levy, Charles	Asbury Park
16 Lowenthal Loan Office, Inc.	Atlantic City
58 David L. Marcus	Hoboken
59 Market Loan Co., Morton & Arnold Hortland, t/a	Newark
27 National Loan Society	Newark
14 New Loan Company, William S. Rich & Son, Inc.	Newark
24 Newark Loan Company	Newark
52 Paterson Loan Company	Paterson
32 Plainfield Loan Company	Plainfield
49 Reed's Money to Loan, Samuel Widlansky t/a	Atlantic City
8 L. Rice and Co., Leo & Esther M. Kohn, t/a	Jersey City
4 Lester Rice and Company, Lester Rice & Samuel Ullman, t/a	Jersey City
17 Schoenberg, Harry	Jersey City
54 Spruce Loan Company, Milton Cohen & William Cohen, t/a	Newark
50 Union Loan Office, Henry & Goldie Klein, t/a	Union City
55 Warren Pawnbroker, I. Louis Finkle, t/a	Trenton
48 West New York Loan Company,	West New York
5 Wood's Loan Office, Irwin F. Wod, t/a	Atlantic City
Totals	

PAWNBROKERS

December 31, 1948

Cash on Hand and in Banks	Pledges Outstanding	Merchandise Inventory	Real Estate, Furniture and Fixtures Less Reserves	Investments, Notes and Accounts Receivable	Other Assets	Total Assets
\$ 1,383.65	\$ 5,302.14	\$ 5,060.00	\$ 46.58	.....	\$ 713.38	\$ 12,505.75
1,032.17	6,450.25	3,651.79	4,559.65	.....	387.02	16,080.88
2,417.53	22,788.00	6,102.70	191.02	.....	1,965.24	33,464.49
1,542.28	40,874.75	8,724.99	1,483.50	.....	900.00	53,525.52
16,438.59	13,024.00	15,625.76	18,708.61	8,811.12	508.94	73,117.02
Discontinued Business and Surrendered License						
9,826.57	72,365.30	9,294.78	101.00	6,518.20	731.68	98,837.53
5,999.80	52,322.25	15,235.45	1.00	3,994.50	7,256.06	84,809.07
723.16	37,748.60	1,056.08	1,208.08	.....	10.00	40,745.92
3,337.53	1,243.50	5,620.60	2,122.14	.....	2,236.55	14,560.32
13,257.66	80,779.25	.....	1.00	.....	13.94	94,051.85
12,832.67	32,075.50	39,877.19	5,669.52	700.00	970.38	92,125.26
8,243.01	49,285.80	18,235.93	1,600.00	.....	5,000.00	82,364.74
7,340.30	2,971.89	17,844.90	18,000.00	846.50	367.80	47,371.39
3,177.94	10,314.15	11,991.18	.....	3,919.71	.....	29,402.98
No business transacted						
4,253.81	16,984.92	11,441.68	2,261.43	1,640.00	1,640.00	38,523.72
29,832.89	294,789.00	6,824.50	92,720.21	176,591.11	3,640.42	604,398.13
31,194.64	354,694.10	87,246.33	35,305.25	18,413.13	11,801.37	538,654.82
23,475.86	273,767.95	16,411.20	175,593.52	.....	4,398.54	493,647.07
14,080.10	36,089.10	14,262.79	2,373.78	978.50	4,438.76	72,223.03
2,477.27	48,126.25	4,846.94	1,017.68	.....	462.32	56,930.46
2,872.43	33,083.00	5,175.19	8,500.75	20.00	.....	49,651.37
18,686.40	128,143.33	5,427.09	5,000.00	190.96	826.33	158,274.11
12,079.57	110,674.40	12,730.40	11,371.62	5,194.65	150.00	152,200.64
5,074.78	95,056.40	13,187.35	9,296.37	4,000.00	1,383.17	127,998.07
5,894.22	25,062.05	2,081.94	2,685.47	50.00	456.32	36,230.00
5,003.61	108,533.00	.....	1,250.00	.....	3,102.50	116,889.11
1,508.00	13,465.50	5,970.77	1,033.42	.....	1,870.95	23,848.64
5,617.46	63,034.00	17,299.34	1,348.36	4,361.67	7,583.74	99,244.57
2,499.82	29,209.50	5,123.70	19,988.68	9,871.57	.....	66,693.27
\$252,103.72	\$2,058,257.88	\$366,350.58	\$423,438.64	\$246,403.50	\$61,815.41	\$3,408,369.73

PAWNBROKERS

**PAWNBROKERS
Table 2—Liabilities**

NAME	LOCATION
46 Amboy Loan Company, Barnett Alexander, t/a	Perth Amboy
7 D. Breitkopf, Clarence T. Bright, t/a	New Brunswick
53 Brenman Loan Company, Max & Regina Brenman, t/a	Paterson
42 Broadway Loan Company	Long Branch
33 S. Cantor & Son, Samuel & Leon G. Cantor, t/a	Atlantic City
30 City Loan Company	Newark
19 Daniel Cohn, Inc.	Hoboken
47 Federal Loan Office, Irving Nimensky, t/a	Elizabeth
1 Fidelity Loan Society, Edward I. Rosenberg, t/a	Atlantic City
60 Gold Mine, The, Stanley F. Solomon, t/a	Vineland
45 M. L. Goldman & Son, Inc.	Newark
55 B. T. Greenfield, Inc.	Newark
10 Krueger's Collateral Loan, Charles Tyler and Gilbert M. Wolf, t/a	Trenton
57 Levy, Charles	Asbury Park
16 Lowenthal Loan Office, Inc.	Atlantic City
58 David L. Marcus	Hoboken
59 Market Loan Co., Morton & Arnold Hortland, t/a	Newark
27 National Loan Society	Newark
14 New Loan Company, William S. Rich & Son, Inc.	Newark
24 Newark Loan Company	Newark
52 Paterson Loan Company	Paterson
32 Plainfield Loan Company	Plainfield
49 Reed's Money to Loan, Samuel Widlansky t/a	Atlantic City
8 L. Rice and Co., Leo & Esther M. Kohn, t/a	Jersey City
4 Lester Rice and Company, Lester Rice & Samuel Ullman, t/a	Jersey City
17 Schoenberg, Harry	Jersey City
54 Spruce Loan Company, Milton Cohen & William Cohen, t/a	Newark
50 Union Loan Office, Henry & Goldie Klein, t/a	Union City
56 Warren Pawnbroker, I. Louis Finkle, t/a	Trenton
48 West New York Loan Company,	West New York
5 Wood's Loan Office, Irwin F. Wod, t/a	Atlantic City
Totals	

PAWNBROKERS

—Continued
December 31, 1948

Accounts and Notes Payable	Pledgers' Surplus	Other Liabilities	Net Worth and Capital	Appropriated Reserves and Surplus	Total Liabilities
\$ 800.00	\$ 212.30	\$ 11,493.45	.....	\$ 12,505.75
.....	630.85	15,450.03	.....	16,080.88
15,052.11	150.49	18,261.89	.....	33,464.49
10,794.99	507.67	20,000.00	22,222.86	53,525.52
131.23	2,244.96	70,740.83	.....	73,117.02
	Discontinued Business and Surrendered License				
11,559.32	3,781.87	64,000.00	19,496.34	98,837.53
32,971.45	127.02	51,710.60	.....	84,809.07
10,200.00	107.75	30,438.17	.....	40,745.92
3,995.18	23.60	10,541.54	.....	14,560.32
54,500.00	132.00	39,419.85	.....	94,051.85
64,810.89	592.23	21,000.00	5,722.14	92,125.26
381.12	1,047.52	80,936.10	.....	82,364.74
4,186.69	6.00	170.50	43,008.20	.....	47,371.39
.....	37,590.51	*8,187.53	29,412.98
No business transacted	585.58	No business transacted	.....	38,523.72
5,884.12	3,551.63	32,054.02	.....	604,398.13
202,747.59	10,412.55	200,000.00	198,098.91	538,654.82
246,007.10	2,336.86	50,000.00	232,235.17	493,647.07
418,646.95	70,000.00	2,663.26	.....
35,528.70	363.82	40,000.00	*3,669.49	72,223.03
32,624.75	589.57	20,000.00	3,716.14	56,930.46
.....	49,651.37	.....	49,651.37
15,920.11	2,155.71	140,198.29	.....	158,274.11
78,334.50	357.10	73,509.04	.....	152,200.64
76,200.00	468.51	51,329.56	.....	127,998.07
200.00	53.00	35,977.00	.....	36,230.00
18,500.00	98,389.11	.....	116,889.11
2,916.11	126.47	20,806.06	.....	23,848.64
65,490.61	757.40	511.34	25,000.00	7,485.22	99,244.57
\$1,408,383.52	\$763.40	\$31,240.90	\$1,488,198.89	\$479,783.02	\$3,408,369.73

* Denotes Red Figure.

PAWNBROKERS

PAWNBROKERS
Table 3—Income and Surplus or

	NAME	LOCATION
46	Amboy Loan Company, Barnett Alexander, t/a	Perth Amboy
7	D. Breitkopf, Clarence T. Bright, t/a	New Brunswick
53	Brenman Loan Company, Max & Regina Brenman, t/a	Paterson
42	Broadway Loan Company	Long Branch
33	S. Cantor & Son, Samuel & Leon G. Cantor, t/a	Atlantic City
30	City Loan Company	Newark
19	Daniel Cohn, Inc.	Hoboken
47	Federal Loan Office, Irving Nimensky, t/a	Elizabeth
1	Fidelity Loan Society, Edward I. Rosenberg, t/a	Atlantic City
60	Gold Mine, The, Stanley F. Solomon, t/a	Vineland
45	M. L. Goldman & Son, Inc.	Newark
55	B. T. Greenfield, Inc.	Newark
10	Krueger's Collateral Loan, Charles Tyler and Gilbert M. Wolf, t/a	Trenton
57	Levy, Charles	Asbury Park
16	Lowenthal Loan Office, Inc.	Atlantic City
58	David L. Marcus	Hoboken
59	Market Loan Co., Morton & Arnold Hortland, t/a	Newark
27	National Loan Society	Newark
14	New Loan Company, William S. Rich & Son, Inc.	Newark
24	Newark Loan Company	Newark
52	Paterson Loan Company	Paterson
32	Plainfield Loan Company	Plainfield
49	Reed's Money to Loan, Samuel Widlansky t/a	Atlantic City
8	L. Rice and Co., Leo & Esther M. Kohn, t/a	Jersey City
4	Lester Rice and Company, Lester Rice & Samuel Ullman, t/a	Jersey City
17	Schoenberg, Harry	Jersey City
54	Spruce Loan Company, Milton Cohen & William Cohen, t/a	Newark
50	Union Loan Office, Henry & Goldie Klein, t/a	Union City
56	Warren Pawnbroker, I. Louis Finkle, t/a	Trenton
48	West New York Loan Company,	West New York
5	Wood's Loan Office, Irwin F. Wod, t/a	Atlantic City
	Totals	

PAWNBROKERS

—Continued
Net Worth, December 31, 1948

Interest on Pledges	Profit on Sales of Merchandise	Other Income	Total Income
\$ 1,277.92	\$ 7,484.64	\$ 49.36	\$ 8,811.92
1,556.44	8,237.25	150.92	9,944.61
6,441.02	1,174.49	16.20	7,631.71
8,310.62	12,648.33	308.70	21,267.65
3,066.31	7,353.93	7,539.77	17,960.01
13,893.06	*13,234.19	.....	658.87
15,635.76	17,193.37	1,302.73	34,131.86
12,506.90	4,220.39	9,100.12	25,827.91
5,994.48	2,217.52	602.45	8,814.45
84.01	2,052.07	.....	2,136.08
18,761.25	.....	597.92	19,359.17
6,387.63	14,106.52	1,318.15	21,812.30
11,379.18	18,188.67	495.22	30,063.07
172.91	.....	93.00	265.91
2,684.59	7,489.82	965.39	11,139.80
.....
1,219.53	11,996.56	.....	13,216.09
57,527.20	8,957.39	20,430.48	86,915.07
78,076.22	44,086.80	15,407.37	137,570.39
46,612.32	2,345.13	13,736.94	62,694.39
13,253.43	2,532.81	.....	15,786.24
8,762.22	5,359.84	984.38	15,106.44
6,678.49	6,395.63	1,148.36	14,222.48
27,993.51	6,947.36	368.04	35,308.91
23,775.17	12,573.14	2,966.43	39,314.74
21,402.66	3,443.79	2,504.32	27,350.77
6,022.75	1,289.50	5,756.31	13,068.56
23,740.71	.....	.....	23,740.71
2,089.50	1,801.21	22.13	3,912.84
16,156.37	3,545.52	547.11	20,249.00
4,793.63	3,458.01	5,596.54	13,848.16
\$446,255.79	\$203,866.00	\$82,008.32	\$742,130.11

* Denotes Red Figure.

PAWNBROKERS

PAWNBROKERS
Table 4—Expense and Surplus or

NAME AND LOCATION		Advertising	Interest on Borrowed Funds
46	Amboy Loan Company, Barnett Alexander t/a, Perth Amboy		
7	D. Breitkopf, Clarence T. Bright, t/a, New Brunswick	\$ 437.91	.....
53	Brenman Loan Company, Max & Regina Brenman, t/a, Paterson	525.20	.....
42	Broadway Loan Company, Long Branch	636.45	259.62
33	S. Cantor & Son, Samuel & Leon C. Cantor, t/a, Atlantic City	823.70	355.80
30	City Loan Company, Newark		
19	Daniel Cohn, Inc., Hoboken	304.26	.....
47	Federal Loan Office, Irving Nimensky, t/a, Elizabeth	890.23	374.87
1	Fidelity Loan Society, Edward I. Rosenberg, t/a, Atlantic City	418.66	1,810.42
60	Gold Mine, The, Stanley F. Solomon, t/a, Vineland	839.97	300.37
45	M. L. Goldman & Son, Inc., Newark	315.59	.....
55	B. T. Greenfield, Inc., Newark	346.35	2,086.50
10	Krueger's Collateral Loan, Charles M. Tyler and Gilbert M. Wolf, t/a, Trenton	409.09	510.14
57	Levy, Charles, Asbury Park	171.00	.....
16	Lowenthal Loan Office, Inc., Atlantic City	159.00	60.33
		199.01	.....
58	David L. Marcus, Hoboken	No business transacted	
59	Market Loan Co., Morton & Arnold Hortland, t/a, Newark		63.89
27	National Loan Society, Newark	1,281.06	3,879.24
14	New Loan Company, William S. Rich & Son, Inc., Newark	6,628.24	14,593.51
24	Newark Loan Company, Newark	1,458.06	13,890.08
52	Paterson Loan Company, Paterson	717.78	54.53
32	Plainfield Loan Company, Plainfield	406.14	1,061.18
49	Reed's Money to Loan, Samuel Widlansky, t/a, Atlantic City		
8	L. Rice and Co., Leo Rice & Esther M. Kohn, t/a, Jersey City	307.27	80.18
8	Lester Rice and Company, Lester Rice & Samuel Ullman, t/a, Jersey City		545.15
		216.10	5,198.78
17	Schoenberg, Harry, Jersey City	927.63	4,609.50
54	Spruce Loan Company, Milton Cohen & William Cohen, t/a, Newark	86.91	.....
50	Union Loan Office, Henry & Goldie Klein, ta, Union City	268.28	484.52
56	Warren Pawnbroker, I. Louis Finkle, t/a, Trenton	380.10	.....
48	West New York Loan Company, West New York	310.77	3,450.82
5	Wood's Loan Office, Irwin F. Wood, t/a, Atlantic City	36.33	80.93
	Totals	\$19,501.09	\$53,750.36

PAWNBROKERS

—Continued
Net Worth, December 31, 1948

Insurance and Protection	Rent	Salaries	Taxes	Other Expenses	Net Earnings	Total Expenses and Net Earnings
\$ 141.54	\$ 1,800.00	\$ 1,444.54	\$ 276.84	\$ 1,203.76	\$ 3,507.33	\$ 8,811.92
148.48	1,110.00	.....	327.50	2,378.85	5,454.58	9,944.61
511.61	750.00	350.00	235.47	879.39	4,009.17	7,631.71
428.13	3,000.00	11,076.00	814.81	2,758.21	2,011.00	21,267.65
324.00	1,500.00	.....	256.60	4,119.22	11,760.19	17,960.01
282.00	4,050.00	3,140.00	401.36	1,084.31	*8,603.06	658.87
1,418.74	3,600.00	19,983.60	522.57	3,116.91	4,224.94	34,131.86
1,259.01	4,050.00	.....	228.30	3,603.68	14,457.84	25,827.91
510.83	594.00	2,940.00	366.90	1,371.71	1,890.67	8,814.45
239.72	650.00	.....	150.00	1,288.05	*507.28	2,136.08
736.81	1,800.00	14,287.00	666.37	1,168.01	*1,731.87	19,359.17
1,489.97	2,400.00	7,680.39	1,072.68	3,610.98	4,639.05	21,812.30
1,252.09	3,600.00	10,172.50	848.60	4,023.08	9,995.80	30,063.07
113.84	.....	.....	150.00	108.18	*325.44	265.91
651.79	2,000.00	6,931.21	774.42	947.24	*363.87	11,139.80
	No business transacted			No business transacted		
1,375.25	3,000.00	3,060.00	662.11	2,646.58	2,408.26	13,216.09
1,577.45	4,200.00	51,640.70	1,700.16	4,598.49	18,037.97	86,915.07
2,273.56	.....	74,469.56	3,741.78	15,635.74	20,228.00	137,570.39
1,639.90	3,000.00	36,381.45	1,480.51	5,387.70	*543.31	62,694.39
2,183.84	4,875.00	6,815.00	332.40	4,063.81	*3,256.12	15,786.24
407.30	2,700.00	9,232.50	330.54	1,547.64	*578.86	15,106.44
963.63	1,500.00	2,880.00	233.28	1,266.45	6,991.67	14,222.48
819.83	.....	8,842.50	128.30	3,060.78	21,912.35	35,308.91
1,314.49	.....	8,266.22	1,194.96	3,487.81	19,636.38	39,314.74
633.76	2,320.00	9,135.00	511.24	4,544.26	4,669.38	27,350.77
818.31	1,200.00	2,650.00	242.83	2,672.69	5,397.82	13,068.56
1,027.57	2,100.00	4,855.00	180.00	4,336.80	10,488.54	23,740.71
286.38	900.00	.....	150.00	1,126.33	1,070.03	3,912.84
1,907.77	2,622.00	10,484.73	483.69	2,924.00	*1,934.78	20,249.00
674.33	2,183.70	.....	232.28	2,499.03	8,141.58	13,848.18
\$27,411.93	\$61,504.70	\$306,717.90	\$18,696.50	\$91,459.69	\$163,087.96	\$742,130.13

* Denotes Red Figure.

