

STATE OF NEW JERSEY

ANNUAL REPORT

OF THE

COMMISSIONER OF BANKING
AND INSURANCE

RELATIVE TO

SAVINGS BANKS, TRUST COMPANIES AND STATE
BANKS OF DISCOUNT AND DEPOSIT, PRIVATE
BANKERS, CREDIT UNIONS, PROVIDENT
LOAN ASSOCIATIONS, SMALL LOAN
BROKERS AND PAWNBROKERS

FOR THE YEAR ENDED
DECEMBER 31, 1946

MacCrellish & Quigley Co
Printers
Trenton, New Jersey

1947

Table of Contents

	PAGES
Report of Commissioner	v to xxviii
Aggregate Resources and Liabilities	
All State Institutions	vii
Trust Companies	viii
State Banks	xiii
Savings Banks	xvi
Stock Savings Bank	xvii
Savings Associations	xviii
National Banks	xx
Credit Unions	xxii
Small Loan Licensees	xxiii
Pawnbrokers	xxv
Provident Loan Associations	xxvi
Cemetery Associations	xxvii
Money Remitters	xxviii
Foreign Banking Institutions authorized to transact business in the State of New Jersey	xix
Condition of Banks in Liquidation	xxi

STATISTICS

Banks and Trust Companies, 1900-1946	1
Mutual Savings Banks, 1900-1946	1
Savings Associations, 1910-1946	1

SAVINGS BANKS

Table 1—List of institutions with dates of incorporation and commence- ment of business and names of presidents and treasurers...	2- 3
Table 2—Resources and Liabilities, December 31, 1946	4- 7
Table 4—Unclaimed deposits exceeding fifty dollars, December 31, 1946	8-19
Table 5—Condition as found by the latest official examinations made to December 31, 1946	20-21

TRUST COMPANIES

New York Federal Reserve District

Table 1—List of companies in the Second Federal Reserve District with dates of incorporation and certificates of authority issued and names of presidents and treasurers	22-25
Table 2—Resources, December 31, 1946	26-29
Table 3—Liabilities, December 31, 1946	30-33

TABLE OF CONTENTS

TRUST COMPANIES

Philadelphia Federal Reserve District

	PAGES
Table 1—List of companies in the Third Federal Reserve District with dates of incorporation and certificates of authority issued and names of presidents and treasurers	34-35
Table 2—Resources, December 31, 1946	36-37
Table 3—Liabilities, December 31, 1946	38-39

STATE BANKS

Table 1—List of banks in New York and Philadelphia Federal Reserve Districts with dates of incorporation and certificates of authority issued and names of presidents and cashiers	40-41
Table 2—Resources, December 31, 1946	42-43
Table 3—Liabilities, December 31, 1946	44-45

CREDIT UNIONS

List of credit unions with dates of incorporation and commencement of business and names of presidents and treasurers	46-47
Schedule of assets, liabilities, receipts, disbursements, miscellaneous	48-59

PROVIDENT LOAN ASSOCIATIONS

List of provident loan associations with dates of incorporation and commencement of business and names of presidents and treasurers	60-61
Schedule of assets, liabilities, receipts and disbursements	60-61

SMALL LOAN LICENSEES

Table 1—Assets, December 31, 1946	62-67
Table 2—Liabilities and Income, December 31, 1946	68-73
Table 3—Expense and Profit, December 31, 1946	74-79

PAWNBROKERS

Table 1—Assets, December 31, 1946	80-81
Table 2—Liabilities, December 31, 1946	82-83
Table 3—Income and Initial Surplus or Net Worth, December 31, 1946	84-85
Table 4—Expense and Surplus or Net Worth, December 31, 1946	86-87

ANNUAL REPORT

DEPARTMENT OF BANKING AND INSURANCE

BUREAU OF BANKING

March 4, 1947

To the Honorable the Senate and General Assembly:

In compliance with the statute, I have the honor to submit the report of this department relating to trust companies, state banks of discount and deposit, savings banks, stock savings bank, savings associations, banks in liquidation, credit unions, provident loan associations, small loan brokers, pawnbrokers, and cemetery associations, for the year ending December 31, 1946.

The number, total resources, capital, debentures, surplus and undivided profits and deposits, as reported by the trust companies, state banks of discount and deposit, savings banks, stock savings bank and savings associations for December 31, 1946 (amounts in thousands of dollars), are given in the following summary:

AGGREGATE RESOURCES, CAPITAL, DEBENTURES, SURPLUS,

UNDIVIDED PROFITS AND DEPOSITS

December 31, 1946

(Amounts in thousands of dollars)

No.	Total Resources	Capital Stock and Debentures	Surplus Undivided Profits	Deposits
105 Trust companies .	\$2,097,388	\$54,352	\$69,208	\$1,953,406
26 State banks	204,282	5,367	6,616	190,924
22 Savings banks . . .	504,308	552*	46,650	448,463
1 Stock savings bank	52,405	1,000	3,418	47,790
154	\$2,858,383	\$61,271	\$125,892	\$2,640,583
2 Specially chartered "mutual savings associations" . . .	27,662	.....	3,067	24,452
156 Totals	\$2,886,045	\$61,271	\$128,959	\$2,665,035

*Capital debentures one institution.

Deposits of all reporting institutions amounted to \$2,640,-583,000, of which \$1,191,481,000 were demand and \$1,449,-102,000 time deposits, a decrease of \$78,275,000 since December, 1945. The decrease was caused by the withdrawal of \$338,752,000 U. S. Government funds, as all other deposits increased \$260,477,000 during the same period. Total deposits in the 132 commercial institutions showed \$2,192,120,000, a decrease of 5.1%, while the deposits in the 22 mutual savings banks amounted to \$448,463,000, an increase of 9.9%. Time deposits of individuals reported by all institutions increased 11.5%, while the total demand deposits of individuals increased 9.6%.

Of the 132 commercial banks with \$2,192,120,000 in deposits, 78 with deposits of \$1,658,013,000 or 75.6%, were members of the Federal Reserve System, leaving deposits of \$534,107,000, or 24.4% held by the 54 nonmembers.

All except two of the institutions which accepted deposits were members of the Federal Deposits Insurance Corporation and one of these is taking steps to qualify for membership.

Government securities made up 56.7% of the total assets as compared with 62.5% a year ago, while cash represented 13.7% of the total as against 13.3%. Cash and Government securities accounted for 70.4% of the total assets. Loans, discounts and mortgages increased 22% over the figures submitted December, 1945.

A further reduction in the total real estate owned of \$703,000 or 45.4% will be noted. The total of the banking plants and real estate in the commercial banks, other than sold under agreement, shows a ratio of 18.8% of the total capital accounts as compared with 20.9% in December, 1945. The comparable ratio for the mutual savings banks showed 8% of surplus and reserve as against 9% a year ago.

The total capital accounts of the commercial banks represented 6.8% of their total deposits as compared with 6% a year ago. The comparable ratio for the mutual savings banks showed 12.1% as compared with 11.7%.

BANK REPORT

vi

CONDITION OF ALL BANKING INSTITUTIONS

The comparative condition in the aggregate of trust companies, state banks, and savings banks as at the close of 1946 and 1945 is as follows:

<i>Assets</i>	Dec. 31, 1946	Dec. 31, 1945
	(Amounts in thousands of dollars)	
Cash, balances with other banks	\$392,259	\$387,147
U. S. Government obligations, direct and guaranteed	1,620,379	1,824,956
Obligations of states and political subdivisions	92,357	82,102
Other bonds, notes and debentures	173,235	135,428
Corporate stocks (including Federal Home Loan Bank stock)	15,036	14,913
Loans and discounts	216,829	176,084
Bonds and mortgages	305,352	252,099
Banking premises owned and furniture and fixtures ..	31,539	32,052
Real estate owned other than banking premises ...	845	1,548
Real estate sold under agreement	271	944
Bank premises or real estate carried in other assets ..	457	.....
Customers' liability under acceptances outstanding ..	342	220
Other assets	9,482	9,729
<i>Total assets</i>	<u>\$2,858,383</u>	<u>\$2,917,222</u>
<i>Liabilities</i>		
Demand deposits of individuals, partnerships, corporations	\$985,953	\$899,754
Time deposits of individuals, partnerships, corporations	1,441,514	1,292,995
Deposits of U. S. Government, including postal savings	50,802	389,554
Deposits of states and political subdivisions	111,436	95,581
Deposits of banks	23,165	20,872
Other deposits, certified and officers' checks, etc. ...	27,713	20,102
<i>Total deposits</i>	<u>\$2,640,583</u>	<u>\$2,718,858</u>
Bills payable, rediscounts, etc.	800	500
Acceptances outstanding	342	220
Other liabilities	13,514	10,214
<i>Total liabilities (except capital accounts)</i>	<u>\$2,655,239</u>	<u>\$2,729,792</u>
<i>Capital Accounts</i>		
Capital stock and debentures	\$61,271	\$63,222
Surplus	105,934	93,230
Undivided profits	19,958	17,278
Reserves and retirement account for preferred stock	15,981	13,700
<i>Total capital accounts</i>	<u>\$203,144</u>	<u>\$187,430</u>
<i>Total liabilities and capital accounts</i>	<u>\$2,858,383</u>	<u>\$2,917,222</u>

BANK REPORT

CONDITION OF THE TRUST COMPANIES

The trust companies in active business at the close of 1946 numbered 105, which is two less than the number in operation at the beginning of the year. Their condition in the aggregate as at the close of 1946 and 1945 is as follows:

<i>Assets</i>	Dec. 31, 1946	Dec. 31, 1945
(Amounts in thousands of dollars)		
Cash, balances with other banks	\$332,659	\$330,114
U. S. Government obligations, direct and guaranteed	1,183,975	1,398,857
Obligations of states and political subdivisions ...	65,440	49,123
Other bonds, notes and debentures	77,743	60,362
Corporate stocks (including Federal Home Loan Bank stock)	14,240	14,106
Loans and discounts	196,859	161,221
Bonds and mortgages	192,846	150,262
Banking premises owned and furniture and fixtures ..	24,929	25,461
Real estate owned other than banking premises ..	589	1,169
Real estate sold under agreement	242	332
Bank premises or real estate carried in other assets ..	219	118
Customers' liability under acceptances outstanding ..	340	220
Other assets	7,307	7,615
<i>Total assets</i>	<u>\$2,097,388</u>	<u>\$2,198,960</u>
<i>Liabilities</i>		
Demand deposits of individuals, partnerships, corporations	\$893,688	\$816,844
Time deposits of individuals, partnerships, corporations	871,574	777,180
Deposits of U. S. Government, including postal savings	47,005	352,725
Deposits of states and political subdivisions	91,930	79,307
Deposits of banks	22,877	20,507
Other deposits, certified and officers' checks, etc. ..	26,332	18,762
<i>Total deposits</i>	<u>\$1,953,406</u>	<u>\$2,065,325</u>
Bills payable, rediscounts, etc.	800	500
Acceptances outstanding	340	220
Other liabilities	11,291	8,655
<i>Total liabilities (except capital accounts)</i>	<u>\$1,965,837</u>	<u>\$2,074,700</u>
<i>Capital Accounts</i>		
Capital stock	\$54,352	\$56,378
Surplus	52,739	45,828
Undivided profits	16,469	13,740
Reserves and retirement account for preferred stock	7,991	8,314
<i>Total capital accounts</i>	<u>\$131,551</u>	<u>\$124,260</u>
<i>Total liabilities and capital accounts</i>	<u>\$2,097,388</u>	<u>\$2,198,960</u>

BANK REPORT

ix

RETIREMENT OF PREFERRED STOCK

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

Name	Location	Amount of Stock Retired	Certificate Filed
American Trust Company	Morristown	\$100,000	Sept. 13, 1946
Bloomfield Bank and Trust Company	Bloomfield	200,000	Jan. 22, 1946
Bloomfield Bank and Trust Company	Bloomfield	200,000	Dec. 23, 1946
Camden Trust Company	Camden	42,000	Jan. 28, 1946
Camden Trust Company	Camden	42,000	Oct. 9, 1946
Central Home Trust Company of Elizabeth	Elizabeth	250,000	Dec. 9, 1946
Central Home Trust Company of Elizabeth	Elizabeth	250,000	Oct. 17, 1946
Citizens Trust Company	Paterson	100,000	Sept. 16, 1946
Cranford Trust Company	Cranford	63,299	Apr. 23, 1946
Chatham Trust Company	Chatham	38,000	Oct. 23, 1946
Chatham Trust Company	Chatham	20,000	Dec. 1, 1946
Freehold Trust Company	Freehold	9,750	May 7, 1946
Hackensack Trust Company	Hackensack	351,000	Oct. 17, 1946
Hightstown Trust Company	Hightstown	14,500	June 28, 1946
Hudson Trust Company	Union City	165,000	Mar. 14, 1946
Hunterdon County Trust Company	Califon	25,000	Oct. 28, 1946
Irvington Trust Company	Irvington	"A" 100,000	June 14, 1946
Irvington Trust Company	Irvington	"B" 27,500	June 14, 1946
Phillipsburg Trust Company	Phillipsburg	5,000	Feb. 27, 1946
Phillipsburg Trust Company	Phillipsburg	5,000	Aug. 8, 1946
Plainfield Trust Company	Plainfield	200,000	July 2, 1946
Ridgefield Park Trust Company	Ridgefield Park	25,000	Jan. 8, 1946
Swedesboro Trust Company	Swedesboro	13,000	Feb. 8, 1946
Swedesboro Trust Company	Swedesboro	25,000	Oct. 25, 1946
Union County Trust Company	Elizabeth	30,000	May 13, 1946
Union County Trust Company	Elizabeth	30,000	Sept. 17, 1946
United States Trust Company of Paterson	Paterson	50,000	Feb. 15, 1946
United States Trust Company of Paterson	Paterson	50,000	Aug. 8, 1946

CHANGES IN PAR VALUE OF COMMON STOCK

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

Name	Location	Certificate Filed	Present Par Value
Chatham Trust Company	Chatham	Oct. 28, 1946	\$100.00 per share
Citizens Trust Company	Paterson	Oct. 8, 1946	25.00 per share
Hunterdon County Trust Company	Califon	Sept. 13, 1946	100.00 per share
Mid-City Trust Company	Plainfield	Dec. 27, 1946	25.00 per share
Morristown Trust Company	Morristown	Jan. 9, 1946	20.00 per share
North Jersey Trust Company	Ridgewood	July 3, 1946	11.00 per share
South River Trust Company	South River	June 5, 1946	20.00 per share
Union County Trust Company	Elizabeth	Sept. 17, 1946	3.50 per share

CONVERSION OF CAPITAL STOCK

The Bank of Passaic and Trust Company, of Passaic, filed on January 2, 1946, a certificate of conversion of 84 shares of convertible preferred "A" stock having an aggregate par value of \$2,100 into 28 shares of common stock having an aggregate par value of \$700.

The Bank of Passaic and Trust Company, of Passaic, filed on May 3, 1946, a certificate of conversion of 468 shares of convertible preferred "A" stock having a par value of \$11,700 into 156 shares of common stock having an aggregate par value of \$3,900.

The Bank of Passaic and Trust Company, of Passaic, filed on June 3, 1946, a certificate of conversion of 1,392 shares of convertible preferred "A" stock having an aggregate par value of \$34,800 into 464 shares of common stock having an aggregate par value of \$11,600.

The Bank of Passaic and Trust Company, of Passaic, converted 1,560 shares of convertible preferred "A" stock having an aggregate par value of \$39,000 into 520 shares of common stock having an aggregate par value of \$13,000 by certificate filed June 28, 1946.

The Hackensack Trust Company, of Hackensack, filed on September 10, 1946, a certificate of conversion of \$150,000 of preferred stock into \$150,000 of common stock.

The Savings Investment and Trust Company, of East Orange, converted 200 shares of preferred "B" stock having an aggregate par value of \$1,000 into 1,000 shares of common stock having an aggregate par value of \$1,000 by certificate filed February 11, 1946.

The Savings Investment and Trust Company, of East Orange, filed on August 5, 1946, a certificate of conversion of 470 shares of preferred "B" stock having an aggregate par value of \$2,350 into 2,350 shares of common stock having an aggregate par value of \$2,350.

The South River Trust Company, of South River, converted \$60,000 of preferred stock into \$120,000 of common stock by certificate of amendment of certificate of incorporation filed June 5, 1946.

BANK REPORT

xi

INCREASES IN COMMON STOCK

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

Name	Location	Change
Central Home Trust Company of Elizabeth ...	Elizabeth	\$100,000 to \$300,000
Chatham Trust Company	Chatham	42,000 to 100,000
Citizens Trust Company of Paterson	Paterson	240,000 to 600,000
Citizens Trust Company of Summit	Summit	120,000 to 150,000
Cranford Trust Company	Cranford	100,000 to 150,000
Egg Harbor City Trust Company	Egg Harbor City ...	55,500 to 100,000
Franklin Trust Company of Paterson	Paterson	200,000 to 300,000
Hackensack Trust Company	Hackensack	300,000 to 700,000
Hunterdon County Trust Company	Califon	75,000 to 100,000
Irvington Trust Company	Irvington	50,000 to 200,000
Linden Trust Company	Linden	400,000 to 500,000
Long Branch Trust Company	Long Branch	100,000 to 200,000
Mid-City Trust Company	Plainfield	100,000 to 175,000
Morristown Trust Company	Morristown	600,000 to 880,000
New Jersey Trust Company of Long Branch ..	Long Branch	100,000 to 125,000
North Jersey Trust Company	Ridgewood	140,000 to 154,000
Swedesboro Trust Company	Swedesboro	62,000 to 100,000
Union County Trust Company	Elizabeth	360,000 to 420,000
South River Trust Company	South River	105,000 to 225,000

BRANCH OFFICES AUTHORIZED

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

Name	Location	Location of Branch Office	Date Authorized
Hudson Trust Company	Union City ...	48th Street and Broadway, Union City	Dec. 14, 1946
Hudson Trust Company	Union City ...	800 Summit Avenue, Union City	Dec. 14, 1946
Linden Trust Company	Linden	234-242 West St. George Ave., Linden	Sept. 10, 1946
Morristown Trust Company ..	Morristown ..	3 South Street, Morristown (formerly office of American Trust Company)	Sept. 13, 1946

MERGER

The Morristown Trust Company and American Trust Company, both of Morristown; New Jersey, were merged by agreement filed September 13, 1946, the Morristown Trust Company being named the receiving corporation.

CHANGE OF NAME

The Commonwealth-Merchants Trust Company, of Union City, changed its name to Commonwealth Trust Company by certificate of amendment of certificate of incorporation filed January 16, 1946.

The Palisades Trust and Guaranty Company, of Englewood, changed its name to Palisades Trust Company by certificate of amendment of certificate of incorporation filed January 14, 1946.

SURRENDER OF CHARTER

The Equitable Trust Company of Atlantic City, filed certificate of surrender of corporate privileges and powers on December 27, 1946.

TRUST COMPANIES IN FEDERAL RESERVE SYSTEM

Name	Location
Bank of Passaic and Trust Company	Passaic
Bayonne Trust Company	Bayonne
Bloomfield Bank and Trust Company	Bloomfield
Boonton Trust Company	Boonton
Bound Brook Trust Company	Bound Brook
Broadway Bank and Trust Company	Paterson
Burlington City Loan and Trust Company	Burlington
Camden Trust Company	Camden
Carteret Bank and Trust Company	Carteret
Central Home Trust Company of Elizabeth	Elizabeth
Clinton Trust Company	Newark
Citizens Trust Company of Summit	Summit
Clifton Trust Company	Clifton
Columbus Trust Company	Newark
Commercial Trust Company of New Jersey	Jersey City
Community Trust Company of Bloomfield	Bloomfield
Cranford Trust Company	Cranford
Dover Trust Company	Dover
Egg Harbor City Trust Company	Egg Harbor City
Elmer Trust Company	Elmer
Fair Lawn-Radburn Trust Company	Fair Lawn
Farmers' Trust Company	Mount Holly
Federal Trust Company	Newark
Fidelity Union Trust Company	Newark
First Bank and Trust Company	Perth Amboy
Fort Lee Trust Company	Fort Lee
Franklin Washington Trust Company	Newark
Glen Ridge Trust Company	Glen Ridge
Hackensack Trust Company, The	Hackensack
Hightstown Trust Company	Hightstown
Hunterdon County Trust Company	Califon
Linden Trust Company	Linden
Long Branch Trust Company	Long Branch
Merchants Trust Company of Red Bank, N. J., The	Red Bank
Merchant's and Newark Trust Company of Newark	Newark
Mid-City Trust Company	Plainfield
Montclair Trust Company	Montclair
Morristown Trust Company	Morristown
Maplewood Bank and Trust Company	Maplewood

BANK REPORT

xiii

Name	Location
North Jersey Trust Company, The	Ridgewood
Peoples Bank and Trust Company	Passaic
Peoples Bank & Trust Company of Westfield	Westfield
Peoples Trust Company of Bergen County	Hackensack
People's Trust Company	Dunellen
Plainfield Trust Company	Plainfield
Princeton Bank & Trust Company	Princeton
Phillipsburg Trust Company	Phillipsburg
Ridgefield Park Trust Company	Ridgefield Park
Riverside Trust Company	Riverside
Rutherford Trust Company	Rutherford
Savings Investment and Trust Co. of East Orange	East Orange
South Orange Trust Company	South Orange
State Trust Company at Plainfield	Plainfield
Summit Trust Company	Summit
Sussex County Trust Company	Franklin
Swedesboro Trust Company	Swedesboro
Tenaflly Trust Company	Tenaflly
The Trust Company of New Jersey	Jersey City
Union County Trust Company	Elizabeth
United States Trust Company of Paterson	Paterson
United States Trust Company of Newark	Newark
Washington Trust Company	Washington
Westfield Trust Company	Westfield
West Side Trust Company	Newark

CONDITION OF THE STATE BANKS

The state banks in active business at the close of 1946 numbered 26, which is the same as the number in operation at the beginning of the year. Their condition in the aggregate as at the close of 1946 and 1945 is as follows:

Assets	Dec. 31, 1946	Dec. 31, 1945
(Amounts in thousands of dollars)		
Cash, balances with other banks	\$28,806	\$29,641
U. S. Government obligations, direct and guaranteed	128,764	140,679
Obligations of states and political subdivisions ...	4,925	5,433
Other bonds, notes and debentures	6,686	5,379
Corporate stocks (including Federal Home Loan Bank stock)	545	549
Loans and discounts	18,021	13,047
Bonds and mortgages	14,215	11,539
Banking premises owned and furniture and fixtures	1,891	1,985
Real estate owned other than banking premises ...	32	46
Real estate sold under agreement	10	93
Customers' liability under acceptances outstanding	2	
Other assets	385	429
<i>Total assets</i>	<u>\$204,282</u>	<u>\$208,820</u>

BANK REPORT

Liabilities

Demand deposits of individuals, partnerships, corporations	\$80,989	\$73,548
Time deposits of individuals, partnerships, corporations	85,592	75,313
Deposits of U. S. Government, including postal savings	3,637	31,353
Deposits of states and political subdivisions	19,158	15,660
Deposits of banks	288	241
Other deposits, certified and officers' checks, etc. ..	1,260	1,078
<i>Total deposits</i>	\$190,924	\$197,193
Acceptances outstanding	2	
Other liabilities	635	446
<i>Total liabilities (except capital accounts)</i>	\$191,561	\$197,639

Capital accounts

Capital stock	\$5,367	\$5,093
Surplus	4,545	3,879
Undivided profits	2,071	1,686
Reserves and retirement account for preferred stock	738	523
<i>Total capital accounts</i>	\$12,721	\$11,181
<i>Total liabilities and capital accounts</i>	\$204,282	\$208,820

RETIREMENT OF PREFERRED STOCK

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

Name	Location	Amount of Stock Retired	Certificate Filed
Bank of Montclair	Montclair	\$100,000	Dec. 18, 1946
Union Bank of Wildwood	Wildwood	10,000	Apr. 18, 1946

INCREASE IN COMMON STOCK

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

Name	Location	Change
Bank of Montclair	Montclair	\$100,000 to \$250,000
Bank of Nutley	Nutley	300,000 to 400,000
Raritan State Bank	Raritan	75,000 to 150,000
Union Bank of Wildwood	Wildwood	90,000 to 100,000

BANK REPORT

xv

CONVERSION OF CAPITAL STOCK

The Ampere Bank and Trust Company, of East Orange, converted 1,500 shares of preferred stock having an aggregate par value of \$150,000 into 3,000 shares of common stock having an aggregate par value of \$150,000 by certificate filed January 23, 1946.

CHANGES IN PAR VALUE OF COMMON STOCK

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

Name	Location	Certificate Filed	Present Par Value
Bank of Montclair	Montclair	Jan. 30, 1946	\$50.00 per share
Raritan State Bank	Raritan	July 3, 1946	25.00 per share

STATE BANKS IN FEDERAL RESERVE SYSTEM

Name	Location
Ampere Bank and Trust Company	East Orange
Asbury Park and Ocean Grove Bank	Asbury Park
Bank of Bogota	Bogota
Bank of Montclair	Montclair
Bank of Nutley	Nutley
Bordentown Banking Company	Bordentown
Elizabethport Banking Company	Elizabeth
Glen Rock Bank	Glen Rock
Keyport Banking Company	Keyport
Long Branch Banking Company	Long Branch
Peapack-Gladstone Bank	Gladstone
Raritan State Bank	Raritan
Rochelle Park Bank	Rochelle Park
Union Bank of Wildwood	Wildwood

BANK REPORT

CONDITION OF THE SAVINGS BANKS

The mutual savings banks in active business at the close of 1946 numbered 22, which is the same as the number in operation at the beginning of the year. Their comparative condition in the aggregate as at the close of 1946 and 1945 is as follows:

<i>Assets</i>	Dec. 31, 1946	Dec. 31, 1945
(Amounts in thousands of dollars)		
Cash, balances with other banks	\$25,295	\$21,839
U. S. Government obligations, direct and guaranteed	280,303	258,987
Obligations of states and political subdivisions ...	17,252	22,298
Other bonds, notes and debentures	82,552	61,790
Corporate stocks (including Federal Home Loan Bank stock)	251	258
Loans and discounts	276	97
Bonds and mortgages	92,280	85,234
Banking premises owned and furniture and fixtures	4,125	4,026
Real estate owned other than banking premises ..	224	333
Real estate sold under agreement	19	401
Bank premises or real estate carried in other assets	238	.....
Other assets	1,493	1,377
<i>Total assets</i>	<u>\$504,308</u>	<u>\$456,640</u>
<i>Liabilities</i>		
Demand deposits of individuals, partnerships, corporations	\$5,501	\$4,931
Time deposits of individuals, partnerships, corporations	442,333	402,288
Deposits of U. S. Government, including postal savings	160	11
Deposits of states and political subdivisions	348	365
Deposits of banks .....	.....	123
Other deposits, certified and officers' checks, etc...	121	170
<i>Total deposits</i>	<u>\$448,463</u>	<u>\$407,888</u>
Other liabilities	1,391	966
<i>Total liabilities (except surplus and debentures)</i>	<u>\$449,854</u>	<u>\$408,854</u>
<i>Surplus and debentures</i>		
Capital debentures	\$552	\$552
Surplus	46,650	42,522
Undivided profits .....	.....	.....
Reserves and debentures retirement accounts	7,252	4,712
<i>Total surplus and debentures</i>	<u>\$54,454</u>	<u>\$47,786</u>
<i>Total liabilities, surplus and debentures</i> ..	<u>\$504,308</u>	<u>\$456,640</u>

BANK REPORT

xvii

BRANCH OFFICES AUTHORIZED

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

Name	Location	Location of Branch Office	Date Authorized
Bloomfield Savings Institution	Bloomfield	1296 Broad Street, Bloomfield	Aug. 12, 1946
Hudson City Savings Bank	Jersey City	Northeast corner Bayview and Ocean Avenues, Jersey City	Dec. 4, 1946
Provident Institution for Savings in Jersey City	Jersey City	350 Communipaw Avenue, Jersey City	Feb. 27, 1946

CONDITION OF THE STOCK SAVINGS BANK

There was one stock savings bank in operation at the end of 1946, the same as at the end of 1945. Its comparative condition in the aggregate as at the close of 1946 and 1945 is as follows:

Assets	Dec. 31, 1946	Dec. 31, 1945
(Amounts in thousands of dollars)		
Cash, balances with other banks	\$5,499	\$5,553
U. S. Government obligations, direct and guaranteed	27,337	26,433
Obligations of states and political subdivisions	4,740	5,248
Other bonds, notes and debentures	6,254	7,897
Loans and discounts	1,673	1,719
Bonds and mortgages	6,011	5,064
Banking premises owned and furniture and fixtures	594	580
Other assets	297	308
<i>Total assets</i>	<u>\$52,405</u>	<u>\$52,802</u>
<i>Liabilities</i>		
Demand deposits of individuals, partnerships, corporations	\$5,775	\$10,226
Time deposits of individuals, partnerships, corporations	42,015	38,226
<i>Total deposits</i>	<u>\$47,790</u>	<u>\$48,452</u>
Other liabilities	197	147
<i>Total liabilities (except capital accounts)</i>	<u>\$47,987</u>	<u>\$48,599</u>
<i>Capital accounts</i>		
Capital stock	\$1,000	\$1,200
Surplus	2,000	1,000
Undivided profits	1,418	1,850
Reserves		153
<i>Total capital accounts</i>	<u>\$4,418</u>	<u>\$4,203</u>
<i>Total liabilities and capital accounts</i>	<u>\$52,405</u>	<u>\$52,802</u>

BANK REPORT

RETIREMENT OF PREFERRED STOCK

The Paterson Savings Institution, of Paterson, filed a certificate of retirement of \$200,000 of preferred stock on May 17, 1946.

CONDITION OF THE SAVINGS ASSOCIATIONS

There were two savings associations in operation at the end of 1946, this number being the same as at the end of 1945. Their comparative condition in the aggregate as at the close of 1946 and 1945 is as follows:

<i>Assets</i>	Dec. 31, 1946	Dec. 31, 1945
(Amounts in thousands of dollars)		
Cash, balances with other banks	\$1,482	\$1,655
U. S. Government obligations, direct and guaranteed	18,350	15,106
Bonds and mortgages	7,580	7,985
Loans and discounts	10	9
Banking premises owned and furniture and fixtures	82	77
Real estate owned other than banking premises ..	.....	258
Real estate sold under agreement	5	47
Other assets	153	172
<i>Total assets</i>	<u>\$27,662</u>	<u>\$25,309</u>
<i>Liabilities</i>		
Time deposits of individuals, partnerships, corporations	\$24,452	\$22,128
Deposits of banks .....	.....	23
Other deposits, certified and officers' checks, etc. ..	.....	.....
<i>Total deposits</i>	<u>\$24,452</u>	<u>\$22,151</u>
Other liabilities	118	233
<i>Total liabilities (except surplus and reserves)</i>	<u>\$24,570</u>	<u>\$22,384</u>
<i>Surplus and Reserves</i>		
Surplus	\$3,067	\$2,925
Reserves	25	.....
<i>Total surplus and reserves</i>	<u>\$3,092</u>	<u>\$2,925</u>
<i>Total liabilities, surplus and reserves</i>	<u>\$27,662</u>	<u>\$25,309</u>

BANK REPORT

xix

FOREIGN BANKS

As of December 31, 1946, the following foreign banking institutions were authorized to transact business in the State of New Jersey:

Name	Location
American Security and Trust Company	Washington, D. C.
Bankers Trust Company	New York City
Bank of New York	New York City
Beverly National Bank, The	Beverly, Mass.
Brooklyn Trust Company	Brooklyn, N. Y.
Central Hanover Bank and Trust Company	New York City
Chase National Bank	New York City
Chemical Bank and Trust Company	New York City
City Bank Farmers Trust Company	New York City
Colonial Trust Company	New York City
Commercial National Bank and Trust Company of New York	New York City
Continental Bank & Trust Company of New York, The	New York City
Corn Exchange Bank Trust Company	New York City
Corn Exchange National Bank and Trust Company	Philadelphia, Pa.
Empire Trust Company	New York City
Fidelity-Philadelphia Trust Company	Philadelphia, Pa.
Fiduciary Trust Company of New York	New York City
Fifth Avenue Bank of New York, The	New York City
First National Bank of Landsdale	Landsdale, Pa.
Frankford Trust Company	Philadelphia, Pa.
Fulton Trust Company of New York	New York City
Girard Trust Company	Philadelphia, Pa.
Guaranty Trust Company of New York	New York City
Irving Trust Company	New York City
Kings County Trust Company	Brooklyn, N. Y.
Lawyers Trust Company	New York City
Manufacturers Trust Company	New York City
Marine Midland Trust Company, The	New York City
Market Street National Bank of Philadelphia, The	Philadelphia, Pa.
J. P. Morgan & Co., Incorporated	New York City
National City Bank of New York, The	New York City
National Metropolitan Bank of Washington, The	Washington, D. C.
New York Trust Company	New York City
Ninth Bank and Trust Company, The	Philadelphia, Pa.
Northern Trust Company	Philadelphia, Pa.
Pennsylvania Company for Insurances on Lives and Granting Annuities, The	Philadelphia, Pa.
President and Directors of the Manhattan Company	New York City
Provident Trust Company of Philadelphia	Philadelphia, Pa.
Real Estate Trust Company of Philadelphia, The	Philadelphia, Pa.
Title Guarantee and Trust Company	New York City
Tradesmens National Bank and Trust Company	Philadelphia, Pa.
United States Trust Company	New York City

xx

BANK REPORT

CONDITION OF NATIONAL BANKS

There were 216 national banks doing business in New Jersey at the close of the year 1946, this being two less than the number in operation at the end of 1945. The following is a consolidated report of national banks in New Jersey as published by the office of the Comptroller of the Currency:

<i>Assets</i>	Dec. 31, 1946	Dec. 31, 1945
(Amounts in thousands of dollars)		
Cash, balances with other banks, etc.	\$412,276	\$419,712
U. S. Government obligations, direct and guaranteed	1,326,802	1,531,658
Obligations of states and political subdivisions ...	80,624	76,410
Other bonds, notes and debentures	80,418	66,859
Corporate stocks, including stock of Federal Reserve Bank	3,395	3,213
Loans and discounts (including overdrafts)	375,788	274,816
Bank premises owned, furniture and fixtures	19,042	19,684
Real estate owned other than bank premises	274	542
Investments and other assets indirectly representing bank premises or other real estate	1,369	1,547
Customers' liability to this bank on acceptances outstanding	146	113
Other assets	5,413	5,733
<i>Total assets</i>	<u>\$2,305,547</u>	<u>\$2,400,287</u>
<i>Liabilities</i>		
Demand deposits of individuals, partnerships and corporations	\$967,185	\$872,338
Time deposits of individuals, partnerships and corporations	953,677	852,968
Deposits of U. S. Government (including postal savings)	43,117	361,026
Deposits of states and political subdivisions	136,456	129,155
Deposits of banks	22,340	21,574
Other deposits (certified and cashiers' checks, etc.)	28,091	18,927
Bills payable, rediscounts, and other liabilities for borrowed money	400	550
Acceptances executed by or for account of this bank and outstanding	146	113
Other liabilities	6,937	5,850
<i>Total liabilities</i>	<u>\$2,158,349</u>	<u>\$2,262,501</u>
Capital (common and preferred)	\$55,807	\$55,262
Surplus	56,354	51,466
Undivided profits	22,321	19,126
Reserves (and retirement account for preferred stock)	12,716	11,932
<i>Total capital accounts</i>	<u>\$147,198</u>	<u>\$137,786</u>
<i>Total liabilities and capital accounts</i>	<u>\$2,305,547</u>	<u>\$2,400,287</u>

BANK REPORT

xxi

BANKING INSTITUTIONS IN LIQUIDATION

New Jersey Title Guarantee and Trust Company, Jersey City, Closed February 14, 1939

Liability under claims proven or in process of settlement, Feb. 14, 1939...	100%		\$20,253,780.15
Total dividends declared Feb. 14, 1939, through Dec. 31, 1946	60%	\$12,152,268.31	
An additional 15% was paid on the claim of the Town of West New York as per Order of the Court of Chancery		57,878.10	12,210,146.41
Balance of original claims still owed to creditors			\$8,043,633.74
<i>Estimated</i> additional recovery based on estimated value which may be realized on \$5,776,909.31 book value of assets still held	15%		\$3,043,915.00

CHANGES DURING THE YEAR

Dividend of 15% declared during 1946	
On claims paid and allowed	\$3,220,183.70
Reserved for claims in process of settlement	48,942.76
Reserved for holders of mortgage participation certificates, pending adjudication of deficiency	138,915.00
<i>Total of above dividend</i>	\$3,408,041.46
<i>Assets liquidated during 1946</i>	\$4,802,984.54
A cash reserve of 60% set aside for outstanding mortgage participation certificates on the unliquidated balance of \$926,100.00, part of which will be used in the event of a deficiency, and the balance to be transferred to the liquidation and distributed to creditor's whose claims have been allowed	\$555,660.00

MORTGAGE PARTICIPATION CERTIFICATES

Certificates outstanding as of February 14, 1939, including accrued interest thereon	*\$3,456,771.20
Principal payment of 13% to certificate holders during 1946 ..	445,900.00
Interest of 13½% on unpaid balance	41,229.00
Total principal payments of 73% to certificate holders since liquidation began	2,503,900.00
Total interest payments since liquidation began, 17½%	557,538.96
Certificates outstanding as of December 31, 1946	926,100.00
Assets liquidated during 1946	554,361.02
Remaining assets to be liquidated	871,226.42
Estimated recovery of remaining assets	895,000.00

*Secured by ninety-two mortgages having a face value of \$4,260,515.80.

CONDITION OF CREDIT UNIONS

Chapter 293, Laws of 1938, which repealed Chapter 13, Title 17 of the Revised Statutes of 1937, provides for the incorporation and regulation of credit unions. Credit unions are cooperative associations formed for the purpose of promoting thrift among their members and through a fund thus created making loans to members for provident or productive purposes. Membership is limited to groups composed of employees of a common employer; members of a church parish or church society; groups composed of employees of federal, state, county or municipal governments or school boards; or any board, commission, agency or instrumentality thereof within county limits; or residents of a well defined rural community of not more than 2,500 population.

During the year ending December 31, 1946, only one charter was issued.

Date	Name	Location	Charter No.
August 27, 1946..	Federal Electric Products Credit Union	Newark, N. J.	1151

Reports for the year ending December 31, 1946 were filed by 62 credit unions. Resources increased \$166,792.10. Loans outstanding due members, following the general consumer credit trend, increased from \$483,906.99 to \$669,059.92. Shareholdings of members increased from \$3,572,211.76 to \$3,721,039.45 while investments increased \$31,977.55.

BANK REPORT

xxiii

The comparative condition, in the aggregate, at the close of the years 1946 and 1945 was as follows:

<i>Assets</i>	Dec. 31, 1946	Dec. 31, 1945
Cash	\$443,193.59	\$491,941.00
Loans to members	669,059.92	483,906.99
Investments	2,887,602.22	2,855,624.67
Furniture and fixtures	1,837.07	1,800.44
Other assets	11,606.60	13,234.20
<i>Total assets</i>	<u>\$4,013,299.40</u>	<u>\$3,846,507.30</u>
<i>Liabilities</i>		
Due members	\$3,721,037.45	\$3,572,211.76
Borrowed money	28,000.00	22,500.00
Other liabilities	2,879.37	2,360.17
Other reserves	10,559.35	6,852.96
Statutory reserves	148,678.98	134,936.18
Surplus and undivided profits	102,144.25	107,646.23
<i>Total liabilities</i>	<u>\$4,013,299.40</u>	<u>\$3,846,507.30</u>
<i>Supplementary</i>		
Number of members	23,103	23,191
Number of members borrowing	7,101	6,538
Loans made	\$1,428,522.91	\$1,555,699.97
Loans repaid	1,243,369.98	1,754,817.02
Dividends paid or credited	81,914.36	71,065.09

SMALL LOAN LICENSEES

Chapter 10, Title 17, of the Revised Statutes of 1937, provides for the licensing and regulation of persons, firms or corporations, engaged in the business of making loans or advances of money, credit, goods or things in action in the amount of or of the value of \$300.00 or less, at a greater rate of interest than the lender would be allowed to charge if not licensed hereunder. The maximum rate of charge permitted by statute is 2½ per centum per month computed on unpaid balances.

During the period ending December 31, 1946 the rigid control exercised by the Board of Governors of the Federal Reserve Board, known as Regulation W, was relaxed and business, following the end of the war, returned to a more normal competitive position, thereby resulting in a change in the consumer credit trend. At December 31, 1946 loans outstanding had increased to \$23,468,874.86, an increase of

\$7,375,643.32. Licensing of new lenders which had ceased during the war years was again sanctioned by the commissioner with the result that 17 additional licenses were granted as follows:

Date	Name	Location	License No.
Jan. 4, 1946	General Public Loan Corporation	West Orange, N. J.	750
Jan. 4, 1946	Beacon Finance Company of Phillipsburg	Phillipsburg, N. J.	751
Jan. 4, 1946	General Public Loan Corporation	Millville, N. J.	752
Mar. 4, 1946	Suburban Finance Company	Nutley, N. J.	753
Mar. 4, 1946	Employees Personal Loan Company	Woodbridge, N. J.	754
Mar. 11, 1946	Bergen Finance Company	Bergenfield, N. J.	755
April 5, 1946	General Public Loan Corporation	Harrison, N. J.	756
April 5, 1946	Employees Personal Loan Company	Bound Brook, N. J.	757
April 12, 1946	South River Loan Co.	South River, N. J.	758
May 6, 1946	Auto Loan Company	Newark, N. J.	759
July 1, 1946	Monroe Loan Society of New Jersey	Salem, N. J.	760
Aug. 2, 1946	Monroe Loan Society of New Jersey	Montclair, N. J.	761
Aug. 12, 1946	Lincoln Loan Company	Irvinton, N. J.	762
Oct. 14, 1946	General Public Loan Corporation	Hoboken, N. J.	763
Nov. 4, 1946	Lyndhurst Loan Company	Lyndhurst, N. J.	764
Nov. 4, 1946	Penn Loan Company	Kearny, N. J.	766
Dec. 9, 1946	Beacon Finance Company of Neptune	Neptune, N. J.	749

Three loan offices surrendered their licenses during the year:

Date	Name	Location	License No.
July 12, 1946	Automobile Loan Society	Newark, N. J.	559
May 17, 1946	Shore Finance Company	Ventnor, N. J.	745
Dec. 9, 1946	Beacon Finance Company of Red Bank	Neptune, N. J.	749

At December 31, 1946, there were 136 licensed small loan offices, all of which filed reports of their condition.

The comparative condition, in the aggregate, at the close of the years 1946 and 1945 was as follows:

<i>Assets</i>	Dec. 31, 1946	Dec. 31, 1945
Cash on hand and in bank	\$915,325.96	\$721,698.03
Loans receivable	23,468,874.86	16,093,231.54
Real estate	88,872.03	32,111.76
Furniture and fixtures (less reserves)	149,258.92	115,409.15
Deferred charges	43,357.37	26,588.00
Other assets	984,816.48	1,615,602.16
<i>Total assets</i>	<u>\$25,650,505.62</u>	<u>\$18,604,640.64</u>
<i>Liabilities and Capital</i>		
Accounts and notes payable and other liabilities	\$6,699,498.27	\$3,150,280.30
Expense reserves	554,645.11	384,086.89
Branch office capital, capital stock and net worth	14,232,967.08	11,741,131.52
Appropriated surplus and capital reserves	2,633.43	14,002.76
Surplus and undivided profits	4,160,761.73	3,315,139.17
<i>Total liabilities and capital</i>	<u>\$25,650,505.62</u>	<u>\$18,604,640.64</u>

BANK REPORT

XXV

PAWNBROKERS

Chapter 22, Title 45, of the Revised Statutes of 1937, places under jurisdiction of the Commissioner of Banking and Insurance the licensing and regulating of pawnbrokers. The rate of charge permitted by statute is two per centum or fraction thereof.

During the year ending December 31, 1946 two additional pawnbrokers' licenses were issued to:

Date	Name	Location	License No.
July 1, 1946....	Spruce Loan Co.	Newark, N. J.	54
Aug. 26, 1946....	B. T. Greenfield, Inc.	Newark, N. J.	55

On January 2, 1947, all 26 pawnbrokers renewed their licenses:

Reports of condition for the calendar year ending December 31, 1946, were filed by 26 pawnbrokers. Their financial condition, in the aggregate, at the close of the years 1946 and 1945 was as follows:

<i>Assets</i>	Dec. 31, 1946	Dec. 31, 1945
Cash on hand and in bank	\$212,297.46	\$219,522.37
Loans on pledges	1,826,934.36	1,371,310.25
Furniture and fixtures (less reserves).....	418,203.27	444,155.09
Real estate (less reserves)		
Merchandise inventory	301,034.99	220,297.58
Other Assets	454,869.32	545,754.56
<i>Total assets</i>	<u>\$3,213,339.40</u>	<u>\$2,801,039.85</u>
<i>Liabilities and Capital</i>		
Notes and accounts payable	\$1,122,596.64	\$872,698.10
Pledgor's surplus	757.40	829.69
Other liabilities	203,235.99	173,376.54
Capital stock and net worth	1,482,548.88	1,404,092.94
Surplus and undivided profits	404,200.49	350,042.58
<i>Total liabilities and capital</i>	<u>\$3,213,339.40</u>	<u>\$2,801,039.85</u>

PROVIDENT LOAN ASSOCIATIONS

Chapter 11, Title 17, of the Revised Statutes of 1937, provides for the incorporation of associations for aiding such persons as shall be in need of pecuniary assistance, to be called provident loan associations. On March 11, 1946 the Vallatese Provident Loan Association, Elizabeth, New Jersey, filed a voluntary certificate of dissolution and on October 7, 1946 a charter was issued to the Industrial Provident Loan Association, Camden, New Jersey.

At December 31, 1946 there were six provident loan associations chartered, two of which, the Columbia Provident Loan Association, Elizabeth, New Jersey, and the International Provident Loan Association, Linden, New Jersey, have discontinued business although certificates of dissolution have never been filed with this department. The statutes permits these associations to loan money in amounts of \$300.00 or less to any one person and limits the rate of charge to 1½ per centum per month computed on unpaid balances.

Reports of condition as at December 31, 1946 were filed by three associations. The comparative condition, in the aggregate, at the close of the years 1946 and 1945 was as follows:

<i>Assets</i>	Dec. 31, 1946	Dec. 31, 1945
Cash on hand and in bank	\$20,727.47	\$17,765.03
Loans receivable	534,175.84	447,735.20
Furniture and fixtures	38.81	38.81
Other assets	190,200.00	265,200.00
<i>Total assets</i>	<u>\$745,142.12</u>	<u>\$730,739.04</u>
<i>Liabilities and Capital</i>		
Borrowed money	\$100,000.00	\$65,000.00
Other liabilities	6,893.93	7,311.55
Capital	509,950.00	509,917.00
Surplus and undivided profits	128,298.19	148,510.49
<i>Total liabilities and capital</i>	<u>\$745,142.12</u>	<u>\$730,739.04</u>

BANK REPORT

xxvii

CEMETERY ASSOCIATIONS

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

During the year 1946 reports of the principal and investment of such funds were filed by the following institutions:

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

<i>Name</i>	<i>Address</i>
Harleigh Cemetery Association	Camden, N. J.
Harmony Church Cemetery Association	Blairstown, N. J.
Harmony Presbyterian Cemetery Association	Harmony, N. J.
Hazelwood Cemetery Association	Rahway, N. J.
Hazen Cemetery Association	Belvidere, N. J.
Highland Cemetery Association	Hopewell, N. J.
Hillside Cemetery Association	Plainfield, N. J.
Jacobstown Baptist Cemetery Association	Jacobstown, N. J.
Laurel Lawn Cemetery Association	Bridgeton, N. J.
Laurel Memorial Park Association, Inc.	Atlantic City, N. J.
Mettler Cemetery Association	Layton, N. J.
Metuchen Cemetery Association	Metuchen, N. J.
Milford Union Cemetery Association	Milford, N. J.
Mount Calvary Cemetery Association	Atlantic City, N. J.
Mount Freedom Cemetery Association	Mount Freedom, N. J.
Mount Zion Cemetery Association	Sewell, N. J.
Mountain View Cemetery Association	Cokesbury, N. J.
Neshanic Cemetery Association	Neshanic, N. J.
Oak Hill Cemetery Association	Vineland, N. J.
Oheb Sholom Cemetery Association	Newark, N. J.
Peapack Union Cemetery Association	Gladstone, N. J.
Pequest Union Cemetery Association	Great Meadows, N. J.
Pittsgrove Presbyterian Cemetery Association	Daretown, N. J.
Pointville M. E. Cemetery Association	Pointville, N. J.
Restland Memorial Park Cemetery Association	Newark, N. J.
Riverside Cemetery Association	Clinton, N. J.
Rocky Hill Cemetery Association	Rocky Hill, N. J.
Union Cemetery Association	Lebanon, N. J.
Union Cemetery Association	Ringoes, N. J.
Weehawken Cemetery Association	North Bergen, N. J.

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

<i>Name</i>	<i>Address</i>
Heavenly Rest Memorial Park Association	Newark, N. J.
Monmouth Memorial Park Cemetery Association	Asbury Park, N. J.

MONEY REMITTERS

Chapter 15, Title 17, of the Revised Statutes of 1937, provides for the authorization by the Commissioner of Banking and Insurance of persons, firms or corporations engaging in the business of transmitting money to foreign countries. No certificates of authority are now outstanding.

Respectfully submitted,

LAWRENCE B. CAREY,
*Commissioner of Banking
and Insurance.*

**Statistics of State Banks and Trust Companies, Stock Savings
Bank, Mutual Savings Banks and Specially
Chartered Savings Associations**

(Amounts in thousands of dollars)

BANKS AND TRUST COMPANIES

(Including One Stock Savings Bank)

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

MUTUAL SAVINGS BANKS

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

SAVINGS ASSOCIATIONS

Dec. 31, 1910	\$3,838	\$152	\$152	\$4,001	2
" 31, 1915	6,021	261	242	6,324	2
" 31, 1920	14,291	491	544	14,849	2
" 31, 1925	21,370	812	917	22,235	2
" 31, 1930	32,000	1,216	1,419	33,283	2
" 31, 1935	23,644	1,628	580	26,086	2
" 31, 1940	19,527	2,286	195	22,132	2
" 31, 1941	17,759	2,443	181	20,856	2
" 31, 1942	16,673	2,621	165	19,678	2
" 31, 1943	17,564	2,727	166	20,700	2
" 31, 1944	19,307	2,815	177	22,473	2
" 31, 1945	22,151	2,925	200	25,309	2
" 31, 1946	24,452	3,067	225	27,662	2

SAVINGS BANKS

NEW YORK FEDERAL

Table 1—List of institutions with dates of incorporation and

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

STOCK SAVINGS

Paterson Savings Institution, The	Paterson
---	----------------

PHILADELPHIA FEDERAL

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

SAVINGS

Germania Mutual Savings Association, The	Elizabeth
Mutual Savings Fund Harmonia, of Elizabeth, N. J.	Elizabeth

* Denotes has branch or branches.

SAVINGS BANKS

3

RESERVE DISTRICT

commencement of business and names of president and treasurer

Incorporated	Commenced Business	President	Treasurer
March 21, 1871	July 9, 1871	M. Harold Higgins	William E. Reid
March 10, 1864	September 3, 1866	Alvah S. Amerman	Tarry Kilpatrick
March 21, 1863	March 19, 1883	Otto A. Lembeck	Aaron T. Gould
July 23, 1884	August 1, 1884	Irving Riker	D. Stanley Thompson, Jr.
March 17, 1870	May 1, 1870	Henry T. Stetson	George H. McBride
March 20, 1857	July 18, 1858	Frederic J. Meystre	Willie L. E. Keuffel
March 16, 1857	May 5, 1857	William L. Maude	Larence Slater
March 27, 1868	August 15, 1868	Robert J. Rendall	John J. Roe
December 16, 1892	March 15, 1893	T. Philip Reifinger	Thomas F. Meskill
March 8, 1874	April 1, 1874	Frederick W. Shelley	Ralph B. Welsh
March 15, 1851	May 12, 1851	Nelson Dunham	Martin N. Wyckoff
March 21, 1854	April 1, 1854	Frank G. Coughtry	Otto C. F. Brueger
April 2, 1869	June 1, 1869	Adrian Lyon	Harvey Emmons
April 22, 1868	June 1, 1867	Raymond M. Smith	Austin W. Hutchinson
February 27, 1839	October 16, 1843	George R. Beach	Kenneth B. Watson
February 19, 1851	April 27, 1878	Walter Freeman	Walter Freeman
March 30, 1869	June 5, 1869	Thomas Brown	Albert C. Van Tine, Jr.
March 27, 1871	August 22, 1871	John F. Reger	Harlan C. Wagner
November 10, 1883	January 20, 1884	S. Merchant Meeker	H. Floyd Frank
March 14, 1871	April 14, 1871	Benjamin Fairbanks	Thomas A. Loughlin

BANK

April 2, 1869	May 1, 1869	C. Kenneth Fuller	Russell I. Yawger
---------------	-------------	-------------------------	-------------------

RESERVE DISTRICT

March 20, 1857	May 11, 1837	Charles A. Rigg	Howard Eastwood
March 7, 1844	July 20, 1847	Bruce Bedford	Harry Lippincott

ASSOCIATIONS

January 23, 1900	**January 23, 1900	Christoph Wittmann	Vincent F. Byrnes
October 10, 1864	January 1, 1851	Frederick H. Hoffmann	Franz R. J. Richter

** Certificate of authority issued.

SAVINGS BANKS

SAVINGS INSTITUTIONS, STOCK SAVINGS BANK,

Table 2—New York Federal Reserve District

NAME	ASSETS				
	Cash		U. S. Government Securities		Obligations of States and Political Subdivisions
	Currency and Coin	Balances with Other Banks	Direct	Guaranteed	
Bloomfield Savings Institution, Bloomfield	\$282	\$1,739	\$12,012	....	\$71
Dime Savings Institution, Newark	43	378	7,616	....	23
Fifth Ward Savings Bank, Jersey City	132	331	4,581	....	116
Franklin Savings Institution, Newark	50	586	10,441	....	....
Half-Dime Savings Bank, Orange	73	718	7,788	\$11	276
Hoboken Bank for Savings in the City of Hoboken, Hoboken	280	1,413	26,490	....	445
Howard Savings Institution, Newark	930	5,429	65,161	....	10,729
Hudson City Savings Bank, Jersey City	233	508	9,200	....	646
Montclair Savings Bank, The, Montclair	191	867	8,068	....	19
Morris County Savings Bank, The, Morristown	80	820	10,915	....	384
New Brunswick Savings Institution, The, New Brunswick	103	438	10,691	14	356
Orange Savings Bank, Orange	75	396	6,076	....	2,001
Perth Amboy Savings Institution, The, Perth Amboy...	101	815	19,330	190	339
Plainfield Savings Bank, Plainfield	101	393	6,105	....	1
Provident Institution for Savings in Jersey City, The, Jersey City	612	2,131	25,450	....	806
Rahway Savings Institution, Rahway	13	426	3,548	....	394
Raritan Savings Bank, Raritan	45	50	1,569	....	....
Somerville Savings Bank, Somerville	8	161	2,737	....	105
Union County Savings Bank, Elizabeth	54	1,025	8,628	....	355
United States Savings Bank of Newark, New Jersey, Newark	79	1,300	16,315	20	186
Totals	\$3,491	\$19,924	\$262,715	\$145	\$17,252
PHILADELPHIA FEDERAL RESERVE DISTRICT					
Burlington Savings Institution, Burlington	\$2	\$75	\$388	....	....
Trenton Saving Fund Society, Trenton	224	1,579	17,055	....	....
Totals	\$226	\$1,654	\$17,443	....	....
Aggregate	\$3,717	\$21,578	\$280,158	\$145	\$17,252
STOCK SAVINGS BANK—NEW YORK FEDERAL RESERVE DISTRICT					
Paterson Savings Institution, Paterson	\$310	\$5,189	\$26,182	\$1,155	\$4,740
ASSOCIATIONS—NEW YORK FEDERAL RESERVE DISTRICT					
Germania Mutual Savings Association, The, Elizabeth...	\$7	\$125	\$649	....	....
Mutual Savings Fund Harmonia, The, Elizabeth	263	1,084	17,701	....	....
Totals	\$273	\$1,209	\$18,350	....	....

SAVINGS BANKS

5

ASSOCIATIONS, AS OF DECEMBER 31, 1946

(Amounts in Thousands of Dollars)

ASSETS—Continued										
Other Bonds, Notes and Debentures	Corporate Stocks	Loans		Bank Premises Owned; Furniture and Fixtures	Real Estate Owned Other Than Bank Premises	Real Estate Sold Under Agreement	Investment & Other Assets Indirectly Representing Bank Premises, Other R. E.	Customers' Liability Under Acceptances Outstanding	Other Assets	Total Assets
		Real Estate	Other Loans Including Re- discounts & Overdrafts							
\$5,575	\$100	\$10,701	\$153	\$364	....	....	....	....	\$148	\$31,145
400	30	2,266	....	....	....	....	....	....	42	10,852
2,489	....	956	11	112	....	....	....	....	39	8,767
95	....	5,205	17	279	....	....	....	....	32	16,705
3,201	....	2,459	11	33	....	....	....	....	2	14,572
2,964	....	2,789	13	156	\$28	....	....	....	4	34,576
36,638	27	30,825	....	950	....	....	....	....	907	151,596
1,807	27	7,168	15	280	....	....	....	....	....	19,890
4,755	....	3,477	3	120	....	....	....	....	109	17,609
1,649	....	5,456	12	105	....	....	\$28	....	125	19,574
573	....	933	....	276	....	....	....	....	....	13,384
3,217	....	1,976	....	100	....	....	....	....	2	13,843
231	....	1,463	....	50	....	....	183	....	11	22,623
76	....	1,742	5	152	....	\$8	....	....	4	8,587
7,463	....	6,531	20	135	....	....	....	....	3	43,091
780	....	302	....	61	....	....	22	....	3	5,549
95	....	577	1	2	....	....	5	....	....	2,344
389	....	316	....	10	....	....	....	....	....	3,726
4,945	4	1,824	9	....	10	6	....	....	2	16,862
2,541	....	3,236	....	700	154	5	....	....	60	24,596
\$79,883	\$188	\$90,202	\$270	\$3,874	\$192	\$19	\$238	....	\$1,493	\$479,891
PHILADELPHIA FEDERAL RESERVE DISTRICT										
\$83	\$13	\$5	....	....	....	....	....	....	....	\$566
2,586	50	2,073	\$6	\$24	\$32	....	....	....	....	23,851
\$2,669	\$63	\$2,078	\$6	\$246	\$32	....	....	....	....	\$24,417
\$82,552	\$251	\$92,280	\$276	\$4,125	\$224	\$19	\$238	....	\$1,493	\$504,308
STOCK SAVINGS BANK—NEW YORK FEDERAL RESERVE DISTRICT										
\$6,254	....	\$6,011	\$1,673	\$594	....	....	....	....	\$297	\$52,405
ASSOCIATIONS—NEW YORK FEDERAL RESERVE DISTRICT										
....	....	\$1,162	....	\$22	....	\$5	....	....	\$3	\$1,973
....	....	6,418	\$10	60	....	....	....	....	150	25,689
....	....	\$7,580	\$10	\$82	....	\$5	....	....	\$153	\$27,662

SAVINGS BANKS

SAVINGS INSTITUTIONS, STOCK SAVINGS BANK,

Table 2, Continued—New York Federal Reserve District

NAME	LIABILITIES			
	Individuals, Partnerships and Corporations		U. S. Gov't & Postal Savings	States and Political Subdivisions
	Demand Deposits	Time Deposits		
Bloomfield Savings Institution, Bloomfield	\$2,221	\$25,960	\$13	....
Dime Savings Institution, Newark .....	....	10,001	....	....
Fifth Ward Savings Bank, Jersey City .....	....	8,298	....	....
Franklin Savings Institution, Newark .....	....	15,242	....	....
Half Dime Savings Bank, Orange .....	....	12,657	15	....
Hoboken Bank for Savings in the City of Hoboken, Hoboken	11	30,518	....	\$4
Howard Savings Institution, Newark	346	131,075	....	....
Hudson City Savings Bank, Jersey City	1,773	15,771	....	158
Montclair Savings Bank, The, Montclair	842	15,237	....	....
Morris County Savings Bank, The, Morristown .....	....	17,491	....	....
New Brunswick Savings Institution, The, New Brunswick	....	11,751	9	....
Orange Savings Bank, Orange .....	....	11,446	....	....
Perth Amboy Savings Institution, The, Perth Amboy...	....	20,799	....	16
Plainfield Savings Bank, Plainfield	184	7,902	....	....
Provident Institution for Savings in Jersey City, The, Jersey City .....	....	37,016	104	52
Rahway Savings Institution, Rahway .....	....	5,155	....	17
Raritan Savings Bank, Raritan .....	....	1,983	....	63
Somerville Savings Bank, Somerville .....	....	3,286	....	23
Union County Savings Bank, Elizabeth .....	....	15,557	16	15
United States Savings Bank of Newark, New Jersey, Newark	124	22,302	3	....
Totals	\$5,501	\$419,447	\$160	\$348
PHILADELPHIA FEDERAL RESERVE DISTRICT				
Burlington Savings Institution, Burlington .....	....	\$477	....	....
Trenton Saving Fund Society, Trenton .....	....	22,469	....	....
Totals .....	....	\$22,886	....	....
Aggregate	\$5,501	\$442,333	\$160	\$348
STOCK SAVINGS BANK—NEW YORK FEDERAL RESERVE DISTRICT				
Paterson Savings Institution, Paterson	\$5,775	\$42,015	....	....
ASSOCIATIONS—NEW YORK FEDERAL RESERVE DISTRICT				
Germania Mutual Savings Association, The, Elizabeth...	....	\$1,721	....	....
Mutual Savings Fund Harmonia, The, Elizabeth .....	....	22,731	....	....
Totals .....	....	\$24,452	....	....

SAVINGS BANKS

7

ASSOCIATIONS, AS OF DECEMBER 31, 1946

(Amounts in Thousands of Dollars)

LIABILITIES—Continued										
Other Deposits & Certified & Officers' Checks, etc.	Total Deposits	Other Liabilities	Total Liabilities	Capital Accounts						Total Liabilities and Capital Accounts
				Preferred Stock	Common Stock	Surplus	Undivided Profits	Reserve and Retirement Account	Total Capital Accounts	
\$7	\$28,201	\$122	\$28,323	....	....	\$2,772	....	\$50	\$2,822	\$31,145
....	10,001	20	10,021	....	....	681	....	150	831	10,852
....	8,298	....	8,298	....	....	469	....	....	469	8,767
....	15,242	86	15,328	....	....	1,277	....	100	1,377	16,705
....	12,672	46	12,718	....	....	1,754	....	100	1,854	14,572
....	30,533	71	30,604	....	....	3,972	....	....	3,972	34,576
1	131,422	343	131,765	....	....	14,000	....	5,831	19,831	151,596
48	17,750	132	17,882	\$552	....	1,209	....	247	2,008	19,890
8	16,087	94	16,181	....	....	1,325	....	103	1,428	17,609
....	17,491	45	17,536	....	....	2,038	....	....	2,038	19,574
....	11,760	24	11,784	....	....	1,500	....	100	1,600	13,384
....	11,446	8	11,454	....	....	2,389	....	....	2,389	13,843
....	20,815	17	20,832	....	....	1,691	....	100	1,791	22,623
....	8,086	17	8,103	....	....	457	....	27	484	8,587
....	37,172	307	37,479	....	....	5,612	....	....	5,612	43,091
....	5,172	4	5,176	....	....	340	....	33	373	5,540
....	2,046	8	2,054	....	....	280	....	10	290	2,344
....	3,309	....	3,309	....	....	417	....	....	417	3,726
25	15,613	1	15,614	....	....	1,198	....	50	1,248	16,862
32	22,461	34	22,495	....	....	1,750	....	351	2,101	24,596
\$121	\$425,577	\$1,379	\$426,956	\$552	....	\$45,131	....	\$7,252	\$52,935	\$479,891
PHILADELPHIA FEDERAL RESERVE DISTRICT										
....	\$477	....	\$477	....	....	\$89	....	....	\$89	\$566
....	22,409	\$12	22,421	....	....	1,430	....	....	1,430	23,851
....	\$22,886	\$12	\$22,898	....	....	\$1,519	....	....	\$1,519	\$24,417
\$121	\$448,463	\$1,391	\$449,854	\$552	....	\$46,650	....	\$7,252	\$54,454	\$504,308
STOCK SAVINGS BANK—NEW YORK FEDERAL RESERVE DISTRICT										
....	\$47,790	\$197	\$47,987	....	\$1,000	\$2,000	\$1,418	....	\$4,418	\$52,405
ASSOCIATIONS—NEW YORK FEDERAL RESERVE DISTRICT										
....	\$1,721	....	\$1,721	....	....	\$227	....	\$25	\$252	\$1,973
....	22,731	\$118	22,849	....	....	2,840	....	....	2,840	25,689
....	\$24,452	\$118	\$24,570	....	....	\$3,067	....	\$25	\$3,092	\$27,662

SAVINGS BANKS

Table 4—Unclaimed deposits exceeding fifty dollars against which no transactions appear for ten years preceding date of this report.

BLOOMFIELD SAVINGS INSTITUTION, BLOOMFIELD			
Last Deposit, &c., Date of	Title of Account	Last Known Address	Amount
Jan. 1, 1928	Staman, Mary	295 Glenwood Ave., Bloomfield, N. J. . .	\$88.20
Jan. 1, 1928	Duryea, H. F.	40 S. 10th St., Newark, N. J.	92.20
Apr. 23, 1928	Bugalski, Benny	Insane Hospital, Indiana	1,084.90
Apr. 16, 1931	Cestone, Mary	65 Glenridge Ave., Montclair, N. J.	111.44
July 8, 1932	Kochos, Haralampos	686 Main Ave., Passaic, N. J.	93.69
Sept. 30, 1932	Stout, Douglas	1639 E. Grand Ave., Albuquerque, N. M. .	56.82
Feb. 8, 1933	Lehenberger, Maria	9 Dodd St., Bloomfield, N. J.	62.64
Aug. 11, 1934	Williams, Frank D.	253 Mt. Pleasant Ave., Newark, N. J. .	349.12
May 20, 1935	Cymekoff, M. N.	Bank for Foreign Trade, U. S. S. R., Moscow	493.59
May 27, 1935	Muro, Mariano, in tr. for Muro, Gaetana	2311 Beaumont Ave., Bronx, N. Y.	105.73
Feb. 19, 1936	Ferguson, Elizabeth OR Donaldson, Elizabeth	2 E Passaic Ave., Nutley, N. J.	350.93
Apr. 1, 1936	Koffer, Samuel	1451 Springfield Ave., Maplewood, N. J. .	340.05
July 31, 1936	Hager, Fred	112 So. Spring St., Bloomfield, N. J. .	171.05
			\$3,460.36
THE BURLINGTON SAVINGS INSTITUTION, BURLINGTON—NONE			
DIME SAVINGS INSTITUTION, NEWARK			
Feb. 1, 1930	Amelia P. Lawrence, Admx. Daniel Lawrence, Deceased	300 Market St., Newark	\$268.51
Feb. 1, 1929	Owen Smith	223 McWhorter St., Newark	449.42
Feb. —, 1924	Margaret Alexander	Essex County Hospital, Cedar Grove ..	151.36
Nov. 1, 1936	Patrick Minnaugh	381½ Central Ave., Newark	1,120.32
Nov. 13, 1931	Degree Lodge No. 1, Order of Good Samaritans	120 Littleton Ave., Newark	217.96
Feb. 1, 1933	Joseph Seery	59 Courr St., Newark	1,106.14
Mar. 4, 1927	George Fisher	124 Walnut St., Newark	533.84
Nov. 6, 1935	Catherine Neil	317 So. 17th St., Newark	2,395.48
June 19, 1934	Francis C. Nicholas, Executor	105 W. Franklin St., Baltimore, Md. .	160.93
Apr. 4, 1928	Mary McGuire	25 E. Kinney St., Newark	112.11
July 15, 1936	Alexander Ostapovitch	246 22nd St., Irvington	7,524.86
Dec. 9, 1936	Mina Thorer	979 So. Grove St., Irvington	647.05
Apr. 13, 1928	Lizzie Brown in trust for Charles Brown.	549 Norwood St., East Orange	472.28
Mar. 4, 1936	Alexander Kosmatch	251 Mt. Pleasant Ave., Newark	158.93
Sept. 22, 1927	Joseph Brown	50 Leslie St., Newark	126.28
Aug. 6, 1936	Spiriti Pio	163 Walnut St., Newark	2,754.43
July 6, 1934	Nicholas Tozzio	293 E. Kinney St., Newark	59.62
Mar. 2, 1931	Ruth M. George	18 Hartford St., Newark	283.59
Nov. —, 1935	Lucy Theurich, a lunatic, H. Edward Wolf, Guardian	266 Mulberry St., Newark	708.63
May 2, 1936	Pasquale Zuccaro	137 Crane St., Newark	1,145.79
Sept. 9, 1931	Martin J. Jones	63 Summer Avenue, Newark	163.32
May —, 1936	Lillie Hick	368 High St., Newark	1,263.86
Mar. 28, 1936	Ruth Friedman in trust for Esther Friedman	75 Fabyan Place, Newark	59.56
May 18, 1934	Sarah Johnson in trust for Liddy May Johnson	116 Cabinet St., Newark	159.06
Dec. 31, 1934	Augusta Dun, Deceased	139 Summit Street, Newark	151.39
			\$22,194.72
FIFTH WARD SAVINGS BANK, JERSEY CITY			
Nov. 3, 1926	Alex. Tarnacki	468 Henderson St., Jersey City, N. J. .	\$64.86

SAVINGS BANKS

9

Table 4, Continued—Unclaimed deposits exceeding fifty dollars against which no transactions appear for ten years preceding date of this report.

FRANKLIN SAVINGS INSTITUTION OF NEWARK, NEWARK			
Last Deposit, &c., Date of	Title of Account	Last Known Address	Amount
Jan. 11, 1892	Miss Annie M. Moriss	East Newark, N. J.	\$136.37
Dec. 1, 1926	Jesse Seligman Lodge No. 1620, O. B. A.	Newark, N. J.	93.14
July 11, 1934	William E. Henry Gdn. of Miss Ethel L. and Miss Edna E. Henry	Philadelphia, Pa.	98.09
May 23, 1907	Mrs. Rose Baker	Newark, N. J.	59.78
June 10, 1918	Samuel Kofsky	Newark, N. J.	1,011.00
Jan. 15, 1935	Mrs. Agnes Stokes	Newark, N. J.	2,400.77
Dec. 9, 1926	Henry Wipior	Newark, N. J.	45.83
June 21, 1926	Geo. A. Schmidt	Newark, N. J.	49.15
Sept. 12, 1932	Mathien LeBaut	Newark, N. J.	2,028.78
Dec. 1, 1935	Stella Truceot, tr. for Wm. Truceot, Jr.	Bellvale, N. Y.	1,304.80
June 24, 1936	Lottie W. Federman	Newark, N. J.	361.63
			\$7,589.34
GERMANIA MUTUAL SAVINGS ASSOCIATION, ELIZABETH			
1924	Miller, John F.	Now lives in Connecticut according to relatives	\$125.69
1927	Cook, Wm.	134 Oak St., Roselle, N. J.	1.26
			79.29
			\$206.15
HALF DIME SAVINGS BANK (THE), ORANGE			
June 14, 1928	Mary Burns	224 Glenwood Ave., East Orange, N. J.	\$247.63
Sept. 1, 1933	Orange Masonic Board of Relief	Orange, N. J.	198.65
Sept. 1, 1934	Mary Ann Smith	c/o C. O. Lighthilpe, West Orange, N. J.	74.12
Sept. 2, 1936	Amelia Tucoulat	Magnolia Ave., Hillsdale, N. J.	484.33
			\$1,004.73
HOWARD SAVINGS INSTITUTION, NEWARK			
Dec. 1, 1863	Catharine Doubner	Elizabeth, N. J.	\$96.26
Feb. 9, 1869	Joseph Libah	Springfield, N. J.	115.30
June 14, 1870	Margaret M. J. Sanford	No address	58.81
June 1, 1871	John Crowin	52 Monroe St., Newark	133.55
June 1, 1871	Mrs. Ellen Lundahl	Parsippany, N. J.	124.89
June 1, 1871	Ellen Lundahl in trust for Rachel Vree- land	Parsippany, N. J.	150.07
June 5, 1871	Conrad Richter	81 Jackson St., Newark	86.36
Dec. 11, 1871	Robert M. McClellan	22 State St., Newark	137.41
Dec. 1, 1873	James Elliott in trust for Thomas Kane.	No address	76.83
June 16, 1877	Alexander Comison	69 Lawrence St., Newark	67.81
Feb. 5, 1879	Hannah Meyer, John C. Meier, Admr. ..	No address	58.41
Oct. 16, 1880	Frank P. Norton in trust for Carrie B. Norton	88 New St., Newark	91.33
Aug. 16, 1881	Samuel G. McLaughlin in trust for James G. McLaughlin	33 Clinton St., Newark	57.80
Apr. 26, 1882	Jane Welch	591 Broad St., Newark	54.74
May 1, 1884	Julius Gerlach	275 Mulberry St., Newark	63.02
Sept. 12, 1887	Mary C. Clark	No address	89.93
Oct. 29, 1887	Mary McDonald	2 Park Place, Newark	50.53
Aug. 23, 1888	Annie McGurty	Montclair, N. J.	65.03

SAVINGS BANKS

Table 4, Continued—Unclaimed deposits exceeding fifty dollars against which no transactions appear for ten years preceding date of this report.

HOWARD SAVINGS INSTITUTION, NEWARK—Continued			
Last Deposit, &c., Date of	Title of Account	Last Known Address	Amount
May 25, 1889	Henry R. Warner	192 Mulberry St., Newark	\$95.99
Aug. 31, 1889	Otto Ewis	20 Commerce St., Newark	52.73
Nov. 24, 1891	Henry Schafer	Belleville, N. J.	88.92
Dec. 31, 1891	Kittie Carr	15 Bleecker St., Newark	101.20
Aug. 23, 1892	Patrick Reilly	69 Madison St., Newark	63.94
Oct. 12, 1892	John Kromentz Extr. Estate of Catharine Schafer	34 Parkhurst St., Newark	64.48
Mar. 27, 1893	Thomas Doyle	38 Broad St., Newark	102.91
June 2, 1893	Mary A. Craven	372 High St., Newark	75.26
July 8, 1893	Mary Ann McLusky	170 Grant Ave., Newark	65.61
Dec. 17, 1894	Anna E. Taylor	180 Plane St., Newark	70.94
Feb. 8, 1895	Henry Kip	34½ Bridge St., Newark	66.28
July 11, 1895	Magdalena Menzi	416 15th Ave., Newark	62.93
Jan. 9, 1896	George Hocherty	580 Clinton Ave., Newark	50.81
May 14, 1896	Bridget Boland	17 Pennington St., Newark	54.55
Aug. 31, 1896	Rose Gilroy	Newark, N. J.	163.41
Sept. 14, 1896	John J. Hubbell	810 Broad St., Newark	53.15
Oct. 12, 1896	Mary Kavanagh	149 8th Ave., Newark	98.73
Aug. 7, 1897	Margaret McDermitt, Bryan Murphy, Admr.	221 New St., Newark	126.00
Apr. 19, 1898	Catharine R. Wilkinson	No address	78.29
Oct. 2, 1900	Philip W. Squier, John S. Ball, and George W. Mott, Commissioners of the John Vough Estate and survivors of them	Newark, N. J.	116.71
Oct. 29, 1900	Jane Young	New St., Belleville	68.73
Dec. 16, 1901	Mary Catharine Nevin (known as Sister Mary Catharine) for Frances Reilly ..	98 Washington St., Newark	53.53
Apr. 15, 1902	Della C. Cronin	211 Plane St., Newark	98.42
Feb. 24, 1903	Anna J. E. Jackson	68 Court St., Newark	140.65
Sept. 10, 1903	Henry Durst	74 Mulberry St., Newark	74.51
Dec. 29, 1903	Wm. H. Baldwin, Trustee	Newark, N. J.	713.58
Sept. 10, 1904	Herman Gold	417 No. 3rd St., Harrison	71.41
Nov. 5, 1904	Michael O'Brien	312 Morris Ave., Newark	57.16
Apr. 24, 1905	Ismiinae Baird	144 Warren St., Newark	91.50
Nov. 1, 1906	George F. Black	118 Market St., Newark	213.49
Jan. 2, 1907	Emily Woodworth	550 Park Ave., East Orange	53.22
Jan. 4, 1907	Susan Erickson	28 Boylan St., Newark	97.38
Jan. 14, 1908	Gerald I. Macaura, M. D.	46 Ward St., Orange	151.97
July 6, 1908	Enrique L. Llamas	157 West 65th St., N. Y.	61.28
July 6, 1908	Enrique L. Llamas	149 West 63rd St., N. Y.	61.35
July 7, 1908	A. N. Butkiski	206 Jefferson St., Newark	54.16
Aug. 25, 1909	Joseph Keogh	No address	481.28
Sept. 28, 1909	Kate Cunningham	312 So. 9th St., Newark	108.39
Sept. 2, 1910	Catherine O'Reilly	Academy St., Newark	220.87
Nov. 12, 1910	John Kelleher	77 Academy St., Newark	118.82
Dec. 31, 1910	Katharine H. McMartin	70 Halsey St., Newark	55.92
Sept. 2, 1911	Joseph B. Johnson, Gdn.	741 Broad St., Newark	125.84
Dec. 20, 1912	Mariana Sumkaska	13 Van Buren St., Newark	51.05
Feb. 10, 1913	Edward Beirne	329 Elizabeth Ave., Newark	72.66
Oct. 27, 1913	Sarah A. Williams	W. 235th St., Ferry House, N. Y. City	78.29
Dec. 19, 1913	Bridget Tyne	Orange, N. J.	1,714.38
Feb. 7, 1914	Halbina Glofka	23 Mott St., Newark	53.82
Mar. 17, 1914	Katherine Kellett	132 Elm St., Kearny, N. J.	75.22
June 3, 1915	Amanda McCue, Amanda McCue, Admr.	South Orange Field Club	197.59
July 26, 1915	Meagi Rebisz	857 So. 11th St., Newark	518.13
Oct. 23, 1915	Anna Schmidt in trust for Charles Schmidt	52 Mary St., Newark	63.11
Sept. 25, 1916	Elizabeth Brown	596 So. 10th St., Newark	100.35
Oct. 23, 1916	Catharine Ward and Patrick Ward	45 Fillmore St., Newark	518.64
Nov. 15, 1916	Francis Haggerty Extr. Estate of Bridget McCarty in trust for Anna C. Dixon ..	103 Sylvan Ave., Newark	194.38
Jan. 16, 1917	Henry Brede	48 Speedway Ave., Newark	365.90
Oct. 1, 1917	Mary K. Whalen	1 Sylvan Place, Montclair	112.31
Oct. 23, 1917	John B. Dusenberry in trust for Thos., John, Elizabeth, Catherine and Ann Ryan (minors)	86 Orchard St., Newark	106.01

SAVINGS BANKS

11

Table 4, Continued—Unclaimed deposits exceeding fifty dollars against which no transactions appear for ten years preceding date of this report.

HOWARD SAVINGS INSTITUTION, NEWARK—Continued

Last Deposit, &c., Date of	Title of Account	Last Known Address	Amount
Mar. 19, 1918	Wilhelm H. Schroth	174 West Kenney St., Newark	\$227.71
Apr. 16, 1918	Katie Wikosky	122 Clinton Ave., Newark	57.05
May 27, 1918	Harry Midgley	3605 East 149th St., Cleveland Ohio...	57.15
June 19, 1918	Lewella Russell	42 Arlington Ave., Newark	75.69
Oct. 21, 1918	C. L. Stackhouse	582 Broad St., Newark	61.78
Feb. 28, 1919	Mary Darcy	19 Washington St., Newark	451.16
Oct. 15, 1919	Sarah Brown	94 Canal St., Newark	230.52
Feb. 27, 1920	Anna Goldstein	1533 Bryant Ave., Bronx, N. Y.	165.66
Mar. 23, 1920	Marie Jacobsen	599 A. Macon St., Brooklyn, N. Y. ...	128.61
Apr. 21, 1920	Eva Skavronek	264 Mulberry St., Newark	130.71
May 22, 1920	Prisco Onorio	73 River St., Newark	109.83
Oct. 9, 1920	Kate Kelly	121 New St., Newark	159.69
Oct. 22, 1920	C. Nelson Alderman	Address unknown	61.81
Dec. 1, 1920	Victor Sanchez Branez	14 Beach St., Newark	625.67
Jan. 10, 1921	Genevieve K. Herold	148 South 13th St., Newark	61.00
Aug. 30, 1921	Thomas G. Pierce for Wm. G. Pierce ...	R. F. D. No. 1, Vaux Hall, N. J.	86.87
Dec. 6, 1921	Anton Balzunas	47 Warwick St., Newark	59.49
Dec. 12, 1922	Elizabeth Hopler	248 Norfolk St., Newark	102.05
Apr. 30, 1923	Sealstak Chapter No. 6 Order of the Eastern Star	Newark, N. J.	56.56
May 7, 1923	Mary Singleton	47 Summit Ave., Summit, N. J.	312.37
July 7, 1924	Ephraim Smithman	280 Broad St., Newark	92.13
Sept. 8, 1924	John Helavanos	301 Sherman Ave., Newark	128.85
Sept. 21, 1925	Harry G. Callahan	1092 Broad St., Newark	129.45
Oct. 23, 1925	Joseph F. Reilly	432 So. 18th St., Newark	77.28
Dec. 4, 1925	William H. Shurts	179 Walnut St., Newark	83.22
Sept. 1, 1926	Louis Staa	58 Worthington Ave., Harrison	74.80
Sept. 15, 1926	Ernest Leistik	40 Spruce St., Newark	98.71
Dec. 24, 1926	Bernardo Lusardi	7 Springfield Ave., Newark	115.09
Jan. 5, 1927	Samuel Lefowitz	70 Sixteenth Ave., Newark	56.24
Feb. 15, 1927	Julia McEnerney	278 Lafayette St., Newark	364.50
Aug. 24, 1927	Sabina Tomaska	Newark, N. J.	51.19
Oct. 24, 1927	Esme C. M. Stewart	Sharon, Conn.	534.77
Jan. 18, 1928	Alice Taylor	39 Duncan Ave., Jersey City, N. J. ...	5,673.51
Mar. 21, 1928	Mary F. Butler	59 Court St., Newark	61.06
Oct. 13, 1928	Josus Etza Espin	86 Barker St., Newark	3,106.44
Dec. 31, 1928	Lottie M. Longdon	54 Milford Ave., Newark	52.22
Jan. 30, 1929	Lonie B. Whitehead	75 Baldwin Place, Bloomfield	50.85
Apr. 2, 1929	John F. Ware	58 James St., Newark	143.60
May 11, 1929	Mary Jane Brace	38 Lehigh Ave., Newark	56.33
May 20, 1929	John M. Richards in trust for Joseph Wuertz	303 N. J. R. R. Ave., Newark	122.21
Oct. 1, 1929	Mary Van Ness	560 So. 13th St., Newark	133.00
Oct. 18, 1929	Emmanuel Butler	97 11th Ave., Newark	128.08
Dec. 31, 1929	Anna Elizabeth Black	760 Av. Mayo, Buenos Aires	2,615.93
Dec. 31, 1929	Blanche Doland	45 Pennington St., Newark	59.35
Dec. 31, 1929	George F. Fischer	153 N. J. R. R. Ave., Newark	520.16
Dec. 31, 1929	John A. Gifford, Extr.	60 Park Place, Newark	35.28
Dec. 31, 1929	Est. of William D. Littell, John D. Anderson, Admr.	No Address	65.14
Dec. 31, 1929	Myrtle B. Osborn	1019 Broad St., Newark	327.18
Jan. 25, 1930	Joseph Cohen	220 E. Broadway, N. Y. C.	91.88
Feb. 24, 1930	Jennie O'Hara	No address	94.80
Mar. 4, 1930	Elizabeth Kleso	Herbertsville, N. J.	52.72
Aug. 11, 1930	Mohmood Mohammed	102 Walnut St., Newark	83.18
Jan. 10, 1931	Myrtle Schultz	16 Durand St., Newark	123.19
Jan. 16, 1931	James Keaveney	384 Central Ave., Newark	97.68
July 13, 1931	Wm. H. Cannon	204 Norfolk St., Newark	155.62
Oct. 9, 1931	Edmund Kling	304 Hunterdon St., Newark	1,458.90
Jan. 22, 1932	Annie Larisey	No address	855.48
Feb. 17, 1932	Lizzie Lane	Scotland	81.31
Apr. 15, 1932	Josephine G. Bowley	110 Old Short Hills Road, Short Hills, N. J.	63.80
Nov. 16, 1932	Mikalda Lurdar	128 Devon Terr., Kearny	189.95
Dec. 31, 1932	Augustine C. Quinlivan, Ella B. Jackson, Admr.	313 Washington Ave., Newark	65.18
Feb. 2, 1933	Sam Petryksyn	5 Milton St., Newark	51.93

Table 4, Continued—Unclaimed deposits exceeding fifty dollars against which no transactions appear for ten years preceding date of this report.

HOWARD SAVINGS INSTITUTION, NEWARK—Continued

Last Deposit, &c., Date of	Title of Account	Last Known Address	Amount
Mar. 15, 1933	Margaretha Paulson	824 So. 16th St., Newark	\$442.51
May 12, 1933	Henry Murphy	25 Hunterdon St., Newark	178.36
July 17, 1933	Jacob Myers	365 Bergen St., Newark	296.21
Dec. 27, 1933	Bridget Basquill	295 18th Ave., Newark	96.65
Mar. 5, 1934	Salamonas Kucinskas	Roosevelt Ave., Livingston	2,874.33
June 1, 1934	Wilhelmina Siemann	23 Oakland Terr., Newark	614.00
June 11, 1934	Florence M. Flick	364 High St., Newark	158.49
June 20, 1934	Louis La Rosa and Graziella La Rosa	219 Academy St., Newark	125.04
June 21, 1934	Theodore A. Witek	89 Court St., Newark	4,483.04
June 30, 1934	Bertha Mauser	3 Grant (d) Ave., East Orange	75.02
Oct. 1, 1934	John J. Hughes and Charissa M. Hughes	38 Park St., Bloomfield	1,539.65
Oct. 23, 1934	Sallie Coleman and Robert Coleman	88 So. 15th St., Newark	247.22
Apr. 1, 1935	John B. Kirk	534 Park Ave., East Orange	105.85
Apr. 2, 1935	Abel Pedro	124 Elm St., Newark	10,630.10
May 3, 1935	Jacob N. Fuchs	122 Clinton Ave., Newark	272.72
June 1, 1935	Harry McNiff	1665 Atlantic Ave., Brooklyn	858.72
June 25, 1935	Rosalie Zambounes	118 Bank St., Newark	596.86
July 3, 1935	Mabel M. Seifert	606 Neptune Highway, Neptune, N. J.	116.92
Aug. 28, 1935	Joseph Bauer	515 So. 18th St., Newark	89.23
Dec. 1, 1935	Maud R. Fritis in trust for Emma C. Fritis	189 Barclay St., Newark	1,755.50
Dec. 21, 1935	Anna Turan	645 Central Ave., East Orange	50.47
Jan. 28, 1936	Elizabeth Sanders	84 Lehigh Ave., Newark	228.64
Feb. 10, 1936	Gordon C. Clifton and Anna M. Clifton	675 Elm St., 426 Beech St., Arlington	234.51
Feb. 24, 1936	M. V. W. Shephard, Asa W. Van Emburgh, sub-admin.	1137 Clinton Ave., Irvington	116.65
Mar. 1, 1936	Mary S. Meade	48 New St., East Orange	1,291.47
Mar. 1, 1936	Everard T. Schopper	Kearny, N. J.	605.83
Mar. 30, 1936	Florence M. Redman	c/o F. J. Redman, 100 Broadway, N. Y. C.	6,152.04
Apr. 4, 1936	Mary Yanovich	261 North Broad St., Newark	155.95
Apr. 9, 1936	Anna W. Coleman	99 High St., Newark	482.11
Apr. 27, 1936	Lillian W. Howard	238 Orange St., Newark	471.44
May 5, 1936	Anna M. Clifton	22 Prospect Ave., N. Arlington, N. J.	146.70
May 12, 1936	Catherine Sheridan in trust for Edward Farrelly	66 Sherman Ave., Newark	77.96
June 1, 1936	Herbert Ballantine in trust for Herbert Wilgus Ballantine	Pawlings, N. Y.	1,006.00
June 1, 1936	Josephine Kutler and John Kutler	415 Indiana Ave., Long Branch, N. J.	137.19
July 15, 1936	Susan Adeline Hayward	39 South Munn Ave., East Orange	175.70
Aug. 18, 1936	Francesco Gentile	159 7th Ave., Newark	950.39
Aug. 26, 1936	May Byrnes in trust for John J. Byrnes	99 Pine Ave., Irvington	228.88
Aug. 26, 1936	Elizabeth Dugan	173 Sherman Ave., New Haven, Conn.	2,285.94
Sept. 1, 1936	Walaya Hatosewicz	496 Grove St., Irvington	689.66
Sept. 28, 1936	Charles Mahana, Guardian of Jeannette Mahana	23 Hunter St., Newark	398.86
Oct. 6, 1936	John Kelly	Mills Hotel, 160 Bleecker St., N. Y. C.	791.88
Oct. 16, 1936	Emma Gahviller in trust for Albertine Gahviller	80 No. Midland Ave., Arlington, N. J.	1,980.63
Oct. 16, 1936	Emma Gahviller in trust for Grace Gahviller	89 No. Midland Ave., Arlington, N. J.	885.49
Oct. 16, 1936	Emma Gahviller in trust for Noel Arthur Briden	80 No. Midland Ave., Arlington, N. J.	53.32
Nov. 18, 1936	Marie Ledos	57 Union St., Montclair	33,635.99
Nov. 18, 1936	Mary A. Williams	151 First Ave., Newark	54.23
Dec. 9, 1936	Marianna Frycz	195 Ferry St., Newark	52.42
Dec. 31, 1936	Isabella Ryan	255 Camden St., Newark	69.10
Dec. 31, 1936	Rose Ryan	255 Camden St., Newark	57.67
			\$111,260.04

SAVINGS BANKS

13

Table 4, Continued—Unclaimed deposits exceeding fifty dollars against which no transactions appear for ten years preceding date of this report.

HUDSON CITY SAVINGS BANK, JERSEY CITY			
Last Deposit, &c., Date of	Title of Account	Last Known Address	Amount
Prior to 1913	F. E. Hanna .....	.....	\$50.41
Prior to 1913	Rosalind Hilger .....	.....	50.50
Prior to 1913	Joseph Hampton .....	.....	51.86
Prior to 1913	Ethel M. Mason .....	.....	50.96
Sept. 11, 1931	Annie M. Rourke	206 W. 20th St., N. Y. C.	162.10
June 9, 1930	John Mercer	67 Washburn St., Jersey City ..	53.92
Nov. 17, 1934	Wm. M. Milne, Jr.	1069 E. 10th St., Brooklyn, N. Y.	83.19
Oct. 1, 1933	Frank Grain	295 Grove St., Jersey City	498.52
Jan. 1, 1932	Estate of James Communs	4 Smith St., Fairlawn	88.21
Sept. 8, 1932	Karl Henne	318 Hoboken Ave., Jersey City	637.93
July 26, 1935	Gustav Christensen	63 Court House Pl., Jersey City	50.09
Sept. 5, 1933	Estate of Koval Kulikowski	19 Sanford Pl., Jersey City	162.96
Feb. 21, 1935	Louise Zettler	51 Glenwood Ave., Jersey City	788.26
Feb. 10, 1936	Jack Pesin, in trust for Bernice Joan Pesin	257 Central Ave., Jersey City	68.84
Feb. 20, 1935	Irene Harnett	23 Wayne St., Jersey City	99.26
			\$2,897.01
HOBOKEN BANK FOR SAVINGS IN THE CITY OF HOBOKEN, HOBOKEN			
Aug. 4, 1891	Mary S. Willetts	37 Ninth St., Hoboken N. J.	\$93.97
Nov. 13, 1895	Richard Eichorn	552 First Street, Hoboken, N. J.	107.31
July 13, 1896	Gusta Schmidt	201 14th St., Hoboken, N. J.	61.78
Oct. 20, 1896	Agnes Weber	166 Washington St., Hoboken, N. J.	83.36
Dec. 14, 1896	Joe L. Garlach	61 Park Ave., Hoboken, N. J.	79.15
Mar. 13, 1899	Carl Muller	c/o C. A. Fisher Co., Pittsburgh, Pa.	81.62
Apr. 17, 1899	George Bohrmann	300 Clinton St., Hoboken, N. J.	53.37
July 23, 1904	Louis or Annie Greb	86 Thorne St., Hoboken, N. J.	95.25
June 24, 1907	Eliza Whittaker	31 Glenwood Ave., Jersey City, N. J.	53.01
Oct. 14, 1907	Henry Schoenbaum	400 First St., Hoboken, N. J.	69.67
Mar. 11, 1909	Catherine or Ed. J. Hayes, c/o Trenton St. Ho-p., Trenton, N. J. ....	.....	102.77
Sept. 10, 1910	Hans Hansen	325 Washington St., Hoboken, N. J.	512.10
Nov. 13, 1913	Bella Suzyzyk	c/o Hecker, 605 Hudson St., Hoboken, N. J.	299.24
July 1, 1914	Martin Russanich	232 Adams St., Hoboken, N. J.	65.81
July 1, 1915	Emily Canthon	332 Webster Ave., Jersey City, N. J.	50.49
June 1, 1916	Paul Hentschel	340 E. 11th St., New York, N. Y.	181.86
Oct. 18, 1916	Effie J. Clark	Snssex, N. J.	95.87
Oct. 11, 1917	Margrethe Johnson	310 Washington St., Hoboken, N. J.	91.95
Mar. 14, 1918	Internat'l Longshermen's Ass'n., Loc. 311 Bldg., Hoboken, N. J.	c/o Cicerehill, Second National Bank Bldg., Hoboken, N. J.	138.63
Nov. 1, 1919	John Staley	c/o Raubler, County Road, Secaucus, N. J.	72.44
Feb. 21, 1920	Fred Meyer	258 14th St., Hoboken, N. J.	66.12
Apr. 21, 1926	Allen Brandt	326 Hudson St., Hoboken, N. J.	81.51
May 12, 1920	Mary F. Shultz	50 W. 130th St., New York, N. Y.	52.19
Oct. 10, 1923	Johanna Behrens	489a West St., Union City, N. J.	91.56
Oct. 1, 1925	John Brady	21 Grand St., Hoboken, N. J.	839.23
July 8, 1927	Maria Castro, Trustee for Sara Castro	125 225th St., New York, N. Y.	637.31
Jan. 1, 1928	James Murphy	317 Washington St., Hoboken, N. J.	7,058.75
Feb. 6, 1928	Frances Martin (c/o Vezzetti)	907 Castle Pt. Terrace, Hoboken, N. J.	76.27
July 9, 1928	Louis A. or Jas. B. Firmin	230 Jefferson St., Hoboken, N. J.	51.44
Jan. 1, 1929	Thos. F. or Daniel O'Brien	157 Belmont Ave., Jersey City, N. J.	111.00
June 17, 1930	Karl T. Villman	64 Hudson St., Hoboken, N. J.	208.42
Oct. 1, 1930	Herman Heydecke	S. S. Barbarosso, No. German Lloyd, 57 Broadway, New York	572.19
July 1, 1931	Anna Schoenfeldt	309 Monroe St., Hoboken, N. J.	4,967.73
July 6, 1932	Maria or Alfred Muller	121 Sherman Ave., Jersey City, N. J.	5,105.22
Aug. 24, 1932	Charles Doherty	106 Hudson St., Hoboken, N. J.	297.03
Oct. 24, 1932	William F. Totman	Port Johnson, Bayonne, N. J.	2,971.91
Nov. 28, 1932	Albert Gumpert (in Germany)	c/o Mrs. Riemer, 205 Hudson St., Hoboken, N. J.	1,770.52
June 21, 1933	Miss Karolina Maria Schaaf	196 Saratoga Ave., Brooklyn, N. Y.	3,743.72
Sept. 13, 1933	Henry Kalning	Latvijas Banka Riga, Latvia	3,501.61

SAVINGS BANKS

Table 4, Continued—Unclaimed deposits exceeding fifty dollars against which no transactions appear for ten years preceding date of this report.

HOBOKEN BANK FOR SAVINGS IN THE CITY OF HOBOKEN, HOBOKEN—Continued

Last Deposit, &c., Date of	Title of Account	Last Known Address	Amount
May 27, 1935	Arthur Nelsen	56 Sullivan St., Brooklyn, N. Y.	\$178.65
July 1, 1935	Wm. Henry Everett	775 Garfield Ave., Jersey City, N. J. ...	664.42
Oct. 1, 1935	Wm. S. Stuhr, tr. for Jennett P. Stuhr ..	50 E. 30th St., New York City	371.00
Nov. 2, 1935	Antonio Cicorio	222 Willow Ave., Hoboken, N. J.	74.68
Jan. 1, 1936	Hugo Henning	920 Castle Pt. Terrace, Hoboken, N. J. ...	62.86
Jan. 1, 1936	Lillian Bergman, Tr. for Edwin Bergman ..	351 Fourteenth St., Hoboken, N. J.	884.94
Jan. 1, 1936	Est. Alice Tegen, Dec'd, Josephine Jennings, Admr.	204 Bidwell Ave., Jersey City, N. J. ...	133.17
Jan. 1, 1936	Est. Vincenzo Di Benedetto, dec'd, Anthony Negri, Admr.	1208 Washington St., Hoboken, N. J. ...	51.63
Jan. 1, 1936	Est. Wm. Luckhardt, dec'd (Emil Luckhardt)	Harding Place, Fairview, N. J.	11,648.82
Jan. 14, 1936	Ida Mathilde Larsen	2075 Bedford Ave., Brooklyn, N. Y.	221.56
June 19, 1936	John Johnston, Tr. for Mary Johnston ..	343 E. 85th St., New York, N. Y.	60.27
July 1, 1936	Edwin D. Secor	Ashokan, Ulster Co., New York	1,825.41
July 1, 1936	Antonio Cusma	151 Beacon Ave., Jersey City, N. J.	549.23
July 1, 1936	Chas. W. or Mary Buscher	6047 Gates Ave., Brooklyn, N. Y.	230.55
July 1, 1936	Catherine E. Wyman	151 First St., Hoboken, N. J.	84.64
July 1, 1936	Karl Mehncke (in Germany)	Satuelle bei Neukuldensben, Bezirk Magdeburg, Sachsen	2,603.87
July 1, 1936	Anton Reyman, Trustee for Anton E. Reyman	205 Sixth St., Hoboken, N. J.	99.64
July 25, 1936	Josephine Cappitelli	718 Bloomfield St., Hoboken, N. J. ...	403.16
Sept. 14, 1936	Emma Lehman	927 Garden St., Hoboken, N. J.	123.28
Sept. 14, 1936	Philip or Rosi Vidulich	223 Madison St., Hoboken, N. J.	1,073.66
Sept. 14, 1936	Giuseppe or Giovanna Gargiula	138 Park Ave., Hoboken, N. J.	569.07
Oct. 26, 1936	Mary C. Crine	Marlboro, N. J.	2,390.67
Nov. 17, 1936	Ella T. McCarthy	327 Adams St., Hoboken, N. J.	59.31
Nov. 20, 1936	Albert J. Grissoni, Trustee for Jacqueline Grissoni	840 Bloomfield St., Hoboken, N. J.	56.35
Dec. 10, 1936	Evelyn L. Hinz, Tr. for Chas. A. Hinz, Jr.	25 Madison St., No. Arlington, N. J. ...	325.15
Dec. 21, 1936	William Kriete	257 Ogden Avenue, Jersey City, N. J. ...	75.90
			\$59,415.27

MONTCLAIR SAVINGS BANK (THE), MONTCLAIR

Jan. 2, 1909	Freeman, Mary J.	12 Fidelity Place, Montclair, N. J. ...	\$105.49
Dec. 24, 1906	Brown, Henry	Market St., Newark, N. J.	720.18
Feb. 1, 1907	Kelley, Maggie Ellen	73 Chestnut St., Montclair, N. J.	86.13
Mar. 10, 1925	Traver, John Foster	79 Elm St., Montclair, N. J.	50.98
July 5, 1916	Ward, Susan	37 Montclair Ave., Montclair, N. J. ...	1,238.56
Jan. 7, 1910	Wornstrom, Oscar	142 Forest St., Montclair, N. J.	125.16
Sept. 27, 1909	Ranocario, Francesco Pavola	184 Forest St., Montclair, N. J.	98.93
Aug. 27, 1930	VanRiper, Annie P.	Watchung Ave., Glen Ridge, N. J.	715.58
Sept. 2, 1936	Chant, Elsie Drayton	69 Montague Place, Montclair, N. J. ...	314.05
Mar. 8, 1915	Quinn, John	51 Washington St., Montclair, N. J. ...	53.52
May 1, 1922	Brown, Kate C., in trust for Allan ...	70 Greenwood Ave., Montclair, N. J. ...	142.62
Nov. 1, 1934	Foster, Hosea	Lisbon, N. H.	1,941.69
May 1, 1925	Woodward, Martha G.	Unknown	56.90
Aug. 26, 1933	Nolan, Jennie	Caldwell, N. J.	220.38
Jan. 8, 1915	Berk, Joseph	Fairfield Dairy, Montclair, N. J.	1,878.89
Mar. 22, 1921	Adams, Minnie E.	81 Porter Place, Montclair, N. J.	770.84
Oct. 20, 1916	Kovie, Katherine	51 Montclair Ave., Montclair, N. J. ...	427.21
June 13, 1917	Schock, Alexander F.	Montclair Normal School, Montclair, N. J.	50.55
Apr. 10, 1919	Davidson, Belle	39 Harrison Ave., Montclair, N. J. ...	267.67
Aug. 23, 1920	Lowe, Louise	Lincoln St., Montclair, N. J.	116.34
Feb. 25, 1925	Wolfe, Mary R.	Unknown	106.61
Aug. 1, 1932	Norden, E. H.	69 Portland Place, Montclair, N. J. ...	51.29
Feb. 10, 1925	Howells, Victoria W., in tr. for Wyman Howells	Upper Montclair, N. J.	55.29
Dec. 6, 1921	Morris, Margaret	14 Walden Place, Montclair, N. J. ...	1,972.05

SAVINGS BANKS

15

Table 4, Continued—Unclaimed deposits exceeding fifty dollars against which no transactions appear for ten years preceding date of this report.

MONTCLAIR SAVINGS BANK (THE), MONTCLAIR—Continued			
Last Deposit, &c., Date of	Title of Account	Last Known Address	Amount
Sept. 11, 1927	Carter, Fannie C.	174 Walnut St., Montclair, N. J.	\$336.62
Jan. 21, 1935	Corbin, Frances O.	172 Lakeview Ave., Bloomfield, N. J. ...	130.11
Dec. 19, 1923	Fitzpatrick, Thomey	125 Oliver St., Paterson, N. J.	108.86
Nov. 1, 1935	Allen, William P.	72 Valley Road, Montclair, N. J.	185.87
Dec. 18, 1930	Pignatello, Nicolina	74 Glenridge Ave., Montclair, N. J.	52.82
Nov. 9, 1927	Georgelas, Mike	27 North Willow Ave., Montclair, N. J. ...	325.67
Feb. 19, 1936	Barrett, Nora, Tr.	c/o Fleming, 2591 Briggs Ave., Bronx, N. Y.	115.17
July 7, 1936	Guancone, Frank	8 Washington St., Montclair, N. J. ...	1,796.64
Apr. 4, 1929	Hubbard, H. W.	163 Parks St., Montclair, N. J.	500.78
Dec. 28, 1936	Bogle, Alice C.	1324 Dean St., Brooklyn, N. Y.	3,906.34
			\$19,025.79
MORRIS COUNTY SAVINGS BANK, MORRISTOWN—NONE			
MUTUAL SAVINGS FUND HARMONIA, ELIZABETH—NONE			
NEW BRUNSWICK SAVINGS INSTITUTION, NEW BRUNSWICK			
Jan. —, 1896	Dinah Van Liew	New Brunswick	\$234.83
Jan. —, 1909	Minnie E. Blair	New Brunswick	81.04
Jan. —, 1875	Owen Green	Griggstown	92.93
May —, 1868	Mary Ayres	New Brunswick	506.29
Oct. —, 1936	Garri on Hageman, Admr. ....	.....	120.59
Apr. —, 1930	Patrick Gorman	New Brunswick	127.76
Sept. —, 1886	John E. Sheridan	P. O. Dept., Washington, D. C.	55.56
Aug. —, 1887	Isabel McIntire	New Brunswick	81.21
Jan. —, 1904	James Hunt	South River	148.50
May —, 1899	Barbara Horne	New Brunswick	185.34
Feb. —, 1905	Thomas A. Jackson	New Brunswick	131.41
Jan. —, 1911	Jennie D. Van Cleef	Spotswood	126.61
Jan. —, 1916	Est. of Eliza Kelly	New Brunswick	205.11
Jan. —, 1936	I. Newton Blue, Jr., Chrm.	New Brunswick	1,515.76
Jan. —, 1924	James & John Riley	New Brunswick	195.03
July —, 1924	Sarah Lawson	New Brunswick	101.13
July —, 1923	Pauline Funk	New Brunswick	104.67
Oct. —, 1919	Cornelius S. Boice, et al	New Brunswick	53.52
Aug. —, 1910	Walter Webb	Griggstown	121.70
Jan. —, 1936	Elizabeth M. Greene	Hempstead, L. I., N. Y.	93.65
Jan. —, 1924	James Passey	New Brunswick	187.44
Jan. —, 1936	J. Saul Tipper	New Brunswick	55.90
July —, 1928	Michael J. Preston, Admr.	New Brunswick	119.33
Sept. —, 1925	Minnie Runyon	New Brunswick	99.87
Jan. —, 1936	Hannah Clark .....	.....	50.78
			\$4,915.96
ORANGE SAVINGS BANK, ORANGE			
Jan. 11, 1934	Geo. P. Kingsley, Treasurer	Orange, N. J.	\$906.80
July 14, 1932	Charles Riley	Orange, N. J.	64.71
Jan. 2, 1930	Frances Petersen	Orange, N. J.	56.45
Apr. 1, 1936	Marie G. Boller Ledos	Montclair, N. J.	17,023.65
			\$18,051.61

SAVINGS BANKS

Table 4, Continued—Unclaimed deposits exceeding fifty dollars against which no transactions appear for ten years preceding date of this report.

PATERSON SAVINGS INSTITUTION (THE), PATERSON			
Last Deposit, &c., Date of	Title of Account	Last Known Address	Amount
May —, 1929	Annie Allen .....	.....	\$56.09
May 25, 1929	S. Tuttle in trust for C. E. Van Winkle .....	.....	69.08
Nov. 4, 1929	Herman C. or Theresa Hazel	412 Morrissee Ave.	134.12
Apr. 22, 1930	Stephen Geter .....	.....	119.18
May —, 1930	Thomas Edsall .....	.....	61.28
May —, 1930	Jacob or Marie Durrenberger, Harvey Smith, Exec. ....	.....	76.96
Aug. 13, 1930	Veronica Krusnionekas	River Street, City	1,249.55
May 1, 1931	Edward Fredericks .....	.....	123.38
May 1, 1933	Stanislaw Lapika	30 No. Straight St., City	80.66
May 25, 1933	John or Elizabeth Meyer, Cornelius Koop- man, Exec. Est. John Meyer .....	.....	90.36
Feb. 17, 1934	Class of June, 1933, Paterson Normal School	Frank Titus, Treas., 279 Mt. Prospect Ave., Apt. 21, Newark, N. J.	55.37
May —, 1934	Edith Kimble or Florence Angle	228 No. 9th St., Stroudsburg, Pa.	126.79
May 17, 1934	Fred Broadhurst	1917 Greene St., Charlotte 2, N. C.	119.58
May 1, 1935	Chas. E. or Harriet H. Williams .....	.....	412.90
May 1, 1935	Harriet Powers	46 Lily St., City	81.47
June 5, 1935	Helen Paris in trust for Iran Paris	166 Fulton Pl., City	125.53
Aug. 27, 1935	Board of Trustees, Armenian Apostolic Church of Paterson, N. J. ....	.....	60.98
Aug. 28, 1935	Frank or Margaret Casper	157 E. Railway Ave., City	55.27
Sept. 26, 1935	Charles W. or Mae Lake .....	.....	79.36
Oct. 11, 1935	Adolph Kubowitsch in trust for Eleanor Kubowitsch .....	.....	123.31
Nov. 13, 1935	Jacob Bakker .....	.....	54.04
Dec. 4, 1935	Albert or Charlotte Vollinger .....	.....	1,165.33
Jan. 6, 1936	Beatrice Cohen in trust for Benjamin Goldstein .....	.....	115.04
Jan. 6, 1936	Beatrice Cohen in trust for Samuel Goldstein .....	.....	115.04
May —, 1936	Sisio Farrow .....	.....	152.80
May 1, 1936	Frank McMahon .....	.....	919.09
May 1, 1936	Thomas Rowland, Elmer E. Rowland, Exec. ....	.....	582.98
May 1, 1936	Frank Van Pamel in trust for Louis Van Pamel .....	.....	129.26
June 15, 1936	Lena E. Dingle .....	.....	812.58
July 1, 1936	Emma Herman .....	.....	400.93
Nov. 2, 1936	John McFerran, Jr. ....	.....	86.44
Nov. 13, 1936	Bertha De Rijke or Theodore De Rijke	26 London St., Gent, Belgium	2,177.57
			\$10,012.32
PERTH AMBOY SAVINGS INSTITUTION, PERTH AMBOY			
Nov. 7, 1932	Thomas Duffy	35 8th Ave., Newark, N. J.	\$646.17
July 10, 1934	Court Barron No. 1404, Companion For- esters of America .....	.....	146.93
Mar. 14, 1934	Pauline Berkowski	469A Mechanic St., Perth Amboy, N. J.	63.13
			\$856.23
PLAINFIELD SAVINGS BANK, PLAINFIELD			
Aug. 26, 1935	Ralph J. Hillman or (Mrs. Irma W. Hillman) Deceased Feb., 1935	515 West 7th St., Plainfield, N. J.	\$113.78

SAVINGS BANKS

17

Table 4, Continued—Unclaimed deposits exceeding fifty dollars against which no transactions appear for ten years preceding date of this report.

PROVIDENT INSTITUTION FOR SAVINGS IN JERSEY CITY (THE), JERSEY CITY			
Last Deposit, &c., Date of	Title of Account	Last Known Address	Amount
Apr. 28, 1905	Caffery, Nellie	28 Duncan Ave., Jersey City	\$6,710.42
May 6, 1918	Broderick, P.	145 Chestnut Ave., Jersey City	233.79
July 1, 1923	Mauck, Meri	274 Grand St., Jersey City	50.33
Mar. 22, 1926	Scott, M. E.	194 Central Ave., Hackensack, N. J.	80.74
Aug. 26, 1926	Wynn, Lettie S.	432 W. 52nd St., N. Y. C.	113.42
Aug. 29, 1927	Stawtoska, Zofia	184 8th St., Jersey City	233.19
Jan. 1, 1929	N. J. Guar. & Tr. Co., Tr. Est. Benj. F. Annin	Jersey City	134.97
Jan. 23, 1929	Buranowski, Andrew	95 Plymouth St., Jersey City	683.10
July 1, 1931	Sabell, Charles	20 Bartholdi Ave., Jersey City	255.34
May 18, 1932	Wasniewski, Charles	129 Mercer St., Jersey City	190.56
Aug. 1, 1932	Zielinska, E. Re., now Sugalski	109 Fleming Ave., Newark	83.98
Apr. 10, 1933	Lekecinski, Felix	377 Halladay St., Jersey City	114.63
Nov. 29, 1933	Dolan, Mary, Tr. for Ann	56 Tenafly Road, Englewood, N. J.	59.42
Jan. 1, 1934	Kent, William	400 Germaine Ave., Jersey City	312.43
Jan. 1, 1935	Harris, M., Tr.	228 Danforth Ave., Jersey City	552.47
Mar. 4, 1935	Kelly, S., & Shaughnessy M. Keegan, Adm.	32 Corbin Ave., Jersey City	82.09
Mar. 25, 1935	Babyak, Rozl	171 Ave. F., Bayonne	107.51
May 2, 1935	Gannon, M. & Murphy, M.	35 Nelson Ave., Jersey City	102.71
July 1, 1935	Cocco, A. & M. G., Tr's. for D. A. Cocco	318 Fay Ave., Elizabeth, N. J.	93.69
July 1, 1935	Cocco, A. & M. G., Tr's for Frances Cocco	318 Fay Ave., Elizabeth, N. J.	62.31
July 1, 1935	Cocco, A. & M. G., Tr's. for Mary D. Cocco	318 Fay Ave., Elizabeth, N. J.	78.21
July 22, 1935	Tackney, Ann Madeline	213 Oak St., Weehawken	1,197.93
Aug. 31, 1935	Fahy, John	489 Mercer St., Jersey City	103.21
Oct. 10, 1935	Medans, Joe	54 Ridge St., N. Y. C.	1,155.30
Jan. 1, 1936	Schott, J. F. & C. Kehr	23 Orchard St., Jersey City	499.78
Jan. 25, 1936	Coulson, Alfred	62 Beacon Ave., Jersey City	681.37
Dec. 4, 1936	Flynn, Martin	44 Francis Pl., Kearnsburg, N. J.	664.89
Jan. 16, 1932	Kahant, Marg't E., and Charles G.	827 Roanoke Ave., Elizabeth, N. J.	1,793.45
Jan. 2, 1934	Gross, Cyril W.	1501 W. 6th St., Brooklyn, N. Y.	51.70
Feb. 8, 1934	Burnett, Helen C.	919 Ave. C., Bayonne	69.20
Apr. 29, 1935	Mausz, C. & A. B., Sr.	161 Arlington Ave., Jersey City	167.03
July 1, 1935	Grushinsky, R. C., Tr. for Morris	78 Lexington Ave., Jersey City	90.94
Jan. 2, 1936	Peck, Gladys C.	19 Linden Pl., Nutley, N. J.	2,121.91
			\$18,932.02
RAHWAY SAVINGS INSTITUTION (THE), RAHWAY			
July 1, 1897	James Nolan	Rahway, N. J.	\$118.10
Apr. 17, 1900	W. C. Barry Post No. 85	Woodbridge, N. J.	137.66
Jan. 1, 1901	Est. Maria Weitz	Rahway, N. J.	109.18
July 1, 1901	Margaret C. Creamer	Rahway, N. J.	85.88
July 18, 1907	Andrew Mann	Clark Twp., N. J.	59.91
June 27, 1911	Alice Townsend	Rahway, N. J.	62.79
July 1, 1910	Isaac Inselee, Sr.	Woodbridge, N. J.	161.63
June 10, 1930	John Burns	Rahway, N. J.	1,387.44
Jan. 1, 1935	Mary Sumaran	Elizabeth, N. J.	389.64
			\$2,452.23
RARITAN SAVINGS BANK, RARITAN—NONE			
SOMERVILLE SAVINGS BANK, SOMERVILLE			
May 1, 1877	Theodore Caine	Lamington, N. J.	\$80.31
Sept. 17, 1929	John Szevelo	C. R. R. Camp, Somerville, N. J.	77.73
Jan. 2, 1929	Edward Kelley	Centerville, N. J.	252.10
Oct. 15, 1926	Est. Sarah M. Marquis	Neshanic, N. J.	70.74
			\$480.88

SAVINGS BANKS

Table 4, Continued—Unclaimed deposits exceeding fifty dollars against which no transactions appear for ten years preceding date of this report.

TRENTON SAVING FUND SOCIETY (THE), TRENTON			
Last Deposit &c., Date of	Title of Account	Last Known Address	Amount
Jan. 1, 1880	Mary Lloyd	Trenton, N. J.	\$85.63
Sept. 16, 1884	Susan Sutton	Trenton, N. J.	121.93
July 22, 1887	Phoebe R. Bartlett	Trenton, N. J.	86.50
Nov. 19, 1894	Mary I. Scott	Trenton, N. J.	255.44
Mar. 16, 1896	Sieffan Fehrenbach	Pennington, N. J.	849.00
July 26, 1905	Bridget Campbell	330 S. Broad St.	147.83
Apr. 12, 1905	Maggie A. Sickels	Trenton, N. J.	98.54
Dec. 31, 1921	Elizabeth H. Lanz	Sykes & Moffet Ave.	57.17
Dec. 31, 1924	Emma J. Stewart	38 S. Hermitage Ave.	70.30
May 12, 1925	Wladek or Natalia Pasiewicz	137 Lexington Ave.	133.69
Dec. 30, 1927	Frank Gieski	194 Lamberton St.	119.28
Dec. 31, 1932	Ada M. Smith	Trenton, N. J.	52.12
Dec. 31, 1932	John Douress (Duross) or Ann Dillon	Trenton, N. J.	7,634.80
Sept. 21, 1932	Gus H. Brown	Lawrenceville, N. J.	1,637.30
			\$11,349.53
UNION COUNTY SAVINGS BANK, ELIZABETH			
Feb. 18, 1899	So. Eliz. Cadets	Elizabeth, N. J.	\$69.50
July 9, 1900	M. Silverwise	1139 E. J St., Elizabeth	77.00
Jan. 1, 1909	Agnes Creary	Newark, N. J.	235.84
Mar. 20, 1909	Wilhemina Adams	Elizabeth, N. J.	138.58
May 29, 1911	V. Jacobson	14 Rahway Ave., Elizabeth	105.22
Aug. 29, 1911	Stan. Unczur	190 1st St., Elizabeth	76.48
July 1, 1914	Marg't J. Neill	Roselle, N. J.	94.50
Aug. 9, 1920	Theo. R. Mem. Assoc.	Elizabeth, N. J.	206.70
Jan. 30, 1926	Hannah Daly	33 Prince St., Elizabeth	82.69
			\$1,086.51
UNITED STATES SAVINGS BANK OF NEWARK, NEWARK			
Apr. 25, 1875	Rupert Kraft	Newark, N. J.	\$69.10
Jan. 1, 1895	John V. Dressers	Newark, N. J.	60.08
Feb. 3, 1898	John Keppler	195 Broome St., Newark, N. J.	1,483.94
July 13, 1899	Louis Dimant	Newark, N. J.	305.66
June 11, 1902	Theodore Graf	Newark, N. J.	91.52
Mar. 20, 1905	Theresia Pfeffer	Newark, N. J.	70.15
Feb. 16, 1910	John Hogan	430 High St., Newark, N. J.	52.14
June 14, 1911	Walter M. Bramhall	107 Central Ave., Newark, N. J.	143.31
Aug. 11, 1913	James Harvey	27 Center St., Newark, N. J.	270.94
Sept. 1, 1917	Theodore A. Simon	178 3d St., Elizabeth, N. J.	124.90
Mar. 7, 1918	Sister Claver and Dora Mulford	175 Broadway Newark, N. J.	54.73
Mar. 24, 1919	Joseph A. Woerz	347 Mulberry St., Newark, N. J.	124.15
Nov. 1, 1922	Fridolin Schmidt	Newark, N. J.	245.45
Oct. 1, 1923	Byron E. R. Millen	2 Court St., Newark, N. J.	277.70
May 19, 1924	Walter Nieman, M. D.	2 W. 106th St., New York City	79.31
May 1, 1925	Lloyd Hopkins	Newark, N. J.	98.20
Nov. 1, 1925	Joseph Blaney	15 Pierson Alley, Newark, N. J.	218.46
Nov. 16, 1925	Alak Yonamye	19 Elm St., Newark, N. J.	854.20
July 24, 1926	George Conrad	Newark, N. J.	69.73
May 4, 1926	Dezso Kerekas	137 W. 4th Ave., Homestead, Pa.	66.41
Apr. 30, 1927	Dellie Cunningham	Newark, N. J.	111.83
May 1, 1927	Rosa Scherer	111 Vesey St., Newark, N. J.	53.40
May 20, 1927	Tekla Jakoblew	Rutgers St., Newark, N. J.	79.35
Mar. 30, 1928	Emma Palmer	12 W. Kinney St., Newark, N. J.	143.92
Feb. 3, 1930	Joseph A. Bablak	284 E. Kinney St., Newark, N. J.	235.06
Oct. 7, 1930	Emanuel Lopez	380 Summer Ave., Newark, N. J.	8,456.81
Oct. 23, 1930	George Kleinsthow	20 Pennington St., Newark, N. J.	102.97
May 1, 1931	Lily Bukovsky in trust for daughter, Cornelia	10 Komorn St., Newark, N. J.	66.88

SAVINGS BANKS

19

Table 4, Continued—Unclaimed deposits exceeding fifty dollars against which no transactions appear for ten years preceding date of this report.

UNITED STATES SAVINGS BANK OF NEWARK, NEWARK—Continued

Last Deposit, &c., Date of	Title of Account	Last Known Address	Amount
May 13, 1931	Marie Elsasser	214 2nd St., Harrison, N. J.	\$362.64
June 29, 1931	Frank E. Primrose	8 So. 12th St., Newark, N. J.	3,083.36
Nov. 1, 1931	George Wm. Franks	147 West St., Newark, N. J.	147.38
Nov. 1, 1931	James H. Emerson	1. Pomeroy & Sons, Newark, N. J.	198.13
May 24, 1932	Frank B. Politis	65 Teneyeck St., Brooklyn, N. Y.	1,437.08
Aug. 15, 1932	Augusta Conrad	123 Montclair Ave., Vaux Hall, N. J.	3,071.48
Feb. 27, 1933	Louis Bechtold	546 Beach Ave., Newark, N. J.	1,256.01
Mar. 3, 1933	John Miletz	8 Prospect Row, Newark, N. J.	477.11
Apr. 25, 1934	Pauline A. Day, Gdn. Minnie Farley	87 Ridge Ave., Neptune City, N. J.	216.43
May 12, 1934	Mary Crowley	551 Clifton Ave., Newark, N. J.	1,424.02
June 2, 1934	Frieda Johanna Stoll	1372 Springfield Ave., Irvington, N. J.	115.35
Sept. 15, 1934	Fannie Wilson	243 Warren St., Newark, N. J.	144.07
May 14, 1935	Nancy Viviano, in tr. for daughter, Joyce Nancy	69 Cambridge St., East Orange, N. J.	122.55
June 14, 1935	Mehallo Ilkeo	623 E. 9th St., New York City	150.68
May 24, 1935	Joe Dobilas, in tr. for son, John	7 Schedral Ave., Kearny, N. J.	190.17
Nov. 1, 1935	Heinrich Schnell	247 Parker St., Newark, N. J.	138.48
Feb. 7, 1936	Mary Luck	500 So. 13th St., Newark, N. J.	67.00
Feb. 13, 1936	Mary Lifschitz	481 Grove St., Jersey City, N. J.	98.11
Mar. 5, 1936	C. Sterling Conover	1 Vernon Pl., East Orange, N. J.	1,459.98
Apr. 29, 1936	Wm. Courads, in tr. for son, Robert	1030 Kilsyth Rd., Elizabeth, N. J.	52.16
May 7, 1936	Chas. P. Lindner	30 Alexander St., Newark, N. J.	65.65
May 22, 1936	Carl Neher	614 S. 20th St., Newark, N. J.	227.98
July 27, 1936	H. E. Wolf, Gdn. Lucy M. Theurich, a lunatic	Short Hills, N. J.	78.06
Aug. 1, 1936	Benj. T. Goodin	135 South St., Newark, N. J.	289.28
Aug. 4, 1936	Elizabeth Bausch	146 So. Orange Ave., Newark, N. J.	263.50
Sept. 2, 1936	John Yeaggoglus, in trust for son, Konstandenos	9 Hillside Ave., Newark, N. J.	53.31
Sept. 3, 1936	Adele Wilderotter	54 Chancellor Ave., Newark, N. J.	513.56
Oct. 14, 1936	Abraham Rosenbluth	635 High St., Newark, N. J.	56.54
Oct. 29, 1936	Caroline K. Williams daughter, Caroline W. Carson	34 Bell St., Belleville, N. J.	1,140.26
Nov. 2, 1936	Esther Grunt	38 16th Ave., Newark, N. J.	6,799.36
			\$37,707.99

SAVINGS BANKS

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

INSTITUTION	Date of Examination	Bonds and Mortgages	Stocks and Bonds	Loans on Collateral	Banking House Furniture and Fixtures	Other Real Estate Owned
Bloomfield Savings Institution	Jan. 12, 1946	\$8,519	\$16,962	\$43	\$350	....
Burlington Savings Institution	Mar. 2, 1946	5	502	....	....	....
Fifth Ward Savings	Jan. 9, 1946	1,079	6,977	2	113	....
Franklin Savings Institution..	Jan. 5, 1946	3,082	11,644	4	292	....
Hoboken Bank for Savings ...	June 28, 1946	3,356	30,668	27	150	\$15
Howard Savings Institution ...	Jan. 28, 1946	28,426	111,011	1	1,006	....
Hudson City Savings Bank ...	July 18, 1946	6,651	12,114	3	285	....
Montclair Savings Bank	April 8, 1946	3,166	12,632	2	125	....
New Brunswick Savings Inst.	June 5, 1946	841	10,812	....	92	170
Orange Savings Bank	July 31, 1946	2,018	11,354	....	110	....
Paterson Savings Institution.	Mar. 13, 1946	5,221	43,987	1,477	576	....
Perth Amboy Savings Inst. ...	Jan. 12, 1946	1,451	18,295	....	50	2
Plainfield Savings Bank	Dec. 2, 1946	1,736	6,287	6	133	....
Provident Institution for Savings	Feb. 23, 1946	6,872	33,873	2	83	....
Rahway Savings Institution ...	June 17, 1946	351	4,834	....	72	....
Raritan Savings Bank	Oct. 31, 1946	535	1,699	1	4	....
Somerville Savings Bank	Nov. 23, 1946	343	3,331	....	13	....
Union County Savings Bank ...	Sept. 20, 1946	1,885	13,924	7	....	9
United States Savings Bank ...	Apr. 16, 1946	2,476	18,804	....	700	150
Totals		\$79,013	\$369,710	\$1,575	\$4,174	\$346

SAVINGS ASSOCIATIONS						
Germania Mut. Savings Asso.	May 14, 1946	\$1,072	\$666	....	\$23	....
Mut. Savings Fund Harmonia	Mar. 2, 1946	6,827	16,214	\$9	61	\$163
Totals		\$7,899	\$16,880	\$9	\$84	\$163

SAVINGS BANKS

21

Made to December 31, 1946 (Amounts in Thousands of Dollars)

Real Estate Sold on Contract	Cash on Hand and in Banks	Interest Due and Accrued	All Other Assets	Total Resources and Liabilities	Amount Due Depositors	All Other Liabilities	Surplus, Etc.
.....	\$2,213	.....	\$7	\$28,094	\$25,159	\$65	\$2,870
.....	64	\$5	.....	576	454	2	120
\$3	328	44	.....	8,546	7,726	3	817
.....	910	.....	.....	15,932	14,271	32	1,629
.....	1,160	85	.....	35,461	30,133	64	5,264
.....	5,685	913	99	147,141	121,788	364	24,989
.....	532	28	26	19,639	17,103	196	2,340
12	1,079	92	.....	17,108	14,911	147	2,050
3	767	111	.....	12,796	10,861	37	1,898
.....	391	78	4	13,955	10,903	13	3,039
.....	5,278	.....	417	56,956	49,139	227	7,590
215	839	69	1	20,922	18,733	22	2,167
8	357	65	.....	8,612	7,956	45	611
.....	1,834	275	1	42,940	35,016	68	7,856
26	468	22	.....	5,773	5,036	15	722
5	73	8	.....	2,325	1,951	15	359
.....	138	29	.....	3,854	3,300	7	547
7	1,371	88	3	17,294	15,536	37	1,721
27	1,363	25	125	24,670	22,007	152	2,511
\$306	\$24,850	\$1,937	\$683	\$482,594	\$411,983	\$1,511	\$69,100

\$5	\$110	\$26	\$6	\$1,908	\$1,645	\$11	\$252
25	1,106	135	23	24,563	21,068	255	3,240
\$30	\$1,216	\$161	\$29	\$26,471	\$22,713	\$266	\$3,492

NEW YORK FEDERAL

Table 1—List of Companies with Dates of Incorporation and

NAME	LOCATION
*Bank of Passaic and Trust Company	Passaic
*Bayonne Trust Company	Bayonne
Bergen Trust Company of New Jersey	Jersey City
Bessemer Trust Company	Jersey City
*Bloomfield Bank and Trust Company	Bloomfield
Boonton Trust Company	Boonton
Bound Brook Trust Company	Bound Brook
Broadway Bank and Trust Company	Paterson
Carteret Bank and Trust Company	Carteret
*Central Home Trust Company of Elizabeth, New Jersey	Elizabeth
Chatham Trust Company, The	Chatham
Citizens Trust Company, The	Paterson
Citizens Trust Company of Summit, New Jersey	Summit
Clifton Trust Company	Clifton
*Clinton Trust Company	Newark
*Columbus Trust Company	Newark
*Commercial Trust Company of New Jersey	Jersey City
*Commonwealth Trust Company	Union City
Community Trust Company of Bloomfield	Bloomfield
Corporation Trust Company, The	Jersey City
Cranford Trust Company	Cranford
Dover Trust Company, The	Dover
*Elizabeth Trust Company	Elizabeth
Fair Lawn-Radburn Trust Company	Fair Lawn
*Federal Trust Company	Newark
*Fidelity Union Trust Company	Newark
First Bank and Trust Company	Perth Amboy
Fort Lee Trust Company	Fort Lee
Franklin Trust Company of Paterson, The	Paterson
*Franklin Washington Trust Company	Newark
Freehold Trust Company, The	Freehold
Garfield Trust Company	Garfield
Glen Ridge Trust Company	Glen Ridge
Guttenberg Bank and Trust Company	Guttenberg
Hackensack Trust Company (The)	Hackensack
Harrison-Kearny Trust Company	East Newark
Home Trust Company	Hoboken
*Hudson Trust Company	Union City
Hunterdon County Trust Company	Califon
Irvington Trust Company	Irvington
Leonia Bank and Trust Company, The	Leonia
*Linden Trust Company	Linden
Lodi Trust Company	Lodi
Long Branch Trust Company	Long Branch
Madison Trust Company	Madison
*Maplewood Bank and Trust Company, The	Maplewood
*Merchants' and Newark Trust Company of Newark, N. J.	Newark
Merchants Trust Company of Red Bank, N. J., The	Red Bank
Mid-City Trust Company	Plainfield
*Montclair Trust Company	Montclair
*Morristown Trust Company	Morristown
New Brunswick Trust Company	New Brunswick
New Jersey Trust Company of Long Branch	Long Branch
Newton Trust Company (The)	Newton
North Bergen Trust Company	North Bergen

* Denotes has branch or branches.

TRUST COMPANIES

23

RESERVE DISTRICT

Certificates of Authority Issued and Names of President and Treasurer

Incorporated		Certificate of Authority Issued	President	Treasurer
March	30, 1926	February 16, 1927	Stephen J. Kelley	Thomas E. Prescott
January	24, 1902	April 8, 1902	Eugene Newkirk	John F. Schmidt
April	2, 1920	July 9, 1920	William J. Dwyer	Rudolph E. Wiese
July	18, 1907	August 12, 1907	Henry C. Phipps	David T. Layman, Jr.
July	15, 1902	September 8, 1902	C. R. Berry	F. A. Schilling
August	25, 1921	August 31, 1921	Oscar P. Myers	Theodore Crane
February	8, 1916	May 29, 1916	Ferd I. Collins	G. Emery Drake
July	1, 1929	July 1, 1929	N. Kent	R. J. Cadmus
April	25, 1923	January 10, 1924	William Lonsdale	Thomas G. Kenyon
July	25, 1923	January 10, 1924	N. R. Leavitt	Wm. T. Ritchie, Jr.
March	12, 1927	April 13, 1927	Edwin M. Warren	Harold D. Nelson
July	26, 1901	September 27, 1901	J. F. Hammond	Frank Woodward
May	10, 1923	June 30, 1923	H. W. Edgar	Robert O. Peterson
June	12, 1914	May 4, 1915	Rufus B. Rittenhouse	A. Van Lenten
June	7, 1909	February 10, 1910	T. L. R. Crooks	Frank R. Gaetje
January	6, 1927	June 14, 1927	Ralph Pellicchia	Michael Santoro
December	8, 1899	December 26, 1899	William J. Field	Richard E. Kendall
October	19, 1902	December 28, 1905	William F. Burke	A. H. Bridges
March	14, 1924	June 23, 1924	John H. Koch	Frank Shay
April	14, 1904	April 14, 1904	Wm. R. Watson	Norman J. MacGaffin
November	27, 1911	January 12, 1912	Henry W. Whipple	Harold S. Compton
December	2, 1901	December 31, 1901	E. G. Kattermann	Chas. F. Buck
April	12, 1912	August 28, 1912	Robert C. Baldwin	Edwyn M. Lewis
May	23, 1929	April 29, 1930	William E. Kuipers	Leo J. Hannan
July	19, 1901	September 26, 1901	F. C. Mindnich	J. A. Barber
March	16, 1875	**May 1, 1887	H. K. Corbin	Henry Schneider
October	2, 1937	October 2, 1937	James C. Wilson	Otto Schuster
November	22, 1922	December 13, 1922	Peter Heft	James G. Ross
February	23, 1916	March 19, 1917	Amos H. Radcliffe	Harold R. Clark
April	15, 1913	June 24, 1913	Clifford F. MacEvoy	Stanley J. Marek
May	11, 1932	June 17, 1932	P. F. Runyon	R. B. Barlow
April	14, 1925	April 25, 1925	Gotthold Rose	John R. Kraycir
April	11, 1912	June 17, 1912	Frank D. Brewer	C. A. Vander Schans
June	2, 1924	June 30, 1924	Jos. G. Shannon	John L. Weber
June	5, 1899	December 13, 1899	Charles H. Plenty	William Jones
October	21, 1926	January 6, 1927	Eugene A. Riordan	Charles W. Holweg
October	25, 1901	October 26, 1901	C. Herbert Lee	E. A. Farintosh
July	28, 1890	October 25, 1890	Clarence G. Meeks	George K. Reilly
January	27, 1923	April 7, 1923	Isaac H. Hoffman	Raymond B. Apgar
January	19, 1923	May 23, 1923	John R. Franke	Frank Young, Jr.
July	1, 1926	September 28, 1926	J. F. Seal	Robert B. Hansen
March	23, 1926	May 6, 1926	George W. Bauer	William H. Pullen
August	11, 1915	June 7, 1916	Joseph J. Colando	Russell Davis
March	25, 1916	April 11, 1916	Samuel C. Morris	Samuel C. Morris
September	26, 1910	December 21, 1910	Albert R. Palmer	William W. Brown, Jr.
August	10, 1920	October 6, 1926	Frank B. Allen	Howard C. Baxter
November	27, 1908	January 23, 1909	Julius S. Rippel	F. H. Kilpatrick
March	29, 1933	March 29, 1933	Kenneth H. McQueen	Chester B. Adams
September	17, 1925	February 4, 1926	John A. Gaffney	O. P. Jack
March	22, 1901	May 28, 1901	Frederic P. Fiske	R. K. Seveille
November	23, 1892	December 12, 1892	George Munsick	Raymond B. Peer
January	2, 1902	February 26, 1902	C. Lester Mott	Roy Latham
October	11, 1905	April 17, 1906	John W. Flock	James R. Barbour
December	24, 1901	March 28, 1902	Claude E. Mazuy	Frank E. Dunker
December	4, 1925	May 4, 1926	H. H. Dieckman	Harvey Bein

** Commenced business

NEW YORK FEDERAL

Table 1, Continued—List of Companies with Dates of Incorporation

NAME	LOCATION
North Jersey Trust Company, Ridgewood, New Jersey, The	Ridgewood
Palisades Trust and Guaranty Company	Englewood
*Peoples Bank and Trust Company	Passaic
Peoples Bank and Trust Company, Westfield, New Jersey	Westfield
People's Trust Company	Dunellen
*Peoples Trust Company of Bergen County	Hackensack
Phillipsburg Trust Company	Phillipsburg
Plainfield Trust Company (The)	Plainfield
Ridgefield Park Trust Company	Ridgefield Park
Roselle Park Trust Company	Roselle Park
Rutherford Trust Company	Rutherford
*Savings Investment and Trust Company of East Orange	East Orange
Seaboard Trust Company	Hoboken
Seacoast Trust Company	Asbury Park
Somerville Trust Company	Somerville
South Amboy Trust Company, The	South Amboy
South Orange Trust Company	South Orange
South River Trust Company	South River
"The State Trust Company" at Plainfield, New Jersey	Plainfield
Summit Trust Company, The	Summit
Sussex County Trust Company	Franklin
Tenafly Trust Company	Tenafly
*Trust Company of New Jersey, The	Jersey City
*Union County Trust Company	Elizabeth
*United States Trust Company of Newark	Newark
*United States Trust Company of Paterson, New Jersey	Paterson
Verona Trust Company	Verona
Washington Trust Company of Washington, N. J.	Washington
*Weehawken Trust Company	Union City
Westfield Trust Company, The	Westfield
*West Side Trust Company	Newark

* Denotes has branch or branches.

TRUST COMPANIES

25

RESERVE DISTRICT**and Certificates of Authority Issued and Names of President and Treasurer**

Incorporated	Certificate of Authority Issued	President	Treasurer
December 20, 1928	March 8, 1929	J. Robert Stout	Wallace G. Carr, Jr.
January 27, 1902	May 27, 1902	Douglas W. Morgan	Albert F. Hill
November 29, 1889	**January 2, 1890	Henry C. Whitehead	John J. Freeswick
June 10, 1916	June 29, 1916	Henry L. Rost	Gordon T. Parry
February 1, 1927	December 7, 1927	William A. Castner	Vernon C. Hartman
February 11, 1916	May 29, 1916	Charles E. Blackford, Jr.	Victor D. Banta
December 28, 1916	May 24, 1917	Edgar N. Brasefield	Robert Souders
March 12, 1902	May 24, 1902	DeWitt Hubbell	Russell C. Doeringer
November 5, 1919	December 16, 1919	Fred R. Lowe	W. C. Carron
July 6, 1920	December 16, 1920	Karl Schaffer	Everett A. Heim
March 9, 1909	January 20, 1910	Charles A. Van Winkle	Raymond H. Geer
March 5, 1890	**October 1, 1892	Stephen P. Robinson, Jr.	John R. Reynolds
April 28, 1933	July 3, 1933	Theodore B. Furman	John P. Foerch
May 15, 1916	June 14, 1916	Frank F. Allen	Willard E. Smith
February 15, 1917	February 28, 1917	Howard S. Lyon	David T. Lane
May 12, 1919	June 27, 1919	Donald W. Reed	George A. Kress
September 17, 1925	December 14, 1925	F. R. Steyert	A. E. Wolff
December 17, 1914	February 2, 1915	Edward W. Price	Nathan W. Dey
August 1, 1910	September 15, 1910	A. D. Edgar	F. T. Jacobs
June 19, 1909	June 30, 1909	Lawrence J. MacGregor	J. Sherman Byland
June 5, 1919	June 24, 1919	Samuel T. Munson	Robert C. Shelton
June 19, 1929	June 30, 1926	J. Spencer Smith	Charles W. Tallman
April 6, 1889	April 18, 1889	J. G. Parr	Wm. C. Veit
November 19, 1901	November 19, 1901	George W. Bauer	A. D. Lilley
April 14, 1926	January 21, 1927	Ralph W. Crum	Daniel J. Moore
October 31, 1902	January 10, 1903	C. W. Bensen	Frank E. Smith
March 7, 1924	April 19, 1924	Louis Annin Ames	A. H. Brangwin
September 19, 1925	January 29, 1926	Clark C. Bowers	R. D. Stevens
April 29, 1905	June 29, 1905	Fred A. Berenbroick	Arthur A. Buck
December 12, 1902	June 16, 1903	Frank H. Betz	John M. Hull, Jr.
April 14, 1902	May 20, 1902	Ray E. Mayham	Gerald T. Milton

** Commenced business

NEW YORK FEDERAL
Table 2—Assets, December 31, 1946

NAME MEMBER BANKS	Cash		U. S. Government Securities		Obligations of States and Political Subdivisions
	Currency and Coin	Balances with Other Banks	Direct	Guaranteed	
Bank of Passaic and Trust Company, Passaic	\$342	\$2,242	\$8,463	\$23	....
Bayonne Trust Company, Bayonne	1,031	2,344	18,399	....	\$4
Bloomfield Bank and Trust Company, Bloomfield	739	5,591	17,241	....	1,767
Boonton Trust Company, Boonton	127	1,266	5,032	....	169
Bound Brook Trust Company, Bound Brook	175	946	3,919	....	58
Broadway Bank and Trust Company, Paterson	144	1,374	3,874	....	5
Carteret Bank and Trust Company, Carteret	98	599	2,107	14	893
Central Home Trust Company of Elizabeth, N. J., Elizabeth	217	2,166	6,652	6	433
Citizens Trust Company of Summit, N. J., Summit	89	839	3,299	....	....
Clifton Trust Company, Clifton	235	1,464	4,405	....	629
Clinton Trust Company, Newark	280	1,532	7,539	....	....
Columbus Trust Company, Newark	260	1,314	5,652	....	....
Commercial Trust Company of New Jersey, Jersey City	1,743	17,784	72,589	....	11
Community Trust Company of Bloomfield, Bloomfield	152	819	3,087	....	....
Cranford Trust Company, Cranford	131	1,106	4,475	7	14
Dover Trust Company, Dover	150	1,325	8,436	....	61
Fair Lawn-Radburn Trust Company, Fair Lawn	96	828	1,691	....	764
Federal Trust Company, Newark	1,779	15,153	40,049	....	3,393
Fidelity Union Trust Company, Newark	5,465	52,745	216,402	....	11,162
First Bank and Trust Company, Perth Amboy	397	3,283	9,740	....	979
Fort Lee Trust Company, Fort Lee	52	497	2,758	....	457
Franklin Washington Trust Company, Newark	494	2,841	12,847	....	40
Glen Ridge Trust Company, Glen Ridge	77	1,051	4,703	....	197
Hackensack Trust Company, Hackensack	373	3,307	14,798	....	40
Hunterdon County Trust Company, Califon	45	247	960	....	....
Linden Trust Company, Linden	266	2,604	10,464	....	1,327
Long Branch Trust Company, Long Branch	286	1,374	5,086	....	304
Maplewood Bank and Trust Company, The, Maplewood	140	2,168	5,876	7	4,158
Merchants' and Newark Trust Company of Newark, N. J., Newark	1,324	5,829	18,953	....	5,949
Merchants Trust Company of Red Bank, N. J., The, Red Bank	213	1,632	5,693	....	1,675*
Mid-City Trust Company, Plainfield	87	834	2,447	....	82
Montclair Trust Company, Montclair	573	5,082	16,363	....	....
Morristown Trust Company, Morristown	303	3,202	14,099	....	27
North Jersey Trust Company, Ridgewood, New Jersey, Ridgewood	127	2,112	6,736	....	939
Peoples Bank and Trust Company, Passaic	480	2,980	9,797	....	1,496
Peoples Bank and Trust Company, Westfield	173	2,560	9,400	....	379
People's Trust Company, Dunellen	78	550	2,189	....	....
Peoples Trust Company of Bergen County, Hackensack	918	7,308	31,433	....	1,345
Phillipsburg Trust Company, Phillipsburg	189	405	2,403	....	....
Plainfield Trust Company, The, Plainfield	388	5,752	18,231	....	1,274
Ridgefield Park Trust Company, Ridgefield Park	134	972	6,411	....	227
Rutherford Trust Company, Rutherford	362	2,400	5,104	12	661
Savings Investment & Trust Company of East Orange, East Orange	590	6,505	26,153	15	....
South Orange Trust Company, South Orange	129	1,191	2,487	12	46
"The State Trust Company" at Plainfield, New Jersey, Plainfield	139	1,952	7,523	....	77
Summit Trust Company, The, Summit	148	2,675	7,214	....	2,823
Sussex County Trust Company, Franklin	64	479	3,405	....	383
Tenafly Trust Company, Tenafly	94	992	4,223	....	28
Trust Company of New Jersey, Jersey City	3,850	14,243	55,000	....	....
Union County Trust Company, Elizabeth	835	5,152	17,440	6	1,078
United States Trust Company of Newark, Newark	591	6,169	16,395	....	680
United States Trust Company of Paterson, New Jersey, Paterson	846	4,994	30,354	....	61
Washington Trust Company of Washington, N. J., Washington	118	684	3,707	....	7
Westfield Trust Company, Westfield	212	2,447	7,681	....	800
West Side Trust Company, Newark	437	5,194	21,695	....	2,149
Sub-total (Member Banks)	\$28,875	\$223,044	\$353,679	\$102	\$49,051

TRUST COMPANIES

RESERVE DISTRICT

(Amounts in Thousands of Dollars)

Other Bonds, Notes and Debentures	Corporate Stocks	Loans		Bank Premises Owned, Furniture and Fixtures	Real Estate Owned Other than Bank Premises	Real Estate Sold Under Agreement	Investments, Other Assets Indirectly Representing Bank Premises, Other R. E.	Customers' Liability on Acceptances Outstanding	Other Assets	Total Assets
		Real Estate	Other Loans In- cluding Redis- counts and Overdrafts							
.....	\$27	\$3,500	\$2,370	\$167	....	....	\$47	....	\$24	\$17,205
.....	274	507	87	89	....	....	....	....	1	22,736
\$1,508	108	6,723	2,206	783	....	....	....	....	178	36,844
29	7	603	161	25	....	....	....	....	....	7,419
217	7	957	271	35	....	....	10	....	....	6,595
3	38	2,213	3,888	62	....	....	....	....	55	11,656
1,046	9	640	199	50	....	\$1	....	....	1	5,657
446	53	2,087	1,045	86	....	....	....	....	77	13,268
....	7	684	1,001	70	....	....	....	....	....	5,989
259	156	2,232	618	75	\$5	....	....	....	2	10,020
1,352	74	442	463	308	....	....	....	....	41	12,031
....	13	1,024	261	82	14	....	....	....	26	8,646
13,605	3,551	6,305	3,763	1,424	108	....	....	....	405	121,288
....	9	1,244	416	82	....	....	....	....	2	6,411
39	10	1,062	825	97	....	....	....	....	21	7,787
55	39	482	282	117	....	8	....	....	39	10,994
70	24	2,280	817	79	....	....	....	....	41	6,090
2,893	178	5,649	8,693	1,997	....	....	....	....	297	80,181
11,228	1,758	4,261	48,215	1,724	....	....	....	\$272	967	354,169
452	26	1,703	5,299	23	....	....	....	....	61	21,963
5	6	301	117	51	....	....	....	....	20	4,264
200	41	2,902	1,410	948	....	....	....	....	74	21,797
224	12	420	813	80	....	....	....	....	24	7,601
62	179	1,589	1,483	392	....	....	....	....	8	22,231
437	14	170	173	16	....	3	....	....	2	2,067
534	34	1,393	312	43	....	20	90	....	37	17,124
1,592	63	785	959	45	....	....	....	....	....	10,494
42	62	3,789	2,131	58	....	....	....	....	112	18,543
1,564	640	952	3,037	55	122	....	....	....	108	38,533
60	7	1,158	693	78	....	2	....	....	....	11,211
67	6	262	529	6	....	....	42	....	....	4,362
294	38	5,064	2,442	503	15	....	....	....	152	30,526
330	53	2,838	1,258	184	....	19	....	....	84	22,487
25	12	1,253	816	142	....	....	....	....	39	12,201
20	30	3,526	2,227	200	....	....	16	....	53	20,825
157	28	272	823	96	7	....	13	....	12	13,920
93	5	892	243	62	....	12	....	....	5	4,129
46	138	2,626	3,236	885	....	....	....	....	138	48,073
100	6	198	168	29	....	20	....	....	2	3,520
2,219	376	2,824	3,644	416	....	....	....	....	114	35,232
23	13	380	347	52	....	....	....	....	26	8,585
21	44	2,332	4,177	124	....	1	....	....	31	15,269
275	34	3,161	3,469	594	167	....	....	....	140	41,103
125	7	1,905	808	80	....	4	....	....	8	6,802
656	11	993	1,442	151	....	....	....	....	20	12,964
791	30	2,982	2,647	227	....	....	....	....	72	19,609
127	7	642	200	62	5	....	....	....	28	5,402
10	11	1,140	740	53	....	....	....	....	28	7,319
7,632	178	32,030	6,012	2,542	....	....	....	....	381	121,868
542	274	4,631	4,857	394	47	85	....	....	98	35,439
1,448	51	417	2,627	406	....	....	....	....	68	28,852
....	72	3,281	3,354	293	....	....	....	18	150	43,423
....	15	399	306	31	....	....	....	....	....	5,267
92	24	2,630	2,478	133	....	....	....	....	50	16,547
338	52	1,067	5,817	491	....	....	....	....	160	37,400
\$53,453	\$8,941	\$135,802	\$146,675	\$17,291	\$490	\$175	\$218	\$290	\$4,482	\$1,522,568

NEW YORK FEDERAL

Table 2—Assets, December 31, 1946

NAME NON-MEMBER BANKS	Cash		U. S. Government Securities		Obligations of States and Political Subdivisions
	Currency and Coin	Balances with Other Banks	Direct	Guaranteed	
Bergen Trust Company of New Jersey, Jersey City ...	\$112	\$710	\$1,435	....	\$241
Bessemer Trust Company, Jersey City .....	....	99	100	....	....
Chatham Trust Company, Chatham	116	419	3,111	....	258
Citizen's Trust Company, Paterson	378	2,313	15,248	....	321
Commonwealth Trust Company, Union City	973	2,427	31,107	....	127
Corporation Trust Company, Jersey City	1	353	106	....	....
Elizabeth Trust Company, Elizabeth	341	878	6,883	\$4	7
Franklin Trust Company of Paterson, Paterson	179	513	2,439	....	65
Freehold Trust Company, Freehold	156	316	2,322	....	234
Garfield Trust Company, Garfield	280	519	3,412	....	50
Guttenberg Bank and Trust Company, Guttenberg	138	792	4,902	....	....
Harrison-Kearny Trust Company, East Newark	112	662	3,200	....	....
Home Trust Company, Hoboken	8	233	....	....	100
Hudson Trust Company, Union City	2,035	6,305	29,130	10	505
Irrington Trust Company, Irvington	112	909	6,192	....	75
Leonia Bank and Trust Company, Leonia	126	683	2,263	....	59
Lodi Trust Company, Lodi	129	550	2,250	....	....
Madison Trust Company, Madison	82	399	2,428	....	13
New Brunswick Trust Company, New Brunswick	184	922	4,812	....	481
New Jersey Trust Company of Long Branch, Long Branch	195	370	3,545	....	11
Newton Trust Company, Newton	154	720	1,898	4	982
North Bergen Trust Company, North Bergen	85	395	3,015	....	127
Palisades Trust and Guaranty Company, Englewood ...	411	2,310	10,767	....	782
Roselle Park Trust Company, Roselle Park	243	1,227	4,073	....	2,134
Seaboard Trust Company, Hoboken	250	1,446	6,335	....	336
Seacoast Trust Company, Asbury Park	102	457	1,288	41	662
Somerville Trust Company, Somerville	357	1,192	8,650	....	817
South Amboy Trust Company, South Amboy	81	475	1,988	....	55
South River Trust Company, South River	198	397	2,685	....	29
Verona Trust Company, Verona	134	450	3,948	....	815
Weehawken Trust Company, Union City	366	1,454	13,226	....	690
Sub-total (Non-Member Banks)	\$8,038	\$30,895	\$182,758	\$59	\$9,976
Sub-total (Member Banks)	28,875	223,044	853,679	102	49,051
Totals Trust Companies—2nd District	\$36,913	\$253,939	\$1,036,437	\$161	\$59,027
Totals Trust Companies—3rd District	4,870	36,957	147,018	359	6,413
Totals All Trust Companies	\$41,783	\$290,876	\$1,183,455	\$520	\$65,440

TRUST COMPANIES

29

RESERVE DISTRICT

(Amounts in Thousands of Dollars)

Other Bonds, Notes and Debentures	Corporate Stocks	Loans		Bank Premises Owned, Furniture and Fixtures	Real Estate Owned Other than Bank Premises	Real Estate Sold Under Agreement	Investments, Other Assets Indirectly Representing Bank Premises, Other R. E.	Customers' Liability on Acceptances Outstanding	Other Assets	Total Assets
		Real Estate	Other Loans In- cluding Redis- counts and Overdrafts							
\$546	....	\$408	\$2,114	\$3	....	....	....	....	\$20	\$5,589
25	\$48	....	....	....	....	....	....	....	....	272
110	2	493	204	66	....	....	....	....	4	4,783
719	....	1,152	1,005	162	....	....	....	....	64	21,362
253	....	3,968	1,652	302	....	....	....	....	163	40,972
....	100	....	....	10	....	....	....	....	164	734
49	....	1,878	305	385	....	....	....	....	40	10,770
453	3	886	1,465	83	....	....	....	....	2	6,088
95	....	203	286	34	....	....	....	....	....	3,646
....	....	3,180	1,979	28	\$5	....	....	....	44	9,497
1,641	2,169	171	5	....	....	....	....	....	1	9,819
....	....	774	308	51	2	....	....	....	4	5,113
88	....	....	....	....	....	....	....	....	....	429
5,023	23	15,719	6,286	724	....	....	....	\$45	480	66,285
....	....	2,566	477	108	....	....	....	....	34	10,473
....	76	1,352	1,245	64	....	....	....	....	17	5,885
25	....	285	279	44	....	\$5	....	....	....	3,567
186	74	535	227	72	....	....	....	....	19	4,035
5	2	781	764	160	....	....	....	....	131	8,242
153	....	897	1,062	113	1	....	....	5	....	6,352
592	10	945	480	74	....	2	....	....	17	5,878
613	....	270	768	96	....	....	....	....	....	5,369
882	30	665	698	158	....	....	....	....	72	16,775
346	104	503	800	50	....	....	....	....	....	9,480
351	....	973	1,858	....	....	....	....	....	44	11,593
571	....	353	537	86	....	....	....	....	2	4,099
1,373	410	1,375	782	71	....	....	....	....	....	15,027
203	11	488	395	50	....	....	....	....	....	3,746
246	....	219	421	40	....	....	....	....	1	4,236
....	....	264	387	124	....	....	....	....	22	6,144
1,966	889	1,747	90	285	....	....	....	....	1	20,714
\$16,514	\$3,951	\$43,050	\$26,879	\$3,443	\$8	\$7	....	\$50	\$1,346	\$326,974
53,453	8,941	135,802	146,675	17,291	490	175	\$218	290	4,482	1,522,568
\$69,967	\$12,892	\$178,852	\$173,554	\$20,734	\$498	\$182	\$218	\$340	\$5,828	\$1,849,542
7,776	1,348	13,994	23,305	4,195	91	60	1	....	1,479	247,846
\$77,743	\$14,240	\$192,846	\$196,859	\$24,929	\$589	\$242	\$219	\$340	\$7,307	\$2,097,388

NEW YORK FEDERAL

Table 2—Liabilities, December 31, 1946

NAME MEMBER BANKS	Individuals Partnerships and Corporations		Accum. of Deposits for Payment of Personal Loans	U. S. Gov't and Postal Savings	States and Political Subdivisions	Deposits of Banks
	Demand Deposits	Time Deposits				
Bank of Passaic and Trust Company, Passaic	\$6,741	\$8,038	....	\$325	\$396	\$550
Bayonne Trust Company, Bayonne	4,502	16,661	....	332	6	....
Bloomfield Bank and Trust Company, Bloomfield	13,744	16,660	....	470	1,998	883
Boonton Trust Company, Boonton	2,680	3,392	....	80	632	....
Bound Brook Trust Company, Bound Brook	2,076	3,969	....	86	145	....
Broadway Bank and Trust Company, Paterson	5,908	3,613	....	194	437	....
Carteret Bank and Trust Company, Carteret	934	4,127	....	83	62	....
Central Home Trust Company of Elizabeth, N. J., Elizabeth	6,464	4,733	....	249	1,044	15
Citizens Trust Company of Summit, N. J., Summit	1,949	3,451	....	93	136	....
Clifton Trust Company, Clifton	2,983	5,306	\$18	176	477	....
Clinton Trust Company, Newark	4,343	5,910	....	180	183	....
Columbus Trust Company, Newark	1,346	6,416	....	56	232	22
Commercial Trust Company of New Jersey, Jersey City	56,625	44,358	....	1,612	2,353	7,037
Community Trust Company of Bloomfield, Bloomfield	2,059	3,666	12	2	91	125
Cranford Trust Company, Cranford	2,932	3,604	....	144	497	....
Dover Trust Company, Dover	3,171	6,704	....	84	321	5
Fair Lawn-Radburn Trust Company, Fair Lawn	2,406	2,773	....	145	914	....
Federal Trust Company, Newark	41,259	25,442	182	1,044	2,888	2,063
Fidelity Union Trust Company, Newark	200,166	96,410	....	8,093	10,866	5,483
First Bank and Trust Company, Perth Amboy	11,173	7,582	....	479	910	240
Fort Lee Trust Company, Fort Lee	1,143	2,592	....	48	232	....
Franklin Washington Trust Company, Newark	8,253	11,680	1	233	265	....
Glen Ridge Trust Company, Glen Ridge	3,441	3,025	....	222	361	29
Hackensack Trust Company, Hackensack	9,242	10,945	....	311	260	5
Hunterdon County Trust Company, Califon	602	1,172	....	13	78	....
Linden Trust Company, Linden	5,443	8,701	16	254	1,408	33
Long Branch Trust Company, Long Branch	3,403	5,758	....	136	314	....
Maplewood Bank and Trust Company, The, Maplewood, Merchants' and Newark Trust Company of Newark, N. J., Newark	7,961	8,362	....	352	553	....
Merchants' Trust Company of Red Bank, N. J., The, Red Bank	18,419	10,417	259	704	1,944	1,091
Mid-City Trust Company, Plainfield	5,663	4,465	....	142	308	....
Montclair Trust Company, Montclair	1,762	2,135	....	11	116	....
Montclair Trust Company, Montclair	15,424	10,499	....	954	892	850
Morristown Trust Company, Morristown	10,335	8,699	....	331	312	56
North Jersey Trust Company, Ridgewood, New Jersey, Ridgewood	5,743	5,607	....	188	57	....
Peoples Bank and Trust Company, Passaic	8,731	9,005	....	247	832	14
Peoples Bank and Trust Company, Westfield	6,155	5,722	....	227	684	....
People's Trust Company, Dunellen	1,320	2,471	....	58	54	....
Peoples Trust Company of Bergen County, Hackensack	18,502	22,946	....	644	2,308	....
Phillipsburg Trust Company, Phillipsburg	881	2,210	....	61	136	....
Plainfield Trust Company, The, Plainfield	14,634	15,796	....	624	849	201
Ridgefield Park Trust Company, Ridgefield Park	3,021	4,047	....	131	260	....
Rutherford Trust Company, Rutherford	7,001	6,178	99	217	710	....
Savings Investment & Trust Company of East Orange, East Orange	18,242	18,290	39	733	1,302	56
South Orange Trust Company, South Orange	3,075	2,885	....	103	251	....
"The State Trust Company" at Plainfield, New Jersey, Plainfield	5,727	5,999	....	143	238	4
Summit Trust Company, The, Summit	9,152	8,088	....	572	559	....
Sussex County Trust Company, Franklin	902	3,283	....	57	485	....
Tenafly Trust Company, Tenafly	2,589	3,611	7	157	362	....
Trust Company of New Jersey, Jersey City	39,662	67,140	....	1,218	2,959	465
Union County Trust Company, Elizabeth	14,491	14,987	....	553	1,527	548
United States Trust Company of Newark, Newark	12,871	8,703	45	608	2,691	1,309
United States Trust Company of Paterson, New Jersey, Paterson	10,197	20,671	....	703	2,613	179
Washington Trust Company of Washington, N. J., Washington	2,009	2,776	....	61	114	....
Westfield Trust Company, Westfield	6,354	7,282	....	269	1,017	....
West Side Trust Company, Newark	13,548	19,961	....	780	671	....
Sut-total (Member Banks)	\$609,359	\$625,703	\$678	\$25,992	\$52,311	\$21,263

RESERVE DISTRICT

(Amounts in Thousands of Dollars)

Other Deposits Certified and Officers' Checks, etc.	Total Deposits	Bills Payable, Redcounts, etc.	Acceptances Executed by or for Account of this Bank	Other Liabilities	Total Liabilities	CAPITAL ACCOUNTS						Total Capital Accounts	Total Liabilities and Capital Accounts
						Preferred Stock	Common Stock	Surplus	Undivided Profits	Reserve and Re- tirement Account			
\$95	\$16,145	....	....	\$62	\$16,207	....	\$275	\$700	\$23	....		\$998	\$17,205
114	21,615	....	....	....	21,615	....	400	300	303	\$118		1,121	22,736
850	34,605	....	....	186	34,791	....	750	850	453	....		2,053	36,844
29	7,013	....	....	17	7,030	....	100	100	1	185		389	7,419
29	6,305	....	....	7	6,312	....	180	70	33	....		283	6,595
100	10,252	\$800	....	59	11,111	....	200	250	83	12		545	11,656
60	5,266	....	....	9	5,275	....	100	200	64	18		382	5,657
75	12,580	....	....	65	12,645	....	300	251	57	15		623	13,268
9	5,638	....	....	19	5,657	....	150	100	52	30		332	5,989
147	9,107	....	....	....	9,107	\$173	200	300	122	118		913	10,020
55	10,671	....	....	39	10,710	527	....	36	181	577		1,321	12,031
36	8,108	....	....	33	8,141	....	304	140	45	16		505	8,646
654	112,639	....	....	501	113,140	....	3,400	4,000	310	438		8,148	121,288
77	6,032	....	....	48	6,080	....	100	200	31	....		331	6,411
156	7,333	....	....	36	7,369	....	150	175	93	....		418	7,787
36	10,321	....	....	36	10,357	....	200	250	138	49		637	10,994
73	6,311	....	....	28	6,339	....	100	225	26	....		351	6,690
2 558	75,436	....	....	434	75,870	....	1,623	1,622	693	373		4,311	80,181
8,341	329,359	....	\$272	2,960	332,319	....	4,000	16,000	1,608	....		21,608	354,199
188	20,572	....	....	117	20,689	350	100	400	192	232		1,274	21,963
8	4,023	....	....	8	4,031	....	100	100	27	6		233	4,264
261	20,673	....	....	56	20,729	500	384	30	121	33		1,068	21,797
15	7,093	....	....	25	7,118	....	200	200	83	....		483	7,601
128	20,891	....	....	....	20,891	....	700	350	264	26		1,340	22,231
3	1,868	....	....	....	1,868	....	100	50	47	2		199	2,067
126	15,981	....	....	72	16,053	....	500	500	69	2		1,071	17,124
68	9,679	....	....	54	9,733	....	200	200	336	25		761	10,494
140	17,368	....	....	108	17,476	....	225	775	67	....		1,067	18,543
549	33,383	....	....	188	33,571	....	2,500	1,500	962	....		4,962	38,533
37	10,615	....	....	37	10,652	86	110	54	205	104		559	11,211
22	4,046	....	....	....	4,046	....	175	105	....	36		316	4,362
98	28,718	....	....	168	28,886	....	600	650	200	190		1,640	30,526
512	20,245	....	....	83	20,328	....	880	880	286	113		2,159	22,487
76	11,671	....	....	8	11,679	....	154	250	108	10		522	12,201
445	10,274	....	....	213	10,487	....	500	600	238	....		1,338	20,825
38	12,826	....	....	172	12,998	....	200	400	322	....		922	13,920
21	3,924	....	....	4	3,928	....	100	80	21	....		201	4,129
916	45,316	....	....	174	45,490	....	750	1,500	228	105		2,583	48,073
8	3,296	....	....	5	3,301	100	60	45	13	1		219	3,520
439	32,543	....	....	274	32,817	....	750	1,000	365	300		2,415	35,232
123	8,182	....	....	21	8,203	70	100	175	26	11		382	8,585
93	14,298	....	....	89	14,387	....	250	550	58	24		882	15,269
607	39,260	....	....	63	39,323	763	102	205	582	119		1,771	41,103
97	6,411	....	....	55	6,466	40	112	72	58	54		336	6,802
180	12,291	....	....	78	12,369	185	63	150	132	65		595	12,964
39	18,410	....	....	130	18,540	....	600	400	69	....		1,069	19,609
14	4,741	....	....	40	4,781	....	150	100	19	352		621	5,402
136	6,862	....	....	53	6,915	50	150	150	47	7		404	7,319
1,532	112,976	....	....	327	113,303	4,000	600	1,335	2,130	500		8,565	121,868
758	32,864	....	....	315	33,179	700	420	900	134	106		2,260	35,439
542	26,769	....	....	105	26,874	....	600	1,100	178	100		1,978	28,852
560	40,923	....	18	249	41,190	485	600	711	342	95		2,233	43,423
33	4,993	....	....	7	5,000	....	100	140	13	14		267	5,267
302	15,224	....	....	151	15,375	400	100	300	72	300		1,172	16,547
412	35,372	....	....	115	35,487	....	1,022	750	81	60		1,913	37,400
\$23,020	\$1,418,326	\$800	\$290	\$8,103	\$1,427,519	\$8,429	\$26,789	\$42,476	\$12,411	\$4,944		\$95,049	\$1,522,568

NEW YORK FEDERAL

Table 2—Liabilities, December 31, 1946

NAME NON-MEMBER BANKS	Individuals Partnerships and Corporations		Accum. of Deposits for Payment of Personal Loans	U. S. Gov't and Postal Savings	States and Political Subdivisions	Deposits of Banks
	Demand Deposits	Time Deposits				
Bergen Trust Company of New Jersey, Jersey City ...	\$2,457	\$2,083	....	\$63	\$488	....
Bessemer Trust Company, Jersey City .....	....	....	....	....	....	....
Chatham Trust Company, Chatham	2,160	2,292	....	7	47	....
Citizen's Trust Company, Paterson	8,123	10,072	....	209	1,477	\$182
Commonwealth Trust Company, Union City	12,225	25,518	....	414	486	....
Corporation Trust Company, Jersey City .....	....	....	....	....	....	....
Elizabeth Trust Company, Elizabeth	4,060	4,801	\$7	50	577	95
Franklin Trust Company of Paterson, Paterson	2,798	2,064	140	66	317	....
Freehold Trust Company, Freehold	1,646	1,122	10	73	548	....
Garfield Trust Company, Garfield	2,309	6,159	22	83	362	45
Guttenberg Bank and Trust Company, Guttenberg ...	1,669	7,765	....	....	5	....
Harrison-Kearny Trust Company, East Newark	1,457	3,004	9	58	205	....
Home Trust Company, Hoboken .....	....	....	....	....	....	....
Hudson Trust Company, Union City	22,976	33,991	....	1,565	3,079	382
Irvington Trust Company, Irvington	3,585	6,108	25	92	92	....
Leonia Bank and Trust Company, Leonia	2,124	3,107	....	19	157	....
Lodi Trust Company, Lodi	1,103	1,885	....	9	302	....
Madison Trust Company, Madison	1,334	1,987	....	60	401	....
New Brunswick Trust Company, New Brunswick	3,614	3,357	91	30	152	....
New Jersey Trust Company of Long Branch, Long Branch	2,716	2,874	....	88	250	....
Newton Trust Company, Newton	2,019	2,642	....	107	351	....
North Bergen Trust Company, North Bergen	2,009	2,772	....	20	252	....
Palisades Trust and Guaranty Company, Englewood ...	7,103	6,282	....	280	1,825	....
Roselle Park Trust Company, Roselle Park	3,099	5,177	....	99	423	....
Seaboard Trust Company, Hoboken	5,334	4,151	....	119	143	163
Seacoast Trust Company, Asbury Park	2,216	892	....	44	577	....
Somerville Trust Company, Somerville	4,748	7,875	....	366	633	236
South Amboy Trust Company, South Amboy	1,224	1,958	9	32	135	21
South River Trust Company, South River	1,495	1,997	13	62	202	....
Verona Trust Company, Verona	2,275	3,213	....	71	231	....
Weehawken Trust Company, Union City	5,424	14,172	....	....	195	....
Sub-total (Non-Member Banks)	\$113,304	\$169,320	\$326	\$4,086	\$13,912	\$1,124
Sub-total (Member Banks)	669,359	625,703	678	25,992	52,311	21,263
Totals Trust Companies—2nd District	\$782,663	\$795,023	\$1,004	\$30,078	\$66,223	\$22,387
Totals Trust Companies—3rd District	111,025	75,246	301	16,927	25,707	490
Totals All Trust Companies	\$893,688	\$870,269	\$1,305	\$47,005	\$91,930	\$22,877

TRUST COMPANIES

33

RESERVE DISTRICT

(Amounts in Thousands of Dollars)

Other Deposits Certified and Officers' Checks, etc.	Total Deposits	Bills Payable, Rediscouts, etc.	Acceptances Executed by or for Account of this Bank	Other Liabilities	Total Liabilities	CAPITAL ACCOUNTS						Total Liabilities and Capital Accounts
						Preferred Stock	Common Stock	Surplus	Undivided Profits	Reserve and Re- tirement Account	Total Capital Accounts	
\$90	\$5,181	....	....	\$9	\$5,190	....	\$100	\$200	\$10	\$89	\$399	\$5,589
....	....	....	....	1	1	....	100	20	151	....	271	272
14	4,520	....	....	....	4,520	....	100	100	44	19	263	4,783
97	20,162	....	....	96	20,258	....	600	325	167	12	1,104	21,362
325	38,968	....	....	152	39,120	\$800	200	238	320	294	1,852	40,972
....	....	....	....	438	438	....	100	150	46	....	296	734
93	9,683	....	....	44	9,727	955	62	21	5	....	1,043	10,770
65	5,450	....	....	60	5,510	....	300	175	73	30	578	6,088
12	3,411	....	....	2	3,413	40	100	30	22	41	233	3,646
39	9,019	....	....	69	9,088	60	100	75	97	77	409	9,497
30	9,469	....	....	11	9,480	....	100	100	94	45	339	9,819
24	4,757	....	....	....	4,757	....	100	200	31	25	356	5,113
....	....	....	....	....	....	....	100	329	....	....	429	429
297	62,290	....	\$45	349	62,684	990	990	1,020	95	506	3,601	66,285
98	10,000	....	....	17	10,017	....	200	108	148	....	456	10,473
60	5,467	....	....	85	5,552	25	100	100	75	33	333	5,885
43	3,342	....	....	....	3,342	198	....	....	18	9	225	3,567
5	3,787	....	....	12	3,799	....	100	100	36	....	236	4,035
47	7,291	....	....	141	7,432	471	....	79	260	....	810	8,242
46	5,974	....	5	9	5,988	....	125	125	81	33	364	6,352
8	5,127	....	....	56	5,183	240	30	135	204	86	695	5,878
59	5,112	....	....	....	5,112	....	100	100	57	....	257	5,369
124	15,614	....	....	100	15,714	....	300	600	141	20	1,061	16,775
48	8,846	....	....	5	8,851	....	150	450	29	....	629	9,480
416	10,326	....	....	57	10,383	....	500	500	110	100	1,210	11,593
22	3,751	....	....	....	3,751	....	100	150	58	40	348	4,099
66	13,924	....	....	45	13,969	....	400	600	58	....	1,058	15,027
17	3,396	....	....	....	3,396	150	100	20	25	55	350	3,746
28	3,797	....	....	16	3,813	....	225	150	48	....	423	4,236
13	5,803	....	....	13	5,816	....	125	125	66	12	328	6,144
112	19,903	....	....	19	19,922	....	400	200	112	80	792	20,714
\$2,298	\$304,370	....	\$50	\$1,806	\$306,226	\$3,929	\$6,007	\$6,525	\$2,681	\$1,606	\$20,748	\$326,974
23,020	1,418,326	\$800	290	8,103	1,427,519	8,429	26,789	42,476	12,411	4,944	95,049	1,522,568
\$25,318	\$1,722,696	\$800	\$340	\$9,909	\$1,733,745	\$12,358	\$32,796	\$49,001	\$15,092	\$6,550	\$115,797	\$1,849,542
1,014	230,710	....	....	1,382	232,092	5,213	3,985	3,738	1,377	1,441	15,754	247,846
\$26,332	\$1,953,406	\$800	\$340	\$11,291	\$1,965,837	\$17,571	\$36,781	\$52,739	\$16,469	\$7,991	\$131,551	\$2,097,388

PHILADELPHIA FEDERAL

Table 1—List of Companies with Dates of Incorporation and

NAME	LOCATION
Burlington City Loan and Trust Company	Burlington
*Burlington County Trust Company	Moorestown
*Camden Trust Company	Camden
Cape May County Title and Trust Company	Cape May Court House
Cinnaminson Bank and Trust Company	Riverton
Egg Harbor City Trust Company	Egg Harbor City
Elmer Trust Company	Elmer
Farmers' Trust Company (The)	Mount Holly
*Guarantee Bank and Trust Company	Atlantic City
Guarantee Trust Company	Atlantic City
Hightstown Trust Company	Hightstown
Lakewood Trust Company of Lakewood, N. J., The	Lakewood
Pitman Title and Trust Company	Pitman
Princeton Bank and Trust Company	Princeton
Riverside Trust Company	Riverside
Swedesboro Trust Company	Swedesboro
*Trenton Trust Company	Trenton
Wildwood Trust Company	Wildwood
Woodbury Trust Company	Woodbury

* Denotes has branch or branches.

TRUST COMPANIES

35

RESERVE DISTRICT

Certificates of Authority Issued and Names of President and Treasurer

Incorporated	Certificate of Authority Issued	President	Treasurer
October 3, 1900	March 7, 1901	Clyde E. Freehafer	George O. Taylor
February 19, 1890	**April 1, 1890	Jonathan W. Powell	Robert J. Rogers
April 4, 1873	July 1, 1873	Robert J. Kiesling	S. G. Fletcher
April 10, 1922	May 11, 1922	Julius Way	H. S. Van Gilder
March 3, 1925	April 1, 1925	Charles Street Mills	Howard B. Conover
January 2, 1925	September 14, 1925	George W. Senn	E. E. Mathews
December 30, 1922	August 7, 1923	P. E. Kramme	C. Robert Brown
November 23, 1911	November 28, 1911	Stanley Coville	Kenneth F. Ried
February 11, 1938	April 28, 1938	C. D. White	John W. Johnston
November 8, 1899	December 28, 1899	Charles D. White	Wm. C. Kline, Jr.
April 8, 1921	November 25, 1921	George A. Bennett	F. W. Malsbury
December 28, 1933	January 29, 1934	W. S. Sigler	Ross E. Miller
January 7, 1921	November 29, 1921	William B. Brown	Jos. A. Nicholson
May 2, 1916	August 29, 1916	Harrison M. Thomas	W. M. Karch
August 17, 1917	August 16, 1918	Howard G. Pancoast	Stewart S. Brush
August 20, 1913	January 5, 1914	Harry A. Black	Paul D. Peterson
February 12, 1887	May 1, 1888	T. Hildt	F. A. Schuchardt
December 12, 1933	January 3, 1934	W. C. Hunt	Chas. J. Long
April 28, 1902	May 26, 1902	Louis B. Moffett	H. Paul Livermore

** Commenced business.

TRUST COMPANIES

PHILADELPHIA FEDERAL

Table 2—Assets, December 31, 1946

NAME MEMBER BANKS	Cash		U. S. Government Securities		Obligations of States and Political Subdivisions
	Currency and Coin	Balances With Other	Direct	Guaranteed	
Burlington City Loan and Trust Company, Burlington..	\$112	\$643	\$2,644	....	....
Camden Trust Company, Camden	1,493	15,418	56,625	....	\$4,784
Egg Harbor City Trust Company, Egg Harbor City ..	95	822	3,113	....	66
Elmer Trust Company, Elmer	38	400	773	....	5
Farmers' Trust Company, The, Mount Holly	60	531	2,218	\$115	22
Hightstown Trust Company, Hightstown	41	711	2,393	....	140
Princeton Bank and Trust Company, Princeton	95	2,210	8,089	....	....
Riverside Trust Company, Riverside	70	857	2,500	....	420
Swedesboro Trust Company, Swedesboro	158	830	4,101	....	136
Sub-totals (Member Banks)	\$2,162	\$22,422	\$82,456	\$115	\$5,573
NON-MEMBER BANKS					
Burlington County Trust Company, Moorestown	\$267	\$828	\$4,462	....	\$247
Cape May County Title and Trust Company, Cape May Court House .....	....	48	12	....	....
Cinnaminson Bank and Trust Company, Riverton	123	575	2,815	....	5
Guarantee Bank and Trust Company, Atlantic City ...	852	4,019	13,588	\$244	....
Guarantee Trust Company, Atlantic City .....	....	217	90	....	....
Lakewood Trust Company of Lakewood, N. J., The, Lakewood	98	321	2,115	....	....
Pitman Title and Trust Company, Pitman	69	203	992	....	158
Trenton Trust Company, Trenton	1,184	7,739	38,667	....	12
Wildwood Trust Company, Wildwood	73	212	1,209	....	20
Woodbury Trust Company, Woodbury	42	353	612	....	398
Sub-totals (Non-Member Banks)	\$2,708	\$14,515	\$64,562	\$244	\$840
Sub-totals (Member Banks)	2,162	22,422	82,456	115	5,573
Totals	\$4,870	\$36,937	\$147,018	\$359	\$6,413

TRUST COMPANIES

37

RESERVE DISTRICT

(Amounts in Thousands of Dollars)

Other Bonds, Notes and Debentures	Corporate Stocks	Loans		Bank Premises Owned, Furniture and Fixtures	Real Estate Owned Other than Bank Premises	Real Estate Sold Under Agreement	Investment, Other Assets Indirectly Representing Bank Premises, Other R. E.	Customers' Liability on Acceptances Outstanding	Other Assets	Total Assets
		Real Estate	Other Loans In- cluding Redis- counts and Overdrafts							
\$244	\$8	\$226	\$535	\$46	....	....	....	....	\$13	\$4,471
1,880	749	6,588	9,756	1,726	....	....	....	....	385	99,354
192	6	537	421	30	....	....	....	....	1	5,283
....	4	399	337	30	....	....	....	....	....	1,986
539	8	147	131	42	....	....	....	....	....	3,813
232	16	142	376	27	\$9	....	....	....	3	4,090
....	15	561	412	113	....	....	....	....	10	11,505
100	6	523	215	64	....	....	....	....	9	4,764
....	6	176	254	29	....	....	....	....	4	5,694
\$3,137	\$818	\$9,299	\$12,437	\$2,107	\$9	....	....	....	\$425	\$140,960
\$410	\$9	\$1,003	\$798	\$194	....	\$43	....	....	\$5	\$8,266
....	2	....	1	88	....	....	....	....	149	300
742	....	273	273	78	....	2	....	....	2	4,888
....	147	1,205	3,022	454	....	....	....	....	1	23,532
220	363	123	224	....	....	....	\$1	....	1	1,239
15	....	147	223	38	....	....	....	....	1	2,958
535	1	328	183	35	\$2	6	....	....	5	2,517
2,031	2	1,439	5,860	1,130	74	9	....	....	237	58,384
52	....	63	159	36	....	....	....	....	1	1,825
634	6	114	125	35	6	....	....	....	652	2,977
\$4,639	\$530	\$4,695	\$10,868	\$2,088	\$82	\$60	\$1	....	\$1,054	\$106,886
3,137	818	9,299	12,437	2,107	9	....	....	....	425	140,960
\$7,776	\$1,348	\$13,994	\$23,305	\$4,195	\$91	\$60	\$1	....	\$1,479	\$247,846

PHILADELPHIA FEDERAL

Table 3—Liabilities, December 31, 1946

NAME MEMBER BANKS	Individuals, Partnerships and Corporations		Accum. of Deposits for Payment of Personal Loans	U. S. Gov't. and Postal Savings	States and Political Subdivisions
	Demand Deposits	Time Deposits			
Burlington City Loan and Trust Company, Burlington..	\$1,574	\$1,024	....	\$107	\$1,355
Camden Trust Company, Camden	48,140	29,368	....	10,978	4,696
Egg Harbor City Trust Company, Egg Harbor City ...	2,268	2,130	....	84	387
Elmer Trust Company, Elmer	886	481	....	35	409
Farmers' Trust Company, The, Mount Holly	1,949	1,394	....	5	164
Hightstown Trust Company, Hightstown	2,008	1,642	....	8	168
Princeton Bank and Trust Company, Princeton	6,615	3,028	....	294	638
Riverside Trust Company, Riverside	1,308	2,264	\$31	83	807
Swedesboro Trust Company, Swedesboro	4,100	930	....	108	240
Sub-totals (Member Banks)	\$68,848	\$42,261	\$31	\$11,702	\$8,864
NON-MEMBER BANKS					
Burlington County Trust Company, Moorestown	\$3,995	\$2,881	....	\$125	\$465
Cape May County Title and Trust Company, Cape May Court House	87	....	....	....	....
Cinnaminson Bank and Trust Company, Riverton	2,431	1,988	....	10	186
Guarantee Bank and Trust Company, Atlantic City ...	14,822	3,598	....	690	2,836
Guarantee Trust Company, Atlantic City .....	....	....	....	....	....
Lakewood Trust Company of Lakewood, N. J., The, Lakewood	1,536	922	....	30	243
Pitman Title and Trust Company, Pitman	1,365	673	....	51	149
Trenton Trust Company, Trenton	16,037	21,623	\$270	4,289	12,394
Wildwood Trust Company, Wildwood	1,058	117	....	18	411
Woodbury Trust Company, Woodbury	846	1,183	....	12	159
Sub-totals (Non-Member Banks)	\$42,177	\$32,985	\$270	\$5,225	\$16,843
Sub-totals (Member Banks)	68,848	42,261	31	11,702	8,864
Totals	\$111,025	\$75,246	\$301	\$16,927	\$25,707

TRUST COMPANIES

39

RESERVE DISTRICT

(Amounts in Thousands of Dollars)

Deposits of Banks	Other Deposits Certified & Officers' Checks, etc.	Total Deposits	Bills Payable, Rediscounts, etc.	Other Liabilities	Total Liabilities	CAPITAL ACCOUNTS						Total Liabilities and Capital Accounts
						Preferred Stock	Common Stock	Surplus	Undivided Profits	Reserve and Retirement Account	Total Capital Accounts	
\$5	\$21	\$4,086	....	\$25	\$4,111	....	\$140	\$110	\$10	\$100	\$360	\$4,471
278	295	93,755	....	530	94,285	\$1,856	1,000	1,300	451	462	5,069	99,354
....	49	4,918	....	112	5,030	....	100	125	11	17	253	5,283
....	13	1,824	....	7	1,831	....	100	30	25	....	155	1,986
....	7	3,519	....	11	3,530	....	100	100	80	3	283	3,813
....	51	3,877	....	1	3,878	35	65	50	28	34	212	4,090
....	94	10,669	....	23	10,692	....	250	250	300	13	813	11,505
....	14	4,507	....	1	4,508	....	100	100	42	14	256	4,764
....	15	5,393	....	12	5,405	75	100	55	50	9	289	5,694
\$283	\$559	\$132,548	....	\$722	\$133,270	\$1,966	\$1,955	\$2,120	\$997	\$652	\$7,690	\$140,960
....	\$18	\$7,484	....	\$11	\$7,495	\$350	\$150	\$200	\$36	\$35	\$771	\$8,266
....	....	87	....	2	89	....	100	25	37	49	211	300
....	5	4,620	....	4	4,624	....	100	125	39	....	264	4,888
....	221	22,167	....	13	22,180	....	500	500	199	153	1,352	23,532
....	....	....	....	....	....	1,253	500	....	514	....	1,239	1,239
....	24	2,755	....	2	2,757	....	100	60	41	....	201	2,958
....	18	2,256	....	17	2,273	50	100	58	13	23	244	2,517
\$207	157	54,977	....	187	55,164	1,594	280	400	423	523	3,220	58,384
....	7	1,611	....	1	1,612	....	100	50	63	....	213	1,825
....	5	2,205	....	423	2,628	....	100	200	43	6	349	2,977
\$207	\$455	\$98,162	....	\$660	\$98,822	\$3,247	\$2,030	\$1,618	\$380	\$789	\$8,064	\$106,886
283	559	132,548	....	722	133,270	1,966	1,955	2,120	997	652	7,690	140,960
\$490	\$1,014	\$230,710	....	\$1,382	\$232,092	\$5,213	\$3,985	\$3,738	\$1,377	\$1,441	\$15,754	\$247,846

NEW YORK FEDERAL**Table 1—List of Banks with Dates of Incorporation and**

NAME	Location
Ampere Bank and Trust Company	East Orange
*Asbury Park and Ocean Grove Bank	Asbury Park
Bank of Bogota	Bogota
Bank of Commerce	Newark
Bank of Montclair	Montclair
*Bank of Nutley	Nutley
Commonwealth Bank of Metuchen	Metuchen
*Elizabethport Banking Company, The	Elizabeth
Glen Rock Bank	Glen Rock
Keyport Banking Company	Keyport
Linares and Rescigno Bank	Paterson
Long Branch Banking Company, The	Long Branch
Manufacturers' Bank of Edgewater, The	Edgewater
Matawan Bank, The	Matawan
Orange Valley Bank	Orange
Peapack-Gladstone Bank	Peapack and Gladstone
Peoples Bank of Hawthorne	Hawthorne
Raritan State Bank	Raritan
Rochelle Park Bank of Rochelle Park, N. J.	Rochelle Park

PHILADELPHIA FEDERAL

Bordentown Banking Company	Bordentown
Peoples Bank and Trust Company	Hammononton
Peoples Bank of Penns Grove	Penns Grove
People's Bank of Port Norris, The	Port Norris
Tradesmens Bank and Trust Company of Vineland, The	Vineland
*Trenton Banking Company	Trenton
Union Bank of Wildwood, N. J., The	Wildwood

* Denotes has branch or branches.

STATE BANKS

41

RESERVE DISTRICT**Certificate of Authority Issued and Names of President and Cashier**

Incorporated	Certificate of Authority Issued	President	Cashier
July 7, 1922	September 22, 1922	Charles C. Huit	Walter L. Van Syckle
January 19, 1889	**January 30, 1889	Louis Burfeind	Joseph Thummess
November 10, 1919	December 12, 1919	Anthony Pepe	M. Hamill
June 23, 1925	June 30, 1925	Richard D. Marzano	Richard Marzano, Jr.
March 14, 1889	**June 1, 1889	Gilbert L. Morse	George J. Heath
November 17, 1905	July 7, 1906	Albert E. Howe	Archie C. Barbata
June 13, 1925	August 24, 1925	John B. Molineux	Charles R. Smith
March 11, 1889	**June 1, 1889	C. R. Sanford	A. C. Husbands
January 20, 1936	February 1, 1899	John C. Stevens	Wm. Siersma
June 25, 1889	June 25, 1889	F. P. Armstrong	J. S. Matthews, Jr.
November 8, 1933	November 13, 1933	P. Rescigno	S. C. Linares
March 14, 1872	**July 29, 1872	Walton Sherman	Wm. P. Fleckner
January 3, 1935	January 7, 1935	William C. Smith	Louis J. Perpic
April 28, 1915	June 29, 1915	C. A. Gesswein	Charles W. Mandeville
December 27, 1916	January 9, 1917	Edward R. McGlynn	Frank D'Alessandro
December 31, 1931	December 31, 1931	Garner F. Hill	Alvah M. Alpaugh
January 10, 1922	May 8, 1922	Emil Roetheli	Roy G. MacKnight
March 31, 1926	September 7, 1926	Herbert Van Pelt	Walter L. Darrell
August 23, 1928	December 3, 1928	Joseph Stantley	Julius R. Meier

RESERVE DISTRICT

August 20, 1851	**Nov. 25, 1851	Richard C. Woodward	S. Erwin Sharp
January 18, 1887	**April 11, 1887	Wm. J. Smith	Charles B. Miller
November 3, 1915	December 21, 1915	Hamilton G. Pedrick	Asa G. Justice
January 6, 1944	April 24, 1944	Josiah S. Newcomb	H. I. Taylor
April 24, 1889	**August 1, 1889	Eugene Mori	Albert C. Strang
December 3, 1804	**April 29, 1805	Caleb S. Green	Ralph B. Lucas
December 31, 1910	March 27, 1911	Leslie S. Caldwell	Calvin H. Kimble

** Commenced business.

Table 2—Assets, December 31, 1946

NAME	Cash		U. S. Government Securities		Obligations of States and Political Subdivisions
	Currency and Coin	Balances with Other Banks	Direct	Guaranteed	
NEW YORK FEDERAL RESERVE DISTRICT					
MEMBER BANKS					
Ampere Bank and Trust Company, East Orange	\$130	\$1,204	\$6,137	....	\$51
Asbury Park and Ocean Grove Bank, Asbury Park	283	1,849	8,040	\$24	46
Bank of Bogota, Bogota	70	697	3,100	....	569
Bank of Montclair, Montclair	191	1,774	6,553	500	295
Bank of Nutley, Nutley	196	1,744	7,359	9	165
Elizabethport Banking Company, The, Elizabeth	572	2,456	15,071	23	347
Glen Rock Bank, Glen Rock	32	423	1,534	....	689
Keyport Banking Company, Keyport	144	641	3,007	25	88
Long Branch Banking Company, Long Branch	143	963	6,422	....	37
Peapack-Gladstone Bank, Gladstone	44	513	1,980	....	....
Raritan State Bank, Raritan	67	540	824	....	651
Rochelle Park Bank of Rochelle Park, N. J., Rochelle Park	59	534	1,091	....	218
Sub-total (Member Banks)	\$1,931	\$13,338	\$61,118	\$581	\$3,156
NON-MEMBER BANKS					
Bank of Commerce, Newark	\$128	\$1,067	\$2,765	....	\$110
Commonwealth Bank of Metuchen, Metuchen	57	430	1,619	....	150
Linares and Rescigno Bank, Paterson	96	334	2,893	\$3	35
Manufacturers' Bank of Edgewater, The, Edgewater ..	48	138	432	....	....
Matawan Bank, The, Matawan	79	230	829	....	88
Orange Valley Bank, Orange	151	536	2,333	....	....
Peoples Bank of Hawthorne, Hawthorne	83	572	1,807	....	213
Sub-total (Non-Member Banks)	\$642	\$3,307	\$12,678	\$3	\$596
Sub-total (Member Banks)	1,931	13,338	61,118	581	3,156
Totals	\$2,573	\$16,645	\$73,796	\$584	\$3,752
PHILADELPHIA FEDERAL RESERVE DISTRICT					
MEMBER BANKS					
Bordentown Banking Company, Bordentown	\$93	\$788	\$2,740	....	\$206
Union Bank of Wildwood, New Jersey, The, Wildwood ..	90	626	2,989	....	32
Sub-total (Member Banks)	\$183	\$1,414	\$5,729	....	\$238
NON-MEMBER BANKS					
Peoples Bank and Trust Company, Hammonton	\$287	\$724	\$6,218	....	\$126
Peoples Bank of Penns Grove, Penns Grove	128	254	482	....	206
People's Bank of Port Norris, The, Port Norris	38	145	932	....	....
Tradersmens Bank and Trust Company of Vineland, The, Vineland	504	1,095	9,585	....	386
Trenton Banking Company, Trenton	833	3,983	31,438	....	217
Sub-total (Non-Member Banks)	\$1,790	\$6,201	\$48,655	....	\$935
Sub-total (Member Banks)	183	1,414	5,729	....	238
Totals	\$1,973	\$7,615	\$54,384	....	\$1,173
Aggregate	\$4,546	\$24,260	\$128,180	\$584	\$4,925

STATE BANKS

43

(Amounts in Thousands of Dollars)

Other Bonds, Notes and Debentures	Corporate Stocks	Loans		Bank Premises Owned, Furniture and Fixtures	Real Estate Owned Other than Bank Premises	Real Estate Sold Under Agreement	Investment, Other As- sets Indirectly Rep- resenting Bank Premises, Other R. E.	Customers' Liability on Acceptances Outstanding	Other Assets	Total Assets
		Real Estate	Other Loans In- cluding Redis- counts and Overdrafts							
\$105	\$22	\$321	\$497	\$125	....	....	....	....	\$36	\$8,628
....	50	675	3,990	169	....	....	....	....	38	15,164
11	23	522	330	4	\$6	\$5	....	....	21	5,403
881	34	1,015	917	130	....	....	....	....	39	12,329
1,850	23	936	1,074	178	....	....	....	....	48	13,582
364	44	3,104	1,236	93	....	4	....	\$2	75	23,391
8	6	19	23	21	....	....	....	....	....	2,755
151	7	191	284	88	....	....	....	....	6	4,632
2	5	283	267	35	....	....	....	....	....	8,157
326	8	165	103	....	....	....	....	....	1	3,140
10	10	942	830	10	....	....	....	....	8	3,892
....	4	1,033	679	3	....	....	....	....	13	3,634
\$3,708	\$236	\$9,206	\$10,230	\$901	\$6	\$9	....	\$2	\$285	\$104,707
\$3	....	\$522	\$1,281	\$72	....	....	....	....	\$13	\$5,961
89	....	285	171	17	....	....	....	....	....	2,818
108	\$10	904	310	....	\$15	....	....	....	2	4,710
43	....	225	167	23	....	....	....	....	3	1,079
365	....	230	332	26	....	....	....	....	....	2,179
100	....	499	306	31	....	....	....	....	14	3,970
344	....	460	123	25	....	....	....	....	1	3,628
\$1,052	\$10	\$3,125	\$2,690	\$194	\$15	....	....	....	\$33	\$24,345
3,708	236	9,206	10,230	901	6	\$9	....	\$2	285	104,707
\$4,760	\$246	\$12,331	\$12,920	\$1,095	\$21	\$9	....	\$2	\$318	\$129,052
\$801	\$20	\$194	\$265	\$16	\$7	....	....	....	....	\$5,130
....	4	77	227	11	....	....	....	....	\$3	4,059
\$801	\$24	\$271	\$492	\$27	\$7	....	....	....	\$3	\$9,189
\$225	\$23	\$110	\$504	\$43	\$3	\$1	....	....	....	\$8,264
436	1	179	160	13	....	....	....	....	\$2	1,861
....	....	23	57	4	....	....	....	....	1	1,200
250	....	500	1,766	....	....	....	....	....	1	14,087
214	251	801	2,122	709	1	....	....	....	60	40,629
\$1,125	\$275	\$1,613	\$4,609	\$769	\$4	\$1	....	....	\$64	\$66,041
801	24	271	492	27	7	....	....	....	3	9,189
\$1,926	\$299	\$1,884	\$5,101	\$796	\$11	\$1	....	....	\$67	\$75,230
\$6,686	\$545	\$14,215	\$18,021	\$1,891	\$32	\$10	....	\$2	\$385	\$204,282

STATE BANKS

Table 3—Liabilities, December 31, 1946

NAME	Individuals, Partnerships & Corporations		Accum. of Deposits for Payment of Personal Loans	U. S. Gov't & Postal Savings	States and Political Subdivisions	Deposits of Banks
	Demand Deposits	Time Deposits				
NEW YORK FEDERAL RESERVE DISTRICT						
MEMBER BANKS						
Ampere Bank and Trust Company, East Orange	\$2,982	\$4,840	....	\$145	\$124	....
Asbury Park and Ocean Grove Bank, Asbury Park	8,251	4,999	....	363	669	\$6
Bank of Bogota, Bogota	1,412	3,221	....	66	338	....
Bank of Montclair, Montclair	6,770	3,663	....	271	506	19
Bank of Nutley, Nutley	4,122	7,110	....	747	473	....
Elizabethport Banking Company, The, Elizabeth	6,886	14,313	....	265	959	23
Glen Rock Bank, Glen Rock	950	1,473	....	64	....	....
Keyport Banking Company, Keyport	1,931	2,094	....	66	224	....
Long Branch Banking Company, Long Branch	2,721	3,584	....	92	1,350	....
Peapack-Gladstone Bank, Gladstone	1,235	1,516	....	30	189	....
Raritan State Bank, Raritan	1,122	2,127	....	35	184	8
Rochelle Park Bank of Rochelle Park, N. J., Rochelle Park	1,245	1,809	....	62	212	....
Sub-total (Member Banks)	\$39,627	\$50,749	....	\$2,206	\$5,228	\$56
NON-MEMBER BANKS						
Bank of Commerce, Newark	\$2,096	\$3,219	\$55	\$34	\$111	....
Commonwealth Bank of Metuchen, Metuchen	1,107	1,350	....	28	180	\$6
Linares and Rescigno Bank, Paterson	782	3,690	....	47	10	....
Manufacturers' Bank of Edgewater, The, Edgewater ..	382	439	....	11	125	....
Matawan Bank, The, Matawan	923	929	8	33	108	....
Orange Valley Bank, Orange	1,465	2,252	....	....	5	....
Peoples Bank of Hawthorne, Hawthorne	1,006	2,131	....	60	75	....
Sub-total (Non-Member Banks)	\$7,761	\$14,010	\$63	\$213	\$614	\$6
Sub-total (Member Banks)	39,627	50,749	....	2,206	5,228	56
Totals	\$47,388	\$64,759	\$63	\$2,419	\$5,842	\$62
PHILADELPHIA FEDERAL RESERVE DISTRICT						
MEMBER BANKS						
Bordentown Banking Company, Bordentown	\$1,776	\$2,590	....	\$58	\$185	....
Union Bank of Wildwood, New Jersey, The, Wildwood ..	2,302	979	\$2	51	465	....
Sub-total (Member Banks)	\$4,078	\$3,569	\$2	\$109	\$650	....
NON-MEMBER BANKS						
Peoples Bank and Trust Company, Hammonton	\$4,944	\$2,634	....	\$100	\$149	....
Peoples Bank of Penns Grove, Penns Grove	1,057	631	....	4	36	....
People's Bank of Port Norris, The, Port Norris	959	74	....	....	79	....
Trademens Bank and Trust Company of Vineland, The, Vineland	9,384	2,908	....	247	506	....
Trenton Banking Company, Trenton	13,179	10,952	....	758	11,896	\$226
Sub-total (Non-Member Banks)	\$29,523	\$17,199	....	\$1,109	\$12,666	\$226
Sub-total (Member Banks)	4,078	3,569	\$2	109	650	....
Totals	\$33,601	\$20,768	\$2	\$1,218	\$13,316	\$226
Aggregate	\$80,989	\$85,527	\$65	\$3,637	\$19,158	\$288

STATE BANKS

45

(Amounts in Thousands of Dollars)

Other Deposits Certified & Officers' Checks, etc.	Total Deposits	Bills Payable, Rediscounts, etc.	Acceptances Executed by or for Account of this Bank	Other Liabilities	Total Liabilities	CAPITAL ACCOUNTS						Total Liabilities and Capital Accounts
						Preferred Stock	Common Stock	Surplus	Undivided Profits	Reserve and Re- tirement Account	Total Capital Accounts	
\$95	\$8,186	....	....	\$35	\$8,221	....	\$225	\$125	\$46	\$11	\$407	\$8,628
62	14,350	....	....	44	14,394	....	500	200	66	4	770	15,164
64	5,101	....	....	35	5,136	....	100	100	56	11	267	5,403
240	11,469	....	....	56	11,525	\$200	250	300	9	45	804	12,329
188	12,640	....	....	48	12,688	....	400	400	69	25	894	13,582
33	22,479	....	\$2	102	22,583	300	100	250	58	100	808	23,391
34	2,521	....	....	9	2,530	....	50	150	25	....	225	2,755
9	4,324	....	....	8	4,332	....	100	120	61	19	300	4,632
10	7,757	....	....	39	7,796	92	25	60	91	93	361	8,157
4	2,974	....	....	....	2,974	....	50	70	46	....	166	3,140
28	3,504	....	....	....	3,504	....	150	200	10	28	388	3,892
55	3,383	....	....	36	3,419	....	100	75	38	2	215	3,634
\$822	\$98,088	....	\$2	\$412	\$99,102	\$592	\$2,050	\$2,050	\$575	\$338	\$5,605	\$104,707
\$94	\$5,609	....	....	\$45	\$5,654	....	\$150	\$75	\$47	\$35	\$307	\$5,961
11	2,682	....	....	1	2,683	\$23	27	15	37	33	135	2,818
15	4,544	....	....	3	4,547	....	50	105	8	....	163	4,710
28	985	....	....	5	990	....	50	25	14	....	89	1,079
26	2,027	....	....	5	2,032	25	50	37	22	13	147	2,179
12	3,734	....	....	12	3,746	....	125	35	40	24	224	3,970
26	3,298	....	....	9	3,307	100	....	100	1	120	321	3,628
\$212	\$22,879	....	....	\$80	\$22,959	\$148	\$452	\$392	\$169	\$225	\$1,386	\$24,345
822	98,688	....	\$2	412	99,102	592	2,050	2,050	575	338	5,605	104,707
\$1,034	\$121,567	....	\$2	\$492	\$122,061	\$740	\$2,502	\$2,442	\$744	\$563	\$6,991	\$129,052
\$8	\$4,617	....	....	....	\$4,617	....	\$100	\$250	\$108	\$55	\$513	\$5,130
35	3,834	....	....	....	3,834	....	100	60	34	31	225	4,059
\$43	\$8,451	....	....	....	\$8,451	....	\$200	\$310	\$142	\$86	\$738	\$9,189
\$11	\$7,838	....	....	\$40	\$7,878	....	\$100	\$200	\$86	....	\$386	\$8,264
1	1,729	....	....	1	1,730	\$50	25	18	16	\$22	131	1,861
2	1,114	....	....	....	1,114	....	50	25	11	....	86	1,200
61	13,106	....	....	60	13,166	....	200	550	171	....	921	14,087
108	37,119	....	....	42	37,161	....	1,500	1,000	901	67	3,468	40,629
\$183	\$60,906	....	....	\$143	\$61,049	\$50	\$1,875	\$1,793	\$1,185	\$89	\$4,992	\$66,041
43	8,451	....	....	....	8,451	....	200	310	142	86	738	9,189
\$226	\$69,357	....	....	\$143	\$69,500	\$50	\$2,075	\$2,103	\$1,327	\$175	\$5,730	\$75,230
\$1,260	\$190,924	....	\$2	\$635	\$191,561	\$790	\$4,577	\$4,545	\$2,071	\$738	\$12,721	\$204,282

List of Credit Unions with dates of incorporation and

TITLE	Location
A. B. C. Employees Credit Union	Newark
Acco Employees Credit Union	Linden
Arlington Postal Employees Credit Union	Arlington
Armour Jersey City Employees Credit Union	Jersey City
Armour North Bergen Employees Credit Union	North Bergen
Armour P. P. H. Credit Union	Passaic
Bakelite Employees Credit Union	Bound Brook
Bayonne Naval Depot Credit Union	Bayonne
Bayonne Postal Employees Credit Union	Bayonne
Bergen-Passaic Postal Credit Union, Inc.	Dumont
Bloomfield Credit Union	Bloomfield
Borden Plainfield Employees Credit Union	Plainfield
Cadco Employees Credit Union	Trenton
Camden Firemen Credit Union	Camden
Camden Postal Credit Union	Camden
Central Jersey Farmers Credit Union	Perrineville
Communipaw Central New Jersey Employees Credit Union	Jersey City
Cudahy Packing Company Jersey City Employees Credit Union	Jersey City
Division S19 Transit Employees Credit Union	Newark
East Orange Post Office Credit Union	East Orange
Elastic Stop Nut Employees Credit Union	Union
Elizabeth Postal Employees Credit Union	Elizabeth
Employees Credit Union, Swift & Company	Harrison
Employees Credit Union, Swift & Company	Jersey City
Federal Electric Products Credit Union	Newark
Fink Employees Credit Union	Newark
First Baptist Church of Cranford, N. J., Credit Union	Cranford
Franklin Baker Employees Credit Union	Hoboken
Highway Credit Union	Trenton
Hoboken Postal Employees Credit Union	Hoboken
Homestyle Laundry Employees Credit Union	Montclair
I. P. C. Employees Credit Union	Morristown
Jersey City Kraft-Phenix Credit Union	Jersey City
Jersey City Post Office Credit Union	Jersey City
Maxwell House, Sanka and Central Laboratories Employees Credit Union	Hoboken
Mercer U. C. C. Credit Union	Trenton
Monmouth County Postal Employees Credit Union	Red Bank
Monroe Credit Union	Orange
Montclair Postal Employees Credit Union	Montclair
Mutual Credit Union	Plainfield
N. J. R. Credit Union	Rahway
N. T. M. Employees Credit Union	Kenilworth
Newark Post Office Employees Credit Union	Newark
Newark Teachers Credit Union	Newark
New Jersey Hardware Mutual Credit Union	Newark
Passaic County Employees Credit Union	Paterson
Passaic Postal Employees Credit Union	Passaic
Perth Amboy Postal Employees Credit Union	Perth Amboy
Plainfield Credit Union	Plainfield
Postal Employees Credit Union	Trenton
Ransome Employees Credit Union	Funellen
Raritan Credit Union	New Brunswick
Repauno Goodfellows Credit Union	Gibbstown
John A. Roebling's Sons Co. Employees Credit Union	Trenton
Salesmans Credit Union	Trenton
Somerville Q. M. Credit Union	Somerville
Star Employees Credit Union	Bloomfield
Swift South Jersey Employees Credit Union	Perth Amboy
United Electrical Workers Credit Union	Camden
Vanasco Employees Credit Union	Newark
Worthington Works Employees Savings & Loan Credit Union	Harrison
Wright Aeronautical Credit Union	Woodbridge

CREDIT UNIONS

47

UNIONS

commencement of business and names of president and treasurer

Incorporated		Commenced Business		President	Treasurer
June 25, 1943	July 20, 1943	Edward F. Hodges	William J. Bork		
February 13, 1934	March 2, 1934	Walter S. Rockhill	Frank A. Weiss		
January 5, 1931	January 16, 1931	James C. Crouthers	John Wyszynski		
December 18, 1931	December 18, 1931	Henry Braun	Henry M. Holmes		
January 13, 1932	January 13, 1932	Anne V. Smith	Raymond D. Lawson		
January 23, 1932	January 23, 1932	Albert W. Munson	Adele M. Cooper		
March 7, 1933	March 8, 1933	Paul R. Parmelee	Andrew E. Golz		
October 30, 1945	December 3, 1945	Max Bassin	Max Sydel		
January 15, 1934	January 15, 1934	Florence Gorman	James P. McAteer		
September 23, 1929	September 23, 1929	William J. Moore	William S. Weise		
September 21, 1938	September 21, 1938	George Greene	Benjamin Bussin		
March 31, 1941	March 31, 1941	Victor Mason	Daniel Solimeno		
March 3, 1939	March 3, 1939	J. Russell Gunning	George R. Holland		
September 8, 1944	March 1, 1945	Thomas Winstanley	Edward V. Michalak		
July 11, 1929	July 11, 1929	Joseph W. Ingham, Jr.	John Ludlam		
January 2, 1931	April 1, 1931	Charles Gleaner	Ida Friedman		
January 15, 1934	January 15, 1934	Curtis Davis	John Angello		
April 6, 1934	April 6, 1934	Thomas Monaco	T. J. Doran		
November 30, 1945	January 15, 1946	Otto R. Hauser	Ernest Hawkins		
January 14, 1931	February 1, 1931	Luke F. Riley, Sr.	Thomas Geraci		
December 18, 1941	January 1, 1942	Hobart L. Bradbury	Frank Boehm		
June 9, 1930	June 16, 1930	Robert V. Sheehan	William H. White		
July 6, 1933	July 6, 1933	Franklin E. Sherwood	James R. Quigley		
July 11, 1933	July 11, 1933	Alfred A. Eckerson, Jr.	Thomas A. Copeland		
August 27, 1946	August 27, 1946	Russell J. Duffy	Frances Stari		
January 3, 1938	January 3, 1938	William Herzfeld	Ralph Dyer		
July 31, 1944	August 6, 1944	Joseph A. Cox	The Rev. Benjamin Allen		
October 27, 1936	October 27, 1936	Anson W. Hawkins	Harry Wolfe		
May 28, 1943	October 27, 1943	Frederick M. Quinn	John A. Kilpatrick		
November 21, 1928	November 21, 1928	Ralph Sanseviere	Francis X. Donnelly		
October 27, 1939	October 27, 1939	Richard Wilbert	Nathan Sunshine		
April 27, 1945	April 27, 1945	Floyd Goble	Paul D. Craig		
November 19, 1934	December 3, 1934	P. Doyle Jones	Frank J. King		
November 7, 1930	November 7, 1930	George Daum	William V. Heffernan		
March 4, 1940	April 5, 1940	Roy Walters	Thomas Norris		
October 17, 1939	October 17, 1939	Eugene Morgan	Walden T. Peterson		
August 20, 1928	September 1, 1928	J. Olin Hilbrook	Wm. M. Drout		
January 9, 1929	January 9, 1929	Frank J. Wade	August Schweikardt		
July 22, 1935	July 22, 1935	Thomas M. Stack	William E. Sellick		
July 27, 1936	July 27, 1936	A. Wallace Zimmerman	Wilson Z. Vail		
July 10, 1936	July 10, 1936	William G. Pollard	Albert R. Hasbrouck		
November 1, 1943	November 1, 1943	Joseph Ramey	Richard A. Whitehouse		
August 15, 1924	August 15, 1924	Joseph A. Barrett	William J. Krochonis		
May 10, 1935	October 1, 1935	J. Fred Bioren	Garland H. Smith		
July 1, 1935	July 1, 1935	John R. Brackett	Eleanor G. Bauer		
March 10, 1941	March 10, 1941	George Conklin	Margaret A. Sheridan		
March 23, 1934	April 4, 1934	Anthony Arts	Wilfred E. Roosa		
February 4, 1929	February 4, 1929	Norman Dickson	Henry Anderson		
May 1, 1931	May 1, 1931	D. J. Diodardo	J. L. Casenove		
August 21, 1928	August 21, 1928	Walter Reutter	Lamonte Dye		
September 5, 1945	October 1, 1945	Clifford J. Cullen	Francis J. McDonough		
January 13, 1933	January 13, 1933	Herbert J. Miller	John L. McCann		
November 6, 1933	November 6, 1933	Earl R. Smith	Ernest B. Chew		
October 14, 1924	October 14, 1924	Elmer E. Sweeny	Leon Rohrbacher		
April 2, 1945	April 19, 1945	William O'Hara	Lillian Provost		
November 22, 1943	November 22, 1943	Thomas McCarroll	Fred L. Buchholz		
September 25, 1944	October 2, 1944	Ruben W. Berggren	C. M. Minearelli		
June 15, 1934	June 15, 1934	Charles Fisher	James A. Murray		
April 4, 1939	April 4, 1939	Mark A. Killcoyne	Louis A. Schlesinger		
July 6, 1935	July 6, 1935	H. E. Wood	W. A. Rebhan		
August 14, 1924	August 14, 1924	Charles J. Tullo	Charles J. McCambridge		
June 19, 1931	June 19, 1931	J. J. Johnson	J. H. Darragh, Jr.		

CREDIT

Schedule of Assets, Liabilities, Receipts,

TITLE	ASSETS AND LIABILITIES				
	Cash	Loans to Members	Loans to Other Credit Unions and Investments	Furniture and Fixtures	Other Assets
A. B. C. Employees Credit Union, Newark	\$2,423.25	\$4,181.54	\$4,000.00		
Acco Employees Credit Union, Linden	6,475.96	18,344.41	50,000.00		
Arlington Postal Employees Credit Union, Arlington	88.31	6,310.99	2,426.25		
Armour Jersey City Employees Credit Union, Jersey City	3,427.39	12,831.87	15,193.75	\$3.86	
Armour North Bergen Employees Credit Union, North Bergen	3,760.31	7,001.90	14,185.00		
Armour P. P. H. Credit Union, Passaic	3,156.17	777.00			
Bakelite Employees Credit Union, Bound Brook	30,308.10	21,543.95	137,522.50		
Bayonne Naval Depot Credit Union, Bayonne ...	574.03	13,965.59			
Bayonne Postal Employees Credit Union, Bayonne	2,970.42	4,267.50	3,199.00		
Bergen-Passaic Postal Credit Union, Inc., Dumont	6,289.68	32,075.50	60,000.00	100.00	
Bloomfield Credit Union, Bloomfield	799.84	476.68			
Borden Plainfield Employees Credit Union, Plainfield	315.35		500.00		
Cadco Employees Credit Union, Trenton	16,129.65	4,746.75	13,000.00	78.65	
Camden Firemen Credit Union, Camden	142.08	3,070.67			
Camden Postal Credit Union, Camden	2,344.93	32,328.42	40,623.00	71.16	
Central Jersey Farmers Credit Union, Perrineville	1,041.45	1,199.37	7,000.00		
Communipaw Central New Jersey Employees Credit Union, Jersey City	3,434.73	19,791.11	11,000.00	100.00	\$40.50
Cudahy Packing Company Jersey City Employees Credit Union, Jersey City	1,094.62	3,009.05			
Division 819, Transit Employees Credit Union, Newark	1,230.19	14,153.11			
East Orange Post Office Credit Union, East Orange	4,347.67	5,839.50	4,000.00		
Elastic Stop Nut Employees Credit Union, Union	11,218.29	5,779.70	15,535.59	150.00	67.38
Elizabeth Postal Employees Credit Union, Elizabeth	3,915.82	7,769.50	28,572.50	106.20	
Employees Credit Union, Swift & Co., Harrison	3,028.14	5,637.58	15,000.00		
Employees Credit Union, Swift & Co., Jersey City	1,828.20	9,163.07	6,727.85	30.50	
Federal Electric Products Credit Union, Newark	1,121.81	1,955.50			
Fink Employees Credit Union, Newark	7,025.87	8,304.73	5,955.15		
First Baptist Church of Cranford, N. J., Credit Union, Cranford	8,947.47	23,016.47			
Franklin Baker Employees Credit Union, Hoboken	7,843.78	7,388.50	15,000.00		
Highway Credit Union, Trenton	4,111.72	3,875.62	3,220.00		36.57
Hoboken Postal Employees Credit Union, Hoboken	860.06	2,194.00	2,589.27		
Homestyle Laundry Employees Credit Union, Montclair	1,882.59	843.99			
I. P. C. Employees Credit Union, Morristown...	245.19	198.26	1,184.00		
Jersey City Kraft-Phenix Credit Union, Jersey City	2,384.44	539.00	1,000.00		
Jersey City Post Office Credit Union, Jersey City	1,398.52	9,451.41	28,500.00	141.20	682.00
Maxwell House, Sanka & Central Laboratories Employees Credit Union, Hoboken	8,881.55	6,984.49	21,507.81		
Mercer U. C. C. Credit Union, Trenton	4,739.78	11,916.66	32,869.00		313.12
Monmouth County Postal Employees Credit Union, Red Bank	1,151.55	5,646.50	15,746.00		
Monroe Credit Union, Orange	22,805.97	22,425.98	73,925.00		8,807.25
Montclair Postal Employees Credit Union, Montclair	2,388.26	3,702.00			
Mutual Credit Union, Plainfield	2,076.43	2,026.45	6,000.00		

CREDIT UNIONS

49

UNIONS

Disbursements, Miscellaneous—December 31, 1946

ASSETS AND LIABILITIES—Continued

Total Assets	Due Members	Borrowed Money	Other Liabilities	Other Reserves	Statutory Reserves	Surplus and Undivided Profits	Total Liabilities
\$10,604.79	\$9,680.68	.....	\$234.55	\$147.50	\$189.86	\$352.20	\$10,604.79
74,820.37	68,537.66	.....	.....	.....	2,754.68	3,508.03	74,820.37
8,825.55	7,547.12	.....	.....	150.00	1,060.00	68.43	8,825.55
31,456.87	26,441.74	.....	47.17	.....	2,352.51	2,615.45	31,456.87
24,947.21	23,609.40	.....	113.00	.....	728.92	405.80	24,947.21
3,933.17	3,463.03	.....	.....	.....	162.69	307.45	3,933.17
189,374.55	176,292.90	\$5,000.00	.....	.....	4,059.72	4,021.93	189,374.55
14,539.62	14,086.29	.....	246.97	.....	187.47	18.89	14,539.62
10,436.92	9,084.72	.....	.....	.....	617.36	734.84	10,436.92
98,465.18	94,282.69	.....	.....	.....	4,046.06	136.43	98,465.18
1,276.52	994.35	.....	.....	.....	118.80	163.37	1,276.52
815.35	682.29	.....	.....	.....	53.13	79.93	815.35
33,955.05	32,199.75	.....	17.16	675.00	536.58	526.56	33,955.05
3,212.75	2,940.32	.....	.....	.....	54.68	217.75	3,212.75
75,367.51	71,320.51	.....	71.90	.....	2,952.24	1,022.80	75,367.51
9,240.82	8,854.35	.....	.....	.....	311.95	74.52	9,240.82
34,366.34	32,796.88	.....	293.10	.....	1,132.04	144.32	34,366.34
4,103.67	3,108.63	.....	.....	.....	311.93	683.11	4,103.67
15,383.30	14,906.62	.....	.....	.....	120.14	347.54	15,383.30
14,187.17	8,963.02	.....	21.07	.....	2,960.08	2,243.00	14,187.17
32,750.96	31,458.02	.....	201.08	18.75	952.14	120.97	32,750.96
40,364.02	37,898.75	.....	.....	.....	2,058.20	407.07	40,364.02
23,665.72	20,569.00	.....	493.95	654.84	1,637.64	310.29	23,665.72
17,749.12	14,518.74	.....	78.86	.....	1,823.96	1,327.56	17,749.12
3,077.31	3,062.00	.....	.....	.....	27.80	*12.49	3,077.31
21,285.75	20,292.00	.....	32.60	.....	582.19	378.96	21,285.75
31,963.94	30,195.46	.....	93.00	.....	350.12	1,325.36	31,963.94
30,232.28	28,654.18	.....	.....	65.57	1,504.75	7.78	30,232.28
11,243.91	10,959.96	.....	92.38	31.00	144.75	15.82	11,243.91
5,643.33	4,996.65	.....	.....	.....	562.92	83.76	5,643.33
2,726.58	2,635.69	.....	.....	.....	75.94	14.95	2,726.58
1,627.45	1,589.03	.....	.....	15.92	22.50	.....	1,627.45
3,923.44	3,339.16	.....	.....	.....	302.82	281.46	3,923.44
40,173.13	38,131.11	.....	.....	104.49	1,556.55	380.98	40,173.13
37,373.85	36,152.44	.....	.....	244.71	612.88	363.82	37,373.85
49,838.56	48,705.79	.....	.....	50.00	1,079.82	2.95	49,838.56
22,544.05	21,459.00	.....	.....	.....	959.32	125.73	22,544.05
127,964.20	120,397.91	.....	22.07	525.00	5,224.01	1,795.21	127,964.20
6,090.26	5,392.32	.....	24.73	.....	428.16	245.05	6,090.26
10,102.88	9,601.52	.....	.....	.....	250.52	250.84	10,102.88

CREDIT UNIONS

CREDIT

Schedule of Assets, Liabilities, Receipts,

TITLE	ASSETS AND LIABILITIES				
	Cash	Loans to Members	Loans to Other Credit Unions and Investments	Furniture and Fixtures	Other Assets
N. J. R. Credit Union, Rahway	\$32.79	\$9,415.88	\$18,000.00	.....	.....
N. T. M. Employees Credit Union, Kenilworth..	870.37	8,215.75	.....	.....	.....
New Jersey Hardware Mutual Credit Union, Newark	931.46	749.91	800.00	.....	.....
Newark Post Office Employees Credit Union, Newark	4,459.33	26,831.57	7,000.00	.....	\$116.25
Newark Teachers Credit Union, Newark	13,183.68	40,690.42	140,454.81	\$883.83	267.89
Ohel Shalom Credit Union, Salem		Dissolution Pending			
Passaic County Employees Credit Union, Paterson	21.64	4,843.00	64.49	20.00	.....
Passaic Postal Employees Credit Union, Passaic	257.41	9,450.67	11,666.24	.....	448.00
Perth Amboy Postal Employees Credit Union, Perth Amboy	3,422.63	2,413.47	3,000.00	.....	.....
Plainfield Credit Union, Plainfield	2,407.75	11,034.42	28,228.00	65.25	.....
Postal Employees Credit Union, Trenton	2,983.13	9,985.10	14,000.00	.....	.....
Ransome Employee's Credit Union, Dunellen....	7,496.59	5,692.00	.....	.....	189.60
Raritan Credit Union, New Brunswick	16,853.42	12,983.77	132,534.28	.....	137.50
Repauno Good Fellows Credit Union, Gibbstown	7,363.15	16,451.92	25,450.00	.....	.....
John A. Roebling's Sons Company Employees Credit Union, Trenton	116,926.27	16,500.19	1,205,380.94	.....	.....
Salesmans Credit Union, Trenton	10,523.48	4,839.00	7,091.79	.....	.....
Somerville Q. M. Credit Union, Somerville	4,258.12	8,334.15	.....	.....	.....
Star Employees Credit Union, Bloomfield	1,951.90	370.90	.....	.....	.....
Swift South Jersey Employees Credit Union, Perth Amboy	553.57	974.25	.....	.....	.....
United Electrical Workers Credit Union, Camden	9,222.38	36,679.49	11,000.00	20.00	.....
Vanesco Employees Credit Union, Newark	2,897.64	10,443.94	20,500.00	.....	50.00
Worthington Works Employees Savings and Loan Credit Union, Harrison	13,414.61	28,984.73	101,450.00	66.92	.....
Wright Aeronautical Credit Union, Woodbridge	34,952.70	58,441.07	525,000.00	.....	450.54
Totals	\$443,193.59	\$669,059.92	\$2,887,602.22	\$1,837.07	\$11,606.60

CREDIT UNIONS

51

UNIONS

Disbursements, Miscellaneous—December 31, 1946

ASSETS AND LIABILITIES—Continued

Total Assets	Due Members	Borrowed Money	Other Liabilities	Other Reserves	Statutory Reserves	Surplus and Undivided Profits	Total Liabilities
\$27,448.67	\$26,985.35	.....	\$3.27	.....	\$410.15	\$49.90	\$27,448.67
9,086.12	7,865.17	\$1,000.00	.....	.....	138.95	82.00	9,086.12
2,481.37	2,142.13	.....	.....	.....	230.92	108.32	2,481.37
38,407.15	33,063.12	.....	13.38	\$415.18	4,871.20	44.27	38,407.15
195,480.63	184,903.33	.....	.....	.....	7,932.73	2,644.57	195,480.63
	Dissolution Pending				Dissolution Pending		
4,949.13	4,342.21	.....	.....	50.00	196.20	360.72	4,949.13
21,822.32	17,996.23	.....	.....	104.79	1,802.76	1,918.54	21,822.32
8,836.10	8,425.77	.....	.....	.....	339.80	70.53	8,836.10
41,735.42	39,176.75	.....	.....	.....	2,447.76	110.91	41,735.42
26,968.23	24,443.58	.....	.....	.....	2,244.30	280.35	26,968.23
13,378.19	12,997.27	.....	.....	.....	122.09	258.83	13,378.19
162,508.97	152,843.17	.....	.....	.....	4,072.50	5,593.30	162,508.97
49,265.07	45,075.61	.....	.....	.....	3,278.52	910.94	49,265.07
1,338,807.40	1,258,966.05	.....	159.91	7,150.60	38,276.66	34,254.18	1,338,807.40
22,454.27	22,283.18	.....	.....	.....	46.02	125.07	22,454.27
12,592.27	11,446.63	.....	.....	.....	459.21	686.43	12,592.27
2,322.80	1,910.40	.....	.....	.....	72.25	340.15	2,322.80
1,527.82	1,432.72	.....	14.89	.....	76.44	3.77	1,527.82
56,921.87	44,192.91	10,000.00	564.67	156.00	1,195.66	812.63	56,921.87
33,891.58	30,253.76	2,000.00	31.50	.....	1,200.68	405.64	33,891.58
143,916.26	120,974.91	10,000.00	8.01	.....	7,128.91	5,804.43	143,916.26
618,844.31	569,495.52	.....	.....	.....	27,258.44	22,090.35	618,844.31
\$4,013,299.40	\$3,721,037.45	\$28,000.00	\$2,879.37	\$10,559.35	\$148,678.98	\$102,144.25	\$4,013,299.40

CREDIT

Schedule of Assets, Liabilities, Receipts,

TITLE	INCOME AND EXPENSES			
	Interest on Loans to Members	Other Interest	Other Income	Total Income
A. B. C. Employees Credit Union, Newark	\$426.00	\$100.00	.....	\$526.00
Acco Employees Credit Union, Linden	1,738.14	1,250.00	.....	2,988.14
Arlington Postal Employees Credit Union, Arlington	491.28	35.41	.....	526.69
Armour Jersey City Employees Credit Union, Jersey City	1,369.29	433.25	\$469.63	2,272.17
Armour North Bergen Employees Credit Union, North Bergen	655.09	79.00	.....	734.09
Armour P. P. H. Credit Union, Passaic	72.67	.....	.....	72.67
Bakelite Employees Credit Union, Bound Brook	1,816.43	3,363.72	.....	5,180.15
Bayonne Naval Depot Credit Union, Bayonne ...	714.84	.....	.....	714.84
Bayonne Postal Employees Credit Union, Bayonne ..	376.29	91.56	.....	467.85
Bergen-Passaic Postal Credit Union, Inc., Dumont ..	2,497.18	1,416.67	.....	3,913.85
Bloomfield Credit Union, Bloomfield	108.78	.....	.....	108.78
Borden Plainfield Employees Credit Union, Plainfield	28.70	6.25	.....	34.95
Cadco Employees Credit Union, Trenton	454.25	324.74	.....	778.99
Camden Firemen Credit Union, Camden	311.37	.....	.....	311.37
Camden Postal Credit Union, Camden	2,629.03	900.79	6.73	3,536.55
Central Jersey Farmers Credit Union, Perrineville ..	61.25	26.25	.....	87.50
Communipaw Central New Jersey Employees Credit Union, Jersey City	2,133.88	237.50	15.00	2,386.38
Cudahy Packing Company Jersey City Employees Credit Union, Jersey City	291.66	.....	.....	291.66
Division 819, Transit Employees Credit Union, Newark	527.14	.....	.....	527.14
East Orange Post Office Credit Union, East Orange ..	682.32	100.00	.....	782.32
Elastic Stop Nut Employees Credit Union, Union ..	496.97	344.28	25	841.50
Elizabeth Postal Employees Credit Union, Elizabeth	593.04	702.21	8.75	1,304.00
Employees Credit Union, Swift & Co., Harrison ..	439.37	362.50	.....	801.87
Employees Credit Union, Swift & Co., Jersey City ..	749.07	263.00	.....	1,012.07
Federal Electric Products Credit Union, Newark ..	18.81	.....	15.15	33.96
Fink Employees Credit Union, Newark	696.16	163.00	49.70	908.86
First Baptist Church of Cranford, N. J., Credit Union, Cranford	1,856.90	.....	.....	1,856.90
Franklin Baker Employees Credit Union, Hoboken ..	631.05	437.75	1.35	1,070.15
Highway Credit Union, Trenton	348.42	35.18	.....	383.60
Hoboken Postal Employees Credit Union, Hoboken ..	214.01	18.45	.....	232.46
Homestyle Laundry Employees Credit Union, Montclair	41.91	.....	.....	41.91
I. P. C. Employees Credit Union, Morristown... ..	28.63	.....	.....	28.63
Jersey City Kraft-Phenix Credit Union, Jersey City	73.41	25.00	.....	98.41
Jersey City Post Office Credit Union, Jersey City ..	1,006.56	563.00	.....	1,571.56
Maxwell House, Sanka & Central Laboratories Employees Credit Union, Hoboken	496.52	528.84	.....	1,025.36
Mercer U. C. C. Credit Union, Trenton	1,239.92	753.50	1.95	1,998.37
Monmouth County Postal Employees Credit Union, Red Bank	534.93	225.13	.....	760.06
Monroe Credit Union, Orange	2,179.48	1,348.76	.....	3,528.24
Montclair Postal Employees Credit Union, Montclair	453.32	8.47	.....	461.79
Mutual Credit Union, Plainfield	190.27	150.00	.14	340.41

CREDIT UNIONS

53

UNIONS—Continued

Disbursements, Miscellaneous—December 31, 1946

INCOME AND EXPENSES—Continued						
Salaries	Printing, Stationery and Supplies	Postage, Express, Telephone and Telegraph	Auditing, Filing Fees and Depart- ment Ex- amination Fees	Rent, Light and Heat	Dues—State League	Interest on Borrowed Money
.....	\$4.51	.....	\$26.25	.....	\$15.62	.....
\$750.00	20.45	.....	73.70	.....	47.72	.....
156.25	1.52	\$1.00	87.00	.....	18.48	.....
740.00	8.97	2.81	205.95	.....	46.08	.....
300.00	29.09	.....	52.00	.....	21.07	.....
.....	.....	.....	33.35	.....	.....	.....
.....	39.18	.....	80.81	.....	64.00	.....
320.00	26.06	.....	1.00	.....	.....	.....
120.00	7.32	.....	1.00	.....	10.87	.....
768.00	65.91	299.89	118.75	\$84.00	80.94	.....
.....	.....	5.00	.....	.....	.....	.....
.....	.....	.....	1.00	.....	.....	.....
240.00	13.36	.....	1.00	.....	10.12	.....
.....	80	2.90	1.00	.....	1.36	.....
655.00	65.99	63.03	115.00	50.00	74.23	.....
.....	2.25	3.00	29.95	.....	5.00	.....
1,410.00	33.62	20.09	1.00	120.00	77.60	.....
156.00	.....	.....	64.45	.....	6.86	.....
.....	82.24	.....	1.00	.....	.....	.....
500.00	.....	.....	1.00	.....	5.00	.....
.....	17.64	.....	70.00	.....	33.43	.....
525.00	42.60	.....	57.70	.....	21.78	.....
286.54	26.07	1.98	90.70	.....	19.50	\$7.54
624.16	3.48	.....	170.95	.....	26.50	49.73
.....	34.62	.....	.....	.....	.....	.....
390.00	3.51	.....	123.30	.....	23.34	.....
16.35	22.00	.....	97.98	.....	27.38	.....
240.00	6.38	.....	48.40	.....	19.21	.....
25.00	4.94	1.02	54.65	.....	10.15	.....
110.00	2.93	1.00	35.75	.....	.....	.....
25.00	6.33	.....	1.00	.....	.....	.....
.....	5.71	.....	1.00	.....	.....	.....
.....	3.39	.....	27.60	.....	5.00	.....
677.00	24.59	5.00	59.55	.....	28.08	.....
465.00	55.56	.....	71.25	.....	14.92	.....
300.00	29.20	.....	51.00	.....	41.97	.....
280.00	1.64	2.40	1.00	.....	15.49	.....
723.20	38.09	5.00	91.40	.....	48.69	.....
275.00	2.92	.....	81.60	.....	11.80	.....
36.00	7.19	.....	26.66	.....	5.00	.....

CREDIT UNIONS

CREDIT

Schedule of Assets, Liabilities, Receipts,

TITLE	INCOME AND EXPENSES			
	Interest on Loans to Members	Other Interest	Other Income	Total Income
N. J. R. Credit Union, Rahway	\$957.34	\$365.00	.....	\$1,322.34
N. T. M. Employees Credit Union, Kenilworth..	679.35	.....	.....	679.35
New Jersey Hardware Mutual Credit Union, Newark	123.98	12.70	\$3.00	139.68
Newark Post Office Employees Credit Union, Newark	2,044.55	12.50	2.40	2,059.45
Newark Teachers Credit Union, Newark	3,974.70	4,285.00	7.50	8,267.20
Oheb Sholom Credit Union, Salem		Dissolution	Pending	
Passaic County Employees Credit Union, Paterson	428.42	14.49	.....	442.91
Passaic Postal Employees Credit Union, Passaic	718.41	293.02	.45	1,011.88
Perth Amboy Postal Employees Credit Union, Perth Amboy	192.01	75.00	.....	267.01
Plainfield Credit Union, Plainfield	932.36	650.65	.....	1,583.01
Postal Employees Credit Union, Trenton	931.39	325.00	.....	1,256.39
Ransome Employee's Credit Union, Dunellen....	396.23	.....	.....	396.23
Raritan Credit Union, New Brunswick	867.57	3,175.91	.....	4,043.48
Repauno Good Fellows Credit Union, Gibbstown	1,581.18	797.80	.....	2,378.98
John A. Roebing's Sons Company Employees Credit Union, Trenton	1,523.40	32,285.61	5,216.56	39,025.57
Salesmans Credit Union, Trenton	366.02	.....	.....	366.02
Somerville Q. M. Credit Union, Somerville	1,119.96	.....	.....	1,119.96
Star Employees Credit Union, Bloomfield	23.68	.....	.....	23.68
Swift South Jersey Employees Credit Union, Perth Amboy	112.04	.....	.....	112.04
United Electrical Workers Credit Union, Camden	2,837.90	275.00	.....	3,112.90
Vanesco Employees Credit Union, Newark	1,213.56	600.00	.....	1,813.56
Worthington Works Employees Savings and Loan Credit Union, Harrison	1,331.71	2,307.47	253.80	3,892.98
Wright Aeronautical Credit Union, Woodbridge.	2,704.78	10,886.42	7.94	13,599.14
Totals	\$54,734.98	\$70,660.78	\$6,060.30	\$131,456.06

CREDIT UNIONS

55

UNIONS

Disbursements, Miscellaneous—December 31, 1946

INCOME AND EXPENSES—Continued						
Salaries	Printing, Stationery and Supplies	Postage, Express, Telephone and Telegraph	Auditing, Filing Fees and Depart- ment Exe- cution Fees	Rent, Light and Heat	Dues—State League	Interest on Borrowed Money
\$200.00	\$5.42	.....	\$117.85	.....	\$25.23	.....
270.00	.....	.....	.....	.....	.....	\$15.42
50.00	6.23	.....	27.35	.....	5.00	.....
740.00	37.11	\$32.61	106.00	.....	75.15	.....
1,800.00	74.82	88.10	1.00	\$165.00	.....	.....
	Dissolution Pending			Dissolution Pending		
120.00	2.48	.....	56.40	.....	10.02	.....
465.00	9.87	2.00	1.00	.....	.....	.....
100.00	.....	.....	29.20	.....	.....	.....
250.00	202.97	.....	62.79	.....	55.34	.....
412.00	5.18	9.05	111.70	.....	27.15	.....
.....	25.01	.....	1.00	.....	.....	.....
50.00	40.61	.....	1.00	.....	25.79	.....
1,150.30	22.88	.....	130.70	.....	.....	.....
198.00	111.56	6.62	1.00	1,200.00	54.86	.....
120.00	13.37	.....	28.95	.....	5.00	.....
212.50	29.42	.....	1.00	.....	36.52	.....
50.00	.....	.....	1.00	.....	.....	.....
25.00	.....	.....	26.55	.....	5.00	.....
1,470.00	90.46	50.48	115.00	.....	80.12	139.36
650.00	12.39	.....	139.27	.....	40.57	.....
.....	7.21	.....	297.65	.....	61.69	7.50
.....	183.55	.....	135.60	.....	.....	.....
\$19,446.30	\$1,629.60	\$619.33	\$3,449.11	\$1,619.00	\$1,344.63	\$219.55

CREDIT

Schedule of Assets, Liabilities, Receipts,

TITLE	INCOME AND EXPENSES—Continued		
	Other Expenses	Net Gain or Loss	Total
A. B. C. Employees Credit Union, Newark	\$79.50	\$399.72	\$526.00
Acco Employees Credit Union, Linden	400.62	1,686.65	2,088.14
Arlington Postal Employees Credit Union, Arlington	13.73	248.71	526.69
Armour Jersey City Employees Credit Union, Jersey City	405.61	862.75	2,272.17
Armour North Bergen Employees Credit Union, North Bergen	164.18	167.75	734.09
Armour P. P. H. Credit Union, Passaic	1.00	38.32	72.67
Bakelite Employees Credit Union, Bound Brook	170.48	4,809.24	5,180.15
Bayonne Naval Depot Credit Union, Bayonne ...	55.00	312.78	714.84
Bayonne Postal Employees Credit Union, Bayonne	119.40	209.26	467.85
Bergen-Passaic Postal Credit Union, Inc., Dumont	549.75	1,946.61	2,913.85
Bloomfield Credit Union, Bloomfield		103.78	103.78
Borden Plainfield Employees Credit Union, Plainfield	4.00	29.95	34.95
Cadco Employees Credit Union, Trenton	51.29	463.22	778.99
Camden Firemen Credit Union, Camden	56.31	249.00	311.37
Camden Postal Credit Union, Camden	815.09	1,698.21	3,536.55
Central Jersey Farmers Credit Union, Perrineville	13.29	34.01	87.50
Communipaw Central New Jersey Employees Credit Union, Jersey City	256.00	468.16	2,386.38
Cudahy Packing Company Jersey City Employees Credit Union, Jersey City	98.54	*34.19	291.66
Division 819, Transit Employees Credit Union, Newark	34.97	408.93	527.14
East Orange Post Office Credit Union, East Orange	225.19	51.13	782.32
Elastic Stop Nut Employees Credit Union, Union	454.43	266.00	841.50
Elizabeth Postal Employees Credit Union, Elizabeth	253.37	403.55	1,304.00
Employees Credit Union, Swift & Co., Harrison	96.57	272.97	891.87
Employees Credit Union, Swift & Co., Jersey City	59.13	78.12	1,012.07
Federal Electric Products Credit Union, Newark	11.83	*12.49	33.96
Fink Employees Credit Union, Newark	18.68	350.03	908.86
First Baptist Church of Cranford, N. J., Credit Union, Cranford	190.97	1,502.22	1,856.90
Franklin Baker Employees Credit Union, Hoboken	20.43	735.73	1,070.15
Highway Credit Union, Trenton	18.12	269.72	383.60
Hoboken Postal Employees Credit Union, Hoboken	9.00	73.78	232.46
Homestyle Laundry Employees Credit Union, Montclair	10.00	*.42	41.91
I. P. C. Employees Credit Union, Morristown... ..	21.92	.....	28.63
Jersey City Kraft-Phenix Credit Union, Jersey City	13.00	49.42	98.41
Jersey City Post Office Credit Union, Jersey City	192.69	584.65	1,571.56
Maxwell House, Sanka & Central Laboratories Employees Credit Union, Hoboken	12.90	405.73	1,025.36
Mercer U. C. C. Credit Union, Trenton	484.54	1,091.66	1,998.37
Monmouth County Postal Employees Credit Union, Red Bank	97.42	362.11	760.06
Monroe Credit Union, Orange	297.41	2,324.45	3,528.24
Montclair Postal Employees Credit Union	22.36	68.11	461.79
Mutual Credit Union, Plainfield	9.62	255.94	340.41

* Denotes deficit.

CREDIT UNIONS

57

UNIONS—Continued

Disbursements, Miscellaneous—December 31, 1946

MISCELLANEOUS					
Number of Members December 31, 1945	Number of Members Re- ceived or Reinstated During Year	Number of Members Withdrawn or Expelled	Number of Members at Close of Year	Dividends	Number of Borrowers
132	9	22	119	\$208.90	36
481	75	57	499	1,204.25	173
58	1	6	53	214.44	33
310	77	71	316	478.17	153
228	26	45	209	204.71	75
53	2	6	49	.....	17
1,016	170	243	943	2,877.11	210
98	286	57	327	246.97	211
73	8	5	76	173.08	33
502	45	47	500	1,671.10	217
53	.....	.....	53	.....	3
41	.....	13	28	.....	.....
122	28	6	144	447.45	45
44	11	2	53	.....	28
209	43	17	325	1,286.08	158
133	3	8	128	.....	5
462	27	50	439	293.10	234
131	18	6	143	17.50	62
.....	272	8	264	.....	203
123	3	15	111	.....	49
354	132	237	249	423.33	72
219	30	22	227	351.61	73
293	48	24	257	412.00	83
471	32	138	365	67.19	102
.....	110	.....	110	.....	35
199	81	88	192	270.91	59
86	18	6	98	502.82	82
250	63	45	268	544.02	78
131	39	14	156	227.41	54
66	2	3	65	100.86	29
34	44	20	58	.....	19
27	28	24	31	.....	10
137	26	13	150	.....	12
263	19	14	268	526.90	93
336	77	71	342	377.39	88
375	18	51	342	818.95	88
127	13	13	127	571.19	43
770	249	229	790	1,850.69	212
87	9	3	93	24.73	37
76	25	8	93	128.31	25

CREDIT

Schedule of Assets, Liabilities, Receipts,

TITLE	INCOME AND EXPENSES—Continued		
	Other Expenses	Net Gain or Loss	Total
N. J. R. Credit Union, Rahway	\$194.96	\$778.88	\$1,322.34
N. T. M. Employees Credit Union, Kenilworth..	208.94	184.99	679.35
New Jersey Hardware Mutual Credit Union, Newark	27.19	23.91	139.68
Newark Post Office Employees Credit Union, Newark	311.22	757.36	2,059.45
Newark Teachers Credit Union, Newark	348.13	5,790.15	8,267.20
Oheb Shalom Credit Union, Salem		Dissolution Pending	
Passaic County Employees Credit Union, Paterson	17.70	236.31	442.91
Passaic Postal Employees Credit Union, Passaic	96.10	437.91	1,011.88
Perth Amboy Postal Employees Credit Union, Perth Amboy	12.00	125.81	267.01
Plainfield Credit Union, Plainfield	242.25	769.66	1,583.01
Postal Employees Credit Union, Trenton	157.55	533.76	1,256.39
Ransome Employee's Credit Union, Dunellen....	34.72	335.60	396.83
Raritan Credit Union, New Brunswick	235.94	3,690.14	4,043.48
Repauno Good Fellows Credit Union, Gibbstown	35.30	1,039.80	2,378.98
John A. Roebling's Sons Company Employees Credit Union, Trenton	362.01	37,091.52	39,025.57
Salesmans Credit Union, Trenton	9.00	189.70	366.02
Somerville Q. M. Credit Union, Somerville	8.00	832.52	1,119.96
Star Employees Credit Union, Bloomfield	6.00	*33.32	23.68
Swift South Jersey Employees Credit Union, Perth Amboy	4.00	51.49	112.04
United Electrical Workers Credit Union, Camden	553.86	613.62	3,112.90
Vanasco Employees Credit Union, Newark	111.69	859.64	1,813.56
Worthington Works Employees Savings and Loan Credit Union, Harrison	315.25	3,203.68	3,892.98
Wright Aeronautical Credit Union, Woodbridge.	36.44	13,243.55	13,599.14
Totals	\$9,136.59	\$93,991.95	\$131,456.06

* Denotes deficit.

CREDIT UNIONS

59

UNIONS

Disbursements, Miscellaneous—December 31, 1946

MISCELLANEOUS					
Number of Members December 31, 1945	Number of Members Re- ceived or Reinstated During Year	Number of Members Withdrawn or Expelled	Number of Members at Close of Year	Dividends	Number of Borrowers
98	10	4	104	\$685.47	52
129	50	30	149	92.48	84
66	28	29	65	52.26	11
750	49	12	786	614.67	337
944	103	33	1,014	5,136.74	207
95	Dissolution Pending		102	Dissolution Pending	39
148	7	6	149	325.83	54
64	.....	1	63	130.41	24
211	25	17	219	584.37	79
210	18	2	226	652.97	89
181	127	98	210	.....	63
1,008	242	125	1,125	2,653.63	211
570	36	56	550	963.45	210
3,038	821	697	3,162	23,081.82	314
70	20	14	76	.....	37
236	68	114	190	582.39	109
114	.....	79	35	.....	7
27	2	.....	29	55.08	10
760	253	134	879	564.67	429
267	33	56	244	622.72	106
1,748	560	472	1,836	3,244.73	722
3,427	995	1,592	2,830	25,339.50	677
22,761	5,621	5,279	23,103	\$81,914.36	7,101

PROVIDENT LOAN ASSOCIATIONS

Provident Loan

TITLE	LOCATION
Friendly Provident Loan Association	Palisades Park
Newark Provident Loan Association	Newark
Rosenhayn Provident Loan Association	Rosenhayn

TITLE	ASSETS					
	Loans Out- standing	Deposits in Banks	Cash in Office	Furniture and Fixtures	All Other Assets	Total Assets
Friendly	\$1,693.63	\$2,006.28	\$6.00	.....	.....	\$3,705.91
Newark	532,338.73	9,222.38	3,613.87	.....	\$190,000.00	735,174.98
Rosenhayn	143.48	5,570.10	308.84	\$38.81	200.00	6,261.23
Totals	\$534,175.84	\$16,798.76	\$3,928.71	\$38.81	\$190,200.00	\$745,142.12

TITLE	RECEIPTS					
	Cash on Hand and in Banks Jan. 1, 1946	Interest and Discount	Loans Repaid	Borrowed Money	Other Receipts	Total
Friendly	\$1,933.08	\$339.93	\$2,080.68	.....	\$33.00	\$4,386.69
Newark	11,005.97	86,660.82	852,276.71	\$1,130,000.00	81,729.80	2,161,673.30
Rosenhayn	4,826.00	132.97	1,081.42	.....	.....	6,040.39
Totals	\$17,765.05	\$87,133.72	\$855,438.81	\$1,130,000.00	\$81,762.80	\$2,172,100.38

PROVIDENT LOAN ASSOCIATIONS

61

Associations—December 31, 1946

Incorporated	Commenced Business	President	Treasurer
October 22, 1935	October 22, 1935	Natale Laudicino	Leon Audino
February 23, 1905	February 23, 1905	Frederick Hoadley	Lambert S. Wolverton
June 7, 1932	June 7, 1932	Wolfe Cohen	Milton Stotter

LIABILITIES

Capital Stock	Surplus	Borrowed Money Unpaid	All Other Liabilities	Total Liabilities
\$3,650.00	\$55.91	.....	.....	\$3,705.91
500,000.00	128,281.05	\$100,000.00	\$6,893.93	735,174.98
6,300.00	*38.77	.....	.....	6,201.23
\$509,950.00	\$128,298.19	\$100,000.00	\$6,893.93	\$745,142.12

DISBURSEMENTS

Loans Made	Dividends	Borrowed Money	Interest	Salaries	Other Disbursements	Cash on Hand and in Banks Dec. 31, 1946	Total
\$2,125.00	.....	.....	.....	\$55.00	\$194.41	\$2,012.28	\$4,386.69
939,684.14	\$40,000.00	\$1,095,000.00	\$1,887.21	31,610.47	40,675.23	12,836.25	2,161,673.30
100.00	.....	.....	.....	.....	61.45	5,878.04	6,040.39
\$941,889.14	\$40,000.00	\$1,095,000.00	\$1,887.21	\$31,665.47	\$40,931.09	\$20,727.47	\$2,172,100.38

* Denotes deficit.

SMALL LOAN
Table 1—Assets.

License No.	NAME AND LOCATION	Cash	Loans	Real Estate
80	Acme Finance Company, Newark	\$3,209.33	\$92,421.16	.....
727	Atlantic County Small Loan Service, J. Allison Kruse, t/a, Pleasantville	2,363.96	174,966.22	.....
759	Auto Loan Company, Newark	6,348.17	176,206.76	.....
559	Automobile Loan Society, Newark .....	.....	License Surrendered 7/12/46	.....
743	Beacon Finance Company of Burlington, Burlington	8,900.65	112,709.17	.....
744	Beacon Finance Company of Clifton, Clifton	1,619.67	60,102.94	.....
749	Beacon Finance Company of Neptune, Neptune	1,255.46	116,994.19	.....
237	Beacon Finance Company of Newark, Newark	1,619.71	73,650.64	.....
751	Beacon Finance Company of Phillipsburg, Phillipsburg	1,283.77	39,949.28	.....
742	Beacon Finance Company, Red Bank	4,440.81	169,090.92	.....
561	Beacon Finance Company of Woodbury, Woodbury	8,946.16	77,445.17	.....
755	Bergen Finance Company, Bergenfield	3,829.32	45,722.47	.....
620	Budget Plan Corporation, Camden	1,158.74	169,931.90	.....
678	Capital Finance Company, Bridgeton	7,338.71	68,461.29	.....
663	Capital Finance Company, New Brunswick	4,947.44	95,852.56	.....
662	Capital Finance Company, Trenton	5,688.65	80,111.35	.....
200	Central Loan Company, Newark	2,432.95	84,281.44	.....
730	City Finance Company, Linden	3,874.97	135,107.04	.....
731	City Finance Company, Montclair	3,368.23	91,774.87	.....
723	City Finance Company, Passaic	5,014.32	135,316.03	.....
699	City Finance Company, West New York	11,876.26	167,428.73	.....
684	City Security Exchange Company, Atlantic City	10,283.80	115,935.28	.....
722	Commercial Finance Company of New Jersey, Vincenzo Catanzaro, t/a, Garfield	1,972.74	50,037.14	.....
702	Consumers Finance Company, East Orange	3,550.70	114,119.54	.....
710	Domestic Finance Corporation, East Orange	6,399.60	133,551.04	.....
724	Domestic Finance Corporation, New Brunswick	3,474.03	171,258.60	.....
701	Earle Finance Corporation, Collingswood	1,793.04	40,677.72	.....
108	Employees Personal Loan Company of Bayonne, Bayonne	15,169.17	115,009.27	\$6,636.28
757	Employees Personal Loan Company, Round Brook	6,465.11	62,913.29	.....
696	Employees Personal Loan Company of Elizabeth, Elizabeth	11,196.67	220,956.12	.....
738	Employees Personal Loan Company, Englewood	7,884.25	165,658.32	.....
709	Employees Personal Loan Company, Jersey City	23,049.39	464,353.49	.....
450	Employees Personal Loan Company of Paterson, Paterson	13,499.78	118,635.20	.....
720	Employees Personal Loan Company, Rutherford	10,974.92	202,318.12	.....
736	Employees Personal Loan Company, Summit	9,678.89	120,548.45	.....
754	Employees Personal Loan Company, Woodbridge	5,366.63	55,886.29	.....
661	Equitable Loan Service of Elizabeth, Max Brell & Fannie Brell, t/a, Elizabeth	445.33	217,674.89	.....
719	Fidelity Finance Corporation, West New York	502.59	70,356.11	.....
729	First Industrial Loan Company of New Jersey, Kearny	2,622.31	34,989.47	.....
665	First Industrial Loan Company of New Jersey, Newark	17,337.44	137,466.95	.....
199	Franklin Loan Company, Charles J. Amsterdam, and Rose Amsterdam, t/a, Newark	2,650.68	174,662.31	.....
726	Friendly Finance Company, Westfield	952.93	82,620.80	.....
712	General Credit Company, Vineland	8,582.27	124,648.19	.....
732	General Public Loan Corporation, Belleville	8,718.57	212,202.17	.....
756	General Public Loan Corporation, Harrison	13,774.78	65,138.86	.....
763	General Public Loan Corporation, Hoboken	24,200.00	.....	.....
752	General Public Loan Corporation, Millville	8,846.60	129,876.62	.....
733	General Public Loan Corporation, Teaneck	9,098.87	106,603.96	.....
750	General Public Loan Corporation, West Orange	12,296.19	99,077.41	.....
477	Globe Loan Company, Louis J. Felt, t/a, Elizabeth	520.03	134,760.86	.....
524	Gold Loan Company, East Orange	851.11	44,005.41	.....
642	Household Finance Corporation, Camden	8,536.57	423,044.87	.....
941	Household Finance Corporation, Camden	6,383.72	374,091.50	.....
687	Household Finance Corporation, Elizabeth	6,157.13	408,787.94	.....
686	Household Finance Corporation, Hackensack	9,166.09	231,086.51	.....
288	Household Finance Corporation, Jersey City	9,618.69	476,091.05	.....
643	Household Finance Corporation, Jersey City	14,354.83	567,344.63	.....
289	Household Finance Corporation, Newark	9,667.91	505,376.53	.....
644	Household Finance Corporation, Newark	7,396.11	421,170.91	.....
308	Household Finance Corporation, Newark	13,153.68	530,550.67	.....

SMALL LOAN LICENSEES

63

LICENSEES

December 31, 1946

Furniture and Fixtures	Deferred Charges	Other Assets	Total Assets
\$1,337.75	\$240.00	.....	\$97,208.24
486.83	140.00	.....	177,957.01
3,084.40	1,803.15	\$8,525.29	195,967.77
License Surrendered 7/12/46		License Surrendered 7/12/46	
906.57	404.81	3,331.00	126,252.20
1,708.97	225.00	63.00	63,719.58
768.07	125.00	65.00	119,207.72
1,812.45	225.00	150.00	77,457.80
979.87	225.00	50.00	42,487.92
1,659.78	369.12	3,864.03	179,424.66
1,022.27	354.97	4,986.32	92,754.89
462.51	.....	332.89	50,347.19
2,295.51	383.40	2,360.00	176,129.55
16.69	.....	.....	75,816.69
206.55	.....	.....	101,006.55
337.70	.....	.....	86,137.70
737.82	.....	.....	87,452.21
.....	.....	499.46	139,481.47
.....	.....	5.00	95,148.10
.....	.....	*19.00	140,311.35
.....	.....	58.51	179,363.50
58.84	242.50	2.00	126,522.42
603.54	271.00	15.00	52,959.42
39.00	.....	50.00	117,739.24
2,297.99	435.12	.....	142,683.75
1,087.65	435.11	.....	176,255.39
196.12	.....	25.00	49,328.16
1,330.11	383.74	.....	131,892.29
322.77	162.42	.....	69,863.59
1,046.87	393.51	299.32	233,892.49
1,696.85	412.71	.....	175,652.13
4,757.29	1,185.08	3,000.00	496,345.25
849.38	267.73	.....	133,252.09
2,072.18	470.71	.....	215,835.93
1,235.32	468.47	.....	131,931.13
428.94	261.25	.....	61,943.11
3,108.54	.....	30.00	221,258.76
228.53	200.00	410.19	71,697.42
.....	250.00	.....	37,861.78
.....	1,429.18	31,345.15	187,578.72
483.01	11.35	.....	177,807.33
320.68	240.00	2,737.41	86,871.82
950.06	418.00	.....	133,998.52
1,053.53	200.00	2,569.12	224,743.39
1,330.24	6,100.16	10,736.46	97,080.50
200.00	200.00	400.00	25,000.00
2,256.73	100.00	4,440.31	145,520.26
793.24	200.00	1,286.19	117,982.26
884.79	1,886.57	14,000.26	128,145.22
106.90	.....	705.61	136,093.40
940.44	404.39	855.10	47,056.45
1,519.04	.....	.....	433,100.48
4,161.05	.....	.....	384,636.27
219.86	.....	.....	415,164.93
122.71	.....	.....	240,375.31
242.68	.....	.....	485,952.42
1,220.19	.....	.....	582,919.65
209.07	.....	.....	515,253.51
116.43	.....	.....	428,683.45
636.46	.....	.....	544,340.81

* Denotes deficit.

SMALL LOAN LICENSEES

SMALL LOAN
Table 1—Assets,

License No.	NAME AND LOCATION	Cash	Loans	Real Estate
679	Household Finance Corporation, Orange	\$7,443.19	\$285,198.60	.....
690	Household Finance Corporation, Passaic	5,573.82	237,361.89	.....
659	Household Finance Corporation, Paterson	14,820.65	331,015.89	.....
691	Household Finance Corporation, Perth Amboy	5,792.77	458,907.16	.....
660	Household Finance Corporation, Trenton	9,279.70	680,849.91	.....
700	Household Finance Corporation, Union City	5,650.45	366,479.49	.....
387	Hub Loan Company, Jersey City	8,044.65	144,106.18	\$60,037.46
551	Hudson Loan Company, Bayonne	1,930.27	47,016.43	.....
717	Industrial Loan Society, Inc., Dover	9,293.94	178,053.69	.....
674	Industrial Loan Society, Inc., East Orange	4,300.58	113,310.13	.....
681	Industrial Loan Society, Inc., Irvington	4,717.69	123,485.37	.....
650	Industrial Loan Society, Inc., Morristown	5,931.85	157,826.99	.....
178	Industrial Loan Society, Inc., Perth Amboy	4,662.58	101,505.60	.....
158	Industrial Loan Society, Inc., Plainfield	2,023.05	218,899.70	.....
718	Jersey Loan Company, Bloomfield	5,464.63	175,716.44	.....
762	Lincoln Loan Company, Irvington	33,527.10	23,943.56	.....
764	Lyndhurst Loan Company, Lyndhurst	24,197.22	2,385.50	.....
740	Madison Finance Company, Hackensack	2,963.08	174,041.85	.....
708	Madison Finance Company, Newark	20,283.79	326,333.92	.....
739	Madison Finance Company, Jersey City	4,351.34	261,289.22	.....
706	Monroe Loan Society of New Jersey, Jersey City	3,289.91	71,919.52	.....
761	Monroe Loan Society of New Jersey, Montclair	3,011.01	12,810.10	.....
423	Monroe Loan Society of New Jersey, Newark	2,305.23	141,990.32	.....
760	Monroe Loan Society of New Jersey, Salem	2,909.20	29,121.30	.....
262	Morris County Loan & Finance Association, Inc., Boonton	613.55	29,939.39	.....
735	National Finance Company, Charles T. Feit, t/a, Union ..	3,364.53	75,284.75	.....
686	Newark Finance Corporation, Newark	2,248.99	179,008.59	.....
741	North Jersey Finance Service, Hoboken	3,790.71	123,486.43	.....
14	North Jersey Finance Service of Jersey City, Jersey City ..	15,424.29	147,610.93	.....
766	Penn Loan Company, Kearny	No Report Filed		
676	Penn Loan Company, Perth Amboy	29,494.77	252,009.19	.....
39	Peoples Standard Finance Corporation, Jersey City	7,568.11	117,607.51	.....
670	Personal Finance Company of Asbury Park, Asbury Park ..	4,636.58	197,544.87	.....
697	Personal Finance Company of Atlantic City, Atlantic City ..	5,052.04	302,984.76	.....
669	Personal Finance Company of Bayonne, Bayonne	4,122.92	190,728.66	.....
697	Personal Finance Company of Bloomfield, Bloomfield	5,701.18	147,866.89	.....
305	Personal Finance Company, Camden	4,729.29	260,633.18	.....
139	Personal Finance Company of Camden, Camden	4,750.13	229,069.65	.....
23	Personal Finance Company of Elizabeth, Elizabeth	7,249.64	251,987.59	.....
441	Personal Finance Company of Hackensack, Hackensack ...	4,490.00	190,738.16	.....
698	Personal Finance Company of Irvington, Irvington	4,531.20	279,568.56	.....
221	Personal Finance Company of Jersey City, Jersey City	5,432.02	302,988.97	.....
27	Personal Finance Company of Newark, Newark	9,566.19	444,859.05	.....
431	Personal Finance Company of New Jersey, Newark	3,587.54	109,758.72	.....
672	Personal Finance Company of New Brunswick, New Brunswick	5,392.53	250,590.34	.....
141	Personal Finance Company of Orange, Orange	3,978.25	281,766.42	.....
507	Personal Finance Company of Passaic, Passaic	5,460.49	216,209.23	.....
121	Personal Finance Company of Paterson, Paterson	4,610.30	502,166.23	.....
671	Personal Finance Company of Plainfield, Plainfield	4,333.31	194,437.93	.....
103	Personal Finance Company of Trenton, Trenton	4,982.20	296,125.96	.....
668	Personal Finance Company of Union City, Union City	4,743.66	246,652.91	.....
692	Prudential Autoplan, Plainfield	6,078.36	88,321.09	.....
715	Public Finance Service, Inc., Paterson	13,487.76	219,543.16	.....
713	Public Finance Service, Inc., Ridgewood	15,852.63	170,572.92	.....
747	Public Finance Service, Inc., Westwood	12,014.08	55,269.73	.....
707	Queen City Finance Company, Plainfield	1,608.92	78,195.45	.....
115	Remedial Loan Company, Paterson	3,837.42	78,522.19	.....
695	Seaboard Finance Company, Camden	17,823.02	274,272.59	.....
689	Seaboard Finance Company, Hackensack	8,306.05	193,228.74	.....
703	Seaboard Finance Company, Jersey City	4,420.91	170,629.83	.....

SMALL LOAN LICENSEES

LICENSEES—Continued
December 31, 1946

Furniture and Fixtures	Deferred Charges	Other Assets	Total Assets
\$148.72	.....	.....	\$292,790.51
656.83	.....	.....	243,592.54
917.08	.....	.....	346,753.62
439.04	.....	.....	465,138.97
519.92	.....	.....	690,649.53
430.88	.....	.....	372,560.82
1,014.23	\$712.48	\$10,758.19	224,673.19
.....	.....	3,831.68	52,778.38
640.86	170.70	.....	188,159.19
1,069.50	255.46	.....	118,935.67
1,870.95	255.46	.....	130,329.47
618.79	270.70	.....	164,648.33
2,636.74	255.46	61.18	109,121.56
1,032.25	285.93	.....	222,240.93
2,013.95	200.00	3,204.19	186,599.21
7,062.67	1,023.94	5,375.88	70,933.15
72.28	375.00	321.32	27,350.82
1,079.54	25.00	2,157.44	180,266.91
1,622.88	1,636.09	429,346.62	779,233.30
2,610.19	.....	3,361.40	271,612.15
245.44	.....	15,090.97	90,545.84
653.88	.....	.....	16,474.99
323.98	.....	28,923.91	173,543.44
287.98	.....	.....	32,318.48
.....	140.00	1,009.00	31,692.94
2,203.25	250.00	.....	81,202.53
2,379.25	1,849.14	2,805.55	188,291.52
1.00	240.00	459.31	127,977.45
3,237.50	.....	58.08	166,330.80
No Report Filed		No Report Filed	
7.91	310.00	5,045.64	286,867.51
464.08	.....	6,500.00	132,139.70
1,157.43	9.76	.....	203,398.74
1,556.86	2.96	.....	309,596.62
286.49	27.67	.....	195,265.74
330.95	20.63	.....	153,919.65
954.63	9.71	.....	265,726.81
1,991.73	1.63	.....	236,413.14
4,465.50	16.90	.....	263,719.63
1,515.58	60.93	24,868.87	221,673.54
1,029.91	8.17	114,264.27	399,393.11
2,730.65	27.16	.....	311,178.80
4,480.64	16.28	.....	458,922.16
1,224.03	3.03	.....	114,573.32
1,190.19	1,083.11	.....	258,256.17
2,671.98	38.75	.....	288,455.40
264.38	.15	.....	221,934.25
2,410.33	8.22	.....	509,195.08
1,531.70	5.19	.....	200,308.13
1,563.25	26.10	.....	302,697.51
2,168.14	.70	.....	253,565.41
529.39	200.00	21,096.53	116,225.57
650.84	762.34	2,744.29	237,188.39
1,172.96	1,036.16	2,132.16	190,766.83
1,426.91	184.00	690.87	69,585.59
495.11	.....	2,018.00	82,317.48
142.06	255.46	1,291.57	84,048.70
1,211.11	.....	.....	293,306.72
584.01	.....	.....	202,118.80
594.98	.....	.....	175,645.72

SMALL LOAN LICENSEES

SMALL LOAN
Table 1—Assets,

License No.	NAME AND LOCATION	Cash	Loans	Real Estate
685	Seaboard Finance Company, Newark	\$7,738.08	\$254,381.04	.....
694	Seaboard Finance Company, Passaic	5,356.59	198,561.08	.....
398	Seaboard Finance Company, Trenton	10,713.80	203,504.24	.....
734	Security Finance Company, Inc., Rahway	2,390.77	108,392.98	.....
105	Service Loan Association, Newark	1,693.27	24,900.63	.....
623	Shore Finance Company, Atlantic City	2,127.62	142,564.59	.....
745	Shore Finance Company, Ventnor City		License Surrendered 5/17/46	.....
748	Small Loans Corporation, Clifton	8,349.85	17,860.59	.....
673	Somerset Finance Corporation, Somerville	1,543.94	86,899.10	.....
677	South Jersey Credit Company, Inc., Camden	2,740.29	119,840.08	.....
758	South River Loan Co., South River	1,795.36	25,086.49	.....
753	Suburban Finance Company, Nutley	4,511.53	12,100.14	.....
414	Trenton Citizens System Company, Trenton	1,430.91	99,935.06	\$22,198.29
43	Trenton Commercial Company, Trenton	5,229.42	59,239.58	.....
472	Wimsett Thrift Company, Trenton	1,401.06	142,353.69	.....
385	Workers Loan Association, Newark	1,000.26	160,579.00	.....
746	Workers Loan Association, North Bergen	1,895.82	64,935.58	.....
737	Wye Corporation, Pitman	4,195.69	43,581.44	.....
	Totals	\$915,325.96	\$23,468,874.86	\$88,872.03

SMALL LOAN LICENSEES

67

LICENSEES—Continued
December 31, 1946

Furniture and Fixtures	Deferred Charges	Other Assets	Total Assets
\$889.73	.....	.....	\$263,008.85
1,473.53	.....	.....	205,391.20
977.10	.....	\$25,495.91	240,691.05
1,069.35	\$436.71	239.50	112,529.31
234.50	.....	5,654.84	32,483.24
1,521.55	842.21	16,059.55	163,115.52
License Surrendered 5/17/46		License Surrendered 5/17/46	
676.03	652.60	140.00	27,679.07
995.36	.....	18,200.00	107,638.40
346.79	6,042.01	358.00	129,327.17
484.38	190.00	1,424.63	28,980.86
1,559.85	411.05	1,160.20	19,742.77
1,534.51	.....	56,292.40	181,391.17
1,249.69	.....	51.86	65,770.55
501.75	225.00	153.05	144,634.55
998.12	587.27	75,000.00	238,164.65
941.40	385.70	.....	68,158.50
.....	.....	.....	47,777.13
\$149,258.92	\$43,357.37	\$984,816.48	\$25,650,505.62

SMALL LOAN
Table 2—Liabilities and

License No.	NAME AND LOCATION	Accounts, Notes, Bonds and Other Liabilities	Expense Reserves	Branch Office Capital, Net Worth and Capital
80	Acme Finance Company, Newark	\$46,982.33	\$7,000.00	\$41,750.00
727	Atlantic County Small Loan Service, J. Allison Kruse, t/a, Pleasantville	15,000.00	.....	92,875.00
559	Auto Loan Company, Newark	177,038.51	859.86	25,000.00
559	Automobile Loan Society, Newark	License	Surrendered 7/12/46	.....
743	Beacon Finance Company of Burlington, Burlington	96,943.47	1,494.98	30,120.00
744	Beacon Finance Company of Clifton, Clifton	43,081.41	642.70	25,000.00
749	Beacon Finance Company of Neptune, Neptune	93,825.80	1,243.49	30,000.00
237	Beacon Finance Company of Newark, Newark	58,510.09	929.02	25,500.00
751	Beacon Finance Company of Phillipsburg, Phillipsburg	20,968.24	327.33	26,000.00
742	Beacon Finance Company, Red Bank	140,335.34	2,534.82	44,020.00
561	Beacon Finance Company of Woodbury, Woodbury	64,587.84	1,318.75	29,325.00
755	Bergen Finance Company, Bergenfield	21,423.82	251.20	30,000.00
620	Budget Plan Corporation, Camden	116,693.61	7,617.01	50,994.00
678	Capital Finance Company, Bridgeton .....	.....	.....	75,816.69
663	Capital Finance Company, New Brunswick .....	.....	.....	101,006.55
662	Capital Finance Company, Trenton .....	.....	.....	86,137.70
200	Central Loan Company, Newark	57,620.70	.....	29,850.00
730	City Finance Company, Linden .....	.....	.....	136,611.97
731	City Finance Company, Montclair .....	.....	.....	94,503.92
723	City Finance Company, Passaic .....	.....	.....	138,375.36
699	City Finance Company, West New York .....	.....	.....	176,377.00
684	City Security Exchange Company, Atlantic City	30,246.69	19,370.31	25,000.00
722	Commercial Finance Company of New Jersey, Vincenzo Catanzaro, t/a, Garfield	1,661.00	.....	46,477.21
702	Consumers Finance Company, East Orange	89,083.73	2,115.08	26,400.00
710	Domestic Finance Corporation, East Orange	120.70	8,093.35	134,086.37
724	Domestic Finance Corporation, New Brunswick	237.32	6,688.52	167,986.73
701	Earle Finance Corporation, Collingswood	3,098.59	.....	41,839.00
108	Employees Personal Loan Company of Bayonne, Bayonne	44,975.54	10,259.02	83,960.00
757	Employees Personal Loan Company, Bound Brook	69,231.78	631.81	.....
696	Employees Personal Loan Company of Elizabeth, Elizabeth	149,679.90	10,451.31	60,000.00
738	Employees Personal Loan Company, Englewood	171,125.05	4,526.48	.....
709	Employees Personal Loan Company, Jersey City	331,057.93	25,980.08	25,000.00
450	Employees Personal Loan Company of Paterson, Paterson	52,085.29	10,444.07	78,593.00
720	Employees Personal Loan Company, Rutherford	201,024.03	14,811.90	.....
736	Employees Personal Loan Company, Summit	123,964.25	7,966.88	.....
754	Employees Personal Loan Company, Woodbridge	61,097.92	935.19	.....
661	Equitable Loan Service of Elizabeth, Max Brell & Fannie Brell, t/a, Elizabeth	151,308.83	6,530.25	63,419.68
719	Fidelity Finance Corporation, West New York	44,995.99	1,407.12	25,000.00
729	First Industrial Loan Company of New Jersey, Kearny .....	.....	334.54	31,000.00
665	First Industrial Loan Company of New Jersey, Newark	67,500.00	9,556.96	75,000.00
199	Franklin Loan Company, Charles J. Amsterdam, and Rose Amsterdam, t/a, Newark	25,244.95	.....	152,562.40
726	Friendly Finance Company, Westfield	61,105.40	.....	25,000.00
712	General Credit Company, Vineland	420.22	9,633.51	1,000.00
732	General Public Loan Corporation, Belleville	195,334.01	11,152.17	.....
756	General Public Loan Corporation, Harrison	95,433.77	1,646.73	.....
763	General Public Loan Corporation, Hoboken	25,000.00	.....	.....
752	General Public Loan Corporation, Millville	142,756.73	2,763.53	.....
733	General Public Loan Corporation, Teaneck	118,166.24	7,995.34	.....
750	General Public Loan Corporation, West Orange	125,863.41	2,281.81	.....
477	Globe Loan Company, Louis J. Feit, t/a, Elizabeth	73,897.85	.....	62,195.55
524	Gold Loan Company, East Orange	11,648.53	5,905.03	28,800.00
642	Household Finance Corporation, Camden	557.31	.....	432,543.17
641	Household Finance Corporation, Camden	762.39	.....	383,873.88
687	Household Finance Corporation, Elizabeth	742.49	.....	414,422.44
686	Household Finance Corporation, Hackensack	530.79	.....	239,844.52
288	Household Finance Corporation, Jersey City	954.43	.....	484,997.99
643	Household Finance Corporation, Jersey City	973.06	.....	581,946.59
289	Household Finance Corporation, Newark	978.23	.....	514,275.28
644	Household Finance Corporation, Newark	922.08	.....	427,761.37
308	Household Finance Corporation, Newark	857.00	.....	543,483.81

SMALL LOAN LICENSEES

69

LICENSEES—Continued
Income, December 31, 1946

Capital Reserves	Surplus and Undivided Profits	Total Liabilities	Interest or Charges	Interest on Bank Balances	Other Income	Gross Earnings
.....	\$1,475.91	\$97,208.24	\$22,860.40	.....	\$437.36	\$23,297.76
.....	70,082.01	177,957.01	34,144.01	.....	488.71	34,632.72
.....	*6,930.60	195,967.77	19,465.17	.....	739.61	20,224.78
.....	License Surrendered 7/12/46	.....	.....	License Surrendered 7/12/46	.....	.....
.....	*2,306.25	126,252.20	21,287.19	.....	.....	21,287.19
.....	*5,004.53	63,719.58	7,001.39	.....	122.82	7,124.21
.....	*5,861.57	119,207.72	7,571.74	.....	.....	7,571.74
.....	*7,481.31	77,457.90	12,787.13	.....	7.19	12,794.32
.....	*4,807.65	42,487.92	3,065.03	.....	388.25	3,453.88
.....	*7,465.60	179,424.66	32,543.33	.....	1.16	32,544.49
.....	*2,476.70	92,754.89	14,227.38	.....	291.00	14,518.38
.....	*1,327.83	50,347.19	4,376.95	.....	1,119.74	5,496.69
.....	824.93	176,129.55	38,715.85	.....	792.32	39,508.17
.....	.....	75,816.69	16,151.90	.....	175.93	16,327.83
.....	.....	101,006.55	22,012.21	.....	.....	22,012.21
.....	.....	86,137.70	18,836.68	.....	.....	18,836.68
.....	27.49	87,452.21	17,526.93	.....	443.53	17,970.46
.....	2,869.50	139,481.47	31,975.92	.....	173.22	32,149.14
.....	644.18	95,148.10	22,131.04	.....	372.51	22,504.15
.....	1,935.99	140,311.35	31,978.87	.....	379.01	32,357.88
.....	2,986.50	179,363.50	39,032.78	.....	931.89	39,964.67
.....	51,905.42	126,522.42	25,566.24	.....	.....	25,566.24
.....	4,821.21	52,959.42	11,619.76	.....	302.89	11,922.65
.....	160.43	117,759.24	24,573.16	.....	163.02	24,736.18
.....	383.33	142,683.75	33,058.21	.....	307.83	33,366.04
.....	1,342.82	176,255.39	35,094.01	.....	155.00	35,249.01
.....	4,390.57	49,328.16	9,395.91	.....	148.57	9,544.48
.....	*7,242.27	131,892.29	23,324.47	.....	237.67	23,562.14
.....	.....	69,863.59	3,292.17	.....	.....	3,292.17
.....	13,761.28	233,892.49	49,454.19	.....	322.50	49,776.69
.....	.....	175,652.13	35,531.84	.....	1,513.70	37,045.54
.....	114,307.24	496,345.25	114,154.17	.....	2,551.36	116,705.53
.....	*7,870.27	133,252.00	24,468.24	.....	2,868.18	27,336.42
.....	.....	215,835.93	48,434.23	.....	4,562.61	52,996.84
.....	.....	131,931.13	30,048.96	.....	191.33	30,240.29
.....	.....	61,943.11	6,037.71	.....	.....	6,037.71
.....	.....	221,258.76	50,302.03	.....	.....	50,302.03
.....	294.31	71,697.42	14,498.44	.....	.....	14,498.44
.....	6,527.24	37,861.78	7,789.23	.....	470.39	8,259.62
.....	35,521.76	187,578.72	35,593.84	.....	4,370.14	39,963.98
.....	.....	177,807.35	38,914.56	.....	897.09	39,811.65
.....	766.42	86,871.82	17,791.42	.....	137.33	17,928.75
.....	122,944.79	133,998.52	30,727.10	.....	15.00	30,742.10
.....	18,257.21	224,743.39	53,231.71	.....	845.52	54,077.23
.....	.....	97,080.50	2,017.61	.....	.....	2,017.61
.....	.....	25,000.00	.....	.....	.....	.....
.....	.....	145,520.26	16,764.52	.....	20.56	16,785.08
.....	*8,179.32	117,982.26	28,505.04	.....	215.70	28,720.74
.....	.....	128,145.22	7,425.51	.....	.....	7,425.51
.....	.....	136,093.40	29,039.73	\$15.84	508.40	29,563.97
.....	702.89	47,056.45	10,196.92	.....	1,860.65	12,057.57
.....	.....	433,100.48	100,950.00	.....	5,126.78	106,076.78
.....	.....	384,636.27	87,817.62	.....	4,084.39	91,902.01
.....	.....	415,164.93	97,358.41	.....	7,580.55	104,938.96
.....	.....	240,375.31	56,475.48	.....	4,693.84	61,169.32
.....	.....	485,952.42	113,030.54	.....	6,638.55	119,669.09
.....	.....	582,919.65	138,508.22	.....	7,827.34	140,335.56
.....	.....	515,253.51	124,936.07	.....	6,706.94	131,643.01
.....	.....	428,683.45	103,213.13	.....	8,608.42	111,821.55
.....	.....	544,340.81	130,362.47	.....	9,045.87	139,408.34

* Denotes deficit.

SMALL LOAN
Table 2—Liabilities and

License No.	NAME AND LOCATION	Accounts, Notes, Bonds and Other Liabilities	Expense Reserves	Branch Office Capital, Net Worth and Capital
679	Household Finance Corporation, Orange	\$570.16	.....	\$292,220.35
680	Household Finance Corporation, Passaic	404.95	.....	243,187.59
659	Household Finance Corporation, Paterson	633.04	.....	346,119.98
691	Household Finance Corporation, Perth Amboy	624.46	.....	464,514.51
660	Household Finance Corporation, Trenton	1,004.20	.....	689,645.33
700	Household Finance Corporation, Union City	592.88	.....	371,967.94
387	Hub Loan Company, Jersey City	116,009.91	.....	106,360.00
551	Hudson Loan Company, Bayonne .....	.....	.....	55,500.00
717	Industrial Loan Society, Inc., Dover .....	.....	.....	188,159.19
674	Industrial Loan Society, Inc., East Orange .....	.....	.....	118,935.67
681	Industrial Loan Society, Inc., Irvington .....	.....	.....	130,329.47
650	Industrial Loan Society, Inc., Morristown .....	.....	.....	164,648.33
178	Industrial Loan Society, Inc., Perth Amboy	182.30	.....	108,939.26
158	Industrial Loan Society, Inc., Plainfield .....	.....	.....	222,240.93
718	Jersey Loan Company, Bloomfield	155,094.40	\$2,675.48	25,010.00
762	Lincoln Loan Company, Irvington	24,063.91	478.87	46,390.37
764	Lyndhurst Loan Company, Lyndhurst	51.29	.....	28,000.00
740	Madison Finance Company, Hackensack .....	.....	9,151.20	171,115.71
708	Madison Finance Company, Newark	632,587.71	36,610.03	25,000.00
739	Madison Finance Company, Jersey City .....	.....	17,449.34	254,162.81
706	Monroe Loan Society of New Jersey, Jersey City .....	.....	20,411.17	68,618.24
761	Monroe Loan Society of New Jersey, Montclair .....	.....	806.80	21,000.00
423	Monroe Loan Society of New Jersey, Newark .....	.....	39,890.98	59,001.12
760	Monroe Loan Society of New Jersey, Salem .....	.....	1,487.14	36,000.00
262	Morris County Loan & Finance Association, Inc., Boonton	3,547.77	.....	5,800.00
735	National Finance Company, Charles T. Felt, t/a, Union ..	48,922.69	.....	32,279.84
666	Newark Finance Corporation, Newark	141,475.00	5,325.09	26,812.50
741	North Jersey Finance Service, Hoboken	75,171.40	798.77	45,000.00
14	North Jersey Finance Service of Jersey City, Jersey City ..	117,674.96	.....	44,203.60
766	Penn Loan Company, Kearny .....	.....	No Report Filed	.....
676	Penn Loan Company, Perth Amboy	118,725.72	11,747.26	106,900.00
39	Peoples Standard Finance Corporation, Jersey City	39,000.00	.....	46,500.00
670	Personal Finance Company of Asbury Park, Asbury Park ..	64,914.56	3,238.69	10,000.00
667	Personal Finance Company of Atlantic City, Atlantic City ..	79,203.47	6,751.59	12,000.00
669	Personal Finance Company of Bayonne, Bayonne	53,866.33	3,370.00	10,000.00
697	Personal Finance Company of Bloomfield, Bloomfield	69,489.50	1,921.28	7,500.00
305	Personal Finance Company, Camden	546.90	177.01	265,002.90
139	Personal Finance Company of Camden, Camden	39,059.92	5,016.55	10,000.00
23	Personal Finance Company of Elizabeth, Elizabeth	12,583.36	5,408.13	10,000.00
441	Personal Finance Company of Hackensack, Hackensack ...	395.25	3,816.60	10,000.00
698	Personal Finance Company of Irvington, Irvington	15,099.15	8,004.59	12,000.00
221	Personal Finance Company of Jersey City, Jersey City	92,851.17	4,557.51	10,000.00
27	Personal Finance Company of Newark, Newark	131,208.85	7,891.26	20,000.00
431	Personal Finance Company of New Jersey, Newark	249.50	59.55	114,264.27
672	Personal Finance Company of New Brunswick, New Bruns- wick	71,795.76	5,037.56	12,000.00
141	Personal Finance Company of Orange, Orange	54,354.51	7,360.41	10,000.00
507	Personal Finance Company of Passaic, Passaic	34,153.67	4,160.05	10,000.00
121	Personal Finance Company of Paterson, Paterson	202,080.08	16,391.13	10,000.00
671	Personal Finance Company of Plainfield, Plainfield	32,868.53	4,389.87	12,500.00
103	Personal Finance Company of Trenton, Trenton	78,652.28	6,443.07	10,000.00
668	Personal Finance Company of Union City, Union City	93,195.91	3,577.66	12,500.00
692	Prudential Autoplan, Plainfield	72,279.19	.....	50,200.00
715	Public Finance Service, Inc., Paterson .....	.....	5,488.58	231,699.81
713	Public Finance Service, Inc., Ridgewood .....	.....	4,264.32	186,502.51
747	Public Finance Service, Inc., Westwood .....	.....	1,381.74	68,203.85
707	Queen City Finance Company, Plainfield	29,959.60	3,014.38	43,500.00
115	Remedial Loan Company, Paterson	43,662.86	.....	39,743.12
695	Seaboard Finance Company, Camden .....	.....	17,097.81	276,208.91
689	Seaboard Finance Company, Hackensack .....	.....	9,188.40	192,930.40
703	Seaboard Finance Company, Jersey City .....	.....	1,314.63	174,331.09

SMALL LOAN LICENSEES

71

LICENSEES—Continued
Income, December 31, 1946

Capital Reserves	Surplus and Undivided Profits	Total Liabilities	Interest or Charges	Interest on Bank Balances	Other Income	Gross Earnings
.....	.....	\$292,790.51	\$68,926.63	.....	\$4,846.73	\$73,773.36
.....	.....	243,592.54	52,688.07	.....	2,611.28	55,299.35
.....	.....	346,753.62	75,204.70	.....	4,973.96	80,178.66
.....	.....	465,138.97	112,616.89	.....	6,870.94	119,487.83
.....	.....	690,649.53	161,364.99	.....	3,338.67	164,703.66
.....	.....	372,560.82	80,789.29	.....	5,551.88	86,341.17
.....	\$2,303.28	224,673.19	34,018.64	.....	.....	34,018.64
.....	*2,721.62	52,778.38	10,442.07	.....	.....	10,442.07
.....	.....	188,159.19	33,840.78	.....	393.34	34,234.12
.....	.....	118,935.67	25,307.78	.....	1,410.90	26,718.68
.....	.....	130,329.47	25,879.78	.....	1,692.62	27,532.40
.....	.....	164,648.33	35,042.28	.....	1,468.09	36,510.37
.....	.....	109,121.56	22,723.35	.....	1,025.80	23,749.15
.....	.....	222,240.93	47,465.30	.....	745.38	48,210.68
.....	3,819.33	186,599.21	39,751.17	.....	91.63	39,842.80
.....	.....	70,933.15	219.60	.....	.....	219.60
.....	*700.47	27,350.82	1.29	.....	.....	1.29
.....	.....	180,266.91	40,145.21	.....	2,325.38	42,470.59
.....	85,035.56	779,233.30	73,902.86	.....	3,256.36	77,159.22
.....	.....	271,612.15	60,436.64	.....	2,069.45	62,506.09
.....	1,516.43	90,545.84	16,028.95	.....	5,939.75	21,968.70
.....	*5,331.81	16,474.99	196.81	.....	.....	196.81
.....	74,641.34	173,543.44	34,357.91	.....	5,644.46	40,002.37
.....	*5,168.66	32,318.48	702.03	.....	.....	702.03
.....	22,345.17	31,692.94	6,010.93	.....	27.00	6,035.93
.....	.....	81,202.53	19,121.99	.....	1,030.70	20,152.69
.....	14,678.93	188,291.52	36,454.12	.....	6,790.17	43,244.29
.....	7,007.28	127,977.45	23,281.17	.....	76.83	23,358.00
.....	4,452.24	166,330.80	31,083.97	.....	.....	31,083.97
.....	No Report Filed	.....	.....	No Report Filed	.....	.....
.....	49,494.53	286,867.51	58,284.66	.....	83.44	58,368.10
.....	46,639.70	132,139.70	21,839.89	.....	2,697.52	24,537.41
.....	125,245.49	203,398.74	44,836.83	.....	965.66	45,802.49
.....	211,641.56	309,596.62	69,950.86	.....	3,216.63	73,167.49
.....	128,029.41	195,265.74	43,506.32	.....	1,602.54	45,108.86
.....	75,009.07	153,919.65	29,473.16	.....	651.93	30,125.09
.....	.....	265,726.81	61,498.62	.....	2,486.98	63,985.60
.....	182,336.67	236,413.14	58,291.34	.....	1,836.03	60,127.37
.....	235,728.14	263,719.63	55,966.37	.....	980.17	56,946.54
.....	207,461.69	221,673.54	46,347.22	.....	981.34	47,328.56
.....	364,289.37	399,393.11	56,967.10	.....	1,290.16	58,257.26
.....	203,770.12	311,178.80	68,208.22	.....	1,974.20	70,182.42
.....	299,822.05	458,922.16	101,634.73	.....	4,103.06	105,737.79
.....	.....	114,573.32	20,248.88	.....	324.17	20,573.05
.....	169,422.85	258,256.17	58,206.53	.....	1,838.40	60,044.93
.....	216,740.48	288,455.40	65,846.54	.....	2,043.57	67,890.11
.....	173,620.53	221,934.25	48,395.25	.....	932.56	49,327.81
.....	280,723.87	509,195.08	119,416.76	.....	5,507.20	124,923.96
.....	150,549.73	200,308.13	49,017.68	.....	1,253.83	50,271.51
.....	207,602.16	302,697.51	69,242.43	.....	2,057.50	71,299.93
.....	144,291.84	253,565.41	53,929.60	.....	3,372.71	57,302.31
.....	*6,253.62	116,225.57	21,803.27	.....	713.93	22,517.20
.....	.....	237,188.39	51,750.09	.....	4,750.77	56,500.86
.....	.....	190,766.83	39,941.06	.....	2,628.93	42,569.99
.....	.....	69,585.59	7,005.77	.....	.....	7,005.77
.....	5,843.50	82,317.48	18,196.19	.....	328.64	18,524.83
.....	642.72	84,048.70	18,220.31	.....	22.00	18,242.31
.....	.....	293,306.72	62,525.04	.....	1,233.84	63,758.88
.....	.....	202,118.80	43,538.70	.....	1,606.00	45,144.70
.....	.....	175,645.72	38,773.57	.....	1,789.55	40,563.12

* Denotes deficit.

SMALL LOAN LICENSEES

SMALL LOAN
Table 2—Liabilities and

License No.	NAME AND LOCATION	Accounts, Notes, Bonds and Other Liabilities	Expense Reserves	Branch Office Capital, Net Worth and Capital
685	Seaboard Finance Company, Newark .....	.....	\$6,365.83	\$256,643.02
694	Seaboard Finance Company, Passaic .....	.....	9,372.75	196,018.45
398	Seaboard Finance Company, Trenton	\$241.72	13,038.30	167,869.94
734	Security Finance Company, Inc., Rahway	78,339.37	7,495.94	25,000.00
105	Service Loan Association, Newark	1,460.00	.....	22,900.00
623	Shore Finance Company, Atlantic City	10,576.10	.....	157,580.60
745	Shore Finance Company, Ventnor City	License Surrendered 5/12/46	.....	.....
748	Small Loans Corporation, Clifton	351.15	.....	30,000.00
673	Somerset Finance Corporation, Somerville	73,807.57	.....	25,100.00
677	South Jersey Credit Company, Inc., Camden	99,497.79	2,921.27	30,000.00
758	South River Loan Co., South River	6,255.11	62.22	25,200.00
753	Suburban Finance Company, Nutley	291.64	.....	25,000.00
414	Trenton Citizens System Company, Trenton	171.60	19,485.75	119,935.00
43	Trenton Commercial Company, Trenton	17,570.52	885.65	55,000.00
472	Wimsett Thrift Company, Trenton	89,237.97	1,467.41	50,300.00
385	Workers Loan Association, Newark	145,222.60	354.29	83,600.00
746	Workers Loan Association, North Bergen	73.44	52.71	75,000.00
787	Wye Corporation, Pitman .....	.....	1,288.24	46,488.89
	Totals	\$6,699,498.27	\$554,645.11	\$14,232,967.08

SMALL LOAN LICENSEES

73

LICENSEES—Continued
Income, December 31, 1946

Capital Reserves	Surplus and Undivided Profits	Total Liabilities	Interest or Charges	Interest on Bank Balances	Other Income	Gross Earnings
.....	.....	\$263,008.85	\$58,536.54	.....	\$2,148.98	\$60,685.52
.....	.....	205,391.20	46,487.16	.....	1,361.69	47,848.85
.....	\$59,541.00	240,691.05	44,513.13	.....	2,562.50	47,075.63
.....	1,694.00	112,529.31	24,222.19	.....	291.49	24,513.68
\$2,633.43	5,489.81	32,483.24	4,882.97	.....	.....	4,882.97
.....	*5,040.58	163,115.52	21,837.52	.....	151.25	21,988.77
License Surrendered 5/12/46				License Surrendered 5/12/46		
.....	*2,672.08	27,679.07	2,172.47	.....	.....	2,172.47
.....	8,730.83	107,638.40	20,620.91	.....	135.62	20,756.53
.....	*3,001.89	129,327.17	29,731.80	.....	.....	29,731.80
.....	*2,536.47	28,980.86	1,588.89	.....	66.25	1,655.14
.....	*5,548.87	19,742.77	580.96	.....	.....	580.96
.....	41,798.82	181,391.17	23,841.39	\$97.53	997.79	24,936.71
.....	*7,685.62	65,770.55	6,004.63	.....	1.79	6,006.42
.....	3,609.17	144,634.55	23,221.50	.....	1,792.88	25,014.38
.....	8,987.76	238,164.65	34,681.43	.....	2,233.95	36,915.38
.....	*6,967.65	68,158.50	10,197.20	.....	4.36	10,201.56
.....	.....	47,777.13	8,902.80	.....	1,325.56	10,228.36
\$2,633.43	\$4,160,761.73	\$25,650,505.62	\$5,220,047.65	\$113.37	\$218,389.06	\$5,438,550.08

* Denotes deficit.

SMALL LOAN
Table 3—Expense

License No.	NAME AND LOCATION	Advertising	Bad Debts
80	Acme Finance Company, Newark	\$1,417.38	\$3,457.53
747	Atlantic County Small Loan Service, J. Allison Kruse, t/a, Pleasantville	1,380.63	3,191.43
759	Auto Loan Company, Newark	2,114.59	859.86
559	Automobile Loan Society, Newark	License Surrendered 7/12/46	
743	Beacon Finance Company of Burlington, Burlington	2,137.62	1,167.43
744	Beacon Finance Company of Clifton, Clifton	1,772.70	591.08
749	Beacon Finance Company of Neptune, Neptune	518.38	574.43
237	Beacon Finance Company of Newark, Newark	1,375.29	739.97
751	Beacon Finance Company of Phillipsburg, Phillipsburg	825.47	327.33
742	Beacon Finance Company, Red Bank	4,056.25	1,714.93
561	Beacon Finance Company of Woodbury, Woodbury	1,500.43	717.64
755	Bergen Finance Company, Bergenfield	1,405.86	162.51
620	Budget Plan Corporation, Camden	3,013.13	3,625.72
678	Capital Finance Company, Bridgeton	958.63	687.55
663	Capital Finance Company, New Brunswick	1,299.91	974.31
662	Capital Finance Company, Trenton	1,788.60	820.01
209	Central Loan Company, Newark	724.79	419.17
730	City Finance Company, Linden	1,806.03	1,722.27
731	City Finance Company, Montclair	1,443.70	2,476.87
723	City Finance Company, Passaic	2,225.40	1,815.91
699	City Finance Company, West New York	2,738.23	1,255.02
664	City Security Exchange Company, Atlantic City	2,019.71	.....
722	Commercial Finance Company of New Jersey, Vincenzo Catanzaro, t/a, Garfield	660.77	727.46
702	Consumers Finance Company, East Orange	1,288.42	2,635.82
710	Domestic Finance Corporation, East Orange	5,558.92	5,000.00
724	Domestic Finance Corporation, New Brunswick	3,725.17	4,500.00
701	Earle Finance Corporation, Collingswood .....	.....	614.17
108	Employees Personal Loan Company of Bayonne, Bayonne	1,693.99	850.80
757	Employees Personal Loan Company, Bound Brook	2,639.14	609.00
696	Employees Personal Loan Company of Elizabeth, Elizabeth	2,327.55	2,440.00
738	Employees Personal Loan Company, Englewood	1,847.37	3,000.00
709	Employees Personal Loan Company, Jersey City	4,814.38	5,200.00
450	Employees Personal Loan Company of Paterson, Paterson	2,399.17	.....
720	Employees Personal Loan Company, Rutherford	2,232.71	4,800.00
736	Employees Personal Loan Company, Summit	2,108.29	1,500.00
754	Employees Personal Loan Company, Woodbridge	3,040.71	900.00
661	Equitable Loan Service of Elizabeth, Max Brell & Fannie Brell, t/a, Elizabeth	1,473.08	2,871.45
719	Fidelity Finance Corporation, West New York	531.80	481.03
729	First Industrial Loan Company of New Jersey, Kearny	329.75	470.39
665	First Industrial Loan Company of New Jersey, Newark....	204.45	4,370.14
199	Franklin Loan Company, Charles J. Amsterdam, and Rose Amsterdam, t/a, Newark	1,048.50	439.84
726	Friendly Finance Company, Westfield	1,150.11	2,160.09
712	General Credit Company, Vineland	1,276.46	1,221.54
732	General Public Loan Corporation, Belleville	3,014.45	682.97
756	General Public Loan Corporation, Harrison	5,963.66	1,617.69
763	General Public Loan Corporation, Hoboken .....	.....	.....
752	General Public Loan Corporation, Millville	3,819.02	2,704.23
733	General Public Loan Corporation, Teaneck	840.03	1,853.53
750	General Public Loan Corporation, West Orange	7,069.70	2,230.91
477	Globe Loan Company, Louis J. Felt, t/a, Elizabeth	1,283.63	797.09
524	Gold Loan Company, East Orange	711.00	2,053.25
612	Household Finance Corporation, Camden	5,729.15	3,141.33
641	Household Finance Corporation, Camden	5,302.50	3,265.63
687	Household Finance Corporation, Elizabeth	6,584.34	4,625.04
686	Household Finance Corporation, Hackensack	6,288.71	2,470.87
258	Household Finance Corporation, Jersey City	7,593.48	3,246.84
643	Household Finance Corporation, Jersey City	9,090.73	6,944.68
259	Household Finance Corporation, Newark	9,043.97	5,023.08
644	Household Finance Corporation, Newark	7,195.46	6,502.83
308	Household Finance Corporation, Newark	9,445.03	5,270.63

SMALL LOAN LICENSEES

75

LICENSEES—Continued
and Profit, December 31, 1946

Rent	Salaries	Taxes	Other Expenses	Net Profit Before Interest on Borrowed Money	Total Expenses and Net Profit
\$740.00	\$8,460.00	\$485.87	\$5,406.50	\$3,330.48	\$23,297.76
320.00	6,389.00	1,400.26	3,129.49	18,821.91	34,632.72
1,462.50	6,571.00	345.26	2,553.23	6,518.34	20,224.78
License Surrendered 7/12/46			License Surrendered 7/12/46		
650.00	5,448.66	353.09	5,912.75	5,597.64	21,287.19
540.00	4,144.68	543.61	5,069.35	*5,537.21	7,124.21
400.00	2,566.00	207.43	3,122.98	182.52	7,571.74
900.00	5,077.76	770.91	6,636.24	*2,705.85	12,794.32
420.00	2,433.39	215.04	2,696.18	*3,373.53	3,453.88
875.00	8,518.58	848.78	9,738.43	6,792.52	32,544.49
550.00	5,053.93	246.39	4,927.05	1,542.94	14,518.38
605.00	2,856.50	220.81	1,540.59	*1,294.58	5,496.09
1,116.00	12,162.50	2,980.25	4,910.79	11,699.78	39,508.17
484.00	7,643.38	1,125.18	1,152.11	4,276.98	16,327.83
1,115.00	9,425.20	1,197.22	1,799.68	6,200.89	22,012.21
1,591.65	8,725.42	1,207.42	1,693.48	3,010.10	18,836.68
540.00	9,856.00	575.16	3,922.13	1,933.21	17,970.46
1,556.24	6,532.78	1,077.14	10,671.00	8,783.68	32,149.14
1,413.06	6,013.87	902.19	7,185.88	3,068.58	22,504.15
2,229.12	6,779.43	4,299.46	7,492.56	7,516.00	32,357.88
1,937.74	8,733.07	5,987.80	9,060.27	10,232.54	39,904.67
1,260.00	8,020.00	3,155.31	2,458.05	8,653.17	25,566.24
520.00	5,055.00	239.72	2,566.79	2,152.91	11,922.65
465.00	9,920.00	493.06	4,936.66	4,997.22	24,736.18
1,719.35	12,603.83	1,158.17	8,656.77	689.00	33,366.04
1,743.32	11,983.94	2,871.88	7,190.61	3,234.09	35,249.01
540.00	4,368.00	890.78	952.70	2,178.83	9,544.48
840.00	6,681.00	2,052.39	5,858.14	5,585.22	23,562.14
390.00	2,485.41	250.75	2,428.60	*5,501.73	3,292.17
795.00	11,593.72	5,001.30	9,605.18	18,004.94	49,776.69
1,595.00	9,058.34	2,812.62	7,785.73	10,946.48	37,045.54
2,700.00	34,488.94	12,966.26	22,030.36	34,505.59	116,705.53
1,345.00	9,989.01	1,885.25	7,159.85	4,558.14	27,336.42
1,600.00	12,559.28	3,499.63	11,074.08	17,231.14	52,996.84
1,620.00	6,691.46	2,112.50	7,634.12	8,273.92	30,240.29
495.00	3,488.32	271.54	2,660.16	*4,818.02	6,037.71
1,820.00	26,683.60	1,708.46	10,261.52	5,483.92	50,302.03
625.00	5,509.05	423.62	5,652.37	1,275.37	14,498.44
617.50	2,156.00	283.84	1,095.94	3,306.20	8,259.62
1,800.00	14,491.50	2,580.67	7,471.54	9,045.68	39,963.98
1,210.00	16,583.89	1,221.01	3,418.72	15,889.69	39,811.65
720.00	7,865.00	462.54	2,221.40	3,349.61	17,928.75
445.00	3,962.02	5,834.31	3,305.32	14,697.45	30,742.10
1,891.67	11,492.92	5,625.84	9,428.47	21,940.91	54,077.23
830.24	1,857.08	135.94	2,028.46	*10,415.46	2,017.61
250.00	.....	100.00	50.00	*400.00	.....
828.07	6,246.40	227.62	6,024.05	*3,064.31	16,785.08
1,174.32	6,406.03	1,786.62	6,157.98	10,502.23	28,720.74
1,131.12	5,608.92	306.25	4,275.87	*13,197.26	7,425.51
900.00	16,761.00	591.26	2,453.77	6,777.22	29,563.97
420.00	5,060.00	460.38	3,327.01	25.93	12,057.57
4,553.75	22,156.77	21,886.51	12,266.46	36,342.87	106,076.78
5,078.97	24,749.79	15,813.96	11,486.06	26,205.10	91,902.01
2,501.95	21,595.57	22,325.66	10,247.60	37,058.80	104,938.96
2,747.89	15,301.34	10,140.52	7,454.39	16,765.60	61,169.32
4,099.45	24,915.92	26,478.03	12,090.12	41,245.25	119,069.09
5,297.22	30,201.18	29,700.50	15,909.25	49,192.60	146,335.56
4,664.60	29,521.80	26,256.46	13,364.71	43,769.39	131,643.01
4,572.60	25,654.87	21,064.95	11,739.17	35,091.67	111,821.55
5,791.80	29,329.61	28,244.45	14,261.42	47,065.40	139,408.34

* Denotes deficit.

SMALL LOAN
Table 3—Expense

License No.	NAME AND LOCATION	Advertising	Bad Debts
679	Household Finance Corporation, Orange	\$5,147.08	\$2,678.17
690	Household Finance Corporation, Passaic	5,455.80	4,915.21
659	Household Finance Corporation, Paterson	7,266.69	1,763.98
691	Household Finance Corporation, Perth Amboy	7,788.21	3,357.64
660	Household Finance Corporation, Trenton	8,989.13	5,935.98
700	Household Finance Corporation, Union City	6,132.14	2,760.98
387	Hub Loan Company, Jersey City	1,000.86	1,528.04
551	Hudson Loan Company, Bayonne	757.74	508.03
717	Industrial Loan Society, Inc., Dover	911.22	2,347.62
674	Industrial Loan Society, Inc., East Orange	867.18	1,168.30
681	Industrial Loan Society, Inc., Irvington	1,190.72	.....
650	Industrial Loan Society, Inc., Morristown	1,940.52	701.51
178	Industrial Loan Society, Inc., Perth Amboy	2,142.60	757.42
158	Industrial Loan Society, Inc., Plainfield	3,310.00	2,269.22
718	Jersey Loan Company, Bloomfield	1,583.36	2,503.63
762	Lincoln Loan Company, Irvington	980.97	478.87
764	Lyndhurst Loan Company, Lyndhurst	260.00	.....
740	Madison Finance Company, Hackensack	2,558.54	5,836.25
708	Madison Finance Company, Newark	3,741.84	9,758.12
739	Madison Finance Company, Jersey City	2,171.12	7,363.10
706	Monroe Loan Society of New Jersey, Jersey City	903.91	3,400.00
761	Monroe Loan Society of New Jersey, Montclair	893.16	700.00
423	Monroe Loan Society of New Jersey, Newark	1,933.04	3,600.00
760	Monroe Loan Society of New Jersey, Salem	301.46	1,400.00
262	Morris County Loan & Finance Association, Inc., Boonton .....	.....	627.50
735	National Finance Company, Charles T. Feit, t/a, Union ..	1,375.49	558.69
666	Newark Finance Corporation, Newark	2,895.92	7,297.72
741	North Jersey Finance Service, Hoboken	347.77	3,527.09
14	North Jersey Finance Service of Jersey City, Jersey City ..	.....	6,716.45
766	Penn Loan Company, Kearny	No Report Filed	
676	Penn Loan Company, Perth Amboy	2,891.33	3,366.20
39	Peoples Standard Finance Corporation, Jersey City	786.46	708.57
670	Personal Finance Company of Asbury Park, Asbury Park ..	5,434.80	861.74
667	Personal Finance Company of Atlantic City, Atlantic City ..	6,836.02	1,751.18
669	Personal Finance Company of Bayonne, Bayonne	4,982.25	792.09
697	Personal Finance Company of Bloomfield, Bloomfield	3,671.73	620.64
305	Personal Finance Company, Camden	5,869.46	1,429.38
139	Personal Finance Company of Camden, Camden	5,857.46	1,679.07
23	Personal Finance Company of Elizabeth, Elizabeth	5,708.20	1,875.91
141	Personal Finance Company of Hackensack, Hackensack ..	6,713.11	934.47
698	Personal Finance Company of Irvington, Irvington	5,444.38	970.95
221	Personal Finance Company of Jersey City, Jersey City	7,686.14	1,785.48
27	Personal Finance Company of Newark, Newark	12,601.78	3,388.00
431	Personal Finance Company of New Jersey, Newark	2,836.50	928.71
672	Personal Finance Company of New Brunswick, New Brunswick ..	5,233.79	301.20
141	Personal Finance Company of Orange, Orange	6,577.27	2,290.13
507	Personal Finance Company of Passaic, Passaic	5,674.71	1,406.69
121	Personal Finance Company of Paterson, Paterson	10,211.73	2,332.62
671	Personal Finance Company of Plainfield, Plainfield	4,739.24	1,125.16
103	Personal Finance Company of Trenton, Trenton	6,902.16	1,066.20
668	Personal Finance Company of Union City, Union City	6,639.82	916.37
692	Prudential Autoplan, Plainfield	877.25	503.73
715	Public Finance Service, Inc., Paterson	9,498.52	7,709.23
713	Public Finance Service, Inc., Ridgewood	2,526.48	3,332.88
747	Public Finance Service, Inc., Westwood	5,040.61	1,544.52
707	Queen City Finance Company, Plainfield	452.62	2,448.99
115	Remedial Loan Company, Paterson	1,539.33	2,108.14
695	Seaboard Finance Company, Camden	4,636.71	3,597.19
689	Seaboard Finance Company, Hackensack	4,109.60	2,648.10
703	Seaboard Finance Company, Jersey City	5,536.20	3,041.36

SMALL LOAN LICENSEES

77

LICENSEES—Continued
and Profit, December 31, 1946

Rent	Salaries	Taxes	Other Expenses	Net Profit Before Interest on Borrowed Money	Total Expenses and Net Profit
\$3,093.10	\$16,521.04	\$14,797.90	\$8,775.76	\$22,760.31	\$73,773.36
2,776.42	12,329.50	8,971.77	6,076.39	14,774.26	55,299.35
4,448.67	18,235.50	14,394.22	10,201.30	23,868.30	80,178.66
3,899.06	25,174.74	23,661.74	16,326.80	39,279.64	119,487.83
4,302.42	30,981.93	36,885.01	16,243.13	61,866.06	164,703.66
4,065.74	19,264.81	16,653.42	9,814.61	27,649.47	86,341.17
6.68	13,885.00	2,522.98	7,748.10	7,326.98	34,018.64
550.00	6,518.67	727.98	3,032.66	*1,653.01	10,442.07
992.95	6,430.96	2,886.24	9,295.33	11,369.80	34,234.12
1,319.00	6,317.85	2,220.14	7,201.64	7,624.57	26,718.68
1,078.25	5,910.97	1,926.89	7,312.65	10,112.92	27,532.40
1,326.67	6,518.38	3,189.12	9,185.84	13,648.33	36,510.37
1,320.00	4,995.96	1,802.83	6,759.19	5,971.15	23,749.15
1,306.00	12,029.44	4,600.35	12,859.37	11,836.30	48,210.68
875.00	16,442.00	1,106.20	6,030.78	11,301.83	39,842.80
140.00	915.00	9.15	305.24	*2,609.63	219.60
50.00	.....	150.00	241.76	*700.47	1.29
1,140.30	8,754.81	7,404.50	7,548.36	9,227.83	42,470.59
2,555.75	19,055.38	11,586.48	12,710.23	17,751.42	77,159.22
2,268.16	12,088.37	13,274.78	8,460.84	16,879.72	62,506.09
1,360.00	4,430.83	1,375.00	6,199.87	4,299.09	21,968.70
400.00	1,068.01	450.00	2,017.45	*5,331.81	196.81
1,065.00	6,102.00	4,255.07	11,828.34	11,218.02	40,002.37
200.00	1,370.84	250.00	2,348.39	*5,168.66	702.03
280.00	2,756.00	295.09	1,488.15	589.19	6,035.93
1,160.00	7,438.00	514.43	2,855.66	6,250.42	20,152.69
1,260.00	12,982.30	1,799.85	3,746.39	13,262.11	43,244.29
710.00	11,192.35	756.32	3,249.80	3,574.67	23,358.00
1,080.00	7,615.64	2,270.73	3,890.83	9,510.32	31,083.97
No Report Filed			No Report Filed		
1,200.00	24,984.00	4,052.27	12,024.32	9,849.98	58,368.10
1,200.00	14,699.00	1,408.72	2,378.94	3,355.72	24,537.41
2,183.89	11,519.44	4,557.58	8,054.63	13,190.41	45,802.49
3,300.00	14,335.54	10,088.19	12,701.88	24,154.68	73,167.49
1,902.99	11,298.25	4,956.33	7,118.35	14,058.60	45,108.86
1,244.98	7,146.12	3,019.48	5,760.64	8,661.50	30,125.09
1,519.33	15,470.69	7,083.11	11,244.07	21,369.56	63,985.60
3,630.00	11,645.79	6,978.20	10,716.29	19,620.56	60,127.37
2,545.20	11,913.29	6,732.75	10,231.53	17,939.66	56,946.54
2,555.96	10,961.38	4,973.07	8,930.26	12,260.31	47,328.56
2,411.50	11,174.95	8,033.64	10,320.31	19,901.53	58,257.26
3,975.70	15,502.31	7,514.79	13,063.49	20,654.51	70,182.42
5,787.13	24,110.32	13,084.15	19,719.54	27,046.87	105,737.79
2,450.16	7,118.35	808.60	5,178.74	1,251.99	20,573.05
2,073.50	13,718.04	7,433.96	9,829.60	21,454.75	60,044.93
2,388.15	12,067.96	9,072.75	12,483.28	23,010.57	67,890.11
2,632.35	10,404.93	5,481.11	8,779.70	14,948.32	49,327.81
3,119.19	23,837.16	24,335.82	21,956.16	39,131.28	124,923.96
2,348.46	10,810.00	5,949.70	8,786.75	16,512.20	50,271.51
3,104.64	14,973.80	9,459.22	12,359.64	23,434.27	71,299.93
3,486.72	12,833.51	6,022.99	10,246.87	17,156.03	57,302.31
1,200.00	12,542.66	1,114.88	3,576.55	2,702.13	22,517.20
1,560.00	19,277.71	1,151.22	12,440.51	4,863.67	56,500.86
1,300.00	10,949.03	4,059.61	8,837.31	11,564.68	42,569.99
911.00	6,422.68	347.81	3,183.79	*10,444.64	7,005.77
480.00	7,280.00	628.66	2,941.43	4,293.13	18,524.83
648.00	4,699.10	1,471.90	5,819.42	1,956.42	18,242.31
2,469.04	9,853.89	9,493.56	18,062.93	15,615.56	63,758.88
1,270.00	8,010.98	6,050.49	13,808.60	9,246.93	45,144.70
1,600.00	7,477.70	4,274.08	12,950.93	5,682.85	40,563.12

* Denotes deficit.

SMALL LOAN
Table 3—Expense

License No.	NAME AND LOCATION	Advertising	Bad Debts
685	Seaboard Finance Company, Newark	\$6,876.54	\$3,543.70
694	Seaboard Finance Company, Passaic	3,528.43	2,711.25
398	Seaboard Finance Company, Trenton	3,686.18	3,573.58
734	Security Finance Company, Inc., Rahway	2,049.00	3,401.11
105	Service Loan Association, Newark	105.73	.....
623	Shore Finance Company, Atlantic City	5,292.03	.....
745	Shore Finance Company, Ventnor City	License Surrendered 5/17/46	.....
748	Small Loans Corporation, Clifton	902.70	.....
673	Somerset Finance Corporation, Somerville	818.83	1,120.44
677	South Jersey Credit Company, Inc., Camden	3,187.50	.....
758	South River Loan Co., South River	775.03	.....
753	Suburban Finance Company, Nutley	1,225.35	.....
414	Trenton Citizens System Company, Trenton	3,061.88	1,128.10
43	Trenton Commercial Company, Trenton	2,229.30	885.65
472	Wimsett Thrift Company, Trenton	1,466.46	1,468.48
385	Workers Loan Association, Newark	618.88	3,517.92
746	Workers Loan Association, North Bergen	2,905.38	562.73
737	Wye Corporation, Pitman	465.63	455.01
	Totals	\$433,366.21	\$289,055.09

SMALL LOAN LICENSEES

79

LICENSEES—Continued
and Profit, December 31, 1946

Rent	Salaries	Taxes	Other Expenses	Net Profit Before Interest on Borrowed Money	Total Expenses and Net Profit
\$2,180.00	\$9,434.62	\$7,921.07	\$18,316.32	\$12,413.27	\$60,685.52
1,637.00	8,790.16	6,470.14	14,778.60	9,933.27	47,848.85
2,076.00	7,526.18	6,774.91	8,390.54	15,048.24	47,075.63
600.00	10,458.00	770.08	4,142.42	3,093.07	24,513.68
620.00	2,403.75	339.37	1,338.66	75.46	4,882.97
1,790.00	11,441.92	1,134.12	6,967.97	*4,637.27	21,988.77
License Surrendered 5/17/46	2,430.00	494.75	417.10	*2,672.08	2,172.47
600.00	12,900.00	602.66	2,688.02	2,071.58	20,756.53
860.00	7,505.40	722.70	4,517.17	12,939.03	29,731.80
300.00	2,650.00	148.45	816.82	*3,035.16	1,655.14
490.00	640.00	228.85	3,545.03	*5,548.87	580.96
2,400.00	6,430.00	3,275.23	3,586.87	5,054.63	24,936.71
710.00	3,813.42	520.40	1,955.16	*4,107.51	6,006.42
1,207.50	7,307.30	1,109.28	9,661.90	2,853.46	25,014.38
869.20	11,223.21	1,958.33	8,140.09	10,587.75	36,915.38
496.79	5,120.93	408.96	2,340.66	*1,633.89	10,201.56
390.00	4,304.44	150.00	1,170.77	3,352.51	10,228.36
\$220,352.77	\$1,425,212.45	\$681,714.96	\$977,386.25	\$1,411,462.35	\$5,438,550.08

* Denotes deficit.

PAWNBROKERS

Table 1—Assets,

License No.	NAME	LOCATION
46	Amboy Loan Company, Barnett Alexander & Florence Alexander t/a	Perth Amboy
53	Brennan Loan Company, Max and Regina Brennan, t/a	Paterson
7	D. Breitkopf, Clarence T. Bright, t/a	New Brunswick
42	Broadway Loan Company	Long Branch
33	S. Cantor & Son	Atlantic City
30	City Loan Company	Newark
19	Daniel Cohn, Inc.	Hoboken
47	Federal Loan Office, Irving Nimensky, t/a	Elizabeth
1	Fidelity Loan Society, Morris Coblin, t/a	Atlantic City
45	M. L. Goldman Loan Office, Inc.	Newark
55	B. T. Greenfield, Inc.	Newark
10	Krueger's Collateral Loan, Chas. M. Tyler and Gilbert M. Wolf, t/a	Trenton
16	Lowenthal Loan Office	Atlantic City
27	National Loan Society	Newark
24	Newark Loan Company	Newark
14	New Loan Company, Wm. S. Rich & Son, Inc.	Newark
52	Paterson Loan Company	Paterson
32	Plainfield Loan Company	Plainfield
49	Reed's Money to Loan, Samuel Widlansky, t/a	Atlantic City
8	L. Rice & Company	Jersey City
4	Lester Rice & Company, Lester Rice & Samuel Ullman, t/a.....	Jersey City
17	Harry Schoenberg	Jersey City
54	Spruce Loan Co.	Newark
50	Union Loan Office, Henry and Goldie Kline, t/a	Union City
48	West New York Loan Company	West New York
5	Wood's Loan Office, Irwin F. Wood, t/a	Atlantic City
	Totals	

PAWNBROKERS

81

December 31, 1946

Cash on Hand and in Banks	Pledges Outstanding	Merchandise Inventory	Real Estate, Furni- ture and Fixtures Less Reserves	Investments, Notes and Accounts Receivable	Other Assets	Total Assets
\$1,216.18	\$3,977.77	\$4,022.60	\$142.27	\$40.00	\$328.03	\$9,726.85
4,921.72	17,104.75	1,441.79	311.45	.....	1,422.29	25,202.00
1,556.77	6,377.96	3,363.52	4,815.65	.....	382.68	16,496.58
4,309.01	29,705.75	8,024.50	1,483.50	.....	.....	43,522.76
13,260.29	13,412.00	12,642.51	18,347.61	5,717.36	300.85	63,680.62
5,403.51	92,673.40	19,631.57	.....	.....	2,625.00	120,333.48
11,439.20	67,942.80	9,021.10	101.00	7,800.46	616.17	96,920.73
1,076.16	42,796.25	13,625.44	5,079.16	9,414.50	3,906.87	75,898.38
2,535.81	45,036.52	212.00	.....	242,651.93	170.27	290,606.53
1,334.69	63,333.00	.....	65.47	.....	.....	64,733.16
1,431.56	10,675.00	43,311.26	7,059.21	650.00	1,431.94	64,558.97
12,256.82	50,869.65	9,530.62	1,800.00	.....	5,000.00	79,457.09
4,499.35	8,559.90	6,711.32	.....	9,799.71	.....	29,570.28
37,629.09	273,343.40	5,191.00	96,433.84	50,337.50	2,323.96	465,258.79
16,110.76	215,024.25	8,148.50	179,865.76	.....	2,581.04	421,730.31
31,891.71	271,849.83	94,078.83	44,303.03	18,332.52	9,223.56	469,679.48
10,451.97	51,568.50	14,970.49	3,211.56	27,677.26	5,288.43	113,168.21
1,822.61	35,799.90	3,689.45	534.80	.....	317.72	42,164.48
613.37	30,571.50	2,324.91	8,801.25	20.00	.....	42,331.03
10,860.31	101,424.83	5,078.66	5,000.00	10,075.00	1,255.89	133,694.69
11,784.32	89,285.95	10,352.55	12,948.18	5,194.65	150.00	129,715.65
10,994.22	84,959.65	8,379.05	1,040.29	.....	747.93	106,121.14
3,855.78	22,979.35	425.00	2,335.50	50.00	478.70	30,124.53
5,592.90	96,315.00	.....	1,750.00	.....	1,150.00	104,807.90
3,721.71	79,838.25	13,492.15	2,545.06	5,055.72	9,610.88	114,263.77
1,727.64	21,509.00	3,366.17	20,228.68	12,740.50	.....	59,571.99
\$212,297.46	\$1,826,934.36	\$301,034.99	\$418,203.27	\$405,557.11	\$49,312.21	\$3,213,339.40

PAWNBROKERS

Table 2—Liabilities.

License No.	NAME	LOCATION
46	Amboy Loan Company, Barnett Alexander & Florence Alexander t/a	Perth Amboy
53	Brennan Loan Company, Max and Regina Brennan, t/a	Paterson
7	D. Bretkopf, Clarence T. Bright, t/a	New Brunswick
42	Broadway Loan Company	Long Branch
33	S. Cantor & Son	Atlantic City
30	City Loan Company	Newark
19	Daniel Cohn, Inc.	Hoboken
47	Federal Loan Office, Irving Nimensky, t/a	Elizabeth
1	Fidelity Loan Society, Morris Coblins, t/a	Atlantic City
45	M. L. Goldman Loan Office, Inc.	Newark
55	B. T. Greenfield, Inc.	Newark
10	Krueger's Collateral Loan, Chas. M. Tyler and Gilbert M. Wolf, t/a	Frenton
16	Lowenthal Loan Office	Atlantic City
27	National Loan Society	Newark
24	Newark Loan Company	Newark
14	New Loan Company, Wm. S. Rich & Son, Inc.	Newark
52	Paterson Loan Company	Paterson
32	Plainfield Loan Company	Plainfield
49	Reed's Money to Loan, Samuel Widlansky, t/a	Atlantic City
8	L. Rice & Company	Jersey City
4	Lester Rice & Company, Lester Rice & Samuel Ullman, t/a	Jersey City
17	Harry Schoenberg	Jersey City
54	Spruce Loan Co.	Newark
50	Union Loan Office, Henry and Goldie Kline, t/a	Union City
48	West New York Loan Company	West New York
5	Wood's Loan Office, Irwin F. Wood, t/a	Atlantic City
	Totals .....	.....

PAWNBROKERS

83

—Continued

December 31, 1946

Accounts and Notes Payable	Pledgers' Surplus	Other Liabilities	Net Worth and Capital	Appropriated Reserves and Surplus	Total Liabilities
.....		\$233.43	\$9,493.42	.....	\$9,726.85
\$12,835.04		137.35	12,229.61	.....	25,202.00
.....		798.85	15,697.73	.....	16,496.58
8,469.27		1,444.03	20,000.00	\$13,609.46	43,522.76
348.94		717.49	62,614.19	.....	63,680.62
53,609.77			66,425.39	298.32	120,333.48
16,194.49		5,384.18	64,000.00	11,342.06	96,920.73
21,247.08			54,651.30	.....	75,898.38
150,500.00		35.75	140,070.78	.....	290,606.53
.....		271.02	64,462.14	.....	64,733.16
43,110.89			21,000.00	448.08	64,558.97
663.83		2,225.25	76,568.01	.....	79,457.09
.....			37,590.51	*8,020.23	29,570.28
75,205.80		23,235.76	200,000.00	166,817.23	465,258.79
239,601.39		106,333.45	70,000.00	5,795.47	421,730.31
173,297.24		44,652.34	50,000.00	201,729.90	469,679.48
70,561.35		923.58	41,683.28	.....	113,168.21
32,254.71		522.08	10,000.00	*612.31	42,164.48
2,800.00			39,531.03	.....	42,331.03
1,190.27		1,669.56	130,834.86	.....	133,694.69
50,270.54		13,368.37	66,076.74	.....	129,715.65
73,700.00		250.83	32,170.31	.....	106,121.14
5,000.00		354.84	24,769.69	.....	30,124.53
16,700.00			88,107.90	.....	104,807.90
75,036.03	\$757.40	677.83	25,000.00	12,792.51	114,263.77
.....			59,571.99	.....	59,571.99
\$1,122,596.64	\$757.40	\$203,235.99	\$1,482,548.88	\$404,200.49	\$3,213,339.40

* Denotes deficit.

PAWNBROKERS

Table 3—Income and Initial Surplus

License No.	NAME	LOCATION
46	Amboy Loan Company, Barnett Alexander & Florence Alexander t/a	Perth Amboy
53	Brenman Loan Company, Max and Regina Brenman, t/a	Paterson
7	D. Breitkopf, Clarence T. Bright, t/a	New Brunswick
42	Broadway Loan Company	Long Branch
33	S. Cantor & Son	Atlantic City
30	City Loan Company	Newark
19	Daniel Cohn, Inc.	Hoboken
47	Federal Loan Office, Irving Nimensky, t/a	Elizabeth
1	Fidelity Loan Society, Morris Coblins, t/a	Atlantic City
45	M. L. Goldman Loan Office, Inc.	Newark
55	B. T. Greenfield, Inc.	Newark
10	Krueger's Collateral Loan, Chas. M. Tyler and Gilbert M. Wolf, t/a	Trenton
16	Lowenthal Loan Office	Atlantic City
27	National Loan Society	Newark
24	Newark Loan Company	Newark
14	New Loan Company, Wm. S. Rich & Son, Inc.	Newark
52	Paterson Loan Company	Paterson
32	Plainfield Loan Company	Plainfield
49	Reed's Money to Loan, Samuel Widlansky, t/a	Atlantic City
8	L. Rice & Company	Jersey City
4	Lester Rice & Company, Lester Rice & Samuel Ullman, t/a	Jersey City
17	Harry Schoenberg	Jersey City
54	Spruce Loan Co.	Newark
50	Union Loan Office, Henry and Goldie Kline, t/a	Union City
48	West New York Loan Company	West New York
5	Wood's Loan Office, Irwin F. Wood, t/a	Atlantic City
	Totals .....	.....

PAWNBROKERS

85

—Continued

or Net Worth, December 31, 1946

Interest on Pledges	Profit on Sales of Merchandise	Other Income	Total Income
\$1,221.45	\$7,018.53	\$34.44	\$8,274.42
3,254.53	280.61	.....	3,535.14
1,762.44	5,230.96	118.57	7,111.97
4,886.86	18,111.50	113.35	28,111.71
2,212.26	10,406.11	5,002.22	17,620.59
16,826.62	7,053.89	.....	23,880.51
13,891.25	26,741.17	1,780.04	42,412.46
9,592.69	11,678.36	2,529.48	23,800.53
8,564.86	214.54	5,499.06	14,278.40
14,980.86	.....	806.28	15,787.14
168.56	4,336.40	111.81	4,616.77
9,405.79	28,768.18	396.67	38,570.64
1,904.42	8,926.06	729.77	11,560.25
51,440.01	8,047.96	18,260.97	77,748.94
37,172.19	5,907.81	15,216.26	58,296.26
53,570.03	64,693.44	15,533.63	133,797.10
11,548.73	7,283.37	.....	18,832.10
7,055.19	5,888.49	999.35	13,943.03
5,379.60	8,211.57	1,140.36	14,731.53
18,718.35	13,761.14	437.50	32,916.99
17,077.79	12,501.42	2,608.82	32,188.03
19,157.69	3,904.71	2,887.32	25,949.72
2,238.81	.....	1,210.60	3,449.41
17,027.28	.....	.....	17,027.28
18,404.12	7,422.65	701.41	26,528.18
3,678.19	4,618.08	4,298.01	12,594.28
\$351,140.51	\$271,006.95	\$80,415.92	\$702,563.38

PAWNBROKERS

Table 4—Expense and Surplus

License No.	NAME AND LOCATION	Advertising	Interest on Borrowed Funds
46	Amboy Loan Company, Barnett Alexander & Florence Alexander, t/a, Perth Amboy	\$452.23	.....
53	Brenman Loan Company, Max and Regina Brenman, t/a, Paterson	603.03	\$141.30
7	D. Breitkopf, Clarence T. Bright, t/a, New Brunswick	187.04	.....
42	Broadway Loan Company, Long Branch	587.85	219.54
33	S. Cantor & Son, Atlantic City .....	.....	.....
30	City Loan Company, Newark	606.34	.....
19	Daniel Cohn, Inc., Hoboken	1,562.73	594.63
47	Federal Loan Office, Irving Nimensky, t/a, Elizabeth	1,875.92	1,248.61
1	Fidelity Loan Society, Morris Coblins, t/a, Atlantic City	336.83	2,257.59
45	M. L. Goldman Loan Office, Inc., Newark	513.63	.....
55	B. T. Greenfield, Inc., Newark	378.40	.....
10	Krueger's Collateral Loan, Chas. M. Tyler and Gilbert M. Wolf, t/a, Trenton	117.02	.....
16	Lowenthal Loan Office, Atlantic City	175.46	.....
27	National Loan Society, Newark	1,160.36	2,708.65
24	Newark Loan Company, Newark	1,137.76	10,292.01
14	New Loan Company, Wm. S. Rich & Son, Inc., Newark	8,597.85	11,927.53
52	Paterson Loan Company, Paterson	1,198.79	250.00
32	Plainfield Loan Company, Plainfield	472.37	197.44
49	Reed's Money to Loan, Samuel Widlansky, t/a, Atlantic City ..	288.67	116.57
8	L. Rice & Company, Jersey City .....	.....	37.50
4	Lester Rice & Company, Lester Rice & Samuel Ullman, t/a, Jersey City	346.99	4,151.93
17	Harry Schoenberg, Jersey City	771.80	4,347.00
54	Spruce Loan Co., Newark	3.40	67.58
50	Union Loan Office, Henry and Goldie Kline, t/a, Union City	552.76	351.09
48	West New York Loan Company, West New York	951.73	4,742.67
5	Wood's Loan Office, Irwin F. Wood, t/a, Atlantic City	45.14	.....
	Totals	\$22,924.10	\$43,651.64

PAWNBROKERS

87

—Continued

or Net Worth, December 31, 1946

Insurance and Protection	Rent	Salaries	Taxes	Other Expenses	Net Earnings	Total Expenses and Net Earnings
\$62.79	\$1,903.56	\$1,035.00	\$404.54	\$1,177.06	\$3,239.24	\$8,274.42
303.44	360.00	.....	150.00	625.62	1,351.75	3,535.14
203.00	560.00	.....	281.66	1,347.55	4,530.72	7,111.97
653.58	2,080.00	11,700.00	1,638.33	1,413.39	4,819.02	23,111.71
483.47	780.00	254.00	185.00	2,792.03	13,124.09	17,620.59
984.71	6,000.00	11,886.00	1,270.72	2,657.50	475.24	23,880.51
1,303.73	3,200.00	21,981.33	762.20	2,780.25	10,216.59	42,412.46
940.46	3,600.00	1,330.00	245.00	3,728.49	10,832.05	23,800.53
216.30	523.80	1,820.00	206.39	1,905.42	7,012.07	14,278.40
381.56	1,400.00	10,504.00	519.73	1,189.62	1,278.60	15,787.14
203.64	800.00	1,625.00	225.00	936.65	448.08	4,616.77
1,063.31	3,300.00	10,486.67	905.80	4,162.35	18,535.49	38,570.64
431.79	3,000.00	7,077.13	250.78	917.16	*292.07	11,560.25
1,234.73	4,200.00	38,378.00	932.31	4,697.60	24,437.29	77,748.94
1,466.86	3,600.00	34,601.00	1,202.00	4,007.73	2,588.90	58,296.26
2,201.84	.....	68,940.62	3,255.83	17,563.94	21,309.49	133,797.10
1,023.55	2,825.00	5,998.75	290.69	3,074.89	4,170.43	18,832.10
422.10	1,800.00	8,845.00	484.99	2,655.10	*933.97	13,943.03
788.00	1,185.00	2,080.00	223.15	1,481.52	8,568.62	14,731.53
788.38	.....	7,720.00	123.60	5,290.71	18,956.80	32,916.09
632.11	.....	4,864.27	1,194.88	3,063.38	17,934.47	32,188.03
830.11	808.62	3,965.00	478.78	2,807.52	11,940.89	25,949.72
231.07	300.00	1,020.00	186.70	1,811.97	*171.31	3,449.41
977.93	1,500.00	4,420.00	190.40	1,081.31	7,953.79	17,027.28
1,456.92	2,523.18	10,261.63	535.39	1,994.78	4,061.88	26,528.18
576.44	1,583.33	.....	226.84	1,975.37	8,187.16	12,594.28
\$19,867.82	\$47,232.49	\$270,793.40	\$16,370.71	\$77,147.91	\$177,575.31	\$702,563.38

* Denotes deficit.

