N.J. - Banking + Insurance Comm.

STATE OF NEW JERSEY

ANNUAL REPORT

OF THE

COMMISSIONER OF BANKING *and* INSURANCE

RELATIVE TO

BUILDING AND LOAN ASSOCIATIONS

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DECEMBER 31, 1935

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

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

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

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

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

Table 4—Shares, membership and miscellaneous data.

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

Atlantic	No. 1– 52	2– 9
Bergen	No. 53– 107	10– 17
	No. 108– 140	18– 25
Burlington	No. 141– 160	18– 25
	No. 161– 168	26– 33
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Essex	No. 376– 420	58– 65
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	No. 586– 640	90– 97
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	No. 746– 800	114–121
	No. 801– 855	122–129
	No. 856– 910	130–137
	No. 911– 940	138–145
Gloucester	No. 941– 964	138–145
Hudson	No. 965–1019	146–153
	No. 1020–1074	154–161
	No. 1075–1129	162–169
	No. 1130–1134	170–177
Hunterdon	No. 1135–1142	170–177
Mercer	No. 1143–1167	170–177
Middlesex	No. 1168–1177	170–177
	No. 1178–1234	178–185
Monmouth	No. 1235–1274	186–193
Morris	No. 1275–1284	186–193
	No. 1285–1303	194–201
Ocean	No. 1304–1317	194–201
Passaic	No. 1318–1332	194–201
	No. 1333–1387	202–209
	No. 1388–1390	210–217
Salem	No. 1391–1395	210–217
Somerset	No. 1396–1404	210–217
Sussex	No. 1405–1408	210–217
Union	No. 1409–1433	210–217
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	No. 1489–1504	226–233
Warren	No. 1505–1514	226–233

ANNUAL REPORT

BUILDING AND LOAN ASSOCIATIONS

DEPARTMENT OF BANKING AND INSURANCE,

TRENTON, March 27, 1936.

To the Honorable the Senate and General Asseembly:

In compliance with the statutory requirements, I have the honor to submit the report of this Department relative to building and loan associations for the year ended December 31, 1935.

The whole number of associations in the State is 1,514. During the past twelve (12) months there were five (5) mergers, involving eleven (11) associations, thereby eliminating in number six (6) associations; and two (2) associations were liquidated. This resulted in a net loss of eight (8) associations since December 31, 1934.

Change of Corporate Title:

"World Building and Loan Association," Newark, to New World Building and Loan Association.

Lehigh Building and Loan Association of Irvington to "Lehigh Building & Loan Association," Newark.

Liquidations:

Smith Street Building and Loan Association, Perth Amboy.

Co-Investors Building and Loan Association, Newark.

Mergers:

"Trades Union Building & Loan Association," Newark; with New World Building and Loan Association, Newark.

Delaware River Building & Loan Association of Camden, N. J.; and Lawnton Building & Loan Association of Camden, New Jersey; now "Lawn Del Building and Loan Association of Camden, New Jersey."

Naborhood Building & Loan Association, Paterson; with Italian American Building and Loan Association of Passaic County, Paterson.

Marconi Building and Loan Association, Newark; and Roosevelt Building and Loan Association of Newark; with Italo-American Building and Loan Association, Newark.

"Service Building and Loan Association," Newark; with John Marshall Building and Loan Association of Newark, N. J.

Associations in Process of Liquidation by this Department:

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

Associations in Possession by this Department:

Brigantine Building and Loan Association, Brigantine, N. J.
Covenant Building and Loan Association, Camden, N. J.
Frederick Douglass Building and Loan Association, Camden, N. J.
Orchard Building and Loan Association, of Clementona, N. J.
Somerdale Building and Loan Association, of Somerdale, N. J.
Italian Building and Loan Association of West Berlin, N. J.
Amalgamated Building and Loan Association, Newark, N. J.
Falcon Building and Loan Association, Newark, N. J.
Future Building and Loan Association, Newark, N. J.
Guarantee Building and Loan Association, Newark, N. J.
Novel Building and Loan Association, Newark, N. J.
Pennant Building and Loan Association, Newark, N. J.
Productive Building and Loan Association, Newark, N. J.
Tenth Ward Building and Loan Association of the City of Newark, N. J.
Triangle Building and Loan Association, Newark, N. J.
Valuable Building and Loan Association, Newark, N. J.
Welcome Building and Loan Association, Newark, N. J.
Clinton Building and Loan Association of Jersey City, N. J.
Tube Zone Building and Loan Association, Jersey City, N. J.
Citizens Building and Loan Association, Perth Amboy, N. J.
Broadview Building and Loan Association, Linden, N. J.
Roselle Park Building and Loan Association, Roselle Park, N. J.

(Note: The figures for the Brigantine Building and Loan Association, Brigantine, as shown in this report, were submitted prior to this Association being taken over by the Department.

The following Associations are no longer being operated and managed by Conservators, as shown in this report; the same having been taken in possession by this Department after the close of their fiscal year and prior to December 31, 1935:

Falcon Building and Loan Association, Newark, N. J.
Guarantee Building and Loan Association, Newark, N. J.
Novel Building and Loan Association, Newark, N. J.
Pennant Building and Loan Association, Newark, N. J.
Valuable Building and Loan Association, Newark, N. J.)

Association operated and managed by a Conservator:

Atlantic City Loan and Building Association, Atlantic City, N. J.

Comparative Statement of Assets, Liabilities, Etc.

ASSETS

	1935 January 1 to December 31	1934 January 1 to December 31	1933 January 1 to December 31	1932 January 1 to December 31	1931 January 1 to December 31
Cash	$15,801,441	$16,475,730	$12,362,549	$11,772,692	$15,632,823
Liquid Investment Fund	17,505,895	13,051,048	9,000,777	9,314,112	12,063,940
Mortgage Loans with pledge of shares	492,477,177	634,912,097	769,222,948	899,221,602	1,000,360,182
Mortgage Loans without pledge of shares	34,012,229	32,901,514	29,737,417	26,880,199	26,863,437
Shares Loans	16,874,767	21,506,596	27,313,402	31,949,155	35,978,557
Real Estate	307,516,552	251,316,619	192,961,811	134,137,464	87,816,584
Arrears	42,628,116	44,863,330	35,868,661	22,617,875	15,573,905
Other Assets	21,355,652	18,984,330	12,243,223	10,215,792	8,318,065
Totals	$948,171,829	$1,034,011,264	$1,088,710,788	$1,146,108,891	$1,202,607,493

LIABILITIES

Instalment Shares	$507,669,532	$579,815,488	$640,723,535	$705,591,051	$769,131,497
Single Payment Shares	3,298,498	3,434,302	3,589,058	3,673,331	4,069,861
Juvenile Shares	823,863	663,158	653,642	693,801	713,369
Income Shares	132,797,272	136,359,175	139,745,811	144,176,545	138,886,721
Lapsed Shares	3,404,108	3,376,481	3,482,022	3,208,734	2,791,608
Matured Shares	5,847,598	4,253,855	5,250,692	2,998,298	3,283,696
Advance Payments	1,465,396	1,547,643	1,180,565	1,114,774	1,222,835
Balance due Borrowers	248,470	255,809	555,674	1,016,366	1,440,937
Borrowed Money	31,018,763	45,199,808	59,752,887	63,548,763	61,766,249
Miscellaneous Liabilities	36,242,780	35,647,402	23,366,558	13,655,547	6,362,487
Apportioned Profits	90,650,902	101,216,567	117,841,334	173,235,210	196,778,106
Reserve and Unapportioned Profits	134,704,647	122,241,576	92,569,010	33,196,471	16,160,127
Totals	$948,171,829	$1,034,011,264	$1,088,710,788	$1,146,108,891	$1,202,607,493

SHARES

Instalment	7,258,103	8,588,262	10,043,585	11,808,894	13,564,378
Single Payment	30,594	35,342	34,966	35,713	39,164
Juvenile	19,074	17,404	19,254	19,414	20,460
Income	724,913	739,701	740,088	765,200	730,156
Totals	8,032,684	9,380,709	10,837,893	12,629,221	14,354,158

SHAREHOLDERS

Instalment	604,323	695,879	781,872	890,927	1,018,069
Single Payment	3,399	3,630	3,747	3,821	3,611
Juvenile	4,605	4,550	4,644	4,837	4,683
Income	88,620	89,032	91,333	85,885	81,368
Totals	700,947	793,091	881,596	985,470	1,107,731
Borrowing	160,004	196,198	226,088	246,396	280,131
Non-borrowing	540,943	596,893	655,508	739,074	827,600
Totals	700,947	793,091	881,596	985,470	1,107,731

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

Respectfully submitted,

Carl K. Withers,

Commissioner of Banking and Insurance.

ABSTRACTS OF FINANCIAL STATEMENTS

OF

New Jersey Building and Loan Associations

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION.

	NAME AND LOCATION	Incorporated	President
	Atlantic County		
1	Absecon City ..... Absecon	Jan. 8, 1906	Walter J. Roberts .....
2	Heights ..... Absecon Heights	April 17, 1906	Fred B. Ardrey .....
3	American ..... Atlantic City	Mar. 29, 1912	Albert Beyer .....
4	Atlantic City ..... " "	Jan. 29, 1869	.....
5	Atlantic Coast ..... " "	April 8, 1895	E. D. Rightmire .....
6	Atlantic County ..... " "	Sept. 26, 1921	John B. Tomlin .....
7	Atlantis ..... " "	May 8, 1922	Benjamin Bacharach .....
8	Boardwalk ..... " "	June 3, 1921	Simon Lippman .....
9	Chelsea ..... " "	Dec. 11, 1913	William M. Haslett .....
10	Cosmopolitan ..... " "	Jan. 29, 1925	Jacob Berges .....
11	Eastern Shore ..... " "	July 20, 1922	Samuel E. Weiner .....
12	Economy ..... " "	April 22, 1916	Matthew B. Markland .....
13	Equitable ..... " "	Sept. 4, 1913	Alvin C. Poffenberger .....
14	Garibaldi ..... " "	Nov. 19, 1919	Nicoli C. Tripician .....
15	Great Bay ..... " "	June 11, 1920	A. A. Alleyne .....
16	Home ..... " "	May 12, 1908	Alan M. Sheppard .....
17	Islanders ..... " "	Sept. 10, 1921	Joseph Thompson .....
18	La Clede ..... " "	July 18, 1922	Jay C. Kline .....
19	Margate ..... " "	May 7, 1924	Samuel Somers .....
20	Miramar ..... " "	Jan. 27, 1928	Alfred R. Olsen .....
21	Mutual ..... " "	Feb. 28, 1889	*George W. Meredith .....
22	Peoples ..... " "	Mar. 8, 1884	Albert Beyer .....
23	Pride of Atlantic ..... " "	Feb. 21, 1920	Joseph Wagenheim .....
24	Protective ..... " "	May 11, 1900	Carlton E. Adams .....
25	Resort ..... " "	Feb. 7, 1925	Isaac Bacharach .....
26	Seaboard ..... " "	July 7, 1924	Wilbur Zimmerman .....
27	Security ..... " "	April 4, 1913	Andrew Jacoby .....
28	South Jersey ..... " "	June 30, 1921	Harry S. Siebert .....
29	Sunrise ..... " "	Nov. 19, 1921	J. S. Marquardt .....
30	Trident ..... " "	Dec. 18, 1926	Ernest A. Lord .....
31	Ventnor ..... " "	Jan. 30, 1908	J. Vaughn Mathis .....
32	Brigantine ..... Brigantine	April 20, 1926	Franz T. Voelker .....
33	Collective ..... Egg Harbor City	Oct. 7, 1927	Joseph Butterhof, Jr. .....
34	Egg Harbor ..... " " "	June 11, 1884	Henry M. Cressman .....
35	Germania ..... " " "	Aug. 8, 1904	William Scheufele .....
36	Farmers and Merchants ..... Hammonton	May 19, 1910	P. Anthony Colasurdo .....
37	Hammonton ..... "	Nov. 25, 1871	H. Kirk Spear .....
38	Workingmens ..... "	Dec. 29, 1876	Charles Fitting .....
39	Linwood ..... Linwood	Oct. 25, 1923	William H. Rentschler .....
40	Harbor ..... Margate City	Dec. 22, 1924	Louis G. McCorkle .....
41	Mays Landing ..... Mays Landing	May 20, 1890	Ira T. B. Smith .....
42	Minotola-Landisville ..... Minotola	Mar. 6, 1914	Ira P. Sharp .....
43	Northfield ..... Northfield	Oct. 11, 1927	Andrew K. Kittlefield .....
44	Carpenters' ..... Pleasantville	July 18, 1924	W. J. Hudson .....
45	Home ..... "	Dec. 19, 1901	Charles S. Adams .....
46	Mainland ..... "	April 14, 1924	A. Fuller Lippincott .....
47	Pleasantville Mutual ..... "	Mar. 22, 1870	Floyd M. Smith .....
48	Workingmen's ..... "	Mar. 18, 1913	Robert M. Willis .....
49	Hand-in-Hand ..... Somers Point	Jan. 21, 1925	Joseph English .....
50	Somers Point ..... " "	Feb. 20, 1909	Raymond Smith .....
51	Seashore ..... Ventnor City	Oct. 27, 1916	David H. Moore .....
52	St Leonard's ..... " "	Nov. 27, 1921	Isaac E. Leonard .....

* Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
John D. McMullin	John M. Bewley	31 E. Illinois Ave., Absecon, N. J.	1
John D. McMullin	Lewis W. Bowker	223 Marlin Road, Absecon, N. J.	2
G. Arthur Bolte	Louis N. Tripician	1516 Atlantic Ave., Atlantic City, N. J.	3
**(Conservator	Charles S. Moore)	1421 Atlantic Ave., Atlantic City, N. J.	4
Allen B. Endicott, Jr.	Herbert H. Dietz	1509 Atlantic Ave., Atlantic City, N. J.	5
Edmund C. Gaskill, Jr.	William V. Voss	5 S. Pembroke Ave., Margate City, N. J.	6
James J. Quinn	Harry Jones	2632 Atlantic Ave., Atlantic City, N. J.	7
Cassman & Gottlieb	William E. Sasslaff	25 S. Virginia Ave., Atlantic City, N. J.	8
Cassman & Gottlieb	John M. Campbell	1217 Atlantic Ave., Atlantic City, N. J.	9
W. Lindley Jeffers	Wilbur F. Shinn	1210 Atlantic Ave., Atlantic City, N. J.	10
Paul M. Salsburg	Benjamin E. Antinoph	1537 Atlantic Ave., Atlantic City, N. J.	11
S. Paul Ridgway	Emma H. Yard	308 Schwehm Bldg., Atlantic City, N. J.	12
Charles S. Moore	David Ford	1421 Atlantic Ave., Atlantic City, N. J.	13
Anthony J. Siracusa	Louis N. Tripician	1516 Atlantic Ave., Atlantic City, N. J.	14
William A. Dart	Joshua W. Dowling	328 N. Indiana Ave. Atlantic City, N. J.	15
Harcourt & Steelman	Elizabeth Nuneviller	103 G'rantee Trust Bldg., Atlantic City, N. J.	16
G. Arthur Bolte	James W. Cullen	1417 Atlantic Ave., Atlantic City, N. J.	17
Cassman & Gottlieb	Marcus Bacharach	3707 Ventnor Ave. Atlantic City, N. J.	18
Daniel J. Dowling	Allen B. Endicott	1537 Atlantic Ave., Atlantic City, N. J.	19
Morris M. Gorson	Ernest A. Lord	1501 Atlantic Ave., Atlantic City, N. J.	20
Russell L. Browne	Raymond P. Read	100 G'rantee Trust Bldg., Atlantic City, N. J.	21
C. S. Moore & J. N. Butler	David Ford	1421 Atlantic Ave., Atlantic City, N. J.	22
Saul C. Gorson	Benjamin E. Antinoph	301 Central Bldg., Atlantic City, N. J.	23
John S. Iszard	Lucius I. Wright	20 S. Tennessee Ave., Atlantic City, N. J.	24
Saul C. Gorson	Saul Singer	302 Central Bldg., Atlantic City, N. J.	25
Albert C. Abbott	Archie H. Smith	Chelsea Bank Bldg., Atlantic City, N. J.	26
Herbert R. Voorhees	W. S. Cochran	1421 Atlantic Ave., Atlantic City, N. J.	27
Harcourt & Steelman	Lida E. Paup	1526 Pacific Ave., Atlantic City, N. J.	28
W. E. Brown, Jr.	J. LeRoy Berglund	639 G'rantee Trust Bldg., Atlantic City, N. J.	29
M. M. Gorson	Alfred J. Showell	1501 Atlantic Ave., Atlantic City, N. J.	30
G. Arthur Bolte	George A. Elvins	107 G'rantee Trust Bldg., Atlantic City, N. J.	31
Vincent S. Haneman	Nicholas J. Waters	26 E. Walnut Ave., Pleasantville, N. J.	32
H. L. Hamilton	Thomas E. Hamilton	202 Philadelphia Ave., Egg Harbor City, N. J.	33
	William L. Karrer	246 Cincinnati Ave., Egg Harbor City, N. J.	34
C. R. Keers	Otto Boysen	143 London Ave., Egg Harbor City, N. J.	35
C. M. Phillips	Robert Picken	104 Bellevue Ave., Hammonton, N. J.	36
Bleakly, Stockwell & Burling	William Doerfel	9 Central Ave., Hammonton, N. J.	37
Bleakly, Stockwell & Burling	C. I. Littlefield	235 Bellevue Ave., Hammonton, N. J.	38
Robert E. Steedle	Paul B. Fry	1545 Shore Road, Linwood, N. J.	39
James N. Butler	Bruce P. Dimon	Granville & Atlantic Ave., M'gate City, N. J.	40
Albert C. Abbott	Melvin M. Ripley	18 E. Main St., Mays Landing, N. J.	41
W. Howard Sharp	Ralph B. Norton	E. Pacific Ave., Minotola, N. J.	42
Harry Souchal	Paul B. Fry	1101 Shore Road, Linwood, N. J.	43
Harry Souchal	Mortimer Ware	25 Lake Place, Pleasantville, N. J.	44
L. O. Champion	George H. Adams	15 E. Verona Ave., Pleasantville, N. J.	45
Clarence B. Dixon	Nicholas J. Waters	26 E. Walnut Ave., Pleasantville, N. J.	46
Harry Souchal	Wilbur Reed	220 N. Main St., Pleasantville, N. J.	47
Louis D. Champion	Elmer S. Weaver	41 S. Main St., Pleasantville, N. J.	48
Robert E. Steedle	Paul B. Fry	1601 Shore Road, Linwood, N. J.	49
Enoch A. Higbee, Jr.	James E. Scull	Bay & Higbee Ave., Somers Point, N. J.	50
Alfred T. Glenn, Jr.	Edwin D. Rowland	c/o V't'r City Nat. Bank, Ventnor City, N. J.	51
Ralph Harcourt	Spurgeon Cross	8 N. Lancaster Ave., Margate, N. J.	52

** Atlantic City Loan and Building Assn., Atlantic City, is in the hands of Conservator.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Atlantic County				
1	Absecon City	Absecon	$10,473	$47,004	$237,641
2	Heights	Absecon Heights	9,340	1,800	48,550
3	American	Atlantic City	3,573	2,000	471,547
4	Atlantic City	" "	27,563	182	221,069
5	Atlantic Coast	" "	20,459	.....	823,752
6	Atlantic County	" "	16,845	.....	224,950
7	Atlantis	" "	12,129	53,625	569,100
8	Boardwalk	" "	1,840	.....	65,600
9	Chelsea	" "	3,585	.....	122,450
10	Cosmopolitan	" "	2,145	.....	42,200
11	Eastern Shore	" "	948	.....	33,025
12	Economy	" "	3,268	11,045	146,250
13	Equitable	" "	20,793	201,850	1,010,324
14	Garibaldi	" "	289	.....	94,570
15	Great Bay	" "	521	.....	8,350
16	Home	" "	11,433	.....	136,500
17	Islanders	" "	18,535	.....	902,368
18	La Clede	" "	4,759	.....	191,465
19	Margate	" "	1,763	.....	115,950
20	Miramar	" "	614	.....	1,213
21	Mutual	" "	5,764	74,075	539,186
22	Peoples	" "	16,023	.....	1,573,959
23	Pride of Atlantic	" "	13,467	19,290	269,850
24	Protective	" "	2,666	6,500	61,202
25	Resort	" "	381	.....	50,350
26	Seaboard	" "	11,810	.....	201,600
27	Security	" "	58,629	.....	383,113
28	South Jersey	" "	13,888	19,902	77,000
29	Sunrise	" "	8,660	11,000	118,263
30	Trident	" "	14,183	35,450	254,302
31	Ventnor	" "	9,437	.....	489,550
32	Brigantine	Brigantine	741	.....	12,800
33	Collective	Egg Harbor City	1,792	3,800	200,400
34	Egg Harbor	" " "	18,685	16,000	777,400
35	Germania	" " "	933	4,800	269,650
36	Farmers and Merchants	Hammonton	8,603	11,500	513,750
37	Hammonton	"	33,295	14,000	756,035
38	Workingmens	"	21,908	11,500	776,089
39	Linwood	Linwood	9,022	2,288	79,800
40	Harbor	Margate City	1,263	13,000	39,786
41	Mays Landing	Mays Landing	15,652	10,800	667,083
42	Minotola-Landisville	Minotola	5,252	1,000	355,950
43	Northfield	Northfield	1,360	.....	3,500
44	Carpenters'	Pleasantville	2,954	.....	47,400
45	Home	"	19,643	7,510	219,250
46	Mainland	"	41	.....	14,750
47	Pleasantville Mutual	"	27,604	1,450	269,465
48	Workingmen's	"	33,300	47,573	113,050
49	Hand-in-Hand	Somers Point	1,965	1,520	12,800
50	Somers Point	" "	1,008	469	58,500
51	Seashore	Ventnor City	12,577	3,700	155,400
52	St. Leonard's	" "	6,849	5,500	138,000
	Totals		$550,230	$640,133	$14,965,927

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$4,700	$4,419	$126,708	$22,934	$1,213	$454,912	1
.....	371	28,385	4,634	9,904	102,984	2
.....	17,110	453,288	97,825	30,756	1,076,099	3
2,100	76,389	1,744,912	51,750	19,827	2,143,792	4
365,150	.....	1,123,388	.....	106,110	2,438,859	5
53,350	1,100	493,564	29,603	12,116	831,528	6
26,715	480	607,192	234,817	112,953	1,617,011	7
541	6,200	134,098	13,751	4,250	226,280	8
61,825	1,840	228,562	14,235	41,430	473,927	9
.....	1,205	90,621	7,239	22,752	166,162	10
8,675	.....	64,873	12,379	2,803	122,703	11
.....	100	193,342	2,299	32,354	388,658	12
22,931	15,599	1,704,729	48,556	67,588	3,092,370	13
.....	.....	389,688	4,754	17,705	507,006	14
.....	1,075	14,272	4,662	438	29,318	15
8,100	3,458	54,104	9,779	157,083	380,457	16
48,980	.....	804,646	56,621	119,806	1,950,956	17
.....	2,075	197,223	17,867	9,238	422,627	18
.....	2,325	117,072	32,007	42,409	311,526	19
.....	.....	.....	.....	7,931	9,758	20
38,760	15,278	537,851	68,157	33,699	1,312,770	21
20,025	26,266	1,309,983	67,500	278,193	3,291,949	22
85,750	26,671	300,362	62,207	50,818	828,415	23
1,600	774	85,967	12,420	5,120	176,249	24
.....	1,950	86,711	15,586	36,100	191,078	25
104,994	1,028	500,198	44,472	87,436	951,538	26
23,150	.....	959,568	15,344	11,621	1,451,425	27
23,450	600	167,743	38,576	3,707	344,866	28
5,250	378	245,246	9,073	15,012	412,882	29
.....	.....	316,293	7,554	53,954	681,736	30
121,750	17,855	341,923	95,719	97,606	1,173,840	31
.....	25	26,721	6,531	6,172	52,990	32
6,900	24,316	102,735	6,027	6,460	352,430	33
88,600	16,250	297,581	170,744	30,843	1,416,103	34
18,000	5,981	207,876	59,553	17,020	583,813	35
11,792	27,431	121,708	98,535	10,870	804,189	36
116,025	61,687	216,795	26,695	63,226	1,287,758	37
75,820	41,952	116,588	33,764	34,546	1,112,167	38
3,400	1,200	54,052	6,112	1,231	157,105	39
.....	6,168	71,379	39,499	2,892	173,987	40
574,421	19,014	673,597	185,720	38,649	2,184,936	41
.....	4,950	79,079	63,730	4,483	514,444	42
.....	.....	6,866	1,396	73	13,195	43
.....	375	50,273	5,878	1,501	108,381	44
55,500	3,925	521,826	53,089	21,670	902,413	45
.....	.....	12,161	4,610	239	31,801	46
.....	4,105	185,757	82,753	8,947	580,081	47
32,600	7,400	143,174	31,604	5,182	413,883	48
1,500	125	48,309	1,280	3,769	71,268	49
2,600	5,335	33,089	18,903	3,769	123,673	50
.....	3,250	76,843	38,305	6,808	296,883	51
600	4,700	115,543	35,206	2,338	308,736	52
$2,015,554	$462,735	$16,584,464	$2,072,254	$1,762,620	$39,053,917	

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION	LIABILITIES			
		Due Shareholders for			
		Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Atlantic County				
1	Absecon City ..... Absecon	$307,483	.....	.....	.....
2	Heights ..... Absecon Heights	66,420	.....	.....	$9,800
3	American ..... Atlantic City	367,344	$2,400	.....	465,025
4	Atlantic City ..... " "	617,510	.....	.....	832,290
5	Atlantic Coast ..... " "	1,346,575	.....	.....	448,631
6	Atlantic County ..... " "	127,837	.....	.....	309,932
7	Atlantis ..... " "	653,995	.....	.....	533,465
8	Boardwalk ..... " "	70,227	.....	.....	8,925
9	Chelsea ..... " "	120,772	.....	.....	177,131
10	Cosmopolitan ..... " "	42,328	.....	.....	37,300
11	Eastern Shore ..... " "	42,279	.....	.....	11,700
12	Economy ..... " "	172,194	.....	.....	83,180
13	Equitable ..... " "	707,548	.....	$102,944	1,364,605
14	Garibaldi ..... " "	65,630	.....	.....	159,334
15	Great Bay ..... " "	16,106	.....	.....	1,200
16	Home ..... " "	92,526	16,875	.....	96,393
17	Islanders ..... " "	547,157	.....	.....	795,650
18	La Clede ..... " "	121,206	.....	.....	44,100
19	Margate ..... " "	94,110	.....	.....	101,400
20	Miramar ..... " "	8,212	.....	.....	.....
21	Mutual ..... " "	572,166	15,840	.....	122,000
22	Peoples ..... " "	835,379	.....	56,987	1,638,195
23	Pride of Atlantic ..... " "	360,284	.....	.....	102,700
24	Protective ..... " "	69,632	.....	.....	.....
25	Resort ..... " "	75,950	.....	.....	26,650
26	Seaboard ..... " "	132,758	.....	.....	419,373
27	Security ..... " "	324,740	.....	.....	446,406
28	South Jersey ..... " "	158,277	.....	.....	89,426
29	Sunrise ..... " "	89,588	.....	.....	82,722
30	Trident ..... " "	320,300	.....	.....	166,300
31	Ventnor ..... " "	449,318	.....	.....	339,775
32	Brigantine ..... Brigantine	13,683	.....	.....	22,542
33	Collective ..... Egg Harbor City	99,956	45,300	230	92,550
34	Egg Harbor ..... " " "	637,686	32,300	.....	396,300
35	Germania ..... " " "	284,789	.....	.....	129,225
36	Farmers and Merchants ..... Hammonton	289,515	173,300	.....	118,450
37	Hammonton ..... "	372,645	492,050	.....	.....
38	Workingmens ..... "	425,532	104,900	.....	390,700
39	Linwood ..... Linwood	81,747	.....	588	30,789
40	Harbor ..... Margate City	104,416	.....	.....	11,150
41	Mays Landing ..... Mays Landing	721,889	.....	.....	917,400
42	Minotola-Landisville ..... Minotola	196,127	.....	.....	181,200
43	Northfield ..... Northfield	5,757	.....	.....	1,000
44	Carpenters' ..... Pleasantville	57,336	.....	.....	12,100
45	Home ..... "	229,833	.....	.....	221,114
46	Mainland ..... "	18,433	.....	.....	5,100
47	Pleasantville Mutual ..... "	191,619	.....	.....	192,610
48	Workingmen's ..... "	183,108	.....	.....	127,250
49	Hand-in-Hand ..... Somers Point	13,461	.....	.....	17,549
50	Somers Point ..... " "	74,631	.....	.....	.....
51	Seashore ..... Ventnor City	135,729	.....	.....	89,400
52	St Leonard's ..... " "	147,270	.....	.....	65,300
	Totals	$13,261,013	$882,965	$160,749	$11,935,337

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$2,244	.....	$1,160	.....	.....	$23	$94,480	$49,522	$454,912	1
.....	.....	512	.....	.....	196	15,772	10,284	102,984	2
.....	$ 98	211	.....	.....	27,127	54,363	159,531	1,076,099	3
541	.....	119	.....	$103,936	145,615	133,164	310,617	2,143,792	4
365	.....	.....	.....	.....	655	136,329	506,304	2,438,859	5
1,754	31,170	843	.....	.....	153,471	22,039	184,482	831,528	6
12,448	.....	5	.....	.....	41,948	.....	375,150	1,617,011	7
12,531	13,856	150	.....	5,675	29,810	12,925	72,181	226,280	8
1,064	33,870	835	.....	.....	34,153	25,263	80,839	473,927	9
1,478	.....	56	.....	.....	47,456	7,457	30,087	166,162	10
592	.....	44	.....	.....	23,109	7,313	37,666	122,703	11
1,104	.....	81	.....	.....	.....	64,776	67,323	388,658	12
3,652	145,705	44	.....	171,000	1,971	152,095	442,806	3,092,370	13
2,096	4,120	.....	.....	9,975	34,213	.....	231,638	507,006	14
1,796	2,223	224	.....	.....	2,609	.....	5,160	29,318	15
1,846	20,358	845	.....	.....	70,428	18,864	62,322	380,457	16
.....	.....	2,936	.....	113,907	3,925	162,950	324,431	1,950,956	17
3,276	75,976	319	.....	13,378	49,585	30,214	84,573	422,627	18
902	.....	20	.....	.....	43,323	11,139	60,632	311,526	19
.....	.....	.....	.....	.....	.....	.....	1,546	9,758	20
2,105	.....	2,741	.....	94,984	105,102	161,140	236,692	1,312,770	21
2,429	.....	721	.....	150,000	20,064	164,394	423,780	3,291,949	22
1,435	895	250	.....	51,000	17,986	76,476	217,389	828,415	23
.....	.....	2,284	.....	.....	33,253	7,710	63,370	176,249	24
1,681	.....	63	.....	.....	34,799	13,783	38,152	191,078	25
.....	.....	2,054	.....	.....	191,625	.....	205,728	951,538	26
1,487	2,332	12	.....	.....	225,448	67,465	383,535	1,451,425	27
661	.....	28	.....	.....	12,748	.....	83,726	344,866	28
62,007	33,422	540	.....	.....	44,901	21,108	78,594	412,882	29
.....	.....	740	.....	.....	876	.....	193,520	681,736	30
.....	.....	1,094	.....	53,190	24,364	108,567	197,532	1,173,840	31
192	.....	.....	.....	5,400	2,699	.....	8,474	52,990	32
139	.....	153	.....	51,550	4,436	31,968	26,148	352,430	33
229	14,000	736	.....	11,333	17,535	152,461	153,523	1,416,103	34
442	3,000	1,912	$113	17,500	16,658	60,759	69,415	583,813	35
337	.....	762	.....	1,200	3,425	114,514	102,686	804,189	36
411	8,400	1,566	.....	.....	174	318,681	93,831	1,287,758	37
103	15,600	1,634	.....	.....	7,696	110,077	55,925	1,112,167	38
2,292	.....	654	.....	.....	1,798	17,160	22,077	157,105	39
193	.....	87	.....	.....	14,521	12,909	30,711	173,987	40
8,676	800	5,218	1,099	6,093	26,818	113,982	382,961	2,184,936	41
5,063	.....	833	.....	48,500	4,704	38,931	39,086	514,444	42
976	.....	.....	.....	.....	3,808	.....	1,654	13,195	43
399	.....	286	.....	.....	1,909	11,992	24,359	108,381	44
726	140,895	1,827	.....	.....	92,581	34,309	181,128	902,413	45
129	.....	287	.....	1,000	.....	1,542	5,310	31,801	46
.....	20,620	1,689	.....	.....	38,877	34,665	100,001	580,081	47
11	.....	574	.....	.....	6,340	42,078	54,522	413,883	48
6,313	.....	81	.....	.....	12,441	1,404	20,019	71,268	49
.....	6,480	10	.....	.....	4,074	16,600	21,878	123,673	50
4,984	.....	1,655	.....	.....	9,734	22,187	33,194	296,883	51
384	.....	90	12	.....	10,886	34,701	50,093	308,736	52
$151,493	$573,820	$38,985	$1,224	$909,621	$1,701,897	$2,740,706	$6,696,107	$39,053,917	

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Atlantic County								
1	Absecon City	3,481	377	.....	.....	.....	.....	.....	.....
2	Heights	672	110	.....	.....	.....	.....	49	9
3	American	4,662	317	24	1	.....	.....	2,325	214
4	Atlantic City	6,220	431	.....	.....	.....	.....	4,161	349
5	Atlantic Coast	58,601	1,632	.....	.....	.....	.....	4,486	405
6	Atlantic County	1,707	152	.....	.....	.....	.....	1,549	128
7	Atlantis	7,142	474	.....	.....	.....	.....	2,667	163
8	Boardwalk	901	101	.....	.....	.....	.....	45	16
9	Chelsea	1,391	319	.....	.....	.....	.....	1,055	127
10	Cosmopolitan	525	58	.....	.....	.....	.....	187	37
11	Eastern Shore	411	36	.....	.....	.....	.....	59	8
12	Economy	4,729	296	.....	.....	.....	.....	415	49
13	Equitable	11,991	762	.....	.....	5,519	443	6,781	621
14	Garibaldi	1,025	109	.....	.....	.....	.....	894	142
15	Great Bay	201	32	.....	.....	.....	.....	6	2
16	Home	1,164	104	135	27	.....	.....	482	80
17	Islanders	12,503	341	.....	.....	.....	.....	3,978	361
18	La Clede	1,470	161	.....	.....	.....	.....	221	23
19	Margate	1,069	183	.....	.....	.....	.....	507	58
20	Miramar	8,607	32	.....	.....	.....	.....	.....	.....
21	Mutual	6,003	535	132	30	.....	.....	407	78
22	Peoples	15,097	948	.....	.....	1,264	486	8,191	814
23	Pride of Atlantic	3,713	257	.....	.....	.....	.....	514	38
24	Protective	999	84	.....	.....	.....	.....	.....	.....
25	Resort	893	87	.....	.....	.....	.....	133	29
26	Seaboard	1,585	125	.....	.....	.....	.....	2,096	281
27	Security	5,501	995	.....	.....	.....	.....	2,232	269
28	South Jersey	1,425	84	.....	.....	.....	.....	447	44
29	Sunrise	1,016	96	.....	.....	.....	.....	414	58
30	Trident	25,468	327	.....	.....	.....	.....	1,663	57
31	Ventnor	5,462	440	.....	.....	.....	.....	1,699	156
32	Brigantine	171	20	.....	.....	.....	.....	113	22
33	Collective	1,683	306	453	32	24	11	465	79
34	Egg Harbor	7,122	852	323	54	.....	.....	1,982	281
35	Germania	3,183	574	.....	.....	.....	.....	646	131
36	Farmers and Merchants	4,134	378	1,733	154	.....	.....	592	64
37	Hammonton	5,999	668	4,921	355	.....	.....	.....	.....
38	Workingmens	6,897	737	1,049	126	.....	.....	1,954	199
39	Linwood	1,012	133	.....	.....	234	234	154	32
40	Harbor	1,100	104	.....	.....	.....	.....	56	15
41	Mays Landing	7,385	795	.....	.....	.....	.....	4,587	455
42	Minotola-Landisville	2,639	325	.....	.....	.....	.....	906	138
43	Northfield	79	16	.....	.....	.....	.....	5	1
44	Carpenters'	580	67	.....	.....	.....	.....	61	19
45	Home	4,376	327	.....	.....	.....	.....	2,211	134
46	Mainland	398	48	.....	.....	.....	.....	51	5
47	Pleasantville Mutual	2,155	369	.....	.....	.....	.....	963	80
48	Workingmen's	3,399	214	.....	.....	.....	.....	1,273	76
49	Hand-in-Hand	163	82	.....	.....	.....	.....	88	24
50	Somers Point	716	158	.....	.....	.....	.....	.....	.....
51	Seashore	1,744	237	.....	.....	.....	.....	447	54
52	St. Leonard's	1,749	182	.....	.....	.....	.....	327	56
	Totals	252,318	16,597	8,770	785	7,041	1,174	64,544	6,481

AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
3,481	105	272	S.	$1.00 m.	$200	6	$0.15 b	$0.15 b	1
721	27	92	S.	1.00 m.	200	6	.07½ b	.07½ b	2
7,011	116	422	S.	1.00 m.	200	6	.10 b	.10 b	3
10,381	104	676	S.	1.00 m.	200	6	.10 b	.10 b	4
63,087	207	1,830	O.P.	.....	100	6	.10 b	.10 b	5
3,256	70	210	S.	1.00 m.	200	6	.12½ b	.12½ b	6
9,809	92	545	S.	1.00 & 2.00 m.	200	6	.10 b	.10 b	7
946	32	85	S.	1.00 m.	200	6	.10 b	.10 b	8
2,446	62	384	S.	1.00 m.	200	6	.10 b	.10 b	9
712	21	74	S.	1.00 m.	200	6	.10 b	.10 b	10
470	20	24	S.	1.00 m.	200	6	.12 b	.12 b	11
5,144	42	303	O.P.	.....	200	6	.10 b	.10 b	12
24,291	225	1,601	N.S.	1.00 m.	200	6	.10 b	.10 b	13
1,919	109	142	O.P.	.....	200	6	.....	.....	14
207	11	23	S.	1.00 m.	200	6	.10 b	.10 b	15
1,781	51	160	S.	1.00 m.	200	6	.10 b	.10 b	16
16,481	165	537	O.P.	.....	200	6	.10 b	.10 b	17
1,691	54	130	S.	1.00 & 2.00 m.	200	6	.10 b	.10 b	18
1,576	45	196	S.	1.00 m.	200	6	.10 b	.10 b	19
8,607	1	31	O.P.	.....	100	6	.10 b	.10 b	20
6,542	173	470	S.	1.00 m.	300	6	.12 b	.12 b	21
24,552	341	1,907	N.S.	1.00 m.	200	6	.10 b	.10 b	22
4,227	102	193	S.	1.00 m.	200	6	.15 b	.15 b	23
999	16	68	S.	.70 m.	200	6	.12 b	.12 b	24
1,026	25	91	S.	1.00 m.	200	6	.12½ b	.12½ b	25
3,681	65	341	S.	1.00 m.	200	6	.10 b	.10 b	26
7,733	112	1,152	N.S.	.70 & 1.00 m.	200	6	.10 b	.10 b	27
1,872	20	108	S.	1.00 m.	200	6	.10 b	.10 b	28
1,430	34	120	S.	1.00 m.	200	6	.12½ b	.12½ b	29
27,131	57	327	O.P.	.....	100	6	.10 b	.10 b	30
7,161	91	505	S.	1.00 m.	200	6	.10 b	.10 b	31
284	5	37	S.	1.00 m.	200	6	.10 b	.10 b	32
2,625	150	278	O.P.	.....	200	6	.10 b	.10 b	33
9,427	319	868	S.	1.00 m.	200	6	.10 b	.10 b	34
3,829	173	532	S.	1.00 m.	200	6	.15 b	.15 b	35
6,459	282	314	S.	1.00 m.	200	6	.10 b	.10 b	36
10,920	502	521	S.	1.00 m.	200	6	.15 b	.15 b	37
9,900	392	670	S.	1.00 m.	200	6	.15 b	.15 b	38
1,400	40	350	S.	1.00 m.	200	6	.10 b	.10 b	39
1,156	26	93	S.	1.00 m.	200	6	.10 b	.10 b	40
11,972	418	832	S.	1.00 m.	200	6	.10 b	.10 b	41
3,545	171	292	S.	1.00 m.	200	6	5.00 a or .15 b	.15 b	42
84	2	15	S.	1.00 m.	200	6	.12 b	.12 b	43
641	27	59	S.	1.00 m.	200	6	.10 b	.10 b	44
6,587	158	303	S.	.50 m.	100	6	.15 b	.15 b	45
449	10	43	S.	.50 m.	100	6	.10 & .15 b	.10 & .15 b	46
3,118	163	286	S.	1.00 m.	200	6	.....	.....	47
4,672	74	216	S.	.50 m.	100	6	.15 b	.15 b	48
251	9	97	S.	1.00 m.	200	6	.15 b	.15 b	49
716	44	114	S.	1.00 m.	200	6	.15 b	.15 b	50
2,191	45	246	S.	1.00 m.	200	6	.10 b	.10 b	51
2,076	63	175	S.	1.00 m.	200	6	.10 b	.10 b	52
332,673	5,668	19,369							

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
J. W. De Yoe	William C. Talman	Allendale, N. J.	53
Clyde Christie	George B. Downer	125 W. Main St., Bergenfield, N. J.	54
Marinus Cortant	Julius R. Meier	102 N. Washington Ave., Bergenfield, N. J.	55
George C. Felter, Jr.	Edwin C. Ludwig	8 E. Fort Lee Road, Bogota, N. J.	56
George C. Felter, Jr.	Clarence H. Thompson	352 Cedar Lane Teaneck N. J.	57
Kipp & Ashen	Herbert Wulling	321 Hackensack St., Carlstadt, N. J.	58
Conkling, Smith & Towe	William H. Nussbaum	423 Hackensack St., Carlstadt, N. J.	59
Mario A. Schettino	S. George Vitale	344 Palisade Ave., Cliffside Park, N. J.	60
Irving S. Reeve	Martha P. Johnson	Closter N. J.	61
Irving S. Reeve	E. H. Schoonmaker	Cresskill, N. J.	62
Albert J. Wuytack	Edmund F. Meyer	525 Washington Ave., Dumont, N. J.	63
J. W. De Yoe	Louis F. Fournier	26 Grove St., East Paterson, N. J.	64
Harry L. Towe	James Millar	105 Woodland Ave., Rutherford, N. J.	65
Milton T. Lasher	William C. Murphy	Edgewater, N. J.	66
William M. Seufert	Harry G. Comstock	33 Park Place, Englewood, N. J.	67
Leland F. Ferry	Charles E. Tepper	362 Cedar Lane, Teaneck, N. J.	68
E. R. Coven	Frederick X. Veile	River Road, Fair Lawn, N. J.	69
Morrison, Lloyd & Morrison	Alfred D. Cella	104 Passaic St., Garfield, N. J.	70
Carl Weitz	Frank J. Oleri	650 Bergenline Ave., West New York, N. J.	71
Joseph Cook	Louise Schlosser	250 Main St., Fort Lee, N. J.	72
John S. Baker	Andrew N. Kolarcik	10 Alaska St., Garfield, N. J.	73
Arthur J. Sullivan	William Stepat	266 Pierre Ave., Garfield, N. J.	74
Henry L. Janowski	Theodore Gasior	22 Albert St., Garfield, N. J.	75
John D. Vasilyk	Joseph A. Ritoch	66 Belmont Ave., Garfield, N. J.	76
A. J. De Rose	Hans J. Hintermaier	89 De Mott Ave., Clifton, N. J.	77
P. C. Wadsworth	R. Harry Decker	34 Cambridge Place, Glen Rock, N. J.	78
G. Earl Brugler	William D. Hartmann	296 Knox Ave., Grantwood, N. J.	79
William De Lorenzo	Carl Wurtz, Jr.	15 Main St., Hackensack, N. J.	80
Samuel Denson	Frank V. Jerlinski	34 Ross Ave., Hackensack, N. J.	81
Warner W. Westervelt, Jr.	Edward J. Fyfe	242 State St., Hackensack, N. J.	82
Mackay & Mackay	J. Edward Schierloh	210 Main St., Hackensack, N. J.	83
Hart & Vanderwart	Louis W. Shaffer	725 Main St., Hackensack, N. J.	84
Marinus Contant	George E. Traver, Jr.	Oradell, N. J.	85
Hart & Vanderwart	G. Byron Ferguson	200 State St., Hackensack, N. J.	86
Warner W. Westervelt	Will D. Martin	Hasbrouck Heights, N. J.	87
Winne & Banta	Chris W. Heller	232 Boulevard, Hasbrouck Heights, N. J.	88
Harry Randall	Harry J. Angell	125 Large Ave., Hillsdale, N. J.	89
Edgar A. De Yoe	Myron K. Voorhees	45 Sheridan Ave., Hohokus, N. J.	90
George C. Felter, Jr.	George W. Findley	310 Broad Ave., Leonia, N. J.	91
Elmer I. Zabriskie	Charles Schulz	100 Washington Ave., Little Ferry, N. J.	92
Chandless, Weller & Selser	Edward P. Kinchley	187 Main St., Little Ferry, N. J.	93
Hart & Vanderwart	Frank V. Romaglia	46 Marsellus Place, Garfield, N. J.	94
Marinus Contant	Arie Contant	459 Prospect Ave., Hackensack, N. J.	95
Herman Venderwart	William E. Reardon	9 Washington St., Lodi, N. J.	96
Leo F. Reilly	Emil Sorensen	350 Second Ave., Lyndhurst, N. J.	97
Luce, Kipp & Ashen	John F. Woods	315 Stuyvesant Ave., Lyndhurst, N. J.	98
Harry R. Rinsky	Joseph J. Reiss	11 Commerce St., Newark, N. J.	99
Walter W. Weber	David Hopper	Ramapo Ave., Mahwah, N. J.	100
Charles Schmidt	Herbert R. Hartley	593 Palmer Ave., Maywood, N. J.	101
J. W. & E. A. De Yoe	Henry Gunther	327 Godwin Ave., Midland Park, N. J.	102
John B. Zabriskie	Adolph Schleicher	R. F. D., Midland Park, N. J.	103
Harry Randall	Walter Wellman	Montvale, N. J.	104
Albert J. Wuytack	Pierre B. Wilmarth	River Edge, N. J.	105
Arthur B. Archibold	W. Frederick Law	39 Kearny Ave., Kearny, N. J.	106
William W. Wimmer	Ernest R. Scrimshaw	75 Prospect St., East Orange, N. J.	107

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION	ASSETS		
		Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Bergen County			
53	Allendale ..... Allendale	$1,068	$7,220	$402,500
54	Bergenfield ..... Bergenfield	416	8,586	533,600
55	Fellowship ..... "	1,481	1,503	66,000
56	Bogota ..... Bogota	13,613	.....	590,200
57	Investing ..... "	7,852	4,000	185,200
58	Carlstadt Mutual ..... Carlstadt	124,776	102,290	8,878,900
59	Tri-Boro ..... "	3,785	5,816	304,500
60	Cliffside Park ..... Cliffside Park	4,233	1,122	79,200
61	Harrington ..... Closter	35,165	15,260	658,362
62	Cresskill ..... Cresskill	3,398	1,500	98,000
63	Dumont ..... Dumont	5,414	3,526	247,600
64	East Paterson ..... East Paterson	9,745	.....	252,670
65	East Rutherford Savings ..... East Rutherford	325,040	235,219	8,700,100
66	Edgewater ..... Edgewater	500	3,150	179,800
67	Englewood Mutual ..... Englewood	171,207	100,000	3,823,800
68	Tenakill ..... "	3,898	203	12,800
69	Fair Lawn ..... Fair Lawn	1,189	4,138	93,630
70	Saddle River Township ..... " "	40,376	30,175	1,163,006
71	Faircliff ..... Fairview	4,118	.....	26,400
72	Fort Lee ..... Fort Lee	19,853	23,675	657,600
73	American ..... Garfield	27,217	.....	990,350
74	Garfield Mutual ..... "	4,782	1,005	131,322
75	Haller ..... "	4,665	1,000	193,400
76	Slavonian ..... "	14,147	7,004	163,800
77	Tri-City ..... "	2,072	5,898	150,300
78	Home Ownership ..... Glen Rock	14,778	5,229	203,350
79	Grantwood ..... Grantwood	4,637	3,686	56,400
80	Citizens' ..... Hackensack	10,823	.....	177,800
81	Excel ..... "	1,997	10,547	360,050
82	Hackensack Mutual ..... "	41,474	40,000	2,215,690
83	Industrial ..... "	569	1,555	122,776
84	New Barbadoes Mutual ..... "	6,469	5,675	380,605
85	North Jersey ..... "	3,809	4,175	218,868
86	United ..... "	1,662	66,184	858,722
87	Hasbrouck Heights ..... Hasbrouck Heights	2,706	2,700	537,700
88	Polifly ..... " "	7,075	4,498	324,100
89	Progressive ..... Hillsdale	17,293	6,000	151,000
90	Hohokus ..... Hohokus	9,636	3,700	227,550
91	Leonia ..... Leonia	36,694	11,325	623,600
92	Little Ferry ..... Little Ferry	10,525	11,739	753,100
93	Volunteer ..... " "	31,790	2,779	127,400
94	International ..... Lodi	6,519	.....	68,400
95	Lodi ..... "	3,415	.....	276,100
96	Mutual ..... "	5,663	26,000	906,475
97	Dauntless ..... Lyndhurst	2,805	6,150	81,600
98	Lyndhurst ..... "	4,111	.....	252,600
99	Norge ..... "	2,051	1,188	23,300
100	Mahwah ..... Mahwah	1,123	12,200	423,000
101	Maywood ..... Maywood	247	2,097	55,400
102	Franklin ..... Midland Park	1,356	.....	257,647
103	Wortendyke ..... " "	2,783	.....	91,900
104	Montvale ..... Montvale	1,115	1,891	115,700
105	New Milford ..... New Milford	1,505	25,982	72,400
106	North Arlington ..... North Arlington	4,674	1,000	90,500
107	Ridge ..... " "	7,154	15,029	233,300

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$3,450	$125,376	$13,552	$50	$553,216	53
$8,401	9,255	269,061	51,159	14,773	895,251	54
.....	2,323	14,187	1,287	.....	86,790	55
14,700	7,484	111,225	32,883	18,695	788,800	56
3,000	835	88,040	.....	4,723	293,650	57
.....	8,700	636,801	.....	152,163	9,903,630	58
596	.....	89,466	.....	12,100	416,263	59
1,700	1,875	63,207	10,664	3,803	165,804	60
.....	22,399	118,188	20,689	82,718	952,781	61
.....	1,325	24,806	6,400	505	135,934	62
209	5,027	18,916	6,496	8,159	295,347	63
.....	18,607	53,587	4,161	16,501	355,271	64
.....	.....	2,013,823	169,864	437,258	11,881,304	65
.....	4,320	13,018	6,610	27,342	234,740	66
473,600	.....	917,485	973	551,980	6,039,045	67
.....	470	.....	281	338	17,990	68
.....	350	34,186	2,057	2,230	137,780	69
.....	42,695	766,494	31,462	170,511	2,244,713	70
.....	615	7,587	4,487	2,095	45,302	71
2,310	12,181	118,278	57,676	9,495	901,068	72
.....	28,150	1,328,741	103,236	15,332	2,493,026	73
.....	6,160	64,932	9,233	538	217,972	74
19,500	3,100	159,363	13,838	1,606	396,472	75
.....	6,200	29,648	22,056	4,826	247,681	76
6,400	3,089	24,202	9,714	7,843	209,518	77
24,762	8,290	70,821	4,845	21,343	353,418	78
.....	1,835	25,844	2,818	9,337	104,557	79
22,584	6,065	105,672	13,879	4,375	341,198	80
425	33,983	114,510	19,562	13,649	554,723	81
129,050	29,360	947,025	.....	249,187	3,651,786	82
.....	535	37,531	5,567	624	169,157	83
.....	18,310	158,915	8,810	25,586	604,370	84
.....	1,150	66,559	5,629	217	300,407	85
10,300	49,593	238,984	41,869	7,105	1,274,419	86
46,602	8,150	145,426	31,415	12,166	786,865	87
25,575	1,240	33,163	9,721	47,956	453,328	88
.....	4,645	75,703	2,120	6,575	263,336	89
.....	9,929	22,897	1,753	1,171	276,636	90
.....	12,075	68,653	24,230	4,856	781,433	91
.....	18,261	236,103	66,069	16,003	1,111,800	92
627	9,902	23,566	3,692	24,850	224,606	93
.....	1,151	25,713	15,049	1,648	118,480	94
50,410	.....	25,489	10,458	47,589	413,461	95
147,600	72,910	848,054	14,214	52,231	2,073,147	96
.....	200	29,429	.....	240	120,424	97
.....	.....	19,888	8,111	18,748	303,458	98
.....	4,102	1,980	9,527	674	42,822	99
16,000	11,665	111,621	15,180	17,631	608,420	100
.....	2,015	6,927	2,694	408	69,788	101
.....	3,285	98,475	23,651	4,603	389,017	102
.....	5,530	36,048	5,920	25,575	167,756	103
.....	3,244	59,187	9,735	405	191,277	104
.....	2,200	13,004	4,236	1,555	120,882	105
12,100	1,000	72,671	6,217	895	189,057	106
5,904	3,075	138,300	2,369	20,053	425,184	107

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Bergen County					
53	Allendale	Allendale	$301,563			$100,200
54	Bergenfield	Bergenfield	537,771			77,900
55	Fellowship	"	51,853			9,400
56	Bogota	Bogota	457,121			169,600
57	Investing	"	167,622	$1,782		18,300
58	Carlstadt Mutual	Carlstadt	6,120,383		$188,845	163,700
59	Tri-Boro	"	243,507	68,050		10,000
60	Cliffside Park	Cliffside Park	93,774			
61	Harrington	Closter	634,669			40,800
62	Cresskill	Cresskill	50,961			43,000
63	Dumont	Dumont	144,688			50,400
64	East Paterson	East Paterson	229,158			5,800
65	East Rutherford Savings	East Rutherford	7,238,647		108,622	1,406,000
66	Edgewater	Edgewater	160,986			
67	Englewood Mutual	Englewood	3,048,097	443,040		1,175,400
68	Tenakill	"	14,712			800
69	Fair Lawn	Fair Lawn	91,092			14,597
70	Saddle River Township	" "	1,189,645			453,840
71	Faircliff	Fairview	34,258			
72	Fort Lee	Fort Lee	442,851	26,520		223,950
73	American	Garfield	1,056,645			735,465
74	Garfield Mutual	"	118,099			50,000
75	Haller	"	183,384			53,775
76	Slavonian	"	154,774			32,750
77	Tri-City	"	95,224	1,806		65,884
78	Home Ownership	Glen Rock	214,423			10,200
79	Grantwood	Grantwood	73,968			
80	Citizens'	Hackensack	184,343			57,850
81	Excel	"	294,161	11,900		94,200
82	Hackensack Mutual	"	1,923,931	46,438		489,950
83	Industrial	"	96,385			
84	New Barbadoes Mutual	"	407,220			19,200
85	North Jersey	"	184,542			18,950
86	United	"	718,644			116,288
87	Hasbrouck Heights	Hasbrouck Heights	392,544			111,800
88	Polifly	" "	313,512			13,800
89	Progressive	Hillsdale	183,139			
90	Hohokus	Hohokus	159,597			23,800
91	Leonia	Leonia	581,856			
92	Little Ferry	Little Ferry	468,309			357,550
93	Volunteer	" "	148,666			24,400
94	International	Lodi	68,119			12,000
95	Lodi	"	225,998			101,900
96	Mutual	"	973,180			491,350
97	Dauntless	Lyndhurst	68,257			3,700
98	Lyndhurst	"	141,325		20	32,100
99	Norge	"	33,927			
100	Mahwah	Mahwah	304,440			148,600
101	Maywood	Maywood	38,040			2,600
102	Franklin	Midland Park	216,840			
103	Wortendyke	" "	110,522			2,100
104	Montvale	Montvale	112,770			23,350
105	New Milford	New Milford	88,179			
106	North Arlington	North Arlington	91,395			30,700
107	Ridge	" "	233,590			83,075

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	$621	.....	$33,700	.....	$90,698	$26,434	$553,216	53
$2	.....	706	.....	24,700	$31,606	110,570	111,996	895,251	54
2,561	.....	71	.....	7,600	286	9,660	5,359	86,790	55
1,037	.....	877	.....	.....	337	105,161	54,667	788,800	56
31	.....	.....	.....	25,500	843	41,920	37,652	293,650	57
.....	.....	.....	$3,890	60,000	207	3,015,202	351,403	9,903,630	58
.....	.....	.....	.....	.....	157	72,564	21,985	416,263	59
798	.....	104	.....	.....	20,545	16,519	34,064	165,804	60
23	$2,805	518	.....	.....	3,699	182,101	88,166	952,781	61
164	10,200	398	.....	600	2,280	13,547	14,784	135,934	62
561	.....	511	.....	50,550	433	38,412	9,792	295,347	63
605	.....	1,421	.....	.....	6,275	79,208	32,804	355,271	64
.....	.....	.....	5,038	.....	24,542	2,418,571	679,884	11,881,304	65
2,096	.....	117	.....	.....	2,616	41,600	27,325	234,740	66
.....	.....	.....	19,000	.....	62,040	946,490	344,978	6,039,045	67
388	.....	255	.....	.....	100	1,661	74	17,990	68
2,630	.....	1,201	50	.....	235	12,941	15,034	137,780	69
1,472	.....	486	.....	.....	42,030	200,899	356,341	2,244,713	70
294	.....	143	.....	.....	4,379	1,306	4,922	45,302	71
53	.....	1,328	.....	29,400	4,306	95,202	77,458	901,068	72
6,043	.....	854	.....	11,000	61,245	212,251	409,523	2,493,026	73
863	.....	265	.....	.....	4,253	23,358	21,134	217,972	74
13,118	22,870	537	.....	.....	29,831	37,562	55,395	396,472	75
113	.....	195	.....	.....	3,606	35,793	20,450	247,681	76
154	.....	.....	.....	14,465	175	.....	31,810	209,518	77
77	.....	605	.....	33,200	945	60,979	32,989	353,418	78
2,671	.....	110	.....	.....	150	13,292	14,366	104,557	79
344	.....	2,922	.....	.....	18,867	14,913	61,959	341,198	80
1,081	2,200	462	.....	38,250	2,685	64,264	45,520	554,723	81
18	18,326	.....	.....	208,125	273,610	447,360	244,028	3,651,786	82
.....	.....	240	6,934	8,500	10,601	29,096	17,401	169,157	83
72	.....	178	.....	30,000	392	83,695	63,613	604,370	84
591	.....	146	.....	17,250	3,955	42,170	32,803	300,407	85
6,350	.....	1,018	.....	4,000	2,433	286,991	138,695	1,274,419	86
.....	6,300	1,044	.....	130,500	792	104,206	39,679	786,865	87
.....	.....	253	.....	26,000	239	76,776	22,748	453,328	88
116	.....	.....	.....	.....	.....	51,004	29,077	263,336	89
.....	.....	397	.....	38,561	794	39,686	13,801	276,636	90
.....	.....	922	.....	.....	.....	169,374	29,281	781,433	91
55	.....	1,810	53	45,000	204	90,696	148,123	1,111,800	92
12	.....	310	210	.....	299	34,671	16,038	224,606	93
141	2,018	42	36	.....	1,369	18,881	15,874	118,480	94
95	.....	448	.....	.....	438	56,869	27,713	413,461	95
455	.....	.....	9	.....	100,232	267,447	240,474	2,073,147	96
.....	.....	.....	.....	11,756	529	21,315	14,867	120,424	97
.....	25,359	.....	.....	.....	.....	52,912	51,742	303,458	98
644	.....	110	.....	.....	481	4,812	2,848	42,822	99
.....	1,045	4,020	1,501	19,500	91	75,409	53,814	608,420	100
501	.....	47	.....	15,000	23	9,890	3,687	69,788	101
11,248	.....	164	.....	64,400	1,040	42,159	53,166	389,017	102
3,033	.....	197	.....	.....	3,863	30,777	17,264	167,756	103
.....	.....	510	.....	12,600	533	18,328	23,186	191,277	104
.....	.....	20	.....	.....	227	19,011	13,445	120,882	105
8,603	.....	567	.....	6,600	10,022	.....	41,170	189,057	106
381	.....	.....	.....	.....	592	34,513	73,033	425,184	107

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Bergen County								
53	Allendale	4,428	290	.....	.....	.....	.....	501	46
54	Bergenfield	6,783	803	.....	.....	.....	.....	390	64
55	Fellowship	1,000	124	.....	.....	.....	.....	47	16
56	Bogota	5,647	391	.....	.....	.....	.....	848	63
57	Investing	2,247	174	10	1	.....	.....	92	15
58	Carlstadt Mutual	163,154	4,680	.....	.....	4,290	714	1,637	66
59	Tri-Boro	4,682	460	681	49	.....	.....	50	5
60	Cliffside Park	922	107	.....	.....	.....	.....	.....	.....
61	Harrington	8,390	723	.....	.....	.....	.....	204	36
62	Cresskill	801	121	.....	.....	.....	.....	430	29
63	Dumont	2,420	175	.....	.....	.....	.....	252	55
64	East Paterson	3,112	346	.....	.....	.....	.....	29	19
65	East Rutherford Savings	222,288	8,797	.....	.....	5,174	1,524	14,060	744
66	Edgewater	2,025	206	.....	.....	.....	.....	.....	.....
67	Englewood Mutual	52,305	3,508	4,252	387	.....	.....	5,877	493
68	Tenakill	374	49	.....	.....	.....	.....	4	4
69	Fair Lawn	1,589	207	.....	.....	.....	.....	73	34
70	Saddle River Township	18,325	916	.....	.....	.....	.....	2,269	552
71	Faircliff	491	70	.....	.....	.....	.....	.....	.....
72	Fort Lee	6,403	666	255	38	.....	.....	1,120	138
73	American	10,413	1,168	.....	.....	.....	.....	3,677	576
74	Garfield Mutual	1,881	237	.....	.....	.....	.....	250	50
75	Haller	2,200	298	.....	.....	.....	.....	269	89
76	Slavonian	1,898	198	.....	.....	.....	.....	164	47
77	Tri-City	2,008	198	9	2	.....	.....	658	123
78	Home Ownership	2,536	199	.....	.....	.....	.....	51	19
79	Grantwood	970	92	.....	.....	.....	.....	.....	.....
80	Citizens'	2,190	231	.....	.....	.....	.....	289	33
81	Excel	3,698	317	119	10	.....	.....	471	41
82	Hackensack Mutual	32,439	2,143	655	47	.....	.....	2,449	286
83	Industrial	1,194	83	.....	.....	.....	.....	.....	.....
84	New Barbadoes Mutual	4,992	514	.....	.....	.....	.....	96	11
85	North Jersey	2,335	249	.....	.....	.....	.....	95	17
86	United	9,428	588	.....	.....	.....	.....	561	67
87	Hasbrouck Heights	5,406	409	.....	.....	.....	.....	559	69
88	Polifly	5,249	336	.....	.....	.....	.....	69	11
89	Progressive	2,210	267	.....	.....	.....	.....	.....	.....
90	Hohokus	2,611	185	.....	.....	.....	.....	119	20
91	Leonia	8,045	501	.....	.....	.....	.....	.....	.....
92	Little Ferry	7,005	674	.....	.....	.....	.....	1,788	205
93	Volunteer	2,052	285	.....	.....	.....	.....	122	20
94	International	774	80	.....	.....	.....	.....	60	7
95	Lodi	2,947	343	.....	.....	.....	.....	510	73
96	Mutual	12,284	872	.....	.....	.....	.....	2,457	108
97	Dauntless	1,970	200	.....	.....	.....	.....	19	9
98	Lyndhurst	6,803	338	.....	.....	19	19	321	18
99	Norge	697	56	.....	.....	.....	.....	.....	.....
100	Mahwah	4,582	446	.....	.....	.....	.....	743	111
101	Maywood	849	137	.....	.....	.....	.....	13	2
102	Franklin	2,643	267	.....	.....	.....	.....	.....	.....
103	Wortendyke	1,117	124	.....	.....	.....	.....	3	3
104	Montvale	1,382	165	.....	.....	.....	.....	234	23
105	New Milford	1,028	116	.....	.....	.....	.....	.....	.....
106	North Arlington	1,011	101	.....	.....	.....	.....	154	24
107	Ridge	3,444	332	.....	.....	.....	.....	415	78

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
4,929	104	232	S.	$1.00 m.	$200	6	$0.07½ b	$0.07½ b	53
7,173	171	696	S.	1.00 m.	200	6	5.00 a	.....	54
1,047	36	104	S.	1.00 m.	200	6	.10 b	.10 b	55
6,495	167	287	S.	1.00 m.	200	6	4.00 a	.....	56
2,349	53	137	N.S.	1.00 & 2.00 m.	200	6	4.00 a	1.00 a	57
169,081	1,963	3,497	O.P.	.....	100	6	.....	.....	58
5,413	71	443	O.P.	.....	200	6	2.50 a	.....	59
922	33	74	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	60
8,594	304	455	S.	1.00 m.	200	6	3.00 a & .05 b	.05 b	61
1,231	40	110	S.	1.00 m.	200	6	.07½ b	.07½ b	62
2,672	104	126	S.	1.00 m.	200	6	3.00 a & .05 b	.....	63
3,141	77	288	S.	.70 m.	200	6	5.00 a	5.00 a	64
241,522	2,614	8,451	O.P.	.....	100	6	.....	.....	65
2,025	53	153	S.	1.00 m.	200	6	.06 b	.....	66
62,434	919	3,469	O.P.	.....	200	6	2.00 a	.....	67
378	12	41	S.	1.00 m.	200	6	3.00 a	.....	68
1,662	34	207	S.	1.00 m.	200	6	5.00 a & .07½ b	3.00a&.07½b	69
20,594	473	995	N. S.	1.00 m.	200	6	.10 b	.10 b	70
491	13	57	S.	1.00 m.	200	5 & 6	.12½ b	.12½ b	71
7,778	231	611	S.	1.00 m.	200	6	.05 b	.05 b	72
14,090	446	1,298	S.	1.00 m.	200	6	.10 b	.10 b	73
2,131	48	239	S.	1.00 m.	200	6	.12½ b	.12½ b	74
2,469	77	310	S.	1.00 & 2.00 m.	200	6	4.00 a & .12½ b	2.00a&.12½b	75
2,062	56	189	S.	1.00 m.	200	6	.10 b	.....	76
2,675	38	285	O.P.	.....	200	6	5.00 a & .10 b	1.00 a & .10 b	77
2,587	69	149	S.	1.00 m.	200	6	.08 b	.08 b	78
970	19	73	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	79
2,479	69	195	S.	1.00 & 2.00 m.	200	6	.05 b	.05 b	80
4,288	89	279	S.	1.00 & 2.00 m.	200	6	5.00 a	.....	81
35,543	563	1,913	O.P.	.....	200	6	4.00 a	1.00 a	82
1,194	33	50	S.	1.00 m.	200	6	.....	.....	83
5,088	139	386	S.	1.00 m.	200	6	.05 b	.05 b	84
2,430	71	195	S.	1.00 m.	200	6	3.00 a	1.00 a	85
9,989	253	402	S.	.70 m.	200	6	5.00 a	.....	86
5,965	235	243	S.	1.00 m.	200	6	.05 b	.05 b	87
5,318	79	268	S.	1.00 m.	200	6	.....	.....	88
2,210	75	192	N. S	1.00 m.	250	5½ & 6	.10 b	1.00 a	89
2,730	62	143	S.	1.00 m.	200	6	.16 b	.16 b	90
8,045	142	359	S.	1.00 m.	200	6	.05 b	.05 b	91
8,793	266	613	S.	.50, 1.00 & 2.00 m.	200	6	.12½ b	.12½ b	92
2,174	57	248	S.	1.00 m.	200	6	.12½ b	.12½ b	93
834	27	60	S.	1.00 m.	200	6	.17½ b	.17½ b	94
3,457	124	292	S.	1.00 m.	200	6	3.00 a	.....	95
14,741	313	667	O.P.	.....	200	6	.16 b	.16 b	96
1,989	23	186	O.P.	.....	200	6	3.00 a	1.00 a	97
7,143	111	264	N.S.	1.00 m.	100	6	.....	.....	98
697	21	35	S.	1.00 m.	200	6	.....	1.00 a	99
5,325	172	385	S.	1.00 m.	200	6	.05 b	.05 b	100
862	23	116	S.	1.00 m.	200	6	5.00 a	.....	101
2,643	105	162	S.	1.00 m.	200	6	3.00 a	3.00 a	102
1,120	32	95	S.	1.00 m.	200	6	.06 b	.06 b	103
1,616	59	129	S.	1.00 m.	200	6	3.00 a	1.00 a	104
1,028	25	91	S.	1.00 m.	200	6	3.00 a	.....	105
1,165	24	101	S.	1.00 m.	200	6	.06 b	.06 b	106
3,859	58	352	O.P.	.....	200	6	.05 b	.05 b	107

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION	Incorporated	President
	Bergen County—Continued		
108	Valley ..... North Arlington	Oct. 29, 1925	Louis A. Saporito .....
109	Oakland ..... Oakland	Feb. 11, 1924	H. G. McNomee .....
110	Bergen County ..... Oradell	Feb. 21, 1888	Horton C. Chapin .....
111	Interborough ..... Palisade	April 8, 1911	Seymour N. Sears .....
112	Broad Avenue ..... Palisades Park	Aug. 15, 1921	Frank R. Wheeler .....
113	Morsemere ..... " "	Aug. 14, 1926	Thomas J. Monoghan .....
114	Equitable Mutual ..... Park Ridge	Mar. 26, 1903	Henry L. Storms .....
115	Eureka ..... " "	Feb. 19, 1890	Adolph H. Frahn .....
116	Ramseys ..... Ramsey	Aug. 26, 1890	Otto Saalfeld .....
117	Trust ..... "	Oct. 22, 1928	James Devine .....
118	Oratam ..... Ridgefield	May 29, 1923	A. Theodore Holmes .....
119	Ridgefield ..... "	Dec. 2, 1889	F. S. Doscher .....
120	Overpeck ..... Ridgefield Park	Dec. 20, 1897	N. C. Phillips .....
121	Park ..... " "	May 1, 1894	Conrad W. Mergler .....
122	Peoples Mutual ..... " "	Feb. 19, 1907	Cyril de Wyrall .....
123	Co-Operative ..... Ridgewood	Jan. 27, 1891	Clyde D. Hutton .....
124	Glen Rock ..... "	April 19, 1907	William L. Platt .....
125	Godwinville ..... "	Jan. 14, 1924	Frank E. Low .....
126	Ridgewood ..... "	April 2, 1885	Albert H. Boyd .....
127	River Edge ..... River Edge	Sept. 29, 1920	A. Z. Bogert .....
128	Rural ..... Rochelle Park	May 1, 1924	Albert Schneider .....
129	Rutherford Mutual ..... Rutherford	May 13, 1876	Harold R. Frizzell .....
130	Preference ..... Teaneck	Dec. 15, 1923	Frederic H. Brendle .....
131	Teaneck ..... "	July 3, 1916	Charles Van Riper .....
132	Tenafly ..... Tenafly	July 12, 1905	John Ostermann, Jr. .....
133	Magic ..... Waldwick	April 16, 1927	M. E. Higgins .....
134	Waldwick ..... "	Mar. 1, 1913	Harrison D. Mills .....
135	Wallington ..... Wallington	Jan. 27, 1897	John McCleerey .....
136	Wawel ..... "	Feb. 20, 1920	Blazej Monkowski .....
137	Invincible ..... Westwood	July 15, 1921	Henry Hinck .....
138	Westwood ..... "	Jan. 20, 1906	George W. Collignon .....
139	Sicomac ..... Wyckoff	June 22, 1927	C. Jack Ward .....
140	Wyckoff ..... "	Jan. 3, 1906	Herman Klomburg .....
	Burlington County		
141	Beverly ..... Beverly	Jan. 12, 1868	Arthur V. Woolston .....
142	Promoters ..... "	Oct. 16, 1922	J. Wilbert Hammell .....
143	Bordentown ..... Bordentown	Mar. 12, 1880	P. F. H. Brakeley .....
144	Peoples ..... "	Mar. 3, 1911	Charles E. Burr .....
145	Brown's-Mills-In-The-Pines ..... Brown's Mills	Jan. 30, 1919	Daniel R. Lemmon .....
146	City of Burlington ..... Burlington	Mar. 16, 1868	William F. Finegan, Sr. .....
147	Farmers' and Mechanics' ..... "	April 1, 1871	Albertus L. Severns .....
148	Delanco ..... Delanco	May 9, 1890	E. J. Birkhead, Sr. .....
149	Florence ..... Florence	April .., 1882	Charles B. Green .....
150	Maple Heights ..... Maple Shade	May 29, 1923	George W. Crane .....
151	Maple Shade ..... " "	June 5, 1920	Henry P. Harper .....
152	Marlton ..... Marlton	May 16, 1925	Howard E. Wills .....
153	Medford ..... Medford	May 6, 1925	Albert F. Kirby .....
154	Medford Lakes ..... Medford Lakes	Oct. 26, 1928	William G. Oaks .....
155	Boosters ..... Moorestown	Jan. 9, 1926	George C. Baker .....
156	Moorestown ..... "	Dec. 29, 1891	Albert Haines .....
157	Workingmen's Co-Operative ..... "	April 23, 1888	Irving A. Collins .....
158	Industry ..... Mount Holly	April 2, 1874	Walter I. Dill .....
159	Mount Holly ..... " "	Feb. 1, 1862	Walter I. Dill .....
160	Peoples ..... " "	Aug. 4, 1883	Morris K. Perinchief .....

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
William H. Smith	Charles F. Deleot	147 Morgan Place, North Arlington, N. J.	108
Walter W. Weber	Irving S. Bush	Box No. 41, Oakland, N. J.	109
Arthur Van Buskirk	William F. Wray	425 Third St., Oradel, N. J.	110
F. H. H'pkins & Bauer & Rank'r	Frederick H. St. John	1033 Palisade Ave., Palisade, N. J.	111
Thomas J. Huckin	Jules J. Cheron	National Bank Bldg., Palisades Park, N. J.	112
George H. Richenaker	Fred Kern	232 Broad Ave., Palisades Park, N. J.	113
J. F. Bratt	Charles S. Gray	First National Bank, Park Ridge, N. J.	114
Hart & Vanderwart	L. D. Dixon	Park Ave., Park Ridge, N. J.	115
Edgar A. DeYoe	William R. Troop	147 E. Main St., Ramsey, N. J.	116
Walter W. Weber	Richard V. Ackerman	70 E. Main St., Ramsey, N. J.	117
Martin J. Cummins	Frieda Biege	527 Broad Ave., Ridgefield, N. J.	118
Morrison, Lloyd & Morrison	P. J. Jossier	240 Broad Ave., Palisades Park, N. J.	119
Morrison, Lloyd & Morrison	Herbert I. Lowe	195 Main St., Ridgefield Park, N. J.	120
Morrison, Lloyd & Morrison	Austin I. Mehrhof	198 Main St., Ridgefield Park, N. J.	121
Morrison, Lloyd & Morrison	Alfred H. Koeller	193 Main St., Ridgefield Park, N. J.	122
John B. Zabriskie	Howard Maltbie	261 Woodside Ave., Ridgewood, N. J.	123
Walter W. Weber	Edward M. Schmults	1 E. Ridgewood Ave., Ridgewood, N. J.	124
Thomas S. Doughty	Harry L. Pfeiffer	31 N. Broad St., Ridgewood, N. J.	125
Morrison, Lloyd & Morrison	Helen T. Dunbar	Box 505, Ridgewood, N. J.	126
Clyde A. Bogert	William E. Jacob	161 Continental Ave., River Edge, N. J.	127
William DeLorenzo	William Brandenberg	10 William St., Rochelle Park, N. J.	128
Conkling, Smith & Towe	Frank Beasley	Rutherford, N. J.	129
Raymond G. Betsch	Rudolph J. Lauzon	208 Market St., West Englewood, N. J.	130
Morrison, Lloyd & Morrison	Clarence H. Thompson	352 Cedar Lane, Teaneck, N. J.	131
David D. Ackerman	E. H. Schoonmaker	8 Highland Ave., Tenafly, N. J.	132
H. G. Honig	Ruth E. Honig	Waldwick, N. J.	133
Edgar A. De Yoe	Frank R. Doty	Waldwick, N. J.	134
Joseph F. Matisovsky	John Slebodnik	145 Maple Ave., Wallington, N. J.	135
Casimir A. Silski	Leon Strzelecki	145 Hayward St., Wallington, N. J.	136
Hart & Vanderwart	Albert L. Sunkenberg	99 Westwood Ave., Westwood, N. J.	137
Harry Randall	Fred W. Decker	34 Brickell Ave., Westwood, N. J.	138
G. R. Hendrickson	Edmund Aldous	Van Houten Ave., Wyckoff, N. J.	139
John B. Zabriskie	Richard E. Lawlin	Main St., Wyckoff, N. J.	140
G. Dore Cogswell	Charles F. Stevenson	Beverly, N. J.	141
Clifford R. Powell	Charles H. Sedgley	525 Bentley Ave., Beverly, N. J.	142
John H. Hutchinson	John F. Miller	533 Willow St., Bordentown, N. J.	143
Samuel F. Garrison	Carlton W. Haines	528 Prince St., Bordentown, N. J.	144
Richard B. Eckman	Alfonza Adams	442 Second St., Florence, N. J.	145
Charles A. Rigg	Charles J. Lame	467 High St., Burlington, N. J.	146
Howard Eastwood	Caroline H. Haines	230 High St., Burlington, N. J.	147
*P. W. Willis	W. G. Stickel	Vine & Burlington Ave., Delanco, N. J.	148
*Edward A. Kashner	Alfonza Adams	Florence, N. J.	149
George B. Evans	Joseph M. Evans	15 E. Main St., Maple Shade, N. J.	150
Rocco Palese	Charles Potje	Box No. 461, Maple Shade, N. J.	151
J. Edward Fagen	Horace R. Ward	R. F. D., Medford, N. J.	152
Richard B. Eckman	William H. Bowker	29 S. Main St., Medford, N. J.	153
F. A. DeMaris, Jr.	Leon E. Todd	2623 Westfield Ave., Camden, N. J.	154
Henry F. Stockwell	Inez Burke	45 E. Main St., Moorestown, N. J.	155
George B. Evans	Horace S. Edgar	Moorestown, N. J.	156
George B. Evans	H. Fred Robinson	Rodman Bldg., Moorestown, N. J.	157
George M. Hillman	George M. Hillman, Jr.	135 High St., Mt. Holly, N. J.	158
Richard B. Eckman	Isabelle A. English	127 Main St., Mt. Holly, N. J.	159
Clifford R. Powell	Frank D. Hendrickson	117 High St., Mt. Holly, N. J.	160

*Conveyancer.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Bergen County—Continued				
108	Valley	North Arlington	$6,592	$3,684	$77,900
109	Oakland	Oakland	2,996	1,663	64,400
110	Bergen County	Oradell	38,087	67,825	459,115
111	Interborough	Palisade	7,060	998	195,400
112	Broad Avenue	Palisades Park	1,346	2,700	201,000
113	Morsemere	" "	6,399	11,925	44,900
114	Equitable Mutual	Park Ridge	2,648	3,500	208,256
115	Eureka	" "	86	209	272,095
116	Ramseys	Ramsey	4,711	4,731	748,400
117	Trust	"	2,546	627	63,400
118	Oratam	Ridgefield	4,861	1,907	107,800
119	Ridgefield	"	8,866	.....	38,800
120	Overpeck	Ridgefield Park	4,735	38,922	309,000
121	Park	" "	17,540	16,622	627,600
122	Peoples Mutual	" "	10,012	33,815	462,100
123	Co-Operative	Ridgewood	6,721	5,000	387,350
124	Glen Rock	"	26,506	.....	515,400
125	Godwinville	"	12,292	58,269	244,900
126	Ridgewood	"	113,552	25,300	1,042,350
127	River Edge	River Edge	12,849	52,455	192,400
128	Rural	Rochelle Park	4,766	5,000	88,600
129	Rutherford Mutual	Rutherford	38,579	.....	2,080,500
130	Preference	Teaneck	8,621	15,438	137,800
131	Teaneck	"	3,978	4,000	206,700
132	Tenafly	Tenafly	50,458	16,000	731,000
133	Magic	Waldwick	182	877	21,400
134	Waldwick	"	2,743	4,898	180,300
135	Wallington	Wallington	2,069	3,400	191,050
136	Wawel	"	7,857	.....	276,600
137	Invincible	Westwood	6,371	3,900	347,200
138	Westwood	"	16,684	5,000	392,800
139	Sicomac	Wyckoff	1,086	238	44,900
140	Wyckoff	"	6,789	12,283	561,600
	Totals		$1,517,056	$1,234,805	$50,393,092
	Burlington County				
141	Beverly	Beverly	$1,486	$12,950	$329,088
142	Promoters	"	747	4,269	41,600
143	Bordentown	Bordentown	2,233	3,615	205,455
144	Peoples	"	15,663	4,169	282,350
145	Brown's-Mills-In-The-Pines	Brown's Mills	953	.....	88,200
146	City of Burlington	Burlington	3,021	.....	383,265
147	Farmers' and Mechanics'	"	8,462	13,500	798,628
148	Delanco	Delanco	10,314	.....	731,619
149	Florence	Florence	24,475	9,660	510,750
150	Maple Heights	Maple Shade	1,565	.....	50,500
151	Maple Shade	" "	1,676	.....	15,350
152	Marlton	Marlton	630	.....	33,600
153	Medford	Medford	12,341	4,795	90,844
154	Medford Lakes	Medford Lakes	12	600	45,661
155	Boosters	Moorestown	9,902	35,624	266,901
156	Moorestown	"	9,124	.....	184,625
157	Workingmen's Co-Operative	"	64,993	1,500	599,270
158	Industry	Mount Holly	762	2,958	189,200
159	Mount Holly	" "	3,157	5,202	301,200
160	Peoples	" "	31,516	10,000	473,600

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$346	$30,420	$5,559	$2,491	$126,992	108
$18,150	16,390	21,596	4,073	22,993	152,261	109
.....	9,265	37,454	22,265	4,922	638,933	110
55,400	6,230	99,834	13,566	10,018	388,506	111
.....	3,120	18,963	9,339	1,025	237,493	112
1,300	2,905	25,598	8,006	329	101,362	113
.....	30,075	25,243	11,222	32,493	313,437	114
.....	31,250	33,583	23,190	33,968	394,381	115
.....	15,612	113,916	11,858	18,612	917,840	116
.....	5,000	4,100	558	5,128	81,359	117
10,600	13,310	23,870	4,034	27,588	193,970	118
9,000	3,162	5,932	1,936	.....	67,696	119
82,316	6,700	171,028	9,574	1,630	623,905	120
136,969	11,409	375,531	39,252	105,695	1,360,618	121
42,077	15,595	242,205	11,436	35,765	853,005	122
9,832	14,826	32,136	13,770	17,302	486,937	123
82,422	5,280	45,925	8,426	36,455	720,414	124
.....	17,958	92,593	10,887	43,232	480,131	125
34,900	50,377	371,716	7,873	16,622	1,662,690	126
8,223	9,920	43,956	676	986	321,465	127
.....	5,425	76,788	7,390	1,555	189,524	128
3,000	24,550	965,391	23	74,187	3,186,230	129
.....	6,769	63,272	2,737	243	234,880	130
2,500	3,180	43,454	.....	1,544	265,356	131
42,979	15,540	125,444	8,938	35,533	1,025,892	132
.....	.....	10,295	800	296	33,850	133
.....	4,825	43,515	8,988	1,394	246,663	134
.....	3,001	85,737	10,490	10,553	306,300	135
.....	4,000	112,971	27,523	12,099	441,050	136
.....	23,260	48,052	6,146	19,092	454,021	137
.....	16,860	71,065	12,781	1,903	517,093	138
.....	3,390	9,846	3,516	250	63,226	139
154,160	22,044	222,313	21,226	3,526	1,003,941	140
$1,716,183	$913,884	$14,642,517	$1,306,176	$2,762,268	$74,485,981	
$1,000	$19,537	$118,643	$22,069	$4,000	$508,773	141
.....	1,675	16,321	2,570	223	67,405	142
9,150	9,880	55,222	12,692	12,223	310,470	143
5,503	9,280	41,051	28,037	989	387,042	144
.....	3,035	5,314	7,078	927	105,507	145
.....	16,220	88,925	5,690	976	498,097	146
78,058	46,550	278,454	29,585	11,029	1,264,266	147
.....	67,819	386,536	26,686	9,683	1,232,657	148
.....	15,464	54,370	51,975	1,719	668,413	149
.....	1,339	189,908	3,432	546	247,290	150
.....	3,813	38,728	6,102	1,781	67,450	151
.....	3,360	19,670	1,337	47	58,644	152
.....	7,525	2,334	3,951	.....	121,790	153
.....	1,713	.....	606	1,186	49,778	154
3,700	44,595	88,340	3,185	4,804	457,051	155
.....	9,425	233,428	6,137	593	443,332	156
.....	107,410	595,278	27,552	34,568	1,430,571	157
.....	3,300	34,743	10,678	1,599	243,240	158
.....	26,840	79,145	20,506	9,288	445,338	159
5,000	10,250	113,922	38,324	4,561	687,173	160

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Bergen County—Continued					
108	Valley	North Arlington	$64,454	.....	.....	$24,445
109	Oakland	Oakland	90,960	$14,300	.....	2,700
110	Bergen County	Oradell	472,218	.....	.....	.....
111	Interborough	Palisade	214,278	.....	.....	600
112	Broad Avenue	Palisades Park	99,753	.....	.....	45,600
113	Morsemere	" "	75,894	.....	.....	7,400
114	Equitable Mutual	Park Ridge	240,321	.....	.....	.....
115	Eureka	" "	247,842	.....	.....	62,900
116	Ramseys	Ramsey	530,385	.....	.....	116,000
117	Trust	"	63,792	.....	.....	1,450
118	Oratam	Ridgefield	139,259	.....	.....	5,400
119	Ridgefield	"	38,142	.....	.....	4,000
120	Overpeck	Ridgefield Park	404,968	.....	.....	75,200
121	Park	" "	835,112	.....	.....	51,400
122	Peoples Mutual	" "	541,780	2,704	.....	79,975
123	Co-Operative	Ridgewood	337,011	.....	.....	25,800
124	Glen Rock	"	445,498	.....	.....	34,600
125	Godwinville	"	339,279	.....	.....	.....
126	Ridgewood	"	1,221,998	9,000	.....	.....
127	River Edge	River Edge	234,539	.....	.....	.....
128	Rural	Rochelle Park	109,621	.....	.....	21,550
129	Rutherford Mutual	Rutherford	1,416,491	.....	.....	1,079,660
130	Preference	Teaneck	154,566	.....	.....	14,400
131	Teaneck	"	162,205	.....	.....	14,700
132	Tenafly	Tenafly	588,038	9,000	.....	192,400
133	Magic	Waldwick	18,639	.....	.....	3,400
134	Waldwick	"	153,126	.....	.....	35,200
135	Wallington	Wallington	143,383	.....	.....	56,125
136	Wawel	"	165,837	.....	.....	187,590
137	Invincible	Westwood	275,779	.....	.....	78,000
138	Westwood	"	373,080	.....	.....	12,900
139	Sicomac	Wyckoff	43,932	2,100	.....	.....
140	Wyckoff	"	514,770	.....	.....	202,850
	Totals		$42,670,256	$636,640	$297,487	$9,607,269
	Burlington County					
141	Beverly	Beverly	$347,352	.....	.....	$20,000
142	Promoters	"	44,052	.....	.....	4,700
143	Bordentown	Bordentown	205,548	.....	.....	.....
144	Peoples	"	271,932	.....	.....	.....
145	Brown's-Mills-In-The-Pines	Brown's Mills	69,408	.....	.....	.....
146	City of Burlington	Burlington	252,384	.....	.....	90,700
147	Farmers' and Mechanics'	"	728,880	.....	.....	209,525
148	Delanco	Delanco	630,618	.....	.....	237,900
149	Florence	Florence	406,404	.....	.....	.....
150	Maple Heights	Maple Shade	86,472	.....	.....	.....
151	Maple Shade	" "	26,733	.....	.....	10,507
152	Marlton	Marlton	41,268	.....	.....	.....
153	Medford	Medford	94,968	.....	.....	.....
154	Medford Lakes	Medford Lakes	37,479	.....	.....	4,400
155	Boosters	Moorestown	356,814	.....	.....	.....
156	Moorestown	"	236,196	.....	.....	.....
157	Workingmen's Co-Operative	"	969,258	.....	.....	.....
158	Industry	Mount Holly	155,196	.....	.....	.....
159	Mount Holly	" "	233,576	.....	.....	.....
160	Peoples	" "	457,350	.....	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$14,945	.....	$848	.....	.....	.....	$10,887	$11,413	$126,992	108
.....	.....	417	.....	.....	.....	27,647	16,237	152,261	109
.....	.....	627	$103	.....	.....	130,152	35,833	638,933	110
3,501	.....	243	.....	$37,707	$21,923	55,025	55,229	388,506	111
179	.....	409	.....	10,500	39,164	26,033	15,855	237,493	112
.....	.....	120	.....	.....	.....	4,022	13,926	101,362	113
.....	.....	632	.....	.....	.....	54,572	17,912	313,437	114
252	.....	476	.....	.....	728	51,700	30,483	394,381	115
.....	.....	3,429	.....	73,450	984	146,664	46,928	917,840	116
.....	.....	197	.....	.....	282	13,363	2,275	81,359	117
103	.....	419	.....	.....	68	37,315	11,406	193,970	118
72	.....	236	.....	.....	453	11,607	13,186	67,696	119
.....	.....	1,016	.....	.....	2,148	68,577	71,996	623,905	120
364	.....	2,369	2,027	49,400	38,351	160,315	221,280	1,360,618	121
197	.....	641	.....	78,238	3,252	78,675	67,543	853,005	122
5,657	.....	756	.....	.....	1,254	84,091	32,368	486,937	123
.....	.....	719	.....	76,500	.....	114,465	48,632	720,414	124
2,425	.....	2,158	.....	.....	3,150	83,899	49,220	480,131	125
1,350	.....	3,255	1,500	.....	426	262,696	162,465	1,662,690	126
1,191	.....	386	.....	.....	1,567	63,629	20,153	321,465	127
35	.....	191	.....	.....	8,317	.....	49,810	189,524	128
251	.....	.....	.....	50,000	34,753	334,112	270,963	3,186,230	129
1,353	.....	523	.....	.....	.....	37,772	26,266	234,880	130
157	.....	.....	.....	27,840	432	38,210	21,812	265,356	131
44	.....	1,920	.....	22,800	3,849	140,213	67,628	1,025,892	132
1,098	.....	1,646	.....	.....	1,434	3,583	4,050	33,850	133
.....	.....	163	.....	.....	45	39,861	18,268	246,663	134
539	.....	124	.....	11,500	27,904	29,094	37,631	306,300	135
334	.....	912	.....	1,200	27,849	6,934	50,394	441,050	136
124	.....	1,404	.....	.....	4,867	66,347	27,500	454,021	137
71	.....	1,213	.....	.....	932	90,784	38,113	517,093	138
264	.....	252	.....	250	606	9,189	6,633	63,226	139
74	.....	4,221	.....	41,225	307	123,168	117,326	1,003,941	140
$104,074	$91,123	$59,072	$40,351	$1,447,367	$966,477	$12,469,293	$6,096,572	$74,485,981	
$8	.....	$342	.....	.....	.....	$77,804	$63,267	$508,773	141
71	.....	7	.....	.....	$185	7,003	11,387	67,405	142
1,032	.....	50	.....	$20,000	.....	53,004	30,836	310,470	143
.....	.....	140	.....	19,600	341	72,653	22,376	387,042	144
671	$1,300	295	.....	11,075	.....	19,096	3,662	105,507	145
.....	.....	2,864	.....	55,900	2,986	46,103	47,160	498,097	146
2,491	.....	2,852	.....	30,142	3,056	158,726	128,594	1,264,266	147
.....	.....	881	.....	52,000	5,800	170,452	135,006	1,232,657	148
12,906	22,400	896	.....	78,583	123	120,302	26,799	668,413	149
.....	.....	106	.....	14,000	88,444	.....	58,268	247,290	150
242	.....	.....	.....	.....	7,005	.....	22,963	67,450	151
99	.....	105	.....	3,900	276	5,909	7,087	58,644	152
46	.....	100	.....	.....	11	20,967	5,698	121,790	153
.....	.....	209	.....	.....	.....	7,127	563	49,778	154
.....	.....	748	.....	.....	.....	63,758	35,731	457,051	155
.....	23,977	1,626	.....	7,800	40,608	40,787	92,338	443,332	156
.....	.....	1,315	.....	83,845	244	159,330	216,579	1,430,571	157
88	.....	790	.....	30,000	100	39,562	17,504	243,240	158
.....	500	189	.....	.....	.....	64,678	46,395	445,338	159
.....	.....	660	.....	60,000	.....	117,375	51,788	687,173	160

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Bergen County—Continued								
108	Valley	901	110	.....	.....	.....	.....	122	22
109	Oakland	1,072	150	28	39	.....	.....	14	2
110	Bergen County	6,481	670	.....	.....	.....	.....	.....	.....
111	Interborough	2,511	263	.....	.....	.....	.....	3	1
112	Broad Avenue	1,682	147	.....	.....	.....	.....	228	39
113	Morsemere	963	90	.....	.....	.....	.....	37	7
114	Equitable Mutual	3,479	226	.....	.....	.....	.....	.....	.....
115	Eureka	3,540	255	.....	.....	.....	.....	315	38
116	Ramseys	8,368	585	.....	.....	.....	.....	580	59
117	Trust	1,082	107	.....	.....	.....	.....	3	3
118	Oratam	1,812	170	.....	.....	.....	.....	27	4
119	Ridgefield	433	65	.....	.....	.....	.....	20	6
120	Overpeck	4,951	601	.....	.....	.....	.....	376	52
121	Park	18,927	839	.....	.....	.....	.....	514	22
122	Peoples Mutual	5,946	687	26	4	.....	.....	400	65
123	Co-Operative	4,790	282	.....	.....	.....	.....	129	16
124	Glen Rock	5,846	427	.....	.....	.....	.....	173	32
125	Godwinville	3,950	218	.....	.....	.....	.....	.....	.....
126	Ridgewood	15,786	994	90	11	.....	.....	.....	.....
127	River Edge	2,765	255	.....	.....	.....	.....	.....	.....
128	Rural	1,306	180	.....	.....	.....	.....	108	24
129	Rutherford Mutual	21,963	1,365	.....	.....	.....	.....	5,398	581
130	Preference	1,709	198	.....	.....	.....	.....	72	4
131	Teaneck	4,352	181	.....	.....	.....	.....	147	16
132	Tenafly	8,610	963	90	20	.....	.....	962	144
133	Magic	363	43	.....	.....	.....	.....	17	7
134	Waldwick	2,001	242	.....	.....	.....	.....	176	24
135	Wallington	1,732	201	.....	.....	.....	.....	281	42
136	Wawel	2,510	154	.....	.....	.....	.....	937	280
137	Invincible	4,083	349	.....	.....	.....	.....	390	33
138	Westwood	4,899	374	.....	.....	.....	.....	65	13
139	Sicomac	704	105	21	5	.....	.....	.....	.....
140	Wyckoff	6,969	761	.....	.....	.....	.....	1,014	146
	Totals	816,163	47,819	6,236	613	9,483	2,257	57,007	6,201
	Burlington County								
141	Beverly	4,205	421	.....	.....	.....	.....	100	18
142	Promoters	548	66	.....	.....	.....	.....	24	5
143	Bordentown	2,944	310	.....	.....	.....	.....	.....	.....
144	Peoples	3,281	320	.....	.....	.....	.....	.....	.....
145	Browns'-Mills-in-The-Pines	1,047	131	.....	.....	.....	.....	.....	.....
146	City of Burlington	3,628	474	.....	.....	.....	.....	454	69
147	Farmers' and Mechanics'	9,500	1,037	.....	.....	.....	.....	1,048	78
148	Delanco	7,630	910	.....	.....	.....	.....	1,190	158
149	Florence	4,668	419	.....	.....	.....	.....	.....	.....
150	Maple Heights	799	107	.....	.....	.....	.....	.....	.....
151	Maple Shade	289	48	.....	.....	.....	.....	53	27
152	Marlton	533	128	.....	.....	.....	.....	.....	.....
153	Medford	1,219	234	.....	.....	.....	.....	.....	.....
154	Medford Lakes	609	124	.....	.....	.....	.....	22	3
155	Boosters	6,183	554	.....	.....	.....	.....	.....	.....
156	Moorestown	2,268	279	.....	.....	.....	.....	.....	.....
157	Workingmen's Co-Operative	9,415	816	.....	.....	.....	.....	.....	.....
158	Industry	3,872	233	.....	.....	.....	.....	.....	.....
159	Mount Holly	8,407	401	.....	.....	.....	.....	.....	.....
160	Peoples	10,901	464	.....	.....	.....	.....	.....	.....

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
1,023	20	112	S.	$1.00 m.	$200	6	$3.00 a	$2.00 a	108
1,114	45	146	S.	1.00 m.	200	6	.05 b	.05 b	109
6,481	140	530	S.	1.00 m.	200	6	.04 b	.04 b	110
2,514	69	195	S.	1.00 m.	200	6	.05 b	.05 b	111
1,910	71	115	S	1.00 m.	200	6	.05 b	.05 b	112
1,000	20	77	S.	1.00 m.	200	6	3.00 a	.....	113
3,479	102	124	S.	1.00 m.	200	6	.05 b	.05 b	114
3,855	135	158	S.	1.00 m.	200	6	.05 b	.05 b	115
8,948	278	366	S.	1.00 m.	200	6	.05 b	.05 b	116
1,085	35	75	S.	1.00 m.	200	6	.05 b	.05 b	117
1,839	30	144	S.	1.00 m.	200	6	.05 b	.05 b	118
453	30	41	S.	1.00 m.	200	6	2.00 a & .10 b	2.00 a	119
5,327	143	510	S.	1.00 m.	200	6	.....	.....	120
19,441	219	642	S.	.50 m.	100	6	.10 b	.10 b	121
6,372	169	587	S.	1.00 m.	200	6	.....	.....	122
4,919	117	181	S.	1.00 m.	200	6	.08 b	.08 b	123
6,019	106	353	S.	1.00 m.	200	6	.08 b	.08 b	124
3,950	66	152	S.	1.00 m.	200	6	.08 b	.08 b	125
15,876	265	740	S.	1.00 m.	200	6	.08 b	.08 b	126
2,765	74	181	S.	1.00 m.	200	6	3.00 a	.....	127
1,414	42	162	S.	1.00 m.	200	6	6.00 a	6.00 a	128
27,361	560	1,386	O.P.	.....	200	6	2.50 a	.....	129
1,781	54	148	S.	1.00 m.	200	6	.05 b	.05 b	130
4,499	64	133	N.S.	.50 m.	100	6	3.00 a	1.00 a	131
9,662	263	864	S.	1.00 m.	200	6	.05 b	.05 b	132
380	10	40	S.	1.00 m.	200	6	4.00 a	.....	133
2,177	63	203	S.	1.00 m.	200	6	.07½ b	.07½ b	134
2,013	94	149	N.S.	1.00 m.	200	6	5.00a, .05b & .10b	.50a,.05b,.10b	135
3,447	97	337	S.	1.00 m.	200	6	5.00 a & .12½ b	.12½ b	136
4,473	113	269	S.	1.00 m.	200	6	3.00 a	.....	137
4,964	124	263	S.	1.00 m.	200	6	3.00 a	1.00 a	138
725	23	87	S.	1.00 m.	200	6	5.00 a & .10 b	.....	139
7,983	298	609	S.	1.00 m.	200	6	.05 b	.05 b	140
888,889	15,414	41,476							
4,305	227	212	S.	$1.00 m.	$200	6	$0.05 b	$0.05 b	141
572	31	40	S.	1.00 m.	200	6	.05 b	.05 b	142
2,944	140	170	S.	1.00 m.	200	6	.07½ b	.07½ b	143
3,281	155	165	S.	1.00 m.	200	6	.05 b	.05 b	144
1,047	68	63	S.	1.00 m.	200	6	.07½ b	.07½ b	145
4,082	282	261	S.	1.00 m.	200	6	.....	.....	146
10,548	578	537	S.	1.00 m.	200	6	.....	.....	147
8,820	558	510	S.	1.00 m.	200	6	.05 b	.05 b	148
4,668	189	230	S.	1.00 m.	200	6	2.00 a	.....	149
799	36	71	S.	1.00 m.	200	6	.....	.....	150
342	26	49	S.	1.00 m.	200	6	.05 b	.05 b	151
533	39	89	S.	1.00 m.	200	6	.07½ b	.07½ b	152
1,219	65	169	S.	1.00 m.	200	6	.....	.....	153
631	27	100	S.	1.00 m.	200	6	.10 b	.10 b	154
6,183	134	420	S.	1.00 & 2.00 m.	200	6	.....	.....	155
2,268	116	163	S.	1.00 m.	200	6	.....	.....	156
9,415	439	377	S.	1.00 m.	200	6	.....	.....	157
3,872	91	142	S.	.50 m.	200	6	.....	.....	158
8,407	188	213	S.	.50 m.	100	6	.....	.....	159
10,901	193	271	S.	.50 m.	100	6	.....	.....	160

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Burlington County—Continued			
161	New Gretna	New Gretna	Mar. 7, 1889	Russell Adams
162	Palmyra	Palmyra	June 28, 1887	Clarence T. Yerkes
163	Twin Cities	"	July 14, 1922	Earl L. Williams
164	Pemberton	Pemberton	May 1, 1884	Theodore H. Budd
165	Progressive	Riverside	Sept. 14, 1912	Charles S. Goldy
166	Riverside	"	May 5, 1886	Alexander P. Bright
167	Cinnaminson	Riverton	Oct. 1, 1878	Joseph L. Thomas
168	Roebling	Roebling	Jan. 2, 1923	Pleasant J. Goddard
	Camden County			
169	Diligent	Albion	Oct. 27, 1922	Harry Houwen
170	Atco	Atco	Mar. 11, 1920	Henry K. Winter
171	Audubon	Audubon	Aug. 10, 1904	William Hanselman
172	Citizens'	"	Mar. 9, 1911	Frederick Lange
173	King's Highway	"	Mar. 9, 1923	Harvey E. Ulrich
174	Barrington	Barrington	May 9, 1913	Joseph S. Fitzgerald
175	Estate	"	May 10, 1924	John A. Helferty
176	Hedding	Bellmawr	Feb. 3, 1898	John H. Bowers, Jr.
177	Berlin, No. 3	Berlin	Mar. 8, 1886	Frank O. Stem
178	Longacoming	"	Oct. 13, 1922	Elmer E. Stafford
179	Blackwood	Blackwood	July 27, 1904	Carlton Williams
180	American	Camden	Feb. 17, 1913	Henry J. Mockett
181	Apollo	"	April 20, 1925	Kolman Goldstein
182	Arcade	"	Feb. 19, 1926	Howard T. Branin
183	Arch	"	April 27, 1921	Clarence W. Green
184	Argonne	"	Mar. 5, 1923	Jerome L. Hurley
185	Avalon City	"	Feb. 25, 1889	William F. Huff
186	Beckett	"	July 27, 1921	George A. Wille
187	Bishop Bayley, No. 2	"	Mar. 2, 1880	Francis X. O'Brien
188	Boulevard	"	July 2, 1920	John Knauer
189	Bridge	"	Sept. 27, 1921	Joseph A. Connell, Jr.
190	Bridge View	"	May 24, 1924	James R. Sudler
191	Broadway	"	Dec. 10, 1873	William B. Brown
192	Brotherhood	"	Oct. 12, 1891	James Galvin
193	Business Men's	"	Nov. 19, 1913	F. A. Bickert
194	Cable	"	June 11, 1924	Anson A. George
195	Camden	"	Aug. 13, 1867	Samuel E. Fulton
196	Camden First Italian	"	Dec. 7, 1906	Antonio Mecca
197	Camden Optional	"	* (See below)	Adam Clarke
198	Central	"	Feb. 20, 1900	Harry L. Sanders
199	City, No. 2	"	May 5, 1874	Robert J. D. Field
200	Civic	"	Mar. 18, 1911	Francis B. Wallen
201	Community	"	Sept. 12, 1919	Harry A. Moran
202	Continuous	"	Mar. 25, 1926	Salvatore Sylvester
203	Cooper	"	Feb. 16, 1911	James E. Bryan
204	Cooperative	"	Feb. 21, 1919	Charles W. Lacey
205	Cottage	"	Mar. 2, 1921	Frank J. Leonard
206	Covenant	"	May 16, 1924	.....
207	Co-Workers	"	May 28, 1923	**Elwood S. Thompson
208	Cramer Hill	"	Nov. 11, 1919	Robert T. Gemmell
209	Development	"	June 27, 1923	Harry A. Kelleher
210	Diamond	"	Feb. 14, 1920	Frank E. Zimmerman
211	East Camden	"	April 6, 1925	John T. Rodan
212	East Side	"	April 10, 1903	Charles H. West
213	Economy	"	Nov. 25, 1881	David Baird, Jr.

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

**Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
French B. Loveland	J. Alston Adams	New Gretna, N. J.	161
Joseph S. Low	Frank L. Durgin	337 Leconey Ave., Palmyra, N. J.	162
William S. C. Roray	Howard B. Conover	715 Washington Ave., Palmyra, N. J.	163
William H. Heisler	James B. Hankins	50 Hanover St., Pemberton, N. J.	164
George M. Hillman	Joseph H. Makin	207 Pavilion Ave., Riverside, N. J.	165
George M. Hillman	J. Taylor Neal	401 Delaware Ave., Riverside, N. J.	166
William D. Lippincott	Fred P. Hemphill	406 Lippincott Ave., Riverton, N. J.	167
R. B. Eichman	William L. Wilson	Roebling, N. J.	168
T. Philips Brown	William G. Rudolph	Clementon, N. J.	169
Horace G. Brown	Albert E. Duble	Atco, N. J.	170
J. Edward Fagen	Harry B. Beckley	237 W. Graisbury St., Audubon, N. J.	171
J. Claud Simon	Archibald C. Semler	36 Creston Ave., Audubon, N. J.	172
Charles H Stevens	John R. White	214 Park Place, Audubon, N. J.	173
Grover C. Richman	Willard F. Hammond	Barrington, N. J.	174
Vincent D. Costello	T. D. O'Brien	112 N. Wilson Ave., Brooklawn, N. J.	175
Wilbert V. Pike	John Heller	Bellmawr, N. J.	176
Charles S. Straw	Edward J. Bittle	Berlin, N. J.	177
Charles S. Straw	Clarence E. Walker	Berlin, N. J.	178
Grover C. Richman	O. B. Kelsey	Blackwood, N. J.	179
Bleakly, Stockwell & Burling	J. Hartley Bowen	201 Smith-Austermuhl Bldg., Camden, N. J.	180
Jack I. Goldstein	Mitchell Blank	540 Washington St., Camden, N. J.	181
Frank C. Propert	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	182
Joseph W. Wilson	William J. Flemming	2612 Federal St., Camden, N. J.	183
Grover C. Richman	Russell B. Keen	305 Market St., Camden, N. J.	184
Dean S. Renwick	William E. Ulery	1028 Drexel Bldg., Philadelphia, Pa.	185
M. Bergen Stone	George Meley	323 Market St., Camden, N. J.	186
William T. Boyle	John J. McCaffery	832 Federal St., Camden, N. J.	187
John A. Penn	Albert H. Kretschmer	614 Redman Ave., Haddonfield, N. J.	188
Varbalow & Liberman	William Rudolph	Broadway-Stevens Bldg., Camden, N. J.	189
Charles N. Boulton	William S. Abbott	141 South 27th St., Camden, N. J.	190
John B. Kates	T. Yorke Smith	513 Cooper St., Camden, N. J.	191
Edward H. Flemming	F. K. Wenderoth	321 Evergreen Ave., Woodlynne, N. J.	192
W. B. Wolcott	H. R. Hunt	142 Oakland Ave., Audubon, N. J.	193
Elmer G. VanName	Reba N. Obus	101 N. 7th St., Camden, N. J.	194
Oscar B. Redrow	Lorrenzo E. Shreeves	103 N. 7th St., Camden, N. J.	195
Rocco Palese	Joseph V. Bantivoglio	2627 Baird Blvd., Camden, N. J.	196
Bleakly, Stockwell & Burling	Joseph A. O'Brien	423 Market St., Camden, N. J.	197
Raymond R. Donges	Louise M. Oberst	1253 Princess Ave., Camden, N. J.	198
Thomas E. French	Raymond L. Spear	5 North 4th St., Camden, N. J.	199
Carl J. Geiges	Orlando M. Bowen	212 West End Ave., Haddonfield, N. J.	200
Edward West	Orlando M. Bowen	212 West End Ave., Haddonfield, N. J.	201
Albert P. Morwitz	Vito Cerone	Third & Chestnut St., Camden, N. J.	202
Carl J. Geiges	Lorrenzo E. Shreeves	103 N. 7th St., Camden, N. J.	203
F. A. DeMaris, Jr.	Leon E. Todd	2623 Westfield Ave., Camden, N. J.	204
John H. Switzer	Joseph A. Devlin	112 N. 3d St., Camden, N. J.	205
*(Special Asst. Dep. Com'r.	Frank J. Cahill, Jr.)	1 West State St., Trenton, N. J.	206
Charles H. Stevens	Frank B. Anderson	219 Westminster Ave., Merchantville, N. J.	207
Albert E. Burling	Joseph M. Schneider	2719 Garfield Ave., Camden, N. J.	208
Norman Heine	Munro S. Coulter	12 N. 7th St., Camden, N. J.	209
Jacob L. Furer	Manuel Winigrad	1149 Magnolia Ave., Camden, N. J.	210
Joseph W. Wilson	Trester W. Vissel	2716 High St., Camden, N. J.	211
Raymond R. Donges	John E. Cullingford	3038 Federal St., Camden, N. J.	212
Floyd Bradley	T. Yorke Smith	513 Cooper St., Camden, N. J.	213

*Covenant Building and Loan Assn., Camden—This Department in possession.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgaeg Loans—With Pledge Shares
	Burlington County—Continued				
161	New Gretna	New Gretna	$10,383	.....	$176,243
162	Palmyra	Palmyra	64,518	$7,000	459,327
163	Twin Cities	"	6,459	8,950	194,402
164	Pemberton	Pemberton	9,465	2,500	111,600
165	Progressive	Riverside	996	69	34,825
166	Riverside	"	890	611	565,180
167	Cinnaminson	Riverton	33,291	15,544	497,950
168	Roebling	Roebling	1,702	2,525	190,850
	Totals		$330,736	$146,041	$7,852,083
	Camden County				
169	Diligent	Albion	$3,163	.....	$32,240
170	Atco	Atco	10,115	2,000	84,450
171	Audubon	Audubon	10,208	9,000	332,100
172	Citizens'	"	449	2,406	136,750
173	King's Highway	"	32,950	3,600	203,125
174	Barrington	Barrington	5,608	6,994	123,300
175	Estate	"	10,004	690	35,455
176	Hedding	Bellmawr	1,955	2,888	95,075
177	Berlin, No. 3	Berlin	3,221	13,565	196,500
178	Longacoming	"	1,255	39.039	232,450
179	Blackwood	Blackwood	10,123	1,500	187,450
180	American	Camden	1,538	.....	85,250
181	Apollo	"	3,041	.....	20,370
182	Arcade	"	2,598	2,025	63,827
183	Arch	"	3,146	.....	132,900
184	Argonne	"	9,531	14,400	218,270
185	Avalon City	"	1,277	67,000	184,300
186	Beckett	"	433	.....	71,385
187	Bishop Bayley, No. 2	"	3,325	4,025	416,600
188	Boulevard	"	3,103	1,500	82,900
189	Bridge	"	1,968	.....	63,982
190	Bridge View	"	808	7,013	32,400
191	Broadway	"	2,311	.....	185,800
192	Brotherhood	"	379	2,600	108,350
193	Business Men's	"	8,848	2,000	111,800
194	Cable	"	233	.....	48,490
195	Camden	"	4,315	20,410	230,832
196	Camden First Italian	"	1,754	1,041	142,650
197	Camden Optional	"	10,898	18,205	610,725
198	Central	"	6,621	3,525	73,800
199	City, No. 2	"	1,501	14,100	197,250
200	Civic	"	966	.....	214,450
201	Community	"	1,735	.....	182,850
202	Continuous	"	193	.....	12,800
203	Cooper	"	9,663	4,650	258,364
204	Cooperative	"	12,181	.....	218,250
205	Cottage	"	768	7,830	173,650
206	Covenant	"	3,058	.....	3,600
207	Co-Workers	"	1,993	8,783	30,850
208	Cramer Hill	"	1,658	.....	115,100
209	Development	"	6,834	.....	31,700
210	Diamond	"	1,229	4,697	68,500
211	East Camden	"	185	1,060	31,000
212	East Side	"	1,206	270	168,700
213	Economy	"	11,129	.....	138,475

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$8,143	$44,316	$10,218	$4,818	$254,121	161
$116,890	50,000	224,736	5,550	37,196	965,217	162
5,000	16,105	98,458	11,445	4,935	345,754	163
.....	4,300	17,500	5,987	4,321	155,673	164
.....	3,170	23,489	510	277	63,336	165
1,000	35,911	261,308	28,850	5,857	899,607	166
12,093	56,040	226,023	14,947	3,164	859,052	167
.....	.....	36,847	10,406	5,221	247,551	168
$237,394	$582,699	$3,373,009	$396,105	$166,531	$13,084,598	
$2,500	$9,670	$40,534	$3,351	$619	$92,077	169
.....	7,350	58,273	2,407	357	164,952	170
25,684	26,201	168,384	2,768	2,347	576,692	171
19,986	13,440	102,773	1,106	26	276,936	172
.....	23,780	31,457	1,368	362	296,642	173
9,475	3,950	61,253	3,477	1,145	215,202	174
.....	6,245	12,783	2,809	67	68,053	175
.....	3,675	88,473	8,196	114	200,376	176
.....	13,450	47,666	17,069	3,732	295,203	177
8,975	6,456	134,006	10,734	2,035	434,950	178
2,200	4,150	161,482	18,157	2,626	387,688	179
44,740	9,225	68,659	7,898	134	217,444	180
13,408	2,225	29,361	6,137	346	74,888	181
.....	8,542	15,361	1,650	1,920	95,923	182
.....	7,565	76,020	3,189	783	223,603	183
33,300	30,895	101,070	3,041	6,194	416,701	184
77,841	29,100	181,096	10,990	2,143	553,747	185
5,030	6,405	63,018	2,330	810	149,411	186
7,000	19,625	181,650	37,698	2,071	671,994	187
5,208	5,935	47,280	6,088	1,171	153,185	188
.....	9,007	82,600	3,393	1,481	162,431	189
.....	5,100	35,329	512	85	81,247	190
30,207	10,140	166,615	3,603	14,397	413,073	191
4,100	16,370	84,411	6,011	1,344	223,565	192
11,750	3,835	81,491	7,541	701	227,966	193
.....	3,420	37,590	2,852	230	92,815	194
.....	12,615	125,026	8,715	2,000	403,913	195
.....	8,950	63,242	6,987	628	225,252	196
.....	19,920	450,157	7,899	10,053	1,127,857	197
.....	1,750	15,355	772	.....	101,823	198
.....	7,350	34,403	5,553	149	260,306	199
13,200	15,900	129,791	6,222	1,878	382,407	200
24,362	2,900	123,752	6,314	2,827	344,740	201
.....	625	2,168	2,181	50	18,017	202
.....	19,125	159,037	10,957	6,460	468,256	203
.....	13,570	138,858	6,437	2,511	391,807	204
.....	6,190	70,258	2,375	413	261,484	205
.....	800	12,392	447	.....	20,297	206
4,950	1,555	53,103	2,477	249	103,960	207
7,900	6,890	125,871	4,842	2,745	265,006	208
15,672	4,650	51,221	2,122	55	112,254	209
7,000	3,325	83,716	3,530	1,473	173,470	210
.....	6,095	29,140	392	324	68,196	211
.....	5,613	117,964	2,997	1,669	298,419	212
.....	14,140	173,138	3,159	17,239	357,280	213

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Burlington County—Continued					
161	New Gretna	New Gretna	$115,581	$53,100	.....	.....
162	Palmyra	Palmyra	544,902	.....	.....	$29,000
163	Twin Cities	"	204,774	.....	.....	.....
164	Pemberton	Pemberton	117,324	.....	.....	.....
165	Progressive	Riverside	37,212	.....	.....	7,100
166	Riverside	"	494,004	.....	.....	165,500
167	Cinnaminson	Riverton	492,255	.....	.....	.....
168	Roebling	Roebling	173,064	.....	.....	.....
	Totals		$7,931,004	$53,100	.....	$779,332
	Camden County					
169	Diligent	Albion	$57,492	.....	.....	.....
170	Atco	Atco	113,448	.....	.....	.....
171	Audubon	Audubon	320,259	.....	.....	$30,000
172	Citizens'	"	191,196	.....	.....	3,200
173	King's Highway	"	219,375	.....	.....	500
174	Barrington	Barrington	109,245	.....	.....	35,800
175	Estate	"	50,466	.....	.....	.....
176	Hedding	Bellmawr	100,091	.....	.....	.....
177	Berlin, No. 3	Berlin	208,284	.....	.....	.....
178	Longacoming	"	265,272	.....	.....	38,400
179	Blackwood	Blackwood	224,712	.....	.....	20,000
180	American	Camden	127,572	.....	.....	.....
181	Apollo	"	33,258	.....	.....	.....
182	Arcade	"	63,678	.....	.....	.....
183	Arch	"	120,354	.....	.....	34,000
184	Argonne	"	292,635	.....	.....	6,800
185	Avalon City	"	333,420	.....	.....	.....
186	Beckett	"	97,458	.....	.....	.....
187	Bishop Bayley, No. 2	"	375,037	.....	.....	.....
188	Boulevard	"	89,265	.....	.....	10,150
189	Bridge	"	66,132	.....	.....	.....
190	Bridge View	"	59,796	.....	.....	.....
191	Broadway	"	211,581	.....	.....	4,900
192	Brotherhood	"	111,576	.....	.....	31,800
193	Business Men's	"	142,407	.....	.....	1,150
194	Cable	"	60,975	.....	.....	.....
195	Camden	"	264,222	.....	.....	.....
196	Camden First Italian	"	139,515	.....	.....	.....
197	Camden Optional	"	540,895	$27,050	.....	141,167
198	Central	"	69,849	.....	.....	.....
199	City, No. 2	"	186,369	.....	.....	.....
200	Civic	"	257,436	.....	.....	.....
201	Community	"	183,288	.....	.....	.....
202	Continuous	"	14,340	.....	.....	.....
203	Cooper	"	296,382	.....	.....	21,700
204	Cooperative	"	209,619	.....	.....	19,600
205	Cottage	"	146,580	.....	.....	26,300
206	Covenant	"	9,636	.....	.....	.....
207	Co-Workers	"	39,348	.....	.....	2,000
208	Cramer Hill	"	146,637	.....	.....	25,800
209	Development	"	55,563	.....	.....	.....
210	Diamond	"	63,420	.....	.....	40,900
211	East Camden	"	46,008	.....	.....	.....
212	East Side	"	148,595	.....	.....	34,800
213	Economy	"	236,712	.....	.....	2,300

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$19	.....	$812	.....	.....	$24,704	$38,970	$20,935	$254,121	161
.....	$1,800	672	.....	$161,625	2,791	143,427	81,000	965,217	162
.....	.....	131	.....	51,550	.....	54,821	34,478	345,754	163
.....	.....	155	.....	.....	.....	26,016	12,178	155,673	164
187	.....	100	.....	4,900	337	7,985	5,515	63,336	165
.....	.....	464	.....	38,000	50	111,431	90,158	899,607	166
.....	149,800	840	.....	.....	.....	125,610	90,547	859,052	167
.....	1,000	1,417	.....	12,800	.....	42,650	16,620	247,551	168
$17,860	$200,777	$18,766	.....	$735,720	$177,061	$1,795,546	$1,375,432	$13,084,598	
$69	.....	$174	.....	.....	$1,608	$14,147	$18,587	$92,077	169
.....	.....	347	.....	.....	503	23,462	27,192	164,952	170
.....	.....	283	.....	$88,205	20	86,067	51,858	576,692	171
335	.....	217	.....	8,400	680	46,610	26,298	276,936	172
.....	.....	1,517	.....	.....	.....	61,362	13,888	296,642	173
606	.....	180	.....	.....	852	29,834	38,685	215,202	174
.....	.....	89	.....	.....	365	7,449	9,684	68,053	175
.....	$10,992	142	.....	15,500	20,972	24,756	27,923	200,376	176
.....	.....	788	.....	1,000	.....	46,717	38,414	295,203	177
125	.....	260	.....	.....	592	75,853	54,448	434,950	178
.....	.....	542	.....	4,000	15,794	34,879	87,761	387,688	179
12	1,900	73	.....	21,000	8,533	29,509	28,845	217,444	180
7	.....	232	.....	9,800	12,213	.....	19,378	74,888	181
47	.....	81	.....	12,795	115	11,172	8,035	95,923	182
.....	.....	153	.....	14,900	888	23,152	30,156	223,603	183
.....	.....	358	.....	.....	142	81,603	35,163	416,701	184
.....	.....	266	.....	.....	305	67,799	151,957	553,747	185
.....	.....	153	.....	7,000	369	21,445	22,986	149,411	186
125	26,300	160	.....	93,117	824	92,215	84,216	671,994	187
.....	.....	44	.....	9,700	3,212	16,686	24,128	153,185	188
.....	.....	565	.....	5,600	39,879	10,207	40,048	162,431	189
.....	.....	37	.....	.....	.....	8,084	13,330	81,247	190
.....	55,100	349	.....	31,350	2,617	252,497	54,679	413,073	191
10	.....	424	.....	6,500	17,953	12,186	43,116	223,565	192
.....	4,450	939	.....	7,000	5,015	26,814	40,191	227,966	193
17	.....	15	.....	2,400	50	14,028	15,330	92,815	194
315	.....	750	.....	27,000	.....	53,479	58,147	403,913	195
37	9,100	84	.....	8,300	1,281	36,894	30,041	225,252	196
.....	3,510	.....	.....	150,250	30,823	128,481	105,681	1,127,857	197
.....	2,800	71	.....	3,931	81	18,117	6,974	101,823	198
.....	.....	158	.....	.....	.....	50,840	22,939	260,306	199
158	9,000	330	.....	25,000	6,026	38,347	46,110	382,407	200
739	4,350	208	.....	52,000	18,567	38,336	47,252	344,740	201
.....	.....	16	.....	.....	186	1,476	1,999	18,017	202
.....	.....	444	.....	16,502	860	62,368	70,000	468,256	203
.....	.....	594	.....	64,000	6,201	42,508	49,285	391,807	204
100	.....	211	.....	13,500	5,552	32,204	37,037	261,484	205
.....	.....	.....	.....	735	5,611	.....	4,315	20,297	206
34,809	.....	51	.....	.....	1,247	.....	26,505	103,960	207
.....	.....	220	.....	23,450	9,656	14,906	44,337	265,006	208
.....	.....	102	.....	.....	11,829	14,530	30,230	112,254	209
71	.....	19	.....	8,685	16,605	10,711	33,059	173,470	210
.....	.....	128	.....	1,650	3,035	8,457	8,918	68,196	211
.....	1,965	138	.....	37,500	6,291	23,632	45,498	298,419	212
.....	34,310	722	.....	.....	299	38,957	43,980	357,280	213

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Burlington County—Continued								
161	New Gretna	3,063	245	1,062	54	.....	.....	.....	.....
162	Palmyra	6,583	590	.....	.....	.....	.....	145	25
163	Twin Cities	2,582	238	.....	.....	.....	.....	.....	.....
164	Pemberton	2,940	169	.....	.....	.....	.....	.....	.....
165	Progressive	604	107	.....	.....	.....	.....	36	12
166	Riverside	6,340	666	.....	.....	.....	.....	828	116
167	Cinnaminson	6,545	582	.....	.....	.....	.....	.....	.....
168	Roebling	2,527	225	.....	.....	.....	.....	.....	.....
	Totals	113,130	10,298	1,062	54	.....	.....	3,900	511
	Camden County								
169	Diligent	509	49	.....	.....	.....	.....	.....	.....
170	Atco	1,181	184	.....	.....	.....	.....	.....	.....
171	Audubon	4,292	676	.....	.....	.....	.....	150	34
172	Citizens'	2,108	317	.....	.....	.....	.....	16	2
173	King's Highway	3,335	332	.....	.....	.....	.....	3	1
174	Barrington	1,331	176	.....	.....	.....	.....	179	28
175	Estate	580	89	.....	.....	.....	.....	.....	.....
176	Hedding	954	149	.....	.....	.....	.....	.....	.....
177	Berlin, No. 3	2,300	351	.....	.....	.....	.....	.....	.....
178	Longacoming	2,674	317	.....	.....	.....	.....	192	31
179	Blackwood	2,288	379	.....	.....	.....	.....	100	13
180	American	1,438	224	.....	.....	.....	.....	.....	.....
181	Apollo	527	86	.....	.....	.....	.....	.....	.....
182	Arcade	1,131	198	.....	.....	.....	.....	.....	.....
183	Arch	1,364	221	.....	.....	.....	.....	170	43
184	Argonne	3,257	412	.....	.....	.....	.....	34	7
185	Avalon City	3,440	255	.....	.....	.....	.....	.....	.....
186	Beckett	1,137	150	.....	.....	.....	.....	.....	.....
187	Bishop Bayley, No. 2	4,250	654	.....	.....	.....	.....	.....	.....
188	Boulevard	850	96	.....	.....	.....	.....	101	15
189	Bridge	738	89	.....	.....	.....	.....	.....	.....
190	Bridge View	680	146	.....	.....	.....	.....	.....	.....
191	Broadway	2,082	194	.....	.....	.....	.....	25	57
192	Brotherhood	1,170	210	.....	.....	.....	.....	159	38
193	Business Men's	1,481	185	.....	.....	.....	.....	5	1
194	Cable	664	123	.....	.....	.....	.....	.....	.....
195	Camden	2,769	332	.....	.....	.....	.....	.....	.....
196	Camden First Italian	1,640	190	.....	.....	.....	.....	.....	.....
197	Camden Optional	6,744	796	270	26	.....	.....	701	135
198	Central	927	128	.....	.....	.....	.....	.....	.....
199	City, No. 2	2,100	261	.....	.....	.....	.....	.....	.....
200	Civic	2,889	294	.....	.....	.....	.....	.....	.....
201	Community	2,174	239	.....	.....	.....	.....	.....	.....
202	Continuous	171	28	.....	.....	.....	.....	.....	.....
203	Cooper	2,952	325	.....	.....	.....	.....	108	20
204	Cooperative	2,119	340	.....	.....	.....	.....	98	29
205	Cottage	1,978	207	.....	.....	.....	.....	131	16
206	Covenant	95	16	.....	.....	.....	.....	.....	.....
207	Co-Workers	425	59	.....	.....	.....	.....	10	2
208	Cramer Hill	1,447	165	.....	.....	.....	.....	129	28
209	Development	582	76	.....	.....	.....	.....	.....	.....
210	Diamond	591	82	.....	.....	.....	.....	204	31
211	East Camden	583	112	.....	.....	.....	.....	.....	.....
212	East Side	3,629	195	.....	.....	.....	.....	348	37
213	Economy	2,118	208	.....	.....	.....	.....	12	4

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
4,125	124	175	S.	$0.50 m.	$100	6	.....	.....	161
6,728	279	336	S.	1.00 m.	200	6	$0.03 b	$0.03 b	162
2,582	106	132	S.	1.00 m.	200	6	.03 b	.03 b	163
2,940	78	91	S.	.50 m.	100	6	2.00 a	.....	164
640	33	86	S.	1.00 m.	200	6	.05 b	.05 b	165
7,168	400	382	S.	1.00 m.	200	6	.05 b	.05 b	166
6,545	258	324	S.	1.00 m.	200	6	1.00 a	1.00 a	167
2,527	89	136	S.	1.00 m.	200	6	.02 b	.02 b	168
118,092	4,949	5,914							
509	29	20	S.	$1.00 m.	$200	6	$0.07½ b	$0.07½ b	169
1,181	62	122	S.	1.00 m.	200	6	.05 b	.05 b	170
4,442	217	493	S.	1.00 m.	200	6	.05 b	.05 b	171
2,124	109	210	S.	1.00 m.	200	6	.02½ b	.02½ b	172
3,338	117	216	S.	1.00 m.	200	6	.10 b	.10 b	173
1,510	78	126	S.	1.00 m.	200	6	.07½ b	.07½ b	174
580	38	51	S.	1.00 m.	200	6	.10 b	.10 b	175
954	77	72	S.	1.00 m.	200	6	.07½ b	.07½ b	176
2,300	136	215	S.	1.00 m.	200	6	5.00 a	5.00 a	177
2,866	111	237	S.	1.00 m.	200	6	5.00 a	.....	178
2,388	172	220	S.	1.00 m.	200	6	.10 b	.10 b	179
1,438	61	163	S.	1.00 m.	200	6	.....	.....	180
527	20	66	S.	1.00 m.	200	6	.05 b	.05 b	181
1,131	67	131	S.	1.00 m.	200	6	.05 b	.05 b	182
1,534	92	172	S.	1.00 m.	200	6	.....	.....	183
3,291	144	275	S.	1.00 m.	200	6	.....	.....	184
3,440	140	115	S.	1.00 m.	200	6	.10 to .16 b	.10 to .16 b	185
1,137	53	97	S.	1.00 m.	200	6	.07½ b	.07½ b	186
4,250	311	343	S.	1.00 m.	200	6	.05 b	.05 b	187
951	33	78	S.	1.00 & 2.00 m.	200	6	.05 b	.05 b	188
738	37	52	S.	1.00 m.	200	6	.05 b	.05 b	189
680	42	104	S.	1.00 m.	200	6	.05 b	.05 b	190
2,107	101	150	S.	1.00 m.	200	6	.05 b	.05 b	191
1,329	121	127	S.	1.00 m.	200	6	.02½ b	.02½ b	192
1,486	61	125	S.	1.00 m.	200	6	.....	.....	193
664	39	84	S.	1.00 m.	200	6	.10 b	.10 b	194
2,769	159	173	S.	1.00 m.	200	6	.05 b	.05 b	195
1,640	103	87	S.	1.00 m.	200	6	.10 b	.10 b	196
7,715	328	629	O.P.	.....	200	6	3.00 a	.....	197
927	46	82	S.	1.00 m.	200	6	.05 b	.05 b	198
2,100	109	152	S.	1.00 m.	200	6	.....	.....	199
2,889	107	187	S.	1.00 m.	200	6	.....	.....	200
2,174	78	161	S.	1.00 m.	200	6	.05 b	.05 b	201
171	9	19	S.	1.00 m.	200	6	.....	.....	202
3,060	163	182	S.	1.00 m.	200	6	.05 b	.05 b	203
2,217	103	266	S.	1.00 m.	200	6	.10 b	.10 b	204
2,109	75	148	S.	1.00 m.	200	6	.05 b	.05 b	205
95	6	10	S.	1.00 m.	200	6	.05 b	.05 b	206
435	25	36	S.	1.00 m.	200	6	.05 b	.05 b	207
1,576	83	110	S.	1.00 m.	200	6	.05 b	.05 b	208
582	26	50	S.	1.00 m.	200	6	.05 b	.05 b	209
795	29	84	S.	1.00 m.	200	6	.10 b	.10 b	210
583	42	70	S.	1.00 m.	200	6	.05 b	.05 b	211
3,977	98	134	S.	.25 & .50 m.	100	6	.05 b	.05 b	212
2,130	52	160	S.	1.00 m.	200	6	.05 b	.05 b	213

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

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

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

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Harold W. Bennett	Clarence N. Haven	833 Park Ave., Collingswood, N. J.	214
George H. Jacobs	Arthur C. Craig	203 St. James Ave., Merchantville, N. J.	215
George M. Bryson	T. Yorke Smith	513 Cooper St., Camden, N. J.	216
Joseph W. Wilson	William C. Stutzel	1102 N. 26th St., Camden, N. J.	217
Frank F. Neutze	Herbert H. Branin	309 Kaighn Ave., Camden, N. J.	218
Grover C. Richman	Frank H. Clark	301 Westmont Ave., Haddonfield, N. J.	219
French, Richards & Bradley	Raymond L. Spear	5 North 4th St., Camden, N. J.	220
Howard R. Yocum	William B. Calhoun	215 Westminster Ave., Merchantville, N. J.	221
*(Special Asst. Dep. Com'r.	James A. Wentzell)	300 Market St., Camden, N. J.	222
Benjamin Natal	Herman Natal	1195 Haddon Ave., Camden, N. J.	223
William J. Kraft	Louise M. Oberst	1253 Princess Ave., Camden, N. J.	224
John B. Kates	Louise M. Oberst	1253 Princess Ave., Camden, N. J.	225
Bleakly, Stockwell & Burling	Vinal S. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	226
Raymond R. Donges	John E. Cullingford	3038 Federal St., Camden, N. J.	227
Nathan Blank	Mitchell Blank	410 Kaighn Ave., Camden, N. J.	228
Ernest L. Bartelt	J. Charles Winters	311 Market St., Camden, N. J.	229
Joseph C. Haines	Mitchell Blank	410 Kaighn Ave., Camden, N. J.	230
Joseph Varbalow	William Rudolph	Broadway-Stevens Bldg., Camden, N. J.	231
F. A. DeMaris, Jr.	Leon E. Todd	2623 Westfield Ave., Camden, N. J.	232
M. Bergen Stone	George Meley	323 Market St., Camden, N. J.	233
Albert S. Woodruff	Rocco Palese	328 Market St., Camden, N. J.	234
Walter A. Uliase	Edward Praiss	1566 Mt. Ephraim Ave., Camden, N. J.	235
J. Edward Fagen	Edmund A. Dale	227 Federal St., Camden, N. J.	236
**Carl R. Evered	W. M. Morris	412 S. 6th St., Camden, N. J.	237
Raymond L. Siris	Reba N. Obus	101 N. 7th St., Camden, N. J.	238
Edward Praiss	Walter A. Uliase	1566 Mt. Ephraim Ave., Camden, N. J.	239
J. Edward Fagen	Tillie Nelson	2957 Yorkship Square, Camden, N. J.	240
Albert S. Woodruff	Bruno J. Wilinski	1213 Mt. Ephraim Ave., Camden, N. J.	241
Vincent L. Gallaher	H. R. Hunt	142 Oakland Ave., Audubon, N. J.	242
Maurice L. Praissman	Robert C. Perina	295 Rand St., Camden, N. J.	243
T. Harry Rowland	Charles St. Clair	R. F. D., Sewell, 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 N. 4th St., Camden, N. J.	247
D. Trueman Stackhouse	Carl R. Evered	450 Broadway, Camden, N. J.	248
Wilbert V. Pike	Walter Charriere	31 Cuthbert Road, Collingswood, 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
Floyd H. Bradley	T. Yorke Smith	513 Cooper St., Camden, N. J.	252
W. Louis Bossle	Frank N. R. Bossle	3425 Norwood Ave., Merchantville, N. J.	253
Joseph B. Tyler	Orlando M. Bowen	1123 Broadway, Camden, N. J.	254
B. B. Brown	Albert H. Gleaner	504 Cedarcroft Ave., Audubon, N. J.	255
Raymond Donges	John E. Cullingford	3038 Federal St., Camden, N. J.	256
Edward West	J. Rodney Forrest	548 Federal St., Camden, N. J.	257
Thomas E. French	Raymond L. Spear	5 N. 4th St., Camden, N. J.	258
William D. Lippincott	Ralph D. Baker	924 Broadway, Camden, N. J.	259
Frank C. Propert	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	260
Harry H. Teitelman	William Rudolph	300 Broadway, Camden, N. J.	261
Albert E. Burling	William M. Lewis	500 N. 5th St., Camden, N. J.	262
Frank F. Neutze	Leon E. Todd	2623 Westfield Ave., Camden, N. J.	263
Ernest L. Bartelt	Lawrence M. Varga	311 Market St., Camden, N. J.	264
Frank C. Propert	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	265
Herbert Richardson	George E. Yost	540 Cooper St., Camden, N. J.	266
Grover C. Richman	James Bontemps	22 West Madison Ave., Collingswood, N. J.	267
Charles N. Boulton	Curtis O. Sangtinette	3079 Carman St., Camden, N. J.	268

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

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Camden County—Continued				
214	Emerson	Camden	$129	.....	$91,950
215	Endowment	"	164	$6,342	191,600
216	Excelsior	"	363	5,789	194,125
217	Fairview	"	498	.....	110,979
218	Fleming	"	21,333	1,000	61,700
219	Forward	"	44	.....	95,800
220	Franklin, No. 3	"	698	17,000	204,300
221	Fraternal Societies	"	3,381	1,825	66,150
222	Frederick Douglas	"	378	.....	36,116
223	Friendship	"	999	.....	145,300
224	German Centennial	"	1,075	.....	75,600
225	Greater Camden	"	398	279	74,410
226	Guarantee	"	16,708	4,181	135,416
227	Highland	"	1,877	.....	107,600
228	Home Buyers	"	2,676	.....	127,400
229	Homestead	"	490	.....	161,384
230	Householders	"	655	31	84,090
231	Hyman Varbalow	"	20,331	.....	70,550
232	Ideal	"	25	.....	92,700
233	Investment	"	331	.....	124,010
234	Italian-American	"	6,390	.....	135,120
235	Jan Sobieski	"	19,515	12,931	88,750
236	John Campbell, Jr.—Girard	"	652	3,582	74,800
237	Junior Emblem	"	2,950	1,580	80,100
238	Kaighn Avenue	"	378	.....	29,783
239	Kazimier Pulaski	"	2,246	5,450	85,646
240	Kearsarge	"	197	1,200	31,675
241	Kosciuszko	"	7,858	.....	491,350
242	La Salle	"	981	18,000	212,800
243	Lawn Del	"	4,807	4,500	73,450
244	Liberty	"	2	.....	83,945
245	Market	"	10,599	.....	242,166
246	Marne	"	2,356	874	45,450
247	Mechanics & Workingmen's	"	1,831	1,275	257,100
248	Mickle	"	1,268	1,500	108,400
249	Moose	"	8,102	2,600	111,350
250	Mt. Ephraim	"	1,290	.....	68,700
251	Mutual	"	22,012	14,775	224,950
252	North Camden	"	1,547	.....	123,114
253	Northeast	"	1,385	3,004	122,300
254	Northern	"	22,427	.....	470,550
255	Ocean Boulevard	"	1,033	542	13,250
256	Pavonia	"	1,809	.....	121,975
257	Penn	"	2,465	500	85,850
258	Peoples	"	554	7,900	260,650
259	Phoenix	"	2,191	3,500	209,600
260	Plymouth	"	461	888	219,661
261	Progress Lodge	"	2,044	.....	133,360
262	Provident	"	11,102	.....	113,979
263	Public Safety	"	43	.....	156,400
264	Pyne Poynt	"	5,213	7,125	189,200
265	Republic	"	1,828	45,485	365,301
266	Resolute	"	4,251	4,166	55,700
267	Reward	"	1,403	6,214	39,550
268	River Avenue	"	2,615	.....	66,600

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$15,783	$1,600	$95,282	$1,860	$21	$206,625	214
8,956	6,840	112,895	2,915	9,306	339,018	215
.....	10,075	128,726	9,339	9,713	358,130	216
.....	6,260	100,308	4,859	1,286	224,190	217
.....	8,360	10,177	1,971	736	105,277	218
.....	5,535	140,847	1,838	132	244,196	219
.....	10,150	79,514	5,447	1,262	318,371	220
16,600	5,540	99,466	6,124	.....	199,086	221
.....	1,240	32,967	14,672	143	85,516	222
2,000	21,365	150,509	37,815	1,315	359,303	223
6,104	3,030	31,300	2,841	2,014	121,964	224
1,150	4,200	95,876	8,232	231	184,776	225
.....	13,376	46,914	4,373	247	221,215	226
.....	3,310	62,413	5,932	2,470	183,602	227
5,701	5,425	97,359	16,102	4,256	258,919	228
.....	375	127,063	18,511	1,287	309,110	229
5,475	4,500	103,539	2,379	330	200,999	230
21,875	49,500	59,786	1,468	3,711	227,221	231
.....	8,155	150,263	1,446	55,236	307,825	232
17,100	8,710	104,981	9,913	2,364	267,409	233
.....	10,740	56,848	10,522	587	220,207	234
.....	6,450	17,098	5,271	991	151,006	235
7,000	9,300	39,648	5,677	.....	140,659	236
4,600	5,165	41,084	2,327	128	137,934	237
.....	3,525	52,249	2,028	3,730	91,693	238
.....	2,160	32,549	6,922	1,309	136,282	239
.....	1,860	8,401	436	1,052	44,821	240
3,607	17,675	148,853	28,962	1,565	699,870	241
4,700	25,227	179,043	8,669	1,837	451,257	242
2,543	11,397	72,326	1,021	753	170,797	243
.....	5,850	54,156	3,118	463	147,534	244
11,730	37,910	109,253	4,843	51,671	468,172	245
.....	6,395	33,066	3,286	314	91,741	246
.....	20,900	79,268	8,235	870	369,479	247
.....	2,870	48,464	119	125	162,746	248
.....	4,475	111,859	2,146	83	240,615	249
.....	1,550	27,145	2,190	2,146	103,021	250
.....	13,050	74,176	6,705	.....	355,668	251
.....	3,965	212,680	3,320	6,525	351,151	252
13,100	12,651	127,540	6,497	819	287,296	253
155,750	12,600	149,172	6,653	980	818,132	254
.....	1,525	23,133	3,043	25	42,551	255
.....	4,750	65,029	2,277	1,253	197,093	256
6,200	10,850	80,342	1,968	1,402	189,577	257
.....	7,300	59,161	6,692	5,770	348,027	258
42,900	15,050	69,747	7,440	202	350,630	259
.....	18,296	127,509	4,007	1,516	372,338	260
8,908	12,144	90,142	8,802	1,161	256,561	261
3,780	.....	81,508	2,154	715	213,238	262
70	20,706	179,922	8,573	992	366,706	263
12,400	8,200	48,894	2,160	.....	273,192	264
54,953	45,702	215,154	11,377	3,010	742,810	265
4,600	5,735	54,205	6,270	2,386	137,313	266
.....	9,465	31,630	1,730	323	90,315	267
7,841	.....	45,837	1,096	759	124,748	268

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Camden County—Continued					
214	Emerson	Camden	$111,048			$4,300
215	Endowment	"	217,329			7,400
216	Excelsior	"	225,474			1,000
217	Fairview	"	105,738			42,400
218	Fleming	"	86,929			
219	Forward	"	105,135			
220	Franklin, No. 3	"	223,632			
221	Fraternal Societies	"	124,275			
222	Frederick Douglas	"	38,037			
223	Friendship	"	136,832			
224	German Centennial	"	78,738			
225	Greater Camden	"	90,198			
226	Guarantee	"	155,448			
227	Highland	"	110,380			8,100
228	Home Buyers	"	88,431			1,600
229	Homestead	"	129,465			
230	Householders	"	77,280			5,150
231	Hyman Varbalow	"	160,179			
232	Ideal	"	141,585			34,100
233	Investment	"	165,786			6,900
234	Italian-American	"	124,749			
235	Jan Sobieski	"	101,493			11,100
236	John Campbell, Jr.—Girard	"	79,091			4,400
237	Junior Emblem	"	68,928			27,800
238	Kaighn Avenue	"	57,701			
239	Kazimier Pulaski	"	71,841			32,950
240	Kearsarge	"	20,729			15,200
241	Kosciuszko	"	384,072			
242	La Salle	"	255,201			11,500
243	Lawn Del	"	101,742			
244	Liberty	"	72,234			
245	Market	"	317,652			
246	Marne	"	62,511			
247	Mechanics and Workingmen's	"	241,776			
248	Mickle	"	88,396			10,350
249	Moose	"	149,646			
250	Mt. Ephraim	"	53,646			
251	Mutual	"	230,481			
252	North Camden	"	203,748			8,050
253	Northeast	"	191,178			
254	Northern	"	541,110			
255	Ocean Boulevard	"	18,480			
256	Pavonia	"	113,051			8,200
257	Penn	"	123,348			
258	Peoples	"	247,068			
259	Phoenix	"	204,348			38,000
260	Plymouth	"	197,832			
261	Progress Lodge	"	90,300			27,300
262	Provident	"	146,055			
263	Public Safety	"	233,728			400
264	Pyne Poynt	"	193,614			
265	Republic	"	436,941			
266	Resolute	"	70,622			
267	Reward	"	67,410			
268	River Avenue	"	89,094			1,200

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$645	$15,761	$183	.....	$2,000	$7,968	$28,293	$36,427	$206,625	214
17	.....	187	.....	14,909	11,573	48,550	39,053	339,018	215
.....	13,210	471	.....	.....	571	41,531	75,873	358,130	216
.....	3,115	105	.....	22,400	3,436	9,817	37,179	224,190	217
.....	.....	34	.....	.....	.....	9,813	8,501	105,277	218
.....	48,356	152	.....	9,000	3,172	22,502	55,879	244,196	219
.....	.....	380	.....	.....	.....	55,871	38,488	318,371	220
.....	10,300	2,910	.....	17,200	862	9,173	34,366	199,086	221
84	3,468	214	.....	9,788	8,929	.....	24,996	85,516	222
.....	10,700	.....	.....	38,300	34,534	31,170	107,767	359,303	223
.....	12,209	378	.....	.....	222	19,362	11,055	121,964	224
.....	24,000	100	.....	13,500	4,488	17,669	34,821	184,776	225
.....	.....	381	.....	4,000	20	33,124	28,242	221,215	226
.....	1,290	140	.....	18,400	319	17,814	27,159	183,602	227
3,760	31,332	64	.....	37,250	15,221	15,528	65,733	258,919	228
570	39,869	984	.....	36,000	22,678	20,266	59,278	309,110	229
1,286	22,703	436	.....	24,500	18,604	13,963	37,077	200,999	230
377	.....	616	.....	.....	385	.....	65,664	227,221	231
.....	10,400	316	.....	28,900	13,332	23,724	55,468	307,825	232
.....	.....	171	.....	17,000	5,319	31,391	40,842	267,409	233
259	5,382	74	.....	37,925	5,550	20,898	25,370	220,207	234
.....	.....	35	.....	.....	181	20,194	18,003	151,006	235
.....	.....	124	.....	18,930	32	19,753	18,329	140,659	236
70	.....	356	.....	.....	859	16,949	22,972	137,934	237
2,496	.....	414	.....	13,500	8,057	7,899	21,626	91,693	238
.....	.....	56	.....	.....	87	8,285	23,063	136,282	239
.....	.....	76	.....	2,400	204	2,806	3,406	44,821	240
.....	2,698	364	.....	159,507	697	62,210	90,322	699,870	241
.....	.....	658	.....	61,405	992	53,308	68,193	451,257	242
691	7,192	68	.....	.....	1,846	22,921	36,337	170,797	243
.....	11,734	390	.....	23,000	1,955	18,052	20,169	147,534	244
.....	.....	916	.....	.....	102	63,268	86,234	468,172	245
.....	.....	25	.....	3,900	914	10,647	13,744	91,741	246
.....	5,800	62	.....	21,000	168	61,737	38,936	369,479	247
240	.....	2	.....	7,500	14,986	18,393	22,879	162,746	248
1,030	.....	125	.....	25,000	6,167	19,070	39,577	240,615	249
133	6,227	.....	.....	14,829	5,100	11,047	12,039	103,021	250
.....	.....	282	.....	.....	.....	59,066	65,839	355,668	251
.....	24,832	655	.....	.....	15,883	31,695	66,288	351,151	252
.....	.....	455	.....	6,500	9,582	21,507	58,074	287,296	253
.....	.....	726	.....	69,542	6,553	150,943	49,258	818,132	254
2,934	4,703	5	.....	.....	.....	3,231	13,198	42,551	255
.....	2,000	500	.....	17,600	2,423	21,662	31,657	197,093	256
.....	.....	277	.....	.....	4,000	26,964	34,988	189,577	257
.....	.....	117	.....	3,000	.....	69,076	28,766	348,027	258
5	.....	260	.....	12,000	83	51,507	44,427	350,630	259
.....	17,360	851	.....	65,750	3,192	38,468	48,885	372,338	260
.....	24,735	22	.....	.....	18,942	19,133	76,129	256,561	261
.....	.....	47	.....	.....	229	36,587	30,320	213,238	262
.....	.....	309	.....	24,000	.....	34,584	73,685	366,706	263
.....	.....	121	.....	.....	.....	49,124	30,333	273,192	264
170	.....	793	.....	85,412	11,215	101,787	106,492	742,810	265
54	5,670	144	.....	12,048	5,996	15,489	27,290	137,313	266
18	.....	137	.....	.....	.....	13,256	9,494	90,315	267
.....	.....	284	.....	.....	.....	18,568	15,602	124,748	268

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Camden County—Continued								
214	Emerson	1,352	156	.....	.....	.....	.....	21	5
215	Endowment	2,346	230	.....	.....	.....	.....	37	3
216	Excelsior	2,145	235	.....	.....	.....	.....	5	1
217	Fairview	1,279	193	.....	.....	.....	.....	212	56
218	Fleming	1,112	149	.....	.....	.....	.....	.....	.....
219	Forward	1,262	130	.....	.....	.....	.....	.....	.....
220	Franklin, No. 3	2,433	331	.....	.....	.....	.....	.....	.....
221	Fraternal Societies	1,293	220	.....	.....	.....	.....	.....	.....
222	Frederick Douglas	370	70	.....	.....	.....	.....	.....	.....
223	Friendship	1,117	79	.....	.....	.....	.....	.....	.....
224	German Centennial	975	156	.....	.....	.....	.....	.....	.....
225	Greater Camden	910	108	.....	.....	.....	.....	.....	.....
226	Guaranteee	2,072	279	.....	.....	.....	.....	.....	.....
227	Highland	1,158	140	.....	.....	.....	.....	41	8
228	Home Buyers	995	102	.....	.....	.....	.....	8	4
229	Homestead	1,225	138	.....	.....	.....	.....	.....	.....
230	Householders	784	116	.....	.....	.....	.....	26	4
231	Hyman Varbalow	2,660	187	.....	.....	.....	.....	.....	.....
232	Ideal	1,460	298	.....	.....	.....	.....	46	35
233	Investment	1,597	201	.....	.....	.....	.....	34	4
234	Italian-American	1,344	237	.....	.....	.....	.....	.....	.....
235	Jan Sobieski	1,137	143	.....	.....	.....	.....	55	9
236	John Campbell, Jr.—Girard	830	101	.....	.....	.....	.....	22	3
237	Junior Emblem	958	183	.....	.....	.....	.....	139	31
238	Kaighn Avenue	443	66	.....	.....	.....	.....	.....	.....
239	Kazimier Pulaski	884	134	.....	.....	.....	.....	329	22
240	Kearsarge	592	180	.....	.....	.....	.....	76	6
241	Kosciuszko	4,859	682	.....	.....	.....	.....	.....	.....
242	La Salle	2,860	464	.....	.....	.....	.....	57	8
243	Lawn Del	1,409	196	.....	.....	.....	.....	.....	.....
244	Liberty	824	99	.....	.....	.....	.....	.....	.....
245	Market	3,596	421	.....	.....	.....	.....	.....	.....
246	Marne	720	117	.....	.....	.....	.....	.....	.....
247	Mechanics and Workingmen's	2,593	303	.....	.....	.....	.....	.....	.....
248	Mickle	1,634	189	.....	.....	.....	.....	52	12
249	Moose	1,404	168	.....	.....	.....	.....	.....	.....
250	Mt. Ephraim	718	114	.....	.....	.....	.....	.....	.....
251	Mutual	2,787	255	.....	.....	.....	.....	.....	.....
252	North Camden	1,832	176	.....	.....	.....	.....	40	9
253	Northeast	1,995	334	.....	.....	.....	.....	.....	.....
254	Northern	5,602	543	.....	.....	.....	.....	.....	.....
255	Ocean Boulevard	201	52	.....	.....	.....	.....	.....	.....
256	Pavonia	1,258	165	.....	.....	.....	.....	41	10
257	Penn	1,187	180	.....	.....	.....	.....	.....	.....
258	Peoples	2,763	467	.....	.....	.....	.....	.....	.....
259	Phoenix	2,339	179	.....	.....	.....	.....	190	28
260	Plymouth	2,091	226	.....	.....	.....	.....	.....	.....
261	Progress Lodge	986	83	.....	.....	.....	.....	136	15
262	Provident	1,682	270	.....	.....	.....	.....	.....	.....
263	Public Safety	2,022	389	.....	.....	.....	.....	.....	.....
264	Pyne Poynt	2,273	219	.....	.....	.....	.....	.....	.....
265	Republic	4,467	583	.....	.....	.....	.....	.....	.....
266	Resolute	638	98	.....	.....	.....	.....	.....	.....
267	Reward	671	110	.....	.....	.....	.....	.....	.....
268	River Avenue	1,032	212	.....	.....	.....	.....	6	2

AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
1,373	54	107	S.	$1.00 m.	$200	6	$0.50 b	$0.05 b	214
2,383	105	128	S.	1.00 m.	200	6	.....	.....	215
2,150	91	145	S.	1.00 m.	200	6	.05 b	.05 b	216
1,491	89	160	S.	1.00 m.	200	6	.05 b	.05 b	217
1,112	61	88	S.	1.00 & 2.00 m.	200	6	.05 b	.05 b	218
1,262	50	80	S.	1.00 m.	200	6	.05 b	.05 b	219
2,433	130	201	S.	1.00 m.	200	6	.....	.....	220
1,293	47	173	S.	1.00 m.	200	6	.05 b	.05 b	221
370	38	32	S.	1.00 m.	200	6	.05 b	.05 b	222
1,117	60	19	S.	1.00 m.	200	6	.05 b	.05 b	223
975	52	104	S.	1.00 m.	200	6	.05 b	.05 b	224
910	41	67	S.	1.00 m.	200	6	.05 b	.05 b	225
2,072	99	180	S.	1.00 m.	200	6	.05 b	.05 b	226
1,199	65	83	S.	.50 & 1.00 m.	200	6	.05 b	.05 b	227
1,003	57	49	S.	1.00 m.	200	6	.05 b	.05 b	228
1,225	73	65	S.	1.00 m.	200	6	.05 b	.05 b	229
810	64	56	S.	1.00 & 2.00 m.	200	6	.05 b	.05 b	230
2,660	42	145	S.	1.00 m.	200	6	.12½ b	.....	231
1,506	119	214	S.	1.00 m.	200	6	.10 b	.10 b	232
1,631	72	133	S.	1.00 m.	200	6	.07½ b	.07½ b	233
1,344	91	146	S.	1.00 m.	200	6	.05 b	.05 b	234
1,192	57	95	S.	1.00 m.	200	6	.....	.....	235
852	42	62	S.	1.00 m.	200	6	.05 b	.05 b	236
1,097	68	146	S.	1.00 m.	200	6	.05 b	.05 b	237
443	35	31	S.	1.00 m.	200	6	.10 b	.10 b	238
1,213	49	107	S.	1.00 m.	200	6	.05 b	.05 b	239
668	20	166	O.P.	.....	200	6	.....	.....	240
4,859	299	383	S.	1.00 m.	200	6	.05 b	.05 b	241
2,917	168	304	S.	1.00 m.	200	6	.05 b	.05 b	242
1,409	65	131	S.	1.00 m.	200	6	.05 b	.05 b	243
824	40	59	S.	1.00 m.	200	6	.05 b	.05 b	244
3,596	169	252	S.	1.00 m.	200	6	.10 b	.10 b	245
720	47	70	S.	1.00 m.	200	6	.05 b	.05 b	246
2,593	122	181	S.	1.00 m.	200	6	.....	.....	247
1,686	54	147	O.P.	.....	200	6	.05 b	.05 b	248
1,404	61	107	S.	1.00 m.	200	6	.02½ b	.02½ b	249
718	54	60	S.	1.00 m.	200	6	.05 b	.05 b	250
2,787	117	138	S.	1.00 m.	200	6	.....	.....	251
1,872	47	138	S.	1.00 m.	200	6	.05 b	.05 b	252
1,995	113	221	S.	1.00 m.	200	6	.05 b	.05 b	253
5,602	173	370	S.	1.00 & 2.00 m.	200	6	.....	.....	254
201	18	34	S.	1.00 m.	200	6	.05 b	.02½ b	255
1,299	87	88	S.	.50 & 1.00 m.	200	6	.05 b	.05 b	256
1,187	78	102	S.	1.00 m.	200	6	.....	.....	257
2,763	109	358	S.	1.00 m.	200	6	.....	.....	258
2,529	106	101	S.	1.00 m.	200	6	.10 b	.10 b	259
2,091	84	142	S.	1.00 m.	200	6	.05 b	.05 b	260
1,122	40	58	S.	1.00 m.	200	6	.05 b	.05 b	261
1,682	71	199	S.	1.00 m.	200	6	.05 b	.05 b	262
2,922	221	168	S.	1.00 m.	200	6	.15 b	.15 b	263
2,273	98	121	S.	1.00 m.	200	6	.....	.....	264
4,476	210	373	S.	1.00 m.	200	6	.05 b	.05 b	265
638	42	56	S.	1.00 m.	200	6	.05 b	.05 b	266
671	48	62	S.	1.00 m.	200	6	.05 b	.05 b	267
1,038	55	159	S.	1.00 m.	200	6	.05 b	.05 b	268

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION.

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Joseph W. Wilson	Thomas C. Wright	15 North 35th St., Camden, N. J.	269
Lawrence Burkhardt, Jr.	Frank H. Clark	301 Westmont Ave., Haddonfield, N. J.	270
Lawrence V. White	John J. Hambrose	206 Morgan Ave., Collingswood, N. J.	271
Raymond R. Donges	Thomas A. Trappe	304 Volan St., Merchantville, N. J.	272
Byron M. Seabrook	Frank H. Harding	3033 Steven St., Camden, N. J.	273
Bleakly, Stockwell & Burling	Lorrenzo E. Shreeves	103 N. 7th St., Camden, N. J.	274
Elmer G. Van Name	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	275
Bleakly, Stockwell & Burling	J. Hartley Bowen	207 Smith-Austermuhl Bldg., Camden, N. J.	276
George Purnell	Lewis E. Graff	244 Euclid Ave., Haddonfield, N. J.	277
M. Bergen Stone	George Meley	323 Market St., Camden, N. J.	278
George H. Jacobs	Halford Runge	119 Windsor Ave., Haddonfield, N. J.	279
Edward R. Deibert	James J. Riley	345 W. 3d St., Moorestown, N. J.	280
Joseph H. Carr	Henry M. Evans	439 Monmouth St., Gloucester City, N. J.	281
Raymond R. Donges	Louise M. Oberst	1253 Princess Ave., Camden, N. J.	282
M. Bergen Stone	George Meley	323 Market St., Camden, N. J.	283
Joseph W. Wilson	William J. Flemming	2612 Federal St., Camden, N. J.	284
Frank F. Neutze	Frank B. Anderson	219 Westminster Ave., Merchantville, N. J.	285
David R. Rose	William S. Abbott	141 South 27th St., Camden, N. J.	286
Frank F. Neutze	Orlando M. Bowen	212 West End Ave., Haddonfield, N. J.	287
William J. Shepp	Frank H. Harding	3033 Steven St., Camden, N. J.	288
Frank N. Jess	George H. Krueger	Chesilhurst, N. J.	289
T. Harry Rowland	Wilbur G. Richard	Berlin Road, Clementon, N. J.	290
*(Special Asst. Dep. Com'r.	James A. Wentzell)	300 Market St., Camden, N. J.	291
George Purnell	J. Everett Magin	21 Eldredge Ave., Collingswood, N. J.	292
John B. Kates	Arthur C. Havens	117 Homestead Ave., Collingswood, N. J.	293
A. Moulton McNutt	G. K. McAllister	645 Lake View Drive, Collingswood, N. J.	294
John B. Kates	William Hambrecht, Jr.	100 Fern Ave., Collingswood, N. J.	295
George H. Jacobs	J. Earl Rowand	251 Woodlawn Terrace, Collingswood, N. J.	296
John A. Penn	Paul H. Trueax	109 Strawbridge Ave., Westmont, N. J.	297
George H. Jacobs	Halford Runge	119 Windsor Ave., Haddonfield, N. J.	298
Wilbert V. Pike	Fred W. Plugge	Chews P. O., Glendora, N. J.	299
Henry M. Evans	Robert N. Lochart	816 Division St., Gloucester, N. J.	300
Charles A. Cogan	William B. Hambleton	2 N. King St., Gloucester City, N. J.	301
Charles A. Cogan	Chase S. Barnard	102 N. Broadway, Gloucester City, N. J.	302
Charles A. Cogan	Charles A. Holdcraft	828 Middlesex St., Gloucester City, N. J.	303
Henry M. Evans	J. Willetts Thurston	318 Monmouth St., Gloucester City, N. J.	304
Ralph N. Kellam	Robert Wright	40 Grove St., Haddonfield, N. J.	305
Robert J. Tait Paul	Orrin W. Horner	30 Lincoln Ave., Haddonfield, N. J.	306
Elmer G. VanName	D. Irving Taylor	Haddonfield, N. J.	307
Wilbert V. Pike	Harold L. Watkin	26 Evergreen Lane, Haddonfield, N. J.	308
Thomas E. French	Lewis E. Graff	224 Euclid Ave., Haddonfield, N. J.	309
Charles H. Stevens	Robert W. Janvier	Peoples National Bank, Lakewood, N. J.	310
F. Nelson Jess	W. M. Nash	300 Third Ave., Haddon Heights, N. J.	311
M. LeRoy Cobbin	H. A. Siegener	114 Third Ave., Haddon Heights, N. J.	312
J. Edward Fagen	C. F. Cottringer	125 Ninth Ave., Haddon Heights, N. J.	313
Joseph S. Low	Horatio N. Denby	Laurel Springs, N. J.	314
T. Harry Rowland	Franklin Chandler	Laurel Springs, N. J.	315
John B. Kates	Horace J. Bryant	10 White Horse Pike, Lawnside, N. J.	316
T. Harry Rowland	Lucius W. Parker	Gibbsboro, N. J.	317
Edward R. Deibert	O. E. Hagen	Magnolia, N. J.	318
Grover C. Richman	Charles S. Ball	1 Lexington Ave., Merchantville, N. J.	319
W. B. Wolcott	T. W. Evaul	6108 Wayne Ave., Merchantville, N. J.	320
J. Claud Simon	William Beatty	19 E. Chestnut Ave., Merchantville, N. J.	321
Raymond Donges	William H. Magee, Jr.	3368 Hollywood Circle, Merchantville, N. J.	322
Charles H. Stevens	Alvin J. Day	Northmont Ave., Mt. Ephraim, N. J.	323

*Orchard Building and Loan Assn., Clementona—This Department in possession.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Camden County—Continued				
269	Rosedale	Camden	$1,495	$11,000	$259,479
270	Royden	"	352	.....	55,267
271	Saint Bernard	"	588	23,684	101,600
272	South Camden	"	3,339	.....	141,945
273	South End	"	331	.....	74,800
274	South Ward, No. 2	"	9,262	.....	516,050
275	Spartan	"	4,608	5,228	197,288
276	Stockton	"	2,435	.....	117,000
277	Stone Harbor	"	18,267	22,775	154,100
278	Surety	"	11,769	.....	126,750
279	Terminal	"	2,403	4,700	210,650
280	Transportation	"	4,703	7,800	88,000
281	Twentieth Century	"	1,513	.....	193,925
282	Union	"	1,453	95	41,800
283	Victor	"	683	.....	73,635
284	Victoria	"	393	.....	121,650
285	Walt Whitman	"	3	3,205	79,100
286	Westfield	"	5,823	6,366	169,000
287	West Jersey Mutual	"	1,762	.....	138,250
288	Yorkship Square	"	1,626	.....	63,390
289	Progressive	Chesilhurst	673	85,560	122,550
290	Clementon	Clementon	20,654	.....	333,880
291	Orchard	Clementona	.....	.....	4,700
292	Camden County	Collingswood	8,243	1,200	101,025
293	Collingswood	"	9,520	378	381,250
294	Greater Collingswood	"	9,857	.....	204,546
295	Integrity	"	15,676	3,900	410,700
296	Knight Park	"	1,781	1,800	170,300
297	Vineyard	"	652	8,057	58,100
298	West Collingswood	"	11,849	6,000	357,925
299	Glendora	Glendora	2,274	1,202	58,487
300	Big Timber	Gloucester City	1,610	725	28,485
301	Gloucester City	" "	324	.....	346,700
302	Improvement	" "	413	7,276	417,500
303	United Mutual	" "	2,196	14,542	391,100
304	Victory	" "	1,307	15,500	246,215
305	County	Haddonfield	3,312	231	96,700
306	Elizabeth Haddon	"	2,920	6,750	198,588
307	Indian King	"	103	1,650	121,802
308	John Estaugh	"	12,237	40,598	111,400
309	Mutual	"	8,828	55,680	561,738
310	Approved	Haddon Heights	3,769	11,232	39,300
311	Haddon Heights	" "	1,481	18,550	434,161
312	Our Town	" "	7,489	27,737	142,125
313	Victory	" "	1,276	3,700	131,300
314	Glen	Laurel Springs	298	.....	38,005
315	Laurel Springs	" "	2,822	12,275	157,361
316	Lawnside Mutual	Lawnside	273	1,869	118,115
317	United Towns	Lindenwold	33,574	32,750	221,000
318	Mutual	Magnolia	6,326	26,580	144,475
319	Greater Municipality	Merchantville	596	.....	67,250
320	Home	"	3,034	.....	212,260
321	Merchantville	"	5,876	.....	514,660
322	Pennsauken	"	6,438	3,600	150,800
323	Black Horse Pike	Mt. Ephraim	577	36	24,050

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$8,420	$58,006	$1,950	$1,339	$341,689	269
.....	6,160	45,759	1,341	1,510	110,389	270
.....	3,150	29,361	2,611	445	161,439	271
.....	5,860	110,270	4,178	3,053	268,645	272
.....	5,845	43,994	1,511	176	126,657	273
.....	15,180	174,443	11,075	9,062	735,072	274
.....	34,961	143,334	6,701	1,587	393,707	275
29,475	7,560	192,032	6,844	539	355,885	276
14,500	11,002	14,716	5,271	261	240,892	277
16,540	7,680	128,090	10,406	1,032	302,267	278
29,962	29,390	92,942	1,286	2,059	373,392	279
.....	3,962	56,222	4,732	2,907	168,326	280
40,375	6,665	135,237	21,049	68,321	467,085	281
.....	3,130	26,518	1,052	55	74,103	282
.....	5,035	88,237	2,236	1,269	171,095	283
.....	8,760	83,888	6,173	673	221,537	284
.....	6,030	38,233	2,193	355	129,119	285
.....	6,881	57,017	2,373	1,216	248,676	286
2,200	1,350	88,382	3,946	661	236,551	287
3,710	4,540	32,135	1,606	81	107,088	288
5,265	19,600	57,705	8,482	1,233	301,068	289
.....	22,614	294,830	37,820	30,759	740,557	290
.....	585	15,627	1,735	61	22,708	291
7,150	10,735	42,625	798	52	171,828	292
30,696	14,827	170,111	9,485	6,886	623,153	293
.....	14,125	36,073	8,125	466	273,192	294
4,850	19,543	131,424	9,153	247	595,493	295
5,050	11,770	107,294	4,598	137	302,730	296
23,500	3,680	36,737	2,121	147	132,994	297
13,441	19,080	111,677	2,322	97	522,391	298
.....	3,153	23,444	2,979	12,840	104,379	299
2,700	1,690	21,682	3,280	313	60,485	300
6,302	7,650	237,470	18,478	547	617,471	301
.....	2,900	171,456	21,910	683	622,138	302
.....	9,200	111,670	13,896	631	543,235	303
13,600	22,075	80,348	6,525	171	385,741	304
15,375	3,610	58,096	2,371	537	180,232	305
1,350	11,300	107,901	3,450	4,005	336,264	306
.....	12,486	27,190	1,058	4	164,293	307
.....	39,726	72,684	4,159	737	281,541	308
.....	23,455	113,480	23,246	1,222	787,649	309
1	5,011	9,397	678	63	69,451	310
80,135	26,715	198,551	13,748	3,658	776,999	311
4,150	24,685	82,004	5,011	568	293,769	312
44,800	10,925	131,708	814	7,528	332,051	313
.....	705	37,719	3,994	466	81,187	314
1,600	12,027	54,343	16,947	325	257,700	315
.....	1,650	11,918	38,155	558	172,538	316
.....	14,600	306,831	34,043	15,977	658,775	317
.....	9,075	134,085	11,061	940	332,542	318
.....	14,560	124,284	2,491	458	209,639	319
20,410	12,485	251,758	6,473	2,092	508,512	320
58,202	14,976	517,713	11,594	13,350	1,136,371	321
.....	11,050	114,429	2,320	954	289,591	322
.....	3,275	49,810	1,144	.....	78,892	323

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Camden County—Continued					
269	Rosedale	Camden	$218,694	.....	.....	$49,400
270	Royden	"	61,968	.....	.....	4,550
271	Saint Bernard	"	116,244	.....	.....	.....
272	South Camden	"	163,740	.....	.....	.....
273	South End	"	70,266	.....	.....	2,600
274	South Ward, No. 2	"	354,174	.....	.....	83,200
275	Spartan	"	262,749	.....	.....	.....
276	Stockton	"	216,827	$800	.....	4,800
277	Stone Harbor	"	182,166	.....	.....	.....
278	Surety	"	223,050	.....	.....	.....
279	Terminal	"	270,324	.....	.....	.....
280	Transportation	"	116,940	.....	.....	4,900
281	Twentieth Century	"	240,645	.....	.....	31,750
282	Union	"	45,729	.....	.....	.....
283	Victor	"	87,540	.....	.....	12,500
284	Victoria	"	97,158	.....	.....	31,700
285	Walt Whitman	"	82,553	.....	.....	3,850
286	Westfield	"	136,170	.....	.....	13,300
287	West Jersey Mutual	"	135,090	.....	.....	.....
288	Yorkship Square	"	64,518	.....	.....	2,900
289	Progressive	Chesilhurst	209,136	.....	.....	.....
290	Clementon	Clementon	337,824	.....	.....	145,050
291	Orchard	Clementona	16,769	.....	.....	.....
292	Camden County	Collingswood	116,932	.....	.....	.....
293	Collingswood	"	339,987	.....	.....	50,900
294	Greater Collingswood	"	175,452	.....	.....	12,200
295	Integrity	"	361,864	.....	.....	22,800
296	Knight Park	"	174,636	.....	.....	1,200
297	Vineyard	"	92,889	.....	.....	2,600
298	West Collingswood	"	372,327	.....	.....	.....
299	Glendora	Glendora	47,634	.....	.....	.....
300	Big Timber	Gloucester City	42,703	.....	.....	.....
301	Gloucester City	" "	423,351	2,500	.....	.....
302	Improvement	" "	392,124	.....	.....	.....
303	United Mutual	" "	298,488	.....	.....	.....
304	Victory	" "	258,320	.....	.....	24,750
305	County	Haddonfield	96,864	.....	.....	.....
306	Elizabeth Haddon	"	199,122	.....	.....	.....
307	Indian King	"	122,442	.....	.....	.....
308	John Estaugh	"	205,180	.....	.....	.....
309	Mutual	"	596,400	.....	.....	.....
310	Approved	Haddon Heights	51,546	.....	.....	.....
311	Haddon Heights	" "	420,189	.....	.....	65,125
312	Our Town	" "	208,380	.....	.....	.....
313	Victory	" "	191,439	.....	.....	15,500
314	Glen	Laurel Springs	32,334	.....	.....	19,426
315	Laurel Springs	" "	178,467	.....	.....	.....
316	Lawnside Mutual	Lawnside	96,090	.....	.....	19,800
317	United Towns	Lindenwold	391,842	.....	.....	49,472
318	Mutual	Magnolia	203,958	.....	.....	13,700
319	Greater Municipality	Merchantville	140,850	.....	.....	.....
320	Home	"	259,257	.....	.....	.....
321	Merchantville	"	547,502	.....	.....	133,760
322	Pennsauken	"	201,162	.....	.....	.....
323	Black Horse Pike	Mt. Ephraim	33,132	.....	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	$206	.....	$2,500	$1,239	$54,417	$15,233	$341,689	269
.....	$5,650	57	.....	8,200	1,092	12,081	16,791	110,389	270
.....	.....	207	.....	.....	.....	30,227	14,761	161,439	271
32	12,752	1,090	.....	12,000	4,621	41,875	32,535	268,645	272
2,046	14,142	71	.....	2,600	595	15,252	19,085	126,657	273
.....	.....	1,537	.....	125,000	.....	104,154	67,007	735,072	274
.....	.....	179	.....	15,735	4,095	54,195	56,754	393,707	275
10	16,775	1,098	.....	12,000	4,977	36,198	62,400	355,885	276
.....	.....	480	.....	.....	.....	51,236	7,010	240,892	277
.....	.....	445	.....	.....	.....	42,769	36,003	302,267	278
.....	.....	520	.....	.....	.....	65,451	37,097	373,392	279
.....	.....	335	.....	.....	.....	22,714	23,437	168,326	280
24,961	21,472	2,444	.....	60,000	3,360	23,269	59,184	467,085	281
.....	2,700	13	.....	.....	6,174	10,102	9,385	74,103	282
.....	.....	214	.....	24,627	1,094	15,915	29,205	171,095	283
.....	2,000	408	.....	27,800	4,246	19,024	39,201	221,537	284
.....	.....	316	.....	.....	10,142	15,093	17,165	129,119	285
.....	.....	97	.....	29,650	340	35,673	33,446	248,676	286
8	16,693	248	.....	17,400	334	34,016	32,762	236,551	287
1,701	.....	307	.....	4,300	4,954	13,462	14,946	107,088	288
175	.....	554	.....	.....	.....	76,637	14,566	301,068	289
58,824	.....	91	.....	.....	983	48,863	148,922	740,557	290
.....	.....	.....	.....	2,000	470	.....	3,469	22,708	291
604	.....	262	.....	.....	.....	34,145	19,885	171,828	292
.....	.....	849	.....	62,000	3,383	83,330	82,704	623,153	293
162	.....	186	.....	9,350	458	52,090	23,294	273,192	294
145	.....	1,229	.....	44,625	833	101,819	62,178	595,493	295
5,171	.....	546	.....	18,500	.....	51,866	50,811	302,730	296
1,930	.....	98	.....	5,250	452	14,954	14,821	132,994	297
.....	.....	609	.....	10,500	8	92,703	46,244	522,391	298
.....	34,963	409	.....	.....	.....	7,135	14,238	104,379	299
.....	.....	454	.....	.....	14	6,956	10,358	60,485	300
.....	.....	361	.....	.....	.....	91,652	99,607	617,471	301
.....	22,400	321	.....	15,000	21,270	71,588	99,435	622,138	302
.....	119,600	851	.....	.....	5,353	86,208	32,735	543,235	303
.....	.....	668	.....	.....	498	72,771	28,734	385,741	304
4,406	.....	46	.....	27,500	63	24,245	27,108	180,232	305
.....	.....	271	.....	27,000	8,116	51,129	50,626	336,264	306
.....	.....	305	.....	1,000	9	33,196	7,341	164,293	307
.....	.....	262	.....	644	689	47,455	27,311	281,541	308
473	.....	728	.....	.....	27	139,703	50,318	787,649	309
.....	.....	43	.....	.....	34	13,536	4,292	69,451	310
1,563	.....	1,776	.....	126,083	4,382	104,288	53,593	776,999	311
.....	.....	230	.....	.....	632	51,814	32,713	293,769	312
.....	.....	127	.....	46,250	262	39,126	39,347	332,051	313
.....	.....	652	.....	100	6,171	4,696	17,808	81,187	314
.....	.....	152	.....	.....	.....	42,544	36,537	257,700	315
.....	.....	265	.....	4,900	4,989	20,092	26,402	172,538	316
.....	.....	990	.....	.....	38,955	67,780	109,736	658,775	317
.....	.....	233	.....	.....	653	43,336	70,662	332,542	318
.....	.....	247	.....	2,000	1,200	17,282	48,060	209,639	319
180	12,700	1,533	.....	38,000	57,939	31,108	107,795	508,512	320
.....	99	4,365	.....	81,000	85,162	59,825	224,658	1,136,371	321
.....	.....	143	.....	2,750	.....	42,075	43,461	289,591	322
.....	.....	11	.....	.....	16,620	9,129	20,000	78,892	323

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Camden County—Continued								
269	Rosedale	2,664	279	.....	.....	.....	.....	247	49
270	Royden	731	83	.....	.....	.....	.....	23	9
271	Saint Bernard	1,309	136	.....	.....	.....	.....	.....	.....
272	South Camden	1,755	275	.....	.....	.....	.....	.....	.....
273	South End	810	135	.....	.....	.....	.....	13	4
274	South Ward, No. 2	5,168	647	.....	.....	.....	.....	416	67
275	Spartan	2,802	466	.....	.....	.....	.....	.....	.....
276	Stockton	2,115	292	8	2	.....	.....	24	5
277	Stone Harbor	2,587	305	.....	.....	.....	.....	.....	.....
278	Surety	2,698	254	.....	.....	.....	.....	.....	.....
279	Terminal	3,437	323	.....	.....	.....	.....	.....	.....
280	Transportation	1,274	184	.....	.....	.....	.....	24	5
281	Twentieth Century	2,486	240	.....	.....	.....	.....	169	24
282	Union	901	80	.....	.....	.....	.....	.....	.....
283	Victor	938	134	.....	.....	.....	.....	63	31
284	Victoria	1,169	152	.....	.....	.....	.....	159	45
285	Walt Whitman	920	109	.....	.....	.....	.....	19	6
286	Westfield	1,449	185	.....	.....	.....	.....	66	12
287	West Jersey Mutual	1,487	139	.....	.....	.....	.....	.....	.....
288	Yorkship Square	732	129	.....	.....	.....	.....	14	4
289	Progressive	2,467	504	.....	.....	.....	.....	.....	.....
290	Clementon	3,084	611	.....	.....	.....	.....	725	65
291	Orchard	478	51	.....	.....	.....	.....	.....	.....
292	Camden County	1,684	251	.....	.....	.....	.....	.....	.....
293	Collingswood	4,515	621	.....	.....	.....	.....	255	41
294	Greater Collingswood	2,168	295	.....	.....	.....	.....	61	12
295	Integrity	4,338	441	.....	.....	.....	.....	114	27
296	Knight Park	2,059	270	.....	.....	.....	.....	6	1
297	Vineyard	1,541	256	.....	.....	.....	.....	26	3
298	West Collingswood	5,019	440	.....	.....	.....	.....	.....	.....
299	Glendora	672	163	.....	.....	.....	.....	.....	.....
300	Big Timber	476	61	.....	.....	.....	.....	.....	.....
301	Gloucester City	4,304	410	.....	.....	.....	.....	12	3
302	Improvement	4,284	523	.....	.....	.....	.....	.....	.....
303	United Mutual	4,049	468	.....	.....	.....	.....	.....	.....
304	Victory	2,951	459	.....	.....	.....	.....	124	20
305	County	1,378	134	.....	.....	.....	.....	.....	.....
306	Elizabeth Haddon	2,402	172	.....	.....	.....	.....	.....	.....
307	Indian King	2,048	200	.....	.....	.....	.....	.....	.....
308	John Estaugh	2,012	225	.....	.....	.....	.....	.....	.....
309	Mutual	7,842	794	.....	.....	.....	.....	.....	.....
310	Approved	664	101	.....	.....	.....	.....	.....	.....
311	Haddon Heights	5,406	491	.....	.....	.....	.....	326	37
312	Our Town	2,348	353	.....	.....	.....	.....	.....	.....
313	Victory	2,150	204	.....	.....	.....	.....	77	19
314	Glen	393	53	.....	.....	.....	.....	97	18
315	Laurel Springs	3,912	271	.....	.....	.....	.....	.....	.....
316	Lawnside Mutual	966	191	.....	.....	.....	.....	99	33
317	United Towns	3,668	536	.....	.....	.....	.....	247	30
318	Mutual	2,129	227	.....	.....	.....	.....	68	10
319	Greater Municipality	1,475	222	.....	.....	.....	.....	.....	.....
320	Home	2,329	311	.....	.....	.....	.....	.....	.....
321	Merchantville	5,554	589	.....	.....	.....	.....	669	75
322	Pensauken	2,128	223	.....	.....	.....	.....	.....	.....
323	Black Horse Pike	376	69	.....	.....	.....	.....	.....	.....

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
2,911	195	133	S.	$1.00 m.	$200	6	.....	.....	269
754	50	42	S.	1.00 m.	200	6	$0.05 b	$0.05 b	270
1,309	54	82	S.	1.00 m.	200	6	.....	.....	271
1,755	104	171	S.	.50 & 1.00 m.	200	6	.10 b	.10 b	272
823	64	75	S.	1.00 m.	200	6	.....	.....	273
5,584	333	381	S.	1.00 m.	200	6	.05 b	.05 b	274
2,802	146	320	S.	1.00 m.	200	6	.05 b	.05 b	275
2,147	82	217	S.	1.00 m.	200	6	.10 b	.10 b	276
2,587	88	217	S.	1.00 m.	200	6	.05 b	.05 b	277
2,698	66	188	S.	1.00 m.	200	6	.07½ b	.07½ b	278
3,437	155	168	S.	1.00 m.	200	6	.....	.....	279
1,298	56	133	S.	1.00 m.	200	6	.02½ b	.02½ b	280
2,655	91	173	S.	1.00 m.	200	6	.05 b	.05 b	281
901	31	49	S.	.50 & 1.00 m.	100 & 200	6	.05 b	.05 b	282
1,001	44	121	S.	1.00 m.	200	6	.07½ b	.07½ b	283
1,328	130	67	S.	1.00 m.	200	6	.05 b	.05 b	284
939	48	67	S.	1.00 m.	200	6	.05 b	.05 b	285
1,515	109	88	S.	1.00 m.	200	6	.....	.....	286
1,487	71	68	S.	1.00 m.	200	6	.05 b	.05 b	287
746	61	72	S.	1.00 m.	200	6	.02½ b	.02½ b	288
2,467	158	346	S.	1.00 m.	200	6	.22 b	.22 b	289
3,809	221	455	S.	1.00 m.	200	6	.07 b	.07 b	290
478	9	42	S.	1.00 m.	200	6	.05 b	.05 b	291
1,684	67	184	S.	1.00 m.	200	6	.05 b	.05 b	292
4,770	205	457	S.	1.00 m.	200	6	.05 b	.05 b	293
2,229	135	172	S.	1.00 m.	200	6	.05 b	.05 b	294
4,452	140	328	S.	1.00 m.	200	6	.02½ b	.02½ b	295
2,065	82	189	S.	1.00 m.	200	6	.05 b	.05 b	296
1,567	44	215	S.	1.00 m.	200	6	.05 b	.05 b	297
5,019	201	239	S.	1.00 m.	200	6	.....	.....	298
672	76	87	S.	1.00 m.	200	6	.08 b	.08 b	299
476	25	36	S.	1.00 m.	200	6	.05 b	.05 b	300
4,316	205	208	S.	1.00 m.	200	6	.05 b	.05 b	301
4,284	236	287	S.	1.00 m.	200	6	.05 b	.05 b	302
4,049	322	146	S.	1.00 m.	200	6	.05 b	.05 b	303
3,075	188	291	S.	1.00 m.	200	6	.10 b	.10 b	304
1,378	50	84	S.	1.00 m.	200	6	.10 b	.10 b	305
2,402	68	104	S.	1.00 m.	200	6	.10 b	.10 b	306
2,048	69	131	S.	1.00 m.	200	6	.05 b	.05 b	307
2,012	89	136	S.	1.00 m.	200	6	.07½ b	.07½ b	308
7,842	285	509	S.	1.00 m.	200	6	.005 b	.005 b	309
664	32	69	S.	1.00 & 2.00 m.	200	6	.05 b	.05 b	310
5,732	227	301	S.	1.00 m.	200	6	.02½ b	.02½ b	311
2,348	97	256	S.	1.00 & 2.00 m.	200	6	.02½ b	.02½ b	312
2,227	75	148	S.	1.00 m.	200	6	.05 b	.05 b	313
490	25	46	S.	1.00 m.	200	6	.07½ b	.07½ b	314
3,912	112	159	S.	.50 m.	100	6	.07½ b	.07½ b	315
1,065	87	137	S.	1.00 m.	200	6	.05 b	.05 b	316
3,915	160	406	S.	1.00 m.	200	6	.07½ b	.07½ b	317
2,197	108	129	S.	1.00 m.	200	6	.05 b	.05 b	318
1,475	53	169	S.	1.00 m.	200	6	.07½ b	.07½ b	319
2,329	161	150	S.	1.00 m.	200	6	.04½ b	.04½ b	320
6,223	287	377	S.	1.00 m.	200	6	.....	.....	321
2,128	95	128	S.	1.00 m.	200	6	.05 b	.05 b	322
376	20	49	S.	1.00 m.	200	6	.15 b	.15 b	323

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION.

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
George H. Jacobs	Alvin G. Moock	201 E. Haddon Ave., Oaklyn, N. J.	324
J. Edward Fagen	Nathan S. Batten	Oaklyn, N. J.	325
Albert E. Scheflen	E. Durell Parker	14 Alexander Ave., Merchantville, N. J.	326
T. Philips Brown	William G. Rudolph	Clementon, N. J.	327
Henry M. Evans	L. Warren Briggs	Box 195, Runnemede, N. J.	328
**(Special Asst. Dep. Com'r...	James A. Wentzell)	300 Market St., Camden, N. J.	329
Sydney T. Smith	L. E. Gardiner	Princeton Ave., Stratford, N. J.	330
Edward R. Delbert	Herman W. Dotts	R. F. D. Box 191, Laurel Springs, N. J.	331
Norman Heine	Thomas A. Fanelli	Atco, N. J.	332
William B. Knight	Edward J. Bittle	Berlin, N. J.	333
**(Special Asst. Dep. Com'r...	James A. Wentzell)	300 Market St., Camden, N. J.	334
Ralph N. Kellam	Harry J. Mayer	308 Toledo Ave., Westmont, N. J.	335
William B. Kramer	Louis F. Medara	204 Powellon Ave., Woodlynne, N. J.	336
Robert Bright	Leaming M. Rice	2310 Central Ave., Wildwood, N. J.	337
W. H. Campbell, Jr.	E. O. Howell, Jr.	Cape May Court House, N. J.	338
J. Spicer Leaming	Lewis T. Stevens	518 Washington St., Cape May City, N. J.	339
Samuel F. Eldredge	William R. Sheppard	223 Decatur St., Cape May City, N. J.	340
Palmer M. Way	H. M. Roorbach	Cape May Court House, N. J.	341
*Jesse D. Ludlam	Charles O. Corson	Cape May Court House, N. J.	342
*Jesse D. Ludlam	E. A. Tobin	1027 Stokes Ave., Collingswood, N. J.	343
William H. Campbell, Jr.	Harry A. Morris	521 8th St., Ocean City, N. J.	344
Andrew C. Boswell	H. W. Gardiner	801 Atlantic Ave., Ocean City, N. J.	345
	Charles R. Stilwell	Ocean City, N. J.	346
*Jesse D. Ludlam	Benjamin S. Royles	107 E. Young Ave., Wildwood, N. J.	347
C. K. Landis	H. E. F. Hawkins	4112 Landis Ave., Sea Isle City, N. J.	348
Charles K. Landis, Jr.	Irving Fitch	4311 Landis Ave., Sea Isle City, N. J.	349
Palmer M. Way	E. J. Rubright	South Seaville, N. J.	350
*Jesse D. Ludlam	Harry L. Steel	Cape May Court House, N. J.	351
George D. Richards	E. M. Brown	Tuckahoe, N. J.	352
Charles K. Landis, Jr.	George R McCullough	Strathmere, N. J.	353
*Dean P. Zeller	E. Bert Weaver	111 East 22d Ave., North Wildwood, N. J.	354
Harry Tenenbaum	Harold J. Fox	Box 206, Wildwood, N. J.	355
John Bright	Robert J. Kay	101 E. Wildwood Ave., Wildwood, N. J.	356
Robert Bright	Harold C. Patton	140 E. Taylor Ave., Wildwood, N. J.	357
Irving Shenberg	Harold J. Fox	Wildwood Trust Bldg., Wildwood, N. J.	358
Palmer M. Way	E. G. Middleton	Borough Hall, Wildwood Crest, N. J.	359
Benjamin Cohen	Jacob H. Milstein	Woodbine, N. J.	360
Albert R. McAllister	Barton F. Sharp	4 N. Laurel St., Bridgeton, N. J.	361
Frank R. Bacon	Thelma E. Bacon	Cumberl'd Nat. Bank Bldg., Bridgeton, N. J.	362
Joseph H. Powell	Clara E. C. Veale	56 E. Commerce St., Bridgeton, N. J.	363
I. B. McGear	J. Warren Miller	26 S. Laurel St., Bridgeton, N. J.	364
John A. Casarow	John W. Morris	81 York St., Bridgeton, N. J.	365
Francis A. Stanger, Jr.	Maurice C. Cresse	F'mers & M'ch'ts Nat. Bank, Bridgeton, N. J.	366
Harry Waltman	C. B. Conover, Jr.	106 S. 4th St., Millville, N. J.	367
*F. M. Reeves	Harry E. Heintz	10th & Main St., Millville, N. J.	368
H. R. Waltman	W. R. Goodwin	High & Pine St., Millville, N. J.	369
Harry R. Waltman	Walter H. Felmey	12 N. 2d St., Millville, N. J.	370

**Somerdale Building and Loan Assn., Somerdale—This Department in possession.
**Italian Building and Loan Assn., West Berlin—This Department in possession.
*Conveyancer.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgaeg Loans—With Pledge Shares
	Camden County—Continued				
324	Bettle-Ridge	Oaklyn	$3,802	$1,500	$79,550
325	Oaklyn	"	2,460	.....	84,224
326	Wellwood	Pennsauken Township	4,482	375	121,000
327	Signal Hill	Pine Hill Borough	89	.....	43,310
328	Runnemede	Runnemede	50	1,321	13,500
329	Somerdale	Somerdale	4,486	.....	4,000
330	Greater Stratford	Stratford	1,016	77	54,150
331	Kirkwood	Voorhees Township	15,620	846	45,200
332	Waterford Township	Waterford Township	6,802	1,017	45,950
333	Watsontown	Watsontown	2,669	15,602	58,550
334	Italian	West Berlin	1,555	.....	6,400
335	Westmont	Westmont	2,946	.....	142,550
336	Wood-Lynne	Wood-Lynne	4,021	.....	95,700
	Totals		$748,899	$945,823	$24,669,136
	Cape May County				
337	Anglesea	Anglesea	$2,729	$5,700	$132,951
338	Security	Avalon	663	1,300	184,925
339	Cape May	Cape May	1,025	.....	478,750
340	Hydrangea	" "	4,365	1,946	150,550
341	Cape May County	Cape May Court House	25,754	3,500	130,850
342	Mechanics and Laborers	" " " "	13,335	17,000	301,550
343	Dennisville	Dennisville	522	3,500	145,950
344	Home	Ocean City	2,718	82	176,380
345	Ocean City	" "	1,261	9,971	350,285
346	Seashore	" "	20,413	.....	669,650
347	Middle	Rio Grande	640	509	25,380
348	Sea Isle City	Sea Isle City	1,353	.....	103,500
349	Tradesmen's	" " "	1,074	.....	73,240
350	South Seaville	South Seaville	227	2,700	43,850
351	Sturdy	Stone Harbor	5,722	3,071	122,850
352	Tuckahoe	Tuckahoe	7,762	3,452	205,600
353	Strathmere	Upper, Township of,	942	2,500	73,600
354	West Wildwood	West Wildwood	69	265	51,450
355	City of Wildwood	Wildwood	690	2,500	89,347
356	Five Mile Beach	"	5,948	15,000	611,400
357	Holly Beach City	"	6,400	2,800	171,300
358	Seacrest	"	63	.....	64,675
359	Wildwood Crest	Wildwood Crest	2,887	3,500	100,500
360	Woodbine	Woodbine	6,884	2,000	136,400
	Totals		$113,446	$81,296	$4,594,933
	Cumberland County				
361	Bridgeton	Bridgeton	$21,402	.....	$224,313
362	Cohanzick	"	13,657	$29,920	216,200
363	Cumberland	"	1,274	34,000	179,350
364	Equitable	"	44,637	21,400	266,550
365	Planners	"	4,753	10,000	38,100
366	Young Men's	"	37,671	119,665	659,000
367	Columbian Perpetual	Millville	465	.....	319,941
368	Hope	"	3,074	6,350	452,300
369	Institute	"	298	5,000	519,631
370	Protected	"	164	4,500	138,520

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$4,500	$4,177	$20,667	$328	.....	$114,524	324
20,600	5,725	66,239	1,173	$1,932	182,353	325
2,292	8,953	77,346	4,403	149	219,000	326
.....	4,350	54,858	2,210	4,425	109,242	327
.....	1,045	32,551	1,695	990	51,152	328
.....	250	1,800	167	572	11,275	329
4,500	3,200	32,570	4,997	1,801	102,311	330
.....	3,825	17,508	1,566	109	84,674	331
492	8,525	19,087	2,614	52	84,539	332
.....	5,340	38,022	3,216	259	123,658	333
.....	1,110	13,469	873	.....	23,407	334
5,709	2,260	137,012	13,973	696	305,146	335
9,000	6,570	80,090	6,746	273	202,400	336
$1,342,346	$1,663,137	$15,078,612	$1,080,285	$506,056	$46,034,294	
$33,474	$1,635	$31,275	$9,126	$10,814	$227,704	337
11,500	4,400	26,674	8,354	4,881	242,697	338
2,000	1,650	146,196	45,045	2,445	677,111	339
.....	900	6,507	20,035	877	185,180	340
12,150	6,889	21,347	3,619	7,845	211,954	341
30,250	24,448	43,738	15,142	3,850	449,313	342
.....	7,298	52,142	6,426	1,948	217,786	343
1,018	6,846	223,299	28,849	1,832	441,024	344
120,804	8,667	196,622	21,509	36,886	746,005	345
.....	80,252	90,000	24,656	8,624	893,595	346
.....	824	4,847	3,118	173	35,491	347
4,145	5,866	70,195	7,261	17,610	209,930	348
.....	1,750	33,256	9,012	1,718	120,050	349
.....	8,331	25,544	2,810	461	83,923	350
.....	9,775	11,300	4,222	3,262	160,202	351
19,451	7,070	36,978	9,580	6,964	296,857	352
3,400	14,214	15,417	2,956	537	113,566	353
.....	700	9,724	12,729	1,052	75,989	354
.....	14,705	14,824	5,421	381	127,868	355
8,500	39,630	104,104	11,195	5,763	801,540	356
24,000	23,863	44,219	5,387	2,495	280,464	357
4,700	15,996	57,517	18,080	3,215	164,246	358
2,750	6,813	22,982	1,961	3,493	144,886	359
.....	14,745	12,579	5,330	1,613	179,551	360
$278,142	$307,267	$1,301,286	$281,823	$128,739	$7,086,932	
$7,165	$26,750	$38,136	$1,931	$27,381	$347,078	361
52,470	21,330	46,837	6,061	403	386,878	362
2,000	10,305	25,114	7,820	240	260,103	363
3,000	11,225	36,559	3,092	72	386,535	364
.....	10,871	8,962	2,608	4,150	79,444	365
.....	62,260	137,024	4,092	547	1,020,259	366
.....	.....	115,837	24,167	.....	460,410	367
.....	.....	330,430	59,488	398	852,040	368
19,114	805	175,441	55,615	2,067	777,971	369
19,427	5,132	106,926	5,894	533	281,096	370

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Camden County—Continued					
324	Bettle-Ridge	Oaklyn	$84,264			
325	Oaklyn	"	99,159			$8,345
326	Wellwood	Pennsauken Township	135,288			
327	Signal Hill	Pine Hill Borough	72,204			
328	Runnemede	Runnemede	32,076			480
329	Somerdale	Somerdale	9,864			
330	Greater Stratford	Stratford	43,809			
331	Kirkwood	Voorhees Township	56,016			
332	Waterford Township	Waterford Township	52,974			2,300
333	Watsontown	Watsontown	82,542			
334	Italian	West Berlin	1,638			
335	Westmont	Westmont	146,244			
336	Wood-Lynne	Wood-Lynne	127,824			5,422
	Totals		$27,228,172	$30,350		$1,676,947
	Cape May County					
337	Anglesea	Anglesea	$106,056			
338	Security	Avalon	120,738			$26,000
339	Cape May	Cape May	420,576			
340	Hydrangea	" "	122,376			
341	Cape May County	Cape May Court House	153,418			
342	Mechanics and Laborers	" " " "	336,300			
343	Dennisville	Dennisville	141,096			
344	Home	Ocean City	161,346			97,466
345	Ocean City	" "	287,214			196,175
346	Seashore	" "	524,124			38,300
347	Middle	Rio Grande	23,076			
348	Sea Isle City	Sea Isle City	100,326			34,575
349	Tradesmen's	" " "	58,335			24,150
350	South Seaville	South Seaville	57,633			
351	Sturdy	Stone Harbor	98,226			
352	Tuckahoe	Tuckahoe	177,387			54,350
353	Strathmere	Upper, Township of,	79,341			600
354	West Wildwood	West Wildwood	37,019			10,500
355	City of Wildwood	Wildwood	85,980			
356	Five Mile Beach	"	511,038			
357	Holly Beach City	"	194,250			
358	Seacrest	"	88,887			
359	Wildwood Crest	Wildwood Crest	85,180			
360	Woodbine	Woodbine	129,810			
	Totals		$4,099,732			$482,116
	Cumberland County					
361	Bridgeton	Bridgeton	$254,376			
362	Cohanzick	"	283,560			
363	Cumberland	"	179,153			
364	Equitable	"	279,192			
365	Planners	"	60,729			
366	Young Men's	"	732,210			
367	Columbian Perpetual	Millville	252,274			
368	Hope	"	362,078			$224,975
369	Institute	"	423,994			139,550
370	Protected	"	85,485			104,450

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	$106	.....	.....	.....	$21,253	$8,901	$114,524	324
.....	.....	519	.....	$34,350	$3,466	19,529	16,985	182,353	325
.....	.....	84	.....	17,022	6,026	26,203	34,377	219,000	326
$1,880	.....	322	.....	.....	1,160	11,081	22,595	109,242	327
.....	.....	25	.....	.....	3,824	.....	14,747	51,152	328
.....	.....	2	.....	.....	1,409	.....	.....	11,275	329
.....	$27,923	29	.....	4,250	33	7,768	18,499	102,311	330
40	.....	139	.....	.....	.....	15,678	12,801	84,674	331
.....	.....	284	.....	.....	.....	14,959	14,022	84,539	332
.....	.....	465	.....	.....	3,152	19,957	17,542	123,658	333
.....	6,605	.....	.....	.....	12,011	.....	3,153	23,407	334
937	6,080	107	.....	3,500	40,354	26,472	81,452	305,146	335
586	.....	635	.....	4,000	5,822	24,973	33,138	202,400	336
$158,255	$851,377	$63,442	.....	$2,678,051	$919,424	$5,802,493	$6,625,783	$46,034,294	
$76	$15,040	$298	.....	$57,550	$2,478	$26,196	$20,010	$227,704	337
13	1,000	112	$468	49,725	743	30,275	13,623	242,697	338
.....	39,100	1,779	.....	67,000	2,060	80,110	66,486	677,111	339
.....	18,180	195	.....	8,000	457	16,809	19,163	185,180	340
4	.....	335	.....	.....	179	41,280	16,738	211,954	341
307	.....	953	.....	.....	2	87,249	24,502	449,313	342
.....	8,200	233	.....	18,732	259	26,466	22,800	217,786	343
.....	21,530	1,776	.....	800	43,717	30,053	84,336	441,024	344
.....	.....	1,926	.....	42,583	36,803	57,016	124,288	746,005	345
.....	.....	5,720	.....	23,900	.....	142,394	159,157	893,595	346
56	.....	82	.....	1,500	1,511	3,286	5,980	35,491	347
556	.....	784	.....	.....	15,819	17,094	40,776	209,930	348
.....	.....	236	.....	900	10,538	3,104	22,787	120,050	349
7	.....	264	.....	5,100	557	7,351	13,011	83,923	350
.....	.....	242	.....	24,300	.....	25,434	12,000	160,202	351
.....	1,180	202	.....	.....	1,087	41,646	21,005	296,857	352
772	.....	409	.....	.....	66	19,225	13,153	113,566	353
.....	.....	83	56	8,910	1,982	5,897	11,542	75,989	354
.....	.....	94	.....	6,000	.....	25,794	10,000	127,868	355
.....	.....	1,402	.....	87,770	90	154,488	46,752	801,540	356
.....	.....	495	.....	15,390	.....	51,944	18,385	280,464	357
.....	.....	82	.....	3,750	22,137	17,470	31,920	164,246	358
.....	3,000	646	.....	19,500	33	24,224	12,303	144,886	359
.....	.....	25	.....	.....	431	32,938	16,347	179,551	360
$1,791	$107,230	$18,373	$524	$441,410	$140,949	$967,743	$827,064	$7,086,932	
.....	.....	$766	.....	.....	.....	$66,687	$25,249	$347,078	361
.....	.....	306	.....	.....	.....	80,602	22,410	386,878	362
$240	.....	151	.....	.....	.....	58,144	22,415	260,103	363
.....	.....	304	.....	.....	.....	77,039	30,000	386,535	364
165	.....	354	.....	.....	.....	14,601	3,595	79,444	365
.....	.....	1,391	.....	.....	.....	206,658	80,000	1,020,259	366
30,476	$51,225	964	.....	$26,500	$5,035	45,686	48,250	460,410	367
.....	.....	804	.....	28,000	77,633	42,041	116,509	852,040	368
23,032	.....	1,747	.....	.....	48	89,600	100,000	777,971	369
.....	.....	772	.....	23,460	10,604	25,364	30,961	281,096	370

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Camden County—Continued								
324	Bettle-Ridge	1,086	185	.....	.....	.....	.....	.....	.....
325	Oaklyn	1,058	156	.....	.....	.....	.....	42	14
326	Wellwood	1,424	182	.....	.....	.....	.....	.....	.....
327	Signal Hill	816	123	.....	.....	.....	.....	.....	.....
328	Runnemede	296	53	.....	.....	.....	.....	2	1
329	Somerdale	235	41	.....	.....	.....	.....	.....	.....
330	Greater Stratford	636	123	.....	.....	.....	.....	.....	.....
331	Kirkwood	629	81	.....	.....	.....	.....	.....	.....
332	Waterford Township	766	116	.....	.....	.....	.....	11	4
333	Watsontown	825	115	.....	.....	.....	.....	.....	.....
334	Italian	11	1	.....	.....	.....	.....	.....	.....
335	Westmont	1,455	278	.....	.....	.....	.....	.....	.....
336	Wood-Lynne	1,291	208	.....	.....	.....	.....	27	7
	Totals	314,099	39,570	278	28	.....	.....	8,673	1,528
	Cape May County								
337	Anglesea	1,377	165	.....	.....	.....	.....	.....	.....
338	Security	1,847	318	.....	.....	.....	.....	130	40
339	Cape May	5,176	528	.....	.....	.....	.....	.....	.....
340	Hydrangea	1,368	186	.....	.....	.....	.....	.....	.....
341	Cape May County	1,964	205	.....	.....	.....	.....	.....	.....
342	Mechanics and Laborers	4,446	416	.....	.....	.....	.....	.....	.....
343	Dennisville	1,837	231	.....	.....	.....	.....	.....	.....
344	Home	1,883	196	.....	.....	.....	.....	487	73
345	Ocean City	3,507	354	.....	.....	.....	.....	981	130
346	Seashore	7,399	550	.....	.....	.....	.....	192	16
347	Middle	428	72	.....	.....	.....	.....	.....	.....
348	Sea Isle City	1,090	183	.....	.....	.....	.....	173	37
349	Tradesmen's	709	120	.....	.....	.....	.....	121	16
350	South Seaville	870	140	.....	.....	.....	.....	.....	.....
351	Sturdy	1,320	182	.....	.....	.....	.....	.....	.....
352	Tuckahoe	2,235	280	.....	.....	.....	.....	272	33
353	Strathmere	847	155	.....	.....	.....	.....	3	1
354	West Wildwood	397	76	.....	.....	.....	.....	53	16
355	City of Wildwood	992	112	.....	.....	.....	.....	.....	.....
356	Five Mile Beach	6,813	572	.....	.....	.....	.....	.....	.....
357	Holly Beach City	2,165	276	.....	.....	.....	.....	.....	.....
358	Seacrest	866	124	.....	.....	.....	.....	.....	.....
359	Wildwood Crest	1,274	140	.....	.....	.....	.....	.....	.....
360	Woodbine	1,599	243	.....	.....	.....	.....	.....	.....
	Totals	52,409	5,824	.....	.....	.....	.....	2,412	362
	Cumberland County								
361	Bridgeton	2,997	277	.....	.....	.....	.....	.....	.....
362	Cohanzick	3,396	325	.....	.....	.....	.....	.....	.....
363	Cumberland	2,508	225	.....	.....	.....	.....	.....	.....
364	Equitable	3,666	297	.....	.....	.....	.....	.....	.....
365	Planners	769	90	.....	.....	.....	.....	.....	.....
366	Young Men's	8,919	653	.....	.....	.....	.....	.....	.....
367	Columbian Perpetual	3,724	679	.....	.....	.....	.....	.....	.....
368	Hope	4,317	733	.....	.....	.....	.....	1,125	157
369	Institute	4,949	582	.....	.....	.....	.....	698	120
370	Protected	1,406	149	.....	.....	.....	.....	522	79

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
1,086	55	130	S.	$1.00 m.	$200	6	.....	.....	324
1,100	62	108	S.	1.00 m.	200	6	$0.05 b	$0.05 b	325
1,424	75	107	S.	1.00 m.	200	6	.07½ b	.07½ b	326
816	51	72	S.	1.00 m.	200	6	.07 b	.07 b	327
298	36	18	S.	2.00 m.	200	6	.07 b	.07 b	328
235	30	11	S.	1.00 m.	200	6	.05 b	.05 b	329
636	27	96	S.	1.00 m.	200	6	.07½ b	.07½ b	330
629	38	43	S.	1.00 m.	200	6	.05 b	.05 b	331
777	43	77	S.	1.00 m.	200	6	.20 b	.20 b	332
825	45	70	S.	1.00 m.	200	6	.07 b	.07 b	333
11	1	.....	S.	1.00 m.	200	6	.....	.....	334
1,455	79	199	S.	1.00 m.	200	6	.02½ b	.02½ b	335
1,318	75	140	S.	1.00 m.	200	6	.02½ b	.02½ b	336
323,050	15,685	25,441							
1,377	72	93	S.	$1.00 m.	$200	6	$0.05 b	$0.05 b	337
1,977	129	229	S.	1.00 m.	200	6	.07 b	.07 b	338
5,176	218	310	S.	1.00 m.	200	6	2.00 a	2.00 a	339
1,368	72	114	S.	1.00 m.	200	6	2.00 a	2.00 a	340
1,964	78	127	S.	1.00 m.	200	6	.05 b	.05 b	341
4,446	159	257	S.	1.00 m.	200	6	2.00 a	.....	342
1,837	74	157	S.	1.00 m.	200	6	2.00 a	1.00 a	343
2,370	80	189	S.	1.00 m.	200	6	.05 b	.05 b	344
4,488	146	338	S.	1.00 m.	200	6	.05 b	.05 b	345
7,591	267	299	S.	1.00 m.	200	6	.05 b	.05 b	346
428	23	49	S.	1.00 m.	200	6	.05 b	.05 b	347
1,263	88	132	S.	1.00 m.	200	6	.05 b	.05 b	348
830	39	97	S.	1.00 m.	200	6	.03½ b	.03½ b	349
870	52	88	S.	1.00 m.	200	6	5.00 a & .05 b	5.00 a & .05 b	350
1,320	70	112	S.	1.00 m.	200	6	.05 b	.05 b	351
2,507	127	186	S.	1.00 m.	200	6	5.00 a	.....	352
850	63	93	S.	1.00 m.	200	6	.03 b	.03 b	353
450	56	36	S.	1.00 m.	200	6	.05 b	.05 b	354
992	50	62	S.	1.00 m.	200	6	.05 b	.05 b	355
6,813	237	335	S.	1.00 m.	200	6	.05 b	.05 b	356
2,165	100	176	S.	1.00 m.	200	6	.05 b	.05 b	357
866	57	67	S.	1.00 m.	200	6	.05 b	.05 b	358
1,274	55	85	S.	1.00 m.	200	6	.05 b	.05 b	359
1,599	109	134	S.	1.00 m.	200	6	2.00 a & 4.00 a	.....	360
54,821	2,421	3,765							
2,997	121	156	S.	$1.00 m.	$200	6	$6.00 a	$6.00 a	361
3,396	137	188	S.	1.00 m.	200	6	.....	.....	362
2,508	92	133	S.	.90 m.	200	6	.06 b	.06 b	363
3,666	111	186	S.	1.00 m.	200	6	.....	.....	364
769	44	46	S.	1.00 & 2.00 m.	200	6	.05 b	.05 b	365
8,919	275	378	S.	1.00 m.	200	6	.....	.....	366
3,724	216	463	S.	1.00 m.	200	6	.....	.....	367
5,442	305	585	S.	1.00 m.	200	6	.....	.....	368
5,647	293	409	S.	1.00 m.	200	6	.....	.....	369
1,928	82	146	S.	.70 m.	200	6	.10 b	.10 b	370

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Cumberland County—Continued			
371	Security Perpetual	Millville	Nov. 16, 1874	Newell Corson
372	Port Norris	Port Norris	April 23, 1914	Daniel J. Adams
373	Fidelity	Vineland	Dec. 22, 1914	Walter E. Turner
374	Landis	"	Mar. 19, 1924	Charles W. Ackley
375	Mechanics, No. 1	"	Aug. 6, 1873	Walter L. Foulk
	Essex County			
376	Belleville	Belleville	Sept. 5, 1873	John T. Burke
377	Central	"	April 11, 1907	Daniel Mellis
378	Clover	"	Sept. 9, 1921	Joseph King
379	Home	"	Nov. 22, 1890	Harry Cooper
380	Impartial	"	Dec. 4, 1922	Andrew W. Bray
381	North Belleville	"	April 12, 1915	William D. Clark
382	Silver Lake	"	Oct. 31, 1919	Lawrence Schall
383	American-Polish	Bloomfield	Oct. 14, 1919	Wladyslaw Golas
384	Bloomfield	"	Sept. 30, 1885	James W. Crisp
385	Church	"	Sept. 10, 1926	Vincent F. Kearns
386	Concord	"	Mar. 10, 1921	Henry Albinson
387	Constitution	"	Mar. 29, 1923	Frederick Sadler
388	Energetic	"	Feb. 15, 1921	Axel V. Beeken
389	Essex County	"	Oct. 7, 1885	Charles J. Murray
390	Glenwood	"	Aug. 5, 1920	Nathaniel A. Olinger
391	Interurban	"	Dec. 5, 1922	Abraham Lipton
392	Merchants and Mechanics	"	April 4, 1910	William W. Keyler
393	North Center	"	Dec. 19, 1925	Anderson K. Hann
394	Young Men's	"	Jan. 21, 1914	Harvey E. Harris
395	Caldwell	Caldwell	Dec. 20, 1890	Raymond Kiefer
396	Grover Cleveland	"	July 27, 1922	August O. Feld
397	West Essex	"	Oct. 22, 1915	Ferdinand J. Hosp
398	Cedar Grove	Cedar Grove	May 8, 1913	Russell G. Cory
399	Amherst	East Orange	June 12, 1920	Herbert P. Crane
400	Apex	" "	July 2, 1920	John K. Moors
401	Banner	" "	June 26, 1923	Denis L. Conroy
402	Brick Church	" "	Aug. 28, 1914	Frank E. Quinby
403	Carnegie	" "	April 16, 1925	T. David Gibb
404	Civic Centre	" "	Nov. 23, 1921	Charles H. Martens
405	Clarion	" "	June 13, 1923	D. A. McMillin
406	East Orange	" "	Mar. 2, 1887	John T. McManus
407	Elmwood	" "	Oct. 18, 1907	John W. Mooney
408	Fairway	" "	April 6, 1925	Christopher R. Morrow
409	Hollywood	" "	Mar. 6, 1905	John B. Woolston
410	Lackawanna	" "	Mar. 29, 1912	E. Tracy Lanterman
411	Library	" "	Jan. 7, 1925	Frank J. Morton
412	Marvel	" "	Dec. 24, 1925	Abe Schindel
413	Park and Dodd	" "	June 16, 1921	Edward R. Reagan
414	Prospect-Watsessing	" "	Dec. 21, 1910	John W. Noble
415	Safeguard	" "	Dec. 9, 1920	Denis L. Conroy
416	Shepherd	" "	Oct. 30, 1920	Anthony P. Miele
417	Stronghold	" "	Mar. 7, 1921	I. Newton Davies
418	Suburban	" "	Nov. 6, 1902	G. B. Bearder
419	Third Ward	" "	June 15, 1910	Charles T. Riotte
420	Triumph	" "	Feb. 2, 1910	Herbert Rumrill

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
*Clarence H. Reeves	John L. Kaufmann	1011 E. Main St., Millville, N. J.	371
Warren C. Lummis, Jr.	Joseph F. Bradway	3108 Atlantic Ave., Atlantic City, N. J.	372
Benjamin Stevens	David C. Dondero	26 S. Myrtle St., Vineland, N. J.	373
M. Joseph Greenblatt	W. Howard Sharp	12 N. 6th St., Vineland, N. J.	374
S. W. Hurd	George W. Hitchner	405 N. 8th St., Vineland, N. J.	375
Andrew L. Boylan	John P. Maher	66 High St., Belleville, N. J.	376
Everett B. Smith	Harvey B. Thompson	280 Washington Ave., Belleville, N. J.	377
Harry Griffinger	U. Samuel Abeles	60 5th St., Newark, N. J.	378
John DeGraw	Wilbur C. Weyant	228 Washington Ave., Belleville, N. J.	379
John B. Brown	L. G. Davenport	279 Little St., Belleville, N. J.	380
John DeGraw	John P. Dailey	188 Division Ave., Belleville, N. J.	381
Nicholas LaVecchia	Gerald J. Palmieri	1172 Raymond Blvd., Newark, N. J.	382
Walter M. Ceglowski	Charles Zalenski	101 Willow St., Bloomfield, N. J.	383
William H. Rawson	Harry J. Schneider	25 Warren St., Bloomfield, N. J.	384
M. Harold Higgins	Joseph A. Bill	115 Willow St., Bloomfield, N. J.	385
J. Steiner	J. Elmer Bray	26 Clearfield Ave., Bloomfield, N. J.	386
Arthur V. Talmage	Spencer C. Hamilton, Jr.	231 Washington Ave., Glen Ridge, N. J.	387
Simon L. Fisch	Theodore Krohn	9 Clinton St., Newark, N. J.	388
F. R. & F. H. Pilch	Frank J. Hochstuhl, Jr.	3 Berkeley Heights Park, Bloomfield, N. J.	389
Lionel L. Meyers	Charles E. Curtis	61 Washington St., Bloomfield, N. J.	390
Theodore Krohn	Samuel J. Wortzel	9 Clinton St., Newark, N. J.	391
James P. Mylod	Frank L. Fisher	5 Broad St., Bloomfield, N. J.	392
Thomas J. Markey	Willard H. Elliott	88 Lafayette Ave., East Orange, N. J.	393
Thomas J. Markey	Frederic J. Leiss	3 Ridley Court, Glen Ridge, N. J.	394
Robert W. Brady	Roswell W. Chandler	339 Bloomfield Ave., Caldwell, N. J.	395
John A. Booth	C. Willard Wands	309 Bloomfield Ave., Caldwell, N. J.	396
Philip D. Elliot	Arthur Jones	307 Bloomfield Ave., Caldwell, N. J.	397
Samuel W. Boardman, Jr.	Fred W. Jenkins	574 Pompton Ave., Cedar Grove, N. J.	398
Adam J. Rossbach	Frank P. Litter	14 Belmont Ave., Newark, N. J.	399
Theodore D. Gottlieb	Philip G. Wall	79 Eaton Place, East Orange, N. J.	400
Michael F. Judge	Thomas S. Judge	30 Coolidge Road, Maplewood, N. J.	401
Frederick P. Schenck	Harry Hodge	28 Washington Place, East Orange, N. J.	402
Nathan Turesky	Godfrey K. Preiser	21 Washington St., East Orange, N. J.	403
Walter C. Ellis	Fred N. Moffat, Jr	25 Halsted St., East Orange, N. J.	404
H. W. Lindeman	C. O. Weeks	11 Hawthorne Place, East Orange, N. J.	405
J. Howard Conover	Fred J. Leiss	42 N. Munn Ave., East Orange, N. J.	406
Charles B. Clancy	A. E. Tuttle	502 Summer Ave., Newark, N. J.	407
Harry W. Lindeman	Clarence R. McKim	11 Colgate Road, Maplewood, N. J.	408
Harry W. Lindeman	Harris B. Whitman	184 William St., East Orange, N. J.	409
Charles B. Clancy	Ira L. Calvert	62 Hedden Place, East Orange, N. J.	410
H. Warner Doremus	Arthur J. Jones	5 N. 22d St., East Orange, N. J.	411
Samuel Dreskin	Harry Kalb	20 Branford Place, Newark, N. J.	412
William A. Calhoun	William A. Giblin	47 Llewellyn Ave., Bloomfield, N. J.	413
Andrew J. Whinery	A. Bruce Leslie	74 Dodd St., East Orange, N. J.	414
William V. Rafferty	John J. Dourney	716 Eagle Rock Ave., West Orange, N. J.	415
Nicholas Joya	Andrew J. Seidenschwarz	12 Cypress St., Maplewood, N. J.	416
Irving Silver	Israel Denholtz	147 Keer Ave., Newark, N. J.	417
A. R. & Howard Fitzsimmons	Jacob Stein	Lefcourt Bldg., Newark, N. J.	418
Howard Peck	William H. DeCamp, Jr.	486 Central Ave., East Orange, N. J.	419
Bradford C. Seaman	Harris B. Whitman	184 William St., East Orange, N. J.	420

*Conveyancer.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgaeg Loans—With Pledge Shares
	Cumberland County—Continued				
371	Security Perpetual	Millville	$193	.....	$282,400
372	Port Norris	Port Norris	2.067	.....	206,930
373	Fidelity	Vineland	4,267	$5,651	324,600
374	Landis	"	16,185	8,474	339,350
375	Mechanics, No. 1	"	101,070	124,700	2,172,850
	Totals		$251,177	$369,660	$6,340,035
	Essex County				
376	Belleville	Belleville	$1,025	$5,444	$281,550
377	Central	"	2,130	8,505	455,000
378	Clover	"	275	11,887	154,500
379	Home	"	48,405	13,028	685,214
380	Impartial	"	7,025	6,617	160,900
381	North Belleville	"	32,438	1,866	342,300
382	Silver Lake	"	2,711	2,182	233,450
383	American-Polish	"	3,663	27,827	193,800
384	Bloomfield	"	5,135	37,397	505,500
385	Church	"	9,451	20,417	100,600
386	Concord	"	11,764	325	183,150
387	Constitution	"	22,031	3,000	154,100
388	Energetic	"	2,557	26,441	159,800
389	Essex County	"	50,823	46,950	785,000
390	Glenwood	"	858	.....	51,800
391	Interurban	"	2,922	33,184	54,600
392	Merchants and Mechanics	"	11,623	33,618	267,100
393	North Center	"	1,452	649	57,600
394	Young Men's	"	3,012	.....	217,600
395	Caldwell	Caldwell	16,220	20,705	532,300
396	Grover Cleveland	"	5,663	2,476	111,300
397	West Essex	"	14,820	14,126	324,750
398	Cedar Grove	Cedar Grove	10,921	12,400	493,900
399	Amherst	East Orange	7,147	8,111	137,700
400	Apex	" "	2,767	4,000	222,600
401	Banner	" "	1,225	33,800	181,900
402	Brick Church	" "	13,329	11,902	542,450
403	Carnegie	" "	433	4,469	57,150
404	Civic Centre	" "	7,251	13,980	210,805
405	Clarion	" "	19,672	5,193	308,300
406	East Orange	" "	51,156	611	680,400
407	Elmwood	" "	452	17,631	290,900
408	Fairway	" "	8,988	10,000	184,750
409	Hollywood	" "	24,684	13,281	676,700
410	Lackawanna	" "	7,617	67,536	714,394
411	Library	" "	1,594	54	93,150
412	Marvel	" "	6,381	27,834	138,000
413	Park and Dodd	" "	5,137	3,000	299,850
414	Prospect-Watsessing	" "	6,679	15,174	518,050
415	Safeguard	" "	3,674	2,257	51,000
416	Shepherd	" "	1,111	17,763	116,800
417	Stronghold	" "	3,543	14,658	287,900
418	Suburban	" "	1,449	3,812	267,400
419	Third Ward	" "	8,115	.....	740,700
420	Triumph	" "	5,974	44,350	592,150

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$2,500	.....	$145,027	$19,441	$107	$449,668	371
.....	$23,928	39,442	29,426	3,847	305,640	372
.....	18,892	130,939	14,390	1,697	500,436	373
.....	49,225	25,200	14,182	47,424	500,040	374
.....	83,340	505,330	72,827	370,383	3,430,500	375
$105,676	$324,063	$1,867,204	$321,034	$459,249	$10,038,098	
.....	$1,232	$66,824	$36,320	$10,377	$402,772	376
.....	3,635	294,039	11,239	4,764	779,312	377
.....	875	92,616	13,261	1,782	275,196	378
$6,200	.....	388,112	28,991	23,832	1,193,782	379
.....	1,230	81,122	1,318	6,231	264,443	380
5,000	3,274	88,626	7,867	7,550	488,921	381
.....	8,416	203,293	5,804	6,731	462,587	382
1,445	5,270	75,049	17,499	4,544	329,097	383
17,410	4,551	211,225	22,681	4,865	808,764	384
.....	9,435	32,944	4,464	339	177,650	385
7,800	4,210	67,050	32,958	5,977	313,234	386
38,700	5,350	37,281	3,263	4,903	268,628	387
3,500	845	286,497	1,814	3,338	484,792	388
36,536	12,950	237,358	17,020	15,258	1,201,895	389
734	2,226	103,586	1,375	1,178	161,757	390
430	1,230	29,125	3,537	335	125,353	391
.....	5,400	121,020	14,903	800	454,464	392
.....	2,920	20,000	469	.....	83,090	393
640	3,167	147,903	40,862	5,854	419,038	394
5,098	12,320	171,372	39,882	5,214	803,111	395
.....	3,108	62,696	10,044	1,947	197,234	396
29,100	6,205	188,692	20,771	2,577	601,041	397
81,300	2,500	121,186	9,915	7,461	739,583	398
.....	1,875	107,841	4,875	17,791	285,340	399
77,356	5,370	39,253	40,530	15,144	407,020	400
.....	5,972	109,195	17,894	1,326	351,312	401
85,814	17,855	282,319	9,877	13,426	976,972	402
384	5,190	40,072	7,797	728	116,223	403
36,817	6,976	150,636	10,681	5,490	442,636	404
.....	9,105	101,333	28,068	5,275	476,946	405
1,087	14,731	316,521	64,052	4,566	1,133,124	406
8,088	6,474	70,302	22,845	9,107	425,799	407
4,400	3,853	88,988	20,099	4,502	325,580	408
35,700	20,541	287,513	25,192	14,358	1,097,969	409
.....	17,072	151,776	41,765	20,137	1,020,297	410
.....	2,710	72,300	9,705	1,217	180,730	411
.....	4,185	252,997	68,724	20,408	518,529	412
.....	2,440	155,427	26,374	2,849	495,077	413
13,388	22,259	611,965	27,714	9,924	1,225,153	414
5,259	50	32,589	13,107	455	108,391	415
.....	7,100	55,269	14,182	2,326	214,551	416
.....	2,430	11,300	52,492	3,969	376,292	417
.....	3,275	63,220	34,805	6,678	380,639	418
.....	12,662	285,836	12,106	9,480	1,068,899	419
37,500	13,052	115,719	23,050	16,597	848,392	420

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Cumberland County—Continued					
371	Security Perpetual	Millville	$194,540	.....	.....	$52,900
372	Port Norris	Port Norris	207,591	.....	.....	.....
373	Fidelity	Vineland	245,611	.....	.....	92,800
374	Landis	"	385,770	.....	.....	.....
375	Mechanics, No. 1	"	1,924,541	.....	$52,650	711,500
	Totals		$5,871,104	.....	$52,650	$1,326,175
	Essex County					
376	Belleville	Belleville	$218,783	.....	.....	$31,200
377	Central	"	344,295	.....	.....	221,250
378	Clover	"	155,685	.....	.....	38,000
379	Home	"	585,354	.....	.....	362,300
380	Impartial	"	169,051	.....	.....	16,400
381	North Belleville	"	268,291	.....	.....	122,700
382	Silver Lake	"	226,219	.....	.....	49,300
383	American-Polish	Bloomfield	194,805	.....	.....	63,550
384	Bloomfield	"	518,584	.....	.....	67,200
385	Church	"	124,323	$9,500	.....	1,900
386	Concord	"	187,872	.....	.....	8,000
387	Constitution	"	178,443	.....	.....	.....
388	Energetic	"	324,535	.....	.....	38,800
389	Essex County	"	892,764	.....	.....	.....
390	Glenwood	"	92,947	.....	.....	18,630
391	Interurban	"	76,320	.....	.....	5,800
392	Merchants and Mechanics	"	321,861	.....	.....	16,600
393	North Center	"	59,557	.....	.....	5,500
394	Young Men's	"	221,458	.....	.....	63,100
395	Caldwell	Caldwell	478,179	.....	.....	123,000
396	Grover Cleveland	"	120,329	.....	.....	16,765
397	West Essex	"	383,703	.....	.....	70,900
398	Cedar Grove	Cedar Grove	418,590	.....	.....	100,750
399	Amherst	East Orange	102,797	.....	.....	56,425
400	Apex	" "	175,521	.....	$652	85,525
401	Banner	" "	189,575	.....	.....	87,800
402	Brick Church	" "	459,519	17,200	.....	146,500
403	Carnegie	" "	81,390	.....	.....	2,300
404	Civic Centre	" "	275,672	.....	.....	15,950
405	Clarion	" "	299,463	.....	.....	63,000
406	East Orange	" "	661,378	.....	.....	78,100
407	Elmwood	" "	222,623	.....	.....	97,700
408	Fairway	" "	158,394	.....	.....	44,050
409	Hollywood	" "	514,951	.....	.....	306,300
410	Lackawanna	" "	557,850	.....	.....	277,800
411	Library	" "	114,071	.....	.....	17,700
412	Marvel	" "	327,864	.....	.....	78,350
413	Park and Dodd	" "	306,615	.....	.....	.....
414	Prospect-Watsessing	" "	638,201	.....	.....	125,950
415	Safeguard	" "	66,831	.....	.....	5,140
416	Shepherd	" "	142,286	.....	.....	4,600
417	Stronghold	" "	226,749	.....	.....	38,725
418	Suburban	" "	200,736	.....	.....	76,000
419	Third Ward	" "	573,486	.....	.....	116,382
420	Triumph	" "	395,847	.....	.....	191,600

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	$71,200	$657	.....	$20,000	$38,532	$34,758	$37,081	$449,668	371
.....	8,900	1,406	.....	.....	1,370	46,613	39,760	305,640	372
.....	.....	451	.....	32,150	1,313	63,645	64,466	500,436	373
.....	.....	260	.....	.....	.....	98,865	15,145	500,040	374
.....	.....	778	.....	.....	7,936	463,073	270,022	3,430,500	375
$53,913	$131,325	$11,111	.....	$130,110	$142,471	$1,413,376	$905,863	$10,038,098	
$365	.....	$205	$523	$52,327	$5,826	$40,528	$53,015	$402,772	376
5,300	$7,400	681	.....	39,375	15,595	56,116	89,300	779,312	377
35	.....	35	.....	.....	16,047	30,185	35,209	275,196	378
.....	.....	217	.....	10,500	7,275	90,291	137,845	1,193,782	379
20	.....	.....	.....	8,600	535	36,270	33,567	264,443	380
319	.....	231	.....	5,000	1,704	46,603	44,073	488,921	381
1,088	.....	216	.....	7,600	42,776	.....	135,388	462,587	382
214	.....	262	.....	.....	8,254	27,487	34,525	329,097	383
158	.....	953	.....	7,000	16,387	110,313	88,169	808,764	384
1,124	.....	65	.....	.....	78	24,981	15,679	177,650	385
539	.....	1,274	.....	8,000	29,562	39,176	38,811	313,234	386
.....	.....	235	.....	.....	25,894	46,112	17,944	268,628	387
1,834	.....	1,520	.....	.....	887	.....	117,216	484,792	388
2,819	.....	3,966	.....	.....	7,655	216,054	78,637	1,201,895	389
.....	.....	.....	.....	6,700	812	12,150	30,518	161,757	390
80	.....	18	.....	.....	738	18,030	24,367	125,353	391
318	.....	359	.....	.....	6	62,891	52,429	454,464	392
335	.....	.....	.....	1,000	25	10,011	6,662	83,090	393
3,126	.....	511	.....	20,503	35,700	.....	74,640	419,038	394
51	.....	541	.....	.....	7,056	106,620	87,664	803,111	395
3,455	.....	170	.....	5,000	4,826	17,936	28,753	197,234	396
184	.....	5,210	.....	.....	27,648	36,495	76,901	601,041	397
22	.....	509	8,584	37,505	2,563	125,088	45,972	739,583	398
355	.....	.....	.....	.....	50,738	3,966	71,059	285,340	399
116	.....	637	.....	22,875	41,929	27,631	52,134	407,020	400
1,154	.....	124	.....	.....	8,447	24,460	39,752	351,312	401
114	.....	1,875	.....	46,250	85,063	101,275	119,176	976,972	402
35	1,129	498	.....	.....	1,594	14,266	15,011	116,223	403
780	.....	647	200	23,000	1	62,197	64,189	442,636	404
422	.....	792	.....	9,400	177	57,792	45,900	476,946	405
830	.....	2,018	.....	.....	102,969	119,020	168,809	1,133,124	406
.....	.....	.....	.....	.....	18,897	50,602	35,977	425,799	407
2,390	.....	287	.....	30,125	43,611	16,577	30,146	325,580	408
1,059	.....	705	2,675	83,800	4,338	108,445	75,696	1,097,969	409
28	.....	241	.....	.....	12,731	103,472	68,175	1,020,297	410
105	.....	120	.....	1,000	10,040	8,206	29,488	180,730	411
4,732	.....	1,960	.....	.....	4,408	17,108	84,107	518,529	412
14,137	.....	799	.....	.....	50,251	54,674	68,601	495,077	413
.....	79,720	907	.....	5,000	52,635	128,674	194,066	1,225,153	414
1,650	.....	327	.....	.....	4,401	13,516	16,526	108,391	415
683	5,744	138	.....	.....	190	33,240	27,670	214,551	416
1,827	.....	632	.....	4,250	19,670	35,285	49,154	376,292	417
6,869	.....	263	.....	10,700	8,358	43,903	33,810	380,639	418
174	.....	52	.....	111,341	29,693	143,551	94,220	1,068,899	419
5,268	.....	832	.....	91,342	3,000	114,938	45,565	848,392	420

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Cumberland County—Continued								
371	Security Perpetual	2,587	432	.....	.....	.....	.....	265	38
372	Port Norris	2,548	468	.....	.....	.....	.....	.....	.....
373	Fidelity	3,235	298	.....	.....	.....	.....	464	70
374	Landis	5,052	260	.....	.....	.....	.....	.....	.....
375	Mechanics, No. 1	27,558	3,393	.....	.....	1,062	715	3,558	463
	Totals	77,631	8,861	.....	.....	1,062	715	6,632	927
	Essex County								
376	Belleville	2,635	252	.....	.....	.....	.....	156	25
377	Central	4,738	293	.....	.....	.....	.....	1,106	94
378	Clover	2,210	220	.....	.....	.....	.....	190	49
379	Home	7,625	566	.....	.....	.....	.....	1,811	191
380	Impartial	2,418	259	.....	.....	.....	.....	82	18
381	North Belleville	4,062	474	.....	.....	.....	.....	614	118
382	Silver Lake	2,898	260	.....	.....	.....	.....	246	26
383	American-Polish	2,737	319	.....	.....	.....	.....	318	48
384	Bloomfield	6,113	446	.....	.....	.....	.....	336	43
385	Church	1,878	182	95	4	.....	.....	9	3
386	Concord	2,293	217	.....	.....	.....	.....	40	4
387	Constitution	2,273	160	.....	.....	.....	.....	.....	.....
388	Energetic	4,755	390	.....	.....	.....	.....	194	24
389	Essex County	11,707	1,182	.....	.....	.....	.....	.....	.....
390	Glenwood	1,738	218	.....	.....	.....	.....	93	9
391	Interurban	881	67	.....	.....	.....	.....	29	5
392	Merchants and Mechanics	4,016	288	.....	.....	.....	.....	83	14
393	North Center	1,136	139	.....	.....	.....	.....	28	6
394	Young Men's	2,259	313	.....	.....	.....	.....	315	33
395	Caldwell	5,859	407	.....	.....	.....	.....	615	33
396	Grover Cleveland	1,411	173	.....	.....	.....	.....	84	14
397	West Essex	5,533	423	.....	.....	.....	.....	354	50
398	Cedar Grove	5,709	404	.....	.....	.....	.....	504	46
399	Amherst	1,464	274	.....	.....	.....	.....	282	36
400	Apex	2,247	209	.....	.....	43	43	428	73
401	Banner	2,342	222	.....	.....	.....	.....	439	52
402	Brick Church	6,953	455	172	25	.....	.....	732	90
403	Carnegie	1,010	94	.....	.....	.....	.....	11	3
404	Civic Centre	3,638	329	.....	.....	.....	.....	80	13
405	Clarion	3,845	345	.....	.....	.....	.....	315	47
406	East Orange	7,613	609	.....	.....	.....	.....	390	63
407	Elmwood	3,013	249	.....	.....	.....	.....	488	58
408	Fairway	2,621	269	.....	.....	.....	.....	220	77
409	Hollywood	7,129	617	.....	.....	.....	.....	1,532	260
410	Lackawanna	7,806	475	.....	.....	.....	.....	1,389	127
411	Library	1,562	124	.....	.....	.....	.....	88	12
412	Marvel	4,250	298	.....	.....	.....	.....	391	55
413	Park and Dodd	3,871	365	.....	.....	.....	.....	.....	.....
414	Prospect-Watsessing	7,132	545	.....	.....	.....	.....	630	58
415	Safeguard	728	106	.....	.....	.....	.....	26	14
416	Shepherd	1,949	217	.....	.....	.....	.....	23	4
417	Stronghold	3,102	242	.....	.....	.....	.....	193	26
418	Suburban	2,526	182	.....	.....	.....	.....	380	36
419	Third Ward	9,484	726	.....	.....	.....	.....	582	75
420	Triumph	5,839	503	.....	.....	.....	.....	958	106

AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
2,852	181	289	S.	$1.00 m.	$200	6	.....	.....	371
2,548	170	298	S.	1.00 m.	200	6	$0.05 b	$0.05 b	372
3,699	157	211	S.	.90 m.	200	6	.05 b	.05 b	373
5,052	114	146	S.	1.00 m.	200	6	.....	.....	374
32,178	1,330	3,241	O.P.	.....	200	6	.....	.....	375
85,325	3,628	6,875							
2,791	81	196	S.	$1.00 & $2.00 m.	$200	6	$2.00 a	.....	376
5,844	90	297	S.	1.00 m.	200	6	2.00 a	$2.00 a	377
2,400	228	41	S.	1.00 m.	200	6	2.00 a	1.00 a	378
9,436	195	562	S.	1.00 & 2.00 m.	200	6	2.00 a	2.00 a	379
2,500	42	235	O.P.	.....	200	6	3.00 a	.....	380
4,676	91	501	S.	1.00 & 2.00 m.	200	6	2.00 a	2.00 a	381
3,144	63	223	O.P.	.....	200	6	.....	.....	382
3,055	65	302	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	383
6,449	132	357	S.	1.00 m.	200	6	3.00 a	.....	384
1,982	34	155	S.	1.00 m.	200	6	3.00 a & .03½ b	1.00a&.03½b	385
2,333	52	169	S.	1.00 m.	200	6	3.00 a	5.50 a	386
2,273	32	128	S.	1.00 m.	200	6	3.00 a	1.00 a	387
4,949	34	380	S.	1.00 m.	200	6	3.00 a	2.00 a	388
11,707	240	942	S.	1.00 m.	200	6	3.00 a	3.00 a	389
1,831	29	198	O.P.	.....	200	6	.....	.....	390
910	15	57	S.	1.00 m.	200	6	3.00 a	1.50 a	391
4,099	60	242	S.	1.00 m.	200	6	3.00 a	1.00 a	392
1,164	20	125	O.P.	.....	200	6	2.00 a or .16½ b	2.00aor.16½b	393
2,574	65	281	S.	1.00 & 2.00 m.	200	6	3.00 a	3.00 a	394
6,474	167	273	S.	1.00 m.	200	6	3.00 a	.....	395
1,495	42	145	S.	1.00 & 2.00 m.	200	6	3.00 a	2.00 a	396
5,887	97	376	S.	1.00 m.	200	6	2.00 a	2.00 a	397
6,213	158	292	S.	1.00 m.	200	6	.03 b	.03 b	398
1,746	30	280	S.	1.00 m.	200	6	2.00 a	.....	399
2,718	48	277	N.S.	1.00 m.	200	6	3.00 a & .04 b	.....	400
2,781	56	218	S.	1.00 m.	200	6	.....	2.00 a	401
7,857	135	435	S.	1.00 m.	200	6	.08 b	1.00 a	402
1,021	24	73	S.	1.00 & 2.00 m.	200	6	3.00 a	.....	403
3,718	61	281	S.	1.00 m.	T.M.&200	6	.04 b	1.00 a	404
4,160	66	326	S.	1.00 m.	200	6	3.00 a	1.00 a	405
8,003	133	539	S.	1.00 m.	200	6	2.00 a & .04 b	1.00 a & .04 b	406
3,501	72	235	O.P.	.....	200	6	.....	.....	407
2,841	59	287	S.	1.00 m.	200	6	3.00 a & .04 b	.....	408
8,661	192	685	S.	1.00 m.	200	6	3.00 a	1.00 a	409
9,195	105	497	O.P.	.....	200	6	.....	.....	410
1,650	19	117	S.	1.00 m.	200	6	3.00 a	1.00 a	411
4,641	31	322	S.	1.00 m.	200	6	.....	.....	412
3,871	61	304	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	413
7,762	147	456	S.	1.00 & 2.00 m.	200	6	1.00 to 3.00 a	1.00 a	414
754	14	106	S.	1.00 m.	200	6	3.00 a	.....	415
1,972	52	169	S.	1.00 m.	200	6	4.00 a	2.00 a	416
3,295	83	185	S.	1.00 m.	200	6	4.00 a	1.00 a	417
2,906	65	153	S.	1.00 m.	200	6	3.00 a	.....	418
10,066	132	669	O.P.	1.00 m.	200	6	.05 b	.05 b	419
6,797	149	460	S.	1.00 m.	200	6	3.00 a	1.00 a	420

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

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

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Samuel S. Ferster	Kenneth G. Donnelly	1690 VanNess Terrace, Union, N. J.	421
Aaron Marder	U. Samuel Abeles	60 5th St., Newark, N. J.	422
Howard S. Dodd	Frank Cunliffe	30 Edgewood Road, Glen Ridge, N. J.	423
Henry P. Bedford	John I. Middleton	c|o Irvington Nat. Bank, Irvington, N. J.	424
Newton P. Kinsey	L. P. Hofmann	34 Union Ave., Irvington, N. J.	425
Joseph Steiner	Louis Stoecker	26 Yale St., Maplewood, N. J.	426
Newton P. Kinsey	Joseph S. Waterfield	35 Whitney Road, Short Hills, N. J.	427
Albert C. Kraft	William F. Gegenheimer	84 Courter Ave., Maplewood, N. J.	428
William Newman	Walter L. Koerner	81 Wagner Place, Irvington, N. J.	429
Newton P. Kinsey	John I. Middleton	c|o Irvington National Bank, Irvington, N. J.	430
Charles C. Deubel	John A. Steets	67 Harrison Place, Irvington, N. J.	431
Charles H. Stewart	Richard F. L. Muth	81 Courter Ave., Maplewood, N. J.	432
Frederick G. Stickel, Jr.	Otto H. Wilhelm	15 Headley Terrace, Irvington, N. J.	433
Thaddeus J. Rospond	John Posluszny	617 Eighteenth Ave., Newark, N. J.	434
Frederic Stoddard	Gustav Modersohn, Jr.	755 Broad St., Newark, N. J.	435
Frank J. Fischer	John F. Muller	11 Norfolk Ave., Maplewood, N. J.	436
Grosso & Anderson	Raymond C. Tower	27 Wilson Terrace, Livingston, N. J.	437
Edward F. Schwartz	William A. Gade	189 S. 10th St., Newark, N. J.	438
Richard H. Thiele	Harry W. Brands	92 Parker Ave., Maplewood, N. J.	439
Frederic W. Smith	Andrew Jack	166 Maplewood Ave., Maplewood, N. J.	440
Samuel D. Williams	J. Lewis Fiacre	47 Park Road, Maplewood, N. J.	441
Joseph W. Kapp	Gustave F. Lueddeke	98 Burnett Ave., Maplewood, N. J.	442
Hobart L. Benedict	Stanley J. Lathrop	62 Main St., Millburn, N. J.	443
Fred Herrigel, Jr.	Roland Lewan	46 Walnut Ave., Millburn, N. J.	444
Irving Siegler	Joseph E. Mintz	3 Vincent Place, Montclair, N. J.	445
John A. Bennett	Hugh Currie	17 Watchung Plaza, Montclair, N. J.	446
W. P. Allen	Alfred H. Tate	10 Cross St., Montclair, N. J.	447
John A. Hines	William Sigler	420 Bloomfield Ave., Montclair, N. J.	448
Philip Goodell	Harry Hodge	408 Bloomfield Ave., Montclair, N. J.	449
Henry W. Trimble	Joseph D. McKee	25 Howe Ave., Montclair, N. J.	450
Chester C. Beekman	Porter L. R. Versfelt	11 Miller St., Caldwell, N. J.	451
Henry W. Trimble	Terence J. McHugh	c|o First Nat. B'k & Trust Co., M'tcl'r, N. J.	452
Isidore H. Brand	Irving R. Noble	193 Union St., Montclair, N. J.	453
Louis Bondy	Moses Gansler	93 Mercer St., Newark, N. J.	454
Percy H. Penn	P. H. Lipschutz	614 Central Ave., East Orange, N. J.	455
Frederick C. Ritger	John M. Williams	73 S. Arlington Ave., East Orange, N. J.	456
Joseph Kraemer	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	457
Frank Voigt	Henry P. Schanz	100 Franklin Ave., Maplewood, N. J.	458
Howard F. Kirk	Charles T. Ziegler	9 Clinton St., Newark, N. J.	459
Hubert J. Rowe	Fred M. Summers	245 Roseville Ave., Newark, N. J.	460
Hannah F. Sobokin	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	461
Wolber, Gilhooly & Yauch	Walter A. Hughes	30 Branford Place, Newark, N. J.	462
Charles M. Grosman	Gottlieb Jacobs	10 Charlton St., Newark, N. J.	463
Max Meisner	Clyde A. Zukswert	1172 Raymond Blvd., Newark, N. J.	464
Harry Griffinger	U. Samuel Abeles	60 5th St., Newark, N. J.	465
Samuel Roessler	O. H. Merz	755 Broad St., Newark, N. J.	466
Joseph G. Wolber	T. L. R. Crooks	505 Clinton Ave., Newark, N. J.	467
Charles Frankel	Abraham Levin	207 Market St., Newark, N. J.	468
Francis Gash	Fred Maybaum	10 Osborne Terrace, Newark, N. J.	469
Isaac Fleischman	Benjamin Blank	52 Belmont Ave., Newark, N. J.	470
An'y F. Minisi & Chas. Cerrato	Vito Verniero	13 Sheffield St., Newark, N. J.	471
Edward S. Bessman	B. H. Tabankin	735 Hunterdon St., Newark, N. J.	472
**(Special Asst. Dep. Com'r...	Walter J. Mulgrave)	1060 Broad St., Newark, N. J.	473
Joseph E. Cohn	M. George Greenberg	9 Hill St., Newark, N. J.	474
Anthony P. Kearns	Walter Sedorowitz	386 Myrtle Ave., Irvington, N. J.	475

**Amalgamated Building and Loan Assn., Newark—This Department in possession.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
421	Tuttle	East Orange	$607	$1,234	$35,226
422	Weona	" "	3,872	25,466	320,400
423	Glen Ridge	Glen Ridge	46,250	78,761	726,250
424	Business Men's	Irvington	854	.....	441,008
425	Camptown	"	353,709	42,800	1,853,700
426	First Ward	"	8,498	22,192	402,500
427	Greater Newark	"	9,744	16,550	553,300
428	Grove	"	358	.....	116,300
429	Iroquois	"	7,231	6,614	182,300
430	Irvington	"	3,422	23,775	675,900
431	Marathon	"	3,495	8,024	223,949
432	Normandy Park	"	621	1,252	179,600
433	Olympic	"	4,316	3,425	244,100
434	Polish-American	"	1,485	4,350	416,300
435	Service Men's	"	5,855	18,990	226,100
436	Supreme	"	8,908	8,991	215,200
437	Livingston	Livingston	1,319	2,800	134,000
438	Caledonia	Maplewood	31,127	16,206	108,150
439	Crestview	"	21,841	23,484	391,700
440	Maplewood	"	86,015	123,865	1,932,300
441	Township	"	3,852	20,915	426,854
442	Tuscan	"	4,850	.....	253,095
443	Millburn	Millburn	25,657	29,214	1,722,121
444	Washington Rock	"	25,793	18,231	168,450
445	Clairidge	Montclair	664	2,978	54,500
446	Edgemont	"	18,292	1,065	69,800
447	Golden Rod	"	1,267	762	32,750
448	Hillside	"	25,609	79,600	818,650
449	Montclair	"	9,801	32,253	1,062,623
450	Nishuane	"	16,687	5,000	305,700
451	Plaza	"	1,267	3,000	244,540
452	Upper Montclair	"	57,877	15,425	1,026,044
453	Wellmont	"	5,412	.....	5,800
454	A-1	Newark	5,584	.....	536,519
455	Aberdeen	"	5,297	4,545	40,300
456	Abingdon	"	3,123	.....	238,300
457	Able-Old Hickory	"	6,960	53	648,000
458	Acme	"	6,778	20,416	116,765
459	Acorn	"	1,289	383	215,100
460	Acropolis	"	1,150	14,875	245,300
461	Action	"	7	4,031	89,400
462	Adamant	"	997	.....	144,400
463	Admiral Sampson	"	1,010	3,175	119,750
464	Aggressive	"	1,095	2,120	167,747
465	Aladdin	"	4,366	18,666	111,900
466	Alert	"	28,647	.....	449,200
467	Alliance	"	2,054	2,300	555,300
468	Allied	"	7,036	.....	136,900
469	Almanac	"	887	.....	53,000
470	Alpha	"	5,889	32,600	426,400
471	Alpine	"	595	5,177	233,100
472	Altruist	"	9,155	9,895	152,600
473	Amalgamated	"	28,158	3,175	378,300
474	American	"	1,772	.....	188,100
475	American-Ukrainian	"	3,096	15,700	391,000

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	.....	$30,120	$966	$2,725	$70,878	421
$4,999	$7,981	148,502	61,926	1,747	574,893	422
79,650	31,335	165,748	87,032	9,982	1,225,008	423
1,400	1,100	157,031	15,690	13,226	630,309	424
1,740	20,421	1,272,709	10,062	24,120	3,579,261	425
58,260	17,174	347,289	65,277	3,690	924,880	426
.....	735	477,831	3,804	6,848	1,068,812	427
.....	1,860	32,953	11,666	1,824	164,961	428
3,200	780	81,072	15,160	3,293	299,650	429
2,029	4,800	303,504	4,424	3,973	1,021,827	430
.....	1,740	87,948	22,980	3,390	351,526	431
.....	2,630	86,816	4,516	2,410	277,845	432
.....	13,615	203,571	427	8,054	477,508	433
1,100	5,127	112,303	83,869	3,510	628,044	434
.....	7,350	71,937	18,982	4,736	353,950	435
987	4,450	71,396	7,725	817	318,474	436
.....	1,872	43,947	9,118	4,995	198,051	437
20,870	3,860	384,268	3,209	6,275	573,965	438
.....	6,402	107,495	627	3,072	554,621	439
153,250	58,259	182,191	17,439	4,379	2,557,698	440
3,240	9,701	53,023	2,921	5,227	525,733	441
38,665	13,110	188,519	19,164	1,594	518,997	442
9,060	92,526	487,636	41,906	17,760	2,425,880	443
1,141	5,311	22,076	5,998	818	247,818	444
.....	545	23,559	8,102	8,591	98,939	445
1,497	4,420	11,539	2,575	.....	109,188	446
.....	2,530	7,293	3,825	421	48,848	447
32,550	24,590	372,429	118,768	10,842	1,483,038	448
127,411	54,422	326,107	138,828	20,169	1,771,614	449
17,440	38,078	33,163	23,795	4,333	444,196	450
.....	9,576	155,028	18,676	3,376	435,463	451
39,400	4,860	25,536	8,110	6,758	1,184,010	452
.....	1,020	.....	12,650	151	25,033	453
.....	46,769	695,288	24,445	51,700	1,360,305	454
.....	61	30,982	20,881	4,454	106,520	455
68,700	1,792	15,385	26,327	27,038	380,665	456
.....	25,412	614,950	16,934	62,745	1,375,054	457
4,230	1,520	167,826	3,669	1,504	322,708	458
5,600	5,765	131,085	23,239	4,361	386,822	459
4,250	2,781	73,985	27,832	8,270	378,443	460
.....	2,945	85,912	9,780	8,820	200,895	461
1,484	1,090	176,016	1,507	4,360	329,854	462
.....	11,950	253,499	79,833	1,616	470,833	463
.....	2,440	545,374	1,402	1,933	722,111	464
1,000	750	116,770	1,515	2,766	257,733	465
113,934	1,185	400,603	60,238	15,952	1,069,759	466
9,065	4,857	77,800	39,791	14,938	706,105	467
.....	4,650	245,220	81,120	754	475,680	468
.....	1,490	89,132	49,938	13,222	207,669	469
27,600	22,877	241,780	169,647	38,809	965,602	470
.....	2,430	97,609	7,198	8,828	354,937	471
.....	5,380	151,809	1,653	9,520	340,012	472
260,890	35,453	2,045,588	11,344	33,634	2,796,542	473
4,000	1,525	113,279	3,274	2,505	314,455	474
.....	8,621	131,019	49,533	11,555	610,524	475

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
421	Tuttle	East Orange	$43,868	.....	.....	$13,125
422	Weona	" "	340,128	.....	.....	17,980
423	Glen Ridge	Glen Ridge	812,146	.....	.....	49,800
424	Business Men's	Irvington	264,669	.....	.....	212,650
425	Camptown	"	1,595,088	.....	.....	1,189,750
426	First Ward	"	346,509	.....	.....	221,800
427	Greater Newark	"	457,856	.....	.....	436,300
428	Grove	"	72,063	.....	.....	36,550
429	Iroquois	"	172,590	.....	.....	37,600
430	Irvington	"	430,308	.....	.....	364,400
431	Marathon	"	154,776	.....	.....	112,550
432	Normandy Park	"	128,051	.....	.....	63,900
433	Olympic	"	244,678	.....	.....	105,075
434	Polish-American	"	246,012	.....	.....	189,627
435	Service Men's	"	199,108	$2,100	.....	59,750
436	Supreme	"	207,107	.....	.....	28,300
437	Livingston	Livingston	112,344	.....	.....	5,000
438	Caledonia	Maplewood	305,472	.....	.....	149,600
439	Crestview	"	379,230	.....	.....	32,400
440	Maplewood	"	1,898,643	.....	.....	.....
441	Township	"	326,494	.....	.....	13,300
442	Tuscan	"	216,190	.....	.....	175,600
443	Millburn	Millburn	1,415,880	.....	.....	65,400
444	Washington Rock	"	188,790	.....	.....	1,000
445	Clairidge	Montclair	48,681	.....	.....	1,150
446	Edgemont	"	94,320	.....	.....	.....
447	Golden Rod	"	32,403	.....	.....	700
448	Hillside	"	938,810	.....	.....	106,300
449	Montclair	"	1,218,267	.....	.....	62,900
450	Nishuane	"	311,947	.....	.....	.....
451	Plaza	"	200,697	.....	.....	77,075
452	Upper Montclair	"	889,908	.....	.....	.....
453	Wellmont	"	22,044	.....	.....	.....
454	A-1	Newark	402,515	.....	.....	396,880
455	Aberdeen	"	44,576	.....	.....	3,800
456	Abingdon	"	212,748	.....	.....	72,150
457	Able-Old Hickory	"	616,992	.....	.....	305,830
458	Acme	"	133,288	.....	.....	126,200
459	Acorn	"	140,409	.....	.....	97,950
460	Acropolis	"	176,649	.....	.....	48,500
461	Action	"	107,747	.....	.....	17,425
462	Adamant	"	169,462	.....	.....	33,300
463	Admiral Sampson	"	210,318	.....	.....	82,660
464	Aggressive	"	283,146	.....	.....	176,500
465	Aladdin	"	105,537	.....	.....	55,850
466	Alert	"	218,013	.....	.....	180,350
467	Alliance	"	437,034	.....	.....	59,800
468	Allied	"	268,023	.....	.....	122,325
469	Almanac	"	130,847	.....	.....	22,950
470	Alpha	"	671,265	.....	.....	48,700
471	Alpine	"	161,512	.....	.....	48,375
472	Altruist	"	187,540	.....	.....	90,725
473	Amalgamated	"	1,154,800	.....	.....	737,510
474	American	"	129,752	.....	.....	91,600
475	American-Ukrainian	"	317,190	.....	.....	97,000

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	$10	.....	.....	.....	.....	$13,875	$70,878	421
$217	.....	255	.....	.....	$75,930	$63,227	77,156	574,893	422
563	.....	1,091	.....	$105,000	3,580	176,647	76,181	1,225,008	423
.....	.....	.....	.....	13,000	19,093	27,921	92,976	630,309	424
42	.....	.....	.....	78,750	146,877	191,145	377,609	3,579,261	425
864	.....	1,174	.....	4,000	183,400	5,816	161,317	924,880	426
.....	.....	1,133	.....	16,000	12,401	.....	145,122	1,068,812	427
.....	$1,600	25	.....	10,500	13,554	14,485	16,184	164,961	428
494	.....	1,862	.....	21,800	2,161	20,500	42,643	299,650	429
.....	.....	.....	.....	23,200	11,248	100,226	92,445	1,021,827	430
17	.....	50	.....	19,000	8,936	21,700	34,497	351,526	431
76	.....	.....	.....	1,000	23,147	13,399	48,272	277,845	432
1,281	.....	25	$250	14,375	10,718	39,820	61,286	477,508	433
234	.....	1,577	175	20,134	61,182	37,056	72,047	628,044	434
164	.....	115	.....	5,500	5,820	39,388	42,005	353,950	435
3,951	.....	40	.....	.....	796	45,461	32,819	318,474	436
1,258	.....	327	.....	28,375	1,442	25,205	24,100	198,051	437
8	.....	1	.....	.....	4,094	7,598	107,192	573,965	438
946	1,030	34	.....	.....	8,670	84,533	47,778	554,621	439
.....	.....	2,690	7,800	.....	609	510,606	137,350	2,557,698	440
.....	.....	.....	.....	45,000	14,541	88,235	38,163	525,733	441
15	.....	1,932	.....	4,500	13,691	27,272	79,797	518,997	442
4,535	.....	1,976	.....	403,283	143	318,127	216,536	2,425,880	443
4,798	.....	160	500	.....	695	31,980	19,895	247,818	444
8,249	.....	59	.....	.....	11,983	8,738	20,079	98,939	445
.....	.....	475	.....	.....	547	8,224	5,622	109,188	446
1,188	.....	918	.....	.....	1,242	6,378	6,019	48,848	447
448	.....	2,637	.....	104,000	129,302	61,636	139,905	1,483,038	448
759	2,185	2,253	.....	118,500	13,231	244,350	109,169	1,771,614	449
1,118	968	1,464	.....	25,603	353	75,725	27,018	444,196	450
62	4,100	73	.....	32,000	26,240	22,331	72,885	435,463	451
20	.....	801	.....	.....	755	251,293	41,233	1,184,010	452
.....	.....	5	.....	.....	1,976	.....	1,008	25,033	453
6,067	.....	82	.....	15,500	154,441	24,286	360,534	1,360,305	454
683	.....	.....	.....	.....	30,830	.....	26,631	106,520	455
.....	.....	621	.....	8,000	12,134	36,109	38,903	380,665	456
15,707	.....	140	300	105,000	37,847	.....	293,238	1,375,054	457
8	.....	1,316	.....	.....	9,423	9,400	43,073	322,708	458
4,779	7,233	78	.....	37,000	43,220	15,398	40,755	386,822	459
1,475	.....	39	.....	.....	66,560	24,416	60,804	378,443	460
.....	.....	.....	.....	.....	16,006	9,653	50,064	200,895	461
2,430	.....	35	.....	.....	27,096	37,926	59,605	329,854	462
2,384	.....	60	.....	26,800	50,470	.....	98,141	470,833	463
158	.....	.....	.....	24,000	60,355	.....	177,952	722,111	464
128	.....	.....	.....	.....	33,999	10,323	51,896	257,733	465
180	.....	812	.....	.....	359,045	39,637	271,722	1,069,759	466
296	.....	875	.....	15,000	11,272	106,804	75,024	706,105	467
.....	.....	75	.....	5,800	7,298	.....	72,159	475,680	468
2,234	.....	.....	.....	500	6,709	.....	44,429	207,669	469
373	.....	507	.....	.....	26,114	17,377	201,266	965,602	470
2,635	.....	50	.....	12,011	25,017	29,303	76,034	354,937	471
215	.....	.....	.....	.....	369	.....	61,163	340,012	472
600	.....	28,840	.....	154,000	273,296	.....	447,496	2,796,542	473
954	12,035	604	.....	.....	6,356	23,167	49,987	314,455	474
901	.....	433	.....	14,000	33,877	75,062	72,061	610,524	475

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
421	Tuttle	769	85	.....	.....	.....	.....	66	17
422	Weona	4,219	334	.....	.....	.....	.....	90	20
423	Glen Ridge	9,156	640	.....	.....	.....	.....	249	32
424	Business Men's	7,026	293	.....	.....	.....	.....	2,126	106
425	Camptown	19,285	1,381	.....	.....	.....	.....	5,949	662
426	First Ward	5,371	270	.....	.....	.....	.....	2,218	146
427	Greater Newark	6,674	459	.....	.....	.....	.....	2,181	111
428	Grove	1,080	107	.....	.....	.....	.....	183	33
429	Iroquois	2,193	162	.....	.....	.....	.....	188	36
430	Irvington	6,014	452	.....	.....	.....	.....	1,822	146
431	Marathon	2,217	185	.....	.....	.....	.....	563	71
432	Normandy Park	2,014	186	.....	.....	.....	.....	319	45
433	Olympic	3,138	286	.....	.....	.....	.....	525	55
434	Polish-American	3,673	270	.....	.....	.....	.....	948	200
435	Service Men's	2,781	247	21	4	.....	.....	298	38
436	Supreme	2,870	312	.....	.....	.....	.....	141	21
437	Livingston	1,966	156	.....	.....	.....	.....	25	6
438	Caledonia	5,616	613	.....	.....	.....	.....	748	100
439	Crestview	5,482	492	.....	.....	.....	.....	162	26
440	Maplewood	28,526	1,214	.....	.....	.....	.....	.....	.....
441	Township	5,438	421	.....	.....	.....	.....	66	11
442	Tuscan	2,867	288	.....	.....	.....	.....	878	78
443	Millburn	16,700	856	.....	.....	.....	.....	654	51
444	Washington Rock	2,921	220	.....	.....	.....	.....	5	1
445	Claridge	645	46	.....	.....	.....	.....	6	2
446	Edgemont	1,973	212	.....	.....	.....	.....	.....	.....
447	Golden Rod	492	85	.....	.....	.....	.....	3	3
448	Hillside	10,308	862	.....	.....	.....	.....	531	85
449	Montclair	14,069	1,058	.....	.....	.....	.....	315	55
450	Nishuane	4,778	286	.....	.....	.....	.....	.....	.....
451	Plaza	2,791	274	.....	.....	.....	.....	385	58
452	Upper Montclair	12,784	924	.....	.....	.....	.....	.....	.....
453	Welmont	409	409	.....	.....	.....	.....	.....	.....
454	A-1	4,737	540	.....	.....	.....	.....	1,984	153
455	Aberdeen	606	45	.....	.....	.....	.....	19	5
456	Abingdon	2,413	183	.....	.....	.....	.....	361	39
457	Able-Old Hickory	10,277	1,009	.....	.....	.....	.....	1,529	281
458	Acme	1,574	168	.....	.....	.....	.....	631	72
459	Acorn	2,114	232	.....	.....	.....	.....	490	79
460	Acropolis	2,128	172	.....	.....	.....	.....	242	33
461	Action	2,210	225	.....	.....	.....	.....	87	17
462	Adamant	2,167	223	.....	.....	.....	.....	166	22
463	Admiral Sampson	2,332	207	.....	.....	.....	.....	413	68
464	Aggressive	3,873	378	.....	.....	.....	.....	883	68
465	Aladdin	1,587	195	.....	.....	.....	.....	279	38
466	Alert	3,166	491	.....	.....	.....	.....	902	49
467	Alliance	5,250	234	.....	.....	.....	.....	299	28
468	Allied	2,879	368	.....	.....	.....	.....	611	124
469	Almanac	1,354	171	.....	.....	.....	.....	115	25
470	Alpha	6,943	526	.....	.....	.....	.....	243	35
471	Alpine	2,454	176	.....	.....	.....	.....	242	45
472	Altruist	4,719	260	.....	.....	.....	.....	454	64
473	Amalgamated	17,724	733	.....	.....	.....	.....	3,687	270
474	American	1,684	100	.....	.....	.....	.....	458	38
475	American-Ukrainian	3,731	378	.....	.....	.....	.....	485	151

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
835	12	90	S.	$1.00 m.	$200	6	.....	.....	421
4,309	59	295	S.	1.00 m.	200	6	.....	.....	422
9,405	176	496	S.	1.00 m.	200	6	$3.00 a	.....	423
9,152	89	310	O.P.	.....	100	6	.....	$3.00 a	424
25,234	363	1,680	O.P.	.....	200	6	3.00 a	3.00 a	425
7,589	113	303	S.	1.00 m.	100 & 200	6	3.00 a	1.00 a	426
8,855	115	455	O.P.	.....	200	6	3.00 a	3.00 a	427
1,263	33	107	S.	1.00 m.	200	6	1.50 & 3.00 a	.....	428
2,381	33	165	S.	1.00 m.	200	6	3.00 a	1.00 a	429
7,836	177	421	O.P.	.....	200	6	3.00 a	3.00 a	430
2,780	39	217	S.	1.00 m.	200	6	1.00 a & 3.00 a	.....	431
2,333	34	197	O.P.	.....	200	6	3.00 a	.....	432
3,663	69	272	S.	1.00 m.	200	6	1.00 & 3.00 a	1.00 a	433
4,621	101	369	S.	.25 w.	200	6	1.00 a	.....	434
3,100	58	231	S.	1.00 m.	200	6	3.00 a	1.00 a	435
3,011	39	294	S.	1.00 m.	200	6	3.00 a	1.00 a	436
1,991	52	110	S.	1.00 m.	200	6	1.00 a	.....	437
6,364	37	676	O.P.	.....	200	6	4.00 a	1.00 a	438
5,644	88	430	O.P.	.....	200	6	2.00 a & .05 b	2.00 a	439
28,526	283	931	S.	1.00 m.	200	6	2.00 a & .02½ b	2.00a&.02½b	440
5,504	62	370	O.P.	.....	200	6	2.00 a & .02½ b	.....	441
3,745	85	281	S.	1.00 m.	200	6	1.00 a & 2.00 a	1.00 a	442
17,354	504	403	S.	1.00 m.	200	6	2.00 a	.....	443
2,926	33	188	S.	1.00 m.	200	6	2.00 a	1.00 a	444
651	10	38	S.	1.00 & 2.00 m.	200	6	4.00 a	1.00 a	445
1,973	25	187	S.	1.00 & 2.00 m.	200	6	3.00 a & .05 b	.....	446
495	28	60	S.	1.00 m.	200	6	.....	.....	447
10,839	212	735	S.	1.00 & 2.00 m.	200	6	1.50 a	.....	448
14,384	269	844	S.	1.00 & 2.00 m.	200	6	.....	1.00 a	449
4,778	102	184	S.	1.00 m.	200	6	2.00 a	.....	450
3,176	76	256	O.P.	.....	200	6	.....	1.00 a	451
12,784	130	794	S.	1.00 m.	200	6	3.00 a	1.00 a	452
409	5	404	S.	1.00 m.	200	6	.12½ b	.12½ b	453
6,721	158	535	S.	1.00 & 2.00 m.	200	6	2.00 a	2.00 a	454
625	9	41	S.	1.00 m.	200	6	4.00 a	2.00 a	455
2,774	28	194	S.	1.00 m.	200	6	3.00 a	.....	456
11,806	189	1,101	O.P.	.....	200	6	.....	.....	457
2,205	31	209	S.	1.00 m.	200	6	2.00 a	2.00 a	458
2,604	85	226	S.	1.00 m.	200	6	3.00 a	2.00 a	459
2,370	69	136	S.	1.00 m.	200	6	3.00 a	1.00 a	460
2,297	24	218	O.P.	.....	200	6	.....	1.00 a	461
2,333	32	213	S.	1.00 m.	200	6	.....	.....	462
2,745	22	253	S.	1.00 m.	200	6	4.00 a	2.00 a	463
4,756	30	416	O.P.	.....	200	6	3.00 a	2.00 a	464
1,866	32	201	N.S.	1.00 m.	200	6	.....	.....	465
4,068	55	485	S.	1.00 m.	200	6	.....	1.00 a	466
5,549	51	211	S.	1.00 m.	200	6	6.00 a	2.00 a	467
3,490	39	453	S.	1.00 m.	200	6	3.00 a	1.00 a	468
1,469	18	178	S.	1.00 m.	200	6	3.00 a	1.00 a	469
7,186	102	459	S.	1.00 m.	200	6	.....	.....	470
2,696	68	153	O.P.	.....	200	6	4.00 a	2.00 a	471
5,173	41	283	O.P.	.....	200	6	3.00 a	.....	472
21,411	131	872	O.P.	.....	200	6	.....	.....	473
2,142	16	122	S.	1.00 m.	200	6	1.00 a to 4.00 a	2.00 a	474
4,216	100	429	S.	1.00 m.	200	6	3.00 a	1.00 a	475

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
476	Anchor	Newark	Aug. 19, 1913	Camille L. Gairoard
477	Annexed District	"	Nov. 22, 1898	John L. Becker
478	Arion	"	Jan. 16, 1912	Edward F. Kern
479	Armstrong	"	Jan. 28, 1920	Junius Mebane
480	Arrow	"	July 23, 1920	Louis D. Goldberg
481	Assembly	"	April 19, 1920	David L. Heller
482	Astor	"	Dec. 5, 1912	Michael A. Jackson
483	Atlantic	"	April 1, 1901	John W. McAuliffe
484	Atlas Weekly	"	Jan. 18, 1911	Samuel A. Cohen
485	Aurora	"	Feb. 10, 1923	Gennaro Laccitiello
486	Auto Trade	"	Nov. 25, 1921	Claude E. Holgate
487	Bankers	"	Nov. 27, 1911	Harry Spangenthal
488	Barringer	"	Mar. 7, 1919	Jerome T. Congleton
489	Basic	"	Mar. 1, 1919	Jacob Lesnik
490	Bay View	"	Mar. 13, 1903	F. C. Mindnich
491	Beacon	"	June 16, 1920	Frank J. Durkin
492	Beaver	"	Mar. 23, 1912	Frederick Rosseter
493	Bell	"	Aug. 19, 1922	Samuel M. Bass
494	Beneficial	"	Mar. 18, 1893	Sidney H. Solomon
495	Bergen	"	Aug. 19, 1912	Alois Kraemer
496	Betsy Ross	"	Jan. 3, 1922	Elma M. Knapp
497	Big Brother	"	Jan. 13, 1922	Adolph Klein
498	Bigelow	"	Aug. 11, 1905	Max Oppenheimer
499	Black Diamond	"	Jan. 10, 1925	R. D. VanDuzer
500	Bonded	"	Mar. 19, 1919	Arthur C. Lindeman
501	Branch Brook	"	June 1, 1905	Samuel Gaiser
502	Branford	"	June 8, 1920	Ernest Grimaldi
503	Broad & Commerce	"	May 22, 1912	Eugene J. Anspach
504	Broad and Market	"	Sept. 10, 1906	James F. Connorton
505	Broad Street	"	Jan. 12, 1923	William F. Connelly
506	Brookdale	"	Oct. 27, 1911	Charles G. Hahn
507	Buildahome	"	July 20, 1922	John F. Sherman
508	Builders	"	Oct. 11, 1906	William F. Littell, Jr.
509	Buildmore	"	April 15, 1926	Elmer J. Herrmann
510	Cabinet	"	Dec. 24, 1925	Monroe D. Hess
511	Camden	"	Mar. 6, 1912	William Schuff
512	Camfield	"	Feb. 7, 1890	Albert Linke
513	Capital	"	Oct. 26, 1912	Charles S. Baldwin
514	Cardinal	"	Nov. 30, 1920	Michael Rabb
515	Casino	"	Mar. 1, 1892	Charles J. Geiger
516	Cedars	"	July 5, 1923	William L. Blanchard
517	Central	"	June 15, 1881	Samuel Schechner
518	Centre Market	"	Feb. 7, 1914	Edward J. Martin
519	Century	"	Mar. 7, 1906	Frank P. Montgomery
520	Champion	"	Feb. 28, 1923	Alfred Peter
521	Channel	"	Oct. 23, 1926	Joseph G. Eichenbaum
522	Chapel	"	April 19, 1907	J. William Huegel
523	Charter Oak	"	Jan. 23, 1926	Leo M. Abrahams
524	Choice	"	Nov. 25, 1924	Harry Treister
525	Circle	"	Mar. 11, 1922	Ben J. Sugarman
526	Citizens'	"	Dec. 1, 1891	Otto E. Traudt
527	City	"	Dec. 22, 1911	Herman Scheininger
528	City Hall	"	Feb. 20, 1907	Frederick J. Fischer
529	City Line	"	Dec. 1, 1903	George F. Serbe
530	Civic	"	Sept. 11, 1915	Joseph G. Wolber

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Michael J. Quigley	Pearce T. Prisk	33 Littleton Ave., Newark, N. J.	476
Lehlbach, Johnson & Ormond	John A. Linnett	29 Elizabeth Ave., Newark, N. J.	477
Thomas R. Grimm	Walter J. Nicholson	810 Broad St., Newark, N. J.	478
Oliver Randolph	Edward T. Bowser	33 Oak St., East Orange, N. J.	479
Maurice J. Zucker	Samuel Weiss	120 South Orange Ave., Newark, N. J.	480
Koehler & Augenblick	Walter A. Hughes	30 Branford Place, Newark, N. J.	481
H. Edward Wolf	Eugene A. Farrell	43 Hazelwood Ave., Newark, N. J.	482
Frederick Jay	John H. Kearney	148 Dickerson St., Newark, N. J.	483
Kessler & Kessler	Harry Wuensch	32 Philip Place, Irvington, N. J.	484
Charles C. Giffoniello	Paul K. Owen	24 Commerce St., Newark, N. J.	485
Edward R. McGlynn	Alfred N. Baum	15 Market St., Newark, N. J.	486
Isaac Spangenthal	Herman A. Sarwin	20 Commerce St., Newark, N. J.	487
J. Henry Harrison	S. C. Shaller	167 Bloomfield Ave., Newark, N. J.	488
Egner & Beatty	Harry Kalb	20 Branford Place, Newark, N. J.	489
Benjamin Fleuchaus	A. T. Martin	496 Richmond Ave., Maplewood, N. J.	490
John L. Hughes	William F. Ackerson	670 Bergen St., Newark, N. J.	491
Carl F. Hinrichsen	John F. O'Brien	31 Clinton St., Newark, N. J.	492
Herman W. Brams	Samuel Herzlinger	1060 Broad St., Newark, N. J.	493
Joseph G. Young	William D. Duguid	894 Broadway, Newark, N. J.	494
Frederick W. Wilderotter	Francis W. Barrett	22 Belgrade Terrace, West Orange, N. J.	495
John H. Yauch, Jr.	Louise W. Woerner	914 Grove St., Irvington, N. J.	496
Harry H. Koehler	Harry Berlin	207 Market St., Newark, N. J.	497
Levy, Fenster & McCloskey	Mina Stern	29 Astor St., Newark, N. J.	498
Leslie S. Johnson	W. R. Headden	546 Fairmont Ave., Westfield, N. J.	499
Mortimer Eisner	Alfred N. Baum	15 Market St., Newark, N. J.	500
Joseph Kahrs	William A. Hall, Jr.	744 Broad St., Newark, N. J.	501
Bernard Mindes	John Lonergan	9 Beaver St., Newark, N. J.	502
Harry Kalisch	Albert A. Adler	11 Raymond Blvd., Newark, N. J.	503
Levy, Fenster & McCloskey	William Mattes, Jr.	371 S. Orange Ave., Newark, N. J.	504
George A. Henderson	William J. Fogarty	17 Academy St., Newark, N. J.	505
F. A. Boettner	Charles G. Hahn, Jr.	34 Palm St., Newark, N. J.	506
Pearce R. Franklin	Henry Dolch	71 Boyden Ave., Maplewood, N. J.	507
Samuel D. Williams	William A. Hall, Jr.	744 Broad St., Newark, N. J.	508
Louis J. Auerbacher, Jr.	Frederic J. Leiss	3 Ridley Court, Glen Ridge, N. J.	509
Irving Siegler	Ben C. Eisen	17 Academy St., Newark, N. J.	510
Charles C. Deubel	Adam Poh, Jr.	40 Clinton St., Newark, N. J.	511
Edgar Leiss	Charles G. Deno	176 Brookdale Ave., Newark, N. J.	512
Michael J. Quigley	John E. Durr	74 Murray St., Newark, N. J.	513
Harold Simandl	Abraham A. Kurtz	11 Commerce St., Newark, N. J.	514
Edgar Leiss	Benedict A. Harter	135 Kingman Road, South Orange, N. J.	515
A. Leslie Price	August Roemmele	29 Astor St., Newark, N. J.	516
Samuel Roessler	Homer J. VanDuyne	9 Clinton St., Newark, N. J.	517
Charles H. Stewart	Asa H. Holman	85 Eaton Place, East Orange, N. J.	518
Arthur S. Smith	Joseph Mungle	640 Ridge St., Newark, N. J.	519
Louis Spielvogel	Edwin A. Knorr	7 Sixteenth Ave., Newark, N. J.	520
Levy, Fenster & McCloskey	J. C. Abramson	45 Branford Place, Newark, N. J.	521
Joseph Altman	John Zipfel, Jr.	20 Belmont Ave., Newark, N. J.	522
Milton M. Unger	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	523
Robert P. Silberman	Jacob Kesselman	60 Park Place, Newark, N. J.	524
David Z. Jeselsohn	Samuel Klein	60 Park Place, Newark, N. J.	525
C. Harold Gascoyne	Frank P. Litter	14 Belmont Ave., Newark, N. J.	526
Joseph Kraemer	John Zipfel, III	20 Belmont Ave., Newark, N. J.	527
William Greenfield	Nathan Perselay	Box 343, Newark, N. J.	528
Arthur A. Werthmann	Henry P. George	16 Clinton St., Newark, N. J.	529
Pearce R. Franklin	William G. Dassing	36 Franklin St., Newark, N. J.	530

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgaeg Loans—With Pledge Shares
	Essex County—Continued				
476	Anchor	Newark	$1,899	$18,814	$98,800
477	Annexed District	"	5,150	187	185,610
478	Arion	"	9,558	30,409	334,200
479	Armstrong	"	2,312	2,774	85,700
480	Arrow	"	3,383	217	377,600
481	Assembly	"	10,370	10,000	220,300
482	Astor	"	4,196	3,625	1,125,780
483	Atlantic	"	7,093	.....	262,150
484	Atlas Weekly	"	3,491	.....	596,700
485	Aurora	"	4,309	5,052	83,450
486	Auto Trade	"	13,050	6,735	155,800
487	Bankers	"	1,853	.....	197,100
488	Barringer	"	3,389	.....	434,000
489	Basic	"	2,854	.....	63,900
490	Bay View	"	4,105	5,976	329,600
491	Beacon	"	21,397	16,816	275,000
492	Beaver	"	16,139	10,332	437,015
493	Bell	"	2,555	18,325	106,475
494	Beneficial	"	24,309	8,000	361,450
495	Bergen	"	2,801	271	209,500
496	Betsy Ross	"	257	26,345	107,800
497	Big Brother	"	5,249	4,515	231,700
498	Bigelow	"	14,484	15,000	846,100
499	Black Diamond	"	29,144	9,902	661,800
500	Bonded	"	13,129	.....	300,600
501	Branch Brook	"	1,583	129	184,100
502	Branford	"	138	.....	149,000
503	Broad & Commerce	"	6,764	.....	103,200
504	Broad and Market	"	962	.....	140,717
505	Broad Street	"	2,775	60	126,000
506	Brookdale	"	13,755	10,042	260,450
507	Buildahome	"	18,709	.....	152,650
508	Builders	"	4,141	256	343,700
509	Buildmore	"	4,864	5,120	51,600
510	Cabinet	"	792	.....	24,000
511	Camden	"	11,035	.....	217,300
512	Camfield	"	1,728	2,925	215,166
513	Capital	"	942	33,792	110,900
514	Cardinal	"	221	.....	111,000
515	Casino	"	5,667	58	362,200
516	Cedars	"	8,269	.....	335,700
517	Central	"	5,604	.....	217,900
518	Centre Market	"	6,187	4,073	192,500
519	Century	"	20,401	24,325	295,400
520	Champion	"	1,971	51,751	42,100
521	Channel	"	5,322	550	67,600
522	Chapel	"	1,751	5,268	210,700
523	Charter Oak	"	24,044	7,896	191,610
524	Choice	"	504	.....	52,400
525	Circle	"	3,865	.....	120,700
526	Citizens'	"	15,206	45,266	243,067
527	City	"	3,498	7,462	147,200
528	City Hall	"	4,938	348	341,900
529	City Line	"	2,158	8,575	148,400
530	Civic	"	895	13,431	169,700

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$14,350	$177,798	$11,465	$4,866	$327,992	476
$93,601	700	353,244	13,456	10,617	662,565	477
.....	6,640	230,783	34,791	11,892	658,273	478
.....	449	7,240	42,169	6,140	146,784	479
99,959	29,757	324,468	7,380	53,212	895,976	480
.....	1,025	45,002	55,920	9,162	351,779	481
6,415	34,919	502,276	39,874	41,627	1,758,712	482
.....	15,287	325,437	107,478	12,625	730,070	483
33,000	14,909	154,126	213,379	64,352	1,079,957	484
4,395	6,923	53,492	8,549	2,618	168,788	485
4,976	3,500	129,134	21,004	2,157	336,356	486
.....	1,895	249,484	107,719	18,917	576,968	487
10,650	3,026	775,957	15,915	23,841	1,266,778	488
27,750	7,985	369,514	90,464	31,357	593,824	489
.....	3,756	73,624	17,164	3,797	438,022	490
.....	9,910	146,506	2,769	19,962	492,360	491
.....	12,708	119,510	9,262	37,354	642,320	492
13,400	4,912	37,555	56,097	8,357	247,676	493
.....	16,900	164,590	22,425	3,474	601,148	494
.....	3,040	97,676	13,224	5,649	332,161	495
.....	1,670	61,919	8,231	990	207,212	496
48,622	6,745	192,397	141,224	19,787	650,239	497
235,400	51,306	766,610	326,907	74,824	2,330,631	498
.....	17,495	108,016	34,786	7,976	869,119	499
101,050	400	763,878	272,332	22,881	1,474,270	500
.....	2,702	89,877	3,615	10,322	292,328	501
14,600	.....	101,068	43,100	8,835	316,741	502
.....	7,010	182,503	98,441	10,395	408,313	503
.....	757	258,699	77,802	27,964	506,901	504
15,600	1,296	94,037	22,170	3,898	265,836	505
21,700	5,710	144,527	8,999	26,651	491,834	506
13,200	11,695	124,192	1,355	9,824	331,625	507
.....	7,430	162,951	6,802	23,624	548,904	508
.....	1,961	51,138	14,245	1,175	130,103	509
.....	100	.....	7,985	1,673	34,550	510
.....	4,575	140,053	26,410	6,256	405,629	511
6,000	5,291	169,994	17,679	11,441	430,224	512
1,373	1,100	154,362	19,734	1,845	324,048	513
2,200	3,250	163,527	5,292	7,182	292,672	514
.....	6,868	339,340	39,187	22,834	776,154	515
3,800	14,490	231,794	2,942	4,377	601,372	516
20,338	8,078	180,316	74,582	13,641	520,459	517
.....	725	126,406	1,828	3,314	335,033	618
.....	15,960	362,572	43,941	10,761	773,360	519
33,134	470	74,456	13,747	2,548	220,177	520
.....	.....	48,019	57,639	814	179,944	521
.....	3,060	113,908	13,117	1,596	349,400	522
.....	8,989	320,810	5,665	8,194	567,208	523
.....	2,715	31,008	30,441	5,994	123,062	524
16,600	1,285	178,279	19,300	3,702	343,731	525
.....	9,239	265,353	55,723	4,819	638,673	526
3,900	870	170,416	77,444	7,582	418,372	527
4,000	.....	474,128	5,114	19,500	849,928	528
11,608	450	45,819	7,921	1,738	226,669	529
.....	1,075	90,588	9,646	4,633	289,968	530

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES — Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
476	Anchor	Newark	$203,829			$14,950
477	Annexed District	"	297,921			109,000
478	Arion	"	338,436			168,400
479	Armstrong	"	74,089			5,050
480	Arrow	"	399,915			209,305
481	Assembly	"	160,266			62,000
482	Astor	"	876,345			343,050
483	Atlantic	"	479,706			23,100
484	Atlas Weekly	"	587,729			257,850
485	Aurora	"	93,016			
486	Auto Trade	"	199,650			12,000
487	Bankers	"	310,680			59,573
488	Barringer	"	533,933			238,750
489	Basic	"	214,008			111,350
490	Bay View	"	229,231			109,900
491	Beacon	"	259,244			62,600
492	Beaver	"	391,007			84,000
493	Bell	"	132,330			32,675
494	Beneficial	"	335,932			91,600
495	Bergen	"	141,603			113,500
496	Betsy Ross	"	90,063			23,900
497	Big Brother	"	394,175			84,950
498	Bigelow	"	1,215,042			397,475
499	Black Diamond	"	650,469			
500	Bonded	"	817,573			120,488
501	Branch Brook	"	163,770			58,300
502	Branford	"	159,841			56,325
503	Broad & Commerce	"	254,832			70,900
504	Broad and Market	"	296,607			100,675
505	Broad Street	"	146,234			30,000
506	Brookdale	"	238,116			148,000
507	Buildahome	"	181,832			58,700
508	Builders	"	266,797			128,100
509	Buildmore	"	63,545			3,400
510	Cabinet	"	23,527			500
511	Camden	"	202,482			99,250
512	Camfield	"	213,084			75,900
513	Capital	"	149,343			71,950
514	Cardinal	"	119,869			74,850
515	Casino	"	374,433			164,685
516	Cedars	"	323,523			56,000
517	Central	"	246,834			128,850
518	Centre Market	"	170,460			48,200
519	Century	"	398,562			132,050
520	Champion	"	75,733			49,350
521	Channel	"	125,367			26,550
522	Chapel	"	120,381			132,825
523	Charter Oak	"	263,022			93,050
524	Choice	"	60,851			8,675
525	Circle	"	172,312			50,995
526	Citizens'	"	315,535			114,413
527	City	"	207,696			69,825
528	City Hall	"	267,248			340,450
529	City Line	"	105,114			56,750
530	Civic	"	154,353			43,200

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$9,992	.....	$370	.....	.....	$8,772	$30,300	$59,779	$327,992	476
653	$10,475	123	.....	$4,500	64,326	68,805	106,762	662,565	477
26	.....	259	.....	.....	23,277	41,750	86,125	658,273	478
2,431	8,703	271	.....	.....	14,441	.....	41,799	146,784	479
3,650	.....	144	.....	34,500	32,358	51,398	164,706	895,976	480
2,607	.....	135	.....	.....	51,747	24,701	50,323	351,779	481
124	.....	.....	$5,500	122,400	5,200	192,693	213,400	1,758,712	482
72	22,286	110	.....	5,000	1,087	66,347	132,362	730,070	483
676	.....	322	.....	32,000	4,986	.....	196,394	1,079,957	484
6,138	.....	48	.....	.....	18,257	18,084	33,245	168,788	485
574	.....	412	500	11,000	18,522	36,776	56,922	336,356	486
2,487	.....	.....	185	22,000	69,039	.....	113,004	576,968	487
227	66,290	135	.....	.....	153,900	.....	273,543	1,266,778	488
887	1,875	45	.....	42,300	71,156	.....	152,203	593,824	489
.....	.....	83	.....	18,000	2,228	48,315	30,265	438,022	490
304	.....	.....	.....	27,000	23,521	57,609	62,082	492,360	491
.....	.....	.....	.....	6,525	169	82,516	78,103	642,320	492
2,982	.....	.....	.....	2,800	21,925	13,130	41,834	247,676	493
18,502	.....	913	.....	5,000	3,006	70,459	75,736	601,148	494
337	.....	343	.....	.....	17,303	22,297	36,778	332,161	495
4,787	1,824	60	.....	.....	36,254	18,337	31,987	207,212	496
716	.....	126	.....	.....	59,953	.....	110,319	650,239	497
879	.....	429	.....	48,588	57,710	68,693	541,815	2,330,631	498
8	.....	1,047	200	.....	.....	135,627	81,768	869,119	499
9,380	.....	.....	.....	.....	205,739	.....	321,090	1,474,270	500
.....	.....	45	.....	.....	.....	36,575	33,638	292,328	501
732	.....	378	.....	.....	37,059	.....	62,406	316,741	502
108	.....	4	.....	.....	10,877	.....	71,592	408,313	503
2,420	.....	1,013	.....	.....	27,982	.....	78,204	506,901	504
1,397	.....	328	.....	3,500	21,339	15,039	47,999	265,836	505
.....	.....	846	1,134	.....	12,712	31,213	59,813	491,834	506
141	.....	.....	.....	.....	6,049	38,489	46,414	331,625	507
.....	.....	178	.....	9,000	2,598	68,489	73,742	548,904	508
1,413	10,081	20	.....	.....	21,575	2,934	27,135	130,103	509
1,919	.....	2	.....	.....	4,868	.....	3,734	34,550	510
95	.....	407	.....	.....	11,766	31,080	60,549	405,629	511
8,325	.....	293	.....	34,000	103	32,593	65,926	430,224	512
726	.....	41	3,000	.....	20,732	13,707	64,549	324,048	513
10,839	.....	.....	.....	8,800	11,199	.....	67,115	292,672	514
350	.....	1,078	.....	62,250	17,605	51,686	104,067	776,154	515
12	.....	125	.....	.....	49,833	78,986	92,893	601,372	516
32,356	.....	62	.....	.....	.....	.....	112,357	520,459	517
38	.....	.....	.....	5,000	26,681	38,371	46,283	335,033	518
130	.....	429	.....	18,000	45,966	13,488	164,735	773,360	519
3,839	.....	72	.....	.....	20,443	23,027	47,713	220,177	520
100	.....	555	.....	.....	119	7,768	19,485	179,944	521
928	.....	30	.....	.....	23,198	22,273	49,765	349,400	522
515	.....	.....	.....	.....	36,809	47,175	126,637	567,208	523
2,416	.....	.....	.....	2,850	27,684	.....	20,586	123,062	524
2,114	.....	.....	.....	36,000	32,044	.....	50,266	343,731	525
555	.....	210	.....	.....	34,053	58,674	115,231	638,673	526
1,900	.....	40	.....	.....	39,065	11,587	88,259	418,372	527
1,523	.....	159	.....	18,000	72,732	.....	149,816	849,928	528
104	.....	45	.....	.....	18,641	20,546	25,469	226,669	529
5,695	.....	1,657	.....	4,000	9,768	28,423	42,872	289,968	530

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
476	Anchor	2,019	145	.....	.....	.....	.....	74	11
477	Annexed District	2,971	170	.....	.....	.....	.....	545	68
478	Arion	3,738	356	.....	.....	.....	.....	842	139
479	Armstrong	786	91	.....	.....	.....	.....	25	7
480	Arrow	8,020	567	.....	.....	.....	.....	1,046	165
481	Assembly	2,079	118	.....	.....	.....	.....	310	37
482	Astor	13,093	743	.....	.....	.....	.....	1,715	137
483	Atlantic	4,469	507	.....	.....	.....	.....	115	17
484	Atlas Weekly	6,830	361	.....	.....	.....	.....	1,289	125
485	Aurora	992	109	.....	.....	.....	.....	.....	.....
486	Auto Trade	2,058	172	.....	.....	.....	.....	60	4
487	Bankers	3,089	240	.....	.....	.....	.....	298	34
488	Barringer	8,831	465	.....	.....	.....	.....	1,194	127
489	Basic	1,825	294	.....	.....	.....	.....	557	108
490	Bay View	3,627	325	.....	.....	.....	.....	549	68
491	Beacon	3,453	364	.....	.....	.....	.....	313	79
492	Beaver	5,797	562	.....	.....	.....	.....	420	49
493	Bell	1,486	133	.....	.....	.....	.....	163	31
494	Beneficial	4,059	475	.....	.....	.....	.....	458	39
495	Bergen	2,018	220	.....	.....	.....	.....	567	75
496	Betsy Ross	1,096	155	.....	.....	.....	.....	119	57
497	Big Brother	4,433	514	.....	.....	.....	.....	425	60
498	Bigelow	13,205	705	.....	.....	.....	.....	1,987	232
499	Black Diamond	10,239	861	.....	.....	.....	.....	.....	.....
500	Bonded	7,481	530	.....	.....	.....	.....	602	80
501	Branch Brook	2,282	187	.....	.....	.....	.....	291	33
502	Branford	1,845	207	.....	.....	.....	.....	282	36
503	Broad & Commerce	2,611	240	.....	.....	.....	.....	354	43
504	Broad and Market	3,368	384	.....	.....	.....	.....	503	49
505	Broad Street	1,657	184	.....	.....	.....	.....	150	13
506	Brookdale	3,314	308	.....	.....	.....	.....	740	76
507	Buildahome	2,678	310	.....	.....	.....	.....	293	42
508	Builders	4,197	307	.....	.....	.....	.....	640	68
509	Buildmore	723	85	.....	.....	.....	.....	17	4
510	Cabinet	347	30	.....	.....	.....	.....	2	1
511	Camden	2,642	268	.....	.....	.....	.....	496	57
512	Camfield	3,285	328	.....	.....	.....	.....	379	56
513	Capital	1,639	275	.....	.....	.....	.....	360	53
514	Cardinal	2,271	287	.....	.....	.....	.....	374	73
515	Casino	4,845	496	.....	.....	.....	.....	823	99
516	Cedars	4,081	343	.....	.....	.....	.....	280	24
517	Central	2,842	222	.....	.....	.....	.....	644	68
518	Centre Market	2,231	179	.....	.....	.....	.....	241	28
519	Century	3,999	258	.....	.....	.....	.....	660	61
520	Champion	783	89	.....	.....	.....	.....	247	30
521	Channel	1,505	99	.....	.....	.....	.....	133	18
522	Chapel	1,476	171	.....	.....	.....	.....	664	108
523	Charter Oak	3,917	382	.....	.....	.....	.....	465	59
524	Choice	831	86	.....	.....	.....	.....	44	9
525	Circle	3,268	184	.....	.....	.....	.....	255	33
526	Citizens'	3,204	263	.....	.....	.....	.....	572	66
527	City	1,998	259	.....	.....	.....	.....	349	47
528	City Hall	4,610	316	.....	.....	.....	.....	1,702	209
529	City Line	1,350	129	.....	.....	.....	.....	284	35
530	Civic	1,545	160	.....	.....	.....	.....	216	36

AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
2,093	27	129	S.	$1.00 m.	$200	6	$3.00 a	$2.00 a	476
3,516	48	190	S.	1.00 m.	200	6	.03 b	.03 b	477
4,580	88	407	S.	1.00 m.	200	6	3.00 a	3.00 a	478
811	27	71	S.	1.00 m.	200	6	.....	.....	479
9,066	102	630	O.P.	.....	200	6	4.00 a	1.00 a	480
2,389	131	24	S.	1.00 m.	200	6	1.00 a	.....	481
14,808	236	644	O.P.	.....	200	6	4.00 a	2.00 a	482
4,584	43	481	S.	1.00 m.	200	6	3.00 a	1.00 a	483
8,119	59	427	S.	.25 w.	200	6	.....	.....	484
992	39	70	S.	1.00 m.	200	6	3.00 a	1.00 a	485
2,118	40	136	S.	1.00 m.	200	6	1.00 a	2.00 a	486
3,387	13	261	S.	1.00 m.	200	6	.....	.....	487
10,025	93	499	O.P.	.....	200	6	3.00 a	.....	488
2,382	29	373	S.	1.00 m.	200	6	.....	.....	489
4,176	78	315	S.	1.00 m.	200	6	3.00 a	1.00 a	490
3,766	81	362	O.P.	.....	200	6	3.00 a & .05 b	.....	491
6,217	76	535	S.	1.00 m.	200	6	3.00 a	3.00 a	492
1,649	30	134	S.	1.00 m.	200	6	4.00 a	1.00 a	493
4,517	136	378	S.	1.00 m.	200	6	.05 b	.05 b	494
2,585	50	245	S.	1.00 m.	200	6	3.00 a	2.00 a	495
1,215	28	184	S.	1.00 m.	200	6	3.00 a	2.00 a	496
4,858	71	503	S.	1.00 m.	200	6	.....	.....	497
15,192	139	798	S.	1.00 m.	200	6	4.00 a	1.00 a	498
10,239	190	671	S.	1.00 m.	200	6	.03 b	2.00 a	499
8,083	37	573	S.	1.00 m.	200	6	.....	2.00 a	500
2,573	49	171	O.P.	.....	200	6	3.00 a	2.00 a	501
2,127	19	224	S.	1.00 m.	200	6	3.00 a	1.00 a	502
2,965	25	258	S.	1.00 m.	200	6	.....	.....	503
3,871	34	399	S.	1.00 & 2.00 m.	200	6	.....	.....	504
1,807	40	157	S.	1.00 m.	200	6	3.00 a	1.00 a	505
4,054	89	295	S.	1.00 m.	200	6	1.00 a & 2.00 a	1.00 a	506
2,971	50	302	O.P.	.....	200	6	.02½ b	2.00 a	507
4,837	84	291	O.P.	.....	200	6	3.00 a	2.00 a	508
740	19	70	S.	1.00 & 2.00 m.	200	6	.....	3.00 a	509
349	4	27	S.	1.00 m.	200	6	.....	.....	510
3,138	50	275	S.	1.00 m.	200	6	3.00 a	2.00 a	511
3,664	43	341	S.	1.00 m.	200	6	.....	1.00 a	512
1,999	28	300	S.	1.00 m.	200	6	3.00 a	1.00 a	513
2,645	27	333	S.	1.00 m.	200	6	3.00 a	1.00 a	514
5,668	73	522	S.	1.00 m.	200	6	1.00 a	1.00 a	515
4,361	81	286	S.	1.00 m.	200	6	4.00 a	.05 b	516
3,486	46	244	S.	1.00 m.	200	6	1.00 a	1.00 a	517
2,472	34	173	O.P.	.....	200	6	3.00 a	1.00 a	518
4,659	76	243	S.	1.00 m.	200	6	3.00 a	2.00 a	519
1,030	13	106	S.	1.00 m.	200	6	.....	1.00 a	520
1,638	13	104	S.	1.00 m.	200	6	2.00 a	.....	521
2,140	36	243	S.	1.00 m.	200	6	1.00 a	2.00 a	522
4,382	48	393	O.P.	.....	200	6	.....	.....	523
875	18	77	S.	1.00 m.	200	6	.....	1.00 a	524
3,523	22	195	S.	1.00 m.	200	6	.....	.....	525
3,776	71	258	S.	1.00 m.	200	6	.....	.....	526
2,347	17	289	S.	1.00 & 2.00 m.	200	6	1.00 a	.....	527
6,312	37	488	S.	1.00 m.	200	6	3.00 a	1.00 a	528
1,634	31	133	S.	1.00 m.	200	6	1.00 & 2.00 a	.....	529
1,761	35	161	S.	1.00 m.	200	6	3.00 a	2.00 a	530

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

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

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

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Arthur V. Talmage	Charles R. Van Doren	11 Bloomfield Ave., Newark, N. J.	531
Isadore H. Colton	George H. Yonkers	249 Clinton Ave., Newark, N. J.	532
Ernest F. Keer, Jr.	Irving L. Ryerson	514 Richmond Ave., Maplewood, N. J.	533
Charles M. Myers	Frederick C. Johnson	196 Roseville Ave., Newark, N. J.	534
Joseph M. Degnan	Fred M. Summers	245 Roseville Ave., Newark, N. J.	535
Frederick Jay	Alfred N. Baum	15 Market St., Newark, N. J.	536
Kussy, Kohn & Cohn	Nathan Perselay	Box 343, Newark, N. J.	537
Simon L. Fisch	Henry Kranzler	1172 Raymond Blvd., Newark, N. J.	538
Joseph E. Conlon	William B. Heller	14 Ferry St., Newark, N. J.	539
Sorg, Duncan & Bailey	Floyd R. Opie	492 Clinton Ave., Newark, N. J.	540
Samuel Dreskin	Joseph Lieb	463 Clinton Place, Newark, N. J.	541
Kraemer, Siegler & Siegler	Philip A. Sobel	24 Branford Place, Newark, N. J.	542
Henry W. Egner, Jr.	A. Wilberforce Egner	17 Academy St., Newark, N. J.	543
Joseph E. Cohn	Howard E. Hampson	755 Broad St., Newark, N. J.	544
Louis J. Beers	William C. Treiber	1177 Bergen St., Newark, N. J.	545
Levy, Fenster & McCloskey	Charles H. Burgesser	246 S. 20th St., Newark, N. J.	546
Frederic C. Ritger	LeRoy F. Murphy	755 Broad St., Newark, N. J.	547
Philip B. Rothschild	Robert Caruba	11 Commerce St., Newark, N. J.	548
Aaron Lasser	George H. Yonkers	249 Clinton Ave., Newark, N. J.	549
Joseph G. Young	Walter J. Nicholson	810 Broad St., Newark, N. J.	550
Christian J. Knispel	Edgar G. Spitz	25 Rosedale Ave., Maplewood, N. J.	551
Charles C. Pilgrim	LeRoy F. Murphy	755 Broad St., Newark, N. J.	552
Harry T. Davimos	Alfred N. Baum	15 Market St., Newark, N. J.	553
Stein & Stern	Benjamin Blank	52 Belmont Ave., Newark, N. J.	554
Michael J. Quigley	Neil J. McManus	838 Clifton Ave., Newark, N. J.	555
Walter M. Ceglowski	John J. Hill	175 Holland Road, South Orange, N. J.	556
Joseph Steiner	Harry Wertheim	237 N. 11th St., Newark, N. J.	557
David Bernheim	Gottlieb Jacobs	10 Charlton St., Newark, N. J.	558
Charles A. Woodruff	Arthur Dorsch	11 Commerce St., Newark, N. J.	559
Francis P. Meehan	Herman R. Schaefer	48 N. Munn Ave., Newark, N. J.	560
S. Arthur Stern	Leopold Isserman	24 Branford Place, Newark, N. J	561
A. Milton Jacobs	Nathan Lifshus	20 Jones St., Newark, N. J.	562
Louis J. Cohen	Abraham Levin	207 Market St., Newark, N. J.	563
Louis J. Beers	Elton B. Alger	23 Wilson Place, Belleville, N. J.	564
Scharringhausen & Hartpence	William B. Heller	14 Ferry St., Newark, N. J.	565
Egner & Beatty	William C. Beatty	170 Nesbit Terrace, Irvington, N. J.	566
Philip M. Gehl	Morris J. Hoenig	31 Clinton St., Newark, N. J.	567
Barney Larkey	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	568
Mary C. Durr	John E. Durr	829 Broad St., Newark, N. J.	569
William L. Greenbaum	Samuel I. Bendet	24 Commerce St., Newark, N. J.	570
Henry G. Pilch	Seymour Tucker	24 Commerce St., Newark, N. J.	571
Adam J. Rossbach	Walter L. Koerner	81 Wagner Place, Irvington, N. J.	572
Scott German	Arthur F. Smethurst	487 Orange St., Newark, N. J.	573
Braelow & Tepper	Frank C. Snyder	1060 Broad St., Newark, N. J.	574
Alfred W. Cooper	Willard H. Elliott	88 Lafayette Ave., East Orange, N. J.	575
David Bobker	William J. Axt	50 Eastern Parkway, Newark, N. J.	576
Michael Breitkopf	Leo M. Reilly	10 Read St., Newark, N. J.	577
Scharringhausen & Hartpence	William B. Heller	14 Ferry St., Newark, N. J.	578
Osborne, Cornish & Scheck	Joseph Moritz	509 S. Orange Ave., Newark, N. J.	579
Arthur R. Denman	Walter J. Nicholson	810 Broad St., Newark, N. J.	580
Mulligan & Koenig	William B. Heller	14 Ferry St., Newark, N. J.	581
W. Stanley Naughright	Otto H. Wilhelm	455 Orange St., Newark, N. J.	582
Carl F. Hinrichsen	James H. Brennan	30 Eastern Parkway, Newark, N. J.	583
William P. Murphy	Norman Keeley	428 High St., Newark, N. J.	584
Isaac Fleischman	Herbert Z. Steiner	3 Belmont Ave., Newark, N. J.	585

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgaeg Loans—With Pledge Shares
	Essex County—Continued				
531	Clark	Newark	$14,500	$73,700	$623,500
532	Clinton Place	"	37,610	.....	125,605
533	Colossal	"	6,909	1,747	82,300
534	Columbia	"	2,519	60,800	93,900
535	Columbus Institute	"	6,891	33,850	368,282
536	Combined	"	2,074	.....	356,050
537	Commerce	"	2,408	14,775	167,700
538	Commercial	"	1,198	124	174,100
539	Commonwealth	"	22,391	24,800	347,600
540	Community	"	17,435	.....	211,600
541	Compact	"	3,653	.....	250,650
542	Composite	"	8,397	.....	292,000
543	Concordia	"	2,945	32,650	236,400
544	Concrete	"	3,479	.....	166,800
545	Congress	"	6,638	8,027	229,200
546	Conservative	"	12,632	8,475	116,900
547	Continental	"	5,918	141	143,500
548	Copartners	"	718	.....	27,300
549	Cornerstone	"	13,712	7,725	53,300
550	Court House	"	19,398	5,007	600,000
551	Court South End	"	18,773	9,501	288,900
552	Crescent	"	1,307	.....	148,800
553	Criterion	"	3,761	4,085	285,350
554	Crosstown	"	66,778	8,100	624,500
555	Custer	"	8,724	207	196,700
556	Defiance	"	16,486	7,063	170,400
557	Delta	"	5,966	1,119	174,500
558	Dependable	"	1,200	29,368	109,100
559	Divident Hill	"	1,588	352	262,300
560	Domestic	"	2,814	4,388	208,500
561	Doric	"	4,160	8,820	138,800
562	Down Town	"	6,423	48,900	90,300
563	Druggists	"	24,238	450	103,000
564	Eagles	"	2,243	.....	194,100
565	East End	"	15,565	11,525	203,150
566	Echo	"	2,360	19,604	194,000
567	Eclipse	"	5,514	291	190,280
568	Economy	"	14,872	.....	288,700
569	Eden	"	2,755	23,951	107,000
570	Efficient	"	6,311	.....	329,600
571	Eighth Ward	"	33,307	26,007	803,980
572	Eight Points	"	9,166	14,742	247,600
573	Eleventh Ward	"	53,947	53,225	7,499,879
574	Ellveeay-Newspaper Workers'	"	17,694	.....	544,818
575	Elwood	"	1,940	10,222	289,300
576	Employees'	"	1,551	352	114,800
577	Engineers	"	20,705	15,980	193,650
578	Enterprise	"	24,371	22,500	263,750
579	Equality	"	2,352	.....	144,500
580	Equal-Rights	"	13,139	5,174	169,000
581	Equitable	"	7,834	2,547	227,500
582	Essex Mutual	"	12,709	31,300	292,920
583	Essex Power Station	"	30,493	5,863	301,125
584	Eureka	"	3,808	.....	147,600
585	Ever-Ready	"	8,585	83,957	529,600

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$39,150	$16,742	$387,879	$34,166	$20,285	$1,209,922	531
.....	.....	345,626	2,439	6,633	517,913	532
.....	450	39,703	1,983	2,315	135,407	533
2,580	4,385	164,072	6,730	5,476	340,462	534
3,000	4,395	260,219	43,303	10,684	730,624	535
49,019	200	720,331	11,690	29,922	1,169,286	536
3,850	.....	152,761	8,387	8,709	358,590	537
.....	.....	161,512	1,590	2,056	340,580	538
.....	6,360	159,854	42,732	13,426	617,163	539
73,000	12,460	101,419	10,022	4,573	430,509	540
37,650	4,320	373,479	101,576	8,159	779,487	541
.....	8,860	266,441	181,641	9,120	766,459	542
10,000	2,790	134,355	19,143	970	439,253	543
.....	2,715	42,038	32,338	4,864	252,234	544
.....	4,490	99,535	30,091	4,458	382,439	545
3,600	.....	82,890	13,174	5,138	242,809	546
19,200	3,425	66,702	2,261	1,592	242,739	547
.....	271	20,136	5,480	2,665	56,570	548
220	6,986	345,583	124,563	4,201	556,290	549
35,600	12,970	229,972	98,476	20,471	1,021,894	550
18,200	3,130	97,538	28,534	6,486	471,062	551
.....	1,555	60,942	11,863	699	225,166	552
10,215	1,245	88,045	45,962	5,973	444,636	553
353,300	56,414	338,329	325,581	102,716	1,875,718	554
5,776	.....	101,809	5,469	3,194	321,879	555
.....	6,735	56,748	11,764	3,397	272,593	556
.....	5,065	386,932	103,384	229	677,195	557
24,161	5,495	152,874	42,831	2,732	367,761	558
.....	9,820	313,222	48,060	2,029	637,371	559
.....	6,136	45,200	14,850	2,884	284,772	560
.....	4,550	102,820	107,896	9,298	376,344	561
4,493	450	131,752	449	75	282,842	562
53,976	.....	204,261	7,363	10,713	404,001	563
.....	9,040	269,161	43,749	3,058	521,351	564
.....	5,535	193,324	26,257	7,057	462,413	565
.....	2,585	90,746	24,631	1,976	335,902	566
.....	2,950	246,793	21,845	3,841	471,514	567
4,824	30,585	672,640	18,903	14,661	1,045,185	568
1,952	1,455	187,974	31,170	1,616	357,873	569
3,947	12,032	251,283	119,729	12,021	734,923	570
14,080	18,805	714,610	53,297	23,561	1,687,647	571
.....	750	105,502	5,056	9,316	392,132	572
614,299	45,584	8,243,332	548,747	62,640	17,121,653	573
500	22,575	589,552	18,689	6,065	1,199,893	574
6,477	4,200	257,235	14,690	20,539	604,603	575
.....	8,548	164,306	89,119	13,494	392,170	576
810	2,995	35,663	27,297	5,673	302,773	577
.....	3,060	132,763	24,856	3,952	475,252	578
54,978	16,925	411,702	106,219	4,559	741,235	579
.....	4,265	94,467	21,270	9,314	316,629	580
.....	180	50,762	6,125	4,605	299,553	581
.....	14,500	319,376	28,865	5,747	705,417	582
625	18,304	59,428	10,669	1,036	427,543	583
.....	7,800	90,231	28,464	971	278,874	584
57,662	24,376	587,170	8,956	42,565	1,342,871	585

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
531	Clark	Newark	$589,575	$53,067	.....	$323,450
532	Clinton Place	"	237,641	.....	.....	144,580
533	Colossal	"	89,817	.....	.....	6,500
534	Columbia	"	210,766	.....	.....	37,050
535	Columbus Institute	"	336,858	.....	.....	161,350
536	Combined	"	449,426	.....	.....	164,480
537	Commerce	"	196,878	.....	.....	51,900
538	Commercial	"	118,936	.....	.....	97,897
539	Commonwealth	"	318,729	.....	.....	130,000
540	Community	"	270,744	.....	.....	52,900
541	Compact	"	319,302	.....	.....	198,775
542	Composite	"	420,813	.....	.....	138,150
543	Concordia	"	219,215	.....	.....	108,700
544	Concrete	"	149,700	.....	.....	31,500
545	Congress	"	227,335	.....	.....	63,400
546	Conservative	"	156,744	.....	.....	16,200
547	Continental	"	145,807	.....	.....	26,700
548	Copartners	"	16,071	.....	.....	8,800
549	Cornerstone	"	336,294	.....	.....	105,075
550	Court House	"	592,680	.....	.....	154,500
551	Court South End	"	246,486	.....	.....	105,675
552	Crescent	"	128,880	.....	.....	32,390
553	Criterion	"	179,647	.....	.....	85,200
554	Crosstown	"	1,006,617	.....	.....	413,550
555	Custer	"	164,853	.....	.....	77,200
556	Defiance	"	160,201	.....	.....	16,800
557	Delta	"	328,617	.....	.....	60,800
558	Dependable	"	138,809	.....	.....	77,600
559	Divident Hill	"	567,039	.....	.....	112,500
560	Domestic	"	175,881	.....	.....	46,000
561	Doric	"	227,109	.....	.....	61,295
562	Down Town	"	124,710	.....	.....	85,810
563	Druggists	"	209,403	.....	.....	107,925
564	Eagles	"	265,977	.....	.....	97,475
565	East End	"	223,659	.....	.....	121,950
566	Echo	"	208,689	.....	.....	44,100
567	Eclipse	"	151,461	.....	.....	156,755
568	Economy	"	338,548	.....	.....	215,035
569	Eden	"	215,376	.....	.....	33,450
570	Efficient	"	469,825	.....	.....	86,800
571	Eighth Ward	"	958,767	.....	.....	146,000
572	Eight Points	"	195,396	.....	.....	105,350
573	Eleventh Ward	"	10,270,863	.....	.....	.....
574	Ellveeay-Newspaper Workers'	"	682,229	.....	.....	84,850
575	Elwood	"	310,209	.....	.....	98,950
576	Employees'	"	265,418	.....	.....	47,720
577	Engineers	"	150,180	.....	.....	37,700
578	Enterprise	"	255,738	.....	.....	88,200
579	Equality	"	380,401	.....	.....	145,250
580	Equal-Rights	"	200,588	.....	.....	48,600
581	Equitable	"	138,658	.....	.....	87,325
582	Essex Mutual	"	350,658	17,576	.....	150,900
583	Essex Power Station	"	314,456	.....	.....	.....
584	Eureka	"	159,420	.....	.....	42,400
585	Ever-Ready	"	722,882	.....	.....	228,490

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$3,716	.....	$2,704	.....	.....	$16,997	$61,799	$158,614	$1,209,922	531
532	.....	.....	.....	.....	736	.....	134,424	517,913	532
106	.....	.....	.....	.....	7,588	9,720	21,676	135,407	533
4,034	.....	898	.....	.....	5,726	22,730	59,258	340,462	534
2,909	.....	82	.....	.....	53,625	40,895	134,905	730,624	535
.....	.....	10	.....	$77,500	17,528	.....	460,342	1,169,286	536
371	.....	1	.....	13,250	10,547	.....	85,643	358,590	537
.....	.....	.....	.....	14,000	34,246	.....	75,501	340,580	538
122	.....	103	$200	.....	22,792	43,038	102,179	617,163	539
387	.....	1,002	.....	.....	6,606	40,246	58,624	430,509	540
1,272	.....	867	856	31,352	74,857	7,783	144,423	779,487	541
17,745	.....	2	.....	17,850	65,027	.....	106,872	766,459	542
.....	.....	87	.....	.....	24,129	33,245	53,877	439,253	543
447	.....	30	.....	5,000	7,435	27,174	30,948	252,234	544
40	.....	181	.....	.....	13,265	35,865	42,353	382,439	545
.....	.....	895	.....	.....	8,696	30,173	30,101	242,809	546
.....	.....	.....	.....	.....	7,629	31,131	31,472	242,739	547
4,415	.....	65	.....	.....	17,123	4,332	5,764	56,570	548
3,932	.....	15	.....	.....	20,587	.....	90,387	556,290	549
1,680	.....	413	.....	8,500	25,419	89,893	148,809	1,021,894	550
28	.....	57	.....	.....	10,442	56,194	52,180	471,062	551
355	.....	312	.....	1,500	14,525	20,110	27,094	225,166	552
3,333	.....	10	.....	25,000	33,885	38,435	79,126	444,636	553
609	.....	963	.....	.....	26,649	48,295	379,035	1,875,718	554
9,944	.....	25	.....	.....	4,226	26,328	39,303	321,879	555
13,604	.....	88	.....	.....	12,124	30,190	39,586	272,593	556
2,704	.....	1,071	.....	18,500	101,649	35,586	128,268	677,195	557
2,020	.....	341	.....	14,409	46,084	.....	88,498	367,761	558
28	.....	268	.....	4,000	2,762	71,584	79,190	637,371	559
173	.....	68	.....	.....	249	41,401	21,000	284,772	560
1,198	.....	40	.....	.....	21,425	.....	65,277	376,344	561
44	.....	.....	.....	.....	2,028	8,785	61,465	282,842	562
381	.....	.....	.....	.....	9,260	.....	77,032	404,001	563
3,409	.....	150	.....	3,500	22,408	33,924	94,508	521,351	564
290	.....	40	.....	.....	19,530	6,311	90,633	462,413	565
685	.....	40	.....	.....	9,144	22,387	50,857	335,902	566
70	.....	7	.....	.....	37,174	8,943	117,104	471,514	567
10,960	.....	.....	.....	69,149	152,922	.....	258,571	1,045,185	568
3,268	.....	672	.....	.....	30,176	10,751	64,180	357,873	569
1,377	.....	665	.....	10,000	406	.....	165,850	734,923	570
66,067	$3,172	714	.....	.....	42,846	207,243	262,838	1,687,647	571
111	.....	1,498	.....	.....	4,707	31,285	53,785	392,132	572
.....	.....	.....	5,139	1,764,763	27,029	2,069,311	2,984,548	17,121,653	573
2,002	.....	.....	.....	50,000	26,250	84,726	269,836	1,199,893	574
.....	.....	3,089	.....	31,500	6,426	45,266	109,163	604,603	575
2,999	183	5	.....	.....	3,574	10,000	62,271	392,170	576
16,328	.....	1,899	.....	.....	9,875	43,706	43,085	302,773	577
142	.....	122	.....	.....	18,353	11,277	101,420	475,252	578
3,669	.....	243	.....	30,300	36,419	.....	144,953	741,235	579
58	.....	468	.....	.....	4,640	28,407	33,868	316,629	580
429	.....	.....	.....	6,325	568	13,006	53,242	299,553	581
373	.....	464	.....	.....	13,684	64,141	107,621	705,417	582
1,119	.....	556	.....	.....	.....	69,587	41,825	427,543	583
679	.....	50	.....	9,500	1,060	30,146	35,619	278,874	584
693	.....	35	.....	.....	9,612	68,316	312,843	1,342,871	585

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
531	Clark	6,557	711	399	71	.....	.....	1,617	301
532	Clinton Place	3,888	450	.....	.....	.....	.....	723	68
533	Colossal	1,793	153	.....	.....	.....	.....	32	9
534	Columbia	2,074	212	.....	.....	.....	.....	185	33
535	Columbus Institute	3,867	374	.....	.....	.....	.....	806	102
536	Combined	9,237	760	.....	.....	.....	.....	822	94
537	Commerce	3,002	270	.....	.....	.....	.....	259	43
538	Commercial	2,330	205	.....	.....	.....	.....	544	74
539	Commonwealth	3,374	303	.....	.....	.....	.....	650	113
540	Community	3,088	232	.....	.....	.....	.....	264	36
541	Compact	3,613	317	.....	.....	.....	.....	994	67
542	Composite	3,743	308	.....	.....	.....	.....	692	74
543	Concordia	2,583	270	.....	.....	.....	.....	543	83
544	Concrete	1,718	157	.....	.....	.....	.....	157	29
545	Congress	2,833	276	.....	.....	.....	.....	317	40
546	Conservative	1,972	150	.....	.....	.....	.....	81	12
547	Continental	2,025	120	.....	.....	.....	.....	133	18
548	Copartners	267	25	.....	.....	.....	.....	44	5
549	Cornerstone	3,094	298	.....	.....	.....	.....	525	42
550	Court House	5,579	413	.....	.....	.....	.....	772	122
551	Court South End	3,258	283	.....	.....	.....	.....	528	48
552	Crescent	1,626	144	.....	.....	.....	.....	162	26
553	Criterion	3,409	183	.....	.....	.....	.....	426	53
554	Crosstown	10,734	705	.....	.....	.....	.....	2,068	113
555	Custer	1,965	206	.....	.....	.....	.....	386	42
556	Defiance	2,230	266	.....	.....	.....	.....	84	13
557	Delta	3,823	293	.....	.....	.....	.....	304	41
558	Dependable	1,538	143	.....	.....	.....	.....	388	52
559	Divident Hill	4,215	361	.....	.....	.....	.....	562	71
560	Domestic	2,310	211	.....	.....	.....	.....	230	36
561	Doric	3,319	270	.....	.....	.....	.....	306	44
562	Down Town	2,481	236	.....	.....	.....	.....	429	49
563	Druggists	2,441	296	.....	.....	.....	.....	540	127
564	Eagles	2,704	202	.....	.....	.....	.....	487	55
565	East End	2,356	244	.....	.....	.....	.....	610	104
566	Echo	2,390	247	.....	.....	.....	.....	220	25
567	Eclipse	3,422	414	.....	.....	.....	.....	784	87
568	Economy	5,465	464	.....	.....	.....	.....	1,075	117
569	Eden	2,440	297	.....	.....	.....	.....	177	37
570	Efficient	4,287	681	.....	.....	.....	.....	434	52
571	Eighth Ward	9,765	558	.....	.....	.....	.....	730	98
572	Eight Points	2,508	224	.....	.....	.....	.....	527	65
573	Eleventh Ward	246,968	9,786	.....	.....	.....	.....	.....	.....
574	Ellveeay-Newspaper Workers'	9,644	643	.....	.....	.....	.....	424	68
575	Elwood	3,838	304	.....	.....	.....	.....	495	63
576	Employees'	2,382	323	.....	.....	.....	.....	239	44
577	Engineers	2,096	162	.....	.....	.....	.....	188	42
578	Enterprise	2,923	306	.....	.....	.....	.....	441	65
579	Equality	3,703	239	.....	.....	.....	.....	726	74
580	Equal-Rights	2,019	165	.....	.....	.....	.....	243	26
581	Equitable	2,487	256	.....	.....	.....	.....	437	83
582	Essex Mutual	4,011	343	174	12	.....	.....	754	113
583	Essex Power Station	5,058	503	.....	.....	.....	.....	.....	.....
584	Eureka	1,986	176	.....	.....	.....	.....	212	29
585	Ever-Ready	10,772	729	.....	.....	.....	.....	1,142	105

AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
8,573	184	899	S.	$1.00 m.	$200	6	$3.00 a	.....	531
4,611	27	491	O.P.	.....	200	6	.....	.....	532
1,825	14	148	O.P.	.....	200	6	.03 b	$2.00 a	533
2,259	57	188	S.	1.00 m.	200	6	3.00 a	2.00 a	534
4,673	98	378	S.	1.00 m.	200	6	3.00 a	1.00 a	535
10,059	55	799	O.P.	.....	200	6	.....	2.00 a	536
3,261	277	36	O.P.	.....	200	6	3.00 a	3.00 a	537
2,874	24	255	S.	1.00 m.	200	6	.....	.....	538
4,024	76	340	S.	1.00 m.	200	6	3.00 a & .03 b	.....	539
3,352	50	218	S.	1.00 m.	200	6	1.50 a & 2.00 a	2.00 a	540
4,607	49	335	S.	1.00 m.	200	6	2.00 a	2.00 a	541
4,435	47	335	S.	1.00 m.	200	6	.....	.....	542
3,126	75	278	S.	1.00 m.	200	6	1.00 a	1.00 a	543
1,875	38	148	S.	1.00 m.	200	6	2.00 a	1.00 a	544
3,147	51	265	S.	1.00 m.	200	6	3.00 a	1.00 a	545
2,053	37	125	S.	1.00 m.	200	6	2.00 a	.....	546
2,158	32	106	N.S.	1.00 m.	200	6	.05 b	.05 b	547
311	6	24	S.	1.00 m.	200	6	.....	.....	548
3,619	33	307	S.	1.00 m.	200	6	.....	.....	549
6,351	133	402	S.	1.00 m.	200	6	1.00 a	1.00 a	550
3,786	72	259	S.	1.00 m.	200	6	3.00 a	.....	551
1,788	48	122	S.	1.00 m.	200	6	3.00 a	.....	552
3,835	201	35	O.P.	.....	200	6	1.00 a	.....	553
12,802	111	713	S.	1.00 m.	200	6	3.00 a	.....	554
2,351	54	194	S.	1.00 m.	200	6	3.00 a	2.00 a	555
2,314	67	212	S.	1.00 m.	200	6	2.00 a	2.00 a	556
4,127	43	291	S.	1.00 m.	200	6	2.00 a	.....	557
1,926	30	165	S.	1.00 m.	200	6	4.00 a	2.00 a	558
4,777	78	354	S.	1.00 m.	200	6	3.00 a	1.00 a	559
2,540	64	183	S.	1.00 m.	200	6	3.00 a	1.00 a	560
3,625	51	263	S.	1.00 m.	200	6	4.00 a	1.00 a	561
2,910	19	266	O.P.	.....	200	6	.....	.....	562
2,981	25	398	S.	1.00 m.	200	6	3.00 a	1.00 a	563
3,191	49	208	S.	1.00 m.	200	6	4.00 a	1.00 a	564
2,966	57	291	S.	1.00 m.	200	6	2.00 a	.....	565
2,610	43	229	S.	1.00 m.	200	6	.....	1.00 a	566
4,206	13	488	O.P.	.....	200	6	.....	.....	567
6,540	84	497	O.P.	.....	200	6	.....	1.00 a	568
2,617	30	304	S.	1.00 m.	200	6	3.00 a	1.00 a	569
4,721	37	696	S.	1.00 m.	200	6	4.00 a	1.00 a	570
10,495	241	415	S.	1.00 & 2.00 m.	200	6	.....	.....	571
3,035	40	249	S.	1.00 m.	200	6	3.00 a	1.00 a	572
246,968	1,033	8,753	O.P.	.....	100	6	2.00 a	2.00 a	573
10,068	108	603	O.P.	.....	200	6	3.00 a	2.00 a	574
4,333	63	304	S.	1.00 m.	200	6	3.00 a	3.00 a	575
2,621	62	305	S.	1.00 & 2.00 m.	200	6	4.00 a	1.00 a	576
2,284	47	157	S.	1.00 m.	200	6	3.00 a	1.00 a	577
3,364	64	307	S.	1.00 m.	200	6	2.00 a & 3.00 a	2.00 a	578
4,429	43	270	S.	1.00 m.	200	6	1.00 a & 3.00 a	1.00 a	579
2,262	28	163	S.	1.00 m.	200	6	3.00 a	2.00 a	580
2,924	53	286	O.P.	.....	200	6	Various	.....	581
4,939	65	403	S.	1.00 m.	200	6	3.00 a	1.00 a	582
5,058	124	379	S.	.25 w.	200	6	3.00 a	1.00 a	583
2,198	57	148	S.	1.00 m.	200	6	.03 b	.03 b	584
11,914	132	702	N.S.	1.00 m.	200	6	.....	2.00 a	585

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

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

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

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Joseph G. Young	William F. Ackerson	670 Bergen St., Newark, N. J.	586
Scharringhausen & Hartpence	Joseph I. Conlan	611 S. Kingman Road, South Orange, N. J.	587
Arthur A. Werthmann	Henry P. George	16 Clinton St., Newark, N. J.	588
Charles A. Woodruff	Arthur VanSteenbergh	8 Bond St., Hillside, N. J.	589
Samuel Roessler	William C. Treiber	755 Broad St., Newark, N. J.	590
*(Conservator	Benjamin Kirschner)	11 Hill St., Newark, N. J.	591
Joseph Susskind	Henry H. Krafte	20 Belmont Ave., Newark, N. J.	592
Emanuel D. Lasher	Gustave Kirsch	27 Elizebath Ave., Newark, N. J.	593
Jacob L. Newman	Charles F. Hart	371 S. Orange Ave., Newark, N. J.	594
Scharringhausen & Hartpence	Charles N. Halsted	45 Clinton St., Newark, N. J.	595
Robert S. Terhune	Robert B. Mapletoft	18 Bathgate Place, Newark, N. J.	596
Joseph E. Conlon	William H. Becker	42 Morgan Place, Arlington, N. J.	597
David E. Bernstein	Philip A. Sobel	24 Branford Place, Newark, N. J.	598
Louis J. Beers	A. Joseph Radler	262 Lafayette St., Newark, N. J.	599
Frederic L. Johnson	Charles T. Ziegler	9 Clinton St., Newark, N. J.	600
Frank E. Krasny	Frank Zika	20 Tichenor Terrace, Irvington, N. J.	601
C. Scoppettone	Stephen L. Iaroli	92 Wickliffe St., Newark, N. J.	602
Michael J. Quigley, Sr.	Benedict A. Harter	135 Kingman Road, South Orange, N. J.	603
Mulligan & Koenig	Howard Hopper	67 N. 9th St., Newark, N. J.	604
I. Henry Coyne	Moses Gansler	93 Mercer St., Newark, N. J.	605
Robert S. Terhune	Julius A. Proehl	20 Clinton St., Newark, N. J.	606
A. Marder & C. S. Okin	Sydney Seidler	128 Market St., Newark, N. J.	607
George S. Pollard	Cyrus D. Axtell	222 Clinton Ave., Newark, N. J.	608
Michael Silver	Leopold Isserman	24 Branford Place, Newark, N. J.	609
Frank W. Long	Robert B. Mapletoft	18 Bathgate Place, Newark, N. J.	610
Daniels & Jacobson	Arthur H. Schlosser	436 Florence Ave., Newark, N. J.	611
W. L. Brunyate	Charles E. Waters	300 Broadway, Newark, N. J.	612
**(Special Asst. Dep. Com'r.	Andrew Thomson)	1060 Broad St., Newark, N. J.	613
Isadore H. Colton	L. F. Gardiner, Jr.	502 High St., Newafk, N. J.	614
M. Semel & H. Dvorken	Rudolph A. Glickman	790 Broad St., Newark, N. J.	615
Charles B. Clancy	Frank P. Litter	14 Belmont Ave., Newark, N. J.	616
Jacob Fox	Jacob L. Coopersmith	17 Decker Ave., Elizabeth, N. J.	617
William Stalford	Fred J. Dinger	186 Pomona Ave., Newark, N. J.	618
David M. Litwin	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	619
Paul G. Roder	William Billington	60 Alexander St., Newark, N. J.	620
Harry Kalisch	A. Sigmund Kanengieser.	16 Belmont Ave., Newark, N. J.	621
David N. Popik	Max Schwartz	1101 Broad St., Newark, N. J.	622
Harry Teitelbaum	David Teitelbaum	7 Treacy Ave., Newark, N. J.	623
Frank Cozzoline	Raymond Del Tufo	315 Park Ave., Newark, N. J.	624
*(Conservator	Julius E. Flink)	1172 Raymond Blvd., Newark, N. J.	625
Gerald A. Caruso	Alexander N. Ciavarra	222 Mt. Prospect Ave., Newark, N. J.	626
Howard F. Kirk	Howard F. Schumaker	844 S. 14th St., Newark, N. J.	627
Michael J. Quigley	Francis S. Coyle, Jr.	47 Littleton Ave., Newark, N. J.	628
William Harris	Arthur M. Pfeil	144 Mulberry St., Newark, N. J.	629
Morris H. Klein	Michael Rogow	128 Market St., Newark, N. J.	630
Louis J. Beers	Edward F. Beers	763 Broad St., Newark, N. J.	631
Samuel F. Leber	Nathan Perselay	Box 343, Newark, N. J.	632
Samuel F. Leber	Nathan Perselay	Box 343, Newark, N. J.	633
M. S. Precker	Leopold Isserman	24 Branford Place, Newark, N. J.	634
Samuel D. Williams	Albert C. Buehler	Merch'ts & Newark Trust Co., Newark, N. J.	635
Andrew J. Brady, Jr.	Charles F. Hart	78 Fairmount Terrace, East Orange, N. J.	636
John W. Strahan	Willard H. Elliott	88 Lafayette Ave., East Orange, N. J.	637
Thomas A. Kenny	William J. Fogarty	200 Keer Ave., Newark, N. J.	638
Mortimer Lowy	Raymon Spreen	19 Clinton St., Newark, N. J.	639
Thomas F. Guthrie	Harold N. Congleton	72 N. 7th St., Newark, N. J.	640

*Falcon Building & Loan Assn., Newark, is in the hans of Conservator.
Guarantee Building & Loan Assn., Newark, is in the hands of Conservator.
**Future Building & Loan Assn., Newark—This Department in possession.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Invest'ment Fund	Mortgaeg Loans—With Pledge Shares
	Essex County—Continued				
586	Everybody's	Newark	$11,062	$20,306	$468,150
587	Excelsior	"	3,709	.....	488,600
588	Executive	"	1,203	5,000	153,600
589	Fabyan	"	1,208	3,350	243,200
590	Fairmount	"	2,283	5,052	250,800
591	Falcon	"	1,042	.....	74,900
592	Famous	"	6,917	.....	182,500
593	Favorite	"	1,645	30	106,500
594	Federal	"	846	.....	473,800
595	Fidelity	"	2,241	10,160	286,550
596	Fifteenth Ward	"	3,077	43,602	223,000
597	Fifth Ward	"	2,667	44,469	201,700
598	Finance	"	4,676	.....	316,200
599	Firemen's	"	78,308	29,156	282,500
600	Fireside	"	2,092	2,671	204,630
601	First Bohemian	"	5,201	17,538	207,300
602	First Italian	"	3,709	5,985	108,500
603	First Ward	"	2,105	2,404	208,600
604	Five Points	"	1,818	17,000	405,400
605	Foresters	"	3,200	.....	520,580
606	Forest Hill	"	6,593	.....	278,400
607	Foundation	"	906	.....	306,914
608	Fourteenth Ward	"	132,362	75,860	2,844,800
609	Fourth Ward	"	4,920	225	223,899
610	Fraternal	"	3,748	27,153	212,000
611	Freeholders	"	913	1,836	52,550
612	Fulton	"	3,699	9,546	403,808
613	Future	"	3,378	.....	193,100
614	Gem	"	3,146	.....	430,103
615	General-Founders	"	8,772	25,100	232,940
616	Gibraltar	"	1,582	36,157	361,100
617	Gilt Edge	"	4,187	5,850	146,100
618	Good Year	"	1,688	20,494	147,200
619	Grand	"	4,785	14,925	115,900
620	Granite	"	5,703	5,065	324,550
621	Grant	"	956	16,433	507,500
622	Great American	"	7,067	.....	748,700
623	Great Eastern	"	1,343	.....	221,200
624	Gregorian	"	18,712	2,305	179,300
625	Guarantee	"	31,284	.....	504,000
626	Guardsmen	"	1,784	14,105	63,100
627	Hahne	"	9,756	7,850	254,400
628	Halcyon	"	3,633	3,070	130,400
629	Half-Term	"	10,208	1,500	155,000
630	Halsey	"	491	.....	126,000
631	Hamburg	"	2,264	3,503	424,300
632	Hamilton	"	19,350	6,980	690,600
633	Harvester	"	812	4,400	337,000
634	Hawkeye	"	10,472	9,286	340,000
635	Hawthorne	"	1,287	11,800	173,500
636	Health	"	307	.....	394,500
637	Hearthstone	"	929	4,520	187,900
638	Hibernian	"	5,092	8,873	213,400
639	Hill	"	4,270	.....	207,100
640	Hillcrest	"	5,690	12,164	317,200

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$54,850	$28,480	$834,211	$11,706	$38,867	$1,467,632	586
.....	7,830	373,562	73,428	21,194	968,323	587
5,631	500	47,355	23,036	1,252	237,577	588
5,900	2,078	105,699	24,897	2,723	389,055	589
.....	2,880	422,172	97,480	16,235	796,902	590
8,058	12,817	343,601	5,580	4,831	450,829	591
35,600	1,500	165,066	5,575	21,900	419,058	592
.....	27,879	347,810	131,588	10,388	625,840	593
47,200	4,635	380,408	17,001	24,097	947,987	594
35,000	4,670	141,604	58,375	10,148	548,748	595
.....	2,525	224,060	30,645	5,333	532,242	596
.....	6,375	148,237	12,961	1,888	418,297	597
.....	.....	144,856	98,574	4,143	568,449	598
9,900	6,555	264,166	17,176	3,048	690,809	599
30,000	2,480	358,044	21,068	15,009	635,994	600
6,593	3,300	120,666	7,926	242	368,766	601
1,200	8,696	101,901	11,960	2,897	244,848	602
1,535	550	413,204	18,462	1,286	648,146	603
28,800	5,696	237,115	105,881	21,961	823,671	604
.....	27,091	573,305	259,504	32,258	1,415,938	605
1,489	16,760	213,573	76,225	45,900	638,940	606
59,000	7,490	359,168	29,819	17,181	780,478	607
1,297,350	175,446	2,370,796	130,461	416,980	7,444,055	608
.....	21,915	519,662	5,401	6,001	782,023	609
.....	7,356	99,086	26,069	6,798	382,210	610
25,750	1,090	45,179	2,405	1,324	131,047	611
8,300	8,496	110,031	13,345	5,283	562,508	612
.....	.....	1,047,727	15,081	40,843	1,300,129	613
65,800	.....	1,573,132	36,038	25,259	2,133,478	614
.....	.....	.....	4,783	15,189	286,784	615
.....	16,041	210,026	10,814	9,823	645,543	316
2,029	31,295	683,816	274,997	12,137	1,160,411	617
.....	4,210	58,601	31,374	1,213	264,780	618
32,361	150	101,323	4,125	2,334	275,903	619
3,311	1,500	114,421	4,933	6,032	465,515	620
213,424	37,810	639,259	425,871	33,860	1,875,113	621
.....	3,010	207,463	34,045	30,085	1,030,370	622
.....	6,440	158,083	47,831	12,937	447,834	623
.....	11,475	8,741	29,672	1,963	252,168	624
512,887	44,771	2,567,090	31,202	78,531	3,769,765	625
2,266	2,275	30,778	15,812	2,725	132,845	626
1,198	2,300	411,595	13,319	1,379	701,797	627
12,000	1,965	154,946	14,477	3,392	323,883	628
.....	1,100	134,799	15,025	27,235	344,867	629
.....	4,930	135,119	2,553	2,549	271,642	630
3,461	2,025	307,528	62,847	17,354	823,282	631
107,500	.....	1,093,709	95,199	19,517	2,032,855	632
51,300	.....	314,391	20,868	45,717	774,488	633
.....	19,896	151,186	16,657	17,747	565,244	634
14,000	2,320	80,117	21,464	6,807	311,295	635
20,000	3,772	448,589	101,714	3,379	972,261	636
545	6,380	145,848	**8,356**	**12,086**	366,564	637
3,000	2,328	103,679	24,337	35,961	396,670	638
2,462	3,675	238,766	23,743	1,958	481,974	639
23,356	4,200	157,378	**18,324**	**7,712**	546,024	640

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
586	Everybody's	Newark	$667,053	.....	.....	$382,900
587	Excelsior	"	549,490	.....	.....	164,450
588	Executive	"	132,840	.....	.....	53,950
589	Fabyan	"	160,164	.....	.....	128,600
590	Fairmount	"	385,743	.....	.....	114,700
591	Falcon	"	146,124	.....	.....	186,050
592	Famous	"	162,234	.....	.....	106,672
593	Favorite	"	383,935	.....	.....	110,410
594	Federal	"	323,928	.....	.....	394,740
595	Fidelity	"	295,806	.....	.....	.....
596	Fifteenth Ward	"	235,023	.....	.....	136,500
597	Fifth Ward	"	225,999	.....	.....	76,775
598	Finance	"	267,042	.....	.....	127,365
599	Firemen's	"	357,498	.....	.....	92,800
600	Fireside	"	226,472	.....	.....	190,700
601	First Bohemian	"	200,930	.....	.....	65,400
602	First Italian	"	127,452	.....	.....	.....
603	First Ward	"	250,581	.....	.....	190,140
604	Five Points	"	440,765	.....	.....	163,150
605	Foresters	"	650,469	.....	.....	387,070
606	Forest Hill	"	393,426	.....	.....	80,000
607	Foundation	"	273,016	.....	.....	145,161
608	Fourteenth Ward	"	3,682,845	.....	.....	1,651,900
609	Fourth Ward	"	324,774	.....	.....	185,575
610	Fraternal	"	223,227	.....	.....	58,600
611	Freeholders	"	50,328	.....	.....	46,690
612	Fulton	"	362,274	.....	.....	86,700
613	Future	"	364,770	.....	.....	111,647
614	Gem	"	412,466	.....	.....	827,850
615	General-Founders	"	260,261	.....	.....	5,600
616	Gibraltar	"	284,425	.....	.....	174,855
617	Gilt Edge	"	698,358	.....	.....	162,995
618	Good Year	"	158,742	.....	.....	.....
619	Grand	"	113,826	.....	.....	38,225
620	Granite	"	220,686	.....	.....	116,200
621	Grant	"	920,095	.....	.....	366,200
622	Great American	"	272,853	.....	.....	284,366
623	Great Eastern	"	208,268	.....	.....	98,275
624	Gregorian	"	174,684	.....	.....	.....
625	Guarantee	"	1,034,608	.....	.....	1,882,950
626	Guardsmen	"	80,096	.....	.....	500
627	Hahne	"	210,748	.....	.....	114,381
628	Halcyon	"	162,562	.....	.....	61,350
629	Half-Term	"	114,780	.....	.....	154,250
630	Halsey	"	120,463	.....	.....	98,200
631	Hamburg	"	312,872	.....	.....	182,140
632	Hamilton	"	564,153	.....	.....	690,350
633	Harvester	"	317,123	.....	.....	181,950
634	Hawkeye	"	273,251	.....	.....	62,830
635	Hawthorne	"	152,340	.....	.....	69,825
636	Health	"	349,170	.....	.....	206,700
637	Hearthstone	"	204,090	.....	.....	74,500
638	Hibernian	"	223,074	.....	.....	51,265
639	Hill	"	249,162	.....	.....	65,250
640	Hillcrest	"	252,462	.....	.....	191,315

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$61	.....	.....	.....	.....	$123,897	$13,086	$280,635	$1,467,632	586
25	.....	$4,233	.....	$12,000	5,015	88,875	144,235	968,323	587
4,395	.....	18	.....	.....	.....	20,150	26,224	237,577	588
287	.....	140	.....	12,000	15,575	32,317	39,972	389,055	589
948	.....	169	.....	.....	101,032	19,010	175,300	796,902	590
2,634	.....	.....	.....	34,500	28,158	.....	53,363	450,829	591
5,071	.....	.....	.....	.....	49,800	.....	95,281	419,058	592
6,579	.....	157	.....	.....	6,816	.....	117,943	625,840	593
433	.....	25	.....	18,500	75,935	.....	134,426	947,987	594
680	.....	255	.....	12,250	79,592	44,723	115,442	548,748	595
3,515	.....	302	.....	.....	44,479	34,079	78,344	532,242	596
1,514	.....	370	.....	.....	10,866	33,714	69,059	418,297	597
10,214	.....	270	.....	5,000	42,887	27,157	88,514	568,449	598
3,766	.....	2,062	.....	.....	66,348	48,639	119,696	690,809	599
1,348	.....	98	.....	43,000	62,338	18,134	93,904	635,994	600
583	$1,990	230	.....	.....	547	50,187	48,899	368,766	601
5	20,982	65	.....	12,710	17,485	27,695	38,454	244,848	602
1,973	.....	5,004	.....	.....	49,197	7,672	143,579	648,146	603
2,205	.....	23	.....	11,000	13,617	46,634	146,277	823,671	604
6,015	.....	238	.....	22,000	79,440	16,683	254,023	1,415,938	605
92	.....	137	.....	30,500	1,907	39,582	93,296	638,940	606
879	.....	52	.....	28,000	82,909	.....	250,461	780,478	607
3,012	24,000	5,816	$1,539	255,000	385,750	713,179	721,014	7,444,055	608
1,143	.....	60	.....	35,677	38,548	32,124	164,122	782,023	609
105	.....	144	.....	.....	11,229	34,687	54,218	382,210	610
888	.....	48	.....	.....	10,539	.....	22,554	131,047	611
564	.....	531	.....	.....	.....	68,497	43,942	562,508	612
.....	.....	.....	.....	22,500	540,838	.....	260,374	1,300,129	513
1,083	.....	4	.....	126,233	421,142	.....	344,700	2,133,478	614
.....	.....	.....	.....	.....	2,168	7,832	10,923	286,784	615
262	.....	6	.....	.....	40,718	38,962	106,315	645,543	616
.....	.....	28	.....	.....	45,918	.....	253,112	1,160,411	617
2,899	.....	1,047	.....	.....	23,382	32,610	46,100	264,780	618
833	.....	.....	.....	379	31,439	20,062	71,139	275,903	619
.....	.....	.....	.....	13,000	8,757	40,914	65,958	465,515	620
342	.....	262	797	148,050	185,408	.....	253,959	1,875,113	621
.....	.....	.....	.....	82,581	183,027	.....	207,543	1,030,370	622
613	.....	335	.....	.....	30,002	33,358	76,983	447,834	623
1,169	.....	122	.....	.....	69	48,656	27,468	252,168	624
909	21,515	1,015	503	199,100	194,763	.....	434,402	3,769,765	625
195	.....	370	.....	.....	19,459	.....	32,225	132,845	626
1,800	.....	155	.....	39,500	185,176	14,034	136,003	701,797	627
3,311	.....	385	.....	.....	35,971	4,527	55,777	323,883	628
1,324	.....	2,495	493	.....	44	14,928	56,553	344,867	629
970	.....	.....	.....	.....	262	.....	51,747	271,642	630
.....	19,917	33	.....	23,000	81,040	39,949	164,331	823,282	631
524	.....	155	.....	217,770	239,498	.....	320,405	2,032,855	632
1,724	.....	11	.....	31,378	112,924	.....	129,378	774,488	633
496	.....	72	.....	.....	65,794	.....	162,801	565,244	634
2,956	.....	121	.....	.....	18,601	22,326	45,126	311,295	635
26,736	.....	801	.....	20,000	142,391	57,732	168,731	972,261	636
83	.....	461	.....	7,000	3,177	38,559	38,694	366,564	637
1,269	.....	364	.....	11,000	21,842	30,495	57,361	396,670	638
169	.....	1,142	.....	.....	40,862	41,304	84,085	481,974	639
2,015	.....	1,029	.....	.....	3,033	42,329	53,841	546,024	640

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
586	Everybody's	8,926	808	.....	.....	.....	.....	1,915	174
587	Excelsior	5,598	495	.....	.....	.....	.....	822	101
588	Executive	1,602	136	.....	.....	.....	.....	270	42
589	Fabyan	2,130	159	.....	.....	.....	.....	643	72
590	Fairmount	4,522	418	.....	.....	.....	.....	573	70
591	Falcon	2,624	275	.....	.....	.....	.....	930	159
592	Famous	3,166	330	.....	.....	.....	.....	533	64
593	Favorite	4,034	353	.....	.....	.....	.....	552	40
594	Federal	4,954	310	.....	.....	.....	.....	1,974	161
595	Fidelity	3,460	343	.....	.....	.....	.....	.....	.....
596	Fifteenth Ward	2,310	174	.....	.....	.....	.....	682	77
597	Fifth Ward	2,603	275	.....	.....	.....	.....	384	45
598	Finance	2,793	181	.....	.....	.....	.....	636	98
599	Firemen's	3,570	333	.....	.....	.....	.....	464	103
600	Fireside	2,324	260	.....	.....	.....	.....	953	83
601	First Bohemian	2,556	258	.....	.....	.....	.....	327	78
602	First Italian	1,286	131	.....	.....	.....	.....	.....	.....
603	First Ward	2,886	300	.....	.....	.....	.....	951	146
604	Five Points	4,784	344	.....	.....	.....	.....	816	74
605	Foresters	6,628	612	.....	.....	.....	.....	1,935	150
606	Forest Hill	4,212	291	.....	.....	.....	.....	400	28
607	Foundation	4,969	424	.....	.....	.....	.....	725	82
608	Fourteenth Ward	42,150	2,516	.....	.....	.....	.....	8,260	888
609	Fourth Ward	4,736	326	.....	.....	.....	.....	928	82
610	Fraternal	2,522	195	.....	.....	.....	.....	293	43
611	Freeholders	1,069	99	.....	.....	.....	.....	233	61
612	Fulton	5,057	407	.....	.....	.....	.....	433	55
613	Future	5,782	393	.....	.....	.....	.....	558	58
614	Gem	6,317	536	.....	.....	.....	.....	4,139	406
615	General-Founders	6,926	655	.....	.....	.....	.....	28	4
616	Gibraltar	4,176	434	.....	.....	.....	.....	874	92
617	Gilt Edge	6,326	775	.....	.....	.....	.....	815	91
618	Good Year	1,757	136	.....	.....	.....	.....	.....	.....
619	Grand	1,572	146	.....	.....	.....	.....	191	28
620	Granite	3,454	282	.....	.....	.....	.....	581	65
621	Grant	9,058	863	.....	.....	.....	.....	1,831	231
622	Great American	7,354	405	.....	.....	.....	.....	1,421	128
623	Great Eastern	2,185	225	.....	.....	.....	.....	491	90
624	Gregorian	2,094	215	.....	.....	.....	.....	.....	.....
625	Guarantee	12,150	1,416	.....	.....	.....	.....	9,414	1,299
626	Guardsmen	1,037	134	.....	.....	.....	.....	2	1
627	Hahne	2,466	370	.....	.....	.....	.....	572	63
628	Halcyon	1,962	319	.....	.....	.....	.....	307	62
629	Half-Term	1,719	156	.....	.....	.....	.....	771	89
630	Halsey	2,190	185	.....	.....	.....	.....	491	61
631	Hamburg	3,622	294	.....	.....	.....	.....	911	106
632	Hamilton	20,526	788	.....	.....	.....	.....	6,903	407
633	Harvester	5,685	386	.....	.....	.....	.....	910	109
634	Hawkeye	4,815	385	.....	.....	.....	.....	314	40
635	Hawthorne	1,637	139	.....	.....	.....	.....	350	48
636	Health	4,479	394	.....	.....	.....	.....	1,033	132
637	Hearthstone	2,934	370	.....	.....	.....	.....	372	62
638	Hibernian	2,499	237	.....	.....	.....	.....	256	39
639	Hill	2,800	221	.....	.....	.....	.....	326	34
640	Hillcrest	3,408	249	.....	.....	.....	.....	956	68

AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
10,841	145	837	O.P.	.....	$200	6	$1.00 a	.....	586
6,420	180	416	S.	$1.00 m.	200	6	3.00 a	$1.00 a	587
1,872	26	152	S.	1.00 m.	200	6	2.00 a	.....	588
2,773	59	172	S.	1.00 m.	200	6	3.00 a	1.00 a	589
5,095	38	450	S.	1.00 m.	200	6	4.00 a	2.00 a	590
3,554	84	350	S.	.25 w.	200	6	.....	.....	591
3,699	34	360	S.	1.00 m.	200	6	1.00 a	.....	592
4,586	70	323	S.	1.00 m.	200	6	2.00 a	.....	593
6,928	49	422	O.P.	.....	200	6	.....	.....	594
3,460	46	297	S.	1.00 m.	200	6	1.15 a	2.00 a	595
2,992	51	200	S.	1.00 m.	200	6	3.00 a	2.00 a	596
2,987	64	256	S.	1.00 m.	200	6	3.00 a & .03 b	.....	597
3,429	40	239	S.	1.00 m.	200	6	4.00 a	.....	598
4,034	75	361	S.	1.00 m.	200	6	.....	.....	599
3,277	50	293	S.	1.00 m.	200	6	.....	2.00 a	600
2,883	60	276	S.	1.00 m.	200	6	4.00 a	.....	601
1,286	53	78	S.	1.00 m.	200	6	.....	.....	602
3,837	45	401	S.	1.00 & 2.00 m.	200	6	2.00 a	.....	603
5,600	42	376	S.	1.00 m.	200	6	3.00 a	1.00 a	604
8,563	135	627	S.	1.00 m.	200	6	.....	.....	605
4,612	60	259	S.	1.00 m.	200	6	.....	.....	606
5,694	29	477	S.	1.00 m.	200	6	.....	.....	607
50,410	724	2,680	S.	1.00 m.	200	6	.02½ b to .05 b	.....	608
5,664	63	345	S.	1.00 m.	200	6	4.00 a	1.00 a	609
2,815	56	182	S.	1.00 m.	200	6	3.00 a	1.00 a	610
1,302	16	144	O.P.	.....	200	6	.....	2.00 a	611
5,490	71	391	S.	1.00 m.	200	5 & 6	.01½ b	1.00 a	612
6,340	19	432	S.	1.00 m.	200	6	.....	.....	613
10,456	31	911	O.P.	.....	200	6	.....	.....	614
6,954	67	592	O.P.	.....	200	6	2.00 a	.....	615
5,050	91	435	O.P.	.....	200	6	.....	.....	616
7,141	82	784	S.	1.00 m.	200	6	4.00 a	.....	617
1,757	33	103	S.	1.00 m.	200	6	.....	.....	618
1,763	21	153	S.	1.00 m.	200	6	.....	.....	619
4,035	57	290	O.P.	.....	200	6	3.00 a	1.50 a	620
10,889	210	884	S.	.25 w.	200	6	.....	.....	621
8,775	54	479	O.P.	.....	200	6	4.00 a	.....	622
2,676	38	277	S.	1.00 m.	200	6	.....	2.00 a	623
2,094	65	150	S.	1.00 m.	200	6	1.00 a	1.00 a	624
21,564	213	2,502	O.P.	.....	200	6	.....	.....	625
1,039	29	106	S.	1.00 m.	200	6	3.00 a	2.00 a	626
3,038	36	397	S. & N.S.	1.00 m.	200	6	1.00 a	.....	627
2,269	41	340	S.	1.00 m.	200	6	3.00 a	2.00 a	628
2,490	222	23	S.	1.00 m.	200	6	4.00 a	1.00 a	629
2,681	28	218	O.P.	.....	200	6	.....	.....	630
4,533	95	305	S.	1.00 m.	200	6	3.00 a	3.00 a	631
27,429	34	1,161	O.P.	.....	100	6	3.00 a	1.00 a	632
6,595	32	463	S.	1.00 m.	200	6	3.00 a	1.00 a	633
5,129	85	340	S.	1.00 m.	200	6	4.00 a	1.00 a	634
1,987	50	137	S.	1.00 m.	200	6	.03 b	.03 b	635
5,512	51	475	S.	1.00 m.	200	6	6.00 a	6.00 a	636
3,306	49	383	S.	1.00 m.	200	6	.03 b	.03 b	637
2,755	58	218	S.	1.00 m.	200	6	3.00 a	1.00 a	638
3,126	39	216	S.	1.00 m.	200	6	4.00 a	1.00 a	639
4,364	70	247	S.	1.00 m.	200	6	4.00 a	1.00 a	640

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
641	Hilton	Newark	Feb. 27, 1899	Otto R. Betzendahl
642	Holland	"	Aug. 6, 1909	John J. Berry
643	Home	"	June 10, 1884	Charles J. Unfried
644	Home-Seekers	"	April 18, 1906	Charles Kollmar
645	Houston	"	Nov. 6, 1919	John B. Eggert
646	Howard	"	July 24, 1884	R. M. Hanschka
647	Hudsex	"	Oct. 18, 1919	Meyer Kraemer
648	Humboldt	"	Nov. 12, 1921	Emil G. Meyer
649	Hunterdon	"	July 3, 1903	Charles A. Scheffmeyer
650	Ideal	"	Feb. 8, 1907	Henry H. Caruso
651	Imperial	"	Mar. 21, 1908	Joseph Schaedel
652	Improved-Aetna	"	* (See below)	Charles G. Hahn
653	Income	"	Dec. 11, 1925	Aaron Goldinberg
654	Indemnity	"	Mar. 27, 1909	Frank Kaufhold
655	Independence	"	Dec. 4. 1905	Max Fleischman
656	Industrial	"	June 2, 1908	A. L. Rice
657	I. N. L.	"	June 21, 1922	Louis Schutzman
658	Intercity	"	Mar. 9, 1920	Louis Susskind
659	Interstate	"	Mar. 31, 1919	David Harper
660	Investment	"	Nov. 26, 1909	Moe Simon
661	Ironbound District	"	July 13, 1904	George M. Kunz
662	Italo-American	"	Feb. 28, 1910	Joseph Soriano
663	Ivanhoe	"	April 22, 1921	Benjamin Levine
664	J. & M.	"	Nov. 25, 1907	Conrad Deuchler
665	Jersey No. 38, O. B. A.	"	Mar. 19, 1910	Adolph Anker
666	Jersey Warschauer	"	May 2, 1919	Morris Abrámson
667	John Marshall	"	Aug. 23, 1922	Julius Krieger
668	Junior Order	"	Jan. 11, 1896	Clement L. Morris
669	Justice	"	Nov. 10, 1920	Simon Horwitz
670	Kinney & West	"	Oct. 19, 1907	Conrad Deuchler
671	Knickerbocker	"	April 17, 1922	James E. Mulligan
672	Knights of Pithias	"	Feb. 16, 1886	Edward J. Anderson
673	Kurlander	"	May 7, 1926	John Poe
674	Labor Lyceum	"	Oct. 20, 1909	Fred W. Palmer
675	Lafayette	"	Mar. 20, 1919	Nathan Myers
676	Lawyers' and Home-Makers	"	** (See below)	Louis Herman
677	Lehigh	"	April 1, 1910	James R. English
678	Lenape	"	Oct. 16, 1911	Bernard J. Owens
679	Leviathan	"	Mar. 15, 1919	Samuel Schechner
680	Liberty	"	Jan. 14, 1888	Andrew J. Patton
681	Liberty Square	"	Sept. 22, 1922	Ernest Wille
682	Lincoln	"	Jan. 22, 1887	Elmer Lutz
683	Lincoln Highway	"	April 22, 1921	Mortimer W. Meyer
684	Lion	"	Mar. 5, 1920	Harry R. Elias
685	Lithuanian	"	Jan. 5, 1917	Bolislow Stanuilis
686	Littleton	"	Dec. 31, 1902	Francis C. Logel
687	Locarno	"	May 7, 1926	L. C. Selenfriend
688	Longworth	"	June 18, 1931	Henry A. Guenther
689	L. O. O. M.	"	Feb. 21, 1920	Fred S. Siegel
690	Loyalty	"	Jan. 28, 1901	Herman B. Schaefer
691	L. Y. M. A.	"	Mar. 8, 1923	Edward Feigenbaum
692	Magna Charta	"	Oct. 16, 1925	Herman Sperling
693	Majestic	"	April 28, 1920	George F. Fatzler
694	Manhattan	"	April 3, 1919	Eugene H. Sadler
695	Manor	"	Jan. 28, 1926	Joseph Bonda

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

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Ernest F. Keer	Christian Kreismer	16 E. Kinney St., Newark, N. J.	641
Michael J. Quigley	Harry J. Stevens	478 Central Ave., Newark, N. J.	642
Lowy & Lowy	John G. Schweikhardt	38 Hedden Terrace, Newark, N. J.	643
Adam J. Rossbach	Frank P. Litter	14 Belmont Ave., Newark, N. J.	644
Nicholas W. Kaiser	Conrad J. Sauerborn	104 Niagara St., Newark, N. J.	645
C. R. McGlynn	J. M. Williams	143 Broadway, Newark, N. J.	646
Joseph H. Steinhardt	Herman F. Arlt	39 Livingston Ave., Arlington, N. J.	647
Halsey W. Stickel	Louis D. Stratton	133 Bloomfield Ave., Newark, N. J.	648
Arthur A. Werthmann	Julius E. Strebinger	1 Ricord St., Newark, N. J.	649
M. J. Quigley	M. J. Quigley Jr.	671 Broad St., Newark, N. J.	650
Kussy, Kohn & Cohn	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	651
Mortimer Lowy	E. G. Birkenhauer	231 S. Orange Ave., Newark, N. J.	652
Koehler, Augenblick & Freedman	Leon G. Bideau	72 Naden Ave., Irvington, N. J.	653
Joseph G. Wolber	John H. Yauch, Jr.	Lefcourt Bldg., Newark, N. J.	654
Isaac Fleischman	U. Samuel Abeles	60 5th St., Newark, N. J.	655
John W. Strahan	Homer J. Van Duyne	88 Mountain View Place, Newark, N. J.	656
Louis Relles	Sydney Seidler	104 Eastern Parkway, Newark, N. J.	657
Levy, Fenster & McCloskey	Barney W. Plager	23 Harding Place, Newark, N. J.	658
Nathan Berger	Raymon Spreen	60 Park Place, Newark, N. J.	659
Nathan Berger	Moses Gansler	10 Avon Ave., Newark, N. J.	660
Scharringhausen & Hartpence	George W. Spicer	14 Ferry St., Newark, N. J.	661
Charles L. Rapa	Alfred F. Richardella	540 Broad St., Newark, N. J.	662
Abraham Alboum	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	663
Frank Voigt	Morris A. Woodruff	35 Roselyn Place, Vaux Hall, N. J.	664
William Greenfield	Samuel Weiss	120 South Orange Ave., Newark, N. J.	665
M. L. Lipis	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	666
Fast & Fast	Frank P. Litter	14 Belmont Ave., Newark, N. J.	667
Arthur S. Smith	Joel Sundstrom	1172 Raymond Blvd., Newark, N. J.	668
Waldman & Duveneck	Isaac R. Stout	100 Newark Ave., Bloomfield, N. J.	669
Frank Voigt	William Ricigliano	226 Clifton Ave., Newark, N. J.	670
Irving Schwartz	William S. Cherry	241 Clinton Ave., Newark, N. J.	671
August W. Rosinger	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	672
Kraemer, Seigler & Seigler	Michael Rogow	128 Market St., Newark, N. J.	673
William F. Nies	Henry E. Vygen	51 Clinton St., Newark, N. J.	674
Meyer E. Ruback	Nathan Perselay	535 High St., Newark, N. J.	675
Israel B. Greene	Herbert Z. Steiner	3 Belmont Ave., Newark, N. J.	676
Harold Simandl	John W. Short	13 Suffolk Ave., Maplewood, N. J.	677
Joseph Siegler	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	678
Samuel M. Hollander	Homer J. Van Duyne	9 Clinton St., Newark, N. J.	679
Matthew J. Reilly	Julius A. Proehl	20 Clinton St., Newark, N. J.	680
Arthur T. Vanderbilt	Rudolph A. Glickman	790 Broad St., Newark, N. J.	681
Herr, Leiss & Herr	Benedict A. Harter	18 Belmont Ave., Newark, N. J.	682
Harry T. Davimos	Benjamin Dubow	27 Elizabeth Ave., Newark, N. J.	683
I. Henry Coyne	Clarence W. Glover	7 Beechwood Road, Verona, N. J.	684
George Matulewich	Albin S. Treciokas	191 Adams St., Newark, N. J.	685
Arthur A. Werthmann	Henry P. George	16 Clinton St., Newark, N. J.	686
David H. Yonneff	William Margulies	24 Commerce St., Newark, N. J.	687
John Warren	Leo D. Scanlon	24 Branford Place, Newark, N. J.	688
Felix Forlenza	Eugene A. Farrell	43 Hazelwood Ave., Newark, N. J.	689
John D. Fischbeck	Albert E. Jones	31½ South 12th St., Newark, N. J.	690
Michael Horrowitz	Samuel A. Horrowitz	677 Bergen St., Newark, N. J.	691
Louis K. Press	Samuel A. Karp	197 Grumman Ave., Newark, N. J.	692
Edward A. Schilling	Leopold Isserman	24 Branford Place, Newark, N. J.	693
Joseph Steiner	Herbert Z. Steiner	3 Belmont Ave., Newark, N. J.	694
Jacob Fox	Edgar H. Douglass	218 Lenox Ave., South Orange, N. J.	695

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
641	Hilton	Newark	$23,840	$10,000	$290,100
642	Holland	"	3,231	9,739	649,235
643	Home	"	1,560	1,010	275,600
644	Home-Seekers	"	5,509	53,853	305,750
645	Houston	"	1,939	244	245,800
646	Howard	"	6,297	42,885	244,200
647	Hudsex	"	11,356	43,249	119,300
648	Humboldt	"	10,282	52,463	403,800
649	Hunterdon	"	9,166	4,289	159,800
650	Ideal	"	1,164	.....	72,800
651	Imperial	"	6,186	14,800	140,500
652	Improved-Aetna	"	1,497	.....	587,900
653	Income	"	1,840	18,709	95,900
654	Indemnity	"	9,401	11,506	304,300
655	Independence	"	3,764	16,130	377,350
656	Industrial	"	19,571	.....	131,200
657	I. N. L.	"	1,484	14,004	70,400
658	Intercity	"	9,203	.....	211,000
659	Interstate	"	1,531	.....	89,800
660	Investment	"	4,242	.....	1,237,483
661	Ironbound District	"	19,306	1,438	292,470
662	Italo-American	"	5,913	12	296,800
663	Ivanhoe	"	1,081	12,101	171,000
664	J. & M.	"	4,751	4,035	166,081
665	Jersey No. 38, O. B. A.	"	2,439	.....	200,000
666	Jersey Warschauer	"	5,365	3,750	32,540
667	John Marshall	"	2,689	.....	464,150
668	Junior Order	"	2,036	206	860,600
669	Justice	"	2,684	.....	211,650
670	Kinney & West	"	5,908	18,012	150,556
671	Knickerbocker	"	7,557	4,056	98,000
672	Knights of Pithias	"	3,025	.....	255,000
673	Kurlander	"	346	1,098	80,600
674	Labor Lyceum	"	977	5,066	257,800
675	Lafayette	"	263	.....	74,200
676	Lawyers' and Home-Makers	"	5,237	79,725	114,350
677	Lehigh	"	6,279	46	243,200
678	Lenape	"	20,647	.....	384,600
679	Leviathan	"	2,870	.....	278,100
680	Liberty	"	4,933	7,656	294,550
681	Liberty Square	"	6,494	.....	184,120
682	Lincoln	"	5,852	238	527,600
683	Lincoln Highway	"	4,368	.....	207,700
684	Lion	"	8,415	572	309,100
685	Lithuanian	"	5,334	.....	404,550
686	Littleton	"	1,032	11,468	104,900
687	Locarno	"	625	.....	36,500
688	Longworth	"	6,425	.....	187,500
689	L. O. O. M.	"	4,820	2,224	124,600
690	Loyalty	"	1,323	35	132,900
691	L. Y. M. A.	"	19,374	5,000	99,650
692	Magna Charta	"	85	.....	28,500
693	Majestic	"	9,418	21,362	303,100
694	Manhattan	"	6,781	.....	163,400
695	Manor	"	1,187	7,300	74,300

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$6,165	$324,547	$6,955	$8,262	$669,869	641
$4,075	2,695	176,409	34,505	20,733	900,622	642
14,000	4,970	151,740	59,696	7,788	516,364	643
.....	1,579	90,428	6,945	11,729	475,793	644
40,000	600	142,415	32,962	517	464,507	645
2,190	5,900	280,777	37,211	22,521	641,981	646
128,051	15,290	487,825	145,741	4,510	955,322	647
3,527	5,623	581,357	4,913	11,473	1,073,438	648
.....	6,940	160,587	18,086	9,329	368,197	649
.....	2,760	183,719	15,049	1,215	276,707	650
6,000	2,100	101,719	26,231	5,381	302,917	651
98,900	5,910	911,331	245,275	30,121	1,880,934	652
.....	2,800	18,026	16,588	2,453	156,316	653
.....	17,225	249,218	3,508	7,214	602,372	654
.....	10,664	512,893	8,621	2,429	931,851	655
34,158	2,500	197,100	16,233	1,148	401,910	656
29,669	3,220	145,767	977	1,128	266,649	657
.....	3,040	83,162	56,036	12,796	375,237	658
.....	870	114,450	32,026	906	239,583	659
5,400	30,075	1,016,965	274,087	55,153	2,623,405	660
.....	13,344	253,834	5,307	4,528	590,227	661
.....	10,785	284,452	10,811	10,598	619,371	662
.....	13,120	91,058	3,310	11,752	303,422	663
.....	1,574	136,858	3,867	1,692	318,858	664
.....	5,330	150,113	96,341	17,345	471,568	665
10,099	5,869	174,048	36,469	3,342	271,482	666
7,400	20,585	185,930	38,132	19,010	737,896	667
184,900	13,104	1,300,486	199,902	137,383	2,698,617	668
2,757	700	193,589	17,792	16,879	446,051	669
.....	1,939	159,259	23,566	2,171	361,391	670
.....	6,013	103,563	10,216	899	230,304	671
146,214	8,037	483,713	109,837	6,693	1,012,519	672
.....	1,590	104,713	31,554	2,877	222,778	673
800	9,626	140,636	2,058	4,406	421,369	674
9,399	12,530	329,134	7,770	2,173	435,469	675
.....	11,405	160,506	904	9,746	381,873	676
.....	740	122,939	3,253	1,269	377,726	677
.....	16,050	343,355	173,288	40,718	978,658	678
43,631	3,000	205,289	93,943	36,330	663,163	679
8,000	8,023	105,033	28,193	7,277	463,665	680
6,650	5,298	239,208	6,862	7,061	455,693	681
.....	3,299	304,048	59,846	9,540	910,423	682
94,495	21,023	199,234	21,149	30,266	578,235	683
32,000	1,755	123,380	29,346	10,324	514,892	684
.....	13,925	.....	23,564	4,825	452,198	685
713	2,318	31,996	10,881	3	163,311	686
.....	.....	47,844	8,643	3,570	97,182	687
122,687	1,995	.....	5,100	20,736	344,443	688
.....	2,510	33,024	10,192	331	177,701	689
.....	1,902	55,941	8,323	2,795	203,219	690
41,600	3,350	208,831	27,165	4,576	409,546	691
.....	1,100	33,234	761	3,566	67,246	692
.....	16,368	250,780	140,561	30,934	772,523	693
.....	10,105	397,395	113,236	2,835	693,752	694
3,161	5,150	90,986	41,076	2,617	225,777	695

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
641	Hilton	Newark	$301,439	.....	.....	$191,150
642	Holland	"	334,604	.....	.....	275,050
643	Home	"	285,606	.....	.....	118,750
644	Home-Seekers	"	196,814	.....	.....	160,780
645	Houston	"	209,809	.....	.....	119,550
646	Howard	"	387,162	.....	.....	74,750
647	Hudsex	"	481,226	.....	.....	203,700
648	Humboldt	"	486,998	.....	.....	269,500
649	Hunterdon	"	156,384	.....	.....	100,890
650	Ideal	"	99,912	.....	.....	47,600
651	Imperial	"	173,985	.....	.....	13,975
652	Improved-Aetna	"	886,038	.....	.....	621,640
653	Income	"	101,133	.....	.....	12,400
654	Indemnity	"	348,327	.....	.....	76,250
655	Independence	"	404,365	.....	.....	99,825
656	Industrial	"	162,267	.....	.....	82,650
657	I. N. L.	"	98,387	.....	.....	41,700
658	Intercity	"	178,921	.....	.....	78,615
659	Interstate	"	106,725	.....	.....	39,900
660	Investment	"	1,373,620	.....	.....	261,606
661	Ironbound District	"	314,172	.....	.....	125,450
662	Italo-American	"	215,939	.....	.....	103,078
663	Ivanhoe	"	174,028	.....	.....	37,575
664	J. & M.	"	167,754	.....	.....	66,950
665	Jersey No. 38, O. B. A.	"	231,706	.....	.....	111,450
666	Jersey Warschauer	"	108,750	.....	.....	45,975
667	John Marshall	"	350,111	.....	.....	116,685
668	Junior Order	"	946,622	$190,736	.....	945,875
669	Justice	"	205,804	.....	.....	74,270
670	Kinney & West	"	189,150	.....	.....	60,500
671	Knickerbocker	"	145,725	.....	.....	7,900
672	Knights of Pithias	"	501,027	.....	.....	254,150
673	Kurlander	"	95,268	.....	.....	22,150
674	Labor Lyceum	"	211,563	.....	.....	94,100
675	Lafayette	"	168,736	.....	.....	108,900
676	Lawyers' and Home-Makers	"	235,348	.....	.....	5,900
677	Lehigh	"	172,753	.....	.....	77,000
678	Lenape	"	511,008	.....	.....	142,190
679	Leviathan	"	307,503	.....	.....	86,800
680	Liberty	"	245,801	.....	.....	94,400
681	Liberty Square	"	220,269	.....	.....	69,665
682	Lincoln	"	362,472	.....	.....	222,305
683	Lincoln Highway	"	336,221	.....	.....	76,755
684	Lion	"	185,547	.....	.....	48,800
685	Lithuanian	"	261,247	.....	.....	88,900
686	Littleton	"	93,248	.....	.....	32,200
687	Locarno	"	48,804	.....	.....	23,520
688	Longworth	"	249,341	.....	.....	.....
689	L. O. O. M.	"	65,393	.....	.....	45,500
690	Loyalty	"	78,141	.....	.....	59,000
691	L. Y. M. A.	"	171,279	.....	.....	109,425
692	Magna Charta	"	40,117	.....	.....	6,950
693	Majestic	"	395,958	.....	.....	131,125
694	Manhattan	"	407,455	.....	.....	147,450
695	Manor	"	139,413	.....	.....	13,550

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	.....	.....	.....	$35,854	.....	$141,426	$669,869	641
$9,481	.....	$242	$9,761	$113,375	20,360	$42,067	95,682	900,622	642
.....	.....	385	.....	.....	9,342	28,422	73,859	516,364	643
62	$7,067	.....	.....	.....	18,259	29,406	63,405	475,793	644
5	.....	177	.....	.....	25,090	20,781	89,095	464,507	645
.....	.....	830	.....	.....	14,580	43,256	121,403	641,981	646
9,421	.....	96	.....	.....	31,527	59,789	169,563	955,322	647
332	.....	.....	.....	.....	58,728	101,507	156,373	1,073,438	648
478	.....	20	.....	.....	37,331	8,679	64,415	368,197	649
358	1,950	6	.....	8,487	71,551	.....	46,843	276,707	650
543	.....	5	.....	.....	23,330	25,784	65,295	302,917	651
2,053	4,705	3,550	90	5,000	69,251	.....	288,607	1,880,934	652
.....	.....	35	.....	.....	5,600	20,797	16,351	156,316	653
315	.....	97	.....	24,000	1,036	52,892	99,455	602,372	654
67	.....	7	.....	.....	142,402	36,635	248,550	931,851	655
1,076	.....	1,124	.....	.....	64,252	15,541	75,000	401,910	656
370	.....	.....	.....	.....	37,617	3,575	85,000	266,649	657
21,708	.....	1,000	.....	29,029	146	.....	65,818	375,237	658
1,448	.....	67	.....	25,800	15,474	.....	50,169	239,583	659
5,015	5,898	13,397	.....	25,300	225,029	149,839	563,701	2,623,405	660
276	.....	.....	.....	.....	21,051	31,329	97,949	590,227	661
12,010	12,765	31	.....	31,100	46,112	.....	198,336	619,371	662
4,960	.....	348	.....	16,500	2,026	23,847	44,138	303,422	623
74	3,005	205	.....	.....	11,847	27,071	41,952	318,858	664
1,316	.....	269	559	40,300	6,601	.....	79,367	471,568	665
17,599	.....	55	.....	.....	33,544	.....	65,559	271,482	666
5,336	.....	.....	.....	14,267	17,337	.....	234,160	737,896	667
.....	7,550	1,598	.....	112,500	97,192	138,550	257,994	2,698,617	668
3,341	.....	10	.....	12,000	41,341	.....	109,285	446,051	669
1,242	.....	60	.....	.....	29,505	21,024	59,910	361,391	670
5,715	5,172	315	.....	.....	4,386	28,004	33,087	230,304	671
1,543	.....	241	.....	.....	37,516	.....	218,042	1,012,519	672
.....	5,375	.....	.....	1,750	56,421	6,923	34,891	222,778	673
1,174	.....	.....	.....	15,000	344	49,666	49,522	421,369	674
2,326	.....	.....	.....	4,250	80,597	.....	70,660	435,469	675
2,852	.....	.....	.....	.....	18,788	50,404	68,581	381,873	676
139	.....	78	.....	7,200	36,238	.....	84,318	377,726	677
11,237	.....	633	.....	35,000	82,413	.....	196,177	978,658	678
15,209	.....	306	.....	12,000	85,002	.....	156,343	663,163	679
221	.....	217	.....	21,500	3,818	33,481	64,227	463,665	680
.....	11,751	18	.....	9,000	21,433	25,946	97,611	455,693	681
575	29,359	1,604	.....	42,000	30,726	58,269	163,113	910,423	682
231	.....	.....	.....	.....	1,066	38,292	125,670	578,235	683
54,295	14,150	166	.....	46,000	46,137	40,211	79,586	514,892	684
3,171	.....	322	.....	7,000	2,298	36,260	53,000	452,198	685
455	.....	10	.....	.....	.....	20,353	17,045	163,311	686
6,146	.....	.....	.....	.....	226	.....	18,486	97,182	687
.....	.....	.....	.....	43,500	3,421	19,948	28,233	344,443	688
481	.....	501	.....	16,200	11,500	13,314	24,812	177,701	689
408	.....	1,308	.....	12,700	9,061	13,398	29,203	203,219	690
10,605	.....	3,633	.....	.....	39,968	.....	74,636	409,546	691
235	.....	.....	.....	1,650	7,885	.....	10,409	67,246	692
429	.....	104	.....	.....	72,233	.....	172,674	772,523	693
1,708	.....	20	.....	4,000	.....	.....	133,119	693,752	694
2,910	.....	.....	.....	.....	22,601	.....	47,303	225,777	695

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
641	Hilton	4,095	360	.....	.....	.....	.....	956	93
642	Holland	3,813	402	.....	.....	.....	.....	1,231	200
643	Home	2,983	289	.....	.....	.....	.....	594	84
644	Home-Seekers	2,873	286	.....	.....	.....	.....	804	98
645	Houston	2,524	279	.....	.....	.....	.....	598	106
646	Howard	3,618	315	.....	.....	.....	.....	374	56
647	Hudsex	4,673	398	.....	.....	.....	.....	1,019	91
648	Humboldt	6,897	398	.....	.....	.....	.....	1,348	79
649	Hunterdon	1,992	150	.....	.....	.....	.....	504	53
650	Ideal	1,200	253	.....	.....	.....	.....	238	51
651	Imperial	1,825	165	.....	.....	.....	.....	70	8
652	Improved-Aetna	8,938	910	.....	.....	.....	.....	3,108	301
653	Income	1,369	131	.....	.....	.....	.....	62	13
654	Indemnity	4,916	346	.....	.....	.....	.....	381	39
655	Independence	5,455	412	.....	.....	.....	.....	499	73
656	Industrial	1,898	230	.....	.....	.....	.....	413	68
657	I. N. L.	1,362	245	.....	.....	.....	.....	208	37
658	Intercity	1,933	151	.....	.....	.....	.....	393	59
659	Interstate	1,350	132	.....	.....	.....	.....	399	31
660	Investment	12,340	940	.....	.....	.....	.....	1,308	185
661	Ironbound District	4,371	608	.....	.....	.....	.....	627	80
662	Italo-American	3,439	298	.....	.....	.....	.....	587	86
663	Ivanhoe	3,163	343	.....	.....	.....	.....	188	39
664	J. & M.	1,859	194	.....	.....	.....	.....	335	43
665	Jersey No. 38, O. B. A.	2,649	222	.....	.....	.....	.....	557	85
666	Jersey Warschauer	1,135	129	.....	.....	.....	.....	230	43
667	John Marshall	7,334	535	.....	.....	.....	.....	583	85
668	Junior Order	11,050	904	1,834	92	.....	.....	4,729	593
669	Justice	3,415	271	.....	.....	.....	.....	371	45
670	Kinney & West	1,970	212	.....	.....	.....	.....	302	57
671	Knickerbocker	2,004	194	.....	.....	.....	.....	39	8
672	Knights of Pythias	4,788	526	.....	.....	.....	.....	1,271	110
673	Kurlander	1,443	243	.....	.....	.....	.....	111	29
674	Labor Lyceum	3,207	270	.....	.....	.....	.....	470	53
675	Lafayette	2,325	171	.....	.....	.....	.....	544	44
676	Lawyers' and Home-Makers	3,612	332	.....	.....	.....	.....	29	6
677	Lehigh	3,346	227	.....	.....	.....	.....	385	51
678	Lenape	5,207	400	.....	.....	.....	.....	711	98
679	Leviathan	3,747	210	.....	.....	.....	.....	434	63
680	Liberty	3,138	214	.....	.....	.....	.....	472	32
681	Liberty Square	3,803	252	.....	.....	.....	.....	348	29
682	Lincoln	5,285	365	.....	.....	.....	.....	1,111	156
683	Lincoln Highway	6,708	504	.....	.....	.....	.....	384	90
684	Lion	2,558	151	.....	.....	.....	.....	244	27
685	Lithuanian	3,075	401	.....	.....	.....	.....	444	126
686	Littleton	1,336	142	.....	.....	.....	.....	161	35
687	Locarno	1,559	150	.....	.....	.....	.....	117	25
688	Longworth	13,480	1,492	.....	.....	.....	.....	.....	.....
689	L. O. O. M.	1,090	119	.....	.....	.....	.....	227	33
690	Loyalty	1,151	142	.....	.....	.....	.....	295	54
691	L. Y. M. A.	1,953	216	.....	.....	.....	.....	547	108
692	Magna Charta	1,540	151	.....	.....	.....	.....	35	7
693	Majestic	5,002	452	.....	.....	.....	.....	655	106
694	Manhattan	5,038	384	.....	.....	.....	.....	737	72
695	Manor	1,663	222	.....	.....	.....	.....	68	12

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
5,051	50	403	O.P.	.....	$200	6	$3.00 a & $.06 b	$2.00a & .06b	641
5,044	111	491	S.	$1.00 m.	200	6	3.00 a	1.00 a	642
3,577	62	311	S.	1.00 m.	200	6	2.00 & 3.00 a	1.00 a	643
3,677	85	299	S.	1.00 m.	200	6	2.00 a	.....	644
3,122	81	304	S.	1.00 m.	200	6	1.00 a	1.00 a	645
3,992	52	319	S.	1.00 m.	200	6	.....	.....	646
5,692	50	439	S.	1.00 m.	200	6	3.00 a	1.00 a	647
8,245	77	400	O.P.	.....	200	6	3.00 a	1.00 a	648
2,496	35	168	S.	1.00 m.	200	6	3.00 a	1.00 a	649
1,438	29	275	S .	1.00 m.	200	6	3.00 a	1.00 a	650
1,895	27	146	S.	1.00 m.	200	6	.....	.....	651
12,046	103	1,108	S.	1.00 m.	200	6	.....	1.00 a	652
1,431	25	119	S.	1.00 m.	200	6	4.00 a	1.00 a	653
5,297	42	343	O.P.	.....	200	6	2.00, 3.00 & 4.00 a	2.00 a	654
5,954	64	421	N.S.	1.00 m.	200	6	Various	.....	655
2,311	41	257	S.	1.00 m.	200	6	1.00 a	1.00 a	656
1,570	58	224	S.	1.00 m.	200	6	.....	1.00 a	657
2,326	41	169	S.	1.00 m.	200	6	.....	.....	658
1,749	29	134	S.	1.00 m.	200	6	.....	1.00 a	659
13,648	118	1,007	S.	1.00 m.	200	6	.....	.....	660
4,998	89	599	O.P.	.....	200	6	4.00 & 2.00 a	1.00 a	661
4,026	96	288	O.P.	.....	200	6	3.00 a	1.00 a	662
3,351	75	307	O.P.	.....	200	6	.....	1.00 a	663
2,194	43	194	S.	1.00 m.	200	6	.....	1.00 a	664
3,206	44	263	S.	1.00 m.	200	6	1.00 a	1.00 a	665
1,365	25	147	S.	1.00 m.	200	6	.....	.....	666
7,917	113	507	O.P.	.....	200	6	.....	.....	667
17,613	256	1,333	S.	1.00 m.	200	6	3.00 a	1.00 a	668
3,786	24	292	S.	1.00 m.	200	6	2.00 a	2.00 a	669
2,272	33	236	S.	1.00 m.	200	6	3.00 a	1.00 a	670
2,043	40	162	S.	1.00 m.	200	6	3.00 a	1.00 a	671
6,059	66	570	S.	1.00 m.	200	6	4.00 a	2.00 a	672
1,554	14	258	S.	1.00 m.	200	6	.....	.....	673
3,677	96	227	O.P.	.....	200	6	2.00 a	.....	674
2,869	27	188	S.	1.00 m.	200	6	3.00 a	1.00 a	675
3,641	64	274	N.S.	1.00 m.	200	6	4.00 a	1.00 a	676
3,731	39	239	O.P.	.....	200	6	3.00 a	.....	677
5,918	75	423	S.	1.00 m.	200	6	.....	1.00 a	678
4,181	54	219	S.	1.00 m.	200	6	1.00 a	2.00 a	679
3,610	67	179	S.	1.00 m.	200	6	3.00 a	.....	680
4,151	40	241	O.P.	.....	200	6	.....	.....	681
6,396	50	471	S.	1.00 m.	200	6	3.00 a	1.00 a	682
7,092	82	512	O.P.	.....	200	6	3.00 a & .10 b	1.00 a & .10 b	683
2,802	50	128	S.	1.00 m.	200	6	3.00 a	2.00 a	684
3,519	109	418	S.	1.00 m.	200	6	3.00 a	1.00 a	685
1,497	30	147	S.	1.00 m.	200	6	2.00 a & 3.00 a	.....	686
1,676	9	166	S.	1.00 m.	200	6	4.00 a	1.00 a	687
13,480	35	1,457	O.P.	.....	200	4 & 6	3.00 a	1.00 a	688
1,317	41	111	S.	1.00 m.	200	6	3.00 a	1.00 a	689
1,446	42	154	S.	.25 w.	200	6	3.00 a	.....	690
2,500	50	274	S.	1.00 m.	200	6	4.00 a	1.00 a	691
1,575	13	145	O.P.	.....	200	6	.....	.....	692
5,657	97	461	S.	1.00 m.	200	6	4.00 a	1.00 a	693
5,775	74	382	S.	.75 & 1.00 m.	200	6	4.00 a	.....	694
1,731	19	215	S.	1.00 m.	200	6	.....	.....	695

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
696	Manufacturers	Newark	Dec. 28, 1912	Rudolph J. Goerke
697	Mascot	"	Feb. 10, 1927	John A. Brady
698	Masonic	"	Oct. 31, 1913	William B. Harding
699	Master	"	Dec. 3, 1921	Joseph W. Chandler
700	Mayflower	"	Nov. 21, 1921	Harry P. Lowy
701	McKinley	"	Mar. 24, 1920	Pellegrino Pellecchia
702	Meadowbrook	"	Oct. 5, 1921	Julius Klein
703	Mechanics	"	Aug. 16, 1884	George F. Lingerman
704	Melrose	"	May 9, 1923	C. Gustave Hanke
705	Mercantile	"	June 8, 1910	Arthur B. Tench
706	Mercer	"	Dec. 11, 1890	Fred Lezgus
707	Merchants and Bankers	"	Oct. 25, 1910	Andrew J. Donahue
708	Metropolitan	"	Oct. 19, 1894	Robert F. Browne
709	Milford Park	"	May 3, 1911	Frank L. Driver
710	Military Park	"	May 1, 1926	Max Harmelin
711	Model	"	Sept. 16, 1912	James H. Lowrey
712	Modern	"	May 11, 1892	William H. Hall
713	Mohawk	"	Jan. 10, 1923	Frederick J. Fischer
714	Monitor	"	Sept. 19, 1921	Samuel H. Pashkow
715	Montefiore	"	April 22, 1902	Charles Loebel
716	Morris	"	Oct. 8, 1901	George C. Pfreundschuh
717	Mosque	"	April 18, 1925	Louis H. Holste
718	Mountain Ridge	"	Nov. 14, 1921	Harry P. Lowy
719	Mountain View	"	Mar. 30, 1914	Arthur H. Bradley
720	Mt. Prospect	"	Oct. 20, 1908	Edward Kohn
721	Mt. Sinai	"	Mar. 21, 1911	Burnett Cole
722	Municipal	"	Aug. 15, 1908	Emil Vollweiler
723	Mutual	"	Feb. 8, 1869	Philip Berry
724	Mutual Land and Home	"	Jan. 26, 1892	Louis H. Hare
725	Mutual Protective	"	Jan. 5, 1912	Fred W. Tidey
726	National Turners	"	June 18, 1919	Otto Abrecht
727	Nelson	"	June 2, 1923	John E. Joyce
728	Newark	"	May 25, 1883	Carl J. Duveneck
729	Newark Mutual Benefit	"	Dec. 24, 1904	J. Frank Kitchell
730	Newark Twenty-One	"	Feb. 9, 1914	George A. Guenther
731	New Empire	"	* (See below)	Michael A. Stavitsky
732	New Era	"	Sept. 27, 1909	Frederick J. Ulbrich
733	New Home	"	Mar. 7, 1912	Henry A. Guenther
734	New Jersey	"	Aug. 16, 1887	Charles B. Johnes
735	New Method	"	Feb. 21, 1913	Alfred E. Blakeman
736	New Order-Equity	"	** (See below)	Philip Klein
737	New World	"	***(See below)	Harry Lerman
738	Ninth Ward	"	Mar. 18, 1909	John J. Thomas
739	Norfolk	"	April 25, 1888	Edward A. Reilly
740	Normal	"	Nov. 27, 1912	Max Gans
741	North American	"	Sept. 17, 1910	Nathan H. Berger
742	North End	"	May 2, 1889	William S. Walters
743	Northern	"	June 6, 1912	Charles W. Tillon
744	North Newark	"	Jan. 10, 1925	Louis A. Reilly
745	North Ward	"	Feb. 24, 1912	John G. Crawford

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

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

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Cohn & Cohn	Harold O. Merz	972 Broad St., Newark, N. J.	696
Thomas F. Guthrie	Leo Reilly	136 Montrose St., Newark, N. J.	697
John Contrell	Roland W. Hopper	770 Broad St., Newark, N. J.	698
Michael J. Quigley	Michael J. Quigley, Jr.	671 Broad St., Newark, N. J.	699
Samuel M. Hollander	Fred Reinheimer	645 Elizabeth Ave., Newark, N. J.	700
Anthony R. Finelli	Rocco G. Rotonda	421 Third Ave., Newark, N. J.	701
Seymour Klein	Harry L. Denburg	207 Vassar Ave., Newark, N. J.	702
August W. Rosinger	R. G. Schaaf	269 Chestnut St., Nutley, N. J.	703
Frederick W. Wilderotter	John Saalmuller	149 Stuyvesant Ave., Newark, N. J.	704
Halsey W. Stickel	Elmer E. Thornton	39 Parker Ave., Maplewood, N. J.	705
Charles A. Herr	Louis P. Zehnder	2220 Berwyn St., Union, N. J.	706
Roy F. Dunn	Herman R. Schaefer	48 N. Munn Ave., Newark, N. J.	707
C. F. Snover & Martin & Reiley	Frederick W. Snover	275 Mulberry St., Newark, N. J.	708
A. Leslie Price	August Roemmele	29 Astor St., Newark, N. J.	709
David Castelbaum	Irving J. Trien	60 Park Place, Newark, N. J.	710
Henry L. Grosken	Alexander Grosken	31 Clinton St., Newark, N. J.	711
Richard Spitz	Louis R. Lange	87 Reid Place, Verona, N. J.	712
Louis J. Cohen	Nathan Perselay	Box 343, Newark, N. J.	713
Jacob Lubetkin	Samuel A. Karp	197 Grumman Ave., Newark, N. J.	714
H'm'n D., Israel & E. Lowenst'n	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	715
Frederick W. Wilderotter	John J. Gless	184 Smith St., Newark, N. J.	716
Henry Schlittenhart	Ernest M. Tapner	Room 902, 744 Broad St., Newark, N. J.	717
Herman Waldman	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	718
Adam J. Rossbach	William J. Brunner	126 South 12th St., Newark, N. J.	719
Stein & Stern	Rudolph Gross	30 Branford Place, Newark, N. J.	720
Michael S. Precker	Moses Gansler	93 Mercer St., Newark, N. J.	721
Robert S. Terhune	L. F. Gardiner, Jr.	502 High St., Newark, N. J.	722
Andrew J. Brady, Jr.	Adam Poh, Jr.	40 Clinton St., Newark, N. J.	723
Theodore R. Hare	L. F. Gardiner, Jr.	502 High St., Newark, N. J.	724
C. Clifford Brangs	Samuel F. Bentley	550 North 3d St., Newark, N. J.	725
E. A. & W. A. Schilling	Henry Zinckgraf	132 Underwood St., Newark, N. J.	726
Joseph J. Quinn	Andrew Leitheuser	81 N. 3d St., Newark, N. J.	727
Mortimer Lowy	Raymon Spreen	19 Clinton St., Newark, N. J.	728
Charles H. Stewart	Charles E. Waters	148 Greenwood Ave., East Orange, N. J.	729
Charles Hood	Louis A. Reilly	24 Commerce St., Newark, N. J.	730
Newman, Lowenstein & Israel	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	731
John V. Laddey	Joseph I. Conlon	Tuxedo Park, South Orange, N. J.	732
Fred G. Stickel, Jr.	Otto H. Wilhelm	455 Orange St., Newark, N. J.	733
George H. Haines	Neil J. McManus	838 Clifton Ave., Newark, N. J.	734
Wilbur F. Wriggins	Stanton M. Pascal	60 Park Place, Newark, N. J.	735
Louis J. Cohen	Abraham Levin	207 Market St., Newark, N. J.	736
Harry Unger	Alex J. Frackenpohl	517 Springfield Ave., Newark, N. J.	737
George W. Hagney	August Roemmele	29 Astor St., Newark, N. J.	738
Herr, Leiss & Herr	Benedict A. Harter	135 S. Kingman Road, South Orange, N. J.	739
Edward J. Gilhooly	Clarence I. Mott	National State Bank, Newark, N. J.	740
Abraham I. Mayer	Moses Gansler	10 Avon Ave., Newark, N. J.	741
Morris Isserman	R. F. Hopkins	511 S. Orange Ave., South Orange, N. J.	742
Howard Isherwood	W. D. Duguid	890 Broadway, Newark, N. J.	743
James L. McKenna	Elmer E. Thornton	39 Parker Ave., Maplewood, N. J.	744
Smith & Slingerland	William J. Griffin	822 Hunterdon St., Newark, N. J.	745

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
696	Manufacturers	Newark	$1,625	.....	$614,850
697	Mascot	"	9,455	$13,451	37,490
698	Masonic	"	1,472	19,294	312,500
699	Master	"	1,834	1,300	48,700
700	Mayflower	"	2,569	6,825	74,300
701	McKinley	"	821	13,700	299,180
702	Meadowbrook	"	2,369	.....	203,900
703	Mechanics	"	33,697	.....	221,500
704	Melrose	"	2,258	41,578	217,700
705	Mercantile	"	11,145	8,400	145,400
706	Mercer	"	13,815	29,183	317,700
707	Merchants and Bankers	"	2,021	27,256	156,300
708	Metropolitan	"	242	81,078	626,800
709	Milford Park	"	3,925	4,500	212,500
710	Military Park	"	1,510	23,917	59,210
711	Model	"	5,817	34,099	154,700
712	Modern	"	5,797	16,707	155,900
713	Mohawk	"	3,033	17,325	245,600
714	Monitor	"	1,029	.....	118,900
715	Montefiore	"	2,178	.....	273,300
716	Morris	"	177	.....	140,100
717	Mosque	"	1,020	25,829	179,800
718	Mountain Ridge	"	10,238	.....	118,600
719	Mountain View	"	1,002	31	210,100
720	Mt. Prospect	"	27,322	.....	3,171,018
721	Mt. Sinai	"	690	.....	546,650
722	Municipal	"	120	14,104	128,300
723	Mutual	"	2,998	.....	511,400
724	Mutual Land and Home	"	1,213	.....	18,000
725	Mutual Protective	"	643	.....	186,500
726	National Turners	"	8,997	7,800	434,300
727	Nelson	"	4,383	46,695	156,201
728	Newark	"	4,776	.....	186,200
729	Newark Mutual Benefit	"	3,358	21,863	140,050
730	Newark Twenty-One	"	22,515	.....	162,000
731	New Empire	"	11,422	24,425	940,968
732	New Era	"	1,129	5,036	54,664
733	New Home	"	11,088	.....	614,900
734	New Jersey	"	8,023	9,525	353,400
735	New Method	"	5,238	12,682	422,450
736	New Order-Equity	"	637	.....	545,000
737	New World	"	3,762	.....	215,700
738	Ninth Ward	"	22,252	7,500	348,300
739	Norfolk	"	26,924	32	364,700
740	Normal	"	10,853	69,285	268,300
741	North American	"	4,897	.....	427,903
742	North End	"	4,148	33	144,500
743	Northern	"	2,493	2,954	302,900
744	North Newark	"	23,646	9,712	95,370
745	North Ward	"	23,992	40,731	438,600

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

ASSETS

Mortgage Loans Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$13,025	$804,162	$19,346	$2,561	$1,455,569	696
.....	890	81,426	4,652	12,606	159,970	697
.....	335	375,569	14,882	13,673	737,725	698
.....	2,427	298,333	47,723	6,019	406,336	699
15,400	7,615	254,168	1,131	1,173	363,181	700
.....	14,350	164,379	89,653	6,756	588,839	701
14,700	9,120	302,198	7,858	8,327	548,472	702
8,400	9,100	214,218	22,568	3,055	512,538	703
3,500	7,630	127,330	6,703	1,259	407,958	704
5,591	2,925	101,200	15,217	17,264	307,142	705
2,980	2,635	276,335	56,286	10,745	709,679	706
.....	3,600	176,172	32,216	4,446	402,011	707
8,997	48,007	640,046	28,775	8,435	1,442,380	708
4,700	4,500	85,989	4,137	487	320,738	709
.....	4,580	34,282	534	547	124,580	710
.....	3,609	125,557	30,682	1,850	356,314	711
.....	10,321	145,489	6,073	477	340,764	712
102,800	1,424	156,470	7,220	7,004	540,876	713
35,000	5,025	239,970	76,113	3,769	479,806	714
26,200	6,230	328,389	7,204	14,800	658,301	715
35,600	4,205	192,898	9,476	1,258	383,714	716
.....	3,305	117,953	23,337	672	351,916	717
.....	1,650	519,090	5,094	6,607	661,279	718
4,200	3,396	91,823	21,015	18,633	350,200	719
143,418	116,950	.....	43,359	110,210	3,612,277	720
.....	22,070	214,729	161,321	35,812	981,272	721
.....	3,270	181,916	27,868	6,232	361,810	722
35,936	13,597	553,722	129,208	15,074	1,261,935	723
.....	410	71,512	25	826	91,986	724
.....	1,200	108,755	3,808	1,195	302,101	725
96,038	19,570	87,097	25,289	17,327	696,418	726
8,184	14,188	126,675	3,096	2,806	362,228	727
11,600	2,255	53,302	27,038	8,385	294,156	728
19,687	2,804	267,464	2,634	5,999	463,859	729
.....	4,140	429,751	3,688	26,363	648,457	730
4,600	499	206,366	5,867	28,632	1,222,979	731
2,355	5,275	81,183	2,086	1,282	153,010	732
.....	4,093	856,555	28,787	13,923	1,529,346	733
1,550	16,590	216,358	23,558	8,105	637,109	734
.....	880	225,699	27,365	7,226	701,540	735
.....	150	510,341	50,869	7,223	1,114,220	736
.....	.....	224,799	3,874	4,975	453,110	737
44,400	14,365	160,692	8,328	5,274	611,111	738
.....	2,050	212,322	27,373	5,403	638,804	739
7,935	11,440	430,324	64,802	5,906	868,845	740
1,596	33,300	449,873	182,175	34,166	1,133,910	741
19,995	1,550	244,316	11,042	5,800	431,384	742
.....	6,165	71,336	41,384	15,262	442,494	743
4,000	3,085	52,145	2,817	929	191,704	744
.....	1,535	245,831	54,936	1,890	807,515	745

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
696	Manufacturers	Newark	$669,965			$293,400
697	Mascot	"	60,195			21,500
698	Masonic	"	454,688			31,600
699	Master	"	189,201			65,800
700	Mayflower	"	162,210			54,125
701	McKinley	"	341,025			
702	Meadowbrook	"	249,543			109,620
703	Mechanics	"	216,102			87,800
704	Melrose	"	223,932			75,300
705	Mercantile	"	126,125			77,100
706	Mercer	"	320,982			217,422
707	Merchants and Bankers	"	218,241			70,200
708	Metropolitan	"	471,075			520,860
709	Milford Park	"	217,798			15,300
710	Military Park	"	77,748			18,750
711	Model	"	213,639			
712	Modern	"	195,780			46,200
713	Mohawk	"	250,266			158,750
714	Monitor	"	212,398			80,300
715	Montefiore	"	295,070			141,975
716	Morris	"	159,846			50,400
717	Mosque	"	220,678			15,900
718	Mountain Ridge	"	198,549			97,955
719	Mountain View	"	143,879			129,000
720	Mt. Prospect	"	2,110,386			775,000
721	Mt. Sinai	"	478,446			224,700
722	Municipal	"	176,959			64,500
723	Mutual	"	607,671			277,065
724	Mutual Land and Home	"	53,376			6,225
725	Mutual Protective	"	165,814			37,100
726	National Turners	"	307,357			184,550
727	Nelson	"	205,079	$5,820		55,800
728	Newark	"	140,841			76,950
729	Newark Mutual Benefit	"	279,904	2,526		67,450
730	Newark Twenty-One	"	271,600			173,800
731	New Empire	"	771,542			264,455
732	New Era	"	87,255			6,350
733	New Home	"	627,991			534,713
734	New Jersey	"	411,072			
735	New Method	"	212,192			303,430
736	New Order-Equity	"	481,128			306,432
737	New World	"	174,439			100,180
738	Ninth Ward	"	360,252			108,650
739	Norfolk	"	293,499			119,885
740	Normal	"	404,664			222,710
741	North American	"	548,918			202,185
742	North End	"	223,541			64,400
743	Northern	"	276,894			56,700
744	North Newark	"	92,760			1,500
745	North Ward	"	475,536			95,400

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$11,331	.....	$1,570	.....	$104,000	$801	$133,170	$241,332	$1,455,569	696
34,282	.....	243	.....	.....	19,539	.....	24,211	159,970	697
48	.....	.....	.....	49,000	972	12,040	189,377	737,725	698
1,153	.....	70	.....	.....	50,990	.....	99,122	406,336	699
2,024	.....	.....	.....	.....	39,013	4,448	101,361	363,181	700
1,051	.....	140	.....	.....	91,469	27,812	127,342	588,839	701
85	$2,000	.....	.....	34,000	49,898	.....	103,326	548,472	702
1,661	.....	3,332	.....	.....	77,057	41,956	84,630	512,538	703
10	.....	114	.....	.....	9,271	53,812	45,519	407,958	704
2,519	.....	66	.....	.....	28,983	17,716	54,633	307,142	705
99	.....	605	.....	.....	26,208	10,727	133,636	709,679	706
1,007	.....	78	.....	.....	22,001	29,526	60,958	402,011	707
6,408	.....	.....	.....	39,100	1,456	110,113	293,368	1,442,380	708
44	.....	189	$3,700	.....	50	44,180	39,477	320,738	709
2,137	.....	.....	.....	.....	.....	.....	25,945	124,580	710
424	.....	50	.....	.....	23,423	33,336	85,442	356,314	711
520	.....	557	.....	.....	11,307	40,093	46,307	340,764	712
10	15,856	90	.....	19,000	800	4,897	91,207	540,876	713
.....	.....	123	.....	13,850	88,333	.....	84,802	479,806	714
.....	.....	.....	.....	14,000	22,009	.....	185,247	658,301	715
.....	.....	860	.....	17,000	42,650	23,340	89,618	383,714	716
225	.....	1,891	.....	.....	22,974	.....	90,248	351,916	717
208	.....	.....	.....	38,200	197,456	.....	128,911	661,279	718
427	.....	13	.....	.....	24,256	18,157	34,468	350,200	719
.....	.....	43	400	282,000	21,086	162,650	260,712	3,612,277	720
12,497	.....	957	.....	25,000	56,804	19,110	163,758	981,272	721
51	.....	166	.....	.....	48,204	11,737	60,193	361,810	722
2,010	.....	1,463	.....	24,600	40,390	51,316	257,420	1,261,935	723
.....	.....	.....	.....	.....	11,748	.....	20,637	91,986	724
140	.....	.....	.....	.....	12,373	37,893	48,781	302,101	725
5,777	.....	886	.....	30,000	43,277	60,728	63,843	696,418	726
189	.....	.....	.....	.....	9,976	39,066	46,298	362,228	727
768	.....	122	.....	7,700	8,675	28,656	30,444	294,156	728
17	.....	10	.....	17,500	.....	4,538	91,914	463,859	729
.....	.....	.....	.....	.....	65,038	.....	138,019	648,457	730
.....	.....	.....	.....	78,285	6,340	61,360	40,997	1,222,979	731
338	.....	136	.....	.....	11,695	16,332	30,904	153,010	732
255	.....	15	.....	98,250	13,857	.....	254,265	1,529,346	733
923	.....	1,090	.....	32,200	32,662	69,206	89,956	637,109	734
889	.....	1,317	.....	12,000	59,219	13,155	99,338	701,540	735
1,505	13,720	230	.....	24,500	57,302	42,085	187,318	1,114,220	736
.....	.....	.....	.....	27,200	25,349	.....	125,942	453,110	737
.....	.....	590	.....	.....	.....	70,014	71,605	611,111	738
1,759	.....	2,635	.....	.....	47,730	61,132	112,164	638,804	739
3,463	.....	1,514	.....	.....	50,614	50,319	135,561	868,845	740
7,334	.....	268	.....	20,000	132,053	.....	223,152	1,133,910	741
1,586	.....	2,121	.....	.....	56,675	18,156	64,905	431,384	742
6,532	.....	320	.....	.....	143	51,005	50,900	442,494	743
18,383	.....	130	.....	.....	32,103	19,025	27,803	191,704	744
3,696	.....	1,022	.....	.....	31,710	108,756	91,395	807,515	745

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
696	Manufacturers	7,705	283	.....	.....	.....	.....	1,467	40
697	Mascot	917	109	.....	.....	.....	.....	108	23
698	Masonic	6,237	558	.....	.....	.....	.....	158	7
699	Master	1,733	177	.....	.....	.....	.....	329	36
700	Mayflower	2,357	208	.....	.....	.....	.....	270	29
701	McKinley	4,181	297	.....	.....	.....	.....	.....	.....
702	Meadowbrook	5,074	420	.....	.....	.....	.....	584	87
703	Mechanics	2,578	224	.....	.....	.....	.....	439	43
704	Melrose	2,672	304	.....	.....	.....	.....	376	65
705	Mercantile	1,590	112	.....	.....	.....	.....	385	45
706	Mercer	3,438	218	.....	.....	.....	.....	1,087	88
707	Merchants and Bankers	2,192	206	.....	.....	.....	.....	351	44
708	Metropolitan	17,803	763	.....	.....	.....	.....	5,209	329
709	Milford Park	2,912	300	.....	.....	.....	.....	76	9
710	Military Park	1,783	178	.....	.....	.....	.....	94	23
711	Model	2,209	163	.....	.....	.....	.....	.....	.....
712	Modern	2,297	244	.....	.....	.....	.....	231	27
713	Mohawk	4,679	364	.....	.....	.....	.....	794	118
714	Monitor	2,106	195	.....	.....	.....	.....	401	74
715	Montefiore	3,902	221	.....	.....	.....	.....	709	60
716	Morris	1,687	189	.....	.....	.....	.....	252	22
717	Mosque	2,605	211	.....	.....	.....	.....	79	8
718	Mountain Ridge	2,712	166	.....	.....	.....	.....	490	35
719	Mountain View	1,884	190	.....	.....	.....	.....	645	79
720	Mt. Prospect	63,585	3,650	.....	.....	.....	.....	3,875	499
721	Mt. Sinai	5,475	360	.....	.....	.....	.....	1,123	117
722	Municipal	1,685	167	.....	.....	.....	.....	322	41
723	Mutual	6,553	621	.....	.....	.....	.....	1,385	238
724	Mutual Land and Home	1,603	147	.....	.....	.....	.....	31	9
725	Mutual Protective	2,273	183	.....	.....	.....	.....	185	34
726	National Turners	4,471	401	.....	.....	.....	.....	923	90
727	Nelson	2,798	204	55	3	.....	.....	279	26
728	Newark	2,036	201	.....	.....	.....	.....	385	40
729	Newark Mutual Benefit	3,741	263	30	3	.....	.....	337	48
730	Newark Twenty-One	3,864	353	.....	.....	.....	.....	869	109
731	New Empire	20,738	1,553	.....	.....	.....	.....	1,322	198
732	New Era	1,133	198	.....	.....	.....	.....	32	6
733	New Home	7,979	733	.....	.....	.....	.....	2,674	161
734	New Jersey	4,561	275	.....	.....	.....	.....	.....	.....
735	New Method	2,832	304	.....	.....	.....	.....	1,517	224
736	New Order-Equity	7,710	650	.....	.....	.....	.....	1,532	250
737	New World	933	473	.....	.....	.....	.....	501	96
738	Ninth Ward	5,155	516	.....	.....	.....	.....	543	56
739	Norfolk	3,947	345	.....	.....	.....	.....	599	78
740	Normal	4,205	420	.....	.....	.....	.....	1,113	112
741	North American	6,686	396	.....	.....	.....	.....	1,010	95
742	North End	2,512	267	.....	.....	.....	.....	322	42
743	Northern	3,239	304	.....	.....	.....	.....	283	31
744	North Newark	1,222	124	.....	.....	.....	.....	7	3
745	North Ward	5,381	169	.....	.....	.....	.....	477	33

AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
9,172	32	291	S.	$1.00 m.	$200	6	$3.00 a	$1.00 a	696
1,025	16	116	S.	1.00 m.	200	6	.....	1.00 a	697
6,395	85	480	O.P.	.....	200	6	3.00 a	1.00 a	698
2,062	19	194	S.	1.00 m.	200	6	3.00 a	2.00 a	699
2,627	29	208	S.	1.00 m.	200	6	.....	.....	700
4,181	85	212	S.	1.00 m.	200	6	4.00 a	1.00 a	701
5,658	50	457	O.P.	.....	200	5½ & 6	.....	.....	702
3,017	40	227	S.	1.00 m.	200	6	.....	.....	703
3,048	60	309	S.	1.00 m.	200	6	3.00 a & 4.00 a	.....	704
1,975	37	120	S.	1.00 m.	200	6	3.00 a	1.00 a	705
4,525	42	264	N.S.	1.00 m.	200	6	.....	1.00 a	706
2,543	43	207	S.	1.00 m.	200	6	.....	2.00 a	707
23,012	288	804	O.P.	.....	100	6	.10 b	.10 b	708
2,988	57	252	S.	1.00 m.	200	6	3.00 a & .02½ b	.02½ b	709
1,877	21	180	O.P.	.....	200	6	3.00 a	.....	710
2,209	30	133	S.	1.00 m.	200	6	3.00 a	3.00 a	711
2,528	58	213	S.	1.00 m.	200	6	2.00 a	1.00 a	712
5,473	58	424	O.P.	.....	200	6	3.00 a	1.00 a	713
2,507	36	233	S.	1.00 m.	200	6	2.00 a	.....	714
4,611	37	244	S.	1.00 m.	200	6	.....	.....	715
1,939	50	161	S.	1.00 m.	200	6	2.00 a	2.00 a	716
2,684	35	184	S.	1.00 m.	200	6	3.00 a	1.00 a	717
3,202	13	188	S.	1.00 m.	200	6	.....	.....	718
2,529	64	205	S.	1.00 m.	200	6	3.00 a	.....	719
67,460	925	3,224	O.P.	.....	200	6	3.00 a	.....	720
6,598	117	360	S.	1.00 m.	200	6	1.00 a & 2.00 a	2.00 a	721
2,007	28	180	S.	1.00 m.	200	6	3.00 a	3.00 a	722
7,938	131	728	S.	1.00 m.	200	6	4.00 a	1.00 a	723
1,634	7	149	O.P.	.....	200	6	4.00 a	2.00 a	724
2,458	45	172	O.P.	.....	200	6	3.00 a & .02½ b	3.00a&.02½b	725
5,394	118	373	S.	1.00 m.	200	6	2.00, 3.00 & 4.00 a	3.00 a	726
3,132	50	183	O.P.	.....	200	6	3.00 a	1.00 a	727
2,421	49	192	S.	1.00 m.	200	6	3.00 a	1.00 a	728
4,108	32	282	O.P.	.....	200	6	.....	.....	729
4,733	28	434	O.P.	.....	200	6	.....	2.00 a	730
22,060	104	1,647	O.P.	.....	200	4 & 6	1.00 a	.....	731
1,165	26	178	S.	.70 & 1.00 m.	200	6	3.00 a & .06 b	1.00 a & .06 b	732
10,653	105	789	O.P.	.....	200	6	3.00 a	.....	733
4,561	73	202	S.	1.00 m.	200	6	2.00 a	1.00 a	734
4,349	88	440	S.	1.00 & 2.00 m.	200	6	.....	.....	735
9,242	60	840	S.	1.00 m.	200	6	.....	.....	736
1,434	39	530	O.P.	.....	200	6	.....	.....	737
5,698	91	481	S.	1.00 m.	200	6	3.00 a	.05 b	738
4,546	49	374	S.	1.00 m.	200	6	1.00 a	1.00 a	739
5,318	78	454	S.	1.00 m.	200	6	3.00 a	.....	740
7,696	93	398	S.	.70 & 1.00 m.	200	6	3.00 a	2.00 a	741
2,834	33	276	S.	1.00 m.	200	6	4.00 a	1.00 a	742
3,522	61	274	S.	1.00 m.	200	6	3.00 a	2.00 a	743
1,229	30	97	S.	1.00 m.	200	6	3.00 a	1.00 a	744
5,858	60	142	S.	1.00 m.	200	6	3.00 a	2.00 a	745

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
746	North Western	Newark	Feb. 29, 1892	William Tries, Jr.
747	Novel	"	May 5, 1926	
748	Oak	"	Feb. 17, 1920	J. William Huegel
749	O. K.	"	Jan. 10, 1923	William Lunsky
750	Oliver	"	Nov. 30, 1915	Thomas Buffardi
751	Onward	"	Jan. 9, 1928	Oscar A. Biertuempfel
752	Onyx	"	Aug. 18, 1922	Jacob M. Holstein
753	Opportunity	"	Nov. 18, 1920	Joseph A. Hurley
754	Ordway	"	Jan. 20, 1921	Louis Susskind
755	Orient	"	April 25, 1925	Walter I. Super
756	Oriental	"	Mar. 4, 1904	Alfred Lister
757	Orion	"	April 14, 1925	Franklin Hannoch
758	Outlook	"	May 24, 1921	William Frey
759	Owl	"	Oct. 7, 1907	William H. A. Reilly
760	Oxford	"	June 14, 1923	David L. Heller
761	Pacific	"	Sept. 29, 1906	Romolo Bottelli
762	Palace	"	April 10, 1920	Owen E. Fox
763	Pannonia	"	Nov. 18, 1905	George J. Muha
764	Paramount	"	Mar. 24, 1919	Max Marx
765	Parish	"	Nov. 29, 1924	John Wojtas
766	Park	"	Nov. 28, 1902	Gustavus F. Sommer
767	Parker	"	Mar. 11, 1922	Edward Kohn
768	Park View	"	June 26, 1902	Jeremiah Baldwin
769	Passaic	"	Aug. 6, 1884	Henry Loeffler
770	Patriotic	"	Mar. 14, 1919	Ralph Steinhart
771	Paywell	"	Jan. 23, 1925	Louis F. Gerber
772	Peerless	"	June 1, 1912	Louis Susskind
773	Pennant	"	May 11, 1922	
774	Peoples	"	Feb. 8, 1895	August J. Ehrlich
775	Perennial	"	Dec. 4, 1926	Abe Lipsky
776	Perfection	"	July 2, 1921	Herman A. Fenning
777	Personal	"	Dec. 28, 1925	Leo H. Levy
778	Peshine	"	Sept. 27, 1922	Joseph H. Wyatt
779	Phoenix	"	Jan. 19, 1887	Charles Spengler, Jr.
780	Pilgrim	"	Mar. 18, 1921	George A. Roehm
781	Pilot	"	Mar. 14, 1922	William P. Berry
782	Pioneer	"	Feb. 11, 1911	Edward J. Macksey
783	Pivot	"	Feb. 28, 1923	Joseph Kahan
784	Planter's	"	June 12, 1926	Earle H. Cameron
785	Police	"	Jan. 30, 1907	Michael T. Long
786	Polish-American	"	July 10, 1902	Stanislaus Bulsiewicz
787	Polish Home	"	Jan. 8, 1917	Peter Sypniewski
788	Polish National	"	Dec. 7, 1912	Frank Staba
789	Pompey	"	June 28, 1922	Louis Leonardis
790	Popular	"	Feb. 14, 1912	Harry Berlin
791	Post Office	"	July 11, 1899	Romolo Bottelli
792	Power	"	Aug. 19, 1922	B. I. Sinoway
793	Practical	"	Feb. 28, 1919	Matthew Rouse
794	Precise	"	May 8, 1926	Isidor Katzenel
795	Preferred	"	May 31, 1902	Andrew Isenberg
796	Premier	"	Mar. 11, 1919	Samuel C. Weber
797	Pride of Newark	"	Feb. 10, 1906	J. William Huegel
798	Producers	"	April 21, 1921	Samuel Rich
799	Productive	"	June 29, 1923	
800	Progress	"	Feb. 26, 1895	Philip Lindeman

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
A. W. Rosinger	Julius A. Proehl	20 Clinton St., Newark, N. J.	746
**(Conservator	Joseph L. Lippman)	Academy Bldg., Newark, N. J.	747
Thomas B. Healy	John Zipfel	20 Belmont Ave., Newark, N. J.	748
Benjamin S. Appel	Phil H. Lipschutz	614 Central Ave., East Orange, N. J.	749
Pallitta & Pallitta	E. M. Bertolino	12 Monroe Ave., East Orange, N. J.	750
Lester Mahr	S. Rowe Kent	744 Broad St., Newark, N. J.	751
Benjamin Singer	Henry I. Silberman	60 Park Place, Newark, N. J.	752
Joseph E. Conlon	William F. Ackerson	670 Bergen St., Newark, N. J.	753
Joseph Susskind	Barney W. Plager	23 Harding Terrace, Newark, N. J.	754
Allen Krieger	Manuel Hoenig	31 Clinton St., Newark, N. J.	755
Charles M. Myers	Adolph Fiedler	315 Broadway, Newark, N. J.	756
Saul J. Zucker	William Mattes, Jr.	371 S. Orange Ave., Newark, N. J.	757
Fred Herrigel, Jr.	T. Burton Crane	526 Clinton Ave., Newark, N. J.	758
Paul G. Roder	Albert S. Ritger	491 5th St., Newark, N. J.	759
Harry Steiner	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	760
Pallitta & Pallitta	Elmer E. Thornton	181 S. 11th St., Newark, N. J.	761
Edmond C. Moriarty	Andrew A. Breidenbach	210 Ferry St., Newark, N. J.	762
Charles C. Deubel	Adam Poh, Jr.	40 Clinton St., Newark, N. J.	763
Stein & Stern	George H. Yonkers	249 Clinton Ave., Newark, N. J.	764
Frank J. Pietrucha	Anthony R. Wisneiwski	657 S. 19th St., Newark, N. J.	765
Frank Voigt	Henry P. Schanz	100 Franklin Ave., Maplewood, N. J.	766
Kessler & Kessler	Albert A. Adler	11 Commerce St., Newark, N. J.	767
Theodore J. Badgley	John C. Behnke	108 Ellery Ave., Irvington, N. J.	768
H. Edward Wolf	Louis G. Holzwarth	68 Farley Ave., Newark, N. J.	769
Benjamin Newman	Harry A. Wertheim	237 N. 11th St., Newark, N. J.	770
David M. Satz	Frank F. Gibson, Jr.	211 Meeker Ave., Newark, N. J.	771
Levy, Fenster & McCloskey	Raymond Spreen	19 Clinton St., Newark, N. J.	772
**(Conservator	Jacob W. Silverman)	790 Broad St., Newark, N. J.	773
Charles C. Pilgrim	Alfred G. Wirtz	58 Headley Place, Maplewood, N. J.	774
Louis L. Feinseth	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	775
Bilder, Bilder & Kaufman	Homer J. Van Duyne	9 Clinton St., Newark, N. J.	776
Sam'l B. & Louis A. Finklestein	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	777
Joseph G. Eppston	Ben Kirschner	11 Hill St., Newark, N. J.	778
Lowy & Lowy	Raymon Spreen	19 Clinton St., Newark, N. J.	779
Levy, Fenster & McCloskey	William Mattes, Jr.	371 S. Orange Ave., Newark, N. J.	780
Selick J. Mindes	Clarence R. McKim	21 West Market St., Newark, N. J.	781
Frank W. Long	Robert B. Mapletoft	18 Bathgate Place, Newark, N. J.	782
Benjamin Eber	Philip A. Sobel	24 Branford Place, Newark, N. J.	783
David B. Silver	Herbert P. Englert	64 Elmwood Road, Verona, N. J.	784
Louis J. Beers	Samuel B. Finklestein	22 Franklin St., Newark, N. J.	785
Vincent Schultz	Stanislaus Lewandowski	363 Myrtle Ave., Irvington, N. J.	786
J. Thaddeus Rospond	Stanislaus Kosiba	15 Astor St., Newark, N. J.	787
Vincent Schultz	Joseph Wegrocki	64 Pulaski St., Newark, N. J.	788
Xavier Del Negro	Joseph A. Marano	18 Downing St., Newark, N. J.	789
Aaron Levinstone	Henry H. Krafte	20 Belmont Ave., Newark, N. J.	790
Fred G. Stickel, Jr.	Harold O. Merz	972 Broad St., Newark, N. J.	791
Julius Halprin	Rudolph A. Glickman	970 Broad St., Newark, N. J.	792
Bernard Devin	Henry W. Linn	790 Broad St., Newark, N. J.	793
R. H. Jacobson & S. Daniels	Arthur H. Schlosser	701 Firemen's Bldg., Newark, N. J.	794
Charles C. Deubel	John J. Giess	184 Smith St., Newark, N. J.	795
Irving Schwartz	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	796
Joseph Altman	Raymon Spreen	19 Clinton St., Newark, N. J.	797
David Castelbaum	Barney W. Plager	23 Harding Terrace, Newark, N. J.	798
*(Special Asst. Dep. Com'r.	Walter J. Mulgrave)	1060 Broad St., Newark, N. J.	799
Lowy & Lowy	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	800

**Novel Building & Loan Assn., Newark, is in the hands of Conservator.
Pennant Building & Loan Assn., Newark, is in the hands of Conservator.
*Productive Building and Loan Assn., Newark—This Department in possession.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
746	North Western	Newark	$7,001	.....	$165,650
747	Novel	"	1,526	$7,200	7,900
748	Oak	"	901	4,714	237,300
749	O. K.	"	713	33,475	133,500
750	Oliver	"	3,768	42,333	405,700
751	Onward	"	5,651	8,557	122,100
752	Onyx	"	1,401	.....	120,100
753	Opportunity	"	21,621	19,975	298,850
754	Ordway	"	971	66	106,800
755	Orient	"	785	31,711	166,100
756	Oriental	"	14,877	12,600	418,450
757	Orion	"	4,708	9,329	122,900
758	Outlook	"	4,137	.....	568,050
759	Owl	"	4,560	.....	86,700
760	Oxford	"	1,232	72	136,000
761	Pacific	"	50,880	5,209	499,345
762	Palace	"	16,520	39,525	187,300
763	Pannonia	"	876	2,000	160,200
764	Paramount	"	39,066	.....	449,800
765	Parish	"	365	8,082	33,100
766	Park	"	2,300	8,514	178,400
767	Parker	"	8,964	.....	453,320
768	Park View	"	4,200	16,025	339,600
769	Passaic	"	1,504	36,450	299,560
770	Patriotic	"	7,095	89	180,100
771	Paywell	"	780	5,374	109,450
772	Peerless	"	10,764	.....	270,600
773	Pennant	"	1,841	.....	20,700
774	Peoples	"	1,975	.....	118,900
775	Perennial	"	305	.....	36,900
776	Perfection	"	36,678	.....	409,000
777	Personal	"	1,252	13,991	67,700
778	Peshine	"	12,102	2,425	62,040
779	Phoenix	"	8,589	2,075	709,757
780	Pilgrim	"	6,732	44,309	386,113
781	Pilot	"	5,273	.....	102,600
782	Pioneer	"	3,217	21,736	572,450
783	Pivot	"	8,877	78	102,000
784	Planter's	"	1,512	10,022	28,600
785	Police	"	1,514	22,402	260,800
786	Polish-American	"	16,507	10,000	725,400
787	Polish Home	"	6,087	.....	297,945
788	Polish National	"	1,231	.....	375,800
789	Pompey	"	1,211	14,192	345,900
790	Popular	"	4,851	.....	336,000
791	Post Office	"	17,293	29,552	566,730
792	Power	"	2,966	10,240	80,700
793	Practical	"	1,338	35,025	144,900
794	Precise	"	891	10,252	114,400
795	Preferred	"	894	.....	159,800
796	Premier	"	2,319	6,208	194,400
797	Pride of Newark	"	1,059	.....	131,500
798	Producers	"	2,371	7,726	162,457
799	Productive	"	2,419	.....	65,000
800	Progress	"	1,416	.....	219,400

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$6,430	$136,542	$10,723	$1,759	$328,105	746
$600	690	77,229	58,492	192	153,829	747
818	4,985	78,662	30,948	2,729	361,057	748
.....	8,960	96,551	66,487	2,055	341,741	749
52,614	12,229	225,967	26,430	3,881	772,922	750
.....	8,128	20,713	7,674	718	173,541	751
30,450	995	114,524	75,318	5,721	348,509	752
.....	9,230	350,755	60,953	15,072	776,456	753
.....	5,713	57,759	33,951	859	206,119	754
1,000	7,787	110,201	111,148	7,752	436,484	755
48,540	4,130	477,387	33,680	9,684	1,019,348	756
.....	1,800	223,856	63,418	1,457	427,468	757
30,746	3,400	420,087	.....	13,916	1,040,336	758
1,296	2,250	118,713	17,372	587	231,478	759
24,200	400	111,158	8,104	11,316	292,482	760
.....	5,099	203,752	46,047	18,147	828,479	761
4,690	6,095	22,612	32,364	9,856	318,962	762
.....	2,450	121,384	10,241	3,376	300,527	763
600	14,290	541,760	239,663	12,268	1,297,447	764
.....	985	35,176	5,459	722	83,889	765
38,210	2,000	156,310	3,547	346	389,627	766
665,286	20,095	116,994	24,223	43,439	1,332,321	767
26,562	800	301,568	39,797	13,595	742,147	768
9,100	7,245	237,873	54,703	3,415	649,850	769
.....	19,665	374,223	107,790	961	689,923	770
1,900	2,080	66,903	20,944	1,185	208,616	771
.....	5,178	183,568	108,371	32,816	611,297	772
4,016	2,375	97,714	36,512	716	163,874	773
.....	2,008	170,056	7,595	1,954	302,488	774
.....	700	12,883	1,131	3,389	55,308	775
38,474	2,500	376,992	169,023	43,517	1,076,184	776
.....	4,770	66,358	1,287	4,612	159,970	777
.....	5,665	57,999	50,329	35,728	226,288	778
.....	14,743	643,037	195,171	38,110	1,611,482	779
6,000	6,172	452,148	112,709	6,115	1,020,298	780
.....	9,580	76,323	70,828	10,019	274,623	781
2,149	1,270	232,643	31,386	20,390	885,241	782
300	9,230	94,325	80,781	12,698	308,289	783
8,100	1,150	.....	7,928	569	57,881	784
.....	5,465	133,551	43,085	10,361	477,178	785
20,646	30,800	669,620	77,623	6,401	1,556,997	786
5,130	43,288	412,221	5,838	7,181	777,690	787
.....	6,220	399,850	42,422	7,584	833,107	788
29,400	20,695	228,461	41,005	6,437	687,301	789
2,643	19,890	905,470	2,091	4,908	1,275,853	790
36,175	16,668	540,514	49,365	27,119	1,283,416	791
.....	5,711	127,629	1,928	6,129	235,303	792
1,371	9,157	196,485	82,370	1,090	471,736	793
19,000	8,423	112,437	87,609	3,643	356,655	794
.....	4,150	181,209	9,020	720	355,793	795
8,295	9,840	309,496	5,680	6,169	542,407	796
.....	7,870	288,690	31,674	707	461,500	797
.....	11,311	213,500	62,479	7,959	467,803	798
14,000	9,350	297,240	8,449	737	397,195	799
41,500	1,305	312,583	89,116	8,134	673,454	800

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
746	North Western	Newark	$163,592	.....	.....	$91,600
747	Novel	"	113,301	.....	.....	25,300
748	Oak	"	181,552	.....	.....	66,525
749	O. K.	"	178,079	.....	.....	15,350
750	Oliver	"	350,178	.....	.....	213,650
751	Onward	"	114,470	.....	.....	20,500
752	Onyx	"	151,359	.....	.....	49,825
753	Opportunity	"	376,030	.....	.....	140,325
754	Ordway	"	123,644	.....	.....	34,400
755	Orient	"	271,038	.....	.....	61,975
756	Oriental	"	457,802	$54,330	.....	251,325
757	Orion	"	194,940	.....	.....	64,475
758	Outlook	"	658,765	.....	.....	46,400
759	Owl	"	108,402	.....	.....	44,450
760	Oxford	"	153,143	.....	.....	31,175
761	Pacific	"	431,880	.....	.....	101,500
762	Palace	"	183,549	.....	.....	34,300
763	Pannonia	"	178,116	.....	.....	41,075
764	Paramount	"	787,434	.....	.....	173,805
765	Parish	"	31,651	.....	.....	18,475
766	Park	"	200,790	.....	.....	113,800
767	Parker	"	673,428	.....	.....	193,000
768	Park View	"	229,830	.....	.....	358,685
769	Passaic	"	349,553	.....	.....	85,500
770	Patriotic	"	318,045	.....	.....	128,350
771	Paywell	"	130,369	.....	.....	28,350
772	Peerless	"	317,503	.....	.....	117,511
773	Pennant	"	82,029	.....	.....	52,975
774	Peoples	"	141,832	.....	.....	74,695
775	Perennial	"	36,394	.....	.....	7,400
776	Perfection	"	620,668	.....	.....	129,950
777	Personal	"	92,254	.....	.....	33,995
778	Peshine	"	131,661	.....	.....	47,400
779	Phoenix	"	647,426	.....	.....	505,785
780	Pilgrim	"	545,631	.....	.....	157,500
781	Pilot	"	167,979	.....	.....	21,950
782	Pioneer	"	379,125	.....	.....	260,000
783	Pivot	"	182,823	.....	.....	58,500
784	Planter's	"	36,243	.....	.....	13,200
785	Police	"	237,610	.....	.....	143,506
786	Polish-American	"	588,502	.....	.....	455,000
787	Polish Home	"	311,674	37,962	.....	191,340
788	Polish National	"	383,139	.....	.....	247,550
789	Pompey	"	377,536	.....	.....	88,700
790	Popular	"	235,597	.....	.....	492,320
791	Post Office	"	603,310	.....	.....	329,000
792	Power	"	116,425	.....	.....	63,775
793	Practical	"	279,222	.....	.....	72,625
794	Precise	"	208,499	.....	.....	58,160
795	Preferred	"	189,924	.....	.....	46,000
796	Premier	"	238,711	.....	.....	91,175
797	Pride of Newark	"	208,680	.....	.....	133,250
798	Producers	"	237,072	.....	.....	57,501
799	Productive	"	147,894	7,000	.....	51,000
800	Progress	"	321,072	.....	.....	143,800

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	$302	.....	$6,300	$1,919	$14,805	$49,587	$328,105	746
$150	.....	22	.....	.....	965	.....	14,091	153,829	747
262	.....	479	.....	22,697	19,618	23,982	45,942	361,057	748
2,682	.....	30	.....	29,116	46,005	.....	70,479	341,741	749
17,631	.....	1,168	.....	.....	17,029	84,847	88,419	772,922	750
1,998	.....	238	.....	.....	1,574	21,121	13,640	173,541	751
1,173	.....	.....	.....	5,800	49,210	2,637	88,505	348,509	752
635	.....	352	.....	.....	57,186	72,438	129,490	776,456	753
11,874	.....	.....	.....	1,750	241	.....	34,210	206,119	754
1,023	.....	295	.....	.....	25,727	.....	76,426	436,484	755
6,531	.....	348	.....	.....	26,841	49,476	172,695	1,019,348	756
713	.....	100	.....	.....	85,099	.....	82,141	427,468	757
.....	.....	.....	.....	41,000	44	120,636	173,491	1,040,336	758
15	.....	45	.....	.....	22,149	9,949	46,468	231,478	759
.....	.....	11	.....	.....	15,056	.....	93,097	292,482	760
1,613	.....	1,649	$151	17,750	74,538	93,512	105,886	828,479	761
15	$990	72	.....	.....	16,652	36,097	47,287	318,962	762
5	.....	79	.....	15,000	1,808	32,829	31,615	300,527	763
10,366	.....	371	.....	.....	29,715	85,459	210,297	1,297,447	764
6,756	.....	180	.....	500	11,232	4,225	10,870	83,889	765
164	.....	400	.....	.....	4,130	31,989	38,354	389,627	766
4,338	.....	34	.....	10,000	115,828	.....	335,693	1,332,321	767
610	.....	2,695	.....	14,000	10,195	33,586	92,546	742,147	768
.....	.....	216	200	.....	40,157	56,096	118,128	649,850	769
4,712	3,638	130	.....	62,000	43,372	.....	129,676	689,923	770
201	.....	26	.....	4,200	554	17,632	27,284	208,616	771
2,339	.....	295	.....	24,000	37,352	31,903	80,394	611,297	772
1,290	.....	.....	.....	.....	10,910	.....	16,670	163,874	773
.....	19,718	.....	.....	.....	40	8,224	57,979	302,488	774
.....	.....	.....	.....	.....	410	.....	11,104	55,308	775
34,218	.....	682	.....	.....	1,525	34,125	255,016	1,076,184	776
773	800	.....	.....	.....	1,603	.....	30,545	159,970	777
3,875	.....	3	.....	.....	43	.....	43,306	226,288	778
5,517	.....	1,475	.....	47,000	83,391	78,291	242,597	1,611,482	779
977	.....	215	.....	.....	49,966	65,071	200,938	1,020,298	780
25	.....	204	.....	.....	24,614	9,550	50,301	274,623	781
201	11,053	22	.....	15,000	57,270	11,164	151,406	885,241	782
5,740	.....	.....	.....	.....	3,478	.....	57,748	308,289	783
270	.....	55	.....	.....	3,856	.....	4,257	57,881	784
1,108	.....	190	.....	.....	4,593	9,135	81,036	477,178	785
4,634	.....	3,769	.....	80,000	80,787	128,703	215,602	1,556,997	786
1,171	17,177	161	.....	27,500	2,450	38,553	149,702	777,690	787
23,757	.....	8,322	.....	9,000	720	35,743	124,876	833,107	788
5,243	.....	2,931	.....	2,000	36,450	74,475	99,966	687,301	789
5,430	1,700	.....	.....	.....	163,479	.....	377,327	1,275,853	790
1,355	.....	522	.....	9,625	55,363	106,742	177,499	1,283,416	791
335	.....	84	.....	.....	4,165	.....	50,519	235,303	792
3,610	.....	221	.....	.....	43,805	.....	72,253	471,736	793
170	.....	50	.....	.....	28,308	.....	61,468	356,655	794
.....	.....	55	.....	4,000	19,850	28,318	67,646	355,793	795
409	.....	.....	150	24,500	44,182	35,302	107,978	542,407	796
5,868	.....	75	.....	3,500	25,626	.....	84,501	461,500	797
45,436	.....	807	.....	25,000	624	.....	101,363	467,803	798
1,420	.....	.....	.....	11,600	112,639	.....	65,642	397,195	799
.....	.....	100	.....	18,800	26,257	46,425	117,000	673,454	800

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
746	North Western	1,991	136	.....	.....	.....	.....	458	40
747	Novel	1,582	171	.....	.....	.....	.....	126	15
748	Oak	2,359	293	.....	.....	.....	.....	332	77
749	O. K.	2,013	154	.....	.....	.....	.....	77	17
750	Oliver	4,137	387	.....	.....	.....	.....	1,068	141
751	Onward	1,762	152	.....	.....	.....	.....	102	20
752	Onyx	1,909	190	.....	.....	.....	.....	249	40
753	Opportunity	3,786	308	.....	.....	.....	.....	702	53
754	Ordway	1,481	146	.....	.....	.....	.....	172	33
755	Orient	3,430	197	.....	.....	.....	.....	310	52
756	Oriental	5,315	403	408	44	.....	.....	1,257	137
757	Orion	2,083	145	.....	.....	.....	.....	322	42
758	Outlook	10,491	824	.....	.....	.....	.....	232	33
759	Owl	1,111	188	.....	.....	.....	.....	222	46
760	Oxford	2,275	153	.....	.....	.....	.....	156	16
761	Pacific	5,274	370	.....	.....	.....	.....	507	75
762	Palace	2,230	148	.....	.....	.....	.....	171	19
763	Pannonia	2,157	247	.....	.....	.....	.....	205	39
764	Paramount	8,220	621	.....	.....	.....	.....	869	75
765	Parish	372	51	.....	.....	.....	.....	92	32
766	Park	2,549	212	.....	.....	.....	.....	569	68
767	Parker	10,336	622	.....	.....	.....	.....	965	85
768	Park View	3,116	220	.....	.....	.....	.....	1,793	294
769	Passaic	3,861	272	.....	.....	.....	.....	427	65
770	Patriotic	4,036	318	.....	.....	.....	.....	642	64
771	Paywell	1,911	198	.....	.....	.....	.....	142	31
772	Peerless	3,367	273	.....	.....	.....	.....	587	90
773	Pennant	888	99	.....	.....	.....	.....	265	22
774	Peoples	4,842	379	.....	.....	.....	.....	776	63
775	Perennial	1,753	139	.....	.....	.....	.....	37	15
776	Perfection	5,903	184	.....	.....	.....	.....	650	59
777	Personal	1,855	171	.....	.....	.....	.....	170	62
778	Peshine	1,433	144	.....	.....	.....	.....	213	42
779	Phoenix	7,617	495	.....	.....	.....	.....	2,529	208
780	Pilgrim	5,559	523	.....	.....	.....	.....	788	73
781	Pilot	1,056	111	.....	.....	.....	.....	110	14
782	Pioneer	11,026	443	.....	.....	.....	.....	2,600	153
783	Pivot	1,947	197	.....	.....	.....	.....	292	39
784	Planter's	642	95	.....	.....	.....	.....	66	22
785	Police	2,994	300	.....	.....	.....	.....	718	78
786	Polish-American	1,800	605	.....	.....	.....	.....	569	451
787	Polish Home	3,415	761	410	17	.....	.....	957	222
788	Polish National	3,828	443	.....	.....	.....	.....	1,238	201
789	Pompey	4,461	347	.....	.....	.....	.....	443	48
790	Popular	4,626	620	.....	.....	.....	.....	2,461	537
791	Post Office	6,438	660	.....	.....	.....	.....	1,645	222
792	Power	2,379	212	.....	.....	.....	.....	319	35
793	Practical	3,429	413	.....	.....	.....	.....	363	58
794	Precise	3,045	256	.....	.....	.....	.....	291	69
795	Preferred	2,170	208	.....	.....	.....	.....	230	26
796	Premier	3,838	337	.....	.....	.....	.....	456	70
797	Pride of Newark	1,984	181	.....	.....	.....	.....	666	70
798	Producers	2,399	230	.....	.....	.....	.....	287	70
799	Productive	2,602	262	70	10	.....	.....	255	32
800	Progress	6,640	194	.....	.....	.....	.....	1,438	61

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
2,449	51	125	S.	$1.00 m.	$200	6	.....	.....	746
1,708	6	180	S.	1.00 m.	200	6	.....	.....	747
2,691	62	308	S.	1.00 & 2.00 m.	200	6	$4.00 a	$1.00 a	748
2,090	29	142	S.	1.00 m.	200	6	.....	.....	749
5,205	144	384	S.	1.00 m.	200	6	3.00 a	3.00 a	750
1,864	36	136	S.	1.00 m.	200	6	3.00 a	3.00 a	751
2,158	35	195	S.	1.00 m.	200	6	4.00 a	1.00 a	752
4,488	77	284	S.	1.00 m.	200	6	.02½ b	.02½ b	753
1,653	59	120	S.	1.00 m.	200	6	1.00 a	.....	754
3,740	43	206	S.	1.00 m.	200	6	4.00 a	2.00 a	755
6,980	89	495	S.	1.00 m.	200	6	3.00 a	1.00 a	756
2,405	22	165	S.	1.00 & 2.00 m.	200	6	.....	.....	757
10,723	87	770	O.P.	.....	200	6	3.00 a	.....	758
1,333	23	211	S.	1.00 m.	200	6	.....	.....	759
2,431	24	145	S.	1.00 m.	200	6	.....	.....	760
5,781	103	342	S.	1.00 m.	200	6	3.00 a	3.00 a	761
2,401	40	127	S.	1.00 m.	200	6	3.00 a	3.00 a	762
2,362	47	239	S.	1.00 m.	200	6	4.00 a	2.00 a	763
9,089	82	614	S.	1.00 m.	200	6	.....	.....	764
464	14	69	S.	.25 w.	200	6	3.00 a	1.00 a	765
3,118	49	231	S.	1.00 m.	200	6	3.00 a	3.00 a	766
11,301	72	635	O.P.	.....	200	6	.....	.....	767
4,909	76	438	S.	1.00 m.	200	6	.03 b	.03 b	768
4,288	112	225	S.	1.00 m.	200	6	2.00 a	2.00 a	769
4,678	47	335	S.	1.00 m.	200	6	2.00 a	.....	770
2,053	21	208	S.	1.00 m.	200	6	.....	1.00 a	771
3,954	39	324	S.	1.00 m.	200	6	.....	1.00 a	772
1,153	17	104	S.	1.00 m.	200	6	.....	.....	773
5,618	46	396	N.S.	1.00 m.	100	6	.05 b	.05 b	774
1,790	11	143	O.P.	.....	200	6	.....	.....	775
6,553	22	221	S.	1.00 m.	200	6	2.00 a	2.00 a	776
2,025	30	203	O.P.	.....	200	6	3.00 a	.....	777
1,646	32	154	S.	1.00 m.	200	6	.....	.....	778
10,146	126	577	S.	.50 & 1.00 m.	100 & 200	6	3.00 a	1.00 a	779
6,347	72	524	S.	1.00 & 2.00 m.	200	6	2.00 a & 3.00 a	.....	780
1,166	86	39	S.	1.00 m.	200	6	.....	.....	781
13,626	62	534	O.P.	.....	100	6	3.00 a	1.00 a	782
2,239	40	196	S.	1.00 m.	200	6	.....	.....	783
708	16	101	S.	1.00 m.	200	6	4.00 a	1.00 a	784
3,712	69	309	S.	1.00 m.	200	6	3.00 a	1.00 a	785
2,369	228	828	S.	1.00 m.	800	6	2.00 a	1.00 a	786
4,782	225	775	O.P.	.....	200	6	1.00 a	1.00 a	787
5,066	104	540	S.	.25 w.	200	6	3.00 a	1.00 a	788
4,904	144	251	S.	1.00 m.	200	6	3.00 a	3.00 a	789
7,087	84	1,073	S.	1.00 m.	200	6	.50 a & 1.00 a	.....	790
8,083	152	730	S.	1.00 m.	200	6	3.00 a	2.00 a	791
2,698	42	205	O.P.	.....	200	6	.....	.....	792
3,792	81	390	S.	1.00 m.	200	6	2.00 a	1.00 a	793
3,336	38	287	S.	1.00 m.	200	6	1.00 a	.....	794
2,400	38	196	S.	1.00 m.	200	6	2.00 a	2.00 a	795
4,294	46	361	O.P.	.....	200	6	.....	1.00 a	796
2,650	39	212	S.	1.00 m.	200	6	.....	1.00 a	797
2,686	80	220	S.	1.00 m.	200	6	2.00 a	.....	798
2,927	26	278	S.	1.00 m.	200	6	.....	.....	799
8,078	34	221	S.	.50 m.	100	6	.....	.....	800

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION	Incorporated	President
	Essex County—Continued		
801	Progressive Merch'ts' of Springfield Avenue, Newark	Oct. 22, 1921	Philip Elins
802	Prosperity "	Mar. 3, 1900	John K. Scott
803	Protection "	Jan. 16, 1886	Frank W. Miller
804	Provident "	Nov. 29, 1912	Aaron Poliakow
805	Prudent "	Feb. 16, 1920	Gilbert E. Kynor
806	Prudential "	Aug. 12, 1892	Charles B. Dutcher
807	Public "	Feb. 15, 1905	George H. Schumacher
808	Punctual "	June 6, 1922	Jacob K. Safris
809	Puritan "	Mar. 15, 1912	Aaron J. Schindel
810	Pyramid "	Mar. 10, 1922	Leon Zeckhausen
811	Radiant "	May 12, 1923	Herman I. Rothman
812	Realty "	Mar. 27, 1919	Leo Wiener
813	Record "	June 9, 1922	Mortimer M. Schlosser
814	Regal "	April 23, 1919	Morris Herbst
815	Reliable "	Aug. 12, 1884	John J. Kreitler
816	Renowned "	June 7, 1926	David Levin
817	Resource "	Sept. 8, 1922	David Harper
818	Revenue "	Mar. 29, 1919	Jacob C. Sobo
819	Rex "	Nov. 5, 1921	Gilbert E. Kynor
820	Rialto "	Dec. 27, 1920	Charles Loebel
821	Richelieu "	Jan. 15, 1913	Frank J. Koch
822	Richmont "	Mar. 2, 1920	Henry Gross
823	Rose "	Dec. 13, 1924	Sam Granet
824	Roseville "	Nov. 14, 1885	Morris L. Barr
825	Safety "	April 1, 1919	Harry Queen
826	Sagamore "	Dec. 15, 1913	Fred F. Rogers
827	Sanford "	Jan. 30, 1922	Fred Rosseter
828	Savings "	Jan. 20, 1886	William J. Brohm
829	Saybrook "	June 21, 1911	Robert L. Smith
830	Second Ward "	June 7, 1904	Theodore Vogeler
831	Security "	July 2, 1884	Jacob L. Goepferich
832	Select "	Mar. 23, 1922	Louis Distler
833	Seminole "	Aug. 7, 1925	Israel Lesser
834	Seneca "	Mar. 12, 1925	Bernard J. Cummings
835	Seventh Ward "	Oct. 5, 1891	William H. McEnhill
836	Seymour "	Jan. 18, 1922	Herman L. Goodman
837	Simplex "	Jan. 23, 1922	I. Lester Selvage
838	Sixteenth Ward "	Jan. 12, 1909	Edward W. Campbell
839	Sixth Ward "	April 25, 1903	William Donnelly
840	Solid "	Nov. 9, 1926	Herman A. Harris
841	Sons of St. George "	May 1, 1909	Samuel D. Milroy
842	South Broad "	Dec. 5, 1911	Albert E. Allsopp, 2d
843	Southern Newark "	April 13, 1910	Robert C. Klemm
844	South Park "	Feb. 2, 1906	H. C. Grice
845	South Side "	Dec. 17, 1902	Emil Hildebrand
846	Springfield "	Oct. 16, 1893	Adelbert Baier
847	Stalwart "	Feb. 6, 1926	Paul Handler
848	Star "	Aug. 11, 1910	Barney Levy
849	Star of Essex "	April 11, 1919	Vincent Pomponio
850	St. Casimir "	Oct. 3, 1925	Albert W. Roman
851	Steadfast "	Feb. 3, 1922	Morris Charin
852	Sterling "	Feb. 2, 1905	William S. Walters
853	Stratford "	Mar. 11, 1908	Joseph T. Harrison
854	Success "	Jan. 8, 1908	David Littman
855	Sunnyside "	Nov. 12, 1920	Harry Reich

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Emanuel D. Lasher	Arthur E. Blumenschine.	744 Broad St., Newark, N. J.	801
Fred G. Stickel, Jr.	Julia I. Coleman	61 S. 10th St., Newark, N. J.	802
John Contrell	Robert H. Spencer	1008 Union Bldg., Newark, N. J.	803
Joseph E. Cohn	Samuel G. Blumenfeld	164 Market St., Newark, N. J.	804
Harry Kaplan	J. C. Robins	389 Badger Ave., Newark, N. J.	805
Harry Campton	John Zipfel	20 Belmont Ave., Newark, N. J.	806
Robert S. Terhune	Joseph M. Karkella	183 Garside St., Newark, N. J.	807
Frank P. Padalino	Alfred R. Marasco	38 38th St., Irvington, N. J.	808
Joseph Altman	M. George Greenberg	9 Hill St., Newark, N. J.	809
Bernard Mindes	Samuel H. Koss	281 Pomona Ave., Newark, N. J.	810
A. L. Honigfeld	Bernard Siegall	670 Bergen St., Newark, N. J.	811
A. Nathan Cowen	Henry M. Besser	Raymond-Commerce Bldg., Newark, N. J.	812
David H. Yonneff	M. George Greenberg	312 High St., Newark, N. J.	813
Harold Simandl	Herman E. Fritchie	209 Park Place, Irvington, N. J.	814
Paul G. Roder	Frank C. Snyder	261 Orange St., Newark, N. J.	815
Meyer C. Ellenstein	George H. Yonkers	249 Clinton Ave., Newark, N. J.	816
Samuel H. Gooen	John J. Gaffney	49 Clinton St., Newark, N. J.	817
Scher & Albert	Gottlieb Jacobs	10 Charlton St., Newark, N. J.	818
Milton M. Unger	Harry A. Berzon	83 Laventhal Ave., Irvington, N. J.	819
Arthur Silberman	Louis E. Trien	60 Park Place, Newark, N. J.	820
Levy, Fenster & McCloskey	Joseph I. Conlon	Tuxedo Park, South Orange, N. J.	821
Schotland & Schotland	A. Sigmund Kanengieser.	16 Belmont Ave., Newark, N. J.	822
Jules E. Tepper	George G. Eckstein	49 Clinton St., Newark, N. J.	823
W. Howard Demarest	Theodore C. Eggerking.	75 Roseville Ave., Newark, N. J.	824
Joseph L. Lippman	Barney W. Plager	23 Harding Terrace, Newark, N. J.	825
Theodore D. Gottlieb	Charles F. Hart	78 Fairmount Terrace, East Orange, N. J.	826
Carl F. Hinrichsen	Elmer R. Stone	38 Clinton St., Newark, N. J.	827
Lowy & Lowy	Michael Rogow	128 Market St., Newark, N. J.	828
Harry Compton	Arthur H. Dietz	786 Broad St., Newark, N. J.	829
Isaac Fleischman	Philip Gilbert	20 Clinton St., Newark, N. J.	830
Scharringhausen & Hartpence	William B. Heller	14 Ferry St., Newark, N. J.	831
Herman Distler	Abraham A. Meisel	17 Stengel Ave., Newark, N. J.	832
Meyers & Lesser	Fred Maybaum	10 Osborne Terrace, Newark, N. J.	833
Francis P. Meehan	Joseph A. Barber	24 Commerce St., Newark, N. J.	834
Andrew J. Brady, Jr.	Adam Poh, Jr.	40 Clinton St., Newark, N. J.	835
William L. Greenbaum	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	836
Michael N. Chanalis	Addison K. Barry	Nat. New'k & Essex B'k'g Co., Newark, N. J.	837
Richard C. Plumer	Clyde A. Zukswert	Raymond-Commerce Bldg., Newark, N. J.	838
Michael J. Quigley	William Mattes, Jr.	371 S. Orange Ave., Newark, N. J.	839
Henry Gottfried	Gottlieb Jacobs	10 Charlton St., Newark, N. J.	840
Harry Compton	Fred J. Dinger	186 Pomona Ave., Newark, N. J.	841
Howard F. Kirk	Henry P. Schanz	17 William St., Newark, N. J.	842
Abraham Albourn	John A. Linnett	29 Elizabeth Ave., Newark, N. J.	843
A. Wilberforce Egner	William C. Treiber	755 Broad St., Newark, N. J.	844
Kussy & Kohn	Arthur H. Dietz	786 Broad St., Newark, N. J.	845
Edgar Leiss	Louis P. Zehnder	2220 Berwyn St., Union, N. J.	846
Henry P. Handler	William M. Beckelman.	1810 Lefcourt Bldg., Newark, N. J.	847
Schotland & Schotland	John Zipfel, III	20 Belmont Ave., Newark, N. J.	848
Pearce R. Franklin	Benjamin Seligman	187 Seymour Ave., Newark, N. J.	849
James J. Farley	John E. Pietrucha	116 Pulaski St., Newark, N. J.	850
Milton J. Finkelstein	Henry J. Rosenberg	325 Peshine Ave., Newark, N. J.	851
Frank Voigt	R. Frederick Hopkins	511 South Orange, South Orange, N. J.	852
Samuel D. Williams	Frank M. Hall	245 Nesbit Terrace, Irvington, N. J.	853
Henry & Ellis Hahn	Thomas Johnson	253 S. Clinton St., East Orange, N. J.	854
Edward S. Bessman	B. H. Tabankin	735 Hunterdon St., Newark, N. J.	855

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION	ASSETS		
		Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued			
801	Progressive Merch'ts' of Springfield Avenue, Newark	$5,018	.....	$135,700
802	Prosperity ..... "	24,523	$6,000	437,800
803	Protection ..... "	3,953	.....	100,000
804	Provident ..... "	1,206	19,250	250,585
805	Prudent ..... "	2,972	15,812	171,400
806	Prudential ..... "	9,456	30,448	290,900
807	Public ..... "	15,563	.....	229,500
808	Punctual ..... "	9,055	21,749	401,065
809	Puritan ..... "	24,797	40,353	777,400
810	Pyramid ..... "	575	14,870	192,600
811	Radiant ..... "	457	116	38,150
812	Realty ..... "	9,654	13,375	100,894
813	Record ..... "	4,345	.....	69,700
814	Regal ..... "	468	.....	229,300
815	Reliable ..... "	18,419	890	1,139,523
816	Renowned ..... "	10,180	.....	126,500
817	Resource ..... "	6,641	.....	107,200
818	Revenue ..... "	5,142	.....	456,700
819	Rex ..... "	2,415	19,042	175,875
820	Rialto ..... "	1,466	38	41,000
821	Richelieu ..... "	4,086	44,057	253,300
822	Richmont ..... "	1,801	.....	271,300
823	Rose ..... "	828	.....	25,900
824	Roseville ..... "	22,650	.....	415,636
825	Safety ..... "	2,165	3,180	155,350
826	Sagamore ..... "	128	9,906	248,900
827	Sanford ..... "	12,721	3,002	100,700
828	Savings ..... "	6,352	.....	292,000
829	Saybrook ..... "	3,167	1,000	317,300
830	Second Ward ..... "	6,840	9,039	348,700
831	Security ..... "	30,419	11,416	251,500
832	Select ..... "	29,900	10,000	303,500
833	Seminole ..... "	728	.....	79,419
834	Seneca ..... "	14,232	7,702	71,700
835	Seventh Ward ..... "	8,406	.....	182,500
836	Seymour ..... "	9,139	68,302	306,100
837	Simplex ..... "	23,742	.....	78,400
838	Sixteenth Ward ..... "	2,817	.....	192,800
839	Sixth Ward ..... "	707	.....	194,600
840	Solid ..... "	2,814	.....	26,600
841	Sons of St. George ..... "	6,496	7,350	90,000
842	South Broad ..... "	5,168	17,275	450,100
843	Southern Newark ..... "	2,063	23,645	263,900
844	South Park ..... "	3,431	19,000	515,650
845	South Side ..... "	2,134	61,099	408,800
846	Springfield ..... "	2,812	10,063	126,355
847	Stalwart ..... "	2,760	.....	101,600
848	Star ..... "	3,337	.....	402,970
849	Star of Essex ..... "	153	.....	61,800
850	St. Casimir ..... "	4,148	2,426	115,850
851	Steadfast ..... "	5,524	22,425	373,500
852	Sterling ..... "	114	4,000	176,350
853	Stratford ..... "	13,585	6,000	390,700
854	Success ..... "	5,193	7,055	327,600
855	Sunnyside ..... "	4,227	.....	114,700

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$26,280	$497,380	$129,239	$7,144	$800,761	801
.....	2,380	64,613	47,619	8,058	590,993	802
.....	5,043	99,484	14,951	10,487	233,918	803
$6,120	4,955	138,275	121,691	35,553	577,635	804
.....	5,554	88,389	65,870	3,765	353,762	805
1,467	1,880	50,850	35,033	8,645	428,679	806
848	3,795	104,227	19,373	3,862	377,168	807
.....	9,225	89,133	11,333	13,985	555,545	808
41,000	18,081	816,538	63,683	55,385	1,837,237	809
.....	3,870	64,038	69,155	6,066	351,174	810
.....	1,000	80,797	18,603	2,250	141,373	811
.....	1,950	63,910	21,988	1,407	213,178	812
12,816	11,652	295,925	120,813	3,654	518,905	813
27,000	7,395	134,533	59,507	13,002	471,205	814
53,911	29,777	418,310	30,272	49,804	1,740,906	815
1,576	7,030	294,160	264,496	1,348	705,290	816
.....	4,600	157,514	54,322	654	330,931	817
130,200	33,115	266,761	185,568	11,734	1,089,220	818
4,000	8,180	124,087	15,272	1,172	350,043	819
.....	550	122,051	22,608	2,184	189,897	820
1,905	2,570	154,218	32,788	10,278	503,202	821
136,700	8,875	509,080	186,298	160,611	1,274,665	822
.....	4,225	118,631	2,609	1,347	153,540	823
.....	2,135	347,110	5,665	12,220	805,416	824
.....	590	219,962	37,337	7,579	426,163	825
.....	675	98,195	43,306	3,510	404,620	826
15,582	5,396	104,482	12,810	1,712	256,405	827
.....	3,270	340,927	35,849	27,286	705,684	828
11,157	9,375	74,239	9,219	2,663	428,120	829
21,800	28,965	571,659	156,905	8,195	1,152,103	830
.....	7,480	610,411	37,299	2,262	950,787	831
14,400	8,775	462,258	132,144	1,496	962,473	832
.....	4,025	78,645	96,684	10,037	269,538	933
4,900	82	156,297	46,000	228	301,141	834
14,400	3,468	180,756	28,460	2,777	420,767	835
.....	4,982	151,368	10,203	14,703	564,797	836
.....	2,985	230,119	22,206	4,238	361,690	837
.....	5,470	356,242	54,980	6,819	619,128	838
.....	.....	461,726	59,236	6,425	722,694	839
1,193	100	37,973	17,958	150	86,788	840
.....	855	12,557	4,321	1,004	122,583	841
50,600	4,173	435,942	10,111	6,895	980,264	842
22,200	3,150	335,469	21,952	2,838	675,217	843
.....	4,090	288,674	52,241	8,129	891,215	844
34,700	10,190	267,783	58,470	6,916	850,092	845
.....	1,750	64,950	15,365	3,628	224,923	846
11,800	1,660	81,015	41,546	1,713	242,094	847
37,479	38,260	684,275	275,496	34,604	1,476,421	848
.....	6,430	91,433	15,900	379	176,095	849
.....	4,120	35,111	10,542	363	172,560	850
23,514	.....	102,059	99,153	42,295	668,470	851
8,557	1,340	243,462	9,244	1,052	444,119	852
4,600	15,135	121,847	33,223	18,309	603,399	853
.....	16,600	176,683	106,961	8,301	648,393	854
.....	.....	270,290	681	498	390,396	855

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION	LIABILITIES			
		Due Shareholders for			
		Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued				
801	Progressive Merch'ts' of Springfield Avenue, Newark	$406,338	.....	.....	$85,225
802	Prosperity ..... "	279,744	.....	.....	141,774
803	Protection ..... "	118,521	.....	.....	24,600
804	Provident ..... "	355,296	.....	.....	72,850
805	Prudent ..... "	187,868	.....	.....	38,200
806	Prudential ..... "	195,138	.....	.....	109,000
807	Public ..... "	210,218	.....	.....	72,300
808	Punctual ..... "	223,199	.....	.....	169,640
809	Puritan ..... "	626,857	.....	.....	319,275
810	Pyramid ..... "	171,857	.....	.....	87,415
811	Radiant ..... "	50,823	.....	.....	7,160
812	Realty ..... "	98,228	.....	.....	55,300
813	Record ..... "	309,569	.....	.....	80,275
814	Regal ..... "	278,017	.....	.....	34,200
815	Reliable ..... "	819,790	.....	.....	397,000
816	Renowned ..... "	522,918	.....	.....	66,900
817	Resource ..... "	189,211	.....	.....	25,300
818	Revenue ..... "	558,914	.....	.....	192,580
819	Rex ..... "	220,929	.....	.....	23,000
820	Rialto ..... "	70,267	.....	.....	12,500
821	Richelieu ..... "	277,572	.....	.....	100,550
822	Richmont ..... "	525,660	.....	.....	332,950
823	Rose ..... "	103,525	.....	.....	8,775
824	Roseville ..... "	527,550	.....	.....	7,600
825	Safety ..... "	134,697	.....	.....	87,815
826	Sagamore ..... "	264,099	.....	.....	35,800
827	Sanford ..... "	170,348	.....	.....	12,400
828	Savings ..... "	235,626	.....	.....	181,950
829	Saybrook ..... "	245,740	.....	.....	40,350
830	Second Ward ..... "	581,907	.....	.....	289,450
831	Security ..... "	437,676	.....	.....	223,550
832	Select ..... "	400,132	.....	.....	261,675
833	Seminole ..... "	201,378	.....	.....	6,955
834	Seneca ..... "	168,114	.....	.....	76,075
835	Seventh Ward ..... "	213,873	.....	.....	84.050
836	Seymour ..... "	302,262	.....	.....	55,940
837	Simplex ..... "	209,712	.....	.....	30,400
838	Sixteenth Ward ..... "	279,307	.....	.....	63,525
839	Sixth Ward ..... "	244,653	.....	.....	203,855
840	Solid ..... "	44,578	.....	.....	10,675
841	Sons of St. George ..... "	83,022	.....	.....	.....
842	South Broad ..... "	563,034	.....	.....	157,750
843	Southern Newark ..... "	161,346	.....	.....	382,450
844	South Park ..... "	540,269	.....	.....	74,650
845	South Side ..... "	339,420	.....	.....	180,200
846	Springfield ..... "	125,136	.....	.....	30,550
847	Stalwart ..... "	112,584	.....	.....	60,225
848	Star ..... "	604,413	.....	.....	401,522
849	Star of Essex ..... "	78,378	.....	.....	27,520
850	St. Casimir ..... "	119,579	.....	.....	8,250
851	Steadfast ..... "	243,756	.....	.....	212,300
852	Sterling ..... "	230,392	.....	.....	55,500
853	Stratford ..... "	373,500	.....	.....	72,300
854	Success ..... "	351,604	.....	.....	111,050
855	Sunnyside ..... "	174,951	.....	.....	112,635

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$7,581	.....	$1,180	.....	.....	$122,232	.....	$178,205	$800,761	801
878	.....	1,458	$300	$49,450	18,665	$48,812	49,912	590,993	802
734	.....	684	.....	3,500	32,004	14,557	39,318	233,918	803
10,962	.....	1,014	.....	.....	6,486	23,987	107,040	577,635	804
6,461	.....	217	.....	.....	39,826	26,821	54,369	353,762	805
1,864	$1,404	272	.....	23,092	7,070	43,702	47,137	428,679	806
228	.....	201	600	.....	1,496	40,534	51,591	377,168	807
665	.....	47	.....	.....	24,636	41,142	96,216	555,545	808
202,149	153,435	4,188	.....	94,805	56,792	103,400	276,336	1,837,237	809
2,263	.....	5	.....	.....	25,520	.....	64,114	351,174	810
337	.....	55	.....	7,900	66,819	.....	8,279	141,373	811
3,318	.....	5,160	3,300	.....	13,395	6,115	28,362	213,178	812
514	.....	10	.....	20,800	52,502	.....	55,235	518,905	813
145	10,300	906	.....	10,000	17,254	52,102	68,281	471,205	814
852	.....	2	.....	58,500	49,422	190,752	224,588	1,740,906	815
3,168	.....	.....	.....	13,500	38,459	.....	60,345	705,290	816
514	.....	10	.....	.....	40,928	6,793	68,175	330,931	817
1,049	.....	680	89	60,598	48,286	.....	227,024	1,089,220	818
6,221	.....	338	.....	5,000	8,458	43,283	42,814	350,043	819
6,791	16,023	357	.....	.....	38,104	.....	45,855	189,897	820
2,112	.....	7,240	608	.....	3,847	55,904	55,369	503,202	821
.....	.....	5	.....	67,475	138,890	.....	209,685	1,274,665	822
452	.....	.....	.....	2,500	4,435	.....	33,853	153,540	823
410	.....	.....	.....	21,000	22,147	96,866	129,843	805,416	824
.....	.....	145	.....	32,800	116,399	.....	54,307	426,163	825
522	.....	486	.....	18,500	9,299	25,965	49,949	404,620	826
.....	.....	270	.....	.....	32	29,044	44,311	256,405	827
854	.....	88	.....	.....	127,428	13,215	146,523	705,684	828
51	.....	333	.....	.....	16,963	54,570	70,113	428,120	829
357	.....	71	.....	.....	28,639	26,144	225,535	1,152,103	830
4	.....	511	.....	.....	59,262	8,289	221,495	950,787	831
11,461	.....	747	.....	.....	80,608	.....	207,850	962,473	832
4,954	.....	270	.....	14,200	3,362	.....	38,419	269,538	833
295	.....	68	.....	.....	13,476	.....	43,113	301,141	834
152	.....	1,164	.....	.....	12,500	27,888	81,140	420,767	835
727	.....	.....	.....	.....	37,924	67,264	100,680	564,797	836
9,209	.....	1,097	.....	.....	7,157	26,615	77,500	361,690	837
363	.....	519	.....	5,000	118,479	19,606	132,329	619,128	838
.....	17,313	328	.....	22,000	124,353	.....	110,190	722,694	839
2,069	.....	.....	.....	.....	13,748	.....	15,718	86,788	840
.....	.....	258	.....	13,500	261	17,536	8,006	122,583	841
1,749	.....	3,200	.....	35,000	12,899	73,363	133,269	980,264	842
.....	.....	39	.....	1,400	29,452	18,350	82,180	675,217	843
75	.....	362	.....	32,000	33,430	88,897	121,532	891,215	844
.....	.....	1,831	.....	.....	121,732	28,868	178,041	850,092	845
721	.....	200	.....	.....	13,751	23,394	31,171	224,923	846
2,542	.....	95	.....	8,000	22,890	.....	35,758	242,094	847
4,000	.....	1,342	.....	14,000	159,446	.....	291,698	1,476,421	848
389	.....	51	.....	13,800	16,259	.....	39,698	176,095	849
68	.....	918	.....	.....	1,643	20,442	21,660	172,560	850
97	.....	400	.....	22,000	63,466	8,420	118,031	668,470	851
216	.....	266	.....	.....	39,469	23,878	94,398	444,119	852
2,155	.....	730	.....	.....	19,018	80,323	55,373	603,399	853
1,949	.....	401	.....	36,000	32,007	15,420	99,962	648,393	854
656	.....	.....	.....	3,000	174	.....	98,980	390,396	855

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
801	Progressive Merchants' of Springfield Avenue	3,892	419	.....	.....	.....	.....	426	68
802	Prosperity	3,888	365	.....	.....	.....	.....	709	119
803	Protection	1,369	142	.....	.....	.....	.....	123	19
804	Provident	3,527	265	.....	.....	.....	.....	364	30
805	Prudent	2,318	224	.....	.....	.....	.....	191	30
806	Prudential	2,392	206	.....	.....	.....	.....	545	85
807	Public	2,355	178	.....	.....	.....	.....	362	46
808	Punctual	4,273	316	.....	.....	.....	.....	848	144
809	Puritan	7,492	538	.....	.....	.....	.....	1,596	142
810	Pyramid	2,014	224	.....	.....	.....	.....	437	77
811	Radiant	803	44	.....	.....	.....	.....	36	8
812	Realty	1,453	117	.....	.....	.....	.....	276	32
813	Record	3,527	304	.....	.....	.....	.....	401	37
814	Regal	3,035	161	.....	.....	.....	.....	171	13
815	Reliable	11,052	775	.....	.....	.....	.....	1,985	221
816	Renowned	6,602	439	.....	.....	.....	.....	335	39
817	Resource	2,217	259	.....	.....	.....	.....	127	21
818	Revenue	5,557	379	.....	.....	.....	.....	963	95
819	Rex	3,250	316	.....	.....	.....	.....	115	20
820	Rialto	917	74	.....	.....	.....	.....	68	9
821	Richelieu	3,212	296	.....	.....	.....	.....	503	36
822	Richmont	4,778	327	.....	.....	.....	.....	1,665	121
823	Rose	2,764	169	.....	.....	.....	.....	44	11
824	Roseville	8,643	652	.....	.....	.....	.....	38	5
825	Safety	1,313	87	.....	.....	.....	.....	439	75
826	Sagamore	5,048	337	.....	.....	.....	.....	358	17
827	Sanford	2,042	165	.....	.....	.....	.....	62	8
828	Savings	2,700	490	.....	.....	.....	.....	910	164
829	Saybrook	2,803	209	.....	.....	.....	.....	202	35
830	Second Ward	5,932	600	.....	.....	.....	.....	1,447	111
831	Security	4,282	501	.....	.....	.....	.....	1,117	195
832	Select	2,527	373	.....	.....	.....	.....	1,308	183
833	Seminole	2,405	203	.....	.....	.....	.....	35	7
834	Seneca	2,283	193	.....	.....	.....	.....	380	40
835	Seventh Ward	2,399	217	.....	.....	.....	.....	420	89
836	Seymour	1,194	436	.....	.....	.....	.....	280	39
837	Simplex	1,938	212	.....	.....	.....	.....	152	18
838	Sixteenth Ward	2,724	299	.....	.....	.....	.....	318	34
839	Sixth Ward	2,555	277	.....	.....	.....	.....	1,019	182
840	Solid	630	62	.....	.....	.....	.....	53	18
841	Sons of St. George	1,233	149	.....	.....	.....	.....	.....	.....
842	South Broad	6,806	466	.....	.....	.....	.....	789	116
843	Southern Newark	2,174	140	.....	.....	.....	.....	1,912	187
844	South Park	5,891	393	.....	.....	.....	.....	373	45
845	South Side	4,547	274	.....	.....	.....	.....	901	80
846	Springfield	1,443	150	.....	.....	.....	.....	153	32
847	Stalwart	1,594	143	.....	.....	.....	.....	301	46
848	Star	6,340	765	.....	.....	.....	.....	2,007	347
849	Star of Essex	945	99	.....	.....	.....	.....	138	27
850	St. Casimir	1,457	194	.....	.....	.....	.....	41	7
851	Steadfast	3,614	203	.....	.....	.....	.....	1,061	153
852	Sterling	2,362	209	.....	.....	.....	.....	278	29
853	Stratford	5,098	360	.....	.....	.....	.....	361	43
854	Success	4,800	426	.....	.....	.....	.....	555	59
855	Sunnyside	3,320	283	.....	.....	.....	.....	563	75

AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
4,318	32	455	S.	$1.00 m.	$200	6	$4.00 a	$2.00 a	801
4,597	74	410	S.	1.00 m.	200	6	3.00 a	2.00 a	802
1,492	37	124	S.	1.00 m.	200	6	3.00 a	3.00 a	803
3,891	36	259	S.	1.00 m.	200	6	.....	.....	804
2,509	71	183	S.	1.00 m.	200	6	3.00 a	.....	805
2,937	53	238	S.	1.00 m.	200	6	1.00 a	1.00 a	806
2,717	56	168	S.	1.00 & 2.00 m.	200	6	3.00 a	3.00 a	807
5,121	86	374	O.P.	.....	200	6	3.00 a	1.00 a	808
9,088	72	608	S.	1.00 m.	200	6	4.00 a	2.00 a	809
2,451	41	260	S.	1.00 m.	200	6	2.00 a	.....	810
839	6	46	S.	1.00 m.	200	6	6.00 a	6.00 a	811
1,729	26	123	S.	1.00 m.	200	6	4.00 a	1.00 a	812
3,928	36	305	S.	1.00 m.	200	6	.....	2.00 a	813
3,206	44	130	S.	1.00 m.	200	6	.....	1.00 a	814
13,037	234	762	O.P.	.....	200	6	2.00 a	1.00 a	815
6,937	35	443	S.	1.00 & 2.00 m.	200	6	.....	.....	816
2,344	45	235	S.	1.00 m.	200	6	.....	1.00 a	817
6,520	88	386	S.	1.00 m.	200	6	1.00 a	1.00 a	818
3,365	64	272	S.	1.00 m.	200	6	3.00 a	1.00 a	819
985	10	73	S.	1.00 m.	200	6	1.00 a	.....	820
3,715	71	261	S.	1.00 m.	200	6	3.00 a & .08 b	1.00 a & .08 b	821
6,443	48	400	S.	1.00 m.	200	6	.....	.....	822
2,808	23	157	O.P.	.....	200	6	.....	.....	823
8,681	93	474	O.P.	.....	100 & 200	6	3.00 a	.....	824
1,752	19	143	S.	1.00 m.	200	6	2.00 a	.....	825
5,406	60	294	S.	1.00 m.	100	6	3.00 a	2.00 a	826
2,104	30	143	S.	1.00 m.	200	6	1.00 a	3.00 a	827
3,610	68	586	S.	1.00 m.	200	6	3.00 a	1.00 a	828
3,005	75	169	S.	1.00 m.	200	6	.01 b	.01 b	829
7,379	152	559	S.	1.00 m.	200	6	4.00 a	2.00 a	830
5,399	70	626	S.	1.00 m.	200	6	.....	2.00 a	831
3,835	69	487	S.	1.00 m.	200	6	4.00 a	1.00 a	832
2,440	22	188	S.	1.00 m.	200	6	3.00 a	1.00 a	833
2,663	12	221	S.	1.00 m.	200	6	3.00 a	2.00 a	834
2,819	48	258	S.	1.00 m.	200	6	3.00 a	.....	835
1,474	65	410	O.P.	1.00 m.	200	6	.....	1.00 a	836
2,090	15	215	S.	1.00 m.	200	6	3.00 a	2.00 a	837
3,042	31	302	S.	1.00 m.	200	6	3.00 a	3.00 a	838
3,574	27	432	S.	1.00 & 2.00 m.	200	6	1.00 a	1.00 a	839
683	5	75	S.	1.00 m.	200	6	.....	.....	840
1,233	32	117	S.	1.00 m.	200	6	3.00 a	1.00 a	841
7,595	62	520	S.	1.00 m.	200	6	3.00 a	3.00 a	842
4,086	53	274	S.	1.00 m.	200	6	1.06 a	.....	843
6,264	87	351	S.	1.00 m.	200	6	3.00 a	1.00 a	844
5,448	96	258	S.	1.00 m.	200	6	.....	.....	845
1,596	29	153	S.	1.00 m.	200	6	1.00 a	1.00 a	846
1,895	23	166	S.	1.00 m.	200	6	.....	2.00 a	847
8,347	167	945	S.	.25 w.	200	6	2.00 a	1.00 a	848
1,083	25	101	S.	1.00 m.	200	6	2.00 a	2.00 a	849
1,498	40	161	S.	.25 w.	200	6	3.00 a	.....	850
4,675	36	320	S.	1.00 m.	200	6	3.00 a	1.00 a	851
2,640	42	196	S.	1.00 m.	200	6	3.00 & 2.00 a	.....	852
5,459	83	320	S.	1.00 m.	200	6	.03 b	.03 b	853
5,355	75	410	S.	1.00 m.	200	6	4.00 a	2.00 a	854
3,883	17	341	O.P.	.....	200	6	2.00 a	.....	855

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
856	Superb	Newark	Feb. 16, 1922	Henry Bochner
857	Superior	"	Nov. 26, 1906	Morris Herbst
858	Surety	"	Jan. 30, 1906	John Cummings
859	Susan B. Anthony	"	June 14, 1923	Emelia Rehberger
860	Systematic	"	Feb. 25, 1926	Abe Beller
861	T. A. B. S.	"	Dec. 8, 1911	James T. Owens
862	Teachers	"	May 23, 1910	Arthur Mertz
863	Tenth Ward	"	Feb. 23, 1887	
864	Third Ward	"	Mar. 10, 1905	Samuel Schechner
865	Thirteenth Ward	"	Mar. 9, 1887	Henry Ebert
866	Thomas Jefferson	"	Dec. 10, 1919	William Schiffenhaus
867	Thrift	"	June 3, 1909	William T. Decker
868	Tip Top	"	Aug. 19, 1922	Joseph Mankoff
869	Titanian	"	Nov. 12, 1890	Frank A. Geiger
870	Traffic	"	Mar. 12, 1920	Anton Kaufman
871	Travelers	"	Dec. 5, 1919	Frank A. Willette
872	Triangle	"	May 21, 1920	
873	Trojan	"	Jan. 24, 1923	Louis Flink
874	True Friends	"	Oct. 29, 1907	Aaron Goldinberg
875	Trustworthy	"	Sept. 13, 1911	Henry A. Jadull
876	Tuxedo	"	Jan. 25, 1923	Joseph A. Burns
877	Twelfth Ward	"	July 20, 1904	William A. Braun
878	Ultimate	"	Feb. 9, 1923	Isadore Krieger
879	Uncle Sam	"	Sept. 23, 1912	John S. Hancock
880	Union	"	July 16, 1887	John A. Amerman
881	Unique	"	Sept. 10, 1921	H. M. Biggin
882	United American	"	May 29, 1881	Charles L. Schraudt
883	United Conclave	"	June 6, 1905	Barnet Chinick
884	Unity	"	April 5, 1907	Adolph Marquier
885	Universal	"	Feb. 9, 1911	Alfred Fischman
886	Upper End	"	May 17, 1905	Fred W. J. Neese
887	Up-To-The-Minute	"	Nov. 25, 1921	Samuel H. Levy
888	Uptown	"	July 28, 1892	Charles Schaedel
889	Usbe	"	May 10, 1907	Frank J. Holder
890	Utility	"	Jan. 15, 1923	Jacob S. Lasky
891	Vailsburgh	"	Feb. 23, 1892	Stephen H. Billington
892	Vallatese	"	May 28, 1926	Humbert Berardi
893	Valuable	"	Mar. 25, 1926	
894	Van Buren	"	April 4, 1919	Elmer D. Wilson
895	Victory	"	Feb. 25, 1919	Mayer Krasner
896	Vulcan	"	Nov. 25, 1924	Paul J. McMullen
897	Wallace	"	April 19, 1907	Henry Heller
898	Warranty	"	Sept. 20, 1910	P. Pellecchia
899	Warren	"	Oct. 25, 1919	John J. Carlen
900	Washington	"	June 2, 1887	Sheridan Schechner
901	Watchful	"	Nov. 14, 1921	Samuel Rothfeld
902	Watson	"	Dec. 4, 1911	A. DeFronzo
903	Waverly	"	Nov. 11, 1909	Herman Scheininger
904	Waydell	"	July 10, 1907	William Donnelly
905	Webster-Art and Strength	"	* (see below)	A. R. Bianchi
906	Weequahic	"	May 9, 1906	Martin G. Bross
907	Welcome	"	Jan. 19, 1922	
908	West End	"	May 29, 1888	Henry Fisher
909	West Newark	"	Dec. 19, 1902	Conrad Schneider, Jr.
910	West Side Park	"	Feb. 21, 1907	John Buhl

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Jacob Lubetkin	Samuel A. Karp	197 Grumman Ave., Newark, N. J.	856
Edward R. McGlynn	Nathan Perselay	P. O. Box 343, Newark, N. J.	857
Francis P. Meehan	John E. Durr	829 Broad St., Newark, N. J.	858
Jennie E. Precker	Flora M. Biddle	50 N. 18th St., East Orange, N. J.	859
Herbert Parvin	Nathan Perselay	535 High St., Newark, N. J.	860
Louis J. Beers	Frank J. Summers	54 Broadway, Newark, N. J.	861
John B. Brown	F. C. Riggs	176 South St., Newark, N. J.	862
*(Special Asst. Dep. Com'r.	Walter J. Mulgrave)	1060 Broad St., Newark, N. J.	863
David M. Litwin	Moses Gansler	93 Mercer St., Newark, N. J.	864
August W. Roesinger	Edwin G. Birkenhauer	231 S. Orange Ave., Newark, N. J.	865
M. L. Lipis	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	866
Arthur T. Vanderbilt	Harry F. Stauffer	92 S. 10th St., Newark, N. J.	867
William Simon	David Teitelbaum	7 Treacy Ave., Newark, N. J.	868
Thomas R. Grimm	Walter J. Nicholson	810 Broad St., Newark, N. J.	869
Morris Isserman	W. B. Griffin	9 Winding Way, West Orange, N. J.	870
Philip S. McNally	William A. Herr	71 Beekman Road, Summit, N. J.	871
*(Special Asst. Dep. Com'r.	Andrew Thomson)	1060 Broad St., Newark, N. J.	872
Samuel O. Offen	Louis Hecht	First District Court, City Hall, Newark, N. J.	873
Schotland & Schotland	Moses Rubinfield	14 Belmont Ave., Newark, N. J.	874
Michael J. Quigley	Harry J. Stevens	478 Central Ave., Newark, N. J.	875
Frederic C. Ritger	William L. Jedebrock	29 Grumman Ave., Newark, N. J.	876
Richard H. Cashion	William B. Heller	14 Ferry St., Newark, N. J.	877
Edward S. Bessman	Benjamin H. Tabankin	735 Hunterdon St., Newark, N. J.	878
Frederic Stoddard	C. C. Stephens	20 Newton Place, Irvington, N. J.	879
John W. Strahan	Charles T. Ziegler	9 Clinton St., Newark, N. J.	880
D. A. Cavicchia	W. H. Butler	123 Lexington Ave., Maplewood, N. J.	881
Charles A. Herr	John G. Schweikhardt	38 Heddon Terrace, Newark, N. J.	882
Herbert A. Kuvin	Thomas Johnson	502 High St., Newark, N. J.	883
Peter A. Cavicchia	Frank C. Reilly	31 Clinton St., Newark, N. J.	884
Nicholas LaVecchia	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	885
Charles C. Deubel	Richard F. L. Muth	81 Courter Ave., Maplewood, N. J.	886
Maxwell M. Plotkin	Louis Klinger	8 Bungalow Court, Newark, N. J.	887
Harry H. Koehler	Raymon Spreen	19 Clinton St., Newark, N. J.	888
Schotland & Schotland	John Zipfel, Jr.	20 Belmont Ave., Newark, N. J.	889
Schneider & Schneider	William M. Beckelman	1810 Lefcourt Bldg., Newark, N. J.	890
Levy, Fenster & McCloskey	Otto L. Puth	94 Columbia Ave., Newark, N. J.	891
Nicholas Albano	Bernard A. Petrone	1172 Raymond Blvd., Newark, N. J.	892
**(Conservator	Joseph Steiner)	790 Broad St., Newark, N. J.	893
Abraham Alboum	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	894
David M. Litwin	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	895
Joseph Steiner	Herbert Z. Steiner	3 Belmont Ave., Newark, N. J.	896
Adolph Altman	Arthur M. Pfeil	144 Mulberry St., Newark, N. J.	897
Rich. E. Kohn & Sam'l Kaufm'n	Emma C. Katzman	15 Market St., Newark, N. J.	898
William L. Greenbaum	Louis P. Alter	22 Brookwood Drive, Maplewood, N. J.	899
David M. & M. A. Litwin	Samuel G. Blumenfeld	164 Market St., Newark, N. J.	900
Nathaniel Newmann	Barney W. Plager	23 Harding Terrace, Newark, N. J.	901
Jacob Fox	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	902
Schotland & Schotland	John Zipfel, Jr.	20 Belmont Ave., Newark, N. J.	903
Mulligan & Koenig	William Mattes, Jr.	371 S. Orange Ave., Newark, N. J.	904
Nicholas Albano	Fiore R. Sozio	1 Sheffield St., Newark, N. J.	905
Edward R. McGlynn	Henry P. George	16 Clinton St., Newark, N. J.	906
*(Special Asst. Dep. Com'r.	Walter J. Mulgrave)	1060 Broad St., Newark, N. J.	907
Levy, Fenster & McCloskey	George M. Cooper	866 Broad St., Newark, N. J.	908
Arthur A. Werthmann	H. F. Peal	173 Elwood Ave., Newark, N. J.	909
F. W. Wilderotter	Francis W. Barrett	22 Belgrade Terrace, West Orange, N. J.	910

*Triangle Building and Loan Assn., Newark—This Department in possession.
Tenth Ward Building and Loan Assn., Newark—This Department in possession.
Welcome Building and Loan Assn., Newark—This Department in possession.
**Valuable Building and Loan Assn., Newark, is in the hands of Conservator.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
856	Superb	Newark	$2,902	$1,841	$103,850
857	Superior	"	782	10,125	213,400
858	Surety	"	13,710	5,281	449,100
859	Susan B. Anthony	"	5,792	14,972	244,400
860	Systematic	"	5,332	5,170	49,100
861	T. A. B. S.	"	23,166	23,079	427,800
862	Teachers	"	15,522	2,100	143,000
863	Tenth Ward	"	12,124	.....	465,400
864	Third Ward	"	7,206	.....	239,800
865	Thirteenth Ward	"	7,872	25,350	485,700
866	Thomas Jefferson	"	6,339	.....	162,320
867	Thrift	"	34,875	73,071	955,500
868	Tip Top	"	18,505	.....	114,000
869	Titanian	"	28,085	22,685	710,300
870	Traffic	"	918	.....	96,000
871	Travelers	"	3,399	.....	74,200
872	Triangle	"	2,095	.....	159,400
873	Trojan	"	2,143	8,602	151,500
874	True Friends	"	2,263	1,066	511,000
875	Trustworthy	"	2,983	20,413	676,100
876	Tuxedo	"	20,022	28,842	252,283
877	Twelfth Ward	"	12,118	9,733	241,450
878	Ultimate	"	13,697	10,706	130,150
879	Uncle Sam	"	1,175	1,500	41,500
880	Union	"	8,566	3,278	142,700
881	Unique	"	490	22,540	49,800
882	United American	"	4,802	3,121	129,406
883	United Conclave	"	4,845	4,573	297,600
884	Unity	"	19,245	64,701	695,048
885	Universal	"	2,829	6,491	646,892
886	Upper End	"	1,042	8,727	117,000
887	Up-To-The-Minute	"	653	30,843	154,800
888	Uptown	"	4,791	.....	532,500
889	Usbe	"	1,177	126	273,500
890	Utility	"	11,327	15,775	134,600
891	Vailsburgh	"	1,659	22,678	171,576
892	Vallatese	"	500	1,048	27,800
893	Valuable	"	6,048	56	126,400
894	Van Buren	"	7,923	20,298	220,872
895	Victory	"	4,505	.....	1,008,800
896	Vulcan	"	3,242	15,524	103,900
897	Wallace	"	5,596	25,350	127,400
898	Warranty	"	46,995	.....	1,050,700
899	Warren	"	928	.....	112,725
900	Washington	"	1,337	.....	134,400
901	Watchful	"	4,896	10,498	74,500
902	Watson	"	1,429	.....	154,915
903	Waverly	"	1,956	.....	288,421
904	Waydell	"	487	.....	175,450
905	Webster-Art and Strength	"	720	6,095	402,150
906	Weequahic	"	3,137	24,575	157,700
907	Welcome	"	4,146	5,725	8,000
908	West End	"	365,542	1,510,523	18,565,849
909	West Newark	"	653	12,000	154,800
910	West Side Park	"	697	12,722	288,800

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$3,594	$62,664	$1,826	$1,579	$178,256	856
$18,845	.....	435,074	10,551	21,977	710,754	857
.....	5,151	263,948	33,804	4,191	775,185	858
.....	8,190	185,685	111,148	15,577	585,764	859
25,050	5,281	32,405	3,916	5,623	131,877	860
25,000	13,810	121,024	86,687	10,439	731,005	861
.....	5,067	147,812	19,938	2,634	336,073	862
123,800	.....	2,590,304	28,354	82,280	3,302,262	863
2,843	13,645	255,933	95,752	10,384	625,563	864
6,720	27,672	487,386	64,763	5,986	1,111,449	865
500	14,533	394,760	2,280	12,663	593,395	866
.....	13,495	334,129	8,285	7,004	1,426,359	867
424	5,575	134,143	38,126	7,257	318,030	868
34,000	34,713	691,849	96,292	28,440	1,646,364	869
25,270	.....	212,381	1,926	1,943	338,438	870
.....	7,215	275,347	5,999	447	366,607	871
24,730	6,130	222,076	22,465	7,978	444,874	872
.....	3,860	290,636	4,013	7,698	468,452	873
24,912	39,704	738,316	37,311	29,147	1,383,719	874
187,708	5,322	254,049	57,132	33,539	1,237,246	875
.....	9,795	82,797	1,191	753	395,683	876
.....	3,410	362,766	49,307	3,981	682,765	877
.....	11,665	162,553	4,515	300	333,586	878
.....	4,000	24,145	1,805	290	74,415	879
6,800	4,325	111,355	10,029	837	287,890	880
15,002	1,950	47,666	25,740	1,282	164,470	881
.....	3,765	141,139	15,225	953	298,411	882
.....	7,317	164,935	92,045	4,769	576,084	883
1,420	14,500	161,146	95,018	16,783	1,067,861	884
.....	52,457	758,676	15,980	24,053	1,507,378	885
.....	2,925	68,099	9,605	937	208,335	886
12,316	2,005	97,170	73,545	7,514	378,846	887
7,000	9,300	269,361	84,458	10,634	918,044	888
50,334	2,300	316,401	80,415	53,406	777,659	889
8,000	6,210	264,538	48,457	6,205	495,112	890
.....	825	62,488	18,909	10,143	288,278	891
.....	860	24,376	193	694	55,471	892
1,080	10,910	159,389	153,753	6,759	464,395	893
.....	3,750	134,564	471	3,227	391,105	894
590,100	14,950	325,901	291,174	42,748	2,278,178	895
2,317	2,950	122,523	222	309	250,987	896
16,000	600	163,768	11,077	4,454	354,245	897
490,199	.....	5,556,066	60,639	113,285	7,317,884	898
.....	450	288,629	60,186	6,513	469,431	899
56,600	1,600	70,815	48,615	9,868	323,235	900
.....	7,190	34,837	31,930	11,172	175,023	901
2,057	8,366	278,687	1,337	905	447,696	902
.....	200	338,859	37,870	23,218	690,524	903
.....	1,630	29,144	15,369	3,033	225,113	904
.....	16,965	363,213	19,090	11,974	820,207	905
.....	1,400	141,955	28,467	5,559	362,793	906
21,199	.....	218,570	830	35,458	293,928	907
.....	77,525	16,994,498	371,769	549,644	38,435,350	908
9,385	400	69,754	5,098	2,892	254,982	909
7,000	13,150	240,882	1,546	9,338	574,135	910

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
856	Superb	Newark	$87,095	.....	.....	$23,700
857	Superior	"	257,200	.....	.....	188,250
858	Surety	"	376,998	.....	.....	159,850
859	Susan B. Anthony	"	371,307	.....	.....	27,725
860	Systematic	"	73,232	.....	.....	30,100
861	T. A. B. S.	"	400,024	.....	.....	119,900
862	Teachers	"	188,927	$500	.....	65,100
863	Tenth Ward	"	1,053,339	.....	.....	1,709,943
864	Third Ward	"	289,218	.....	.....	155,075
865	Thirteenth Ward	"	611,358	.....	.....	238,875
866	Thomas Jefferson	"	182,528	.....	.....	145,175
867	Thrift	"	906,976	.....	.....	162,300
868	Tip Top	"	160,300	.....	.....	35,540
869	Titanian	"	898,590	.....	.....	217,650
870	Traffic	"	181,215	.....	.....	45,392
871	Travelers	"	196,517	.....	.....	96,560
872	Triangle	"	159,123	.....	.....	57,295
873	Trojan	"	221,522	.....	.....	76,325
874	True Friends	"	484,928	.....	.....	470,896
875	Trustworthy	"	526,928	.....	.....	301,075
876	Tuxedo	"	246,474	.....	.....	42,580
877	Twelfth Ward	"	302,058	.....	.....	181,660
878	Ultimate	"	184,448	.....	.....	63,025
879	Uncle Sam	"	48,993	.....	.....	5,600
880	Union	"	148,408	.....	.....	82,750
881	Unique	"	91,642	.....	.....	10,000
882	United American	"	157,554	.....	.....	61,025
883	United Conclave	"	295,542	.....	.....	114,050
884	Unity	"	575,175	.....	.....	260,300
885	Universal	"	508,566	.....	.....	598,372
886	Upper End	"	101,718	.....	.....	42,500
887	Up-To-The-Minute	"	231,535	.....	.....	13,300
888	Uptown	"	508,191	.....	.....	89,125
889	Usbe	"	225,111	.....	.....	253,705
890	Utility	"	262,118	.....	.....	46,150
891	Vailsburgh	"	157,298	.....	.....	33,350
892	Vallatese	"	30,519	.....	.....	2,000
893	Valuable	"	329,547	.....	.....	56,950
894	Van Buren	"	187,430	.....	.....	109,350
895	Victory	"	832,172	.....	.....	613,965
896	Vulcan	"	162,997	.....	.....	24,025
897	Wallace	"	144,381	.....	.....	121,985
898	Warranty	"	1,696,225	.....	.....	2,361,806
899	Warren	"	170,419	.....	.....	80,537
900	Washington	"	155,865	.....	.....	90,560
901	Watchful	"	75,455	.....	.....	27,775
902	Watson	"	165,161	.....	.....	123,080
903	Waverly	"	93,649	.....	.....	223,879
904	Waydell	"	110,632	.....	.....	47,925
905	Webster-Art and Strength	"	349,863	.....	.....	48,525
906	Weequahic	"	229,928	.....	.....	32,750
907	Welcome	"	5,115	.....	.....	88,025
908	West End	"	24,436,618	.....	.....	3,501,730
909	West Newark	"	123,766	.....	.....	74,600
910	West Side Park	"	213,264	7,738	.....	208,750

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	$9,669	.....	.....	$9,500	$17,728	$8,556	$22,008	$178,256	856
$556	.....	$42	.....	71,000	61,421	.....	132,285	710,754	857
4,289	.....	2,307	.....	13,000	49,533	48,739	120,469	775,185	858
164	.....	209	.....	.....	42,284	40,665	103,410	585,764	859
.....	.....	.....	.....	.....	.....	.....	28,545	131,877	860
18,343	.....	1,237	.....	.....	19,007	66,427	106,067	731,005	861
235	.....	652	.....	.....	3,623	25,061	51,975	336,073	862
203	.....	.....	.....	5,000	111,838	.....	421,937	3,302,262	863
2,155	.....	275	.....	12,000	55,659	14,078	97,103	625,563	864
328	.....	1,670	.....	.....	50,294	67,678	141,246	1,111,449	865
3,294	.....	.....	.....	49,500	70,751	.....	142,147	593,395	866
144	.....	.....	.....	.....	6,560	218,846	131,533	1,426,359	867
622	.....	18	.....	.....	25,366	26,113	70,071	318,030	868
1,136	.....	994	.....	45,900	60,481	162,820	258,793	1,646,364	869
.....	.....	.....	.....	13,300	13,274	.....	85,257	338,438	870
385	2,150	.....	.....	.....	100	.....	70,895	366,607	871
.....	.....	.....	.....	17,628	101,408	.....	109,420	444,874	872
462	.....	.....	.....	4,750	40,826	.....	124,567	468,452	873
3,500	851	.....	.....	36,135	1,195	.....	386,214	1,383,719	874
36,833	.....	353	$13,300	80,896	24,247	97,186	156,428	1,237,246	875
105	.....	77	.....	3,100	3,654	66,421	33,272	395,683	876
39	.....	1,779	.....	.....	50,518	.....	146,711	682,765	877
457	.....	.....	.....	.....	122	4,259	81,275	333,586	878
3,076	.....	1,130	.....	.....	148	6,791	8,677	74,415	879
9	148	54	.....	.....	4,565	22,210	29,746	287,890	880
3,680	.....	.....	.....	.....	19,000	16,900	23,248	164,470	881
.....	.....	17	.....	.....	7,664	25,481	46,670	298,411	882
1,068	.....	152	.....	33,000	16,294	31,215	84,763	576,084	883
333	.....	599	.....	.....	9,018	106,870	115,566	1,067,861	884
1,179	275	2,304	.....	83,026	47,615	.....	266,041	1,507,378	885
751	.....	50	.....	.....	20,878	16,923	25,515	208,335	886
1,575	.....	351	.....	.....	49,521	.....	82,564	378,846	887
2,566	100	1,813	.....	34,500	54,268	127,457	100,024	918,044	888
3,433	.....	174	.....	17,500	101,712	.....	176,024	777,659	889
386	.....	30	.....	.....	39,401	22,968	124,059	495,112	890
.....	.....	48	.....	.....	26,048	33,787	37,747	288,278	891
604	.....	.....	.....	.....	11,799	1,503	9,046	55,471	892
3,495	.....	.....	.....	10,500	14,575	.....	49,328	464,395	893
.....	.....	50	.....	.....	4,945	27,778	61,552	391,105	894
23,021	.....	195	.....	87,000	85,484	.....	636,341	2,278,178	895
1,482	.....	.....	.....	.....	242	10,710	51,531	250,987	896
290	6,717	6,104	.....	.....	510	17,080	57,178	354,245	897
2,688	7,218	.....	.....	.....	338,427	42,340	2,869,180	7,317,884	898
13,712	.....	141	.....	35,500	57,649	.....	111,473	469,431	899
414	.....	14	.....	13,200	2,449	.....	60,733	323,235	900
34,555	.....	.....	.....	.....	270	.....	36,968	175,023	901
3,839	.....	.....	.....	4,400	43,385	.....	107,831	447,696	902
1,214	4,030	307	.....	34,000	164,960	.....	168,485	690,524	903
78	15,952	78	.....	3,500	11,909	16,659	18,380	225,113	904
2,286	.....	29	.....	53,300	120,242	29,578	216,384	820,207	905
3,666	.....	155	.....	.....	679	33,534	62,081	362,793	906
489	.....	.....	.....	22,500	129,455	.....	48,344	293,928	907
.....	.....	2,424	2,394	956,250	1,321,090	3,489,402	4,725,442	38,435,350	908
12	.....	.....	.....	.....	4	17,825	38,775	254,982	909
1,818	.....	.....	.....	.....	23,339	41,881	77,345	574,135	910

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
856	Superb	1,507	148					118	29
857	Superior	3,916	308					941	93
858	Surety	5,020	500					960	125
859	Susan B. Anthony	4,869	670					138	20
860	Systematic	1,762	167					150	37
861	T. A. B. S.	4,612	386					599	71
862	Teachers	1,978	136	5	1			325	38
863	Tenth Ward	13,415	1,087					8,550	922
864	Third Ward	3,396	215					775	50
865	Thirteenth Ward	6,257	567					1,194	174
866	Thomas Jefferson	3,300	233					726	80
867	Thrift	10,368	772					812	99
868	Tip Top	1,523	152					178	38
869	Titanian	9,145	650					1,088	145
870	Traffic	3,314	212					227	45
871	Travelers	3,432	339					483	50
872	Triangle	2,322	182					286	47
873	Trojan	4,094	349					382	54
874	True Friends	9,780	1,023					2,354	262
875	Trustworthy	6,117	656					1,505	250
876	Tuxedo	3,326	342					213	25
877	Twelfth Ward	2,598	332					908	143
878	Ultimate	4,614	416					315	58
879	Uncle Sam	729	67					28	6
880	Union	1,926	204					414	61
881	Unique	1,135	95					50	7
882	United American	1,987	230					305	45
883	United Conclave	2,993	238					570	81
884	Unity	6,878	504					1,302	92
885	Universal	9,636	671					2,992	266
886	Upper End	1,218	147					213	41
887	Up-To-The-Minute	2,553	217					67	8
888	Uptown	5,340	261					445	54
889	Usbe	2,523	331					1,268	144
890	Utility	2,911	253					231	41
891	Vailsburgh	1,829	184					167	35
892	Vallatese	479	52					10	3
893	Valuable	4,051	358					285	40
894	Van Buren	3,543	257					546	101
895	Victory	10,102	348					3,070	185
896	Vulcan	2,411	239					120	24
897	Wallace	1,956	225					610	90
898	Warranty	28,161	3,062					16,038	2,351
899	Warren	2,074	205					402	67
900	Washington	1,701	119					453	49
901	Watchful	972	84					139	24
902	Watson	2,723	215					615	55
903	Waverly	1,081	67					1,119	145
904	Waydell	1,420	150					239	61
905	Webster-Art and Strength	4,937	506					242	45
906	Weequahic	2,308	194					164	22
907	Welcome	40	3					440	42
908	West End	341,367	25,815					18,021	1,691
909	West Newark	2,109	185					373	43
910	West Side Park	3,237	272	54	5			1,044	111

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
1,625	36	141	S.	$1.00 m.	$200	6	$4.00 a	$3.00 a	856
4,857	370	31	S.	1.00 m.	200	6	.....	.....	857
5,980	90	535	S.	1.00 m.	200	6	3.00 a	1.00 a	858
5,007	223	467	S.	1.00 m.	200	6	4.00 a	.....	859
1,912	18	186	O.P.	.....	200	6	3.00 a	1.00 a	860
5,211	102	355	S.	1.00 m.	200	6	3.00 a	1.50 a	861
2,308	45	130	S.	1.00 m.	200	6	.06 b	.....	862
21,965	61	1,948	O.P.	.....	200	6	.....	.....	863
4,171	60	205	S.	1.00 m.	200	6	2.00 a	2.00 a	864
7,454	120	621	S.	1.00 m.	200	6	3.00 a	2.00 a	865
4,026	46	267	O.P.	.....	200	6	.....	.....	866
11,180	161	710	O.P.	.....	200	6	3.00 a	1.00 a	867
1,701	36	154	S.	1.00 m.	200	6	.....	2.00 a	868
10,233	156	639	S.	1.00 m.	200	6	3.00 a	2.00 a	869
3,541	13	244	S.	1.00 m.	200	6	2.00 a	.....	870
3,915	31	358	N.S.	1.00 m.	200	6	.....	.....	871
2,608	55	174	N.S.	.....	200	6	.....	.....	872
4,476	37	366	O.P.	.....	200	6	.....	.....	873
12,134	185	1,100	O.P.	.....	200	6	.....	.....	874
7,622	106	800	S.	1.00 m.	200	6	3.00 a	1.00 a	875
3,539	76	291	O.P.	.....	200	6	.....	.....	876
3,506	80	395	S.	1.00 m.	200	6	3.00 a & .03 b	3.00 a & .03 b	877
4,929	56	418	O.P.	.....	200	6	2.00 a	.....	878
757	23	50	S.	1.00 m.	200	6	3.00 a	1.00 a	879
2,340	45	220	S.	1.00 m.	200	6	3.00 a	2.00 a	880
1,185	30	72	S.	.70 & 1.00 m.	200	6	.05 b	.05 b	881
2,292	38	237	S.	1.00 m.	200	6	2.00 & 3.00 a	1.00 a	882
3,563	77	242	S.	1.00 m.	200	6	2.00 a & 4.00 a	2.00 a	883
8,180	119	477	S.	1.00 m.	200	6	4.00 a	1.50 a	884
12,628	179	758	O.P.	.....	200	6	2.00 a	.....	885
1,431	43	145	S.	1.00 m.	200	6	3.00 a	1.00 a	886
2,620	34	191	S.	1.00 m.	200	6	2.00 a	.....	887
5,785	40	275	S.	1.00 m.	200	6	1.00 a	1.00 a	888
3,791	20	455	S.	1.00 m.	200	6	1.75 a	.....	889
3,142	26	268	S.	1.00 m.	200	6	.....	1.00 a	890
1,996	27	192	S.	1.00 m.	200	6	1.00 a	1.00 a	891
489	15	40	S.	1.00 m.	200	6	.....	2.00 a	892
4,336	43	355	S.	1.00 m.	200	6	.....	.....	893
4,089	49	309	O.P.	.....	200	6	1.50 a	.....	894
13,172	48	485	S.	1.00 m.	200	6	4.00 a	.....	895
2,531	30	233	N.S.	1.00 m.	200	6	3.00 a	1.00 a	896
2,566	27	288	S.	1.00 m.	200	6	1.00 a to 4.00 a	1.00 a	897
44,199	86	5,327	O.P.	.....	200	6	.....	.....	898
2,476	24	248	S.	1.00 m.	200	6	.....	.....	899
2,154	15	153	S.	1.00 m.	200	6	2.00 a	2.00 a	900
1,111	20	88	S.	1.00 m.	200	6	.....	.....	901
3,338	38	232	S.	1.00 m.	200	6	.....	.....	902
2,200	25	187	S.	.25 w.	200	6	2.00 a	4.00 a	903
1,659	36	175	S.	1.00 & 2.00 m.	200	6	2.00 a	1.00 a	904
5,179	136	415	O.P.	.....	200	6	4.00 a	2.00 a	905
2,472	28	188	S.	1.00 m.	200	6	2.00 a	3.00 a	906
480	1	44	S.	1.00 m.	200	6	.....	.....	907
359,388	2,376	25,130	O.P.	.....	200	6	2.00 a	.....	908
2,482	29	199	O.P.	.....	200	6	2.00 a	.....	909
4,335	59	329	O.P.	.....	200	6	3.00 a	2.00 a	910

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
911	White Way	Newark	April 15, 1911	Charles E. Coffin
912	Woodmen	"	Sept. 5, 1905	Frank A. Champlin
913	Woodside	"	Aug. 22, 1884	Wright L. Gilbert
914	Workers	"	Feb. 6, 1919	Isidore Rekoon
915	Workingmen's	"	May 23, 1888	J. William Huegel
916	Yankee	"	May 24, 1919	Irving Willner
917	Zenith	"	May 12, 1922	Leon Mones
918	Franklin	Nutley	Sept. 9, 1886	Calvin D. Sargent
919	Intrepid	"	June 22, 1925	Carmen Jannarone
920	Spring Garden	"	Jan. 2, 1920	Ernest A. Bickell
921	Yantacaw	"	Nov. 25, 1919	Dwight C. Decker
922	Brighton	Orange	Mar. 23, 1922	Frederick W. Hoffman
923	Bulwark	"	Aug. 19, 1922	**Bertram E. Yudis
924	Nonpareil	"	June 15, 1909	Mark Morris
925	Ora ıge	"	Jan. 5, 1887	Walter F. Edwards
926	Orange Valley	"	April 9, 1888	O. S. Thompson
927	Progressive	"	Jan. 18, 1911	A. A. Hill
928	Vigilant	"	Jan. 18, 1922	P. Joseph Clossick
929	Watchung	"	June 16, 1926	H. A. Miskimin
930	Roseland	Roseland	Sept. 19, 1925	Caleb G. Baxter
931	Fielding	South Orange	Nov. 20, 1926	Lee W. Hughes
932	Montrose	" "	Dec. 18, 1925	Thomas E. Fitzsimmons
933	South Orange	" "	Sept. 17, 1887	E. Morgan Barradale
934	Village	" "	April 10, 1920	Erwin W. Berry
935	Essential	Verona	Sept. 24, 1926	Gabriel S. Aiello
936	Verona	"	May 9, 1901	William P. Johnson
937	West Caldwell	West Caldwell	Dec. 16, 1926	Phineas L. Wigler
938	Edison	West Orange	July 26, 1919	B. F. Morris
939	Llewellyn	" "	Jan. 6, 1913	William F. Vosseler
940	Radio	" "	June 22, 1923	Max H. Weinmann
	Gloucester County			
941	Bridgeport	Bridgeport	July 11, 1900	John McIlvain
942	Mutual	Clarksboro	Nov. 17, 1903	Samuel R. Stetser
943	Clayton	Clayton	April 15, 1880	Wilbur S. Roselle
944	Delsea	"	May 4, 1926	Mulford F. Crane
945	Chestnut Ridge	Glassboro	April 14, 1924	T. Franklin Gifford
946	Glassboro	"	June 1, 1883	A. G. Stewart
947	Grenloch	Grenloch	Dec. 9, 1909	Olin F. Woodworth
948	Mantua	Mantua	April 19, 1926	Alvin I. Haines
949	Mullica Hill	Mullica Hill	Jan. 12, 1876	George G. Ridgeway
950	National Park	National Park	Mar. 17, 1914	Elmer E. Cox
951	Newfield	Newfield	Feb. 28, 1923	Edward G. Scheldt
952	Mechanics	Paulsboro	Sept. 24, 1907	George K. C. West
953	Paulsboro	"	Mar. 31, 1873	Harry Greenwood
954	Alcyon	Pitman	Oct. 29, 1921	William B. Brown
955	Pitman	"	Sept. 9, 1903	George W. Doughty, Sr.
956	Swedesboro	Swedesboro	Mar. 28, 1871	E. M. Hitchner
957	Swedesboro-Woodstown	"	Mar. 29, 1916	Vernon E. De Grofft
958	Wenonah	Wenonah	Nov. 21, 1907	R. A. Sargent
959	Old Buck	Westville	Aug. 23, 1923	L. H. Sinquett
960	Westville and Newbold	"	Oct. 21, 1912	Ralph K. Hollinshed
961	Monroe	Williamstown	Jan. 31, 1870	H. H. Simmermon
962	Peoples	Woodbury	Dec. 24, 1913	William A. Fisher
963	Suburban Homes	"	April 25, 1923	Clifford H. Shivers
964	Woodbury Real Estate Mutual	"	May 6, 1871	George W. Curtis

**Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
H. W. Egner, Jr., L. G. Beatty	Charles L. Wood	7 Amherst Court, Maplewood, N. J.	911
Robert S. Terhune	Raymond Spreen	19 Clinton St., Newark, N. J.	912
Joseph Kahrs	Wright L. Lind	857 Mt. Prospect Ave., Newark, N. J.	913
Jacob Lubetkin	Julius E. Flink	1182 Raymond Blvd., Newark, N. J.	914
Mortimer P. Lowy	I. Percy James	253 Springfield Ave., Newark, N. J.	915
Simon L. Fisch	Louis G. Baurer	P. O. Box 528, Newark, N. J.	916
Samuel S. Ferster	Walter B. Griffin	9 Winding Way, West Orange, N. J.	917
William H. Parry	J. H. Witbeck	244 Chestnut St., Nutley, N. J.	918
A. Theodore DeMuro	Fiore R. Sozio	99 Clifton Ave., Newark, N. J.	919
William P. Hurley	Adrianna VanRiper	23 Church St., Nutley, N. J.	920
Edwin J. C. Joerg	Frank E. Drake	83 Stager St., Nutley, N. J.	921
O. L. Bianchi	R. J. Fitzgerald	354 N. Park St., East Orange, N. J.	922
Joseph C. Cassini	John Zipfel, III	20 Belmont Ave., Newark, N. J.	923
Isaac Fleischman	U. Samuel Abeles	60 5th St., Newark, N. J.	924
Charles F. Mapletoft	O. L. Yeomans	24 Northfield Ave., West Orange, N. J.	925
W. Bradford Smith	O. S. Thompson, Jr.	38 Colinwood Road, Maplewood, N. J.	926
H. J. Stanfield	John M. Middlesworth	150 Steuben St., East Orange, N. J.	927
Ralph E. Giordano	U. Samuel Abeles	60 5th St., Newark, N. J.	928
A. M. Herman	A. A. Kurtz	11 Commerce St., Newark, N. J.	929
John A. Booth	Clarence E. Baldwin	154 Eagle Rock Ave., Roseland, N. J.	930
Harry Griffinger	Clarence R. McKim	502 High St., Newark, N. J.	931
Nicholas LaVecchia	Harold D. Henderson	11 S. Orange Ave., South Orange, N. J.	932
David McBride	Frank C. Snyder	261 Orange St., Newark, N. J.	933
Felix Forlenza	Frank C. Snyder	261 Orange St., Newark, N. J.	934
L. L. Vanderbilt	J. C. Hunter, Jr.	c|o Verona Trust Co., Verona, N. J.	935
William W. Crane	Frederic N. Brown	24 Grove Ave., Verona, N. J.	936
Herman Distler	Abraham Meisel	17 Stengel Ave., Newark, N. J.	937
Henry Lanahan	A. P. Gehling	88 Lindsley Ave., West Orange, N. J.	938
Alfred J. Grosso	Herman M. Freeman	33 Northfield Ave., West Orange, N. J.	939
I. Henry Coyne	Leon Unger	253 Williamson Ave., Hillside, N. J.	940
J. Edward McGlincy	Charles R. Barker	Bridgeport, N. J.	941
Oscar B. Redrow	Mary T. Stratton	116 Cooper St., Woodbury, N. J.	942
George B. Marshall	Harry R. McWilliams	Clayton, N. J.	943
Horace G. Brown	Meade H. Warner	1004 Park Ave., Collingswood, N. J.	944
Elmer B. Woods	C. L. Ware	112 S. Main St., Glassboro, N. J.	945
George B. Marshall	Elmer J. Turner	5 W. New St., Glassboro, N. J.	946
Robert C. Hendrickson	Louis C. Joyce, Jr.	Blackwood, N. J.	947
Lynwood Lord	Joseph Le Otto	Mantua, N. J.	948
Donald Swackhamer	Albert Schneider	Mullica Hill, N. J.	949
James B. Avis	William E. Beers	National Park, N. J.	950
Morris V. McDonald	Harry E. Davis	Church St., Newfield, N. J.	951
*W. G. Cowgill, Jr.	Alexander Bonsack, Jr.	Paulsboro, N. J.	952
Donald Swackhamer	William H. Flowers, Jr.	Paulsboro, N. J.	953
Morton C. Haight	H. S. Claypoole	34 Lexington Ave., Pitman, N. J.	954
Morton C. Haight	I. W. Newkirk	Pitman, N. J.	955
David O. Watkins	W. L. Weber	Swedesboro, N. J.	956
E. C. Waddington	Milo B. Urion	Swedesboro, N. J.	957
Oscar B. Redrow	Albert M. Green	Wenonah, N. J.	958
E. Milton Hannold	George T. Olsson	135 Broadway, Westville, N. J.	959
Alexander L. Rogers	Clifford B. Heritage	719 N. 4th St., Millville, N. J.	960
W. Earle Miller	D. E. Tweed	147 Main St., Williamstown, N. J.	961
Alexander L. Rogers	Eugene L. Horan	320 Brian Hill Lane, Woodbury, N. J.	962
Robert C. Hendrickson	Russell S. Fowler	20 Red Bank Ave., Woodbury, N. J.	963
David O. Watkins	Warren A. Curry	118 Cooper St., Woodbury, N. J.	964

*Conveyancer.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge—Shares
	Essex County—Continued				
911	White Way	Newark	$2,436	$578	$87,000
912	Woodmen	"	9,452	269	752,800
913	Woodside	"	26,058	1,327	941,850
914	Workers	"	1,255	.....	96,100
915	Workingmen's	"	53,521	.....	4,881,500
916	Yankee	"	620	.....	295,300
917	Zenith	"	2,957	.....	249,500
918	Franklin	Nutley	9,705	12,634	511,393
919	Intrepid	"	147	711	71,800
920	Spring Garden	"	1,516	9,488	484,750
921	Yantacaw	"	2,945	40,977	159,300
922	Brighton	Orange	5,598	8	239,700
923	Bulwark	"	613	159	223,300
924	Nonpareil	"	10,660	33,953	357,900
925	Orange	"	9,697	50,000	1,357,500
926	Orange Valley	"	17,801	7,000	466,000
927	Progressive	"	711	.....	114,414
928	Vigilant	"	1,815	27,185	199,000
929	Watchung	"	1,223	31,062	95,470
930	Roseland	Roseland	12,042	1,393	76,900
931	Fielding	South Orange	4,795	5,000	33,500
932	Montrose	" "	11,038	2,278	96,700
933	South Orange	" "	29,424	57,275	853,900
934	Village	" "	51,610	40,750	630,950
935	Essential	Verona	8,356	2,510	106,040
936	Verona	"	10,364	26,089	544,800
937	West Caldwell	West Caldwell	3,476	9,869	23,500
938	Edison	West Orange	250	3,529	228,300
939	Llewellyn	" "	7,027	23,029	390,311
940	Radio	" "	23,149	2,707	92,500
	Totals		$5,399,826	$7,752,674	$192,043,670
	Gloucester County				
941	Bridgeport	Bridgeport	$794	$3,000	$202,325
942	Mutual	Clarksboro	417	937	26,450
943	Clayton	Clayton	1,898	60,652	254,250
944	Delsea	"	14,557	2,233	115,100
945	Chestnut Ridge	Glassboro	8,206	2,149	106,700
946	Glassboro	"	7,955	.....	264,400
947	Grenloch	Grenloch	4,453	.....	111,350
948	Mantua	Mantua	1,112	1,000	48,000
949	Mullica Hill	Mullica Hill	372	.....	145,595
950	National Park	National Park	2,148	.....	48,480
951	Newfield	Newfield	8,754	2,119	105,350
952	Mechanics	Paulsboro	55	2,911	268,813
953	Paulsboro	"	9,815	10,000	329,150
954	Alcyon	Pitman	4,926	.....	238,000
955	Pitman	"	546	13,666	449,200
956	Swedesboro	Swedesboro	676	4,800	341,000
957	Swedesboro-Woodstown	"	17,263	4,000	266,840
958	Wenonah	Wenonah	8,363	.....	414,420
959	Old Buck	Westville	14,529	.....	118,500
960	Westville and Newbold	"	8,427	11,293	165,650
961	Monroe	Williamstown	1,145	32,725	503,735
962	Peoples	Woodbury	1,727	14,442	376,200
963	Suburban Homes	"	1,309	.....	122,361
964	Woodbury Real Estate Mutual	"	117,343	.....	550,000
	Totals		$236,790	$165,927	$5,771,869

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$1,030	$130,568	$17,633	$2,584	$241,829	911
.....	3,825	553,522	19,146	49,329	1,388,343	912
$118,302	8,020	386,129	288,279	54,957	1,824,922	913
31,985	1,111	178,953	1,913	1,445	312,762	914
6,410	.....	4,975,922	530,348	236,991	10,684,692	915
300	6,155	386,303	99,509	21,602	809,789	916
15,850	.....	238,805	2,106	12,437	521,655	917
46,645	24,180	388,403	22,287	10,292	1,025,539	918
.....	1,522	26,589	1,104	910	102,783	919
.....	5,965	152,363	27,485	8,092	689,659	920
3,827	90	107,717	3,838	3,941	322,635	921
.....	11,625	42,617	25,421	7,853	332,822	922
20,450	5,655	97,159	38,902	3,857	390,095	923
.....	4,909	250,972	8,264	1,247	667,905	924
1,100	96,505	399,406	20,522	2,394	1,937,124	925
.....	10,395	46,479	37,212	2,671	587,558	926
.....	2,479	13,219	43,739	3,241	177,803	927
1,574	3,797	70,195	44,883	2,482	350,931	928
1,898	3,225	32,952	19,861	2,000	187,691	929
.....	2,090	20,130	5,004	339	117,898	930
.....	520	75,580	24,889	3,352	147,636	931
57,120	100	22,848	4,158	8,364	202,606	932
14,279	42,233	301,279	90,064	16,154	1,404,608	933
72,000	12,060	89,996	24,695	2,790	924,851	934
11,386	3,345	13,354	496	4,912	150,399	935
47,000	14,790	97,466	10,503	5,875	756,887	936
575	1,400	102,597	1,530	298	143,245	937
759	5,605	110,308	17,660	4,284	370,695	938
453	16,070	176,232	12,202	2,616	627,940	639
.....	9,981	39,141	13,324	403	181,205	940
$12,592,397	$4,883,158	$167,430,866	$24,251,410	$7,526,314	$421,880,315	
.....	$9,739	$10,422	$3,177	$100	$229,557	941
$3,100	890	12,047	2,132	.....	45,973	942
.....	2,950	75,236	4,077	6,756	405,819	943
.....	29,371	13,312	5,276	12,638	192,487	944
.....	15,085	102,044	16,709	10,302	261,195	945
38,625	8,180	355,145	7,944	3,531	685,780	946
31,700	1,668	68,035	6,419	7,973	231,598	947
800	5,620	35,455	1,091	683	93,761	948
6,400	5,160	17,084	5,803	90	180,504	949
.....	2,995	19,758	10,288	106	83,775	950
.....	9,845	12,085	7,655	9,528	155,336	951
.....	12,689	92,265	11,867	1,024	389,624	952
59,450	20,775	43,663	22,456	5,677	500,986	953
45,755	21,650	155,306	2,255	5,841	473,733	954
37,850	23,200	129,154	8,292	3,262	665,170	955
19,800	27,500	73,204	3,117	1,892	471,989	956
50,162	10,999	59,081	6,990	2,593	417,928	957
23,800	24,185	117,301	14,499	1,432	604,000	958
20,200	3,705	88,977	11,419	3,070	260,400	959
79,100	11,775	77,778	6,502	3,217	363,742	960
650	19,620	100,523	45,913	5,415	709,726	961
108,200	38,275	236,721	19,926	979	996,470	962
5,763	6,924	89,653	4,642	673	231,325	963
108,520	56,947	233,963	7,520	71,592	1,145,885	964
$639,875	$369,747	$2,218,212	$235,969	$158,374	$9,796,763	

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES — Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
911	White Way	Newark	$119,235			$40,200
912	Woodmen	"	646,534			348,879
913	Woodside	"	812,010	$14,872		574,100
914	Workers	"	77,047			59,900
915	Workingmen's	"	3,571,380			3,877,256
916	Yankee	"	308,242			229,165
917	Zenith	"	277,676			109,197
918	Franklin	Nutley	568,884	14,100		141,550
919	Intrepid	"	58,691			2,000
920	Spring Garden	"	382,689			45,000
921	Yantacaw	"	196,975			21,100
922	Brighton	Orange	190,680			54,450
923	Bulwark	"	213,349			14,350
924	Nonpareil	"	341,492			107,275
925	Orange	"	1,399,647			
926	Orange Valley	"	377,880			
927	Progressive	"	108,287			1,050
928	Vigilant	"	220,731			17,500
929	Watchung	"	123,441			25,125
930	Roseland	Roseland	72,538			1,000
931	Fielding	South Orange	92,655			4,675
932	Montrose	" "	132,581			
933	South Orange	" "	999,912			
934	Village	" "	660,051			
935	Essential	Verona	92,424			14,550
936	Verona	"	557,715			
937	West Caldwell	West Caldwell	50,672	10,200		44,600
938	Edison	West Orange	230,575			57,900
939	Llewellyn	" "	448,020			
940	Radio	" "	109,230			
	Totals		$212,259,230	$445,227	$652	$78,009,393
	Gloucester County					
941	Bridgeport	Bridgeport	$166,783			
942	Mutual	Clarksboro	28,524			
943	Clayton	Clayton	290,950			
944	Delsea	"	149,205			
945	Chestnut Ridge	Glassboro	164,451			
946	Glassboro	"	423,816			
947	Grenloch	Grenloch	84,750			$46,725
948	Mantua	Mantua	74,733			1,400
949	Mullica Hill	Mullica Hill	138,132			
950	National Park	National Park	45,924			
951	Newfield	Newfield	100,131			11,500
952	Mechanics	Paulsboro	225,696			
953	Paulsboro	"	312,744			
954	Alcyon	Pitman	266,388			53,875
955	Pitman	"	404,927			
956	Swedesboro	Swedesboro	360,030			
957	Swedesboro-Woodstown	"	282,244			35,400
958	Wenonah	Wenonah	324,120			114,275
959	Old Buck	Westville	110,288			20,400
960	Westville and Newbold	"	210,054			39,400
961	Monroe	Williamstown	387,060	$40,850		110,525
962	Peoples	Woodbury	680,101			
963	Suburban Homes	"	142,768			18,000
964	Woodbury Real Estate Mutual	"	799,035			
	Totals		$6,172,854	$40,850		$451,500

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$9,619	.....	$131	.....	.....	$32,085	.....	$40,559	$241,829	911
566	.....	30	.....	$26,500	61,805	$84,167	219,862	1,388,343	912
723	.....	5,504	.....	.....	83,976	130,567	203,170	1,824,922	913
7,152	$4,944	.....	.....	21,365	80,493	.....	61,861	312,762	914
2,217	250,317	.....	.....	351,000	238,494	.....	2,394,028	10,684,692	915
60,883	.....	4,472	.....	11,000	60,132	.....	135,895	809,789	916
.....	.....	.....	.....	.....	1,092	43,848	89,842	521,655	917
838	.....	902	.....	43,500	2,984	109,648	143,133	1,025,539	918
191	.....	.....	.....	.....	14,372	8,655	18,874	102,783	919
7,074	.....	1,168	.....	70,500	1,632	81,817	99,779	689,659	920
10,939	.....	112	.....	1,000	12,370	43,146	36,993	322,635	921
4,203	.....	151	.....	.....	8,932	39,849	34,557	332,822	922
3,476	23,163	63	.....	.....	31,300	48,142	56,252	390,095	923
190	.....	25	$181	.....	55,888	42,870	119,984	667,905	924
.....	.....	2,427	1,100	30,000	17,811	335,119	151,020	1,937,124	925
1,594	.....	1,149	.....	66,125	740	91,786	48,284	587,558	926
2,306	2,875	166	.....	.....	13,126	10,699	39,294	177,803	927
2,761	.....	261	163	.....	26,150	21,680	61,685	350,931	928
4,030	.....	478	400	.....	.....	8,040	26,177	187,691	929
129	.....	70	.....	.....	20,114	16,707	7,340	117,898	930
1,385	.....	1,191	.....	.....	22,214	.....	25,516	147,636	931
5,104	.....	184	.....	.....	50	24,711	39,976	202,606	932
530	.....	797	.....	22,500	132	207,834	172,903	1,404,608	933
588	.....	652	.....	.....	43	183,346	80,171	924,851	934
.....	.....	.....	.....	17,123	144	16,486	9,672	150,399	935
.....	.....	394	.....	.....	35	152,785	45,958	756,887	936
182	.....	5	.....	.....	11,194	.....	26,392	143,245	937
52	.....	598	.....	10,000	31	30,618	40,921	370,695	938
342	.....	1,582	.....	.....	150	97,008	80,838	627,940	939
3,327	.....	10	.....	.....	10,267	27,759	30,612	181,205	940
$1,792,277	$1,058,720	$330,497	$78,499	$11,827,112	$21,616,060	$25,628,195	$68,834,453	$421,880,315	
.....	.....	$587	.....	$4,400	.....	$47,390	$10,397	$229,557	941
.....	$10,325	93	.....	.....	$21	1,547	5,463	45,973	942
.....	.....	199	.....	.....	12	96,803	17,855	405,819	943
.....	.....	190	.....	.....	.....	31,320	11,772	192,487	944
$14,081	.....	136	.....	8,000	.....	16,383	58,144	261,195	945
351	64,800	608	.....	.....	1,215	110,479	84,511	685,780	946
.....	8,187	631	.....	25,500	6,986	2,371	56,448	231,598	947
5	.....	174	.....	.....	201	6,342	10,906	93,761	948
.....	.....	43	.....	.....	.....	34,219	8,110	180,504	949
.....	3,555	5	.....	8,975	4,849	9,070	11,397	83,775	950
.....	.....	60	.....	.....	.....	27,360	16,285	155,336	951
.....	1,400	230	.....	56,325	150	59,263	46,560	389,624	952
.....	5,000	690	.....	26,600	.....	98,195	57,757	500,986	953
.....	.....	160	.....	10,833	1,896	73,180	67,401	473,733	954
.....	.....	370	.....	102,700	.....	89,345	67,828	665,170	955
.....	.....	323	.....	.....	.....	91,629	20,007	471,989	956
.....	.....	162	.....	.....	.....	66,539	33,583	417,928	957
.....	.....	639	.....	27,000	2,892	83,333	51,741	604,000	958
7,387	32,895	461	.....	4,550	2,871	29,872	51,676	260,400	959
.....	.....	396	.....	15,500	.....	54,424	43,968	363,742	960
.....	5,800	2,496	.....	2,000	1,400	98,355	61,240	709,726	961
.....	.....	1,181	.....	6,000	.....	193,188	116,000	996,470	962
563	.....	379	.....	5,000	.....	39,107	25,508	231,325	963
.....	.....	3,283	.....	.....	322	236,730	106,515	1,145,885	964
$22,387	$131,962	$13,496	.....	$303,383	$22,815	$1,596,444	$1,041,072	$9,796,763	

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
911	White Way	1,895	220	.....	.....	.....	.....	201	18
912	Woodmen	7,709	720	.....	.....	.....	.....	1,744	199
913	Woodside	8,876	528	143	11	.....	.....	2,870	363
914	Workers	831	263	.....	.....	.....	.....	299	59
915	Workingmen's	81,553	7,304	.....	.....	.....	.....	19,386	4,119
916	Yankee	2,673	244	.....	.....	.....	.....	1,146	167
917	Zenith	4,063	355	.....	.....	.....	.....	546	105
918	Franklin	6,414	762	141	17	.....	.....	708	94
919	Intrepid	887	93	.....	.....	.....	.....	10	2
920	Spring Garden	4,898	423	.....	.....	.....	.....	225	48
921	Yantacaw	2,383	248	.....	.....	.....	.....	105	14
922	Brighton	2,194	227	.....	.....	.....	.....	272	35
923	Bulwark	2,239	254	.....	.....	.....	.....	72	19
924	Nonpareil	5,015	386	.....	.....	.....	.....	536	60
925	Orange	18,458	1,410	.....	.....	.....	.....	.....	.....
926	Orange Valley	4,700	466	.....	.....	.....	.....	.....	.....
927	Progressive	1,222	184	.....	.....	.....	.....	5	1
928	Vigilant	2,635	211	.....	.....	.....	.....	88	18
929	Watchung	1,636	163	.....	.....	.....	.....	125	23
930	Roseland	917	98	.....	.....	.....	.....	5	1
931	Fielding	1,182	95	.....	.....	.....	.....	24	8
932	Montrose	1,825	175	.....	.....	.....	.....	.....	.....
933	South Orange	12,441	1,180	.....	.....	.....	.....	.....	.....
934	Village	9,240	694	.....	.....	.....	.....	.....	.....
935	Essential	1,562	207	.....	.....	.....	.....	73	16
936	Verona	7,187	609	.....	.....	.....	.....	.....	.....
937	West Caldwell	1,232	128	102	7	.....	.....	223	30
938	Edison	3,219	582	.....	.....	.....	.....	289	66
939	Llewellyn	5,983	448	.....	.....	.....	.....	.....	.....
940	Radio	1,242	102	.....	.....	.....	.....	.....	.....
	Totals	2,984,646	235,968	4,113	326	43	43	404,551	50,709
	Gloucester County								
941	Bridgeport	2,466	283	.....	.....	.....	.....	.....	.....
942	Mutual	461	57	.....	.....	.....	.....	.....	.....
943	Clayton	3,403	326	.....	.....	.....	.....	.....	.....
944	Delsea	2,074	358	.....	.....	.....	.....	.....	.....
945	Chestnut Ridge	1,716	203	.....	.....	.....	.....	.....	.....
946	Glassboro	4,639	452	.....	.....	.....	.....	.....	.....
947	Grenloch	1,025	162	.....	.....	.....	.....	234	117
948	Mantua	1,114	161	.....	.....	.....	.....	7	2
949	Mullica Hill	1,925	220	.....	.....	.....	.....	.....	.....
950	National Park	447	38	.....	.....	.....	.....	.....	.....
951	Newfield	1,232	134	.....	.....	.....	.....	58	14
952	Mechanics	2,775	394	.....	.....	.....	.....	.....	.....
953	Paulsboro	8,141	449	.....	.....	.....	.....	.....	.....
954	Alcyon	3,505	292	.....	.....	.....	.....	269	58
955	Pitman	5,708	520	.....	.....	.....	.....	.....	.....
956	Swedesboro	4,919	372	.....	.....	.....	.....	.....	.....
957	Swedesboro-Woodstown	3,625	333	.....	.....	.....	.....	177	22
958	Wenonah	4,661	507	.....	.....	.....	.....	571	84
959	Old Buck	1,400	138	.....	.....	.....	.....	102	15
960	Westville and Newbold	2,595	385	.....	.....	.....	.....	197	28
961	Monroe	4,998	478	409	43	.....	.....	553	138
962	Peoples	9,116	776	.....	.....	.....	.....	.....	.....
963	Suburban Homes	1,965	174	.....	.....	.....	.....	90	4
964	Woodbury Real Estate Mutual	10,783	971	.....	.....	.....	.....	.....	.....
	Totals	84,693	8,183	409	43	.....	.....	2,258	482

AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
2,096	25	213	S.	$0.70 & $1.00 m.	$200	6	$3.00 a	.....	911
9,453	135	784	O.P.	.....	200	6	2.00 a	$1.00 a	912
11,889	178	724	S.	1.00 m.	200	6	3.00 a	2.00 a	913
1,130	18	304	S.	1.00 & 2.00 m.	200	6	3.00 a	2.00 a	914
100,939	190	11,233	O.P.	.....	200	6	.....	.....	915
3,819	44	367	S.	1.00 & 2.00 m.	200	6	2.00 a	2.00 a	916
4,609	37	423	N.S.	1.00 m.	200	6	.....	1.00 a	917
7,263	238	635	S.	1.00 m.	200	6	3.00 a	.....	918
897	27	68	O.P.	.....	200	6	2.50 a	2.00 a	919
5,123	143	328	S.	1.00 m.	200	6	2.50 a	2.50 a	920
2,488	48	214	S.	1.00 m.	200	6	2.50 a	.....	921
2,466	88	174	S.	1.00 m.	200	6	3.00 a	.....	922
2,311	57	216	S.	1.00 m.	200	6	.....	.....	923
5,551	93	353	O.P.	.....	200	6	1.00 a	1.00 a	924
18,458	329	1,081	S.	1.00 m.	200	6	1.00 a	.....	925
4,700	172	294	S.	1.00 m.	200	6	1.00 a	.....	926
1,227	48	137	S.	1.00 m.	200	6	4.00 a	.....	927
2,723	53	176	S.	1.00 m.	200	6	.....	1.00 a	928
1,761	31	155	S.	1.00 m.	200	6	3.00 a	1.00 a	929
922	26	73	S.	1.00 m.	200	6	3.00 a	2.00 a	930
1,206	12	91	S.	1.00 m.	200	6	.....	.....	931
1,825	15	160	S.	1.00 m.	200	6	3.00 a & .50 b	1.00 a & .50 b	932
12,441	240	940	S.	1.00 m.	200	6	3.00 a & .05 b	.....	933
9,240	100	594	S.	1.00 m.	200	6	3.00 a & .05 b	2.00 a & .05 b	934
1,635	24	199	N.S.	1.00 m.	200	6	2.50 a	.....	935
7,187	144	465	S.	1.00 m.	200	6	3.50 a	1.00 a	936
1,557	8	157	S.	1.00 m.	200	6	4.00 a	1.00 a	937
3,508	78	570	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	938
5,983	100	348	S.	1.00 m.	200	6	1.00 & 2.00 a	.....	939
1,242	34	68	S.	1.00 m.	200	6	3.00 a	1.00 a	940
3,393,353	42,919	244,127							
2,466	129	154	S.	$1.00 m.	$200	6	$0.05 b	$0.05 b	941
461	21	36	S.	1.00 m.	200	6	3.00 a & .05 b	.....	942
3,403	134	192	S.	1.00 m.	200	6	5.00 a	.....	943
2,074	160	198	S.	1.00 m.	200	6	.05 b	.05 b	944
1,716	84	119	S.	1.00 m.	200	6	.12½ b	.12½ b	945
4,639	162	290	S.	1.00 m.	200	6	.10 b	.10 b	946
1,259	82	197	S.	1.00 m.	200	6	.10 b	.10 b	947
1,121	36	127	S.	1.00 & 2.00 m.	200	6	.10 b	.10 b	948
1,925	89	131	S.	1.00 m.	200	6	.05 b	.05 b	949
447	18	20	S.	1.00 m.	200	6	.05 b	.05 b	950
1,290	60	88	S.	1.00 m.	200	6	5.00 a	.....	951
2,775	144	250	S.	1.00 m.	200	6	.10 b	.10 b	952
8,141	174	275	S.	.50 m.	100	6	.10 b	.10 b	953
3,774	101	249	S.	1.00 m.	200	6	.05 b	.05 b	954
5,708	214	306	S.	1.00 m.	200	6	.05 b	.05 b	955
4,919	129	243	S.	1.00 m.	200	6	.....	.....	956
3,802	131	224	S.	1.00 m.	200	6	.05 b	.05 b	957
5,232	199	392	S.	1.00 m.	200	6	.05 b	.05 b	958
1,502	71	82	S.	1.00 m.	200	6	.07½ b	.07½ b	959
2,792	121	292	S.	1.00 m.	200	6	3.00 a & .10 b	.10 b	960
5,960	393	266	S.	1.00 m.	200	6	3.00 a	.....	961
9,116	314	462	S.	1.00 m.	200	6	.10 b	.10 b	962
2,055	66	112	S.	1.00 m.	200	6	.12½ b	.12½ b	963
10,783	359	612	S.	1.00 m.	200	6	.12½ b	.12½ b	964
87,360	3,391	5,317							

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Hudson County			
965	Arlington	Arlington	June 21, 1892	Clifton H. Presbrey
966	Kearney	"	Nov. 11, 1884	Herbert Frapwell
967	Bayonne No. 2	Bayonne	Dec. 1, 1884	John F. Schmidt
968	Bergen Point	"	Sept. 14, 1923	Edward F. Clark
969	Centreville	"	Aug. 19, 1889	S. A. Roberson
970	City	"	Jan. 3, 1912	Arthur S. Creighton
971	Home	"	July 15, 1910	William C. Ryan
972	Pamrapo	"	Jan. 24, 1887	Samuel W. Hackett
973	Peninsula	"	Mar. 13, 1923	Edward Berman
974	Pinnacle	"	Mar. 14, 1929	William H. Keegan
975	Progressive	"	Sept. 12, 1902	Jacob Tucker
976	Security	"	July 30, 1915	William F. Higgins
977	White Eagle	"	July 31, 1919	Joseph Nowicki
978	Bulls Ferry	Guttenberg	May 22, 1922	George Baker
979	Guttenberg	"	May 23, 1907	Joseph Sauerland
980	New Liberty	"	Mar. 17, 1922	Bruno T. Dankert
981	Consolidated	Harrison	Aug. 26, 1908	William Engelhard
982	Credit	"	Sept. 24, 1925	F. Joseph O'Hare
983	Harrison and Kearny	"	May 17, 1886	Joseph M. Branegan
984	Hudson & Essex	"	Mar. 27, 1913	Leslie W. Toop
985	International	"	Feb. 1, 1911	Daniel Rentschler
986	Kingsland	"	June 1, 1906	Frank Rowinski
987	Merchants	"	June 2, 1910	Augustus L. Feeley
988	Peoples	"	Aug. 12, 1873	George W. Smith
989	Savoy	"	Sept. 4, 1912	James Cundari
990	Security	"	April 6, 1911	John H. Reynolds
991	Short-Term	"	May 15, 1913	Philip Vogel
992	American Homes	Hoboken	June 15, 1921	William J. Duffy
993	Castle Point	"	Feb. 24, 1914	Clarence H. McQueen
994	Dante	"	Jan. 9, 1924	Romeo Iacobucci
995	Elysian	"	Mar. 8, 1927	Charles Vezzetti
996	Esenbe	"	April 21, 1921	C. B. Ace
997	Guardian	"	May 18, 1921	Martin Cooke
998	Hoboken	"	Feb. 24, 1887	Leo Mayer
999	Jefferson	"	Feb. 3, 1920	August T. Pflugh
1000	Mile Square	"	Jan. 23, 1925	Charles E. Gratz
1001	Academy	Jersey City	Feb. 26, 1924	Gerald Degnan
1002	American	" "	Nov. 19, 1910	S. H. Culver
1003	A. O. H.	" "	Oct. 16, 1922	John F. O'Reilly
1004	Armistice	" "	Aug. 20, 1924	George M. Sexton
1005	Armory	" "	May 29, 1923	Max Jacobowitz
1006	Bee-Hive	" "	Feb. 1, 1919	Samuel Ruskin
1007	Bergen Mutual, No. 4	" "	Mar. 25, 1902	F. M. Barnes
1008	Borrowers	" "	June 6, 1912	Walter O. Reed
1009	Boulevard Plaza	" "	Feb. 18, 1922	William I. Dillon
1010	Business Men's	" "	Nov. 21, 1898	Joseph J. Scott
1011	By-Fi	" "	Jan. 12, 1926	Charles F. Gallagher
1012	Carteret Mutual	" "	Jan. 20, 1890	Francis R. Jewkes
1013	Carteret Mutual No. 2	" "	Sept. 22, 1902	Francis R. Jewkes
1014	Central	" "	July 23, 1895	Norman Christie
1015	Citizens'	" "	April 15, 1898	Emil W. A. Schumann
1016	City-Center	" "	June 11, 1926	Edwin D. Wetmore
1017	Claremont	" "	May 17, 1909	William S. Fengado
1018	Clinton	" "	Dec. 20, 1909	
1019	Colonial	" "	Mar. 29, 1902	James Billington

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Koch & Koch	T. Edward Hewitt	87 Pleasant Place, Arlington, N. J.	965
Koch & Koch	S. Charles Melcher	614 Kearny Ave., Arlington, N. J.	966
Benny & Cruden	H. W. Clarkson	233 Broadway, Bayonne, N. J.	967
Daniel J. Murray	William E. Miller	1953 Boulevard, Jersey City, N. J.	968
H. & H. K. Roberson	A. B. Beling	394 Broadway, Bayonne, N. J.	969
Percival G. Cruden	Frank E. George	772 Avenue C, Bayonne, N. J.	970
M. W. C. Ryan & J. H. Christie	Mabel R. Loughlin	102 W. 40th St., Bayonne, N. J.	971
R. Lewis Kennedy	Charles O. Kroncke	17 E. 39th St., Bayonne, N. J.	972
Isaac W. Seiler	Bernard Miller	22 W. 38th St., Bayonne, N. J.	973
Frederic E. Chamberlin	D. Herbert Garrison	69 W. 34th St., Bayonne, N. J.	974
Peter Stillwell	Austin H. Cunyon	631 Broadway, Bayonne, N. J.	975
Alexander Seclow	Thomas A. Dee	102 W. 38th St., Bayonne, N. J.	976
C. R. Pochocki	Leo K. Ciechanowski	157 Avenue C, Bayonne, N. J.	977
William McDermott	John Kern, Jr.	79 27th St., Guttenberg, N. J.	978
Carl Weitz	Ferdinand Trostel	43 Bergenline Ave., Guttenberg, N. J.	979
Harry W. Vanderbach	Edwin F. Merlehan	c/o Liberty Nat. Bank, Guttenberg, N. J.	980
William J. Davis	Arthur E. Hafstrom	539 Kearny Ave., Kearny, N. J.	981
Frederick J. Gassert	S. N. Whitehead	521 Bergen St., Harrison, N. J.	982
William J. Davis	John F. O'Malley	409 N. 4th St., Harrison, N. J.	983
Harold J. Jacobs	Harry Wertheim	237 N. 11th St., Newark, N. J.	984
John J. Murphy	James W. Hanlon	313 Harrison Ave., Harrison, N. J.	985
S. Gutowski	Wojciech Partyka	304 Chestnut St., Kearny, N. J.	986
Benjamin Newman	Harry Wertheim	237 N. 11th St., Newark, N. J.	987
John J. Lenehan	Edward A. Riordan	315 Harrison Ave., Harrison, N. J.	988
Harry T. Davimos	Joseph DiSabato	107 N. 3d St., Harrison, N. J.	989
James L. McKeon	John A. McKeon, 2d	307 Harrison Ave., Harrison, N. J.	990
Harry T. Davimos	S. N. Whitehead	521 Bergen St., Harrison, N. J.	991
M. J. Tackella	Henry Wessling	95 River St., Hoboken, N. J.	992
Pierson & Brand	Charles A. Fall	918 Washington St., Hoboken, N. J.	993
Joseph M. Milberg	Leonard Post	68 Hudson St., Hoboken, N. J.	994
Kealey & Gilfert	James S. Brown	79 River St., Hoboken, N. J.	995
J. Raymond Tiffany	H. E. Benjamin	77 River St., Hoboken, N. J.	996
Rudolph Schroeder	Louise Rickens	1319 Washington St., Hoboken, N. J.	997
Joseph S. Parry	William H. Bradley	84 Washington St., Hoboken, N. J.	998
Harry J. Cafferata	G. F. Fugazzi	103 Willow Ave., Hoboken, N. J.	999
Jay M. Levenson	Thomas A. Garibaldi	77 River St., Hoboken, N. J.	1000
Morris E. Barison	George W. Gardner	Singac, N. J.	1001
Frank J. Reardon	John B. Mahan	152 Harrison Ave., Jersey City, N. J.	1002
Thomas J. Stanton	Robert F. Downing	50 Wegman Parkway, Jersey City, N. J.	1003
Michael Halpern	Thomas G. Russoniello	379 3d St., Jersey City, N. J.	1004
Jacob S. Spiro	Leon Spilky	164 Sterling Ave., Jersey City, N. J.	1005
Alexander Raskin	Henry Schimel	15 Clifton Place, Jersey City, N. J.	1006
F. M. Barnes, Jr.	Samuel W. Garrison	751 Bergen Ave., Jersey City, N. J.	1007
Edward J. Dorton	John E. Brown	660 Newark Ave., Jersey City, N. J.	1008
Robert H. Doherty	George P. Byrnes	26 Journal Square, Jersey City, N. J.	1009
Robert Carey	Albert J. Higson	279 Grove St., Jersey City, N. J.	1010
Robert Carey	George P. Knoeller	102 Oak St., Jersey City, N. J.	1011
Thomas R. Armstrong	John A. Robertson	761 Montgomery St., Jersey City, N. J.	1012
J. Stanley Griffin	John A. Robertson	761 Montgomery St., Jersey City, N. J.	1013
Benjamin J. Darling	William G. Weller	110 Hutton St., Jersey City, N. J.	1014
Carl G. A. Schumann	Oscar Weis	376 Ogden Ave., Jersey City, N. J.	1015
George G. Tennant	George Clott	15 Exchange Place, Jersey City, N. J.	1016
James E. Woolley	William G. Lupton	176 Bryant St., Rahway, N. J.	1017
*(Special Asst. Dep. Com'r.	John F. Plummer)	1 West State Street, Trenton, N. J.	1018
George G. Tennant	Thomas C. Smith	622 Bergen Ave., Jersey City, N. J.	1019

*Clinton Building & Loan Assn., Jersey City—This Department in possession.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Hudson County				
965	Arlington	Arlington	$4,559	$13,202	$257,100
966	Kearney	"	8,671	250,087	851,900
967	Bayonne No. 2	Bayonne	14,282	2,575	583,800
968	Bergen Point	"	6,611	82,982	87,000
969	Centreville	"	256,850	10,100	1,128,400
970	City	"	11,738	17,288	164,000
971	Home	"	74,846	228,050	665,600
972	Pamrapo	"	40,039	12,546	446,840
973	Peninsula	"	6,226	.....	65,000
974	Pinnacle	"	335	4,023	.....
975	Progressive	"	65,044	4,280	426,053
976	Security	"	17,881	.....	253,682
977	White Eagle	"	2,015	6,471	89,200
978	Bulls Ferry	Guttenberg	8,482	.....	134,600
979	Guttenberg	"	22,364	102,630	530,600
980	New Liberty	"	9,154	3,568	48,800
981	Consolidated	Harrison	10,643	3,377	386,240
982	Credit	"	7,316	12,885	112,100
983	Harrison and Kearny	"	11,920	.....	306,100
984	Hudson & Essex	"	26,839	169	251,692
985	International	"	6,320	551	199,000
986	Kingsland	"	708	62	188,100
987	Merchants	"	4,229	15,483	265,100
988	Peoples	"	1,703	.....	541,300
989	Savoy	"	1,098	3,787	182,600
990	Security	"	224	8,424	280,000
991	Short-Term	"	815	4,500	214,000
992	American Homes	Hoboken	12,550	56,884	601,199
993	Castle Point	"	4,646	5,422	234,700
994	Dante	"	5,770	10,100	37,200
995	Elysian	"	6,407	12,808	45,000
996	Esenbe	"	20,679	.....	258,800
997	Guardian	"	1,105	4,824	333,500
998	Hoboken	"	21,650	45,525	617,000
999	Jefferson	"	7,901	17,919	1,443,200
1000	Mile Square	"	6,667	48,836	96,400
1001	Academy	Jersey City	322	9,448	43,400
1002	American	" "	7,826	.....	144,100
1003	A. O. H.	" "	12,943	5,351	220,000
1004	Armistice	" "	1,744	8,442	41,700
1005	Armory	" "	1,035	1,115	106,700
1006	Bee-Hive	" "	.....	11,225	264,538
1007	Bergen Mutual, No. 4	" "	17,290	.....	198,400
1008	Borrowers	" "	11,310	21,669	615,200
1009	Boulevard-Plaza	" "	5,825	.....	149,600
1010	Business Men's	" "	17,054	11,410	1,710,170
1011	By-Fi	" "	289	492	122,000
1012	Carteret Mutual	" "	4,674	6,163	102,200
1013	Carteret Mutual No. 2	" "	11,924	2,150	78,200
1014	Central	" "	70,256	21,007	655,765
1015	Citizens'	" "	17,391	12,900	374,400
1016	City-Center	" "	321	3,404	34,000
1017	Claremont	" "	14,575	.....	484,000
1018	Clinton	" "	21,012	310	108,800
1019	Colonial	" "	7,132	.....	375,600

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$57,313	$16,335	$133,784	$744	$5,135	$488,172	965
280,982	32,453	419,312	35,540	12,555	1,891,500	966
200,100	42,851	590,480	19,008	13,196	1,466,292	967
52,266	22,986	73,719	11,090	4,281	340,935	968
1,361,648	140,905	601,003	102,231	5,367	3,606,504	969
31,215	50,444	246,930	13,849	743	536,207	970
712,972	68,864	349,288	119,033	62,386	2,281,039	971
.....	19,516	219,154	4,693	.....	742,788	972
42,608	13,680	48,579	26,730	6,768	209,591	973
.....	200	13,620	4	.....	18,182	974
304,644	41,798	176,227	57,585	24,889	1,100,520	975
208,897	21,582	105,648	19,952	1,313	628,955	976
27,560	14,815	109,282	2,733	40,197	292,273	977
14,600	9,745	17,202	20,594	17,391	222,614	978
103,418	41,241	224,364	35,503	2,537	1,062,657	979
2,100	2,120	20,472	4,873	6,002	97,089	980
10,582	7,380	102,937	5,775	6,422	533,356	981
.....	1,300	52,977	8,475	1,205	196,258	982
2,634	8,511	144,059	31,917	6,489	511,630	983
.....	13,804	299,617	51,362	10,098	653,581	984
1,527	400	21,281	17,062	1,375	247,516	985
.....	2,250	76,781	5,232	6,279	279,412	986
1,308	13,231	281,690	32,092	2,579	615,712	987
970	3,500	188,901	5,075	.....	741,449	988
.....	.....	8,363	15,050	278	211,176	989
33,613	250	53,261	4,394	675	380,841	990
1,000	930	66,280	1,785	4,418	293,728	991
5,786	21,641	370,579	16,573	9,331	1,094,543	992
119,125	2,725	139,892	47,475	7,560	561,545	993
.....	2,324	24,972	3,248	369	83,983	994
8,800	4,010	.....	2,250	.....	79,275	995
101,876	26,872	401,734	152,226	1,017	963,204	996
116,750	22,564	80,302	62,710	5,588	627,343	997
192,965	12,195	331,273	34,877	3,476	1,258,961	998
163,400	65,772	545,719	133,821	14,889	2,392,621	999
500	1,630	34,730	15,181	9,682	213,626	1000
.....	5,983	30,325	952	222	90,652	1001
18,823	9,340	122,156	8,963	2,650	313,858	1002
98,852	18,160	88,615	31,014	4,411	479,346	1003
778	10,645	20,128	5,953	692	90,082	1004
.....	24,833	84,813	64,728	36,205	319,429	1005
39,350	14,595	250,045	21,701	5,355	606,809	1006
77,850	10,025	50,124	24,457	2,945	381,091	1007
57,022	14,385	97,654	61,267	11,110	889,617	1008
39,335	13,615	126,290	29,472	10,206	374,343	1009
.....	38,846	454,039	45,325	53,865	2,330,709	1010
.....	21,701	41,939	10,966	755	198,142	1011
61,214	30,875	52,728	3,559	24,453	285,866	1012
11,500	4,175	48,870	2,045	20,008	178,872	1013
37,134	21,804	437,739	5,936	33,583	1,283,224	1014
115,133	15,205	58,455	3,389	477	597,350	1015
.....	770	67,163	3,344	73	109,075	1016
70,310	11,511	174,068	55,305	2,084	811,853	1017
49,148	7,198	128,872	30,518	14,887	360,745	1018
282,800	19,018	288,347	31,888	906	1,005,691	1019

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Hudson County					
965	Arlington	Arlington	$325,167			$43,600
966	Kearney	"	1,004,579	$39,125		431,400
967	Bayonne No. 2	Bayonne	1,067,859			
968	Bergen Point	"	234,234			
969	Centreville	"	2,394,931			242,600
970	City	"	359,564			
971	Home	"	1,500,222			14,875
972	Pamrapo	"	376,080			
973	Peninsula	"	143,779			1,600
974	Pinnacle	"	15,341			
975	Progressive	"	748,062			
976	Security	"	346,015			18,800
977	White Eagle	"	211,122			
978	Bulls Ferry	Guttenberg	148,675			
979	Guttenberg	"	718,995			105,400
980	New Liberty	"	59,754			
981	Consolidated	Harrison	303,831			51,840
982	Credit	"	146,502			3,000
983	Harrison and Kearny	"	328,846			48,800
984	Hudson & Essex	"	360,110			71,350
985	International	"	111,054			45,400
986	Kingsland	"	148,797			49,300
987	Merchants	"	314,465			98,000
988	Peoples	"	546,567			
989	Savoy	"	129,192			26,300
990	Security	"	233,060			70,600
991	Short-Term	"	174,978			44,000
992	American Homes	Hoboken	620,438			12,100
993	Castle Point	"	347,400			10,900
994	Dante	"	55,263			
995	Elysian	"	63,564			
996	Esenbe	"	666,337			22,908
997	Guardian	"	251,813			83,800
998	Hoboken	"	818,844			
999	Jefferson	"	1,108,262			366,600
1000	Mile Square	"	144,056			
1001	Academy	Jersey City	62,985			
1002	American	" "	185,633			8,900
1003	A. O. H.	" "	328,440			18,800
1004	Armistice	" "	62,646			
1005	Armory	" "	190,448			1,900
1006	Bee-Hive	" "	288,909			55,500
1007	Bergen Mutual, No. 4	" "	290,609			
1008	Borrowers	" "	447,346			145,800
1009	Boulevard Plaza	" "	223,113			4,000
1010	Business Men's	" "	1,008,222	58,450		501,050
1011	By-Fi	" "	131,052	110		19,600
1012	Carteret Mutual	" "	220,860			
1013	Carteret Mutual No. 2	" "	126,011			
1014	Central	" "	859,932			119,100
1015	Citizens'	" "	426,498			25,000
1016	City-Center	" "	82,503			
1017	Claremont	" "	549,800			
1018	Clinton	" "	181,323			24,100
1019	Colonial	" "	619,743			27,400

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$1,525	.....	.....	.....	.....	$945	$68,968	$47,967	$488,172	965
523	.....	$941	$5,510	.....	6,045	248,798	154,579	1,891,500	966
262	$947	1,007	.....	.....	14,301	183,707	198,209	1,466,292	967
8,599	.....	340	.....	.....	285	51,829	45,648	340,935	968
12,981	.....	2,661	.....	.....	29,592	500,861	422,878	3,606,504	969
378	.....	258	.....	.....	18,406	62,563	95,038	536,207	970
1,763	1,977	4,395	.....	$79,105	19,391	279,496	379,815	2,281,039	971
194	.....	1,568	.....	.....	137,610	146,294	81,042	742,788	972
1,106	.....	248	.....	.....	14,033	7,705	41,120	209,591	973
.....	.....	.....	.....	.....	.....	1,088	1,753	18,182	974
3,487	.....	1,100	.....	.....	483	179,127	168,261	1,100,520	975
3,794	.....	1,726	.....	.....	601	138,220	119,799	628,955	976
2,594	.....	328	.....	.....	168	38,721	39,340	292,273	977
4,178	.....	67	.....	.....	3,320	30,556	35,818	222,614	978
62	.....	3,317	300	.....	36	138,826	95,721	1,062,657	979
7,954	.....	180	.....	.....	.....	6,676	22,525	97,089	980
66	.....	.....	227	54,500	114	83,405	39,373	533,356	981
1,278	.....	10	.....	.....	427	18,022	27,019	196,258	982
.....	.....	194	.....	.....	3,109	85,605	45,076	511,630	983
2,361	8,464	1,219	.....	.....	44,824	60,154	105,099	653,581	884
1,073	.....	429	.....	21,400	19,007	24,496	24,657	247,516	985
182	.....	1	.....	13,575	99	40,682	26,776	279,412	986
731	.....	469	2,200	13,000	46,110	43,973	96,764	615,712	987
.....	.....	5	.....	9,000	1,339	130,370	54,168	741,449	988
605	.....	692	.....	5,000	553	26,330	22,504	211,176	989
.....	.....	120	.....	1,200	652	.....	75,209	380,841	990
45	.....	.....	.....	.....	.....	32,586	42,119	293,728	991
54,067	.....	4,326	.....	118,000	5,889	112,476	167,247	1,094,543	992
515	.....	68	.....	.....	31,757	71,437	99,468	561,545	993
2,726	.....	25	.....	.....	217	10,101	15,651	83,983	994
25	.....	117	.....	.....	.....	11,074	4,495	79,275	995
1,658	.....	379	.....	.....	14,364	.....	257,558	963,204	996
2,856	112,888	484	.....	33,438	12,171	59,210	70,683	627,343	997
497	76,700	628	.....	71,250	23,058	149,972	118,012	1,258,961	998
1,518	.....	.....	.....	313,077	76,507	.....	526,657	2,392,621	999
924	.....	6,809	.....	.....	14,209	18,503	29,125	213,626	1000
1,939	.....	92	.....	.....	907	9,688	15,041	90,652	1001
2,407	.....	571	.....	34,500	11,961	34,327	35,559	313,858	1002
8,469	.....	516	.....	.....	988	61,952	60,181	479,346	1003
3,152	.....	69	.....	.....	404	16,009	7,802	90,082	1004
1,929	.....	296	.....	.....	43,077	.....	81,779	319,429	1005
49,503	.....	1,666	.....	19,233	548	35,629	155,821	606,809	1006
.....	.....	565	.....	.....	.....	48,182	41,735	381,091	1007
5,865	.....	1,128	500	100,735	4,000	93,858	90,385	889,617	1008
3,210	.....	320	.....	.....	33,411	45,120	65,169	374,343	1009
11,629	.....	1,963	.....	137,858	59,395	112,986	439,156	2,330,709	1010
317	.....	1,030	.....	.....	917	13,102	32,014	198,142	1011
.....	.....	164	.....	.....	76	47,129	17,637	285,866	1012
5	.....	36	.....	.....	6,689	26,355	19,776	178,872	1013
6,443	.....	2,316	.....	.....	70	140,390	154,973	1,283,224	1014
1,405	1,000	1,255	.....	.....	.....	99,585	42,607	597,350	1015
.....	447	877	.....	.....	3,439	4,359	17,450	109,075	1016
300	2,000	211	.....	2,000	33,641	106,123	117,778	811,853	1017
246	.....	443	.....	50,000	40,631	.....	64,002	360,745	1018
525	.....	2,826	1,000	66,200	15,891	136,363	135,743	1,005,691	1019

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Hudson County								
965	Arlington	8,600	301	.....	.....	.....	.....	436	49
966	Kearney	12,681	925	306	33	.....	.....	2,157	210
967	Bayonne No. 2	11,145	1,229	.....	.....	.....	.....	.....	.....
968	Bergen Point	2,515	379	.....	.....	.....	.....	.....	.....
969	Centreville	26,125	2,920	.....	.....	.....	.....	1,213	193
970	City	3,771	501	.....	.....	.....	.....	.....	.....
971	Home	16,772	2,204	.....	.....	.....	.....	74	10
972	Pamrapo	5,296	741	.....	.....	.....	.....	.....	.....
973	Peninsula	1,469	152	.....	.....	.....	.....	8	1
974	Pinnacle	826	86	.....	.....	.....	.....	.....	.....
975	Progressive	8,719	960	.....	.....	.....	.....	.....	.....
976	Security	3,670	233	.....	.....	.....	.....	188	9
977	White Eagle	2,735	429	.....	.....	.....	.....	.....	.....
978	Bulls Ferry	1,721	206	.....	.....	.....	.....	.....	.....
979	Guttenberg	9,561	1,328	.....	.....	.....	.....	527	118
980	New Liberty	922	61	.....	.....	.....	.....	.....	.....
981	Consolidated	3,800	356	.....	.....	.....	.....	238	30
982	Credit	1,736	177	.....	.....	.....	.....	15	3
983	Harrison and Kearny	3,795	352	.....	.....	.....	.....	244	32
984	Hudson & Essex	4,148	422	.....	.....	.....	.....	357	38
985	International	1,596	152	.....	.....	.....	.....	227	34
986	Kingsland	2,201	231	.....	.....	.....	.....	247	49
987	Merchants	3,456	335	.....	.....	.....	.....	490	54
988	Peoples	7,226	767	.....	.....	.....	.....	.....	.....
989	Savoy	1,653	232	.....	.....	.....	.....	132	29
990	Security	3,681	386	.....	.....	.....	.....	353	58
991	Short-Term	3,170	259	.....	.....	.....	.....	440	53
992	American Homes	5,768	549	.....	.....	.....	.....	61	10
993	Castle Point	3,677	410	.....	.....	.....	.....	55	13
994	Dante	689	103	.....	.....	.....	.....	.....	.....
995	Elysian	1,149	116	.....	.....	.....	.....	.....	.....
996	Esenbe	5,884	374	.....	.....	.....	.....	114	88
997	Guardian	3,243	344	.....	.....	.....	.....	419	70
998	Hoboken	9,710	809	.....	.....	.....	.....	.....	.....
999	Jefferson	16,999	1,131	.....	.....	.....	.....	1,833	132
1000	Mile Square	2,018	205	.....	.....	.....	.....	.....	.....
1001	Academy	734	91	.....	.....	.....	.....	.....	.....
1002	American	1,899	213	.....	.....	.....	.....	89	9
1003	A. O. H.	3,796	382	.....	.....	.....	.....	94	24
1004	Armistice	735	113	.....	.....	.....	.....	.....	.....
1005	Armory	1,747	150	.....	.....	.....	.....	10	1
1006	Bee-Hive	3,080	290	.....	.....	.....	.....	278	51
1007	Bergen Mutual, No. 4	2,904	315	.....	.....	.....	.....	.....	.....
1008	Borrowers	6,368	598	.....	.....	.....	.....	729	96
1009	Boulevard Plaza	2,201	222	.....	.....	.....	.....	20	2
1010	Business Men's	10,828	1,002	585	59	.....	.....	2,505	560
1011	By-Fi	1,584	168	1	1	.....	.....	98	11
1012	Carteret Mutual	3,001	244	.....	.....	.....	.....	.....	.....
1013	Carteret Mutual, No. 2	1,299	117	.....	.....	.....	.....	.....	.....
1014	Central	10,236	985	.....	.....	.....	.....	596	96
1015	Citizens'	6,113	707	.....	.....	.....	.....	125	21
1016	City-Center	1,052	113	.....	.....	.....	.....	.....	.....
1017	Claremont	5,381	456	.....	.....	.....	.....	.....	.....
1018	Clinton	1,783	195	.....	.....	.....	.....	121	26
1019	Colonial	6,400	521	.....	.....	.....	.....	137	35

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
9,036	109	241	O.P.	.....	$100	6	$6.00 a	$6.00 a	965
15,144	278	892	S.	1.00 m.	200	6	.04 b	.04 b	966
11,145	234	995	S.	1.00 m.	200	6	.07½ b	.07½ b	967
2,515	91	288	S.	1.00 m.	200	6	.07½ b	.07½ b	968
27,338	584	2,529	S.	1.00 m.	200	6	.07½ b	.07½ b	969
3,771	122	379	S.	1.00 m.	200	6	.07½ b	.07½ b	970
16,846	391	1,823	S.	1.00 m.	200	6	.07½ b	.07½ b	971
5,296	189	552	S.	1.00 m.	300	6	.03 b	.....	972
1,477	31	122	S.	.70, 1.00 & 2.00 m.	200	6	.07½ b	.07½ b	973
826	2	84	O.P.	.....	200	6	3.00 a	.....	974
8,719	163	797	S.	1.00 m.	200	6	.07½ b	.07½ b	975
3,858	72	170	S.	.70, 1.00 & 2.00 m.	200	6	.07½ b	.07½ b	976
2,735	71	358	S.	1.00 m.	200	6	.07½ b	.07½ b	977
1,721	57	149	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	978
10,088	317	1,129	S.	.25 w.	200	6	3.00 b	.....	979
922	14	47	S.	1.00 m.	200	6	.25 b	.25 b	980
4,038	98	288	O.P.	.....	200 & 240	6	3.00 a	1.00 a	981
1,751	36	144	S.	1.00 m.	200	6	4.00 a	2.00 a	982
4,039	93	291	S.	1.00 m.	200	6	.....	.....	983
4,505	85	375	S.	1.00 m.	200	6	4.00 a	1.00 a	984
1,823	60	126	S.	1.00 m.	200	6	.05½ b	.03 b	985
2,448	54	226	O.P.	.....	200	6	1.00 a	.....	986
3,946	79	310	S.	1.00 m.	200	6	3.00 a	1.00 a	987
7,226	134	633	S.	1.00 m.	200	5 & 6	1.00 a	1.00 a	988
1,785	43	218	S.	1.00 & 2.00 m.	200	6	4.00 a	.....	989
4,034	69	375	S.	1.00 m.	200	6	1.90 a	2.00 a	990
3,610	55	257	O.P.	.....	100	6	4.00 a	2.00 a	991
5,829	143	416	S.	1.00 & 2.00 m.	200	6	.....	.....	992
3,732	45	378	S.	1.00 m.	200	6	.25 b	.25 b	993
689	17	86	S.	1.00 m.	200	6	4.00 a	1.00 a	994
1,149	22	94	S.	1.00 m.	200	6	1.00 a	1.00 a	995
5,998	43	419	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	996
3,662	87	327	S.	1.00 m.	200	6	.10 b	.10 b	997
9,710	165	644	S.	1.00 m.	200	6	.....	.....	998
18,832	189	1,074	O.P.	.....	200	6	3.00 a	.....	999
2,018	30	175	S.	1.00 m.	200	6	2.00 a	.....	1000
734	29	62	S.	1.00 m.	200	6	.....	.....	1001
1,988	59	163	S.	1.00 m.	200	6	.....	.....	1002
3,890	75	331	S.	1.00 m.	200	6	.....	.....	1003
735	50	63	S.	1.00 m.	200	6	5.00 a	.....	1004
1,757	100	51	S.	1.00 m.	200	6	.....	.....	1005
3,358	83	258	S.	1.00 m.	200	6	1.00 & 3.00 a	.....	1006
2,904	72	243	S.	.25 w.	200	6	.10 b	.10 b	1007
7,097	176	518	S.	1.00 m.	200	6	.....	.....	1008
2,221	63	161	S.	1.00 m.	200	6	.....	.....	1009
13,918	210	1,411	S.	1.00 m.	200	6	.....	.....	1010
1,683	56	124	S.	1.00 & 2.00 m.	200	6	.08 1-3 b	.08 1-3 b	1011
3,001	55	189	S.	.25 w.	200	6	.12½ b	.12½ b	1012
1,299	25	92	S.	.25 w.	200	6	.12½ b	.12½ b	1013
10,832	201	880	S.	1.00 m.	200	6	.....	.....	1014
6,238	134	594	S.	1.00 m.	200	6	.....	.....	1015
1,052	10	103	S.	1.00 m.	200	6	.....	.....	1016
5,381	105	351	S.	1.00 m.	200	6	.....	.....	1017
1,904	48	173	S.	1.00 m.	200	6	.....	.....	1018
6,537	462	94	S.	1.00 m.	200	6	.15 b	.15 b	1019

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

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Hudson County—Continued			
1020	Columbia	Jersey City	July 3, 1886	George S. Carson
1021	Commander	" "	Dec. 15, 1927	Henry S. Marmorstein
1022	Commercial Investment	" "	April 17, 1893	W. S. Rowland
1023	Communipaw	" "	Feb. 28, 1891	Charles Kuederly
1024	Concourse	" "	April 4, 1924	Philip Parnes
1025	Duncan	" "	Dec. 13, 1900	William M. Obergfell
1026	Embe	" "	July 7, 1922	John A. Schweigart
1027	Emory	" "	Dec. 7, 1927	Edwin W. Spoerl
1028	Empire	" "	June 15, 1895	Henry J. Melosh
1029	Erie	" "	Feb. 6, 1888	Abraham J. Goldstein
1030	Euclid	" "	April 5, 1923	Jack G. Goldberg
1031	Eureka	" "	July 6, 1893	Davis Fineburg
1032	Excelsior Mutual	" "	Sept. 28, 1885	Harvey B. Nelson
1033	Exchange	" "	June 27, 1917	Emanuel Gross
1034	Five Corners	" "	May 31, 1911	J. George Landwehr
1035	Franklin	" "	Oct. 17, 1914	Henry R. Hansen
1036	Fraternity Mutual	" "	Mar. 24, 1903	William W. Higgins
1037	Garfield	" "	Feb. 16, 1886	Edmund P. Ingram
1038	Greenville Heights	" "	Nov. 27, 1911	Henry Heritage
1039	Greenville United	" "	April 3, 1891	Herman G. Stockhoff
1040	Hamilton Park	" "	Feb. 9, 1922	John A. Byram
1041	Harsimus	" "	Dec. 27, 1910	B. S. Pollak
1042	Henderson	" "	Nov. 28, 1922	Edward B. Zlonezewski
1043	Hilltop	" "	July 20, 1922	Herman J. Hendess
1044	Home	" "	Dec. 8, 1906	Fred Klein
1045	Hudson	" "	June 3, 1887	Henry W. Moser
1046	Hudson County Caledonian	" "	May 25, 1887	Frederick Kirsten
1047	Industrial Mutual	" "	June 10, 1886	Robert S. Wiley
1048	Italian	" "	Jan. 21, 1913	Anthony V. R. Avallone
1049	Jackson	" "	May 25, 1909	Edwin Nelson
1050	Jersey City	" "	Nov. 30, 1885	Frederick Klein
1051	Jewett	" "	Mar. 13, 1923	Edward M. Taylor
1052	John Brown	" "	Jan. 23, 1914	James R. Stroud
1053	Jordan	" "	April 19, 1924	Philip Shapiro
1054	Journal Square	" "	Nov. 21, 1921	Benjamin Heilbrunn
1055	Junction	" "	April 26, 1909	Alfred N. Crane
1056	K. C.	" "	June 20, 1919	Peter F. Guteri
1057	Kopernik	" "	July 31, 1919	Vincent Telkowski
1058	Labor's	" "	April 1, 1925	Charles J. Jennings
1059	Lafayette Mutual	" "	Jan. 24, 1884	James R. Stevens
1060	Leader	" "	July 28, 1923	Abraham Davis
1061	Lincoln	" "	June 15, 1886	William J. Dippel
1062	Live Wire	" "	Nov. 3, 1921	Morris Osrowitz
1063	Madison	" "	Mar. 2, 1889	John F. Sheehan
1064	Magnetic	" "	July 25, 1923	Leopoldo Auriemma
1065	Major	" "	June 25, 1924	John P. Browne
1066	Marion	" "	Feb. 28, 1923	Thomas J. Botti
1067	Miown	" "	April 21, 1927	Thomas M. Donnelly
1068	Montgomery	" "	Jan. 12, 1910	George H. Grim
1069	Monticello Mutual	" "	Feb. 1, 1886	Henry J. Russell
1070	Orpheum	" "	Feb. 18, 1925	Willis L. Wortham
1071	Own-Your-Home	" "	Nov. 4, 1921	Harold Kaplan
1072	Paulus Hook	" "	Jan. 6, 1927	Frank J. Kenney
1073	Pavonia	" "	May 1, 1885	Stephen Fitzgerald
1074	Phoenix	" "	Jan. 2, 1884	F. Walter Brannagan

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Benjamin J. Darling	Thomas W. Coyle	854 Bergen Ave., Jersey City, N. J.	1020
Victor Ruskin	Herbert Binder	921 Bergen Ave., Jersey City, N. J.	1021
Joseph J. Carissimi	L. B. Landrine	721 Bergen Ave., Jersey City, N. J.	1022
Philip F. Sauer	Charles F. Zissel, Jr.	Clark Place, Union, N. J.	1023
David H. Stemer	Archie Schwartz	574 Newark Ave., Jersey City, N. J.	1024
Mitchell T. Bradley	Samuel Drayton	36 Duncan Ave., Jersey City, N. J.	1025
Frederick K. Bauer	Chester A. Smith	356 Central Ave., Jersey City, N. J.	1026
Ezra L. Nolan	Henry F. Moorhouse	89 Monticello Ave., Jersey City, N. J.	1027
Henry Jay Melosh	Harry H. Parsells	317 Fairmount Ave., Jersey City, N. J.	1028
James R. Bowen	Emanuel Weitz	75 Montgomery St., Jersey City, N. J.	1029
Morris W. Lieberman	Leon R. Ciecluch	26 Journal Square, Jersey City, N. J.	1030
Charles C. Colgan	Thomas P. Hynes	227 Sip Ave., Jersey City, N. J.	1031
Alfred R. Becker	Wallace F. Heidrich	119 Storms Ave., Jersey City, N. J.	1032
Isaac Gross	P. Elionsky	283 Grove St., Jersey City, N. J.	1033
Henn & Burr	Edward Henn	660 Newark Ave., Jersey City, N. J.	1034
Lewis G. Hansen	Robert H. Gorman	3487 Hudson Boulevard, Jersey City, N. J.	1035
Thomas H. Ross	S. Clifford Browne	238 Lexington Ave., Jersey City, N. J.	1036
August Ziegener	Rufus M. Holcomb	61 Park St., Jersey City, N. J.	1037
William S. Rurode	Caroline Strack	207 Jackson Ave., Jersey City, N. J.	1038
E. Edward Burr	John H. Detels	304 Old Bergen Road, Jersey City, N. J.	1039
Charles C. Colgan	Henry G. Wefer	200 Pavonia Ave., Jersey City, N. J.	1040
Jacob J. Singer	Herman B. Levine	283 Churchill Road, West Englewood, N. J.	1041
Michael A. Szadkowski	Lloyd J. Whitford	5 Bentley Ave., Jersey City, N. J.	1042
Joseph Ranker	W. H. Wittpenn	3500 Boulevard, Jersey City, N. J.	1043
B. J. Darling	Albert J. Higson	279 Grove St., Jersey City, N. J.	1044
Robert Carey	Fred Klein	14 Oakland Ave., Jersey City, N. J.	1045
Sidney Jacobs	Joseph P. Spindler	483 Oakdene Ave., Grantwood, N. J.	1046
Charles H. Blohm	William H. Trost, Jr.	63 Sherman Place, Jersey City, N. J.	1047
Anthony L. Botti	James L. Lepis	89 Danforth Ave., Newark, N. J.	1048
Thomas B. Davidson	Charles B. Hardacre	716 Ocean Ave., Jersey City, N. J.	1049
Robert Carey	Albert J. Higson	279 Grove St., Jersey City, N. J.	1050
Walter J. Freund	George R. Raddin	180 Baldwin Ave., Jersey City, N. J.	1051
W. J. Freund	P. C. Simms	166 Claremont Ave., Jersey City, N. J.	1052
Silber & Silber	Harry Wertheim	237 N. 11th St., Newark, N. J.	1053
Irving Eisenberg	Samuel Siegler	298 Stegman Parkway, Jersey City, N. J.	1054
James E. Pyle	W. Walter Streeter	1542 W. 6th St., Brooklyn, N. Y.	1055
James J. Kearney	Edward F. Dillon	239 Fowler Ave., Jersey City, N. J.	1056
Matthew F. Czachorowski	Leon R. Ciecluch	157 Wegman Parkway, Jersey City, N. J.	1057
Samuel Tartalsky	Louis J. Knoepfel	26 Journal Square, Jersey City, N. J.	1058
Walter J. Freund	Henry C. Mades	Box 25, Colonia, N. J.	1059
Maurice R. Seiden	Lippman Miller	591 Summit Ave., Jersey City, N. J.	1060
William C. Cudlipp	William C. Behrens	171 Clinton Ave., Jersey City, N. J.	1061
Morris E. Barison	Archie Schwartz	574 Newark Ave., Jersey City, N. J.	1062
J. Frank Finn	John B. Mahan	152 Harrison Ave., Jersey City, N. J.	1063
E. Edward Burr	George B. Scott, Jr.	40 E. Columbia Ave., Palisades Park, N. J.	1064
James A. McTague, Jr.	Joseph A. Donovan	127 Van Wagenen Ave., Jersey City, N. J.	1065
Alex R. DeSevo	Thomas G. Russoniello	1 Montgomery St., Jersey City, N. J.	1066
Marcus E. Donnelly	Warren L. J. Jobes	68 Hudson St., Hoboken, N. J.	1067
Peter Bentley	Clifford A. Spoerl	1 Exchange Place, Jersey City, N. J.	1068
James E. Pyle	George P. Knoeller	169 Monticello Ave., Jersey City, N. J.	1069
Joseph Rosthal	John H. Reincke	35 Lefferts Ave., Brooklyn, N. Y.	1070
David M. Klausner	Harry S. Schmidt	207 Van Nostrand Ave., Jersey City, N. J.	1071
Thomas R. Armstrong	Edward J. Walsh	15 Fairview Ave., Jersey City, N. J.	1072
James J. Kearney	Edward J. Heavey	91 Magnolia Ave., Jersey City, N. J.	1073
Thomas B. Davidson	Walter H. Clarke	158 Jewett Ave., Jersey City, N. J.	1074

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION			ASSETS		
				Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Hudson County—Continued					
1020	Columbia	Jersey	City	$22,233	$12,822	$629,500
1021	Commander	"	"	1,836	.....	25,400
1022	Commercial Investment	"	"	4,440	32,101	276,200
1023	Communipaw	"	"	10,159	10,700	184,200
1024	Concourse	"	"	2,190	1,908	42,400
1025	Duncan	"	"	1,902	11,400	254,200
1026	Embe	"	"	20,236	.....	387,900
1027	Emory	"	"	11,641	1,466	17,750
1028	Empire	"	"	1,291	105	173,700
1029	Erie	"	"	2,381	.....	162,800
1030	Euclid	"	"	3,595	8,731	57,300
1031	Eureka	"	"	6,681	11,025	172,200
1032	Excelsior Mutual	"	"	21,569	40,000	406,200
1033	Exchange	"	"	690	11,269	270,400
1034	Five Corners	"	"	10,794	20,029	1,138,321
1035	Franklin	"	"	8,451	5,736	389,145
1036	Fraternity Mutual	"	"	2,649	1,500	59,400
1037	Garfield	"	"	5,508	5,390	253,250
1038	Greenville Heights	"	"	13,964	17,545	237,900
1039	Greenville United	"	"	3,335	8,315	680,167
1040	Hamilton Park	"	"	34,273	9,790	181,900
1041	Harsimus	"	"	3,111	9,525	84,100
1042	Henderson	"	"	4,097	1,221	49,600
1043	Hilltop	"	"	28,843	18,856	308,200
1044	Home	"	"	20,780	879	166,100
1045	Hudson	"	"	3,384	.....	2,474,900
1046	Hudson County Caledonian	"	"	1,998	4,000	262,000
1047	Industrial Mutual	"	"	4,262	14,525	298,200
1048	Italian	"	"	23,638	.....	356,600
1049	Jackson	"	"	4,678	12,612	276,800
1050	Jersey City	"	"	2,740	.....	106,600
1051	Jewett	"	"	6,922	10,497	374,400
1052	John Brown	"	"	435	77	43,600
1053	Jordan	"	"	2,308	4,875	21,400
1054	Journal Square	"	"	4,257	10,017	141,500
1055	Junction	"	"	42,941	29,485	232,700
1056	K. C.	"	"	9,634	5,948	553,000
1057	Kopernik	"	"	7,945	1,800	140,600
1058	Labor's	"	"	6,346	5,000	63,000
1059	Lafayette Mutual	"	"	1,346	4,652	291,000
1060	Leader	"	"	13,814	2,062	87,000
1061	Lincoln	"	"	2,703	146,743	903,700
1062	Live Wire	"	"	568	8,480	114,600
1063	Madison	"	"	4,140	.....	281,000
1064	Magnetic	"	"	21,636	2,599	73,000
1065	Major	"	"	904	50	20,400
1066	Marion	"	"	6,063	58,959	176,720
1067	Miown	"	"	3,303	731	35,700
1068	Montgomery	"	"	1,990	5,000	301,100
1069	Monticello Mutual	"	"	6,517	48,715	323,800
1070	Orpheum	"	"	1,690	2,205	53,200
1071	Own-Your-Home	"	"	624	68	104,400
1072	Paulus Hook	"	"	16,110	10,280	150,400
1073	Pavonia	"	"	15,769	1,496	348,000
1074	Phoenix	"	"	1,204	15,357	290,700

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$58,858	$24,275	$729,639	$45,049	$11,446	$1,533,822	1020
.....	1,600	10,273	4,354	151	43,614	1021
36,691	14,934	200,421	25,825	5,946	596,558	1022
.....	5,050	48,155	8,831	6,867	273,962	1023
.....	8,596	33,365	3,553	264	92,276	1024
48,031	16,725	214,329	9,795	240	556,622	1025
.....	10,180	120,035	9,879	13,269	561,499	1026
.....	450	6,544	497	.....	38,348	1027
.....	1,380	104,319	41,311	2,520	324,626	1028
2,882	4,485	74,806	29,103	236	276,693	1029
847	4,835	43,131	5,837	513	124,789	1030
.....	13,097	36,465	26,159	2,887	268,514	1031
6,098	25,060	346,549	36,004	43,427	924,907	1032
14,000	17,935	101,735	53,963	8,958	478,950	1033
5,982	24,130	586,549	83,077	19,367	1,888,249	1034
.....	34,487	345,941	11,437	2,248	797,445	1035
9,760	680	24,308	17,095	1,334	116,726	1036
23,200	12,065	193,665	20,033	4,965	518,076	1037
23,128	10,674	376,992	22,640	7,339	710,182	1038
9,039	22,945	373,944	.....	6,779	1,104,524	1039
10,350	20,605	143,417	18,258	6,064	424,657	1040
2,716	4,225	63,993	5,643	320	173,633	1041
26,300	4,804	58,526	19,584	1,409	165,541	1042
13,737	14,480	148,741	12,803	4,408	550,068	1043
.....	10,555	56,510	30,262	4,966	290,052	1044
135,720	61,220	954,630	441,422	50,295	4,121,571	1045
13,300	9,029	35,270	7,436	1,467	334,500	1046
48,834	31,745	103,985	688	6,865	509,104	1047
5,375	49,015	171,625	22,070	2,233	630,556	1048
54,400	17,027	141,110	15,440	4,832	526,899	1049
.....	8,895	68,249	11,621	1,050	199,155	1050
56,337	22,922	110,335	36,688	5,048	623,149	1051
.....	970	38,420	17,471	385	101,358	1052
.....	1,280	8,773	13,944	212	52,792	1053
7,268	10,826	68,420	3,805	494	246,587	1054
1,695	7,000	115,317	9,686	604	439,428	1055
46,214	25,655	435,681	30,775	1,819	1,108,726	1056
25,466	8,520	134,455	12,430	7,865	339,081	1057
.....	1,420	9,808	3,517	667	89,758	1058
.....	6,585	56,756	7,729	14,756	382,824	1059
.....	12,456	28,241	13,561	188	157,322	1060
376,324	54,095	363,845	32,712	19,409	1,899,531	1061
.....	5,385	96,323	9,406	976	235,738	1062
93,191	12,450	133,627	22,331	1,474	548,213	1063
7,050	18,455	7,290	12,284	918	143,232	1064
.....	2,420	16,989	3,607	7,343	51,713	1065
5,300	17,083	10,887	20,839	1,150	297,001	1066
.....	5,095	18,341	4,035	3,626	70,831	1067
10,000	5,390	19,132	4,347	63,728	410,687	1068
4,741	5,168	504,253	1,774	2,230	897,198	1069
.....	7,330	13,534	12,447	17,173	107,579	1070
.....	11,459	70,478	5,522	483	193,034	1071
8,000	3,995	21,647	17,502	14,120	242,054	1072
.....	8,606	335,920	32,892	1,947	744,630	1073
18,771	10,898	133,756	22,250	1,614	494,550	1074

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION			LIABILITIES			
				Due Shareholders for			
				Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Hudson County—Continued						
1020	Columbia	Jersey	City	$757,479	.....	.....	$365,900
1021	Commander	"	"	26,529	.....	.....	.....
1022	Commercial Investment	"	"	371,227	.....	.....	69,800
1023	Communipaw	"	"	189,909	.....	.....	.....
1024	Concourse	"	"	67,770	.....	.....	400
1025	Duncan	"	"	367,080	.....	.....	18,500
1026	Embe	"	"	355,017	.....	.....	9,900
1027	Emory	"	"	28,040	.....	.....	.....
1028	Empire	"	"	172,979	.....	.....	69,800
1029	Erie	"	"	189,888	.....	.....	.....
1030	Euclid	"	"	73,120	.....	.....	4,400
1031	Eureka	"	"	197,247	.....	.....	.....
1032	Excelsior Mutual	"	"	585,117	.....	.....	28,200
1033	Exchange	"	"	252,295	.....	.....	110,100
1034	Five Corners	"	"	698,458	.....	.....	722,100
1035	Franklin	"	"	468,624	.....	.....	93,800
1036	Fraternity Mutual	"	"	55,333	.....	.....	10,600
1037	Garfield	"	"	334,224	.....	.....	17,600
1038	Greenville Heights	"	"	356,172	.....	.....	79,400
1039	Greenville United	"	"	589,368	.....	.....	24,000
1040	Hamilton Park	"	"	273,307	.....	.....	.....
1041	Harsimus	"	"	104,214	.....	.....	3,800
1042	Henderson	"	"	72,282	.....	.....	3,003
1043	Hilltop	"	"	285,765	.....	.....	36,500
1044	Home	"	"	172,758	.....	.....	48,600
1045	Hudson	"	"	1,747,643	.....	.....	1,412,800
1046	Hudson County Caledonian	"	"	210,807	.....	.....	.....
1047	Industrial Mutual	"	"	351,561	.....	.....	.....
1048	Italian	"	"	358,680	.....	.....	.....
1049	Jackson	"	"	283,404	.....	.....	44,100
1050	Jersey City	"	"	114,688	$7,600	.....	.....
1051	Jewett	"	"	426,240	.....	.....	28,300
1052	John Brown	"	"	51,518	.....	.....	3,750
1053	Jordan	"	"	45,319	.....	.....	.....
1054	Journal Square	"	"	134,770	.....	.....	14,100
1055	Junction	"	"	278,217	.....	.....	40,150
1056	K. C.	"	"	620,199	.....	.....	144,200
1057	Kopernik	"	"	200,590	.....	.....	34,400
1058	Labor's	"	"	65,959	.....	.....	.....
1059	Lafayette Mutual	"	"	266,484	.....	.....	10,200
1060	Leader	"	"	112,796	.....	.....	.....
1061	Lincoln	"	"	1,166,298	.....	.....	289,200
1062	Live Wire	"	"	124,155	.....	.....	12,600
1063	Madison	"	"	280,044	.....	.....	54,600
1064	Magnetic	"	"	109,232	.....	.....	.....
1065	Major	"	"	34,050	.....	.....	500
1066	Marion	"	"	201,825	.....	.....	.....
1067	Miown	"	"	49,851	.....	.....	.....
1068	Montgomery	"	"	285,564	.....	.....	19,100
1069	Monticello Mutual	"	"	548,583	.....	.....	85,625
1070	Orpheum	"	"	82,581	.....	.....	.....
1071	Own-Your-Home	"	"	85,140	.....	.....	39,800
1072	Paulus Hook	"	"	187,722	.....	.....	.....
1073	Pavonia	"	"	467,369	.....	.....	77,200
1074	Phoenix	"	"	302,244	.....	.....	20,000

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$4,482	.....	$1,142	.....	$20,000	$52,426	$93,975	$238,418	$1,533,822	1020
40	.....	65	.....	.....	9,615	3,909	3,456	43,614	1021
74	.....	874	.....	16,000	5,221	46,420	86,942	596,558	1022
57	.....	94	.....	9,600	3,197	30,290	40,815	273,962	1023
970	.....	184	.....	.....	.....	.....	22,952	92,276	1024
473	$2,050	762	.....	19,800	.....	79,857	68,100	556,622	1025
3,223	.....	740	.....	51,000	1,203	84,099	56,317	561,499	1026
547	.....	145	.....	.....	.....	2,867	6,749	38,348	1027
381	.....	169	.....	5,000	15,018	.....	61,279	324,626	1028
75	.....	495	.....	7,590	6,210	34,003	38,432	276,693	1029
2,766	.....	147	.....	.....	155	.....	44,201	124,789	1030
386	.....	594	.....	12,750	375	39,373	17,789	268,514	1031
7,540	.....	1,273	.....	54,810	.....	103,258	144,709	924,907	1032
1,693	.....	141	.....	4,000	1,805	.....	108,916	478,950	1033
1,596	39,350	1,265	.....	148,888	28,810	103,370	144,412	1,888,249	1034
9,028	.....	647	.....	5,000	9,646	77,392	133,308	797,445	1035
30	12,028	9	.....	11,607	8,040	3,333	15,746	116,726	1036
4,125	.....	338	.....	8,000	23,173	55,036	75,580	518,076	1037
1,018	.....	660	.....	43,000	48,268	42,825	138,839	710,182	1038
2,077	.....	.....	.....	106,949	201,838	.....	180,292	1,104,524	1039
3,252	.....	531	.....	.....	22,527	51,102	73,938	424,657	1040
6,496	.....	60	.....	.....	.....	21,868	37,195	173,633	1041
6,172	.....	52	.....	5,000	33,809	11,523	33,700	165,541	1042
9,524	.....	498	.....	100,000	7,132	52,431	58,218	550,068	1043
132	.....	670	.....	.....	1,643	21,164	45,085	290,052	1044
5,268	.....	6,108	.....	92,500	152,180	186,498	518,574	4,121,571	1045
.....	291	902	.....	55,058	563	52,942	13,937	334,500	1046
191	.....	975	.....	33,997	473	83,845	38,062	509,104	1047
1,008	.....	80	.....	107,360	.....	85,737	77,691	630,556	1048
597	2,000	1,081	.....	73,250	18,683	36,650	67,134	526,899	1049
183	.....	789	.....	25,000	3,523	20,654	26,718	199,155	1050
9,031	.....	2,775	.....	.....	10,823	99,148	46,832	623,149	1051
1,092	1,640	23	.....	800	13,660	6,560	22,315	101,358	1052
475	.....	.....	.....	.....	.....	4,832	2,166	52,792	1053
3,273	7,974	244	.....	15,525	28	35,752	34,921	246,587	1054
.....	.....	596	.....	.....	13,697	53,136	53,632	439,428	1055
585	.....	1,001	.....	70,000	3,458	116,461	152,822	1,108,726	1056
5,912	.....	107	.....	.....	2,821	27,036	68,215	339,081	1057
1,736	.....	130	.....	.....	.....	12,076	9,857	89,758	1058
316	.....	558	.....	20,000	1,207	48,601	35,458	382,824	1059
1,060	.....	375	.....	.....	500	30,223	12,368	157,322	1060
538	.....	2,884	.....	.....	6,766	244,709	189,136	1,899,531	1061
11,807	.....	64	.....	.....	.....	.....	87,112	235,738	1062
3,536	7,958	206	.....	71,100	16,285	37,925	76,559	548,213	1063
192	.....	584	.....	.....	443	25,716	7,065	143,232	1064
2,874	.....	10	.....	.....	2,613	3,822	7,844	51,713	1065
1,035	.....	235	.....	.....	1,819	64,143	27,944	297,001	1066
7,485	.....	52	.....	.....	.....	2,568	10,875	70,831	1067
7,874	.....	984	.....	.....	62	82,103	15,000	410,687	1068
255	.....	26	.....	26,330	413	54,602	181,364	897,198	1069
331	.....	193	.....	.....	652	13,298	10,524	107,579	1070
9,460	1,186	80	.....	2,900	1,591	19,627	33,250	193,034	1071
6,911	.....	908	.....	.....	244	26,410	19,859	242,054	1072
20	.....	546	.....	74,000	3,938	46,577	74,980	744,630	1073
188	693	392	.....	55,750	13,786	49,753	51,744	494,550	1074

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Hudson County—Continued								
1020	Columbia	7,752	690					1,830	232
1021	Commander	4,50	50						
1022	Commercial Investment	3,287	255					349	38
1023	Communipaw	2,370	266						
1024	Concourse	924	99					2	2
1025	Duncan	4,260	440					93	16
1026	Embe	4,764	449					50	14
1027	Emory	463	44						
1028	Empire	1,945	171					349	44
1029	Erie	1,881	182						
1030	Euclid	947	129					22	5
1031	Eureka	2,242	228						
1032	Excelsior Mutual	6,520	623					141	24
1033	Exchange	2,646	182					550	41
1034	Five Corners	9,728	843					3,610	442
1035	Franklin	5,216	567					469	51
1036	Fraternity Mutual	493	76					53	16
1037	Garfield	3,751	402					88	18
1038	Greenville Heights	3,235	402					397	56
1039	Greenville United	6,623	1,126					48	27
1040	Hamilton Park	2,560	259						
1041	Harsimus	1,181	96					19	4
1042	Henderson	751	86					15	2
1043	Hilltop	3,263	361					182	59
1044	Home	1,797	142					243	18
1045	Hudson	21,593	1,473					7,064	502
1046	Hudson County Caledonian	3,084	348						
1047	Industrial Mutual	4,168	479						
1048	Italian	5,004	534						
1049	Jackson	3,442	376					220	33
1050	Jersey City	1,016	87	76	4				
1051	Jewett	5,021	447					141	20
1052	John Brown	613	88					19	6
1053	Jordan	667	91						
1054	Journal Square	1,649	111					71	8
1055	Junction	3,315	240					201	28
1056	K. C.	6,468	600					721	110
1057	Kopernik	2,873	328					172	59
1058	Labor's	880	76						
1059	Lafayette Mutual	3,207	361					51	11
1060	Leader	1,315	126						
1061	Lincoln	15,654	1,340					1,446	174
1062	Live Wire	1,668	176					63	6
1063	Madison	3,402	371					273	39
1064	Magnetic	1,176	144						
1065	Major	443	46					3	1
1066	Marion	1,936	174						
1067	Miown	821	87						
1068	Montgomery	3,773	373					96	16
1069	Monticello Mutual	6,668	699					425	78
1070	Orpheum	1,190	150						
1071	Own-Your-Home	1,062	69					199	36
1072	Paulus Hook	2,572	278						
1073	Pavonia	3,776	376					386	50
1074	Phoenix	3,260	253					100	17

AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
9,582	203	719	S.	$1.00 m.	$200	6	.....	.....	1020
450	11	39	S.	1.00 m.	200	6	$0.08 1-3 b	.....	1021
3,636	78	215	S.	.25 w.	200	6	.02 1-6 b	$0.02 1-6 b	1022
2,370	66	200	S.	1.00 m.	200	6	.15 b	.15 b	1023
926	30	71	S.	1.00 & 2.00 m.	200	6	2.00 a	.....	1024
4,353	93	363	S.	1.00 m.	200	6	.15 b	.15 b	1025
4,814	87	376	S.	1.00 & 2.00 m.	200	6	.....	.....	1026
463	6	38	S.	1.00 m.	200	6	3.00 a	.....	1027
2,294	33	182	S.	.25 w.	200	6	2.00 a	.....	1028
1,881	42	140	S.	1.00 m.	200	6	.12½ b	.....	1029
969	25	109	S.	1.00 m.	200	6	.....	.....	1030
2,242	74	154	S.	1.00 m.	200	6	.....	.....	1031
6,661	129	518	S.	1.00 m.	200	6	.....	.....	1032
3,196	70	153	S.	1.00 m.	200	6	4.00 a	1.00 a	1033
13,338	227	1,058	S.	1.00 & 2.00 m.	200	6	.....	.....	1034
5,685	142	476	S.	1.00 m.	200	6	.....	.....	1035
546	24	68	S.	.25 w. & 2.00 m.	200	6	.10 b	.10 b	1036
3,839	89	331	S.	1.00 m.	200	6	.....	.....	1037
3,932	52	406	S.	1.00 m.	200	6	.....	.....	1038
6,671	104	1,049	S.	.25 w.	500	6	8.60 a	1.00 a	1039
2,560	35	224	S.	1.00 m.	200	6	3.00 a	1.00 a	1040
1,200	23	77	S.	1.00 m.	200	6	.....	.....	1041
766	24	64	S.	1.00 m.	200	6	.....	.....	1042
3,445	121	299	S.	1.00 & 2.00 m.	200	6	.....	.....	1403
2,040	48	112	S.	1.00 m.	200	6	.12½ b	.12½ b	1044
28,657	384	1,591	S.	.25 w.	200	6	.....	.....	1045
3,084	95	253	S.	1.00 m.	200	6	.05 b	.05 b	1046
4,168	147	332	S.	1.00 m.	200	6	.....	.....	1047
5,004	167	367	S.	1.00 m.	200	6	2.00 a	.....	1048
3,662	89	320	S.	1.00 m.	200	6	.....	.....	1049
1,092	44	47	S.	1.00 m.	200	6	.12½ b	.12½ b	1050
5,162	141	326	S.	1.00 & 2.00 m.	200	6	.....	.....	1051
632	25	69	S.	1.00 m.	200	6	.10 b	.10 b	1052
667	12	79	S.	1.00 m.	200	6	4.00 a	1.00 a	1053
1,720	36	83	S.	1.00 m.	200	6	.....	.....	1054
3,516	60	208	S.	1.00 m.	200	6	1.00 a	.....	1055
7,189	179	531	S.	1.00 m.	200	6	.....	.....	1056
3,045	28	339	S.	1.00 m.	200	6	.07½ b	.07½ b	1057
880	20	56	S.	1.00 m.	200	6	3.00 a	.....	1058
3,258	105	267	S.	1.00 & 2.00 m.	200	6	.....	.....	1059
1,315	47	79	S.	1.00 m.	200	6	2.00 a	1.00 a	1060
17,100	298	1,216	S.	1.00 m.	200	6	.....	.....	1061
1,731	39	143	S.	1.00 m.	200	6	2.00 a	.....	1062
3,675	116	294	S.	1.00 m.	150 mos.	6	.....	.....	1063
1,176	45	99	S.	1.00 m.	200	6	.05 b	.05 b	1064
446	15	32	S.	1.00 m.	200	6	.....	.....	1065
1,936	58	116	S.	1.00 m.	200	6	3.00 a	1.00 a	1066
821	23	64	S.	.70 & 1.00 m.	200	6	.....	.....	1067
3,869	61	328	S.	1.00 m.	200	6	.....	.....	1068
7,093	110	667	O.P.	.....	200	6	.....	.....	1069
1,190	31	119	S.	1.00 m.	200	6	.....	.....	1070
1,261	31	74	S.	1.00 m.	200	6	.05 b	.05 b	1071
2,572	61	217	S.	1.00 m.	200	6	.....	.....	1072
4,162	93	333	S.	1.00 m.	200	6	.02½ b	.02½ b	1073
3,360	104	266	S.	1.00 m.	200	6	.....	.....	1074

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Hudson County—Continued			
1075	P. R. R. Y. M. C. A.	Jersey City	Sept. 12, 1919	P. C. Cornes
1076	Rainy Day	" "	Jan. 31, 1923	George J. Wolf
1077	Rector	" "	Jan. 4, 1924	Henry A. Garfunkel
1078	Save-More	" "	Mar. 10, 1928	Murray R. Siegel
1079	Security	" "	Oct. 26, 1887	Charles A. Moore
1080	Sherwood	" "	June 17, 1913	F. W. Wahlers
1081	Sip	" "	Nov. 21, 1911	R. J. Vreeland
1082	Sparrow Hill	" "	Nov. 21, 1924	Thomas F. Stapleton
1083	Stuyvesant	" "	May 5, 1909	E. E. Brandow
1084	Summit	" "	Sept. 6, 1911	George A. Flagg
1085	Sunset	" "	April 28, 1925	Thomas Windisch
1086	Tube Zone	" "	Feb. 7, 1924	
1087	Ukrainian	" "	Dec. 21, 1920	Harry Jewusiak
1088	Union	" "	Mar. 24, 1890	Andrew B. Scott
1089	Veterans'	" "	Dec. 8, 1921	E. C. Somers
1090	Wage Earners	" "	Aug. 5, 1922	Adolph P. Kern
1091	Washington	" "	Mar. 29, 1887	Robert Anderson
1092	West Bergen	" "	Dec. 28, 1891	Richard Entwistle
1093	Western Slope	" "	May 18, 1886	Fred Klein
1094	West Side	" "	Mar. 2, 1896	Edward J. Jackson
1095	Wilson	" "	July 23, 1924	Joseph S. Singer
1096	Woodlawn	" "	Dec. 15, 1896	William Dingwall
1097	Belgrove	Kearny	Mar. 26, 1929	Alexander F. Gillis
1098	Citizens	"	Mar. 8, 1909	Stanley Masom
1099	Elm	"	Feb. 26, 1924	Charles R. Kempf
1100	Kearny Heights	"	Mar. 12, 1925	William Joule
1101	Midland	"	Feb. 19, 1906	Thomas Hardman
1102	Mutual Benefit	"	June 17, 1895	William T. Wilkinson
1103	Parkway	"	July 3, 1915	Henry J. Palmer
1104	Schuyler	"	Sept. 3, 1924	Victor T. Mikionis
1105	Vim	"	Mar. 7, 1924	Herman Farina
1106	West Hudson	"	Mar. 24, 1906	John Hewitt
1107	Bergenwood	North Bergen Twp.	Mar. 25, 1922	James Barnes
1108	North Bergen	" " "	Jan. 15, 1914	Arthur O. Smith
1109	Victory	" " "	June 2, 1922	Frank R. Austin
1110	Woodcliff on Hudson	" " "	Jan. 18, 1922	Harry J. H. Ruhle
1111	Secaucus	Secaucus	June 2, 1915	Charles Niederer
1112	Bergenline	Union City	Mar. 23, 1922	James Montagne
1113	Community	" "	Sept. 22, 1917	Sol Zweig
1114	Conservative	" "	Mar. 24, 1917	James M. DeRiso
1115	Courtlandt	" "	June 8, 1914	Frederick E. Bauer
1116	Dispatch	" "	June 19, 1922	William F. Schreck
1117	Greater City	" "	Sept. 29, 1914	Fred A. Berenbroick
1118	Hamilton	"	Mar. 26, 1915	Albert Kerr
1119	Highpoint	" "	Jan. 4, 1922	William Schlemm
1120	North River	" "	Jan. 23, 1925	Ralph Bernhardt
1121	Palisade	" "	Mar. 31, 1891	Gustav Dopslaff
1122	Sentinel	" "	June 24, 1922	James F. Roe
1123	Signet	" "	Feb. 5, 1929	Joseph Simon
1124	Town of Union	" "	Oct. 6, 1888	Fred G. Loeffler
1125	Tyler Park	" "	Nov. 24, 1922	Clarence J. Rieman
1126	Weehawken	" "	Aug. 20, 1907	Frederick E. Baumann
1127	West Hoboken	" "	April 19, 1910	George G. Raymond
1128	West Shore	" "	Feb. 10, 1923	George H. Hilge
1129	Fidelity	Weehawken	July 30, 1913	Arthur H. Strickland, Sr.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Henn & Burr	M. S. Pine	46 Jones St., Jersey City, N. J.	1075
Atwood C. Wolf	Harry Hodge	389 Jackson Ave., Jersey City, N. J.	1076
Louis Eichenbaum	Herbert Binder	921 Bergen Ave., Jersey City, N. J.	1077
Joseph M. Schoenberg	Hyman J. Glick	22 E. 40th St., New York, N. Y.	1078
Howard R. Cruse	William F. Callard	32 Hathaway Place, Glen Ridge, N. J.	1079
James E. Pyle	C. L. Edinger	234 Wilkinson Ave., Jersey City, N. J.	1080
Thomas H. Ross	William V. Toffey	15 Exchange Place, Jersey City, N. J.	1081
Richard J. Tarrant	Louis J. Vaccarella	181 Columbia Ave., Jersey City, N. J.	1082
Benjamin J. Darling	Frank Pratt	38 Garrison Ave., Jersey City, N. J.	1083
Alfred R. Becker	Henry Klie	582 Newark Ave., Jersey City, N. J.	1084
David M. Klausner	Henry Mahler	62 Beacon Ave., Jersey City, N. J.	1085
*(Special Asst. Dep. Com'r.	John F. Plummer)	1 W. State St., Trenton, N. J.	1086
Marcel E. Wagner	William F. Wagner	339 Pacific St., Jersey City, N. J.	1087
Carey & Lane	W. L. Scott	125 Montgomery St., Bloomfield, N. J.	1088
John D. Craven	Joseph Chappell	74 Montgomery St., Jersey City, N. J.	1089
E. Edward Burr	Catherine Murphy	52 Jackson Ave., Jersey City, N. J.	1090
Henry Ewald	William H. Clossey	279 Grove St., Jersey City, N. J.	1091
Edward P. Stout	Clarence H. Thees	457 West Side Ave., Jersey City, N. J.	1092
Lewis G. Hansen	C. H. Mitchell	65 Prospect Ave., Hackensack, N. J.	1093
Alfred R. Becker	W. A. Meyer	243 Union St., Jersey City, N. J.	1094
Oscar Greenberg	Herbert Binder	921 Bergen Ave., Jersey City, N. J.	1095
James E. Pyle	Adolph Moller	378 Second Ave., Lyndhurst, N. J.	1096
Joseph B. Gallagher	Francis J. Foster	9 Davis St., Harrison, N. J.	1097
John H. Cooper	W. Frederick Law	39 Kearny Ave., Kearny, N. J.	1098
Frank J. Johnson	Lillian Fritz	526 Elm St., Kearny, N. J.	1099
Leo S. Carney	John B. Heinold	338 Maple St., Kearny, N. J.	1100
Leo S. Carney	Albin R. Hafstrom	20 Stewart Ave., Arlington, N. J.	1101
William W. Wimmer	Burton E. Canfield	416 Kearny Ave., Kearny, N. J.	1102
Arthur B. Archibald	Edward C. Davey	284 Argyle Place, Kearny, N. J.	1103
Charles F. Paulauskas	John V. Baltrukonis	206 Quincy Ave., Kearny, N. J.	1104
F. G. Masini & A. E. Casale	Peter A. Verdicchio	288 Argyle Place, Kearny, N. J.	1105
James W. Gillespie	Thomas J. Thompson	30 Pavonia Ave., Arlington, N. J.	1106
Harvey Bein	George Grote	715 37th St., North Bergen, N. J.	1107
William F. Burke	William P. Pullis	188 Grand Ave., North Bergen, N. J.	1108
Percy G. Britt	John Bobel	512 39th St., Union City, N. J.	1109
Dippel, Davis & Stewart	Albert W. Ferens	429 Mountain View Road, Englewood, N. J.	1110
Besson & Pellet	Val D. Boulanger	834 Cedar Ave., Secaucus, N. J.	1111
Frank J. Rinaldi	Knud Holmsen	96 Coles Ave., Hackensack, N. J.	1112
Isador Haber	Philip Flaxman	708 Bergenline Ave., Union City, N. J.	1113
Otto Venino, Jr.	Carl Mohr, Jr.	410 38th St., Union City, N. J.	1114
Arthur B. Whyte	C. Caesar Walter	137 Summit Ave., Union City, N. J.	1115
Isaacs & Gunther	Antoinette Stukhart	147 Summit Ave., Union City, N. J.	1116
Dippel, Davis & Stewart	C. Henry Reinhardt, Jr.	c/o W'h'ken Tr't & Title Co., Union C'y, N. J.	1117
John W. Platoff	Philip Flaxman	710 Bergenline Ave., Union City, N. J.	1118
William F. Burke	John Maus	511 29th St., Union City, N. J.	1119
William F. Burke	Myron F. Levey	743 New York Ave., Union City, N. J.	1120
Frederick K. Hopkins	John E. Davis	349 New York Ave., Union City, N. J.	1121
Samuel Spingarn	Robert S. Renner	988 Bergenline Ave., Union City, N. J.	1122
Botwinik & Markowitz	Noah Markus	708 Bergenline Ave., Union City, N. J.	1123
Kappes & Hille	Richard W. Loeffler	786 Bergenline Ave., Union City, N. J.	1124
A. Michael Lepore	Joseph Wachtel	132 New York Ave., Union City, N. J.	1125
William G. Hille	John Koelln	708 Bergenline Ave., Union City, N. J.	1126
Frederick K. Hopkins	Haig Simsarian	468 Bergenline Ave., Union City, N. J.	1127
Manetti & Echentille	Jacob Levine	988 Bergenline Ave., Union City, N. J.	1128
Edward Hollander	Charles F. Koster	650 Park Ave., Weehawken, N. J.	1129

*Tube Zone Building & Loan Assn., Jersey City—This Department in possession

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Hudson County—Continued				
1075	P. R. R. Y. M. C. A.	Jersey City	$3,030	.....	$471,400
1076	Rainy Day	" "	11,748	$11,751	155,200
1077	Rector	" "	1,888	.....	67,000
1078	Save-More	" "	10,020	927	58,500
1079	Security	" "	6,125	14,724	538,300
1080	Sherwood	" "	1,389	742	180,100
1081	Sip	" "	5,564	7,319	90,800
1082	Sparrow Hill	" "	4,426	14,446	99,000
1083	Stuyvesant	" "	23,311	72,667	448,400
1084	Summit	" "	3,953	10,574	215,700
1085	Sunset	" "	13,575	5,399	117,300
1086	Tube Zone	" "	3,232	9,800	143,500
1087	Ukrainian	" "	4,054	26,176	32,200
1088	Union	" "	956	3,244	134,400
1089	Veterans'	" "	3,366	5	122,727
1090	Wage Earners	" "	12,577	1,175	27,500
1091	Washington	" "	4,883	43,265	339,600
1092	West Bergen	" "	1,008	6,163	165,400
1093	Western Slope	" "	2,716	3,270	163,600
1094	West Side	" "	7,421	12,625	323,900
1095	Wilson	" "	1,871	.....	94,400
1096	Woodlawn	" "	13,296	21,757	932,200
1097	Belgrove	Kearny	17,366	985	71,300
1098	Citizens	"	7,284	500	349,900
1099	Elm	"	11,112	40,511	645,200
1100	Kearny Heights	"	5,352	2,570	256,140
1101	Midland	"	4,335	169	168,652
1102	Mutual Benefit	"	21,119	6,288	210,360
1103	Parkway	"	1,270	102	147,360
1104	Schuyler	"	580	1,014	55,400
1105	Vim	"	2,719	750	161,300
1106	West Hudson	"	2,666	9,900	326,400
1107	Bergenwood	North Bergen Twp.	6,223	41,227	65,800
1108	North Bergen	" " "	5,965	1,003	209,200
1109	Victory	" " "	8,140	38,450	125,499
1110	Woodcliff on Hudson	" " "	4,467	.....	92,200
1111	Secaucus	Secaucus	10,041	2,116	160,000
1112	Bergenline	Union City	3,266	6,130	230,000
1113	Community	" "	1,804	.....	118,484
1114	Conservative	" "	4,025	14,197	292,400
1115	Courtlandt	" "	30,908	21,309	386,822
1116	Dispatch	" "	6,676	50,485	208,200
1117	Greater City	" "	3,239	4,300	160,600
1118	Hamilton	" "	4,962	.....	255,200
1119	Highpoint	" "	7,370	426	84,600
1120	North River	" "	2,366	3,100	90,600
1121	Palisade	" "	21,732	299,384	369,700
1122	Sentinel	" "	12,527	26,900	81,600
1123	Signet	" "	3,730	912	20,000
1124	Town of Union	" "	12,732	128,400	495,685
1125	Tyler Park	" "	3,144	18,039	27,100
1126	Weehawken	" "	2,541	66,220	170,300
1127	West Hoboken	" "	7 085	11,645	335,200
1128	West Shore	" "	5,170	6,575	69,600
1129	Fidelity	Weehawken	18,503	31,037	498,800

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$35,700	$19,025	$175,094	$55,866	$18,485	$778,600	1075
58,880	63,720	116,749	12,529	3,070	433,647	1076
1,589	1,750	50,220	27,470	324	150,241	1077
.....	1,055	7,083	2,227	10	79,822	1078
43,630	20,111	158,576	50,314	7,643	839,423	1079
.....	2,145	105,347	33,979	1,489	325,191	1080
1,667	7,476	49,031	9,261	443	171,561	1081
.....	9,052	23,277	1,207	792	152,200	1082
23,466	19,975	234,165	13,145	1,757	836,886	1083
.....	24,440	148,265	11,097	2,093	416,122	1084
.....	9,775	23,436	5,240	37,809	212,534	1085
.....	6,475	127,742	41,441	715	332,905	1086
.....	6,595	30,059	7,256	658	106,998	1087
4,000	2,750	28,952	3,240	46	177,588	1088
.....	6,991	70,260	4,551	100	208,000	1089
30,858	25,306	88,327	10,307	2,194	198,244	1090
140,814	21,170	162,789	29,952	4,054	746,527	1091
13,957	9,091	101,138	9,709	635	307,101	1092
2,501	13,595	48,560	6,361	.....	240,603	1093
177,581	5,804	428,429	47,537	21,926	1,025,223	1094
37,852	4,695	88,632	53,229	1,194	281,873	1095
3,970	15,811	540,395	173,963	22,352	1,723,744	1096
.....	290	15,282	2,326	6,816	114,365	1097
53,700	2,000	224,657	9,312	2,872	650,225	1098
421,944	36,009	120,852	14,018	8,867	1,298,513	1099
.....	6,595	21,106	2,481	29,745	323,989	1100
.....	2,550	24,936	37,844	7,138	245,624	1101
57,347	750	40,683	6,150	1,502	344,199	1102
5,786	130	16,830	9,996	941	182,415	1103
.....	2,200	20,700	3,458	1,104	84,456	1104
.....	10,282	32,359	21,913	5,788	235,111	1105
19,953	3,697	78,803	11,705	2,238	455,362	1106
8,675	21,130	95,084	6,131	1	244,271	1107
.....	7,780	129,405	16,140	2,683	372,176	1108
46,730	11,388	109,233	2,450	749	342,639	1109
70,300	4,489	117,433	6,194	5,353	300,436	1110
17,400	2,400	31,106	16,396	978	240,437	1111
48,248	8,193	229,292	11,216	2,459	538,804	1112
9,900	12,340	153,870	8,739	1,397	306,534	1113
71,500	24,238	166,339	39,906	2,308	614,913	1114
801	16,096	213,813	20,499	583	690,831	1115
65,868	23,222	131,897	42,695	871	529,914	1116
102,250	9,875	124,273	5,487	6,062	416,086	1117
94,100	41,049	383,204	38,491	3,379	820,385	1118
8,800	7,815	222,110	5,050	8,963	345,134	1119
.....	5,919	56,389	16,375	235	174,984	1120
214,422	38,456	1,188,232	52,986	7,482	2,192,394	1121
34,100	18,646	54,313	3,327	372	231,785	1122
6,500	2,085	.....	1,146	.....	34,373	1123
101,704	44,345	733,676	28,025	2,019	1,546,586	1124
4,400	4,935	46,566	7,009	531	111,724	1125
28,025	35,900	388,209	34,065	214	725,474	1126
106,000	35,580	228,725	16,408	772	741,415	1127
18,500	12,813	156,168	20,017	1,397	290,240	1128
64,900	44,130	291,590	9,674	5,585	964,219	1129

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Hudson County—Continued					
1075	P. R. R. Y. M. C. A.	Jersey City	$378.744	.....	.....	$184,800
1076	Rainy Day	" "	290,085	.....	.....	5,000
1077	Rector	" "	57,963	.....	.....	4,325
1078	Save-More	" "	60,852	.....	.....	.....
1079	Security	" "	500,142	.....	.....	66,200
1080	Sherwood	" "	216,858	.....	.....	.....
1081	Sip	" "	115,398	$3,000	.....	.....
1082	Sparrow Hill	" "	115,202	.....	.....	.....
1083	Stuyvesant	" "	396,104	.....	.....	283,400
1084	Summit	" "	254,964	.....	.....	55,300
1085	Sunset	" "	149,876	.....	.....	.....
1086	Tube Zone	" "	187,717	.....	.....	.....
1087	Ukrainian	" "	78,989	.....	.....	.....
1088	Union	" "	129,222	.....	.....	5,600
1089	Veterans'	" "	149,028	.....	.....	.....
1090	Wage Earners	" "	138,718	.....	.....	13,263
1091	Washington	" "	467,979	.....	.....	33,350
1092	West Bergen	" "	216,814	.....	.....	9,000
1093	Western Slope	" "	172,886	.....	.....	10,800
1094	West Side	" "	523,731	.....	.....	134,700
1095	Wilson	" "	128,954	.....	.....	13,450
1096	**Woodlawn**	" "	1,169,158	.....	.....	50,750
1097	Belgrove	Kearny	92,989	.....	.....	.....
1098	Citizens	"	379,842	.....	.....	79,950
1099	Elm	"	447,493	223,241	$2,816	175,105
1100	Kearny Heights	"	236,535	.....	.....	7,800
1101	Midland	"	146,678	.....	.....	.....
1102	Mutual Benefit	"	200,404	.....	.....	63,500
1103	Parkway	"	101,073	.....	.....	24,800
1104	Schuyler	"	56,121	.....	.....	7,600
1105	Vim	"	141,942	.....	.....	16,600
1106	West Hudson	"	307,258	.....	.....	37,680
1107	Bergenwood	North Bergen Twp.	168,565	.....	.....	.....
1108	North Bergen	" " "	214,033	.....	.....	6,200
1109	Victory	" " "	233,052	.....	.....	1,600
1110	Woodcliff on Hudson	" " "	193,254	.....	.....	.....
1111	Secaucus	Secaucus	145,896	.....	.....	29,200
1112	Bergenline	Union City	248,460	.....	.....	49,800
1113	Community	" "	138,315	.....	.....	11,179
1114	Conservative	" "	422,868	.....	.....	.....
1115	Courtlandt	" "	366,446	.....	.....	39,500
1116	Dispatch	" "	344,043	.....	.....	.....
1117	Greater City	" "	258,210	.....	.....	15,400
1118	Hamilton	"	448,560	.....	.....	45,908
1119	Highpoint	" "	142,409	.....	.....	9,900
1120	North River	" "	114,348	.....	.....	.....
1121	Palisade	" "	1,247,024	.....	.....	900
1122	Sentinel	" "	138,090	.....	.....	.....
1123	Signet	" "	12,654	.....	.....	.....
1124	Town of Union	" "	1,057,146	.....	.....	20,800
1125	Tyler Park	" "	63,368	.....	.....	.....
1126	Weehawken	" "	512,592	.....	.....	.....
1127	West Hoboken	" "	486,447	.....	.....	52,800
1128	West Shore	" "	165,480	.....	.....	6,100
1129	Fidelity	Weehawken	494,664	.....	.....	79,100

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$1,012	.....	$486	.....	$60,000	$2,003	$77,480	$74,075	$778,600	1075
5,206	.....	286	.....	.....	14,840	38,511	79,719	433,647	1076
1,310	.....	.....	.....	.....	45,972	.....	40,671	150,241	1077
920	.....	65	.....	.....	.....	10,391	7,594	79,822	1078
2,937	.....	1,294	.....	62,750	84	99,024	106,992	839,423	1079
30	.....	358	.....	13,000	10,745	18,935	65,265	325,191	1080
1,039	.....	65	.....	6,500	1,226	22,675	21,658	171,561	1081
489	.....	125	.....	.....	157	21,449	14,778	152,200	1082
4,082	.....	1,289	.....	.....	5,138	65,000	81,873	836,886	1083
201	.....	640	.....	.....	1,175	45,492	58,350	416,122	1084
2,120	.....	402	.....	.....	.....	32,259	27,877	212,534	1085
4,489	.....	968	.....	13,649	68,310	.....	57,772	332,905	1086
325	.....	202	.....	.....	469	12,024	14,989	106,998	1087
.....	.....	515	.....	4,000	38	28,611	9,602	177,588	1088
346	.....	365	$300	.....	849	27,352	29,760	208,000	1089
2,349	.....	150	.....	.....	71	22,005	21,688	198,244	1090
526	.....	1,386	.....	62,105	4,603	89,875	86,703	746,527	1091
243	.....	570	.....	6,500	2,095	48,205	23,674	307,101	1092
442	.....	171	.....	.....	1,361	39,809	15,134	240,603	1093
310	.....	2,170	.....	28,000	67,448	35,557	233,307	1,025,223	1094
.....	.....	36	.....	.....	66,458	.....	72,975	281,873	1095
6	.....	2,802	.....	75,850	8,394	117,528	299,256	1,723,744	1096
707	.....	48	.....	.....	3,173	10,837	6,611	114,365	1097
13,684	.....	269	.....	.....	17,366	72,153	86,961	650,225	1098
27,072	.....	1,050	5,600	51,100	70,212	173,650	121,174	1,298,513	1099
2,480	.....	10	.....	4,000	.....	65,299	7,865	323,989	1100
17,599	$11,799	91	.....	2,500	13,662	26,642	26,653	245,624	1101
.....	.....	514	.....	.....	.....	46,053	33,728	344,199	1102
865	.....	327	.....	17,000	620	26,739	10,991	182,415	1103
75	.....	67	.....	500	2,186	8,620	9,287	84,456	1104
367	.....	97	.....	5,500	9,951	36,654	24,000	235,111	1105
10	.....	199	.....	3,000	4,892	74,831	27,492	455,362	1106
127	.....	170	.....	.....	78	31,104	44,227	244,271	1107
50	.....	112	.....	34,852	29,956	26,973	60,000	372,176	1108
2,792	.....	333	.....	.....	8,229	44,245	52,388	342,639	1109
.....	.....	1,075	.....	.....	12,138	42,002	51,967	300,436	1110
3,466	.....	398	.....	.....	4,407	34,340	22,730	240,437	1111
9,128	.....	991	.....	71,500	42,125	41,103	75,697	538,804	1112
2,766	.....	99	.....	34,716	33,672	20,789	64,998	306,534	1113
38	.....	249	.....	10,625	21,721	94,412	65,000	614,913	1114
30	.....	1,211	.....	115,000	23,360	70,053	75,231	690,831	1115
3,398	.....	408	.....	19,500	15,358	74,002	73,205	529,914	1116
4,160	.....	503	.....	18,000	.....	56,153	63,660	416,086	1117
987	70,000	553	.....	.....	33,642	64,194	156,541	820,385	1118
15,460	85,915	139	.....	.....	20,007	29,628	41,676	345,134	1119
941	.....	1,989	.....	.....	6,119	12,998	38,589	174,984	1120
2,448	44,602	57	.....	.....	261,438	194,578	441,347	2,192,394	1121
866	17,943	3,088	.....	.....	4,717	38,282	28,799	231,785	1122
2,883	.....	20	.....	.....	11,648	3,233	3,935	34,373	1123
8,978	.....	2,095	.....	.....	28,992	142,559	286,016	1,546,586	1124
1,466	.....	596	.....	.....	19,343	8,176	18,775	111,724	1125
.....	.....	1,490	.....	.....	25,167	54,375	131,850	725,474	1126
389	.....	817	.....	.....	.....	107,682	93,280	741,415	1127
148	.....	9,652	.....	.....	32,092	.....	76,768	290,240	1128
1,658	72,717	3,417	.....	107,000	26,983	89,174	89,506	964,219	1129

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Hudson County—Continued								
1075	P. R. R. Y. M. C. A.	4,476	466	.....	.....	.....	.....	924	100
1076	Rainy Day	2,789	311	.....	.....	.....	.....	25	5
1077	Rector	769	67	.....	.....	.....	.....	22	4
1078	Save-More	1,033	101	.....	.....	.....	.....	.....	.....
1079	Security	6,419	452	.....	.....	.....	.....	331	33
1080	Sherwood	2,090	216	.....	.....	.....	.....	.....	.....
1081	Sip	1,294	126	15	2	.....	.....	.....	.....
1082	Sparrow Hill	1,449	197	.....	.....	.....	.....	.....	.....
1083	Stuyvesant	5,651	499	.....	.....	.....	.....	1,417	129
1084	Summit	2,958	283	.....	.....	.....	.....	277	38
1085	Sunset	2,072	188	.....	.....	.....	.....	.....	.....
1086	Tube Zone	2,009	187	.....	.....	.....	.....	.....	.....
1087	Ukrainian	734	103	.....	.....	.....	.....	.....	.....
1088	Union	1,799	123	.....	.....	.....	.....	28	6
1089	Veterans'	2,240	249	.....	.....	.....	.....	.....	.....
1090	Wage Earners	1,300	175	.....	.....	.....	.....	66	10
1091	Washington	5,138	504	.....	.....	.....	.....	167	23
1092	West Bergen	2,798	323	.....	.....	.....	.....	45	10
1093	Western Slope	2,307	197	.....	.....	.....	.....	54	10
1094	West Side	5,746	603	.....	.....	.....	.....	674	88
1095	Wilson	1,384	132	.....	.....	.....	.....	67	14
1096	Woodlawn	11,285	1,050	.....	.....	.....	.....	254	45
1097	Belgrove	1,702	194	.....	.....	.....	.....	.....	.....
1098	Citizens	4,311	467	.....	.....	.....	.....	400	45
1099	Elm	7,263	696	1,678	194	76	76	875	277
1100	Kearny Heights	3,112	402	.....	.....	.....	.....	33	10
1101	Midland	1,648	178	.....	.....	.....	.....	.....	.....
1102	Mutual Benefit	2,150	239	.....	.....	.....	.....	265	36
1103	Parkway	1,504	176	.....	.....	.....	.....	124	18
1104	Schuyler	904	134	.....	.....	.....	.....	38	9
1105	Vim	1,690	180	.....	.....	.....	.....	83	16
1106	West Hudson	3,528	359	.....	.....	.....	.....	157	20
1107	Bergenwood	1,873	184	.....	.....	.....	.....	.....	.....
1108	North Bergen	2,294	276	.....	.....	.....	.....	31	4
1109	Victory	2,420	332	.....	.....	.....	.....	8	2
1110	Woodcliff on Hudson	2,096	145	.....	.....	.....	.....	.....	.....
1111	Secaucus	1,979	228	.....	.....	.....	.....	146	30
1112	Bergenline	3,309	361	.....	.....	.....	.....	249	41
1113	Community	1,809	214	.....	.....	.....	.....	55	9
1114	Conservative	4,780	502	.....	.....	.....	.....	.....	.....
1115	Courtlandt	4,108	457	.....	.....	.....	.....	197	33
1116	Dispatch	3,363	351	.....	.....	.....	.....	.....	.....
1117	Greater City	3,276	278	.....	.....	.....	.....	77	11
1118	Hamilton	5,545	424	.....	.....	.....	.....	229	20
1119	Highpoint	1,401	160	.....	.....	.....	.....	48	10
1120	North River	1,302	141	.....	.....	.....	.....	.....	.....
1121	Palisade	11,777	1,159	.....	.....	.....	.....	5	1
1122	Sentinel	1,482	136	.....	.....	.....	.....	.....	.....
1123	Signet	391	38	.....	.....	.....	.....	.....	.....
1124	Town of Union	10,807	1,015	.....	.....	.....	.....	104	34
1125	Tyler Park	679	85	.....	.....	.....	.....	.....	.....
1126	Weehawken	4,623	407	.....	.....	.....	.....	.....	.....
1127	West Hoboken	5,657	639	.....	.....	.....	.....	264	34
1128	West Shore	1,709	156	.....	.....	.....	.....	31	3
1129	Fidelity	6,395	649	.....	.....	.....	.....	395	43

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
5,400	117	449	S.	$1.00 m.	$200	6	$0.03 b	$0.03 b	1075
2,814	94	222	S.	1.00 m.	200	6	.25 b	.25 b	1076
791	22	49	S.	.50 & 1.00 m.	200	6	2.00 a	.....	1077
1,033	15	86	S.	1.00 m.	200	6	.....	.....	1078
6,750	133	352	S.	1.00 m.	200	6	.....	.....	1079
2,090	44	172	S.	1.00 m.	200	6	.....	1.00 a	1080
1,309	40	88	S.	1.00 m.	200	6	.....	.....	1081
1,449	53	144	S.	1.00 m.	200	6	.....	.....	1082
7,068	121	507	S.	1.00 m.	200	6	.....	.....	1083
3,235	65	256	S.	1.00 m.	200	6	.....	.....	1084
2,072	55	133	S.	1.00 m.	200	6	.....	.....	1085
2,009	37	150	S.	1.00 m.	200	6	.....	.....	1086
734	25	78	S.	1.00 m.	200	6	.....	.....	1087
1,827	37	92	S.	1.00 m.	200	6	.14 b	.14 b	1088
2,240	40	209	S.	1.00 m.	200	6	.07½ b	.07½ b	1089
1,366	58	127	S.	1.00 m.	200	6	.....	.....	1090
5,305	122	405	S.	1.00 m.	200	6	.15 b	.15 b	1091
2,843	74	259	S.	1.00 m.	200	6	.....	.....	1092
2,361	73	134	S.	1.00 m.	200	6	.....	.....	1093
6,420	108	583	S.	.25 w.	200	6	.16 b	.16 b	1094
1,451	24	122	S.	.50 & 1.00 m.	200	6	3.00 a	1.00 a	1095
11,539	265	830	S.	.25 w.	200	6	.17 1-3 b	.17 1-3 b	1096
1,702	22	172	S.	1.00 m.	200	6	4.00 a	2.00 a	1097
4,711	94	418	S.	1.00 m.	200	6	3.00 a	.....	1098
9,892	143	1,100	S.	.50, .70 & 1.00 m.	200	6	.05 b	.05 b	1099
3,145	75	337	S.	1.00 m.	240	6	3.50 a	1.00 a	1100
1,648	40	138	S.	1.00 m.	200	6	3.00 a	1.00 a	1101
2,415	55	220	S.	1.00 m.	240	5 & 6	4.00 a	.....	1102
1,628	32	162	S.	1.00 m.	240	5 & 6	4.00 a	4.00 a	1103
942	27	116	S.	1.00 m.	200	6	3.00 a	.....	1104
1,773	57	139	S.	1.00 m.	200	6	.04 b	.04 b	1105
3,685	93	286	S.	1.00 m.	240	6	3.00 a	.....	1106
1,873	41	143	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	1107
2,325	79	201	S.	1.00 m.	200	6	.....	.....	1108
2,428	63	271	S.	1.00 m.	200	6	.....	.....	1109
2,096	27	118	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	1110
2,125	48	210	S.	1.00 m.	200	6	.08 1-3 b	.08 1-3 b	1111
3,558	93	309	S.	1.00 m.	200	6	.....	1.00 a	1112
1,864	42	181	S.	.70 m.	200	6	.....	.....	1113
4,780	112	390	S.	1.00 m.	200	4½ & 6	3.00 a	1.00 a	1114
4,305	133	357	S.	1.00 m.	200	6	.....	.....	1115
3,363	83	268	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	1116
3,353	58	231	S.	1.00 m.	200	2 to 6	.12½ b	.12½ b	1117
5,774	98	346	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	1118
1,449	33	137	S.	1.00 & 2.00 m.	200	4½ & 6	.25 b	.25 b	1119
1,302	30	111	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	1120
11,782	221	939	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	1121
1,482	37	99	S.	1.00 m.	200	6	.12½ b	.12½ b	1122
391	8	30	S.	1.00 m.	200	6	.12½ b	.12½ b	1123
10,911	241	808	S.	1.00 m.	200	4½ & 6	3.00 a & .25 b	.....	1124
679	26	59	S.	1.00 m.	200	6	.12½ b	.12½ b	1125
4,623	122	285	S.	1.00 m.	200	4½ & 6	3.00 a & .25 b	.....	1126
5,921	114	559	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	1127
1,740	49	110	S.	1.00 m.	200	6	.12½ b	.12½ b	1128
6,790	243	449	S.	1.00 m.	200	6	.....	.....	1129

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Hudson County—Continued			
1130	Bluestone	West New York	Oct. 18, 1922	Adam A. Smith
1131	Kismet	" " "	Nov. 17, 1922	Charles Jacknowitz
1132	New City	" " "	Sept. 20, 1923	Joseph Leer
1133	Reliant	" " "	June 21, 1923	William Boss
1134	West New York	" " "	Feb. 5, 1912	Theodore Schaefer
	Hunterdon County			
1135	Bloomsbury	Bloomsbury	Mar. 8, 1926	Charles W. Cope
1136	Clinton Town	Clinton	April 23, 1924	Philip R. Gebhardt
1137	Flemington	Flemington	May 7, 1913	William J. Case
1138	Frenchtown	Frenchtown	Feb. 11, 1922	Chester A. Niece
1139	High Bridge	High Bridge	July 19, 1907	E. E. Alexander
1140	Centennial	Lambertville	May 22, 1876	Joseph Akers
1141	Milford	Milford	Jan. 10, 1923	C. H. Bachman
1142	Whitehouse	White House	Oct. 19, 1928	Jacob H. Dilts
	Mercer County			
1143	Nottingham	Hamilton Square	Oct. 19, 1928	W. L. Briner, Jr.
1144	Citizens'	Hightstown	Dec. 13, 1900	John G. Scheible
1145	Hopewell	Hopewell	Feb. 19, 1914	Joseph B. Hill
1146	Garden	Lawrence Township	Jan. 24, 1920	Martin E. Carroll
1147	Pennington	Pennington	July 25, 1912	Theodore P. Reed, Jr.
1148	Nassau	Princeton	Mar. 17, 1924	Henry G. Duffield
1149	Princeton	"	June 7, 1917	Lloyd W. Grover
1150	Capitol	Trenton	Mar. 8, 1907	Frank J. Eppele
1151	Chambersburg	"	Oct. 21, 1921	Fred C. Schwartz, Jr.
1152	Economia	"	Dec. 21, 1911	Chester Rossa
1153	Greenwood	"	May 16, 1928	Robert B. Pidcock
1154	Loyal	"	Dec. 31, 1921	J. Tinley Knotts
1155	Mutual	"	Nov. 16, 1908	Samuel Haverstick
1156	North Trenton	"	May 27, 1927	Stewart H. O'Donnell
1157	Old Borough	"	May 11, 1928	William S. Collier
1158	Prospect	"	Mar. 16, 1927	John S. Quimby
1159	Realtors	"	Feb. 10, 1922	George S. Davey
1160	Roma	"	Sept. 20, 1920	L. Samuel Sica
1161	Sanhican	"	Oct. 18, 1923	Harry C. Hartpence
1162	Stacy	"	Dec. 2, 1920	Samuel Swern
1163	St George	"	Mar. 18, 1912	Arthur F. Wildblood
1164	Trent	"	Dec. 14, 1927	Charles E. Whitehead
1165	United	"	Nov. 17, 1915	C. Richard Waller
1166	Wilbur	"	Feb. 2, 1923	*James T. Sutphen
1167	White Horse	White Horse	Oct. 20, 1926	William C. Ehret
	Middlesex County			
1168	Avenel	Avenel	Nov. 1, 1921	Matthew T. Smith
1169	Blazing Star	Carteret	Jan. 20, 1923	Isidore M. Weiss
1170	Carteret	"	May 4, 1901	Edward J. Heil
1171	Roosevelt	"	June 29, 1914	William J. Lawlor
1172	Sound View	"	Dec. 11, 1924	Charles A. Conrad
1173	Tax Payers	"	Oct. 18, 1927	Thomas J. Mulvihill
1174	Cranbury	Cranbury	Oct. 20, 1921	C. Raymond Wicoff
1175	Dunellen	Dunellen	April 11, 1887	Walter M. Fowler
1176	Home	"	Mar. 13, 1909	Augustus F. Todd
1177	Fairfield	Fords	Sept. 6, 1919	Howard W. Sharp

*Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Francis A. Castellano, Jr.	Gustav Boniface	441 16th St., West New York, N. J.	1130
Emil Klein	William V. Quillin	50 Sterling Place, Weehawken, N. J.	1131
Irwin Rubenstein	O. A. Thie	37 20th St., West New York, N. J.	1132
Anthony J. Valicenti	Richard Finch	Hudson Ave. & 9th St., West New York, N. J.	1133
Samuel Nashel	Frank J. Oleri	650 Bergenline Ave., West New York, N. J.	1134
George W. Flemming	F. B. Morgan	Bloomsbury, N. J.	1135
W. Reading Gebhardt	Earle A. Compton	Box 275, Clinton, N. J.	1136
A. O. Robbins	William A. Abbott	6 Spring St., Flemington, N. J.	1137
Harlan Besson	Harold K. Arnwine	Frenchtown, N. J.	1138
Clarence Garretson	H. L. Staples	High Bridge, N. J.	1139
Horace J. Farlee	Wilson G. Herstine	162 N. Union St., Lambertville, N. J.	1140
Herr & Fisher	Wallace Sloyer	Milford, N. J.	1141
Herr & Fisher	Alvah P. Ramsey	Whitehouse, N. J.	1142
Alvin W. Sykes	H. Dallas Fogg	Hamilton Square, N. J.	1143
Theodore Backes	C. Stanley Stults	106 N. Main St., Hightstown, N. J.	1144
David L. Smith	Russell W. Holcombe	Hopewell, N. J.	1145
J. Albert Homan	J. Dana Kafer	Lawrenceville, N. J.	1146
Cassell R. Ruhlman	Alvin C. Stover	12 S. Main St., Pennington, N. J.	1147
William C. Vandewater	Edward A. Frohling	88 Nassau St., Princeton, N. J.	1148
Louis Gerber	Charlotte W. Dougherty	P. O. Box 71, Rocky Hill, N. J.	1149
Godfrey W. Schroth	Frank Vliet	140 Academy St., Trenton, N. J.	1150
Henry M. Hartmann	R. Harvey Hulse	84 Oak Lane, Trenton, N. J.	1151
Benjamin Ciereszko	Albin L. Krempecki	974 S. Broad St., Trenton, N. J.	1152
Samuel D. Lenox	Fred W. Bradshaw	1137 Hamilton Ave., Trenton, N. J.	1153
Minton & Rogers	R. C. Teunon	17 Broad Street Bank Bldg., Trenton, N. J.	1154
William Abbotts, Jr.	William A. Cooley	211 N. Montgomery St., Trenton, N. J.	1155
Daniel A. Spair	Harold E. Cranmer	718 Polk Ave., Trenton, N. J.	1156
J. Conner French	John H. Renyo	110 Dayton St., Trenton, N. J.	1157
William N. Cooper	Gilbert S. Pedrick	333 Maple Ave., Trenton, N. J.	1158
William E. Blackman	R. Harvey Hulse	Hanover Trust Bldg., Trenton, N. J.	1159
Daniel A. Spair	Joseph J. Felcone	274 Hamilton Ave., Trenton, N. J.	1160
Daniel A. Spair	George J. Bacso	1034 Chambers St., Trenton, N. J.	1161
I. Herbert Levy	Samuel Leopold	143 E. State St., Trenton, N. J.	1162
Joseph Lanigan	William C. Matlack, Jr.	14 N. Warren St., Trenton, N. J.	1163
Frederic R. Brace	R. Harvey Hulse	Hanover Trust Bldg., Trenton, N. J.	1164
Frederic R. Brace	Robert H. Gulliver	114 N. Montgomery St., Trenton, N. J.	1165
Herbert W. Backes	Edward B. Fletcher	190 Rosemont Ave., Trenton, N. J.	1166
Edward E. Reilly	Edmund D. Blake	1781 Exton Ave., Trenton, N. J.	1167
Wilton T. Applegate	A. George Heller	c/o A. J. Galaida, Avenel St., Avenel, N. J.	1168
Robert L. Brown	William J. Lawlor	45 Chrome Ave., Carteret, N. J.	1169
Francis A. Monaghan	Thomas Devereux	149 Pershing Ave., Carteret, N. J.	1170
Emil Stremlau	Russell L. Miles	Roosevelt Ave. & Hudson St., Carteret, N. J.	1171
Elmer E. Brown	Fred F. Simons	154 Emerson St., Carteret, N. J.	1172
Abraham D. Glass	Charles Vincze	331 Kirkland Place, Perth Amboy, N. J.	1173
Wilton T. Applegate	William C. Hoffman	Cranbury, N. J.	1174
Dolliver & Feaster	George W. Day	316 Front St., Dunellen, N. J.	1175
Fred C. Gaskill	Charles A. Coriell	621 Washington Ave., Dunellen, N. J.	1176
Leo Goldberger	T. W. Liddle	867 King George's Road, Fords, N. J.	1177

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Hudson County—Continued				
1130	Bluestone	West New York	$24,836	$28,575	$93,000
1131	Kismet	" " "	7,478	325	92,200
1132	New City	" " "	15,481	1,586	86,400
1133	Reliant	" " "	2,506	.....	121,800
1134	West New York	" " "	16,436	7,600	303,000
	Totals		$1,865,293	$2,889,749	$46,220,561
	Hunterdon County				
1135	Bloomsbury	Bloomsbury	$19,195	$1,103	$81,230
1136	Clinton Town	Clinton	9,046	2,054	143,850
1137	Flemington	Flemington	138	10,849	262,774
1138	Frenchtown	Frenchtown	2,420	1,000	88,200
1139	High Bridge	High Bridge	1,254	2,000	170,750
1140	Centennial	Lambertville	8,225	8,463	352,000
1141	Milford	Milford	48,730	987	121,300
1142	Whitehouse	White House	298	7,318	88,300
	Totals		$89,306	$33,774	$1,308,704
	Mercer County				
1143	Nottingham	Hamilton Square	$7,359	$744	$47,700
1144	Citizens'	Hightstown	5,869	10,000	733,430
1145	Hopewell	Hopewell	4,162	5,000	293,750
1146	Garden	Lawrence Township	4,423	3,736	188,205
1147	Pennington	Pennington	9,930	3,684	198,100
1148	Nassau	Princeton	146,257	10,000	497,200
1149	Princeton	"	28,134	25,000	696,200
1150	Capitol	Trenton	48,940	34,435	1,576,150
1151	Chambersburg	"	1,555	5,167	157,907
1152	Economia	"	6,348	5,454	225,750
1153	Greenwood	"	5,001	1,000	18,700
1154	Loyal	"	2,557	.....	244,600
1155	Mutual	"	3,567	10,239	757,439
1156	North Trenton	"	1,716	2,250	113,200
1157	Old Borough	"	3,570	16,214	144,850
1158	Prospect	"	13,437	4,522	90,700
1159	Realtors	"	3,390	239	132,790
1160	Roma	"	7,535	24,266	308,950
1161	Sanhican	"	4,679	1,815	72,400
1162	Stacy	"	15,187	11,873	336,750
1163	St. George	"	4,936	26,537	395,800
1164	Trent	"	431	683	36,100
1165	United	"	12,046	25,000	1,346,260
1166	Wilbur	"	36,979	4,610	237,950
1167	White Horse	White Horse	721	1,500	79,800
	Totals		$378,729	$233,968	$8,930,681
	Middlesex County				
1168	Avenel	Avenel	$5,322	$4,696	$49,900
1169	Blazing Star	Carteret	2,906	.....	113,000
1170	Carteret	"	12,625	7,962	480,500
1171	Roosevelt	"	243	4,552	204,742
1172	Sound View	"	15,105	2,134	99,250
1173	Tax Payers	"	1,602	19,794	50,300
1174	Cranbury	Cranbury	2,872	5,929	245,400
1175	Dunellen	Dunellen	8,026	24,625	320,600
1176	Home	"	2,199	28,734	272,700
1177	Fairfield	Fords	19,680	9,000	173,800

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$17,320	$26,540	$101,595	$10,948	$63	$302,877	1130
2,520	5,550	222,356	30,722	202	361,553	1131
2,900	3,025	24,100	4,210	4,177	141,879	1132
56,100	11,613	187,085	14,667	6,540	400,311	1133
.....	11,490	80,992	44,204	6,846	471,168	1134
$8,667,171	$2,646,506	$27,136,220	$4,195,008	$1,177,292	$94,797,800	
.....	$1,880	$3,199	$3,268	$3,043	$112,918	1135
.....	5,512	.....	6,736	38,881	206,079	1136
.....	30,125	6,435	5,270	592	316,183	1137
$1,200	2,005	.....	371	107	95,303	1138
.....	2,200	31,740	3,927	12,151	224,022	1139
12,100	2,250	19,234	24,765	21,365	448,402	1140
.....	.....	8,083	4,451	1,128	184,679	1141
.....	1,575	1,624	2,333	104	101,852	1142
$13,300	$45,547	$70,315	$51,121	$77,371	$1,689,438	
.....	$1,645	$15,025	$1,116	.....	$73,589	1143
.....	35,010	52,467	30,817	$16,710	884,303	1144
$1,500	13,562	10,030	3,700	21,673	353,377	1145
.....	3,425	103,449	13,437	2,763	319,438	1146
.....	9,761	7,014	7,734	45,716	281,939	1147
88,900	.....	40,527	9,893	2,948	795,725	1148
113,800	.....	447,812	14,415	2,280	1,327,641	1149
175,700	93,594	988,251	72,832	42,725	3,032,627	1150
.....	8,708	86,308	10,820	1,727	272,192	1151
32,100	16,045	136,855	8,119	12,407	443,078	1152
.....	1,440	13,920	4,634	198	44,893	1153
49,400	10,174	184,710	13,109	1,715	506,265	1154
.....	33,561	376,003	47,763	5,957	1,234,529	1155
.....	5,955	57,391	2,663	1,178	184,353	1156
.....	13,258	13,347	4,342	9,392	204,973	1157
.....	8,920	30,508	4,352	582	153,021	1158
.....	14,152	63,180	21,197	1,600	236,548	1159
.....	35,981	81,121	14,324	10,797	482,974	1160
.....	6,765	27,200	9,806	310	122,975	1161
.....	10,505	187,658	21,321	33,799	617,093	1162
.....	15,045	97,482	40,456	7,833	588,089	1163
.....	2,090	8,530	2,112	1,825	51,771	1164
1,500	42,920	419,618	15,701	45,078	1,908,123	1165
1,500	11,296	111,484	13,406	34,887	452,112	1166
.....	3,070	35,191	3,466	1,138	124,886	1167
$464,400	$396,882	$1,595,081	$391,535	$305,238	$14,696,514	
.....	.....	$4,476	$11,316	$444	$76,154	1168
$2,030	$1,870	79,492	21,743	18,685	239,726	1169
.....	15,270	204,201	46,790	41,071	808,419	1170
1,272	4,350	46,778	1,826	4,692	268,455	1171
547	3,842	42,822	10,289	2,034	176,023	1172
.....	2,440	3,362	1,269	130	78,897	1173
9,600	8,860	101,606	30,618	827	405,712	1174
57,532	26,590	90,534	10,096	10,453	548,456	1175
2,600	4,810	53,371	23,563	7,798	395,775	1176
.....	.....	209,578	12,555	14,254	438,867	1177

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Hudson County—Continued					
1130	Bluestone	West New York	$187,002			
1131	Kismet	" " "	84,921			$18,775
1132	New City	" " "	83,034			
1133	Reliant	" " "	272,397			20,600
1134	West New York	" " "	310,731			
	Totals		$55,615,294	$331,526	$2,816	$8,552,086
	Hunterdon County					
1135	Bloomsbury	Bloomsbury	$81,624	$3,000		
1136	Clinton Town	Clinton	156,354			
1137	Flemington	Flemington	241,164			
1138	Frenchtown	Frenchtown	56,880			$10,200
1139	High Bridge	High Bridge	155,642			4,000
1140	Centennial	Lambertville	322,608			
1141	Milford	Milford	137,448			
1142	Whitehouse	White House	71,148	1,210		11,200
	Totals		$1,222,868	$4,210		$25,400
	Mercer County					
1143	Nottingham	Hamilton Square	$58,446			$1,000
1144	Citizens'	Hightstown	592,080			
1145	Hopewell	Hopewell	269,301			
1146	Garden	Lawrence Township	189,655	$7,840		10,400
1147	Pennington	Pennington	209,856			
1148	Nassau	Princeton	597,444			
1149	Princeton	"	647,130			104,600
1150	Capitol	Trenton	1,626,822	16,856		575,300
1151	Chambersburg	"	149,422			26,600
1152	Economia	"	254,825			
1153	Greenwood	"	37,146			1,200
1154	Loyal	"	259,380			21,900
1155	Mutual	"	698,744			114,600
1156	North Trenton	"	141,534			
1157	Old Borough	"	168,246			
1158	Prospect	"	120,297			2,900
1159	Realtors	"	137,754	100		22,400
1160	Roma	"	290,466			71,600
1161	Sanhican	"	89,967			1,000
1162	Stacy	"	219,439			28,400
1163	St. George	"	305,844	13,000		69,300
1164	Trent	"	41,257			
1165	United	"	967,169			191,900
1166	Wilbur	"	333,545			
1167	White Horse	White Horse	91,575			4,800
	Totals		$8,497,344	$37,796		$1,247,900
	Middlesex County					
1168	Avenel	Avenel	$31,996			$750
1169	Blazing Star	Carteret	150,537			6,200
1170	Carteret	"	421,563			172,800
1171	Roosevelt	"	172,655			2,400
1172	Sound View	"	129,840			
1173	Tax Payers	"	59,178			
1174	Cranbury	Cranbury	268,650			19,800
1175	Dunellen	Dunellen	320,556			19,400
1176	Home	"	240,418			10,500
1177	Fairfield	Fords	157,834			41,760

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$175	.....	$432	.....	.....	$9,827	$51,393	$54,048	$302,877	1130
.....	.....	525	.....	$35,500	143,829	.....	78,003	361,553	1131
18,908	.....	285	.....	.....	.....	16,474	23,178	141,879	1132
2,227	.....	876	.....	.....	8,698	26,512	69,001	400,311	1133
1,778	.....	477	.....	60,087	7,946	50,469	39,680	471,168	1134
$543,769	$582,569	$133,992	$15,637	$3,418,369	$2,800,996	$9,441,050	$13,359,696	$94,797,800	
.....	.....	$218	.....	.....	.....	$24,076	$4,000	$112,918	1135
.....	.....	47	.....	.....	.....	46,846	2,832	206,079	1136
.....	.....	259	$500	$4,000	.....	65,011	5,249	316,183	1137
.....	.....	218	.....	13,500	$202	12,912	1,391	95,303	1138
.....	$500	398	.....	4,500	.....	33,594	25,388	224,022	1139
$1,802	800	379	.....	19,100	983	82,350	20,380	448,402	1140
.....	.....	77	.....	.....	.....	37,657	9,497	184,679	1141
.....	.....	129	.....	.....	476	11,386	6,303	101,852	1142
$1,802	$1,300	$1,725	$500	$41,100	$1,661	$313,832	$75,040	$1,689,438	
.....	.....	$180	.....	.....	.....	$7,401	$6,562	$73,589	1143
$616	.....	456	.....	$94,250	.....	147,013	49,888	884,303	1144
.....	.....	285	.....	.....	.....	73,260	10,531	353,377	1145
2,370	.....	838	.....	12,000	$7,319	41,847	47,169	319,438	1146
.....	$4,100	466	$250	.....	195	58,222	8,850	281,939	1147
1,265	.....	1,319	.....	.....	.....	150,362	45,335	795,725	1148
6,676	.....	2,296	.....	229,000	639	147,671	189,629	1,327,641	1149
5,885	.....	1,470	700	145,060	23,654	273,000	363,880	3,032,627	1150
119	.....	252	.....	13,000	3,583	27,493	51,723	272,192	1151
.....	.....	137	.....	70,878	2,978	57,022	57,238	443,078	1152
355	.....	52	.....	.....	122	.....	6,018	44,893	1153
17	3,000	200	.....	43,500	36,309	39,255	102,704	506,265	1154
186	.....	2,306	.....	19,000	2,477	200,099	197,117	1,234,529	1155
.....	.....	316	.....	.....	379	9,994	32,130	184,353	1156
.....	.....	331	.....	.....	205	24,357	11,834	204,973	1157
.....	.....	595	.....	.....	98	10,447	18,684	153,021	1158
2,853	.....	92	.....	7,200	3,368	27,743	35,038	236,548	1159
128	.....	137	.....	.....	2,040	68,978	49,625	482,974	1160
.....	.....	125	.....	1,200	326	19,485	10,872	122,975	1161
.....	.....	.....	.....	28,062	144,333	98,895	97,964	617,093	1162
276	32,770	814	.....	72,500	16	41,420	52,149	588,089	1163
.....	.....	30	.....	.....	.....	4,305	6,179	51,771	1164
.....	.....	1,506	.....	243,750	1,989	312,408	189,401	1,908,123	1165
10	.....	149	.....	.....	155	54,926	63,327	452,112	1156
408	.....	214	.....	4,500	43	12,151	11,195	124,886	1167
$21,164	$39,870	$14,566	$950	$983,900	$230,228	$1,907,754	$1,715,042	$14,696,514	
$23,770	$3,086	.....	.....	.....	$20	$7,898	$8,634	$76,154	1168
.....	.....	$356	.....	.....	17,329	27,304	38,000	239,726	1169
40	3,890	795	.....	$2,500	15,937	83,021	107,873	808,419	1170
45	.....	5	.....	21,462	108	48,177	23,603	268,455	1171
2,605	.....	1,078	.....	.....	1,084	18,102	23,314	176,023	1172
291	.....	340	$2,334	.....	355	9,377	7,022	78,897	1173
.....	.....	566	.....	.....	2,064	65,578	49,054	405,712	1174
.....	.....	36	.....	87,700	205	75,507	45,052	548,456	1175
.....	.....	386	.....	42,750	7,175	55,255	39,291	395,775	1176
44,011	.....	39	.....	.....	62,810	28,906	103,507	438,867	1177

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Hudson County—Continued								
1130	Bluestone	1,784	207	.....	.....	.....	.....	.....	.....
1131	Kismet	932	73	.....	.....	.....	.....	94	17
1132	New City	863	92	.....	.....	.....	.....	.....	.....
1133	Reliant	2,602	384	.....	.....	.....	.....	103	16
1134	West New York	3,242	343	.....	.....	.....	.....	.....	.....
	Totals	652,383	64,829	2,661	295	76	76	43,153	5,752
	Hunterdon County								
1135	Bloomsbury	1,038	150	30	2	.....	.....	.....	.....
1136	Clinton Town	1,904	240	.....	.....	.....	.....	.....	.....
1137	Flemington	3,098	251	.....	.....	.....	.....	.....	.....
1138	Frenchtown	1,079	131	.....	.....	.....	.....	51	12
1139	High Bridge	3,614	189	.....	.....	.....	.....	40	6
1140	Centennial	4,220	447	.....	.....	.....	.....	.....	.....
1141	Milford	1,652	188	.....	.....	.....	.....	.....	.....
1142	Whitehouse	1,286	138	11	8	.....	.....	56	24
	Totals	17,891	1,734	41	10	.....	.....	147	42
	Mercer County								
1143	Nottingham	1,134	178	.....	.....	.....	.....	5	1
1144	Citizens'	7,790	573	.....	.....	.....	.....	.....	.....
1145	Hopewell	4,100	371	.....	.....	.....	.....	.....	.....
1146	Garden	2,588	308	98	15	.....	.....	52	9
1147	Pennington	2,858	270	.....	.....	.....	.....	.....	.....
1148	Nassau	8,287	464	.....	.....	.....	.....	.....	.....
1149	Princeton	8,070	771	.....	.....	.....	.....	523	71
1150	Capitol	20,882	1,715	172	30	.....	.....	2,877	369
1151	Chambersburg	1,687	193	.....	.....	.....	.....	133	43
1152	Economia	3,226	484	.....	.....	.....	.....	.....	.....
1153	Greenwood	588	93	.....	.....	.....	.....	6	4
1154	Loyal	2,981	258	.....	.....	.....	.....	105	28
1155	Mutual	9,320	811	.....	.....	.....	.....	573	76
1156	North Trenton	1,970	207	.....	.....	.....	.....	.....	.....
1157	Old Borough	2,660	308	.....	.....	.....	.....	.....	.....
1158	Prospect	1,829	207	.....	.....	.....	.....	15	4
1159	Realtors	1,590	155	1	1	.....	.....	112	17
1160	Roma	4,032	401	.....	.....	.....	.....	358	39
1161	Sanhican	1,024	122	.....	.....	.....	.....	.....	.....
1162	Stacy	2,115	322	.....	.....	.....	.....	142	23
1163	St. George	4,291	696	130	11	.....	.....	347	62
1164	Trent	656	60	.....	.....	.....	.....	.....	.....
1165	United	16,343	1,213	.....	.....	.....	.....	960	140
1166	Wilbur	3,844	262	.....	.....	.....	.....	.....	.....
1167	White Horse	1,624	176	.....	.....	.....	.....	24	5
	Totals	115,489	10,618	401	57	.....	.....	6,232	891
	Middlesex County								
1168	Avenel	302	33	.....	.....	.....	.....	4	3
1169	Blazing Star	1,508	141	.....	.....	.....	.....	31	3
1170	Carteret	4,676	473	.....	.....	.....	.....	864	124
1171	Roosevelt	2,212	208	.....	.....	.....	.....	12	1
1172	Sound View	1,318	134	.....	.....	.....	.....	.....	.....
1173	Tax Payers	839	127	.....	.....	.....	.....	.....	.....
1174	Cranbury	3,179	413	.....	.....	.....	.....	99	12
1175	Dunellen	3,808	400	.....	.....	.....	.....	97	14
1176	Home	2,847	307	.....	.....	.....	.....	53	5
1177	Fairfield	4,461	393	.....	.....	.....	.....	418	54

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
1,784	61	146	S.	$1.00 m.	$200	4½ & 6	$0.25 b	$0.25 b	1130
1,026	20	70	S.	1.00 m.	200	6	.....	.....	1131
863	27	65	S.	1.00 m.	200	6	3.00 a	.....	1132
2,705	63	337	S.	1.00 & 2.00 m.	200	6	.12½ b	.12½ b	1133
3,242	100	243	S.	.25 w.	200	5 & 6	.09 b	.09 b	1134
698,273	15,317	55,635							
1,068	45	107	S.	$1.00 m.	$200	6	$4.00 a	.....	1135
1,904	83	157	S.	1.00 m.	200	6	2.00 a	$2.00 a	1136
3,098	138	113	S.	1.00 m.	200	6	.....	.....	1137
1,130	50	93	S.	1.00 m.	200	6	.....	.....	1138
3,654	74	121	S.	.50 m.	100	6	2.00 a	2.00 a	1139
4,220	199	248	S.	1.00 m.	200	6	2.50 a	.....	1140
1,652	38	150	S.	1.00 m.	200	6	.05 b	.05 b	1141
1,353	38	132	S.	1.00 m.	200	6	3.00 a	.....	1142
18,079	665	1,121							
1,139	27	152	S.	$1.00 m.	$200	6	$3.00 a	$1.00 a	1143
7,790	286	287	S.	1.00 m.	240	6	.....	.....	1144
4,100	134	237	S.	1.00 m.	200	6	1.00 a	1.00 a	1145
2,738	92	240	S.	.70 m.	200	6	3.00 a	3.00 a	1146
2,858	92	178	S.	1.00 m.	200	6	1.00 a	.....	1147
8,287	89	375	S.	1.00 m.	200	6	3.00 a	.....	1148
8,593	231	611	S.	1.00 m.	200	6	.05 b	.05 b	1149
23,931	798	1,316	S.	1.00 m.	200	6	.02½ b	.02½ b	1150
1,820	101	135	S.	1.00 m.	200	6	2.00 a	.....	1151
3,226	188	296	S.	1.00 m.	200	6	.02½ b	.02½ b	1152
594	13	84	S.	1.00 m.	200	6	.02½ b	.02½ b	1153
3,086	91	195	S.	1.00 m.	200	6	3.00 a	.....	1154
9,893	316	571	S.	.70 m.	200	6	.....	.....	1155
1,970	67	140	S.	1.00 m.	200	6	3.00 a	.....	1156
2,660	108	200	S.	1.00 m.	200	6	2.00 a	.....	1157
1,844	56	155	S.	1.00 m.	200	6	2.00 a	.....	1158
1,703	80	93	S.	1.00 m.	200	6	.05 b	.05 b	1159
4,390	109	331	O.P.	.....	200	6	3.00 a & .02½ b	1.00a&.02½b	1160
1,024	28	94	S.	1.00 m.	200	6	3.00 a	1.00 a	1161
2,257	82	263	S.	1.00 m.	200	6	.....	.....	1162
4,768	224	545	S.	1.00 m.	200	6	.02½ b	.02½ b	1163
656	13	47	S.	1.00 m.	200	6	2.00 a	.....	1164
17,303	531	822	O.P.	.....	200	6	5.00 a	3.00 a	1165
3,844	100	162	S.	1.00 m.	200	6	2.00 a	.....	1166
1,648	43	138	S.	1.00 m.	200	6	3.00 a	1.00 a	1167
122,122	3,899	7,667							
306	17	19	S.	$1.00 m.	$200	6	$5.00 a	.....	1168
1,539	44	100	S.	1.00 m.	200	6	.05 b	$0.05 b	1169
5,540	188	409	S.	1.00 m.	200	6	.05 b	.05 b	1170
2,224	80	129	O.P.	.....	200	6	3.00 a	3.00 a	1171
1,318	42	92	S.	1.00 m.	200	6	.....	.....	1172
839	22	105	S.	1.00 m.	200	6	4.50 a	.....	1173
3,278	108	317	S.	1.00 m.	200	6	4.00 a	.....	1174
3,905	162	252	S.	1.00 m.	200	6	.05 b	.05 b	1175
2,900	112	200	S.	1.00 m.	200	6	.05 b	.05 b	1176
4,879	58	389	O.P.	.....	100	6	.167 b	.167 b	1177

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION	Incorporated	President
	Middlesex County—Continued		
1178	Highland Park ..... Highland Park	Dec. 14, 1908	Albert R. Johnson .....
1179	Raritan Valley ..... " "	Jan. 10, 1925	H. Richard Segoine .....
1180	Jamesburg Mutual ..... Jamesburg	Feb. 20, 1869	William C. Crosby .....
1181	Brainy Borough ..... Metuchen	Aug. 6, 1925	Harry T. Smith .....
1182	Metuchen ..... "	Sept. 7, 1897	Milton C. Mook .....
1183	Evergreen ..... Middlesex Borough	May 21, 1925	George W. Harris .....
1184	Middlesex Borough ..... " "	Oct. 20, 1914	C. A. Lydecker .....
1185	Citizens' ..... Milltown	July 31, 1916	Harold J. Schlosser .....
1186	Milltown ..... "	Feb. 9, 1910	Charles Bauries .....
1187	Assurance ..... New Brunswick	Jan. 23, 1925	Harry W. Clapp .....
1188	Business Men's ..... " "	Mar. 1, 1916	Patrick F. Byrne .....
1189	College Town ..... " "	June 17, 1922	Joseph Lefkowits .....
1190	County Seat ..... " "	Jan. 9, 1924	L. A. M. Feher .....
1191	Freedom ..... " "	Jan. 15, 1925	Charles H. Reed .....
1192	Helpful ..... " "	April 25, 1925	Wade H. Johns .....
1193	Homestead ..... " "	April 15, 1886	Theodore Whitlock .....
1194	International ..... " "	Feb. 5, 1916	Henry A. Bornheimer .....
1195	Magyar ..... " "	Aug. 17, 1922	Louis Gyarmati .....
1196	Middlesex County ..... " "	June 8, 1920	John J. Morrison .....
1197	New Brunswick ..... " "	July 11, 1912	Alvin A. Hastings .....
1198	Property Owners' ..... " "	April 14, 1924	Frank A. Connolly .....
1199	Provident ..... " "	June 7, 1894	Russell B. Howell .....
1200	Relief ..... " "	Dec. 12, 1923	Nathaniel L. Frankel .....
1201	Second Merchants ..... " "	Dec. 19, 1894	Walter Burns .....
1202	Second Peoples ..... " "	Feb. 21, 1891	Conrad W. Kuhlthau .....
1203	Security ..... " "	Feb. 25, 1889	Theodore Cohn .....
1204	Uniform ..... " "	Dec. 18, 1924	Benjamin W. Erickson .....
1205	University ..... " "	Aug. 27, 1924	Alex Benedik .....
1206	Welfare ..... " "	Mar. 12, 1920	Abraham Jelin .....
1207	West New Brunswick ..... " "	April 22, 1925	Charles E. Archbald .....
1208	Workingmen's ..... " "	Aug. 20, 1895	John A. Manley .....
1209	Young Men's ..... " "	June 15, 1909	Alexander Merchant .....
1210	New Market ..... New Market	April 16, 1912	Charles S. Day .....
1211	Sincerity ..... North Brunswick Township	Oct. 29, 1924	Isaac V. Williamson .....
1212	Citizens ..... Perth Amboy	Dec. 23, 1892	.....
1213	East Jersey ..... " "	May 11, 1922	Samuel Polkowitz .....
1214	Homesite ..... " "	Mar. 21, 1925	Ralph E. Seaman .....
1215	Modern ..... " "	June 3, 1901	Frank Dorsey .....
1216	North Amboy ..... " "	June 14, 1913	Matthew F. Urbanski .....
1217	Pacemaker ..... " "	July 1, 1926	David Landesman .....
1218	People's ..... " "	Feb. 10, 1914	Abel Hansen .....
1219	Perth Amboy ..... " "	June 18, 1910	Albert Leon .....
1220	West Amboy ..... " "	April 16, 1924	Axel S. Olsen .....
1221	Westminster ..... " "	May 9, 1925	Isadore Greenspan .....
1222	Plainsboro ..... Plainsboro	July 12, 1921	Henry W. Jeffers .....
1223	Port Reading ..... Port Reading	May 25, 1910	William Brown .....
1224	Piscataway town ..... Raritan Township	Sept. 11, 1920	C. Parker Runyon .....
1225	Home Extension ..... Sayreville	Oct. 18, 1923	William J. Betzler .....
1226	Investors and Owners ..... South Amboy	June 18, 1920	J. Arthur Applegate .....
1227	Star ..... " "	Jan. 22, 1889	R. C. Stephenson .....
1228	South Plainfield ..... South Plainfield	Feb. 14, 1913	Robert K. Hamilton .....
1229	Providers ..... South River	Sept. 29, 1923	Robert F. Fountain .....
1230	Pulawski ..... " "	Nov. 6, 1916	William A. Szymborski .....
1231	South River ..... " "	Feb. 29, 1892	Asher W. Bissett .....
1232	Clara Barton ..... Woodbridge	April 17, 1926	Martin J. O'Hara .....
1233	Colonia ..... "	Jan. 14, 1921	William H. Hancock .....
1234	Woodbridge ..... "	Mar. 29, 1910	F. T. Howell .....

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
R. E. & A. D. Watson	John W. Zimmermann	61 Nichol Ave., New Brunswick, N. J.	1178
Fred W. De Voe	Edwin W. Eden	244 Benner St., Highland Park, N. J.	1179
John P. Kirkpatrick	E. A. Breckwedel	Jamesburg, N. J.	1180
A. S. Arnold	R. D. Renninger	48 Home St., Metuchen, N. J.	1181
John B. Molineux	Elbert S. Schenck	406 Main St., Metuchen, N. J	1182
J. J. Mutnick, Jr.	Alden Wilmot	603 N. Washington Ave., Dunellen N J.	1183
John P. Cullen	L. V. Poulson	R-1, Bound Brook, N. J.	1184
Kearney Y. Kuhlthau	John H. Junker	127 S. Main St., Milltown, N. J.	1185
Fred W. De Voe	Walter R. Smith	15 E. Church St., Milltown, N. J.	1186
Charles M. Morris	Russell H. Morris	52 Paterson St., New Brunswick, N. J.	1187
John P. Kirkpatrick	Fred M. Joiner	46 Paterson St., New Brunswick, N. J.	1188
Samuel D. Hoffman	Jacob Ratner	5 Elm Row, New Brunswick, N. J.	1189
Samuel G. Cohen	Charles W. Miller	120 Church St., New Brunswick, N. J.	1190
Hicks, Kuhlthau & Thompson	George W. Wilmot, Jr.	51 Bayard St., New Brunswick, N. J.	1191
Paul W. Ewing	Frederick Yahnel	16 Richter Ave., Milltown, N. J.	1192
George R. Morrison	William R. Lee	390 George St., New Brunswick, N. J.	1193
Jabez H. Helm	Russell H. Morris	52 Paterson St., New Brunswick, N. J.	1194
Edmund A. Hayes	James Kosa	83 French St., New Brunswick, N. J.	1195
Fred W. De Voe	George W. Miller	120 Church St., New Brunswick, N. J.	1196
Freeman Woodbridge	Raymond E. Grymes	26 Handy St., New Brunswick, N. J.	1197
Philip M. Brenner	Arnold B. Rosenthal	5 Elm Row, New Brunswick, N. J.	1198
R. E. & A. D. Watson	Charles W. Pierce	381 George St., New Brunswick, N. J.	1199
Frederick F. Richardson	John M. Tegen	137 Church St., New Brunswick, N. J.	1200
Frederick Weigel	Charles A. Schenck	197 Livingston Ave., New Brunswick, N. J.	1201
Jabez H. Helm	Charles E. Tindell	51 Bayard St., New Brunswick, N. J.	1202
William E. Florance	William G. Howell	390 George St., New Brunswick, N. J.	1203
George J. Plechner	Hans M. K. Hansen	390 George St., New Brunswick, N. J.	1204
Morris Roth	Isadore Attinger	5 Elm Row, New Brunswick, N. J.	1205
Samuel D. Hoffman	Harry S. Feller	5 Elm Row, New Brunswick, N. J.	1206
James J. Curran	Joseph G. Baier	705 Hamilton St., New Brunswick, N. J.	1207
John Lynch	Arnold B. Rosenthal	5 Elm Row, New Brunswick, N. J.	1208
R. E. & A. D. Watson	Louis A. Meseroll	c|o New Br's'k Trust Co., New Br's'k, N. J.	1209
Fred C. Gaskill	H. R. Hall	420 Prospect Ave., Dunellen, N. J.	1210
Klemmer Kalteissen	William H. Koch	407 Lincoln Ave., Highland Park, N. J.	1211
*(Special Asst. Dep. Com'r.	Frank J. Cahill, Jr.)	1 W. State St., Trenton, N. J.	1212
Henry K. Golenbock	Lillian K. Joselson	213 State St., Perth Amboy, N. J.	1213
Jacob M. Klein	James A. Compton	P'th A'boy Nat. B'k Bldg., P'th A'boy, N. J.	1214
John E. Toolan	Robert Fullerton	339 State St., Perth Amboy, N. J.	1215
Andrew J. Wight	Joseph Massopust	603 Amboy Ave., Perth Amboy, N. J.	1216
Jacob S. Karkus	Otto Schuster	R. F. D. No. 1, Box 35, Perth Amboy, N. J.	1217
Charles K. Seaman, Jr.	C. Douglas Fraser	214 Smith St., Perth Amboy, N. J.	1218
Leo Goldberger	Arnold J. Christensen	133 Paterson St., Perth Amboy, N. J.	1219
Peter Clausen	Fred P. Hansen	175 Smith St., Perth Amboy, N. J.	1220
David T. Wilentz	Morris Goldfarb	265 Madison Ave., Perth Amboy, N. J.	1221
John V. B. Wicoff	Paul S. Smith	90 Nassau St., Princeton, N. J.	1222
Thomas Brown	Edwin W. Casey	Port Reading, N. J.	1223
Edmund A. Hayes	Arnold B. Rosenthal	5 Elm Row, New Brunswick, N. J.	1224
Joseph T. Karcher	Charles Robinson	First National Bank, Sayreville, N. J.	1225
John P. McGuire	George A. Kress	312 Pine Ave., South Amboy, N. J.	1226
John P. McGuire	John J. Delaney	147 Broadway, South Amboy, N. J.	1227
McDonough & McDonough	Harry J. Manning	509 Maple Ave., South Plainfield, N. J.	1228
J. Randolph Appleby, Jr.	Wilbur A. Bryan	Stephen St., South River, N. J.	1229
J. R. Appleby & A. Leszynski	Martin S. Duschock	40 Main St., South River, N. J.	1230
George L. Burton	John R. Petrie	75 Main St., South River, N. J.	1231
Esther Beckhoff	Sophie R. Jensen	868 Amboy Ave., Fords, N. J.	1232
Henry St. C. Lavin	Howard H. Jennings	54 Main St., Woodbridge, N. J.	1233
J. H. Thayer Martin	Carl R. Chase	514 Tisdale Place, Woodbridge, N. J.	1234

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

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Middlesex County—Continued				
1178	Highland Park	Highland Park	$13,657	$8,634	$485,750
1179	Raritan Valley	" "	3,715	4,037	218,400
1180	Jamesburg Mutual	Jamesburg	3,165	68	550,150
1181	Brainy Borough	Metuchen	10,622	3,172	100,500
1182	Metuchen	"	7,950	10,500	601,800
1183	Evergreen	Middlesex Borough	9,446	30,000	83,000
1184	Middlesex Borough	" "	5,852	.....	372,500
1185	Citizens'	Milltown	6,060	5,370	315,690
1186	Milltown	"	8,583	8,976	520,000
1187	Assurance	New Brunswick	8,592	.....	51,000
1188	Business Men's	" "	1,014	9,175	535,527
1189	College Town	" "	11,732	1,256	197,420
1190	County Seat	" "	377	2,000	84,850
1191	Freedom	" "	723	782	106,000
1192	Helpful	" "	4,909	1,062	57,700
1193	Homestead	" "	26,402	.....	336,000
1194	International	" "	1,433	108	106,250
1195	Magyar	" "	34,851	70,977	470,400
1196	Middlesex County	" "	4,934	.....	285,674
1197	New Brunswick	" "	40,673	.....	286,200
1198	Property Owners'	" "	2,904	38,432	273,900
1199	Provident	" "	20,468	12,889	306,750
1200	Relief	" "	4,169	25,372	95,860
1201	Second Merchants	" "	14,932	924	363,200
1202	Second Peoples	" "	12,480	6,686	408,100
1203	Security	" "	30,546	4,074	771,750
1204	Uniform	" "	12,045	2,481	173,200
1205	University	" "	4,044	2,000	46,500
1206	Welfare	" "	11,740	.....	365,650
1207	West New Brunswick	" "	3,193	2,000	100,900
1208	Workingmen's	" "	4,739	.....	258,850
1209	Young Men's	" "	2,115	7,716	340,000
1210	New Market	New Market	4,145	500	70,300
1211	Sincerity	North Brunswick Township	9,437	2,781	204,400
1212	Citizens	Perth Amboy	93,581	.....	1,139,800
1213	East Jersey	" "	4,265	.....	179,685
1214	Homesite	" "	614	5,530	27,300
1215	Modern	" "	118,858	.....	235,354
1216	North Amboy	" "	13,480	.....	502,350
1217	Pacemaker	" "	909	171	6,600
1218	People's	" "	15,257	36	315,250
1219	Perth Amboy	" "	1,326	.....	485,300
1220	West Amboy	" "	2,221	34	66,600
1221	Westminster	" "	9,801	2,010	86,570
1222	Plainsboro	Plainsboro	30,261	2,000	56,100
1223	Port Reading	Port Reading	5,362	.....	208,400
1224	Piscataway town	Raritan Township	4,111	.....	148,600
1225	Home Extension	Sayreville	53,195	3,970	179,600
1226	Investors and Owners	South Amboy	809	5,857	409,361
1227	Star	" "	7,062	5,000	361,850
1228	South Plainfield	South Plainfield	11,074	1,500	60,556
1229	Providers	South River	16,664	11,100	384,050
1230	Pulawski	" "	27,304	.....	196,600
1231	South River	" "	864	.....	937,175
1232	Clara Barton	Woodbridge	1,543	943	48,150
1233	Colonia	"	146	.....	82,400
1234	Woodbridge	"	13,043	4,000	237,100
	Totals		$843,977	$411,549	$17,909,114

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$9,395	$130,006	$51,090	$13,389	$711,921	1178
$6,400	10,167	91,961	5,958	74,514	415,152	1179
.....	1,900	369,235	77,992	20,330	1,022,840	1180
.....	2,875	91,402	15,316	2,975	226,862	1181
50,855	10,456	276,314	52,699	14,310	1,024,884	1182
2	2,675	50,750	1,468	20,895	198,236	1183
11,950	.....	142,092	45,700	2,593	580,687	1184
4,300	10,467	120,528	12,425	1,073	475,913	1185
11,000	18,401	173,174	7,587	30,131	777,852	1186
.....	2,060	96,740	6,715	562	165,669	1187
.....	11,475	133,098	33,532	3,224	727,045	1188
.....	8,850	203,933	15,472	10,711	449,374	1189
250	12,375	65,071	7,619	889	173,431	1190
.....	5,525	39,231	12,667	3,016	167,944	1191
6,853	3,265	29,153	5,637	1,607	110,186	1192
6,200	.....	358,756	28,540	1,651	757,549	1193
.....	3,475	82,872	14,796	9,228	218,162	1194
10,300	23,909	71,386	9,157	3,546	694,526	1195
61,300	4,700	77,211	12,274	5,998	452,091	1196
.....	3,225	18,789	22,180	4,150	375,217	1197
27,500	34,325	121,087	28,025	51,107	577,280	1198
12,400	2,300	162,461	24,146	33,775	575,189	1199
.....	8,995	105,923	18,071	33,481	291,871	1200
.....	4,800	17,397	25,954	63,220	490,427	1201
4,500	5,500	122,689	31,429	69,096	660,480	1202
.....	11,120	148,822	42,311	21,146	1,029,769	1203
.....	8,830	59,905	27,294	35,768	319,463	1204
.....	800	31,897	5,638	2,214	93,093	1205
11,000	14,023	316,435	45,259	13,087	777,194	1206
.....	50	31,400	4,650	2,578	144,771	1207
8,922	250	96,632	19,499	23,299	412,191	1208
.....	6,650	100,822	36,405	844	494,552	1209
.....	300	14,288	6,071	1,041	96,645	1210
.....	21,230	.....	7,762	61,772	307,382	1211
2,700	.....	2,373,965	89,440	163,268	3,862,754	1212
.....	2,650	248,582	63,982	7,080	506,244	1213
.....	1,460	70,192	16,099	477	121,672	1214
.....	1,505	424,635	2,749	67,777	850,878	1215
17,500	170	537,792	33,129	102,304	1,206,725	1216
.....	.....	28,871	9,998	1,237	47,786	1217
.....	.....	130,585	42,704	23,435	527,267	1218
13,283	200	494,577	62,726	7,259	1,064,671	1219
.....	1,775	46,014	8,749	594	125,987	1220
.....	.....	176,188	97,759	13,091	385,419	1221
35,600	500	24,198	387	7,113	156,159	1222
.....	21,633	104,144	39,555	36,763	415,857	1223
.....	600	192,334	44,479	15,230	405,354	1224
7,950	4,180	54,195	6,151	2,499	311,740	1225
.....	.....	59,034	25,628	8,167	508,856	1226
.....	.....	49,217	50,021	10,622	483,772	1227
.....	5,770	5,021	5,985	1,548	91,454	1228
35,150	32,185	117,597	8,241	101,321	706,308	1229
12,000	9,755	94,735	5,841	8,943	355,178	1230
87,619	31,128	620,042	35,524	53,207	1,765,559	1231
.....	300	58,585	9,769	1,587	120,877	1232
.....	280	35,987	8,874	13,854	141,541	1233
.....	7,065	134,641	77,805	18,425	492,079	1234
$519,115	$453,556	$10,868,811	$1,676,998	$1,403,349	$34,086,469	

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Middlesex County—Continued					
1178	Highland Park	Highland Park	$454,716			$34,800
1179	Raritan Valley	" "	306,588			900
1180	Jamesburg Mutual	Jamesburg	587,508			20,850
1181	Brainy Borough	Metuchen	150,971			
1182	Metuchen	"	504,669			239,550
1183	Evergreen	Middlesex Borough	137,712			
1184	Middlesex Borough	" "	380,052			
1185	Citizens'	Milltown	268,695			39,050
1186	Milltown	"	400,773	$26,050		170,500
1187	Assurance	New Brunswick	108,168			900
1188	Business Men's	" "	470,564			
1189	College Town	" "	271,056			
1190	County Seat	" "	115,809			
1191	Freedom	" "	124,398			
1192	Helpful	" "	82,131			
1193	Homestead	" "	496,360			
1194	International	" "	149,751			
1195	Magyar	" "	487,653			40,400
1196	Middlesex County	" "	277,722			35,700
1197	New Brunswick	" "	276,951			
1198	Property Owners'	" "	385,908			22,100
1199	Provident	" "	410,609			2,200
1200	Relief	" "	176,493			
1201	Second Merchants	" "	352,116			
1202	Second Peoples	" "	433,815			
1203	Security	" "	706,448			
1204	Uniform	" "	225,345			
1205	University	" "	49,851			
1206	Welfare	" "	374,165			
1207	West New Brunswick	" "	102,079			3,600
1208	Workingmen's	" "	212,671			59,800
1209	Young Men's	" "	347,130			
1210	New Market	New Market	55,746			11,675
1211	Sincerity	North Brunswick Township	226,086			
1212	Citizens	Perth Amboy	1,666,098			62,563
1213	East Jersey	" "	225,835			
1214	Homesite	" "	75,665			
1215	Modern	" "	391,985			93,913
1216	North Amboy	" "	482,386			435,525
1217	Pacemaker	" "	23,503			
1218	People's	" "	305,327			27,200
1219	Perth Amboy	" "	453,066			114,160
1220	West Amboy	" "	76,124			1,000
1221	Westminster	" "	206,266			46,910
1222	Plainsboro	Plainsboro	110,265			
1223	Port Reading	Port Reading	285,816			
1224	Piscataway town	Raritan Township	192,138			5,450
1225	Home Extension	Sayreville	225,759			3,000
1226	Investors and Owners	South Amboy	336,616			7,500
1227	Star	" "	231,765			71,475
1228	South Plainfield	South Plainfield	63,861			2,800
1229	Providers	South River	529,590			
1230	Pulawski	" "	238,601			
1231	South River	" "	1,120,413			9,100
1232	Clara Barton	Woodbridge	54,063			5,000
1233	Colonia	"	59,196			16,854
1234	Woodbridge	"	298,318			
	Totals		$19,736,592	$26,050		$1,858,085

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	$638	.....	$56,025	$26	$85,908	$79,808	$711,921	1178
$888	.....	699	.....	.....	1,803	63,554	40,720	415,152	1179
.....	.....	2,125	.....	6,000	116,954	84,084	205,319	1,022,840	1180
11,595	.....	292	.....	.....	2,238	19,115	42,651	226,862	1181
329	$14,000	1,746	.....	.....	7,478	125,531	131,581	1,024,884	1182
.....	.....	70	.....	.....	174	36,801	23,479	198,236	1183
34	.....	40	.....	14,000	3,399	93,481	89,681	580,687	1184
760	.....	239	$3,554	31,500	382	68,164	63,569	475,913	1185
102	.....	963	.....	.....	592	94,712	84,160	777,852	1186
.....	.....	540	.....	.....	13,439	5,639	36,983	165,669	1187
233	.....	367	.....	41,800	32	147,687	66,362	727,045	1188
829	.....	477	.....	5,500	26,611	69,495	75,406	449,374	1189
.....	.....	53	.....	.....	2,621	29,122	25,826	173,431	1190
.....	.....	438	.....	.....	484	14,136	28,488	167,944	1191
102	.....	25	.....	.....	28	11,702	16,198	110,186	1192
.....	.....	1,998	.....	7,600	33,918	62,576	155,097	757,549	1193
33	.....	92	.....	.....	2,512	36,661	29,113	218,162	1194
60	.....	560	.....	.....	.....	116,071	49,782	694,526	1195
3,814	.....	1,120	.....	5,000	2,723	66,771	59,241	452,091	1196
355	.....	320	.....	.....	.....	79,748	17,843	375,217	1197
278	.....	1,180	.....	.....	188	104,802	62,824	577,280	1198
.....	.....	932	.....	.....	728	90,000	70,720	575,189	1199
593	.....	77	.....	.....	41,494	20,664	52,550	291,871	1200
1,011	.....	30	.....	.....	.....	81,545	55,725	490,427	1201
.....	.....	156	.....	.....	2,442	115,537	108,530	660,480	1202
.....	35,200	196	.....	.....	253	196,115	91,557	1,029,769	1203
359	.....	178	.....	.....	4,733	57,287	31,561	319,463	1204
168	.....	365	.....	.....	20,805	1,402	20,502	93,093	1205
1,399	.....	2,618	.....	.....	149,487	51,109	198,416	777,194	1206
.....	.....	.....	.....	.....	217	13,597	25,278	144,771	1207
.....	.....	128	.....	.....	57,349	24,252	57,991	412,191	1208
59	.....	211	.....	15,950	100	72,600	58,502	494,552	1209
.....	.....	175	.....	6,825	797	9,808	11,619	96,645	1210
7	.....	636	.....	.....	717	73,049	6,887	307,382	1211
.....	149,865	539,485	.....	33,400	372,613	.....	1,038,730	3,862,754	1212
1,922	.....	2,019	.....	36,033	95,721	34,130	110,584	506,244	1213
1,215	.....	15	.....	7,600	6,639	5,335	25,203	121,672	1214
.....	.....	.....	.....	.....	23,312	102,868	238,800	850,878	1215
.....	.....	.....	.....	.....	7,154	6,783	274,877	1,206,725	1216
350	.....	26	.....	725	11,171	.....	12,011	47,786	1217
.....	.....	9	.....	.....	43	25,039	169,649	527,267	1218
.....	.....	69	.....	45,906	126,123	.....	325,347	1,064,671	1219
69	16,599	20	.....	5,521	2,782	10,162	13,710	125,987	1220
14,341	.....	357	.....	.....	39,552	763	77,230	385,419	1221
92	.....	180	.....	.....	.....	30,039	15,583	156,159	1222
64	.....	378	.....	.....	14,846	54,908	59,845	415,857	1223
373	.....	577	.....	.....	79,239	.....	127,577	405,354	1224
1,079	.....	363	.....	.....	106	57,633	23,800	311,740	1225
142	.....	819	.....	32,820	1,028	84,359	45,572	508,856	1226
1,267	1,087	198	.....	71,655	11,766	13,567	80,992	483,772	1227
105	.....	93	.....	5,130	60	12,129	7,276	91,454	1228
.....	.....	340	.....	.....	219	137,017	39,142	706,308	1229
10	100	139	.....	.....	50	66,091	30,187	355,178	1230
1,010	.....	1,908	.....	160,000	1,837	290,304	180,987	1,765,559	1231
7,646	.....	1,187	1,409	.....	20,221	326	31,025	120,877	1232
99	5,091	118	.....	14,649	11,592	8,374	25,568	141,541	1233
4,013	56,700	291	.....	.....	17,786	39,555	75,416	492,079	1234
$127,567	$285,618	$571,876	$7,297	$758,051	$1,445,671	$3,621,232	$5,648,430	$34,086,469	

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Middlesex County—Continued								
1178	Highland Park	5,459	402	.....	.....	.....	.....	174	24
1179	Raritan Valley	4,110	420	.....	.....	.....	.....	5	2
1180	Jamesburg Mutual	6,074	563	.....	.....	.....	.....	104	19
1181	Brainy Borough	1,690	192	.....	.....	.....	.....	.....	.....
1182	Metuchen	5,803	442	.....	.....	.....	.....	1,198	82
1183	Evergreen	1,576	139	.....	.....	.....	.....	.....	.....
1184	Middlesex Borough	4,176	509	.....	.....	.....	.....	.....	.....
1185	Citizens'	3,363	540	.....	.....	.....	.....	195	35
1186	Milltown	5,810	482	261	14	.....	.....	853	100
1187	Assurance	1,161	162	.....	.....	.....	.....	5	1
1188	Business Men's	5,216	426	.....	.....	.....	.....	.....	.....
1189	College Town	2,740	235	.....	.....	.....	.....	.....	.....
1190	County Seat	1,400	150	.....	.....	.....	.....	.....	.....
1191	Freedom	1,599	158	.....	.....	.....	.....	.....	.....
1192	Helpful	1,038	121	.....	.....	.....	.....	.....	.....
1193	Homestead	3,192	507	.....	.....	.....	.....	.....	.....
1194	International	1,316	170	.....	.....	.....	.....	.....	.....
1195	Magyar	6,683	704	.....	.....	.....	.....	202	30
1196	Middlesex County	3,300	354	.....	.....	.....	.....	179	20
1197	New Brunswick	3,361	307	.....	.....	.....	.....	.....	.....
1198	Property Owners'	4,434	427	.....	.....	.....	.....	111	8
1199	Provident	4,557	500	.....	.....	.....	.....	11	1
1200	Relief	1,591	139	.....	.....	.....	.....	.....	.....
1201	Second Merchants	3,762	403	.....	.....	.....	.....	.....	.....
1202	Second Peoples	4,570	449	.....	.....	.....	.....	.....	.....
1203	Security	8,117	814	.....	.....	.....	.....	.....	.....
1204	Uniform	2,330	266	.....	.....	.....	.....	.....	.....
1205	University	520	60	.....	.....	.....	.....	.....	.....
1206	Welfare	3,689	296	.....	.....	.....	.....	.....	.....
1207	West New Brunswick	2,042	254	.....	.....	.....	.....	18	4
1208	Workingmen's	1,471	209	.....	.....	.....	.....	199	53
1209	Young Men's	3,690	386	.....	.....	.....	.....	.....	.....
1210	New Market	707	80	.....	.....	.....	.....	58	16
1211	Sincerity	2,822	332	.....	.....	.....	.....	.....	.....
1212	Citizens	70,157	3,725	.....	.....	.....	.....	9,552	863
1213	East Jersey	2,497	184	.....	.....	.....	.....	.....	.....
1214	Homesite	734	86	.....	.....	.....	.....	.....	.....
1215	Modern	16,929	1,013	.....	.....	.....	.....	1,342	151
1216	North Amboy	13,259	556	.....	.....	.....	.....	4,355	231
1217	Pacemaker	301	41	.....	.....	.....	.....	.....	.....
1218	People's	6,953	469	.....	.....	.....	.....	272	25
1219	Perth Amboy	8,391	595	.....	.....	.....	.....	571	107
1220	West Amboy	1,699	122	.....	.....	.....	.....	10	2
1221	Westminster	2,473	136	.....	.....	.....	.....	234	19
1222	Plainsboro	1,160	145	.....	.....	.....	.....	.....	.....
1223	Port Reading	2,845	280	.....	.....	.....	.....	.....	.....
1224	Piscataway town	1,816	255	.....	.....	.....	.....	27	12
1225	Home Extension	2,762	474	.....	.....	.....	.....	15	1
1226	Investors and Owners	5,238	564	.....	.....	.....	.....	38	6
1227	Star	3,160	367	.....	.....	.....	.....	357	78
1228	South Plainfield	807	103	.....	.....	.....	.....	14	2
1229	Providers	6,477	635	.....	.....	.....	.....	.....	.....
1230	Pulawski	2,935	394	.....	.....	.....	.....	.....	.....
1231	South River	12,428	1,163	.....	.....	.....	.....	91	7
1232	Clara Barton	665	66	.....	.....	.....	.....	25	4
1233	Colonia	717	74	.....	.....	.....	.....	85	15
1234	Woodbridge	2,913	245	.....	.....	.....	.....	.....	.....
	Totals	305,835	25,919	261	14	.....	.....	21,878	2,134

AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
5,633	165	261	S.	$1.00 m.	$200	6	$3.00 a	.....	1178
4,115	99	323	S.	1.00 m.	200	6	3.00 a	.....	1179
6,178	230	352	S.	1.00 m.	200	6	3.00 a	.....	1180
1,690	31	161	S.	1.00 & 2.00 m.	200	6	4.00 a	.....	1181
7,001	214	310	S.	1.00 m.	200	6	4.00 a	.....	1182
1,576	28	111	S.	1.00 m.	200	6	10.00 a	.....	1183
4,176	177	332	S.	1.00 m.	200	6	6.00 a & .10 b	6.00 a & .10 b	1184
3,558	154	421	S.	1.00 m.	200	6	.05 b	.05 b	1185
6,924	183	413	S.	1.00 m.	200	6	.05 b	.05 b	1186
1,166	28	135	S.	1.00 m.	200	6	3.00 a	.....	1187
5,216	145	281	S.	1.00 m.	200	6	3.00 a	.....	1188
2,740	62	173	S.	1.00 m.	200	6	3.00 a	.....	1189
1,400	48	102	S.	1.00 m.	200	6	3.00 a	1.50 a	1190
1,599	33	125	S.	1.00 m.	200	6	3.00 a	.....	1191
1,038	38	83	S.	1.00 m.	200	6	3.00 a	.....	1192
3,192	130	377	S.	2.00 m.	300	4	.17 b	.17 b	1193
1,316	43	127	S.	1.00 m.	200	6	3.00 a	.....	1194
6,885	237	497	S.	1.00 m.	200	6	3.00 a	.....	1195
3,479	117	257	S.	1.00 m.	200	6	3.00 a	1.50 a	1196
3,361	82	225	S.	1.00 m.	200	6	3.00 a	1.50 a	1197
4,545	125	310	S.	1.00 m.	200	6	3.00 a	.....	1198
4,568	89	412	S.	1.00 m.	200	6	3.00 a	.....	1199
1,591	33	106	S.	1.00 m.	200	6	2.00 a	.....	1200
3,762	129	274	S.	1.00 m.	200	6	3.00 a	.....	1201
4,570	146	303	S.	1.00 m.	200	6	.08 1-3 b	.08 1-3 b	1202
8,117	172	642	S.	1.00 m.	200	6	.05 b	.05 b	1203
2,330	83	183	S.	1.00 m.	200	6	3.00 a	.....	1204
520	19	41	S.	1.00 m.	200	6	3.00 a	.....	1205
3,689	127	169	S.	1.00 m.	200	6	.....	.....	1206
2,060	42	216	O.P.	.....	200	6	4.00 a	.....	1207
1,670	88	174	S.	2.00 m.	300	5	3.00 a	.....	1208
3,690	124	262	S.	1.00 m.	200	6	3.00 a	.....	1209
765	37	59	S.	1.00 m.	200	6	.05 b	.05 b	1210
2,822	106	226	S.	1.00 m.	200	6	3.00 a	.....	1211
79,709	546	4,042	O.P.	.....	100	6	.....	.....	1212
2,497	39	145	S.	1.00 m.	200	6	.16 2-3 b	.16 2-3 b	1213
734	16	70	S.	1.00 m.	200	6	.16 2-3 b	.16 2-3 b	1214
18,271	100	1,064	O.P.	.....	100	6	.15 b	.15 b	1215
17,614	153	634	N.S.	.40 & 1.00 m.	100	4.8 & 6	.20 b	.20 b	1216
301	3	38	S.	1.00 m.	200	6	.16 2-3 b	.16 2-3 b	1217
7,225	64	430	O.P.	.....	100	5¼	.10 b	.10 b	1218
8,962	135	567	O.P.	.....	200	6	.16 b	.16 b	1219
1,709	25	99	O.P.	.....	100	6	.16 2-3 b	.16 2-3 b	1220
2,707	16	139	S.	1.00 m.	200	6	.....	.....	1221
1,160	21	124	S.	1.00 m.	200	6	3.00 a	.....	1222
2,845	136	144	S.	1.00 m.	200	6	5.00 a	.....	1223
1,843	73	194	S.	1.00 m.	200	6	.10 b	.10 b	1224
2,777	106	369	S.	1.00 m.	200	6	4.00 a	1.50 a	1225
5,276	148	422	S.	1.00 m.	200	6	5.00 a	.....	1226
3,517	138	307	S.	1.00 m.	200	6	3.00 a	.....	1227
821	46	59	S.	1.00 m.	200	6	3.00 a	.....	1228
6,477	190	445	S.	1.00 m.	200	6	3.00 a	.....	1229
2,935	102	292	S.	1.00 m.	200	6	3.00 a	.....	1230
12,519	434	736	S.	1.00 m.	200	6	3.00 a	1.50 a	1231
690	19	51	S.	1.00 m.	200	6	.08 b	.08 b	1232
802	29	60	S.	1.00 m.	200	6	4.00 a	1.00 a	1233
2,913	77	168	S.	1.00 & 2.00 m.	200	6	5.00 a	.....	1234
327,974	7,013	21,054							

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION	Incorporated	President
	Monmouth County		
1235	Allentown ..... Allentown	Mar. 17, 1920	James H. Graham .....
1236	Asbury Park ..... Asbury Park	Feb. 11, 1874	George A. Smock .....
1237	Bradley ..... " "	Oct. 28, 1922	Isaac Berger .....
1238	Home ..... " "	Jan. 5, 1910	George W. Pittenger .....
1239	Reserve ..... " "	May 5, 1927	Lee W. Berry .....
1240	Shore ..... " "	Oct. 30, 1919	Thomas H. Pratt .....
1241	Atlantic Highlands ..... Atlantic Highlands	Nov. 12, 1887	Ira Antonides .....
1242	Shark River ..... Avon-by-the-Sea	Aug. 11, 1925	F. G. Angeny .....
1243	Belmar ..... Belmar	July 7, 1891	Willard J. Sterner .....
1244	Wall ..... "	Feb. 10, 1928	William E. Hefter .....
1245	Jersey Coast ..... Bradley Beach	Mar. 24, 1924	Israel H. Gant .....
1246	Seaview ..... " "	July 11, 1927	Maurice Gallus .....
1247	Eatontown and Oceanport ..... Eatontown	July 29, 1910	H. Whitney Conrow .....
1248	Englishtown ..... Englishtown	April 14, 1926	Henry W. Herbert .....
1249	Farmingdale ..... Farmingdale	June 9, 1916	Edward Inlay .....
1250	Freehold Mutual ..... Freehold	June 24, 1869	Peter F. Runyon .....
1251	Stability ..... "	May 3, 1923	Julius E. Dittmar .....
1252	Highlands ..... Highlands	July 6, 1909	William Fehlhaber .....
1253	Keansburg ..... Keansburg	July 2, 1912	Edward D. Compton .....
1254	Sage ..... Keyport	April 4, 1927	Dallas G. Young .....
1255	Second Keyport ..... "	Nov. 18, 1880	Harvey S. Bedle .....
1256	Borough ..... Keyport & Matawan	Oct. 16, 1919	Charles H. Jewell .....
1257	Leonardo ..... Leonardo	May 14, 1928	Daniel H. Collinson .....
1258	Long Branch ..... Long Branch	Dec. 11, 1869	Bryant B. Newcomb .....
1259	Monmouth County ..... " "	Feb. 28, 1919	Martin McCue .....
1260	Proper ..... " "	Mar. 1, 1924	Frank Antonides .....
1261	Third Avenue ..... " "	Nov. 18, 1924	J. Wesley Seaman .....
1262	Manasquan ..... Manasquan	May 6, 1874	Winant V. Pearce .....
1263	Mutual Aid ..... "	Dec. 20, 1923	Howard N. Folk .....
1264	Liberal ..... Matawan	Feb. 13, 1920	Henry L. Zucker .....
1265	Matawan ..... "	May 21, 1907	William L. Van Brunt .....
1266	Neptune ..... Neptune Township	Nov. 20, 1915	Nathan J. Taylor .....
1267	Union Beach ..... Raritan Township	Feb. 11, 1924	George R. Ross .....
1268	Citizens ..... Red Bank	April 19, 1915	Frank McMahon .....
1269	Friends' ..... " "	April 15, 1926	William T. Jones .....
1270	Mainstay ..... " "	Sept. 29, 1923	Fred D. Wikoff .....
1271	Red Bank ..... " "	Mar. 22, 1887	Edwin R. Conover .....
1272	Sea Bright-Rumson ..... Sea Bright	Nov. 21, 1921	James P. Bruce .....
1273	Spring Lake ..... Spring Lake	April 3, 1923	Willard A. Fritz .....
1274	Shadow Lawn ..... West Long Branch	Dec. 13, 1927	Harry G. Van Note .....
	Morris County		
1275	Boonton ..... Boonton	May 3, 1889	Edwin A. Fisher .....
1276	Homeric ..... "	June 27, 1923	William A. Phelan .....
1277	Ogden ..... "	June 12, 1923	Herbert S. Hitchcock .....
1278	Butler and Bloomingdale ..... Butler	Mar. 27, 1906	George J. Fritz .....
1279	Chatham ..... Chatham	Feb. 6, 1908	George S. Pollard .....
1280	Indian Rock ..... "	May 20, 1927	F. Dwight Budd .....
1281	Denville ..... Denville	May 14, 1928	C. Winfield Hall .....
1282	Dover ..... Dover	Oct. 19, 1887	William Otto .....
1283	Randolph ..... "	Mar. 14, 1923	John F. Shupe .....
1284	Lake Hopatcong ..... Landing	Aug. 6, 1925	Richard D. Voorhis .....

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
James S. Turp	Leon A. Nelson	Church St., Allentown, N. J.	1235
Durand, Ivins & Carton	Harrison C. Hurley	527 Bangs Ave., Asbury Park, N. J.	1236
Tumen & Tumen	Charles M. Baker	710 Bangs Ave., Asbury Park, N. J.	1237
J. Otto Rhome	Ada Morris	108 Emory St., Asbury Park, N. J.	1238
J. Everett Newman	James Forsyth	601 Mattison Ave., Asbury Park, N. J.	1239
Walter Taylor	H. Barker Fliege	303 Bond St., Asbury Park, N. J.	1240
Howard W. Roberts	Henry C. VanNote	33 First Ave., Atlantic Highlands, N. J.	1241
Samuel Y. Hampton	Ernest E. Messler	Main & Garfield St., Avon-By-The-Sea, N. J.	1242
Arthur M. Birdsall	Neil H. Miller	704 Tenth Ave., Belmar, N. J.	1243
Arthur M. Birdsall	J. Raymond Bergen	710 Ninth Ave., Belmar, N. J.	1244
Joseph R. Megill	Paul Broome	304 Evergreen Ave., Bradley Beach, N. J.	1245
Sol Lautman	Albert Heimroth	721 Main St., Asbury Park, N. J.	1246
Howard S. Higginson	Richard B. Roberts	57 Lewis St., Eatontown, N. J.	1247
Harold McDermott	Norman Forman	Englishtown, N. J.	1248
Halsted H. Wainright	Edgar O. Murphy	Farmingdale, N. J.	1249
Joseph McDermott	Edgar I. Van Derveer	18 Court St., Freehold, N. J.	1250
Max Finegold	A. Rulon Applegate	19 W. Main St., Freehold, N. J.	1251
George E. Jenkinson, Jr.	Harry N. Johnson	Bay Ave., Highlands, N. J.	1252
Howard W. Roberts	August H. Lederhaus	115 Hudson Ave., East Keansburg, N. J.	1253
Ezra W. Karkus	George F. Keller	Cliffwood, N. J.	1254
	George W. Brown	Keyport, N. J.	1255
Ackerson, VanBuskirk & Philo	Horace S. Burrowes	Keyport, N. J.	1256
Irving W. Teeple	Charles M. Keefer	Box No. 173, Leonardo, N. J.	1257
Benjamin P. Morris	Helen S. Covert	453 Broadway, Long Branch, N. J.	1258
T. R. Bazley	M. H. Strollo	4 Arthur Ave., Long Branch, N. J.	1259
Leo J. Warwick	S. B. Zartman	579 Broadway, Long Branch, N. J.	1260
Giordano, Golden & Hurley	George Jacobson	190 Broadway, Long Branch, N. J.	1261
Benjamin B. Pearce & Owen C. Pearce	Ralph D. Bush	129 Main St., Manasquan, N. J.	1262
H. H. Wainright	H. P. Collins	Manasquan, N. J.	1263
Hueser & Hueser	Forman R. Thompson	29 Little St., Matawan, N. J.	1264
Fred M. Burlew	William G. Bedle	Matawan, N. J.	1265
Richard W. Stout	Jacob G. Campbell	75 S. Main St., Asbury Park, N. J.	1266
Ezra W. Karkus	George H. Jones	Union & Central Ave., Union Beach, N. J.	1267
Applegate, Stevens, Foster & Reussille	A. Alvin Whiting	55 Broad St., Red Bank, N. J.	1268
Quinn, Parsons & Doremus	John P. Gaul	32 Shrewsbury Ave., Red Bank, N. J.	1269
Warren H. Smock	Raymond H. Hurley	12 Mechanic St., Red Bank, N. J.	1270
Howard S. Higginson	Noel Lartand	Red Bank, N. J.	1271
Maurice Potter	Clarence Stevens	Ocean Ave., Sea Bright, N. J.	1272
Gilbert H. Van Note	John H. Young	1303 Third Ave., Spring Lake, N. J.	1273
Edward F. Juska	Chester Bowman	300 Monmouth Road, West Long Br'ch, N. J.	1274
Nelson C. Doland	George W. Blanchard	409 Main St., Boonton, N. J.	1275
Eugene F. Hillery	John J. Barrett	817 Main St., Boonton, N. J.	1276
J. V. Beam & F. S. Kelley	Albert P. Smith	210 Main St., Boonton, N. J.	1277
F. H. McCue	Walter F. Smith	P. O. Box 125, Butler, N. J.	1278
Lawrence Day	Charles E. Hay	10 Red Road, Chatham, N. J.	1279
Howard F. Kirk	Ralph D. Ward	73 Stony Lane, Short Hills, N. J.	1280
Francis S. Stickle	Sam'l R. Van Orden, Jr.	19 Richwood Place, Denville, N. J.	1281
U. G. Davenport	Lyman M. Smith	31 E. Blackwell St., Dover, N. J.	1282
S. C. Meyerson	Edward F. Doyle	33 W. Blackwell St., Dover, N. J.	1283
Samuel C. Meyerson	John C. Healion	Landing, N. J.	1284

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Monmouth County				
1235	Allentown	Allentown	$13,870	$4,245	$258,200
1236	Asbury Park	Asbury Park	83,792	.....	2,823,400
1237	Bradley	" "	7,260	4,112	199,950
1238	Home	" "	7,329	.....	2,157,300
1239	Reserve	" "	19,369	.....	230,825
1240	Shore	" "	18,020	.....	523,177
1241	Atlantic Highlands	Atlantic Highlands	37,473	59,766	2,450,592
1242	Shark River	Avon-by-the-Sea	4,382	10,793	45,000
1243	Belmar	Belmar	20,244	16,515	932,950
1244	Wall	"	10,323	548	52,300
1245	Jersey Coast	Bradley Beach	5,663	4,300	153,800
1246	Seaview	" "	1,345	.....	20,800
1247	Eatontown and Oceanport	Eatontown	1,981	1,425	129,756
1248	Englishtown	Englishtown	3,832	1,094	151,061
1249	Farmingdale	Farmingdale	15,024	7,200	533,576
1250	Freehold Mutual	Freehold	15,155	25,227	784,600
1251	Stability	"	11,848	9,434	651,000
1252	Highlands	Highlands	3,463	.....	213,635
1253	Keansburg	Keansburg	1,138	1,527	350,844
1254	Sage	Keyport	1,832	1,030	61,500
1255	Second Keyport	"	69,885	9,600	533,650
1256	Borough	Keyport & Matawan	3,647	74	320,005
1257	Leonardo	Leonardo	2,445	850	80,150
1258	Long Branch	Long Branch	51,553	22,000	1,360,650
1259	Monmouth County	" "	19,164	.....	663,600
1260	Proper	" "	24,022	22,308	177,950
1261	Third Avenue	" "	15,078	.....	266,500
1262	Manasquan	Manasquan	10,597	.....	725,075
1263	Mutual Aid	"	51,033	15,016	285,550
1264	Liberal	Matawan	1,301	3,944	171,150
1265	Matawan	"	12,591	3,348	221,865
1266	Neptune	Neptune Township	5,488	.....	785,950
1267	Union Beach	Raritan Township	129	5,697	65,850
1268	Citizens	Red Bank	24,168	28,194	1,308,700
1269	Friends'	" "	4,003	3,756	278,200
1270	Mainstay	" "	20,304	13,331	768,100
1271	Red Bank	" "	131,168	28,400	1,629,850
1272	Sea Bright-Rumson	Sea Bright	8,882	3,984	156,400
1273	Spring Lake	Spring Lake	3,362	23,028	379,900
1274	Shadow Lawn	West Long Branch	2,688	1,394	88,650
	Totals		$744,851	$332,140	$22,991,951
	Morris County				
1275	Boonton	Boonton	$6,093	$9,600	$830,975
1276	Homeric	"	7,484	3,000	193,800
1277	Ogden	"	26,970	6,391	264,800
1278	Butler and Bloomingdale	Butler	4,596	5,642	396,930
1279	Chatham	Chatham	3,087	6,000	463,700
1280	Indian Rock	"	11,362	1,800	136,000
1281	Denville	Denville	5,735	733	43,800
1282	Dover	Dover	48,830	.....	1,306,002
1283	Randolph	"	18,341	132,110	659,000
1284	Lake Hopatcong	Landing	6,014	8,384	142,500

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$3,000	$28,770	$101,419	$8,198	$1,206	$418,908	1235
567,005	78,325	1,976,754	392,707	233,968	6,155,951	1236
3,091	18,560	279,125	49,228	1,934	563,260	1237
121,200	85,051	829,444	312,221	63,495	3,576,040	1238
16,100	15,282	12,709	7,418	17,189	318,892	1239
.....	8,595	399,873	29,404	10,099	989,168	1240
5,209	2,960	838,350	287,548	23,498	3,705,396	1241
2,200	5,185	27,288	7,501	359	102,708	1242
.....	24,400	240,769	15,707	12,476	1,263,061	1243
.....	.....	6,742	3,298	2,557	75,768	1244
2,000	11,549	120,656	15,006	867	313,841	1245
.....	650	22,521	17,309	96	62,721	1246
560	2,610	37,354	884	1,770	176,340	1247
.....	17,930	2,604	14,299	15,728	206,488	1248
.....	.....	47,798	32,930	954	637,482	1249
65,250	.....	94,501	48,845	8,878	1,042,456	1250
.....	.....	48,546	29,554	47,504	797,886	1251
.....	967	86,361	29,108	6,076	339,610	1252
.....	3,500	84,598	30,740	4,192	476,539	1253
.....	2,240	9,891	3,575	785	80,853	1254
.....	11,100	54,620	26,654	41,665	747,174	1255
18,200	.....	99,345	12,496	2,918	456,685	1256
.....	5,298	3,208	4,794	472	97,217	1257
1,500	6,610	479,828	78,890	40,723	2,041,754	1258
.....	.....	160,100	67,147	26,030	936,041	1259
.....	2,370	95,222	19,296	1,876	343,044	1260
.....	11,034	134,260	32,533	23,504	482,909	1261
.....	19,395	136,324	41,692	8,685	941,768	1262
.....	20,230	74,336	34,690	674	481,529	1263
.....	.....	36,547	8,985	4,145	226,072	1264
.....	7,680	31,299	13,934	8,456	299,173	1265
4,392	27,718	930,848	132,513	21,935	1,908,644	1266
.....	300	12,050	11,387	1,350	96,763	1267
48,100	2,800	338,439	38,155	93,919	1,932,475	1268
.....	4,114	47,071	12,809	17,623	367,576	1269
.....	14,840	159,979	25,362	66,612	1,068,528	1270
71,600	32,845	391,802	113,493	59,945	2,459,103	1271
.....	200	91,019	9,453	2,093	272,031	1272
45,100	18,504	160,830	10,963	1,731	643,418	1273
.....	2,890	27,449	5,695	10,206	138,972	1274
$974,507	$494,502	$8,731,879	$2,086,221	$888,193	$37,244,244	
.....	$14,614	$120,988	$22,687	$10,993	$1,015,950	1275
.....	25,885	38,767	18,910	2,589	290,435	1276
.....	23,310	43,818	16,744	2,514	384,547	1277
.....	3,810	33,647	7,293	1,589	453,507	1278
$21,300	8,217	57,831	2,255	278	562,668	1279
.....	1,150	21,587	4,974	697	177,570	1280
.....	1,890	11,061	7,137	2,040	72,396	1281
.....	18,890	386,749	46,475	23,428	1,830,374	1282
2,405	12,715	88,515	12,213	7,496	932,795	1283
.....	14,545	18,543	11,966	11,128	213,080	1284

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES — Due Shareholders for: Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Monmouth County					
1235	Allentown	Allentown	$267,276	$2,808	.....	$53,100
1236	Asbury Park	Asbury Park	3,368,487	.....	.....	759,325
1237	Bradley	" "	215,428	.....	.....	26,750
1238	Home	" "	2,072,010	.....	.....	45,350
1239	Reserve	" "	191,956	42,600	.....	.....
1240	Shore	" "	424,392	.....	.....	11,375
1241	Atlantic Highlands	Atlantic Highlands	2,130,162	.....	.....	745,050
1242	Shark River	Avon-by-the-Sea	71,287	.....	.....	.....
1243	Belmar	Belmar	795,227	.....	.....	79,800
1244	Wall	"	55,996	.....	.....	.....
1245	Jersey Coast	Bradley Beach	182,793	.....	.....	8,400
1246	Seaview	" "	43,797	.....	.....	.....
1247	Eatontown and Oceanport	Eatontown	91,824	.....	.....	43,900
1248	Englishtown	Englishtown	155,448	.....	.....	7,200
1249	Farmingdale	Farmingdale	411,789	.....	.....	65,100
1250	Freehold Mutual	Freehold	656,790	.....	.....	.....
1251	Stability	"	547,008	.....	.....	.....
1252	Highlands	Highlands	174,240	.....	.....	69,700
1253	Keansburg	Keansburg	276,964	.....	.....	71,000
1254	Sage	Keyport	62,554	.....	.....	.....
1255	Second Keyport	"	479,592	.....	.....	102,700
1256	Borough	Keyport & Matawan	236,684	.....	.....	118,500
1257	Leonardo	Leonardo	80,113	.....	.....	.....
1258	Long Branch	Long Branch	1,342,896	.....	.....	201,800
1259	Monmouth County	" "	552,035	.....	.....	26,250
1260	Proper	" "	250,066	.....	.....	4,000
1261	Third Avenue	" "	294,763	10,700	.....	23,692
1262	Manasquan	Manasquan	533,200	.....	.....	108,300
1263	Mutual Aid	"	319,288	.....	.....	.....
1264	Liberal	Matawan	113,577	.....	.....	29,450
1265	Matawan	"	189,756	.....	.....	53,800
1266	Neptune	Neptune Township	984,822	.....	.....	267,600
1267	Union Beach	Raritan Township	47,094	.....	.....	3,600
1268	Citizens	Red Bank	1,299,378	.....	.....	.....
1269	Friends'	" "	231,537	.....	.....	14,800
1270	Mainstay	" "	765,240	.....	.....	.....
1271	Red Bank	" "	1,410,942	.....	.....	17,600
1272	Sea Bright-Rumson	Sea Bright	116,730	.....	.....	37,100
1273	Spring Lake	Spring Lake	318,222	.....	.....	.....
1274	Shadow Lawn	West Long Branch	104,501	4,600	.....	.....
	Totals		$21,865,864	$60,708	.....	$2,995,242
	Morris County					
1275	Boonton	Boonton	$554,599	.....	.....	$306,650
1276	Homeric	"	201,534	.....	.....	19,075
1277	Ogden	"	225,657	.....	.....	47,200
1278	Butler and Bloomingdale	Butler	281,021	.....	.....	118,650
1279	Chatham	Chatham	394,108	.....	.....	38,700
1280	Indian Rock	"	132,054	.....	.....	11,400
1281	Denville	Denville	55,458	$2,667	.....	.....
1282	Dover	Dover	1,222,980	.....	.....	.....
1283	Randolph	"	701,910	.....	.....	.....
1284	Lake Hopatcong	Landing	164,808	.....	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	$1,894	.....	.....	$1,318	$53,148	$39,364	$418,908	1235
$1,114	$199	10,385	.....	$100,000	369,948	716,864	829,629	6,155,951	1236
5,358	4,750	782	.....	18,200	122,950	44,133	124,909	563,260	1237
868	.....	4,219	.....	235,402	342,411	398,917	476,863	3,576,040	1238
.....	.....	375	.....	.....	.....	60,382	23,579	318,892	1239
17,441	116,328	841	.....	116,172	88,777	85,237	128,605	989,168	1240
.....	.....	4,134	.....	.....	39,185	343,539	443,326	3,705,396	1241
139	.....	73	.....	.....	4,212	14,201	12,796	102,708	1242
.....	.....	492	.....	116,500	1,154	195,895	73,993	1,263,061	1243
.....	.....	100	.....	.....	7,050	9,004	3,618	75,768	1244
.....	.....	512	.....	10,337	32,155	31,702	47,942	313,841	1245
.....	.....	57	.....	.....	6,998	4,292	7,577	62,721	1246
.....	.....	141	.....	10,000	241	19,524	10,710	176,340	1247
.....	.....	63	$350	.....	.....	32,696	10,731	206,488	1248
.....	.....	1,556	1,000	18,296	125	118,977	20,639	637,482	1249
36	.....	722	.....	167,400	1,801	164,062	51,645	1,042,456	1250
14	.....	769	.....	60,700	809	149,741	38,845	797,886	1251
268	106	.....	13,900	.....	13,845	29,112	38,439	339,610	1252
557	.....	1,500	.....	16,500	6,274	51,142	52,602	476,539	1253
.....	.....	186	.....	.....	8	15,356	2,749	80,853	1254
.....	2,480	605	.....	.....	2,311	118,804	40,682	747,174	1255
238	5,272	409	.....	18,000	1,751	34,428	41,403	456,685	1256
542	.....	409	.....	.....	356	11,080	4,717	97,217	1257
.....	.....	3,317	.....	.....	11,400	308,453	173,888	2,041,754	1258
.....	.....	857	.....	135,300	26,030	113,418	82,151	936,041	1259
.....	.....	3,587	.....	.....	72	46,088	39,231	343,044	1260
836	.....	771	.....	18,275	14,554	52,825	66,493	482,909	1261
4,888	4,400	1,368	.....	84,225	844	143,068	61,475	941,768	1262
7,448	.....	568	.....	19,500	823	92,029	41,873	481,529	1263
.....	.....	204	.....	31,650	3,743	19,298	28,150	226,072	1264
.....	.....	500	422	.....	3,525	38,785	12,385	299,173	1265
1,310	.....	1,490	.....	17,141	22,592	278,003	335,686	1,908,644	1266
2,394	.....	601	.....	6,771	13,858	16,000	6,445	96,763	1267
5	104,300	7,843	1,138	.....	66,788	294,622	158,401	1,932,475	1268
7,407	.....	1,451	.....	.....	19,687	55,233	37,461	367,576	1269
6,286	.....	6,585	.....	.....	12,720	175,888	101,809	1,068,528	1270
.....	152,220	4,956	2,549	314,500	62,496	292,753	201,087	2,459,103	1271
6,822	.....	515	.....	15,354	34,440	21,286	39,784	272,031	1272
522	.....	4,774	.....	108,900	50,743	94,974	65,283	643,418	1273
127	.....	370	.....	.....	467	18,900	10,007	138,972	1274
$64,620	$390,055	$69,981	$19,359	$1,639,123	$1,388,461	$4,763,859	$3,986,972	$37,244,244	
.....	.....	$72	.....	$90,625	$4,100	$37,144	$22,760	$1,015,950	1275
$3	.....	26	.....	.....	223	42,893	26,681	290,435	1276
4	.....	347	.....	26,250	59	67,623	17,407	384,547	1277
.....	.....	.....	.....	19,900	31	14,779	19,126	453,507	1278
.....	.....	241	.....	8,000	472	104,296	16,851	562,668	1279
58	.....	224	.....	.....	108	23,049	10,677	177,570	1280
87	.....	71	.....	.....	681	7,332	6,100	72,396	1281
319	.....	1,188	.....	123,500	177	280,631	201,579	1,830,374	1282
3,810	.....	402	$3,000	.....	106	185,234	38,333	932,795	1283
.....	.....	310	.....	.....	1,721	28,143	18,098	213,080	1284

TABLE 4—SHARES, MEMBERSHIP,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Monmouth County								
1235	Allentown	3,681	558	26	4	.....	.....	266	48
1236	Asbury Park	37,379	3,266	.....	.....	.....	.....	3,797	780
1237	Bradley	2,241	128	.....	.....	.....	.....	134	52
1238	Home	22,604	2,337	.....	.....	.....	.....	227	89
1239	Reserve	3,222	278	426	86	.....	.....	.....	.....
1240	Shore	5,025	779	.....	.....	.....	.....	57	59
1241	Atlantic Highlands	24,673	3,288	.....	.....	.....	.....	3,725	425
1242	Shark River	763	117	.....	.....	.....	.....	.....	.....
1243	Belmar	10,153	802	.....	.....	.....	.....	399	59
1244	Wall	1,134	91	.....	.....	.....	.....	.....	.....
1245	Jersey Coast	2,194	301	.....	.....	.....	.....	42	11
1246	Seaview	565	109	.....	.....	.....	.....	.....	.....
1247	Eatontown and Oceanport	1,330	200	.....	.....	.....	.....	220	47
1248	Englishtown	1,914	203	.....	.....	.....	.....	36	8
1249	Farmingdale	6,060	462	.....	.....	.....	.....	326	63
1250	Freehold Mutual	8,594	702	.....	.....	.....	.....	.....	.....
1251	Stability	7,611	1,063	.....	.....	.....	.....	.....	.....
1252	Highlands	2,082	340	.....	.....	.....	.....	349	85
1253	Keansburg	3,502	652	.....	.....	.....	.....	355	49
1254	Sage	1,409	125	.....	.....	.....	.....	.....	.....
1255	Second Keyport	6,455	968	.....	.....	.....	.....	514	67
1256	Borough	5,719	515	.....	.....	.....	.....	1,185	112
1257	Leonardo	1,282	186	.....	.....	.....	.....	.....	.....
1258	Long Branch	16,819	2,103	.....	.....	.....	.....	1,009	212
1259	Monmouth County	6,270	774	.....	.....	.....	.....	131	28
1260	Proper	2,635	330	.....	.....	.....	.....	20	5
1261	Third Avenue	3,422	362	107	21	.....	.....	119	15
1262	Manasquan	7,459	630	.....	.....	.....	.....	542	65
1263	Mutual Aid	3,450	282	.....	.....	.....	.....	.....	.....
1264	Liberal	1,693	144	.....	.....	.....	.....	147	16
1265	Matawan	2,587	307	.....	.....	.....	.....	269	37
1266	Neptune	11,593	1,259	.....	.....	.....	.....	1,338	174
1267	Union Beach	516	94	.....	.....	.....	.....	18	8
1268	Citizens	15,909	1,359	.....	.....	.....	.....	522	92
1269	Friends'	3,255	334	.....	.....	.....	.....	74	6
1270	Mainstay	9,727	622	.....	.....	.....	.....	.....	.....
1271	Red Bank	14,953	1,639	.....	.....	.....	.....	88	13
1272	Sea Bright-Rumson	1,378	164	.....	.....	.....	.....	186	39
1273	Spring Lake	4,108	289	.....	.....	.....	.....	.....	.....
1274	Shadow Lawn	1,588	265	46	27	.....	.....	.....	.....
	Totals	266,954	28,427	605	138	.....	.....	16,095	2,644
	Morris County								
1275	Boonton	4,983	410	.....	.....	.....	.....	1,281	156
1276	Homeric	2,190	252	.....	.....	.....	.....	95	45
1277	Ogden	3,324	233	.....	.....	.....	.....	236	37
1278	Butler and Bloomingdale	2,434	386	.....	.....	.....	.....	475	76
1279	Chatham	5,629	521	.....	.....	.....	.....	194	32
1280	Indian Rock	2,497	298	.....	.....	.....	.....	57	24
1281	Denville	837	110	24	2	.....	.....	.....	.....
1282	Dover	15,221	1,744	.....	.....	.....	.....	.....	.....
1283	Randolph	9,781	1,039	.....	.....	.....	.....	.....	.....
1284	Lake Hopatcong	2,221	267	.....	.....	.....	.....	.....	.....

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
3,973	233	377	S.	$1.00 m.	$200	6	$3.00 a	.....	1235
41,176	944	3,102	S.	1.00 m.	200	6	.....	.....	1236
2,375	47	133	S.	1.00 m.	200	6	5.00 a	$2.00 a	1237
22,831	715	1,711	S.	1.00 m.	200	6	5.00 a	.....	1238
3,648	95	269	S.	1.00 m.	200	6	5.00 a	1.00 a	1239
5,082	145	673	S.	1.00 m.	200	6	5.00 a	2.00 a	1240
28,398	1,639	2,074	S.	1.00 m.	200	6	3.00 a	3.00 a	1241
763	26	91	S.	1.00 m.	200	6	5.00 a	2.00 a	1242
10,552	359	502	S.	1.00 m.	200	6	5.00 a	.....	1243
1,134	29	62	S.	.70 m.	200	6	5.00 a	1.00 a	1244
2,236	70	242	S.	1.00 m.	200	6	5.00 a	2.00 a	1245
565	11	98	S.	1.00 m.	200	6	5.00 a	2.00 a	1246
1,550	74	173	S.	1.00 m.	200	6	3.00 a	.....	1247
1,950	68	143	S.	1.00 m.	200	6	3.00 a	.....	1248
6,386	187	338	S.	1.00 m.	200	6	4.00 a	.....	1249
8,594	269	433	S.	1.00 m.	200	6	3.00 a	.....	1250
7,611	265	798	S.	1.00 m.	200	6	3.00 a	3.00 a	1251
2,431	132	293	S.	1.00 m.	200	6	6.00 a	.....	1252
3,857	194	507	S.	1.00 m.	200	6	4.00 a	.....	1253
1,409	27	98	S.	.70 m.	200	6	4.00 a	4.00 a	1254
6,969	299	736	S.	1.00 m.	200	6	.....	.....	1255
6,904	164	463	S.	.50 & 1.00 m.	100	6	.05 b	.05 b	1256
1,282	82	104	S.	1.00 & 2.00 m.	200	6	3.00 a	.....	1257
17,828	510	1,805	S.	1.00 m.	200	6	4.00 a	2.00 a	1258
6,401	214	588	S.	1.00 m.	200	6	2.00 a	.....	1259
2,655	64	271	S.	1.00 m.	200	6	5.00 a	5.00 a	1260
3,648	104	294	S.	1.00 m.	200	6	5.00 a	2.00 a	1261
8,001	272	423	S.	1.00 m.	200	6	3.00 a	.....	1262
3,450	92	190	S.	.70 & 1.00 m.	200	6	3.00 a	.....	1263
1,840	63	97	S.	1.00 m.	200	6	.10 b	.10 b	1264
2,856	111	233	S.	1.00 m.	200	6	.....	.....	1265
12,931	301	1,132	S.	.70 m.	200	6	.....	.....	1266
534	41	61	S.	1.00 m.	200	6	6.00 a	.....	1267
16,431	397	1,054	S.	1.00 m.	200	6	3.00 a	3.00 a	1268
3,329	94	246	S.	1.00 m.	200	6	3.00 a	3.00 a	1269
9,727	199	423	S.	1.00 & 2.00 m.	200	6	3.00 a	3.00 a	1270
15,041	490	1,162	S.	1.00 & 2.00 m.	200	6	3.00 a	3.00 a	1271
1,564	73	130	S.	1.00 m.	200	6	.....	.....	1272
4,108	125	164	S.	1.00 m.	200	6	5.00 a	.....	1273
1,634	49	243	S.	1.00 m.	200	6	4.00 a	1.00 a	1274
283,654	9,273	21,936							
6,264	198	368	N.S.	$.25, .50, 1.00 bi. w.	$250	.052&6	.....	.....	1275
2,285	78	219	S.	1.00 m.	200	6	$2.00 a & $3.00 a	.....	1276
3,560	80	190	S.	1.00 m.	200	6	3.00 a	.....	1277
2,909	178	284	N.S.	.50 w.	250	5 & 6	.....	.....	1278
5,823	129	424	S.	1.00 m.	200	6	.02½ b	$0.02½ b	1279
2,554	40	282	S.	1.00 m.	200	6	3.00 a	3.00 a	1280
861	26	86	S.	1.00 m.	200	6	3.00 a	.....	1281
15,221	547	1,197	S.	1.00 m.	200	6	2.00 a	2.00 a	1282
9,781	251	788	S.	1.00 m.	200	6	2.00 a	2.00 a	1283
2,221	98	169	S.	1.00 m.	200	6	3.00 a	3.00 a	1284

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Morris County—Continued			
1285	Lincoln Park	Lincoln Park	Jan. 12, 1923	George Knorr
1286	James	Madison	Nov. 9, 1922	C. B. Morris
1287	Madison	"	June 3, 1907	Chales Benjamin
1288	Millington	Millington	Oct. 10, 1911	Robert B. Cornish
1289	Hanover	Morris Plains	Aug. 4, 1913	Victor A. Wiss
1290	Morris County	Morristown	Sept. 24, 1921	Harold H. VanNotta
1291	Morristown	"	Aug. 13, 1886	Eugene S. Burke
1292	Mt. Kemble	"	June 17, 1929	Frederick W. Shelley
1293	Springbrook	"	Oct. 9, 1923	C. Franklin Wilson
1294	Mountain Lakes	Mountain Lakes	Nov. 30, 1920	Cornelius Irongmonger
1295	Long Hill	Myersville	Jan. 10, 1921	Charles A. Callan
1296	Musconetcong	Netcong	Sept. 11, 1893	A. A. King
1297	Pacanack	Pequannock	Dec. 18, 1926	Martin M. Van Ness
1298	Pompton Plains	Pompton Plains	Mar. 31, 1922	Charles L. Mandeville
1299	Denrock	Rockaway	April 8, 1925	Joseph H. Jackson
1300	Rockaway	"	Feb. 26, 1902	E. Bertram Mott
1301	Tri-County	Stirling	Mar. 2, 1925	A. M. Del Duca
1302	Towaco	Towaco	Aug. 22, 1912	Fred Van Duyne
1303	Wharton	Wharton	Mar. 9, 1928	Floyd Castner
	Ocean County			
1304	Bay Shore	Barnegat	Nov. 22, 1920	Frederick N. Bunnell
1305	Bay Head	Bay Head	April 19, 1924	Frank Ferry, Jr.
1306	Long Beach	Beach Haven	Sept. 18, 1911	Walter C. Sharp
1307	Lakewood	Lakewood	Jan. 8, 1906	C. S. Wiley
1308	Ocean County	"	Sept. 3, 1921	Arthur S. Bailey
1309	New Egypt	New Egypt	Mar. 22, 1920	William T. Nash
1310	Metedeconk	Point Pleasant	July 18, 1927	Zach P. Johnson
1311	Point Pleasant	Point Pleasant Beach	Feb. 11, 1902	E. L. Loblein
1312	Surf	Seaside Heights	Nov. 10, 1923	James H. Livezly
1313	Seaside Park	Seaside Park	Sept. 4, 1919	R. E. Eagle
1314	Beach	Surf City	July 19, 1922	David G. Conrad
1315	Dover Mutual	Toms River	June 17, 1881	Joseph Grover
1316	Toms River	" "	April 3, 1923	Henry Faby
1317	Mutual Benefit	Tuckerton	Mar. 28, 1874	W. I. Smith
	Passaic County			
1318	Claverack	Clifton	Dec. 14, 1923	Samuel Wolstenholme
1319	Clifton	"	Mar. 31, 1909	Frank Wilkinson
1320	East Clifton	"	June 11, 1928	D. Weissberger
1321	Florence Avenue	"	Nov. 13, 1924	Patrick J. Connolly
1322	Haledon	Haledon	Jan. 19, 1920	Rudolph J. Mayer
1323	Associated	Hawthorne	Mar. 6, 1926	Henry J. Gautschy
1324	Hawthorne	"	Mar. 30, 1908	Emil Roetheli
1325	Little Falls	Little Falls	Mar. 16, 1887	Joseph P. Cuffe
1326	Pequannock & Wayne	Mountain View	Aug. 29, 1921	Clarence F. Barnard
1327	Acquackanonk	Passaic	Dec. 4, 1916	Louis Drukker
1328	American-Hungarian	"	June 13, 1922	Joseph Boska
1329	Constructive	"	Oct. 18, 1919	Louis Steckler
1330	Co-Ordinate	"	April 4, 1927	Herman Schulting, Jr.
1331	Endurance	"	May 8, 1922	Samuel Slaff
1332	Fourth Ward	"	Mar. 8, 1910	Henry A. Ostermann

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Frank S. Kelley	Herbert R. Bogardus	Grandview Ave., Lincoln Park, N. J.	1285
Howard F. Barrett	Ralph H. Parker	28 Waverly Place, Madison, N. J.	1286
Henry G. Pilch	Roy F. Genung	16 Waverly Place, Madison, N. J.	1287
Gilbert W. Cornish	Ernest H. Ammerman	Lock Box No. 85; Bernardsville, N. J.	1288
Nathaniel C. Toms	Clarence E. Beddow	Morris Plains, N. J.	1289
Herman M. Cone	David B. Hill	3 South St., Morristown, N. J.	1290
Henry F. Dempsey	Lewis D. Kay	26 South St., Morristown, N. J.	1291
Horace C. Jeffers	C. J. Kylie Myers	52 South St., Morristown, N. J.	1292
Orville V. Meslar	Anthony J. Bontempo	39 Washington St., Morristown, N. J.	1293
J. V. Beam & F. S. Kelley	Harry Hartwell	37 Howell Road, Mountain Lakes, N. J.	1294
Edward M. Pizzi	Fred J. Schaan	Box 246, Stirling, N. J.	1295
Elmer King	W. E. Harbourt	Netcong, N. J.	1296
Theodore D. Gottlieb	Frank Schack	Pequannock, N. J.	1297
James V. Beam	Willard M. Jones	Pompton Plains, N. J.	1298
C. Stanley Smith	Harold S. Matthews	40 W. Main St., Rockaway, N. J.	1299
Herman M. Cone	George E. Fisher	31 Wall St., Rockaway, N. J.	1300
Martin R. O'Keefe	John H. Ananson	P. O. Box No. 27, Stirling, N. J.	1301
Philip R. Van Duyne	Alfred Hill	P. O. Box No. 24, Towaco, N. J.	1302
C. Stanley Smith	Wilbur L. Cregar	Box No. 332, Denville, N. J.	1303
Francis Tanner	LeRoy B. Frazee	Barnegat, N. J.	1304
Harry E. Newman	Fred W. Applegate	520 Lake Ave., Bay Head, N. J.	1305
Franklin H. Berry	J. Willits Berry	Bay Ave. & Coral St., Beach Haven, N. J.	1306
W. D. McCloskey	S. S. Gaylord	303 Monmouth Ave., Lakewood, N. J.	1307
W. D. McCloskey	Dewitt Matthews	121 5th St., Lakewood, N. J.	1308
Donald K. Cameron	Frank Palmer	New Egypt, N. J.	1309
Howard Ewart	Fred P. Cook	West Point Pleasant, N. J.	1310
F. S. Wack	E. W. Shinn	618 Bay Ave., Point Pleasant Beach, N. J.	1311
Harry E. Newman	O. H. Eberhard	120 W. Wyneva St., Philadelphia, Pa.	1312
Frederick S. Wack	Joseph A. Penrose	Seaside Park, N. J.	1313
Howard Ewart	Richard A. Zachariae	22d St. & Boulevard, Beach Arlington, N. J.	1314
John J. Ewart	Martin Schwarz, Jr.	Toms River, N. J.	1315
Howard Ewart	Lloyd J. Price	Toms River, N. J.	1316
*G. Sterling Otis	Joseph H. Brown	Box No. 57, Tuckerton, N. J.	1317
Fred J. Friend	Harry E. Cole	699 Main Ave., Clifton, N. J.	1318
George F. Schmidt	John Franz	310 Clifton Ave., Clifton, N. J.	1319
John A. Celentano	Walter C. Kraft	122 Madison Ave., Clifton, N. J.	1320
Thomas E. Duffy	Carl Hilbert	Florence & Clifton Ave., Clifton, N. J.	1321
Edgar A. DeYoe	Arthur A. V. Gionti	218 Belmont Ave., Haledon, N. J.	1322
George Slingland	Henry Wiegers	N. Haledon Ave., North Haledon, N. J.	1323
Gustav A. Hunziker	Edward H. Hall	122 Second Ave., Hawthorne, N. J.	1324
Joshia Dadley	John E. Cocker	11 Paterson Ave., Little Falls, N. J.	1325
Beggs & Grimshaw	B. R. Winkler	P. O. Box 207, Mountain View, N. J.	1326
Vernet A. Arnold	Milton N. Woolley	238 Gregory Ave., Passaic, N. J.	1327
E. Friedbauer & A. A. Pable	E. M. Gacy	50 Monroe St., Passaic, N. J.	1328
Corbin & Harty	William G. Heuser	691 Main Ave., Passaic, N. J.	1329
Alfred B. Freeman	Harry M. Eckert	70 Quincy St., Passaic, N. J.	1330
Harry Loeb	Herman Moskowitz	657 Main Ave., Passaic, N. J.	1331
Thomas E. Duffy	Carl Hilbert	683 Main Ave., Passaic, N. J.	1332

*Conveyancer.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Morris County—Continued				
1285	Lincoln Park	Lincoln Park	$2,011	$4,202	$139,250
1286	James	Madison	2,848	.....	265,947
1287	Madison	"	4,601	33,439	917,600
1288	Millington	Millington	2,393	5,962	378,600
1289	Hanover	Morris Plains	25,793	5,715	325,700
1290	Morris County	Morristown	44,970	37,793	621,800
1291	Morristown	"	23,540	11,607	865,900
1292	Mt. Kemble	"	4,204	619	37,100
1293	Springbrook	"	1,217	2,563	128,700
1294	Mountain Lakes	Mountain Lakes	32,814	10,000	337,900
1295	Long Hill	Myersville	9,399	122	31,150
1296	Musconetcong	Netcong	47,671	8,655	511,210
1297	Pacanack	Pequannock	1,607	6,797	42,600
1298	Pompton Plains	Pompton Plains	4,098	3,732	299,150
1299	Denrock	Rockaway	60,414	35,954	661,200
1300	Rockaway	"	65,739	6,300	491,550
1301	Tri-County	Stirling	1,799	1,226	50,900
1302	Towaco	Towaco	1,308	5,340	262,800
1303	Wharton	Wharton	9,761	2,041	160,500
	Totals		$484,699	$355,727	$10,967,064
	Ocean County				
1304	Bay Shore	Barnegat	$6,470	$6,000	$394,850
1305	Bay Head	Bay Head	9,460	3,143	226,550
1306	Long Beach	Beach Haven	6,461	3,721	195,530
1307	Lakewood	Lakewood	41,360	.....	662,387
1308	Ocean County	"	6,942	392	233,900
1309	New Egypt	New Egypt	694	2,210	152,600
1310	Metedeconk	Point Pleasant	431	485	33,900
1311	Point Pleasant	Point Pleasant Beach	32,104	18,875	706,650
1312	Surf	Seaside Heights	10,890	.....	133,951
1313	Seaside Park	Seaside Park	304	1,000	61,100
1314	Beach	Surf City	727	550	118,800
1315	Dover Mutual	Toms River	10,254	76,775	1,328,550
1316	Toms River	" "	964	2,373	136,300
1317	Mutual Benefit	Tuckerton	4,650	.....	240,389
	Totals		$131,711	$115,524	$4,625,457
	Passaic County				
1318	Claverack	Clifton	$4,569	$4,709	$158,540
1319	Clifton	"	6,315	5,119	211,700
1320	East Clifton	"	2,900	1,500	94,250
1321	Florence Avenue	"	13,976	.....	417,350
1322	Haledon	Haledon	5,273	863	611,300
1323	Associated	Hawthorne	1,535	1,600	83,400
1324	Hawthorne	"	11,988	.....	751,425
1325	Little Falls	Little Falls	8,604	9,275	763,600
1326	Pequannock & Wayne	Mountain View	8,160	5,500	316,500
1327	Acquackanonk	Passaic	11,676	.....	905,582
1328	American-Hungarian	"	6,729	.....	171,000
1329	Constructive	"	759	400	165,978
1330	Co-Ordinate	"	1,493	.....	19,500
1331	Endurance	"	10,134	.....	122,650
1332	Fourth Ward	"	49,431	.....	552,200

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$9,635	$12,189	$1,943	$826	$170,056	1285
$7,300	10,375	72,659	19,352	5,035	383,516	1286
28,642	22,557	214,335	21,508	18,673	1,261,355	1287
.....	8,050	83,396	14,012	25,483	517,896	1288
.....	12,015	83,518	24,578	285	477,604	1289
15,200	9,156	102,354	29,835	2,372	863,480	1290
243,832	50,401	238,295	86,158	23,649	1,543,382	1291
.....	1,375	.....	924	1,409	45,631	1292
.....	37,616	52,221	40,627	21,059	284,003	1293
.....	23,774	89,489	21,236	330	515,543	1294
.....	1,300	5,795	7,134	2,541	57,441	1295
.....	24,439	92,669	43,352	8,185	736,181	1296
.....	500	7,887	1,767	247	61,405	1297
.....	8,957	61,807	9,084	10,575	397,403	1298
4,621	25,205	42,440	41,562	14,318	885,714	1299
985	4,320	128,465	6,154	1,567	705,080	1300
.....	7,697	23,560	3,470	5,016	93,668	1301
6,000	6,785	46,215	8,259	1,154	337,861	1302
.....	2,580	.....	1,431	2,986	179,299	1303
$330,285	$391,763	$2,178,800	$533,040	$208,462	$15,449,840	
$21,650	$11,260	$62,219	$29,502	$19,156	$551,107	1304
5,000	500	3,605	7,066	24,139	279,463	1305
5,659	8,835	77,867	14,006	7,406	319,485	1306
.....	28,564	216,463	96,642	27,620	1,073,036	1307
10,925	4,500	65,140	29,485	2,586	353,870	1308
.....	5,180	15,435	18,158	3,578	197,855	1309
.....	2,125	10,391	8,078	150	55,560	1310
.....	7,726	148,224	56,853	9,033	979,465	1311
.....	12,835	34,339	14,808	11,798	218,621	1312
.....	450	.....	5,546	434	68,834	1313
.....	3,165	6,749	5,606	1,842	137,439	1314
6,422	104,900	101,937	77,189	4,345	1,710,372	1315
.....	135	21,310	9,757	5,413	176,252	1316
.....	700	31,577	16,493	7,902	301,711	1317
$49,656	$190,875	$795,256	$389,189	$125,402	$6,423,070	
$26,600	$3,205	$143,288	$3,845	$16,193	$360,949	1318
.....	6,700	120,819	5,965	4,309	360,927	1319
.....	3,284	30,353	299	4,884	137,470	1320
.....	6,524	361,936	15,498	127,357	942,641	1321
15,600	11,165	277,173	61,855	9,078	992,307	1322
12,100	625	57,410	6,503	1,396	164,569	1323
.....	10,925	326,714	40,504	63,223	1,204,779	1324
.....	12,685	81,697	59,971	2,880	938,712	1325
.....	16,660	136,129	29,760	21,051	533,760	1326
1,211,270	28,295	84,392	32,578	9,337	2,283,130	1327
12,000	1,675	72,605	13,105	3,614	280,728	1328
.....	.....	27,139	292	467	195,035	1329
3,000	550	10,385	8,034	21,702	64,664	1330
.....	18,140	128,045	15,361	33,953	328,283	1331
2,666	17,774	506,089	45,467	131,113	1,304,740	1332

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Morris County—Continued					
1285	Lincoln Park	Lincoln Park	$112,152	$2,900	.....	.....
1286	James	Madison	229,593	.....	.....	$26,000
1287	Madison	"	690,837	.....	.....	303,900
1288	Millington	Millington	334,926	.....	.....	60,700
1289	Hanover	Morris Plains	364,902	.....	.....	.....
1290	Morris County	Morristown	514,747	.....	.....	30,900
1291	Morristown	"	1,155,750	.....	.....	.....
1292	Mt. Kemble	"	38,745	.....	.....	.....
1293	Springbrook	"	209,493	.....	.....	.....
1294	Mountain Lakes	Mountain Lakes	327,475	.....	.....	5,400
1295	Long Hill	Myersville	33,042	.....	.....	.....
1296	Musconetcong	Netcong	515,568	.....	.....	5,400
1297	Pacanack	Pequannock	46,833	.....	.....	.....
1298	Pompton Plains	Pompton Plains	277,976	.....	.....	200
1299	Denrock	Rockaway	612,102	2,650	.....	21,000
1300	Rockaway	"	369,771	.....	.....	77,600
1301	Tri-County	Stirling	63,480	.....	.....	.....
1302	Towaco	Towaco	176,792	.....	.....	70,500
1303	Wharton	Wharton	142,542	.....	.....	.....
	Totals		$10,150,855	$8,217	.....	$1,143,284
	Ocean County					
1304	Bay Shore	Barnegat	$330,624	$11,500	.....	$53,800
1305	Bay Head	Bay Head	192,821	.....	.....	.....
1306	Long Beach	Beach Haven	141,840	.....	.....	50,400
1307	Lakewood	Lakewood	653,796	.....	.....	.....
1308	Ocean County	"	140,352	.....	.....	.....
1309	New Egypt	New Egypt	120,624	.....	.....	21,700
1310	Metedeconk	Point Pleasant	42,432	.....	.....	.....
1311	Point Pleasant	Point Pleasant Beach	563,820	.....	.....	40,839
1312	Surf	Seaside Heights	132,084	.....	.....	.....
1313	Seaside Park	Seaside Park	43,104	.....	.....	6,200
1314	Beach	Surf City	90,147	.....	.....	.....
1315	Dover Mutual	Toms River	1,153,608	.....	.....	135,250
1316	Toms River	" "	107,267	.....	.....	4,800
1317	Mutual Benefit	Tuckerton	195,540	.....	.....	.....
	Totals		$3,908,059	$11,500	.....	$312,989
	Passaic County					
1318	Claverack	Clifton	$200,481	.....	.....	$44,250
1319	Clifton	"	194,984	.....	.....	51,700
1320	East Clifton	"	73,606	.....	.....	39,650
1321	Florence Avenue	"	283,713	.....	.....	367,900
1322	Haledon	Haledon	462,080	.....	.....	180,800
1323	Associated	Hawthorne	76,674	.....	.....	24,210
1324	Hawthorne	"	556,692	$2,000	.....	91,700
1325	Little Falls	Little Falls	653,850	.....	.....	.....
1326	Pequannock & Wayne	Mountain View	291,822	.....	.....	32,500
1327	Acquackanonk	Passaic	895,705	12,000	.....	621,700
1328	American-Hungarian	"	150,795	.....	.....	50,500
1329	Constructive	"	125,409	.....	.....	.....
1330	Co-Ordinate	"	28,646	.....	.....	16,300
1331	Endurance	"	151,071	.....	.....	900
1332	Fourth Ward	"	584,339	.....	.....	371,743

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$618	.....	$128	.....	$11,875	$93	$38,000	$4,290	$170,056	1285
1,763	.....	200	.....	46,725	586	46,323	32,326	383,516	1286
1,962	.....	1,044	.....	.....	1,712	174,195	87,705	1,261,355	1287
1,114	.....	435	.....	.....	1,539	73,283	45,899	517,896	1288
934	.....	280	.....	.....	.....	79,498	31,990	477,604	1289
832	.....	793	.....	112,612	1,976	125,912	75,708	863,480	1290
1,333	.....	1,152	.....	5,000	15	271,637	108,495	1,543,382	1291
100	.....	42	.....	.....	367	6,145	232	45,631	1292
267	.....	360	.....	.....	.....	51,250	22,633	284,003	1293
189	.....	836	.....	48,250	5,097	85,228	43,068	515,543	1294
1,190	.....	40	.....	6,800	3,716	3,586	9,067	57,441	1295
.....	.....	57	.....	36,500	15,343	106,320	56,984	736,181	1296
15	.....	15	.....	.....	435	8,562	5,545	61,405	1297
440	.....	584	$1,500	.....	.....	86,344	30,359	397,403	1298
591	.....	945	887	41,800	959	139,480	65,300	885,714	1299
.....	.....	792	.....	80,500	42,885	81,822	51,710	705,080	1300
822	.....	80	.....	1,900	3,917	14,190	9,279	93,668	1301
6	.....	119	.....	25,000	2,292	44,239	18,913	337,861	1302
.....	.....	129	2,200	.....	.....	29,297	5,131	179,299	1303
$16,457	.....	$10,912	$7,587	$685,237	$88,610	$2,256,435	$1,082,246	$15,449,840	
$2,925	$4,000	$1,035	.....	$17,500	$4,311	$82,534	$42,878	$551,107	1304
13,281	.....	1,655	.....	.....	67	55,389	16,250	279,463	1305
4,480	38,000	537	.....	28,400	1,117	30,291	24,420	319,485	1306
.....	.....	692	.....	125,251	41,901	133,250	118,146	1,073,036	1307
17,091	2,000	419	.....	33,460	84,671	24,536	51,341	353,870	1308
.....	.....	38	.....	11,400	.....	27,498	16,595	197,855	1309
.....	.....	53	.....	.....	1,194	5,030	6,851	55,560	1310
2,597	.....	1,371	.....	120,350	3,996	156,462	90,030	979,465	1311
862	.....	623	.....	6,400	7,622	33,087	37,943	218,621	1312
.....	.....	371	.....	6,200	15	10,262	2,682	68,834	1313
45	.....	171	.....	17,820	29	22,843	6,384	137,439	1314
.....	.....	1,460	.....	36,300	2,913	316,763	64,078	1,710,372	1315
47	.....	214	.....	22,000	.....	25,180	16,744	176,252	1316
356	23,985	691	.....	5,800	1,094	43,822	30,423	301,711	1317
$41,684	$67,985	$9,330	.....	$430,881	$148,930	$966,947	$524,765	$6,423,070	
$1,558	.....	$382	.....	.....	$16,115	$48,204	$49,959	$360,949	1318
472	$13,059	1,814	.....	$5,000	13,267	37,661	42,970	360,927	1319
16	.....	.....	.....	.....	2,431	9,219	12,548	137,470	1320
1,041	.....	2,409	.....	.....	107,564	34,683	145,331	942,641	1321
10	32,491	1,535	$1,075	57,000	35,861	91,799	129,656	992,307	1322
21,059	1,009	897	.....	6,500	1,674	6,591	25,955	164,569	1323
629	57,868	4,171	.....	213,000	41,101	96,634	140,984	1,204,779	1324
78	31,264	3,656	170	25,000	160	157,999	66,535	938,712	1325
906	.....	1,514	.....	46,033	25,585	71,392	64,008	533,760	1326
71	.....	62	.....	187,425	139,627	98,701	327,839	2,283,130	1327
281	.....	253	.....	.....	3,932	28,933	46,034	280,728	1328
16	.....	.....	.....	3,500	767	50,873	14,470	195,035	1329
2,135	.....	25	.....	425	7,074	.....	10,059	64,664	1330
1,842	43,948	70	.....	.....	11,326	35,979	83,147	328,283	1331
2,101	.....	5,079	.....	.....	50,333	82,679	208,466	1,304,740	1332

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Morris County—Continued								
1285	Lincoln Park	1,561	117	15	3				
1286	James	3,693	241					130	21
1287	Madison	10,458	700					1,520	148
1288	Millington	4,593	401					304	51
1289	Hanover	4,399	452						
1290	Morris County	6,827	530					155	17
1291	Morristown	13,018	1,644						
1292	Mt. Kemble	836	97						
1293	Springbrook	2,065	166						
1294	Mountain Lakes	4,551	235					27	6
1295	Long Hill	391	62						
1296	Musconetcong	6,389	801					27	3
1297	Pacanack	754	90						
1298	Pompton Plains	3,533	389					1	1
1299	Denrock	8,462	704	25	4			105	17
1300	Rockaway	5,078	474					388	52
1301	Tri-County	846	128						
1302	Towaco	2,568	196					353	41
1303	Wharton	2,455	245						
	Totals	131,594	12,932	64	9			5,348	727
	Ocean County								
1304	Bay Shore	4,278	425	115	15			269	51
1305	Bay Head	2,394	278						
1306	Long Beach	1,936	210					252	33
1307	Lakewood	7,162	434						
1308	Ocean County	1,710	159						
1309	New Egypt	1,351	199					109	28
1310	Metedeconk	636	100						
1311	Point Pleasant	6,452	597						
1312	Surf	1,369	200						
1313	Seaside Park	606	98					31	12
1314	Beach	1,317	127						
1315	Dover Mutual	14,384	1,442					676	85
1316	Toms River	1,306	122					24	5
1317	Mutual Benefit	5,335	371						
	Totals	50,236	4,762	115	15			1,361	214
	Passaic County								
1318	Claverack	2,208	255					221	35
1319	Clifton	2,203	206					259	48
1320	East Clifton	1,549	149					198	38
1321	Florence Avenue	3,668	506					1,839	262
1322	Haledon	5,338	544					904	89
1323	Associated	1,149	145					121	18
1324	Hawthorne	6,867	660	20	1			459	61
1325	Little Falls	8,365	717						
1326	Pequannock & Wayne	3,427	375					163	49
1327	Acquackanonk	10,510	876	175	18			3,109	315
1328	American-Hungarian	2,207	272					253	35
1329	Constructive	4,085	223						
1330	Co-Ordinate	493	39					82	17
1331	Endurance	1,667	133					5	2
1332	Fourth Ward	5,964	529					1,859	232

AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
1,576	52	68	S.	$1.00 m.	$200	6	$2.50 a	.....	1285
3,823	69	193	S.	1.00 m.	200	6	.02½ b	$0.02½ b	1286
11,978	282	566	S.	1.00 m.	200	6	.02½ b	.02½ b	1287
4,897	165	287	S.	1.00 m.	200	6	3.00 a	.....	1288
4,399	99	353	S.	1.00 m.	200	6	3.00 a	.....	1289
6,982	223	324	S.	1.00 m.	200	6	3.00 a	.....	1290
13,018	317	1,327	S.	1.00 m.	200	6	3.00 a	.....	1291
836	15	82	S.	1.00 & 2.00 m.	200	6	3.00 a	.....	1292
2,065	56	110	S.	1.00 m.	200	6	6.00 a	6.00 a	1293
4,578	72	169	S.	1.00 m.	200	6	.05 b	.05 b	1294
391	17	45	S.	1.00 m.	200	6	.....	.....	1295
6,416	289	515	S.	1.00 m.	200	6	2.00 a	.....	1296
754	20	70	S.	1.00 m.	200	6	4.00 a	4.00 a	1297
3,534	122	268	S.	1.00 m.	200	6	3.50 a	2.00 a	1298
8,592	307	418	S.	1.00 m.	200	6	3.00 a	2.00 a	1299
5,466	192	334	S.	1.00 m.	200	6	3.00 a	1.00 a	1300
846	55	73	S.	1.00 m.	200	6	2.50 a	2.50 a	1301
2,921	81	156	S.	1.00 m.	200	6	3.00 a	.....	1302
2,455	76	169	S.	1.00 m.	200	6	2.00 a	1.00 a	1303
137,006	4,134	9,534							
4,662	227	264	S.	$1.00 m.	$200	6	$6.00 a	$1.00 a	1304
2,394	111	167	S.	1.00 m.	200	6	3.00 a	.....	1305
2,188	110	133	S.	1.00 m.	200	6	8.00 a	1.00 a	1306
7,162	169	265	S.	1.00 m.	200	6	4.00 a	4.00 a	1307
1,710	89	70	S.	1.00 m.	200	6	4.00 a	1.00 a	1308
1,460	80	147	S.	1.00 m.	200	6	3.50 a	3.50 a	1309
636	27	73	S.	1.00 m.	200	6	3.00 a	1.00 a	1310
6,452	290	307	S.	1.00 m.	200	6	3.00 a	.....	1311
1,369	93	107	S.	1.00 m.	200	6	.07½ b	.07½ b	1312
637	40	70	S.	1.00 m.	200	6	5.00 a	5.00 a	1313
1,317	71	56	S.	1.00 m.	200	6	.07½ b	2.00 a	1314
15,060	738	789	S.	1.00 m.	200	6	4.00 a	2.00 a	1315
1,330	61	66	S.	1.00 m.	200	6	.06½ b	3.00a&.06½b	1316
5,335	137	234	S.	.50 m.	100	6	6.00 a	6.00 a	1317
51,712	2,243	2,748							
2,429	57	233	S.	$1.00 m.	$200	6	$0.10 b	$0.10 b	1318
2,462	70	184	S.	1.00 m.	200	6	5.00 a	3.00 a	1319
1,747	48	139	N.S.	1.00 m.	200	6	5.00 a & .10 b	1.00 a & .10 b	1320
5,507	105	663	S.	1.00 m.	200	6	5.00 a & .10 b	5.00 a & .10 b	1321
6,242	231	402	S.	1.00 m.	200	6	5.00 a	5.00 a	1322
1,270	30	133	S.	1.00 & 2.00 m.	200	6	6.00 a & .08 b	5.00 a & .08 b	1323
7,346	260	462	S.	1.00 & 2.00 m.	200	6	5.00 a	2.50 a	1324
8,365	270	447	S.	1.00 m.	200	6	4.50 a	4.50 a	1325
3,590	152	272	S.	1.00 m.	200	6	3.50 a	1.00 a	1326
13,794	192	1,017	O.P.	.....	200	6	2.00 a	.10 b	1327
2,460	74	233	S.	1.00 m.	200	6	5.00 a & .10 b	1.00 a & .10 b	1328
4,085	61	162	O.P.	.....	100	6	2.00 a	.....	1329
575	8	48	S.	1.00 m.	200	6	.10 b	.10 b	1330
1,672	44	91	S.	1.00 m.	200	6	1.50 a	1.50 a	1331
7,823	160	601	S.	1.00 m.	200	6	.10 b	.10 b	1332

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Passaic County—Continued			
1333	Greater Passaic	Passaic	Dec. 21, 1927	Maurice Wasserlauf
1334	Hobart	"	Mar. 2, 1922	J. Hosey Osborn
1335	Home	"	May 27, 1895	Robert J. Cullen
1336	Lexington	"	Feb. 19, 1926	Anthony Martin
1337	Main	"	Feb. 10, 1922	John J. Roegner
1338	Mutual	"	April 21, 1882	James W. Harley
1339	North Passaic	"	Feb. 2, 1929	Garret Geene
1340	Passaic	"	Mar. 24, 1897	John Schmidt
1341	Passaic Park	"	April 25, 1924	Norman D. Darmstatter
1342	Peoples	"	Aug. 23, 1887	Peter A. Boyer
1343	Polish American	"	Jan. 16, 1917	Michael Kobylarz
1344	Pride of Jersey	"	Feb. 9, 1924	Samuel Hirsch
1345	Russky	"	Nov. 16, 1922	John Micklus, Sr.
1346	Union	"	May 5, 1888	Charles R. Newman
1347	Workingmens Home	"	Jan. 26, 1904	Gustave Kosik
1348	Albion Place	Paterson	May 31, 1922	George W. Bogen
1349	American	"	Sept. 22, 1892	George W. Renkel
1350	Baltic	"	Feb. 28, 1923	John C. Phelan
1351	Benefactor	"	April 29, 1925	John J. Feeney
1352	Carlisle	"	Mar. 21, 1922	Louis C. Stengel
1353	Carroll	"	Mar. 24, 1923	A. L. Simon
1354	Colombo American	"	Feb. 2, 1923	Seymour F. Ackerman
1355	Colt	"	May 26, 1921	E. R. Bainbridge
1356	Columbiad	"	Oct. 6, 1925	John Agnew
1357	Cumulative	"	Feb. 28, 1924	William O. Mickel
1358	Defender	"	Jan. 8, 1924	Henry C. Speer
1359	Falls City	"	Oct. 19, 1923	Isidore Simon
1360	Financial	"	April 6, 1923	William Toll, Jr.
1361	Fortune	"	Nov. 8, 1924	Samuel Potash
1362	Friendly	"	May 17, 1923	Hyman Bornstein
1363	Garret Rock	"	Jan. 5, 1923	Manoog Dishlan
1364	Home Lovers	"	Jan. 30, 1925	Henry N. Stam
1365	Italian American	"	Nov. 13, 1914	Pasquale Rescigno
1366	Lakeview	"	July 28, 1922	Harold J. Adams
1367	Lambert	"	Feb. 7, 1924	Jacob Ackerman
1368	Mansion	"	April 15, 1924	George Truhar
1369	Materialmen's	"	Jan. 24, 1920	John A. Arts
1370	Mutual Home & Savings	"	Aug. 31, 1898	Floyd E. Jones
1371	Northside	"	July 1, 1922	Isaac Noonburg
1372	Paterson	"	April 3, 1901	Hary Padgett
1373	Peoples	"	Nov. 24, 1883	George Kesse
1374	Peoples Park	"	Mar. 11, 1912	James Crawford
1375	Prompt	"	April 8, 1927	George F. Miller
1376	Provident	"	Mar. 12, 1886	Daniel Van Winkle
1377	Regent	"	Nov. 17, 1922	Edmund B. Randall
1378	Riverside	"	June 29, 1887	Dwight Ashley, Jr.
1379	Riverview	"	April 15, 1922	Krine Patmos
1380	Romaine	"	Sept. 20, 1923	James V. Hemingway
1381	Silk City	"	Mar. 23, 1910	Herman Geller
1382	Sunshine	"	Jan. 6, 1923	Samuel Neinken
1383	Textile Home	"	Nov. 1, 1919	Walter J. Hunziker
1384	Wagaraw	"	Aug. 8, 1925	William VanHassel
1385	Pompton Lakes	Pompton Lakes	Jan. 22, 1916	Stephen H. B. Jacobs
1386	Prospect Park	Prospect Park	June 12, 1926	Frank P. Stagg
1387	Singac	Singac	Jan. 27, 1928	Frederick Swithenbank

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Manuel N. Mirsky	Isadore B. Mirsky	663 Main Ave., Passaic, N. J.	1333
Peter N. Perretti	Anthony V. Gross	663 Main Ave., Passaic, N. J.	1334
Louis A. Cowley	Joseph Mueller	335 Lafayette Ave., Passaic, N. J.	1335
Harry R. Walker, Jr.	Frank G. Utter	615 Main Ave., Passaic, N. J.	1336
Edward A. Levy	Francis McGuire, Jr.	643 Main Ave., Passaic, N. J.	1337
Arthur J. Sullivan	Paul Zimmerman	42 Gould Ave., Paterson, N. J.	1338
Samuel F. Slaff	Elsie D. Wenzel	277 Lexington Ave., Passaic, N. J.	1339
Albert K. Condit	John I. Hagens	200 Washington Ave., Clifton, N. J.	1340
Norman E. Darmstatter	Richard Kempf	389 Terhune Ave., Passaic, N. J.	1341
William H. Hardifer	George A. Clough	169 Prospect St., Passaic, N. J.	1342
Aldon S. Patlen	John B. Jesionowski	114 Passaic St., Passaic, N. J.	1343
Edward A. Weiss	Joseph Rosenberg	218 Madison Ave., Passaic, N. J.	1344
Geo. Tulenko & J. Micklus, Jr.	Michael Kudla	18 Monroe St., Passaic, N. J.	1345
Charles W. Darmstatter	Samuel Vander Heide	34 Broadway, Passaic, N. J.	1346
John G. Diuhy	Valentine Nazimek	159 Division Ave., Garfield, N. J.	1347
George Q. Anderson, Jr.	Ralph Bertschy	74 Barclay St., Paterson, N. J.	1348
A. Lawrie Young	Walter G. Winters	155 Ellison St., Paterson, N. J.	1349
John M. Nolan	Frank Strezeski	119 Martin St., Paterson, N. J.	1350
Michael D. Miriello	Joseph F. Britt	64 Hamilton St., Paterson, N. J.	1351
James M. Dunn	Frank J. Hanson	150 Ellison St., Paterson, N. J.	1352
Alex Moskowitz	Joseph G. Dorfman	126 Market St., Paterson, N. J.	1353
G. K. Slingland	Charles A. Whiteman	526 Lincoln Ave., Hawthorne, N. J.	1354
Benjamin J. Spitz	Louis E. Schotz	45 Church St., Paterson, N. J.	1355
Frank J. Davies	John J. Hall	148 Market St., Paterson, N. J.	1356
Jacob L. Bernstein	Charles Evans	262 Main St., Paterson, N. J.	1357
Josiah Dadley	David Mac Gregor	152 Market St., Paterson, N. J.	1358
Harris J. Westerhoff	Anthony H. Foster	5 Colt St., Paterson, N. J.	1359
John F. Evans	Henri Dorsman	5 Colt St., Paterson, N. J.	1360
Joseph F. Lieblich	Fannie Flanzman	436 Eleventh Ave., Paterson, N. J.	1361
Emil Weisser	Jack Zingler	175 Market St., Paterson, N. J.	1362
Milton Schamach	Simon H. Glass	175 Market St., Paterson, N. J.	1363
Jacob Stam	Marie V. France	5 Colt St., Paterson, N. J.	1364
Henry Marelli	Frederick Aimone	20 Park Ave., Paterson, N. J.	1365
Isaac A. Serven	Andrew Chambers	566 Broad St., Clifton, N. J.	1366
E. Robert Coven	Leo Minuskin	150 Ellison St., Paterson, N. J.	1367
Salvatore D. Viviano	Arthur H. Wieda	64 Hamilton St., Paterson, N. J.	1368
Frank Smit	Lester A. Johnston	521 20th St., Paterson, N. J.	1369
William H. Young	John J. Sloate	140 Market St., Paterson, N. J.	1370
Peter Hofstra	Ira Struck	N. Main & Arch St., Paterson, N. J.	1371
Gustav A. Hunziker	William A. Merz	63 Van Houten St., Paterson, N. J.	1372
William B. Gourley	William Dewey	537 Main St., Paterson, N. J.	1373
Frederic Beggs	George W. Fulton, Jr.	110 Buena Vista Ave., Hawthorne, N. J.	1374
Charles DeWalsche	John M. Fenarty	64 Hamilton St., Paterson, N. J.	1375
Fred C. Hindle	Henry N. Stam	5 Colt St., Paterson, N. J.	1376
Robert Boyle	Charles E. Meek, Jr.	175 Market St., Paterson, N. J.	1377
Edmund G. Stalter	Fanny Cohen	152 Market St., Paterson, N. J.	1378
A. Lawrie Young	William R. Ahrens	37 Manchester Ave., Paterson, N. J.	1379
Abram Waks	Louis Atkind	136 Washington St., Paterson, N. J.	1380
Abram I. Bluestone	Charles S. Silberman	126 Market St., Paterson, N. J.	1381
Abram I. Bluestone	Joseph G. Dorfman	126 Market St., Paterson, N. J.	1382
Gustav A. Hunziker	William Schmidt	160 Market St., Paterson, N. J.	1383
John Pierce	Frank A. Iannucci	658 River St., Paterson, N. J.	1384
Edmund B. Randall	Oliver K. Lockwood	527 Lincoln Ave., Pompton Lakes, N. J.	1385
Peter Hofstra	Theodore Bruinsma	130 Haledon Ave., Paterson, N. J.	1386
David Harrison	Clyde Evans	262 Main St., Paterson, N. J.	1387

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Passaic County—Continued				
1333	Greater Passaic	Passaic	$2,275	$1,500	$87,112
1334	Hobart	"	3,532	1,648	92,500
1335	Home	"	30,403	183,185	1,307,810
1336	Lexington	"	1,286	.....	29,000
1337	Main	"	1,797	550	131,115
1338	Mutual	"	2,178	.....	125,950
1339	North Passaic	"	2,277	18	15,500
1340	Passaic	"	4,244	.....	50,100
1341	Passaic Park	"	2,877	6,574	167,700
1342	Peoples	"	7,618	.....	1,213,030
1343	Polish American	"	14,393	2,500	549,800
1344	Pride of Jersey	"	604	6,099	156,600
1345	Russky	"	3,813	4,419	401,500
1346	Union	"	134,668	37,500	4,223,700
1347	Workingmens Home	"	8,753	2,358	137,865
1348	Albion Place	Paterson	5,784	3,381	178,300
1349	American	"	21,535	7,800	568,490
1350	Baltic	"	14,894	3,019	152,100
1351	Benefactor	"	2,840	658	114,300
1352	Carlisle	"	6,025	.....	360,100
1353	Carroll	"	3,839	5,075	296,550
1354	Colombo American	"	2,471	.....	82,100
1355	Colt	"	17,754	9,206	323,900
1356	Columbiad	"	6,610	884	141,600
1357	Cumulative	"	4,090	9,440	156,850
1358	Defender	"	7,675	2,648	169,300
1359	Falls City	"	17,929	11,854	678,600
1360	Financial	"	3,107	5,270	269,000
1361	Fortune	"	4,265	2,294	83,500
1362	Friendly	"	5,097	24,730	278,250
1363	Garret Rock	"	1,494	341	137,600
1364	Home Lovers	"	3,128	26,410	134,800
1365	Italian American	"	15,190	26,650	1,153,050
1366	Lakeview	"	14,932	6,500	399,200
1367	Lambert	"	7,290	4,733	134,350
1368	Mansion	"	13,716	2,176	71,300
1369	Materialmen's	"	6,819	.....	622,850
1370	Mutual Home & Savings	"	842	1,967	45,920
1371	Northside	"	6,623	8,400	346,800
1372	Paterson	"	7,017	22,628	1,208,293
1373	Peoples	"	5,901	4,175	241,330
1374	Peoples Park	"	13,957	.....	746,900
1375	Prompt	"	595	457	27,200
1376	Provident	"	7,163	7,500	550,324
1377	Regent	"	1,816	3,146	189,420
1378	Riverside	"	5,254	.....	581,905
1379	Riverview	"	2,667	5,001	212,800
1380	Romaine	"	2,024	.....	200,550
1381	Silk City	"	10,186	27,274	1,189,500
1382	Sunshine	"	8,216	2,703	777,700
1383	Textile Home	"	7,392	9,135	604,218
1384	Wagaraw	"	14,152	2,003	98,000
1385	Pompton Lakes	Pampton Lakes	2,855	7,507	426,836
1386	Prospect Park	Prospect Park	9,730	47,100	209,600
1387	Singac	Singac	2,362	1,843	86,900

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$7,415	$58,413	$35,104	$15,210	$207,029	1333
$8,300	6,590	40,015	24,983	15,500	193,068	1334
140,591	34,026	502,711	130,520	67,444	2,396,690	1335
4,800	1,150	67,160	20,996	1,090	125,482	1336
9,000	1,050	93,783	3,174	5,233	245,702	1337
1,564	1,675	59,895	13,459	960	205,681	1338
.....	.....	.....	459	403	18,657	1339
12,000	300	40,440	4,561	230	111,875	1340
4,500	1,625	71,116	17,529	533	272,454	1341
.....	9,095	437,930	63,978	64,535	1,796,186	1342
160,100	4,430	173,922	17,916	32,910	955,971	1343
.....	16,290	104,520	47,057	16,943	348,113	1344
3,835	8,730	146,235	28,887	16,356	613,775	1345
15,700	25,253	1,528,692	41,096	73,691	6,080,300	1346
2,365	2,040	58,858	5,798	9,891	227,928	1347
.....	5,870	64,650	20,008	835	278,828	1348
58,566	7,830	579,620	43,874	107,270	1,394,985	1349
3,000	8,715	46,210	3,120	26,313	257,371	1350
.....	10,005	35,306	9,159	5,159	177,427	1351
5,000	1,100	96,429	37,194	445	506,302	1352
.....	21,522	69,189	20,132	9,643	425,750	1353
23,300	2,350	62,608	8,224	6,009	187,062	1354
.....	15,041	252,822	23,197	34,114	676,034	1355
.....	2,850	72,759	16,826	14,977	256,506	1356
37,500	22,655	104,585	24,622	39,495	399,237	1357
.....	9,460	27,549	2,957	983	220,572	1358
48,759	107,231	557,804	143,125	218,468	1,783,770	1359
17,850	3,600	117,722	14,625	1,018	432,192	1360
.....	1,650	38,919	19,652	1,145	151,425	1361
13,400	29,137	119,012	39,324	31,967	540,917	1362
.....	1,900	95,264	10,074	2,397	249,070	1363
.....	4,490	106,548	9,030	5,753	290,159	1364
4,800	35,310	753,745	60,970	14,837	2,064,552	1365
18,200	11,729	142,503	18,600	3,574	615,238	1366
143,975	7,750	101,877	12,799	46,420	459,194	1367
.....	3,400	96,409	8,572	701	196,274	1368
.....	24,260	127,685	37,678	7,204	826,496	1369
.....	.....	35,573	532	91	84,925	1370
23,100	6,730	110,614	13,073	69,604	584,944	1371
.....	25,498	496,071	76,583	40,605	1,876,695	1372
.....	8,390	83,470	23,046	13,554	379,866	1373
46,500	43,195	310,905	55,894	6,607	1,223,958	1374
.....	235	5,800	2,279	320	36,886	1375
21,000	7,547	335,325	68,879	61,188	1,058,926	1376
.....	8,705	103,561	10,845	39,949	357,442	1377
5,257	4,247	122,846	87,856	25,657	833,022	1378
4,800	1,550	46,804	18,031	13,378	305,031	1379
35,750	35,652	53,483	11,077	34,888	373,424	1380
81,648	37,323	455,875	110,957	20,559	1,933,322	1381
64,396	2,760	373,865	181,104	15,748	1,426,492	1382
6,000	.....	288,419	550	1,878	917,592	1383
.....	6,140	47,365	5,927	27,018	200,605	1384
.....	14,714	136,681	12,383	29,767	630,743	1385
44,001	.....	14,953	3,226	129	328,739	1386
.....	2,167	6,247	4,830	101	104,450	1387

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES — Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Passaic County—Continued					
1333	Greater Passaic	Passaic	$131,991	.....	.....	$1,000
1334	Hobart	"	117,364	.....	.....	10,500
1335	Home	"	1,021,122	$4,600	.....	502,700
1336	Lexington	"	81,387	.....	.....	9,425
1337	Main	"	66,096	.....	.....	98,950
1338	Mutual	"	86,921	.....	.....	59,400
1339	North Passaic	"	9,146	.....	.....	6,375
1340	Passaic	"	25,326	.....	.....	24,375
1341	Passaic Park	"	157,345	.....	.....	32,300
1342	Peoples	"	658,950	.....	.....	578,135
1343	Polish American	"	450,000	.....	.....	256,100
1344	Pride of Jersey	"	211,113	.....	.....	7,050
1345	Russky	"	306,030	.....	.....	118,500
1346	Union	"	1,142,098	193,750	$517	2,046,136
1347	Workingmens Home	"	119,142	.....	.....	47,725
1348	Albion Place	Paterson	156,963	.....	.....	.....
1349	American	"	657,897	.....	.....	75,225
1350	Baltic	"	168,668	.....	.....	8,600
1351	Benefactor	"	127,574	.....	.....	.....
1352	Carlisle	"	258,750	.....	.....	48,690
1353	Carroll	"	265,742	.....	.....	13,800
1354	Colombo American	"	117,688	.....	.....	.....
1355	Colt	"	376,004	.....	.....	500
1356	Columbiad	"	185,898	.....	.....	.....
1357	Cumulative	"	217,035	.....	.....	8,800
1358	Defender	"	143,106	.....	.....	24,800
1359	Falls City	"	1,165,962	.....	.....	4,000
1360	Financial	"	295,194	.....	.....	.....
1361	Fortune	"	81,027	.....	.....	.....
1362	Friendly	"	321,207	.....	.....	8,600
1363	Garret Rock	"	107,538	.....	.....	3,000
1364	Home Lovers	"	183,159	.....	.....	8,400
1365	Italian American	"	901,172	.....	.....	310,500
1366	Lakeview	"	343,575	.....	.....	45,325
1367	Lambert	"	198,627	.....	.....	55,187
1368	Mansion	"	118,918	.....	.....	5,200
1369	Materialmen's	"	447,273	.....	.....	11,800
1370	Mutual Home & Savings	"	46,868	.....	.....	.....
1371	Northside	"	290,716	.....	.....	23,300
1372	Paterson	"	1,104,039	.....	.....	258,550
1373	Peoples	"	268,728	.....	.....	.....
1374	Peoples Park	"	628,620	.....	.....	27,450
1375	Prompt	"	22,504	.....	.....	1,650
1376	Provident	"	509,061	.....	.....	173,700
1377	Regent	"	204,024	.....	.....	2,200
1378	Riverside	"	505,455	.....	.....	.....
1379	Riverview	"	153,162	.....	.....	62,600
1380	Romaine	"	247,477	.....	.....	5,750
1381	Silk City	"	1,151,144	.....	.....	51,900
1382	Sunshine	"	647,980	.....	.....	52,900
1383	Textile Home	"	440,553	.....	.....	178,900
1384	Wagaraw	"	141,753	.....	.....	.....
1385	Pompton Lakes	Pompton Lakes	421,212	.....	.....	.....
1386	Prospect Park	Prospect Park	233,432	.....	.....	6,000
1387	Singac	Singac	72,819	.....	.....	400

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$1,390	.....	$16	$4,150	$1,550	$23,821	$22,280	$20,831	$207,029	1333
108	.....	541	.....	.....	19,161	17,773	27,621	193,068	1334
311	$92,191	276	.....	.....	42,859	242,471	490,160	2,396,690	1335
396	.....	11	.....	350	12,298	1,762	19,853	125,482	1336
2,327	.....	800	.....	20,153	13,802	9,669	33,905	245,702	1337
2,790	.....	111	.....	11,000	7,648	18,841	18,970	205,681	1338
.....	.....	.....	.....	2,155	.....	831	150	18,657	1339
15,837	9,896	51	.....	1,100	10,830	4,775	19,685	111,875	1340
45	.....	662	.....	.....	16,918	32,239	32,945	272,454	1341
542	.....	2,470	.....	.....	124,077	84,141	347,871	1,796,186	1342
63	.....	.....	.....	.....	2,043	108,035	139,730	955,971	1343
464	.....	86	.....	.....	42,362	19,411	67,627	348,113	1344
1,796	23,159	1,043	20	12,000	7,258	59,405	84,564	613,775	1345
2,089	.....	386	665	392,250	1,048,259	576,431	677,719	6,080,300	1346
35	.....	172	.....	.....	16,790	17,076	26,988	227,928	1347
180	33,019	1,049	553	.....	6,863	34,757	45,444	278,828	1348
.....	39,150	497	.....	45,000	217,276	106,941	252,999	1,394,985	1349
54	.....	1,476	.....	.....	155	46,723	31,695	257,371	1350
1,776	.....	608	245	2,000	3,353	26,826	15,045	177,427	1351
.....	55,537	374	.....	29,000	12,063	59,503	42,385	506,302	1352
837	.....	281	.....	25,000	837	75,825	43,428	425,750	1353
561	.....	367	.....	14,700	9,105	22,927	21,714	187,062	1354
5,618	48,008	630	.....	1,378	40,436	93,257	110,203	676,034	1355
.....	.....	80	.....	.....	1,270	20,413	48,845	256,506	1356
599	.....	1,681	.....	33,200	21,695	54,009	62,218	399,237	1357
113	.....	1,749	.....	1,500	310	40,253	8,741	220,572	1358
2,472	.....	891	.....	.....	89,656	243,074	277,715	1,783,770	1359
464	.....	1,137	.....	.....	10	79,894	55,493	432,192	1360
203	.....	261	.....	.....	38,211	9,120	22,603	151,425	1361
13,666	.....	618	.....	.....	31,434	80,194	85,198	540,917	1362
2,719	43,357	103	.....	3,691	22,139	20,688	45,835	249,070	1363
.....	.....	436	100	.....	10,499	51,691	35,874	290,159	1364
2,583	.....	1,351	.....	234,625	115,054	173,237	326,030	2,064,552	1365
3,364	.....	600	.....	66,100	1,805	89,053	65,416	615,238	1366
629	.....	1,217	.....	45,000	47,962	53,251	57,321	459,194	1367
2,060	.....	259	.....	.....	12,171	19,053	38,613	196,274	1368
.....	.....	330	.....	10,000	73,934	167,037	116,122	826,496	1369
.....	.....	.....	.....	2,400	.....	14,492	21,165	84,925	1370
.....	.....	921	.....	103,000	20,373	76,354	70,280	584,944	1371
541	.....	2,116	.....	....	46,239	241,477	223,733	1,876,695	1372
.....	.....	295	.....	.....	2,497	62,236	46,110	379,866	1373
.....	3,500	173	.....	20,000	226,091	153,304	164,820	1,223,958	1374
.....	.....	50	.....	.....	4,800	3,682	4,200	36,886	1375
248	33,300	129	.....	85,500	46,284	79,449	131,255	1,058,926	1376
69	.....	467	.....	43,750	5,022	54,016	47,894	357,442	1377
2,805	21,322	508	.....	73,000	25,426	88,392	116,114	833,022	1378
124	.....	429	.....	.....	11,567	33,711	43,438	305,031	1379
4,754	.....	471	.....	.....	974	67,924	46,074	373,424	1380
2,294	.....	1,454	.....	84,886	147,776	193,868	300,000	1,933,322	1381
2,459	66,275	2,618	501	138,142	224,327	51,423	239,867	1,426,492	1382
82	.....	.....	.....	105,500	562	92,575	99,420	917,592	1383
2,188	.....	310	.....	.....	407	26,660	29,287	200,605	1384
2,608	.....	493	.....	10,000	4,068	122,155	70,207	630,743	1385
817	.....	1,291	.....	.....	11	65,799	21,389	328,739	1386
20	.....	655	.....	5,000	3,972	14,060	7,524	104,450	1387

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Passaic County—Continued								
1333	Greater Passaic	1,868	143	.....	.....	.....	.....	5	1
1334	Hobart	1,339	138	.....	.....	.....	.....	53	13
1335	Home	12,475	785	46	15	.....	.....	2,514	265
1336	Lexington	949	97	.....	.....	.....	.....	47	11
1337	Main	750	85	.....	.....	.....	.....	495	62
1338	Mutual	1,205	113	.....	.....	.....	.....	297	42
1339	North Passaic	562	86	.....	.....	.....	.....	32	36
1340	Passaic	364	29	.....	.....	.....	.....	122	20
1341	Passaic Park	1,912	125	.....	.....	.....	.....	162	22
1342	Peoples	7,480	740	.....	.....	.....	.....	2,891	314
1343	Polish American	8,459	1,025	.....	.....	.....	.....	1,789	175
1344	Pride of Jersey	2,336	222	.....	.....	.....	.....	35	11
1345	Russky	4,669	532	.....	.....	.....	.....	593	164
1346	Union	92,927	2,497	1,938	203	47	47	20,461	1,114
1347	Workingmen's Home	1,591	206	.....	.....	.....	.....	239	59
1348	Albion Place	1,762	190	.....	.....	.....	.....	.....	.....
1349	American	7,036	526	.....	.....	.....	.....	376	67
1350	Baltic	1,997	266	.....	.....	.....	.....	43	20
1351	Benefactor	1,740	165	.....	.....	.....	.....	16	2
1352	Carlisle	3,279	302	.....	.....	.....	.....	244	41
1353	Carroll	2,935	251	.....	.....	.....	.....	69	11
1354	Colombo American	1,287	132	.....	.....	.....	.....	.....	.....
1355	Colt	4,037	370	.....	.....	.....	.....	3	1
1356	Columbiad	2,339	188	.....	.....	.....	.....	.....	.....
1357	Cumulative	2,405	243	.....	.....	.....	.....	44	13
1358	Defender	2,883	181	.....	.....	.....	.....	124	14
1359	Falls City	11,321	1,043	.....	.....	.....	.....	20	6
1360	Financial	3,810	376	.....	.....	.....	.....	.....	.....
1361	Fortune	1,055	144	.....	.....	.....	.....	.....	.....
1362	Friendly	3,354	260	.....	.....	.....	.....	43	11
1363	Garret Rock	1,057	80	.....	.....	.....	.....	15	1
1364	Home Lovers	1,967	222	.....	.....	.....	.....	42	42
1365	Italian American	11,605	1,072	.....	.....	.....	.....	1,553	229
1366	Lakeview	4,698	484	.....	.....	.....	.....	227	59
1367	Lambert	2,350	256	.....	.....	.....	.....	276	54
1368	Mansion	1,164	133	.....	.....	.....	.....	26	4
1369	Materialmen's	4,045	307	.....	.....	.....	.....	47	5
1370	Mutual Home & Savings	1,766	81	.....	.....	.....	.....	.....	.....
1371	Northside	3,838	353	.....	.....	.....	.....	117	32
1372	Paterson	13,810	996	.....	.....	.....	.....	1,293	179
1373	Peoples	3,050	344	.....	.....	.....	.....	.....	.....
1374	Peoples Park	6,809	420	.....	.....	.....	.....	137	25
1375	Prompt	329	30	.....	.....	.....	.....	8	4
1376	Provident	5,918	444	.....	.....	.....	.....	869	99
1377	Regent	2,412	296	.....	.....	.....	.....	11	4
1378	Riverside	5,399	567	.....	.....	.....	.....	.....	.....
1379	Riverview	2,457	262	.....	.....	.....	.....	313	78
1380	Romaine	2,380	183	.....	.....	.....	.....	29	7
1381	Silk City	11,742	780	.....	.....	.....	.....	260	43
1382	Sunshine	5,972	308	.....	.....	.....	.....	265	39
1383	Textile Home	7,883	563	.....	.....	.....	.....	895	92
1384	Wagaraw	1,682	179	.....	.....	.....	.....	.....	.....
1385	Pompton Lakes	5,387	471	.....	.....	.....	.....	.....	.....
1386	Prospect Park	3,593	322	.....	.....	.....	.....	30	6
1387	Singac	1,112	128	.....	.....	.....	.....	2	2

AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
1,873	28	116	S.	$1.00 m.	$200	6	$5.00 a	$1.00 a	1333
1,392	44	107	S.	1.00 m.	200	6	2.50 a & 5.00 a	1.00 a	1334
15,035	420	645	O.P.	.....	200	6	.10 b	3.00 a	1335
996	10	98	S.	1.00 m.	200	6	5.00 a	.....	1336
1,245	30	117	S.	1.00 m.	200	6	.10 b	.10 b	1337
1,502	43	112	S.	1.00 m.	200	6	5.00 a & .10 b	4.00 a & .10 b	1338
594	8	114	O.P.	.....	200	6	6.00 a & .10 b	6.00 a & .10 b	1339
486	12	37	S.	1.00 m.	200	6	6.00 a	1.50 a	1340
2,074	39	108	S.	1.00 m.	200	6	3.00 a & .10 b	1.00 a & .10 b	1341
10,371	249	805	S.	1.00 m.	200	6	5.00 a	2.00 a	1342
10,248	189	1,011	O.P.	.....	100	6	4.00 a	1.00 a	1343
2,371	69	164	S.	1.00 m.	200	6	5.00 a & .16 b	2.00 a & .16 b	1344
5,262	150	546	S.	1.00 m.	200	6	5.00 a & .10 b	1.00 a & .10 b	1345
115,373	869	2,992	O.P.	.....	100	6	3.00 a & 5.00 a	.....	1346
1,830	53	212	S.	1.00 m.	200	6	5.00 a	1.00 a	1347
1,762	70	120	S.	1.00 m.	200	6	5.00 a	2.50 a	1348
7,412	182	411	S.	1.00 m.	200	6	6.00 a	6.00 a	1349
2,040	50	236	S.	1.00 m.	200	6	4.00 a	4.00 a	1350
1,756	17	150	S.	1.00 m.	200	6	4.00 a	4.00 a	1351
3,523	109	234	S.	1.00 m.	200	6	5.00 a	5.00 a	1352
3,004	93	169	S.	1.00 & 2.00 m.	200	6	5.00 a	2.00 a	1353
1,287	32	100	S.	1.00 m.	200	6	4.00 a	2.00 a	1354
4,040	139	232	S.	1.00 m.	200	6	5.00 a	2.00 a	1355
2,339	30	158	S.	1.00 m.	200	6	5.00 a	5.00 a	1356
2,449	88	168	S.	1.00 m.	200	6	5.00 a	2.00 a	1357
3,007	45	150	S.	.70 m.	200	6	5.00 a & .07½ b	.....	1358
11,341	179	870	S.	1.00 m.	200	5 & 6	5.00 a	5.00 a	1359
3,810	61	315	S.	1.00 m.	200	6	5.00 a & .10 b	2.00 a & .10 b	1360
1,055	26	118	S.	1.00 m.	200	6	5.00 a	2.50 a	1361
3,397	91	180	S.	1.00 & 2.00 m.	200	6	.....	2.00 a	1362
1,072	37	44	S.	1.00 m.	200	6	.....	1.00 a	1363
2,009	46	218	S.	1.00 m.	200	6	5.00 a & .05 b	2.00 a & .05 b	1364
13,158	373	928	S.	1.00 m.	200	6	4.00 a	.05 b	1365
4,925	151	392	S.	1.00 m.	200	6	5.00 a	.10 b	1366
2,626	83	227	S.	1.00 m.	200	6	5.00 a	3.00 a	1367
1,190	31	106	S.	1.00 m.	200	6	5.00 a	3.00 a	1368
4,092	150	162	S.	1.00 m.	200	6	5.00 a & .04 b	.04 b	1369
1,766	12	69	N.S.	1.00 m.	100	6	.09 b	.09 b	1370
3,955	98	287	S.	1.00 m.	200	6	5.00 a & .08 b	1.00 a & .08 b	1371
15,103	340	835	S.	1.00 m.	200	6	5.00 a	5.00 a	1372
3,050	106	238	S.	1.00 m.	200	6	3.00 a	3.00 a	1373
6,946	149	296	S.	1.00 m.	200	6	.06 b	.06 b	1374
337	6	28	S.	1.00 m.	200	6	.....	.....	1375
6,787	130	413	S.	1.00 m.	200	6	5.00 a	5.00 a	1376
2,423	58	242	S.	1.00 m.	200	6	5.00 a	2.50 a	1377
5,399	242	325	S.	1.00 m.	200	6	.....	.....	1378
2,770	69	271	S.	1.00 m.	200	6	.05 b	.05 b	1379
2,409	81	109	S.	1.00 m.	200	6	5.00 a	3.00 a	1380
12,002	217	606	S.	1.00 & 2.00 m.	200	6	5.00 a	2.00 a	1381
6,237	112	235	O.P.	.....	200	6	5.00 a	3.00 a	1382
8,778	138	517	O.P.	.....	200	6	4.00 a	.....	1383
1,682	43	136	S.	1.00 m.	200	6	5.00 a	5.00 a	1384
5,387	162	309	S.	1.00 m.	200	6	3.50 a	1.00 a	1385
3,623	67	261	S.	1.00 m.	200	6	5.00 a	.....	1386
1,114	32	98	S.	1.00 m.	200	6	.....	3.00 a	1387

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

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Passaic County—Continued			
1388	Laurel	Totowa	Sept. 10, 1921	Joseph Boyle, Sr.
1389	Wanaque Borough	Wanaque	May 27, 1924	Thomas Trengrove
1390	Passaic Valley	West Paterson	July 20, 1921	A. F. Graham
	Salem County			
1391	Second Elmer Mutual	Elmer	Nov. 10, 1879	John C. Harker
1392	Penns Grove	Penns Grove	Nov. 16, 1928	B. Noel Gross
1393	Quinton	Quinton	Feb. 4, 1871	B. Harold Smick
1394	Franklin	Salem	April 18, 1861	Arthur B. Smith
1395	Second Union	Woodstown	Dec. 28, 1869	Charles M. Miller
	Somerset County			
1396	Bernardsville	Bernardsville	Jan. 20, 1920	Joseph B. Kronenberg
1397	Bound Brook	Bound Brook	May 4, 1887	W. B. R. Mason
1398	Middlebrook	" "	Mar. 21, 1923	George O. Smalley
1399	Somerset Hills	Far Hills	May 20, 1927	L. V. Ludlow
1400	Manville	Manville	Mar. 11, 1920	Joseph Onka
1401	North Plainfield	North Plainfield	Aug. 3, 1920	Charles J. Schlief
1402	Raritan	Raritan	Mar. 22, 1917	Frank J. Lavelle
1403	Citizens'	Somerville	Nov. 17, 1890	John G. Gaston
1404	People's	"	Feb. 21, 1887	Thomas H. Flynn
	Sussex County			
1405	Wallkill	Franklin	June 23, 1927	Earl M. Spry
1406	Newton	Newton	Aug. 25, 1890	Levi H. Morris
1407	S. & M.	"	June 21, 1929	Edward M. Dutcher
1408	Sussex	Sussex	Aug. 20, 1925	C. A. Potter
	Union County			
1409	Cranford Mutual	Cranford	Mar. ... 1887	Charles E. Green
1410	Greeley	"	Feb. 15, 1922	Louis R. Allison
1411	American Italian	Elizabeth	Mar. 14, 1919	Charles Magnolia
1412	Betsytown	"	May 16, 1922	Martin Reitman
1413	Better-Plan	"	Jan. 30, 1925	Elmer G. Jones
1414	Central	"	Jan. 26, 1886	Ernst Bausch
1415	Citizens	"	Mar. 17, 1887	H. Edward Wolff
1416	Clarkson	"	Dec. 15, 1927	Kazemierz Wajda
1417	Clearing House	"	Sept. 5, 1925	Philip C. Osterman
1418	Columbia	"	April 22, 1892	C. Godfrey Poggi
1419	Contractors'	"	April 5, 1926	Michael J. Cummings
1420	Crystal	"	Jan. 5, 1921	Jacob Berger
1421	Desirable	"	Feb. 5, 1925	R. M. Nittoli
1422	Elizabeth	"	Sept. 3, 1869	Harry J. Sievers
1423	Elizabethport Mutual	"	April 5, 1875	James J. Higgins
1424	Elmora and West End	"	Dec. 27, 1910	George W. Taylor
1425	Emerald	"	Dec. 20, 1924	Adolph R. Goldblatt
1426	Eternal	"	Jan. 9, 1926	Lawrence A. Ryan
1427	Excelsior	"	May 7, 1887	Edward Bauer
1428	Flag	"	April 14, 1925	Henry G. Nulton
1429	Harmonia	"	Nov. 23, 1872	George J. Doehrmann
1430	Headway	"	Mar. 28, 1927	Robert W. Hersh
1431	Home	"	Feb. 6, 1912	Charles Dahmen
1432	Homeland	"	July 31, 1920	Dennis F. Hennessy
1433	Ideal	"	Jan. 26, 1910	Louis Kaufman

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Robert Boyle	Harry A. Stratton, Jr.	22 Lincoln Ave., Totowa Boro, N. J.	1388
J. W. De Yoe	Frank R. Parry	Wanaque Borough, N. J.	1389
Reuben H. Reiffin	Bertha Kammelhor	654 McBride Ave., Paterson, N. J.	1390
D. W. Beckley	Olin Craver	Elmer, N. J.	1391
John M. Summerill	George F. Featherer	17 Church St., Penns Grove, N. J.	1392
	Paul C. Harris	Quinton, N. J.	1393
James H. Mecum	A. H. Powell	70 8th St., Salem, N. J.	1394
H. C. Waddington	Howard C. Hitchner	Woodstown, N. J.	1395
James I. Bowers	Ned O. Howlett	Bernardsville, N. J.	1396
John P. Cullen	George W. Koehler	34 W. Main St., Bound Brook, N. J.	1397
John P. Cullen	C. A. Zimmerman	2 W. Main St., Bound Brook, N. J.	1398
James I. Bowers	Bernard Reed	P. O. Box 104, Far Hills, N. J.	1399
John P. Cullen	H. C. Stringfield	Box 224, Somerville, N. J.	1400
Ralph J. Smalley	Walter D. Abramson	821 Third Place, Plainfield, N. J.	1401
George W. Allgair	Albert C. Van Tine, Jr.	Raritan, N. J.	1402
Voorhees Kline	William R. Sutphen	52 W. Main St., Somerville, N. J.	1403
Irving Schwed	Frank L. Cleary	75 N. Bridge St., Somerville, N. J.	1404
W. A. Dolan	Robert C. Shelton	Franklin, N. J.	1405
T. M. Kays, C. T. Downing & W. H. Sherred	Floyd W. Harding	33 Liberty St., Newton, N. J.	1406
Dolan & Dolan and others	Edwin M. Quick	93 Spring St., Newton, N. J.	1407
M. Hunt	Jay S. Wilson	Sussex, N. J.	1408
Berkley C. Austin	Warren D. Sculthorp	219 Central Ave., Cranford, N. J.	1409
George S. Sauer	John V. Nostrand	100 S. Union Ave., East Cranford, N. J.	1410
Nicholas Tomasulo	Frank D. Jacques	104 Retford Ave., Cranford, N. J.	1411
Connolly & Hueston	Peter L. Mack	954 Adams Ave., Elizabeth, N. J.	1412
Milton A. Feller	J. William Benner	40 W. Roselle Ave., Roselle Park, N. J.	1413
C. Addison Swift	Henry Dissman	715 Elizabeth Ave., Elizabeth, N. J.	1414
George M. Seaton	Charles Wagner	1160 E. Jersey St., Elizabeth, N. J.	1415
Francis J. Regula	Charles Adamkowski	604 Greene St., Elizabeth, N. J.	1416
Welcome W. Bender	Alfred F. Sauer	426 Jersey Ave., Elizabeth, N. J.	1417
Sigurd A. Emerson	Frank W. Dilkes	289 Morris Ave., Elizabeth, N. J.	1418
Charles A. Otto, Jr.	Walter W. McLachlan	2024 Alberta Ave., Linden, N. J.	1419
Philip Cohen	Adam Liebler	625 Chandler Ave., Roselle, N. J.	1420
Mario Turtur	James C. Tomasulo	308 Westfield Ave., E., Roselle Park, N. J.	1421
Stein, Stein & Stein	Fred F. Rau	111 Jefferson Ave., Elizabeth, N. J.	1422
Charles A. Otto	Frank T. Mountford	52 Westfield Ave., E., Roselle Park, N. J.	1423
Martin P. O'Connor	William J. Kenealy	207 Broad St., Elizabeth, N. J.	1424
Aaron Kaufman	A. W. Spilner	828 Bailey Ave., Elizabeth, N. J.	1425
George S. Sauer	John A. McArevey	1147 E. Jersey St., Elizabeth, N. J.	1426
C. Addison Swift	G. P. Schmidt	715 Elizabeth Ave., Elizabeth, N. J.	1427
Feit & Feit	Samuel Balter	1139 E. Jersey St., Elizabeth, N. J.	1428
	August J. Seeholzer	132 Parker Road, Elizabeth, N. J.	1429
Archie Josephson	Herbert O. Struss	450 E. Clay Ave., Roselle Park, N. J.	1430
Charles L. Morgan	Adolph G. Ahrens, Jr.	122 Lincoln Ave., Elizabeth, N. J.	1431
Martin P. O'Connor	John J. Carroll	450 Marshall St., Elizabeth, N. J.	1432
Francis A. Gordon	A. W. Spilner	207 Broad St., Elizabeth, N. J.	1433

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Passaic County—Continued				
1388	Laurel	Totowa	$4,095	$14,207	$131,350
1389	Wanaque Borough	Wanaque	5,017	1,345	118,870
1390	Passaic Valley	West Paterson	13,286	2,000	173,400
	Totals		$681,894	$596,777	$28,707,972
	Salem County				
1391	Second Elmer Mutual	Elmer	$15,065	$2,500	$158,000
1392	Penns Grove	Penns Grove	18	868	119,850
1393	Quinton	Quinton	7,563	524	53,300
1394	Franklin	Salem	50,075	9,575	1,235,840
1395	Second Union	Woodstown	7,330	6,000	426,650
	Totals		$80,051	$19,467	$1,993,640
	Somerset County				
1396	Bernardsville	Bernardsville	$15,837	$7,428	$391,300
1397	Bound Brook	Bound Brook	66,256	10,000	491,600
1398	Middlebrook	"	2,597	299	128,600
1399	Somerset Hills	Far Hills	26,779	1,593	115,800
1400	Manville	Manville	1,783	2,190	57,850
1401	North Plainfield	North Plainfield	4,045	2,774	165,200
1402	Raritan	Raritan	28,507	6,251	263,500
1403	Citizens'	Somerville	81,410	7,800	316,700
1404	People's	"	81,255	120,700	375,650
	Totals		$308,469	$159,035	$2,306,200
	Sussex County				
1405	Wallkill	Franklin	$10,300	$4,898	$367,750
1406	Newton	Newton	17,670	9,425	616,750
1407	S. & M.	"	14,959	1,600	112,460
1408	Sussex	Sussex	62,216	3,076	202,550
	Totals		$105,145	$18,999	$1,299,510
	Union County				
1409	Cranford Mutual	Cranford	$18,615	$456	$546,400
1410	Greeley	"	19,316	2,244	109,600
1411	American Italian	Elizabeth	2,887	.....	150,800
1412	Betsytown	"	12,206	70,249	453,700
1413	Better-Plan	"	1,331	.....	210,700
1414	Central	"	6,998	51,725	1,069,470
1415	Citizens	"	3,260	196,217	1,537,200
1416	Clarkson	"	4,397	6,431	38,600
1417	Clearing House	"	219	530	75,300
1418	Columbia	"	2,682	6,300	502,137
1419	Contractors'	"	16,738	993	67,500
1420	Crystal	"	3,880	18,937	305,142
1421	Desirable	"	3,826	10,000	55,000
1422	Elizabeth	"	23,337	.....	763,381
1423	Elizabethport Mutual	"	5,344	5,412	289,600
1424	Elmora and West End	"	152	537	344,400
1425	Emerald	"	3,202	2,000	87,600
1426	Eternal	"	8,596	828	41,600
1427	Excelsior	"	11,037	.....	1,179,600
1428	Flag	"	14,994	.....	34,600
1429	Harmonia	"	7,449	22,228	1,407,342
1430	Headway	"	5,798	6	33,400
1431	Home	"	24,477	6,861	289,393
1432	Homeland	"	1,998	5,230	379,500
1433	Ideal	"	931	6,000	386,500

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$838	$57,768	$8,190	$548	$216,996	1388
$450	5,515	3,828	6,883	12,568	154,476	1389
6,000	38,840	91,971	5,407	1,406	332,310	1390
$2,359,243	$845,777	$12,598,503	$2,085,868	$1,765,776	$49,641,810	
.....	$16,900	$16,453	$5,506	$26,561	$240,985	1391
.....	1,370	2,000	1,311	776	126,193	1392
.....	.....	2,719	1,304	122	65,532	1393
$20,850	54,847	37,801	20,254	468	1,429,710	1394
12,900	21,320	14,089	4,467	13,001	505,757	1395
$33,750	$94,437	$73,062	$32,842	$40,928	$2,368,177	
.....	$13,756	$34,096	$13,649	$14,928	$490,994	1396
$30,890	.....	169,218	14,821	42,663	825,448	1397
8,140	.....	126,220	9,437	22,758	298,051	1398
.....	6,835	11,810	4,109	174	167,100	1399
.....	.....	13,598	4,503	619	80,543	1400
.....	6,295	42,559	14,498	4,139	239,510	1401
22,200	4,270	43,937	8,342	9,913	386,920	1402
100,950	4,240	87,783	14,148	32,620	645,651	1403
6,404	9,325	58,569	37,532	22,913	712,348	1404
$168,584	$44,721	$587,790	$121,039	$150,727	$3,846,565	
.....	.....	$3,778	$7,840	$1,249	$395,815	1405
$807	$24,240	123,334	51,439	3,812	847,477	1406
.....	1,720	.....	9,288	8	140,035	1407
.....	10,430	14,671	1,936	2,797	297,676	1408
$867	$36,390	$141,783	$70,503	$7,866	$1,681,003	
.....	$36,563	$225,992	$49,428	$91,905	$969,359	1409
.....	6,214	62,043	15,027	2,399	216,843	1410
.....	7,780	323,556	204	5,048	490,275	1411
.....	34,375	415,177	240	9,443	995,390	1412
.....	6,570	92,981	11,586	4,298	327,466	1413
.....	30,140	526,101	.....	18,344	1,702,778	1414
$72,372	39,099	1,500,107	.....	11,742	3,359,997	1415
.....	4,445	11,196	109	421	65,599	1416
.....	2,400	86,675	15,096	2,435	182,655	1417
61,820	18,105	476,247	.....	4,786	1,072,077	1418
.....	3,470	137,118	.....	15,386	241,205	1419
.....	17,653	250,358	12,737	17	608,724	1420
.....	4,289	50,767	14,687	1,045	139,614	1421
.....	28,748	398,315	871	16,492	1,231,144	1422
.....	6,450	76,580	1,256	4,714	389,356	1423
.....	78,804	569,876	.....	11,806	1,005,575	1424
.....	2,000	74,766	.....	84	169,652	1425
.....	2,075	3,370	81	68	56,618	1426
.....	39,575	512,198	.....	5,608	1,748,018	1427
.....	3,620	50,583	.....	460	104,257	1428
.....	21,365	655,632	.....	17,448	2,131,464	1429
.....	3,009	7,060	8,822	33	58,128	1430
.....	1,956	176,960	.....	14,725	514,372	1431
.....	6,433	100,714	2,111	25,989	521,975	1432
.....	15,052	172,586	16,650	1,150	598,869	1433

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Passaic County—Continued					
1388	Laurel	Totowa	$109,476	.....	.....	$40,500
1389	Wanaque Borough	Wanaque	113,173	.....	.....	.....
1390	Passaic Valley	West Paterson	201,669	.....	.....	17,600
	Totals		$23,666,740	$212,350	$517	$7,228,351
	Salem County					
1391	Second Elmer Mutual	Elmer	$185,505	.....	.....	.....
1392	Penns Grove	Penns Grove	92,724	$11,200	.....	.....
1393	Quinton	Quinton	49,080	.....	.....	.....
1394	Franklin	Salem	876,792	.....	.....	.....
1395	Second Union	Woodstown	387,654	.....	.....	.....
	Totals		$1,591,755	$11,200	.....	.....
	Somerset County					
1396	Bernardsville	Bernardsville	$288,407	.....	.....	$60,000
1397	Bound Brook	Bound Brook	615,444	.....	.....	.....
1398	Middlebrook	" "	180,516	.....	.....	12,400
1399	Somerset Hills	Far Hills	131,553	.....	.....	.....
1400	Manville	Manville	56,568	.....	.....	.....
1401	North Plainfield	North Plainfield	159,838	.....	.....	24,600
1402	Raritan	Raritan	252,132	.....	.....	40,500
1403	Citizens'	Somerville	461,232	.....	.....	.....
1404	People's	"	502,848	.....	.....	.....
	Totals		$2,648,538	.....	.....	$137,500
	Sussex County					
1405	Wallkill	Franklin	$307,896	.....	.....	.....
1406	Newton	Newton	458,852	$1,800	.....	$192,300
1407	S. & M.	"	117,555	500	.....	.....
1408	Sussex	Sussex	226,230	.....	.....	.....
	Totals		$1,110,533	$2,300	.....	$192,300
	Union County					
1409	Cranford Mutual	Cranford	$593,316	.....	.....	.....
1410	Greeley	"	132,516	$2,400	.....	.....
1411	American Italian	Elizabeth	197,232	.....	.....	$23,125
1412	Betsytown	"	622,015	.....	.....	24,500
1413	Better-Plan	"	174,775	.....	.....	18,500
1414	Central	"	1,064,567	.....	.....	184,100
1415	Citizens	"	1,397,525	.....	$59,038	1,081,300
1416	Clarkson	"	46,927	3,100	.....	400
1417	Clearing House	"	105,329	.....	.....	2,000
1418	Columbia	"	663,197	.....	.....	32,400
1419	Contractors'	"	135,718	.....	.....	.....
1420	Crystal	"	367,049	.....	.....	9,330
1421	Desirable	"	93,299	.....	.....	.....
1422	Elizabeth	"	769,080	.....	.....	109,650
1423	Elizabethport Mutual	"	213,542	.....	.....	.....
1424	Elmora and West End	"	525,653	.....	.....	67,000
1425	Emerald	"	110,306	.....	.....	1,800
1426	Eternal	"	42,856	.....	.....	.....
1427	Excelsior	"	1,080,688	.....	.....	129,700
1428	Flag	"	61,608	.....	.....	18,525
1429	Harmonia	"	1,281,279	.....	.....	206,300
1430	Headway	"	42,213	.....	.....	.....
1431	Home	"	340,658	.....	.....	.....
1432	Homeland	"	314,214	.....	.....	75,200
1433	Ideal	"	387,308	.....	.....	3,300

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$267	.....	$2,911	.....	.....	$2,225	$23,655	$37,962	$216,996	1388
116	.....	126	.....	.....	56	33,226	7,779	154,476	1389
1,427	.....	571	.....	$8,000	15,709	55,238	32,096	332,310	1390
$119,125	$648,353	$60,475	$7,479	$2,174,813	$3,389,567	$5,187,909	$6,946,131	$49,641,810	
.....	.....	$221	.....	.....	.....	$49,170	$6,089	$240,985	1391
.....	.....	65	.....	$1,300	.....	20,416	488	126,193	1392
.....	.....	44	.....	.....	.....	14,358	2,050	65,532	1393
.....	$151,200	601	.....	33,200	.....	337,720	30,197	1,429,710	1394
.....	.....	287	.....	.....	.....	107,010	10,806	505,757	1395
.....	$151,200	$1,218	.....	$34,500	.....	$528,674	$49,630	$2,368,177	
$613	.....	$589	$539	$46,000	$1,351	$68,934	$24,561	$490,994	1396
83	.....	299	113	.....	80	140,790	68,639	825,448	1397
705	.....	233	.....	.....	21,362	39,259	43,576	298,051	1398
2	.....	598	.....	.....	5	29,470	5,472	167,100	1399
162	.....	206	.....	3,100	93	10,893	9,521	80,543	1400
2,903	.....	487	1,500	.....	88	24,368	25,726	239,510	1401
3,072	.....	84	.....	.....	607	64,940	25,585	386,920	1402
.....	.....	280	.....	.....	.....	132,135	52,004	645,651	1403
.....	.....	348	.....	.....	.....	132,410	76,742	712,348	1404
$7,540	.....	$3,124	$2,152	$49,100	$23,586	$643,199	$331,826	$3,846,565	
$1,710	.....	$679	.....	.....	$178	$60,632	$24,720	$395,815	1405
.....	.....	2,974	.....	.....	4,407	88,475	98,669	847,477	1406
.....	.....	368	.....	.....	295	10,215	11,102	140,035	1407
1,184	.....	234	.....	.....	.....	55,209	14,819	297,676	1408
$2,894	.....	$4,255	.....	.....	$4,880	$214,531	$149,310	$1,681,003	
.....	.....	$1,440	.....	$103,050	$38,774	$114,759	$118,020	$969,359	1409
$2,525	.....	260	.....	.....	3,067	30,045	46,030	216,843	1410
.....	.....	.....	.....	44,500	114,421	.....	110,997	490,275	1411
707	.....	.....	.....	.....	655	153,811	193,692	995,390	1412
7,822	.....	.....	.....	13,569	31,414	26,984	54,402	327,466	1413
.....	$12	.....	.....	.....	13,256	268,679	172,164	1,702,778	1414
.....	.....	88	.....	78,875	83,321	108,744	551,106	3,359,997	1415
445	.....	.....	.....	.....	1,002	7,231	6,494	65,599	1416
13,604	.....	11	.....	3,200	12,768	2,575	43,168	182,655	1417
.....	.....	.....	.....	70,300	2,562	153,674	149,944	1,072,077	1418
359	.....	.....	.....	.....	33,194	31,612	40,322	241,205	1419
756	300	.....	.....	.....	24,505	79,883	126,901	608,724	1420
1,129	.....	76	.....	.....	7,651	10,757	26,702	139,614	1421
495	.....	.....	.....	11,000	2,720	191,434	146,765	1,231,144	1422
94	81,649	.....	.....	700	7,624	50,299	35,448	389,356	1423
227	.....	.....	.....	20,000	34,683	117,230	240,782	1,005,575	1424
20	.....	.....	.....	.....	98	18,640	38,788	169,652	1425
75	.....	105	.....	.....	.....	9,532	4,050	56,618	1426
243	14,816	.....	.....	.....	.....	295,093	227,478	1,748,018	1427
307	.....	.....	.....	.....	360	.....	23,457	104,257	1428
.....	.....	249	.....	54,023	60,145	.....	529,468	2,131,464	1429
185	.....	30	.....	.....	890	6,559	8,251	58,128	1430
.....	.....	.....	.....	.....	1,595	101,718	70,401	514,372	1431
.....	.....	.....	$1,700	.....	39	80,788	50,034	521,975	1432
.....	.....	.....	.....	.....	10	125,207	83,044	598,869	1433

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Passaic County—Continued								
1388	Laurel	1,482	146	.....	.....	.....	.....	203	53
1389	Wanaque Borough	1,266	137	.....	.....	.....	.....	.....	.....
1390	Passaic Valley	2,210	139	.....	.....	.....	.....	88	14
	Totals	367,209	26,792	2,179	237	47	47	46,895	4,767
	Salem County								
1391	Second Elmer Mutual	2,321	259	.....	.....	.....	.....	.....	.....
1392	Penns Grove	2,082	217	112	14	.....	.....	.....	.....
1393	Quinton	600	83	.....	.....	.....	.....	.....	.....
1394	Franklin	13,991	1,228	.....	.....	.....	.....	.....	.....
1395	Second Union	11,400	528	.....	.....	.....	.....	.....	.....
	Totals	30,394	2,315	112	14	.....	.....	.....	.....
	Somerset County								
1396	Bernardsville	4,531	435	.....	.....	.....	.....	300	42
1397	Bound Brook	8,288	744	.....	.....	.....	.....	.....	.....
1398	Middlebrook	2,346	288	.....	.....	.....	.....	62	5
1399	Somerset Hills	2,088	176	.....	.....	.....	.....	.....	.....
1400	Manville	709	113	.....	.....	.....	.....	.....	.....
1401	North Plainfield	1,978	246	.....	.....	.....	.....	123	19
1402	Raritan	3,786	520	.....	.....	.....	.....	203	28
1403	Citizens'	5,826	658	.....	.....	.....	.....	.....	.....
1404	People's	6,211	513	.....	.....	.....	.....	.....	.....
	Totals	35,763	3,693	.....	.....	.....	.....	688	94
	Sussex County								
1405	Wallkill	4,343	399	.....	.....	.....	.....	.....	.....
1406	Newton	5,565	560	9	2	.....	.....	962	103
1407	S. & M.	2,000	175	5	1	.....	.....	.....	.....
1408	Sussex	3,409	289	.....	.....	.....	.....	.....	.....
	Totals	15,317	1,423	14	3	.....	.....	962	103
	Union County								
1409	Cranford Mutual	7,017	561	.....	.....	.....	.....	.....	.....
1410	Greeley	1,533	178	24	8	.....	.....	.....	.....
1411	American Italian	2,774	278	.....	.....	.....	.....	116	24
1412	Betsytown	8,647	819	.....	.....	.....	.....	123	10
1413	Better-Plan	2,677	264	.....	.....	.....	.....	93	9
1414	Central	12,799	1,274	.....	.....	.....	.....	921	114
1415	Citizens	37,049	2,301	.....	.....	1,265	253	11,594	795
1416	Clarkson	740	103	31	4	.....	.....	2	1
1417	Clearing House	1,209	108	.....	.....	.....	.....	10	1
1418	Columbia	7,017	599	.....	.....	.....	.....	102	17
1419	Contractors'	2,791	110	.....	.....	.....	.....	.....	.....
1420	Crystal	4,977	388	.....	.....	.....	.....	57	13
1421	Desirable	1,193	134	.....	.....	.....	.....	.....	.....
1422	Elizabeth	10,796	1,056	.....	.....	.....	.....	548	103
1423	Elizabethport Mutual	3,206	368	.....	.....	.....	.....	.....	.....
1424	Elmora and West End	5,808	563	.....	.....	.....	.....	335	43
1425	Emerald	1,577	124	.....	.....	.....	.....	9	4
1426	Eternal	753	103	.....	.....	.....	.....	.....	.....
1427	Excelsior	13,643	1,280	.....	.....	.....	.....	649	87
1428	Flag	1,047	111	.....	.....	.....	.....	93	18
1429	Harmonia	16,011	1,549	.....	.....	.....	.....	1,032	206
1430	Headway	614	68	.....	.....	.....	.....	.....	.....
1431	Home	4,877	462	.....	.....	.....	.....	.....	.....
1432	Homeland	5,035	509	.....	.....	.....	.....	685	66
1433	Ideal	5,331	438	.....	.....	.....	.....	17	4

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
1,685	40	159	S.	$1.00 m.	$200	6	$5.00 a	$3.00 a	1388
1,266	64	73	O.P.	.....	200	6	3.00 a	2.00 a	1389
2,298	57	96	S.	1.00 m.	200	6	5.00 a	.....	1390
416,330	8,281	23,562							
2,321	100	159	S.	$1.00 m.	$200	6	.....	.....	1391
2,194	57	174	S.	1.00 m.	200	6	$3.00 a & $0.05 b	.....	1392
600	38	45	S.	1.00 m.	200	6	2.63 a	.....	1393
13,991	520	708	S.	1.00 m,	200	6	3.00 a	.....	1394
11,400	198	330	S.	.50 m.	100	6	.....	.....	1395
30,506	913	1,416							
4,831	159	318	S.	$1.00 m.	$200	6	$3.00 a	.....	1396
8,288	178	566	S.	1.00 m.	200	6	.07½ b	$0.07½ b	1397
2,408	41	252	S.	1.00 m.	200	6	.10 b	.10 b	1398
2,088	51	125	S.	1.00 m.	200	6	2.50 a	.....	1399
709	41	72	S.	1.00 m.	200	6	.10 b	.10 b	1400
2,101	63	202	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	1401
3,989	120	428	S.	1.00 m.	200	6	.12½ b	.12½ b	1402
5,826	194	464	S.	1.00 m.	200	6	.05 b	.05 b	1403
6,211	136	377	S.	1.00 m.	200	6	.12½ b	.12½ b	1404
36,451	983	2,804							
4,343	121	278	S.	$1.00 m.	$200	6	$2.00 a	.....	1405
6,536	289	376	S.	1.00 & 2.00 m.	200	6	2.00 a	$2.00 a	1406
2,005	53	123	S.	1.00 & 2.00 m.	200	6	2.00 a	.....	1407
3,409	126	163	S.	1.00 m.	200	6	2.00 a	.....	1408
16,293	589	940							
7,017	183	378	S.	$1.00 m.	$200	6	$0.02½ b	$1.00 a	1409
1,557	47	139	S.	1.00 m.	200	6	.12½ b	.12½ b	1410
2,890	54	248	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1411
8,770	168	661	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1412
2,770	42	231	N.S.	1.00 m.	200	6	.083 b	1.00 a	1413
13,720	379	1,009	N.S.	1.00 m.	200	6	6.00 a	1.00 a	1414
49,908	578	2,771	O.P.	.....	100	6	4.00 a & .05 b	.05 b	1415
773	25	83	N.S.	1.00 m.	200	6	4.00 a	.....	1416
1,219	23	86	S.	1.00 m.	200	6	.05 b	2.00 a	1417
7,179	137	479	N.S.	1.00 m.	200	6	6.00 a	.....	1418
2,791	51	59	N.S.	1.00 m.	200	6	6.00 a	6.00 a	1419
5,034	74	327	N.S.	1.00 m.	200	6	4.00 a	3.00 a	1420
1,193	28	106	S.	1.00 m.	200	6	6.00 a	3.00 a	1421
11,344	160	999	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1422
3,206	104	264	N.S.	1.00 m.	200	6	4.00 a	.....	1423
6,143	283	323	N.S.	1.00 m.	200	6	6.00 a	.....	1424
1,586	24	104	O.P.	.....	200	6	6.00 a	2.00 a	1425
753	25	78	N.S.	1.00 m.	200	6	4.00 a	3.00 a	1426
14,292	318	1,049	N.S.	1.00 m.	200	6	5.00 a	5.00 a	1427
1,140	13	116	N.S.	1.00 m.	200	6	2.00 a	2.00 a	1428
17,043	464	1,291	N.S.	1.00 m.	200	6	6.00 a	3.00 a	1429
614	16	52	S.	1.00 m.	200	6	.....	2.00 a	1430
4,877	71	391	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1431
5,720	95	480	O.P.	.....	200	6	6.00 a & .05 b	2.00 a & .05 b	1432
5,348	84	358	N.S.	1.00 m.	200	6	2.00 a	2.00 a	1433

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Union County—Continued			
1434	Independent	Elizabeth	April 10, 1919	Morris Kowalsky
1435	International	"	Mar. 20, 1913	Neil McLeod, Jr.
1436	Jefferson Park	"	Nov. 26, 1919	George H. Parsons
1437	Juniors'	"	Jan. 21, 1913	Charles A. Stafford
1438	Lithuanian	"	Oct. 6, 1913	Michael Saliklis
1439	Members	"	Jan. 28, 1926	Alphonsus S. V. Giglio
1440	Merchants	"	Jan. 24, 1908	Edward S. Hersh
1441	Moreland	"	Nov. 17, 1927	Anthony P. Troiano
1442	Myrtle	"	Jan. 14, 1924	Harry Z. Levin
1443	N. A. S. E.	"	July 15, 1926	Daniel W. Henry
1444	North Broad Street	"	June 12, 1924	William T. McGlachie
1445	North Elizabeth	"	Mar. 19, 1919	John F. Martin
1446	North Park	"	Mar. 1, 1923	George R. Flach
1447	Old Colony	"	Oct. 3, 1924	A. A. Baekey
1448	People's	"	Mar. 30, 1908	John K. Leeds
1449	Polonia	"	Jan. 22, 1909	Stephen Regit
1450	Rail and Harbor City	"	July 6, 1911	Elias F. Applegate
1451	Rainbow	"	Mar. 8, 1923	Callahan J. McCarthy
1452	Satisfactory	"	Jan. 7, 1927	Peter B. Shelton
1453	Security	"	Feb. 20, 1912	Hans Herold
1454	Townley	"	Mar. 28, 1927	Eugene F. Walsh
1455	Trinity	"	April 3, 1924	David B. Brown
1456	Union County	"	April 26, 1886	William A. Bourdon
1457	Upright	"	July 1, 1926	Max Tieger
1458	Victory	"	Jan. 28, 1920	A. O. Murray
1459	Workmen's	"	Nov. 23, 1899	Samuel Stamler
1460	Young Men's	"	Jan. 2, 1913	Albert C. Stein
1461	Garwood	Garwood	Mar. 1, 1911	W. Merrill Conklin
1462	Hillside	Hillside Township	Jan. 10, 1919	Harvey Tindall
1463	Inter County	" "	June 23, 1921	Charles F. Ackerman
1464	Midway	" "	Mar. 31, 1923	Harry Schnabel
1465	Kenilworth	Kenilworth	Sept. 10, 1912	John Hiller, Jr.
1466	Broadview	Linden	Dec. 20, 1923	.....
1467	Fidelity	"	Mar. 12, 1910	George McGillvray
1468	Stonewall	"	April 8, 1921	Leon A. Watson
1469	Lyons Farms	Lyons Farms	Dec. 19, 1903	David H. Doremus
1470	New Providence	New Providence	Mar. 31, 1927	George W. Robbins, Jr.
1471	Central	Plainfield	Jan. 2, 1904	Fred D. Loizeaux
1472	Liberty	"	Mar. 31, 1919	Isidore Tornberg
1473	Plainfield	"	Mar. 21, 1884	William McD. Coriell
1474	Queen City and Home	"	* (See below)	Michael D. O'Keeffe
1475	Renascence	"	June 30, 1925	Aurelio R. Mangione
1476	Representative	"	Mar. 14, 1924	George W. Harris
1477	Union	"	Jan. 18, 1899	A. D. Edgar
1478	Axia	Rahway	April 16, 1927	Clifford B. Gehring
1479	Better-Homes	"	Oct. 11, 1924	William C. Hoblitzel
1480	Citizens	"	July 31, 1914	A. F. Kirstein
1481	Industrial	"	Mar. 7, 1910	Arthur R. Wendell
1482	Rahway	"	Feb. 8, 1898	Cyrus W. Squier
1483	Reliance Co-Operative	"	Jan. 29, 1920	John W. Wieser
1484	Workmen's	"	Jan. 25, 1886	Willard C. Freeman
1485	Roselle	Roselle	May 25, 1889	W. C. Hope
1486	Warinanco	"	Oct. 3, 1924	Justin McAghon
1487	Aldene	Roselle Park	June 14, 1919	Albert S. Geehr
1488	Gloria	" "	May 21, 1923	Jay W. Rewalt, Sr.

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
John J. Stamler	W. C. Forman	446 Jersey Ave., Elizabeth, N. J.	1434
David S. Feinswog	A. W. Spilner	207 Broad St., Elizabeth, N. J.	1435
Alfred K. Moe	William E. Walker	34 Hazard Place, Elizabeth, N. J.	1436
Charles A. Otto, Jr.	Harry G. Pflug	51 Fernwood Terrace, Elizabeth, N. J.	1437
James T. Kirk	Joseph B. Patalkis	230 Isham Place, Elizabeth, N. J.	1438
Louis P. Longobardi	Anthony J. Crincoli	339 Centre St., Elizabeth, N. J.	1439
John J. Griffin	Arthur W. Pfaff	100 1st St., Elizabeth, N. J.	1440
Mario Turtur	Walter B. Wilson	314 Ashton Ave., Linden, N. J.	1441
A. J. Blum	Samuel Freedman	80 Broad St., Elizabeth, N. J.	1442
Louis C. Lehmann, Jr.	Welles B. Pullen	519 Hemlock St., Roselle Park, N. J.	1443
N. R. Leavitt & F. N. Talley	Frank Regenthal	132 Elm St., Elizabeth, N. J.	1444
John R Connolly	James Clark	915 Jersey Ave., Elizabeth, N. J.	1445
Frank K. Sauer	Edward E. Unglaub	808 Livingston Road, Elizabeth, N. J.	1446
Samuel Koestler	Harold E. Manvel	67 Hillside Road, Elizabeth, N. J.	1447
Joseph T. Hague	William H. Ryan, Jr.	1197 E. Grand St., Elizabeth, N. J.	1448
Francis J. Regula	John P. Wnek	111 Inslee Place, Elizabeth, N. J.	1449
Donald H. McLean	James W. Cozzens	125 Broad St., Elizabeth, N. J.	1450
Henry H. Eisenberg	Samuel Balter	1139 E. Jersey St., Elizabeth, N. J.	1451
Joseph J. Turek	William J. Haggerty	521 Maple Ave., Elizabeth, N. J.	1452
George Schmidt, Jr.	Charles W. Schlegel	536 Drake Ave., Roselle, N. J.	1453
Raymond A. Leahy	George H. Byrd	280 N. Broad St., Elizabeth, N. J.	1454
Martin Korngut	A. W. Spilner	207 Broad St., Elizabeth, N. J.	1455
James T. Kirk	Frank J. Currall	208 Orchard St., Elizabeth, N. J.	1456
Lawrence L. Weltchek	Samuel Freedman	80 Broad St., Elizabeth, N. J.	1457
Michael H. Feldman	Samuel Freedman	80 Broad St., Elizabeth, N. J.	1458
Charles J. Stamler	Louis Ritter	1201 E. Grand St., Elizabeth, N. J.	1459
Welcome W. Bender	Alfred F. Sauer	426 Jersey Ave., Elizabeth, N. J.	1460
A. C. Nash	H. B. Kjellmark	582 Trinity Place, Westfield, N. J.	1461
A. C. Ullrich	L. F. Gardiner, Jr.	502 High St., Newark, N. J.	1462
A. Wilberforce Egner	Frank L. Morton, Jr.	786 Broad St., Newark, N. J.	1463
Frank A. English	John S. La Bar	34 Mertz Ave., Hillside, N. J.	1464
Adolph Ulbrich	Edwin Greim	309 Retford Ave., Cranford, N. J.	1465
**(Special Asst. Dep. Com'r.	Walter J. Mulgrave)	1060 Broad St., Newark, N. J.	1466
Charles J. Stamler	Frank R. Anderson	19 E. Elizabeth Ave., Linden, N. J.	1467
Frank K. Sauer	G. H. Julian	522 Miltonia St., Linden, N. J.	1468
Sylvester M. Cooley	George Compton	1444 N. Broad St., Hillside, N. J.	1469
John L. Hughes	Edwin M. Dotten	New Providence, N. J.	1470
William M. Stillman	R. B. Gendall	240 W. Front St., Plainfield, N. J.	1471
Irving Kunzman	Herman Kramer	119 Elmwood Place, Plainfield, N. J.	1472
Chas. M. Dolliver & F. J. Blatz	Charles W. Nagel	400 Park Ave., Plainfield, N. J.	1473
McDonough & McDonough	Florence E. Luerssen	107 Park Ave., Plainfield, N. J.	1474
Salvador Diana	P. E. Marangello	436 E. 5th St., Plainfield, N. J.	1475
Joseph J. Mutnick, Jr.	Helen H. Crawford	166 DeLacy Ave., Plainfield, N. J.	1476
C. M. Dolliver & F. J. Blatz	C. J. Ornes	219 Park Ave., Plainfield, N. J.	1477
Clarence A. Ward	William Weil	137 Maple Ave., Rahway, N. J.	1478
Adolph Ulbrich	John F. Geyer	142 Irving St., Rahway, N. J.	1479
Charles J. Stamler	Abraham Weitz	144 Irving St., Rahway, N. J.	1480
David Armstrong	Fred C. Bauer	Madison Hill Road, Rahway, N. J.	1481
Orlando H. Dey	Freeland J. Gibbons	146 Irving St., Rahway, N. J.	1482
Fayette N. Talley	Walter Boresch	175 Price St., Rahway, N. J.	1483
F. C. Hyer	L. R. Cartwright	19 Pierpont St., Rahway, N. J.	1484
Edward S. Atwater, Jr.	Harry Cashmore	152 W. Fourth Ave., Roselle, N. J.	1485
Maxwell M. Albach	Searle R. Chynoweth	528 Pine St., Roselle, N. J.	1486
D. H. McLean & D. D. Hand	Armando G. Finizio	290 Seaton Ave., Roselle Park, N. J.	1487
Richard V. Stein	William H. Bodine, Jr.	3 E. Westfield Ave., Roselle Park, N. J.	1488

**Broadview Building & Loan Assn., Linden—This Department in possession.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Union County—Continued				
1434	Independent	Elizabeth	$2,072	.....	$286,750
1435	International	"	1,598	$7,000	384,200
1436	Jefferson Park	"	2,347	230	172,700
1437	Juniors'	"	2,260	6,445	722,803
1438	Lithuanian	"	15,729	1,320	555,700
1439	Members	"	10,002	6,439	86,400
1440	Merchants	"	4,655	108	644,000
1441	Moreland	"	410	.....	10,000
1442	Myrtle	"	1,042	3,143	76,300
1443	N. A. S. E.	"	1,418	6,384	54,500
1444	North Broad Street	"	2,353	2,649	130,000
1445	North Elizabeth	"	1,101	8,000	612,360
1446	North Park	"	3,990	3,613	189,400
1447	Old Colony	"	972	2,048	303,500
1448	People's	"	17,968	.....	394,480
1449	Polonia	"	4,450	7,893	431,450
1450	Rail and Harbor City	"	535	6,300	306,800
1451	Rainbow	"	29,441	5,000	187,200
1452	Satisfactory	"	746	1,688	102,200
1453	Security	"	8,028	8,100	536,200
1454	Townley	"	4,697	682	39,800
1455	Trinity	"	1,550	4,143	185,300
1456	Union County	"	4,191	5,151	314,300
1457	Upright	"	793	2,011	57,812
1458	Victory	"	4,712	2,037	323,250
1459	Workmen's	"	4,793	.....	1,113,855
1460	Young Men's	"	712	25	225,800
1461	Garwood	Garwood	3,608	2,734	166,640
1462	Hillside	Hillside Township	1,747	3,309	40,300
1463	Inter County	" "	3,902	9,765	214,300
1464	Midway	" "	4,154	25,200	100,000
1465	Kenilworth	Kenilworth	5,092	109	84,600
1466	Broadview	Linden	5,309	1,172	42,800
1467	Fidelity	"	4,195	1,384	1,458,350
1468	Stonewall	"	9,846	2,403	233,800
1469	Lyons Farms	Lyons Farms	6,698	15,050	619,800
1470	New Providence	New Providence	4,441	9,239	65,000
1471	Central	Plainfield	407	192	319,400
1472	Liberty	"	2,289	4,626	247,611
1473	Plainfield	"	27,528	12,000	1,077,325
1474	Queen City and Home	"	16,042	3,520	1,167,300
1475	Renascence	"	420	233	56,500
1476	Representative	"	2,777	12,360	130,400
1477	Union	"	2,199	7,025	357,000
1478	Axia	Rahway	2,190	1,500	112,500
1479	Better-Homes	"	6,949	28,101	142,800
1480	Citizens	"	6,706	12,817	521,100
1481	Industrial	"	41,238	14,420	943,500
1482	Rahway	"	1,486	965	47,640
1483	Reliance Co-Operative	"	7,376	3,122	110,000
1484	Workmen's	"	2,950	9,295	632,766
1485	Roselle	Roselle	12,186	27,871	527,300
1486	Warinanco	"	14,694	5,471	154,100
1487	Aldene	Roselle Park	2,334	3,806	239,900
1488	Gloria	" "	9,993	983	37,950

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	.....	$316,598	.....	$12,906	$618,326	1434
$475	$21,561	271,564	.....	22,950	709,348	1435
47,498	5,427	33,114	$12,782	380	274,478	1436
2,834	23,563	229,583	.....	41,605	1,029,093	1437
.....	3,335	302,152	3,464	3,271	884,971	1438
.....	6,275	49,698	.....	94	158,908	1439
.....	5,300	219,954	1,186	6,837	882,040	1440
.....	1,030	25,322	.....	424	37,186	1441
.....	5,650	42,734	.....	808	129,677	1442
.....	5,909	47,182	.....	1,345	116,738	1443
.....	2,445	71,379	15,414	30,368	254,608	1444
.....	22,030	89,249	1,492	1,293	735,525	1445
3	15,445	51,580	18,488	35,975	318,494	1446
.....	11,533	42,257	.....	42,454	402,764	1447
.....	18,130	23,405	5,604	2,848	462,435	1448
.....	30,318	188,934	.....	5,385	668,430	1449
.....	23,961	178,451	.....	5,252	521,299	1450
26,327	2,955	162,536	1,705	4,879	420,043	1451
.....	4,970	8,281	1,559	4,773	124,217	1452
.....	32,743	176,130	5,894	5,225	772,320	1453
.....	5,880	5,833	207	948	58,047	1454
.....	8,570	168,462	.....	4,625	372,650	1455
.....	6,874	74,573	.....	1,255	406,344	1456
.....	2,180	33,559	.....	244	96,599	1457
.....	9,355	131,870	.....	12,930	484,154	1458
.....	69,694	705,016	.....	18,005	1,911,363	1459
435	8,600	223,328	29,847	8,035	496,782	1460
.....	7,560	16,207	18,946	1,759	217,454	1461
.....	812	61,427	5,869	5,782	119,246	1462
5,500	6,978	154,670	25,296	4,762	425,173	1463
.....	4,120	78,350	15,977	755	228,556	1464
190	4,730	83,305	10,277	7,211	195,514	1465
.....	.....	46,897	3,961	11,770	111,909	1466
3,206	38,490	652,597	87,907	38,818	2,284,947	1467
1,000	6,230	118,881	1,000	1,642	374,802	1468
26,300	33,941	290,039	44,921	42,985	1,079,734	1469
.....	2,390	13,219	5,432	114	99,835	1470
7,787	8,695	102,281	11,731	7,770	458,263	1471
.....	19,406	140,277	22,511	15,192	451,912	1472
.....	33,375	227,892	37,288	15,990	1,431,398	1473
59,618	101,423	602,069	23,985	159,532	2,133,489	1474
3,600	4,445	26,098	3,556	1,099	95,951	1475
6,077	5,353	70,947	13,664	2,842	244,420	1476
31,424	19,909	121,184	6,939	67,938	613,618	1477
.....	3,685	40,458	7,873	19,401	187,607	1478
.....	15,760	121,593	7,394	32,794	355,391	1479
.....	2,307	263,264	.....	12,358	818,552	1480
.....	775	265,415	5,167	43,130	1,313,645	1481
.....	1,235	55,627	2,299	800	110,052	1482
.....	4,870	43,477	2,732	16,882	188,459	1483
89,273	21,115	92,644	11,319	36,838	896,200	1484
77,800	40,725	193,512	6,837	1,877	888,108	1485
8,000	20,075	144,017	15,983	38,369	400,709	1486
.....	9,842	157,225	14,974	195	428,276	1487
.....	1,693	72,734	.....	1,042	124,395	1488

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES — Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Union County—Continued					
1434	Independent	Elizabeth	$331,872			$30,100
1435	International	"	437,889			6,575
1436	Jefferson Park	"	178,071			30,300
1437	Juniors'	"	618,065			115,450
1438	Lithuanian	"	526,704			65,355
1439	Members	"	111,737			
1440	Merchants	"	533,078			
1441	Moreland	"	29,538			600
1442	Myrtle	"	72,849			9,650
1443	N. A. S. E.	"	82,223			2,950
1444	North Broad Street	"	146,544			9,400
1445	North Elizabeth	"	410,399			80,854
1446	North Park	"	223,891			10,850
1447	Old Colony	"	280,036	$2,600		
1448	People's	"	312,837			20,400
1449	Polonia	"	346,034			127,800
1450	Rail and Harbor City	"	313,249			37,870
1451	Rainbow	"	275,977			19,650
1452	Satisfactory	"	67,137	8,500		22,235
1453	Security	"	461,288			77,200
1454	Townley	"	41,198			
1455	Trinity	"	249,102			20,250
1456	Union County	"	225,990			42,650
1457	Upright	"	56,422			14,375
1458	Victory	"	249,080			61,425
1459	Workmen's	"	925,042		241,525	
1460	Young Men's	"	245,933			37,150
1461	Garwood	Garwood	153,253			
1462	Hillside	Hillside Township	50,976			10,600
1463	Inter County	" "	224,798			47,010
1464	Midway	" "	133,002			17,940
1465	Kenilworth	Kenilworth	110,505			19,828
1466	Broadview	Linden	65,898			5,400
1467	Fidelity	"	1,172,672			344,090
1468	Stonewall	"	209,145			33,600
1469	Lyons Farms	Lyons Farms	662,802			86,600
1470	New Providence	New Providence	78,951			
1471	Central	Plainfield	314,211			
1472	Liberty	"	253,254	29,050		31,500
1473	Plainfield	"	779,880			265,450
1474	Queen City and Home	"	1,255,854	6,100		193,200
1475	Renascence	"	68,667			2,800
1476	Representative	"	170,527			12,500
1477	Union	"	402,545			9,000
1478	Axia	Rahway	85,383	24,400		17,750
1479	Better-Homes	"	240,615			1,600
1480	Citizens	"	470,199			58,500
1481	Industrial	"	697,634		8,429	2,000
1482	Rahway	"	59,574			10,050
1483	Reliance Co-Operative	"	120,436	1,600		30,600
1484	Workmen's	"	586,754			103,000
1485	Roselle	Roselle	641,754			4,000
1486	Warinanco	"	277,476			3,000
1487	Aldene	Roselle Park	229,036			54,000
1488	Gloria	" "	82,179			

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$403	.....	.....	.....	$3,000	$2,285	$81,781	$168,885	$618,326	1434
100	.....	.....	.....	.....	750	155,367	108,667	709,348	1435
785	.....	$287	.....	.....	1,806	43,182	20,047	274,478	1436
174	$29,268	.....	.....	.....	8,476	145,058	112,602	1,029,093	1437
159	.....	.....	.....	16,000	1,069	110,014	165,670	884,971	1438
.....	.....	.....	.....	.....	.....	28,650	18,521	158,908	1439
332	63,154	.....	.....	37,000	127	142,574	105,775	882,040	1440
.....	.....	.....	.....	.....	.....	213	6,835	37,186	1441
40	.....	.....	.....	8,552	1,865	15,163	21,558	129,677	1442
627	.....	.....	.....	.....	5	14,029	16,904	116,738	1443
4,788	.....	953	.....	11,000	21,953	29,427	30,543	254,608	1444
.....	.....	.....	.....	40,000	8,756	136,907	58,609	735,525	1445
717	.....	420	.....	.....	281	49,478	32,857	318,494	1446
.....	.....	.....	.....	.....	.....	77,314	41,914	402,764	1447
.....	.....	.....	.....	2,000	.....	82,871	44,327	462,435	1448
.....	.....	.....	.....	25,000	4,675	91,760	73,161	668,430	1449
930	.....	.....	.....	11,040	1,961	80,108	76,141	521,299	1450
2,923	.....	.....	.....	.....	512	49,468	71,513	420,043	1451
364	.....	.....	$400	2,200	1,455	11,349	10,577	124,217	1452
353	.....	.....	.....	16,000	15,893	108,170	93,416	772,320	1453
141	.....	.....	.....	.....	3,262	7,698	5,748	58,047	1454
.....	.....	.....	.....	.....	.....	37,753	65,545	372,650	1455
.....	.....	.....	.....	27,000	14,149	45,499	51,056	406,344	1456
50	.....	.....	.....	.....	660	6,735	18,357	96,599	1457
72	.....	.....	.....	13,660	5,593	53,903	100,421	484,154	1458
.....	157,184	.....	.....	.....	277	312,402	274,933	1,911,363	1459
893	.....	123	.....	48,000	33,305	12,623	118,755	496,782	1460
363	1,759	29	.....	2,000	95	34,875	25,080	217,454	1461
155	.....	162	.....	.....	26,452	3,767	27,134	119,246	1462
2,368	.....	612	.....	30,000	39,002	33,588	47,795	425,173	1463
30	.....	542	.....	.....	14,609	28,782	33,651	228,556	1464
74	.....	216	.....	.....	12,971	20,217	31,703	195,514	1465
65	.....	.....	.....	14,500	1,679	.....	24,367	111,909	1466
70	.....	2	.....	202,233	38,805	181,103	345,972	2,284,947	1467
134	.....	.....	.....	24,975	667	53,019	53,262	374,802	1468
.....	.....	284	.....	35,000	5,892	125,052	164,104	1,079,734	1469
1,106	.....	85	.....	.....	5	12,329	7,359	99,835	1470
.....	.....	484	.....	39,400	2,820	63,070	38,278	458,263	1471
1,099	.....	1,885	.....	8,600	9,477	44,198	72,849	451,912	1472
43	.....	1,946	.....	169,000	.....	150,877	64,202	1,431,398	1473
638	.....	390	.....	222,908	20,750	282,182	151,467	2,133,489	1474
66	.....	436	.....	.....	105	12,874	11,003	95,951	1475
650	.....	766	.....	.....	746	23,838	35,393	244,420	1476
756	.....	581	.....	44,200	75	89,682	66,779	613,618	1477
7,644	.....	852	.....	14,000	25	16,291	21,262	187,607	1478
.....	.....	932	.....	.....	4,149	58,411	49,684	355,391	1479
66	.....	18	.....	44,379	27,523	111,558	106,309	818,552	1480
.....	.....	.....	75	.....	490	494,840	110,177	1,313,645	1481
.....	.....	.....	.....	3,150	2,441	15,859	18,978	110,052	1482
933	.....	673	.....	.....	293	17,019	16,905	188,459	1483
.....	.....	295	.....	.....	1,712	155,998	48,441	896,200	1484
5	613	1,558	.....	15,000	43	161,513	63,622	888,108	1485
5,941	.....	1,092	.....	.....	61	51,655	61,484	400,709	1486
.....	.....	563	.....	25,300	17,746	48,957	52,674	428,276	1487
114	.....	6	.....	16,000	1,000	.....	25,096	124,395	1488

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Union County—Continued								
1434	Independent	8,409	614	.....	.....	.....	.....	151	25
1435	International	6,421	510	.....	.....	.....	.....	33	7
1436	Jefferson Park	2,669	271	.....	.....	.....	.....	152	33
1437	Juniors'	9,130	1,022	.....	.....	.....	.....	577	97
1438	Lithuanian	7,243	685	.....	.....	.....	.....	327	55
1439	Members	2,895	282	.....	.....	.....	.....	.....	.....
1440	Merchants	7,542	572	.....	.....	.....	.....	.....	.....
1441	Moreland	935	109	.....	.....	.....	.....	6	1
1442	Myrtle	1,659	179	.....	.....	.....	.....	48	10
1443	N. A. S. E.	1,526	190	.....	.....	.....	.....	15	5
1444	North Broad Street	1,691	173	.....	.....	.....	.....	47	8
1445	North Elizabeth	5,036	504	.....	.....	.....	.....	337	68
1446	North Park	2,753	285	.....	.....	.....	.....	54	9
1447	Old Colony	4,017	374	26	6	.....	.....	.....	.....
1448	People's	4,365	392	.....	.....	.....	.....	102	15
1449	Polonia	5,244	516	.....	.....	.....	.....	639	88
1450	Rail and Harbor City	3,815	416	.....	.....	.....	.....	180	27
1451	Rainbow	3,548	400	.....	.....	.....	.....	98	20
1452	Satisfactory	1,382	260	85	6	.....	.....	111	27
1453	Security	6,458	684	.....	.....	.....	.....	386	90
1454	Townley	904	88	.....	.....	.....	.....	.....	.....
1455	Trinity	3,132	283	.....	.....	.....	.....	101	27
1456	Union County	3,141	298	.....	.....	.....	.....	213	27
1457	Upright	1,487	127	.....	.....	.....	.....	72	14
1458	Victory	4,520	335	.....	.....	.....	.....	307	33
1459	Workmen's	18,889	1,218	.....	.....	.....	.....	1,208	281
1460	Young Men's	2,729	250	.....	.....	.....	.....	186	33
1461	Garwood	1,639	122	.....	.....	.....	.....	.....	.....
1462	Hillside	600	94	.....	.....	.....	.....	53	8
1463	Inter County	2,701	267	.....	.....	.....	.....	235	41
1464	Midway	1,471	127	.....	.....	.....	.....	90	12
1465	Kenilworth	1,103	126	.....	.....	.....	.....	99	17
1466	Broadview	1,249	120	.....	.....	.....	.....	27	6
1467	Fidelity	16,864	1,059	.....	.....	.....	.....	1,720	178
1468	Stonewall	2,840	313	.....	.....	.....	.....	168	28
1469	Lyons Farms	7,707	603	.....	.....	.....	.....	433	44
1470	New Providence	1,187	124	.....	.....	.....	.....	.....	.....
1471	Central	4,182	359	.....	.....	.....	.....	.....	.....
1472	Liberty	2,684	244	291	34	.....	.....	158	23
1473	Plainfield	12,245	1,264	.....	.....	.....	.....	1,327	187
1474	Queen City and Home	16,727	1,503	61	15	.....	.....	966	160
1475	Renascence	927	117	.....	.....	.....	.....	14	4
1476	Representative	1,944	190	.....	.....	.....	.....	63	9
1477	Union	10,803	628	.....	.....	.....	.....	90	15
1478	Axia	1,534	145	244	61	.....	.....	89	19
1479	Better-Homes	2,590	291	.....	.....	.....	.....	8	3
1480	Citizens	5,975	604	.....	.....	.....	.....	293	40
1481	Industrial	38,361	1,393	.....	.....	57	40	20	3
1482	Rahway	1,011	139	.....	.....	.....	.....	45	12
1483	Reliance Co-Operative	2,068	263	16	3	.....	.....	153	34
1484	Workmen's	8,276	703	.....	.....	.....	.....	515	83
1485	Roselle	8,396	615	.....	.....	.....	.....	20	2
1486	Warinanco	3,299	367	.....	.....	.....	.....	15	3
1487	Aldene	3,270	415	.....	.....	.....	.....	268	48
1488	Gloria	1,010	100	.....	.....	.....	.....	.....	.....

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
8,560	57	582	O.P.	.....	$200	6	.....	.....	1434
6,454	125	392	N.S.	$1.00 m.	200	6	.....	$2.00 a	1435
2,821	51	253	S.	1.00 m.	200	6	$6.00 a or $.111 b	6.00a or .111b	1436
9,707	265	854	N.S.	1.00 m.	200	6	4.00 a	2.00 a	1437
7,570	132	608	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1438
2,895	37	245	N.S.	1.00 m.	200	6	6.00 a	6.00 a	1439
7,542	105	467	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1440
941	7	103	N.S.	1.00 m.	200	6	5.00 a	2.00 a	1441
1,707	30	159	O.P.	.....	200	6	.....	2.00 a	1442
1,541	37	158	N.S.	1.00 m.	200	6	6.00 a & .05 b	2.00 a & .05 b	1443
1,738	34	147	S.	1.00 m.	200	6	4.00 a & 6.00 a	.....	1444
5,373	146	426	N.S.	1.00 m.	240	5 & 6	6.00 a	6.00 a	1445
2,807	73	221	S.	1.00 m.	200	6	6.00 a & .12½ b	.....	1446
4,043	75	305	N.S.	1.00 m.	200	6	.05 b	2.00 a & .05 b	1447
4,467	159	248	N.S.	1.00 m.	200	6	2.00 a	.....	1448
5,883	226	378	O.P.	.....	200	6	4.00 a	2.00 a	1449
3,995	123	320	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1450
3,646	62	358	N.S.	1.00 m.	200	6	4.00a, 6.00a, .05b	2.00 a & .05 b	1451
1,578	71	222	N.S.	1.00 & 2.00 m.	200	6	4.00 a	.....	1452
6,844	225	549	N.S.	1.00 & 2.00 m.	200	6	6.00 a	1.00 a	1453
904	23	65	N.S.	1.00 m.	200	6	4.00 a	.....	1454
3,233	63	247	O.P.	.....	200	6	.....	2.00 a	1455
3,354	152	173	N.S.	1.00 m.	200	6	6.00 a	3.00 a	1456
1,559	22	119	N.S.	1.00 m.	200	6	2,00 a	1.00 a	1457
4,827	77	291	N.S.	1.00 m.	200	6	6.00 a & .05 b	.....	1458
20,097	408	1,091	O.P.	.....	200	6	6.00 a	6.00 a	1459
2,915	43	240	S.	1.00 m.	200	6	.05 b	.05 b	1460
1,639	60	62	N.S.	1.00 m.	200	5 & 6	.06¼ b	.06¼ b	1461
653	24	78	S.	1.00 m.	200	6	4.00 a	1.00 a	1462
2,936	63	245	S.	1.00 m.	200	6	3.00 a	1.00 a	1463
1,561	34	105	S.	1.00 m.	200	6	3.00 a	1.50 a	1464
1,202	48	95	S.	1.00 m.	200	6	.....	2.00 a	1465
1,276	9	117	O.P.	.....	200	6	5.00 a	2.00 a	1466
18,584	333	904	N.S.	1.00 m.	200	6	2.00 a	.....	1467
3,008	67	274	N.S.	1.00 m.	200	6	6.00 a & .12½ b	.....	1468
8,140	207	440	S.	1.00 m.	200	6	.03 b	.03 b	1469
1,187	20	104	S.	1.00 m.	200	6	2.50 a	.....	1470
4,182	139	220	S.	1.00 m.	200	6	3.00 a	1.00 a	1471
3,133	98	203	S.	1.00 m.	200	6	3.50 a	1.50 a	1472
13,572	343	1,108	S.	1.00 m.	200	6	3.00 a	1.00 a	1473
17,754	390	1,288	N.S.	1.00 m.	200	6	3.00 a	.....	1474
941	34	87	S.	1.00 m.	200	6	3.00 a	3.00 a	1475
2,007	44	155	S.	1.00 m.	200	6	4.00 a	4.00 a	1476
10,893	135	508	S.	.50 m.	100	6	.042 b	.042 b	1477
1,867	45	180	S.	1.00 m.	200	6	4.50 a	1.00 a	1478
2,598	77	217	S.	1.00 m.	200	6	5.00 a	1.00 a	1479
6,268	158	486	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1480
38,438	380	1,056	N.S.	.45 m.	100	6	.02½ b	.02½ b	1481
1,056	22	129	O.P.	.....	200 & 240	5 & 6	4.00 a & .16 b	1.00 a & .16 b	1482
2,237	55	245	S.	1.00 m.	200	6	4.00 a & .05 b	2.00 a & .05 b	1483
8,791	187	599	S.	1.00 m.	200	6	2.50 a	.....	1484
8,416	200	417	S.	1.00 m.	200	6	.....	.....	1485
3,314	64	306	S.	1.00 m.	200	6	3.00 a	1.00 a	1486
3,538	125	338	N.S.	1.00 & 2.00 m.	200	6	4.00 a	2.00 a	1487
1,010	9	91	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1488

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION.

	NAME AND LOCATION		Incorporated	President
	Union County—Continued			
1489	Roselle Park	Roselle Park	June 28, 1904	
1490	Twin Borough	" "	Nov. 10, 1920	David J. Farren
1491	Fanwood & Scotch Plains	Scotch Plains	May 23, 1922	Alexander Muir
1492	Baltusrol	Springfield	June 8, 1929	Thomas H. Lyons
1493	Battle Hill	"	Mar. 15, 1923	Steward O. Burns
1494	Arcoe	Summit	Jan. 30, 1925	A. H. Riviere
1495	Hill City	"	Mar. 10, 1914	Francis U. Voss
1496	Overlook	"	Nov. 9, 1923	William S. Post
1497	Prospect Hill	"	July 27, 1923	Ernest P. Patten
1498	Summit	"	Oct. 14, 1891	Alfred W. Alesbury
1499	Connecticut Farms	Union	Mar. 30, 1922	John R. Buchanan
1500	Vauxhall	Vauxhall	July 24, 1920	Gustav Hummel, Jr.
1501	Home	Westfield	Oct. 29, 1912	W. H. Davies
1502	Mindowaskin	"	Feb. 4, 1929	Robert F. Darby
1503	Mutual	"	April 27, 1908	Herbert C. Newell
1504	Westfield	"	Dec. 4, 1888	Theodore H. Ludwig
	Warren County			
1505	Belvidere	Belvidere	Jan. 19, 1920	Norman H. Deshler
1506	Hackettstown	Hackettstown	Feb. 26, 1906	Marvin Shields
1507	Malvern Hill	"	Jan. 5, 1927	Lindley G. Cook
1508	Phillipsburg, No. 4	Phillipsburg	Mar. 27, 1876	Matthew Korn
1509	Phillipsburg, No. 5	"	June 6, 1882	John E. Wyckoff
1510	Phillipsburg, No. 6	"	April 3, 1903	F. A. Churchill
1511	Phillipsburg, No. 7	"	Aug. 7, 1915	Matthew Kingfield
1512	Warren County	"	Mar. 11, 1922	Shipman R. Pursel
1513	Mansfield	Washington	July 31, 1930	Floyd Major
1514	Washington	"	May 26, 1919	Eugene L. Linaberry

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
*(Special Asst. Dep. Com'r. ..	Andrew Thomson)	1060 Broad St., Newark, N. J.	1489
Adolph Ulbrich	Fred F. Frey	308 Madison Ave., Roselle Park, N. J.	1490
Peter J. McDonough, Jr.	Paul L. Archbold	361 Union Ave., Scotch Plains, N. J.	1491
Louis Messing, Jr.	Edward A. Conley	277 Morris Ave., Springfield, N. J.	1492
Hobart L. Benedict	Charles H. Huff	Springfield, N. J.	1493
Jacob R. Mantel	W. L. Heyl	43 Maple St., Summit, N. J.	1494
Frederick C. Kentz	John G. Voegtlen	30 Maple St., Summit, N. J.	1495
John L. Hughes	Arthur T. Dailey	401 Springfield Ave., Summit, N. J.	1496
Robert B. Williams	Charles H. Baum	c/o Overlook Hospital, Summit, N. J.	1497
Atwood L. De Coster	J. Sherman Byland	367 Springfield Ave., Summit, N. J.	1498
H. L. Benedict	Stephen Ford	965 Park Terrace, Union, N. J.	1499
Herbert Ellend	Benjamin Bateman	744 Broad St., Newark, N. J.	1500
R. S. Snevily	Edith M. Powers	30 E. Broad St., Westfield, N. J.	1501
Alan B. Conlin	Charles H. Frankenbach.	2 Elm St., Westfield, N. J.	1502
Paul Q. Oliver	Albert M. Lamberton ...	112 Elm St., Westfield, N. J.	1503
Paul Q. Oliver	Howard M. Condit	423 Everson Place, Westfield, N. J.	1504
John H. Dahlke	Homer H. Rasely	333 Water St., Belvidere, N. J.	1505
Claude E. Cook	A. M. Lundy	144 Main St., Hackettstown, N. J.	1506
Claude E. Cook	John D. Woodward	Lock Drawer 230, Hackettstown, N. J.	1507
S. C. Smith, Jr.	D. J. Lilly	403 Thomas St., Phillipsburg, N. J.	1508
William H. Walters	Robert Souders	192 Lincoln Road, Phillipsburg, N. J.	1509
C. B. Brady	Robert D. Connolly	418 S. Main St., Phillipsburg, N. J.	1510
Frank J. Kingfield	George B. Arnold	55 S. Main St., Phillipsburg, N. J.	1511
William P. Tallman	Vida C. King	51 S. Main St., Phillipsburg, N. J.	1512
George W. Fleming	W. Boyd Creveling	First Nat. Bank Bldg., Washington, N. J.	1513
G. W. Fleming & C. C. Bowers..	Harry Christine	22 Belvidere Ave., Washington, N. J.	1514

*Roselle Park Building & Loan Assn., Roselle Park—This Department in possession.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Union County—Continued				
1489	Roselle Park	Roselle Park	$5,812	$75,015	$1,015,200
1490	Twin Borough	" "	1,572	12,941	185,200
1491	Fanwood & Scotch Plains	Scotch Plains	14,975	.....	173,000
1492	Baltusrol	Springfield	5,006	814	33,800
1493	Battle Hill	"	7,091	482	663,200
1494	Arcoe	Summit	323	1,618	114,400
1495	Hill City	"	72,339	47,607	1,051,500
1496	Overlook	"	18,842	4,694	265,450
1497	Prospect Hill	"	1,581	1,042	36,500
1498	Summit	"	68,942	10,000	643,200
1499	Connecticut Farms	Union	2,131	98	254,000
1500	Vauxhall	Vauxhall	1,470	1,000	75,200
1501	Home	Westfield	73,032	20,479	1,158,980
1502	Mindowaskin	"	4,448	1,024	26,200
1503	Mutual	"	17,094	22,200	1,105,496
1504	Westfield	"	1,761	21,449	1,078,600
	Totals		$841,410	$942,728	$36,536,133
	Warren County				
1505	Belvidere	Belvidere	$6,703	$1,117	$101,300
1506	Hackettstown	Hackettstown	13,414	2,740	174,295
1507	Malvern Hill	"	2,973	12,297	62,900
1508	Phillipsburg, No. 4	Phillipsburg	4,566	605	105,200
1509	Phillipsburg, No. 5	"	8,678	9,175	356,800
1510	Phillipsburg, No. 6	"	17,512	5,775	107,000
1511	Phillipsburg, No. 7	"	4,849	14,116	293,800
1512	Warren County	"	27,037	9,095	444,200
1513	Mansfield	Washington	2,442	1,622	14,800
1514	Washington	"	9,572	3,557	389,150
	Totals		$97,746	$60,099	$2,049,445

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$704,915	$65,935	$1,357,915	$33,492	$144,923	$3,403,207	1489
102	1,270	74,661	504	248	276,498	1490
17,394	6,195	50,789	4,954	12,778	280,085	1491
.....	2,980	11,390	2,871	159	57,020	1492
26,800	32,860	229,651	65,127	12,635	1,037,846	1493
.....	7,378	4,499	12,144	2,640	143,002	1494
3,289	97,145	72,588	60,306	97,546	1,502,320	1495
647	20,665	73,841	11,945	74,302	470,386	1496
400	2,893	8,380	3,446	32	54,274	1497
.....	28,866	169,050	28,911	3,913	952,882	1498
.....	.....	127,181	19,515	6,901	409,826	1499
1,000	2,400	60,172	12,755	391	154,388	1500
59,507	78,195	154,756	1,747	146,035	1,692,731	1501
.....	3,508	.....	2,771	10,947	48,898	1502
13,200	50,599	216,317	4,958	16,811	1,446,675	1503
101,876	78,598	218,465	12,265	10,271	1,523,285	1504
$1,460,669	$1,673,349	$17,915,663	$938,096	$1,671,139	$61,979,187	
.....	$2,575	.....	$6,823	$570	$119,088	1505
$14,675	8,145	.....	3,169	5,129	221,567	1506
2,000	3,220	$24,888	3,805	1,983	114,066	1507
.....	.....	12,002	7,327	41	129,741	1508
.....	.....	72,105	14,768	106	461,632	1509
.....	2,100	7,684	10,501	65	150,637	1510
20,000	6,890	101,860	2,439	30,683	474,637	1511
6,500	23,692	68,336	44,070	13,893	636,823	1512
.....	1,780	.....	2,475	517	23,636	1513
.....	5,370	40,344	16,223	10,771	474,987	1514
$43,175	$53,772	$327,219	$111,600	$63,758	$2,806,814	

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES — Due Shareholders for: Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Union County—Continued					
1489	Roselle Park	Roselle Park	$1,581,119	$352,454	.....	$389,099
1490	Twin Borough	" "	146,824	.....	.....	28,800
1491	Fanwood & Scotch Plains	Scotch Plains	136,182	.....	.....	500
1492	Baltusrol	Springfield	47,264	.....	.....	.....
1493	Battle Hill	"	621,846	.....	.....	.....
1494	Arcoe	Summit	93,660	.....	.....	2,300
1495	Hill City	"	1,009,236	52,500	.....	91,250
1496	Overlook	"	342,105	.....	.....	.....
1497	Prospect Hill	"	32,789	.....	.....	.....
1498	Summit	"	675,630	.....	.....	58,400
1499	Connecticut Farms	Union	195,156	.....	.....	2,780
1500	Vauxhall	Vauxhall	88,094	.....	.....	12,800
1501	Home	Westfield	1,174,493	.....	.....	.....
1502	Mindowaskin	"	35,826	4,770	.....	.....
1503	Mutual	"	870,862	6,300	.....	25,000
1504	Westfield	"	1,027,237	.....	.....	.....
	Totals		$36,192,258	$493,774	$308,992	$4,805,166
	Warren County					
1505	Belvidere	Belvidere	$72,576	.....	.....	$18,000
1506	Hackettstown	Hackettstown	167,988	.....	.....	.....
1507	Malvern Hill	"	72,177	$8,925	.....	.....
1508	Phillipsburg, No. 4	Phillipsburg	88,848	.....	.....	.....
1509	Phillipsburg, No. 5	"	339,792	.....	.....	.....
1510	Phillipsburg, No. 6	"	114,192	.....	.....	.....
1511	Phillipsburg, No. 7	"	339,960	.....	.....	.....
1512	Warren County	"	443,544	.....	.....	.....
1513	Mansfield	Washington	19,786	810	.....	.....
1514	Washington	"	310,604	.....	.....	12,900
	Totals		$1,969,467	$9,735	.....	$30,900

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1935

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$38,326	$382	$910	.....	$171,862	$133,621	.....	$735,434	$3,403,207	1489
6,420	.....	.....	.....	27,000	1,461	$32,605	33,388	276,498	1490
1,303	35,400	297	.....	47,875	168	35,637	22,723	280,085	1491
10	.....	5	.....	.....	.....	6,142	3,599	57,020	1492
406	1,548	540	.....	177,200	.....	121,742	114,564	1,037,846	1493
.....	.....	526	.....	5,600	152	21,055	19,709	143,002	1494
231	.....	1,995	.....	.....	833	289,280	56,995	1,502,320	1495
1,969	.....	42	.....	.....	9,170	80,553	36,547	470,386	1496
9,577	.....	50	.....	.....	18	6,772	5,068	54,274	1497
.....	.....	.....	.....	.....	1,245	135,979	81,628	952,882	1498
22,706	21,330	623	.....	54,845	30,320	29,238	52,828	409,826	1499
1,579	11,499	59	.....	1,500	4,250	9,222	25,385	154,388	1500
.....	.....	554	$56,942	.....	6,993	406,997	46,752	1,692,731	1501
651	.....	688	.....	.....	176	5,130	1,657	48,898	1502
690	57,800	682	494	173,000	2,117	264,813	44,917	1,446,675	1503
287	57,600	1,145	6,200	41,200	986	297,730	90,900	1,523,285	1504
$149,319	$534,314	$26,567	$65,811	$2,270,396	$1,025,022	$7,949,199	$8,158,369	$61,979,187	
.....	.....	$269	.....	$1,500	$4,122	$15,974	$6,647	$119,088	1505
.....	.....	73	.....	.....	.....	47,622	5,884	221,567	1506
$1,970	.....	490	.....	.....	85	15,974	14,445	114,066	1507
676	.....	8	.....	11,019	128	18,965	10,097	129,741	1508
15	.....	823	.....	8,000	.....	68,360	44,642	461,632	1509
.....	.....	.....	.....	.....	.....	20,609	15,836	150,637	1510
3,356	.....	642	.....	.....	.....	61,353	69,326	474,637	1511
58	.....	1,080	.....	.....	1,952	109,366	80,823	636,823	1512
.....	.....	18	.....	.....	108	1,331	1,583	23,636	1513
42	.....	230	$1,100	40,000	1,619	82,931	25,561	474,987	1514
$6,117	.....	$3,633	$1,100	$60,519	$8,014	$442,485	$274,844	$2,806,814	

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Union County—Continued								
1489	Roselle Park	19,890	1,808	1,759	524	.....	.....	1,945	331
1490	Twin Borough	2,064	217	.....	.....	.....	.....	144	16
1491	Fanwood & Scotch Plains	2,129	289	.....	.....	.....	.....	3	1
1492	Baltusrol	835	117	.....	.....	.....	.....	.....	.....
1493	Battle Hill	8,000	696	.....	.....	.....	.....	.....	.....
1494	Arcoe	1,169	89	.....	.....	.....	.....	12	3
1495	Hill City	13,876	913	525	56	.....	.....	456	64
1496	Overlook	3,843	270	.....	.....	.....	.....	.....	.....
1497	Prospect Hill	527	53	.....	.....	.....	.....	.....	.....
1498	Summit	9,687	778	.....	.....	.....	.....	292	43
1499	Connecticut Farms	2,676	178	.....	.....	.....	.....	28	4
1500	Vauxhall	993	115	.....	.....	.....	.....	64	7
1501	Home	13,950	623	.....	.....	.....	.....	.....	.....
1502	Mindowaskin	994	96	53	12	.....	.....	.....	.....
1503	Mutual	10,399	756	63	8	.....	.....	125	16
1504	Westfield	15,046	1,038	.....	.....	.....	.....	288	39
	Totals	549,402	45,116	3,178	737	1,322	293	32,022	4,018
	Warren County								
1505	Belvidere	1,105	161	.....	.....	.....	.....	90	19
1506	Hackettstown	1,937	281	.....	.....	.....	.....	.....	.....
1507	Malvern Hill	946	135	85	18	.....	.....	.....	.....
1508	Phillipsburg, No 4	1,156	95	.....	.....	.....	.....	.....	.....
1509	Phillipsburg, No. 5	4,006	338	.....	.....	.....	.....	.....	.....
1510	Phillipsburg, No. 6	1,509	175	.....	.....	.....	.....	.....	.....
1511	Phillipsburg, No. 7	3,609	332	.....	.....	.....	.....	.....	.....
1512	Warren County	5,450	588	.....	.....	.....	.....	.....	.....
1513	Mansfield	546	42	10	3	.....	.....	.....	.....
1514	Washington	4,283	496	.....	.....	.....	.....	65	14
	Totals	24,547	2,643	95	21	.....	.....	155	33

AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
23,594	323	2,340	S.	$1.00 & $2.00 m.	$100&200	6	$3.00 a	$1.00 a	1489
2,208	58	175	N.S.	1.00 m.	200	6	4.00 a	3.00 a	1490
2,132	55	235	S.	1.00 m.	200	6	3.00 a	.....	1491
835	24	93	S.	1.00 m.	200	6	3.00 a	1.00 a	1492
8,000	137	559	S.	1.00 m.	200	6	2.00 a	.....	1493
1,181	32	60	S.	1.00 m.	200	6	4.00 a/	.....	1494
14,857	306	727	S.	1.00 m.	200	6	2.00 a	1.00 a	1495
3,843	71	199	S.	1.00 m.	200	6	.....	.....	1496
527	24	29	S.	1.00 & 2.00 m.	100 & 200	6	2.00 a	2.00 a	1497
9,979	189	632	S.	1.00 m.	200	6	.....	.....	1498
2,704	40	142	S.	1.00 m.	200	6	4.00 a & .05 b	.05 b	1499
1,057	30	92	S.	1.00 m.	200	6	3.50 a	3.50 a	1500
13,950	202	421	S.	1.00 m.	240	5 & 6	2.00 a	.....	1501
1,047	22	86	S.	.70 m.	200	6	4.00 a	.....	1502
10,587	250	530	N.S.	1.00 m.	200	6	2.00 a	.....	1503
15,334	358	719	S.	1.00 m.	200	6	.02½ b	.02½ b	1504
585,924	11,765	38,399							
1,195	51	129	S.	$1.00 m.	$200	6	.....	.....	1505
1,937	92	189	S.	1.00 m.	200	5 & 6	$2.00 a	.....	1506
1,031	38	115	S.	1.00 m.	200	6	2.00 a	$1.00 a	1507
1,156	33	62	S.	1.00 m.	200	6	.05 b	.05 b	1508
4,006	110	228	S.	1.00 m.	200	6	.05 b	.05 b	1509
1,509	44	131	S.	1.00 m.	200	5	.05 b	.05 b	1510
3,609	120	212	S.	1.00 m.	200	6	.05 b	.05 b	1511
5,450	184	404	S.	1.00 m.	200	6	.05 b	.05 b	1512
556	3	42	S.	.70 m.	200	6	.06 b	.06 b	1513
4,348	179	331	S.	1.00 m.	200	6	3.00 a	3.00 a	1514
24,797	854	1,843							

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



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Kirkham & Guthrie, Inc.
Trenton, N. J.