STATE OF NEW JERSEY

ANNUAL REPORT

OF THE

Commissioner of Banking and Insurance

RELATIVE TO

BUILDING AND LOAN ASSOCIATIONS

DECEMBER 31, 1931

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

MacCrellish & Quigley Co
Printers
Trenton, New Jersey

1932

STATE OF NEW JERSEY

ANNUAL REPORT

OF THE

Commissioner of Banking and Insurance

RELATIVE TO

BUILDING AND LOAN ASSOCIATIONS

DECEMBER 31, 1931

MacCrellish & Quigley Co
Printers
Trenton, New Jersey

1932

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

TABLE OF CONTENTS

	PAGE
Text	v

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

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

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

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

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

Table 4—Shares, membership and miscellaneous data.

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

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

		Pages
Cumberland	No. 362– 371	50– 57
	No. 372– 376	58– 65
Essex	No. 377– 421	58– 65
	No. 422– 476	66– 73
	No. 477– 531	74– 81
	No. 532– 586	82– 89
	No. 587– 641	90– 97
	No. 642– 696	98–105
	No. 697– 751	106–113
	No. 752– 806	114–121
	No. 807– 861	122–129
	No. 862– 916	130–137
	No. 917– 972	138–145
Gloucester	No. 973– 996	146–153
Hudson	No. 997–1021	146–153
	No. 1022–1076	154–161
	No. 1077–1131	162–169
	No. 1132–1170	170–177
Hunterdon	No. 1171–1178	170–177
Mercer	No. 1179–1203	178–185
Middlesex	No. 1204–1228	178–185
	No. 1229–1273	186–193
Monmouth	No. 1274–1313	194–201
Morris	No. 1314–1323	194–201
	No. 1324–1342	202–209
Ocean	No. 1343–1356	202–209
Passaic	No. 1357–1371	202–209
	No. 1372–1421	210–217
	No. 1422–1430	218–225
Salem	No. 1431–1435	218–225
Somerset	No. 1436–1445	218–225
Sussex	No. 1446–1449	218–225
Union	No. 1450–1459	218–225
	No. 1460–1514	226–233
	No. 1515–1549	234–241
Warren	No. 1550–1559	234–241

ANNUAL REPORT

BUILDING AND LOAN ASSOCIATIONS

DEPARTMENT OF BANKING AND INSURANCE,
TRENTON, September 28, 1932

To the Honorable the Senate and General Assembly:

In compliance with the statutory requirements, I have the honor to submit the report of this Department relative to building and loan associations for the year ended December 31, 1931.

The whole number of associations in the State is 1,560. One association was incorporated during the past 12 months. Four mergers, involving 9 associations were effected (eliminating, in number 5 associations), and 1 association was liquidated. This resulted in a net loss of 5 associations since December 31, 1930. The new association is:

Essex County:	*Location*	*Incorporated*
Longworth	Newark	June 18, 1931

Change of Corporate Title:

"Wetherbee Park Building and Loan Association", Guttenberg, to "New Liberty Building and Loan Association".

Liquidation:

Orchard Building and Loan Association, of Clementona, N. J.

Mergers:

Real Estate Board Building and Loan Association, of Camden, New Jersey, with Republic Building and Loan Association, Camden.

Arcadia Building and Loan Association, Newark, and "The Durable Building and Loan Association", Newark, with Parker Building and Loan Association, Newark.

"The Merchants' Building and Loan Association of the City of Newark", with The Phœnix Building and Loan Association, Newark.

New Order Building and Loan Association, Newark, and "Equity Building and Loan Association", Newark—now "New Order-Equity Building and Loan Association of Newark, New Jersey".

Comparative Statement of Assets, Liabilities, Etc.

ASSETS

	1931 *January 1 to December 31*	1930 *January 1 to December 31*	1929 *January 1 to December 31*	1928 *January 1 to December 31*	1927 *May 31*
Cash	$15,632,823	$15,067,723	$15,457,604	$14,666,517	$11,607,739
Liquid Investment Fund	12,063,940	4,082,295	**	**	**
Mortgage Loans with pledge of shares	1,000,360,182	1,061,407,822	1,047,274,603	965,286,555	840,841,101
Mortgage Loans without pledge of shares	26,863,437	23,027,733	15,447,871	5,795,201	*
Share Loans	35,978,557	38,063,128	32,780,257	25,459,639	20,558,885
Real Estate	87,816,584	50,719,760	23,735,711	8,692,417	4,140,197
Arrears	15,573,905	12,829,668	10,407,293	7,945,060	6,177,328
Other Assets	8,318,065	6,743,784	6,299,758	4,583,671	2,842,255
Totals	$1,202,607,493	$1,211,941,913	$1,151,403,097	$1,032,429,060	$886,167,505

LIABILITIES

Instalment Shares	$769,131,497	$793,127,262	$753,664,602	$675,074,789	$572,930,447
Single Payment Shares	4,069,861	3,348,236	2,974,944	2,299,240	1,468,653
Juvenile Shares	713,369	659,991	610,614	571,945	576,651
Paid-up Shares	138,886,721	125,982,102	117,374,977	107,366,770	89,839,683
Lapsed Shares	2,791,608	2,495,950	1,681,369	1,316,956	725,740
Matured Shares	3,283,696	2,652,728	2,986,205	3,339,632	2,839,350
Advance Payments	1,222,835	1,387,480	1,820,887	1,593,297	1,841,191
Balance due Borrowers	1,440,937	2,985,566	8,000,654	10,060,067	11,880,083
Borrowed Money	61,766,249	61,952,774	66,921,125	63,273,623	66,596,220
Miscellaneous Liabilities	6,362,487	4,491,015	2,824,741	2,759,910	2,507,598
Apportioned Profits	196,778,106	202,465,226	192,542,979	164,772,831	134,961,889
Reserve and Unapportioned Profits	16,160,127	10,393,583	*	*	*
Totals	$1,202,607,493	$1,211,941,913	$1,151,403,097	$1,032,429,060	$886,167,505

SHARES

Instalment	13,564,378	14,855,400	15,198,979	14,590,503	13,547,008
Single Payment	39,164	31,716	28,676	22,032	13,675
Juvenile	20,460	20,449	18,750	18,358	11,420
Paid-up	730,156	669,274	628,384	569,417	478,129
Totals	14,354,158	15,576,839	15,874,789	15,200,310	14,050,232

SHAREHOLDERS

Instalment	1,018,069	1,113,139	1,143,039	1,125,987	1,107,267
Single Payment	3,611	3,692	3,207	2,503	1,472
Juvenile	4,683	4,149	4,165	4,064	3,502
Paid-up	81,368	77,197	69,061	62,956	54,739
Totals	1,107,731	1,198,177	1,219,472	1,195,510	1,166,980
Borrowing	280,131	280,508	270,054	249,714	237,269
Non-borrowing	827,600	917,669	949,418	945,796	929,711
Totals	1,107,731	1,198,177	1,219,472	1,195,510	1,166,980

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

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

Respectfully submitted,

WILLIAM H. KELLY,
Commissioner of Banking and Insurance.

ABSTRACTS OF FINANCIAL STATEMENTS

OF

New Jersey Building and Loan Associations

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION	Incorporated	President
	Atlantic County		
1	Absecon City ..... Absecon	Jan. 8, 1906	Reuben L. Babcock .....
2	Heights ..... Absecon Heights	April 17, 1906	Clarence M. Conover .....
3	American ..... Atlantic City	Mar. 29, 1912	Albert Beyer .....
4	Atlantic City ..... " "	Jan. 29, 1869	John C. Slape .....
5	Atlantic Coast ..... " "	April 8, 1895	Louis Kuehnle .....
6	Atlantic County ..... " "	Sept. 26, 1921	John B. Tomlin .....
7	Atlantis ..... " "	May 8, 1922	Benjamin Bacharach .....
8	Boardwalk ..... " "	June 3, 1921	Joseph Bogatin .....
9	Chelsea ..... " "	Dec. 11, 1913	William M. Haslett .....
10	Cosmopolitan ..... " "	Jan. 29, 1925	George H. Berke .....
11	Eastern Shore ..... " "	June 20, 1922	Samuel E. Weiner .....
12	Economy ..... " "	April 22, 1916	Harry Hackney .....
13	Equitable ..... " "	Sept. 4, 1913	Harry Bacharach .....
14	Garibaldi ..... " "	Nov. 19, 1919	Nicoli C. Tripician .....
15	Great Bay ..... " "	June 11, 1920	Albert A. Alleyne .....
16	Home ..... " "	May 12, 1908	Alan M. Sheppard .....
17	Islanders ..... " "	Sept. 10, 1921	Joseph Thompson .....
18	La Clede ..... " "	July 18, 1922	Jay C. Kline .....
19	Margate ..... " "	May 7, 1924	Samuel Somers .....
20	Miramar ..... " "	Jan. 27, 1928	Edward E. Grosscup .....
21	Mutual ..... " "	Feb. 28, 1889	Charles B. Boyer .....
22	Peoples ..... " "	Mar. 8, 1884	Albert Beyer .....
23	Pride of Atlantic ..... " "	Feb. 21, 1920	Joseph Wagenheim .....
24	Protective ..... " "	May 11, 1900	Carleton E. Adams .....
25	Resort ..... " "	Feb. 7, 1925	Louis A. Steinbricker .....
26	Seaboard ..... " "	July 7, 1924	Wilbur Zimmerman .....
27	Security ..... " "	April 4, 1913	Andrew Jacoby .....
28	South Jersey ..... " "	June 30, 1921	William H. Carroll .....
29	Sunrise ..... " "	Nov. 19, 1921	William M. Fort .....
30	Trident ..... " "	Dec. 18, 1926	Ernest A. Lord .....
31	Ventnor ..... " "	Jan. 30, 1908	G. Arthur Bolte .....
32	Brigantine ..... Brigantine	April 20, 1926	Franz T. Voelker .....
33	Collective ..... Egg Harbor City	Oct. 7, 1927	Joseph Butterhof, Jr. .....
34	Egg Harbor ..... " " "	June 11, 1884	Henry M. Cressman .....
35	Germania ..... " " "	Aug. 8, 1904	William Scheufele .....
36	Farmers and Merchants ..... Hammonton	May 19, 1910	Edward W. McGovern .....
37	Hammonton ..... "	Nov. 25, 1871	H. Kirk Spear .....
38	Workingmens ..... "	Dec. 29, 1876	William L. Black .....
39	Linwood ..... Linwood	Oct. 25, 1923	Harold B. Ingersoll .....
40	Harbor ..... Margate City	Dec. 22, 1924	Louis G. McCorkle .....
41	Mays Landing ..... Mays Landing	May 20, 1890	Ira T. B. Smith .....
42	Minotola-Landisville ..... Minotola	Mar. 6, 1914	Ira P. Sharp .....
43	Northfield ..... Northfield	Oct. 11, 1927	Andrew K. Littlefield .....
44	Carpenters' ..... Pleasantville	July 18, 1924	W. J. Hudson.....
45	Home ..... "	Dec. 19, 1901	Charles S. Adams .....
46	Mainland ..... "	April 14, 1924	A. Fuller Lippincott .....
47	Pleasantville Mutual ..... "	Mar. 22, 1870	Floyd M. Smith.....
48	Workingmen's ..... "	Mar. 18, 1918	Robert M. Willis .....
49	Hand-in-Hand ..... Somers Point	Jan. 21, 1925	William Sharrock .....
50	Somers Point ..... " "	Feb. 20, 1909	Raymond Smith .....
51	Seashore ..... Ventnor City	Oct. 27, 1916	David H. Moore .....
52	St. Leonard's ..... " "	Nov. 27, 1921	Isaac E. Leonard .....

* Conveyancer.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
.....	John M. Bewley	31 East Illinois Ave., Absecon, N. J.....	1
John D. McMullin	Lewis W. Bowker	Ohio & Station Ave., Absecon, N. J.....	2
G. Arthur Bolte	Louis N. Tripician	21 Atl. Gu. & T. Ins. Bld., Atlantic City, N. J.	3
Charles C. Babcock	Clara B. Koehler	Kentucky & Atlantic Ave., Atlantic City, N. J.	4
Allen B. Endicott, Jr.	Herbert H. Diets	405 Santa Rita Apts., Atlantic City, N. J.	5
Edmund C. Gaskill, Jr.	William V. Voss	Virginia & Atlantic Ave., Atlantic City, N. J..	6
James J. Quinn	Harry Jones	Texas & Atlantic Ave., Atlantic City, N. J.....	7
Cassman & Gottlieb	William E. Saslaff	25 South Virginia Ave., Atlantic City, N. J....	8
Cassman & Gottlieb	John M. Campbell	1217 Atlantic Ave., Atlantic City, N. J.	9
W. Lindley Jeffers	Wilbur F. Shinn	1210 Atlantic Ave., Atlantic City, N. J.	10
Paul M. Salsburg	Saul Singer	508 Schwehm Bldg., Atlantic City, N. J.	11
S. Paul Ridgway	Emma H. Yard	Seaside Trust Co. Bldg., Atlantic, N. J.	12
Charles S. Moore.....	Selden W. Ostrom	2024 Atlantic Ave., Atlantic City, N. J.	13
Anthony J. Siracusa	Louis N. Tripician	2303 Atlantic Ave., Atlantic City, N. J.....	14
William A. Dart	J. W. Dowling	328 N. Indiana Ave., Atlantic City, N. J.....	15
Ralph Harcourt	Mervin L. Craig	1318 S. Broad St., Pleasantville, N. J.	16
G. Arthur Bolte	James W. Cullen	30 S. Aberdeen Place, Atlantic City, N. J.....	17
Cassman & Gottlieb	Marcus Bacharach	4209 Ventnor Ave., Atlantic City, N. J.	18
Allen B. Endicott, Jr.	Emile E. Estoclet	Schwehm Bldg., Atlantic City, N. J.	19
Morris M. Gorson	Ernest A. Lord	New York & Atlantic Ave., Atlantic City, N. J.	20
Russell L. Browne	Raymond P. Read	Guarantee Trust Bldg., Atlantic City, N. J.....	21
Moore & Butler	David Ford	1421 Atlantic Ave., Atlantic City, N. J.	22
Saul C. Gorson	Benjamin E. Antinoph ..	603 Schwehm Building, Atlantic City, N. J. ...	23
Oscar Le Wine	Lucius I. Wright	20 S. Tennessee Ave., Atlantic City, N. J.	24
Saul C. Gorson	Saul Singer	508 Schwehm Bldg., Atlantic City, N. J.	25
Albert C. Abbott	Archie H. Smith	Chelsea National Bank, Atlantic City, N. J. ...	26
Herbert R. Voorhees	Andrew K. Littlefield	1421 Atlantic Ave., Atlantic City, N. J.	27
Harcourt & Steelman	Nicholas J. Waters	204 Schwehm Bldg., Atlantic City, N. J.	28
William E. Brown, Jr.	J. LeRoy Berglund	2504 Atlantic Ave., Atlantic City, N. J.	29
Morris M. Gorson	John F. O'Neill	Marine Br.—Guar. Tr. Co., Atlantic City, N. J.	30
John B. Slack	P. E. Howard	107 Guarantee Trust Bldg., Atlantic City, N. J.	31
Vincent S. Haneman	Nicholas J. Waters	204 Schwehm Bldg., Atlantic City, N. J.	32
Herman L. Hamilton	Thomas E. Hamilton	202 Philadelphia Ave., Egg Harbor City, N. J.	33
.....	Fred W. Bergmann	246 Cincinnati Ave., Egg Harbor City, N. J. ...	34
.....	Otto Boysen	143 London Ave., Egg Harbor City, N. J.	35
Charles M. Phillips	Robert Picken	7 Egg Harbor Road, Hammonton, N. J.	36
Bleakly, Stockwell & Burling....	William Doerfel	Hammonton, N. J.	37
Bleakly, Stockwell & Burling....	William Doerfel	9 Central Ave., Hammonton, N. J.	38
Robert E. Steedle	Paul B. Fry	1545 Shore Rd., Linwood, N. J.....	39
James N. Butler	Stanley W. Ball	Granville & Atl. Ave., Margate City, N. J.....	40
Albert C. Abbott	Melvin M. Ripley	18 E. Main St., Mays Landing, N. J.	41
*W. Howard Sharp	Ralph B. Norton	Minotola, N. J.	42
Raymond P. Read	Japhet Garwood	2205 Atlantic Ave., Atlantic City, N. J.....	43
*Raymond P. Thompson	Gladys Swensen	Pleasantville Nat. Bank, Pleasantville, N. J.	44
L. D. Champion	George H. Adams	Pleasantville, N. J.	45
Clarence B. Dixon	Nicholas J. Waters	19 E. Washington Ave., Pleasantville, N. J....	46
Elwood C. Weeks	Wilbur Reed	220 North Main St., Pleasantville, N. J.	47
L. D. Champion	Elmer S. Weaver	41 S. Main St., Pleasantville, N. J.....	48
Moore & Butler	Earl R. Ryne	Somers Point, N. J.	49
E. A. Higbee, Jr.	James E. Scull	Bay & Higbee Aves.. Somers Point, N. J.	50
John S. Westcott	Edwin D. Rowland	Surrey & Atlantic Ave., Ventnor City, N. J. ..	51
Ralph Harcourt	Spurgeon Cross	c/o Ventnor Natl. Bank, Ventnor, N. J.....	52

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION	ASSETS		
		Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Atlantic County			
1	Absecon City ..... Absecon	$260	$7,500	$552,000
2	Heights ..... Absecon Heights	304	1,650	146,855
3	American ..... Atlantic City	13,656	22,000	1,271,250
4	Atlantic City ..... " "	9,277	30,030	1,165,700
5	Atlantic Coast ..... " "	66,689	.....	3,057,325
6	Atlantic County ..... " "	44,782	.....	1,157,600
7	Atlantis ..... " "	63,053	58,424	1,473,150
8	Boardwalk ..... " "	7,984	6,000	255,000
9	Chelsea ..... " "	1,249	.....	568,950
10	Cosmopolitan ..... " "	739	4,200	165,300
11	Eastern Shore ..... " "	2,739	2,750	107,564
12	Economy ..... " "	10,349	9,640	479,800
13	Equitable ..... " "	96,099	53,600	3,500,682
14	Garibaldi ..... " "	8,336	.....	443,100
15	Great Bay ..... " "	1,258	.....	23,200
16	Home ..... " "	15,861	3,000	457,950
17	Islanders ..... " "	56,419	.....	1,634,494
18	La Clede ..... " "	3,711	10,000	441,150
19	Margate ..... " "	2,409	3,000	291,700
20	Miramar ..... " "	356	500	7,960
21	Mutual ..... " "	6,782	36,975	1,669,520
22	Peoples ..... " "	55,017	70,000	3,715,150
23	Pride of Atlantic ..... " "	10,308	40,000	875,890
24	Protective ..... " "	5,499	2,000	161,300
25	Resort ..... " "	1,831	3,000	203,200
26	Seaboard ..... " "	24,052	15,000	842,850
27	Security ..... " "	30,907	9,000	1,462,250
28	South Jersey ..... " "	7,012	2,500	336,750
29	Sunrise ..... " "	3,047	6,450	456,600
30	Trident ..... " "	7,444	18,756	799,313
31	Ventnor ..... " "	15,833	42,400	1,395,150
32	Brigantine ..... Brigantine	403	.....	35,800
33	Collective ..... Egg Harbor City	5,879	1,221	311,700
34	Egg Harbor ..... " " "	12,288	6,200	1,506,800
35	Germania ..... " " "	2,172	4,100	542,267
36	Farmers and Merchants ..... Hammonton	6,275	11,500	874,407
37	Hammonton ..... "	991	12,000	1,246,180
38	Workingmens ..... "	722	13,000	1,177,950
39	Linwood ..... Linwood	3,751	1,774	161,100
40	Harbor ..... Margate City	11,895	13,000	115,400
41	Mays Landing ..... Mays Landing	6,341	30,000	1,777,800
42	Minotola-Landisville ..... Minotola	2,223	2,000	470,300
43	Northfield ..... Northfield	451	.....	10,200
44	Carpenters' ..... Pleasantville	1,696	1,300	111,200
45	Home ..... "	5,712	7,253	862,200
46	Mainland ..... "	168	.....	20,900
47	Pleasantville Mutual ..... "	2,911	3,500	510,802
48	Workingmen's ..... "	9,343	1,938	392,679
49	Hand-in-Hand ..... Somers Point	417	1,073	117,900
50	Somers Point ..... " "	3,950	873	128,500
51	Seashore ..... Ventnor City	3,708	9,600	339,600
52	St. Leonard's ..... " "	3,669	2,000	382,050
	Totals	$658,227	$580,707	$40,214,438

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$4,650	$12,035	$41,368	$18,166	$529	$636,508	1
.....	4,889	10,637	2,862	60	167,257	2
.....	60,155	91,698	24,591	2,336	1,485,686	3
321,850	68,031	377,406	131,560	6,363	2,110,217	4
441,400	.....	901,735	.....	839	4,467,988	5
140,850	60,708	64,039	21,571	1,966	1,491,516	6
42,600	50,592	109,909	24,169	8,384	1,830,281	7
14,500	32,300	44,155	2,926	349	363,214	8
20,500	15,445	52,506	15,095	1,012	674,757	9
.....	8,815	17,029	6,023	180	202,286	10
.....	22,945	17,098	2,247	38	155,381	11
.....	19,950	67,594	1,762	1,593	590,688	12
15,000	116,483	413,433	12,333	14,023	4,221,653	13
.....	41,600	266,171	56,715	5,433	821,355	14
.....	1,200	6,841	4,217	129	36,845	15
17,100	47,262	134,711	10,123	1,648	687,655	16
37,500	.....	136,970	.....	2,496	1,867,879	17
13,500	39,250	90,285	8,546	.....	606,442	18
.....	14,320	40,343	8,372	173	360,317	19
.....	.....	.....	.....	5,750	14,566	20
.....	109,460	80,750	25,162	1,530	1,930,179	21
17,250	77,652	235,792	19,140	11,153	4,201,154	22
.....	127,100	74,000	7,326	33,710	1,168,334	23
.....	23,805	25,722	6,216	.....	224,542	24
.....	7,975	25,593	2,235	350	244,184	25
65,700	55,584	157,137	19,240	1,679	1,181,242	26
70,539	167,616	356,990	41,191	3,395	2,141,888	27
.....	31,051	46,496	10,989	546	435,344	28
3,400	30,148	102,109	10,537	1,713	614,004	29
.....	.....	63,438	4,792	264	894,007	30
55,700	72,565	87,439	22,270	4,513	1,695,870	31
.....	.....	16,287	1,568	100	54,158	32
.....	2,520	5,200	4,649	769	331,938	33
.....	25,625	17,690	38,133	1,828	1,608,564	34
.....	3,495	32,267	21,799	2,186	608,286	35
.....	9,522	16,386	46,420	2,729	967,239	36
70,600	44,578	36,790	24,044	2,716	1,437,899	37
750	34,340	8,473	25,709	7,172	1,268,116	38
.....	10,425	34,351	9,605	513	221,519	39
.....	16,202	6,513	7,858	428	171,296	40
259,100	101,383	305,236	86,277	9,681	2,575,818	41
.....	2,897	38,421	23,024	782	539,647	42
.....	.....	894	2,285	37	13,867	43
.....	2,200	.....	5,318	144	121,858	44
4,000	25,200	177,647	62,880	2,495	1,147,387	45
.....	2,357	7,410	731	.....	31,566	46
.....	25,905	130,980	45,459	1,846	721,403	47
.....	10,005	30,671	13,729	569	458,934	48
1,500	850	10,860	7,266	100	139,966	49
.....	5,658	8,455	5,438	1,312	154,186	50
.....	14,365	21,999	11,259	743	401,274	51
3,000	11,750	33,015	9,296	186	444,966	52
$1,620,989	$1,668,213	$5,078,939	$973,123	$148,490	$50,943,126	

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 Paid-Up Shares
	Atlantic County					
1	Absecon City	Absecon	$462,477			
2	Heights	Absecon Heights	99,726			$24,600
3	American	Atlantic City	664,266	$3,500		525,150
4	Atlantic City	" "	812,025			
5	Atlantic Coast	" "	2,117,313			909,300
6	Atlantic County	" "	847,513			291,250
7	Atlantis	" "	935,851			597,900
8	Boardwalk	" "	237,472			9,200
9	Chelsea	" "	387,386			173,300
10	Cosmopolitan	" "	127,159			27,800
11	Eastern Shore	" "	101,511			11,200
12	Economy	" "	375,467			84,100
13	Equitable	" "	1,882,819		$132,426	1,614,800
14	Garibaldi	" "	403,935			166,700
15	Great Bay	" "	26,160			400
16	Home	" "	412,268			90,700
17	Islanders	" "	726,430			743,400
18	La Clede	" "	418,773			17,200
19	Margate	" "	178,106			111,500
20	Miramar	" "	12,412			
21	Mutual	" "	1,223,118			124,400
22	Peoples	" "	1,629,716		93,418	1,929,600
23	Pride of Atlantic	" "	814,852			
24	Protective	" "	149,536			
25	Resort	" "	158,027			24,200
26	Seaboard	" "	565,209			459,500
27	Security	" "	1,033,757			521,875
28	South Jersey	" "	251,481			67,700
29	Sunrise	" "	363,511			95,850
30	Trident	" "	543,634			194,200
31	Ventnor	" "	917,489			385,600
32	Brigantine	Brigantine	28,473			13,000
33	Collective	Egg Harbor City	95,034	99,550		82,400
34	Egg Harbor	" " "	874,914	35,400		371,300
35	Germania	" " "	359,829			93,500
36	Farmers and Merchants	Hammonton	416,592	182,700		119,200
37	Hammonton	"	543,669	508,700		
38	Workingmens	"	603,894	18,500		446,900
39	Linwood	Linwood	134,269		4,370	31,300
40	Harbor	Margate City	122,126			18,300
41	Mays Landing	Mays Landing	1,041,170			985,475
42	Minotola-Landisville	Minotola	217,908			190,125
43	Northfield	Northfield	9,081			1,100
44	Carpenters'	Pleasantville	72,480			23,900
45	Home	"	509,929			246,100
46	Mainland	"	17,937			5,450
47	Pleasantville Mutual	"	291,678			103,950
48	Workingmen's	"	221,457			142,000
49	Hand-in-Hand	Somers Point	78,300			26,200
50	Somers Point	" "	109,674			
51	Seashore	Ventnor City	216,240			106,400
52	St. Leonard's	" "	291,907			52,100
	Totals		$25,135,960	$848,350	$230,214	$12,260,125

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

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	
$185	$3,600	$744	.....	$4,000	$33	$161,256	$4,213	$636,508	1
.....	.....	125	.....	12,300	91	27,801	2,614	167,257	2
.....	2,000	1,057	.....	77,500	23	192,159	20,031	1,485,686	3
134	877,500	1,123	.....	151,000	25,452	205,241	37,742	2,110,217	4
661	.....	.....	.....	337,000	79,703	878,002	146,009	4,467,988	5
963	.....	5,229	.....	70,000	460	247,738	28,363	1,491,516	6
4,700	.....	2,271	.....	.....	.....	252,944	36,615	1,830,281	7
84	.....	402	.....	18,000	.....	85,483	12,573	363,214	8
1,806	.....	535	.....	.....	841	95,205	15,684	674,757	9
2,841	.....	331	.....	17,000	42	24,583	2,530	202,286	10
1,353	.....	1,638	.....	3,000	163	27,334	9,182	155,381	11
875	.....	.....	.....	25,500	128	94,187	10,431	590,688	12
981	.....	365	.....	.....	170	505,211	84,881	4,221,653	13
3,016	.....	432	.....	35,000	13,334	83,805	115,133	821,355	14
1,563	.....	278	.....	.....	.....	7,259	1,185	36,845	15
550	.....	1,256	.....	30,000	1,115	139,933	11,833	687,655	16
.....	.....	.....	.....	150,000	3,682	204,608	39,759	1,867,879	17
3,227	.....	749	.....	40,000	526	114,512	11,455	606,442	18
1,452	.....	775	.....	23,700	.....	33,486	11,298	360,317	19
.....	.....	.....	.....	.....	.....	1,838	316	14,566	20
605	1,500	6,361	.....	75,000	1,038	482,438	15,719	1,930,179	21
3,968	.....	262	.....	.....	80	443,399	100,711	4,201,154	22
5,326	.....	1,138	.....	.....	61	292,728	54,229	1,168,334	23
.....	.....	53	.....	7,000	.....	65,381	2,572	224,542	24
1,307	.....	968	.....	20,000	.....	30,685	8,997	244,184	25
51	.....	1,899	.....	.....	14,165	124,705	15,713	1,181,242	26
2,373	.....	7,063	.....	100,000	549	403,769	72,502	2,141,888	27
.....	.....	400	.....	20,000	.....	92,657	3,106	435,344	28
22	.....	1,207	.....	25,000	255	114,009	14,150	614,004	29
.....	.....	.....	.....	25,000	.....	116,030	15,143	894,007	30
.....	.....	1,913	.....	60,000	320	518,036	12,512	1,695,870	31
.....	.....	364	.....	5,400	.....	5,293	1,628	54,158	32
615	.....	698	.....	18,000	.....	34,749	892	331,938	33
229	.....	716	.....	22,000	224	294,160	9,621	1,608,564	34
47	.....	632	.....	43,130	190	106,699	4,259	608,286	35
674	.....	1,681	.....	55,000	341	183,794	7,257	967,239	36
409	26,500	4,015	.....	5,000	413	345,322	3,871	1,437,899	37
676	1,200	11,363	.....	15,000	.....	166,453	4,130	1,268,116	38
1,008	.....	1,060	.....	12,900	438	32,738	3,436	221,519	39
233	.....	231	.....	.....	378	29,148	880	171,296	40
9,030	.....	4,854	$1,200	117,000	3,972	330,059	83,058	2,575,818	41
.....	.....	1,304	.....	59,500	540	67,864	2,406	539,647	42
683	.....	105	.....	1,675	155	979	89	13,867	43
402	.....	326	.....	3,000	.....	20,155	1,595	121,858	44
681	167,700	1,761	.....	10,000	9,009	184,442	17,765	1,147,387	45
128	.....	229	.....	3,300	.....	3,997	525	31,566	46
.....	107,300	286	.....	99,200	1,857	104,485	12,647	721,403	47
10	.....	559	.....	10,000	.....	80,626	4,282	458,934	48
.....	.....	1,292	.....	10,000	750	22,656	768	139,966	49
.....	.....	196	.....	4,000	160	39,310	846	154,186	50
255	.....	1,359	.....	10,000	199	63,122	3,699	401,274	51
335	.....	1,091	.....	4,000	.....	91,230	4,303	444,966	52
$53,458	$1,187,300	$72,696	$1,200	1,834,105	$160,857	$8,073,703	$1,085,158	$50,943,126	

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Atlantic County								
1	Absecon City	7011	1,052	.....	.....	.....	.....	.....	.....
2	Heights	1,693	284	.....	.....	.....	.....	123	28
3	American	11,658	604	35	11	.....	.....	2,626	237
4	Atlantic City	12,447	543	.....	.....	.....	.....	.....	.....
5	Atlantic Coast	88,132	2,113	.....	.....	.....	.....	9,093	427
6	Atlantic County	13,560	1,134	.....	.....	.....	.....	1,456	116
7	Atlantis	17,405	838	.....	.....	.....	.....	2,990	193
8	Boardwalk	3,168	274	.....	.....	.....	.....	46	11
9	Chelsea	5,867	478	.....	.....	.....	.....	866	85
10	Cosmopolitan	2,858	244	.....	.....	.....	.....	139	27
11	Eastern Shore	1,573	169	.....	.....	.....	.....	56	13
12	Economy	8,267	468	.....	.....	.....	.....	421	46
13	Equitable	36,684	2,076	.....	.....	6,477	423	8,074	721
14	Garibaldi	5,214	348	.....	.....	.....	.....	833	102
15	Great Bay	455	79	.....	.....	.....	.....	2	1
16	Home	5,463	440	.....	.....	.....	.....	453	66
17	Islanders	21,715	1,064	.....	.....	.....	.....	3,717	362
18	La Clede	6,387	484	.....	.....	.....	.....	86	12
19	Margate	3,356	258	.....	.....	.....	.....	557	76
20	Miramar	9,042	45	.....	.....	.....	.....	.....	.....
21	Mutual	19,797	1,578	.....	.....	.....	.....	613	144
22	Peoples	32,782	1,654	.....	.....	1,707	558	9,648	860
23	Pride of Atlantic	11,140	684	.....	.....	.....	.....	.....	.....
24	Protective	2,903	192	.....	.....	.....	.....	.....	.....
25	Resort	3,253	273	.....	.....	.....	.....	121	38
26	Seaboard	10,917	511	.....	.....	.....	.....	2,297	293
27	Security	18,437	1,370	.....	.....	.....	.....	2,609	307
28	South Jersey	3,748	217	.....	.....	.....	.....	339	29
29	Sunrise	5,340	300	.....	.....	.....	.....	479	63
30	Trident	17,640	442	.....	.....	.....	.....	1,942	81
31	Ventnor	14,996	688	.....	.....	.....	.....	1,928	164
32	Brigantine	649	51	.....	.....	.....	.....	65	15
33	Collective	2,898	395	996	47	.....	.....	412	90
34	Egg Harbor	14,149	1,313	354	53	.....	.....	1,857	272
35	Germania	6,145	961	.....	.....	.....	.....	467	78
36	Farmers and Merchants	7,176	657	1,827	180	.....	.....	596	67
37	Hammonton	9,677	1,134	5,087	448	.....	.....	.....	.....
38	Workingmens	10,711	1,060	185	42	.....	.....	2,234	314
39	Linwood	2,147	271	.....	.....	437	437	156	30
40	Harbor	2,189	198	.....	.....	.....	.....	91	26
41	Mays Landing	17,425	2,037	.....	.....	.....	.....	4,928	483
42	Minotola-Landisville	3,694	364	.....	.....	.....	.....	951	140
43	Northfield	270	32	.....	.....	.....	.....	5	6
44	Carpenters'	1,279	154	.....	.....	.....	.....	120	36
45	Home	16,043	1,047	.....	.....	.....	.....	2,461	134
46	Mainland	731	81	.....	.....	.....	.....	55	6
47	Pleasantville Mutual	4,747	877	.....	.....	.....	.....	520	73
48	Workingmen's	7,478	374	.....	.....	.....	.....	1,420	72
49	Hand-in-Hand	1,434	196	.....	.....	.....	.....	131	20
50	Somers Point	1,460	200	.....	.....	.....	.....	.....	.....
51	Seashore	3,871	370	.....	.....	.....	.....	532	54
52	St. Leonard's	4,690	347	.....	.....	.....	.....	261	45
	Totals	521,771	33,023	8,484	781	8,621	1,418	68,776	6,463

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
7,011	160	892	S.	$1.00 m.	$200	6	$0.15 b	$0.15 b	1
1,816	71	241	S.	1.00 m.	200	6	6.00 a	4.00 a	2
14,319	239	613	S.	1.00 m.	200	6	.10 b	.10 b	3
12,447	161	382	S.	1.00 m.	200	6	.10 b	.10 b	4
97,225	574	1,966	O.P.	.....	100	6	.10 b	.10 b	5
15,016	303	947	S.	1.00 m.	200	6	.12½ b	.12½ b	6
20,395	291	740	S.	1.00 m.	200	6	3.00 a & .10 b	.....	7
3,214	84	201	S.	1.00 m.	200	6	.10 b	.10 b	8
6,733	144	419	S.	1.00 m.	200	6	2.00 a & .10 b	.....	9
2,997	50	221	S.	1.00 m.	200	6	.10 b	.10 b	10
1,629	66	116	S.	1.00 m.	200	6	.12 b	.12 b	11
8,688	116	398	O.P.	.....	200	6	.10 b	.10 b	12
51,235	829	2,391	N.S.	1.00 m.	200	6	3.00 a & .10 b	.....	13
6,047	147	303	S.	1.00 m.	200	6	.10 & .15 b	.10 & .15 b	14
457	21	59	S.	1.00 m.	200	6	.10 b	.10 b	15
5,916	133	373	S.	1.00 m.	200	6	.10 b	.10 b	16
25,432	293	1,133	O.P.	.....	200	6	.10 b	.10 b	17
6,473	129	367	S.	1.00 & 2.00 m.	200	6	.10 b	.10 b	18
3,913	94	240	S.	1.00 m.	200	6	.10 b	.10 b	19
9,042	3	42	O.P.	.....	200	6	.10 b	.10 b	20
20,410	423	1,299	S.	1.00 m.	300	6	.12½ b	.12½ b	21
44,137	834	2,238	N.S.	1.00 m.	200	6	3.00 a & .10 b	.10 b	22
11,140	277	407	S.	1.00 m.	200	6	.15 b	.15 b	23
2,903	56	136	S.	.70 m.	200	6	.12 b	.12 b	24
3,374	69	242	S.	1.00 m.	200	6	.12½ b	.12½ b	25
13,214	257	547	S.	1.00 m.	200	6	.10 b	.10 b	26
21,046	478	1,199	S.	.70 m.	200	6	.10 b	.10 b	27
4,087	77	169	S.	1.00 m.	200	6	.10 b	.10 b	28
5,819	115	248	S.	1.00 m.	200	6	.12½ b	.12½ b	29
19,582	114	409	O.P.	.....	100	6	.10 b	.10 b	30
16,924	241	611	S.	1.00 m.	200	6	.10 b	.10 b	31
714	7	59	S.	1.00 m.	200	6	.10 b	.10 b	32
4,306	210	322	S.	1.00 m.	200	6	.10 b	.10 b	33
16,360	514	1,124	S.	1.00 m.	200	6	.10 b	.10 b	34
6,612	343	696	S.	1.00 m.	200	6	.15 b	.15 b	35
9,599	350	554	S.	1.00 m.	200	6	.10 b	.....	36
14,764	780	802	S.	1.00 m.	200	6	.15 b	.15 b	37
13,130	597	819	S.	1.00 m.	200	6	.15 b	.15 b	38
2,740	61	677	S.	1.00 m.	200	6	.10 b	.10 b	39
2,280	49	175	S.	1.00 m.	200	6	.10 b	.10 b	40
22,353	823	1,697	S.	1.00 m.	200	6	.15 b	.15 b	41
4,645	168	336	S.	1.00 m.	200	6	5.00 a	.15 b	42
275	6	32	S.	1.00 m.	200	6	.12 b	.12 b	43
1,399	48	142	S.	1.00 m.	200	6	.15 b	.15 b	44
18,504	440	741	S.	.50 m.	100	6	.15 b	.15 b	45
786	20	67	S.	.50 m.	100	6	.15 b	.15 b	46
5,267	349	601	S.	1.00 m.	200	6	.10 b	.10 b	47
8,898	185	261	S.	.50 m.	100	6	.15 b	.10 b	48
1,565	42	174	S.	1.00 m.	200	6	.15 b	.15 b	49
1,460	78	122	S.	1.00 m.	200	6	.15 b	.15 b	50
4,403	97	327	S.	1.00 m.	200	6	.10 b	.10 b	51
4,951	115	277	S.	1.00 m.	200	6	.10 b	.10 b	52
607,652	12,131	29,554							

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
J. W. De Yoe	William C. Talman	Allendale, N. J.	53
Clyde Christie	George B. Downer	140 W. Main St., Bergenfield, N. J.	54
Marinus Contant	C. H. Julius Meier	102 N. Washington Ave., Bergenfield, N. J.	55
George C. Felter, Jr.	Frank O. Hordich	8 E. Fort Lee Rd., Bogota, N. J.	56
George C. Felter, Jr.	Harry Malkmus	53 Fort Lee Rd., Bogota, N. J.	57
Luce & Kipp	Herbert Wulling	321 Hackensack St., Carlstadt, N. J.	58
Conkling, Smith & Towe	William H. Nussbaum	423 Hackensack St., Carlstadt, N. J.	59
Joseph W. Marini	Joseph McCullough	319 Palisade Ave., Cliffside Park, N. J.	60
Frederick W. Mattocks	Martha P. Johnson	High St., Closter, N. J.	61
LeRoy Vander Burgh	B. E. Westervelt	Cresskill, N. J.	62
Frederick W. Mattocks	Fred Mezger	4 W. Madison Ave., Dumont, N. J.	63
J. W. De Yoe	Louis F. Fournier	24 Grove St., East Paterson, N. J.	64
Harry L. Towe	James Millar	105 Woodland Ave., Rutherford, N. J.	65
William E. Ellis	William C. Murphy	Edgewater, N. J.	66
William M. Seufert	Harry G. Comstock	17 Park Place, Englewood, N. J.	67
A. D. Del Mar	Charles E. Tepper	34 Grand Ave., Englewood, N. J.	68
E. Robert Coven	Richard Lowe	Radburn Trust Bldg., Fair Lawn, N. J.	69
Cornelius Doremus	Paul T. Frazza	104 Passaic St., Garfield, N. J.	70
Carl Weitz	Frank J. Oleri	650 Bergenline Ave., West New York, N. J.	71
Joseph Cook	George H. Schlosser	250 Main St., Fort Lee, N. J.	72
John S. Baker	Andrew N. Kolarcik	10 Alaska St., Garfield, N. J.	73
Arthur J. Sullivan	William Stepat	266 Pierre Ave., Garfield, N. J.	74
Stanley J. Polack	Theodore Gasior	22 Albert St., Garfield, N. J.	75
John D. Vasilyk	Joseph A. Ritoch	80 Summit Ave., Garfield, N. J.	76
Alfonse J. DeRose	Alfred J. Ernst	22 E. First St., Clifton, N. J.	77
P. C. Wadsworth	R. Harry Decker	34 Cambridge Place, Glen Rock, N. J.	78
G. Earl Brugler	William D. Hartmann	296 Knox Ave., Grantwood, N. J.	79
Ira Katzman	Martin M. Higier	206 Main St., Hackensack, N. J.	80
William DeLorenzo	Henry Schnakenberg	140 Rochelle Ave., Rochelle Park, N. J.	81
Samuel Denson	Frank V. Jerlinski	34 Ross Ave., Hackensack, N. J.	82
Warner W. Westervelt, Jr.	Edward J. Fyfe	242 State St., Hackensack, N. J.	83
Mackay & Mackay	J. Edward Schierloh	210 Main St., Hackensack, N. J.	84
Hart & Vanderwart	Louis W. Shaffer	725 Main St., Hackensack, N. J.	85
Marinus Contant	George E. Traver, Jr.	320 Kinderkamack Rd., Oradell, N. J.	86
Hart & Vanderwart	G. Byron Ferguson	200 State St., Hackensack, N. J.	87
Warner W. Westervelt, Jr.	Will D. Martin	Hasbrouck Heights, N. J.	88
Winne & Banta	Chris W. Heller	232 Boulevard, Hasbrouck Heights, N. J.	89
Harry Randall	Benjamin Spier	151 Kinderkamack Rd., Westwood, N. J.	90
Edgar A. De Yoe	Myron K. Voorhees	Hohokus, N. J.	91
George C. Felter, Jr.	George W. Findley	310 Broad Ave., Leonia, N. J.	92
Charles F. Durnan	Charles Schulz	100 Washington Ave., Little Ferry, N. J.	93
Chandless, Weller & Selser	Edward P. Kinchley	187 Main St., Little Ferry, N. J.	94
Hart & Vanderwart	Frank V. Romaglia	46 Marsellus Place, Garfield, N. J.	95
Marinus Contant	Arie Contant	459 Prospect Ave., Hackensack, N. J.	96
Hart & Vanderwart	William E. Reardon	9 Washington St., Lodi, N. J.	97
Leo F. Reilly	Emil Sorensen	350 Second Ave., Lyndhurst, N. J.	98
Luce & Kipp	John F. Woods	315 Stuyvesant Ave., Lyndhurst, N. J.	99
Harry R. Rinsky	Arthur R. Finn	221 N. 6th St., Newark, N. J.	100
J. Willard De Yoe	David Hopper	Mahwah, N. J.	101
Charles J. McCarthy	Frederick P. McIntyre	528 Lincoln Ave., Maywood, N. J.	102
J. W. DeYoe	Henry Gunther	327 Godwin Ave., Midland Park, N. J.	103
John B. Zabriskie	Uriah R. Voorman	Wortendyke, N. J.	104
Harry Randall	Walter Wellman	Montvale, N. J.	105
Clyde A. Bogert	Pierre B. Wilmarth	River Edge, N. J.	106
Arthur B. Archibold	W. Frederick Law	12 Clinton Ave., Arlington, N. J.	107

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	$1,521	$5,810	$757,500
54	Bergenfield	Bergenfield	4,297	8,682	1,061,100
55	Fellowship	"	1,311	1,750	51,200
56	Bogota	Bogota	4,119	11,500	1,165,500
57	Investing	"	6,224	2,750	381,200
58	Carlstadt Mutual	Carlstadt	176,266	200,000	11,123,100
59	Tri-Boro	"	9,482	4,700	380,200
60	Cliffside Park	Cliffside Park	7,128	1,000	143,400
61	Harrington	Closter	7,554	6,819	1,041,150
62	Cresskill	Cresskill	1,469	743	151,000
63	Dumont	Dumont	3,244	1,287	275,800
64	East Paterson	East Paterson	3,441	1,500	285,100
65	East Rutherford Savings	East Rutherford	484,377	275,427	12,620,900
66	Edgewater	Edgewater	1,515	.....	234,400
67	Englewood Mutual	Englewood	125,176	100,757	6,627,800
68	Tenakill	"	712	147	7,800
69	Fair Lawn	Fair Lawn	1,159	550	85,300
70	Saddle River Township	" "	82,834	20,000	2,297,900
71	Faircliff	Fairview	5	.....	38,600
72	Fort Lee	Fort Lee	22,060	17,773	960,500
73	American	Garfield	21,277	30,000	2,756,300
74	Garfield Mutual	"	2,229	1,000	248,000
75	Haller	"	3,597	1,400	386,250
76	Slavonian	"	6,446	1,700	161,300
77	Tri-City	"	1,797	3,500	164,400
78	Home Ownership	Glen Rock	3,112	3,840	459,700
79	Grantwood	Grantwood	2,428	.....	86,300
80	Challenge	Hackensack	534	.....	26,700
81	Citizens'	"	863	2,800	404,350
82	Excel	"	2,888	5,510	589,600
83	Hackensack Mutual	"	33,370	34,683	3,703,700
84	Industrial	"	1,265	1,533	219,750
85	New Babadoes Mutual	"	5,372	4,000	607,000
86	North Jersey	"	1,058	6,416	416,500
87	United	"	539	20,711	1,345,625
88	Hasbrouck Heights	Hasbrouck Heights	14,064	10,201	944,900
89	Polifly	" "	30,177	2,389	345,400
90	Progressive	Hillsdale	2,491	6,000	364,250
91	Hohokus	Hohokus	3,172	1,100	311,050
92	Leonia	Leonia	4,293	14,000	986,000
93	Little Ferry	Little Ferry	17,328	10,342	1,050,600
94	Volunteer	" "	4,093	115	132,400
95	International	Lodi	188	1,000	123,900
96	Lodi	"	2,344	7,600	597,900
97	Mutual	"	33,901	37,600	2,124,100
98	Dauntless	Lyndhurst	168	1,250	120,700
99	Lyndhurst	"	8,816	5,000	351,500
100	Norge	"	1,458	800	25,500
101	Mahwah	Mahwah	899	6,000	833,900
102	Maywood	Maywood	462	459	71,900
103	Franklin	Midland Park	319	5,000	537,600
104	Wortendyke	" "	5,592	.....	156,800
105	Montvale	Montvale	1,042	3,254	212,000
106	New Milford	New Milford	4,621	313	107,600
107	North Arlington	North Arlington	272	2,100	159,300

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$12,000	.....	$5,059	.....	$781,890	53
$3,000	38,700	$42,271	22,306	$2,839	1,182,595	54
.....	4,783	5,159	528	55	64,786	55
9,000	31,350	.....	7,888	872	1,230,179	56
10,600	16,860	5,322	3,362	545	426,863	57
.....	19,885	112,454	.....	23,851	11,655,556	58
7,000	.....	6,749	.....	1,641	409,772	59
.....	7,250	4,467	2,390	336	165,971	60
.....	18,275	.....	7,859	3,499	1,085,156	61
.....	1,600	.....	1,790	256	156,858	62
.....	21,179	13,170	839	692	316,211	63
.....	12,919	23,241	276	707	327,184	64
.....	61,646	269,104	30,364	5,000	13,746,818	65
.....	18,585	.....	873	5,945	261,318	66
560,900	11,565	175,945	.....	14,674	7,616,817	67
.....	250	.....	988	564	10,461	68
.....	1,080	.....	823	30	88,942	69
113,000	57,785	215,642	79,259	54,678	2,921,093	70
.....	1,710	.....	5,164	145	45,624	71
.....	46,085	48,030	10,031	3,478	1,107,957	72
.....	54,505	438,720	101,857	18,102	3,420,761	73
.....	2,000	26,768	3,553	453	284,003	74
26,600	6,125	11,974	6,298	900	443,144	75
2,305	.....	.....	3,796	380	175,927	76
6,400	4,775	3,588	1,743	422	186,625	77
.....	21,890	.....	3,132	10,279	501,953	78
.....	3,680	5,131	908	1,125	99,572	79
.....	1,265	4,523	1,032	260	34,314	80
.....	22,380	5,850	7,745	693	444,681	81
.....	36,030	27,398	1,451	6,959	669,836	82
208,600	37,830	139,107	41,909	8,173	4,207,372	83
.....	2,625	5,691	6,181	418	237,463	84
.....	19,479	42,190	4,629	449	683,119	85
.....	4,770	17,832	4,682	13,795	465,053	86
.....	77,109	57,198	15,318	842	1,517,342	87
.....	49,475	30,961	8,802	798	1,059,201	88
.....	.....	.....	2,917	236	381,119	89
.....	7,440	3,943	4,072	100	388,296	90
.....	11,260	.....	1,366	543	328,491	91
.....	27,250	8,514	3,582	350	1,043,989	92
.....	36,180	20,562	16,107	769	1,151,888	93
.....	1,710	7,464	2,784	164	148,730	94
.....	5,130	.....	5,549	472	136,239	95
.....	2,300	5,414	7,697	635	623,890	96
87,164	133,232	417,332	39,857	16,043	2,889,229	97
.....	.....	5,797	664	311	128,890	98
.....	1,000	.....	617	118	367,051	99
.....	1,922	.....	3,940	39	33,659	100
11,000	17,935	41,906	8,242	2,412	922,294	101
4,000	4,684	.....	1,253	341	83,099	102
.....	8,630	7,013	7,738	188	566,488	103
.....	5,227	.....	1,398	105	169,122	104
.....	15,620	39,057	4,103	636	275,712	105
.....	600	4,601	421	3,636	121,792	106
.....	5,275	24,466	3,813	991	196,217	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 Paid-Up Shares
	Bergen County				
53	Allendale ..... Allendale	$484,737	.....	.....	$68,800
54	Bergenfield ..... Bergenfield	774,393	.....	.....	57,600
55	Fellowship ..... "	47,926	.....	.....	9,800
56	Bogota ..... Bogota	795,582	.....	.....	144,100
57	Investing ..... "	304,451	.....	.....	15,000
58	Carlstadt Mutual ..... Carlstadt	8,229,991	.....	$250,802	186,700
59	Tri-Boro ..... "	290,111	$53,700	.....	7,800
60	Cliffside Park ..... Cliffside Park	121,086	.....	.....	.....
61	Harrington ..... Closter	778,476	.....	.....	.....
62	Cresskill ..... Cresskill	104,115	.....	.....	.....
63	Dumont ..... Dumont	236,938	.....	.....	8,800
64	East Paterson ..... East Paterson	221,717	.....	.....	6,800
65	East Rutherford Savings ..... East Rutherford	9,653,571	.....	136,152	1,296,100
66	Edgewater ..... Edgewater	189,468	.....	.....	.....
67	Englewood Mutual ..... Englewood	4,459,416	557,232	.....	1,101,600
68	Tenakill ..... "	10,230	.....	.....	.....
69	Fair Lawn ..... Fair Lawn	57,220	.....	.....	20,200
70	Saddle River Township ..... " "	1,827,483	.....	.....	403,400
71	Faircliff ..... Fairview	38,083	.....	.....	.....
72	Fort Lee ..... Fort Lee	633,869	33,488	.....	211,750
73	American ..... Garfield	1,775,182	.....	.....	961,400
74	Garfield Mutual ..... "	139,284	.....	.....	52,600
75	Haller ..... "	284,847	.....	.....	38,900
76	Slavonian ..... "	103,293	.....	.....	36,500
77	Tri-City ..... "	104,273	.....	.....	71,000
78	Home Ownership ..... Glen Rock	367,606	.....	.....	5,100
79	Grantwood ..... Grantwood	79,720	.....	.....	.....
80	Challenge ..... Hackensack	24,254	.....	.....	.....
81	Citizens' ..... "	272,909	.....	.....	44,600
82	Excel ..... "	482,776	2,600	.....	70,600
83	Hackensack Mutual ..... "	2,845,291	47,500	.....	443,600
84	Industrial ..... "	157,342	.....	.....	.....
85	New Babadoes Mutual ..... "	503,088	.....	.....	11,800
86	North Jersey ..... "	324,885	.....	.....	38,500
87	United ..... "	997,031	.....	.....	64,500
88	Hasbrouck Heights ..... Hasbrouck Heights	726,774	.....	.....	26,800
89	Polifly ..... " "	294,750	.....	.....	18,600
90	Progressive ..... Hillsdale	275,893	.....	.....	.....
91	Hohokus ..... Hohokus	224,697	.....	.....	.....
92	Leonia ..... Leonia	744,329	.....	.....	.....
93	Little Ferry ..... Little Ferry	612,319	.....	.....	278,950
94	Volunteer ..... " "	105,089	.....	.....	24,000
95	International ..... Lodi	87,157	.....	.....	13,200
96	Lodi ..... "	430,097	.....	.....	.....
97	Mutual ..... "	1,732,565	.....	.....	559,200
98	Dauntless ..... Lyndhurst	96,850	.....	.....	6,900
99	Lyndhurst ..... "	246,292	.....	19	35,400
100	Norge ..... "	30,076	.....	.....	.....
101	Mahwah ..... Mahwah	578,298	.....	.....	87,000
102	Maywood ..... Maywood	52,577	.....	.....	.....
103	Franklin ..... Midland Park	$397,704	.....	.....	.....
104	Wortendyke ..... " "	120,187	.....	.....	$4,500
105	Montvale ..... Montvale	169,062	.....	.....	15,400
106	New Milford ..... New Milford	99,744	.....	.....	.....
107	North Arlington ..... North Arlington	121,852	.....	.....	35,300

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

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	
.....	.....	$642	$18,400	$44,200	.....	$162,976	$2,135	$781,890	53
$2	$4,975	1,698	.....	8,500	$1,000	238,980	18,947	1,182,595	54
87	.....	100	.....	.....	.....	6,354	519	64,786	55
1,418	.....	2,492	.....	46,000	.....	226,244	14,343	1,230,179	56
551	.....	456	.....	.....	11,951	93,595	859	426,863	57
.....	.....	.....	58,723	100,000	268	2,688,403	140,669	11,655,556	58
.....	.....	.....	.....	15,000	.....	41,473	1,688	409,772	59
.....	.....	125	.....	12,000	34	31,472	1,254	165,971	60
.....	.....	1,661	10,024	53,100	725	238,620	2,550	1,085,156	61
436	.....	198	.....	18,300	171	33,340	298	156,858	62
575	.....	1,103	.....	8,000	471	58,394	1,930	316,211	63
609	.....	1,568	900	15,000	.....	77,645	2,945	327,184	64
.....	.....	.....	5,950	.....	.....	2,368,778	286,267	13,746,818	65
604	.....	827	.....	9,400	313	59,000	1,706	261,318	66
.....	.....	.....	138,934	50,000	64,065	1,157,059	88,511	7,616,817	67
.....	.....	70	.....	.....	.....	157	4	10,461	68
.....	.....	884	.....	4,500	.....	5,995	143	88,942	69
3,932	.....	19,426	59,950	.....	370	525,145	81,387	2,921,093	70
267	.....	51	.....	3,000	53	4,068	102	45,624	71
1,096	.....	2,175	2,250	52,500	5,393	155,240	10,196	1,107,957	72
6,280	.....	3,035	.....	20,000	17,515	591,431	45,918	3,420,761	73
38	.....	258	.....	48,000	759	40,387	2,677	284,003	74
1,240	.....	780	.....	28,000	78	88,294	1,005	443,144	75
78	.....	310	.....	11,000	19	24,274	453	175,927	76
.....	.....	.....	.....	.....	25	8,259	3,068	186,625	77
77	.....	2,044	.....	23,000	258	101,759	2,109	501,953	78
1,551	.....	438	.....	2,000	60	14,744	1,059	99,572	79
3,028	.....	306	.....	3,000	13	3,090	623	34,314	80
190	.....	1,275	.....	42,500	469	81,704	1,034	444,681	81
53	.....	401	.....	.....	499	110,167	2,740	669,836	82
18	.....	7,544	4,749	34,000	932	788,065	35,673	4,207,372	83
.....	.....	273	.....	32,000	770	44,497	2,581	237,463	84
47	.....	1,194	5,200	37,300	941	119,291	4,258	683,119	85
211	.....	168	.....	3,000	10	71,962	26,267	465,053	86
885	.....	868	1,150	65,000	.....	385,023	2,885	1,517,342	87
.....	.....	1,716	600	103,000	.....	196,893	3,418	1,059,201	88
.....	.....	724	2,000	.....	.....	63,558	1,487	381,119	89
114	.....	.....	.....	14,000	.....	96,665	1,624	388,296	90
.....	.....	636	.....	34,100	263	68,085	710	328,491	91
690	.....	1,536	.....	81,000	330	210,948	5,156	1,043,989	92
665	.....	2,037	.....	30,000	17	181,407	46,493	1,151,888	93
12	.....	593	.....	.....	635	17,655	746	148,730	94
230	.....	526	.....	2,200	25	30,246	2,655	136,239	95
1,115	.....	697	.....	72,130	24	118,503	1,324	623,890	96
527	.....	14,216	5,700	.....	.....	535,501	41,520	2,889,229	97
.....	.....	.....	.....	7,500	.....	16,608	1,032	128,890	98
.....	.....	.....	.....	.....	.....	70,925	14,415	367,051	99
599	.....	25	.....	.....	.....	2,890	69	33,659	100
.....	1,044	1,419	921	48,700	4,073	184,962	15,877	922,294	101
88	.....	40	.....	16,350	2	13,840	202	83,099	102
.....	.....	915	1,797	78,300	.....	103,633	2,139	566,488	103
.....	.....	626	.....	13,000	6	29,654	447	169,122	104
702	.....	162	50	33,129	148	46,685	7,656	275,712	105
20	3,400	45	1,200	2,500	429	16,685	1,189	121,792	106
.....	.....	397	.....	9,000	53	28,684	400	196,217	107

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Bergen County								
53	Allendale	8,460	459	.....	.....	.....	.....	344	34
54	Bergenfield	13,489	903	.....	.....	.....	.....	288	50
55	Fellowship	1,306	141	.....	.....	.....	.....	49	14
56	Bogota	13,234	1,242	.....	.....	.....	.....	721	76
57	Investing	4,773	401	.....	.....	.....	.....	75	10
58	Carlstadt Mutual	211,116	5,678	.....	.....	4,748	867	1,867	90
59	Tri-Boro	5,059	438	537	47	.....	.....	39	5
60	Cliffside Park	2,293	241	.....	.....	.....	.....	.....	.....
61	Harrington	13,028	926	.....	.....	.....	.....	.....	.....
62	Cresskill	1,780	237	.....	.....	.....	.....	.....	.....
63	Dumont	3,842	425	.....	.....	.....	.....	44	6
64	East Paterson	4,032	441	.....	.....	.....	.....	34	22
65	East Rutherford Savings	289,518	10,819	.....	.....	5,198	1,631	12,961	666
66	Edgewater	3,038	312	.....	.....	.....	.....	.....	.....
67	Englewood Mutual	80,422	5,107	5,358	459	.....	.....	5,508	442
68	Tenakill	906	101	.....	.....	.....	.....	.....	.....
69	Fair Lawn	2,438	267	.....	.....	.....	.....	101	36
70	Saddle River Township	29,801	2,396	.....	.....	.....	.....	2,017	308
71	Faircliff	957	126	.....	.....	.....	.....	.....	.....
72	Fort Lee	11,760	1,142	322	48	.....	.....	1,059	216
73	American	25,321	2,434	.....	.....	.....	.....	4,807	733
74	Garfield Mutual	2,676	233	.....	.....	.....	.....	263	41
75	Haller	5,427	590	.....	.....	.....	.....	195	60
76	Slavonian	2,099	231	.....	.....	.....	.....	183	62
77	Tri-City	2,899	326	.....	.....	.....	.....	355	57
78	Home Ownership	6,943	348	.....	.....	.....	.....	26	7
79	Grantwood	1,814	196	.....	.....	.....	.....	.....	.....
80	Challenge	981	101	.....	.....	.....	.....	.....	.....
81	Citizens'	5,117	465	.....	.....	.....	.....	223	23
82	Excel	9,374	588	26	5	.....	.....	353	32
83	Hackensack Mutual	49,494	2,951	475	24	.....	.....	2,218	253
84	Industrial	2,459	183	.....	.....	.....	.....	.....	.....
85	New Barbadoes Mutual	9,217	881	.....	.....	.....	.....	59	10
86	North Jersey	5,032	464	.....	.....	.....	.....	193	37
87	United	19,099	959	.....	.....	.....	.....	323	39
88	Hasbrouck Heights	11,210	717	.....	.....	.....	.....	134	12
89	Polify	6,721	328	.....	.....	.....	.....	93	15
90	Progressive	4,215	524	.....	.....	.....	.....	.....	.....
91	Hohokus	3,723	279	.....	.....	.....	.....	.....	.....
92	Leonia	12,865	705	.....	.....	.....	.....	.....	.....
93	Little Ferry	10,249	941	.....	.....	.....	.....	1,395	170
94	Volunteer	2,397	329	.....	.....	.....	.....	120	23
95	International	1,354	148	.....	.....	.....	.....	66	6
96	Lodi	6,726	690	.....	.....	.....	.....	.....	.....
97	Mutual	28,642	1,595	.....	.....	.....	.....	2,796	54
98	Dauntless	2,449	226	.....	.....	.....	.....	34	11
99	Lyndhurst	8,610	421	.....	.....	19	19	354	21
100	Norge	1,423	133	.....	.....	.....	.....	.....	.....
101	Mahwah	8,846	701	.....	.....	.....	.....	435	29
102	Maywood	966	104	.....	.....	.....	.....	.....	.....
103	Franklin	5,837	558	.....	.....	.....	.....	.....	.....
104	Wortendyke	2,087	208	.....	.....	.....	.....	23	4
105	Montvale	2,619	309	.....	.....	.....	.....	134	36
106	New Milford	1,877	202	.....	.....	.....	.....	.....	.....
107	North Arlington	2,584	261	.....	.....	.....	.....	176	29

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
8,804	169	324	S.	$1.00 m.	$200	6	$0.07½ b	$0.07½ b	53
13,777	283	670	S.	1.00 m.	200	6	5.00 a	.....	54
1,355	22	133	S.	1.00 m.	200	6	.05 b	.05 b	55
13,955	291	1,027	S.	1.00 m.	200	6	4.00 a	.....	56
4,848	109	302	S.	1.00 m.	200	6	4.00 a	.....	57
217,731	2,422	4,213	O.P.	.....	100	6	.....	.....	58
5,635	74	416	O.P.	.....	200	6	2.50 a	.....	59
2,293	45	196	S.	1.00 m.	200	4½ & 6	.25 b	.....	60
13,028	326	600	S.	1.00 m.	200	6	.05 b	.05 b	61
1,780	183	54	S.	1.00 m.	200	6	.07½ b	.07½ b	62
3,886	141	290	S.	1.00 m.	200	6	.05 b	.....	63
4,066	107	356	S.	.70 m.	200	6	4.00 a	4.00 a	64
307,677	3,387	9,729	O.P.	.....	100	6	.....	.....	65
3,038	68	244	S.	1.00 m.	200	6	.10 b	.10 b	66
91,288	1,289	4,719	O.P.	.....	200	6	3.00 a	1.00 a	67
906	6	95	S.	1.00 m.	200	6	3.00 a	.....	68
2,539	27	276	S.	1.00 m.	200	6	.07½ b	.....	69
31,818	559	2,145	S.	1.00 m.	200	6	.10 b	.10 b	70
957	9	117	S.	1.00 m.	200	6	.12½ b	.....	71
13,141	345	1,061	S.	1.00 m.	200	6	.05 b	.05 b	72
30,128	895	2,272	S.	1.00 m.	200	6	.10 b	.10 b	73
2,939	68	206	S.	1.00 m.	200	6	.12½ b	.....	74
5,622	118	532	S.	1.00 m.	200	6	4.00 a & 12½ b	2.00 a	75
2,282	59	234	S.	1.00 m.	200	6	.10 b	.10 b	76
3,254	57	326	O.P.	.....	200	6	5.00 a & .10 b	1.00 a & .10 b	77
6,969	85	270	S.	1.00 m.	200	6	.08 b	.08 b	78
1,814	28	168	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	79
981	12	89	S.	1.00 m.	200	6	5.00 a	1.00 a	80
5,340	147	341	S.	1.00 m.	200	6	5.00 a	.....	81
9,753	161	464	S.	1.00 & 2.00 m.	200	6	5.00 a	1.00 a	82
52,187	862	2,366	O.P.	.....	200	6	4.00 a	1.00 a	83
2,459	56	127	S.	1.00 m.	200	6	4.00 & 5.00 a	.....	84
9,276	214	677	S.	1.00 m.	200	6	.05 b	.....	85
5,225	181	320	S.	1.00 m.	200	6	3.00 a	1.00 a	86
19,422	758	240	S.	.70 m.	200	6	5.00 a	.....	87
11,344	342	387	S.	1.00 m.	200	6	.05 b	.05 b	88
6,814	61	282	S.	1.00 m.	200	6	.10 b	.....	89
4,215	154	370	N.S.	1.00 m.	250	6	.05 b	.05 b	90
3,723	65	214	S.	1.00 m.	200	6	.08 b	.08 b	91
12,865	233	472	S.	1.00 m.	200	6	.05 b	.05 b	92
11,644	356	755	S.	.50, 1.00 & 2.00 m.	200	6	.12½ b	.....	93
2,517	51	301	S.	1.00 m.	200	6	.12½ b	.12½ b	94
1,420	65	89	S.	1.00 m.	200	6	.17½ b	.17½ b	95
6,726	201	489	S.	1.00 m.	200	6	3.00 a	1.00 a	96
31,438	546	1,103	S.	1.00 m.	200	6	.16 b	.16 b	97
2,483	30	207	O.P.	.....	200	6	.05 b	.05 b	98
8,983	129	332	N.S.	1.00 m.	100	6	.05 b	.....	99
1,423	6	127	S.	1.00 m.	200	6	3.00 & 4.00 a	1.00 a	100
9,281	246	484	S.	1.00 m.	200	6	.05 b	.05 b	101
966	26	78	S.	1.00 m.	200	6	5.00 a	.....	102
5,837	180	378	S.	1.00 m.	200	6	3.00 a	3.00 a	103
2,110	43	169	S.	1.00 m.	200	6	.05 b	.05 b	104
2,773	139	206	S.	1.00 m.	100 & 200	6	3.00 a	1.00 a	105
1,877	38	164	S.	1.00 m.	200	6	3.00 a	.....	106
2,760	48	242	S.	1.00 m.	200	6	.06 b	.....	107

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

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

* Conveyancer.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
William W. Wimmer	William F. Ackerson	670 Bergen St., Newark, N. J.	108
William H. Smith	Charles F. Deleot	147 Morgan Place, North Arlington, N. J.	109
Walter W. Weber	Irving S. Bush	Oakland Ave., Oakland, N. J.	110
	William F. Wray	379 Kinderkamack Rd., Oradell, N. J.	111
Frederick K. Hopkins	Frederick H. St. John	1033 Palisade Ave., Palisade, N. J.	112
Thomas J. Huckin	Jules J. Cheron	Central Blvd. & Brd. Av., Palisades Park, N. J.	113
George H. Richenacker	Fred Kern	418 Nelson Ave., Grantwood, N. J.	114
J. Frederick Bratt	William H. Ackerman	Box 91, Park Ridge, N. J.	115
Hart & Vanderwart	Fred C. Dick	Box 157, Park Ridge, N. J.	116
E. A. De Yoe	William R. Troop	147 E. Main St., Ramsey, N. J.	117
Walter W. Weber	Richard V. Ackerman	56 E. Main St., Ramsey, N. J.	118
Martin J. Cummins	Peter Biege	527 Broad Ave., Ridgefield, N. J.	119
Morrison, Lloyd & Morrison	P. J. Jossier	240 Broad Ave., Palisades Park, N. J.	120
Morrison, Lloyd & Morrison	Henry A. Antonius	65 Orchard St., Ridgefield Park, N. J.	121
Morrison, Lloyd & Morrison	John O. Appler	549 Teaneck Road, Ridgefield Park, N. J.	122
Morrison, Lloyd & Morrison	B. C. Diekman	57 Mt. Vernon St., Ridgefield Park, N. J.	123
John B. Zabriskie	Howard Maltbie	261 Woodside Ave., Ridgewood, N. J.	124
Cornelius Doremus	Edward M. Schmults	1 E. Ridgewood Ave., Ridgewood, N. J.	125
Thomas S. Doughty	Joseph J. Smith	31 N. Broad St., Ridgewood, N. J.	126
Cornelius Doremus	Helen T. Dunbar	Box 505, Ridgewood, N. J.	127
Clyde A. Bogert	W. I. Sweet	River Edge, N. J.	128
William D. Lorenzo	William Brandenberg	10 William St., Rochelle Park, N. J.	129
Conkling, Smith & Towe	Frank Beasley	39 Park Ave., Rutherford, N. J.	130
Marinus Contant	Rudolph J. Lauzon	333 Warwick Ave., West Englewood, N. J.	131
Morrison, Lloyd & Morrison	Clarence H. Thompson	Teaneck National Bank Bldg., Teaneck, N. J.	132
D. D. Ackerman	R. S. Maugham	8 Highwood Ave., Tenafly, N. J.	133
Herman G. Honig	Elmer D. Smith	Waldwick, N. J.	134
Edgar A. De Yoe	Frank R. Doty	Waldwick, N. J.	135
Frank J. Matisovsky	John Slebodnik	145 Maple Ave., Wallington, N. J.	136
Casimir A. Silski	Andrew Palach	75 Locust Ave., Wallington, N. J.	137
Hart & Vanderwart	Albert L. Sunkenberg	Westwood, N. J.	138
Harry Randall	F. W. Decker	34 Brickell Ave., Westwood, N. J.	139
G. Ralph Hendrickson	Uriah R. Voorman	Wortendyke, N. J.	140
John B. Zabriskie	Richard E. Lawlin	Wyckoff, N. J.	141
G. Dore Cogswell	Charles F. Stevenson	Beverly, N. J.	142
Francis J. Smith	Charles H. Sedgley	525 Bentley Ave., Beverly, N. J.	143
John H. Hutchinson	John F. Miller	Bordentown, N. J.	144
Robert C. Hutchinson	Carlton W. Haines	528 Prince St., Bordentown, N. J.	145
Richard B. Eckman	Alfonza Adams	Second & Church St., Florence, N. J.	146
Charles A. Rigg	Charles J. Lame	467 High St., Burlington, N. J.	147
Ernest Watts	Caroline H. Haines	230 High St., Burlington, N. J.	148
*P. W. Willis	William G. Stickel	212 Center Ave., Delanco, N. J.	149
*Edward A. Kashner	Alfonza Adams	Second & Church St., Florence, N. J.	150
George B. Evans	Joseph M. Evans	Maple Shade, N. J.	151
Rocco Palese	Paul F. Anderson	Maple Shade, N. J.	152
J. Edward Fagen	Horace R. Ward	Medford, N. J.	153
Richard B. Eckman	William H. Bowker	Medford, N. J.	154
F. A. DeMaris, Jr.	Leon E. Todd	2623 Westfield Ave., Camden, N. J.	155
Henry F. Stockwell	Jonathan W. Powell	Moorestown, N. J.	156
George B. Evans	H. S. Edgar	256 W. Main St., Moorestown, N. J.	157
George B. Evans	H. Fred Robinson	Moorestown, N. J.	158
George M. Hillman, Sr.	George M. Hillman, Jr.	Mount Holly, N. J.	159
Richard B. Eckman	Isabelle A. English	Mount Holly, N. J.	160
Clifford R. Powell	V. Claude Palmer	117 Main St., Mount Holly, N. J.	161

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Bergen County—Continued				
108	Ridge	North Arlington	$1,463	$4,000	$461,400
109	Valley	" "	590	1,325	104,215
110	Oakland	Oakland	2,664	517	117,900
111	Bergen County	Oradell	36,146	26,027	764,800
112	Interborough	Palisade	9,370	800	537,300
113	Broad Avenue	Palisades Park	1,998	3,500	238,600
114	Morsemere	" "	2,616	.....	106,000
115	Equitable Mutual	Park Ridge	648	1,500	273,250
116	Eureka	" "	(O.D.) 610	2,917	349,573
117	Ramseys	Ramsey	1,852	6,500	1,152,600
118	Trust	"	373	135	50,500
119	Oratam	Ridgefield	3,740	.....	153,600
120	Ridgefield	"	3,996	1,000	71,000
121	Overpeck	Ridgefield Park	12,207	5,050	676,200
122	Park	" "	15,929	10,403	1,199,200
123	Peoples Mutual	" "	28,914	9,049	911,900
124	Co-Operative	Ridgewood	7,207	3,000	716,175
125	Glen Rock	"	9,807	8,425	1,074,700
126	Godwinville	"	4,659	1,850	398,000
127	Ridgewood	"	5,925	33,000	2,228,400
128	River Edge	River Edge	20,501	4,745	393,800
129	Rural	Rochelle Park	2,230	1,661	156,800
130	Rutherford Mutual	Rutherford	202,465	150,000	3,629,944
131	Preference	Teaneck	3,883	2,091	227,000
132	Teaneck	"	4,435	3,941	351,150
133	Tenafly	Tenafly	14,087	14,000	1,093,400
134	Magic	Waldwick	290	240	68,800
135	Waldwick	"	95	400	323,800
136	Wallington	Wallington	2,398	.....	373,200
137	Wawel	"	13,059	.....	355,500
138	Invincible	Westwood	8,365	8,000	667,200
139	Westwood	"	4,300	7,000	794,000
140	Sicomac	Wyckoff	2,068	.....	55,800
141	Wyckoff	"	9,384	15,351	1,173,600
	Totals		$1,603,373	$1,219,238	$32,071,532
	Burlington County				
142	Beverly	Beverly	$19,851	$9,323	$564,100
143	Promoters	"	329	731	63,400
144	Bordentown	Bordentown	14,899	6,791	323,065
145	Peoples	"	3,346	4,200	399,075
146	Brown's-Mills-In-The-Pines	Brown's Mills	426	.....	125,225
147	City of Burlington	Burlington	1,150	6,000	610,201
148	Farmers' and Mechanics'	"	17,585	16,150	1,397,225
149	Delanco	Delanco	15,183	10,000	1,418,018
150	Florence	Florence	14,112	6,066	744,860
151	Maple Heights	Maple Shade	834	2,500	197,400
152	Maple Shade	" "	1,146	.....	67,600
153	Marlton	Marlton	1,087	.....	52,400
154	Medford	Medford	151	.....	75,000
155	Medford Lakes	Medford Lakes	423	600	23,800
156	Boosters	Moorestown	10,097	4,000	259,650
157	Moorestown	"	964	10,000	462,900
158	Workingmen's Co-Operative	"	15,666	22,000	1,415,450
159	Industry	Mount Holly	4,413	1,027	304,200
160	Mount Holly	" "	408	5,295	522,750
161	Peoples	" "	20,401	20,680	730,700

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$9,750	$21,269	$1,805	$1,479	$501,166	108
.....	705	10,358	2,360	5,079	124,632	109
.....	2,835	.....	3,959	12,413	140,288	110
.....	20,913	.....	2,588	212	850,686	111
.....	22,885	27,054	5,239	107	602,755	112
.....	12,121	.....	1,622	845	258,686	113
.....	7,053	.....	3,628	172	119,471	114
.....	15,635	.....	4,437	486	295,956	115
.....	8,715	6,363	6,115	16,620	389,693	116
.....	16,650	5,018	6,183	23,532	1,212,335	117
.....	800	.....	939	40	52,787	118
.....	3,515	.....	1,834	200	162,889	119
$16,800	2,706	.....	305	.....	95,807	120
66,400	10,595	40,796	13,966	1,193	826,407	121
.....	600	144,589	19,354	1,784	1,391,859	122
56,600	3,885	58,240	23,036	3,601	1,095,225	123
.....	8,210	6,629	4,147	5,296	750,664	124
20,000	45,920	15,409	3,819	1,109	1,179,189	125
.....	8,555	7,249	1,770	686	422,769	126
.....	139,804	112,061	9,522	95,945	2,624,657	127
.....	19,925	28,784	2,655	341	470,751	128
.....	13,688	.....	3,598	30	178,007	129
.....	108,691	136,066	62,031	55,076	4,344,273	130
.....	7,901	28,327	3,920	389	273,511	131
.....	3,437	12,132	2,370	207	377,672	132
13,400	27,920	47,234	12,030	2,686	1,224,757	133
.....	400	.....	1,359	.....	71,089	134
.....	6,750	1,678	3,870	253	336,846	135
.....	15,309	4,800	8,510	2,358	406,575	136
.....	4,400	3,398	4,562	465	381,384	137
.....	44,550	15,301	2,664	123,110	869,190	138
.....	28,150	25,894	10,511	1,221	871,076	139
.....	1,405	.....	5,272	130	64,675	140
21,500	68,990	75,649	23,661	1,599	1,389,684	141
$1,244,269	$1,705,610	$3,158,852	$772,546	$570,603	$92,346,023	
.....	$17,540	$19,286	$8,864	$1,030	$639,994	142
.....	2,675	.....	1,080	151	68,366	143
.....	19,281	3,880	10,869	3,474	382,259	144
.....	15,350	7,514	5,969	426	435,880	145
.....	7,500	600	3,558	577	137,886	146
.....	37,895	17,061	3,528	1,125	676,960	147
$132	93,120	42,322	15,292	1,140	1,582,966	148
.....	99,627	117,695	20,814	611	1,681,948	149
.....	22,215	11,286	8,845	464	807,848	150
.....	8,411	60,449	7,251	534	277,379	151
.....	16,155	17,357	3,081	75	105,414	152
.....	2,824	4,407	2,183	89	62,990	153
.....	3,585	.....	398	.....	79,134	154
.....	1,315	.....	436	50	26,624	155
4,000	51,638	20,577	5,612	770	356,344	156
.....	39,440	86,522	8,628	149	608,603	157
.....	172,476	143,770	26,575	1,113	1,797,050	158
.....	5,100	5,383	6,638	1,591	328,352	159
.....	21,975	12,497	12,208	3,696	578,829	160
5,000	75,200	20,967	13,093	261	886,302	161

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Bergen County—Continued					
108	Ridge	North Arlington	$292,548	.....	.....	$86,200
109	Valley	" "	72,547	.....	.....	28,550
110	Oakland	Oakland	100,209	$3,900	.....	3,000
111	Bergen County	Oradell	657,063	.....	.....	.....
112	Interborough	Palisade	436,728	.....	.....	600
113	Broad Avenue	Palisades Park	164,605	.....	.....	27,800
114	Morsemere	" "	78,939	.....	.....	13,200
115	Equitable Mutual	Park Ridge	228,980	.....	.....	.....
116	Eureka	" "	252,271	.....	.....	50,600
117	Ramseys	Ramsey	752,784	.....	.....	81,400
118	Trust	"	40,848	.....	.....	1,500
119	Oratam	Ridgefield	120,575	.....	.....	.....
120	Ridgefield	"	59,052	.....	.....	4,100
121	Overpeck	Ridgefield Park	561,222	.....	.....	92,000
122	Park	" "	978,898	.....	.....	.....
123	Peoples Mutual	" "	723,436	.....	.....	60,000
124	Co-Operative	Ridgewood	515,246	.....	.....	.....
125	Glen Rock	"	876,220	.....	.....	13,800
126	Godwinville	"	311,079	.....	.....	25,000
127	Ridgewood	"	2,001,629	.....	.....	.....
128	River Edge	River Edge	363,022	.....	.....	1,000
129	Rural	Rochelle Park	123,073	.....	.....	26,600
130	Rutherford Mutual	Rutherford	2,561,004	.....	.....	986,200
131	Preference	Teaneck	213,309	.....	.....	3,600
132	Teaneck	"	254,825	.....	.....	17,500
133	Tenafly	Tenafly	854,190	.....	.....	72,400
134	Magic	Waldwick	49,149	.....	.....	5,500
135	Waldwick	"	190,608	.....	.....	38,800
136	Wallington	Wallington	235,285	.....	.....	50,525
137	Wawel	"	144,816	.....	.....	187,490
138	Invincible	Westwood	658,518	.....	.....	.....
139	Westwood	"	623,110	.....	.....	.....
140	Sicomac	Wyckoff	50,232	.....	.....	.....
141	Wyckoff	"	894,693	.....	.....	187,500
	Totals		$61,289,669	$698,420	$386,973	$8,547,715
	Burlington County					
142	Beverly	Beverly	$481,116	.....	.....	$17,000
143	Promoters	"	44,598	.....	.....	4,300
144	Bordentown	Bordentown	292,632	.....	.....	.....
145	Peoples	"	323,774	.....	.....	.....
146	Brown's-Mills-In-The-Pines	Brown's Mills	89,670	.....	.....	.....
147	City of Burlington	Burlington	437,478	.....	.....	94,200
148	Farmers' and Mechanics'	"	1,029,208	.....	.....	232,700
149	Delanco	Delanco	938,424	.....	.....	269,000
150	Florence	Florence	616,848	.....	.....	.....
151	Maple Heights	Maple Shade	202,818	.....	.....	.....
152	Maple Shade	" "	76,089	.....	.....	.....
153	Marlton	Marlton	44,244	.....	.....	.....
154	Medford	Medford	63,948	.....	.....	.....
155	Medford Lakes	Medford Lakes	20,964	.....	.....	2,000
156	Boosters	Moorestown	305,664	.....	.....	.....
157	Moorestown	"	430,482	.....	.....	.....
158	Workingmen's Co-Operative	"	1,301,457	.....	.....	.....
159	Industry	Mount Holly	236,903	.....	.....	.....
160	Mount Holly	" "	428,106	.....	.....	.....
161	Peoples	Mount Holly	698,160	.....	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$380	.....	$14	.....	$42,500	$49	$75,001	$4,474	$501,166	108
314	.....	210	.....	11,000	.....	10,800	1,211	124,632	109
.....	.....	866	.....	10,500	.....	21,459	354	140,288	110
.....	.....	673	$1,105	.....	.....	189,726	2,119	850,686	111
310	.....	588	.....	35,000	661	122,654	6,214	602,755	112
239	.....	931	.....	17,500	.....	43,938	3,673	258,686	113
.....	.....	170	.....	17,500	.....	8,902	760	119,471	114
3,986	.....	725	.....	.....	.....	59,643	2,622	295,956	115
486	.....	163	14	19,500	2	65,969	688	389,693	116
3,061	$68,800	2,611	1,540	74,630	65	218,317	9,127	1,212,335	117
.....	.....	210	.....	6,000	215	3,796	218	52,787	118
1,317	.....	485	7,600	7,000	1,111	24,401	400	162,889	119
57	.....	33	.....	8,000	.....	23,165	1,400	95,807	120
.....	.....	1,052	.....	5,000	522	163,467	3,144	826,407	121
1,577	.....	3,529	11,766	14,000	169	368,045	13,875	1,391,859	122
2,270	.....	1,615	2,475	80,000	20,808	203,394	1,227	1,095,225	123
.....	.....	1,868	.....	81,000	876	147,320	4,354	750,664	124
10	.....	3,051	8,675	27,000	.....	244,729	5,704	1,179,189	125
479	.....	3,586	.....	13,500	.....	68,400	725	422,769	126
304	.....	4,808	4,400	55,000	3	546,388	12,125	2,624,657	127
69	.....	345	100	.....	32	103,194	2,989	470,751	128
265	.....	145	.....	.....	.....	27,536	388	178,007	129
.....	.....	.....	.....	.....	6,700	756,202	34,167	4,344,273	130
288	.....	619	.....	8,000	6	44,356	3,333	273,511	131
302	2,000	784	.....	36,000	214	64,772	1,275	377,672	132
.....	.....	2,234	17,000	26,000	619	244,484	7,830	1,224,757	133
9	.....	532	91	8,400	.....	7,264	144	71,089	134
.....	.....	374	.....	48,500	59	57,754	751	336,846	135
9	.....	1,125	.....	42,100	299	72,436	4,796	406,575	136
334	.....	643	.....	9,000	.....	35,136	3,965	381,384	137
171	.....	1,312	.....	.....	.....	202,689	6,500	869,190	138
3,460	.....	1,285	.....	50,000	306	190,309	2,606	871,076	139
.....	.....	488	.....	6,200	5	6,983	767	64,675	140
1,521	.....	5,661	17,017	10,006	89	261,391	11,806	1,389,684	141
$49,784	$80,219	$121,415	$390,281	$2,178,545	$145,977	$17,363,932	$1,093,093	$92,346,023	
$328	.....	$139	.....	.....	$90	$139,387	$1,934	$639,994	142
.....	.....	59	.....	$6,800	.....	12,408	201	68,366	143
303	.....	.....	.....	.....	.....	88,446	878	382,259	144
.....	.....	120	.....	15,200	254	95,453	1,079	435,880	145
393	$2,000	192	.....	16,600	.....	28,658	373	137,886	146
1,455	.....	3,062	.....	22,000	.....	114,936	3,829	676,960	147
564	.....	2,105	.....	23,950	3,348	287,803	3,288	1,582,966	148
.....	.....	493	.....	134,500	410	324,075	15,046	1,681,948	149
.....	.....	2,443	.....	.....	.....	186,680	1,877	807,848	150
.....	.....	63	.....	18,000	172	50,281	6,045	277,379	151
241	.....	47	.....	2,000	39	25,262	1,736	105,414	152
.....	.....	111	.....	10,100	70	7,965	500	62,990	153
92	.....	108	.....	5,685	55	9,120	126	79,134	154
.....	.....	143	.....	2,200	.....	1,288	29	26,624	155
125	.....	338	.....	.....	4	48,135	2,078	356,344	156
800	.....	990	.....	54,950	709	110,366	10,306	608,603	157
.....	.....	1,650	.....	111,710	466	367,311	14,456	1,797,050	158
.....	.....	456	.....	23,300	104	65,497	2,092	328,352	159
.....	100	839	.....	39,000	.....	109,073	1,711	578,829	160
.....	.....	801	.....	.....	.....	185,139	2,202	886,302	161

TABLE 4—SHARES.

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Bergen County—Continued								
108	Ridge	5,470	485	.....	.....	.....	.....	431	47
109	Valley	2,210	168	.....	.....	.....	.....	143	41
110	Oakland	2,022	222	39	8	.....	.....	15	2
111	Bergen County	10,507	1,041	.....	.....	.....	.....	.....	.....
112	Interborough	6,323	408	.....	.....	.....	.....	3	1
113	Broad Avenue	2,991	222	.....	.....	.....	.....	139	21
114	Morsemere	1,991	186	.....	.....	.....	.....	66	6
115	Equitable Mutual	3,976	275	.....	.....	.....	.....	.....	.....
116	Eureka	4,488	367	.....	.....	.....	.....	267	37
117	Ramseys	13,440	958	.....	.....	.....	.....	407	41
118	Trust	1,481	113	.....	.....	.....	.....	8	3
119	Oratam	2,556	239	.....	.....	.....	.....	.....	.....
120	Ridgefield	863	103	.....	.....	.....	.....	202	9
121	Overpeck	9,802	997	.....	.....	.....	.....	460	57
122	Park	32,231	1,814	.....	.....	.....	.....	.....	.....
123	Peoples Mutual	11,892	882	.....	.....	.....	.....	300	39
124	Co-Operative	9,000	454	.....	.....	.....	.....	.....	.....
125	Glen Rock	15,689	922	.....	.....	.....	.....	69	15
126	Godwinville	5,780	430	.....	.....	.....	.....	125	7
127	Ridgewood	33,378	1,790	.....	.....	.....	.....	.....	.....
128	River Edge	5,490	589	.....	.....	.....	.....	5	1
129	Rural	2,583	316	.....	.....	.....	.....	133	18
130	Rutherford Mutual	44,207	2,314	.....	.....	.....	.....	4,931	589
131	Preference	3,646	325	.....	.....	.....	.....	36	4
132	Teaneck	8,592	317	.....	.....	.....	.....	175	18
133	Tenafly	14,544	952	.....	.....	.....	.....	362	44
134	Magic	1,329	151	.....	.....	.....	.....	28	10
135	Waldwick	3,327	357	.....	.....	.....	.....	194	28
136	Wallington	3,627	364	.....	.....	.....	.....	253	47
137	Wawel	4,154	459	.....	.....	.....	.....	988	132
138	Invincible	9,320	662	.....	.....	.....	.....	.....	.....
139	Westwood	9,865	593	.....	.....	.....	.....	.....	.....
140	Sicomac	1,409	215	.....	.....	.....	.....	.....	.....
141	Wyckoff	14,373	1,179	.....	.....	.....	.....	937	130
	Totals	1,277,160	72,495	6,757	591	9,965	2,517	50,712	5,036
	Burlington County								
142	Beverly	7,223	609	.....	.....	.....	.....	85	17
143	Promoters	796	94	.....	.....	.....	.....	21	3
144	Bordentown	4,267	393	.....	.....	.....	.....	.....	.....
145	Peoples	4,706	436	.....	.....	.....	.....	.....	.....
146	Brown's-Mills-In-The-Pines	1,485	162	.....	.....	.....	.....	.....	.....
147	City of Burlington	7,201	788	.....	.....	.....	.....	471	51
148	Farmers' and Mechanics'	16,161	1,447	.....	.....	.....	.....	1,163	166
149	Delanco	14,865	1,263	.....	.....	.....	.....	1,345	170
150	Florence	8,307	653	.....	.....	.....	.....	.....	.....
151	Maple Heights	2,975	328	.....	.....	.....	.....	.....	.....
152	Maple Shade	1,051	179	.....	.....	.....	.....	.....	.....
153	Marlton	953	134	.....	.....	.....	.....	.....	.....
154	Medford	1,351	240	.....	.....	.....	.....	.....	.....
155	Medford Lakes	849	172	.....	.....	.....	.....	10	3
156	Boosters	7,266	708	.....	.....	.....	.....	.....	.....
157	Moorestown	5,640	538	.....	.....	.....	.....	.....	.....
158	Workingmen's Co-Operative	18,873	1,404	.....	.....	.....	.....	.....	.....
159	Industry	6,636	315	.....	.....	.....	.....	.....	.....
160	Mount Holly	13,075	618	.....	.....	.....	.....	.....	.....
161	Peoples	19,719	612	.....	.....	.....	.....	.....	.....

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
5,901	102	430	O.P.	.....	$200	6	$.05 b	$.05 b	108
2,353	31	178	S.	$1.00 m.	200	6	3.00 a	2.00 a	109
2,076	36	196	S.	1.00 m.	200	6	.05 b	.05 b	110
10,507	197	844	S.	1.00 m.	200	6	.04 b	.....	111
6,326	109	295	S.	1.00 m.	200	6	.05 b	.05 b	112
3,130	89	154	S.	1.00 m.	200	6	.05 b	.05 b	113
2,057	47	145	S.	1.00 m.	200	6	3.00 a	.....	114
3,976	99	176	S.	1.00 m.	200	6	.05 b	.....	115
4,755	131	273	S.	1.00 m.	200	6	.05 b	.....	116
13,847	296	703	S.	1.00 m.	200	6	.05 b	.05 b	117
1,489	17	99	S.	1.00 m.	200	6	.05 b	.05 b	118
2,556	37	202	S.	1.00 m.	200	6	.05 b	.05 b	119
1,065	39	73	S.	1.00 m.	200	6	.10 b	2.00 a	120
10,262	201	853	S.	1.00 m.	200	6	.12½ b	.12½ b	121
32,231	330	984	S.	.50 m.	100	6	.20 b	.....	122
12,192	219	702	S.	1.00 m.	200	6	5.00 a & .12½ b	1.00 a	123
9,000	153	301	S.	1.00 m.	200	6	.08 b	.08 b	124
15,758	207	730	S.	1.00 m.	200	6	.08 b	.08 b	125
5,905	58	379	S.	1.00 m.	200	6	.08 b	.08 b	126
33,378	477	1,313	S.	1.00 m.	200	6	.08 b	.08 b	127
5,495	154	436	S.	1.00 m.	200	6	3.00 a	.....	128
2,716	35	299	S.	1.00 m.	200	6	5.00 a	.....	129
49,138	1,114	1,739	S.	1.00 m.	200	6	.05 b	.05 b	130
3,682	67	262	S.	1.00 m.	100 & 200	6	.05 b	.05 b	131
8,767	93	242	S.	.50 m.	100	6	3.00 a	1.00 a	132
14,906	304	692	S.	1.00 m.	200	6	.05 b	.05 b	133
1,357	25	136	S.	1.00 m.	200	6	4.00 a	.....	134
3,521	105	280	S.	1.00 m.	200	6	.07½ b	.07½ b	135
3,880	155	256	N.S.	1.00 m.	200	6	5.00 a & .10 b	.05 b	136
5,092	141	450	S.	1.00 m.	200	6	5.00 a & .12½ b	.....	137
9,320	126	536	S.	1.00 m.	200	6	3.00a	.....	138
9,865	190	403	S.	1.00 m.	200	6	3.00 a	.....	139
1,409	15	200	S.	1.00 m.	200	6	5.00 a	.....	140
15,310	361	948	S.	2.00 m.	200	6	.05 b	.05 b	141
1,344,594	22,282	58,357							
7,308	266	360	S.	$1.00 m.	$200	6	$0.02½ b	$0.02½ b	142
817	42	55	S.	1.00 m.	200	6	.05 b	.05 b	143
4,267	176	217	S.	1.00 m.	200	6	.07½ b	.07½ b	144
4,706	186	250	S.	1.00 m.	200	4½ & 6	.05 b	.05 b	145
1,485	86	76	S.	1.00 m.	200	6	.07½ b	.....	146
7,672	394	445	S.	1.00 m.	200	6	.....	.....	147
17,324	731	882	S.	1.00 m.	200	6	.....	.....	148
16,210	740	693	S.	1.00 m.	200	6	.05 b	.05 b	149
8,307	288	365	S.	1.00 m.	200	6	2.00 a	.....	150
2,975	121	207	S.	1.00 m.	200	6	.....	.....	151
1,051	78	101	S.	1.00 m.	200	6	.05 b	.05 b	152
953	38	96	S.	1.00 m.	200	6	.07½ b	.07½ b	153
1,351	54	186	S.	1.00 m.	200	6	.....	.....	154
859	25	150	S.	1.00 m.	200	6	.07½ b	.....	155
7,266	174	534	S.	1.00 & 2.00 m.	200	6	.....	.....	156
5,640	257	281	S.	1.00 m.	200	5	.08⅓ b	.08⅓ b	157
18,873	717	687	S.	1.00 m.	200	6	.....	.....	158
6,636	155	160	S.	.50 m.	100	6	.....	.....	159
13,075	243	375	S.	.50 m.	100	6	.....	.....	160
19,719	272	340	S.	.50 m.	100	6 & 5	.....	.....	161

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

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

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

} Merged Aug. 21, 1929.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
*Prish & Huff	J. Alston Adams	532 Bradford Ave., Westfield, N. J.	162
Joseph S. Low	Frank L. Durgin	337 Leconey Ave., Palmyra, N. J.	163
William S. C. Roray	Howard B. Conover	715 Washington Ave., Palmyra, N. J.	164
William H. Heisler, Jr.	James B. Hankins	Pemberton, N. J.	165
George M. Hillman, Sr.	Carl E. Thorbecke	336 Fairview St., Riverside, N. J.	166
George M. Hillman, Sr.	J. Taylor Neal	401 Delaware Ave., Riverside, N. J.	167
William D. Lippincott	Fred P. Hemphill	Riverton, N. J.	168
Richard B. Eckman	William L. Wilson	7 McKinley Ave., Trenton, N. J.	169
T. Phillips Brown	William G. Rudolph	Clementon, N. J.	170
Edward West	Albert E. Duble	Atco, N. J.	171
J. Edward Fagen	James W. Davis	Clementon, N. J.	172
J. Claud Simon	Archibald C. Semler	36 Creston Ave., Audubon, N. J.	173
S. Howard Troth	John R. White	44 Park Place, Audubon, N. J.	174
Grover C. Richman	Roland E. Saltiel	Barrington, N. J.	175
Vincent Costello	T. D. O'Brien	112 N. Wilson Ave., Brooklawn, N. J.	176
Wilbert V. Pike	Duncan Collett	Blackwood, N. J.	177
Charles S. Straw	Edward J. Bittle	Berlin, N. J.	178
Charles S. Straw	Clarence E. Walker	Rich Ave., Berlin, N. J.	179
Grover C. Richman	O. B. Kelsey	Blackwood, N. J.	180
Elmer G. Van Name	J. Hartley Bowen	307 7th Ave., Haddon Heights, N. J.	181
Julius Rosenberg	Mitchell Blank	540 Washington St., Camden, N. J.	182
Frank C. Propert	Vinal A. Johnson	610 W. Jersey Tr. Bldg., Camden, N. J.	183
Joseph W. Wilson	William J. Flemming	2612 Federal St., Camden, N. J.	184
Grover C. Richman	Russell B. Keen	261 W. Summit Ave., Haddonfield, N. J.	185
Dean S. Renwick	William E. Ulery	1028 Drexel Bldg., Philadelphia, Pa.	186
M. Bergen Stone	George Meley	323 Market St., Camden, N. J.	187
William T. Boyle	John J. McCaffery	832 Federal St., Camden, N. J.	188
John A. Penn	Edward Praiss	1566 Mt. Ephraim Ave., Camden, N. J.	189
Edward West	J. Rodney Forrest	Haddon Ave. at Federal St., Camden, N. J.	190
Charles N. Boulton	William S. Abbott	141 South 27th St., Camden, N. J.	191
John B. Kates	T. Yorke Smith	513 Cooper St., Camden, N. J.	192
James S. Gradwell	F. J. Wenderoth	321 Evergreen Ave., Woodlynne, N. J.	193
W. B. Wolcott	H. R. Hunt	142 Oakland Ave., Audubon, N. J.	194
Elmer G Van Name	Reba N. Obus	722 Federal St., Camden, N. J.	195
Oscar B. Redrow	William H. Alff	422 Broadway, Camden, N. J.	196
William B. Knight	Rocco Palese	328 Market St., Camden, N. J.	197
Bleakly, Stockwell & Burling	Joseph A. O'Brien	423 Market St., Camden, N. J.	198
Raymond R. Donges	Anthony J. Oberst	1253 Princess Ave., Camden, N. J.	199
Thomas E. French	Raymond L. Spear	5 North 4th St., Camden, N. J.	200
Cyrus D. Marter	Orlando M. Bowen	212 West End Ave., Haddonfield, N. J.	201
Edward West	Orlando M. Bowen	212 West End Ave., Haddonfield, N. J.	202
Lewis Liberman	Vito Cerone	3d & Chestnut St., Camden, N. J.	203
Joseph H. Carr	Henry M. Evans	Land Title Bldg., Camden, N. J.	204
Cyrus D. Marter	Leon E. Todd	2623 Westfield Ave., Camden, N. J.	205
John H. Switzer	Joseph A. Devlin	112 North 3d St., Camden, N. J.	206
Edmund H. Reeves	George Black	311 Market St., Camden, N. J.	207
Charles H. Stevens	Charles L. Barrett	320 Market St., Camden, N. J.	208
Albert E. Burling	Joseph M. Schneider	2719 Garfield Ave., Camden, N. J.	209
Maurice L. Praissman	Mitchell Blank	540 Washington St., Camden, N. J.	210
Aaron Heine	Frank L. Michener	2616 Federal St., Camden, N. J.	211
Jacob L. Furer	Herbert H. Branin	309 Kaighn Ave., Camden, N. J.	212
Joseph W. Wilson	Wade A. Brown	300 N. 27th St., Camden, N. J.	213
Raymond R. Donges	John E. Cullingford	3038 Federal St., Camden, N. J.	214

* Conveyancer.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and In Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Burlington County—Continued				
162	New Gretna	New Gretna	$5,440	$1,440	$232.000
163	Palmyra	Palmyra	19,746	14,414	1,065,736
164	Twin Cities	"	4,370	3,500	330,100
165	Pemberton	Pemberton	13,089	2,524	135,200
166	Progressive	Riverside	257	607	70,000
167	Riverside	"	55,220	11,200	1,206,788
168	Cinnaminson	Riverton	39,995	7,158	1,084,800
169	Roebling	Roebling	7,942	5,059	245,850
	Totals		$288,530	$171,265	$14,127,493
	Camden County				
170	Diligent	Albion	$220	$643	$71,200
171	Atco	Atco	1,381	2,500	201,000
172	Audubon	Audubon	547	10,719	692,800
173	Citizens'	"	1,895	500	292,550
174	King's Highway	"	2,095	1,520	197,094
175	Barrington	Barrington	1,240	3,405	350,300
176	Estate	"	240	500	56,600
177	Hedding	Bellmawr	197	2,213	246,400
178	Berlin, No. 3	Berlin	14,429	778	261,500
179	Longacoming	"	359	39,396	406,750
180	Blackwood	Blackwood	22,009	.....	418,150
181	American	Camden	5,961	5,300	321,200
182	Apollo	"	462	.....	76,200
183	Arcade	"	102	1,250	55,150
184	Arch	"	1,114	1,933	224,600
185	Argonne	"	165	2,300	358,250
186	Avalon City	"	435	11,500	456,240
187	Beckett	"	12,137	2,500	161,000
188	Bishop Bayley No. 2	"	4,468	8,100	865,700
189	Boulevard	"	572	1,500	180,050
190	Bridge	"	1,397	1,050	178,800
191	Bridge View	"	1,380	900	74,100
192	Broadway	"	5,868	9,000	468,817
193	Brotherhood	"	699	4,170	209,300
194	Business Men's	"	1,280	3,600	260,600
195	Cable	"	19	1,000	84,200
196	Camden	"	3,877	6,600	437,150
197	Camden First Italian	"	2,819	4,608	289,300
198	Camden Optional	"	11,364	.....	1,307,375
199	Central	"	861	2,004	108,100
200	City, No. 2	"	3,042	.....	284,850
201	Civic	"	773	8,000	492,450
202	Community	"	1,685	8,700	437,100
203	Continuous	"	157	.....	13,900
204	Cooper	"	8,229	7,500	512,600
205	Cooperative	"	39	4,600	373,200
206	Cottage	"	9,281	15,000	258,700
207	Covenant	"	36	.....	18,041
208	Co-Workers	"	1,307	1,500	100,200
209	Cramer Hill	"	18,710	5,819	281,800
210	Delaware River	"	354	1,500	90,850
211	Development	"	42	100	87,700
212	Diamond	"	2,761	14,800	196,900
213	East Camden	"	400	591	53,800
214	East Side	"	1,438	4,000	324,125

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$1,250	$12,199	$5,517	$1,874	$259,720	162
.....	93,400	49,947	11,844	843	1,255,930	163
.....	17,500	29,562	5,945	499	391,476	164
.....	3,900	5,326	660	1,990	162,689	165
.....	3,519	4,387	1,485	479	80,734	166
$1,500	81,798	97,979	11,181	600	1,466,266	167
13,303	46,710	45,160	9,169	5,872	1,252,167	168
.....	.....	.....	4,256	10,064	273,171	169
$23,935	$961,399	$836,133	$214,979	$39,547	$16,663,281	
.....	$10,485	$13,141	$2,848	$159	$98,696	170
.....	16,000	13,941	2,934	344	238,100	171
.....	56,815	77,685	4,942	513	844,021	172
$24,600	10,267	14,600	3,519	121	348,052	173
.....	10,704	.....	1,498	133	213,044	174
.....	3,709	13,762	3,825	.....	376,241	175
.....	4,023	.....	768	130	62,261	176
.....	12,555	24,500	4,129	100	290,094	177
.....	350	8,209	5,865	201	291,332	178
.....	.....	20,277	7,842	944	475,568	179
.....	25,275	67,478	17,752	1,207	551,871	180
13,850	29,050	15,681	3,347	210	394,599	181
.....	12,800	.....	4,049	166	93,677	182
.....	14,581	5,900	743	376	78,102	183
.....	16,200	3,732	5,247	1,205	254,031	184
4,400	22,840	14,550	3,053	198	405,756	185
60,500	57,825	102,500	4,827	21	693,848	186
.....	21,509	20,518	3,502	98	221,264	187
.....	39,125	39,440	20,494	896	978,223	188
.....	18,990	7,148	9,752	1,150	219,162	189
.....	9,650	10,528	2,180	801	204,406	190
.....	4,580	.....	635	31	81,626	191
.....	43,945	35,062	8,064	344	571,100	192
.....	6,025	12,285	2,680	260	235,419	193
.....	20,550	18,960	5,656	409	311,055	194
.....	4,980	11,577	1,387	.....	103,163	195
.....	13,375	35,865	8,126	407	505,400	196
.....	46,654	33,544	6,880	516	384,321	197
.....	34,017	213,084	7,047	2,536	1,575,423	198
.....	4,300	1,471	353	632	117,721	199
.....	17,650	11,392	1,675	110	318,719	200
.....	20,800	15,815	7,062	268	545,168	201
.....	35,800	26,050	3,995	375	513,705	202
.....	350	2,169	384	92	17,052	203
.....	27,350	56,063	8,592	2,231	622,565	204
36,300	34,876	13,574	7,611	377	470,577	205
.....	21,670	15,234	3,528	696	324,109	206
.....	600	2,138	2,952	33	23,800	207
3,000	11,291	25,495	1,565	152	144,510	208
.....	17,609	40,235	10,733	2,123	377,029	209
.....	25,125	20,357	2,251	250	140,687	210
.....	19,625	23,800	2,234	53	133,554	211
.....	53,715	16,185	6,327	859	291,547	212
.....	5,585	3,021	1,118	432	64,947	213
.....	19,487	51,677	3,294	1,982	406,003	214

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Burlington County—Continued					
162	New Gretna	New Gretna	$136,461	$51,200	.....	.....
163	Palmyra	Palmyra	862,452	.....	.....	.....
164	Twin Cities	"	300,600	.....	.....	$3,000
165	Pemberton	Pemberton	129,144	.....	.....	.....
166	Progressive	Riverside	54,588	.....	.....	4,900
167	Riverside	"	947,820	.....	.....	153,200
168	Cinnaminson	Riverton	925,074	.....	.....	.....
169	Roebling	Roebling	218,448	.....	.....	.....
	Totals		$11,637,170	$51,200	.....	$780,300
	Camden County					
170	Diligent	Albion	$69,336	.....	.....	.....
171	Atco	Atco	163,068	.....	.....	.....
172	Audubon	Audubon	541,818	.....	.....	.....
173	Citizens'	"	224,580	.....	.....	$10,200
174	King's Highway	"	160,068	.....	.....	6,600
175	Barrington	Barrington	213,096	.....	.....	77,000
176	Estate	"	47,469	.....	.....	.....
177	Hedding	Bellmawr	190,725	.....	.....	.....
178	Berlin, No. 3	Berlin	216,528	.....	.....	.....
179	Longacoming	"	343,200	.....	.....	.....
180	Blackwood	Blackwood	378,892	.....	.....	.....
181	American	Camden	259,104	.....	.....	.....
182	Apollo	"	65,277	.....	.....	.....
183	Arcade	"	60,558	.....	.....	.....
184	Arch	"	168,126	.....	.....	7,500
185	Argonne	"	278,019	.....	.....	10,600
186	Avalon City	"	495,168	.....	.....	.....
187	Beckett	"	167,604	.....	.....	.....
188	Bishop Bayley No. 2	"	644,439	.....	.....	.....
189	Boulevard	"	152,646	.....	.....	14,500
190	Bridge	"	130,728	.....	.....	.....
191	Bridge View	"	58,773	.....	.....	1,800
192	Broadway	"	422,994	.....	.....	3,000
193	Brotherhood	"	152,712	.....	.....	.....
194	Business Men's	"	222,192	.....	.....	.....
195	Cable	"	64,563	.....	.....	.....
196	Camden	"	340,332	.....	.....	.....
197	Camden First Italian	"	267,708	.....	.....	.....
198	Camden Optional	"	846,632	$29,100	.....	91,953
199	Central	"	82,392	.....	.....	.....
200	City, No. 2	"	221,802	.....	.....	.....
201	Civic	"	387,930	.....	.....	.....
202	Community	"	329,184	.....	.....	.....
203	Continuous	"	11,226	.....	.....	.....
204	Cooper	"	420,888	.....	.....	24,300
205	Cooperative	"	279,801	.....	.....	17,400
206	Cottage	"	243,180	.....	.....	.....
207	Covenant	"	15,751	.....	.....	.....
208	Co-Workers	"	103,272	.....	.....	.....
209	Cramer Hill	"	222,652	.....	.....	23,950
210	Delaware River	"	99,129	.....	.....	2,000
211	Development	"	93,072	.....	.....	.....
212	Diamond	"	211,056	.....	.....	.....
213	East Camden	"	48,123	.....	.....	.....
214	East Side	"	239,250	.....	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

LIABILITIES

Due Shareholders for			Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
Lapsed Shares	Matured Shares	Advance Payments							
		$658	$18	$21,500		$47,519	$2,364	$239,720	162
		334		147,500		240,633	5,011	1,255,930	163
		252		9,500		73,370	4,754	391,476	164
$140		447				32,323	635	162,689	165
		70		7,500		13,541	135	80,734	166
		226		55,000	$1,250	299,955	8,815	1,466,266	167
		666				316,980	9,447	1,252,167	168
		102				53,875	746	273,171	169
$4,441	$2,100	$16,914	$18	$726,995	$6,971	$3,335,479	$101,693	$16,663,281	
$1,221		$112		$4,800	$80	$21,828	$1,319	$98,696	170
		454		14,000	140	58,473	1,965	238,100	171
		326		117,500	12	176,490	7,875	844,021	172
254		223		52,500	636	58,276	1,383	348,052	173
		194		5,000		40,723	459	213,044	174
1,653	$400	168		13,000	55	67,490	3,379	376,241	175
				5,600		9,007	185	62,261	176
		59		31,500		61,739	6,071	290,094	177
		206		5,000		67,990	1,608	291,332	178
125		714		11,000		118,781	1,748	475,568	179
		565		32,000		124,641	15,773	551,871	180
11		47		55,000		78,752	1,685	394,599	181
7				15,900		11,599	894	93,677	182
		104		9,050	352	7,424	614	78,102	183
		267		29,000		48,249	889	254,031	184
		394		54,800		60,479	1,464	405,756	185
		740		20,500	16	140,872	36,552	693,848	186
		292				51,076	2,292	221,264	187
245		570		120,286	273	202,402	10,008	978,223	188
		100		6,500		39,201	6,215	219,162	189
4,382		27		27,500		39,411	2,328	204,406	190
		27		8,700	40	12,152	134	81,626	191
		595				137,514	6,997	571,100	192
		310		36,100	551	44,906	840	235,419	193
		98		21,000	367	64,040	3,358	311,055	194
98		41		18,085		19,217	1,159	103,163	195
		229		61,500	54	99,680	3,605	505,400	196
37		255		28,800		78,503	9,018	384,321	197
	7,519	182		282,500	48,422	248,361	20,754	1,575,423	198
	600	137		8,700	44	25,692	156	117,721	199
		245		28,150		67,250	1,272	318,719	200
158		313		45,000		110,131	1,636	545,168	201
1,905		202		65,000		106,404	11,010	513,705	202
		21		3,500		2,087	218	17,052	203
		969		30,000	167	136,231	10,010	622,565	204
		1,239		85,300	855	80,080	5,902	470,577	205
5		416				78,984	1,524	324,109	206
		848		3,800	53	2,946	402	23,800	207
38		74		20,000	454	17,278	3,394	144,510	208
	2,000	201		62,500	665	60,012	5,049	377,029	209
				5,000		29,430	5,128	140,687	210
		115		12,000	140	24,705	3,522	133,554	211
71		190				77,250	2,980	291,547	212
		29		8,300		8,193	302	64,947	213
39		104		80,200		81,679	4,731	406,003	214

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Burlington County—Continued								
162	New Gretna	4,777	400	1,007	63	.....	.....	.....	.....
163	Palmyra	13,361	900	.....	.....	.....	.....	.....	.....
164	Twin Cities	4,681	649	.....	.....	.....	.....	15	1
165	Pemberton	3,936	214	.....	.....	.....	.....	.....	.....
166	Progressive	1,235	151	.....	.....	.....	.....	25	8
167	Riverside	13,055	1,117	.....	.....	.....	.....	766	87
168	Cinnaminson	12,945	864	.....	.....	.....	.....	.....	.....
169	Roebling	3,572	305	.....	.....	.....	.....	.....	.....
	Totals	200,961	15,693	1,007	63	.....	.....	3,901	506
	Camden County								
170	Diligent	904	118	.....	.....	.....	.....	.....	.....
171	Atco	2,710	409	.....	.....	.....	.....	.....	.....
172	Audubon	7,628	782	.....	.....	.....	.....	.....	.....
173	Citizens'	3,670	552	.....	.....	.....	.....	51	4
174	King's Highway	3,269	315	.....	.....	.....	.....	33	6
175	Barrington	3,443	369	.....	.....	.....	.....	385	61
176	Estate	944	137	.....	.....	.....	.....	.....	.....
177	Hedding	2,613	393	.....	.....	.....	.....	.....	.....
178	Berlin, No. 3	3,192	535	.....	.....	.....	.....	.....	.....
179	Longacoming	4,857	403	.....	.....	.....	.....	.....	.....
180	Blackwood	5,524	574	.....	.....	.....	.....	.....	.....
181	American	3,906	485	.....	.....	.....	.....	.....	.....
182	Apollo	1,449	185	.....	.....	.....	.....	.....	.....
183	Arcade	1,954	323	.....	.....	.....	.....	.....	.....
184	Arch	2,643	387	.....	.....	.....	.....	37	10
185	Argonne	5,505	517	.....	.....	.....	.....	53	9
186	Avalon City	6,877	650	.....	.....	.....	.....	.....	.....
187	Beckett	2,474	266	.....	.....	.....	.....	.....	.....
188	Bishop Bayley No. 2	8,611	1,242	.....	.....	.....	.....	.....	.....
189	Boulevard	2,029	209	.....	.....	.....	.....	145	17
190	Bridge	1,830	256	.....	.....	.....	.....	.....	.....
191	Bridge View	1,280	159	.....	.....	.....	.....	9	3
192	Broadway	5,687	349	.....	.....	.....	.....	15	4
193	Brotherhood	2,144	225	.....	.....	.....	.....	.....	.....
194	Business Men's	3,273	364	.....	.....	.....	.....	.....	.....
195	Cable	1,172	178	.....	.....	.....	.....	.....	.....
196	Camden	5,170	722	.....	.....	.....	.....	.....	.....
197	Camden First Italian	3,425	441	.....	.....	.....	.....	.....	.....
198	Camden Optional	12,564	1,422	291	21	.....	.....	460	80
199	Central	1,164	151	.....	.....	.....	.....	.....	.....
200	City, No. 2	3,139	380	.....	.....	.....	.....	.....	.....
201	Civic	6,312	553	.....	.....	.....	.....	.....	.....
202	Community	5,207	578	.....	.....	.....	.....	.....	.....
203	Continuous	239	37	.....	.....	.....	.....	.....	.....
204	Cooper	5,709	505	.....	.....	.....	.....	121	21
205	Cooperative	4,467	357	.....	.....	.....	.....	87	19
206	Cottage	3,168	224	.....	.....	.....	.....	.....	.....
207	Covenant	305	53	.....	.....	.....	.....	.....	.....
208	Co-Workers	1,995	296	.....	.....	.....	.....	.....	.....
209	Cramer Hill	3,344	415	.....	.....	.....	.....	131	18
210	Delaware River	1,288	181	.....	.....	.....	.....	10	5
211	Development	1,545	191	.....	.....	.....	.....	.....	.....
212	Diamond	2,327	164	.....	.....	.....	.....	.....	.....
213	East Camden	1,100	128	.....	.....	.....	.....	.....	.....
214	East Side	7,037	375	.....	.....	.....	.....	.....	.....

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
5,784	157	306	S.	$.50 m.	$100	6	$8.00 a	.....	162
13,361	410	490	S.	1.00 m.	200	6	.03 b	$.03b	163
4,696	133	517	S.	1.00 m.	200	6	.03 b	.03 b	164
3,936	74	140	S.	.50 m.	100	6	2.00 a	.....	165
1,260	44	115	S.	1.00 m.	200	6	.05 b	.05 b	166
13,821	608	596	S.	1.00 m.	200	6	.05 b	.05 b	167
12,945	386	478	S.	1.00 m.	200	6	1.00 a	1.00 a	168
3,572	87	218	S.	1.00 m.	200	6	.01 b	.01 b	169
205,869	6,942	9,320							
904	65	53	S.	$1.00 m.	$200	6	$.07½ b	$.07½ b	170
2,710	146	263	S.	1.00 m.	200	6	.05 b	.05 b	171
7,628	422	360	S.	1.00 m.	200	6	.05 b	.05 b	172
3,721	125	431	S.	1.00 m.	200	6	.02½ b	.02½ b	173
3,302	98	223	S.	1.00 m.	200	6	2.00 a	2.00 a	174
3,828	168	262	S.	1.00 m.	200	6	.07½ b	.07½ b	175
944	45	92	S.	1.00 m.	200	6	.05 b	.....	176
2,613	184	209	S.	1.00 m.	200	6	.07½ b	.07½ b	177
3,192	141	394	S.	1.00 m.	200	6	5.00 a	5.00 a	178
4,857	194	209	S.	1.00 m.	200	6	5.00 a	5.00 a	179
5,524	275	299	S.	1.00 m.	200	6	.10 b	.10 b	180
3,906	184	301	S.	1.00 m.	200	6	.....	.....	181
1,449	74	111	S.	1.00 m.	200	6	.05 b	.08 b	182
1,954	70	253	S.	1.00 m.	200	6	.05 b	.....	183
2,680	132	265	S.	1.00 m.	200	6	.....	.....	184
5,558	136	390	S.	1.00 m.	200	6	.....	.....	185
6,877	176	474	S.	1.00 m.	200	6	.16 b	.10 b	186
2,474	96	170	S.	1.00 m.	200	6	.07½ b	.....	187
8,611	582	660	S.	1.00 m.	200	6	.05 b	.05 b	188
2,174	68	158	S.	1.00 m.	100 & 200	6	.05 b	.....	189
1,830	80	176	S.	1.00 m.	200	6	.05 b	.....	190
1,289	51	111	S.	1.00 m.	200	6	.05 b	.....	191
5,702	160	193	S.	1.00 m.	200	6	.05 b	.....	192
2,144	110	115	S.	1.00 m.	200	6	.02½ b	.....	193
3,273	142	222	S.	1.00 m.	200	6	.....	.....	194
1,172	53	125	S.	1.00 m.	200	6	.....	.10 b	195
5,170	201	521	S.	1.00 m.	200	6	.05 b	.05 b	196
3,425	214	227	S.	1.00 m.	200	6	.05 b	.05 b	197
13,315	594	929	O.P.	.....	200	6	3.00 a	.....	198
1,164	81	70	S.	1.00 m.	200	6	.05 b	.....	199
3,139	143	237	S.	1.00 m.	200	6	.....	.....	200
6,312	173	380	S.	1.00 m.	200	6	.....	.....	201
5,207	191	387	S.	1.00 m.	200	6	.05 b	.05 b	202
239	8	29	S.	1.00 m.	200	6	.05 b	.05 b	203
5,830	225	301	S.	1.00 m.	200	6	.05 b	.05 b	204
4,554	193	183	S.	1.00 m.	200	6	.....	.....	205
3,168	107	117	S.	1.00 m.	200	6	.05 b	.05 b	206
305	15	38	S.	1.00 m.	200	6	.05 b	.....	207
1,995	63	233	S.	1.00 m.	200	6	.05 b	.05 b	208
3,475	152	281	S.	1.00 m.	200	6	.05 b	.05 b	209
1,298	81	105	S.	1.00 m.	200	6	.05 b	.05 b	210
1,545	74	117	S.	1.00 m.	200	6	.05 b	.....	211
2,327	100	64	S.	1.00 m.	200	6	.05 b	.05 b	212
1,100	40	88	S.	1.00 m.	200	6	.05 b	.05 b	213
7,037	168	207	S.	.50 m.	100	6	.05 b	.05 b	214

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

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

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Floyd H. Bradley	T. Yorke Smith	513 Cooper St., Camden, N. J.	215
Harold W. Bennett	Clarence N. Haven	333 Park Ave., Collingswood, N. J.	216
Bennett Clark	Arthur C. Craig	203 St. James Ave., Merchantville, N. J.	217
George M. Bryson	T. Yorke Smith	513 Cooper St., Camden, N. J.	218
Joseph W. Wilson	Frederick C. Bauer, Jr.	2610 River Ave., Camden, N. J.	219
Frank F. Neutze	Herbert H. Branin	309 Kaighn Ave., Camden, N. J.	220
Grover C. Richman	Roscoe C. Edwards	309 Kaighn Ave., Camden, N. J.	221
French, Richards & Bradley	Raymond L. Spear	5 North 4th St., Camden, N. J.	222
T. Harry Rowland	William B. Calhoun	215 Westminster Ave., Merchantville, N. J.	223
Frank H. Wimberly	J. S. Hazleton	1853 Phillip St., Camden, N. J.	224
Benjamin Natal	Herman Natal	1254 Kaighn Ave., Camden, N. J.	225
William J. Kraft	Anthony J. Oberst	1253 Princess Ave., Camden, N. J.	226
John B. Kates	Anthony J. Oberst	1253 Princess Ave., Camden, N. J.	227
Bleakly, Stockwell & Burling	Vinal A. Johnson	510 West Jersey Tr. Bldg., Camden, N. J.	228
Raymond R. Donges	John E. Cullingford	3040 Federal St., Camden, N. J.	229
Joseph Varbalow	Frederick L. Michener	2616 Federal St., Camden, N. J.	230
Ernest L. Bartelt	J. Charles Winters	311 Market St., Camden, N. J.	231
Joseph C. Haines	Clarence N. Haven	333 Park Ave., Collingswood, N. J.	232
Joseph Varbalow	William Rudolph	214 Broadway, Camden, N. J.	233
Cyrus D. Marter	Leon E. Todd	2623 Westfield Ave., Camden, N. J.	234
M. Bergen Stone	George Meley	323 Market St., Camden, N. J.	235
Albert S. Woodruff	Rocco Palese	328 Market St., Camden, N. J.	236
Samuel M. Shay	Joseph Roszkowiak	1218½ Atlantic Ave., Camden, N. J.	237
J. Edward Fagen	Edmund A. Dale	227 Federal St., Camden, N. J.	238
William B. Knight	W. M. Morris	412 S. 6th St., Camden, N. J.	239
Raymond L. Siris	Reba N. Obus	722 Federal St., Camden, N. J.	240
Samuel M. Shay	Edward Praiss	1566 Mt. Ephraim Ave., Camden, N. J.	241
J. Edward Fagen	Tillie Nelson	2957 Yorkship Square, Camden, N. J.	242
Samuel M. Shay	B. J. Wilinski	1213 Mt. Ephraim Ave., Camden, N. J.	243
Samuel M. Shay	Edward J. Brady	428 Market St., Camden, N. J.	244
Maurice L. Praissman	Robert C. Perina	295 Rand St., Camden, N. J.	245
T. Harry Rowland	Charles St. Clair	1124 Princess Ave., Camden, N. J.	246
T. Harry Rowland	Charles W. Austermuhl	431 Market St., Camden, N. J.	247
Harold W. Bennett	Frederick C. Bauer, Jr.	2610 River Ave., Camden, N. J.	248
French, Richards & Bradley	Raymond L. Spear	5 North 4th St., Camden, N. J.	249
D. Trueman Stackhouse	Carl R. Evered	450 Broadway, Camden, N. J.	250
Wilbert V. Pike	Walter Charriere	31 Cuthbert Rd., Collingswood, N. J.	251
Edward West	B. J. Wilinski	1213 Mt. Ephraim Ave., Camden, N. J.	252
William T. Read	Ernest L. Bartelt	311 Market St., Camden, N. J.	253
Floyd H. Bradley	T. Yorke Smith	513 Cooper St., Camden, N. J.	254
W. Louis Bossle	Howard F. Harrison	3039 Stevens St., Camden, N. J.	255
Joseph Beck Tyler	Orlando M. Bowen	212 West End Ave., Haddonfield, N. J.	256
B. B. Brown	Albert H. Gleaner	504 Cedarcroft Ave., Audubon, N. J.	257
Raymond R. Donges	John E. Cullingford	3038 Federal St., Camden, N. J.	258
Edward West	J. Rodney Forrest	Haddon Ave. at Federal St., Camden, N. J.	259
Thomas E. French	Raymond L. Spear	5 North 4th St., Camden, N. J.	260
William D. Lippincott	Ralph D. Baker	924 Broadway, Camden, N. J.	261
Frank C. Propert	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	262
Harry H. Teitelman	William Rudolph	515 Market St., Camden, N. J.	263
Albert E. Burling	William M. Lewis	506 North 5th St., Camden, N. J.	264
Frank F. Neutze	Leon E. Todd	2623 Westfield Ave., Camden, N. J.	265
Ernest L. Bartelt	Lawrence M. Verga	311 Market St., Camden, N. J.	266
Frank C. Propert	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	267
Herbert Richardson	George E. Yost	2138 44th St., Camden, N. J.	268
Edmund H. Reeves	James Bontemps	1159 Princess Ave., Camden, N. J.	269

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Camden County—Continued				
215	Economy	Camden	$3,917	$10,295	$421,700
216	Emerson	"	3,828	1,390	265,000
217	Endowment	"	7,683	6,262	412,600
218	Excelsior	"	4,630	7,102	347,833
219	Fairview	"	108	.....	242,900
220	Fleming	"	984	.....	52,700
221	Forward	"	37	2,300	282,950
222	Franklin, No. 3	"	4,632	.....	371,350
223	Fraternal Societies	"	1	4,000	226,975
224	Frederick Douglass	"	1,360	.....	79,300
225	Friendship	"	467	5,000	254,650
226	German Centennial	"	977	3,141	158,700
227	Greater Camden	"	864	2,472	227,900
228	Guarantee	"	2,405	4,900	239,800
229	Highland	"	1,851	2,300	194,400
230	Home Buyers'	"	452	.....	252,800
231	Homestead	"	403	6,500	404,800
232	Householders	"	117	31	249,275
233	Hyman Varbalow	"	989	3,000	119,600
234	Ideal	"	388	4,900	275,000
235	Investment	"	1,418	4,000	264,600
236	Italian-American	"	5,136	.....	261,900
237	Jan Sobieski	"	3,043	521	104,300
238	John Campbell, Jr.—Girard	"	26	300	144,050
239	Junior Emblem	"	27,238	1,659	130,150
240	Kaighn Avenue	"	24	1,000	78,125
241	Kazimier Pulaski	"	379	1,500	149,350
242	Kearsarge	"	67	100	46,750
243	Kosciuszko	"	22,057	.....	898,700
244	La Salle	"	1,411	4,000	490,950
245	Lawnton	"	1,508	1,100	63,000
246	Liberty	"	7,338	1,200	177,000
247	Market	"	20,894	10,000	533,300
248	Marne	"	195	.....	81,050
249	Mechanics & Workingmen's	"	4,841	.....	478,300
250	Mickle	"	2,415	1,200	161,600
251	Moose	"	1,072	1,600	261,800
252	Mt. Ephraim	"	2,895	1,700	129,850
253	Mutual	"	12,599	3,204	397,500
254	North Camden	"	6,876	6,140	376,400
255	Northeast	"	2,950	1,758	245,650
256	Northern	"	13,415	15,700	899,500
257	Ocean Boulevard	"	25	.....	40,800
258	Pavonia	"	1,273	2,700	238,450
259	Penn	"	4,141	.....	160,450
260	Peoples	"	7,098	.....	499,650
261	Phoenix	"	166	4,000	403,400
262	Plymouth	"	7,857	7,600	431,750
263	Progress Lodge	"	3,224	3,000	255,700
264	Provident	"	3,470	5,000	300,286
265	Public Safety	"	6,807	3,200	286,550
266	Pyne Poynt	"	94	2,500	328,600
267	Republic	"	5,390	7,100	784,900
268	Resolute	"	180	.....	138,400
269	Reward	"	202	850	59,050

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$19,500	$40,130	$74,299	$14,671	$506	$585,018	215
.....	8,770	30,628	1,598	.....	311,214	216
.....	17,695	19,158	7,618	2,711	473,727	217
20,000	38,410	31,001	6,955	316	456,247	218
.....	7,735	17,748	3,949	1,393	273,833	219
.....	2,965	.....	678	483	57,810	220
3,600	20,235	42,028	3,577	375	355,102	221
.....	12,200	23,499	3,356	159	415,196	222
.....	10,696	30,976	3,499	10	276,157	223
.....	5,848	.....	14,251	179	100,938	224
2,000	65,400	77,914	10,048	376	415,855	225
.....	11,300	16,751	1,651	1,212	193,732	226
.....	11,500	11,269	3,218	1,415	258,638	227
.....	21,178	9,306	2,531	111	280,231	228
.....	6,890	4,990	9,778	2,318	222,527	229
.....	40,875	49,900	3,147	12	347,186	230
.....	12,300	32,980	13,304	733	471,020	231
.....	16,825	43,480	3,400	1,675	314,803	232
.....	17,950	36,453	4,008	96	182,096	233
47,100	10,735	33,394	8,852	1,534	381,903	234
.....	23,055	33,052	7,490	334	333,949	235
.....	27,090	5,478	6,408	495	306,507	236
.....	5,650	6,566	832	76	120,988	237
.....	22,980	.....	2,683	.....	170,039	238
.....	20,180	13,133	2,890	140	195,390	239
.....	7,970	9,380	2,894	1,052	100,445	240
.....	3,895	1,478	3,819	251	160,672	241
.....	5,912	4,807	229	462	58,327	242
.....	43,700	21,161	13,286	1,269	1,000,173	243
.....	32,619	54,343	7,684	215	591,222	244
.....	4,400	2,626	488	40	73,162	245
.....	8,300	8,800	2,555	81	205,274	246
55,000	54,395	7,156	4,167	1,546	686,458	247
.....	3,815	1,943	2,527	480	90,010	248
.....	36,250	13,912	4,128	230	537,661	249
.....	6,221	.....	572	115	172,123	250
.....	12,200	22,308	1,885	123	300,988	251
.....	6,655	.....	2,313	204	145,617	252
7,500	31,600	16,700	2,841	.....	471,944	253
25,000	18,475	48,339	8,669	508	490,407	254
.....	19,456	14,882	7,437	435	292,568	255
205,700	81,550	41,300	4,900	273	1,262,338	256
.....	8,400	.....	2,619	12	51,856	257
.....	9,493	21,288	1,947	1,440	276,591	258
.....	23,400	50,515	1,258	.....	239,764	259
.....	23,850	13,196	3,590	.....	547,384	260
.....	18,450	2,986	1,515	1	430,518	261
.....	51,198	63,769	3,723	2,630	568,527	262
.....	77,560	53,287	3,217	472	396,460	263
9,500	19,575	16,163	2,805	91	356,890	264
33,250	27,796	48,150	11,340	775	417,868	265
7,500	12,850	11,500	1,121	.....	364,165	266
.....	106,984	96,532	6,403	4,603	1,011,912	267
.....	18,910	.....	973	30	158,493	268
.....	7,950	20,217	1,448	125	89,842	269

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Camden County—Continued					
215	Economy	Camden	$413,778			$6,600
216	Emerson	"	224,373			
217	Endowment	"	349,983			
218	Excelsior	"	328,506			2,000
219	Fairview	"	156,621			39,000
220	Fleming	"	44,931			
221	Forward	"	268,221			
222	Franklin, No. 3	"	279,561			
223	Fraternal Societies	"	180,552			
224	Frederick Douglass	"	57,216			
225	Friendship	"	230,598			
226	German Centennial	"	139,590			
227	Greater Camden	"	167,670			
228	Guarantee	"	201,144			
229	Highland	"	139,065			
230	Home Buyers'	"	216,324			
231	Homestead	"	273,687			
232	Householders	"	193,977			
233	Hyman Varbalow	"	120,246			
234	Ideal	"	235,293			20,100
235	Investment	"	213,222			
236	Italian-American	"	194,124			
237	Jan Sobieski	"	85,641			10,400
238	John Campbell, Jr.—Girard	"	119,055			
239	Junior Emblem	"	150,900			
240	Kaighn Avenue	"	59,220			
241	Kazimier Pulaski	"	81,639			43,000
242	Kearsarge	"	29,581			15,800
243	Kosciuszko	"	622,584			
244	La Salle	"	360,966			
245	Lawnton	"	57,396			
246	Liberty	"	125,427			
247	Market	"	528,123			
248	Marne	"	61,632			
249	Mechanics & Workingmen's	"	353,502			
250	Mickle	"	134,134			2,500
251	Moose	"	195,240			
252	Mt. Ephraim	"	94,131			
253	Mutual	"	339,030			
254	North Camden	"	350,598			8,000
255	Northeast	"	207,528			
256	Northern	"	815,790			
257	Ocean Boulevard	"	34,455			
258	Pavonia	"	182,418			
259	Penn	"	170,754			
260	Peoples	"	364,611			
261	Phoenix	"	244,932			57,400
262	Plymouth	"	390,846			
263	Progress Lodge	"	266,010			13,400
264	Provident	"	251,793			
265	Public Safety	"	278,558			4,200
266	Pyne Poynt	"	250,050			
267	Republic	"	653,865			
268	Resolute	"	114,504			
269	Reward	"	64,752			

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

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	
.....	.....	$692	.....	$17,000	$131	$123,954	$22,863	$585,018	215
.....	.....	119	.....	14,500	121	67,099	5,002	311,214	216
.....	.....	605	.....	10,000	87	106,438	6,614	473,727	217
.....	.....	399	.....	15,000	.....	104,461	5,881	456,247	218
.....	.....	252	.....	30,750	.....	45,433	1,777	273,833	219
.....	.....	26	.....	8,800	.....	3,979	74	57,810	220
.....	.....	52	.....	.....	.....	82,620	4,209	355,102	221
.....	.....	317	.....	46,150	.....	87,076	2,092	415,196	222
.....	.....	183	.....	35,400	523	56,389	3,110	276,157	223
.....	$2,765	173	.....	15,500	5,345	15,803	4,136	100,938	224
.....	1,400	47	.....	76,000	3,876	77,895	26,039	415,855	225
.....	6,815	161	.....	.....	110	45,365	1,691	193,732	226
.....	.....	423	.....	31,800	132	57,481	1,132	258,638	227
.....	.....	418	.....	16,000	65	60,969	1,635	280,231	228
.....	.....	80	.....	38,100	.....	43,372	1,910	222,527	229
.....	.....	5	.....	58,000	295	67,560	5,002	347,186	230
.....	19,900	210	.....	77,700	.....	76,100	23,423	471,020	231
.....	6,044	84	.....	51,500	1,629	57,210	4,359	314,803	232
.....	.....	226	.....	20,500	198	31,599	9,327	182,096	233
.....	.....	309	.....	52,000	.....	70,851	3,350	381,903	234
.....	.....	153	.....	42,400	207	71,961	6,006	333,949	235
$258	2,000	213	.....	50,925	220	57,256	1,511	306,507	236
.....	.....	.....	.....	7,000	.....	17,243	704	120,988	237
.....	.....	119	.....	13,000	.....	37,152	713	170,039	238
70	.....	223	.....	.....	21	41,295	2,881	195,390	239
1,796	.....	43	.....	18,950	.....	19,484	952	100,445	240
.....	.....	25	.....	17,200	100	18,316	392	160,672	241
.....	.....	.....	.....	6,625	314	4,061	1,946	58,327	242
.....	.....	560	.....	119,380	38,600	216,841	2,208	1,000,173	243
.....	.....	1,069	.....	108,505	627	114,572	5,483	591,222	244
25	.....	10	.....	.....	.....	15,082	649	73,162	245
.....	.....	193	.....	41,000	69	37,685	900	205,274	246
.....	.....	445	.....	.....	147	151,246	6,497	686,458	247
.....	.....	65	.....	13,200	.....	14,915	198	90,010	248
.....	.....	394	.....	72,700	.....	109,755	1,310	537,661	249
299	.....	58	.....	12,200	28	19,212	3,692	172,123	250
.....	.....	407	.....	47,000	.....	55,141	3,200	300,988	251
133	.....	12	.....	21,200	.....	27,678	463	143,617	252
.....	.....	306	.....	.....	.....	103,138	29,470	471,944	253
.....	.....	582	.....	.....	459	111,250	19,518	490,407	254
.....	.....	240	.....	37,350	.....	45,940	1,510	292,568	255
.....	.....	609	.....	215,000	81	226,712	4,146	1,262,338	256
147	.....	176	.....	5,000	.....	11,660	418	51,856	257
.....	.....	218	.....	29,000	.....	60,127	4,828	276,591	258
.....	.....	192	.....	10,000	.....	55,108	3,710	239,764	259
.....	.....	565	.....	70,500	.....	110,533	1,175	547,384	260
.....	263	282	.....	56,000	.....	70,185	1,456	430,518	261
.....	.....	258	.....	51,000	360	118,353	7,710	568,527	262
.....	.....	223	.....	10,300	203	90,457	15,867	396,460	263
.....	.....	256	.....	16,000	77	85,394	3,370	356,890	264
.....	.....	848	.....	57,000	67	71,356	5,839	417,868	265
.....	.....	170	.....	39,200	.....	73,594	1,151	364,165	266
.....	.....	1,398	.....	146,550	905	182,783	26,411	1,011,912	267
8	.....	159	.....	5,650	.....	37,793	379	158,493	268
143	.....	143	.....	7,850	685	14,248	2,021	89,842	269

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Camden County—Continued								
215	Economy	5,920	427	.....	.....	.....	.....	33	5
216	Emerson	3,241	374	.....	.....	.....	.....	.....	.....
217	Endowment	4,687	489	.....	.....	.....	.....	.....	.....
218	Excelsior	4,860	399	.....	.....	.....	.....	10	2
219	Fairview	2,540	357	.....	.....	.....	.....	195	48
220	Fleming	1,280	179	.....	.....	.....	.....	.....	.....
221	Forward	3,782	288	.....	.....	.....	.....	.....	.....
222	Franklin, No. 3	4,012	543	.....	.....	.....	.....	.....	.....
223	Fraternal Societies	2,451	336	.....	.....	.....	.....	.....	.....
224	Frederick Douglass	1,062	183	.....	.....	.....	.....	.....	.....
225	Friendship	2,864	192	.....	.....	.....	.....	.....	.....
226	German Centennial	1,892	244	.....	.....	.....	.....	.....	.....
227	Greater Camden	2,413	218	.....	.....	.....	.....	.....	.....
228	Guarantee	3,054	422	.....	.....	.....	.....	.....	.....
229	Highland	2,083	221	.....	.....	.....	.....	.....	.....
230	Home Buyers'	2,849	269	.....	.....	.....	.....	.....	.....
231	Homestead	3,461	354	.....	.....	.....	.....	.....	.....
232	Householders	2,609	254	.....	.....	.....	.....	.....	.....
233	Hyman Varbalow	1,971	249	.....	.....	.....	.....	.....	.....
234	Ideal	3,433	552	.....	.....	.....	.....	100	20
235	Investment	2,894	279	.....	.....	.....	.....	.....	.....
236	Italian-American	3,066	404	.....	.....	.....	.....	.....	.....
237	Jan Sobieski	1,746	262	.....	.....	.....	.....	52	9
238	John Cambell, Jr.-Girard	1,687	192	.....	.....	.....	.....	.....	.....
239	Junior Emblem	1,954	372	.....	.....	.....	.....	.....	.....
240	Kaighn Avenue	1,051	138	.....	.....	.....	.....	.....	.....
241	Kazimier Pulaski	1,543	220	.....	.....	.....	.....	430	29
242	Kearsarge	752	207	.....	.....	.....	.....	79	5
243	Kosciuszko	9,254	1,249	.....	.....	.....	.....	.....	.....
244	La Salle	5,263	728	.....	.....	.....	.....	.....	.....
245	Lawnton	1,196	189	.....	.....	.....	.....	.....	.....
246	Liberty	2,016	199	.....	.....	.....	.....	.....	.....
247	Market	7,553	566	.....	.....	.....	.....	.....	.....
248	Marne	1,176	174	.....	.....	.....	.....	.....	.....
249	Mechanics and Workingmen's	4,929	612	.....	.....	.....	.....	.....	.....
250	Mickle	3,353	380	.....	.....	.....	.....	13	2
251	Moose	3,007	366	.....	.....	.....	.....	.....	.....
252	Mt. Ephraim	1,495	215	.....	.....	.....	.....	.....	.....
253	Mutual	5,164	466	.....	.....	.....	.....	.....	.....
254	North Camden	4,783	320	.....	.....	.....	.....	40	4
255	Northeast	3,893	586	.....	.....	.....	.....	.....	.....
256	Northern	12,171	1,084	.....	.....	.....	.....	.....	.....
257	Ocean Boulevard	624	78	.....	.....	.....	.....	.....	.....
258	Pavonia	2,440	279	.....	.....	.....	.....	.....	.....
259	Penn	2,498	336	.....	.....	.....	.....	.....	.....
260	Peoples	5,058	625	.....	.....	.....	.....	.....	.....
261	Phoenix	3,665	257	.....	.....	.....	.....	287	35
262	Plymouth	4,932	470	.....	.....	.....	.....	.....	.....
263	Progress Lodge	3,228	187	.....	.....	.....	.....	67	7
264	Provident	3,450	477	.....	.....	.....	.....	.....	.....
265	Public Safety	4,845	728	.....	.....	.....	.....	21	21
266	Pyne Poynt	3,674	317	.....	.....	.....	.....	.....	.....
267	Republic	9,512	1,342	.....	.....	.....	.....	.....	.....
268	Resolute	1,628	176	.....	.....	.....	.....	.....	.....
269	Reward	929	133	.....	.....	.....	.....	.....	.....

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
5,953	283	149	S.	$1.00 m.	$200	6	$.05 b	$.05 b	215
3,241	123	251	S.	1.00 m.	200	6	.05 b	.05 b	216
4,687	220	269	S.	1.00 m.	200	6	.....	.....	217
4,870	242	159	S.	1.00 m.	200	6	.05 b	.....	218
2,735	152	253	S.	1.00 m.	200	6	.05 b	.....	219
1,280	42	137	S.	1.00 m.	200	6	.05 b	.....	220
3,782	121	167	S.	1.00 m.	200	6	.05 b	.....	221
4,012	207	336	S.	1.00 m.	200	6	.....	.....	222
2,451	116	220	S.	1.00 m.	200	6	.05 b	.....	223
1,062	79	104	S.	1.00 m.	200	6	.10 b	.10 b	224
2,864	108	84	S.	1.00 m.	200	6	.05 b	.05 b	225
1,892	118	126	S.	1.00 m.	200	6	.05 b	.....	226
2,413	125	93	S.	1.00 m.	200	6	.05 b	.....	227
3,054	155	267	S.	1.00 m.	200	6	.05 b	.05 b	228
2,083	96	125	S.	1.00 m.	200	6	.05 b	.....	229
2,849	143	126	S.	1.00 m.	200	6	.05 b	.02½ b	230
3,461	182	172	S.	1.00 m.	200	6	.05 b	.05 b	231
2,609	120	134	S.	1.00 m.	200	6	.05 b	.05 b	232
1,971	138	111	S.	1.00 m.	200	6	.05 b	.05 b	233
3,533	161	411	S.	1.00 m.	200	6	.....	.....	234
2,894	114	165	S.	1.00 m.	200	6	.07½ b	.....	235
3,066	166	238	S.	1.00 m.	200	6	.05 b	.....	236
1,798	67	204	S.	1.00 m.	200	6	.05 b	.....	237
1,687	92	100	S.	1.00 m.	200	6	.05 b	.....	238
1,954	152	220	S.	1.00 m.	200	6	.05 b	.05 b	239
1,051	60	78	S.	1.00 m.	200	6	.10 b	.10 b	240
1,973	75	174	S.	1.00 m.	100 & 200	6	.05 b	.....	241
831	29	183	O.P.	.....	200	6	3.00 a	.....	242
9,254	566	683	S.	1.00 m.	200	6	.05 b	.05 b	243
5,263	295	433	S.	1.00 m.	200	6	.05 b	.....	244
1,196	47	142	S.	1.00 m.	200	6	.05 b	.05 b	245
2,016	68	131	S.	1.00 m.	200	6	.05 b	.....	246
7,553	240	326	S.	1.00 m.	200	6	.05 b	.05 b	247
1,176	67	107	S.	1.00 m.	200	6	.05 b	.....	248
4,929	232	380	S.	1.00 m.	200	6	.....	.....	249
3,366	89	293	O.P.	.....	200	6	.07½ b	.07½ b	250
3,007	113	253	S.	1.00 m.	200	6	.02½ b	.....	251
1,495	105	110	S.	1.00 m.	200	6	.05 b	.....	252
5,164	197	269	S.	1.00 m.	200	6	.....	.....	253
4,823	129	195	S.	1.00 m.	200	6	.05 b	.....	254
3,893	174	412	S.	1.00 m.	200	6	.05 b	.....	255
12,171	308	776	S.	1.00 m.	200	6	.....	.....	256
624	50	28	S.	1.00 m.	200	6	.10 b	.05 b	257
2,440	129	150	S.	1.00 m.	200	6	.05 b	.05 b	258
2,498	110	226	S.	1.00 m.	200	6	.05 b	.....	259
5,058	221	404	S.	1.00 m.	200	6	.....	.....	260
3,952	118	174	S.	1.00 m.	200	6	.10 b	.....	261
4,932	279	191	S.	1.00 m.	200	6	.05 b	.....	262
3,295	59	135	S.	1.00 m.	200	6	.05 b	.05 b	263
3,450	180	297	S.	1.00 m.	200	6	.05 b	.05 b	264
4,866	202	547	S.	1.00 m.	200	6	.05 b	.05 b	265
3,674	149	168	S.	1.00 m.	200	6	.....	.....	266
9,512	349	993	S.	1.00 m.	200	6	.05 b	.....	267
1,628	89	87	S.	1.00 m.	200	6	.10 b	.....	268
929	52	81	S.	1.00 m.	200	6	.05 b	.05 b	269

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

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

* Vice President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Charles N. Boulton	Curtis O. Sangtinette	3079 Carman St., Camden, N. J.	270
Joseph W. Wilson	Thomas C. Wright	15 North 35th St., Camden, N. J.	271
Joseph W. Wilson	William J. Flemming	2612 Federal St., Camden, N. J.	272
Samuel M. Shay	James A. Hopkins	629 Elm St., Camden, N. J.	273
Raymond R. Donges	T. A. Trappe	1800 Broadway, Camden, N. J.	274
Byron M. Seabrook	Frank H. Harding	3033 Steven St., Camden, N. J.	275
Bleakly, Stockwell & Burling	Lorrenzo E. Shreeves	121 Euclid Ave., Haddonfield, N. J.	276
Elmer G. Van Name	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	277
Bleakly, Stockwell & Burling	Joseph H. Carr	5th & Market St., Camden, N. J.	278
George Purnell	Lewis E. Graff	224 Euclid Ave., Haddonfield, N. J.	279
M. Bergen Stone	George Meley	323 Market St., Camden, N. J.	280
George H. Jacobs	Halford Runge	119 Windsor Ave., Haddonfield, N. J.	281
Edward R. Deibert	James J. Riley	345 W. Third St., Moorestown, N. J.	282
Joseph H. Carr	Henry M. Evans	Land Title Bldg., Camden, N. J.	283
Raymond R. Donges	Anthony J. Oberst	1253 Princess Ave., Camden, N. J.	284
M. Bergen Stone	George Meley	323 Market St., Camden, N. J.	285
Joseph W. Wilson	William J. Flemming	2612 Federal St., Camden, N. J.	286
Frank F. Neutze	Frank B. Anderson	219 Westminster Ave., Merchantville, N. J.	287
David R. Rose	William S. Abbott	141 South 27th St., Camden, N. J.	288
Frank F. Neutze	Orlando M. Bowen	212 West End Ave., Haddonfield, N. J.	289
C. Richard Allen	Frank H. Harding	3033 Steven St., Camden, N. J.	290
Frank N. Jess	George H. Krueger	Waterford Works, N. J.	291
T. Harry Rowland	James W. Davis	Clementon, N. J.	292
Thomas R. Clevenger	J. Everett Magin	21 Eldredge Ave., Collingswood, N. J.	293
John B. Kates	A. C. Havens	117 Homestead Ave., Collingswood, N. J.	294
A. Moulton McNutt	G. K. McAllister	645 Lake View Drive, Collingswood, N. J.	295
John B. Kates	William Hambrecht, Jr.	100 Fern Ave., Collingswood, N. J.	296
George H. Jacobs	J. Earl Rowand	251 Woodlawn Terrace, Collingswood, N. J.	297
John A. Penn	Walter H. Kille	333 Park Ave., Collingswood, N. J.	298
George H. Jacobs	Halford Runge	119 Windsor Ave., Haddonfield, N. J.	299
Wilbert V. Pike	Oscar A. Parsons	7th Ave., Glendora, N. J.	300
Henry M. Evans	Joseph A. McHenry, Jr.	32 N. Burlington St., Gloucester City, N. J.	301
Charles A. Cogan	William B. Hambleton	2 North King St., Gloucester City, N. J.	302
Charles A. Cogan	Chase S. Barnard	102 N. Broadway, Gloucester City, N. J.	303
Charles A. Cogan	Charles A. Holdcraft	828 Middlesex St., Gloucester City, N. J.	304
Henry M. Evans	J. Willetts Thurston	318 Monmouth St., Gloucester City, N. J.	305
Ralph N. Kellam	Robert Wright	110 Kings Highway, E., Haddonfield, N. J.	306
Robert J. Tait Paul	Orrin W. Horner	30 Lincoln Ave., Haddonfield, N. J.	307
Elmer G. Van Name	D. Irving Taylor	Haddonfield, N. J.	308
Wilbert V. Pike	Fred P. Richardson	321 Belmont Ave., Haddonfield, N. J.	309
Thomas E. French	Lewis E. Groff	224 Euclid Ave., Haddonfield, N. J.	310
Charles H. Stevens	Robert W. Janvier	c/o Mt. Ephraim Nat. Bk., Mt. Ephraim, N. J.	311
F. Nelson Jess	W. M. Nash	300 Third Ave., Haddon Heights, N. J.	312
Cyrus D. Marter	H. A. Siegener	114 Third Ave., Haddon Heights, N. J.	313
J. Edward Fagen	C. F. Cottringer	125 9th Ave., Haddon Heights, N. J.	314
Joseph S. Low	Wilbert H. Mick	Laurel Springs, N. J.	315
T. Harry Rowland	Franklin Chandler	Laurel Springs, N. J.	316
John B. Kates	Horace J. Bryant	White Horse Pike, Lawnside, N. J.	317
T. Harry Rowland	Lucius W. Parker	Gibbsboro, N. J.	318
Edward R. Deibert	O. E. Hagen	Magnolia, N. J.	319
Grover C. Richman	Charles S. Ball	1 Lexington Ave., Merchantville, N. J.	320
W. B. Wolcott	B. C. Henion	Merchantville, N. J.	321
J. C. Simon	Frank H. Clark	424 Market St., Camden, N. J.	322
Raymond R. Donges	William H. Magee, Jr.	3368 Hollywood Circle, Merchantville, N. J.	323
Charles H. Stevens	Clarence B. Marsh	8 Buckingham Ave., Mt. Ephraim, N. J.	324

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				
270	River Avenue	Camden	$517	.....	$104,500
271	Rosedale	"	1,208	$4,900	489,200
272	Royden	"	3,543	1,050	100,750
273	Saint Bernard	"	4,494	728	146,600
274	South Camden	"	18,304	4,500	337,300
275	South End	"	1,879	753	136,600
276	South Ward No. 2	"	2,496	12,000	929,450
277	Spartan	"	2,129	6,220	419,950
278	Stockton	"	5,452	10,000	405,550
279	Stone Harbor	"	25,356	6,500	309,750
280	Surety	"	579	5,000	323,550
281	Terminal	"	3,483	3,000	352,250
282	Transportation	"	3,018	1,886	194,350
283	Twentieth Century	"	3,166	10,000	509,400
284	Union	"	985	2,192	101,600
285	Victor	"	7,237	19,369	179,500
286	Victoria	"	2,129	3,100	231,300
287	Walt Whitman	"	2,451	1,421	117,750
288	Westfield	"	1,433	4,300	363,200
289	West Jersey Mutual	"	2,466	4,350	345,900
290	Yorkship Square	"	700	1,282	113,340
291	Progressive	Chesilhurst	5,887	2,500	232,900
292	Clementon	Clementon	21,765	12,000	785,265
293	Camden County	Collingswood	118	2,571	154,491
294	Collingswood	"	14,133	.....	840,450
295	Greater Collingswood	"	5,077	5,600	398,800
296	Integrity	"	12,716	10,583	794,076
297	Knight Park	"	3,764	3,075	415,500
298	Vineyard	"	867	1,232	121,600
299	West Collingswood	"	290	10,500	680,725
300	Glendora	Glendora	5,576	522	121,050
301	Big Timber	Gloucester City	107	.....	68,300
302	Gloucester City	" "	.....	11,226	738,500
303	Improvement	" "	1,848	3,781	762,400
304	United Mutual	" "	54	3,500	576,200
305	Victory	" "	9,517	2,000	352,450
306	County	Haddonfield	78	3,261	347,050
307	Elizabeth Haddon	"	1,761	2,400	331,800
308	Indian King	"	238	3,000	190,250
309	John Estaugh	"	5,223	778	198,400
310	Mutual	"	13,634	20,000	1,145,349
311	Approved	Haddon Heights	338	1,020	61,200
312	Haddon Heights	" "	1,463	9,000	837,200
313	Our Town	" "	5,655	2,700	224,675
314	Victory	" "	6,671	2,400	341,150
315	Glen	Laurel Springs	55	800	86,500
316	Laurel Springs	" "	8,349	4,900	275,925
317	Lawnside Mutual	Lawnside	1,483	931	146,700
318	United Towns	Lindenwold	2,787	10,000	582,650
319	Mutual	Magnolia	488	6,200	413,225
320	Greater Municipality	Merchantville	901	1,000	159,000
321	Home	"	398	11,191	525,500
322	Merchantville	"	106	.....	1,227,728
323	Pensauken	"	1,974	.....	319,800
324	Black Horse Pike	Mt. Ephraim	357	843	97,200

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$10,691	$13,229	$743	$802	$130,482	270
.....	14,975	1,185	2,514	2,602	516,584	271
.....	10,910	2,431	3,021	575	122,280	272
.....	3,900	3,500	1,476	754	161,452	273
.....	15,885	16,547	3,544	2,172	398,252	274
.....	13,610	14,204	1,131	776	168,953	275
$10,700	63,260	31,600	6,370	501	1,056,377	276
.....	41,423	36,179	6,024	2,528	514,453	277
3,000	11,245	50,355	14,399	1,198	501,199	278
.....	22,940	.....	1,656	124	366,326	279
.....	19,005	9,489	5,118	588	363,329	280
.....	28,415	40,806	2,711	607	431,272	281
.....	11,032	8,434	4,066	111	222,897	282
.....	34,050	88,444	20,034	3,092	668,186	283
.....	5,900	5,703	802	667	117,849	284
.....	29,934	40,871	3,132	521	280,564	285
.....	14,920	16,844	4,426	1,231	273,950	286
.....	5,705	17,005	1,225	.....	145,557	287
.....	23,630	8,870	4,108	1,838	407,379	288
.....	18,200	27,443	4,195	1,347	403,901	289
.....	12,489	10,871	896	121	139,699	290
.....	9,850	22,456	7,110	176	280,879	291
.....	47,535	130,946	13,561	4,465	1,015,537	292
.....	30,665	7,780	2,145	109	197,879	293
3,000	30,170	9,000	8,713	430	905,896	294
.....	26,975	3,500	2,409	2,228	444,589	295
.....	73,370	14,550	3,817	35	909,147	296
.....	35,395	13,637	3,484	52	474,907	297
.....	7,955	.....	1,622	410	133,686	298
.....	43,955	22,529	2,737	.....	760,736	299
.....	9,385	12,071	3,221	202	152,027	300
.....	3,425	2,310	2,881	100	77,123	301
.....	9,000	63,980	17,921	642	841,269	302
.....	13,400	35,300	7,687	137	824,553	303
.....	.....	16,850	8,085	400	605,089	304
.....	11,860	26,538	2,932	706	406,003	305
3,000	13,465	13,412	10,564	956	391,786	306
2,000	27,050	12,727	4,272	40	382,050	307
.....	11,700	13,957	1,585	13,091	234,121	308
.....	11,434	18,200	3,238	7,209	244,482	309
.....	63,832	23,551	13,319	406	1,280,091	310
.....	5,875	3,597	1,138	1,400	74,568	311
56,950	56,955	40,779	9,648	496	1,012,491	312
5,750	33,195	6,879	6,241	686	285,781	313
3,400	15,830	58,388	2,644	.....	430,483	314
.....	9,130	21,135	1,101	200	118,921	315
.....	17,580	24,602	7,815	57	339,228	316
.....	4,600	4,829	9,979	453	168,975	317
.....	31,875	140,967	19,530	1,617	789,426	318
.....	34,005	31,809	12,891	737	499,355	319
.....	29,154	54,763	3,660	675	249,153	320
3,000	36,935	110,811	19,879	2,501	710,215	321
18,300	74,909	251,589	10,987	5,237	1,588,856	322
.....	31,445	50,313	5,079	455	409,066	323
.....	5,251	3,206	1,303	.....	108,160	324

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Camden County—Continued					
270	River Avenue	Camden	$87,684			$1,800
271	Rosedale	"	327,798			33,000
272	Royden	"	78,624			3,300
273	Saint Bernard	"	129,084			
274	South Camden	"	271,722			
275	South End	"	113,544			
276	South Ward No. 2	"	759,435			27,300
277	Spartan	"	359,136			
278	Stockton	"	333,768	$600		
279	Stone Harbor	"	277,398			
280	Surety	"	263,766			
281	Terminal	"	339,504			
282	Transportation	"	156,978			8,400
283	Twentieth Century	"	412,452			16,000
284	Union	"	85,686			
285	Victor	"	203,190			
286	Victoria	"	160,602			25,600
287	Walt Whitman	"	102,763			
288	Westfield	"	236,196			9,000
289	West Jersey Mutual	"	254,418			
290	Yorkship Square	"	95,847			
291	Progressive	Chesilhurst	192,756			
292	Clementon	Clementon	555,906			177,800
293	Camden County	Collingswood	148,114			
294	Collingswood	"	583,032			47,000
295	Greater Collingswood	"	317,982			
296	Integrity	"	655,068			20,600
297	Knight Park	"	335,637			
298	Vineyard	"	103,488			1,100
299	West Collingswood	"	529,233			
300	Glendora	Glendora	110,742			
301	Big Timber	Gloucester City	54,271			2,500
302	Gloucester City	" "	546,924			3,000
303	Improvement	" "	547,668			
304	United Mutual	" "	333,192			
305	Victory	" "	247,404			37,100
306	County	Haddonfield	251,136			
307	Elizabeth Haddon	"	287,811			
308	Indian King	"	184,890			
309	John Estaugh	"	189,594			
310	Mutual	"	998,184			
311	Approved	Haddon Heights	59,616			
312	Haddon Heights	" "	718,608			52,600
313	Our Town	" "	225,699			
314	Victory	" "	293,706			9,600
315	Glen	Laurel Springs	76,428			13,900
316	Laurel Springs	" "	256,937			
317	Lawnside Mutual	Lawnside	105,975			11,200
318	United Towns	Lindenwold	501,000			66,100
319	Mutual	Magnolia	357,741			
320	Greater Municipality	Merchantville	170,466			
321	Home	"	445,452			
322	Merchantville	"	940,719			86,800
323	Pensauken	"	288,807			
324	Black Horse Pike	Mt. Ephraim	76,857			

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

LIABILITIES

Due Shareholders for			Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
Lapsed Shares	Matured Shares	Advance Payments							
.....	.....	$197	.....	$21,420	.....	$18,057	$1,324	$130,482	270
.....	.....	238	.....	57,500	$1,588	94,866	1,594	516,584	271
.....	.....	32	.....	18,500	200	21,352	272	122,280	272
.....	.....	267	.....	.....	.....	31,638	463	161,452	273
$296	.....	186	.....	25,000	80	99,313	1,655	398,252	274
1	.....	64	.....	26,000	126	27,798	1,420	168,953	275
.....	.....	1,141	.....	20,000	431	244,666	3,404	1,056,377	276
.....	.....	301	.....	47,800	343	101,642	5,231	514,453	277
.....	$5,600	217	.....	56,500	658	96,155	7,701	501,199	278
.....	.....	496	.....	.....	.....	87,641	791	366,326	279
.....	.....	451	.....	10,500	54	84,542	4,016	363,329	280
.....	.....	796	.....	.....	.....	84,737	6,235	431,272	281
.....	.....	379	.....	21,300	.....	34,947	893	222,897	282
.....	2,100	504	.....	100,000	1,220	127,049	8,861	668,186	283
29	.....	.....	.....	6,000	49	25,513	572	117,849	284
.....	.....	396	.....	.....	.....	71,685	5,293	280,564	285
.....	.....	89	.....	35,000	90	50,677	1,892	273,950	286
.....	.....	435	.....	24,500	.....	16,156	1,703	145,557	287
.....	.....	180	.....	86,150	545	74,397	911	407,379	288
.....	.....	356	.....	65,000	.....	75,976	8,151	403,901	289
476	.....	388	.....	19,000	289	22,611	1,088	139,699	290
35	.....	424	.....	12,500	.....	73,586	1,578	280,879	291
124	.....	1,048	.....	95,700	920	177,137	6,902	1,015,537	292
.....	.....	414	.....	11,000	14	37,557	780	197,879	293
.....	.....	1,156	.....	97,000	1,838	170,870	5,000	905,896	294
162	.....	635	.....	19,000	246	105,591	973	444,589	295
140	.....	1,174	.....	20,000	85	206,398	5,682	909,147	296
102	.....	284	.....	27,500	193	109,827	1,364	474,907	297
175	.....	657	.....	14,000	77	13,895	294	133,686	298
.....	.....	711	.....	73,500	324	155,009	1,959	760,736	299
.....	.....	470	.....	4,500	78	35,974	263	152,027	300
.....	.....	11	.....	11,075	94	8,847	325	77,123	301
.....	.....	354	.....	108,959	11	167,963	14,058	841,269	302
.....	.....	384	.....	98,500	1,496	169,570	6,935	824,553	303
.....	111,200	626	$200	50,000	2,668	105,621	1,582	605,089	304
.....	.....	213	.....	46,300	.....	72,275	2,711	406,003	305
99	.....	177	.....	55,000	.....	80,366	5,008	391,786	306
.....	.....	431	.....	10,000	.....	82,964	844	382,050	307
.....	.....	559	.....	.....	.....	46,698	1,974	234,121	308
.....	.....	182	.....	12,000	27	40,859	1,820	244,482	309
801	.....	876	.....	.....	12	277,354	2,864	1,280,091	310
.....	.....	95	.....	4,500	.....	9,997	360	74,568	311
.....	.....	817	.....	29,000	83	207,303	4,080	1,012,491	312
.....	.....	202	.....	1,500	240	57,417	723	285,781	313
501	.....	103	.....	38,000	.....	81,990	6,583	430,483	314
.....	.....	266	.....	1,000	.....	25,193	2,134	118,921	315
.....	.....	450	.....	.....	.....	78,967	2,874	339,228	316
.....	1,000	189	.....	13,800	.....	35,404	1,407	168,975	317
.....	.....	704	.....	51,000	9,772	141,907	18,943	789,426	318
.....	.....	610	.....	29,000	.....	105,674	6,330	499,355	319
.....	.....	173	.....	31,500	5,431	35,641	5,942	249,153	320
305	51,783	492	.....	56,400	.....	137,661	18,122	710,215	321
.....	.....	1,494	.....	298,500	12,383	223,798	25,162	1,588,856	322
.....	.....	196	.....	25,400	.....	89,630	5,033	409,066	323
.....	.....	22	.....	10,900	.....	19,381	1,000	108,160	324

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Camden County—Continued								
270	River Avenue	1,663	304	.....	.....	.....	.....	9	2
271	Rosedale	4,161	447	.....	.....	.....	.....	165	36
272	Royden	1,348	207	.....	.....	.....	.....	16	7
273	Saint Bernard	2,047	281	.....	.....	.....	.....	.....	.....
274	South Camden	3,789	562	.....	.....	.....	.....	.....	.....
275	South End	1,830	271	.....	.....	.....	.....	.....	.....
276	South Ward No. 2	11,056	958	.....	.....	.....	.....	137	18
277	Spartan	5,885	724	.....	.....	.....	.....	.....	.....
278	Stockton	4,731	412	6	1	.....	.....	.....	.....
279	Stone Harbor	4,174	457	.....	.....	.....	.....	.....	.....
280	Surety	4,657	388	.....	.....	.....	.....	.....	.....
281	Terminal	5,430	449	.....	.....	.....	.....	.....	.....
282	Transportation	2,994	389	.....	.....	.....	.....	27	6
283	Twentieth Century	5,824	485	.....	.....	.....	.....	80	5
284	Union	2,212	139	.....	.....	.....	.....	.....	.....
285	Victor	2,532	270	.....	.....	.....	.....	.....	.....
286	Victoria	2,496	337	.....	.....	.....	.....	128	30
287	Walt Whitman	1,998	220	.....	.....	.....	.....	.....	.....
288	Westfield	3,172	428	.....	.....	.....	.....	45	12
289	West Jersey Mutual	3,570	396	.....	.....	.....	.....	.....	.....
290	Yorkship Square	1,559	272	.....	.....	.....	.....	.....	.....
291	Progressive	3,219	593	.....	.....	.....	.....	.....	.....
292	Clementon	7,545	650	.....	.....	.....	.....	889	68
293	Camden County	3,035	252	.....	.....	.....	.....	.....	.....
294	Collingswood	9,775	901	.....	.....	.....	.....	285	34
295	Greater Collingswood	4,534	460	.....	.....	.....	.....	.....	.....
296	Integrity	9,576	708	.....	.....	.....	.....	103	24
297	Knight Park	5,066	577	.....	.....	.....	.....	.....	.....
298	Vineyard	3,282	269	.....	.....	.....	.....	11	2
299	West Collingswood	8,110	615	.....	.....	.....	.....	.....	.....
300	Glendora	1,390	225	.....	.....	.....	.....	.....	.....
301	Big Timber	1,156	250	.....	.....	.....	.....	12	2
302	Gloucester City	8,290	968	.....	.....	.....	.....	15	2
303	Improvement	7,921	710	.....	.....	.....	.....	.....	.....
304	United Mutual	5,575	523	.....	.....	.....	.....	.....	.....
305	Victory	4,469	646	.....	.....	.....	.....	185	23
306	County	3,480	264	.....	.....	.....	.....	.....	.....
307	Elizabeth Haddon	4,756	319	.....	.....	.....	.....	.....	.....
308	Indian King	3,348	255	.....	.....	.....	.....	.....	.....
309	John Estaugh	3,243	247	.....	.....	.....	.....	.....	.....
310	Mutual	15,213	1,335	.....	.....	.....	.....	.....	.....
311	Approved	1,204	176	.....	.....	.....	.....	.....	.....
312	Haddon Heights	11,695	863	.....	.....	.....	.....	263	36
313	Our Town	3,625	414	.....	.....	.....	.....	.....	.....
314	Victory	4,596	354	.....	.....	.....	.....	48	4
315	Glen	1,078	179	.....	.....	.....	.....	69	8
316	Laurel Springs	7,463	479	.....	.....	.....	.....	.....	.....
317	Lawnside Mutual	1,525	273	.....	.....	.....	.....	56	17
318	United Towns	7,916	1,089	.....	.....	.....	.....	331	30
319	Mutual	5,566	538	.....	.....	.....	.....	.....	.....
320	Greater Municipality	3,146	410	.....	.....	.....	.....	.....	.....
321	Home	5,824	727	.....	.....	.....	.....	.....	.....
322	Merchantville	12,696	1,244	.....	.....	.....	.....	434	78
323	Pensauken	4,372	353	.....	.....	.....	.....	.....	.....
324	Black Horse Pike	1,497	235	.....	.....	.....	.....	.....	.....

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
1,672	75	231	S.	$1.00 m.	$200	6	$.05 b.	.....	270
4,326	264	219	S.	1.00 m.	200	6	.....	.....	271
1,364	70	144	S.	1.00 m.	200	6	.05 b	.....	272
2,047	71	210	S.	1.00 m.	200	6	.....	.....	273
3,789	206	356	S.	.50 & 1.00 m.	200	6	.05 b	.....	274
1,830	115	156	S.	1.00 m.	200	6	.....	.....	275
11,193	457	519	S.	1.00 m.	200	6	.05 b	.....	276
5,885	269	455	S.	1.00 m.	200	6	.05 b	.....	277
4,737	166	247	S.	1.00 m.	200	6	.05 b	.....	278
4,174	134	323	S.	1.00 m.	200	6	.05 & .12½ b	$.05 b	279
4,657	133	255	S.	1.00 m.	200	6	.07½ b	.07½ b	280
5,430	172	277	S.	1.00 m.	200	6	.....	.....	281
3,021	141	254	S.	1.00 m.	200	6	.02½ b	.02½ b	282
5,904	180	310	S.	1.00 m.	200	6	.05 b	.05 b	283
2,212	75	64	S.	.50 m.	100	6	.05 b	.....	284
2,532	102	168	S.	1.00 m.	200	6	.07½ b	.....	285
2,624	129	238	S.	1.00 m.	200	6	.05 b	.....	286
1,998	56	164	S.	1.00 m.	200	6	.05 b	.05 b	287
3,217	246	194	S.	1.00 m.	200	6	.....	.....	288
3,570	141	255	S.	1.00 m.	200	6	.05 b	.05 b	289
1,559	109	163	S.	1.00 m.	200	6	.02½ b	.....	290
3,219	184	409	S.	1.00 m.	200	6	.22 b	.22 b	291
8,434	386	332	S.	1.00 m.	200	6	.07 b	.07 b	292
3,035	85	167	S.	1.00 m.	200	6	.05 b	.05 b	293
10,010	362	573	S.	1.00 m.	200	6	.05 b	.05 b	294
4,534	166	294	S.	1.00 m.	200	6	.05 b	.05 b	295
9,679	302	430	S.	1.00 m.	200	6	.05 b	.....	296
5,066	216	361	S.	1.00 m.	200	6	.05 b	.05 b	297
3,293	46	225	S.	1.00 m.	100 & 200	6	.05 b	.....	298
8,110	290	325	S.	1.00 m.	200	6	.....	.....	299
1,390	110	115	S.	1.00 m.	200	6	.07½ b	.07½ b	300
1,168	53	199	S.	1.00 m.	200	6	.05 b	.....	301
8,305	290	680	S.	1.00 m.	200	6	.05 b	.05 b	302
7,921	356	354	S.	1.00 m.	200	6	.05 b	.05 b	303
5,575	314	209	S.	1.00 m.	200	6	.05 b	.....	304
4,654	272	397	S.	1.00 m.	200	6	.05 b	.....	305
3,480	126	138	S.	1.00 m.	200	6	.05 b	.....	306
4,756	103	216	S.	1.00 m.	200	6	.05 b	.05 b	307
3,348	82	173	S.	1.00 m.	200	6	.05 b	.05 b	308
3,243	79	168	S.	1.00 m.	200	6	.07½ b	.07 b	309
15,213	490	845	S.	1.00 m.	200	6	.05 b	.05 b	310
1,204	42	134	S.	1.00 & 2.00 m.	200	6	.05 b	.05 b	311
11,958	334	565	S.	1.00 m.	200	6	.02½ b	.02½ b	312
3,625	102	312	S.	1.00 & 2.00 m.	200	6	.02½ b	.02½ b	313
4,644	135	223	S.	1.00 m.	200	6	.05 b	.05 b	314
1,147	55	132	S.	1.00 m.	200	6	.07½ b	.05 b	315
7,463	159	320	S.	.50 m.	100	6	.07½ b	.07½ b	316
1,581	95	195	S.	1.00 m.	200	6	.05 b	.05 b	317
8,247	387	732	S.	1.00 m.	200	6	.07½ b	.07½ b	318
5,566	261	277	S.	1.00 m.	200	6	.05 b	.05 b	319
3,146	131	279	S.	1.00 m.	200	6	.07½ b	.....	320
5,824	331	396	S.	1.00 m.	200	6	.04½ b	.04½ b	321
13,130	777	545	S.	1.00 m.	200	6	.....	.....	322
4,372	166	187	S.	1.00 m.	200	6	.05 b	.....	323
1,497	61	174	S.	1.00 m.	200	6	.07½ b	.....	324

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

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

* Conveyancer.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
George H. Jacobs	Alvin G. Moock	201 E. Haddon Ave., Oaklyn, N. J.	325
J. Edward Fagen	Nathan S. Batten	41 E. Bettlewood Ave., Oaklyn, N. J.	326
Albert E. Scheflen	N. Parker Johnson	4825 Westfield Ave., N. Merchantville, N. J.	327
T. Phillips Brown	William G. Rudolph	Clementon, N. J.	328
Henry M. Evans	L. Warren Briggs	Runnemede, N. J.	329
T. Philips Brown	Albert S. Adams, Jr.	Somerdale, N. J.	330
Sydney T. Smith	L. E. Gardiner	Stratford, N. J.	331
Edward R. Deibert	Francis X. Kennedy	Kirkwood, N. J.	332
Joseph Varbalow	Thomas A. Fanelli	Atco, N. J.	333
William B. Knight	Edward J. Bittle	Berlin, N. J.	334
Rocco Palese	Matthew Simone	West Berlin, N. J.	335
Ralph N. Kellam	Harry J. Mayer	308 Toledo Ave., Westmont, N. J.	336
William B. Kramer	Louis F. Medara	204 Powelton Ave., Wood-Lynne, N. J.	337
Robert Bright	Leaming M. Rice	2310 Central Ave., Wildwood, N. J.	338
W. H. Campbell, Jr.	E. O. Howell, Jr.	Avalon, N. J.	339
J. Spicer Leaming	Lewis T. Stevens	518 Washington St., Cape May, N. J.	340
Samuel F. Eldredge	William R. Sheppard	223 Decatur St., Cape May City, N. J.	341
Palmer M. Way	H. M. Roorbach	Cape May Court House, N. J.	342
*Jesse D. Ludlam	Harry S. Douglass	Cape May Court House, N. J.	343
*Jesse D. Ludlam	Charles J. Meerwald	916 Park Ave., Collingswood, N. J.	344
William H. Campbell, Jr.	Harry A. Morris	521 8th St., Ocean City, N. J.	345
Andrew C. Boswell	Henry W. Townsend	813 Central Ave., Ocean City, N. J.	346
.....	Charles R. Stilwell	Ocean City, N. J.	347
*Jesse D. Ludlam	Benjamin S. Royles	107 E. Young Ave., Wildwood, N. J.	348
Charles K. Landis, Jr.	Hiram C. Love	Sea Isle City, N. J.	349
Charles K. Landis, Jr.	Irving Fitch	Sea Isle City, N. J.	350
Palmer M. Way	E. J. Rubright	South Seaville, N. J.	351
*Jesse D. Ludlam	Alex C. Schwarz	146 City Hall, Philadelphia, Pa.	352
George D. Richards	E. M. Brown	Tuckahoe, N. J.	353
Charles K. Landis, Jr.	George R. McCullough	Strathmere, N. J.	354
*Dean P. Zeller	E. Bert Weaver	214 E. Pine Ave., Wildwood, N. J.	355
Harry Tenenbaum	Harold J. Fox	Wildwood Title & Trust Bldg., Wildwood, N. J.	356
John Bright	Robert J. Kay	Wildwood Ave., Wildwood, N. J.	357
*Noble Bright	Harold C. Patton	140 E. Taylor Ave., Wildwood, N. J.	358
Irving Shenberg	R. Leonard Byrne	3910 Boardwalk, Wildwood, N. J.	359
Palmer M. Way	Edwin G. Middleton	Wildwood Crest, N. J.	360
*Jacob S. Levin	Benjamin M. Cohen	Woodine, N. J.	361
Walter H. Bacon	Barton F. Sharp	4 North Laurel St., Bridgeton, N. J.	362
Frank R. Bacon	Thelma E. Bacon	Cumberland Natl. Bank Bldg., Bridgeton, N. J.	363
Joseph H. Powell	Clara E. C. Veale	56 E. Commerce St., Bridgeton, N. J.	364
J. Brodie McGear	Charles C. Woodruff	Bridgeton, N. J.	365
John A. Casarow	John W. Morris	81 York St., Bridgeton, N. J.	366
F. A. Stanger, Jr.	Maurice C. Cresse	103 E. Commerce St., Bridgeton, N. J.	367
J. Roy Oliver	Charles B. Conover, Jr.	106 S. 4th St., Millville, N. J.	368
*F. M. Reeves	H. E. Heintz	10th & Main St., Millville, N. J.	369
J. Roy Oliver	W. R. Goodwin	Millville, N. J.	370
H. R. Waltman	Walter H. Felmey	12 N. Second St., Millville, N. J.	371

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Camden County—Continued				
325	Bettle-Ridge	Oaklyn	$718	.....	$91,900
326	Oaklyn	"	553	$2,800	234,350
327	Wellwood	Pensauken Township	11,564	5,000	231,800
328	Signal Hill	Pine Hill Borough	1,486	.....	112,080
329	Runnemede	Runnemede	1,632	692	60,400
330	Somerdale	Somerdale	573	.....	17,700
331	Greater Stratford	Stratford	377	11,296	88,700
332	Kirkwood	Voorhees Township	5,492	685	94,250
333	Waterford Township	Waterford Township	782	796	58,100
334	Watsontown	Watsontown	4,049	475	88,000
335	Italian	West Berlin	182	.....	43,300
336	Westmont	Westmont	9,372	.....	351,850
337	Wood-Lynne	Wood-Lynne	5,173	.....	224,600
	Totals		$630,319	$631,633	$50,681,565
	Cape May County				
338	Anglesea	Anglesea	$430	$4,000	$334,700
339	Security	Avalon	485	1,000	194,700
340	Cape May	Cape May	1,103	10,000	877,650
341	Hydrangea	" "	1,825	1,000	178,900
342	Cape May County	Cape May Court House	3,561	1,000	170,250
343	Mechanics and Laborers	" " " "	1,756	9,000	514,550
344	Dennisville	Dennisville	329	.....	268,650
345	Home	Ocean City	6,645	3,000	537,530
346	Ocean City	" "	5,788	12,482	1,174,870
347	Seashore	" "	20,171	.....	1,180,800
348	Middle	Rio Grande	212	.....	29,800
349	Sea Isle City	Sea Isle City	4,360	.....	292,475
350	Tradesmen's	" " "	581	2,186	153,520
351	South Seaville	South Seaville	520	1,100	87,800
352	Sturdy	Stone Harbor	1,606	1,300	146,800
353	Tuckahoe	Tuckahoe	5,633	2,434	331,800
354	Strathmere	Upper, Township of,	877	1,000	107,700
355	West Wildwood	West Wildwood	2,579	90	75,600
356	City of Wildwood	Wildwood	1,454	.....	126,500
357	Five Mile Beach	"	5,485	15,000	932,300
358	Holly Beach City	"	2,956	3,000	291,800
359	Seacrest	"	733	2,000	178,575
360	Wildwood Crest	Wildwood Crest	3,678	2,500	243,000
361	Woodbine	Woodbine	4,744	2,000	151,800
	Totals		$77,511	$74,092	$8,582,070
	Cumberland County				
362	Bridgeton	Bridgeton	$12,926	$15,000	$312,475
363	Cohanzick	"	6,680	1,760	293,900
364	Cumberland	"	3,818	65,740	316,400
365	Equitable	"	22,995	22,061	418,350
366	Planners	"	645	2,500	73,950
367	Young Men's	"	4,283	.....	928,900
368	Columbian Perpetual	Millville	302	4,000	567,550
369	Hope	"	10	2,500	900,700
370	Institute	"	198	2,500	940,230
371	Protected	"	.....	4,500	289,400

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$2,374	.....	$447	$50	$95,489	325
.....	7,667	$13,000	3,187	168	261,725	326
.....	32,540	33,700	3,932	305	318,841	327
.....	8,408	4,113	2,796	140	129,023	328
$1,800	3,610	2,972	1,299	23	72,428	329
.....	2,100	2,140	1,367	131	24,011	330
.....	6,760	25,704	834	58	133,729	331
6,278	4,625	4,900	1,198	88	117,516	332
.....	6,308	10,000	395	25	76,706	333
.....	3,930	16,521	1,857	191	115,023	334
.....	2,145	10,223	7,249	75	63,174	335
.....	8,355	17,200	12,053	1,915	400,745	336
.....	11,143	16,339	3,142	269	260,666	337
$695,478	$3,524,377	$4,337,167	$835,155	$130,164	$61,465,858	
.....	$14,720	$1,328	$6,171	$367	$361,710	338
.....	7,195	.....	1,605	690	205,675	339
$2,000	6,750	28,300	15,967	4,474	946,244	340
.....	750	3,156	4,053	65	189,749	341
.....	10,340	2,441	2,478	40	190,110	342
16,950	22,531	8,583	6,121	2,505	581,996	343
.....	12,031	9,534	5,366	332	296,242	344
46	57,340	29,628	41,889	.....	676,078	345
269	87,334	46,915	60,978	2,773	1,391,409	346
.....	131,480	3,240	15,727	.....	1,351,418	347
.....	1,853	.....	1,094	.....	32,959	348
.....	13,581	31,279	5,682	988	348,365	349
.....	4,395	.....	5,239	505	166,426	350
.....	8,201	6,470	2,465	155	106,711	351
.....	13,795	.....	3,000	100	166,601	352
.....	5,275	10,357	3,102	114	358,715	353
.....	17,541	4,873	1,058	133	133,182	354
.....	8,235	.....	4,101	25	90,630	355
.....	13,235	.....	1,633	45	142,867	356
.....	71,700	.....	4,837	710	1,030,032	357
.....	28,871	9,689	5,056	159	341,531	358
.....	28,886	.....	6,655	37	216,886	359
.....	23,700	4,683	2,015	278	279,854	360
.....	22,013	1,304	2,004	288	184,153	361
$19,265	$611,752	$201,780	$208,296	$14,777	$9,789,543	
.....	$19,550	$46	$2,174	$210	$362,381	362
.....	4,050	.....	3,961	150	310,501	363
.....	24,320	.....	.....	.....	410,278	364
$23,600	9,000	.....	1,608	.....	497,614	365
.....	17,720	.....	1,025	.....	95,840	366
.....	73,435	.....	2,546	.....	1,009,164	367
.....	19,575	27,579	9,733	60	628,799	368
.....	3,250	103,787	22,322	162	1,032,731	369
.....	8,000	15,018	25,887	866	992,699	370
3,800	9,991	60,799	8,617	435	377,542	371

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

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Camden County—Continued					
325	Bettle-Ridge	Oaklyn	$72,726			
326	Oaklyn	"	160,071			
327	Wellwood	Pensauken Township	217,236			
328	Signal Hill	Pine Hill Borough	101,748			
329	Runnemede	Runnemede	46,989			
330	Somerdale	Somerdale	17,751			
331	Greater Stratford	Stratford	96,147			
332	Kirkwood	Voorhees Township	91,881			
333	Waterford Township	Waterford Township	48,480			$6,800
334	Watsontown	Watsontown	85,842			
335	Italian	West Berlin	40,881			
336	Westmont	Westmont	261,645			
337	Wood-Lynne	Wood-Lynne	168,099			
	Totals		$41,173,544	$29,700		$1,173,703
	Cape May County					
338	Anglesea	Anglesea	$242,112			
339	Security	Avalon	120,930			$19,700
340	Cape May	Cape May	679,800			
341	Hydrangea	" "	145,956			
342	Cape May County	Cape May Court House	153,999			
343	Mechanics and Laborers	" " " "	420,072			
344	Dennisville	Dennisville	222,036			
345	Home	Ocean City	411,354			83,300
346	Ocean City	" "	843,804			259,400
347	Seashore	" "	959,034			
348	Middle	Rio Grande	23,233			
349	Sea Isle City	Sea Isle City	200,256			52,500
350	Tradesmen's	" " "	98,101			31,100
351	South Seaville	South Seaville	76,557			
352	Sturdy	Stone Harbor	115,644			
353	Tuckahoe	Tuckahoe	228,105			56,800
354	Strathmere	Upper, Township of,	92,310			
355	West Wildwood	West Wildwood	61,948			
356	City of Wildwood	Wildwood	89,901			
357	Five Mile Beach	"	765,750			
358	Holly Beach City	"	249,759			
359	Seacrest	"	145,173			
360	Wildwood Crest	Wildwood Crest	196,536			
361	Woodbine	Woodbine	146,268			
	Totals		$6,688,638			$502,800
	Cumberland County					
362	Bridgeton	Bridgeton	$285,228			
363	Cohanzick	"	244,614			
364	Cumberland	"	307,288			
365	Equitable	"	380,148			
366	Planners	"	80,394			
367	Young Men's	"	792,396			
368	Columbian Perpetual	Millville	398,031			
369	Hope	"	577,465			$251,500
370	Institute	"	631,157			156,500
371	Protected	"	165,679			114,250

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

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	
.....	.....	$94	.....	$6,350	$106	$16,093	$120	$95,489	325
.....	.....	365	.....	48,400	168	48,605	4,116	261,725	326
.....	.....	230	.....	24,500	.....	72,966	3,909	318,841	327
$38	.....	229	.....	2,500	.....	24,150	358	129,023	328
.....	.....	184	.....	10,000	127	14,829	299	72,428	329
.....	.....	7	.....	2,500	101	3,570	82	24,011	330
.....	.....	49	.....	6,000	.....	28,955	2,578	133,729	331
.....	.....	159	.....	.....	.....	23,962	1,514	117,516	332
.....	.....	686	.....	7,250	342	12,123	1,025	76,706	333
.....	.....	74	.....	.....	.....	26,943	2,164	115,023	334
63	$6,769	20	.....	.....	200	13,730	1,511	63,174	335
.....	300	90	.....	57,400	252	71,775	9,283	400,745	336
20	5,200	606	.....	42,300	331	42,476	1,634	260,666	337
$16,495	$233,658	$54,302	$200	$5,711,360	$152,350	$12,156,757	$763,789	$61,465,858	
$76	.....	$1,030	.....	$31,900	$164	$85,014	$1,414	$361,710	338
.....	.....	215	.....	31,600	34	31,925	1,271	205,675	339
.....	$43,600	3,868	.....	25,000	1,318	188,864	3,794	946,244	340
.....	.....	247	.....	7,000	.....	36,048	498	189,749	341
.....	.....	447	.....	.....	.....	35,132	532	190,110	342
55	.....	855	.....	31,000	495	128,266	1,253	581,996	343
.....	.....	446	.....	8,300	30	64,456	974	296,242	344
.....	.....	3,587	.....	45,400	.....	126,778	5,659	676,078	345
450	.....	5,688	.....	3,000	1,000	273,374	4,693	1,391,409	346
.....	.....	3,970	.....	46,000	.....	321,340	21,074	1,351,418	347
.....	.....	319	.....	5,755	.....	3,536	116	32,959	348
555	.....	869	.....	12,100	17,575	61,379	3,131	348,365	349
.....	.....	318	.....	5,000	.....	28,343	3,564	166,426	350
.....	2,576	446	.....	2,100	1,033	20,682	3,317	106,711	351
.....	.....	71	.....	20,000	333	29,443	1,110	166,601	352
.....	.....	355	.....	8,500	.....	63,837	1,118	358,715	353
.....	.....	314	.....	12,300	117	27,569	572	133,182	354
.....	.....	243	.....	5,500	.....	22,104	835	90,630	355
.....	.....	375	.....	25,000	2,000	25,328	263	142,867	356
.....	.....	1,879	.....	12,000	.....	245,403	5,000	1,030,032	357
.....	.....	483	.....	18,000	.....	72,319	970	341,531	358
.....	.....	394	.....	19,000	196	51,093	1,030	216,886	359
.....	.....	535	.....	21,000	.....	60,916	867	279,854	360
.....	.....	1	.....	.....	42	35,969	1,873	184,153	361
$1,136	$46,176	$26,955	.....	$395,455	$24,337	$2,039,118	$64,928	$9,789,543	
.....	.....	$ 374	.....	.....	.....	$75,627	$1,152	$362,381	362
.....	.....	309	.....	$16,000	$160	48,800	618	310,501	363
$240	.....	355	.....	.....	.....	101,706	689	410,278	364
.....	.....	474	.....	.....	.....	115,910	1,082	497,614	365
127	.....	164	.....	3,500	.....	11,500	155	95,840	366
.....	.....	700	$200	.....	.....	214,010	1,858	1,009,164	367
.....	$56,900	550	.....	71,000	661	96,100	5,557	628,799	368
.....	.....	431	.....	56,725	943	135,288	10,379	1,032,731	369
.....	.....	342	.....	38,000	171	163,193	3,336	992,699	370
.....	.....	815	.....	.....	3,202	81,828	11,768	377,542	371

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Camden County—Continued								
325	Bettle-Ridge	1,465	230	.....	.....	.....	.....	.....	.....
326	Oaklyn	2,449	317	.....	.....	.....	.....	.....	.....
327	Wellwood	3,129	316	.....	.....	.....	.....	.....	.....
328	Signal Hill	2,101	273	.....	.....	.....	.....	.....	.....
329	Runnemede	780	141	.....	.....	.....	.....	.....	.....
330	Somerdale	325	70	.....	.....	.....	.....	.....	.....
331	Greater Stratford	1,267	204	.....	.....	.....	.....	.....	.....
332	Kirkwood	1,317	150	.....	.....	.....	.....	.....	.....
333	Waterford Township	1,052	163	.....	.....	.....	.....	34	5
334	Watsontown	1,126	191	.....	.....	.....	.....	.....	.....
335	Italian	425	70	.....	.....	.....	.....	.....	.....
336	Westmont	3,708	567	.....	.....	.....	.....	.....	.....
337	Wood-Lynne	3,117	513	.....	.....	.....	.....	.....	.....
	Totals	627,318	68,173	297	22	.....	.....	6,156	893
	Cape May County								
338	Anglesea	3,264	300	.....	.....	.....	.....	.....	.....
339	Security	2,354	183	.....	.....	.....	.....	99	23
340	Cape May	10,374	922	.....	.....	.....	.....	.....	.....
341	Hydrangea	2,263	207	.....	.....	.....	.....	.....	.....
342	Cape May County	2,843	278	.....	.....	.....	.....	.....	.....
343	Mechanics and Laborers	6,226	654	.....	.....	.....	.....	.....	.....
344	Dennisville	3,114	331	.....	.....	.....	.....	.....	.....
345	Home	6,512	476	.....	.....	.....	.....	416	54
346	Ocean City	11,949	757	.....	.....	.....	.....	1,297	153
347	Seashore	14,558	1,514	.....	.....	.....	.....	.....	.....
348	Middle	597	105	.....	.....	.....	.....	.....	.....
349	Sea Isle City	2,945	389	.....	.....	.....	.....	263	56
350	Tradesmen's	1,484	235	.....	.....	.....	.....	156	18
351	South Seaville	1,237	215	.....	.....	.....	.....	.....	.....
352	Sturdy	2,017	202	.....	.....	.....	.....	.....	.....
353	Tuckahoe	3,791	383	.....	.....	.....	.....	284	34
354	Strathmere	1,332	230	.....	.....	.....	.....	.....	.....
355	West Wildwood	789	121	.....	.....	.....	.....	.....	.....
356	City of Wildwood	1,560	164	.....	.....	.....	.....	.....	.....
357	Five Mile Beach	11,096	780	.....	.....	.....	.....	.....	.....
358	Holly Beach City	3,679	389	.....	.....	.....	.....	.....	.....
359	Seacrest	2,092	231	.....	.....	.....	.....	.....	.....
360	Wildwood Crest	3,137	296	.....	.....	.....	.....	.....	.....
361	Woodbine	2,269	215	.....	.....	.....	.....	.....	.....
	Totals	101,482	9,577	.....	.....	.....	.....	2,515	338
	Cumberland County								
362	Bridgeton	4,275	372	.....	.....	.....	.....	.....	.....
363	Cohanzick	4,664	394	.....	.....	.....	.....	.....	.....
364	Cumberland	4,628	550	.....	.....	.....	.....	.....	.....
365	Equitable	5,580	443	.....	.....	.....	.....	.....	.....
366	Planners	2,019	227	.....	.....	.....	.....	.....	.....
367	Young Men's	12,761	848	.....	.....	.....	.....	.....	.....
368	Columbian Perpetual	6,597	698	.....	.....	.....	.....	.....	.....
369	Hope	9,816	1,430	.....	.....	.....	.....	1,202	242
370	Institute	10,215	1,224	.....	.....	.....	.....	782	132
371	Protected	3,099	307	.....	.....	.....	.....	571	68

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
1,465	43	187	S.	$1.00 m.	$200	6	.....	.....	325
2,449	120	197	S.	1.00 m.	200	6	$.05 b	$.05 b	326
3,129	126	190	S.	1.00 m.	200	6	.15 b	.....	327
2,101	102	171	S.	1.00 m.	200	6	.07 b	.07 b	328
780	48	93	S.	1.00 m.	200	6	.10 b	.10 b	329
325	14	56	S.	1.00 m.	200	6	.05 b	.....	330
1,267	56	148	S.	1.00 m.	200	6	.07½ b	.07½ b	331
1,317	54	96	S.	1.00 m.	200	6	.05 b	.05 b	332
1,086	28	140	S.	1.00 m.	200	6	.20 b	.20 b	333
1,126	74	117	S.	1.00 m.	200	6	.07 b	.07 b	334
425	36	34	S.	1.00 m.	200	6	.....	.....	335
3,708	173	394	S.	1.00 m.	200	6	.02½ b	.02½ b	336
3,117	159	354	S.	1.00 m.	200	6	.02½ b	.....	337
633,771	26,716	42,372							
3,264	160	140	S.	$1.00 m.	$200	6	$0.05 b	$0.05 b	338
2,453	96	110	S.	1.00 m.	200	6	.07 b	.07 b	339
10,374	346	576	S.	1.00 m.	200	6	2.00 a	2.00 a	340
2,263	65	142	S.	1.00 m.	200	6	2.00 a	2.00 a	341
2,843	66	212	S.	1.00 m.	200	6	.05 b	.....	342
6,226	196	458	S.	1.00 m.	200	6	2.00 a	.12½ b	343
3,114	135	196	S.	1.00 m.	200	6	2.00 a	.50 a	344
6,928	183	347	S.	1.00 m.	200	6	.05 b	.05 b	345
13,246	345	565	S.	1.00 m.	200	6	.05 b	.05 b	346
14,558	582	932	S.	1.00 m.	200	6	.05 b	.05 b	347
597	30	75	S.	1.00 m.	200	6	.05 b	.....	348
3,208	206	239	S.	1.00 m.	200	6	.05 b	.05 b	349
1,640	68	185	S.	1.00 m.	200	6	.03½ b	.03½ b	350
1,237	69	146	S.	1.00 m.	200	6	.05 b	.05 b	351
2,017	87	115	S.	1.00 m.	200	6	.05 b	.....	352
4,075	147	270	S.	1.00 m.	200	6	5.00 a	.....	353
1,332	121	109	S.	1.00 m.	200	6	.03 b	.....	354
789	71	50	S.	1.00 m.	200	6	.05 b	.05 b	355
1,560	88	76	S.	1.00 m.	200	6	.05 b	.....	356
11,096	397	383	S.	1.00 m.	200	6	.05 b	.....	357
3,679	249	140	S.	1.00 m.	200	6	4.00 a	.....	358
2,092	95	136	S.	1.00 m.	200	6	.10 b	.....	359
3,137	112	184	S.	1.00 m.	200	6	.05 b	.05 b	360
2,269	147	68	S.	1.00 m.	200	6	4.00 a	.....	361
103,997	4,061	5,854							
4,275	127	245	S.	$1.00 m.	$200	6	.....	.....	362
4,664	129	265	S.	1.00 m.	200	6	.....	.....	363
4,628	171	379	S.	.90 m.	200	6	$0.05 b	$0.05 b	364
5,580	148	295	S.	1.00 m.	200	6	.....	.....	365
2,019	61	166	S.	1.00 & 2.00 m.	200	6	.05 b	.05 b	366
12,761	320	528	S.	1.00 m.	200	6	.....	.....	367
6,597	302	396	S.	1.00 m.	200	6	.....	.....	368
11,018	507	1,165	S.	1.00 m.	200	6	.....	.....	369
10,997	475	881	S.	1.00 m.	200	6	.....	.....	370
3,670	135	240	S.	.70 m.	200	6	.10 b	.10 b	371

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
J. Roy Oliver	John L. Kaufmann	1011 E. Main St., Millville, N. J.	372
Osborn V. Powell	Daniel A. Chew	Port Norris, N. J.	373
Benjamin Stevens	J. C. Schoonmaker	501 Landis Ave., Vineland, N. J.	374
M. Joseph Greenblatt	W. Howard Sharp	12 N. Sixth St., Vineland, N. J.	375
S. W. Hurd	George W. Hitchner	405 N. 8th St., Vineland, N. J.	376
Andrew L. Boylan	John P. Maher	66 High St., Belleville, N. J.	377
Harold A. Miller	Harvey B. Thompson	280 Washington Ave., Belleville, N. J.	378
Harry Griffinger	U. Samuel Abeles	60 North Fifth St., Newark, N. J.	379
John De Graw	Wilbur C. Weyant	103 Belleville Ave., Belleville, N. J.	380
John B. Brown	Louis G. Davenport	586 Washington Ave., Belleville, N. J.	381
John De Graw	John Dailey	144 Washington Ave., Belleville, N. J.	382
Nicholas La Vecchia	Morris W. Weinberg	1060 Broad St., Newark, N. J.	383
Walter M. Ceglowski	Charles Zalenski	101 Willow St., Bloomfield, N. J.	384
Edwin A. Rayner	Harry J. Schneider	25 Warren St., Bloomfield, N. J.	385
M. Harold Higgins	Joseph A. Bill	115 Willow St., Bloomfield, N. J.	386
Joseph Steiner	J. Elmer Bray	12 Clearfield Ave., Bloomfield, N. J.	387
Randolph C. Barrett	Spencer C. Hamilton, Jr.	231 Washington Ave., Glen Ridge, N. J.	388
Simon L. Fisch	H. J. Nickel	47 New St., Newark, N. J.	389
F. R. & F. H. Pilch	Frank J. Hochstuhl, Jr.	36 Broad St., Bloomfield, N. J.	390
Lionel L. Meyers	Charles E. Curtis	61 Washington St., Bloomfield, N. J.	391
Theodore Krohn	Samuel J. Wortzel	9 Clinton St., Newark, N. J.	392
James P. Mylord	Frank L. Fisher	5 Broad St., Bloomfield, N. J.	393
Howard Peck	Robert K. Campbell	424 Broad St., Bloomfield, N. J.	394
William H. Rawson	T. R. Wilson	65 Washington St., Bloomfield, N. J.	395
Robert W. Brady	Roswell W. Chandler	339 Bloomfield Ave., Caldwell, N. J.	396
John A. Booth	F. H. Hoffman	21 Ravine Ave., Caldwell, N. J.	397
Philip D. Elliot	Arthur Jones	5 Central Ave., Caldwell, N. J.	398
Samuel W. Boardman, Jr.	Millard L. Jacobus	Cedar Grove, N. J.	399
A. J. Rossbach	Arthur E. Shane	443 Prospect St., South Orange, N. J.	400
Theodore D. Gottlieb	Philip G. Wall	79 Eaton Place, East Orange, N. J.	401
Michael F. Judge	Thomas S. Judge	711 Mt. Prospect Ave., Newark, N. J.	402
Frederick P. Schenck	Edward L. Kent	28 Washington Place, East Orange, N. J.	403
J. Glenn Anderson	Godfrey K. Preiser	21 Washington St., East Orange, N. J.	404
Walter C. Ellis	J. Easton Williams	P. O. Box 149, East Orange, N. J.	405
Harry W. Lindeman	C. O. Weeks	11 Hawthorne Place, East Orange, N. J.	406
Gabrielson, Conover & Stasse	Arthur H. Maguire	364 Main St., East Orange, N. J.	407
Charles B. Clancy	Robert W. Thompson	10 Birchwood Ave., East Orange, N. J.	408
William E. Hampson	Harold N. Congleton	72 North 7th St., Newark, N. J.	409
William E. Hampson	Harris B. Whitman	131 Main St., East Orange, N. J.	410
Charles B. Clancy	Ira L. Calvert	69 Lafayette Ave., East Orange, N. J.	411
H. Warner Doremus	Arthur J. Jones	5 North 22d St., East Orange, N. J.	412
Samuel Dreskin	Harry Kalb	20 Branford Place, Newark, N. J.	413
William A. Calhoun	William A. Giblin	156 N. Park St., East Orange, N. J.	414
Andrew J. Whinery	Franklin J. Berry	74 Dodd St., East Orange, N. J.	415
William V. Rafferty	John J. Dourney	180 Main St., East Orange, N. J.	416
Nicholas Albano	Andrew J. Seidenschwarz	12 Cypress St., Maplewood, N. J.	417
Irving Silver	Israel Denholtz	147 Keer Ave., Newark, N. J.	418
A. R. Fitzsimons	Jacob Stein	Lefcourt Bldg., Newark, N. J.	419
Howard Peck	William H. DeCamp, Jr.	106 Hollywood Ave., East Orange, N. J.	420
William E. Hampson	Harris B. Whitman	231 North 18th St., East Orange, N. J.	421

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Cumberland County—Continued				
372	Security Perpetual	Millville	$184	$1,500	$611,525
373	Port Norris	Port Norris	8	.....	283,430
374	Fidelity	Vineland	8,324	9,802	568,200
375	Landis	"	3,038	2,080	320,250
376	Mechanics No. 1	"	7,638	71,300	3,521,009
	Totals		$71,044	$205,243	$10,346,269
	Essex County				
377	Belleville	Belleville	$3,999	$1,809	$437,700
378	Central	"	6,321	.....	929,700
379	Clover	"	911	1,550	344,300
380	Home	"	11,805	14,000	1,460,820
381	Impartial	"	773	4,000	244,200
382	North Belleville	"	248	.....	695,800
383	Silver Lake	"	1,322	.....	431,500
384	American-Polish	Bloomfield	13,041	4,000	398,200
385	Bloomfield	"	17,035	13,000	1,199,025
386	Church	"	5,698	2,200	140,600
387	Concord	"	12,745	2,000	364,481
388	Constitution	"	2,018	2,335	253,250
389	Energetic	"	11,281	6,865	584,900
390	Essex County	"	60,183	21,497	1,605,250
391	Glenwood	"	1,129	.....	170,500
392	Interurban	"	1,068	3,656	191,600
393	Merchants and Mechanics	"	12,557	4,070	623,100
394	North Center	"	549	1,385	87,700
395	Young Men's	"	2,393	10,000	501,300
396	Caldwell	Caldwell	11,224	13,534	1,041,950
397	Grover Cleveland	"	7,918	2,246	166,300
398	West Essex	"	6,433	18,123	649,500
399	Cedar Grove	Cedar Grove	260	10,321	861,700
400	Amherst	East Orange	4,508	15,000	331,000
401	Apex	" "	249	6,148	364,700
402	Banner	" "	9,929	3,570	386,900
403	Brick Church	" "	3,113	24,664	1,244,100
404	Carnegie	" "	247	860	99,600
405	Civic Centre	" "	101	3,984	462,950
406	Clarion	" "	3,244	3,049	438,900
407	East Orange	" "	7,385	.....	1,389,250
408	Elmwood	" "	53	7,109	606,000
409	Fairway	" "	4,463	2,068	288,250
410	Hollywood	" "	6,632	23,500	1,350,900
411	Lackawanna	" "	20,295	46,906	1,052,950
412	Library	" "	1,821	1,500	133,650
413	Marvel	" "	3,464	9,500	410,500
414	Park and Dodd	" "	42,074	4,200	545,950
415	Prospect-Watsessing	" "	9,636	2,310	1,011,000
416	Safeguard	" "	1,070	1,784	125,500
417	Shepherd	" "	9,304	21,779	223,100
418	Stronghold	" "	555	3,514	299,400
419	Suburban	" "	3,772	7,938	411,600
420	Third Ward	" "	4,910	15,000	1,255,550
421	Triumph	" "	7,461	17,800	1,119,400

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$2,000	$19,500	$12,610	$266	$647,585	372
.....	21,594	.....	10,602	739	316,373	373
.....	55,766	24,919	21,108	662	688,781	374
.....	35,545	9,615	6,577	632	377,737	375
.....	180,220	91,329	64,536	9,046	3,945,073	376
$27,400	$484,016	$352,592	$193,306	$13,228	$11,693,098	
.....	$9,529	$10,447	$4,453	$16,743	$484,680	377
.....	10,650	80,942	7,906	6,964	1,042,483	378
.....	4,409	4,215	2,830	503	358,718	379
.....	34,457	83,832	25,497	13,553	1,643,964	380
.....	4,500	32,240	1,131	7,093	293,937	381
.....	11,428	30,941	10,521	1,720	750,658	382
.....	8,784	49,562	12,764	3,264	507,196	383
.....	8,105	4,445	7,595	2,253	437,639	384
.....	19,587	85,066	14,215	3,493	1,351,421	385
.....	2,910	5,543	3,602	893	161,446	386
.....	8,315	.....	8,526	1,941	398,008	387
.....	3,490	4,773	1,289	743	267,898	388
.....	10,740	45,242	23,845	1,785	684,658	389
.....	15,015	23,547	15,287	2,891	1,743,670	390
.....	3,672	59,938	1,883	1,269	238,391	391
.....	7,255	5,533	2,914	1,059	213,085	392
.....	12,010	13,026	6,583	741	672,087	393
.....	1,965	.....	1,091	232	92,922	394
.....	2,455	46,518	10,475	5,661	578,802	395
$9,000	27,879	23,388	20,677	1,987	1,149,639	396
.....	7,367	24,174	2,913	395	211,313	397
75,500	9,065	.....	15,478	2,414	776,513	398
25,300	8,075	4,025	5,815	1,776	917,272	399
10,000	17,014	7,598	7,414	1,680	394,214	400
18,000	12,785	.....	6,297	1,791	409,970	401
.....	10,745	12,835	8,708	2,023	434,710	402
11,000	53,320	103,610	11,472	1,684	1,452,963	403
.....	8,365	21,308	1,146	63	131,589	404
32,250	19,171	50,582	7,846	18,753	595,637	405
.....	14,806	16,155	5,665	1,056	482,875	406
.....	39,187	33,391	38,519	3,677	1,511,409	407
.....	23,705	.....	5,435	4,795	647,097	408
.....	16,103	6,606	4,867	8,014	330,371	409
6,000	40,357	61,513	12,976	20,256	1,522,134	410
.....	31,301	50,952	7,212	10,582	1,220,198	411
.....	3,020	8,031	4,039	1,160	153,221	412
.....	8,800	84,009	8,962	2,879	528,114	413
.....	21,016	63,695	11,906	2,225	691,066	414
.....	42,970	396,786	23,059	3,685	1,489,446	415
.....	2,700	7,978	5,969	233	145,234	416
.....	32,036	9,230	1,838	612	297,899	417
.....	9,060	.....	5,922	907	319,358	418
.....	16,405	27,589	9,387	1,727	478,418	419
117,900	44,333	115,699	3,818	14,495	1,571,705	420
.....	29,860	.....	10,896	20,694	1,206,111	421

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Cumberland County—Continued					
372	Security Perpetual	Millville	$360,779	.....	.....	$80,525
373	Port Norris	Port Norris	225,334	.....	.....	.....
374	Fidelity	Vineland	383,805	.....	.....	140,400
375	Landis	"	265,290	.....	.....	48,200
376	Mechanics No. 1	"	2,503,053	.....	$3,997	$716,400
	Totals		$7,600,661	.....	$3,997	$1,507,775
	Essex County					
377	Belleville	Belleville	$303,852	.....	.....	$28,700
378	Central	"	642,459	.....	.....	202,900
379	Clover	"	244,737	.....	.....	39,300
380	Home	"	945,222	.....	.....	389,900
381	Impartial	"	202,885	.....	.....	12,200
382	North Belleville	"	491,352	.....	.....	112,600
383	Silver Lake	"	300,970	.....	.....	68,150
384	American-Polish	Bloomfield	276,117	.....	.....	88,000
385	Bloomfield	"	859,041	.....	.....	95,500
386	Church	"	130,257	$9,500	.....	2,000
387	Concord	"	278,229	.....	.....	3,400
388	Constitution	"	216,411	.....	.....	2,000
389	Energetic	"	461,385	.....	.....	42,200
390	Essex County	"	1,347,415	.....	.....	.....
391	Glenwood	"	145,188	.....	.....	19,200
392	Interurban	"	146,427	.....	.....	16,100
393	Merchants and Mechanics	"	482,857	.....	.....	33,800
394	North Center	"	70,975	.....	.....	9,000
395	Young Men's	"	340,901	.....	.....	104,600
396	Caldwell	Caldwell	744,888	.....	.....	108,950
397	Grover Cleveland	"	142,037	.....	.....	21,400
398	West Essex	"	557,942	.....	.....	65,700
399	Cedar Grove	Cedar Grove	529,596	.....	.....	130,000
400	Amherst	East Orange	268,059	.....	.....	49,800
401	Apex	" "	248,401	.....	$1,427	81,450
402	Banner	" "	275,059	.....	.....	91,100
403	Brick Church	" "	950,533	23,350	.....	131,900
404	Carnegie	" "	103,359	.....	.....	.....
405	Civic Centre	" "	440,391	.....	.....	16,650
406	Clarion	" "	324,888	.....	.....	56,200
407	East Orange	" "	1,046,248	.....	.....	102,150
408	Elmwood	" "	394,367	.....	.....	117,700
409	Fairway	" "	245,766	.....	.....	24,200
410	Hollywood	" "	898,489	.....	.....	275,450
411	Lackawanna	" "	732,581	.....	.....	288,000
412	Library	" "	107,199	.....	.....	18,200
413	Marvel	" "	311,658	.....	.....	94,800
414	Park and Dodd	" "	563,832	.....	.....	.....
415	Prospect-Watsessing	" "	1,039,695	.....	.....	59,000
416	Safeguard	" "	106,546	.....	.....	2,500
417	Shepherd	" "	222,291	.....	.....	.....
418	Stronghold	" "	200,579	.....	.....	43,300
419	Suburban	" "	272,880	.....	.....	89,500
420	Third Ward	" "	962,441	.....	.....	130,600
421	Triumph	" "	676,407	.....	.....	204,400

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

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	
.....	$57,675	$472	.....	$52,250	$3,504	$88,746	$3,634	$647,585	372
.....	.....	2,492	.....	33,100	349	54,409	689	316,373	373
.....	.....	304	.....	35,750	162	125,897	2,463	688,781	374
.....	.....	364	.....	17,900	.....	45,442	541	377,737	375
.....	.....	1,413	.....	20,000	5,970	643,005	51,235	3,945,073	376
$367	$114,575	$9,559	$200	$344,225	$15,122	$2,001,461	$95,156	$11,693,098	
$502	.....	$609	$583	$62,852	$583	$82,867	$4,132	$484,680	377
.....	.....	1,076	1,400	20,000	51	171,671	2,926	1,042,483	378
35	.....	298	.....	20,000	14	53,098	1,236	358,718	379
.....	.....	2,658	4,050	54,800	856	231,244	5,234	1,643,964	380
20	.....	.....	.....	35,500	19	38,468	4,845	293,937	381
94	.....	522	.....	51,500	31	92,509	2,050	750,658	382
2,772	.....	472	.....	45,500	7,976	73,371	7,985	507,196	383
139	.....	449	.....	.....	200	70,564	2,170	437,639	384
563	$1,000	1,150	.....	147,000	1,797	228,461	16,909	1,351,421	385
85	.....	124	.....	.....	16	17,952	1,512	161,446	386
361	.....	404	.....	33,500	35	81,363	716	398,008	387
888	.....	308	2,500	.....	36	45,199	556	267,898	388
3,848	.....	1,226	.....	66,400	96	83,291	26,212	684,658	389
861	.....	1,773	1,600	.....	14,975	370,570	6,476	1,743,670	390
.....	.....	.....	.....	27,000	4,351	38,690	3,962	238,391	391
133	.....	30	5,500	13,500	5	27,388	4,002	213,085	392
251	.....	763	.....	23,000	11	129,973	1,432	672,087	393
335	.....	.....	.....	3,500	9	8,650	453	92,922	394
642	.....	280	.....	56,500	15,164	58,515	2,200	578,802	395
25	.....	1,139	2,939	60,000	1,774	225,489	4,435	1,149,639	396
1,104	.....	310	.....	16,000	.....	29,720	742	211,313	397
40	.....	758	980	48,500	156	98,127	4,310	776,513	398
.....	.....	562	.....	95,700	30	150,853	10,531	917,272	399
361	.....	171	.....	.....	.....	75,035	788	394,214	400
551	.....	1,006	.....	19,000	19	56,615	1,501	409,970	401
5,076	.....	1,215	.....	5,000	.....	55,846	1,414	434,710	402
141	.....	1,871	.....	73,000	15,000	243,389	13,779	1,452,963	403
35	.....	559	4,500	8,000	.....	13,005	2,131	131,589	404
1,293	.....	724	.....	.....	.....	131,520	5,059	595,637	405
1,486	.....	1,125	600	32,000	731	63,833	2,012	482,875	406
5,911	.....	1,838	.....	75,000	615	276,102	3,545	1,511,409	407
.....	.....	.....	.....	25,000	.....	108,072	1,958	647,097	408
152	.....	381	2,200	12,000	107	43,878	1,687	330,371	409
1,573	.....	533	400	73,000	.....	266,537	6,152	1,522,134	410
28	.....	76	18,000	.....	21,632	158,606	1,275	1,220,198	411
45	.....	388	.....	8,000	.....	16,369	3,020	153,221	412
10,263	.....	1,120	6,500	44,000	162	51,210	8,401	528,114	413
487	.....	776	.....	.....	37	121,034	4,900	691,066	414
.....	.....	667	174	111,000	11,895	228,415	38,600	1,489,446	415
1,617	.....	164	.....	5,500	123	27,986	798	145,234	416
1,666	.....	39	.....	.....	20	72,245	1,638	297,899	417
2,349	.....	198	300	24,000	11	45,120	3,501	319,358	418
838	.....	200	.....	39,500	4	70,496	5,000	478,418	419
.....	.....	97	.....	182,000	30,200	233,394	32,973	1,571,705	420
2,367	.....	1,072	.....	95,000	3	224,040	2,822	1,206,111	421

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Cumberland County—Continued								
372	Security Perpetual	6,200	991	.....	.....	.....	.....	403	47
373	Port Norris	3,609	321	.....	.....	.....	.....	.....	.....
374	Fidelity	5,986	442	.....	.....	.....	.....	702	104
375	Landis	5,963	320	.....	.....	.....	.....	241	41
376	Mechanics, No. 1	38,480	4,929	.....	.....	270	238	3,582	508
	Totals	123,892	13,496	.....	.....	270	238	7,483	1,142
	Essex County								
377	Belleville	4,758	476	.....	.....	.....	.....	144	24
378	Central	10,411	589	.....	.....	.....	.....	1,015	72
379	Clover	5,201	460	.....	.....	.....	.....	197	23
380	Home	15,914	1,073	.....	.....	.....	.....	1,950	199
381	Impartial	3,583	386	.....	.....	.....	.....	61	13
382	North Belleville	6,959	887	.....	.....	.....	.....	563	88
383	Silver Lake	5,767	392	.....	.....	.....	.....	341	38
384	American-Polish	5,813	704	.....	.....	.....	.....	440	88
385	Bloomfield	13,555	1,067	.....	.....	.....	.....	477	60
386	Church	3,457	294	95	4	.....	.....	10	2
387	Concord	4,721	402	.....	.....	.....	.....	17	3
388	Constitution	4,554	264	.....	.....	.....	.....	10	2
389	Energetic	8,771	820	.....	.....	.....	.....	211	31
390	Essex County	21,072	1,814	.....	.....	.....	.....	.....	.....
391	Glenwood	2,728	292	.....	.....	.....	.....	96	23
392	Interurban	3,258	261	.....	.....	.....	.....	81	16
393	Merchants and Mechanics	8,418	537	.....	.....	.....	.....	169	21
394	North Center	1,905	200	.....	.....	.....	.....	45	9
395	Young Men's	5,387	561	.....	.....	.....	.....	523	80
396	Caldwell	11,689	770	.....	.....	.....	.....	545	54
397	Grover Cleveland	2,755	240	.....	.....	.....	.....	107	16
398	West Essex	7,673	800	.....	.....	.....	.....	329	47
399	Cedar Grove	9,623	625	.....	.....	.....	.....	650	42
400	Amherst	4,458	344	.....	.....	.....	.....	249	30
401	Apex	4,761	301	.....	.....	59	59	407	57
402	Banner	6,274	514	.....	.....	.....	.....	456	52
403	Brick Church	16,716	802	233	30	.....	.....	660	87
404	Carnegie	3,018	225	.....	.....	.....	.....	.....	.....
405	Civic Centre	6,896	439	.....	.....	.....	.....	83	12
406	Clarion	6,643	539	.....	.....	.....	.....	281	44
407	East Orange	17,962	1,163	.....	.....	.....	.....	511	67
408	Elmwood	6,479	372	.....	.....	.....	.....	588	68
409	Fairway	4,051	520	.....	.....	.....	.....	121	29
410	Hollywood	14,517	836	.....	.....	.....	.....	1,377	140
411	Lackawanna	13,325	776	.....	.....	.....	.....	1,440	139
412	Library	3,014	241	.....	.....	.....	.....	91	23
413	Marvel	8,648	537	.....	.....	.....	.....	474	56
414	Park and Dodd	10,717	1,034	.....	.....	.....	.....	.....	.....
415	Prospect-Watsessing	14,904	831	.....	.....	.....	.....	295	44
416	Safeguard	2,086	265	.....	.....	.....	.....	12	3
417	Shepherd	3,544	399	.....	.....	.....	.....	.....	.....
418	Stronghold	4,827	412	.....	.....	.....	.....	217	33
419	Suburban	4,754	348	.....	.....	.....	.....	448	32
420	Third Ward	17,066	1,196	.....	.....	.....	.....	653	78
421	Triumph	11,021	744	.....	.....	.....	.....	1,022	90

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
6,603	353	685	S.	$1.00 m.	$200	6	.....	.....	372
3,609	212	109	S.	1.00 m.	200	6	$.05 b	.....	373
6,688	295	251	S.	.90 m.	200	6	.05 b.	$.05 b	374
6,204	135	226	S.	1.00 m.	200	6	.....	.....	375
42,332	2,025	3,650	O.P.	.....	200	6	.....	1.00 a	376
131,645	5,395	9,481							
4,902	136	364	S.	$1.00 m.	$200	6	$2.00 a	.....	377
11,426	176	485	S.	1.00 m.	200	6	2.00 a	$2.00 a	378
5,398	75	408	S.	1.00 m.	200	6	3.00 a	1.00 a	379
17,864	335	937	S.	1.00 & 2.00 m.	200	6	2.00 a	2.00 a	380
3,644	68	331	O.P.	.....	200	6	3.00 a	.....	381
7,522	176	799	S.	1.00 & 2.00 m.	200	6	2.00 a	2.00 a	382
6,108	112	318	S.	1.00 m.	200	6	4.00 a	2.00 a	383
6,253	121	671	S.	1.00 m.	200	6	4.00 a & .04 b	1.00 a	384
14,032	275	852	S.	1.00 m.	200	6	1.00 to 3.00 a	1.00 a	385
3,562	30	270	S.	1.00 m.	200	6	3.00 a & .03½ b	1.00a&.03½b	386
4,738	70	335	S.	1.00 m.	200	6	3.00 a	.....	387
4,564	50	216	S.	1.00 m.	200	6	3.00 a	1.00 a	388
8,982	702	149	S.	1.00 m.	200	6	3.00 a	2.00 a	389
21,072	389	1,425	S.	1.00 m.	200	6	3.00 a	3.00 a	390
2,824	55	260	O.P.	.....	200	6	3.00 & 4.00 a	.....	391
3,339	51	226	S.	1.00 m.	200	6	3.00 a	1.50 a	392
8,587	134	424	S.	1.00 m.	200	6	3.00 a	1.00 a	393
1,950	25	184	O.P.	.....	200	6	2.00 a	.....	394
5,910	116	525	S.	1.00 m.	200	6	3.00 a	3.00 a	395
12,234	275	549	S.	1.00 m.	200	6	4.00 a	.....	396
2,862	65	191	S.	1.00 m.	200	6	3.00 a	2.00 a	397
8,002	152	695	S.	1.00 m.	200	6	3.00 & 4.00 a	2.00 a	398
10,273	230	437	S.	1.00 m.	200	6	.04 b	.....	399
4,707	77	297	S.	1.00 m.	200	6	3.00 a	3.00 a	400
5,227	62	355	S.	1.00 m.	200	6	3.00 a & .04 b	.....	401
6,730	127	439	S.	1.00 m.	200	6	3.00 a	2.00 a	402
17,609	200	719	S.	1.00 m.	200	6	3.00 a & .04 b	1.00 a	403
3,018	29	196	S.	1.00 & 2.00 m.	200	6	3.00 a	.....	404
6,979	96	355	S.	1.00 m.	200	6	.02½ & .04 b	.02½ & .04 b	405
6,924	82	501	S.	1.00 m.	200	6	3.00 a	1.00 a	406
18,473	303	927	S.	1.00 m.	200	6	.04 b	1.00 a	407
7,067	120	320	O.P.	.....	200	6	2.00 a	1.00 a	408
4,172	97	452	S.	1.00 & 2.00 m.	200	6	3.00 a & .04 b	.....	409
15,894	285	691	S.	1.00 m.	200	6	3.00 a	1.00 a	410
14,765	137	778	O.P.	.....	200	6	1.00, 2.00 & 3.00 a	1.00 a	411
3,105	35	229	S.	1.00 m.	200	6	3.00 a	1.00 a	412
9,122	76	517	S.	1.00 m.	200	6	4.00 a	2.00 a	413
10,717	156	878	S.	1.00 m.	200	6	.03½ b	.03½ b	414
15,199	121	754	S.	1.00 m.	200	6	4.00 a	1.00 a	415
2,098	45	223	S.	1.00 m.	200	6	3.00 a	1.00 a	416
3,544	96	303	S.	1.00 m.	200	6	4.00 a	2.00 a	417
5,044	361	84	S.	1.00 m.	200	6	4.00 a	1.00 a	418
5,202	125	255	S.	1.00 m.	200	6	3.00 a	.....	419
17,719	265	1,009	O.P.	.....	200	6	.05 b	.05 b	420
12,043	236	598	S.	1.00 m.	200	6	3.00 a	1.00 a	421

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Samuel S. Ferster	Kenneth G. Donnelly	1690 VanNess Terrace, Union, N. J.	422
Aaron Marder	U. Samuel Abeles	60 North 5th St., Newark, N. J.	423
Howard S. Dodd	Frank Cunliffe	30 Edgewood Rd., Glen Ridge, N. J.	424
Henry P. Bedford	John I. Middleton	c/o Irvington Natl. Bk., Irvington, N. J.	425
Newton P. Kinsey	Ludwig P. Hofmann	34 Union Ave., Irvington, N. J.	426
Joseph Steiner	Louis Stoecker	26 Yale St., Maplewood, N. J.	427
Meyer M. Semel	Francis B. Ott	1156 Springfield Ave., Irvington, N. J.	428
Newton P. Kinsey	Joseph S. Waterfield	1026 S. Grove St., Irvington, N. J.	429
Paul F. Girtanner	William F. Gegenheimer	53 Clinton St., Newark, N. J.	430
William Newman	Walter L. Koerner	81 Wagner Place, Irvington, N. J.	431
Newton P. Kinsey	John I. Middleton	Irvington National Bank, Irvington, N. J.	432
Charles C. Deubel	John A. Steets	67 Harrison Place, Irvington, N. J.	433
Charles H. Stewart	Richard F. L. Muth	81 Courter Ave., Maplewood, N. J.	434
Frederick G. Stickel, Jr.	Otto H. Wilhelm	15 Headley Terrace, Irvington, N. J.	435
Thaddeus J. Rospond	John Posluszny	617 18th Ave., Newark, N. J.	436
Frederic Stoddard	G. A. Modersohn, Jr.	34 S. Mountain Rd., Millburn, N. J.	437
Richard Otto	John F. Muller	11 Norfolk Ave., Maplewood, N. J.	438
Grosso, Brundage & Anderson	Raymond C. Tower	Livingston, N. J.	439
Byron D. Ehlers	Harry W. Brands	92 Parker Ave., Maplewood, N. J.	440
Frederic W. Smith	Andrew Jack	5 Girard Place, Maplewood, N. J.	441
Samuel D. Williams	George B. Lawrence	51 Park Ave., Maplewood, N. J.	442
Joseph W. Kapp	Gustave F. Lueddeke	98 Burnet Ave., Maplewood, N. J.	443
Hobart L. Benedict	Clifford Willis	62 Main St., Millburn, N. J.	444
Fred Herrigel, Jr.	Frederick G. Schroeder	26 Blaine St., Millburn, N. J.	445
Irving Siegler	Joseph E. Mintz	3 Vincent Place, Montclair, N. J.	446
Arthur H. Bissell	Hugh Currie	115 Watchung Ave., Montclair, N. J.	447
W. P. Allen	Frank F. Thompson	18 Elmwood Ave., Montclair, N. J.	448
John A. Hines	William Sigler	460 Bloomfield Ave., Montclair, N. J.	449
Philip Goodell	Robert H. Spencer	Room 7, Wellmont Bldg., Montclair, N. J.	450
Henry W. Trimble	Joseph D. McKee	319 Orange Rd., Montclair, N. J.	451
Chester C. Beekman	Porter L. R. Versfelt	11 Miller St., Caldwell, N. J.	452
Henry W. Trimble	Terence J. McHugh	100 Gordonhurst Ave., Montclair, N. J.	453
	Irving R. Noble	18 S. Fullerton Ave., Montclair, N. J.	454
Louis Bondy	Moses Gansler	93 Mercer St., Newark, N. J.	455
Percy H. Penn	Morris W. Weinberg	1060 Broad St., Newark, N. J.	456
Frederick C. Ritger	John M. Williams	73 S. Arlington Ave., East Orange, N. J.	457
Bernard W. Schnur	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	458
Jacob T. Friend	Charles G. Deno	176 Brookdale Ave., Newark, N. J.	459
Frank Voigt	Henry Wagner	24 Hudson Ave., East Orange, N. J.	460
Howard F. Kirk	Charles T. Ziegler	9 Clinton St., Newark, N. J.	461
Hubert J. Rowe	Fred M. Summers	245 Roseville Ave., Newark, N. J.	462
Hannah F. Sokobin	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	463
Emanuel Lowenstein	Samuel S. Dillenberg	130 Market St., Newark, N. J.	464
Charles E. McCraith, Jr.	Walter A. Hughes	30 Branford Place, Newark, N. J.	465
Grossman & Grossman	Gottlieb Jacobs	10 Charlton St., Newark, N. J.	466
Max Meisner	Charles B. Dunn	611 Essex Bldg., Newark, N. J.	467
Harry Griffinger	U. Samuel Abeles	60 N. 5th St., Newark, N. J.	468
Samuel Roessler	Oscar Merz	755 Broad St., Newark, N. J.	469
Joseph G. Wolber	T. L. R. Crooks	619 Prospect St., Maplewood, N. J.	470
Charles Frankel	James A. Sinclair	264 Clinton Ave., Newark, N. J.	471
Nicholas LaVecchia	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	472
Isaac Fleischman	David Longfelder	P. O. Box 448, Newark, N. J.	473
P.C.Corbo; A.F.Minisi; C.Cerrato	Vito Verniero	221 Clifton Ave., Newark, N. J.	474
Edward S. Bessman	B. H. Labankin	735 Hunterdon St., Newark, N. J.	475
Joseph Steiner	Herbert Z. Steiner	3 Belmont Ave., Newark, N. J.	476

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
422	Tuttle	East Orange	$233	$1,810	$78,200
423	Weona	" "	2,757	6,600	618,000
424	Glen Ridge	Glen Ridge	33,762	10,500	1,241,550
425	Business Men's	Irvington	2,206	16,000	809,560
426	Camptown	"	69,876	25,166	3,762,600
427	First Ward	"	6,393	21,516	1,002,100
428	General	"	1,107	7,500	349,600
429	Greater Newark	"	20,933	8,500	1,159,700
430	Grove	"	6,562	3,000	219,800
431	Iroquois	"	5,049	.....	288,300
432	Irvington	"	21,873	17,438	1,385,300
433	Marathon	"	1,962	7,200	459,700
434	Normandy Park	"	2,897	4,200	352,800
435	Olympic	"	3,388	5,925	490,000
436	Polish-American	"	11,856	5,000	568,050
437	Service Men's	"	2,836	2,500	399,900
438	Supreme	"	1,286	2,393	310,800
439	Livingston	Livingston	8,375	2,360	254,400
440	Crestview	Maplewood	18,734	6,283	588,600
441	Maplewood	"	2,361	27,000	2,836,800
442	Township	"	11,141	8,485	646,800
443	Tuscan	"	2,877	6,000	584,100
444	Millburn	Millburn	28,767	23,233	2,810,800
445	Washington Rock	"	490	1,800	190,250
446	Clairidge	Montclair	751	1,400	84,100
447	Edgemont	"	3,827	50	25,000
448	Golden Rod	"	1,310	.....	45,600
449	Hillside	"	13,026	40,000	1,599,100
450	Montclair	"	4,962	26,000	1,982,100
451	Nishuane	"	19,275	3,521	440,800
452	Plaza	"	1,788	5,083	472,440
453	Upper Montclair	"	5,619	13,604	1,431,600
454	Wellmont	"	8,143	.....	.....
455	A-1	Newark	9,495	.....	1,572,100
456	Aberdeen	"	3,586	.....	111,100
457	Abingdon	"	1,122	6,000	497,000
458	Able	"	5,004	8,500	616,600
459	Ace	"	1,592	.....	90,300
460	Acme	"	2,680	5,000	362,400
461	Acorn	"	4,983	6,529	473,950
462	Acropolis	"	2,794	3,000	378,600
463	Action	"	3,802	3,331	191,700
464	Active	"	16,128	.....	651,500
465	Adamant	"	6,366	6,000	404,600
466	Admiral Sampson	"	1,656	323	389,100
467	Aggressive	"	3,055	.....	779,400
468	Aladdin	"	1,720	4,465	307,600
469	Alert	"	18,131	.....	1,131,600
470	Alliance	"	12,249	15,200	861,300
471	Allied	"	903	.....	428,300
472	Almanac	"	2,090	.....	154,300
473	Alpha	"	14,332	.....	682,800
474	Alpine	"	7,188	2,550	433,300
475	Altruist	"	15,330	5,000	302,300
476	Amalgamated	"	60,373	.....	1,937,100

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$2,375	.....	$2,841	.....	$85,459	422
.....	23,667	$24,873	9,449	$1,598	686,944	423
.....	28,195	29,970	17,323	472	1,361,772	424
.....	2,200	34,493	4,024	7,892	876,375	425
.....	17,052	218,981	11,440	8,789	4,113,904	426
$35,350	14,767	119,800	12,179	6,559	1,218,664	427
.....	10,125	84,698	13,773	3,142	469,945	428
100,304	1,965	23,039	3,619	1,668	1,319,728	429
.....	6,105	8,200	308	54	244,029	430
.....	4,000	28,442	4,720	940	331,451	431
.....	3,675	31,960	1,592	1,394	1,463,232	432
.....	2,769	8,058	2,609	1,438	483,736	433
.....	4,778	24,333	1,193	2,223	392,424	434
.....	15,075	114,766	4,358	3,888	637,400	435
.....	21,491	45,086	20,863	1,313	673,659	436
.....	1,425	31,320	3,206	938	442,125	437
5,600	3,410	17,477	1,597	365	342,928	438
.....	12,055	.....	4,482	396	282,068	439
.....	2,930	9,947	1,699	1,011	629,204	440
.....	103,031	.....	12,578	884	2,982,654	441
.....	12,712	4,378	2,072	3,598	689,186	442
44,400	12,550	15,473	5,073	1,267	671,740	443
.....	87,619	182,122	23,100	14,627	3,170,268	444
.....	2,935	4,102	1,242	532	201,351	445
.....	8,237	.....	4,603	576	99,667	446
.....	180	.....	353	.....	29,410	447
.....	2,512	.....	4,357	393	54,172	448
.....	79,250	76,296	25,878	3,045	1,836,595	449
28,500	124,904	79,511	30,619	6,759	2,283,355	450
.....	36,580	.....	3,154	288	503,618	451
.....	37,693	46,293	10,415	4,832	578,544	452
28,500	15,460	22,407	5,166	395	1,522,751	453
.....	.....	.....	542	260	8,945	454
.....	77,296	54,997	63,936	29,219	1,807,043	455
.....	1,001	.....	5,798	991	122,476	456
.....	13,040	13,744	4,479	1,464	536,849	457
.....	27,764	49,280	19,624	3,647	730,419	458
.....	1,285	24,505	4,329	1,525	123,536	459
17,300	3,150	56,010	1,848	1,071	449,459	460
.....	9,545	.....	8,226	832	504,065	461
.....	4,855	23,052	5,766	8,984	427,051	462
.....	7,669	13,976	3,473	1,639	225,590	463
129,000	5,630	235,858	19,745	8,298	1,066,159	464
.....	5,267	57,694	5,514	2,279	487,720	465
11,400	6,695	101,533	9,085	2,693	522,485	466
.....	2,397	164,007	6,324	3,712	958,895	467
.....	540	45,136	7,042	657	367,160	468
49,500	26,195	44,370	12,793	10,876	1,293,465	469
.....	11,570	.....	2,030	556	902,905	470
.....	11,830	129,464	24,003	1,903	596,403	471
.....	4,262	30,603	10,552	3,762	205,569	472
27,600	35,860	164,306	8,620	14,074	947,592	473
.....	15,905	.....	12,592	3,937	475,472	474
.....	14,575	18,121	1,297	1,694	358,317	475
451,600	45,073	667,920	19,282	150,213	3,331,561	476

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Essex County—Continued					
422	Tuttle	East Orange	$57,066			$10,500
423	Weona	" "	506,958			26,100
424	Glen Ridge	Glen Ridge	1,030,363			53,800
425	Business Men's	Irvington	503,760			255,300
426	Camptown	"	2,320,415			1,256,600
427	First Ward	"	686,179			359,100
428	General	"	250,609			117,500
429	Greater Newark	"	758,893			340,300
430	Grove	"	143,808			38,600
431	Iroquois	"	215,569			47,150
432	Irvington	"	818,664			381,000
433	Marathon	"	251,658			100,000
434	Normandy Park	"	238,946			71,400
435	Olympic	"	349,645			152,700
436	Polish-American	"	314,404			209,300
437	Service Men's	"	294,268			56,000
438	Supreme	"	223,803			58,100
439	Livingston	Livingston	202,105			2,400
440	Crestview	Maplewood	458,196			23,500
441	Maplewood	"	2,139,351			
442	Township	"	505,552			52,200
443	Tuscan	"	332,490			199,300
444	Millburn	Millburn	2,247,828			
445	Washington Rock	"	162,624			14,000
446	Clairidge	Montclair	81,657			300
447	Edgemont	"	28,656			
448	Golden Rod	"	43,575			
449	Hillside	"	1,369,859			106,000
450	Montclair	"	1,751,082			2,000
451	Nishuane	"	402,550			6,500
452	Plaza	"	372,021			65,750
453	Upper Montclair	"	1,146,348			48,800
454	Wellmont	"	8,718			
455	A-1	Newark	969,195			420,650
456	Aberdeen	"	84,556			17,800
457	Abingdon	"	346,896			65,000
458	Able	"	381,753			161,500
459	Ace	"	93,150	$2,200		14,300
460	Acme	"	215,298			168,500
461	Acorn	"	301,887			103,000
462	Acropolis	"	313,599			31,900
463	Action	"	157,537			19,200
464	Active	"	533,161			249,900
465	Adamant	"	348,976			38,300
466	Admiral Sampson	"	281,850			118,000
467	Aggressive	"	513,933			194,400
468	Aladdin	"	233,820			49,500
469	Alert	"	870,366			102,500
470	Alliance	"	647,802			
471	Allied	"	336,059			117,900
472	Almanac	"	128,028			26,650
473	Alpha	"	730,344			39,000
474	Alpine	"	333,822			8,400
475	Altruist	"	223,229			68,050
476	Amalgamated	"	1,516,105			775,700

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

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	
$430	.....	$190	.....	$9,000	$35	$8,010	$228	$85,459	422
320	.....	793	.....	29,000	.....	121,284	2,489	686,944	423
.....	.....	2,023	$4,490	47,000	127	220,449	3,520	1,361,772	424
.....	.....	.....	4,038	13,000	442	92,376	7,459	876,375	425
189	.....	.....	11,620	54,650	827	434,967	34,636	4,113,904	426
1,031	$1,000	1,178	1,300	30,500	362	125,989	12,025	1,218,664	427
2,651	.....	340	100	32,000	12,469	38,008	16,268	469,945	428
.....	.....	.....	8,404	62,000	.....	145,245	4,886	1,319,728	429
.....	.....	258	.....	20,000	.....	40,362	1,001	244,029	430
1,973	.....	220	.....	26,000	.....	36,983	3,556	331,451	431
.....	.....	.....	2,700	28,900	93	225,350	6,525	1,463,232	432
838	.....	332	.....	50,600	.....	73,616	6,692	483,736	433
76	.....	.....	.....	24,000	50	55,519	2,433	392,424	434
3,844	.....	375	.....	30,000	408	88,951	11,477	637,400	435
1,363	.....	4,227	500	73,000	787	63,907	6,171	673,659	436
201	.....	804	.....	5,000	.....	82,719	3,133	442,125	437
254	.....	35	.....	13,000	.....	45,832	1,904	342,928	438
454	.....	619	1,385	19,000	131	54,974	1,000	282,068	439
555	.....	.....	10,000	39,500	25	94,074	3,354	629,204	440
.....	.....	3,281	200	285,000	73	547,249	7,500	2,982,654	441
4	.....	.....	.....	15,000	20	114,254	2,156	689,186	442
15	.....	324	.....	57,700	.....	79,611	2,300	671,740	443
3,244	.....	5,640	6,000	261,899	53	634,094	11,510	3,170,268	444
792	.....	467	.....	.....	19	22,132	1,317	201,351	445
2,461	.....	125	.....	1,000	36	13,034	1,054	99,667	446
.....	.....	249	.....	.....	.....	455	50	29,410	447
562	.....	265	.....	.....	1,469	8,210	91	54,172	448
316	.....	2,541	5,500	100,000	.....	238,749	13,630	1,836,595	449
719	.....	2,123	.....	81,000	.....	428,358	18,073	2,283,355	450
104	.....	1,054	.....	.....	11	92,252	1,147	503,618	451
56	.....	220	.....	25,000	357	110,399	4,741	578,544	452
1,895	.....	982	2,800	22,000	.....	294,345	5,581	1,522,751	453
.....	.....	225	.....	.....	2	.....	.....	8,945	454
13,045	12,478	854	.....	147,000	164	163,956	79,701	1,807,043	455
5,577	.....	180	.....	.....	111	13,939	313	122,476	456
2,507	.....	281	.....	26,000	.....	94,890	1,275	536,849	457
4,695	.....	846	200	89,000	39	77,301	15,085	730,419	458
2,178	.....	217	.....	.....	.....	7,051	4,440	123,536	459
18	.....	168	3,500	13,000	4	43,353	5,618	449,459	460
648	.....	412	.....	25,000	.....	72,018	1,100	504,065	461
423	.....	95	5,700	.....	234	70,891	4,209	427,051	462
.....	.....	60	.....	14,000	15	26,550	8,228	225,590	463
347	.....	478	.....	128,500	20,000	68,772	65,001	1,066,159	464
5,349	.....	511	300	.....	46	80,554	13,684	487,720	465
5,339	.....	423	.....	43,300	28	53,545	20,000	522,485	466
157	.....	.....	.....	110,000	362	97,665	42,378	958,895	467
127	.....	712	.....	25,000	58	52,014	5,929	367,160	468
488	.....	692	.....	50,000	.....	244,419	25,000	1,293,465	469
1,422	.....	374	8,825	55,000	121	188,361	1,000	902,905	470
.....	.....	421	.....	49,000	17,551	62,472	13,000	596,403	471
2,226	.....	357	.....	11,500	1,000	32,655	3,153	205,569	472
1,442	.....	938	.....	.....	.....	159,114	16,754	947,592	473
655	.....	138	.....	28,000	293	100,751	3,503	475,472	474
390	.....	.....	.....	30,000	299	29,469	6,880	358,317	475
274	25,561	11	.....	352,000	296,587	282,593	82,730	3,331,561	476

TABLE 4—SHARES.

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
422	Tuttle	1,805	181	.....	.....	.....	.....	53	14
423	Weona	10,139	786	.....	.....	.....	.....	131	21
424	Glen Ridge	16,693	1,135	.....	.....	.....	.....	269	33
425	Business Men's	13,351	664	.....	.....	.....	.....	2,553	179
426	Camptown	36,723	2,574	.....	.....	.....	.....	6,283	559
427	First Ward	21,479	1,379	.....	.....	.....	.....	3,591	243
428	General	4,651	405	.....	.....	.....	.....	588	42
429	Greater Newark	11,961	725	.....	.....	.....	.....	1,702	149
430	Grove	2,274	234	.....	.....	.....	.....	193	25
431	Iroquois	5,374	342	.....	.....	.....	.....	236	38
432	Irvington	13,518	1,101	.....	.....	.....	.....	1,905	142
433	Marathon	4,550	287	.....	.....	.....	.....	500	54
434	Normandy Park	3,906	352	.....	.....	.....	.....	357	52
435	Olympic	6,003	559	.....	.....	.....	.....	763	110
436	Polish-American	7,402	708	.....	.....	.....	.....	1,046	259
437	Service Men's	5,101	417	.....	.....	.....	.....	280	27
438	Supreme	5,097	503	.....	.....	.....	.....	291	53
439	Livingston	3,747	430	.....	.....	.....	.....	12	3
440	Crestview	9,822	835	.....	.....	.....	.....	118	18
441	Maplewood	41,319	1,653	.....	.....	.....	.....	.....	.....
442	Township	9,762	541	.....	.....	.....	.....	261	19
443	Tuscan	6,660	633	.....	.....	.....	.....	1,006	85
444	Millburn	37,249	3,068	.....	.....	.....	.....	.....	.....
445	Washington Rock	5,642	461	.....	.....	.....	.....	70	12
446	Clairidge	1,937	151	.....	.....	.....	.....	2	1
447	Edgemont	2,262	211	.....	.....	.....	.....	.....	.....
448	Golden Rod	976	134	.....	.....	.....	.....	.....	.....
449	Hillside	22,393	1,677	.....	.....	.....	.....	[illegible]	82
450	Montclair	27,694	2,175	.....	.....	.....	.....	10	2
451	Nishuane	7,693	632	.....	.....	.....	.....	32	5
452	Plaza	5,297	555	.....	.....	.....	.....	329	34
453	Upper Montclair	21,594	1,344	.....	.....	.....	.....	244	22
454	Wellmont	702	63	.....	.....	.....	.....	.....	.....
455	A-1	13,209	1,094	.....	.....	.....	.....	2,103	142
456	Aberdeen	2,278	117	.....	.....	.....	.....	89	36
457	Abingdon	5,348	339	.....	.....	.....	.....	325	33
458	Able	7,554	597	.....	.....	.....	.....	808	132
459	Ace	3,033	205	22	3	.....	.....	72	17
460	Acme	4,118	270	.....	.....	.....	.....	843	89
461	Acorn	5,432	535	.....	.....	.....	.....	515	71
462	Acropolis	5,529	462	.....	.....	.....	.....	160	28
463	Action	3,834	361	.....	.....	.....	.....	96	18
464	Active	22,459	663	.....	.....	.....	.....	2,499	133
465	Adamant	5,683	473	.....	.....	.....	.....	192	30
466	Admiral Sampson	5,846	406	.....	.....	.....	.....	590	83
467	Aggressive	7,716	546	.....	.....	.....	.....	972	66
468	Aladdin	4,477	401	.....	.....	.....	.....	248	33
469	Alert	15,117	732	.....	.....	.....	.....	513	39
470	Alliance	10,081	446	.....	.....	.....	.....	.....	.....
471	Allied	6,193	589	.....	.....	.....	.....	590	82
472	Almanac	2,713	502	.....	.....	.....	.....	133	19
473	Alpha	11,415	786	.....	.....	.....	.....	195	29
474	Alpine	5,669	451	.....	.....	.....	.....	42	7
475	Altruist	6,434	363	.....	.....	.....	.....	340	58
476	Amalgamated	24,137	964	.....	.....	.....	.....	3,878	286

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
1,858	32	163	S.	$1.00 m.	$200	6	$4.00 a	$2.00 a	422
10,270	130	677	S.	1.00 m.	200	6	3.00 a	1.00 a	423
16,962	265	903	S.	1.00 & 2.00 m.	200	6	3.00 a	.....	424
15,904	160	683	O.P.	.....	100	6	3.00 a	3.00 a	425
43,006	674	2,459	O.P.	.....	200	6	3.00 a	3.00 a	426
25,070	177	1,445	S.	.50 & 1.00 m.	100	6	$3.00 & $4.00 a	$1.00 a	427
5,239	78	369	S.	1.00 m.	200	6	3.00 & 4.00 a	1.00 a	428
13,663	211	663	O.P.	.....	200	6	4.00 a	4.00 a	429
2,467	75	184	S.	1.00 m.	200	6	3.00 a	.....	430
5,610	57	323	S.	1.00 m.	200	6	3.00 a	1.00 a	431
15,423	301	942	O.P.	.....	200	6	3.00 a	3.00 a	432
5,050	64	277	S.	1.00 m.	200	6	3.00 a	3.00 a	433
4,263	80	324	O.P.	.....	200	6	3.00 a	.....	434
6,766	121	548	S.	1.00 m.	200	6	3.00 & 4.00a & .03b	1.00 a & .03 b	435
8,448	84	883	S.	.25 w.	200	6	3.00 a	.....	436
5,381	55	389	S.	1.00 m.	200	6	3.00 a	3.00 a	437
5,388	48	508	S.	1.00 m.	200	6	3.00 a	1.00 a	438
3,759	85	348	S.	1.00 m.	200	6	1.00 a	.....	439
9,940	103	750	N.S.	1.00 m.	200	6	2.00 a & .02½ b	2.00 a	440
41,319	463	1,190	S.	1.00 m.	100 & 200	6	2.00 a & .02½ b	2.00a & .02½b	441
10,023	90	470	O.P.	.....	200	6	2.00 a & .02½ b	.02½ b	442
7,666	175	543	S.	1.00 m.	200	6	2.00 & 3.00 a	1.00 a	443
37,249	723	2,345	S.	1.00 m.	200	6	4.00 a & .10 b	1.00 a	444
5,712	47	426	S.	1.00 m.	200	6	3.00 a	1.00 a	445
1,939	31	121	S.	1.00 m.	200	6	4.00 a	1.00 a	446
2,262	7	204	S.	1.00 m.	200	6	3.00 a & .05 b	.....	447
976	20	114	S.	1.00 m.	200	6	3.50 a	.....	448
22,923	325	1,434	S.	1.00 m.	200	6	3.00 a	.....	449
27,704	478	1,699	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	450
7,725	133	504	S.	1.00 m.	200	6	2.00 & 3.00 a	1.00 a	451
5,626	181	408	O.P.	.....	200	6	4.00 a	1.00 a	452
21,838	172	1,194	S.	1.00 m.	200	6	3.00 a	1.00 a	453
702	.....	63	S.	1.00 m.	200	6	.....	.....	454
15,312	241	995	S.	1.00 & 2.00 m.	200 & 400	6	3.00 & 4.00 a	1.00 a	455
2,367	36	117	S.	1.00 m.	200	6	4.00 a	2.00 a	456
5,673	88	284	S.	1.00 m.	200	6	3.00 a	1.00 a	457
8,362	150	579	S.	1.00 m.	200	6	4.00 a	1.00 a	458
3,127	45	180	S.	1.00 m.	200	6	4.00 a	2.00 a	459
4,961	73	286	S.	1.00 m.	200	6	3.00 a	1.00 a	460
5,947	133	473	S.	1.00 m.	200	6	3.00 a	2.00 a	461
5,689	115	375	S.	1.00 m.	200	6	3.00 a	1.00 a	462
3,930	49	330	O.P.	.....	200	6	4.00 a	1.00 a	463
24,958	77	719	S.	.50 m.	100	6	4.00 a	2.00 a	464
5,875	78	425	S.	1.00 m.	200	6	3.00 a	1.00 a	465
6,436	78	411	S.	1.00 m.	200	6	4.00 a	1.00 a	466
8,688	96	516	O.P.	.....	200	6	3.00 a	3.00 a	467
4,725	67	367	S.	1.00 m.	200	6	3.00 a	1.00 a	468
15,630	145	626	S.	1.00 m.	200	6	3.00 a	1.00 a	469
10,081	79	367	S.	1.00 m.	200	6	3.00 a	2.00 a	470
6,783	95	576	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	471
2,846	33	488	S.	1.00 m.	200	6	.....	1.00 a	472
11,610	147	668	S.	1.00 m.	200	6	3.00 & 4.00 a	1.00 a	473
5,711	86	372	S.	1.00 m.	200	6	4.00 a	2.00 a	474
6,774	55	366	O.P.	.....	200	6	4.00 a	1.00 a	475
28,015	240	1,010	O.P.	.....	200	6	4.00 a	1.00 a	476

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Joseph E. Cohn	M. George Greenberg	9 Hill St., Newark, N. J.	477
William J. Kearns	Walter Sedorowitz	386 Myrtle Ave., Irvington, N. J.	478
Michael J. Quigley	Pearce T. Prisk	109 Morse Ave., Bloomfield, N. J.	479
Lehlbach, Johnson & Ormond	John A. Linnett	29 Elizabeth Ave., Newark, N. J.	480
Thomas R. Grimm	Walter J. Nicholson	810 Broad St., Newark, N. J.	481
Oliver Randolph	E. Harold Hopper	66 Ninth Ave., East Orange, N. J.	482
Zucker and Goldberg	Samuel Weiss	120 South Orange Ave., Newark, N. J.	483
Nicholas LaVecchia	Fiore R. Sozio	99 Clifton Ave., Newark, N. J.	484
Koehler & Augenblick	Walter A. Hughes	30 Branford Place, Newark, N. J.	485
H. Edward Wolf	Eugene A. Farrell	268 Mulberry St., Newark, N. J.	486
Frederick Jay	John H. Kearney	4th & Dickerson St., Newark, N. J.	487
Kessler & Kessler	Harry Wuensch	534 So. Sixteenth St., Newark, N. J.	488
Charles C. Giffoniello	Charles P. DeRose	224 N. 9th St., Newark, N. J.	489
Edward R. McGlynn	Alfred N. Baum	61 Kenwood Place, East Orange, N. J.	490
Emanuel Lowenstein	Samuel S. Dillenberg	130 Market St., Newark, N. J.	491
Isaac Spangenthal	O. S. Thompson, Jr.	770 Broad St., Newark, N. J.	492
J. Henry Harrison	S. C. Shaller	167 Bloomfield Ave., Newark, N. J.	493
Egner & Beatty	Harry Kalb	20 Branford Place, Newark, N. J.	494
Benjamin J. Fleuchaus	Albert T. Martin	496 Richmond Ave., Maplewood, N. J.	495
John L. Hughes	William F. Ackerson	397 Berkeley Ave., Bloomfield, N. J.	496
Carl F. Hinrichsen	John F. O'Brien	31 Clinton St., Newark, N. J.	497
Herman W. Brams	Samuel Herzlinger	951 Broad St., Newark, N. J.	498
Joseph G. Young	George A. Duguid	32 Coeyman St., Newark, N. J.	499
Frederick W. Wilderotter	Francis W. Barrett	22 Belgrade Ter., West Orange, N. J.	500
John H. Yauch, Jr.	Louise W. Woerner	790 Broad St., Newark, N. J.	501
Harry H. Koehler	Harry Berlin	207 Market St., Newark, N. J.	502
Levy, Fenster & McCloskey	Mina Stern	29 Astor St., Newark, N. J.	503
Leslie S. Johnson	W. R. Headden	546 Fairmont Ave., Westfield, N. J.	504
Mortimer Eisner	Alfred N. Baum	61 Kenwood Place, East Orange, N. J.	505
Joseph Kahrs	William A. Hall, Jr.	744 Broad St., Newark, N. J.	506
Bernard Mindes	John Lonergan	9 Beaver St., Newark, N. J.	507
Harry Kalisch	Samuel S. Wane	24 Commerce St., Newark, N. J.	508
Jacob L. Newman	William Mattes, Jr.	371 S. Orange Ave., Newark, N. J.	509
George A. Henderson	William J. Fogarty	200 Keer Ave., Newark, N. J.	510
F. A. Boettner	Henry S. Hefele	9 Lennox Terrace, South Orange, N. J.	511
Pearce R. Franklin	Henry Dolch	790 Broad St., Newark, N. J.	512
Samuel D. Williams	William A. Hall, Jr.	744 Broad St., Newark, N. J.	513
Louis Auerbach, Jr.	Ernest M. Tapner	1020 Broad St., Newark, N. J.	514
Frederick Jay	Alfred N. Baum	61 Kenwood Place, East Orange, N. J.	515
Irving Seigler	Ben C. Eisen	17 Academy St., Newark, N. J.	516
Edward F. Schwartz	William A. Eichhorn	31 Clinton St., Newark, N. J.	517
Charles C. Deubel	Adam Poh, Jr.	40 Clinton St., Newark, N. J.	518
Edgar Leiss	Fred Westphal	129 Holland Road, South Orange, N. J.	519
Michael J. Quigley	John E. Durr	74 Murray St., Newark, N. J.	520
Harold Simandl	Abraham A. Kurtz	Lefcourt Bldg., Newark, N. J.	521
Edgar Leiss	Benedict A. Harter	135 Kingman Road, South Orange, N. J.	522
A. Leslie Price	August Roemmele	29 Astor St., Newark, N. J.	523
Samuel Roessler	Homer J. Van Duyne	88 Mountain View Place, Newark, N. J.	524
Charles H. Stewart	Asa H. Holman	85 Eaton Place, East Orange, N. J.	525
Horace C. Grice	James A. Mungle	Hall of Records, Newark, N. J.	526
Louis Spielvogel	Edwin A. Knorr	7 Sixteenth Ave., Newark, N. J.	527
Levy, Fenster & McCloskey	Jacob C. Abramson	45 Branford Place, Newark, N. J.	528
Joseph Altman	John Zipfel, Jr.	20 Belmont Ave., Newark, N. J.	529
Milton M. Unger	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	530
Robert P. Silberman	Jacob Kesselman	60 Park Place, Newark, N. J.	531

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
477	American	Newark	$5,798	.....	$426,400
478	American-Ukrainian	"	8,829	.....	547,225
479	Anchor	"	8,731	$1,500	452,550
480	Annexed District	"	4,672	24,033	910,000
481	Arion	"	11,530	11,569	744,100
482	Armstrong	"	1,225	.....	153,300
483	Arrow	"	16,333	2,000	864,400
484	Art and Strength	"	754	2,800	331,100
485	Assembly	"	9,118	.....	355,700
486	Astor	"	2,395	15,000	1,780,850
487	Atlantic	"	3,768	.....	724,700
488	Atlas Weekly	"	12,506	20,166	1,044,200
489	Aurora	"	3,615	.....	126,850
490	Auto Trade	"	5,363	30,360	277,000
491	Avon	"	10,979	.....	618,150
492	Bankers	"	386	.....	520,200
493	Barringer	"	9,832	35,188	1,421,250
494	Basic	"	483	.....	421,100
495	Bay View	"	8,042	10,026	808,750
496	Beacon	"	982	7,676	515,150
497	Beaver	"	10,266	10,264	680,300
498	Bell	"	3,631	3,700	184,025
499	Beneficial	"	5,446	3,500	724,700
500	Bergen	"	2,919	4,414	448,350
501	Betsy Ross	"	1,846	1,795	199,500
502	Big Brother	"	2,401	11,000	504,600
503	Bigelow	"	16,962	.....	2,253,500
504	Black Diamond	"	3,080	5,125	705,400
505	Bonded	"	4,603	.....	857,200
506	Branch Brook	"	3,034	5,000	369,800
507	Branford	"	4,563	.....	431,000
508	Broad & Commerce	"	5,184	.....	370,100
509	Broad and Market	"	1,701	12,195	420,000
510	Broad Street	"	3,263	4,400	225,500
511	Brookdale	"	27,110	5,082	581,650
512	Buildahome	"	12,721	7,342	375,100
513	Builders	"	5,558	11,174	749,800
514	Buildmore	"	7,108	2,623	141,900
515	Business Men's	"	361	.....	269,950
516	Cabinet	"	1,161	.....	17,500
517	Caledonia	"	7,655	7,800	564,200
518	Camden	"	984	.....	420,500
519	Camfield	"	1,277	5,000	538,100
520	Capital	"	2,042	5,000	325,900
521	Cardinal	"	2,431	.....	326,900
522	Casino	"	10,105	7,000	968,200
523	Cedars	"	1,613	8,297	630,600
524	Central	"	2,052	.....	673,200
525	Centre Market	"	4,215	4,500	544,000
526	Century	"	4,522	10,000	861,100
527	Champion	"	722	4,562	245,000
528	Channel	"	2,989	3,336	125,700
529	Chapel	"	2,910	5,000	462,500
530	Charter Oak	"	16,853	11,258	814,300
531	Choice	"	25	1,700	86,500

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$14,590	.....	$5,206	$2,951	$454,945	477
.....	18,747	.....	4,101	567	579,469	478
.....	20,190	$20,828	7,622	1,789	513,219	479
.....	13,430	82,046	15,576	26,135	1,075,892	480
.....	12,985	44,268	4,099	3,214	831,765	481
.....	8,517	.....	21,899	2,787	187,728	482
.....	62,893	135,658	18,545	6,854	1,106,683	483
.....	16,967	29,051	10,846	3,255	394,773	484
$15,000	10,735	17,831	4,432	548	413,364	485
.....	25,458	161,016	10,957	14,218	2,009,894	486
34,300	37,056	122,772	11,899	11,846	946,341	487
.....	30,021	21,614	24,027	10,526	1,163,060	488
.....	11,675	8,653	5,541	473	156,807	489
3,000	2,920	63,559	3,653	635	386,490	490
58,000	6,850	157,086	9,364	92,618	953,047	491
.....	6,913	93,012	32,421	5,670	658,602	492
.....	36,082	278,574	12,282	13,785	1,806,993	493
.....	16,492	200,767	29,287	4,978	673,107	494
.....	11,799	.....	6,855	1,655	847,127	495
.....	12,509	70,297	1,020	1,228	608,862	496
19,500	13,625	42,207	5,353	3,999	785,514	497
8,000	13,335	2,814	12,125	806	228,436	498
1,000	18,750	12,383	6,793	990	773,562	499
.....	6,190	48,233	2,854	1,411	514,371	500
100	3,500	26,102	1,004	4,970	238,817	501
.....	16,755	80,793	11,077	4,408	631,034	502
300,400	81,553	134,446	45,096	15,210	2,847,167	503
.....	25,110	30,459	6,682	21,584	797,440	504
120,150	20,373	478,268	25,271	9,912	1,515,777	505
8,200	1,800	11,280	1,569	2,217	402,900	506
.....	31,510	42,250	9,318	5,914	524,555	507
.....	7,965	80,578	13,636	2,789	480,252	508
8,000	7,220	97,276	9,220	2,766	558,378	509
18,700	4,907	.....	8,974	1,043	266,787	510
.....	11,676	29,681	5,164	2,153	662,516	511
.....	8,735	51,571	1,284	359	457,112	512
.....	11,165	47,644	4,711	7,585	837,637	513
.....	1,675	10,844	3,468	225	167,843	514
.....	8,395	71,220	6,995	20,021	376,942	515
.....	385	7,132	1,735	632	28,545	516
10,000	7,931	98,350	6,922	6,332	709,190	517
.....	7,980	110,942	2,679	1,314	544,399	518
4,000	3,745	23,909	7,666	2,285	585,982	519
.....	6,640	66,241	2,783	378	408,984	520
.....	7,565	.....	58,167	2,151	397,214	521
.....	17,189	47,267	6,094	20,859	1,076,714	522
.....	17,420	74,688	2,899	376	735,893	523
5,500	5,625	21,928	6,217	3,691	718,213	524
3,750	9,000	6,337	2,043	4,109	577,954	525
.....	34,755	38,801	18,673	9,646	977,497	526
4,700	13,150	14,054	6,642	4,880	293,710	527
.....	11,185	25,244	5,510	357	174,321	528
.....	7,652	42,593	6,687	857	528,199	529
.....	46,300	5,931	6,052	10,027	910,721	530
5,146	4,575	25,355	3,935	1,099	128,335	531

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Essex County—Continued					
477	American	Newark	$260,913	.....	.....	$81,100
478	American-Ukrainian	"	385,926	.....	.....	80,800
479	Anchor	"	353,862	.....	.....	22,900
480	Annexed District	"	716,934	.....	.....	113,600
481	Arion	"	474,240	.....	.....	187,600
482	Armstrong	"	133,642	.....	.....	5,100
483	Arrow	"	639,558	.....	.....	232,175
484	Art and Strength	"	255,420	.....	.....	12,000
485	Assembly	"	239,323	.....	.....	63,100
486	Astor	"	1,242,987	.....	.....	374,700
487	Atlantic	"	621,612	.....	.....	25,800
488	Atlas Weekly	"	584,824	.....	.....	318,700
489	Aurora	"	114,499	.....	.....	.....
490	Auto Trade	"	283,881	.....	.....	14,100
491	Avon	"	474,288	.....	.....	234,500
492	Bankers	"	350,940	.....	.....	67,850
493	Barringer	"	1,168,143	.....	.....	354,600
494	Basic	"	321,381	.....	.....	123,000
495	Bay View	"	531,426	.....	.....	121,800
496	Beacon	"	426,683	.....	.....	53,100
497	Beaver	"	496,449	.....	.....	119,600
498	Bell	"	141,978	.....	.....	35,900
499	Beneficial	"	534,601	.....	.....	82,600
500	Bergen	"	287,102	.....	.....	138,300
501	Betsy Ross	"	183,586	.....	.....	.....
502	Big Brother	"	420,499	.....	.....	74,500
503	Bigelow	"	1,752,681	.....	.....	391,700
504	Black Diamond	"	613,914	.....	.....	.....
505	Bonded	"	886,482	.....	.....	171,100
506	Branch Brook	"	245,909	.....	.....	48,000
507	Branford	"	343,158	.....	.....	79,500
508	Broad & Commerce	"	306,858	.....	.....	51,000
509	Broad and Market	"	325,440	.....	.....	117,500
510	Broad Street	"	168,513	.....	.....	35,900
511	Brookdale	"	394,968	.....	.....	159,300
512	Buildahome	"	318,095	.....	.....	72,400
513	Builders	"	502,886	.....	.....	119,500
514	Buildmore	"	136,552	.....	.....	9,000
515	Business Men's	"	211,020	.....	.....	77,600
516	Cabinet	"	20,442	.....	.....	.....
517	Caledonia	"	447,736	.....	.....	135,850
518	Camden	"	334,863	.....	.....	72,500
519	Camfield	"	356,352	.....	.....	98,000
520	Capital	"	220,182	.....	.....	88,800
521	Cardinal	"	212,718	.....	.....	85,525
522	Casino	"	671,661	.....	.....	161,300
523	Cedars	"	517,533	.....	.....	29,300
524	Central	"	348,888	.....	.....	150,600
525	Centre Market	"	394,055	.....	.....	56,500
526	Century	"	557,902	.....	.....	151,200
527	Champion	"	$187,309	.....	.....	$58,650
528	Channel	"	114,846	$1,000	.....	14,000
529	Chapel	"	252,789	.....	.....	153,400
530	Charter Oak	"	608,435	.....	.....	116,050
531	Choice	"	88,842	.....	.....	8,050

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

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	
$1,208	.....	$314	.....	$18,000	$23,231	$67,175	$3,004	$454,945	477
1,036	.....	1,170	$2,500	.....	41	106,784	1,212	579,469	478
307	.....	325	.....	35,000	47	96,157	4,612	513,210	479
840	.....	338	.....	23,000	317	206,416	14,452	1,075,892	480
1,533	.....	525	1,000	40,600	.....	123,493	2,774	831,765	481
1,619	.....	527	.....	1,666	.....	38,352	6,822	187,728	482
5,872	.....	1,968	.....	81,000	1,477	131,669	12,964	1,106,683	483
6,835	$9,800	151	50	40,000	442	67,164	2,911	394,773	484
1,186	.....	125	5,530	41,000	56	56,598	6,446	413,364	485
77	.....	.....	18,000	120,000	.....	205,200	48,930	2,009,894	486
7,048	.....	742	3,350	88,000	52	155,737	44,000	946,341	487
846	.....	1,825	.....	109,000	120	145,550	2,195	1,163,060	488
262	.....	397	500	13,000	.....	27,005	1,144	156,807	489
1,210	.....	346	1,000	10,000	.....	62,932	13,021	386,490	490
60	.....	285	.....	91,000	.....	98,914	54,000	953,047	491
2,486	.....	181	.....	65,000	63,013	95,587	13,545	658,602	492
227	.....	.....	2,500	75,000	5	185,498	21,020	1,806,993	493
25,544	.....	164	.....	80,500	20,479	52,909	49,130	673,107	494
.....	.....	735	.....	40,000	.....	145,443	7,723	847,127	495
304	.....	44	1,000	11,000	44	108,586	8,101	608,862	496
50	.....	180	.....	22,000	.....	134,995	12,240	785,514	497
7,387	.....	360	.....	11,200	1,176	27,007	3,428	228,436	498
74	.....	712	.....	10,000	.....	143,752	1,823	773,562	499
303	.....	863	.....	19,600	77	64,510	3,616	514,371	500
75	.....	321	.....	.....	.....	48,803	6,032	238,817	501
2,619	.....	900	.....	50,000	175	59,337	23,004	631,034	502
8,415	.....	1,370	.....	230,000	338	382,615	80,048	2,847,167	503
650	.....	837	.....	54,000	.....	121,219	6,820	797,440	504
32,995	.....	731	.....	65,000	107,709	171,456	80,304	1,515,777	505
.....	.....	77	.....	35,000	.....	66,366	7,548	402,900	506
6,766	.....	340	.....	7,000	66	82,493	5,232	524,555	507
977	.....	190	.....	33,000	10,258	64,969	13,000	480,252	508
20	.....	1,907	.....	49,000	.....	53,911	10,600	558,378	509
1,552	.....	306	.....	21,000	90	37,926	1,500	266,787	510
.....	.....	362	.....	.....	595	104,595	2,696	662,516	511
151	.....	.....	.....	.....	82	61,985	4,399	457,112	512
.....	.....	.....	.....	56,500	5	143,975	14,771	837,637	513
482	.....	370	.....	.....	10	20,344	1,085	167,843	514
3,977	.....	201	.....	29,000	.....	41,508	13,636	376,942	515
3,089	.....	475	.....	2,900	5	920	714	28,545	516
8	.....	1,066	.....	8,000	.....	109,840	6,690	709,190	517
874	.....	484	.....	40,000	63	84,520	11,095	544,399	518
301	.....	186	.....	41,000	27	87,116	3,000	585,982	519
1,887	.....	386	.....	38,000	27	49,202	10,500	408,984	520
10,672	.....	937	.....	25,800	2,649	26,913	32,000	397,214	521
2,590	.....	740	.....	40,000	70	184,153	16,200	1,076,714	522
12	.....	589	.....	52,000	.....	123,947	12,512	735,893	523
14,359	.....	526	.....	102,000	.....	89,829	12,011	718,213	524
38	.....	.....	.....	7,000	15	113,004	7,342	577,954	525
169	.....	1,776	.....	105,300	28	157,286	3,836	977,497	526
2,480	.....	269	.....	.....	18	37,649	7,335	293,710	527
145	.....	231	1,000	26,000	.....	14,499	2,600	174,321	528
825	3,825	1,406	.....	46,000	139	65,535	4,280	528,199	529
515	.....	34	.....	28,000	994	150,829	5,864	910,721	530
5,274	.....	215	.....	9,500	884	13,388	2,172	128,335	531

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
477	American	4,016	176	.....	.....	.....	.....	405	28
478	American-Ukrainian	6,542	737	.....	.....	.....	.....	404	155
479	Anchor	5,518	177	.....	.....	.....	.....	115	12
480	Annexed District	9,842	398	.....	.....	.....	.....	568	70
481	Arion	8,139	703	.....	.....	.....	.....	938	124
482	Armstrong	1,801	239	.....	.....	.....	.....	26	9
483	Arrow	13,824	864	.....	.....	.....	.....	1,161	106
484	Art and Strength	4,605	386	.....	.....	.....	.....	60	10
485	Assembly	4,537	255	.....	.....	.....	.....	315	27
486	Astor	20,140	1,244	.....	.....	.....	.....	1,874	137
487	Atlantic	10,010	707	.....	.....	.....	.....	129	21
488	Atlas Weekly	11,167	614	.....	.....	.....	.....	1,594	125
489	Aurora	2,236	232	.....	.....	.....	.....	.....	.....
490	Auto Trade	4,434	390	.....	.....	.....	.....	71	6
491	Avon	13,887	261	.....	.....	.....	.....	2,345	88
492	Bankers	5,316	296	.....	.....	.....	.....	339	38
493	Barringer	19,569	1,182	.....	.....	.....	.....	1,778	88
494	Basic	4,364	354	.....	.....	.....	.....	615	95
495	Bay View	8,668	688	.....	.....	.....	.....	609	84
496	Beacon	7,916	819	.....	.....	.....	.....	265	51
497	Beaver	8,955	636	.....	.....	.....	.....	598	76
498	Bell	3,091	228	.....	.....	.....	.....	180	27
499	Beneficial	8,547	870	.....	.....	.....	.....	413	31
500	Bergen	4,649	285	.....	.....	.....	.....	692	90
501	Betsy Ross	2,974	374	.....	.....	.....	.....	.....	.....
502	Big Brother	8,891	579	.....	.....	.....	.....	373	51
503	Bigelow	27,127	1,517	.....	.....	.....	.....	1,959	154
504	Black Diamond	13,784	1,135	.....	.....	.....	.....	.....	.....
505	Bonded	13,130	869	.....	.....	.....	.....	856	89
506	Branch Brook	3,958	327	.....	.....	.....	.....	240	23
507	Branford	5,945	461	.....	.....	.....	.....	398	57
508	Broad & Commerce	4,525	228	.....	.....	.....	.....	255	23
509	Broad and Market	7,851	540	.....	.....	.....	.....	587	51
510	Broad Street	3,824	377	.....	.....	.....	.....	179	25
511	Brookdale	7,520	901	.....	.....	.....	.....	796	88
512	Buildahome	7,353	651	.....	.....	.....	.....	362	52
513	Builders	7,323	468	.....	.....	.....	.....	598	64
514	Buildmore	2,848	305	.....	.....	.....	.....	45	7
515	Business Men's	3,626	319	.....	.....	.....	.....	388	50
516	Cabinet	1,082	106	.....	.....	.....	.....	.....	.....
517	Caledonia	8,456	755	.....	.....	.....	.....	679	64
518	Camden	6,197	625	.....	.....	.....	.....	362	46
519	Camfield	6,743	565	.....	.....	.....	.....	490	63
520	Capital	3,843	376	.....	.....	.....	.....	444	62
521	Cardinal	4,486	315	.....	.....	.....	.....	427	90
522	Casino	11,322	935	.....	.....	.....	.....	807	94
523	Cedars	10,341	835	.....	.....	.....	.....	147	19
524	Central	6,011	343	.....	.....	.....	.....	753	51
525	Centre Market	5,663	376	.....	.....	.....	.....	283	41
526	Century	8,542	545	.....	.....	.....	.....	756	76
527	Champion	3,709	283	.....	.....	.....	.....	293	36
528	Channel	3,046	206	10	1	.....	.....	70	14
529	Chapel	3,748	291	.....	.....	.....	.....	767	143
530	Charter Oak	10,162	765	.....	.....	.....	.....	580	70
531	Choice	1,984	191	.....	.....	.....	.....	40	9

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
4,421	49	155	S.	$1.00 m.	$200	6	$3.00 a	$1.00 a	477
6,946	93	799	S.	1.00 m.	200	6	3.50 a	1.00 a	478
5,633	50	139	S.	1.00 m.	200	6	3.00 a	2.00 a	479
10,410	96	372	S.	1.00 m.	200	6	.03 b	.....	480
9,077	145	682	S.	1.00 m.	200	6	3.00 a	3.00 a	481
1,827	77	171	S.	1.00 m.	200	6	3.00 a	.....	482
14,985	173	797	S.	1.00 m.	200	6	4.00 a	1.00 a	483
4,665	103	293	S.	1.00 m.	200	6	4.00 a	2.00 a	484
4,852	55	227	S.	1.00 m.	200	6	3.00 a	1.00 a	485
22,014	295	1,086	O.P.	.....	200	6	4.00 a	2.00 a	486
10,139	110	618	S.	1.00 m.	200	6	3.00 a	1.00 a	487
12,761	142	597	S.	.25 w.	200	6	3.50 & 4.00 a	1.00 & 2.00 a	488
2,236	64	168	S.	1.00 m.	200	6	3.00 a	1.00 a	489
4,505	56	340	S.	1.00 m.	200	6	3.00 a	2.00 a	490
16,232	60	289	S.	.50 m.	100	6	4.00 a	2.00 a	491
5,655	47	287	S.	1.00 m.	200	6	.....	2.00 a	492
21,342	307	963	O.P.	.....	200	6	3.00 a	1.00 a	493
4,979	71	378	S.	1.00 m.	200	6	.....	.....	494
9,277	161	611	S.	1.00 m.	200	6	3.00 a	1.00 a	495
8,181	135	735	O.P.	.....	200	6	3.00 a & .05 b	2.00 a & .05 b	496
9,553	114	598	S.	1.00 m.	200	6	3.00 a	3.00 a	497
3,271	52	203	S.	1.00 m.	200	6	4.00 a	1.00 a	498
8,960	213	688	S.	1.00 m.	200	6	.02½ b	.....	499
5,341	82	293	S.	1.00 m.	200	6	3.00 & 4.00 a	2.00 a	500
2,974	54	320	S.	1.00 m.	200	6	3.00 a	.....	501
9,264	111	519	S.	1.00 m.	200	6	4.00 a	2.00 a	502
29,086	187	1,484	S.	1.00 m.	200	6	4.00 a	1.00 a	503
13,784	166	969	S.	1.00 m.	200	6	.03 b	.20 b	504
13,986	125	833	S.	1.00 m.	200	6	4.00 a	2.00 a	505
4,198	86	264	O.P.	.....	200	6	3.00 a	2.00 a	506
6,343	96	422	S.	1.00 m.	200	6	3.00 a	1.00 a	507
4,780	44	207	S.	1.00 m.	200	6	.....	.....	508
8,438	99	492	S.	1.00 m.	200	6	4.00 a	1.00 a	509
4,003	68	334	S.	1.00 m.	200	6	3.00 a	1.00 a	510
8,316	129	860	S.	1.00 m.	200	6	2.00 & 3.00 a	1.00 a	511
7,715	84	619	O.P.	.....	200	6	3.00 a	2.00 a	512
7,921	150	382	O.P.	.....	200	6	3.00 a	2.00 a	513
2,893	32	280	S.	1.00 m.	200	6	3.00 a	1.00 a	514
4,014	52	317	S.	1.00 m.	200	6	4.00 a	2.00 a	515
1,082	3	103	S.	1.00 m.	200	6	4.00 a	2.00 a	516
9,135	97	722	O.P.	.....	200	6	4.00 a	1.00 a	517
6,560	94	577	S.	1.00 m.	200	6	3.00 a	2.00 a	518
7,233	78	550	S.	1.00 m.	200	6	3.00 a	1.00 a	519
4,287	64	374	S.	1.00 m.	200	6	3.00 a	1.00 a	520
4,913	72	333	S.	1.00 m.	200	6	3.00 a	1.00 a	521
12,129	175	854	S.	1.00 m.	200	6	3.00 a	1.00 a	522
10,488	102	752	S.	1.00 m.	200	6	4.00 a	.02½ b	523
6,764	127	267	S.	1.00 m.	200	6	.....	2.00 a	524
5,946	96	321	O.P.	.....	200	6	3.00 a	1.00 a	525
9,298	72	549	S.	1.00 m.	200	6	3.00 a	.....	526
4,002	66	253	S.	1.00 m.	200	6	4.00 a	1.00 a	527
3,126	37	184	S.	1.00 m.	200	6	2.00 & 4.00 a	2.00 a	528
4,515	89	345	S.	1.00 m.	200	6	3.00 & 4.00 a	1.00 & 2.00 a	529
10,742	135	700	O.P.	.....	200	6	4.00 a	1.00 a	530
2,024	32	168	S.	1.00 m.	200	6	4.00 a	1.00 a	531

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

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

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
David Z. Jeselsohn	Samuel Klein	1060 Broad St., Newark, N. J.	532
C. Harold Gascoyne	Frank P. Litter	22 Belmont Ave., Newark, N. J.	533
Joseph Kraemer	John Zipfel, III	20 Belmont Ave., Newark, N. J.	534
William Greenfield	Nathan Perselay	535 High St., Newark, N. J.	535
Arthur A. Werthmann	Henry P. George	16-18 Clinton St., Newark, N. J.	536
Pearce R. Franklin	William G. Dassing	30 Dewey St., Newark, N. J.	537
Walter D. Van Riper	Martin V. Ryerson	76 Van Houten Place, Belleville, N. J.	538
Isadore H. Colton	George H. Yonkers	425 Stuyvesant Ave., Irvington, N. J.	539
Degraw, Murray & Keenan	Frank C. Snyder	261 Orange St., Newark, N. J.	540
Ernest F. Keer, Jr.	Irving L. Ryerson	16 E. Kinney St., Newark, N. J.	541
Charles M. Myers	Frederick C. Johnson	21 Noll Place, Newark, N. J.	542
Joseph M. Degnan	Fred M. Summers	245 Roseville Ave., Newark, N. J.	543
Kussy, Fox, Cohn & Kohn	Nathan Perselay	535 High St., Newark, N. J.	544
Simon L. Fisch	Henry Kranzler	Lefcourt Bldg., Newark, N. J.	545
Joseph E. Conlon	William B. Heller	14 Ferry St., Newark, N. J.	546
Sorg, Duncan & Bailey	Floyd R. Opie	492 Clinton Ave., Newark, N. J.	547
Samuel Dreskin	Joseph Lieb	199 Hansbury Ave., Newark, N. J.	548
Kraemer & Siegler	Philip A. Sobel	24 Branford Place, Newark, N. J.	549
Henry W. Egner, Jr.	A. Wilberforce Egner	17 Academy St., Newark, N. J.	550
Saul and Jos E. Cohn	Howard E. Hampson	755 Broad St., Newark, N. J.	551
Louis J. Beers	William C. Treiber	1177 Bergen St., Newark, N. J.	552
Levy, Fenster & McCloskey	Charles H. Burgesser	246 South 20th St., Newark, N. J.	553
Charles C. Pilgrim	LeRoy F. Murphy	755 Broad St., Newark, N. J.	554
Philip and Jay Leo Rothschild	Robert Caruba	11 Hill St., Newark, N. J.	555
Julius Stein	Philip A. Sobel	24 Branford Place, Newark, N. J.	556
Aaron Lasser	George H. Yonkers	425 Stuyvesant Ave., Irvington, N. J.	557
Joseph G. Young	Walter J. Nicholson	810 Broad St., Newark, N. J.	558
Christian J. Knispel	Edgar G. Spitz	25 Rosedale Ave., Maplewood, N. J.	559
William Harris	Maurice Albert	17 Mechanic St., Newark, N. J.	560
Charles C. Pilgrim	LeRoy F. Murphy	755 Broad St., Newark, N. J.	561
Harry T. Davimos	Alfred N. Baum	61 Kenwood Place, East Orange, N. J.	562
Stein, McGlynn & Hannoch	David Longfelder	52 Belmont Ave., Newark, N. J.	563
Michael J. Quigley	Neil J. McManus	838 Clifton Ave., Newark, N. J.	564
W. M. Ceglowski	John W. Rippon	875 South 17th St., Newark, N. J.	565
Joseph Steiner	Harry Wertheim	237 No. 11th St., Newark, N. J.	566
David Bernheim	Gottlieb Jacobs	10 Charlton St., Newark, N. J.	567
Charles A. Woodruff	Arthur Dorsch	207 Market St., Newark, N. J.	568
Francis P. Meehan	Herman R. Schaefer	48 North Munn Ave., Newark, N. J.	569
Michael S. Precker	Leopold Isserman	24 Branford Place, Newark, N. J.	570
A. Milton Jacobs	Nathan Lifshus	17 Pacific St., Newark, N. J.	571
Louis J. Cohen	Abraham Levin	207 Market St., Newark, N. J.	572
Louis J. Beers	Elton B. Alger	23 Wilson Place, Bellville, N. J.	573
Scharringhausen & Hartpence	William B. Heller	14 Ferry St., Newark, N. J.	574
Egner & Beatty	William C. Beatty	170 Nesbit Ter., Irvington, N. J.	575
Philip M. Gehl	Morris J. Hoenig	9 Clinton St., Newark, N. J.	576
Barney Larkey	Samuel E. Sofman	514 Clinton Avenue, Newark, N. J.	577
Mary C. Durr	John E. Durr	74 Murray St., Newark, N. J.	578
William L. Greenbaum	Samuel I. Bendet	1172 Raymond Blvd., Newark, N. J.	579
Henry G. Pilch	Seymour Tucker	24 Commerce St., Newark, N. J.	580
Adam J. Rossbach	Walter L. Koerner	81 Wagner Place, Irvington, N. J.	581
Scott German	Arthur F. Smethurst	487 Orange St., Newark, N. J.	582
Braelow & Tepper	Frank C. Snyder	1060 Broad St., Newark, N. J.	583
Alfred W. Cooper	Louis P. Teller	698 Parker St., Newark, N. J.	584
Emanuel Lowenstein	Samuel S. Dillenberg	130 Market St., Newark, N. J.	585
David Bobker	William J. Axt	50 Eastern Parkway, Newark, N. J.	586

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
532	Circle	Newark	$4,547	.....	$339,100
533	Citizens'	"	6,426	$11,531	618,865
534	City	"	518	26,014	435,800
535	City Hall	"	6,904	16,000	925,900
536	City Line	"	1,018	5,000	342,600
537	Civic	"	1,893	4,500	346,700
538	Clark	"	9,044	10,737	1,118,200
539	Clinton Place	"	14,733	7,616	625,900
540	Co-Investors	"	13,484	5,400	443,200
541	Colossal	"	2,890	1,216	140,500
542	Columbia	"	14,169	3,800	313,000
543	Columbus Institute	"	13,854	26,000	768,350
544	Commerce	"	8,931	9,500	457,100
545	Commercial	"	2,861	500	345,500
546	Commonwealth	"	1,249	6,000	626,600
547	Community	"	426	14,485	638,400
548	Compact	"	2,616	.....	730,950
549	Composite	"	15,839	1,000	294,000
550	Concordia	"	3,664	5,800	485,700
551	Concrete	"	7,336	3,500	269,800
552	Congress	"	1,897	3,000	438,700
553	Conservative	"	11,819	7,000	280,600
554	Continental	"	2,537	2,703	273,600
555	Copartners	"	2,101	1,000	68,000
556	Corinthian	"	2,682	.....	33,000
557	Cornerstone	"	1,732	.....	297,500
558	Court House	"	8,113	18,426	1,010,000
559	Court South End	"	4,300	5,800	602,200
560	Creative	"	2,554	.....	186,600
561	Crescent	"	2,283	21	321,900
562	Criterion	"	2,602	.....	633,200
563	Crosstown	"	8,677	.....	1,501,900
564	Custer	"	2,553	7,250	411,200
565	Defiance	"	13,069	4,545	297,800
566	Delta	"	1,146	5,912	634,200
567	Dependable	"	2,701	.....	302,154
568	Divident Hill	"	4,555	6,941	765,700
569	Domestic	"	4,242	4,000	309,800
570	Doric	"	2,939	5,100	234,200
571	Down Town	"	849	.....	337,900
572	Druggists	"	6,203	.....	497,160
573	Eagles	"	3,676	6,000	557,800
574	East End	"	1,872	6,500	526,100
575	Echo	"	3,610	3,372	290,600
576	Eclipse	"	5,323	12,834	530,800
577	Economy	"	2,908	.....	878,600
578	Eden	"	172	4,000	308,400
579	Efficient	"	24,593	3,000	776,200
580	Eighth Ward	"	37,757	50,000	1,964,350
581	Eight Points	"	2,518	6,560	481,900
582	Eleventh Ward	"	638,531	200,000	17,003,100
583	Ellveeay-Newspaper Workers'	"	15,342	667	1,016,350
584	Elwood	"	7,954	7,911	641,900
585	Empire	"	7,479	.....	415,050
586	Employees'	"	409	3,000	338,200

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$37,200	$4,480	$48,173	$5,818	$1,730	$441,048	532
28,700	9,935	79,831	9,843	6,873	772,004	533
.....	9,935	76,147	12,400	4,656	565,470	534
42,500	22,815	66,008	18,939	3,834	1,102,900	535
.....	8,374	13,310	3,114	655	374,071	536
5,200	3,400	10,491	4,673	5,982	382,839	537
56,834	27,420	158,466	24,876	5,879	1,411,456	538
.....	14,460	28,262	3,487	5,828	700,286	539
.....	14,283	38,275	2,219	34,171	551,032	540
.....	6,300	11,580	2,585	410	165,481	541
.....	9,610	72,511	7,926	5,257	426,273	542
.....	25,400	106,294	11,234	4,868	956,000	543
.....	21,485	52,538	2,287	1,374	553,215	544
.....	9,085	90,565	12,236	3,360	464,107	545
4,500	7,665	74,075	10,152	1,472	731,713	546
.....	8,400	.....	3,442	285	665,438	547
22,500	23,425	66,547	17,289	11,876	875,203	548
78,700	11,515	209,257	19,504	5,259	635,074	549
.....	5,760	44,279	6,611	684	552,498	550
.....	3,230	20,184	1,866	431	306,347	551
.....	4,015	4,616	3,017	2,455	457,700	552
.....	6,930	33,854	4,164	1,152	345,519	553
24,200	4,400	.....	496	1,090	309,026	554
.....	5,177	.....	3,145	654	80,077	555
.....	.....	27,826	11,978	184	75,670	556
.....	9,150	171,481	11,143	3,530	494,536	557
44,600	17,096	21,905	6,695	11,139	1,137,974	558
.....	10,681	7,352	3,030	1,617	634,980	559
.....	5,260	62,112	18,929	1,069	276,524	560
.....	6,285	8,207	2,718	509	341,923	561
7,000	2,480	18,738	5,663	4,742	674,425	562
147,500	60,470	177,835	46,488	28,767	1,971,637	563
.....	8,786	40,356	4,854	2,459	477,458	564
.....	20,975	.....	6,299	121	342,809	565
.....	36,888	163,839	11,596	3,612	857,193	566
40,000	25,465	28,469	6,558	7,984	413,331	567
.....	15,130	18,749	12,082	1,652	824,809	568
.....	3,873	.....	2,210	815	324,940	569
.....	8,368	26,887	11,202	3,174	291,870	570
.....	5,170	17,812	1,945	1,335	365,011	571
.....	12,980	167,379	7,367	564	691,653	572
12,500	17,925	77,803	14,598	4,308	694,610	573
.....	8,880	61,450	3,499	3,371	611,672	574
.....	7,947	28,167	5,027	832	339,555	575
65,100	11,280	38,809	10,115	7,978	682,239	576
171,400	50,643	168,366	36,406	9,053	1,317,376	577
.....	12,795	67,240	4,472	592	397,671	578
.....	62,630	31,454	27,582	3,537	928,996	579
.....	150,500	254,874	41,801	72,079	2,571,361	580
.....	7,660	.....	4,956	2,859	506,453	581
.....	46,877	4,076,214	127,879	28,445	22,121,046	582
.....	33,530	349,936	8,605	18,903	1,443,333	583
.....	10,415	28,007	19,933	5,807	721,927	584
27,000	10,855	63,771	6,852	2,996	534,003	585
.....	9,180	26,774	14,459	2,333	394,355	586

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Essex County—Continued					
532	Circle	Newark	$254,902	.....	.....	$61,350
533	Citizens'	"	469,510	.....	.....	162,800
534	City	"	364,819	.....	.....	115,350
535	City Hall	"	536,392	.....	.....	361,500
536	City Line	"	205,110	.....	.....	73,600
537	Civic	"	251,454	.....	.....	58,100
538	Clark	"	785,967	$59,584	.....	207,800
539	Clinton Place	"	407,342	.....	.....	134,100
540	Co-Investors	"	417,306	.....	.....	21,100
541	Colossal	"	113,212	.....	.....	6,200
542	Columbia	"	299,961	.....	.....	48,700
543	Columbus Institute	"	633,961	.....	.....	126,600
544	Commerce	"	340,594	.....	.....	59,300
545	Commercial	"	235,269	.....	.....	123,900
546	Commonwealth	"	426,273	.....	.....	159,700
547	Community	"	474,444	.....	.....	48,600
548	Compact	"	447,318	.....	.....	256,650
549	Composite	"	323,852	.....	.....	111,150
550	Concordia	"	335,358	.....	.....	116,300
551	Concrete	"	210,498	.....	.....	24,600
552	Congress	"	275,076	.....	.....	79,700
553	Conservative	"	266,292	.....	.....	18,800
554	Continental	"	208,891	.....	.....	.....
555	Copartners	"	53,323	.....	.....	8,500
556	Corinthian	"	29,607	.....	.....	19,900
557	Cornerstone	"	281,529	.....	.....	93,025
558	Court House	"	674,058	.....	.....	162,900
559	Court South End	"	380,705	.....	.....	106,400
560	Creative	"	132,499	.....	.....	25,200
561	Crescent	"	212,280	.....	.....	44,200
562	Criterion	"	381,304	.....	.....	103,800
563	Crosstown	"	1,121,211	.....	.....	473,900
564	Custer	"	292,669	.....	.....	79,500
565	Defiance	"	248,609	.....	.....	9,000
566	Delta	"	499,440	.....	.....	86,400
567	Dependable	"	235,374	.....	.....	66,400
568	Divident Hill	"	496,032	.....	.....	117,500
569	Domestic	"	217,947	.....	.....	41,200
570	Doric	"	188,235	.....	.....	57,900
571	Down Town	"	234,189	.....	.....	68,300
572	Druggists	"	383,169	.....	.....	140,650
573	Eagles	"	399,801	.....	.....	137,600
574	East End	"	351,633	.....	.....	130,600
575	Echo	"	227,994	.....	.....	42,100
576	Eclipse	"	346,753	.....	.....	181,200
577	Economy	"	720,417	.....	.....	239,900
578	Eden	"	251,727	.....	.....	50,850
579	Efficient	"	588,933	.....	.....	114,950
580	Eighth Ward	"	1,756,059	.....	.....	92,700
581	Eight Points	"	295,644	.....	.....	110,800
582	Eleventh Ward	"	16,678,581	.....	.....	.....
583	Ellveeay-Newspaper Workers'	"	890,789	.....	.....	88,100
584	Elwood	"	463,709	.....	.....	99,100
585	Empire	"	296,358	.....	.....	93,000
586	Employees'	"	248,067	.....	.....	51,750

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

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	
$2,704	.....	$1,156	.....	$59,500	$11,159	$42,984	$7,293	$441,048	532
5,986	.....	460	.....	.....	1,227	112,404	19,617	772,004	533
1,651	$995	354	.....	.....	36	73,753	8,512	565,470	534
888	.....	808	.....	67,000	20,000	109,711	6,601	1,102,900	535
238	.....	52	.....	39,000	.....	52,725	3,346	374,071	536
6	.....	75	.....	6,000	.....	65,456	1,748	382,839	537
593	.....	1,737	.....	115,000	.....	225,519	15,256	1,411,456	538
532	.....	89	.....	55,000	7,124	86,112	9,987	700,286	539
3,841	.....	731	.....	.....	.....	95,582	12,472	551,032	540
106	.....	.....	.....	27,000	132	16,862	1,969	165,481	541
900	.....	269	.....	.....	.....	69,191	7,252	426,273	542
4,753	.....	575	.....	.....	13	165,561	24,537	956,000	543
389	.....	.....	.....	70,000	154	77,128	5,650	553,215	544
975	.....	1,863	$1,282	40,000	115	43,756	16,947	464,107	545
122	.....	285	450	24,500	.....	113,683	6,700	731,713	546
387	.....	834	.....	.....	25	139,523	1,625	665,438	547
12,842	.....	432	.....	64,000	595	86,418	6,948	875,203	548
32,395	.....	350	116	51,000	44,744	49,976	21,491	635,074	549
.....	.....	318	.....	13,000	.....	83,519	4,003	552,498	550
1,089	.....	159	.....	10,000	.....	56,180	3,821	306,347	551
275	.....	227	4,004	29,000	.....	68,418	1,000	457,700	552
.....	.....	184	200	.....	.....	55,312	4,731	345,519	553
.....	.....	.....	190	37,700	.....	57,462	4,783	309,026	554
1,961	.....	100	1,000	8,500	22	6,222	449	80,077	555
10,455	.....	25	.....	9,000	50	3,475	3,158	75,670	556
10,272	.....	229	.....	10,000	29,129	47,836	22,516	494,536	557
3,248	.....	710	.....	104,000	.....	189,238	3,820	1,137,974	558
28	.....	609	.....	52,000	.....	93,586	1,652	634,980	559
43,359	.....	265	.....	43,500	860	18,519	12,322	276,524	560
1	.....	243	.....	27,000	.....	55,649	2,550	341,923	561
3,433	.....	13	.....	82,500	294	84,838	18,243	674,425	562
4,448	.....	817	1,000	50,000	40	243,589	76,632	1,971,637	563
3,487	.....	570	.....	31,000	659	65,182	4,391	477,458	564
1,686	.....	225	160	20,000	.....	61,149	1,980	342,809	565
3,318	.....	2,685	1,500	97,000	33,000	111,795	22,055	857,193	566
6,673	.....	373	.....	48,000	37	52,974	3,500	413,331	567
522	.....	625	.....	74,000	27	126,010	10,093	824,809	568
639	.....	201	.....	4,000	.....	59,683	1,270	324,940	569
4,061	.....	300	.....	.....	52	32,490	8,832	291,870	570
33	.....	.....	.....	18,000	271	38,608	5,610	365,011	571
7,609	.....	417	.....	20,000	42,778	74,430	22,600	691,653	572
459	.....	538	.....	45,000	184	103,622	7,406	694,610	573
788	.....	222	.....	21,000	.....	101,278	6,151	611,672	574
991	.....	171	.....	10,000	13	55,469	2,817	339,555	575
70	.....	406	.....	59,900	96	70,342	24,372	682,239	576
17,209	.....	706	.....	146,500	12,914	147,363	32,367	1,317,376	577
3,296	.....	349	2,375	40,000	16	40,858	8,200	397,671	578
11,115	.....	1,939	.....	85,000	1,012	120,527	5,550	928,996	579
236	.....	1,399	.....	160,000	33,337	505,206	22,424	2,571,361	580
100	.....	770	700	21,500	62	72,252	4,625	506,453	581
.....	.....	.....	.....	1,609,286	33,133	3,227,867	572,179	22,121,046	582
1,736	.....	394	.....	135,000	55,557	227,938	43,819	1,443,333	583
576	.....	403	.....	11,000	613	142,081	4,445	721,927	584
401	.....	156	.....	63,000	.....	70,588	10,500	534,003	585
4,247	.....	595	.....	36,000	437	39,160	14,099	394,355	586

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
532	Circle	4,668	236					307	30
533	Citizens'	7,497	589					814	95
534	City	5,358	421					577	64
535	City Hall	9,966	599					1,808	131
536	City Line	3,324	272					368	49
537	Civic	3,628	322					291	53
538	Clark	11,762	1,247	448	74			1,039	155
539	Clinton Place	6,917	584					671	61
540	Co-Investors	7,285	512					105	17
541	Colossal	3,276	251					31	7
542	Columbia	4,628	426					243	32
543	Columbus Institute	9,215	817					633	76
544	Commerce	5,499	401					297	30
545	Commercial	4,302	306					620	68
546	Commonwealth	6,390	555					799	118
547	Community	7,218	420					243	28
548	Compact	8,970	590					1,283	84
549	Composite	4,843	381					556	66
550	Concordia	5,396	471					582	76
551	Concrete	3,105	277					123	22
552	Congress	5,106	438					398	35
553	Conservative	4,787	355					94	13
554	Continental	3,432	203						
555	Copartners	1,574	128					43	12
556	Corinthian	687	43					100	20
557	Cornerstone	4,600	356					465	35
558	Court House	9,716	689					815	116
559	Court South End	7,561	593					589	56
560	Creative	3,399	198					126	13
561	Crescent	3,745	309					221	27
562	Criterion	6,253	314					519	66
563	Crosstown	18,388	954					2,370	124
564	Custer	4,958	356					398	43
565	Defiance	4,638	314					45	6
566	Delta	8,700	578					432	44
567	Dependable	4,566	366					332	36
568	Dividend Hill	9,322	715					587	67
569	Domestic	3,727	347					206	30
570	Doric	5,086	411					290	33
571	Down Town	4,218	299					341	38
572	Druggists	7,085	520					703	100
573	Eagles	6,403	450					688	69
574	East End	5,150	457					653	71
575	Echo	4,229	446					210	48
576	Eclipse	6,717	497					906	83
577	Economy	11,394	1,075					1,200	116
578	Eden	5,989	463					254	35
579	Efficient	12,653	920					575	58
580	Eighth Ward	23,665	1,001					464	52
581	Eight Points	6,380	467					554	55
582	Eleventh Ward	409,065	16,146						
583	Ellveeay-Newspaper Workers'	12,662	762					440	65
584	Elwood	7,498	388					496	39
585	Empire	4,544	247					465	43
586	Employees'	3,625	339					259	45

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
4,975	44	222	S.	$1.00 m.	$200	6	$3.00 a	$1.00 a	532
8,311	146	538	S.	1.00 m.	200	6	2.00 & 3.00 a	.....	533
5,935	72	413	S.	1.00 & 2.00 m.	200	6	4.00 a	2.00 a	534
11,774	125	605	S.	1.00 m.	200	6	3.00 a	1.00 a	535
3,692	67	254	S.	1.00 m.	200	6	3.00 a	3.00 a	536
3,919	72	303	S.	1.00 m.	200	6	3.00 a	2.00 a	537
13,249	535	941	S.	1.00 & 2.00 m.	200	6	3.00 a & .03 b	.....	538
7,588	113	532	O.P.	.....	200	6	2.00 a	1.00 a	539
7,390	87	442	S.	1.00 m.	200	6	3.00 a	1.00 a	540
3,307	22	236	O.P.	.....	200	6	3.00 a & .03 b	2.00 a	541
4,871	86	372	S.	1.00 m.	200	6	4.00 a	1.00 a	542
9,848	200	693	S.	1.00 m.	200	6	3.00 a	1.00 a	543
5,796	151	280	O.P.	.....	200	6	3.00 a	1.00 a	544
4,922	59	315	S.	1.00 m.	200	6	4.00 a	2.00 a	545
7,189	135	538	S.	1.00 m.	200	6	3.00 a & .03 b	.03 b	546
7,461	90	358	S.	1.00 m.	200	6	3.00 a	.....	547
10,253	109	565	S.	1.00 m.	200	6	4.00 a	2.00 a	548
5,399	65	382	S.	1.00 m.	200	6	3.00 a	.....	549
5,978	127	420	S.	1.00 m.	200	6	3.00 a	1.00 a	550
3,228	53	246	S.	1.00 m.	200	6	2.00 a	1.00 a	551
5,504	67	406	S.	1.00 m.	200	6	3.00 a	1.00 a	552
4,881	77	291	S.	1.00 m.	200	6	3.00 a	1.00 a	553
3,432	48	155	N.S.	1.00 m.	200	6	3.00 a	.....	554
1,617	27	113	S.	1.00 m.	200	6	3.00 a	1.00 a	555
787	12	51	S.	1.00 m.	200	6	3.00 a	.....	556
5,065	327	64	S.	1.00 m.	200	6	3.00 a	1.00 a	557
10,531	187	618	S.	1.00 m.	200	6	3.00 a	3.00 a	558
8,150	149	500	S.	1.00 m.	100 & 200	6	3.00 a	.....	559
3,525	20	191	S.	1.00 m.	200	6	3.00 a	1.00 a	560
3,966	81	255	S.	1.00 m.	200	6	3.00 a	.....	561
6,772	91	289	O.P.	.....	200	6	4.00 a	2.00 a	562
20,758	145	933	S.	1.00 m.	200	6	4.00 a	2.00 a	563
5,356	91	308	S.	1.00 m.	200	6	3.00 a	2.00 a	564
4,683	68	252	S.	1.00 m.	200	6	3.00 a	1.00 a	565
9,132	108	514	S.	1.00 m.	200	6	4.00 a	1.00 a	566
4,898	94	308	S.	1.00 m.	200	6	2.00 a	1.00 a	567
9,909	157	625	S.	1.00 m.	200	6	3.00 a	1.00 a	568
3,933	74	303	S.	1.00 m.	200	6	3.00 a	1.00 a	569
5,376	53	391	S.	1.00 m.	200	6	4.00 a	1.00 a	570
4,559	58	279	O.P.	.....	200	6	4.00 a	1.00 a	571
7,788	82	538	S.	1.00 m.	200	6	3.00 a	1.00 a	572
7,091	129	390	S.	1.00 m.	200	6	4.00 a	1.00 a	573
5,803	111	417	S.	1.00 m.	200	6	4.00 a	.....	574
4,439	74	420	S.	1.00 m.	200	6	3.00 a	1.00 a	575
7,623	68	512	S.	1.00 m.	200	6	3.00 a	2.00 a	576
12,594	145	1,046	S.	1.00 m.	200	6	4.00 a	1.00 a	577
6,243	76	422	S.	1.00 m.	200	6	3.00 a	3.00 a	578
13,228	167	811	S.	1.00 m.	200	6	4.00 a	1.00 a	579
24,129	365	688	S.	1.00 & 2.00 m.	200	6	2.00 a	.....	580
6,934	78	444	S.	1.00 m.	200	6	3.00 a	1.00 a	581
409,065	1,769	14,377	O.P.	.....	100	6	2.00 to 4.00 a	2.00 a	582
13,102	151	676	O.P.	.....	200	6	.....	2.00 a	583
7,994	102	325	S.	1.00 m.	200	6	3.00 a	3.00 a	584
5,009	79	211	S.	1.00 m.	200	6	4.00 a	2.00 a	585
3,884	75	309	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	586

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Michael Breitkopf	Leo Reilly	192 Market St., Newark, N. J.	587
Scharringhausen & Hartpence	William B. Heller	14 Ferry St., Newark, N. J.	588
Osborne, Cornish & Scheck	Joseph Moritz	34 Commerce St., Newark, N. J.	589
Arthur R. Denman	Walter J. Nicholson	810 Broad St., Newark, N. J.	590
Mulligan & Koenig	Louis Kirschner	392 Walnut St., Newark, N. J.	591
W. Stanley Naughright	Otto H. Wilhelm	15 Headley Ter., Irvington, N. J.	592
Carl F. Hinrichsen	James H. Brennan	30 Eastern Parkway, Newark, N. J.	593
William P. Murphy	Norman Keeley	24 Commerce St., Newark, N. J.	594
Isaac Fleischman	Herbert Z. Steiner	3 Belmont Ave., Newark, N. J.	595
Joseph G. Young	William F. Ackerson	670 Bergen St., Newark, N. J.	596
Lucien Pallant	Albert A. Adler	850 Broad St., Newark, N. J.	597
Scharringhausen & Hartpence	George C. Meister	160 Richelieu Ter., Newark, N. J.	598
Arthur A. Werthmann	Henry P. George	16 Clinton St., Newark, N. J.	599
Charles A. Woodruff	Arthur Van Steenbergh	8 Bond St., Hillside, N. J.	600
Jacob L. Newman	William C. Treiber	755 Broad St., Newark, N. J.	601
Samuel Herman	Benjamin Kirschner	11 Hill St., Newark, N. J.	602
Joseph Susskind	Raymon Spreen	19 Clinton St., Newark, N. J.	603
Emanuel D. Lasher	Gustave Kirsch	27 Elizabeth Avenue, Newark, N. J.	604
Jacob L. Newman	Marcus A. Fox	371 So. Orange Ave., Newark, N. J.	605
Joseph K. Franks	Charles N. Halsted	45 Clinton St., Newark, N. J.	606
Robert S. Terhune	Robert B. Mapletoft	18 Bathgate Place, Newark, N. J.	607
Joseph E. Conlon	William H. Becker	42 Morgan Place, Arlington, N. J.	608
David E. Bernstein	Nathaniel Sofman	1060 Broad St., Newark, N. J.	609
Louis J. Beers	A. Joseph Radler	262 Lafayette St., Newark, N. J.	610
Frederic L. Johnson	Charles T. Ziegler	9 Clinton St., Newark, N. J.	611
Frank E. Krasny	Frank Zika	20 Tichenor Terrace, Irvington, N. J.	612
Casimiro Scoppettone	Stephen L. Iaroli	92 Wickliffe St., Newark, N. J.	613
Michael J. Quigley	Benedict A. Harter	135 Kingman Rd., South Orange, N. J.	614
Mulligan & Koenig	Howard Hopper	11 High St., Orange, N. J.	615
I. Henry Coyne	Moses Gansler	93 Mercer St., Newark, N. J.	616
Robert S. Terhune	Julius A. Proehl	20 Clinton St., Newark, N. J.	617
Aaron Marder & Charles S. Okin.	Sydney Seidler	128 Market St., Newark, N. J.	618
Harry Dvorken	Rudolph A. Glickman	1060 Broad St., Newark, N. J.	619
George S. Pollard	Cyrus D. Axtell	222 Clinton Ave., Newark, N. J.	620
Michael Silver	Leopold Isserman	24 Branford Place, Newark, N. J.	621
Frank W. Long	Robert B. Mapletoft	18 Bathgate Place, Newark, N. J.	622
Samuel Daniels & R. H. Jacobson	Arthur H. Schlosser	436 Florence Ave., Newark, N. J.	623
William L. Brunyate	Charles E. Waters	148 Greenwood Ave., East Orange, N. J.	624
Harry S. Neiwirth	Sydney Seidler	226 Custer Ave., Newark, N. J.	625
Isador Colton	L. F. Gardiner, Jr.	502 High St., Newark, N. J.	626
Charles B. Clancy	Frank P. Litter	22 Belmont Ave., Newark, N. J.	627
Jacob Fox	M. Vernon Bendet	87 Peck Ave., Newark, N. J.	628
Henry Hahn	Charles T. Ziegler	9 Clinton St., Newark, N. J.	629
S. B. & L. A. Finkelstein	Moe Rubinfield	14 Belmont Ave., Newark, N. J.	630
William Stalford	Fred J. Dinger	186 Pomona Ave., Newark, N. J.	631
David M. Litwin	Samuel S. Dillenberg	130 Market St., Newark, N. J.	632
Paul G. Roder	William Billington	60 Alexander St., Newark, N. J.	633
Harry Kalisch	A. Sigmund Kanengieser	16-18 Belmont Ave., Newark, N. J.	634
David N. Popik	Max Schwartz	1103 Broad St., Newark, N. J.	635
Harry Teitelbaum	David Teitelbaum	7 Treacy Ave., Newark, N. J.	636
Michael J. Quigley	Neil J. McManus	838 Clifton Ave., Newark, N. J.	637
Frank Cozzoline	Raymond Del Tufo	315 Park Ave., Newark, N. J.	638
Charles Hood	Clarence R. McKim	884 Broad St., Newark, N. J.	639
Gerald A. Caruso	Alexander N. Ciavarra	149 Parker St., Newark, N. J.	640
Howard F. Kirk	Harold F. Schumacher	844 S. 14th St., Newark, N. J.	641

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
587	Engineers	Newark	$2,015	$2,500	$322,150
588	Enterprise	"	793	5,000	563,100
589	Equality	"	8,150	.....	599,400
590	Equal-Rights	"	9,398	4,111	351,600
591	Equitable	"	930	1,000	401,550
592	Essex Mutual	"	3,618	5,000	776,300
593	Essex Power Station	"	19,321	5,167	440,325
594	Eureka	"	12,727	6,000	323,800
595	Ever-Ready	"	12,646	.....	1,359,700
596	Everybody's	"	6,584	.....	1,350,800
597	Excellent	"	1,410	.....	185,700
598	Excelsior	"	3,243	21,641	1,197,100
599	Executive	"	831	.....	305,400
600	Fabyan	"	1,012	5,250	502,300
601	Fairmount	"	2,798	.....	805,300
602	Falcon	"	3,548	.....	416,000
603	Famous	"	3,163	.....	415,900
604	Favorite	"	4,071	10,081	558,900
605	Federal	"	1,455	10,076	873,700
606	Fidelity	"	4,865	12,241	685,850
607	Fifteenth Ward	"	1,441	6,000	573,100
608	Fifth Ward	"	193	4,925	508,000
609	Finance	"	3,419	6,799	604,400
610	Firemen's	"	9,727	10,000	733,700
611	Fireside	"	4,660	11,000	788,400
612	First Bohemian	"	2,661	6,500	509,300
613	First Italian	"	4,133	3,500	312,800
614	First Ward	"	7,469	10,000	772,400
615	Five Points	"	13,129	13,400	851,400
616	Foresters	"	24,948	32,000	1,237,500
617	Forest Hill	"	6,935	7,500	605,800
618	Foundation	"	12,038	.....	590,000
619	Founders	"	5,104	.....	164,900
620	Fourteenth Ward	"	51,736	174,000	7,445,600
621	Fourth Ward	"	3,692	13,545	896,900
622	Fraternal	"	10,164	.....	431,600
623	Freeholders	"	1,235	1,500	105,550
624	Fulton	"	14,415	10,000	645,200
625	Future	"	11,305	.....	514,000
626	Gem	"	26,261	.....	1,858,200
627	Gibraltar	"	4,903	15,205	791,900
628	Gilt Edge	"	2,671	.....	725,690
629	Globe	"	5,891	.....	1,274,800
630	Golden Rule	"	1,721	504	39,900
631	Good Year	"	28,728	6,000	213,000
632	Grand	"	6,067	.....	309,350
633	Granite	"	7,309	8,337	576,750
634	Grant	"	15,305	14,000	1,124,000
635	Great American	"	187	.....	1,107,700
636	Great Eastern	"	2,666	.....	423,900
637	Green Star	"	733	.....	62,100
638	Gregorian	"	2,580	1,414	224,100
639	Guarantee	"	61,358	.....	1,890,300
640	Guardsmen	"	314	1,000	120,050
641	Hahne	"	8,342	6,050	779,300

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

ASSETS

Mortgage Loans Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$7,530	$13,407	$6,087	$1,616	$355,305	587
.....	7,710	17,134	12,144	2,379	608,260	588
$84,000	31,110	160,639	16,494	14,860	914,653	589
4,500	7,215	24,316	4,798	2,743	408,681	590
.....	6,832	.....	3,688	3,583	417,583	591
.....	27,145	131,655	3,612	1,329	348,659	592
.....	42,222	.....	3,984	143	511,162	593
.....	8,735	40,069	4,603	1,844	397,778	594
18,700	26,000	194,240	25,564	29,375	1,666,225	595
46,908	21,020	464,994	6,973	6,882	1,904,161	596
.....	3,006	22,709	20,948	2,475	236,248	597
.....	33,520	38,290	20,346	19,986	1,334,126	598
.....	1,300	18,064	2,019	578	328,192	599
3,600	14,790	.....	2,888	1,456	531,296	600
.....	24,335	73,020	33,266	13,479	952,198	601
7,600	17,403	58,581	25,745	6,136	535,013	602
2,000	7,295	122,690	15,187	3,540	569,775	603
.....	36,757	62,654	19,471	6,028	697,962	604
130,500	15,390	141,459	8,251	11,142	1,191,973	605
35,000	43,425	17,884	4,034	4,186	807,485	606
.....	7,138	33,402	16,455	2,616	640,152	607
.....	8,600	30,228	15,223	3,696	570,865	608
.....	23,371	43,296	35,954	4,678	721,917	609
.....	6,290	60,669	18,133	6,317	844,836	610
30,000	17,760	46,116	31,543	6,626	936,105	611
.....	5,625	9,469	1,921	1,681	537,157	612
.....	15,634	.....	1,869	763	338,699	613
.....	10,283	183,165	8,906	6,119	998,342	614
.....	15,109	65,512	9,737	8,777	977,064	615
.....	71,002	105,056	55,756	25,686	1,551,948	616
16,000	27,915	74,914	9,435	3,517	752,016	617
180,000	50,400	89,206	13,955	5,231	940,830	618
.....	1,915	26,677	11,086	786	210,468	619
378,190	369,836	730,817	13,947	292,038	9,456,164	620
.....	34,362	48,119	14,104	13,325	1,024,047	621
.....	7,622	34,077	10,556	1,910	495,929	622
15,150	2,375	18,870	682	383	145,745	623
2,650	27,661	44,775	8,217	3,631	756,549	624
44,485	29,720	443,876	28,097	6,752	1,078,235	625
201,200	42,336	419,534	.....	69,067	2,616,598	626
9,000	40,885	71,322	1,931	2,173	937,319	627
45,000	32,460	284,031	38,222	5,604	1,133,678	628
36,000	43,671	171,894	23,260	46,526	1,602,042	629
3,200	1,490	9,554	1,890	240	58,499	630
.....	10,160	11,148	6,607	769	276,412	631
25,000	2,915	34,792	4,458	396	382,978	632
.....	7,668	9,200	406	1,916	611,586	633
.....	41,605	412,496	71,284	7,042	1,685,732	634
.....	24,455	52,993	14,697	26,058	1,226,090	635
.....	23,535	33,003	6,684	3,060	492,848	636
.....	.....	108,479	2,406	1,275	174,993	637
.....	13,655	.....	3,261	796	245,806	638
1,120,800	47,962	673,336	21,569	42,189	3,857,514	639
.....	8,260	.....	3,363	3,175	136,162	640
.....	43,780	126,215	17,721	3,370	984,778	641

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Essex County—Continued					
587	Engineers	Newark	$234,055			$32,200
588	Enterprise	"	362,046			112,000
589	Equality	"	488,056			140,000
590	Equal-Rights	"	269,509			57,350
591	Equitable	"	275,281			36,250
592	Essex Mutual	"	546,717	$24,826		131,000
593	Essex Power Station	"	390,537			
594	Eureka	"	246,612			44,100
595	Ever-Ready	"	967,152			233,000
596	Everybody's	"	1,073,648			378,350
597	Excellent	"	131,325			43,800
598	Excelsior	"	852,608			195,000
599	Executive	"	171,366			64,200
600	Fabyan	"	309,036			94,900
601	Fairmount	"	646,923			98,600
602	Falcon	"	265,305			177,400
603	Famous	"	346,198			124,700
604	Favorite	"	440,793			102,500
605	Federal	"	483,412	41,182		473,000
606	Fidelity	"	570,442			
607	Fifteenth Ward	"	360,332			142,600
608	Fifth Ward	"	375,216			91,300
609	Finance	"	406,254			149,800
610	Firemen's	"	519,631			156,500
611	Fireside	"	513,006			206,800
612	First Bohemian	"	327,880			102,700
613	First Italian	"	230,262			
614	First Ward	"	582,994			217,550
615	Five Points	"	563,784			204,050
616	Foresters	"	776,640			417,800
617	Forest Hill	"	455,650			52,600
618	Foundation	"	500,010			138,100
619	Founders	"	127,186			32,800
620	Fourteenth Ward	"	5,764,593			1,942,000
621	Fourth Ward	"	574,044			181,100
622	Fraternal	"	306,186			82,350
623	Freeholders	"	72,047			43,100
624	Fulton	"	529,350			102,100
625	Future	"	557,472			104,100
626	Gem	"	1,108,799			874,000
627	Gibraltar	"	580,477			147,025
628	Gilt Edge	"	636,753			245,300
629	Globe	"	909,577			211,700
630	Golden Rule	"	36,948			6,500
631	Good Year	"	219,690			7,400
632	Grand	"	228,368			40,800
633	Granite	"	379,349			101,200
634	Grant	"	881,759			364,800
635	Great American	"	641,524			277,450
636	Great Eastern	"	266,262			97,000
637	Green Star	"	33,310			51,250
638	Gregorian	"	176,190			
639	Guarantee	"	1,304,417			1,911,000
640	Guardsmen	"	98,759			4,500
641	Hahne	"	646,365			68,800

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

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	
$3,526	.....	$535	.....	$31,000	$96	$51,364	$2,529	$355,305	587
184	.....	354	.....	27,500	.....	99,793	6,383	608,260	588
5,099	.....	791	.....	99,000	57,120	103,913	20,674	914,653	589
1,210	.....	161	.....	9,600	.....	68,418	2,433	408,681	590
448	.....	10	.....	33,000	101	68,758	3,735	417,583	591
1,784	.....	1,084	.....	65,000	.....	163,728	14,520	948,659	592
221	.....	554	.....	.....	.....	118,137	1,713	511,162	593
1,099	.....	401	.....	25,000	.....	76,555	4,011	397,778	594
1,023	.....	1,081	.....	194,000	27	191,000	78,942	1,666,225	595
60	.....	84	.....	180,000	922	230,070	41,027	1,904,161	596
7,525	.....	200	$520	31,000	26	13,195	8,657	236,248	597
.....	.....	726	.....	50,000	95	225,697	10,000	1,334,126	598
.....	.....	115	.....	49,700	.....	39,261	3,550	328,192	599
256	.....	253	5,000	21,000	38	97,747	3,066	531,296	600
1,041	.....	611	.....	40,000	6	154,509	10,508	952,198	601
3,813	.....	1,028	.....	40,000	1,469	38,598	7,400	535,013	602
10,914	.....	490	.....	15,000	304	61,366	10,803	569,775	603
8,620	.....	1,669	.....	40,000	.....	97,358	7,022	697,962	604
433	.....	.....	.....	77,000	20	98,519	18,407	1,191,973	605
234	.....	338	.....	65,600	.....	165,650	5,221	807,485	606
1,335	.....	497	.....	36,000	87	96,701	2,600	640,152	607
685	.....	413	.....	.....	15	100,212	3,024	570,865	608
23,222	.....	499	.....	49,500	75	85,207	7,360	721,917	609
254	.....	431	.....	.....	.....	157,952	10,068	844,836	610
2,609	.....	448	.....	74,000	205	134,411	4,626	936,105	611
174	.....	268	1,238	11,000	47	88,773	5,077	537,157	612
140	.....	98	.....	30,510	512	74,777	2,400	338,699	613
1,292	.....	411	.....	60,000	.....	177,777	18,318	998,342	614
3,498	.....	522	.....	53,000	2	142,508	9,700	977,064	615
7,916	$8,000	668	.....	130,000	34	159,992	50,898	1,551,948	616
91	.....	393	250	107,000	67	122,087	13,878	752,016	617
26,360	.....	495	.....	82,000	27,249	117,443	49,173	940,830	618
3,077	.....	1,138	.....	20,000	6,475	16,292	3,500	210,468	619
.....	.....	9,757	133,600	100,000	10,402	1,460,932	34,880	9,456,164	620
1,810	.....	5,227	.....	70,000	1,107	161,879	28,880	1,024,047	621
178	.....	222	.....	25,000	257	78,325	3,411	495,929	622
7,012	.....	.....	300	12,000	10	6,466	4,810	145,745	623
569	1,121	451	.....	.....	56	115,875	7,027	756,549	624
78,433	.....	459	.....	93,000	13,288	80,270	151,213	1,078,235	625
1,102	.....	.....	.....	209,500	179,652	200,015	43,530	2,616,598	626
779	.....	18	1,200	57,000	435	140,418	9,967	937,319	627
2,390	.....	510	.....	35,000	12,315	124,334	77,076	1,133,678	628
7,752	.....	1,363	.....	211,861	2,103	224,784	32,902	1,602,042	629
561	.....	125	750	6,000	69	5,303	2,243	58,499	630
64	.....	257	.....	.....	11	47,869	1,121	276,412	631
2,519	.....	251	.....	48,000	.....	53,040	10,000	382,978	632
.....	.....	.....	.....	38,000	.....	87,568	5,469	611,586	633
187	.....	1,034	.....	217,500	14	185,185	35,253	1,685,732	634
1,113	.....	.....	.....	137,000	2,135	139,421	27,447	1,226,090	635
1,575	.....	918	.....	51,000	41	68,494	7,558	492,848	636
22,574	.....	145	.....	10,000	57,019	.....	695	174,993	637
841	.....	172	.....	24,000	11	43,951	641	245,806	638
919	.....	.....	1,347	366,300	20,338	207,171	46,022	3,857,514	639
1,935	.....	39	.....	15,000	.....	15,429	500	136,162	640
1,879	.....	919	.....	100,000	6	154,109	12,700	984,778	641

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
587	Engineers	5,763	478	.....	.....	.....	.....	161	30
588	Enterprise	5,853	549	.....	.....	.....	.....	560	71
589	Equality	7,987	540	.....	.....	.....	.....	700	70
590	Equal-Rights	4,205	296	.....	.....	.....	.....	287	31
591	Equitable	4,330	421	.....	.....	.....	.....	181	27
592	Essex Mutual	8,263	636	254	15	.....	.....	655	88
593	Essex Power Station	6,661	619	.....	.....	.....	.....	.....	.....
594	Eureka	3,548	305	.....	.....	.....	.....	221	28
595	Ever-Ready	16,265	898	.....	.....	.....	.....	1,165	73
596	Everybody's	16,895	1,231	.....	.....	.....	.....	1,892	216
597	Excellent	3,577	307	.....	.....	.....	.....	219	39
598	Excelsior	14,297	1,099	.....	.....	.....	.....	975	123
599	Executive	2,994	261	.....	.....	.....	.....	321	43
600	Fabyan	4,784	297	.....	.....	.....	.....	475	49
601	Fairmount	10,946	868	.....	.....	.....	.....	493	62
602	Falcon	5,222	404	.....	.....	.....	.....	887	84
603	Famous	6,115	600	.....	.....	.....	.....	623	89
604	Favorite	8,202	444	.....	.....	.....	.....	512	36
605	Federal	9,821	521	288	27	.....	.....	2,365	136
606	Fidelity	9,003	526	.....	.....	.....	.....	.....	.....
607	Fifteenth Ward	5,671	488	.....	.....	.....	.....	713	79
608	Fifth Ward	5,912	527	.....	.....	.....	.....	457	43
609	Finance	6,685	432	.....	.....	.....	.....	749	98
610	Firemen's	7,606	586	.....	.....	.....	.....	783	92
611	Fireside	7,491	590	.....	.....	.....	.....	1,084	134
612	First Bohemian	6,055	541	.....	.....	.....	.....	513	116
613	First Italian	3,281	308	.....	.....	.....	.....	.....	.....
614	First Ward	8,419	734	.....	.....	.....	.....	1,088	109
615	Five Points	9,746	700	.....	.....	.....	.....	1,020	70
616	Foresters	14,074	890	.....	.....	.....	.....	2,089	215
617	Forest Hill	7,549	405	.....	.....	.....	.....	263	24
618	Foundation	8,865	461	.....	.....	.....	.....	691	63
619	Founders	3,378	213	.....	.....	.....	.....	164	31
620	Fourteenth Ward	103,453	4,481	.....	.....	.....	.....	9,710	933
621	Fourth Ward	9,611	545	.....	.....	.....	.....	906	93
622	Fraternal	5,239	518	.....	.....	.....	.....	412	61
623	Freeholders	2,354	225	.....	.....	.....	.....	216	59
624	Fulton	9,757	498	.....	.....	.....	.....	511	60
625	Future	8,904	537	.....	.....	.....	.....	521	78
626	Gem	17,326	864	.....	.....	.....	.....	4,370	383
627	Gibraltar	9,645	610	.....	.....	.....	.....	735	106
628	Gilt Edge	10,385	723	.....	.....	.....	.....	1,227	132
629	Globe	15,551	910	.....	.....	.....	.....	1,059	110
630	Golden Rule	1,114	236	.....	.....	.....	.....	33	11
631	Good Year	3,877	349	.....	.....	.....	.....	37	6
632	Grand	3,665	235	.....	.....	.....	.....	204	24
633	Granite	6,297	442	.....	.....	.....	.....	506	58
634	Grant	14,672	1,194	.....	.....	.....	.....	1,824	214
635	Great American	15,178	776	.....	.....	.....	.....	1,387	64
636	Great Eastern	5,046	397	.....	.....	.....	.....	485	81
637	Green Star	1,181	120	.....	.....	.....	.....	256	35
638	Gregorian	3,031	330	.....	.....	.....	.....	.....	.....
639	Guarantee	20,945	1,812	.....	.....	.....	.....	9,555	978
640	Guardsmen	2,579	316	.....	.....	.....	.....	23	4
641	Hahne	10,885	521	.....	.....	.....	.....	344	36

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
5,924	80	428	S.	$1.00 m.	$200	6	$3.00 a	$1.00 a	587
6,413	134	486	S.	1.00 m.	200	6	3.00 & 4.00 a	.....	588
8,687	123	487	S.	1.00 m.	200	6	3.00 a	1.00 a	589
4,492	60	267	S.	1.00 m.	200	6	3.00 a	2.00 a	590
4,511	112	336	O.P.	.....	200	6	3.00 a	.....	591
9,172	134	605	S.	1.00 m.	200	6	3.00 a	1.00 a	592
6,661	164	455	S.	.25 w.	200	6	3.00 a	1.00 a	593
3,769	81	252	S.	1.00 m.	200	6	.03 b	.03 b	594
17,430	205	766	S.	1.00 m.	200	6	4.00 a	2.00 a	595
18,787	229	1,218	O.P.	.....	200	6	4.00 a	2.00 a	596
3,796	46	300	S.	1.00 m.	200	6	4.00 a	1.00 a	597
15,272	212	1,010	S.	1.00 m.	200	6	3.00 & 4.00 a	.....	598
3,315	51	253	S.	1.00 m.	200	6	3.00 a	3.00 a	599
5,259	109	237	S.	1.00 m.	200	6	3.00 a & .02½ b	.....	600
11,439	136	794	S.	1.00 m.	200	6	4.00 a	2.00 a	601
6,109	103	385	S.	1.00 m.	200	6	2.00 a	1.00 a	602
6,738	80	609	S.	1.00 m.	200	6	.....	1.00 a	603
8,714	102	378	S.	1.00 m.	200	6	4.00 a	2.00 a	604
12,424	96	588	O.P.	.....	200	6	4.00 a	2.00 a	605
9,003	168	358	S.	1.00 m.	200	6	1.00 to 3.00 a	.....	606
6,384	134	433	S.	1.00 m.	200	6	3.00 a	.50 a	607
6,369	133	437	S.	1.00 m.	200	6	3.00 a & .03 b	.05 b	608
7,434	119	411	S.	1.00 m.	200	6	3.00 a	1.00 a	609
8,389	110	568	S.	1.00 m.	200	6	3.00 & 4.00 a	.....	610
8,525	144	580	S.	1.00 m.	200	6	3.00 a & .03 b	2.00 a	611
6,568	102	555	S.	1.00 m.	200	6	4.00 a	.....	612
3,281	92	216	S.	1.00 m.	200	6	3.50 a	.....	613
9,507	149	694	S.	1.00 m.	200	6	3.00 a	1.00 a	614
10,766	78	692	S.	1.00 m.	200	6	2.00 & 3.00 a	.....	615
16,163	270	835	S.	1.00 m.	200	6	3.00 a	1.00 a	616
7,812	103	326	S.	1.00 m.	200	6	3.00 a	.....	617
9,556	80	444	S.	1.00 m.	200	6	1.00 a	1.00 a	618
3,542	30	214	S.	1.00 m.	200	6	.....	2.00 a	619
113,163	1,093	4,321	S.	1.00 m.	200	6	.02½, .03½ & .05 b	.01 b	620
10,517	117	521	S.	1.00 m.	200	6	4.00 a	1.00 a	621
5,651	115	464	S.	1.00 m.	200	6	3.50 & 4.00 a	.50 & 1.00 a	622
2,570	23	261	O.P.	.....	200	6	3.00 & 4.00 a	2.00 a	623
10,268	105	453	S.	1.00 m.	200	6	.03 b	1.00 a	624
9,425	94	521	S.	1.00 m.	200	6	3.00 a	1.00 a	625
21,696	180	1,067	O.P.	.....	200	6	4.00 a	2.00 a	626
10,380	182	534	O.P.	.....	200	6	2.00 & 3.00 a	1.00 a	627
11,612	131	724	S.	1.00 m.	200	6	3.00 & 4.00 a	2.00 a	628
16,610	121	899	S.	1.00 m.	200	6	4.00 a	2.00 a	629
1,147	11	236	S.	1.00 m.	200	6	3.00 a	1.00 a	630
3,914	51	304	S.	1.00 m.	200	6	4.00 a	1.00 a	631
3,869	60	199	S.	1.00 m.	200	6	4.00 a	2.00 a	632
6,803	95	405	O.P.	.....	200	6	3.00 a	1.00 a	633
16,496	256	1,152	S.	.25 w.	200	6	4.00 a & .04⅙ b	2.00 a	634
16,565	133	707	O.P.	.....	200	6	4.00 a	2.00 a	635
5,531	88	390	S.	1.00 m.	200	6	.....	2.00 a	636
1,387	16	139	S.	1.00 m.	200	6	3.00 a	1.00 a	637
3,031	83	247	S.	1.00 m.	200	6	3.00 a	1.00 a	638
30,500	258	2,532	O.P.	.....	200	6	4.00 a	1.00 a	639
2,602	74	246	S.	1.00 m.	200	6	3.00 a	2.00 a	640
11,229	118	439	S.	1.00 m.	200	6	3.00 a	2.00 a	641

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
642	Halcyon	Newark	April 3, 1914	John J. Smith
643	Half-Term	"	June 2, 1913	Adolph Augenblick
644	Halsey	"	Aug. 18, 1922	Herman Neger
645	Hamburg	"	Dec. 29, 1905	Conrad J. Sauerborn
646	Hamilton	"	Nov. 29, 1905	Emil Baer
647	Harvester	"	Jan. 13, 1923	Julius F. Kaufherr
648	Hawkeye	"	May 13, 1922	Isidor B. Glucksman
649	Hawthorne	"	Jan. 30, 1904	John C. Behnke
650	Health	"	Sept. 17, 1921	Andrew J. Brady
651	Hearthstone	"	Dec. 6, 1888	Frank Schwarzwaelder
652	Hercules	"	April 9, 1919	Ludwig C. Linn
653	Hibernian	"	Jan. 22, 1913	John J. White
654	Hill	"	Nov. 8, 1906	Charles Spengler
655	Hillcrest	"	Feb. 17, 1910	William N. Bayles
656	Hilton	"	Feb. 27, 1899	Otto R. Betzendahl
657	Holland	"	Aug. 6, 1909	John J. Berry
658	Home	"	June 10, 1884	Charles J. Unfried
659	Home Builders	"	Mar. 5, 1919	Henry J. Dassing
660	Home-Seekers	"	April 18, 1906	Charles Kollmar
661	Houston	"	Nov. 6, 1919	John Eggert
662	Howard	"	July 24, 1884	Richard M. Hanschka
663	Hub	"	June 14, 1919	Bernard Lewis
664	Hudsex	"	Oct. 18, 1919	Meyer Kraemer
665	Humboldt	"	Nov. 12, 1921	Emil G. Meyer
666	Hunterdon	"	July 3, 1903	Charles A. Scheffmeyer
667	Ideal	"	Feb. 8, 1907	**Henry H. Caruso
668	Imperial	"	Mar. 21, 1908	Joseph Schaedel
669	Improved-Aetna	"	*(See below)	John J. Baader
670	Income	"	Dec. 11, 1925	Aaron Goldinberg
671	Indemnity	"	Mar. 27, 1909	Frank Kaufhold
672	Independence	"	Dec. 4, 1905	Max Fleischman
673	Industrial	"	June 2, 1908	Herbert J. Strahan
674	I. N. L.	"	June 21, 1922	Louis Schutzman
675	Intercity	"	Mar. 9, 1920	Louis Susskind
676	Interstate	"	Mar. 31, 1919	David Harper
677	Investment	"	Nov. 26, 1909	Moe Simon
678	Ironbound District	"	July 13, 1904	**Gustave A. Wiedenmayer
679	Italo-American	"	Feb. 28, 1910	Gabriele Matonti
680	Ivanhoe	"	April 22, 1921	Benjamin Levine
681	Ivy	"	June 2, 1926	Maurice M. Feder
682	J. & M.	"	Nov. 25, 1907	Conrad Deuchler
683	Jersey No. 38 O. B. A.	"	Mar. 19, 1910	Adolph Anker
684	Jersey Warschauer	"	May 2, 1919	Alexander Orlowitz
685	John Marshall	"	Aug. 23, 1922	Samuel Fischbein
686	Junior Order	"	Jan. 11, 1896	Harry G. Eaton
687	Justice	"	Nov. 10, 1920	Simon Horwitz
688	Kinney & West	"	Oct. 19, 1907	Conrad Deuchler
689	Knickerbocker	"	April 17, 1922	James E. Mulligan
690	Knights of Pythias	"	Feb. 16, 1886	Edward J. Anderson
691	Kurlander	"	May 7, 1926	John Polevsky
692	Labor Lyceum	"	Oct. 20, 1909	John N. Leiss
693	Lafayette	"	Mar. 20, 1919	Nathan Myers
694	Lawyers' and Home-Makers	"	‡ (See below)	Louis Herman
695	Lehigh	"	April 1, 1910	James R. English
696	Lenape	"	Oct. 16, 1911	Elmer A. Day

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

** Vice-President.

‡ July 27, 1921—Home Makers'
November 28, 1924—Lawyers' } Merged March 20, 1929.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Michael J. Quigley	Francis S. Coyle, Jr.	47 Littleton Ave., Newark, N. J.	642
William Harris	Arthur M. Pfeil	144 Mulberry St., Newark, N. J.	643
Morris H. Klein	Michael Rogow	128 Market St., Newark, N. J.	644
Louis J. Beers	Edward F. Beers	763 Broad St., Newark, N. J.	645
Samuel F. Leber	Nathan Perselay	535 High St., Newark, N. J.	646
Samuel F. Leber	Nathan Perselay	535 High St., Newark, N. J.	647
Michael S. Precker	Leopold Isserman	24 Branford Place, Newark, N. J.	648
Samuel D. Williams	Albert C. Buehler	Merchants & Newark Trust Co., Newark, N. J.	649
Andrew J. Brady, Jr.	Charles F. Hart	78 Fairmount Ter., E. Orange, N. J.	650
John W. Strahan	Willard H. Elliott	88 Lafayette Ave., E. Orange, N. J.	651
John Warren	J. Albert Van Horn	56 Overlook Rd., Upper Montclair, N. J.	652
Thomas A. Kenny	William J. Fogarty	200 Keer Ave., Newark, N. J.	653
Mortimer M. Lowy	Stanley A. Rutz	26 Bridge St., Newark, N. J.	654
William E. Hampson	Harold N. Congleton	72 North 7th St., Newark, N. J.	655
Ernest F. Keer	Christian Kreismer	109 Florence Ave., Irvington, N. J.	656
Michael J. Quigley	Harry J. Stevens	478 Central Ave., Newark, N. J.	657
Lowy & Lowy	John G. Schweikhardt	38 Hedden Ter., Newark, N. J.	658
Bernard W. Schnur	Samuel Weiss	120 South Orange, Ave., Newark, N. J.	659
Adam J. Rossbach	Frank P. Litter	22 Belmont Ave., Newark, N. J.	660
Nicholas W. Kaiser	Conrad J. Sauerborn	104 Niagara St., Newark, N. J.	661
E. R. McGlynn	John M. Williams	73 S. Arlington Ave., East Orange, N. J.	662
Frederick Jay	Samuel S. Dillenberg	130 Market St., Newark, N. J.	663
F. Schlosstein & J. Steinhardt	Herman F. Arlt	37 Livingston Ave., Arlington, N. J.	664
Halsey W. Stickel	Louis D. Stratton	133 Bloomfield Ave., Newark, N. J.	665
Arthur A. Werthmann	Peter C. Strebinger	1 Ricord St., Newark, N. J.	666
Michael J. Quigley	Harry M. Coleman	61 S. 10th St., Newark, N. J.	667
Nathan Kussy	Samuel S. Dillenberg	130 Market St., Newark, N. J.	668
Mortimer Lowy	E. G. Birkenhauer	231 S. Orange Ave., Newark, N. J.	669
Koehler & Augenblick	Leon G. Bideau	72 Naden Ave., Irvington, N. J.	670
Joseph G. Wolber	John H. Yauch, Jr.	763 Broad St., Newark, N. J.	671
Isaac Fleischman	U. Samuel Abeles	60 N. 5th St., Newark, N. J.	672
John W. Strahan	Homer J. Van Duyne	88 Mountain View Place, Newark, N. J.	673
Louis Relles	Sydney Seidler	226 Custer Ave., Newark, N. J.	674
Levy, Fenster & McCloskey	Barney W. Plager	23 Harding Terrace, Newark, N. J.	675
Nathan Berger	Raymon Spreen	19 Clinton St., Newark, N. J.	676
Nathan H. Berger	Moses Gansler	10 Avon Ave., Newark, N. J.	677
Scharringhausen & Hartpence	George W. Spicer	Ironbound Trust Co., Newark, N. J.	678
Philip J. Schotland	Alfred F. Richardella	263 S. 8th St., Newark, N. J.	679
Abraham Alboum	Samuel Weiss	120 So. Orange Ave., Newark, N. J.	680
David N. Popik	Max Schwartz	1101-3 Broad St., Newark, N. J.	681
Frank Voigt	Albert C. Gibbins	39 Woodland Ave., Glen Ridge, N. J.	682
William Greenfield	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	683
M. L. Lipis	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	684
Fast & Fast	Frank P. Litter	22 Belmont Ave., Newark, N. J.	685
R. Arthur Heller	Joel Sundstrom	Lefcourt Bldg., Newark, N. J.	686
Waldman & Duveneck	Isaac R. Stout	100 Newark Ave., Bloomfield, N. J.	687
Frank Voigt	Francis C. James	69 West End Ave., Newark, N. J.	688
Irving Schwartz	William S. Cherry	241 Clinton Ave., Newark, N. J.	689
August W. Rosinger	Samuel S. Dillenberg	130 Market St., Newark, N. J.	690
Joseph Kraemer	Michael Rogow	128 Market St., Newark, N. J.	691
Henry Carless	Henry E. Vygen	284 Plane St., Newark, N. J.	692
Meyer E. Ruback	Nathan Perselay	535 High St., Newark, N. J.	693
Israel B. Greene	Herbert Z. Steiner	3 Belmont Ave., Newark, N. J.	694
Harold Simandl	John W. Short	13 Suffolk Ave., Maplewood, N. J.	695
Joseph Seigler	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	696

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
642	Halcyon	Newark	$1,465	$1,300	$375,300
643	Half-Term	"	11,927	.....	437,000
644	Halsey	"	466	.....	319,900
645	Hamburg	"	18,537	13,398	1,024,600
646	Hamilton	"	18,223	5,000	1,434,700
647	Harvester	"	10,068	15,000	710,250
648	Hawkeye	"	4,251	2,000	484,700
649	Hawthorne	"	2,853	4,000	341,500
650	Health	"	29,408	15,287	1,055,600
651	Hearthstone	"	1,366	8,683	470,300
652	Hercules	"	4,285	.....	243,300
653	Hibernian	"	685	3,000	404,900
654	Hill	"	9,219	10,227	540,600
655	Hillcrest	"	19,056	7,137	712,650
656	Hilton	"	1,651	9,000	587,000
657	Holland	"	15,050	17,923	1,196,750
658	Home	"	3,764	8,000	525,500
659	Home Builders	"	8,723	.....	431,500
660	Home-Seekers	"	4,456	9,650	567,200
661	Houston	"	1,668	2,040	500,600
662	Howard	"	7,019	8,000	655,800
663	Hub	"	6,359	.....	450,000
664	Hudsex	"	8,621	.....	733,800
665	Humboldt	"	13,906	13,100	1,202,400
666	Hunterdon	"	1,417	4,000	393,500
667	Ideal	"	2,937	1,000	300,500
668	Imperial	"	3,475	4,000	322,400
669	Improved-Aetna	"	5,340	28,698	1,453,500
670	Income	"	1,188	2,000	125,700
671	Indemnity	"	10,304	9,500	662,000
672	Independence	"	5,268	9,916	1,127,100
673	Industrial	"	5,378	.....	436,450
674	I. N. L.	"	2,839	.....	307,650
675	Intercity	"	986	.....	375,300
676	Interstate	"	2,540	4,400	287,150
677	Investment	"	23,869	.....	2,415,292
678	Ironbound District	"	5,208	11,910	643,300
679	Italo-American	"	2,805	1,000	278,400
680	Ivanhoe	"	2,754	1,520	292,300
681	Ivy	"	149	.....	170,200
682	J. & M.	"	1,298	4,685	429,200
683	Jersey No. 38 O. B. A.	"	11,111	.....	437,800
684	Jersey Warschauer	"	2,711	.....	304,700
685	John Marshall	"	6,082	9,210	571,100
686	Junior Order	"	31,228	13,117	2,163,600
687	Justice	"	4,634	.....	477,600
688	Kinney & West	"	8,486	4,200	338,300
689	Knickerbocker	"	2,087	4,500	324,600
690	Knights of Pythias	"	12,029	5,000	870,300
691	Kurlander	"	9,794	.....	154,100
692	Labor Lyceum	"	3,583	8,539	523,000
693	Lafayette	"	1,550	.....	272,700
694	Lawyers' and Home-Makers	"	4,842	.....	353,500
695	Lehigh	"	515	.....	481,200
696	Lenape	"	647	8,036	546,800

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$7,155	$29,907	$5,589	$1,722	$422,438	642
.....	4,350	83,889	7,687	2,583	547,436	643
.....	6,830	47,798	962	1,501	377,457	644
.....	12,971	64,296	15,849	5,387	1,155,038	645
$421,200	35,830	192,908	16,746	18,126	2,142,733	646
3,750	21,880	70,803	19,232	32,380	883,363	647
.....	20,985	96,507	16,933	3,299	628,675	648
.....	13,965	50,828	4,574	1,856	419,576	649
.....	35,675	24,451	28,614	789	1,189,824	650
3,163	13,100	32,603	8,215	3,080	540,510	651
.....	12,125	270,762	22,981	2,981	556,434	652
.....	8,135	7,958	12,573	1,185	438,436	653
.....	13,320	25,055	12,217	4,430	615,068	654
5,000	12,176	28,301	11,378	6,660	802,358	655
.....	8,720	178,319	2,598	1,876	789,164	656
.....	14,049	.....	18,755	5,431	1,267,958	657
14,000	6,165	76,663	13,354	1,776	649,222	658
.....	11,810	105,330	16,308	1,398	575,069	659
.....	10,307	8,841	3,210	944	604,608	660
49,200	4,980	45,238	4,760	1,077	609,563	661
.....	5,485	122,059	10,336	8,409	817,108	662
16,400	9,730	37,884	8,518	2,036	530,927	663
67,800	20,062	210,583	17,514	5,636	1,064,016	664
.....	19,690	188,521	6,960	7,514	1,452,091	665
.....	10,105	26,977	4,268	1,333	441,600	666
.....	9,960	65,692	4,799	2,639	387,527	667
6,000	11,210	46,247	3,869	486	397,687	668
90,195	43,191	262,032	26,629	143,481	2,053,066	669
.....	3,174	.....	2,207	607	134,876	670
16,200	4,175	59,445	2,411	3,661	767,696	671
.....	18,301	136,255	24,061	10,831	1,331,732	672
.....	10,096	83,632	10,537	1,773	547,866	673
20,330	12,240	22,732	5,288	4,762	375,841	674
.....	9,475	14,169	10,686	1,804	412,420	675
.....	8,545	47,963	5,930	1,147	357,675	676
.....	132,439	520,982	55,693	32,655	3,180,930	677
.....	23,090	48,968	1,967	8,459	742,902	678
.....	11,940	2,352	5,523	1,503	303,523	679
.....	8,161	20,412	7,328	3,376	335,851	680
.....	2,670	27,719	11,617	818	213,173	681
.....	4,040	27,585	5,516	791	473,115	682
.....	14,180	66,704	19,953	5,887	555,635	683
.....	11,705	61,806	10,068	2,730	393,720	684
30,000	29,375	.....	3,259	5,986	655,012	685
247,525	77,486	394,536	78,935	50,969	3,037,396	686
.....	11,186	38,550	27,527	2,745	562,242	687
.....	8,026	35,459	3,662	1,760	399,893	688
.....	18,560	13,920	4,484	16	368,167	689
4,000	12,795	271,492	18,212	9,238	1,203,066	690
.....	11,755	23,250	4,780	2,221	205,900	691
.....	17,603	28,882	2,284	2,442	586,333	692
.....	16,940	289,310	9,606	578	590,684	693
.....	22,095	77,263	6,635	1,607	465,942	694
.....	5,825	16,340	2,172	1,491	507,543	695
188,560	30,940	98,507	25,691	10,509	909,630	696

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 Paid-Up Shares
	Essex County—Continued					
642	Halcyon	Newark	$246,588	.....	.....	$89,900
643	Half-Term	"	274,227	.....	.....	161,000
644	Halsey	"	183,642	.....	.....	104,900
645	Hamburg	"	656,408	.....	.....	229,650
646	Hamilton	"	977,229	.....	.....	603,600
647	Harvester	"	532,740	.....	.....	107,300
648	Hawkeye	"	381,771	.....	.....	83,700
649	Hawthorne	"	240,753	.....	.....	61,000
650	Health	"	780,175	.....	.....	163,300
651	Hearthstone	"	349,050	.....	.....	68,900
652	Hercules	"	261,364	.....	.....	177,900
653	Hibernian	"	272,670	.....	.....	53,100
654	Hill	"	391,680	.....	.....	74,700
655	Hillcrest	"	488,343	.....	.....	123,700
656	Hilton	"	472,604	.....	.....	179,900
657	Holland	"	652,774	.....	.....	340,150
658	Home	"	349,068	.....	.....	159,850
659	Home Builders	"	266,346	.....	.....	140,450
660	Home-Seekers	"	300,435	.....	.....	189,900
661	Houston	"	309,714	.....	.....	169,700
662	Howard	"	544,992	.....	.....	85,200
663	Hub	"	319,304	.....	.....	38,200
664	Hudsex	"	555,638	.....	.....	227,500
665	Humboldt	"	872,254	.....	.....	329,800
666	Hunterdon	"	258,738	.....	.....	100,400
667	Ideal	"	216,750	.....	.....	81,400
668	Imperial	"	282,405	.....	.....	25,250
669	Improved-Aetna	"	1,030,302	.....	.....	662,950
670	Income	"	96,198	.....	.....	17,600
671	Indemnity	"	528,044	.....	.....	41,850
672	Independence	"	869,104	.....	.....	96,700
673	Industrial	"	316,474	.....	.....	83,550
674	I. N. L.	"	220,727	.....	.....	49,000
675	Intercity	"	234,358	.....	.....	63,500
676	Interstate	"	210,440	.....	.....	53,200
677	Investment	"	1,762,297	.....	.....	303,250
678	Ironbound District	"	464,276	.....	.....	133,150
679	Italo-American	"	170,633	.....	.....	58,600
680	Ivanhoe	"	191,890	.....	.....	49,550
681	Ivy	"	116,520	.....	.....	36,700
682	J. & M.	"	303,129	.....	.....	82,700
683	Jersey No. 38 O. B. A.	"	293,406	.....	.....	112,650
684	Jersey Warschauer	"	231,867	.....	.....	63,700
685	John Marshall	"	412,469	.....	.....	105,250
686	Junior Order	"	1,288,622	$211,328	.....	958,200
687	Justice	"	336,778	.....	.....	92,150
688	Kinney & West	"	268,659	.....	.....	63,950
689	Knickerbocker	"	275,103	.....	.....	12,000
690	Knights of Pythias	"	637,647	.....	.....	255,900
691	Kurlander	"	140,842	.....	.....	26,300
692	Labor Lyceum	"	332,435	.....	.....	84,400
693	Lafayette	"	302,420	.....	.....	72,000
694	Lawyers' and Home-Makers	"	341,060	.....	.....	6,800
695	Lehigh	"	334,549	.....	.....	85,100
696	Lenape	"	576,267	.....	.....	139,100

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

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	
$1,167	.....	$235	$500	$25,000	$73	$55,984	$2,991	$422,438	642
5,556	.....	275	2,250	30,000	1,771	63,957	8,400	547,436	643
1,260	.....	138	.....	46,000	.....	34,336	7,181	377,457	644
.....	.....	309	.....	65,000	62	196,509	7,100	1,155,038	645
564	.....	239	19,000	269,000	41,513	207,434	24,154	2,142,733	646
1,292	.....	598	.....	141,000	.....	92,753	7,680	883,363	647
1,047	.....	424	.....	30,000	32,744	83,184	15,805	628,675	648
5,479	.....	195	.....	40,000	720	63,665	7,764	419,576	649
5,646	.....	783	.....	.....	123	221,388	18,409	1,189,824	650
1,015	.....	207	.....	20,000	.....	97,895	3,443	540,510	651
.....	.....	324	532	35,000	20,959	7,804	52,551	556,434	652
1,646	.....	647	.....	32,000	.....	76,346	2,027	438,436	653
164	.....	598	.....	30,000	128	109,698	8,100	615,068	654
1,269	.....	1,758	300	39,700	137	141,990	5,161	802,358	655
.....	.....	.....	.....	27,500	1,740	96,420	11,000	789,164	656
4,592	.....	454	4,000	141,500	.....	123,717	771	1,267,958	657
.....	.....	392	.....	55,300	.....	72,933	11,679	649,222	658
2,812	.....	834	52	68,000	13,440	54,155	25,000	575,069	659
91	$3,980	585	.....	35,000	387	77,266	944	604,608	660
5	.....	195	.....	35,000	.....	86,946	8,003	609,563	661
.....	.....	620	.....	29,000	.....	150,777	6,519	817,108	662
856	.....	95	200	83,000	100	79,172	10,000	530,927	663
33,985	.....	1,194	.....	65,000	1,705	143,994	35,000	1,064,016	664
506	.....	1,037	.....	20,000	798	211,496	16,200	1,452,091	665
598	.....	182	250	18,500	.....	60,234	2,698	441,600	666
57	.....	490	.....	44,500	.....	37,761	6,569	387,527	667
6,033	.....	373	.....	9,000	.....	66,626	8,000	397,687	668
3,073	.....	1,208	.....	110,000	.....	213,983	31,550	2,053,066	669
102	.....	165	.....	3,000	.....	16,811	1,000	134,876	670
314	.....	.....	.....	60,000	77	129,355	8,056	767,696	671
263	.....	513	683	117,000	.....	156,042	91,427	1,331,732	672
8,030	.....	591	.....	58,000	317	70,904	10,000	547,866	673
14,436	.....	560	150	24,000	217	52,973	13,778	375,841	674
9,651	.....	620	.....	46,200	59	54,745	3,287	412,420	675
4,172	.....	475	.....	35,000	9,359	39,029	6,000	357,675	676
100,882	.....	1,434	.....	251,000	183,220	400,527	178,320	3,180,930	677
101	.....	.....	.....	20,000	.....	118,199	7,176	742,902	678
7,574	2,089	35	.....	16,000	.....	47,995	597	303,523	679
7,914	.....	457	.....	44,000	19	35,074	6,947	335,851	680
15,863	.....	270	.....	20,250	45	15,144	8,381	213,173	681
74	995	230	.....	7,000	251	75,150	3,586	473,115	682
2,125	2,000	368	.....	69,000	148	67,911	8,027	555,635	683
2,696	.....	458	.....	27,500	8,615	49,703	9,181	393,720	684
1,043	.....	.....	.....	30,000	7	95,281	10,962	655,012	685
.....	.....	2,436	57,467	165,000	29,366	315,080	29,897	3,057,396	686
3,415	.....	380	.....	55,000	25	52,915	21,579	562,242	687
1,247	.....	375	.....	.....	35	61,349	4,278	399,893	688
1,798	.....	160	2,000	8,000	.....	67,691	1,415	368,167	689
1,552	.....	247	250	114,000	300	150,670	42,500	1,203,066	690
4,222	.....	411	.....	10,000	684	21,115	2,326	205,900	691
312	.....	.....	2,500	66,500	48	93,181	6,957	586,333	692
2,417	.....	158	.....	45,500	78,520	29,669	60,000	590,684	693
7,059	.....	584	.....	23,000	35	70,000	17,404	465,942	694
.....	.....	.....	.....	.....	70	84,057	3,767	507,543	695
6,632	.....	511	.....	38,000	3,032	124,012	22,076	909,630	696

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
642	Halcyon	4,558	462	.....	.....	.....	.....	449	65
643	Half-Term	4,688	185	.....	.....	.....	.....	805	41
644	Halsey	3,537	245	.....	.....	.....	.....	524	57
645	Hamburg	9,996	631	.....	.....	.....	.....	1,148	103
646	Hamilton	35,369	1,114	.....	.....	.....	.....	6,036	353
647	Harvester	11,737	751	.....	.....	.....	.....	536	67
648	Hawkeye	7,799	633	.....	.....	.....	.....	419	57
649	Hawthorne	3,547	285	.....	.....	.....	.....	305	33
650	Health	12,817	1,053	.....	.....	.....	.....	817	112
651	Hearthstone	5,398	510	.....	.....	.....	.....	344	58
652	Hercules	4,415	437	.....	.....	.....	.....	889	89
653	Hibernian	4,889	425	.....	.....	.....	.....	265	39
654	Hill	6,573	414	.....	.....	.....	.....	374	31
655	Hillcrest	7,592	443	.....	.....	.....	.....	619	68
656	Hilton	7,547	635	.....	.....	.....	.....	899	74
657	Holland	10,010	892	.....	.....	.....	.....	1,701	260
658	Home	5,939	551	.....	.....	.....	.....	799	71
659	Home Builders	4,313	339	.....	.....	.....	.....	702	129
660	Home-Seekers	5,535	517	.....	.....	.....	.....	949	137
661	Houston	5,255	527	.....	.....	.....	.....	849	130
662	Howard	7,838	434	.....	.....	.....	.....	426	46
663	Hub	5,428	346	.....	.....	.....	.....	191	26
664	Hudsex	9,819	607	.....	.....	.....	.....	1,137	90
665	Humboldt	15,252	780	.....	.....	.....	.....	1,649	93
666	Hunterdon	4,829	290	.....	.....	.....	.....	502	47
667	Ideal	4,040	387	.....	.....	.....	.....	407	56
668	Imperial	4,663	385	.....	.....	.....	.....	126	9
669	Improved-Aetna	17,270	1,511	.....	.....	.....	.....	3,315	304
670	Income	2,719	255	.....	.....	.....	.....	88	16
671	Indemnity	7,983	512	.....	.....	.....	.....	209	25
672	Independence	13,348	836	.....	.....	.....	.....	383	69
673	Industrial	5,541	507	.....	.....	.....	.....	418	66
674	I. N. L.	3,370	250	.....	.....	.....	.....	245	41
675	Intercity	3,609	278	.....	.....	.....	.....	318	34
676	Interstate	4,033	350	.....	.....	.....	.....	532	30
677	Investment	26,848	1,514	.....	.....	.....	.....	1,516	139
678	Ironbound District	7,763	841	.....	.....	.....	.....	666	81
679	Italo-American	2,896	248	.....	.....	.....	.....	293	23
680	Ivanhoe	4,805	464	.....	.....	.....	.....	248	38
681	Ivy	1,673	129	.....	.....	.....	.....	184	9
682	J. & M.	5,113	366	.....	.....	.....	.....	413	57
683	Jersey, No. 38 O. B. A.	5,237	373	.....	.....	.....	.....	563	68
684	Jersey Warschauer	4,124	319	.....	.....	.....	.....	319	42
685	John Marshall	8,221	569	.....	.....	.....	.....	526	54
686	Junior Order	22,253	1,113	2,032	132	.....	.....	4,791	570
687	Justice	5,705	390	.....	.....	.....	.....	461	46
688	Kinney & West	4,359	407	.....	.....	.....	.....	320	55
689	Knickerbocker	5,729	373	.....	.....	.....	.....	60	11
690	Knights of Pythias	10,025	831	.....	.....	.....	.....	1,279	104
691	Kurlander	2,801	273	.....	.....	.....	.....	132	19
692	Labor Lyceum	6,399	575	.....	.....	.....	.....	422	68
693	Lafayette	4,144	262	.....	.....	.....	.....	360	28
694	Lawyers' and Home-Makers	6,007	438	.....	.....	.....	.....	34	8
695	Lehigh	5,251	329	.....	.....	.....	.....	426	38
696	Lenape	9,486	941	.....	.....	.....	.....	696	82

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
5,007	88	439	S.	$1.00 m.	$200	6	$3.00 a	$2.00 a	642
5,493	74	152	S.	1.00 m.	200	6	3.00 a	1.00 a	643
4,061	61	241	O.P.	.....	200	6	.....	1.00 a	644
11,144	201	533	S.	1.00 m.	200	6	3.00 a	1.00 a	645
41,405	133	1,334	O.P.	.....	100	6	4.00 a	1.00 a	646
12,273	726	92	S.	1.00 m.	200	6	4.00 a	1.00 a	647
8,218	111	579	S.	1.00 m.	200	6	4.00 a	1.00 a	648
3,852	96	222	S.	1.00 m.	200	6	.03 b	.03 b	649
13,634	180	985	S.	1.00 m.	200	6	3.50 a	2.00 a	650
5,742	113	455	S.	1.00 m.	200	6	.03 b	.03 b	651
5,304	75	451	S.	1.00 & 2.00 m.	200	6	3.00 a & .01 b	1.00 a	652
5,154	112	352	S.	1.00 m.	200	6	3.00 a	1.00 a	653
6,947	101	344	S.	1.00 m.	200	6	3.00 a	1.00 a	654
8,211	134	377	S.	1.00 m.	200	6	3.00 a & .04 b	1.00 a	655
8,446	119	590	O.P.	1.00 m.	200	6	3.00 a & .03 b	.05 b	656
11,711	198	954	S.	1.00 & 2.00 m.	200	6	6.00 a	1.00 a	657
6,738	103	519	S.	1.00 m.	200	6	3.00 a	1.00 a	658
5,015	99	369	S.	1.00 m.	200	6	4.00 a	1.00 a	659
6,484	148	506	S.	1.00 m.	200	6	3.00 a	.....	660
6,104	140	517	S.	1.00 m.	200	6	1.00, 2.00 & 3.00 a	1.00 a	661
8,264	113	367	S.	1.00 m.	200	6	3.00 a	1.00 a	662
5,619	77	295	S.	1.00 m.	200	6	4.00 a	2.00 a	663
10,956	113	584	S.	1.00 m.	200	6	3.00 a	1.00 a	664
16,901	180	693	O.P.	.....	200	6	4.00 a	1.00 a	665
5,331	60	277	S.	1.00 m.	200	6	3.00 a	1.00 a	666
4,447	76	367	S.	1.00 m.	200	6	3.00 & 4.00 a	1.00 a	667
4,789	58	336	S.	1.00 m.	200	6	4.00 a	2.00 a	668
20,585	307	1,508	S.	1.00 m.	200	6	3.00 a	.....	669
2,807	30	241	S.	1.00 m.	200	6	4.00 a	1.00 a	670
8,192	84	453	O.P.	.....	200	6	3.00 a	2.00 a	671
13,731	161	744	S.	1.00 m.	200	6	3.00 a	3.00 a	672
5,959	108	465	S.	1.00 m.	200	6	3.00 a	1.00 a	673
3,615	69	222	S.	1.00 m.	200	6	3.00 a	1.00 a	674
3,927	69	243	S.	1.00 m.	200	6	4.00 a	1.00 a	675
4,565	92	288	S.	1.00 m.	100 & 200	6	4.00 a	1.00 a	676
28,364	282	1,371	S.	1.00 m.	200	6	.....	1.00 & 2.00 a	677
8,429	155	767	O.P.	.....	200	6	4.00 a	1.00 a	678
3,189	75	196	S.	1.00 m.	200	6	3.00 a	1.00 a	679
5,053	76	426	S.	1.00 m.	200	6	4.00 a	.....	680
1,857	29	109	S.	1.00 m.	200	6	.....	1.00 a	681
5,526	95	328	S.	1.00 m.	200	6	4.00 a	1.00 a	682
5,800	98	343	S.	1.00 m.	200	6	4.00 a	1.00 a	683
4,443	84	277	S.	1.00 m.	200	6	4.00 a	1.00 a	684
8,747	119	504	O.P.	.....	200	6	4.00 a	1.00 a	685
29,076	557	1,258	S.	1.00 m.	200	6	3.00, 4.00 & 5.00 a	2.00 a	686
6,166	80	356	S.	1.00 m.	200	6	3.00 a	2.00 a	687
4,679	108	354	S.	1.00 m.	200	6	3.00 & 4.00 a	1.00 a	688
5,789	87	297	S.	1.00 m.	200	6	3.00 a	1.00 a	689
11,304	140	795	S.	1.00 m.	200	6	4.00 a	2.00 a	690
2,933	37	255	S.	1.00 & 2.00 m.	200	6	4.00 a	2.00 a	691
6,821	141	502	O.P.	.....	200	6	3.00 a	.....	692
4,504	46	244	S.	1.00 m.	200	6	3.00 a	2.00 a	693
6,041	87	359	S.	1.00 m.	200	6	4.00 a	1.00 a	694
5,677	91	276	S.	1.00 m.	200	6	2.00 & 3.00 a	.....	695
10,182	107	916	S.	1.00 m.	200	6	4.00 a	1.00 a	696

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Samuel M. Hollander	Homer J. Van Duyne	88 Mountain View Place, Newark, N. J.	697
Peter A. Cavicchia	Julius A. Proehl	20 Clinton St., Newark, N. J.	698
Arthur T. Vanderbilt	Rudolph A. Glickman	1060 Broad St., Newark, N. J.	699
Herr, Leiss & Herr	Benedict A. Harter	135 S. Kingman Rd., S. Orange, N. J.	700
Harry T. Davimos	Benjamin Dubow	98 Lyons Ave., Newark, N. J.	701
I. Henry Coyne	Clarence W. Glover	300 Broadway, Newark, N. J.	702
George Matulewich	Anthony S. Biskis	100 Ellington Ave., East Orange, N. J.	703
Arthur A. Werthmann	Henry P. George	16-18 Clinton St., Newark, N. J.	704
David H. Yonteff	William Margulies	1172 Raymond Blvd., Newark, N. J.	705
Felix Forlenza	Arthur Dorsch	207 Market St., Newark, N. J.	706
John D. Fischbeck	Albert E. Jones	167 N. 17th St., East Orange, N. J.	707
Michael Horrowitz	Sam A. Horrowitz	94 Montgomery Ave., Irvington, N. J.	708
William Krueger	Samuel A. Karp	197 Grumman Ave., Newark, N. J.	709
Abram J. Precker	Leopold Isserman	24 Branford Place, Newark, N. J.	710
Joseph Steiner	Herbert Z. Steiner	3 Belmont Ave., Newark, N. J.	711
Jacob Fox	Edgar H. Douglass	218 Lenox Ave., South Orange, N. J.	712
Cohn & Cohn	H. O. Merz	972 Broad St., Newark, N. J.	713
Ferdinand D. Masucci	Alfred F. Richardella	263 S. 8th St., Newark, N. J.	714
Thomas F. Guthrie	Leo Reilly	192 Market St., Newark, N. J.	715
John Contrell	Roland W. Hopper	770 Broad St., Newark, N. J.	716
M. J. Quigley	Gondolfo Rizzo	Lefcourt Bldg., Newark, N. J.	717
Samuel M. Hollander	H. P. James	14 Rutgers St., Maplewood, N. J.	718
Anthony R. Finelli	Rocco G. Rotonda	194 Second St., Newark, N. J.	719
Seymour Klein	Harry L. Denburg	187 Grumman Ave., Newark, N. J.	720
August W. Rosinger	R. G. Schaaf	30 Shepard Pl., Nutley, N. J.	721
Frederick W. Wilderotter	John Saalmuller	149 Stuyvesant Ave., Newark, N. J.	722
Kussy & Kohn	Elmer E. Thornton	181 S. 11th St., Newark, N. J.	723
Charles A. Herr	Fred Westphal	129 Holland Rd., S. Orange, N. J.	724
Roy F. Dunn	Herman R. Schaefer	48 N. Munn Ave., Newark, New Jersey	725
Charles F. Snover	Frederick W. Snover	275 Mulberry St., Newark, N. J.	726
A. Leslie Price	August Roemmele	29 Astor St., Newark, N. J.	727
Pine & Dubin	Irving J. Trien	776 Broad St., Newark, N. J.	728
Henry L. Grosken	Alexander Grosken	31 Clinton St., Newark, N. J.	729
Frederick T. Hey	Louis R. Lange	87 Reid Pl., Verona, N. J.	730
Louis J. Cohen	Nathan Perselay	535 High St., Newark, N. J.	731
Jacob Lubetkin	Samuel A. Karp	197 Grumman Ave., Newark, N. J.	732
Emanuel Lowenstein	S. S. Dillenberg	130 Market St., Newark, N. J.	733
Frederick W. Wilderotter	John J. Gless	184 Smith St., Newark, N. J.	734
Henry Schlittenhart	Ernest M. Tapner	2 Stratford Pl., Newark, N. J.	735
Lowy & Lowy	Samuel S. Dillenberg	130 Market St., Newark, N. J.	736
Adam J. Rossbach	William J. Brunner	126 S. 12th St., Newark, N. J.	737
Stein, Hannoch & Lasser	S. S. Dillenberg	128 Market St., Newark, N. J.	738
Michael S. Precker	Moses Gansler	93 Mercer St., Newark, N. J.	739
Robert S. Terhune	L. F. Gardiner, Jr.	502 High St., Newark, N. J.	740
William J. Kelly	Adam Poh, Jr.	40 Clinton St., Newark, N. J.	741
Theodore R. Hare	L. F. Gardiner, Jr.	502 High St., Newark, N. J.	742
C. Clifford Brangs	Samuel F. Bentley	548 N. 3rd St., Newark, N. J.	743
E. A. & W. A. Schilling	Frank G. Weber	24 Yale St., Maplewood, N. J.	744
Joseph J. Quinn	Andrew Leitheuser	47 N. 9th St., Newark, N. J.	745
Mortimer Lowy	Raymon Spreen	19 Clinton St., Newark, N. J.	746
Charles H. Stewart	Charles E. Waters	148 Greenwood Ave., East Orange, N. J.	747
Michael J. Quigley	Louis A. Reilly	24 Commerce St., Newark, N. J.	748
John V. Laddy	Joseph I. Conlan	Tuxedo Park, South Orange, N. J.	749
Fred G. Stickel, Jr.	Otto H. Wilhelm	15 Headley Ter., Irvington, N. J.	750
George H. Haines	Neil J. McManus	838 Clifton Ave., Newark, N. J.	751

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
697	Leviathan	Newark	$14,381	.....	$840,000
698	Liberty	"	9,464	$6,500	521,900
699	Liberty Square	"	12,333	.....	368,900
700	Lincoln	"	5,295	10,784	996,500
701	Lincoln Highway	"	4,578	.....	593,700
702	Lion	"	4,916	4,314	692,100
703	Lithuanian	"	7,102	.....	461,100
704	Littleton	"	10,263	.....	234,100
705	Locarno	"	2,248	500	83,200
706	L. O. O. M.	"	15,302	3,000	229,900
707	Loyalty	"	6,293	3,503	260,600
708	L. Y. M. A.	"	11,082	8,000	346,200
709	Magna Charta	"	1,175	1,000	51,800
710	Majestic	"	13,039	10,004	661,732
711	Manhattan	"	6,030	.....	608,600
712	Manor	"	7,079	3,060	177,300
713	Manufacturers	"	24,890	.....	1,715,100
714	Marconi	"	2,003	1,000	248,250
715	Mascot	"	5,185	1,140	99,800
716	Masonic	"	36,728	21,500	832,800
717	Master	"	2,913	1,500	326,600
718	Mayflower	"	1,827	.....	340,300
719	McKinley	"	2,155	7,701	551,600
720	Meadowbrook	"	14,223	.....	519,700
721	Mechanics	"	607	7,000	616,300
722	Melrose	"	11,818	1,800	373,300
723	Mercantile	"	3,891	.....	366,900
724	Mercer	"	12,840	9,000	714,950
725	Merchants & Bankers	"	193	6,023	438,300
726	Metropolitan	"	9,410	9,000	1,250,000
727	Milford Park	"	475	6,000	495,600
728	Military Park	"	6,714	3,000	118,900
729	Model	"	14,973	4,691	383,200
730	Modern	"	2,230	21,599	472,900
731	Mohawk	"	10,837	9,000	501,700
732	Monitor	"	3,393	700	464,250
733	Montefiore	"	11,518	15,000	722,200
734	Morris	"	4,656	8,697	480,300
735	Mosque	"	4,464	4,273	274,100
736	Mountain Ridge	"	1,355	2,000	618,200
737	Mountain View	"	1,127	3,500	494,600
738	Mt. Prospect	"	12,253	48,014	2,293,574
739	Mt. Sinai	"	12,620	8,000	916,000
740	Municipal	"	1,461	4,000	359,400
741	Mutual	"	2,262	20,613	1,332,700
742	Mutual Land and Home	"	2,666	2,607	104,400
743	Mutual Protective	"	1,800	2,650	396,600
744	National Turners	"	26,822	10,000	984,900
745	Nelson	"	2,574	2,500	347,800
746	Newark	"	4,685	3,500	407,800
747	Newark Mutual Benefit	"	7,604	.....	469,800
748	Newark Twenty-One	"	3,773	11,000	704,600
749	New Era	"	1,664	1,900	190,900
750	New Home	"	24,150	.....	1,603,000
751	New Jersey	"	9,327	5,774	754,750

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$23,000	$6,725	$21,965	$21,985	$14,655	$943,311	697
.....	17,505	25,422	7,792	2,697	591,280	698
.....	14,193	149,390	8,776	784	554,376	699
.....	33,436	63,800	12,066	25,373	1,147,254	700
45,000	17,209	40,277	3,792	11,260	715,816	701
6,000	18,250	52,039.	11,575	5,327	794,521	702
.....	8,010	52,452	6,021	1,406	536,091	703
.....	5,624	10,348	622	20	260,977	704
.....	700	25,015	5,093	1,077	117,833	705
.....	13,430	14,750	1,768	425	278,575	706
.....	13,381	.....	4,884	831	289,492	707
70,800	24,014	63,142	5,695	6,748	535,681	708
.....	1,240	6,834	770	3,015	65,834	709
.....	20,120	125,560	15,272	4,406	850,133	710
.....	10,555	113,682	9,630	6,162	754,659	711
.....	9,745	22,330	5,653	3,178	228,345	712
139,900	26,690	231,541	21,233	1,409	2,160,763	713
.....	9,993	27,246	8,160	4,418	301,070	714
.....	1,630	31,331	5,432	406	144,924	715
.....	53,122	210,057	1,434	2,175	1,157,816	716
.....	7,947	148,893	5,823	2,015	495,691	717
.....	11,650	103,837	15,034	5,288	477,936	718
.....	27,779	.....	10,221	3,465	602,921	719
.....	21,410	168,733	6,399	2,919	733,384	720
15,300	6,800	.....	6,280	2,261	654,548	721
.....	6,840	32,450	2,217	1,593	430,018	722
.....	11,895	31,530	6,260	398	420,874	723
.....	11,733	105,165	13,018	4,502	871,208	724
.....	1,525	29,782	8,227	2,540	486,590	725
.....	70,045	175,057	16,223	3,242	1,532,977	726
.....	6,940	39,183	3,438	638	552,274	727
.....	6,420	.....	7,151	1,012	143,197	728
.....	10,100	20,855	6,382	1,520	441,721	729
.....	23,270	22,479	2,399	180	545,057	730
80,000	5,038	26,877	1,613	2,259	637,324	731
22,900	11,475	12,954	23,038	3,846	542,556	732
54,000	8,415	13,815	14,100	6,927	845,975	733
.....	11,985	6,525	4,044	1,540	517,747	734
.....	9,650	23,868	2,469	780	319,604	735
38,500	7,550	190.481	19,391	3,575	881,052	736
.....	9,840	12,686	5,481	1,639	528,873	737
.....	44,765	176,637	28,716	41,345	2,645,304	738
.....	25,030	30,871	20,218	7,033	1,019,772	739
.....	3,125	46,813	7,052	3,491	425,342	740
.....	50,650	94,517	49,308	10,094	1,560,144	741
.....	720	.....	746	202	111,341	742
.....	2,005	6,861	2,112	1,065	413,093	743
.....	11,148	.....	7,009	2,159	1,042,038	744
28,300	11,714	27,529	2,994	2,432	425,843	745
1,600	6,860	1,722	4,179	765	431,111	746
11,000	14,918	87,820	5,454	4,021	600,617	747
.....	13,905	113,072	6,328	4,584	857,262	748
.....	9,401	41,332	2,766	1,045	249,008	749
.....	26,262	251,537	5,308	20,594	1,930,851	750
.....	23,050	64,423	8,725	1,841	867,890	751

TABLE 8—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Essex County—Continued					
697	Leviathan	Newark	$516,492	.....	.....	$86,800
698	Liberty	"	339,670	.....	.....	117,450
699	Liberty Square	"	347,311	.....	.....	65,100
700	Lincoln	"	612,816	.....	.....	244,050
701	Lincoln Highway	"	466,975	.....	.....	72,200
702	Lion	"	541,098	.....	.....	44,800
703	Lithuanian	"	271,752	.....	.....	149,000
704	Littleton	"	165,294	.....	.....	36,700
705	Locarno	"	62,570	.....	.....	25,200
706	L. O. O. M.	"	197,379	.....	.....	10,000
707	Loyalty	"	154,410	.....	.....	56,200
708	L. Y. M. A.	"	315,858	.....	.....	101,850
709	Magna Charta	"	42,775	.....	.....	5,800
710	Majestic	"	544,192	.....	.....	152,000
711	Manhattan	"	412,960	.....	.....	140,400
712	Manor	"	169,371	.....	.....	18,600
713	Manufacturers	"	1,492,356	.....	.....	176,900
714	Marconi	"	151,965	.....	.....	15,200
715	Mascot	"	98,716	.....	.....	30,200
716	Masonic	"	872,943	.....	.....	9,000
717	Master	"	288,366	.....	.....	80,600
718	Mayflower	"	287,889	.....	.....	66,750
719	McKinley	"	490,827	.....	.....	.....
720	Meadowbrook	"	406,967	.....	.....	128,575
721	Mechanics	"	378,966	.....	.....	98,500
722	Melrose	"	249,414	.....	.....	76,600
723	Mercantile	"	245,052	.....	.....	80,100
724	Mercer	"	479,919	.....	.....	232,900
725	Merchants & Bankers	"	306,094	.....	.....	77,200
726	Metropolitan	"	544,086	.....	.....	583,800
727	Milford Park	"	353,013	.....	.....	74,700
728	Military Park	"	95,117	.....	.....	23,700
729	Model	"	339,351	.....	.....	5,000
730	Modern	"	377,292	.....	.....	59,800
731	Mohawk	"	335,626	.....	.....	191,200
732	Monitor	"	329,219	.....	.....	52,350
733	Montefiore	"	481,845	.....	.....	177,400
734	Morris	"	350,850	.....	.....	61,900
735	Mosque	"	252,322	.....	.....	16,900
736	Mountain Ridge	"	403,179	.....	.....	179,700
737	Mountain View	"	254,041	.....	.....	168,800
738	Mt. Prospect	"	1,162,905	.....	.....	830,600
739	Mt. Sinai	"	566,772	.....	.....	231,950
740	Municipal	"	236,646	.....	.....	85,500
741	Mutual	"	965,007	.....	.....	231,350
742	Mutual Land and Home	"	87,658	.....	.....	8,200
743	Mutual Protective	"	284,329	.....	.....	18,800
744	National Turners	"	552,241	.....	.....	248,500
745	Nelson	"	304,269	.....	.....	46,600
746	Newark	"	260,511	.....	.....	70,650
747	Newark Mutual Benefit	"	378,983	$5,050	.....	50,200
748	Newark Twenty-One	"	500,383	.....	.....	193,600
749	New Era	"	169,322	.....	.....	12,000
750	New Home	"	1,082,793	.....	.....	499,800
751	New Jersey	"	624,585	.....	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

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	
$33,742	.....	$166	.....	$172,000	.....	$119,111	$15,000	$943,311	697
72	.....	346	.....	37,500	$782	90,029	5,431	591,280	698
.....	.....	180	.....	31,000	8,865	62,793	39,127	554,376	699
1,072	.....	347	.....	98,000	.....	162,838	28,131	1,147,254	700
231	.....	1,434	$194	70,500	743	93,627	9,912	715,816	701
3,399	.....	435	.....	63,000	2,041	134,544	5,204	794,521	702
381	.....	522	3,000	30,000	1,136	72,800	7,500	536,091	703
10	.....	167	.....	14,400	.....	42,843	1,563	260,977	704
5,684	.....	362	.....	13,000	40	8,476	2,501	117,833	705
604	.....	153	.....	.....	31	66,934	3,474	278,575	706
448	.....	922	.....	31,000	608	41,470	4,434	289,492	707
2,439	.....	312	.....	50,000	23	58,996	6,203	535,681	708
235	.....	.....	.....	6,500	3,880	5,744	900	65,834	709
2,577	.....	336	300	14,000	117	118,110	18,501	850,133	710
534	.....	498	.....	76,000	6	112,892	11,369	754,659	711
6,602	.....	360	.....	.....	.....	26,920	6,492	228,345	712
3,881	.....	796	.....	70,000	.....	381,830	35,000	2,160,763	713
12,948	$19,594	158	.....	53,000	.....	45,397	2,808	301,070	714
1,468	.....	591	.....	.....	46	10,276	3,627	144,924	715
48	.....	.....	.....	71,500	283	179,363	24,679	1,157,816	716
1,529	.....	141	.....	45,000	5	65,160	14,890	495,691	717
5,029	.....	419	.....	42,000	626	53,984	21,239	477,936	718
1,517	.....	517	.....	.....	119	108,177	1,764	602,921	719
85	.....	.....	.....	66,000	39,000	75,882	16,875	733,384	720
547	.....	324	.....	61,300	176	112,379	2,356	654,548	721
6	.....	154	3,100	35,000	.....	62,470	3,274	430,018	722
681	.....	373	.....	30,000	588	59,511	4,569	420,874	723
219	.....	512	.....	30,500	43	118,115	9,000	871,208	724
2,623	.....	597	.....	20,000	208	76,863	3,005	486,590	725
7,460	2,000	.....	.....	108,000	25,817	236,116	25,698	1,532,977	726
44	.....	400	.....	30,000	.....	88,866	3,251	552,274	727
2,726	.....	170	.....	7,800	.....	12,178	1,506	143,197	728
424	.....	171	.....	.....	82	91,593	5,100	441,721	729
2	.....	285	.....	.....	.....	105,378	2,300	545,057	730
15	.....	16	.....	53,000	.....	54,779	2,688	637,324	731
19,660	.....	342	.....	63,000	.....	76,147	1,838	542,556	732
619	.....	404	.....	56,000	.....	115,707	14,000	845,975	733
.....	.....	395	.....	17,000	.....	85,884	1,718	517,747	734
1,138	.....	644	.....	.....	.....	46,212	2,388	319,604	735
41,780	.....	85	.....	122,500	360	20,448	113,000	881,052	736
.....	.....	124	6,640	30,000	.....	64,943	4,325	528,873	737
207	.....	15	.....	308,500	37,003	244,402	61,672	2,645,304	738
11,220	.....	458	.....	65,000	112	130,873	13,387	1,019,772	739
51	.....	347	1,570	38,500	14	58,028	4,686	425,342	740
9,030	.....	1,072	.....	90,000	4,943	249,290	9,452	1,560,144	741
.....	.....	.....	.....	5,000	199	7,607	2,677	111,341	742
140	.....	8	1,383	19,500	.....	76,809	12,124	413,093	743
2,003	.....	757	.....	96,000	43	136,592	5,902	1,042,038	744
213	.....	.....	533	5,000	25	62,771	6,432	425,843	745
665	.....	317	.....	24,500	.....	71,968	2,500	431,111	746
17	.....	230	.....	50,000	17,500	89,855	8,782	600,617	747
.....	.....	133	.....	30,000	.....	122,015	11,131	857,262	748
490	.....	242	.....	15,500	1	48,853	2,600	249,008	749
252	.....	.....	.....	140,000	351	194,365	13,290	1,930,851	750
1,526	.....	363	.....	75,700	.....	158,504	7,212	867,890	751

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
697	Leviathan	9,075	467	.....	.....	.....	.....	434	54
698	Liberty	5,623	360	.....	.....	.....	.....	587	45
699	Liberty Square	5,717	352	.....	.....	.....	.....	325	23
700	Lincoln	10,738	746	.....	.....	.....	.....	1,220	124
701	Lincoln Highway	9,610	645	.....	.....	.....	.....	361	75
702	Lion	8,412	505	.....	.....	.....	.....	224	27
703	Lithuanian	4,895	572	.....	.....	.....	.....	745	91
704	Littleton	2,455	247	.....	.....	.....	.....	184	31
705	Locarno	2,228	184	.....	.....	.....	.....	126	18
706	L. O. O. M.	2,701	267	.....	.....	.....	.....	50	2
707	Loyalty	2,720	254	.....	.....	.....	.....	281	48
708	L. Y. M. A.	6,824	518	.....	.....	.....	.....	509	58
709	Magna Charta	1,339	145	.....	.....	.....	.....	29	5
710	Majestic	10,538	904	.....	.....	.....	.....	760	112
711	Manhattan	8,937	742	.....	.....	.....	.....	702	88
712	Manor	4,259	339	.....	.....	.....	.....	93	16
713	Manufacturers	23,243	599	.....	.....	.....	.....	885	32
714	Marconi	2,481	227	.....	.....	.....	.....	76	15
715	Mascot	3,166	312	.....	.....	.....	.....	151	23
716	Masonic	11,491	847	.....	.....	.....	.....	45	3
717	Master	4,172	333	.....	.....	.....	.....	403	41
718	Mayflower	5,006	352	.....	.....	.....	.....	334	41
719	McKinley	10,155	737	.....	.....	.....	.....	.....	.....
720	Meadowbrook	8,228	595	.....	.....	.....	.....	643	97
721	Mechanics	6,529	506	.....	.....	.....	.....	492	50
722	Melrose	4,749	501	.....	.....	.....	.....	383	68
723	Mercantile	4,593	241	.....	.....	.....	.....	401	38
724	Mercer	7,458	600	.....	.....	.....	.....	1,165	148
725	Merchants and Bankers	4,687	385	.....	.....	.....	.....	386	49
726	Metropolitan	29,828	1,029	.....	.....	.....	.....	5,838	322
727	Milford Park	7,149	689	.....	.....	.....	.....	374	55
728	Military Park	3,049	282	.....	.....	.....	.....	118	29
729	Model	5,490	424	.....	.....	.....	.....	25	2
730	Modern	5,751	498	.....	.....	.....	.....	299	37
731	Mohawk	7,482	504	.....	.....	.....	.....	956	122
732	Monitor	5,854	405	.....	.....	.....	.....	262	43
733	Montefiore	7,642	387	.....	.....	.....	.....	887	79
734	Morris	5,958	547	.....	.....	.....	.....	310	32
735	Mosque	5,537	472	.....	.....	.....	.....	84	8
736	Mountain Ridge	5,923	223	.....	.....	.....	.....	899	44
737	Mountain View	4,565	397	.....	.....	.....	.....	844	61
738	Mt. Prospect	24,635	930	.....	.....	.....	.....	4,153	277
739	Mt. Sinai	10,642	694	.....	.....	.....	.....	1,160	160
740	Municipal	3,795	244	.....	.....	.....	.....	427	58
741	Mutual	15,012	1,154	.....	.....	.....	.....	1,157	180
742	Mutual Land and Home	3,217	261	.....	.....	.....	.....	41	7
743	Mutual Protective	4,334	327	.....	.....	.....	.....	94	17
744	National Turners	11,187	943	.....	.....	.....	.....	1,243	173
745	Nelson	6,028	413	.....	.....	.....	.....	233	27
746	Newark	4,484	420	.....	.....	.....	.....	353	52
747	Newark Mutual Benefit	6,171	338	45	3	.....	.....	251	39
748	Newark Twenty-One	7,800	545	.....	.....	.....	.....	968	115
749	New Era	3,316	330	.....	.....	.....	.....	60	8
750	New Home	15,576	1,129	.....	.....	.....	.....	2,499	249
751	New Jersey	9,858	525	.....	.....	.....	.....	.....	.....

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
9,509	164	357	S.	$1.00 m.	$200	6	$1.00 & 2.00 a	$2.00 a	697
6,210	98	307	S.	1.00 m.	200	6	3.00 a	.....	698
6,042	63	312	O.P.	.....	200	6	3.00 a	.....	699
11,958	116	754	S.	1.00 m.	200	6	3.00 a	1.00 a	700
9,971	127	593	O.P.	.....	200	6	4.00 a & .10 b	1.00 a	701
8,636	108	424	S.	1.00 m.	200	6	3.00 a	.....	702
5,640	108	555	S.	1.00 m.	200	6	3.00 a	.....	703
2,639	60	218	S.	1.00 m.	200	6	3.00 a	2.00 a	704
2,354	16	186	S.	1.00 m.	200	6	4.00 a	1.00 a	705
2,751	77	192	S.	1.00 m.	200	6	3.00 a	.....	706
3,001	99	203	S.	.25 w.	200	6	3.00 a	.....	707
7,333	123	453	S.	1.00 m.	200	6	4.00 a	1.00 a	708
1,368	19	131	O.P.	.....	200	6	.....	1.00 a	709
11,298	133	883	S.	1.00 m.	200	6	4.00 a	1.00 a	710
9,639	112	718	S.	.75 m.	200	6	4.00 a	2.00 a	711
4,352	38	317	S.	1.00 & 2.00 m.	200	6	4.00 a	.....	712
24,128	79	552	S.	1.00 m.	200	6	3.00 a	1.00 a	713
2,557	79	163	S.	1.00 m.	200	6	3.00 a	2.00 a	714
3,317	31	304	S.	1.00 m.	200	6	3.00 a	1.00 a	715
11,536	164	686	O.P.	.....	200	6	3.00 a	1.00 a	716
4,575	54	320	S.	1.00 m.	200	6	3.00 a	2.00 a	717
5,340	70	323	S.	1.00 m.	200	6	3.00 a	1.00 a	718
10,155	163	574	S.	1.00 m.	200	6	4.00 a	1.00 a	719
8,871	110	582	O.P.	.....	200	6	.....	1.00 a	720
7,021	117	439	S.	1.00 m.	200	6	3.00 a	.....	721
5,132	79	490	S.	1.00 m.	200	6	2.00, 3.00 & 4.00 a	.....	722
4,994	77	202	S.	1.00 m.	200	6	3.00 a	2.00 a	723
8,623	123	625	S.	1.00 m.	200	6	3.00 a	.....	724
5,073	84	350	S.	1.00 m.	200	6	3.00 a	2.00 a	725
35,666	350	1,001	S.	.25 & .50 m.	100	6	.10 b	.10 b	726
7,523	102	642	S.	1.00 m.	200	6	3.00 a	.02½ b	727
3,167	45	266	S.	1.00 m.	200	6	4.00 a	1.00 a	728
5,515	75	351	S.	1.00 m.	200	6	4.00 a	1.00 a	729
6,050	117	418	S.	1.00 m.	200	6	2.00 a	1.00 a	730
8,438	99	527	O.P.	.....	200	6	3.00 a	1.00 a	731
6,116	108	340	S.	1.00 m.	200	6	3.00 a	1.00 a	732
8,529	77	389	S.	1.00 m.	200	6	4.00 a	2.00 a	733
6,268	104	475	S.	1.00 m.	200	6	2.00 & 3.00 a	2.00 a	734
5,621	62	418	S.	1.00 m.	200	6	3.00 a	1.00 a	735
6,822	47	220	S.	1.00 m.	200	6	4.00 a	2.00 a	736
5,409	121	337	S.	1.00 m.	200	6	3.00 a	.....	737
28,788	147	1,060	O.P.	.....	200	6	4.00 a	2.00 a	738
11,802	163	691	S.	1.00 m.	200	6	3.00 a	1.00 a	739
4,222	63	239	S.	1.00 m.	200	6	3.00 a	1.00 a	740
16,169	270	1,064	S.	1.00 m.	200	6	4.00 a	1.00 a	741
3,258	20	248	O.P.	.....	200	6	4.00 a	2.00 a	742
4,428	88	256	O.P.	.....	200	6	3 & 4 a & .02½ b	3&4a & .02½ b	743
12,430	217	899	S.	1.00 m.	200	6	3.00 a	1.00 a	744
6,261	65	375	O.P.	.....	200	6	3.00 a	1.00 a	745
4,837	103	369	S.	1.00 m.	200	6	3.00 a	1.00 a	746
6,467	82	298	O.P.	.....	200	6	2.00 a	.....	747
8,768	106	554	O.P.	.....	200	6	4.00 a	2.00 a	748
3,376	54	284	S.	.70 & 1.00 m.	200	6	3.00 a & .06 b	1.00 a & .06 b	749
18,075	266	1,112	O.P.	.....	200	6	3.00 & 4.00 a	2.00 a	750
9,858	122	403	S.	1.00 m.	200	6	2.00 a	.....	751

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

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

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Horace S. Cory	Stanton M. Pascal	60 Park Pl., Newark, N. J.	752
Cohen & Klein	Abraham Levin	9 Beaver St., Newark, N. J.	753
Raymond H. Cohn	Henry M. Besser	Lefcourt Building, Newark, N. J.	754
George W. Hagney	August Roemmele	29 Astor St., Newark, N. J.	755
Herr, Leiss & Herr	Benedict A. Harter	135 Kingman Rd., S. Orange, N. J.	756
Adolph Altman	Clarence I. Mott	Natl. State Bank, Newark, N. J.	757
Nathan H. Berger	Moses Gansler	10 Avon Ave., Newark, N. J.	758
Morris Isserman	R. F. Hopkins	511 S. Orange Ave., S. Orange, N. J.	759
Howard Isherwood	William D. Duguid	815 Summer Ave., Newark, N. J.	760
James L. McKenna	Elmer E. Thornton	181 S. 11th St., Newark, N. J.	761
Frederic W. Smith	William J. Griffin	822 Hunterdon St., Newark, N. J.	762
A. W. Rosinger	Julius A. Proehl	20 Clinton St., Newark, N. J.	763
Joseph L. Lippman	George H. Yonkers	425 Stuyvesant Ave., Irvington, N. J.	764
Thomas B. Healy	John Zipfel	20 Belmont Ave., Newark, N. J.	765
Benjamin S. Appel	Phil H. Lipschutz	614 Central Ave., East Orange, N. J.	766
Bernard W. Schnur	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	767
Pallitta & Pallitta	E. M. Bertolino	12 Monroe Ave., East Orange, N. J.	768
Lester E. Mahr	William A. Ennis	40 Clinton St., Newark, N. J.	769
Benjamin Singer	Louis V. Walsky	60 Park Place, Newark, N. J.	770
J. Harry Henegan	Frank Eichhorn	1405 Lefcourt Bldg., Newark, N. J.	771
Joseph Susskind	Barney W. Plager	23 Harding Ter., Newark, N. J.	772
Allan Krieger	Manuel Hoenig	9 Clinton St., Newark, N. J.	773
Charles M. Myers	Adolph Fiedler	315 Broadway, Newark, N. J.	774
Saul J. Zucker	William Mattes, Jr.	371 S. Orange Ave., Newark, N. J.	775
Fred Herrigel, Jr.	Oscar C. Kunze	59 Farley Ave., Newark, N. J.	776
Paul G. Roder	Harry M. Coleman	61 S. 10th St., Newark, N. J.	777
Harry Steiner	Samuel S. Dillenberg	130 Market St., Newark, N. J.	778
Pallitta & Pallitta	Fred S. Betschick	918 S. 17th St., Newark, N. J.	779
Edmond C. Moriarty	Andrew A. Breidenbach	210 Ferry St., Newark, N. J.	780
Charles C. Deubel	Adam Poh, Jr.	40 Clinton St., Newark, N. J.	781
Stein, McGlynn & Hannoch	G. H. Yonkers	425 Stuyvesant Ave., Irvington, N. J.	782
Walter M. Ceglowski	Anthony R. Wisniewski	648 S. 15th St., Newark, N. J.	783
Henry P. Schanz	Frank Voigt	100 Franklin Ave., Maplewood, N. J.	784
Kessler & Kessler	Albert A. Adler	850 Broad St., Newark, N. J.	785
Theodore J. Badgley	John C. Behnke	108 Ellery Ave., Irvington, N. J.	786
H. Edward Wolf	Louis G. Holzwarth	68 Farley Ave., Newark, N. J.	787
Benjamin Newman	Harry Wertheim	237 N. 11th St., Newark, N. J.	788
David M. Satz	Francis C. James	69 West End Ave., Newark, N. J.	789
Levy, Fenster & McCloskey	Raymon Spreen	19 Clinton St., Newark, N. J.	790
Jacob W. Silverman	David D. Ravitz	Lefcourt-Newark Bldg., Newark, N. J.	791
Charles C. Pilgrim	Alfred G. Wirtz	58 Headley Place, Maplewood, N. J.	792
Michael S. Precker	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	793
Bilder & Bilder	Homer J. Van Duyne	88 Mountain View Pl., Newark, N. J.	794
S. B. & L. A. Finklestein	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	795
Joseph G. Eppston	Benj. Kirschner	11 Hill St., Newark, N. J.	796
Lowy & Lowy	Raymon Spreen	19 Clinton St., Newark, N. J.	797
Lionel P. Kristeller	William Mattes, Jr.	371 S. Orange Ave., Newark, N. J.	798
Selick J. Mindes	Clarence I. Mott	National State Bank, Newark, N. J.	799
Frank W. Long	Robert B. Mapletoft	18 Bathgate Place, Newark, N. J.	800
Benjamin Eber	Philip A. Sobel	20 Branford Place, Newark, N. J.	801
David B. Silver	Herbert P. Englert	611 Industrial Bldg., Newark, N. J.	802
Louis J. Beers	Samuel B. Finklestein	27 Pomona Ave., Newark, N. J.	803
Vincent Schultz	Stanislaus Lewandowski	363 Myrtle Ave., Irvington, N. J.	804
J. Thaddeus Rospond	Albert M. Klemp	44 Underwood St., Newark, N. J.	805
Vincent Schultz	Joseph Wegrocki	62 Pulaski St., Newark, N. J.	806

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
752	New Method	Newark	$1,303	$35,000	$904,560
753	New Order-Equity	"	6,004	11,684	1,407,350
754	Niagara	"	5,523	1,000	164,700
755	Ninth Ward	"	5,231	9,000	732,800
756	Norfolk	"	7,015	12,000	976,200
757	Normal	"	18,730	19,127	969,300
758	North American	"	15,596	.....	993,450
759	North End	"	17,346	6,500	450,000
760	Northern	"	2,899	4,000	499,700
761	North Newark	"	4,224	2,300	153,700
762	North Ward	"	7,133	6,363	788,500
763	North Western	"	9,119	5,500	397,000
764	Novel	"	581	.....	95,300
765	Oak	"	15,165	2,500	368,300
766	O. K.	"	3,133	.....	277,600
767	Old Hickory	"	1,385	510	276,900
768	Oliver	"	2,752	12,266	895,400
769	Onward	"	5,919	1,087	105,100
770	Onyx	"	2,126	.....	339,300
771	Opportunity	"	9,364	.....	896,100
772	Ordway	"	2,299	5,000	175,750
773	Orient	"	1,039	7,625	406,700
774	Oriental	"	7,006	700	986,200
775	Orion	"	4,358	.....	309,100
776	Outlook	"	7,501	23,800	1,338,900
777	Owl	"	1,254	236	244,000
778	Oxford	"	4,382	5,000	293,400
779	Pacific	"	17,651	8,612	1,010,700
780	Palace	"	34,360	5,034	384,600
781	Pannonia	"	5,652	5,000	387,900
782	Paramount	"	8,535	.....	1,197,900
783	Parish	"	393	1,270	87,100
784	Park	"	6,850	4,800	520,050
785	Parker	"	17,185	1,500	1,317,800
786	Park View	"	5,404	10,000	802,900
787	Passaic	"	26,775	4,000	637,900
788	Patriotic	"	2,630	12,500	685,700
789	Paywell	"	2,694	.....	179,500
790	Peerless	"	3,899	.....	645,500
791	Pennant	"	986	.....	197,900
792	Peoples	"	3,391	5,000	357,600
793	Perrennial	"	435	1,536	48,700
794	Perfection	"	14,676	.....	1,421,500
795	Personal	"	2,334	.....	104,100
796	Peshine	"	3,549	.....	158,600
797	Phoenix	"	6,110	15,000	1,482,000
798	Pilgrim	"	5,370	7,152	1,020,400
799	Pilot	"	2,188	5,094	212,100
800	Pioneer	"	20,037	10,000	912,850
801	Pivot	"	8,243	5,000	239,500
802	Planter's	"	8,425	1,034	53,500
803	Police	"	13,660	10,000	483,800
804	Polish-American	"	11,897	37,000	2,020,100
805	Polish Home	"	3,037	15,491	941,600
806	Polish National	"	28,590	15,000	859,400

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$23,695	$76,339	$16,979	$3,053	$1,060,929	752
.....	55,039	424,113	22,649	10,520	1,937,359	753
.....	10,801	83,342	10,543	8,334	284,243	754
$65,000	15,980	.....	2,061	4,329	834,401	755
.....	24,120	52,328	7,148	541	1,079,352	756
28,500	49,238	114,539	16,612	5,168	1,221,214	757
.....	44,094	146,002	30,541	14,442	1,244,125	758
23,500	6,110	24,823	4,937	4,514	537,730	759
.....	13,390	13,764	5,522	2,369	541,644	760
.....	6,570	13,139	1,829	901	182,663	761
.....	30,025	85,000	5,740	525	923,286	762
.....	5,845	62,304	5,857	2,112	487,737	763
.....	1,140	5,410	6,496	2,110	111,037	764
.....	15,374	14,938	5,540	828	422,645	765
.....	16,268	12,924	7,498	1,101	318,524	766
.....	16,001	62,338	9,454	2,199	368,782	767
18,900	27,020	5,031	10,506	4,043	975,918	768
.....	1,588	.....	1,739	544	115,977	769
.....	16,957	20,775	19,197	3,149	401,504	770
3,600	18,155	80,751	22,198	7,033	1,037,201	771
.....	10,985	11,643	5,268	790	211,735	772
.....	10,410	9,507	17,415	2,162	454,858	773
.....	23,907	200,163	39,130	12,216	1,269,322	774
.....	10,325	124,932	13,589	3,658	465,962	775
.....	22,780	171,126	2,779	9,831	1,576,717	776
.....	5,960	41,747	4,664	337	298,198	777
15,000	500	29,093	8,881	3,755	360,011	778
12,200	12,006	4,480	4,539	6,595	1,076,783	779
.....	11,125	.....	3,892	1,255	440,266	780
.....	3,270	28,964	2,333	849	433,968	781
.....	32,140	239,329	10,395	22,288	1,510,587	782
.....	1,955	11,045	2,418	1,408	105,589	783
9,000	3,200	16,727	2,826	296	563,749	784
257,000	30,195	.....	.....	39,124	1,662,804	785
14,600	13,860	69,378	12,696	11,163	940,001	786
10,100	23,305	86,313	7,159	1,299	796,851	787
.....	64,210	52,910	13,701	3,626	835,277	788
.....	9,476	20,267	5,065	1,341	218,343	789
.....	8,710	49,269	21,325	7,544	736,247	790
.....	6,975	41,732	13,082	808	261,483	791
.....	7,164	55,919	4,532	1,925	435,531	792
.....	1,000	6,153	93	200	58,117	793
.....	9,017	16,645	31,336	7,210	1,500,384	794
.....	5,690	13,444	2,544	1,407	129,519	795
.....	8,215	38,995	3,045	152	212,556	796
40,000	26,090	232,944	37,753	21,654	1,861,551	797
.....	14,877	146,033	18,456	9,420	1,221,708	798
.....	12,620	27,767	8,912	1,831	270,512	799
.....	14,524	115,146	6,902	4,893	1,084,352	800
.....	14,121	.....	10,365	5,608	282,837	801
.....	535	5,487	3,281	236	72,498	802
.....	7,730	25,616	10,739	1,918	553,463	803
.....	38,170	38,065	30,319	9,775	2,185,326	804
.....	51,466	112,885	4,428	9,487	1,138,394	805
.....	23,965	138,981	23,066	5,739	1,094,691	806

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Essex County—Continued					
752	New Method	Newark	$651,454			$162,400
753	New Order-Equity	"	1,111,745			407,150
754	Niagara	"	169,954			62,300
755	Ninth Ward	"	545,271			120,400
756	Norfolk	"	668,727			149,500
757	Normal	"	751,524			262,600
758	North American	"	669,446			197,300
759	North End	"	328,819			70,700
760	Northern	"	343,392			79,000
761	North Newark	"	144,555			2,000
762	North Ward	"	639,681			97,800
763	North Western	"	276,031			93,800
764	Novel	"	77,715			12,300
765	Oak	"	293,944			44,500
766	O. K.	"	196,722			34,500
767	Old Hickory	"	231,513			57,400
768	Oliver	"	554,868			268,500
769	Onward	"	84,611			14,000
770	Onyx	"	259,797			45,950
771	Opportunity	"	705,690			112,900
772	Ordway	"	137,885			29,000
773	Orient	"	279,072			81,950
774	Oriental	"	684,007	$61,978		283,200
775	Orion	"	285,513			86,000
776	Outlook	"	1,235,832			22,200
777	Owl	"	170,941			41,500
778	Oxford	"	244,749			27,700
779	Pacific	"	743,910			133,600
780	Palace	"	310,938			34,400
781	Pannonia	"	280,083			53,200
782	Paramount	"	954,240			129,800
783	Parish	"	61,922			25,700
784	Park	"	311,253			129,100
785	Parker	"	1,020,311			177,200
786	Park View	"	476,235			278,500
787	Passaic	"	521,515			83,000
788	Patriotic	"	513,144			109,500
789	Paywell	"	140,453			31,350
790	Peerless	"	427,146			140,500
791	Pennant	"	147,490			53,300
792	Peoples	"	275,226			84,300
793	Perrennial	"	41,714			7,700
794	Perfection	"	767,170			218,900
795	Personal	"	77,634			26,150
796	Peshine	"	136,092			32,400
797	Phoenix	"	1,005,509			509,200
798	Pilgrim	"	771,670			171,150
799	Pilot	"	190,056			27,700
800	Pioneer	"	613,204			287,440
801	Pivot	"	167,079			51,700
802	Planter's	"	37,759			16,100
803	Police	"	330,618			119,850
804	Polish-American	"	1,226,179			533,000
805	Polish Home	"	573,634	42,740		270,700
806	Polish National	"	624,399			299,700

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

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	
$201	.....	$464	$15,200	$90,000	$497	$133,723	$6,990	$1,060,929	752
1,748	.....	1,585	.....	110,000	11,107	240,925	53,099	1,937,359	753
5,309	.....	2,049	.....	16,500	5,081	9,715	13,335	284,243	754
.....	.....	1,226	.....	20,000	.....	145,999	1,505	834,401	755
1,021	.....	692	.....	40,000	65	192,794	26,553	1,079,352	756
4,040	.....	864	.....	.....	1,254	183,943	16,989	1,221,214	757
13,267	.....	516	.....	31,507	46,139	159,497	26,453	1,244,125	758
5,109	$12,769	273	145	27,000	416	78,672	13,827	537,730	759
953	.....	1,048	.....	23,000	122	92,121	2,008	541,644	760
1,297	.....	410	.....	7,000	.....	26,086	1,315	182,663	761
691	.....	450	541	19,000	35	141,563	23,525	923,286	762
.....	.....	167	.....	36,300	189	74,935	6,315	487,737	763
3,246	.....	70	.....	7,000	177	9,477	1,052	111,037	764
363	.....	366	200	.....	21	81,185	2,066	422,645	765
7,082	.....	333	.....	36,000	17	42,051	1,819	318,524	766
4,033	.....	745	.....	30,000	110	32,980	12,001	368,782	767
664	.....	760	.....	.....	225	147,954	2,947	975,918	768
185	.....	513	3,600	.....	.....	12,865	203	115,977	769
3,030	.....	1,198	.....	31,000	.....	56,597	3,932	401,504	770
635	.....	628	.....	.....	170	205,202	11,976	1,037,201	771
2,650	.....	260	500	10,000	35	22,266	9,139	211,735	772
6,254	.....	118	.....	33,000	718	43,695	10,051	454,858	773
1,896	.....	392	.....	52,000	.....	174,867	10,982	1,269,322	774
1,913	.....	786	.....	29,000	5,487	43,762	13,501	465,962	775
.....	.....	.....	33,000	25,000	54	244,055	16,576	1,576,717	776
.....	.....	156	.....	40,000	.....	41,420	4,181	298,198	777
1,943	.....	189	.....	24,500	60	53,870	7,000	360,011	778
837	.....	661	.....	.....	3,500	190,851	3,424	1,076,783	779
1,378	.....	288	.....	.....	111	92,191	960	440,266	780
5	.....	115	.....	21,000	.....	76,668	2,897	433,968	781
5,991	.....	438	.....	100,000	56,011	222,498	41,609	1,510,587	782
575	.....	1,161	.....	4,000	.....	10,687	1,544	105,589	783
168	1,000	283	.....	39,800	428	78,628	3,089	563,749	784
12,530	.....	.....	24,184	164,000	14,857	144,110	105,612	1,662,804	785
.....	.....	435	3,000	50,000	168	120,255	11,408	940,001	786
3,059	.....	1,556	.....	39,000	513	130,521	17,687	796,851	787
2,049	.....	692	5,000	60,000	242	128,650	16,000	835,277	788
2,906	.....	146	.....	13,000	.....	27,788	2,700	218,343	789
10,877	.....	606	.....	55,000	171	96,947	5,000	736,247	790
1,550	.....	105	.....	28,000	.....	22,691	8,347	261,483	791
.....	.....	.....	5,000	9,000	45	51,737	10,223	435,531	792
.....	.....	.....	.....	4,600	5	2,529	1,569	58,117	793
50,610	.....	300	.....	226,000	.....	174,404	63,000	1,500,384	794
328	.....	.....	.....	14,000	11	9,636	1,760	129,519	795
6,572	.....	295	.....	11,000	693	14,847	10,657	212,556	796
9,017	.....	1,291	.....	55,000	1,559	239,975	40,000	1,861,551	797
3,183	.....	1,126	200	85,000	.....	168,614	20,765	1,221,708	798
1,863	.....	280	.....	.....	.....	41,814	8,799	270,512	799
.....	.....	.....	250	80,000	70	93,263	10,125	1,084,352	800
3,472	.....	165	.....	25,000	2	33,072	2,347	282,837	801
583	.....	27	12,096	.....	525	4,052	1,356	72,498	802
1,007	.....	332	500	.....	192	98,401	2,563	553,463	803
4,258	.....	11,674	6,000	25,000	3,143	358,539	17,533	2,185,326	804
1,512	.....	36	.....	69,000	26,761	137,320	16,691	1,138,394	805
.....	.....	4,956	.....	.....	149	151,572	13,915	1,094,691	806

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
752	New Method	9,580	923	.....	.....	.....	.....	812	138
753	New Order-Equity	17,958	1,204	.....	.....	.....	.....	2,036	278
754	Niagara	3,605	299	.....	.....	.....	.....	312	23
755	Ninth Ward	10,412	950	.....	.....	.....	.....	602	91
756	Norfolk	10,417	568	.....	.....	.....	.....	748	86
757	Normal	12,445	1,048	.....	.....	.....	.....	1,313	224
758	North American	13,937	726	.....	.....	.....	.....	987	76
759	North End	6,471	591	.....	.....	.....	.....	353	36
760	Northern	5,898	510	.....	.....	.....	.....	395	51
761	North Newark	3,643	227	.....	.....	.....	.....	10	2
762	North Ward	10,698	382	.....	.....	.....	.....	489	41
763	North Western	4,007	234	.....	.....	.....	.....	469	44
764	Novel	2,235	286	.....	.....	.....	.....	62	5
765	Oak	4,675	439	.....	.....	.....	.....	223	62
766	O. K.	4,580	382	.....	.....	.....	.....	173	21
767	Old Hickory	4,673	390	.....	.....	.....	.....	287	62
768	Oliver	9,347	881	.....	.....	.....	.....	1,343	171
769	Onward	2,342	209	.....	.....	.....	.....	70	16
770	Onyx	5,075	398	.....	.....	.....	.....	230	36
771	Opportunity	10,238	755	.....	.....	.....	.....	564	43
772	Ordway	3,134	298	.....	.....	.....	.....	145	20
773	Orient	6,762	399	.....	.....	.....	.....	410	63
774	Oriental	11,467	851	466	56	.....	.....	1,416	146
775	Orion	5,871	376	.....	.....	.....	.....	430	45
776	Outlook	19,064	1,258	.....	.....	.....	.....	111	18
777	Owl	2,974	301	.....	.....	.....	.....	208	37
778	Oxford	4,216	258	.....	.....	.....	.....	139	12
779	Pacific	12,715	651	.....	.....	.....	.....	686	79
780	Palace	4,795	279	.....	.....	.....	.....	172	19
781	Pannonia	4,557	464	.....	.....	.....	.....	266	42
782	Paramount	15,972	988	.....	.....	.....	.....	649	71
783	Parish	1,473	206	.....	.....	.....	.....	129	24
784	Park	5,738	369	.....	.....	.....	.....	645	68
785	Parker	17,745	881	.....	.....	.....	.....	820	72
786	Park View	9,316	510	.....	.....	.....	.....	1,393	145
787	Passaic	8,276	572	.....	.....	.....	.....	415	63
788	Patriotic	10,179	595	.....	.....	.....	.....	548	44
789	Paywell	4,044	422	.....	.....	.....	.....	157	28
790	Peerless	7,258	543	.....	.....	.....	.....	702	87
791	Pennant	2,888	178	.....	.....	.....	.....	267	24
792	Peoples	7,616	485	.....	.....	.....	.....	843	66
793	Perennial	2,460	208	.....	.....	.....	.....	39	12
794	Perfection	11,450	300	.....	.....	.....	.....	1,094	59
795	Personal	1,792	154	.....	.....	.....	.....	131	30
796	Peshine	2,807	207	.....	.....	.....	.....	162	17
797	Phoenix	18,045	1,031	.....	.....	.....	.....	2,546	174
798	Pilgrim	13,911	1,028	.....	.....	.....	.....	855	70
799	Pilot	3,564	212	.....	.....	.....	.....	138	15
800	Pioneer	18,681	989	.....	.....	.....	.....	2,874	146
801	Pivot	3,437	250	.....	.....	.....	.....	259	31
802	Planter's	1,600	204	.....	.....	.....	.....	80	24
803	Police	6,213	580	.....	.....	.....	.....	599	48
804	Polish-American	5,227	1,720	.....	.....	.....	.....	666	396
805	Polish Home	14,159	1,241	453	26	.....	.....	1,354	269
806	Polish National	10,224	1,106	.....	.....	.....	.....	1,499	236

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
10,392	191	870	S.	$1.00 & 2.00 m.	$200	6	$4.00 a	$1.00 a	752
19,994	312	1,170	S.	1.00 m.	200	6	3.00 a	1.00 a	753
3,917	67	255	S.	1.00 m.	200	6	3.00 a	1.00 a	754
11,014	125	916	S.	1.00 m.	200	6	3.00 a	.02½ b	755
11,165	97	557	S.	1.00 m.	200	6	3.00 & 4.00 a	1.00 a	756
13,758	231	1,041	S.	1.00 m.	200	6	4.00 a	.....	757
14,924	158	644	S.	.70 m.	200	6	3.00 a	2.00 a	758
6,824	82	545	S.	1.00 m.	200	6	4.00 a & .03 b	1.00 a & .03 b	759
6,293	102	459	S.	1.00 m.	200	6	3.00 a	.....	760
3,653	46	183	S.	1.00 m.	200	6	3.00 a	1.00 a	761
11,187	114	309	S.	1.00 m.	200	6	3.00 a	2.00 a	762
4,476	82	196	S.	1.00 m.	200	6	3.00 a	.....	763
2,297	21	270	S.	1.00 m.	200	6	.....	1.00 a	764
4,898	95	406	S.	1.00 & 2.00 m.	200	6	3.00 & 4.00 a	1.00 a	765
4,753	62	341	S.	1.00 m.	200	6	3.00 & 4.00 a	2.00 a	766
4,960	101	351	S.	1.00 m.	200	6	4.00 a	1.00 a	767
10,690	280	772	S.	1.00 m.	200	6	3.00 a	2.00 a	768
2,412	25	200	S.	1.00 m.	200	6	3.00 a	3.00 a	769
5,305	109	325	S.	1.00 m.	200	6	4.00 a	1.00 a	770
10,802	181	617	S.	1.00 m.	200	6	.02½ b	.....	771
3,279	64	254	S.	1.00 m.	200	6	4.00 a	2.00 a	772
7,172	73	389	S.	1.00 m.	200	6	3.00 & 4.00 a	2.00 a	773
13,349	198	855	S.	1.00 m.	200	6	3.00 a	1.00 a	774
6,301	69	352	S.	1.00 & 2.00 m.	200	6	.....	.....	775
19,175	207	1,069	O.P.	.....	200	6	3.00 & 4.00 a	.....	776
3,182	62	276	S.	1.00 m.	200	6	3.00 a	1.00 a	777
4,355	46	224	S.	1.00 m.	200	6	4.00 a	2.00 a	778
13,401	169	561	S.	1.00 m.	200	6	3.00 a	3.00 a	779
4,967	62	236	S.	1.00 m.	200	6	2.00 & 3.00 a	.....	780
4,823	82	424	S.	1.00 m.	200	6	3.00 a	2.00 a	781
16,621	176	883	S.	1.00 m.	200	6	3.00 a	1.00 a	782
1,602	181	49	S.	.25 w.	200	6	3.00 a	1.00 a	783
6,383	102	335	S.	1.00 m.	200	6	3.00 a	3.00 a	784
18,565	121	832	O.P.	.....	200	6	4.00 a	1.00 a	785
10,709	151	504	S.	1.00 m.	200	6	.03 b	.03 b	786
8,691	152	483	S.	1.00 m.	200	6	3.00 a	1.00 a	787
10,727	109	530	S.	1.00 m.	200	6	4.00 a	1.00 a	788
4,201	54	396	S.	1.00 m.	200	6	4.00 a	1.00 a	789
7,960	96	534	S.	1.00 m.	200	6	.....	1.00 a	790
3,155	33	169	S.	1.00 m.	200	6	.....	1.00 a	791
8,459	88	463	N.S.	1.00 m.	100	6	.05 b	.05 b	792
2,499	13	207	O.P.	.....	200	6	4.00 a	1.00 a	793
12,544	56	303	S.	1.00 m.	200	6	3.00 a	2.00 a	794
1,923	26	158	O.P.	.....	200	6	.....	1.00 a	795
2,969	41	183	S.	1.00 m.	200	6	3.50 a	1.00 a	796
20,591	168	1,037	S.	.50 & 1.00 m.	100 & 200	6	3.00 a	2.00 a	797
14,766	166	932	S.	1.00 m.	200	6	4.00 a	2.00 a	798
3,702	43	184	S.	1.00 m.	200	6	3.00 & 4.00 a	.....	799
21,555	145	990	O.P.	.....	100	6	3.00 a	1.00 a	800
3,696	56	225	S.	1.00 m.	200	6	4.00 a	1.00 a	801
1,680	18	210	S.	1.00 m.	200	6	3.50 a	1.00 a	802
6,812	99	529	S.	1.00 m.	200	6	3.00 a	1.00 & 2.00 a	803
5,893	458	1,658	S.	1.00 w.	800	6	1.50, 2, 2.50 & 4 a	1.00 a	804
15,966	348	1,188	O.P.	.....	200	6	3.00 a	.50 a	805
11,723	1,173	169	S.	.25 w.	200	6	3.00 a	1.00 a	806

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

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

* Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Xavier Del Negro	Joseph A. Marano	18 Downing St., Newark, N. J.	807
Aaron Levinstone	John Zipfel, Jr.	20 Belmont Ave., Newark, N. J.	808
Fred G. Stickel, Jr.	Harold O. Mers	17 Academy St., Newark, N. J.	809
Julius H. Halprin	Rudolph A. Glickman	1060 Broad St., Newark, N. J.	810
Bernard Devin	Henry W. Linn	790 Broad St., Newark, N. J.	811
Daniels & Jacobson	Arthur H. Schlosser	436 Florence Ave., Newark, N. J.	812
Charles C. Deubel	John J. Gless	20 Clinton St., Newark, N. J.	813
Irving Schwartz	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	814
Joseph Altman	Raymon Spreen	19 Clinton St., Newark, N. J.	815
David Castelbaum	Barney W. Plager	23 Harding Terrace, Newark, N. J.	816
Simon M. Seley	William F. Herter	16 Carteret St., Newark, N. J.	817
Lowy & Lowy	Samuel S. Dillenberg	130 Market St., Newark, N. J.	818
Emanuel D. Lasher	Arthur E. Blumenschine	744 Broad St., Newark, N. J.	819
Fred G. Stickel, Jr.	Harry M. Coleman	61 S. 10th St., Newark, N. J.	820
W. Bradford Smith	Robert H. Spencer	511 Union Bldg., Newark, N. J.	821
Joseph E. Cohn	Samuel G. Blumenfeld	164 Market St., Newark, N. J.	822
Harry Kaplan	Julius C. Robins	389 Badger Ave., Newark, N. J.	823
Harry Campton	John Zipfel	20 Belmont Ave., Newark, N. J.	824
Robert S. Terhune	Joseph M. Karkella	183 Garside St., Newark, N. J.	825
Frank P. Padalino	Alfred R. Marasco	960 Springfield Ave., Irvington, N. J.	826
Joseph Altman	Morris L. Fuchs	122 Milford Ave., Newark, N. J.	827
Bernard Mindes	Samuel H. Koss	281 Pomona Ave., Newark, N. J.	828
Joseph Honigfeld	Bernard Siegall	1899 Morris Ave., Union, N. J.	829
A. Nathan Cohen	Henry M. Besser	Lefcourt-Newark Bldg., Newark, N. J.	830
David H. Yonteff	M. George Greenberg	9 Hill St., Newark, N. J.	831
Harold Simandl	Herman E. Fritche	209 Park Pl., Irvington, N. J.	832
Paul G. Roder	Frank C. Snyder	261 Orange St., Newark, N. J.	833
Selick J. Mindes	Samuel S. Dillenberg	130 Market St., Newark, N. J.	834
Meyer C. Ellenstein	G. H. Yonkers	425 Stuyvesant Ave., Irvington, N. J.	835
Samuel H. Gooen	John J. Gaffney	384 Turrell Ave., South Orange, N. J.	836
Scher & Albert	Gottlieb Jacobs	10 Charlton St., Newark, N. J.	837
Milton M. Unger	Harry A. Berzon	83 Laventhal Ave., Irvington, N. J.	838
Robert Silberman	Samuel W. Lockhart	920 Broad St., Newark, N. J.	839
John McCloskey	Joseph I. Conlan	Tuxedo Park, East Orange, N. J.	840
Philip J. Schotland	A. Sigmund Kanengieser	16-18 Belmont Ave., Newark, N. J.	841
Charles L. Rapa	Alfred F. Richardella	263 So. 8th St., Newark, N. J.	842
Jules E. Tepper	George G. Eckstein	49 Clinton St., Newark, N. J.	843
W. Howard Demarest	A. Leslie Baldwin	75 Roseville Ave., Newark, N. J.	844
Stein, McGlynn & Hannoch	Barney W. Plager	23 Harding Terrace, Newark, N. J.	845
Theodore D. Gottlieb	Charles F. Hart	78 Fairmount Terrace, East Orange, N. J.	846
Carl F. Hinrichsen	Elmer R. Stone	41 Clinton St., Newark, N. J.	847
Lowy & Lowy	H. P. Schaeffer	57 Bergen St., Newark, N. J.	848
Harry Campton	Arthur H. Dietz	776 Broad St., Newark, N. J.	849
Isaac Fleischman	Philip Gilbert	20 Clinton St., Newark, N. J.	850
Scharringhausen & Hartpence	William B. Heller	14 Ferry St., Newark, N. J.	851
Herman Distler	Abraham Meisel	17 Stengel Ave., Newark, N. J.	852
Meyers & Lesser	Fred Maybaum	755 Clinton Ave., Newark, N. J.	853
Michael J. Quigley	John P. Loughlin	24 Helen Ave., West Orange, N. J.	854
Fast & Fast	Frank P. Litter	22 Belmont Ave., Newark, N. J.	855
Andrew J. Brady, Jr.	Adam Poh, Jr.	40 Clinton St., Newark, N. J.	856
William L. Greenbaum	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	857
Michael N. Chanalis	Henry N. Woodward	565 Broadway, Newark, N. J.	858
Richard C. Plumer	Clyde A. Zukswert	1060 Broad St., Newark, N. J.	859
Michael J. Quigley	Harry M. Coleman	61 South 10th St., Newark, N. J.	860
David Bernheim	Gottlieb Jacobs	10 Charlton St., Newark, N. J.	861

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
807	Pompey	Newark	$628	$5,500	$661,200
808	Popular	"	1,627	.....	1,303,700
809	Post Office	"	16,328	18,000	1,623,500
810	Power	"	3,209	5,000	206,200
811	Practical	"	1,636	.....	378,100
812	Precise	"	1,966	7,500	244,000
813	Preferred	"	4,194	7,646	469,500
814	Premier	"	4,386	11,735	577,400
815	Pride of Newark	"	6,044	.....	389,200
816	Producers	"	4,951	10,000	419,400
817	Productive	"	3,176	.....	284,000
818	Progress	"	17,449	.....	805,700
819	Progressive Merchants' of Springfield Avenue	"	5,863	3,240	721,300
820	Prosperity	"	7,565	7,891	665,600
821	Protection	"	1,020	.....	291,200
822	Provident	"	3,331	.....	479,600
823	Prudent	"	4,400	.....	313,600
824	Prudential	"	756	9,402	558,300
825	Public	"	1,464	6,845	474,000
826	Punctual	"	8,187	4,500	627,500
827	Puritan	"	17,869	13,600	1,745,000
828	Pyramid	"	3,629	.....	290,050
829	Radiant	"	887	500	168,300
830	Realty	"	1,913	.....	217,700
831	Record	"	5,109	.....	328,350
832	Regal	"	832	.....	447,900
833	Reliable	"	11,603	45,000	2,017,000
834	Reliance	"	19,529	.....	713,800
835	Renowned	"	2,151	.....	322,600
836	Resource	"	4,183	5,000	270,900
837	Revenue	"	21,541	20,552	903,200
838	Rex	"	7,602	6,141	436,100
839	Rialto	"	584	522	196,100
840	Richelieu	"	16,345	6,000	616,700
841	Richmont	"	41,096	.....	941,600
842	Roosevelt	"	6,322	2,000	273,100
843	Rose	"	857	.....	118,200
844	Roseville	"	16,275	18,000	986,900
845	Safety	"	426	.....	344,200
846	Sagamore	"	1,489	4,006	460,800
847	Sanford	"	9,949	3,300	256,700
848	Savings	"	3,728	15,000	794,700
849	Saybrook	"	2,022	5,116	586,300
850	Second Ward	"	9,006	5,000	989,300
851	Security	"	5,500	15,000	957,700
852	Select	"	13,766	17,672	850,800
853	Seminole	"	.....	3,000	136,900
854	Seneca	"	1,185	4,000	231,700
855	Service	"	4,512	.....	240,650
856	Seventh Ward	"	1,512	8,400	517,100
857	Seymour	"	3,575	10,213	574,400
858	Simplex	"	2,993	1,000	262,800
859	Sixteenth Ward	"	1,634	.....	499,700
860	Sixth Ward	"	2,868	7,000	556,200
861	Solid	"	1,134	.....	72,500

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$24,447	$10,311	$16,083	$3,255	$721,424	807
.....	73,340	163,294	50,773	14,018	1,606,752	808
.....	13,675	144,466	12,963	69,166	1,898,098	809
.....	4,691	70,861	1,591	2,341	293,893	810
.....	16,350	128,523	7,320	986	532,915	811
.....	15,150	30,388	8,704	3,598	311,306	812
.....	4,530	58,380	2,257	2,704	549,211	813
.....	21,131	104,554	2,416	2,657	724,279	814
.....	10,000	185,029	6,248	2,431	598,952	815
$14,500	21,240	73,687	15,220	4,184	563,182	816
.....	9,150	145,845	24,797	3,602	470,570	817
77,000	9,355	60,823	8,095	7,054	985,476	818
.....	52,183	195,408	18,459	3,697	1,000,150	819
.....	6,825	22,534	6,857	1,086	718,358	820
16,000	7,765	4,709	11,310	2,351	334,355	821
.....	31,721	56,189	7,275	4,070	582,186	822
.....	14,277	22,192	9,077	1,163	364,709	823
3,000	4,455	.....	3,977	816	580,706	824
.....	9,210	24,434	3,169	4,380	523,502	825
.....	26,185	.....	16,038	5,165	687,575	826
19,000	231,997	306,034	21,069	21,674	2,376,243	827
.....	13,294	29,484	9,114	2,050	347,621	828
.....	9,200	12,939	2,802	1,054	195,682	829
.....	8,905	20,030	8,647	2,494	259,689	830
14,000	13,902	57,350	11,593	12,859	443,163	831
.....	18,505	51,374	8,036	3,265	529,912	832
.....	31,796	71,181	17,289	30,913	2,224,782	833
75,000	20,008	507,209	19,364	8,069	1,362,979	834
.....	15,755	195,172	29,945	9,254	574,877	835
.....	13,195	55,281	7,672	2,273	358,504	836
171,800	50,840	18,935	33,582	7,998	1,228,448	837
.....	24,560	16,048	11,455	4,231	506,137	838
.....	6,995	42,437	4,004	1,151	251,793	839
.....	16,205	63,644	13,207	1,966	734,067	840
242,000	19,175	131,957	79,254	32,266	1,487,348	841
.....	19,964	12,493	7,421	1,669	322,969	842
.....	3,050	51,868	1,466	400	175,841	843
650	11,100	215,330	1,416	6,424	1,256,095	844
30,000	18,965	136,902	12,118	4,330	546,941	845
.....	6,885	26,535	5,999	1,969	507,683	846
.....	5,501	31,097	4,315	762	311,624	847
24,000	41,284	80,595	9,000	6,225	974,532	848
.....	32,775	.....	3,828	1,448	631,489	849
220,700	28,130	.....	22,834	11,797	1,286,767	850
.....	6,507	242,549	10,256	12,707	1,250,219	851
33,000	28,379	93,090	32,994	5,018	1,074,719	852
.....	10,170	61,442	9,664	774	221,950	853
20,000	1,841	46,200	3,842	1,310	310,078	854
3,750	5,740	26,834	5,382	1,221	288,089	855
.....	19,370	76,668	9,026	883	632,909	856
.....	25,106	.....	3,305	5,251	621,850	857
17,500	4,640	92,631	2,183	568	384,315	858
.....	6,116	162,537	13,347	5,246	688,580	859
.....	8,425	216,255	10,498	3,092	804,338	860
.....	.....	8,049	1,574	300	83,557	861

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Essex County—Continued					
807	Pompey	Newark	$457,591	.....	.....	$118,100
808	Popular	"	770,472	.....	.....	589,950
809	Post Office	"	1,086,234	.....	.....	403,900
810	Power	"	164,762	$1,500	.....	65,700
811	Practical	"	334,495	.....	.....	73,000
812	Precise	"	182,166	.....	.....	59,400
813	Preferred	"	355,056	.....	.....	74,000
814	Premier	"	494,875	.....	.....	98,400
815	Pride of Newark	"	308,760	.....	.....	174,850
816	Producers	"	370,167	.....	.....	38,300
817	Productive	"	193,753	4,200	.....	67,400
818	Progress	"	516,915	.....	.....	192,950
819	Progressive Merchants' of Springfield Avenue	"	538,474	.....	.....	97,400
820	Prosperity	"	431,541	.....	.....	161,900
821	Protection	"	225,015	.....	.....	28,600
822	Provident	"	375,871	.....	.....	86,950
823	Prudent	"	232,654	.....	.....	55,100
824	Prudential	"	332,004	.....	.....	117,100
825	Public	"	309,648	.....	.....	98,600
826	Punctual	"	342,348	.....	.....	186,700
827	Puritan	"	1,543,734	.....	.....	244,500
828	Pyramid	"	181,705	.....	.....	94,550
829	Radiant	"	131,403	.....	.....	14,000
830	Realty	"	162,324	.....	.....	49,050
831	Record	"	245,949	.....	.....	96,650
832	Regal	"	374,850	.....	.....	21,300
833	Reliable	"	1,426,343	.....	.....	299,400
834	Reliance	"	700,147	.....	.....	220,450
835	Renowned	"	358,614	.....	.....	57,450
836	Resource	"	235,069	.....	.....	26,100
837	Revenue	"	699,993	.....	.....	257,600
838	Rex	"	389,196	.....	.....	29,000
839	Rialto	"	160,518	.....	.....	27,250
840	Richelieu	"	452,760	.....	.....	111,600
841	Richmont	"	641,842	.....	.....	437,050
842	Roosevelt	"	225,306	.....	.....	23,400
843	Rose	"	135,870	.....	.....	13,500
844	Roseville	"	929,154	.....	.....	12,600
845	Safety	"	283,080	.....	.....	91,950
846	Sagamore	"	347,145	.....	.....	42,400
847	Sanford	"	219,848	.....	.....	16,600
848	Savings	"	628,293	.....	.....	168,700
849	Saybrook	"	375,000	.....	.....	51,350
850	Second Ward	"	673,389	.....	.....	311,050
851	Security	"	734,565	.....	.....	257,200
852	Select	"	600,510	.....	.....	257,800
853	Seminole	"	127,897	.....	.....	15,600
854	Seneca	"	152,425	.....	.....	101,100
855	Service	"	171,837	.....	.....	41,600
856	Seventh Ward	"	378,951	.....	.....	97,000
857	Seymour	"	463,689	.....	.....	48,600
858	Simplex	"	255,690	.....	.....	41,200
859	Sixteenth Ward	"	471,267	.....	.....	48,900
860	Sixth Ward	"	427,663	.....	.....	222,300
861	Solid	"	44,896	.....	.....	12,200

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

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	
$3,460	.....	$424	$500	$25,000	$39	$112,810	$3,500	$721,424	807
8,113	$937	3,124	.....	69,000	478	153,607	11,071	1,606,752	808
1,689	.....	829	.....	95,000	206	299,240	11,000	1,898,098	809
390	.....	17	2,832	24,265	309	29,467	4,651	293,893	810
7,187	.....	200	.....	45,000	811	59,222	13,000	532,915	811
801	.....	1,125	1,100	35,000	68	26,979	4,667	311,306	812
.....	.....	370	.....	25,000	.....	88,947	5,838	549,211	813
429	.....	7	150	.....	156	118,681	11,581	724,279	814
1,814	.....	467	.....	29,000	336	65,225	18,500	598,952	815
5,176	.....	351	.....	65,000	510	74,678	9,000	563,182	816
1,420	.....	460	.....	37,500	106,823	5,434	53,580	470,570	817
703	.....	145	.....	119,500	.....	139,763	15,500	985,476	818
32,791	.....	710	.....	88,000	106,493	116,234	20,048	1,000,150	819
1,292	.....	572	3,500	10,000	.....	107,298	2,255	718,358	820
840	.....	264	.....	14,000	58	59,933	5,645	334,355	821
11,426	.....	1,028	.....	22,000	35	76,754	8,122	582,186	822
9,982	.....	250	300	13,500	.....	50,418	2,505	364,709	823
1,934	.....	360	10,650	25,429	202	86,178	6,849	580,706	824
228	.....	316	.....	26,000	158	80,874	7,678	523,502	825
938	.....	830	250	75,000	1,090	77,418	3,001	687,575	826
9,140	.....	821	.....	120,000	488	453,756	3,804	2,376,243	827
4,791	.....	185	3,100	22,000	25	31,728	9,537	347,621	828
1,488	.....	85	.....	22,000	76	25,336	1,294	195,682	829
8,507	.....	339	.....	.....	3,745	31,469	4,255	259,689	830
1,700	.....	429	.....	53,000	154	39,062	6,219	443,163	831
791	.....	338	.....	25,000	.....	102,426	5,207	529,912	832
1,038	.....	7	.....	133,500	1,471	328,858	34,165	2,224,782	833
431	.....	370	.....	148,000	165,000	64,081	64,500	1,362,979	834
5,477	.....	427	.....	70,500	28,088	27,725	26,596	574,877	835
682	.....	137	.....	40,000	.....	49,510	7,006	358,504	836
2,344	.....	365	163	80,000	113	170,665	17,205	1,228,448	837
.....	.....	361	.....	.....	.....	87,046	534	506,137	838
361	.....	60	.....	14,500	11	38,794	10,299	251,793	839
614	.....	169	1,500	52,000	111	103,358	11,955	734,067	840
.....	.....	323	5,469	160,000	49,628	169,668	23,368	1,487,348	841
803	4,000	194	.....	35,000	.....	33,614	652	322,969	842
430	.....	.....	.....	.....	744	19,890	5,407	175,841	843
410	.....	23	.....	83,100	.....	208,266	22,542	1,256,095	844
44,750	.....	622	.....	56,500	47,090	.....	22,949	546,941	845
601	950	190	.....	57,000	20	56,197	3,180	507,683	846
.....	.....	343	3,000	13,000	10	53,327	5,496	311,624	847
.....	.....	391	.....	9,000	292	158,856	9,000	974,532	848
51	.....	269	6,000	91,000	.....	106,331	1,488	631,489	849
2,590	.....	852	.....	85,000	73	163,203	50,610	1,286,767	850
732	.....	803	.....	42,000	.....	190,515	24,404	1,250,219	851
3,626	.....	373	6,100	70,000	.....	117,402	18,908	1,074,719	852
13,538	.....	81	.....	34,500	1,421	25,547	3,366	221,950	853
1,208	.....	110	.....	25,000	17	25,361	4,857	310,078	854
7,171	.....	517	.....	27,000	300	28,749	10,915	288,089	855
161	.....	547	.....	45,000	92	104,909	6,249	632,909	856
874	.....	45	.....	.....	87	102,177	6,378	621,850	857
1,543	.....	50	.....	8,500	.....	68,068	9,264	384,315	858
1,043	.....	140	.....	40,000	19	107,211	20,000	688,580	859
.....	.....	645	.....	70,000	.....	62,103	21,627	804,338	860
11,868	.....	607	.....	5,500	.....	5,481	3,005	83,557	861

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
807	Pompey	8,691	681	.....	.....	.....	.....	590	59
808	Popular	11,051	993	.....	.....	.....	.....	2,950	482
809	Post Office	15,803	1,121	.....	.....	.....	.....	2,020	207
810	Power	3,910	281	7	1	.....	.....	329	33
811	Practical	6,883	651	.....	.....	.....	.....	365	55
812	Precise	5,833	460	.....	.....	.....	.....	297	71
813	Preferred	5,443	452	.....	.....	.....	.....	370	43
814	Premier	9,854	750	.....	.....	.....	.....	492	63
815	Pride of Newark	4,658	384	.....	.....	.....	.....	374	124
816	Producers	6,326	560	.....	.....	.....	.....	191	27
817	Productive	3,596	281	42	7	.....	.....	337	38
818	Progress	14,777	327	.....	.....	.....	.....	1,930	72
819	Progressive Merchants' of Springfield Avenue	9,558	483	.....	.....	.....	.....	487	55
820	Prosperity	7,366	462	.....	.....	.....	.....	809	131
821	Protection	3,606	318	.....	.....	.....	.....	143	20
822	Provident	6,150	379	.....	.....	.....	.....	435	39
823	Prudent	4,949	449	.....	.....	.....	.....	276	36
824	Prudential	5,339	433	.....	.....	.....	.....	586	91
825	Public	5,020	363	.....	.....	.....	.....	493	60
826	Punctual	7,737	649	.....	.....	.....	.....	934	145
827	Puritan	24,181	1,603	.....	.....	.....	.....	1,223	154
828	Pyramid	4,441	311	.....	.....	.....	.....	473	35
829	Radiant	3,385	170	.....	.....	.....	.....	70	5
830	Realty	2,802	244	.....	.....	.....	.....	245	27
831	Record	5,193	362	.....	.....	.....	.....	483	35
832	Regal	6,924	419	.....	.....	.....	.....	106	10
833	Reliable	20,087	1,495	.....	.....	.....	.....	1,497	177
834	Reliance	13,627	804	.....	.....	.....	.....	1,102	140
835	Renowned	9,370	562	.....	.....	.....	.....	287	27
836	Resource	5,009	474	.....	.....	.....	.....	130	25
837	Revenue	11,698	760	.....	.....	.....	.....	1,288	88
838	Rex	7,515	607	.....	.....	.....	.....	145	16
839	Rialto	2,593	213	.....	.....	.....	.....	136	16
840	Richelieu	7,678	537	.....	.....	.....	.....	558	36
841	Richmont	10,500	560	.....	.....	.....	.....	2,185	182
842	Roosevelt	5,389	264	.....	.....	.....	.....	117	13
843	Rose	3,809	198	.....	.....	.....	.....	68	11
844	Roseville	16,499	1,078	.....	.....	.....	.....	63	11
845	Safety	4,037	324	.....	.....	.....	.....	460	57
846	Sagamore	10,429	699	.....	.....	.....	.....	424	20
847	Sanford	4,275	300	.....	.....	.....	.....	83	7
848	Savings	10,712	841	.....	.....	.....	.....	844	97
849	Saybrook	5,898	440	.....	.....	.....	.....	257	37
850	Second Ward	10,495	623	.....	.....	.....	.....	1,555	164
851	Security	10,621	963	.....	.....	.....	.....	1,286	198
852	Select	12,961	857	.....	.....	.....	.....	1,289	114
853	Seminole	3,178	242	.....	.....	.....	.....	78	6
854	Seneca	3,699	271	.....	.....	.....	.....	505	43
855	Service	3,353	236	.....	.....	.....	.....	208	29
856	Seventh Ward	5,909	469	.....	.....	.....	.....	485	77
857	Seymour	5,598	838	.....	.....	.....	.....	243	34
858	Simplex	4,192	365	.....	.....	.....	.....	206	22
859	Sixteenth Ward	7,078	354	.....	.....	.....	.....	244	34
860	Sixth Ward	6,859	692	.....	.....	.....	.....	1,111	191
861	Solid	1,375	122	.....	.....	.....	.....	61	19

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
9,281	170	570	S.	$1.00 & $2.00 m.	$200	6	$3.00 a	$2.00 a	807
14,001	179	1,296	S.	1.00 & 2.00 m.	200	6	3.00 a	2.00 a	808
17,823	318	1,010	S.	1.00 m.	200	6	3.00 a	2.00 a	809
4,246	46	260	O.P.	.....	200	6	3.00 a	2.00 a	810
7,248	109	597	S.	1.00 m.	200	6	3.00 a	1.00 a	811
6,130	74	457	S.	1.00 m.	200	6	4.00 a	2.00 a	812
5,813	71	424	S.	1.00 m.	200	6	3.00 a	2.00 a	813
10,346	110	703	O.P.	.....	200	6	4.00 a	1.00 a	814
5,532	70	438	S.	1.00 m.	200	6	4.00 a	1.00 a	815
6,517	129	458	S.	1.00 m.	200	6	4.00 a	2.00 a	816
3,975	45	281	S.	1.00 m.	200	6	.....	.....	817
16,707	84	315	S.	.50 m.	100	6	4.00 a	2.00 a	818
10,045	117	421	S.	1.00 m.	200	6	4.00 a	2.00 a	819
8,175	106	487	S.	1.00 m.	200	6	4.00 a	2.00 a	820
3,749	67	271	S.	1.00 m.	200	6	3.00 a	3.00 a	821
6,585	90	328	S.	1.00 m.	200	6	4.00 a	.....	822
5,225	103	382	S.	1.00 m.	200	6	1.00 & 3.00 a	1.00 a	823
5,925	114	410	S.	1.00 m.	200	6	4.00 a	1.00 a	824
5,513	104	319	S.	1.00 m.	200	6	3.00 a	1.00 a	825
8,671	152	642	S.	1.00 m.	200	6	4.00 a	1.00 a	826
25,404	358	1,399	S.	1.00 m.	200	6	4.00 a	2.00 a	827
4,914	279	67	S.	1.00 m.	200	6	4.00 a	1.00 a	828
3,455	29	146	S.	1.00 m.	200	6	3.00 a	1.00 a	829
3,047	60	211	S.	1.00 m.	200	6	4.00 a	1.00 a	830
5,676	74	323	S.	1.00 m.	200	6	3.00 a	1.00 a	831
7,030	85	344	S.	1.00 m.	200	6	2.00 a	1.00 a	832
21,584	373	1,299	O.P.	.....	200	6	4.00 a	1.00 a	833
14,729	95	849	S.	1.00 m.	200	6	4.00 a	2.00 a	834
9,657	61	528	S.	1.00 m.	200	6	3.00 a	1.00 a	835
5,139	92	407	S.	1.00 m.	200	6	3.00 a	1.00 a	836
12,986	169	679	S.	1.00 m.	200	6	4.00 a	1.00 a	837
7,660	60	563	S.	1.00 m.	200	6	3.00 a	1.00 a	838
2,729	47	182	S.	1.00 m.	200	6	.....	1.00 a	839
8,236	125	448	S.	1.00 m.	200	6	3.00 a & .04 b	1.00 a	840
12,685	115	627	S.	1.00 m.	200	6	.....	2.00 a	841
5,506	90	187	S.	.25 w.	200	6	4.00 a	1.00 a	842
3,877	27	182	O.P.	.....	200	6	.....	2.00 a	843
16,562	256	833	O.P.	.....	100 & 200	6	3.00 a	2.00 a	844
4,497	124	257	S.	1.00 m.	200	6	.....	.....	845
10,853	98	621	S.	1.00 m.	100	6	3.00 a	2.00 a	846
4,358	44	263	S.	1.00 m.	200	6	3.00 a	3.00 a	847
11,556	168	770	S.	1.00 m.	200	6	3.00 a	1.00 a	848
6,155	172	305	S.	1.00 m.	200	6	.01 b	.....	849
12,050	183	604	S.	1.00 m.	200	6	1.00, 2.00 & 4.00 a	2.00 a	850
11,907	158	1,003	S.	1.00 m.	200	6	4.00 a	2.00 a	851
14,250	164	807	S.	1.00 m.	200	6	4.00 a	1.00 a	852
3,256	42	206	S.	1.00 m.	200	6	3.00 a	1.00 a	853
4,204	59	255	S.	1.00 m.	200	6	3.00 a	2.00 a	854
3,561	55	210	S.	1.00 m.	200	6	4.00 a	1.00 a	855
6,394	122	424	S.	1.00 m.	200	6	3.00 a	.....	856
5,841	130	742	O.P.	.....	200	6	4.00 a	1.00 a	857
4,398	47	340	S.	1.00 m.	200	6	3.00 a	2.00 a	858
7,322	58	330	S.	1.00 m.	200	6	3.00 a	2.00 a	859
7,970	108	775	S.	1.00 m.	200	6	1.00 & 3.00 a	1.00 a	860
1,436	11	130	S.	1.00 m.	200	6	4.00 a	1.00 a	861

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
862	Sons of St. George	Newark	May 1, 1909	Samuel D. Milroy
863	South Broad	"	Dec. 5, 1911	William Bal
864	Southern Newark	"	April 13, 1910	Henry Koch, Jr.
865	South Park	"	Feb. 2, 1906	Horace C. Grice
866	South Side	"	Dec. 17, 1902	Emil Hildebrand
867	Springfield	"	Oct. 16, 1893	Adelbert Baier
868	Square Deal	"	Dec. 8, 1913	Simon Heyman
869	Stalwart	"	Feb. 6, 1926	Paul Handler
870	Standard	"	Oct. 23, 1886	Abraham Metzger
871	Star	"	Aug. 11, 1910	Barney Levy
872	Star of Essex	"	April 11, 1919	Vincent Pomponio
873	St. Casimir	"	Oct. 3, 1925	Albert W. Roman
874	Steadfast	"	Feb. 3, 1922	Morris Charin
875	Sterling	"	Feb. 2, 1905	William S. Walters
876	Stratford	"	Mar. 11, 1908	Joseph T. Harrison
877	Success	"	Jan. 8, 1909	David Littman
878	Sun	"	Jan. 29, 1920	David C. Willner
879	Sunnyside	"	Nov. 12, 1920	Harry Reich
880	Superb	"	Feb. 16, 1922	Henry Bochner
881	Superior	"	Nov. 26, 1906	Morris Herbst
882	Surety	"	Jan. 30, 1906	Michael J. O'Connor
883	Susan B. Anthony	"	June 14, 1923	Emelia Rehberger
884	Systematic	"	Feb. 25, 1926	Abe Beller
885	T. A. B. S.	"	Dec. 8, 1911	Felix A. Lunney
886	Teachers	"	May 23, 1910	Arthur Mertz
887	Tenth Ward	"	Feb. 23, 1887	David Priest
888	Textile	"	June 13, 1919	Morton Schiff
889	Third Ward	"	Mar. 10, 1905	Samuel Schechner
890	Thirteenth Ward	"	Mar. 9, 1887	Henry Ebert
891	Thomas Jefferson	"	Dec. 10, 1919	William Schiffenhaus
892	Thrift	"	June 3, 1909	William T. Decker
893	Times	"	Mar. 5, 1926	Meyer Krasner
894	Tip Top	"	Aug. 19, 1922	Joseph Mankoff
895	Titanian	"	Nov. 12, 1890	Frank A. Geiger
896	Traders	"	July 8, 1909	Edwin Steiner
897	Trades Union	"	Mar. 11, 1913	Edward Feigenbaum
898	Traffic	"	Mar. 12, 1920	Anton Kaufman
899	Travelers	"	Dec. 5, 1919	Frank A. Willette
900	Triangle	"	May 21, 1920	Michael I. Sientz
901	Trojan	"	Jan. 24, 1923	Louis Flink
902	True Friends	"	Oct. 29, 1907	Aaron Goldinberg
903	Trustworthy	"	Sept. 13, 1911	Frederick Strittmatter
904	Tuxedo	"	Jan. 25, 1923	Joseph A. Burns
905	Twelfth Ward	"	July 20, 1904	Otto J. Karst
906	Ultimate	"	Feb. 9, 1923	Isidore Krieger
907	Uncle Sam	"	Sept. 23, 1912	John Hancock
908	Union	"	July 16, 1887	Herbert J. Strahan
909	Unique	"	Sept. 10, 1921	H. M. Biggin
910	United	"	Dec. 17, 1912	Arthur Muehlfelder
911	United American	"	May 29, 1881	Charles L. Schraudt
912	United Conclave	"	June 6, 1905	John J. Baader
913	Unity	"	April 5, 1907	Walter C. Jacobs
914	Universal	"	Feb. 9, 1911	Alfred Fischman
915	Upper End	"	May 17, 1905	Fred W. J. Neese
916	Up-To-The-Minute	"	Nov. 25, 1921	Samuel H. Levy

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Harry Campton	Fred J. Dinger	186 Pomona Ave., Newark, N. J.	862
Howard F. Kirk	Henry P. Schanz	17 William St., Newark, N. J.	863
Abraham Alboum	John A. Linnett	29 Elizabeth Ave., Newark, N. J.	864
A. Wilberforce Egner	William C. Treiber	755 Broad St., Newark, N. J.	865
Kussy & Kohn	Charles E. Dietz	195 Belmont Ave., Newark, N. J.	866
Herr, Leiss & Herr	H. F. Peal	37 Keer Ave., Newark, N. J.	867
Stein, Hannoch & Lasser	Isidor Grand	857 South 17th St., Newark, N. J.	868
Henry P. Handler	William M. Beckelman	11 Raymond Blvd., Newark, N. J.	869
Stein, Hannoch & Lasser	Isidor Grand	471 Clinton Ave., Newark, N. J.	870
Philip J. Schotland	John Zipfel, 3rd.	20 Belmont Ave., Newark, N. J.	871
Pearce R. Franklin	Benjamin Seligman	187 Seymour Ave., Newark, N. J.	872
James J. Farley	John E. Pietrucha	116 Pulaski St., Newark, N. J.	873
Milton J. Finkelstein	Henry J. Rosenberg	325 Peshine Ave., Newark, N. J.	874
Frank Voigt	R. Frederick Hopkins	511 South Orange Ave., South Orange, N. J.	875
Samuel D. Williams	Frank M. Hall	127 Midland Blvd., Maplewood, N. J.	876
Henry Hahn	Thomas Johnson	253 South Clinton St., East Orange, N. J.	877
Philip J. Schotland	Alexander King	Lefcourt-Newark Bldg., Newark, N. J.	878
Edward S. Bessman	Benjamin H. Tabankin	735 Hunterdon St., Newark, N. J.	879
Samuel Kaufer	Samuel A. Karp	197 Grumman Ave., Newark, N. J.	880
Edward R. McGlynn	Nathan Perselay	535 High St., Newark, N. J.	881
Francis P. Meehan	John E. Durr	829 Broad St., Newark, N. J.	882
Jennie E. Precker	Emma W. Johnson	187 Seymour Ave., Newark, N. J.	883
Herbert Parvin	Nathan Perselay	535 High St., Newark, N. J.	884
Louis J. Beers	Frank J. Summers	54 Broadway, Newark, N. J.	885
John B. Brown	Joseph Walden	300 Broadway, Newark, N. J.	886
Scharringhausen & Hartpence	Nathan Lifshus	17 Pacific St., Newark, N. J.	887
Emanuel Lowenstein	Samuel S. Dillenberg	130 Market St., Newark, N. J.	888
William Greenfield	Moses Gansler	93 Mercer St., Newark, N. J.	889
August W. Rosinger	Fred Westphal	129 Holland Rd., South Orange, N. J.	890
M. L. Lipis	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	891
Arthur T. Vanderbilt	Harry F. Stauffer	93 South 10th St., Newark, N. J.	892
Herman D. Israel	Samuel S. Dillenberg	130 Market St., Newark, N. J.	893
William Simon	David Teitelbaum	7 Treacy Ave., Newark, N. J.	894
Thomas R. Grimm	Walter J. Nicholson	810 Broad St., Newark, N. J.	895
Frederick Jay	Alfred N. Baum	61 Kenwood Place, East Orange, N. J.	896
Harry Unger	Martin L. Stahl	207 Market St., Newark, N. J.	897
Morris Isserman	Walter B. Griffin	73 Orange Heights Ave., West Orange, N. J.	898
Philip S. McNally	Jac. A. Widmann	67 Ball St., Irvington, N. J.	899
Louis R. Freund	Samuel A. Horrowitz	677 Bergen St., Newark, N. J.	900
Samuel O. Offen	Louis Hecht	18 Stratford Place, Newark, N. J.	901
Philip J. Schotland	Moses Rubinfield	250 Wainwright St., Newark, N. J.	902
Michael J. Quigley	Harry J. Stevens	478 Central Ave., Newark, N. J.	903
Frederic C. Ritger	William L. Jedebrock	29 Grumman Ave., Newark, N. J.	904
Richard H. Cashion	William B. Heller	14 Ferry St., Newark, N. J.	905
Edward S. Bessman	Benjamin H. Tabankin	735 Hunterdon St., Newark, N. J.	906
Frederic Stoddard	Charles J. Burger	530 Norwood St., East Orange, N. J.	907
J. W. Strahan & L. A. Ziegler	Charles T. Ziegler	9 Clinton St., Newark, N. J.	908
D. A. Cavicchia	W. H. Butler	123 Lexington Ave., Maplewood, N. J.	909
Sidney Stein	George H. Yonkers	425 Stuyvesant Ave., Irvington, N. J.	910
Charles A. Herr	John G. Schweikhardt	38 Hedden Terrace, Newark, N. J.	911
Jacob Fischel	Thomas Johnson	253 South Clinton St., East Orange, N. J.	912
Peter A. Cavicchia	Louis Boehme	69 Warren St., Newark, N. J.	913
Nicholas LaVecchia	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	914
Charles C. Deubel	Richard F. L. Muth	81 Courter Ave., Maplewood, N. J.	915
Maxwell M. Plotkin	Louis Klinger	8 Bungalow Court, Newark, N. J.	916

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
862	Sons of St. George	Newark	$7,167	$1,525	$161,900
863	South Broad	"	31,741	.....	1,268,200
864	Southern Newark	"	2,002	12,667	833,200
865	South Park	"	8,832	12,000	1,033,200
866	South Side	"	6,298	.....	896,000
867	Springfield	"	1,973	3,500	300,700
868	Square Deal	"	6,996	.....	1,049,300
869	Stalwart	"	5,611	.....	308,000
870	Standard	"	325	.....	1,606,700
871	Star	"	2,041	15,475	1,096,700
872	Star of Essex	"	200	2,000	154,400
873	St. Casimir	"	15,840	1,061	112,500
874	Steadfast	"	9,473	10,000	735,800
875	Sterling	"	10,925	9,500	565,100
876	Stratford	"	29,760	.....	746,750
877	Success	"	9,146	9,000	616,900
878	Sun	"	6,321	.....	450,600
879	Sunnyside	"	2,126	8,000	438,900
880	Superb	"	5,719	2,500	200,500
881	Superior	"	5,778	.....	696,700
882	Surety	"	9,239	20,000	881,200
883	Susan B. Anthony	"	17,860	8,727	409,600
884	Systematic	"	6,172	2,000	127,700
885	T. A. B. S.	"	3,898	7,500	738,600
886	Teachers	"	3,612	16,476	350,900
887	Tenth Ward	"	1,644	.....	2,227,450
888	Textile	"	1,572	4,000	233,000
889	Third Ward	"	6,100	11,000	642,800
890	Thirteenth Ward	"	7,426	10,000	1,058,800
891	Thomas Jefferson	"	14,211	.....	697,700
892	Thrift	"	6,957	15,000	1,704,800
893	Times	"	972	2,000	220,700
894	Tip Top	"	3,071	7,000	296,700
895	Titanian	"	14,859	34,544	1,897,300
896	Traders	"	728	700	310,500
897	Trades Union	"	415	.....	139,800
898	Traffic	"	2,485	10,750	437,900
899	Travelers	"	620	.....	433,600
900	Triangle	"	10,804	1,000	375,900
901	Trojan	"	3,614	2,000	578,500
902	True Friends	"	15,876	37,493	1,151,400
903	Trustworthy	"	20,404	15,746	1,282,050
904	Tuxedo	"	4,588	3,000	358,300
905	Twelfth Ward	"	6,979	9,052	643,550
906	Ultimate	"	5,953	10,000	334,250
907	Uncle Sam	"	1,240	1,619	102,900
908	Union	"	7,096	5,213	328,700
909	Unique	"	3,957	.....	140,450
910	United	"	1,479	.....	1,066,400
911	United American	"	1,475	10,000	498,600
912	United Conclave	"	7,332	4,000	509,900
913	Unity	"	35,535	10,000	1,091,840
914	Universal	"	22,751	26,563	1,540,000
915	Upper End	"	3,663	4,000	305,200
916	Up-To-The-Minute	"	1,873	7,455	241,900

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$2,178	.....	$505	$721	$173,996	862
$54,000	19,530	$99,230	19,345	5,150	1,497,196	863
30,000	6,245	49,704	3,932	2,067	939,817	864
.....	21,025	89,147	9,492	3,976	1,177,672	865
30,000	31,580	90,097	11,686	3,327	1,068,988	866
.....	1,828	30,114	3,488	2,450	344,053	867
.....	27,410	283,441	54,022	9,779	1,430,948	868
.....	2,790	20,539	7,145	611	344,696	869
.....	33,755	535,574	42,875	8,393	2,227,622	870
88,200	64,485	334,545	51,076	10,316	1,662,838	871
.....	12,314	9,753	5,959	1,212	185,838	872
.....	3,630	8,334	3,137	21	144,523	873
.....	8,954	3,614	8,306	9,052	785,199	874
13,000	24,245	71,261	5,236	470	699,737	875
4,880	18,112	.....	7,305	8,904	815,711	876
.....	25,715	.....	16,676	2,989	680,426	877
.....	18,125	78,110	31,003	4,663	588,822	878
.....	9,400	86,296	2,605	3,229	550,556	879
.....	10,660	.....	7,097	769	227,245	880
7,500	18,680	174,509	23,075	14,040	940,282	881
.....	17,145	62,414	3,878	2,273	996,149	882
.....	28,100	88,654	7,857	2,664	563,462	883
.....	1,525	11,561	872	712	150,542	884
35,000	13,420	23,445	14,372	5,096	841,331	885
.....	23,537	60,364	8,771	3,424	467,084	886
163,000	24,322	1,114,456	48,535	10,996	3,590,403	887
2,000	2,750	55,966	5,080	1,609	305,977	888
.....	14,962	49,683	15,740	6,221	746,506	889
.....	36,907	271,021	19,154	3,961	1,407,269	890
.....	45,723	.....	38,709	12,308	808,651	891
.....	12,975	39,708	1,203	3,991	1,784,634	892
3,890	1,690	17,937	6,373	2,749	256,311	893
.....	12,730	43,634	3,743	2,921	369,799	894
25,000	43,328	170,107	25,614	27,903	2,238,655	895
30,000	10,855	175,738	10,529	4,009	543,059	896
2,000	6,141	63,580	5,305	1,055	218,296	897
.....	24,560	57,206	12,297	2,533	547,731	898
.....	5,365	94,355	14,123	1,530	549,593	899
31,600	13,350	49,795	21,656	1,664	505,769	900
20,000	10,214	25,408	4,092	3,263	647,091	901
32,400	49,601	450,866	4,615	17,270	1,759,521	902
30,500	27,994	85,267	20,888	7,458	1,490,307	903
.....	7,363	16,187	575	256	390,269	904
.....	9,814	117,031	11,782	2,676	800,884	905
.....	14,215	47,420	936	2,118	414,892	906
.....	3,200	.....	1,298	1,774	112,031	907
26,000	8,289	34,230	3,082	8,659	421,269	908
7,900	2,365	6,167	7,191	637	168,667	909
.....	31,560	466,290	52,688	10,487	1,628,904	910
.....	12,715	.....	4,524	1,496	528,810	911
.....	14,260	81,831	14,968	1,705	633,996	912
.....	17,110	9,260	19,310	6,294	1,189,349	913
.....	60,814	162,767	13,837	26,970	1,853,702	914
.....	3,930	.....	2,100	837	319,730	915
6,500	14,580	83,996	11,078	2,680	370,062	916

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 Paid-Up Shares
	Essex County—Continued					
862	Sons of St. George	Newark	$120,342	.....	.....	.....
863	South Broad	"	938,452	.....	.....	$110,150
864	Southern Newark	"	359,218	.....	.....	450,100
865	South Park	"	812,451	.....	.....	79,800
866	South Side	"	602,448	.....	.....	269,000
867	Springfield	"	231,696	.....	.....	42,800
868	Square Deal	"	745,545	.....	.....	324,500
869	Stalwart	"	174,225	.....	.....	69,000
870	Standard	"	977,524	.....	.....	712,200
871	Star	"	878,847	.....	.....	445,750
872	Star of Essex	"	109,173	.....	.....	21,000
873	St. Casimir	"	116,006	.....	.....	6,400
874	Steadfast	"	410,590	.....	.....	201,000
875	Sterling	"	431,127	.....	.....	33,000
876	Stratford	"	512,304	.....	.....	55,800
877	Success	"	411,459	.....	.....	84,000
878	Sun	"	317,943	.....	.....	119,800
879	Sunnyside	"	277,444	.....	.....	145,500
880	Superb	"	147,259	.....	.....	11,300
881	Superior	"	464,418	.....	.....	222,000
882	Surety	"	593,844	.....	.....	160,100
883	Susan B. Anthony	"	413,946	.....	.....	56,350
884	Systematic	"	91,058	.....	.....	34,700
885	T. A. B. S.	"	488,128	.....	.....	147,600
886	Teachers	"	318,533	$5.00	.....	61,800
887	Tenth Ward	"	1,389,759	.....	.....	1,720,975
888	Textile	"	189,333	.....	.....	34,200
889	Third Ward	"	414,426	.....	.....	135,350
890	Thirteenth Ward	"	844,014	.....	.....	247,400
891	Thomas Jefferson	"	477,876	.....	.....	146,600
892	Thrift	"	1,220,557	.....	.....	136,000
893	Times	"	178,389	.....	.....	20,500
894	Tip Top	"	221,389	.....	.....	53,900
895	Titanian	"	1,415,850	.....	.....	286,600
896	Traders	"	280,801	.....	.....	135,700
897	Trades Union	"	117,630	.....	.....	36,100
898	Traffic	"	337,018	.....	.....	63,500
899	Travelers	"	327,197	.....	.....	104,700
900	Triangle	"	312,576	.....	.....	52,200
901	Trojan	"	418,898	.....	.....	81,800
902	True Friends	"	810,447	.....	.....	593,500
903	Trustworthy	"	852,571	.....	.....	281,700
904	Tuxedo	"	260,496	.....	.....	50,600
905	Twelfth Ward	"	420,583	.....	.....	208,350
906	Ultimate	"	264,525	.....	.....	66,100
907	Uncle Sam	"	81,870	.....	.....	7,600
908	Union	"	273,016	.....	.....	74,000
909	Unique	"	114,453	.....	.....	15,600
910	United	"	800,252	.....	.....	377,900
911	United American	"	351,189	.....	.....	68,900
			347,821	.....	.....	111,500
912	United Conclave	"				
913	Unity	"	731,253	.....	.....	287,800
914	Universal	"	980,568	.....	.....	473,500
915	Upper End	"	194,961	.....	.....	46,500
916	Up-To-The-Minute	"	259,044	.....	.....	36,300

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

LIABILITIES

Due Shareholders for			Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
Lapsed Shares	Matured Shares	Advance Payments							
		$57		$18,300	$355	$34,790	$152	$173,996	862
$2,716		1,929		185,000	1,410	245,225	12,314	1,497,196	863
		832	$500	16,500	13,299	94,308	5,060	939,817	864
167		577	500	67,000		209,177	8,000	1,177,672	865
		266		31,000		153,009	13,265	1,068,988	866
729		150		11,000	67	55,438	2,173	344,053	867
		623	500	141,000	90,800	83,879	44,101	1,430,948	868
12,051		411	650	53,500	25	31,621	3,213	344,696	869
11,295		1,393		168,350	131,283	171,720	53,857	2,227,622	870
6,451		5,839		90,000	8,683	194,552	32,716	1,662,838	871
292		125		32,500	310	21,958	480	185,838	872
384		1,202			40	19,520	971	144,523	873
3,520		294		70,000	19	94,835	4,941	785,199	874
1,696	$29,800	385	1,025	70,000		125,022	7,682	699,737	875
		434		115,000	1,054	127,219	3,900	815,711	876
2,814		437	300	77,000	139	102,123	2,154	680,426	877
7,816		952	1,744	57,000	5,816	61,552	16,199	588,822	878
1,026				62,000	273	57,190	7,123	550,556	879
10,804		577		25,000	185	30,761	1,359	227,245	880
501		537		102,000	38,335	92,491	20,000	940,282	881
258		1,011		65,000	65	156,042	19,829	996,149	882
650		1,257			13	74,246	17,000	563,462	883
				8,500		13,129	3,155	150,542	884
2,389		398		74,000	404	124,812	3,600	841,331	885
235		233				78,384	7,399	467,084	886
203	13,186	533		195,000	66,859	77,000	126,888	3,590,403	887
170		263		44,000	106	28,905	9,000	305,977	888
764	9,000	905		83,000		94,007	9,054	746,506	889
2,076		683		80,000	126	210,980	21,990	1,407,269	890
8,244		1,344		60,000		95,410	19,177	808,651	891
157		66	7,650	92,400	40,760	246,805	40,239	1,784,634	892
2,239		226		21,000		28,906	5,051	256,311	893
3,392		1,990		29,000	150	52,489	7,489	369,799	894
4,651		1,269	50	87,900		411,403	30,932	2,238,655	895
225		115		42,000		44,769	39,449	543,059	896
2,081		461		22,000	6,811	25,995	7,218	218,296	897
3,498		595		63,000	63	72,817	7,240	547,731	898
698				47,000	40	59,911	10,047	549,593	899
3,934		805		40,000	247	71,359	24,648	505,769	900
462		22		52,000	520	78,889	14,500	647,091	901
2,094		138		106,000	3,360	188,758	55,224	1,759,521	902
3,232		734	1,032	119,500		227,239	4,299	1,490,307	903
304				24,000	315	49,819	4,735	390,269	904
39		482		56,000	1,203	102,427	11,800	800,884	905
662				29,000	447	43,680	10,478	414,892	906
572		157	3,500		1,056	16,775	501	112,031	907
9	148	268				69,828	4,000	421,269	908
6,089		262			25	30,066	2,172	168,667	909
1,215		255		96,200	137,468	153,777	61,837	1,628,904	910
		190		10,000		95,031	3,500	528,810	911
979		640		80,000	1,007	82,682	9,367	633,996	912
333		1,133			523	164,307	4,000	1,189,349	913
1,631				177,300	25,000	189,910	5,793	1,853,702	914
104		108		21,000	287	55,962	808	319,730	915
4,515		1,005	185	4,500	318	50,134	14,061	370,062	916

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

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
862	Sons of St. George	2,191	258	.....	.....	.....	.....	.....	.....
863	South Broad	16,377	770	.....	.....	.....	.....	551	76
864	Southern Newark	6,122	309	.....	.....	.....	.....	2,250	213
865	South Park	12,219	906	.....	.....	.....	.....	399	41
866	South Side	9,695	969	.....	.....	.....	.....	1,345	117
867	Springfield	3,356	312	.....	.....	.....	.....	214	37
868	Square Deal	10,025	858	.....	.....	.....	.....	1,623	207
869	Stalwart	4,268	210	.....	.....	.....	.....	345	43
870	Standard	16,310	1,124	.....	.....	.....	.....	3,561	276
871	Star	14,170	1,143	.....	.....	.....	.....	2,229	335
872	Star of Essex	2,813	303	.....	.....	.....	.....	105	12
873	St. Casimir	2,790	396	.....	.....	.....	.....	32	6
874	Steadfast	9,509	639	.....	.....	.....	.....	1,005	135
875	Sterling	6,167	446	.....	.....	.....	.....	165	27
876	Stratford	9,401	663	.....	.....	.....	.....	279	30
877	Success	8,712	596	.....	.....	.....	.....	420	31
878	Sun	5,698	362	.....	.....	.....	.....	599	51
879	Sunnyside	5,142	364	.....	.....	.....	.....	728	81
880	Superb	3,370	342	.....	.....	.....	.....	57	20
881	Superior	7,255	426	.....	.....	.....	.....	1,110	98
882	Surety	10,332	785	.....	.....	.....	.....	801	99
883	Susan B. Anthony	9,213	953	.....	.....	.....	.....	282	46
884	Systematic	2,611	215	.....	.....	.....	.....	173	27
885	T. A. B. S.	8,116	679	.....	.....	.....	.....	738	85
886	Teachers	4,692	419	5	1	.....	.....	309	37
887	Tenth Ward	22,573	1,304	.....	.....	.....	.....	8,605	917
888	Textile	6,900	345	.....	.....	.....	.....	342	16
889	Third Ward	7,309	438	.....	.....	.....	.....	677	82
890	Thirteenth Ward	12,302	1,072	.....	.....	.....	.....	1,237	162
891	Thomas Jefferson	8,965	497	.....	.....	.....	.....	733	68
892	Thrift	16,628	1,102	.....	.....	.....	.....	680	89
893	Times	3,896	190	.....	.....	.....	.....	103	11
894	Tip Top	3,799	375	.....	.....	.....	.....	270	43
895	Titanian	21,271	1,285	.....	.....	.....	.....	1,433	198
896	Traders	4,425	265	.....	.....	.....	.....	679	52
897	Trades Union	1,745	142	.....	.....	.....	.....	181	30
898	Traffic	6,986	509	.....	.....	.....	.....	317	56
899	Travelers	6,250	449	.....	.....	.....	.....	524	53
900	Triangle	6,061	403	.....	.....	.....	.....	261	25
901	Trojan	9,517	665	.....	.....	.....	.....	409	50
902	True Friends	15,060	1,060	.....	.....	.....	.....	2,968	266
903	Trustworthy	14,389	950	.....	.....	.....	.....	1,408	173
904	Tuxedo	5,467	597	.....	.....	.....	.....	253	35
905	Twelfth Ward	6,852	660	.....	.....	.....	.....	1,042	150
906	Ultimate	6,182	509	.....	.....	.....	.....	330	60
907	Uncle Sam	1,874	167	.....	.....	.....	.....	38	7
908	Union	3,896	361	.....	.....	.....	.....	370	51
909	Unique	2,572	225	.....	.....	.....	.....	78	13
910	United	12,608	708	.....	.....	.....	.....	1,889	155
911	United American	5,442	485	.....	.....	.....	.....	345	44
912	United Conclave	5,565	307	.....	.....	.....	.....	558	58
913	Unity	12,132	891	.....	.....	.....	.....	1,439	179
914	Universal	18,747	988	.....	.....	.....	.....	2,367	161
915	Upper End	3,037	316	.....	.....	.....	.....	232	47
916	Up-To-The-Minute	5,220	518	.....	.....	.....	.....	182	21

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
2,191	50	208	S.	$1.00 m.	$200	6	$2.50 a	$1.00 a	862
16,928	159	687	S.	1.00 m.	200	6	3.00 a	3.00 a	863
8,372	114	408	S.	1.00 m.	200	6	3.33 a	.....	864
12,618	183	764	S.	1.00 m.	200	6	3.00 a	1.00 a	865
11,040	198	888	S.	1.00 m.	200	6	3.00 a	1.00 a	866
3,570	62	287	S.	1.00 m.	200	6	3.00 a	1.00 a	867
11,648	191	874	S.	1.00 & 2.00 m.	200	6	3.00 & 4.00 a	2.00 a	868
4,613	49	204	S.	1.00 m.	200	6	4.00 a	1.00 a	869
19,871	242	1,158	S.	1.00 m.	200	6	3.00 a	2.00 a	870
16,399	295	1,183	S.	.25 w.	200	6	2.00 & 4.00 a	1.00 a	871
2,918	82	233	S.	1.00 m.	200	6	3.00 a	2.00 a	872
2,822	49	353	S.	.25 w.	200	6	2.00 & 3.50 a	.....	873
10,514	110	664	S.	1.00 m.	200	6	3.00 a	1.00 a	874
6,332	114	359	S.	1.00 m.	200	6	2.00 & 3.00 a=.08 b	.....	875
9,680	124	569	S.	1.00 m.	200	6	.01½ b	.01½ b	876
9,132	134	493	S.	1.00 m.	200	6	4.00 a	1.00 a	877
6,297	94	319	S.	1.00 m.	200	6	1.50 & 4.00 a	1.00 a	878
5,870	78	367	O.P.	.....	200	6	.....	1.00 a	879
3,427	74	288	S.	1.00 m.	200	6	4.00 a	1.00 a	880
8,365	120	404	S.	1.00 m.	200	6	4.00 a	1.00 a	881
11,133	169	715	S.	1.00 m.	200	6	3.00 a	1.00 a	882
9,495	119	880	S.	1.00 m.	200	6	4.00 a	1.00 a	883
2,784	26	216	O.P.	.....	200	6	4.00 a	1.00 a	884
8,854	164	600	S.	1.00 m.	200	6	3.00 a	1.50 a	885
5,006	72	385	S.	1.00 m.	200	6	2.00 & 3.00 & .03	.....	886
31,178	302	1,919	O.P.	.....	200	6	4.00 a	1.00 a	887
7,242	41	320	S.	.50	100	6	4.00 a	2.00 a	888
7,886	88	432	S.	1.00 m.	200	6	3.00 a	2.00 a	889
13,539	227	1,007	S.	1.00 m.	200	6	3.00 & 4.00 a	2.00 a	890
9,698	125	440	S.	1.00 m.	200	6	4.00 a	1.00 a	891
17,308	248	943	O.P.	.....	200	6	3.00 & 4.00 a	1.00 a	892
3,999	50	151	S.	1.00 m.	200	6	4.00 a	2.00 a	893
4,069	340	78	S.	1.00 m.	200	6	4.00 a	1.00 a	894
22,704	259	1,224	S.	1.00 m.	200	6	3.00 a	2.00 a	895
5,104	45	272	S.	1.00 m.	200	6	4.00 a	2.00 a	896
1,926	37	135	S.	1.00 m.	200	6	.....	2.00 a	897
7,303	101	464	S.	1.00 m.	200	6	4.00 a	1.00 a	898
6,774	70	432	N.S.	1.00 m.	200	6	.....	2.00 a	899
6,322	66	362	S.	1.00 m.	200	6	4.00 a	1.00 a	900
9,926	82	633	O.P.	.....	200	6	4.00 a	2.00 a	901
18,028	239	1,087	O.P.	.....	200	6	4.00 a	1.00 a	902
15,797	226	897	S.	1.00 m.	100 & 200	6	1.50 to 3.00 a	1.00 a	903
5,720	95	537	O.P.	.....	200	6	3.00 a & .10 b	1.00 a & .10 b	904
7,894	176	634	S.	1.00 m.	200	6	3.00 a & .03 b	.....	905
6,512	82	487	O.P.	.....	200	6	4.00 a	1.00 a	906
1,912	36	138	S.	1.00 m.	200	6	3.00 a	1.00 a	907
4,266	92	320	S.	1.00 m.	200	6	3.00 a	.....	908
2,650	38	200	S.	.70 & 1.00 m.	200	6	3.00 a & .02½ b	.....	909
14,497	147	716	S.	1.00 m.	200	6	2.00 a	2.00 a	910
5,787	95	434	S.	1.00 m.	200	6	3.00 a	1.00 a	911
6,123	129	236	S.	1.00 m.	200	6	4.00 a	1.00 a	912
13,571	928	142	S.	1.00 m.	200	6	3.00 a & .03 b	1.50 a	913
21,114	237	912	O.P.	.....	200	6	3.00 a	2.00 a	914
3,269	69	294	S.	1.00 m.	200	6	3.00 a	1.00 a	915
5,402	71	468	S.	1.00 m.	200	6	4.00 a	2.00 a	916

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION.

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Emanuel Lowenstein	Raymon Spreen	19 Clinton St., Newark, N. J.	917
Philip J. Schotland	John Zipfel, Jr.	20 Belmont Ave., Newark, N. J.	918
Schneider & Schneider	William M. Beckelman	11 Raymond Blvd., Newark, N. J.	919
Levy, Fenster & McCloskey	Otto L. Puth	94 Columbia Ave., Newark, N. J.	920
Nicholas Albano	Alexander N. Clavarro	149 Parker St., Newark, N. J.	921
Charles S. Gansler	George H. Yonkers	425 Stuyvesant Ave., Irvington, N. J.	922
Abraham Alboum	Samuel Weiss	120 South Orange Ave., Newark, N. J.	923
David M. Litwin	Samuel S. Dillenberg	130 Market St., Newark, N. J.	924
Joseph Steiner	Herbert Z. Steiner	3 Belmont Ave., Newark, N. J.	925
Adolph Altman	Arthur M. Pfeil	144 Mulberry St., Newark, N. J.	926
Richard E. Kohn	Alexander B. Leslie	15 Market St., Newark, N. J.	927
Louis Weiss	Louis P. Alter	22 Brookwood Drive, Maplewood, N. J.	928
David M. Litwin	Henry P. Schanz	100 Franklin Ave., Maplewood, N. J.	929
Nathaniel Newmann	Barney W. Plager	23 Harding Terrace, Newark, N. J.	930
Jacob Fox	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	931
Philip J. Schotland	John Breuning, Jr.	51 Hazelwood Ave., Newark, N. J.	932
Mulligan & Koenig	H. M. Coleman	61 South 10th St., Newark, N. J.	933
Nicholas Albano	Antonio D'Auria	139 Seventh Ave., Newark, N. J.	934
Edward R. McGlynn	Henry P. George	16-18 Clinton St., Newark, N. J.	935
Maurice S. Maurer	Franklin I. Jacobson	45 Branford Place, Newark, N. J.	936
Levy, Fenster & McCloskey	Henry T. Meyer	866 Broad St., Newark, N. J.	937
Arthur A. Werthmann	H. F. Peal	37 Keer Ave., Newark, N. J.	938
F. W. Wilderotter	Charles J. Gebauer	631 Springfield Ave., Newark, N. J.	939
H. W. Egner, Jr., & L. G. Beatty	Charles L. Wood	45 North 6th St., Newark, N. J.	940
Rich. E. Kohn & Jerome Heyman	Ben. C. Eisen	712 Stuyvesant Ave., Irvington, N. J.	941
Robert S. Terhune	Raymon Spreen	19 Clinton St., Newark, N. J.	942
Meyer C. Ellenstein	George H. Yonkers	425 Stuyvesant Ave., Irvington, N. J.	943
R. Arthur Heller	Charles W. Ten Eyck	182 Lincoln Ave., Newark, N. J.	944
Jacob Lubetkin	Julius E. Flink	1060 Broad St., Newark, N. J.	945
Lowy & Lowy	H. P. James	253 Springfield Ave., Newark, N. J.	946
Harry Unger	A. J. Frackenpohl	517 Springfield Ave., Newark, N. J.	947
Simon L. Fisch	Louis G. Baurer	P. O. Box 528, Newark, N. J.	948
Samuel S. Ferster	Walter B. Griffin	73 Orange Heights Ave., West Orange, N. J.	949
William H. Parry	J. H. Witbeck	26 Chestnut St., Nutley, N. J.	950
A. Theodore De Muro	Fiore R. Sozio	99 Clifton Ave., Newark, N. J.	951
William P. Hurley	Adrianna Van Riper	23 Church St., Nutley, N. J.	952
Edwin J. C. Joerg	Frank E. Drake	83 Stager St., Nutley, N. J.	953
O. C. Bianchi	Richard L. Fitzgerald	354 North Park St., East Orange, N. J.	954
Joseph C. Cassini	John Zipfel, III.	20 Belmont Ave., Newark, N. J.	955
Isaac Fleischman	U. Samuel Abeles	60 North 5th St., Newark, N. J.	956
W. Bradford Smith	O. L. Yeomans	24 Northfield Ave., West Orange, N. J.	957
W. Bradford Smith	O. S. Thompson, Jr.	38 Collinwood Road, Maplewood, N. J.	958
H. J. Stanfield	John M. Middlesworth	150 Steuben St., East Orange, N. J.	959
Ralph E. Giordano	U. Samuel Abeles	60 North 5th St., Newark, N. J.	960
Abraham M. Herman	Abraham A. Kurtz	11 Commerce St., Newark, N. J.	961
John A. Booth	Clarence E. Baldwin	154 Eagle Rock Ave., Roseland, N. J.	962
David E. Bernstein	Nathaniel Sofman	786 Broad St., Newark, N. J.	963
Nicholas LaVecchia	Harold D. Henderson	420 Wilden Place, South Orange, N. J.	964
David A. McBride	F. H. Kammerer	478 Central Ave., Newark, N. J.	965
Felix Forlenza	Arthur M. Ringel	315 Smith St., Newark, N. J.	966
Leslie L. Vanderbilt	Leslie F. Randolph	31 South Prospect St., Verona, N. J.	967
W. W. Crane	F. N. Brown	12 Grove Ave., Verona, N. J.	968
Herman Distler	Abraham Meisel	17 Stengel Ave., Newark, N. J.	969
Henry Lanahan	A. P. Gehling	88 Lindsley Ave., West Orange, N. J.	970
Simeon H. Rollinson	Hermon M. Freeman	14 Northfield Ave., West Orange, N. J.	971
I. Henry Coyne	Joseph F. Gerdon	333 Valley Road, West Orange, N. J.	972

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
917	Uptown	Newark	$24,202	$15,000	$951,500
918	Usbe	"	2,261	11,600	779,700
919	Utility	"	3,845	.....	474,800
920	Vailsburgh	"	1,392	3,341	381,450
921	Vallatese	"	983	500	47,300
922	Valuable	"	264	1,000	262,300
923	Van Buren	"	1,629	7,718	401,300
924	Victory	"	31,334	.....	2,673,900
925	Vulcan	"	3,065	.....	191,200
926	Wallace	"	6,342	.....	359,400
927	Warranty	"	219,137	166,000	4,983,850
928	Warren	"	7,451	.....	545,500
929	Washington	"	2,979	3,000	244,100
930	Watchful	"	2,288	.....	185,200
931	Watson	"	1,233	.....	420,000
932	Waverly	"	1,016	.....	839,900
933	Waydell	"	1,193	3,917	305,100
934	Webster	"	7,428	500	560,600
935	Weequahic	"	2,419	.....	399,800
936	Welcome	"	2,482	100	391,700
937	West End	"	1,332,705	817,374	39,474,400
938	West Newark	"	1,617	3,689	318,100
939	West Side Park	"	4,519	9,769	739,000
940	White Way	"	741	2,250	202,000
941	Winner	"	3,120	.....	252,800
942	Woodmen	"	3,887	28,257	1,575,000
943	Woodrow Wilson	"	5,781	.....	84,000
944	Woodside	"	2,187	14,084	1,467,100
945	Workers	"	3,323	.....	500,100
946	Workingmen's	"	85,450	.....	8,648,000
947	World	"	5,246	.....	353,600
948	Yankee	"	850	.....	631,300
949	Zenith	"	5,493	8,000	547,600
950	Franklin	Nutley	6,852	10,000	1,161,200
951	Intrepid	"	647	800	97,300
952	Spring Garden	"	1,848	4,500	900,900
953	Yantacaw	"	11,996	3,386	398,750
954	Brighton	Orange	7,834	2,000	322,500
955	Bulwark	"	8,887	7,026	374,700
956	Nonpareil	"	13,247	10,621	743,300
957	Orange	"	9,564	44,518	2,801,900
958	Orange Valley	"	13,399	1,535	790,600
959	Progressive	"	2,044	.....	152,300
960	Vigilant	"	1,346	3,300	345,400
961	Watchung	"	4,468	1,250	208,300
962	Roseland	Roseland	1,582	695	73,800
963	Fielding	South Orange	4,189	1,200	107,000
964	Montrose	" "	5,103	3,000	215,000
965	South Orange	" "	91,963	17,313	1,588,800
966	Village	" "	1,027	122,278	1,118,150
967	Essential	Verona	8,617	1,745	165,200
968	Verona	"	22,889	12,000	881,600
969	West Caldwell	West Caldwell	517	.....	111,200
970	Edison Employees'	West Orange	1,165	10,136	590,999
971	Llewellyn	" "	10,673	8,855	837,700
972	Radio	" "	9,552	2,450	150,000
	Totals		$6,636,870	$5,058,104	$436,252,167

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$15,000	$43,466	$53,646	$11,257	$7,589	$1,121,660	917
.....	26,740	127,598	20,962	5,073	973,934	918
.....	15,720	84,110	6,743	9,901	595,119	919
.....	14,275	15,937	3,414	1,559	421,368	920
.....	3,198	.....	1,954	248	54,183	921
.....	15,125	31,686	17,970	4,784	333,129	922
.....	6,275	36,776	1,344	3,300	458,337	923
249,000	71,025	55,032	67,904	256,453	3,404,648	924
71,000	4,860	11,595	4,216	824	286,760	925
.....	2,550	84,720	7,406	35,496	495,914	926
1,410,200	112,200	1,121,680	32,535	85,967	8,131,569	927
.....	29,785	25,493	29,213	5,012	642,454	928
49,500	2,725	27,965	1,062	781	332,112	929
.....	3,975	6,768	5,438	1,879	205,548	930
.....	10,221	191,558	15,554	2,189	640,755	931
.....	28,767	75,852	43,779	8,830	998,144	932
.....	3,620	.....	3,749	1,491	319,070	933
.....	26,619	59,841	19,758	2,817	677,563	934
.....	845	71,303	1,863	230	476,460	935
.....	14,065	10,436	9,727	2,991	431,501	936
.....	206,606	6,328,109	226,121	942,177	49,327,492	937
.....	3,100	21,859	2,004	457	350,826	938
.....	17,740	48,200	2,761	4,079	826,068	939
.....	7,910	17,031	7,826	2,315	240,073	940
.....	10,983	60,148	8,215	3,296	338,562	941
.....	33,465	207,397	51,759	18,242	1,918,007	942
.....	1,925	38,358	16,913	722	147,699	943
129,700	41,015	186,044	47,030	37,974	1,925,134	944
.....	4,857	26,965	13,460	2,462	551,167	945
820,000	360,497	1,540,198	180,428	89,891	11,724,464	946
.....	5,025	74,428	7,549	5,260	451,108	947
55,500	23,961	251,945	12,119	4,607	980,282	948
.....	26,801	37,259	11,671	2,737	639,561	949
.....	41,200	136,587	29,881	20,811	1,406,531	950
.....	8,832	.....	3,311	1,207	112,097	951
24,400	4,690	18,655	15,461	5,048	975,502	952
.....	6,140	.....	5,954	411	426,637	953
.....	9,130	.....	4,218	70	345,752	954
13,800	22,140	18,993	10,852	1,814	458,212	955
.....	16,660	72,719	3,704	3,658	863,909	956
5,000	129,445	38,469	14,190	4,220	3,047,306	957
.....	42,438	.....	7,192	275	855,439	958
.....	3,410	.....	8,703	681	167,138	959
.....	8,398	.....	8,890	580	367,914	960
.....	8,720	.....	8,006	2,503	233,247	961
.....	325	9,841	409	1,337	87,989	962
.....	3,635	6,316	10,371	1,093	133,804	963
.....	3,591	9,375	3,580	186	239,835	964
.....	92,359	12,865	43,173	7,391	1,853,864	965
.....	34,807	8,413	7,986	535	1,293,196	966
.....	20,243	.....	743	353	196,901	967
32,806	14,740	.....	4,960	13,834	982,823	968
.....	1,800	34,893	8,768	462	157,640	969
.....	14,841	27,641	11,565	1,197	657,544	970
.....	32,578	.....	17,411	2,735	909,952	971
.....	16,823	.....	2,978	200	182,003	972
$11,835,100	$11,666,894	$55,646,312	$7,270,149	$5,246,297	$539,611,893	

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Essex County—Continued					
917	Uptown	Newark	$703,647			$92,800
918	Usbe	"	479,367			285,700
919	Utility	"	411,646			71,500
920	Vailsburgh	"	289,894			31,500
921	Vallatese	"	42,965			1,000
922	Valuable	"	220,008			41,300
923	Van Buren	"	256,898			132,900
924	Victory	"	1,768,196			563,500
925	Vulcan	"	205,710			24,800
926	Wallace	"	306,681			116,300
927	Warranty	"	3,619,330			3,371,000
928	Warren	"	372,873			87,500
929	Washington	"	161,103			78,800
930	Watchful	"	144,120			26,950
931	Watson	"	312,222			111,700
932	Waverly	"	502,732			275,100
933	Waydell	"	198,622			52,750
934	Webster	"	410,805			
935	Weequahic	"	312,550			35,400
936	Welcome	"	259,221			78,800
937	West End	"	38,438,832			3,334,000
938	West Newark	"	200,153			76,400
939	West Side Park	"	420,070	$53,891		187,800
940	White Way	"	147,519			39,350
941	Winner	"	208,600	2,200		7,600
942	Woodmen	"	1,168,823			365,500
943	Woodrow Wilson	"	109,683			6,900
944	Woodside	"	883,748	7,592		643,900
945	Workers	"	321,682			84,800
946	Workingmen's	"	5,696,635			4,043,900
947	World	"	253,212			89,450
948	Yankee	"	495,927			255,350
949	Zenith	"	398,685			87,750
950	Franklin	Nutley	890,199	16,800		170,300
951	Intrepid	"	80,472			10,050
952	Spring Garden	"	677,631			60,600
953	Yantacaw	"	325,575			15,000
954	Brighton	Orange	242,488			38,500
955	Bulwark	"	346,595			6,100
956	Nonpareil	"	577,567			121,800
957	Orange	"	2,333,391			
958	Orange Valley	"	648,726			
959	Progressive	"	115,605			
960	Vigilant	"	265,299			33,600
961	Watchung	"	149,868			40,100
962	Roseland	Roseland	67,633			1,006
963	Fielding	South Orange	100,743			5,700
964	Montrose	" "	175,768			
965	South Orange	" "	1,429,074			
966	Village	" "	989,043			
967	Essential	Verona	159,726			9,500
968	Verona	"	775,576			
969	West Caldwell	West Caldwell	88,599	10,900		35,600
970	Edison Employees'	West Orange	437,665			70,200
971	Llewellyn	" "	693,477			
972	Radio	" "	145,239			5,000
	Totals		$332,905,619	$580,321	$1,427	$85,991,040

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

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	
$7,808	$100	$609	.....	$101,900	$55	$204,741	$10,000	$1,121,660	917
3,798	.....	508	.....	74,000	3,220	112,090	15,251	973,934	918
1,024	.....	510	.....	.....	35	101,900	8,504	595,119	919
.....	.....	165	.....	16,000	109	79,629	4,071	421,268	920
852	.....	94	.....	5,000	43	3,561	668	54,183	921
1,745	.....	285	$300	28,500	140	29,690	11,161	333,129	922
.....	.....	15	.....	.....	3,925	56,454	8,145	458,337	923
80,520	41,970	131	.....	351,000	10,750	416,081	172,500	3,404,648	924
1,501	.....	195	.....	10,500	1,302	27,000	15,752	286,760	925
449	.....	240	.....	7,000	.....	63,972	1,272	495,914	926
1,024	.....	.....	17,920	223,710	139,492	641,865	117,228	8,131,569	927
19,089	.....	360	500	61,000	8,258	84,086	8,788	642,454	928
700	.....	225	.....	46 000	473	37,498	7,313	332,112	929
5,273	.....	415	.....	7,000	46	19,411	2,333	205,548	930
5,142	.....	482	.....	75,000	40,000	69,025	27,184	640,755	931
1,274	.....	2,277	.....	74,000	2,808	125,475	14,478	998,144	932
77	.....	227	.....	20,000	.....	46,680	714	319,070	933
734	.....	457	.....	141,538	.....	115,306	8,723	677,563	934
9	.....	391	.....	40,400	.....	78,732	8,978	476,460	935
1,428	.....	153	.....	34,500	754	53,388	3,257	431,501	936
.....	.....	2,948	7,900	.....	999,429	5,956,826	587,557	49,327,492	937
5	.....	.....	7,280	17,700	12	46,874	2,402	350,826	938
.....	.....	255	14,500	40,000	2,607	104,299	2,646	826,068	939
1,116	.....	369	.....	21,000	.....	29,014	1,705	240,073	940
36,118	.....	450	.....	34,000	2,794	34,775	12,025	338,562	941
614	.....	.....	.....	142,000	350	224,720	16,000	1,918,007	942
6,250	.....	160	320	6,800	38	10	17,538	147,699	943
1,218	.....	1,335	902	123,000	14,685	221,887	26,867	1,925,134	944
16,667	.....	219	.....	49,000	12,652	63,450	2,697	551,167	945
2,933	.....	.....	.....	605,000	4,638	1,208,935	162,423	11,724,464	946
8,900	.....	735	.....	53,000	1,250	37,206	7,355	451,108	947
7,118	22,000	2,017	.....	79,000	18,799	72,546	27,525	980,282	948
2,270	.....	2,491	.....	44,000	.....	96,819	7,546	639,561	949
1,867	.....	861	.....	93,400	3,366	215,256	14,482	1,406,531	950
693	.....	210	.....	5,500	113	14,859	200	112,097	951
.....	.....	814	300	42,500	200	181,480	11,977	975,502	952
1,559	.....	287	.....	.....	795	80,921	2,500	426,637	953
3,807	.....	515	.....	.....	6	59,676	760	345,752	954
5,187	.....	926	.....	.....	.....	94,199	5,205	458,212	955
190	.....	25	.....	11,000	.....	139,014	14,313	863,909	956
.....	.....	3,153	11,550	45,000	.....	642,811	11,401	3,047,306	957
5	.....	530	.....	7,000	104	196,674	2,400	855,439	958
3,792	.....	1,039	.....	11,000	279	34,823	600	167,138	959
56	.....	764	200	14,000	58	53,026	911	367,914	960
6,615	.....	1,367	.....	12,000	26	20,769	2,502	233,247	961
1,179	.....	5	.....	5,200	82	11,906	984	87,989	962
6,449	.....	95	.....	4,300	.....	14,517	2,000	133,804	963
318	.....	353	.....	30,000	300	32,158	938	239,835	964
676	.....	1,133	.....	23,500	2,599	383,681	13,201	1,853,864	965
5,540	.....	459	.....	.....	118	283,185	14,851	1,293,196	966
.....	.....	5	.....	7,000	.....	19,708	962	196,901	967
.....	.....	1,029	500	.....	.....	203,253	2,465	982,823	968
182	.....	60	1,000	6,000	532	11,264	3,503	157,640	969
122	.....	646	13,185	36,000	366	91,555	7,805	657,544	970
130	.....	1,980	.....	25,000	79	184,885	4,401	909,952	971
17	.....	97	.....	.....	46	31,179	425	182,003	972
$2,014,828	$230,298	341,598	$678,277	$30,336,473	$4,574,010	$72,870,947	$9,087,055	$539,611,893	

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
917	Uptown	10,949	911	.....	.....	.....	.....	464	40
918	Usbe	8,041	527	.....	.....	.....	.....	1,428	136
919	Utility	7,890	405	.....	.....	.....	.....	357	42
920	Vailsburgh	4,568	520	.....	.....	.....	.....	157	23
921	Vallatese	1,237	136	.....	.....	.....	.....	5	1
922	Valuable	6,138	472	.....	.....	.....	.....	206	27
923	Van Buren	5,071	361	.....	.....	.....	.....	664	108
924	Victory	25,580	764	.....	.....	.....	.....	2,818	148
925	Vulcan	4,169	316	.....	.....	.....	.....	124	21
926	Wallace	5,780	444	.....	.....	.....	.....	582	41
927	Warranty	50,481	3,787	.....	.....	.....	.....	16,855	2,260
928	Warren	7,231	526	.....	.....	.....	.....	438	66
929	Washington	3,113	164	.....	.....	.....	.....	394	40
930	Watchful	3,455	270	.....	.....	.....	.....	135	20
931	Watson	4,744	259	.....	.....	.....	.....	558	44
932	Waverly	7,403	559	.....	.....	.....	.....	1,376	138
933	Waydell	3,306	361	.....	.....	.....	.....	264	60
934	Webster	6,318	569	.....	.....	.....	.....	.....	.....
935	Weequahic	4,477	322	.....	.....	.....	.....	177	22
936	Welcome	5,481	416	.....	.....	.....	.....	394	56
937	West End	511,150	35,133	.....	.....	.....	.....	16,670	1,610
938	West Newark	3,571	280	.....	.....	.....	.....	382	41
939	West Side Park	7,150	472	300	41	.....	.....	939	92
940	White Way	6,462	709	.....	.....	.....	.....	197	35
941	Winner	4,677	336	22	10	.....	.....	38	6
942	Woodmen	15,838	1,731	.....	.....	.....	.....	1,828	170
943	Woodrow Wilson	3,570	272	.....	.....	.....	.....	35	6
944	Woodside	14,875	826	73	9	.....	.....	3,219	351
945	Workers	4,367	377	.....	.....	.....	.....	424	69
946	Workingmen's	115,594	8,711	.....	.....	.....	.....	20,220	3,372
947	World	3,881	379	.....	.....	.....	.....	447	57
948	Yankee	6,878	649	.....	.....	.....	.....	1,277	114
949	Zenith	7,424	549	.....	.....	.....	.....	439	81
950	Franklin	13,819	1,286	168	19	.....	.....	862	144
951	Intrepid	2,102	247	.....	.....	.....	.....	50	11
952	Spring Garden	10,982	866	.....	.....	.....	.....	303	50
953	Yantacaw	5,891	603	.....	.....	.....	.....	75	12
954	Brighton	4,188	492	.....	.....	.....	.....	192	41
955	Bulwark	5,587	346	.....	.....	.....	.....	30	5
956	Nonpareil	10,229	812	.....	.....	.....	.....	609	69
957	Orange	36,320	3,020	.....	.....	.....	.....	.....	.....
958	Orange Valley	9,023	917	.....	.....	.....	.....	.....	.....
959	Progressive	1,960	333	.....	.....	.....	.....	.....	.....
960	Vigilant	6,360	562	.....	.....	.....	.....	168	21
961	Watchung	4,630	340	.....	.....	.....	.....	201	26
962	Roseland	1,355	129	.....	.....	.....	.....	5	1
963	Fielding	2,575	184	.....	.....	.....	.....	29	5
964	Montrose	4,707	335	.....	.....	.....	.....	.....	.....
965	South Orange	24,944	2,112	.....	.....	.....	.....	.....	.....
966	Village	16,462	1,208	.....	.....	.....	.....	.....	.....
967	Essential	3,501	378	.....	.....	.....	.....	48	5
968	Verona	13,151	1,106	.....	.....	.....	.....	.....	.....
969	West Caldwell	2,075	161	109	8	.....	.....	178	23
970	Edison Employees'	6,551	801	.....	.....	.....	.....	351	64
971	Llewellyn	11,467	966	.....	.....	.....	.....	.....	.....
972	Radio	3,035	282	.....	.....	.....	.....	25	4
	Totals	5,821,467	401,551	5,022	467	59	59	442,821	49,187

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
11,413	121	830	S.	$1.00 m.	$200	6	$3.00 a	$1.00 a	917
9,469	105	558	S.	1.00 m.	200	6	2.00 a	1.00 a	918
8,247	54	393	S.	1.00 m.	200	6	3.00 a	1.00 a	919
4,725	79	464	S.	1.00 m.	200	6	3.00 a	1.00 a	920
1,242	29	108	S.	1.00 m.	200	6	3.00 a	2.00 a	921
6,344	70	429	S.	1.00 m.	200	6	.....	2.00 a	922
5,735	85	384	O.P.	.....	200	6	3.00 a	1.00 a	923
28,398	131	781	S.	1.00 m.	200	6	4.00 a	2.00 a	924
4,293	42	295	S.	1.00 m.	200	6	4.00 a	2.00 a	925
6,362	62	423	S.	1.00 m.	200	6	3.00 a	1.00 a	926
67,336	565	5,482	O.P.	.....	200	6	4.00 a	1.00 a	927
7,669	76	516	S.	1.00 m.	200	6	3.00 a	1.00 a	928
3,507	34	170	S.	1.00 m.	200	6	3.00 & 4.00 a	2.00 & 3.00 a	929
3,590	41	249	S.	1.00 m.	200	6	4.00 a	1.00 a	930
5,302	53	250	S.	1.00 & 2.00 m.	200	6	.....	1.00 a	931
8,779	174	523	S.	.25 w.	200	6	3.00 a	1.00 a	932
3,570	65	356	S.	1.00 & 2.00 m.	200	6	3.00 a	.....	933
6,318	222	347	S.	1.00 m.	200	6	4.00 a	2.00 a	934
4,654	50	294	S.	1.00 m.	200	6	3.00 a	3.00 a	935
5,875	94	378	S.	1.00 m.	200	6	4.00 a	1.00 a	936
527,820	5,338	31,405	O.P.	.....	200	6	2.00 & 3.00 a	2.00 a	937
3,953	58	263	O.P.	.....	200	6	3.00 a	1.00 a	938
8,389	118	487	O.P.	.....	200	6	2.00 to 4.00 a	1.00 a	939
6,659	67	677	S.	.70 & 1.00 m.	200	6	3.00 a & .02½ b	.....	940
4,737	48	304	S.	1.00 m.	200	6	4.00 a	1.00 & 2.00 a	941
17,666	296	1,605	O.P.	.....	200	6	3.00 a	1.00 a	942
3,605	18	260	S.	1.00 m.	200	6	.....	1.00 a	943
18,167	244	942	S.	1.00 m.	100 & 200	6	3.00 a	2.00 a	944
4,791	57	389	S.	1.00 & 2.00 m.	200	6	3.00 a	2.00 a	945
135,814	10,396	1,687	O.P.	.....	200	6	3.00 & 4.00 a	1.00 a	946
4,328	72	364	S.	1.00 m.	200	6	3.00 a	2.00 a	947
8,155	118	645	S.	1.00 & 2.00 m.	200	6	2.00 a	2.00 a	948
7,863	115	515	S.	1.00 m.	200	6	4.00 a	2.00 a	949
14,849	516	933	S.	1.00 m.	200	6	3.00 a	3.00 a	950
2,152	211	47	S.	1.00 m.	200	6	2.50 a	2.00 a	951
11,285	234	682	S.	1.00 m.	200	6	2.50 a	2.50 a	952
5,966	107	508	S.	1.00 m.	200	6	3.50 a	1.00 a	953
4,380	108	425	S.	1.00 m.	200	6	3.00 a	.....	954
5,617	99	252	S.	1.00 m.	200	6	4.00 a	1.00 a	955
10,838	183	698	O.P.	.....	200	6	3.00 a	1.00 a	956
36,320	685	2,335	S.	1.00 m.	200	6	1.00 a	.....	957
9,023	348	569	S.	1.00 m.	200	6	1.00 a	.....	958
1,960	68	265	S.	1.00 m.	200	6	4.00 a	.....	959
6,528	92	491	S.	1.00 m.	200	6	3.00 a	1.00 a	960
4,831	54	312	S.	1.00 m.	200	6	3.00 a	1.00 a	961
1,360	18	112	S.	1.00 m.	200	6	3.00 a	2.00 a	962
2,604	19	170	S.	1.00 m.	200	6	3.00 a	1.00 a	963
4,707	32	303	S.	1.00 m.	200	6	.05 b	1.00 a	964
24,944	417	1,695	S.	1.00 m.	200	6	3.00 a & .06 b	.....	965
16,462	189	1,019	S.	1.00 m.	200	6	3 & 6 a & .05 b	2.00 a	966
3,549	29	354	O.P.	.....	200	6	2.50 a	1.00 a	967
13,151	211	895	S.	1.00 & 2.00 m.	200	6	3.50 a	.....	968
2,362	34	158	S.	1.00 m.	100 & 200	6	4.00 a	1.00 a	969
6,902	54	811	S.	1.00 m.	200	6	2.00 a	1.00 a	970
11,467	220	746	S.	1.00 m.	200	6	2.00 a	.....	971
3,060	57	229	S.	1.00 m.	200	6	3.00 a	1.00 & 2.00 a	972
6,269,369	93,252	358,012							

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Gloucester County			
973	Bridgeport	Bridgeport	July 11, 1900	John McIlvain
974	Mutual	Clarksboro	Nov. 17, 1903	Samuel R. Stetser
975	Clayton	Clayton	April 15, 1880	**Joseph A. Kille
976	Delsea	"	May 4, 1926	Edgar W. Chamberlin
977	Chestnut Ridge	Glassboro	April 14, 1924	T. Franklin Gifford
978	Glassboro	"	June 1, 1883	Andrew G. Stewart
979	Grenloch	Grenloch	Dec. 9, 1909	J. Harvey Irvin
980	Mantua	Mantua	April 19, 1926	Earle R. Seaman
981	Mullica Hill	Mullica Hill	Jan. 12, 1876	George G. Ridgway
982	National Park	National Park	Mar. 17, 1914	Elmer E. Cox
983	Newfield	Newfield	Feb. 28, 1923	W. Clifford Davis
984	Mechanics	Paulsboro	Sept. 24, 1907	George K. C. West
985	Paulsboro	"	Mar. 31, 1873	Edward G. Lodge
986	Alcyon	Pitman	Oct. 29, 1921	Henry Reeves
987	Pitman	"	Sept. 9, 1903	George W. Carr
988	Swedesboro	Swedesboro	Mar. 28, 1871	E. M. Hitchner
989	Swedesboro-Woodstown	"	Mar. 29, 1916	Vernon E. DeGrofft
990	Wenonah	Wenonah	Nov. 21, 1907	R. A. Sargent
991	Old Buck	Westville	Aug. 23, 1923	L. H. Sinquett
992	Westville and Newbold	"	Oct. 21, 1912	R. K. Hollinshed
993	Monroe	Williamstown	Jan. 31, 1870	H. H. Simmermon
994	Peoples	Woodbury	Dec. 24, 1913	William A. Fisher
995	Suburban Homes	"	April 25, 1923	Victor E. Kugler
996	Woodbury Real Estate Mutual	"	May 6, 1871	George W. Curtis
	Hudson County			
997	Arlington	Arlington	June 21, 1892	Clifton H. Presbrey
998	Kearney	"	Nov. 11, 1884	Herbert Frapwell
999	Bayonne No. 2	Bayonne	Dec. 1, 1884	John F. Schmidt
1000	Bergen Point	"	Sept. 14, 1923	Edward F. Clark
1001	Centreville	"	Aug. 19, 1889	William C. Oliver
1002	City	"	Jan. 3, 1912	Arthur S. Creighton
1003	Home	"	July 15, 1910	Joseph Brady
1004	Pamrapo	"	Jan. 24, 1887	Samuel W. Hackett
1005	Peninsula	"	Mar. 13, 1923	Edward Berman
1006	Pinnacle	"	Mar. 14, 1929	William H. Keegan
1007	Progressive	"	Sept. 12, 1902	Jacob Tucker
1008	Security	"	July 30, 1915	William F. Higgins
1009	White Eagle	"	July 31, 1919	Leon Pejkowski
1010	Bulls Ferry	Guttenberg	May 22, 1922	William J. Eypper
1011	Guttenberg	"	May 23, 1907	Otto A. Griesbach
1012	Wetherbee Park	"	March 17, 1922	Bruno T. Dankert
1013	Consolidated	Harrison	Aug. 26, 1908	John M. Gibson
1014	Credit	"	Sept. 24, 1925	William F. Kenney
1015	Harrison and Kearny	"	May 17, 1886	Joseph M. Branegan
1016	Hudson & Essex	"	Mar. 27, 1913	Sol Friedman
1017	International	"	Feb. 1, 1911	Daniel Rentschler
1018	Kingsland	"	June 1, 1906	Frank Rowinski
1019	Merchants	"	June 2, 1910	George H. Newman
1020	Peoples	"	Aug. 12, 1873	George W. Smith
1021	Savoy	"	Sept. 4, 1912	James Cundari

* Conveyancer.
** Vice-President.
*** Pro tem.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
George B. Marshall	Charles H. Barker	Bridgeport, N. J.	973
Oscar B. Redrow	James T. Dawson	428 Market St., Camden, N. J.	974
*C. N. Steelman	***Wilbur Fry	Clayton, N. J.	975
Horace G. Brown	Meade H. Warner	Delsea Drive, Clayton, N. J.	976
Elmer B. Woods	Charles R. Mease	Glassboro, N. J.	977
George B. Marshall	Elmer J. Turner	5 West New St., Glassboro, N. J.	978
Robert C. Hendrickson	Louis C. Joyce, Jr.	Blackwood, N. J.	979
Howard S. Kinney	Joseph Le Otto	Mantua, N. J.	980
A. H. Swackhammer	A. Schneider	Mullica Hill, N. J.	981
Cyrus D. Marter	George T. Loder	National Park, N. J.	982
M. V. McDonald	K. C. Lane	Newfield, N. J.	983
*W. G. Cowgill, Jr.	Joseph R. Moreland	Paulsboro, N. J.	984
A. H. Swackhamer	William H. Flowers, Jr.	Paulsboro, N. J.	985
Morton C. Haight	Ezra T. Hughes	Pitman, N. J.	986
Morton C. Haight	Irvine W. Newkirk	Pitman, N. J.	987
David O. Watkins	W. L. Weber	Swedesboro, N. J.	988
E. C. Waddington	Milo B. Urion	Swedesboro, N. J.	989
David O. Watkins	R. H. Gage	Wenonah, N. J.	990
James B. Avis	George T. Olsson	135 Broadway, Westville, N. J.	991
George L. Barker	C. B. Heritage	Millville, N. J.	992
*Alice H. Bugbee	D. E. Tweed	Williamstown, N. J.	993
Alexander L. Rogers	Eugene L. Horan, Jr.	320 Briar Hill Lane, Woodbury, N. J.	994
Francis B. Davis	Russell S. Fowler	20 Red Bank Ave., Woodbury, N. J.	995
David O. Watkins	Warren A. Curry	219 Holroyd Place, Woodbury, N. J.	996
Koch & Koch	T. Edw. Hewitt	87 Pleasant Place, Arlington, N. J.	997
Koch & Koch	S. Charles Melcher	24 Hamilton Ave., Arlington, N. J.	998
Benny & Cruden	George E. Van Winkle	67 W. 5th St., Bayonne, N. J.	999
Daniel J. Murray	William E. Miller	207 A Claremont Ave., Jersey City, N. J.	1000
Horace Roberson	Alfred B. Beling	394 Broadway, Bayonne, N. J.	1001
Percival G. Cruden	Frank E. George	67 New England Ave., Summit, N. J.	1002
Mathew W. C. Ryan	Mabel R. Loughlin	102 W. 40th St., Bayonne, N. J.	1003
Charles O. Kroncke	R. Lewis Kennedy	780 Broadway, Bayonne, N. J.	1004
Irving Grodberg	Bernard Miller	22 W. 38th St., Bayonne, N. J.	1005
Frederic E. Chamberlin	D. Herbert Garrison	69 W. 34th St., Bayonne, N. J.	1006
Peter Stillwell	Harry W. Clarkson	651 Broadway, Bayonne, N. J.	1007
Alexander Seclow	Thomas A. Dee	102 W. 38th St., Bayonne, N. J.	1008
Czeslaw R. Pochocki	Leo K. Ciechanowski	157 Ave. C, Bayonne, N. J.	1009
William McDermott	John Kern, Jr.	79 27th St., Guttenberg, N. J.	1010
Carl Weits	Ferdinand Trostel	43 Bergenline Ave., Guttenberg, N. J.	1011
Harry W. Vanderbach	Edwin F. Merlehan	c/o Liberty Natl. Bank, Guttenberg, N. J.	1012
William J. Davis	Arthur E. Hafstrom	467 Kearny Ave., Kearny, N. J.	1013
Frederick J. Gassert	S. N. Whitehead	521 Bergen St., Harrison, N. J.	1014
William J. Davis	John F. O'Malley	409 N. 4th St., Harrison, N. J.	1015
Morris H. Cohn	A. P. Gehling	88 Lindsley Ave., West Orange, N. J.	1016
John J. Murphy	James W. Hanlon	313 Harrison Ave., Harrison, N. J.	1017
Stanislaw Gutowski	Joseph Marchewka	15 N. 3rd St., Harrison, N. J.	1018
Benjamin Newman	Harry Wertheim	237 N. 11th St., Newark, N. J.	1019
John J. Lenehan	Joseph A. Riordan	315 Harrison Ave., Harrison, N. J.	1020
Harry T. Davimos	Joseph Di Sabato	107 N. 3rd St., Harrison, N. J.	1021

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Gloucester County				
973	Bridgeport	Bridgeport	$299	$3,000	$294,800
974	Mutual	Clarksboro	11,679	596	50,950
975	Clayton	Clayton	13,079	50,308	495,850
976	Delsea	"	1,836	1,004	113,800
977	Chestnut Ridge	Glassboro	3,197	.....	190,200
978	Glassboro	"	3,168	45,000	878,600
979	Grenloch	Grenloch	835	.....	256,750
980	Mantua	Mantua	2,949	500	72,950
981	Mullica Hill	Mullica Hill	3,663	2,627	156,375
982	National Park	National Park	1,056	524	87,650
983	Newfield	Newfield	713	1,200	123,450
984	Mechanics	Paulsboro	32	2,702	378,900
985	Paulsboro	"	9,148	5,700	547,150
986	Alcyon	Pitman	13,002	10,000	506,175
987	Pitman	"	12	8,833	816,400
988	Swedesboro	Swedesboro	714	11,604	615,700
989	Swedesboro-Woodstown	"	4,175	2,800	499,590
990	Wenonah	Wenonah	2,104	7,000	697,950
991	Old Buck	Westville	93	1,600	259,750
992	Westville and Newbold	"	2,728	5,503	433,500
993	Monroe	Williamstown	4,662	7,000	861,300
994	Peoples	Woodbury	23,845	14,442	1,137,950
995	Suburban Homes	"	1,042	2,000	292,450
996	Woodbury Real Estate Mutual	"	56,703	19,000	1,173,650
	Totals		$160,734	$202,943	$10,941,840
	Hudson County				
997	Arlington	Arlington	$2,303	$6,019	$536,300
998	Kearney	"	28,309	39,499	2,397,850
999	Bayonne No. 2	Bayonne	22,175	30,000	1,531,200
1000	Bergen Point	"	9,164	1,234	162,800
1001	Centreville	"	75,252	60,000	2,215,400
1002	City	"	9,154	7,500	437,400
1003	Home	"	27,182	38,000	1,269,000
1004	Pamrapo	"	6,100	8,500	908,865
1005	Peninsula	"	7,601	.....	153,400
1006	Pinnacle	"	902	2,000	11,200
1007	Progressive	"	49,909	22,900	963,800
1008	Security	"	16,573	13,000	575,200
1009	White Eagle	"	3,050	.....	239,200
1010	Bulls Ferry	Guttenberg	3,239	1,450	206,600
1011	Guttenberg	"	35,058	20,000	1,192,000
1012	Wetherbee Park	"	7,837	1,000	95,600
1013	Consolidated	Harrison	13,255	8,126	647,120
1014	Credit	"	571	1,033	176,900
1015	Harrison and Kearny	"	500	9,516	730,800
1016	Hudson & Essex	"	7,909	5,600	668,200
1017	International	"	5,366	4,000	298,700
1018	Kingsland	"	1,899	.....	332,100
1019	Merchants	"	6,642	12,000	710,250
1020	Peoples	"	974	.....	1,333,000
1021	Savoy	"	602	7,148	404,300

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$8,500	$9,758	$2,727	$135	$319,219	973
$13,700	8,650	1,041	731	.....	87,347	974
.....	9,850	700	4,596	234	574,617	975
.....	9,897	902	2,527	2	129,968	976
.....	17,605	19,214	4,526	365	235,107	977
.....	10,025	60,901	12,305	492	1,010,491	978
.....	4,418	10,886	19,862	403	293,154	979
2,200	3,170	11,725	2,158	527	96,179	980
15,400	10,900	7,060	1,839	2,862	200,726	981
.....	8,985	8,143	3,205	638	110,201	982
.....	13,492	.....	2,275	150	141,280	983
.....	15,174	7,744	10,738	189	415,479	984
.....	40,780	.....	12,846	32	615,656	985
2,683	160,970	60,300	4,937	971	759,038	986
.....	62,000	38,896	5,462	1,229	932,832	987
12,500	43,100	.....	928	1,104	685,650	988
.....	17,530	13,472	2,237	111	539,915	989
7,450	42,256	27,027	12,882	450	797,119	990
.....	17,770	26,573	3,669	267	309,722	991
4,100	18,500	30,447	3,678	750	499,206	992
.....	29,370	11,852	17,358	759	932,301	993
40,400	88,945	47,719	17,304	357	1,370,962	994
.....	8,525	32,773	3,827	3,625	344,242	995
.....	54,035	77,177	11,756	1,707	1,394,028	996
$98,433	$704,447	$504,310	$164,373	$17,359	$12,794,439	
.....	$15,166	$36,610	$2,189	$5,504	$604,091	997
$32,550	60,666	115,694	18,919	5,267	2,698,754	998
275,164	79,209	66,817	12,862	77,062	2,094,489	999
112,354	13,015	.....	4,268	15,813	318,648	1000
1,796,394	168,639	131,167	29,848	1,951	4,478,651	1001
159,700	52,131	11,623	2,713	848	681,069	1002
850,500	164,282	36,600	43,674	2,158	2,431,396	1003
.....	24,665	9,867	3,582	.....	961,579	1004
.....	27,894	47,341	5,695	1,246	243,177	1005
.....	.....	.....	30	605	14,737	1006
289,060	106,376	70,892	21,923	6,265	1,531,125	1007
187,400	95,423	24,044	8,358	1,237	921,235	1008
52,150	7,100	14,688	1,645	3,837	321,670	1009
.....	24,245	.....	4,325	231	240,090	1010
30,855	41,280	71,202	30,295	8,189	1,428,879	1011
2,100	3,782	.....	961	.....	111,280	1012
1,460	7,000	13,184	1,998	714	692,857	1013
.....	6,642	.....	3,496	467	189,109	1014
11,000	4,300	18,461	5,327	3,572	783,476	1015
.....	16,852	17,981	12,824	4,992	734,358	1016
.....	1,400	.....	2,300	298	312,064	1017
.....	24,010	9,829	577	880	369,295	1018
.....	20,327	41,442	11,854	4,397	806,912	1019
.....	8,000	15,047	6,083	.....	1,363,104	1020
.....	.....	.....	709	.....	412,759	1021

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 Paid-Up Shares
	Gloucester County					
973	Bridgeport	Bridgeport	$231,210			
974	Mutual	Clarksboro	65,832			
975	Clayton	Clayton	424,745			
976	Delsea	"	110,085			
977	Chestnut Ridge	Glassboro	179,583			
978	Glassboro	"	684,456			
979	Grenloch	Grenloch	147,384			$41,300
980	Mantua	Mantua	75,408			6,200
981	Mullica Hill	Mullica Hill	158,820			
982	National Park	National Park	67,578			
983	Newfield	Newfield	98,826			14,500
984	Mechanics	Paulsboro	276,444			
985	Paulsboro	"	441,003			
986	Alcyon	Pitman	566,880			
987	Pitman	"	687,473			
988	Swedesboro	Swedesboro	491,700			
989	Swedesboro-Woodstown	"	358,624			8,200
990	Wenonah	Wenonah	491,808			43,000
991	Old Buck	Westville	195,661			11,400
992	Westville and Newbold	"	342,152			26,700
993	Monroe	Williamstown	507,594	$27,600		210,100
994	Peoples	Woodbury	1,008,543			
995	Suburban Homes	"	234,264			11,500
996	Woodbury Real Estate Mutual	"	1,027,542			
	Totals		$8,873,615	$27,600		$372,900
	Hudson County					
997	Arlington	Arlington	$404,333			$65,200
998	Kearney	"	1,664,685	$14,875		408,700
999	Bayonne No. 2	Bayonne	1,506,153			
1000	Bergen Point	"	257,628			
1001	Centreville	"	3,117,930			264,400
1002	City	"	463,064			
1003	Home	"	1,823,814			
1004	Pamrapo	"	462,264			
1005	Peninsula	"	190,477			800
1006	Pinnacle	"	14,360			
1007	Progressive	"	953,286			
1008	Security	"	639,300			
1009	White Eagle	"	239,742			
1010	Bulls Ferry	Guttenberg	185,292			
1011	Guttenberg	"	975,820			152,400
1012	Wetherbee Park	"	84,030			
1013	Consolidated	Harrison	490,895			33,320
1014	Credit	"	139,089			9,500
1015	Harrison and Kearny	"	537,438			6,000
1016	Hudson & Essex	"	486,275			68,700
1017	International	"	180,726			39,400
1018	Kingsland	"	240,090			38,600
1019	Merchants	"	513,543			119,800
1020	Peoples	"	1,017,225			
1021	Savoy	"	299,490			25,300

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

LIABILITIES

Due Shareholders for			Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
Lapsed Shares	Matured Shares	Advance Payments							
.....	.....	$308	.....	$20,600	.....	$66,408	$693	$319,219	973
.....	.....	65	.....	6,000	.....	15,259	191	87,347	974
$180	$2,200	400	.....	.....	$49	133,607	13,436	574,617	975
.....	.....	170	.....	4,450	.....	14,075	1,188	129,968	976
.....	.....	683	.....	8,400	.....	45,933	508	235,107	977
1,612	67,800	176	.....	.....	1,373	240,342	14,732	1,010,491	978
.....	23,700	165	.....	32,000	270	42,659	5,676	293,154	979
50	.....	357	.....	3,000	236	9,755	1,173	96,179	980
.....	.....	56	.....	.....	.....	40,624	1,226	200,726	981
.....	.....	10	.....	18,100	243	23,051	1,219	110,201	982
.....	.....	291	.....	2,500	.....	22,882	2,281	141,280	983
.....	1,000	125	.....	46,850	.....	89,348	1,712	415,479	984
.....	.....	655	.....	25,150	.....	139,900	8,948	615,656	985
.....	.....	1,390	.....	.....	.....	183,664	7,104	759,038	986
.....	.....	549	.....	29,200	.....	211,694	3,916	932,832	987
.....	.....	742	.....	52,500	88	139,120	1,500	685,650	988
.....	.....	774	.....	73,000	.....	97,748	1,569	539,915	989
.....	.....	508	.....	108,000	531	153,272	.....	797,119	990
86	.....	336	.....	35,075	687	57,819	8,658	309,722	991
.....	.....	920	.....	8,800	.....	117,779	2,855	499,206	992
.....	30,500	837	.....	.....	.....	150,190	5,480	932,301	993
.....	.....	2,645	.....	.....	.....	336,278	23,496	1,370,962	994
479	.....	456	.....	36,500	.....	58,443	2,600	344,242	995
.....	.....	3,087	.....	.....	.....	334,465	28,934	1,394,028	996
$2,407	$125,200	$15,705	.....	$510,125	$3,477	$2,724,315	$139,095	$12,794,439	
$1,562	.....	$5	.....	$51,000	$511	$77,820	$3,660	$604,091	997
1,732	.....	773	$200	117,500	6,073	451,933	32,283	2,698,754	998
199	.....	1,473	.....	175,000	.....	403,499	8,165	2,094,489	999
4,572	.....	1,017	.....	.....	.....	54,671	760	318,648	1000
3,998	.....	3,840	.....	160,000	3,845	911,534	13,104	4,478,651	1001
.....	.....	402	.....	80,000	7	135,596	2,000	681,069	1002
1,420	.....	4,352	.....	91,675	1,684	500,451	8,000	2,431,396	1003
1,064	.....	2,182	.....	40,000	278,469	176,022	1,578	961,579	1004
1,055	.....	427	.....	3,000	909	39,460	7,049	243,177	1005
.....	.....	.....	.....	.....	.....	364	13	14,737	1006
1,233	.....	3,915	.....	242,000	8,225	315,377	7,089	1,531,125	1007
2,879	.....	1,007	.....	29,000	129	245,789	3,131	921,235	1008
998	.....	542	.....	20,000	230	59,056	1,102	321,670	1009
250	.....	286	.....	.....	.....	52,685	1,577	240,090	1010
3,383	.....	8,718	.....	45,000	30	235,433	8,095	1,428,879	1011
1,967	.....	391	.....	.....	20	24,871	1	111,280	1012
66	.....	.....	.....	9,000	.....	155,078	4,498	692,857	1013
370	.....	.....	.....	11,500	37	27,732	881	189,109	1014
146	.....	.....	.....	54,500	.....	175,145	10,247	783,476	1015
1,855	.....	974	3,000	50,000	50	122,024	1,480	734,358	1016
.....	.....	922	.....	31,500	64	55,517	3,935	312,064	1017
160	.....	.....	.....	18,500	.....	68,991	2,954	369,295	1018
459	.....	805	.....	47,000	1,073	119,232	5,000	806,912	1019
.....	.....	.....	.....	80,000	.....	260,473	5,406	1,363,104	1020
.....	.....	127	.....	19,500	84	65,356	2,902	412,759	1021

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Gloucester County								
973	Bridgeport	3,579	245	.....	.....	.....	.....	.....	.....
974	Mutual	945	83	.....	.....	.....	.....	.....	.....
975	Clayton	5,869	497	.....	.....	.....	.....	.....	.....
976	Delsea	2,937	494	.....	.....	.....	.....	.....	.....
977	Chestnut Ridge	3,446	514	.....	.....	.....	.....	.....	.....
978	Glassboro	9,962	772	.....	.....	.....	.....	.....	.....
979	Grenloch	2,449	310	.....	.....	.....	.....	206	47
980	Mantua	1,768	195	.....	.....	.....	.....	31	11
981	Mullica Hill	2,574	263	.....	.....	.....	.....	.....	.....
982	National Park	911	121	.....	.....	.....	.....	.....	.....
983	Newfield	2,159	230	.....	.....	.....	.....	73	13
984	Mechanics	4,255	342	.....	.....	.....	.....	.....	.....
985	Paulsboro	14,371	604	.....	.....	.....	.....	.....	.....
986	Alcyon	9,622	1,024	.....	.....	.....	.....	.....	.....
987	Pitman	9,901	736	.....	.....	.....	.....	.....	.....
988	Swedesboro	7,706	492	.....	.....	.....	.....	.....	.....
989	Swedesboro-Woodstown	5,727	428	.....	.....	.....	.....	41	7
990	Wenonah	7,793	692	.....	.....	.....	.....	215	37
991	Old Buck	3,547	331	.....	.....	.....	.....	57	13
992	Westville and Newbold	5,222	575	.....	.....	.....	.....	133	22
993	Monroe	8,686	968	276	35	.....	.....	1,051	166
994	Peoples	15,754	1,225	.....	.....	.....	.....	.....	.....
995	Suburban Homes	4,843	323	.....	.....	.....	.....	57	19
996	Woodbury Real Estate Mutual	17,916	1,355	.....	.....	.....	.....	.....	.....
	Totals	151,942	12,819	276	35	.....	.....	1,864	335
	Hudson County								
997	Arlington	14,214	494	.....	.....	.....	.....	652	57
998	Kearney	29,081	2,332	119	17	.....	.....	2,043	215
999	Bayonne No. 2	23,539	2,376	.....	.....	.....	.....	.....	.....
1000	Bergen Point	4,218	634	.....	.....	.....	.....	.....	.....
1001	Centreville	48,990	4,270	.....	.....	.....	.....	1,322	160
1002	City	7,410	906	.....	.....	.....	.....	.....	.....
1003	Home	31,692	3,932	.....	.....	.....	.....	.....	.....
1004	Pamrapo	8,986	1,070	.....	.....	.....	.....	.....	.....
1005	Peninsula	3,434	311	.....	.....	.....	.....	4	1
1006	Pinnacle	1,229	117	.....	.....	.....	.....	.....	.....
1007	Progressive	14,391	1,374	.....	.....	.....	.....	.....	.....
1008	Security	10,610	775	.....	.....	.....	.....	.....	.....
1009	White Eagle	4,325	561	.....	.....	.....	.....	.....	.....
1010	Bulls Ferry	3,128	361	.....	.....	.....	.....	.....	.....
1011	Guttenberg	17,950	1,917	.....	.....	.....	.....	762	113
1012	Wetherbee Park	1,668	189	.....	.....	.....	.....	.....	.....
1013	Consolidated	6,961	663	.....	.....	.....	.....	143	17
1014	Credit	3,019	284	.....	.....	.....	.....	47	8
1015	Harrison and Kearny	7,836	560	.....	.....	.....	.....	30	3
1016	Hudson and Essex	9,180	922	.....	.....	.....	.....	343	21
1017	International	3,069	357	.....	.....	.....	.....	197	26
1018	Kingsland	3,767	352	.....	.....	.....	.....	193	37
1019	Merchants	9,641	812	.....	.....	.....	.....	599	45
1020	Peoples	15,499	1,289	.....	.....	.....	.....	.....	.....
1021	Savoy	3,733	524	.....	.....	.....	.....	127	14

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
3,579	129	116	S.	$1.00 m.	$200	6	$.05 b	$.05 b	973
945	35	48	S.	1.00 m.	200	6	3.00 a & .05 b	.....	974
5,869	235	262	S.	1.00 m.	200	6	5.00 a	5.00 a	975
2,937	102	392	S.	1.00 m.	200	6	.05 b	.05 b	976
3,446	107	407	S.	1.00 m.	200	6	.12½ b	.12½ b	977
9,962	329	443	S.	1.00 m.	200	6	.10 b	.10 b	978
2,655	159	198	S.	1.00 m.	200	6	.10 b	.10 b	979
1,799	34	172	S.	1.00 & 2.00 m.	200	6	.10 b	.10 b	980
2,574	80	183	S.	1.00 m.	200	6	.05 b	.05 b	981
911	70	51	S.	1.00 m.	200	6	.05 b	.05 b	982
2,232	73	170	S.	1.00 m.	200	6	5.00 a	.....	983
4,255	235	107	S.	1.00 m.	200	6	.10 b	.10 b	984
14,371	282	322	S.	.50 m.	100	6	.10 b	.10 b	985
9,622	465	559	S.	1.00 m.	200	6	.05 b	.05 b	986
9,901	253	483	S.	1.00 m.	200	6	.05 b	.05 b	987
7,706	168	324	S.	1.00 m.	200	6	.....	.....	988
5,768	164	271	S.	1.00 m.	200	6	.02½ b	.02½ b	989
8,008	285	444	S.	1.00 m.	200	6	.05 b	.05 b	990
3,604	150	194	S.	1.00 m.	200	6	.07½ b	.07½ b	991
5,355	222	375	S.	1.00 m.	200	6	3.00 a & .10 b	.....	992
10,013	565	604	S.	1.00 m.	200	6	3.00 a	3.00 a	993
15,754	434	791	S.	1.00 m.	200	6	.10 b	.10 b	994
4,900	139	203	S.	1.00 m.	200	6	.12½ b	.12½ b	995
17,916	518	837	S.	1.00 m.	200	6	.12½ b	.12½ b	996
154,082	5,233	7,956							
14,866	107	444	O.P.	.....	100	6	3.00 a	.....	997
31,243	483	2,081	S.	1.00 m.	200	6	.04 b	.04 b	998
23,539	483	1,893	S.	1.00 m.	200	6	.07½ b	.07½ b	999
4,218	32	602	S.	1.00 & 2.00 m.	200	6	.07½ b	.07½ b	1000
50,312	1,010	3,420	S.	1.00 m.	200	6	.15 b	.15 b	1001
7,410	181	725	S.	1.00 m.	200	6	.07½ b	.07½ b	1002
31,692	711	3,221	S.	1.00 m.	200	6	.07½ b	.07½ b	1003
8,986	267	803	S.	1.00 m.	200	6	.03½ b	.....	1004
3,438	20	292	S.	70, 1.00 & 2.00 m.	200	6	.07½ b	.....	1005
1,229	2	115	O.P.	.....	200	6	3.00 a	.....	1006
14,391	292	1,082	S.	1.00 m.	200	6	.07½ b	.07½ b	1007
10,610	193	582	S.	70, & 1.00 m.	200	6	.07½ b	.07½ b	1008
4,325	83	478	S.	1.00 m.	200	6	.07½ b	.07½ b	1009
3,128	79	282	S.	1.00 m.	200	6	.25 b	.25 b	1010
18,712	458	1,572	S.	.25 w.	200	6	3.00 a	1.00 a	1011
1,668	32	157	S.	1.00 m.	200	6	3.00 a & .25 b	.....	1012
7,104	164	516	O.P.	.....	200 & 240	6	3.00 a	1.00 a	1013
3,066	44	248	S.	1.00 m.	200	6	4.00 a	2.00 a	1014
7,866	155	408	S.	1.00 m.	200	6	4.00 a	.....	1015
9,523	162	781	S.	1.00 & 2.00 m.	200	6	4.00 a	1.00 a	1016
3,266	115	268	S.	1.00 m.	200	6	4.00 a & .05½ b	2.00 a & .05½ b	1017
3,960	129	260	N.S.	1.00 m.	200	6	3.00 a	.....	1018
10,240	157	700	S.	1.00 m.	200	6	4.00 a	1.00 a	1019
15,499	289	1,000	S.	1.00 m.	200	6	3.00 a	3.00 a	1020
3,860	91	447	S.	1.00 m.	200	6	4.00 a	.....	1021

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		
1022	Security ..... Harrison	April 6, 1911	John H. Reynolds .....
1023	Short-Term ..... "	May 15, 1913	Philip Vogel .....
1024	American Homes ..... Hoboken	June 15, 1921	Charles Wagner .....
1025	Castle Point ..... "	Feb. 24, 1914	Oscar Jungclaus .....
1026	Dante ..... "	Jan. 9, 1924	Harry C. Marsella .....
1027	Elysian ..... "	Mar. 8, 1927	Charles Vezzetti .....
1028	Esenbe ..... "	April 21, 1921	C. H. C. Jagels .....
1029	Guardian ..... "	May 18, 1921	Martin Cooke .....
1030	Hoboken ..... "	Feb. 24, 1887	Leo Mayer .....
1031	Jefferson ..... "	Feb. 3, 1920	Herman W. Schmidt .....
1032	Mile Square ..... "	Jan. 23, 1925	Charles E. Gratz .....
1033	Academy ..... Jersey City	Feb. 26, 1924	John J. McCarthy .....
1034	American ..... " "	Nov. 19, 1910	S. H. Culver .....
1035	A. O. H. ..... " "	Oct. 16, 1922	John F. O'Reilly .....
1036	Armistice ..... " "	Aug. 20, 1924	George M. Sexton .....
1037	Armory ..... " "	May 29, 1923	Max Jacobowitz .....
1038	Bee-Hive ..... " "	Feb. 1, 1919	Samuel Ruskin .....
1039	Bergen Mutual, No. 4 ..... " "	Mar. 25, 1902	Frederick M. Barnes .....
1040	Borrowers ..... " "	June 6, 1912	Walter O. Reed .....
1041	Boulevard Plaza ..... " "	Feb. 18, 1922	William I. Dillon .....
1042	Business Men's ..... " "	Nov. 21, 1898	Joseph J. Scott.....
1043	By-Fi ..... " "	Jan. 12, 1926	Charles F. Gallagher .....
1044	Carteret Mutual ..... " "	Jan. 20, 1890	Francis R. Jewkes .....
1045	Carteret Mutual No. 2 ..... " "	Sept. 22, 1902	Francis R. Jewkes .....
1046	Central ..... " "	July 23, 1895	Henry Wheeler .....
1047	Citizens' ..... " "	April 15, 1898	Emil W. A. Schumann .....
1048	City-Center ..... " "	June 11, 1926	Edwin D. Wetmore .....
1049	Claremont ..... " "	May 17, 1909	William S. Fengado .....
1050	Clinton ..... " "	Dec. 20, 1909	Thomas P. Duff .....
1051	Colonial ..... " "	Mar. 29, 1902	James Billington .....
1052	Columbia ..... " "	July 3, 1886	George S. Carson .....
1053	Commander ..... " "	Dec. 15, 1927	Henry S. Marmorstein .....
1054	Commercial Investment ..... " "	April 17, 1893	William S. Rowland .....
1055	Communipaw ..... " "	Feb. 28, 1891	Charles Kuederly .....
1056	Concourse ..... " "	April 4, 1924	Philip Parnes .....
1057	Duncan ..... " "	Dec. 13, 1900	William M. Obergfell .....
1058	Embe ..... " "	July 7, 1922	John A. Schweigart .....
1059	Emory ..... " "	Dec. 7, 1927	Edwin W. Spoerl .....
1060	Empire ..... " "	June 15, 1895	Henry J. Melosh .....
1061	Erie ..... " "	Feb. 6, 1888	Abraham J. Goldstein .....
1062	Euclid ..... " "	April 5, 1923	R. Robert Max .....
1063	Eureka ..... " "	July 6, 1893	Davis Fineberg .....
1064	Excelsior Mutual ..... " "	Sept. 28, 1885	Harvey B. Nelson .....
1065	Exchange ..... " "	June 27, 1917	Emanuel Gross .....
1066	Five Corners ..... " "	May 31, 1911	J. George Landwehr .....
1067	Franklin ..... " "	Oct. 17, 1914	Henry R. Hansen .....
1068	Fraternity Mutual ..... " "	Mar. 24, 1903	William Mauer .....
1069	Garfield ..... " "	Feb. 16, 1886	Edmund P. Ingram .....
1070	Greenville Heights ..... " "	Nov. 27, 1911	Herman C. Albers .....
1071	Greenville United ..... " "	April 8, 1891	E. Edward Burr .....
1072	Hamilton Park ..... " "	Feb. 9, 1922	John Byram .....
1073	Harsimus ..... " "	Dec. 27, 1910	B. S. Pollak .....
1074	Henderson ..... " "	Nov. 28, 1922	John Lewicki .....
1075	Hilltop ..... " "	July 20, 1922	Herman J. Hendess .....
1076	Home ..... " "	Dec. 8, 1906	Fred Klein .....

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
James L. McKeon	John A. McKeon	307 Harrison Ave., Harrison, N. J.	1022
Harry T. Davimos	S. N. Whitehead	521 Bergen St., Harrison, N. J.	1023
Matthew J. Tackella	Henry Wessling	47 Liberty Place, Weehawken, N. J.	1024
Frederick K. Hopkins	Charles A. Fall	331 Grove St., Montclair, N. J.	1025
Joseph Milberg	Leonard Post	57 Newark St., Hoboken, N. J.	1026
Kealey & Gilfert	Charles A. Kingsland	40 Newark St., Hoboken, N. J.	1027
J. Raymond Tiffany	H. E. Benjamin	37 Newark St., Hoboken, N. J.	1028
R. Schroeder	Victor B. Marcussen	1321 Washington St., Hoboken, N. J.	1029
Joseph S. Parry	William H. Bradley	84 Washington St., Hoboken, N. J.	1030
Harry J. Cafferata	G. F. Fugazzi	108 Willow Ave., Hoboken, N. J.	1031
Jay M. Levenson	Thomas A. Garibaldi	77 River St., Hoboken, N. J.	1032
Morris E. Barison	James A. Radcliffe	113 Hutton St., Jersey City, N. J.	1033
Frank J. Reardon	John B. Mahan	15 Woodlawn Ave., Jersey City, N. J.	1034
Thomas J. Stanton	Robert F. Downing	50 Wegman Parkway, Jersey City, N. J.	1035
Frank J. Guarini	Thomas G. Russoniello	379 Third St., Jersey City, N. J.	1036
Jacob S. Spiro	Adolph Treuhaft	350 Stegman Parkway, Jersey City, N. J.	1037
Alexander Raskin	Henry Schimel	15 Clifton Place, Jersey City, N. J.	1038
F. J. Higgins & F. M. Barnes, Jr.	Samuel W. Garrison	751 Bergen Ave., Jersey City, N. J.	1039
Robert V. Kinkead	John E. Brown	65 Morse Ave., Rutherford, N. J.	1040
Robert H. Doherty	John F. Saturniewicz	91 Sip Ave., Jersey City, N. J.	1041
Robert Carey	Albert J. Higson	279 Grove St., Jersey City, N. J.	1042
George Scheetz, Jr.	George P. Knoeller	102 Oak St., Jersey City, N. J.	1043
Thomas R. Armstrong	John A. Robertson	761 Montgomery St., Jersey City, N. J.	1044
J. Stanley Griffin	John A. Robertson	761 Montgomery St., Jersey City, N. J.	1045
Benjamin J. Darling	William G. Weller	110 Hutton St., Jersey City, N. J.	1046
Carl G. A. Schumann	Oscar Weis	376 Ogden Ave., Jersey City, N. J.	1047
George G. Tennant	Harry V. Cunningham	39 Wegman Parkway, Jersey City, N. J.	1048
James E. Woolley	W. G. Lupton	176 Bryant St., Rahway, N. J.	1049
Charles Hershenstein	Edward O. Smith	494 Jackson Ave., Jersey City, N. J.	1050
George G. Tennant	Robert Orr	13 Baldwin Ave., Jersey City, N. J.	1051
Benjamin J. Darling	Thomas W. Coyle	854 Bergen Ave., Jersey City, N. J.	1052
Victor Ruskin	Herbert Binder	921 Bergen Ave., Jersey City, N. J.	1053
Joseph J. Carissimi	Lawrence B. Landrine	36 Duncan Ave., Jersey City, N. J.	1054
Philip F. Sauer	Charles F. Zissel, Jr.	Box No. 594 Clark Place, Union, N. J.	1055
David Stemer	Archie Schwartz	576 Newark Ave., Jersey City, N. J.	1056
Henry Ewald	Samuel Drayton	587 Bergen Ave., Jersey City, N. J.	1057
Marshall Van Winkle	Chester A. Smith	356 Central Ave., Jersey City, N. J.	1058
Ezra L. Nolan	Henry F. Moorhouse	89 Monticello Ave., Jersey City, N. J.	1059
Henry J. Melosh	Harry H. Parsells	319 Fairmount Ave., Jersey City, N. J.	1060
James R. Bowen	Emanuel Weitz	75 Montgomery St., Jersey City, N. J.	1061
Morris W. Lieberman	John Albert Van Horn	56 Overlook Rd., Upper Montclair, N. J.	1062
Charles C. Colgan	W. Walter Dippel	25 Kensington Ave., Jersey City, N. J.	1063
Insley, Vreeland & Decker	Clarence Dullegar	239 Washington St., Jersey City, N. J.	1064
Isaac Gross	Pauline Ellonsky	315 Henderson St., Jersey City, N. J.	1065
Henn & Burr	Edward Henn	660 Newark Ave., Jersey City, N. J.	1066
Lewis G. Hansen	Robert H. Gorman	329 Palisade Ave., Jersey City, N. J.	1067
Thomas H. Ross	Martin V. Ryerson	76 Van Houten Place, Belleville, N. J.	1068
August Ziegener	Rufus M. Holcomb	548 Jersey Ave., Jersey City, N. J.	1069
William S. Rurode	Caroline Strack	207 Jackson Ave., Jersey City, N. J.	1070
John L. Keller	F. A. Sullivan	144 Van Nostrand Ave., Jersey City, N. J.	1071
D. Gallagher & C. C. Colgan	Frank Walsh	85 Van Reypen St., Jersey City, N. J.	1072
Jacob J. Singer	Herman B. Levine	65 Garfield Ave., Jersey City, N. J.	1073
Charles Young	Lloyd J. Whitford	5 Bentley Ave., Jersey City, N. J.	1074
Joseph Ranker	William H. Wittpenn	3500 Boulevard, Jersey City, N. J.	1075
B. J. Darling	R. G. Robinson	208-02 104th Ave., Hollis, L. I., N. Y.	1076

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				
1022	Security	Harrison	$112	$5,000	$566,100
1023	Short-Term	"	1,020	9,049	491,550
1024	American Homes	Hoboken	60,683	13,046	1,108,000
1025	Castle Point	"	2,810	3,000	544,000
1026	Dante	"	2,648	1,200	93,400
1027	Elysian	"	1,850	300	69,200
1028	Esenbe	"	35,151	10,000	883,600
1029	Guardian	"	28,929	6,500	549,000
1030	Hoboken	"	7,253	20,167	1,221,400
1031	Jefferson	"	22,779	43,000	2,042,600
1032	Mile Square	"	8,601	2,500	193,400
1033	Academy	Jersey City	2,932	.....	97,900
1034	American	" "	8,078	5,196	348,800
1035	A. O. H.	" "	9,997	4,000	363,000
1036	Armistice	" "	955	1,200	59,100
1037	Armory	" "	362	.....	230,600
1038	Bee-Hive	" "	2,281	9,000	725,500
1039	Bergen Mutual, No. 4	" "	17,536	5,000	281,800
1040	Borrowers	" "	13,507	11,110	1,010,000
1041	Boulevard Plaza	" "	480	3,700	366,400
1042	Business Men's	" "	36,868	.....	1,970,550
1043	By-Fi	" "	2,060	1,224	166,100
1044	Carteret Mutual	" "	6,097	13,602	257,000
1045	Carteret Mutual No. 2	" "	316	4,000	185,600
1046	Central	" "	4,681	25,872	1,744,000
1047	Citizens'	" "	18,023	12,000	830,000
1048	City-Center	" "	18	165	111,600
1049	Claremont	" "	7,136	10,000	887,200
1050	Clinton	" "	8,359	2,787	353,900
1051	Colonial	" "	5,462	20,000	1,192,000
1052	Columbia	" "	1,492	.....	1,768,100
1053	Commander	" "	1,707	811	32,800
1054	Commercial Investment	" "	1,424	15,000	514,600
1055	Communipaw	" "	2,905	3,500	306,200
1056	Concourse	" "	3,725	1,273	69,400
1057	Duncan	" "	3,769	16,000	605,500
1058	Embe	" "	2,768	45,000	752,500
1059	Emory	" "	5,135	575	51,500
1060	Empire	" "	1,362	3,500	377,900
1061	Erie	" "	2,088	2,550	269,400
1062	Euclid	" "	949	2,000	147,200
1063	Eureka	" "	1,369	2,477	250,800
1064	Excelsior Mutual	" "	3,922	15,000	1,025,000
1065	Exchange	" "	1,609	7,000	448,100
1066	Five Corners	" "	10,357	20,117	1,910,800
1067	Franklin	" "	20,073	17,285	929,200
1068	Fraternity Mutual	" "	1,238	1,837	105,290
1069	Garfield	" "	3,735	1,700	561,400
1070	Greenville Heights	" "	10,554	9,622	876,700
1071	Greenville United	" "	7,521	16,750	1,252,242
1072	Hamilton Park	" "	2,438	.....	349,000
1073	Harsimus	" "	6,761	.....	240,700
1074	Henderson	" "	2,082	1,050	116,000
1075	Hilltop	" "	8,070	6,120	614,400
1076	Home	" "	2,250	3,600	262,300

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	.....	.....	$3,172	$686	$575,070	1022
.....	$4,485	$4,427	1,248	6,064	517,843	1023
$153,650	172,482	.....	41,422	4,759	1,554,042	1024
173,500	60,985	29,670	1,956	3,202	819,123	1025
.....	4,530	.....	1,128	208	103,114	1026
.....	2,470	.....	696	100	74,616	1027
91,000	74,835	62,196	8,238	10,108	1,175,128	1028
104,700	86,118	58,644	14,007	607	848,505	1029
267,300	43,155	29,726	10,738	1,264	1,601,003	1030
247,400	211,395	66,109	33,340	84,318	2,750,941	1031
800	4,715	5,373	5,851	560	221,800	1032
.....	3,339	.....	1,256	486	105,913	1033
28,500	15,640	6,999	3,927	372	417,512	1034
104,375	20,680	.....	6,766	246	509,064	1035
.....	6,567	14,074	1,677	166	83,739	1036
.....	44,638	45,362	18,451	1,036	340,449	1037
68,000	85,210	27,622	12,047	820	930,480	1038
81,950	54,035	34,340	5,439	291	480,391	1039
36,800	53,348	15,325	11,614	1,072	1,152,776	1040
42,200	33,457	41,524	7,410	4,752	499,923	1041
.....	39,233	315,727	96,953	3,538	2,462,869	1042
.....	26,123	.....	4,385	39	199,931	1043
69,550	18,025	15,392	3,709	394	383,769	1044
42,200	11,723	10,221	1,028	2,552	257,640	1045
157,900	89,620	126,762	5,789	1,103	2,155,727	1046
24,500	32,800	19,884	13,579	921	951,707	1047
.....	3,855	4,266	1,459	.....	121,363	1048
41,600	28,440	45,551	14,840	407	1,035,174	1049
.....	27,715	27,515	8,388	85	428,749	1050
82,000	40,783	47,360	15,223	822	1,403,650	1051
30,900	57,710	199,937	32,235	7,240	2,097,614	1052
.....	2,340	4,501	660	240	43,059	1053
94,400	28,455	53,952	10,101	240	718,172	1054
.....	4,525	2,757	5,840	305	326,032	1055
.....	13,428	4,445	3,889	163	96,323	1056
135,285	52,705	34,753	7,000	220	855,232	1057
6,000	13,405	16,007	5,789	.....	841,469	1058
.....	1,200	.....	719	.....	59,129	1059
2,800	8,665	24,891	11,710	918	431,746	1060
.....	12,134	10,654	.....	200	297,026	1061
.....	13,706	31,051	4,632	259	199,797	1062
.....	14,675	10,834	5,023	693	285,871	1063
.....	24,485	50,844	19,417	44	1,138,712	1064
14,000	34,535	.....	15,167	2,959	523,370	1065
123,000	78,838	113,060	28,390	11,339	2,295,901	1066
45,600	30,172	72,547	6,054	297	1,121,228	1067
.....	3,636	.....	4,194	1,348	117,543	1068
.....	12,070	59,354	10,487	632	649,378	1069
15,000	33,709	5,282	48,515	671	1,000,053	1070
6,094	46,722	199,028	.....	7,617	1,535,974	1071
.....	32,965	42,678	13,723	2,376	443,180	1072
19,000	17,411	6,957	6,885	.....	297,714	1073
32,075	15,795	15,359	9,639	1,036	193,036	1074
29,500	25,977	29,345	2,408	1,300	717,120	1075
.....	6,691	20,075	7,900	.....	302,816	1076

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 Paid-Up Shares
	Hudson County—Continued					
1022	Security	Harrison	$402,090	.....	.....	$47,300
1023	Short-Term	"	337,595	.....	.....	42,500
1024	American Homes	Hoboken	1,180,196	.....	.....	.....
1025	Castle Point	"	572,400	.....	.....	.....
1026	Dante	"	69,978	.....	.....	2,400
1027	Elysian	"	67,272	.....	.....	.....
1028	Esenbe	"	833,700	.....	.....	.....
1029	Guardian	"	627,816	.....	.....	13,200
1030	Hoboken	"	1,226,408	.....	.....	.....
1031	Jefferson	"	1,715,624	.....	.....	436,800
1032	Mile Square	"	184,737	.....	.....	.....
1033	Academy	Jersey City	76,347	.....	.....	1,200
1034	American	" "	282,099	.....	.....	.....
1035	A. O. H.	" "	389,319	.....	.....	20,000
1036	Armistice	" "	59,087	.....	.....	.....
1037	Armory	" "	246,304	.....	.....	1,300
1038	Bee-Hive	" "	626,953	.....	.....	58,850
1039	Bergen Mutual, No. 4	" "	373,837	.....	.....	.....
1040	Borrowers	" "	719,044	.....	.....	124,100
1041	Boulevard Plaza	" "	368,124	.....	.....	7,600
1042	Business Men's	" "	1,207,424	$65,150	.....	568,600
1043	By-Fi	" "	162,727	110	.....	11,600
1044	Carteret Mutual	" "	302,880	.....	.....	.....
1045	Carteret Mutual No. 2	" "	195,751	.....	.....	.....
1046	Central	" "	1,620,114	.....	.....	114,600
1047	Citizens'	" "	727,706	.....	.....	22,000
1048	City-Center	" "	94,737	.....	.....	.....
1049	Claremont	" "	791,792	.....	.....	.....
1050	Clinton	" "	263,743	.....	.....	9,100
1051	Colonial	" "	1,022,706	.....	.....	.....
1052	Columbia	" "	1,230,286	.....	.....	440,100
1053	Commander	" "	36,882	.....	.....	.....
1054	Commercial Investment	" "	408,363	.....	.....	88,600
1055	Communipaw	" "	235,437	.....	.....	.....
1056	Concourse	" "	80,880	.....	.....	.....
1057	Duncan	" "	599,980	.....	.....	.....
1058	Embe	" "	685,314	.....	.....	.....
1059	Emory	" "	49,289	.....	.....	.....
1060	Empire	" "	248,607	.....	.....	48,800
1061	Erie	" "	219,438	.....	.....	.....
1062	Euclid	" "	141,300	.....	.....	8,200
1063	Eureka	" "	207,219	.....	.....	.....
1064	Excelsior Mutual	" "	737,403	.....	.....	.....
1065	Exchange	" "	266,195	.....	.....	146,000
1066	Five Corners	" "	1,270,336	.....	.....	637,600
1067	Franklin	" "	755,364	.....	.....	135,400
1068	Fraternity Mutual	" "	79,221	.....	.....	4,300
1069	Garfield	" "	468,948	.....	.....	.....
1070	Greenville Heights	" "	597,528	.....	.....	108,100
1071	Greenville United	" "	815,918	.....	.....	.....
1072	Hamilton Park	" "	321,420	.....	.....	.....
1073	Harsimus	" "	210,698	.....	.....	4,800
1074	Henderson	" "	128,728	.....	.....	10,700
1075	Hilltop	" "	470,104	.....	.....	35,400
1076	Home	" "	176,190	.....	.....	57,800

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

LIABILITIES

Due Shareholders for			Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
Lapsed Shares	Matured Shares	Advance Payments							
.....	.....	$110	.....	$15,300	$475	$108,502	$1,293	$575,070	1022
$145	.....	.....	.....	60,000	451	64,745	12,407	517,843	1023
7,821	.....	2,027	.....	67,500	.....	275,097	21,401	1,554,042	1024
13,853	.....	900	.....	28,000	225	175,745	28,000	819,123	1025
1,487	.....	64	.....	15,500	221	13,260	204	103,114	1026
511	.....	372	.....	.....	.....	6,335	126	74,616	1027
479	.....	1,608	.....	.....	28	332,405	6,908	1,175,128	1028
1,494	.....	2,954	.....	.....	75	197,090	5,876	848,505	1029
744	$5,000	1,563	.....	25,000	383	334,011	7,894	1,601,008	1030
865	.....	73	.....	12,500	2,072	531,166	51,841	2,750,941	1031
1,630	.....	1,555	.....	.....	39	32,982	857	221,800	1032
739	.....	770	.....	13,800	.....	12,906	151	105,913	1033
5,527	.....	1,502	.....	54,000	.....	73,631	753	417,512	1034
10,556	.....	1,527	.....	.....	130	86,747	785	509,064	1035
2,095	.....	225	.....	8,000	.....	12,924	1,408	83,739	1036
3,010	.....	205	.....	35,500	793	43,301	10,036	340,449	1037
2,411	.....	2,084	.....	69,174	406	167,051	3,551	930,480	1038
.....	.....	677	.....	.....	.....	102,442	3,435	480,391	1039
11,372	.....	2,265	.....	100,000	.....	191,995	4,000	1,152,776	1040
1,723	.....	448	.....	22,600	14,232	81,727	3,469	499,923	1041
1,756	.....	6,074	.....	175,000	11,811	348,946	78,108	2,462,869	1042
640	.....	758	.....	.....	80	23,645	371	199,931	1043
.....	.....	1,461	.....	.....	.....	78,719	709	383,769	1044
.....	.....	253	.....	7,000	2,509	50,641	1,486	257,640	1045
731	.....	4,453	.....	.....	2,782	393,952	19,095	2,155,727	1046
32	.....	1,778	.....	.....	374	197,824	1,993	951,707	1047
9,068	.....	704	.....	4,400	5	11,771	678	121,363	1048
320	.....	4,812	.....	5,000	117	228,000	5,133	1,035,174	1049
610	.....	258	.....	75,000	1,029	76,004	3,005	428,749	1050
1,574	.....	3,537	.....	16,000	2,763	350,784	6,286	1,403,650	1051
.....	.....	3,644	.....	70,000	5,011	331,588	16,985	2,097,614	1052
2,553	.....	400	.....	.....	.....	2,771	453	43,059	1053
69	.....	1,210	.....	97,000	.....	113,925	9,005	718,172	1054
57	.....	315	.....	24,500	45	65,678	.....	326,032	1055
1,255	.....	224	.....	.....	.....	13,519	445	96,323	1056
81	.....	2,119	.....	63,090	4,000	179,962	6,000	855,232	1057
5,629	.....	2,032	.....	.....	.....	143,926	4,568	841,469	1058
795	.....	547	.....	3,500	.....	4,905	93	59,129	1059
236	.....	620	$8,000	57,900	1,080	64,004	2,499	431,746	1060
.....	.....	475	.....	25,300	.....	50,596	1,217	297,026	1061
1,297	.....	174	.....	19,000	116	26,605	3,105	199,797	1062
.....	.....	302	.....	19,700	51	57,516	1,083	285,871	1063
316	.....	2,396	.....	168,610	.....	218,356	11,631	1,138,712	1064
890	4,000	317	.....	32,000	1,344	71,536	1,088	523,370	1065
1,286	.....	4,368	.....	37,000	26,109	309,075	10,127	2,295,901	1066
1,697	.....	1,820	.....	.....	.....	218,212	8,735	1,121,228	1067
767	.....	328	.....	19,500	.....	13,065	362	117,543	1068
2,469	.....	638	.....	35,000	340	136,127	5,856	649,378	1069
10,234	.....	908	.....	113,000	1,048	145,906	23,329	1,000,053	1070
5,775	.....	.....	.....	105,000	350,772	258,509	.....	1,535,974	1071
1,710	.....	1,596	.....	38,800	.....	72,961	6,693	443,180	1072
2,585	.....	1,307	.....	15,000	240	60,133	2,951	297,714	1073
5	.....	535	.....	20,000	23	31,213	1,832	193,036	1074
2,176	.....	1,912	.....	100,000	.....	106,294	1,234	717,120	1075
102	.....	1,188	.....	16,000	199	45,838	5,499	302,816	1076

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Hudson County—Continued								
1022	Security	6,445	573	.....	.....	.....	.....	236	35
1023	Short-Term	7,097	614	.....	.....	.....	.....	425	41
1024	American Homes	18,880	1,556	.....	.....	.....	.....	.....	.....
1025	Castle Point	8,548	796	.....	.....	.....	.....	.....	.....
1026	Dante	1,712	215	.....	.....	.....	.....	12	3
1027	Elysian	1,835	175	.....	.....	.....	.....	.....	.....
1028	Esenbe	11,610	577	.....	.....	.....	.....	.....	.....
1029	Guardian	8,024	659	.....	.....	.....	.....	66	21
1030	Hoboken	17,495	1,356	.....	.....	.....	.....	.....	.....
1031	Jefferson	28,268	1,933	.....	.....	.....	.....	2,184	141
1032	Mile Square	4,033	364	.....	.....	.....	.....	.....	.....
1033	Academy	1,669	188	.....	.....	.....	.....	6	3
1034	American	4,387	420	.....	.....	.....	.....	.....	.....
1035	A. O. H.	7,717	806	.....	.....	.....	.....	100	15
1036	Armistice	1,117	168	.....	.....	.....	.....	.....	.....
1037	Armony	3,803	350	.....	.....	.....	.....	6	1
1038	Bee-Hive	9,930	874	.....	.....	.....	.....	294	48
1039	Bergen Mutual, No. 4	4,923	503	.....	.....	.....	.....	.....	.....
1040	Borrowers	12,404	1,074	.....	.....	.....	.....	620	66
1041	Boulevard Plaza	5,475	444	.....	.....	.....	.....	38	5
1042	Business Men's	20,950	1,502	651	60	.....	.....	2,843	710
1043	By-Fi	3,305	358	1	1	.....	.....	58	7
1044	Carteret Mutual	4,257	319	.....	.....	.....	.....	.....	.....
1045	Carteret Mutual No. 2	2,787	249	.....	.....	.....	.....	.....	.....
1046	Central	25,708	1,779	.....	.....	.....	.....	573	77
1047	Citizens'	11,366	1,138	.....	.....	.....	.....	110	15
1048	City-Center	2,645	262	.....	.....	.....	.....	.....	.....
1049	Claremont	11,226	881	.....	.....	.....	.....	.....	.....
1050	Clinton	4,054	402	.....	.....	.....	.....	45	10
1051	Colonial	14,389	958	.....	.....	.....	.....	.....	.....
1052	Columbia	18,785	1,365	.....	.....	.....	.....	2,200	245
1053	Commander	1,327	154	.....	.....	.....	.....	.....	.....
1054	Commercial Investment	5,990	445	.....	.....	.....	.....	443	43
1055	Communipaw	3,975	426	.....	.....	.....	.....	.....	.....
1056	Concourse	2,040	218	.....	.....	.....	.....	.....	.....
1057	Duncan	8,684	796	.....	.....	.....	.....	.....	.....
1058	Embe	10,509	913	.....	.....	.....	.....	.....	.....
1059	Emory	1,747	153	.....	.....	.....	.....	.....	.....
1060	Empire	4,005	279	.....	.....	.....	.....	244	40
1061	Erie	3,876	371	.....	.....	.....	.....	.....	.....
1062	Euclid	2,348	219	.....	.....	.....	.....	41	4
1063	Eureka	3,334	329	.....	.....	.....	.....	.....	.....
1064	Excelsior Mutual	12,241	1,012	.....	.....	.....	.....	.....	.....
1065	Exchange	4,853	360	.....	.....	.....	.....	730	39
1066	Five Corners	21,176	1,781	.....	.....	.....	.....	3,188	281
1067	Franklin	11,724	1,055	.....	.....	.....	.....	677	54
1068	Fraternity Mutual	1,057	150	.....	.....	.....	.....	21	5
1069	Garfield	7,352	721	.....	.....	.....	.....	.....	.....
1070	Greenville Heights	9,230	855	.....	.....	.....	.....	540	51
1071	Greenville United	11,508	1,932	.....	.....	.....	.....	.....	.....
1072	Hamilton Park	4,692	358	.....	.....	.....	.....	.....	.....
1073	Harsimus	3,151	277	.....	.....	.....	.....	24	4
1074	Henderson	2,268	243	.....	.....	.....	.....	53	10
1075	Hilltop	7,659	876	.....	.....	.....	.....	177	65
1076	Home	2,831	244	.....	.....	.....	.....	289	22

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
6,681	117	491	S.	$1.00 m.	$200	6	$1.80 a	$1.80 a	1022
7,522	123	532	O.P.	.....	100	6	4.00 a	2.00 a	1023
18,880	192	1,364	S.	1.00 m.	200	6	.10 b	.10 b	1024
8,548	132	664	S.	1.00 m.	200	6	.12½ b	.12½ b	1025
1,724	33	185	S.	1.00 m.	200	6	3.00 a	1.00 a	1026
1,835	15	160	S.	1.00 m.	200	6	1.00 a	1.00 a	1027
11,610	117	460	S.	1.00 m.	200	6	.25 b	.....	1028
8,090	187	493	S.	1.00 m.	200	6	.10 b	.10 b	1029
17,495	281	1,075	S.	1.00 m.	200	6	.....	.....	1030
30,452	478	1,596	O.P.	.....	200	6	3.00 a	1.00 a	1031
4,033	49	315	S.	1.00 m.	200	6	.08⅓ b	.08⅓ b	1032
1,675	37	154	S.	1.00 m.	200	6	.....	.....	1033
4,387	115	305	S.	1.00 m.	200	6	.....	.....	1034
7,817	62	759	S.	1.00 m.	200	6	.....	.....	1035
1,117	50	118	S.	1.00 m.	200	6	3.00 a	.....	1036
3,809	25	326	S.	1.00 m.	200	6	.....	.....	1037
10,224	196	726	S.	1.00 m.	200	6	.....	.....	1038
4,923	94	409	S.	.25 s.m.	200	6	.12½ b	.....	1039
13,024	303	837	S.	1.00 m.	200	6	.....	.....	1040
5,513	90	359	S.	1.00 m.	200	6	.....	.....	1041
24,444	253	2,019	S.	.50 & 1.00 m.	200	6	.10 & .15 b	.10 & .15 b	1042
3,364	79	287	S.	1.00 m.	200	6	1.00 a & .08 b	.....	1043
4,257	86	233	S.	.25 w.	200	6	.10 b & 12½ b	.10 & 12½ b	1044
2,787	80	169	S.	.25 w.	200	6	.12½ b	.12½ b	1045
26,281	416	1,440	S.	1.00 m.	200	6	.....	.....	1046
11,476	247	906	S.	1.00 m.	200	6	.....	.....	1047
2,645	26	236	S.	1.00 m.	200	6	.....	.....	1048
11,226	188	693	S.	1.00 m.	200	6	.12½ b	.12½ b	1049
4,099	46	366	S.	1.00 m.	200	6	.....	.....	1050
14,389	129	829	S.	1.00 m.	200	6	.15 b	.15 b	1051
20,985	560	1,050	S.	1.00 m.	200	6	.....	.....	1052
1,327	12	142	S.	1.00 m.	200	6	.....	.....	1053
6,433	121	367	S.	.25 w.	200	6	.....	.....	1054
3,975	82	344	S.	1.00 m.	200	6	.15 b	.15 b	1055
2,040	59	159	S.	1.00 m.	200	6	2.00 a	.....	1056
8,684	235	561	S.	1.00 m.	200	6	.15 b	.15 b	1057
10,509	126	787	S.	1.00 & 2.00 m.	200	6	.....	.....	1058
1,747	17	136	S.	1.00 m.	200	6	3.00 a	.....	1059
4,249	73	246	S.	.25 w.	200	6	1.00 a	.....	1060
3,876	72	299	S.	1.00 m.	200	6	3.00 a	1.00 a	1061
2,389	49	174	S.	1.00 m.	200	6	2.00 a	1.00 a	1062
3,334	89	240	S.	1.00 m.	200	6	.....	.....	1063
12,241	165	847	S.	1.00 m.	200	6	.....	.....	1064
5,583	114	285	S.	1.00 m.	200	6	3.00 a	1.00 a	1065
24,364	418	1,644	S.	1.00 & 2.00 m.	200	6	.....	.....	1066
12,401	206	903	S.	1.00 m.	200	6	.....	.....	1067
1,078	43	112	S.	.25 w. & 2.00 m.	200	6	.08 b	.....	1068
7,352	139	582	S.	1.00 m.	200	6	.10 b	.....	1069
9,770	252	654	S.	1.00 m.	200	6	.....	.....	1070
11,508	108	1,824	S.	.25 w.	200	6	8.60 a	1.00 a	1071
4,692	109	249	S.	1.00 m.	200	6	.....	.....	1072
3,175	76	205	S.	1.00 m.	200	6	.....	.....	1073
2,321	53	200	S.	1.00 m.	200	6	.....	.....	1074
7,836	230	711	S.	1.00 & 2.00 m.	200	6	.....	.....	1075
3,120	62	204	S.	1.00 m.	200	6	.12½ b	.16⅔ b	1076

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		
1077	Hudson ..... Jersey City	June 3, 1887	Henry W. Moser .....
1078	Hudson County Caledonian ..... " "	May 25, 1887	Frederick Kirsten .....
1079	Industrial Mutual ..... " "	June 10, 1886	Robert S. Wiley .....
1080	Italian ..... " "	Jan. 21, 1913	Vincenzo Campana .....
1081	Jackson ..... " "	May 25, 1909	Robert J. Shaw .....
1082	Jersey City ..... " "	Nov. 30, 1885	Frederick Klein .....
1083	Jewett ..... " "	Mar. 13, 1923	Edward M. Taylor .....
1084	John Brown ..... " "	Jan. 23, 1914	James R. Stroud .....
1085	Jordan ..... " "	April 19, 1924	Harry Morchower .....
1086	Journal Square ..... " "	Nov. 21, 1921	Benjamin Heilbrunn .....
1087	Junction ..... " "	April 26, 1909	Alfred N. Crane .....
1088	K. C. ..... " "	June 20, 1919	Peter F. Guteri .....
1089	Kopernik ..... " "	July 31, 1919	Vincent Telkowski .....
1090	Labor's ..... " "	April 1, 1925	Charles J. Jennings .....
1091	Lafayette Mutual ..... " "	Jan. 24, 1884	James R. Stevens .....
1092	Leader ..... " "	July 28, 1923	Abraham Davis .....
1093	Lincoln ..... " "	June 15, 1886	William J. Dippel .....
1094	Live Wire ..... " "	Nov. 3, 1921	Alfonso Araneo .....
1095	Madison ..... " "	Mar. 2, 1889	John F. Sheehan, Sr.....
1096	Magnetic ..... " "	July 25, 1923	Leopoldo Auriemma .....
1097	Major ..... " "	June 25, 1924	John P. Browne .....
1098	Marion ..... " "	Feb. 28, 1923	Nicholas W. D'Elia .....
1099	Miown ..... " "	April 21, 1927	Thomas M. Donnelly .....
1100	Montgomery ..... " "	Jan. 12, 1910	George H. Grim .....
1101	Monticello Mutual ..... " "	Feb. 1, 1886	Henry J. Russell .....
1102	Orpheum ..... " "	Feb. 18, 1925	Charles L. Munch .....
1103	Own-Your-Home ..... " "	Nov. 4, 1921	Harry Max .....
1104	Paulus Hook ..... " "	Jan. 6, 1927	Edward J. Holland .....
1105	Pavonia ..... " "	May 1, 1885	John P. Cassidy .....
1106	Phoenix ..... " "	Jan. 2, 1884	F. Walter Brannagan .....
1107	P. R. R. Y. M. C. A. ..... " "	Sept. 12, 1919	W. V. Phillips .....
1108	Rainy Day ..... " "	Jan. 31, 1923	George J. Wolf .....
1109	Rector ..... " "	Jan. 4, 1924	Henry A. Garfunkel .....
1110	Save-More ..... " "	Mar. 10, 1928	Murray R. Siegel .....
1111	Security ..... " "	Oct. 26, 1887	George J. Hollerieth .....
1112	Sherwood ..... " "	June 17, 1913	F. W. Wahlers .....
1113	Sip ..... " "	Nov. 21, 1911	P. J. Kennedy .....
1114	Sparrow Hill ..... " "	Nov. 21, 1924	Thomas Stapleton, Sr. .....
1115	Stuyvesant ..... " "	May 5, 1909	E. E. Brandow .....
1116	Summit ..... " "	Sept. 6, 1911	George A. Flagg .....
1117	Sunset ..... " "	April 28, 1925	Thomas Windisch .....
1118	Tube Zone ..... " "	Feb. 7, 1924	William F. Moore .....
1119	Ukrainian ..... " "	Dec. 21, 1920	Peter Macheyowsky .....
1120	Union ..... " "	Mar. 24, 1890	Andrew B. Scott .....
1121	Veterans' ..... " "	Dec. 8, 1921	D. E. C. Somers .....
1122	Wage Earners ..... " "	Aug. 5, 1922	James Tumulty .....
1123	Washington ..... " "	Mar. 29, 1887	Robert Philipps .....
1124	West Bergen ..... " "	Dec. 28, 1891	Richard Entwistle .....
1125	Western Slope ..... " "	May 18, 1886	Fred Klein .....
1126	West Side ..... " "	Mar. 2, 1896	Benjamin F. Ellenberger .....
1127	Wilson ..... " "	July 23, 1924	Joseph S. Singer .....
1128	Woodlawn ..... " "	Dec. 15, 1896	William Dingwall .....
1129	Belgrove ..... Kearny	Mar. 26, 1929	Alexander F. Gillis .....
1130	Citizens ..... "	Mar. 8, 1909	Stanley Masom .....
1131	Elm ..... "	Feb. 26, 1924	Gerrish Newell .....

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Robert Carey	Fred Klein	60 Glenwood Ave., Jersey City, N. J.	1077
Edward S. Keller	Albert H. Hangartner	424 15th St., Union City, N. J.	1078
Charles H. Blohm	William H. Trost, Jr.	112 Bowers St., Jersey City, N. J.	1079
Anthony Botti	James L. Lepis	89 Danforth Ave., Jersey City, N. J.	1080
James R. Erwin	Charles B. Hardacre	716 Ocean Ave., Jersey City, N. J.	1081
Robert Carey	Albert J. Higson	279 Grove St., Jersey City, N. J.	1082
Walter J. Freund	George R. Raddin	180 Baldwin Ave., Jersey City, N. J.	1083
Walter J. Freund	P. Charles Simms	166 Claremont Ave., Jersey City, N. J.	1084
Silber & Silber	Harry Wertheim	237 N. 11th St., Newark, N. J.	1085
Irving Eisenberg & Isador Halprin	Samuel Siegler	32 Gifford Ave., Jersey City, N. J.	1086
James E. Pyle	W. Walter Streeter	1542 West 6th St., Brooklyn, N. Y.	1087
James J. Kearney	Edward F. Dillon	137 Ocean Ave., Jersey City, N. J.	1088
Alex B. Ciecluch	Leon R. Ciecluch	921 Bergen Ave., Jersey City, N. J.	1089
O'Brien & Tartalsky	Louis J. Knoepfel	26 Journal Square, Jersey City, N. J.	1090
Walter J. Freund	Henry C. Mades	305 Pacific Ave., Jersey City, N. J.	1091
Maurice R. Seiden	Lippman Miller	140 Montgomery St., Jersey City, N. J.	1092
William C. Cudlipp	William C. Behrens	171 Clinton Ave., Jersey City, N. J.	1093
Morris E. Barison	Archie Schwartz	574 Newark Ave., Jersey City, N. J.	1094
J. Frank Finn	John B. Mahan	76 Bentley Ave., Jersey City, N. J.	1095
E. Edward Burr	George B. Scott, Jr.	40 E. Columbia Ave., Palisades Park, N. J.	1096
James A. McTague, Jr.	Edward A. Ransom, Jr.	Tube Concourse Bldg., Jersey City, N. J.	1097
Alex R. DeSevo	H. P. Klein Smith	263 Baldwin Ave., Jersey City, N. J.	1098
Marcus E. Donnelly	W. L. J. Jobes	591 Summit Ave., Jersey City, N. J.	1099
Peter Bentley	Clifford A. Spoerl	1 Exchange Place, Jersey City, N. J.	1100
James E. Pyle	George P. Knoeller	169 Monticello Ave., Jersey City, N. J.	1101
Joseph Rosthal	John H. Reincke	35 Lefferts Ave., Brooklyn, N. Y.	1102
David M. Klausner	Harry S. Schmidt	296 Stegman Parkway, Jersey City, N. J.	1103
Charles M. Egan	Edward J. Walsh	216 Clerk St., Jersey City, N. J.	1104
James J. Kearney	Edward J. Heavey	279 Grove St., Jersey City, N. J.	1105
James R. Erwin	Walter H. Clarke	158 Jewett Ave., Jersey City, N. J.	1106
Henn & Burr	M. S. Pine	46 Jones St., Jersey City, N. J.	1107
Atwood C. Wolf	A. R. Toussaint	1501 Broadway, New York, N. Y.	1108
Louis Eichenbaum	Herbert Binder	921 Bergen Ave., Jersey City, N. J.	1109
Joseph M. Schoenberg	Hyman J. Glick	22 E. 40th St., New York, N. Y.	1110
Howard R. Cruse	William F. Callard	32 Hathaway Place, Glen Ridge, N. J.	1111
James E. Pyle	C. L. Edinger	543 Jackson Ave., Jersey City, N. J.	1112
Thomas H. Ross	William V. Toffey	15 Exchange Place, Jersey City, N. J.	1113
Richard J. Tarrant	Louis J. Vaccarella	175 Columbia Ave., Jersey City, N. J.	1114
Benjamin J. Darling	Frank Pratt	38 Garrison Ave., Jersey City, N. J.	1115
Alfred R. Becker	Henry Klie	582 Newark Ave., Jersey City, N. J.	1116
Robert V. Kinkead	Henry Mahler	62 Beacon Ave., Jersey City, N. J.	1117
Charles M. Egan	Harry M. Flynne	885 Montgomery St., Jersey City, N. J.	1118
Marcel E. Wagner	William F. Wagner	339 Pacific Ave., Jersey City, N. J.	1119
Robert Carey	Charles E. Asten	163 Madison Ave., Hasbrouck Heights, N. J.	1120
John D. Craven	Joseph Chappell	74 Montgomery St., Jersey City, N. J.	1121
Henn & Burr	Catherine Murphy	52 Jackson Ave., Jersey City, N. J.	1122
Henry Ewald	William H. Clossey	605 Jersey Ave., Jersey City, N. J.	1123
Edward P. Stout	Walter A. H. Edgar	491 West Side Ave., Jersey City, N. J.	1124
Lewis G. Hansen	C. H. Mitchell	65 Prospect Ave., Hackensack, N. J.	1125
Insley, Vreeland & Decker	Francis Gormley	1 Montgomery St., Jersey City, N. J.	1126
Samuel B. Weisenfeld	John Albert Van Horn	56 Overlook Rd., Upper Montclair, N. J.	1127
James E. Pyle	Adolph Moller	378 Second Ave., Lyndhurst, N. J.	1128
Joseph B. Gallagher	Francis J. Foster	9 Davis St., Harrison, N. J.	1129
John H. Cooper	W. Frederick Law	12 Clinton Ave., Arlington, N. J.	1130
Lintott, Kahrs & Young	Frank J. Johnson	526 Elm St., Kearny, N. J.	1131

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION			ASSETS		
				Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Hudson County—Continued					
1077	Hudson	Jersey	City	$109,250	$50,000	$4,018,900
1078	Hudson County Caledonian	"	"	9,390	4,000	381,800
1079	Industrial Mutual	"	"	5,792	7,000	622,800
1080	Italian	"	"	1,795	.....	828,800
1081	Jackson	"	"	20,237	6,100	540,700
1082	Jersey City	"	"	3,633	3,100	212,200
1083	Jewett	"	"	2,615	4,368	490,100
1084	John Brown	"	"	1,266	1,996	84,500
1085	Jordan	"	"	1,107	1,500	35,400
1086	Journal Square	"	"	6,846	5,033	304,600
1087	Junction	"	"	2,492	6,000	518,700
1088	K. C.	"	"	10,985	10,000	1,308,200
1089	Kopernik	"	"	10,351	.....	418,850
1090	Labor's	"	"	9,369	1,000	78,400
1091	Lafayette Mutual	"	"	10,662	5,600	483,400
1092	Leader	"	"	3,420	931	113,600
1093	Lincoln	"	"	5,617	27,000	2,182,400
1094	Live Wire	"	"	5,572	4,833	332,600
1095	Madison	"	"	13,201	9,240	627,500
1096	Magnetic	"	"	5,372	1,615	126,800
1097	Major	"	"	1,251	1,016	64,900
1098	Marion	"	"	7,095	3,500	239,400
1099	Miown	"	"	250	221	44,000
1100	Montgomery	"	"	2,806	12,000	705,500
1101	Monticello Mutual	"	"	32,498	21,000	980,800
1102	Orpheum	"	"	6,033	189	91,000
1103	Own-Your-Home	"	"	2,187	2,732	215,200
1104	Paulus Hook	"	"	4,361	1,961	217,200
1105	Pavonia	"	"	15,017	11,100	778,100
1106	Phoenix	"	"	21,950	7,820	664,800
1107	P. R. R. Y. M. C. A.	"	"	31,564	8,500	853,400
1108	Rainy Day	"	"	25,063	5,000	292,000
1109	Rector	"	"	224	.....	149,800
1110	Save-More	"	"	3,786	533	49,500
1111	Security	"	"	6,207	10,308	976,100
1112	Sherwood	"	"	4,486	4,500	331,100
1113	Sip	"	"	7,006	229	239,400
1114	Sparrow Hill	"	"	2,018	748	146,300
1115	Stuyvesant	"	"	20,786	16,535	1,002,000
1116	Summit	"	"	12,647	9,000	469,900
1117	Sunset	"	"	1,552	2,525	217,300
1118	Tube Zone	"	"	4,075	.....	320,400
1119	Ukrainian	"	"	4,310	698	87,600
1120	Union	"	"	2,574	1,500	222,800
1121	Veterans'	"	"	1,553	3,641	229,800
1122	Wage Earners	"	"	4,002	5,010	263,000
1123	Washington	"	"	1,664	7,000	702,200
1124	West Bergen	"	"	3,748	7,000	413,100
1125	Western Slope	"	"	2,449	2,500	292,600
1126	West Side	"	"	7,360	20,000	1,143,400
1127	Wilson	"	"	89	.....	264,200
1128	Woodlawn	"	"	1,494	34,671	1,831,900
1129	Belgrove	Kearny		3,194	225	37,500
1130	Citizens	"		16,452	11,500	864,000
1131	Elm	"		13,246	19,000	1,229,200

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$37,963	$52,580	$346,183	$56,165	$58,281	$4,729,322	1077
9,000	11,735	.....	1,520	603	418,048	1078
28,400	46,377	19,650	5,105	511	735,635	1079
.....	84,500	.....	15,227	3,422	933,744	1080
19,000	21,425	41,012	6,293	6,343	661,110	1081
.....	11,525	17,175	6,417	82	254,132	1082
58,000	14,215	20,538	9,835	865	600,536	1083
.....	4,180	14,390	4,508	270	111,110	1084
.....	450	2,703	1,280	224	42,664	1085
.....	48,770	37,507	4,570	200	407,526	1086
.....	29,986	26,893	4,705	457	589,233	1087
76,200	69,975	100,674	11,084	1,472	1,588,590	1088
8,750	26,185	14,886	6,351	1,379	486,752	1089
.....	8,275	6,472	1,099	200	104,815	1090
.....	17,894	.....	2,274	145	519,975	1091
.....	19,470	10,163	3,560	150	151,294	1092
132,800	85,260	118,888	19,540	101,571	2,673,076	1093
.....	37,964	19,715	6,195	570	407,449	1094
24,500	27,255	24,743	5,496	794	732,729	1095
.....	19,140	.....	4,435	31	157,393	1096
.....	1,860	.....	3,463	380	72,870	1097
.....	12,007	.....	4,009	815	266,826	1098
.....	2,555	12,640	1,390	201	61,257	1099
.....	22,086	.....	5,207	1	747,600	1100
73,150	24,717	230,922	3,060	3,945	1,370,092	1101
2,300	6,580	.....	4,305	406	110,813	1102
.....	30,603	27,888	4,082	467	283,159	1103
.....	8,360	4,807	4,963	.....	241,652	1104
36,518	15,939	110,808	18,377	6,445	992,304	1105
.....	23,095	12,861	10,398	11	740,935	1106
.....	30,041	40,786	7,837	2,439	974,567	1107
33,600	31,855	15,260	8,776	1,286	412,840	1108
.....	7,555	9,971	6,145	162	173,857	1109
.....	1,085	.....	849	10	55,763	1110
51,600	28,645	4,201	12,309	1,332	1,090,702	1111
.....	7,145	9,555	7,302	151	364,239	1112
.....	5,690	.....	3,321	324	255,970	1113
.....	9,936	.....	982	90	160,074	1114
.....	30,105	25,811	6,625	104	1,101,966	1115
.....	33,400	41,221	5,013	239	571,420	1116
.....	9,635	.....	2,388	249	233,649	1117
.....	16,380	12,940	8,223	40	362,058	1118
.....	7,420	7,009	1,151	206	108,394	1119
8,800	5,360	4,476	731	240	246,481	1120
18,000	17,103	37,448	5,132	461	313,138	1121
12,000	24,580	.....	11,482	326	320,400	1122
144,400	32,505	88,231	9,915	485	986,400	1123
.....	17,115	8,773	7,300	6,873	463,909	1124
.....	7,325	.....	3,325	.....	308,199	1125
88,200	20,205	153,737	29,117	2,129	1,464,148	1126
.....	18,989	23,482	17,991	693	325,444	1127
.....	60,508	215,227	64,536	5,583	2,213,919	1128
.....	140	.....	299	248	41,606	1129
.....	12,905	65,100	5,428	1,414	976,799	1130
14,200	76,158	.....	4,561	1,358	1,357,723	1131

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

TABLE 8—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION			LIABILITIES			
				Due Shareholders for			
				Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Hudson County—Continued						
1077	Hudson	Jersey	City	$2,244,534	.....	.....	$1,519,400
1078	Hudson County Caledonian	"	"	323,124	.....	.....	.....
1079	Industrial Mutual	"	"	512,650	.....	.....	.....
1080	Italian	"	"	589,473	.....	.....	.....
1081	Jackson	"	"	390,138	.....	.....	44,550
1082	Jersey City	"	"	159,916	$10,700	.....	.....
1083	Jewett	"	"	427,381	.....	.....	27,300
1084	John Brown	"	"	65,739	.....	.....	3,800
1085	Jordan	"	"	30,230	.....	.....	6,000
1086	Journal Square	"	"	300,364	.....	.....	11,500
1087	Junction	"	"	434,964	.....	.....	37,200
1088	K. C.	"	"	1,110,120	.....	.....	54,800
1089	Kopernik	"	"	307,219	.....	.....	44,300
1090	Labor's	"	"	90,542	.....	.....	.....
1091	Lafayette Mutual	"	"	382,944	.....	.....	.....
1092	Leader	"	"	120,420	.....	.....	.....
1093	Lincoln	"	"	1,834,101	.....	.....	291,500
1094	Live Wire	"	"	290,610	.....	.....	29,200
1095	Madison	"	"	457,575	.....	.....	36,900
1096	Magnetic	"	"	132,008	.....	.....	.....
1097	Major	"	"	53,077	.....	.....	500
1098	Marion	"	"	182,217	.....	.....	.....
1099	Miown	"	"	48,877	.....	.....	.....
1100	Montgomery	"	"	570,832	.....	.....	17,100
1101	Monticello Mutual	"	"	980,358	.....	.....	47,400
1102	Orpheum	"	"	96,234	.....	.....	.....
1103	Own-Your-Home	"	"	218,336	.....	.....	.....
1104	Paulus Hook	"	"	206,640	.....	.....	.....
1105	Pavonia	"	"	653,508	.....	.....	91,800
1106	Phoenix	"	"	500,336	.....	.....	.....
1107	P. R. R. Y. M. C. A.	"	"	573,095	.....	.....	139,700
1108	Rainy Day	"	"	280,356	.....	.....	18,400
1109	Rector	"	"	120,609	.....	.....	4,800
1110	Save-More	"	"	49,584	.....	.....	.....
1111	Security	"	"	757,143	.....	.....	32,200
1112	Sherwood	"	"	250,771	.....	.....	.....
1113	Sip	"	"	167,872	.....	.....	5,000
1114	Sparrow Hill	"	"	116,928	.....	.....	12,400
1115	Stuyvesant	"	"	642,239	.....	.....	260,500
1116	Summit	"	"	374,664	.....	.....	89,200
1117	Sunset	"	"	162,969	.....	.....	29,900
1118	Tube Zone	"	"	247,584	.....	.....	400
1119	Ukrainian	"	"	86,007	.....	.....	2,000
1120	Union	"	"	172,446	.....	.....	.....
1121	Veterans'	"	"	229,521	.....	.....	.....
1122	Wage Earners	"	"	224,150	.....	.....	4,050
1123	Washington	"	"	687,521	.....	.....	.....
1124	West Bergen	"	"	321,459	.....	.....	12,600
1125	Western Slope	"	"	223,782	.....	.....	22,000
1126	West Side	"	"	926,349	.....	.....	171,500
1127	Wilson	"	"	236,865	.....	.....	.....
1128	Woodlawn	"	"	1,441,306	.....	.....	.....
1129	Belgrove	Kearny		38,647	.....	.....	.....
1130	Citizens	"		646,422	.....	.....	69,800
1131	Elm	"		549,174	338,285	$3,763	187,250

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

LIABILITIES

Due Shareholders for			Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
Lapsed Shares	Matured Shares	Advance Payments							
$6,607	.....	$15,032	.....	$250,000	$66,759	$505,952	$121,038	$4,729,322	1077
556	.....	1,409	.....	4,700	.....	87,381	878	418,048	1078
4	.....	1,453	.....	88,000	414	130,970	2,144	735,635	1079
29	.....	65	.....	169,860	.....	173,390	927	933,744	1080
828	.....	890	.....	112,400	1,416	106,683	4,205	661,110	1081
173	.....	279	.....	35,500	.....	45,100	2,464	254,132	1082
2,150	.....	2,991	.....	52,500	649	85,511	2,054	600,536	1083
1,693	.....	367	.....	16,100	125	18,820	4,466	111,110	1084
905	.....	20	.....	.....	2	4,507	1,000	42,664	1085
5,440	.....	584	.....	12,500	54	63,122	13,962	407,526	1086
.....	.....	1,129	.....	5,000	506	102,912	7,522	589,233	1087
453	.....	3,177	.....	91,000	2,396	309,203	17,441	1,588,590	1088
1,470	.....	1,248	.....	50,000	670	78,070	3,775	486,752	1089
280	.....	485	.....	.....	.....	12,844	664	104,815	1090
310	.....	709	.....	34,200	136	101,413	263	519,975	1091
2,275	.....	667	.....	.....	.....	27,561	371	151,294	1092
1,084	.....	8,565	.....	36,000	8,101	460,114	33,611	2,673,076	1093
5,194	.....	434	.....	.....	.....	78,011	4,000	407,449	1094
485	.....	1,646	.....	105,000	70	128,500	2,553	732,729	1095
262	.....	191	.....	.....	109	24,449	374	157,393	1096
135	.....	122	.....	8,718	67	10,045	206	72,870	1097
4,919	.....	303	.....	28,000	.....	49,687	1,700	266,826	1098
3,802	.....	76	.....	2,000	.....	5,238	1,264	61,257	1099
2,183	.....	1,665	.....	.....	.....	152,575	3,245	747,600	1100
265	.....	221	.....	90,200	.....	213,903	37,745	1,370,092	1101
601	.....	755	.....	.....	10	13,120	93	110,813	1102
2,766	.....	179	.....	5,500	2,117	50,448	3,813	283,159	1103
6,541	.....	580	.....	.....	3	26,921	967	241,652	1104
.....	.....	2,298	.....	100,234	1,636	131,747	11,081	992,304	1105
226	.....	1,822	.....	95,800	1,207	137,817	3,727	740,935	1106
1,472	.....	1,424	$19,700	60,000	.....	174,876	4,300	974,567	1107
3,619	.....	1,719	.....	40,000	200	67,000	1,546	412,840	1108
2,830	$16,200	211	.....	.....	.....	28,209	998	173,857	1109
1,747	.....	250	.....	.....	10	3,512	660	55,763	1110
648	.....	1,815	.....	95,000	100	202,574	1,222	1,090,702	1111
15	.....	396	.....	42,000	25	69,412	1,620	364,239	1112
1,570	.....	554	.....	34,000	205	46,480	289	255,970	1113
1,403	.....	252	.....	7,000	122	21,568	401	160,074	1114
904	.....	2,139	.....	19,000	5,068	164,762	7,354	1,101,966	1115
181	.....	1,287	.....	.....	.....	99,000	7,088	571,420	1116
2,687	.....	730	.....	8,000	526	28,012	825	233,649	1117
3,595	.....	1,028	.....	60,500	1,536	45,682	1,733	362,058	1118
325	.....	109	.....	.....	45	19,131	777	108,394	1119
.....	.....	341	.....	27,100	122	46,001	471	246,481	1120
143	.....	728	.....	28,000	401	45,528	8,817	313,138	1121
936	.....	537	.....	40,000	1,176	48,213	1,338	320,400	1122
538	.....	2,202	.....	63,755	1,821	219,776	10,787	986,400	1123
546	.....	648	.....	42,800	1,168	82,062	2,627	463,910	1124
650	.....	953	.....	8,000	148	51,975	691	308,199	1125
1,187	.....	3,950	.....	65,000	3,330	242,395	50,437	1,464,148	1126
7,526	.....	395	.....	27,000	441	50,869	2,348	325,444	1127
36	.....	5,749	.....	370,100	21	379,290	17,417	2,213,919	1128
65	.....	47	.....	.....	.....	2,769	78	41,606	1129
4,051	.....	511	9,000	52,000	71	192,604	2,300	976,799	1130
3,059	.....	1,155	5,250	87,500	.....	172,351	9,936	1,357,723	1131

TABLE 4—SHARES.

	ASSOCIATION	Installment Shares		Single Payment Shares.		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Hudson County—Continued								
1077	Hudson	39,038	2,740	.....	.....	.....	.....	7,597	634
1078	Hudson County Caledonian	5,145	562	.....	.....	.....	.....	.....	.....
1079	Industrial Mutual	7,698	751	.....	.....	.....	.....	.....	.....
1080	Italian	9,026	864	.....	.....	.....	.....	.....	.....
1081	Jackson	6,501	607	.....	.....	.....	.....	222	27
1082	Jersey City	2,355	170	107	6	.....	.....	.....	.....
1083	Jewett	7,952	720	.....	.....	.....	.....	136	15
1084	John Brown	1,060	142	.....	.....	.....	.....	19	5
1085	Jordan	1,019	114	.....	.....	.....	.....	30	2
1086	Journal Square	4,600	339	.....	.....	.....	.....	57	6
1087	Junction	7,322	563	.....	.....	.....	.....	186	21
1088	K. C.	15,092	1,162	.....	.....	.....	.....	274	30
1089	Kopernik	5,952	594	.....	.....	.....	.....	42	42
1090	Labor's	1,967	182	.....	.....	.....	.....	.....	.....
1091	Lafayette Mutual	5,953	590	.....	.....	.....	.....	.....	.....
1092	Leader	2,258	147	.....	.....	.....	.....	.....	.....
1093	Lincoln	30,811	2,214	.....	.....	.....	.....	1,457	172
1094	Live Wire	5,567	524	.....	.....	.....	.....	146	14
1095	Madison	7,232	647	.....	.....	.....	.....	184	22
1096	Magnetic	2,313	244	.....	.....	.....	.....	.....	.....
1097	Major	1,248	122	.....	.....	.....	.....	2	1
1098	Marion	2,949	243	.....	.....	.....	.....	.....	.....
1099	Miown	1,356	150	.....	.....	.....	.....	.....	.....
1100	Montgomery	8,607	765	.....	.....	.....	.....	85	14
1101	Monticello Mutual	14,419	1,336	.....	.....	.....	.....	237	32
1102	Orpheum	2,628	297	.....	.....	.....	.....	.....	.....
1103	Own-Your-Home	3,574	238	.....	.....	.....	.....	.....	.....
1104	Paulus Hook	4,822	555	.....	.....	.....	.....	.....	.....
1105	Pavonia	8,593	735	.....	.....	.....	.....	459	46
1106	Phoenix	7,202	677	.....	.....	.....	.....	.....	.....
1107	P. R. R. Y. M. C. A.	8,902	820	.....	.....	.....	.....	698	82
1108	Rainy Day	5,031	412	.....	.....	.....	.....	92	10
1109	Rector	2,120	190	.....	.....	.....	.....	24	2
1110	Save-More	1,777	160	.....	.....	.....	.....	.....	.....
1111	Security	11,915	954	.....	.....	.....	.....	161	25
1112	Sherwood	3,676	365	.....	.....	.....	.....	.....	.....
1113	Sip	2,716	237	.....	.....	.....	.....	25	3
1114	Sparrow Hill	2,226	259	.....	.....	.....	.....	62	13
1115	Stuyvesant	11,835	925	.....	.....	.....	.....	1,302	111
1116	Summit	6,001	506	.....	.....	.....	.....	446	83
1117	Sunset	4,558	421	.....	.....	.....	.....	149	25
1118	Tube Zone	4,611	335	.....	.....	.....	.....	2	1
1119	Ukrainian	1,472	175	.....	.....	.....	.....	10	6
1120	Union	2,952	186	.....	.....	.....	.....	.....	.....
1121	Veterans'	4,706	481	.....	.....	.....	.....	.....	.....
1122	Wage Earners	3,956	400	.....	.....	.....	.....	20	5
1123	Washington	9,515	1,020	.....	.....	.....	.....	.....	.....
1124	West Bergen	5,093	476	.....	.....	.....	.....	63	14
1125	Western Slope	4,822	432	.....	.....	.....	.....	110	13
1126	West Side	14,971	1,306	.....	.....	.....	.....	858	108
1127	Wilson	4,317	373	.....	.....	.....	.....	.....	.....
1128	Woodlawn	21,752	2,113	.....	.....	.....	.....	.....	.....
1129	Belgrove	2,137	234	.....	.....	.....	.....	.....	.....
1130	Citizens	10,464	1,121	.....	.....	.....	.....	349	37
1131	Elm	16,055	1,356	2,543	291	125	125	936	155

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
46,635	536	2,838	S.	$.50 & $1.00 m.	$200	6	$0.08⅓ b	$2.00 a	1077
5,145	116	446	S.	1.00 m.	200	6	.05 b	.05 b	1078
7,698	201	550	S.	1.00 m.	200	6	.....	.....	1079
9,026	271	593	S.	1.00 m.	200	6	2.00 a	.....	1080
6,723	129	505	S.	1.00 m.	200	6	.....	.....	1081
2,462	60	116	S.	1.00 m.	200	6	.12½ b	.12½ b	1082
8,088	135	600	S.	1.00 & 2.00 m.	200	6	.....	.....	1083
1,079	48	99	S.	1.00 m.	200	6	.10 b	.10 b	1084
1,049	12	104	S.	1.00 m.	200	6	4.00 a	1.00 a	1085
4,657	79	266	S.	1.00 m.	200	6	.....	.....	1086
7,508	175	409	S.	1.00 m.	200	6	1.00 a	.....	1087
15,366	306	886	S.	1.00 m.	200	6	.....	.....	1088
5,994	105	531	S.	1.00 m.	200	6	.07½ b	.07½ b	1089
1,967	32	150	S.	1.00 m.	200	6	3.00 a	.....	1090
5,953	151	439	S.	1.00 & 2.00 m.	200	6	.....	.....	1091
2,258	61	86	S.	1.00 m.	200	6	3.00 a	.....	1092
32,268	507	1,879	S.	1.00 m.	200	6	.....	.....	1093
5,713	104	434	S.	1.00 m.	200	6	1.00, 2.00 & 3.00 a	.....	1094
7,416	191	478	S.	1.00 m.	200	6	1.50 a	.....	1095
2,313	64	180	S.	1.00 m.	200	6	.03 b	.03 b	1096
1,250	23	100	S.	1.00 m.	200	6	4.00 a	.....	1097
2,949	64	179	S.	1.00 m.	200	6	3.00 a	1.00 a	1098
1,356	22	128	S.	.70 & 1.00 m.	200	6	.....	.....	1099
8,692	143	636	S.	1.00 m.	200	6	.....	.....	1100
14,656	243	1,125	O.P.	.....	200	6	.07½ b	1.00 a	1101
2,628	41	256	S.	1.00 m.	200	6	.....	.....	1102
3,574	63	175	S.	1.00 m.	200	6	.05 b	.05 b	1103
4,822	76	479	S.	1.00 m.	200	6	.....	.....	1104
9,052	180	601	S.	.50 m.	200	6	.10 b	.10 b	1105
7,202	169	508	S.	1.00 m.	200	6	.....	.....	1106
9,600	245	657	S.	1.00 m.	200	6	.03 b	.03 b	1107
5,123	99	323	S.	1.00 m.	100 & 200	6	.08⅓ b	.08⅓ b & 1.00 a	1108
2,144	60	132	S.	1.00 m.	200	6	2.00 a	.....	1109
1,777	11	149	S.	1.00 m.	200	6	.....	.....	1110
12,076	220	759	S.	1.00 m.	200	6	2.00 a	2.00 a	1111
3,676	83	282	S.	1.00 m.	200	6	1.00 a	.....	1112
2,741	70	170	S.	1.00 m.	200	6	.....	.....	1113
2,288	60	212	S.	1.00 m.	200	6	.....	.....	1114
13,137	215	821	S.	1.00 m.	200	6	.....	.....	1115
6,447	122	467	S.	1.00 m.	200	6	.....	.....	1116
4,707	76	370	S.	1.00 m.	200	6	.....	.....	1117
4,613	66	270	S.	1.00 m.	200	6	.....	.....	1118
1,482	45	136	S.	1.00 m.	200	6	.....	.....	1119
2,952	52	134	S.	1.00 m.	200	6	.14 b	.14 b	1120
4,706	85	396	S.	1.00 m.	200	6	.07½ b	.07½ b	1121
3,976	95	310	S.	1.00 m.	200	6	.....	.....	1122
9,515	232	788	S.	1.00 m.	200	6	.15 b	.15 b	1123
5,156	111	379	S.	1.00 m.	200	6	.....	.....	1124
4,932	75	370	S.	1.00 m.	200	6	.....	.....	1125
15,829	210	1,204	S.	.25 w.	200	6	.17⅓ b	.....	1126
4,317	82	291	S.	1.00 m.	200	6	2.00 a	.....	1127
21,752	503	1,610	S.	.25 w.	200	6	.17⅓ b	.17⅓ b	1128
2,137	10	224	S.	1.00 m.	200	6	4.00 a	2.00 a	1129
10,813	219	939	S.	1.00 m.	200	6	3.00 a	.....	1130
19,659	325	1,602	S.	.50, .70 & 1.00	200	6	.05 b	.05 b	1131

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			
1132	Kearny Heights	Kearny	Mar. 12, 1925	William Joule
1133	Midland	"	Feb. 19, 1906	Robert F. Newill
1134	Mutual Benefit	"	June 17, 1895	William T. Wilkinson
1135	Parkway	"	July 3, 1915	Samuel Marshall
1136	Schuyler	"	Sept. 3, 1924	Joseph Abromaitis
1137	Vim	"	Mar. 7, 1924	Herman Farina
1138	West Hudson	"	Mar. 24, 1906	John Hewitt
1139	Bergenwood	North Bergen Twp.	Mar. 25, 1922	George W. Buckens
1140	Greenmount	" " "	Feb. 25, 1927	Harry Barber
1141	North Bergen	" " "	Jan. 15, 1914	Arthur O. Smith
1142	Victory	" " "	June 2, 1922	Frank R. Austin
1143	Woodcliff on Hudson	" " "	Jan. 18, 1922	Harry J. H. Ruhle
1144	Secaucus	Secaucus	June 2, 1915	Jacob Schmitt
1145	Bergenline	Union City	Mar. 23, 1922	James Montagne
1146	Community	" "	Sept. 22, 1917	Sol Zweig
1147	Conservative	" "	Mar. 24, 1917	James M. DeRiso
1148	Courtlandt	" "	June 8, 1914	Charles A. Mohn
1149	Dispatch	" "	June 19, 1922	Robert M. Souvay
1150	Eldorado	" "	Sept. 18, 1924	Samuel S. Schept
1151	Greater City	" "	Sept. 29, 1914	Fred A. Berenbroick
1152	Hamilton	" "	Mar. 26, 1915	Albert Kerr
1153	Herald	" "	Aug. 3, 1922	Alfred Canova
1154	Highpoint	" "	Jan. 4, 1922	William Schlemm
1155	North River	" "	Jan. 23, 1925	Ralph Bernhardt
1156	Palisade	" "	Mar. 31, 1891	G. Dopslaff
1157	Sentinel	" "	June 24, 1922	James Roe
1158	Signet	" "	Feb. 5, 1929	Joseph Simon
1159	Town of Union	" "	Oct. 6, 1888	Fred G. Loeffler
1160	Tyler Park	" "	Nov. 24, 1922	Clarence J. Rieman
1161	Union Hill	" "	Jan. 31, 1929	Charles Petre
1162	Weehawken	" "	Aug. 20, 1907	Edward A. Kuhlmann
1163	West Hoboken	" "	April 19, 1910	George G. Raymond
1164	West Shore	" "	Feb. 10, 1923	Ben. B. Zimmermann
1165	Fidelity	Weehawken	July 30, 1913	Arthur H. Strickland
1166	Bluestone	West New York	Oct. 18, 1922	Charles Daume
1167	Kismet	" " "	Nov. 17, 1922	Charles Jacknowitz
1168	New City	" " "	Sept. 20, 1923	Joseph Leer
1169	Reliant	" " "	June 21, 1923	William Boss
1170	West New York	" " "	Feb. 5, 1912	Theodore Schaefer
	Hunterdon County			
1171	Bloomsbury	Bloomsbury	Mar. 8, 1926	Charles W. Cope
1172	Clinton Town	Clinton	April 23, 1924	Philip R. Gebhardt
1173	Flemington	Flemington	May 7, 1913	William J. Case
1174	Frenchtown	Frenchtown	Feb. 11, 1922	Chester A. Niece
1175	High Bridge	High Bridge	July 19, 1907	George H. Cramer
1176	Centennial	Lambertville	May 22, 1876	Joseph Akers
1177	Milford	Milford	Jan. 10, 1923	C. H. Bachman
1178	Whitehouse	White House	Oct. 19, 1928	Jacob H. Dilts

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Leo S. Carney	John B. Heinold	338 Maple St., Arlington, N. J.	1132
Leo S. Carney	Albin R. Hafstrom	467 Kearny Ave., Kearny, N. J.	1133
William J. Kelly	Burton E. Canfield	416 Kearny Ave., Kearny, N. J.	1134
A. B. Archibold	Edward C. Davey	284 Argyle Place, Kearny, N. J.	1135
George Matulewich	Adolph Kaczynski	302 Lafayette St., Newark, N. J.	1136
A. E. Casale & F. G. Masini	Peter A. Verdicchio	288 Argyle Place, Arlington, N. J.	1137
James W. Gillespie	Thomas J. Thompson	30 Pavonia Ave., Arlington, N. J.	1138
Harvey Bein	George Grote	715 38th St., North Bergen, N. J.	1139
Nicholas J. Cafarelli	Victor Anderson	1086 5th Ave., North Bergen, N. J.	1140
William F. Burke	William F. Klatte	185 Grand Ave., North Bergen, N. J.	1141
Percy G. Britt	John C. Bobel	512 39th St., Union City, N. J.	1142
Dippel, Davis & Stewart	Albert W. Ferens	429 Mountain View Rd., Englewood, N. J.	1143
Besson & Pellet	Val. D. Boulanger	834 Cedar Ave., Secaucus, N. J.	1144
Rinaldi & Shanley	Knud Holmsen	96 Coles Ave., Hackensack, N. J.	1145
Isador Haber	Adolph Schlesinger	708 Bergenline Ave., Union City, N. J.	1146
Otto Venino, Jr.	Fred Ortel	Box 142-W, Union City, N. J.	1147
Frederick E. Bauer	C. Caesar Walter	137 Summit Ave., Union City, N. J.	1148
Isaacs & Gunther	George Stukhart	147 Summit Ave., Union City, N. J.	1149
John N. Platoff	Henry Bender	540 44th St., Union City, N. J.	1150
Dippel, Davis & Stewart	C. Henry Reinhardt, Jr.	P. O. Box 67-W, Union City, N. J.	1151
John N. Platoff	Philip Flaxman	710 Bergenline Ave., Union City, N. J.	1152
I. George Koven	Leonard J. Seiler, Jr.	94 Paterson Plank Rd., Union City, N. J.	1153
William F. Burke	John Maus	218 Oak St., Weehawken, N. J.	1154
William F. Burke	Myron F. Levey	743 New York Ave., Union City, N. J.	1155
F. K. Hopkins	John E. Davis	349 New York Ave., Union City, N. J.	1156
Samuel Spingarn	Robert S. Renner	988 Bergenline Ave., Union City, N. J.	1157
Botwinik & Markowitz	Noah Markus	136 Orient Ave., Jersey City, N. J.	1158
C. W. Kappes & S. D. Smyth	Jacob Schuster, Jr.	786 Bergenline Ave., Union City, N. J.	1159
A. Michael Lepore	George S. Lepore	547 Bergenline Ave., Union City, N. J.	1160
John Warren	Oswald Elmer	2572 Boulevard, Jersey City, N. J.	1161
William G. Hille	John Koelln	708 Bergenline Ave., Union City, N. J.	1162
Frederick K. Hopkins	Haig Simsarian	128 Shippen St., Weehawken, N. J.	1163
Manetti & Echentille	Jacob Levine	988 Bergenline Ave., Union City, N. J.	1164
Edward Hollander	Charles F. Koster	650 Park Ave., Weehawken, N. J.	1165
Francis A. Castellano, Jr.	Gustav Boniface	441 16th St., West New York	1166
Emil Klein	William V. Quillin	50 Sterling Place, Weehawken, N. J.	1167
Irwin Rubenstein	Otto A. Thie	37 20th St., West New York, N. J.	1168
Louis Eisenstein	Edgar V. Parchment	417 33d St., North Bergen, N. J.	1169
Samuel Nashel	Frank J. Oleri	650 Bergenline Ave., West New York, N. J.	1170
George W. Fleming	F. B. Morgan	Bloomsbury, N. J.	1171
W. Reading Gebhardt	Earle A. Compton	Clinton, N. J.	1172
A. O. Robbins	W. A. Abbott	6 Spring St., Flemington, N. J.	1173
Harlan Besson	Harold K. Arnwine	Frenchtown, N. J.	1174
Clarence Garretson	H. L. Staples	High Bridge, N. J.	1175
Horace J. Farlee	Wilson G. Herstine	162 N. Union St., Lambertville N. J.	1176
Herr & Fisher	Wallace Sloyer	Milford, N. J.	1177
Ryman Herr	Alvah P. Ramsey	White House, N. J.	1178

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				
1132	Kearny Heights	Kearny	$601	$600	$285,240
1133	Midland	"	4,755	1,431	231,100
1134	Mutual Benefit	"	1,810	5,050	534,840
1135	Parkway	"	1,927	6,900	237,000
1136	Schuyler	"	1,974	871	75,200
1137	Vim	"	7,120	2,500	192,000
1138	West Hudson	"	707	9,900	569,970
1139	Bergenwood	North Bergen Twp.	3,729	2,000	202,800
1140	Greenmount	" " "	7,887	77	41,200
1141	North Bergen	" " "	1,130	2,600	422,400
1142	Victory	" " "	2,832	2,800	324,600
1143	Woodcliff on Hudson	" " "	22,115	2,000	164,000
1144	Secaucus	Secaucus	780	1,300	250,800
1145	Bergenline	Union City	10,226	3,600	326,400
1146	Community	" "	3,961	3,500	323,800
1147	Conservative	" "	6,030	8,758	531,200
1148	Courtlandt	" "	12,859	15,751	844,700
1149	Dispatch	" "	3,030	1,133	593,800
1150	Eldorado	" "	2,738	1,515	74,000
1151	Greater City	" "	9,948	13,000	475,600
1152	Hamilton	" "	5,506	18,000	956,600
1153	Herald	" "	1,114	750	65,400
1154	Highpoint	" "	11,797	3,000	267,400
1155	North River	" "	2,704	.....	140,800
1156	Palisade	" "	26,457	42,603	1,929,800
			15,566	12,500	231,400
1157	Sentinel	" "			
1158	Signet	" "	2,595	.....	20,000
1159	Town of Union	" "	25,826	25,500	1,124,100
1160	Tyler Park	" "	603	1,236	109,800
1161	Union Hill	" "	6,887	3,945	170,600
1162	Weehawken	" "	10,021	15,000	599,400
1163	West Hoboken	" "	8,792	.....	633,200
1164	West Shore	" "	2,521	4,108	249,200
1165	Fidelity	Weehawken	18,076	11,093	1,104,800
1166	Bluestone	West New York	9,469	3,211	233,500
1167	Kismet	" " "	7,637	.....	298,000
1168	New City	" " "	4,815	1,125	132,800
1169	Reliant	" " "	34,786	.....	263,000
1170	West New York	" " "	4,527	.....	588,000
	Totals		$1,587,640	$1,342,745	$97,135,617
	Hunterdon County				
1171	Bloomsbury	Bloomsbury	$232	$500	$85,080
1172	Clinton Town	Clinton	320	300	127,210
1173	Flemington	Flemington	25,702	330	317,950
1174	Frenchtown	Frenchtown	402	400	75,950
1175	High Bridge	High Bridge	6,616	.....	326,975
1176	Centennial	Lambertville	989	50,652	510,800
1177	Milford	Milford	5,478	373	144,800
1178	Whitehouse	White House	297	155	64,600
	Totals		$40,036	$52,710	$1,653,365

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$6,760	.....	$286	$200	$293,687	1132
.....	9,385	.....	4,931	616	252,218	1133
.....	6,480	.....	1,812	450	550,442	1134
.....	.....	$5,043	1,682	175	252,727	1135
.....	1,945	.....	552	174	80,716	1136
.....	12,691	.....	3,639	402	218,352	1137
$4,000	22,085	18,863	3,103	539	629,167	1138
23,300	44,265	37,313	5,009	75	318,491	1139
.....	2,821	6,167	.....	100	58,252	1140
18,300	12,630	.....	6,358	32	463,450	1141
25,400	15,988	.....	3,543	500	375,063	1142
139,950	13,030	.....	1,811	25,009	367,915	1143
30,000	.....	.....	2,193	1,053	296,126	1144
25,400	54,084	10,209	5,921	386	436,226	1145
.....	35,700	.....	1,532	1,314	369,807	1146
69,800	21,328	64,986	2,914	422	795,438	1147
.....	37,538	11,489	8,418	425	931,180	1148
.....	14,650	15,483	10,738	554	639,388	1149
9,400	9,584	82,571	4,594	4,880	189,282	1150
91,300	30,625	30,025	5,200	201	655,899	1151
43,000	144,805	155,977	8,006	3,329	1,335,223	1152
5,000	6,859	.....	2,453	463	82,039	1153
70,700	48,319	89,528	6,884	4,308	501,936	1154
.....	6,225	13,820	2,549	150	166,248	1155
310,400	160,428	476,528	68,409	12,829	3,027,454	1156
.....	30,768	9,136	5,963	816	306,149	1157
.....	1,270	.....	739	100	24,704	1158
182,700	80,982	327,741	27,906	2,609	1,797,364	1159
.....	5,355	5,747	5,403	768	128,912	1160
.....	.....	9,159	978	450	192,019	1161
.....	33,625	309,112	11,664	100	978,922	1162
86,000	87,355	79,795	4,981	.....	900,123	1163
62,400	32,745	28,012	7,200	596	386,782	1164
108,900	103,302	7,135	6,642	2,182	1,362,130	1165
11,600	27,020	10,706	6,555	542	302,603	1166
.....	34,936	76,776	21,730	1,443	440,522	1167
.....	9,585	12,205	2,518	3,591	166,639	1168
53,400	27,766	93,405	4,683	1,451	478,491	1169
.....	29,535	5,500	25,935	612	654,109	1170
$8,420,597	$5,377,976	$6,792,046	$1,613,653	$607,137	$122,877,411	
.....	$381	.....	$696	$100	$86,989	1171
.....	2,233	.....	1,500	176	131,739	1172
.....	25,035	.....	683	.....	369,700	1173
$1,200	4,995	$807	662	225	84,641	1174
.....	2,597	.....	6,421	.....	342,609	1175
.....	.....	11,028	6,048	9,795	589,312	1176
.....	.....	.....	314	219	151,184	1177
.....	.....	.....	153	236	65,441	1178
$1,200	$35,241	$11,835	$16,477	$10,751	$1,821,615	

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 Paid-Up Shares
	Hudson County—Continued					
1132	Kearny Heights	Kearny	$234,096			$10,800
1133	Midland	"	184,560			
1134	Mutual Benefit	"	377,028			30,100
1135	Parkway	"	174,469			16,000
1136	Schuyler	"	55,017			12,000
1137	Vim	"	137,697			24,000
1138	West Hudson	"	447,838			32,880
1139	Bergenwood	North Bergen Twp.	228,817			
1140	Greenmount	" " "	51,933			1,000
1141	North Bergen	" " "	334,966			
1142	Victory	" " "	297,570			1,000
1143	Woodcliff on Hudson	" " "	282,348			
1144	Secaucus	Secaucus	186,369			25,000
1145	Bergenline	Union City	276,216			2,200
1146	Community	" "	243,299			14,600
1147	Conservative	" "	512,166			
1148	Courtlandt	" "	576,746			14,400
1149	Dispatch	" "	485,838			
1150	Eldorado	" "	128,487			
1151	Greater City	" "	393,486			26,000
1152	Hamilton	" "	949,620			
1153	Herald	" "	65,130			2,000
1154	Highpoint	" "	349,635			
1155	North River	" "	135,816			
1156	Palisade	" "	2,141,148			
1157	Sentinel	" "	236,934			
1158	Signet	" "	22,610			
1159	Town of Union	" "	1,330,872			
1160	Tyler Park	" "	102,188			
1161	Union Hill	" "	125,534			200
1162	Weehawken	" "	625,644			
1163	West Hoboken	" "	672,864			17,600
1164	West Shore	" "	269,664			6,500
1165	Fidelity	Weehawken	924,384			58,200
1166	Bluestone	West New York	230,004			
1167	Kismet	" " "	268,455			22,300
1168	New City	" " "	124,823			
1169	Reliant	" " "	339,639			1,200
1170	West New York	" " "	431,217			
	Totals		$82,273,564	$429,120	$3,763	$8,082,000
	Hunterdon County					
1171	Bloomsbury	Bloomsbury	$68,760	$3,000		
1172	Clinton Town	Clinton	104,664			
1173	Flemington	Flemington	292,032			
1174	Frenchtown	Frenchtown	64,752			
1175	High Bridge	High Bridge	264,183			
1176	Centennial	Lambertville	452,388			
1177	Milford	Milford	122,568			
1178	Whitehouse	White House	47,820			$8,000
	Totals		$1,417,167	$3,000		$8,000

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

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	
$842	.....	$125	$500	$2,500	.....	$44,524	$300	$293,687	1132
465	.....	150	2,185	10,000	.....	54,474	384	252,218	1133
.....	.....	388	.....	25,000	.....	116,982	944	550,442	1134
.....	.....	206	.....	10,500	.....	50,527	1,024	252,726	1135
145	.....	144	2,000	.....	.....	11,120	290	80,716	1136
5,164	.....	183	.....	20,000	.....	29,804	1,504	218,352	1137
10	.....	323	.....	22,000	.....	124,751	1,365	629,167	1138
127	.....	1,693	.....	28,000	$34	55,423	4,397	318,491	1139
.....	.....	.....	.....	.....	.....	5,228	91	58,252	1140
.....	.....	228	13,000	16,000	168	96,468	2,620	463,450	1141
851	.....	951	2,600	.....	100	71,835	756	375,663	1142
.....	.....	708	.....	.....	.....	84,061	798	367,915	1143
946	.....	528	.....	25,000	733	46,610	940	286,126	1144
3,315	.....	476	.....	72,500	555	79,929	1,035	436,226	1145
1,825	.....	994	.....	20,000	240	87,536	1,313	369,807	1146
369	.....	353	1,000	30,000	22	152,365	9,163	705,438	1147
30	.....	3,982	.....	169,100	1,554	163,332	2,036	931,180	1148
422	.....	2,211	.....	39,000	.....	108,760	3,157	639,388	1149
2,499	.....	863	.....	36,300	201	12,250	8,682	189,282	1150
43	.....	2,859	.....	106,000	.....	125,259	2,252	655,899	1151
998	.....	1,429	.....	70,000	7,687	289,887	15,602	1,335,223	1152
746	.....	116	.....	1,000	.....	12,722	325	82,039	1153
267	.....	1,579	.....	39,600	1,701	100,816	8,338	501,936	1154
643	.....	283	.....	5,000	87	22,699	1,720	166,248	1155
2,580	.....	5,976	.....	170,000	2,348	658,244	47,158	3,027,454	1156
2,263	.....	1,286	.....	.....	230	64,519	917	306,149	1157
947	.....	180	.....	.....	.....	943	24	24,704	1158
.....	.....	.....	.....	37,500	2,709	372,506	53,777	1,797,364	1159
2,069	.....	220	.....	1,500	351	21,868	716	128,912	1160
.....	.....	45	.....	33,000	150	21,719	11,371	192,019	1161
.....	.....	1,153	.....	143,500	.....	176,596	32,029	978,922	1162
45	.....	971	.....	.....	.....	199,633	9,010	900,123	1163
189	.....	710	.....	44,500	440	61,332	3,447	386,782	1164
461	.....	5,350	.....	130,000	242	239,291	4,202	1,362,130	1165
1,748	.....	976	.....	.....	.....	67,639	2,236	302,603	1166
10,066	.....	850	.....	60,000	11,037	42,953	24,861	440,522	1167
1,159	.....	525	.....	9,000	1,023	28,889	1,220	166,639	1168
2,793	.....	2,310	.....	70,000	52	53,153	9,344	478,491	1169
3,052	.....	3,106	.....	117,000	1,266	97,183	1,285	654,109	1170
$290,993	$25,200	$229,512	$66,435	$7,398,316	$868,731	$21,974,572	$1,235,205	$122,877,411	
.....	.....	$735	.....	.....	.....	$14,319	$175	$86,989	1171
.....	.....	67	.....	$5,800	.....	20,952	256	131,739	1172
.....	.....	60	$4,200	.....	.....	73,033	375	369,700	1173
.....	.....	130	.....	5,500	$69	14,041	149	84,641	1174
.....	.....	344	.....	8,000	.....	68,556	1,526	342,609	1175
$1,158	$800	321	.....	.....	502	130,545	3,598	589,312	1176
.....	.....	257	.....	.....	.....	28,070	289	151,184	1177
.....	.....	160	.....	4,300	82	4,955	124	65,441	1178
$1,158	$800	$2,074	$4,200	$23,600	$653	$354,471	$6,492	$1,821,615	

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Hudson County—Continued								
1132	Kearny Heights	5,127	590	.....	.....	.....	.....	45	17
1133	Midland	2,910	313	.....	.....	.....	.....	.....	.....
1134	Mutual Benefit	4,477	451	.....	.....	.....	.....	125	14
1135	Parkway	2,852	298	.....	.....	.....	.....	80	7
1136	Schuyler	1,236	161	.....	.....	.....	.....	60	11
1137	Vim	2,934	298	.....	.....	.....	.....	120	27
1138	West Hudson	6,209	682	.....	.....	.....	.....	137	18
1139	Bergenwood	4,430	359	.....	.....	.....	.....	.....	.....
1140	Greenmount	1,743	166	.....	.....	.....	.....	5	1
1141	North Bergen	5,010	569	.....	.....	.....	.....	.....	.....
1142	Victory	5,227	598	.....	.....	.....	.....	5	1
1143	Woodcliff on Hudson	4,269	458	.....	.....	.....	.....	.....	.....
1144	Secaucus	3,477	365	.....	.....	.....	.....	125	26
1145	Bergenline	4,760	600	.....	.....	.....	.....	11	9
1146	Community	4,669	325	.....	.....	.....	.....	73	5
1147	Conservative	8,459	916	.....	.....	.....	.....	.....	.....
1148	Courtlandt	8,905	1,047	.....	.....	.....	.....	72	10
1149	Dispatch	8,263	755	.....	.....	.....	.....	.....	.....
1150	Eldorado	2,822	250	.....	.....	.....	.....	.....	.....
1151	Greater City	7,000	459	.....	.....	.....	.....	130	6
1152	Hamilton	14,420	772	.....	.....	.....	.....	.....	.....
1153	Herald	1,220	119	.....	.....	.....	.....	10	1
1154	Highpoint	4,903	455	.....	.....	.....	.....	.....	.....
1155	North River	2,847	254	.....	.....	.....	.....	.....	.....
1156	Palisade	31,592	2,874	.....	.....	.....	.....	.....	.....
1157	Sentinel	3,784	361	.....	.....	.....	.....	.....	.....
1158	Signet	1,220	121	.....	.....	.....	.....	.....	.....
1159	Town of Union	19,070	1,907	.....	.....	.....	.....	.....	.....
1160	Tyler Park	1,920	234	.....	.....	.....	.....	.....	.....
1161	Union Hill	3,443	258	.....	.....	.....	.....	1	1
1162	Weehawken	9,103	980	.....	.....	.....	.....	.....	.....
1163	West Hoboken	10,488	1,048	.....	.....	.....	.....	88	14
1164	West Shore	5,242	570	.....	.....	.....	.....	32	3
1165	Fidelity	14,502	1,268	.....	.....	.....	.....	291	30
1166	Bluestone	3,921	477	.....	.....	.....	.....	.....	.....
1167	Kismet	4,714	305	.....	.....	.....	.....	111	31
1168	New City	1,904	175	.....	.....	.....	.....	.....	.....
1169	Reliant	7,405	733	.....	.....	.....	.....	6	1
1170	West New York	6,021	630	.....	.....	.....	.....	.....	.....
	Totals	1,354,328	121,859	3,421	375	125	125	40,672	4,787
	Hunterdon County								
1171	Bloomsbury	1,491	184	30	2	.....	.....	.....	.....
1172	Clinton Town	1,984	263	.....	.....	.....	.....	.....	.....
1173	Flemington	4,109	278	.....	.....	.....	.....	.....	.....
1174	Frenchtown	1,190	126	.....	.....	.....	.....	.....	.....
1175	High Bridge	7,517	340	.....	.....	.....	.....	.....	.....
1176	Centennial	6,361	586	.....	.....	.....	.....	.....	.....
1177	Milford	1,953	218	.....	.....	.....	.....	.....	.....
1178	Whitehouse	1,660	174	.....	.....	.....	.....	40	22
	Totals	26,265	2,169	30	2	.....	.....	40	22

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
5,172	85	522	S.	$1.00 m.	$240	6	$3.50 a	$1.00 a	1132
2,910	76	237	S.	1.00 m.	200	6	3.00 a	1.00 a	1133
4,602	138	327	S.	1.00 m.	240	5	4.00 a	4.00 a	1134
2,932	42	263	S.	1.00 m.	200 & 240	6	4.00 a	.....	1135
1,296	28	144	S.	1.00 m.	200	6	3.00 a	.....	1136
3,054	70	255	S.	1.00 m.	200	6	.04 b	.04 b	1137
6,346	193	507	S.	1.00 m.	240	5 & 6	3.00 a	.....	1138
4,430	80	279	S.	1.00 m.	200	6	.25 b	.25 b	1139
1,748	22	145	O.P.	.....	200	6	.04 b	.04 b	1140
5,010	149	420	S.	1.00 m.	200	6	.....	.....	1141
5,232	141	458	S.	1.00 m.	200	6	.....	.....	1142
4,269	59	399	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	1143
3,602	65	326	S.	1.00 m.	200	6	.08⅓	.....	1144
4,771	198	411	S.	1.00 m.	200	6	.25 b	1.00 a	1145
4,742	81	249	S.	.70 m.	200	6	4.00 a	4.00 a	1146
8,459	118	798	S.	1.00 m.	200	6	3.00 a	1.00 a	1147
8,977	232	825	S.	1.00 m.	200	6	.....	.....	1148
8,263	95	660	S.	1.00 m.	200	6	.03½ b	.03½ b	1149
2,822	28	222	S.	1.00 m.	200	6	.12½ b	.12½ b	1150
7,130	112	353	S.	1.00 m.	200	6	.25 b	.25 b	1151
14,420	218	554	S.	1.00 m.	200	6	.25 b	2.00 a	1152
1,230	29	91	S.	1.00 m.	200	6	.25 b	.25 b	1153
4,903	122	333	S.	1.00 & 2.00 m.	200	6	.25 b	.....	1154
2,847	41	213	S.	1.00 m.	200	6	.25 b	.....	1155
31,592	718	2,156	S.	1.00 m.	200	6	.25 b	.25 b	1156
3,784	108	253	S.	1.00 m.	200	6	.12½ b	.....	1157
1,220	7	114	S.	1.00 m.	200	6	.12½ b	.....	1158
19,070	415	1,492	S.	1.00 m.	200	6	.25 b	.....	1159
1,920	36	198	S.	1.00 m.	200	6	.12½ b	.....	1160
3,444	21	238	O.P.	.....	100	6	3.00 a	.....	1161
9,103	207	773	S.	1.00 m.	200	6	.25 b	.25 b	1162
10,576	160	902	S.	1.00 m.	200	6	.25 b	.....	1163
5,274	91	482	S.	1.00 m.	200	6	3.00 a & .12½ b	.....	1164
14,793	380	918	S.	1.00 m.	200	6	.....	.....	1165
3,921	392	85	S.	1.00 m.	200	4½ & 6	.25 b	.....	1166
4,825	83	253	S.	1.00 m.	200	6	3.00 a	.....	1167
1,904	39	136	S.	1.00 m.	200	6	3.00 a	.....	1168
7,411	135	599	S.	1.00 & 2.00 m.	200	6	.12½ b	.12½ b	1169
6,021	190	440	S.	.25 w.	200	6	.10¾ b	.10¾ b	1170
1,398,546	26,537	100,609							
1,521	38	148	S.	$1.00 m.	$200	6	$4.00 a	$2.00 a	1171
1,984	73	190	S.	1.00 m.	200	6	2.00 a	2.00 a	1172
4,109	148	130	S.	1.00 m.	200	6	.....	.....	1173
1,190	37	89	S.	1.00 m.	200	6	.....	.....	1174
7,517	130	210	S.	.50 m.	100	6	.....	.....	1175
6,361	235	351	S.	1.00 m.	200	6	2.50 a	.....	1176
1,953	43	175	S.	1.00 m.	200	6	.05 b	.05 b	1177
1,700	24	172	S.	1.00 m.	200	6	3.00 a	.....	1178
26,335	728	1,465							

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Mercer County			
1179	Nottingham	Hamilton Square	Oct. 19, 1928	W. L. Briner, Jr.
1180	Citizens'	Hightstown	Dec. 13, 1900	J. G. Scheible
1181	Hopewell	Hopewell	Feb. 19, 1914	Joseph B. Hill
1182	Garden	Lawrence Township	Jan. 24, 1920	James E. Hullfish
1183	Pennington	Pennington	July 25, 1912	Henry L. Laning
1184	Nassau	Princeton	Mar. 17, 1924	Henry G. Duffield
1185	Princeton	"	June 7, 1917	Lloyd W. Grover
1186	Capitol	Trenton	Mar. 8, 1907	Frank J. Eppele
1187	Chambersburg	"	Oct. 21, 1921	William Reich
1188	Economia	"	Dec. 21, 1911	Joseph P. Bulakowski
1189	Greenwood	"	May 16, 1928	Robert B. Pidcock
1190	Loyal	"	Dec. 31, 1921	Benjamin M. Woodward
1191	Mutual	"	Nov. 16, 1908	Alfred K. Leuckel
1192	North Trenton	"	May 27, 1927	Stewart H. O'Donnell
1193	Old Borough	"	May 11, 1928	Milton F. Stevenson
1194	Prospect	"	Mar. 16, 1927	John S. Quimby
1195	Realtors	"	Feb. 10, 1922	Charles G. Teunon
1196	Roma	"	Sept. 20, 1920	L. Samuel Sica
1197	Sanhican	"	Oct. 18, 1923	Harry C. Hartpence
1198	Stacy	"	Dec. 2, 1920	Harry J. Urken
1199	St. George	"	Mar. 18, 1912	Arthur F. Wildblood
1200	Trent	"	Dec. 14, 1927	George L. Atkins
1201	United	"	Nov. 17, 1915	C. Richard Waller
1202	Wilbur	"	Feb. 2, 1923	Owen J. Prior
1203	White Horse	White Horse	Oct. 20, 1926	William C. Ehret
	Middlesex County			
1204	Avenel	Avenel	Nov. 1, 1921	Matthew T. Smith
1205	Blazing Star	Carteret	Jan. 20, 1923	Isidore M. Weiss
1206	Carteret	"	May 4, 1901	Edward J. Heil
1207	Roosevelt	"	June 29, 1914	William J. Lawlor
1208	Sound View	"	Dec. 11, 1924	Charles A. Conrad
1209	Tax Payers	"	Oct. 18, 1927	Thomas J. Mulvihill
1210	Cranbury	Cranbury	Oct. 20, 1921	Dominicus C. Mershon
1211	Dunellen	Dunellen	April 11, 1887	William E. Terry
1212	Home	"	Mar. 13, 1909	Augustus F. Todd
1213	Fairfield	Fords	Sept. 6, 1919	John Egan
1214	Highland Park	Highland Park	Dec. 14, 1908	Alexander Merchant
1215	Raritan Valley	" "	Jan. 10, 1925	H. Richard Segoine
1216	Jamesburg Mutual	Jamesburg	Feb. 20, 1869	W. C. Crosby
1217	Brainy Borough	Metuchen	Aug. 6, 1925	Harry T. Smith
1218	Metuchen	"	Sept. 7, 1897	Milton C. Mook
1219	Evergreen	Middlesex Borough	May 21, 1925	George W. Harris
1220	Middlesex Borough	" "	Oct. 20, 1914	William G. Betsch
1221	Citizens'	Milltown	July 31, 1916	John B. Herbert
1222	Milltown	"	Feb. 9, 1910	Charles Bauries
1223	Assurance	New Brunswick	Jan. 28, 1925	Neale A. Reardon
1224	Business Men's	" "	Mar. 1, 1916	William H. Quackenboss
1225	College Town	" "	June 17, 1922	Joseph Lefkowits
1226	County Seat	" "	Jan. 9, 1924	Julius Kahn
1227	Freedom	" "	Jan. 15, 1925	Charles Forman
1228	Helpful	" "	April 25, 1925	Wade H. Johns

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Alvin W. Sykes	Lester E. Robbins	Hamilton Square, N. J.	1179
Theodore Backes	C. Stanley Stults	106 N. Main St., Hightstown, N. J.	1180
David L. Smith	R. W. Holcombe	Hopewell, N. J.	1181
J. Albert Homan	Martin E. Carroll, Jr.	Box 193, Lawrenceville, N. J.	1182
Cassel R. Ruhlman	Alvin C. Stover	Pennington, N. J.	1183
William C. Vandewater	Edward A. Frohling	90 Nassau St., Princeton, N. J.	1184
Albert Wittmer	Stanley S. Bergen	36 Princeton Ave., Princeton, N. J.	1185
Geraghty & Weelans	Frank Vliet	110 Johnston Ave., Trenton, N. J.	1186
Henry M. Hartman	R. Harvey Hulse	84 Oak Lane, Trenton, N. J.	1187
Erwin E. Marshall	Henry S. Renk	1544 Princeton Ave., Trenton, N. J.	1188
Samuel D. Lenox	Fred W. Bradshaw	1137 Hamilton Ave., Trenton, N. J.	1189
Norman T. Rogers	Stewart H. O'Donnell	117 N. Montgomery St., Trenton, N. J.	1190
William Abbotts, Jr.	William B. Maddock	P. O. Box 351, Trenton, N. J.	1191
Daniel A. Spair	Harold E. Cranmer	718 Polk Ave., Trenton, N. J.	1192
J. Conner French	John H. Renyo	829 S. Broad St., Trenton, N. J.	1193
William N. Cooper	Gilbert S. Pedrick	333 Maple Ave., Trenton, N. J.	1194
William E. Blackman	R. Harvey Hulse	15 W. State St., Trenton, N. J.	1195
Daniel A. Spair	Joseph J. Felcone	274 Hamilton Ave., Trenton, N. J.	1196
Daniel A. Spair	George J. Bacso	1034 Chambers St., Trenton, N. J.	1197
Forman & Levy	Samuel Levin	42 Oak Lane, Trenton, N. J.	1198
Joseph Lanigan	W. C. Matlack, Jr.	14 N. Warren St., Trenton, N. J.	1199
Frederic R. Brace	R. Harvey Hulse	217 E. Hanover St., Trenton, N. J.	1200
Frederic R. Brace	Robert H. Gulliver	114 N. Montgomery St., Trenton, N. J.	1201
Herbert W. Backes	Edward B. Fletcher	190 Rosemont Ave., Trenton, N. J.	1202
Edward E. Reilly	Harry C. Errion	73 Locust Ave., White Horse, N. J.	1203
Wilton T. Applegate	A. George Heller	P. O. Box 211, Avenel, N. J.	1204
Maxwell Sosin	William J. Lawlor	45 Chrome Ave., Carteret, N. J.	1205
Francis A. Monaghan	Thomas Devereux	52 Washington Ave., Carteret, N. J.	1206
Emil Stremlau	Russell L. Miles	Roosevelt Ave. & Hudson St., Carteret, N. J.	1207
Elmer E. Brown	Fred F. Simons	545 Roosevelt Ave., Carteret, N. J.	1208
Abraham D. Glass	Charles Vincze	331 Kirkland Place, Perth Amboy, N. J.	1209
Wilton T. Applegate	Arthur L. Burroughs	Cranbury, N. J.	1210
Dolliver & Feaster	George W. Day	316 Front St., Dunellen, N. J.	1211
Fred C. Gaskill	Charles A. Coriell	621 Washington Ave., Dunellen, N. J.	1212
Leo Goldberger & P. E. Nielsen	G. William Wood	Fords, N. J.	1213
R. E. & A. D. Watson	John W. Zimmermann	61 Nichol Ave., New Brunswick, N. J.	1214
Fred W. DeVoe	Edwin W. Eden	244 Benner St., Highland Park, N. J.	1215
John P. Kirkpatrick	C. M. Thorne	Jamesburg, N. J.	1216
Abraham S. Arnold	Rufus D. Renninger	48 Home St., Metuchen, N. J.	1217
H. A. Reynolds & G. W. Litterst	Alex C. Litterst	Metuchen, N. J.	1218
R. P. F. Von Minden	Alden Wilmot	603 Washington Ave., Dunellen, N. J.	1219
John P. Cullen	L. V. Poulson	R-1, Bound Brook, N. J.	1220
Kearney Y. Kuhlthau	John H. Junker	127 S. Main St., Milltown, N. J.	1221
Fred W. De Voe	William R. Evans	37 Herbert Ave., Milltown, N. J.	1222
Charles M. Morris	Russell H. Morris	52 Paterson St., New Brunswick, N. J.	1223
Alfred S. March	Edward J. Cahill	390 George St., New Brunswick, N. J.	1224
Samuel D. Hoffman	Jacob Ratner	5 Elm Row, New Brunswick, N. J.	1225
Samuel G. Cohen	Charles W. Miller	120 Church St., New Brunswick, N. J.	1226
Hicks & Kuhlthau	George W. Wilmot, Jr.	51 Bayard St., New Brunswick, N. J.	1227
William F. McCloskey	Frederick Yahnel	16 Richter Ave., Milltown, N. J.	1228

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Mercer County				
1179	Nottingham	Hamilton Square	$723	$248	$40,200
1180	Citizens'	Hightstown	13,892	10,000	909,640
1181	Hopewell	Hopewell	50	2,500	331,670
1182	Garden	Lawrence Township	4,011	1,600	289,300
1183	Pennington	Pennington	3,081	1,490	260,775
1184	Nassau	Princeton	1,749	2,100	586,500
1185	Princeton	"	12,838	19,187	1,939,400
1186	Capitol	Trenton	54,348	35,734	3,179,300
1187	Chambersburg	"	7,350	2,850	294,600
1188	Economia	"	1,432	5,000	496,200
1189	Greenwood	"	250	260	35,300
1190	Loyal	"	3,282	.....	435,200
1191	Mutual	"	5,926	4,673	1,365,382
1192	North Trenton	"	4,354	.....	166,800
1193	Old Borough	"	9,294	8,086	107,000
1194	Prospect	"	10,617	1,000	98,700
1195	Realtors	"	569	3,100	225,130
1196	Roma	"	885	13,874	531,000
1197	Sanhican	"	4,945	690	94,200
1198	Stacy	"	11,412	11,500	617,500
1199	St. George	"	29,425	7,000	592,400
1200	Trent	"	228	390	44,300
1201	United	"	36,483	.....	1,912,160
1202	Wilbur	"	80,040	2,588	267,635
1203	White Horse	White Horse	1,357	582	98,800
	Totals		$298,541	$134,452	$14,919,092
	Middlesex County				
1204	Avenel	Avenel	$606	$603	$60,100
1205	Blazing Star	Carteret	4,076	1,500	228,800
1206	Carteret	"	15,600	4,000	895,000
1207	Roosevelt	"	79	3,966	392,517
1208	Sound View	"	O. D. 240	1,038	152,750
1209	Tax Payers	"	475	95	61,700
1210	Cranbury	Cranbury	15,946	2,422	403,800
1211	Dunellen	Dunellen	131	7,000	697,900
1212	Home	"	7,144	4,900	435,200
1213	Fairfield	Fords	16,318	.....	526,200
1214	Highland Park	Highland Park	3,558	4,520	802,950
1215	Raritan Valley	" "	17	1,800	332,600
1216	Jamesburg Mutual	Jamesburg	8,010	5,303	1,306,000
1217	Brainy Borough	Metuchen	8,965	.....	198,400
1218	Metuchen	"	11,068	7,341	1,253,100
1219	Evergreen	Middlesex Borough	7,367	10,615	138,500
1220	Middlesex Borough	" "	4,464	6,674	712,550
1221	Citizens'	Milltown	4,690	5,629	601,000
1222	Milltown	"	2,689	5,000	1,014,500
1223	Assurance	New Brunswick	245	625	153,400
1224	Business Men's	" "	5,558	20,000	1,075,550
1225	College Town	" "	164	2,995	554,463
1226	County Seat	" "	2,080	1,000	196,000
1227	Freedom	" "	54	421	143,900
1228	Helpful	" "	2,501	500	91,100

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	.....	.....	$175	$2	$41,348	1179
.....	$78,443	$12,914	5,763	1,826	1,032,478	1180
$5,000	22,526	.....	1,104	9,040	371,890	1181
.....	7,527	40,051	6,579	1,775	350,843	1182
.....	1,643	.....	5,728	20,271	292,988	1183
.....	.....	.....	6,713	.....	597,062	1184
37,731	.....	10,407	10,416	1,469	2,031,448	1185
208,325	184,292	331,933	57,250	24,726	4,075,908	1186
.....	30,734	28,356	4,060	43,530	411,480	1187
.....	14,820	31,183	8,228	2,025	558,888	1188
.....	1,210	4,276	1,158	198	42,652	1189
.....	40,280	65,009	18,511	1,285	563,567	1190
.....	69,780	45,128	36,377	311	1,527,577	1191
.....	2,702	7,483	10,880	1,164	193,383	1192
.....	7,236	.....	645	167	132,428	1193
.....	2,625	.....	1,559	26	114,527	1194
.....	23,136	6,202	1,596	562	260,295	1195
.....	56,927	33,958	10,090	3,958	650,692	1196
.....	9,690	.....	5,786	63	115,374	1197
7,400	155,244	46,791	17,359	17,859	885,065	1198
9,200	24,390	37,762	11,248	1,192	712,617	1199
.....	2,232	.....	249	94	47,493	1200
.....	69,765	205,852	11,182	6,990	2,242,432	1201
.....	11,951	8,584	4,996	19,996	395,790	1202
.....	1,619	4,000	1,855	926	109,139	1203
$267,656	$818,772	$919,889	$239,507	$159,455	$17,757,364	
.....	$1,300	.....	$3,288	$60	$65,957	1204
.....	2,845	.....	11,026	140	248,387	1205
.....	13,360	.....	11,080	1,957	940,997	1206
.....	1,575	.....	1,719	106	399,962	1207
.....	1,980	$8,202	3,470	758	167,958	1208
.....	750	.....	1,077	113	64,210	1209
.....	14,932	20,895	8,379	304	466,678	1210
.....	20,340	18,906	8,059	223	752,559	1211
.....	3,025	.....	5,480	.....	455,749	1212
.....	.....	16,566	28,103	110	587,297	1213
.....	.....	2,457	12,582	1,461	827,528	1214
.....	8,810	.....	3,220	12,135	358,582	1215
.....	22,425	74,810	34,960	812	1,452,320	1216
.....	.....	21,973	4,564	72	233,974	1217
.....	.....	34,412	24,540	6,570	1,337,031	1218
.....	500	.....	2,353	268	159,603	1219
$8,275	.....	13,184	13,539	605	759,291	1220
.....	.....	12,822	4,959	456	629,556	1221
.....	3,750	7,946	10,880	2,780	1,047,545	1222
.....	.....	15,106	1,696	270	171,342	1223
.....	56,365	1,000	7,276	49	1,165,798	1224
.....	17,435	19,642	8,206	1,065	603,970	1225
.....	5,650	5,657	4,347	627	215,361	1226
.....	1,075	13,495	2,564	112	161,621	1227
8,000	.....	10,495	3,033	125	115,754	1228

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 Paid-Up Shares
	Mercer County					
1179	Nottingham	Hamilton Square	$33,762	.....	.....	.....
1180	Citizens'	Hightstown	754,914	.....	.....	.....
1181	Hopewell	Hopewell	289,923	.....	.....	.....
1182	Garden	Lawrence Township	221,980	$7,920	.....	$6,800
1183	Pennington	Pennington	227,052	.....	.....	.....
1184	Nassau	Princeton	410,784	.....	.....	.....
1185	Princeton	"	1,281,342	.....	.....	.....
1186	Capitol	Trenton	2,461,680	11,760	.....	638,000
1187	Chambersburg	"	314,715	.....	.....	5,200
1188	Economia	"	375,761	500	.....	.....
1189	Greenwood	"	34,104	.....	.....	800
1190	Loyal	"	393,735	.....	.....	8,900
1191	Mutual	"	1,017,642	.....	.....	107,900
1192	North Trenton	"	134,295	.....	.....	17,700
1193	Old Borough	"	113,457	.....	.....	8,600
1194	Prospect	"	99,825	.....	.....	2,500
1195	Realtors	"	185,913	.....	.....	4,600
1196	Roma	"	419,386	.....	.....	78,600
1197	Sanhican	"	86,268	.....	.....	1,800
1198	Stacy	"	648,494	.....	.....	12,250
1199	St. George	"	446,559	9,400	.....	66,900
1200	Trent	"	38,337	.....	.....	.....
1201	United	"	1,444,181	.....	.....	109,600
1202	Wilbur	"	326,963	.....	.....	.....
1203	White Horse	White Horse	77,355	.....	.....	6,600
	Totals		$11,838,427	$29,580	.....	$1,076,750
	Middlesex County					
1204	Avenel	Avenel	$48,362	.....	.....	$300
1205	Blazing Star	Carteret	160,551	.....	.....	8,000
1206	Carteret	"	567,021	.....	.....	169,200
1207	Roosevelt	"	290,367	.....	.....	.....
1208	Sound View	"	115,158	.....	.....	8,000
1209	Tax Payers	"	49,236	.....	.....	100
1210	Cranbury	Cranbury	350,622	.....	.....	21,900
1211	Dunellen	Dunellen	508,494	.....	.....	.....
1212	Home	"	310,884	.....	.....	.....
1213	Fairfield	Fords	415,725	.....	.....	33,200
1214	Highland Park	Highland Park	543,450	.....	.....	17,200
1215	Raritan Valley	" "	271,734	.....	.....	7,100
1216	Jamesburg Mutual	Jamesburg	989,112	.....	.....	.....
1217	Brainy Borough	Metuchen	178,650	.....	.....	.....
1218	Metuchen	"	723,840	.....	.....	221,600
1219	Evergreen	Middlesex Borough	125,136	.....	.....	.....
1220	Middlesex Borough	" "	526,776	.....	.....	.....
1221	Citizens'	Milltown	429,906	.....	.....	.....
1222	Milltown	"	641,421	$7,000	.....	157,700
1223	Assurance	New Brunswick	126,330	.....	.....	.....
1224	Business Men's	" "	875,444	.....	.....	.....
1225	College Town	" "	455,106	.....	.....	1,300
1226	County Seat	" "	159,459	.....	.....	.....
1227	Freedom	" "	111,999	.....	.....	4,000
1228	Helpful	" "	88,443	.....	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

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	
.....	.....	$284	.....	$4,000	.....	$3,227	$75	$41,348	1179
$661	.....	.....	.....	67,775	.....	204,229	4,899	1,032,478	1180
.....	.....	153	.....	.....	.....	81,125	689	371,890	1181
4,296	.....	277	.....	32,500	.....	71,521	5,549	350,843	1182
.....	.....	151	.....	5,900	$46	58,866	973	292,988	1183
643	.....	1,152	.....	97,300	.....	86,095	1,088	597,062	1184
268	.....	2,689	$5,200	343,600	.....	392,037	6,312	2,031,448	1185
345	.....	4,261	.....	250,000	16,846	680,016	13,000	4,075,908	1186
251	.....	256	.....	.....	22	88,200	2,836	411,480	1187
.....	.....	715	.....	64,093	1,219	111,786	4,814	558,888	1188
280	.....	319	.....	4,750	.....	1,972	427	42,652	1189
17	.....	321	.....	46,000	2	108,091	6,501	563,567	1190
618	.....	3,763	.....	10,000	1,352	382,911	3,391	1,527,577	1191
.....	.....	457	.....	25,000	.....	15,183	748	193,383	1192
25	.....	210	.....	.....	5	9,537	594	132,428	1193
.....	.....	677	.....	.....	63	11,108	354	114,527	1194
3,946	.....	203	.....	8,500	23	56,489	621	260,295	1195
517	.....	50	.....	32,500	337	115,172	4,130	650,692	1196
.....	.....	149	.....	7,000	400	19,265	492	115,374	1197
1,009	.....	442	360	.....	.....	261,744	20,766	885,065	1198
479	$1,000	701	.....	75,000	.....	108,799	3,779	712,617	1199
.....	.....	435	.....	5,200	28	3,427	66	47,493	1200
.....	.....	866	.....	155,000	18,811	487,952	26,022	2,242,432	1201
1,740	.....	452	.....	.....	.....	65,770	865	395,790	1202
630	.....	137	.....	14,500	168	9,124	625	109,139	1203
$15,725	$1,000	$19,120	$5,560	$1,248,618	$39,322	$3,373,646	$109,616	$17,757,364	
$1,396	.....	$4	.....	$2,000	$30	$13,699	$166	$65,957	1204
804	.....	100	.....	38,000	.....	40,647	285	248,387	1205
40	.....	358	.....	50,000	.....	151,732	2,646	940,997	1206
35	.....	.....	.....	28,600	38	77,328	3,594	399,962	1207
.....	.....	80	.....	20,500	472	22,556	1,192	167,958	1208
330	.....	41	.....	7,500	.....	6,855	148	64,210	1209
.....	.....	847	.....	.....	462	91,582	1,265	466,678	1210
.....	.....	40	.....	92,100	1,334	149,001	1,590	752,559	1211
.....	.....	173	.....	59,650	.....	84,136	906	455,749	1212
.....	.....	151	.....	40,000	5,157	87,597	5,467	587,297	1213
.....	.....	254	.....	108,000	.....	157,353	1,271	827,528	1214
638	.....	411	.....	30,500	427	46,885	887	358,582	1215
.....	$32,200	887	.....	137,900	2,568	282,955	6,698	1,452,320	1216
4,663	.....	815	.....	9,000	130	37,962	2,754	233,974	1217
.....	104,600	15,603	.....	45,000	7,464	213,477	5,447	1,337,031	1218
.....	.....	.....	.....	.....	.....	34,076	391	159,603	1219
1,595	.....	23	.....	52,000	.....	176,254	2,643	759,291	1220
1,647	.....	406	.....	86,500	.....	107,795	3,302	629,556	1221
938	2,400	432	.....	41,000	765	189,303	6,586	1,047,545	1222
.....	.....	176	.....	17,000	.....	27,453	383	171,342	1223
233	.....	526	.....	5,000	.....	282,612	1,983	1,165,798	1224
254	.....	247	.....	15,700	397	129,002	1,964	603,970	1225
.....	.....	240	.....	22,000	132	32,641	889	215,361	1226
.....	.....	240	.....	23,600	26	21,209	547	161,621	1227
.....	.....	205	.....	10,100	.....	15,737	1,269	115,754	1228

TABLE 4—SHARES.

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Mercer County								
1179	Nottingham	1,453	224						
1180	Citizens'	10,359	735						
1181	Hopewell	4,683	389						
1182	Garden	4,263	334	99	12			34	12
1183	Pennington	3,498	374						
1184	Nassau	10,016	525						
1185	Princeton	20,746	1,931						
1186	Capitol	40,865	3,230	120	28			3,190	461
1187	Chambersburg	4,102	393					26	7
1188	Economia	5,791	778	5	1				
1189	Greenwood	1,634	237					4	2
1190	Loyal	6,104	536					44	12
1191	Mutual	17,135	1,336					539	61
1192	North Trenton	3,822	419					88	13
1193	Old Borough	3,976	447					43	8
1194	Prospect	2,898	256					12	3
1195	Realtors	3,020	224					23	6
1196	Roma	6,611	718					393	49
1197	Sanhican	1,663	183					9	3
1198	Stacy	8,034	541					61	6
1199	St. George	8,258	1,481	94	14			334	68
1200	Trent	1,386	116						
1201	United	27,432	2,234					548	109
1202	Wilbur	6,140	446						
1203	White Horse	2,529	279					33	3
	Totals	206,418	18,366	318	55			5,381	823
	Middlesex County								
1204	Avenel	720	719					1	1
1205	Blazing Star	2,740	254					40	3
1206	Carteret	9,047	880					846	114
1207	Roosevelt	4,467	486						
1208	Sound View	2,317	228					40	6
1209	Tax Payers	1,381	212					1	1
1210	Cranbury	5,724	478					109	16
1211	Dunellen	7,133	653						
1212	Home	4,786	520						
1213	Fairfield	13,076	752					332	42
1214	Highland Park	8,396	553					86	6
1215	Raritan Valley	7,514	508					35	5
1216	Jamesburg Mutual	14,439	1,083						
1217	Brainy Borough	3,417	316						
1218	Metuchen	11,280	1,008					1,108	92
1219	Evergreen	2,552	216						
1220	Middlesex Borough	8,294	650						
1221	Citizens'	7,148	585						
1222	Milltown	10,354	705	70	2			788	86
1223	Assurance	2,784	335						
1224	Business Men's	11,770	1,111						
1225	College Town	7,798	647					6	1
1226	County Seat	3,408	346						
1227	Freedom	2,535	182					20	1
1228	Helpful	1,925	223						

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
1,453	14	210	S.	$1.00 m.	$200	6	$3.00 a	.....	1179
10,359	341	394	S.	1.00 m.	240	6	.....	.....	1180
4,683	152	237	S.	1.00 m.	200	6	1.00 a	.....	1181
4,396	124	234	S.	.70 m.	200	6	3.00 a	$3.00 a	1182
3,498	83	291	S.	1.00 m.	200	6	1.00 a	.....	1183
10,016	94	431	S.	1.00 m.	200	6	3.00 a	.....	1184
20,746	545	1,386	S.	1.00 m.	200	6	.05 b	.05 b	1185
44,175	1,284	2,435	S.	1.00 m.	200	6	.02½ b	.02½ b	1186
4,128	162	238	S.	1.00 m.	200	6	2.00 a	.....	1187
5,796	207	572	S.	1.00 m.	200	6	.02½ b	.02½ b	1188
1,638	15	224	S.	1.00 m.	200	6	.02½ b	.02½ b	1189
6,148	168	380	S.	1.00 m.	200	6	3.00 a	.....	1190
17,674	459	938	S.	.70 m.	200	6	.....	.....	1191
3,910	75	357	S.	1.00 m.	200	6	.02½ b	.02½ b	1192
4,019	85	370	S.	1.00 m.	200	6	2.00 a	.....	1193
2,910	35	224	S.	1.00 m.	200	6	2.00 a	1.00 a	1194
3,043	87	143	S.	1.00 m.	200	6	.05 b	.05 b	1195
7,004	298	469	O.P.	.....	200	6	3.00 a & .02½ b	3.00a & .02½b	1196
1,672	62	124	S.	1.00 m.	200	6	3.00 a	.....	1197
8,095	279	269	S.	1.00 m.	200	6	2.00 a	.....	1198
8,686	274	1,289	S.	1.00 m.	200	6	.02½ b	.02½ b	1199
1,386	21	94	S.	1.00 m.	200	6	2.00 a	.....	1200
27,980	900	1,443	O.P.	.....	200	6	5.00 a	3.00 a	1201
6,140	97	349	S.	1.00 m.	200	6	2.00 a	.....	1202
2,562	28	254	S.	1.00 m.	200	6	3.00 a	1.00 a	1203
212,117	5,889	13,355							
721	300	420	S.	$1.00 m.	$200	6	$5.00 a	.....	1204
2,780	74	183	S.	1.00 m.	200	6	.05 b	$0.05 b	1205
9,893	295	699	S.	1.00 m.	200	6	.05 b	.05 b	1206
4,467	181	305	O.P.	.....	100 & 200	6	3.00 a	3.00 a	1207
2,357	56	178	S.	1.00 m.	200	6	3.00 a	.....	1208
1,382	27	186	S.	1.00 m.	200	6	4.50 a	.....	1209
5,833	103	391	S.	1.00 m.	200	6	4.00 a	.....	1210
7,133	378	275	S.	1.00 m.	200	6	.05 b	.05 b	1211
4,786	173	347	S.	1.00 m.	200	6	.05 b	.05 b	1212
13,408	172	622	N.S.	1.00 m.	100	6	.17 b	.17 b	1213
8,482	183	376	S.	1.00 m.	200	6	3.00 a	.....	1214
7,549	76	437	S.	1.00 m.	200	6	3.00 a	.....	1215
14,439	452	631	S.	1.00 m.	200	6	3.00 a	.....	1216
3,417	45	271	S.	1.00 m.	200	6	6.00 a	6.00 a	1217
12,388	366	734	S.	1.00 m.	200	6	4.00 a	.....	1218
2,552	45	171	S.	1.00 m.	200	6	10.00 a	.....	1219
8,294	229	421	S.	1.00 m.	200	6	8.50 a & .10 b	8.50 a & 10 b	1220
7,148	135	450	S.	1.00 m.	200	6	.05 b	.05 b	1221
11,212	230	563	S.	1.00 m.	200	6	.05 b	.05 b	1222
2,784	51	284	S.	1.00 m.	200	6	3.00 a	.....	1223
11,770	361	750	S.	1.00 m.	200	6	3.00 a	3.00 a	1224
7,804	128	520	S.	1.00 m.	200	6	3.00 a	.....	1225
3,408	51	295	S.	1.00 m.	200	6	3.00 a	.....	1226
2,555	33	150	S.	1.00 m.	200	6	3.00 a	.....	1227
1,925	26	197	S.	1.00 m.	200	6	3.00 a	.....	1228

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			
1229	Homestead	New Brunswick	April 15, 1886	Ellis N. Bedford
1230	International	" "	Feb. 5, 1916	Ernest Dever
1231	Magyar	" "	Aug. 17, 1922	James Szabo
1232	Middlesex County	" "	June 8, 1920	John J. Morrison
1233	New Brunswick	" "	July 11, 1912	John E. Clayton
1234	Property Owners'	" "	April 14, 1924	Frank A. Connolly
1235	Provident	" "	June 7, 1894	O. O. Stillman
1236	Relief	" "	Dec. 12, 1923	John A. Smith
1237	Second Merchants	" "	Dec. 19, 1894	Walter Burns
1238	Second Peoples	" "	Feb. 21, 1891	Elias A. Quint
1239	Security	" "	Feb. 25, 1889	Theodore Cohn
1240	Uniform	" "	Dec. 18, 1924	Benjamin W. Erickson
1241	University	" "	Aug. 27, 1924	James A. Morrison
1242	Welfare	" "	Mar. 12, 1920	Abraham Jelin
1243	West New Brunswick	" "	April 22, 1925	Charles E. Archbald
1244	Workingmen's	" "	Aug. 20, 1895	James J. McCloskey, Sr.
1245	Young Men's	" "	June 15, 1909	John H. Conger
1246	New Market	New Market	April 16, 1912	Charles S. Day
1247	Sincerity	North Brunswick Township	Oct. 29, 1924	Isaac V. Williamson
1248	Citizens	Perth Amboy	Dec. 23, 1892	Ira R. Crouse
1249	East Jersey	" "	May 11, 1922	Sigmund Spitzer
1250	Homesite	" "	Mar. 21, 1925	Ralph E. Seaman
1251	Modern	" "	June 3, 1901	Harry Conard
1252	North Amboy	" "	June 14, 1913	Matthew F. Urbanski
1253	Pacemaker	" "	July 1, 1926	David Landesman
1254	People's	" "	Feb. 10, 1914	Abel Hanson
1255	Perth Amboy	" "	June 18, 1910	Albert Leon
1256	Smith Street	" "	July 23, 1919	George F. Reynolds
1257	West Amboy	" "	April 16, 1924	Jens M. Sorensen
1258	Westminster	" "	May 9, 1925	Isador Greenspan
1259	Plainsboro	Plainsboro	July 12, 1921	Henry W. Jeffers
1260	Port Reading	Port Reading	May 25, 1910	William Brown
1261	Clara Barton	Raritan Township	April 17, 1926	William Gross
1262	Piscataway town	" "	Sept. 11, 1920	C. Parker Runyon
1263	Home Extension	Sayreville	Oct. 18, 1923	William J. Betzler
1264	Investors and Owners	South Amboy	June 18, 1920	J. Arthur Applegate
1265	Star	" "	Jan. 22, 1889	Richard C. Stephenson
1266	South Plainfield	South Plainfield	Feb. 14, 1913	Robert K. Hamilton
1267	Providers	South River	Sept. 29, 1923	Robert F. Fountain
1268	Pulawski	" "	Nov. 6, 1916	Vincent F. Kaczorowski
1269	South River	" "	Feb. 29, 1892	Asher W. Bissett
1270	Workingmen's	" "	Oct. 28, 1915	Walter Sennhauser
1271	Colonia	Woodbridge	Jan. 14, 1921	John B. Tiffany
1272	Norwood	"	June 25, 1923	Weston P. Wilson
1273	Woodbridge	"	Mar. 29, 1910	Gustav Blaum

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Charles H. Runyon	William R. Lee	390 George St., New Brunswick, N. J.	1229
Jabez H. Helm	Russell H. Morris	52 Paterson St., New Brunswick, N. J.	1230
Edmund A. Hayes	James Kosa	203 Somerset St., New Brunswick, N. J.	1231
Fred W. De Voe	George W. Miller	120 Church St., New Brunswick, N. J.	1232
Freeman Woodbridge	Raymond E. Grymes	26 Handy St., New Brunswick, N. J.	1233
Philip M. Brenner	Arnold B. Rosenthal	5 Elm Row, New Brunswick, N. J.	1234
R. E. & A. D. Watson	Charles W. Pierce	381 George St., New Brunswick, N. J.	1235
C. Raymond Lyons	John M. Tegen	416 Natl. Bk. Bldg., New Brunswick, N. J.	1236
Frederick Weigel	Charles A. Schenck	195 Livingston Ave., New Brunswick, N. J.	1237
Jabez H. Helm	Charles E. Tindell	51 Bayard St., New Brunswick, N. J.	1238
W. Edwin Florance	William G. Howell	City Hall, New Brunswick, N. J.	1239
George J. Plechner	Hans M. K. Hansen	390 George St., New Brunswick, N. J.	1240
George R. Morrison	William W. Snedeker	245 Delevan St., New Brunswick, N. J.	1241
Samuel D. Hoffman	Harry S. Feller	41 Paterson St., New Brunswick, N. J.	1242
James J. Curran	Joseph G. Baier	R.F.D. 6, Hamilton St., New Brunswick, N. J.	1243
John A. Lynch	George F. McCormick	50 College Ave., New Brunswick, N. J.	1244
R. E. and A. D. Watson	Louis A. Meseroll	Citizens Natl. Bk. Bldg., New Brunswick, N. J.	1245
R. P. F. Von Minden	Howell Day	New Market, N. J.	1246
Klemmer Kalteissen	William H. Koch	407 Lincoln Ave., Highland Park, N. J.	1247
William A. Spencer and others	Ralph F. Conard	102 Smith St., Perth Amboy, N. J.	1248
Henry K. Golenbock	Emanuel S. Stern	175 Smith St., Perth Amboy, N. J.	1249
Jacob M. Klein	Howard Hardiman	175 Smith St., Perth Amboy, N. J.	1250
Thomas L. Hanson	Ralph F. Conard	339 State St., Perth Amboy, N. J.	1251
Andrew J. Wight	Joseph Massopust	603 Amboy Ave., Perth Amboy, N. J.	1252
Jacob S. Karkus	Otto Schuster	Keasbey, N. J.	1253
C. K. Seaman, Jr.	C. Douglas Fraser	214 Smith St., Perth Amboy, N. J.	1254
Leo Goldberger	Arnold J. Christensen	133 Paterson St., Perth Amboy, N. J.	1255
John E. Toolan	Albert L. Gardner	265A Smith St., Perth Amboy, N. J.	1256
Peter Clausen	Fred P. Hansen	175 Smith St., Perth Amboy, N. J.	1257
David T. Wilentz	Morris Goldfarb	93 Lewis St., Perth Amboy, N. J.	1258
John V. B. Wicoff	Paul S. Smith	88-90 Nassau St., Princeton, N. J.	1259
Thomas Brown	Edwin W. Casey	Port Reading, N. J.	1260
Esther Beckhoff	Martin J. O'Hara	25 Wolff Ave., Fords, N. J.	1261
Edmund A. Hayes	W. R. Drake	Stelton, N. J.	1262
Joseph T. Karcher	Frank P. Kolb	1 Himes Lane, Sayreville, N. J.	1263
John P. McGuire	George A. Kress	115 Stevens Ave., South Amboy, N. J.	1264
Leo J. Coakley	John J. Delaney	147 N. Broadway, South Amboy, N. J.	1265
McDonough & McDonough	Harry J. Manning	South Plainfield, N. J.	1266
J. Randolph Appleby, Jr.	Wilbur A. Bryan	Stephen St., South River, N. J.	1267
J. Randolph Appleby, Jr.	Martin S. Duschock	40 Main St., South River, N. J.	1268
George L. Burton	John R. Petrie	30 Main St., South River, N. J.	1269
George L. Burton	William C. Horner	South River, N. J.	1270
Henry St. C. Lavin	Bancroft Livingston	66 Main St., Woodbridge, N. J.	1271
Samuel S. Cohen	John T. Tetley	4 Green St., Woodbridge, N. J.	1272
J. H. Thayer Martin	Carl R. Chase	514 Tisdoll Place, Woodbridge, N. J.	1273

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Middlesex County—Continued				
1229	Homestead	New Brunswick	$29,716	$22,400	$1,372,350
1230	International	" "	528	.....	248,000
1231	Magyar	" "	17,408	45,000	601,900
1232	Middlesex County	" "	312	2,250	550,550
1233	New Brunswick	" "	26,091	7,000	463,250
1234	Property Owners'	" "	1,025	4,258	428,063
1235	Provident	" "	13,447	11,330	673,400
1236	Relief	" "	132	2,372	289,350
1237	Second Merchants	" "	58,761	6,583	657,300
1238	Second Peoples	" "	79	.....	830,650
1239	Security	" "	49,536	12,500	1,355,050
1240	Uniform	" "	3,440	2,000	252,300
1241	University	" "	231	831	84,550
1242	Welfare	" "	11,436	.....	939,550
1243	West New Brunswick	" "	3,010	1,000	147,450
1244	Workingmen's	" "	1,448	11,978	712,250
1245	Young Men's	" "	3,438	6,600	565,111
1246	New Market	New Market	2	1,200	123,700
1247	Sincerity	North Brunswick Township	2,660	329	187,000
1248	Citizens	Perth Amboy	32,372	1,429	3,619,512
1249	East Jersey	" "	10,459	32,500	492,250
1250	Homesite	" "	551	1,049	93,400
1251	Modern	" "	27,428	.....	781,900
1252	North Amboy	" "	2,436	.....	1,220,150
1253	Pacemaker	" "	830	150	41,300
1254	People's	" "	9,162	8,653	491,400
1255	Perth Amboy	" "	8,919	2,500	1,180,600
1256	Smith Street	" "	7,891	1,600	99,500
1257	West Amboy	" "	15,088	600	117,400
1258	Westminster	" "	8,134	8,000	339,770
1259	Plainsboro	Plainsboro	785	2,000	191,900
1260	Port Reading	Port Reading	708	43,000	401,600
1261	Clara Barton	Raritan Township	2,700	.....	121,350
1262	Piscataway town	" "	4,293	.....	426,600
1263	Home Extension	Sayreville	1,201	450	213,350
1264	Investors and Owners	South Amboy	58,730	.....	558,010
1265	Star	" "	3,700	.....	653,400
1266	South Plainfield	South Plainfield	2,682	800	104,100
1267	Providers	South River	13,076	5,200	773,200
1268	Pulawski	" "	2,447	3,729	367,000
1269	South River	" "	2,484	15,150	1,886,450
1270	Workingmen's	" "	372	.....	597,600
1271	Colonia	Woodbridge	4,933	1,538	151,400
1272	Norwood	"	836	76	32,800
1273	Woodbridge	"	1,227	4,000	433,600
	Totals		$567,709	$368,002	$38,299,296

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$11,850	$23,220	$29,542	$1,111	$1,490,189	1229
.....	50	10,715	4,835	150	264,278	1230
.....	9,020	10,990	4,334	439	689,091	1231
$50,222	7,650	14,959	5,712	237	631,892	1232
.....	.....	3,316	1,621	636	501,914	1233
6,000	41,138	24,380	3,081	753	508,698	1234
.....	.....	50,900	6,917	24,931	780,925	1235
.....	.....	18,335	9,907	603	320,699	1236
.....	1,500	.....	4,471	3,863	732,478	1237
.....	4,600	10,799	7,911	689	854,728	1238
.....	9,935	5,837	13,755	.....	1,446,613	1239
.....	5,200	7,275	5,202	334	275,751	1240
.....	150	8,147	3,102	258	97,269	1241
.....	176,029	154,907	29,346	7,234	1,318,502	1242
.....	2,353	.....	3,120	1,552	158,485	1243
500	17,325	28,069	13,869	375	785,814	1244
.....	1,750	19,537	6,469	518	603,423	1245
.....	.....	.....	2,294	58	127,164	1246
.....	.....	.....	2,621	283	192,893	1247
10,133	54,285	327,702	49,388	6,265	4,101,086	1248
.....	43,625	33,585	31,586	1,046	645,051	1249
.....	1,550	6,178	4,103	345	107,176	1250
.....	14,325	137,468	402	272,057	1,233,580	1251
.....	8,408	90,175	20,209	.....	1,341,378	1252
.....	4,000	.....	7,605	163	54,048	1253
20,000	7,520	65,111	2,881	96	604,823	1254
.....	84,107	137,130	40,033	2,927	1,456,216	1255
.....	3,115	4,513	2,210	65	118,894	1256
.....	3,170	12,335	1,846	.....	150,439	1257
.....	37,780	67,378	32,123	3,525	496,710	1258
30,500	3,450	19,499	3,860	159	252,153	1259
.....	24,682	.....	12,865	53	482,908	1260
.....	13,226	7,861	6,300	900	152,337	1261
.....	150	32,684	24,349	5,915	493,991	1262
.....	.....	.....	2,494	459	217,954	1263
.....	.....	11,807	9,278	1,195	639,020	1264
.....	.....	.....	17,775	2,100	676,975	1265
.....	325	.....	1,009	270	109,186	1266
.....	10,135	13,916	7,482	266	823,275	1267
.....	7,635	.....	8,212	616	389,639	1268
50,100	27,680	37,449	23,301	4,467	2,047,081	1269
.....	2,650	39,789	23,669	922	665,002	1270
.....	7,697	3,887	1,919	493	171,867	1271
.....	175	.....	2,620	.....	36,507	1272
3,500	9,520	15,281	20,431	2,579	490,138	1273
$187,230	$833,877	$1,752,702	$736,369	$382,085	$43,127,270	

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 Paid-Up Shares
	Middlesex County—Continued						
1229	Homestead	New Brunswick		$1,194,092			
1230	International	"	"	177,702			
1231	Magyar	"	"	549,096			
1232	Middlesex County	"	"	453,801			$9,005
1233	New Brunswick	"	"	381,829			
1234	Property Owners'	"	"	399,339			12,400
1235	Provident	"	"	566,209			
1236	Relief	"	"	243,615			
1237	Second Merchants	"	"	565,368			
1238	Second Peoples	"	"	631,938			
1239	Security	"	"	1,038,436			
1240	Uniform	"	"	219,561			
1241	University	"	"	70,194			
1242	Welfare	"	"	873,034			
1243	West New Brunswick	"	"	121,020			1,000
1244	Workingmen's	"	"	575,435			50,550
1245	Young Men's	"	"	446,280			
1246	New Market	New Market		87,468			
1247	Sincerity	North Brunswick Township		156,144			
1248	Citizens	Perth Amboy		2,387,042			840,451
1249	East Jersey	"	"	492,243			
1250	Homesite	"	"	81,351			
1251	Modern	"	"	783,255			141,650
1252	North Amboy	"	"	715,932			431,600
1253	Pacemaker	"	"	35,932			
1254	People's	"	"	399,031			30,600
1255	Perth Amboy	"	"	1,000,688			73,200
1256	Smith Street	"	"	96,093			500
1257	West Amboy	"	"	122,002			
1258	Westminster	"	"	329,972			9,500
1259	Plainsboro	Plainsboro		183,471			
1260	Port Reading	Port Reading		364,342			
1261	Clara Barton	Raritan Township		94,572			5,000
1262	Piscataway town	"	"	322,374			1,000
1263	Home Extension	Sayreville		177,777			
1264	Investors and Owners	South Amboy		482,884			
1265	Star	"	"	435,528			44,050
1266	South Plainfield	South Plainfield		75,168			2,000
1267	Providers	South River		665,988			
1268	Pulawski	"	"	305,625			6,600
1269	South River	"	"	1,480,062			
1270	Workingmen's	"	"	425,304			
1271	Colonia	Woodbridge		106,095			
1272	Norwood	"		18,741			1,100
1273	Woodbridge	"		287,430			
	Totals			$29,682,689	$7,000		$2,309,806

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

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	
		$799				$267,327	$27,971	$1,490,189	1229
$33		42		$32,700	$6	53,263	532	264,278	1230
365		427				137,382	1,821	689,091	1231
		476		30,000		135,846	2,764	631,892	1232
8		397				118,258	1,422	501,914	1233
		1,194				93,325	2,440	508,698	1234
		332		45,000	2	161,597	7,785	780,925	1235
10		304		14,200	144	60,589	1,837	320,699	1236
		80				164,812	2,218	732,478	1237
	$1,600	43		6,000	38	213,057	2,052	854,728	1238
		279		92,000		312,485	3,413	1,446,613	1239
204		135		7,000		48,148	703	275,751	1240
159		25		10,350		16,291	250	97,269	1241
4,409		1,010		100,000	11,489	256,961	71,599	1,318,502	1242
1		6		16,000	20	18,798	1,640	158,485	1243
		268		32,500		118,142	8,919	785,814	1244
59		312		30,000		123,408	3,364	603,423	1245
		122		16,000	148	23,132	294	127,164	1246
		552		2,500		32,861	836	192,893	1247
				122,500	1,793	568,447	180,853	4,101,086	1248
7,286		1,508				128,405	15,609	645,051	1249
835		336		4,700	72	17,353	2,529	107,176	1250
				70,300	46,289	138,545	53,541	1,233,580	1251
		62		17,950	13,649	147,487	14,698	1,341,378	1252
5,204		40		4,750		6,815	1,307	54,048	1253
		328		60,000	2,457	92,680	19,727	604,823	1254
		360		60,000	186	264,790	56,992	1,456,216	1255
310					80	19,538	2,373	118,894	1256
69						26,400	1,968	150,439	1257
245		465		75,000	1,009	58,976	21,543	496,710	1258
1,515		254		15,000		46,286	5,627	252,153	1259
42		398		3,000		112,473	2,633	482,908	1260
7,882		161		26,000	692	17,244	786	152,337	1261
		745		50,000	10,500	103,634	5,738	493,991	1262
4		450		3,000	15	36,082	626	217,954	1263
1,121		803			1	151,283	2,928	639,020	1264
1,267	141	252		95,000		94,834	5,903	676,975	1265
410		82		12,500		18,510	516	109,186	1266
3		358				154,245	2,681	823,275	1267
10		132				75,288	1,984	389,639	1268
		851		136,000	10	425,557	4,601	2,047,081	1269
15,403		274		109,500		105,463	9,058	665,002	1270
365		87		27,500	2,953	34,468	399	171,867	1271
4,123		403		6,300	60	5,739	41	36,507	1272
7,685	57,000	599	$1,000	51,000	120	75,001	10,303	490,138	1273
$71,600	$197,941	$38,010	$1,000	$2,325,900	$111,135	$7,761,072	$621,117	$43,127,270	

TABLE 4—SHARES.

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Middlesex County—Continued								
1229	Homestead	9,523	1,023	.....	.....	.....	.....	.....	.....
1230	International	2,702	315	.....	.....	.....	.....	.....	.....
1231	Magyar	10,560	1,082	.....	.....	.....	.....	.....	.....
1232	Middlesex County	6,968	688	.....	.....	.....	.....	45	7
1233	New Brunswick	5,934	564	.....	.....	.....	.....	.....	.....
1234	Property Owners'	8,246	741	.....	.....	.....	.....	62	6
1235	Provident	8,421	806	.....	.....	.....	.....	.....	.....
1236	Relief	3,871	264	.....	.....	.....	.....	.....	.....
1237	Second Merchants	7,467	720	.....	.....	.....	.....	.....	.....
1238	Second Peoples	9,167	866	.....	.....	.....	.....	.....	.....
1239	Security	15,038	1,496	.....	.....	.....	.....	.....	.....
1240	Uniform	4,298	478	.....	.....	.....	.....	.....	.....
1241	University	1,289	151	.....	.....	.....	.....	.....	.....
1242	Welfare	11,704	565	.....	.....	.....	.....	.....	.....
1243	West New Brunswick	3,129	313	.....	.....	.....	.....	5	1
1244	Workingmen's	4,688	580	.....	.....	.....	.....	168	53
1245	Young Men's	6,764	693	.....	.....	.....	.....	.....	.....
1246	New Market	1,573	107	.....	.....	.....	.....	.....	.....
1247	Sincerity	3,149	391	.....	.....	.....	.....	.....	.....
1248	Citizens	90,947	5,392	.....	.....	.....	.....	2,573	332
1249	East Jersey	8,375	438	.....	.....	.....	.....	.....	.....
1250	Homesite	1,564	157	.....	.....	.....	.....	.....	.....
1251	Modern	24,002	1,249	.....	.....	.....	.....	1,416	162
1252	North Amboy	24,291	960	.....	.....	.....	.....	4,316	212
1253	Pacemaker	798	72	.....	.....	.....	.....	.....	.....
1254	People's	10,518	586	.....	.....	.....	.....	306	25
1255	Perth Amboy	16,931	1,131	.....	.....	.....	.....	366	56
1256	Smith Street	1,288	49	.....	.....	.....	.....	5	1
1257	West Amboy	2,549	180	.....	.....	.....	.....	.....	.....
1258	Westminster	7,150	290	.....	.....	.....	.....	47	6
1259	Plainsboro	2,445	223	.....	.....	.....	.....	.....	.....
1260	Port Reading	4,954	428	.....	.....	.....	.....	.....	.....
1261	Clara Barton	2,442	221	.....	.....	.....	.....	25	4
1262	Piscatawaytown	5,147	661	.....	.....	.....	.....	5	1
1263	Home Extension	3,749	609	.....	.....	.....	.....	.....	.....
1264	Investors and Owners	8,206	844	.....	.....	.....	.....	.....	.....
1265	Star	5,741	503	.....	.....	.....	.....	220	32
1266	South Plainfield	1,347	155	.....	.....	.....	.....	10	1
1267	Providers	12,414	1,048	.....	.....	.....	.....	.....	.....
1268	Pulawski	5,085	628	.....	.....	.....	.....	33	2
1269	South River	22,241	1,649	.....	.....	.....	.....	.....	.....
1270	Workingmen's	6,515	732	.....	.....	.....	.....	.....	.....
1271	Colonia	1,665	164	.....	.....	.....	.....	.....	.....
1272	Norwood	603	64	.....	.....	.....	.....	5	2
1273	Woodbridge	4,521	387	.....	.....	.....	.....	.....	.....
	Totals	554,984	44,313	70	2	.....	.....	13,019	1,277

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
9,523	300	723	S.	$2.00 m.	$300	6	$.16⅔ b	.....	1229
2,702	75	240	S.	1.00 m.	200	6	3.00 a	.....	1230
10,560	194	888	S.	1.00 m.	200	6	3.00 a	.....	1231
7,013	186	509	S.	1.00 m.	200	6	3.00 a	.....	1232
5,934	143	421	S.	1.00 m.	200	6	3.00 a	.....	1233
8,308	175	572	S.	1.00 m.	200	6	3.00 a	.....	1234
8,421	160	646	S.	1.00 m.	200	6	3.00 a	.....	1235
3,871	56	208	S.	1.00 m.	200	6	3.00 a	.....	1236
7,467	207	513	S.	1.00 m.	200	6	3.00 a	$3.00 a	1237
9,167	251	615	S.	1.00 m.	200	6	.08 b	.08 b	1238
15,038	316	1,180	S.	1.00 m.	200	6	.05 b	.05 b	1239
4,298	102	376	S.	1.00 m.	200	6	3.00 a	.....	1240
1,289	33	118	S.	1.00 m.	200	6	3.00 a	.....	1241
11,704	235	330	S.	1.00 m.	200	6	3.00 a	.....	1242
3,134	52	262	O.P.	.....	200	6	3.00 a	.....	1243
4,856	254	379	S.	2.00 m.	300	5	3.00 a	3.00 a	1244
6,764	184	509	S.	1.00 m.	200	6	3.00 a	.....	1245
1,573	44	63	S.	1.00 m.	200	6	.05 b	.05 b	1246
3,149	63	328	S.	1.00 m.	200	6	3.00 a	.....	1247
93,520	1,091	4,633	O.P.	.....	100	5½	.10 b	.10 b	1248
8,375	107	331	S.	1.00 m.	200	6	.16⅔ b	.16⅔ b	1249
1,564	30	127	S.	1.00 m.	200	6	.16⅔ b	.16⅔ b	1250
25,418	258	1,153	O.P.	.....	100	6	.15 b	.15 b	1251
28,607	343	829	N.S.	1.00 m.	100	6	.20 b	.20 b	1252
798	14	58	S.	1.00 m.	200	6	.08⅓ b	.08⅓ b	1253
10,824	134	477	O.P.	.....	100	6	.20 b	.20 b	1254
17,297	365	822	O.P.	.....	200	6	.16 b	.16 b	1255
1,293	26	24	N.S.	50 & 1.00 m.	100	6	.15 b	.15 b	1256
2,549	39	141	O.P.	.....	100	6	.16⅔ b	.16⅔ b	1257
7,197	49	247	S.	1.00 m.	200	6	.16⅔ b	.16⅔ b	1258
2,445	50	173	S.	1.00 m.	200	6	3.00 a	.....	1259
4,954	225	203	S.	1.00 m.	200	6	5.00 a	.....	1260
2,467	42	183	S.	1.00 m.	200	6	.08¼ b	.08¼ b	1261
5,152	177	485	S.	1.00 m.	200	6	.10 b	.10 b	1262
3,749	99	510	S.	1.00 m.	200	6	3.00 a	.....	1263
8,206	105	739	S.	1.00 m.	200	6	5.00 a	.....	1264
5,961	136	399	S.	1.00 m.	200	6	3.00 a	3.00 a	1265
1,357	52	104	S.	1.00 m.	200	6	3.00 a	.....	1266
12,414	205	843	S.	1.00 m.	200	6	3.00 a	.....	1267
5,118	142	488	S.	1.00 m.	200	6	3.00 a	1.50	1268
22,241	530	1,119	S.	1.00 m.	200	6	3.00 a	1.50 a	1269
6,515	221	511	S.	1.00 m.	200	6	3.00 a	1.50 a	1270
1,665	60	104	S.	1.00 m.	200	6	4.00 a	1.00 a	1271
608	18	48	S.	1.00 m.	200	6	5.00 a	1.00 a	1272
4,521	154	233	S.	1.00 & 2.00 m.	200	6	5.00 a	.....	1273
568,073	11,872	33,720							

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		
1274	Allentown ..... Allentown	Mar. 17, 1920	James H. Graham .....
1275	Asbury Park ..... Asbury Park	Feb. 11, 1874	John Hulshart .....
1276	Bradley ..... " "	Oct. 28, 1922	Isaac Berger .....
1277	Home ..... " "	Jan. 5, 1910	Bloomfield Hulick .....
1278	Reserve ..... " "	May 5, 1927	Lee W. Berry .....
1279	Shore ..... " "	Oct. 30, 1919	Thomas H. Pratt .....
1280	Atlantic Highlands ..... Atlantic Highlands	Nov. 12, 1887	Lewis S. Sculthorp .....
1281	Shark River ..... Avon-by-the-Sea	Aug. 11, 1925	F. G. Angeny .....
1282	Belmar ..... Belmar	July 7, 1891	William J. Sterner .....
1283	Wall ..... "	Feb 10. 1928	William E. Hefter .....
1284	Jersey Coast ..... Bradley Beach	Mar. 24, 1924	Israel H. Gant.....
1285	Seaview ..... " "	July 11, 1927	Jacob H. Greenbaum .....
1286	Eatontown and Oceanport ..... Eatontown	July 29, 1910	H. W. Conrow .....
1287	Englishtown ..... Englishtown	April 14, 1926	Henry W. Herbert .....
1288	Farmingdale ..... Farmingdale	June 9, 1916	Edward Imlay .....
1289	Freehold Mutual ..... Freehold	June 24, 1869	Peter F. Runyon .....
1290	Stability ..... "	May 3, 1923	Julius E. Dittmar .....
1291	Highlands ..... Highlands	July 6, 1909	George W. Hardy .....
1292	Keansburg ..... Keansburg	July 2, 1912	Edward T. Compton .....
1293	Sage ..... Keyport	April 4, 1927	James Rollo .....
1294	Second Keyport ..... "	Nov. 18, 1880	Harvey S. Bedle .....
1295	Borough ..... Keyport and Matawan	Oct. 16, 1919	Charles H. Jewell.....
1296	Leonardo ..... Leonardo	May 14, 1928	George P. Williams .....
1297	Long Branch ..... Long Branch	Dec. 11, 1869	Bryant B. Newcomb .....
1298	Monmouth County ..... " "	Feb. 28, 1919	Martin McCue .....
1299	Proper ..... " "	Mar. 1, 1924	Frank Antonides .....
1300	Third Avenue ..... " "	Nov. 18, 1924	Samuel Rothstein .....
1301	Manasquan ..... Manasquan	May 6, 1874	Vincent T. Miller .....
1302	Mutual Aid ..... "	Dec. 20, 1923	Howard N. Folk .....
1303	Liberal ..... Matawan	Feb. 13, 1920	Henry L. Zucker .....
1304	Matawan ..... "	May 21, 1907	William L. Van Brunt .....
1305	Neptune ..... Neptune Township	Nov. 20, 1915	Nathan J. Taylor .....
1306	Union Beach ..... Raritan Township	Feb. 11, 1924	George H. Jones .....
1307	Citizens ..... Red Bank	April 19, 1915	Frank McMahon .....
1308	Friends' ..... " "	April 15, 1926	J. D. Otterson, Jr. .....
1309	Mainstay ..... " "	Sept. 29, 1923	Fred D. Wikoff .....
1310	Red Bank ..... " "	Mar. 22, 1887	Edwin R. Conover.....
1311	Sea Bright-Rumson ..... Sea Bright	Nov. 21, 1921	James P. Bruce.....
1312	Spring Lake ..... Spring Lake	April 3, 1923	Fred F. Schock .....
1313	Shadow Lawn ..... West Long Branch	Dec. 13, 1927	Harry G. Van Note .....
	Morris County		
1314	Boonton ..... Boonton	May 8, 1889	Edwin A. Fisher .....
1315	Homeric ..... "	June 27, 1923	William A. Phelan .....
1316	Ogden ..... "	June 12, 1923	Herbert S. Hitchcock .....
1317	Butler and Bloomingdale ..... Butler	Mar. 27, 1906	George J. Fritz .....
1318	Chatham ..... Chatham	Feb. 6, 1908	George S. Pollard .....
1319	Indian Rock ..... "	May 20. 1927	F. Dwight Budd .....
1320	Denville ..... Denville	May 14, 1928	C. Winfield Hall .....
1321	Dover ..... Dover	Oct. 19, 1887	Peter C. Buck .....
1322	Randolph ..... "	Mar. 14, 1923	John F. Shupe .....
1323	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.	1274
Durand, Ivins & Carton	Harry A. Watson	308 Main St., Asbury Park, N. J.	1275
Tumen & Tumen	Charles M. Baker	Windemere Ave., Interlaken, N. J.	1276
J. Otto Rhome	Ada Morris	108 Emory St., Asbury Park, N. J.	1277
J. Everett Newman	James Forsyth	601 Mattison Ave., Asbury Park, N. J.	1278
Walter Taylor	H. Barker Fliege	701 Mattison Ave., Asbury Park, N. J.	1279
Charles R. Snyder	Henry C. Van Note	33 First Ave., Atlantic Highlands, N. J.	1280
Samuel Y. Hampton	Ernest E. Messler	Avon-by-the-Sea, N. J.	1281
Arthur M. Birdsall	Nell H. Miller	704 10th Ave., Belmar, N. J.	1282
Gilbert H. Van Note	Lawrence D. Edwards	706 9th Ave., Belmar, N. J.	1283
Joseph R. Megill	Raymond F. Johnson	Bradley Beach, N. J.	1284
Henry K. Golenbock	Harry R. Schlossbach	608 Fifth Ave., Bradley Beach, N. J.	1285
Howard S. Higginson	Benjamin Van Keuren	Eatontown, N. J.	1286
Harold McDermott	Norman Forman	Englishtown, N. J.	1287
H. H. Wainright	E. O. Murphy	Farmingdale, N. J.	1288
Joseph McDermott	Edgar I. Van Derveer	18 Court St., Freehold, N. J.	1289
Max Finegold	A. Rulon Applegate	Main St., Freehold, N. J.	1290
George E. Jenkinson, Jr.	Harry N. Johnson	Highlands, N. J.	1291
Howard W. Roberts	Harold D. Willett	Main St., Belford, N. J.	1292
Ezra W. Karkus	George F. Keller	Cliffwood, N. J.	1293
	George W. Brown	Front St., Keyport, N. J.	1294
Ackerson & Van Buskirk	Horace S. Burrowes	Keyport, N. J.	1295
Irving W. Teeple	Charles M. Keefer	Box 173, Leonardo, N. J.	1296
Benjamin P. Morris	Helen S. Covert	Broadway, Long Branch, N. J.	1297
T. R. Bazley	E. E. Lecour	220 Broadway, Long Branch, N. J.	1298
Leo J. Warwick	Samuel B. Zartman	579 Broadway, Long Branch, N. J.	1299
Giordano & Golden	George Jacobson	113 Oakhill Ave., Long Branch, N. J.	1300
Benjamin B. Pearce	Ralph D. Bush	129 Main St., Manasquan, N. J.	1301
H. H. Wainright	Harold P. Collins	Manasquan, N. J.	1302
Jacob R. Lefferts	Forman R. Thompson	Matawan, N. J.	1303
Jacob R. Lefferts	William G. Bedle	Matawan, N. J.	1304
Richard W. Stout	Jacob G. Campbell	75 S. Main St., Asbury Park, N. J.	1305
Ackerson & Van Buskirk	Ernest Bade	Union Beach, N. J.	1306
Applegate, Stevens, Foster & Reussille	A. Alvin Whiting	Red Bank, N. J.	1307
Quinn, Parsons & Doremus	E. N. McClees	30 Broad St., Red Bank, N. J.	1308
Warren H. Smock	William V. Smith	Broad St., Red Bank, N. J.	1309
Howard S. Higginson	Louis S. Conover	Red Bank, N. J.	1310
George E. Jenkinson, Jr.	Harry N. Johnson	Highlands, N. J.	1311
Gilbert H. Van Note	John H. Young	1306 Third Ave., Spring Lake, N. J.	1312
Maurice A. Potter	Chester Bowman	659 N. Cedar Ave., W. Long Branch, N. J.	1313
Nelson C. Doland	George W. Blanchard	409 Main St., Boonton, N. J.	1314
Eugene F. Hillery	Joseph F. Carey	502 Church St., Boonton, N. J.	1315
James V. Beam & Frank S. Kelley	Albert P. Smith	714 Main St., Boonton, N. J.	1316
W. L. & F. H. McCue	Walter F. Smith	Butler, N. J.	1317
Lawrence Day	Charles E. Hay	Chatham, N. J.	1318
Howard F. Kirk	Ralph D. Ward	73 West Lane, Short Hills, N. J.	1319
Francis S. Stickle	Samuel R. Van Orden, Jr.	19 Richwood Place, Denville, N. J.	1320
U. G. Davenport	Lyman M. Smith	31 East Blackwell St., Dover, N. J.	1321
Samuel C. Meyerson	Edward F. Doyle	33 W. Blackwell St., Dover, N. J.	1322
Samuel C. Meyerson	John C. Heallon	Landing, N. J.	1323

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Monmouth County				
1274	Allentown	Allentown	$3,524	.....	$421,400
1275	Asbury Park	Asbury Park	23,378	$90,000	7,647,100
1276	Bradley	" "	7,847	4,112	665,400
1277	Home	" "	22,486	50,000	4,038,050
1278	Reserve	" "	11,899	1,000	239,625
1279	Shore	" "	8,598	4,000	1,190,350
1280	Atlantic Highlands	Atlantic Highlands	32,731	14,443	3,601,870
1281	Shark River	Avon-by-the-Sea	1,613	.....	91,600
1282	Belmar	Belmar	13,515	12,518	1,727,450
1283	Wall	"	1,302	.....	45,200
1284	Jersey Coast	Bradley Beach	2,105	3,000	296,750
1285	Seaview	" "	142	.....	44,700
1286	Eatontown and Oceanport	Eatontown	648	525	262,700
1287	Englishtown	Englishtown	9,718	537	133,700
1288	Farmingdale	Farmingdale	22,437	5,668	771,900
1289	Freehold Mutual	Freehold	3,714	56,000	1,281,800
1290	Stability	"	26,285	2,500	664,400
1291	Highlands	Highlands	3,386	.....	334,500
1292	Keansburg	Keansburg	3,764	1,527	494,426
1293	Sage	Keyport	612	500	56,300
1294	Second Keyport	"	37,815	9,000	906,400
1295	Borough	Keyport and Matawan	7,190	7,183	492,600
1296	Leonardo	Leonardo	1,500	.....	44,300
1297	Long Branch	Long Branch	85,197	32,000	2,582,250
1298	Monmouth County	" "	20,214	5,000	1,053,800
1299	Proper	" "	1,818	1,113	283,950
1300	Third Avenue	" "	2,554	2,482	479,300
1301	Manasquan	Manasquan	4,554	9,065	1,325,200
1302	Mutual Aid	"	807	1,410	393,800
1303	Liberal	Matawan	10,700	7,500	323,450
1304	Matawan	"	2	.....	318,100
1305	Neptune	Neptune Township	6,325	.....	1,830,650
1306	Union Beach	Raritan Township	187	.....	75,350
1307	Citizens	Red Bank	76,267	11,712	2,088,350
1308	Friends'	" "	1,460	790	347,900
1309	Mainstay	" "	16,194	3,103	1,012,800
1310	Red Bank	" "	32,609	23,173	2,643,200
1311	Sea Bright-Rumson	Sea Bright	3,262	721	300,800
1312	Spring Lake	Spring Lake	387	3,047	611,050
1313	Shadow Lawn	West Long Branch	190	969	92,800
	Totals		$508,936	$364,598	$41,215,271
	Morris County				
1314	Boonton	Boonton	$11,568	$20,000	$1,180,065
1315	Homeric	"	2,038	2,000	262,800
1316	Ogden	"	2,019	1,734	393,800
1317	Butler and Bloomingdale	Butler	6,054	4,400	493,150
1318	Chatham	Chatham	632	3,000	672,700
1319	Indian Rock	"	2,745	920	135,379
1320	Denville	Denville	1,062	200	40,600
1321	Dover	Dover	41,103	40,372	2,373,334
1322	Randolph	"	15,344	4,200	901,975
1323	Lake Hopatcong	Landing	228	611	153,900

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$3,000	$37,108	$6,818	$6,207	$965	$479,022	1274
76,900	322,100	148,602	190,782	5,209	8,504,071	1275
4,000	76,740	19,847	7,901	1,614	787,461	1276
.....	395,610	103,774	59,564	4,228	4,673,712	1277
.....	590	1,995	2,142	.....	257,251	1278
28,500	32,300	108,635	27,186	126	1,399,695	1279
4,120	2,200	258,917	102,147	7,034	4,023,462	1280
.....	5,800	2,952	2,673	172	104,810	1281
.....	51,200	32,156	7,453	3,608	1,847,900	1282
.....	300	.....	345	560	47,707	1283
.....	19,291	13,334	4,106	785	339,371	1284
.....	9,673	5,042	3,417	100	63,074	1285
.....	.....	3,290	2,142	300	269,605	1286
.....	1,100	.....	2,332	.....	147,387	1287
.....	.....	3,446	5,388	161	809,000	1288
72,700	.....	.....	14,195	10,515	1,438,924	1289
.....	.....	4,258	5,687	817	703,947	1290
.....	.....	12,960	16,657	3,804	371,307	1291
.....	.....	9,800	10,977	211	520,705	1292
.....	1,300	.....	425	70	59,207	1293
.....	8,825	2,570	5,208	6,328	976,146	1294
.....	.....	27,194	8,071	3,432	545,670	1295
.....	2,535	.....	1,357	349	50,041	1296
.....	141,263	61,224	40,749	4,802	2,947,485	1297
.....	.....	6,146	14,671	1,597	1,101,428	1298
.....	5,685	8,474	864	1,359	303,263	1299
7,000	19,370	6,714	5,508	4,828	527,756	1300
.....	77,240	5,715	22,342	979	1,445,095	1301
.....	12,280	7,197	10,573	342	426,409	1302
.....	.....	4,753	3,906	253	350,562	1303
.....	5,180	4,763	5,131	720	333,896	1304
.....	33,545	206,544	40,862	22,442	2,140,368	1305
.....	.....	.....	4,544	1,344	81,425	1306
.....	.....	11,038	30,936	1,693	2,219,996	1307
.....	1,260	7,915	2,264	253	361,842	1308
.....	.....	.....	8,780	552	1,041,429	1309
.....	7,000	23,167	30,393	53,335	2,812,877	1310
.....	.....	4,919	6,717	1,029	317,448	1311
.....	36,726	57,550	7,835	1,324	717,919	1312
.....	970	.....	2,380	287	97,596	1313
$196,220	$1,307,191	$1,181,709	$724,817	$147,527	$45,646,269	
.....	$56,716	$43,050	$11,426	$2,077	$1,324,902	1314
.....	28,435	5,303	2,962	200	303,738	1315
.....	29,924	.....	4,937	380	432,794	1316
.....	3,815	.....	3,612	449	511,480	1317
.....	8,722	.....	1,818	100	686,972	1318
.....	955	.....	2,314	32	142,345	1319
.....	494	.....	499	.....	42,855	1320
.....	42,095	135,971	29,789	14,704	2,677,368	1321
.....	30,500	5,875	3,863	6,199	967,956	1322
.....	3,180	.....	2,694	251	160,864	1323

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 Paid-Up Shares
	Monmouth County					
1274	Allentown	Allentown	$336,527	$2,376	.....	$26,100
1275	Asbury Park	Asbury Park	5,810,205	.....	.....	633,600
1276	Bradley	" "	579,867	.....	.....	.....
1277	Home	" "	3,236,902	.....	.....	.....
1278	Reserve	" "	165,541	47,600	.....	5,900
1279	Shore	" "	904,068	.....	.....	.....
1280	Atlantic Highlands	Atlantic Highlands	2,341,584	.....	.....	819,200
1281	Shark River	Avon-by-the-Sea	79,155	.....	.....	5,400
1282	Belmar	Belmar	1,245,831	.....	.....	.....
1283	Wall	"	36,905	.....	.....	.....
1284	Jersey Coast	Bradley Beach	232,152	.....	.....	47,900
1285	Seaview	" "	48,645	.....	.....	.....
1286	Eatontown and Oceanport	Eatontown	173,208	.....	.....	35,600
1287	Englishtown	Englishtown	100,740	.....	.....	24,200
1288	Farmingdale	Farmingdale	585,632	.....	.....	3,000
1289	Freehold Mutual	Freehold	1,089,432	.....	.....	.....
1290	Stability	"	561,600	.....	.....	.....
1291	Highlands	Highlands	224,460	.....	.....	64,900
1292	Keansburg	Keansburg	340,404	.....	.....	69,000
1293	Sage	Keyport	42,566	.....	.....	3,200
1294	Second Keyport	"	702,768	.....	.....	.....
1295	Borough	Keyport and Matawan	392,131	.....	.....	73,700
1296	Leonardo	Leonardo	35,899	.....	.....	7,000
1297	Long Branch	Long Branch	2,089,209	.....	.....	201,000
1298	Monmouth County	" "	831,471	.....	.....	.....
1299	Proper	" "	226,049	.....	.....	.....
1300	Third Avenue	" "	338,319	13,300	.....	52,000
1301	Manasquan	Manasquan	1,005,452	.....	.....	.....
1302	Mutual Aid	"	297,516	.....	.....	.....
1303	Liberal	Matawan	270,064	.....	.....	.....
1304	Matawan	"	226,032	.....	.....	44,900
1305	Neptune	Neptune Township	1,157,459	.....	.....	423,100
1306	Union Beach	Raritan Township	59,382	.....	.....	.....
1307	Citizens	Red Bank	1,585,202	.....	.....	.....
1308	Friends'	" "	278,652	.....	.....	2,000
1309	Mainstay	" "	831,336	.....	.....	.....
1310	Red Bank	" "	2,140,842	.....	.....	.....
1311	Sea Bright-Rumson	Sea Bright	197,328	.....	.....	52,600
1312	Spring Lake	Spring Lake	531,198	.....	.....	.....
1313	Shadow Lawn	West Long Branch	77,709	3,600	.....	.....
	Totals		$31,409,442	$66,876	.....	$2,594,300
	Morris County					
1314	Boonton	Boonton	$789,650	.....	.....	$404,750
1315	Homeric	"	205,809	.....	.....	29,275
1316	Ogden	"	312,876	.....	.....	17,200
1317	Butler and Bloomingdale	Butler	358,905	.....	.....	101,200
1318	Chatham	Chatham	496,116	.....	.....	17,400
1319	Indian Rock	"	99,942	.....	.....	10,200
1320	Denville	Denville	31,165	$3,780	.....	.....
1321	Dover	Dover	2,080,854	.....	.....	.....
1322	Randolph	"	772,914	.....	.....	.....
1323	Lake Hopatcong	Landing	120,810	.....	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

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	
.....	.....	$1,665	$2,250	$21,000	$628	$87,564	$912	$479,022	1274
$984	$794	15,286	.....	91,500	4,752	1,926,200	20,750	8,504,071	1275
9,545	.....	876	.....	10,000	215	184,552	2,406	787,461	1276
153	194,250	4,562	9,500	178,528	6,242	1,033,120	10,455	4,673,712	1277
296	.....	609	.....	.....	.....	34,805	2,500	257,251	1278
6,068	81,700	2,350	.....	99,500	.....	295,625	10,384	1,399,695	1279
.....	.....	7,705	3,104	105,000	13,740	721,376	11,753	4,023,462	1280
139	.....	476	.....	2,000	.....	17,326	314	104,810	1281
.....	112,800	90	.....	116,500	.....	369,846	2,833	1,847,900	1282
.....	.....	62	.....	7,800	.....	2,877	63	47,707	1283
.....	.....	550	.....	2,000	.....	55,436	1,333	339,371	1284
.....	.....	105	2,000	4,000	36	7,575	713	63,074	1285
.....	.....	178	800	6,900	.....	52,134	785	269,605	1286
.....	.....	98	.....	5,000	.....	17,132	217	147,387	1287
50	.....	1,199	1,000	32,360	164	183,051	2,544	809,000	1288
36	.....	938	.....	20,000	303	326,557	1,658	1,438,924	1289
703	.....	768	.....	.....	.....	139,348	1,528	703,947	1290
258	7	153	1,148	8,000	440	70,216	1,725	371,307	1291
603	.....	958	214	5,000	6	103,438	1,082	520,705	1292
.....	.....	142	.....	8,000	.....	5,084	215	59,207	1293
.....	1,658	871	.....	43,718	1,347	222,704	3,080	976,146	1294
278	.....	2,085	.....	.....	210	72,293	4,973	545,670	1295
254	.....	199	.....	3,000	.....	3,602	87	50,041	1296
.....	.....	4,231	.....	.....	100	644,346	8,599	2,947,485	1297
.....	.....	931	.....	11,500	.....	255,134	2,392	1,101,428	1298
.....	.....	1,217	.....	27,500	110	47,534	853	303,263	1299
4,130	.....	1,689	.....	33,000	.....	83,640	1,678	527,756	1300
241	1,600	975	.....	109,220	.....	323,317	4,290	1,445,095	1301
.....	.....	1,054	.....	48,700	.....	78,138	1,001	426,409	1302
.....	.....	560	850	.....	.....	78,236	852	350,562	1303
.....	.....	264	855	2,500	773	57,763	809	333,896	1304
143	.....	2,309	.....	10,000	12,192	513,533	21,632	2,140,368	1305
73	.....	73	1,345	2,500	65	17,841	146	81,425	1306
2,342	162,100	6,702	2,146	.....	3,684	453,827	3,993	2,219,996	1307
436	.....	1,325	.....	32,000	619	46,011	799	361,842	1308
9,084	.....	1,605	.....	.....	10	196,516	2,878	1,041,429	1309
.....	79,600	4,669	.....	.....	1,838	580,585	5,343	2,812,877	1310
536	.....	886	159	4,200	26	60,772	941	317,448	1311
22	.....	674	.....	34,229	.....	148,681	3,115	717,919	1312
.....	.....	257	.....	4,700	28	11,042	260	97,596	1313
$36,374	$634,509	$71,346	$25,371	$1,089,855	$47,528	$9,528,777	$141,891	$45,646,269	
.....	.....	.....	$1,200	$35,000	.....	$84,961	$9,341	$1,324,902	1314
.....	.....	$38	.....	18,850	.....	47,943	1,823	303,738	1315
$263	.....	220	2,960	14,000	.....	84,104	1,171	432,794	1316
.....	.....	.....	1,650	8,000	$1	34,516	7,208	511,480	1317
10	.....	302	.....	46,300	322	125,103	1,419	686,972	1318
118	.....	354	.....	17,000	.....	14,046	685	142,345	1319
531	.....	242	.....	3,000	30	3,786	321	42,855	1320
54	.....	2,473	.....	11,649	138	572,812	9,388	2,677,368	1321
1,100	.....	421	4,300	10,000	.....	176,837	2,384	967,956	1322
.....	.....	582	.....	18,000	.....	21,042	430	160,864	1323

TABLE 4—SHARES.

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Monmouth County								
1274	Allentown	5,944	852	22	3	.....	.....	130	23
1275	Asbury Park	76,254	4,179	.....	.....	.....	.....	3,729	483
1276	Bradley	8,920	523	.....	.....	.....	.....	.....	.....
1277	Home	48,951	3,212	.....	.....	.....	.....	.....	.....
1278	Reserve	5,126	401	476	94	.....	.....	29	7
1279	Shore	12,927	856	.....	.....	.....	.....	.....	.....
1280	Atlantic Highlands	40,300	3,478	.....	.....	.....	.....	4,096	448
1281	Shark River	1,635	239	.....	.....	.....	.....	27	8
1282	Belmar	19,335	1,343	.....	.....	.....	.....	.....	.....
1283	Wall	1,803	136	.....	.....	.....	.....	.....	.....
1284	Jersey Coast	4,569	519	.....	.....	.....	.....	239	33
1285	Seaview	1,366	133	.....	.....	.....	.....	.....	.....
1286	Eatontown and Oceanport	2,618	197	.....	.....	.....	.....	178	30
1287	Englishtown	2,251	250	.....	.....	.....	.....	121	18
1288	Farmingdale	9,014	606	.....	.....	.....	.....	15	2
1289	Freehold Mutual	15,809	1,087	.....	.....	.....	.....	.....	.....
1290	Stability	10,168	1,407	.....	.....	.....	.....	.....	.....
1291	Highlands	3,443	466	.....	.....	.....	.....	324	45
1292	Keansburg	5,720	718	.....	.....	.....	.....	345	46
1293	Sage	2,082	159	.....	.....	.....	.....	16	5
1294	Second Keyport	9,551	1,359	.....	.....	.....	.....	.....	.....
1295	Borough	11,226	915	.....	.....	.....	.....	737	76
1296	Leonardo	1,542	287	.....	.....	.....	.....	35	9
1297	Long Branch	32,328	1,980	.....	.....	.....	.....	1,005	131
1298	Monmouth County	12,374	1,397	.....	.....	.....	.....	.....	.....
1299	Proper	4,940	535	.....	.....	.....	.....	.....	.....
1300	Third Avenue	7,172	657	133	32	.....	.....	260	23
1301	Manasquan	14,690	1,020	.....	.....	.....	.....	.....	.....
1302	Mutual Aid	5,057	349	.....	.....	.....	.....	.....	.....
1303	Liberal	4,099	410	.....	.....	.....	.....	.....	.....
1304	Matawan	3,522	442	.....	.....	.....	.....	224	27
1305	Neptune	21,055	2,083	.....	.....	.....	.....	2,115	329
1306	Union Beach	1,013	146	.....	.....	.....	.....	.....	.....
1307	Citizens'	26,146	1,788	.....	.....	.....	.....	.....	.....
1308	Friends'	7,661	628	.....	.....	.....	.....	10	2
1309	Mainstay	15,973	968	.....	.....	.....	.....	.....	.....
1310	Red Bank	32,630	2,078	.....	.....	.....	.....	.....	.....
1311	Sea Bright-Rumson	3,288	375	.....	.....	.....	.....	263	38
1312	Spring Lake	9,609	543	.....	.....	.....	.....	.....	.....
1313	Shadow Lawn	2,365	379	36	21	.....	.....	.....	.....
	Totals	504,476	39,100	667	150	.....	.....	13,898	1,783
	Morris County								
1314	Boonton	8,138	610	.....	.....	.....	.....	1,619	178
1315	Homeric	3,514	366	.....	.....	.....	.....	146	25
1316	Ogden	5,340	390	.....	.....	.....	.....	86	16
1317	Butler and Bloomingdale	3,429	523	.....	.....	.....	.....	405	63
1318	Chatham	8,580	736	.....	.....	.....	.....	87	16
1319	Indian Rock	3,064	338	.....	.....	.....	.....	51	25
1320	Denville	1,217	151	36	1	.....	.....	.....	.....
1321	Dover	30,482	3,300	.....	.....	.....	.....	.....	.....
1322	Randolph	15,410	1,534	.....	.....	.....	.....	.....	.....
1323	Lake Hopatcong	3,134	354	.....	.....	.....	.....	.....	.....

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
6,096	331	547	S.	$1.00 m.	$200	6	$3.00 a	.....	1274
79,983	1,372	3,290	S.	1.00 m.	200	6	5.00 a	$2.00 a	1275
8,920	177	346	S.	1.00 m.	200	6	5.00 a	2.00 a	1276
48,951	1,090	2,122	S.	1.00 m.	200	6	5.00 a	2.00 a	1277
5,631	67	435	S.	1.00 m.	200	6	5.00 a	2.00 a	1278
12,927	268	588	S.	1.00 m.	200	6	5.00 a	2.00 a	1279
44,396	1,907	2,019	S.	1.00 m.	200	6	5.50 a	.....	1280
1,662	35	212	S.	1.00 m.	200	6	5.00 a	2.00 a	1281
19,335	525	818	S.	1.00 m.	200	6	5.00 a	.....	1282
1,803	21	115	S.	.70 m.	200	6	4.00 a	1.00 a	1283
4,808	117	435	S.	1.00 m.	200	6	5.00 a	2.00 a	1284
1,366	46	87	S.	1.00 m.	200	6	5.00 a	2.00 a	1285
2,796	80	147	S.	1.00 m.	200	6	3.00 a	.....	1286
2,372	47	221	S.	1.00 m.	200	6	3.00 a	.....	1287
9,029	239	369	S.	1.00 m.	200	6	4.00 a	.....	1288
15,809	378	709	S.	1.00 m.	200	6	3.00 a	.....	1289
10,168	267	1,140	S.	1.00 m.	200	6	3.00 a	3.00 a	1290
3,767	194	317	S.	1.00 m.	200	6	6.00 a	.....	1291
6,065	241	523	S.	1.00 m.	200	6	4.00 a	.....	1292
2,098	22	142	S.	.70 m.	200	6	4.00 a & .04¼ b	4.00a & .04¼ b	1293
9,551	472	887	S.	1.00 m.	200	6	.....	.....	1294
11,963	224	767	S.	.50 & 1.00 m	100	6	.04⅙ b	.....	1295
1,577	57	239	S.	1.00 m.	200	6	3.00 a	.....	1296
33,333	867	1,244	S.	1.00 m.	200	6	4.00 a	2.00 a	1297
12,374	319	1,078	S.	1.00 m.	200	6	4.00 a	.....	1298
4,940	85	450	S.	1.00 m.	200	6	5.00 a	.....	1299
7,565	156	556	S.	1.00 m.	200	6	5.00 a	2.00 a	1300
14,690	407	613	S.	1.00 m.	200	6	3.00 a	.....	1301
5,057	107	242	S.	1.00 m.	200	6	3.00 a	3.00 a	1302
4,099	113	297	S.	1.00 m.	200	6	.....	.....	1303
3,746	163	306	S.	1.00 m.	200	6	.....	.....	1304
23,170	612	1,800	S.	.70 m.	200	6	5.00 a	5.00 a	1305
1,013	70	76	S.	1.00 m.	200	6	6.00 a	.....	1306
26,146	441	1,347	S.	1.00 m.	200	6	3.00 a	.....	1307
7,671	78	552	S.	1.00 m.	200	6	3.00 a	3.00 a	1308
15,973	193	775	S.	1.00 & 2.00 m.	200	6	3.00 a	.....	1309
32,630	562	1,516	S.	1.00 m.	200	6	3.00 a	3.00 a	1310
3,551	116	297	S.	1.00 m.	200	6	5.00 a	.....	1311
9,609	166	377	S.	1.00 m.	200	6	5.00 a	.....	1312
2,401	38	362	S.	1.00 m.	200	6	4.00 a	1.00 a	1313
519,041	12,670	28,363							
9,757	292	496	N. S.	$0.25, $0.50 & $1 s.m.	$250	5, 5½ & 6	.....	.....	1314
3,660	139	252	S.	1.00 m.	200	6	$2.00 & $3.00 a	.....	1315
5,426	113	293	S.	1.00 m.	200	6	3.00 a	.....	1316
3,834	264	322	N.S.	.50 w.	250	5½ & 6	.....	.....	1317
8,667	179	573	S.	1.00 m.	200	6	.02½ b	$0.02½ b	1318
3,115	33	330	S.	1.00 m.	200	6	3.00 a	3.00 a	1319
1,253	30	122	S.	1.00 m.	200	6	3.00 a	.....	1320
30,482	1,004	2,296	S.	1.00 m.	200	6	2.00 a	2.00 a	1321
15,410	307	1,227	S.	1.00 m.	200	6	2.00 a	2.00 a	1322
3,134	89	265	S.	1.00 m.	200	6	3.00 a	.....	1323

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			
1324	Lincoln Park	Lincoln Park	Jan. 12, 1923	William Cuff
1325	James	Madison	Nov. 9, 1922	C. B. Morris
1326	Madison	"	June 3, 1907	Charles Benjamin
1327	Millington	Millington	Oct. 10, 1911	Robert B. Cornish
1328	Hanover	Morris Plains	Aug. 4, 1913	Victor A. Wiss
1329	Morris County	Morristown	Sept. 24, 1921	David F. Barkman
1330	Morristown	"	Aug. 13, 1886	Eugene S. Burke
1331	Mt. Kemble	"	June 17, 1929	Frederick W. Shelley
1332	Springbrook	"	Oct. 9, 1923	C. Franklin Wilson
1333	Mountain Lakes	Mountain Lakes	Nov. 30, 1920	Cornelius Ironmonger
1334	Long Hill	Myersville	Jan. 10, 1921	Charles A. Callan
1335	Musconetcong	Netcong	Sept. 11, 1893	A. A. King
1336	Pacanack	Pequannock	Dec. 18, 1926	Martin M. VanNess
1337	Pompton Plains	Pompton Plains	Mar. 31, 1922	Charles L. Mandeville
1338	Denrock	Rockaway	April 8, 1925	Joseph H. Jackson
1339	Rockaway	"	Feb. 26, 1902	Harry R. Watson
1340	Tri-County	Stirling	Mar. 2, 1925	A. M. Del Duca
1341	Towaco	Towaco	Aug. 22, 1912	Fred Van Duyne
1342	Wharton	Wharton	Mar. 9, 1928	Floyd Castner
	Ocean County			
1343	Bay Shore	Barnegat	Nov. 22, 1920	Frederick N. Bunnell
1344	Bay Head	Bay Head	April 19, 1924	Frank Ferry, Jr.
1345	Long Beach	Beach Haven	Sept. 18, 1911	William L. Butler
1346	Lakewood	Lakewood	Jan. 8, 1906	C. S. Wiley
1347	Ocean County	"	Sept. 3, 1921	C. Stanley Grove
1348	New Egypt	New Egypt	Mar. 22, 1920	William T. Nash
1349	Metedeconk	Point Pleasant	July 18, 1927	Zach P. Johnson
1350	Point Pleasant	Point Pleasant Beach	Feb. 11, 1902	Freeman Stines
1351	Surf	Seaside Heights	Nov. 10, 1923	James H. Livezly
1352	Seaside Park	Seaside Park	Sept. 4, 1919	Charles W. Mathis
1353	Beach	Surf City	July 19, 1922	David G. Conrad
1354	Dover Mutual	Toms River	June 17, 1881	David C. Brewer
1355	Toms River	" "	April 3, 1923	James R. Hensler
1356	Mutual Benefit	Tuckerton	Mar. 28, 1874	W. I. Smith
	Passaic County			
1357	Claverack	Clifton	Dec. 14, 1923	John M. Ward
1358	Clifton	"	Mar. 31, 1909	Frank Wilkinson
1359	East Clifton	"	June 11, 1928	Louis Goldberg
1360	Florence Avenue	"	Nov. 13, 1924	Patrick J. Connolly
1361	Haledon	Haledon	Jan. 19, 1920	William Turner
1362	Associated	Hawthorne	Mar. 6, 1926	Henry J. Gautschy
1363	Hawthorne	"	Mar. 30, 1908	Emil Roetheli
1364	Little Falls	Little Falls	Mar. 16, 1887	Joseph P. Cuffe
1365	Pequannock & Wayne	Mountain View	Aug. 29, 1921	Edward W. Sears
1366	Acquackanonk	Passaic	Dec. 4, 1916	Louis Drukker
1367	American-Hungarian	"	June 13, 1922	John Rizsak
1368	Constructive	"	Oct. 18, 1919	Matthew H. Scheel
1369	Co-Ordinate	"	April 4, 1927	Herman Schulting, Jr.
1370	Endurance	"	May 8, 1922	Samuel Slaff
1371	Fourth Ward	"	Mar. 8, 1910	James J. Ryan

* Conveyancer.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Frank S. Kelley	Foster Anderson	Lincoln Park, N. J.	1324
Howard F. Barrett	Ralph H. Parker	18 Maple Ave., Madison, N. J.	1325
Henry G. Pilch	Roy F. Genung	16 Waverly Place, Madison, N. J.	1326
Gilbert M. Cornish	Ernest H. Ammermann	Lock Box 101, Bernardsville, N. J.	1327
Nathaniel C. Toms	Clarence E. Beddow	Morris Plains, N. J.	1328
Herman M. Cone	David B. Hill	3 South St., Morristown, N. J.	1329
Henry F. Dempsey	Lewis D. Kay	Morristown, N. J.	1330
Arthur C. Roller	Frank J. Gardner, Jr.	15-17 South St., Morristown, N. J.	1331
Leon E. Cone	Harry R. Shupe	Court House, Morristown, N. J.	1332
J. V. Beam & F. S. Kelley	Harry Hartwell	Box D, Mountain Lakes, N. J.	1333
David F. Barkman	Herbert Potten	Gillette, N. J.	1334
Elmer King	Walter E. Harbourt	Netcong, N. J.	1335
Theodore D. Gottlieb	Frank Schack	P. O. Box 95, Pequannock, N. J.	1336
James V. Beam & Frank S. Kelley	Willard M. Jones	Box 4, Pompton Plains, N. J.	1337
C. Stanley Smith	Harold S. Matthews	40 W. Main St., Rockaway, N. J.	1338
E. Bertram Mott	George E. Fisher	Rockaway, N. J.	1339
Martin R. O'Keefe	John H. Ananson	Stirling, N. J.	1340
Philip R. Van Duyne	Alfred Hill	P. O. Box 24, Towaco, N. J.	1341
C. Stanley Smith	Wilbur L. Cregar	Wharton, N. J.	1342
Harold L. Brinley	LeRoy B. Frasee	Barnegat, N. J.	1343
Harry E. Newman	Fred W. Applegate	520 Lake Ave., Bay Head, N. J.	1344
Howard Ewart	J. Willits Berry	Beach Haven, N. J.	1345
Jayne & McCloskey	S. S. Gaylord	303 Monmouth Ave., Lakewood, N. J.	1346
W. D. McCloskey	Dewitt Matthews	121 Fifth St., Lakewood, N. J.	1347
John Meirs	Frank Palmer	New Egypt, N. J.	1348
Howard Ewart	Fred P. Cook	Point Pleasant, N. J.	1349
F. S. Wack	James W. Pearce	Point Pleasant, N. J.	1350
Harry E. Newman	O. H. Eberhard	120 W. Loudén St., Philadelphia, Pa.	1351
Frederick S. Wack	Charles H. Aitken	9th & West Central Ave., Seaside Park, N. J.	1352
Howard Ewart	Richard A. Zachariae	Surf City, N. J.	1353
George C. Low	Martin Schwarz, Jr.	Toms River, N. J.	1354
Howard Ewart	Ralph P. Franke	Toms River, N. J.	1355
*G. Sterling Otis	Joseph H. Brown	P. O. Box. 57, Tuckerton, N. J.	1356
Fred J. Friend	Harry E. Cole	699 Main Ave., Clifton, N. J.	1357
George F. Schmidt	John Frans	310 Clifton Ave., Clifton, N. J.	1358
John A. Celentano	Walter C. Kraft	122 Madison Ave., Clifton, N. J.	1359
Thomas E. Duffy	Carl Hilbert	Florence & Clifton Ave., Clifton, N. J.	1360
Edgar A. DeYoe	Arthur A. V. Gionti	218 Belmont Ave., Haledon, N. J.	1361
Phillip C. Wadsworth	Henry Wiegers	61 Florence Ave., Hawthorne, N. J.	1362
Gustav A. Hunsiker	Adrian E. Patmos	459 Lafayette Ave., Hawthorne, N. J.	1363
Josiah Dadley	Albert M. Sietsema	14 Stevens Ave., Little Falls, N. J.	1364
Beggs & Grimshaw	B. R. Winkler	Mountain View, N. J.	1365
Vernet A. Arnold	Milton N. Woolley	238 Gregory Ave., Passaic, N. J.	1366
Casimir A. Siiski	Joseph Horvath	127 E. Ninth St., Clifton, N. J.	1367
Arthur S. Corbin	William G. Heuser	194 Autumn St., Passaic, N. J.	1368
Robert H. Davidson	Harry M. Eckert	38 Broadway, Passaic, N. J.	1369
Harry Loeb	Herman Moskowitz	657 Main Ave., Passaic, N. J.	1370
John H. McGuire	Carl Hilbert	683 Main Ave., Passaic, N. J.	1371

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				
1324	Lincoln Park	Lincoln Park	$2,889	$2,500	$163,200
1325	James	Madison	5,350	2,100	375,700
1326	Madison	"	3,478	25,000	1,546,100
1327	Millington	Millington	31,381	6,877	725,400
1328	Hanover	Morris Plains	1,873	2,763	424,200
1329	Morris County	Morristown	74,518	25,821	900,000
1330	Morristown	"	18,247	1,745	1,597,250
1331	Mt. Kemble	"	686	25	21,400
1332	Springbrook	"	12,879	643	184,700
1333	Mountain Lakes	Mountain Lakes	4,277	7,600	595,300
1334	Long Hill	Myersville	3,616	723	69,800
1335	Musconetcong	Netcong	35,977	7,551	835,950
1336	Pacanack	Pequannock	661	522	61,800
1337	Pompton Plains	Pompton Plains	3,101	1,728	436,550
1338	Denrock	Rockaway	8,632	3,500	602,000
1339	Rockaway	"	13,269	.....	914,425
1340	Tri-County	Stirling	2,004	.....	108,300
1341	Towaco	Towaco	2,152	2,695	410,125
1342	Wharton	Wharton	2,086	.....	83,300
	Totals		$309,869	$169,230	$16,663,203
	Ocean County				
1343	Bay Shore	Barnegat	$14,369	$2,000	$446,250
1344	Bay Head	Bay Head	1,022	325	197,600
1345	Long Beach	Beach Haven	2,005	3,117	318,530
1346	Lakewood	Lakewood	44,327	27,483	1,000,190
1347	Ocean County	"	5,750	.....	425,400
1348	New Egypt	New Egypt	74	601	206,800
1349	Metedeconk	Point Pleasant	1,408	154	43,700
1350	Point Pleasant	Point Pleasant Beach	19,147	4,680	1,048,750
1351	Surf	Seaside Heights	3,866	1,600	192,400
1352	Seaside Park	Seaside Park	3,485	.....	82,100
1353	Beach	Surf City	102	386	69,100
1354	Dover Mutual	Toms River	10,137	35,000	1,865,250
1355	Toms River	" "	5,146	700	173,100
1356	Mutual Benefit	Tuckerton	2,557	2,850	358,700
	Totals		$113,395	$78,896	$6,427,870
	Passaic County				
1357	Claverack	Clifton	$9,585	$1,900	$308,600
1358	Clifton	"	11,128	3,010	361,700
1359	East Clifton	"	1,839	1,338	100,100
1360	Florence Avenue	"	9,739	.....	877,050
1361	Haledon	Haledon	23,932	11,614	1,192,390
1362	Associated	Hawthorne	716	400	115,100
1363	Hawthorne	"	6,091	10,000	1,506,850
1364	Little Falls	Little Falls	3,266	5,000	931,500
1365	Pequannock & Wayne	Mountain View	9,821	5,727	592,450
1366	Acquackanonk	Passaic	67,742	40,000	1,982,550
1367	American-Hungarian	"	6,186	4,000	319,000
1368	Constructive	"	3,260	300	249,650
1369	Co-Ordinate	"	817	.....	50,600
1370	Endurance	"	11,350	7,000	341,000
1371	Fourth Ward	"	20,409	.....	1,158,600

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$6,450	$18,535	$787	$114	$194,475	1324
.....	13,870	7,551	3,657	94	408,322	1325
.....	79,796	14,585	11,510	1,170	1,681,639	1326
.....	23,840	32,374	3,198	372	823,442	1327
.....	5,005	42,795	7,129	185	483,950	1328
.....	21,390	10,669	17,540	302	1,050,240	1329
$15,000	79,545	44,243	39,768	1,600	1,797,398	1330
.....	575	.....	2,062	157	24,905	1331
.....	20,227	23,940	8,528	109	251,026	1332
24,700	95,214	.....	6,273	1,151	734,515	1333
.....	4,145	.....	4,314	392	82,990	1334
.....	26,574	.....	12,997	806	919,855	1335
.....	1,450	3,727	460	106	68,726	1336
.....	21,254	11,277	2,623	369	476,902	1337
.....	17,669	9,309	6,524	648	648,282	1338
985	15,788	25,194	8,935	1,338	979,934	1339
.....	5,983	.....	1,251	54	117,592	1340
1,600	13,086	10,707	3,142	1,017	444,524	1341
.....	.....	.....	.....	101	85,487	1342
$42,285	$656,697	$445,105	$204,612	$34,477	$18,525,478	
$38,500	$19,352	$3,688	$5,867	$349	$530,375	1343
.....	.....	3,866	1,979	.....	204,792	1344
.....	11,115	9,862	7,809	259	352,697	1345
.....	29,170	42,022	17,530	2,967	1,163,689	1346
.....	23,540	14,106	16,426	694	485,916	1347
.....	11,220	.....	2,963	.....	221,658	1348
.....	4,175	.....	3,342	350	53,129	1349
.....	32,670	2,426	39,900	1,528	1,149,101	1350
.....	12,110	.....	5,457	5	215,438	1351
.....	1,325	.....	4,479	336	91,725	1352
.....	3,760	.....	779	110	74,237	1353
.....	162,920	.....	19,418	1,731	2,094,456	1354
.....	500	.....	1,676	86	181,208	1355
.....	900	2,581	4,218	1,438	373,244	1356
$38,500	$312,757	$78,551	$131,843	$9,853	$7,191,665	
.....	$5,470	$29,966	$8,103	$14,938	$378,562	1357
.....	5,050	.....	2,439	239	383,566	1358
.....	2,521	.....	1,856	508	108,162	1359
$58,600	14,561	77,204	4,241	2,162	1,043,557	1360
.....	14,904	22,693	17,157	4,521	1,287,211	1361
15,600	1,200	8,804	3,238	982	146,040	1362
3,700	32,630	148,242	19,574	3,374	1,730,461	1363
.....	8,895	6,375	9,221	11,779	976,036	1364
.....	17,561	17,070	6,082	998	649,709	1365
725,100	168,050	158,677	20,031	29,152	3,191,302	1366
.....	1,250	.....	3,333	446	334,215	1367
.....	.....	1,849	.....	.....	255,059	1368
6,500	1,565	.....	2,721	100	62,303	1369
.....	38,471	16,231	12,317	163	426,532	1370
45,000	19,517	199,112	5,230	10,908	1,458,776	1371

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 Paid-Up Shares
	Morris County—Continued					
1324	Lincoln Park	Lincoln Park	$129,792	.....	.....	$1,500
1325	James	Madison	297,609	.....	.....	16,500
1326	Madison	"	1,118,880	.....	.....	232,100
1327	Millington	Millington	593,712	.....	.....	46,800
1328	Hanover	Morris Plains	362,682	.....	.....	.....
1329	Morris County	Morristown	789,895	.....	.....	3,000
1330	Morristown	"	1,361,889	.....	.....	.....
1331	Mt. Kemble	"	22,629	.....	.....	.....
1332	Springbrook	"	185,369	.....	.....	.....
1333	Mountain Lakes	Mountain Lakes	537,685	.....	.....	.....
1334	Long Hill	Myersville	50,010	.....	.....	4,000
1335	Musconetcong	Netcong	713,856	.....	.....	.....
1336	Pacanack	Pequannock	52,510	.....	.....	.....
1337	Pompton Plains	Pompton Plains	361,760	.....	.....	600
1338	Denrock	Rockaway	466,884	$5,300	.....	5,900
1339	Rockaway	"	589,193	.....	.....	74,950
1340	Tri-County	Stirling	79,668	.....	.....	4,400
1341	Towaco	Towaco	253,105	.....	.....	66,700
1342	Wharton	Wharton	73,356	.....	.....	.....
	Totals		$13,309,525	$9,080	.....	$1,036,475
	Ocean County					
1343	Bay Shore	Barnegat	$403,050	.....	.....	.....
1344	Bay Head	Bay Head	150,372	.....	.....	.....
1345	Long Beach	Beach Haven	200,365	.....	.....	$53,600
1346	Lakewood	Lakewood	889,548	.....	.....	.....
1347	Ocean County	"	355,100	.....	.....	.....
1348	New Egypt	New Egypt	166,344	.....	.....	.....
1349	Metedeconk	Point Pleasant	40,836	.....	.....	.....
1350	Point Pleasant	Point Pleasant Beach	828,732	.....	.....	.....
1351	Surf	Seaside Heights	147,504	.....	.....	.....
1352	Seaside Park	Seaside Park	51,138	.....	.....	9,100
1353	Beach	Surf City	52,566	.....	.....	.....
1354	Dover Mutual	Toms River	1,449,420	.....	.....	103,100
1355	Toms River	" "	128,000	.....	.....	2,800
1356	Mutual Benefit	Tuckerton	248,766	.....	.....	.....
	Totals		$5,111,741	.....	.....	$168,600
	Passaic County					
1357	Claverack	Clifton	$235,290	.....	.....	$73,000
1358	Clifton	"	245,982	.....	.....	28,100
1359	East Clifton	"	46,138	.....	.....	45,850
1360	Florence Avenue	"	402,228	.....	.....	506,700
1361	Haledon	Haledon	834,778	.....	.....	123,400
1362	Associated	Hawthorne	103,548	.....	.....	17,000
1363	Hawthorne	"	1,197,805	.....	.....	96,100
1364	Little Falls	Little Falls	733,218	.....	.....	.....
1365	Pequannock & Wayne	Mountain View	436,827	.....	.....	9,850
1366	Acquackanonk	Passaic	1,754,196	$24,400	.....	599,500
1367	American-Hungarian	"	190,626	.....	.....	47,400
1368	Constructive	"	188,696	.....	.....	.....
1369	Co-Ordinate	"	33,513	.....	.....	16,100
1370	Endurance	"	277,113	.....	.....	4,900
1371	Fourth Ward	"	704,521	.....	.....	469,950

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

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	
.....	.....	$388	.....	$25,400	$25	$35,414	$1,956	$194,475	1324
$183	.....	510	.....	15,500	246	76,569	1,205	408,322	1325
1,599	.....	2,682	$2,025	.....	156	316,972	7,225	1,681,639	1326
943	.....	395	.....	.....	1,214	176,877	3,501	823,442	1327
954	.....	734	.....	24,600	.....	91,058	3,922	483,950	1328
2,772	.....	1,355	1,000	.....	.....	248,909	3,309	1,050,240	1329
2,805	.....	1,686	.....	60,000	.....	361,462	9,556	1,797,398	1330
.....	.....	30	.....	1,000	.....	1,215	31	24,905	1331
390	.....	498	.....	22,000	3	41,178	1,588	251,026	1332
1,178	.....	1,023	.....	18,000	114	174,716	1,799	734,515	1333
405	.....	375	2,000	10,500	215	15,290	195	82,990	1334
.....	.....	30	1,558	.....	69	201,463	2,879	919,855	1335
607	.....	80	.....	7,900	.....	7,162	467	68,726	1336
440	.....	286	.....	5,500	109	107,078	1,129	476,902	1337
969	.....	1,274	.....	73,700	1,215	86,257	6,783	648,282	1338
.....	.....	1,487	13,250	124,500	94	165,448	11,012	979,934	1339
209	.....	194	.....	19,000	128	13,813	180	117,592	1340
.....	.....	188	7,700	47,500	447	66,387	2,497	444,524	1341
.....	.....	125	1,000	3,000	.....	7,648	358	85,487	1342
$15,530	.....	$17,972	$38,643	$639,899	$4,526	$3,360,066	$93,762	$18,525,478	
$353	.....	$1,550	.....	.....	$250	$123,988	$1,184	$530,375	1343
258	.....	701	$300	$17,300	467	34,872	522	204,792	1344
992	$1,400	1,109	.....	30,750	1,205	62,148	1,128	352,697	1345
.....	.....	2,031	.....	.....	638	267,212	4,260	1,163,689	1346
170	.....	958	1,500	6,300	10	120,418	1,460	485,916	1347
.....	.....	305	.....	9,400	5	45,210	394	221,658	1348
.....	.....	69	.....	7,250	.....	4,890	84	53,129	1349
228	.....	2,027	1,700	58,100	.....	239,814	18,500	1,149,101	1350
862	.....	1,085	.....	24,500	17	40,822	648	215,438	1351
.....	.....	258	.....	18,800	7	12,173	249	91,725	1352
79	.....	352	.....	9,000	.....	11,974	266	74,237	1353
.....	.....	2,857	.....	105,100	3,501	426,081	4,397	2,094,456	1354
47	.....	342	.....	15,000	.....	34,684	335	181,208	1355
309	9,777	475	.....	30,000	1,145	81,191	1,581	373,244	1356
$3,298	$11,177	$14,119	$3,500	$331,500	$7,245	$1,505,477	$35,008	$7,191,665	
$475	.....	$2,003	.....	.....	$180	$62,525	$5,089	$378,562	1357
.....	.....	2,243	.....	$31,000	222	74,085	1,934	383,566	1358
.....	.....	675	.....	8,500	1,394	4,794	811	108,162	1359
3,292	.....	9,614	.....	10,000	300	86,556	24,867	1,043,557	1360
10	.....	2,287	$1,494	54,000	.....	267,070	4,172	1,287,211	1361
422	.....	640	.....	4,000	.....	19,546	884	146,040	1362
.....	.....	6,382	19,450	60,000	144	337,388	13,192	1,730,461	1363
5,664	$3,000	609	419	.....	166	230,677	2,283	976,036	1364
353	.....	569	500	70,000	117	127,790	3,703	649,709	1365
3,773	.....	5,614	.....	240,000	192	505,961	57,666	3,191,302	1366
1,034	.....	500	.....	36,000	67	52,770	5,818	334,215	1367
16	.....	.....	.....	18,000	.....	43,268	5,079	255,059	1368
1,765	.....	90	.....	5,750	446	3,690	949	62,303	1369
6,410	.....	647	.....	35,000	1,247	92,107	9,108	426,532	1370
4,827	.....	5,668	.....	55,000	10,525	185,547	22,738	1,458,776	1371

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Morris County—Continued								
1324	Lincoln Park	2,218	178					7	1
1325	James	5,677	350					82	10
1326	Madison	18,312	1,128					1,160	114
1327	Millington	9,278	656					234	44
1328	Hanover	6,240	482						
1329	Morris County	11,904	856					15	2
1330	Morristown	23,033	2,334						
1331	Mt. Kemble	1,208	176						
1332	Springbrook	3,360	295						
1333	Mountain Lakes	7,614	301						
1334	Long Hill	777	74					20	1
1335	Musconetcong	10,194	876						
1336	Pacanack	1,478	123						
1337	Pompton Plains	5,594	614					3	1
1338	Denrock	11,415	941	50	8			29	3
1339	Rockaway	10,609	1,163					375	47
1340	Tri-County	1,814	232					22	1
1341	Towaco	4,337	292					333	42
1342	Wharton	2,958	294						
	Totals	220,328	19,667	86	9			4,674	589
	Ocean County								
1343	Bay Shore	6,414	598						
1344	Bay Head	2,663	282						
1345	Long Beach	3,507	297					268	36
1346	Lakewood	12,663	706						
1347	Ocean County	4,733	380						
1348	New Egypt	2,393	213						
1349	Metedeconk	1,244	152						
1350	Point Pleasant	11,395	1,555						
1351	Surf	2,464	350						
1352	Seaside Park	990	171					45	14
1353	Beach	1,421	162						
1354	Dover Mutual	21,574	1,822					515	74
1355	Toms River	2,254	199					14	3
1356	Mutual Benefit	8,114	834						
	Totals	81,829	7,721					842	127
	Passaic County								
1357	Claverack	4,196	412					365	37
1358	Clifton	4,009	331					140	19
1359	East Clifton	2,726	187					229	39
1360	Florence Avenue	10,159	869					2,533	337
1361	Haledon	12,654	1,184					617	95
1362	Associated	2,510	256					85	14
1363	Hawthorne	16,720	1,065					480	51
1364	Little Falls	11,413	956						
1365	Pequannock and Wayne	7,094	580					49	10
1366	Acquackanonk	28,552	1,420	244	25			2,998	273
1367	American-Hungarian	3,866	361					237	40
1368	Constructive	4,970	300						
1369	Co-Ordinate	1,138	104					80	14
1370	Endurance	4,324	258					24	8
1371	Fourth Ward	12,604	1,005					2,350	277

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
2,225	61	118	S.	$1.00 m.	$200	6	$5.00 a	.....	1324
5,759	66	294	S.	1.00 m.	200	6	1.00 a & .02½ b	.....	1325
19,472	318	924	S.	1.00 m.	200	6	.02½ b	$0.02½ b	1326
9,512	341	359	S.	1.00 m.	200	6	3.00 a	.....	1327
6,240	101	381	S.	1.00 m.	200	6	3.00 a	.....	1328
11,919	277	581	S.	1.00 m.	200	6	3.00 a	.....	1329
23,033	469	1,865	S.	1.00 m.	200	6	3.00 a	.....	1330
1,208	12	164	S.	1.00 m.	200	6	2.50 a	.....	1331
3,360	76	219	S.	1.00 m.	200	6	3.00 a	.....	1332
7,614	119	182	S.	1.00 m.	200	6	.05 b	.....	1333
797	35	40	S.	1.00 m.	200	6	3.00 a & .05 b	.....	1334
10,194	327	549	S.	1.00 m.	200	6	2.00 a	.....	1335
1,478	29	94	S.	1.00 m.	200	6	4.00 a	4.00 a	1336
5,597	181	434	S.	1.00 m.	200	6	3.50 a	2.00 a	1337
11,494	259	693	S.	1.00 m.	200	6	3.00 a	.....	1338
10,984	275	935	S.	1.00 m.	200	6	6.00 a	6.00 a	1339
1,836	64	169	S.	1.00 m.	200	6	2.50 a	.....	1340
4,670	119	215	S.	1.00 m.	200	6	3.00 a	.....	1341
2,958	19	275	S.	1.00 m.	200	6	2.00 a	.....	1342
225,088	5,598	14,667							
6,414	257	341	S.	$1.00 m.	$200	6	$6.00 a	.....	1343
2,663	88	194	S.	1.00 m.	200	6	3.00 a	.....	1344
3,775	127	206	S.	1.00 m.	200	6	8.00 a	$1.00 a	1345
12,663	215	491	S.	1.00 m.	200	6	4.00 a	4.00 a	1346
4,733	172	208	S.	1.00 m.	200	6	4.00 a	1.00 a	1347
2,393	105	108	S.	1.00 m.	200	6	.02½ b	.02½ b	1348
1,244	30	122	S.	1.00 m.	200	6	3.00 a	.....	1349
11,395	570	985	S.	1.00 m.	200	6	3.00 a	.....	1350
2,464	116	234	S.	1.00 m.	200	6	.07½ b	.07½ b	1351
1,035	62	123	S.	1.00 m.	200	6	5.00 a & .07½ b	5.00a & .07½ b	1352
1,421	51	111	S.	1.00 m.	200	6	.07½ b	.07½ b	1353
22,089	841	1,055	S.	1.00 m.	200	6	4.00 a	1.00 a	1354
2,268	73	129	S.	1.00 m.	200	6	.06½	.06½ b	1355
8,114	268	566	S.	.50 m.	100	6	6.00 a	6.00 a	1356
82,671	2,975	4,873							
4,561	98	351	S.	$1.00 m.	$200	6	$0.10 b	$0.10 b	1357
4,149	118	232	S.	1.00 m.	200	6	3.00 a	3.00 a	1358
2,955	41	185	S.	1.00 m.	200	6	5.00 a & .10 b	1.00 a & .10 b	1359
12,692	284	972	S.	.50, 1.00 & 2.00 m.	200	6	5.00 a & .10 b	.....	1360
13,271	363	916	S.	1.00 m.	200	6	5.00 a	5.00 a	1361
2,595	40	230	S.	1.00 m.	200	6	5.00 a & .08 b	5.00 a	1362
17,200	370	746	S.	1.00 & 2.00 m.	200	6	5.00 a	2.50 a	1363
11,413	302	654	S.	1.00 m.	200	6	4.50 a	4.50 a	1364
7,143	197	393	S.	1.00 m.	200	6	3.50 a	2.00 a	1365
31,794	451	1,267	S.	1.00 m.	200	6	5.00 a	.10 b	1366
4,103	91	310	S.	1.00 m.	200	6	5.00 & .10 b	.....	1367
4,976	81	219	N.S.	1.00 m.	100	6	2.00 a	.....	1368
1,218	14	104	S.	1.00 m.	200	6	4.00 a & .10 b.	6.00 a & .10 b	1369
4,348	68	198	S.	1.00 m.	200	6	1.50 a & .10 b	1.50 a & .10 b	1370
14,954	286	996	S.	.50, 1.00 & 2.00 m.	200	6	5.00 & .10 b	.....	1371

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			
1372	Greater Passaic	Passaic	Dec. 21, 1927	Maurice Wasserlauf
1373	Hobart	"	Mar. 2, 1922	J. Hosey Osborn
1374	Home	"	May 27, 1895	Daniel W. Sullivan
1375	Lexington	"	Feb. 19, 1926	Anthony Martin
1376	Main	"	Feb. 10, 1922	John J. Roegner
1377	Mutual	"	April 21, 1882	William A. O'Brien
1378	North Passaic	"	Feb. 2, 1929	Garret Geene
1379	Passaic	"	Mar. 24, 1897	Harry Meyers
1380	Passaic Park	"	April 25, 1924	Norman D. Darmstatter
1381	Peoples	"	Aug. 23, 1887	Frederick J. Hardifer
1382	Polish American	"	Jan. 16, 1917	Michael A. Kobylarz
1383	Pride of Jersey	"	Feb. 9, 1924	Samuel Hirsch
1384	Russky	"	Nov. 16, 1922	John Miklus
1385	Union	"	May 5, 1888	Charles R. Newman
1386	Workingmens Home	"	Jan. 26, 1904	Gustav Kosik
1387	Albion Place	Paterson	May 31, 1922	George W. Bogen
1388	American	"	Sept. 22, 1892	George W. Renkel
1389	Baltic	"	Feb. 28, 1923	Henry M. Luksztat
1390	Benefactor	"	April 29, 1925	John J. Feeney
1391	Carlisle	"	Mar. 21, 1922	Louis C. Stengel
1392	Carroll	"	Mar. 24, 1923	A. L. Simon
1393	Colombo American	"	Feb. 2, 1923	C. De Grado
1394	Colt	"	May 26, 1921	E. R. Bainbridge
1395	Columbiad	"	Oct. 6, 1925	John H. Wilkinson
1396	Cumulative	"	Feb. 28, 1924	Robert A. Scher
1397	Defender	"	Jan. 8, 1924	Harry J. Harris
1398	Falls City	"	Oct. 19, 1923	Isidore Simon
1399	Financial	"	April 6, 1923	Arthur Vandenbree
1400	Fortune	"	Nov. 8, 1924	John Braun, Sr.
1401	Friendly	"	May 17, 1923	Hyman Bornstein
1402	Garret Rock	"	Jan. 5, 1923	Gerald Green
1403	Home Lovers	"	Jan. 30, 1925	Henry N. Stam
1404	Italian American	"	Nov. 13, 1914	Pasquale Rescigno
1405	Lakeview	"	July 28, 1922	Harold J. Adams
1406	Lambert	"	Feb. 7, 1924	Leo Minuskin
1407	Mansion	"	April 15, 1924	George Truhar
1408	Materialmen's	"	Jan. 24, 1920	E. M. Rodrock
1409	Mutual Home & Savings	"	Aug. 31, 1898	George E. Christie
1410	Naborhood	"	May 5, 1927	Henry Polombo
1411	Northside	"	July 1, 1922	Isaac Noonburg
1412	Paterson	"	April 3, 1901	Victor Delling
1413	Peoples	"	Nov. 24, 1883	George Kesse
1414	Peoples Park	"	Mar. 11, 1912	James Crawford
1415	Prompt	"	April 8, 1927	Ernest Mevoglione
1416	Provident	"	Mar. 12, 1886	Daniel Van Winkle
1417	Regent	"	Nov. 17, 1922	E. B. Randall
1418	Riverside	"	June 29, 1887	H. Walter Baer
1419	Riverview	"	April 15, 1922	Krine Patmos
1420	Romaine	"	Sept. 20, 1923	James V. Hemingway
1421	Silk City	"	Mar. 23, 1910	Jacob H. Levin

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Manuel N. Mirsky	Isadore B. Mirsky	663 Main Ave., Passaic, N. J.	1372
Peter N. Perretti	Anthony V. Gross	94 Howe Ave., Passaic, N. J.	1373
Louis A. Cowley	Joseph Mueller	335 Lafayette Ave., Passaic, N. J.	1374
Harry R. Walker, Jr.	Frank G. Utter	33 Broadway, Passaic, N. J.	1375
Edward A. Levy	Francis McGuire, Jr.	195 Spring St., Passaic, N. J.	1376
Arthur J. Sullivan	Paul Zimmerman	670 Main Ave., Passaic, N. J.	1377
George H. Dalrymple	Elsie D. Wenzel	917 Main Ave., Passaic, N. J.	1378
Albert K. Condit	John Schmidt	280 Gregory Ave., Passaic, N. J.	1379
Norman E. Darmstatter	Richard Kempf	389 Terhune Ave., Passaic, N. J.	1380
William H. Hardifer	George A. Clough	169 Prospect St., Passaic, N. J.	1381
Aldon S. Patlen	John B. Jesionowski	114 Passaic St., Passaic, N. J.	1382
Edward A. Weiss	Joseph Rosenberg	161 Hamilton Ave., Passaic, N. J.	1383
George Tulenko	Michael Kudla	19 Monroe St., Passaic, N. J.	1384
Charles W. Darmstatter	Samuel Vander Heide	34 Broadway, Passaic, N. J.	1385
Aldon S. Patlen	Valentine Nazimek	159 Division Ave., Garfield, N. J.	1386
George T. Anderson, Jr.	Ralph Bertschy	74 Barclay St., Paterson, N. J.	1387
Meyer Lobsenz	Walter G. Winters	155 Ellison St., Paterson, N. J.	1388
John M. Nolan	Frank Strezeski	119 Martin St., Paterson, N. J.	1389
M. D. Miriello	Joseph F. Britt	208 Market St., Paterson, N. J.	1390
James N. Dunn	Frank J. Hanson	150 Ellison St., Paterson, N. J.	1391
Alex Moskowitz	Joseph G. Dorfman	126 Market St., Paterson, N. J.	1392
George K. Slingland	Charles A. Whiteman	526 Lincoln Ave., Hawthorne, N. J.	1393
Benjamin J. Spitz	Louis E. Schotz	45 Church St., Paterson, N. J.	1394
Frank J. Davies	John J. Hall	128 Broadway, Paterson, N. J.	1395
Jacob L. Bernstein	Charles Evans	5 Colt St., Paterson, N. J.	1396
	David MacGregor	152 Market St., Paterson, N. J.	1397
Harris J. Westerhoff	Charles E. Malie	501 Colt Bldg., Paterson, N. J.	1398
John F. Evans	J. D. Birchenough	40 Church St., Paterson, N. J.	1399
Joseph T. Lieblich	Norman H. Samuels	136 Washington St., Paterson, N. J.	1400
Boris L. Hertzberg	Jack Zingler	5 Colt St., Paterson, N. J.	1401
Milton Schamach	Simon H. Glass	152 Market St., Paterson, N. J.	1402
Philip C. Wadsworth	John H. Leddy	5 Colt St., Paterson, N. J.	1403
Henry Marelli	Frederick Aimone	20 Park Ave., Paterson, N. J.	1404
Isaac A. Serven	Andrew Chambers	19 George St., Clifton, N. J.	1405
E. Robert Coven	Maurice A. Kaltz	45 Church St., Paterson, N. J.	1406
Salvatore D. Viviano	Frank J. Percarpio	616 River St., Paterson, N. J.	1407
Frank Smit	Lester A. Johnston	521 Twentieth Ave., Paterson, N. J.	1408
William H. Young	John J. Sloate	140 Market St., Paterson, N. J.	1409
Raphael Jordan	Nicholas Ronca	80 Market St., Paterson, N. J.	1410
Peter Hofstra	Ira Struck	N. Main & Arch St., Paterson, N. J.	1411
Gustav A. Hunziker	William A. Mers	63 Van Houten St., Paterson, N. J.	1412
William B. Gourley	William W. Duddleston	537 Main St., Paterson, N. J.	1413
Frederic Beggs	George W. Fulton, Jr.	110 Buena Vista Ave., Hawthorne, N. J.	1414
Salvatore D. Viviano	John M. Fenarty	64 Hamilton St., Paterson, N. J.	1415
Fred C. Hindle	Olive A. Bush	5 Colt St., Paterson, N. J.	1416
Robert Boyle	Wright Smith	152 Market St., Paterson, N. J.	1417
Edmund G. Stalter	Fanny Cohen	152 Market St., Paterson, N. J.	1418
A. Lawrie Young	William R. Ahrens	37 Manchester Ave., Paterson, N. J.	1419
Abram Waks	Louis Atkind	12 River St., Paterson, N. J.	1420
Abram I. Bluestein	Charles S. Silberman	126 Market St., Paterson, N. J.	1421

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				
1372	Greater Passaic	Passaic	$2,374	$3,050	$147,000
1373	Hobart	"	3,548	950	145,400
1374	Home	"	11,737	85,000	2,711,910
1375	Lexington	"	1,371	1,650	95,000
1376	Main	"	6,477	2,700	243,150
1377	Mutual	"	10,089	4,000	300,400
1378	North Passaic	"	929	.....	23,500
1379	Passaic	"	3,972	.....	144,200
1380	Passaic Park	"	4,230	2,500	257,800
1381	Peoples	"	4,641	20,000	1,826,940
1382	Polish American	"	5,274	8,000	935,500
1383	Pride of Jersey	"	7,271	4,000	286,100
1384	Russky	"	11,994	30,000	498,300
1385	Union	"	274,745	.....	6,581,900
1386	Workingmens Home	"	1,270	1,900	220,350
1387	Albion Place	Paterson	2,433	1,400	263,100
1388	American	"	23,131	24,600	1,996,409
1389	Baltic	"	5,548	3,000	240,700
1390	Benefactor	"	9,682	675	126,300
1391	Carlisle	"	8,702	500	524,200
1392	Carroll	"	2,173	3,030	395,750
1393	Colombo American	"	2,865	.....	178,700
1394	Colt	"	14,550	30,000	822,650
1395	Columbiad	"	9,899	900	195,100
1396	Cumulative	"	13,036	2,271	345,950
1397	Defender	"	5,107	.....	236,000
1398	Falls City	"	35,455	7,192	1,372,600
1399	Financial	"	2,833	17,500	403,600
1400	Fortune	"	10,607	1,361	123,350
1401	Friendly	"	15,922	3,800	448,900
1402	Garret Rock	"	4,759	4,035	286,850
1403	Home Lovers	"	12,416	3,000	295,900
1404	Italian American	"	27,598	36,000	2,560,500
1405	Lakeview	"	2,492	7,000	592,800
1406	Lambert	"	11,272	4,500	407,950
1407	Mansion	"	420	1,875	187,100
1408	Materialmen's	"	14,737	3,100	984,350
1409	Mutual Home & Savings	"	2,212	1,684	121,800
1410	Naborhood	"	2,148	1,100	75,500
1411	Northside	"	2,832	32,820	640,200
1412	Paterson	"	5,074	20,620	2,357,340
1413	Peoples	"	5,071	6,000	487,930
1414	Peoples Park	"	24,926	.....	1,416,500
1415	Prompt	"	952	.....	32,100
1416	Provident	"	4,813	13,000	1,174,292
1417	Regent	"	12,572	2,300	404,700
1418	Riverside	"	7,606	14,000	1,037,476
1419	Riverview	"	2,305	1,500	377,900
1420	Romaine	"	5,114	2,998	341,000
1421	Silk City	"	33,698	17,774	1,845,850

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$28,962	.....	$3,720	$203	$185,309	1372
.....	18,720	.....	4,206	161	172,985	1373
$187,988	59,264	$104,567	74,146	18,552	3,253,164	1374
3,500	2,455	16,796	2,542	.....	123,314	1375
86,800	12,630	27,335	6,488	220	385,800	1376
2,900	7,810	9,827	3,543	323	338,892	1377
.....	245	.....	63	1,185	25,922	1378
15,000	5,015	.....	2,943	1,801	172,931	1379
.....	17,390	27,737	2,203	868	312,728	1380
288,500	44,702	211,207	34,398	1,475	2,431,858	1381
67,500	9,765	86,766	2,322	2,893	1,118,020	1382
.....	30,542	40,916	14,491	353	383,673	1383
.....	5,820	.....	6,359	350	552,823	1384
78,800	45,743	303,553	11,904	3,889	7,800,534	1385
.....	4,720	6,106	1,141	501	235,988	1386
.....	8,950	17,967	6,171	125	300,146	1387
.....	30,030	144,418	25,532	90,079	2,334,199	1388
.....	3,401	.....	2,271	.....	254,920	1389
.....	2,125	.....	4,753	614	144,149	1390
.....	3,250	8,441	7,804	250	553,147	1391
.....	22,388	12,928	5,135	1,286	442,690	1392
.....	21,068	.....	3,403	23,823	229,859	1393
.....	70,591	.....	19,066	2,176	959,033	1394
.....	800	.....	1,880	.....	208,579	1395
41,000	26,091	.....	10,882	1,482	440,712	1396
.....	9,977	.....	920	717	252,721	1397
14,100	34,785	50,471	48,150	20,682	1,583,385	1398
8,950	7,015	18,903	2,946	327	462,074	1399
.....	2,718	.....	3,950	209	142,195	1400
7,000	37,870	5,072	8,755	811	528,130	1401
.....	8,710	14,968	11,697	373	331,302	1402
.....	10,725	7,188	4,164	772	334,165	1403
.....	178,611	242,452	17,469	3,682	3,066,312	1404
23,800	17,181	7,200	5,094	1,328	657,395	1405
10,000	23,685	28,190	6,830	1,595	494,022	1406
.....	9,510	4,755	7,081	1,164	211,905	1407
.....	66,350	.....	5,765	419	1,064,721	1408
.....	.....	2,643	.....	128	128,467	1409
.....	1,170	.....	4,834	464	85,216	1410
4,660	21,270	6,811	3,920	435	712,948	1411
18,500	25,055	178,874	12,973	16,492	2,629,928	1412
.....	3,244	.....	8,880	18,910	530,035	1413
.....	29,030	58,149	14,213	295	1,543,113	1414
.....	450	2,846	256	126	36,730	1415
79,000	12,638	23,358	24,895	10,312	1,342,308	1416
.....	11,729	4,041	9,615	28,930	473,887	1417
2,300	29,345	36,329	28,991	2,132	1,158,179	1418
.....	7,885	15,300	981	319	406,190	1419
14,000	28,200	4,988	5,712	347	402,359	1420
.....	154,632	64,205	52,497	5,212	2,173,868	1421

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 Paid-Up Shares
	Passaic County—Continued					
1372	Greater Passaic	Passaic	$153,344	.....	.....	.....
1373	Hobart	"	132,704	.....	.....	$8,850
1374	Home	"	1,928,370	$5,600	.....	692,400
1375	Lexington	"	83,253	.....	.....	10,200
1376	Main	"	198,198	.....	.....	81,800
1377	Mutual	"	182,345	.....	.....	49,700
1378	North Passaic	"	8,822	.....	.....	10,200
1379	Passaic	"	127,902	.....	.....	.....
1380	Passaic Park	"	198,648	.....	.....	39,100
1381	Peoples	"	1,180,356	.....	.....	741,800
1382	Polish American	"	614,953	.....	.....	311,800
1383	Pride of Jersey	"	270,503	.....	.....	5,400
1384	Russky	"	380,154	.....	.....	53,900
1385	Union	"	2,917,614	733,300	.....	2,124,600
1386	Workingmens Home	"	149,041	.....	.....	32,000
1387	Albion Place	Paterson	217,005	.....	.....	.....
1388	American	"	1,612,338	.....	.....	63,400
1389	Baltic	"	191,412	.....	.....	11,000
1390	Benefactor	"	100,885	.....	.....	2,000
1391	Carlisle	"	410,637	.....	.....	.....
1392	Carroll	"	301,871	.....	.....	38,900
1393	Colombo American	"	161,877	.....	.....	.....
1394	Colt	"	703,452	.....	.....	500
1395	Columbiad	"	175,860	.....	.....	.....
1396	Cumulative	"	295,414	.....	.....	22,400
1397	Defender	"	144,665	.....	.....	36,800
1398	Falls City	"	1,188,912	.....	.....	35,000
1399	Financial	"	361,245	.....	.....	3,800
1400	Fortune	"	115,420	.....	.....	.....
1401	Friendly	"	368,796	.....	.....	48,600
1402	Garret Rock	"	241,794	.....	.....	9,000
1403	Home Lovers	"	231,612	.....	.....	35,000
1404	Italian American	"	1,868,457	.....	.....	515,200
1405	Lakeview	"	473,925	.....	.....	8,000
1406	Lambert	"	258,728	.....	.....	105,100
1407	Mansion	"	154,430	.....	.....	.....
1408	Materialmen's	"	694,473	.....	.....	9,600
1409	Mutual Home & Savings	"	82,961	.....	.....	.....
1410	Naborhood	"	60,586	.....	.....	.....
1411	Northside	"	506,008	.....	.....	29,000
1412	Paterson	"	1,759,347	.....	.....	.....
1413	Peoples	"	407,040	.....	.....	.....
1414	Peoples Park	"	1,107,306	.....	.....	10,800
1415	Prompt	"	27,018	.....	.....	.....
1416	Provident	"	844,641	.....	.....	151,835
1417	Regent	"	353,580	.....	.....	2,500
1418	Riverside	"	819,495	.....	.....	.....
1419	Riverview	"	304,071	.....	.....	.....
1420	Romaine	"	267,359	.....	.....	19,800
1421	Silk City	"	1,495,912	.....	.....	202,500

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

LIABILITIES

Due Shareholders for			Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
Lapsed Shares	Matured Shares	Advance Payments							
$1,079	.....	$170	.....	$8,000	.....	$22,194	$522	$185,309	1372
305	.....	271	.....	.....	$20	30,434	401	172,985	1373
1,562	.....	3,920	.....	.....	554	573,100	47,658	3,253,164	1374
966	.....	388	.....	12,450	2	14,207	1,848	123,314	1375
4,667	.....	170	.....	39,000	2,430	55,783	3,752	385,800	1376
3,665	.....	210	.....	39,000	4,733	55,251	3,988	338,892	1377
.....	.....	.....	$3,500	3,400	.....	.....	.....	25,922	1378
.....	.....	148	.....	4,000	.....	40,055	826	172,931	1379
438	.....	267	.....	25,000	1,148	45,097	3,030	312,728	1380
1,137	.....	4,375	.....	125,000	.....	351,043	28,147	2,431,858	1381
640	.....	.....	.....	12,000	16	169,831	8,780	1,118,020	1382
9,047	.....	600	.....	26,000	.....	68,315	3,808	383,673	1383
1,348	.....	2,467	.....	.....	.....	111,981	2,973	552,823	1384
2,146	.....	.....	2,393	485,000	47,169	865,234	123,078	7,300,534	1385
.....	.....	132	.....	16,000	.....	38,162	653	235,988	1386
30	.....	252	2,166	8,000	354	70,540	1,799	300,146	1387
126	.....	1,161	658	120,000	146	506,234	30,136	2,334,199	1388
727	.....	2,145	.....	.....	.....	44,799	4,837	254,920	1389
1,153	.....	300	.....	20,100	225	19,261	225	144,149	1390
.....	.....	1,291	.....	9,000	.....	126,586	5,633	553,147	1391
5,175	.....	2,103	1,235	13,500	544	78,069	1,293	442,690	1392
559	.....	517	.....	20,000	117	46,333	456	229,859	1393
273	.....	1,461	.....	.....	128	251,064	2,155	959,033	1394
.....	.....	542	.....	.....	.....	31,602	575	208,579	1395
1,820	.....	1,757	.....	45,000	.....	73,499	822	440,712	1396
35	.....	1,042	.....	32,000	84	37,635	460	252,721	1397
2,808	.....	163	.....	700	2,203	343,381	10,218	1,583,385	1398
14	.....	1,174	.....	.....	.....	89,725	6,116	462,074	1399
378	.....	324	.....	.....	.....	25,641	432	142,195	1400
8,040	.....	1,103	.....	.....	571	99,744	1,276	528,130	1401
980	.....	667	.....	9,000	930	67,754	1,177	331,302	1402
3,370	.....	271	5,200	.....	300	53,547	4,865	334,165	1403
798	.....	4,235	.....	115,000	245	537,104	25,273	3,066,312	1404
207	.....	1,995	450	30,000	1,285	134,169	7,364	657,395	1405
1,244	.....	1,290	11,800	51,500	5	61,536	2,819	494,022	1406
838	.....	359	.....	15,000	51	39,546	1,681	211,905	1407
.....	.....	406	16,692	55,000	.....	286,077	2,473	1,064,721	1408
.....	.....	.....	.....	.....	.....	43,899	1,607	128,467	1409
2,156	.....	99	.....	11,200	395	10,575	205	85,216	1410
.....	.....	2,568	.....	12,000	.....	158,029	5,343	712,948	1411
541	$198,700	3,116	1,308	80,000	492	566,114	20,310	2,629,928	1412
.....	.....	609	.....	.....	.....	120,375	2,011	530,035	1413
138	2,000	382	39,400	50,000	123	327,111	5,853	1,543,113	1414
.....	.....	215	.....	5,500	100	3,612	285	36,730	1415
243	.....	5	.....	90,000	4,076	244,773	6,735	1,342,308	1416
141	.....	660	.....	.....	398	103,307	13,301	473,887	1417
140	.....	2,095	1,400	86,000	576	244,271	4,202	1,158,179	1418
87	.....	1,016	.....	5,000	.....	95,089	927	406,190	1419
.....	.....	1,340	.....	36,000	.....	76,767	1,093	402,359	1420
6,028	.....	4,178	.....	45,000	5,202	398,790	16,258	2,173,868	1421

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Passaic County—Continued								
1372	Greater Passaic	4,378	258						
1373	Hobart	2,619	252					44	9
1374	Home	28,818	1,883	56	20			3,462	376
1375	Lexington	1,993	162					51	10
1376	Main	3,399	246					409	43
1377	Mutual	2,706	247					248	34
1378	North Passaic	715	111					51	17
1379	Passaic	1,728	116						
1380	Passaic Park	4,313	260					195	23
1381	Peoples	19,114	1,179					3,709	395
1382	Polish American	11,298	1,189					1,655	217
1383	Pride of Jersey	5,027	462					27	5
1384	Russky	6,898	814					269	94
1385	Union	101,747	3,285	7,333	258			10,623	1,255
1386	Workingmens Home	2,891	329					160	29
1387	Albion Place	3,371	342						
1388	American	21,872	1,409					317	43
1389	Baltic	3,571	401					55	12
1390	Benefactor	2,294	182					10	2
1391	Carlisle	6,617	510						
1392	Carroll	5,707	452					194	29
1393	Colombo American	2,653	256						
1394	Colt	10,529	912					2	1
1395	Columbiad	4,599	386						
1396	Cumulative	6,162	518					112	12
1397	Defender	4,430	314					184	12
1398	Falls City	20,613	1,702					175	30
1399	Financial	6,319	525					19	3
1400	Fortune	2,249	162						
1401	Friendly	7,709	648					243	16
1402	Garret Rock	3,371	226					45	3
1403	Home Lovers	3,928	335					175	14
1404	Italian American	28,404	2,430					2,576	237
1405	Lakeview	8,277	619					40	12
1406	Lambert	6,207	512					525	69
1407	Mansion	2,893	280						
1408	Materialmen's	8,121	557					32	5
1409	Mutual Home & Savings	2,812	114						
1410	Naborhood	1,658	170						
1411	Northside	8,535	674					145	25
1412	Paterson	26,363	2,171						
1413	Peoples	5,635	544						
1414	Peoples Park	15,259	918					54	8
1415	Prompt	744	64						
1416	Provident	13,537	1,367					759	92
1417	Regent	5,234	466					12	1
1418	Riverside	11,373	1,228						
1419	Riverview	5,246	517						
1420	Romaine	4,143	321					99	11
1421	Silk City	24,410	1,964					1,012	205

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
4,378	79	179	S.	$1.00 m.	$200	6	$5.00 a	$1.00 a	1372
2,663	64	197	S.	1.00 m.	200	6	5.00 a & .05 b	1.00 a	1373
32,336	749	1,530	S.	1.00 m.	200	6	.10 b	3.00 a	1374
2,044	37	135	S.	1.00 m.	200	6	5.00 a	2.00 a	1375
3,808	80	209	S.	1.00 m.	200	6	5.00 a & .10 b	.....	1376
2,954	124	157	S.	1.00 m.	200	6	5.00 a & .10 b	4.00 a & .10 b	1377
766	7	121	O.P.	.....	200	6	5.00 a & .10 b	5.00 a & .10 b	1378
1,728	36	80	S.	1.00 m.	200	6	2.90 a	2.00 a	1379
4,508	70	213	S.	1.00 m.	200	6	5.00 a & .10 b	1.00 a	1380
22,823	453	1,121	S.	1.00 m.	200	6	5.00 a & .10 b.	2.00 a	1381
12,953	287	1,119	O.P.	.....	100	6	4.00 a	1.00 a	1382
5,054	127	340	S.	1.00 m.	200	6	5.00 a & .16 b	2.00 a	1383
7,167	178	730	S.	1.00 m.	200	6	5.00 a & .10 b	2.00 a	1384
119,703	1,138	3,660	O.P.	.....	100 & 200	6	3.00 a	1.50 a	1385
3,051	80	278	S.	1.00 m.	200	6	4.00 a	1.00 a	1386
3,371	88	254	S.	1.00 m.	200	6	5.00 a	2.50 a	1387
22,189	423	1,029	S.	1.00 m.	200	6	5.00 a	5.00 a	1388
3,626	52	361	S.	1.00 m.	200	6	4.00 a	4.00 a	1389
2,304	45	139	S.	1.00 m.	200	6	4.00 a	4.00 a	1390
6,617	132	378	S.	1.00 m.	200	6	5.00 a	5.00 a	1391
5,901	109	372	S.	1.00 m.	200	6	5.00 a	2.00 a	1392
2,653	51	205	S.	1.00 m.	200	6	4.00 a	2.00 a	1393
10,661	182	731	S.	1.00 m.	200	6	5.00 a	2.00 a	1394
4,599	39	347	S.	1.00 m.	200	6	5.00 a	5.00 a	1395
6,274	115	415	S.	1.00 m.	200	6	3.00 & 5.00 a	2.00 a	1396
4,614	51	275	S.	.70 m.	200	6	5.00 a & .07½ b	.....	1397
20,788	302	1,430	S.	1.00 m.	200	6	5.00 a	5.00 a	1398
6,338	98	430	S.	1.00 m.	200	6	5.00 a & .10 b	.....	1399
2,249	41	121	S.	1.00 m.	200	6	5.00 a	5.00 a	1400
7,952	135	529	S.	1.00 & 2.00 m.	200	6	5.00 a	2.00 a	1401
3,416	81	148	S.	1.00 m.	200	6	5.00 a	1.00 a	1402
4,103	65	284	S.	1.00 m.	200	6	.05 b	.05 b	1403
30,980	905	1,762	S.	1.00 m.	200	6	4.00 a	.05 b	1404
8,317	175	456	S.	1.00 m.	200	6	5.00 a & .10 b	.....	1405
6,732	114	467	S.	1.00 m.	200	6	5.00 a	1.00 a	1406
2,893	64	216	S.	1.00 m.	200	6	5.00 a	3.00 a	1407
8,153	237	325	S.	1.00 m.	300	6	5.00 a & .04 b	.06 b	1408
2,812	24	90	N.S.	1.00 m.	100	6	.09 b	.....	1409
1,658	30	140	S.	1.00 m.	200	6	5.00 a	1.00 a	1410
8,680	162	537	S.	1.00 m.	200	6	5.00 a & .08 b	.....	1411
26,363	561	1,610	S.	1.00 m.	200	6	5.00 a	5.00 a	1412
5,635	136	408	S.	1.00 m.	200	6	3.00 a	3.00 a	1413
15,313	228	698	S.	1.00 m.	200	6	.04 b	.04 b	1414
744	9	55	S.	1.00 m.	200	6	4.00 a	.....	1415
14,296	302	1,157	S.	1.00 m.	200	6	5.00 a	5.00 a	1416
5,246	127	340	S.	1.00 m.	200	6	5.00 a	2.50 a	1417
11,373	440	788	S.	1.00 m.	200	6	5.00 a	.....	1418
5,246	123	394	S.	1.00 m.	200	6	.10 b	.10 b	1419
4,242	81	251	S.	1.00 m.	200	6	5.00 a	1.00 a	1420
25,422	449	1,720	S.	1.00 & 2.00 m.	200	6	5.00 & 6.00 a	1.50 a	1421

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			
1422	Sunshine	Paterson	Jan. 6, 1923	Samuel Neinken
1423	Textile Home	"	Nov. 1, 1919	Charles Hakemeyer
1424	Wagaraw	"	Aug 8, 1925	Nicholas Wielenga
1425	Pompton Lakes	Pompton Lakes	Jan. 22, 1916	Stephen H. B. Jacobs
1426	Prospect Park	Prospect Park	June 12, 1926	Frank P. Stagg
1427	Singac	Singac	Jan. 27, 1928	Frederick Swithenbank
1428	Laurel	Totowa	Sept. 10, 1921	Joseph Boyle, Sr.
1429	Wanaque Borough	Wanaque	May 27, 1924	Thomas Trengrove
1430	Passaic Valley	West Paterson	July 20, 1921	A. F. Graham
	Salem County			
1431	Second Elmer Mutual	Elmer	Nov. 10, 1879	Daniel C. Christy
1432	Penns Grove	Penns Grove	Nov. 16, 1928	B. Noel Gross
1433	Quinton	Quinton	Feb. 4, 1871	B. Harold Smick
1434	Franklin	Salem	April 18, 1861	Arthur B. Smith
1435	Second Union	Woodstown	Dec. 28, 1869	C. M. Miller
	Somerset County			
1436	Bernardsville	Bernardsville	Jan. 20, 1920	Joseph B. Kronenberg
1437	Bound Brook	Bound Brook	May 4, 1887	W. B. R. Mason
1438	Middlebrook	" "	Mar. 21, 1923	**Irving L. Apgar
1439	Somerset Hills	Far Hills	May 20, 1927	Louis V. Ludlow
1440	Hillsborough	Manville	Mar. 11, 1920	Joseph Onka
1441	North Plainfield	North Plainfield	Aug. 3, 1920	Charles J. Schleif
1442	Raritan	Raritan	Mar. 22, 1917	Frank J. Lavelle
1443	Citizens'	Somerville	Nov. 17, 1890	John G. Gaston
1444	People's	"	Feb. 21, 1887	Thomas H. Flynn
1445	South Bound Brook	South Bound Brook	June 25, 1929	Eugene H. Mathews
	Sussex County			
1446	Wallkill	Franklin	June 23, 1927	Earl M. Spry
1447	Newton	Newton	Aug. 25, 1890	Levi H. Morris
1448	S. & M.	"	June 21, 1929	Edward M. Dutcher
1449	Sussex	Sussex	Aug. 20, 1925	Clarkson A. Potter
	Union County			
1450	Cranford Mutual	Cranford	Mar. —, 1887	Charles E. Green
1451	Greeley	"	Feb. 15, 1922	Louis R. Allison
1452	Venice	"	Mar. 31, 1921	Eugene A. Liotta
1453	American Italian	Elizabeth	Mar. 14, 1919	Charles Magnolia
1454	Betsytown	"	May 16, 1922	Martin Reitman
1455	Better-Plan	"	Jan. 30, 1925	Frederick Rieke
1456	Central	"	Jan. 26, 1886	Ernest Bausch
1457	Citizens	"	Mar. 17, 1887	H. Edward Wolff
1458	Clarkson	"	Dec. 15, 1927	Kazimierz Wajda
1459	Clearing House	"	Sept. 5, 1925	Paul Hungelmann

* Conveyancer.
** Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Abram I. Bluestein	Joseph G. Dorfman	126 Market St., Paterson, N. J.	1422
Gustav A. Hunsiker	William Schmidt	183 Ellison St., Paterson, N. J.	1423
John Pierce	Frank A. Iannucci	658 River St., Paterson, N. J.	1424
Edmund B. Randall	Oliver K. Lockwood	527 Lincoln Ave., Pompton Lakes, N. J.	1425
Peter Hofstra	Theodore Bruinsma	130 Haledon Ave., Prospect Park, N. J.	1426
David Harrison	Clyde Evans	490 Main St., Singac, N. J.	1427
Robert Boyle	Harry A. Stratton, Jr.	22 Lincoln Ave., Totowa Boro, N. J.	1428
J. W. De Yoe	Frank R. Parry	Wanaque, N. J.	1429
Reuben H. Reiffin	Bertha Kammelhor	654 McBride Ave., Paterson, N. J.	1430
Daniel W. Beckley	Olin Craver	Elmer, N. J.	1431
John M. Summerill, Jr.	George F. Featherer	17 W. Church St., Penns Grove, N. J.	1432
	Abner S. Hires	Box 146, Quinton, N. J.	1433
*James H. Mecum	A. H. Powell	70 Eighth St., Salem, N. J.	1434
E. C. Waddington	H. C. Hitchner	Woodstown, N. J.	1435
James I. Bowers	Ned O. Howlett	Basking Ridge, N. J.	1436
John P. Cullen	George W. Koehler	34 W. Main St., Bound Brook, N. J.	1437
John P. Cullen	C. A. Zimmerman	South Bound Brook, N. J.	1438
James I. Bowers	W. I. Frost	Far Hills, N. J.	1439
John P. Cullen	H. C. Stringfield	Box 194, Somerville, N. J.	1440
Ralph J. Smalley	Thomas W. Power	1121 W. 6th St., Plainfield, N. J.	1441
George W. Allgair	Albert C. VanTine, Jr.	Frelinghuysen Ave., Raritan, N. J.	1442
Voorhees Kline	William R. Sutphen	Somerville, N. J.	1443
Irving Schwed	Frank L. Cleary	Somerville, N. J.	1444
Grover S. Kipsey	Edward J. McLaughlin	South Bound Brook, N. J.	1445
William A. Dolan	David W. Jenkins	Franklin, N. J.	1446
T. M. Kays & O. T. Downing	Floyd W. Harding	33 Liberty St., Newton, N. J.	1447
Dolan & Dolan and others	Edwin M. Quick	Newton, N. J.	1448
Marshall Hunt	Jay S. Wilson	Sussex, N. J.	1449
Berkeley C. Austin	Vernon K. Conover	20 W. Holly St., Cranford, N. J.	1450
Sauer, Ulbrich & Sauer	J. Alston Adams	P. O. Box 22, Cranford, N. J.	1451
Nicholas A. Tomasulo	James C. Tomasulo	308 Westfield Ave., East, Roselle Park, N. J.	1452
Salvatore F. LaCorte	Frank D. Jacques	104 Retford Ave., Cranford, N. J.	1453
Connolly & Hueston	Peter L. Mack	954 Adams Ave., Elizabeth, N. J.	1454
Harry Grossman & Julius Kwalick	Louis H. Schaefer	38 Prince St., Elizabeth, N. J.	1455
C. Addison Swift	Fred H. Wiebesiek	21 Fernwood Ter., Elizabeth, N. J.	1456
John K. English	George M. Seaton	1160 E. Jersey St., Elizabeth, N. J.	1457
L. B. Wojcik	Charles Adamkowski	704 Allen St., Linden, N. J.	1458
Welcome W. Bender	Alfred F. Sauer	426 Jersey Ave., Elizabeth, N. J.	1459

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				
1422	Sunshine	Paterson	$19,886	$19,870	$1,507,100
1423	Textile Home	"	1,277	17,500	1,044,440
1424	Wagaraw	"	10,807	724	174,200
1425	Pompton Lakes	Pompton Lakes	28,724	5,275	748,150
1426	Prospect Park	Prospect Park	3,224	360	274,000
1427	Singac	Singac	710	500	90,400
1428	Laurel	Totowa	7,481	42,028	263,350
1429	Wanaque Borough	Wanaque	51	440	106,250
1430	Passaic Valley	West Paterson	4,782	12,000	316,350
	Totals		$957,705	$622,271	$52,330,177
	Salem County				
1431	Second Elmer Mutual	Elmer	$80	$2,500	$225,100
1432	Penns Grove	Penns Grove	502	.....	40,700
1433	Quinton	Quinton	4,679	524	74,200
1434	Franklin	Salem	19,939	9,575	1,448,121
1435	Second Union	Woodstown	17	7,843	495,700
	Totals		$25,217	$20,442	$2,283,821
	Somerset County				
1436	Bernardsville	Bernardsville	$23,416	$3,900	$609,200
1437	Bound Brook	Bound Brook	7,019	11,700	1,065,400
1438	Middlebrook	" "	4,196	2,300	370,050
1439	Somerset Hills	Far Hills	2,379	125	103,900
1440	Hillsborough	Manville	2,838	1,442	96,000
1441	North Plainfield	North Plainfield	5,667	2,000	237,400
1442	Raritan	Raritan	43,018	3,739	360,500
1443	Citizens'	Somerville	43,145	7,800	709,650
1444	People's	"	13,909	6,000	772,850
1445	South Bound Brook	South Bound Brook	3,280	76	17,400
	Totals		$148,867	$39,082	$4,342,350
	Sussex County				
1446	Wallkill	Franklin	$33,471	$1,223	$359,550
1447	Newton	Newton	914	7,244	878,350
1448	S. & M.	"	2,470	192	64,560
1449	Sussex	Sussex	21,619	712	167,200
	Totals		$58,474	$9,371	$1,469,660
	Union County				
1450	Cranford Mutual	Cranford	$6,760	.....	$1,002,000
1451	Greeley	"	513	$2,620	219,000
1452	Venice	"	649	8,500	154,200
1453	American Italian	Elizabeth	2,333	.....	545,650
1454	Betsytown	"	13,078	4,000	903,900
1455	Better-Plan	"	881	.....	299,000
1456	Central	"	3,700	17,100	1,855,904
1457	Citizens	"	2,028	65,284	3,403,380
1458	Clarkson	"	2,002	250	46,200
1459	Clearing House	"	659	3,000	144,800

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$34,960	$123,913	$38,935	$7,581	$1,752,245	1422
$6,000	.....	100,412	.....	36,501	1,206,130	1423
.....	8,425	5,715	765	8,238	208,874	1424
.....	1,300	6,705	11,285	25,259	826,698	1425
.....	.....	.....	837	.....	278,421	1426
.....	2,766	.....	954	387	95,717	1427
.....	3,605	30,697	4,506	489	352,156	1428
.....	1,505	.....	1,646	240	110,132	1429
.....	49,231	25,008	2,278	565	410,214	1430
$1,809,798	$1,637,699	$2,773,980	$724,608	$428,770	$61,285,008	
.....	$5,350	$5,202	$1,232	$2,200	$241,664	1431
.....	373	.....	977	100	42,652	1432
$4,000	.....	.....	270	10	83,683	1433
725	33,868	.....	6,878	200	1,519,306	1434
.....	25,650	6,036	551	.....	535,797	1435
$4,725	$65,241	$11,238	$9,908	$2,510	$2,423,102	
.....	$36,658	$3,535	$5,310	$871	$682,890	1436
.....	.....	9,601	8,275	1,016	1,103,011	1437
$7,000	35,535	.....	8,735	1,436	429,252	1438
.....	510	.....	139	200	107,253	1439
.....	.....	5,456	3,827	88	109,651	1440
.....	6,080	2,718	5,795	1,268	260,928	1441
.....	2,460	.....	5,355	672	415,744	1442
.....	5,050	26,580	13,027	396	805,648	1443
.....	7,200	3,099	9,888	250	813,196	1444
.....	.....	.....	.....	.....	20,756	1445
$7,000	$93,493	$50,989	$60,351	$6,197	$4,748,329	
.....	.....	.....	$740	$6	$394,990	1446
.....	$12,205	.....	10,623	.....	909,336	1447
.....	890	.....	587	.....	68,699	1448
$3,735	7,179	.....	836	26	201,307	1449
$3,735	$20,274	.....	$12,786	$32	$1,574,332	
$50,500	$62,838	$35,678	$11,409	$4,012	$1,173,197	1450
.....	24,683	19,880	4,736	291	271,723	1451
.....	8,830	3,437	2,729	432	178,777	1452
.....	29,256	16,700	4,548	864	599,351	1453
.....	32,128	13,746	440	.....	967,292	1454
.....	8,777	16,472	6,254	828	332,212	1455
.....	63,004	122,884	.....	1,005	2,063,597	1456
.....	168,322	469,804	.....	2,090	4,110,908	1457
.....	2,460	.....	.....	125	51,037	1458
.....	34,430	36,638	4,813	62	224,402	1459

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 Paid-Up Shares
	Passaic County—Continued					
1422	Sunshine	Paterson	$1,070,859	.....	.....	$287,650
1423	Textile Home	"	754,405	.....	.....	96,800
1424	Wagaraw	"	169,680	.....	.....	.....
1425	Pompton Lakes	Pompton Lakes	623,259	.....	.....	.....
1426	Prospect Park	Prospect Park	201,060	.....	.....	10,200
1427	Singac	Singac	59,001	.....	.....	8,600
1428	Laurel	Totowa	253,308	.....	.....	.....
1429	Wanaque Borough	Wanaque	82,856	.....	.....	.....
1430	Passaic Valley	West Paterson	291,834	.....	.....	24,500
	Totals		$37,725,480	$763,300	.....	$7,988,085
	Salem County					
1431	Second Elmer Mutual	Elmer	$187,881	.....	.....	.....
1432	Penns Grove	Penns Grove	27,972	$7,600	.....	.....
1433	Quinton	Quinton	64,404	.....	.....	.....
1434	Franklin	Salem	969,708	.....	.....	.....
1435	Second Union	Woodstown	415,097	.....	.....	.....
	Totals		$1,665,062	$7,600	.....	.....
	Somerset County					
1436	Bernardsville	Bernardsville	$516,279	.....	.....	$1,600
1437	Bound Brook	Bound Brook	859,794	.....	.....	.....
1438	Middlebrook	"	315,233	.....	.....	3,400
1439	Somerset Hills	Far Hills	78,003	.....	.....	.....
1440	Hillsborough	Manville	78,048	.....	.....	.....
1441	North Plainfield	North Plainfield	195,937	.....	.....	8,000
1442	Raritan	Raritan	295,008	.....	.....	15,000
1443	Citizens'	Somerville	599,700	.....	.....	.....
1444	People's	"	616,596	.....	.....	.....
1445	South Bound Brook	South Bound Brook	20,310	.....	.....	.....
	Totals		$3,574,908	.....	.....	$28,000
	Sussex County					
1446	Wallkill	Franklin	$291,156	$41,500	.....	$12,600
1447	Newton	Newton	508,600	800	.....	233,500
1448	S. & M.	"	52,323	2,000	.....	.....
1449	Sussex	Sussex	169,632	.....	.....	.....
	Totals		$1,021,711	$44,300	.....	$246,100
	Union County					
1450	Cranford Mutual	Cranford	$846,458	.....	.....	.....
1451	Greeley	"	202,665	.....	.....	.....
1452	Venice	"	128,250	.....	.....	.....
1453	American Italian	Elizabeth	369,720	.....	.....	$27,600
1454	Betsytown	"	667,402	.....	.....	33,800
1455	Better-Plan	"	217,315	.....	.....	21,400
1456	Central	"	1,372,507	.....	.....	173,100
1457	Citizens	"	2,405,202	.....	$72,774	1,063,800
1458	Clarkson	"	41,397	$3,200	.....	400
1459	Clearing House	"	162,183	.....	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

LIABILITIES

Due Shareholders for			Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
Lapsed Shares	Matured Shares	Advance Payments							
$15,985	.....	$3,218	$375	$163,500	$2,081	$196,577	$12,000	$1,752,245	1422
1,922	.....	.....	2,976	135,000	300	198,494	16,233	1,206,130	1423
5,014	.....	506	.....	.....	3	29,286	4,385	208,874	1424
1,233	.....	1,897	6,255	5,000	.....	187,253	1,801	826,698	1425
121	.....	1,974	800	21,500	.....	35,980	6,786	278,421	1426
5	.....	301	6,000	13,200	.....	8,449	161	95,717	1427
17	.....	699	1,200	.....	1,072	84,628	11,232	352,156	1428
103	.....	140	.....	8,200	4	18,637	192	110,132	1429
41	.....	1,372	.....	.....	35	89,722	2,710	410,214	1430
$117,531	$203,700	$101,607	$125,671	$2,733,000	$93,117	$10,800,045	$633,472	$61,285,008	
.....	.....	$456	.....	.....	.....	$52,462	$865	$241,664	1431
.....	.....	210	.....	$4,000	$8	2,804	58	42,652	1432
.....	.....	.....	.....	.....	.....	19,086	193	83,683	1433
.....	$120,384	1,474	.....	86,650	.....	337,756	3,334	1,519,306	1434
.....	.....	127	.....	3,000	.....	115,972	1,601	535,797	1435
.....	$120,384	$2,267	.....	$93,650	$8	$528,080	$6,051	$2,423,102	
$893	.....	$859	.....	.....	$256	$161,920	$1,083	$682,890	1436
826	.....	684	.....	.....	.....	240,520	1,187	1,103,011	1437
490	.....	61	.....	$21,000	.....	88,152	916	429,252	1438
250	.....	437	$2,000	16,000	.....	10,336	227	107,253	1439
726	.....	95	.....	10,300	680	18,794	1,008	109,651	1440
.....	.....	235	.....	7,000	3	49,244	509	260,928	1441
538	.....	46	.....	.....	205	103,926	1,021	415,744	1442
120	.....	58	.....	.....	.....	202,713	3,057	805,648	1443
.....	.....	340	.....	.....	.....	194,009	2,251	813,196	1444
.....	.....	178	.....	.....	.....	262	6	20,756	1445
$3,843	.....	$2,993	$2,000	$54,300	$1,144	$1,069,876	$11,265	$4,748,329	
.....	.....	$1,273	.....	.....	$108	$46,784	$1,569	$394,990	1446
.....	.....	909	$1,173	$31,000	5,262	123,260	4,832	909,336	1447
.....	.....	443	.....	10,300	.....	3,558	75	68,699	1448
$230	.....	120	.....	.....	.....	30,663	662	201,307	1449
$230	.....	$2,745	$1,173	$41,300	$5,370	$204,265	$7,138	$1,574,332	
$1,759	.....	$838	$600	$76,400	$486	$238,718	$7,938	$1,173,197	1450
53	.....	271	.....	3,000	34	65,011	689	271,723	1451
15	.....	244	.....	.....	164	49,592	512	178,777	1452
.....	.....	.....	.....	79,000	256	121,075	1,700	599,351	1453
.....	.....	.....	.....	55,000	103	204,465	6,522	967,292	1454
2,686	.....	1,278	.....	43,377	726	38,655	6,775	332,212	1455
.....	.....	1,984	.....	74,000	1,464	421,704	18,838	2,068,597	1456
.....	.....	2,600	.....	20,000	1,051	465,052	80,429	4,110,908	1457
570	.....	.....	.....	.....	64	5,143	263	51,037	1458
565	.....	321	.....	28,000	.....	28,947	4,386	224,402	1459

TABLE 4—SHARES.

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Passaic County—Continued								
1422	Sunshine	16,253	1,407	.....	.....	.....	.....	1,438	112
1423	Textile Home	13,532	919	.....	.....	.....	.....	484	35
1424	Wagaraw	3,319	339	.....	.....	.....	.....	.....	.....
1425	Pompton Lakes	9,856	704	.....	.....	.....	.....	.....	.....
1426	Prospect Park	5,194	441	.....	.....	.....	.....	51	13
1427	Singac	2,340	281	.....	.....	.....	.....	43	11
1428	Laurel	3,867	333	.....	.....	.....	.....	.....	.....
1429	Wanaque Borough	1,463	154	.....	.....	.....	.....	.....	.....
1430	Passaic Valley	4,548	327	.....	.....	.....	.....	122	16
		679,796	49,182	7,633	303	.....	.....	40,013	4,750
	Salem County								
1431	Second Elmer Mutual	2,975	309	.....	.....	.....	.....	.....	.....
1432	Penns Grove	1,418	181	76	6	.....	.....	.....	.....
1433	Quinton	883	108	.....	.....	.....	.....	.....	.....
1434	Franklin	17,440	1,382	.....	.....	.....	.....	.....	.....
1435	Second Union	12,741	548	.....	.....	.....	.....	.....	.....
	Totals	35,457	2,528	76	6	.....	.....	.....	.....
	Somerset County								
1436	Bernardsville	7,748	586	.....	.....	.....	.....	8	3
1437	Bound Brook	13,470	1,002	.....	.....	.....	.....	.....	.....
1438	Middlebrook	5,309	510	.....	.....	.....	.....	17	4
1439	Somerset Hills	2,395	190	.....	.....	.....	.....	.....	.....
1440	Hillsborough	1,302	186	.....	.....	.....	.....	.....	.....
1441	North Plainfield	4,096	442	.....	.....	.....	.....	40	4
1442	Raritan	4,784	603	.....	.....	.....	.....	75	20
1443	Citizens'	9,444	951	.....	.....	.....	.....	.....	.....
1444	People's	10,586	915	.....	.....	.....	.....	.....	.....
1445	South Bound Brook	1,010	134	.....	.....	.....	.....	.....	.....
	Totals	60,144	5,519	.....	.....	.....	.....	140	31
	Sussex County								
1446	Wallkill	8,499	850	415	45	.....	.....	63	11
1447	Newton	8,587	739	4	1	.....	.....	1,167	121
1448	S. & M.	2,552	185	20	1	.....	.....	.....	.....
1449	Sussex	3,321	288	.....	.....	.....	.....	.....	.....
	Totals	22,959	2,062	439	47	.....	.....	1,230	132
	Union County								
1450	Cranford Mutual	13,864	641	.....	.....	.....	.....	.....	.....
1451	Greeley	3,370	271	.....	.....	.....	.....	.....	.....
1452	Venice	1,903	186	.....	.....	.....	.....	.....	.....
1453	American Italian	6,889	602	.....	.....	.....	.....	138	17
1454	Betsytown	12,951	1,107	.....	.....	.....	.....	169	13
1455	Better-Plan	4,982	420	.....	.....	.....	.....	107	11
1456	Central	23,458	2,188	.....	.....	.....	.....	866	166
1457	Citizens	72,682	4,000	.....	.....	1,355	271	10,638	662
1458	Clarkson	1,214	193	32	4	.....	.....	2	1
1459	Clearing House	2,838	236	.....	.....	.....	.....	.....	.....

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
17,691	277	1,242	S.	$1.00 & $2.00 m.	$200	6	$5.00 a	$3.00 a	1422
14,016	205	749	O.P.	.....	200	6	3.00 a	.....	1423
3,319	52	287	S.	1.00 m.	200	6	3.50 a	3.50 a	1424
9,856	167	537	S.	1.00 m.	200	6	3.50 a	3.50 a	1425
5,245	57	397	S.	1.00 m.	200	6	5.00 a	.....	1426
2,383	26	266	S.	1.00 m.	200	6	4.50 a	3.00 a	1427
3,867	70	263	S.	1.00 m.	200	6	5.00 a	3.00 a	1428
1,463	40	114	O.P.	.....	200	6	2.00 a	2.00 a	1429
4,670	125	218	S.	1.00 m.	200	6	5.00 a	.....	1430
727,442	13,458	40,777							
2,975	117	192	S.	$1.00 m.	$200	6	$5.00 a & $0.05 b	.....	1431
1,494	22	165	S.	1.00 m.	200	6	3.00 a & .10 b	.....	1432
883	55	53	S.	1.00 m.	200	6	2.63 a	.....	1433
17,440	560	822	S.	1.00 m.	200	6	3.00 a	.....	1434
12,741	173	375	S.	.50 m.	100	6	.....	.....	1435
35,533	927	1,607							
7,756	199	390	S.	$1.00 m.	$200	6	$2.50 a	.....	1436
13,470	330	672	S.	1.00 m.	200	6	.03 to .09 b	.....	1437
5,326	128	386	S.	1.00 m.	200	6	.....	.....	1438
2,395	35	155	S.	1.00 m.	200	6	2.50 a	.....	1439
1,302	62	124	S.	1.00 m.	200	6	.10 b	.10 b	1440
4,136	92	354	S.	1.00 m.	200	6	3.00 a	.....	1441
4,859	149	474	S.	1.00 m.	200	6	.12½ b	.12½ b	1442
9,444	334	617	S.	1.00 m.	200	6	.12½ b	.12½ b	1443
10,586	316	599	S.	1.00 m.	200	6	.12½ b	.12½ b	1444
1,010	9	125	S.	1.00 m.	200	6	.20 b	.....	1445
60,284	1,654	3,896							
8,977	116	790	S.	$1.00 m.	$200	6	$2.00 a	.....	1446
9,758	397	464	S.	1.00 & 2.00 m.	200	6	2.00 a	.....	1447
2,572	19	167	S.	1.00 & 2.00 m.	200	6	2.00 a	.....	1448
3,321	63	225	S.	1.00 m.	200	6	2.00 a	.....	1449
24,628	595	1,646							
13,864	321	320	S.	$1.00 m.	$200	6	$0.02½ b	$0.02½ b	1450
3,370	121	150	S.	1.00 m.	200	6	.12½ b	.12½ b	1451
1,903	54	132	S.	1.00 m.	200	6	6.00 a	3.00 a	1452
7,027	141	478	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1453
13,120	305	815	N.S.	1.00 s.m.	200	6	6.00 a	2.00 a	1454
5,089	60	371	S.	1.00 m.	200	6	.08 b	.08 b	1455
24,324	550	1,804	N.S.	1.00 m.	200	6	6.00 a	1.00 a	1456
84,675	1,146	3,787	O.P.	.....	100	6	.05 b	.05 b	1457
1,248	29	169	N.S.	1.00 m.	200	6	4.00 a	.....	1458
2,838	69	167	S.	1.00 m.	200	6	.05 b	.05 b	1459

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			
1460	Columbia	Elizabeth	April 22, 1892	C. Godfrey Poggi
1461	Contractors'	"	April 5, 1926	John H. Lammerding
1462	Crystal	"	Jan. 5, 1921	Thomas J. Walsh
1463	Desirable	"	Feb. 5, 1925	R. M. Nittoli
1464	Elizabeth	"	Sept. 3, 1869	Harry J. Sievers
1465	Elizabethport Mutual	"	April 5, 1875	James J. Higgins
1466	Elmora and West End	"	Dec. 27, 1910	John H. Eggens
1467	Emerald	"	Dec. 20, 1924	Adolph R. Goldblatt
1468	Eternal	"	Jan. 9, 1926	Theodore W. Bauer
1469	Excelsior	"	May 7, 1887	Edward Bauer
1470	Flag	"	April 14, 1925	Henry G. Nulton
1471	Harmonia	"	Nov. 23, 1872	George Doehrmann
1472	Headway	"	Mar. 28, 1927	Robert Hersh
1473	Home	"	Feb. 6, 1912	Karl Schaffer
1474	Homeland	"	July 31, 1920	Dennis F. Hennessy
1475	Ideal	"	Jan. 26, 1910	Louis Kaufman
1476	Independent	"	April 10, 1919	Morris Kowalsky
1477	International	"	Mar. 20, 1913	Neil MeLeod
1478	Jefferson Park	"	Nov. 26, 1919	George H. Parsons
1479	Juniors'	"	Jan. 21, 1913	Charles A. Stafford
1480	Lithuanian	"	Oct. 6, 1913	Michael A. Saliklis
1481	Members	"	Jan. 28, 1926	Frank D'Meo
1482	Merchants	"	Jan. 24, 1908	Edward S. Hersh
1483	Moreland	"	Nov. 17, 1927	Michael J. Cummings
1484	Myrtle	"	Jan. 14, 1924	Harry Z. Levin
1485	N. A. S. E.	"	July 15, 1926	Charles L. Johnson
1486	North Broad Street	"	June 12, 1924	William T. McGeachie
1487	North Elizabeth	"	Mar. 19, 1919	John F. Martin
1488	North Park	"	Mar. 1, 1923	George R. Flach
1489	Old Colony	"	Oct. 3, 1924	A. A. Baekey
1490	People's	"	Mar. 30, 1908	John K. Leeds
1491	Polonia	"	Jan. 22, 1909	Stephen Regit
1492	Rail and Harbor City	"	July 6, 1911	Elias F. Applegate
1493	Rainbow	"	Mar. 8, 1923	Callahan J. McCarthy
1494	Satisfactory	"	Jan. 7, 1927	Peter B. Shelton
1495	Security	"	Feb. 20, 1912	Hans Herold
1496	Townley	"	Mar. 28, 1927	A. W. Lamy
1497	Trinity	"	April 3, 1924	David B. Brown
1498	Union County	"	April 26, 1886	William A. Bourdon
1499	Upright	"	July 1, 1926	Max Tieger
1500	Victory	"	Jan. 28, 1920	Adrian O. Murray
1501	Workmen's	"	Nov. 23, 1899	Albert Lifson
1502	Young Men's	"	Jan. 2, 1913	Albert C. Stein
1503	Garwood	Garwood	Mar. 1, 1911	Conrad H. Keim
1504	Hillside	Hillside Township	Jan. 10, 1919	Carl Gegenheimer
1505	Inter County	" "	June 23, 1921	Charles F. Ackerman
1506	Midway	" "	Mar. 31, 1923	Harry Schnabel
1507	Kenilworth	Kenilworth	Sept. 10, 1912	John Hiller, Jr.
1508	Broadview	Linden	Dec. 20, 1923	A. H. Barr
1509	Fidelity	"	Mar. 12, 1910	H. B. Hardenburg
1510	Stonewall	"	April 8, 1921	Leon A. Watson
1511	Lyons Farms	Lyons Farms	Dec. 19, 1903	David H. Doremus
1512	New Providence	New Providence	Mar. 31, 1927	A. G. Balcom
1513	Central	Plainfield	Jan. 2, 1904	Joshua D. Loizeaux
1514	Liberty	"	Mar. 31, 1919	Isidore Tornberg

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
John K. English	Frank W. Dilkes	289 Morris Ave., Elizabeth, N. J.	1460
Edward A. McGrath	Walter W. McLachlan	906 Westfield Ave., Elizabeth, N. J.	1461
Philip Cohen	Adam Liebler	625 Chandler Ave., Roselle, N. J.	1462
S. F. LaCorte	James C. Tomasulo	308 Westfield Ave., Roselle Park, N. J.	1463
Alfred A. Stein	Fred F. Rau	1610 Orchard Ter., Linden, N. J.	1464
Charles A. Otto	Frank T. Mountford	52 Westfield Ave., Roselle Park, N. J.	1465
Pfaff & O'Brien	John J. Cummings, Jr.	207 Broad St., Elizabeth, N, J.	1466
Aaron Kaufman	A. W. Spilner	207 Broad St., Elizabeth, N. J.	1467
Sauer, Ulbrich & Sauer	Joseph P. Mihalkovits	163 Jacques St., Elizabeth, N. J.	1468
C. Addison Swift	G. P. Schmidt	417 Westfield Ave., Elizabeth, N. J.	1469
Feit & Feit	Philip G. Wall	79 Eaton Place, East Orange, N. J.	1470
C. Addison Swift	T. C. Fischer	1036 Cooledge Rd., Elizabeth, N. J.	1471
Archie Josephson	Herbert O. Struss	502 West End Ave., Elizabeth, N. J.	1472
Charles L. Morgan	J. Henry George	524 Union Ave., Elizabeth, N. J.	1473
Martin P. O'Connor	John J. Carroll	450 Marshall St., Elizabeth, N. J.	1474
Francis A. Gordon	Clarence G. Scholl	216 Summit Rd., Elizabeth, N. J.	1475
Frederick Siman	W. C. Forman	446 Jersey Ave., Elizabeth, N. J.	1476
David S. Feinswog	Charles E. Fee	61 Broad St., Elizabeth, N. J.	1477
Alfred K. Moe	William E. Walker	34 Hazard Place, Elizabeth, N. J.	1478
Charles A. Otto, Jr.	Harry G. Pflug	51 Fernwood Ter., Elizabeth, N. J.	1479
James T. Kirk	Peter L. Mack	954 Adams Ave., Elizabeth, N. J.	1480
Louis P. Longobardi	Anthony Crincoli	339 Centre St., Elizabeth, N. J.	1481
John J. Griffin	Arthur W. Pfaff	100 First St., Elizabeth, N. J.	1482
Mario Turtur	Walter B. Wilson	323 Ashton Ave., Linden, N. J.	1483
A. J. Blum	Samuel Freedman	80 Broad St., Elizabeth, N. J.	1484
Louis Lehmann, Jr.	Welles B. Pullen	519 Hemlock St., Roselle Park, N. J.	1485
Leavitt & Talley	Frank Regenthal	132 Elm St., Elizabeth, N. J.	1486
John R. Connolly	James Clark	120 Broad St., Elizabeth, N. J.	1487
Frank K. Sauer	Edward E. Unglaub	808 Livingston Rd., Elizabeth, N. J.	1488
Samuel Koestler	Harold E. Manvel	67 Hillside Rd., Elizabeth, N. J.	1489
Joseph T. Hague	William H. Ryan	1197 E. Grand St., Elizabeth, N. J.	1490
Francis J. Regula	John R. Wnek	111 Inslee Place, Elizabeth, N. J.	1491
Donald H. McLean	James W. Cozzens	Hersh Tower Bldg., Elizabeth, N. J.	1492
Henry H. Eisenberg	Samuel Balter	1139 E. Jersey St., Elizabeth, N. J.	1493
Joseph J. Turek	William J. Haggerty	576 Adams Ave., Elizabeth, N. J.	1494
George Schmidt, Jr.	Charles W. Schlegel	536 Drake Ave., Roselle, N. J.	1495
Raymond A. Leahy	George H. Byrd	280 N. Broad St., Elizabeth, N. J.	1496
Martin Korngut	A. W. Spilner	207 Broad St., Elizabeth, N. J.	1497
Robert H. McAdams	Frank J. Currall	208 Orchard St., Elizabeth, N. J.	1498
Lawrence L. Weltchek	Samuel Freedman	80 Broad St., Elizabeth, N. J.	1499
Michael H. Feldman	Samuel Freedman	80 Broad St., Elizabeth, N. J.	1500
Charles J. Stamler	Louis P. Ritter	1201 E. Grand St., Elizabeth, N. J.	1501
Welcome W. Bender	Carl J. Sauer	17 Kempshall Place, Elizabeth, N. J.	1502
A. C. Nash	H. B. Kjellmark	582 Trinity Place, Westfield, N. J.	1503
August C. Ulrich	L. F. Gardiner, Jr.	502 High St., Newark, N. J.	1504
Charles E. McCraith, Jr.	Frank L. Morton, Jr.	1060 Broad St., Newark, N. J.	1505
Frank A. English	John S. La Bar	1577 Maple Ave., Hillside, N. J.	1506
Adolph Ulbrich	Hugo Nitschke	23d St., Kenilworth, N. J.	1507
Richard V. Stein	John F. Meakim	19 E. Elizabeth Ave., Linden, N. J.	1508
Harold Depew	Frank R. Anderson	116 W. Gibbons St., Linden, N. J.	1509
Frank K. Sauer	Godfrey H. Julian	522 Miltonia St., Linden, N. J.	1510
Sylvester M. Cooley	George Compton	1444 N. Broad St., Hillside, N. J.	1511
John L. Hughes	Frederick E. Behre	New Providence, N. J.	1512
William M. Stillman	Leora D. Wenzel	240 W. Front St., Plainfield, N. J.	1513
Irving Kunzman	Herman Kramer	119 Elmwood Place, Plainfield, N. J.	1514

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank Fund	Liquid Investment	Mortgage Loans—With Pledge Shares
	Union County—Continued				
1460	Columbia	Elizabeth	$21,873	$19,500	$1,241,240
1461	Contractors'	"	3,143	204	207,100
1462	Crystal	"	9,096	11,400	541,988
1463	Desirable	"	3,803	.....	122,200
1464	Elizabeth	"	5,359	8,000	1,249,382
1465	Elizabethport Mutual	"	715	4,800	472,960
1466	Elmora and West End	"	2,239	7,500	953,300
1467	Emerald	"	627	144	187,200
1468	Eternal	"	1,441	351	42,600
1469	Excelsior	"	3,127	35,000	2,382,000
1470	Flag	"	4,205	2,000	87,600
1471	Harmonia	"	18,903	16,500	2,384,370
1472	Headway	"	562	.....	57,916
1473	Home	"	10,746	9,500	577,300
1474	Homeland	"	24,866	7,071	569,600
1475	Ideal	"	30,886	11,000	705,500
1476	Independent	"	2,789	3,000	846,390
1477	International	"	32,611	10,112	731,000
1478	Jefferson Park	"	1,028	5,208	369,900
1479	Juniors'	"	11,881	6,890	1,139,700
1480	Lithuanian	"	10,375	12,000	892,950
1481	Members	"	22,313	1,277	135,200
1482	Merchants	"	11,543	13,400	1,156,200
1483	Moreland	"	232	.....	33,200
1484	Myrtle	"	3,938	1,210	128,000
1485	N. A. S. E.	"	1,747	2,349	83,300
1486	North Broad Street	"	1,102	2,258	243,800
1487	North Elizabeth	"	2,492	2,500	885,840
1488	North Park	"	2,117	1,200	265,000
1489	Old Colony	"	7,601	2,723	346,650
1490	People's	"	15,404	.....	595,560
1491	Polonia	"	8,043	6,000	771,100
1492	Rail and Harbor City	"	9,979	6,300	714,400
1493	Rainbow	"	1,393	.....	466,600
1494	Satisfactory	"	3,332	500	83,600
1495	Security	"	9,654	7,271	811,200
1496	Townley	"	579	400	53,900
1497	Trinity	"	1,416	1,500	346,600
1498	Union County	"	2,329	6,100	559,900
1499	Upright	"	234	1,957	113,758
1500	Victory	"	9,277	4,304	553,700
1501	Workmen's	"	22,196	.....	2,190,000
1502	Young Men's	"	4,267	9,000	570,600
1503	Garwood	Garwood	1,037	2,500	218,160
1504	Hillside	Hillside Township	247	3,906	101,500
1505	Inter County	" "	7,609	3,300	440,700
1506	Midway	" "	3,247	2,411	286,200
1507	Kenilworth	Kenilworth	244	2,994	253,800
1508	Broadview	Linden	656	1,777	99,780
1509	Fidelity	"	52,997	30,000	2,459,950
1510	Stonewall	"	2,321	2,530	502,700
1511	Lyons Farms	Lyons Farms	18,445	20,072	1,304,300
1512	New Providence	New Providence	1,918	600	71,000
1513	Central	Plainfield	1,809	5,300	514,000
1514	Liberty	"	8,045	4,094	472,800

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$66,000	$61,568	$148,594	.....	$1,306	$1,560,081	1460
.....	5,585	7,514	.....	203	223,749	1461
.....	47,172	138,631	.....	.....	748,287	1462
.....	3,805	.....	$6,085	103	135,996	1463
.....	61,395	85,531	.....	496	1,410,163	1464
.....	10,539	19,299	932	981	510,226	1465
.....	144,411	202,216	.....	26,204	1,335,870	1466
.....	2,520	.....	.....	408	190,899	1467
.....	1,748	.....	.....	112	46,252	1468
.....	52,110	35,826	.....	.....	2,508,063	1469
.....	8,410	20,165	2,298	1,849	126,527	1470
.....	51,261	132,821	.....	14,696	2,618,551	1471
.....	1,285	.....	1,600	.....	61,363	1472
3,000	4,905	.....	.....	.....	605,451	1473
.....	20,613	50,179	36	606	672,971	1474
.....	15,035	46,387	.....	638	809,446	1475
.....	53,714	6,639	.....	629	913,161	1476
.....	49,733	57,582	.....	.....	881,038	1477
17,000	20,894	17,693	2,539	880	435,142	1478
.....	33,981	29,042	.....	2,565	1,224,059	1479
.....	21,364	166,406	975	670	1,104,740	1480
.....	5,330	.....	.....	184	164,304	1481
.....	27,225	62,994	4,025	2,119	1,277,506	1482
.....	1,790	.....	.....	333	35,555	1483
.....	15,590	.....	9,406	300	158,444	1484
.....	8,366	8,276	.....	222	104,260	1485
.....	4,835	8,358	6,914	234	267,501	1486
.....	36,743	14,410	212	221	942,418	1487
9,000	19,760	12,885	3,461	2,305	315,728	1488
.....	8,615	49,531	8,625	.....	423,745	1489
.....	38,600	.....	.....	848	650,412	1490
.....	41,561	22,207	76	541	849,528	1491
.....	30,630	16,209	5,280	853	783,651	1492
.....	17,157	32,185	6,058	12,134	535,527	1493
.....	3,684	.....	.....	304	91,420	1494
.....	42,180	.....	5,512	2,561	878,378	1495
.....	3,379	.....	33	.....	58,291	1496
.....	17,363	18,197	1,222	29	386,327	1497
.....	8,460	11,500	.....	7,566	595,855	1498
.....	5,660	8,900	6,762	1,278	138,549	1499
.....	51,250	28,058	.....	142	646,731	1500
.....	92,129	151,012	.....	298	2,455,635	1501
.....	94,377	48,723	18,653	1,275	746,895	1502
.....	11,770	.....	2,022	.....	235,489	1503
.....	1,050	45,025	1,511	300	153,539	1504
.....	10,040	43,910	4,977	1,656	512,192	1505
.....	14,770	12,218	5,090	98	324,034	1506
.....	9,565	13,491	1,804	442	282,340	1507
.....	8,932	13,245	8,893	483	133,766	1508
20,000	109,692	132,099	14,713	8,966	2,828,417	1509
.....	41,315	29,593	2,358	455	581,272	1510
24,500	54,630	40,215	10,946	22,332	1,495,440	1511
.....	1,600	.....	1,638	12	76,768	1512
.....	32,639	31,160	7,032	148	592,088	1513
.....	36,418	15,055	13,864	858	551,134	1514

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 Paid-Up Shares
	Union County—Continued					
1460	Columbia	Elizabeth	$1,149,528	.....	.....	$17,400
1461	Contractors'	"	181,915	.....	.....	.....
1462	Crystal	"	528,116	.....	.....	9,000
1463	Desirable	"	111,858	.....	.....	.....
1464	Elizabeth	"	907,411	.....	.....	108,800
1465	Elizabethport Mutual	"	312,268	.....	.....	.....
1466	Elmora and West End	"	913,212	.....	.....	79,000
1467	Emerald	"	144,680	.....	.....	3,100
1468	Eternal	"	36,515	.....	.....	2,400
1469	Excelsior	"	1,643,000	.....	.....	166,700
1470	Flag	"	69,676	.....	.....	23,450
1471	Harmonia	"	1,730,450	.....	.....	138,200
1472	Headway	"	47,271	.....	.....	3,000
1473	Home	"	437,278	.....	.....	.....
1474	Homeland	"	473,763	.....	.....	23,000
1475	Ideal	"	601,997	.....	.....	3,000
1476	Independent	"	585,287	.....	.....	54,500
1477	International	"	654,481	.....	.....	.....
1478	Jefferson Park	"	276,138	.....	.....	21,800
1479	Juniors'	"	806,114	.....	.....	73,000
1480	Lithuanian	"	720,231	.....	.....	103,400
1481	Members	"	139,235	.....	.....	.....
1482	Merchants	"	907,621	.....	.....	.....
1483	Moreland	"	28,436	.....	.....	600
1484	Myrtle	"	107,808	.....	.....	1,900
1485	N. A. S. E.	"	82,402	.....	.....	3,000
1486	North Broad Street	"	174,600	.....	.....	4,000
1487	North Elizabeth	"	650,780	.....	.....	.....
1488	North Park	"	229,311	.....	.....	7,000
1489	Old Colony	"	339,850	$2,600	.....	9,400
1490	People's	"	435,402	.....	.....	29,000
1491	Polonia	"	539,645	.....	.....	103,600
1492	Rail and Harbor City	"	548,239	.....	.....	22,960
1493	Rainbow	"	339,205	.....	.....	38,000
1494	Satisfactory	"	49,789	10,800	.....	10,760
1495	Security	"	563,112	.....	.....	57,600
1496	Townley	"	45,085	.....	.....	.....
1497	Trinity	"	251,366	.....	.....	26,700
1498	Union County	"	381,408	.....	.....	27,400
1499	Upright	"	85,712	.....	.....	20,800
1500	Victory	"	416,011	.....	.....	61,300
1501	Workmen's	"	1,556,792	.....	.....	201,825
1502	Young Men's	"	465,509	.....	.....	14,800
1503	Garwood	Garwood	177,263	.....	.....	.....
1504	Hillside	Hillside Township	103,265	.....	.....	18,500
1505	Inter County	" "	328,073	.....	.....	53,700
1506	Midway	" "	216,594	.....	.....	17,600
1507	Kenilworth	Kenilworth	184,143	.....	.....	24,300
1508	Broadview	Linden	86,718	.....	.....	6,200
1509	Fidelity	"	1,633,951	.....	.....	318,300
1510	Stonewall	"	370,684	.....	.....	14,400
1511	Lyons Farms	Lyons Farms	1,067,160	.....	.....	118,300
1512	New Providence	New Providence	60,726	.....	.....	.....
1513	Central	Plainfield	435,988	.....	.....	.....
1514	Liberty	"	352,159	14,200	.....	50,000

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

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	
.....	.....	.....	$1,700	.....	$25	$381,689	$9,739	$1,560,081	1460
$2,299	.....	.....	.....	.....	7	36,639	2,889	223,749	1461
1,388	.....	.....	.....	$34,000	.....	151,316	24,467	748,287	1462
88	.....	$174	.....	.....	.....	22,756	1,120	135,996	1463
5,917	.....	.....	.....	96,000	2,625	280,240	9,170	1,410,163	1464
169	$61,700	23	.....	26,500	10,107	93,356	6,103	510,226	1465
226	.....	.....	.....	28,000	2,561	290,604	22,267	1,335,870	1466
30	.....	.....	.....	.....	.....	37,654	5,435	190,899	1467
.....	.....	90	.....	.....	.....	5,968	1,279	46,252	1468
242	.....	.....	.....	122,000	4,244	530,368	41,509	2,508,063	1469
1,371	.....	145	.....	13,500	79	16,206	2,100	126,527	1470
.....	.....	2,646	.....	197,000	85	532,287	17,883	2,618,551	1471
1,322	.....	161	.....	500	86	7,332	1,691	61,363	1472
.....	.....	.....	.....	.....	11,473	147,194	9,506	605,451	1473
.....	.....	.....	.....	12,450	105	154,608	9,045	672,971	1474
80	.....	.....	.....	.....	.....	196,327	8,042	809,446	1475
448	.....	.....	.....	68,000	71	190,424	14,431	913,161	1476
99	.....	.....	.....	.....	7,979	208,309	10,170	881,038	1477
51	.....	313	.....	49,500	5,335	78,288	3,717	435,142	1478
273	.....	.....	.....	92,500	1,669	239,959	10,544	1,224,059	1479
.....	.....	.....	.....	54,000	27	210,112	16,970	1,104,740	1480
.....	.....	.....	.....	.....	.....	22,075	2,994	164,304	1481
300	6,037	.....	.....	70,000	.....	275,615	17,933	1,277,506	1482
.....	.....	.....	.....	2,000	5	2,840	1,674	35,555	1483
1,045	.....	1,224	.....	21,600	208	24,344	315	158,444	1484
159	.....	.....	.....	6,600	.....	10,811	1,288	104,260	1485
5,620	.....	706	.....	34,000	16	34,847	13,712	267,501	1486
.....	.....	.....	.....	34,000	261	248,926	8,451	942,418	1487
80	.....	491	.....	18,000	.....	54,024	6,822	315,728	1488
.....	.....	.....	.....	.....	20	66,531	5,344	423,745	1489
.....	.....	.....	.....	61,000	51	122,416	2,543	650,412	1490
.....	1,010	3,259	.....	15,000	44	183,954	3,016	849,528	1491
.....	.....	427	.....	25,000	.....	176,979	10,046	783,651	1492
7,288	.....	39	182	39,134	113	97,038	14,528	535,527	1493
376	.....	.....	.....	12,000	244	6,069	1,382	91,420	1494
352	.....	.....	.....	85,000	2,297	150,628	19,389	878,378	1495
1,394	.....	.....	.....	4,800	53	5,702	1,257	58,291	1496
.....	.....	.....	.....	41,500	.....	61,390	5,371	386,327	1497
.....	.....	.....	.....	70,000	229	111,983	4,835	595,855	1498
1,321	.....	441	.....	12,800	1,686	14,650	1,139	138,549	1499
.....	.....	.....	160	23,000	520	140,663	5,077	646,731	1500
.....	.....	.....	.....	122,000	18,029	516,991	39,998	2,455,635	1501
194	.....	760	.....	98,000	523	151,564	15,545	746,895	1502
393	.....	215	.....	5,040	.....	51,507	1,071	235,489	1503
1,135	.....	35	.....	3,500	434	20,668	6,002	153,539	1504
2,754	.....	174	3,600	45,000	.....	73,518	5,373	512,192	1505
30	.....	152	.....	29,500	286	57,550	2,322	324,034	1506
73	.....	334	.....	10,700	.....	61,438	1,352	282,340	1507
65	.....	435	.....	23,000	25	15,784	1,539	133,766	1508
69	.....	2,405	.....	318,000	5,325	536,026	14,341	2,828,417	1509
2,389	.....	1	.....	59,000	1,113	127,293	6,392	581,272	1510
27	.....	102	.....	.....	20	304,666	5,165	1,495,440	1511
711	.....	50	.....	8,000	600	6,562	119	76,768	1512
.....	.....	468	.....	35,200	.....	117,316	3,116	592,088	1513
1,415	.....	738	.....	40,000	81	90,189	2,352	551,134	1514

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Union County—Continued								
1460	Columbia	16,094	1,270	.....	.....	.....	.....	87	7
1461	Contractors'	4,552	256	.....	.....	.....	.....	.....	.....
1462	Crystal	8,285	714	.....	.....	.....	.....	45	8
1463	Desirable	2,619	281	.....	.....	.....	.....	.....	.....
1464	Elizabeth	16,293	1,399	.....	.....	.....	.....	544	80
1465	Elizabethport Mutual	4,868	502	.....	.....	.....	.....	.....	.....
1466	Elmora and West End	12,767	1,058	.....	.....	.....	.....	395	101
1467	Emerald	2,857	231	.....	.....	.....	.....	15	7
1468	Eternal	1,412	191	.....	.....	.....	.....	12	3
1469	Excelsior	25,686	2,321	.....	.....	.....	.....	464	116
1470	Flag	1,515	135	.....	.....	.....	.....	117	26
1471	Harmonia	26,170	2,674	.....	.....	.....	.....	691	102
1472	Headway	1,511	144	.....	.....	.....	.....	15	2
1473	Home	7,362	603	.....	.....	.....	.....	.....	.....
1474	Homeland	7,021	711	.....	.....	.....	.....	115	9
1475	Ideal	8,906	663	.....	.....	.....	.....	15	2
1476	Independent	12,290	872	.....	.....	.....	.....	272	31
1477	International	9,478	786	.....	.....	.....	.....	.....	.....
1478	Jefferson Park	4,748	454	.....	.....	.....	.....	109	21
1479	Juniors'	13,769	1,377	.....	.....	.....	.....	365	52
1480	Lithuanian	10,652	960	.....	.....	.....	.....	517	58
1481	Members	4,363	440	.....	.....	.....	.....	.....	.....
1482	Merchants	12,698	840	.....	.....	.....	.....	.....	.....
1483	Moreland	1,287	128	.....	.....	.....	.....	6	2
1484	Myrtle	2,479	230	.....	.....	.....	.....	9	2
1485	N. A. S. E.	2,353	302	.....	.....	.....	.....	15	3
1486	North Broad Street	3,360	293	.....	.....	.....	.....	20	2
1487	North Elizabeth	8,268	767	.....	.....	.....	.....	.....	.....
1488	North Park	4,295	433	.....	.....	.....	.....	35	6
1489	Old Colony	6,548	653	26	6	.....	.....	47	6
1490	People's	6,322	601	.....	.....	.....	.....	145	19
1491	Polonia	8,627	859	.....	.....	.....	.....	518	73
1492	Rail and Harbor City	7,128	655	.....	.....	.....	.....	99	15
1493	Rainbow	6,188	587	.....	.....	.....	.....	190	24
1494	Satisfactory	1,992	309	71	5	.....	.....	53	21
1495	Security	9,474	957	.....	.....	.....	.....	288	34
1496	Townley	1,233	124	.....	.....	.....	.....	.....	.....
1497	Trinity	5,419	460	.....	.....	.....	.....	133	32
1498	Union County	5,576	540	.....	.....	.....	.....	137	16
1499	Upright	2,279	218	.....	.....	.....	.....	104	16
1500	Victory	7,412	602	.....	.....	.....	.....	307	26
1501	Workmen's	26,857	2,091	.....	.....	.....	.....	1,009	320
1502	Young Men's	6,664	542	.....	.....	.....	.....	74	11
1503	Garwood	2,673	204	.....	.....	.....	.....	.....	.....
1504	Hillside	2,031	253	.....	.....	.....	.....	92	12
1505	Inter County	6,900	684	.....	.....	.....	.....	268	39
1506	Midway	3,895	237	.....	.....	.....	.....	88	11
1507	Kenilworth	2,815	254	.....	.....	.....	.....	122	19
1508	Broadview	1,903	183	.....	.....	.....	.....	31	9
1509	Fidelity	27,984	1,539	.....	.....	.....	.....	1,591	164
1510	Stonewall	6,387	612	.....	.....	.....	.....	72	66
1511	Lyons Farms	16,406	1,218	.....	.....	.....	.....	591	79
1512	New Providence	2,170	232	.....	.....	.....	.....	.....	.....
1513	Central	6,962	583	.....	.....	.....	.....	.....	.....
1514	Liberty	7,105	627	142	39	.....	.....	250	26

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
16,181	360	917	N.S.	$1.00 m.	$200&$240	6	$6.00 a	.....	1460
4,552	51	205	N.S.	1.00 m.	200	6	3.50 & 4.00 a	.....	1461
8,330	151	571	N.S.	1.00 m.	200	6	6.00 a	$2.00 a	1462
2,619	38	243	S.	1.00 m.	200	6	6.00 a	6.00 a	1463
16,837	334	1,145	N.S.	1.00 m.	200	6	6.00 a	1.00 a	1464
4,868	160	342	N.S.	1.00 m.	200	6	4.00 a	.....	1465
13,162	391	768	N.S.	1.00 m.	200	6	6.00 a	.....	1466
2,872	48	190	O.P.	.....	200	6	6.00 a	2.00 a	1467
1,424	23	171	N.S.	1.00 m.	200	6	6.00 a	3.00 a	1468
26,150	602	1,835	N.S.	1.00 m.	200	6	.05 b	.05 b	1469
1,632	32	129	S.	1.00 m.	200	6	6.00 a	1.00 a	1470
26,861	722	2,054	N.S.	1.00 m.	200	6	6.00 a	1.00 a	1471
1,526	20	126	S.	1.00 m.	200	6	6.00 a	2.00 a	1472
7,362	105	498	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1473
7,136	150	570	O.P.	.....	200	6	.05 b	.05 b	1474
8,921	124	541	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1475
12,562	155	748	N.S.	1.00 m.	200	6	.....	2.00 a	1476
9,478	208	578	N.S.	1.00 m.	200	6	5.00 a	2.00 a	1477
4,857	97	378	S.	1.00 m.	200	6	6.00 a & .11 b	2.00 a	1478
14,134	318	1,111	N.S.	1.00 m.	200	6	4.00 to 6.00 a	2.00 a	1479
11,169	274	744	N.S.	1.00 m.	200	6	6.00 a	2.00 & 3.00 a	1480
4,363	44	396	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1481
12,698	186	654	N.S.	1.00 m.	200	6	6.00 a	1.00 a	1482
1,293	18	112	N.S.	1.00 m.	200	6	5.00 a	2.00 a	1483
2,488	68	164	O.P.	.....	200	6	6.00 a	2.00 a	1484
2,368	62	243	N.S.	1.00 m.	200	6	6.00 a & .05 b	2.00 a	1485
3,380	55	240	S.	1.00 m.	200	6	4.00 & 5.00 a	.....	1486
8,268	220	547	N.S.	1.00 m.	240	5 & 6	6.00 a	6.00 a	1487
4,330	98	341	S.	1.00 m.	200	6	4.00 & 6.00 a	.....	1488
6,621	80	585	N.S.	1.00 m.	200	6	5.00 a & .05 b	2.00 a & .05 b	1489
6,467	225	395	N.S.	1.00 m.	200 & 240	6	5.00 a	.....	1490
9,145	322	610	O.P.	.....	200	6	4.00 a	.....	1491
7,227	197	473	N.S.	1.00 m.	200 & 240	6	6.00 a	1.00 a	1492
6,378	163	448	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1493
2,116	39	296	N.S.	1.00 m.	200	6	4.00 a	4.00 a	1494
9,762	284	707	N.S.	1.00 m.	200	6	6.00 a & .02½ b	1.00 a	1495
1,233	22	102	N.S.	1.00 m.	200	6	4.00 a	.....	1496
5,552	104	388	O.P.	.....	200	6	6.00 a	2.00 a	1497
5,713	214	342	N.S.	1.00 m.	200	6	3.00 a & .04 b	3.00 a	1498
2,383	50	184	S.	1.00 m.	200	6	5.00 & 6.00 a	1.00 a	1499
7,719	192	436	N.S.	1.00 m.	200	6	6.00 a	5.00 a	1500
27,866	550	1,861	O.P.	.....	200	6	6.00 a	2.00 a	1501
6,738	178	375	S.	1.00 m.	200	6	.05 b	.....	1502
2,673	67	137	N.S.	1.00 m.	240	6	.06⅓ b	.06⅓ b	1503
2,123	39	226	S.	1.00 m.	200	6	4.00 a	1.00 a	1504
7,168	121	602	S.	1.00 m.	200	6	3.00 a	1.00 a	1505
3,983	55	193	S.	1.00 m.	200	6	3.00 a	1.00 a	1506
2,937	101	172	S.	1.00 m.	200	6	5.00 a	2.00 a	1507
1,934	64	128	S.	1.00 m.	200	6	5.00 a	2.00 a	1508
29,575	708	995	N.S.	1.00 m.	200	6	4.00 a	2.00 a	1509
6,459	185	493	N.S.	1.00 m.	200	6	6.00 a & .06¼ b	2.00 a	1510
16,997	367	930	S.	1.00 m.	200	6	.03 b	.03 b	1511
2,170	18	214	S.	1.00 m.	200	6	2.50 a	.....	1512
6,962	198	385	S.	1.00 m.	200	6	3.00 a	1.00 a	1513
7,497	180	512	S.	1.00 m.	200	6	3.50 a	1.50 a	1514

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			
1515	Plainfield	Plainfield	Mar. 21, 1884	Herman Schwed
1516	Queen City and Home	"	* (See below)	Arthur C. Wadley
1517	Renascence	"	June 30, 1925	Aurelio Mangione
1518	Representative	"	Mar. 14, 1924	Richard J. Harrigan
1519	Union	"	Jan. 18, 1899	A. D. Edgar
1520	Axia	Rahway	April 16, 1927	**Clifford B. Gehring
1521	Better-Homes	"	Oct. 11, 1924	William C. Hoblitzell
1522	Citizens	"	July 31, 1914	A. F. Kirstein, Sr.
1523	Industrial	"	Mar. 7, 1910	Arthur R. Wendell
1524	Rahway	"	Feb. 8, 1898	Cyrus W. Squier
1525	Reliance Co-Operative	"	Jan. 29, 1920	Thomas T. Boresch
1526	Workmen's	"	Jan. 25, 1886	Willard C. Freeman
1527	Chandler	Roselle	May 6, 1922	Theodore Farber
1528	Jewel	"	Oct. 25, 1923	Arthur A. Jentsch
1529	Roselle	"	May 25, 1889	W. C. Hope
1530	Warinanco	"	Oct. 3, 1924	Justin McAghon
1531	Aldene	Roselle Park	June 14, 1919	Albert S. Geehr
1532	Gloria	" "	May 21, 1923	Jay W. Rewalt, Sr.
1533	Roselle Park	" "	June 28, 1904	Charles V. Drake
1534	Twin Borough	" "	Nov. 10, 1920	David J. Farren
1535	Fanwood and Scotch Plains	Scotch Plains	May 23, 1922	Alexander Muir
1536	Baltusrol	Springfield	June 8, 1929	Thomas H. Lyons
1537	Battle Hill	"	Mar. 15, 1923	Stewart O. Burns
1538	Arcoe	Summit	Jan. 30, 1925	August H. Riviere
1539	Hill City	"	Mar. 10, 1914	Marcy P. Stephens
1540	Overlook	"	Nov. 9, 1923	H. Donald Holmes
1541	Prospect Hill	"	July 27, 1923	Herman F. Beck
1542	Summit	"	Oct. 14, 1891	J. Franklin Haas
1543	Connecticut Farms	Union	Mar. 30, 1922	John R. Buchanan
1544	Inland	"	Feb. 4, 1929	Robert S. Sherwin
1545	Vauxhall	Vauxhall	July 24, 1920	Gustav Hummel, Jr.
1546	Home	Westfield	Oct. 29, 1912	Leigh M. Pearsall
1547	Mindowaskin	"	Feb. 4, 1929	Henry W. Pleister
1548	Mutual	"	April 27, 1908	George W. Frutchey
1549	Westfield	"	Dec. 4, 1888	Theodore H. Ludwig
	Warren County			
1550	Belvidere	Belvidere	Jan. 19, 1920	John E. Allen
1551	Hackettstown	Hackettstown	Feb. 26, 1906	W. A. Hoffman
1552	Malvern Hill	"	Jan. 5, 1927	Lindley G. Cook
1553	Phillipsburg, No. 4	Phillipsburg	Mar. 27, 1876	Matthew Korp
1554	Phillipsburg, No. 5	"	June 6, 1882	Charles B. Newman
1555	Phillipsburg, No. 6	"	April 3, 1903	Michael J. Marnel
1556	Phillipsburg, No. 7	"	Aug. 7, 1915	Matthew Kingfield
1557	Warren County	"	Mar. 11, 1922	Shipman R. Pursel
1558	Mansfield	Washington	July 31, 1930	Floyd Major
1559	Washington	"	May 26, 1919	Eugene L. Linaberry

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

** Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
W. R. Codington & C. M. Dolliver	Charles W. Nagel	1019 W. 6th St., Plainfield, N. J.	1515
McDonough & McDonough	Florence E. Luerssen	107 Park Ave., Plainfield, N. J.	1516
S. Diana	P. E. Marangello	436 E. 5th St., Plainfield, N. J.	1517
Joseph J. Mutnick, Jr.	Samuel Pinn	602 Madison Ave., Plainfield, N. J.	1518
C. M. Dolliver	C. J. Ornes	90 Summit Ave., Plainfield, N. J.	1519
Clarence A. Ward	William Weil	137 Maple Ave., Rahway, N. J.	1520
Adolph Ulbrich	John F. Geyer	142 Irving St., Rahway, N. J.	1521
Charles J. Stamler	A. Weitz	144 Irving St., Rahway, N. J.	1522
David Armstrong	Fred C. Bauer	42 New Church St., Rahway, N. J.	1523
Orlando H. Dey	Freeland J. Gibbons	136 Irving St., Rahway, N. J.	1524
Fayette N. Talley	John W. Wieser	17 Lincoln Ave., Rahway, N. J.	1525
F. C. Hyer	L. R. Cartwright	19 Pierpont St., Rahway, N. J.	1526
Samuel Koestler	Harry A. Levine	37 E. Elm St., Linden, N. J.	1527
Sidney W. Eldridge	Willard H. Berrien	203 Webster Ave., E., Roselle Park, N. J.	1528
Edward S. Atwater, Jr.	Harry Cashmore	First Natl. Bank, Roselle, N. J.	1529
Max M. Albach	Searle R. Chynoweth	209 Chandler Ave., Roselle, N. J.	1530
Donald H. McLean	Armando G. Finizio	290 Eaton Ave., Roselle Park, N. J.	1531
Alfred A. Stein	William J. Donlan	15 W. Westfield Ave., Roselle Park, N. J.	1532
C. L. Morgan & B. C. Austin	Harwood Fish	420 Chestnut St., Roselle Park, N. J.	1533
Adolph Ulbrich	Fred R. Frey	308 Madison Ave., Roselle Park, N. J.	1534
Peter J. McDonough, Jr.	Paul L. Archbold	Scotch Plains, N. J.	1535
Louis Messing, Jr.	Edward A. Conley	277 Morris Ave., Springfield, N. J.	1536
Hobart L. Benedict	Charles H. Huff	P. O. Box 108, Springfield, N. J.	1537
Jacob R. Mantel	William L. Heyl	25 Maple St., Summit, N. J.	1538
F. C. Kentz	John G. Voegtlen	30 Maple St., Summit, N. J.	1539
Edward G. Pringle	Robert P. Williamson	141 Springfield Ave., Summit, N. J.	1540
Robert B. Williams	Charles H. Baum	313 Mountain Ave., Summit, N. J.	1541
Atwood L. DeCoster	J. Sherman Byland	c/o Summit Trust Co., Summit, N. J.	1542
Hobart L. Benedict	R. W. Townley	Union, N. J.	1543
Perry E. Belfatto	Frederick H. Riecke, Jr.	213 Pomona Ave., Newark, N. J.	1544
Herbert Ellend	Gustav Bohnenberger, Jr.	219 Newark Ave., Union, N. J.	1545
R. S. Snevily	Charles P. Worth	101 W. Broad St., Westfield, N. J.	1546
Alan B. Conlin	J. Alston Adams	532 Bradford Ave., Westfield, N. J.	1547
Paul Q. Oliver	Richard C. Doerrer	171 Elm St., Westfield, N. J.	1548
Paul Q. Oliver	Howard M. Condit	423 Everson Place, Westfield, N. J.	1549
John H. Dahlke	Homer H. Rasely	333 Water St., Belvidere, N. J.	1550
Claude E. Cook	A. M. Lundy	Hackettstown, N. J.	1551
George W. Fleming	John D. Woodward	Lock Drawer F, Hackettstown, N. J.	1552
S. C. Smith, Jr.	Daniel J. Lilly	403 Thomas St., Phillipsburg, N. J.	1553
William H. Walters	Robert Souders	192 Lincoln St., Phillipsburg, N. J.	1554
C. B. Brady	Robert D. Connolly	418 S. Main St., Phillipsburg, N. J.	1555
John M. Cody	George B. Arnold	169 S. Main St., Phillipsburg, N. J.	1556
William P. Tallman	Vida C. King	Phillipsburg Trust Co., Phillipsburg, N. J.	1557
George Fleming	W. Boyd Creveling	26 W. Washington Ave., Washington, N. J.	1558
George Fleming & Clark Bowers	Harry Christine	22 Belvidere Ave., Washington, N. J.	1559

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				
1515	Plainfield	Plainfield	$26,914	.....	$1,396,900
1516	Queen City and Home	"	30,441	$30,700	1,969,700
1517	Renascence	"	1,058	825	73,100
1518	Representative	"	4,715	3,030	299,700
1519	Union	"	4,549	8,508	806,050
1520	Axia	Rahway	4,227	429	146,500
1521	Better-Homes	"	742	1,866	320,000
1522	Citizens	"	12,451	7,187	963,350
1523	Industrial	"	63,571	32,000	1,399,500
1524	Rahway	"	2,521	.....	173,840
1525	Reliance Co-Operative	"	51	1,800	194,150
1526	Workmen's	"	23,829	15,000	1,111,360
1527	Chandler	Roselle	2,010	2,000	223,200
1528	Jewel	"	163	962	92,400
1529	Roselle	"	494	13,020	1,097,200
1530	Warinanco	"	7,378	3,100	294,700
1531	Aldene	Roselle Park	2,635	2,274	506,280
1532	Gloria	" "	610	1,034	102,910
1533	Roselle Park	" "	1,736	40,000	3,066,528
1534	Twin Borough	" "	13,246	3,824	350,200
1535	Fanwood and Scotch Plains	Scotch Plains	4,993	2,251	367,200
1536	Baltusrol	Springfield	1,298	420	27,400
1537	Battle Hill	"	16,949	4,600	896,300
1538	Arcoe	Summit	453	.....	121,400
1539	Hill City	"	23,333	20,000	1,264,100
1540	Overlook	"	10,555	1,209	337,850
1541	Prospect Hill	"	531	233	48,400
1542	Summit	"	240	5,000	1,024,250
1543	Connecticut Farms	Union	1,196	5,000	484,000
1544	Inland	"	187	400	35,000
1545	Vauxhall	Vauxhall	1,841	917	164,200
1546	Home	Westfield	11,473	24,891	1,953,900
1547	Mindowaskin	"	2,609	350	23,800
1548	Mutual	"	4,704	26,800	1,844,400
1549	Westfield	"	9,341	22,469	1,927,000
	Totals		$765,685	$702,766	$67,276,596
	Warren County				
1550	Belvidere	Belvidere	$42,695	$2,751	$130,640
1551	Hackettstown	Hackettstown	8,120	2,235	268,580
1552	Malvern Hill	"	334	286	100,400
1553	Phillipsburg, No. 4	Phillipsburg	640	.....	155,200
1554	Phillipsburg, No. 5	"	11,454	3,124	585,700
1555	Phillipsburg, No. 6	"	7,513	.....	144,200
1556	Phillipsburg, No. 7	"	2,418	5,325	593,400
1557	Warren County	"	40,730	1,418	581,400
1558	Mansfield	Washington	749	11	7,500
1559	Washington	"	9,488	1,000	559,470
	Totals		$124,141	$16,150	$3,126,490

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$39,978	$73,612	$22,969	$4,896	$1,565,269	1515
$58,600	149,849	209,568	38,039	6,537	2,493,434	1516
.....	3,977	5,421	1,405	221	86,007	1517
.....	15,458	2,794	10,238	1,822	337,757	1518
.....	21,437	18,452	10,311	734	870,041	1519
.....	200	.....	1,594	248	153,198	1520
.....	21,350	29,944	1,670	587	376,759	1521
42,500	18,275	99,885	500	17,492	1,161,640	1522
.....	45,012	23,343	.....	1,000	1,564,426	1523
.....	610	11,976	1,476	.....	190,423	1524
.....	12,750	6,741	4,006	16,807	236,305	1525
21,122	18,681	11,775	3,806	325	1,205,898	1526
.....	15,481	37,517	.....	1,108	281,316	1527
.....	7,845	17,265	4,319	1,433	124,387	1528
.....	95,336	15,204	6,107	117	1,227,478	1529
.....	11,636	22,460	9,742	196	349,212	1530
.....	20,230	.....	5,045	812	537,276	1531
.....	7,905	36,152	192	96	148,899	1532
.....	100,345	29,661	21,326	9,983	3,269,579	1533
.....	11,300	13,126	6,188	69	397,953	1534
.....	13,145	9,679	5,426	562	403,256	1535
.....	876	.....	489	178	30,661	1536
.....	43,905	24,907	19,122	2,308	1,008,091	1537
.....	5,775	.....	1,920	348	129,896	1538
.....	101,265	15,114	10,529	233	1,434,574	1539
.....	7,150	6,089	3,349	1,807	367,959	1540
.....	2,665	.....	716	45	52,590	1541
.....	51,505	30,091	8,771	525	1,120,382	1542
.....	20,500	10,131	2,959	940	524,717	1543
.....	460	6,020	811	110	42,988	1544
.....	4,847	.....	2,052	1,608	175,465	1545
.....	242,150	32,725	4,893	76,581	2,346,613	1546
.....	1,512	.....	1,906	200	30,377	1547
.....	172,862	58,087	10,924	1,212	2,118,989	1548
.....	170,235	37,858	15,481	2,639	2,185,023	1549
$312,222	$3,470,388	$3,664,767	$438,753	$285,331	$76,916,508	
.....	$2,500	.....	$2,238	$4	$180,828	1550
$7,400	4,670	.....	420	170	291,595	1551
.....	53	$3,870	833	394	106,170	1552
.....	.....	.....	1,759	.....	157,599	1553
.....	.....	.....	1,393	.....	601,671	1554
.....	200	.....	1,020	.....	152,933	1555
.....	.....	.....	8,213	55	609,411	1556
.....	11,100	10,818	7,385	61,290	714,141	1557
.....	.....	.....	280	250	8,790	1558
.....	3,720	3,000	4,753	1,312	582,743	1559
$7,400	$22,243	$17,688	$28,294	$63,475	$3,405,881	

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 Paid-Up Shares
	Union County—Continued					
1515	Plainfield	Plainfield	$1,077,493	.....	.....	$45,300
1516	Queen City and Home	"	1,834,253	$1,600	.....	185,400
1517	Renascence	"	59,244	.....	.....	.....
1518	Representative	"	227,419	.....	.....	9,800
1519	Union	"	607,255	.....	.....	.....
1520	Axia	Rahway	75,654	82,950	.....	19,700
1521	Better-Homes	"	285,075	.....	.....	2,100
1522	Citizens	"	771,011	.....	.....	41,000
1523	Industrial	"	1,110,335	.....	$14,221	6,500
1524	Rahway	"	124,656	.....	.....	10,800
1525	Reliance Co-Operative	"	151,133	.....	.....	23,200
1526	Workmen's	"	886,368	.....	.....	51,400
1527	Chandler	Roselle	159,231	.....	.....	28,200
1528	Jewel	"	77,269	.....	.....	11,400
1529	Roselle	"	916,645	.....	.....	.....
1530	Warinanco	"	264,402	.....	.....	7,000
1531	Aldene	Roselle Park	378,286	.....	.....	8,000
1532	Gloria	" "	97,279	.....	.....	.....
1533	Roselle Park	" "	1,909,392	338,984	.....	182,002
1534	Twin Borough	" "	289,614	.....	.....	.....
1535	Fanwood and Scotch Plains	Scotch Plains	306,277	.....	.....	.....
1536	Baltusrol	Springfield	25,880	.....	.....	1,800
1537	Battle Hill	"	703,470	.....	.....	.....
1538	Arcoe	Summit	91,739	.....	.....	2,000
1539	Hill City	"	1,044,347	52,800	.....	62,500
1540	Overlook	"	304,245	.....	.....	.....
1541	Prospect Hill	"	40,578	.....	.....	1,500
1542	Summit	"	837,000	.....	.....	35,400
1543	Connecticut Farms	Union	373,656	.....	.....	.....
1544	Inland	"	34,209	.....	.....	4,350
1545	Vauxhall	Vauxhall	123,867	.....	.....	4,600
1546	Home	Westfield	1,716,112	.....	.....	.....
1547	Mindowaskin	"	26,497	2,070	.....	.....
1548	Mutual	"	1,579,196	.....	.....	.....
1549	Westfield	"	1,633,336	.....	.....	.....
	Totals		$52,240,753	$459,204	$86,995	$4,155,247
	Warren County					
1550	Belvidere	Belvidere	$135,882	.....	.....	.....
1551	Hackettstown	Hackettstown	231,696	.....	.....	.....
1552	Malvern Hill	"	72,252	$14,490	.....	.....
1553	Phillipsburg, No. 4	Phillipsburg	108,528	.....	.....	.....
1554	Phillipsburg, No. 5	"	491,196	.....	.....	.....
1555	Phillipsburg, No. 6	"	123,456	.....	.....	$300
1556	Phillipsburg, No. 7	"	457,404	.....	.....	.....
1557	Warren County	"	568,629	.....	.....	.....
1558	Mansfield	Washington	7,729	720	.....	.....
1559	Washington	"	359,380	.....	.....	56,700
	Totals		$2,556,152	$15,210	.....	$57,000

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1931

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	
$684	.....	$1,582	$2,003	$149,500	.....	$285,698	$3,009	$1,565,269	1515
6,422	.....	4,218	.....	.....	$6,494	438,507	16,540	2,493,434	1516
357	.....	661	1,500	10,700	76	12,899	570	86,007	1517
4,866	.....	417	.....	46,100	179	48,231	1,245	337,757	1518
143	.....	1,631	.....	95,000	150	164,017	1,845	870,041	1519
699	.....	191	.....	5,000	.....	18,716	288	153,198	1520
.....	.....	797	.....	12,000	716	71,693	4,378	376,759	1521
.....	.....	470	.....	80,000	853	225,276	43,030	1,161,640	1522
.....	.....	.....	2,700	.....	1,499	376,110	53,061	1,564,426	1523
.....	.....	22	.....	10,000	.....	39,871	5,074	190,423	1524
1,737	.....	658	.....	5,500	26	46,295	7,756	236,305	1525
.....	.....	764	5,000	.....	611	259,349	2,406	1,205,898	1526
.....	.....	.....	.....	43,000	.....	43,352	6,718	281,316	1527
815	.....	.....	.....	17,400	52	14,699	2,543	124,387	1528
375	.....	649	.....	46,200	72	251,522	2,986	1,227,478	1529
3,651	$612	1,190	4,600						
5,406	.....	523	4,655	6,000	10	54,395	6,821	349,212	1530
.....	.....	1,029	947	17,500	252	129,903	1,359	537,276	1531
.....	.....	16	.....	25,900	272	21,285	4,033	148,899	1532
114	.....	10,047	44,909	187,450	.....	587,201	9,594	3,269,579	1533
.....	.....	2,242	.....	.....	3,075	94,683	6,587	397,953	1534
1,752	.....								
1,220	.....	204	500	5,000	439	88,542	1,074	403,256	1535
495	.....	30	.....	.....	47	2,313	96	30,661	1536
2,315	.....	688	.....	129,600	.....	169,527	2,491	1,008,091	1537
.....	.....	195	.....	17,850	158	17,838	116	129,896	1538
256	.....	2,309	919	.....	.....	266,880	4,563	1,434,574	1539
1,811	.....	11	.....	.....	.....	61,022	870	367,959	1540
770	.....	273	.....	3,500	44	5,790	135	52,590	1541
.....	.....	.....	.....	32,100	.....	212,505	3,377	1,120,382	1542
3,005	.....	223	.....	52,500	.....	94,124	1,209	524,717	1543
950	.....	342	.....	200	44	2,284	609	42,988	1544
156	.....	446	.....	8,000	119	36,561	1,716	175,465	1545
534	.....	677	6,880	40,000	2	574,709	7,699	2,346,613	1546
178	.....	194	.....	.....	.....	1,409	29	30,377	1547
3,447	.....	1,303	353	.....	.....	528,490	6,200	2,118,989	1548
1,555	.....	1,879	14,600	40,000	.....	487,887	5,766	2,185,023	1549
$90,554	$69,359	$59,425	$95,808	$3,631,101	$98,199	$15,126,138	$803,725	$76,916,508	
.....	.....	$156	.....	.....	$5	$40,252	$4,533	$180,828	1550
.....	.....	249	$1,400	.....	.....	57,674	576	291,595	1551
$1,090	.....	154	.....	$4,000	25	13,908	251	106,170	1552
663	.....	11	.....	19,091	358	27,340	1,608	157,599	1553
15	.....	525	.....	.....	.....	108,667	1,268	601,671	1554
.....	.....	.....	.....	336	18	27,918	905	152,933	1555
.....	.....	543	.....	32,500	.....	109,096	9,868	609,411	1556
58	.....	516	.....	.....	.....	139,852	5,086	714,141	1557
.....	.....	42	.....	.....	.....	297	2	8,790	1558
30	$100	305	.....	62,000	2,002	100,905	1,321	582,743	1559
$1,856	$100	$2,501	$1,400	$117,927	$2,408	$625,909	$25,418	$3,405,881	

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Union County—Continued								
1515	Plainfield	19,148	1,777	.....	.....	.....	.....	226	37
1516	Queen City and Home	32,016	1,966	16	3	.....	.....	927	128
1517	Renascence	1,500	188	.....	.....	.....	.....	.....	.....
1518	Representative	5,251	518	.....	.....	.....	.....	46	13
1519	Union	20,132	1,016	.....	.....	.....	.....	.....	.....
1520	Axia	2,578	251	329	70	.....	.....	98	28
1521	Better-Homes	5,024	484	.....	.....	.....	.....	10	3
1522	Citizens	11,893	1,025	.....	.....	.....	.....	205	42
1523	Industrial	42,425	1,805	.....	.....	65	55	65	9
1524	Rahway	1,934	224	.....	.....	.....	.....	48	10
1525	Reliance Co-Operative	2,702	225	.....	.....	.....	.....	116	21
1526	Workmen's	13,686	1,241	.....	.....	.....	.....	257	40
1527	Chandler	2,924	309	.....	.....	.....	.....	141	9
1528	Jewel	1,498	171	.....	.....	.....	.....	57	16
1529	Roselle	14,408	991	.....	.....	.....	.....	.....	.....
1530	Warinanco	6,212	712	.....	.....	.....	.....	35	7
1531	Aldene	5,928	705	.....	.....	.....	.....	38	6
1532	Gloria	1,614	145	.....	.....	.....	.....	.....	.....
1533	Roselle Park	37,288	2,848	3,268	496	.....	.....	910	102
1534	Twin Borough	4,455	447	.....	.....	.....	.....	.....	.....
1535	Fanwood & Scotch Plains	5,069	504	.....	.....	.....	.....	.....	.....
1536	Baltusrol	1,329	180	.....	.....	.....	.....	9	3
1537	Battle Hill	14,887	1,394	.....	.....	.....	.....	.....	.....
1538	Arcoe	2,005	196	.....	.....	.....	.....	10	2
1539	Hill City	19,248	1,129	528	51	.....	.....	312	43
1540	Overlook	5,888	455	.....	.....	.....	.....	.....	.....
1541	Prospect Hill	1,434	162	.....	.....	.....	.....	7	2
1542	Summit	14,260	1,101	.....	.....	.....	.....	177	27
1543	Connecticut Farms	7,722	606	.....	.....	.....	.....	.....	.....
1544	Inland	1,944	201	.....	.....	.....	.....	22	10
1545	Vauxhall	2,029	222	.....	.....	.....	.....	23	6
1546	Home	23,357	1,208	.....	.....	.....	.....	.....	.....
1547	Mindowaskin	2,110	196	23	2	.....	.....	.....	.....
1548	Mutual	19,806	1,174	.....	.....	.....	.....	.....	.....
1549	Westfield	26,064	2,297	.....	.....	.....	.....	.....	.....
	Totals	950,827	74,776	4,435	676	1,420	326	25,731	3,112
	Warren County								
1550	Belvidere	1,703	180	.....	.....	.....	.....	.....	.....
1551	Hackettstown	3,171	425	.....	.....	.....	.....	.....	.....
1552	Malvern Hill	1,797	215	138	25	.....	.....	.....	.....
1553	Phillipsburg, No. 4	2,045	159	.....	.....	.....	.....	.....	.....
1554	Phillipsburg, No. 5	7,214	559	.....	.....	.....	.....	.....	.....
1555	Phillipsburg, No. 6	2,152	189	.....	.....	.....	.....	5	1
1556	Phillipsburg, No. 7	6,552	547	.....	.....	.....	.....	.....	.....
1557	Warren County	9,194	1,016	.....	.....	.....	.....	.....	.....
1558	Mansfield	875	75	8	2	.....	.....	.....	.....
1559	Washington	5,871	615	.....	.....	.....	.....	283	34
		40,574	3,980	146	27	.....	.....	288	35

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
19,374	445	1,369	S.	$1.00 & $2.00 m.	$200	6	$3.00 a	$1.00 a	1515
32,959	684	1,413	S.	1.00 m.	200	6	3.00 a	.....	1516
1,500	42	146	S.	1.00 m.	200	6	3.00 a	3.00 a	1517
5,297	149	382	S.	1.00 m.	200	6	4.00 a	2.00 a	1518
20,132	312	704	S.	.50 m.	100	6	.04⅙ b	.04⅙ b	1519
3,005	38	311	S.	1.00 m.	200	6	4.50 a	1.00 a	1520
5,034	142	345	S.	1.00 m.	200	6	5.00 a	.....	1521
12,098	304	763	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1522
42,555	516	1,353	N.S.	1.00 m.	200	6	.05 b	.05 b	1523
1,982	53	181	O.P.	.....	200	6	4.00 a & .01 b	4.00 a & .01 b	1524
2,818	76	170	S.	1.00 m.	200	6	4.00 a & .05 b	2.00 a	1525
13,943	332	949	S.	1.00 m.	200	6	2.50 a	.....	1526
3,065	83	235	N.S.	1.00 m.	200	6	5.00 a	2.00 a	1527
1,555	41	146	S.	1.00 m.	200	6	5.00 a	.....	1528
14,408	282	709	S.	1.00 m.	200	6	2.00 a	.....	1529
6,247	91	628	S.	1.00 m.	200	6	3.00 a	1.00 a	1530
5,966	235	476	N.S.	1.00 m.	200	6	4.00 a	2.00 a	1531
1,614	38	107	N.S.	1.00 m.	200	6	5.00 a	2.00 a	1532
41,466	747	2,699	S.	1.00 m.	100 & 200	6	3.00 a	1.00 & 2.00 a	1533
4,455	118	329	S.	1.00 m.	200	6	4.00 a	3.00 a	1534
5,069	139	365	S.	1.00 m.	200	6	3.00 a	3.00 a	1535
1,338	14	169	S.	1.00 m.	200	6	4.00 a	1.00 a	1536
14,887	268	1,126	S.	1.00 m.	200	6	4.00 & .05 b	.....	1537
2,015	52	146	S.	1.00 m.	200	6	4.00 a	.....	1538
20,088	323	900	S.	1.00 m.	200	6	2.00 a	.....	1539
5,888	70	385	S.	1.00 m.	200	6	.....	.....	1540
1,441	25	139	S.	1.00 m.	100 & 200	6	2.00 a	1.00 a	1541
14,437	277	851	S.	1.00 m.	200	6	.....	.....	1542
7,722	112	494	S.	1.00 m.	200	6	4.00 a & .05 b	1.00 a & .05 b	1543
1,966	22	189	S.	1.00 m.	200	6	4.00 a	2.00 a	1544
2,052	76	152	S.	1.00 m.	200	6	3.50 a	1.50 a	1545
23,357	443	765	S.	1.00 m.	240	6	2.00 a	.....	1546
2,133	14	184	S.	.70 m.	200	6	4.00 a	.....	1547
19,806	427	747	S.	1.00 m.	240	6	6.00 a	.....	1548
26,064	483	1,814	S.	1.00 m.	200	6	.02½ b	.02½ b	1549
982,413	20,106	58,784							
1,703	57	123	S.	$1.00 m.	$200	6	.....	.....	1550
3,171	139	286	S.	1.00 m.	200	6	$2.00 a	.....	1551
1,935	46	194	S.	1.00 m.	200	6	2.00 a	$1.00 a	1552
2,045	50	109	S.	1.00 m.	200	6	7.50 a	.....	1553
7,214	172	387	S.	1.00 m.	200	6	.05 b	.05 b	1554
2,157	46	144	S.	1.00 m.	200	6	.05 b	.05 b	1555
6,552	173	374	S.	1.00 m.	200	6	.05 b	.05 b	1556
9,194	191	825	S.	1.00 m.	200	6	.05 b	.05 b	1557
883	3	74	S.	.70 m.	200	6	3.00 a	.....	1558
6,154	233	416	S.	1.00 m.	200	6	3.00 a	3.00 a	1559
41,008	1,110	2,932							

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