BUILDING AND LOAN ASSOCIATIONS

REPORT

NEW JERSEY

DECEMBER 31, 1928

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STATE OF NEW JERSEY

ANNUAL REPORT

OF THE

Commissioner of Banking and Insurance

RELATIVE TO

BUILDING AND LOAN ASSOCIATIONS

DECEMBER 31, 1928

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

Table 3—Shares, membership and miscellaneous data.

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

		Pages
Atlantic	No. 1- 53	2- 7
Bergen	No. 54- 113	8- 13
	No. 114- 138	14- 19
Burlington	No. 139- 165	14- 19
Camden	No. 166- 225	20- 25
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		Pages
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	No. 1126-1174	122-127
Hunterdon	No. 1175-1181	128-133
Mercer	No. 1182-1202	128-133
Middlesex	No. 1203-1227	128-133
	No. 1228-1272	134-139
Monmouth	No. 1273-1309	140-145
Morris	No. 1310-1329	140-145
	No. 1330-1335	146-151
Ocean	No. 1336-1349	146-151
Passaic	No. 1350-1384	146-151
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ANNUAL REPORT

BUILDING AND LOAN ASSOCIATIONS

DEPARTMENT OF BANKING AND INSURANCE,
TRENTON, N. J., OCTOBER 1, 1929.

To the Honorable the Senate and General Assembly:

In compliance with Section 29 of the Building and Loan Act, Chapter 96, Laws of 1928, I have the honor to submit the report of this Department relating to such corporations. The statute requires the institutions to file annual reports of their condition at the close of their respective fiscal years and transactions for the year, and directs that a summary of each report shall be embodied in the Department's Report to the Legislature. The statistics for this report have accordingly been compiled from the reports rendered by the Associations for the year 1928. Figures for the previous report were compiled from statements for the fixed date of May 31, 1927. Associations are no longer required to file statement as of that date.

The whole number of Associations in the State is 1,561. This is a gain of 25 since June 30, 1927, the date of the preceding year's report. The new Associations are the following:

	Location.	*Incorporated.*
Atlantic County:		
Collective	Egg Harbor City	Oct. 7, 1927
Miramar	Atlantic City	Jan. 27, 1928
Northfield	Northfield	Oct. 11, 1927
Bergen County:		
Challenge	Hackensack	May 10, 1928
Fellowship	Bergenfield	Sept. 7, 1927
Tri-City	Garfield	Feb. 9, 1928
Trust	Ramsey	Oct. 22, 1928
Burlington County:		
Medford Lakes	Medford Lakes	Oct. 26, 1928

	Location.	*Incorporated.*
Camden County:		
Fleming	Camden	Dec. 17, 1927
Hudson County:		
Commander	Jersey City	Dec. 15, 1927
Emory	Jersey City	Dec. 7, 1927
Save More	Jersey City	Mar. 10, 1928
Hunterdon County:		
White House	White House	Oct. 19, 1928
Mercer County:		
Greenwood	Trenton	May 16, 1928
Nottingham	Hamilton Square	Oct. 19, 1928
Old Borough	Trenton	May 11, 1928
Trent	Trenton	Dec. 14, 1927
Middlesex County:		
Tax Payers	Carteret	Oct. 18, 1927
Monmouth County:		
Leonardo	Leonardo	May 14, 1928
Seaview	Bradley Beach	July 11, 1927
Shadow Lawn	West Long Branch	Dec. 13, 1927
Wall	Belmar	Feb. 10, 1928
Morris County:		
Denville	Denville	May 14, 1928
Wharton	Wharton	Mar. 9, 1928
Ocean County:		
Metedeconk	Point Pleasant	July 18, 1927
Passaic County:		
Botany	Clifton	June 11, 1928
Greater Passaic	Passaic	Dec. 21, 1927
Singac	Singac	Jan. 27, 1928
Salem County:		
Penns Grove	Penns Grove	Nov. 16, 1928
Union County:		
Clarkson	Elizabeth	Dec. 15, 1927
Moreland	Elizabeth	Nov. 17, 1927

Charter Voided by Lapse:

Day & Night Building and Loan Association—Jersey City.

Change of Corporate Title:

"Gompers Memorial Building and Loan Association," Atlantic City, to "Cosmopolitan Building and Loan Association".

"Harbor Building and Loan Association of Atlantic City" to "Harbor Building and Loan Association".

"H. W. Merriam Shoe Company Building and Loan Association of Newton, N. J." to "Newton Building and Loan Association".

"North Hudson County Building and Loan Association", Jersey City, to "Western Slope Building and Loan Association".

"Palisade Building and Loan Association of West Hoboken, N. J." to "Palisade Building and Loan Association".

Change of Location of Office:

Brilliant Building and Loan Association—Irvington to Newark.

Flag Building and Loan Association—Newark, Essex County, to Elizabeth, Union County.

Harbor Building and Loan Association—Atlantic City to Margate.

Mergers:

East Coast Building and Loan Association, Ocean City, with Ocean City Building and Loan Association, Ocean City.

Ætna Building and Loan Association, Newark, and Improved Building and Loan Association, Newark—now "Improved-Ætna Building and Loan Association".

Ellveeay Building and Loan Association, Newark, and Newspaper Workers Building and Loan Association, Newark—now "Ellveeay-Newspaper Workers Building and Loan Association".

Exact Building and Loan Association, Pleasantville, with Carpenters Building and Loan Association, Pleasantville.

Paramus Building and Loan Association, Paramus, with Ridgewood Building and Loan Association, Ridgewood.

John Campbell, Jr. Building and Loan Association, Camden, and Girard Building and Loan Association, Camden—now "John Campbell, Jr.-Girard Building and Loan Association".

Comparative Statement of Assets, Liabilities, Etc.

	1928 January 1 to December 31	*1927 May 31*	*1926 May 31*	*1925 May 31*
ASSETS				
Mortgage Loans with pledge of shares	$965,286,555	$840,841,101	$721,847,723	$614,083,318
Mortgage Loans without pledge of shares	5,795,201	*	*	*
Share Loans	25,459,639	20,558,885	18,088,791	14,630,560
Cash	14,666,517	11,607,739	10,295,736	8,475,353
Real Estate	8,692,417	4,140,197	2,954,095	2,388,420
Arrears	7,945,060	6,177,328	5,045,928	4,123,753
Other Assets	4,583,671	2,842,255	1,835,478	1,838,146
Totals	$1,032,429,060	$886,167,505	$760,067,751	$645,539,550
LIABILITIES				
Instalment Shares	$675,074,789	$572,930,447	$495,600,000	$422,692,135
Single Payment Shares	2,299,240	1,468,653	951,766	690,540
Juvenile Shares	571,945	576,651	573,935	528,262
Paid-up Shares	107,366,770	89,839,683	74,176,450	64,156,097
Lapsed Shares	1,316,956	725,740	585,247	462,414
Matured Shares	3,339,632	2,839,350	3,164,851	2,643,097
Advance Payments	1,593,297	1,841,191	1,654,591	1,466,724
Balance due on Loans	10,060,067	11,880,083	8,833,428	8,126,397
Borrowed Money	63,273,623	66,596,220	62,433,732	53,403,702
Other Liabilities	2,759,910	2,507,598	4,588,662	5,337,522
Net Profits	164,772,831	134,961,889	107,505,089	86,032,660
Totals	$1,032,429,060	$886,167,505	$760,067,751	$645,539,550
SHARES				
Instalment	14,590,503	13,547,008	12,182,844	10,706,409
Single Payment	22,032	13,675	9,188	41,076
Juvenile	18,358	11,420	15,588	13,490
Paid-up	569,417	478,129	400,069	347,704
Totals	15,200,310	14,050,232	12,607,689	11,108,679
SHAREHOLDERS				
Instalment	1,125,987	1,107,267	1,033,093	959,275
Single Payment	2,503	1,472	1,059	4,789
Juvenile	4,064	3,502	3,378	3,784
Paid-up	62,956	54,739	46,851	40,244
Totals	1,195,510	1,166,980	1,084,381	1,008,092
Borrowing	249,714	237,269	214,522	192,677
Non-borrowing	945,796	929,711	869,859	815,415
Totals	1,195,510	1,166,980	1,084,381	1,008,092

* This item not shown separately in former Annual Reports.

Under Section 29 of the Building and Loan Act of 1925, provision was made for a statement of financial condition as of the close of business, May 31, to be filed by every Association, and under Section 62 the Annual Report of the Commissioner of Banking and Insurance was based upon such statements. Chapter 96, Laws of 1928, repealed both of the foregoing provisions, and provided that the Annual Report of the Commissioner be based as it was prior to 1925, on the Annual Reports of the Associations. In order to provide a statement of assets of a uniform date, a special report was obtained from every Association, of date, at the close of business, December 31, 1928. The assets on that date by counties were as follows:

Atlantic	$47,224,818
Bergen	78,514,247
Burlington	15,151,119
Camden	57,590,620
Cape May	8,246,425
Cumberland	10,407,958
Essex	521,694,256
Gloucester	10,902,402
Hudson	106,564,152
Hunterdon	1,341,197
Mercer	13,963,871
Middlesex	36,841,022
Monmouth	36,694,314
Morris	13,474,872
Ocean,	5,473,831
Passaic	50,967,945
Salem	1,810,734
Somerset	4,581,284
Sussex	892,116
Union	63,351,556
Warren	2,604,606
Total	$1,088,293,345

Respectfully submitted,

FRANK H. SMITH,
Commissioner of Banking and Insurance.

ABSTRACTS OF FINANCIAL STATEMENTS

OF

New Jersey
Building and Loan Associations

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	ASSOCIATION	Incorporated	Fiscal Year Ended	President	Treasurer
	Atlantic County				
1	Absecon, Absecon City	Jan. 8, 1906	Dec. 31, 1928	Reuben L. Babcock	Harry Mattson, Jr.
2	Absecon Heights, Heights	April 17, 1906	April 9, 1928	Clarence M. Conover	Edw. N. Pennington.
3	Atlantic City, American	Mar. 29, 1912	Mar. 31, 1928	Albert Beyer	William V. Voss
4	Atlantic City, Atlantic City	Jan. 29, 1869	Dec. 31, 1928	John C. Slape	Charles P. Tilton
5	Atlantic City, Atlantic Coast	April 8, 1895	Dec. 31, 1928	Louis Kuehnle	George G. Ortlip
6	Atlantic City, Atlantic County	Sept. 26, 1921	Sept. 30, 1928	Elias Rosenbaum	John Murtland
7	Atlantic City, Atlantis	May 8, 1922	May 31, 1928	Benjamin Bacharach	Samuel Zelley
8	Atlantic City, Boardwalk	June 3, 1921	May 31, 1928	Joseph Bogatin	David Taber
9	Atlantic City, Chelsea	Dec. 11, 1913	Dec. 31, 1928	William M. Haslett	Charles A. Guenther.
10	Atlantic City, Cosmopolitan	Jan. 29, 1925	Feb. 29, 1928	Henry Halpern	Harry E. Smith
11	Atlantic City, Eastern Shore	July 20, 1922	June 30, 1928	Samuel E. Weiner	Harry Beckerman
12	Atlantic City, Economy	April 22, 1916	April 30, 1928	Warren L. Ridgway	George E. Morstadt
13	Atlantic City, Equitable	Sept. 4, 1913	Sept. 30, 1928	Harry Bacharach	Louis A. Steinbricker
14	Atlantic City, Garibaldi	Nov. 19, 1919	Dec. 31, 1928	Anthony M. Ruffu, Jr.	Joseph T. Bucci
15	Atlantic City, Great Bay	June 11, 1920	July 31, 1928	Albert A. Alleyne	Leon A. Byard
16	Atlantic City, Home	May 12, 1908	April 30, 1928	William Lewis	Joseph B. Smith
17	Atlantic City, Islanders	Sept. 10, 1921	Aug. 31, 1928	Joseph Thompson	Joseph B. Smith
18	Atlantic City, La Clede	July 18, 1922	June 30, 1928	Harry Lichtenstein	Meyer Marx
19	Atlantic City, Margate	May 7, 1924	May 31, 1928	Albert D. Cuskaden	Samuel Somers
20	Atlantic City, Miramar	Jan. 27, 1928	Dec. 31, 1928	Edward E. Grosscup	Joseph Moore
21	Atlantic City, Mutual	Feb. 28, 1889	Jan. 31, 1928	Charles B. Boyer	John F. Turner
22	Atlantic City, Peoples	Mar. 8. 1884	Mar. 1, 1928	Albert Beyer	E. Steelman Royal
23	Atlantic City, Pride of Atlantic	Feb. 21, 1920	Mar. 31, 1928	Joseph Wagenheim	Charles Krulewitch
24	Atlantic City, Protective	May 11, 1909	May 31, 1928	Carleton E. Adams	Lucius I. Wright
25	Atlantic City, Resort	Feb. 7, 1925	Feb. 29, 1928	Louis A. Steinbricker	Morris Parsels
26	Atlantic City, Seaboard	July 7, 1924	Aug. 31, 1928	Wilbur Zimmerman	Harry P. Rhoads
27	Atlantic City, Security	April 4, 1913	May 19, 1928	Andrew Jacoby	Louis A. Bell
28	Atlantic City, South Jersey	June 30, 1921	May 31, 1928	William H. Carroll	Jos. D. Boushall, Jr.
29	Atlantic City, Sunrise	Nov. 19, 1921	Nov. 30, 1928	William M. Fort	John J. Jones
30	Atlantic City, Trident	Dec. 18, 1926	Dec. 31, 1928	Ernest A. Lord	Somers L. Doughty
31	Atlantic City, Ventnor	Jan. 30, 1908	Jan. 31, 1928	G. A. Bolte	G. L. Cake
32	Brigantine, Brigantine	April 20, 1926	June 30, 1928	Wilbur Zimmerman	Franz T. Voelker
33	Egg Harbor City, Collective	Oct. 7, 1927	Oct. 10, 1928	Joseph Butterhof, Jr.	Ernest Norman
34	Egg Harbor City, Egg Harbor	June 11, 1884	May 31, 1928	Henry M. Cressman	Henry Kann
35	Egg Harbor City, Germania	Aug. 8, 1904	July 31, 1928	William Scheufele	Charles Kroekel
36	Hammonton, Farmers & Merchants	May 19, 1910	May 15, 1928	Edward W. McGovern	Charles B. Miller
37	Hammonton, Hammonton	Nov. 25, 1871	Nov. 1, 1928	J. A. Waas	William J. Smith
38	Hammonton, Workingmen's	Dec. 29, 1876	June 4, 1928	William L. Black	John Brownlee
39	Linwood, Linwood	Oct. 25, 1923	Oct. 31, 1928	Paul B. Fry	Daniel M. Rosell
40	Margate City, Harbor	Dec. 22, 1924	Dec. 31, 1928	Louis G. McCorkle	Wm. H. Whittaker.
41	Mays Landing, Mays Landing	May 20, 1890	Dec. 31, 1928	Ira T. B. Smith	Mell R. Morse
42	Minotola, Minotola-Landisville	Mar. 6, 1914	Mar. 31, 1928	Ira P. Sharp	Alfred Chalmers
43	Northfield, Northfield	Oct. 11, 1927	July 31, 1928	Harry O'Neill	Edward Guion
44	Pleasantville, Carpenters'*	July 18, 1924	June 30, 1928	Woodburn J. Hudson	T. Clark Adams
45	Pleasantville, Exact*	Jan. 8, 1924	Mar. 1, 1928	Edward Taylor	William B. Southern
46	Pleasantville, Home	Dec. 19, 1901	Dec. 31, 1928	Charles S. Adams	Alvin P. Risley
47	Pleasantville, Mainland	April 14, 1924	June 30, 1928	James C. Vickers	Lewis C. Spalding
48	Pleasantville, Pleasantville Mutual	Mar. 22, 1870	Mar. 31, 1928	William W. Connelly	Evi Ware
49	Pleasantville, Workingmen's	Mar. 18, 1913	Feb. 29, 1928	Robert M. Willis	D. S. Le Compte
50	Somers Point, Hand-in-Hand	Jan. 21, 1925	Dec. 31, 1928	George Goll	Walter A. Smith
51	Somers Point, Somers Point	Feb. 20, 1909	Dec. 31, 1928	Raymond Smith	Walter A. Smith
52	Ventnor City, Seashore	Oct. 27. 1916	Dec. 5, 1928	David H. Moore	Enoch S. Turner
53	Ventnor City, St. Leonard's	Nov. 27, 1921	Oct. 31, 1928	Isaac E. Leonard	W. Shaffer Smith

* The Exact Building & Loan Assn. now merged with the Carpenters' Building & Loan Assn., Pleasantville.

FISCAL YEAR ENDED, NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
.....	John M. Bewley	Absecon, N. J.	1
John D. McMullin	Lewis W. Bowker	Absecon, N. J.	2
G. Arthur Bolte	Louis N. Tripician	22 Atl. Guar.&Title Ins.Bldg.,Atlantic City, N.J.	3
Charles C. Babcock	Clara B. Koehler	448 Guarantee Trust Bldg., Atlantic City, N. J.	4
Martin E. Keffer	Herbert H. Dietz	1509 Atlantic Ave., Atlantic City, N. J.	5
Edmund C. Gaskill, Jr.	William V. Voss	Atlantic & Virginia Aves., Atlantic City, N. J.	6
James J. Quinn	Harry Jones	Dover & Beach Aves., Atlantic City, N. J. ..	7
H. Cassman & H. Gottlieb	George J. Saslaff	25 So. Virginia Ave., Atlantic City, N. J.	8
Cassman & Gottlieb	John M. Campbell	31 S. Pennsylvania Ave., Atlantic City, N. J...	9
W. Lindley Jeffers	Wilbur F. Shinn	109 N. Swarthmore Ave., Atlantic City, N. J. .	10
Paul Salsburg	Saul Singer	507 Schwehm Bldg., Atlantic City, N. J.	11
S. Paul Ridgway	Emma H. Yard	Seaside Trust Bldg., Atlantic City, N. J.	12
Charles S. Moore.....	Selden W. Ostrom	2024 Atlantic Ave., Atlantic City, N. J.	13
Anthony J. Siracusa	A. M. Pennypacker	8 S. Richards Ave., Atlantic City, N. J.	14
William A. Dart	James Eveleigh	325 N. Indiana Ave., Atlantic City, N. J.	15
Ralph Harcourt	Alvin H. Morris	449 Guarantee Trust Bldg., Atlantic City, N. J.	16
G. Arthur Bolte	Floyd S. Sumner	Atl. Safe Dep. & Tr.Co.Bldg.,Atlantic City,N.J.	17
Cassman & Gottlieb	Marcus Bacharach	4209 Ventnor Ave., Atlantic City, N. J.	18
Allen B. Endicott, Jr.	Emile E. Estoclet	3540 Atlantic Ave., Atlantic City, N. J.	19
Morris M. Gorson	Ernest A. Lord	Northfield, N. J.	20
Russell L. Browne	Raymond P. Read	106 South Austin Ave., Ventnor, N. J.	21
Moore & Butler	David Ford	1421 Atlantic Ave., Atlantic City, N. J.	22
Saul C. Gorson	Benjamin E. Antinoph ..	342 Guarantee Trust Bldg., Atlantic City, N. J.	23
Oscar Le Wine	Eloise Ingalls Reiley	20 South Tennessee Ave., Atlantic City, N. J. .	24
Saul C. Gorson	Saul Singer	508 Schwehm Bldg., Atlantic City, N. J.	25
Albert C. Abbott	Archie H. Smith	Chelsea National Bank, Atlantic City, N. J. ..	26
Herbert R. Voorhees	Andrew K. Littlefield	33-36 Law Building, Atlantic City, N. J.	27
Harcourt & Steelman	Nicholas J. Waters	41 Real Estate & Law Bldg., Atlantic City,N.J.	28
W. Elmer Brown, Jr.	George W. Kite	2504 Atlantic Ave., Atlantic City, N. J.....	29
Morris M. Gorson	John F. O'Neill	109 S. Avolyn Ave., Atlantic City, N. J.....	30
John B. Slack	P. E. Howard	609-10 Guarantee Tr. Bldg., Atlantic City, N.J.	31
Vincent S. Haneman	Nicholas J. Waters	41 Real Estate & Law Bldg., Atlantic City,N.J.	32
.....	Thomas E. Hamilton	Egg Harbor City, N. J.	33
.....	Fred W. Bergmann	246 Cincinnati Ave., Egg Harbor City, N. J...	34
.....	Carl Alber	422 Philadelphia Ave., Egg Harbor City, N. J.	35
Charles M. Phillips	Robert Picken	Hammonton, N. J.	36
Bleakly, Stockwell & Burling....	William Doerfel	Hammonton, N. J.	37
Bleakly, Stockwell & Burling....	William Doerfel	Hammonton, N. J.	38
Robert E. Steedle	Harry E. Pennell	Short & Sanders Sts., Linwood, N. J.	39
James N. Butler	Stanley W. Ball	116 N. Pembroke Ave., Margate City, N. J...	40
Albert C. Abbott	Melvin M. Ripley	Mays Landing, N. J.	41
W. Howard Sharp	William Williams	Minotola, N. J.	42
Raymond Read	R. K. Feeney	Northfield, N. J.	43
Raymond P. Thompson	Paul H. Powers	Cor.W.Jersey Ave.&Main St.,Pleasantville,N.J..	44
August B. Repetto	Joseph Moody	25 Somerset Ave., Pleasantville, N. J.	45
C. C. Shinn	George H. Adams	Pleasantville, N. J.	46
Clarence B. Dixon	Nicholas J. Waters	38 Walnut Ave., Pleasantville, N. J.....	47
Raymond P. Thompson	Wilbur Reed	Pleasantville, N. J.	48
Louis D. Champion	E. F. Block	W. Washington Ave., Pleasantville, N. J. ..	49
Clifton C. Shinn	Earl R. Ryne	Somers Point, N. J.	50
Enoch A. Higbee	James E. Scull	Somers Point, N. J.	51
John S. Westcott	Edwin D. Rowland	3 N. Wissahickon Ave., Ventnor, N. J.	52
Ralph Harcourt	Spurgeon Cross	8 N. Lancaster Ave., Margate City, N. J.	53

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Atlantic County								
1	Absecon City	$612,600	.....	$11,910	$1,027	.....	$6,803	$57	$632,397
2	Heights	86,280	.....	2,120	344	.....	1,002	.....	89,746
3	American	1,199,200	.....	43,250	37,326	.....	11,885	.....	1,291,661
4	Atlantic City	1,562,900	$265,600	39,990	127,390	$47,757	19,526	4,949	2,068,112
5	Atlantic Coast	5,167,316	.....	.....	132,440	111,904	.....	.....	5,411,660
6	Atlantic County	1,048,450	.....	42,828	33,985	.....	8,339	50,409	1,184,011
7	Atlantis	1,235,550	.....	36,380	45,248	.....	15,850	30,926	1,363,954
8	Boardwalk	243,000	.....	23,175	5,122	.....	4,122	503	274,922
9	Chelsea	617,750	.....	33,690	3,003	.....	7,199	.....	661,642
10	Cosmopolitan	127,700	.....	125	2,974	.....	2,648	14	133,461
11	Eastern Shore	100,050	1,300	5,180	4,984	.....	2,365	485	114,364
12	Economy	458,450	.....	43,885	12,748	4,416	2,032	225	521,756
13	Equitable	3,335,450	.....	94,281	188,750	15,055	14,659	107,984	3,756,179
14	Garibaldi	663,000	.....	65,005	37,831	5,950	13,092	750	785,628
15	Great Bay	28,700	.....	905	—125	.....	6,756	390	36,626
16	Home	581,650	.....	32,635	29,110	.....	9,355	574	653,324
17	Islanders	1,492,647	.....	.....	65,509	11,536	.....	944	1,570,636
18	La Clede	486,950	.....	18,885	7,176	15,331	6,155	75	534,572
19	Margate	230,900	.....	.....	5,363	.....	5,979	93	242,335
20	Miramar	9,500	.....	.....	636	.....	.....	3,000	13,136
21	Mutual	1,650,700	.....	95,518	5,415	.....	13,455	1,506	1,766,594
22	Peoples	3,071,600	70,460	.....	95,023	6,980	20,667	2,182	3,266,912
23	Pride of Atlantic	983,750	.....	131,488	9,128	18,626	5,804	55,754	1,204,550
24	Protective	158,300	.....	11,665	5,648	.....	1,567	.....	177,180
25	Resort	141,300	.....	2,810	2,318	.....	1,348	628	148,399
26	Seaboard	852,600	.....	21,867	6,996	25,590	6,951	530	914,534
27	Security	1,931,350	.....	247,939	49,171	61,808	25,063	3,217	2,318,548
28	South Jersey	315,150	.....	11,350	9,046	.....	3,567	.....	339,113
29	Sunrise	509,300	.....	6,970	11,923	.....	3,739	1,534	533,466
30	Trident	694,006	.....	.....	4,392	4,649	.....	111,446	814,493
31	Ventnor	1,580,550	9,500	49,395	14,964	11,592	10,461	843	1,677,305
32	Brigantine	35,000	.....	3,050	1,351	.....	828	300	40,529
33	Collective	115,600	.....	.....	53	.....	842	450	116,945
34	Egg Harbor	1,100,800	.....	13,800	4,454	100	13,441	600	1,133,195
35	Germania	396,719	.....	2,100	32,981	8,537	13,118	1,049	454,504
36	Farmers & Merchants	769,450	.....	995	17,520	.....	25,474	752	814,191
37	Hammonton	1,211,325	27,900	11,694	1,019	.....	20,815	986	1,273,739
38	Workingmen's	1,024,515	.....	19,621	3,784	.....	15,896	406	1,064,222
39	Linwood	150,500	.....	2,610	4,251	.....	4,622	415	162,398
40	Harbor	111,600	.....	875	5,231	6,327	2,897	349	127,279
41	Mays Landing	1,948,200	20,250	112,499	9,849	109,439	49,014	5,063	2,254,314
42	Minotola-Landisville	362,150	.....	1,784	8,149	.....	11,639	443	384,165
43	Northfield	3,500	.....	.....	3,109	.....	2,223	371	9,203
44	Carpenters'	68,800	.....	.....	67	.....	1,183	120	70,170
45	Exact	6,200	.....	550	86	.....	614	65	7,515
46	Home	948,050	.....	20,540	29,255	34,211	32,223	2,850	1,067,129
47	Mainland	14,400	.....	80	121	.....	612	75	15,288
48	Pleasantville Mutual	539,464	.....	5,670	8,874	8,100	23,472	675	586,255
49	Workingmen's	373,687	.....	2,000	31,964	.....	6,329	301	414,281
50	Hand-in-Hand	85,300	.....	360	1,968	.....	2,368	207	90,203
51	Somers Point	130,900	5,881	.....	4,554	.....	2,115	605	144,055
52	Seashore	392,200	.....	7,390	13,443	.....	8,430	.....	421,463
53	St. Leonard's	307,750	.....	1,900	701	.....	4,111	.....	314,462
	Totals	$41,272,759	$400,891	$1,280,764	$1,137,649	$507,908	$471,650	$395,100	$45,466,721

AT CLOSE OF FISCAL YEAR OF EACH ASSOCIATION

LIABILITIES											
Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due on Loans	Borrowed Money	Other Liabilities	Profits or Surplus	
$455,496	.....	.....	.....	$110	$4,300	$2,250	.....	$29,500	$74	$140,667	1
58,356	.....	.....	$3,000	22	.....	83	.....	12,500	147	15,638	2
609,006	$5,700	.....	443,200	.....	.....	1,590	.....	47,500	.....	184,665	3
899,943	.....	.....	.....	.....	843,200	2,004	.....	.....	22,411	300,554	4
3,448,323	.....	.....	974,200	661	.....	.....	.....	.....	935	987,541	5
670,099	.....	.....	330,200	853	.....	4,899	.....	.....	.....	177,960	6
720,414	.....	.....	473,200	2,320	.....	3,267	.....	.....	.....	164,753	7
212,317	.....	.....	6,200	84	.....	616	.....	.....	5	55,700	8
364,659	.....	.....	178,800	1,084	.....	1,136	.....	28,000	.....	87,963	9
84,420	.....	.....	36,300	2,142	.....	847	.....	1,000	.....	8,752	10
86,484	.....	.....	6,600	1,315	.....	245	.....	.....	.....	19,720	11
359,046	.....	.....	77,500	528	.....	168	.....	.....	75	84,439	12
1,622,452	.....	$127,459	1,568,400	3,729	.....	9,358	.....	.....	124	424,657	13
440,543	.....	.....	164,800	2,771	.....	1,836	.....	36,000	.....	139,678	14
26,801	.....	.....	.....	2,309	.....	603	.....	900	.....	6,013	15
409,598	.....	.....	117,700	497	.....	785	.....	.....	18	124,726	16
723,507	.....	.....	700,750	.....	.....	.....	.....	.....	.....	146,379	17
379,162	.....	.....	21,200	1,334	.....	2,010	.....	58,000	.....	72,866	18
120,060	.....	.....	88,600	2,606	.....	1,295	.....	10,000	125	19,649	19
12,647	.....	.....	.....	.....	.....	.....	.....	.....	.....	489	20
1,143,537	58,320	.....	93,000	1,497	1,500	6,199	.....	.....	680	461,861	21
1,342,528	.....	20,803	1,398,500	9,583	.....	6,388	.....	95,000	1,262	392,848	22
871,217	.....	.....	62,900	2,302	.....	2,433	.....	.....	66	265,632	23
124,933	.....	.....	.....	.....	.....	330	.....	.....	.....	51,917	24
92,508	.....	.....	30,500	1,052	.....	1,699	.....	12,000	.....	10,640	25
344,559	.....	.....	502,900	.....	.....	1,965	.....	.....	.....	65,110	26
1,147,590	.....	.....	608,900	188	.....	8,533	.....	50,000	417	502,920	27
196,107	.....	.....	65,400	739	.....	1,003	.....	27,500	.....	48,364	28
287,307	.....	.....	147,600	14	.....	1,227	.....	22,500	143	74,675	29
595,740	.....	.....	166,500	.....	.....	.....	.....	.....	12	52,241	30
878,479	.....	.....	515,200	.....	.....	4,382	.....	.....	.....	279,244	31
33,402	.....	.....	1,700	617	.....	141	.....	3,000	.....	1,669	32
20,490	79,200	.....	8,900	207	.....	303	.....	5,100	.....	2,745	33
648,162	26,900	.....	232,400	.....	.....	1,087	.....	35,000	.....	189,646	34
297,918	.....	.....	24,100	29	.....	365	.....	50,030	.....	82,062	35
355,818	156,050	.....	108,300	318	.....	2,774	.....	50,000	818	140,113	36
565,134	417,250	.....	.....	475	2,000	3,591	.....	28,000	.....	257,289	37
583,812	.....	.....	301,200	817	600	3,921	.....	15,000	56	158,816	38
98,015	.....	.....	24,900	2,644	.....	761	.....	20,500	33	15,545	39
80,739	.....	.....	28,800	50	.....	376	.....	7,000	.....	10,314	40
967,830	.....	.....	821,100	260	3,800	1,395	.....	145,000	.....	314,929	41
176,442	.....	.....	129,725	.....	.....	1,200	.....	25,000	286	51,512	42
9,117	.....	.....	.....	.....	.....	86	.....	.....	.....	.....	43
47,652	.....	.....	10,000	1,788	.....	250	.....	3,200	.....	7,280	44
5,498	.....	.....	.....	1,329	.....	18	.....	.....	108	562	45
492,355	.....	.....	276,000	.....	94,500	3,016	.....	.....	2,354	198,904	46
12,918	.....	.....	400	92	.....	207	.....	.....	.....	1,671	47
306,597	.....	.....	26,700	.....	70,000	741	.....	71,800	2,779	107,638	48
216,006	.....	.....	125,900	10	.....	921	.....	.....	.....	71,444	49
54,924	.....	.....	26,000	.....	.....	615	.....	.....	.....	8,664	50
99,360	.....	.....	.....	21	.....	225	.....	15,000	124	29,325	51
223,359	.....	.....	117,800	277	.....	1,382	.....	15,000	165	63,480	52
211,798	.....	.....	50,000	1,542	.....	1,573	.....	2,500	.....	47,049	53
$24,235,184	$743,420	$148,262	$11,095,975	$48,216	$1,019,900	$92,099	.....	$921,530	$33,217	$7,128,918	

TABLE 3—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Atlantic County								
1	Absecon City	8,357	1,197	.....	.....	.....	.....	.....	.....
2	Heights	1,527	258	.....	.....	.....	.....	15	3
3	American	13,053	759	57	17	.....	.....	2,216	203
4	Atlantic City	16,067	690	.....	.....	.....	.....	.....	.....
5	Atlantic Coast	127,818	2,889	.....	.....	.....	.....	9,742	440
6	Atlantic County	14,362	957	.....	.....	.....	.....	1,651	198
7	Atlantis	17,127	1,196	.....	.....	.....	.....	2,366	380
8	Boardwalk	4,461	349	.....	.....	.....	.....	31	8
9	Chelsea	7,220	592	.....	.....	.....	.....	894	83
10	Cosmopolitan	3,624	254	.....	.....	.....	.....	181	27
11	Eastern Shore	2,062	210	.....	.....	.....	.....	33	4
12	Economy	8,799	506	.....	.....	.....	.....	387	57
13	Equitable	37,127	1,832	.....	.....	6,356	454	7,842	712
14	Garibaldi	7,890	479	.....	.....	.....	.....	824	78
15	Great Bay	932	135	.....	.....	.....	.....	.....	.....
16	Home	6,939	524	.....	.....	.....	.....	588	65
17	Islanders	20,065	1,285	.....	.....	.....	.....	3,504	333
18	La Clede	9,085	719	.....	.....	.....	.....	106	16
19	Margate	4,118	320	.....	.....	.....	.....	443	60
20	Miramar	12,701	101	.....	.....	.....	.....	.....	.....
21	Mutual	21,401	1,732	486	98	.....	.....	310	65
22	Peoples	32,354	1,989	.....	.....	861	388	6,992	669
23	Pride of Atlantic	17,200	1,080	.....	.....	.....	.....	314	27
24	Protective	3,006	223	.....	.....	.....	.....	.....	.....
25	Resort	4,236	379	.....	.....	.....	.....	152	44
26	Seaboard	12,003	650	.....	.....	.....	.....	2,515	248
27	Security	25,690	1,875	.....	.....	.....	.....	3,044	292
28	South Jersey	4,127	261	.....	.....	.....	.....	327	30
29	Sunrise	6,699	360	.....	.....	.....	.....	738	86
30	Trident	32,016	442	.....	.....	.....	.....	1,665	85
31	Ventnor	16,139	741	.....	.....	.....	.....	2,576	192
32	Brigantine	1,579	98	.....	.....	.....	.....	9	3
33	Collective	2,274	401	792	35	.....	.....	45	54
34	Egg Harbor	12,310	1,313	269	40	.....	.....	1,162	201
35	Germania	5,591	745	.....	.....	.....	.....	121	33
36	Farmers & Merchants	7,179	622	1,561	155	.....	.....	541	37
37	Hammonton	10,282	1,113	4,173	349	.....	.....	.....	.....
38	Workingmen's	10,557	1,058	.....	.....	.....	.....	1,506	187
39	Linwood	2,477	349	.....	.....	.....	.....	125	31
40	Harbor	2,941	259	.....	.....	.....	.....	144	40
41	Mays Landing	20,484	2,056	.....	.....	.....	.....	4,106	426
42	Minotola-Landisville	3,298	318	.....	.....	.....	.....	648	114
43	Northfield	685	122	.....	.....	.....	.....	.....	.....
44	Carpenters'	1,313	167	.....	.....	.....	.....	50	14
45	Exact	122	14	.....	.....	.....	.....	.....	.....
46	Home	18,945	1,216	.....	.....	.....	.....	2,760	147
47	Mainland	1,094	105	.....	.....	.....	.....	4	2
48	Pleasantville Mutual	5,489	970	.....	.....	.....	.....	134	34
49	Workingmen's	8,166	666	.....	.....	.....	.....	1,259	142
50	Hand-in-Hand	1,545	217	.....	.....	.....	.....	130	15
51	Somers Point	1,588	202	.....	.....	.....	.....	.....	.....
52	Seashore	4,583	406	.....	.....	.....	.....	589	85
53	St. Leonard's	5,094	539	.....	.....	.....	.....	250	49
	Totals	625,801	37,940	7,338	694	7,217	842	63,039	6,019

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Average Rate Per Cent Interest on Shares	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
8,357	241	956	S.	$1.00 m.	$200	6	$0.15 b	.....	1
1,542	53	208	S.	1.00 m.	200	6	4.00 a	.....	2
15,326	221	758	S.	1.00 m.	200	6	.10 b	$0.10 b	3
16,067	163	527	S.	1.00 m.	200	6	8.00 a & .10 b	.10 b	4
137,560	757	2,572	O. P.	.....	100	6	.10 b	.....	5
16,013	245	910	S.	1.00 m.	200	6	.12½ b	.....	6
19,493	306	1,270	S.	1.00 m.	200	6	.10 b	.....	7
4,492	86	271	S.	1.00 m.	200	6	.10 b	.10 b	8
8,114	161	514	S.	1.00 m.	200	6	2.00 a	.....	9
3,805	32	249	S.	1.00 m.	200	6	.10 b	.10 b	10
2,095	51	163	S.	1.00 m.	200	6	.12 b	.12 b	11
9,186	123	440	O. P.	.....	200	6	.10 b	.10 b	12
51,325	688	2,310	S.	1.00 m.	200	6	.10 b	.10 b	13
8,714	182	375	S.	1.00 m.	200	6	.15 b	.15 b	14
932	22	113	S.	.50 & 1.00 m.	200	6	.10 b	.05 b	15
7,527	147	442	S.	1.00 m.	200	6	.10 b	.10 b	16
23,569	335	1,283	O. P.	.....	200	6	.10 b	.....	17
9,191	140	595	S.	1.00 & 2.00 m.	200	6	.12½ b	.12½ b	18
4,561	59	321	S.	1.00 m.	200	6	.10 b	.....	19
12,701	3	98	O. P.	.....	100	6	.10 b	.....	20
22,197	376	1,519	S.	1.00 m.	300	6	.12 b	.12 b	21
40,207	735	2,311	S.	1.00 m.	200	6	.10 b	.10 b	22
17,514	330	777	S.	1.00 m.	200	6	.15 b	.15 b	23
3,006	61	162	S.	.70 m.	200	6	.12 b	.12 b	24
4,388	44	379	S.	1.00 m.	200	6	.12½ b	.12½ b	25
14,518	219	679	S.	1.00 m.	200	6	.10 b	.10 b	26
28,734	720	1,447	S.	.70 m.	200	6	.10 b	.10 b	27
4,454	67	224	S.	1.00 m.	200	6	.15 b	.15 b	28
7,437	109	337	S.	1.00 m.	200	6	.12½ b	.12½ b	29
33,681	97	430	O. P.	.....	100	6	.10 b	.....	30
18,715	248	685	S.	1.00 m.	200	6	.10 b	.10 b	31
1,588	13	88	S.	1.00 m.	200	6	.10 b	.....	32
3,111	60	430	S.	1.00 m.	200	6	.10 b	.....	33
13,741	452	1,102	S.	1.00 m.	200	6	.10 b	.10 b	34
5,712	251	527	S.	1.00 m.	200	6	.15 b	.15 b	35
9,281	321	493	S.	1.00 m.	200	6	.10 b	.....	36
14,455	716	746	S.	1.00 m.	200	6	.15 b	.....	37
12,063	548	697	S.	1.00 m.	200	6	.15 b	.15 b	38
2,602	67	313	S.	1.00 m.	200	6	.10 b	.10 b	39
3,085	33	266	S.	1.00 m.	200	6	.10 b	.10 b	40
24,590	799	1,683	S.	1.00 m.	200	6	.15 b	.15 b	41
3,946	156	276	S.	1.00 m.	200	6	5.00 a	.15 b	42
685	2	120	S.	1.00 m.	200	6	.12 b	.12 b	43
1,363	29	152	S.	1.00 m.	200	6	.15 b	.....	44
122	5	9	S.	1.00 m.	200	6	.....	.....	45
21,705	472	891	S.	.50 m.	100	6	.16 b	.15 b	46
1,098	9	98	S.	.50 m.	100	6	.15 b	.15 b	47
5,623	364	640	S.	1.00 m.	200	6	.22 b	.18 b	48
9,425	189	619	S.	.50 m.	100	6	.20 b	.20 b	49
1,675	36	196	S.	1.00 m.	200	6	.15 b	.15 b	50
1,588	86	116	S.	1.00 m.	200	6	.15 b	.15 b	51
5,172	94	397	S.	1.00 m.	200	6	.10 b	.....	52
5,344	67	521	S.	1.00 m.	200	6	.10 b	.10 b	53
703,395	11,790	33,705	.....	.....	.....	.....	.....	.....	

a Gross charge in dollars per $100 loaned.

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	ASSOCIATION	Incorporated	Fiscal Year Ended	President	Treasurer
	Bergen County				
54	Allendale, Allendale	June 5, 1889	April 30, 1928	Louis Jones	Andrew Esler
55	Bergenfield, Bergenfield	Jan. 3, 1910	Dec. 31, 1928	Robert N. Sneden	Alfred Christie
56	Bergenfield, Fellowship	Sept. 7, 1927	Dec. 31, 1928	Wilbur E. Henderson	Frank A. Weber
57	Bogota, Bogota	Mar. 31, 1893	Mar. 19, 1928	William N. Smith	J. E. Greer
58	Bogota, Investing	Sept. 2, 1920	Aug. 31, 1928	L. E. Clarke	Anthony Pepe
59	Carlstadt, Carlstadt Mutual	May 13, 1890	April 30, 1928	Charles Ziegler	George Zimmerman
60	Carlstadt, Tri-Boro	April 27, 1927	May 31, 1928	Harry O. Van Dalinda	Frank Kretz, Sr.
61	Cliffside Park, Cliffside Park	July 21, 1923	Aug. 31, 1928	William Franz, Jr.	Francis A. Banville
62	Closter, Harrington	Feb. 9, 1888	May 10, 1928	John J. Demarest	Albert T. Sneden
63	Cresskill, Cresskill	Feb. 3, 1922	Feb. 29, 1928	Edward A. Short	J. F. Meyer
64	Dumont, Dumont	July 31, 1922	June 30, 1928	Thomas J. Prime	George Adler
65	East Paterson, East Paterson	Aug. 30, 1919	Aug. 31, 1928	John J. Ritter	Louis H. Wenzel
66	East Rutherford, East Rutherford	June 10, 1895	April 30, 1928	William Gramlich	Eva M. Hartemann
67	Edgewater, Edgewater	July 27, 1908	Dec. 31, 1928	George P. Lasher	Paul Goldberg
68	Englewood, Englewood Mutual	May 10, 1887	May 17, 1928	David J. McKenna	J. A. Thomson
69	Fair Lawn, Fair Lawn	Mar. 31, 1927	Feb. 27, 1928	Robert A. Smith	Nicholas A. Kuiken
70	Fair Lawn, Saddle River Township	May 1, 1893	Nov. 15, 1928	Joseph G. Frazza	Orrie de Nooyer
71	Fairview, Fairview	Feb. 15, 1927	Jan. 31, 1928	Fred Geiger	Antonio Conti
72	Fort Lee, Fort Lee	Dec. 27, 1892	Dec. 31, 1928	F. J. Mills, Jr.	James G. Ross
73	Garfield, American	Jan. 13, 1900	Dec. 31, 1928	Paul A. Wuerfel	Ernest Walther
74	Garfield, Garfield Mutual	May 10, 1912	May 31, 1928	Joseph A. Marchese, Jr.	Cornelius Ver Hoeve
75	Garfield, Haller	April 1, 1920	April 30, 1928	Alois Prais	Krzysztof Malec
76	Garfield, Slavonian	June 20, 1924	April 30, 1928	William A. Burke	John Gazdik
77	Glen Rock, Glen Rock	April 19, 1907	Dec. 19, 1928	William L. Platt	S. S. Walstrum
78	Glen Rock, Home Ownership	Sept. 20, 1922	Sept. 30, 1928	Henry C. Smith	Hubbard Ferguson
79	Grantwood, Grantwood	Mar. 17, 1925	Mar. 31, 1928	A. H. Lueders	George Karole
80	Hackensack, Citizens	April 1, 1919	Feb. 28, 1928	August Matthews	Frank M. Kaufhold
81	Hackensack, Excel	Nov. 16, 1922	Oct. 31, 1928	Charles Rosenberg	Charles Orth
82	Hackensack, Hackensack Mutual	Feb. 26, 1887	Feb. 15, 1928	George M. Van De Water	Charles M. Dalrymple
83	Hackensack, Industrial	July 12, 1901	Dec. 31, 1928	Henry J. Dinnebeil	James A. Van Valen
84	Hackensack, New Barbadoes Mutual	Mar. 29, 1922	April 23, 1928	Maxwell T. Noblett	A. E. Feige, Jr.
85	Hackensack, North Jersey	Dec. 8, 1910	Dec. 31, 1928	Peter W. Stagg	Ernest Massey
86	Hackensack, United	Mar. 18, 1911	May 31, 1928	Alfred T. Holley	Addison B. Burroughs
87	Hasbrouck H'g'ts, Hasbrouck H'g'ts	June 9, 1890	May 31, 1928	Charles L. Broome	Robert A. Hudson
88	Hasbrouck Heights, Polifly	April 23, 1924	April 30, 1928	George H. Webb	Edwin F. Benedict
89	Hillsdale, Progressive	May 9, 1893	Dec. 31, 1928	John G. Hansen	Elmer Parsils
90	Hohokus, Hohokus	Mar. 14, 1921	Feb. 29, 1928	John De Vore	Harry J. Baum
91	Leonia, Leonia	Feb. 1, 1913	Dec. 31, 1928	Edward Stagg	Lorenzo Gismond
92	Little Ferry, Little Ferry	July 22, 1910	July 11, 1928	Elmore N. Mehrhof	Carl Becker, Jr.
93	Little Ferry, Volunteer	June 22, 1925	Aug. 31, 1928	William H. Dare	Joseph Kucera, Jr.
94	Lodi, International	June 10, 1909	June 30, 1928	Frank Pirrone, Jr.	Antonio Bruno
95	Lodi, Lodi	May 20, 1892	April 30, 1928	George C. Mercer	John R. MacCulloch
96	Lodi, Mutual	June 27, 1913	Jan. 11, 1928	David A. Himadi	Arno Rinck
97	Lyndhurst, Dauntless	Aug. 19, 1924	Oct. 31, 1928	Frank A. Schneider, Sr.	Geo. C. Michelfelder
98	Lyndhurst, Lyndhurst	Mar. 11, 1910	Feb. 29, 1928	Charles E. Garland	Charles J. Rodgers
99	Lyndhurst, Norge	Jan. 19, 1927	*(See below)	Carmine Savino	A. Finn
100	Mahwah, Mahwah	Jan. 2, 1908	Dec. 31, 1928	Albert Winter	William O. King
101	Maywood, Maywood	April 14, 1923	July 31, 1928	Herbert R. Hartley	Tim Conrad
102	Midland Park, Franklin	Feb. 17, 1891	Dec. 31, 1928	Henry Sluyter	Peter Miedema
103	Midland Township, Rural	May 1, 1924	April 30, 1928	Henry Schnakenberg	William V. Gosline
104	Midland Park, Wortendyke	Nov. 17, 1923	Nov. 30, 1928	Theodore Chamberlain	Well'gton H. Racket
105	Montvale, Montvale	June 30, 1913	June 30, 1928	F. C. Blossfeld	Leroy Lewis
106	New Milford, New Milford	Oct. 24, 1925	Sept. 30, 1928	John J. Knierim	Elmer L. Dimick
107	North Arlington, North Arlington	Feb. 5, 1923	Feb. 1, 1928	Daniel Rentschler	Samuel A. Littlewood
108	North Arlington, Ridge	June 28, 1911	May 31, 1928	John F. Osborne	Henry J. Gehle
109	North Arlington, Valley	Oct. 29, 1925	Jan. 1, 1928	William P. Moran	Charles F. Deleot
110	Oakland, Oakland	Feb. 11, 1924	Mar. 31, 1928	H. G. McNomee	Martin Ryerson
111	Oradell, Bergen County	Feb. 21, 1888	Feb. 28, 1928	Horton A. Chapin	Walter G. Wray
112	Palisade, Interborough	April 8, 1911	Mar. 31, 1928	Henri Jeltrup	Dunbar P. Spotts
113	Palisades Park, Broad Avenue	Aug. 15, 1921	Aug. 31, 1928	Frank R. Wheeler	Henry A. Goldberger

* Special Report December 31, 1928, Fiscal Year. Changed, Effective May 31, 1929.

FISCAL YEAR ENDED, NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
J. W. De Yoe	William C. Talman	Allendale, N. J.	54
E. Howard Foster	George B. Downer	Bergenfield, N. J.	55
Marinus Contant	C. H. Julius Meier	102 N. Washington Ave., Bergenfield, N. J.	56
George C. Felter, Jr.	Victor J. Ludwig	175 River Road, Bogota, N. J.	57
George C. Felter, Jr.	Ernest A. Schweppe	22 Palisade Ave., Bogota, N. J.	58
Luce & Kipp	Herbert Wulling	321 Hackensack St., Carlstadt, N. J.	59
Shafer & Conkling	William H. Nussbaum	547 Washington St., Carlstadt, N. J.	60
Joseph W. Marini	Frederick Dyer	412 Lincoln Ave., Grantwood, N. J.	61
Frederick W. Mattocks	Martha P. Johnson	P. O. Box No. 125, Closter, N. J.	62
LeRoy Vander Burgh	C. L. Pflueger	Cresskill, N. J.	63
Fred W. Mattocks	Fred Mezger	Dumont, N. J.	64
J. W. De Yoe	Louis F. Fournier	24 Grove St., East Paterson, N. J.	65
John M. Bell	George A. Duncan	117 Everett Place, East Rutherford, N. J.	66
William E. Ellis	William C. Murphy	26 Valley Place, Edgewater, N. J.	67
William M. Seufert	Harry G. Comstock	17 Park Place, Englewood, N. J.	68
E. Robert Coven	Richard Lowe	215 East 18th St., Paterson, N. J.	69
Cornelius Doremus	Paul T. Frazza	Warren Point, N. J.	70
Anthony J. Armore	Frank J. Oleri	650 Bergenline Ave., West New York, N. J.	71
Joseph Cook	George H. Schlosser	157 Main St., Fort Lee, N. J.	72
John S. Baker	Werner Fichtler	97 Dewey St., Garfield, N. J.	73
Arthur J. Sullivan	Richard Kempf	389 Terhune Ave., Passaic, N. J.	74
Stanley J. Polack	Julius Pruefer	157 Main St., Garfield, N. J.	75
John D. Vasilyk	Joseph A. Ritoch	80 Summit Ave., Garfield, N. J.	76
Cornelius Doremus	Edward M. Schmults	243 W. Ridgewood Ave., Ridgewood, N. J.	77
P. C. Wadsworth	William H. Smith	255 Prospect St., Ridgewood, N. J.	78
G. Earl Brugler	H. G. Peter	602 Palisade Ave., Grantwood, N. J.	79
William De Lorenzo	Henry Schnakenberg	152 Rochelle Ave., Rochelle Park, N. J.	80
Samuel Denson	Frank V. Jerlinski	34 Ross Ave., Hackensack, N. J.	81
Warner W. Westervelt, Jr.	Bernard A. Hickey	60 Grant Ave., Boro of Totowa, N. J.	82
Charles J. McCarthy	J. Edward Schierloh	210 Main St., Hackensack, N. J.	83
Hart & Vanderwart	Louis W. Shaffer	26 Elm Ave., Hackensack, N. J.	84
Marinus Contant	George E. Traver, Jr.	Oradell, N. J.	85
Hart & Vanderwart	G. Byron Ferguson	240 Essex St., Hackensack, N. J.	86
Warner W. Westervelt, Jr.	Will D. Martin	Hasbrouck Heights, N. J.	87
Horace F. Banta	E. H. Schoonmaker	232 Boulevard, Hasbrouck Heights, N. J.	88
Harry Randall	Benjamin Spier	73 Fairview Ave., Westwood, N. J.	89
Edgar A. De Yoe	Myron K. Voorhees	Hohokus, N. J.	90
George C. Felter, Jr.	George W. Findley	310 Broad Ave., Leonia, N. J.	91
N. Demarest Campbell	Charles Schulz	96 Washington Ave., Little Ferry, N. J.	92
Chandless & Weller	Otto G. Ocenasek	187 Main St., Little Ferry, N. J.	93
Hart & Vanderwart	Frank V. Romaglia	46 Marsellus Place, Garfield, N. J.	94
Marinus Contant	Arie Contant	459 Prospect Ave., Hackensack, N. J.	95
Hart & Vanderwart	William E. Reardon	Lodi, N. J.	96
Leo F. Reilly	Emil Sorensen	350 Second Ave., Lyndhurst, N. J.	97
Luce & Kipp	John F. Woods	315 Stuyvesant Ave., Lyndhurst, N. J.	98
Harry R. Rinsky	Meyer W. Coffey	20 Clinton St., Newark, N. J.	99
J. Willard De Yoe	David Hopper	Mahwah, N. J.	100
Charles J. McCarthy	Helen J. Dinnebeil	287 Union St., Hackensack, N. J.	101
J. Willard De Yoe	Henry Gunther	Midland Park, N. J.	102
William DeLorenzo	William Brandenberg	10 William St., Rochelle Park, N. J.	103
John B. Zabriskie	LeRoy Quackenbush	168 Franklin Ave., Midland Park, N. J.	104
Harry Randall	Walter Wellman	Montvale, N. J.	105
Clyde A. Bogert	Pierre B. Wilmarth	River Edge, N. J.	106
Arthur B. Archibold	W. Frederick Law	12 Clinton Ave., Arlington, N. J.	107
A. B. Archibold	William F. Ackerson	420 Prudential Bldg., Newark, N. J.	108
William H. Smith	Charles F. Hart	78 Fairmount Terrace, East Orange, N. J.	109
John B. Zabriskie	Irving S. Bush	Oakland, N. J.	110
	William F. Wray	Oradell, N. J.	111
Frederick K. Hopkins	Harry D. Schall	817 Abbott Blvd., Palisade, N. J.	112
Thomas J. Huckin	Jules J. Cheron	Bank Bldg., Broad Ave. & Cent. Blvd., Pal. Pk. N.J.	113

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Bergen County								
54	Allendale	$660,300	.....	$8,050	$979	$2,200	$1,854	.....	$673,383
55	Bergenfield	932,600	.....	10,850	856	.....	4,325	$993	949,624
56	Fellowship	24,000	.....	125	33	.....	554	149	24,861
57	Bogota	813,400	.....	23,675	6,536	.....	7,108	237	850,956
58	Investing	231,000	$2,000	7,930	18,973	.....	2,685	6,675	269,263
59	Carlstadt Mutual	9,557,200	.....	46,096	24,184	82,300	.....	155,800	9,865,580
60	Tri-Boro	132,900	.....	.....	5,042	.....	.....	220	138,162
61	Cliffside Park	95,400	.....	5,435	3,806	.....	1,040	284	105,965
62	Harrington	725,850	.....	8,030	6,383	.....	1,402	582	742,247
63	Cresskill	89,200	.....	.....	2,301	.....	975	.....	92,476
64	Dumont	179,000	.....	7,236	836	.....	853	665	188,590
65	East Paterson	213,200	.....	5,569	1,134	.....	1,940	480	222,323
66	East Rutherford	12,192,200	.....	61,687	183,302	38,204	2,431	211,545	12,689,369
67	Edgewater	187,800	.....	6,305	449	.....	1,124	.....	195,678
68	Englewood Mutual	6,009,400	191,500	245,280	86,406	68,854	20,553	2,472	6,624,465
69	Fair Lawn	12,800	.....	.....	1,618	.....	613	248	15,279
70	Saddle River Township	2,216,400	8,000	6,000	8,922	36,537	38,083	2,022	2,315,964
71	Faircliff	8,600	.....	.....	1,644	.....	1,332	185	11,761
72	Fort Lee	779,800	.....	19,505	7,781	.....	4,205	1,407	812,698
73	American	2,963,150	.....	58,775	15,116	104,743	24,741	7,354	3,173,879
74	Garfield Mutual	229,900	.....	5,200	3,676	.....	1,895	764	241,435
75	Haller	210,800	.....	.....	3,494	1,900	539	423	217,156
76	Slavonian	75,900	.....	1,350	2,357	.....	939	.....	80,546
77	Glen Rock	1,033,600	.....	24,445	7,821	.....	2,892	954	1,069,712
78	Home Ownership	291,700	.....	1,750	8,859	.....	2,454	340	305,103
79	Grantwood	47,800	.....	1,620	1,006	.....	361	.....	50,787
80	Citizens	275,600	.....	11,093	92	.....	2,928	400	290,113
81	Excel	435,400	.....	7,346	3	.....	1,389	866	445,004
82	Hackensack Mutual	3,104,050	17,600	82,715	36,548	21,523	9,636	6,473	3,278,545
83	Industrial	187,750	4,600	1,055	1,093	.....	1,415	287	196,200
84	New Barbadoes Mutual	397,100	.....	6,203	141	.....	2,196	125	405,765
85	North Jersey	380,600	.....	5,815	3,579	.....	2,482	20,639	413,115
86	United	1,244,923	.....	76,658	903	.....	8,667	383	1,331,534
87	Hasbrouck Heights	775,000	.....	18,375	35,237	15,490	2,824	725	847,651
88	Polifly	215,200	.....	.....	1,701	.....	376	.....	217,277
89	Progressive	344,750	.....	25,630	5,583	.....	1,187	100	377,250
90	Hobokus	186,300	.....	5,840	1,190	.....	1,060	424	194,814
91	Leonia	801,000	.....	24,310	964	.....	2,128	250	828,652
92	Little Ferry	799,100	.....	18,832	20,901	.....	2,487	646	841,966
93	Volunteer	51,600	.....	600	719	.....	292	143	53,354
94	International	112,500	.....	4,415	1,123	.....	859	305	119,202
95	Lodi	514,400	.....	950	1,753	718	1,942	325	520,088
96	Mutual	2,183,900	.....	.....	62,399	38,930	8,574	803	2,294,606
97	Dauntless	74,500	.....	3,880	252	.....	303	103	79,018
98	Lyndhurst	291,200	.....	.....	15,717	.....	309	.....	307,226
99	Norge	1,500	.....	.....	5,902	.....	2,485	400	10,287
100	Mahwah	755,625	.....	13,095	9,986	.....	2,563	856	782,125
101	Maywood	43,200	.....	285	221	.....	889	160	44,755
102	Franklin	523,100	.....	5,260	4,253	.....	1,049	199	533,861
103	Rural	82,000	.....	3,220	381	.....	412	30	86,043
104	Wortendyke	83,550	.....	.....	853	.....	99	1,000	85,502
105	Montvale	235,800	.....	10,650	7,371	8,500	4,830	865	268,016
106	New Milford	48,100	.....	.....	2,319	.....	207	206	50,832
107	North Arlington	118,000	.....	4,820	3,172	.....	864	400	127,256
108	Ridge	476,700	.....	3,975	4,326	.....	681	300	485,982
109	Valley	48,900	.....	.....	3,257	.....	1,197	200	53,554
110	Oakland	63,300	.....	250	45	.....	1,345	241	65,181
111	Bergen County	646,000	.....	16,330	11,321	.....	363	8	674,022
112	Interborough	508,000	900	18,455	1,241	.....	2,755	.....	531,351
113	Broad Avenue	159,400	.....	8,376	888	.....	851	283	169,798

AT CLOSE OF FISCAL YEAR OF EACH ASSOCIATION

LIABILITIES

Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due on Loans	Borrowed Money	Other Liabilities	Profits or Surplus	
$407,910	.....	.....	$64,400	.....	.....	$1,022	$25,700	$47,182	$5	$127,164	54
635,021	.....	.....	23,000	$2	.....	2,298	6,200	72,000	1,059	210,044	55
17,199	.....	.....	3,100	704	.....	76	.....	2,800	.....	982	56
566,893	.....	.....	66,800	835	.....	1,606	.....	62,000	4,527	148,295	57
200,234	.....	.....	13,800	1,453	.....	761	.....	.....	15	53,000	58
7,362,492	.....	$207,146	189,100	.....	.....	.....	83,642	.....	441	2,022,759	59
97,399	$21,300	.....	2,000	.....	.....	.....	2,925	11,000	.....	3,538	60
78,060	.....	.....	.....	.....	.....	255	.....	14,000	20	13,630	61
576,864	.....	.....	.....	.....	.....	2,825	5,984	.....	33	156,541	62
69,966	.....	.....	.....	374	.....	321	.....	5,500	.....	16,315	63
137,580	.....	.....	9,000	400	.....	789	.....	16,500	395	23,926	64
157,527	.....	.....	9,000	1,524	.....	673	.....	10,000	11	43,585	65
9,376,956	.....	131,707	1,127,600	.....	.....	.....	45,035	.....	.....	2,008,071	66
147,744	.....	.....	.....	1,092	.....	675	.....	5,500	.....	40,667	67
3,726,144	94,432	.....	759,200	2,088	.....	168,067	359,588	555,746	24,263	934,937	68
10,449	.....	.....	.....	.....	.....	593	2,000	2,000	.....	237	69
1,551,278	.....	.....	159,000	1,124	.....	20,364	75,100	25,000	49	484,049	70
11,399	.....	.....	.....	.....	.....	115	.....	.....	.....	247	71
497,438	13,312	.....	139,600	673	.....	1,754	1,500	47,500	140	110,781	72
1,704,497	.....	.....	827,200	3,375	.....	3,253	31,800	35,000	24,014	544,740	73
143,041	.....	.....	51,550	160	.....	307	.....	.....	124	46,253	74
160,815	.....	.....	17,250	395	.....	376	.....	.....	.....	38,320	75
45,786	.....	.....	18,550	73	.....	313	.....	8,500	28	7,296	76
744,549	.....	.....	6,800	.....	.....	3,200	17,600	102,000	.....	195,563	77
248,892	.....	.....	5,500	527	.....	1,630	.....	.....	.....	48,554	78
39,810	.....	.....	.....	1,602	.....	285	.....	5,600	.....	3,490	79
205,532	.....	.....	7,400	498	.....	1,053	4,200	9,400	125	61,905	80
287,289	4,700	.....	72,600	712	.....	724	4,750	13,500	132	60,597	81
2,368,555	.....	.....	299,200	66	.....	4,426	4,691	20,000	24	581,583	82
137,786	.....	.....	.....	299	.....	280	.....	25,000	354	32,481	83
288,298	.....	.....	6,800	.....	.....	1,205	17,956	41,700	654	49,152	84
303,165	.....	.....	31,350	457	.....	674	.....	.....	.....	77,469	85
871,154	.....	.....	54,100	1,346	.....	1,245	8,000	110,000	551	285,138	86
627,162	.....	.....	26,400	.....	.....	2,005	1,578	39,000	.....	151,506	87
140,691	.....	.....	24,200	.....	.....	447	.....	33,000	.....	18,939	88
255,824	.....	.....	.....	1,085	.....	.....	.....	38,750	.....	81,591	89
134,871	.....	.....	.....	.....	.....	554	500	30,500	80	28,309	90
656,028	.....	.....	.....	690	.....	1,572	.....	13,000	28	157,334	91
476,679	.....	.....	181,250	2,032	.....	2,017	.....	35,000	481	144,507	92
36,368	.....	.....	4,400	.....	.....	508	.....	9,300	25	2,753	93
70,712	.....	.....	15,600	190	.....	950	1,500	7,000	33	23,217	94
390,762	.....	.....	.....	2,029	.....	413	.....	27,682	.....	99,202	95
1,371,955	.....	.....	342,000	2,705	.....	565	127,200	67,000	.....	383,181	96
54,316	.....	.....	13,750	.....	.....	.....	.....	6,400	.....	4,552	97
221,773	.....	28	27,800	.....	.....	.....	475	.....	.....	57,150	98
10,267	.....	.....	.....	.....	.....	.....	.....	.....	.....	20	99
529,020	.....	.....	69,600	.....	.....	1,544	15,164	6,500	1	160,296	100
33,554	.....	.....	.....	.....	.....	40	.....	5,500	.....	5,661	101
359,448	.....	.....	.....	356	.....	50	.....	75,500	.....	98,527	102
56,922	.....	.....	19,000	137	.....	637	.....	700	.....	8,647	103
61,289	.....	.....	6,500	603	.....	520	.....	7,000	.....	9,590	104
163,929	.....	.....	20,400	20	.....	268	1,513	38,000	88	43,798	105
46,530	.....	.....	.....	.....	.....	20	.....	.....	21	4,261	106
78,034	.....	.....	31,000	202	.....	227	.....	5,000	51	12,742	107
339,445	.....	.....	14,400	380	.....	33	.....	35,000	.....	96,724	108
29,039	.....	.....	15,500	45	.....	278	.....	6,200	49	2,443	109
46,473	.....	.....	6,100	.....	.....	1,951	.....	5,000	.....	5,657	110
537,783	.....	.....	.....	.....	.....	816	3,291	.....	.....	132,132	111
379,968	.....	.....	8,800	.....	.....	585	.....	53,500	84	88,414	112
107,679	.....	.....	24,400	.....	.....	504	3,800	11,900	47	21,468	113

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Bergen County								
54	Allendale	7,784	471	.....	.....	.....	.....	322	40
55	Bergenfield	12,809	931	.....	.....	.....	.....	115	22
56	Fellowship	1,360	176	.....	.....	.....	.....	16	6
57	Bogota	11,160	1,104	.....	.....	.....	.....	334	53
58	Investing	3,850	360	.....	.....	.....	.....	69	10
59	Carlstadt Mutual	148,906	7,226	.....	.....	3,696	801	1,891	80
60	Tri-Boro	3,804	334	213	18	.....	.....	10	1
61	Cliffside Park	2,160	242	.....	.....	.....	.....	.....	.....
62	Harrington	10,946	774	.....	.....	.....	.....	.....	.....
63	Cresskill	1,543	199	.....	.....	.....	.....	.....	.....
64	Dumont	3,253	365	.....	.....	.....	.....	45	6
65	East Paterson	3,502	455	.....	.....	.....	.....	45	26
66	East Rutherford	266,991	10,599	.....	.....	5,620	1,795	11,276	604
67	Edgewater	2,822	309	.....	.....	.....	.....	.....	.....
68	Englewood Mutual	87,298	4,875	908	115	.....	.....	3,796	360
69	Fair Lawn	1,000	118	.....	.....	.....	.....	.....	.....
70	Saddle River Township	32,329	3,132	.....	.....	.....	.....	795	76
71	Faircliff	1,076	169	.....	.....	.....	.....	.....	.....
72	Fort Lee	11,263	1,221	128	16	.....	.....	698	144
73	American	30,395	2,304	.....	.....	.....	.....	4,136	756
74	Garfield Mutual	2,639	231	.....	.....	.....	.....	258	37
75	Haller	3,863	596	.....	.....	.....	.....	86	35
76	Slavonian	1,411	184	.....	.....	.....	.....	93	35
77	Glen Rock	15,972	1,038	.....	.....	.....	.....	34	15
78	Home Ownership	5,790	479	.....	.....	.....	.....	28	9
79	Grantwood	1,780	189	.....	.....	.....	.....	.....	.....
80	Citizens	4,067	387	.....	.....	.....	.....	37	9
81	Excel	10,209	604	47	7	.....	.....	363	30
82	Hackensack Mutual	46,702	2,950	.....	.....	.....	.....	1,496	220
83	Industrial	2,952	228	.....	.....	.....	.....	.....	.....
84	New Barbadoes Mutual	7,488	770	.....	.....	.....	.....	34	9
85	North Jersey	5,428	374	.....	.....	.....	.....	157	33
86	United	22,755	1,033	.....	.....	.....	.....	271	37
87	Hasbrouck Heights	11,218	712	.....	.....	.....	.....	132	25
88	Polifly	4,890	393	.....	.....	.....	.....	121	40
89	Progressive	4,445	604	.....	.....	.....	.....	.....	.....
90	Hohokus	3,118	325	.....	.....	.....	.....	.....	.....
91	Leonia	13,869	805	.....	.....	.....	.....	.....	.....
92	Little Ferry	8,984	901	.....	.....	.....	.....	906	110
93	Volunteer	1,696	251	.....	.....	.....	.....	22	2
94	International	1,466	183	.....	.....	.....	.....	78	6
95	Lodi	7,407	710	.....	.....	.....	.....	.....	.....
96	Mutual	31,180	1,648	.....	.....	.....	.....	1,710	25
97	Dauntless	2,075	202	.....	.....	.....	.....	69	11
98	Lyndhurst	7,628	438	.....	.....	19	19	278	18
99	Norge	1,752	145	.....	.....	.....	.....	.....	.....
100	Mahwah	9,131	667	.....	.....	.....	.....	348	17
101	Maywood	936	98	.....	.....	.....	.....	.....	.....
102	Franklin	6,090	579	.....	.....	.....	.....	.....	.....
103	Rural	2,147	281	.....	.....	.....	.....	95	23
104	Wortendyke	1,624	140	.....	.....	.....	.....	32	4
105	Montvale	3,012	422	.....	.....	.....	.....	102	23
106	New Milford	1,644	163	.....	.....	.....	.....	.....	.....
107	North Arlington	2,156	273	.....	.....	.....	.....	155	18
108	Ridge	6,227	565	.....	.....	.....	.....	72	8
109	Valley	1,869	206	.....	.....	.....	.....	77	11
110	Oakland	1,930	231	.....	.....	.....	.....	30	3
111	Bergen County	9,975	1,075	.....	.....	.....	.....	.....	.....
112	Interborough	7,319	487	.....	.....	.....	.....	44	6
113	Broad Avenue	2,767	231	.....	.....	.....	.....	122	18

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Average Rate Per Cent Interest on Shares	Premium on Loans: Mortgage	Premium on Loans: Share	
8,106	152	359	S.	$1.00 m.	$200	6	$0.12½ b	$0.12½ b	54
12,924	259	694	S.	1.00 m.	200	6	3.00 a & .16⅔ b	.....	55
1,376	10	172	S.	1.00 m.	200	6	.05 b	.....	56
11,494	264	893	S.	1.00 m.	200	6	4.00 a	.....	57
3,919	78	292	S.	1.00 m.	200	6	6.00 a	.....	58
154,493	2,506	5,601	O. P.	.....	100	6	.....	.....	59
4,027	24	329	O. P.	.....	200	6	.....	.....	60
2,160	36	206	S.	1.00 m.	200	4½ & 6	.25 b	.....	61
10,946	273	501	S.	1.00 m.	200	6	.07½ b	.07½ b	62
1,543	33	166	S.	1.00 m.	200	6	.05 b	.....	63
3,298	88	283	S.	1.00 m.	200	6	.05 b	.....	64
3,547	80	401	S.	.70 m.	200	6	3.00 a	3.00 a	65
283,887	3,244	9,754	O. P.	.....	100	6	.....	.....	66
2,822	58	251	S.	1.00 m.	200	6	.10 b	.....	67
92,002	1,832	3,518	O. P.	.....	200	6	2.00 a	.....	68
1,000	3	115	S.	1.00 m.	200	6	.07½ b	.07½ b	69
33,124	543	2,665	S.	1.00 m.	200	6	.10 b	.10 b	70
1,076	4	165	S.	1.00 m.	200	5½ & 6	.12½ b	.....	71
12,089	315	1,066	S.	1.00 m.	200	6	.05 b	.05 b	72
34,531	861	2,199	S.	1.00 m.	200	6	.10 b	.05 b	73
2,897	69	199	S.	1.00 m.	200	6	.12½ b	.....	74
3,949	71	560	S.	1.00 m.	200	6	.12½ b	.....	75
1,504	39	180	S.	1.00 m.	200	6	.10 b	.....	76
16,006	213	840	S.	1.00 m.	200	6	.08 b	.....	77
5,818	57	431	S.	1.00 m.	200	6	.08 b	.....	78
1,780	18	171	S.	1.00 m.	200	4½ & 6	.25 b	.....	79
4,104	98	298	S.	1.00 m.	200	6	5.00 a	.....	80
10,619	118	523	S.	1.00 m.	200	6	5.00 a	.....	81
48,198	881	2,289	S.	1.00 m.	200	6	4.00 a & 3.00 a	.....	82
2,952	62	166	S.	1.00 m.	200	6	4.00 a	.....	83
7,522	139	640	S.	1.00 m.	200	6	.05 b	.....	84
5,585	125	282	S.	1.00 m.	200	6	3.00 a	1.00 a	85
23,026	308	762	S.	.70 m.	200	6	5.00 a	.....	86
11,350	272	465	S.	1.00 m.	200	6	.05 b	.05 b	87
5,011	41	392	S.	1.00 m.	200	6	.10 b	.....	88
4,445	180	424	N.-S.	.25 w.	250	5⅓ & 6	.05 b	.....	89
3,118	62	263	S.	1.00 m.	200	6	.08 b	.08 b	90
13,869	188	617	S.	1.00 m.	200	6	.05 b	.....	91
9,890	288	723	S.	1.00 m.	200	4½ & 6	.25 b	.....	92
1,718	16	237	S.	1.00 m.	200	6	.12½ b	.....	93
1,544	61	128	S.	1.00 m.	200	6	.17½ b	.....	94
7,407	193	517	S.	1.00 m.	200	6	3.00 a	.08⅓ b	95
32,890	448	1,225	S.	1.00 m.	200	6	.16 b	.....	96
2,144	30	183	O. P.	.....	200	6	.05 b	.05 b	97
7,925	106	369	N.-S.	1.00 m.	100	6	.05 b	.....	98
1,752	1	144	S.	1.00 m.	200	6	.....	.....	99
9,479	175	509	S.	1.00 m.	200	6	.10 b	.....	100
936	14	84	S.	1.00 m.	200	6	5.00 a	.....	101
6,090	167	412	S.	1.00 m.	200	6	3.00 a	3.00 a	102
2,242	19	285	S.	1.00 m.	200	6	5.00 a	.....	103
1,656	21	123	S.	1.00 m.	200	6	.05 b	.04 b	104
3,114	103	342	S.	1.00 m.	200	6	2.00 a & 3.00 a	.....	105
1,644	17	146	S.	1.00 m.	200	6	3.00 a	.....	106
2,311	31	260	S.	1.00 m.	200	6	.06 b	.....	107
6,299	120	453	O. P.	.....	200	6	.05 b	2.00 a	108
1,946	14	203	S.	1.00 m.	200	6	3.00 a	.....	109
1,960	19	215	S.	1.00 m.	200	6	.05 b	.05 b	110
9,975	187	888	S.	1.00 m.	200	6	.04 b	.....	111
7,363	129	364	S.	1.00 m.	200	6	.05 b	.05 b	112
2,889	74	175	S.	1.00 m.	200	6	.05 b	.....	113

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION

	ASSOCIATION	Incorporated	Fiscal Year Ended	President	Treasurer
	Bergen County—Continued				
114	Palisades Park, Morsemere	Aug. 14, 1926	July 31, 1928	H. Halpern	Richard R. Dechert
115	Park Ridge, Equitable Mutual	Mar. 26, 1903	Feb. 25, 1928	David Bromm	W. Darwin Woodley
116	Park Ridge, Eureka	Feb. 19, 1890	Jan. 31, 1928	A. H. Barkerding	H. J. House
117	Ramsey, Ramseys	Aug. 26, 1890	Aug. 18, 1928	John Frank De Baum	Edward Marschalk
118	Ridgefield, Oratam	May 29, 1923	May 31, 1928	A. T. Holmes	Peter A. Meserole
119	Ridgefield, Ridgefield	Dec. 2, 1889	Nov. 30, 1928	John H. Doscher	Ole Thompson
120	Ridgefield Park, Overpeck	Dec. 20, 1897	Jan. 1, 1928	N. C. Phillips	Benjamin Anderson
121	Ridgefield Park, Park	May 1, 1894	Jan. 31, 1928	Conrad W. Mergler	Morton T. Brewster
122	Ridgefield Park, Peoples Mutual	Feb. 19, 1907	Feb. 28, 1928	Cyril De Wyrall	Frank A. Lloyd
123	Ridgewood, Co-Operative	Jan. 27, 1891	Feb. 1, 1928	Clyde D. Hutton	Chas. F. Bechtlofft
124	Ridgewood, Godwinville	Jan. 14, 1924	Jan. 31, 1923	Garret Van Cleve	Fred. J. Blackshaw
125	Ridgewood, Ridgewood	April 2, 1885	Dec. 18, 1928	Albert H. Boyd	S. Lisle Hollister
126	River Edge, River Edge	Sept. 29, 1920	Dec. 31, 1928	A. Z. Bogert	S. L. Jenkinson
127	Rutherford, Rutherford Mutual	May 13, 1876	May 10, 1928	George N. Janes	Henry Y. Blakiston
128	Teaneck, Preference	Dec. 15, 1923	Sept. 30, 1928	Frederic H. Brendle	Rudolph J. Lauzon
129	Teaneck, Teaneck	July 3, 1916	July 31, 1928	Charles Van Riper	Robert E. Lowe
130	Tenafly, Tenafly	July 12, 1905	Jan. 31, 1928	John A. Grahn	R. S. Maugham
131	Waldwick, Magic	April 16, 1927	April 30, 1928	Ernest W. Schuler	John W. Quackenbus
132	Waldwick, Waldwick	Mar. 1, 1913	Mar. 31, 1928	Charles Pfitzner	Ashley K. Auryanse
133	Wallington, Wallington	Jan. 27, 1897	Jan. 31, 1928	Christopher L. Orbach	William Peters, Jr.
134	Wallington, Wawel	Feb. 20, 1920	Feb. 29, 1928	John Turek	John Marut
135	Westwood, Invincible	July 15, 1921	June 30, 1928	David D. Lee	John E. Haring
136	Westwood, Westwood	Jan. 20, 1906	Jan. 31, 1928	G. W. Collignon	T. B. de la Ree
137	Wyckoff, Sicomac	June 22, 1927	June 30, 1928	C. Jack Ward	Walter W. Hartwig
138	Wyckoff, Wyckoff	Jan. 3, 1906	Dec. 31, 1928	Herman Klomburg	James W. Duthie
	Burlington County				
139	Beverly, Beverly	Jan. 12, 1868	Oct. 17, 1928	Alfred T. Perkins	S. Budd Norcross
140	Beverly, Promoters	Oct. 16, 1922	Sept. 30, 1928	J. Wilbert Hammell	Harry Varani
141	Bordentown, Bordentown	Mar. 12, 1880	Sept. 17, 1928	Philip F. H. Brakely	Robert F. Bennett
142	Bordentown, Peoples	Mar. 3, 1911	April 19, 1928	Charles E. Burr	M. Walter Maitland
143	Browns Mills, Browns-Mills-in-The-Pines	Jan. 30, 1919	Feb. 3, 1928	Daniel R. Lemmon	Walter H. Stull
144	Burlington, City of Burlington	Mar. 16, 1868	Mar. 8, 1928	George A. Allinson	Joseph R. Budd
145	Burlington, Farmers' and Mechanics'	April 1, 1871	Mar. 15, 1928	Albertus L. Severns	Joseph R. Budd
146	Delanco, Delanco	May 9, 1890	April 16, 1928	E. J. Birkhead, Sr.	A. C. Stickel
147	Florence, Florence	April —, 1882	Mar. 8, 1928	Charles B. Green	William H. Bodine
148	Maple Shade, Maple Heights	May 29, 1923	June 3, 1928	Thomas J. S. Barlow, Sr.	Howard Knight
149	Maple Shade, Maple Shade	June 5, 1920	May 31, 1928	H. H. Walker	James G. Mount
150	Marlton, Marlton	May 16, 1925	June 30, 1928	Henry S. Lippincott	Fred Holtz
151	Medford, Medford	May 6, 1925	April 30, 1928	Albert F. Kirby	F. W. Branin
152	Moorestown, Boosters	Jan. 9, 1926	Dec. 31, 1928	George C. Baker	John G. Pettit
153	Moorestown, Moorestown	Dec. 29, 1891	Dec. 1, 1928	Edward S. Harmer	John M. McChesney
154	Moorestown, Workingmen's Co-Operative	April 23, 1888	Feb. 27, 1928	Irving A. Collins	Howard Knight
155	Mount Holly, Mount Holly	Feb. 1, 1862	Mar. 1, 1928	Walter I. Dill	Alexander Dubell
156	Mount Holly, Industry	April 2, 1874	April 23, 1928	T. Walter Borton	Nelson D. W. Pumye
157	Mount Holly, Peoples	Aug. 4, 1883	Oct. 31, 1928	William C. Wetherill	Alex Dubell
158	New Gretna, New Gretna	Mar. 7, 1889	Feb. 25, 1928	Russell Adams	John S. Mathis
159	Palmyra, Palmyra	June 28, 1887	Feb. 6, 1928	Francis S. Day	Albert N. Stewart
160	Palmyra, Twin Cities	July 14, 1922	June 30, 1928	Albert S. King	John S. Warner
161	Pemberton, Pemberton	May 1, 1884	Mar. 26, 1928	Theodore H. Budd	Ralph H. Borel
162	Riverside, Progressive	Sept. 14, 1912	June 30, 1928	Charles E. Foster	Adam Schetler
163	Riverside, Riverside	May 5, 1886	April 30, 1928	Alexander P. Bright	Joseph Hannings
164	Riverton, Cinnaminson	Oct. 1, 1878	Oct. 7, 1928	Joseph L. Thomas	William H. Schmiere
165	Roebling, Roebling	Jan. 2, 1922	Dec. 31, 1928	P. J. Goddard	A. J. Pigott

FISCAL YEAR ENDED, NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary.	Secretary's Address	
George H. Richenaker	Louis E. Engel	Hano'r Bd.&Mtg.Co.,292 MainSt.,Hack'ns'k,N.J.	114
Clifford K. Read	Alex H. Sibbald	Park Ridge, N. J.	115
Hart & Vanderwart	L. D. Dixon	Park Ridge, N. J.	116
J. W. De Yoe	William R. Troof	169 Arch St., Ramsey, N. J.	117
Thomas J. Huckin	Peter Biege	517 Broad Ave., Ridgefield, N. J.	118
Morrison, Lloyd & Morrison.....	P. J. Jossler	240 Broad Ave., Palisades Park, N. J.	119
Morrison, Lloyd & Morrison.....	Henry A. Antonius	65 Orchard St., Ridgefield Park, N. J.	120
Morrison, Lloyd & Morrison.....	John O. Appler	549 Teaneck Road, Ridgefield Park, N. J. ...	121
Morrison, Lloyd & Morrison.....	Edwin Hallberg	Ridgefield Park, N. J.	122
John B. Zabriskie	Howard Maltbie	126 Woodside Ave., Ridgewood, N. J.	123
Thomas S. Doughty	Joseph J. Smith	24 West End Ave., Ridgewood, N. J.....	124
Cornelius Doremus	Helen T. Dunbar	19 Laurel Road, Ridgewood, N. J.	125
Clyde A. Bogert	W. I. Sweet	188 Midland Ave., River Edge, N. J.	126
Shafer & Conkling	Frank Beasley	Rutherford, N. J.	127
Marinus Contant	Elmer B. MacDonald	166 W. Englewood Ave., West Englewood, N.J.	128
Morrison, Lloyd & Morrison	Clarence H. Thompson ..	204 Oakdene Ave., Teaneck, N. J.	129
D. D. Ackerman	Clifford Demarest	Tenafly, N. J.	130
John B. Zabriskie	Elmer D. Smith	Waldwick, N. J.	131
Edgar A. De Yoe	Frank R. Doty	Waldwick, N. J.	132
William R. Vanecek	John Slebodnik	145 Maple Ave., Wallington, N. J.	133
Casimir A. Silski	Andrew Palach	75 Locust Ave., Wallington, N. J.	134
Hart & Vanderwart	Albert L. Sunkenberg ...	Westwood, N. J.	135
Harry Randall	C. H. Ellin	7 Westwood Ave., Westwood, N. J.	136
Harold F. Fry	George S. Gallant	Wyckoff, N. J.	137
John B. Zabriskie	Richard E. Lawlin	Wyckoff, N. J.	138
G. Dore Cogswell	Charles F. Stevenson	524 Cooper St., Beverly, N. J.....	139
Francis J. Smith	William T. Birkhead	Beverly, N. J.	140
John H. Hutchinson	William H. Wilson	Bordentown, N. J.	141
Robert C. Hutchinson	Carlton W. Haines	Bordentown, N. J.	142
Richard B. Eckman	Alfonza Adams	Second & Church Sts., Florence, N. J.	143
Ernest Watts	Charles J. Lame	467 High St., Burlington, N. J.	144
Ernest Watts	Caroline H. Haines	230 High St., Burlington, N. J.	145
P. W. Willis	Clarence R. Miller	216 Centre Ave., Delanco, N. J.	146
Edward A. Kashner	Alfonza Adams	Second & Church Sts., Florence, N. J.	147
George B. Evans	Joseph M. Evans	Maple Shade, N. J.	148
Rocco Palese	Thomas F. Beirne	Maple Shade, N. J.	149
Clifford R. Powell	Horace R. Ward	R. F. D. No. 2, Medford, N. J.	150
Richard B. Eckman	W. H. Bowker	Medford, N. J.	151
Henry F. Stockwell	Jonathan W. Powell	Moorestown, N. J.	152
George B. Evans	Horace S. Edgar	256 West Main St., Moorestown, N. J.	153
George B. Evans	H. Fred Robinson	Moorestown, N. J.	154
Richard B. Eckman	J. L. P. Eckman	Mount Holly, N. J.	155
George M. Hillman	George M. Hillman, Jr. .	114 High St., Mount Holly, N. J.	156
Clifford R. Powell	V. Claude Palmer	Mount Holly, N. J.	157
.....	J. Alston Adams	New Gretna, N. J.	158
Joseph S. Low	Frank L. Durgin	337 Leconey Ave., Palmyra, N. J.	159
William S. C. Roray	Howard B. Conover	Palmyra, N. J.	160
William H. Heisler, Jr.....	James B. Hankins	Pemberton, N. J.	161
.....	Carl E. Thorbecke	336 Fairview St., Riverside, N. J.	162
George M. Hillman	J. Taylor Neal	401 Delaware Ave., Riverside, N. J.	163
William D. Lippincott	Fred P. Hemphill	Riverton, N. J.	164
Richard B. Eckman	William L. Wilson	Roebling, N. J.	165

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Bergen County—Con.								
114	Morsemere	$35,600	.....	$255	$2,026	.....	$3,125	$400	$41,406
115	Equitable Mutual	189,600	.....	3,030	14,794	$269	2,621	332	210,646
116	Eureka	301,017	.....	7,000	581	.....	4,887	8,241	321,726
117	Ramseys	929,400	.....	9,225	356	.....	3,659	7,948	950,588
118	Oratam	83,200	.....	930	991	.....	1,039	185	86,345
119	Ridgefield	71,600	$4,600	2,010	14,085	.....	405	.....	92,700
120	Overpeck	507,300	17,800	.....	2,871	.....	2,358	465	530,794
121	Park	1,000,370	.....	.....	41,351	544	19,947	1,357	1,063,569
122	Peoples Mutual	818,100	.....	.....	3,281	1,937	4,977	478	828,773
123	Co-Operative	653,900	.....	2,520	1,519	.....	8,168	587	666,694
124	Godwinville	244,850	.....	1,433	1,035	.....	2,048	200	249,566
125	Ridgewood	2,250,600	.....	86,287	33,949	40,775	5,378	18,885	2,435,874
126	River Edge	330,600	.....	12,985	7,087	.....	538	200	351,410
127	Rutherford Mutual	3,314,125	.....	92,530	93,071	66,268	51,176	5,477	3,622,647
128	Preference	214,546	.....	936	6,191	.....	1,759	110	223,542
129	Teaneck	266,550	.....	1,475	1,655	.....	600	665	270,945
130	Tenafly	853,000	.....	4,350	24,262	.....	2,146	.....	883,758
131	Magic	19,400	.....	.....	144	.....	1,426	.....	20,970
132	Waldwick	300,200	.....	3,350	429	.....	592	101	304,672
133	Wallington	295,500	.....	9,465	5,729	.....	748	24	311,466
134	Wawel	108,200	.....	350	2,157	.....	363	148	111,218
135	Invincible	542,400	.....	.....	7,564	.....	2,307	5,390	557,661
136	Westwood	619,500	.....	11,900	10,498	.....	5,420	369	647,687
137	Sicomac	15,400	.....	.....	2,271	.....	1,314	168	19,153
138	Wyckoff	1,043,700	.....	18,865	3,764	8,162	11,579	1,656	1,087,726
	Totals	$71,090,606	$247,000	$1,202,222	$930,609	$537,854	$335,122	$485,330	$74,828,743
	Burlington County								
139	Beverly	$565,216	.....	$11,740	$20,294	.....	$5,113	$746	$603,109
140	Promoters	47,100	.....	1,448	32	.....	2,084	151	50,815
141	Bordentown	311,915	.....	14,466	51	.....	5,741	2,509	334,682
142	Peoples	352,600	.....	10,955	48	.....	3,341	181	367,125
143	Browns-Mills-In-The-Pines	97,150	$3,275	.....	1,919	$1,125	2,949	285	106,703
144	City of Burlington	604,620	.....	19,685	6,067	2,024	3,902	10,326	646,624
145	Farmers' and Mechanics'	1,119,500	.....	49,500	2,563	4,100	8,935	389	1,184,987
146	Delanco	1,372,822	.....	117,717	12,056	24,103	12,120	856	1,539,674
147	Florence	688,900	.....	7,650	35,747	.....	5,508	374	738,179
148	Maple Heights	218,200	.....	4,296	1,598	.....	3,448	670	228,212
149	Maple Shade	65,300	.....	9,552	2,971	.....	2,628	215	80,666
150	Marlton	20,700	.....	200	351	.....	447	.....	21,698
151	Medford	23,800	.....	1,197	2,974	.....	255	50	28,276
152	Boosters	135,800	.....	2,045	672	.....	1,026	150	139,693
153	Moorestown	554,400	.....	31,712	3,722	2,982	5,645	31	598,492
154	Workingmen's Co-Operative	1,582,292	.....	126,281	274	3,517	19,040	722	1,732,126
155	Mount Holly	472,300	.....	4,600	7	300	4,105	2,759	484,071
156	Industry	258,100	.....	1,600	100	3,600	2,998	1,306	267,704
157	Peoples	680,900	.....	17,500	359	1,000	10,101	15,328	725,188
158	New Gretna	147,800	.....	1,350	690	.....	1,401	268	151,509
159	Palmyra	981,300	.....	71,975	15,904	.....	4,056	450	1,073,685
160	Twin Cities	267,100	.....	8,830	3,904	.....	2,554	200	282,588
161	Pemberton	116,600	.....	3,800	7,341	1,400	666	61	129,868
162	Progressive	45,100	.....	2,474	42	.....	656	14	48,286
163	Riverside	1,390,950	.....	65,200	38,742	3,808	9,928	646	1,509,274
164	Cinnaminson	1,061,550	.....	68,400	37,360	.....	6,115	5,900	1,179,325
165	Roebling	151,950	.....	.....	515	.....	1,030	.....	153,495
	Totals	$13,333,965	$3,275	$654,173	$196,303	$47,959	$125,792	$44,587	$14,406,054

AT CLOSE OF FISCAL YEAR OF EACH ASSOCIATION

LIABILITIES											
Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due on Loans	Borrowed Money	Other Liabilities	Profits or Surplus	
						$501	.....	.....	$20	$1,148	114
$36,937	.....	.....	$2,800	.....	.....	529	.....	191,500	624	289,185	146
1,048,906	.....	.....	73,800	8	4,023						
162,365	.....	.....	.....	$4,407	.....	296	$2,000	.....	.....	41,578	115
202,650	.....	.....	36,800	205	.....	261	.....	$36,250	37	45,523	116
614,169	.....	.....	71,200	.....	$55,000	2,754	14,375	24,580	.....	168,510	117
60,732	.....	.....	.....	109	.....	352	.....	17,000	66	8,086	118
61,002	.....	.....	2,000	57	.....	21	.....	7,000	.....	22,620	119
358,450	.....	.....	26,200	.....	.....	747	.....	58,000	549	86,848	120
789,568	.....	.....	.....	245	.....	4,771	20,713	.....	.....	248,272	121
608,080	.....	.....	47,800	1,362	.....	2,907	.....	10,000	.....	158,624	122
470,416	.....	.....	.....	.....	.....	2,138	.....	63,500	598	130,042	123
176,439	.....	.....	4,000	368	.....	3,039	10,500	33,750	8	21,462	124
1,848,901	.....	.....	.....	.....	.....	6,082	124,250	.....	216	456,425	125
281,520	.....	.....	.....	70	.....	634	.....	6,000	45	63,141	126
2,160,574	.....	.....	836,000	.....	.....	7,172	.....	.....	295	618,606	127
145,845	.....	.....	15,500	509	.....	482	.....	42,200	292	18,714	128
187,070	.....	.....	10,900	367	6,015	850	.....	22,000	162	43,581	129
667,203	.....	.....	43,400	.....	.....	1,657	2,700	.....	.....	168,798	130
14,061	.....	.....	600	.....	.....	95	1,434	4,000	.....	780	131
188,136	.....	.....	31,800	.....	.....	990	600	27,300	.....	55,846	132
173,868	.....	.....	49,575	4	.....	568	.....	41,240	192	46,019	133
49,638	.....	.....	45,600	477	.....	226	.....	4,000	.....	11,277	134
449,157	.....	.....	.....	44	.....	1,133	.....	.....	.....	107,327	135
477,033	.....	.....	.....	.....	.....	1,576	.....	47,000	2	122,076	136
14,637	.....	.....	.....	.....	.....	236	1,750	1,800	.....	730	137
696,330	.....	.....	152,350	.....	.....	3,361	58	48,892	14	186,721	138
$51,289,024	$133,744	$338,881	$6,191,525	$38,477	$61,015	$280,501	$1,030,072	$2,298,372	$60,448	$13,106,684	
$433,308	.....	.....	$51,600	$8	.....	$226	.....	.....	.....	$117,967	139
33,714	.....	.....	1,800	.....	.....	111	.....	$9,500	$50	5,640	140
261,948	.....	.....	.....	304	.....	9	.....	1,500	32	70,889	141
288,276	.....	.....	.....	.....	.....	161	.....	3,500	17	75,171	142
76,611	.....	.....	.....	167	.....	283	.....	8,000	.....	21,642	143
448,920	.....	.....	.....	2,493	$856	1,539	.....	69,080	650	123,086	144
844,449	.....	.....	89,950	1,870	.....	2,100	.....	35,100	366	211,152	145
903,036	.....	.....	154,800	.....	.....	529	.....	191,500	624	289,185	146
575,148	.....	.....	.....	.....	.....	581	.....	.....	.....	162,450	147
180,750	.....	.....	.....	.....	.....	209	.....	21,000	212	26,041	148
60,645	.....	.....	.....	.....	.....	120	.....	5,500	.....	14,401	149
19,956	.....	.....	.....	.....	.....	37	.....	.....	6	1,699	150
26,592	.....	.....	.....	67	.....	76	.....	.....	.....	1,541	151
115,890	.....	.....	.....	113	.....	248	.....	14,000	.....	9,442	152
449,670	.....	.....	.....	800	.....	458	.....	30,500	383	116,681	153
1,213,392	.....	.....	.....	.....	21,575	1,818	.....	160,610	1,939	332,792	154
338,196	.....	.....	.....	.....	.....	1,079	.....	62,000	.....	82,796	155
195,256	.....	.....	.....	.....	.....	279	.....	23,200	70	48,899	156
587,238	.....	.....	.....	.....	.....	891	.....	.....	.....	137,059	157
89,076	$30,000	.....	.....	.....	.....	754	.....	6,500	77	25,102	158
772,542	.....	.....	.....	.....	.....	549	.....	102,000	.....	198,594	159
216,258	.....	.....	3,000	.....	.....	286	.....	31,000	.....	32,044	160
106,486	.....	.....	.....	.....	.....	314	.....	.....	.....	23,068	161
32,220	.....	.....	.....	50	.....	40	.....	8,100	.....	7,876	162
965,028	.....	.....	129,600	.....	.....	265	.....	120,700	533	293,148	163
894,564	.....	.....	.....	.....	.....	804	.....	.....	.....	283,957	164
122,460	.....	.....	.....	.....	.....	83	.....	10,700	.....	20,252	165
$10,251,629	$30,000	.....	$430,750	$5,872	$22,431	$13,849	.....	$913,990	$4,959	$2,732,574	

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Bergen County—Con.								
114	Morsemere	2,304	244					14	2
115	Equitable Mutual	2,864	476						
116	Eureka	4,184	435					226	25
117	Ramseys	11,948	815					356	42
118	Oratam	1,745	190						
119	Ridgefield	890	118					10	3
120	Overpeck	8,665	895					131	26
121	Park	32,174	1,251						
122	Peoples Mutual	11,651	926					239	14
123	Co-Operative	9,100	445						
124	Godwinville	5,204	370					15	2
125	Ridgewood	37,444	1,919						
126	River Edge	5,648	629						
127	Rutherford Mutual	43,586	2,819					4,180	476
128	Preference	4,599	394					155	6
129	Teaneck	8,009	310					109	11
130	Tenafly	13,127	981					217	35
131	Magic	1,232	131					3	2
132	Waldwick	3,524	401					159	21
133	Wallington	3,272	338					247	50
134	Wawel	1,934	237					228	63
135	Invincible	8,932	688						
136	Westwood	9,070	737						
137	Sicomac	1,416	202						
138	Wyckoff	14,489	1,022					762	118
	Totals	1,178,873	74,135	1,296	156	9,335	2,615	37,849	3,917
	Burlington County								
139	Beverly	7,252	641					258	43
140	Promoters	881	126					9	5
141	Bordentown	4,086	423						
142	Peoples	4,677	435						
143	Browns-Mills-In-The-Pines	1,385	177						
144	City of Burlington	7,166	817						
145	Farmers' and Mechanics'	14,632	1,422					450	31
146	Delanco	15,321	1,178					774	105
147	Florence	8,734	717						
148	Maple Heights	4,668	510						
149	Maple Shade	1,208	168						
150	Marlton	751	172						
151	Medford	981	197						
152	Boosters	5,174	391						
153	Moorestown	7,031	615						
154	Workingmen's Co-Operative	20,413	1,617						
155	Mount Holly	11,454	610						
156	Industry	6,406	370						
157	Peoples	20,472	642						
158	New Gretna	3,683	196	600	26				
159	Palmyra	13,722	897						
160	Twin Cities	5,368	689					15	1
161	Pemberton	3,781	208						
162	Progressive	781	114						
163	Riverside	14,887	1,229					648	45
164	Cinnaminson	13,984	962						
165	Roebling	2,826	255						
	Totals	201,724	15,778	600	26			2,154	230

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Average Rate Per Cent Interest on Shares	Premium on Loans: Mortgage	Premium on Loans: Share	
2,318	11	235	S.	$1.00 m.	$200	6	.....	.....	114
2,864	75	401	S.	1.00 m.	200	6	$0.08 b	.....	115
4,410	171	289	S.	1.00 m.	200	6	.05 b	.....	116
12,304	253	604	S.	1.00 m.	200	6	.05 b	$0.05 b	117
1,745	25	165	S.	1.00 m.	200	6	.05 b	.....	118
900	35	86	S.	1.00 m.	200	6	3.00 a & .20 b	.....	119
8,796	135	786	S.	1.00 m.	200	6	.12½ b	.12½ b	120
32,174	332	919	S.	.50 m.	100	6	.20 b	.....	121
11,890	203	737	S.	1.00 m.	200	6	5.00 a	.....	122
9,100	134	311	S.	1.00 m.	200	6	.08 b	.08 b	123
5,219	40	332	S.	1.00 m.	200	6	.08 b	.08 b	124
37,444	410	1,509	S.	1.00 m.	200	6	.08 b	.....	125
5,648	111	518	S.	1.00 m.	200	6	3.00 a	.....	126
47,766	891	2,404	S.	1.00 m.	200	6	.05 b	.....	127
4,754	40	360	S.	1.00 m.	200	6	.05 b	.05 b	128
8,118	74	247	S.	.50 m.	100	6	3.00 a	3.00 a	129
13,344	234	782	S.	1.00 m.	200	6	.05 b	.....	130
1,235	6	127	S.	1.00 m.	200	6	3.00 a	.....	131
3,683	122	300	S.	1.00 m.	200	6	.07½ b	.07½ b	132
3,519	159	229	N.-S.	1.00 m.	200	6	.10 b	.05 b	133
2,162	41	259	S.	1.00 m.	200	6	5.00 a & .12½ b	.12½ b	134
8,932	140	548	S.	1.00 m.	200	6	3.00 a	.....	135
9,070	209	528	S.	1.00 m.	200	6	3.00 a	.....	136
1,416	4	198	S.	1.00 m.	200	6	4.00 a & .05 b	.08⅓ b	137
15,251	285	855	S.	1.00 m.	200	6	.06 b	.05 b	138
1,227,353	19,977	60,846	.....	.....	.....	.....	.....	.....	
7,510	262	422	S.	$1.00 m.	$200	6	$0.05 b	$0.05 b	139
890	19	112	S.	1.00 m.	200	6	.05 b	.....	140
4,086	188	235	S.	1.00 m.	200	6	.07½ b	.07½ b	141
4,677	165	270	S.	1.00 m.	200	4½	.01½ b	.01½ b	142
1,385	59	118	S.	1.00 m.	200	6	.07½ b	.....	143
7,166	372	445	S.	1.00 m.	200	6	.....	.....	144
15,082	680	773	S.	1.00 m.	200	6	.....	.....	145
16,095	634	649	S.	1.00 m.	200	6	.05 b	.05 b	146
8,734	256	461	S.	1.00 m.	200	6	2.00 a & .01⅓ b	2.00 a & .01⅓ b	147
4,668	141	369	S.	1.00 m.	200	6	.....	.....	148
1,208	65	103	S.	1.00 m.	200	6	.10 b	.10 b	149
751	13	159	S.	1.00 m.	200	6	.07½ b	.....	150
981	17	180	S.	1.00 m.	200	6	.....	.....	151
5,174	56	335	S.	1.00 & 2.00 m.	200	6	.....	.....	152
7,031	314	301	S.	1.00 m.	200	5	.01 b	.01 b	153
20,413	865	752	S.	1.00 m.	200	6	.....	.....	154
11,454	238	372	S.	.50 m.	100	6	.....	.....	155
6,406	125	245	S.	.50 m.	100	6	.....	.....	156
20,472	248	394	S.	.50 m.	100	6	.....	.....	157
4,283	125	97	S.	.50 m.	100	6	7.00 to 10.00 a	7.00 a	158
13,722	395	502	S.	1.00 m.	200	6	.03 b	.03 b	159
5,383	109	581	S.	1.00 m.	200	6	.03 b	.....	160
3,781	69	139	S.	.50 m.	100	6	2.00 a	.....	161
781	31	83	S.	1.00 m.	200	6	.05 b	.05 b	162
15,535	668	606	S.	1.00 m.	200	6	.05 b	.05 b	163
13,984	408	554	S.	1.00 m.	200	6	1.00 a	1.00 a	164
2,826	53	202	S.	1.00 m.	200	6	.01 b	.....	165
204,478	6,575	9,459	.....	.....	.....	.....	.....	.....	

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATIO

	ASSOCIATION	Incorporated	Fiscal Year Ended	President	Treasurer
	Camden County				
166	Albion, Diligent	Oct. 27, 1922	Oct. 4, 1928	Harry H[illegible]wen	A. H. Hurff
167	Atco, Atco	Mar. 11, 1920	Feb. 29, 1928	Henry K. Winter	Lawrence A. Duble
168	Audubon, Audubon	Aug. 10, 1904	Aug. 18, 1928	Wm. Hanselman	Harry J. Mackintos
169	Audubon, Citizens	Mar. 9, 1911	Mar. 31, 1928	Frederick Lange	Joseph J. Birchall
170	Audubon, King's Highway	Mar. 9, 1923	Mar. 31, 1928	Harvey E. Ulrich	B. B. Peters
171	Barrington, Barrington	May 9, 1913	April 20, 1928	Joseph S. Fitzgerald	Reese M. Ford
172	Barrington, Estate	May 10, 1924	April 9, 1928	John A. Helferty	Patrick F. Courtn
173	Bellmawr, Hedding	Feb. 3, 1898	Dec. 31, 1928	John H. Bowers, Jr.	George W. Cogan
174	Berlin, Berlin No. 3	Mar. 8, 1886	Mar. 12, 1928	Frank O. Stem	L. F. Muller
175	Berlin, Long-A-Coming	Oct. 13, 1922	Oct. 1, 1928	Elmer E. Stafford	J. Montague Evans
176	Blackwood, Blackwood	July 27, 1904	June 30, 1928	Carlton Williams	E. Frank Pine
177	Brooklawn, Brooklawn	Nov. 17, 1924	Dec. 31, 1928	D. W. Riley	Jerie J. Blake
178	Camden, American	Feb. 17, 1913	Mar. 31, 1928	H. J. Mockett	P. H. Charles, Jr.
179	Camden, Apollo	April 20, 1925	Mar. 31, 1928	William Lipsitz	Joseph Rosenberg
180	Camden, Arcade	Feb. 19, 1926	April 4, 1928	Howard T. Branin	Raymond Braker
181	Camden, Arch	April 27, 1921	April 27, 1928	John C. Shissler	Oswin D. Kline
182	Camden, Argonne	Mar. 5, 1923	Feb. 17, 1928	Jerome L. Hurley	William H. Atkinso
183	Camden, Avalon City	Feb. 25, 1889	Mar. 28, 1928	Thomas A. McDermott	Harry Heward
184	Camden, Beckett	July 27, 1921	July 31, 1928	George A. Wille	Albert M. Pine
185	Camden, Bishop Bayley, No. 2	Mar. 2, 1880	Feb. 27, 1928	Francis X. O'Brien	John A. Ryan
186	Camden, Boulevard	July 2, 1920	June 19, 1928	John Knauer	Edward Praiss
187	Camden, Bridge	Sept. 27, 1921	Sept. 20, 1928	Harry F. Hart	Harry J. Conway
188	Camden, Bridge View	May 24, 1924	May 2, 1928	Barton S. Muir	Fred. A. Weisbrod
189	Camden, Broadway	Dec. 10, 1873	April 30, 1928	H. S. Springer	Patrick H. Harding
190	Camden, Brotherhood	Oct. 12, 1891	Dec. 17, 1928	William A. Jackson	William C. Aitken
191	Camden, Business Men's	Nov. 19, 1913	Dec. 31, 1928	F. A. Bickert	Elmer J. Williams
192	Camden, Cable	June 11, 1924	April 26, 1928	Anson A. George	Raymond Braker
193	Camden, Camden	Aug. 13, 1867	June 30, 1928	Edmund J. Alff	Elmer L. Strang
194	Camden, Camden First Italian	Dec. 7, 1906	Dec. 14, 1928	Antonio Mecca	Cipriano Moles
195	Camden, Camden Merchants	Feb. 2, 1912	Feb. 7, 1928	George A. Frey	Harry T. Nekervis
196	Camden, Central	Feb. 20, 1900	Mar. 22, 1928	Harry L. Sanders	Harry Stetser
197	Camden, City No. 2	May 5, 1874	June 16, 1928	Eugene Burton	W. D. Sayres, Jr.
198	Camden, Civic	Mar. 18, 1911	Mar. 8, 1928	Francis B. Wallen	J. Hartley Bowen
199	Camden, Community	Sept. 12, 1919	Sept. 6, 1928	J. Hartley Bowen	Harold Kirkbride
200	Camden, Continuous	Mar. 25, 1926	Feb. 28, 1928	Vincent D. Canzanese	Salvatore Foderaro
201	Camden, Co-Operative*	Feb. 21, 1919	Feb. 28, 1928	W. Maurice Lord	Alan F. Marlor
202	Camden, Cooper	Feb. 16, 1911	Feb. 1, 1928	James E. Bryan	F. Wayland Potter
203	Camden, Cottage	Mar. 2, 1921	Feb. 20, 1928	F. W. Duckworth	Lyman M. Thomps
204	Camden, Covenant	May 16, 1924	Sept. 30, 1928	Felix D'Aloise	Karl M. Kolbe
205	Camden, Co-Workers	May 28, 1923	June 1, 1928	Roy R. Stewart	Edwin C. Norcross
206	Camden, Cramer Hill	Nov. 11, 1919	Nov. 11, 1928	Robert T. Gemmell	William A. Regan
207	Camden, Delaware River	Oct. 28, 1921	Sept. 29, 1928	Louis Morris	C. Edgar Elfreth
208	Camden, Development	June 27, 1923	May 31, 1928	Harry Nurock	Norman I. Wessel
209	Camden, Diamond	Feb. 14, 1920	Feb. 13, 1928	Michael Furer	Charles J. Koch
210	Camden, Dudley*	Sept. 19, 1923	Aug. 28, 1928	E. Hulings Antrim	Wilbert H. Joslin
211	Camden, East Camden	April 6, 1925	April 24, 1928	John T. Rodan	James D. Mathews
212	Camden, East Side	April 10, 1903	May 8, 1928	Charles H. West	Rose M. Cramer
213	Camden, Economy	Nov. 25, 1881	Dec. 31, 1928	Fithian S. Simmons	Howard M. Potter.
214	Camden, Emerson	May 2, 1921	May 31, 1928	Ralph W. E. Donges	Frank H. Harding
215	Camden, Endowment	May 26, 1903	June 11, 1928	Benjamin S. Meloney	A. J. Hoffman
216	Camden, Excelsior	July 29, 1870	June 30, 1928	Henry Reeves	D. Irvin Robbinson
217	Camden, Fairview	April 8, 1919	April 16, 1928	George S. Cadwallader	Fred. C. Bauer, Sr.
218	Camden, Forward	Oct. 11, 1921	Sept. 12, 1928	Edward C. Geehr	Louis Winter, Jr.
219	Camden, Franklin No. 3	Sept. 22, 1873	Sept. 1, 1928	Eugene Burton	James S. Bowen
220	Camden, Fraternal Societies	Mar. 8, 1905	Mar. 31, 1928	Joseph E. Nowrey	Roland A. Stuessy
221	Camden, Frederick Douglass	June 25, 1918	Aug. 31, 1928	Irving T. Nutt	S. N. Fernanders
222	Camden, Friendship	Dec. 7, 1909	Dec. 31, 1928	Louis Tarter	Israel Weitzman
223	Camden, German Centennial	April 25, 1876	April 12, 1928	Michael A. Hartman	Theodore J. Scharle
224	Camden, Grange	Oct. 16, 1923	Oct. 15, 1928	William A. Regan	Horace B. Beideman
225	Camden, Greater Camden	June 3, 1910	June 11, 1928	John B. Kates	Edwin C. Norcross.

* The Dudley Bldg & Loan Assn. merged with the Co-Operative Bldg. & Loan Assn., Camden.

FISCAL YEAR ENDED, NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
William B. Knight	William G. Rudolph	Clementon, N. J.	166
Edward West	Albert E. Duble	Atco Ave., Atco, N. J.	167
J. Edward Fagen	James W. Davis	Clementon, N. J.	168
J. Claud Simon	Archibald C. Semler	Audubon, N. J.	169
S. Howard Troth	Alfred W. Smith	Paris & Bringhurst Aves., Audubon, N. J.	170
John O. Wilson	Herbert K. Ball	Barrington, N. J.	171
Vincent Costello	T. D. O'Brien	112 N. Wilson Ave., Brooklawn, N. J.	172
Wilbert V. Pike	Duncan Collett	Blackwood, N. J.	173
Charles Stuart Straw	Edward J. Bittle	Berlin, N. J.	174
Charles Stuart Straw	Clarence E. Walker	Berlin, N. J.	175
G. C. Richman	O. B. Kelsey	Blackwood, N. J.	176
C. R. Allen	E. H. Murphy	213 Pennsylvania Road, Brooklawn, N. J.	177
Elmer G. Van Name	J. Hartley Bowen	307 Seventh Ave., Haddon Heights, N. J.	178
Julius Rosenberg	I. Kahlowsky	502 Oaklawn Ave., Oaklyn, N. J.	179
Frank C. Propert	Vinal A. Johnson	610 Wilson Building, Camden, N. J.	180
Joseph W. Wilson	William J. Flemming	2626 Federal St., Camden, N. J.	181
Grover C. Richman	Russell B. Keen	261 W. Summit Ave., Haddonfield, N. J.	182
Dean S. Renwick	William E. Ulery	411 Walnut St., Philadelphia, Pa.	183
M. Bergen Stone	George Meley	507 Federal St., Camden, N. J.	184
William T. Boyle	John J. McCaffery	217 Smith-Austermuhl Bldg., Camden, N. J.	185
John A. Penn	C. Lewis Brooks	Woodlynne, N. J.	186
Edward West	J. Rodney Forrest	535-537 Federal St., Camden, N. J.	187
Charles N. Boulton	William S. Abbott	141 So. 27th St., Camden, N. J.	188
John B. Kates	T. Yorke Smith	507 Federal St., Camden, N. J.	189
John F. Harned	Francis Warren	525 Haddon Ave., Camden, N. J.	190
W. B. Wolcott	H. R. Hunt	636 Erie St., Camden, N. J.	191
Elmer G Van Name	Reba N. Obus	618 Federal St., Camden, N. J.	192
Oscar B. Redrow	William H. Alff	422 Broadway, Camden, N. J.	193
William B. Knight	Rocco Palese	328 Market St., Camden, N. J.	194
Bleakly, Stockwell & Burling	Joseph A. O'Brien	601 Wilson Bldg., Camden, N. J.	195
Raymond R. Donges	Anthony J. Oberst	1253 Princess Ave., Camden, N. J.	196
Thomas E. French	Raymond L. Spear	5 No. 4th St., Camden, N. J.	197
Cyrus D. Marter	Orlando M. Bowen	212 West End Ave., Haddonfield, N. J.	198
Edward West	Orlando M. Bowen	212 West End Ave., Haddonfield, N. J.	199
Lewis Liberman	Vito Cerone	1118 So. 3d St., Camden, N. J.	200
Cyrus D. Marter	Leon E. Todd	2623 Westfield Ave., Camden, N. J.	201
Joseph H. Carr	Henry M. Evans	301 Market St., Camden, N. J.	202
John H. Switzer	Joseph A. Devlin	112 No. Third St., Camden, N. J.	203
Edmund H. Reeves	Dominick J. DiNunzio	425 No. 34th St., Camden, N. J.	204
Charles H. Stevens	Charles L. Barrett	320 Market St., Camden, N. J.	205
Albert E. Burling	Joseph M. Schneider	2719 Garfield Ave., Camden, N. J.	206
Maurice L. Praissman	Mitchell Blank	540 Washington St., Camden, N. J.	207
Aaron Heine	Frederick L. Michener	500 Broadway, Camden, N. J.	208
Jacob Furer	H. Kirkbride	28 Cooper St., Westmont, N. J.	209
Cyrus D. Marter	Leon E. Todd	2623 Westfield Ave., Camden, N. J.	210
Joseph W. Wilson	Robert S. Baymore	108 No. 24th St., Camden, N. J.	211
Raymond R. Donges	John E. Cullingford	3038 Federal St., Camden, N. J.	212
Floyd H. Bradley	T. Yorke Smith	507 Federal St., Camden, N. J.	213
Harold W. Bennett	Clarence N. Haven	South Camden Trust Co., Camden, N. J.	214
Rudolph S. Ayres	C. Chester Craig	41 W. Walnut Ave., Merchantville, N. J.	215
George M. Bryson	T. Yorke Smith	507 Federal St., Camden, N. J.	216
Joseph W. Wilson	Frederick C. Bauer, Jr.	2610 River Ave., Camden, N. J.	217
Grover C. Richman	Frank H. Clark	301 Westmont Ave., Haddonfield, N. J.	218
French, Richards & Bradley	Raymond L. Spear	5 No. 4th St., Camden, N. J.	219
T. Harry Rowland	William B. Calhoun	4th & Federal Sts., Camden, N. J.	220
Joseph H. Carr	J. S. Hazleton	1853 Phillip St., Camden, N. J.	221
Benjamin Natal	Herman Natal	1540 Wildwood Ave., Camden, N. J.	222
William J. Kraft	Anthony J. Oberst	1253 Princess Ave., Camden, N. J.	223
Joseph Varbalow	George C. Helker	2772 Federal St., Camden, N. J.	224
John O. Wilson	Anthony J. Oberst	Kaighn & Princes Aves., Camden, N. J.	225

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Camden County								
166	Diligent	$57,700		$4,770	$1,546		$946	$100	$65,062
167	Atco	175,900		5,400	2,993		1,932	35	186,260
168	Audubon	776,350		41,452	814	$3,673	7,713	870	830,872
169	Citizens	259,530		8,285	472		1,689	8	269,984
170	King's Highway	120,085		2,706	169		299		123,259
171	Barrington	325,850		1,690	3,337		2,112		332,989
172	Estate	28,900		1,320	132		561		30,913
173	Hedding	283,900		16,365	163		2,179	13	302,620
174	Berlin No. 3	201,600			5,827	2,000	1,799	87	211,313
175	Long-a-Coming	265,950			862		1,543	111	268,466
176	Blackwood	441,450		12,550	1,144	8,261	12,740	714	476,859
177	Brooklawn	8,800		2,707	889		303	80	12,779
178	American	355,500		24,350	6,223		1,387	150	387,610
179	Apollo	43,200		3,245	549		1,085	121	48,200
180	Arcade	20,900		4,387	92		386	350	26,115
181	Arch	152,600		9,635	490		1,322	1,111	165,158
182	Argonne	211,650		7,670	809		1,603	107	221,839
183	Avalon City	664,540	$4,900	34,809	3,331	31,045	6,576	462	745,663
184	Beckett	118,300		11,685	3,789		1,813		135,587
185	Bishop Bayley, No. 2	859,750		37,550	3,578		8,283	622	909,783
186	Boulevard	116,950		8,450	4,372		3,540	172	133,484
187	Bridge	118,000		2,800	1,791		768		123,359
188	Bridge View	44,700		1,880	215		685	100	47,580
189	Broadway	501,450		48,985	4,869	30	4,983	53	560,370
190	Brotherhood	233,900		7,045	9,752	2,733	1,430	278	255,138
191	Business Men's	292,400		16,125	227		1,471	29	310,252
192	Cable	70,450		4,425	7		899		75,781
193	Camden	463,300		15,750	3,051	14,021	4,522	53	500,697
194	Camden First Italian	351,600		23,620	6,451	3,713	4,813	281	390,478
195	Camden Merchants	487,400		15,280	4,071	5,471	2,801	239	515,262
196	Central	141,000		2,300	2,006		684	815	146,805
197	City No. 2	328,700		9,200	97		1,013		339,010
198	Civic	545,550		24,200	6,954	4,950	3,513	100	585,267
199	Community	432,300		38,000	1,867	3,500	2,315	226	478,208
200	Continuous	14,400		2,825	188		288	50	17,751
201	Co-Operative	260,200		17,936	81		1,991		280,209
202	Cooper	560,450		20,695	897		5,655	153	587,850
203	Cottage	194,000		22,000	5,542	800	2,048	125	224,515
204	Covenant	17,000		1,925	1,581		526	100	21,132
205	Co-Workers	85,900		7,564	820		360	38	94,682
206	Cramer Hill	260,000		18,467	280		3,186	1,878	283,811
207	Delaware River	99,050		16,450	180		2,402	10	118,092
208	Development	93,700		9,150	1,387		1,539		105,776
209	Diamond	182,200		23,800	989		845		207,834
210	Dudley	80,100		2,680	25		303		83,108
210	East Camden	23,200		1,870	249		427	144	25,890
212	East Side	381,000		16,800	2,232		1,448	2,235	403,715
213	Economy	576,900		37,243	44,069	305	5,010		663,527
214	Emerson	202,566		5,775	1,503		747		210,591
215	Endowment	441,850		11,555	527		4,213	4,175	462,320
216	Excelsior	422,567		42,520	31,267	6,125	2,062	148	504,689
217	Fairview	208,100		5,568	24		1,555	1,248	216,495
218	Forward	237,500		12,055	423		713	75	250,766
219	Franklin No. 3	454,550		15,700	75		2,282		472,607
220	Fraternal Societies	295,475		13,975	13	5,029	1,948		316,440
221	Frederick Douglass	71,800		8,672	250		4,477	5	85,204
222	Friendship	416,200		85,550	10,379		4,673	317	517,119
223	German Centennial	223,900		3,800	1,449		958	1,592	231,699
224	Grange	56,100		6,552	1,039		131	95	63,917
225	Greater Camden	240,000		11,000	5,432		1,133	1,438	259,003

AT CLOSE OF FISCAL YEAR OF EACH ASSOCIATION

LIABILITIES

Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due on Loans	Borrowed Money	Other Liabilities	Profits or Surplus	
$50,562	.....	.....	.....	$60	.....	$160	.....	$5,000	.....	$9,280	166
136,560	.....	.....	.....	.....	.....	1,507	.....	3,000	$25	45,168	167
584,544	.....	.....	.....	.....	.....	555	.....	65,000	.....	180,773	168
168,816	.....	.....	$9,600	.....	.....	41	.....	47,500	513	43,514	169
84,228	.....	.....	14,100	.....	.....	85	.....	10,000	.....	14,846	170
183,768	.....	.....	68,800	.....	.....	125	.....	27,000	75	53,221	171
23,790	.....	.....	600	.....	.....	31	.....	3,875	.....	2,617	172
197,945	.....	.....	.....	.....	.....	66	.....	40,000	170	64,439	173
152,520	.....	.....	.....	.....	.....	196	.....	18,000	125	40,472	174
214,848	.....	.....	.....	.....	.....	536	.....	2,500	.....	50,582	175
339,790	.....	.....	.....	.....	.....	763	.....	28,000	.....	108,306	176
11,092	.....	.....	.....	.....	.....	1	.....	.....	.....	1,686	177
257,436	.....	.....	.....	.....	.....	57	.....	60,000	.....	70,117	178
35,952	.....	.....	.....	1,332	.....	88	.....	7,400	.....	3,428	179
21,804	.....	.....	.....	.....	.....	3	.....	2,900	33	1,375	180
108,300	.....	.....	14,000	.....	.....	152	.....	19,800	253	22,653	181
163,632	.....	.....	5,200	.....	.....	260	.....	30,300	.....	22,447	182
519,228	.....	.....	.....	.....	.....	1,292	.....	40,000	514	184,629	183
108,882	.....	.....	.....	.....	.....	245	.....	.....	.....	26,460	184
627,984	.....	.....	.....	244	.....	871	.....	101,493	586	178,605	185
91,761	.....	.....	3,000	.....	.....	128	.....	17,500	70	21,025	186
85,992	.....	.....	.....	.....	.....	44	.....	19,000	.....	18,323	187
34,014	.....	.....	.....	.....	.....	34	.....	9,400	39	4,093	188
416,208	.....	.....	15,000	.....	.....	692	.....	.....	.....	128,470	189
197,604	.....	.....	.....	.....	.....	186	.....	.....	.....	57,348	190
213,063	.....	.....	.....	.....	.....	99	.....	40,000	510	56,580	191
52,218	.....	.....	.....	11	.....	131	.....	14,900	.....	8,521	192
369,801	.....	.....	.....	.....	.....	476	.....	19,000	15	111,405	193
267,816	.....	.....	.....	37	.....	92	.....	38,300	200	84,033	194
322,851	4,100	.....	.....	.....	8,719	2,584	.....	75,000	527	101,481	195
105,846	.....	.....	.....	.....	1,600	90	.....	5,200	186	33,883	196
232,959	.....	.....	.....	.....	.....	308	.....	34,950	.....	70,793	197
405,858	.....	.....	.....	.....	.....	95	.....	70,000	.....	109,314	198
311,538	.....	.....	.....	1,166	.....	304	.....	77,000	.....	88,200	199
13,557	.....	.....	.....	.....	.....	.....	.....	3,300	38	856	200
186,288	.....	.....	5,100	.....	.....	187	.....	39,750	357	48,526	201
400,389	.....	.....	15,100	.....	.....	665	.....	50,000	663	121,033	202
154,920	.....	.....	.....	.....	.....	308	.....	34,500	.....	34,787	203
16,572	.....	.....	.....	.....	.....	184	.....	3,000	28	1,348	204
68,172	.....	.....	.....	.....	.....	212	.....	16,000	.....	10,298	205
192,817	.....	.....	.....	.....	.....	318	.....	38,900	220	51,556	206
79,980	.....	.....	2,700	.....	.....	40	.....	15,000	.....	20,372	207
80,232	.....	.....	.....	.....	.....	90	.....	11,500	166	13,788	208
152,958	.....	.....	.....	71	.....	181	.....	11,000	.....	43,624	209
58,550	.....	.....	800	.....	.....	117	.....	15,200	198	8,243	210
21,105	.....	.....	.....	.....	.....	32	.....	2,900	.....	1,853	211
264,342	.....	.....	.....	39	.....	171	.....	50,900	.....	88,263	212
485,004	.....	.....	6,200	.....	.....	600	.....	.....	.....	171,723	213
149,571	.....	.....	.....	.....	.....	217	.....	28,000	.....	32,803	214
333,380	.....	.....	.....	.....	.....	539	.....	43,000	573	84,828	215
374,877	.....	.....	1,000	.....	.....	421	.....	.....	.....	128,391	216
143,058	.....	.....	25,800	.....	.....	122	.....	12,350	.....	35,165	217
180,510	.....	.....	.....	.....	.....	72	.....	32,500	.....	37,684	218
318,033	.....	.....	.....	.....	.....	314	.....	55,000	142	99,118	219
223,602	.....	.....	.....	.....	.....	112	.....	22,500	.....	70,226	220
56,622	.....	.....	.....	.....	.....	216	.....	13,000	166	15,200	221
340,674	.....	.....	.....	.....	.....	30	.....	65,000	.....	111,415	222
163,542	.....	.....	.....	.....	9,913	194	.....	4,000	214	53,836	223
43,035	.....	.....	.....	.....	.....	65	.....	13,200	47	7,570	224
177,870	.....	.....	.....	.....	2,600	643	.....	21,000	226	56,664	225

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Camden County								
166	Diligent	1,002	126						
167	Atco	2,537	436						
168	Audubon	9,169	892						
169	Citizens	3,294	492					48	2
170	King's Highway	2,422	253					70	10
171	Barrington	3,581	396					344	104
172	Estate	834	122					3	1
173	Hedding	3,190	495						
174	Berlin No. 3	2,772	525						
175	Long-A-Coming	4,533	604						
176	Blackwood	6,107	620						
177	Brooklawn	372	61						
178	American	4,537	561						
179	Apollo	1,282	165						
180	Arcade	1,307	201						
181	Arch	2,300	360					70	12
182	Argonne	4,608	646					26	6
183	Avalon City	8,907	850						
184	Beckett	2,160	259						
185	Bishop Bayley, No. 2	9,473	1,431						
186	Boulevard	1,748	197					30	10
187	Bridge	1,763	247						
188	Bridge View	1,187	230						
189	Broadway	6,779	448					75	5
190	Brotherhood	2,668	463						
191	Business Men's	3,510	425						
192	Cable	1,753	329						
193	Camden	5,695	784						
194	Camden First Italian	4,075	552						
195	Camden Merchants	4,797	493	41	5				
196	Central	1,506	231						
197	City No. 2	3,561	565						
198	Civic	6,714	461						
199	Community	5,298	573						
200	Continuous	734	101						
201	Co-Operative	3,278	312					25	8
202	Cooper	6,504	543					75	19
203	Cottage	2,779	221						
204	Covenant	572	85						
205	Co-Workers	1,875	229						
206	Cramer Hill	3,407	337						
207	Delaware River	1,529	202					13	6
208	Development	2,063	229						
209	Diamond	2,429	315						
210	Dudley	1,627	208					4	3
211	East Camden	957	181						
212	East Side	8,140	414						
213	Economy	7,572	544					31	4
214	Emerson	3,040	381						
215	Endowment	5,592	578						
216	Excelsior	5,834	484					5	1
217	Fairview	2,689	412					129	32
218	Forward	3,780	278						
219	Franklin No. 3	4,833	815						
220	Fraternal Societies	3,284	441						
221	Frederick Douglass	1,179	253						
222	Friendship	5,183	374						
223	German Centennial	2,381	393						
224	Grange	1,065	129						
225	Greater Camden	2,762	233						

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Average Rate Per Cent Interest on Shares	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
1,092	55	71	S.	$1.00 m.	$200	6	$0.07 b	$0.07 b	166
2,537	93	343	S.	1.00 m.	200	6	.20 b	.20 b	167
9,169	458	434	S.	1.00 m.	200	6	.05 b	.05 b	168
3,342	127	367	S.	1.00 m.	200	6	.02½ b	.02½ b	169
2,492	43	220	S.	1.00 m.	200	6	2.00 a	2.00 a	170
3,925	162	338	S.	1.00 m.	200	6	.07½ b	.07½ b	171
837	11	112	S.	1.00 m.	200	6	.10 b	.10 b	172
3,190	223	272	S.	1.00 m.	200	6	.07½ b	.07½ b	173
2,772	122	403	S.	1.00 m.	200	6	5.00 a	5.00 a	174
4,533	123	481	S.	1.00 m.	200	6	5.00 a	5.00 a	175
6,107	340	280	S.	1.00 m.	200	6	.10 b	.10 b	176
372	17	44	S.	1.00 m.	200	6	.05 b	.....	177
4,537	181	380	S.	1.00 m.	200	6	.....	.....	178
1,282	31	134	S.	1.00 m.	200	6	.05 b	.....	179
1,307	20	181	S.	1.00 m.	200	6	.05 b	.....	180
2,370	94	278	S.	1.00 m.	200	6	.....	.....	181
4,634	99	553	S.	1.00 m.	200	6	.....	.....	182
8,907	281	569	S.	1.00 m.	200	6	.16 b	.16 b	183
2,160	84	175	S.	1.00 m.	200	6	.07½ b	.....	184
9,473	601	830	S.	1.00 m.	200	6	.05 b	.....	185
1,778	59	148	S.	1.00 m.	200	6	.10 b	.....	186
1,763	71	176	S.	1.00 m.	200	6	.05 b	.....	187
1,187	26	204	S.	1.00 m.	200	6	.05 b	.....	188
6,854	208	245	S.	1.00 m.	200	6	.05 b	.....	189
2,668	171	292	S.	1.00 m.	200	6	.05 b	.....	190
3,510	150	275	S.	1.00 m.	200	6	.....	.....	191
1,753	59	270	S.	1.00 m.	200	6	.....	.10 b	192
5,695	235	549	S.	1.00 m.	200	6	.05 b	.....	193
4,075	238	314	S.	1.00 m.	200	6	.05 b	.....	194
4,838	242	256	S.	1.00 m.	200	6	.05 b	.05 b	195
1,506	106	125	S.	1.00 m.	200	6	.05 b	.....	196
3,561	155	410	S.	1.00 m.	200	6	.....	.....	197
6,714	175	286	S.	1.00 m.	200	6	.....	.....	198
5,298	216	357	S.	1.00 m.	200	6	.05 b	.05 b	199
734	28	73	S.	1.00 m.	200	6	.....	.....	200
3,303	109	211	S.	1.00 m.	200	6	.....	.....	201
6,579	275	287	S.	1.00 m.	200	6	.05 b	.....	202
2,779	83	138	S.	1.00 m.	200	6	.05 b	.05 b	203
572	18	67	S.	1.00 m.	200	6	.05 b	.05 b	204
1,875	60	169	S.	1.00 m.	200	6	.05 b	.....	205
3,407	133	204	S.	1.00 m.	200	6	.05 b	.05 b	206
1,542	96	112	S.	1.00 m.	200	6	.05 b	.....	207
2,063	69	160	S.	1.00 m.	200	6	.05 b	.....	208
2,429	107	208	S.	1.00 m.	200	6	.10 b	.10 b	209
1,631	42	169	S.	1.00 m.	200	6	.....	.....	210
957	27	154	S.	1.00 m.	200	6	.05 b	.....	211
8,140	180	234	S.	.50 m.	100	6	.05 b	.05 b	212
7,603	187	361	S.	1.00 m.	200	6	.05 b	.....	213
3,040	104	277	S.	1.00 m.	200	6	.05 b	.....	214
5,592	237	341	S.	1.00 m.	200	6	.....	.....	215
5,839	186	299	S.	.50 & 1.00 m.	200	6	.05 b	.....	216
2,818	143	301	S.	1.00 m.	200	6	.05 b	.....	217
3,780	100	178	S.	1.00 m.	200	6	.05 b	.....	218
4,833	262	553	S.	1.00 m.	200	6	.....	.....	219
3,284	157	284	S.	1.00 m.	200	6	.05 b	.....	220
1,179	97	156	S.	1.00 m.	200	6	.10 b	.10 b	221
5,183	170	204	S.	1.00 m.	200	6	.05 b	.....	222
2,381	195	198	S.	1.00 m.	200	6	.05 b	.....	223
1,065	42	87	S.	1.00 m.	200	6	.05 b	.05 b	224
2,762	108	125	S.	1.00 m.	200	6	.05 b	.....	225

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	ASSOCIATION	Incorporated	Fiscal Year Ended	President	Treasurer
	Camden County—Continued				
226	Camden, Guarantee	Aug. 12, 1886	Aug. 20, 1928	Harry F. Wolfe	Ralph D. Baker
227	Camden, Highland	April 27, 1916	May 1, 1928	William H. Pratt	Walter T. Pratt
228	Camden, Home Buyers'	Mar. 24, 1913	April 30, 1928	William Lipsitz	William Blank
229	Camden, Homestead	Dec. 21, 1883	Dec. 31, 1928	H. F. Winters, Jr.	E. J. Williams
230	Camden, Householders	Nov. 18, 1913	Nov. 30, 1928	A. Fuhrman	H. L. Barroway
231	Camden, Hyman Varbalow	Dec. 8, 1923	Nov. 28, 1928	Myer Segal	Charles Gothelf
232	Camden, Ideal	Dec. 4, 1917	Nov. 6, 1928	Lemuel D. Horner	George C. Prince
233	Camden, Investment	April 9, 1906	Mar. 31, 1928	Isaiah S. Hatch	H. T. Nekervis
234	Camden, Italian-American	April 1, 1915	April 2, 1928	Antonio DiPaolo	Cipriano Moles
235	Camden, Jan Sobieski	May 2, 1924	April 30, 1928	Joseph Roszkowiak	Casimer Wojtkowiak
236	Camden, John Campbell, Jr.-Girard.	*(See below)	Jan. 18, 1928	William W. Todd	Meyers Baker
237	Camden, Junior Emblem	Nov. 2, 1921	Oct. 11, 1928	Eugene S. Miller	Max Glassman
238	Camden, Kaighn Avenue	Nov. 19, 1924	Nov. 14, 1928	Philip Auerbach	N. U. Katz
239	Camden, Kazimier Pulaski	June 29, 1910	June 30, 1928	Stanislaw Stefaniak	Kazimierz Folejewski
240	Camden, Kearsarge	Oct. 6, 1923	Nov. 12, 1928	S. Raymond Dobbs	Truman J. Matz
241	Camden, Kosciuzko	Feb. 3, 1896	Jan. 31, 1928	Frank Wisniewski	Felix Yaroch
242	Camden, LaSalle	June 9. 1919	May 31, 1928	John F. Mall	John N. Durmann
243	Camden, Lawnton	Dec. 5, 1923	Oct. 15, 1928	Irwin R. Stratton	Thomas Lazarick
244	Camden, Liberty	Sept. 2, 1911	Aug. 8, 1928	Emil J. Riegert	Edward F. Tretbar
245	Camden, Market	Jan. 22, 1916	Jan. 19, 1928	David Baird, Jr.	Frank S. Van Hart
246	Camden, Marne	May 25, 1923	May. 3, 1928	Benjamin H. Lackey	Josephus Jennings,Jr.
247	Camden, Mechanics & Workingmen's	Mar. 1, 1871	Jan. 23, 1928	Wilbert F. Weintz	Elmer H. Patton
248	Camden, Mickle	April 16, 1925	April 30, 1928	Joshua C. Haines	Frank H. Harding
249	Camden, Moose	Jan. 22, 1913	Jan. 9, 1928	Ralph W. E. Donges	Walter T. Pratt
250	Camden, Mt. Ephraim	Oct. 28, 1908	Oct. 31, 1928	Thomas Jarozynski	Clarence S. Sullivan.
251	Camden, Mutual	April 13, 1872	April 24, 1928	Frank S. Heisler	Walter T. Pratt
252	Camden, North Camden	Oct. 10, 1879	Oct. 31, 1928	George A. Frey	A. D. Ambruster
253	Camden, Northeast	May 10, 1923	April 2, 1928	Oscar H. Higginbotham	Raymond Braker
254	Camden, Northern	Nov. 5, 1919	Nov. 9, 1928	Ludwig A. Kind	Floyd W. Stamp
255	Camden, Ocean Boulevard	Feb. 4, 1921	April 23, 1928	Joseph Fisher	Alex Schaffer
256	Camden, Optional Plan	May 9, 1927	Aug. 31, 1928	Robert F. McMullen	Francis X. O'Brien
257	Camden, Pavonia	April 23, 1906	April 23, 1928	Oliver Purnell	Walter T. Pratt
258	Camden, Penn	Feb. 15, 1913	Mar. 20, 1928	Sidney P. McCord	Walter T. Pratt
259	Camden, Peoples	Mar. 7, 1871	Feb. 1, 1928	Reuben H. Gaskill	Dallas R. Cann
260	Camden, Phoenix	Mar. 17, 1908	April 9, 1928	Kirby Garwood	Philip Wilson
261	Camden, Plymouth	Jan. 27, 1919	Feb. 11, 1928	Howard B. Hemphill	Ross Hemphill
262	Camden, Progress Lodge	June 10, 1920	June 30, 1928	Hyman Bloom	Samuel Rosner
263	Camden, Provident	Dec. 16, 1892	Dec. 31, 1928	A. D. Ambruster	W. H. Canning, Jr.
264	Camden, Public Safety	Feb. 7, 1924	Dec. 18, 1928	Frank G. Hitchner	John W. Kelly, Jr.
265	Camden, Pyne Poynt	April 7, 1911	April 17, 1928	F. F. Patterson, Jr.	William Molt
266	Camden, Real Estate Board	Jan. 22, 1924	Dec. 20, 1928	Louis B. Humphreys, Jr.	Ralph G. Van Hart
267	Camden, Republic	Mar. 27, 1916	Mar. 14, 1928	Henry Reeves	S. C. Kimble
268	Camden, Resolute	Jan. 17, 1921	**(See below)	Joseph E. Nowrey	Harry U. Lukens
269	Camden, Reward	Nov. 16, 1923	Oct. 31, 1928	M. J. Lawnicki	James Bontemps
270	Camden, River Avenue	Mar. 13, 1924	Mar. 12, 1928	Frederick Von Nieda	Fred. C. Bauer, Jr.
271	Camden, Rosedale	Aug. 26, 1911	Aug. 31, 1928	Reuben Starkweather	Oswin D. Kline
272	Camden, Royden	May 26, 1922	June 12, 1928	Oscar K. Middleton	G. R. Weiner
273	Camden, Saint Bernard	Feb. 7, 1924	Dec. 31, 1928	Charles R. O'Connor	Lawrence M. Verga
274	Camden, Shipbuilders Home	Jan. 28, 1904	Jan. 18, 1928	Adam Clarke	William B. Calhoun
275	Camden, South Camden	April 26, 1895	June 19, 1928	Theodore C. Tiedeken	Russell Keaser
276	Camden, South End	April 24, 1922	May 11, 1928	Thomas W. Bunting	Frank H. Harding
277	Camden, South Ward No. 2	Sept. 19, 1861	May 14, 1928	Samuel L. D. Barcklow	Halford Runge
278	Camden, Spartan	Jan. 6, 1919	Feb. 20, 1928	Arthur E. Armitage	J. Harry Todd
279	Camden, Stockton	Nov. 7, 1890	Dec. 11, 1928	Fithian S. Simmons	William H. Wythes
280	Camden, Stone Harbor	Jan. 21, 1909	Jan. 3, 1928	Frank M. Booth	John Kienzle
281	Camden, Surety	Dec. 1, 1914	Jan. 31, 1928	Lewis A. Hawkes	F. Wayland Potter
282	Camden, Terminal	Jan. 7, 1922	Dec. 27, 1928	I. Mulford Smith	Frank T. Flinn
283	Camden, Transportation	Dec. 1, 1924	Nov. 30, 1928	Artman E. Hummel	C. S. Sullivan
284	Camden, Twentieth Century	Feb. 15, 1901	Jan. 17, 1928	George A. Frey	E. D. Nekervis
285	Camden, Union	Mar. 21, 1903	April 5. 1928	William S. F. Pierce	A. F. J. Dorn

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

** Special Report December 31, 1928 Fiscal Year.
Changed, Effective April 30, 1929.

FISCAL YEAR ENDED, NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Bleakly, Stockwell & Burling....	Vinal A. Johnson	610 Wilson Bldg., Camden, N. J.	226
Raymond R. Donges	John E. Cullingford	3038 Federal St., Camden, N. J.	227
Joseph Varbalow	Frederick L. Michener ...	500 Broadway, Camden, N. J.	228
E. L. Bartelt	J. Charles Winters.....	311 Market St., Camden, N. J.	229
Joseph C. Haines	Clarence N. Haven	South Camden Trust Co., Camden, N. J.	230
Joseph Varbalow	Elmer Barbell	1130 Baring St., Camden, N. J.	231
Cyrus D. Marter	Leon E. Todd	26th & Federal Sts., Camden, N. J.	232
M. Bergen Stone	George Meley	322 Market St., Camden, N. J.	233
Albert S. Woodruff	Rocco Palese	328 Market St., Camden, N. J.	234
Samuel M. Shay	Bronislaw Piontkowski ..	Box No. 97, Kings Highway, Mt. Ephraim, N.J.	235
Joseph Varbalow	Edmund A. Dale	224 Federal St., Camden, N. J.	236
William B. Knight	Walter M. Morris	412 South 6th St., Camden, N. J.	237
Raymond L. Siris	Reba N. Obus	722 Federal St., Camden, N. J.	238
Samuel M. Shay	Edward Praiss	1566 Mt. Ephraim Ave., Camden, N. J.	239
J. Edward Fagen	Preston W. Hartmann ...	2957 Yorkship Square, Camden, N. J.	240
Samuel M. Shay	Bruno J. Wilinski	1213 Mt. Ephraim Ave., Camden, N. J.	241
Samuel M. Shay	Richard O'Neill	6th & Berkley Sts., Camden, N. J.	242
Maurice L. Praissman	Robert C. Perina	1054 Liberty St., Camden, N. J.	243
T. Harry Rowland	Charles St. Clair.....	1124 Princess Ave., Camden, N. J.	244
T. Harry Rowland	Charles W. Austermuhl ..	5th & Market St., Camden, N. J.	245
Harold W. Bennett	Frederick C. Bauer, Jr. ..	2610 River Ave., Camden, N. J.....	246
French, Richards & Bradley.....	Raymond L. Spear	5 North 4th St., Camden, N. J.....	247
D. Trueman Stackhouse.....	Carl R. Evered	450 Broadway, Camden, N. J.	248
Albert S. Woodruff	Wilbert V. Pike	301 Market St., Camden, N. J.	249
Edward West	Bruno J. Wilinski	1213 Mt. Ephraim Ave., Camden, N. J.	250
William T. Read	Ernest L. Bartelt	311 Market St., Camden, N. J.	251
Louis W. Ancker	T. Yorke Smith	507 Federal St., Camden, N. J.	252
W. Louis Bossle	Howard F. Harrison	3039 Stevens St., Camden, N. J.	253
Joseph Beck Tyler	Orlando M. Bowen	1121 Broadway, Camden, N. J.	254
Joseph Varbalow	Albert H. Gleaner	Merchantville, N. J.	255
Bleakly, Stockwell & Burling...	Joseph A. O'Brien	601 Wilson Bldg., Camden, N. J.	256
Raymond R. Donges.....	John E. Cullingford	3038 Federal St., Camden, N. J.	257
Edward West	J. Rodney Forrest	535-537 Federal St., Camden, N. J.	258
Thomas E. French	Raymond L. Spear	5 North Fourth St., Camden, N. J.	259
William D. Lippincott.....	Ralph D. Baker	924 Broadway, Camden, N. J.	260
Frank C. Propert	Vinal A. Johnson	610 Wilson Bldg., Camden, N. J.	261
Harry H. Teitelman	William Rudolph	504 Market St., Camden, N. J.	262
A. E. Burling	William M. Lewis	Woodbury Heights, N. J.	263
Frank F. Neutze	Leon E. Todd	26th & Federal Sts., Camden, N. J.	264
Ernest L. Bartelt	Lawrence M. Verga	311 Market St., Camden, N. J.	265
Benjamin Natal	Leon E. Todd	26th & Federal Sts., Camden, N. J.	266
F. C. Propert	Vinal A. Johnson	Wilson Bldg., Camden, N. J.	267
Herbert Richardson	George E. Yost	2138 44th St., Camden, N. J.	268
Edmund H. Reeves	Ira E. Davenport, Jr.	1008 Newton Ave., Camden, N. J.	269
Charles N. Boulton	Curtis O. Sangtinette ...	3079 Carman St., Camden, N. J.	270
Joseph W. Wilson	Thomas C. Wright	16 South 35th St., Camden, N. J.	271
Joseph W. Wilson	Josephus Jennings, Jr. ...	85 South 27th St., Camden, N. J.	272
Samuel M. Shay	James A. Hopkins	629 Elm St., Camden, N. J.	273
Bleakly, Stockwell & Burling...	Joseph A. O'Brien	601 Wilson Bldg., Camden, N. J.	274
Raymond R. Donges	C. H. Helmbold, Jr.	6th & Penn Sts., Camden, N. J.	275
Byron M. Seabrook	Josephus Jennings, Jr. ..	85 South 27th St., Camden, N. J.	276
Bleakly, Stockwell & Burling...	Lorrenzo E. Shreeves ...	121 Euclid Ave., Haddonfield, N. J.	277
Elmer G. Van Name	Vinal A. Johnson	208 North 6th St., Camden, N. J.	278
Bleakly, Stockwell & Burling...	Joseph H. Carr	5th & Market Sts., Camden, N. J.	279
George Purnell	Lewis E. Graff	224 Euclid Ave., Haddonfield, N. J.	280
M. Bergen Stone	George Meley	507 Federal St., Camden, N. J.	281
George H. Jacobs	Halford Runge	119 Windsor Ave., Haddonfield, N. J.	282
Edward R. Deibert	James J. Riley	345 West 3d St., Moorestown, N. J.	283
Joseph H. Carr	Henry M. Evans	301 Market St., Camden, N. J.	284
Raymond R. Donges	Anthony J. Oberst	1253 Princess Ave., Camden, N. J.	285

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Camden County—Con.								
226	Guarantee	$292,350		$31,884	$2,730		$1,531	$200	$328,695
227	Highland	209,400		2,940	1,956		950	1,259	216,505
228	Home Buyers'	276,350		45,375	2,693		1,212		325,630
229	Homestead	472,350		16,025	132		2,558	10	491,075
230	Householders	329,890		14,580	9,761	$1,112	1,749	1,998	359,090
231	Hyman Varbalow	133,700		16,490	3,507		3,683	313	157,693
232	Ideal	358,300		40,886	55		5,176	28	404,445
233	Investment	334,450		10,535	1,449		2,472	29	348,935
234	Italian-American	186,000		16,695	7,270		3,504	180	213,649
235	Jan Sobieski	45,000		2,990	379		197		48,566
236	John Campbell, Jr.—Girard	105,950		9,075	1,653		991		117,669
237	Junior Emblem	105,900		9,565	9,335	4,396	1,955	160	131,311
238	Kaighn Avenue	73,200		5,900	39		1,183		80,322
239	Kazimier Pulaski	87,250		3,250	1,046		2,069	50	93,665
240	Kearsarge	48,350		1,283	1,041		182	357	51,213
241	Kosciuzko	776,200		40,900	16,236	5,651	8,470	795	848,252
242	LaSalle	432,400		28,645	335		3,819	200	465,399
243	Lawnton	50,300		2,330	3,595		1,406	111	57,742
244	Liberty	181,200		7,025	3,010		1,462	203	192,900
245	Market	671,350		20,295	444		6,175	450	698,714
246	Marne	49,100		1,640	30		358	334	51,462
247	Mechanics & Workingmen's	487,350		31,600	40		2,788	40	521,818
248	Mickle	57,650		907	759		429		59,745
249	Moose	213,000		7,325	1,553		1,134	50	223,062
250	Mt. Ephraim	120,450		10,270	1,090		892	497	133,199
251	Mutual	402,700		16,600	4,018	4,400	823		428,541
252	North Camden	432,200		21,155	30,711		2,607	40	486,713
253	Northeast	134,600		7,282	262		739	77	142,960
254	Northern	857,750		25,550	9,974		4,858	5	898,137
255	Ocean Boulevard	34,300		4,490	1,887		2,196		42,873
256	Optional Plan	14,450			453			250	15,153
257	Pavonia	254,000		9,900	2,207		1,214	1,515	268,836
258	Penn	199,550		11,825	2,113		1,731		215,219
259	Peoples	548,600		30,650	83		1,770		581,103
260	Phoenix	388,800		12,650	4,847		1,388	25	357,710
261	Plymouth	463,950		38,423	1,129		3,170	2	506,674
262	Progress Lodge	238,000		34,235	3,190		3,497	113	279,035
263	Provident	389,700	$10,000	7,800	2,071		4,160	79	413,810
264	Public Safety	244,500		15,946	435	15,051	5,204		281,136
265	Pyne Poynt	356,700		13,150	16		1,037		370,903
266	Real Estate Board	80,350		6,955	40	8,626	1,285	26	97,282
267	Republic	818,825		112,900	2,446		5,548	255	939,974
268	Resolute	105,200		5,865	1,895		714	25	113,699
269	Reward	70,250		2,250	1,700		2,099	77	76,376
270	River Avenue	62,000		5,575	147		170	408	68,300
271	Rosedale	439,100		22,700	1,356		1,473	2,559	467,188
272	Royden	66,500		5,665	597		705	361	73,828
273	Saint Bernard	91,900		3,250	349		625	521	96,645
274	Shipbuilders Home	1,072,650		65,225	6,624	8,666	7,559	385	1,161,109
275	South Camden	401,750		19,885	2,893	1,100	2,615	2,495	430,738
276	South End	92,400		5,655	170		466	560	99,251
277	South Ward No. 2	874,500		45,700	6,717	12,800	2,071	190	941,978
278	Spartan	362,750		37,487	2,888		3,080	2,260	408,465
279	Stockton	497,950		22,515	385	26,507	8,011	322	555,690
280	Stone Harbor	279,450		15,280	4,065		1,186	411	300,392
281	Surety	306,600		15,320	971		1,489	51	324,431
282	Terminal	289,250		9,280	1,770		654	325	301,279
283	Transportation	132,100		3,597	845		1,686	100	138,328
284	Twentieth Century	574,200		26,705	262		6,751	153	608,071
285	Union	129,500		4,000	12,212		334	748	146,794

AT CLOSE OF FISCAL YEAR OF EACH ASSOCIATION

LIABILITIES

Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due on Loans	Borrowed Money	Other Liabilities	Profits or Surplus	
$232,524						$209		$26,300	$82	$69,580	226
123,549					$13,400	78		45,200		34,278	227
230,562						281		26,000		68,787	228
348,329						194		29,500		113,052	229
234,331						90		55,000		69,669	230
112,545						225		25,450		19,473	231
273,498			$2,300			233		46,000	295	82,119	232
230,364						212		40,000	720	77,639	233
144,942				$507		50		30,925	175	37,050	234
40,386						26		3,375		4,779	235
97,353						160		3,000		17,156	236
107,208						223				23,880	237
55,800								14,075	293	10,154	238
55,167			6,400	2		34		14,900	1,423	15,727	239
34,080			3,000					9,100	21	5,012	240
563,514						261		67,975	29,100	187,402	241
325,491						483		52,300		87,125	242
39,027			2,000	25		19		9,500		7,171	243
138,732						192		11,000	20	42,956	244
477,948						772		96,000	223	123,771	245
40,074						127		5,450		5,811	246
373,509						770		37,800		109,739	247
45,153				290		239		9,500	57	4,506	248
156,747						514		25,000		40,801	249
85,212				23		151		24,800		23,013	250
285,684						358		22,000		120,499	251
360,198			5,000			759				120,756	252
107,574						270		20,050		15,066	253
694,614						450		45,000		158,073	254
27,534				22		87		9,700		5,530	255
14,194									1	958	256
177,726						644		36,200		54,266	257
154,572						248		13,000		47,399	258
393,828						406		68,000		118,869	259
231,072			39,200			352		25,500		61,586	260
352,614						236		60,100		93,724	261
180,969			8,900					36,000	540	52,626	262
302,760						202		15,000	73	95,775	263
202,452			1,100			491		43,000		34,093	264
260,868						58		34,500		75,477	265
72,580						62		13,650		10,990	266
631,350						471		130,500		177,653	267
86,669						75		6,000		20,955	268
51,822						135		16,500		7,919	269
52,920						81		8,900		6,399	270
308,544			30,200			188		39,000	372	88,884	271
50,580			6,600			31		7,000	223	9,394	272
81,768						40		2,400		12,437	273
721,974	$15,800		29,507			2,123		163,400		228,305	274
310,322						189		16,000	237	103,990	275
69,672						75		17,600		11,904	276
651,990			21,700			1,462		85,000	672	181,154	277
289,752						274		48,500	344	69,595	278
398,094	1,000				6,300	286		19,000	590	130,420	279
232,710						262				67,420	280
224,280						320		26,500	114	73,217	281
214,992						543		47,000		38,744	282
104,628						343		20,850	240	12,267	283
397,653			1,000			512		90,000	3,513	115,393	284
112,248						122			30	34,394	285

TABLE 3, Continued—SHARES.

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Camden County—Con.								
226	Guarantee	3,481	494						
227	Highland	2,055	202						
228	Home Buyers'	3,551	367						
229	Homestead	4,746	451						
230	Householders	3,667	348						
231	Hyman Varbalow	2,827	271						
232	Ideal	4,391	457					12	5
233	Investment	3,665	348						
234	Italian-American	2,538	364						
235	Jan Sobieski	1,377	195						
236	John Campbell, Jr.—Girard	1,994	261						
237	Junior Emblem	1,904	394						
238	Kaighn Avenue	1,690	215						
239	Kazimier Pulaski	1,094	156					64	7
240	Kearsarge	949	238					15	6
241	Kosciuzko	8,843	1,265						
242	La Salle	5,963	867						
243	Lawnton	1,187	230					10	3
244	Liberty	2,197	257						
245	Market	9,240	957						
246	Marne	1,059	168						
247	Mechanics & Workingmen's	5,627	795						
248	Mickle	1,829	308						
249	Moose	2,673	368						
250	Mt. Ephraim	1,433	210						
251	Mutual	4,989	490						
252	North Camden	5,646	418					25	3
253	Northeast	3,021	478						
254	Northern	13,106	1,216						
255	Ocean Boulevard	615	85						
256	Optional Plan	656	69						
257	Pavonia	2,612	315						
258	Penn	2,500	343						
259	Peoples	5,923	820						
260	Phoenix	3,754	339					196	15
261	Plymouth	5,660	539						
262	Progress Lodge	3,196	362					45	7
263	Provident	4,328	594						
264	Public Safety	5,598	734					5	2
265	Pyne Poynt	4,093	391						
266	Real Estate Board	1,756	203						
267	Republic	10,447	1,420						
268	Resolute	1,641	227						
269	Reward	1,235	181						
270	River Avenue	1,524	290						
271	Rosedale	5,104	477					151	32
272	Royden	1,252	192					33	7
273	Saint Bernard	1,915	287						
274	Shipbuilders Home	11,373	1,218	158	10			147	28
275	South Camden	4,621	510						
276	South End	1,610	258						
277	South Ward No. 2	11,117	824					109	17
278	Spartan	5,864	547						
279	Stockton	5,894	467	10	3				
280	Stone Harbor	3,874	235						
281	Surety	3,698	345						
282	Terminal	4,971	443						
283	Transportation	3,269	369						
284	Twentieth Century	6,690	461					5	1
285	Union	3,080	212						

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Average Rate Per Cent Interest on Shares	Premium on Loans: Mortgage	Premium on Loans: Share	
3,481	183	311	S.	$1.00 m.	$200	6	$0.05 b	.....	226
2.055	100	102	S.	1.00 m.	200	6	.05 b	.....	227
3,551	181	186	S.	1.00 m.	200	6	.05 b	$0.02½ b	228
4,746	162	289	S.	1.00 m.	200	6	.05 b	.05 b	229
3,667	156	192	S.	1.00 m.	200	6	.05 b	.05 b	230
2,827	94	177	S.	1.00 m.	200	6	.05 b	.05 b	231
4,403	155	307	S.	1.00 m.	200	6	.....	.....	232
3,665	150	198	S.	1.00 m.	200	6	.07½ b	.....	233
2,538	135	229	S.	1.00 m.	200	6	.08 b	.....	234
1,377	37	158	S.	1.00 m.	200	6	.05 b	.....	235
1,994	63	198	S.	1.00 m.	200	6	10.00 a	.....	236
1,904	125	269	S.	1.00 m.	200	6	.05 b	.05 b	237
1,690	68	147	S.	1.00 m.	200	6	.05 b	.05 b	238
1,158	43	120	S.	1.00 m.	200	6	.05 b	.....	239
964	32	212	O. P.	.....	200	6	3.00 a	.....	240
8,843	565	700	S.	1.00 m.	200	6	.05 b	.05 b	241
5,963	286	581	S.	1.00 m.	200	6	.05 b	.....	242
1,197	42	191	S.	1.00 m.	200	6	.05 b	.....	243
2,197	69	188	S.	1.00 m.	200	6	.05 b	.....	244
9,240	275	682	S.	1.00 m.	200	6	.05 b	.05 b	245
1,059	39	129	S.	1.00 m.	200	6	.05 b	.....	246
5,627	395	400	S.	1.00 m.	200	6	.....	.....	247
1,829	31	277	S.	1.00 & 2.00 m.	200	6	.07½ b	.07½ b	248
2,673	121	247	S.	1.00 m.	200	6	.02½ b	.....	249
1,433	98	112	S.	1.00 m.	200	6	.05 b	.05 b	250
4,989	63	427	S.	1.00 m.	200	6	.....	.....	251
5,671	159	262	S.	1.00 m.	200	6	.05 b	.....	252
3,021	97	381	S.	1.00 m.	200	6	.05 b	.....	253
13,106	280	936	S.	1.00 m.	200	6	.....	.....	254
615	39	46	S.	1.00 m.	200	6	.10 b	.05 b	255
656	6	63	O. P.	.....	200	6	3.00 a	.....	256
2,612	149	166	S.	1.00 m.	200	6	.05 b	.05 b	257
2,500	110	233	S.	1.00 m.	200	6	.05 b	.....	258
5,923	310	510	S.	1.00 m.	200	6	.....	.....	259
3,950	109	245	S.	1.00 m.	200	6	.10 b	.....	260
5,660	183	356	S.	1.00 m.	200	6	.05 b	.....	261
3,241	182	187	S.	1.00 m.	200	6	.05 b	.05 b	262
4,328	168	426	S.	1.00 m.	200	6	.05 b	.05 b	263
5.603	130	606	S.	1.00 m.	200	6	.05 b	.....	264
4,093	173	218	S.	1.00 m.	200	6	.....	.....	265
1,756	41	162	S.	1.00 & 2.00 m.	200	6	.05 b	.....	266
10,447	395	1,025	S.	1.00 m.	200	6	.05 b	.....	267
1,641	75	152	S.	1.00 m.	200	6	.07½ b	.....	268
1,235	40	141	S.	1.00 m.	200	6	.05 b	.05 b	269
1,524	31	259	S.	1.00 m.	200	6	.05 b	.....	270
5,255	242	267	S.	1.00 m.	200	6	.....	.....	271
1,285	51	148	S.	1.00 m.	200	6	.05 b	.....	272
1,915	48	239	S.	1.00 m.	200	6	.....	.....	273
11,678	550	706	S.	1.00 m.	200	6	.05 b	.....	274
4,621	231	279	S.	.50 & 1.00 m.	200	6	.05 b	.05 b	275
1,610	74	184	S.	1.00 m.	200	6	.....	.....	276
11,226	342	499	S.	1.00 m.	200	6	.05 b	.....	277
5,864	182	365	S.	1.00 m.	200	6	.05 b	.....	278
5,904	208	262	S.	1.00 m.	200	6	.15, .20 & .25 b	.....	279
3,874	129	106	S.	1.00 m.	200	6	.05 b	.05 b	280
3,698	137	208	S.	1.00 m.	200	6	.07½ b	.07½ b	281
4,971	121	322	S.	1.00 m.	200	6	.....	.....	282
3,269	76	293	S.	1.00 m.	200	6	.02½ b	.02½ b	283
6,695	231	231	S.	1.00 m.	200	6	.05 b	.....	284
3,080	97	115	S.	.50 m.	100	6	.05 b	.....	285

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	ASSOCIATION	Incorporated	Fiscal Year Ended	President	Treasurer
	Camden County—Continued				
286	Camden, Victor	Oct. 23, 1920	Oct. 31, 1928	M. K. Mines	A. M. Pine
287	Camden, Victoria	July 16, 1920	July 19, 1928	Raymond S. Porter	Frank A. L. Braun
288	Camden, Walt Whitman	Sept. 16, 1924	Sept. 28, 1928	E. R. Morehouse	J. Walter Trappe
289	Camden, Westfield	June 2, 1913	June 4, 1928	George Bachmann	Samuel O. Clemens
290	Camden, West Jersey Mutual	Dec. 29, 1898	Dec. 31, 1928	James E. Bryan	Orrin W. Horner
291	Camden, Yorkship Square	Jan. 5, 1922	June 30, 1928	Loring S. Strang	Thomas A. Trappe
292	Chesilhurst, Progressive	Oct. 5, 1901	May 19, 1928	Max A. Bensch	John Graham, Sr.
293	Clementon, Clementon	Mar. 26, 1892	Mar. 13, 1928	Fredrick Wright	L. Blake Davis
294	Clementon Heights, Signal Hill	Jan. 14, 1921	Jan. 3, 1928	A. E. Kingett	L. Blake Davis
295	Clementona, Orchard	June 8, 1925	May 31, 1928	H. S. Riddle	William E. Morgan
296	Collingswood, Camden County	Oct. 11, 1923	Sept. 25, 1928	Joseph H. Chamberlin	Harry W. Bauer
297	Collingswood, Collingswood	May 9, 1890	April 30, 1928	John A. Kinney	William F. Williams
298	Collingswood, Greater Collingswood.	April 13, 1914	May 31. 1928	T. W. Madden	J. Earl Rowand
299	Collingswood, Integrity	Jan. 21, 1907	Jan. 31, 1928	Edward B. Rogers	William Sattler
300	Collingswood, Knight Park	June 3, 1921	June 30, 1928	Albert J. Bartlett	Harry J. Belz
301	Collingswood, Vineyard	Mar. 10, 1926	Jan. 31, 1928	Howard T. Walton	Walter I. Mathis
302	Collingswood, West Collingswood	April 27, 1907	April 23, 1928	August Briehl	W. Wallace Rehn
303	Glendora, Glendora	June 19, 1920	May 31, 1928	F. W. Plugge	William Naphas
304	Gloucester City, Big Timber	May 28, 1925	May 31, 1928	John P. J. Bernard	J. Emerson Jackson.
305	Gloucester City, Gloucester City	Oct.. 13, 1917	Oct. 31, 1928	John J. Haley	LeRoy A. Goodwin
306	Gloucester City, Improvement	June 22, 1887	June 30, 1928	Frank Berckman	Chase S. Barnard
307	Gloucester City, United Mutual	Aug. 29, 1866	Feb. 21, 1928	Harlan S. Miner	Patrick O'Sullivan
308	Gloucester City, Victory	Feb. 24, 1919	Jan. 24, 1928	John J. Sickler	John M. Carrigan
309	Haddonfield, County	Jan. 2, 1906	Dec. 31, 1928	Frank C. Somers	James L. Lamont
310	Haddonfield, Elizabeth Haddon	Feb. 4, 1922	Feb. 7, 1928	W. Gentry Hodgson	Harry E. Richman
311	Haddonfield, Indian King	Dec. 1, 1923	Oct. 20, 1928	J. C. Remington, Jr.	Morris B. Clark
312	Hadonfield, John Estaugh	Nov. 9, 1923	Oct. 31, 1928	William G. Moore	J. Ross Logan
313	Haddonfield, Mutual	Jan. 15, 1874	Jan. 9, 1928	Samuel Wood	Wilbur J. MacAllister
314	Haddon Heights, Approved	May 25, 1925	June 20, 1928	L. D. Naudain	C. Trymby Ross
315	Haddon Heights, Haddon Heights	Feb. 16, 1905	Feb. 1, 1928	Frederick Fries	Edward I. Deibert
316	Haddon Heights, Our Town	May 18, 1922	May 31, 1928	William J. Dallas	Boyd N. Sheppard
317	Haddon Heights, Victory	Nov. 14, 1919	Oct. 31, 1928	George R. Pelouze	Raymond S. Carr
318	Laurel Springs, Glen	Nov. 17, 1921	Nov. 1, 1928	Harry M. Streeton	Roland L. Andreau
319	Laurel Springs, Laurel Springs	Feb. 18, 1910	Feb. 21, 1928	Frank L. Hise	B. Everett Zelley
320	Lawnside, Lawnside Mutual	Sept. 18, 1915	Sept. 30, 1928	Walter Miller	John B. Sadler
321	Lindenwold, United Towns	Mar. 10, 1800	Mar. 1, 1928	J. Palmer Earl	I. W. Higgins
322	Magnolia, Mutual	April 26, 1883	April 2, 1928	R. K. Lippincott	Charles J. Rulon
323	Merchantville, Greater Municipality.	Mar. 6, 1924	Feb. 28, 1928		Irvine N. Donahue
324	Merchantville, Home	Nov. 27, 1908	Dec. 31, 1928	B. M. Beideman	E. D. Nekervis
325	Merchantville, Merchantville	June 30, 1880	Oct. 31, 1928	Arnold H. Moses	B. B. Pratt
326	Merchantville, Pensauken	Feb. 6, 1914	April 2, 1928	E. A. Wakefield	B. S. Smith
327	Mt. Ephraim, Black Horse Pike	Oct. 8, 1923	Sept. 30, 1928	James Kershaw	Davis C. Peters
328	Oaklyn, Bettle-Ridge	Oct. 7, 1924	Sept. 25, 1928	Charles L. Ley	John Burhanna, Jr.
329	Oaklyn, Oaklyn	April 29, 1908	May 14, 1928	Emil C. Hessert	Edward Batten
330	Pensauken Township, Wellwood	Oct. 21, 1920	Oct. 1, 1928	William E. Wimer, Jr.	E. Durell Parker
331	Runnemede, Runnemede	Oct. 5, 1923	Sept. 15, 1928	Samuel J. Rowand	C. Egbert Showalter.
332	Somerdale, Somerdale	April 19, 1924	April 9, 1928	John Ogg	Alfred E. Hulme
333	Stratford, Greater Stratford	Jan. 17, 1922	Dec. 28, 1928	A. Walter Martin	Charles Vetch
334	Voorhees Township, Kirkwood	Feb. 23, 1922	Feb. 17, 1928	Royden K. Lippincott	Gardner S. Driver
335	Waterford Twp., Waterford Twp.	Nov. 28, 1925	Nov. 12, 1928	Joseph Gondolfo	William E. Morris
336	Watsontown, Watsontown	April 4, 1922	Mar. 2, 1928	Robert H. Jaggard	Edward Arentzen
337	West Berlin, Italian	Mar. 18, 1914	Mar. 13, 1928	Salven Simone	Frank Freda
338	Westmont, Westmont	Dec. 26, 1908	Dec. 14, 1928	James St. C. Williams	William J. Mayer
339	Wood Lynne, Wood Lynne	Feb. 26, 1919	Feb. 6, 1928	John A. Keenan	Ralph J. Shelhamer

FISCAL YEAR ENDED, NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
M. Bergen Stone	George Meley	323 Market St., Camden, N. J.	286
Joseph Wilson	William J. Flemming	2626 Federal St., Camden, N. J.	287
Frank F. Neutze	Frank B. Anderson	219 Westminster Ave., Merchantville, N. J.	288
David R. Rose	Josephus Jennings, Jr.	85 South 27th St., Camden, N. J.	289
Frank F. Neutze	Orlando M. Bowen	212 West End Ave., Haddonfield, N. J.	290
C. Richard Allen	Frank H. Harding	3033 Stevens St., Camden, N. J.	291
Frank Nelson Jess	George H. Krueger	Chesilhurst, N. J.	292
T. Harry Rowland	James W. Davis	Clementon, N. J.	293
T. Philips Brown	William G. Rudolph	Clementon, N. J.	294
H. J. Koehler	Martin J. Flynn	1503 Baird Ave., Camden, N. J.	295
Thomas R. Clevenger	J. Everett Magin	21 Eldredge Ave., Collingswood, N. J.	296
John B. Kates	A. C. Havens	117 Homestead Ave., Collingswood, N. J.	297
A. Moulton McNutt	G. K. McAllister	645 Lake View Drive, Collingswood, N. J.	298
John B. Kates	William Hambrecht, Jr.	100 Fern Ave., Collingswood, N. J.	299
George H. Jacobs	J. Earl Rowand	251 Woodlawn Terrace, Collingswood, N. J.	300
John A. Penn	Walter H. Kille	333 Park Ave., Collingswood, N. J.	301
George H. Jacobs	Halford Runge	119 Windsor Ave., Haddonfield, N. J.	302
Wilbert V. Pike	Oscar Albert Parsons	7th Ave., Glendora, N. J.	303
	Joseph A. McHenry, Jr.	32 No. Burlington St., Gloucester City, N. J.	304
Charles A. Cogan	William B. Hambleton	2 N. King St., Gloucester City, N. J.	305
Charles A. Cogan	Daniel H. Mullin	Gloucester City, N. J.	306
Charles A. Cogan	Charles A. Holdcraft	314 Monmouth St., Gloucester City, N. J.	307
Henry M. Evans	J. Willetts Thurston	318 Monmouth St., Gloucester City, N. J.	308
Ralph N. Kellam	Robert Wright	Haddonfield, N. J.	309
Robert J. Tait Paul	Orrin W. Horner	100 Chestnut St., Haddonfield, N. J.	310
Elmert G. Van Name	D. Irving Taylor	Haddonfield, N. J.	311
Wilbert V. Pike	Arthur P. Ellis	124 Mountwell Ave., Haddonfield, N. J.	312
Thomas E. French	Lewis E. Graff	224 Euclid Ave., Haddonfield, N. J.	313
Charles H. Stevens	E. Delroy Holmes	2 Glover Ave., Haddon Heights, N. J.	314
F. Nelson Jess	W. M. Nash	Haddon Heights, N. J.	315
Cyrus D. Marter	H. A. Siegener	114 Third Ave., Haddon Heights, N. J.	316
J. Edward Fagen	Charles F. Cottringer	125 9th Ave., Haddon Heights, N. J.	317
J. S. Low	Charles J. Draude	Laurel Springs, N. J.	318
T. Harry Rowland	Franklin Chandler	Laurel Springs, N. J.	319
John B. Kates	Horace J. Bryant	White Horse Pike, Lawnside, N. J.	320
T. Harry Rowland	Lucius W. Parker	Gibbsboro, N. J.	321
John O. Wilson	O. E. Hagen	Magnolia, N. J.	322
Grover C. Richman	Charles B. Coe, Jr.	110 West Irving Ave., Merchantville, N. J.	323
W. B. Wolcott	B. C. Henion	235 E. Cedar Ave., Merchantville, N. J.	324
J. C. Simon	S. H. Taylor	214 Gilmore Ave., Merchantville, N. J.	325
Raymond R. Donges	John Taylor Fite	17 West Rogers Ave., Camden, N. J.	326
Charles H. Stevens	Clarence B. Marsh	Buckingham Ave., Mt. Ephraim, N. J.	327
George H. Jacobs	Alvin G. Moock	201 E. Haddon Ave., Oaklyn, N. J.	328
J. Edward Fagen	Nathan S. Batten	41 E. Bettlewood Ave., Oaklyn, N. J.	329
Albert E. Scheflen	N. Parker Johnson	49th & Westfield Ave., Merchantville, N. J.	330
Henry M. Evans	Herbert K. Ball	Barrington, N. J.	331
T. Philips Brown	Charles A. Bender	Somerdale, N. J.	332
Sydney T. Smith	L. E. Gardiner	Stratford, N. J.	333
Rudolph S. Ayers	Francis X. Kennedy	Kirkwood, N. J.	334
Joseph Varbalow	Thomas A. Fanelli	Atco, N. J.	335
William B. Knight	Edward J. Bittle	Berlin, N. J.	336
Rocco Palese	Matthew Simone	West Berlin, N. J.	337
Ralph N. Kellam	H. Kirkbride	28 Cooper St., Westmont, N. J.	338
Herbert J. Koehler	Louis F. Medara	204 Powelton Ave., Wood Lynne, N. J.	339

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Camden County—Con.								
286	Victor	$157,200	.....	$12,559	$5,503	$8,150	$1,830	.....	$185,242
287	Victoria	187,250	.....	20,970	621	.....	1,840	$1,041	211,722
288	Walt Whitman	62,100	.....	1,750	1,836	8,669	815	.....	75,170
289	Westfield	367,800	.....	19,700	116	.....	2,022	1,987	391,625
290	West Jersey Mutual	464,500	.....	33,300	2,927	11,209	3,561	200	515,697
291	Yorkship Square	85,740	.....	5,465	58	.....	1,001	.....	92,264
292	Progressive	276,900	.....	9,950	2,901	5,109	4,443	150	299,453
293	Clementon	879,800	.....	31,930	40,431	5,521	11,080	981	969,743
294	Signal Hill	62,880	.....	4,335	7,253	.....	1,030	383	75,881
295	Orchard	19,900	.....	335	597	.....	603	100	21,535
296	Camden County	114,400	.....	15,375	2,377	.....	1,417	116	133,685
297	Collingswood	804,900	.....	33,800	13,863	16,377	4,391	469	873,800
298	Greater Collingswood	404,260	.....	36,025	1,551	2,100	1,213	2,301	447,450
299	Integrity	755,230	.....	41,657	8,145	.....	4,036	489	809,557
300	Knight Park	286,800	.....	18,165	2,649	.....	782	.....	308,396
301	Vineyard	28,600	.....	560	1,511	.....	219	175	31,065
302	West Collingswood	661,400	.....	34,165	768	9,664	2,210	100	708,307
303	Glendora	100,150	.....	5,555	74	2,127	2,881	25	110,812
304	Big Timber	29,800	.....	750	466	.....	1,166	80	32,262
305	Gloucester City	789,000	.....	4,400	.....	.....	8,916	321	802,637
306	Improvement	856,400	.....	33,600	301	4,888	9,518	80	904,787
307	United Mutual	590,066	.....	.....	63	6,700	3,134	398	600,361
308	Victory	276,050	.....	5,355	30	.....	1,078	150	282,663
309	County	395,200	.....	28,050	1,306	.....	5,049	169	429,774
310	Elizabeth Haddon	255,500	.....	11,235	5,263	.....	1,850	.....	273,848
311	Indian King	145,000	.....	5,820	68	.....	1,364	.....	152,252
312	John Estaugh	165,300	.....	3,330	335	.....	2,616	125	171,706
313	Mutual	1,178,225	.....	40,696	246	.....	7,411	850	1,227,428
314	Approved	28,400	.....	3,303	149	.....	498	.....	32,350
315	Haddon Heights	845,900	.....	31,055	3,538	1,840	3,452	82	885,867
316	Our Town	165,825	.....	6,325	304	.....	2,149	19	174,622
317	Victory	326,650	.....	16,435	1,911	.....	2,789	617	348,402
318	Glen	94,000	.....	6,173	2,878	2,188	1,758	209	107,206
319	Laurel Springs	289,518	.....	14,858	775	7,627	3,549	242	316,569
320	Lawnside Mutual	146,900	.....	4,546	99	.....	2,383	13	153,941
321	United Towns	601,825	.....	8,200	355	5,654	6,944	599	623,577
322	Mutual	443,750	.....	11,940	249	4,135	6,194	77	466,345
323	Greater Municipality	130,000	.....	3,325	642	.....	1,900	28	135,895
324	Home	650,525	.....	51,800	5,544	28,374	18,394	2,264	756,901
325	Merchantville	1,513,460	$6,900	137,115	17,774	6,582	11,416	1,316	1,694,563
326	Pensauken	282,110	.....	24,185	12,927	.....	1,711	463	321,396
327	Black Horse Pike	59,400	.....	2,314	3	.....	455	.....	62,172
328	Bettle-Ridge	61,800	.....	2,280	2,624	.....	219	50	66,973
329	Oaklyn	224,500	.....	7,855	256	4,000	2,748	25	239,384
330	Wellwood	186,100	.....	19,911	1,057	4,600	1,803	241	213,712
331	Runnemede	47,000	.....	335	97	.....	834	.....	48,266
332	Somerdale	14,800	.....	795	418	.....	291	.....	16,304
333	Greater Stratford	96,800	.....	4,225	3,007	.....	1,374	100	105,506
334	Kirkwood	65,250	.....	4,150	3,152	2,236	1,399	2,594	78,781
335	Waterford Township	36,800	.....	920	363	.....	845	100	39,028
336	Watsontown	78,500	.....	1,180	1,816	5,329	617	6	87,448
337	Italian	68,400	.....	7,350	148	.....	7,968	.....	83,866
338	Westmont	386,850	.....	19,580	21,204	.....	4,264	378	432,276
339	Wood Lynne	165,050	3,000	10,095	6,435	.....	886	102	185,568
	Totals	$50,763,792	$24,800	$2,793,720	$564,690	$333,044	$454,204	$62,930	$54,997,180

AT CLOSE OF FISCAL YEAR OF EACH ASSOCIATION

LIABILITIES

Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due on Loans	Borrowed Money	Other Liabilities	Profits or Surplus	
$144,312	.....	.....	.....	.....	.....	$226	.....	.....	.....	$40,704	286
135,888	.....	.....	$7,500	.....	.....	184	.....	$32,500	$413	35,237	287
56,949	.....	.....	.....	.....	.....	477	.....	11,000	.....	6,744	288
247,707	.....	.....	.....	.....	$10,650	155	.....	61,600	.....	71,513	289
340,200	.....	.....	.....	.....	.....	609	.....	54,000	.....	120,888	290
63,282	.....	.....	5,200	$454	.....	270	.....	12,900	270	9,888	291
191,190	.....	.....	.....	36	.....	631	.....	28,000	.....	79,596	292
517,422	.....	.....	173,600	.....	.....	486	.....	112,700	561	164,974	293
51,720	.....	.....	.....	37	.....	506	.....	14,800	.....	8,818	294
15,537	.....	.....	.....	.....	.....	47	.....	4,900	33	1,018	295
94,434	.....	.....	.....	.....	.....	436	.....	24,825	.....	13,990	296
559,350	.....	.....	44,300	.....	.....	3,275	.....	102,500	469	163,906	297
310,320	.....	.....	.....	393	.....	203	.....	50,000	543	85,991	298
571,663	.....	.....	12,900	15	.....	1,492	.....	65,200	325	157,962	299
227,718	.....	.....	.....	.....	.....	808	.....	29,500	168	50,202	300
29,067	.....	.....	.....	.....	.....	284	.....	.....	.....	1,714	301
491,405	.....	.....	.....	.....	.....	415	.....	83,400	319	132,768	302
76,272	.....	.....	.....	.....	.....	271	.....	15,200	129	18,940	303
24,714	.....	.....	.....	.....	.....	120	.....	5,275	44	2,109	304
585,816	.....	.....	.....	.....	.....	376	.....	19,972	.....	196,473	305
589,092	.....	.....	.....	.....	.....	186	.....	126,500	1,005	188,004	306
336,186	.....	.....	.....	.....	77,900	556	.....	71,900	2,358	111,461	307
187,086	.....	.....	6,700	42	.....	252	.....	34,000	127	54,456	308
304,932	.....	.....	.....	99	.....	103	.....	30,000	.....	94,640	309
196,440	.....	.....	.....	.....	.....	420	.....	42,700	.....	34,288	310
131,256	.....	.....	.....	.....	.....	305	.....	1,500	4	19,187	311
142,308	.....	.....	.....	.....	.....	408	.....	6,000	.....	22,990	312
964,176	.....	.....	.....	22	.....	669	.....	1,100	.....	261,461	313
29,388	.....	.....	.....	.....	.....	77	.....	800	.....	2,085	314
627,480	.....	.....	38,000	.....	.....	354	.....	42,500	108	177,425	315
145,098	.....	.....	.....	.....	.....	283	.....	6,800	153	22,288	316
265,299	.....	.....	.....	.....	.....	312	.....	12,000	.....	70,791	317
69,156	.....	.....	4,800	.....	.....	46	.....	15,925	.....	17,279	318
234,756	.....	.....	.....	.....	.....	308	.....	18,500	.....	63,005	319
96,474	.....	.....	9,400	.....	.....	124	.....	18,000	105	29,838	320
360,492	.....	.....	34,000	.....	.....	238	.....	88,000	42,571	98,276	321
351,165	.....	.....	.....	.....	.....	427	.....	500	.....	114,253	322
100,212	.....	.....	.....	.....	.....	337	.....	21,900	275	13,171	323
552,915	.....	.....	.....	708	.....	743	.....	34,200	.....	168,335	324
1,048,906	.....	.....	73,800	8	4,023	1,861	.....	267,000	24,308	274,657	325
247,422	.....	.....	.....	.....	.....	155	.....	5,400	.....	68,419	326
45,744	.....	.....	.....	.....	.....	130	.....	9,075	.....	7,223	327
50,655	.....	.....	.....	.....	.....	90	.....	9,500	137	6,591	328
164,451	.....	.....	.....	.....	.....	248	.....	21,500	77	53,108	329
149,748	.....	.....	.....	.....	.....	239	.....	25,500	.....	38,225	330
35,517	.....	.....	.....	.....	.....	55	.....	6,200	75	6,419	331
10,896	.....	.....	1,000	.....	.....	432	.....	2,500	.....	1,476	332
84,003	.....	.....	.....	.....	.....	115	.....	2,500	.....	18,888	333
65,442	.....	.....	.....	.....	.....	132	.....	.....	.....	13,207	334
26,568	.....	.....	2,600	.....	.....	699	.....	5,400	17	3,744	335
62,310	.....	.....	.....	.....	.....	72	.....	11,000	.....	14,066	336
55,887	.....	.....	.....	50	3,400	51	.....	4,100	118	20,260	337
297,819	.....	.....	.....	.....	.....	267	.....	46,000	199	87,991	338
139,110	.....	.....	.....	.....	.....	340	.....	15,800	171	30,147	339
$38,059,477	$20,900	.....	$757,707	$5,693	$138,505	$58,350	.....	$5,160,090	$121,331	$10,675,127	

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Camden County—Con.								
286	Victor	2,546	268	.....	.....	.....	.....	.....	.....
287	Victoria	2,502	366	.....	.....	.....	.....	38	12
288	Walt Whitman	1,851	258	.....	.....	.....	.....	.....	.....
289	Westfield	3,907	439	.....	.....	.....	.....	.....	.....
290	West Jersey Mutual	4,834	455	.....	.....	.....	.....	.....	.....
291	Yorkship Square	1,676	285	.....	.....	.....	.....	26	5
292	Progressive	3,337	611	.....	.....	.....	.....	.....	.....
293	Clementon	8,946	1,326	.....	.....	.....	.....	868	65
294	Signal Hill	1,841	367	.....	.....	.....	.....	.....	.....
295	Orchard	697	60	.....	.....	.....	.....	.....	.....
296	Camden County	3,035	409	.....	.....	.....	.....	.....	.....
297	Collingswood	9,925	805	.....	.....	.....	.....	222	36
298	Greater Collingswood	5,109	439	.....	.....	.....	.....	.....	.....
299	Integrity	9,762	731	.....	.....	.....	.....	64	23
300	Knight Park	4,766	610	.....	.....	.....	.....	.....	.....
301	Vineyard	1,861	195	.....	.....	.....	.....	.....	.....
302	West Collingswood	8,472	660	.....	.....	.....	.....	.....	.....
303	Glendora	1,313	237	.....	.....	.....	.....	.....	.....
304	Big Timber	944	180	.....	.....	.....	.....	.....	.....
305	Gloucester City	9,340	1,160	.....	.....	.....	.....	.....	.....
306	Improvement	8,756	804	.....	.....	.....	.....	.....	.....
307	United Mutual	5,433	563	.....	.....	.....	.....	.....	.....
308	Victory	3,548	367	.....	.....	.....	.....	33	6
309	County	4,451	289	.....	.....	.....	.....	.....	.....
310	Elizabeth Haddon	4,708	395	.....	.....	.....	.....	.....	.....
311	Indian King	3,892	287	.....	.....	.....	.....	.....	.....
312	John Estaugh	3,877	306	.....	.....	.....	.....	.....	.....
313	Mutual	15,304	1,463	.....	.....	.....	.....	.....	.....
314	Approved	1,400	240	.....	.....	.....	.....	.....	.....
315	Haddon Heights	11,630	813	.....	.....	.....	.....	190	35
316	Our Town	3,747	473	.....	.....	.....	.....	.....	.....
317	Victory	4,949	466	.....	.....	.....	.....	.....	.....
318	Glen	1,404	214	.....	.....	.....	.....	24	4
319	Laurel Springs	8,256	560	.....	.....	.....	.....	.....	.....
320	Lawnside Mutual	1,769	331	.....	.....	.....	.....	47	12
321	United Towns	8,121	1,130	.....	.....	.....	.....	170	13
322	Mutual	6,216	619	.....	.....	.....	.....	.....	.....
323	Greater Municipality	3,243	426	.....	.....	.....	.....	.....	.....
324	Home	8,338	1,002	.....	.....	.....	.....	.....	.....
325	Merchantville	17,569	1,923	.....	.....	.....	.....	369	58
326	Pensauken	4,723	404	.....	.....	.....	.....	.....	.....
327	Black Horse Pike	1,396	261	.....	.....	.....	.....	.....	.....
328	Rettle-Ridge	1,634	286	.....	.....	.....	.....	.....	.....
329	Oaklyn	2.718	386	.....	.....	.....	.....	.....	.....
330	Wellwood	3,072	314	.....	.....	.....	.....	.....	.....
331	Runnemede	896	167	.....	.....	.....	.....	.....	.....
332	Somerdale	364	51	.....	.....	.....	.....	5	1
333	Greater Stratford	1,646	286	.....	.....	.....	.....	.....	.....
334	Kirkwood	1,346	221	.....	.....	.....	.....	.....	.....
335	Waterford Township	959	155	.....	.....	.....	.....	13	2
336	Watsontown	1,326	233	.....	.....	.....	.....	.....	.....
337	Italian	805	115	.....	.....	.....	.....	.....	.....
338	Westmont	4,723	663	.....	.....	.....	.....	.....	.....
339	Wood Lynne	3,190	530	.....	.....	.....	.....	.....	.....
	Totals	689,214	77,334	209	18	.....	.....	3,834	628

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Average Rate Per Cent Interest on Shares	Premium on Loans: Mortgage	Premium on Loans: Share	
2,546	100	168	S.	$1.00 m.	$200	6	$0.07½ b	.....	286
2,540	142	236	S.	1.00 m.	200	6	.05 b	.....	287
1,851	33	225	S.	1.00 m.	200	6	.05 b	$0.05 b	288
3,907	242	197	S.	1.00 m.	200	6	.....	.....	289
4,834	213	242	S.	1.00 m.	200	6	.05 b	.....	290
1,702	85	205	S.	1.00 m.	200	6	.05 b	.....	291
3,337	408	203	S.	1.00 m.	200	6	.22 b	.....	292
9,814	577	814	S.	1.00 m.	200	6	.07 b	.07 b	293
1,841	65	302	S.	1.00 m.	200	6	.07 b	.07 b	294
697	12	48	S.	1.00 m.	200	6	.05 b	.02½ b	295
3,035	54	355	S.	1.00 m.	200	6	.05 b	.05 b	296
10,147	334	507	S.	1.00 m.	200	6	.05 b	.05 b	297
5,109	162	277	S.	1.00 & 2.00 m.	200	6	.05 b	.....	298
9,826	296	458	S.	1.00 m.	200	6	.05 b	.....	299
4,766	109	501	S.	1.00 m.	200	6	.05 b	.....	300
1,861	12	183	S.	1.00 m.	200	6	.05 b	.....	301
8,472	284	376	S.	1.00 m.	200	6	.....	.....	302
1,313	105	132	S.	1.00 m.	200	6	.07½ b	.07½ b	303
944	17	163	S.	1.00 m.	200	6	.05 b	.....	304
9,340	353	807	S.	1.00 m.	200	6	.05 b	.05 b	305
8,756	388	416	S.	1.00 m.	200	6	.05 b	.05 b	306
5,433	325	238	S.	1.00 m.	200	6	.05 b	.....	307
3,581	169	204	S.	1.00 m.	200	6	.05 b	.....	308
4,451	134	155	S.	1.00 m.	200	6	.05 b	.05 b	309
4,708	78	317	S.	1.00 m.	200	6	.05 b	.....	310
3,892	48	239	S.	1.00 m.	200	6	.05 b	.05 b	311
3,877	76	230	S.	1.00 m.	200	6	.07½ b	.07½ b	312
15,304	481	982	S.	1.00 m.	200	6	.00½ b	.00½ b	313
1,400	34	206	S.	1.00 & 2.00 m.	200	6	.05 b	.....	314
11,820	307	541	S.	1.00 m.	200	6	.02½ b	.02½ b	315
3,747	67	406	S.	1.00 m.	200	6	.30 b	.....	316
4,949	128	338	S.	1.00 m.	200	6	.06 b	.05 b	317
1,428	54	164	S.	1.00 m.	200	6	.12½ b	.....	318
8,256	159	401	S.	.50 m.	100	6	.07½ b	.07½ b	319
1,816	105	238	S.	1.00 m.	200	6	.06 b	.05 b	320
8,291	364	779	S.	1.00 m.	200	6	.07½ b	.07½ b	321
6,216	243	376	S.	1.00 m.	200	6	.05 b	.05 b	322
3,243	71	355	S.	1.00 m.	200	6	.07½ b	.....	323
8,338	414	588	S.	1.00 m.	200	6	.04½ b	.....	324
17,938	920	1,061	S.	1.00 & .60 m.	200	6	.....	.....	325
4,723	139	265	S.	1.00 m.	200	6	.05 b	.....	326
1,396	42	219	S.	1.00 m.	200	6	.07½ b	.....	327
1,634	41	245	S.	1.00 m.	200	6	.....	.....	328
2,718	120	266	S.	1.00 m.	200	6	.05 b	.05 b	329
3,072	111	203	S.	1.00 m.	200	6	.07½ b	.....	330
896	31	136	S.	1.00 m.	200	6	.07½ b	.....	331
369	11	41	S.	1.00 m.	200	6	.05 b	.....	332
1,646	57	229	S.	1.00 m.	200	6	.07½ b	.....	333
1,346	47	174	S.	1.00 m.	200	6	.05 b	.05 b	334
972	18	139	S.	1.00 m.	200	6	.20 b	.20 b	335
1,326	61	172	S.	1.00 m.	200	6	.07 b	.07 b	336
805	59	56	S.	1.00 m.	200	6	5.00 a	.....	337
4,723	195	468	S.	1.00 m.	200	6	.05 b	.....	338
3,190	110	420	S.	1.00 m.	200	6	.02½ b	.....	339
693,257	26,765	51,215	.....	.....	.....	.....	.....	.....	....

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	ASSOCIATION	Incorporated	Fiscal Year Ended	President	Treasurer
	Cape May County				
340	Anglesea, Anglesea	June 7, 1904	June 25, 1928	Charles Robinson	Charles F. Sanders
341	Avalon, Security	Dec. 1, 1916	Feb. 17, 1928	Charles H. Clouting	Edward B. Becker
342	Cape May, Cape May	Feb. 22, 1867	Dec. 31, 1928	Everett J. Jerrell	Isaac H. Smith
343	Cape May, Hydrangea	May 9, 1922	May 31, 1928	Luther C. Ogden	Elva H. Benckert
344	Cape May Ct. House, Cape May Co.	Aug. 22, 1923	Aug. 14, 1928	Willets Corson	Burton D. Corson
345	Cape May Ct. House, Mechanics and Laborers	Feb. 27, 1872	Feb. 18, 1928	Alfred Cooper	Jesse D. Ludlam
346	Dennisville, Dennisville	Feb. 28, 1881	Mar. 6, 1928	Charles C. James	John K. Carroll
347	Ocean City, Home	Dec. 4, 1912	Dec. 4, 1928	J. Thornley Hughes	William F. Gardiner.
348	Ocean City, Ocean City	May 10, 1887	Dec. 31, 1928	George O. Adams	William M. Ranck
349	Ocean City, Seashore	Jan. 3, 1914	Feb. 21, 1928	Charles H. Shoemaker	James M. Stevens
350	Ocean City, Strand	Jan. 20, 1922	Feb. 29, 1928	Clayton H. Brick	John J. Foster
351	Rio Grande, Middle	Mar. 28, 1927	Feb. 29, 1928	Evans G. Slaughter	Harry E. Burkhart
352	Sea Isle City, Sea Isle City	Sept. 25, 1888	Feb. 29, 1928	Edward B. Arnett	Theodore E. DeBow
353	Sea Isle City, Tradesman's	Oct. 12, 1907	Sept. 30, 1928	Charles H. Clouting	Hiram C. Love
354	South Seaville, South Seaville	Mar. 19, 1872	Feb. 29, 1928	Charles E. Foster	E. J. Rubright
355	Stone Harbor, Sturdy	June 26, 1922	June 30, 1928	O. F. Ferree	George B. Springer
356	Tuckahoe, Tuckahoe	April 12, 1870	Feb. 29, 1928	Robert C. Smith	John Batdorf
357	Upper Township, Strathmere	Sept. 17, 1921	Oct. 14, 1928	Lewis A. Smith	Earl M. Waddington.
358	West Wildwood, West Wildwood	Nov. 10, 1920	Dec. 31, 1928	John W. Hann	Harry E. Burkhart
359	Wildwood, City of Wildwood	Aug. 2, 1923	April 15, 1928	T. S. Goslin	Jed DuBois
360	Wildwood, Five Mile Beach	Oct. 8, 1900	Oct. 3, 1928	Jed DuBois	R. W. Ryan
361	Wildwood, Holly Beach City	May 7, 1909	April 10, 1928	William H. Bright	Lewis H. D. Eldredge
362	Wildwood, Seacrest	Oct. 5, 1922	Sept. 30, 1928	David Friedlander	Margaret R. Sooy
363	Wildwood Crest, Wildwood Crest	Sept. 19, 1919	Aug. 31, 1928	Richard H. Scampton	Harry L. Nickerson
364	Woodbine, Woodbine	Oct. 15, 1904	Dec. 31, 1928	Max Cutler	Barnet Breslow
	Cumberland County				
365	Bridgeton, Bridgeton	May 29, 1865	May 31, 1928	Lewis S. Johnson	Howard M. Smalley
366	Bridgeton, Cohanzick	Feb. 28, 1923	Jan. 31, 1928	Benjamin Elwell	Percy W. Owen
367	Bridgeton, Cumberland	Mar. 25, 1915	April 30, 1928	Bloomfield H. Minch	Howard S. Carll
368	Bridgeton, Equitable	Feb. 10, 1898	Feb. 1, 1928	William J. Miller	Howard M. Hann
369	Bridgeton, Planners	Jan. 29, 1925	Jan. 31, 1928	Victor Morvay	George Maier
370	Bridgeton, Young Men's	Jan. 28, 1913	Feb. 1, 1928	LeRoy W. Loder	H. H. Hankins
371	Millville, Columbian Perpetual	Oct. 19, 1892	Oct. 23, 1928	Samuel Berry	J. S. Horton
372	Millville, Hope	Dec. 24, 1880	Dec. 12, 1928	A. R. Moore	A. I. McCorristin
373	Millville, Institute	Nov. 8, 1883	Oct. 15, 1928	Charles Henry Myers	George B. Worstall
374	Millville, Protected	Mar. 8, 1917	Dec. 16, 1928	Oscar Ayars	Joseph E. Henry
375	Millville, Security Perpetual	Nov. 16, 1874	Nov. 9, 1928	William F. Livermore	Benjamin T. Headley
376	Port Norris, Port Norris	April 23, 1914	Mar. 31, 1928	George L. Brittain	Josiah S. Newcomb
377	Vineland, Fidelity	Dec. 22, 1914	Dec. 31, 1928	Walter E. Turner	George C. Ladd
378	Vineland, Landis	Mar. 19, 1924	Mar. 31, 1928	Charles W. Ackley	J. P. Creamer
379	Vineland, Mechanics No. 1	Aug. 6, 1873	June 30, 1928	Walter L. Foulk	Stuart F. Morris

FISCAL YEAR ENDED, NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Robert Bright	Leaming M. Rice	North Wildwood, N. J.	340
C. K. Landis, Jr.	E. O. Howell, Jr.	Avalon, N. J.	341
J. S. Leaming	Lewis T. Stevens	Cape May, N. J.	342
Samuel J. Eldredge	William R. Sheppard	Cape May City, N. J.	343
P. M. Way	H. M. Roorbach	Cape May Court House, N. J.	344
Morgan Hand	Harry S. Douglass	Cape May Court House, N. J.	345
	Charles J. Meerwald	916 Park Ave., Collingswood, N. J.	346
William H. Campbell	Harry A. Morris	712 Wesley Ave., Ocean City, N. J.	347
A. C. Boswell	Henry W. Townsend	423 Bay Ave., Ocean City, N. J.	348
	Charles R. Stilwell	Title & Trust Bldg., Ocean City, N. J.	349
	Roland Steelman	5 North St., Ocean City, N. J.	350
Oliver I. Blackwell	Benjamin S. Royles	107 E. Young Ave., Wildwood, N. J.	351
Charles K. Landis, Jr.	Hiram C. Love	Sea Isle City, N. J.	352
Charles K. Landis, Jr.	Irving Fitch	211 S. Landis Ave., Sea Isle City, N. J.	353
Palmer M. Way	A. B. Corson	South Seaville, N. J.	354
	Alex C. Schwars	146 City Hall, Philadelphia, Pa.	355
George D. Richards	E. M. Brown	Tuckahoe, N. J.	356
Charles K. Landis, Jr.	George R. McCullough	Strathmere, N. J.	357
William Zeller	E. Bert Weaver	214 E. Pine Ave., Wildwood, N. J.	358
O. I. Blackwell	Harold J. Fox	Wildwood, N. J.	359
John Bright	Robert J. Kay	Wildwood, N. J.	360
	Harold C. Patton	140 E. Taylor Ave., Wildwod, N. J.	361
Mark R. Sooy	R. Leonard Byrne	3910 Boardwalk, Wildwood, N. J.	362
Palmer M. Way	Edwin G. Middleton	Borough Hall, Wildwood Crest, N. J.	363
Harry S. Douglass	Benjamin M. Cohen	Woodbine, N. J.	364
Walter H. Bacon	Barton F. Sharp	4 North Laurel St., Bridgeton, N. J.	365
Frank R. Bacon	Thelma E. Bacon	110 East Ave., Bridgeton, N. J.	366
Joseph H. Powell	Clara E. C. Veale	56 E. Commerce St., Bridgeton, N. J.	367
James S. Ware	Charles C. Woodruff	Bridgeton, N. J.	368
John A. Casarow	John W. Morris	65 York St., Bridgeton, N. J.	369
F. A. Stanger, Jr.	Maurice C. Cresse	101 East Commerce St., Bridgeton, N. J.	370
J. Roy Oliver	A. E. Ritchie	Millville, N. J.	371
	H. E. Heintz	10th & Main Sts., Millville, N. J.	372
J. Roy Oliver	W. R. Goodwin	222 E. Broad St., Millville, N. J.	373
H. R. Waltman	Walter H. Felmey	12 N. Second St., Millville, N. J.	374
J. Roy Oliver	John L. Kaufmann	1011 E. Main St., Millville, N. J.	375
Osborn V. Powell	Daniel A. Chew	Port Norris, N. J.	376
Benjamin Stevens	J. C. Schoonmaker	30 S. Valley Ave., Vineland, N. J.	377
M. Joseph Greenblatt	John B. Leverone	12 North 6th St., Vineland, N. J.	378
Edgar R. Jones	George W. Hitchner	405 North Eighth St., Vineland, N. J.	379

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
340	Anglesea	$344,000	.....	$34,465	$1,252	.....	$6,543	$465	$386,725
	Cape May County								
341	Security	127,400	.....	3,640	586	.....	1,871	1,053	134,550
342	Cape May	795,450	.....	5,050	14,059	$15,800	4,180	8,913	843,452
343	Hydrangea	117,000	.....	.....	594	.....	1,280	88	118,962
344	Cape May County	105,050	.....	4,431	3,963	.....	738	.....	114,182
345	Mechanics and Laborers	422,950	$21,850	21,492	31	.....	3,091	2,036	471,450
346	Dennisville	245,650	.....	9,706	710	.....	2,033	157	258,256
347	Home	474,250	.....	44,198	331	.....	24,806	.....	543,585
348	Ocean City	1,231,970	.....	79,645	15,253	.....	16,950	2,554	1,346,372
349	Seashore	857,300	.....	98,245	2,540	.....	6,981	.....	965,066
350	Strand	135,625	.....	8,530	126	.....	368	42	144,691
351	Middle	8,500	.....	.....	1,086	.....	1,319	.....	10,905
352	Sea Isle City	273,200	.....	11,389	730	2,601	6,942	893	295,755
353	Tradesman's	153,700	.....	5,635	1,675	.....	3,622	420	165,052
354	South Seaville	80,600	.....	8,039	8,269	2,150	3,179	200	102,437
355	Sturdy	95,800	.....	5,615	1,024	.....	1,138	100	103,677
356	Tuckahoe	244,100	.....	3,955	713	4,111	1,125	263	254,267
357	Strathmere	78,100	.....	6,375	—243	.....	1,538	156	85,926
358	West Wildwood	53,950	.....	4,200	1,747	.....	1,609	50	61,556
359	City of Wildwood	71,845	.....	10,075	2,513	.....	1,023	.....	85,456
360	Five Mile Beach	809,750	.....	58,070	28,247	.....	2,964	790	899,821
361	Holly Beach City	226,950	.....	16,374	1,989	.....	1,265	.....	246,578
362	Seacrest	141,500	.....	17,952	5,665	.....	2,266	12	167,395
363	Wildwood Crest	208,600	.....	21,900	266	.....	1,054	275	232,095
364	Woodbine	115,800	.....	18,300	199	624	905	273	136,101
	Totals	$7,419,040	$21,850	$497,281	$93,325	$25,286	$98,790	$18,740	$8,174,312
	Cumberland County								
365	Bridgeton	$246,075	.....	$8,150	$6,152	$100	$605	.....	$261,092
366	Cohanzick	147,700	.....	1,000	1,021	.....	1,751	$170	151,642
367	Cumberland	314,450	.....	12,398	110	.....	52	16,240	343,250
368	Equitable	334,300	$38,825	5,700	13,395	.....	1,084	30,000	423,304
369	Planners	35,800	2,800	.....	456	.....	71	150	39,277
370	Young Men's	642,800	.....	26,565	1,249	.....	.....	.....	670,614
371	Columbian Perpetual	593,750	.....	6,550	41	3,700	3,866	.....	607,907
372	Hope	1,014,900	.....	8,300	88	4,950	6,519	.....	1,034,757
373	Institute	842,200	.....	3,200	5,109	9,200	6,902	143	866,754
374	Protected	353,021	.....	1,600	10	11,222	3,339	16	369,208
375	Security Perpetual	655,325	.....	4,500	81	1,584	5,699	4	667,193
376	Port Norris	207,501	.....	7,241	2,191	.....	2,807	437	220,177
377	Fidelity	570,700	.....	51,667	1,858	.....	5,384	768	630,377
378	Landis	143,000	.....	5,355	62	.....	995	736	150,148
379	Mechanics No. 1	3,066,325	.....	294,804	15,246	24,000	50,084	7,000	3,457,459
	Totals	$9,167,847	$41,625	$437,030	$47,079	$54,756	$89,158	$55,664	$9,893,159

AT CLOSE OF FISCAL YEAR OF EACH ASSOCIATION

LIABILITIES

Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due on Loans	Borrowed Money	Other Liabilities	Profits or Surplus	
$276,492	.....	.....	.....	.....	.....	$848	.....	$26,000	$260	$83,125	340
90,666	.....	.....	.....	.....	.....	404	.....	23,400	.....	20,080	341
599,196	.....	.....	.....	$209	$100	2,031	.....	86,500	64	155,352	342
98,652	.....	.....	.....	.....	.....	132	.....	2,500	.....	17,678	343
84,063	.....	.....	.....	.....	.....	503	.....	18,000	.....	11,616	344
363,048	.....	.....	.....	55	395	1,020	.....	5,000	129	101,803	345
204,072	.....	.....	.....	.....	.....	520	.....	.....	.....	53,664	346
352,374	.....	.....	$63,200	.....	.....	.....	$3,514	21,500	9	102,988	347
821,922	.....	.....	233,200	1,724	.....	5,284	.....	51,000	.....	233,242	348
691,014	.....	.....	.....	.....	.....	2,514	.....	65,500	.....	206,038	349
105,090	.....	.....	.....	.....	.....	470	.....	17,500	.....	21,631	350
8,784	.....	.....	.....	.....	.....	180	.....	1,700	22	219	351
186,600	.....	.....	38,300	4	.....	1,138	584	24,500	1,373	43,256	352
96,797	.....	.....	27,800	201	.....	240	.....	16,000	.....	24,024	353
78,420	.....	.....	.....	.....	1,551	714	.....	.....	136	21,616	354
75,690	.....	.....	.....	.....	.....	180	.....	16,000	293	11,514	355
166,269	.....	.....	35,500	.....	.....	298	.....	13,000	30	39,170	356
64,752	.....	.....	.....	.....	.....	256	.....	8,400	33	12,485	357
43,911	.....	.....	.....	.....	.....	313	.....	5,200	.....	12,132	358
62,244	.....	.....	.....	.....	.....	297	.....	13,000	.....	9,915	359
690,522	.....	.....	.....	.....	.....	1,093	.....	2,000	.....	206,176	360
177,396	.....	.....	.....	.....	.....	322	.....	26,000	.....	42,860	361
115,650	.....	.....	.....	.....	.....	805	.....	25,000	550	25,390	362
180,408	.....	.....	.....	.....	.....	384	.....	.....	.....	51,303	363
100,044	.....	.....	.....	.....	.....	42	.....	11,423	26	24,566	364
$5,734,096	.....	.....	$398,000	$2,193	$2,046	$19,988	$4,098	$479,123	$2,925	$1,531,843	
$208,680	.....	.....	.....	.....	.....	$611	$1,950	.....	.....	$49,851	365
125,748	.....	.....	.....	.....	.....	448	.....	$10,500	$105	14,841	366
265,256	.....	.....	.....	$240	.....	378	.....	.....	.....	77,376	367
334,434	.....	.....	.....	.....	.....	266	.....	.....	.....	88,604	368
29,571	.....	.....	.....	.....	.....	281	.....	7,500	.....	1,925	369
548,052	.....	.....	.....	.....	.....	585	1,000	.....	.....	120,977	370
432,372	.....	.....	.....	.....	$64,300	365	.....	9,200	836	100,834	371
671,976	.....	.....	.....	.....	182,800	523	.....	18,975	869	159,614	372
599,567	.....	.....	$126,600	.....	.....	837	.....	.....	.....	139,750	373
173,974	.....	.....	100,550	.....	.....	483	.....	4,000	164	90,037	374
412,765	.....	.....	72,450	.....	53,100	1,085	.....	28,400	1,286	98,107	375
159,184	.....	.....	.....	.....	.....	1,982	.....	27,238	550	31,223	376
407,715	.....	.....	77,600	.....	.....	1,073	.....	28,150	.....	115,839	377
106,698	.....	.....	20,700	.....	.....	221	.....	12,000	.....	10,529	378
2,136,447	$85,752	.....	652,100	.....	.....	8,285	.....	.....	.....	574,875	379
$6,612,439	$85,752	.....	$1,050,000	$240	$300,200	$17,423	$2,950	$145,963	$3,810	$1,674,382	

TABLE 8, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Cape May County								
340	Anglesea	4,047	366						
341	Security	2,062	213						
342	Cape May	10,194	1,062						
343	Hydrangea	1,989	201						
344	Cape May County	2,404	268						
345	Mechanics and Laborers	5,892	767						
346	Dennisville	3,162	365						
347	Home	6,541	499					316	37
348	Ocean City	13,890	900					1,166	142
349	Seashore	12,934	1,431						
350	Strand	2,147	194						
351	Middle	779	163						
352	Sea Isle City	3,916	521					191	36
353	Tradesman's	1,694	169					139	16
354	South Seaville	1,136	189						
355	Sturdy	1,843	199						
356	Tuckahoe	3,163	342					177	24
357	Strathmere	1,273	233						
358	West Wildwood	717	101						
359	City of Wildwood	1,681	178						
360	Five Mile Beach	10,999	785						
361	Holly Beach City	3,189	412						
362	Seacrest	2,358	234						
363	Wildwood Crest	3,129	306						
364	Woodbine	2,121	222						
	Totals	103,260	10,320					1,989	255
	Cumberland County								
365	Bridgeton	3,699	363						
366	Cohanzick	3,681	363						
367	Cumberland	4,793	500						
368	Equitable	5,442	598						
369	Planners	1,404	206						
370	Young Men's	11,401	846						
371	Columbian Perpetual	7,544	609						
372	Hope	12,372	1,699					914	188
373	Institute	10,412	1,352					633	103
374	Protected	3,504	332					503	66
375	Security Perpetual	7,602	1,154					362	39
376	Port Norris	3,355	292						
377	Fidelity	7,098	499					388	64
378	Landis	4,607	289					104	22
379	Mechanics No. 1	36,786	2,760	830	230			3,261	471
	Totals	123,700	11,862	830	230			6,165	953

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Average Rate Per Cent Interest on Shares	Premium on Loans: Mortgage	Premium on Loans: Share	
4,047	86	280	S.	$1.00 m.	$2.00	6	$0.05 b	.....	340
2,062	75	138	S.	1.00 m.	200	6	.07 b	$0.07 b	341
10,194	297	765	S.	1.00 m.	200	6	2.00 a	2.00 a	342
1,989	38	163	S.	1.00 m.	200	6	2.00 a	.....	343
2,404	49	219	S.	1.00 m.	200	6	.05 b	.05 b	344
5,892	175	592	S.	1.00 m.	200	6	1.00 a	.48 a	345
3,162	116	249	S.	1.00 m.	200	6	1.00 a	.50 a	346
6,857	162	374	S.	1.00 m.	200	6	.05 b	.05 b	347
15,056	376	666	S.	1.00 m.	200	6	.05 b	.05 b	348
12,934	284	1,147	S.	1.00 m.	200	6	.05 b	.05 b	349
2,147	57	137	S.	1.00 m.	200	6	.05 b	.05 b	350
779	5	158	S.	1.00 m.	200	6	.05 b	.....	351
4,107	183	374	S.	1.00 m.	200	6	.05 b	.....	352
1,833	62	123	S.	1.00 m.	200	6	.03½ b	.....	353
1,136	71	118	S.	1.00 m.	200	6	.05 b	.05 b	354
1,843	57	142	S.	1.00 m.	200	6	.05 b	.....	355
3,340	128	238	S.	1.00 m.	200	6	3.00 a	.....	356
1,273	79	154	S.	1.00 m.	200	6	.03 b	.03 b	357
717	56	45	S.	1.00 m.	200	6	.05 b	.05 b	358
1,681	58	120	S.	1.00 m.	200	6	.05 b	.....	359
10,999	345	440	S.	1.00 m.	200	6	.05 b	.....	360
3,189	270	142	S.	1.00 m.	200	6	3.00 a	.....	361
2,358	78	156	S.	1.00 m.	200	6	.10 a	.....	362
3,129	95	211	S.	1.00 m.	200	6	.05 b	.....	363
2,121	118	104	S.	1.00 m.	200	6	4.00 a	.....	364
105,249	3,320	7,255	.....	.....	.....	.....	.....	.....	....
3,699	85	278	S.	$1.00 m.	$200	6	.....	.....	365
3,681	59	304	S.	1.00 m.	200	6	.....	.....	366
4,793	153	347	S.	.90 m.	200	6	$0.06 b	.....	367
5,442	112	486	S.	1.00 m.	200	6	.05 b	.....	368
1,404	30	176	S.	1.00 m.	200	6	.05 b	.....	369
11,401	237	609	S.	1.00 m.	200	6	.....	.....	370
7,544	306	303	S.	1.00 m.	200	6	.....	.....	371
13,286	574	1,313	S.	1.00 m.	200	6	.....	.....	372
11,045	446	1,009	S.	1.00 m.	200	6	.....	.....	373
4,007	145	253	S.	.70 m.	200	6	.10 b	$0.10 b	374
7,964	392	801	S.	1.00 m.	200	6	.....	.....	375
3,355	141	151	S.	1.00 m.	200	6	.05 b	.05 b	376
7,486	240	323	S.	.90 m.	200	6	.05 b	.....	377
4,711	55	256	S.	1.00 m.	200	6	.....	.....	378
40,877	1,290	2,171	S.	1.00 m.	200	6	.....	.....	379
130,695	4,265	8,780	.....	.....	.....	.....	.....	.....	....

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION

	ASSOCIATION	Incorporated	Fiscal Year Ended	President	Treasurer
	Essex County				
380	Belleville, Belleville	Sept. 5, 1873	Aug. 25, 1928	John T. Burke	Edward E. Mathes.
381	Belleville, Central	April 11, 1907	April 21, 1928	Henry H. Morgan	Russell K. Rose
382	Belleville, Clover	Sept. 9, 1921	Aug. 31, 1928	S. S. Kenworthy	Raymond B. Yerg.
383	Belleville, Home	Nov. 22, 1890	Nov. 14, 1928	J. W. Hirdes	Theodore Sandford
384	Belleville, Impartial	Dec. 4, 1922	Dec. 31, 1928	Andrew W. Bray	Alfred W. Van Duse
385	Belleville, North Belleville	April 12, 1915	Mar. 31, 1928	William Clark	Paul J. H. Hollberg
386	Belleville, Silver Lake	Oct. 31, 1919	Nov. 30, 1928	E. T. Steadman	Jeraldo Maloran
387	Bloomfield, American-Polish	Oct. 14, 1919	Oct. 31, 1928	Wladyslaw Golas	Teofil Daneski
388	Bloomfield, Bloomfield	Sept. 30, 1885	Dec. 13, 1928	S. Tydeman	William R. Raab
389	Bloomfield, Church	Sept. 10, 1926	Sept. 4, 1928	William A. Giblin	John J. F. Cavanaug
390	Bloomfield, Concord	Mar. 10, 1921	Feb. 29, 1928	Henry Albinson	C. J. Van Gieson
391	Bloomfield, Constitution	Mar. 29, 1923	Mar. 31, 1928	Frederick Sadler	David W. Hill
392	Bloomfield, Energetic	Feb. 15, 1921	Mar. 31, 1928	Axel V. Beeken	A. E. Wangner
393	Bloomfield, Essex County	Oct. 7, 1885	Sept. 30, 1928	Charles J. Murray	Otto Billo
394	Bloomfield, Glenwood	Aug. 5, 1920	July 31, 1928	Nathaniel A. Olinger	Carl W. Loekle
395	Bloomfield, Interurban	Dec. 5, 1922	Dec. 31, 1928	Abraham Lipton	Curtis Whitmore
396	Bloomfield, Merchants & Mechanics.	April 4, 1910	Mar. 19, 1928	William W. Keyler	Edward F. Higgins.
397	Bloomfield, North Center	Dec. 19, 1925	Dec. 31, 1928	John F. Meredith	Brooks C. Martin
398	Bloomfield, Young Men's	Jan. 21, 1914	Feb. 29, 1928	F. W. Tompson	Frank Shay
399	Caldwell, Caldwell	Dec. 20, 1890	Dec. 31, 1928	Edmund R. Laine	Jas. S. Throckmorto
400	Caldwell, Grover Cleveland	July 27, 1922	July 31, 1928	David Gross	John H. Schumacker
401	Caldwell, West Essex	Oct. 22, 1915	Oct. 10, 1928	LaSalle E. Jacobus	Herbert Walker
402	Cedar Grove, Cedar Grove	May 8, 1913	May 31, 1928	Russell G. Cory	Gustav Meier
403	East Orange, Amherst	June 12, 1920	June 30, 1928	Ernest Huelsenbeck	G. F. Stackhouse, J
404	East Orange, Apex	July 2, 1920	July 31, 1928	William F. Brown	M. Taffet
405	East Orange, Banner	June 26, 1923	June 30, 1928	Bernard K. Judge	Wm. A. Westerdale
406	East Orange, Brick Church	Aug. 28, 1914	Sept. 30, 1928	W. Nelson Knapp	Stephen H. Gordon.
407	East Orange, Carnegie	April 16, 1925	May 31, 1928	Cyrus H. Loutrel	Albert F. Jaques
408	East Orange, Civic Centre	Nov. 23, 1921	Dec. 31, 1928	Charles H. Martens	Fred N. Moffat, Jr.
409	East Orange, Clarion	June 13, 1923	June 21, 1928	Leland A. Stanford	Asa H. Holman
410	East Orange, East Orange	Mar. 2, 1887	Mar. 1, 1928	John T. McManus	Francis Gilbert
411	East Orange, Elmwood	Oct. 18, 1907	Oct. 31, 1928	John W. Mooney	Henry A. Wefferling
412	East Orange, Fairway	April 6, 1925	Mar. 31, 1928	Nathaniel P. Gardner	I. Wood Faulks
413	East Orange, Hollywood	Mar. 6, 1905	Mar. 31, 1928	John B. Woolston	Robert R. Apgar
414	East Orange, Lackawanna	Mar. 29, 1912	Mar. 31, 1928	E. Tracy Lanterman	Robert W. Thompso
415	East Orange, Library	Jan. 7, 1925	Jan. 31, 1928	Henry A. Schaef	Marcus M. Mitchell.
416	East Orange, Marvel	Dec. 24, 1925	Jan. 31, 1928	George J. Schindel	Edwin G. Fisher
417	East Orange, Park & Dodd	June 16, 1921	May 31, 1928	Edward R. Reagan	Richard J. Fitzgeral
418	East Orange, Prospect-Watsessing	Dec. 21, 1910	Dec. 31, 1928	John W. Noble	T. Addison Clohosey
419	East Orange, Safeguard	Dec. 9, 1920	Nov. 30, 1928	Joseph F. Moorman	M. Edward Leahy
420	East Orange, Shepherd	Oct. 30, 1920	Oct. 31, 1928	James H. Owen	Michael Mauriello
421	East Orange, Stronghold	Mar. 7, 1921	Mar. 1, 1928	I. Newton Davies	James Blum
422	East Orange, Suburban	Nov. 6, 1902	Dec. 31, 1928	Gideon B. Bearder	Philip L. Goerk
423	East Orange, Third Ward	June 15, 1910	June 30, 1928	C. T. Riotte	E. Christophersen
424	East Orange, Triumph	Feb. 2, 1910	Feb. 14, 1928	Robert S. Suiter	William Morrow
425	East Orange, Tuttle	Mar. 23, 1927	May 1, 1928	Morris Taffet	Samuel A. Gill
426	East Orange, Weona	Feb. 14, 1922	Jan. 31, 1928	Edward E. Bruen	George W. Vincent.
427	Glen Ridge, Glen Ridge	Mar. 30, 1914	Mar. 22, 1928	Eugene Le R. Cadmus	John J. F. Cavanaug
428	Irvington, Business Men's	May 24, 1913	Dec. 31, 1928	Leonard Setaro	Joel P. Martin
429	Irvington, Camptown	Mar. 7, 1910	Mar. 11, 1928	Louis G. Breitenbach	A. Elmer Andruss
430	Irvington, First Ward	Nov. 8, 1915	Jan. 20, 1928	Joseph F. Harter	Frank G. Weber
431	Irvington, General	Jan. 9, 1923	Dec. 31, 1928	Charles Perlman	Leon S. Harkavy
432	Irvington, Greater Newark	Dec. 28, 1904	Jan. 9, 1928	Francis S. Green	Herbert R. Jacobus
433	Irvington, Grove	Mar. 31, 1910	Mar. 1, 1928	Conrad J. Rech, Jr.	Fred Tries
434	Irvington, Iroquois	Jan. 8, 1925	Jan. 19, 1928	George E. Schaefer	Fred R. Ritter
435	Irvington, Irvington	June 18, 1887	June 28, 1928	Howard N. Knowles	David H. Greene
436	Irvington, Marathon	Oct. 21, 1910	Oct. 31, 1928	August M. Kleeman	Frank J. Ostertag
437	Irvington, Normandy Park	Sept. 11, 1912	Sept. 20, 1928	Adolph A. Franz	Hugo R. Winckler
438	Irvington, Olympic	Sept. 18, 1905	Aug. 21, 1928	Arthur D. Wadsworth	Carl L. Becker
439	Irvington, Polish-American	Feb. 14, 1913	Feb. 28, 1928	Walter Mazur	Adam Graber

FISCAL YEAR ENDED, NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Andrew L. Boylan	John P. Maher	66 High St., Belleville, N. J.	380
Harold A. Miller	John W. Depue	138 Washington Ave., Belleville, N. J.	381
Harry Griffinger	U. Samuel Abeles	60 North 5th St., Newark, N. J.	382
John De Graw	W. C. Weyant	103 Belleville Ave., Belleville, N. J.	383
John B. Brown	Louis G. Davenport	279 Little St., Belleville, N. J.	384
John De Graw	Thomas W. Reilly	523 Washington Ave., Belleville, N. J.	385
Nicholas La Vecchia	Carl R. Hausner	207 Market St., Newark, N. J.	386
Stephen Lorenz	Charles Zalenski	101 Willow St., Bloomfield, N. J.	387
Edwin A. Rayner	Harry J. Schneider	25 Warren St., Bloomfield, N. J.	388
M. Harold Higgins	Joseph A. Bill	115 Willow St., Bloomfield, N. J.	389
Joseph Steiner	J. Elmer Bray	12 Clearfield Ave., Bloomfield, N. J.	390
Randolph C. Barrett	Lee R. Hill	55 Ely Place, East Orange, N. J.	391
Simon L. Fisch	H. J. Nickel	47 New St., Newark, N. J.	392
Pilch & Pilch	Frank J. Hochstuhl, Jr.	477 Abington Ave., Bloomfield, N. J.	393
Meyers & Lesser	Charles E. Curtis	61 Washington St., Bloomfield, N. J.	394
Jacob Fox	Samuel J. Wortzel	9 Clinton St., Newark, N. J.	395
James P. Mylod	Frank L. Fisher	5 Broad St., Bloomfield, N. J.	396
Howard Peck	Peter A. Walters	40 Comley Place, Bloomfield, N. J.	397
Raymond F. Davis	R. J. Buttinghausen, Jr.	112 Osborne St., Glen Ridge, N. J.	398
Robert W. Brady	Roswell W. Chandler	285 Bloomfield Ave., Caldwell, N. J.	399
Bloom & Cohen	Walter McConkey	34 Central Ave., Caldwell, N. J.	400
Philip D. Elliot	Arthur Jones	5 Central Ave., Caldwell, N. J.	401
Samuel W. Boardman, Jr.	G. I. Turnbull	Cedar Grove, N. J.	402
A. J. Rossbach	Arthur E. Shane	443 Prospect St., South Orange, N. J.	403
Theodore D. Gottlieb	Philip G. Wall	79 Eaton Place, East Orange, N. J.	404
Michael F. Judge	Thomas S. Judge	711 Mt. Prospect Ave., Newark, N. J.	405
Frederick P. Schenck	Edward L. Kent	28 Washington Place, E. Orange, N. J.	406
J. Glenn Anderson	Godfrey K. Preiser	132 William St., Orange, N. J.	407
Walter C. Ellis	J. Easton Williams	88 Renshaw Ave., East Orange, N. J.	408
Harry W. Lindeman	C. O. Weeks	11 Hawthorne Place, East Orange, N. J.	409
Gabrielson, Conover & Stasse	Arthur H. Maguire	116 Lenox Ave., East Orange, N. J.	410
Charles B. Clancy	Robert W. Thompson	10 Birchwood Ave., East Orange, N. J.	411
William E. Hampson	Harold N. Congleton	72 North 7th St., Newark, N. J.	412
William E. Hampson	Harris B. Whitman	184 William St., East Orange, N. J.	413
Charles B. Clancy	Eugene D. Baldwin	408 Richmond Ave., South Orange, N. J.	414
H. Warner Doremus	Robert W. Sims	644 Central Ave., East Orange, N. J.	415
Samuel Dreskin	Joseph Adler	48 Myrtle Ave., Newark, N. J.	416
William A. Calhoun	William A. Giblin	47 Llewellyn Ave., Bloomfield, N. J.	417
Andrew J. Whinery	Franklin J. Berry	74 Dodd St., East Orange, N. J.	418
William V. Rafferty	Charles A. Lavery	28 Telford St., East Orange, N. J.	419
Nicholas Albano	Andrew J. Seidenschwarz.	2 Campbell Ave., Belleville, N. J.	420
Irving Silver	Israel Denholtz	119 Lyons Ave., Newark, N. J.	421
A. R. Fitzsimons	Jacob Stein	Academy Bldg., Newark, N. J.	422
Howard Peck	W. H. De Camp, Jr.	106 Hollywood Ave., East Orange, N. J.	423
William E. Hampson	Harris B. Whitman	184 William St., East Orange, N. J.	424
Samuel S. Ferster	Jennie Feld	10 Main St., East Orange, N. J.	425
Aaron Marder	U. Samuel Abeles	60 North Fifth St., Newark, N. J.	426
Howard S. Dodd	Frank Cunliffe	30 Edgewood Rd., Glen Ridge, N. J.	427
Henry P. Bedford	John I. Middleton	c/o Irvington National Bank, Irvington, N. J.	428
Newton P. Kinsey	Joseph S. Waterfield	1026 S. Grove St., Irvington, N. J.	429
Joseph Steiner	Louis Stoecker	26 Yale St., Maplewood, N. J.	430
Meyer M. Semel	Francis B. Ott	985 Springfield Ave., Irvington, N. J.	431
Newton P. Kinsey	Joseph S. Waterfield	1026 S. Grove St., Irvington, N. J.	432
Paul F. Girtanner	William F. Gegenheimer	53 Clinton St., Newark, N. J.	433
William Newman	Otto H. Wilhelm	15 Headley Terrace, Irvington, N. J.	434
Newton P. Kinsey	John I. Middleton	c/o Irvington National Bank, Irvington, N. J.	435
Charles C. Deubel	John A. Steets	67 Harrison Place, Irvington, N. J.	436
Charles H. Stewart	Richard F. L. Muth	81 Courter Ave., Maplewood, N. J.	437
Fred G. Stickel, Jr.	Otto H. Wilhelm	15 Headley Terrace, Irvington, N. J.	438
Thaddeus J. Rospond	John Posluszny	617 18th Ave., Newark, N. J.	439

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Essex County								
380	Belleville	$356,450		$7,155	$4,603	$6,550	$4,330	$1,137	$380,225
381	Central	781,100		4,100	393	47,900	2,005	6,875	842,373
382	Clover	227,900		280	1,634		1,271	263	231,348
383	Home	1,315,650		24,033	12,635	25,347	12,295	8,975	1,398,935
384	Impartial	232,200		2,680	3,122		660	76	238,738
385	North Belleville	710,400		10,946	2,244		4,839	728	729,157
386	Silver Lake	368,750		10,963	—1,644		5,528	763	384,360
387	American-Polish	302,500		5,625	842		2,020	405	311,392
388	Bloomfield	1,169,400		28,250	19,171	27,473	9,838	1,144	1,255,276
389	Church	74,900		1,060	519		1,117	771	78,367
390	Concord	216,881		1,125	3,673		1,393	672	223,744
391	Constitution	155,450		510	5,831		488	200	162,479
392	Energetic	503,400		3,110	1,064		3,980	1,300	512,854
393	Essex County	1,585,825		16,335	10,921	10,610	12,252	534	1,636,477
394	Glenwood	212,100		5,798	8,966	4,695	919	937	233,415
395	Interurban	111,600		2,180	370		1,737	223	116,110
396	Merchants & Mechanics	554,000		12,265	16,324		4,778	293	587,660
397	North Center	48,700			4,755		1,574	261	55,290
398	Young Men's	493,500		393	8,071	500	3,455	1,453	507,372
399	Caldwell	964,098	$7,300	15,095	38,812		7,796	218	1,033,319
400	Grover Cleveland	108,100		244	2,386		2,915	131	113,776
401	West Essex	659,700	40,500	6,010	4,643	11,110	6,942	546	729,451
402	Cedar Grove	681,400		17,095	110		1,115	25	699,745
403	Amherst	255,800	10,000	2,863	4,332		1,894	180	275,069
404	Apex	284,200	4,000	12,007	329		928	509	301,973
405	Banner	238,700		3,585	467		2,199	334	245,285
406	Brick Church	1,213,600		29,280	30,946	60,936	6,551	2,113	1,343,426
407	Carnegie	43,200		750	36		392		44,378
408	Civic Centre	437,450	11,750	11,553	1,091		3,054	1,080	465,928
409	Clarion	234,000		2,925	4,634		830	369	242,758
410	East Orange	1,344,350	5,800	39,128	3,824		13,201	1,041	1,407,344
411	Elmwood	617,350		23,150	327		1,224	4,074	646,125
412	Fairway	117,150		2,536	594		1,073	4,971	126,324
413	Hollywood	1,408,450	6,100	46,198	18,895		7,296	13,128	1,500,067
414	Lackawanna	852,850		19,494	8,253		3,400	7,047	891,044
415	Library	64,400		1,250	2,415	8,043	1,364	141	77,613
416	Marvel	284,000		700	2,184		8,159	400	295,443
417	Park & Dodd	467,450		10,157	10,324	14,887	6,546	1,168	510,532
418	Prospect-Watsessing	1,338,400		43,440	13,119	58,967	16,392	3,689	1,474,007
419	Safeguard	108,000		3,440	214		3,451	1,107	116,212
420	Shepherd	203,400		22,459	1,406		857	240	228,362
421	Stronghold	222,800		3,163	629		2,966	147	229,705
422	Suburban	521,900		12,890	1,894	5,256	5,453	1,428	548,821
423	Third Ward	1,314,200		20,516	2,338		5,038	550	1,342,642
424	Triumph	1,170,500	3,800	38,756	5,828		4,696	19,934	1,243,514
425	Tuttle	26,300			243		1,068		27,611
426	Weona	473,300		7,630	16,910		4,574	325	502,739
427	Glen Ridge	745,300		11,792	41,596		5,534	56	804,278
428	Business Men's	840,912		3,520	15,582		1,980	1,749	863,743
429	Camptown	2,976,550		6,546	76,614	51,453	1,662	2,428	3,115,253
430	First Ward	1,186,000		14,855	5,430		10,019	1,924	1,218,228
431	General	420,725		13,820	2,120		9,187	420	446,272
432	Greater Newark	823,600		3,542	15,293			432	842,867
433	Grove	258,400		8,565	1,963		277		269,205
434	Iroquois	171,200		2,790	591		1,420	813	176,814
435	Irvington	1,524,700		4,275	13,526		5,249	704	1,548,454
436	Marathon	460,300		2,426	2,812		748	255	466,541
437	Normandy Park	303,400		7,855	594		312	245	312,406
438	Olympic	524,700		11,655	8,557		1,635	2,036	548,583
439	Polish-American	351,150		15,441	4,412		10,938	383	382,324

AT CLOSE OF FISCAL YEAR OF EACH ASSOCIATION

LIABILITIES											
Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due on Loans	Borrowed Money	Other Liabilities	Profits or Surplus	
$270,518	.....	.....	.....	$3,901	$40	$805	$583	$36,502	$422	$67,454	380
561,762	.....	.....	$136,500	.....	.....	830	.....	13,500	.....	129,781	381
153,195	.....	.....	35,600	26	.....	236	.....	16,400	6	25,885	382
931,041	.....	.....	109,200	.....	.....	615	26,130	100,047	295	231,607	383
164,070	.....	.....	9,700	.....	.....	.....	.....	33,500	.....	31,468	384
494,148	.....	.....	66,600	3,062	.....	1,191	.....	70,500	37	93,619	385
278,888	.....	.....	17,450	2,740	.....	364	1,000	10,000	320	73,598	386
193,975	.....	.....	26,000	252	.....	839	.....	41,500	265	48,561	387
885,330	.....	.....	.....	347	1,428	678	23,390	90,000	391	253,712	388
49,611	$7,000	.....	6,000	85	.....	160	.....	10,500	110	4,901	389
162,771	.....	.....	13,000	2,039	.....	708	.....	7,500	10	37,716	390
132,497	.....	.....	6,000	848	.....	313	.....	2,000	20	20,801	391
333,378	.....	.....	53,400	2,236	.....	1,908	9,000	42,000	18	70,914	392
1,232,892	.....	.....	.....	1,382	.....	1,935	18,098	65,500	22,680	293,990	393
146,901	.....	.....	12,100	.....	.....	.....	5,880	35,000	357	33,177	394
85,479	.....	.....	3,700	5,128	.....	95	.....	7,500	.....	14,208	395
418,262	.....	.....	13,400	.....	.....	817	.....	49,500	14	105,667	396
47,617	.....	.....	2,500	615	.....	88	.....	.....	4	4,466	397
355,017	.....	.....	33,500	1,209	.....	455	28	42,000	11,858	63,305	398
747,694	.....	.....	60,400	.....	.....	758	11,479	.....	182	212,806	399
70,878	.....	.....	14,800	2,530	.....	90	320	12,500	.....	12,658	400
516,950	.....	.....	56,000	650	.....	321	3,050	59,000	74	93,406	401
424,830	.....	.....	88,200	.....	.....	509	.....	77,215	156	108,835	402
196,824	.....	.....	34,000	.....	.....	203	.....	.....	.....	44,042	403
187,243	.....	$575	40,400	134	.....	963	.....	37,000	.....	35,658	404
156,171	.....	.....	47,700	333	.....	789	.....	13,500	.....	26,792	405
853,930	19,950	.....	73,900	142	.....	1,123	.....	175,000	15,000	204,381	406
35,208	.....	.....	.....	45	.....	220	2,500	3,500	.....	2,905	407
354,794	.....	.....	11,000	206	.....	329	.....	26,500	10	73,089	408
166,023	.....	.....	9,200	581	.....	521	500	40,300	55	25,578	409
924,143	.....	.....	92,850	40	.....	1,528	27,250	136,000	1,429	224,104	410
364,122	.....	.....	95,100	.....	.....	313	4,000	76,000	.....	106,590	411
87,599	.....	.....	15,700	145	.....	418	.....	10,700	3	11,759	412
846,523	.....	.....	265,100	.....	.....	796	7,842	125,000	.....	254,806	413
515,234	.....	.....	241,500	27	.....	282	13,500	7,000	1,107	112,394	414
46,205	.....	.....	6,100	111	.....	265	7,700	11,500	81	5,651	415
143,595	.....	.....	89,500	2,959	.....	1,045	.....	40,000	171	18,173	416
348,642	.....	.....	4,900	91	.....	942	47,700	43,500	15	64,742	417
1,034,853	.....	.....	59,000	.....	.....	1,054	22,415	85,000	1,515	270,170	418
82,165	.....	.....	3,000	2,309	.....	328	.....	10,000	1	18,409	419
141,839	.....	.....	.....	683	.....	67	.....	49,000	46	36,727	420
133,159	.....	.....	35,500	1,399	.....	181	500	32,000	9	26,957	421
353,632	.....	.....	54,100	1,060	.....	364	.....	46,000	144	93,521	422
910,435	.....	.....	29,900	.....	.....	1,864	12,000	170,000	.....	218,443	423
668,595	.....	.....	210,100	1,589	.....	1,402	7,361	155,000	.....	199,467	424
17,196	.....	.....	5,700	5	.....	195	.....	3,500	10	1,005	425
399,786	.....	.....	31,600	136	.....	1,264	800	.....	.....	69,153	426
638,989	.....	.....	29,900	.....	.....	1,928	18,962	.....	12	114,487	427
504,467	.....	.....	203,700	.....	.....	.....	.....	65,000	253	90,323	428
1,686,738	.....	.....	800,200	237	.....	.....	144,964	185,950	417	296,747	429
648,600	.....	.....	301,000	696	.....	2,430	16,500	115,500	331	133,171	430
238,667	.....	.....	101,700	3,743	.....	692	.....	55,000	.....	46,470	431
572,278	.....	.....	139,300	.....	.....	.....	13,830	10,000	87	107,372	432
154,914	.....	.....	30,000	.....	.....	240	.....	40,000	.....	44,051	433
110,479	.....	.....	40,700	1,436	.....	431	.....	11,500	.....	12,268	434
870,290	.....	.....	283,700	.....	.....	.....	3,800	153,700	88	236,876	435
286,629	.....	.....	21,500	12	.....	227	6,500	67,200	.....	84,473	436
217,471	.....	.....	7,400	66	.....	.....	.....	33,300	300	53,869	437
317,517	.....	.....	64,400	1,694	.....	721	3,000	75,000	.....	86,251	438
243,380	.....	.....	58,400	.....	.....	5,837	.....	20,000	366	54,341	439

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County								
380	Belleville	4,808	581	.....	.....	.....	.....	.....	.....
381	Central	11,085	630	.....	.....	.....	.....	682	57
382	Clover	4,625	431	.....	.....	.....	.....	178	24
383	Home	16,021	1,126	.....	.....	.....	.....	546	56
384	Impartial	3,920	443	.....	.....	.....	.....	48	11
385	North Belleville	7,849	896	.....	.....	.....	.....	333	55
386	Silver Lake	5,833	618	.....	.....	.....	.....	87	9
387	American-Polish	4,647	592	.....	.....	.....	.....	130	29
388	Bloomfield	14,923	1,212	.....	.....	.....	.....	.....	.....
389	Church	2,968	307	70	6	.....	.....	30	11
390	Concord	4,148	370	.....	.....	.....	.....	65	6
391	Constitution	3,796	264	.....	.....	.....	.....	30	3
392	Energetic	10,586	957	.....	.....	.....	.....	267	54
393	Essex County	22,358	2,029	.....	.....	.....	.....	.....	.....
394	Glenwood	4,161	446	.....	.....	.....	.....	61	15
395	Interurban	3,299	279	.....	.....	.....	.....	19	7
396	Merchants & Mechanics	8,161	507	.....	.....	.....	.....	67	10
397	North Center	1,852	190	.....	.....	.....	.....	12	3
398	Young Men's	5,707	617	.....	.....	.....	.....	167	23
399	Caldwell	11,884	1,120	.....	.....	.....	.....	302	14
400	Grover Cleveland	1,974	197	.....	.....	.....	.....	74	15
401	West Essex	8,439	888	.....	.....	.....	.....	280	35
402	Cedar Grove	8,355	645	.....	.....	.....	.....	441	48
403	Amherst	4,501	396	.....	.....	.....	.....	170	21
404	Apex	4,595	322	.....	.....	36	36	202	27
405	Banner	5,376	460	.....	.....	.....	.....	239	26
406	Brick Church	18,300	918	199	26	.....	.....	370	51
407	Carnegie	1,693	162	.....	.....	.....	.....	.....	.....
408	Civic Centre	7,350	365	.....	.....	.....	.....	55	9
409	Clarion	5,234	517	.....	.....	.....	.....	46	10
410	East Orange	19,022	1,412	.....	.....	.....	.....	464	66
411	Elmwood	7,026	449	.....	.....	.....	.....	476	51
412	Fairway	2,685	426	.....	.....	.....	.....	79	28
413	Hollywood	15,586	907	.....	.....	.....	.....	1,325	118
414	Lackawanna	12,335	783	.....	.....	.....	.....	1,207	121
415	Library	2,356	222	.....	.....	.....	.....	30	10
416	Marvel	11,056	631	.....	.....	.....	.....	447	39
417	Park & Dodd	8,934	992	.....	.....	.....	.....	25	6
418	Prospect-Watsessing	20,644	988	.....	.....	.....	.....	295	35
419	Safeguard	2,435	329	.....	.....	.....	.....	15	3
420	Shepherd	3,261	383	.....	.....	.....	.....	.....	.....
421	Stronghold	4,121	367	.....	.....	.....	.....	178	18
422	Suburban	6,389	616	.....	.....	.....	.....	271	20
423	Third Ward	19,548	1,538	.....	.....	.....	.....	149	29
424	Triumph	12,571	847	.....	.....	.....	.....	1,050	83
425	Tuttle	2,118	224	.....	.....	.....	.....	29	9
426	Weona	10,593	870	.....	.....	.....	.....	158	34
427	Glen Ridge	13,811	1,094	.....	.....	.....	.....	150	32
428	Business Men's	14,842	821	.....	.....	.....	.....	2,037	126
429	Camptown	31,583	2,408	.....	.....	.....	.....	4,001	350
430	First Ward	24,460	1,369	.....	.....	.....	.....	3,010	215
431	General	6,817	548	.....	.....	.....	.....	508	56
432	Greater Newark	10,993	727	.....	.....	.....	.....	697	85
433	Grove	2,638	282	.....	.....	.....	.....	150	17
434	Iroquois	4,902	442	.....	.....	.....	.....	203	45
435	Irvington	15,930	1,369	.....	.....	.....	.....	1,419	123
436	Marathon	4,711	340	.....	.....	.....	.....	108	13
437	Normandy Park	3,734	382	.....	.....	.....	.....	37	12
438	Olympic	6,760	678	.....	.....	.....	.....	322	45
439	Polish-American	6,218	723	.....	.....	.....	.....	291	134

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Average Rate Per Cent Interest on Shares	Premium on Loans: Mortgage	Premium on Loans: Share	
4,808	133	448	S.	$1.00 m.	$200	6	$2.00 a	.....	380
11,767	169	518	S.	1.00 m.	200	6	2.00 a	$2.00 a	381
4,803	47	408	S.	1.00 m.	200	6	3.00 a	1.00 a	382
16,567	332	850	S.	1.00 & 2.00 m.	200	6	2.00 a	2.00 a	383
3,968	60	394	O. P.	.....	200	6	3.00 a	.....	384
8,182	156	795	S.	1.00 m.	200	6	2.00 a	2.00 a	385
5,920	133	494	S.	1.00 m.	200	6	3.00 a & 4.00 a	2.00 a	386
4,777	93	528	S.	1.00 m.	200	6	3.00 a	.....	387
14,923	295	917	S.	1.00 m.	200	6	1.00 a to 3.00 a	.....	388
3,068	12	312	S.	1.00 m.	200	6	3.00 a & .03 b	1.00 a	389
4,213	47	329	S.	1.00 m.	200	6	4.00 a	.....	390
3,826	28	239	S.	1.00 m.	200	6	3.00 a	1.00 a	391
10,853	126	885	S.	1.00 m.	200	6	3.00 a	1.00 a	392
22,358	457	1,572	S.	1.00 m.	200	6	2.00 a	2.00 a	393
4,222	72	389	O. P.	.....	200	6	3.00 a & 4.00 a	.....	394
3,318	30	256	S.	1.00 m.	200	6	3.00 a	.....	395
8,228	147	370	S.	1.00 m.	200	6	3.00 a	.....	396
1,864	9	184	S.	1.00 m.	200	6	.05 b	.....	397
5,874	121	519	S.	1.00 & 2.00 m.	200	6	3.00 a	3.00 a	398
12,186	318	816	S.	1.00 m.	200	6	4.00 a	.....	399
2,048	26	186	S.	1.00 & 2.00 m.	200	6	3.00 a	.....	400
8,719	143	780	S.	1.00 & 2.00 m.	200	6	2.00 a & 3.00 a	2.00 a	401
8,796	203	490	S.	1.00 m.	200	6	.03 b	.....	402
4,671	35	382	S.	1.00 m.	200	6	3.00 a	3.00 a	403
4,833	64	321	S.	1.00 m.	200	6	3.00 a & .04 b	.....	404
5,615	61	425	S.	1.00 m.	200	6	3.00 a	2.00 a	405
18,869	189	806	S.	1.00 m.	200	6	2.00 a & .04 b	1.00 a	406
1,693	6	156	S.	1.00 & 2.00 m.	200	6	3.00 a	.....	407
7,405	80	294	S.	1.00 m.	200	6	.02½ b & .04 b	1.00 a	408
5,280	49	478	S.	1.00 m.	200	6	3.00 a	.....	409
19,486	272	1,206	S.	1.00 m.	200	6	.04 b	1.00 a	410
7,502	128	372	S.	1.00 m.	200	6	2.00 a	.....	411
2,764	39	415	S.	1.00 & 2.00 m.	200	6	3.00 a & .04 b	.....	412
16,911	272	753	S.	1.00 m.	200	6	3.00 a	1.00 a	413
13,542	153	751	S.	1.00 & 2.00 m.	200	6	2.00 a	.....	414
2,386	17	215	S.	1.00 m.	200	6	3.00 a	1.00 a	415
11,503	33	637	S.	1.00 m.	200	6	4.00 a	2.00 a	416
8,959	129	869	S.	1.00 m.	200	6	.03½ b	.....	417
20,939	216	807	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	418
2,450	32	300	S.	1.00 m.	200	6	3.00 a	1.00 a	419
3,261	115	268	S.	1.00 m.	200	6	4.00 a	2.00 a	420
4,299	61	324	S.	1.00 m.	200	6	4.00 a	1.00 a	421
6,660	162	474	S.	1.00 m.	200	6	3.00 a	.....	422
19,697	256	1,311	S.	1.00 m.	200	6	.50 b	.....	423
13,621	235	697	S.	1.00 m.	200	6	3.00 a	1.00 a	424
2,147	8	225	S.	1.00 & 2.00 m.	200	6	4.00 a	.....	425
10,751	75	829	S.	1.00 m.	200	6	3.00 a	1.00 a	426
13,961	151	975	S.	1.00 & 2.00 m.	200	6	1.00 a & 3.00 a	.....	427
16,879	164	783	O. P.	.....	100	6	2.00 a	2.00 a	428
35,584	573	2,185	O. P.	.....	200	6	2.00 a	2.00 a	429
27,470	187	1,397	S.	.50 & 1.00 m.	100	6	3.00 a & 4.00 a	1.00 a	430
7,325	100	504	S.	1.00 m.	200	6	3.00 a	1.00 a	431
11,690	171	641	O. P.	.....	200	6	3.00 a	3.00 a	432
2,788	85	214	S.	1.00 m.	200	6	3.00 a	.....	433
5,105	43	444	S.	1.00 m.	200	6	3.00 a	.....	434
17,349	356	1,136	O. P.	.....	200	6	2.00 a & 3.00 a	2.00 a & 3.00 a	435
4,819	68	285	S.	1.00 m.	200	6	3.00 a	3.00 a	436
3,771	79	315	O. P.	.....	200	6	2.00 a	.....	437
7,082	128	595	S.	1.00 m.	200	6	6.00 a & .03 b	1.00 a & .03 b	438
6,509	219	638	S.	.25 w.	200	6	3.00 a	.....	439

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	ASSOCIATION	Incorporated	Fiscal Year Ended	President	Treasurer
	Essex County—Continued				
440	Irvington, Service Men's	Sept. 9, 1921	Aug. 15, 1928	Edward J. Boschen	J. Edward De Lancy.
441	Irvington, Supreme	Nov. 27, 1925	Dec. 27, 1928	Andrew G. Kress	Frank Weckenman
442	Livingston, Livingston	Aug. 28, 1922	Aug. 31, 1928	Ralph D. De Camp	Ernest B. Hoffman
443	Maplewood, Crestview	Mar. 21, 1922	Feb. 29, 1928	Arthur L. Stephans	Charles G. Bauer
444	Maplewood, Maplewood	April 27, 1910	May 31, 1928	E. A. Lee	Lewis H. Pierson
445	Maplewood, Township	Feb. 1, 1922	Jan. 31, 1928	John W. Heller	Ernest A. Harleman.
446	Maplewood, Tuscan	Sept. 22, 1909	Sept. 30, 1928	Emil Hildebrand	Henry J. Boeger
447	Millburn, Millburn	Aug. 10, 1907	July 16, 1928	R. W. Lewis	John B. Bunnell
448	Millburn, Washington Rock	May 14, 1926	May 31, 1928	Albert E. Allsopp, 2d	Harvey J. Tiger
449	Montcair, Clairidge	May 7, 1926	May 31, 1928	Charles A. Schlapfer	Irving Jacobson
450	Montclair, Golden Rod	Jan. 10, 1925	Feb. 29, 1928	John C. Love	Edgar S. Ballou
451	Montclair, Hillside	Feb. 18, 1904	Feb. 29, 1928	J. D. Hegeman, Jr.	Charles L. Newmiller
452	Montclair, Montclair	Jan. 9, 1886	Dec. 31, 1928	Edward H. Holmes	James C. Stevens.
453	Montclair, Nishuane	June 17, 1922	May 19, 1928	Kenneth R. Shand	Kenneth R. Soverel.
454	Montclair, Plaza	Feb. 2, 1920	Mar. 7, 1928	Patrick J. Farrell	Joseph Aiello
455	Montclair, Upper Montclair	Aug. 26, 1919	Sept. 30, 1928	Alfred T. Gibbs	R. W. Kierstead
456	Newark, A-1	Sept. 4, 1919	Sept. 30, 1928	Michael Leveen	Jacob Meisel
457	Newark, Aberdeen	May 18, 1926	May 31, 1928	Morris Gorlin	Philip Lipschutz
458	Newark, Abingdon	Feb. 4, 1914	Feb. 21, 1928	Benjamin B. Brown	Edward L. Arnold
459	Newark, Able	July 19, 1921	Aug. 1, 1928	Meyer P. Gross	Maurice M. Unger
460	Newark, Ace	Jan. 13, 1927	Feb. 29, 1928	Edward Kohn	John J. Berry
461	Newark, Acme	Sept. 26, 1905	Sept. 15, 1928	John Dittes	Julius E. Dornig
462	Newark, Acorn	June 23, 1910	July 1, 1928	Ernest E. Ryman	Orville Hatfield, Jr.
463	Newark, Acropolis	Mar. 28, 1913	Mar. 30, 1928	George L. Larkin	W. D. Browning
464	Newark, Action	Nov. 16, 1925	Dec. 13, 1928	Maurice M. Feder	Charles Johnson
465	Newark, Active	Sept. 7, 1910	Aug. 22, 1928	Michael Hollander	Charles G. Hahn
466	Newark, Adamant	Oct. 16, 1920	Oct. 20, 1928	Frank L. Smith	Robert G. Heinkel.
467	Newark, Admiral Sampson	Feb. 9, 1922	Dec. 31, 1928	Geoffrey Simon	Oscar Rosenbaum
468	Newark, Aetna*	July 2, 1890	June 30, 1928	Adolph E. Fink	S. Birkenhauer
469	Newark, Aggressive	Nov. 8, 1913	Dec. 15, 1928	Arthur C. Windsor	James E. Wordley
470	Newark, Aladdin	Oct. 23, 1920	Oct. 31, 1928	Jacob S. Berkowitz	Henry Jacobs
471	Newark, Alert	May 28, 1920	May 31, 1928	Samuel Schechner	Morris Silverman
472	Newark, Alliance	Mar. 9, 1911	Mar. 31, 1928	William E. Selby	J. M. Cavanagh
473	Newark, Allied	Mar. 14, 1919	April 19, 1928	Max Abeles	Alfred Peter
474	Newark, Almanac	Nov. 24, 1924	Dec. 31, 1928	Elias T. Stone	Benjamin Engel
475	Newark, Alpha	Nov. 20, 1907	Feb. 1, 1928	Max Insel	Simon Friedberger
476	Newark, Alpine	July 13, 1920	July 31, 1928	Ernest Gennell	Gabriele Matonti
477	Newark, Altruist	May 19, 1926	May 31, 1928	Charles Gans	Pincus Lehrhoff
478	Newark, Amalgamated	Mar. 8, 1913	Dec. 31, 1928	Leopold Kraemer	Alfred Schwartz
479	Newark, American	April 4, 1907	Feb. 8, 1928	Samuel Litwin	Bernard Brody
480	Newark, American-Ukrainian	Feb. 7, 1922	Mar. 1, 1928	Michael Shumeyko	John Lysak
481	Newark, Anchor	Aug. 19, 1913	Aug. 31, 1928	Camille L. Gairoard	Frederic H. Rauh
482	Newark, Annexed District	Nov. 22, 1898	Dec. 31, 1928	Edwin A. Kirch	John A. Linnett
483	Newark, Arcadia	Jan. 17, 1922	Dec. 21, 1928	Leo H. Levy	Frank P. Duffy
484	Newark, Arion	Jan. 16, 1912	Jan. 24, 1928	Edward F. Kern	John Webber
485	Newark, Armstrong	Jan. 28, 1920	Jan. 31, 1928	J. Mebane	W. P. G. Urling
486	Newark, Arrow	July 23, 1920	April 1, 1928	Louis Kuskin	Louis Cohn
487	Newark, Art & Strength	Jan. 17, 1920	Jan. 8, 1928	Eugenio Sturchio	Antonio D'Auria
488	Newark, Assembly	April 19, 1920	April 5, 1928	David L. Heller	John J. Baader
489	Newark, Astor	Dec. 15, 1912	Dec. 31, 1928	Michael A. Jackson	John F. McMurray
490	Newark, Atlantic	April 1, 1901	Feb. 29, 1928	John W. McAuliffe	Gustave Jay
491	Newark, Atlas Weekly	Jan. 18, 1911	Jan. 31, 1928	Morris N. Rubenstein	Peter Bessman
492	Newark, Aurora	Feb. 10, 1923	Mar. 31, 1928	Euplio De Marco	Paul K. Owen
493	Newark, Auto Trade	Nov. 25, 1921	Nov. 30, 1928	Claude E. Holgate	J. P. Loughlin
494	Newark, Avon	Aug. 29, 1907	Aug. 16, 1928	Philip Lindeman	Charles G. Hahn
495	Newark, Bankers	Nov. 27, 1911	Dec. 31, 1928	Harry Spangenthal	Roland W. Hopper
496	Newark, Barringer	Mar. 7, 1919	Feb. 29, 1928	William Tries, Jr.	Charles T. Young
497	Newark, Bay View	Mar. 13, 1903	Mar. 1, 1928	F. C. Mindnich	Fred W. J. Neese
498	Newark, Beacon	June 16, 1920	May 31, 1928	Frank J. Durkin	Stephen J. Fogarty
499	Newark, Beaver	Mar. 23, 1912	Mar. 15, 1928	Frederick Rosseter	Joseph V. Lupo

* Aetna now merged with Improved Bldg. & Loan Assn., Newark.

FISCAL YEAR ENDED, NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Frederic Stoddard	Frank H. Pannick	16 Smith St., Irvington, N. J.	440
Richard Otto	John F. Muller	56 38th St., Irvington, N. J.	441
Grosso, Brundage & Anderson	Mildred A. Mangas	Livingston, N. J.	442
Byron D. Ehlers	Harry W. Brands	92 Parker Ave., Maplewood, N. J.	443
Frederic W. Smith	Andrew Jack	258 Dunnell Road, Maplewood, N. J.	444
Samuel D. Williams	George B. Lawrence	51 Park Ave., Maplewood, N. J.	445
Kussy & Kohn	Gustave F. Lueddeke	98 Burnett Ave., Maplewood, N. J.	446
Hobart L. Benedict	Clifford Willis	Millburn, N. J.	447
Fred Herrigel, Jr.	Frederick G. Schroeder	26 Blaine St., Millburn, N. J.	448
Irving Siegler	Murray Metz	2 Columbia Ave., Newark, N. J.	449
W. P. Allen	Joseph E. Sadler	31 Montague Place, Montclair, N. J.	450
John A. Hines	William Sigler	85 Park Ave., Caldwell, N. J.	451
Edwin B. Goodell	Robert H. Spencer	12 Wakefield Place, Caldwell, N. J.	452
Henry W. Trimble	Joseph D. McKee	25 Howe Ave., Montclair, N. J.	453
Chester C. Beekman	Porter L. R. Versfelt	11 Miller St., Caldwell, N. J.	454
H. W. Trimble	Terence J. McHugh	100 Gordonhurst Ave., Montclair, N. J.	455
Louis Bondy	Moses Gansler	93 Mercer St., Newark, N. J.	456
Percy H. Penn	Morris W. Weinberg	1060 Broad St., Newark, N. J.	457
Frederic C. Ritger	John M. Williams	73 So. Arlington Ave., East Orange, N. J.	458
Bernard W. Schnur	Samuel Weiss	120 South Orange Ave., Newark, N. J.	459
Kessler & Kessler	Edward W. Skelton	1 Woodcrest Ave., Millburn, N. J.	460
Frank Voigt	Henry Wagner	16 Hudson Ave., East Orange, N. J.	461
Howard F. Kirk	Charles T. Ziegler	40 Clinton St., Newark, N. J.	462
Hubert J. Rowe	Fred M. Summers	245 Roseville Ave., Newark, N. J.	463
Hannah F. Sokobin	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	464
Emanuel Lowenstein	Samuel S. Dillenberg	130 Market St., Newark, N. J.	465
Charles F. McCraith, Jr.	Walter A. Hughes	30 Branford Place, Newark, N. J.	466
Grossman & Grossman	Gottlieb Jacobs	10 Charlton St., Newark, N. J.	467
Mortimer Lowy	Edwin G. Birkenhauer	51 Mead St., Newark, N. J.	468
William E. Sandmeyer	Arthur Lesser	300 Broadway, Newark, N. J.	469
Harry Griffinger	U. Samuel Abeles	60 North 5th St., Newark, N. J.	470
Samuel Roessler	O. H. Merz	755 Broad St., Newark, N. J.	471
Joseph G. Wolber	T. L. R. Crooks	Washington Trust Co., Newark, N. J.	472
Charles Frankel	James A. Sinclair	264 Clinton Ave., Newark, N. J.	473
Frances Gash	Benjamin Dubow	90 Schuyler Ave., Newark, N. J.	474
Isaac Fleischman	David Longfelder	P. O. Box 448, Newark, N. J.	475
P.C.Corbo; A.F.Minisi; C.Cerrato	Vito Verniero	221 Clifton Ave., Newark, N. J.	476
Edward S. Bessman	B. H. Tabankin	735 Hunterdon St., Newark, N. J.	477
Joseph Steiner	Sigmund Loewenstein	3 Belmont Ave., Newark, N. J.	478
Saul and Joseph E. Cohn	W. A. Eichhorn	31 Clinton St., Newark, N. J.	479
William J. Kearns	Walter Sedorowitz	386 Myrtle Ave., Irvington, N. J.	480
Michael J. Quigley	Pearce T. Prisk	109 Morse Ave., Bloomfield, N. J.	481
Frederic L. Johnson	Frederick J. Smith	17 Academy St., Newark, N. J.	482
Arthur R. Lewis	Walter S. Jacobus	First National Bank, Springfield, N. J.	483
Thomas R. Grimm	John T. Morlock	185 Market St., Newark, N. J.	484
Oliver Randolph	B. C. Gordon	Vaux Hall, N. J.	485
Zucker and Goldberg	Samuel Weiss	120 So. Orange Ave., Newark, N. J.	486
Egidio W. Mascia	Fiore R. Sozio	99 Clifton Ave., Newark, N. J.	487
Harry A. Augenblick	Walter A. Hughes	30 Branford Place, Newark, N. J.	488
H. Edward Wolf	Eugene A. Farrell	268 Mulberry St., Newark, N. J.	489
Frederick Jay	Francis A. Sullivan	52 Sterling St., Newark, N. J.	490
Samuel I. Kessler	Harry Wuensch	189 Sixteenth Ave., Newark, N. J.	491
Charles C. Giffoniello	Fred G. Giffoniello	31 Clinton St., Newark, N. J.	492
Edward R. McGlynn	Alfred N. Baum	61 Kenwood Place, East Orange, N. J.	493
Emanuel Lowenstein	Samuel S. Dillenberg	130 Market St., Newark, N. J.	494
Isaac Spangenthal	O. Stanley Thompson, Jr.	770 Broad St., Newark, N. J.	495
J. H. Harrison	S. C. Shaller	115 Clifton Ave., Newark, N. J.	496
Benjamin J. Fleuchaus	Albert T. Martin	496 Richmond Ave., Maplewood, N. J.	497
John L. Hughes	William F. Ackerson	397 Berkeley Ave., Bloomfield, N. J.	498
Carl F. Hinrichsen	John F. O'Brien	31 Clinton St., Newark, N. J.	499

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	Total Assets and Liabilities
	Essex County—Con.								
440	Service Men's	$375,600	.....	$1,075	$201	.....	$5,264	$352	$382,492
441	Supreme	171,000	.....	1,875	576	.....	907	330	174,688
442	Livingston	192,100	.....	6,242	9,560	.....	3,936	429	212,267
443	Crestview	375,300	.....	3,601	9,097	.....	628	1,002	389,628
444	Maplewood	2,296,400	.....	40,465	1,508	.....	8,616	872	2,347,861
445	Township	511,600	.....	4,850	1,636	.....	1,878	360	520,324
446	Tuscan	519,200	$2,000	20,415	6,556	.....	1,870	175	550,216
447	Millburn	2,521,600	.....	34,815	2,433	66,228	7,357	.....	2,632,433
448	Washington Rock	64,350	.....	75	374	.....	1,490	437	66,726
449	Clairidge	56,500	.....	364	838	.....	2,525	959	61,186
450	Golden Rod	25,100	.....	755	1,338	.....	880	100	28,173
451	Hillside	1,263,100	.....	27,225	9,606	.....	5,203	400	1,305,534
452	Montclair	1,614,127	214,000	77,666	6,473	.....	8,607	17,050	1,937,923
453	Nishuane	303,700	.....	8,002	10,003	.....	1,194	471	323,370
454	Plaza	422,350	.....	34,823	136	.....	2,345	549	460,203
455	Upper Montclair	1,012,000	241,150	.....	11,328	.....	5,222	612	1,270,312
456	A-1	1,671,300	.....	61,995	4,992	49,890	10,708	10,342	1,809,227
457	Aberdeen	59,800	.....	975	1,445	.....	1,492	563	64,275
458	Abingdon	490,500	.....	13,905	5,094	13,613	1,289	380	524,781
459	Able	598,600	.....	30,315	1,110	.....	13,592	2,533	646,150
460	Ace	44,000	.....	.....	2,799	.....	846	350	47,995
461	Acme	448,800	.....	7,116	440	.....	1,971	598	458,925
462	Acorn	460,150	.....	8,490	4,829	.....	2,292	403	476,164
463	Acropolis	335,600	.....	3,130	860	.....	1,922	101	341,613
464	Action	167,000	.....	3,468	2,819	.....	343	609	174,239
465	Active	1,342,700	.....	26,875	17,234	7,737	23,981	11,324	1,429,851
466	Adamant	366,800	.....	4,577	8,430	.....	3,965	529	384,301
467	Admiral Sampson	409,800	.....	11,645	20,905	.....	4,546	407	447,303
468	Aetna	627,900	.....	19,070	690	72,736	1,677	453	722,526
469	Aggressive	1,193,800	.....	16,924	17,983	15,257	4,630	596	1,249,190
470	Aladdin	314,900	.....	1,810	3,106	.....	4,231	459	324,506
471	Alert	1,432,100	.....	31,270	23,283	.....	3,642	739	1,491,034
472	Alliance	816,700	.....	8,145	80,019	.....	6,630	526	912,020
473	Allied	516,200	.....	7,731	6,668	.....	4,129	.....	534,728
474	Almanac	199,800	.....	3,015	1,461	.....	6,211	679	211,166
475	Alpha	928,000	.....	29,740	14,714	.....	3,009	1,899	977,362
476	Alpine	303,000	.....	10,625	3,099	.....	1,726	.....	318,450
477	Altruist	114,000	.....	2,020	726	.....	1,053	1,035	118,834
478	Amalgamated	2,989,500	375,000	64,005	20,855	155,352	21,067	13,059	3,638,838
479	American	556,200	.....	5,030	5,524	.....	4,453	1,674	572,881
480	American-Ukrainian	311,200	.....	7,832	1,364	.....	904	300	321,600
481	Anchor	469,500	.....	15,550	8,356	.....	1,843	179	495,428
482	Annexed District	1,259,400	40,000	15,595	16,681	.....	6,481	8,171	1,346,328
483	Arcadia	725,700	.....	3,910	9,942	7,953	14,962	1,445	763,912
484	Arion	791,400	.....	1,640	8,130	.....	3,604	1,377	806,151
485	Armstrong	150,800	.....	9,972	404	.....	11,262	1,656	174,094
486	Arrow	862,500	.....	45,165	9,298	23,999	10,157	955	952,375
487	Art & Strength	275,700	6,590	8,325	533	.....	5,936	584	297,578
488	Assembly	333,300	.....	3,005	2,351	.....	4,329	1,101	344,086
489	Astor	1,429,850	.....	15,420	44,355	.....	3,166	8,667	1,501,458
490	Atlantic	893,750	.....	29,387	12,260	.....	9,481	1,340	946,218
491	Atlas Weekly	938,000	.....	32,717	8,001	.....	5,438	1,170	985,326
492	Aurora	95,250	.....	4,860	3,652	.....	10,910	180	114,852
493	Auto Trade	326,200	.....	5,505	9,500	.....	2,099	10,024	353,328
494	Avon	1,301,100	.....	10,300	8,278	.....	9,899	8,889	1,338,466
495	Bankers	843,300	.....	9,630	586	.....	12,846	3,699	870,061
496	Barringer	1,160,200	.....	35,637	30,835	107,668	11,121	12,732	1,358,193
497	Bay View	838,200	.....	5,480	8,534	.....	2,664	58	854,936
498	Beacon	438,500	.....	12,714	2,178	.....	839	399	454,630
499	Beaver	690,900	.....	5,785	7,280	.....	2,832	1,456	708,253

AT CLOSE OF FISCAL YEAR OF EACH ASSOCIATION

LIABILITIES

Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due on Loans	Borrowed Money	Other Liabilities	Profits or Surplus	
$227,930	.....	.....	$36,700	.....	.....	$846	$1,000	$64,000	$56	$51,960	440
105,536	.....	.....	43,700	$155	.....	64	2,500	9,500	.....	13,233	441
152,328	.....	.....	2,700	.....	.....	585	4,500	25,000	260	26,894	442
279,665	.....	.....	16,900	843	.....	.....	6,000	45,500	.....	40,720	443
1,725,570	.....	.....	.....	.....	.....	2,450	12,950	188,000	.....	418,891	444
345,697	.....	.....	26,100	414	.....	731	3,000	89,000	1	55,381	445
287,429	.....	.....	130,250	15	.....	277	3,800	60,000	.....	68,445	446
1,743,492	.....	.....	.....	4,637	.....	3,966	106,388	305,701	.....	468,249	447
51,006	.....	.....	4,000	190	.....	224	.....	7,000	.....	4,306	448
50,084	.....	.....	400	1,085	.....	46	6,500	.....	.....	3,071	449
23,369	.....	.....	.....	2,162	.....	51	.....	.....	34	2,557	450
1,021,290	.....	.....	32,300	1,705	.....	3,215	.....	65,000	.....	182,024	451
1,555,851	.....	.....	.....	3,503	.....	1,081	.....	10,000	399	367,089	452
225,070	.....	.....	2,500	228	.....	795	11,000	44,000	18	39,759	453
284,600	.....	.....	97,700	56	.....	.....	.....	6,800	.....	71,047	454
992,196	.....	.....	.....	324	.....	1,340	26,500	.....	.....	249,952	455
1,021,317	.....	.....	386,900	7,801	.....	1,003	.....	160,000	7	232,199	456
40,688	.....	.....	8,600	1,927	.....	601	.....	8,500	60	3,899	457
314,283	.....	.....	69,200	.....	.....	225	.....	58,000	.....	83,073	458
327,249	.....	.....	157,850	4,682	.....	1,663	17,504	72,000	17	65,185	459
36,897	.....	$75	3,150	.....	.....	310	5,000	.....	50	2,513	460
243,494	.....	.....	102,150	.....	.....	70	.....	45,000	.....	68,211	461
300,345	.....	.....	63,300	264	.....	495	.....	38,800	20	72,940	462
238,046	.....	.....	35,400	1,821	$10,200	180	.....	.....	7	55,959	463
135,101	.....	.....	10,000	.....	.....	.....	.....	14,000	.....	15,138	464
881,988	.....	.....	283,400	1,318	.....	759	10,400	68,000	.....	183,986	465
255,407	.....	.....	34,400	1,131	.....	814	11,900	25,000	.....	55,649	466
246,657	.....	.....	93,700	1,022	.....	759	.....	55,000	16	50,149	467
416,652	.....	.....	115,900	2,041	.....	449	.....	90,500	103	96,881	468
739,930	$52,432	.....	100,600	157	.....	.....	59,200	129,000	131	167,740	469
200,352	.....	.....	46,200	93	.....	420	1,000	34,000	73	42,368	470
983,364	.....	.....	85,900	831	.....	3,931	12,600	165,000	.....	239,408	471
719,937	.....	.....	.....	320	.....	494	.....	.....	30	191,239	472
271,599	.....	.....	116,200	.....	.....	755	43,000	39,500	12	63,662	473
134,292	.....	.....	22,050	703	.....	460	25	32,500	20	21,116	474
694,413	.....	.....	54,400	792	.....	1,074	1,300	60,000	39	165,344	475
213,957	.....	.....	3,400	486	.....	175	.....	42,000	.....	58,432	476
101,089	.....	.....	7,100	.....	.....	510	.....	.....	65	10,070	477
1,875,721	.....	.....	690,600	691	.....	608	63,600	500,000	63,165	444,453	478
308,892	.....	.....	96,200	832	.....	550	.....	89,000	147	77,260	479
198,564	.....	.....	53,400	5	.....	774	11,000	18,000	.....	39,857	480
349,702	.....	.....	14,100	.....	.....	152	13,000	20,000	22	98,452	481
909,876	.....	.....	133,700	85	12,700	699	3,500	10,000	880	274,888	482
587,380	.....	.....	49,900	2,714	.....	312	.....	.....	.....	123,606	483
453,495	.....	.....	125,100	144	.....	506	15,500	86,600	.....	124,806	484
113,970	.....	.....	4,800	2,391	.....	234	2,000	20,000	66	30,633	485
543,942	.....	.....	143,100	1,336	.....	3,335	10,000	143,000	15,585	92,077	486
201,096	.....	.....	.....	1,388	.....	50	.....	48,000	912	46,132	487
219,405	.....	.....	30,100	1,475	.....	370	21,000	24,000	80	47,656	488
789,621	.....	.....	302,800	82	.....	.....	99,700	140,000	3,556	165,699	489
680,708	.....	.....	29,500	.....	.....	845	14,000	33,000	3	188,162	490
498,032	.....	.....	245,150	1,816	.....	3,206	600	112,000	119	124,403	491
85,074	.....	.....	.....	.....	.....	165	17,000	.....	60	12,553	492
250,917	.....	.....	17,100	3,555	.....	215	1,306	30,000	.....	50,235	493
760,325	.....	.....	275,400	105	.....	349	7,500	97,000	.....	197,787	494
547,773	.....	.....	62,250	6,215	.....	212	6,400	91,500	.....	155,711	495
970,093	.....	.....	10,500	2,180	.....	2,147	12,000	190,000	.....	171,273	496
537,698	.....	.....	63,800	.....	.....	779	.....	110,000	.....	142,659	497
334,609	.....	.....	33,500	306	.....	.....	.....	14,500	74	71,641	498
446,385	.....	.....	78,400	.....	.....	359	.....	65,000	.....	118,109	499

TABLE 3, Continued—SHARES.

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Con.								
440	Service Men's	5,455	657	.....	.....	.....	.....	184	16
441	Supreme	4,243	1,058	.....	.....	.....	.....	219	39
442	Livingston	4,115	479	.....	.....	.....	.....	13	3
443	Crestview	7,715	755	.....	.....	.....	.....	84	14
444	Maplewood	37,751	1,475	.....	.....	.....	.....	.....	.....
445	Township	9,738	565	.....	.....	.....	.....	130	11
446	Tuscan	6,435	666	.....	.....	.....	.....	651	41
447	Millburn	35,464	2,930	.....	.....	.....	.....	.....	.....
448	Washington Rock	3,366	346	.....	.....	.....	.....	20	4
449	Claridge	2,846	320	.....	.....	.....	.....	2	1
450	Golden Rod	906	148	.....	.....	.....	.....	.....	.....
451	Hillside	18,586	1,399	.....	.....	.....	.....	161	22
452	Montclair	26,260	1,605	.....	.....	.....	.....	.....	.....
453	Nishuane	6,183	508	.....	.....	.....	.....	13	3
454	Plaza	6,124	582	.....	.....	.....	.....	489	46
455	Upper Montclair	20,483	1,487	.....	.....	.....	.....	.....	.....
456	A-1	16,835	1,481	.....	.....	.....	.....	1,935	154
457	Aberdeen	2,969	211	.....	.....	.....	.....	43	13
458	Abingdon	5,923	424	.....	.....	.....	.....	346	29
459	Able	9,564	722	.....	.....	.....	.....	790	84
460	Ace	3,616	192	.....	.....	15	2	15	4
461	Acme	4,617	450	.....	.....	.....	.....	511	77
462	Acorn	6,192	649	.....	.....	.....	.....	316	32
463	Acropolis	5,518	534	.....	.....	.....	.....	177	28
464	Action	5,081	411	.....	.....	.....	.....	50	7
465	Active	30,303	1,277	.....	.....	.....	.....	1,417	148
466	Adamant	7,068	520	.....	.....	.....	.....	172	27
467	Admiral Sampson	7,182	540	.....	.....	.....	.....	469	71
468	Aetna	8,464	852	.....	.....	.....	.....	580	93
469	Aggressive	12,685	581	384	22	.....	.....	503	56
470	Aladdin	5,051	435	.....	.....	.....	.....	231	32
471	Alert	21,513	987	.....	.....	.....	.....	429	30
472	Alliance	12,627	811	.....	.....	.....	.....	.....	.....
473	Allied	7,432	662	.....	.....	.....	.....	581	72
474	Almanac	4,323	381	.....	.....	.....	.....	110	20
475	Alpha	15,693	958	.....	.....	.....	.....	272	32
476	Alpine	4,995	448	.....	.....	.....	.....	17	3
477	Altruist	6,180	424	.....	.....	.....	.....	36	10
478	Amalgamated	38,144	1,639	.....	.....	.....	.....	3,453	197
479	American	6,213	315	.....	.....	.....	.....	481	49
480	American-Ukrainian	5,001	630	.....	.....	.....	.....	267	128
481	Anchor	6,261	235	.....	.....	.....	.....	71	9
482	Annexed District	14,607	694	.....	.....	.....	.....	668	76
483	Arcadia	12,822	717	.....	.....	.....	.....	250	11
484	Arion	9,207	875	.....	.....	.....	.....	625	101
485	Armstrong	2,340	317	.....	.....	.....	.....	24	8
486	Arrow	17,129	1,091	.....	.....	.....	.....	716	73
487	Art & Strength	4,544	394	.....	.....	.....	.....	.....	.....
488	Assembly	6,333	316	.....	.....	.....	.....	151	12
489	Astor	18,403	1,253	.....	.....	.....	.....	1,514	117
490	Atlantic	12,478	815	.....	.....	.....	.....	148	24
491	Atlas Weekly	11,453	798	.....	.....	.....	.....	1,226	124
492	Aurora	2,481	247	.....	.....	.....	.....	.....	.....
493	Auto Trade	5,766	475	.....	.....	.....	.....	86	9
494	Avon	30,501	406	.....	.....	.....	.....	2,754	86
495	Bankers	10,507	585	.....	.....	.....	.....	311	33
496	Barringer	15,767	1,541	.....	.....	.....	.....	52	10
497	Bay View	10,159	894	.....	.....	.....	.....	319	38
498	Beacon	7,912	884	.....	.....	.....	.....	168	25
499	Beaver	9,294	685	.....	.....	.....	.....	392	51

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Average Rate Per Cent Interest on Shares	Premium on Loans: Mortgage	Premium on Loans: Share	
5,639	69	604	S.	$1.00 m.	$200	6	$2.00 a & $3.00 a	$2.00 a & $3.00 a	440
4,462	43	1,054	S.	1.00 m.	200	6	2.50 a & 3.00 a	1.00 a	441
4,128	64	418	S.	1.00 m.	200	6	1.00 a	.....	442
7,799	85	684	O. P.	.....	200	6	2.00 a & .02½ b	2.00 a	443
37,751	357	1,118	S.	1.00 m.	200	6	2.00 a & .02½ b	2.00 a	444
9,868	81	495	S.	1.00 m.	200	6	2.00 a	.....	445
7,086	198	509	S.	1.00 m.	200	6	3.00 a & 2.00 a	.....	446
35,464	622	2,308	S.	1.00 m.	200	6	4.00 a & .05 b	.....	447
3,386	16	334	S.	1.00 m.	200	6	3.00 a	3.00 a	448
2,848	19	302	S.	1.00 m.	200	6	3.00 a	.....	449
906	15	133	S.	1.00 m.	200	6	3.50 a	.....	450
18,747	237	1,184	S.	1.00 & 2.00 m.	200	6	3.00 a	.....	451
26,260	435	1,170	S.	1.00 & 2.00 m.	200	6	2.00 a	.....	452
6,196	75	436	S.	1.00 m.	200	6	2.00 a & 3.00 a	.....	453
6,613	170	458	O. P.	.....	200	6	3.00 a	1.00 a	454
20,483	120	1,367	S.	1.00 m.	200	6	3.00 a & .04 b	.....	455
18,770	218	1,417	S.	1.00 m.	200	6	3.00 a & 4.00 a	1.00 a	456
3,612	13	211	S.	1.00 m.	200	6	2.50 a	.....	457
6,269	101	352	S.	1.00 m.	200	6	3.00 a	.....	458
10,354	165	641	S.	1.00 m.	200	6	3.00 a	1.00 a	459
3,646	5	193	S.	1.00 m.	200	6	3.00 a & 4.00 a	.....	460
5,128	96	431	S.	1.00 m.	200	6	2.00 a	1.00 a	461
6,508	140	541	S.	1.00 m.	200	6	3.00 a	2.00 a	462
5,695	95	467	S.	1.00 m.	200	6	3.00 a & 4.00 a	1.00 a	463
5 131	42	376	O. P.	.....	200	6	4.00 a	1.00 a	464
31,720	142	1,283	S.	.50 & 1.00 m.	100	6	3.00 a	2.00 a	465
7,240	69	478	S.	1.00 m.	200	6	3.00 a	1.00 a	466
7,651	89	522	S.	1.00 m.	200	6	3.00 a	1.00 a	467
9.044	156	789	S.	1.00 m.	200	6	3.00 a	.....	468
13,572	125	534	O. P.	.....	200	6	3.00 a	3.00 a	469
5,282	71	396	S.	1.00 m.	200	6	3.00 a	1.00 a	470
21,942	178	839	S.	1.00 m.	200	6	3.00 a & 4.00 a	1.00 a	471
12,627	77	734	S.	1.00 m.	200	6	3.00 a	2.00 a	472
8,013	88	646	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	473
4,433	51	350	S.	1.00 m.	200	6	4.00 a	1.00 a	474
15,965	142	848	S.	1.00 m.	200	6	3.00 a	1.00 a	475
5,012	93	358	S.	1.00 m.	200	6	4.00 a	2.00 a	476
6,216	27	407	O. P.	.....	200	6	4.00 a	1.00 a	477
41,597	371	1,465	O. P.	.....	200	6	4.00 a	1.00 a	478
6,694	68	296	S.	1.00 m.	200	6	3.00 a	1.00 a	479
5,268	104	654	S.	1.00 m.	200	6	3.50 a	1.00 a	480
6,332	62	182	S.	1.00 m.	200	6	3.00 a	2.00 a	481
15,275	206	564	S.	1.00 m.	200	6	.03 b	.....	482
13,072	71	657	S.	1.00 m.	200	6	4.00 a	2.00 a	483
9,832	156	820	S.	1.00 m.	200	6	3.00 a	3.00 a	484
2,364	78	247	S.	1.00 m.	200	6	3.00 a	.....	485
17,845	182	982	S.	1.00 m.	200	6	3.00 a	1.00 a	486
4,544	89	305	S.	1.00 m.	200	6	4.00 a	4.00 a	487
6,484	49	279	S.	1.00 m.	200	6	4.00 a	1.00 a	488
19,917	235	1,135	O. P.	.....	200	6	4.00 a	2.00 a	489
12,626	109	730	S.	1.00 m.	200	6	3.00 a	2.00 a	490
12,679	183	739	S.	.25 w.	200	6	4.00 a	1.00 a & 2.00 a	491
2,481	49	198	S.	1.00 m.	200	6	4.00 a	.....	492
5,852	57	427	S.	1.00 m.	200	6	2.00 a & 3.00 a	.....	493
33,255	84	408	S.	.50 m.	100	6	3.00 a	2.00 a	494
10,818	66	552	S.	1.00 m.	200	6	2.00 a & 3.00 a	2.00 a	495
15,819	289	1,262	O. P.	.....	200	6	3.00 a	1.00 a	496
10,478	186	746	S.	1.00 m.	200	6	3.00 a	1.00 a	497
8,080	136	773	O. P.	.....	200	6	3.00 a	2.00 a	498
9,686	123	613	S.	1.00 m.	200	6	3.00 a	3.00 a	499

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	ASSOCIATION	Incorporated	Fiscal Year Ended	President	Treasurer
	Essex County—Continued				
500	Newark, Bell	Aug. 19, 1922	Sept. 30, 1928	Sigmund Dornbusch	Henry H. Krafte
501	Newark, Beneficial	Mar. 18, 1893	Mar. 1, 1928	August Soffel	Henry M. Kirchner
502	Newark, Bergen	Aug. 19, 1912	June 30, 1928	Alois Kraemer	Jacob H. Adams
503	Newark, Betsy Ross	Jan. 3, 1922	Dec. 31, 1928	Millie Greiner	Dorothy Bentley
504	Newark, Big Brother	Jan. 13, 1922	April 15, 1928	Adolph Klein	Bertram M. Cohen
505	Newark, Bigelow	Aug. 11, 1905	Oct. 1, 1928	Max Oppenheimer	Edwin H. Stern
506	Newark, Black Diamond	Jan. 10, 1925	Dec. 31, 1928	R. D. Van Duzer	H. R. German
507	Newark, Bonded	Mar. 19, 1919	June 30, 1928	A. C. Lindeman	George W. Jagle
508	Newark, Branch Brook	June 1, 1905	May 26, 1928	Samuel Gaiser	Frank P. Russell
509	Newark, Branford	June 8, 1920	May 15, 1928	Morris Metsky	Neil J. McManus
510	Newark, Brilliant	Dec. 6, 1922	Dec. 31, 1928	Charles Cohen	Hugo Lowenstein
511	Newark, Broad & Commerce	May 22, 1912	May 28, 1928	Eugene J. Anspach	Henry Knoller
512	Newark, Broad & Market	Sept. 10, 1906	Mar. 1, 1928	John Becker	John J. Baader
513	Newark, Broad Street	Jan. 12, 1923	Dec. 31, 1925	Andrew P. Martin	Stephen J. Fogarty
514	Newark, Brookdale	Oct. 27, 1911	Oct. 26, 1928	E. D. Balentine	Osmund D.Jamouneau
515	Newark, Buildahome	July 20, 1922	June 20, 1928	John F. Sherman	F. J. Kugelmann
516	Newark, Builders	Oct. 11, 1906	Oct. 31, 1928	William F. Littell, Jr.	Frank P. Russell
517	Newark, Buildmore	April 15, 1926	April 30, 1928	William P. Macksey	Ambrose J. Walsh
518	Newark, Business Men's	June 13, 1910	June 1, 1928	Joseph Crawford	Gustave Jay
519	Newark, Cabinet	Dec. 24, 1925	Jan. 31, 1928	Charles Milbauer	Donald B. Hogan
520	Newark, Caledonia	Mar. 22, 1909	April 9, 1928	William Steinen	William E. G. Vieser
521	Newark, Camden	Mar. 6, 1912	Feb. 14, 1928	William Schuff	Martin G. Ermete
522	Newark, Camfield	Feb. 7, 1899	Dec. 31, 1928	Albert Linke	Barney Nappen
523	Newark, Capital	Oct. 26, 1912	Oct. 30, 1928	Charles S. Baldwin	Charles W. Schieferst
524	Newark, Casino	Mar. 1, 1892	Jan. 31, 1928	Frank Koch	William J. Brohm
525	Newark, Cedars	July 5, 1923	July 15, 1928	William L. Blanchard	Julius Sachs
526	Newark, Central	June 15, 1881	June 26, 1928	Samuel Schechner	A. A. Sippel
527	Newark, Centre Market	Feb. 7, 1914	April 11, 1928	Edward J. Martin	Thomas A. Conniff
528	Newark, Century	Mar. 7, 1906	Mar. 31, 1928	William Mungle	Louis F. Keating
529	Newark, Champion	Feb. 28, 1928	July 31, 1928	Alfred Peter	Ignatz Engel
530	Newark, Chancellor	June 29, 1922	Aug. 31, 1928	Walter R. Wheaton	Floyd F. Bragg
531	Newark, Channel	Oct. 23, 1926	Oct. 31, 1928	Alfred G. Birkenmeier	Alex M. Slavitt
532	Newark, Chapel	April 19, 1907	Mar. 30, 1928	J. William Huegel	George J. Schindel
533	Newark, Charter Oak	Jan. 23, 1920	Dec. 15, 1928	Leo M. Abrahams	Frank Hertler, Jr.
534	Newark, Choice	Nov. 25, 1924	Nov. 30, 1928	Harry Treister	Jacob Bornstein
535	Newark, Circle	Mar. 11, 1922	Mar. 31, 1928	Ben J. Sugarman	Max Drill
536	Newark, Citizens	Dec. 1, 1891	Nov. 30, 1928	Otto E. Traudt	John M. Lederer
537	Newark, City	Dec. 22, 1911	Dec. 31, 1928	Herman Scheininger	Bernard Brody
538	Newark, City Hall	Feb. 20, 1907	Mar. 1, 1928	Fred J. Fischer	Louis Bliwise
539	Newark, City Line	Dec. 1, 1903	Dec. 31, 1928	George F. Serbe	John A. Steets
540	Newark, Civic	Sept. 11, 1915	Aug. 31, 1928	Joseph G. Wolber	Charles Helmstetter
541	Newark, Clark	Mar. 15, 1910	Feb. 20, 1928	William Monk	Charles R. Van Doren
542	Newark, Clinton Hill	Jan. 2, 1896	Dec. 31, 1928	G. H. Bailey	Robert W. Thompson
543	Newark, Clinton Place	July 18, 1922	Aug. 31, 1928	Frank W. A. Hain	Stuart Helthall
544	Newark, Co-Investors	Mar. 26, 1920	Mar. 2, 1928	Walter C. Schryver	James W. Pittenger
545	Newark, Colossal	June 11, 1926	July 2, 1928	Ernest F. Keer	Joseph J. Spurr, 2d
546	Newark, Columbia	Dec. 7, 1897	Sept. 30, 1928	John L. O'Toole	John H. Taylor
547	Newark, Columbus Institute	Sept. 13, 1915	Sept. 30, 1928	John J. Baader	James F. Collins
548	Newark, Commerce	Mar. 17, 1906	April 1, 1928	John J. Baader	Charles A. Blood
549	Newark, Commercial	Aug. 19, 1912	Sept. 30, 1928	Alfred Popik	Maurice M. Feder
550	Newark, Commonwealth	May 16, 1894	May 31, 1928	John Wiesemann	James Morrissey, Jr.
551	Newark, Community	April 4, 1913	April 11, 1928	Emil Wohlfarth	J. Fred Braun
552	Newark, Compact	May 12, 1922	May 31, 1928	Alex Stone	Benjamin Schachat
553	Newark, Composite	Nov. 19, 1921	Nov. 30, 1928	Samuel Gray	David Statman
554	Newark, Concordia	Mar. 3, 1906	Mar. 19, 1928	Arthur C. Hensler	Wm. H. Hagemann
555	Newark, Concrete	April 13, 1895	Mar. 31, 1928	Philip Brenner	August F. Galm
556	Newark, Congress	Feb. 19, 1903	Mar. 14, 1928	John H. Huegel	H. Daniel Vollweiler
557	Newark, Conservative	Jan. 25, 1905	Feb. 1, 1928	John Becker	John J. Nate
558	Newark, Continental	Oct. 19, 1907	Oct. 31, 1928	David Wyllie	Harry Adams
559	Newark, Copartners	Feb. 11, 1927	Feb. 29, 1928	Meyer Tabakin	Leon Diamond

FISCAL YEAR ENDED, NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Herman W. Brams	Samuel Herzlinger	951 Broad St., Newark, N. J.	500
Joseph G. Young	George A. Duguid	32 Coeyman St., Newark, N. J.	501
Frederick W. Wilderotter	Francis W. Barrett	148 Eppirt St., East Orange, N. J.	502
Mary Philbrook	Louise W. Woerner	790 Broad St., Newark, N. J.	503
Ira Scharf	Harry Berlin	207 Market St., Newark, N. J.	504
Nathan Kussy	David Longfelder	P. O. Box No. 448, Newark, N. J.	505
K. D. Cranstoun	W. R. Headden	525 Walnut St., Roselle Park, N. J.	506
Mortimer Eisner	Alfred N. Baum	61 Kenwood Place, East Orange, N. J.	507
Joseph Kahrs	William A. Hall, Jr.	784 Broad St., Newark, N. J.	508
Bernard Mindes	Samuel H. Koss	281 Pomona Ave., Newark, N. J.	509
Silberman & Silberman	Israel Denholtz	119 Lyons Ave., Newark, N. J.	510
Harry Kalisch	Samuel A. Horrowitz	671 Bergen St., Newark, N. J.	511
Jacob L. Newman	Charles H. Burgesser	246 South 20th St., Newark, N. J.	512
George A. Henderson	William J. Fogarty	200 Keer Ave., Newark, N. J.	513
F. A. Boettner	Henry S. Hefele	11 Helen Place, Newark, N. J.	514
Pearce R. Franklin	Henry Dolch	800 Broad St., Newark, N. J.	515
August W. Rosinger	William A. Hall, Jr.	784 Broad St., Newark, N. J.	516
Louis Auerbacher, Jr.	Eugene F. Donnelly	75 North Seventh St., Newark, N. J.	517
Frederick Jay	Francis A. Sullivan	52 Sterling St., Newark, N. J.	518
Irving Siegler	Thomas Johnson	253 So. Clinton St., East Orange, N. J.	519
Edward F. Schwarz	William A. Eichhorn	31 Clinton St., Newark, N. J.	520
Charles C. Deubel	Adam Poh, Jr.	40 Clinton St., Newark, N. J.	521
Herr, Leiss & Herr	Fred Westphal	129 Holland Road, South Orange, N. J.	522
Michael J. Quigley	John E. Durr	74 Murray St., Newark, N. J.	523
Herr, Leiss & Herr	Benedict A. Harter	135 Kingman Road, South Orange, N. J.	524
A. Leslie Price	August Roemmele	29 Astor St., Newark, N. J.	525
Samuel Roessler	Homer J. Van Duyne	80 Mountain View Place, Newark, N. J.	526
Charles H. Stewart	Asa H. Holman	4 Lawrence St., Newark, N. J.	527
Horace C. Grice	James A. Mungle	Hall of Records, Newark, N. J.	528
Louis Spielvogel	Edwin A. Knorr	580 South 18th St., Newark, N. J.	529
John C. Howe	Walter F. Woelper	111 Oakland Terrace, Newark, N. J.	530
Levy, Fenster & McCloskey	Jacob C. Abramson	24 Commerce St., Newark, N. J.	531
Joseph Altman	John Zipfel, Jr.	20 Belmont Ave., Newark, N. J.	532
Milton M. Unger	Samuel E. Sofman	514 Clifton Ave., Newark, N. J.	533
Silberman & Silberman	Jacob Kesselman	60 Park Place, Newark, N. J.	534
David Z. Jeselsohn	Samuel Klein	1060 Broad St., Newark, N. J.	535
T. Cyril Butler	Frank P. Litter	22 Belmont Ave., Newark, N. J.	536
Joseph Kraemer	John Zipfel, III	20 Belmont Ave., Newark, N. J.	537
William Greenfield	Nathan Perselay	188 William St., Newark, N. J.	538
Arthur A. Werthmann	Henry P. George	16 Clinton St., Newark, N. J.	539
Pearce R. Franklin	William G. Dassing	30 Dewey St., Newark, N. J.	540
Walter D. Van Riper	Martin V. Ryerson	76 Van Houten Place, Belleville, N. J.	541
Albert W. Harris	Eugene D. Baldwin	408 Richmond Ave., South Orange, N. J.	542
Isadore H. Colton	George H. Yonkers	425 Stuyvesant Ave., Irvington, N. J.	543
Burnett & Murray	Frank C. Snyder	30 Branford Place, Newark, N. J.	544
Ernest F. Keer, Jr.	Irving L. Ryerson	514 Richmond Ave., Maplewood, N. J.	545
Charles M. Myers	Frederick C. Johnson	21 Noll Place, Newark, N. J.	546
Joseph M. Degnan	Fred M. Summers	245 Roseville Ave., Newark, N. J.	547
Kussy & Kohn	Philip E. Mandel	515 Avon Ave., Newark, N. J.	548
Simon L. Fisch	Henry Kranzler	45 Branford Place, Newark, N. J.	549
Joseph E. Conlon	William B. Heller	850 South 14th St., Newark, N. J.	550
Sorg, Duncan & Bailey	R. B. Tomlins	1060 Broad St., Newark, N. J.	551
Samuel Dreskin	Joseph Adler	48 Myrtle Ave., Newark, N. J.	552
J. Kraemer & I. Siegler	Philip A. Sobel	24 Branford Place, Newark, N. J.	553
Henry W. Egner, Jr.	A. Wilberforce Egner	17 Academy St., Newark, N. J.	554
Saul and Jos E. Cohn	H. E. Hampson	755 Broad St., Newark, N. J.	555
Louis J. Beers	A. Wilberforce Egner	17 Academy St., Newark, N. J.	556
Levy, Fenster & McCloskey	Charles H. Burgesser	246 South 20th St., Newark, N. J.	557
Charles C. Pilgrim	LeRoy F. Murphy	755 Broad St., Newark, N. J.	558
Rothschild & Rothschild	Robert Caruba	790 Broad St., Newark, N. J.	559

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Essex County—Con.								
500	Bell	$167,850		$11,612	$2,470	$14,657	$7,718	$654	$204,961
501	Beneficial	712,800	$1,700	13,275	7,467		2,123	799	738,164
502	Bergen	550,600		15,030	485	5,000	3,346	1,293	575,754
503	Betsy Ross	169,500		8,930	1,559		1,770	111	181,270
504	Big Brother	477,300		8,270	3,768		5,337	319	494,994
505	Bigelow	2,883,600		63,028	21,072		7,790	30,759	3,006,249
506	Black Diamond	343,600		11,460	545		1,724	382	357,711
507	Bonded	1,522,200		15,005	25,110		14,248	42,304	1,618,867
508	Branch Brook	398,600		3,000	3,517		426	771	406,314
509	Branford	523,100		16,590	28,210		8,793	851	577,544
510	Brilliant	221,700		7,010	1,420		4,118	564	234,812
511	Broad & Commerce	511,300		14,500	18,114		8,618	2,054	554,586
512	Broad & Market	490,100		4,225	188		1,744	642	496,899
513	Broad Street	181,200		6,555	5,119		3,190	261	196,325
514	Brookdale	557,442		11,240	5,859	7,538	2,723	1,568	586,370
515	Buildahome	377,850		7,765	550	17,112	5,085	443	408,805
516	Builders	893,900		6,960	13,206	9,600	1,745	1,518	926,929
517	Buildmore	55,000		335	6,253		1,242	69	62,899
518	Business Men's	379,700		7,885	2,144		6,791	822	397,342
519	Cabinet	7,500		190	2,406		2,197	613	12,906
520	Caledonia	677,600		8,055	1,013		4,435	300	691,403
521	Camden	391,900		7,340	3,746		2,962	671	406,619
522	Camfield	611,900		5,830	4,449		3,617	2,495	627,991
523	Capital	312,500		4,255	19,669	28,936	1,221	300	366,881
524	Casino	957,800		16,475	2,822		702	744	978,543
525	Cedars	503,600		6,640	164		4,426	300	515,130
526	Central	813,900		6,655	12,486		5,804	2,511	841,356
527	Centre Market	629,550		24,750	1,976		1,960	3,150	661,386
528	Century	871,700		30,189	16,322		8,956	3,237	930,204
529	Champion	235,400		4,510	2,030		3,379	2,212	247,531
530	Chancellor	203,600		1,810	12,502	15,939	1,538		235,389
531	Channel	111,000		490	192		4,966	609	117,257
532	Chapel	560,800		5,935	2,377	17,754	3,616	535	591,017
533	Charter Oak	731,400		17,313	923		2,656	4,847	757,139
534	Choice	100,000		2,500	19		4,725	1,721	108,965
535	Circle	425,100		5,890	9,260		9,209	1,769	451,228
536	Citizens	777,400		24,028	1,627		4,280	1,364	808,699
537	City	573,250		14,871	7,888		6,586	1,399	603,994
538	City Hall	933,700		24,755	14,380		7,419	2,433	982,687
539	City Line	372,683		3,625	872		1,208	38	378,426
540	Civic	390,900		4,150	1,671		1,342	218	398,281
541	Clark	1,043,850	15,300	24,575	13,235	4,773	3,908	8,311	1,113,952
542	Clinton Hill	320,800	2,000	19,026	1,323		3,406	569	347,124
543	Clinton Place	610,700		10,040	12,961		1,671	966	636,338
544	Co-Investors	414,300		17,847	3,160		3,174	160	438,641
545	Colossal	63,700		20	9,651	4,955	1,001	300	79,627
546	Columbia	406,700		9,840	2,438		3,109	804	422,891
547	Columbus Institute	924,550		14,076	714		4,919	18,689	962,948
548	Commerce	537,000		15,935	10,678	15,444	3,625	352	583,034
549	Commercial	538,800		12,160	10,498		5,625	1,973	569,056
550	Commonwealth	635,200		6,551	1,847		3,525	1,672	648,795
551	Community	693,000		28,050	25,254		2,978	502	749,784
552	Compact	627,700		10,770	2,388		4,679	581	646,118
553	Composite	622,500		30,920	25,729	72,095	16,950	4,094	772,288
554	Concordia	607,900		7,715	5,917		1,245	1,321	624,098
555	Concrete	293,900		6,445	5,703		1,323	200	307,571
556	Congress	382,600		4,720	4,557		3,542	317	395,736
557	Conservative	355,700		5,470	2,489		1,977	1,660	367,296
558	Continental	239,300	5,000	4,495	8,138		147	70	257,150
559	Copartners	15,100		234	2,256		1,550	405	19,545

AT CLOSE OF FISCAL YEAR OF EACH ASSOCIATION

LIABILITIES

Due Shareholders for							Balance Due on Loans	Borrowed Money	Other Liabilities	Profits or Surplus	
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments					
$113,472	.....	.....	$22,300	$4,751	.....	$291	$20,000	$25,000	$47	$19,100	500
471,073	.....	.....	88,900	151	.....	429	3,000	60,000	.....	114,611	501
334,756	.....	.....	96,000	51	.....	920	10,000	42,600	.....	91,427	502
145,386	.....	.....	1,400	276	.....	124	.....	.....	.....	34,084	503
292,009	.....	.....	92,600	2,477	.....	1,440	14,000	45,000	213	47,255	504
1,909,810	.....	.....	291,000	7,077	.....	2,362	97,275	200,000	4,480	494,245	505
296,871	.....	.....	.....	20	.....	656	.....	24,500	.....	35,664	506
1,121,712	.....	.....	112,300	9,874	.....	1,638	2,800	145,000	.....	225,543	507
254,681	.....	.....	38,300	.....	.....	48	3,000	42,000	.....	68,285	508
304,549	.....	.....	146,250	1,226	.....	460	10,000	55,000	60	59,999	509
128,931	.....	.....	49,600	2,105	.....	128	.....	30,000	231	23,817	510
359,028	.....	.....	75,700	1,035	.....	235	.....	40,000	.....	78,588	511
320,331	.....	.....	33,900	350	.....	1,346	.....	65,000	.....	75,972	512
115,801	.....	.....	25,600	1,266	.....	191	.....	30,000	321	23,146	513
375,789	.....	.....	93,600	.....	.....	618	5,000	15,000	.....	96,363	514
283,060	.....	.....	70,400	49	.....	505	.....	.....	270	54,521	515
595,528	.....	.....	112,800	.....	.....	.....	11,400	54,500	25	152,676	516
59,150	.....	.....	.....	210	.....	247	.....	.....	.....	3,292	517
220,056	.....	.....	64,900	940	.....	295	3,000	49,000	.....	59,151	518
12,117	.....	.....	.....	242	.....	335	.....	.....	.....	212	519
398,301	.....	.....	118,600	969	.....	696	.....	58,500	47	114,290	520
286,455	.....	.....	20,600	39	.....	404	.....	25,000	54	74,067	521
405,850	.....	.....	65,600	382	.....	245	.....	52,500	.....	103,414	522
205,829	.....	.....	107,500	1,006	.....	220	.....	.....	14	52,312	523
607,029	.....	.....	111,300	361	.....	839	.....	79,600	.....	179,414	524
337,836	.....	.....	38,300	13	.....	899	9,750	60,000	390	67,942	525
439,881	.....	.....	147,000	751	.....	780	300	130,000	.....	131,644	526
460,033	.....	.....	39,600	340	.....	888	.....	30,000	.....	130,525	527
595,949	.....	.....	132,800	128	.....	1,828	3,500	34,866	394	160,739	528
138,548	.....	.....	42,500	306	.....	415	14,200	28,500	29	23,033	529
159,651	.....	.....	1,000	99	.....	654	43,000	.....	19	30,966	530
73,810	$1,100	.....	6,000	820	.....	320	9,000	19,250	.....	6,957	531
303,780	.....	.....	144,900	302	.....	611	.....	56,000	.....	85,424	532
568,704	.....	.....	37,500	610	.....	30	.....	23,000	79	127,216	533
65,188	.....	.....	15,400	4,224	.....	320	.....	13,500	10	10,323	534
285,066	.....	.....	35,800	4,256	.....	388	16,700	52,500	.....	56,518	535
419,987	.....	.....	207,800	157	.....	495	6,200	70,000	.....	104,060	536
343,229	.....	.....	110,350	620	.....	768	.....	67,000	50	81,977	537
481,168	.....	.....	316,800	521	.....	530	.....	91,000	.....	92,668	538
235,767	.....	.....	44,200	986	.....	433	.....	35,400	.....	61,640	539
230,787	.....	.....	60,100	6	.....	114	300	48,500	.....	58,474	540
666,304	.....	.....	136,300	2,277	.....	1,750	37,584	92,500	500	176,737	541
225,120	.....	.....	44,700	.....	.....	94	.....	17,000	.....	60,210	542
387,613	.....	.....	91,200	1,156	.....	.....	13,500	75,000	32	67,837	543
337,071	.....	.....	12,700	747	.....	223	.....	15,000	.....	72,900	544
57,217	.....	.....	700	20	.....	.....	17,000	.....	305	4,385	545
241,378	.....	.....	68,200	30	.....	283	15,600	34,000	.....	63,400	546
608,810	.....	.....	114,700	1,023	.....	1,351	13,100	66,500	902	156,562	547
360,544	.....	.....	62,200	490	.....	565	500	85,000	82	73,653	548
332,563	.....	.....	86,300	3,111	.....	4,487	.....	65,000	334	77,261	549
361,144	.....	.....	124,600	135	.....	343	.....	71,000	.....	91,573	550
519,162	.....	.....	60,300	387	.....	502	.....	25,000	.....	144,432	551
312,750	.....	.....	167,400	6,593	.....	696	15,000	85,000	100	58,579	552
426,152	.....	.....	143,150	9,638	.....	1,310	.....	90,000	20,150	81,888	553
390,237	.....	.....	73,900	.....	.....	451	.....	50,000	.....	109,510	554
213,858	.....	.....	24,400	268	.....	274	200	10,000	.....	58,571	555
272,376	.....	.....	43,600	.....	.....	493	9,000	.....	.....	70,267	556
242,354	.....	.....	23,900	.....	.....	617	.....	43,000	.....	57,425	557
194,854	.....	.....	.....	.....	.....	2,444	.....	11,000	.....	48,852	558
18,698	.....	.....	.....	135	.....	65	.....	.....	.....	647	559

TABLE 8, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Con.								
500	Bell	4,006	286	.....	.....	.....	.....	113	19
501	Beneficial	9,093	965	.....	.....	.....	.....	444	37
502	Bergen	5,935	672	.....	.....	.....	.....	480	79
503	Betsy Ross	2,899	369	.....	.....	.....	.....	7	2
504	Big Brother	11,331	842	.....	.....	.....	.....	463	66
505	Bigelow	41,764	2,207	.....	.....	.....	.....	1,455	109
506	Black Diamond	9,866	908	.....	.....	.....	.....	.....	.....
507	Bonded	26,871	1,485	.....	.....	.....	.....	562	92
508	Branch Brook	4,749	383	.....	.....	.....	.....	191	18
509	Branford	8,966	717	.....	.....	.....	.....	731	59
510	Brilliant	5,127	461	.....	.....	.....	.....	248	25
511	Broad & Commerce	7,149	283	.....	.....	.....	.....	378	21
512	Broad & Market	7,435	486	.....	.....	.....	.....	170	18
513	Broad Street	4,349	450	.....	.....	.....	.....	128	15
514	Brookdale	7,487	801	.....	.....	.....	.....	468	56
515	Buildahome	8,265	702	.....	.....	.....	.....	352	35
516	Builders	10,189	685	.....	.....	.....	.....	564	61
517	Buildmore	2,639	331	.....	.....	.....	.....	.....	.....
518	Business Men's	5,021	318	.....	.....	.....	.....	325	40
519	Cabinet	872	87	.....	.....	.....	.....	.....	.....
520	Caledonia	8,238	677	.....	.....	.....	.....	593	79
521	Camden	6,441	875	.....	.....	.....	.....	103	16
522	Camfield	7,733	679	.....	.....	.....	.....	328	44
523	Capital	4,553	480	.....	.....	.....	.....	538	62
524	Casino	11,449	1,035	.....	.....	.....	.....	556	92
525	Cedars	10,264	725	.....	.....	.....	.....	192	38
526	Central	7,858	477	.....	.....	.....	.....	735	58
527	Centre Market	7,379	556	.....	.....	.....	.....	198	31
528	Century	10,003	765	.....	.....	.....	.....	664	67
529	Champion	4,816	431	.....	.....	.....	.....	212	38
530	Chancellor	3,922	439	.....	.....	.....	.....	5	1
531	Channel	3,916	248	11	2	.....	.....	30	8
532	Chapel	4,987	366	.....	.....	.....	.....	724	94
533	Charter Oak	12,117	1,020	.....	.....	.....	.....	188	21
534	Choice	2,912	272	.....	.....	.....	.....	77	6
535	Circle	8,650	315	.....	.....	.....	.....	179	15
536	Citizens	10,236	793	.....	.....	.....	.....	1,039	105
537	City	6,627	531	.....	.....	.....	.....	552	64
538	City Hall	12,244	735	.....	.....	.....	.....	1,584	114
539	City Line	3,947	349	.....	.....	.....	.....	221	20
540	Civic	4,448	420	.....	.....	.....	.....	301	52
541	Clark	11,990	1,270	.....	.....	.....	.....	681	129
542	Clinton Hill	3,955	255	.....	.....	.....	.....	224	31
543	Clinton Place	8,926	724	.....	.....	.....	.....	456	40
544	Co-Investors	7,823	587	.....	.....	.....	.....	64	17
545	Colossal	3,134	215	.....	.....	.....	.....	4	2
546	Columbia	5,741	478	.....	.....	.....	.....	341	40
547	Columbus Institute	11,427	1,027	.....	.....	.....	.....	573	76
548	Commerce	7,438	560	.....	.....	.....	.....	311	38
549	Commercial	6,753	500	.....	.....	.....	.....	431	56
550	Commonwealth	7,218	658	.....	.....	.....	.....	623	114
551	Community	8,168	581	.....	.....	.....	.....	302	40
552	Compact	9,144	600	.....	.....	.....	.....	837	99
553	Composite	9,404	582	.....	.....	.....	.....	716	64
554	Concordia	6,524	556	.....	.....	.....	.....	370	57
555	Concrete	3,992	396	.....	.....	.....	.....	122	17
556	Congress	4,759	431	.....	.....	.....	.....	218	33
557	Conservative	4,864	336	.....	.....	.....	.....	120	20
558	Continental	3,866	256	.....	.....	.....	.....	.....	.....
559	Copartners	2,138	198	.....	.....	.....	.....	.....	.....

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Average Rate Per Cent Interest on Shares	Premium on Loans: Mortgage	Premium on Loans: Share	
4,119	59	246	S.	$1.00 m.	$200	6	$2.00 a & 3.00 a	$1.00 a	500
9,537	209	793	S.	1.00 m.	200	6	.02½ b	.....	501
6,415	142	609	S.	1.00 m.	200	6	3.00 a	2.00 a	502
2,906	50	321	S.	1.00 m.	200	6	2.00 a & 3.00 a	.....	503
11,794	81	827	S.	1.00 m.	200	6	3.00 a	1.00 a	504
43,219	218	2,098	S.	1.00 m.	200	6	4.00 a	1.00 a	505
9,866	120	788	S.	1.00 m.	200	6	.03 b	.....	506
27,433	170	1,407	S.	1.00 m.	200	6	3.00 a	2.00 a	507
4,940	90	311	O. P.	.....	200	6	1.00 a & 2.00 a	2.00 a	508
9,697	105	671	S.	1.00 m.	200	6	3.00 a	1.00 a	509
5,375	70	416	S.	1.00 m.	200	6	3.00 a	1.00 a	510
7,527	68	236	S.	1.00 m.	200	6	3.00 a	1.00 a	511
7,605	98	406	S.	1.00 m.	200	6	3.00 a	1.00 a	512
4,477	55	410	S.	1.00 m.	200	6	3.00 a	1.00 a	513
7,955	144	713	S.	1.00 m.	200	6	2.00, 2.50 & 3.00 a	1.00 a	514
8,617	88	649	S.	1.00 m.	200	6	3.00 a	3.00 a	515
10,753	182	564	O. P.	.....	200	6	2.00, 3.00 & 4.00 a	2.00 a	516
2,639	12	319	S.	1.00 & 2.00 m.	200	6	3.00 a	.....	517
5,346	79	279	S.	1.00 m.	200	6	3.00 a	2.00 a	518
872	2	85	S.	1.00 m.	200	6	3.00 a	1.00 a	519
8,831	107	649	S.	1.00 m.	200	6	3.00 a	1.00 a	520
6,544	104	787	S.	1.00 m.	200	6	3.00 a	2.00 a	521
8,061	111	612	S.	1.00 m.	200	6	3.00 a	1.00 a	522
5,091	68	474	S.	1.00 m.	200	6	2.00 a & 3.00 a	1.00 a	523
12,005	178	949	S.	1.00 m.	200	6	3.00 a	1.00 a	524
10,456	96	667	S.	1.00 m.	200	6	4.00 a	.02½ b	525
8,593	159	376	S.	1.00 m.	200	6	3.00 a	2.00 a	526
7,577	140	447	O. P.	.....	200	6	2.00 a & 3.00 a	.....	527
10,667	230	602	S.	1.00 m.	200	6	3.00 a & .05 b	.....	528
5,028	52	417	S.	1.00 m.	200	6	3.50 a	1.00 a	529
3,927	35	405	S.	1.00 m.	200	6	3.00 a	.....	530
3,957	25	233	S.	1.00 m.	200	6	2.00 a	2.00 a	531
5,711	100	360	S.	1.00 m.	200	6	4.00 a	1.00 a	532
12,305	132	909	O. P.	.....	200	6	3.00 a & 4.00 a	1.00 a	533
2,989	27	251	S.	1.00 m.	200	6	3.00 a	1.00 a	534
8,829	47	283	S.	1.00 m.	200	6	3.00 a & 4.00 a	1.00 a	535
11,275	180	718	S.	1.00 m.	200	6	3.00 a & 4.00 a	1.00 a	536
7,179	98	497	S.	1.00 & 2.00 m.	200	6	3.00 a	2.00 a	537
13,828	115	734	S.	1.00 m.	200	6	3.00 a	1.00 a	538
4,168	73	296	S.	1.00 m.	200	6	2.00, 2.50 & 3.00 a	3.00 a	539
4,749	92	380	S.	1.00 m.	200	6	3.00 a	2.00 a	540
12,671	287	1,112	S.	1.00 m.	200	6	.....	.....	541
4,179	72	214	S.	1.00 m.	200	6	2.00 a & .03 b	.....	542
9,382	115	649	O. P.	.....	200	6	3.00 a & 4.00 a	1.00 a	543
7,887	88	516	S.	1.00 m.	200	6	3.00 a	.....	544
3,138	10	207	O. P.	.....	200	6	3.00 a & .03 b	.....	545
6,082	81	437	S.	1.00 m.	200	6	3.00 a	1.00 a	546
12,000	211	892	S.	1.00 m.	200	6	3.00 a	1.00 a	547
7,749	118	480	S.	1.00 m.	200	6	3.00 a	1.00 a	548
7,184	105	451	S.	1.00 m.	200	6	3.00 a	2.00 a	549
7,841	144	628	S.	1.00 m.	200	6	3.00 a	3.00 a & .03 b	550
8,470	124	497	S.	1.00 m.	200	6	2.00 a & 3.00 a	.....	551
9,981	95	604	S.	1.00 m.	200	6	3.00 a	2.00 a	552
10,120	80	566	S.	1.00 m.	200	6	4.00 a	.....	553
6,894	164	449	S.	1.00 m.	200	6	3.00 a	1.00 a	554
4,114	56	357	S.	1.00 m.	200	6	2.00 a & 3.00 a	1.00 a	555
4,977	95	369	S.	1.00 m.	200	6	3.00 a	1.00 a	556
4,984	81	275	S.	1.00 m.	200	6	3.00 a	1.00 a	557
3,866	52	204	N.-S.	1.00 m.	200	6	.05 b	.10 b	558
2,138	7	191	S.	1.00 m.	200	6	3.00 a	1.00 a	559

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	ASSOCIATION	Incorporated	Fiscal Year Ended	President	Treasurer
	Essex County—Continued				
560	Newark, Corinthian	Oct. 21, 1926	Oct. 31, 1928	Samuel Gray	Herman Schlenger, Jr
561	Newark, Cornerstone	Jan. 11, 1923	Dec. 31, 1928	Joseph F. Drudy	Frederick Buckley
562	Newark, Court House	June 23, 1893	May 21, 1928	John Coppersmith	George W. Jagle
563	Newark, Court South End	April 11, 1919	May 31, 1928	Frank H. Hewitt	Joseph Koerner
564	Newark, Creative	Jan. 12, 1925	Feb. 28, 1928	Nathan Harris	Hyman Besser
565	Newark, Crescent	Dec. 26, 1905	Dec. 31, 1928	J. W. Rupp	Henry J. M. Leu
566	Newark, Criterion	Dec. 26, 1911	Dec. 31, 1928	Harry P. Lowy	S. M. Eckhouse
567	Newark, Crosstown	April 22, 1905	May 1, 1928	Morris Miller	Max Ginsberg
568	Newark, Custer	Mar. 16, 1914	Sept. 29, 1928	Edward J. Ryan	Fred Denk
569	Newark, Defiance	May 11, 1922	April 30, 1928	Edward C. Oertzen	Lewis J. Butler
570	Newark, Delta	Nov. 21, 1919	Nov. 30, 1928	Adolph Kleinwaks	Charles G. Kleinwaks
571	Newark, Dependable	Feb. 7, 1923	Jan. 31, 1928	Simon Heyman	William Kaplan
572	Newark, Divident Hill	Feb. 9, 1920	Dec. 31, 1928	George D. White	Elmer E. Frey
573	Newark, Domestic	Feb. 9, 1900	Feb. 17, 1928	John J. Baader	James E. McEvoy
574	Newark, Doric	April 24, 1925	April 30, 1928	Henry Knoller	George Turk
575	Newark, Down Town	Mar. 6, 1919	Sept. 29, 1928	Fred Brandman	Herman Glaubach
576	Newark, Druggists	Sept. 23, 1922	Sept. 30, 1928	A. Kruger	William G. Zoellner
577	Newark, Durable	Aug. 18, 1923	Sept. 15, 1928	Isaac Cohn	Otto Treitman
578	Newark, Eagles	May 11, 1911	April 30, 1928	Charles Beauparlant	Samuel Klein
579	Newark, East End	Feb. 11, 1897	Feb. 15, 1928	Jacob Gerber	William B. Heller
580	Newark, Echo	Mar. 18, 1913	Mar. 31, 1928	Kal J. Von Smuda	Joseph F. Andres
581	Newark, Eclipse	Nov. 8, 1919	Oct. 31, 1928	Thomas Donaldson	Jacob Ring
582	Newark, Economy	Oct. 19, 1912	Sept. 30, 1928	Edward I. Sakowitz	James A. Cavanaugh
583	Newark, Eden	Nov. 26, 1924	Nov. 21, 1928	Martin J. Cooney	John P. Loughlin
584	Newark, Efficient	Mar. 22, 1920	Mar. 24, 1928	Samuel W. Rice	Harry W. Gilson
585	Newark, Eight Points	Oct. 17, 1908	Aug. 31, 1928	Arthur Tillmes	Walter L. Koerner
586	Newark, Eighth Ward	Dec. 1, 1885	Dec. 31, 1928	Winton C. Garrison	Clinton G. Halsey
587	Newark, Eleventh Ward	Jan. 5, 1903	Dec. 31, 1928	Benjamin F. Hurd	William T. Gibb
588	Newark, Ellveeay-Newspaper Workers	*(See below)	Dec. 31, 1928	Louis V. Aronson	Alexander Harris
589	Newark, Elwood	June 12, 1919	Sept. 30, 1928	Carl F. Langlas	James Duguid, Jr.
590	Newark, Empire	June 26, 1908	June 20, 1928	David Hirschberg	Richard Bornstein
591	Newark, Employees	May 2, 1919	Oct. 1, 1928	Walter E. Hunt	Morris G. Krueger
592	Newark, Engineers	July 15, 1925	July 31, 1928	Fred Romp	Edward G. Mayer
593	Newark, Enterprise	Mar. 28, 1883	Mar. 31, 1928	Herman Danielsen	Frank J. Linck, Jr.
594	Newark, Equality	Oct. 14, 1919	Nov. 30, 1928	Leo Flaster	Joseph F. Murray
595	Newark, Equal Rights	July 30, 1909	June 25, 1928	George L. Vogel	Charles Muntrick
596	Newark, Equitable	May 3, 1906	April 1, 1928	C. P. Schmidt	Fred M. Haas
597	Newark, Equity	June 28, 1923	June 30, 1928	Morris Metsky	Stuart Black
598	Newark, Essex Mutual	July 1, 1919	June 28, 1928	Frederick Bowden	William M. Cole
599	Newark, Essex Power Station	May 6, 1921	May 31, 1928	Marion Penn	William Pyers
600	Newark, Eureka	May 22, 1909	May 7, 1928	H. Vander Roest	Patrick Campbell
601	Newark, Ever-Ready	Jan. 6, 1920	Dec. 31, 1928	Arthur Bachrach	Samuel Goldrosen
602	Newark, Everybody's	Mar. 20, 1913	Mar. 31, 1928	Samuel R. Baker	Lewis B. Reusch
603	Newark, Excellent	Jan. 14, 1926	Feb. 29, 1928	Nathan Pallant	Frank J. Holder
604	Newark, Excelsior No. 2	May 27, 1879	May 31, 1928	Louis Rose	Joseph Berger
605	Newark, Executive	April 19, 1902	May 1, 1928	August M. Kleemann	Gustave Naedele
606	Newark, Fabyan	Feb. 1, 1911	Jan. 31, 1928	Edwin A. Scott	Reuben Odell
607	Newark, Fairmount	June 19, 1900	June 30, 1928	Charles Spengler	Frederick J. Ullrich
608	Newark, Falcon	June 27, 1919	July 31, 1928	Samuel C. Schwartz	Charles Schwartz
609	Newark, Famous	June 16, 1921	May 30, 1928	Louis Susskind	Isaac Beck
610	Newark, Favorite	Mar. 11, 1921	Feb. 29, 1928	Philip Elins	Joseph A. Klein
611	Newark, Federal	April 23, 1904	Mar. 31, 1928	John J. Baader	Charles F. Kraemer
612	Newark, Fidelity	Nov. 18, 1905	Feb. 21, 1928	George C. Heller	Frederick H. Adam
613	Newark, Fifteenth Ward	Oct. 2, 1902	Oct. 31, 1928	J. Edward Leslie	Otto F. Reiss
614	Newark, Fifth Ward	Feb. 10, 1911	Feb. 1, 1928	Charles A. Schmitt	James Morrissey, Jr.
615	Newark, Finance	Nov. 11, 1919	Nov. 15, 1928	Max Lewitt	Charles Tuffiash
616	Newark, Firemen's	Feb. 19, 1907	Feb. 20, 1928	George B. Astley	George M. Sanders
617	Newark, Fireside	Jan. 27, 1887	Feb. 1, 1928	John W. Fahr	Otto T. Vogeler
618	Newark, First Bohemian	July 16, 1913	July 31, 1928	Thomas W. Prach	William Hazmuka
619	Newark, First Italian	Mar. 30, 1891	Dec. 31, 1928	Gaetano Dallavalle	Attilio Orsi

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

FISCAL YEAR ENDED, NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Warner & Warner	Philip A. Sobel	20 Branford Place, Newark, N. J.	560
Aaron Lasser	G. H. Yonkers	425 Stuyvesant Ave., Irvington, N. J.	561
Joseph G. Young	John T. Morlock	185 Market St., Newark, N. J.	562
Christian J. Knispel	Edgar G. Spitz	25 Rosedale Ave., Maplewood, N. J.	563
William Harris	William M. Beckelman	60 Park Place, Newark, N. J.	564
Charles C. Pilgrim	LeRoy F. Murphy	755 Broad St., Newark, N. J.	565
H. T. Davimos	A. N. Baum	22 Arch St., Newark, N. J.	566
Nathan Kussy	David Longfelder	52 Belmont Ave., Newark, N. J.	567
Michael J. Quigley	Walter C. Pohl	9 Hollywood Ave., East Orange, N. J.	568
William R. Strickland	John W. Rippon	118 Mapes Ave., Newark, N. J.	569
Joseph Steiner	Harry Wertheim	237 No. 11th St., Newark, N. J.	570
David Bernheim	Gottlieb Jacobs	86 Avon Ave., Newark, N. J.	571
Charles A. Woodruff	Arthur Dorsch	207 Market St., Newark, N. J.	572
Francis P. Meehan	Herman R. Schaefer	48 North Munn Ave., Newark, N. J.	573
Michael S. Precker	Leopold Isserman	24 Branford Place, Newark, N. J.	574
A. Milton Jacobs	Nathan Lifshus	17 Pacific St., Newark, N. J.	575
Ira J. Katchen	A. Levin	801 Firemen's Bldg., Newark, N. J.	576
Hyman Busch	Philip A. Sobel	24 Branford Place, Newark, N. J.	577
Louis J. Beers	Etton B. Alger	23 Wilson Place, Belleville, N. J.	578
Scharringhausen & Hartpence	William H. Hagemann	17 Pacific St., Newark, N. J.	579
Egner & Beatty	William C. Beatty	170 Nesbit Terrace, Irvington, N. J.	580
Philip M. Gehl	Morris J. Hoenig	9 Clinton St., Newark, N. J.	581
Barney Larkey	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	582
Mary C. Durr	John E. Durr	829 Broad St., Newark, N. J.	583
William L. Greenbaum	Samuel I. Bendet	24 Branford Place, Newark, N. J.	584
Adam J. Rossbach	Carl W. Schumacher	470 18th Ave., Newark, N. J.	585
Henry G. Pilch	Seymour Tucker	24 Commerce St., Newark, N. J.	586
Scott German	Arthur F. Smethurst	487 Orange St., Newark, N. J.	587
Braelow & Tepper	Frank C. Snyder	1060 Broad St., Newark, N. J.	588
Alfred W. Cooper	Louis P. Teller	698 Parker St., Newark, N. J.	589
Emanuel Lowenstein	Samuel S. Dillenberg	130 Market St., Newark, N. J.	590
David Bobker	William J. Axt	50 Eastern Parkway, Newark, N. J.	591
Michael Breitkopf	Leo Reilly	136 Montrose St., Newark, N. J.	592
Scharringhausen & Hartpence	William H. Hagemann	Pacific & Walnut Sts., Newark, N. J.	593
Osborne, Cornish & Scheck	Joseph Moritz	141 Richelieu Terrace, Newark, N. J.	594
Arthur R. Denman	John T. Morlock	185 Market St., Newark, N. J.	595
Herman L. Koenig	Louis Kirschner	392 Walnut St., Newark, N. J.	596
Philip Klein	Harry Engel	305 Leslie St., Newark, N. J.	597
W. Stanley Naughright	Otto H. Wilhelm	15 Headley Terrace, Irvington, N. J.	598
Albert W. Harris	James H. Brennan	30 Eastern Parkway, Newark, N. J.	599
William P. Murphy	Norman Keeley	24 Commerce St., Newark, N. J.	600
Isaac Fleischman	Herbert Z. Steiner	790 Broad St., Newark, N. J.	601
Joseph G. Young	Edward M. Slee	670 Bergen St., Newark, N. J.	602
Lucien Pallant	Alex. J. Frackenpohl	472 18th Ave., Newark, N. J.	603
Scharringhausen & Hartpence	George C. Meister	95 Lenox St., Newark, N. J.	604
Arthur A. Werthmann	Henry P. George	16 Clinton St., Newark, N. J.	605
Charles A. Woodruff	Arthur Van Steenbergh	8 Bond St., Hillside, N. J.	606
Jacob L. Newman	Oscar H. Merz	755 Broad St., Newark, N. J.	607
Samuel Herman	Benjamin Kirschner	60 Park Place, Newark, N. J.	608
Joseph Susskind	Raymon Spreen	19 Clinton St., Newark, N. J.	609
Emanuel D. Lasher	Gustave Kirsch	16 Belmont Ave., Newark, N. J.	610
Jacob L. Newman	Marcus A. Fox	371 South Orange Ave., Newark, N. J.	611
Joseph K. Franks	Charles N. Halsted	45 Clinton St., Newark, N. J.	612
Robert S. Terhune	Robert B. Mapletoft	18 Bathgate Place, Newark, N. J.	613
Joseph E. Conlon	William H. Becker	21 Cypress St., Newark, N. J.	614
David E. Bernstein	Nathaniel Sofman	Firemen's Bldg., Newark, N. J.	615
Louis J. Beers	A. Joseph Radler	262 Lafayette St., Newark, N. J.	616
Frederic L. Johnson	Charles T. Ziegler	40 Clinton St., Newark, N. J.	617
Frank E. Krasny	Frank Zika	20 Tichenor Terrace, Irvington, N. J.	618
Casimiro Scoppettone	Stephen L. Iaroli	92 Wickliffe St., Newark, N. J.	619

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Essex County—Con.								
560	Corinthian	$57,600	.....	$2,400	$3,461	.....	$3,061	$394	$66,916
561	Cornerstone	406,800	.....	11,655	6,169	$19,664	10,376	1,244	455,908
562	Court House	1,339,700	$11,300	21,046	26,037	12,421	5,195	6,696	1,422,395
563	Court South End	452,300	.....	7,625	3,164	.....	1,023	360	464,472
564	Creative	201,100	.....	2,525	2,835	17,464	5,514	313	229,751
565	Crescent	428,600	.....	13,070	1,291	.....	1,039	50	444,050
566	Criterion	857,000	.....	4,445	11,521	9,998	4,933	2,553	890,450
567	Crosstown	1,904,900	.....	58,047	5,002	54,000	2,877	24,963	2,049,789
568	Custer	423,200	.....	19,221	6,437	.....	5,224	802	454,884
569	Defiance	212,500	.....	8,084	1,347	.....	1,938	25	223,894
570	Delta	833,400	.....	29,057	7,238	.....	16,601	2,468	888,764
571	Dependable	279,300	.....	12,395	5,394	.....	8,775	589	306,453
572	Divident Hill	629,000	.....	13,480	5,461	.....	1,059	918	649,918
573	Domestic	309,100	.....	1,540	3,121	.....	717	100	314,578
574	Doric	172,900	.....	6,490	9,624	.....	6,247	826	196,087
575	Down Town	391,200	.....	12,170	8,738	9,700	476	954	423,238
576	Druggists	695,300	.....	32,836	9,369	.....	4,053	100	741,658
577	Durable	279,000	.....	6,520	3,549	.....	8,971	754	298,794
578	Eagles	630,600	.....	11,640	2,502	.....	9,765	505	655,012
579	East End	587,100	.....	9,529	3,021	.....	2,561	1,751	603,962
580	Echo	268,200	.....	5,270	1,483	.....	1,740	324	277,017
581	Eclipse	646,100	.....	12,263	9,094	.....	4,716	1,414	673,587
582	Economy	1,337,100	.....	43,635	16,195	35,139	27,855	3,810	1,463,734
583	Eden	244,500	.....	6,851	4,362	.....	2,261	83	258,057
584	Efficient	789,500	.....	21,214	1,624	.....	12,210	944	825,492
585	Eight Points	445,150	.....	6,615	3,852	.....	1,034	28	456,679
586	Eighth Ward	2,131,150	.....	69,197	69,645	.....	22,085	102,867	2,394,944
587	Eleventh Ward	19,054,100	.....	122,215	871,891	181,253	33,761	15,188	20,278,408
588	Ellveeay—Newspaper Workers	1,465,700	75,000	129,275	51,522	53,528	9,899	6,325	1,791,249
589	Elwood	686,350	.....	11,180	21,365	.....	4,326	300	723,521
590	Empire	527,950	.....	5,255	7,034	12,000	5,065	.....	557,304
591	Employees	309,400	.....	10,234	978	.....	6,515	736	327,863
592	Engineers	186,800	.....	4,515	347	.....	2,967	100	194,729
593	Enterprise	577,700	.....	4,425	4,415	15,528	5,001	361	607,430
594	Equality	904,000	.....	56,035	7,349	.....	17,051	2,474	986,909
595	Equal Rights	437,100	6,000	5,305	4,529	.....	2,042	1,099	456,075
596	Equitable	312,450	.....	8,806	513	.....	3,172	1,597	326,538
597	Equity	466,800	.....	23,578	13,828	.....	3,285	275	507,766
598	Essex Mutual	741,200	.....	21,389	4,113	.....	2,040	1,229	769,971
599	Essex Power Station	301,225	.....	24,386	1,837	.....	696	68	328,212
600	Eureka	389,700	.....	4,085	11,233	.....	2,125	2,653	409,796
601	Ever-Ready	1,564,900	.....	51,330	6,767	50,052	15,483	1,648	1,690,180
602	Everybody's	1,525,200	5,500	23,297	1,899	67,535	8,882	85,476	1,717,789
603	Excellent	100,300	.....	.....	2,227	.....	2,470	2,168	107,165
604	Excelsior No. 2	1,331,500	.....	40,875	197	.....	5,850	1,621	1,380,043
605	Executive	320,000	.....	928	1,075	.....	570	115	322,688
606	Fabyan	429,300	.....	11,045	2,346	.....	1,052	313	444,056
607	Fairmount	889,700	.....	28,035	1,935	.....	5,020	3,053	927,743
608	Falcon	394,700	.....	17,150	2,522	27,205	10,972	2,526	455,075
609	Famous	523,600	.....	17,835	10,543	17,100	8,817	2,881	580,776
610	Favorite	526,800	.....	11,174	2,694	.....	7,212	1,133	549,013
611	Federal	1,055,600	.....	15,975	4,457	.....	1,203	200	1,077,435
612	Fidelity	731,950	.....	33,475	41,313	5,294	3,725	970	816,727
613	Fifteenth Ward	599,000	.....	10,320	5,359	2,100	3,446	1,490	621,715
614	Fifth Ward	561,300	.....	4,950	2,470	.....	1,120	394	570,234
615	Finance	764,300	.....	27,674	3,449	.....	20,416	3,957	819,796
616	Firemen's	878,700	.....	12,035	19,517	.....	4,252	631	915,135
617	Fireside	873,400	.....	11,795	16,937	.....	2,684	100	904,916
618	First Bohemian	425,600	.....	6,920	1,488	.....	712	25	434,745
619	First Italian	358,150	.....	8,441	20,827	.....	553	1,293	389,264

AT CLOSE OF FISCAL YEAR OF EACH ASSOCIATION

LIABILITIES

Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due on Loans	Borrowed Money	Other Liabilities	Profits or Surplus	
$36,453	.....	.....	$16,500	$970	.....	$75	$300	$10,000	$20	$2,598	560
287,136	.....	.....	24,950	1,051	.....	410	20,500	67,000	5	54,856	561
828,510	.....	.....	209,900	2,769	.....	963	7,000	143,700	.....	229,553	562
275,386	.....	.....	53,800	28	.....	491	18,500	50,000	.....	66,267	563
181,602	.....	.....	12,300	825	.....	335	.....	13,000	.....	21,689	564
295,485	.....	.....	29,200	1	.....	218	.....	29,000	.....	90,146	565
513,315	.....	.....	82,100	6,707	.....	463	40,000	120,000	5	127,860	566
1,246,523	.....	.....	428,200	1,644	.....	1,339	1,000	45,000	.....	326,283	567
307,010	.....	.....	50,500	58	.....	615	.....	20,000	.....	76,701	568
178,420	.....	.....	7,000	709	.....	218	.....	4,000	.....	33,547	569
597,654	.....	.....	79,700	4,964	.....	861	22,325	40,000	112	143,148	570
192,981	.....	.....	39,800	4,691	.....	633	13,800	19,000	25	35,523	571
415,791	.....	.....	72,100	28	.....	522	.....	58,500	28	102,949	572
183,408	.....	.....	47,600	621	.....	152	.....	33,000	.....	49,797	573
133,773	.....	.....	18,500	.....	.....	637	7,500	20,000	.....	15,677	574
270,146	.....	.....	39,800	34	.....	.....	.....	75,000	213	38,045	575
391,272	.....	.....	182,900	3,701	.....	361	9,000	88,500	31	65,893	576
180,279	.....	.....	34,500	2,650	.....	445	2,000	48,500	.....	30,420	577
391,137	.....	.....	135,400	1,020	.....	352	3,378	23,000	533	100,192	578
380,059	.....	.....	63,300	2,858	.....	164	4,740	41,000	.....	111,841	579
186,951	.....	.....	24,000	74	.....	204	.....	21,000	17	44,771	580
355,282	.....	.....	198,900	473	.....	400	.....	40,000	36	78,496	581
903,849	.....	.....	223,200	4,354	.....	1,616	3,150	125,000	10	202,535	582
174,810	.....	.....	39,850	429	.....	257	.....	20,000	15	22,696	583
428,947	.....	.....	98,500	2,471	.....	2,085	91,550	125,000	.....	76,939	584
296,544	.....	.....	61,700	.....	.....	781	.....	13,000	.....	84,654	585
1,789,665	.....	.....	54,400	.....	.....	3,267	2,319	.....	62,337	482,956	586
15,106,907	.....	.....	.....	.....	.....	.....	675,788	1,989,823	67,512	2,438,378	587
1,265,137	.....	.....	67,300	1,969	.....	.....	2,000	172,000	.....	282,843	588
452,502	.....	.....	70,200	.....	.....	333	2,000	69,000	1,192	128,294	589
334,255	.....	.....	90,900	281	.....	644	.....	55,000	2,674	73,550	590
241,691	.....	.....	35,600	1,446	.....	852	250	10,000	192	37,832	591
123,321	.....	.....	21,800	2,337	.....	516	.....	27,900	11	18,844	592
368,121	.....	.....	82,900	1,498	.....	26	.....	50,000	.....	104,885	593
653,307	.....	.....	113,200	3,049	.....	578	.....	72,000	25	144,750	594
268,409	.....	.....	73,050	2,054	.....	185	.....	46,000	.....	66,377	595
219,374	.....	.....	7,200	448	.....	22,162	.....	16,500	1,627	59,227	596
301,133	.....	.....	92,800	1,005	.....	441	13,500	55,000	11	43,876	597
511,212	$10,700	.....	49,800	700	.....	946	.....	54,000	.....	142,613	598
236,266	.....	.....	.....	1,270	.....	980	2,500	32,000	.....	55,196	599
266,055	.....	.....	26,450	1,894	.....	1,406	.....	40,000	.....	73,991	600
1,034,247	.....	.....	250,800	5,555	.....	1,486	.....	150,000	2,600	245,492	601
1,006,838	5,500	.....	234,700	657	.....	339	61,075	165,000	36	243,644	602
68,121	.....	.....	15,850	1,205	.....	395	.....	15,000	.....	6,594	603
844,172	.....	.....	108,200	.....	.....	500	.....	204,000	.....	223,171	604
191,526	.....	.....	33,300	1,548	.....	155	.....	45,800	.....	50,359	605
238,440	.....	.....	65,700	2,358	.....	252	34,000	36,500	.....	66,806	606
618,975	.....	.....	33,200	1,422	.....	580	.....	130,000	.....	143,566	607
256,441	.....	.....	117,850	3,863	.....	1,720	.....	18,000	450	56,751	608
339,828	.....	.....	113,700	7,275	.....	690	.....	50,000	47	69,236	609
307,804	.....	.....	96,050	3,655	.....	2,685	12,000	63,000	.....	63,819	610
561,671	4,406	.....	268,900	518	.....	46	.....	98,500	.....	143,394	611
613,049	.....	.....	.....	418	.....	766	34,300	.....	.....	168,194	612
332,982	.....	.....	112,400	210	.....	450	9,960	75,000	715	89,998	613
305,775	.....	.....	83,500	.....	.....	16	14,883	88,000	4	78,056	614
453,399	.....	.....	144,800	6,792	.....	497	.....	130,000	48	84,260	615
552,945	.....	.....	152,100	254	.....	753	.....	44,850	.....	164,233	616
537,848	.....	.....	195,100	1,568	$1,000	483	6,500	19,000	4	143,413	617
238,573	.....	.....	72,400	175	.....	583	2,650	53,000	20	67,344	618
259,779	.....	.....	.....	135	44,045	44	.....	3,900	621	80,740	619

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Con.								
560	Corinthian	1,952	122					83	9
561	Cornerstone	7,047	505					125	13
562	Court House	13,590	1,009					1,050	138
563	Court South End	6,712	582					343	25
564	Creative	6,753	275					61	7
565	Crescent	4,786	414					146	19
566	Criterion	11,239	467					411	39
567	Crosstown	26,601	1,236					2,141	109
568	Custer	6,040	565					252	31
569	Defiance	5,062	374					35	4
570	Delta	14,888	983					399	27
571	Dependable	6,371	497					199	23
572	Divident Hill	8,720	762					361	30
573	Domestic	3,745	370					238	30
574	Doric	6,629	525					93	18
575	Down Town	5,998	525					199	23
576	Druggists	12,276	848					915	132
577	Durable	5,610	320					173	11
578	Eagles	7,263	526					677	66
579	East End	6,155	564					316	49
580	Echo	4,358	546					120	17
581	Eclipse	8,685	636					995	77
582	Economy	21,129	1,411					1,116	35
583	Eden	6,696	519					199	21
584	Efficient	14,128	812					493	51
585	Eight Points	5,049	509					308	34
586	Eighth Ward	29,150	1,323					272	46
587	Eleventh Ward	414,944	16,312						
588	Ellveeay—Newspaper Workers	27,641	1,481					336	37
589	Elwood	8,351	416					351	29
590	Empire	7,167	412					454	35
591	Employees	5,182	588					178	25
592	Engineers	5,109	448					109	22
593	Enterprise	6,026	566					414	40
594	Equality	14,666	701					566	54
595	Equal Rights	5,352	389					365	39
596	Equitable	4,342	513					36	5
597	Equity	9,690	692					464	101
598	Essex Mutual	8,955	787	107	8			249	41
599	Essex Power Station	5,748	576						
600	Eureka	4,521	386					132	17
601	Ever-Ready	25,894	1,556					1,254	107
602	Everybody's	22,390	1,675	60	5			1,174	128
603	Excellent	4,585	419					79	23
604	Excelsior No. 2	17,698	1,324					72	72
605	Executive	3,527	351					167	22
606	Fabyan	4,657	324					328	26
607	Fairmount	14,404	1,112					166	20
608	Falcon	6,813	553					589	60
609	Famous	9,310	904					568	76
610	Favorite	8,971	649					480	40
611	Federal	13,063	706	24	7			1,344	66
612	Fidelity	11,000	637						
613	Fifteenth Ward	6,588	601					562	57
614	Fifth Ward	5,815	503					417	36
615	Finance	12,050	810					724	122
616	Firemen's	9,413	791					761	92
617	Fireside	8,751	734					976	129
618	First Bohemian	5,488	556					362	89
619	First Italian	3,796	402						

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Average Rate Per Cent Interest on Shares	Premium on Loans: Mortgage	Premium on Loans: Share	
2,035	18	113	S.	$1.00 m.	$200	6	$3.00 a	.....	560
7,172	78	440	S.	1.00 m.	200	6	3.00 a	$1.00 a	561
14,640	238	909	S.	1.00 m.	200	6	3.00 a	3.00 a	562
7,055	115	492	S.	1.00 m.	200	6	3.00 a	2.00 a	563
6,814	30	252	S.	1.00 m.	200	6	3.00 a	1.00 a	564
4,932	85	348	S.	1.00 m.	200	6	3.00 a	.....	565
11,650	144	362	S.	1.00 m.	200	6	3.00 a	2.00 a	566
28,742	178	1,167	S.	1.00 m.	200	6	4.00 a	1.00 a & 2.00 a	567
6,292	127	469	S.	1.00 m.	200	6	3.00 a	2.00 a	568
5,097	64	324	S.	1.00 m.	200	6	3.00 a	1.00 a	569
15,287	130	880	S.	1.00 m.	200	6	3.00 a	1.00 a	570
6,570	62	458	S.	1.00 m.	200	6	3.00 a	1.00 a	571
9,081	138	654	S.	1.00 m.	200	6	3.00 a	.....	572
3,983	85	315	S.	1.00 m.	200	6	3.00 a	1.00 a	573
6,722	47	496	S.	1.00 m.	200	6	3.00 a & 4.00 a	1.00 a	574
6,197	83	465	O. P.	.....	200	6	3.00 a	1.00 a	575
13,191	119	861	S.	1.00 m.	200	6	3.00 a	1.00 a	576
5,783	58	273	S.	1.00 m.	200	6	3.00 a	.....	577
7,940	134	458	S.	1.00 m.	200	6	3.00 a	1.00 a	578
6,471	143	470	S.	1.00 m.	200	6	3.00 a	.....	579
4,478	63	500	S.	1.00 m.	200	6	3.00 a	1.00 a	580
9,680	96	617	S.	1.00 m.	200	6	3.00 a & 4.00 a	2.00 a	581
22,245	177	1,269	S.	1.00 m.	200	6	3.00 a & 4.00 a	1.00 a	582
6,895	62	478	S.	1.00 m.	200	6	3.00 a	1.00 a	583
14,621	135	728	S.	1.00 m.	200	6	3.00 a	1.00 a	584
5,357	102	441	S.	1.00 m.	200	6	3.00 a	.....	585
29,422	356	1,013	S.	1.00 m.	200	6	2.00 a	.....	586
414,944	2,133	14,179	O. P.	.....	100	6	2.00 a to 4.00 a	.....	587
27,977	248	1,270	O. P.	.....	200	6	3.00 a	1.00 a	588
8,702	115	330	S.	1.00 m.	200	6	3.00 a	3.00 a	589
7,621	87	360	S.	1.00 m.	200	6	3.00 a	2.00 a	590
5,360	88	525	S.	1.00 & 2.00 m.	200	6	3.00 a & 4.00 a	1.00 a	591
5,218	39	411	S.	1.00 m.	200	6	3.00 a	1.00 a	592
6,440	129	477	S.	1.00 m.	200	6	3.00 a	.....	593
15,232	158	597	S.	1.00 m.	200	6	3.00 a	1.00 a	594
5,717	74	354	S.	1.00 m.	200	6	2.00 a & 3.00 a	3.00 a	595
4,378	101	417	O. P.	.....	200	6	3.00 a	.....	596
10,154	106	687	S.	1.00 m.	200	6	3.00 a	1.00 a	597
9,311	136	700	S.	1.00 m.	200	6	3.00 a	1.00 a	598
5,748	105	471	S.	.25 w.	200	6	2.00 a	.....	599
4,653	90	313	S.	1.00 m.	200	6	3.00 a & .04 b	1.00 a & .05 b	600
27,148	251	1,412	S.	1.00 m.	200	6	4.00 a	2.00 a	601
23,624	265	1,543	O. P.	.....	200	6	3.50 a	2.00 a	602
4,664	29	413	S.	1.00 m.	200	6	4.00 a	1.00 a	603
17,770	237	1,159	S.	1.00 m.	200	6	2.00 a & 3.00 a	.....	604
3,694	67	306	S.	1.00 m.	200	6	2.00 a & 3.00 a	3.00 a	605
4,985	91	259	S.	1.00 m.	200	6	3.00 a & .02½ b	.....	606
14,570	164	968	S.	1.00 m.	200	6	3.00 a	1.00 a	607
7,402	119	494	S.	.25 w.	200	6	3.00 a & 4.00 a	1.00 a	608
9,878	86	894	S.	1.00 m.	200	6	3.00 a	1.00 a	609
9,451	84	605	S.	1.00 m.	200	6	3.00 a	2.00 a	610
14,431	131	648	O. P.	.....	200	6	3.00 a	2.00 a	611
11,000	152	485	S.	1.00 m.	200	6	2.49 a	.....	612
7,150	151	507	S.	1.00 m.	200	6	3.00 a	.50 a	613
6,232	142	397	S.	1.00 m.	200	6	3.00 a & .03 b	.05 b	614
12,774	146	786	S.	1.00 m.	200	6	3.00 a	1.00 a	615
10,174	139	744	S.	1.00 m.	200	6	3.00 a	2.00 a	616
9,727	137	726	S.	1.00 m.	200	6	3.00 a & .03 b	2.00 a	617
5,850	126	519	S.	1.00 m.	200	6	3.00 a	.....	618
3,796	103	299	S.	1.00 m.	200	6	3.50 a	.....	619

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	ASSOCIATION	Incorporated	Fiscal Year Ended	President	Treasurer
	Essex County—Continued				
620	Newark, First Ward	May 20, 1910	May 21, 1928	William J. Efinger	John Cummings
621	Newark, Five Points	Jan. 15, 1913	Dec. 31, 1928	Alexander Brunner	Thomas F. Barry
622	Newark, Foresters	Mar. 16, 1908	June 30, 1928	Michael Leveen	Jacob Meisel
623	Newark, Forest Hill	Dec. 10, 1912	Jan. 24, 1928	J. A. William Noble	Frank A. Pullis
624	Newark, Foundation	Oct. 16, 1919	Sept. 30, 1928	Joseph Okin	William E. Stern
625	Newark, Founders	Feb. 4, 1926	Feb. 29, 1928	Michael A. Stavitsky	Jacob S. Glickman
626	Newark, Fourteenth Ward	Dec. 15, 1885	Mar. 19, 1928	Frederick W. Paul	T. Edward Hewitt
627	Newark, Fourth Ward	Mar. 3, 1919	Feb. 29, 1928	John F. J. Sheehan	David Cronheim
628	Newark, Fraternal	April 12, 1887	April 22, 1928	Albert N. Gatchell	Cassius M. Wright
629	Newark, Freeholders	May 8, 1924	June 17, 1928	Jacob J. Fischer	Sol. P. Pressler
630	Newark, Fulton	Sept. 15, 1911	Sept. 20, 1928	Ferdinand A. Hubert	Charles E. Brewer
631	Newark, Future	Sept. 12, 1922	Oct. 1, 1928	Joseph Weiser	Samuel C. Weber
632	Newark, Gem	Sept. 8, 1919	Oct. 15, 1928	Louis H. Hare	Samuel Greene
633	Newark, Gibraltar	Mar. 18, 1909	Mar. 31, 1928	William Wepner	Elmer E. Lee
634	Newark, Gilt Edge	Jan. 14, 1921	Dec. 31, 1928	Nathan Benisch	Harry J. Dougherty
635	Newark, Globe	Feb. 18, 1905	Feb. 1, 1928	William S. Rich	Louis Gross
636	Newark, Golden Rule	Dec. 2, 1924	Dec. 31, 1928	Frank Labowitch	Louis Rosenblum
637	Newark, Good Year	Jan. 31, 1923	Feb. 29, 1928	Maurice A. Wachstein	William H. Mantz
638	Newark, Grand	Oct. 14, 1891	Oct. 8, 1928	Samuel Litwin	Joseph Kirschner
639	Newark, Granite	Mar. 18, 1914	April 26, 1928	George A. Guenther	J. William Huegel
640	Newark, Grant	Feb. 15, 1910	April 30, 1928	Samuel Goldrosen	Morris J. Marx
641	Newark, Great American	Feb. 18, 1919	Mar. 31, 1928	William Fiverson	Maurice M. Feder
642	Newark, Great Eastern	Mar. 12, 1919	Feb. 29, 1928	Fred Ehrenkranz	Joseph Teitelbaum
643	Newark, Gregorian	Jan. 18, 1923	Jan. 16, 1928	Matteo S. Pignataro	Charles A. Fernicola
644	Newark, Guarantee	Jan. 21, 1898	Oct. 31, 1928	Emanuel Heyman	Joseph E. Keller
645	Newark, Guardsmen	April 5, 1926	April 30, 1928	Edward Phillips	Richard F. Mattia
646	Newark, Hahne	April 19, 1907	April 30, 1928	James B. Chalmers	Max Hesslein
647	Newark, Halcyon	April 3, 1914	Feb. 29, 1928	John J. Smith	M. T. Baudermann
648	Newark, Half Term	June 2, 1913	June 30, 1928	Adolph Augenblick	Benj. J. Sugarman
649	Newark, Halsey	Aug. 18, 1922	Aug. 31, 1928	Herman Neger	Joseph R. Neger
650	Newark, Hamburg	Dec. 29, 1905	Dec. 11, 1928	Conrad J. Sauerborn	Walter A. Beers
651	Newark, Hamilton	Nov. 29, 1905	Nov. 10, 1928	Emil Baer	Ignatz Hausman
652	Newark, Harvester	Jan. 13, 1923	Feb. 1, 1928	Julius F. Kaufherr	Philip Krimke
653	Newark, Hawkeye	May 13, 1922	April 30, 1928	Isidor B. Glucksman	Samuel Weiss
654	Newark, Hawthorne	Jan. 30, 1904	Feb. 21, 1928	John C. Behnke	Theo. R. LaFoy
655	Newark, Health	Sept. 17, 1921	Aug. 21, 1928	Timothy F. Foyle	William H. Young
656	Newark, Hearthstone	Dec. 6, 1888	Nov. 30, 1928	Frank Schwarzwaelder	Herbert J. Strahan
657	Newark, Hercules	April 9, 1919	April 19, 1928	Ludwig C. Linn	Wesley J. Lee
658	Newark, Hiberian	Jan. 22, 1913	Feb. 29, 1928	John J. White	Stephen J. Fogarty
659	Newark, Hill	Nov. 8, 1906	Oct. 23, 1928	Charles Spengler	Christopher J. Horle.
660	Newark, Hillcrest	Feb. 17, 1910	Feb. 29, 1928	William N. Bayles	M. George Greenberg
661	Newark, Hilton	Feb. 27, 1899	Mar. 1, 1928	Otto R. Betzendahl	John W. Good
662	Newark, Holland	Aug. 6, 1909	Sept. 26, 1928	George B. Eesley	Earl H. Snavely
663	Newark, Home	June 10, 1884	May 31, 1928	Charles J. Unfried	Joseph E. Keller
664	Newark, Home Builders	Mar. 5, 1919	Mar. 31, 1928	Henry J. Dassing	Joseph Riemer
665	Newark, Home-Makers	July 27, 1921	Oct. 1, 1928	Louis Herman	Peter Lambusta
666	Newark, Home Seekers	April 18, 1903	Feb. 29, 1928	Charles Kollmar	Fred J. Ullrich
667	Newark, House Owners	Nov. 14, 1921	Nov. 15, 1928	Mitchell Kaplan	Samuel Rothfeld
668	Newark, Houston	Nov. 6, 1919	Oct. 27, 1928	John Eggert	Francis J. Wildemann
669	Newark, Howard	July 24, 1884	Nov. 1, 1928	R. M. Hanschka	Edward L. Arnold
670	Newark, Hub	June 14, 1919	May 16, 1928	Bernard Lewis	Richard Bornstein
671	Newark, Hudsex	Oct. 18, 1919	Oct. 18, 1928	Meyer Kraemer	Louis Siegel
672	Newark, Humboldt	Nov. 12, 1921	Oct. 18, 1928	Emil G. Meyer	Fred G. Stickel, Sr.
673	Newark, Hunterdon	July 3, 1903	July 31, 1928	Charles A. Scheffmeyer	Henry P. George
674	Newark, Ideal	Feb. 8, 1907	Jan. 31, 1928	Albert J. Holle	James B. Gill
675	Newark, Imperial	Mar. 21, 1908	Mar. 13, 1928	Joseph Schaedel	Richard Bornstein
676	Newark, Improved	*Aprl 11, 1893	Mar. 31, 1928	John J. Baader	August Goertz
677	Newark, Income	Dec. 11, 1925	Jan. 31, 1928	Aaron Goldinberg	Moses Jedel
678	Newark, Indemnity	Mar. 27, 1909	Mar. 31, 1928	Frank Kaufhold	Willard B. Wood
679	Newark, Independence	Dec. 4, 1905	Dec. 31, 1928	Max Fleischman	Samuel Steiner

*Now merged with Aetna Building and Loan Association.

FISCAL YEAR ENDED, NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Michael J. Quigley	Charles D. Stevens	238 North 6th St., Newark, N. J.	620
Mulligan & Koenig	Carl W. Schumacher	470 18th Ave., Newark, N. J.	621
I. Henry Coyne	Moses Gansler	93 Mercer St., Newark, N. J.	622
Robert S. Terhune	Julius A. Proehl	20 Clinton St., Newark, N. J.	623
A. Marder & C. S. Okin	Sydney Seidler	786 Broad St., Newark, N. J.	624
Harry Dvorken	Rudolph A. Glickman	790 Broad St., Newark, N. J.	625
Robert S. & Geo. S. Pollard	Cyrus D. Axtell	222 Clinton Ave., Newark, N. J.	626
Michael Silver	Charles M. Stevens	472 Broad St., Newark, N. J.	627
Frank W. Long	Robert B. Mapletoft	18 Bathgate Place, Newark, N. J.	628
Daniels & Jacobson	Arthur Schlosser	75 Carolina Ave., Newark, N. J.	629
William L. Brunyate	Charles E. Waters	148 Greenwood Ave., East Orange, N. J.	630
Harry S. Neiwirth	Sydney Seidler	226 Custer Ave., Newark, N. J.	631
Isadore H. Colton	L. F. Gardiner, Jr.	502 High St., Newark, N. J.	632
Charles B. Clancy	Frank P. Litter	22 Belmont Ave., Newark, N. J.	633
Jacob Fox	M. Vernon Bendet	87 Peck Ave., Newark, N. J.	634
Henry Hahn	Charles T. Ziegler	40 Clinton St., Newark, N. J.	635
S. B. & L. A. Finkelstein	Moe Rubinfield	140 Chancellor Ave., Newark, N. J.	636
William Stalford	Fred J. Dinger	517 Lyons Ave., Irvington, N. J.	637
David M. Litwin	Samuel S. Dillenberg	130 Market St., Newark, N. J.	638
Paul G. Roder	William Billington	60 Alexander St., Newark, N. J.	639
Harry Kalisch	A. Sigmund Kanengieser	88 Newton St., Newark, N. J.	640
David N. Popik	Henry Kranzler	45 Branford Place, Newark, N. J.	641
Harry Teitelbaum	David Teitelbaum	7 Treacy Ave., Newark, N. J.	642
Frank Cozzoline	Raymond Del Tufo	315 Park Ave., Newark, N. J.	643
Charles Hood	Clarence R. McKim	884 Broad St., Newark, N. J.	644
Gerald A. Caruso	William Ricigliano	226 Clifton Ave., Newark, N. J.	645
J. Hansbury Callaghan	Carl W. Schumacher	470 18th Ave., Newark, N. J.	646
Michael J. Quigley	William S. Parkhouse	51 Fifth St., Newark, N. J.	647
William Harris	Arthur M. Pfeil	236 Market St., Newark, N. J.	648
Morris H. Klein	Nathan Lifshus	17 Pacific St., Newark, N. J.	649
Louis J. Beers	Edward F. Beers	624 Prudential Bldg., Newark, N. J.	650
Herman Rieke	Nathan Perselay	188 William St., Newark, N. J.	651
Samuel F. Leber	Nathan Perselay	188 William St., Newark, N. J.	652
Michael S. Precker	Leopold Isserman	Chamber of Commerce Bldg., Newark, N. J.	653
Samuel D. Williams	Albert C. Buehler	Merchants & Newark Trust Co., Newark, N. J.	654
Andrew J. Brady, Jr.	Charles F. Hart	78 Fairmount Terrace, East Orange, N. J.	655
Thomas S. Henry	Willard H. Elliott	88 Lafayette Ave., East Orange, N. J.	656
Warner & Warner	James A. Sinclair	264 Clinton Ave., Newark, N. J.	657
Thomas A. Kenny	William J. Fogarty	200 Keer Ave., Newark, N. J.	658
Mortimer Lowy	Stanley A. Rutz	26 Bridge St., Newark, N. J.	659
William E. Hampson	Harold N. Congleton	72 North 7th St., Newark, N. J.	660
Ernest F. Keer	Christian Kreismer	109 Florence Ave., Irvington, N. J.	661
Michael J. Quigley	Harry J. Stevens	478 Central Ave., Newark, N. J.	662
Lowy & Lowy	John G. Schweikhardt	38 Hedden Terrace, Newark, N. J.	663
Bernard W. Schnur	Samuel Weiss	120 South Orange Ave., Newark, N. J.	664
Israel B. Greene	W. B. Griffin	73 Orange Heights Ave., West Orange, N. J.	665
Adam J. Rossbach	Frank P. Litter	22 Belmont Ave., Newark, N. J.	666
Morris W. Shapiro	Barney W. Plager	23 Harding Terrace, Newark, N. J.	667
Nicholas W. Kaiser	Conrad J. Sauerborn	104 Niagara St., Newark, N. J.	668
E. R. McGlynn	J. M. Williams	73 South Arlington Ave., East Orange, N. J.	669
Frederick Jay	Samuel S. Dillenberg	130 Market St., Newark, N. J.	670
Schlosstein & Steinhardt	Leo Schwartz	119 So. Orange Ave., Newark, N. J.	671
Halsey W. Stickel	Louis D. Stratton	469 Baldwin Road, Maplewood, N. J.	672
Arthur Werthmann	Peter C. Strebinger	1 Ricord St., Newark, N. J.	673
T. Cyril Butler	Harry M. Coleman	61 South 10th St., Newark, N. J.	674
Kussy & Kohn	Samuel S. Dillenberg	130 Market St., Newark, N. J.	675
Butler & Butler	S. Birkenhauer	278 Morris Ave., Newark, N. J.	676
Koehler & Augenblick	Leon G. Bideau	72 Naden Ave., Irvington, N. J.	677
Joseph G. Wolber	John H. Yauch, Jr.	763 Broad St., Newark, N. J.	678
Isaac Fleischman	U. Samuel Abeles	60 North 5th St., Newark, N. J.	679

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Essex County—Con.								
620	First Ward	$967,000	$2,200	$11,195	$21,040	.....	$4,416	$831	$1,006,682
621	Five Points	862,300	.....	21,082	8,993	$23,212	4,927	2,234	922,748
622	Foresters	1,342,500	.....	85,641	10,632	14,178	13,862	7,229	1,474,042
623	Forest Hill	547,400	.....	18,740	6,215	6,961	2,409	.....	581,725
624	Foundation	1,147,700	.....	70,372	19,519	.....	12,681	5,993	1,256,265
625	Founders	111,100	1,175	830	4,709	.....	2,560	260	120,634
626	Fourteenth Ward	9,422,400	.....	348,840	114,380	169,173	25,491	124,832	10,205,116
627	Fourth Ward	920,600	.....	23,010	19,453	.....	5,889	5,732	974,684
628	Fraternal	406,000	.....	10,097	8,467	.....	2,655	50	427,269
629	Freeholders	84,900	.....	600	476	.....	693	397	87,066
630	Fulton	671,450	.....	14,723	3,621	.....	3,596	729	694,119
631	Future	1,600,500	25,000	104,393	65,632	32,369	38,611	5,661	1,872,166
632	Gem	2,232,600	177,500	43,185	44,859	85,640	22,561	20,603	2,626,948
633	Gibraltar	911,800	.....	37,630	799	.....	7,270	1,286	958,785
634	Gilt Edge	1,029,100	.....	34,105	14,259	.....	24,475	1,804	1,103,243
635	Globe	1,637,900	.....	40,046	25,634	.....	18,323	35,820	1,757,723
636	Golden Rule	72,000	.....	987	3,487	.....	5,456	277	82,207
637	Good Year	184,300	.....	1,970	639	.....	1,520	290	188,719
638	Grand	327,150	.....	740	3,820	.....	1,347	312	333,369
639	Granite	510,600	.....	8,331	2,418	.....	368	450	522,167
640	Grant	1,315,300	.....	47,875	63,038	83,162	15,825	4,384	1,529,584
641	Great American	1,018,900	.....	21,715	1,548	.....	7,036	2,265	1,051,464
642	Great Eastern	392,500	.....	13,450	14,300	.....	1,797	629	422,676
643	Gregorian	144,100	.....	2,627	120	.....	1,476	150	148,473
644	Guarantee	3,637,600	.....	48,008	12,430	.....	16,281	29,739	3,744,058
645	Guardsmen	51,600	.....	230	400	.....	1,726	50	54,006
646	Hahne	893,950	.....	34,045	8,267	45,646	12,538	618	995,064
647	Halcyon	386,800	.....	11,945	2,436	.....	4,691	579	406,451
648	Half Term	739,100	.....	5,375	5,665	.....	4,556	350	755,046
649	Halsey	372,900	.....	17,465	5,602	.....	482	1,563	398,012
650	Hamburg	1,048,000	.....	14,585	12,606	.....	6,156	1,392	1,082,739
651	Hamilton	1,781,400	75,000	34,070	24,631	25,324	11,365	4,153	1,955,943
652	Harvester	712,500	.....	67,970	10,310	.....	9,620	1,307	801,707
653	Hawkeye	577,200	.....	19,520	2,271	.....	6,467	629	606,087
654	Hawthorne	362,700	.....	8,455	10,816	17,431	3,553	2,926	405,881
655	Health	945,100	.....	15,776	11,112	.....	6,780	298	979,066
656	Hearthstone	456,500	3,164	20,350	3,205	.....	2,743	1,355	487,317
657	Hercules	466,400	.....	5,360	3,654	.....	5,312	456	481,182
658	Hibernian	354,800	.....	11,600	1,124	.....	5,365	1,261	374,150
659	Hill	623,300	.....	5,005	24,900	.....	4,068	4,825	662,098
660	Hillcrest	781,800	.....	27,030	3,240	.....	5,438	3,181	820,689
661	Hilton	635,500	600	7,670	1,573	.....	2,628	921	648,892
662	Holland	1,104,550	.....	15,111	26,070	.....	10,902	1,662	1,158,295
663	Home	618,700	4,000	8,415	5,387	.....	2,348	678	639,528
664	Home Builders	481,400	.....	9,820	10,421	.....	6,657	1,436	509,734
665	Home-Makers	378,700	.....	16,870	6,900	.....	6,100	439	409,009
666	Home Seekers	629,000	.....	14,962	974	.....	9,179	584	654,699
667	House Owners	224,500	.....	6,160	2,024	.....	3,569	727	236,980
668	Houston	455,000	.....	5,840	6,997	.....	1,363	510	469,710
669	Howard	710,400	.....	24,060	4,051	57,620	1,937	4,881	802,949
670	Hub	469,700	.....	5,260	4,816	.....	4,261	384	484,421
671	Hudsex	1,080,100	.....	8,860	17,327	.....	6,696	1,245	1,114,228
672	Humboldt	1,189,300	.....	25,530	5,023	24,000	7,250	2,229	1,253,332
673	Hunterdon	386,600	.....	5,410	15,203	.....	922	1,095	409,230
674	Ideal	383,600	.....	6,625	4,534	.....	3,500	6,370	404,629
675	Imperial	291,000	.....	2,190	4,237	18,831	1,692	.....	317,950
676	Improved	1,043,928	.....	23,235	2,697	27,698	2,064	510	1,100,132
677	Income	50,200	.....	.....	649	.....	1,518	.....	52,367
678	Indemnity	692,950	.....	2,765	6,919	.....	1,801	1,733	706,168
679	Independence	1,279,100	.....	38,494	2,700	58,368	9,885	2,112	1,390,659

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

AT CLOSE OF FISCAL YEAR OF EACH ASSOCIATION

LIABILITIES

Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due on Loans	Borrowed Money	Other Liabilities	Profits or Surplus	
$578,203	.....	.....	$188,550	$3,426	.....	$931	$6,600	$110,000	$63	$118,909	620
608,277	.....	.....	106,300	5,618	.....	424	.....	44,000	.....	158,129	621
897,024	.....	.....	216,200	2,483	.....	1,152	500	110,000	.....	246,683	622
397,137	.....	.....	35,000	51	.....	403	6,000	53,000	61	90,073	623
792,198	.....	.....	59,700	15,408	.....	993	.....	190,000	.....	197,966	624
69,994	.....	.....	28,700	2,175	.....	275	1,000	11,000	65	7,425	625
5,889,960	.....	.....	1,876,200	.....	.....	9,948	576,110	350,000	13,389	1,489,509	626
545,469	.....	.....	185,100	4,065	.....	697	10,300	80,000	.....	149,053	627
266,319	.....	.....	34,800	356	.....	238	3,500	53,000	1,145	67,911	628
59,603	.....	.....	15,550	.....	.....	58	640	5,500	10	5,705	629
439,194	.....	.....	101,200	584	$1,000	763	14,200	40,000	.....	97,178	630
1,305,591	.....	.....	46,500	29,496	.....	1,920	36,530	210,000	450	241,679	631
1,291,103	.....	.....	759,450	1,423	.....	400	550	305,000	30,863	238,159	632
598,304	.....	.....	90,925	578	.....	259	15,200	98,000	5,673	149,846	633
766,674	.....	.....	140,600	2,448	.....	788	.....	.....	.....	192,733	634
1,114,184	.....	.....	143,100	1,042	.....	1,573	.....	197,505	1,200	299,119	635
53,211	.....	.....	8,100	803	.....	285	.....	12,500	297	7,011	636
132,411	.....	.....	33,800	674	.....	725	.....	.....	.....	21,109	637
217,366	.....	.....	29,800	3,438	.....	58	.....	33,000	.....	49,707	638
340,373	.....	.....	57,200	.....	.....	.....	28,000	25,000	.....	71,594	639
857,364	.....	.....	260,300	1,614	.....	2,296	.....	180,000	.....	228,010	640
572,367	.....	.....	130,500	8,238	.....	9,059	96,000	90,000	260	145,040	641
200,277	.....	.....	109,300	1,081	.....	1,890	16,673	40,000	.....	53,455	642
109,119	.....	.....	1,500	.....	.....	82	.....	18,600	.....	19,172	643
1,593,778	.....	.....	1,449,500	1,111	.....	42	31,741	331,000	888	335,998	644
38,416	.....	.....	2,000	.....	.....	70	.....	10,500	48	2,972	645
696,793	.....	.....	68,100	4,413	.....	1,748	7,500	65,000	290	151,220	646
238,746	.....	.....	73,650	1,269	.....	276	.....	30,000	.....	62,510	647
410,577	.....	.....	145,400	7,452	.....	540	.....	92,500	1,407	97,170	648
244,878	.....	.....	58,000	135	.....	.....	.....	55,000	166	39,833	649
667,082	.....	.....	140,900	.....	.....	322	.....	82,000	413	192,022	650
1,132,560	.....	.....	428,150	2,412	.....	1,289	7,427	135,000	6	249,099	651
560,883	.....	.....	84,700	1,124	.....	618	9,595	65,000	.....	79,787	652
332,748	.....	.....	99,500	182	.....	566	20,300	85,000	70	67,721	653
240,771	.....	.....	46,400	92	.....	210	.....	57,000	638	60,770	654
593,595	.....	.....	169,500	1,791	.....	1,434	.....	70,000	37	142,709	655
311,058	.....	.....	70,400	48	.....	626	.....	30,000	.....	75,185	656
236,843	.....	.....	115,600	.....	.....	687	5,000	79,000	12	44,040	657
258,096	.....	.....	49,000	524	.....	671	.....	.....	128	65,731	658
393,252	.....	.....	87,500	271	.....	333	.....	75,000	.....	105,742	659
464,176	.....	.....	144,650	1,096	.....	1,840	8,872	76,400	155	123,500	660
345,210	$1,050	.....	127,200	.....	.....	101	5,000	97,000	328	73,003	661
640,561	.....	.....	183,700	2,871	.....	1,281	28,242	170,000	.....	131,640	662
372,858	.....	.....	129,100	.....	.....	881	.....	35,000	.....	101,689	663
254,637	.....	.....	108,300	1,293	.....	404	12,700	67,000	236	65,164	664
288,866	.....	.....	5,500	1,679	.....	403	.....	50,000	.....	62,561	665
323,380	.....	.....	186,250	15	.....	1,537	2,500	43,000	3,547	94,470	666
135,251	.....	.....	40,600	755	.....	780	.....	30,000	100	29,494	667
317,709	.....	.....	60,900	5	.....	169	.....	.....	.....	90,927	668
579,393	.....	.....	64,500	.....	.....	687	.....	.....	.....	158,369	669
348,368	.....	.....	46,200	651	.....	410	7,000	.....	.....	81,792	670
579,942	.....	.....	252,700	3,405	.....	1,310	8,000	120,000	90	148,781	671
659,885	.....	.....	318,900	3,305	.....	1,465	22,378	102,000	43	145,356	672
261,462	.....	.....	51,200	266	.....	339	4,799	24,000	.....	67,164	673
214,732	.....	.....	88,800	918	.....	423	.....	52,000	.....	47,750	674
226,227	.....	.....	22,250	2,406	.....	354	.....	13,000	.....	53,713	675
625,158	.....	.....	116,200	65	.....	585	15,408	175,000	23,878	143,838	676
39,666	.....	.....	9,100	.....	.....	90	.....	.....	.....	3,511	677
487,972	.....	.....	1,000	315	.....	.....	.....	102,500	243	114,138	678
1,067,828	.....	.....	62,900	112	.....	455	4,150	.....	.....	255,214	679

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Con.								
620	First Ward	10,808	1,087	.....	.....	.....	.....	943	88
621	Five Points	11,410	945	.....	.....	.....	.....	531	49
622	Foresters	18,645	1,301	.....	.....	.....	.....	1,081	126
623	Forest Hill	8,982	482	.....	.....	.....	.....	175	27
624	Foundation	18,205	884	.....	.....	.....	.....	299	30
625	Founders	4,668	285	.....	.....	.....	.....	143	27
626	Fourteenth Ward	127,372	5,383	.....	.....	.....	.....	9,381	888
627	Fourth Ward	11,986	744	.....	.....	.....	.....	925	74
628	Fraternal	5,392	588	.....	.....	.....	.....	174	44
629	Freeholders	4,316	342	.....	.....	.....	.....	78	27
630	Fulton	9,973	571	.....	.....	.....	.....	506	62
631	Future	38,058	1,672	.....	.....	.....	.....	232	48
632	Gem	25,776	1,512	.....	.....	.....	.....	3,797	282
633	Gibraltar	12,760	974	.....	.....	.....	.....	455	69
634	Gilt Edge	17,797	1,208	.....	.....	.....	.....	703	69
635	Globe	23,764	1,381	.....	.....	.....	.....	715	85
636	Golden Rule	2,330	240	.....	.....	.....	.....	40	10
637	Good Year	4,261	395	.....	.....	.....	.....	169	20
638	Grand	4,754	333	.....	.....	.....	.....	149	16
639	Granite	6,598	540	.....	.....	.....	.....	286	33
640	Grant	18,330	1,572	.....	.....	.....	.....	1,302	129
641	Great American	13,640	869	.....	.....	.....	.....	652	78
642	Great Eastern	5,640	579	.....	.....	.....	.....	546	78
643	Gregorian	2,799	348	.....	.....	.....	.....	8	1
644	Guarantee	33,521	2,165	.....	.....	.....	.....	7,248	782
645	Guardsmen	2,289	339	.....	.....	.....	.....	10	2
646	Hahne	15,376	928	.....	.....	.....	.....	341	50
647	Halcyon	5,380	566	.....	.....	.....	.....	368	34
648	Half Term	9,208	508	.....	.....	.....	.....	727	38
649	Halsey	5,709	402	.....	.....	.....	.....	290	43
650	Hamburg	11,613	706	.....	.....	.....	.....	705	59
651	Hamilton	52,232	1,241	.....	.....	.....	.....	4,282	188
652	Harvester	17,244	822	.....	.....	.....	.....	423	45
653	Hawkeye	9,499	756	.....	.....	.....	.....	497	49
654	Hawthorne	4,408	395	.....	.....	.....	.....	232	26
655	Health	14,076	1,255	.....	.....	.....	.....	847	112
656	Hearthstone	5,857	561	.....	.....	.....	.....	352	52
657	Hercules	6,255	589	.....	.....	.....	.....	578	64
658	Hibernian	5,502	579	.....	.....	.....	.....	245	46
659	Hill	7,098	381	.....	.....	.....	.....	438	31
660	Hillcrest	9,159	659	.....	.....	.....	.....	723	82
661	Hilton	8,237	665	10	1	.....	.....	636	56
662	Holland	11,330	1,103	.....	.....	.....	.....	918	107
663	Home	7,154	639	.....	.....	.....	.....	646	53
664	Home Builders	5,950	501	.....	.....	.....	.....	541	70
665	Home-Makers	7,695	493	.....	.....	.....	.....	28	4
666	Home Seekers	5,905	588	.....	.....	.....	.....	931	108
667	House Owners	4,115	364	.....	.....	.....	.....	203	22
668	Houston	5,452	593	.....	.....	.....	.....	305	47
669	Howard	9,413	558	.....	.....	.....	.....	323	32
670	Hub	7,925	485	.....	.....	.....	.....	231	26
671	Hudsex	17,028	888	.....	.....	.....	.....	1,264	126
672	Humboldt	16,312	1,100	.....	.....	.....	.....	1,594	92
673	Hunterdon	5,330	304	.....	.....	.....	.....	256	26
674	Ideal	5,375	477	.....	.....	.....	.....	444	51
675	Imperial	4,916	358	.....	.....	.....	.....	112	9
676	Improved	12,990	967	.....	.....	.....	.....	581	58
677	Income	2,730	261	.....	.....	.....	.....	45	8
678	Indemnity	8,629	653	.....	.....	.....	.....	5	1
679	Independence	21,542	1,464	.....	.....	.....	.....	315	39

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Average Rate Per Cent Interest on Shares	Premium on Loans: Mortgage	Premium on Loans: Share	
11,751	200	975	S.	1.00 & 2.00 m.	$200	6	$3.00 a	$1.00 a	620
11,941	155	839	S.	1.00 m.	200	6	3.00 a	.....	621
19,726	272	1,155	S.	1.00 m.	200	6	3.00 a & 4.00 a	1.00 a	622
9,157	107	402	S.	1.00 m.	200	6	3.00 a	.....	623
18,504	145	769	S.	1.00 m.	200	6	3.00 a	1.00 a	624
4,811	24	288	S.	1.00 m.	200	6	4.00 a	1.00 a	625
136,753	1,063	5,208	S.	1.00 m.	200	6	.02½, .03½ & .05 b	.01 b	626
12,911	119	699	S.	1.00 m.	200	6	4.00 a	1.00 a	627
5,566	111	521	S.	1.00 m.	200	6	3.00 a	.50 a	628
4,394	16	353	O. P.	.....	200	6	3.00 a	1.00 a	629
10,479	113	520	S.	1.00 m.	200	6	.02½ b & .03 b	1.00 a	630
38,290	259	1,461	S.	1.00 m.	200	6	3.00 a	1.00 a	631
29,573	207	1,587	O. P.	.....	200	6	4.00 a	2.00 a	632
13,215	193	850	S.	1.00 m.	200	6	2.00 a	.....	633
18,500	174	1,103	S.	1.00 m.	200	6	3.00 a & 4.00 a	2.00 a	634
24,479	138	1,328	S.	1.00 m.	200	6	4.00 a	2.00 a	635
2,370	20	230	S.	1.00 m.	200	6	3.00 a	1.00 a	636
4,430	30	385	S.	1.00 m.	200	6	3.00 a	1.00 a	637
4,903	60	289	S.	1.00 m.	200	6	3.00 a	2.00 a	638
6,884	90	483	O. P.	.....	200	6	3.00 a	.....	639
19,632	334	1,367	S.	.25 w.	200	6	4.00 a & .04⅙ b	2.00 a	640
14,292	127	820	S.	1.00 m.	200	6	3.00 a & 4.00 a	2.00 a	641
6,186	81	576	S.	1.00 m.	200	6	3.00 a	2.00 a	642
2,807	44	305	S.	1.00 m.	200	6	4.00 a	1.00 a	643
40,769	278	2,669	O. P.	.....	200	6	3.00 a & 4.00 a	1.00 a	644
2,299	13	328	S.	1.00 m.	200	6	3.00 a	.....	645
15,717	127	851	S.	1.00 m.	200	6	3.00 a	.....	646
5,748	103	497	S.	1.00 m.	200	6	3.00 a	.....	647
9,935	116	430	S.	1.00 m.	200	6	3.00 a	1.00 a	648
5,999	63	382	O. P.	.....	200	6	4.00 a	1.00 a	649
12,318	233	532	S.	1.00 m.	200	6	3.00 a	1.00 a	650
56,514	157	1,272	S.	.50 m.	100	6	3.00 a	1.00 a	651
17,667	95	772	S.	1.00 m.	200	6	3.00 a	.....	652
9,996	120	685	S.	1.00 m.	200	6	3.00 a & 4.00 a	1.00 a	653
4,640	93	328	S.	1.00 m.	200	6	.03 b	.03 b	654
14,923	182	1,185	S.	1.00 m.	200	6	3.50 a	2.00 a	655
6,209	119	494	S.	1.00 m.	200	6	.03 b	.....	656
6,833	91	562	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	657
5,747	120	505	S.	1.00 m.	200	6	3.00 a	1.00 a	658
7,536	90	322	S.	1.00 m.	200	6	3.00 a	1.00 a	659
9,882	146	595	S.	1.00 m.	200	6	3.00 a & .04 b	1.00 a	660
8,883	137	585	S.	1.00 m.	200	6	3.00 a & .03 b	.05 b	661
12,248	208	1,002	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	662
7,800	116	576	S.	1.00 m.	200	6	3.00 a	1.00 a	663
6,491	126	445	S.	1.00 m.	200	6	3.00 a	1.00 a	664
7,723	82	415	S.	1.00 m.	200	6	3.00 a	1.00 a	665
6,836	183	513	S.	1.00 m.	200	6	3.00 a	.....	666
4,318	58	328	S.	1.00 m.	200	6	3.00 a	1.00 a	667
5,757	126	514	S.	1.00 m.	200	6	3.00 a	1.00 a	668
9,736	151	439	S.	1.00 m.	200	6	3.00 a	.....	669
8,156	62	449	S.	1.00 m.	200	6	3.00 a	2.00 a	670
18,292	107	907	S.	1.00 m.	200	6	4.75 a	1.00 a	671
17,906	190	1,002	S.	1.00 m.	200	6	3.00 a	3.00 a & 1.00 a	672
5,586	55	275	S.	1.00 m.	200	6	3.00 a	1.00 a	673
5,819	95	433	S.	1.00 m.	200	6	3.00 a	1.00 a	674
5,028	51	316	S.	1.00 m.	200	6	3.00 a	2.00 a	675
13,571	194	831	S.	1.00 m.	200	6	3.00 a	.....	676
2,775	9	260	S.	1.00 m.	200	6	4.00 a	1.00 a	677
8,634	174	480	O. P.	.....	200	6	3.00 a	2.00 a	678
21,857	238	1,265	S.	1.00 m.	200	6	3.00 a	1.00 a	679

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	ASSOCIATION	Incorporated	Fiscal Year Ended	President	Treasurer
	Essex County—Continued				
680	Newark, Industrial	June 2, 1908	May 28, 1928	Herbert J. Strahan	Homer J. Van Duyne.
681	Newark, I. N. L.	June 21, 1922	June 30, 1928	Louis Schutzman	Joseph Bomenblet
682	Newark, Intercity	Mar. 9, 1920	Mar. 1, 1928	Louis Susskind	John A. Morse
683	Newark, Interstate	Mar. 31, 1919	Sept. 30, 1928	David Harper	John P. Dailey
684	Newark, Investment	Nov. 26, 1909	Nov. 30, 1928	Moe Simon	Bert Richeimer
685	Newark, Ironbound District	July 13, 1904	June 30, 1928	Eugene Merz	Alexander Traud
686	Newark, Italo-American	Feb. 28, 1910	Feb. 29, 1928	Gabriele Matonti	Frank DeTroia
687	Newark, Ivanhoe	April 22, 1921	July 9, 1928	Samuel Pearl	Saul Vortrefflich
688	Newark, Ivy	June 2, 1926	Aug. 20, 1928	Maurice M. Feder	William Fiverson
689	Newark, Jersey No. 38 O. B. A.	Mar. 19, 1910	April 10, 1928	Max Harris	Sheridan Schechner
690	Newark, Jersey Warschauer	May 2, 1919	Aug. 30, 1928	Alexander Orlowitz	Charles Loebel
691	Newark, J. & M.	Nov. 25, 1907	Nov. 30, 1928	Conrad Deuchler	Frederick E. Kabus
692	Newark, John Marshal	Aug. 23, 1922	Aug. 31, 1928	Joseph Hirsch	Henry Weinberg
693	Newark, Junior Order	Jan. 11, 1896	Dec. 31, 1928	Charles W. Beardsley	William S. Pyle
694	Newark, Justice	Nov. 10, 1920	Nov. 1. 1928	Simon Horwitz	William Margulies
695	Newark, Kinney & West	Oct. 19, 1907	Oct. 22, 1928	Conrad Deuchler	Louis F. Schoenewolf
696	Newark, Knickerbocker	April 17, 1922	Mar. 31, 1928	James E. Mulligan	Edward J. Moffett
697	Newark, K. of P.	Feb. 16, 1886	Mar. 19, 1928	Edward J. Anderson	Walter H. Walker
698	Newark, Kurlander	May 7, 1926	May 31, 1928	John Polevsky	Barnard Perl
699	Newark, Labor Lyceum	Oct. 20, 1909	Nov. 30, 1928	John N. Leiss	William Kiehm
700	Newark, Lafayette	Mar. 20, 1919	Sept. 30, 1928	Charles J. Basch, Jr.	Nathan Myers
701	Newark, Lawyers	Nov. 28, 1924	Feb. 29, 1928	Florian Lowy	Charles J. Simons
702	Newark, Lehigh	April 1, 1910	Feb. 20, 1928	James R. English	Elmer A. Fritsch
703	Newark, Lenape	Oct. 16, 1911	Sept. 18, 1928	Elmer A. Day	Peter Bessman
704	Newark, Leviathan	Mar. 15, 1919	April 12, 1928	Samuel Schechner	Sheridan Schechner
705	Newark, Liberty	Jan 14, 1888	Jan. 13, 1928	Richard Berry	James M. Lynch
706	Newark, Liberty Square	Sept. 22, 1922	Sept. 30, 1928	Ernest Wille	Louis D. Kilgus
707	Newark, Lincoln	Jan. 22, 1887	Dec. 31, 1928	Elmer Lutz	William G. Vogel
708	Newark, Lincoln Highway	April 22, 1921	April 30, 1928	Mortimer W. Meyer	Marcus Gross
709	Newark, Lion	Mar. 5, 1920	Mar. 1, 1928	Harry R. Elias	Thomas W. Cresse
710	Newark, Lithuanian	Jan. 5, 1917	Jan. 31, 1928	Anthony Masandukas	Adolph Kacinskas
711	Newark, Littleton	Dec. 31, 1902	Jan. 31, 1928	Francis C. Logel	Philip Niedermaier
712	Newark, Locarno	May 7, 1926	May 15, 1928	Joseph Eisen	Howard L. Haines
713	Newark, L. O. O. M.	Feb. 21, 1920	Feb. 16, 1928	William Astor Snow	Frank H. Butterfield.
714	Newark, Loyalty	Jan. 28, 1901	Nov. 30. 1928	Charles A. Hamley	Fred L. Loos
715	Newark, L. Y. M. A.	Mar. 8, 1923	Feb. 29, 1928	Edward Feigenbaum	Isadore Silberman
716	Newark, Magna Charta	Oct. 16, 1925	Nov. 30, 1928	Nathan Shaw	Julius Koehler, Jr.
717	Newark, Majestic	April 28, 1920	April 20, 1928	Edward F. Schafer	William Seeger
718	Newark, Manhattan	April 3, 1919	April 30, 1928	George H. Weademan	Clifford J. Sharlow
719	Newark, Manor	Jan. 28, 1926	Feb. 29, 1928	Nathan Benisch	Louis Hantman
720	Newark, Manufacturers	Dec. 28, 1912	Feb. 28. 1928	Rudolph J. Goerke	Robt. B. Stoutenburgh
721	Newark, Marconi	April 3, 1919	May 15, 1928	Vito F. Scalera	Potito Petriccione
722	Newark, Mascot	Feb. 10, 1927	Mar. 31, 1928	Charles H. Kenlan	Marcus A. Fox
723	Newark, Masonic	Oct. 31, 1913	April 30, 1928	Matthias Ludlow	W. Halsey Smith
724	Newark, Master	Dec. 3, 1921	Nov. 30, 1928	Frederick J. Collins	Bernard J. Cummings
725	Newark, Mayflower	Nov. 21, 1921	Sept. 30, 1928	Isaac Lehman	Edward A. Schulte
726	Newark, McKinley	Mar. 24, 1920	Feb. 17, 1928	Pellegrino Pellecchia	Edward Caruso
727	Newark, Meadowbrook	Oct. 5, 1921	Sept. 30, 1928	Julius Klein	Matthew F. Smith
728	Newark, Mechanics	Aug. 16, 1884	Sept. 30, 1928	George F. Lingerman	John A. Hilser
729	Newark, Melrose	May 9, 1923	May 31, 1928	Carl Gustav Hanke	William A. Mueller
730	Newark, Mercantile	June 8, 1910	May 31, 1928	Emanuel W. Kaiser	Henry Jacobs
731	Newark, Mercer	Dec. 11, 1890	Nov. 30, 1928	Fred Lezgus	Ernest Lezgus
732	Newark, Merchants	May 11, 1903	June 1, 1928	Charles Spengler	Louis Lewis
733	Newark, Merchants & Bankers	Oct. 25, 1910	Nov. 2, 1928	Andrew J. Donahue	James E. McEvoy
734	Newark, Metropolitan	Oct. 19, 1894	Dec. 31, 1928	Christopher F. Staats	Emil Meyer
735	Newark, Milford Park	May 3, 1911	May 15, 1928	Frank L. Driver, Jr.	Joseph Bergman
736	Newark, Military Park	May 1, 1923	June 12, 1928	Max Harmelin	Edward I. Decter
737	Newark, Model	Sept. 16, 1912	Sept. 29, 1928	James H. Lowrey	Bernard Greifinger
738	Newark, Modern	May 11, 1892	April 30, 1928	Edward Hoffman	George J. Wolf
739	Newark, Mohawk	Jan. 10, 1923	Feb. 1, 1928	Frederick J. Fischer	Otto F. Reiss

FISCAL YEAR ENDED, NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
John W. Strahan	William D. Sim	214 Hollywood Ave., Hillside, N. J.	680
Louis Relles	Sydney Seidler	292 Goldsmith Ave., Newark, N. J.	681
Levy, Fenster & McCloskey	Barney W. Plager	23 Harding Terrace, Newark, N. J.	682
Nathan H. Berger	Raymon Spreen	19 Clinton St., Newark, N. J.	683
Nathan Berger	Moses Gansler	56 Renner Ave., Newark, N. J.	684
Scharringhausen & Hartpence	George W. Spicer	2 Ferry St., Newark, N. J.	685
Philip J. Schotland	Alfred F. Richardella	263 So. 8th St., Newark, N. J.	686
A. Alboum	Samuel Weiss	120 So. Orange Ave., Newark, N. J.	687
David N. Popik	Max Schwartz	571 Broad St., Newark, N. J.	688
William Greenfield	Samuel Weiss	120 So. Orange Ave., Newark, N. J.	689
M. L. Lipis	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	690
Frank Voigt	Albert C. Gibbins	521 Belleville Ave., Glen Ridge, N. J.	691
Fast & Fast	Frank P. Litter	22 Belmont Ave., Newark, N. J.	692
R. Arthur Heller	Joel Sundstrom	87 Magnolia Ave., Arlington, N. J.	693
Nat. M. Fruchtman	Isaac R. Stout	100 Newark Ave., Bloomfield, N. J.	694
Frank Voigt	Francis C. James	69 West End Ave., Newark, N. J.	695
Selis Schwartz	William S. Cherry	29 Astor St., Newark, N. J.	696
August W. Rosinger	Samuel S. Dillenberg	130 Market St., Newark N. J.	697
Joseph Kraemer	Michael Rogow	24 Commerce St., Newark, N. J.	698
Henry Carless	Joseph A. Rice	49 Franklin Terrace, Irvington, N. J.	699
Meyer E. Ruback	Morris J. Hoenig	Union Bldg, Newark, N. J.	700
Israel B. Greene	Herbert Z. Steiner	35 Brookwood Drive, Maplewood, N. J.	701
Harold Simandl	John N. Utter	68 Cypress St., Newark, N. J.	702
Joseph Seigler	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	703
Samuel M. Hollander	Homer J. Van Duyne	229 No. 6th St., Newark, N. J.	704
August W. Rosinger	Julius A. Proehl	20 Clinton St., Newark, N. J.	705
Artifur T. Vanderbilt	Rudolph A. Glickman	45 Branford Place, Newark, N. J.	706
Herr, Leis & Herr	Benedict A. Harter	135 Kingman Road, South Orange, N. J.	707
Harry T. Davimos	Ernest W. Hartough	507-9 Springfield Ave., Newark, N. J.	708
I. Henry Coyne	Clarence W. Glover	300 Broadway, Newark, N. J.	709
Alfred G. Nowakoski	Constant P. Arnashus	123 Watchung Ave., West Orange, N. J.	710
Arthur A. Werthmann	Henry P. George	16-18 Clinton St., Newark, N. J.	711
David H. Yonteff	Samuel I. Bendet	24 Branford Place, Newark, N. J.	712
Felix Forlenza	William D. Sim	214 Hollywood Ave., Hillside, N. J.	713
John D. Fischbeck	Albert E. Jones	167 No. 17th St., East Orange, N. J.	714
Carl Olsan	Sam A. Horrowitz	671 Bergen St., Newark, N. J.	715
William Krueger	Samuel A. Karp	197 Grumman Ave., Newark, N. J.	716
Abram J. Precker	Leopold Isserman	318 Hawthorne Ave., Newark, N. J.	717
Joseph Steiner	Herbert Z. Steiner	35 Brookwood Dr., Maplewood, N. J.	718
Jacob Fox	Edgar H. Douglass	218 Lenox Ave., South Orange, N. J.	719
Saul Cohn	Oscar H. Merz	755 Broad St., Newark, N. J.	720
F. D. Masucci	Marcellino Cortese	261 Fairmount Ave., Newark, N. J.	721
Thomas F. Guthrie	Leo Reilly	13 Freeman St., Newark, N. J.	722
John Contrell	Roland W. Hopper	770 Broad St., Newark, N. J.	723
Michael J. Quigley	William S. Parkhouse	51 Fifth St., Newark, N. J.	724
Samuel M. Hollander	William L. Stauder	763 Broad St., Newark, N. J.	725
Anthony R. Finelli	Rocco G. Rotonda	194 Second St., Newark, N. J.	726
Seymour Klein	Harry L. Denburg	187 Grumman Ave., Newark, N. J.	727
August W. Rosinger	R. G. Schaaf	30 Shepard Place, Nutley, N. J.	728
Frederick W. Wilderotter	John Saalmuller	149 Stuyvesant Ave., Newark, N. J.	729
Kussy & Kohn	Elmer E. Thornton	181 South 11th St., Newark, N. J.	730
Herr, Leiss & Herr	Fred Westphal	129 Holland Road, South Orange, N. J.	731
Lowy & Lowy	David Longfelder	52 Belmont Ave., Newark, N. J.	732
Roy F. Dunn	Herman R. Schaefer	48 No. Munn Ave., Newark, N. J.	733
Joseph M. Degnan	Frederick W. Snover	275 Mulberry St., Newark, N. J.	734
A. Leslie Price	August Roemmele	29 Astor St., Newark, N. J.	735
Harry A. Pine	Alexander Lowengrub	17 Academy St., Newark, N. J.	736
Henry L. Grosken	George P. Deusinger	244 Keer Ave., Newark, N. J.	737
Frederick T. Hey	John W. Menzel	288 Main St., East Orange, N. J.	738
Louis J. Cohen	Nathan Perselay	188 William St., Newark, N. J.	739

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Essex County—Con.								
680	Industrial	$506,550		$2,625	$9,137		$4,460	$450	$523,222
681	I. N. L.	341,800		8,780	2,908		3,051	820	357,359
682	Intercity	442,100		13,940	1,107		7,048	940	465,135
683	Interstate	398,350		17,238	6,373	$4,588	5,024	1,531	433,104
684	Investment	3,450,800		114,277	11,763		37,310	31,002	3,645,152
685	Ironbound District	735,900		18,076	6,338		5,189	4,368	769,871
686	Italo-American	244,800		2,675	1,360		1,665	335	250,835
687	Ivanhoe	262,800		6,745	1,419		6,921	1,739	279,624
688	Ivy	79,500		795	24,929		5,109	484	110,817
689	Jersey No. 38 O. B. A.	480,600		6,620	1,055		5,505	2,141	495,921
690	Jersey Warschauer	312,400		13,784	2,068	11,243	5,578	428	345,501
691	J. & M.	485,100		13,896	2,338		3,100	565	504,999
692	John Marshall	452,200		37,325	3,290		7,752	1,494	502,061
693	Junior Order	2,358,950	$100,175	60,890	41,116	86,337	50,152	11,553	2,709,173
694	Justice	486,700		15,770	3,165	16,550	7,759	1,691	531,635
695	Kinney & West	346,500		9,268	5,795		1,097	496	363,156
696	Knickerbocker	297,800		6,242	2,095		3,355		309,492
697	K. of P.	1,439,850		7,430	21,213		13,023	2,037	1,483,553
698	Kurlander	102,500		1,235	470		5,761	953	110,919
699	Labor Lyceum	525,000		9,907	3,837		4,016	835	543,595
700	Lafayette	678,200		24,390	11,379		22,986	1,413	738,368
701	Lawyers	64,700		740	2,035		1,096	10,200	78,771
702	Lehigh	421,800		8,265	969		2,725	393	434,152
703	Lenape	1,017,100		56,154	7,511	15,155	19,709	3,060	1,118,689
704	Leviathan	878,900		38,970	9,145	16,767	6,792	456	951,030
705	Liberty	506,900		20,010	3,027		1,776	46	531,759
706	Liberty Square	624,700		9,379	13,409		5,626	1,044	654,158
707	Lincoln	1,347,600		57,304	6,422		2,336	1,096	1,414,758
708	Lincoln Highway	531,000		9,287	8,783	15,341	679	5,000	570,090
709	Lion	643,000		11,820	5,812		5,545	424	666,601
710	Lithuanian	415,200		14,205	4,490		207	2,493	436,595
711	Littleton	221,900		5,114	821		658	35	228,528
712	Locarno	70,600		1,740	3,627		3,141	761	79,869
713	L. O. O. M.	202,500		8,300	1,344		1,765	172	214,081
714	Loyalty	202,300		10,416	4,597		1,378	279	218,970
715	L. Y. M. A.	331,300		15,045	1,385		3,071	1,092	351,893
716	Magna Charta	34,000		390	3,435		3,743	1,983	43,551
717	Majestic	616,000		12,830	7,250		5,843	2,325	644,248
718	Manhattan	695,900		15,675	1,112		6,880	300	719,867
719	Manor	85,000		1,140	1,768		2,613	16,248	106,769
720	Manufacturers	2,288,000		23,030	17,434		9,447	2,488	2,340,399
721	Marconi	223,650		9,906	39,653		6,166	292	279,667
722	Mascot	27,500		240	4,639		2,059		34,438
723	Masonic	982,100		30,183	21,867		5,389	100	1,039,639
724	Master	502,900		5,070	1,042		8,666	1,193	518,871
725	Mayflower	455,000		34,005	4,877	6,721	5,567	325	506,495
726	McKinley	405,500		16,175	13,417		3,571	768	439,431
727	Meadowbrook	597,100		18,091	5,662		8,006	1,261	630,120
728	Mechanics	698,850		11,595	23,385		692	2,759	737,281
729	Melrose	238,800		3,645	2,453		683	254	245,835
730	Mercantile	402,300		7,750	4,730	7,191	2,003	624	424,598
731	Mercer	847,750	3,600	14,005	12,226	18,100	2,922	1,471	900,074
732	Merchants	578,300		5,630	5,227		11,095	145	600,397
733	Merchants & Bankers	463,800		2,285	7,563		1,755	295	475,698
734	Metropolitan	1,131,300		43,048	18,911	12,796	13,723	1,625	1,221,403
735	Milford Park	554,300		5,660	428		3,073	402	563,863
736	Military Park	84,700		3,280	1,004		5,674	734	95,392
737	Model	376,100		6,900	2,637		1,882	200	387,719
738	Modern	543,700		11,600	2,723		1,533	115	559,671
739	Mohawk	401,700		5,745	12,288		325	200	420,258

AT CLOSE OF FISCAL YEAR OF EACH ASSOCIATION

LIABILITIES

Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due on Loans	Borrowed Money	Other Liabilities	Profits or Surplus	
$324,685	.....	.....	$60,600	$1,089	.....	$481	$9,600	$50,000	$30	$76,737	680
209,163	.....	.....	51,400	4,186	.....	170	.....	51,500	218	40,722	681
267,456	.....	.....	61,600	4,405	.....	866	7,000	62,000	21	61,787	682
279,000	.....	.....	38,550	3,449	.....	537	6,000	50,000	288	55,280	683
2,237,628	.....	.....	186,800	9,023	.....	4,332	323,700	305,000	26	578,643	684
522,842	.....	.....	.....	499	.....	92	5,264	90,000	.....	151,174	685
128,750	.....	.....	59,200	.....	.....	207	.....	28,000	.....	34,678	686
155,340	.....	.....	79,300	3,817	.....	1,135	.....	17,000	163	22,869	687
102,275	.....	.....	1,000	800	.....	290	.....	.....	60	6,392	688
260,609	.....	.....	119,900	950	.....	413	1,500	55,000	234	57,315	689
233,040	.....	.....	32,300	287	.....	516	.....	25,000	90	54,268	690
315,915	.....	.....	28,700	104	.....	245	10,000	67,000	168	82,867	691
357,717	.....	.....	71,400	4,578	.....	303	.....	4,000	26	64,037	692
1,224,854	$116,584	.....	820,800	.....	.....	1,420	28,299	200,000	650	316,566	693
300,519	.....	.....	114,650	3,326	.....	290	.....	51,000	61	61,789	694
250,332	.....	.....	43,600	1,668	.....	128	9,700	.....	15	57,713	695
187,482	.....	.....	47,500	2,000	.....	539	1,000	30,000	.....	40,971	696
832,224	.....	.....	262,900	608	.....	333	.....	145,200	.....	242,288	697
71,684	.....	.....	14,000	2,029	.....	570	1,100	14,500	20	7,016	698
338,997	.....	.....	32,900	657	.....	266	.....	76,000	.....	94,775	699
509,784	.....	.....	78,700	850	.....	396	.....	25,000	2,925	120,713	700
66,683	.....	.....	4,400	465	.....	276	.....	.....	.....	6,947	701
288,698	.....	.....	43,900	.....	.....	.....	6,870	18,500	.....	76,184	702
798,858	.....	.....	98,500	3,534	.....	1,243	.....	40,000	5,203	171,351	703
622,128	.....	.....	103,400	3,872	.....	635	500	93,000	.....	127,495	704
315,637	.....	.....	111,100	74	.....	334	.....	24,500	490	79,624	705
440,136	.....	.....	58,200	.....	.....	170	12,400	58,000	304	84,948	706
922,128	.....	.....	133,750	2,623	.....	775	.....	65,000	26	290,456	707
411,041	.....	.....	63,900	243	.....	48	.....	30,000	1,080	63,778	708
456,135	.....	.....	58,600	1,119	.....	644	5,000	50,000	.....	95,103	709
243,453	.....	.....	44,900	20	.....	536	15,000	51,550	138	80,998	710
150,978	.....	.....	20,500	10	.....	376	.....	17,200	.....	39,464	711
41,433	.....	.....	17,500	1,405	.....	404	.....	15,500	24	3,603	712
153,327	.....	.....	11,000	605	.....	95	.....	8,000	2	41,052	713
155,748	.....	.....	19,900	161	.....	486	.....	4,000	363	38,312	714
210,162	.....	.....	55,000	1,824	.....	190	2,925	45,000	54	36,738	715
33,158	.....	.....	4,100	2,180	.....	472	.....	.....	80	3,561	716
387,813	.....	.....	98,400	29	.....	624	7,000	62,000	3,336	85,046	717
366,107	.....	.....	165,950	3,168	.....	788	10,700	68,500	314	104,340	718
84,330	.....	.....	12,100	430	.....	195	1,550	.....	.....	8,164	719
1,452,990	.....	.....	165,900	324	.....	1,046	.....	355,000	444	364,695	720
187,368	.....	.....	.....	2,551	.....	110	.....	34,000	58	55,580	721
28,074	.....	.....	3,700	275	.....	729	500	.....	10	1,150	722
823,632	.....	.....	2,000	43	.....	.....	30,000	30,000	179	153,785	723
322,700	.....	.....	88,000	2,872	.....	589	3,000	25,000	.....	76,710	724
305,139	.....	.....	62,900	7,493	.....	822	.....	65,000	42	65,099	725
334,851	.....	.....	.....	227	.....	243	.....	47,000	160	56,950	726
339,086	.....	.....	134,100	397	.....	.....	14,600	80,000	.....	61,937	727
496,848	.....	.....	78,100	548	.....	383	.....	14,600	189	146,613	728
147,105	.....	.....	53,200	.....	.....	207	.....	18,000	.....	27,323	729
233,913	.....	.....	72,500	1,520	.....	487	26,155	30,000	5,409	54,614	730
509,890	.....	.....	157,000	98	.....	863	.....	85,500	15	146,708	731
311,558	.....	.....	169,500	20	.....	540	.....	38,000	33	80,746	732
275,220	.....	.....	81,700	996	.....	347	.....	52,000	258	65,177	733
475,444	.....	.....	344,300	4,759	$6,000	.....	32,600	108,000	4,954	245,346	734
338,294	.....	.....	25,400	518	.....	487	23,500	82,500	705	92,459	735
55,110	.....	.....	14,450	2,273	.....	470	4,800	12,500	.....	5,789	736
265,374	.....	.....	44,300	1,471	.....	135	.....	7,000	.....	69,439	737
349,041	.....	.....	62,300	377	.....	688	1,048	57,000	606	88,611	738
216,841	.....	.....	120,200	15	.....	.....	3,500	52,000	11	27,691	739

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Con.								
680	Industrial	7,059	568	.....	.....	.....	.....	303	21
681	I. N. L.	5,450	468	.....	.....	.....	.....	257	31
682	Intercity	6,189	439	.....	.....	.....	.....	308	19
683	Interstate	9,123	598	.....	.....	.....	.....	385	36
684	Investment	52,490	2,762	.....	.....	.....	.....	934	96
685	Ironbound District	8,647	841	.....	.....	.....	.....	.....	.....
686	Italo-American	2,638	235	.....	.....	.....	.....	296	26
687	Ivanhoe	7,398	653	.....	.....	.....	.....	396	39
688	Ivy	2,708	203	.....	.....	.....	.....	5	1
689	Jersey No. 38, O. B. A.	6,358	453	.....	.....	.....	.....	599	49
690	Jersey Warschauer	5,220	420	.....	.....	.....	.....	161	22
691	J. & M.	6,515	542	.....	.....	.....	.....	143	32
692	John Marshall	8,943	574	.....	.....	.....	.....	357	37
693	Junior Order	24,477	2,208	1,121	94	.....	.....	4,104	511
694	Justice	9,209	592	.....	.....	.....	.....	573	42
695	Kinney & West	5,105	480	.....	.....	.....	.....	218	38
696	Knickerbocker	5,726	400	.....	.....	.....	.....	238	23
697	K. of P.	15,083	1,043	.....	.....	.....	.....	1,315	102
698	Kurlander	3,689	399	.....	.....	.....	.....	70	20
699	Labor Lyceum	6,603	649	.....	.....	.....	.....	164	36
700	Lafayette	9,977	460	.....	.....	.....	.....	394	34
701	Lawyers	3,307	263	.....	.....	.....	.....	22	10
702	Lehigh	5,575	440	.....	.....	.....	.....	219	29
703	Lenape	17,632	997	.....	.....	.....	.....	493	51
704	Leviathan	16,167	903	.....	.....	.....	.....	517	48
705	Liberty	5,632	398	.....	.....	.....	.....	555	45
706	Liberty Square	10,784	536	.....	.....	.....	.....	291	17
707	Lincoln	14,965	1,093	.....	.....	.....	.....	669	76
708	Lincoln Highway	13,441	905	.....	.....	.....	.....	319	64
709	Lion	11,313	651	.....	.....	.....	.....	293	28
710	Lithuanian	4,664	569	.....	.....	.....	.....	225	30
711	Littleton	2,740	317	.....	.....	.....	.....	102	16
712	Locarno	3,605	321	.....	.....	.....	.....	88	8
713	L. O. O. M.	2,796	298	.....	.....	.....	.....	55	3
714	Loyalty	3,011	313	.....	.....	.....	.....	99	25
715	L. Y. M. A.	7,039	690	.....	.....	.....	.....	275	39
716	Magna Charta	2,088	188	.....	.....	.....	.....	20	4
717	Majestic	10,817	946	.....	.....	.....	.....	492	79
718	Manhattan	11,355	879	.....	.....	.....	.....	830	83
719	Manor	5,385	432	.....	.....	.....	.....	60	16
720	Manufacturers	31,524	894	.....	.....	.....	.....	829	29
721	Marconi	3,275	291	.....	.....	.....	.....	.....	.....
722	Mascot	3,202	295	.....	.....	.....	.....	18	4
723	Masonic	13,481	1,043	.....	.....	.....	.....	10	2
724	Master	7,412	537	.....	.....	.....	.....	440	44
725	Mayflower	7,363	537	.....	.....	.....	.....	314	25
726	McKinley	10,257	855	.....	.....	.....	.....	.....	.....
727	Meadowbrook	9,502	727	.....	.....	.....	.....	671	81
728	Mechanics	8,052	650	.....	.....	.....	.....	391	33
729	Melrose	3,894	473	.....	.....	.....	.....	266	47
730	Mercantile	6,149	344	.....	.....	.....	.....	363	30
731	Mercer	8,633	720	.....	.....	.....	.....	785	105
732	Merchants	13,542	338	.....	.....	.....	.....	1,695	41
733	Merchants & Bankers	5,817	508	.....	.....	.....	.....	409	50
734	Metropolitan	29,910	1,527	.....	.....	.....	.....	3,443	443
735	Milford Park	7,275	646	.....	.....	.....	.....	127	24
736	Military Park	3,874	343	.....	.....	.....	.....	72	25
737	Model	5,522	399	.....	.....	.....	.....	222	19
738	Modern	6,530	577	.....	.....	.....	.....	311	66
739	Mohawk	7,121	513	.....	.....	.....	.....	601	90

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Average Rate Per Cent Interest on Shares	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
7,362	117	472	S.	$1.00 m.	$200	6	$3.00 a	$2.00 a	680
5,707	76	423	S.	1.00 m.	200	6	3.00 a	1.00 a	681
6,497	90	368	S.	1.00 m.	200	6	3.00 a	1.00 a	682
9,508	128	506	S.	1.00 & .50 m.	100	6	3.00 a	.....	683
53,424	292	2,566	S.	1.00 m.	200	6	2.00 a & 3.00 a	1.00 a	684
8,647	185	656	S.	1.00 m.	200	6	3.00 a	.....	685
2,934	66	195	S.	1.00 m.	200	6	3.00 a	1.00 a	686
7,794	86	606	S.	1.00 m.	200	6	3.00 a	1.00 a	687
2,713	13	191	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	688
6,957	93	409	S.	1.00 m.	200	6	3.00 a	1.00 a	689
5,381	110	332	S.	1.00 m.	200	6	3.00 a & 4.00 a	1.00 a	690
6,658	180	394	S.	1.00 m.	200	6	2.00 a	1.00 a	691
9,300	118	493	S.	1.00 m.	200	6	4.00 a	1.00 a	692
29,702	378	2,435	S.	1.00 m.	200	6	3.00, 4.00 & 5.00 a	.....	693
9,782	79	555	S.	1.00 m.	200	6	3.00 a	1.00 a	694
5,323	111	407	S.	1.00 m.	200	6	2.00 a	1.00 a	695
5,964	64	359	S.	1.00 m.	200	6	3.00 a	.....	696
16,398	170	975	S.	1.00 m.	200	6	3.00 a	2.00 a	697
3,759	28	391	S.	1.00 & 2.00 m.	200	6	3.00 a & 4.00 a	2.00 a	698
6,767	144	541	S.	1.00 m.	200	6	.03 b	.....	699
10,371	46	448	S.	1.00 m.	200	6	3.00 a	2.00 a	700
3,329	13	260	S.	1.00 m.	200	6	3.00 a & 4.00 a	1.00 a	701
5,794	66	403	O. P.	.....	200	6	2.00 a & 3.00 a	.....	702
18,125	146	902	S.	1.00 m.	200	6	3.00 a & 4.00 a	1.00 a	703
16,684	137	814	S.	1.00 m.	200	6	3.00 a & 4.00 a	2.00 a	704
6,187	110	333	S.	1.00 m.	200	6	3.00 a	.....	705
11,075	76	477	O. P.	.....	200	6	3.00 a	.....	706
15,634	182	987	S.	1.00 m.	200	6	3.00 a & 4.00 a	.....	707
13,760	124	845	O. P.	.....	200	6	3.00 a	1.00 a	708
11,606	109	570	S.	1.00 m.	200	6	3.00 a	2.00 a	709
4,889	137	462	S.	1.00 m.	200	6	3.00 a & 4.00 a	.....	710
2,842	59	274	S.	1.00 m.	200	6	3.00 a	.....	711
3,693	23	306	S.	1.00 m.	200	6	3.00 a	1.00 a	712
2,851	73	228	S.	1.00 m.	200	6	3.00 a	.....	713
3,110	69	269	S.	.25 w.	200	6	3.00 a	.....	714
7,314	109	620	S.	1.00 m.	200	6	4.00 a	1.00 a	715
2,108	6	186	S.	1.00 m.	200	6	3.00 a	1.00 a	716
11,309	121	904	S.	1.00 m.	200	6	3.00 a & 4.00 a	1.00 a	717
12,185	127	835	S.	1.00 m.	200	6	3.00 a	2.00 a	718
5,445	19	429	S.	1.00 & 2.00 m.	200	6	3.00 a & 4.00 a	3.00 a & 4.00 a	719
32,353	103	820	S.	1.00 m.	200	6	4.00 a	1.00 a	720
3,275	78	213	S.	1.00 m.	200	6	4.00 a	2.00 a	721
3,220	9	290	S.	1.00 m.	200	6	2.00 a & 3.00 a	1.00 a	722
13,491	189	856	N.-S.	1.00 m.	200	6	3.00 a	.....	723
7,852	75	506	S.	1.00 m.	200	6	3.00 a	2.00 a	724
7,677	119	443	S.	1.00 m.	200	6	3.00 a	.....	725
10,257	133	722	S.	1.00 m.	200	6	4.00 a	1.00 a	726
10,173	104	704	O. P.	.....	200	6	4.00 a	1.00 a	727
8,443	135	548	S.	1.00 m.	200	6	3.00 a	.....	728
4,160	55	465	S.	1.00 m.	200	6	3.00 a	.....	729
6,512	81	293	S.	1.00 m.	200	6	3.00 a	1.00 a	730
9,418	162	663	S.	1.00 m.	200	6	3.00 a & 4.00 a	.....	731
15,237	82	297	S.	.50 m.	100	6	3.00 a	2.00 a	732
6,226	95	463	S.	1.00 m.	200	6	3.00 a	2.00 a	733
33,353	441	1,529	S.	.25 & .50 m.	100	6	.05 b	.05 b	734
7,402	133	537	S.	1.00 m.	200	6	3.00 a	.02½ b	735
3,946	27	343	S.	1.00 m.	200	6	4.00 a	1.00 a	736
5,744	74	344	S.	1.00 m.	200	6	3.00 a	.....	737
6,841	140	503	S.	1.00 m.	200	6	2.00 a	.....	738
7,722	76	527	O. P.	.....	200	6	3.00 a	1.00 a	739

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	ASSOCIATION	Incorporated	Fiscal Year Ended	President	Treasurer
	Essex County—Continued				
740	Newark, Monitor	Sept. 19, 1921	Oct. 30, 1928	Samuel H. Pashkow	Nathan Shaw
741	Newark, Montefiore	April 22, 1902	April 17, 1928	Charles Loebel	I. J. Rachlin
742	Newark, Morris	Oct. 8, 1901	Sept. 30, 1928	George C. Pfreundschuh.	Leopold Dassing
743	Newark, Mosque	April 18, 1925	April 30, 1928	Ernest M. Tapner	Charles W. Holweg
744	Newark, Mountain Ridge	Nov. 14, 1921	Nov. 12, 1928	Arthur Phillips	Isidor J. Kaufherr
745	Newark, Mountain View	Mar. 30, 1914	Mar. 20, 1928	Arthur H. Bradley	Eberhard Schweizer
746	Newark, Mt. Prospect	Oct. 20, 1908	Oct. 20, 1928	Edward Kohn	Michael A. Jackson
747	Newark, Mt. Sinai	Mar. 21, 1911	Feb. 29, 1928	Burnett Cole	Samuel A. Sheppard
748	Newark, Municipal	Aug. 15, 1908	Sept. 15, 1928	Emil Vollweiler	William H. Conover
749	Newark, Mutual	Feb. 8, 1869	Oct. 1, 1928	Michael A. Jackson	John A. O'Donnell
750	Newark, Mutual Land and Home	Jan. 26, 1892	Dec. 31, 1928	Louis H. Hare	Harry H. Greenebaum
751	Newark, Mutual Protective	Jan. 5, 1912	Jan. 14, 1928	Fred W. Tidey	Wm. J. Momberger
752	Newark, National Turners	June 18, 1919	May 31, 1928	Otto Abrecht	John Desch, Jr.
753	Newark, Nelson	June 2, 1923	May 31, 1928	John E. Joyce	Herman Rieke
754	Newark, Newark	May 25, 1883	May 30, 1928	Carl J. Duveneck	Louis Lewis
755	Newark, Newark Mutual Benefit	Dec. 24, 1904	Dec. 20, 1928	J. Frank Kitchell	Ernest C. Strempel
756	Newark, Newark Twenty-One	Feb. 9, 1914	Feb. 29, 1928	George A. Guenther	Morland B. Soria
757	Newark, New Era	Sept. 27, 1909	Nov. 1, 1928	F. P. Scofield	William A. White
758	Newark, New Home	Mar. 7, 1912	Mar. 27, 1928	Henry A. Guenther	Fred G. Stickel, Sr.
759	Newark, New Jersey	Aug. 16, 1887	Aug. 31, 1928	Charles B. Johnes	George R. Ferguson
760	Newark, New Method	Feb. 21, 1913	Mar. 14, 1928	Alfred E. Blakeman	Harry C. Gardner
761	Newark, New Order	Mar. 31, 1919	Aug. 31, 1928	Morris Metsky	William G. Zoellner
762	Newark, Niagara	May 29, 1919	May 31, 1928	Charles Eisler	Zoltan B. Zadory
763	Newark, Ninth Ward	Mar. 18, 1909	April 8, 1928	David A. McIntyre	Frank M. Linnett
764	Newark, Norfolk	April 25, 1888	Mar. 31, 1928	Fred J. Locher	Dr. Albert E. Fischer
765	Newark, Normal	Nov. 27, 1912	Oct. 31, 1928	Max Gans	Walter R. Pemberton
766	Newark, North American	Sept. 17, 1910	Sept. 30, 1928	Albert Schurr	Morris H. Greenfield
767	Newark, North End	May 2, 1889	May 10, 1928	William S. Walters	C. V. Bohenna
768	Newark, Northern	June 6, 1912	May 21, 1928	Charles W. Tillon	Joseph Mungle
769	Newark, North Newark	Jan. 10, 1925	Jan. 31, 1928	Jacob R. Poppele	Louis A. Reilly
770	Newark, North Ward	Feb. 24, 1912	Mar. .., 1928	John G. Crawford	John J. Letzerich
771	Newark, North Western	Feb. 29, 1892	Mar. 21, 1928	William Tries, Jr.	William A. Kinsey
772	Newark, Novel	May 5, 1920	June 21, 1928	Frank S. Cobb	Morris J. Hoenig
773	Newark, Oak	Feb. 17, 1920	Jan. 20, 1928	J. William Huegel	Dr. Louis N. Blank
774	Newark, O. K.	Jan. 10, 1923	Jan. 23, 1928	William Lunsky	Kalman Lehner
775	Newark, Old Hickory	Oct. 5, 1922	Nov. 8, 1928	Joseph Riemer	Herman Rosenbaum
776	Newark, Oliver	Nov. 30, 1915	Oct. 31, 1928	James F. Caffrey	Anthony T. Parrillo, Jr
777	Newark, Onward	Jan. 9, 1926	Mar. 27, 1928	George L. Mahr	George W. Gross
778	Newark, Onyx	Aug. 8, 1922	July 31, 1928	Jacob M. Holstein	Charles Spinner
779	Newark, Opportunity	Nov. 18, 1920	Oct. 31, 1928	Thomas F. Halpin	William B. Harding
780	Newark, Ordway	Jan. 20, 1921	Jan. 15, 1928	Louis Susskind	Samuel Kurtz
781	Newark, Orient	April 25, 1925	May 31, 1928	Max Goldberger	Samuel Krieger
782	Newark, Oriental	Mar. 4, 1904	Dec. 14, 1928	Alfred Lister	John H. Taylor
783	Newark, Orion	April 14, 1925	May 31, 1928	Adolf Mayer	Howard E. Hampson
784	Newark, Outlook	May 24, 1921	May 31, 1928	William Frey	Fred W. Jung
785	Newark, Owl	Oct. 7, 1907	Oct. 1, 1928	William H. A. Reilly	Frank X. Keiling
786	Newark, Oxford	June 14, 1923	June 28, 1928	Herman Steiner	Leonard Finger
787	Newark, Pacific	Sept. 29, 1906	Mar. 31, 1928	Romolo Bottelli	John F. Fitzsimmons
788	Newark, Palace	April 10, 1920	April 1, 1928	Owen E. Fox	Charles B. Murray
789	Newark, Pannonia	Nov. 18, 1905	Nov. 30, 1928	Charles J. Muha	Stephen Jurik
790	Newark, Paramount	Mar. 24, 1919	Mar. 19, 1928	Max Marx	Walter M. Dealaman
791	Newark, Parish	Nov. 29, 1924	Nov. 30, 1928	Jan Wojtas	Charles Smyka
792	Newark, Park	Nov. 28, 1902	Jan. 26, 1928	Gustavus F. Sommer	August Deuchler
793	Newark, Parker	Mar. 11, 1922	Mar. 31, 1928	H. M. Friend	Richard Bornstein
794	Newark, Parkview	June 26, 1902	June 30, 1928	C. W. B. Titus	F. H. Roever
795	Newark, Passaic	Aug. 6, 1884	Dec. 31, 1928	Henry Loeffler	William H. Muhlke
796	Newark, Patriotic	Mar. 14, 1919	Mar. 31, 1928	Monroe D. Hess	Ralph Steinhart
797	Newark, Paywell	Jan. 23, 1925	Mar. 7, 1928	George F. Hewson	Frank Walsh
798	Newark, Peace	Mar. 1, 1919	Dec. 31, 1928	Morris Whitfield	Joseph Rauchbach
799	Newark, Peerless	June 1, 1912	June 30, 1928	Louis Susskind	Samuel Kurtz

FISCAL YEAR ENDED, NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Jacob Lubetkin	Samuel A. Karp	197 Grumman Ave., Newark, N. J.	740
Emanuel Lowenstein	S. S. Dillenberg	130 Market St., Newark, N. J.	741
Frederick W. Wilderotter	John J. Gless	184 Smith St., Newark, N. J.	742
Henry Schlittenhart	Frank P. Litter	22 Belmont Ave., Newark, N. J.	743
Mortimer Lowy	Samuel S. Dillenberg	128 Market St., Newark, N. J.	744
Adam J. Rossbach	William J. Brunner	126 So. 12th St., Newark, N. J.	745
Stein, McGlynn & Hannoch	Samuel S. Dillenberg	130 Market St., Newark, N. J.	746
Michael S. Precker	Moses Gansler	93 Mercer St., Newark, N. J.	747
Robert S. Terhune	L. F. Gardiner, Jr.	502 High St., Newark, N. J.	748
William A. Kelly	Adam Poh, Jr.	40 Clinton St., Newark, N. J.	749
Theodore R. Hare	L. F. Gardiner, Jr.	502 High St., Newark, N. J.	750
C. Clifford Brangs	Samuel F. Bentley	548 No. 8d St., Newark, N. J.	751
E. A. & W. A. Schilling	Frank G. Weber	24 Yale St., Maplewood, N. J.	752
Joseph J. Quinn	A. Leitheuser	130 North 14th St., East Orange, N. J.	753
Mortimer Lowy	Raymon Spreen	19 Clinton St., Newark, N. J.	754
Charles H. Stewart	Charles E. Waters	148 Greenwood Ave., East Orange, N. J.	755
Michael J. Quigley	John J. Gless	184 Smith St., Newark, N. J.	756
John V. Laddy	Joseph I. Conlan	Tuxedo Park, South Orange, N. J.	757
Fred G. Stickel, Jr.	Otto H. Wilhelm	15 Headley Terrace, Irvington, N. J.	758
George H. Haines	Neil J. McManus	838 Clifton Ave., Newark, N. J.	759
Horace S. Cory	Stanton M. Pascal	60 Park Place, Newark, N. J.	760
Louis J. Cohen	A. Levin	9 Beaver St., Newark, N. J.	761
Ernest P. Biro	Paul Von Nessi	85 Mercer St., Newark, N. J.	762
George W. Hagney	August Roemmele	29 Astor St., Newark, N. J.	763
Herr, Leiss & Herr	Benedict A. Harter	16 & 18 Belmont Ave., Newark, N. J.	764
Adolph Altman	Clarence I. Mott	National State Bank, Newark, N. J.	765
Nathan H. Berger	Moses Gansler	10 Avon Ave., Newark, N. J.	766
Morris Isserman	R. F. Hopkins	511 So. Orange Ave., South Orange, N. J.	767
Howard Isherwood	W. D. Duguid	815 Summer Ave., Newark, N. J.	768
J. L. & J. B. McKenna	Elmer E. Thornton	181 So. 11th St., Newark, N. J.	769
Frederic W. Smith	William J. Griffin	822 Hunterdon St., Newark, N. J.	770
August W. Rosinger	Julius A. Proehl	20 Clinton St., Newark, N. J.	771
Joseph L. Lippman	G. H. Yonkers	425 Stuyvesant Ave., Irvington, N. J.	772
Thomas B. Healy	John Zipfel	20 Belmont Ave., Newark, N. J.	773
Benjamin S. Appel	Max E. Coppleson	22 Schuyler Ave., Newark, N. J.	774
B. W. Schnur	Samuel Weiss	120 So. Orange Ave., Newark, N. J.	775
Joseph J. Pallitta	E. M. Bertolino	12 Monroe Ave., East Orange, N. J.	776
Lester Mahr	Herman S. Friend	1060 Broad St., Newark, N. J.	777
Benjamin Singer	David D. Ravitz	24 Commerce St., Newark, N. J.	778
J. Harry Henegan	Frank Eichhorn	810 Broad St., Newark, N. J.	779
Morris W. Shapiro	Barney W. Plager	23 Harding Terrace, Newark, N. J.	780
Allan Krieger	Manuel Hoenig	9 Clinton St., Newark, N. J.	781
Charles M. Myers	Adolph Fiedler	253 Broadway, Newark, N. J.	782
Saul J. Zucker	William Mattes, Jr.	25 Lawton St., East Orange, N. J.	783
Fred Herrigel, Jr.	Oscar C. Kunze	59 Farley Ave., Newark, N. J.	784
Paul G. Roder	Harry M. Coleman	61 South 10th St., Newark, N. J.	785
Harry Steiner	Samuel S. Dillenberg	130 Market St., Newark, N. J.	786
Pallitta & Pallitta	Fred S. Betschick	918 South 17th St., Newark, N. J.	787
Edmond C. Moriarty	George P. Deusinger	244 Keer Ave., Newark, N. J.	788
Charles C. Deubel	Adam Poh, Jr.	40 Clinton St., Newark, N. J.	789
Stein, McGlynn & Hannoch	G. H. Yonkers	425 Stuyvesant Ave., Irvington, N. J.	790
Stephen J. Lorenz	Boleslaw Zabierzewski	61 Claremont Ave., Irvington, N. J.	791
Frank Voigt	Henry Wagner	16 Hudson Ave., East Orange, N. J.	792
Samuel I. Kessler	Albert A. Adler	790 Broad St., Newark, N. J.	793
Theodore J. Badgley	J. C. Behnke	20 Fessenden Place, Newark, N. J.	794
H. Edward Wolf	Louis G. Holzwarth	68 Farley Ave., Newark, N. J.	795
Benjamin Newman	Harry Wertheim	237 North 11th St., Newark, N. J.	796
David M. Satz	Francis C. James	69 West End Ave., Newark, N. J.	797
Silberman & Silberman	Israel Denholtz	119 Lyons Ave., Newark, N. J.	798
Levy, Fenster & McCloskey	Raymon Spreen	19 Clinton St., Newark, N. J.	799

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Essex County—Con.								
740	Monitor	$534,600	.....	$17,245	$3,873	.....	$11,569	$1,198	$568,485
741	Montefiore	1,011,400	.....	7,655	10,809	$16,124	4,134	772	1,050,894
742	Morris	515,800	.....	18,400	1,642	.....	1,015	811	537,668
743	Mosque	156,000	.....	500	580	.....	1,394	470	158,944
744	Mountain Ridge	1,125,900	.....	3,050	11,514	23,051	22,688	7,702	1,193,905
745	Mountain View	467,600	.....	4,120	4,484	.....	2,965	326	479,495
746	Mt. Prospect	2,415,700	$80,000	22,021	24,770	.....	6,207	26,850	2,575,548
747	Mt. Sinai	834,100	.....	33,778	22,123	.....	7,280	2,924	900,205
748	Municipal	376,900	.....	1,000	1,549	.....	2,529	1,156	383,134
749	Mutual	1,534,900	.....	31,120	20,840	.....	13,424	3,878	1,604,162
750	Mutual Land and Home	9,500	9,468	.....	4,818	.....	284	5	24,075
751	Mutual Protective	362,200	.....	3,667	537	.....	350	376	367,130
752	National Turners	727,800	.....	11,180	1,973	.....	1,793	883	743,629
753	Nelson	266,700	.....	8,046	2,867	.....	871	292	278,776
754	Newark	405,200	.....	6,670	10,491	.....	1,592	357	424,310
755	Newark Mutual Benefit	541,900	12,600	10,891	5,086	.....	845	4,001	575,323
756	Newark Twenty-One	696,400	.....	12,710	5,600	.....	3,065	948	718,723
757	New Era	197,300	.....	7,900	1,215	11,207	2,064	1,656	221,342
758	New Home	1,372,800	.....	32,150	8,657	63,208	5,462	13,009	1,495,286
759	New Jersey	644,850	.....	23,525	1,893	.....	2,471	157	672,896
760	New Method	1,043,400	.....	12,330	3,538	.....	10,659	12,920	1,082,847
761	New Order	1,270,700	.....	52,102	19,808	.....	8,226	1,289	1,352,125
762	Niagara	296,400	.....	6,250	8	.....	5,037	1,929	309,624
763	Ninth Ward	726,900	.....	18,900	3,263	.....	355	4,007	753,425
764	Norfolk	1,435,200	.....	20,936	2,370	.....	3,616	648	1,462,770
765	Normal	1,306,100	.....	32,268	17,421	18,030	13,658	1,199	1,388,676
766	North American	1,144,300	.....	45,037	3,868	23,649	11,552	7,960	1,236,366
767	North End	403,700	.....	11,707	685	.....	2,456	468	419,016
768	Northern	390,600	.....	14,660	52	.....	1,480	310	407,112
769	North Newark	93,600	.....	1,216	2,590	.....	982	356	98,744
770	North Ward	714,800	40,000	10,815	19,545	.....	1,446	60	786,666
771	North Western	436,200	.....	13,010	2,179	.....	1,402	186	452,977
772	Novel	61,500	.....	100	3,681	.....	2,528	548	68,357
773	Oak	312,800	.....	6,130	4,633	.....	3,383	553	327,499
774	O. K.	207,400	.....	16,515	1,546	.....	9,669	600	235,730
775	Old Hickory	293,100	.....	7,815	5,928	5,261	7,112	1,432	320,648
776	Oliver	779,800	.....	18,000	1,599	.....	3,582	1,168	804,149
777	Onward	44,500	.....	1,469	3,712	.....	785	439	50,905
778	Onyx	272,100	.....	9,535	13,190	14,137	9,127	897	318,986
779	Opportunity	861,400	.....	13,320	9,926	.....	9,354	9,399	903,399
780	Ordway	185,750	.....	10,895	3,053	.....	3,835	816	204,349
781	Orient	246,900	.....	4,540	1,437	.....	4,852	583	258,312
782	Oriental	1,242,500	.....	25,271	15,603	7,201	10,921	4,881	1,306,377
783	Orion	302,400	.....	450	6,487	.....	5,770	200	315,307
784	Outlook	1,363,750	.....	22,594	3,930	.....	4,734	5,282	1,400,290
785	Owl	307,400	.....	5,360	4,369	.....	2,214	165	319,508
786	Oxford	300,900	.....	2,550	3,600	7,910	4,055	462	319,477
787	Pacific	865,500	.....	6,785	216	.....	2,345	556	875,402
788	Palace	380,500	.....	13,145	5,036	.....	2,410	120	401,211
789	Pannonia	389,200	.....	1,700	6,458	2,856	1,524	570	402,308
790	Paramount	1,267,400	.....	53,105	9,505	.....	10,349	1,326	1,341,685
791	Parish	62,900	.....	1,240	1,183	.....	2,006	188	67,517
792	Park	429,200	.....	5,201	1,021	.....	910	445	436,777
793	Parker	631,500	.....	50	19,777	9,620	4,407	1,244	666,598
794	Parkview	833,800	.....	12,200	9,371	.....	11,656	345	867,372
795	Passaic	659,600	.....	23,098	7,213	.....	2,941	6,070	698,922
796	Patriotic	750,100	.....	25,090	13,720	.....	8,073	1,590	798,573
797	Paywell	129,600	.....	2,466	4,071	.....	2,695	16	138,848
798	Peace	740,700	.....	31,670	781	.....	6,105	2,244	781,500
799	Peerless	875,500	.....	16,485	5,976	14,948	11,084	501	924,494

AT CLOSE OF FISCAL YEAR OF EACH ASSOCIATION

LIABILITIES

Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due on Loans	Borrowed Money	Other Liabilities	Profits or Surplus	
$348,276	.....	.....	$69,700	$4,860	.....	$628	.....	$84,000	$224	$60,797	740
614,558	.....	.....	138,100	734	.....	430	$6,000	117,000	2,472	171,600	741
388,146	.....	.....	18,800	.....	.....	365	33,000	.....	.....	97,357	742
127,555	.....	.....	.....	1,768	.....	596	10,000	4,000	.....	15,025	743
755,628	.....	.....	81,000	240	.....	705	19,500	170,000	.....	166,832	744
195,850	.....	.....	200,200	.....	.....	43	807	40,000	.....	42,595	745
1,391,522	.....	.....	526,700	302	.....	365	83,400	211,000	.....	362,259	746
536,937	.....	.....	153,800	3,737	.....	711	.....	75,000	97	129,923	747
243,264	.....	.....	56,100	51	.....	432	.....	18,000	.....	65,287	748
1,072,614	.....	.....	95,250	3,997	.....	2,414	30,500	105,000	239	294,148	749
19,749	.....	.....	.....	.....	.....	.....	.....	4,000	.....	326	750
255,161	.....	.....	9,200	140	.....	8	.....	39,000	.....	63,621	751
413,613	.....	.....	141,700	27	.....	4,087	1,900	82,500	.....	99,802	752
176,583	.....	.....	32,500	700	.....	511	4,350	32,500	72	31,560	753
248,805	.....	.....	84,700	1,487	.....	335	11,460	15,000	.....	62,523	754
384,003	$4,050	.....	35,300	17	.....	99	.....	30,000	31,400	90,454	755
423,612	.....	.....	90,500	.....	.....	993	.....	105,000	.....	98,618	756
150,102	.....	.....	25,750	243	.....	645	.....	6,500	.....	38,102	757
903,820	.....	.....	145,600	505	.....	175	43,750	180,000	19,201	202,235	758
523,272	.....	.....	.....	496	.....	797	4,000	18,500	.....	125,831	759
746,706	.....	.....	164,400	193	.....	474	3,500	10,000	38	157,536	760
826,644	.....	.....	233,900	7,858	.....	2,045	.....	110,000	35	171,643	761
160,151	.....	.....	81,200	57	.....	2,407	9,970	22,100	31	33,708	762
514,983	.....	.....	92,500	1,351	.....	440	.....	.....	.....	144,151	763
934,134	.....	.....	93,550	515	.....	595	11,000	130,000	.....	292,976	764
836,271	.....	.....	234,800	6,325	.....	871	250	75,000	.....	235,159	765
723,241	.....	.....	121,900	9,885	.....	969	5,000	180,000	.....	195,371	766
267,780	.....	.....	52,600	1,021	.....	669	973	31,000	174	64,799	767
262,079	.....	.....	51,000	231	.....	588	3,000	22,500	120	67,594	768
78,522	.....	.....	9,000	1,822	.....	246	.....	1,000	96	8,058	769
467,562	.....	.....	62,400	1,780	.....	475	6,800	132,000	.....	115,649	770
279,753	.....	.....	62,200	.....	.....	258	.....	38,300	23	72,443	771
58,395	.....	.....	5,000	90	.....	205	.....	.....	.....	4,667	772
201,813	.....	.....	48,400	275	.....	620	250	30,500	10	45,631	773
155,196	.....	.....	17,800	1,308	.....	390	2,060	36,000	91	22,945	774
177,555	.....	.....	67,200	1,929	.....	1,035	1,700	41,000	90	30,139	775
446,370	.....	.....	149,200	957	.....	415	.....	96,000	1,032	110,175	776
33,399	.....	.....	5,200	1,801	.....	340	.....	8,000	.....	2,165	777
208,518	.....	.....	63,800	2,272	.....	1,623	1,500	5,000	30	35,943	778
582,927	.....	.....	162,400	1,055	.....	619	.....	29,000	159	127,239	779
121,482	.....	.....	28,000	1,272	.....	475	.....	28,000	24	25,096	780
142,446	.....	.....	65,900	1,500	.....	437	1,000	28,700	.....	18,329	781
699,461	30,324	.....	231,900	1,346	.....	560	20,745	130,000	.....	192,041	782
183,780	.....	.....	71,150	1,476	.....	575	1,500	35,000	.....	21,826	783
1,056,030	.....	.....	61,200	.....	.....	.....	79,950	30,000	1,093	172,017	784
225,957	.....	.....	20,000	.....	.....	698	.....	15,000	.....	57,853	785
220,926	.....	.....	38,000	439	.....	324	1,285	20,000	.....	38,503	786
570,936	.....	.....	88,100	211	.....	577	.....	70,000	4,095	141,483	787
272,568	.....	.....	26,200	1,379	.....	220	.....	33,000	.....	67,844	788
284,790	.....	.....	31,450	10	.....	379	.....	.....	11	85,668	789
957,771	.....	.....	85,500	2,248	.....	994	16,570	53,000	.....	225,602	790
36,530	.....	.....	23,700	986	.....	2,006	.....	.....	.....	4,295	791
257,679	.....	.....	55,600	164	$1,000	413	750	53,000	261	67,910	792
447,462	.....	.....	47,000	2,161	.....	445	14,500	75,000	.....	80,030	793
470,868	.....	.....	180,500	18	.....	456	2,500	93,000	1,253	118,777	794
490,459	.....	.....	29,800	25	.....	594	.....	43,000	47	134,997	795
551,946	.....	.....	44,250	1,310	.....	1,076	.....	55,000	247	144,744	796
82,976	.....	.....	22,100	1,200	.....	120	2,500	18,000	.....	11,952	797
414,740	.....	.....	142,600	1,575	.....	15	.....	106,000	364	116,206	798
508,020	.....	.....	165,700	4,434	.....	1,108	7,000	110,000	.....	128,232	799

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Con.								
740	Monitor	9,929	811	.....	.....	.....	.....	349	45
741	Montefiore	11,701	609	.....	.....	.....	.....	695	52
742	Morris	7,699	745	.....	.....	.....	.....	94	16
743	Mosque	5,170	436	.....	.....	.....	.....	.....	.....
744	Mountain Ridge	17,564	514	.....	.....	.....	.....	405	23
745	Mountain View	4,490	402	.....	.....	.....	.....	1,001	108
746	Mt. Prospect	31,874	1,303	.....	.....	.....	.....	2,634	200
747	Mt. Sinai	12,080	1,013	.....	.....	.....	.....	769	67
748	Municipal	4,625	335	.....	.....	.....	.....	281	32
749	Mutual	19,893	1,598	.....	.....	.....	.....	476	72
750	Mutual Land and Home	1,999	192	.....	.....	.....	.....	.....	.....
751	Mutual Protective	4,759	391	.....	.....	.....	.....	46	6
752	National Turners	9,696	917	.....	.....	.....	.....	709	50
753	Nelson	5,386	342	.....	.....	.....	.....	163	24
754	Newark	4,736	460	.....	.....	.....	.....	424	57
755	Newark Mutual Benefit	7,663	410	30	1	.....	.....	176	23
756	Newark Twenty-One	9,482	738	.....	.....	.....	.....	452	54
757	New Era	3,635	322	.....	.....	.....	.....	129	14
758	New Home	15,986	1,233	.....	.....	.....	.....	728	76
759	New Jersey	9,270	555	.....	.....	.....	.....	.....	.....
760	New Method	11,945	1,203	.....	.....	.....	.....	822	133
761	New Order	19,688	1,342	.....	.....	.....	.....	1,169	100
762	Niagara	5,037	458	.....	.....	.....	.....	406	19
763	Ninth Ward	10,339	905	.....	.....	.....	.....	462	75
764	Norfolk	14,951	781	.....	.....	.....	.....	468	53
765	Normal	16,920	1,390	.....	.....	.....	.....	1,174	89
766	North American	20,889	1,231	.....	.....	.....	.....	610	75
767	North End	6,964	740	.....	.....	.....	.....	263	24
768	Northern	5,329	560	.....	.....	.....	.....	255	37
769	North Newark	3,588	243	.....	.....	.....	.....	45	3
770	North Ward	10,741	370	.....	.....	.....	.....	312	26
771	North Western	4,626	298	.....	.....	.....	.....	311	29
772	Novel	3,459	198	.....	.....	.....	.....	25	1
773	Oak	4,495	401	.....	.....	.....	.....	242	58
774	O. K.	5,664	492	.....	.....	.....	.....	89	14
775	Old Hickory	5,849	481	.....	.....	.....	.....	336	44
776	Oliver	9,435	980	.....	.....	.....	.....	746	90
777	Onward	2,117	232	.....	.....	.....	.....	26	12
778	Onyx	6,130	586	.....	.....	.....	.....	319	56
779	Opportunity	12,253	1,007	.....	.....	.....	.....	812	56
780	Ordway	3,436	329	.....	.....	.....	.....	140	12
781	Orient	7,067	485	.....	.....	.....	.....	330	45
782	Oriental	13,730	975	228	25	.....	.....	160	108
783	Orion	7,587	497	.....	.....	.....	.....	356	53
784	Outlook	19,929	1,369	.....	.....	.....	.....	306	19
785	Owl	4,535	428	.....	.....	.....	.....	100	16
786	Oxford	6,486	415	.....	.....	.....	.....	190	9
787	Pacific	11,299	739	.....	.....	.....	.....	441	58
788	Palace	5,248	424	.....	.....	.....	.....	131	18
789	Pannonia	4,822	452	.....	.....	.....	.....	157	22
790	Paramount	21,429	1,323	.....	.....	.....	.....	428	54
791	Parish	1,628	234	.....	.....	.....	.....	119	21
792	Park	5,476	587	.....	.....	.....	.....	278	32
793	Parker	11,968	445	.....	.....	.....	.....	235	17
794	Parkview	9,783	537	.....	.....	.....	.....	903	84
795	Passaic	9,675	1,023	.....	.....	.....	.....	149	25
796	Patriotic	11,862	752	.....	.....	.....	.....	221	12
797	Paywell	3,623	385	.....	.....	.....	.....	111	20
798	Peace	11,162	821	.....	.....	.....	.....	713	66
799	Peerless	10,943	699	.....	.....	.....	.....	829	97

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Average Rate Per Cent Interest on Shares	Premium on Loans: Mortgage	Premium on Loans: Share	
10,278	138	718	S.	$1.00 m.	$200	6	$3.00 a	$1.00 a	740
12,396	134	527	S.	1.00 m.	200	6	3.00 a	2.00 a	741
7,793	117	644	S.	1.00 m.	200	6	2.00 a & 3.00 a	2.00 a	742
5,170	22	414	S.	1.00 m.	200	6	3.00 a	1.00 a	743
17,969	77	460	S.	1.00 m.	200	6	3.00 a	2.00 a	744
5,491	121	389	S.	1.00 m.	200	6	3.00 a	.....	745
34,508	212	1,291	O. P.	.....	200	6	4.00 a	2.00 a	746
12,849	198	882	S.	1.00 m.	200	6	3.00 a	1.00 a	747
4,906	69	298	S.	1.00 m.	200	6	3.00 a	3.00 a	748
20,369	278	1,392	S.	1.00 m.	200	6	2.50 a	1.00 a	749
1,999	1	191	O. P.	.....	200	6	3.00 a	.....	750
4,805	75	322	O. P.	.....	200	6	3.00 a & .02½ b	3.00 a & .02½ b	751
10,405	155	812	S.	1.00 m.	200	6	3.00 a	1.00 a	752
5,549	53	313	S.	1.00 m.	200	6	3.00 a	1.00 a	753
5,160	104	413	S.	1.00 m.	200	6	3.00 a	1.00 a	754
7,869	99	335	O. P.	.....	200	6	2.00 a	.....	755
9,934	96	696	S.	1.00 m.	200	6	2.00 a & 3.00 a	1.00 a	756
3,764	54	282	S.	.70 & 1.00 m.	200	6	3.00 a & .04 b	.....	757
16,714	258	1,051	O. P.	.....	200	6	3.00 a & 4.00 a	1.00 a	758
9,270	114	441	S.	1.00 m.	200	6	2.00 a	.....	759
12,767	143	1,193	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	760
20,857	218	1,224	S.	1.00 m.	200	6	3.00 a	1.00 a	761
5,443	96	381	S.	1.00 m.	200	6	4.00 a	1.00 a	762
10,801	138	842	S.	1.00 m.	200	6	3.00 a	.02½ b	763
15,419	130	704	S.	1.00 m.	200	6	3.00 a & 4.00 a	1.00 a	764
18,094	266	1,213	S.	1.00 m.	200	6	3.00 a & 4.00 a	.....	765
21,499	214	1,092	S.	.70 m.	200	6	3.00 a	1.00 a	766
7,227	89	675	S.	1.00 m.	200	6	4.00 a & .03 b	1.00 a & .03 b	767
5,584	103	494	S.	1.00 m.	200	6	3.00 a	.....	768
3,633	23	223	S.	1.00 m.	200	6	3.00 a	1.00 a	769
11,053	113	283	S.	1.00 m.	200	6	2.00 a & 3.00 a	.....	770
4,937	97	230	S.	1.00 m.	200	6	3.00 a	.....	771
3,484	11	188	S.	1.00 m.	200	6	4.00 a	1.00 a	772
4,737	80	379	S.	1.00 & 2.00 m.	200	6	4.00 a	1.00 a	773
5,753	59	447	S.	1.00 m.	200	6	4.00 a	2.00 a	774
6,185	97	428	S.	1.00 m.	200	6	3.00 a & 4.00 a	1.00 a	775
10,181	262	808	S.	1.00 m.	200	6	3.00 a	2.00 a	776
2,143	12	232	S.	1.00 m.	200	6	3.00 a	.....	777
6,449	99	543	S.	1.00 m.	200	6	3.00 a	1.00 a	778
13,065	183	880	S.	1.00 m.	200	6	3.00 a & .01¼ b	.....	779
3,376	62	279	S.	1.00 m.	200	6	3.00 a	1.00 a	780
7,397	44	486	S.	1.00 m.	200	6	3.00 a	2.00 a	781
15,118	246	862	S.	1.00 m.	200	6	3.00 a	.....	782
7,943	54	496	S.	1.00 & 2.00 m.	200	6	3.00 a	2.00 a	783
20,235	231	1,157	N.-S.	1.00 m.	200	6	2.00, 3.00 & 4.00 a	.....	784
4,635	72	372	S.	1.00 m.	200	6	3.00 a	1.00 a	785
6,676	43	381	S.	1.00 m.	200	6	3.00 a	2.00 a	786
11,740	152	645	S.	1.00 m.	200	6	3.00 a	3.00 a	787
5,379	69	373	S.	1.00 m.	200	6	3.00 a	.....	788
4,979	84	390	S.	1.00 m.	200	6	3.00 a	2.00 a	789
21,857	197	1,180	S.	1.00 m.	200	6	3.00 a	1.00 a	790
1,747	26	229	S.	.25 w.	200	6	4.00 a	.....	791
5,754	108	511	S.	1.00 m.	200	6	2.00 a	1.00 a	792
12,203	54	408	S.	1.00 m.	200	6	3.00 a & 4.00 a	2.00 a	793
10,686	151	470	S.	1.00 m.	200	6	.03 b	.03 b	794
9,824	167	881	S.	1.00 m.	200	6	3.00 a	1.00 a	795
12,083	103	661	S.	1.00 m.	200	6	3.00 a & 4.00 a	.....	796
3,734	39	366	S.	1.00 m.	200	6	4.00 a	1.00 a	797
11,875	147	740	O. P.	.....	200	6	3.00 a	1.00 a	798
11,772	144	652	S.	1.00 m.	200	6	3.00 a	1.00 a	799

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	ASSOCIATION	Incorporated	Fiscal Year Ended	President	Treasurer
	Essex County—Continued				
800	Newark, Pennant	May 11, 1922	May 31, 1928	Hyman Sussman	Arthur Sussman
801	Newark, Peoples	Feb. 8, 1895	Dec. 31, 1928	August J. Ehrlich	Daniel Burger
802	Newark, Perennial	Dec. 4, 1926	Dec. 31, 1928	Abe Lipsky	Leopold Isserman
803	Newark, Perfection	July 2, 1921	June 12, 1928	Herman A. Fenning	Nathaniel Elin
804	Newark, Personal	Dec. 28, 1925	Mar. 31, 1928	Leo H. Levy	George W. Gross
805	Newark, Peshine	Sept. 27, 1922	Oct. 31, 1928	Isadore G. Liss	Charles Lieb
806	Newark, Phoenix	Jan. 19, 1887	Dec. 31, 1928	Charles Spengler	C. J. Horle
807	Newark, Pilgrim	Mar. 18, 1921	Mar. 31, 1928	George A. Roehm	Rudolph Gross
808	Newark, Pilot	Mar. 14, 1922	Feb. 29, 1928	William P. Berry	Harry J. Le Moine
809	Newark, Pioneer	Feb. 11, 1911	Feb. 20. 1928	Edward J. Macksey	Otto F. Reiss
810	Newark, Pivot	Feb. 28, 1923	Feb. 29, 1928	Charles Perlman	Walter Koehler
811	Newark, Planters	June 12, 1926	June 22, 1928	Calvin R. MacBride	Nathaniel Sofman
812	Newark, Police	Jan. 30, 1907	Jan. 31, 1928	John J. Baader	Ernest Banks
813	Newark, Polish-American	July 10, 1902	July 31, 1928	Stanislaus Bulsiewicz	John Jarmicki
814	Newark, Polish Home	Jan. 8, 1917	Jan. 31, 1928	Peter Sypniewski	Zygmunt Slominski
815	Newark, Polish National	Dec. 7, 1912	Nov. 30, 1928	Frank Staba	Albert Rucki
816	Newark, Pompey	June 28, 1922	July 31, 1928	Louis Leonardis	Anthony Bonavito
817	Newark, Popular	Feb. 14, 1912	Jan. 27, 1928	Walter A. Hoffman	Henry Zahn
818	Newark, Post Office	July 11, 1899	June 30, 1928	Ferdinand Enderlin, Jr.	Fred G. Stickel
819	Newark, Power	Aug. 19, 1922	July 31, 1928	Barnard Perl	Jacob Weiss
820	Newark, Powerful	Nov. 30, 1920	Oct. 3, 1928	Michael Rabb	Jacob Elkes
821	Newark, Practical	Feb. 28, 1919	Mar. 31, 1928	Dr. Matthew Rouse	George E. Skeen
822	Newark, Precise	May 8, 1926	May 16, 1928	Samuel Friedlander	Herman Moskow
823	Newark, Preferred	May 31, 1902	May 31, 1928	Frederick V. Ruland	Henry F. Buob
824	Newark, Premier	Mar. 11, 1919	June 11, 1928	Samuel C. Weber	I. Milton Block
825	Newark, Pride of Newark	Feb. 10, 1906	Feb. 28, 1928	J. William Huegel	Edward J. Fink
826	Newark, Producers	April 21, 1921	April 30, 1928	Samuel Rich	Morris Skolnick
827	Newark, Productive	June 29, 1923	June 30, 1928	Alphonse Dreyfuss	Gilbert J. Vollick
828	Newark, Progress	Feb. 26, 1895	Feb. 1, 1928	Philip Lindeman	Louis M. Finger
829	Newark, Progressive Merchants of Springfield Avenue	Oct. 22, 1921	Oct. 31, 1928	Meyer Silverberg	Harry Abrahmson
830	Newark, Prosperity	Mar. 3, 1900	Mar. 1, 1928	John K. Scott	Fred Kilgus
831	Newark, Protection	Jan. 16, 1886	Dec. 31, 1928	Frank W. Miller	Charles O. Goodwin
832	Newark, Provident	Nov. 29, 1912	Oct. 31, 1928	Aaron Poliakow	Marcus A. Fox
833	Newark, Prudent	Feb. 16, 1920	Feb. 29, 1928	Samuel C. Schwartz	William C. Silber
834	Newark, Prudential	Aug. 12, 1892	June 1, 1928	Milton E. Crawley	Frederick Bowden
835	Newark, Public	Feb. 15, 1905	Feb. 28, 1928	John S. Sheldon	A. J. Cook
836	Newark, Punctual	June 6, 1922	June 30, 1928	Jacob Safris	Nicholas Prisco
837	Newark, Puritan	Mar. 15, 1912	Feb. 29, 1928	Aaron J. Schindel	Adolph Kleinwaks
838	Newark, Pyramid	Mar. 10, 1922	Mar. 31, 1928	Ira A. Wosnitzer	Morris Wosnitzer
839	Newark, Radiant	May 12, 1923	May 31, 1928	Herman I. Rothman	Meyer Kitzman
840	Newark, Realty	Mar. 27, 1919	April 30, 1928	Nathan Pallant	Meyer Olsan
841	Newark, Record	June 9, 1922	May 31, 1928	Jacob Loubet	Oscar G. Kappell
842	Newark, Regal	April 23, 1919	April 30, 1928	Morris Herbst	Max Simandl
843	Newark, Reliable	Aug. 12, 1884	Aug. 22, 1928	John J. Kreitler	Martin G. Bross
844	Newark, Reliance	Dec. 24, 1909	Jan. 16, 1928	Arthur C. Lindeman	Jacob Herbst
845	Newark, Renowned	June 7, 1926	May 10, 1928	Albert Hollander	Harry Wagman
846	Newark, Resource	Sept. 8, 1922	Sept. 30, 1928	David Harper	Irving C. Steinberg
847	Newark, Revenue	Mar. 29, 1919	April 30, 1928	Jacob C. Sobo	Adolph Klein
848	Newark, Rex	Nov. 5, 1921	Oct. 24, 1928	Stanley A. Miller	Edward J. Thornton
849	Newark, Rialto	Dec. 27, 1920	Dec. 31, 1928	Charles Loebel	David Raschkover
850	Newark, Richelieu	Jan. 15, 1913	Jan. 12, 1928	Frank J. Koch	John C. Brahney
851	Newark, Richmont	Mar. 2, 1920	Feb. 29, 1928	Herman Steiner	Leopold Rich
852	Newark, Roosevelt	Mar. 31, 1919	Mar. 31, 1928	Frank De Troia	Antonio Villanova
853	Newark, Rose	Dec. 13, 1924	Dec. 31, 1928	Samuel Granet	A. J. Ginsburg
854	Newark, Roseville	Nov. 14, 1885	Oct. 31, 1928	Peter T. Wood	David C. Kirk
855	Newark, Safety	April 1, 1919	June 1, 1928	Harry H. Queen	Harry B. Shapiro
856	Newark, Sagamore	Dec. 15, 1913	Jan. 1, 1928	George V. Tucker	Judson C. Prosser
857	Newark, Sanford	Jan. 30, 1922	Jan. 31, 1928	Fred Rosseter	Edward W. Conover
858	Newark, Savings	Jan. 20, 1886	Jan. 18, 1928	John H. Huegel	William J. Brohm
859	Newark, Saybrook	June 21, 1911	June 30, 1928	Robert L. Smith	George J. Mertz

FISCAL YEAR ENDED, NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Jacob W. Silverman	David D. Ravitz	24 Commerce St., Newark, N. J.	800
Charles C. Pilgrim	A. G. Wirtz	58 Headley Place, Maplewood, N. J.	801
Arthur T. Vanderbilt	Samuel Weiss	120 South Orange Ave., Newark, N. J.	802
Bilder & Bilder	Homer J. Van Duyne	229 North 6th St., Newark, N. J.	803
S. B. & L. A. Finkelstein	Gustave Kirsch	16 Belmont Ave., Newark, N. J.	804
Joseph G. Eppston	Benjamin Kirschner	60 Park Place, Newark, N. J.	805
Lowy & Lowy	Raymon Spreen	19 Clinton St., Newark, N. J.	806
Lionel P. Kristeller	William Mattes, Jr.	25 Lawton St., East Orange, N. J.	807
Selick J. Mindes	Clarence I. Mott	National State Bank, Newark, N. J.	808
Frank W. Long	Robert B. Mapletoft	18 Bathgate Place, Newark, N. J.	809
Benjamin Eber	Philip A. Sobel	24 Branford Place, Newark, N. J.	810
Alex. F. Reid, Jr.	Herbert P. Englert	50 Elmwood Road, Verona, N. J.	811
Louis J. Beers	Samuel B. Finklestein	22 Franklin St., Newark, N. J.	812
Vincent Schultz	Stanislaus Lewandowski	363 Myrtle Ave., Irvington, N. J.	813
J. Thaddeus Rospond	Albert M. Klemp	156 Belmont Ave., Newark, N. J.	814
Stanley A. Gutowski	Josef Wegrocki	62 Tyler St., Newark, N. J.	815
Xavier Del Negro	Nicholas J. Baccara	1203 Broad St., Newark, N. J.	816
Aaron Levinstone	John Zipfel, Jr.	20 Belmont Ave., Newark, N. J.	817
Fred G. Stickel, Jr.	Harold O. Merz	332 Clifton Ave., Newark, N. J.	818
Julius Halprin	Rudolph A. Glickman	45 Branford Place, Newark, N. J.	819
Silberman & Silberman	William A. Eichhorn	31 Clinton St., Newark, N. J.	820
Bernard Devin	Henry W. Linn	790 Broad St., Newark, N. J.	821
Daniels & Jacobson	Arthur H. Schlosser	75 Carolina Ave., Newark, N. J.	822
Charles C. Deubel	John J. Gless	184 Smith St., Newark, N. J.	823
Irving Schwartz	Samuel E. Sofman	514 Clifton Ave., Newark, N. J.	824
Joseph Altman	Raymon Spreen	19 Clinton St., Newark, N. J.	825
Harry Castelbaum	Morris Lefkowitz	54 16th Ave., Newark, N. J.	826
Simon M. Seley	William F. Herter	33 Romaine Place Newark, N. J.	827
Lowy & Lowy	Samuel S. Dillenberg	130 Market St., Newark, N. J.	828
Emanuel D. Lasher	Arthur E. Blumenschine	671 Broad St., Newark, N. J.	829
Fred G. Stickel, Jr.	Harry M. Coleman	61 South 10th St., Newark, N. J.	830
W. Bradford Smith	Robert H. Spencer	12 Wakefield Place, Caldwell, N. J.	831
Joseph E. Cohn	W. B. Griffin	73 Orange Heights Ave., West Orange, N. J.	832
Harry Kaplan	Julius C. Robins	389 Badger Ave., Newark, N. J.	833
Harry Campton	John Zipfel	20 Belmont Ave., Newark, N. J.	834
Robert S. Terhune	Joseph M. Karkella	356 High St., Newark, N. J.	835
Frank P. Padalino	Alfred R. Marasco	960 Springfield Ave., Irvington, N. J.	836
Joseph Altman	Morris L. Fuchs	122 Milford Ave., Newark, N. J.	837
Bernard Mindes	A. Edward Locher	122 Leslie St., Newark, N. J.	838
A. Marder	Bernard Siegall	195 Shephard Ave., Newark, N. J.	839
Carl Olsan	Jacob Blank	164 Hillside Ave., Newark, N. J.	840
David H. Yonteff	M. George Greenberg	60 Park Place, Newark, N. J.	841
Harold Simandl	Herman E. Fritche	209 Park Place, Irvington, N. J.	842
Paul G. Roder	Frank C. Snyder	261 Orange St., Newark, N. J.	843
Selick J. Mindes	Samuel S. Dillenberg	130 Market St., Newark, N. J.	844
M. C. Ellenstein	G. H. Yonkers	425 Stuyvesant Ave., Irvington, N. J.	845
Samuel Gooen	John J. Gaffney	36 Fielding Court, South Orange, N. J.	846
Scher & Albert	Gottlieb Jacobs	86 Avon Ave., Newark, N. J.	847
Milton M. Unger	Harry A. Berzon	83 Laventhal Ave., Irvington,, N. J.	848
Robert Silberman	Samuel W. Lockhart	67 Park Ave., Caldwell, N. J.	849
	Joseph I. Conlan	Tuxedo Park, South Orange, N. J.	850
Philip J. Schotland	A. Sigmund Kanengieser	16-18 Belmont Ave., Newark, N. J.	851
Philip J. Schotland	Alfred F. Richardella	263 So. 8th St., Newark, N. J.	852
Jules E. Tepper	George G. Eckstein	49 Clinton St., Newark, N. J.	853
Alfred W. Harris	A. Leslie Baldwin	260 6th Ave., Newark, N. J.	854
Morris W. Shapiro	Barney W. Plager	23 Harding Terrace, Newark, N. J.	855
Theodore D. Gottlieb	Charles F. Hart	78 Fairmount Terrace, East Orange, N. J.	856
Abraham Henig	Elmer R. Stone	41 Clinton St., Newark, N. J.	857
Lowy & Lowy	H. P. Schaeffer	57 Bergen St., Newark, N. J.	858
Harry Campton	Arthur H. Dietz	786 Broad St., Newark, N. J.	859

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Essex County—Con.								
800	Pennant	$217,400	.....	$9,190	$3,085	$15,986	$6,481	$796	$252,938
801	Peoples	371,200	.....	4,400	7,989	.....	457	456	384,502
802	Perennial	13,000	.....	.....	578	.....	.....	110	13,688
803	Perfection	1,524,100	.....	7,700	1,376	.....	7,838	1,084	1,542,098
804	Personal	66,000	.....	2,275	1,872	.....	2,286	193	72,626
805	Peshine	183,600	.....	13,990	8,860	.....	6,320	152	212,922
806	Phoenix	1,504,100	.....	27,150	15,124	32,638	36,611	12,943	1,628,566
807	Pilgrim	675,500	.....	9,200	3,013	.....	4,746	537	692,996
808	Pilot	332,200	.....	12,311	4,870	.....	3,664	1,385	354,430
809	Pioneer	759,400	.....	6,779	14,221	12,500	1,087	1,591	795,578
810	Pivot	175,280	.....	8,005	1,229	.....	4,809	1,030	190,353
811	Planters	20,800	.....	383	782	.....	1,825	100	23,890
812	Police	461,800	.....	4,840	7,012	.....	6,844	15,575	496,071
813	Polish-American	1,992,800	.....	41,596	1,176	.....	9,977	2,127	2,047,676
814	Polish Home	690,600	.....	27,395	1,514	.....	6,994	1,755	728,258
815	Polish National	849,000	.....	17,560	9,414	.....	13,393	1,535	890,902
816	Pompey	445,900	.....	14,873	1,230	.....	9,802	1,123	472,928
817	Popular	1,581,400	.....	39,348	25,782	72,743	28,756	11,875	1,759,904
818	Post Office	1,780,800	$18,300	14,140	8,756	8,423	9,413	9,615	1,849,447
819	Power	207,700	.....	1,500	5,292	.....	10,466	2,899	227,857
820	Powerful	340,100	.....	5,673	291	.....	7,134	699	353,897
821	Practical	437,900	.....	20,883	10,109	.....	8,273	1,006	478,171
822	Precise	135,400	.....	2,901	3,316	.....	4,578	319	146,514
823	Preferred	587,300	.....	3,050	4,099	.....	943	588	595,980
824	Premier	697,600	.....	17,801	2,046	.....	7,573	1,559	726,579
825	Pride of Newark	600,800	.....	7,035	21,564	15,725	7,703	1,058	653,885
826	Producers	465,700	.....	21,962	4,500	.....	10,564	1,330	504,056
827	Productive	418,700	.....	10,205	6,054	.....	8,956	330	444,245
828	Progress	1,121,500	.....	7,070	25,128	.....	13,138	1,300	1,168,136
829	Progressive Merchants of Springfield Avenue	1,014,900	.....	76,599	30,150	.....	14,991	1,101	1,137,741
830	Prosperity	694,800	.....	10,705	1,597	.....	2,444	567	710,113
831	Protection	399,600	.....	12,818	9,099	.....	3,241	5,030	429,788
832	Provident	635,600	.....	37,951	6,757	.....	8,479	1,579	690,366
833	Prudent	293,800	.....	11,062	2,597	.....	4,518	1,073	313,050
834	Prudential	537,800	.....	2,765	1,719	.....	2,469	200	544,953
835	Public	497,500	.....	10,150	733	.....	1,152	2,850	512,385
836	Punctual	394,000	.....	17,130	7,051	.....	4,345	713	423,239
837	Puritan	1,754,400	.....	95,178	13,402	.....	16,361	1,095	1,880,436
838	Pyramid	176,800	.....	14,166	195	.....	2,977	596	194,734
839	Radiant	179,000	.....	22,385	1,123	.....	2,825	550	205,883
840	Realty	266,500	.....	6,940	521	.....	4,738	577	279,276
841	Record	366,800	.....	16,894	6,787	4,118	6,662	394	401,655
842	Regal	437,800	.....	17,180	13,478	22,011	1,455	250	492,174
843	Reliable	2,070,300	.....	48,981	20,182	35,463	2,307	2,666	2,179,899
844	Reliance	1,504,600	.....	13,825	14,912	41,289	9,048	5,071	1,588,745
845	Renowned	381,800	.....	3,195	3,229	8,648	14,474	1,777	413,123
846	Resource	321,100	.....	8,590	8,643	.....	4,787	4,647	347,767
847	Revenue	928,700	.....	44,773	3,061	9,930	16,073	431	1,002,968
848	Rex	466,700	.....	4,940	5,212	9,213	2,772	1,467	490,304
849	Rialto	187,800	.....	4,068	669	.....	2,793	131	195,461
850	Richelieu	628,450	.....	17,060	9,886	.....	17,208	1,078	673,682
851	Richmont	1,123,600	.....	27,500	87,034	.....	8,397	1,309	1,247,840
852	Roosevelt	260,700	.....	12,445	12,062	.....	3,551	1,887	290,645
853	Rose	174,000	.....	9,630	3,306	.....	2,012	1,062	190,010
854	Roseville	1,254,000	.....	39,695	3,987	56,301	2,960	5,150	1,362,093
855	Safety	686,600	.....	25,595	8,130	.....	8,665	1,173	730,163
856	Sagamore	422,200	.....	4,523	3,138	.....	1,570	181	431,612
857	Sanford	209,350	.....	6,670	4,940	.....	1,121	369	222,450
858	Savings	777,900	.....	15,651	6,338	.....	3,169	5,946	809,004
859	Saybrook	531,600	.....	13,027	9,308	.....	2,566	.....	556,501

AT CLOSE OF FISCAL YEAR OF EACH ASSOCIATION

LIABILITIES

Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due on Loans	Borrowed Money	Other Liabilities	Profits or Surplus	
$154,997	.....	.....	$16,300	$2,950	.....	$295	$26,055	$27,000	.....	$25,341	800
251,024	.....	.....	73,900	.....	.....	.....	.....	10,000	$39	49,539	801
10,785	.....	.....	500	.....	.....	.....	.....	2,100	.....	303	802
924,960	.....	.....	258,550	1,033	.....	1,000	.....	130,000	.....	226,555	803
40,143	.....	.....	11,550	1,049	.....	1,652	6,500	8,500	129	3,103	804
134,532	.....	.....	32,600	2,684	.....	939	1,500	20,000	19	20,648	805
962,736	.....	.....	218,650	1,374	.....	787	25,500	159,000	.....	260,519	806
397,980	.....	.....	122,850	2,688	.....	776	15,600	76,000	.....	77,102	807
223,755	.....	.....	35,400	454	.....	465	37,124	18,000	.....	39,222	808
496,691	.....	.....	119,600	.....	.....	33	9,500	95,000	.....	74,754	809
114,831	.....	.....	24,500	4,270	.....	425	.....	28,000	119	18,208	810
21,137	.....	.....	800	.....	.....	45	500	.....	.....	1,408	811
318,001	.....	.....	47,950	352	.....	588	.....	42,500	35	86,645	812
1,195,378	.....	.....	389,800	4,560	.....	13,556	.....	98,500	566	345,316	813
416,007	.....	.....	110,300	705	.....	8,024	9,000	89,400	62	94,760	814
546,011	.....	.....	164,400	.....	.....	5,321	.....	16,851	.....	158,319	815
279,456	.....	.....	85,200	.....	.....	274	.....	51,000	187	56,811	816
917,574	.....	.....	494,050	1,618	333	7,405	.....	168,000	762	170,162	817
1,092,018	.....	.....	360,850	1,288	.....	810	2,580	100,000	109	291,792	818
123,604	$1,500	.....	46,250	645	.....	977	3,400	30,000	172	21,309	819
183,621	.....	.....	83,600	1,380	.....	1,064	3,000	41,000	2,180	38,052	820
292,093	.....	.....	62,400	478	.....	391	9,500	50,000	9	63,300	821
77,514	.....	.....	40,800	1,675	.....	891	2,200	14,500	.....	8,934	822
405,186	.....	.....	43,800	.....	.....	429	.....	30,000	.....	116,565	823
487,914	.....	.....	76,300	4,762	.....	848	3,300	45,000	72	108,383	824
317,094	.....	.....	176,750	1,126	.....	1,176	4,830	61,000	286	91,623	825
292,890	.....	.....	86,800	1,956	.....	215	600	61,000	7	60,588	826
261,536	.....	.....	42,100	1,005	.....	440	34,931	57,000	.....	47,233	827
693,282	.....	.....	169,600	689	.....	635	.....	100,000	.....	203,930	828
727,648	.....	.....	121,700	7,378	.....	1,190	.....	150,000	292	129,533	829
440,877	.....	.....	121,900	1,544	.....	527	3,500	28,500	.....	113,265	830
325,380	.....	.....	7,400	2,564	.....	92	.....	6,000	.....	88,352	831
436,325	.....	.....	104,400	1,753	.....	619	350	47,134	.....	99,785	832
169,638	.....	.....	61,300	3,284	.....	338	6,300	38,000	260	33,930	833
330,258	3,000	.....	116,400	296	.....	437	3,000	1,400	402	89,760	834
281,027	.....	.....	92,000	10,571	.....	261	9,000	44,500	551	74,475	835
214,294	.....	.....	119,500	2,000	.....	491	.....	45,000	.....	41,954	836
1,290,315	.....	.....	149,300	3,513	.....	1,888	28,500	88,000	79	318,841	837
122,868	.....	.....	34,600	1,303	.....	255	4,000	12,500	48	19,160	838
152,220	.....	.....	1,000	.....	.....	155	.....	26,500	80	25,928	839
146,676	.....	.....	47,200	467	.....	445	18,300	31,000	94	35,094	840
228,684	.....	.....	53,200	2,108	.....	2,417	7,500	65,000	162	42,584	841
361,223	.....	.....	24,700	.....	.....	551	.....	6,500	.....	99,200	842
1,413,669	.....	.....	234,900	31	.....	29	8,474	191,200	734	330,862	843
928,145	.....	.....	375,900	471	.....	560	.....	110,000	.....	173,669	844
238,593	.....	.....	55,750	1,591	.....	645	38,320	55,000	21	23,203	845
234,154	.....	.....	13,700	600	.....	140	7,950	46,000	.....	45,223	846
640,776	.....	.....	141,100	7,169	.....	412	14,500	47,000	121	151,890	847
314,775	.....	.....	35,500	68	.....	439	10,500	70,000	.....	59,022	848
122,259	.....	.....	27,500	1,683	.....	180	.....	12,000	10	31,829	849
417,705	.....	.....	71,900	440	.....	629	34,248	50,000	98	98,[illegible]62	850
682,607	.....	.....	267,819	.....	.....	635	.....	129,000	.....	167,779	851
186,500	.....	.....	32,200	.....	.....	115	.....	46,000	.....	25,830	852
138,523	.....	.....	13,400	755	.....	.....	.....	17,000	422	19,910	853
948,632	.....	.....	5,000	410	805	57	7,932	169,300	85	229,872	854
425,777	.....	.....	108,600	2,024	.....	618	.....	90,000	.....	103,144	855
324,048	.....	.....	19,500	318	.....	233	.....	28,000	105	59,408	856
171,112	.....	.....	15,000	1,074	.....	320	500	.....	1	34,443	857
542,865	.....	.....	109,000	.....	.....	357	500	22,000	38	134,244	858
379,492	.....	.....	25,500	418	.....	310	3,000	46,000	.....	101,781	859

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Con.								
800	Pennant	5,870	305					82	6
801	Peoples	8,546	566					739	56
802	Perennial	1,902	159					3	2
803	Perfection	19,953	504					1,293	48
804	Personal	1,699	215					58	22
805	Peshine	4,777	357					163	13
806	Phoenix	15,964	1,216					1,093	146
807	Pilgrim	12,863	857					614	49
808	Pilot	5,800	344					177	16
809	Pioneer	18,073	1,165					1,196	50
810	Pivot	3,854	344					122	16
811	Planters	1,404	171					4	3
812	Police	5,706	559					239	23
813	Polish-American	5,433	1,881					487	311
814	Polish Home	10,654	1,133					551	85
815	Polish National	10,236	1,118					822	126
816	Pompey	7,101	701					426	55
817	Popular	16,312	1,323					2,470	431
818	Post Office	18,724	1,461					1,804	181
819	Power	4,493	329	15	1			231	29
820	Powerful	6,595	490					418	33
821	Practical	8,156	735					312	46
822	Precise	6,346	538					204	56
823	Preferred	6,741	601					219	35
824	Premier	13,546	1,118					382	40
825	Pride of Newark	6,570	514					883	107
826	Producers	7,107	742					434	50
827	Productive	9,370	565					211	23
828	Progress	23,261	575					1,696	49
829	Progressive Merchants of Springfield Avenue	21,977	902					609	56
830	Prosperity	7,841	680					610	95
831	Protection	5,683	387					37	9
832	Provident	11,007	689					522	44
833	Prudent	5,782	516					306	41
834	Prudential	6,149	547	30	2			582	78
835	Public	5,221	384					460	45
836	Punctual	6,457	671					598	70
837	Puritan	26,415	1,855					747	78
838	Pyramid	4,754	384					173	20
839	Radiant	4,595	209					5	1
840	Realty	4,104	427					236	32
841	Record	7,877	584					266	22
842	Regal	7,294	496					124	11
843	Reliable	22,126	1,852					1,175	147
844	Reliance	16,903	1,338					1,879	170
845	Renowned	18,641	919					279	13
846	Resource	7,206	582					68	16
847	Revenue	14,335	1,017					706	63
848	Rex	8,829	727					178	11
849	Rialto	3,346	244					138	10
850	Richelieu	9,694	714					359	22
851	Richmont	15,386	732					1,339	98
852	Roosevelt	6,219	295					161	23
853	Rose	6,388	405					67	4
854	Roseville	18,706	1,428					25	7
855	Safety	9,872	838					543	48
856	Sagamore	10,835	761					195	7
857	Sanford	4,372	315					75	11
858	Savings	11,229	991					545	64
859	Saybrook	6,382	556					128	16

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Average Rate Per Cent Interest on Shares	Premium on Loans: Mortgage	Premium on Loans: Share	
5,952	41	270	S.	$1.00 m.	$200	6	$2.00 a to 4.00 a	$1.00 a	800
9,285	86	536	N.-S.	1.00 m.	100	6	.05 b	.05 b	801
1,905	2	159	O. P.	.....	200	6	2.00 a	.....	802
21,246	66	486	S.	1.00 m.	200	6	3.00 a	2.00 a	803
1,757	18	219	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	804
4,940	65	305	S.	1.00 m.	200	6	3.50 a	1.00 a	805
17,057	196	1,166	S.	1.00 m.	200	6	3.00 a	2.00 a	806
13,477	105	801	S.	1.00 & 2.00 m.	200	6	3.00 a	2.00 a	807
5,977	52	308	S.	1.00 m.	200	6	2.00 a	.....	808
19,269	134	1,081	O. P.	.....	100	6	3.00 a	1.00 a	809
3,976	45	315	S.	1.00 m.	200	6	3.00 a	.....	810
1,408	10	164	S.	1.00 m.	200	6	3.00 a	1.00 a	811
5,945	105	477	S.	1.00 m.	200	6	3.00 a	1.00 a	812
5,920	508	1,684	S.	1.00 w.	800	6	3.00 a	.....	813
11,205	240	978	S.	.25 w.	200	6	3.00 a & .04½ b	.....	814
11,058	261	983	S.	.25 w.	200	6	4.00 a	2.00 a	815
7,527	172	584	S.	1.00 & 2.00 m.	200	6	3.00 a	2.00 a	816
18,782	218	1,536	S.	1.00 & 2.00 m.	200	6	4.00 a	2.00 a	817
20,528	333	1,309	S.	1.00 m.	200	6	3.00 a	2.00 a	818
4,739	40	319	S.	1.00 m.	200	6	4.00 a	2.00 a	819
7,013	78	445	S.	1.00 m.	200	6	3.00 a	1.00 a	820
8,468	66	715	S.	1.00 m.	200	6	3.00 a & 4.00 a	1.00 a	821
6,550	38	556	S.	1.00 m.	200	6	4.00 a	1.00 a	822
6,960	87	549	S.	1.00 m.	200	6	3.00 a	2.00 a	823
13,928	150	1,008	S.	1.00 m.	200	6	3.00 a & 4.00 a	1.00 a	824
7,453	105	516	S.	1.00 m.	200	6	3.00 a & 4.00 a	1.00 a	825
7,541	149	643	S.	1.00 & 2.00 m.	200	6	6.00 a	6.00 a	826
9,581	67	521	S.	1.00 m.	200	6	4.00 a	1.00 a	827
24,957	115	509	S.	.50 m.	100	6	3.00 a	2.00 a	828
22,586	146	812	S.	1.00 m.	200	6	3.00 a & 4.00 a	1.00 a & 2.00 a	829
8,451	130	645	S.	1.00 m.	200	6	3.00 a	2.00 a	830
5,720	89	307	S.	1.00 m.	200	6	3.00 a	3.00 a	831
11,529	104	629	S.	1.00 m.	200	6	3.00 a	.....	832
6,088	71	486	S.	1.00 m.	200	6	3.00 a	1.00 a	833
6,761	117	510	S.	1.00 m.	200	6	3.00 a	1.00 a	834
5,681	135	294	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	835
7,055	134	607	S.	1.00 m.	200	6	3.00 a & 4.00 a	1.00 a	836
27,162	354	1,579	S.	1.00 m.	200	6	3.50 a & 4.00 a	1.00 a	837
4,927	59	345	S.	1.00 m.	200	6	4.00 a	.....	838
4,600	43	167	S.	1.00 m.	200	6	2.00 a & 3.00 a	.01 b	839
4,340	62	397	S.	1.00 m.	200	6	4.00 a	1.00 a	840
8,143	80	526	S.	1.00 m.	200	6	3.00 a	1.00 a	841
7,418	84	423	S.	1.00 m.	200	6	3.00 a	.....	842
23,301	468	1,531	O. P.	.....	200	6	3.00 a	.....	843
18,782	120	1,388	S.	1.00 & 2.00 m.	200	6	3.00 a & 4.00 a	2.00 a	844
18,920	43	889	S.	1.00 m.	200	6	3.00 a	1.00 a	845
7,274	83	515	S.	1.00 m.	200	6	3.00 a	1.00 a	846
15,041	185	895	S.	1.00 m.	200	6	3.00 a	1.00 a	847
9,007	81	657	S.	1.00 m.	200	6	3.00 a & 4.00 a	1.00 a	848
3,484	41	213	S.	1.00 m.	200	6	3.00 a & 4.00 a	1.00 a	849
10,053	121	615	S.	1.00 m.	200	6	3.00 a & .04 b	.....	850
16,725	139	691	S.	1.00 m.	200	6	4.00 a	2.00 a	851
6,380	74	244	S.	.25 w.	200	6	3.00 a	1.00 a	852
6,455	58	371	O. P.	.....	200	6	3.50 a	1.00 a	853
18,731	360	1,075	O. P.	.....	200	5 & 6	2.00 a	.....	854
10,415	158	728	S.	1.00 m.	200	6	3.00 a	1.00 a	855
11,030	93	675	S.	1.00 m.	100	6	3.00 a	2.00 a	856
4,447	40	286	S.	1.00 m.	200	6	3.00 a	3.00 a	857
11,774	165	890	S.	1.00 m.	200	6	3.00 a	1.00 a	858
6,510	120	452	S.	1.00 m.	200	6	.01 b	.....	859

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	ASSOCIATION	Incorporated	Fiscal Year Ended	President	Treasurer
	Essex County—Continued				
860	Newark, Second Ward	Jan. 7, 1904	June 1, 1928	Theodore Vogeler	Abe Metzger
861	Newark, Security	July 2, 1884	June 30, 1928	Jacob L. Goepferich	William C. Treiber
862	Newark, Select	Mar. 23, 1922	Mar. 31, 1928	Jacob Markowitz	Louis Distler
863	Newark, Seminole	Aug. 7, 1925	Aug. 17, 1928	Israel Lesser	Joseph R. Holzman
864	Newark, Seneca	Mar. 12, 1925	Feb. 29, 1928	Bernard J. Cummings	John J. Hatch
865	Newark, Service	Dec. 19, 1919	Dec. 31, 1928	Samuel H. Levy	Bernard Speiser
866	Newark, Seventh Ward	Oct. 5, 1891	Sept. 30, 1928	William H. McEnhill	August V. Pflueger
867	Newark, Seymour	Jan. 18, 1922	Jan. 12, 1928	Barney Mendelson	Bernard J. Schweitzer
868	Newark, Simplex	Jan. 23, 1922	Dec. 31, 1928	I. Lester Selvage	Carl Bannwart
869	Newark, Sixteenth Ward	Jan. 12, 1909	Dec. 31, 1928	Julius Koch	Frank B. Heller
870	Newark, Sixth Ward	April 25, 1903	April 30, 1928	William Donnelly	Alfred Peter
871	Newark, Solid	Nov. 9, 1926	Nov. 30, 1928	Samuel Bratter	Ira Bennett
872	Newark, Sons of St. George	May 1, 1909	Feb. 29, 1928	John Jeff	James T. Smith
873	Newark, South Broad	Dec. 5, 1911	Jan. 31, 1928	William Bal	Albert E. Allsopp, 2d.
874	Newark, Southern Newark	April 13, 1910	April 9, 1928	Henry Koch, Jr.	Frank W. Peppel
875	Newark, South Park	Feb. 2, 1906	Jan. 31, 1928	Horace C. Grice	Archibald S. Cobb
876	Newark, South Side	Dec. 17, 1902	Jan. 31, 1928	Emil Hildebrand	Joseph Karl
877	Newark, Springfield	Oct. 16, 1893	June 16, 1928	Adelbert Baier	George A. Guenther
878	Newark, Square Deal	Dec. 8, 1913	Sept. 30, 1928	Simon Heyman	Rudolph Gross
879	Newark, St. Casimir	Oct. 8, 1925	Oct. 31, 1928	Albert W. Roman	Thomas Sygnarski
880	Newark, Stalwart	Feb. 6, 1926	Jan. 31, 1928	Louis E. Goldfarb	Leopold Rich
881	Newark, Standard	Oct. 23, 1886	Sept. 30, 1928	Abraham Metzger	Morris Osterweil
882	Newark, Star	Aug. 11, 1910	Aug. 31, 1928	Barney Levy	Louis Nurkin
883	Newark, Star of Italy	April 11, 1919	April 28, 1928	Vincent Pomponia	Stanley Nevola
884	Newark, Steadfast	Feb. 3, 1922	Jan. 30, 1928	Morris Charin	William A. Carmody
885	Newark, Sterling	Feb. 2, 1905	Mar. 10, 1928	William S. Walters	Nicholas J. English
886	Newark, Stratford	Mar. 11, 1908	Mar. 19, 1928	Joseph T. Harrison	Stephen S. Swatland.
887	Newark, Success	Jan. 8, 1909	Jan. 5, 1928	David Littman	John W. Lieb
888	Newark, Sun	Jan. 29, 1920	May 31, 1928	Reuben Rosenbluth	Louis Gross
889	Newark, Sunnyside	Nov. 12, 1920	Oct. 31, 1928	Harry Reich	Charles Gans
890	Newark, Superb	Feb 16, 1922	Feb. 29, 1928	Henry Bochner	Sidney Singer
891	Newark, Superior	Nov. 26, 1906	Nov. 10, 1928	Morris Herbst	Lewis J. Goldberg
892	Newark, Surety	Jan. 30, 1906	Jan. 30, 1928	Michael J. O'Connor	Henry P. Schaeffer
893	Newark, Susan B. Anthony	June 14, 1923	May 31, 1928	Emelia Rehberger	Rose L. Sasloe
894	Newark, Systematic	Feb. 25, 1926	May 1, 1928	A. Beller	Joseph F. Garvey
895	Newark, T. A. B. S.	Dec. 8, 1911	Nov. 26, 1928	Felix A. Lunney	Timothy F. Foyle
896	Newark, Teachers'	May 23, 1910	May 31, 1928	Arthur W. Greason	Harry J. LeMoine
897	Newark, Tenth Ward	Feb. 23, 1887	Dec. 31, 1928	David Priest	Wm. H. Hagemann
898	Newark, Textile	June 13, 1919	May 17, 1928	Morton Schiff, Sr.	Wm. W. Woolhouse
899	Newark, Third Ward	Mar. 10, 1905	Mar. 30, 1928	Harry L. Morris	Samuel Litwin
900	Newark, Thirteenth Ward	Mar. 9, 1887	Mar. 31, 1928	Henry Ebert	Edward Kern
901	Newark, Thomas Jefferson	Dec. 10, 1919	Nov. 30, 1928	William Schiffenhaus	Herman Shapiro
902	Newark, Thrift	June 3, 1909	May 19, 1928	Elmer K. Sexton	Frank R. Pingry
903	Newark, Times	Mar. 5, 1926	Mar. 23, 1928	Mayer Krasner	Richard Bornstein
904	Newark, Tip Top	Aug. 19, 1922	Aug. 31, 1928	Joseph Mankoff	Emanuel M. Polakoff
905	Newark, Titanian	Nov. 12, 1890	Sept. 11, 1928	Frank A. Geiger	Conrad J. Brotherly
906	Newark, Traders	July 8, 1909	Dec. 31, 1928	Edwin Steiner	Gustave Jay
907	Newark, Trades Union	Mar. 11, 1913	Feb. 29, 1928	Joseph Soldner	Louis Isaacs
908	Newark, Traffic	Mar. 12, 1920	Feb. 29, 1928	Anton Kaufman	David Gordon
909	Newark, Travelers	Dec. 5, 1919	Oct. 31, 1928	Frank Willette	Frank W. Franzer
910	Newark, Triangle	May 21, 1920	April 30, 1928	Henry Knoller	Samuel A. Ullman
911	Newark, Trojan	Jan. 24, 1923	Jan. 31, 1928	Louis Flink	Bertram M. Cohen
912	Newark, True Friends	Oct. 29, 1907	Nov. 30, 1928	Aaron Goldenberg	Peter Bessman
913	Newark, Trustworthy	Sept. 13, 1911	Sept. 27, 1928	Frederick Strittmatter	William Bley
914	Newark, Tuxedo	Jan. 25, 1923	Jan. 28, 1928	Joseph A. Burns	Paul A. Ritger
915	Newark, Twelfth Ward	July 20, 1904	Oct. 1, 1928	Otto J. Karst	Hugo G. Becker
916	Newark, Ultimate	Feb. 9, 1923	May 31, 1928	Isadore Krieger	Aaron Levin
917	Newark, Uncle Sam	Sept. 23, 1912	Sept. 30, 1928	John Hancock	Louis C. Becker, Jr.
918	Newark, Union	July 16, 1887	Oct. 1, 1928	Herbert J. Strahan	Carl F. Hinrichsen
919	Newark, Unique	Sept. 10, 1921	July 26, 1928	H. M. Biggin	Joseph E. Sickles

FISCAL YEAR ENDED, NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Isaac Fleischman	David Longfelder	P. O. Box No. 448, Newark, N. J.	860
Scharringhausen & Hartpence	William H. Hagemann	17 Pacific St., Newark, N. J.	861
Herman Distler	Abraham Meisel	10 Elm St., Newark, N. J.	862
Mayers & Lesser	Fred Maybaum	918 So. 20th St., Newark, N. J.	863
Michael J. Quigley	William S. Parkhouse	51 Fifth St., Newark, N. J.	864
Fast & Fast	Frank P. Litter	22 Belmont Ave., Newark, N. J.	865
Andrew J. Brady, Jr.	Adam Poh, Jr.	40 Clinton St., Newark, N. J.	866
William L. Greenbaum	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	867
Michael N. Chanalis	Henry N. Woodward	565 Broadway, Newark, N. J.	868
Richard C. Plumer	Floyd S. Zukswert	518 Clinton Ave., Newark, N. J.	869
Michael J. Quigley	Harry M. Coleman	61 So. 10th St., Newark, N. J.	870
David Bernheim	Gottlieb Jacob	10 Charlton St., Newark, N. J.	871
Harry Campton	Fred J. Dinger	186 Pomona Ave., Newark, N. J.	872
Howard F. Kirk	Lucius F. Grimes	727 Lake St., Newark, N. J.	873
Samuel E. Ayers	John A. Linnett	29 Elizabeth Ave., Newark, N. J.	874
A. Wilberforce Egner	William C. Treiber	755 Broad St., Newark, N. J.	875
Kussy & Kohn	Charles E. Dietz	292 So. 11th St., Newark, N. J.	876
Herr, Leiss & Herr	H. F. Peal	37 Keer Ave., Newark, N. J.	877
Stein, McGlynn & Hannoch	Isidor Grand	471 Clinton Ave., Newark, N. J.	878
James J. Farley	Casimir J. Klaus	24 Garrison St., Newark, N. J.	879
Henry P. Handler	William M. Beckelman	790 Broad St., Newark, N. J.	880
Stein, McGlynn & Hannoch	Isidor Grand	471 Clinton Ave., Newark, N. J.	881
Philip J. Schotland	John Zipfel, 3rd.	20 Belmont Ave., Newark, N. J.	882
Pearce R. Franklin	Benjamin Seligman	187 Seymour Ave., Newark, N. J.	883
Milton J. Finkelstein	Henry J. Rosenberg	325 Peshine Ave., Newark, N. J.	884
Frank Voigt	R. Frederick Hopkins	551 So. Orange Ave., So. Orange, N. J.	885
Samuel D. Williams	Frank M. Hall	127 Midland Boulevard, Maplewood, N. J.	886
Henry Hahn	Thomas Johnson	253 South Clinton St., East Orange, N. J.	887
Meyer Rashkes	David D. Ravitz	24 Commerce St., Newark, N. J.	888
Edward S. Bessman	B. H. Tabankin	735 Hunterdon St., Newark, N. J.	889
Samuel Kaufer	Samuel A. Karp	9-11 Hobson St., Newark, N. J.	890
Edward R. McGlynn	Nathan Perselay	188 William St., Newark, N. J.	891
Michael Sugrue, Jr.	John E. Durr	790 Broad St., Newark, N. J.	892
Jennie E. Precker	Emma W. Johnson	187 Seymour Ave., Newark, N. J.	893
Herbert Parvin	Nathan Perselay	188 William St., Newark, N. J.	894
Louis J. Beers	Frank J. Summers	54 Broadway, Newark, N. J.	895
Philip R. Van Duyne	Clarence I. Mott	National State Bank, Newark, N. J.	896
Scharringhausen & Hartpence	Nathan Lifshus	17 Pacific St., Newark, N. J.	897
Emanuel Lowenstein	Samuel S. Dillenberg	130 Market St., Newark, N. J.	898
William Greenfield	Moses Gansler	93 Mercer St., Newark, N. J.	899
August W. Rosinger	Fred Westphal	129 Holland Road, So. Orange, N. J.	900
M. L. Lipis	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	901
Arthur T. Vanderbilt	Harry F. Stauffer	92 South 10th St., Newark, N. J.	902
Herman Israel	Samuel S. Dillenberg	130 Market St., Newark, N. J.	903
William Simon	David Teitelbaum	7 Treacy Ave., Newark, N. J.	904
Thomas R. Grimm	John T. Morlock	185 Market St., Newark, N. J.	905
Frederick Jay	Alfred N. Baum	61 Kenwood Place, East Orange, N. J.	906
Harry Unger	Samuel A. Horrowitz	671 Bergen St., Newark, N. J.	907
Morris Isserman	W. B. Griffin	73 Orange Heights Ave., West Orange, N. J.	908
Philip S. McNally	Jac. A. Widman	67 Ball St., Irvington, N. J.	909
Louis R. Freund	Harry Wertheim	237 N. 11th St., Newark, N. J.	910
Samuel O. Offen	Louis Hecht	18 Stratford Place, Newark, N. J.	911
Philip J. Schotland	Moses Rubinfield	90 Huntington Terrace, Newark, N. J.	912
Michael J. Quigley	Harry J. Stevens	478 Central Ave., Newark, N. J.	913
Frederic C. Ritger	Charles F. Byrne	27 Salem St., Newark, N. J.	914
Richard H. Cashion	George W. Duveneck	125 Columbia Ave., Newark, N. J.	915
Edward S. Bessman	Benjamin H. Tabankin	735 Hunterdon St., Newark, N. J.	916
Frederic Stoddard	Charles J. Burger	530 Norwood St., East Orange, N. J.	917
J. W. Strahan	Charles T. Ziegler	40 Clinton St., Newark, N. J.	918
D. A. Cavicchia	W. H. Butler	37 Wakeman Ave., Newark, N. J.	919

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Essex County—Con.								
860	Second Ward	$1,229,500	.....	$31,410	$5,577	.....	$12,072	$100	$1,278,659
861	Security	1,328,050	.....	15,365	4,208	.....	20,117	4,547	1,372,287
862	Select	723,600	.....	13,496	1,505	.....	11,610	3,215	753,426
863	Seminole	151,700	.....	2,777	2,950	.....	4,340	570	162,337
864	Seneca	224,000	.....	515	437	.....	1,544	682	227,178
865	Service	293,800	.....	4,121	272	$17,866	4,499	1,297	321,855
866	Seventh Ward	553,100	.....	12,240	1,501	.....	3,221	213	570,275
867	Seymour	474,600	.....	8,823	3,570	.....	5,345	1,166	493,504
868	Simplex	242,500	.....	5,395	2,921	61,044	438	250	312,548
869	Sixteenth Ward	732,650	.....	13,997	657	18,906	2,930	32,855	801,995
870	Sixth Ward	758,300	.....	10,600	196	11,344	5,585	273	786,298
871	Solid	47,000	.....	1,155	4,003	.....	1,803	577	54,538
872	Sons of St. George	126,800	.....	2,360	8,415	.....	278	75	137,928
873	South Broad	1,250,200	.....	43,040	14,196	.....	15,219	2,607	1,325,262
874	Southern Newark	883,400	.....	7,362	9,985	.....	6,089	945	907,781
875	South Park	931,200	.....	24,570	6,587	7,440	5,089	137	975,023
876	South Side	1,085,200	.....	23,045	23,683	.....	1,168	12,990	1,146,086
877	Springfield	323,600	.....	4,815	6,647	.....	648	.....	335,710
878	Square Deal	1,483,600	.....	46,393	9,457	56,094	25,921	6,480	1,627,945
879	St. Casimir	41,700	.....	1,340	18,532	.....	1,055	.....	62,627
880	Stalwart	159,500	.....	2,920	6,573	.....	4,735	500	174,228
881	Standard	2,057,900	.....	64,500	6,757	187,206	38,011	11,474	2,365,848
882	Star	1,526,300	.....	73,763	10,216	23,500	39,395	2,845	1,676,019
883	Star of Italy	139,000	.....	8,070	923	.....	3,471	180	151,644
884	Steadfast	454,600	.....	4,234	11,104	.....	3,782	282	474,002
885	Sterling	606,100	.....	17,385	440	.....	1,446	200	625,571
886	Stratford	660,850	$7,600	13,200	26,252	.....	9,614	3,433	720,949
887	Success	523,900	.....	22,995	6,240	.....	4,839	1,737	559,711
888	Sun	447,700	.....	14,750	3,194	24,513	14,616	6,801	511,574
889	Sunnyside	588,800	.....	17,570	13,772	.....	7,643	957	628,742
890	Superb	143,500	.....	5,178	6,076	.....	4,320	383	159,457
891	Superior	1,116,800	.....	33,725	7,098	35,154	20,285	10,833	1,223,895
892	Surety	897,500	.....	20,050	18,048	21,404	3,016	4,969	964,987
893	Susan B. Anthony	389,800	.....	7,105	1,811	.....	5,835	634	405,185
894	Systematic	72,500	.....	1,235	1,302	.....	342	325	75,704
895	T. A. B. S.	684,300	.....	8,880	8,404	.....	5,709	2,420	709,713
896	Teachers'	113,300	5,000	5,345	4,015	.....	929	73	128,662
897	Tenth Ward	2,445,650	200,000	30,831	4,958	199,154	30,122	12,409	2,923,124
898	Textile	300,800	.....	4,675	1,533	25,613	1,903	1,827	336,351
899	Third Ward	670,600	.....	13,015	4,548	.....	4,539	993	693,690
900	Thirteenth Ward	1,205,800	.....	13,000	2,577	50,000	9,064	2,591	1,283,032
901	Thomas Jefferson	775,200	.....	38,815	12,639	.....	8,555	3,627	838,836
902	Thrift	1,326,500	.....	9,879	3,930	.....	239	1,469	1,342,017
903	Times	149,000	.....	100	482	.....	2,623	448	152,653
904	Tip Top	245,500	.....	3,970	2,589	8,205	2,580	904	263,748
905	Titanian	2,107,000	3,500	35,280	35,299	19,073	8,427	6,006	2,214,585
906	Traders	570,300	101,000	4,775	12,938	.....	7,018	4,686	700,717
907	Trades Union	192,700	.....	5,906	602	14,765	2,487	1,288	217,748
908	Traffic	494,000	.....	18,100	15,860	.....	7,161	1,204	536,325
909	Travelers	583,000	.....	5,300	4,691	.....	6,406	275	599,672
910	Triangle	567,400	.....	10,167	9,859	.....	9,362	400	597,188
911	Trojan	518,400	.....	3,400	8,593	.....	4,415	772	535,580
912	True Friends	1,891,350	.....	79,944	23,666	58,821	31,248	14,977	2,100,006
913	Trustworthy	1,045,550	23,240	18,065	36,686	15,157	5,990	2,211	1,146,899
914	Tuxedo	245,000	.....	3,021	15,686	.....	368	200	264,275
915	Twelfth Ward	737,250	.....	7,095	2,797	.....	4,173	545	751,860
916	Ultimate	337,000	.....	9,235	4,752	.....	3,520	692	355,199
917	Uncle Sam	88,100	.....	1,375	678	.....	675	105	90,933
918	Union	410,500	.....	6,035	4,908	.....	2,641	1,753	425,837
919	Unique	91,100	.....	1,400	14,809	.....	2,117	537	109,963

AT CLOSE OF FISCAL YEAR OF EACH ASSOCIATION

LIABILITIES

Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due on Loans	Borrowed Money	Other Liabilities	Profits or Surplus	
$695,334	.....	.....	$300,700	$3,788	.....	$733	$11,279	$70,000	$495	$196,330	860
872,676	.....	.....	128,000	32	.....	487	22,900	88,000	241	259,951	861
412,794	.....	.....	152,100	2,365	.....	606	.....	110,000	.....	75,561	862
107,852	.....	.....	16,500	635	.....	360	9,120	13,500	.....	14,370	863
87,559	.....	.....	107,400	539	.....	296	.....	18,500	27	12,857	864
196,215	.....	.....	42,900	6,043	.....	277	.....	43,000	90	33,330	865
360,729	.....	.....	91,800	625	.....	436	56	17,500	179	98,950	866
314,475	.....	.....	47,500	2,338	.....	1,510	5,900	65,000	145	56,636	867
211,905	.....	.....	35,650	30	.....	288	.....	18,000	.....	46,675	868
611,632	.....	.....	34,100	328	.....	517	1,000	.....	.....	154,418	869
408,079	.....	.....	200,100	.....	.....	575	6,000	79,500	.....	92,044	870
47,013	.....	.....	1,500	460	.....	280	.....	1,500	.....	3,785	871
99,210	.....	.....	.....	.....	.....	133	.....	8,800	.....	29,785	872
908,040	.....	.....	45,050	1,605	.....	1,456	.....	135,000	.....	234,111	873
335,379	.....	.....	460,100	.....	.....	1,810	.....	10,000	.....	100,492	874
682,493	.....	.....	67,400	620	.....	1,042	.....	55,000	.....	168,468	875
595,558	.....	.....	245,200	.....	.....	407	.....	145,000	.....	159,921	876
226,746	.....	.....	42,000	422	.....	289	.....	7,000	.....	59,253	877
838,743	.....	.....	455,600	.....	.....	900	21,000	156,000	.....	155,702	878
55,308	.....	.....	700	.....	.....	1,159	.....	.....	.....	5,460	879
135,406	.....	.....	10,000	3,660	.....	960	1,300	10,000	.....	12,902	880
1,218,201	.....	.....	632,700	.....	.....	1,727	25,900	129,050	43,778	314,497	881
970,080	.....	.....	378,900	6,383	.....	9,362	20,000	35,000	322	255,972	882
89,834	.....	.....	13,900	203	.....	95	800	25,800	248	20,764	883
266,803	.....	.....	94,950	1,637	.....	165	4,000	55,000	28	51,419	884
459,550	.....	.....	1,000	2,371	.....	660	5,500	19,000	.....	137,490	885
446,727	.....	.....	64,900	.....	.....	313	3,000	90,000	413	115,596	886
332,670	.....	.....	82,900	1,242	.....	292	.....	64,000	68	78,539	887
310,971	.....	.....	49,300	7,295	$571	1,512	.....	73,000	9,665	59,260	888
350,513	.....	.....	103,300	326	.....	.....	22,710	80,000	.....	71,893	889
101,571	.....	.....	8,000	1,882	.....	436	15,200	15,000	149	17,219	890
685,062	.....	.....	188,600	357	.....	876	.....	150,000	16,311	182,689	891
595,860	.....	.....	111,100	833	.....	1,634	1,000	110,000	2	144,558	892
254,367	.....	.....	66,600	.....	.....	644	.....	38,500	1,639	43,435	893
59,187	.....	.....	11,900	.....	.....	.....	.....	.....	.....	4,617	894
438,438	.....	.....	121,250	2,094	.....	510	2,000	40,000	210	105,211	895
93,828	.....	.....	11,800	111	.....	374	.....	.....	206	22,343	896
1,426,005	.....	.....	882,750	203	.....	.....	14,100	307,000	.....	293,066	897
210,831	.....	.....	38,100	2,149	.....	207	.....	44,000	.....	41,064	898
398,550	.....	.....	107,600	978	.....	725	.....	91,000	208	94,629	899
726,225	.....	.....	197,800	1,009	.....	469	.....	177,500	25	180,004	900
555,840	.....	.....	53,700	2,793	.....	2,768	.....	100,000	24	123,711	901
987,819	.....	.....	51,200	158	.....	.....	.....	73,000	14,005	215,835	902
118,545	.....	.....	11,900	715	.....	145	.....	10,000	.....	11,348	903
153,712	.....	.....	75,800	1,617	.....	667	.....	2,000	141	29,811	904
1,451,802	.....	.....	286,000	1,258	.....	925	7,300	48,100	.....	419,200	905
379,734	.....	.....	134,700	1,474	.....	230	3,000	85,000	1,009	95,570	906
126,051	.....	.....	34,700	1,041	.....	838	1,000	24,000	.....	30,118	907
268,650	.....	.....	95,900	730	.....	252	56,000	60,000	.....	54,793	908
377,651	.....	.....	60,800	70	.....	94	36,000	45,000	.....	80,057	909
377,283	.....	.....	67,500	181	.....	475	12,000	60,000	20	79,729	910
304,380	.....	.....	87,900	4,493	.....	512	15,300	70,000	36	52,959	911
1,013,899	.....	.....	577,800	4,106	.....	7,424	2,200	194,000	8,400	292,177	912
746,091	.....	.....	177,350	3,394	.....	1,007	9,400	40,000	.....	169,657	913
140,348	.....	.....	63,800	368	.....	.....	1,000	36,000	75	22,684	914
463,179	.....	.....	83,200	.....	.....	205	.....	83,000	1,101	121,175	915
206,772	.....	.....	56,500	121	.....	1,731	12,620	45,000	279	32,176	916
59,500	.....	.....	8,000	126	.....	235	.....	9,500	174	13,398	917
287,088	.....	.....	56,900	9	148	165	.....	8,000	.....	73,527	918
81,881	.....	.....	8,700	1,799	.....	584	.....	.....	.....	16,999	919

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Con.								
860	Second Ward	14,952	891	.....	.....	.....	.....	1,504	107
861	Security	14,410	1,331	.....	.....	.....	.....	640	100
862	Select	13,180	917	.....	.....	.....	.....	760	90
863	Seminole	4,884	325	.....	.....	.....	.....	82	12
864	Seneca	4,422	309	.....	.....	.....	.....	537	41
865	Service	5,190	371	.....	.....	.....	.....	215	29
866	Seventh Ward	7,058	510	.....	.....	.....	.....	459	48
867	Seymour	10,093	1,027	.....	.....	.....	.....	237	27
868	Simplex	5,223	445	.....	.....	.....	.....	178	23
869	Sixteenth Ward	11,563	616	.....	.....	.....	.....	171	23
870	Sixth Ward	8,617	829	.....	.....	.....	.....	1,001	144
871	Solid	2,472	163	.....	.....	.....	.....	8	3
872	Sons of St. George	1,600	175	.....	.....	.....	.....	.....	.....
873	South Broad	17,832	1,023	.....	.....	.....	.....	225	35
874	Southern Newark	6,922	374	.....	.....	.....	.....	2,300	223
875	South Park	13,332	1,047	.....	.....	.....	.....	337	39
876	South Side	11,132	914	.....	.....	.....	.....	1,226	157
877	Springfield	3,956	389	.....	.....	.....	.....	210	28
878	Square Deal	15,458	1,264	.....	.....	.....	.....	2,278	201
879	St. Casimir	2,121	355	.....	.....	.....	.....	3	2
880	Stalwart	8,984	342	.....	.....	.....	.....	50	7
881	Standard	27,125	1,800	.....	.....	.....	.....	3,164	322
882	Star	19,775	1,593	.....	.....	.....	.....	1,895	250
883	Star of Italy	2,749	329	.....	.....	.....	.....	69	10
884	Steadfast	7,795	630	.....	.....	.....	.....	474	70
885	Sterling	7,932	662	.....	.....	.....	.....	5	1
886	Stratford	8,261	692	.....	.....	.....	.....	325	50
887	Success	8,034	719	.....	.....	.....	.....	414	45
888	Sun	8,924	533	.....	.....	.....	.....	247	20
889	Sunnyside	8,691	603	.....	.....	.....	.....	513	93
890	Superb	3,524	358	.....	.....	.....	.....	40	10
891	Superior	11,796	724	.....	.....	.....	.....	943	84
892	Surety	11,817	906	.....	.....	.....	.....	555	78
893	Susan B. Anthony	9,200	922	.....	.....	.....	.....	333	54
894	Systematic	3,599	309	.....	.....	.....	.....	60	10
895	T. A. B. S.	8,559	808	.....	.....	.....	.....	606	80
896	Teachers'	1,812	252	.....	.....	.....	.....	59	14
897	Tenth Ward	24,523	4,466	.....	.....	.....	.....	4,414	510
898	Textile	12,048	424	.....	.....	.....	.....	381	14
899	Third Ward	8,192	515	.....	.....	.....	.....	538	58
900	Thirteenth Ward	13,961	1,209	.....	.....	.....	.....	989	147
901	Thomas Jefferson	12,839	675	.....	.....	.....	.....	269	30
902	Thrift	14,330	1,185	.....	.....	.....	.....	256	14
903	Times	6,095	273	.....	.....	.....	.....	59	7
904	Tip Top	4,664	452	.....	.....	.....	.....	379	56
905	Titanian	25,295	1,786	.....	.....	.....	.....	1,430	200
906	Traders	7,828	426	.....	.....	.....	.....	674	52
907	Trades Union	2,899	289	.....	.....	.....	.....	173	20
908	Traffic	8,423	634	.....	.....	.....	.....	479	53
909	Travelers	9,456	662	.....	.....	.....	.....	304	40
910	Triangle	8,850	495	.....	.....	.....	.....	337	28
911	Trojan	10,698	771	.....	.....	.....	.....	439	46
912	True Friends	21,267	1,545	.....	.....	.....	.....	2,889	230
913	Trustworthy	15,239	1,297	.....	.....	.....	.....	887	103
914	Tuxedo	4,710	538	.....	.....	.....	.....	319	38
915	Twelfth Ward	8,519	883	.....	.....	.....	.....	416	48
916	Ultimate	6,085	587	.....	.....	.....	.....	283	54
917	Uncle Sam	1,592	170	.....	.....	.....	.....	40	7
918	Union	4,527	431	.....	.....	.....	.....	285	36
919	Unique	3,468	252	.....	.....	.....	.....	48	8

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Average Rate Per Cent Interest on Shares	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
16,456	193	805	S.	$1.00 m.	$200	6	$3.00 a	$2.00 a	860
15,050	225	1,206	S.	1.00 m.	200	6	3.00 a	1.00 a	861
13,940	124	883	S.	1.00 m.	200	6	3.00 a	1.00 a	862
4,966	28	309	S.	1.00 m.	200	6	3.00 a	1.00 a	863
4,959	34	316	S.	1.00 m.	200	6	3.00 a	2.00 a	864
5,405	53	347	S.	1.00 m.	200	6	4.00 a	2.00 a	865
7,517	133	425	S.	1.00 m.	200	6	3.00 a	.....	866
10,330	96	958	S.	1.00 m.	200	6	3.00 a & 4.00 a	1.00 a	867
5,401	43	425	S.	1.00 m.	200	6	3.00 a	2.00 a	868
11,734	81	558	S.	1.00 m.	200	6	2.00 a & 3.00 a	.....	869
9,618	129	844	S.	1.00 & 2.00 m.	200	6	4.00 a	1.00 a	870
2,480	11	155	S.	1.00 m.	200	6	3.00 a	1.00 a	871
1,600	54	121	S.	1.00 m.	200	6	2.50 a	.....	872
18,057	196	862	S.	1.00 m.	200	6	3.00 a	.....	873
9,222	121	476	S.	1.00 m.	200	6	1.88 a	.....	874
13,669	190	896	S.	1.00 m.	200	6	3.00 a	.....	875
12,358	246	825	S.	1.00 m.	200	6	3.00 a	1.00 a	876
4,166	78	339	S.	1.00 m.	200	6	3.00 a	1.00 a	877
17,736	272	1,193	S.	1.00 & 2.00 m.	200	6	3.00 a & 4.00 a	1.00 a	878
2,124	27	330	S.	.25 w.	200	6	3.00 a	.....	879
9,034	26	323	S.	1.00 m.	200	6	4.00 a	1.00 a	880
30,289	342	1,780	S.	1.00 m.	200	6	3.00 a	3.00 a	881
21,670	424	1,419	S.	.25 w.	200	6	3.67 a	1.00 a	882
2,818	67	272	S.	1.00 m.	200	6	3.00 a	2.00 a	883
8,269	87	613	S.	1.00 m.	200	6	3.00 a	1.00 a	884
7,937	121	542	S.	1.00 m.	200	6	2.00 a & .03 b	2.00 a	885
8,586	160	582	S.	1.00 m.	200	6	.03 b	.03 b	886
8,448	121	643	S.	1.00 m.	200	6	4.00 a	1.00 a	887
9,171	78	475	S.	1.00 m.	200	6	3.00 a & 4.00 a	1.00 a	888
9,207	106	590	O. P.	.....	200	6	3.00 a	1.00 a	889
3,564	59	309	S.	1.00 m.	200	6	4.00 a	1.00 a	890
12,739	154	654	S.	1.00 m.	200	6	4.00 a	1.00 a	891
12,372	200	784	S.	1.00 m.	200	6	3.00 a	1.00 a	892
9,533	94	882	S.	1.00 m.	200	6	3.00 a	1.00 a	893
3,659	17	302	O. P.	.....	200	6	4.00 a	1.00 a	894
9,165	165	723	S.	1.00 m.	200	6	3.00 a	1.50 a	895
1,871	28	138	S.	1.00 m.	200	6	3.00 a	.....	896
28,937	351	1,625	O. P.	.....	200	6	4.00 a	1.00 a	897
12,429	55	383	S.	.50 m.	100	6	3.00 a	2.00 a	898
8,730	107	466	S.	1.00 m.	200	6	3.00 a	2.00 a	899
14,950	238	1,118	S.	1.00 m.	200	6	3.00 a	1.00 a	900
13,108	140	565	S.	1.00 m.	200	6	3.00 a	1.00 a	901
14,586	175	1,024	O. P.	.....	200	6	2.00 a & 3.00 a	.....	902
6,154	25	255	S.	1.00 m.	200	6	3.00 a	2.00 a	903
5,043	53	455	S.	1.00 m.	200	6	3.00 a	1.00 a	904
26,725	307	1,679	S.	1.00 m.	200	6	3.00 a	2.00 a	905
8,502	76	402	S.	1.00 m.	200	6	3.00 a	2.00 a	906
3,072	47	262	S.	1.00 m.	200	6	4.00 a	2.00 a	907
8,902	81	606	S.	1.00 m.	200	6	4.00 a	1.00 a	908
9,760	90	612	N.-S.	1.00 m.	200	6	3.00 a	2.00 a	909
9,187	80	443	S.	1.00 m.	200	6	3.00 a	1.00 a	910
11,137	65	752	S.	1.00 m.	200	6	3.00 a	1.00 a	911
24,156	341	1,434	S.	.25 & .50 w.	200	6	3.00 a & 4.00 a	1.00 a	912
16,126	232	1,168	S.	1.00 m.	200	6	3.00 a	1.00 a	913
5,029	55	521	O. P.	.....	200	6	3.00 a	.....	914
8,935	229	702	S.	1.00 m.	200	6	3.00 a & .03 b	.05 b	915
6,368	81	560	O. P.	.....	200	6	4.00 a	.....	916
1,632	25	152	S.	1.00 m.	200	6	3.00 a	1.00 a	917
4,812	107	360	S.	1.00 m.	200	6	3.00 a	.....	918
3,516	30	230	S.	.70 & 1.00 m.	200	6	3.00 a & .05 b	.....	919

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION

	ASSOCIATION	Incorporated	Fiscal Year Ended	President	Treasurer
	Essex County—Continued				
920	Newark, United	Dec. 17, 1912	Dec. 31, 1928	Arthur Muehlfelder	Abe Metzger
921	Newark, United American	May 29, 1881	May 31, 1928	August W. Schumacher	B. A. Harter
922	Newark, United Conclave	June 6, 1905	July 31, 1928	John J. Baader	Leopold L. Blum
923	Newark, Unity	April 5, 1907	Mar. 14, 1928	Walter C. Jacobs	Julius E. Dornig
924	Newark, Universal	Feb. 9, 1911	Jan. 31, 1928	Alfred Fischman	Joseph A. Klein
925	Neawrk, Upper End	May 17, 1905	May 18, 1928	Frederick W. J. Neese	Frank Oehm
926	Newark, Up-to-the-Minute	Nov. 25, 1921	Dec. 31, 1928	Samuel H. Levy	Samuel A. Cohen
927	Newark, Uptown	July 28, 1892	May 30, 1928	Charles Schaedel	Julius Abeles
928	Newark, Usbe	May 10, 1907	May 28, 1928	Frank J. Holder	Oscar Rosenbaum
929	Newark, Utility	Jan. 15, 1923	Jan. 31, 1928	Philip A. Singer	Irving Froehlich
930	Newark, Vailsburg	Feb. 23, 1892	Feb. 26, 1928	Stephen H. Billington	Cortright Dick
931	Newark, Vallatese	May 28, 1926	May 14, 1928	Rocco Dellosso	Pasquale Stanco
932	Newark, Valuable	Mar. 25, 1926	Mar. 21, 1928	Arthur Muehlfelder	Leo Teicher
933	Newark, Van Buren	April 4, 1919	Sept. 5, 1928	Elmer D. Wilson	William J. Scherer
934	Newark, Victory	Feb. 25, 1919	Feb. 28, 1928	Michael Hollander	Louis Lippman
935	Newark, Vulcan	Nov. 25, 1924	Dec. 31, 1928	W. K. Wilson, Jr.	Clifford J. Sharlow
936	Newark, Wallace	April 19, 1907	Feb. 29, 1928	Henry Heller	William B. Harding
937	Newark, Warranty	Sept. 20, 1910	May 31, 1928	E. Heyman	H. F. Hays, Jr.
938	Newark, Warren	Oct. 25, 1919	Oct. 23, 1928	Max Pinnas	Isaac Katzman
939	Newark, Washington	June 2, 1887	April 30, 1928	A. A. Sippel	Samuel Litwin
940	Newark, Watson	Dec. 4, 1911	Nov. 30, 1928	A. De Fronzo	Leon H. Rose
941	Newark, Waverly	Nov. 11, 1909	Nov. 30, 1928	Herman Scheininger	Louis Gertwagen
942	Newark, Waydell	July 10, 1907	May 31, 1928	W. R. Wheaton	Emil P. Riggelsen
943	Newark, Webster	June 10, 1911	June 30, 1928	A. R. Bianchi	Giaciuto Padula
944	Newark, Weequahic	May 9, 1906	June 1, 1928	Frank J. Bock	Edward L. Arnold
945	Newark, Welcome	Jan. 19, 1922	Jan. 18, 1928	Samuel H. Levy	Louis Bliwise
946	Newark, West End	May 29, 1888	May 31, 1928	Henry Fischer	Arthur T. Scales
947	Newark, West Newark	Dec. 19, 1902	Feb. 16, 1928	Conrad Schneider, Jr.	Henry P. George
948	Newark, West Side Park	Feb. 21, 1907	Dec. 31, 1928	John Buhl	Adolph Schwarz, Jr.
949	Newark, White Way	April 15, 1911	April 30, 1928	Charles E. Coffin	Howard N. Reed
950	Newark, Winner	June 9, 1923	June 30, 1928	George Luxner	M. Emanuel Anker
951	Newark, Woodmen	Sept. 5, 1905	Dec. 30, 1928	Frank A. Champlin	Alfred Wiedman
952	Newark, Woodrow Wilson	May 18, 1926	May 31, 1928	Henry Knoller	Samuel A. Ullman
953	Newark, Woodside	Aug. 22, 1884	Aug. 31, 1928	Wright L. Gilbert	Hudson B. Britten
954	Newark, Workers	Feb. 6, 1919	Mar. 31, 1928	Isaac M. Shaw	Max Weinberg
955	Newark, Workingmens	May 23, 1888	April 30, 1928	John H. Huegel	Morris Harris
956	Newark, World	Mar. 29, 1919	April 30, 1928	Harry Lerman	Emanuel Friedman
957	Newark, Yankee	May 24, 1919	Sept. 30, 1928	Heyman Eisenberg	Hyman Moskow
958	Newark, Zenith	May 12, 1922	June 1, 1928	Leon Mones	Samuel Ring
959	Nutley, Franklin	Sept. 9, 1886	Oct. 15, 1928	Abram Blum	John P. Lux
960	Nutley, Intrepid	June 22, 1925	July 10, 1928	Ettore Farese	Philip Jannarone
961	Nutley, Spring Garden	Jan. 2, 1920	Dec. 31, 1928	Ernest A. Bickell	R. G. Schaaf
962	Nutley, Yantacaw	Nov. 25, 1919	Oct. 31, 1928	Frank E. Drake	Francis T. Stager
963	Orange, Brighton	Mar. 23, 1922	Mar. 31, 1928	Frederick Maier	Frederick L. Maier
964	Orange, Bulwark	Aug. 19, 1922	Sept. 29, 1928	*Louis Romano	Walter Nuffort
965	Orange, Nonpareil	June 15, 1909	May 31, 1928	Isaac Shoenthal	Mark Morris
966	Orange, Orange	Jan. 5, 1887	Dec. 31, 1928	Samuel M. Edwards	Charles E. Jones
967	Orange, Orange Valley	April 9, 1888	April 9, 1928	O. S. Thompson	Robert O. Collins
968	Orange, Progressive	Jan. 18, 1911	Dec. 31, 1928	A. A. Hill	A. B. Miller
969	Orange, Vigilant	Jan. 18, 1922	Jan. 31, 1928	Louis Cohen	William Stein
970	Orange, Watchung	June 16, 1926	July 5, 1928	H. A. Miskimin	Louis Cohn
971	Roseland, Roseland	Sept. 19, 1925	Oct. 31, 1928	Caleb G. Baxter	Edmund J. Bass
972	South Orange, Fielding	Nov. 20, 1926	Dec. 31, 1928	William J. Connelly, Jr.	August P. Pflueger
973	South Orange, Montrose	Dec. 18, 1925	Dec. 31, 1928	Thomas E. Fitzsimmons	Seymour O. Coeyman
974	South Orange, South Orange	Sept. 17, 1857	Aug. 31, 1928	Charles I. Beck	Frank Wildey
975	South Orange, Village	April 10, 1920	April 26, 1928	Erwin W. Berry	Horace J. Murray
976	Verona, Essential	Sept. 24, 1926	Oct. 31, 1928	Gabriel S. Aiello	George W. Davies
977	Verona, Verona	May 9, 1901	Mar. 31, 1928	William P. Johnson	W. Barnette Smith
978	West Caldwell, West Caldwell	Dec. 16, 1926	Dec. 31, 1928	Phineas L. Wigler	Harvey Quimby
979	West Orange, Edison Employees	July 26, 1919	Sept. 30, 1928	Charles W. Luhr	H. F. Miller

*Vice President.

FISCAL YEAR ENDED, NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Sidney Stein	Edward M. Slee	670 Bergen St., Newark, N. J.	920
Herr, Leiss & Herr	John G. Schweikhardt	38 Hedden Terrace, Newark, N. J.	921
Jacob Fischel	Thomas Johnson	253 So. Clinton St., East Orange, N. J.	922
Peter A. Cavicchia	Louis Boehme	69 Warren St., Newark, N. J.	923
Nicholas LaVecchia	Gustave Kirsch	16 Belmont Ave., Newark, N. J.	924
Charles C. Deubel	William T. Serbe, Jr.	128 Nesbit Terrace, Irvington, N. J.	925
Jacob Siff	Louis Klinger	8 Bungalow Court, Newark, N. J.	926
Emanuel Lowenstein	Raymon Spreen	19 Clinton St., Newark, N. J.	927
Philip J. Schotland	John Zipfel, Jr.	20 Belmont Ave., Newark, N. J.	928
Schneider & Schneider	William M. Beckelman	790 Broad St., Newark, N. J.	929
Levy, Fenster & McCloskey	Otto L. Puth	94 Columbia Ave., Newark, N. J.	930
William V. Azzoli	Alexander N. Ciavarro	149 Parker St., Newark, N. J.	931
Charles Gansler	George H. Yonkers	425 Stuyvesant Ave., Irvington, N. J.	932
Abraham Alboum	John A. Linnett	29 Elizabeth Ave., Newark, N. J.	933
David M. Litwin	Samuel S. Dillenberg	130 Market St., Newark, N. J.	934
Joseph Steiner	Herbert Z. Steiner	790 Broad St., Newark, N. J.	935
Adolph Altman	Arthur M. Pfeil	236 Market St., Newark, N. J.	936
Richard E. Kohn	A. B. Leslie	15 Market St., Newark, N. J.	937
Louis Weiss	Louis P. Alter	22 Brookwood Drive, Maplewood, N. J.	938
David M. Litwin	Henry Wagner	16 Hudson Ave., East Orange, N. J.	939
Jacob Fox	Gustave Kirsch	16 Belmont Ave., Newark, N. J.	940
Philip J. Schotland	John Breuning, Jr.	51 Hazelwood Ave., Newark, N. J.	941
H. L. Koenig	Harry M. Coleman	61 South 10th St., Newark, N. J.	942
Nicholas Albano	Daniel Mariniello	106 Park Ave., Newark, N. J.	943
Edward R. McGlynn	Henry P. George	16 Clinton St., Newark, N. J.	944
Maurice S. Maurer	Franklin I. Jacobson	251 Williamson Ave., Hillside, N. J.	945
Levy, Fenster & McCloskey	Henry T. Meyer	866 Broad St., Newark, N. J.	946
Arthur A. Werthmann	Harry F. Peal	37 Keer Ave., Newark, N. J.	947
F. W. Wilderotter	Charles J. Gebauer	631 Springfield Ave., Newark, N. J.	948
Henry W. Enger, Jr.	Charles L. Wood	45 No. 6th St., Newark, N. J.	949
Weinstein & Heyman	Ben. C. Eisen	716 Stuyvesant Ave., Irvington, N. J.	950
Robert S. Terhune	Raymon Spreen	19 Clinton St., Newark, N. J.	951
Meyer C. Ellenstein	Sydney Seidler	292 Goldsmith Ave., Newark, N. J.	952
R. Arthur Heller	Charles W. Ten Eyck	182 Lincoln Ave., Newark, N. J.	953
Jacob Lubetkin	Julius E. Flink	1060 Broad St., Newark, N. J.	954
Lowy & Lowy	H. P. James	253 Springfield Ave., Newark, N. J.	955
Harry Unger	Alex J. Frackenpohl	472 18th Ave., Newark, N. J.	956
Simon L. Fisch	Louis G. Baurer	95 Parker Ave., Maplewood, N. J.	957
Samuel S. Ferster	W. B. Griffin	73 Orange Heights Ave., West Orange, N. J.	958
William H. Parry	J. H. Witbeck	482 Franklin Ave., Nutley, N. J.	959
A. Theodore De Muro	Fiore R. Sozio	99 Clifton Ave., Newark, N. J.	960
William P. Hurley	Adrianna Van Riper	23 Church St., Nutley, N. J.	961
Edwin J. C. Joerg	Walter E. Carlough	46 Oakridge Ave., Nutley, N. J.	962
O. C. Bianchi	Richard J. Fitzgerald	354 No. Park St., East Orange, N. J.	963
Joseph C. Cassini	John Zipfel, III.	20 Belmont Ave., Newark, N. J.	964
Isaac Fleischman	U. Samuel Abeles	60 North 5th St., Newark, N. J.	965
W. Bradford Smith	O. L. Yeomans	24 Northfield Ave., West Orange, N. J.	966
W. Bradford Smith	O. S. Thompson, Jr.	38 Colinwood Road, Maplewood, N. J.	967
H. J. Stanfield	John M. Middlesworth	150 Steuben St., East Orange, N. J.	968
Ralph E. Giordano	U. Samuel Abeles	60 North Fifth St., Newark, N. J.	969
A. M. Herman	Samuel Weiss	120 South Orange Ave., Newark, N. J.	970
Edward Dillon	Clarence E. Baldwin	Roseland, N. J.	971
Samuel L. Diener	Nathaniel Sofman	Firemen's Bldg., Newark, N. J.	972
Nicholas LaVecchia	Harold D. Henderson	59 Pine St., Millburn, N. J.	973
F. B. Taylor	Thomas R. Were	South Orange, N. J.	974
Felix Forlenza	Arthur M. Ringel	315 Smith St., Newark, N. J.	975
Leslie L. Vanderbilt	Leslie F. Randolph	17 So. Prospect St., Verona, N. J.	976
W. W. Crane	Frederic N. Brown	12 Grove Ave., Verona, N. J.	977
Herman Distler	Howard Hopper	11 High St., Orange, N. J.	978
Henry Lanahan	A. P. Gehling	88 Lindsley Ave., West Orange, N. J.	979

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Essex County—Con.								
920	United	$1,576,000		$56,678	$3,737	$36,548	$20,227	$24,988	$1,718,178
921	United American	526,300		6,920	1,969		250	250	535,689
922	United Conclave	645,400		9,422	944		7,416	936	664,118
923	Unity	1,062,217	$12,000	9,967	686		9,810	1,811	1,096,491
924	Universal	1,270,600		23,921	5,941		13,514	5,006	1,318,982
925	Upper End	318,200		6,080	1,336		1,384	292	327,292
926	Up-to-the-Minute	310,700		11,665	7,421	18,682	5,441	937	354,846
927	Uptown	1,185,000		22,980	15,467		7,391	2,800	1,233,638
928	Usbe	931,950		49,579	1,562	40,113	10,225	66,725	1,100,154
929	Utility	523,500		2,440	4,621		7,097	936	538,594
930	Vailsburg	383,900		5,225	1,142		1,661	488	392,416
931	Vallatese	34,300		1,030	2,784		2,115	156	40,385
932	Valuable	222,400		775	5,297		7,917	1,402	237,791
933	Van Buren	355,700		7,525	38,437		1,713	4,028	407,403
934	Victory	4,575,900		105,390	56,242	114,027	11,192	6,371	4,869,122
935	Vulcan	232,600		1,840	3,208	18,359	2,309	450	258,766
936	Wallace	526,600		5,990	22,705		3,231	2,098	560,624
937	Warranty	5,641,800	9,100	97,688	142,865	158,694	33,828	59,275	6,143,250
938	Warren	626,400		41,225	5,685	17,402	17,138	2,070	709,920
939	Washington	346,700		2,150	2,617		1,799	563	353,829
940	Watson	740,500		28,030	7,244		7,610	4,793	788,177
941	Waverly	911,200		32,880	10,895	31,029	18,490	1,211	1,005,705
942	Waydell	332,900		5,626	1,218		1,545	274	341,563
943	Webster	681,000		25,133	84		9,453	1,721	717,391
944	Weequahic	500,800		750	4,782		3,504	347	510,133
945	Welcome	322,600		10,110	551		4,392	726	338,379
946	West End	39,393,450		204,743	358,796	305,673	100,949	56,240	40,419,851
947	West Newark	287,900		4,550	1,639		598		294,687
948	West Side Park	656,400		20,050	6,499	21,938	944	2,884	708,715
949	White Way	137,900		2,750	18,222		2,461	497	161,830
950	Winner	210,000		4,034	5,155		5,567	1,172	225,928
951	Woodmen	1,622,200		39,326	26,278	108,094	12,493	5,348	1,813,739
952	Woodrow Wilson	71,000		2,650	559		4,797	236	79,242
953	Woodside	1,514,775	61,875	37,269	20,268	97,246	32,399	14,110	1,777,942
954	Workers	555,600		11,418	4,004		9,979	2,430	583,431
955	Workingmens	9,422,000		461,565	80,075	270,436	87,501	42,879	10,364,456
956	World	338,800		5,750	8,493	1,200	1,806	269	356,318
957	Yankee	904,100		41,732	10,634	43,000	15,512	3,738	1,018,716
958	Zenith	410,200		9,212	4,650		2,401	375	426,838
959	Franklin	1,182,640		16,910	10,022	32,239	11,594	9,273	1,262,678
960	Intrepid	48,500		1,335	488		1,189	324	51,836
961	Spring Garden	824,550		5,779	2,773		5,374	1,133	839,609
962	Yantacaw	284,650		4,502	2,361		2,388	651	294,552
963	Brighton	225,500		3,910	154		2,055		231,619
964	Bulwark	315,450		14,366	12,388		5,476	390	348,070
965	Nonpareil	841,000		15,185	1,572	3,900	3,709	1,206	866,572
966	Orange	2,474,800		86,994	28,493		1,813	45,403	2,637,503
967	Orange Valley	726,600		13,898	474		2,383	100	743,455
968	Progressive	126,150		4,625	1,469		3,879	371	136,494
969	Vigilant	248,700		3,875	941		2,699	509	256,724
970	Watchung	78,700		475	3,356		1,805	215	84,551
971	Roseland	39,400			3,832		1,361	98	44,691
972	Fielding	43,400		700	8,958		1,669	246	54,973
973	Montrose	136,500		2,150	6,037		3,539	262	148,488
974	South Orange	1,400,300		26,333	5,007		10,027	1,164	1,442,831
975	Village	854,550		12,913	217		2,286		869,966
976	Essential	79,500		2,463	1,222		126	719	84,030
977	Verona	751,950		6,685	26,135		6,148	30,196	821,114
978	West Caldwell	87,100		5,875	976	8,979	5,900	410	109,240
979	Edison Employees	502,500		12,423	4,290		2,821	870	522,904

AT CLOSE OF FISCAL YEAR OF EACH ASSOCIATION

LIABILITIES

Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due on Loans	Borrowed Money	Other Liabilities	Profits or Surplus	
$970,674	.....	.....	$418,400	$11,361	.....	$745	$4,000	$70,000	$60	$242,938	920
356,304	.....	.....	43,500	.....	.....	126	.....	50,000	.....	85,759	921
396,531	.....	.....	78,600	1,386	.....	395	1,250	83,000	594	102,362	922
658,536	.....	.....	240,700	1,049	.....	1,116	.....	29,000	455	165,635	923
654,734	.....	.....	286,500	3,932	.....	3,945	73,700	141,700	80	154,391	924
217,872	.....	.....	29,500	.....	.....	862	.....	18,000	110	60,948	925
240,873	.....	.....	23,900	6,123	.....	889	1,000	29,000	1,137	51,924	926
901,605	.....	.....	.....	980	$100	687	.....	83,800	.....	246,466	927
547,816	.....	.....	325,450	3,474	979	945	.....	55,000	9,909	156,581	928
345,461	.....	.....	93,600	1,421	.....	519	2,500	25,000	10	70,083	929
258,708	.....	.....	41,800	.....	.....	130	.....	20,400	362	71,016	930
31,131	.....	.....	1,000	.....	.....	52	.....	6,000	11	2,191	931
121,587	.....	.....	57,800	1,274	.....	238	13,100	28,000	.....	15,792	932
210,258	.....	.....	142,000	.....	.....	17	.....	.....	.....	55,128	933
2,951,900	.....	.....	580,600	3,040	.....	1,475	.....	570,000	.....	762,107	934
172,515	.....	.....	22,700	1,938	.....	181	.....	29,500	8,200	23,732	935
337,868	.....	.....	139,900	1,470	.....	290	6,000	.....	.....	75,096	936
2,884,078	.....	.....	2,599,700	1,097	.....	.....	43,372	63,261	1,031	550,711	937
425,506	.....	.....	96,200	3,069	.....	395	2,750	80,500	79	101,421	938
175,475	.....	.....	90,500	329	.....	371	.....	38,000	1,696	47,458	939
434,784	.....	.....	106,640	3,646	.....	557	65,000	55,000	73	122,477	940
547,656	.....	.....	195,600	372	.....	5,558	.....	107,974	.....	148,545	941
205,116	.....	.....	49,150	184	.....	317	.....	38,500	.....	48,296	942
464,274	.....	.....	.....	.....	.....	412	13,000	104,550	1,000	134,155	943
358,506	.....	.....	18,600	10	.....	852	.....	38,300	.....	93,865	944
179,487	.....	.....	79,900	1,045	.....	530	5,000	40,000	1	32,416	945
30,776,675	.....	.....	3,909,000	.....	.....	3,058	769,980	.....	525,684	4,435,454	946
187,860	.....	.....	23,000	5	.....	116	7,772	26,700	.....	49,234	947
370,615	$43,833	.....	108,000	.....	.....	45	.....	85,000	1,214	100,008	948
111,935	.....	.....	22,100	251	.....	404	2,300	.....	.....	24,840	949
173,307	1,900	.....	15,200	710	.....	505	.....	11,000	63	23,243	950
1,157,648	.....	.....	167,200	887	.....	.....	80,025	200,000	197	207,782	951
69,132	.....	.....	2,000	2,564	.....	115	.....	.....	24	5,407	952
859,019	3,120	.....	522,900	1,123	.....	1,555	79,164	50,000	24,165	236,896	953
335,251	.....	.....	114,000	2,688	.....	420	.....	77,000	.....	54,072	954
5,531,141	.....	.....	1,545,350	3,245	.....	.....	483,500	1,330,000	2,601	1,468,619	955
185,772	.....	.....	97,800	924	.....	892	.....	40,000	.....	30,930	956
535,221	.....	.....	260,200	6,737	.....	4,110	.....	120,000	301	92,147	957
248,799	.....	.....	79,550	1,503	.....	392	.....	49,000	.....	47,594	958
791,100	.....	.....	141,800	.....	.....	1,965	.....	137,100	1,851	189,362	959
40,152	.....	.....	1,000	81	.....	96	954	5,500	27	4,026	960
557,697	.....	.....	45,800	.....	.....	781	2,091	82,500	81	150,659	961
229,514	.....	.....	.....	97	.....	371	2,750	11,000	5	50,815	962
145,193	.....	.....	35,100	539	.....	372	.....	24,000	.....	26,415	963
283,171	.....	.....	1,600	1,603	.....	2,720	1,000	.....	.....	57,976	964
542,678	.....	.....	124,400	190	.....	104	1,300	66,500	50	131,350	965
2,088,096	.....	.....	.....	.....	.....	3,936	14,000	.....	.....	531,471	966
550,872	.....	.....	.....	163	.....	1,374	1,125	45,000	42	144,879	967
95,131	.....	.....	.....	4,302	.....	582	.....	8,500	33	27,946	968
157,635	.....	.....	44,700	27	.....	694	.....	27,600	.....	26,068	969
55,989	.....	.....	10,700	1,315	.....	976	1,550	9,500	107	4,414	970
40,246	.....	.....	.....	1,181	.....	10	.....	.....	.....	3,254	971
50,244	.....	.....	.....	1,455	.....	158	.....	.....	5	3,111	972
113,887	.....	.....	.....	698	.....	309	.....	22,000	193	11,401	973
1,108,158	.....	.....	.....	1,115	.....	1,679	9,954	29,100	.....	292,825	974
676,407	.....	.....	.....	105	.....	822	.....	26,000	7,753	158,879	975
62,819	.....	.....	1,500	.....	.....	72	.....	15,700	.....	3,939	976
653,800	.....	.....	.....	.....	.....	738	2,848	.....	.....	163,728	977
73,782	2,250	.....	9,400	.....	.....	105	3,800	14,000	76	5,827	978
362,927	.....	.....	62,000	345	.....	1,352	1,300	25,000	.....	69,980	979

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

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Con.								
920	United	22,407	1,222	.....	.....	.....	.....	2,092	170
921	United American	6,335	550	.....	.....	.....	.....	218	29
922	United Conclave	7,492	647	.....	.....	.....	.....	393	62
923	Unity	12,897	880	.....	.....	.....	.....	1,204	95
924	Universal	18,892	1,405	.....	.....	.....	.....	1,432	104
925	Upper End	3,849	444	.....	.....	.....	.....	148	25
926	Up-to-the-Minute	6,532	496	.....	.....	.....	.....	120	12
927	Uptown	14,914	1,010	.....	.....	.....	.....	.....	.....
928	Usbe	11,710	750	.....	.....	.....	.....	1,627	242
929	Utility	9,472	434	.....	.....	.....	.....	468	40
930	Vailsburg	4,836	514	.....	.....	.....	.....	209	23
931	Vallatese	1,916	224	.....	.....	.....	.....	5	1
932	Valuable	7,855	539	.....	.....	.....	.....	289	22
933	Van Buren	5,756	401	.....	.....	.....	.....	710	85
934	Victory	61,880	1,335	.....	.....	.....	.....	2,903	144
935	Vulcan	6,692	543	.....	.....	.....	.....	114	21
936	Wallace	7,347	570	.....	.....	.....	.....	699	38
937	Warranty	56,877	4,684	.....	.....	.....	.....	12,999	1,613
938	Warren	10,557	811	.....	.....	.....	.....	481	41
939	Washington	3,956	260	.....	.....	.....	.....	452	38
940	Watson	8,099	388	.....	.....	.....	.....	533	30
941	Waverly	9,814	828	.....	.....	.....	.....	978	153
942	Waydell	3,960	414	.....	.....	.....	.....	246	52
943	Webster	8,155	792	.....	.....	.....	.....	.....	.....
944	Weequahic	6,437	465	.....	.....	.....	.....	93	13
945	Welcome	6,797	533	.....	.....	.....	.....	399	51
946	West End	499,963	33,965	.....	.....	.....	.....	19,545	1,772
947	West Newark	3,362	320	.....	.....	.....	.....	115	17
948	West Side Park	7,136	496	237	26	.....	.....	540	60
949	White Way	4,486	478	.....	.....	.....	.....	111	16
950	Winner	6,870	464	19	10	.....	.....	76	10
951	Woodmen	18,709	1,940	.....	.....	.....	.....	836	127
952	Woodrow Wilson	4,472	275	.....	.....	.....	.....	10	4
953	Woodside	16,988	962	30	5	.....	.....	2,615	277
954	Workers	6,623	717	.....	.....	.....	.....	570	71
955	Workingmens	131,391	10,309	.....	.....	.....	.....	7,727	1,271
956	World	3,646	456	.....	.....	.....	.....	489	70
957	Yankee	10,911	988	.....	.....	.....	.....	1,301	105
958	Zenith	7,973	624	.....	.....	.....	.....	398	67
959	Franklin	14,413	1,631	.....	.....	.....	.....	709	114
960	Intrepid	1,791	219	.....	.....	.....	.....	5	1
961	Spring Garden	10,594	661	.....	.....	.....	.....	229	29
962	Yantacaw	4,970	578	.....	.....	.....	.....	.....	.....
963	Brighton	3,449	384	.....	.....	.....	.....	175	31
964	Bulwark	6,471	438	.....	.....	.....	.....	..8	3
965	Nonpareil	12,037	924	.....	.....	.....	.....	622	59
966	Orange	36,575	3,075	.....	.....	.....	.....	.....	.....
967	Orange Valley	9,092	1,005	.....	.....	.....	.....	.....	.....
968	Progressive	1,880	425	.....	.....	.....	.....	.....	.....
969	Vigilant	4,978	425	.....	.....	.....	.....	223	36
970	Watchung	3,687	280	.....	.....	.....	.....	54	11
971	Roseland	1,486	154	.....	.....	.....	.....	.....	.....
972	Fielding	2,744	202	.....	.....	.....	.....	.....	.....
973	Montrose	5,188	352	.....	.....	.....	.....	.....	.....
974	South Orange	22,799	2,080	.....	.....	.....	.....	.....	.....
975	Village	16,278	1,290	.....	.....	.....	.....	.....	.....
976	Essential	2,742	325	.....	.....	.....	.....	7	2
977	Verona	13,160	1,181	.....	.....	.....	.....	.....	.....
978	West Caldwell	4,384	250	22	5	.....	.....	47	16
979	Edison Employees	6,349	922	.....	.....	.....	.....	310	44

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Average Rate Per Cent Interest on Shares	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
24,499	130	1,262	S.	$1.00 m.	$200	6	$4.00 a	$2.00 a	920
6,553	91	488	S.	1.00 m.	200	6	3.00 a	.....	921
7,885	161	548	S.	1.00 m.	200	6	3.00 a	1.00 a	922
14,101	186	789	S.	1.00 m.	200	6	3.00 a & .03 b	1.50 a	923
20,324	220	1,289	S.	1.00 & 2.00 m.	200	6	4.00 a	2.00 a	924
3,997	98	371	S.	1.00 m.	200	6	3.00 a	1.00 a	925
6,652	78	430	S.	1.00 m.	200	6	3.00 a	2.00 a	926
14,914	142	868	S.	1.00 m.	200	6	3.00 a	1.00 a	927
13,337	174	818	S.	1.00 m.	200	6	4.00 a	1.00 a	928
9,940	53	421	S.	1.00 m.	200	6	3.00 a	1.00 a	929
5,045	81	456	S.	1.00 m.	200	6	3.00 a	1.00 a	930
1,921	24	201	S.	1.00 m.	200	6	3.00 a	2.00 a	931
8,144	38	523	S.	1.00 m.	200	6	4.00 a	2.00 a	932
6,466	76	410	O. P.	.....	200	6	1.89 a	.....	933
64,783	201	1,278	S.	1.00 m.	200	6	3.00 a	2.00 a	934
6,806	38	526	S.	1.00 m.	200	6	3.00 a	2.00 a	935
8,046	105	503	S.	1.00 m.	200	6	4.00 a	1.00 a	936
69,876	683	5,614	O. P.	.....	200	6	3.00 a & 4.00 a	1.00 a	937
11,038	161	691	S.	1.00 m.	200	6	3.00 a	1.00 a	938
4,408	63	235	S.	1.00 m.	200	6	3.00 a	2.00 a	939
8,632	106	312	S.	1.00 & 2.00 m.	200	6	3.00 a & 4.00 a	1.00 a	940
10,792	242	739	S.	.25 w.	200	6	4.00 a	1.00 a	941
4,206	73	393	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	942
8,155	227	565	S.	1.00 m.	200	6	4.00 a	2.00 a	943
6,530	68	410	S.	1.00 m.	200	6	2.00 a & 3.00 a	3.00 a	944
7,196	76	508	S.	1.00 m.	200	6	3.00 a	1.00 a	945
519,508	5,700	30,037	O. P.	.....	200	6	2.00 a & 3.00 a	2.00 a	946
3,477	51	286	S.	1.00 m.	200	6	3.00 a	1.00 a	947
7,913	117	465	O. P.	.....	200	6	2.00 a	1.00 a	948
4,597	33	461	S.	.70 & 1.00 m.	200	6	3.00 a	.....	949
6,965	42	442	S.	1.00 m.	200	6	3.00 a	2.00 a	950
19,545	351	1,716	O. P.	.....	200	6	3.00 a	1.00 a	951
4,482	16	263	S.	1.00 m.	200	6	3.00 a	1.00 a	952
19,633	271	973	S.	1.00 m.	200	6	3.25 a	.....	953
7,193	71	717	S.	1.00 & 2.00 m.	200	6	3.00 a & 4.00 a	2.00 a	954
139,118	2,056	9,524	O. P.	.....	200	6	2.00 a & 3.00 a	1.00 a	955
4,135	63	463	S.	1.00 & 2.00 m.	200	6	4.00 a	2.00 a	956
12,212	148	945	S.	1.00 & 2.00 m.	200	6	3.00 a & 4.00 a	2.00 a	957
8,371	88	603	S.	1.00 m.	200	6	4.00 a	2.00 a	958
15,122	542	1,203	S.	1.00 m.	200	6	3.00 a	3.00 a	959
1,796	23	197	S.	1.00 m.	200	6	2.50 a	.....	960
10,823	222	468	S.	1.00 m.	200	6	2.50 a	2.50 a	961
4,970	97	481	S.	1.00 m.	200	6	2.50 a	.....	962
3,624	79	336	S.	1.00 m.	200	6	3.00 a	.....	963
6,479	78	363	S.	1.00 m.	200	6	3.00 a	1.00 a	964
12,659	208	775	O. P.	.....	200	6	3.00 a	.06 b	965
36,575	664	2,411	S.	1.00 m.	200	6	1.00 a	.....	966
9,092	309	696	S.	1.00 m.	200	6	1.00 a	.....	967
1,880	29	396	S.	1.00 m.	200	6	4.00 a	.....	968
5,201	63	398	S.	1.00 m.	200	6	3.00 a	1.00 a	969
3,741	15	276	S.	1.00 m.	200	6	3.00 a	1.00 a	970
1,486	8	146	S.	1.00 m.	200	6	.03 b	.....	971
2,744	8	194	S.	1.00 m.	200	6	3.00 a	1.00 a	972
5,188	17	335	S.	1.00 m.	200	6	3.00 a	1.00 a	973
22,799	330	1,750	S.	1.00 m.	200	6	3.00 a & .05 b	2.00 a	974
16,278	129	1,161	S.	1.00 m.	200	6	2.00 a & .05 b	.....	975
2,749	24	303	O. P.	.....	200	6	2.50 a	.....	976
13,160	180	1,001	S.	1.00 m.	200	6	3.50 a	.....	977
4,453	29	242	S.	1.00 m.	200	6	3.00 a	1.00 a	978
6,659	143	823	S.	1.00 & 2.00 m.	200	6	2.00 a	1.00 a	979

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION

	ASSOCIATION	Incorporated	Fiscal Year Ended	President	Treasurer
	Essex County—Continued				
980	West Orange, Llewellyn	Jan. 6, 1913	Dec. 31, 1928	William F. Vosseler	Frederick J. Wolfe
981	West Orange, Radio	June 22, 1923	June 30, 1928	Max H. Weinmann	William J. Lavery
	Gloucester County				
982	Bridgeport, Bridgeport	July 11, 1900	June 8, 1928	John McIlvain	Frank B. Stanton
983	Clarksboro, Mutual	Nov. 17, 1903	Dec. 31, 1928	Samuel R. Stetser	Thomas J. Stratton
984	Clayton, Clayton	April 15, 1880	Feb. 13, 1928	George H. Chew	W. M. Angle
985	Clayton, Delsea	May 4, 1926	April 16, 1928	Edgar W. Chamberlin	H. Belford Downs
986	Glassboro, Chestnut Ridge	April 14, 1924	Feb. 28, 1928	T. Franklin Gifford	M. W. Von Lohr
987	Glassboro, Glassboro	June 1, 1883	May 14, 1928	David Paulin	Thomas C. Allen
988	Grenloch, Grenloch	Dec. 9, 1909	Oct. 31, 1928	J. Harvey Irvin	Horace G. A. Smith
989	Mantua, Mantua	April 19, 1926	May 31, 1928	Earle R. Seaman	Charles E. Gellenthi
990	Mullica Hill, Mullica Hill	Jan. 12, 1876	Dec. 31, 1928	George G. Ridgway	Norman H. Parker
991	National Park, National Park	Mar. 17, 1914	Mar. 26, 1928	Elmer E. Cox	William E. Beers
992	Newfield, Newfield	Feb. 28, 1923	Feb. 29, 1928	W. Clifford Davis	Martin C. Vanaman
993	Paulsboro, Mechanics	Sept. 24, 1907	Aug. 31, 1928	George K. C. West	Alex Bonsack, Jr.
994	Paulsboro, Paulsboro	Mar. 31, 1873	Oct. 1, 1928	Edward G. Lodge	Richard T. Blackson
995	Pitman, Alcyon	Oct. 29, 1921	Nov. 30, 1928	Henry Reeves	Oscar Davenport
996	Pitman, Pitman	Sept. 9, 1903	Sept. 8, 1928	George W. Carr	J. Russell Treat
997	Swedesboro, Swedesboro	Mar. 28, 1871	April 30, 1928	Hugh McCullough	Horace R. Hanson
998	Swedesboro, Swedesboro-Woodstown	Mar. 29, 1916	Mar. 31, 1928	Dr. V. E. DeGrofft	Ashbr'k D. Snelbake
999	Wenonah, Wenonah	Nov. 21, 1907	Oct. 31, 1928	R. A. Sargent	Howard M. Potter
1000	Westville, Old Buck	Aug. 23, 1923	Aug. 31, 1928	L. H. Sinquett	E. M. Fisher
1001	Westville, Westville & Newbold	Oct. 21, 1912	Oct. 16, 1928	R. K. Hollinshed	W. B. Atkinson
1002	Williamstown, Monroe	Jan. 31, 1870	Jan. 6, 1928	H. H. Simmermon	Raymond E. Tice
1003	Woodbury, Peoples	Dec. 24, 1913	Dec. 27, 1928	William A. Fisher	Warner W. Cooper
1004	Woodbury, Suburban Homes	April 25, 1923	May 15, 1928	Victor E. Kugler	H. Paul Livermore
1005	Woodbury, Woodbury Real Estate Mutual	May 6, 1871	April 30, 1928	George W. Curtis	Ellison H. Davis

FISCAL YEAR ENDED, NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Simeon H. Rollinson	William J. Smith	51 Lindsley Ave., West Orange, N. J.	980
I. Henry Coyne	Joseph F. Gerdon	15 Wheeler St., West Orange, N. J.	981
George B. Marshall	Charles R. Barker	Bridgeport, N. J.	982
Oscar B. Redrow	James T. Dawson	428 Market St., Camden, N. J.	983
George B. Marshall	P. K. DuBois	Clayton, N. J.	984
Daniel W. Beckley	Meade H. Warner	1004 Park Ave., Collingswood, N. J.	985
Elmer B. Woods	Charles R. Mease	Glassboro, N. J.	986
George B. Marshall	Oscar G. Casperson	Glassboro, N. J.	987
Francis B. Davis	Louis C. Joyce, Jr.	Grenloch, N. J.	988
Howard S. Kinney	Joseph Le Otto	Mantua, N. J.	989
.....	Albert Schneider	Mullica Hill, N. J.	990
Cyrus D. Marter	George T. Loder	National Park, N. J.	991
.....	K. C. Lane	Newfield, N. J.	992
* W. G. Cowgill	Joseph R. Moreland	Paulsboro, N. J.	993
Hon. A. H. Swackhamer	William H. Flowers, Jr.	Paulsboro, N. J.	994
Willis Tullis Porch	Ezra T. Hughes	51 S. Broadway, Pitman, N. J.	995
Morton C. Haight	Irvine W. Newkirk	Pitman, N. J.	996
David O. Watkins	W. L. Weber	Swedesboro, N. J.	997
Judge E. C. Waddington	Milo B. Urion	Swedesboro, N. J.	998
David O. Watkins	R. H. Gage	Wenonah, N. J.	999
James B. Avis	George T. Olsson	Westville, N. J.	1000
* George L. Barker	C. B. Heritage	706 North Buck St., Millville, N. J.	1001
.....	D. E. Tweed	Williamstown, N. J.	1002
Alexander L. Rogers	Eugene L. Horan, Jr.	320 Briar Hill Lane, Woodbury, N. J.	1003
Francis B. Davis	Russell S. Fowler	c/o Woodbury Trust Co., Woodbury, N. J.	1004
David O. Watkins	Warren A. Curry	204 Hunter St., Woodbury, N. J.	1005

* Conveyancer.

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Essex County—Con.								
980	Llewellyn	$683,100	.....	$23,511	$12,379	.....	$5,508	.....	$724,498
981	Radio	88,500	.....	9,003	12,033	.....	1,439	$310	111,285
	Totals	465,628,558	$2,065,797	10,379,549	$6,369,969	5,303,354	3,721,838	1,991,160	495,460,225
	Gloucester County								
982	Bridgeport	$253,650	.....	$12,200	$141	.....	$3,075	$107	$269,173
983	Mutual	42,450	$4,500	3,565	1,709	.....	556	.....	52,780
984	Clayton	383,350	.....	5,100	26,822	$700	1,290	.....	417,262
985	Delsea	38,400	.....	.....	185	.....	785	.....	39,370
986	Chestnut Ridge	115,000	.....	5,039	3,156	.....	2,676	141	126,012
987	Glassboro	912,250	.....	10,905	1,419	.....	2,688	19,000	946,262
988	Grenloch	234,750	.....	6,028	391	3,190	2,530	300	247,189
989	Mantua	37,900	.....	.....	75	.....	1,166	275	39,416
990	Mullica Hill	135,425	17,000	3,895	2,322	.....	983	243	159,868
991	National Park	102,050	.....	8,160	1,599	.....	1,214	694	113,717
992	Newfield	55,000	.....	2,167	4,345	.....	1,693	100	63,305
993	Mechanics	322,550	.....	7,700	189	.....	5,292	66	335,797
994	Paulsboro	421,400	.....	15,985	29,373	.....	2,617	.....	469,375
995	Alcyon	426,925	.....	48,155	18,413	4,915	2,606	12	501,026
996	Pitman	735,700	.....	29,100	5,582	8,000	3,794	1,625	783,801
997	Swedesboro	527,300	.....	33,300	1,124	.....	325	100	562,149
998	Swedesboro-Woodstown	390,835	.....	16,709	4,349	.....	2,996	.....	414,889
999	Wenonah	644,000	7,500	53,431	5,167	.....	5,876	456	716,430
1000	Old Buck	205,250	.....	6,705	21	.....	2,868	10	214,854
1001	Westville & Newbold	433,200	.....	10,650	11,233	.....	4,081	243	459,407
1002	Monroe	627,760	.....	17,050	3,126	.....	6,938	190	655,064
1003	Peoples	1,015,700	.....	50,725	338	10,815	9,917	376	1,087,871
1004	Suburban Homes	161,000	.....	.....	473	.....	2,078	100	163,651
1005	Woodbury Real Estate Mutual	1,160,750	.....	600	7,834	6,478	8,236	637	1,184,535
	Totals	$9,382,595	$29,000	$347,169	$129,386	$34,098	$76,280	$24,675	$10,023,208

AT CLOSE OF FISCAL YEAR OF EACH ASSOCIATION

LIABILITIES											
Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due on Loans	Borrowed Money	Other Liabilities	Profits or Surplus	
$564,687	.....	.....	.....	$821	.....	$2,049	$4,000	$17,000	$31	$135,910	980
93,258	.....	.....	$3,000	10	.....	204	.....	.....	66	14,747	981
$312,597,175	$308,699	$650	$65,285,684	$837,753	$80,349	$490,322	$7,138,242	$37,441,879	$1,190,721	$70,088,751	
$204,558	.....	.....	.....	.....	.....	$330	.....	$7,100	.....	$57,185	982
42,642	.....	.....	.....	.....	.....	60	.....	2,700	.....	7,378	983
320,980	.....	.....	.....	.....	$1,800	340	.....	.....	$11,605	82,537	984
33,027	.....	.....	.....	.....	.....	104	.....	5,100	.....	1,139	985
99,648	.....	.....	.....	.....	.....	565	.....	11,200	94	14,505	986
656,856	.....	.....	.....	$327	81,900	223	.....	.....	1,101	205,855	987
150,156	.....	.....	$14,800	.....	.....	214	.....	34,500	.....	47,519	988
29,454	.....	.....	3,600	.....	.....	251	.....	5,700	50	361	989
121,044	.....	.....	.....	.....	.....	72	.....	9,600	133	29,019	990
71,765	.....	.....	.....	.....	.....	23	.....	18,600	60	23,269	991
48,645	.....	.....	5,900	236	.....	189	.....	.....	700	7,635	992
225,372	.....	.....	.....	.....	2,600	304	.....	41,300	413	65,808	993
338,112	.....	.....	.....	.....	2,000	975	.....	25,700	1,500	101,088	994
411,663	.....	.....	.....	.....	.....	1,399	.....	.....	.....	87,964	995
609,471	.....	.....	.....	.....	.....	670	.....	7,500	.....	166,160	996
433,932	.....	.....	.....	.....	.....	407	.....	17,000	16	110,794	997
313,072	.....	.....	.....	.....	.....	1,016	.....	21,000	.....	79,801	998
498,354	.....	.....	11,400	.....	.....	445	.....	66,000	203	140,028	999
145,637	.....	.....	11,450	.....	.....	489	.....	31,600	.....	25,678	1000
300,132	.....	.....	27,800	.....	.....	424	.....	39,600	.....	91,451	1001
350,862	.....	.....	154,900	.....	23,200	1,295	.....	32,500	.....	92,307	1002
822,194	.....	.....	.....	.....	.....	1,171	.....	19,000	.....	245,506	1003
110,466	.....	.....	17,400	1,190	.....	366	.....	15,000	.....	19,229	1004
833,562	.....	.....	.....	.....	.....	3,114	.....	58,000	249	289,610	1005
$7,171,604	.....	.....	$247,250	$1,753	$111,500	$14,446	.....	$468,700	$16,124	$1,991,826	

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Con.								
980	Llewellyn	11,149	1,018	.....	.....	.....	.....	.....	.....
981	Radio	2,764	266	.....	.....	.....	.....	15	1
	Totals	6,927,753	482,924	2,597	246	51	38	335,498	36,128
	Gloucester County								
982	Bridgeport	3,158	380	.....	.....	.....	.....	.....	.....
983	Mutual	890	87	.....	.....	.....	.....	.....	.....
984	Clayton	5,386	471	.....	.....	.....	.....	.....	.....
985	Delsea	2,043	351	.....	.....	.....	.....	.....	.....
986	Chestnut Ridge	3,243	446	.....	.....	.....	.....	.....	.....
987	Glassboro	10,904	807	.....	.....	.....	.....	.....	.....
988	Grenloch	2,515	445	.....	.....	.....	.....	74	21
989	Mantua	1,656	275	.....	.....	.....	.....	18	9
990	Mullica Hill	2,113	232	.....	.....	.....	.....	.....	.....
991	National Park	1,196	174	.....	.....	.....	.....	.....	.....
992	Newfield	1,191	147	.....	.....	.....	.....	29	7
993	Mechanics	3,802	332	.....	.....	.....	.....	.....	.....
994	Paulsboro	12,608	564	.....	.....	.....	.....	.....	.....
995	Alcyon	7,785	1,033	.....	.....	.....	.....	.....	.....
996	Pitman	9,945	781	.....	.....	.....	.....	.....	.....
997	Swedesboro	6,760	459	.....	.....	.....	.....	.....	.....
998	Swedesboro-Woodstown	5,277	413	.....	.....	.....	.....	.....	.....
999	Wenonah	8,440	712	.....	.....	.....	.....	57	15
1000	Old Buck	4,052	369	.....	.....	.....	.....	57	16
1001	Westville & Newbold	5,409	606	.....	.....	.....	.....	139	22
1002	Monroe	7,126	871	.....	.....	.....	.....	775	145
1003	Peoples	15,204	1,234	.....	.....	.....	.....	.....	.....
1004	Suburban Homes	3,696	313	.....	.....	.....	.....	87	25
1005	Woodbury Real Estate Mutual	16,637	1,275	.....	.....	.....	.....	.....	.....
	Totals	141,036	12,777	.....	.....	.....	.....	1,236	260

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Average Rate Per Cent Interest on Shares	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
11,149	215	803	S.	$1.00 m.	$200	6	$2.00 a	.....	980
2,779	37	230	S.	1.00 m.	200	6	3.00 a	$2.00 a	981
7,265,899	84,709	434,627	.....	.....	.....	.....	.....	.....	
3,158	189	191	S.	$1.00 m.	$200	6	$0.05 b	.....	982
890	30	57	S.	1.00 m.	200	6	3.00 a	.....	983
5,386	192	279	S.	1.00 m.	200	5 & 6	5.00 a	$5.00 a	984
2,043	21	330	S.	1.00 m.	200	6	.05 b	.....	985
3,243	89	357	S.	1.00 m.	200	6	.12½ b	.....	986
10,904	351	456	S.	1.00 m.	200	6	.10 b	.10 b	987
2,589	227	239	S.	1.00 m.	200	6	.10 b	.....	988
1,674	11	273	S.	1.00 & 2.00 m.	200	6	.10 b	.....	989
2,113	75	157	S.	1.00 m.	200	6	.05 b	.05 b	990
1,196	84	90	S.	1.00 m.	200	6	.05 b	.05 b	991
1,220	42	112	S.	1.00 m.	200	6	6.00 a	6.00 a	992
3,802	139	193	S.	1.00 m.	200	6	.10 b	.10 b	993
12,608	180	384	S.	.50 m.	100	6	5.00 a	.....	994
7,785	342	691	S.	1.00 m.	200	6	.07½ b	.....	995
9,945	303	478	S.	1.00 m.	200	6	.07½ b	.07½ b	996
6,760	142	317	S.	1.00 m.	200	6	.....	.....	997
5,277	145	268	S.	1.00 m.	200	6	.....	.....	998
8,497	326	401	S.	1.00 m.	200	6	.05 b	.....	999
4,109	105	280	S.	1.00 m.	200	6	.07½ b	.....	1000
5,548	395	233	S.	1.00 m.	200	6	.10 b	.10 b	1001
7,901	461	555	S.	1.00 m.	200	6	3.00 a	.....	1002
15,204	433	801	S.	1.00 m.	200	6	.10 b	.....	1003
3,783	75	263	S.	1.00 m.	200	6	.12½ b	.....	1004
16,637	449	826	S.	1.00 m.	200	6	.12½ b	.....	1005
142,272	4,806	8,231	.....	.....	.....	.....	.....	.....	

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	ASSOCIATION	Incorporated	Fiscal Year Ended	President	Treasurer
	Hudson County				
1006	Arlington, Arlington	June 21, 1892	Dec. 31, 1928	C. H. Presbrey	Wilbur N. LePage
1007	Arlington, Kearny	Nov. 11, 1884	April 19, 1928	Herbert Frapwell	Waldemar L.Lindblom
1008	Bayonne, Bayonne No. 2	Dec. 1, 1884	June 12, 1928	John F. Schmidt	Charles E. Annett
1009	Bayonne, Bergen Point	Sept. 14, 1923	Sept. 30, 1928	Edward F. Clark	Joseph W. Moore
1010	Bayonne, Centreville	Aug. 19, 1889	Mar. 13, 1928	William C. Oliver	H. E. Bockoven
1011	Bayonne, City	Jan. 3, 1912	Jan. 16, 1928	William J. Davis	A. R. Ruhlmann
1012	Bayonne, Home	July 15, 1910	Aug. 31, 1928	Joseph Brady	William C. Ryan
1013	Bayonne, Pamrapo	Jan. 24, 1887	June 30, 1928	Frank E. Borst	Wm. Laubenheimer
1014	Bayonne, Peninsula	Mar. 13, 1923	April 30, 1928	Edward Berman	Hyman Temkin
1015	Bayonne, Progressive	Sept. 12, 1902	Sept. 17, 1928	Peter Stillwell	Charles A. Harrison
1016	Bayonne, Security	July 30, 1915	Aug. 31, 1928	William F. Higgins	Joseph O. Appel
1017	Bayonne, White Eagle	July 31, 1919	June 30, 1928	Leon Pejkowski	S. A. Wichrowski
1018	Guttenberg, Bulls Ferry	May 22, 1922	May 31, 1928	William J. Eypper	Curt Thuemmel
1019	Guttenberg, Guttenberg	May 23, 1907	June 13, 1928	Otto A. Griesbach	Fred. H. Otterstedt.
1020	Harrison, Consolidated	Aug. 26, 1908	Aug. 31, 1928	Thomas F. O'Connor	John B. Heinold
1021	Harrison, Credit	Sept. 24, 1925	Oct. 31, 1928	William F. Kenney	Daniel B. Walsh
1022	Harrison, Harrison & Kearny	May 17, 1886	May 31, 1928	George A. Bond	William A. Carey
1023	Harrison, Hudson & Essex	Mar. 27, 1913	Feb. 29, 1928	Sol Friedman	John Thomson
1024	Harrison, International	Feb. 1, 1911	Feb. 15, 1928	Daniel Rentschler	Gustave Schweitzer
1025	Harrison, Kingsland	June 1, 1906	April 30, 1928	Frank Rowinski	Stanley Rycyk
1026	Harrison, Merchants	June 2, 1910	May 31, 1928	George H. Newman	Henry I. Jacobs
1027	Harrison, People's	Aug. 12, 1873	Sept. 17, 1928	George W. Smith	Teresa C. O'Neill
1028	Harrison, Savoy	Sept. 4, 1912	Aug. 31, 1928	James Cundari	Antonio Cundari
1029	Harrison, Security	April 6, 1911	April 24, 1928	John H. Reynolds	James A. Brophy
1030	Harrison, Short Term	May 15, 1913	April 30, 1928	Philip Vogel	Joseph W. Baker
1031	Hoboken, American Homes	June 15, 1921	Sept. 30, 1928	Charles Wagner	John L. Rosenbaum
1032	Hoboken, Castle Point	Feb. 24, 1914	April 30, 1928	Oscar Jungclaus	John H. Schmidt
1033	Hoboken, Dante	Jan. 9, 1924	Feb. 29, 1928	Harry C. Marsella	Philip Solomon
1034	Hoboken, Elysian	Mar. 8, 1927	Mar. 31, 1928	Charles Vezzetti	Aristide Neri
1035	Hoboken, Esenbe	April 21, 1921	April 30, 1928	C. H. C. Jagels	Martin Rafter
1036	Hoboken, Guardian	May 18, 1921	May 31, 1928	Martin Cooke	Edw. Bullwinkel
1037	Hoboken, Hoboken	Feb. 24, 1887	Mar. 13, 1928	Leo Mayer	Edwin A. S. Brown
1038	Hoboken, Jefferson	Feb. 3, 1920	Jan. 31, 1928	Herman W. Schmidt	Otto Zaremba, Jr.
1039	Hoboken, Mile Square	Jan. 23, 1925	May 31, 1928	John H. Grouls	Michael J. Reilly
1040	Jersey City, Academy	Feb. 26, 1924	Mar. 31, 1928	Charles B. Rodman	John R. Hartung
1041	Jersey City, American	Nov. 19, 1910	June 30, 1928	S. Herbert Culver	Nelson R. Vanderhoot
1042	Jersey City, A. O. H.	Oct. 16, 1922	Sept. 30, 1928	John F. O'Reilly	John J. Sullivan
1043	Jersey City, Armistice	Aug. 20, 1924	Aug. 31, 1928	George M. Sexton	Michael Limongello
1044	Jersey City, Armory	May 29, 1923	May 31, 1928	Max Jacobowitz	Morris D. Greenfield
1045	Jersey City, Bee Hive	Feb. 1, 1919	Jan. 31, 1928	Samuel Ruskin	W. P. A. Ensor
1046	Jersey City, Bergen Mutual No. 4..	Mar. 25, 1902	Mar. 31, 1928	Frederick M. Barnes	David A. Platt
1047	Jersey City, Borrowers	June 6, 1912	June 30, 1928	Walter O. Reed	John P. Neary
1048	Jersey City, Boulevard Plaza	Feb. 18, 1922	Dec. 31, 1928	William J. Dillon	Robert T. Roe
1049	Jersey City, Business Men's	Nov. 21, 1898	Nov. 9, 1928	William G. Meyer	John A. Norton
1050	Jersey City, Byrl...	Jan. 12, 1926	Mar. 31, 1928	Charles F. Gallagher	Robt. A. Van Voorhis
1051	Jersey City, Carteret Mutual	Jan. 20, 1890	Jan. 31, 1928	Francis R. Jewkes	John J. Crosby
1052	Jersey City, Carteret Mutual No. 2.	Sept. 22, 1902	Oct. 31, 1928	Francis R. Jewkes	Theodore W. Lewis
1053	Jersey City, Central	July 23, 1895	Aug. 20, 1928	Henry Wheeler	Samuel F. Carter
1054	Jersey City, Citizens	April 15, 1898	May 10, 1928	Emil W. A. Schumann	Theodore Berger, Jr.
1055	Jersey City, City Center	June 11, 1926	May 31, 1928	Everett W. Cox	Harold H. McColley
1056	Jersey City, Claremont	May 17, 1909	May 31, 1928	W. S. Fengado	E. Edward Schlich
1057	Jersey City, Clinton	Dec. 20, 1909	Dec. 31, 1928	Thomas P. Duff	Arba G. Hamm
1058	Jersey City, Colonial	Mar. 29, 1902	Mar. 31, 1928	James Billington	Edward Romaine
1059	Jersey City, Columbia	July 3, 1886	Oct. 1, 1928	George S. Carson	Walter A. Smith
1060	Jersey City, Commercial Investment	April 17, 1893	Dec. 31, 1928	William S. Rowland	George E. Bertholf
1061	Jersey City, Communipaw	Feb. 28, 1891	Feb. 15, 1928	Charles Kuederly	Harry Shick
1062	Jersey City, Concourse	April 4, 1924	April 30, 1928	Jacob Fabian	Philip Parnes
1063	Jersey City, Duncan	Dec. 13, 1900	Nov. 30, 1928	William M. Obergfell	David T. Lockwood
1064	Jersey City, Embe	July 7, 1922	May 31, 1928	Rudolph C. E. May	Chester A. Smith
1065	Jersey City, Emory	Dec. 7, 1927	Dec. 31, 1928	Edwin W. Spoerl	Orville B. Nesensohn

FISCAL YEAR ENDED, NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Frank Koch	T. Edw. Hewitt	87 Pleasant Place, Arlington, N. J.	1006
Frank Koch	William J. Burnett	434 Belgrove Drive, Arlington, N. J.	1007
Benny & Cruden	George E. Van Winkle	67 West 5th St., Bayonne, N. J.	1008
Daniel J. Murray	William E. Miller	54 Monticello Ave., Jersey City, N. J.	1009
Roberson & Roberson	A. B. Beling	394 Broadway, Bayonne, N. J.	1010
P. G. Cruden	F. E. George	67 New England Ave., Summit, N. J.	1011
Ryan & Christie	Mabel R. Loughlin	102 West 40th St., Bayonne, N. J.	1012
R. Lewis Kennedy	Charles O. Kroncke	17 East 39th St., Bayonne, N. J.	1013
Isaac W. Seiler	Bernard Miller	22 West 38th St., Bayonne, N. J.	1014
William H. Stillwell	Harry W. Clarkson	651 Broadway, Bayonne, N. J.	1015
Alexander Seclow	Thomas A. Dee	102 West 38th St., Bayonne, N. J.	1016
Czeslaw Pochocki	Anthony S. Golubiewski	106 Garretson Ave., Bayonne, N. J.	1017
William McDermott	John Kern, Jr.	79 27th St., Guttenberg, N. J.	1018
Carl Weitz	Ferdinand Trostel	43 Bergenline Ave., Guttenberg, N. J.	1019
William J. Davis	Arthur E. Hafstrom	44 Quincy Ave., Arlington, N. J.	1020
Frederick J. Gassert	S. N. Whitehead	521 Bergen St., Harrison, N. J.	1021
William J. Davis	Anthony O'Malley	314 Davis Ave., Harrison, N. J.	1022
Morris H. Cohn	A. P. Gehling	88 Lindsley Ave., West Orange, N. J.	1023
John J. Murphy	James W. Hanlon	313 Harrison Ave., Harrison, N. J.	1024
William H. Parry	Joseph Marchewka	15 North 3d St., Harrison, N. J.	1025
Benjamin Newman	Harry Wertheim	237 No. 11th St., Newark, N. J.	1026
John J. Lenehan	Joseph A. Riordan	315 Harrison Ave., Harrison, N. J.	1027
Harry T. Davimos	Joseph Di Sabato	107 No. 3d St., Harrison, N. J.	1028
James L. McKeon	John A. McKeon	307 Harrison Ave., Harrison, N. J.	1029
Harry T. Davimos	S. N. Whitehead	521 Bergen St., Harrison, N. J.	1030
Matthew J. Tackella	Henry Wessling	47 Liberty Place, Weehawken, N. J.	1031
Frederick K. Hopkins	Charles A. Fall	1400 Washington St., Hoboken, N. J.	1032
Joseph Milberg	J. Dewey Schwarz	249 Stegman St., Jersey City, N. J.	1033
Kealey, Gilfert & Neblo	Charles A. Kingsland	40 Newark St., Hoboken, N. J.	1034
J. Raymond Tiffany	H. E. Benjamin	37 Newark St., Hoboken, N. J.	1035
Rudolph Schroeder	Victor B. Marcussen	309 Windsor Road, Englewood, N. J.	1036
Joseph S. Parry	William H. Bradley	84 Washington St., Hoboken, N. J.	1037
Harry J. Cafferata	G. F. Fugazzi	105 Willow Ave., Hoboken, N. J.	1038
Jay M. Levenson	Victor J. Garibaldi	77 River St., Hoboken, N. J.	1039
L. J. Kriegel & M. E. Barison	Loring C. Pratt	29 Van Wagenen St., Jersey City, N. J.	1040
Frank J. Reardon	John B. Mahan	277 Harrison Ave., Jersey City, N. J.	1041
Thomas J. Stanton	Robert F. Downing	50 Wegman Parkway, Jersey City, N. J.	1042
Frank J. Guarini	A. C. Lionetti	51 Washburn St., Jersey City, N. J.	1043
Jacob S. Spiro	Adolph Treuhaft	84 Montgomery St., Jersey City, N. J.	1044
Alexander Raskin	Henry Schimel	15 Clifton Place, Jersey City, N. J.	1045
F. J. Higgins	Samuel W. Garrison	751 Bergen Ave., Jersey City, N. J.	1046
Robert V. Kinkead	John E. Brown	65 Morse Ave., Rutherford, N. J.	1047
Robert H. Doherty	Edwin C. Dodge	174 Harrison Ave., Jersey City, N. J.	1048
Robert Carey	Albert J. Higson	279 Grove St., Jersey City, N. J.	1049
George Scheetz, Jr.	George P. Knoeller	102 Oak St., Jersey City, N. J.	1050
Thomas R. Armstrong	John A. Robertson	761 Montgomery St., Jersey City, N. J.	1051
J. Stanley Griffin	John A. Robertson	761 Montgomery St., Jersey City, N. J.	1052
Benjamin J. Darling	William G. Weller	53 Palisade Ave., Union City, N. J.	1053
Carl G. A. Schumann	Oscar Weis	376 Ogden Ave., Jersey City, N. J.	1054
George G. Tennant	Edward T. Purcell	20 Reed St., Jersey City, N. J.	1055
J. E. Woolley	W. G. Lupton	391 Jackson Ave., Jersey City, N. J.	1056
Charles Hershenstein	Edward O. Smith	494 Jackson Ave., Jersey City, N. J.	1057
George G. Tannant	Robert Orr	6 East St., Jersey City, N. J.	1058
Benjamin J. Darling	Thomas W. Coyle	854 Bergen Ave., Jersey City, N. J.	1059
Joseph J. Carissimi	Lawrence B. Landrine	2677 Hudson Blvd., Jersey City, N. J.	1060
Philip F. Sauer	Charles F. Zissel, Jr.	Clark Place, Union, N. J.	1061
David H. Stemer	S. Arthur Schnitzer	206 Delaware Ave., Jersey City, N. J.	1062
Henry Ewald	Samuel Drayton	25 Gifford Ave., Jersey City, N. J.	1063
Marshall Van Winkle	Walter B. French	356 Central Ave., Jersey City, N. J.	1064
Ezra L. Nolan	George P. Williamson	89 Monticello Ave., Jersey City, N. J.	1065

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Hudson County								
1006	Arlington	$446,650	.....	$15,380	$659	.....	$1,109	$7,762	$491,560
1007	Kearny	2,453,100	.....	44,775	24,256	$6,164	22,229	1,706	2,552,230
1008	Bayonne	1,867,000	.....	66,352	62,022	.....	6,415	204,442	2,206,231
1009	Bergen Point	84,575	$57,400	4,189	3,765	.....	4,141	378	154,448
1010	Centreville	3,789,846	.....	122,617	161,022	49,669	19,169	950	4,143,273
1011	City	491,200	.....	16,503	10,835	.....	2,048	729	521,315
1012	Home	1,622,800	219,700	88,964	80,712	7,986	14,617	581	2,035,360
1013	Pamrapo	812,958	.....	23,085	1,882	264	3,285	.....	841,474
1014	Peninsula	149,700	.....	16,216	5,801	.....	4,390	55	176,162
1015	Progressive	1,024,200	174,700	79,208	32,828	3,482	24,645	51,202	1,390,265
1016	Security	532,400	187,300	62,521	15,553	4,021	6,835	627	809,257
1017	White Eagle	199,800	.....	12,525	7,320	.....	1,824	21,233	242,702
1018	Bulls Ferry	122,800	.....	6,373	2,246	.....	529	227	132,175
1019	Guttenberg	1,128,200	1,200	31,485	17,584	31,666	19,031	1,050	1,230,216
1020	Consolidated	679,380	2,941	2,470	17,091	.....	6,093	254	708,229
1021	Credit	76,600	.....	730	3,804	.....	1,679	634	83,447
1022	Harrison & Kearny	771,100	9,500	4,900	1,193	.....	1,825	100	788,618
1023	Hudson & Essex	447,100	.....	8,528	10,137	.....	4,750	227	470,742
1024	International	268,700	.....	650	3,623	.....	4,092	1,873	278,938
1025	Kingsland	267,300	.....	13,850	2,527	.....	213	178	284,068
1026	Merchants	679,000	.....	17,200	13,272	5,024	4,428	2,008	720,932
1027	People's	1,448,100	.....	900	779	.....	2,304	.....	1,452,083
1028	Savoy	389,400	.....	.....	2,534	.....	425	115	392,474
1029	Security	461,300	.....	.....	178	.....	609	208	462,295
1030	Short Term	459,950	.....	1,650	3,384	.....	2,339	455	467,778
1031	American Homes	725,000	41,000	28,268	16,736	2,807	6,541	40,000	860,352
1032	Castle Point	616,200	111,400	22,895	12,450	.....	6,380	551	769,876
1033	Dante	40,400	.....	1,675	3,217	.....	1,486	185	46,963
1034	Elysian	.....	.....	.....	13,712	.....	690	275	14,677
1035	Esenbe	613,200	.....	37,490	32,060	.....	2,522	117,001	802,273
1036	Guardian	516,700	70,900	25,265	23,894	.....	10,959	200	647,918
1037	Hoboken	1,122,200	151,600	20,165	15,812	3,579	8,391	963	1,322,710
1038	Jefferson	1,595,400	62,400	113,036	34,387	.....	62,441	.....	1,867,664
1039	Mile Square	142,000	.....	800	8,291	.....	3,765	450	155,306
1040	Academy	56,700	.....	950	703	.....	2,180	616	61,149
1041	American	278,700	10,000	5,013	5,013	.....	2,105	.....	300,831
1042	A. O. H.	275,200	31,500	11,015	3,061	.....	5,695	315	326,786
1043	Armistice	54,600	.....	2,060	818	.....	587	225	58,290
1044	Armory	192,400	.....	7,078	685	.....	11,242	310	211,715
1045	Bee Hive	593,800	.....	52,335	1,197	.....	8,150	805	656,287
1046	Bergen Mutual	308,400	45,500	35,275	2,049	.....	4,121	.....	395,345
1047	Borrowers	843,900	.....	28,477	2,731	.....	10,704	400	886,212
1048	Boulevard Plaza	376,500	6,000	24,145	95	.....	1,945	3,321	412,006
1049	Business Men's	2,184,100	16,000	32,495	12,765	2,000	36,613	523	2,284,496
1050	Byfi	71,200	.....	7,117	45	.....	1,209	327	79,898
1051	Carteret Mutual	223,200	16,200	10,234	15,609	15,392	641	690	281,966
1052	Carteret Mutual No. 2	183,400	14,000	14,752	26,969	.....	1,803	2,312	243,236
1053	Central	1,877,400	73,200	79,140	31,182	19,421	5,838	1,725	2,087,906
1054	Citizens	845,200	8,500	17,280	2,494	.....	7,742	947	882,163
1055	City Center	42,200	.....	365	54	.....	1,831	369	44,819
1056	Claremont	716,400	.....	12,565	823	.....	8,181	.....	737,969
1057	Clinton	323,880	.....	18,521	5,751	.....	4,869	41	348,062
1058	Colonial	935,200	87,100	17,912	39,293	.....	15,568	379	1,095,452
1059	Columbia	1,997,500	16,000	40,190	2,680	61,549	21,638	2,791	2,142,348
1060	Commercial Investment	476,000	110,600	17,805	2,515	12,530	8,755	.....	628,205
1061	Communipaw	257,200	.....	3,065	888	.....	1,587	380	263,120
1062	Concourse	46,200	.....	3,059	390	.....	4,591	213	54,453
1063	Duncan	598,700	136,060	12,413	4,324	.....	3,654	100	755,251
1064	Embe	470,300	.....	.....	9,369	.....	4,236	.....	483,905
1065	Emory	10,000	.....	.....	5,250	.....	3,401	.....	18,651

AT CLOSE OF FISCAL YEAR OF EACH ASSOCIATION

LIABILITIES

Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due on Loans	Borrowed Money	Other Liabilities	Profits or Surplus	
$290,976	.....	.....	$50,300	$662	.....	.....	$34,500	$42,000	$1,342	$71,780	1006
1,550,355	.....	.....	336,200	.....	.....	$6,806	38,800	190,000	.....	430,069	1007
1,698,381	.....	.....	.....	.....	.....	2,206	48,800	.....	2,756	454,088	1008
136,704	.....	.....	.....	.....	.....	410	.....	.....	.....	17,334	1009
3,013,471	.....	.....	274,400	4,114	.....	4,039	500	.....	92	846,657	1010
400,788	.....	.....	.....	.....	.....	255	.....	25,000	.....	95,272	1011
1,408,278	.....	.....	.....	2,157	$2,861	4,396	.....	249,550	3,170	364,948	1012
397,668	.....	.....	.....	152	.....	2,158	4,640	45,000	249,045	142,811	1013
131,296	.....	.....	.....	534	.....	747	.....	27,000	.....	16,585	1014
952,956	.....	.....	.....	1,634	.....	2,939	34,400	97,000	1,271	300,065	1015
565,825	.....	.....	.....	4,463	.....	2,227	.....	53,000	415	183,327	1016
193,776	.....	.....	.....	1,094	.....	510	.....	4,300	204	42,818	1017
110,716	.....	.....	.....	490	.....	266	.....	.....	.....	20,703	1018
779,636	.....	.....	62,600	21	.....	6,509	6,652	172,500	12,906	189,392	1019
493,353	.....	.....	35,160	684	.....	332	19,000	10,000	.....	149,700	1020
73,104	.....	.....	1,000	398	.....	111	.....	.....	.....	8,834	1021
591,161	.....	.....	.....	.....	.....	20	.....	6,500	.....	190,937	1022
322,992	.....	.....	34,000	5,247	.....	474	12,500	16,000	65	79,464	1023
183,068	.....	.....	11,600	.....	.....	237	.....	35,000	.....	49,033	1024
168,348	.....	.....	38,000	159	.....	.....	.....	31,600	60	45,901	1025
464,429	.....	.....	76,150	3,517	.....	679	21,000	42,000	186	112,971	1026
1,118,853	.....	.....	.....	.....	.....	.....	.....	34,000	.....	299,230	1027
306,280	.....	.....	.....	.....	.....	27	.....	27,000	26	59,141	1028
348,543	.....	.....	.....	.....	.....	133	.....	23,600	.....	90,019	1029
355,512	.....	.....	.....	60	.....	187	.....	34,700	.....	77,319	1030
713,629	.....	.....	7,000	4,240	.....	5,784	7,198	.....	.....	122,501	1031
503,771	.....	.....	.....	9,016	.....	2,313	.....	98,600	1,999	154,177	1032
32,148	.....	.....	1,400	944	.....	209	.....	9,000	62	3,200	1033
14,502	.....	.....	.....	.....	.....	160	.....	.....	.....	15	1034
623,838	.....	.....	.....	358	.....	2,952	.....	.....	28	175,097	1035
439,542	.....	.....	13,600	3,028	.....	2,763	.....	90,000	737	98,248	1036
1,066,290	.....	.....	.....	593	2,000	2,093	.....	.....	561	251,173	1037
1,343,487	.....	.....	129,200	975	.....	3,183	10,850	83,000	894	296,077	1038
114,743	.....	.....	.....	2,726	.....	1,900	.....	24,000	.....	11,937	1039
47,142	.....	.....	800	164	.....	702	.....	8,000	120	4,221	1040
237,632	.....	.....	.....	720	.....	1,487	.....	.....	1,126	59,866	1041
239,976	.....	.....	8,600	2,901	.....	1,478	.....	39,000	234	34,597	1042
42,366	.....	.....	200	1,740	.....	140	7,800	.....	31	6,013	1043
167,920	.....	.....	400	79	.....	746	.....	22,950	.....	19,620	1044
500,415	.....	.....	33,950	1,372	.....	2,671	.....	7,000	193	110,686	1045
318,686	.....	.....	.....	.....	.....	1,623	.....	.....	.....	75,036	1046
581,097	.....	.....	71,800	2,967	.....	2,706	8,800	78,000	.....	140,842	1047
327,513	.....	.....	5,600	3,615	.....	1,771	.....	19,550	.....	53,957	1048
1,277,543	$44,800	.....	454,800	3,978	.....	9,633	23,600	45,000	.....	425,142	1049
61,914	110	.....	9,600	544	.....	865	.....	3,000	123	3,742	1050
226,986	.....	.....	.....	.....	.....	1,617	.....	.....	.....	53,363	1051
194,255	.....	.....	.....	.....	.....	588	.....	.....	2,183	46,210	1052
1,417,488	.....	.....	.....	1,835	.....	5,835	25,833	310,000	2,833	324,082	1053
584,312	.....	.....	.....	12	.....	1,519	.....	156,200	332	139,788	1054
40,287	.....	.....	400	2,356	.....	500	.....	.....	25	1,251	1055
578,619	.....	.....	.....	733	.....	5,146	.....	9,000	37	144,434	1056
230,475	.....	.....	10,200	182	.....	413	.....	45,000	624	61,168	1057
847,003	.....	.....	.....	1,148	.....	3,027	.....	8,000	411	235,863	1058
1,161,213	.....	.....	468,100	.....	.....	3,396	10,200	200,000	161	299,278	1059
393,688	.....	.....	84,000	72	.....	1,194	.....	33,000	.....	116,251	1060
183,526	.....	.....	.....	57	.....	408	.....	35,300	315	43,514	1061
44,327	.....	.....	.....	1,153	.....	572	200	3,950	.....	4,251	1062
540,582	.....	.....	.....	174	.....	2,464	.....	58,350	.....	153,681	1063
378,375	.....	.....	.....	489	.....	2,090	.....	47,900	.....	55,051	1064
18,345	.....	.....	.....	.....	.....	100	.....	.....	.....	206	1065

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Hudson County								
1006	Arlington	15,020	465	.....	.....	.....	.....	503	47
1007	Kearny	30,497	2,590	.....	.....	.....	.....	1,681	305
1008	Bayonne	29,223	2,891	.....	.....	.....	.....	.....	.....
1009	Bergen Point	3,147	489	.....	.....	.....	.....	.....	.....
1010	Centreville	50,881	4,951	.....	.....	.....	.....	1,372	198
1011	City	8,431	1,007	.....	.....	.....	.....	.....	.....
1012	Home	28,913	3,404	.....	.....	.....	.....	.....	.....
1013	Pamrapo	8,436	1,078	.....	.....	.....	.....	.....	.....
1014	Peninsula	3,838	385	.....	.....	.....	.....	.....	.....
1015	Progressive	15,813	1,523	.....	.....	.....	.....	.....	.....
1016	Security	11,218	895	.....	.....	.....	.....	.....	.....
1017	White Eagle	3,991	567	.....	.....	.....	.....	.....	.....
1018	Bulls Ferry	2,735	348	.....	.....	.....	.....	.....	.....
1019	Guttenberg	16,887	1,732	.....	.....	.....	.....	313	46
1020	Consolidated	7,517	781	.....	.....	.....	.....	147	18
1021	Credit	2,727	278	.....	.....	.....	.....	5	1
1022	Harrison & Kearny	8,731	856	.....	.....	.....	.....	.....	.....
1023	Hudson & Essex	7,679	889	.....	.....	.....	.....	170	16
1024	International	3,391	418	.....	.....	.....	.....	58	10
1025	Kingsland	3,514	326	.....	.....	.....	.....	190	17
1026	Merchants	10,342	908	.....	.....	.....	.....	381	28
1027	People's	16,942	1,742	.....	.....	.....	.....	.....	.....
1028	Savoy	4,435	732	.....	.....	.....	.....	.....	.....
1029	Security	6,630	705	.....	.....	.....	.....	.....	.....
1030	Short Term	7,485	769	.....	.....	.....	.....	.....	.....
1031	American Homes	17,625	1,509	.....	.....	.....	.....	35	1
1032	Castle Point	9,443	843	.....	.....	.....	.....	.....	.....
1033	Dante	1,431	220	.....	.....	.....	.....	7	2
1034	Elysian	1,251	125	.....	.....	.....	.....	.....	.....
1035	Esenbe	12,276	686	.....	.....	.....	.....	.....	.....
1036	Guardian	8,037	673	.....	.....	.....	.....	68	10
1037	Hoboken	18,263	1,749	.....	.....	.....	.....	.....	.....
1038	Jefferson	27,199	2,128	.....	.....	.....	.....	646	34
1039	Mile Square	4,637	410	.....	.....	.....	.....	.....	.....
1040	Academy	1,656	286	.....	.....	.....	.....	4	2
1041	American	4,291	463	.....	.....	.....	.....	.....	.....
1042	A. O. H.	6,588	725	.....	.....	.....	.....	43	5
1043	Armistice	1,317	201	.....	.....	.....	.....	1	1
1044	Armory	4,523	368	.....	.....	.....	.....	2	1
1045	Bee Hive	11,196	951	.....	.....	.....	.....	169	33
1046	Bergen Mutual	4,949	497	.....	.....	.....	.....	.....	.....
1047	Borrowers	11,474	979	.....	.....	.....	.....	359	43
1048	Boulevard Plaza	7,752	629	.....	.....	.....	.....	28	4
1049	Business Men's	24,403	2,069	448	45	.....	.....	2,274	617
1050	Byfi	2,904	361	1	1	.....	.....	48	8
1051	Carteret Mutual	3,866	412	.....	.....	.....	.....	.....	.....
1052	Carteret Mutual No. 2	2,946	351	.....	.....	.....	.....	.....	.....
1053	Central	27,656	1,899	.....	.....	.....	.....	.....	.....
1054	Citizens	11,660	1,148	.....	.....	.....	.....	.....	.....
1055	City Center	2,466	264	.....	.....	.....	.....	2	1
1056	Claremont	10,923	927	.....	.....	.....	.....	.....	.....
1057	Clinton	4,310	413	.....	.....	.....	.....	52	10
1058	Colonial	14,906	1,124	.....	.....	.....	.....	.....	.....
1059	Columbia	22,272	1,653	.....	.....	.....	.....	2,340	181
1060	Commercial Investment	6,481	528	.....	.....	.....	.....	420	56
1061	Communipaw	3,613	433	.....	.....	.....	.....	.....	.....
1062	Concourse	1,730	150	.....	.....	.....	.....	.....	.....
1063	Duncan	9,550	912	.....	.....	.....	.....	.....	.....
1064	Embe	9,249	870	.....	.....	.....	.....	.....	.....
1065	Emory	1,863	195	.....	.....	.....	.....	.....	.....

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Average Rate Per Cent Interest on Shares	Premium on Loans: Mortgage	Premium on Loans: Share	
15,523	101	411	N.-S.	$0.50 m.	$100	6	$3.00 a	.....	1006
32,178	545	2,350	S.	1.00 m.	200	6	.04 b	.....	1007
29,223	543	2,348	S.	1.00 m.	200	6	.....	.....	1008
3,147	45	444	S.	1.00 m.	200	6	.07½ b	.....	1009
52,253	1,090	4,059	S.	1.00 m.	200	6	.15 b	.....	1010
8,431	126	881	S.	1.00 m.	200	6	.07½ b	.....	1011
28,913	867	2,537	S.	1.00 m.	200	6	.07½ b	.....	1012
8,436	249	829	S.	1.00 m.	300	6	.03 b	.....	1013
3,838	32	353	S.	.70 & 1.00 m.	200	6	.07½ b	.....	1014
15,813	321	1,202	S.	1.00 m.	200	6	.07½ b	.....	1015
11,218	252	643	S.	.70 & 1.00 m.	200	6	.07½ b	.....	1016
3,991	86	481	S.	1.00 m.	200	6	.15 b	.....	1017
2,735	49	299	S.	1.00 m.	200	4½ & 6	.03 b	.....	1018
17,200	586	1,192	S.	.25 w.	200	6	3.00 a	1.00 a	1019
7,664	167	632	O. P.	.....	200	6	3.00 a	1.00 a	1020
2,732	21	258	S.	1.00 m.	200	6	3.79 a	2.00 a	1021
8,731	190	666	S.	1.00 m.	200	6	3.29 a	.....	1022
7,849	121	784	S.	1.00 & 2.00 m.	200	6	4.00 a	1.00 a	1023
3,449	87	341	S.	1.00 m.	200	6	4.00 a & .056 b	2.00 a	1024
3,704	90	253	N.-S.	1.00 m.	200	6	3.00 a	.....	1025
10,723	152	784	S.	1.00 m.	200	6	3.00 a	.....	1026
16,942	310	1,432	S.	1.00 m.	200	6	3.00 a	3.00 a	1027
4,435	94	638	S.	1.00 & 2.00 m.	200	6	4.00 a	.....	1028
6,630	111	594	S.	1.00 m.	200	6	2.00 a	.....	1029
7,485	123	646	S.	.50 & 1.00 m.	100	6	3.00 a & 4.00 a	2.00 a	1030
17,660	214	1,296	S.	1.00 & 2.00 m.	200	6	.....	.....	1031
9,443	122	721	S.	1.00 m.	200	4 & 6	.25 b	.....	1032
1,438	17	205	S.	1.00 m.	200	6	3.00 a	1.00 a	1033
1,251	.....	125	S.	1.00 m.	200	6	.....	.....	1034
12,276	72	614	S.	1.00 m.	200	4½ & 6	.25 b	.....	1035
8,105	116	567	S.	1.00 m.	200	6	.10 b	.....	1036
18,263	303	1,446	S.	1.00 m.	200	6	.....	.....	1037
27,845	198	1,964	S.	.50 & 1.00 m.	200	6	.20 b	.....	1038
4,637	26	384	S.	1.00 m.	200	6	2.00 a	.....	1039
1,660	29	259	S.	1.00 m.	200	6	.....	.....	1040
4,291	71	392	S.	1.00 m.	200	6	.12½ b	.....	1041
6,631	89	641	S.	1.00 m.	200	6	.....	.....	1042
1,318	14	188	S.	1.00 m.	200	6	3.00 a	.....	1043
4,525	47	322	S.	1.00 m.	200	6	.....	.....	1044
11,365	154	830	S.	1.00 m.	200	6	.....	.....	1045
4,949	93	404	S.	.25 w.	200	6	.12½ b	.....	1046
11,833	236	786	S.	1.00 m.	200	6	.....	.....	1047
7,780	57	576	S.	1.00 m.	200	6	.....	.....	1048
27,125	261	2,470	S.	.50 & 1.00 m.	200	6	.10 b & .15 b	.....	1049
2,953	35	335	S.	1.00 & 2.00 m.	200	6	.....	.....	1050
3,866	62	350	S.	.25 w.	200	6	.12½ b	.....	1051
2,946	85	266	S.	.25 w.	200	6	.12½ b	.....	1052
27,656	450	1,449	S.	1.00 m.	200	6	.....	.....	1053
11,660	220	928	S.	1.00 m.	200	6	.....	.....	1054
2,468	10	255	S.	1.00 m.	200	6	.....	.....	1055
10,923	140	787	S.	1.00 m.	200	6	.12½ b	.....	1056
4,362	104	319	S.	1.00 m.	200	6	.15 b	.....	1057
14,906	120	1,004	S.	1.00 m.	200	6	.15 b	.....	1058
24,612	563	1,271	S.	1.00 m.	200	6	.....	.....	1059
6,901	115	469	S.	.25 w.	200	6	.....	.....	1060
3,613	96	337	S.	1.00 m.	200	6	.15 b	.....	1061
1,730	22	128	S.	1.00 m.	200	6	.....	.....	1062
9,550	177	735	S.	1.00 m.	200	6	.16 b	.....	1063
9,249	68	802	S.	1.00 m.	200	6	.....	.....	1064
1,863	1	194	S.	1.00 m.	200	6	.....	.....	1065

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	ASSOCIATION	Incorporated	Fiscal Year Ended	President	Treasurer
	Hudson County—Continued				
1066	Jersey City, Empire	June 15, 1895	May 31, 1928	Henry J. Melosh	Joseph W. Taylor
1067	Jersey City, Erie	Feb. 6, 1888	Dec. 31, 1928	Abraham J. Goldstein	Patrick J. Kennedy
1068	Jersey City, Euclid	April 5, 1923	Mar. 26, 1928	R. Robert Max	Samuel D. Goldstein.
1069	Jersey City, Eureka	July 6, 1893	June 1, 1928	David Fineberg	John F. Kelleher
1070	Jersey City, Excelsior Mutual	Sept. 28, 1885	Mar. 31, 1928	John H. Ward	George H. Gould, Jr.
1071	Jersey City, Exchange	June 27, 1917	April 30, 1928	Emanuel Gross	Leopold L. Croner
1072	Jersey City, Five Corners	May 31, 1911	May 31, 1928	J. George Landwehr	Henry Roth
1073	Jersey City, Franklin	Oct. 17, 1914	Oct. 31, 1928	Henry R. Hansen	Edward W. Rollfs
1074	Jersey City, Fraternity Mutual	Mar. 24, 1903	April 23, 1928	William W. Higgins	Auguste A. Brouillard
1075	Jersey City, Garfield	Feb. 16, 1886	Mar. 19, 1928	Fred E. Tilden	Dudley P. Holcomb
1076	Jersey City, Greenville Heights	Nov. 27, 1911	Nov. 30, 1928	Henry Heritage	W. P. A. Ensor
1077	Jersey City, Greenville United	April 3, 1891	Mar. 31, 1928	Henry H. Holmes	John Grosklaus, Jr.
1078	Jersey City, Hamilton Park	Feb. 9, 1922	Feb. 29, 1928	Ross Mathews	Lawrence V. Fullem
1079	Jersey City, Harsimus	Dec. 27, 1910	Dec. 18, 1928	B. S. Pollak	Henry Delatush
1080	Jersey City, Henderson	Nov. 28, 1922	Oct. 31, 1928	John Lewicki	Bernard G. Urbanski.
1081	Jersey City, Hilltop	July 20, 1922	June 30, 1928	Herman J. Hendess	Rasmus B. Hansen
1082	Jersey City, Home	Dec. 8, 1906	Dec. 31, 1928	Fred Klein	C. L. Edinger
1083	Jersey City, Hudson City Mutual	June 3, 1887	June 1, 1928	Henry W. Moser	Joseph P. Herlihy
1084	Jersey City, Hudson Co. Caledonian	May 25, 1887	May 16, 1928	Frederick Kirsten	Wm. C. Budenbender
1085	Jersey City, Industrial Mutual	June 10, 1886	May 31, 1928	Robert S. Wiley	William H. Trost
1086	Jersey City, Italian	Jan. 21, 1913	Dec. 31, 1928	Vincenzo Campana	Mauro Liberatore
1087	Jersey City, Jackson	May 25, 1909	April 30, 1928	William F. Roehrer	Allan H. Fish
1088	Jersey City, Jersey City	Nov. 30, 1885	Nov. 30, 1928	Frederick Klein	Bert I. Silberberg
1089	Jersey City, Jewett	Mar. 13, 1923	Feb. 29, 1928	Edward M. Taylor	William J. Grant
1090	Jersey City, John Brown	Jan. 23, 1914	Dec. 31, 1928	James R. Stroud	John T. Brown
1091	Jersey City, Jordan	April 19, 1924	May 31, 1928	Joseph Zampella	James Cancalosi
1092	Jersey City, Journal Square	Nov. 21, 1921	Dec. 31, 1928	Benjamin Heilbrunn	Arthur Swid
1093	Jersey City, Junction	April 26, 1909	April 30, 1928	Edward Russell	Frank E. Older
1094	Jersey City, K. C.	June 20, 1919	June 30, 1928	Peter F. Guterl	James M. Connolly
1095	Jersey City, Kopernik	July 31, 1919	Aug. 31, 1928	Kazimierz Karczewski	Walter Urbanski
1096	Jersey City, Labor's	April 1, 1925	Mar. 31, 1928	Charles J. Jennings	Jeremiah J. Buckley.
1097	Jersey City, Lafayette Mutual	Jan. 24, 1884	Jan. 31, 1928	John A. Errickson	Robert J. Kennedy
1098	Jersey City, Leader	July 28, 1923	Sept. 30, 1928	Abraham Davis	Julius Turetzky
1099	Jersey City, Lincoln	June 15, 1886	Aug. 31, 1928	William J. Dippel	Sidney Jacobs
1100	Jersey City, Live Wire	Nov. 3, 1921	Nov. 30, 1928	Benjamin Freeman	Morris Rubin
1101	Jersey City, Madison	Mar. 2, 1889	Mar. 1, 1928	John F. Sheehan	F. Edward Moore
1102	Jersey City, Magnetic	July 25, 1923	Aug. 31, 1928	Leopoldo Auriemma	Charles L. Cafiero
1103	Jersey City, Major	June 25, 1924	Aug. 31, 1928	William J. Dwyer, Jr.	David M. King
1104	Jersey City, Marion	Feb. 28, 1923	Feb. 29, 1928	Thomas J. Botti	Charles H. Renzulli
1105	Jersey City, Miown	April 21, 1927	Dec. 31, 1928	Ben Schlossberg	James T. Brennan
1106	Jersey City, Montgomery	Jan. 12, 1910	Jan. 31, 1928	George H. Grim	Clark B. Newkirk
1107	Jersey City, Monticello Mutual	Feb. 1, 1886	Jan. 31, 1928	Charles E. Maxson	Harry D. Entwisle
1108	Jersey City, Orpheum	Feb. 18, 1925	Mar. 31, 1928	Charles L. Munch	William T. Thomas
1109	Jersey City, Own Your Home	Nov. 4, 1921	Oct. 31, 1928	Harry Max	Morris Kaplan
1110	Jersey City, Paulus Hook	Jan. 6, 1927	Dec. 31, 1928	Edward J. Holland	Thomas P. Kenny
1111	Jersey City, Pavonia	May 1, 1885	May 31, 1928	John P. Cassidy	George J. O'Brien
1112	Jersey City, Phoenix	Jan. 2, 1884	Dec. 31, 1928	James J. Degnan	Thomas J. Kitrick
1113	Jersey City, P. R. R. Y. M. C. A.	Sept. 12, 1919	June 30, 1928	W. V. Phillips	R. C. Raughley
1114	Jersey City, Rainy Day	Jan. 31, 1923	Jan. 31, 1928	George J. Wolf	A. Brauer
1115	Jersey City, Rector	Jan. 4, 1924	Dec. 31, 1928	Henry A. Garfunkel	William H. Oris
1116	Jersey City, Security	Oct. 26, 1887	Nov. 30, 1928	George J. Hollereith	Richard D. Holcomb
1117	Jersey City, Sherwood	June 17, 1913	April 30, 1928	F. W. Wahlers	Edward Johnson
1118	Jersey City, Sip	Nov. 21, 1911	Jan. 31, 1928	P. J. Kennedy	William H. Brown
1119	Jersey City, Sparrow Hill	Nov. 21, 1924	Nov. 30, 1928	Thomas F. Stapleton, Sr.	Louis A. Boehler
1120	Jersey City, Stuyvesant	May 5, 1909	Mar. 31, 1928	Edward E. Brandow	Clarence L. Carnes
1121	Jersey City, Summit	Sept. 6, 1911	Sept. 30, 1928	George A. Flagg	John W. Thompson
1122	Jersey City, Sunset	April 28, 1925	April 30, 1928	Thomas Windisch	James O'Neill
1123	Jersey City, Tube Zone	Feb. 7, 1924	Jan. 31, 1928	William F. Moore	Anthony Michel
1124	Jersey City, Ukrainian	Dec. 21, 1920	Dec. 31, 1928	Simen Yadlowsky	Peter Petrowicz
1125	Jersey City, Union	Mar. 24, 1890	April 30, 1928	William L. Scott	Horatio S. Tucker

FISCAL YEAR ENDED, NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Henry J. Melosh	Harry H. Parsells	319 Fairmount Ave., Jersey City, N. J.	1066
James R. Bowen	Emanuel Weitz	75 Montgomery St., Jersey City, N. J.	1067
Morris Lieberman	J. Albert Van Horn	56 Overlook Road, Montclair, N. J.	1068
Charles C. Colgan	William J. Mileham	83 Highland Ave., Jersey City, N. J.	1069
Insley, Vreeland & Decker	Clarence Dullegar	239 Washington St., Jersey City, N. J.	1070
Isaac Gross	Pauline Elionsky	315 Henderson St., Jersey City, N. J.	1071
Henn & Burr	Edward Henn	660 Newark Ave., Jersey City, N. J.	1072
Lewis G. Hansen	Robert H. Gorman	329 Palisade Ave., Jersey City, N. J.	1073
Thomas H. Ross	Martin V. Ryerson	76 Van Housten Place, Belleville, N. J.	1074
August Ziegener	Rufus M. Holcomb	61 Park St., Jersey City, N. J.	1075
George W. Rurode	Caroline Strack	207 Jackson Ave., Jersey City, N. J.	1076
John L. Keller	F. A. Sullivan	144 Van Nostrand Ave., Jersey City, N. J.	1077
Dennis Gallagher	Frank Walsh	298 Pavonia Ave., Jersey City, N. J.	1078
Jacob L. Singer	William J. Gormley	4 N. Hillside Ave., Chatham, N. J.	1079
Adam P. Zlonczewski	Charles M. Henderson	75 Montgomery St., Jersey City, N. J.	1080
Joseph Ranker	William H. Wittpenn	3500 Boulevard, Jersey City, N. J.	1081
B. J. Darling	Richard G. Robinson	13 Milton Ave., Jersey City, N. J.	1082
Robert Carey	Fred Klein	60 Glenwood Ave., Jersey City, N. J.	1083
Edward S. Keller	Albert H. Hangartner	424 15th St., Union City, N. J.	1084
Charles H. Blohm	Edward W. Insley	112 Bowers St., Jersey City, N. J.	1085
Anthony Botti	James L. Lepis	89 Danforth Ave., Jersey City, N. J.	1086
James R. Erwin	Charles B. Hardacre	716 Ocean Ave., Jersey City, N. J.	1087
George Scheetz, Jr.	Albert J. Higson	279 Grove St., Jersey City, N. J.	1088
Walter J. Freund	Timothy J. Callahan	716 Bergen Ave., Jersey City, N. J.	1089
Walter J. Freund	Peola C. Simms	166 Claremont Ave., Jersey City, N. J.	1090
Frank J. Guarini	Harry Wertheim	665 Newark Ave., Jersey City, N. J.	1091
Irving Eisenberg	Samuel Siegler	13 Fairmount Terrace, Jersey City, N. J.	1092
James E. Pyle	W. W. Streeter	1542 West 6th St., Brooklyn, N. Y.	1093
James J. Kearney	John J. Driscoll	178 Harrison Ave., Jersey City, N. J.	1094
Alex B. Ciecluch	Charles F. Ceran	6 Oakdene Ave., Teaneck, N. J.	1095
O'Brien & Tartalsky	Louis J. Knoepfel	504 Olympia Ave., Grantwood, N. J.	1096
John L. Keller	Henry C. Mades	105 Hudson St., Jersey City, N. J.	1097
Maurice R. Seiden	Lippman Miller	591 Summit Ave., Jersey City, N. J.	1098
William C. Cudlipp	William C. Behrens	29 Clendenny Ave., Jersey City, N. J.	1099
Morris E. Barison	Archie Schwartz	576 Newark Ave., Jersey City, N. J.	1100
J. Frank Finn	John H. Mahan	275 Harrison Ave., Jersey City, N. J.	1101
E. E. Burr	George Bruce Scott, Jr.	109 Van Nostrand Ave., Jersey City, N. J.	1102
James A. McTague, Jr.	Edward A. Ransom, Jr.	164 Orient Ave., Jersey City, N. J.	1103
Alex R. DeSevo	H. P. Klein Smith	263 Baldwin Ave., Jersey City, N. J.	1104
Marcus E. Donnelly	W. L. J. Jobes	591 Summit Ave., Jersey City, N. J.	1105
Peter Bentley	Clifford A. Spoerl	1 Exchange Place, Jersey City, N. J.	1106
James E. Pyle	Edw. A. J. Bagnall	223 Jewett Ave., Jersey City, N. J.	1107
Joseph Rosthal	John H. Reincke	15 Westminster Road, Brooklyn, N. Y.	1108
David M. Klausner	Fred Germann	41 Manhattan Ave., Jersey City, N. J.	1109
Charles M. Egan	Edward J. Walsh	216 Clerk St., Jersey City, N. J.	1110
James J. Kearney	John T. McLaughlin	104 Grand St., Jersey City, N. J.	1111
James R. Erwin	Walter H. Clarke	158 Jewett Ave., Jersey City, N. J.	1112
Henn & Burr	M. S. Pine	46 Jones St., Jersey City, N. J.	1113
Atwood C. Wolf	John B. Mahan	277 Harrison Ave., Jersey City, N. J.	1114
Louis Eichenbaum	Herbert Binder	921 Bergen Ave., Jersey City, N. J.	1115
Howard R. Cruse	Frank A. Tibbetts	336 Fairmount Ave., Jersey City, N. J.	1116
James E. Pyle	C. L. Edinger	234 Wilkinson Ave., Jersey City, N. J.	1117
Thomas H. Ross	William V. Toffey	15 Exchange Place, Jersey City, N. J.	1118
Richard J. Tarrant	Louis J. Vaccarella	175 Columbia Ave., Jersey City, N. J.	1119
Benjamin J. Darling	Frank Pratt	38 Garrison Ave., Jersey City, N. J.	1120
Alfred R. Becker	Henry Klie	582 Newark Ave., Jersey City, N. J.	1121
Robert V. Kinkead	Henry Mahler	62 Beacon Ave., Jersey City, N. J.	1122
Charles M. Egan	Harry M. Flynne	885 Montgomery St., Jersey City, N. J.	1123
Marcel E. Wagner	Stephen Hladky	83 Grand St., Jersey City, N. J.	1124
Robert Carey	Charles E. Asten	163 Madison Ave., Hasbrouck Heights, N. J.	1125

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Hudson County—Con.								
1066	Empire	$322,500	.....	$5,975	$1,002	.....	$6,389	$180	$336,046
1067	Erie	226,500	.....	7,700	1,405	.....	5,913	300	241,818
1068	Euclid	118,600	.....	3,703	1,569	.....	3,056	236	127,164
1069	Eureka	248,800	.....	1,900	2,549	.....	643	262	254,154
1070	Excelsior Mutual	981,000	.....	12,855	11,427	.....	7,172	.....	1,012,454
1071	Exchange	352,200	.....	23,055	824	.....	9,429	250	385,758
1072	Five Corners	1,646,600	.....	32,368	5,891	$53,684	22,804	6,688	1,768,035
1073	Franklin	946,800	.....	29,040	25,098	14,955	10,152	.....	1,026,045
1074	Fraternity Mutual	103,250	$1,800	2,870	4,208	.....	3,518	4,033	119,679
1075	Garfield	491,800	.....	10,305	11,077	.....	9,321	.....	522,503
1076	Greenville Heights	840,500	.....	31,678	12,963	.....	12,269	970	898,380
1077	Greenville United	1,450,603	.....	25,248	19,768	17,123	2,304	152	1,515,198
1078	Hamilton Park	246,000	.....	14,675	245	.....	3,988	190	265,098
1079	Harsimus	319,100	27,300	18,287	392	.....	3,794	.....	368,873
1080	Henderson	97,400	.....	2,475	1,945	3,444	5,154	.....	110,418
1081	Hilltop	406,200	7,000	12,205	11,339	22,000	1,987	1,021	461,752
1082	Home	250,000	.....	3,125	5,040	.....	3,408	.....	261,873
1083	Hudson City Mutual	3,628,900	19,850	46,745	16,279	81,204	67,784	2,632	3,863,394
1084	Hudson County Caledonian	323,800	.....	7,650	1,758	.....	2,357	98	335,663
1085	Industrial Mutual	506,200	2,900	11,572	335	.....	2,471	723	524,201
1086	Italian	841,300	.....	76,060	7,150	.....	3,026	.....	927,536
1087	Jackson	459,800	.....	10,145	2,293	.....	3,156	22,602	497,996
1088	Jersey City	189,500	.....	4,960	2,797	8,659	3,148	86	209,150
1089	Jewett	295,000	.....	2,845	1,271	12,718	9,182	274	321,290
1090	John Brown	110,200	.....	2,725	1,710	.....	3,161	493	118,289
1091	Jordan	36,400	.....	555	480	.....	1,598	120	39,153
1092	Journal Square	306,700	.....	26,335	6,948	.....	6,532	200	346,715
1093	Junction	441,100	.....	12,685	714	.....	3,742	.....	458,241
1094	K. C.	1,113,400	.....	32,775	20,245	.....	8,561	198	1,175,179
1095	Kopernik	305,200	.....	18,740	11,241	.....	8,313	2,977	346,471
1096	Labors	32,400	.....	2,520	3,677	.....	1,041	400	40,038
1097	Lafayette Mutual	430,400	.....	6,401	481	.....	1,441	327	439,050
1098	Leader	81,200	.....	900	1,517	.....	2,225	225	86,067
1099	Lincoln	2,181,400	23,600	43,610	31,216	30,356	13,320	52,684	2,376,186
1100	Live Wire	281,600	.....	29,510	3,713	.....	3,619	450	318,892
1101	Madison	536,800	.....	16,080	2,176	.....	5,493	352	560,901
1102	Magnetic	73,600	.....	1,860	6,345	.....	3,303	580	85,688
1103	Major	37,300	.....	900	599	.....	1,146	218	40,163
1104	Marion	153,100	.....	1,495	698	.....	2,174	747	158,214
1105	Miown	20,200	.....	65	1,605	.....	3,059	225	25,154
1106	Montgomery	717,700	.....	18,195	7,215	.....	5,146	1	748,257
1107	Monticello Mutual	1,229,300	23,400	34,617	12,981	12,890	15,199	820	1,329,207
1108	Orpheum	51,800	.....	1,400	1,837	.....	1,011	547	56,595
1109	Own Your Home	216,600	.....	26,950	2,876	.....	5,445	727	252,598
1110	Paulis Hook	100,400	.....	900	403	.....	3,280	200	105,183
1111	Pavonia	809,500	.....	10,914	23,889	.....	31,438	274	876,015
1112	Phoenix	608,800	.....	19,605	35,232	.....	5,566	3	669,206
1113	P. R. R. Y. M. C. A.	649,100	.....	17,070	3,856	.....	3,022	1,096	674,144
1114	Rainy Day	230,800	.....	8,340	2,139	.....	4,990	515	246,784
1115	Rector	139,000	.....	6,700	815	.....	2,372	143	149,030
1116	Security	834,900	.....	44,950	26,493	5,287	9,553	1,997	923,180
1117	Sherwood	321,400	.....	4,980	561	.....	4,050	300	331,291
1118	Sip	208,800	.....	6,205	590	.....	2,370	329	218,294
1119	Sparrow Hill	85,100	.....	4,512	744	.....	373	.....	90,729
1120	Stuyvesant	870,600	.....	14,590	23,293	18,710	8,971	41	936,205
1121	Summit	474,100	.....	16,050	464	.....	6,929	.....	497,543
1122	Sunset	134,100	.....	1,375	956	.....	1,731	.....	138,162
1123	Tube Zone	217,600	.....	20,370	4,359	.....	5,469	253	248,051
1124	Ukrainian	57,500	.....	5,430	2,461	.....	141	14	65,546
1125	Union	212,200	.....	150	13,165	.....	1,263	55	226,833

AT CLOSE OF FISCAL YEAR OF EACH ASSOCIATION

LIABILITIES

Due Shareholders for												
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due on Loans	Borrowed Money	Other Liabilities	Profits or Surplus	
$216,979	.....	.....	$40,200	$6	.....	$905	.....	$25,400	$509	$52,047	1066
170,143	.....	.....	.....	.....	.....	240	.....	33,100	.....	38,335	1067
94,842	.....	.....	3,100	1,255	.....	325	.....	16,000	29	11,613	1068
175,677	.....	.....	.....	.....	.....	261	.....	33,500	384	44,332	1069
667,922	.....	.....	.....	781	.....	3,579	$28,600	123,670	.....	187,902	1070
221,253	.....	.....	94,200	415	.....	1,971	.....	6,200	.....	61,719	1071
875,648	.....	.....	528,900	.....	.....	3,874	23,000	110,000	20,565	206,048	1072
658,016	.....	.....	74,400	9,418	.....	1,349	.....	115,000	106	167,756	1073
83,399	.....	.....	.....	288	.....	273	10,000	12,000	.....	13,719	1074
388,068	.....	.....	.....	864	.....	1,063	.....	35,000	382	97,126	1075
537,942	.....	.....	95,100	908	.....	1,704	.....	127,500	529	134,697	1076
786,994	.....	.....	.....	1,976	.....	.....	.....	80,000	418,639	227,589	1077
212,268	.....	.....	.....	100	.....	1,677	.....	13,000	199	37,854	1078
271,319	.....	.....	23,100	2,799	.....	1,969	.....	1,000	6	68,680	1079
75,392	.....	.....	5,800	115	.....	250	.....	12,500	.....	16,361	1080
305,004	.....	.....	72,000	330	.....	1,873	.....	35,500	.....	47,045	1081
156,684	.....	.....	57,600	622	.....	977	.....	.....	10	45,980	1082
1,980,992	.....	.....	949,400	9,106	.....	15,580	6,500	350,000	63,506	488,310	1083
246,336	.....	.....	.....	161	.....	2,157	.....	27,800	10	59,199	1084
402,280	.....	.....	.....	44	.....	3,373	.....	27,934	255	90,315	1085
610,449	.....	.....	.....	1,549	.....	259	.....	140,350	.....	174,929	1086
338,802	.....	.....	40,100	1,204	.....	1,224	.....	28,000	188	88,478	1087
143,059	$5,200	.....	.....	811	.....	265	.....	22,800	.....	37,015	1088
252,698	.....	.....	30,900	776	.....	1,996	.....	3,000	178	31,742	1089
75,501	.....	.....	1,300	701	.....	436	.....	16,500	8	23,843	1090
28,029	.....	.....	.....	1,815	.....	220	.....	5,500	2	3,587	1091
277,300	.....	.....	17,100	2,573	.....	1,332	.....	.....	.....	48,410	1092
330,174	.....	.....	20,900	.....	.....	1,832	.....	36,500	157	68,678	1093
894,903	.....	.....	37,200	758	.....	5,464	.....	34,000	21	202,833	1094
236,432	.....	.....	9,200	4,810	.....	1,164	.....	43,000	313	51,552	1095
37,050	.....	.....	.....	.....	$160	790	.....	.....	.....	2,038	1096
316,707	.....	.....	.....	377	.....	546	.....	51,100	161	70,159	1097
67,940	.....	.....	.....	865	.....	1,388	.....	6,500	.....	9,374	1098
1,728,333	.....	.....	226,600	1,022	.....	8,927	.....	.....	34	411,270	1099
234,639	.....	.....	9,000	985	.....	1,308	.....	29,000	.....	43,960	1100
361,422	.....	.....	33,200	572	.....	486	.....	72,400	1,500	91,321	1101
74,972	.....	.....	.....	1,709	.....	295	.....	.....	.....	8,712	1102
33,086	.....	.....	.....	378	.....	257	.....	2,500	.....	3,942	1103
114,234	.....	.....	5,000	5,517	.....	428	.....	12,000	20	21,015	1104
24,443	.....	.....	.....	.....	.....	164	.....	.....	.....	547	1105
557,552	.....	.....	20,500	801	.....	1,998	.....	37,200	.....	130,206	1106
1,022,249	.....	.....	.....	326	.....	2,760	.....	74,973	227	228,672	1107
49,797	.....	.....	.....	3,043	.....	544	.....	.....	.....	3,211	1108
181,437	.....	.....	.....	2,527	.....	755	.....	36,100	.....	31,779	1109
94,614	.....	.....	1,400	1,425	.....	595	.....	2,500	.....	4,649	1110
610,637	.....	.....	.....	15	.....	3,819	.....	127,250	1,579	132,715	1111
482,817	.....	.....	.....	3,311	.....	1,309	.....	56,100	538	125,131	1112
450,792	.....	.....	40,600	659	.....	1,683	6,500	58,000	.....	115,910	1113
161,337	.....	.....	28,300	1,938	.....	1,720	.....	30,000	.....	23,489	1114
105,915	.....	.....	600	1,310	.....	375	.....	25,800	.....	15,030	1115
742,635	.....	.....	10,200	4,891	.....	2,895	.....	.....	.....	162,559	1116
228,350	.....	.....	.....	68	.....	464	.....	46,000	.....	56,409	1117
156,356	.....	.....	8,000	2,307	.....	332	.....	11,000	184	40,115	1118
60,559	.....	.....	8,800	824	14,000	308	.....	.....	143	6,095	1119
540,073	.....	.....	197,500	2,411	.....	2,259	4,400	53,000	396	136,166	1120
298,782	.....	.....	91,800	786	.....	1,065	.....	27,000	.....	78,110	1121
79,973	.....	.....	31,200	1,834	.....	1,118	.....	16,000	.....	8,037	1122
195,348	.....	.....	16,600	1,786	.....	1,395	.....	12,500	99	20,323	1123
53,455	.....	.....	300	382	.....	255	.....	3,000	.....	8,154	1124
182,220	.....	.....	.....	.....	.....	307	.....	.....	20	44,286	1125

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Hudson County—Con.								
1066	Empire	3,960	333	.....	.....	.....	.....	201	30
1067	Erie	3,446	372	.....	.....	.....	.....	.....	.....
1068	Euclid	2,761	247	.....	.....	.....	.....	16	6
1069	Eureka	3,425	339	.....	.....	.....	.....	.....	.....
1070	Excelsior Mutual	12,471	1,063	.....	.....	.....	.....	.....	.....
1071	Exchange	4,550	360	.....	.....	.....	.....	471	18
1072	Five Corners	18,820	1,661	.....	.....	.....	.....	2,645	210
1073	Franklin	12,400	1,147	.....	.....	.....	.....	372	29
1074	Fraternity Mutual	1,316	183	.....	.....	.....	.....	.....	.....
1075	Garfield	7,052	750	.....	.....	.....	.....	.....	.....
1076	Greenville Heights	9,872	913	.....	.....	.....	.....	475	70
1077	Greenville United	12,496	2,260	.....	.....	.....	.....	.....	.....
1078	Hamilton Park	4,663	386	.....	.....	.....	.....	.....	.....
1079	Harsimus	4,496	312	.....	.....	.....	.....	115	37
1080	Henderson	1,912	179	.....	.....	.....	.....	29	7
1081	Hilltop	6,857	855	.....	.....	.....	.....	360	46
1082	Home	3,221	312	.....	.....	.....	.....	288	22
1083	Hudson City Mutual	40,089	3,100	.....	.....	.....	.....	4,747	523
1084	Hudson County Caledonian	4,706	564	.....	.....	.....	.....	.....	.....
1085	Industrial Mutual	7,028	749	.....	.....	.....	.....	.....	.....
1086	Italian	10,530	1,027	.....	.....	.....	.....	.....	.....
1087	Jackson	6,232	656	.....	.....	.....	.....	201	30
1088	Jersey City	2,560	190	52	1	.....	.....	.....	.....
1089	Jewett	7,226	705	.....	.....	.....	.....	154	19
1090	John Brown	1,508	214	.....	.....	.....	.....	7	2
1091	Jordan	1,257	181	.....	.....	.....	.....	.....	.....
1092	Journal Square	6,275	412	.....	.....	.....	.....	85	18
1093	Junction	7,409	505	.....	.....	.....	.....	101	16
1094	K. C.	15,910	1,288	.....	.....	.....	.....	186	28
1095	Kopernik	5,164	534	.....	.....	.....	.....	46	12
1096	Labors	1,776	171	.....	.....	.....	.....	.....	.....
1097	Lafayette Mutual	5,357	545	.....	.....	.....	.....	.....	.....
1098	Leader	2,596	265	.....	.....	.....	.....	.....	.....
1099	Lincoln	32,043	2,392	.....	.....	.....	.....	1,133	146
1100	Live Wire	5,560	501	.....	.....	.....	.....	45	5
1101	Madison	6,745	708	.....	.....	.....	.....	166	22
1102	Magnetic	2,367	262	.....	.....	.....	.....	.....	.....
1103	Major	1,434	147	.....	.....	.....	.....	.....	.....
1104	Marion	2,979	329	.....	.....	.....	.....	25	1
1105	Mlown	1,643	195	.....	.....	.....	.....	.....	.....
1106	Montgomery	10,155	867	.....	.....	.....	.....	102	18
1107	Monticello Mutual	17,362	1,697	.....	.....	.....	.....	.....	.....
1108	Orpheum	2,199	244	.....	.....	.....	.....	.....	.....
1109	Own Your Home	4,509	327	.....	.....	.....	.....	.....	.....
1110	Paulus Hook	5,142	692	.....	.....	.....	.....	7	2
1111	Pavonia	9,858	874	.....	.....	.....	.....	.....	.....
1112	Phoenix	7,788	592	.....	.....	.....	.....	.....	.....
1113	P. R. R. Y. M. C. A.	9,011	980	.....	.....	.....	.....	203	32
1114	Rainy Day	4,516	364	.....	.....	.....	.....	141	9
1115	Rector	3,296	279	.....	.....	.....	.....	3	1
1116	Security	13,394	916	.....	.....	.....	.....	51	9
1117	Sherwood	4,069	427	.....	.....	.....	.....	.....	.....
1118	Sip	2,731	252	.....	.....	.....	.....	40	2
1119	Sparrow Hill	1,810	234	.....	.....	.....	.....	44	6
1120	Stuyvesant	12,044	956	.....	.....	.....	.....	988	86
1121	Summit	6,067	515	.....	.....	.....	.....	459	91
1122	Sunset	3,840	359	.....	.....	.....	.....	156	27
1123	Tube Zone	6,161	449	.....	.....	.....	.....	83	9
1124	Ukrainian	1,459	187	.....	.....	.....	.....	2	2
1125	Union	3,063	184	.....	.....	.....	.....	.....	.....

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Average Rate Per Cent Interest on Shares	Premium on Loans: Mortgage	Premium on Loans: Share	
4,161	88	275	S.	$0.25 w.	$200	5 & 6	$0.08½ b	.....	1066
3,446	58	314	S.	1.00 m.	200	6	.12½ b	$0.12½ b	1067
2,777	30	223	S.	1.00 m.	200	6	.....	.....	1068
3,425	67	272	S.	1.00 m.	200	4½	.18½ b	5.00 a	1069
12,471	200	863	S.	1.00 m.	200	6	.....	.....	1070
5,021	84	294	S.	1.00 m.	200	6	3.00 a	1.00 a	1071
21,465	348	1,523	S.	1.00 & 2.00 m.	200	6	.....	.....	1072
12,772	209	967	S.	1.00 m.	200	6	.....	.....	1073
1,316	39	144	S.	.25 w. & 2.00 m.	200	6	.10 b	.....	1074
7,052	111	639	S.	1.00 m.	200	5 & 6	.20 b	.....	1075
10,347	233	750	S.	1.00 m.	200	6	.....	.....	1076
12,496	104	2,156	S.	.25 w.	500	6	8.60 a	1.00 a	1077
4,663	84	302	S.	1.00 m.	200	6	3.00 a	.....	1078
4,611	100	249	S.	1.00 m.	200	6	3.00 a	.....	1079
1,941	26	160	S.	1.00 m.	200	6	.....	.....	1080
7,217	151	750	S.	1.00 m.	200	6	.....	.....	1081
3,509	61	273	S.	1.00 m.	200	6	.12½ b	.16⅔ b	1082
44,836	570	3,053	S.	.25 w.	200	6	3.00 a	.16⅔ b	1083
4,706	79	485	S.	1.00 m.	200	6	.....	.....	1084
7,028	153	596	S.	1.00 m.	200	6	.....	.....	1085
10,530	313	714	S.	1.00 m.	200	6	2.00 a	.....	1086
6,433	127	559	S.	1.00 m.	200	6	.....	.....	1087
2,612	55	136	S.	1.00 m.	200	6	.15 b	.....	1088
7,380	74	650	S.	1.00 & 2.00 m.	200	6	.....	.....	1089
1,515	52	164	S.	1.00 m.	200	6	.10 b	.05 b	1090
1,257	13	168	S.	1.00 m.	200	6	3.00 a	.....	1091
6,360	76	354	S.	1.00 m.	200	6	.....	.....	1092
7,514	97	424	S.	1.00 m.	200	6	.....	.....	1093
16,096	241	1,075	S.	1.00 m.	200	6	.....	.....	1094
5,210	70	476	S.	2.00 m.	200	6	.07½ b	.....	1095
1,776	12	159	S.	1.00 m.	200	6	.....	.....	1096
5,357	125	420	S.	1.00 m.	200	6	.....	.....	1097
2,596	17	248	S.	1.00 m.	200	6	3.00 a	.....	1098
33,176	490	2,048	S.	1.00 m.	200	6	.....	.....	1099
5,605	108	398	S.	1.00 m.	200	6	.....	.....	1100
6,911	176	554	S.	1.00 m.	200	6	1.00 a	.....	1101
2,367	14	248	S.	1.00 m.	200	6	.03 b	.....	1102
1,434	11	136	S.	1.00 m.	200	6	4.00 a	.....	1103
3,004	30	300	S.	1.00 m.	200	6	3.00 a	1.00 a	1104
1,643	4	191	S.	1.00 m.	200	6	.....	.....	1105
10,257	153	732	S.	1.00 m.	200	6	.....	.....	1106
17,362	386	1,311	S.	.25 w.	200	6	.....	.....	1107
2,199	12	232	S.	1.00 m.	200	6	.....	.....	1108
4,509	38	289	S.	1.00 m.	200	6	.05 b	.....	1109
5,149	30	664	S.	1.00 m.	200	6	.....	.....	1110
9,858	198	676	S.	.25 w.	200	6	.02½ b	.....	1111
7,788	152	440	S.	1.00 m.	200	6	.....	.....	1112
9,214	195	817	S.	1.00 m.	200	6	.03 b	.03 b	1113
4,657	36	337	S.	1.00 m.	200	6	3.00 a	.....	1114
3,299	49	231	S.	1.00 m.	200	6	2.00 a	.....	1115
13,445	184	741	S.	1.00 m.	200	6	.....	.....	1116
4,069	73	354	S.	1.00 m.	200	6	.....	1.00 a	1117
2,771	63	191	S.	1.00 m.	200	6	.....	.....	1118
1,854	38	202	S.	1.00 m.	200	6	.....	.....	1119
13,032	175	867	S.	1.00 m.	200	6	.....	.....	1120
6,526	108	498	S.	1.00 m.	200	6	.....	.....	1121
3,996	29	357	S.	1.00 m.	200	6	.....	.....	1122
6,244	61	397	S.	1.00 m.	200	6	.....	.....	1123
1,460	29	160	S.	1.00 m.	200	6	.....	.....	1124
3,063	37	147	S.	1.00 m.	200	6	.14 b	.16 b	1125

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	ASSOCIATION	Incorporated	Fiscal Year Ended	President	Treasurer
	Hudson County—Continued				
1126	Jersey City, Veteran's	Dec. 8, 1921	Dec. 31, 1928	R. Percy Schenck	Ward Ebersole
1127	Jersey City, Wage Earners	Aug. 5, 1922	Dec. 31, 1928	James Tumulty	Abraham Aronson
1128	Jersey City, Washington	Mar. 29, 1887	May 31, 1928	Robert Phillips	John F. Burke
1129	Jersey City, West Bergen	Dec. 28, 1891	Dec. 31, 1928	Richard Entwistle	Barry L. Balch
1130	Jersey City, Western Slope	May 18, 1886	April 30, 1928	Fred Klein	E. J. Cavanagh
1131	Jersey City, West Side	Mar. 2, 1896	Feb. 27, 1928	George H. Frew	George H. Hunt
1132	Jersey City, Wilson	July 23, 1924	June 28, 1928	Joseph S. Singer	Paul Weisenfeld
1133	Jersey City, Woodlawn	Dec. 15, 1896	Dec. 31, 1928	William Dingwall	William S. Rowland.
1134	Kearny, Citizens	Mar. 8, 1909	April 1, 1928	John Carruthers	James J. McAviney
1135	Kearny, Elm	Feb. 26, 1924	Mar. 31, 1928	Archibald Salmond	James H. Dresser
1136	Kearny, Kearny Heights	Mar. 12, 1925	Mar. 9, 1928	William Joule	John T. Scott
1137	Kearny, Midland	Feb. 19, 1906	Mar. 31, 1928	Harold G. Bush	Harold F. Feall
1138	Kearny, Mutual Benefit	June 17, 1895	June 15, 1928	William T. Wilkinson	William Nairn
1139	Kearny, Parkway	July 3, 1915	July 15, 1928	Samuel Marshall	John D. Castles
1140	Kearny, Schuyler	Sept. 3, 1924	Nov. 30, 1928	Joseph Abromaitis	Charles Kosman
1141	Kearny, Vim	Mar. 7, 1924	Mar. 31, 1928	Herman Farina	Leonardo Balducci
1142	Kearny, West Hudson	Mar. 24, 1906	Mar. 31, 1928	John Hewitt	Franklin P. Shaak
1143	North Bergen Twp., Bergenwood	Mar. 25, 1922	April 30, 1928	George W. Buckens	Clement J. Skerritt
1144	North Bergen Twp., Greenmount	Feb. 25, 1927	May 31, 1928	Harry Barber	John C. Spaulding
1145	North Bergen Twp., North Bergen	Jan. 15, 1914	Feb. 29, 1928	Arthur O. Smith	Theo. A. Kleffmann
1146	North Bergen Twp., Victory	June 2, 1922	May 31, 1928	Frank R. Austin	Edward J. Fanning
1147	North Bergen Twp., Wetherbee Park	Mar. 17, 1922	Mar. 31, 1928	John F. McGlew, Jr.	William F. White
1148	No. Bergen Twp., Woodcliff-on-Hud.	Jan. 18, 1922	Jan. 31, 1928	Harry J. H. Ruhle	Walter G. Ferens
1149	Secaucus, Secaucus	June 2, 1915	Aug. 31, 1928	Jacob Schmitt	Lewis P. Huber
1150	Union City, Bergenline	Mar. 23, 1922	Mar. 31, 1928	James M. DeRiso	Domenico A. Verrastro
1151	Union City, Community	Sept. 22, 1917	Aug. 31, 1928	Theodore Steinberg	John M. Bussow
1152	Union City, Conservative	Mar. 24, 1917	April 30, 1928	Otto Venino, Sr.	Fred J. von Dohren
1153	Union City, Courtlandt	June 8, 1914	May 31, 1928	Charles A. Mohn	John Kretzmer
1154	Union City, Dispatch	June 19, 1922	June 30, 1928	Robert M. Souvay	Benjamin Benson
1155	Union City, Eldorado	Sept. 18, 1924	Sept. 30, 1928	Samuel Atkins	Julius Kaplove
1156	Union City, Greater City	Sept. 29, 1914	Sept. 30, 1928	Daniel Bermes	Fred A. Berenbroicx.
1157	Union City, Hamilton	Mar. 26, 1915	April 30, 1928	Albert Kerr	Charles L. Gallusser.
1158	Union City, Herald	Aug. 3, 1922	June 30, 1928	Alfred Canova	Louis Tagliabue
1159	Union City, Highpoint	Jan. 4, 1922	Dec. 31, 1928	William Schlemm	George Hauenstein
1160	Union City, North River	Jan. 23, 1925	Jan. 31, 1928	Ralph Bernhardt	Robert E. Burke
1161	Union City, Palisade	Mar. 31, 1891	Nov. 30, 1928	Gustav Dopslaff	Forrest Brown
1162	Union City, Sentinel	June 24, 1922	May 31, 1928	James Roe	Alfred J. Curtin
1163	Union City, Town of Union	Oct. 6, 1888	Dec. 26, 1928	Fred G. Loeffler	Jacob Schuster, Jr.
1164	Union City, Tyler Park	Nov. 24, 1922	Nov. 30, 1928	Clarence J. Rieman	Frank A. Tosi
1165	Union City, Union Hill	Jan. 31, 1923	Dec. 31, 1928	Emile W. Grauert	Helen M. Ewald
1166	Union City, Weehawken	Aug. 20, 1907	Oct. 22, 1928	Adolph G. Tonn	William H. Horning.
1167	Union City, West Hoboken	April 19, 1910	June 30, 1928	George G. Raymond	Elliott J. Tomlinson.
1168	Union City, West Shore	Feb. 10, 1923	Feb. 29, 1928	Ben B. Zimmermann	Harry Schaefer
1169	Weehawken, Fidelity	July 30, 1913	July 31, 1928	Arthur H. Strickland	Charles A. Koch
1170	West New York, Bluestone	Oct. 18, 1922	Nov. 30, 1928	Charles Daume	Martin Glasser
1171	West New York, Kismet	Nov. 17, 1922	Nov. 30, 1928	Charles Jacknowitz	Abraham Schultz
1172	West New York, New City	Sept. 20, 1923	Sept. 30, 1928	Joseph Leer	Henry F. Diekhaus
1173	West New York, Reliant	June 21, 1923	June 30, 1928	William Boss	Hugh Davies
1174	West New York, West New York	Feb. 5, 1912	Feb. 29, 1928	Theodore Schaefer	William J. Boquist

FISCAL YEAR ENDED, NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
John D. Craven	Joseph Chappell	74 Montgomery St., Jersey City, N. J.	1126
Henn & Burr	Frank J. Farley	435 Fairmount Ave., Jersey City, N. J.	1127
Henry Ewald	William H. Clossey	605 Jersey Ave., Jersey City, N. J.	1128
Edward P. Stout	Walter A. H. Edgar	60 Glenwood Ave., Jersey City, N. J.	1129
L. G. Hansen	C. H. Mitchell	65 Prospect Ave., Hackensack, N. J.	1130
Insley, Vreeland & Decker	Francis Gormley	76 Montgomery St., Jersey City, N. J.	1131
Samuel B. Weisenfeld	John A. Van Horn	56 Overlook Road, Upper Montclair, N. J.	1132
James E. Pyle	Adolph Moller	378 Second Ave., Lyndhurst, N. J.	1133
John H. Cooper	W. Frederick Law	12 Clinton Ave., Kearny, N. J.	1134
Anthony E. Casale	Fred L. Schantz	582 Forest St., Kearny, N. J.	1135
Leo S. Carney	John B. Heinold	338 Maple St., Kearny, N. J.	1136
Arthur B. Archibold	Albin R. Hafstrom	25 Pavonia Ave., Arlington, N. J.	1137
William J. Kelly	Burton E. Canfield	416 Kearny Ave., Kearny, N. J.	1138
A. B. Archibold	Edward C. Davey	208 Highland Ave., Kearny, N. J.	1139
George Matulewich	Adolph Kaczynski	302 Lafayette St., Newark, N. J.	1140
A. E. Casale & F. G. Masini	Peter A. Verdicchio	427 Davis Ave., Kearny, N. J.	1141
James W. Gillespie	Thomas J. Thompson	30 Pavonia Ave., Arlington, N. J.	1142
John E. Dippel	George Grote	715 38th St., North Bergen, N. J.	1143
Nicholas Schloeder	Victor Anderson	1082 5th Ave., North Bergen, N. J.	1144
William F. Burke	Charles J. Morris	5159 Boulevard, North Bergen, N. J.	1145
Percy G. Britt	Edwin H. Pape	823 Hackensack Plankroad, North Bergen, N. J.	1146
Percy G. Britt	Patrick A. Brady	5379 Boulevard, North Bergen, N. J.	1147
Dipple, Davis & Stewart	A. C. Volckmann	424 33d St., Woodcliff, N. J.	1148
Besson & Pellet	Val D. Boulanger	1151 Paterson Plank Road, Secaucus, N. J.	1149
Frank J. Rinaldi	Knud Holmsen	311 38th St., Union City, N. J.	1150
Isador Haber	Aaron Engel	508 Gardner St., Union City, N. J.	1151
Otto Venino, Jr	Fred Ortel	529 41st St., Union City, N. J.	1152
Frederick E. Bauer	William S. Davidson	137 Summit Ave., Union City, N. J.	1153
Isaacs & Gunther	George Stukhart	135 Summit Ave., Union City, N. J.	1154
Charles Stenberg	Henry Bender	540 44th St., Union City, N. J.	1155
Dippel, Davis & Stewart	C. Henry Reinhardt, Jr.	34 Beucler Place, Bergenfield, N. J.	1156
John N. Platoff	Philip Flaxman	708 Bergenline Ave., Union City, N. J.	1157
I. George Koven	Leonard J. Seiler, Jr.	724 13th St., Union City, N. J.	1158
William F. Burke	Henry Blesse	446 Bergenline Ave., Union City, N. J.	1159
William F. Burke	Myron F. Levey	743 New York Ave., Union City, N. J.	1160
Hopkins & Herr	John E. Davis	122 Palisade Ave., Union City, N. J.	1161
Samuel Spingarn	Robert S. Renner	985 Bergenline Ave., Union City, N. J.	1162
S. D. Smyth & C. W. Kappes	Frederick C. Hansen	874 Bergenline Ave., Union City, N. J.	1163
A. Michael Lepore	George S. Lepore	547 Bergenline Ave., Union City, N. J.	1164
Warren & Stanton	E. Robert Grauert	708 Bergenline Ave., Union City, N. J.	1165
William G. Hille	John Koelin	657 Bergenline Ave., Union City, N. J.	1166
Frederick K. Hopkins	Haig Simsarian	128 Shippen St., Weehawken, N. J.	1167
Albert J. Manetti	Jacob Levine	988 Bergenline Ave., Union City, N. J.	1168
Edward Hollander	Charles F. Koster, Sr.	400 Warwick Ave., West Englewood, N. J.	1169
Francis A. Castellano	Gustav Boniface	441 16th St., West New York, N. J.	1170
Emil Klein	Jacob Levine	988 Bergenline Ave., Union City, N. J.	1171
Mitchell Cahn	Otto A. Thie	90 20th St., West New York, N. J.	1172
L. Eisenstein	Emile J. Fricker	Woodcliff, N. J.	1173
Anthony J. Armore	Frank J. Oleri	650 Bergenline Ave., West New York, N. J.	1174

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Hudson County—Con.								
1126	Veterans	$175,400	.....	$8,963	$9,344	.....	$1,952	$5,346	$201,005
1127	Wage Earners	192,600	$10,000	19,092	1,226	.....	1,085	150	224,153
1128	Washington	754,200	74,900	27,500	9,764	.....	6,938	223	873,525
1129	West Bergen	445,700	.....	13,870	8,639	$8,216	5,797	500	482,722
1130	Western Slope	243,600	.....	4,700	1,037	.....	3,036	.....	252,373
1131	West Side	1,068,500	18,000	10,400	64,589	11,297	19,240	1,154	1,193,180
1132	Wilson	202,000	.....	3,213	971	.....	4,565	570	211,319
1133	Woodlawn	1,819,400	.....	55,831	9,584	20,000	29,069	1,030	1,934,914
1134	Citizens	767,700	.....	9,580	250	16,300	4,209	670	798,709
1135	Elm	635,300	.....	10,890	7,639	.....	1,016	400	655,245
1136	Kearny Heights	102,360	.....	1,200	425	.....	95	250	104,330
1137	Midland	148,400	.....	6,605	17,687	.....	531	276	173,499
1138	Mutual Benefit	495,480	.....	2,160	8,829	600	726	450	508,245
1139	Parkway	203,040	.....	.....	11,844	.....	2,085	175	217,144
1140	Schuyler	29,800	.....	180	908	.....	243	6	31,137
1141	Vim	133,800	.....	4,110	2,678	.....	707	553	141,848
1142	West Hudson	582,120	.....	9,050	1,009	7,000	1,221	597	600,997
1143	Bergenwood	130,000	.....	8,631	10,042	.....	2,387	425	151,485
1144	Greenmount	17,600	.....	180	3,758	.....	.....	506	22,044
1145	North Bergen	241,600	.....	5,855	70,098	.....	1,646	.....	319,199
1146	Victory	207,000	.....	7,880	879	.....	1,093	572	217,424
1147	Wetherbee Park	52,700	.....	5,176	6,537	.....	958	.....	65,371
1148	Woodcliff-on-Hudson	139,800	26,000	1,500	22,797	.....	2,416	27,903	220,416
1149	Secaucus	219,800	92	.....	13,061	.....	1,257	353	234,563
1150	Bergenline	204,400	.....	15,390	13,468	.....	2,547	355	236,160
1151	Community	238,500	.....	33,800	3,006	.....	4,996	2,173	282,475
1152	Conservative	499,600	33,950	13,540	44,516	.....	2,199	733	594,538
1153	Courtlandt	702,650	3,000	16,002	—6,645	.....	4,633	457	720,097
1154	Dispatch	298,000	.....	.....	4,214	.....	5,864	743	308,821
1155	Eldorado	112,000	.....	5,594	5,672	.....	6,716	373	130,355
1156	Greater City	527,400	50,800	16,455	2,169	8,264	3,285	225	608,598
1157	Hamilton	937,600	.....	67,025	1,380	.....	16,608	1,018	1,023,631
1158	Herald	45,000	5,000	2,369	766	.....	507	536	54,178
1159	Highpoint	283,200	46,600	21,550	519	6,883	4,646	198	363,596
1160	North River	68,600	.....	600	1,033	.....	587	.....	70,820
1161	Palisade	2,330,800	148,600	109,187	2,985	35,861	41,989	3,136	2,692,558
1162	Sentinel	155,400	.....	9,318	4,220	.....	2,925	290	172,153
1163	Town of Union	1,333,900	212,800	69,602	7,949	.....	19,888	1,004	1,645,143
1164	Tyler Park	77,200	.....	5,190	335	.....	2,369	150	85,244
1165	Union Hill	192,600	3,000	.....	978	7,194	74	151	203,997
1166	Weehawken	826,800	.....	21,400	8,629	.....	24,357	222	881,408
1167	West Hoboken	574,800	.....	38,676	17,529	.....	1,454	.....	632,459
1168	West Shore	194,000	.....	11,720	2,064	.....	3,068	359	211,211
1169	Fidelity	967,940	.....	37,832	3,319	12,911	7,557	1,000	1,030,559
1170	Bluestone	202,802	3,600	17,080	11,010	.....	3,242	272	238,006
1171	Kismet	309,600	.....	24,925	935	4,065	11,118	890	351,533
1172	New City	88,200	.....	950	4,972	.....	329	195	94,646
1173	Reliant	190,600	19,400	7,735	4,516	.....	3,123	549	225,923
1174	West New York	616,600	.....	45,190	4,807	.....	17,472	733	684,802
	Totals	$90,891,584	$2,422,293	$3,004,522	$1,656,579	$665,175	1,114,382	$639,487	100,394,022

AT CLOSE OF FISCAL YEAR OF EACH ASSOCIATION

LIABILITIES

Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due on Loans	Borrowed Money	Other Liabilities	Profits or Surplus	
$170,877	.....	.....	.....	$279	.....	$700	.....	.....	$15	$29,134	1126
142,932	.....	.....	$24,150	1,414	.....	1,573	.....	$34,500	421	19,163	1127
630,963	.....	.....	.....	1,176	.....	2,530	.....	53,430	3	185,423	1128
329,847	.....	.....	7,400	530	.....	1,046	.....	61,100	1,783	81,016	1129
165,960	.....	.....	18,600	111	.....	363	.....	30,100	174	37,065	1130
827,573	.....	.....	128,200	434	.....	7,608	.....	.....	1,779	227,586	1131
161,838	.....	.....	6,000	340	.....	2,195	.....	22,900	517	17,529	1132
1,369,411	.....	.....	.....	6	.....	8,020	$4,600	172,950	.....	379,927	1133
567,132	.....	.....	41,300	1,780	.....	240	20,155	16,000	.....	152,102	1134
228,678	$179,882	$2,518	134,300	406	.....	461	31,150	40,000	31	37,819	1135
81,123	.....	.....	10,800	.....	.....	100	.....	3,200	.....	9,107	1136
141,933	.....	.....	.....	16	.....	110	.....	.....	.....	31,440	1137
358,021	.....	.....	.....	.....	.....	200	22,334	26,400	3	101,287	1138
168,994	.....	.....	.....	.....	.....	133	.....	.....	.....	48,017	1139
25,003	.....	.....	.....	340	.....	35	.....	2,500	4	3,255	1140
87,153	.....	.....	16,200	911	.....	80	.....	25,500	79	11,925	1141
421,250	.....	.....	14,280	.....	.....	278	.....	53,000	.....	112,189	1142
128,345	.....	.....	.....	95	.....	1,157	.....	.....	.....	21,888	1143
13,421	.....	.....	.....	.....	.....	.....	5,600	3,000	.....	23	1144
259,537	.....	.....	.....	.....	.....	585	.....	.....	.....	59,077	1145
179,424	.....	.....	1,000	37	.....	591	.....	7,100	122	29,150	1146
53,418	.....	.....	.....	.....	.....	229	.....	.....	.....	11,724	1147
183,186	.....	.....	.....	.....	.....	770	.....	.....	25	36,435	1148
155,264	.....	.....	41,200	1,371	.....	457	.....	.....	.....	36,271	1149
165,798	.....	.....	.....	686	.....	612	.....	37,500	516	31,048	1150
206,005	.....	.....	.....	696	.....	947	.....	18,000	289	56,538	1151
455,508	.....	.....	.....	471	.....	516	.....	.....	22	138,021	1152
493,910	.....	.....	20,800	2,551	.....	4,699	.....	73,800	561	123,776	1153
262,512	.....	.....	.....	2,122	.....	1,203	.....	7,000	.....	35,984	1154
92,256	.....	.....	.....	2,106	.....	493	7,750	17,500	56	10,194	1155
431,262	.....	.....	25,000	83	.....	642	.....	25,000	690	125,921	1156
700,608	.....	.....	.....	1,376	$47,800	1,237	8,136	39,400	26,187	198,887	1157
36,438	.....	.....	3,000	1,790	.....	161	.....	8,000	.....	4,789	1158
250,364	.....	.....	.....	2,286	.....	512	13,300	43,000	396	53,738	1159
61,224	.....	.....	.....	746	.....	207	.....	4,000	214	4,429	1160
1,988,640	.....	.....	.....	4,623	.....	6,585	33,100	50,000	848	608,762	1161
141,090	.....	.....	.....	.....	.....	1,006	.....	5,200	92	24,765	1162
1,275,312	.....	.....	.....	.....	.....	.....	8,700	.....	.....	361,131	1163
65,053	.....	.....	.....	2,162	.....	396	.....	8,000	31	9,602	1164
148,094	.....	.....	.....	.....	.....	.....	2,300	29,000	.....	24,603	1165
641,826	.....	.....	.....	.....	.....	920	3,250	42,000	.....	193,412	1166
479,205	.....	.....	5,000	297	.....	1,627	.....	15,000	.....	131,330	1167
167,316	.....	.....	.....	917	.....	849	.....	16,000	181	25,948	1168
677,322	.....	.....	28,400	2,600	.....	3,704	.....	172,500	13	146,020	1169
170,472	.....	.....	.....	1,324	.....	1,922	.....	32,000	240	32,048	1170
227,268	.....	.....	30,700	224	.....	811	10,500	42,000	957	39,073	1171
77,664	.....	.....	.....	1,053	.....	881	.....	3,000	73	11,975	1172
185,877	.....	.....	1,200	4,714	.....	2,376	.....	10,000	64	21,692	1173
462,909	.....	.....	1,000	2,551	400	4,083	.....	115,000	125	98,734	1174
$69,227,549	$229,992	$2,518	$5,607,690	$204,433	$67,221	$273,703	$565,148	$6,268,807	$831,975	$17,114,986	

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Hudson County—Con.								
1126	Veterans	4,653	463	.....	.....	.....	.....	.....	.....
1127	Wage Earners	4,640	406	.....	.....	.....	.....	121	13
1128	Washington	10,589	1,004	.....	.....	.....	.....	.....	.....
1129	West Bergen	5,800	562	.....	.....	.....	.....	37	8
1130	Western Slope	3,396	355	.....	.....	.....	.....	93	11
1131	West Side	15,817	1,400	.....	.....	.....	.....	641	85
1132	Wilson	5,169	421	.....	.....	.....	.....	30	2
1133	Woodlawn	23,854	2,325	.....	.....	.....	.....	.....	.....
1134	Citizens	10,795	1,287	.....	.....	.....	.....	207	15
1135	Elm	11,104	1,073	1,353	179	278	200	671	80
1136	Kearny Heights	4,340	512	.....	.....	.....	.....	45	17
1137	Midland	2,589	379	.....	.....	.....	.....	.....	.....
1138	Mutual Benefit	5,006	568	.....	.....	.....	.....	.....	.....
1139	Parkway	2,881	355	.....	.....	.....	.....	.....	.....
1140	Schuyler	999	153	.....	.....	.....	.....	.....	.....
1141	Vim	2,782	328	.....	.....	.....	.....	81	10
1142	West Hudson	7,215	851	.....	.....	.....	.....	60	13
1143	Bergenwood	3,722	353	.....	.....	.....	.....	.....	.....
1144	Greenmount	1,247	115	.....	.....	.....	.....	.....	.....
1145	North Bergen	4,383	584	.....	.....	.....	.....	.....	.....
1146	Victory	4,317	559	.....	.....	.....	.....	5	1
1147	Wetherbee Park	1,006	132	.....	.....	.....	.....	.....	.....
1148	Woodcliff-on-Hudson	3,880	430	.....	.....	.....	.....	.....	.....
1149	Secaucus	3,010	365	.....	.....	.....	.....	206	42
1150	Bergenline	3,996	562	.....	.....	.....	.....	.....	.....
1151	Community	5,300	413	.....	.....	.....	.....	.....	.....
1152	Conservative	7,702	914	.....	.....	.....	.....	.....	.....
1153	Courtlandt	8,801	1,164	.....	.....	.....	.....	104	10
1154	Dispatch	6,445	637	.....	.....	.....	.....	.....	.....
1155	Eldorado	5,656	391	.....	.....	.....	.....	.....	.....
1156	Greater City	8,161	523	.....	.....	.....	.....	125	1
1157	Hamilton	14,126	748	.....	.....	.....	.....	.....	.....
1158	Herald	962	96	.....	.....	.....	.....	15	1
1159	Highpoint	4,946	426	.....	.....	.....	.....	.....	.....
1160	North River	2,367	237	.....	.....	.....	.....	.....	.....
1161	Palisade	35,376	3,590	.....	.....	.....	.....	.....	.....
1162	Sentinel	3,372	343	.....	.....	.....	.....	.....	.....
1163	Town of Union	21,549	2,009	.....	.....	.....	.....	.....	.....
1164	Tyler Park	2,002	245	.....	.....	.....	.....	.....	.....
1165	Union Hill	5,057	405	.....	.....	.....	.....	.....	.....
1166	Weehawken	11,419	1,203	.....	.....	.....	.....	.....	.....
1167	West Hoboken	9,675	1,006	.....	.....	.....	.....	25	5
1168	West Shore	5,187	552	.....	.....	.....	.....	.....	.....
1169	Fidelity	13,113	1,193	.....	.....	.....	.....	142	20
1170	Bluestone	4,555	562	.....	.....	.....	.....	.....	.....
1171	Kismet	6,798	602	.....	.....	.....	.....	154	20
1172	New City	1,927	187	.....	.....	.....	.....	.....	.....
1173	Reliant	5,577	716	.....	.....	.....	.....	6	1
1174	West New York	7,128	820	.....	.....	.....	.....	5	1
	Totals	1,388,106	131,111	1,854	226	278	200	28,241	3,642

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Average Rate Per Cent Interest on Shares	Premium on Loans: Mortgage	Premium on Loans: Share	
4,653	65	398	S.	$1.00 m.	$200	6	$0.07½ b	.....	1126
4,761	57	362	S.	1.00 m.	200	6	.....	.....	1127
10,589	215	789	S.	1.00 m.	200	6	.15 b	.....	1128
5,837	137	433	S.	1.00 m.	200	6	.....	.....	1129
3,489	59	307	S.	1.00 m.	200	6	.....	.....	1130
16,458	248	1,237	S.	.25 w.	200	6	.02 b	.....	1131
5,199	52	371	S.	1.00 m.	200	6	2.00 a	.....	1132
23,854	547	1,778	S.	.25 w.	200	6	.17½ b	.08½ b	1133
11,002	226	1,076	S.	1.00 m.	200	6	3.00 a	.....	1134
13,406	161	1,371	S.	1.00 m.	200	6	.05 b	.....	1135
4,385	17	512	S.	1.00 m.	240	6	3.50 a	1.00 a	1136
2,589	65	314	S.	1.00 m.	200	6	3.00 a	.....	1137
5,006	142	426	S.	1.00 m.	240	5	4.00 a	4.00 a	1138
2,881	39	316	S.	1.00 m.	240	6	4.00 a	.....	1139
999	10	143	S.	1.00 m.	200	6	4.00 a	.....	1140
2,863	43	295	S.	1.00 m.	200	6	.04 b	.....	1141
7,275	194	670	S.	1.00 m.	240	6	6.00 a	6.00 a	1142
3,722	41	312	S.	1.00 m.	200	4½ & 6	.25 b	.....	1143
1,247	3	112	O. P.	.....	200	6	.04 b	.....	1144
4,383	93	491	S.	1.00 m.	200	6	.....	.....	1145
4,322	76	484	S.	1.00 m.	200	6	.....	.....	1146
1,006	31	101	S.	1.00 m.	200	4½ & 6	.25 b	.....	1147
3,880	29	401	S.	1.00 m.	200	4½ & 6	.25 b	.....	1148
3,216	61	346	S.	1.00 m.	200	6	.01 b	.....	1149
3,996	95	467	S.	1.00 m.	200	4½ & 6	.25 b	.....	1150
5,300	206	207	S.	.70 m.	200	6	4.00 a	.....	1151
7,702	109	805	S.	1.00 m.	200	4½ & 6	3.00 a & .25 b	.....	1152
8,905	112	1,062	S.	1.00 m.	200	6	.....	.....	1153
6,445	53	584	S.	1.00 m.	200	6	.....	.....	1154
5,656	73	318	S.	1.00 m.	200	6	.12½ b	.....	1155
8,286	113	411	S.	1.00 m.	200	4½ & 6	.25 b	.....	1156
14,126	192	556	S.	1.00 m.	200	4½ & 6	.25 b	.....	1157
977	22	75	S.	1.00 m.	200	6	.....	.....	1158
4,946	76	350	S.	1.00 & 2.00 m.	200	4½ & 6	.50 b	.....	1159
2,367	16	221	S.	1.00 m.	200	4 & 6	.03½ b	.....	1160
35,376	767	2,823	S.	1.00 m.	200	4½ & 6	.25 b	.....	1161
3,372	49	294	S.	1.00 m.	200	6	.12½ b	.....	1162
21,549	442	1,567	S.	1.00 m.	200	4½ & 6	.25 b	.....	1163
2,002	27	218	S.	1.00 m.	200	6	.01⅘ b	.....	1164
5,057	27	378	O. P.	.....	100	6	3.00 a	.....	1165
11,419	266	937	S.	1.00 m.	200	4½ & 6	.50 b	.50 b	1166
9,700	85	926	S.	1.00 m.	200	4½	.25 b	.....	1167
5,187	57	495	S.	1.00 m.	200	6	.12½ b	.....	1168
13,255	238	975	S.	1.00 m.	200	6	.....	.....	1169
4,555	72	490	S.	1.00 m.	200	4½ & 6	.25 b	.....	1170
6,952	111	511	S.	1.00 m.	200	6	3.00 a	.....	1171
1,927	20	167	S.	1.00 m.	200	6	3.00 a	.....	1172
5,583	65	652	S.	1.00 & 2.00 m.	200	6	.....	.....	1173
7,133	221	600	S.	.25 w.	200	5 & 6	.10 b	.....	1174
1,418,479	23,816	111,363	.....	.....	.....	.....	.....	.....	

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	ASSOCIATION	Incorporated	Fiscal Year Ended	President	Treasurer
	Hunterdon County				
1175	Bloomsbury, Bloomsbury	Mar. 8, 1926	May 31, 1928	Charles W. Cope	Edwin Shipman
1176	Clinton, Clinton Town	April 23, 1924	April 9, 1928	Phillip R. Gebhardt	W. S. Black
1177	Flemington, Flemington	May 7, 1913	May 1, 1928	D. S. Hall	James E. Farmer
1178	Frenchtown, Frenchtown	Feb. 11, 1922	Mar. 2, 1928	Chester A. Niece	William E. Johnson
1179	High Bridge, High Bridge	July 19, 1907	June 30, 1928	George H. Cramer	Rachael Stone
1180	Lambertville, Centennial	May 22, 1876	May 1, 1928	George W. Massey	Frank W. Van Hart
1181	Milford, Milford	Jan. 10, 1923	Feb. 15, 1928	John Nice	H. D. Stem
	Mercer County				
1182	Hightstown, Citizens	Dec. 13, 1900	Dec. 31, 1928	John G. Scheible	Edwin T. Gordon
1183	Hopewell, Hopewell	Feb. 19, 1914	Feb. 29, 1928	Joseph B. Hill	Ray. S. Van Dyke
1184	Lawrence Twp., Garden	Jan. 24, 1920	Jan. 20, 1928	James E. Hullfish	Charles H. Draine
1185	Pennington, Pennington	July 25, 1912	Dec. 31, 1928	Henry L. Laning	Raymond M. Woolsey
1186	Princeton, Nassau	Mar. 17, 1924	April 30, 1928	H. G. Duffield	H. M. Hinkson
1187	Princeton, Princeton	June 7, 1917	Dec. 31, 1928	Lloyd W. Grover	William B. Applegate
1188	Trenton, Capitol	Mar. 8, 1907	April 14, 1928	Frank J. Eppele	Charles W. Erb
1189	Trenton, Chambersburg	Oct. 21, 1921	Oct. 31, 1928	John P. N. Seeger	John A. Miller
1190	Trenton, Economia	Dec. 21, 1911	Dec. 31, 1928	Joseph Bulakowski	Thomas Ogurkiewicz.
1191	Trenton, Loyal	Dec. 31, 1921	Dec. 31, 1928	B. M. Woodward	George A. Katzenbach
1192	Trenton, Mutual	Nov. 16, 1908	Oct. 31, 1928	Alfred K. Leuckel	John D'Arcy, Jr.
1193	Trenton, North Trenton	May 27, 1927	May 31, 1928	Stewart H. O'Donnell	Morris S. Broadt
1194	Trenton, Prospect	Mar. 16, 1927	Mar. 31, 1928	John S. Quimby	George B. Mather
1195	Trenton, Realtors	Feb. 10, 1922	Mar. 31, 1928	Charles G. Teunon	Raymond F. Pidcock.
1196	Trenton, Roma	Sept. 20, 1920	Sept. 30, 1928	L. Samuel Sica	Daniel A. Brenna
1197	Trenton, Sanhican	Oct. 18, 1923	Dec. 31, 1928	Fred C. Beans	Frank E. Preston
1198	Trenton, Stacy	Dec. 2, 1920	Dec. 31, 1928	Harry J. Urken	Paul Urken
1199	Trenton, St. George	Mar. 18, 1912	Mar. 31, 1928	Arthur F. Wildblood	Edward J. Matthews.
1200	Trenton, United	Nov. 17, 1915	Oct. 31, 1928	C. L. Waller	P. A. Green
1201	Trenton, Wilbur	Feb. 2, 1923	Feb. 29, 1928	Owen J. Prior	John F. Smith
1202	White Horse, White Horse	Oct. 20, 1926	Feb. 21, 1928	W. C. Ehret	L. A. McGalliard
	Middlesex County				
1203	Avenel, Avenel	Nov. 1, 1921	Oct. 31, 1928	Matthew T. Smith	Frank E. Barth
1204	Carteret, Blazing Star	Jan. 20, 1923	Jan. 31, 1928	Isidore M. Weiss	William J. Lawlor
1205	Carteret, Carteret	May 4, 1901	May 31, 1928	Edward J. Heil	George A. Dalrymple.
1206	Carteret, Roosevelt	June 29, 1914	June 30, 1928	William J. Lawlor	John H. Nevill
1207	Carteret, Sound View	Dec. 11, 1924	Dec. 31, 1928	Charles A. Conrad	Frank Brown
1208	Carteret, Taxpayers	Oct. 18, 1927	Oct. 31, 1928	Thomas J. Mulvihill	Carl Krepper
1209	Cranbury, Cranbury	Oct. 20, 1921	Sept. 30, 1928	D. C. Mershon	David C. Lewis
1210	Dunellen, Dunellen	April 11, 1887	April 16, 1928	Thomas P. Cady	William A. Castner
1211	Dunellen, Home	Mar. 13, 1909	Mar. 31, 1928	Augustus F. Todd	Mahlon R. Dayton
1212	Fords, Fairfield	Sept. 6, 1919	Aug. 31, 1928	John Egan	Melvin H. Clum
1213	Highland Park, Highland Park	Dec. 14, 1908	Jan. 9, 1928	W. Johnson Kenyon	Anthony J. Gebhardt
1214	Highland Park, Raritan Valley	Jan. 10, 1925	Feb. 24, 1928	H. Richard Segoine	Edward L. McGinnis.
1215	Jamesburg, Jamesburg Mutual	Feb. 20, 1869	Oct. 31, 1928	W. C. Crosby	E. A. Breckwedel
1216	Metuchen, Brainy Borough	Aug. 6, 1925	Aug. 31, 1928	Harry T. Smith	Louis F. Kuntz
1217	Metuchen, Metuchen	Sept. 7, 1897	Sept. 11, 1928	Milton C. Mook	Edward Kramer
1218	Middlesex, Evergreen	May 21, 1925	June 5, 1928	George W. Harris	Ernest Derby
1219	Middlesex Middlesex Borough	Oct. 20, 1914	Oct. 9, 1928	William C. Betsch	J. V. N. Polhemus
1220	Milltown, Citizens	July 31, 1916	July 31, 1928	J. Burr Herbert	Henry A. Christ
1221	Milltown, Milltown	Feb. 9, 1910	Feb. 29, 1928	Henry Kuhlthau	R. B. Sheppard
1222	New Brunswick, Assurance	Jan. 23, 1925	Jan. 31, 1928	Samuel L. Levin	Russell D. Farr
1223	New Brunswick, Business Men's	Mar. 1, 1916	Mar. 1, 1928	William H. Quackenboss	Solomon Slonim
1224	New Brunswick, College Town	June 17, 1922	May 31, 1928	Joseph Lefkowitz	Harry Hulse
1225	New Brunswick, County Seat	Jan. 9, 1924	April 30, 1928	Julius Kahn	Thomas R. Kenney
1226	New Brunswick, Freedom	Jan. 15, 1925	Jan. 31, 1928	Charles Forman	W. R. Van Nostrand.
1227	New Brunswick, Helpful	April 25, 1925	April 30, 1928	Wade H. Johns	Edward M. Kempton.

FISCAL YEAR ENDED, NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
.....	F. B. Morgan	Bloomsbury, N. J.	1175
W. Reading Gebhardt	Earle A. Compton	Clinton, N. J.	1176
Adam O. Robbins	William A. Abbott	Flemington, N. J.	1177
Harlan Besson	Russell W. Bloom	Frenchtown, N. J.	1178
Clarence Garretson	H. L. Staples	High Bridge, N. J.	1179
A. D. Anderson	Wilson G. Herstine	162 North Union St., Lambertville, N. J.....	1180
Charles A. Malloy	Wallace Sloyer	Milford, N. J.	1181
Theodore Backes	C. Stanley Stults	106 N. Main St., Hightstown, N. J.	1182
W. P. Bainbridge	R. W. Holcombe	Hopewell, N. J.	1183
J. Albert Homan	Spencer H. Cornell	R. F. D. No. 7, Trenton, N. J.	1184
C. R. Ruhlman	Alvin C. Stover	Pennington, N. J.	1185
W. C. Vandewater	E. A. Frohling	90 Nassau St., Princeton, N. J.	1186
.....	John W. Leigh	182 Nassau St., Princeton, N. J.	1187
Geraghty & Whelans	Frank Vliet	110 Johnston Ave., Trenton, N. J.	1188
Henry M. Hartman	R. Harvey Hulse	84 Oak Lane, Trenton, N. J.	1189
Edwin B. Marshall	Romuld Grabowski	1018 Prospect St., Trenton, N. J.	1190
Norman T. Rogers	William H. Titus	50 Maple Ave., Trenton, N. J.	1191
William Abbots, Jr.	William B. Maddock	P. O. Box 351, Trenton, N. J.	1192
Daniel A. Spair	John Duncan	905 Trenton Trust Bldg., Trenton, N. J.	1193
William N. Cooper	Gilbert S. Pedrick	47 Ellsworth Ave., Trenton, N. J.	1194
Charles B. Kennedy	Harvey R. Hulse	84 Oak Lane, Trenton, N. J.	1195
Daniel A. Spair	Joseph J. Felcone	274 Hamilton Ave., Trenton, N. J.	1196
Daniel A. Spair	George J. Bacso	1034 Chambers St., Trenton, N. J.	1197
I. H. Levy & Philip Forman....	Samuel Levin	137 E. State St., Trenton, N. J.	1198
Joseph Lanigan	William C. Matlack, Jr. .	668 Rutherford Ave., Trenton, N. J.	1199
F. R. Brace	R. H. Gulliver	145 E. Hanover St., Trenton, N. J.	1200
Herbert W. Backes	Edward B. Fletcher	190 Rosemont Ave., Trenton, N. J.	1201
G. W. Schroth	E. C. Axtell	Yardville, N. J.	1202
Wilton T. Applegate	Anthony J. Galaida	Avenel St., Avenel, N. J.	1203
Maxwell Sosin	Fred F. Simons	106 Emerson St., Carteret, N. J.	1204
Francis A. Monaghan	Thomas Devereux	543 Roosevelt Ave., Carteret, N. J.	1205
Emil Stremlau	Russell L. Miles	Atlantic St., Carteret, N. J.	1206
Elmer Brown	Fred F. Simons	106 Emerson St., Carteret, N. J.	1207
Abraham D. Glass	Charles Vincze	175 Pershing Ave., Carteret, N. J.	1208
W. T. Applegate	Arthur L. Burroughs	Cranbury, N. J.	1209
Dolliver & Feaster	George W. Day	Dunellen, N. J.	1210
Fred C. Gaskill	Charles A. Coriell	621 Washington St., Dunellen, N. J.	1211
W. A. Spencer & L. Goldberger.	George W. Wood	Fords, N. J.	1212
R. E. & A. D. Watson.....	John W. Zimmerman ...	61 Nichol Ave., New Brunswick, N. J.	1213
Fred W. DeVoe	Edwin W. Eden	244 Benner St., Highland Park, N. J.	1214
John P. Kirkpatrick	John H. Baremore	Jamesburg, N. J.	1215
Abraham S. Arnold	Rufus D. Renninger	Metuchen, N. J.	1216
H. A. Reynolds	Alex C. Litterst	Metuchen, N. J.	1217
R. P. F. Von Minden	Alden Wilmot	603 Washington Ave., Dunellen, N. J.	1218
J. P. Cullen	L. V. Poulson	R-1, Bound Brook, N. J.	1219
Alfred S. March	John H. Junker	Milltown, N. J.	1220
Fred W. De Voe	William R. Evans	Milltown, N. J.	1221
Charles M. Morris	Russell H. Morris	360 George St., New Brunswick, N. J.	1222
Alfred S. March	Edward J. Cahill	390 George St., New Brunswick, N. J.	1223
Samuel D. Hoffman	Charles W. Pierce	351 George St., New Brunswick, N. J.	1224
Morris Spritzer	Charles W. Miller	108 Church St., New Brunswick, N. J.	1225
Douglas M. Hicks	F. W. Remsen, Jr.	390 George St., New Brunswick, N. J.	1226
William F. McCloskey	John E. Anderson	51 Stone St., New Brunswick, N. J.	1227

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Hunterdon County								
1175	Bloomsbury	$34,230	.....	$75	$12	.....	$21	.....	$34,338
1176	Clinton Town	48,100	.....	1,176	8,700	.....	461	$58	58,495
1177	Flemington	235,556	.....	16,160	1,341	.....	285	.....	253,342
1178	Frenchtown	34,450	.....	1,685	4,819	.....	605	5	41,564
1179	High Bridge	239,780	.....	3,073	3,971	.....	2,062	49	248,935
1180	Centennial	500,000	.....	.....	4,980	.....	3,085	21,225	529,690
1181	Milford	73,700	.....	.....	7,896	.....	40	300	81,936
	Totals	$1,166,216	.....	$22,169	$31,719	.....	$6,559	$21,637	$1,248,300
	Mercer County								
1182	Citizens	$864,400	.....	$71,632	$481	.....	$2,378	$50	$938,941
1183	Hopewell	269,720	.....	11,334	99	.....	721	270	282,144
1184	Garden	225,700	.....	6,341	151	.....	5,592	30	237,814
1185	Pennington	246,225	.....	2,000	688	.....	3,222	16,598	268,733
1186	Nassau	175,600	.....	.....	3,040	.....	564	.....	179,204
1187	Princeton	1,541,400	.....	.....	14,755	.....	2,495	398	1,559,048
1188	Capitol	3,052,175	.....	138,153	48,829	$85,790	26,399	18,469	3,369,815
1189	Chambersburg	253,300	.....	7,580	3,898	.....	1,753	292	266,823
1190	Economia	460,600	$7,700	19,560	12,675	.....	3,492	1,887	505,914
1191	Loyal	304,900	.....	29,070	23,252	.....	6,484	196	363,902
1192	Mutual	1,224,462	.....	52,988	3,647	.....	17,255	287	1,298,639
1193	North Trenton	39,600	.....	.....	419	.....	737	.....	40,756
1194	Prospect	20,300	.....	.....	8,684	.....	323	.....	29,307
1195	Realtors	163,700	.....	11,711	73	.....	1,035	221	176,740
1196	Roma	469,400	.....	24,515	2,557	.....	12,072	384	508,928
1197	Sanhican	68,400	.....	5,275	2,245	.....	3,155	22	79,097
1198	Stacy	621,350	.....	91,030	8,860	.....	18,876	29,899	770,015
1199	St. George	504,850	7,500	16,990	32	.....	3,641	425	533,438
1200	United	1,692,650	1,500	60,203	42,482	44,972	9,407	600	1,851,814
1201	Wilbur	203,250	.....	3,967	407	.....	2,106	.....	209,730
1202	White Horse	13,500	.....	.....	2,131	.....	789	705	17,125
	Totals	$12,415,482	$16,700	$552,349	$179,405	$130,762	$122,496	$70,733	$13,487,927
	Middlesex County								
1203	Avenel	$42,800	.....	.....	$1,472	.....	$829	$294	$45,395
1204	Blazing Star	133,200	.....	$410	1,042	.....	3,118	200	137,970
1205	Carteret	667,400	.....	11,825	1,164	.....	1,869	1,000	683,258
1206	Roosevelt	310,697	.....	1,583	149	.....	374	90	312,893
1207	Sound View	67,000	.....	.....	804	.....	927	150	68,881
1208	Taxpayers	11,700	.....	.....	507	.....	405	5	12,617
1209	Cranbury	286,400	.....	8,956	2,257	.....	1,356	17	298,986
1210	Dunellen	641,250	.....	7,725	16,822	$4,724	5,531	.....	676,052
1211	Home	367,600	.....	875	505	.....	1,681	.....	370,661
1212	Fairfield	415,200	.....	.....	12,534	.....	7,738	.....	435,472
1213	Highland Park	597,550	.....	.....	5,633	.....	4,976	678	608,837
1214	Raritan Valley	110,800	.....	1,000	77	.....	1,073	.....	112,950
1215	Jamesburg Mutual	1,303,800	.....	10,800	26,785	.....	12,455	182	1,354,022
1216	Brainy Borough	127,900	.....	.....	3,605	.....	3,378	.....	134,883
1217	Metuchen	1,026,600	.....	.....	15,751	2,598	10,477	5,135	1,060,561
1218	Evergreen	51,800	.....	.....	6,352	.....	154	.....	58,306
1219	Middlesex Borough	585,400	$1,475	.....	87	2,775	3,807	950	594,494
1220	Citizens	400,950	.....	.....	9,725	.....	902	679	412,256
1221	Milltown	787,700	.....	200	15,127	.....	1,251	542	804,820
1222	Assurance	68,100	.....	.....	153	.....	556	5	68,814
1223	Business Men's	1,101,600	.....	.....	1,448	.....	5,886	.....	1,108,934
1224	College Town	353,700	.....	.....	14	.....	4,136	181	358,031
1225	County Seat	82,800	.....	.....	—172	3,075	1,650	285	87,638
1226	Freedom	48,950	.....	.....	910	.....	958	.....	50,818
1227	Helpful	58,900	.....	.....	293	.....	3,093	172	62,458

AT CLOSE OF FISCAL YEAR OF EACH ASSOCIATION

LIABILITIES

Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due on Loans	Borrowed Money	Other Liabilities	Profits or Surplus	
$26,634	$3,000	.....	.....	.....	.....	$357	.....	$1,200	$19	$3,128	1175
52,788	.....	.....	.....	.....	.....	111	.....	.....	.....	5,596	1176
203,088	.....	.....	.....	.....	.....	20	$500	12,900	138	36,696	1177
36,072	.....	.....	.....	.....	.....	20	.....	.....	.....	5,472	1178
201,138	.....	.....	.....	.....	.....	642	4,000	.....	.....	43,155	1179
417,984	.....	.....	.....	$1,158	$800	337	.....	.....	293	109,118	1180
71,088	.....	.....	.....	.....	.....	339	.....	.....	7	10,502	1181
$1,008,792	$3,000	.....	.....	$1,158	$800	$1,826	$4,500	$14,100	$457	$213,667	
$642,525	.....	.....	.....	$396	.....	.....	.....	$137,750	.....	$158,270	1182
18,6614	.....	.....	$16,600	.....	.....	$312	.....	34,900	$600	43,118	1183
151,237	$5,360	.....	15,000	.....	.....	344	.....	26,200	115	39,558	1184
206,415	.....	.....	.....	.....	$3,000	160	$1,000	9,800	87	48,271	1185
158,592	.....	.....	.....	50	.....	388	.....	.....	.....	20,174	1186
1,092,408	.....	.....	.....	387	.....	3,329	6,700	180,775	.....	275,449	1187
2,068,221	.....	.....	372,500	1,836	.....	4,170	1,600	400,000	8,993	512,495	1188
216,107	.....	.....	6,000	309	.....	242	.....	.....	.....	44,165	1189
373,788	500	.....	.....	.....	.....	170	.....	26,615	955	103,886	1190
287,850	.....	.....	16,200	17	.....	404	.....	.....	2	59,429	1191
861,895	.....	.....	95,000	186	.....	4,498	.....	73,000	418	263,642	1192
25,653	.....	.....	5,700	.....	.....	189	.....	8,500	.....	714	1193
22,493	.....	.....	5,000	.....	.....	1,348	.....	.....	.....	466	1194
138,048	.....	.....	3,600	144	.....	230	500	7,300	.....	26,918	1195
308,166	.....	.....	47,600	908	.....	1,095	15,400	73,500	310	61,949	1196
64,134	.....	.....	1,800	.....	.....	291	.....	3,300	.....	9,572	1197
594,019	.....	.....	2,000	5,299	.....	1,609	.....	15,000	135	151,953	1198
374,682	.....	.....	27,400	537	.....	590	.....	34,200	14	96,015	1199
1,258,307	.....	.....	86,950	.....	.....	200	.....	100,000	311	406,046	1200
179,310	.....	.....	.....	20	.....	681	.....	5,000	.....	24,719	1201
16,128	.....	.....	.....	.....	.....	369	.....	.....	.....	628	1202
$9,226,592	$5,860	.....	$701,350	$10,089	$3,000	$20,619	$25,200	$1,135,840	$11,940	$2,347,437	
$34,514	.....	.....	.....	$1,093	.....	$94	.....	$3,200	.....	$6,494	1203
96,909	.....	.....	.....	804	.....	75	.....	22,500	$57	17,625	1204
395,724	.....	.....	$112,100	376	.....	477	.....	76,000	.....	98,581	1205
222,736	.....	.....	.....	285	.....	.....	.....	31,200	623	58,049	1206
51,570	.....	.....	1,000	.....	.....	5	.....	9,200	26	7,080	1207
9,768	.....	.....	.....	177	.....	.....	.....	2,100	.....	572	1208
212,244	.....	.....	11,600	.....	.....	769	.....	31,000	.....	43,373	1209
452,406	.....	.....	.....	.....	.....	1,658	.....	109,000	160	112,828	1210
257,568	.....	.....	.....	.....	.....	126	.....	48,300	133	64,534	1211
339,925	.....	.....	12,600	.....	.....	388	.....	19,000	817	62,742	1212
400,320	.....	.....	7,000	.....	.....	110	.....	100,000	.....	101,407	1213
82,464	.....	.....	10,900	.....	.....	235	.....	9,900	251	9,200	1214
979,392	.....	.....	.....	.....	$41,900	1,556	.....	39,100	2,402	289,672	1215
110,713	.....	.....	.....	1,296	.....	421	.....	9,500	.....	12,953	1216
607,692	.....	.....	119,200	.....	150,000	1,228	.....	.....	18,346	164,095	1217
48,708	.....	.....	.....	.....	.....	60	.....	.....	.....	9,538	1218
424,680	.....	.....	.....	34	.....	118	$1,500	32,800	.....	135,362	1219
308,055	.....	.....	.....	.....	.....	114	.....	35,000	60	69,027	1220
509,520	.....	.....	111,000	15	.....	757	.....	44,000	.....	139,528	1221
54,789	.....	.....	.....	.....	.....	210	.....	6,900	.....	6,915	1222
806,241	.....	.....	.....	213	1,004	734	.....	75,100	720	224,922	1223
284,490	.....	.....	5,300	.....	.....	429	.....	11,500	.....	56,312	1224
71,832	.....	.....	.....	.....	.....	195	.....	6,500	.....	9,111	1225
46,014	.....	.....	.....	.....	.....	203	.....	.....	.....	4,601	1226
43,959	.....	.....	.....	.....	.....	126	.....	13,800	.....	4,573	1227

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Hunterdon County								
1175	Bloomsbury	1,271	174	30	2				
1176	Clinton Town	1,525	215						
1177	Flemington	3,698	271						
1178	Frenchtown	716	96						
1179	High Bridge	6,615	346						
1180	Centennial	6,743	680						
1181	Milford	1,577	206						
	Totals	22,145	1,988	30	2				
	Mercer County								
1182	Citizens	9,937	721						
1183	Hopewell	4,020	363					83	25
1184	Garden	4,191	385	67	9			75	11
1185	Pennington	3,667	368						
1186	Nassau	6,650	359						
1187	Princeton	19,145	1,875						
1188	Capitol	41,961	3,301					1,862	294
1189	Chambersburg	4,461	455					30	8
1190	Economia	6,431	888	5	1				
1191	Loyal	6,252	541					81	13
1192	Mutual	18,389	1,464					475	55
1193	North Trenton	2,803	330					29	2
1194	Prospect	2,358	261					6	5
1195	Realtors	3,440	270					18	7
1196	Roma	6,732	737					238	29
1197	Sanhican	1,684	196					9	4
1198	Stacy	10,368	759					10	2
1199	St. George	7,399	1,148					137	27
1200	United	29,412	2,200					435	78
1201	Wilbur	6,230	505						
1202	White Horse	1,488	175						
	Totals	197,018	17,301	72	10			3,488	560
	Middlesex County								
1203	Avenel	699	57						
1204	Blazing Star	2,365	236						
1205	Carteret	7,627	796					561	66
1206	Roosevelt	4,188	453						
1207	Sound View	1,550	151					5	1
1208	Taxpayers	894	127						
1209	Cranbury	5,125	493					58	10
1210	Dunellen	7,197	708						
1211	Home	4,262	420						
1212	Fairfield	13,389	788					126	14
1213	Highland Park	7,332	553					35	3
1214	Raritan Valley	4,144	398					54	6
1215	Jamesburg Mutual	15,462	1,136						
1216	Brainy Borough	4,906	479						
1217	Metuchen	10,064	965					596	47
1218	Evergreen	1,699	207						
1219	Middlesex Borough	7,733	579						
1220	Citizens	6,659	640						
1221	Milltown	9,614	698					555	72
1222	Assurance	2,466	286						
1223	Business Men's	13,551	1,130						
1224	College Town	7,600	706					27	2
1225	County Seat	2,770	301						
1226	Freedom	1,830	185						
1227	Helpful	1,815	172						

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Average Rate Per Cent Interest on Shares	Premium on Loans: Mortgage	Premium on Loans: Share	
1,301	14	162	S.	$1.00 m.	$200	6	$4.00 a	$4.00 a	1175
1,525	30	185	S.	1.00 m.	200	6	2.00 a	2.00 a	1176
3,698	92	179	S.	1.00 m.	200	6	.....	.....	1177
716	24	72	S.	1.00 m.	200	6	.....	.....	1178
6,615	93	253	S.	.50 m.	100	6	.....	.....	1179
6,743	264	416	S.	1.00 m.	200	6	2.40 a	.....	1180
1,577	26	180	S.	1.00 m.	200	6	.05 b	.05 b	1181
22,175	543	1,447	.....	.....	.....	.....	.....	.....	
9,937	321	400	S.	$1.00 m.	$240	5½	.....	.....	1182
4,103	101	287	S.	1.00 m.	200	6	$1.00 a	.....	1183
4,333	108	297	S.	.70 m.	200	6	3.00 a	$3.00 a	1184
3,667	84	284	S.	1.00 m.	200	6	1.00 a	1.00 a	1185
6,650	37	322	S.	1.00 m.	200	6	3.00 a	.....	1186
19,145	325	1,550	S.	1.00 m.	200	6	.05 b	.....	1187
43,823	1,182	2,413	S.	1.00 m.	200	6	.02½ b	.....	1188
4,491	123	340	S.	1.00 m.	200	6	.02 b	.....	1189
6,436	263	626	S.	1.00 m.	200	6	.02½ b	.....	1190
6,333	147	407	S.	1.00 m.	200	6	3.00 a	.....	1191
18,864	429	1,090	S.	.70 m.	200	6	.....	.....	1192
2,832	13	319	S.	1.00 m.	200	6	.02½ b	.....	1193
2,364	6	260	S.	1.00 m.	200	6	2.00 a	.....	1194
3,458	70	207	S.	1.00 m.	200	6	.05 b	.....	1195
6,970	218	548	S.	1.00 m.	200	6	.02½ b	.....	1196
1,693	43	157	S.	1.00 m.	200	6	3.00 a	.....	1197
10,378	226	535	S.	1.00 m.	200	6	2.00 a & 3.00 a	.....	1198
7,536	219	956	S.	1.00 m.	200	6	.02½ b	.08 b	1199
29,847	660	1,618	O. P.	.....	200	6	3.00 a	3.00 a	1200
6,230	62	443	S.	1.00 m.	200	6	2.00 a	.....	1201
1,488	4	171	S.	1.00 m.	200	6	3.00 a	.....	1202
200,578	4,641	13,230	.....	.....	.....	.....	.....	.....	
699	12	45	S.	$1.00 m.	$200	6	$3.00 a	.....	1203
2,365	46	190	S.	1.00 m.	200	6	3.00 a	.....	1204
8,188	253	609	S.	1.00 m.	200	6	.05 b	$0.05 b	1205
4,188	108	345	N.-S.	.25 w.	100	6	3.00 a	3.00 a	1206
1,555	26	126	S.	1.00 m.	200	6	3.00 a	.....	1207
894	5	122	S.	1.00 m.	200	6	4.50 a	.....	1208
5,183	95	408	S.	1.00 & 2.00 m.	200	6	4.00 a	.....	1209
7,197	443	265	S.	1.00 m.	200	6	.05 b	.....	1210
4,262	147	273	S.	1.00 m.	200	6	.05 b	.....	1211
13,515	138	664	N.-S.	1.00 m.	100	6	.17 b	.....	1212
7,367	167	389	S.	1.00 m.	200	6	3.00 a	.....	1213
4,198	32	372	S.	1.00 m.	200	6	3.00 a	.....	1214
15,462	437	699	S.	1.00 m.	200	6	3.00 a	3.00 a	1215
4,906	28	451	S.	1.00 m.	200	6	4.00 a	.....	1216
11,260	353	659	S.	1.00 m.	200	6	4.00 a	.....	1217
1,699	18	189	S.	1.00 m.	200	6	10.00 a	.....	1218
7,733	190	389	S.	1.00 m.	200	6	8.50 a & .10 b	.....	1219
6,659	103	537	S.	1.00 m.	200	6	.05 b	.....	1220
10,169	210	560	S.	1.00 m.	200	6	.05 b	.....	1221
2,466	20	266	S.	1.00 m.	200	6	3.00 a	.....	1222
13,551	238	892	S.	1.00 m.	200	6	3.00 a	3.00 a	1223
7,627	66	642	S.	1.00 m.	200	6	3.00 a	.....	1224
2,770	27	274	S.	1.00 m.	200	6	3.00 a	.....	1225
1,830	14	171	S.	1.00 m.	200	6	3.00 a	.....	1226
1,815	15	157	S.	1.00 m.	200	6	3.00 a	.....	1227

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	ASSOCIATION	Incorporated	Fiscal Year Ended	President	Treasurer
	Middlesex County—Continued				
1228	New Brunswick, Homestead	April 15, 1886	May 31, 1928	E. N. Bedford	C. S. Van Winkle
1229	New Brunswick, International	Feb. 5, 1916	Mar. 31, 1928	J. Burr Herbert	John A. Troisi
1230	New Brunswick, Magyar	Aug. 17, 1922	July 31, 1928	James Szabo	Michael Wallner
1231	New Brunswick, Middlesex County	June 8, 1920	Sept. 1, 1928	John J. Morrison	William R. Applegate
1232	New Brunswick, New Brunswick	July 11, 1912	June 11, 1928	William Schlesinger	George R. Morrison
1233	New Brunswick, Petofi	Aug. 27, 1924	Aug. 31, 1928	Nicholas H. Gross	Jacob Schwartz
1234	New Brunswick, Property Owners	April 4, 1924	Mar. 31, 1928	Samuel I. Hoddeson	William E. Woodruff
1235	New Brunswick, Provident	June 7, 1894	May 31, 1928	O. O. Stillman	T. Harry Shaw
1236	New Brunswick, Relief	Dec. 12, 1923	Oct 31, 1928	Joseph H. Porter	Thomas R. Kenney
1237	New Brunswick, Second Merchants.	Dec. 19, 1894	Jan 17, 1928	Walter Burns	J. Bayard Kirkpatrick
1238	New Brunswick, Second Peoples	Feb. 21, 1891	Mar. 8, 1928	Fritz Wittig	Joseph H. Lee
1239	New Brunswick, Security	Feb. 25, 1889	Feb. 29, 1928	Theodore Cohn	P. L. Van Nuis
1240	New Brunswick, Uniform	Dec. 18, 1924	Dec. 31, 1928	Benjamin W. Erickson	Otto L. Schuck
1241	New Brunswick, Welfare	Mar. 12, 1920	April 1, 1928	Abraham Jelin	Israel Laurie
1242	New Brunswick, W. New Brunsw'k	April 22, 1925	May 31, 1928	Charles E. Archbald	Roy Latham
1243	New Brunswick, Workinmen's	Aug. 20, 1895	Dec. 1, 1928	James J. McCloskey	John A. Donahue
1244	New Brunswick, Young Men's	June 15, 1909	May 31, 1928	John H. Conger	Robert J. Smith
1245	New Market, New Market	April 16, 1912	Mar. 31, 1928	Charles S. Day	Harry R. Hall
1246	North Brunswick, Sincerity	Oct. 29, 1924	Oct. 31, 1928	Isaac V. Williamson	C. Lester Mott
1247	Perth Amboy, Citizens	Dec. 23, 1892	Dec. 31, 1928	John Pfeiffer	Harry Conard
1248	Perth Amboy, East Jersey	May 11, 1922	April 30, 1928	David J. Kaufman	John J. Quinn
1249	Perth Amboy, Homesite	Mar. 21, 1925	Mar. 31, 1928	Ralph E. Seaman	John J. Doyle
1250	Perth Amboy, Modern	June 3, 1901	Dec. 31, 1928	Frank P. Woglom	Harry Conard
1251	Perth Amboy, North Amboy	June 14, 1913	June 30, 1928	Matthew F. Urbanski	John Nikodem
1252	Perth Amboy, Pacemaker	July 1, 1926	June 30, 1928	David Landsman	David Metzendorf
1253	Perth Amboy, Peoples	Feb. 10, 1914	Dec. 31, 1928	Abel Hansen	Matthew T. Smith
1254	Perth Amboy, Perth Amboy	June 18, 1910	June 30, 1928	Albert Leon	Abel Hansen
1255	Perth Amboy, Smith Street	July 23, 1919	May 31, 1928	John Pfeiffer	George F. Reynolds
1256	Perth Amboy, West Amboy	April 16, 1924	April 21, 1928	J. M. Sorensen	Michael G. Tuzik
1257	Perth Amboy, Westminster	May 9, 1925	May 31, 1928	Isidor Greenspan	Anna A. Quigg
1258	Plainsboro, Plainsboro	July 12, 1921	Dec. 31, 1928	Henry W. Jeffers	Louis C. Bullock
1259	Port Reading, Port Reading	May 25, 1910	April 30, 1928	William Brown	W. Leon Harned
1260	Raritan Twp., Clara Barton	April 17, 1926	April 30, 1928	William Gross	Owen J. Caulfield
1261	Raritan Twp., Piscataway town	Sept. 11, 1920	Aug. 31, 1928	C. Parker Runyon	B. W. Letson
1262	Sayreville, Home Extension	Oct. 18, 1923	Sept. 30, 1928	William J. Betzler	Joseph J. Weber
1263	South Amboy, Investors and Owners	June 18, 1920	June 30, 1928	J. Arthur Applegate	George A. Kress
1264	South Amboy, Star	Jan. 22, 1889	Jan. 8, 1928	R. C. Stephenson	John J. Coakley
1265	South Plainfield, South Plainfield	Feb. 14, 1913	Feb. 29, 1928	Harry J. Manning	William Hamilton
1266	South River, Providers'	Sept. 29, 1923	Sept. 11, 1928	Robert F. Fountain	Wm. T. Armstrong
1267	South River, Pulawski	Nov. 6, 1916	Nov. 28, 1928	Vincent F. Kaczorowski	Joseph A. Bara
1268	South River, South River	Feb. 29, 1892	Mar. 31, 1928	John Dailey	William A. Allgair
1269	South River, Workingmen's	Oct. 28, 1915	Dec. 31, 1928	Walter Sennhauser	William A. Allgair
1270	Woodbridge, Colonia	Jan. 14, 1921	Jan. 31, 1928	John B. Tiffany	Joseph M. McAndrews
1271	Woodbridge, Norwood	June 25, 1923	June 30, 1928	A. Albright, 3d.	William S. Gordon
1272	Woodbridge, Woodbridge	Mar. 29, 1910	Mar. 31, 1928	James E. Berry	Gustav Blaum

FISCAL YEAR ENDED, NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Charles H. Runyon	William R. Lee	390 George St., New Brunswick, N. J.	1228
Jabez H. Helm	Russell H. Morris	266 Hale St., New Brunswick, N. J.	1229
John Fuchs	James Kosa	210 Somerset St., New Brunswick, N. J.	1230
F. W. DeVoe	George W. Miller	108 Church St., New Brunswick, N. J.	1231
Freeman Woodbridge	Raymond E. Grymes	P. O. Box No. 443, New Brunswick, N. J.	1232
Morris Spritzer	Louis Greenwald	155 Bayard St., New Brunswick, N. J.	1233
Philip M. Brenner	Arnold B. Rosenthal	115 So. 4th Ave., New Brunswick, N. J.	1234
R. E. & A. D. Watson	Charles W. Pierce	New Brunswick, N. J.	1235
C. R. Lyons	John M. Tegen	9 Franklin Blvd., New Brunswick, N. J.	1236
Frederick Weigel	Charles A. Schenck	195 Livingston Ave., New Brunswick, N. J.	1237
Jabez H. Helm	Charles E. Tindell	51 Bayard St., at Elm Row, New Brunsw'k,N.J.	1238
W. Edwin Florance	W. G. Howell	390 George St., New Brunswick, N. J.	1239
George J. Plechner	Hans M. K. Hansen	390 George St., New Brunswick, N. J.	1240
J. Milton Preger	Philip H. Bruskin	92 Church St., New Brunswick, N. J.	1241
James J. Curran	Joseph G. Baier	R. F. D. No. 6, New Brunswick, N. J.	1242
Peter F. Daly	Eugene J. McLaughlin	85 Commercial Ave., New Brunswick, N. J.	1243
A. Dudley Watson	Louis A. Meseroll	P. O. Box 500, New Brunswick, N. J.	1244
R. P. F. Von Minden	Charles M. Kelly	New Market, N. J.	1245
Klemmer H. Anekstein	William H. Koch	407 Lincoln Ave., New Brunswick, N. J.	1246
Thomas Hanson	Ralph F. Conard	102 Smith St., Perth Amboy, N. J.	1247
Henry K. Golenbock	Emil A. Bacha	348 Barclay St., Perth Amboy, N. J.	1248
Jacob M. Klein	Howard Hardiman	283 Maple St., Perth Amboy, N. J.	1249
Hanson and others	H. B. Afflerbach	339 State St., Perth Amboy, N. J.	1250
Andrew J. Wight	Joseph Massopust	603 Amboy Ave., Perth Amboy, N. J.	1251
Jacob S. Karkus	Emanuel S. Stern	179 So. First St., Perth Amboy, N. J.	1252
Charles K. Seaman, Jr.	C. Douglas Fraser	214 Smith St., Perth Amboy, N. J.	1253
Leo Goldberger	Harry E. Comings	107 Smith St., Perth Amboy, N. J.	1254
John E. Toolan	Albert L. Gardner	Lock Box 352, Fords, N. J.	1255
Peter Clausen	Fred P. Hansen	424 Barclay St., Perth Amboy, N. J.	1256
David T. Wilentz	Morris Goldfarb	279-83 Madison Ave., Perth Amboy, N. J.	1257
John V. B. Wicoff	Mary W. Shields	Plainsboro, N. J.	1258
Thomas Brown	W. J. Braitling	Port Reading, N. J.	1259
Esther Beckhoff	Martin J. O'Hara	Fords, N. J.	1260
Edmund A. Hayes	W. R. Drake	Stelton, N. J.	1261
J. P. Lloyd	Frederick J. Shafnacker	Sayreville, N. J.	1262
John A. Coan	J. Lee Larew	Main St., South Amboy, N. J.	1263
John A. Coan	John J. Delaney	147 Broadway, South Amboy, N. J.	1264
McDonaugh & McDonaugh	Peter J. Miller	Maple Ave., South Plainfield, N. J.	1265
J. Randolph Appleby, Jr.	Wilbur A. Bryan	South River, N. J.	1266
J. Randolph Appleby, Jr.	Martin S. Duschock	South River, N. J.	1267
George L. Burton	John R. Petrie	30 Main St., South River, N. J.	1268
George L. Burton	W. C. Horner	South River, N. J.	1269
Henry St. C. Lavin	James J. McNeely	Eastcliff Road, Colonia, N. J.	1270
James S. Wight	John T. Tetley	Woodbridge, N. J.	1271
J. H. Thayer Martin	Maurice P. Dunigan	536 Barron Ave., Woodbridge, N. J.	1272

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Middlesex County—Con.								
1228	Homestead	$1,434,500	.....	$8,250	$83,603	.....	$10,284	$22,062	$1,558,699
1229	International	216,650	.....	50	1,027	.....	4,263	284	222,274
1230	Magyar	354,300	.....	.....	143	.....	1,817	200	356,460
1231	Middlesex County	423,900	.....	.....	26	$9,343	4,384	.....	437,653
1232	New Brunswick	387,900	.....	.....	28,493	.....	1,222	.....	417,615
1233	Petofi	63,150	.....	.....	1,920	.....	4,299	112	69,481
1234	Property Owners	242,200	.....	9,708	419	.....	2,381	261	254,969
1235	Provident	702,050	.....	.....	5,001	3,173	4,442	.....	714,666
1236	Relief	211,200	.....	.....	116	.....	6,544	363	218,223
1237	Second Merchants	654,100	.....	.....	4,594	.....	582	3,475	662,751
1238	Second Peoples	746,650	.....	2,200	165	.....	3,505	389	752,909
1239	Security	1,054,450	.....	4,450	58,292	.....	4,399	.....	1,121,591
1240	Uniform	136,100	.....	.....	1,005	.....	1,945	632	139,682
1241	Welfare	951,400	.....	4,044	19,773	.....	10,915	602	986,734
1242	West New Brunswick	51,200	.....	2,077	384	.....	873	316	54,850
1243	Workingmen's	818,250	.....	9,275	7,468	.....	8,766	1,431	845,190
1244	Young Men's	509,750	.....	6,425	2,113	.....	1,048	480	519,816
1245	New Market	109,800	.....	.....	993	.....	1,294	62	112,149
1246	Sincerity	82,800	.....	.....	766	.....	1,934	360	85,860
1247	Citizens	3,401,300	.....	2,930	298,409	81,946	.....	6,318	3,790,903
1248	East Jersey	379,000	.....	15,205	9,343	.....	20,139	250	423,937
1249	Homesite	61,700	.....	.....	150	.....	4,130	.....	65,980
1250	Modern	961,950	.....	1,000	15,373	9,499	14,215	.....	1,002,037
1251	North Amboy	925,950	.....	.....	4,884	.....	9,090	.....	939,924
1252	Pacemaker	29,500	.....	.....	1,264	.....	3,150	178	34,092
1253	Peoples	465,650	.....	.....	9,566	.....	373	20,419	496,008
1254	Perth Amboy	1,279,900	.....	46,160	28,309	.....	9,839	446	1,364,654
1255	Smith Street	74,700	.....	.....	5,984	.....	369	.....	81,053
1256	West Amboy	73,800	.....	1,380	1,172	.....	1,378	.....	77,730
1257	Westminster	255,250	.....	33,135	3,648	.....	13,645	407	306,085
1258	Plainsboro	162,400	.....	1,397	5,397	152	7,056	506	176,908
1259	Port Reading	328,400	.....	11,339	5,163	.....	3,558	1,139	349,599
1260	Clara Barton	49,800	.....	400	1,285	.....	9,310	194	60,989
1261	Piscataway town	275,600	.....	.....	7,998	13,251	8,773	1,750	307,372
1262	Home Extension	91,950	.....	.....	1,028	.....	723	1,078	94,779
1263	Investors and Owners	437,410	.....	.....	363	3,030	7,084	164	448,051
1264	Star	949,300	.....	.....	921	.....	15,010	3,921	969,152
1265	South Plainfield	84,900	.....	555	3,561	.....	3,172	270	92,458
1266	Providers'	434,300	.....	.....	3,828	.....	1,301	.....	439,429
1267	Pulawski	252,000	.....	.....	2,663	.....	1,436	251	256,350
1268	South River	1,529,400	.....	800	3,361	.....	8,268	2,808	1,544,637
1269	Workingmen's	596,450	.....	850	658	.....	5,893	114	603,965
1270	Colonia	119,800	.....	3,305	6,750	.....	1,478	1,060	132,391
1271	Norwood	21,400	.....	6,243	120	.....	742	25	28,530
1272	Woodbridge	363,800	.....	5,955	519	.....	5,010	25	375,309
	Totals	$32,405,757	$1,475	$220,507	$761,062	$133,566	$308,617	$82,917	$33,913,901

AT CLOSE OF FISCAL YEAR OF EACH ASSOCIATION

LIABILITIES

Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due on Loans	Borrowed Money	Other Liabilities	Profits or Surplus	
$1,265,940	.....	.....	.....	.....	.....	$1,133	.....	.....	.....	$291,626	1228
158,967	.....	.....	.....	$33	.....	65	.....	$23,000	$180	40,029	1229
283,908	.....	.....	$500	1,464	.....	260	.....	19,100	.....	51,228	1230
314,946	.....	.....	1,100	.....	.....	714	.....	40,300	.....	80,593	1231
323,805	.....	.....	.....	28	.....	406	.....	.....	.....	93,376	1232
30,454	.....	.....	.....	23	.....	83	.....	11,200	246	7,475	1233
187,971	.....	.....	8,200	.....	.....	632	.....	29,840	.....	29,226	1234
553,724	.....	.....	.....	.....	.....	507	.....	10,000	.....	150,435	1235
170,298	.....	.....	.....	600	.....	303	.....	18,900	161	27,961	1236
503,670	.....	.....	.....	.....	.....	125	.....	18,000	.....	140,956	1237
540,870	.....	.....	.....	.....	$15,000	238	.....	24,500	1,587	170,714	1238
883,777	.....	.....	.....	.....	.....	384	.....	.....	.....	237,430	1239
120,990	.....	.....	.....	.....	.....	63	.....	2,500	.....	16,129	1240
707,922	.....	.....	.....	104	.....	224	.....	98,700	.....	179,784	1241
45,591	.....	.....	.....	.....	.....	153	.....	3,700	14	5,392	1242
634,965	.....	.....	27,275	.....	.....	372	.....	52,000	.....	130,578	1243
389,238	.....	.....	.....	59	.....	244	.....	29,500	.....	100,775	1244
74,160	.....	.....	.....	.....	.....	20	.....	22,100	246	15,623	1245
68,592	.....	.....	.....	.....	.....	395	.....	7,500	.....	9,373	1246
2,871,725	.....	.....	296,400	.....	.....	.....	.....	.....	662	622,116	1247
346,839	.....	.....	.....	7,747	.....	1,706	.....	.....	.....	67,645	1248
53,934	.....	.....	.....	623	.....	101	.....	4,900	80	6,342	1249
691,750	.....	.....	124,050	.....	.....	.....	$19,100	.....	.....	167,137	1250
551,045	.....	.....	254,650	.....	.....	68	.....	33,450	.....	100,711	1251
23,463	.....	.....	.....	2,621	.....	155	.....	6,000	.....	1,853	1252
381,160	.....	.....	28,600	.....	.....	112	.....	.....	12	86,124	1253
927,723	.....	.....	66,600	.....	.....	.....	.....	.....	149,106	221,225	1254
61,507	.....	.....	.....	568	.....	.....	.....	9,500	96	9,382	1255
61,764	.....	.....	.....	274	.....	674	.....	7,000	13	8,005	1256
234,635	.....	.....	15,900	.....	.....	450	.....	28,000	704	26,396	1257
146,256	.....	.....	.....	386	.....	269	.....	.....	40	29,957	1258
275,106	.....	.....	.....	46	.....	547	.....	.....	20	73,880	1259
51,281	.....	.....	4,000	.....	.....	146	.....	2,000	13	3,549	1260
212,793	.....	.....	1,000	.....	.....	289	.....	34,000	10,300	48,990	1261
78,774	.....	.....	.....	16	.....	202	.....	5,500	.....	10,287	1262
334,732	.....	.....	.....	834	.....	272	.....	23,500	20	88,693	1263
713,166	.....	.....	11,100	1,246	.....	330	.....	89,000	.....	154,310	1264
61,050	.....	.....	.....	.....	.....	158	.....	16,500	.....	14,750	1265
374,064	.....	.....	.....	.....	.....	507	.....	6,500	.....	58,358	1266
204,579	.....	.....	7,600	.....	.....	116	.....	5,800	10	38,245	1267
1,184,958	.....	.....	.....	.....	.....	829	.....	55,000	.....	303,850	1268
431,220	.....	.....	.....	.....	.....	376	.....	60,000	.....	112,369	1269
88,323	.....	.....	.....	1,526	.....	264	.....	17,500	2,781	21,997	1270
23,589	.....	.....	.....	230	.....	55	.....	1,500	223	2,933	1271
280,236	.....	.....	.....	10	.....	270	.....	18,500	.....	76,293	1272
$24,796,793	.....	.....	$1,237,675	$22,731	$207,904	$24,305	$20,600	$1,570,590	$190,109	$5,843,194	

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Middlesex County—Con.								
1228	Homestead	10,807	1,147	.....	.....	.....	.....	.....	.....
1229	International	2,812	314	.....	.....	.....	.....	.....	.....
1230	Magyar	7,800	838	.....	.....	.....	.....	3	1
1231	Middlesex County	6,368	650	.....	.....	.....	.....	6	1
1232	New Brunswick	5,464	543	.....	.....	.....	.....	.....	.....
1233	Petofi	1,526	108	.....	.....	.....	.....	.....	.....
1234	Property Owners	6,994	652	.....	.....	.....	.....	41	3
1235	Provident	9,590	910	.....	.....	.....	.....	.....	.....
1236	Relief	4,349	254	.....	.....	.....	.....	.....	.....
1237	Second Merchants	7,942	795	.....	.....	.....	.....	.....	.....
1238	Second Peoples	8,692	839	.....	.....	.....	.....	.....	.....
1239	Security	14,380	1,578	.....	.....	.....	.....	.....	.....
1240	Uniform	3,974	470	.....	.....	.....	.....	.....	.....
1241	Welfare	14,354	1,062	.....	.....	.....	.....	.....	.....
1242	West New Brunswick	1,830	235	.....	.....	.....	.....	.....	.....
1243	Workingmen's	5,663	798	.....	.....	.....	.....	91	27
1244	Young Men's	6,923	740	.....	.....	.....	.....	.....	.....
1245	New Market	1,393	107	.....	.....	.....	.....	.....	.....
1246	Sincerity	2,238	332	.....	.....	.....	.....	.....	.....
1247	Citizens	96,250	6,413	.....	.....	.....	.....	2,964	302
1248	East Jersey	8,087	470	.....	.....	.....	.....	.....	.....
1249	Homesite	2,234	223	.....	.....	.....	.....	.....	.....
1250	Modern	26,680	1,316	.....	.....	.....	.....	1,241	93
1251	North Amboy	22,947	932	.....	.....	.....	.....	2,546	147
1252	Pacemaker	1,187	93	.....	.....	.....	.....	.....	.....
1253	Peoples	13,670	708	.....	.....	.....	.....	286	23
1254	Perth Amboy	21,849	1,285	.....	.....	.....	.....	333	49
1255	Smith Street	3,074	142	.....	.....	.....	.....	.....	.....
1256	West Amboy	2,097	187	.....	.....	.....	.....	.....	.....
1257	Westminster	9,735	366	.....	.....	.....	.....	80	4
1258	Plainsboro	2,876	391	.....	.....	.....	.....	.....	.....
1259	Port Reading	4,951	427	.....	.....	.....	.....	.....	.....
1260	Clara Barton	2,572	260	.....	.....	.....	.....	20	4
1261	Piscataway town	4,521	590	.....	.....	.....	.....	5	1
1262	Home Extension	2,152	361	.....	.....	.....	.....	.....	.....
1263	Investors and Owners	8,329	751	.....	.....	.....	.....	.....	.....
1264	Star	8,320	981	.....	.....	.....	.....	55	8
1265	South Plainfield	1,470	224	.....	.....	.....	.....	.....	.....
1266	Providers'	10,712	962	.....	.....	.....	.....	.....	.....
1267	Pulawski	5,218	668	.....	.....	.....	.....	38	2
1268	South River	21,271	1,900	.....	.....	.....	.....	.....	.....
1269	Workingmen's	7,553	904	.....	.....	.....	.....	.....	.....
1270	Colonia	1,721	158	.....	.....	.....	.....	.....	.....
1271	Norwood	877	82	.....	.....	.....	.....	.....	.....
1272	Woodbridge	4,770	410	.....	.....	.....	.....	.....	.....
	Totals	563,763	46,240	.....	.....	.....	.....	9,726	886

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Average Rate Per Cent Interest on Shares	Premium on Loans: Mortgage	Premium on Loans: Share	
10,807	359	788	S.	$2.00 m.	$300	4	$0.52 b	.....	1228
2,812	65	249	S.	1.00 m.	200	6	3.00 a	.....	1229
7,803	94	745	S.	1.00 m.	200	6	3.00 a	.....	1230
6,374	155	496	S.	1.00 m.	200	6	3.00 a	.....	1231
5,464	153	390	S.	1.00 m.	200	6	3.00 a	$3.00 a	1232
1,526	26	82	S.	1.00 m.	200	6	6.00 a	.....	1233
7,035	67	588	S.	1.00 m.	200	6	3.00 a	.....	1234
9,590	169	741	S.	1.00 m.	200	6	3.00 a	.....	1235
4,349	39	215	S.	1.00 m.	200	6	3.00 a	.....	1236
7,942	212	583	S.	1.00 m.	200	6	3.00 a	.....	1237
8,692	241	598	S.	1.00 m.	200	6	.08 b	.08 b	1238
14,380	326	1,252	S.	1.00 m.	200	6	.05 b	.05 b	1239
3,974	44	426	S.	1.00 m.	200	6	3.00 a	.....	1240
14,354	222	840	S.	1.00 m.	200	6	3.00 a	.....	1241
1,830	35	200	S.	1.00 m.	200	6	3 00 a	1.00 a	1242
5,754	280	545	S.	2.00 m.	300	5	1.00 a	.....	1243
6,923	195	545	S.	1.00 m.	200	6	3.00 a	3.00 a	1244
1,393	47	60	S.	1.00 m.	200	6	.05 b	.....	1245
2,238	26	306	S.	1.00 m.	200	6	3.00 a	.....	1246
99,214	988	5,727	O. P.	.....	100	5/15	.05 b	.....	1247
8,087	93	377	S.	1.00 m.	200	6	.16½ b	.....	1248
2,234	23	200	S.	1.00 m.	200	6	.08⅓ b	.....	1249
27,921	293	1,116	O. P.	.....	100	6	.15 b	.15 b	1250
25,493	260	819	N.-S.	1.00 m.	100	5	.20 b	.....	1251
1,187	9	84	S.	1.00 m.	200	6	.16⅔ b	.....	1252
13,956	137	594	N.-S.	.10 & .25 w.	100	5¼	.21 b	.....	1253
22,182	306	1,028	N.-S.	1.00 m.	200	6	.16 b	.....	1254
3,074	25	117	N.-S.	.50 & 1.00 m.	200	6	.15 b	.....	1255
2,097	30	157	S.	1.00 m.	200	6	.16⅔ b	.....	1256
9,815	54	316	S.	1.00 m.	200	6	.16⅔ b	.16⅔ b	1257
2,876	61	330	S.	1.00 m.	200	6	3.00 a	.....	1258
4,951	149	278	S.	1.00 m.	200	6	5.00 a	.....	1259
2,592	17	247	S.	1.00 m.	200	6	.16⅔ b	.....	1260
4,526	98	493	S.	1.00 m.	200	6	.10 b	.....	1261
2,152	33	328	S.	1.00 m.	200	5	3.00 a	.....	1262
8,329	134	617	S.	1.00 m.	200	6	5.00 a	.....	1263
8,375	430	559	S.	1.00 m.	200	6	3.00 a	.....	1264
1,470	48	176	S.	1.00 m.	200	6	3.00 a	.....	1265
10,712	128	834	S.	1.00 m.	200	6	3.00 a	.....	1266
5,256	84	586	S.	1.00 m.	200	6	3.00 a	3.00 a	1267
21,271	568	1,332	S.	1.00 m.	200	6	3.00 a	.....	1268
7,553	247	657	S.	1.00 m.	200	6	3.00 a	.....	1269
1,721	48	110	S.	1.00 m.	200	6	4.00 a	.....	1270
877	36	46	S.	1.00 m.	200	6	5.00 a	.....	1271
4,770	125	285	S.	1.00 & 2.00 m.	200	6	5.00 a	.....	1272
573,489	10,370	36,756	.....	.....	.....	.....	.....	.....	

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	ASSOCIATION	Incorporated	Fiscal Year Ended	President	Treasurer
	Monmouth County				
1273	Allentown, Allentown	Mar. 17, 1920	Mar. 31, 1928	James H. Graham	Morgan N. Buckalew.
1274	Asbury Park, Asbury Park	Feb. 11, 1874	Jan. 31, 1928	John Hulshart	William J. Couse
1275	Asbury Park, Bradley	Oct. 28, 1922	Dec. 31, 1928	Isaac Berger	Nathan Vogel
1276	Asbury Park, Home	Jan. 5, 1910	Feb. 1, 1928	M. L. Bamman	S. H. Calvert
1277	Asbury Park, Reserve	May 5, 1927	May 15, 1928	Lee W. Berry	Joseph Couse
1278	Asbury Park, Shore	Oct. 30, 1919	Oct. 31, 1928	Thomas H. Pratt	Samuel A. Reeves
1279	Atlantic Highlands, Atl. Highlands	Nov. 12, 1887	Oct. 31, 1928	Lewis S. Sculthorp	Charles A. Reed
1280	Avon-by-the-Sea, Shark River	Aug. 11, 1925	Aug. 31, 1928	F. G. Angeny	David W. Newman
1281	Belmar, Belmar	July 7, 1891	July 31, 1928	Willard J. Sterner	Edw. F. Lyman, Jr.
1282	Bradley Beach, Jersey Coast	Mar. 24, 1924	Mar. 31, 1928	Paul Broome	Voorhees S. Cook
1283	Bradley Beach, Seaview	July 11, 1927	Aug. 31, 1928	Jacob H. Greenbaum	Barnett L. Cahn
1284	Eatontown, Eatontown & Oceanport.	July 29, 1910	July 31, 1928	H. W. Conrow	William E. Morris
1285	Englishtown, Englishtown	April 14, 1926	May 3, 1928	Henry W. Herbert	C. V. Aumack
1286	Farmingdale, Farmingdale	June 9, 1916	June 30, 1928	Edward Imlay	James L. Hall
1287	Freehold, Freehold Mutual	June 24, 1869	June 30, 1928	Peter F. Runyon	Howard A. Sutphen
1288	Freehold, Stability	May 3, 1928	May 16, 1928	Julius E. Dittmar	Elmer C. Hall
1289	Highlands, Highlands	July 6, 1909	June 1, 1928	George W. Hardy	Daniel Bills
1290	Keansburg, Keansburg	July 2, 1912	June 30, 1928	Edward T. Compton	Clinton B. Lohsen
1291	Keyport & Matawan, Borough	Oct. 16, 1919	Oct. 31, 1928	George J. Craigen	W. S. Wallace
1292	Keyport, Sage	April 4, 1927	April 19, 1928	Thomas L. Smith	Thomas McRann
1293	Keyport, Second Keyport	Nov. 18, 1880	Nov. 17, 1928	John W. Keough	F. Palmer Armstrong
1294	Long Branch, Long Branch	Dec. 11, 1869	Nov. 30, 1928	Bryant B. Newcomb	John W. Sherman
1295	Long Branch, Monmouth County	Feb. 28, 1919	Mar. 31, 1928	Martin McCue	Harry B. Sherman
1296	Long Branch, Proper	Mar. 1, 1924	May 31, 1928	Frank Antonides	Patrick J. Wells
1297	Long Branch, Third Avenue	Nov. 18, 1924	Nov. 30, 1928	Samuel Rothstein	Harry Van Brunt
1298	Manasquan, Manasquan	May 6, 1874	Dec. 31, 1928	Edward S. Vanleer	Asher Curtis
1299	Manasquan, Mutual Aid	Dec. 20, 1923	Dec. 31, 1928	C. A. Norris	John Hulsart
1300	Matawan, Liberal	Feb. 13, 1920	Jan. 31, 1928	Henry L. Zucker	Peter P. Munning
1301	Matawan, Matawan	May 21, 1907	June 1, 1928	William L. Van Brunt	Bert Cartan
1302	Neptune Township, Neptune	Nov. 20, 1915	Dec. 1, 1928	Nathan J. Taylor	Walter H. Gravatt
1303	Raritan Township, Union Beach	Feb. 11, 1924	Feb. 1, 1928	George H. Jones	Frederick Clauss
1304	Red Bank, Citizens	April 19, 1915	April 30, 1928	Frank McMahon	Frank L. Sherwood
1305	Red Bank, Friends	April 15, 1926	April 14, 1928	Charles H. Throckmorton	J. Ernest Oliver
1306	Red Bank, Mainstay	Sept. 29, 1923	Oct. 18, 1928	Fred D. Wikoff	Ralph S. Pearce
1307	Red Bank, Red Bank	Mar. 22, 1887	Mar. 27, 1928	Henry Campbell	Edwin R. Conover
1308	Sea Bright, Sea Bright-Rumson	Nov. 21, 1921	Oct. 1, 1928	J. E. Harvey	Grandin V. Johnson
1309	Spring Lake, Spring Lake	April 3, 1923	Mar. 31, 1928	Frederick F. Schock	C. Henry Craig
	Morris County				
1310	Boonton, Boonton	May 3, 1889	Nov. 9, 1928	Edwin A. Fisher	Frank Hammond
1311	Boonton, Homeric	June 27, 1923	June 30, 1928	William A. Phelan	John J. Barrett
1312	Boonton, Ogden	June 12, 1923	June 30, 1928	Herbert S. Hitchcock	August Moller, Jr.
1313	Butler, Butler & Bloomingdale	Mar. 27, 1906	Dec. 21, 1928	George J. Fritz	George H. Maxfield
1314	Chatham, Chatham	Feb. 6, 1908	Jan. 11, 1928	George S. Pollard	George V. Lum
1315	Chatham, Indian Rock	May 20, 1927	May 31, 1928	William W. Kirk	Donald C. Richmond
1316	Dover, Dover	Oct. 19, 1887	Nov. 20, 1928	Peter C. Buck	Edward M. Searing
1317	Dover, Randolph	Mar. 14, 1923	April 9, 1928	John F. Shupe	Henry C. Rieger
1318	Landing, Lake Hopatcong	Aug. 6, 1925	Aug. 14, 1928	Richard D. Voorhis	Oscar Benson
1319	Lincoln Park, Lincoln Park	Jan. 12, 1923	Jan. 31, 1928	William Cuff	David Rushton
1320	Madison, James	Nov. 9, 1922	Oct. 26, 1928	C. B. Morris	Alexander Eagles
1321	Madison, Madison	June 3, 1907	June 26, 1928	Charles Benjamin	Walter E. Fowler
1322	Millington, Millington	Oct. 10, 1911	Sept. 20, 1928	Robert B. Cornish	A. D. Runyon
1323	Morris Plains, Hanover	Aug. 4, 1913	Aug. 28, 1928	Victor A. Wiss	Lewis C. Parker
1324	Morristown, Morris County	Sept. 24, 1921	Aug. 31, 1928	David F. Barkman	Charles B. Litsey
1325	Morristown, Morristown	Aug. 13, 1886	Mar. 31, 1928	Eugene S. Burke	Alfred J. Mackin
1326	Morristown, Spring Brook	Oct. 9, 1923	Oct. 31, 1928	C. Franklin Wilson	Samuel S. Sankin
1327	Mountain Lakes, Mountain Lakes	Nov. 30, 1920	Oct. 31, 1928	Cornelius Ironmonger	William R. Doremus.
1328	Myersville, Long Hill	Jan. 10, 1921	Dec. 31, 1928	Raymond A. Alland	Herbert Potten
1329	Netcong, Musconetcong	Sept. 11, 1893	Sept. 30, 1928	G. H. Lunger	James Powers

FISCAL YEAR ENDED, NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
James S. Turp	Gordon D. Frazee	Allentown, N. J.	1273
Durand, Ivins & Carton	Harry A. Watson	Asbury Park, N. J.	1274
Tumen & Tumen	Charles M. Baker	Windemere Ave., Interlaken, N. J.	1275
J. Otto Rhome	William A. Berry	936 Monroe Ave., Asbury Park, N. J.	1276
J. Everett Newman	James Forsyth	909 Sunset Ave., Asbury Park, N. J.	1277
Walter Taylor	J. G. Knipshild	649 Mattison Ave., Asbury Park, N. J.	1278
Charles R. Snyder	Henry C. Van Note	Atlantic Highlands, Asbury Park, N. J.	1279
Samuel Y. Hampton	John Shapter	Avon-by-the-Sea, N. J.	1280
Arthur M. Birdsall	Neil H. Miller	Belmar, N. J.	1281
Joseph R. Megill	Raymond F. Johnson	Bradley Beach, N. J.	1282
Henry Golenbock	Samuel Nussbaum	704 Fletcher Lake Ave., Bradley Beach, N. J.	1283
Howard S. Higginson	Benjamin Van Keuren	100 South St., Eatontown, N. J.	1284
Harold McDermott	Norman Forman	Englishtown, N. J.	1285
H. H. Wainright	E. O. Murphy	Farmingdale, N. J.	1286
Joseph McDermott	Edgar I. Van Derveer	18 Court St., Freehold, N. J.	1287
Max Finegold	A. Rulon Applegate	West Main St., Freehold, N. J.	1288
George E. Jenkinson, Jr.	Harry N. Johnson	Highlands, N. J.	1289
Howard W. Roberts	Harold D. Willett	Main St., Belford, N. J.	1290
Ackerson & Van Buskirk	Horace S. Burrowes	Keyport, N. J.	1291
Ezra W. Karkus	George F. Keller	Cliffwood, N. J.	1292
	George W. Brown	Keyport, N. J.	1293
Benjamin P. Morris	Helen S. Covert	449 Hampton Ave., Long Branch, N. J.	1294
T. Raymond Bazley	E. E. Lacour	220 Broadway, Long Branch, N. J.	1295
Leo J. Warwick	Samuel B. Zartman	Long Branch, N. J.	1296
Giordano & Golden	George Jacobson	374 Sairs Ave., Long Branch, N. J.	1297
Benjamin B. Pearce	Ralph D. Bush	129 Main St., Manasquan, N. J.	1298
H. H. Wainright	H. P. Collins	Main St., Manasquan, N. J.	1299
Jacob R. Lefferts	Forman B. Thompson	Matawan, N. J.	1300
Jacob R. Lefferts	William G. Bedle	Matawan, N. J.	1301
Richard W. Stout	Jacob G. Campbell	75 S. Main St., Asbury Park, N. J.	1302
Ackerson & Van Buskirk	Cyril V. Farley	Union Beach, N. J.	1303
John S. Applegate	A. Alvin Whiting	Red Bank, N. J.	1304
Quinn, Parsons & Doremus	Edgar N. McClees	28 Broad St., Red Bank, N. J.	1305
Warren H. Smock	William V. Smith	Red Bank, N. J.	1306
Howard S. Higginson	Louis S. Conover	12 Broad St., Red Bank, N. J.	1307
George E. Jenkinson, Jr.	Harry N. Johnson	Highlands, N. J.	1308
Gilbert H. Van Note	Frank Durand	1306 Third Ave., Spring Lake, N. J.	1309
Nelson C. Doland	George W. Blanchard	Boonton, N. J.	1310
Edward A. Walsh	Joseph F. Carey	502 Church St., Boonton, N. J.	1311
James V. Beam	Albert P. Smith	714 Main St., Boonton, N. J.	1312
William L. & F. H. McCue	J. Y. C. Clouse	Butler, N. J.	1313
Lawrence Day	Charles E. Hay	10 Red Road, Chatham, N. J.	1314
Howard F. Kirk	Ralph D. Ward	389 Clifton Ave., Newark, N. J.	1315
U. G. Davenport	Lyman M. Smith	Bergen Bldg., Dover, N. J.	1316
Samuel C. Meyerson	Edward F. Doyle	Mine Hill Twp., Dover, N. J.	1317
S. C. Meyerson	John C. Healion	Landing, N. J.	1318
Edward A. Walsh	Foster Anderson	Lincoln Park, N. J.	1319
Howard F. Barrett	Ralph H. Parker	22 Green Ave., Madison, N. J.	1320
Henry G. Pilch	Roy F. Genung	16 Waverly Place, Madison, N. J.	1321
Gilbert M. Cornish	Ernest H. Ammermann	1 Highland Ave., Bernardsville, N. J.	1322
Nathaniel C. Toms	Clarence E. Beddow	Morris Plains, N. J.	1323
Herman M. Cone	David B. Hill	Morristown, N. J.	1324
Henry F. Dempsey	Lewis D. Kay	26 South St., Morristown, N. J.	1325
Leon E. Cone	Harry R. Shupe	37 Ridgedale Ave., Morristown, N. J.	1326
James V. Beam	Harry Hartwell	Drawer D, Mountain Lakes, N. J.	1327
David F. Barkman	Harry J. Riedel, Jr.	Gillette, N. J.	1328
Elmer King	W. E. Harbourt	Netcong, N. J.	1329

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TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	Total Assets and Liabilities
	Monmouth County								
1273	Allentown	$232,000	$1,500	$10,661	$939	.....	$1,100	$596	$246,796
1274	Asbury Park	6,938,800	35,000	177,900	67,581	$13,455	55,419	37,930	7,326,085
1275	Bradley	502,900	.....	27,090	1,072	.....	6,009	1,588	538,659
1276	Home	3,235,300	40,700	152,322	42,174	1,100	13,863	1,107	3,486,566
1277	Reserve	45,100	7,500	.....	195	.....	407	664	53,866
1278	Shore	1,004,200	28,500	.....	26,479	.....	10,824	203	1,070,206
1279	Atlantic Highlands	3,297,767	1,307	1,300	48,454	97,500	57,912	3,537	3,507,777
1280	Shark River	41,400	.....	.....	7,772	.....	1,398	70	50,640
1281	Belmar	1,494,350	.....	26,600	1,782	37,692	3,070	3,853	1,567,347
1282	Jersey Coast	178,750	.....	3,150	4,372	.....	2,935	742	189,949
1283	Seaview	12,800	.....	140	3,589	.....	2,008	255	18,792
1284	Eatontown & Oceanport	196,950	.....	.....	402	.....	1,020	421	198,793
1285	Englishtown	54,600	.....	.....	2,133	.....	267	.....	57,000
1286	Farmingdale	499,000	.....	.....	20,448	.....	3,254	15	522,717
1287	Freehold Mutual	1,052,200	51,900	.....	53,807	4,525	7,292	7,826	1,177,550
1288	Stability	345,400	.....	.....	904	.....	1,808	418	348,530
1289	Highlands	312,420	.....	.....	4,571	2,461	9,263	1,283	329,998
1290	Keansburg	369,787	.....	.....	4,567	.....	6,094	100	380,548
1291	Borough	458,450	.....	.....	4,562	.....	3,071	114	466,197
1292	Sage	10,700	.....	.....	203	.....	1,052	.....	11,955
1293	Second Keyport	843,600	.....	6,500	77,148	.....	2,373	9,779	939,400
1294	Long Branch	2,094,450	.....	74,236	33,218	7,900	18,689	7,092	2,235,585
1295	Monmouth County	777,400	.....	.....	6,156	.....	2,551	892	786,999
1296	Proper	128,350	.....	1,245	270	.....	293	866	131,024
1297	Third Avenue	210,700	.....	8,770	1,035	.....	1,676	909	223,090
1298	Manasquan	1,187,950	.....	49,810	25,773	.....	21,789	1,080	1,286,402
1299	Mutual Aid	185,250	.....	2,200	4,776	.....	2,032	113	194,371
1300	Liberal	244,350	.....	.....	3,924	.....	2,895	149	251,318
1301	Matawan	234,650	.....	3,000	8,227	.....	2,530	.....	248,407
1302	Neptune	1,791,550	.....	5,710	25,004	.....	24,056	4,070	1,850,390
1303	Union Beach	53,550	.....	50	55	.....	2,545	314	56,514
1304	Citizens	1,513,200	.....	.....	9,477	2,275	5,028	138	1,530,118
1305	Friends	105,500	.....	400	58	.....	975	21	106,954
1306	Mainstay	554,400	.....	.....	1,106	.....	3,470	833	559,809
1307	Red Bank	1,920,500	.....	300	1,237	10,700	8,698	1,172	1,942,607
1308	Sea Bright-Rumson	175,200	.....	.....	661	.....	2,323	50	178,234
1309	Spring Lake	308,300	.....	6,870	7,663	.....	4,809	425	328,067
	Totals	$32,611,774	$166,407	$558,254	$501,794	$177,608	$294,798	$88,625	$34,399,260
	Morris County								
1310	Boonton	$1,207,195	.....	$41,184	$15,685	$28,000	$3,814	$2,460	$1,298,338
1311	Homeric	164,800	.....	8,905	2,007	.....	1,069	250	177,031
1312	Ogden	217,800	.....	5,749	12,286	.....	337	150	236,322
1313	Butler & Bloomingdale	457,900	.....	3,615	1,978	.....	674	151	464,318
1314	Chatham	517,500	.....	8,850	917	.....	340	100	527,707
1315	Indian Rock	39,500	.....	.....	1,347	.....	1,378	257	42,482
1316	Dover	2,168,613	.....	36,520	165,719	8,448	22,081	12,744	2,414,125
1317	Randolph	433,500	.....	13,830	5,385	.....	3,854	175	456,744
1318	Lake Hopatcong	55,570	.....	370	1,153	.....	557	105	57,755
1319	Lincoln Park	124,950	.....	3,647	91	.....	727	59	129,474
1320	James	228,800	.....	6,840	782	.....	1,395	175	237,992
1321	Madison	1,193,275	.....	38,914	506	.....	7,474	7,443	1,247,612
1322	Millington	620,700	.....	12,047	5,990	.....	1,353	216	640,306
1323	Hanover	273,800	.....	4,550	5,065	2,574	4,567	145	290,701
1324	Morris County	594,400	.....	.....	15,683	.....	8,272	99	618,454
1325	Morristown	1,058,500	$15,450	38,712	5,773	.....	12,825	730	1,131,990
1326	Spring Brook	117,200	.....	2,030	5,083	.....	3,364	75	127,752
1327	Mountain Lakes	450,100	.....	27,430	11,749	.....	4,115	950	494,344
1328	Long Hill	54,200	.....	2,896	849	.....	1,819	281	60,045
1329	Musconetcong	691,835	.....	15,118	15,333	.....	5,787	1,358	729,431

AT CLOSE OF FISCAL YEAR OF EACH ASSOCIATION

LIABILITIES

Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due on Loans	Borrowed Money	Other Liabilities	Profits or Surplus	
$177,995	.....	.....	$27,650	.....	.....	$1,940	.....	$3,600	$22	$35,589	1273
$4,864,053	.....	.....	861,700	$747	$1,000	11,148	$3,505	55,000	3,835	1,525,097	1274
442,942	.....	.....	.....	1,531	.....	1,574	.....	.....	168	92,444	1275
2,488,386	.....	.....	.....	141	161,450	6,765	4,300	109,640	4,452	711,432	1276
34,804	$14,750	.....	.....	.....	.....	228	.....	.....	.....	4,084	1277
826,599	.....	.....	.....	291	.....	2,283	.....	.....	.....	241,033	1278
2,078,268	.....	.....	268,000	.....	456,900	6,361	34,000	.....	8,180	656,068	1279
42,692	.....	.....	2,000	721	.....	660	.....	.....	105	4,462	1280
1,061,301	.....	.....	.....	.....	105,300	781	.....	98,900	.....	301,065	1281
107,463	.....	.....	56,500	.....	.....	364	.....	5,000	85	20,537	1282
17,844	.....	.....	.....	287	.....	44	.....	.....	.....	617	1283
128,544	31,000	.....	.....	.....	.....	270	.....	5,000	.....	33,979	1284
29,538	.....	.....	22,500	.....	.....	.....	2,000	.....	116	2,846	1285
398,202	.....	.....	3,200	.....	.....	1,047	2,200	15,000	155	102,913	1286
922,134	.....	.....	.....	36	.....	421	.....	.....	.....	254,959	1287
293,892	.....	.....	.....	.....	.....	770	.....	7,000	.....	46,868	1288
167,340	.....	.....	69,800	1,919	6,000	564	2,605	30,000	155	51,615	1289
250,764	.....	.....	.....	62	51,200	1,225	7,738	.....	86	69,473	1290
318,692	.....	.....	71,000	409	.....	2,137	3,450	15,500	326	54,683	1291
9,408	.....	.....	.....	.....	.....	35	.....	2,400	.....	112	1292
684,132	.....	.....	.....	.....	1,240	992	.....	49,315	1,373	202,348	1293
1,601,802	.....	.....	189,100	.....	.....	2,789	.....	.....	.....	440,894	1294
623,801	.....	.....	2,200	.....	.....	1,263	.....	.....	.....	159,735	1295
94,570	.....	.....	.....	.....	.....	741	.....	22,500	28	13,185	1296
138,926	1,200	.....	26,400	4,717	.....	2,256	7,340	18,000	.....	24,251	1297
923,226	.....	.....	.....	.....	5,800	2,059	.....	79,600	.....	275,717	1298
164,485	.....	.....	.....	.....	.....	445	.....	.....	.....	29,441	1299
189,765	.....	.....	.....	.....	.....	363	6,807	13,000	.....	41,383	1300
162,072	.....	.....	44,300	7	.....	185	.....	.....	.....	41,843	1301
961,955	.....	.....	451,400	143	.....	4,667	.....	32,500	11,355	388,370	1302
35,394	.....	.....	.....	68	.....	221	373	11,000	69	9,389	1303
1,116,006	.....	.....	.....	40	.....	7,323	9,892	121,100	.....	275,757	1304
84,774	.....	.....	2,000	.....	.....	982	.....	12,600	.....	6,598	1305
401,358	.....	.....	.....	.....	.....	1,593	.....	89,500	.....	67,358	1306
1,519,578	.....	.....	.....	.....	.....	3,744	.....	69,900	.....	349,385	1307
113,376	.....	.....	24,000	257	.....	802	3,774	8,000	21	28,004	1308
264,786	.....	.....	.....	.....	.....	466	.....	14,000	.....	48,815	1309
$23,740,867	$46,950	.....	$2,121,750	$11,376	$788,890	$70,508	$87,984	$888,055	$30,531	$6,612,349	
$839,344	.....	.....	$336,700	.....	.....	$93	$20,450	.....	.....	$101,751	1310
124,299	.....	.....	27,875	.....	.....	91	.....	$5,800	.....	18,966	1311
179,529	.....	.....	17,925	$6	.....	214	6,800	.....	.....	31,848	1312
353,042	.....	.....	70,700	.....	.....	.....	2,150	.....	.....	38,426	1313
402,245	.....	.....	31,600	.....	.....	561	.....	.....	.....	93,301	1314
29,154	.....	.....	6,600	5	.....	566	3,500	1,500	.....	1,157	1315
1,905,420	.....	.....	.....	1,479	.....	2,862	31,776	.....	$69	472,519	1316
380,658	.....	.....	.....	673	.....	359	10,212	5,000	468	59,374	1317
40,626	.....	.....	.....	.....	.....	151	3,000	9,000	.....	4,978	1318
87,948	.....	.....	4,500	.....	.....	414	2,225	16,900	.....	17,487	1319
171,921	.....	.....	9,400	13	.....	836	.....	25,600	.....	30,222	1320
804,267	.....	.....	172,650	2,701	.....	2,530	.....	71,000	.....	194,464	1321
452,442	.....	.....	16,650	.....	.....	633	.....	55,000	571	115,010	1322
237,634	.....	.....	1,000	1,642	.....	575	.....	.....	.....	49,850	1323
491,243	.....	.....	3,000	2,262	.....	1,241	2,000	5,000	.....	113,708	1324
845,688	.....	.....	.....	3,936	.....	2,579	.....	96,000	.....	183,787	1325
92,049	.....	.....	.....	1,025	.....	366	.....	18,000	62	16,250	1326
370,764	.....	.....	1,200	1,992	.....	1,575	.....	33,000	3	85,810	1327
41,148	.....	.....	.....	644	.....	186	.....	9,000	33	9,034	1328
579,432	.....	.....	.....	.....	.....	149	.....	.....	.....	149,850	1329

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Monmouth County								
1273	Allentown	4,600	470					138	23
1274	Asbury Park	84,622	4,744					4,308	545
1275	Bradley	10,986	607						
1276	Home	44,998	3,101						
1277	Reserve	3,327	328	148	31				
1278	Shore	14,098	999						
1279	Atlantic Highlands	38,622	3,285						
1280	Shark River	1,614	202					10	2
1281	Belmar	18,204	1,338						
1282	Jersey Coast	3,563	362					282	33
1283	Seaview	1,881	229						
1284	Eatontown & Oceanport	2,148	185	155	27				
1285	Englishtown	1,531	197					113	16
1286	Farmingdale	7,346	873					16	4
1287	Freehold Mutual	14,066	1,168						
1288	Stability	8,189	1,195						
1289	Highlands	3,443	583					349	46
1290	Keansburg	4,548	621					256	30
1291	Borough	11,509	894					710	93
1292	Sage	1,229	101						
1293	Second Keyport	9,840	1,520						
1294	Long Branch	28,941	2,007					946	154
1295	Monmouth County	11,112	1,350					11	2
1296	Proper	3,583	375						
1297	Third Avenue	5,086	482	12	4			132	16
1298	Manasquan	14,151	1,829						
1299	Mutual Aid	3,909	332						
1300	Liberal	3,743	427						
1301	Matawan	2,700	370					222	28
1302	Neptune	23,314	2,283					2,257	258
1303	Union Beach	1,000	148						
1304	Citizens	22,707	1,743						
1305	Friends	5,288	426					10	1
1306	Mainstay	12,256	759						
1307	Red Bank	28,494	2,175						
1308	Sea Birght-Rumson	2,298	295					120	28
1309	Spring Lake	8,179	550						
	Totals	467,125	38,553	315	62			9,880	1,281
	Morris County								
1310	Boonton	8,776	730					1,347	174
1311	Homeric	3,231	344					139	68
1312	Ogden	4,494	378					90	17
1313	Butler & Bloomingdale	3,568	578					283	106
1314	Chatham	7,798	754					158	26
1315	Indian Rock	3,192	316					33	28
1316	Dover	33,124	3,724						
1317	Randolph	11,873	1,253						
1318	Lake Hopatcong	1,687	194						
1319	Lincoln Park	2,478	188					22	1
1320	James	4,359	354					47	10
1321	Madison	17,015	1,065					863	71
1322	Millington	8,846	603					83	26
1323	Hanover	5,506	616					5	1
1324	Morris County	10,345	981					15	2
1325	Morristown	18,328	2,066						
1326	Spring Brook	2,655	251						
1327	Mountain Lakes	7,495	385					6	2
1328	Long Hill	816	139						
1329	Musconetcong	9,543	667						

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Average Rate Per Cent Interest on Shares	Premium on Loans: Mortgage	Premium on Loans: Share	
4,738	95	400	S.	$1.00 m.	$200	6	$3.00 a	.....	1273
88,930	1,298	3,991	S.	1.00 m.	200	6	5.00 a	$2.00 a	1274
10,986	102	505	S.	1.00 m.	200	6	3.00 a	2.00 a	1275
44,998	953	2,148	S.	1.00 m.	200	6	5.00 a	2.00 a	1276
3,475	11	348	S.	1.00 m.	200	6	5.00 a	.....	1277
14,098	230	769	S.	1.00 m.	200	6	3.00 a	.....	1278
38,622	1,686	1,599	S.	1.00 m.	200	6	4.67 a	.....	1279
1,624	10	194	S.	1.00 m.	200	6	5.00 a	.....	1280
18,204	464	874	S.	1.00 m.	200	6	5.00 a	.....	1281
3,845	50	345	S.	1.00 m.	200	6	5.00 a	.....	1282
1,881	7	222	S.	1.00 m.	200	6	5.00 a	.....	1283
2,303	74	138	S.	1.00 m.	200	6	3.00 a	.....	1284
1,644	18	195	S.	1.00 m.	200	6	3.00 a	.....	1285
7,362	205	672	S.	1.00 m.	200	6	4.00 a	.....	1286
14,066	390	778	S.	1.00 m.	200	6	3.00 a	.....	1287
8,189	105	1,090	S.	1.00 m.	200	6	3.00 a	3.00 a	1288
3,792	193	436	S.	1.00 m.	200	6	7.50 a	.....	1289
4,804	197	454	S.	1.00 m.	200	6	4.00 a	.....	1290
12,219	234	753	N.-S.	.50 & 1.00 w.	100	6	.05 b	.....	1291
1,229	5	96	S.	.70 m.	200	6	.04 1/6 b	.....	1292
9,840	512	1,008	S.	1.00 m.	200	6	.....	.....	1293
29,887	625	1,536	S.	1.00 m.	200	6	4.00 a	.....	1294
11,123	230	1,122	S.	1.00 m.	200	6	4.00 a	.....	1295
3,583	39	336	S.	1.00 & 2.00 m.	200	6	5.00 a	5.00 a	1296
5,230	57	445	S.	1.00 m.	200	6	5.00 a	.....	1297
14,151	518	1,311	S.	1.00 m.	200	6	3.00 a	.....	1298
3,909	55	277	S.	1.00 m.	200	6	5.00 a	.....	1299
3,743	74	353	S.	1.00 m.	200	6	.....	.....	1300
2,922	131	267	S.	1.00 m.	200	6	.....	.....	1301
25,571	594	1,947	S.	.70 m.	200	6	5.00 a	5.00 a	1302
1,000	53	95	S.	1.00 m.	200	6	.....	.....	1303
22,707	344	1,399	S.	1.00 m.	200	6	3.00 a	.....	1304
5,298	28	399	S.	1.00 m.	200	6	3.00 a	.....	1305
12,256	108	651	S.	1.00 m.	200	6	3.00 a	.....	1306
28,494	470	1,705	S.	1.00 & 2.00 m.	200	6	3.00 a	.....	1307
2,418	71	252	S.	1.00 m.	200	6	5.00 a	.....	1308
8,179	68	482	S.	1.00 m.	200	6	5.00 a	.....	1309
477,320	10,304	29,592	.....	.....	.....	.....	.....	.....	
10,123	288	616	N.-S.	.25 w., .50 w. & 1.00*	250	5 1/5 & 6	.....	.....	1310
3,370	78	334	S.	1.00 m.	200	6	.....	.....	1311
4,584	61	334	S.	1.00 m.	200	6	$3.00 a	.....	1312
3,851	248	436	N.-S.	.50 w.	250	5½ & 6	.....	.....	1313
7,956	167	613	S.	1.00 m.	200	6	.01 b	.01 b	1314
3,225	8	336	S.	1.00 m.	200	6	3.00 a	.....	1315
33,124	943	2,781	S.	1.00 m.	200	6	2.00 a	2.00 a	1316
11,873	163	1,090	S.	1.00 m.	200	6	2.00 a	.....	1317
1,687	26	168	S.	1.00 m.	200	6	3.00 a	3.00 a	1318
2,500	47	142	S.	1.00 m.	200	6	5.00 a	.....	1319
4,406	46	318	S.	1.00 m.	200	6	.02½ b	.....	1320
17,878	289	847	S.	1.00 m.	200	6	.02½ b	.....	1321
8,929	176	453	S.	1.00 m.	200	6	3.00 a	.....	1322
5,511	80	537	S.	1.00 m.	200	6	3.00 a	.....	1323
10,360	173	810	S.	1.00 m.	200	6	3.00 a	.....	1324
18,328	347	1,719	S.	1.00 m.	200	6	2.50 a	.....	1325
2,655	33	218	S.	1.00 m.	200	6	2.50 a	2.50 a	1326
7,501	107	280	S.	1.00 m.	200	6	.05 b	.....	1327
816	45	94	S.	1.00 m.	200	6	3.00 a	.....	1328
9,543	314	353	S.	1.00 m.	200	6	2.00 a	.....	1329

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	ASSOCIATION	Incorporated	Fiscal Year Ended	President	Treasurer
	Morris County—Continued				
1330	Pequanock, Pacanack	Dec. 18, 1926	Dec. 31, 1928	Charles S. Orben	Fred F. Meyer
1331	Pompton Plains, Pompton Plains	Mar. 31, 1922	Feb. 29, 1928	C. L. Mandeville	James A. Lyon
1332	Rockaway, Denrock	April 8, 1925	April 30, 1928	Joseph H. Jackson	Floyd J. Crans
1333	Rockaway, Rockaway	Feb. 26, 1902	Mar. 1, 1928	Harry R. Watson	Vancleve F. Mott
1334	Stirling, Tri County	Mar. 2, 1925	Feb. 29, 1928	William J. Wigg	James V. Shand
1335	Towaco, Towaco	Aug. 22, 1912	Aug. 20, 1928	Fred Van Duyne	Halsey Van Duyne
	Ocean County				
1336	Bay Head, Bay Head	April 19, 1924	Aug. 15, 1928	Frank Ferry, Jr.	Arthur J. Strickland.
1337	Barnegat, Bay Shore	Nov. 22, 1920	Jan. 31, 1928	Frederick N. Bunnell	Ezra Parker
1338	Beach Haven, Long Beach	Sept. 18, 1911	Oct. 31, 1928	William L. Butler	Lester S. Hoft
1339	Lakewood, Lakewood	Jan. 8, 1906	Feb. 29, 1928	W. H. Jayne	A. H. Grant
1340	Lakewood, Ocean County	Sept. 3, 1921	Sept. 30, 1928	George W. Lawrence	A. R. Smock
1341	New Egypt, New Egypt	Mar. 22, 1920	Mar. 31, 1928	William T. Nash	Eugene Compton
1342	Point Pleasant, Metedeconk	July 18, 1927	Aug. 31, 1928	Zach P. Johnson	Fred P. Cook
1343	Point Pleasant, Point Pleasant	Feb. 11, 1902	Dec. 31, 1928	Freeman Stines	J. Fred Conover
1344	Seaside Heights, Surf	Nov. 10, 1923	Sept. 22, 1928	H. Ross Turner	Harry L. Nichols
1345	Seaside Park, Seaside Park	Sept. 4, 1919	Aug. 31, 1928	Charles W. Mathis	A. R. Mathis
1346	Surf City, Beach	July 19, 1922	Feb. 28, 1928	David G. Conrad	M. A. Todd
1347	Toms River, Dover Mutual	June 17, 1881	Mar. 1, 1928	David C. Brewer	Frank W. Sutton, Jr.
1348	Toms River, Toms River	April 3, 1923	April 30, 1928	George C. Van Hise	Edwin H. Berry
1349	Tuckerton, Mutual Benefit	Mar. 28, 1874	Mar. 17, 1928	W. I. Smith	T. Wilmer Speck
	Passaic County				
1350	Clifton, Claverack	Dec. 14, 1923	Oct. 31, 1928	John M. Ward	Hamilton M. Ross, Sr.
1351	Clifton, Clifton	Mar. 31, 1909	April 12, 1928	Frank Wilkinson	Kenneth H. Robinson
1352	Clifton, Florence Avenue	Nov. 13, 1924	Oct. 31, 1928	Patrick J. Connolly	Anthony DaCorte
1353	Haledon, Haledon	Jan. 19, 1920	Jan. 17, 1928	William Turner	Louis C. Gollmer
1354	Hawthorne, Associated	Mar. 6, 1926	Mar. 29, 1928	Henry J. Gautschy	Thomas G. Statham
1355	Hawthorne, Hawthorne	Mar. 30, 1908	Mar. 31, 1928	Emil Roetheli	Jacob J. Sprich
1356	Little Falls, Little Falls	Mar. 16, 1887	Feb. 28, 1928	William G. McClincey	Clarence W. Wilson
1357	Mountain View, Pequannock & Wayne	Aug. 29, 1921	Aug. 31, 1928	Edward W. Sears	George A. Morgan
1358	Passaic, Acquackanonk	Dec. 4, 1916	Jan. 31, 1928	Louis Drukker	Timothy C. Lucas
1359	Passaic, American Hungarian	June 13, 1922	May 31, 1928	John Rizsak	Michael Foelding
1360	Passaic, Constructive	Oct. 18, 1919	Nov. 30, 1928	Andrew B. Hutchison	Walter B. Magee
1361	Passaic, Co-Ordinate	April 4, 1927	April 30, 1928	Peter Baker	Jacob Wiegel
1362	Passaic, Endurance	May 8, 1922	May 31, 1928	Joseph J. Brumberg	Samuel Slaff
1363	Passaic, Fourth Ward	Mar. 8, 1910	Aug. 31, 1928	James J. Ryan	August Kimmig
1364	Passaic, Greater Passaic	Dec. 21, 1927	Dec. 31, 1928	Maurice Wasserlauf	Frederick C. Hardifer
1365	Passaic, Hobart	Mar. 2, 1922	Mar. 1, 1928	J. Hosey Osborne	James B. Mayers
1366	Passaic, Home	May 27, 1895	May 31, 1928	William A. McCann	Ernest Schacht
1367	Passaic, Lexington	Feb. 19, 1926	Mar. 31, 1928	Just Justesen	Robert J. Cohen
1368	Passaic, Main	Feb. 10, 1922	Feb. 28, 1928	John J. Roegner	Denis A. G. Lyons
1369	Passaic, Mutual	April 21, 1882	April 30, 1928	William A. O'Brien	William E. King
1370	Passaic, Passaic	Mar. 24, 1897	Mar. 31, 1928	George Kesselring	John I. Hagens
1371	Passaic, Passaic Park	April 25, 1924	April 30, 1928	Norman D. Darmstatter	Hans Stier
1372	Passaic, Peoples	Aug. 23, 1887	Aug. 31, 1928	Frederick Hardifer	Fred H. Hendey
1373	Passaic, Polish American	Jan. 16, 1917	Feb. 29, 1928	Michael A. Kobylarz	Valentine Nazimek
1374	Passaic, Pride of Jersey	Feb. 9, 1924	Feb. 29, 1928	Samuel Hirsch	Michelino Grasso
1375	Passaic, Russky	Nov. 16, 1922	Oct. 31, 1928	John Miklus	John Jundo
1376	Passaic, Union	May 5, 1888	May 31, 1928	George S. Aldous	C. A. Terhune
1377	Passaic, Workingmen's Home	Jan. 26, 1904	Feb. 29, 1928	Jacob Kucala	John Brincka
1378	Paterson, Albion Place	May 31, 1922	May 31, 1928	George W. Bogen	Frank H. Vreeland
1379	Paterson, American	Sept. 22, 1892	Sept. 30, 1928	F. F. Van Olinda	William F. Glasser
1380	Paterson, Baltic	Feb. 28, 1923	Jan. 31, 1928	Benjamin Kalinowski	Joseph Appel
1381	Paterson, Benefactor	April 29, 1925	May 31, 1928	John J. Feeney	Harry A. Santorf
1382	Paterson, Carlisle	Mar. 21, 1922	Mar. 31, 1928	Louis C. Stengel	Arthur R. Neale
1383	Paterson, Carroll	Mar. 24, 1923	Mar. 21, 1928	A. L. Simon	Dr. Wm. A. Marcus
1384	Paterson, Colombo-American	Feb. 2, 1923	Jan. 31, 1928	C. De Grado	Michael Varallo

FISCAL YEAR ENDED, NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Theodore D. Gottlieb	Frank Schack	Pequannock, N. J.	1330
James V. Beam	Robert J. Stell	Pompton Plains, N. J.	1331
Francis S. Stickle	Harold S. Matthews	Rockaway, N. J.	1332
E. Bertram Mott	George E. Fisher	Rockaway, N. J.	1333
Martin R. O'Keefe	John H. Ananson	Stirling, N. J.	1334
Philip R. Van Duyne	Alfred Hill	Towaco, N. J.	1335
Harry E. Newman	Fred W. Applegate	Bay Head, N. J.	1336
Harold L. Brinley	LeRoy B. Frazee	Barnegat, N. J.	1337
Howard Ewart	J. Willits Berry	Beach Haven, N. J.	1338
W. H. Jayne, Jr.	S. S. Gaylord	303 Monmouth Ave., Lakewood, N. J.	1339
Halsted H. Wainright	Dewitt Matthews	121 Fifth St., Lakewood, N. J.	1340
John Meirs	W. S. Chafey	New Egypt, N. J.	1341
Howard Ewart	John A. Dorsett	West Point Pleasant, N. J.	1342
F. S. Wack	James W. Pearce	Point Pleasant Beach, N. J.	1343
Harry Newman	O. H. Eberhard	120 West Louden St., Philadelphia, Pa.	1344
Frederick S. Wack	J. A. Penrose	Seaside Park, N. J.	1345
Howard Ewart	Richard A. Zachariae	Surf City, N. J.	1346
George C. Low	Martin Schwarz, Jr.	200 Main St., Toms River, N. J.	1347
Howard Ewart	Owen E. Pomeroy	Toms River, N. J.	1348
Arthur K. Kelley	Joseph H. Brown	Tuckerton, N. J.	1349
Theodore M. Thorburn	Harry E. Cole	699 Main Ave., Clifton, N. J.	1350
George F. Schmidt	Arthur T. Paris	Clifton, N. J.	1351
Thomas E. Duffy	Carl Hilbert	Cor. Florence & Clifton Aves., Clifton, N. J.	1352
Edgar A. DeYoe	Arthur A. V. Gionti	218 Belmont Ave., Haledon, N. J.	1353
Philip C. Wadsworth	Henry Wiegers	300 Lafayette Ave., Hawthorne, N. J.	1354
Gustav A. Hunziker	Adrian E. Patmos	459 Lafayette Ave., Hawthorne, N. J.	1355
Josiah Dadley	James B. Young	Little Falls, N. J.	1356
Frederic Beggs	B. B. Winkler	Mountain View, N. J.	1357
Hart & Vannaman	John W. Numann	275 Paulison Ave., Passaic, N. J.	1358
Arthur J. Sullivan	Joseph Horvath	127 Second St., Passaic, N. J.	1359
Arthur S. Corbin	William G. Heuser	691 Main Ave., Passaic, N. J.	1360
Robert H. Davidson	Herman Schulting, Jr.	36 Bloomfield Ave., Passaic, N. J.	1361
Winfield T. Scott	Herman Moskowitz	657 Main Ave., Passaic, N. J.	1362
John H. McGuire	Carl Hilbert	18 Center St., Clifton, N. J.	1363
Manuel N. Mirsky	Isadore B. Mirsky	625 Main Ave., Passaic, N. J.	1364
Peter N. Perretti	Anthony V. Gross	179 Washington Place, Passaic, N. J.	1365
Louis A. Cowley	Joseph Mueller	335 Lafayette Ave., Passaic, N. J.	1366
Gurtman & Walker	Frank G. Utter	39 Rutgers Place, Passaic, N. J.	1367
Edward A. Levy	Francis McGuire, Jr.	652 Main Ave., Passaic, N. J.	1368
Arthur J. Sullivan	George Gelsinger	14 Gourley St., Passaic, N. J.	1369
Albert K. Condit	John Schmidt	195 Lexington Ave., Passaic, N. J.	1370
Norman E. Darmstatter	Richard Kempf	389 Terhune Ave., Passaic, N. J.	1371
William H. Hardifer	George A. Clough	102 Madison Ave., Clifton, N. J.	1372
Casimir A. Silski	Charles W. Froehlich	11 East Madison Ave., Clifton, N. J.	1373
Edward A. Weiss	Joseph Rosenberg	161 Hamilton Ave., Passaic, N. J.	1374
Thomas J. Kennedy	Michael Kudla	19 Monroe St., Passaic, N. J.	1375
Hart & Vannaman	S. Vander Heide	219 Myrtle Ave., Passaic, N. J.	1376
Henry H. Rust	Valentine Nazimek	159 Division Ave., Garfield, N. J.	1377
George T. Anderson, Jr.	Frank C. Aldrich	74 Barclay St., Paterson, N. J.	1378
Gustav A. Hunziker	W. G. Winters	155 Ellison St., Paterson, N. J.	1379
John M. Nolan	Frank Strezeski	119 Market St., Paterson, N. J.	1380
Michael D. Miriello	Nicholas J. Ambrose	986 East 23d St., Paterson, N. J.	1381
James N. Dunn	Frank J. Hanson	155 Ellison St., Paterson, N. J.	1382
Alex Moskowitz	Joseph G. Dorfman	126 Market St., Paterson, N. J.	1383
George K. Slingland	Charles A. Whiteman	526 Lincoln Ave., Hawthorne, N. J.	1384

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	Total Assets and Liabilities
	Morris County—Con.								
1330	Pacanack	$22,400	.....	$450	$970	.....	$2,209	$76	$26,105
1331	Pompton Plains	289,600	.....	7,655	2,145	.....	2,007	265	301,672
1332	Denrock	213,400	.....	2,010	9,158	.....	830	.....	225,398
1333	Rockaway	632,915	$985	12,785	16,361	$11,000	5,728	.....	679,774
1334	Tri County	40,300	.....	288	85	.....	201	54	40,928
1335	Towaco	309,000	3,600	6,180	1,420	7,020	1,816	495	329,531
	Totals	$12,177,753	$20,035	$300,575	$303,520	$57,042	$98,593	$28,813	$12,986,331
	Ocean County								
1336	Bay Head	$92,400	.....	.....	$2,400	.....	$1,682	.....	$96,482
1337	Bay Shore	257,900	.....	$8,660	1,881	.....	2,302	$99	270,842
1338	Long Beach	250,880	.....	5,849	5,197	.....	4,967	369	267,262
1339	Lakewood	801,690	.....	1,550	35,116	.....	11,788	4,617	854,661
1340	Ocean County	275,700	.....	14,290	6,540	.....	5,429	400	302,359
1341	New Egypt	113,550	.....	3,350	901	.....	536	.....	118,337
1342	Metedeconk	7,200	.....	.....	1,901	.....	1,353	550	11,004
1343	Point Pleasant	867,720	.....	5,200	6,716	$48	11,905	1,028	892,617
1344	Surf	140,650	.....	10,545	578	.....	1,308	352	153,433
1345	Seaside Park	65,400	.....	1,300	962	.....	2,221	180	70,063
1346	Beach	23,200	.....	87	125	.....	221	.....	23,633
1347	Dover Mutual	1,468,875	.....	154,825	5,433	.....	13,444	1,000	1,643,577
1348	Toms River	87,500	.....	90	6,074	.....	1,057	140	94,861
1349	Mutual Benefit	234,262	$3,600	500	12,359	.....	3,179	5,474	259,374
	Totals	$4,686,927	$3,600	$206,196	$86,183	$48	$61,342	$14,209	$5,058,505
	Passaic County								
1350	Claverack	$201,100	.....	$3,700	$6,160	.....	$2,517	$216	$213,693
1351	Clifton	283,500	.....	4,225	4,495	.....	741	.....	292,961
1352	Florence Avenue	466,650	$50,000	5,435	6,174	$25,000	2,726	2,244	558,229
1353	Haledon	778,400	.....	10,725	9,784	.....	3,149	780	802,838
1354	Associated	71,500	.....	.....	1,140	.....	916	260	73,816
1355	Hawthorne	1,424,100	.....	19,883	10,370	34,626	7,573	1,762	1,498,314
1356	Little Falls	658,318	.....	7,480	15,175	.....	4,820	261	686,054
1357	Pequannock & Wayne	361,950	.....	6,965	7,433	.....	2,149	262	378,759
1358	Acquackanonk	2,281,950	.....	106,029	18,408	78,577	8,723	36,789	2,530,476
1359	American Hungarian	173,800	.....	.....	2,134	.....	110	149	176,193
2360	Constructive	256,250	.....	.....	4,794	.....	.....	.....	261,044
1361	Co-Ordinate	17,800	.....	.....	1,899	.....	380	.....	20,079
1362	Endurance	234,800	.....	8,985	19,832	.....	6,622	10,000	280,239
1363	Fourth Ward	951,468	68,200	20,895	11,257	80,000	4,627	1,366	1,137,813
1364	Greater Passaic	34,000	.....	80	4,046	.....	447	351	38,924
1365	Hobart	74,600	.....	6,230	2,690	.....	1,251	.....	84,771
1366	Home	3,146,900	54,700	58,959	27,660	5,877	31,721	140,798	3,466,615
1367	Lexington	66,600	.....	2,459	246	.....	1,334	.....	70,639
1368	Main	250,550	.....	7,685	7,407	.....	2,145	12,000	279,787
1369	Mutual	297,281	.....	8,111	6,176	.....	.....	227	311,795
1370	Passaic	162,600	.....	1,850	5,211	.....	291	.....	169,952
1371	Passaic Park	148,300	.....	3,830	2,368	.....	685	75	155,258
1372	Peoples	2,287,455	.....	27,651	8,642	43,158	31,756	2,158	2,400,820
1373	Polish American	755,700	.....	15,890	21,246	15,992	5,853	860	815,541
1374	Pride of Jersey	182,800	.....	7,155	9,926	.....	7,302	230	207,413
1375	Russky	249,400	.....	700	12,530	.....	2,258	10,275	275,163
1376	Union	6,909,520	.....	132,065	125,396	44,599	41,092	33,022	7,285,694
1377	Workingmen's Home	138,550	.....	4,390	969	.....	1,241	500	145,650
1378	Albion Place	169,800	.....	2,300	1,484	.....	908	50	174,542
1379	American	2,130,535	82,333	37,730	35,461	58,778	12,351	3,523	2,360,711
1380	Baltic	116,200	.....	.....	5,183	.....	723	.....	122,106
1381	Benefactor	56,500	.....	1,160	973	.....	979	.....	59,612
1382	Carlisle	305,400	.....	.....	1,494	.....	1,728	400	309,022
1383	Carroll	246,150	4,210	.....	1,883	.....	3,399	789	256,431
1384	Colombo-American	134,400	.....	7,055	1,856	.....	4,937	305	148,553

AT CLOSE OF FISCAL YEAR OF EACH ASSOCIATION

LIABILITIES

Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due on Loans	Borrowed Money	Other Liabilities	Profits or Surplus	
$21,027	.....	.....	.....	.....	.....	10	$1,000	$2,300	$3	$1,765	1330
228,080	.....	.....	$600	$440	.....	581	1,800	22,500	.....	47,671	1331
162,864	$1,060	.....	12,300	367	.....	1,070	750	26,000	561	20,426	1332
441,773	.....	.....	40,475	.....	.....	2,022	.....	79,400	5	116,099	1333
32,454	.....	.....	.....	44	.....	256	.....	5,500	6	2,668	1334
233,415	.....	.....	22,700	.....	.....	144	11,100	2,500	.....	59,672	1335
$9,548,466	$1,060	.....	$775,875	$17,229	.....	$20,064	$96,763	$489,000	$1,781	$2,036,093	
$71,844	.....	.....	.....	$258	.....	326	.....	$13,700	.....	$10,354	1336
218,124	.....	.....	.....	.....	.....	1,770	.....	.....	.....	50,948	1337
154,961	.....	.....	$28,000	45	.....	992	.....	34,500	$5	48,759	1338
675,108	.....	.....	.....	.....	.....	1,187	$275	.....	5	178,086	1339
236,244	.....	.....	.....	170	.....	328	4,500	4,300	10	56,807	1340
93,780	.....	.....	.....	.....	.....	120	.....	6,000	.....	18,437	1341
10,470	.....	.....	.....	.....	.....	95	.....	.....	.....	439	1342
601,194	.....	.....	.....	128	.....	1,807	9,400	123,500	42	156,546	1343
107,928	.....	.....	.....	.....	.....	706	.....	28,920	.....	15,879	1344
47,088	.....	.....	.....	.....	.....	1,109	6,157	20,000	.....	4,423	1354
18,245	.....	.....	.....	45	.....	372	.....	2,100	.....	2,871	1346
1,118,892	.....	.....	.....	.....	103,500	2,346	.....	120,000	4,185	294,654	1347
69,664	.....	.....	4,600	69	.....	388	.....	5,000	.....	15,140	1348
188,970	.....	.....	.....	274	12,079	460	.....	.....	597	56,994	1349
$3,612,512	.....	.....	$32,600	$989	$115,579	$11,154	$14,175	$347,620	$4,851	$919,025	
$152,136	.....	.....	$8,900	$709	.....	$1,183	.....	$23,000	.....	$27,765	1350
224,239	.....	.....	.....	.....	.....	3,080	.....	5,000	.....	60,642	1351
166,536	.....	.....	322,150	1,165	.....	3,082	.....	30,000	$125	35,171	1352
509,009	.....	.....	138,800	.....	.....	3,436	$16,100	.....	.....	135,493	1353
41,127	.....	.....	1,000	.....	.....	1,109	6,157	20,000	.....	4,423	1354
995,749	.....	.....	60,800	.....	.....	8,413	26,400	125,000	32	281,920	1355
525,348	.....	.....	.....	7,181	.....	604	.....	.....	97	152,824	1356
273,504	.....	.....	9,950	205	.....	836	.....	36,000	69	58,195	1357
1,518,438	$18,500	.....	422,500	675	.....	5,527	91,352	55,000	430	418,054	1358
101,142	.....	.....	42,000	5	.....	664	.....	10,000	.....	22,382	1359
207,625	.....	.....	.....	16	.....	.....	.....	14,000	.....	39,403	1360
8,073	.....	.....	9,500	230	.....	85	.....	1,500	.....	691	1361
219,144	.....	.....	4,500	4,179	.....	739	.....	.....	651	51,026	1362
557,194	.....	.....	356,250	7,590	.....	2,930	.....	45,000	750	168,099	1363
31,770	.....	.....	.....	115	.....	160	5,350	.....	.....	1,529	1364
61,724	.....	.....	6,850	123	.....	413	.....	5,300	.....	10,361	1365
1,794,492	7,400	.....	1,155,300	2,951	.....	3,133	13,500	.....	364	489,475	1366
54,780	.....	.....	10,200	600	.....	305	.....	.....	.....	4,754	1367
170,952	.....	.....	72,000	501	.....	545	.....	.....	.....	35,789	1368
187,325	.....	.....	55,000	992	.....	.....	.....	10,000	6,160	52,318	1369
130,764	.....	.....	.....	.....	.....	165	.....	7,000	.....	32,023	1370
102,166	.....	.....	19,200	522	.....	175	.....	17,000	.....	16,195	1371
1,185,906	.....	.....	785,200	164	.....	2,050	7,100	45,000	.....	375,400	1372
399,321	.....	.....	312,900	1,774	.....	1,816	.....	.....	.....	99,730	1373
169,646	.....	.....	3,900	6,917	.....	1,757	.....	.....	945	24,248	1374
189,693	.....	.....	39,600	35	.....	2,007	1,000	.....	.....	42,828	1375
2,524,221	400,250	$980	3,399,400	2,171	.....	9,629	107,040	.....	98,506	743,497	1376
112,032	.....	.....	7,000	68	.....	69	500	.....	.....	25,981	1377
133,173	.....	.....	.....	1,622	.....	265	2,008	5,000	50	32,424	1378
1,662,537	.....	.....	50,700	1,500	.....	472	23,058	115,000	546	506,898	1379
92,815	.....	.....	11,700	6	.....	1,102	.....	.....	.....	16,483	1380
40,695	.....	.....	2,000	11	.....	663	.....	11,200	.....	5,043	1381
227,589	.....	.....	6,000	.....	.....	861	1,000	18,000	.....	55,572	1382
153,517	.....	.....	36,200	558	.....	1,814	10,164	22,500	.....	31,678	1383
99,525	.....	.....	.....	116	.....	810	.....	28,000	25	20,077	1384

TABLE 3, Continued—SHARES.

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Morris County—Con.								
1330	Pacanack	1,107	115						
1331	Pompton Plains	5,220	614					3	1
1332	Denrock	7,458	883	10	2			62	4
1333	Rockaway	9,085	773					203	33
1334	Tri County	1,358	173						
1335	Towaco	4,181	310					121	17
	Totals	193,538	18,454	10	2			3,480	587
	Ocean County								
1336	Bay Head	1,940	212						
1337	Bay Shore	4,938	553						
1338	Long Beach	3,046	260					140	19
1339	Lakewood	11,602	762						
1340	Ocean County	4,066	350						
1341	New Egypt	1,751	198						
1342	Metedeconk	974	98						
1343	Point Pleasant	10,417	1,528						
1344	Surf	2,696	351						
1345	Seaside Park	919	113						
1346	Beach	874	135						
1347	Dover Mutual	18,670	1,724						
1348	Toms River	1,788	156					23	5
1349	Mutual Benefit	6,531	767						
	Totals	70,212	7,207					163	24
	Passaic County								
1350	Claverack	3,834	388					45	7
1351	Clifton	3,630	346						
1352	Florence Avenue	7,013	602					1,611	215
1353	Haledon	10,493	1,077					694	184
1354	Associated	2,330	240					5	4
1355	Hawthorne	17,712	1,385					304	38
1356	Little Falls	8,943	1,330						
1357	Pequannock & Wayne	6,533	800					50	11
1358	Acquackanonk	33,925	1,673	185	20			2,112	227
1359	American Hungarian	2,645	257					210	28
1360	Constructive	5,716	385						
1361	Co-Ordinate	939	102					48	4
1362	Endurance	5,011	311					22	9
1363	Fourth Ward	11,756	1,027					1,781	218
1364	Greater Passaic	2,975	182						
1365	Hobart	2,296	247					34	8
1366	Home	35,349	2,192	74	24			5,777	697
1367	Lexington	3,006	229					51	9
1368	Main	4,269	309					360	31
1369	Mutual	3,196	324					275	30
1370	Passaic	2,101	145						
1371	Passaic Park	3,836	244					96	10
1372	Peoples	23,335	1,913					3,926	402
1373	Polish American	9,384	996					1,564	557
1374	Pride of Jersey	6,417	571					19	3
1375	Russky	4,294	553					198	95
1376	Union	62,675	3,403	4,003	359	80	80	16,997	1,633
1377	Workingmen's Home	1,864	217					35	35
1378	Albion Place	2,971	306						
1379	American	26,946	2,205					254	38
1380	Baltic	2,898	367					58	26
1381	Benefactor	1,874	178					10	1
1382	Carlisle	4,983	411					30	1
1383	Carroll	5,165	394					181	78
1384	Colombo-American	2,717	244						

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Average Rate Per Cent Interest on Shares	Premium on Loans: Mortgage	Premium on Loans: Share	
1,107	10	105	S.	$1.00 m.	$200	6	$3.00 a	.....	1330
5,223	107	508	S.	1.00 m.	200	6	3.50 a	.....	1331
7,530	101	788	S.	1.00 m.	200	6	3.00 a	.....	1332
9,288	261	545	S.	1.00 m.	200	6	3.00 a	$1.00 a	1333
1,358	14	159	S.	1.00 m.	200	6	2.50 a	.....	1334
4,302	104	223	S.	1.00 m.	200	6	3.00 a	.....	1335
197,028	4,236	14,807	...	.....	.....	.....	.....	.....	
1,940	46	166	S.	**$1.00 m.**	$200	6	$3.00 a	.....	1336
4,938	157	396	S.	1.00 m.	200	6	6.00 a	.....	1337
3,186	96	183	S.	1.00 m.	200	6	8.00 a	$1.00 a	1338
11,602	184	578	S.	1.00 m.	200	6	4.00 a	.....	1339
4,066	106	244	S.	1.00 & 2.00 m.	200	6	4.00 a	.....	1340
1,751	67	131	S.	1.00 m.	200	6	.02½ b	.....	1341
974	5	93	S.	1.00 m.	200	6	3.00 a	.....	1342
10,417	542	986	S.	1.00 m.	200	6	3.00 a	.....	1343
2,696	79	272	S.	1.00 m.	200	6	.07½ b	.....	1344
919	39	74	S.	1.00 m.	200	6	5.00 a & .07½ b	5.00 a	1345
874	19	116	S.	1.00 m.	200	6	8.00 a	2.00 a	1346
18,670	793	931	S.	1.00 m.	200	6	4.00 a	.....	1347
1,811	54	107	S.	1.00 m.	200	6	8.00 a & .13⅓ b	3.00 a	1348
6,531	588	179	S.	.50 m.	100	6	6.00 a	6.00 a	1349
70,375	2,775	4,456	.....	.....	.....	.....	.....	.....	
3,879	72	323	S.	$1.00 m.	$200	6	$0.10 b	$0.10 b	1350
3,630	110	236	S.	1.00 m.	200	6	3.00 a	3.00 a	1351
8,624	130	687	S.	.50, 1.00 & 2.00 m.	200	6	5.00 a & .10 b	.....	1352
11,187	241	1,020	S.	1.00 m.	200	6	5.00 a	5.00 a	1353
2,335	18	226	S.	1.00 m.	200	6	5.00 a & .08 b	.....	1354
18,016	456	967	S.	1.00 m.	200	6	5.00 a	2.50 a	1355
8,943	222	1,108	S.	1.00 m.	200	6	4.50 a	4.50 a	1356
6,583	204	607	S.	1.00 m.	200	6	3.50 a	2.00 a	1357
36,222	347	1,573	S.	1.00 m.	200	6	1.50 a & .10 b	.10 b	1358
2,855	55	230	S.	1.00 m.	200	6	.10 b	.....	1359
5,716	87	298	N.-S.	.50 a 1.00 m	100	6	2.00 a	.....	1360
987	2	104	S.	1.00 m.	200	6	4.00 a	.....	1361
5,033	44	276	S.	1.00 m.	200	6	1.50 a & .10 b	1.50 a & .10 b	1362
13,537	254	991	S.	.50, 1.00 & 2.00 m.	200	6	5.00 a & .10 b	2.00 a & .10 b	1363
2,975	5	177	S.	1.00 m.	200	6	5.00 a & .10 b	1.00 a	1364
2,330	39	216	S.	1.00 m.	200	6	5.00 a	.....	1365
41,200	778	2,135	S.	1.00 m.	200	6	.10 b	3.00 a	1366
3,057	17	221	S.	1.00 m.	200	6	5.00 a	2.00 a	1367
4,629	58	282	S.	1.00 m.	200	6	.10 b	.10 b	1368
3,471	142	212	S.	1.00 m.	200	6	5.00 a & .10 b	4.00 a	1369
2,101	34	111	S.	1.00 m.	200	6	2.70 a	2.70 a	1370
3,932	32	222	S.	1.00 m.	200	6	5.00 a & .10 b	1.00 a	1371
27,261	649	1,666	S.	1.00 m.	200	6	5.00 a & .10 b	2.00 a	1372
10,948	296	1,257	S.	1.00 m.	200	6	5.00 a & .10 b	1.00 a	1373
6,436	60	514	S.	1.00 m.	200	6	.16 b	.....	1374
4,492	85	563	S.	1.00 m.	200	6	.10 b	.....	1375
83,755	301	5,174	S.	.50, 1.00 & 2.00 m.	200	6	.10 b	.10 b	1376
1,899	59	193	S.	1.00 m.	200	6	3.50 a	1.00 a	1377
2,971	55	251	S.	1.00 m.	200	6	5.00 a	2.50 a	1378
27,200	537	1,706	S.	1.00 m.	200	6	5.00 a	5.00 a	1379
2,956	31	362	S.	1.00 m.	200	6	4.00 a	.....	1380
1,884	19	160	S.	1.00 m.	200	6	4.00 a	4.00 a	1381
5,013	74	338	S.	1.00 m.	200	6	5.00 a	.....	1382
5,346	66	406	S.	1.00 & 2.00 m.	200	6	5.00 a	2.00 a	1383
2,717	36	208	S.	1.00 m.	200	6	4.00 a	.....	1384

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	ASSOCIATION	Incorporated	Fiscal Year Ended	President	Treasurer
	Passaic County—Continued				
1385	Paterson, Colt	May 26, 1921	May 25, 1928	E. R. Bainbridge	Louis A. Simon
1386	Paterson, Columbiad	Oct. 6, 1925	Mar. 31, 1928	John H. Wilkinson	John L. Connolly
1387	Paterson, Cumulative	Feb. 28, 1924	Jan. 31, 1928	Kenneth L. Jones	Joseph Wolf
1388	Paterson, Defender	Jan. 8, 1924	Jan. 16, 1928	Harry J. Harris	John R. Parmeles
1389	Paterson, Falls City	Oct. 19, 1923	Oct. 31, 1928	Isidore Simon	Paul A. Kievit
1390	Paterson, Financial	April 6, 1923	Mar. 31, 1928	Arthur Vandenbree	James Madden
1391	Paterson, Fortune	Nov. 8, 1924	Dec. 28, 1928	John Braun	August Rogokos
1392	Paterson, Friendly	May 17, 1923	Mar. 31, 1928	Joseph Hertzberg	William Joseph
1393	Paterson, Garret Rock	Jan. 5, 1923	Dec. 31, 1928	Hugo Straus	Bert B. Allen
1394	Paterson, Home Lovers	Jan. 30, 1925	Dec. 31, 1928	Henry N. Stam	William E. Kuipers
1395	Paterson, Italian-American	Nov. 13, 1914	Dec. 31, 1928	Pasquale Rescigno	John R. Morris
1396	Paterson, Lakeview	July 28, 1922	July 31, 1928	J. H. Finley	Israel Rovner
1397	Paterson, Lambert	Feb. 7, 1924	Feb. 25, 1928	Harry Hirshberg	Rafel Rafelson
1398	Paterson, Mansion	April 15, 1924	April 30, 1928	Andrew Fontanella	Anthony C. Ciccone
1399	Paterson, Material Men's	Jan. 24, 1920	Feb. 13, 1928	Edward M. Rodrock	Irvy Myers
1400	Paterson, Mutual Home & Savings.	Aug. 31, 1898	Dec. 29, 1928	George E. Christie	Arthur H. Dey
1401	Paterson, Northside	July 1, 1922	June 19, 1928	Isaac Noonburg	Peter Pousma
1402	Paterson, Paterson	April 3, 1901	April 30, 1928	Victor Delling	Clemens Dietz
1403	Paterson, Peoples	Nov. 24, 1883	Oct. 16, 1928	George Kesse	Burt C. Peckart
1404	Paterson, Peoples Park	Mar. 11, 1912	Mar. 19, 1928	Edward Hamilton	Nan Sikkelee
1405	Paterson, Prompt	April 8, 1927	April 30, 1928	Billy Watson	Daniel Guggenheim
1406	Paterson, Provident	Mar. 12, 1886	May 31, 1928	Daniel Van Winkle	A. G. Oatman
1407	Paterson, Regent	Nov. 17, 1922	Oct. 31, 1928	George L. Walsh	Charles E. Meek
1408	Paterson, Riverside	June 29, 1887	June 30, 1928	H. Walter Baer	Dwight Ashley, Jr.
1409	Paterson, Riverview	April 15, 1922	April 20, 1928	Krine Patmos	M. F. Gemme
1410	Paterson, Romaine	Sept. 20, 1923	Sept. 30, 1928	James V. Hemingway	Americo V. Alexander
1411	Paterson, Silk City	Mar. 23, 1910	Mar. 29, 1928	Jacob H. Levin	Morris S. Grossman
1412	Paterson, Sunshine	Jan. 6, 1923	Dec. 27, 1928	Elias Sturza	Max Lifsitz
1413	Paterson, Textile Home	Nov. 1, 1919	Oct. 31, 1928	Charles Hakemeyer	P. A. Muencks
1414	Paterson, Wagaraw	Aug. 8, 1925	Sept. 14, 1928	Nicholas Wielenga	William De Rose
1415	Pompton Lakes, Pompton Lakes	Jan. 22, 1916	Feb. 29, 1928	Stephen H. B. Jacobs	Harold L. Lindaberry
1416	Prospect Park, Prospect Park	June 12, 1926	April 30, 1928	Frank P. Stagg	Harry J. Van Hook
1417	Totowa, Laurel	Sept. 10, 1921	Oct. 31, 1928	Joseph Boyle, Sr.	Francis Milne
1418	Totowa, Totowa	May 5, 1927	May 31, 1928	Henry Polombo	Matthew Fardella
1419	Wanaque, Wanaque Borough	May 27, 1924	May 31, 1928	Thomas Trengrove	Joe C. Beam
1420	West Paterson, Passaic Valley	July 20, 1921	June 30, 1928	John E. Ackerman	Andrew J. Donnelly
	Salem County				
1421	Elmer, Second Elmer Mutual	Nov. 10, 1879	Dec. 8, 1928	Elton J. Newkirk	Irvine R. Wentzell
1422	Quinton, Quinton	Feb. 4, 1871	May 31, 1928	Joseph B. Finlaw	Chester A. Miller
1423	Salem, Franklin	April 18, 1861	Mar. 28, 1928	Arthur B. Smith	Arthur S. Taylor
1424	Woodstown, Second Union	Dec. 28, 1869	Dec. 31, 1928	C. M. Miller	U. G. Hillman
	Somerset County				
1425	Bernardsville, Bernardsville	Jan. 20, 1920	Feb. 13, 1928	Jos. B. Kronenberg	Joseph Goldsmith
1426	Bound Brook, Bound Brook	May 4, 1887	April 30, 1928	W. B. B. Mason	R. H. Brokaw
1427	Bound Brook, Middlebrook	Mar. 21, 1923	Feb. 29, 1928	Samuel L. Gottlieb	James J. Capano
1428	Far Hills, Somerset Hills	May 20, 1927	May 31, 1928	Louis V. Ludlow	H. J. Gutleber
1429	Manville, Hillsborough	Mar. 11, 1920	Dec. 31, 1928	S. L. Gottlieb	William R. Epps, Jr.
1430	North Plainfield, North Plainfield	Aug. 3, 1920	July 31, 1928	Jacob Hoos	Richard Walter
1431	Raritan, Raritan	Mar. 22, 1917	Mar. 31, 1928	Frank J. Lavelle	Al. C. Van Tine, Jr.
1432	Somerville, Citizens	Nov. 17, 1890	Oct. 31, 1928	James Q. TenEyck	Raymond P. Sutphen.
1433	Somerville, People's	Feb. 21, 1887	Jan. 31, 1928	Charles Schwed	Charles L. Voorhees

FISCAL YEAR ENDED, NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Benjamin J. Spitz	Louis E. Schotz	Fabian Bldg., Paterson, N. J.	1385
Frank J. Davies	John J. Hall	146 Market St., Paterson, N. J.	1386
George Wenger	Jacob L. Bernstein	5 Colt St., Paterson, N. J.	1387
Josiah Dadley	David MacGregor	140 Market St., Paterson, N. J.	1388
Harris J. Westerhoff	Charles E. Malie	501 Colt Bldg., Paterson, N. J.	1389
John F. Evans	J. D. Birchenough	455 East 31st St., Paterson, N. J.	1390
Joseph T. Lieblich	Jules A. Kreger	346 E. 34th St., Paterson, N. J.	1391
Herman D. Edelson	Isidore Jackson	342 12th Ave., Paterson, N. J.	1392
Morris F. Levin	Simon H. Glass	45 Church St., Paterson, N. J.	1393
Philip C. Wadsworth	John H. Leddy	146 Washington St., Paterson, N. J.	1394
Henry Marelli	Frederick Aimone	20 Park Ave., Paterson, N. J.	1395
Isaac A. Serven	Andrew Chambers	19 George St., Paterson, N. J.	1396
George Gold	E. Robert Coven	126 Market St., Paterson, N. J.	1397
Salvatore D. Viviano	August Grollimund, Jr.	37 East 13th St., Paterson, N. J.	1398
Frank Smit	Lester A. Johnston	211 20th Ave., Paterson, N. J.	1399
William H. Young	John J. Sloate	140 Market St., Paterson, N. J.	1400
Peter Hofstra	Ira Struck	North Main & Arch Sts., Paterson, N. J.	1401
Gustav A. Hunziker	William A. Merz	63 Van Houten St., Paterson, N. J.	1402
William B. Gourley	William W. Duddleston	537 Main St., Paterson, N. J.	1403
Frank Smit	George W. Fulton, Jr.	110 Buena Vista Ave., Hawthorne, N. J.	1404
S. D. Viviano	Thomas J. Malatesta	377 East 31st St., Paterson, N. J.	1405
Fred C. Hindle	Edward A. Cunningham	414 Romaine Bldg., Paterson, N. J.	1406
Robert Boyle	Theodore S. Barker	153 Ellison St., Paterson, N. J.	1407
Edmund G. Stalter	Fanny Cohen	152 Market St., Paterson, N. J.	1408
A. Laurie Young	Peter A. Wiseman	9 East 21st St., Paterson, N. J.	1409
Abram Waks	Louis Atkind	12 River St., Paterson, N. J.	1410
Abram I. Bluestein	Charles S. Silberman	126 Market St., Paterson, N. J.	1411
Abram I. Bluestein	Joseph G. Dorfman	126 Market St., Paterson, N. J.	1412
Gustav A. Hunziker	William Schmidt	182 Ellison St., Paterson, N. J.	1413
John Pierce	Frank A. Iannucci	658 River St., Paterson, N. J.	1414
Edmund B. Randall	Oliver K. Lockwood	527 Lincoln Ave., Pompton Lakes, N. J.	1415
Peter Hofstra	Theodore Bruinsma	130 Haledon Ave., Prospect Park, N. J.	1416
Robert Boyle	Harry A. Stratton, Jr.	22 Lincoln Ave., Boro of Totowa, N. J.	1417
Raphael Jordan	Nicholas Ronca	80 Market St., Paterson, N. J.	1418
J. W. De Yoe	F. R. Parry	Waraque, N. J.	1419
Reuben H. Reiffin	Bertha Kammelhor	654 McBride Ave., West Paterson, N. J.	1420
Daniel R. Beckley	Ralph H. Duffield	Elmer, N. J.	1421
D. Harris Smith	Abner S. Hires	Quinton, N. J.	1422
	A. H. Powell	Salem, N. J.	1423
E. C. Waddington	H. C. Hitchner	Woodstown, N. J.	1424
James I. Bowers	Frank P. Bowman	Bernardsville, N. J.	1425
John P. Cullen	George W. Koehler	Bound Brook, N. J.	1426
John P. Cullen	Martin S. Kissel	12 Hamilton St., Bound Brook, N. J.	1427
James I. Bowers	W. I. Frost	Far Hills, N. J.	1428
John Cullen	H. C. Stringfield	Somerville, N. J.	1429
Emil J. Hoos	Thomas W. Power	1121 West 6th St., Plainfield, N. J.	1430
George W. Allgair	George A. West	Somerset St., Raritan, N. J.	1431
John F. Reger	William R. Sutphen	Somerville, N. J.	1432
Irving Schwed	Frank L. Cleary	Somerville, N. J.	1433

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

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Passaic County—Con.								
1385	Colt	$490,850	.....	$39,045	$13,783	.....	$7,571	$25,892	$577,141
1386	Columbiad	60,500	.....	.....	924	.....	950	.....	62,374
1387	Cumulative	169,150	.....	3,670	2,565	.....	2,585	348	178,318
1388	Defender	99,600	.....	450	7,528	.....	224	95	107,897
1389	Falls City	888,500	.....	12,260	12,368	.....	6,391	.....	919,519
1390	Financial	274,800	.....	4,185	727	.....	1,810	200	281,722
1391	Fortune	81,600	.....	100	1,147	.....	1,132	125	84,104
1392	Friendly	229,150	.....	10,150	2,807	.....	2,057	481	244,645
1393	Garret Rock	261,600	.....	1,137	4,208	$9,758	2,245	251	279,199
1394	Home Lovers	173,500	.....	2,960	1,576	.....	1,305	4,130	183,471
1395	Italian-American	2,560,450	.....	201,421	14,306	.....	6,461	854	2,783,492
1396	Lakeview	380,500	.....	12,150	1,783	.....	2,289	75	396,797
1397	Lambert	144,100	.....	2,770	3,682	.....	1,251	600	152,403
1398	Mansion	130,100	.....	5,766	4,214	.....	3,189	292	143,561
1399	Material Men's	715,900	.....	10,075	12,410	.....	1,706	895	740,986
1400	Mutual Home & Savings	109,250	.....	.....	3,197	.....	.....	5,554	118,001
1401	Northside	414,600	.....	6,415	1,988	.....	274	.....	423,277
1402	Paterson	2,381,700	.....	15,071	1,070	44,135	5,634	1,047	2,448,657
1403	Peoples	438,900	.....	6,384	16,231	.....	4,207	30,535	496,257
1404	Peoples Park	1,106,000	.....	37,675	19,915	.....	3,585	.....	1,167,175
1405	Prompt	8,000	.....	.....	2,489	.....	385	120	10,994
1406	Provident	942,262	.....	11,433	46,392	.....	11,163	167	1,011,417
1407	Regent	297,900	.....	5,725	1,383	.....	3,065	213	308,286
1408	Riverside	982,248	.....	21,940	17,605	7,910	13,495	555	1,043,753
1409	Riverview	234,400	.....	6,455	1,736	.....	2,112	954	245,657
1410	Romaine	226,700	.....	12,750	9,106	.....	1,450	487	250,493
1411	Silk City	1,172,400	.....	55,489	42,122	.....	20,406	5,995	1,296,412
1412	Sunshine	1,336,200	$16,000	69,158	4,053	.....	17,522	829	1,443,762
1413	Textile Home	1,245,540	.....	.....	7,570	31,345	.....	2,323	1,286,778
1414	Wagaraw	85,200	.....	2,524	2,959	.....	362	140	91,185
1415	Pompton Lakes	610,950	.....	.....	6,419	.....	3,722	423	621,514
*1416	Prospect Park	80,700	.....	.....	1,372	.....	.....	162	82,234
1417	Laurel	214,500	.....	3,620	9,448	.....	2,458	366	230,392
1418	Totowa	22,900	.....	120	1,541	.....	3,146	.....	27,707
1419	Wanaque Borough	53,950	.....	375	33	.....	145	230	54,733
1420	Passaic Valley	253,850	.....	5,615	3,340	6,853	701	268	270,627
	Totals	$44,903,277	$275,443	$1,086,510	$685,899	$486,608	$332,452	$344,258	$48,114,447
	Salem County								
1421	Second Elmer Mutual	$195,050	$300	$5,940	$8,907	.....	$2,407	$245	$212,849
1422	Quinton	54,700	4,000	.....	5,441	.....	166	60	64,367
1423	Franklin	1,038,744	.....	20,840	24,819	.....	2,171	275	1,086,849
1424	Second Union	387,600	.....	10,160	32	.....	857	.....	398,649
	Totals	$1,676,094	$4,300	$36,940	$39,199	.....	$5,601	$580	$1,762,714
	Somerset County								
1425	Bernardsville	$409,100	.....	$19,078	$1,832	.....	$3,427	$460	$433,897
1426	Bound Brook	1,075,400	$3,700	.....	6,690	.....	5,269	1,122	1,092,181
1427	Middlebrook	221,800	.....	5,985	4,424	.....	6,013	297	238,519
1428	Somerset Hills	14,500	.....	.....	356	.....	204	160	15,220
1429	Hillsborough	92,200	.....	.....	2,188	$421	1,923	17	96,749
1430	North Plainfield	155,300	.....	1,450	1,509	.....	2,191	312	160,762
1431	Raritan	268,800	.....	7,895	24,850	.....	2,735	15	304,295
1432	Citizens	697,650	.....	3,750	62,747	6,806	4,338	350	775,641
1433	People's	549,650	.....	3,375	55,787	.....	2,586	250	611,648
	Totals	$3,484,400	$3,700	$41,533	$160,383	$7,227	$28,686	$2,983	$3,728,912

AT CLOSE OF FISCAL YEAR OF EACH ASSOCIATION

LIABILITIES

Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due on Loans	Borrowed Money	Other Liabilities	Profits or Surplus	
$455,061	.....	.....	$500	$5,122	.....	$1,418	$50	.....	.....	$114,990	1385
52,872	.....	.....	.....	.....	.....	222	.....	$4,000	.....	5,280	1386
141,846	.....	.....	.....	4,553	.....	2,094	.....	7,000	.....	22,825	1387
64,484	.....	.....	11,600	56	.....	942	7,850	10,500	.....	12,465	1388
614,766	.....	.....	49,200	1,584	.....	.....	2,500	109,000	.....	142,469	1389
215,184	.....	.....	1,600	19	.....	1,581	.....	29,000	.....	34,338	1390
59,276	.....	.....	.....	2,195	.....	182	60	13,500	.....	8,891	1391
180,387	.....	.....	.....	2,461	.....	1,280	750	23,000	$373	36,394	1392
221,088	.....	.....	.....	.....	.....	618	.....	6,000	885	50,608	1393
144,405	.....	.....	12,200	.....	.....	238	6,698	.....	.....	19,930	1394
1,802,823	.....	.....	344,600	748	.....	5,688	20,001	85,000	10	524,622	1395
307,563	.....	.....	3,400	278	.....	1,546	2,250	16,000	90	65,670	1396
95,753	.....	.....	16,600	1,059	.....	1,555	1,000	20,500	.....	15,936	1397
101,896	.....	.....	.....	1,321	.....	267	.....	23,000	700	16,377	1398
502,719	.....	.....	19,500	.....	.....	506	38,969	35,000	.....	144,292	1399
70,585	.....	.....	.....	.....	.....	.....	.....	.....	.....	47,416	1400
314,964	.....	.....	29,400	7	.....	1,056	785	2,000	.....	75,065	1401
1,775,304	.....	.....	.....	541	.....	4,912	19,100	100,000	.....	548,800	1402
391,788	.....	.....	.....	.....	.....	701	.....	.....	.....	103,768	1403
880,245	.....	.....	19,700	.....	.....	301	21,425	32,500	258	212,746	1404
9,498	.....	.....	.....	.....	.....	800	.....	.....	9	687	1405
785,490	.....	.....	.....	1,870	.....	32	.....	.....	5	224,020	1406
245,718	.....	.....	3,300	.....	.....	1,188	.....	.....	.....	58,080	1407
764,862	.....	.....	.....	302	.....	4,472	6,000	42,000	112	226,005	1408
196,458	.....	.....	.....	137	.....	555	.....	6,500	.....	42,007	1409
181,612	.....	.....	3,700	.....	.....	1,270	.....	30,000	79	33,832	1410
843,647	.....	.....	137,300	3,365	.....	3,331	1,500	80,000	.....	227,269	1411
1,053,821	.....	.....	8,400	649	.....	4,021	81,225	59,000	451	236,195	1412
847,853	.....	.....	52,500	1,925	.....	.....	10,720	141,000	.....	232,780	1413
75,687	.....	.....	.....	445	.....	975	.....	5,000	38	9,040	1414
436,197	.....	.....	.....	844	.....	863	5,264	74,000	.....	104,346	1415
55,108	.....	.....	9,200	.....	.....	1,168	5,200	4,000	.....	7,558	1416
174,278	.....	.....	.....	88	.....	893	.....	.....	998	54,135	1417
17,583	.....	.....	2,200	.....	.....	70	1,800	3,300	299	2,455	1418
45,288	.....	.....	.....	247	.....	235	.....	3,250	.....	5,713	1419
209,796	.....	.....	10,000	62	.....	1,284	.....	.....	35	49,450	1420
$29,359,812	$426,150	$980	$8,084,400	$72,579	.....	$106,163	$543,876	$1,612,550	$113,092	$7,794,845	
$165,411	.....	.....	.....	$20	.....	$394	.....	$2,000	$55	$44,969	1421
51,360	.....	.....	.....	.....	.....	.....	.....	.....	.....	13,007	1422
769,008	.....	.....	.....	.....	$108,072	911	.....	.....	.....	208,858	1423
288,990	.....	.....	.....	.....	.....	231	.....	39,950	.....	69,478	1424
$1,274,769	.....	.....	.....	$20	$108,072	$1,536	.....	$41,950	$55	$336,312	
$335,702	.....	.....	$5,600	.....	.....	$501	.....	$12,000	$159	$79,935	1425
825,726	.....	.....	.....	$135	.....	528	$4,000	60,000	.....	201,792	1426
178,851	.....	.....	3,400	.....	.....	60	6,146	20,000	.....	30,062	1427
11,382	.....	.....	.....	.....	.....	155	3,300	.....	.....	383	1428
73,380	.....	.....	.....	2,636	.....	66	.....	.....	.....	20,667	1429
112,930	.....	.....	3,400	.....	.....	136	.....	20,000	3	24,293	1430
231,096	.....	.....	.....	262	.....	53	.....	.....	.....	72,884	1431
577,440	.....	.....	.....	.....	.....	101	.....	.....	.....	198,100	1432
463,176	.....	.....	.....	.....	.....	160	.....	.....	.....	145,312	1433
$2,812,683	.....	.....	$12,400	$3,033	.....	$1,760	$13,446	$112,000	$162	$773,428	

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Passaic County—Con.								
1385	Colt	10,441	1,050					2	1
1386	Columbiad	2,966	230						
1387	Cumulative	4,994	427						
1388	Defender	3,710	248					58	5
1389	Falls City	17,236	1,430					246	35
1390	Financial	6,242	516					8	3
1391	Fortune	2,209	192						
1392	Friendly	5,950	523						
1393	Garret Rock	4,500	293						
1394	Home Lovers	4,301	372					61	5
1395	Italian-American	31,539	2,844					1,723	227
1396	Lakeview	7,260	826					17	6
1397	Lambert	3,751	367					83	10
1398	Mansion	2,943	302						
1399	Material Men's	7,906	532					65	5
1400	Mutual Home & Savings	2,653	115						
1401	Northside	7,120	613					147	23
1402	Paterson	29,353	2,509						
1403	Peoples	6,243	651						
1404	Peoples Park	15,540	915					99	18
1405	Prompt	1,131	92						
1406	Provident	13,435	1,231						
1407	Regent	5,446	515					17	3
1408	Riverside	12,747	1,423						
1409	Riverview	4,416	445						
1410	Romaine	4,269	353					18	3
1411	Silk City	19,277	1,726					687	154
1412	Sunshine	18,454	1,604					42	12
1413	Textile Home	18,153	1,102					263	20
1414	Wagaraw	3,142	324						
1415	Pompton Lakes	9,315	677						
1416	Prospect Park	2,900	353					47	12
1417	Laurel	3,444	314						
1418	Totowa	1,658	157					11	4
1419	Wanaque Borough	1,310	145						
1420	Passaic Valley	5,679	320					50	9
	Totals	634,664	51,289	4,262	403	80	80	40,391	5,154
	Salem County								
1421	Second Elmer Mutual	2,590	270						
1422	Quinton	768	104						
1423	Franklin	13,421	1,174						
1424	Second Union	10,390	491						
	Totals	27,169	2,039						
	Somerset County								
1425	Bernardsville	6,646	756					28	5
1426	Bound Brook	13,281	1,049						
1427	Middlebrook	4,556	348					17	4
1428	Somerset Hills	1,120	113						
1429	Hillsborough	1,176	165						
1430	North Plainfield	2,565	318					17	2
1431	Raritan	3,718	500						
1432	Citizens	8,869	1,205						
1433	People's	8,200	700						
	Totals	50,131	5,154					62	11

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Average Rate Per Cent Interest on Shares	Premium on Loans: Mortgage	Premium on Loans: Share	
10,443	171	880	S.	$1.00 m.	$200	6	$5.00 a	$2.00 a	1385
2,966	7	223	S.	1.00 m.	200	6	5.00 a	.....	1386
4,994	45	382	S.	1.00 m.	200	6	5.00 a	2.00 a	1387
3,768	19	234	S.	.70 m.	200	6	5.00 a	5.00 a	1388
17,482	227	1,238	S.	1.00 m.	200	6	5.00 a	5.00 a	1389
6,250	64	455	S.	1.00 m.	200	6	5.00 a & .10 b	.....	1390
2,209	18	174	S.	1.00 m.	200	6	5.00 a	2.00 a	1391
5,950	71	452	S.	1.00 m.	200	6	5.00 a	2.00 a	1392
4,500	60	233	S.	1.00 m.	200	6	5.00 a	5.00 a	1393
4,362	40	337	S.	1.00 m.	200	6	.05 b	.....	1394
33,262	964	2,107	S.	1.00 m.	200	6	4.00 a	.....	1395
7,277	142	690	S.	1.00 m.	200	6	5.00 a & .10 b	.....	1396
3,834	39	338	S.	1.00 m.	200	6	5.00 a	1.50 a	1397
2,943	47	255	S.	1.00 m.	200	6	5.00 a	.....	1398
7,971	191	346	S.	1.00 m.	300	6	.04 b	.04 b	1399
2,653	25	90	N.-S.	.25 w.	100	6	.09 b	.....	1400
7,267	97	539	S.	1.00 m.	200	6	5.00 a & .08 b	.....	1401
29,353	586	1,923	S.	1.00 m.	200	5 & 6	5.00 a	5.00 a	**1402**
6,243	119	532	S.	1.00 m.	200	6	3.00 a	3.00 a	1403
15,639	115	818	S.	1.00 m.	200	6	.04 b	.04 b	1404
1,131	3	89	S.	1.00 m.	200	6	4.00 a	.....	1405
13,435	245	986	S.	1.00 m.	200	6	5.00 a	5.00 a	1406
5,463	90	428	S.	1.00 m.	200	6	5.00 a	3.00 a	**1407**
12,747	419	1,004	S.	1.00 m.	200	6	5.00 a	.....	1408
4,416	84	361	S.	1.00 m.	200	6	.10 b	.10 b	1409
4,287	54	302	S.	1.00 m.	200	6	5.00 a	.....	1410
19,964	304	1,576	S.	1.00 & 2.00 m.	200	6	5.00 a	1.50 a	1411
18,496	248	1,368	S.	1.00 & 2.00 m.	200	6	5.00 a & 6.00 a	1.00 a & 1.50 a	1412
18,416	212	910	O. P.	.....	200	6	3.00 a	3.00 a	1413
3,142	24	300	S.	1.00 m.	200	6	3.50 a	3.50 a	1414
9,315	148	529	S.	1.00 m.	200	6	3.50 a	.....	1415
2,947	10	355	S.	1.00 m.	200	6	5.00 a	.....	1416
3,444	54	260	S.	1.00 m.	200	6	3.00 a & 5.00 a	3.00 a	1417
1,669	7	154	S.	1.00 m.	200	6	6.00 a	.....	1418
1,310	20	125	S.	1.00 m.	200	6	2.00 a	2.00 a	1419
5,729	90	239	S.	1.00 m.	200	6	5.00 a	.....	1420
679,397	10,674	46,252	.....	.....	.....	.....	.....	.....	
2,590	99	171	S.	$1.00 m.	$200	6	$5.00 a & .05 b	$0.05 b	1421
768	47	57	S.	1.00 m.	200	6	2.63 a	2.63 a	**1422**
13,421	463	711	S.	1.00 m.	200	6	3.00 a	.....	1423
10,390	152	339	S.	.50 m.	100	6	.....	.....	1424
27,169	761	1,278	.....	.....	.....	.....	.....	.....	
6,674	141	620	S.	$1.00 m.	$200	6	$2.50 a	.....	1425
13,281	320	729	S.	1.00 m.	200	6	.03 b	.....	1426
4,573	68	284	S.	1.00 m.	200	6	.10 b	.....	**1427**
1,120	4	109	S.	1.00 m.	200	6	2.00 a	.....	1428
1,176	62	103	S.	1.00 m.	200	6	.....	.....	1429
2,582	54	266	S.	1.00 m.	200	6	3.00 a	.....	1430
3,718	129	371	S.	1.00 m.	200	6	.12½ b	$0.12½ b	1431
8,869	334	871	S.	1.00 m.	200	6	.12½ b	.12½ b	1432
8,200	184	516	S.	1.00 m.	200	6	.12½ b	.12½ b	1433
50,193	1,296	3,869	.....	.....	.....	.....	.....	.....	

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	ASSOCIATION	Incorporated	Fiscal Year Ended	President	Treasurer
	Sussex County				
1434	Franklin, Wallkill	June 23, 1927	June 30, 1928	Earl M. Spry	Floyd C. Devore
1435	Newton, Newton	Aug. 25, 1890	Aug. 31, 1928	Levi H. Morris	John H. Devore
1436	Sussex, Sussex	Aug. 20, 1925	Sept. 30, 1928	C. A. Potter	T. M. Holbert
	Union County				
1437	Cranford, Cranford Mutual	Mar. .., 1887	Jan. 9, 1928	H. B. Hegeman	Arthur C. Woodward.
1438	Cranford, Greeley	Feb. 15, 1922	Feb. 10, 1928	Louis R. Allison	C. E. Blakeslee
1439	Cranford, Venice	Mar. 31, 1921	April 30, 1928	Gaetano Zingales	Michael Bostinto
1440	Elizabeth, American-Italian	Mar. 14, 1919	Mar. 31, 1928	Charles A. Williams	Joseph Angen
1441	Elizabeth, Betsytown	May 16, 1922	April 30, 1928	Martin Reitman	William Wittmann, Jr.
1442	Elizabeth, Better Plan	Jan. 30, 1925	Feb. 29, 1928	Frederick Rieke	Rubin Uslander
1443	Elizabeth, Elizabeth	Sept. 3, 1869	Feb. 29, 1928	Harry J. Sievers	Jacob Brucklacher
1444	Elizabeth, Central	Jan. 26, 1886	Sept. 30, 1928	Ernest Bausch	Leonard Wittmann
1445	Elizabeth, Citizens	Mar. 17, 1887	April 16, 1928	William Sefton	Elwood W. Phares
1446	Elizabeth, Clearing House	Sept. 5, 1925	Oct. 13, 1928	Paul Hungelmann	Peter L. Keller
1447	Elizabeth, Columbia	April 22, 1892	Mar. 31, 1928	C. Godfrey Poggi	H. C. Keys
1448	Elizabeth, Contractors'	April 5, 1926	Mar. 31, 1928	John H. Lammerding	John P. Clarke
1449	Elizabeth, Crystal	Jan. 5, 1921	Dec. 31, 1928	Thomas J. Walsh	Albert A. Weisman
1450	Elizabeth, Desirable	Feb. 5, 1925	Jan. 31, 1928	Peter J. McGurk	James Saros
1451	Elizabeth, Elizabethport Mutual	April 5, 1875	Dec. 31, 1928	James J. Higgins	Peter L. Keller
1452	Elizabeth, Elmora & West End	Dec. 27, 1910	Dec. 31, 1928	John H. Eggens	William J. Kenealy
1453	Elizabeth, Emerald	Dec. 20, 1924	Dec. 31, 1928	Jesse A. Newton	Nathan Schreiber
1454	Elizabeth, Eternal	Jan. 9, 1926	Jan. 31, 1928	Nicholas Bukva	Veles Janos
1455	Elizabeth, Excelsior	May 7, 1887	April 30, 1928	Edward Bauer	Frederick J. Schaffer
1456	Elizabeth, Flag	April 14, 1925	May 31, 1928	Harry P. Lowy	Michael Amsterdam
1457	Elizabeth, Harmonia	Nov. 23, 1872	April 30, 1928	George J. Doehrmann	Frederick Kraus
1458	Elizabeth, Headway	Mar. 28, 1927	Mar. 31, 1928	David Dolan	George W. Wharten
1459	Elizabeth, Home	Feb. 6, 1912	Jan. 17, 1928	John J. O'Leary	Adolph Ahrens
1460	Elizabeth, Homeland	July 31, 1920	July 31, 1928	Dennis F. Hennessy	Michael O'Leary
1461	Elizabeth, Ideal	Jan. 26, 1910	Mar. 19, 1928	Samuel Binder	Jacob Martin
1462	Elizabeth, Independent	April 10, 1919	Dec. 31, 1928	Morris Kowalsky	Alexander Kalmanson
1463	Elizabeth, International	Mar. 20, 1913	Feb. 23, 1928	John J. Devine	Joseph Palladino
1464	Elizabeth, Jefferson Park	Nov. 26, 1919	Dec. 10, 1928	William D. Jones	George F. Adams
1465	Elizabeth, Juniors'	Jan. 21, 1913	Jan. 31, 1928	Charles A. Stafford	Frederic Coriell
1466	Elizabeth, Lithuanian	Oct. 6, 1913	Sept. 30, 1928	Frank Savick	August Lutwin
1467	Elizabeth, Members	Jan. 28, 1926	Jan. 31, 1928	Frank D'Meo	Joseph J. Busicchio
1468	Elizabeth, Merchants	Jan. 24, 1908	Dec. 31, 1928	Edward S. Hersh	Charles D. Doctor
1469	Elizabeth, Moreland	Nov. 17, 1927	Dec. 31, 1928	George Knauer	Thomas Williams
1470	Elizabeth, Myrtle	Jan. 14, 1924	Jan. 31, 1928	Morris Galowitz	Joseph Engel
1471	Elizabeth, N. A. S. E.	July 15, 1926	Aug. 1, 1928	Charles L. Johnson	William J. E. Cocker
1472	Elizabeth, North Broad Street	June 12, 1924	June 18, 1928	B. B. Miller	Walter R. Townsend.
1473	Elizabeth, North Elizabeth	Mar. 19, 1919	Mar. 31, 1928	John F. Martin	John M. Butler
1474	Elizabeth, North Park	Mar. 1, 1923	Mar. 31, 1928	George R. Flach	John A. McArevey
1475	Elizabeth, Old Colony	Oct. 3, 1924	Oct. 31, 1928	A. A. Baekey	Floyd Moyer
1476	Elizabeth, Peoples	Mar. 30, 1908	April 2, 1928	C. C. Pollard	Frederick Zior
1477	Elizabeth, Polonia	Jan. 22, 1909	Dec. 31, 1928	B. Kapalczynski	Anthony Bator
1478	Elizabeth, Rail & Harbor City	July 6, 1911	May 31, 1928	F. Ernest Wallace	Edw. J. Donahue
1479	Elizabeth, Rainbow	Mar. 8, 1923	Mar. 31, 1928	Callahan J. McCarthy	Samuel Balter
1480	Elizabeth, Satisfactory	Jan. 7, 1927	Jan. 31, 1928	Peter B. Shelton	Jan Flis
1481	Elizabeth, Security	Feb. 20, 1912	Jan. 31, 1928	Hans Herold	Joseph Vollmann
1482	Elizabeth, Townley	Mar. 28, 1927	May 6, 1928	A. W. Lamy	F. J. Donahue
1483	Elizabeth, Trinity	April 3, 1924	April 30, 1928	Henry Piper	Julius Cohen
1484	Elizabeth, Union County	April 26, 1886	Mar. 31, 1928	William A. Bourdon	William F. Burke
1485	Elizabeth, Upright	July 1, 1926	July 31, 1928	Max Tieger	Rubin Uslander
1486	Elizabeth, Victory	Jan. 28, 1920	Feb. 29, 1928	Adrian O. Murray	Harry Z. Levin
1487	Elizabeth, Workmens'	Nov. 23, 1899	Nov. 30, 1928	Albert Lifson	Henry Piper
1488	Elizabeth, Young Men's	Jan. 2, 1913	Feb. 2, 1928	Albert C. Stein	Harry F. Brewer
1489	Garwood, Garwood	Mar. 1, 1911	Feb. 29, 1928	Conrad H. Keim	Leslie E. Cowell
1490	Hillside Twp., Hillside	Jan. 10, 1919	Dec. 31, 1928	Louis R. Wallach	Howard Bloy
1491	Hillside Twp., Inter County	June 23, 1921	May 9, 1928	Charles F. Ackerman	Zina P. Lewis

FISCAL YEAR ENDED, NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
William A. Dolan	David W. Jenkins	Franklin, N. J.	1434
T. M. Kays & C. T. Downing	Edwin M. Quick	Newton, N. J.	1435
M. Hunt	Jay S. Wilson	Sussex, N. J.	1436
Berkeley C. Austin	Kenyon Messick	Cranford, N. J.	1437
Frank K. Sauer	Vernon R. Conover	210 North Ave. W., Cranford, N. J.	1438
Eugene A. Liotta	James C. Tomasulo	308 Westfield Ave., Roselle Park, N. J.	1439
Salvatore F. LaCorte	Frank D. Jacques	104 Retford Ave., Cranford, N. J.	1440
Connolly & Hueston	M. Albert Welt	510 Walnut St., Elizabeth, N. J.	1441
Grossman & Kwalick	Elmer G. Jones	27 Bellwood Place, Elizabeth, N. J.	1442
Alfred A. Stein	Fred F. Rau	867 Martin St., Elizabeth, N. J.	1443
C. Addison Swift	William Wiebesiek	167 Summit Road, Elizabeth, N. J.	1444
John K. English	George M. Seaton	1160 E. Jersey St., Elizabeth, N. J.	1445
Welcome W. Bender	John H. Baum	1063 Bond St., Elizabeth, N. J.	1446
John K. English	C. C. Coleman	206 Broad St., Elizabeth, N. J.	1447
Edward A. McGrath	Henry R. Lammerding	1039 Bertram Ter., Townley, Elizabeth, N. J.	1448
Philip Cohen	Gabor Roth	10 Osborne Terrace, Newark, N. J.	1449
Salvatore F. LaCorte	James C. Tomasulo	308 Westfield Ave., Roselle Park, N. J.	1450
Charles A. Otto	Frank T. Mountford	52 Westfield Ave., Roselle Park, N. J.	1451
William F. Groves	Aug. W. Schwartz	238 Stiles St., Elizabeth, N. J.	1452
Aaron Kaufman	A. W. Spilner	207 Broad St., Elizabeth, N. J.	1453
Sauer & Sauer	Joseph P. Mihalkovitz	537 So. Park St., Elizabeth, N. J.	1454
C. Addison Swift	G. P. Schmidt	415 Westfield Ave., Elizabeth, N. J.	1455
Feit & Feit	Philip G. Wall	79 Eaton Place, East Orange, N. J.	1456
C. A. Swift	Paul Kaiser	529 Muriel Parkway, Elizabeth, N. J.	1457
Archie Josephson	M. Albert Welt	510 Walnut St., Elizabeth, N. J.	1458
Charles L. Morgan	J. Henry George	263 Orchard St., Elizabeth, N. J.	1459
Martin P. O'Connor	John J. Carroll	450 Marshall St., Elizabeth, N. J.	1460
Francis A. Gordon	Clarence G. Scholl	216 Summit Road, Elizabeth, N. J.	1461
Fred Simon	W. C. Forman	446 Jersey Ave., Elizabeth, N. J.	1462
David S. Feinswog	Charles E. Fee	61 Broad St., Elizabeth, N. J.	1463
Alfred K. Moe	William E. Walker	34 Hazard Place, Elizabeth, N. J.	1464
Charles A. Otto, Jr.	H. G. Pflug	51 Fernwood Terrace, Elizabeth, N. J.	1465
Charles J. Stamler	William J. Brazinski	109 Inslee Place, Elizabeth, N. J.	1466
Louis P. Longobardi	Anthony Crincoli	339 Centre St., Elizabeth, N. J.	1467
John J. Griffin	Arthur W. Pfaff	100 First St., Elizabeth, N. J.	1468
Mario Turtur	Howard Hummel	140 Orchard St., Elizabeth, N. J.	1469
A. J. Blum	Samuel Freedman	80 Broad St., Elizabeth, N. J.	1470
William F. Groves	Welles B. Pullen	519 Hemlock St., Roselle Park, N. J.	1471
Leavitt, Ulbrich & Talley	Frank Regenthal	132 Elm St., Elizabeth, N. J.	1472
John R. Connolly	Arthur E. Lenox, Sr.	160 Monmouth Road, Elizabeth, N. J.	1473
Frank K. Sauer	Edward E. Unglaub	808 Livingston Road, Elizabeth, N. J.	1474
Stamler & Koestler	Harold E. Manvel	67 Hillside Road, Elizabeth, N. J.	1475
Joseph T. Hague	William H. Ryan	200 Broad St., Elizabeth, N. J.	1476
Francis J. Regula	John R. Wnek	111 Inslee Place, Elizabeth, N. J.	1477
Donald H. McLean	James W. Cozzens	2 Gibson Place, Elizabeth, N. J.	1478
Henry H. Eisenberg	Robert F. Nielson	746 Eaton St., Elizabeth, N. J.	1479
Edward B. Twardus	Stanislaw Gural	150 Magnolia Ave., Elizabeth, N. J.	1480
George Schmidt, Jr.	Johann Stroebel	678 High St., Newark, N. J.	1481
Raymond A. Leahy	Alfred J. Mury	971 Townley Ave., Elizabeth, N. J.	1482
Martin Korngut	A. W. Spilner	207 Broad St., Elizabeth, N. J.	1483
Robert H. McAdams	Frank J. Currall	208 Orchard St., Elizabeth, N. J.	1484
Lawrence L. Weltchek	Samuel Freedman	80 Broad St., Elizabeth, N. J.	1485
Michael H. Feldman	Samuel Freedman	80 Broad St., Elizabeth, N. J.	1486
Charles J. Stamler	Louis P. Ritter	721 Linden Ave., Elizabeth, N. J.	1487
Welcome W. Bender	Carl J. Sauer	17 Kempshall Place, Elizabeth, N. J.	1488
Augustus C. Nash	H. B. Kjellmark	582 Trinity Place, Westfield, N. J.	1489
August C. Ullrich, Jr.	L. F. Gardiner, Jr.	502 High St., Newark, N. J.	1490
Charles E. McCraith, Jr.	Frank L. Morton, Jr.	1060 Broad St., Newark, N. J.	1491

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Sussex County								
1434	Wallkill	$72,600			$7,384		$45		$80,029
1435	Newton	603,100		$5,670	740		4,110	$49	613,669
1436	Sussex	91,250		475	915		400		93,040
	Totals	$766.950		$6,145	$9,039		$4,555	$49	$786,738
	Union County								
1437	Cranford Mutual	$870,422		$34,530	$31,243		$4,436	$24,504	$965,135
1438	Greeley	155,700		8,636	3,222		2,094	48	169,700
1439	Venice	136,000		3,370	2,971		2,087		144,428
1440	American-Italian	466,650		36,727	12,287		806		516,470
1441	Betsytown	509,900		715	3,461	$3,023		19	517,118
1442	Better Plan	153,000		2,169	2,024		1,869	42	159,104
1443	Elizabeth	1,050,974		31,785	7,342	12,800		1,326	1,104,227
1444	Central	1,797,513		50,935	18,815	12,227		663	1,880,153
1445	Citizens	3,622,400		93,221	3,148	45,872		1,000	3,765,641
1446	Clearing House	115,200		6,885	249	6,880	2,999	15	132,228
1447	Columbia	1,349,960		33,569	2,018				1,385,547
1448	Contractors'	108,800		680	1,330			57	110,867
1449	Crystal	618,340		28,876	15,770	34,694		396	698,076
1450	Desirable	64,800		185	3,403		1,913	2	70,303
1451	Elizabethport Mutual	495,060		7,690	540	172	508	59	504,029
1452	Elmora & West End	1,164,200		104,676	219	18,024		127	1,287,246
1453	Emerald	125,800		3,460	529		2,883	86	132,758
1454	Eternal	16,800		443	783		58		18,084
1455	Excelsior	2,277,400		43,820	417	3,417		400	2,325,454
1456	Flag	74,400		550	881		1,064	62	76,957
1457	Harmonia	1,952,730		74,750	9,732	5,000		722	2,042,934
1458	Headway	15,900			1,890		1,070	65	18,925
1459	Home	530,800		2,992	8,814			35,000	577,606
1460	Homeland	511,300		4,465	746		240		516,751
1461	Ideal	771,700		12,300	4,751			374	789,125
1462	Independent	787,900		5,872	1,216		1,594	71	796,653
1463	International	750,000		11,615	1,886				763,501
1464	Jefferson Park	341,200		18,687	4,471		729	152	365,239
1465	Juniors'	789,600		21,605	10,134			845	822,184
1466	Lithuanian	803,900		15,730	18,655	5,919	1,798	2,212	848,214
1467	Members	42,400		715	7,488			226	50,829
1468	Merchants	1,265,700		16,430	10,900		857		1,293,887
1469	Moreland	8,200		80	7,442			425	16,147
1470	Myrtle	74,900		775	1,919		6,218	83	83,895
1471	N. A. S. E.	33,600		1,579	1,059				36,238
1472	North Broad Street	143,600		1,025	4,254		2,707	7,000	158,586
1473	North Elizabeth	654,874		18,879	2,639				676,392
1474	North Park	153,600		6,630	1,241		725	750	162,946
1475	Old Colony	212,400		1,200	1,281			13,097	227,978
1476	Peoples	627,880		25,040	1,629		2,486	609	657,644
1477	Polonia	581,800		28,272	64,277	7,392		497	682,238
1478	Rail & Harbor City	728,672		31,555	11,764		1,063	42	773,096
1479	Rainbow	303,400		2,410	14,250			137	320,197
1480	Satisfactory	13,000		150	401		1,450	60	15,061
1481	Security	510,400		28,662	17,076		227	129	556,494
1482	Townley	20,500		50	198				20,748
1483	Trinity	205,400		2,040	1,700		2,278	116	211,534
1484	Union County	475,375		1,700	2,826	13,500		966	494,367
1485	Upright	58,406		637	169		5,175	98	64,485
1486	Victory	441,900		28,628	10,215		1,295	242	482,280
1487	Workmens	2,253,200		34,998	30,129	4,600		187	2,323,114
1488	Young Men's	597,200		48,495	4,910		6,026	233	656,864
1489	Garwood	159,600		6,470	551			15	166,636
1490	Hillside	151,100		5,387	1,523		2,449	81	160,540
1491	Inter County	350,600		1,900	4,464		2,924	456	360,344

AT CLOSE OF FISCAL YEAR OF EACH ASSOCIATION

LIABILITIES

Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due on Loans	Borrowed Money	Other Liabilities	Profits or Surplus	
$48,534	$21,400	.....	.....	.....	.....	$691	.....	$5,000	.....	$4,404	1434
347,385	800	.....	$179,700	.....	.....	471	$5,100	5,000	.....	75,213	1435
75,144	.....	.....	.....	$224	.....	442	4,119	7,000	.....	6,111	1436
$471,063	$22,200	.....	$179,700	$224	.....	$1,604	$9,219	$17,000	.....	$85,728	
$681,868	.....	.....	.....	.....	.....	$1,069	$18,951	$87,300	$1,138	$174,809	1437
121,593	.....	.....	$1,000	$44	.....	266	.....	18,700	150	27,947	1438
97,097	.....	.....	6,700	15	.....	252	.....	12,000	149	28,215	1439
371,528	.....	.....	4,470	.....	.....	.....	.....	16,000	.....	124,472	1440
376,342	.....	.....	19,000	.....	.....	.....	.....	35,000	.....	86,776	1441
112,714	.....	.....	3,900	1,218	.....	1,428	.....	27,000	233	12,611	1442
765,411	.....	.....	87,000	.....	.....	4,316	.....	32,000	398	215,102	1443
1,305,837	.....	.....	38,600	.....	$118,831	8,986	.....	.....	.....	407,899	1444
2,096,049	.....	$69,230	1,070,100	.....	.....	.....	.....	62,500	.....	467,762	1445
101,149	.....	.....	.....	.....	.....	256	.....	20,000	.....	10,823	1446
1,059,303	.....	.....	.....	.....	.....	.....	3,235	2,000	.....	321,009	1447
88,078	.....	.....	1,500	.....	.....	73	.....	10,500	.....	10,716	1448
537,394	.....	.....	20,700	691	.....	.....	.....	.....	936	138,355	1449
50,691	.....	.....	.....	.....	.....	219	.....	13,000	.....	6,393	1450
318,928	.....	.....	.....	58	72,241	263	2,000	5,000	10,450	95,089	1451
835,743	.....	.....	104,200	25	.....	203	.....	88,900	440	257,735	1452
103,013	.....	.....	1,500	395	.....	835	.....	9,000	.....	18,015	1453
14,619	.....	.....	.....	.....	.....	35	.....	1,900	.....	1,530	1454
1,664,427	.....	.....	.....	147	115,523	.....	.....	1,000	27,331	517,026	1455
50,042	.....	.....	10,350	700	.....	403	.....	7,500	15	7,947	1456
1,466,921	.....	.....	122,397	.....	.....	.....	.....	25,000	.....	428,616	1457
17,406	.....	.....	.....	.....	.....	390	.....	.....	.....	1,129	1458
428,844	.....	.....	.....	.....	.....	.....	.....	.....	13,019	135,743	1459
300,846	.....	.....	43,800	.....	.....	.....	16,700	73,600	15	81,790	1460
591,219	.....	.....	4,900	79	.....	.....	.....	10,000	1,086	181,841	1461
514,830	.....	.....	27,200	.....	.....	.....	.....	95,000	1,764	157,859	1462
580,278	.....	.....	.....	339	.....	.....	.....	5,000	13,475	164,409	1463
288,381	.....	.....	.....	41	.....	349	.....	.....	2,104	74,364	1464
616,724	.....	.....	15,800	3,053	.....	.....	.....	17,500	56	169,051	1465
599,392	.....	.....	78,500	24	.....	.....	.....	.....	.....	170,298	1466
46,465	.....	.....	.....	.....	.....	.....	.....	.....	.....	4,364	1467
898,172	.....	.....	.....	300	4,003	.....	.....	115,000	.....	276,412	1468
15,425	.....	.....	400	.....	.....	.....	.....	.....	235	87	1469
58,721	.....	.....	4,400	415	.....	376	.....	9,900	.....	10,083	1470
25,503	.....	.....	6,000	80	.....	.....	.....	1,500	5	3,150	1471
131,466	.....	.....	3,000	643	.....	1,264	.....	.....	59	22,154	1472
446,267	.....	.....	.....	.....	.....	.....	.....	85,000	198	144,927	1473
111,906	.....	.....	13,000	58	.....	266	.....	14,000	.....	23,716	1474
195,798	$4,600	.....	.....	.....	.....	.....	.....	.....	.....	27,580	1475
426,620	.....	.....	43,800	.....	.....	.....	.....	68,500	.....	118,724	1476
472,147	.....	.....	42,800	.....	1,010	5,427	.....	.....	71	160,783	1477
526,190	.....	.....	18,240	.....	.....	.....	.....	70,000	68	158,598	1478
204,419	.....	.....	23,000	.....	.....	.....	.....	48,300	.....	44,478	1479
9,775	.....	.....	3,800	.....	.....	95	.....	1,000	.....	391	1480
393,736	.....	.....	59,305	353	.....	.....	.....	.....	83	103,017	1481
11,102	.....	.....	5,400	.....	.....	35	.....	3,100	17	1,094	1482
132,300	.....	.....	34,100	25	.....	1,405	.....	19,500	5	24,199	1483
370,140	.....	.....	21,000	.....	.....	.....	.....	.....	24	103,203	1484
42,337	.....	.....	5,700	92	.....	382	900	10,000	329	4,745	1485
304,744	.....	.....	56,709	.....	.....	716	.....	35,000	1,246	83,874	1486
1,514,075	.....	.....	48,250	.....	.....	.....	47,000	165,000	34,985	513,804	1487
416,997	.....	.....	20,400	.....	.....	375	.....	101,000	408	117,684	1488
129,354	.....	.....	.....	.....	.....	.....	.....	3,500	.....	33,782	1489
105,728	.....	.....	8,900	881	.....	62	.....	10,000	.....	34,969	1490
214,149	.....	.....	57,900	331	.....	355	10,700	34,000	.....	42,909	1491

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Sussex County								
1434	Wallkill	4,763	522	214	22	.....	.....	.....	.....
1435	Newton	7,496	617	4	1	.....	.....	898	116
1436	Sussex	3,060	342	.....	.....	.....	.....	.....	.....
	Totals	15,319	1,481	218	23	.....	.....	898	116
	Union County								
1437	Cranford Mutual	14,056	720	.....	.....	.....	.....	.....	.....
1438	Greeley	2,789	326	.....	.....	.....	.....	5	1
1439	Venice	2,222	200	.....	.....	.....	.....	34	9
1440	American-Italian	7,640	710	.....	.....	.....	.....	23	4
1441	Betsytown	9,796	988	.....	.....	.....	.....	95	12
1442	Better Plan	4,630	452	.....	.....	.....	.....	19	2
1443	Elizabeth	14,788	1,358	.....	.....	.....	.....	435	61
1444	Central	23,077	2,413	.....	.....	.....	.....	193	7
1445	Citizens	73,424	5,178	.....	.....	1,295	259	10,701	809
1446	Clearing House	3,466	269	.....	.....	.....	.....	.....	.....
1447	Columbia	17,301	1,404	.....	.....	.....	.....	.....	.....
1448	Contractors'	4,305	265	.....	.....	.....	.....	7	1
1449	Crystal	11,186	905	.....	.....	.....	.....	104	9
1450	Desirable	2,417	452	.....	.....	.....	.....	.....	.....
1451	Elizabethport Mutual	5,161	575	.....	.....	.....	.....	.....	.....
1452	Elmora & West End	15,806	1,300	.....	.....	.....	.....	521	110
1453	Emerald	3,148	262	.....	.....	.....	.....	8	4
1454	Eternal	936	126	.....	.....	.....	.....	.....	.....
1455	Excelsior	28,242	2,885	.....	.....	.....	.....	.....	.....
1456	Flag	1,927	136	.....	.....	.....	.....	51	15
1457	Harmonia	26,054	2,894	.....	.....	.....	.....	785	100
1458	Headway	1,810	181	.....	.....	.....	.....	.....	.....
1459	Home	8,108	652	.....	.....	.....	.....	.....	.....
1460	Homeland	6,327	642	.....	.....	.....	.....	219	18
1461	Ideal	10,576	894	.....	.....	.....	.....	25	4
1462	Independent	13,405	1,011	.....	.....	.....	.....	136	17
1463	International	11,378	964	.....	.....	.....	.....	.....	.....
1464	Jefferson Park	5,202	556	.....	.....	.....	.....	.....	.....
1465	Juniors'	11,978	1,343	.....	.....	.....	.....	79	12
1466	Lithuanian	11,185	960	.....	.....	.....	.....	392	59
1467	Members	2,934	371	.....	.....	.....	.....	.....	.....
1468	Merchants	16,178	1,133	.....	.....	.....	.....	.....	.....
1469	Moreland	1,657	166	.....	.....	.....	.....	2	3
1470	Myrtle	1,953	193	.....	.....	.....	.....	22	7
1471	N. A. S. E.	1,529	214	.....	.....	.....	.....	30	2
1472	North Broad Street	3,931	335	.....	.....	.....	.....	15	2
1473	North Elizabeth	7,734	779	.....	.....	.....	.....	.....	.....
1474	North Park	3,610	399	.....	.....	.....	.....	65	6
1475	Old Colony	6,747	706	46	6	.....	.....	.....	.....
1476	Peoples	6,676	656	.....	.....	.....	.....	219	35
1477	Polonia	7,825	795	.....	.....	.....	.....	214	65
1478	Rail & Harbor City	8,067	763	.....	.....	.....	.....	76	12
1479	Rainbow	7,071	853	.....	.....	.....	.....	115	29
1480	Satisfactory	1,049	198	.....	.....	.....	.....	19	8
1481	Security	7,789	886	.....	.....	.....	.....	298	37
1482	Townley	1,245	144	.....	.....	.....	.....	27	1
1483	Trinity	4,678	446	.....	.....	.....	.....	171	31
1484	Union County	5,623	605	.....	.....	.....	.....	105	17
1485	Upright	2,906	330	.....	.....	.....	.....	28	7
1486	Victory	7,334	564	.....	.....	.....	.....	283	28
1487	Workmens	27,142	2,269	.....	.....	.....	.....	241	76
1488	Young Men's	7,655	622	.....	.....	.....	.....	102	10
1489	Garwood	2,486	215	.....	.....	.....	.....	.....	.....
1490	Hillside	1,797	123	.....	.....	.....	.....	44	7
1491	Inter County	6,440	674	.....	.....	.....	.....	289	31

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Average Rate Per Cent Interest on Shares	Premium on Loans: Mortgage	Premium on Loans: Share	
4,977	28	516	S.	$1.00 m.	$200	6	$2.00 a	.....	1434
8,398	296	438	S.	1.00 m.	200	6	1.00 a	.....	1435
3,060	37	305	S.	1.00 m.	200	6	1.00 a	.....	**1436**
16,435	361	1,259	.....	.....	.....	.....	.....	.....	
14,056	219	501	S.	$1.00 m.	$200	6	$0.12½ b	.....	1437
2,794	64	263	S.	1.00 m.	200	6	.12½ b	$0.12½ b	1438
2,256	39	170	S.	1.00 m.	200	6	6.00 a	6.00 a	1439
7,663	146	568	N.-S.	1.00 m.	200	6	6.00 a	2.00 a	1440
9,891	93	907	N.-S.	1.00 m.	200	6	6.00 a	6.00 a	1441
4,649	36	418	S.	1.00 m.	200	6	1.00 a & .08⅓ b	1.00 a & .08⅓ b	1442
15,223	304	1,115	N.-S.	1.00 m.	200	5 & 6	6.00 a	1.00 a	**1443**
23,270	537	1,883	N.-S.	1.00 & 2.00 m.	200	6	7.00 a	2.00 a	1444
85,420	1,228	5,018	O. P.	.....	100	6	.05 b	.....	1445
3,466	34	235	S.	1.00 m.	200	6	.05 b	.....	1446
17,301	364	1,040	N.-S.	1.00 m.	200	6	3.00 a to 5.00 a	.....	1447
4,312	27	239	N.-S.	1.00 m.	200	6	6.00 a	.....	1448
11,290	185	729	N.-S.	1.00 m.	200	6	4.00 a to 6.00 a	2.00 a	1449
2,417	13	439	S.	1.00 m.	200	6	6.00 a	6.00 a	1450
5,161	162	413	N.-S.	1.00 m.	200	6	4.00 a	1.00 a	1451
16,327	325	1,085	N.-S.	1.00 m.	200	6	6.00 a	.....	1452
3,156	38	228	S.	1.00 m.	200	6	4.00 a to 6.00 a	2.00 a	1453
936	8	118	N.-S.	1.00 m.	200	6	6.00 a	3.00 a	**1454**
28,242	641	2,244	N.-S.	1.00 m.	200	6	.05 b	.05 b	1455
1,978	19	132	S.	1.00 m.	200	6	6.00 a	1.00 a	1456
26,839	669	2,325	N.-S.	1.00 m.	200	6	6.00 a	6.00 a	1457
1,810	75	106	S.	1.00 m.	200	6	6.00 a	.....	**1458**
8,108	120	532	N.-S.	1.00 m.	200	6	6.00 a	2.00 a	1459
6,546	112	548	N.-S.	1.00 m.	200	6	6.00 a & .05 b	.....	1460
10,601	161	737	N.-S.	1.00 m.	200	6	4.00 a	2.00 a	1461
13,541	142	886	N.-S.	1.00 m.	200	6	3.00, 4.00 & 6.00 a	6.00 a	1462
11,378	189	775	N.-S.	1.00 m.	200	6	4.00 a	2.00 a	1463
5,202	125	431	S.	1.00 m.	200	6	5.00 a & .11 b	2.00 a	**1464**
12,057	263	1,092	N.-S.	1.00 m.	200	6	6.00 a	2.00 a	1465
11,577	223	796	N.-S.	1.00 m.	200	6	4.00 a	2.00 a & 3.00 a	1466
2,934	17	354	N.-S.	1.00 m.	200	6	6.00 a	6.00 a	1467
16,178	195	938	N.-S.	1.00 m.	200	6	3.00 a	.....	1468
1,659	2	167	N.-S.	1.00 m.	200	6	5.00 a	2.00 a	1469
1,975	26	174	S.	1.00 m.	200	6	6.00 a	.....	1470
1,559	21	195	N.-S.	1.00 m.	200	6	6.00 a	2.00 a	**1471**
3,946	31	306	S.	1.00 m.	200	6	4.00 a	.....	1472
7,734	187	592	N.-S.	1.00 m.	240	5 & 6	6.00 a	6.00 a	1473
3,675	49	356	S.	1.00 m.	200	6	6.00 a & .06 b	.....	1474
6,793	33	679	N.-S.	1.00 m.	200	6	4.00 a	2.00 a	1475
6,895	454	237	N.-S.	1.00 m.	200	6	4.00 a & 6.00 a	.....	1476
8,039	284	576	N.-S.	1.00 m.	200	6	4.00 a	.....	1477
8,143	206	569	N.-S.	1.00 m.	200	6	4.00 a	1.00 a	1478
7,186	97	785	N.-S.	1.00 m.	200	6	6.00 a & .05 b	2.00 a	1479
1,068	8	198	S.	.25 w.	200	6	4.00 a	3.00 a & 4.00 a	1480
8,087	233	690	N.-S.	1.00 m.	200	6	6.00 a	1.00 a	1481
1,272	5	140	N.-S.	1.00 m.	200	6	4.00 a	.....	1482
4,849	56	421	S.	1.00 m.	200	6	6.00 a	2.00 a	1483
5,728	188	434	N.-S.	1.00 m.	200	6	4.00 a & .04 b	4.00 a	1484
2,934	19	318	S.	1.00 m.	200	6	6.00 a & .05 b	.....	1485
7,617	117	475	N.-S.	1.00 m.	200	6	.05 b	.....	1486
27,383	422	1,923	O. P.	.....	200	6	2.00 a	4.00 a	1487
7,757	192	440	S.	1.00 m.	200	6	.05 b	.....	1488
2,486	57	158	N.-S.	1.00 m.	240	6	.06¼ b	.....	1489
1,841	56	74	S.	1.00 m.	200	6	4.00 a	.....	1490
6,729	87	618	S.	1.00 m.	200	6	3.00 a	3.00 a	1491

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	ASSOCIATION	Incorporated	Fiscal Year Ended	President	Treasurer
	Union County—Continued				
1492	Hillside Twp.. Midway	Mar. 31, 1923	May 2, 1928	Harry Schnabel	S. Peter Carlson
1493	Kenilworth, Kenilworth	Sept. 10, 1912	Sept. 30, 1928	John Hiller, Jr.	Louis Kraemer
1494	Linden, Broadview	Dec. 20, 1923	Feb. 28, 1928	A. H. Barr	Abraham Weinberg
1495	Linden, Fidelity	Mar. 12, 1910	Mar. 1, 1928	H. B. Hardenburg	Herbert D. Banta
1496	Linden, Stonewall	April 8, 1921	Mar. 15, 1928	Leon A. Watson	N. M. Palermo
1497	Lyons Farms, Lyons Farms	Dec. 19, 1903	Dec. 31, 1928	David H. Doremus	Harry W. Doremus
1498	New Providence, New Providence	Mar. 31, 1927	April 30, 1928	William D. Clark	J. G. Voegtlen
1499	Plainfield, Central	Jan. 2, 1904	Dec. 31, 1928	J. D. Loizeaux	A. L. Mackey
1500	Plainfield, Home	Mar. 1, 1888	April 16, 1928	George H. Batchelor	Harry H. Coward
1501	Plainfield, Liberty	Mar. 31, 1919	April 30, 1928	Isidor Tornberg	Adolph Tepper
1502	Plainfield, Plainfield	Mar. 21, 1884	Mar. 1, 1928	Herman Schwed	Henry Liefke
1503	Plainfield, Queen City	Sept. 15, 1921	Sept. 30, 1928	Arthur C. Wadley	William G. Debele
1504	Plainfield, Renascence	June 30, 1925	May 31, 1928	Aurelio Mangione	Vincenzo Salvatore
1505	Plainfield, Representative	Mar. 14, 1924	Mar. 31, 1928	Leo Slonim	Emanuel Schloss
1506	Plainfield, Union	Jan. 18, 1899	Jan. 31, 1928	E. M. Laing	C. B. Vail
1507	Rahway, Axia	April 16, 1927	April 30, 1928	Benjamin L. Murray	J. Blanchard Durand.
1508	Rahway, Better Homes	Oct. 11, 1924	Oct. 31, 1928	William C. Hoblitzel	Thomas E. Ochiltree.
1509	Rahway, Citizens	July 31, 1914	Sept. 30, 1928	A. F. Kirstein	James McCollum
1510	Rahway, Industrial	Mar. 7, 1910	April 30, 1928	Arthur R. Wendell	Chester F. Haynes
1511	Rahway, Rahway	Feb. 8, 1898	Dec. 31, 1928	Cyrus W. Squier	James M. Pettit
1512	Rahway, Reliance Co-Operative	Jan. 29, 1920	Jan. 15, 1928	Thomas T. Boresch	W. H. Engels
1513	Rahway, Workmen's	Jan. 25, 1886	Jan. 17, 1928	Willard C. Freeman	Jan Van Herwerden.
1514	Roselle, Chandler	May 6, 1922	Sept. 30, 1928	Joseph Moisesco	Theodore Farber
1515	Roselle, Jewell	Oct. 25, 1923	Nov. 30, 1928	Arthur A. Jentsch	Joseph J. Reade
1516	Roselle, Roselle	May 25, 1889	May 21, 1928	W. C. Hope	F. E. Nodocker
1517	Roselle, Warinanco	Oct. 3, 1924	Sept. 30, 1928	Joseph J. Mullan	C. C. Rounds
1518	Roselle Park, Aldene	June 14, 1919	May 31, 1928	Albert S. Geehr	Anthony Colucci
1519	Roselle Park, Gloria	May 21, 1923	June 30, 1928	Jay W. Rewalt, Sr.	William J. Donlan
1520	Roselle Park, Roselle Park	June 28, 1904	June 30, 1928	Charles V. Drake	John Wilson
1521	Roselle Park, Twin Borough	Nov. 10, 1920	Oct. 31, 1928	David J. Farren	Thomas A. Butler
1522	Scotch Plains, Fanwood & Scotch Plains	May 23, 1922	June 30, 1928	Alexander Muir	Henry Kaufmann
1523	Springfield, Battle Hill	Mar. 15, 1923	Mar. 31, 1928	Stewart O. Burns	Robert S. Bunnell
1524	Summit, Arcoe	Jan. 30, 1925	Jan. 31, 1928	A. H. Riviere	Jerry George
1525	Summit, Hill City	Mar. 10, 1914	Mar. 31, 1928	Walter S. Topping	John D. Hood
1526	Summit, Overlook	Nov. 9, 1923	Dec. 31, 1928	Robert J. Murphy	Albert Leach
1527	Summit, Prospect Hill	July 27, 1923	July 31, 1928	Charles H. Ault	Fred Mort
1528	Summit, Summit	Oct. 14, 1891	Oct. 31, 1928	J. Franklin Haas	Theodore Muchmore
1529	Union, Connecticut Farms	Mar. 30, 1922	May 31, 1928	John R. Buchanan	Harrison F. Bonnel
1530	Vauxhall, Vauxhall	July 24, 1920	July 31, 1928	Gustav Hummel, Jr.	John L. Michaels
1531	Westfield, Home	Oct. 29, 1912	Dec. 31, 1928	L. M. Pearsall	Henry L. Rost
1532	Westfield, Mutual	April 27, 1908	Dec. 31, 1928	George W. Frutchey	R. L. DeCamp
1533	Westfield, Westfield	Dec. 4, 1888	Nov. 30, 1928	Theodore H. Ludwig	William M. Beard
	Warren County				
1534	Belvidere, Belvidere	Jan. 19, 1920	Dec. 31, 1928	John E. Allen	B. Frank Fitts
1535	Hackettstown, Hackettstown	Feb. 26, 1906	Jan. 16, 1928	W. A. Hoffman	William Lauterman
1536	Hackettstown, Malvern Hill	Jan. 5, 1927	Dec. 31, 1928	Lindley G. Cook	Walter D. Gulick
1537	Phillipsburg, Phillipsburg No. 4	Mar. 27, 1876	April 30, 1928	Matthew Korp	Sylvester C. Smith, Jr.
1538	Phillipsburg, Phillipsburg No. 5	June 6, 1882	May 31, 1928	Charles B. Newman	Clarence Walters
1539	Phillipsburg, Phillipsburg No. 6	April 3, 1908	Mar. 31, 1928	M. J. Marnel	Minnie M. Bellmer
1540	Phillipsburg, Phillipsburg No. 7	Aug. 7, 1915	Aug. 31, 1928	James B. Maddock	Charles B. Newman
1541	Phillipsburg, Warren County	Mar. 11, 1922	Mar. 31, 1928	James P. Monahan	James A. Smith
1542	Washington, Washington	May 26, 1919	April 30, 1928	Eugene L. Linaberry	Harry Pierson

FISCAL YEAR ENDED, NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Frank A. English	John S. La Bar	34 Mertz Ave., Hillside, N. J.	1492
Leavitt, Ulbrich & Talley	Hugo Nitschke	23d St., Kenilworth, N. J.	1493
Alfred A. Stein	John F. Meakim	314 Union Ave., Roselle Park, N. J.	1494
Harold Depew	Frank R. Anderson	116 W. Gibbons St., Linden, N. J.	1495
Frank K. Sauer	G. H. Julian	522 Mintonia St., Linden, N. J.	1496
Sylvester M. Cooley	George Compton	1444 No. Broad St., Hillside, N. J.	1497
John L. Hughes	Frederick E. Behre	New Providence, N. J.	1498
W. M. Stillman	L. D. Wenzel	1021 Kenyon Ave., Plainfield, N. J.	1499
McDonough & McDonough	Arthur E. Crone	Plainfield, N. J.	1500
Irving Kunzman	Herman Kramer	119 Elmwood Place, Plainfield, N. J.	1501
Charles M. Dolliver	Charles W. Nagel	1019 West Sixth St., Plainfield, N. J.	1502
McDonough & McDonough	Allen Coddington	211 West Front St., Plainfield, N. J.	1503
Salvador Diana	Elpidio Yannotta	1136 East 2d St., Plainfield, N. J.	1504
Joseph J. Mutnick, Jr.	Herman L. Shrager	434 West 7th St., Plainfield, N. J.	1505
C. M. Dolliver	C. J. Ornes	234 Park Ave., Plainfield, N. J.	1506
Clarence A. Ward	William S. Bendy	10 Park St., Rahway, N. J.	1507
Leavitt, Ulbrich & Talley	John F. Geyer	142 Irving St., Rahway, N. J.	1508
Charles J. Stamler	Alpheus J. Chapin	139 Maple Ave., Rahway, N. J.	1509
David Armstrong	Frederic C. Bauer	125 Irving St., Rahway, N. J.	1510
Orlando H. Dey	James T. Heath	235 High St., Nutley, N. J.	1511
J. B. Furber	Carl Krepper	710 Roosevelt Ave., Carteret, N. J.	1512
F. C. Hyer	L. R. Cartwright	c/o Rahway National Bank, Rahway, N. J.	1513
Stamler & Koestler	John F. Meakim	Union Ave., Roselle Park, N. J.	1514
Sidney W. Eldridge	Willard H. Berrien	203 E. Webster Ave., Roselle Park, N. J.	1515
Edward S. Atwater, Jr.	Harry Cashmore	200 Chestnut St., Roselle, N. J.	1516
M. M. Albach	K. Jacobi	320 Poplar St., Roselle, N. J.	1517
Donald H. McLean	Armando G. Finizio	290 Seaton Ave., Roselle Park, N. J.	1518
Alfred A. Stein	James C. Moran	418 Third Ave., East, Roselle, N. J.	1519
C. L. Morgan & B. C. Austin	Harwood Fish	420 Chestnut St., Roselle Park, N. J.	1520
Leavitt, Ulbrich & Talley	Fred R. Frey	308 Madison Ave., Roselle Park, N. J.	1521
Peter J. McDonough, Jr.	Edward R. Hatfield	Scotch Plains, N. J.	1522
Hobart L. Benedict	Charles H. Huff	Springfield, N. J.	1523
Jacob R. Mantel	W. L. Heyl	25 Maple St., Summit, N. J.	1524
Frederick C. Kentz	John G. Voegtlen	6 Primrose Place, Summit, N. J.	1525
Edward G. Pringle	Robert P. Williamson	Murray Hill, N. J.	1526
Herbert W. Royal	Ernest P. Patten	Summit, N. J.	1527
Atwood L. DeCoster	J. Sherman Byland	367 Springfield Ave., Summit, N. J.	1528
Hobart L. Benedict	Raymond W. Townley	Union, N. J.	1529
Heine, Bradner & Laird	Gustav Bohnenberger, Jr.	834 Hunterdon St., Newark, N. J.	1530
Lloyd Thompson	C. P. Worth	101 W. Broad St., Westfield, N. J.	1531
Paul Q. Oliver	Richard C. Doerrer	173 Elm St., Westfield, N. J.	1532
Paul Q. Oliver	Harold E. Walworth	707 North Ave., Westfield, N. J.	1533
John H. Dahlke	Homer H. Rasely	333 Water St., Belvidere, N. J.	1534
Claude E. Cook	A. M. Lundy	Hackettstown, N. J.	1535
George W. Fleming	John D. Woodward	309 Grand Ave., Hackettstown, N. J.	1536
S. C. Smith	Daniel J. Lilly	403 Thomas St., Phillipsburg, N. J.	1537
William H. Walters	Robert Souders	160 Second St., Phillipsburg, N. J.	1538
Charles B. Brady	Robert D. Connolly	337 Thomas St., Phillipsburg, N. J.	1539
John M. Cody	Andrew L. Newman	Union Square, Phillipsburg, N. J.	1540
William P. Tallman	Vida C. King	Phillipsburg, N. J.	1541
George Fleming	Harry Christine	Washington, N. J.	1542

TABLE 2—FINANCIAL CONDITION

	ASSOCIATION	ASSETS							Total Assets and Liabilities
		Mortgage Loans—With Pledge Shares	Mortgage Loans—Without Pledge Shares	Share Loans	Cash on Hand and in Banks	Real Estate Owned	Arrearages	Other Assets	
	Union County—Con.								
1492	Midway	$207,400	.....	.....	$1,002	.....	$364	.....	$208,766
1493	Kenilworth	220,200	.....	$6,025	255	.....	1,001	$289	227,770
1494	Broadview	65,200	.....	4,700	616	.....	5,525	52	76,093
1495	Fidelity	2,017,700	.....	127,257	58,927	.....	2,941	29	2,206,854
1496	Stonewall	293,300	.....	16,225	1,246	.....	611	.....	311,382
1497	Lyons Farms	1,263,100	.....	45,873	789	.....	5,531	31,089	1,346,382
1498	New Providence	11,800	.....	.....	702	.....	745	.....	13,247
1499	Central	466,711	.....	24,672	1,034	.....	2,451	290	495,158
1500	Home	512,900	$4,000	12,890	2,174	.....	2,958	30	534,952
1501	Liberty	318,600	.....	3,455	9,218	.....	4,079	557	335,909
1502	Plainfield	1,194,800	.....	18,148	26,306	$5,045	10,965	1,105	1,256,369
1503	Queen City	980,200	.....	42,133	21,575	7,000	7,781	2,119	1,060,808
1504	Renascence	41,900	.....	1,591	119	.....	723	72	44,405
1505	Representative	165,600	.....	4,270	1,343	.....	3,136	249	174,598
1506	Union	706,650	.....	20,972	1,200	.....	5,250	400	734,472
1507	Axia	32,100	.....	.....	1,207	.....	1,791	322	35,420
1508	Better Homes	224,200	.....	600	345	.....	150	102	225,397
1509	Citizens	1,024,000	.....	8,548	50,625	.....	.....	.....	1,083,173
1510	Industrial	1,264,000	.....	54,327	34,199	.....	.....	2,520	1,355,046
1511	Rahway	149,240	.....	905	2,525	.....	331	.....	153,001
1512	Reliance Co-Operative	155,800	.....	8,300	994	.....	2,786	16,121	184,001
1513	Workmen's	862,523	.....	7,100	69,161	.....	1,322	30,235	970,341
1514	Chandler	200,800	.....	12,036	3,857	.....	2,610	252	219,555
1515	Jewell	46,200	.....	1,975	680	4,557	1,079	.....	54,491
1516	Roselle	842,200	.....	36,035	9,031	.....	3,897	225	891,388
1517	Warinanco	191,400	.....	3,731	1,749	.....	2,840	64	199,784
1518	Aldene	381,000	.....	16,412	4,950	.....	1,771	.....	404,133
1519	Gloria	88,800	.....	1,550	299	.....	.....	57	90,706
1520	Roselle Park	2,237,679	.....	35,350	3,985	.....	7,833	2,502	2,287,349
1521	Twin Borough	292,600	.....	7,897	2,918	.....	3,641	.....	307,056
1522	Fanwood & Scotch Plains	221,800	.....	4,405	3,543	.....	1,773	477	231,998
1523	Battle Hill	455,200	.....	3,605	7,215	.....	3,394	530	469,944
1524	Arcoe	45,900	.....	1,525	115	.....	544	.....	48,084
1525	Hill City	929,200	33,110	10,509	.....	.....	4,343	28	977,190
1526	Overlook	183,200	.....	350	2,171	.....	1,377	250	187,348
1527	Prospect Hill	5,600	4,000	.....	266	.....	844	.....	10,710
1528	Summit	817,050	.....	12,440	265	.....	2,027	300	832,082
1529	Connecticut Farms	250,200	.....	.....	35	.....	914	272	251,421
1530	Vauxhall	95,600	.....	2,615	2,840	.....	1,281	54	102,390
1531	Home	2,047,380	.....	95,755	7,637	.....	4,316	2,143	2,157,231
1532	Mutual	1,837,440	.....	106,363	7,132	.....	9,168	390	1,960,493
1533	Westfield	1,869,000	.....	112,017	8,541	.....	9,004	1,993	2,000,555
	Totals	$57,712,229	$41,110	$1,827,206	$730,043	$190,122	$185,125	$188,812	$60,874,649
	Warren County								
1534	Belvidere	$94,700	.....	$1,770	$9,039	.....	$722	$21,000	$127,231
1535	Hackettstown	195,300	$5,900	.....	12,366	.....	192	209	213,967
1536	Malvern Hill	46,400	.....	.....	95	.....	1,222	282	47,999
1537	Phillipsburg No. 4	135,800	.....	.....	4,203	.....	127	.....	140,130
1538	Phillipsburg No. 5	433,200	.....	.....	1,072	.....	593	.....	434,865
1539	Phillipsburg No. 6	132,600	.....	.....	2,537	.....	570	.....	135,707
1540	Phillipsburg No. 7	503,000	.....	.....	269	.....	1,817	.....	505,086
1541	Warren County	366,800	.....	.....	9,689	.....	2,378	138	379,005
1542	Washington	421,150	.....	3,055	13,412	.....	1,399	751	439,767
	Totals	$2,328,950	$5,900	$4,825	$52,682	.....	$9,020	$22,380	$2,423,757

AT CLOSE OF FISCAL YEAR OF EACH ASSOCIATION

LIABILITIES

Due Shareholders for											
Dues on Installment Shares	Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-up Shares	Lapsed Shares	Matured Shares	Advance Payments	Balance Due on Loans	Borrowed Money	Other Liabilities	Profits or Surplus	
$143,244	.....	.....	$10,200	$55	.....	$301	$13,900	$13,500	$262	$27,304	1492
159,726	.....	.....	18,100	169	.....	355	.....	4,200	.....	45,220	1493
55,365	.....	.....	3,200	65	.....	380	.....	10,000	60	7,023	1494
1,376,338	.....	.....	255,500	29	.....	.....	.....	144,000	.....	430,987	1495
211,185	.....	.....	14,800	251	.....	602	.....	33,000	.....	51,544	1496
945,834	.....	.....	160,300	27	.....	779	1,600	4,000	20	233,822	1497
11,077	.....	.....	.....	.....	.....	15	2,000	.....	.....	155	1498
381,946	.....	.....	.....	.....	.....	203	5,000	15,000	.....	93,009	1499
433 756	.....	.....	.....	.....	.....	1,256	.....	.....	.....	99,940	1500
236,038	$12,500	.....	.....	65	.....	500	.....	34,000	86	52,720	1501
852,165	.....	.....	.....	987	.....	1,045	3,173	180,500	.....	218,499	1502
778,378	.....	.....	94,200	2,899	.....	2,126	23,231	.....	12	159,962	1503
30,367	.....	.....	.....	166	.....	123	2,268	7,200	60	4,221	1504
127,240	.....	.....	3,500	2,104	.....	430	.....	23,200	305	17,819	1505
526,765	.....	.....	.....	78	.....	1,318	3,500	71,500	.....	131,311	1506
17,668	15,700	.....	.....	.....	.....	135	.....	.....	.....	1,917	1507
172,926	.....	.....	9,600	.....	.....	337	.....	12,100	.....	30,434	1508
767,307	.....	.....	18,800	.....	.....	.....	56,895	.....	.....	240,171	1509
1,084,195	.....	$11,424	7,100	.....	.....	.....	10,205	.....	113	242,009	1510
106,417	.....	.....	7,680	.....	.....	222	.....	3,750	.....	34,932	1511
114,803	.....	.....	10,600	1,539	.....	854	13,400	9,000	4,742	29,063	1512
710,862	.....	.....	66,000	.....	.....	705	14,200	.....	.....	178,574	1513
129,774	.....	.....	20,300	1,026	.....	592	.....	25,000	15,400	27,463	1514
44,447	.....	.....	400	2,009	.....	676	.....	50	.....	6,909	1515
713,925	.....	.....	.....	5	$612	2,133	.....	.....	83	174,630	1516
135,402	.....	.....	10,600	1,043	.....	612	13,400	15,500	22	23,205	1517
266,864	.....	.....	4,200	.....	.....	758	3,750	55,000	494	73,067	1518
69,113	.....	.....	.....	119	.....	645	6,800	.....	.....	14,029	1519
1,329,036	186,328	.....	158,447	.....	.....	9,092	87,452	179,500	6,027	331,467	1520
198,405	.....	.....	1,600	994	.....	1,982	.....	48,400	2,660	53,015	1521
183,406	.....	.....	.....	373	.....	115	4,000	5,000	188	38,916	1522
334,344	.....	.....	.....	2,192	.....	546	7,030	64,900	.....	60,932	1523
34,921	.....	.....	1,900	.....	.....	92	.....	7,365	151	3,655	1524
691,692	10,100	.....	58,000	131	.....	1,508	2,942	54,000	.....	158,817	1525
155,220	.....	.....	.....	1,094	.....	39	8,500	1,500	.....	20,995	1526
9,183	.....	.....	500	86	.....	31	.....	.....	8	902	1527
640,206	.....	.....	41,000	.....	.....	.....	5,000	1,600	.....	144,276	1528
195,984	.....	.....	.....	2,838	.....	137	3,975	7,700	.....	40,787	1529
72,657	.....	.....	1,000	169	.....	203	800	9,300	28	18,233	1530
1,465,808	.....	.....	.....	681	.....	6,431	16,975	232,000	.....	435,336	1531
1,448,731	.....	.....	.....	629	.....	732	12,243	51,000	.....	447,158	1532
1,454,368	.....	.....	.....	513	.....	2,227	79,369	85,000	.....	379,078	1533
$42,177,291	$229,228	$80,654	$3,115,239	$32,343	$312,220	$70,338	$501,094	$2,877,465	$141,213	$11,337,564	
$102,150	.....	.....	.....	.....	.....	79	.....	.....	.....	$25.002	1534
176,280	.....	.....	.....	.....	.....	61	$1,000	.....	.....	36,626	1535
25,656	$12,285	.....	.....	$515	.....	223	1,000	$5,700	.....	2,620	1536
92,604	.....	.....	.....	.....	.....	38	.....	25,694	$184	21,610	1537
337,080	.....	.....	.....	10	.....	241	.....	32,200	.....	65,334	1538
111,084	.....	.....	$300	.....	.....	.....	.....	605	25	23,693	1539
390,552	.....	.....	.....	.....	.....	450	.....	4,800	.....	109,284	1540
307,587	.....	.....	19,300	.....	.....	1,131	.....	.....	.....	50,987	1541
323,979	.....	.....	21,600	30	.....	516	700	.....	.....	92,942	1542
$1,866.972	$12,285	.....	$41,200	$555	.....	$2,739	$2,700	$68,999	$209	$428,098	

TABLE 3, Continued—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Union County—Con.								
1492	Midway	4,042	227	.....	.....	.....	.....	51	9
1493	Kenilworth	2,932	253	.....	.....	.....	.....	90	15
1494	Broadview	2,038	204	.....	.....	.....	.....	16	3
1495	Fidelity	26,615	1,523	.....	.....	.....	.....	1,278	110
1496	Stonewall	5,200	483	.....	.....	.....	.....	74	21
1497	Lyons Farms	17,136	1,340	.....	.....	.....	.....	802	98
1498	New Providence	1,208	142	.....	.....	.....	.....	.....	.....
1499	Central	7,055	583	.....	.....	.....	.....	.....	.....
1500	Home	10,316	857	.....	.....	.....	.....	.....	.....
1501	Liberty	6,875	587	125	33	.....	.....	.....	.....
1502	Plainfield	15,851	1,575	.....	.....	.....	.....	.....	.....
1503	Queen City	19,524	1,829	.....	.....	.....	.....	471	18
1504	Renascence	1,375	180	.....	.....	.....	.....	.....	.....
1505	Representative	5,168	464	.....	.....	.....	.....	17	2
1506	Union	19,133	1,017	.....	.....	.....	.....	.....	.....
1507	Axia	1,796	199	157	21	.....	.....	.....	.....
1508	Better Homes	5,452	560	.....	.....	.....	.....	48	5
1509	Citizens	13,587	1,191	.....	.....	.....	.....	94	27
1510	Industrial	36,029	1,800	.....	.....	102	30	71	10
1511	Rahway	1,628	212	.....	.....	.....	.....	32	5
1512	Reliance Co-Operative	2,277	254	.....	.....	.....	.....	53	11
1513	Workmen's	13,266	1,391	.....	.....	.....	.....	330	54
1514	Chandler	3,448	374	.....	.....	.....	.....	102	8
1515	Jewell	1,444	196	.....	.....	.....	.....	2	2
1516	Roselle	14,451	956	.....	.....	.....	.....	.....	.....
1517	Warinanco	4,656	590	.....	.....	.....	.....	53	11
1518	Aldene	5,638	725	.....	.....	.....	.....	19	5
1519	Gloria	1,972	186	.....	.....	.....	.....	.....	.....
1520	Roselle Park	38,146	2,827	1,855	308	.....	.....	792	105
1521	Twin Borough	4,113	420	.....	.....	.....	.....	8	2
1522	Fanwood & Scotch Plains	4,401	585	.....	.....	.....	.....	.....	.....
1523	Battle Hill	10,522	1,140	.....	.....	.....	.....	.....	.....
1524	Arcoe	1,559	170	.....	.....	.....	.....	9	4
1525	Hill City	15,850	1,100	101	18	.....	.....	290	48
1526	Overlook	5,037	403	.....	.....	.....	.....	.....	.....
1527	Prospect Hill	798	129	.....	.....	.....	.....	5	1
1528	Summit	12,166	994	.....	.....	.....	.....	205	30
1529	Connecticut Farms	6,240	535	.....	.....	.....	.....	.....	.....
1530	Vauxhall	1,722	220	.....	.....	.....	.....	5	1
1531	Home	26,336	1,396	.....	.....	.....	.....	.....	.....
1532	Mutual	23,606	1,411	.....	.....	.....	.....	.....	.....
1533	Westfield	28,646	1,688	.....	.....	.....	.....	.....	.....
	Totals	933,650	78,376	2,284	386	1,397	289	21,114	2,273
	Warren County								
1534	Belvidere	1,399	193	.....	.....	.....	.....	.....	.....
1535	Hackettstown	2,801	384	.....	.....	.....	.....	.....	.....
1536	Malvern Hill	1,265	142	117	19	.....	.....	.....	.....
1537	Phillipsburg No. 4	2,186	176	.....	.....	.....	.....	.....	.....
1538	Phillipsburg No. 5	6,354	526	.....	.....	.....	.....	.....	.....
1539	Phillipsburg No. 6	2,566	206	.....	.....	.....	.....	5	1
1540	Phillipsburg No. 7	6,594	579	.....	.....	.....	.....	.....	.....
1541	Warren County	7,461	838	.....	.....	.....	.....	97	15
1542	Washington	5,676	680	.....	.....	.....	.....	108	16
	Totals	36,302	3,724	117	19	.....	.....	210	32

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Average Rate Per Cent Interest on Shares	Premium on Loans: Mortgage	Premium on Loans: Share	
4,093	54	182	S.	$1.00 m.	$200	6	$3.00 a & 4.00 a	.....	1492
3,022	87	181	S.	1.00 m.	200	6	5.00 a	.....	1493
2,054	34	173	S.	1.00 m.	200	6	5.00 a	$2.00 a	1494
27,893	501	1,132	N.-S.	1.00 m.	200	6	6.25 a	.....	1495
5,274	108	396	N.-S.	1.00 m.	200	6	.12½ b	.....	1496
17,938	361	1,077	S.	1.00 m.	200	6	.03 b	.03 b	1497
1,208	4	138	S.	1.00 m.	200	6	2.50 a	.....	1498
7,055	173	410	S.	1.00 m.	200	6	2.00 a	.....	1499
10,316	142	715	S.	1.00 m.	200	6	.05 b	.....	1500
7,000	103	517	S.	1.00 m.	200	6	3.50 a	1.50 a	1501
15,851	408	1,167	S.	1.00 m.	200	6	3.00 a	1.00 a	1502
19,995	272	1,575	S.	1.00 m.	200	6	3.00 a	.....	1503
1,375	21	159	S.	1.00 m.	200	6	3.00 a	3.00 a	1504
5,185	58	408	S.	1.00 m.	200	6	4.00 a	2.00 a	1505
19,133	301	716	S.	.50 m.	100	6	.04 b	.04 b	1506
1,953	8	212	S.	1.00 m.	200	6	4.50 a	.....	1507
5,500	69	496	S.	1.00 m.	200	6	5.00 a	.....	1508
13,681	291	927	N.-S.	1.00 m.	200	6	6.00 a	2.00 a	1509
36,202	490	1,350	O. P.	.....	100	6	.05 b	.....	1510
1,660	58	159	S.	1.00 m.	240	5	.02 b	.02 b	1511
2,330	78	187	S.	1.00 m.	200	6	4.00 a & .05 b	2.00 a	1512
13,596	301	1,144	S.	1.00 m.	200	6	2.50 a	.....	1513
3,550	100	282	N.-S.	1.00 m.	200	6	5.00 a	2.00 a	1514
1,446	28	170	S.	1.00 m.	200	6	5.00 a	.....	1515
14,451	244	712	S.	1.00 m.	200	6	2.00 a	.....	1516
4,709	44	557	S.	1.00 m.	200	6	5.00 a	.50 a	1517
5,657	180	550	N.-S.	1.00 m.	200	6	4.00 a	2.00 a	1518
1,972	24	162	N.-S.	1.00 m.	200	6	5.00 a	.....	1519
40,793	625	2,615	S.	1.00 m.	200	6	3.00 a	1.00 a	1520
4,121	108	314	S.	1.00 m.	200	6	4.00 a	.25 b	1521
4,401	74	511	S.	1.00 m.	200	6	3.00 a	3.00 a	1522
10,522	139	1,001	S.	1.00 m.	200	6	4.00 a	.....	1523
1,568	22	152	S.	1.00 m.	200	6	6.00 a	6.00 a	1524
16,241	259	907	S.	1.00 m.	200	6	2.00 a	.....	1525
5,037	33	370	S.	1.00 m.	200	6	6.00 a	6.00 a	1526
803	2	128	S.	1.00 m.	200	6	2.00 a	.....	1527
12,371	178	846	S.	1.00 m.	200	6	.....	.....	1528
6,240	62	473	S.	1.00 m.	200	6	4.00 a	.....	1529
1,727	40	181	S.	1.00 m.	200	6	3.50 a	3.50 a	1530
26,336	400	996	S.	1.00 m.	240	6	2.00 a	.....	**1531**
23,606	361	1,050	S.	1.00 m.	240	5 & 6	6.00 a	.....	1532
28,646	431	1,257	S.	1.00 m.	200	6	.02½ b	.....	1533
938,445	16,879	64,445	.....	.....	.....	.....	.....	.....	
1,399	63	130	S.	$1.00 m.	$200	6	.....	.....	1534
2,801	98	286	S.	1.00 m.	200	5 & 6	$2.00 a	.....	1535
1,382	13	148	S.	1.00 m.	200	6	2.00 a & .02 b	.....	1536
2,186	46	130	S.	1.00 m.	200	6	7.50 a	.....	1537
6,354	130	396	S.	1.00 m.	200	6	.10 b	.....	**1538**
2,571	48	159	S.	1.00 m.	200	5	.05 b	.....	1539
6,594	145	434	S.	1.00 m.	200	6	.05 b	.....	1540
7,558	100	753	S.	1.00 m.	200	6	.05 b	.....	1541
5,784	208	488	S.	1.00 m.	200	6	3.00 a	$3.00 a	1542
36,629	851	2,924	.....	.....	.....	.....	.....	.....	

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