

FEB 9 1951

STATE OF NEW JERSEY

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ANNUAL REPORT

OF THE

COMMISSIONER OF BANKING  
AND INSURANCE

RELATIVE TO

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

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FOR THE YEAR ENDED  
DECEMBER 31, 1949

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## ANNUAL REPORT

DEPARTMENT OF BANKING AND INSURANCE  
BUREAU OF BANKING

February 10, 1950.

*To the Honorable the Senate and General Assembly:*

In compliance with the statute, I have the honor to submit the report of this department relating to banks, savings banks, banks in liquidation, credit unions, provident loan associations, small loan brokers, pawnbrokers, sales finance companies, and cemetery associations, for the year ending December 31, 1949.

The number, total resources, capital, debentures, surplus and undivided profits and deposits, as reported by the banks and savings banks, for December 31, 1949 (amounts in thousands of dollars), are given in the following summary:

AGGREGATE RESOURCES, CAPITAL, DEBENTURES, SURPLUS,

UNDIVIDED PROFITS AND DEPOSITS

December 31, 1949

(Amounts in thousands of dollars)

No.	Total Resources	Capital Stock and Debentures	Surplus Undivided Profits	Deposits
127 Banks .....	\$2,445,599	\$55,274	\$97,182	\$2,267,016
23 Savings banks ...	616,259	300*	58,812	545,804
150 Totals .....	\$3,061,858	\$55,574	\$155,994	\$2,812,820

\* Capital debentures, one institution.

Deposits of all reporting institutions amounted to \$2,812,820,000, of which \$1,253,070,000 were demand and \$1,559,750,000 time deposits, an increase of \$63,697,000. Total deposits in the 127 commercial institutions showed \$2,267,016,000, an increase of 2.0%, while the deposits in the 23 savings banks amounted to \$545,804,000, an increase of 3.8%. Time deposits of individuals, partnerships and corporations reported by all institutions increased .7%, while the total demand deposits of the same group increased 3.4%.

Of the 127 commercial banks, 74 with deposits of \$1,708,215,000, or 75.4%, were members of the Federal Reserve System, leaving deposits of \$558,801,000, or 24.6%, held by the 53 nonmembers.

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

Government securities made up 49.2% of the total assets as compared with 49.9% a year ago, while cash represented 13.3% of the total as against 13.1%.

Loans and discounts (excluding mortgage loans) in the commercial banks increased 4.6% during the year and represented 12.5% of their assets, while mortgage loans increased 10.7% and comprised 12.6% of their assets. In the savings banks, mortgage loans increased 13.3% and comprised 23.6% of their assets.

The total of banking plants and real estate in the commercial banks, other than sold under agreement, showed a ratio of 18.0% of total capital accounts as compared with 18.5% in December, 1948. The comparable ratio for the savings banks showed 6.1% of surplus and reserves as against 6.2% a year ago.

The total capital accounts of the commercial banks represented 7.2% of their total deposits as compared with 7.3% a year ago. The comparable ratio for the savings banks showed 12.4%, the same ratio as December, 1948.

## BANK REPORT

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## CONDITION OF ALL BANKING INSTITUTIONS

The comparative condition in the aggregate of banks and savings banks as at the close of 1949 and 1948 was as follows :

<i>Assets</i>	Dec. 31, 1949	Dec. 31, 1948
	(Amounts in thousands of dollars)	
Cash, balances with other banks .....	\$406,695	\$437,149
U. S. Government obligations, direct and guaranteed .....	1,507,526	1,465,376
Obligations of states and political subdivisions .....	139,175	124,250
Other bonds, notes and debentures .....	187,204	200,271
Corporate stocks (including Federal Reserve Bank stock) .....	14,846	15,810
Loans and discounts .....	307,108	293,454
Bonds and mortgages .....	453,154	406,278
Banking premises owned and furniture and fixtures .....	32,591	32,135
Real estate owned other than banking premises .....	549	586
Real estate sold under agreement .....	142	237
Bank premises or real estate carried in other assets .....	218	305
Customers' liability under acceptances outstanding .....	133	308
Other assets .....	12,517	11,693
<i>Total assets</i> .....	<u>\$3,061,858</u>	<u>\$2,987,852</u>
<i>Liabilities</i>		
Demand deposits of individuals, partnerships and corporations .....	\$1,035,653	\$1,001,580
Time deposits of individuals, partnerships and corporations .....	1,543,323	1,533,092
Deposits of United States Government, including postal savings .....	37,030	28,041
Deposits of states and political subdivisions .....	137,435	137,274
Deposits of banks .....	27,630	22,872
Other deposits, certified and officers' checks, etc. ....	31,749	26,264
<i>Total deposits</i> .....	<u>\$2,812,820</u>	<u>\$2,749,123</u>
Bills payable, rediscounts, etc. ....	.....	.....
Acceptances outstanding .....	133	308
Other liabilities .....	18,986	15,074
<i>Total liabilities (except capital accounts)</i> ..	<u>\$2,831,939</u>	<u>\$2,764,505</u>
<i>Capital Accounts</i>		
Capital stock and debentures .....	\$55,574	\$57,680
Surplus .....	125,733	118,450
Undivided profits .....	30,261	29,321
Reserves and retirement account for preferred stock .....	18,351	17,896
<i>Total capital accounts</i> .....	<u>\$229,919</u>	<u>\$223,347</u>
<i>Total liabilities and capital accounts</i> .....	<u>\$3,061,858</u>	<u>\$2,987,852</u>

## CONDITION OF THE BANKS

The banks in active business at the close of 1949 numbered 127, 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 1949 and 1948 was as follows:

<i>Assets</i>	Dec. 31, 1949	Dec. 31, 1948
	(Amounts in thousands of dollars)	
Cash, balances with other banks .....	\$377,582	\$408,158
U. S. Government obligations, direct and guaranteed .....	1,204,579	1,168,195
Obligations of states and political subdivisions .....	127,149	111,654
Other bonds, notes and debentures .....	67,636	81,585
Corporate stocks (including Federal Reserve Bank stock) .....	14,616	15,588
Loans and discounts .....	306,427	292,934
Bonds and mortgages .....	307,920	278,044
Banking premises owned and furniture and fixtures .....	28,578	28,111
Real estate owned other than banking premises .....	448	401
Real estate sold under agreement .....	45	114
Bank premises or real estate carried in other assets .....	218	305
Customers' liability under acceptances outstanding .....	133	308
Other assets .....	10,268	9,721
<i>Total assets</i> .....	<u>\$2,445,599</u>	<u>\$2,395,118</u>
<i>Liabilities</i>		
Demand deposits of individuals, partnerships and corporations .....	\$1,028,834	\$995,211
Time deposits of individuals, partnerships and corporations .....	1,007,250	1,014,559
Deposits of U. S. Government, including postal savings .....	37,001	28,012
Deposits of states and political subdivisions .....	134,927	136,804
Deposits of banks .....	27,475	22,722
Other deposits, certified and officers' checks, etc. ..	31,529	26,046
<i>Total deposits</i> .....	<u>\$2,267,016</u>	<u>\$2,223,354</u>
Bills payable, rediscounts, etc. ....	.....	.....
Acceptances outstanding .....	133	308
Other liabilities .....	16,290	13,000
<i>Total liabilities (except capital accounts) ..</i>	<u>\$2,283,439</u>	<u>\$2,236,662</u>
<i>Capital Accounts</i>		
Capital stock .....	\$55,274	\$57,380
Surplus .....	67,267	62,833
Undivided profits .....	29,915	29,082
Reserves and retirement account for preferred stock .....	9,704	9,161
<i>Total capital accounts</i> .....	<u>\$162,160</u>	<u>\$158,456</u>
<i>Total liabilities and capital accounts</i> .....	<u>\$2,445,599</u>	<u>\$2,395,118</u>

BANK REPORT

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
Camden Trust Company	Camden	\$42,000.00	Jan. 5, 1949
Camden Trust Company	Camden	42,000.00	July 5, 1949
Camden Trust Company	Camden	42,000.00	Oct. 18, 1949
Camden Trust Company	Camden	29,250.00	Dec. 19, 1949
Clifton Trust Company	Clifton	38,462.50	Jan. 4, 1949
Clifton Trust Company	Clifton	57,694.50	June 13, 1949
First Bank and Trust Company	Perth Amboy	50,000.00	July 22, 1949
First Bank and Trust Company	Perth Amboy	250,000.00	Dec. 16, 1949
Hudson Trust Company	Union City	165,000.00	May 4, 1949
Leonia Bank & Trust Company, The	Leonia	25,000.00	Dec. 5, 1949
Ridgefield Park Trust Company	Ridgefield Park	5,000.00	Mar. 11, 1949
Ridgefield Park Trust Company	Ridgefield Park	10,000.00	Dec. 30, 1949

INCREASES IN COMMON STOCK

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

Name	Location	Change
Bank of Allwood	Clifton	\$150,000 to \$225,000
First Bank and Trust Company	Perth Amboy	200,000 to 500,000
Freehold Trust Company, The	Freehold	100,000 to 130,000
Hudson Trust Company	Union City	1,155,000 to 1,320,000
Leonia Bank & Trust Company, The	Leonia	100,000 to 125,000
Merchants Trust Company of Red Bank, N. J., The	Red Bank	110,000 to 112,000
Union County Trust Company	Elizabeth	437,500 to 500,000

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
Freehold Trust Company, The	Freehold	Jan. 26, 1949	\$32.50 per share
Merchants Trust Company of Red Bank	Red Bank	Feb. 18, 1949	11.20 per share
Tenafly Trust Company	Tenafly	Nov. 21, 1949	25.00 per share
Union County Trust Company	Elizabeth	Feb. 17, 1949	4.00 per share

CHANGE IN PAR VALUE OF PREFERRED STOCK

The Clifton Trust Company, of Clifton, changed the par value of its shares of preferred stock from \$2.50 per share to \$1.50 per share by certificate filed January 4, 1949.

BANK REPORT

NEW BANKING INSTITUTION

The Bank of Allwood, with principal office in Clifton, was incorporated by certificate of incorporation filed October 25, 1949, and was authorized to commence business on December 14, 1949.

BRANCH OFFICES AUTHORIZED

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

Name	Location	Location of Branch Office	Date Authorized
Fidelity Union Trust Company . . . .	Newark . . . .	1097 Clinton Avenue, Irvington (formerly office of The Irvington National Bank)	Sept. 29, 1949
People's Bank and Trust Company . . . .	Passaic . . . .	Southwesterly corner of Broadway and Van Houten Avenue, Passaic	Dec. 20, 1949

CHANGE OF LOCATION OF PRINCIPAL OFFICE

The Rochelle Park Bank, of Rochelle Park, was given permission on May 24, 1949, to change the location of its principal office from corner of Railroad Avenue and Rochelle Avenue, Rochelle Park, to East side of and known as 210 Rochelle Avenue, about 150 feet South of Central Avenue, Rochelle Park.

CHANGE OF LOCATION OF BRANCH

The Union County Trust Company, of Elizabeth, was given permission on April 12, 1949, to change the location of its branch office at 113 Broad Street, Elizabeth, to a portion of real estate starting with property at the Southwest corner Prince Street and Westminster Avenue and known as 320 North Broad Street, Elizabeth.

## BANK REPORT

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## SURRENDER OF CHARTER

The Clifton Trust Company, of Clifton, was dissolved by certificate filed June 10, 1949.

The Merchants and Newark Trust Company, of Newark, N. J., consolidated with The National State Bank of Newark under charter and title of The National State Bank of Newark by certificate filed June 15, 1949.

## BANKS IN FEDERAL RESERVE SYSTEM

Name	Location
Ampere Bank and Trust Company	East Orange
Asbury Park and Ocean Grove Bank	Asbury Park
Bank of Allwood	Clifton
Bank of Bogota	Bogota
Bank of Commerce	Newark
Bank of Passaic and Trust Company	Passaic
Bank of Montclair	Montclair
Bank of Nutley	Nutley
Bloomfield Bank and Trust Company	Bloomfield
Boonton Trust Company	Boonton
Bordentown Banking Company	Bordentown
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, N. J.	Elizabeth
Citizens Trust Company of Summit, New Jersey	Summit
Commercial Trust Company of New Jersey	Jersey City
Community Trust Company of Bloomfield	Bloomfield
Dover Trust Company, The	Dover
Egg Harbor City Trust Company	Egg Harbor City
Elizabethport Banking Company	Elizabeth
Elmer Trust Company	Elmer
Fair Lawn-Radburn Trust Company	Fair Lawn
Farmers' Trust Company	Mount Holly
Federal Trust Company	Newark
Fidelity Union Trust Company	Newark
First Bank and Trust Company	Perth Amboy
Fort Lee Trust Company	Fort Lee
Franklin Washington Trust Company	Newark
Glen Ridge Trust Company	Glen Ridge
Glen Rock Bank	Glen Rock
Hackensack Trust Company, The	Hackensack
Hightstown Trust Company	Hightstown
Hunterdon County Trust Company	Califon
Keyport Banking Company, The	Keyport
Linden Trust Company	Linden
Long Branch Banking Company	Long Branch
Long Branch Trust Company	Long Branch
Maplewood Bank and Trust Company	Maplewood
Merchants Trust Company of Red Bank, The	Red Bank

BANK REPORT

Name	Location
Mid-City Trust Company .....	Plainfield
Montclair Trust Company .....	Montclair
Morristown Trust Company .....	Morristown
North Jersey Trust Company, The .....	Ridgewood
Peapack-Gladstone Bank .....	Gladstone
Peoples Bank and Trust Company .....	Passaic
Peoples Bank & Trust Company of Westfield .....	Westfield
Peoples Trust Company of Bergen County .....	Hackensack
People's Trust Company .....	Dunellen
Plainfield Trust Company .....	Plainfield
Phillipsburg Trust Company .....	Phillipsburg
Princeton Bank & Trust Company .....	Princeton
Raritan State Bank .....	Raritan
Ridgefield Park Trust Company .....	Ridgefield Park
Riverside Trust Company .....	Riverside
Rochelle Park Bank of Rochelle Park .....	Rochelle Park
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, N. J. ....	Plainfield
Summit Trust Company .....	Summit
Sussex County Trust Company .....	Franklin
Swedesboro Trust Company .....	Swedesboro
Tenaflly Trust Company .....	Tenaflly
Trust Company of New Jersey, The .....	Jersey City
Union County Trust Company .....	Elizabeth
Union Bank of Wildwood .....	Wildwood
United States Trust Company of Paterson .....	Paterson
United States Trust Company of Newark .....	Newark
Washington Trust Company .....	Washington
Westfield Trust Company .....	Westfield
West Side Trust Company .....	Newark

CONDITION OF THE SAVINGS BANKS

The savings banks in active business at the close of 1949 numbered 23, which is one less than the number in operation at the beginning of the year. The comparative condition in the aggregate of the mutual savings banks as at the close of 1949 and 1948 was as follows:

## BANK REPORT

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<i>Assets</i>	Dec. 31, 1949	Dec. 31, 1948
	(Amounts in thousands of dollars)	
Cash, balances with other banks .....	\$29,113	\$28,991
U. S. Government obligations, direct and guaranteed .....	302,947	297,181
Obligations of states and political subdivisions ....	12,026	12,596
Other bonds, notes and debentures .....	119,568	118,686
Corporate stocks (including Federal Home Loan Bank stock) .....	230	222
Loans .....	681	520
Bonds and mortgages .....	145,234	128,234
Banking premises owned and furniture and fixtures .....	4,013	4,024
Real estate owned other than banking premises ....	101	185
Real estate sold under agreement .....	97	123
Other assets .....	2,249	1,972
<i>Total assets</i> .....	<u>\$616,259</u>	<u>\$592,734</u>
<i>Liabilities</i>		
Demand deposits of individuals, partnerships and corporations .....	\$6,819	\$6,369
Time deposits of individuals, partnerships and corporations .....	536,073	518,533
Deposits of U. S. Government, including postal savings .....	29	29
Deposits of states and political subdivisions .....	2,508	470
Deposits of banks .....	155	150
Other deposits, certified and officers' checks, etc. ....	220	218
<i>Total deposits</i> .....	<u>\$545,804</u>	<u>\$525,769</u>
Other liabilities .....	2,696	2,074
<i>Total liabilities (except surplus and debentures)</i> .....	<u>\$548,500</u>	<u>\$527,843</u>
<i>Surplus and Debentures</i>		
Capital debentures .....	\$300	\$300
Surplus .....	58,466	55,617
Undivided profits .....	346	239
Reserves and debentures retirement account .....	8,647	8,735
<i>Total surplus and debentures</i> .....	<u>\$67,759</u>	<u>\$64,891</u>
<i>Total liabilities, surplus and debentures</i> ...	<u>\$616,259</u>	<u>\$592,734</u>

The United States Savings Bank of Newark N. J. and The Dime Savings Institution, both of Newark, were merged by agreement filed January 21, 1949, the United States Savings Bank of Newark, N. J. being named the receiving corporation.

BANK REPORT

BRANCH OFFICE AUTHORIZED

The Howard Savings Institution, of Newark, was given permission on December 14, 1949, to establish a branch office at 1044 South Orange Avenue, Newark.

FOREIGN BANKS

As of December 31, 1949, 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 the Manhattan Company .....	New York City
Bank of New York and Fifth Avenue Bank .....	New York City
Brooklyn Trust Company .....	Brooklyn, N. Y.
Central Hanover Bank and Trust Company .....	New York City
Chase National Bank of the City of New York, The .....	New York City
Chemical Bank and Trust Company .....	New York City
City Bank Farmers Trust Company .....	New York City
Commercial National Bank and 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 .....	Philadelphia, Pa.
Empire Trust Company .....	New York City
Fidelity-Philadelphia Trust Company .....	Philadelphia, Pa.
Fidelity Trust Company .....	Pittsburgh, Pa.
Fiduciary Trust Company of New York .....	New York City
First National Bank of Boston, The .....	Boston, Mass.
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 of New York, The .....	New York City
Market Street National Bank of Philadelphia, The .....	Philadelphia, Pa.
Mellon National Bank and Trust Company .....	Pittsburgh, Pa.
Morgan & Co., Incorporated, J. P. ....	New York City
National City Bank of New York, The .....	New York City
New York Trust Company, The .....	New York City
Pennsylvania Company for Banking and Trusts, The .....	Philadelphia, Pa.
Provident Trust Company of Philadelphia .....	Philadelphia, Pa.
Real Estate Trust Company of Philadelphia, The .....	Philadelphia, Pa.
Title Guarantee and Trust Company .....	New York City
Tradesmens National Bank and Trust Company .....	Philadelphia, Pa.
United States Trust Company of New York .....	New York City

## BANK REPORT

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## CONDITION OF NATIONAL BANKS

There were 208 national banks doing business in New Jersey at the close of the year 1949, this being three less than the number in operation at the end of 1948. 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, 1949	Dec. 31, 1948
	(Amounts in thousands of dollars)	
Cash balances with other banks, etc. ....	\$416,583	\$446,013
U. S. Government obligations, direct and guaranteed .....	1,227,306	1,162,384
Obligations of states and political subdivisions ....	151,224	130,747
Other bonds, notes and debentures .....	84,184	85,088
Corporate stocks, including stock of Federal Reserve Bank .....	4,255	3,573
Loans and discounts (including overdrafts) .....	538,206	504,163
Bank premises owned, furniture and fixtures .....	20,848	19,865
Real estate owned other than bank premises .....	197	170
Investments and other assets indirectly representing bank premises or other real estate .....	1,677	1,576
Customers' liability to bank on acceptances outstanding .....	229	134
Other assets .....	6,787	5,878
<i>Total assets</i> .....	<u>\$2,451,496</u>	<u>\$2,359,591</u>
<i>Liabilities</i>		
Demand deposits of individuals, partnerships and corporations .....	\$1,025,603	\$968,494
Time deposits of individuals, partnerships and corporations .....	982,659	977,199
Deposits of U. S. Government (including postal savings) .....	48,515	38,009
Deposits of states and political subdivisions .....	163,692	160,078
Deposits of banks .....	25,530	23,788
Other deposits .....	28,909	24,324
Bills payable, rediscounts and other liabilities for borrowed money .....	200	200
Acceptances executed by or for account of this bank and outstanding .....	229	134
Other liabilities .....	10,111	8,308
<i>Total liabilities</i> .....	<u>\$2,285,448</u>	<u>\$2,200,534</u>
Capital (common and preferred) .....	\$56,748	\$56,654
Surplus .....	70,804	62,580
Undivided profits .....	28,825	27,662
Reserves (and retirement account for preferred stock) .....	9,671	12,161
<i>Total capital accounts</i> .....	<u>\$166,048</u>	<u>\$159,057</u>
<i>Total liabilities and capital accounts</i> .....	<u>\$2,451,496</u>	<u>\$2,359,591</u>

BANKING INSTITUTIONS IN LIQUIDATION

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

The progress of the liquidation of this company for the period from January 1, 1949, to December 31, 1949, is shown by the following:

	Balance Dec. 31, 1948	Balance Dec. 31, 1949	Increase	Decrease
Assets all classes .....	\$1,864,134.09	\$1,613,160.42	.....	\$250,937.67
Loans and discounts .....	\$173,316.50	\$172,899.16	.....	\$417.34
Mortgages .....	392,288.10	266,820.85	.....	125,467.25
Other real estate .....	14,245.17	.....	.....	14,245.17
Furniture and fixtures .....	49,346.59	48,994.09	.....	352.50
Judgments .....	14,785.12	10,358.36	.....	4,426.76
Assets discovered and acquired..	860,145.46	832,330.54	.....	27,814.92
Other assets .....	8,003.63	8,168.50	\$164.87	.....
Liquidation cash .....	163,153.01	246,552.54	83,399.53	.....
Reserve cash—Pending adjudica- tion of claims .....	122,540.36	15,034.31	.....	107,506.05
Total .....	\$1,864,134.09	\$1,613,160.42	\$83,564.40	\$334,538.07

THE NEW JERSEY TITLE GUARANTEE & TRUST COMPANY,  
IN LIQUIDATION

LIABILITIES—GENERAL CREDITORS  
DECEMBER 31, 1949

	Claim	Dividends Paid or Reserved 72½%	Unpaid Balance 27½%
Federal Deposit Insurance Corporation .....	\$16,556,783.92	\$12,003,668.53	\$4,553,115.39
Other creditors—claims al- lowed .....	3,309,828.27	2,399,630.64	910,197.63
Depositors' claims barred pursuant to court order..	40,300.43	.....	40,300.43
Town of West New York N. J. ....	385,854.05	279,744.15	106,109.90
	<u>\$20,292,766.67</u>	<u>\$14,683,043.32</u>	<u>\$5,609,723.35</u>
Liability under claims proven or in process of settle- ment, February 14, 1939 .....	.....	100%	\$20,252,466.24
Total dividends declared February 14, 1939, through December 31, 1949 .....	.....	72½%	14,683,043.32
Balance of original claims still owed to creditors ....	.....	27½%	<u>\$5,569,422.92</u>
Estimated additional recovery based on estimated value which may be realized on \$1,598,078.11 book value of assets still held .....	.....	2%	\$405,049.32

BANK REPORT

CONDITION OF CREDIT UNIONS

Chapter 293, Laws of 1938, provides for the incorporation and regulation of credit unions. These are mutual associations formed for the purpose of promoting thrift among their members and from the funds so accumulated making loans to members for provident or productive purposes. Membership is limited to groups composed of employees of a common employer; members of a church parish or church society; groups composed of employees of federal, state, county or municipal governments or school boards; or employees of the state, or any department, board, commission, agency or instrumentality thereof within county limits; or residents of a well defined rural area of not more than 2,500 population.

During the year ending December 31, 1949, charters were issued to the following credit unions:

Date	Name	Location	Charter No.
Jan. 11, 1949	North Jersey State Highway Credit Union	Newark	1164
Dec. 5, 1949	Diamond Craft Credit Union	Trenton	1165

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

Date	Name	Location	Charter No.
May 20, 1949	Arrow Credit Union	Mount Holly	1160

Reports for the year ending December 31, 1949 were filed by 57 credit unions. Resources increased \$622,393.42. Loans outstanding to members continued to follow the general upward consumer credit trend and increased from \$1,351,381.11 to \$1,639,456.83. Shareholdings of members increased \$596,074.83, while investments increased \$277,100.60.

The comparative condition, in the aggregate, of all reporting credit unions at the close of the years 1949 and 1948, was as follows:

<i>Assets</i>	Dec. 31, 1949	Dec. 31, 1948
Cash .....	\$548,566.01	\$501,677.40
Loans to members .....	1,639,456.83	1,351,381.11
Investments .....	3,407,009.01	3,129,908.41
Furniture and fixtures .....	6,821.07	1,844.95
Other assets .....	22,839.15	17,486.78
<i>Total assets</i> .....	\$5,624,692.07	\$5,002,298.65
<i>Liabilities</i>		
Due members .....	\$5,186,982.43	\$4,590,907.60
Borrowed money .....	81,847.46	99,900.00
Other liabilities .....	5,348.80	5,110.98
Other reserves .....	16,464.61	17,941.71
Statutory reserves .....	201,755.22	180,484.09
Surplus and undivided profits .....	132,293.55	107,954.27
<i>Total liabilities</i> .....	\$5,624,692.07	\$5,002,298.65
<i>Supplementary</i>		
Number of members .....	27,254	26,620
Number of borrowers .....	10,751	10,114
Loans made .....	\$3,533,113.90	\$2,923,190.39
Loans repaid .....	3,245,038.18	2,507,008.52
Dividends paid or payable .....	116,699.92	99,783.83

## SMALL LOAN LICENSEES

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

BANK REPORT

The upward trend in consumer credit loans was again heavily reflected in small loan borrowings showing an increase of \$6,727,713.44 in outstandings. During the year 1949 the number of licensed offices increased from 168 to 186.

The following new licenses were issued during the calendar year:

Date	Name	Location	License No.
Jan. 4, 1949	A. B. C. Credit, Inc.	Bridgeton	799
Jan. 4, 1949	Finance Company of New Jersey	Palisades Park	800
Mar. 14, 1949	Budget Plan Corporation	Haddonfield	801
Mar. 14, 1949	Columbia Finance Co., Bernard and Sylvia Sheldon, T/A	Pompton Lakes	802
Mar. 14, 1949	Family Finance Corporation	Irvington	765
Mar. 14, 1949	Family Finance Corporation	Hackensack	740
Mar. 14, 1949	Family Finance Corporation	Jersey City	739
Mar. 14, 1949	Family Finance Corporation	Newark	708
Mar. 21, 1949	Civil Loan Co.	Linden	803
Mar. 21, 1949	Ideal Finance Company	Merchantville	804
April 8, 1949	Bell Finance Company of Metuchen	Metuchen	805
April 26, 1949	Seaboard Finance Company	Trenton	398
April 26, 1949	Seaboard Finance Company of New Jersey	Passaic	694
May 10, 1949	Hillside Loan Company	Hillside	806
May 10, 1949	Hub Loan Company	Weehawken	807
June 23, 1949	Clifton Finance Company	Clifton	808
July 12, 1949	Central Finance Corp.	Keyport	809
Aug. 1, 1949	Public Finance Service, Inc.	Camden	810
Aug. 22, 1949	Clifton Finance Company	Cliffside Park	811
Oct. 4, 1949	Preferred Finance Co., Inc.	Princeton	812
Oct. 4, 1949	Preferred Finance Co., Inc.	Washington	813
Oct. 10, 1949	Beacon Finance Company of Fairlawn	Fairlawn	814
Oct. 10, 1949	North Jersey Finance Service of Jersey City	Metuchen	815
Oct. 10, 1949	Washington Finance Company, Milton and Bertha S. Kleitman, T/A	Madison	816
Oct. 17, 1949	Family Finance Corporation	Pitman	737
Oct. 17, 1949	McDevitt Finance Co.	Ventnor City	817
Nov. 7, 1949	Liberal Finance Service	Millburn	818
Nov. 21, 1949	Public Finance Service, Inc.	South Orange	819
Nov. 21, 1949	Public Finance Service, Inc.	Gloucester City	820
Dec. 12, 1949	Superior Loan Service, John W. Batezel, T/A	Hammonton	821
Dec. 12, 1949	Superior Loan Service, John W. Batezel, T/A	Riverside	822

The following licenses were surrendered during the year 1949:

Date	Name	Location	License No.
Mar. 15, 1949	Community Finance Corporation	Irvington	765
Mar. 15, 1949	Madison Finance Company	Hackensack	740
Mar. 15, 1949	Madison Finance Company	Jersey City	739
Mar. 15, 1949	Madison Finance Company	Newark	708
April 29, 1949	Seaboard Finance Company of New Jersey	Clifton	744
April 28, 1949	Seaboard Finance Company	Trenton	398
April 29, 1949	Seaboard Finance Company	Passaic	694
June 1, 1949	Hudson Loan Company	Bayonne	551
July 25, 1949	Bell Finance Company	Metuchen	805
Aug. 4, 1949	Liberal Finance Service	Lodi	767
Aug. 4, 1949	Liberal Finance Service	Cliffside Park	770
Aug. 31, 1949	Clifton Finance Company	Clifton	808
Oct. 20, 1949	Wye Corporation	Pitman	737

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BANK REPORT

At December 31, 1949, there were 186 licensed small loan offices, 182 of which filed reports of their financial condition. The comparative condition, in the aggregate, at the close of the years 1949 and 1948, was as follows:

<i>Assets</i>	Dec. 31, 1949	Dec. 31, 1948
Cash on hand and in bank .....	\$1,367,429.98	\$1,246,626.21
Loans receivable .....	46,576,553.97	39,848,840.53
Real estate (less reserves) .....	79,737.72	87,107.97
Furniture, fixtures and equipment (less reserves) .....	520,154.79	373,909.72
Deferred charges .....	97,288.20	114,608.59
Other assets .....	\$2,623,641.04	1,607,757.87
<i>Total assets</i> .....	<u>\$51,264,805.70</u>	<u>\$43,278,850.89</u>
<i>Liabilities and capital</i>		
Accounts and notes payable .....	\$14,249,278.79	\$14,541,966.96
Expense reserves .....	1,502,610.46	1,140,614.66
Branch office capital, capital stock and net worth .....	30,103,451.90	22,856,267.32
Appropriated surplus and capital reserves ..	10,145.67	24,593.74
Surplus and undivided profits .....	5,399,318.88	4,715,408.21
<i>Total liabilities and capital</i> .....	<u>\$51,264,805.70</u>	<u>\$43,278,850.89</u>

PAWNBROKERS

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

During the year ending December 31, 1949, six additional licenses were issued:

Date	Name	Location	License No.
Jan. 3, 1949....	Robert's, Abraham Goldman, T/A .....	Jersey City .....	61
Jan. 14, 1949....	L. Rice & Co., Esther M. Kohn and Jane Schimel, T/A .....	Jersey City .....	8
April 4, 1949....	Moe Robert Bail .....	Red Bank .....	62
Aug. 15, 1949....	Coronet Pawnbrokers, Seymour Aszkenas, T/A .....	Paterson .....	63
Sep. 1, 1949....	Market Loan Co., Morton Horland, T/A .....	Newark .....	59
Sep. 12, 1949....	Fidelity Loan Society, Edward I. Rosenberg, T/A .....	Atlantic City .....	1

BANK REPORT

During the year 1949 the following licenses were surrendered:

Date	Name	Location	License No.
Sep. 2, 1949	Market Loan Co., Morton Horland and Arnold Horland, T/A	Newark	59
Sep. 19, 1949	Fidelity Loan Society, Edward I. Rosenberg and Theodore Rosenberg, T/A	Atlantic City	1
Dec. 31, 1949	The Gold Mine, Stanley F. Solomon, T/A	Vineland	60
Dec. 31, 1949	Paterson Loan Company	Paterson	52

The 31 remaining pawnbroker licenses were renewed on January 2, 1950.

Reports of condition for the year ending December 31, 1949 were filed by 33 licensed offices. Their financial condition, in the aggregate, at the close of the years 1949 and 1948, was as follows:

<i>Assets</i>	Dec. 31, 1949	Dec. 31, 1948
Cash on hand and in bank	\$279,226.98	\$252,103.72
Loans on pledges	2,065,303.84	2,058,257.88
Furniture and fixtures (less reserves)	429,333.99	423,438.64
Real estate (less reserves)		
Merchandise inventory	376,955.60	366,350.58
Other assets	368,444.88	308,218.91
<i>Total assets</i>	<u>\$3,519,265.29</u>	<u>\$3,408,369.73</u>
<i>Liabilities and capital</i>		
Notes and accounts payable	\$1,438,129.25	\$1,408,383.52
Pledgors' surplus	6.00	763.40
Other liabilities	43,941.32	31,240.90
Capital stock and net worth	1,552,634.84	1,488,198.89
Surplus and undivided profits	484,553.88	479,783.02
<i>Total liabilities and capital</i>	<u>\$3,519,265.29</u>	<u>\$3,408,369.73</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.

BANK REPORT

Chapter 421, Laws of 1948, increased the maximum amount that may be loaned by such associations from \$300.00 to \$500.00. The rate of charge remains 1½% per month computed on unpaid balances.

Reports of condition, as at December 31, 1949, were filed by all three associations. The comparative condition, in the aggregate, at the close of the years 1949 and 1948 was as follows:

<i>Assets</i>	Dec. 31, 1949	Dec. 31, 1948
Cash on hand and in bank .....	\$21,927.25	\$20,625.34
Loans receivable .....	784,511.81	743,111.73
Furniture and fixtures .....	817.37	763.47
Other assets .....	52,031.54	50,027.11
<i>Total assets</i> .....	<u>\$859,287.97</u>	<u>\$814,527.65</u>
<i>Liabilities and capital</i>		
Borrowed money .....	\$200,000.00	\$154,500.00
Other liabilities .....	5,507.40	5,112.18
Capital stock .....	531,450.00	531,350.00
Surplus and undivided profits .....	122,330.57	123,565.47
<i>Total liabilities and capital</i> .....	<u>\$859,287.97</u>	<u>\$814,527.65</u>

SALES FINANCE COMPANIES

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

During the calendar year 1949, 68 additional licenses were issued to operate as sales finance companies. The following licenses were surrendered during the year 1949:

Date	Name	Location	License No.
Jan. 2, 1949....	Credit Associates, Inc. ....	Jersey City .....	44
Jan. 2, 1949....	Standard Auto Exchange, Louis Platania T/A .....	Bridgeton .....	63

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At December 31, 1949, licenses had been issued for 64 main offices and 79 branch offices. The following licenses were outstanding at the end of the calendar year:

Name	Location	License No.
Allied Building Credits, Inc. ....	Newark .....	88
Allied Factors Corporation .....	Newark .....	108
American Acceptance Corporation .....	Passaic .....	30
American Credit Corporation .....	Newark .....	15
*Associates Discount Corporation .....	Camden .....	22
Associates Discount Corporation .....	Newark .....	23
Associates Discount Corporation .....	Trenton .....	24
Atlantic Motor Finance Company .....	Atlantic City .....	2
*Automobile Association Acceptance Corporation .....	Newark .....	39
Automobile Association Acceptance Corporation .....	Asbury Park .....	116
Automobile Association Acceptance Corporation .....	Atlantic City .....	117
Automobile Association Acceptance Corporation .....	Bayonne .....	118
Automobile Association Acceptance Corporation .....	Bridgeton .....	119
Automobile Association Acceptance Corporation .....	Camden .....	120
Automobile Association Acceptance Corporation .....	Cliffside Park .....	121
Automobile Association Acceptance Corporation .....	Elizabeth .....	122
Automobile Association Acceptance Corporation .....	Englewood .....	123
Automobile Association Acceptance Corporation .....	Hackensack .....	124
Automobile Association Acceptance Corporation .....	Hackettstown .....	125
Automobile Association Acceptance Corporation .....	Hammononton .....	126
Automobile Association Acceptance Corporation .....	Jersey City .....	127
Automobile Association Acceptance Corporation .....	Lakewood .....	128
Automobile Association Acceptance Corporation .....	Lodi .....	129
Automobile Association Acceptance Corporation .....	Montclair .....	130
Automobile Association Acceptance Corporation .....	Morristown .....	131
Automobile Association Acceptance Corporation .....	Mountainview .....	132
Automobile Association Acceptance Corporation .....	New Brunswick .....	133
Automobile Association Acceptance Corporation .....	Newton .....	134
Automobile Association Acceptance Corporation .....	Passaic .....	135
Automobile Association Acceptance Corporation .....	Paterson .....	136
Automobile Association Acceptance Corporation .....	Penns Grove .....	137
Automobile Association Acceptance Corporation .....	Perth Amboy .....	138
Automobile Association Acceptance Corporation .....	Plainfield .....	139
Automobile Association Acceptance Corporation .....	Somerville .....	140
Automobile Association Acceptance Corporation .....	Trenton .....	141
Automobile Association Acceptance Corporation .....	Union .....	142
Automobile Association Acceptance Corporation .....	Union City .....	143
Automobile Association Acceptance Corporation .....	Wildwood .....	144
Automobile Association Acceptance Corporation .....	Woodbury .....	145
*Automobile Brokers Company .....	Camden .....	89
Automobile Brokers Company .....	Bridgeton .....	90
Automobile Brokers Company .....	Trenton .....	91
Automotive Products Credit Association, Inc. ....	Hackensack .....	70
B A C Corporation of New Jersey .....	Newark .....	25
*Bankers Commercial Corporation .....	Plainfield .....	60
Bankers Commercial Corporation .....	Paterson .....	61
Boulevard Credit, Michael & Frank DeJoseph, T/A ..	Malaga .....	95
Budget Corporation of America .....	Newark .....	107
C. I. T. Corporation .....	Jersey City .....	96
Central Discount Co. ....	Irvington .....	114
Century Discount Company .....	Jersey City .....	43
Cohanzick Credit Company .....	Bridgeton .....	111

\* Main office, where licensee operates more than one licensed office.

Name	Location	License No.
*Commerce Investment Company, The	Newark	92
Commerce Investment Company, The	Asbury Park	93
Commerce Investment Company, The	Camden	94
Commerce Investment Company	Trenton	112
*Commercial Credit Corporation	Newark	31
Commercial Credit Corporation	Asbury Park	32
Commercial Credit Corporation	Camden	33
Commercial Credit Corporation	Jersey City	34
Commercial Credit Corporation	New Brunswick	35
Commercial Credit Corporation	Paterson	36
Commercial Credit Corporation	Trenton	37
*Credit Corporation, The	Newark	75
Credit Corporation, The	Jersey City	82
Credit Corporation, The	Paterson	83
Credit Discount Co.	Englewood	3
Cumberland Credit Company	Vineland	1
Dealers Acceptance Corporation	Jersey City	146
Driveway Service, Incorporated	Jersey City	84
*Eastern Acceptance Corporation	Newark	4
Eastern Acceptance Corporation	Asbury Park	5
Eastern Acceptance Corporation	Camden	6
Ellis Finance, Everett S. & Eva Mae Ellis, T/A	Collingswood	40
Equitable Credit Co.	West New York	73
Exchange Holding Corp.	Newark	81
Factors Corporation of America	Bridgeton	148
Fidelity Discount Corporation of New Jersey	Irvington	26
Finance & Discount Corp., The	East Orange	76
Financial Services, J. Craig Gilbert & J. Milton Embley, T/A	Camden	47
First Acceptance Company, Helen C. Morgan, T/A	Newark	77
*First Credit Corporation	Newark	7
First Credit Corporation	Asbury Park	8
First Credit Corporation	Camden	9
First Credit Corporation	Paterson	10
First National Discount Company	West New York	74
Franklin Discount Company	Newark	19
General Electric Credit Corporation	Newark	79
*General Motors Acceptance Corporation	Newark	64
General Motors Acceptance Corporation	Asbury Park	65
General Motors Acceptance Corporation	Atlantic City	66
General Motors Acceptance Corporation	Camden	67
General Motors Acceptance Corporation	Paterson	68
General Motors Acceptance Corporation	Trenton	69
Gramatan Company Incorporated of Bronxville, New York, The	Newark	80
*Hammonton Investment & Mortgage Company	Hammonton	71
Hammonton Investment & Mortgage Company	Atlantic City	72
Hammonton Investment & Mortgage Company	Mt. Holly	149
International Harvester Company	Hoboken	78
Jersey Discount Company	Newark	13
*Keystone Automobile Club Acceptance Company	Camden	97
Keystone Automobile Club Acceptance Company	Atlantic City	98
Keystone Automobile Club Acceptance Company	Trenton	99
King Auto Finance, Frances E. Quigley, T/A	Trenton	45
Kress'er, Wolff & Miller Acceptance Corporation	Phillipsburg	150
Main Investment Company of Passaic	Clifton	27
*Marvland Credit Finance Corporation	Pitman	41

\* Main office, where licensee operates more than one licensed office.

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Name	Location	License No.
Maryland Credit Finance Corporation	Bloomfield	42
Mauger, Frank J.	Dover	28
Mercantile Discount Corp.	Perth Amboy	38
Morris Acceptance Corp.	Camden	85
*Motor Finance Corporation	Newark	11
Motor Finance Corporation	Paterson	12
*Mutual Discount Corp.	Newark	20
Mutual Discount Corp.	Linden	21
National Finance Co., Arthur J. Sharp, T/A	Camden	147
New Jersey Acceptance Corporation	Plainfield	29
Oaklyn Discount Co.	Oaklyn	48
Petroleum Acceptance Corporation	Newark	109
Preferred Purchase Plan, Inc.	Camden	87
Raritan Investment Corporation	Perth Amboy	86
Sales Finance Co.	Newark	113
Sanford Associates, Inc.	Irvington	14
Schefrin, Samuel C.	Newark	115
Seacoast Finance Company, Edward H. Conway, T/A	Red Bank	110
*Suburban Propane Gas Corporation	Whippany	100
Suburban Propane Gas Corporation	Belvidere	101
Suburban Propane Gas Corporation	Bound Brook	102
Suburban Propane Gas Corporation	Farmingdale	103
Suburban Propane Gas Corporation	Flemington	104
Suburban Propane Gas Corporation	Franklin	105
Suburban Propane Gas Corporation	Haskell	106
*Universal C. I. T. Credit Corporation	Newark	49
Universal C. I. T. Credit Corporation	Asbury Park	50
Universal C. I. T. Credit Corporation	Atlantic City	51
Universal C. I. T. Credit Corporation	Camden	52
Universal C. I. T. Credit Corporation	Hackensack	53
Universal C. I. T. Credit Corporation	Jersey City	54
Universal C. I. T. Credit Corporation	Morristown	55
Universal C. I. T. Credit Corporation	Paterson	56
Universal C. I. T. Credit Corporation	Perth Amboy	57
Universal C. I. T. Credit Corporation	Plainfield	58
Universal C. I. T. Credit Corporation	Trenton	59

\* Main office, where licensee operates more than one licensed office.

CEMETERY ASSOCIATIONS

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

During the year 1949 reports of the principal and investments of such funds, at the close of their fiscal period, were filed by the following associations:

Name	Location
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	Delawanna, 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.
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 Hebron Cemetery Association	Montclair, N. J.

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Name	Location
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.
Pine Brook Cemetery Association .....	Pine Brook, N. J.
Pittsgrove Presbyterian Cemetery Association .....	Daretown, N. J.
Pointville M. E. Cemetery Association .....	Pointville, N. J.
Restland Memorial Park Cemetery Association .....	Newark, N. J.
Riverside Cemetery Association .....	Clinton, N. J.
Rocky Hill Cemetery Association .....	Rocky Hill, N. J.
Union Cemetery Association .....	Hackettstown, N. J.
Union Cemetery Association .....	Lebanon, N. J.
Union Cemetery Association .....	Ringoes, N. J.

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

Name	Location
Heavenly Rest Memorial Park Association .....	Newark, N. J.
Monmouth Memorial Park Association .....	Asbury Park, N. J.
Mount Freedom Cemetery Association .....	Mount Freedom, N. J.
Weehawken Cemetery Association .....	North Bergen, 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, associations or corporations engaged in transmitting money to foreign countries.

At the end of December 31, 1948, there were outstanding 10 certificates of authority, representing 6 main offices and 4 branch offices. At the close of December 31, 1949, 27 certificates of authority were outstanding, representing 16 main offices and 11 branch offices. The following certificates were issued during the calendar year 1949:

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Date	Name	Location
Jan. 3, 1949	Hans Utsch & Co., Limited	Jersey City
Jan. 28, 1949	Overseas Exchange Company, Henry Sherwin, T/A	New Brunswick
Feb. 1, 1949	Hans Utsch & Co., Limited	Hackensack
Feb. 1, 1949	Hans Utsch & Co., Limited	Hoboken
Feb. 1, 1949	Hans Utsch & Co., Limited	Irvington
Feb. 1, 1949	Hans Utsch & Co., Limited	Newark
Feb. 1, 1949	Hans Utsch & Co., Limited	Paterson
Feb. 1, 1949	Hans Utsch & Co., Limited	West New York
Feb. 1, 1949	Europa Remittance Corporation	Jersey City
April 5, 1949	Arnold Andrews	Newark
April 5, 1949	International Remittances Corporation	Jersey City
April 5, 1949	Foreign Remittances, Inc.	Jersey City
April 8, 1949	Salfin Corporation	Jersey City
May 10, 1949	Overseas Exchange Corporation	Jersey City
May 10, 1949	Overseas Exchange Corporation	New Brunswick
June 10, 1949	International Remittances Corporation	Irvington
July 12, 1949	F. Bleibtreu & Co., Inc.	Jersey City
Aug. 9, 1949	Ostraco Overseas Service and Trading Co., Frederick Rapaport, T/A	Jersey City
Nov. 21, 1949	Foreign Currency Service, Fred Nives, T/A	Jersey City
Nov. 29, 1949	Commercial Private Remittance Corporation	Jersey City

The following certificates of authority were surrendered:

Date	Name	Location
May 10, 1949	Overseas Exchange Company, Henry Sherwin, T/A	Jersey City
May 10, 1949	Overseas Exchange Company, Henry Sherwin, T/A	New Brunswick
May 10, 1949	Overseas Exchange Company, Henry Sherwin, T/A	West New York

Respectfully submitted,

C. A. GOUGH,

*Deputy and Acting Commissioner  
of Banking and Insurance.*

### Statistics of Banks and Savings Banks

(Amounts in thousands of dollars)

#### BANKS\*

Date	Capital	Deposits	Surplus and Undivided Profits	Total Resources	Number of Banks
Dec. 31, 1900	\$7,521	\$60,785	\$7,829	\$78,274	50
" 31, 1905	15,024	145,749	23,744	193,951	81
" 31, 1910	19,005	196,735	29,942	257,978	105
" 31, 1915	24,053	286,670	29,668	354,084	129
" 29, 1920	32,435	567,488	34,560	664,546	154
" 31, 1925	56,425	454,927	69,144	1,139,715	211
" 31, 1930	85,828	1,196,788	121,626	1,461,483	230
" 31, 1935	89,009	884,151	39,453	1,050,519	164
" 31, 1940	68,623	1,030,639	40,534	1,157,182	135
" 31, 1941	67,961	1,110,972	42,987	1,239,074	134
" 31, 1942	67,823	1,118,941	43,212	1,246,457	134
" 31, 1943	66,106	1,604,665	48,441	1,735,441	134
" 31, 1944	63,212	1,937,304	57,530	2,075,807	134
" 31, 1945	62,671	2,310,970	67,983	2,460,582	134
" 31, 1946	60,719	2,192,120	79,242	2,354,075	132
" 31, 1947	57,829	2,208,599	86,901	2,375,947	130
" 31, 1948	57,380	2,223,354	91,915	2,395,118	127
" 31, 1949	55,274	2,267,016	97,182	2,445,599	127

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

#### 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	9,723	324,383	22
" 31, 1943	314,221	33,456	2,846	352,090	22
" 31, 1944	356,253	36,685	3,129	398,336	22
" 31, 1945	407,888	42,522	3,586	456,640	22
" 31, 1946	448,463	46,650	4,198	504,308	22
" 31, 1947	506,745	53,349	6,224	568,535	24
" 31, 1948	525,769	55,617	6,911	592,734	24
" 31, 1949	545,804	58,466	7,385	616,259	23

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

**NEW YORK FEDERAL**

**List of Banks with Dates of Incorporation and Certificates of**

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

\* Denotes has branch or branches.

BANKS

RESERVE DISTRICT

Authority Issued and Names of President and Treasurer or Cashier

Incorporated	Certificate of Authority Issued	President	Treasurer or Cashier
July 7, 1922	September 22, 1922	Frank C. Ferguson	W. L. Van Syckle
January 19, 1889	**January 30, 1889	Louis H. Burfeind	Everett T. Cauffman
November 25, 1949	December 14, 1949	Thomas E. Prescott	
November 10, 1919	December 12, 1919	Anthony Pepe	M. Hamill
June 23, 1925	June 30, 1925	Richard D. Marzano	Richard D. 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
March 30, 1926	February 16, 1927	Thomas E. Prescott	Thomas E. Prescott
April 2, 1929	July 9, 1929	Hugh A. Kelly	Rudolph E. Wiese
July 18, 1907	August 12, 1907	John S. Phipps	David T. Layman, Jr.
July 15, 1902	September 8, 1902	Cecil 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	Nathaniel Kent	R. J. Cadmus
April 25, 1923	September 13, 1923	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
December 8, 1899	December 26, 1899	William J. Field	Richard Kendall
June 13, 1925	August 24, 1925	John B. Molineux	Charles R. Smith
October 19, 1905	December 28, 1905	Wm. F. Burke	A. H. Bridges
March 14, 1924	June 23, 1924	John H. Koch	Frank Shay
April 14, 1904	April 14, 1904	Oakleigh L. Thorne	Charles J. Skinner
November 27, 1911	January 12, 1912	Robert E. Crane	Harold S. Compton
December 2, 1901	December 31, 1901	Wm. J. McElroy	Charles F. Buck
March 11, 1889	**June 1, 1899	C. R. Sanford	A. C. Husbands
June 22, 1906	July 5, 1906	Vincent B. Miner	Clifford W. Buck
May 23, 1929	April 29, 1930	William E. Kuipers	Horace W. Eaves
July 19, 1901	September 26, 1901	D. J. Connolly	J. A. Barber
March 16, 1875	**May 1, 1887	H. K. Corbin	John Goldham
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	Harold R. Clark	James J. Egan
April 15, 1913	June 24, 1913	Stanley J. Marek	Henry Sommerock, Jr.
May 11, 1932	June 17, 1932	Peter F. Runyon	Robert B. Barlow
April 14, 1925	April 25, 1925	Gotthold Rose	John Krayeir
April 11, 1912	June 17, 1912	Frank D. Brewer	C. A. Vander Schans
January 20, 1936	February 1, 1936	John C. Stevens	Charles P. Carter
June 2, 1924	June 30, 1924	John F. Justin	John L. Weber
June 5, 1899	December 13, 1899	Charles H. Plenty	Joseph Kozlik
October 21, 1926	January 6, 1927	Eugene A. Riordan	Charles W. Holweg
October 25, 1901	October 26, 1901	C. Herbert Lee	Reginald A. Cook
July 28, 1890	October 25, 1890	Clarence G. Meeks	George K. Reilly
January 27, 1923	April 7, 1923	Isaac H. Hoffman	Raymond B. Apgar
January 19, 1923	May 23, 1923	John R. Franke	Frank Young, Jr.
June 25, 1889	June 25, 1889	F. P. Armstrong	J. S. Matthews, Jr.
July 1, 1926	September 28, 1926	John F. Seal	C. P. Wood
November 8, 1933	November 13, 1933	P. Rescigno	S. C. Linares
March 23, 1926	May 6, 1926	George W. Bauer	William H. Pullen
August 11, 1915	June 7, 1916	Joseph J. Colando	Russell Davis
March 14, 1872	**July 29, 1872	Walton Sherman	Wm. P. Fleckner
March 25, 1916	April 11, 1916	Samuel C. Morris	Samuel C. Morris
September 26, 1910	December 21, 1910	Carroll B. Merritt	William W. Brown, Jr.
January 3, 1935	January 7, 1935	William C. Smith	Louis J. Perpic

\*\* Commenced business.

NEW YORK FEDERAL

List of Banks with Dates of Incorporation and Certificates of

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

\* Denotes has branch or branches.

BANKS

**RESERVE DISTRICT**

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

Incorporated	Certificate of Authority Issued	President	Treasurer or Cashier
August 10, 1926	October 7, 1926	Frank B. Allen .....	Howard C. Baxter
April 28, 1915	June 29, 1915	C. A. Gesswein .....	Charles W. Mandeville
March 29, 1933	March 29, 1933	Kenneth H. McQueen .....	Chester B. Adams
September 17, 1925	February 4, 1926	Luther S. Ayer .....	Otto F. Fiedler
March 22, 1901	May 28, 1901	F. Sanford Astarita .....	R. K. Seveille
November 23, 1892	December 12, 1892	George Munsick .....	Neilson A. Bertholf
January 2, 1902	February 26, 1902	C. Lester Mott .....	Roy Latham
October 11, 1905	April 17, 1906	James R. Barbour .....	Louis J. Barbour
December 24, 1901	March 28, 1902	Claude E. Mazuy .....	Frank E. Dunker
December 4, 1925	May 4, 1926	H. H. Dieckman .....	John T. Stoll
December 20, 1928	March 8, 1929	J. Robert Stout .....	Wallace G. Carr, Jr.
December 27, 1916	January 9, 1917	E. R. McGlynn .....	Frank D'Alessandro
January 27, 1902	May 27, 1902	Douglas W. Morgan .....	Albert F. Hill
September 2, 1947	September 2, 1947	C. Kenneth Fuller .....	Russell I. Yawger
December 31, 1931	December 31, 1931	Garner F. Hill .....	Alvah M. Alpaugh
November 29, 1889	**January 2, 1890	Cowles Andrus .....	John J. Freeswick
June 10, 1916	June 29, 1916	Henry L. Rost .....	Gordon T. Parry
January 10, 1922	May 8, 1922	Emil Roetheli .....	Roy G. MacKnight
February 1, 1927	December 7, 1927	William A. Castner .....	Vernon C. Hartman
February 11, 1916	May 29, 1916	Charles E. Blackford, Jr. ....	Victor D. Banta
December 28, 1916	May 29, 1917	E. N. Brasefield .....	Robert Souders
March 12, 1902	May 24, 1902	H. Douglas Davis .....	Russell C. Doeringer
March 31, 1926	September 7, 1926	Herbert Van Pelt .....	James M. McComb
November 5, 1919	December 16, 1919	Fred R. Lowe .....	William P. Jewett
August 23, 1928	December 3, 1928	Joseph Stantley .....	Julius R. Meier
July 6, 1920	December 16, 1920	Everett A. Heim .....	Percy H. Bennion
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 .....	C. A. Studdiford
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	Frederick T. Jacobs .....	D. S. Wean
June 19, 1909	June 30, 1909	Lawrence J. MacGregor .....	Theodore Muchmore
June 5, 1919	June 24, 1919	Samuel T. Munson .....	Robert Shelton
June 19, 1926	June 30, 1926	R. A. Callahan .....	J. Spencer Smith
April 6, 1899	April 18, 1899	Paul Bestor .....	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	Louis Annin Ames .....	A. H. Brangwin
March 7, 1924	April 19, 1924	Albert J. Baisch .....	Frank E. Smith
September 19, 1925	January 29, 1926	Clark C. Bowers .....	R. D. Stevens
April 29, 1905	June 29, 1905	Fred A. Berenbroick .....	Arthur A. Buck
April 14, 1902	May 20, 1902	Ray E. Mayham .....	Gerald T. Milton
December 12, 1902	June 16, 1903	Frank H. Betz .....	John M. Hull, Jr.

\*\* Commenced business.

PHILADELPHIA FEDERAL

List of Banks with Dates of Incorporation and Certificates of

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

\* Denotes has branch or branches.

BANKS

**RESERVE DISTRICT**

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

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

\*\* Commenced business.

NEW YORK FEDERAL

Assets, December 31, 1949

NAME MEMBER BANKS	Cash		U. S. Government Securities		Obligations of States and Political Subdivisions
	Currency and Coin	Balances with Other Banks	Direct	Guaranteed	
Ampere Bank and Trust Company, East Orange .....	\$81	\$1,112	\$6,012	....	\$45
Asbury Park and Ocean Grove Bank, Asbury Park .....	385	1,956	7,905	\$24	159
Bank of Allwood, Clifton .....	....	306	....	....	....
Bank of Bogota, Bogota .....	78	956	2,656	....	646
Bank of Commerce, Newark .....	164	1,060	2,601	....	134
Bank of Montclair, Montclair .....	134	2,026	4,371	10	746
Bank of Nutley, Nutley .....	225	1,668	6,729	9	831
Bank of Passaic and Trust Company, Passaic .....	360	5,337	9,905	23	727
Bloomfield Bank and Trust Company, Bloomfield .....	517	6,756	16,744	....	1,358
Boonton Trust Company, Boonton .....	121	1,231	4,435	....	265
Bound Brook Trust Company, Bound Brook .....	299	1,239	2,932	....	765
Broadway Bank and Trust Company, Paterson .....	152	2,131	3,629	....	....
Carteret Bank and Trust Company, Carteret .....	98	542	1,410	14	1,564
Central Home Trust Company of Elizabeth, N. J., Elizabeth .....	348	2,597	5,132	6	851
Citizens Trust Company of Summit, N. J., Summit .....	90	937	2,912	....	40
Commercial Trust Company of New Jersey, Jersey City .....	1,958	20,442	76,375	....	6,841
Community Trust Company of Bloomfield, Bloomfield .....	160	785	3,264	....	....
Dover Trust Company, Dover .....	98	1,299	8,113	....	681
Elizabethport Banking Company, The, Elizabeth .....	566	2,798	11,054	23	866
Fair Lawn-Radburn Trust Company, Fair Lawn .....	132	1,435	3,678	....	1,303
Federal Trust Company, Newark .....	1,578	11,370	43,258	....	4,815
Fidelity Union Trust Company, Newark .....	4,098	63,308	207,239	....	22,600
First Bank and Trust Company, Perth Amboy .....	404	4,090	7,852	....	2,836
Fort Lee Trust Company, Fort Lee .....	60	468	2,863	....	386
Franklin Washington Trust Company, Newark .....	577	4,617	8,933	....	839
Glen Ridge Trust Company, Glen Ridge .....	98	1,082	4,564	....	493
Glen Rock Bank, Glen Rock .....	35	483	1,718	....	921
Hackensack Trust Company, Hackensack .....	684	4,140	16,606	....	400
Hunterdon County Trust Company, Califon .....	47	271	551	....	71
Keyport Banking Company, Keyport .....	119	869	2,856	50	129
Linden Trust Company, Linden .....	325	2,527	9,323	....	1,783
Long Branch Banking Company, Long Branch .....	114	1,004	5,803	....	194
Long Branch Trust Company, Long Branch .....	182	1,395	3,637	....	1,598
Maplewood Bank and Trust Company, The, Maplewood .....	187	2,058	5,182	7	4,898
Merchants Trust Company of Red Bank, N. J., Red Bank .....	257	2,045	5,312	....	1,751
Mid-City Trust Company, Plainfield .....	132	757	2,379	....	252
Montclair Trust Company, Montclair .....	649	5,610	15,559	....	230
Morristown Trust Company, Morristown .....	444	3,525	11,392	....	8
North Jersey Trust Company, Ridgewood, New Jersey, Ridgewood .....	132	2,278	6,741	....	1,194
Peapack-Gladstone Bank, Gladstone .....	44	622	1,846	....	142
Peoples Bank and Trust Company, Passaic .....	416	3,343	7,855	....	1,758
Peoples Bank and Trust Company, Westfield .....	146	3,190	8,533	....	1,064
People's Trust Company, Dunellen .....	80	479	2,177	....	49
Peoples Trust Company of Bergen County, Hackensack .....	830	9,020	32,852	....	3,372
Phillipsburg Trust Company, Phillipsburg .....	164	366	2,388	....	153
Plainfield Trust Company, The, Plainfield .....	432	5,294	17,656	....	1,864
Raritan State Bank, Raritan .....	69	425	607	....	679
Ridgefield Park Trust Company, Ridgefield .....	98	1,012	5,805	....	176
Rochelle Park Bank of Rochelle Park, N. J., Rochelle Park .....	91	657	2,212	....	105
Rutherford Trust Company, Rutherford .....	381	2,491	5,409	12	673
Savings Investment & Trust Company of East Orange, East Orange .....	727	5,769	26,257	15	....
South Orange Trust Company, South Orange .....	92	1,967	1,559	12	4
"The State Trust Company" at Plainfield, Plainfield .....	92	2,376	7,354	....	20
Summit Trust Company, The, Summit .....	284	3,376	8,056	....	2,945
Sussex County Trust Company, Franklin .....	72	658	2,188	....	722

BANKS

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 Including Rediscunts and Overdrafts							
....	\$22	\$489	\$623	\$130	....	....	....	....	\$35	\$8,549
\$73	56	894	3,097	155	....	....	....	....	46	14,700
....	9	....	....	....	....	....	....	....	....	315
6	27	926	568	45	\$5	....	....	....	20	5,933
33	9	652	1,277	90	....	....	....	....	21	6,041
1,445	30	1,910	1,246	158	....	....	....	....	56	12,132
2,048	24	1,339	1,439	230	....	....	....	....	54	14,596
....	30	3,260	3,328	326	....	....	....	....	98	23,394
1,633	63	6,872	2,027	707	....	....	....	....	191	36,868
30	7	1,335	311	22	....	....	....	....	....	7,737
107	12	1,911	326	95	....	....	....	....	6	7,692
48	38	2,495	2,778	61	....	....	....	....	57	11,389
855	10	1,179	251	52	....	....	....	....	3	5,978
629	20	3,291	1,721	149	....	....	....	....	97	14,841
....	9	1,278	1,199	73	....	....	....	....	....	6,538
13,560	3,451	6,473	5,096	1,571	58	....	....	....	555	136,380
....	9	1,453	623	92	....	....	....	....	11	6,397
156	44	572	401	111	....	\$7	....	....	55	11,537
1,003	44	3,913	3,737	115	....	....	....	....	75	24,154
68	23	1,777	563	104	51	....	....	....	40	9,174
252	178	7,397	6,890	1,812	....	....	....	....	334	77,884
9,339	1,839	11,328	79,543	2,419	....	....	....	\$113	1,348	403,674
....	30	2,772	4,706	62	....	....	\$129	....	72	22,953
....	8	888	168	48	....	....	....	....	22	4,911
....	42	6,005	3,300	933	....	....	....	....	78	25,324
185	12	518	1,279	69	....	....	....	....	81	8,381
8	6	10	29	22	....	....	....	....	....	3,212
82	179	1,499	2,317	393	....	....	....	....	14	26,314
77	6	669	493	18	....	1	....	....	2	2,206
125	7	258	480	82	....	....	....	....	1	4,976
701	37	2,875	764	69	....	....	89	....	55	18,548
....	6	327	287	32	....	....	....	....	....	7,767
1,214	55	890	1,679	38	....	....	....	....	1	10,689
1,007	69	4,218	2,078	88	....	....	....	....	129	19,921
60	15	1,776	1,050	80	....	1	....	....	4	12,351
46	11	696	738	109	....	....	....	....	1	5,121
212	38	6,895	2,468	524	15	....	....	....	246	32,446
874	53	3,852	3,552	181	22	3	....	....	104	24,010
25	17	1,404	1,454	149	....	....	....	....	14	13,408
232	9	371	179	3	....	....	....	....	3	3,451
97	33	5,864	4,708	220	....	....	....	....	108	24,402
389	34	299	1,182	89	....	....	....	....	14	14,940
20	7	942	367	61	....	7	....	....	....	4,189
65	147	4,441	4,888	905	....	....	....	....	137	56,657
96	6	342	381	28	....	3	....	....	....	3,927
1,687	366	4,168	6,070	328	....	....	....	....	90	37,955
60	11	939	873	63	....	....	....	....	14	3,740
23	15	590	754	67	....	....	....	....	25	8,565
....	7	1,001	406	105	....	....	....	....	21	4,605
8	48	2,921	4,396	144	....	....	....	....	34	16,517
481	32	3,086	4,535	578	166	....	....	....	174	41,820
50	12	1,798	2,932	71	3	....	....	....	26	8,526
251	12	1,590	1,745	136	....	....	....	....	19	13,595
775	30	3,553	2,597	200	....	....	....	....	107	21,923
338	8	1,314	351	45	3	....	....	....	29	5,749

**NEW YORK FEDERAL**  
**Assets, December 31, 1949**

NAME MEMBER BANKS	Cash		U. S. Government Securities		Obligations of State and Political Subdivisions
	Currency and Coin	Balances With Other Banks	Direct	Guaranteed	
Tenafly Trust Company, Tenafly .....	\$131	\$1,176	\$3,923	....	\$94
Trust Company of New Jersey, Jersey City .....	2,502	13,452	40,988	....	600
Union County Trust Company, Elizabeth .....	1,139	6,088	21,824	\$11	1,621
United States Trust Company of Newark, Newark .....	711	4,691	25,250	....	1,717
United States Trust Company of Paterson, New Jersey, Paterson .....	744	3,881	32,237	3	61
Washington Trust Company of Washington, N. J., Washington .....	100	1,046	3,049	....	2
West Side Trust Company, Newark .....	522	4,819	20,275	....	3,313
Westfield Trust Company, Westfield .....	281	2,658	8,222	....	1,635
Sub-total (Member Banks) .....	\$26,126	\$247,346	\$830,147	\$219	\$85,989
NON-MEMBER BANKS					
Bergen Trust Company of New Jersey, Jersey City .....	\$160	\$1,645	\$1,229	....	\$184
Bessemer Trust Company, Jersey City .....	....	101	250	....	....
Chatham Trust Company, Chatham .....	114	544	2,889	....	617
Citizen's Trust Company, Paterson .....	408	1,631	15,359	....	1,073
Commonwealth Bank of Metuchen, Metuchen .....	73	495	1,780	....	207
Commonwealth Trust Company, Union City .....	701	3,486	29,295	....	1,483
Corporation Trust Company, Jersey City .....	1	210	109	....	....
Cranford Trust Company, Cranford .....	131	804	3,710	\$7	1,234
Essex Title Guaranty & Trust Company, Montclair .....	....	109	....	....	....
Franklin Trust Company of Paterson, Paterson .....	199	766	4,384	....	281
Freehold Trust Company, Freehold .....	165	462	1,392	....	283
Garfield Trust Company, Garfield .....	317	1,088	4,005	....	17
Guttenberg Bank and Trust Company, Guttenberg .....	140	527	5,380	....	....
Harrison-Kearny Trust Company, East Newark .....	127	712	2,393	....	243
Home Trust Company, Hoboken .....	....	5	209	....	100
Hudson Trust Company, Union City .....	1,018	6,759	20,995	10	3,506
Irvington Trust Company, Irvington .....	211	750	5,977	....	56
Leonia Bank and Trust Company, Leonia .....	143	676	2,175	....	36
Linares and Rescigno Bank, Paterson .....	167	383	2,919	3	85
Lodi Trust Company, Lodi .....	83	408	1,472	....	24
Madison Trust Company, Madison .....	90	460	2,689	....	51
Manufacturers' Bank of Edgewater, The, Edgewater .....	37	246	555	....	....
Matawan Bank, The, Matawan .....	53	184	563	....	31
New Brunswick Trust Company, New Brunswick .....	177	914	4,157	....	419
New Jersey Trust Company of Long Branch, Long Branch .....	209	449	3,606	....	518
Newton Trust Company, Newton .....	117	908	2,248	....	620
North Bergen Trust Company, North Bergen .....	117	417	2,403	....	827
Orange Valley Bank, Orange .....	95	334	1,982	....	236
Palisades Trust Company, Englewood .....	388	2,516	10,224	....	1,274
Paterson Savings and Trust Company, The, Paterson .....	627	4,718	19,668	235	6,710
Peoples Bank of Hawthorne, Hawthorne .....	125	563	2,135	....	489
Roselle Park Trust Company, Roselle Park .....	348	1,356	4,888	....	2,359
Seaboard Trust Company, Hoboken .....	191	1,691	6,910	....	942
Seacoast Trust Company, Asbury Park .....	160	522	1,290	41	453
Somerville Trust Company, Somerville .....	256	1,198	8,676	....	691
South Amboy Trust Company, South Amboy .....	65	1,042	1,253	....	242
South River Trust Company, South River .....	219	510	2,574	....	349
Verona Trust Company, Verona .....	174	519	3,581	....	928
Weehawken Trust Company, Union City .....	400	1,468	14,517	....	881
Sub-total (Non-Member Banks) .....	\$8,606	\$41,576	\$199,841	\$296	\$27,449
Sub-total (Member Banks) .....	26,126	247,346	830,147	219	85,989
Total Banks—2nd District .....	\$34,732	\$288,922	\$1,029,988	\$515	\$113,438
Total Banks—3rd District .....	6,852	47,076	174,076	....	13,711
Total All Banks .....	\$41,584	\$335,998	\$1,204,064	\$515	\$127,149
Total All Savings Banks .....	4,470	24,643	302,916	31	12,026
Aggregate .....	\$46,054	\$360,641	\$1,506,980	\$546	\$139,175

BANKS

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							
.....	\$22	\$1,880	\$1,336	\$52	.....	.....	.....	.....	\$48	\$8,662
\$3,162	240	50,007	11,542	2,426	.....	.....	.....	.....	539	125,458
817	288	6,939	7,429	865	.....	.....	.....	.....	181	47,202
1,668	54	1,060	2,390	467	.....	.....	.....	.....	164	38,172
.....	71	4,583	2,274	311	.....	.....	.....	\$3	194	44,362
.....	0	868	557	27	.....	.....	.....	.....	.....	5,658
687	55	929	7,175	516	.....	.....	.....	.....	201	38,492
209	21	3,683	1,877	176	.....	.....	.....	.....	58	18,820
\$47,537	\$8,082	\$199,464	\$214,850	\$19,297	\$323	\$22	\$218	\$116	\$6,112	\$1,685,848
\$520	.....	\$1,320	\$2,213	\$16	.....	.....	.....	.....	\$23	\$7,310
50	.....	.....	.....	.....	.....	.....	.....	.....	.....	401
75	\$1	1,182	323	63	.....	.....	.....	.....	4	5,812
512	.....	1,170	1,342	138	.....	.....	.....	.....	102	21,735
119	.....	694	262	22	.....	.....	.....	.....	.....	3,652
349	.....	7,698	1,965	403	\$2	.....	.....	.....	221	45,603
.....	100	.....	.....	11	.....	.....	.....	.....	100	531
20	245	1,225	831	113	.....	.....	.....	.....	29	8,349
.....	.....	598	.....	124	72	\$9	.....	.....	32	944
27	3	1,035	2,439	103	.....	.....	.....	\$10	7	9,254
15	.....	616	1,120	50	.....	.....	.....	.....	.....	4,103
.....	.....	2,816	3,636	206	26	.....	.....	.....	100	12,211
1,963	2,276	.....	105	.....	.....	.....	.....	.....	.....	10,391
.....	.....	993	428	46	1	.....	.....	.....	.....	4,943
114	.....	.....	.....	.....	.....	.....	.....	.....	.....	428
400	.....	23,672	9,695	727	.....	.....	.....	.....	2	67,943
.....	.....	3,390	740	108	.....	.....	.....	.....	.....	11,264
.....	52	1,435	2,053	45	.....	.....	.....	.....	24	6,639
60	10	1,110	329	.....	10	.....	.....	.....	.....	5,076
25	.....	996	621	48	2	.....	.....	.....	.....	3,679
15	53	956	373	66	.....	.....	.....	.....	22	4,775
69	.....	268	328	23	.....	.....	.....	.....	5	1,531
330	.....	490	384	26	.....	.....	.....	.....	.....	2,061
5	2	1,086	1,730	160	.....	.....	.....	.....	.....	8,650
.....	.....	1,065	1,261	109	.....	.....	.....	.....	5	7,222
25	.....	1,611	624	76	.....	.....	.....	.....	20	6,249
614	.....	328	544	92	.....	.....	.....	.....	4	5,546
.....	.....	700	473	33	.....	.....	.....	.....	19	3,872
951	30	992	1,360	202	.....	.....	.....	.....	79	18,016
1,617	919	16,120	4,676	805	.....	.....	.....	.....	453	56,548
415	.....	676	140	24	.....	.....	.....	.....	.....	4,567
445	147	545	1,719	.....	.....	.....	.....	.....	.....	11,807
225	.....	920	1,211	.....	.....	.....	.....	.....	46	12,136
188	.....	397	715	83	.....	.....	.....	.....	3	3,852
642	418	2,908	1,009	78	.....	.....	.....	.....	.....	16,476
62	11	976	542	46	.....	.....	.....	.....	.....	4,239
39	.....	780	682	42	.....	.....	.....	.....	1	5,196
25	.....	412	620	115	.....	.....	.....	.....	35	6,418
2,151	844	1,721	151	240	.....	.....	.....	.....	2	22,375
\$12,067	\$5,111	\$83,101	\$47,253	\$4,443	\$113	\$9	.....	\$17	\$1,922	\$431,804
47,537	8,082	199,464	214,850	19,297	323	22	\$218	116	6,112	1,685,848
\$59,604	\$13,193	\$282,565	\$262,103	\$23,740	\$436	\$31	\$218	\$133	\$8,034	\$2,117,652
8,032	1,423	25,355	44,324	4,838	12	14	.....	.....	2,234	327,947
\$67,636	\$14,616	\$307,920	\$306,427	\$28,578	\$448	\$45	\$218	\$133	\$10,268	\$2,445,599
119,568	230	145,234	681	4,013	101	97	.....	.....	2,249	616,259
\$187,204	\$14,846	\$453,154	\$307,108	\$32,591	\$549	\$142	\$218	\$133	\$12,517	\$3,061,858

**NEW YORK FEDERAL**  
**Liabilities, December 31, 1949**

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				
Ampere Bank and Trust Company, East Orange .....	\$3,322	\$4,351	....	\$55	\$284	....
Asbury Park and Ocean Grove Bank, Asbury Park .....	7,352	5,140	....	289	836	....
Bank of Allwood, Clifton .....	....	....	....	....	....	....
Bank of Bogota, Bogota .....	1,786	3,250	....	68	306	....
Bank of Commerce, Newark .....	1,888	3,273	....	51	278	....
Bank of Montclair, Montclair .....	6,878	3,640	....	148	398	\$29
Bank of Nutley, Nutley .....	5,342	7,312	....	186	555	....
Bank of Passaic and Trust Company, Passaic .....	9,116	9,051	....	259	2,376	622
Bloomfield Bank and Trust Company, Bloomfield .....	13,658	15,159	....	602	3,081	733
Boonton Trust Company, Boonton .....	2,767	3,785	....	103	601	....
Bound Brook Trust Company, Bound Brook .....	2,441	4,281	....	78	373	....
Broadway Bank and Trust Company, Paterson .....	5,823	4,171	....	232	488	....
Carteret Bank and Trust Company, Carteret .....	1,012	4,245	....	35	185	....
Central Home Trust Company of Elizabeth, N. J., Elizabeth .....	7,111	5,235	....	204	1,114	5
Citizens Trust Company of Summit, N. J., Summit .....	2,075	3,473	\$93	74	372	....
Commercial Trust Company of New Jersey, Jersey City Community Trust Company of Bloomfield, Bloomfield...	54,638	59,871	....	1,185	2,774	7,711
Dover Trust Company, Dover .....	1,943	3,744	....	9	110	125
Elizabethport Banking Company, The, Elizabeth .....	3,831	6,419	....	49	392	....
Fair Lawn-Radburn Trust Company, Fair Lawn .....	7,030	14,950	....	204	559	25
Federal Trust Company, Newark .....	3,720	3,261	....	154	1,453	....
Fidelity Union Trust Company, Newark .....	41,538	24,128	....	825	2,676	1,822
First Bank and Trust Company, Perth Amboy .....	227,861	107,503	....	9,896	11,916	6,182
Fort Lee Trust Company, Fort Lee .....	10,763	8,487	....	525	1,040	473
Franklin Washington Trust Company, Newark .....	1,334	2,841	....	55	342	....
Glen Ridge Trust Company, Glen Ridge .....	10,097	11,470	....	251	1,607	....
Glen Rock Bank, Glen Rock .....	3,777	3,050	....	400	500	25
Hackensack Trust Company, Hackensack .....	1,240	1,606	....	13	....	....
Hunterdon County Trust Company, Califon .....	11,337	11,627	....	232	1,033	....
Keyport Banking Company, Keyport .....	617	1,159	....	14	178	....
Linden Trust Company, Linden .....	1,916	2,302	....	62	321	....
Long Branch Banking Company, Long Branch .....	5,390	9,283	44	392	2,050	....
Long Branch Trust Company, Long Branch .....	2,757	3,430	....	72	1,133	....
Maplewood Bank and Trust Company, The, Maplewood..	3,513	5,650	....	103	422	....
Merchants Trust Company of Red Bank, N. J., Red Bank	8,626	8,744	....	168	800	....
Mid-City Trust Company, Plainfield .....	6,364	4,636	....	119	407	....
Montclair Trust Company, Montclair .....	2,029	2,434	....	47	158	....
Morristown Trust Company, Morristown .....	15,455	11,247	....	407	1,630	1,587
North Jersey Trust Company, Ridgewood, New Jersey, Ridgewood .....	11,652	8,522	....	296	705	33
Peapack-Gladstone Bank, Gladstone .....	6,283	6,104	....	121	78	....
Peoples Bank and Trust Company, Passaic .....	1,237	1,590	....	13	367	....
Peoples Bank and Trust Company, Westfield .....	8,980	10,639	....	397	1,972	6
People's Trust Company, Dunellen .....	7,227	5,511	....	223	718	....
Peoples Trust Company of Bergen County, Hackensack..	1,358	2,339	....	79	153	....
Phillipsburg Trust Company, Phillipsburg .....	22,570	24,586	....	1,724	3,179	....
	910	2,479	....	45	232	....

**RESERVE DISTRICT**

(Amounts in Thousands of Dollars)

Other Deposits Certified and Officers' Checks, etc.	Total Deposits	Bills Payable, Rediscounts, etc.	Acceptances Executed by or for Account of this Bank	Other Liabilities	Total Liabilities	CAPITAL ACCOUNTS					Total Liabilities and Capital Accounts	
						Preferred Stock	Common Stock	Surplus	Undivided Profits	Reserve and Re- tirement Account		Total Capital Accounts
\$31	\$8,043	....	....	\$30	\$8,073	....	\$225	\$200	\$40	\$11	\$476	\$8,549
63	13,680	....	....	54	13,734	....	500	400	66	....	966	14,700
....	....	....	....	....	....	....	225	60	....	30	315	315
96	5,506	....	....	60	5,566	....	100	200	55	12	367	5,933
85	5,375	....	....	79	5,654	....	200	100	47	40	387	6,041
278	11,371	....	....	40	11,411	....	250	450	21	....	721	12,132
200	13,595	....	....	66	13,661	....	400	400	135	....	935	14,596
701	22,125	....	....	86	22,211	....	275	825	83	....	1,183	23,394
944	34,177	....	....	191	34,368	....	750	1,000	750	....	2,500	36,868
30	7,286	....	....	19	7,305	....	100	100	3	249	452	7,757
36	7,209	....	....	11	7,220	....	300	120	52	....	472	7,692
82	10,796	....	....	56	10,852	....	200	250	87	....	537	11,389
41	5,521	....	....	6	5,527	....	106	225	98	28	451	5,978
347	14,016	....	....	72	14,088	....	300	400	53	....	753	14,841
41	6,128	....	....	8	6,136	....	150	200	27	25	402	6,538
675	126,854	....	....	592	127,446	....	3,460	4,000	867	667	8,934	136,380
33	5,964	....	....	17	5,981	....	100	200	101	15	416	6,397
44	10,735	....	....	37	10,772	....	200	400	82	83	765	11,537
283	23,051	....	....	223	23,274	\$300	100	250	62	168	880	24,154
68	8,656	....	....	45	8,701	....	100	350	23	....	473	9,174
1,787	72,776	....	....	275	73,051	....	1,622	1,623	963	625	4,833	77,884
10,230	373,588	....	\$113	3,809	377,510	....	4,000	16,000	6,164	....	26,164	403,674
156	21,444	....	....	164	21,608	....	500	500	320	25	1,345	22,953
31	4,603	....	....	16	4,619	....	100	150	36	6	292	4,911
423	23,848	....	....	169	24,017	500	384	75	196	152	1,307	25,324
27	7,779	....	....	31	7,810	....	200	200	171	....	571	8,381
57	2,916	....	....	14	2,930	....	50	150	60	22	282	3,212
449	24,678	....	....	97	24,775	....	700	350	399	90	1,539	26,314
5	1,973	....	....	5	1,978	....	100	100	25	3	228	2,206
4	4,605	....	....	14	4,619	....	160	120	125	12	357	4,976
61	17,220	....	....	80	17,300	....	500	600	118	30	1,248	18,548
17	7,409	....	....	14	7,423	....	100	110	110	24	344	7,767
50	9,738	....	....	34	9,772	....	200	300	335	82	917	10,689
84	18,422	....	....	107	18,529	....	450	800	137	5	1,392	19,921
47	11,373	....	....	29	11,602	86	112	350	115	86	749	12,351
25	4,693	....	....	....	4,693	....	175	175	28	50	428	5,121
132	30,458	....	....	188	30,646	....	600	650	550	....	1,800	32,446
375	21,583	....	....	163	21,746	....	880	886	341	163	2,264	24,010
101	12,687	....	....	8	12,695	....	250	300	163	....	713	13,408
29	3,236	....	....	....	3,236	....	50	125	40	....	215	3,451
520	22,514	....	....	385	22,899	....	500	600	403	....	1,503	24,402
54	13,733	....	....	74	13,807	....	200	600	233	100	1,133	14,940
4	3,933	....	....	....	3,933	....	100	150	6	....	256	4,189
1,407	53,466	....	....	293	53,759	....	750	1,750	298	100	2,898	56,657
17	3,683	....	....	7	3,690	....	150	55	27	5	237	3,927

**NEW YORK FEDERAL**  
**Liabilities, December 31, 1949**

NAME MEMBER BANKS	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				
Plainfield Trust Company, The, Plainfield .....	\$16,649	\$15,571	....	\$524	\$1,335	\$234
Raritan State Bank, Raritan .....	1,032	1,913	....	54	274	8
Ridgefield Park Trust Company, Ridgefield Park .....	3,110	4,522	....	113	240	....
Rochelle Park Bank of Rochelle Park, N. J., Rochelle Park .....	1,449	2,117	....	54	607	....
Rutherford Trust Company, Rutherford .....	7,587	6,310	\$93	323	734	....
Savings Investment & Trust Company of East Orange, East Orange .....	18,608	17,975	....	617	1,984	44
South Orange Trust Company, South Orange .....	3,982	3,175	....	69	319	....
"The State Trust Company" at Plainfield, Plainfield...	6,001	6,118	....	154	265	4
Summit Trust Company, The, Summit .....	11,185	7,930	....	486	868	....
Sussex County Trust Company, Franklin .....	1,607	3,028	....	35	845	....
Tenafly Trust Company, Tenafly .....	3,539	3,797	42	162	372	....
Trust Company of New Jersey, Jersey City .....	38,996	67,644	....	1,176	4,716	741
Union County Trust Company, Elizabeth .....	20,055	20,143	....	515	1,779	519
United States Trust Company of Newark, Newark .....	13,558	14,610	60	454	3,702	784
United States Trust Company of Paterson, New Jersey, Paterson .....	10,969	26,706	....	517	2,663	409
Washington Trust Company of Washington, N. J., Washington .....	2,609	2,963	....	59	242	....
West Side Trust Company, Newark .....	15,139	18,882	....	413	1,322	....
Westfield Trust Company, Westfield .....	7,835	7,636	....	187	1,268	....
Sub-total (Member Banks) .....	\$741,274	\$677,018	\$332	\$26,376	\$73,687	\$22,121

**RESERVE DISTRICT**  
(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	
\$570	\$34,883	....	....	\$421	\$35,304	....	\$1,000	\$1,000	\$351	\$300	\$2,651	\$37,955
20	3,301	....	....	....	3,301	....	150	200	59	30	439	3,740
149	8,134	....	....	26	8,160	\$35	100	260	9	1	405	8,565
54	4,281	....	....	34	4,315	....	100	150	25	15	290	4,605
284	15,331	....	....	133	15,464	....	250	700	67	36	1,053	16,517
563	39,791	....	....	144	39,935	764	101	226	629	165	1,885	41,820
114	7,659	....	....	447	8,106	40	112	150	78	40	420	8,526
250	12,792	....	....	29	12,821	185	63	150	185	191	774	13,595
70	20,539	....	....	183	20,722	....	600	400	201	....	1,201	21,923
7	4,922	....	....	58	4,980	....	150	100	21	498	769	5,749
186	8,098	....	....	75	8,173	50	150	200	28	51	489	8,662
1,179	114,452	....	....	781	115,233	4,000	600	3,400	1,725	500	10,225	125,458
922	43,935	....	....	203	44,138	700	500	1,200	162	504	3,066	47,202
660	35,828	....	....	95	35,923	....	1,000	800	249	200	2,249	38,172
448	41,712	....	\$3	144	41,859	....	600	1,200	651	52	2,503	44,362
20	5,293	....	....	11	5,304	....	100	230	18	6	354	5,658
469	36,225	....	....	209	36,434	....	1,022	900	136	....	2,058	38,492
484	17,410	....	....	198	17,608	300	100	300	282	230	1,212	18,820
\$26,622	\$1,567,430	....	\$116	\$10,859	\$1,578,405	\$6,960	\$27,446	\$48,409	\$18,901	\$5,727	\$107,443	\$1,685,848

**NEW YORK FEDERAL**  
**Liabilities, December 31, 1949**

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 .....	\$2,919	\$2,248	.....	\$59	\$1,498	.....
Bessemer Trust Company, Jersey City .....	.....	.....	.....	.....	.....	.....
Chatham Trust Company, Chatham .....	2,696	2,575	.....	12	93	.....
Citizen's Trust Company, Paterson .....	8,377	10,509	.....	340	1,004	\$177
Commonwealth Bank of Metuchen, Metuchen .....	1,381	1,572	.....	18	491	6
Commonwealth Trust Company, Union City .....	13,568	27,884	.....	515	688	.....
Corporation Trust Company, Jersey City .....	.....	.....	.....	.....	.....	.....
Cranford Trust Company, Cranford .....	3,223	3,861	.....	20	569	.....
Essex Title Guaranty & Trust Company, Montclair .....	.....	.....	.....	.....	.....	.....
Franklin Trust Company of Paterson, Paterson .....	4,175	3,095	.....	95	1,081	.....
Freehold Trust Company, Freehold .....	1,806	1,349	.....	25	572	14
Garfield Trust Company, Garfield .....	2,973	7,588	\$53	165	523	42
Guttenberg Bank and Trust Company, Guttenberg .....	1,508	8,391	.....	.....	6	.....
Harrison-Kearny Trust Company, East Newark .....	1,427	2,885	15	34	139	.....
Home Trust Company, Hoboken .....	.....	.....	.....	.....	.....	.....
Hudson Trust Company, Union City .....	25,543	34,197	.....	1,132	1,615	365
Irvington Trust Company, Irvington .....	4,046	6,112	6	100	186	.....
Leonia Bank and Trust Company, Leonia .....	2,316	3,480	.....	20	184	.....
Linares and Rescigno Bank, Paterson .....	763	3,901	.....	25	10	.....
Lodi Trust Company, Lodi .....	1,237	1,985	.....	52	111	.....
Madison Trust Company, Madison .....	1,510	2,495	.....	37	440	.....
Manufacturers' Bank of Edgewater, The, Edgewater... ..	481	557	.....	18	348	.....
Matawan Bank, The, Matawan .....	798	887	18	37	123	.....
New Brunswick Trust Company, New Brunswick .....	3,503	3,780	132	7	221	.....
New Jersey Trust Company of Long Branch, Long Branch .....	3,283	3,054	.....	10	232	.....
Newton Trust Company, Newton .....	2,107	2,986	.....	71	600	.....
North Bergen Trust Company, North Bergen .....	1,969	3,065	.....	31	102	.....
Orange Valley Bank, Orange .....	1,244	2,265	.....	.....	87	.....
Palisades Trust Company, Englewood .....	8,615	6,368	.....	198	1,539	.....
Paterson Savings and Trust Company, The, Paterson .....	7,303	41,231	.....	405	1,415	396
Peoples Bank of Hawthorne, Hawthorne .....	1,364	2,614	.....	88	103	.....
Roselle Park Trust Company, Roselle Park .....	4,428	5,698	.....	107	630	.....
Seaboard Trust Company, Hoboken .....	5,712	4,382	.....	283	245	119
Seacoast Trust Company, Asbury Park .....	2,023	908	.....	32	476	.....
Somerville Trust Company, Somerville .....	4,898	8,217	.....	182	1,552	231
South Amboy Trust Company, South Amboy .....	1,192	2,102	17	48	532	22
South River Trust Company, South River .....	1,981	2,251	.....	100	334	.....
Verona Trust Company, Verona .....	2,354	3,194	.....	55	381	.....
Weehawken Trust Company, Union City .....	5,343	15,484	.....	.....	332	.....
Sub-total (Non-Member Banks) .....	\$138,126	\$233,170	\$241	\$4,321	\$18,462	\$1,372
Sub-total (Member Banks) .....	741,274	677,018	332	26,376	73,687	22,121
Total Banks—2nd District .....	\$879,400	\$910,188	\$573	\$30,697	\$92,149	\$23,493
Total Banks—3rd District .....	149,434	96,417	72	6,304	42,778	3,982
Total All Banks .....	\$1,028,834	\$1,006,605	\$645	\$37,001	\$134,927	\$27,475
Total All Savings Banks .....	6,819	536,073	.....	29	2,508	155
Aggregate .....	\$1,035,653	\$1,542,678	\$645	\$37,030	\$137,435	\$27,630

BANKS

RESERVE DISTRICT

(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 Retirement Account	Total Capital Accounts	
\$61	\$6,785	.....	.....	.....	\$82	\$6,867	.....	\$100	\$250	\$43	\$50	\$443	\$7,310
.....	.....	.....	.....	.....	57	57	.....	100	100	144	.....	344	401
38	5,414	.....	.....	.....	.....	5,414	.....	150	175	44	29	398	5,812
62	20,469	.....	.....	.....	68	20,537	.....	600	400	186	12	1,198	21,735
15	3,483	.....	.....	.....	4	3,487	\$23	27	25	67	23	165	3,652
286	42,941	.....	.....	.....	220	43,161	800	200	314	586	542	2,442	45,603
.....	.....	.....	.....	.....	180	180	.....	100	150	101	.....	351	531
133	7,806	.....	.....	.....	44	7,850	.....	150	250	99	.....	499	8,349
.....	.....	.....	.....	.....	76	76	.....	500	250	25	93	868	944
73	8,519	.....	.....	\$10	128	8,657	.....	300	200	97	.....	597	9,254
21	3,787	.....	.....	.....	25	3,812	20	130	100	21	20	291	4,103
75	11,419	.....	.....	.....	158	11,577	60	300	106	108	60	634	12,211
16	9,981	.....	.....	.....	11	9,992	.....	100	100	114	85	399	10,391
32	4,532	.....	.....	.....	4	4,536	.....	100	200	95	12	407	4,943
.....	.....	.....	.....	.....	.....	.....	.....	100	50	278	.....	428	428
344	63,196	.....	.....	2	513	63,711	600	1,320	1,020	991	241	4,232	67,943
90	10,540	.....	.....	.....	57	10,597	.....	300	150	217	.....	667	11,264
53	6,053	.....	.....	.....	143	6,196	.....	125	125	100	93	443	6,639
47	4,746	.....	.....	.....	106	4,852	.....	50	145	24	5	224	5,076
19	3,404	.....	.....	.....	1	3,405	198	.....	.....	45	31	274	3,679
6	4,488	.....	.....	.....	14	4,502	.....	100	120	53	.....	273	4,775
17	1,421	.....	.....	.....	6	1,427	.....	50	35	19	.....	104	1,531
2	1,865	.....	.....	.....	12	1,877	.....	100	50	34	.....	184	2,061
97	7,740	.....	.....	.....	11	7,751	471	.....	116	312	.....	899	8,650
77	6,656	.....	.....	5	16	6,677	.....	200	200	129	16	545	7,222
13	5,777	.....	.....	.....	21	5,798	.....	130	270	51	.....	451	6,249
34	5,201	.....	.....	.....	.....	5,201	.....	100	200	45	.....	345	5,546
4	3,600	.....	.....	.....	12	3,612	.....	125	60	32	43	260	3,872
32	16,752	.....	.....	.....	109	16,861	.....	300	700	142	13	1,155	18,016
300	51,050	.....	.....	.....	493	51,543	.....	1,000	2,000	2,005	.....	5,005	56,548
39	4,208	.....	.....	.....	13	4,221	100	.....	100	44	102	346	4,567
56	10,919	.....	.....	.....	.....	10,919	.....	150	700	38	.....	888	11,807
45	10,786	.....	.....	.....	51	10,837	.....	500	500	199	100	1,299	12,136
12	3,451	.....	.....	.....	.....	3,451	.....	100	200	68	33	401	3,852
60	15,149	.....	.....	.....	52	15,201	.....	400	800	75	.....	1,275	16,476
9	3,922	.....	.....	.....	10	3,932	50	100	100	31	26	307	4,239
9	4,675	.....	.....	.....	21	4,696	.....	225	175	85	15	500	5,196
39	6,023	.....	.....	.....	28	6,051	.....	125	150	83	9	367	6,418
32	21,191	.....	.....	.....	31	21,222	.....	400	200	250	303	1,153	22,375
\$2,257	\$397,949	.....	.....	\$17	\$2,777	\$400,743	\$2,382	\$8,857	\$10,786	\$7,080	\$1,956	\$31,061	\$431,804
26,622	1,567,430	.....	.....	116	10,859	1,578,403	6,960	27,446	48,409	18,901	5,727	107,443	1,685,848
\$28,879	\$1,965,379	.....	.....	\$133	\$13,636	\$1,979,148	\$9,342	\$36,303	\$59,195	\$25,981	\$7,683	\$138,504	\$2,117,652
2,650	301,637	.....	.....	.....	2,654	304,291	3,669	5,960	8,072	3,934	2,021	23,656	327,947
\$31,529	\$2,267,016	.....	.....	\$133	\$16,290	\$2,283,439	\$13,011	\$42,263	\$67,267	\$29,915	\$9,704	\$162,160	\$2,445,599
220	545,804	.....	.....	.....	2,696	548,500	300	.....	58,466	346	8,647	67,759	616,259
\$31,749	\$2,812,820	.....	.....	\$133	\$18,986	\$2,831,939	\$13,311	\$42,263	\$125,733	\$30,261	\$18,351	\$229,919	\$3,061,858

**PHILADELPHIA FEDERAL**

Assets, December 31, 1949

NAME	Cash		U. S. Government Securities		Obligations of States and Political Subdivisions
	Currency and Coin	Balances with Other Banks	Direct	Guaranteed	
<b>MEMBER BANKS</b>					
Bordentown Banking Company, Bordentown .....	\$71	\$745	\$2,187	....	\$540
Burlington City Loan and Trust Company, Burlington..	154	647	2,076	....	9
Camden Trust Company, Camden .....	1,319	15,934	49,589	....	2,914
Egg Harbor City Trust Company, Egg Harbor City .....	107	1,239	2,959	....	....
Elmer Trust Company, Elmer .....	57	538	731	....	5
Farmers' Trust Company, The, Mount Holly .....	67	733	1,329	....	70
Hightstown Trust Company, Hightstown .....	53	1,098	2,184	....	255
Princeton Bank and Trust Company, Princeton .....	85	2,100	8,000	....	1,422
Riverside Trust Company, Riverside .....	71	589	2,205	....	417
Swedesboro Trust Company, Swedesboro .....	105	678	3,090	....	341
Union Bank of Wildwood, New Jersey, The, Wildwood..	118	662	2,518	....	21
Sub-total (Member Banks) .....	\$2,207	\$24,963	\$76,868	....	\$5,994
<b>NON-MEMBER BANKS</b>					
Burlington County Trust Company, Moorestown .....	\$229	\$1,049	\$4,220	....	\$634
Cape May County Title and Trust Company, Cape May Court House .....	....	109	29	....	....
Cinnaminson Bank and Trust Company, Riverton .....	153	503	2,628	....	232
Guarantee Bank and Trust Company, Atlantic City .....	726	3,176	12,946	....	37
Lakewood Trust Company of Lakewood, N. J., Lakewood .....	156	276	1,759	....	82
Peoples Bank and Trust Company, Hammonton .....	262	650	5,094	....	241
Peoples Bank of Penns Grove, Penns Grove .....	101	169	366	....	172
Peoples Bank of Port Norris, The, Port Norris .....	57	150	906	....	....
Pitman Title and Trust Company, Pitman .....	130	370	893	....	166
Tradesmens Bank and Trust Company of Vineland, The, Vineland .....	390	2,371	8,001	....	1,130
Trenton Banking Company, Trenton .....	1,074	3,801	24,852	....	1,388
Trenton Trust Company, Trenton .....	1,189	8,608	33,622	....	3,037
Wildwood Trust Company, Wildwood .....	113	224	1,305	....	42
Woodbury Trust Company, Woodbury .....	65	637	587	....	536
Sub-total (Non-Member Banks) .....	\$4,645	\$22,113	\$97,208	....	\$7,717
Sub-total (Member Banks) .....	2,207	24,963	76,868	....	5,994
Totals .....	\$6,852	\$47,076	\$174,076	....	\$13,711

BANKS

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 Including Rediscunts and Overdrafts							
\$813	\$17	\$538	\$494	\$16	\$5	.....	.....	.....	\$1	\$5,427
45	8	487	845	49	.....	.....	.....	.....	11	4,331
99	779	10,878	15,067	1,773	.....	.....	.....	.....	1,233	99,585
83	11	610	634	31	.....	.....	.....	.....	.....	5,674
.....	5	423	531	28	.....	.....	.....	.....	.....	2,318
562	6	526	190	38	.....	.....	.....	.....	.....	3,521
83	16	186	408	27	4	.....	.....	.....	3	4,317
154	15	985	831	102	.....	.....	.....	.....	4	13,698
125	9	885	596	74	.....	.....	.....	.....	16	4,987
.....	8	252	272	26	.....	.....	.....	.....	2	4,774
.....	6	134	498	47	.....	.....	.....	.....	3	4,007
\$1,964	\$880	\$15,904	\$20,366	\$2,211	\$9	.....	.....	.....	\$1,273	\$152,639
\$841	\$2	\$1,242	\$1,374	\$200	.....	\$14	.....	.....	\$3	\$9,808
15	3	.....	.....	82	.....	.....	.....	.....	62	300
459	.....	633	509	93	.....	.....	.....	.....	3	5,215
.....	147	1,965	3,887	461	.....	.....	.....	.....	6	23,351
20	.....	476	588	41	.....	.....	.....	.....	.....	3,398
261	29	270	754	58	.....	.....	.....	.....	.....	7,619
275	1	258	210	14	.....	.....	.....	.....	5	1,571
.....	.....	73	58	4	.....	.....	.....	.....	1	1,249
442	.....	405	526	39	.....	.....	.....	.....	3	2,974
191	.....	818	1,774	.....	.....	.....	.....	.....	7	14,682
846	353	1,631	3,934	601	.....	.....	.....	.....	75	38,555
2,069	2	1,390	9,760	974	.....	.....	.....	.....	280	60,937
167	.....	75	344	33	.....	.....	.....	.....	.....	2,303
482	6	209	240	25	\$3	.....	.....	.....	516	3,346
\$6,068	\$543	\$9,451	\$23,958	\$2,627	\$3	\$14	.....	.....	\$961	\$175,308
1,964	880	15,904	20,366	2,211	9	.....	.....	.....	1,273	152,639
\$8,032	\$1,423	\$25,355	\$44,324	\$4,838	\$12	\$14	.....	.....	\$2,234	\$327,947

PHILADELPHIA FEDERAL

Liabilities, December 31, 1949

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				
Bordentown Banking Company, Bordentown .....	\$1,931	\$2,645	....	\$61	\$198	....
Burlington City Loan and Trust Company, Burlington..	1,703	1,102	....	67	955	\$6
Camden Trust Company, Camden .....	52,208	26,808	....	2,147	7,355	1,990
Egg Harbor City Trust Company, Egg Harbor City ....	2,463	2,103	....	59	541	....
Elmer Trust Company, Elmer .....	1,043	624	....	11	377	....
Farmers' Trust Company, The, Mount Holly .....	1,710	1,235	....	17	221	....
Hightstown Trust Company, Hightstown .....	1,993	1,700	....	4	276	....
Princeton Bank and Trust Company, Princeton .....	7,235	3,882	....	190	1,379	....
Riverside Trust Company, Riverside .....	1,205	2,140	\$72	62	1,141	....
Swedesboro Trust Company, Swedesboro .....	3,085	862	....	39	419	....
Union Bank of Wildwood, New Jersey, The, Wildwood..	2,354	959	....	15	390	2
Sub-total (Member Banks) .....	\$76,930	\$44,060	\$72	\$2,672	\$13,252	\$1,998
NON-MEMBER BANKS						
Burlington County Trust Company, Moorestown .....	\$4,565	\$3,558	....	\$170	\$627	....
Cape May County Title and Trust Company, Cape May Court House .....	....	....	....	....	....	....
Cinnaminson Bank and Trust Company, Riverton .....	2,499	1,895	....	16	403	....
Guarantee Bank and Trust Company, Atlantic City ....	13,308	4,232	....	541	3,393	\$4
Lakewood Trust Company of Lakewood, N. J., Lakewood	1,619	1,232	....	39	242	....
Peoples Bank and Trust Company, Hammonton .....	4,335	2,498	....	93	188	....
Peoples Bank of Penns Grove, Penns Grove .....	910	497	....	4	....	....
Peoples Bank of Port Norris, The, Port Norris .....	939	55	....	....	151	....
Pitman Title and Trust Company, Pitman .....	1,641	825	....	33	165	....
Tradescans Bank and Trust Company of Vineland, The, Vineland .....	9,627	2,823	....	176	888	....
Trenton Banking Company, Trenton .....	13,897	11,986	....	807	7,330	530
Trenton Trust Company, Trenton .....	16,715	21,402	....	1,733	15,252	1,450
Wildwood Trust Company, Wildwood .....	1,067	295	....	14	682	....
Woodbury Trust Company, Woodbury .....	1,382	1,059	....	6	205	....
Sub-total (Non-Member Banks) .....	\$72,504	\$52,357	....	\$3,632	\$29,526	\$1,984
Sub-total (Member Banks) .....	76,930	44,060	\$72	2,672	13,252	1,998
Totals .....	\$149,434	\$96,417	\$72	\$6,304	\$42,778	\$3,982

BANKS

**RESERVE DISTRICT**  
(Amounts in Thousands of Dollars)

Other Deposits Certified and Officers' Checks, etc.	Total Deposits	Bills Payable, Rediscounts, etc.	Acceptances Executed by or for Account of this Bank	Other Liabilities	Total Liabilities	CAPITAL ACCOUNTS						Total Liabilities and Capital Accounts
						Preferred Stock	Common Stock	Surplus	Undivided Profits	Reserve and Re- tirement Account	Total Capital Accounts	
\$11	\$4,846	.....	.....	\$6	\$4,852	.....	\$100	\$300	\$144	\$31	\$575	\$5,427
18	3,851	.....	.....	44	3,895	.....	140	110	11	175	436	4,331
1,390	91,898	.....	.....	1,495	93,393	\$1,575	1,250	2,250	623	494	6,192	99,585
67	5,233	.....	.....	18	5,251	.....	150	225	17	31	423	5,674
34	2,089	.....	.....	29	2,118	.....	100	80	15	5	200	2,318
3	3,186	.....	.....	11	3,197	.....	100	100	99	25	324	3,521
73	4,046	.....	.....	6	4,052	35	65	65	56	44	265	4,317
157	12,843	.....	.....	11	12,854	.....	250	250	326	18	844	13,698
19	4,639	.....	.....	13	4,652	.....	100	200	23	12	335	4,987
1	4,406	.....	.....	11	4,417	75	100	100	64	18	357	4,774
28	3,748	.....	.....	13	3,761	.....	100	110	32	4	246	4,007
<b>\$1,801</b>	<b>\$140,785</b>	.....	.....	<b>\$1,657</b>	<b>\$142,442</b>	<b>\$1,685</b>	<b>\$2,455</b>	<b>\$3,790</b>	<b>\$1,410</b>	<b>\$857</b>	<b>\$10,197</b>	<b>\$152,639</b>
<b>\$13</b>	<b>\$8,933</b>	.....	.....	<b>\$11</b>	<b>\$8,944</b>	<b>\$350</b>	<b>\$150</b>	<b>\$300</b>	<b>\$49</b>	<b>\$15</b>	<b>\$864</b>	<b>\$9,808</b>
.....	.....	.....	.....	94	94	.....	100	40	4	62	206	300
11	4,824	.....	.....	5	4,829	.....	200	100	86	.....	386	5,215
327	21,865	.....	.....	77	21,882	.....	500	700	249	20	1,469	23,351
7	3,139	.....	.....	3	3,142	.....	100	100	56	.....	256	3,398
40	7,154	.....	.....	18	7,172	.....	100	250	97	.....	447	7,619
7	1,418	.....	.....	.....	1,418	50	25	28	25	25	153	1,571
2	1,147	.....	.....	.....	1,147	.....	50	25	27	.....	102	1,249
8	2,672	.....	.....	10	2,682	50	100	74	22	46	292	2,974
61	13,575	.....	.....	39	13,614	.....	200	800	68	.....	1,068	14,682
57	34,607	.....	.....	111	34,718	.....	1,500	1,000	1,187	150	3,837	38,555
289	56,841	.....	.....	343	57,184	1,534	280	565	528	846	3,753	60,937
19	2,077	.....	.....	.....	2,077	.....	100	50	76	.....	226	2,303
8	2,660	.....	.....	286	2,946	.....	100	250	50	.....	400	3,346
<b>\$849</b>	<b>\$160,852</b>	.....	.....	<b>\$907</b>	<b>\$161,849</b>	<b>\$1,984</b>	<b>\$3,505</b>	<b>\$4,282</b>	<b>\$2,524</b>	<b>\$1,164</b>	<b>\$13,459</b>	<b>\$175,308</b>
<b>1,801</b>	<b>140,785</b>	.....	.....	<b>1,657</b>	<b>142,442</b>	<b>1,685</b>	<b>2,455</b>	<b>3,790</b>	<b>1,410</b>	<b>857</b>	<b>10,197</b>	<b>152,639</b>
<b>\$2,650</b>	<b>\$301,637</b>	.....	.....	<b>\$2,654</b>	<b>\$304,291</b>	<b>\$3,669</b>	<b>\$5,960</b>	<b>\$8,072</b>	<b>\$3,934</b>	<b>\$2,021</b>	<b>\$23,656</b>	<b>\$327,947</b>

**NEW YORK FEDERAL**

List of institutions with dates of incorporation and

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

**PHILADELPHIA FEDERAL**

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

\* Denotes has branch or branches.

SAVINGS BANKS

**RESERVE DISTRICT**

commencement of business and names of president and treasurer

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

**RESERVE DISTRICT**

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

SAVINGS BANKS

SAVINGS INSTITUTIONS  
New York Federal Reserve District

NAME	ASSETS				
	Ca b		U. S. Government Securities		Obligations of States and Political Subdivisions
	Currency and Coin	Balances with Other Banks	Direct	Guaranteed	
Bloomfield Savings Institution, Bloomfield .....	\$271	\$2,209	\$12,366	....	\$26
Elizabeth Savings Bank, Elizabeth .....	5	94	1,004	....	....
Fifth Ward Savings Bank, Jersey City .....	116	257	4,340	....	94
Franklin Savings Institution, Newark .....	63	863	9,782	....	....
Half Dime Savings Bank, Orange .....	59	640	7,873	\$11	188
Harmonia Savings Bank, Elizabeth .....	316	1,055	13,841	....	....
Hoboken Bank for Savings in the City of Hoboken, Hoboken .....	276	1,168	27,540	....	287
Howard Savings Institution, Newark .....	1,073	5,994	67,153	....	7,592
Hudson City Savings Bank, Jersey City .....	353	873	12,050	....	1,100
Montclair Savings Bank, The, Montclair .....	83	1,026	7,429	....	17
Morris County Savings Bank, The, Morristown .....	83	1,196	9,851	....	153
New Brunswick Savings Institution, The, New Brunswick .....	236	1,276	13,448	....	209
Orange Savings Bank, Orange .....	64	586	5,442	....	1,420
Perth Amboy Savings Institution, The, Perth Amboy...	186	778	21,280	....	159
Plainfield Savings Bank, Plainfield .....	80	326	3,950	....	....
Provident Institution for Savings in Jersey City, The, Jersey City .....	418	1,979	26,950	....	116
Rahway Savings Institution, Rahway .....	19	392	3,897	....	427
Raritan Savings Bank, Raritan .....	42	158	2,427	....	....
Somerville Savings Bank, Somerville .....	8	207	3,138	....	47
Union County Savings Bank, Elizabeth .....	159	895	9,443	....	52
United States Savings Bank of Newark, New Jersey, Newark .....	159	1,279	21,328	20	105
Totals .....	\$4,169	\$23,251	\$284,527	\$31	\$12,001
PHILADELPHIA FEDERAL RESERVE DISTRICT					
Burlington Savings Institution, Burlington .....	\$10	\$49	\$436	....	....
Trenton Saving Fund Society, Trenton .....	291	1,343	17,953	....	\$25
Totals .....	\$301	\$1,392	\$18,389	....	\$25
Aggregate .....	\$4,470	\$24,643	\$302,916	\$31	\$12,026

SAVINGS BANKS

AS OF DECEMBER 31, 1949  
(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 Bank Premises	Real Estate Sold Under Agreement	Investment, Other As- sets Indirectly Rep- resenting Bank Premises, Other R. E.	Other Assets	Total Assets
		Real Estate	Other Loans Including Re- discounts & Overdrafts						
\$7,124	\$125	\$15,720	\$222	\$350	....	....	....	\$202	\$38,715
20	....	991	2	36	....	....	....	8	2,160
3,064	....	1,155	11	105	....	....	....	40	9,182
....	....	9,360	38	347	....	....	....	56	20,509
3,381	....	4,724	19	65	....	....	....	10	16,970
3,020	....	8,837	14	62	....	....	....	77	27,222
4,768	....	3,153	1	105	....	....	....	122	37,420
49,873	....	37,485	69	605	....	....	....	1,409	171,253
3,467	38	10,394	82	270	....	....	....	....	28,636
5,629	....	5,924	16	107	....	....	....	123	20,354
1,407	....	9,954	15	75	\$10	....	....	86	22,830
311	....	2,993	25	335	....	....	....	....	18,833
4,105	....	3,937	....	124	....	....	....	2	15,680
1,831	....	1,882	9	50	....	\$84	....	....	26,259
338	....	5,320	18	150	....	....	....	6	10,188
13,651	....	9,340	83	255	....	....	....	....	52,792
939	....	446	....	55	....	8	....	....	6,183
100	....	856	1	....	....	....	....	....	3,584
453	....	349	3	2	....	....	....	....	4,207
5,851	4	1,609	17	6	6	5	....	....	18,047
6,202	....	8,905	5	700	85	....	....	108	38,891
\$115,534	\$167	\$143,334	\$650	\$3,804	\$101	\$97	....	\$2,249	\$589,915
PHILADELPHIA FEDERAL RESERVE DISTRICT									
\$84	\$13	\$13	....	....	....	....	....	....	\$605
3,950	50	1,887	\$31	\$209	....	....	....	....	25,739
\$4,034	\$63	\$1,900	\$31	\$209	....	....	....	....	\$26,344
\$119,568	\$230	\$145,234	\$681	\$4,013	\$101	\$97	....	\$2,249	\$616,259

SAVINGS BANKS

SAVINGS INSTITUTIONS

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 .....	\$2,896	\$31,912	\$20	\$203
Elizabeth Savings Bank, Elizabeth .....	.....	1,813	.....	15
Fifth Ward Savings Bank, Jersey City .....	.....	8,500	.....	.....
Franklin Savings Institution, Newark .....	.....	18,600	.....	10
Half Dime Savings Bank, Orange .....	.....	14,660	.....	76
Harmonia Savings Bank, Elizabeth .....	.....	23,883	.....	.....
Hoboken Bank for Savings in the City of Hoboken, Hoboken .....	.....	32,246	.....	4
Howard Savings Institution, Newark .....	305	147,138	.....	723
Hudson City Savings Bank, Jersey City .....	2,360	22,950	.....	749
Montclair Savings Bank, The, Montclair .....	918	17,557	.....	138
Morris County Savings Bank, The, Morristown .....	.....	20,111	.....	92
New Brunswick Savings Institution, The, New Brunswick .....	.....	17,093	8	25
Orange Savings Bank, Orange .....	.....	12,966	.....	.....
Perth Amboy Savings Institution, The, Perth Amboy .....	.....	24,023	.....	26
Plainfield Savings Bank, Plainfield .....	227	9,101	.....	.....
Provident Institution for Savings in Jersey City, The, Jersey City .....	.....	45,467	.....	205
Rahway Savings Institution, Rahway .....	.....	5,714	.....	10
Raritan Savings Bank, Raritan .....	.....	3,128	.....	113
Somerville Savings Bank, Somerville .....	.....	3,604	.....	76
Union County Savings Bank, Elizabeth .....	.....	16,340	.....	16
United States Savings Bank of Newark, New Jersey, Newark .....	113	35,003	1	25
Totals .....	\$6,819	\$511,809	\$29	\$2,508
PHILADELPHIA FEDERAL RESERVE DISTRICT				
Burlington Savings Institution, Burlington .....	.....	\$499	.....	.....
Trenton Saving Fund Society, Trenton .....	.....	23,765	.....	.....
Totals .....	.....	\$24,264	.....	.....
Aggregate .....	\$6,819	\$536,073	\$29	\$2,508

SAVINGS BANKS

AS OF DECEMBER 31, 1949  
(Amounts in Thousands of Dollars)

LIABILITIES—Continued										
Deposits of Banks	Other Deposits Certified & Officers' Checks, etc.	Total Deposits	Other Liabilities	Total Liabilities	Capital Accounts					Total Liabilities and Capital Accounts
					Debentures	Surplus	Undivided Profits	Reserves and Retirement Account	Total Capital Accounts	
....	\$33	\$35,064	\$149	\$35,213	....	\$3,202	....	\$300	\$3,502	\$38,715
....	....	1,828	11	1,839	....	276	....	30	321	2,160
....	....	8,500	....	8,500	....	982	....	....	982	9,182
....	....	18,010	156	18,166	....	1,743	....	....	1,743	20,509
....	....	14,736	73	14,809	....	1,700	311	150	2,161	16,970
\$25	....	23,908	150	24,058	....	3,089	....	75	3,164	27,222
....	2	32,252	57	32,309	....	4,511	....	600	5,111	37,420
....	....	148,168	835	149,003	....	15,750	....	6,500	22,250	171,253
....	87	26,146	168	26,314	\$300	1,927	....	95	2,322	28,636
....	32	18,645	107	18,752	....	1,500	....	102	1,602	20,354
....	27	20,230	65	20,295	....	2,535	....	....	2,535	22,830
....	....	17,126	54	17,180	....	1,531	....	122	1,653	18,833
....	....	12,966	34	13,000	....	2,680	....	....	2,680	15,680
....	....	24,049	10	24,059	....	2,200	....	....	2,200	26,259
....	7	9,335	203	9,538	....	638	....	12	650	10,188
108	....	45,780	473	46,253	....	6,539	....	....	6,539	52,792
....	....	5,724	6	5,730	....	398	20	35	453	6,183
....	....	3,241	1	3,242	....	332	....	10	342	3,584
....	....	3,680	....	3,680	....	527	....	....	527	4,207
17	32	16,405	....	16,405	....	1,592	....	50	1,642	18,047
....	....	35,142	137	35,279	....	3,050	....	562	3,612	38,891
\$150	\$220	\$521,535	\$2,689	\$524,224	\$300	\$56,402	\$346	\$8,643	\$65,691	\$589,915
PHILADELPHIA FEDERAL RESERVE DISTRICT										
\$5	....	\$504	....	\$504	....	\$97	....	\$4	\$101	\$605
....	....	23,765	\$7	23,772	....	1,967	....	....	1,967	25,739
\$5	....	\$24,269	\$7	\$24,276	....	\$2,064	....	\$4	\$2,068	\$26,344
\$155	\$220	\$545,804	\$2,696	\$548,500	\$300	\$58,466	\$346	\$8,647	\$67,759	\$616,259

SAVINGS BANKS

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

BLOOMFIELD SAVINGS INSTITUTION (THE), BLOOMFIELD, N. J.

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
Jan. 31, 1929	Marie G. Ledos .....	57 Union St., Montclair, N. J. ....	\$42,429.05
Sept. 20, 1938	Tony Lasso .....	Bitolj, Yugoslavia .....	970.90
May 20, 1935	M. N. Cymekoff .....	Bank for Foreign Trade, U. S. S. R. Moscow, Russia .....	516.25
Aug. 15, 1938	Anna E. Bryer .....	47 Chrome Ave., Carteret, N. J. ....	355.12
			\$44,271.32

BURLINGTON SAVINGS INSTITUTION (THE), BURLINGTON, N. J.

Nov. 1, 1925	Mary K. Rogers .....	Burlington, N. J. ....	\$206.20
Nov. 1, 1925	Frank McAdams .....	Burlington, N. J. ....	467.89
			\$674.09

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

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

Aug. 30, 1924	Veronica Kenne—Rafo Kenne .....	362 6th St., Jersey City, N. J. ....	\$168.51
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FRANKLIN SAVINGS INSTITUTION OF NEWARK, NEWARK, N. J.

July 11, 1934	Wm. E. Henry, Gdn. of Ethel L. or Edna E. Henry Countersigned by the Amer. Surety Co. ....	1745 Christian St., Philadelphia, Pa...	\$102.25
Oct. 31, 1939	John Maier, Jr. ....	356 Highland Ave., Newark .....	1,207.08
Mar. 13, 1927	Louise or Elizabeth Weisser .....	140 Wilson Ave., Newark .....	644.42
Dec. 1, 1937	(Mrs.) Evelyn F. Enderwood .....	23 38th St., Irvington .....	1,036.17
Sept. 11, 1939	Maud L. Isaacs, tr. for Flora E. Hill....	5 Morris Ave., Union .....	419.00
Sept. 12, 1932	Matthieu Le Baut .....	104 Pacific St., Newark .....	2,115.76
July 21, 1937	Julius Greenberg .....	315 15th Ave., Newark .....	138.06
June 21, 1939	(Miss) Mary O'Doherty .....	842 S. 14th St., Newark .....	190.85
Feb. 27, 1939	Alice Fine .....	c/o D. Reidler, 49 Waverly St., Jersey City .....	102.11
Sept. 1, 1939	Geo. H. Edwards .....	103 Rosehill Place, Irvington .....	157.84
Feb. 7, 1934	Hettie M. Chapman, Deceased .....	298 Union Ave., Belleville .....	100.34
Dec. 1, 1939	Marie G. Baller Ledos .....	57 Union St., Montclair .....	16,829.64
Sept. 20, 1938	James H. Dunlop, Jr. ....	75½ E. Park St., Newark .....	767.68
			\$23,811.20

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

Sept. 1, 1933	Orange Masonic Board of Relief .....	Orange, N. J. ....	\$207.74
June 1, 1939	Florence H. Tabrum .....	Llewellyn Park, West Orange, N. J. ...	673.32
			\$881.06

SAVINGS BANKS

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

HARMONIA SAVINGS BANK, ELIZABETH, N. J.

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
Aug. —, 1937	Estate of Joseph Balinski .....	410 S. Broad St., Elizabeth, N. J. ....	\$263.30
Sept. —, 1928	Helen Sopkiw .....	1020 Drake Ave., Roselle, N. J. ....	3,996.63
Feb. —, 1937	George Wagner, Gdn. of Robert Wagner	95 Mountain Ave., Springfield, N. J. ...	211.10
Feb. —, 1931	Felix Kablis .....	310 Pine St., Elizabeth, N. J. ....	146.03
Oct. —, 1931	Antonia Feickert .....	126 First St., Perth Amboy, N. J. ....	239.66
Sept. —, 1924	Estate of Johanne Manske .....	In care of F. Trumm, R. D. No. 1, Princeton, N. J. ....	122.23
June —, 1934	Anna Newman .....	203 West Jersey St., Elizabeth, N. J. ...	2,279.64
July —, 1931	John Letven-Lutwin .....	217 First St., Elizabeth, N. J. ....	111.76
Dec. —, 1915	Irene Stillka .....	459 Bond St., Elizabeth, N. J. ....	399.95
Dec. —, 1938	Joseph Driscoll .....	34 Caspian St., Elizabeth, N. J. ....	187.70
Jan. —, 1918	Bernard Potter .....	Unknown .....	129.14
June —, 1932	H. C. Larson .....	210 Meade St., Perth Amboy, N. J. ...	551.39
Feb. —, 1932	Estate of Nellie Foote .....	1175 Chestnut St., Elizabeth, N. J. ....	684.51
June —, 1931	Barnett Bass .....	506 Fifteenth Ave., Newark, N. J. ....	450.07
Dec. —, 1930	Edward C. and Joseph B. Dilks .....	122 DeHart Place, Newark, N. J. ....	167.35
June —, 1931	Frances Kosinar .....	163 Smith St., Elizabeth, N. J. ....	199.25
Dec. —, 1937	Anthony Kaseta .....	129 Pine St., Elizabeth, N. J. ....	134.31
Sept. —, 1932	Alice Ledder—Samuel Ledder, Trustee...	736 Jefferson Ave., Elizabeth, N. J. ...	141.89
May —, 1937	Frances Kazlauskas—Anna Birones, Trustee .....	216 Front St., Elizabeth, N. J. ....	2,372.24
Jan. —, 1934	Stanislaw Kozierowski .....	207 Franklin St., Elizabeth, N. J. ....	149.26
July —, 1930	Jessie C. Kramer .....	437 N. Broad St., Elizabeth, N. J. ....	716.25
April —, 1931	Elizabeth Soichak—Mary Soichak, Trustee	620 Dennis Place, Linden, N. J. ....	325.44
Mar. —, 1932	Archibald Barrett .....	19 Baltic St., Elizabeth, N. J. ....	214.03
Feb. —, 1931	Estate of Henry Frahme, Sr. ....	20 West Scott Place, Elizabeth, N. J. ...	235.58
June —, 1936	Frank Abramofsky .....	339 Magnolia Ave., Elizabeth, N. J. ...	207.80
			\$14,636.51

HOBOKEN BANK FOR SAVINGS, HOBOKEN, N. J.

Aug. 24, 1932	Charles Doherty .....	5815 Third Ave., Brooklyn, N. Y. ....	\$307.54
May 27, 1935	Arthur Nelsen .....	Y. M. C. A., Brooklyn, N. Y. ....	184.04
Oct. 1, 1935	Wm. S. Stuhr, Trustee for Jennett P. Stuhr .....	30 E. 30th St., New York City .....	384.14
Jan. 1, 1936	Estate of Alice Tagen, deceased, Josephine Jennings, Admr. ....	204 Bidwell Ave., Jersey City .....	137.85
Aug. 10, 1936	Einar Johannesen .....	105 2nd St., Hoboken, N. J. ....	275.08
Sept. 14, 1936	Emma Lehman .....	c/o J. Schavemaker, R. D. No. 1, Belle Meade, N. J. ....	126.99
Oct. 26, 1936	Mary C. Crine .....	Marlboro, N. J. ....	2,475.53
Jan. 1, 1937	Frank Rosen .....	204 Park Ave., Hoboken, N. J. ....	236.80
April 22, 1937	Otto de Wolff .....	803 Hudson St., Hoboken, N. J. ....	340.27
June 1, 1937	Katharina Schausz .....	681 Wales Ave., Bronx, N. Y. ....	235.90
Jan. 1, 1938	Eunice Fitzpatrick .....	705 W. 7th St., Plainfield, N. J. ....	2,107.87
Jan. 1, 1938	Palmer Campbell, Trustee for Estate of Ad. Taylor .....	c/o Eno Campbell, Bernardsville, N. J. ...	457.06
June 8, 1938	Eunice Fitzpatrick .....	705 W. 7th St., Plainfield, N. J. ....	3,720.63
Jan. 4, 1939	Paul B. Blocher, Jr. ....	751 35th St., North Bergen, N. J. ....	627.63
Jan. 13, 1939	Emil Wenske .....	145 48th St., Union City, N. J. ....	261.54
Mar. 23, 1939	Gustav Stammer .....	306 West Side Ave., Jersey City, N. J. ...	383.45
Mar. 27, 1939	Stelios Michelidakis .....	106 Garden St., Hoboken, N. J. ....	108.61
July 14, 1939	Sara M. Fugazzi .....	927 Castle Point Terrace, Hoboken, N. J. ...	276.67
Sept. 5, 1939	Marle Weber .....	P. O. Box 353, Katonah, Westchester County, N. Y. ....	168.65
Sept. 13, 1939	Eugene Perucich .....	100 43rd St., Union City, N. J. ....	154.96
Sept. 19, 1939	Augustine Famette .....	823 Van Wagner Ave., Jersey City, N. J. ....	282.74
			\$13,253.95

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

HOWARD SAVINGS INSTITUTION (THE), NEWARK, N. J.

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
Feb. 15, 1927	Julia McEnerney .....	Essex County Overbrook Hospital .....	\$381.24
April 2, 1929	John F. Ware .....	58 James St., Newark .....	146.71
May 20, 1929	John M. Richards in trust for Joseph Wuertz .....	303 N. J. R. R. Ave., Newark .....	127.82
Oct. 1, 1929	Mary Van Ness .....	560 S. 13th St., Newark .....	135.63
Dec. 31, 1929	Anna Elizabeth Black .....	Buenos Aires, Argentina .....	2,732.59
Dec. 31, 1929	George P. Fischer .....	124 Walnut St., Newark .....	540.56
Jan. 10, 1931	Myrtle Schultz .....	Essex County Overbrook Hospital .....	133.97
Jan. 16, 1931	James Keaveney .....	350 Central Ave., Newark .....	102.16
Nov. 16, 1932	Mikalda Lurdar .....	128 Devon St., Kearny, N. J. ....	198.66
Jan. 2, 1934	Bridget Basquill .....	State Hospital, Greystone Park .....	101.07
Feb. 5, 1934	Salamonas Kucinskias .....	Lithuania .....	3,006.36
June 1, 1934	Wilhelmina Siemann .....	Germany (British Zone) .....	642.19
June 20, 1934	Louis La Rosa and Graziella La Rosa .....	219 Academy St., Newark .....	150.76
Oct. 23, 1934	Sallie Coleman and Robert Coleman .....	88 S. 15th St., Newark .....	258.56
April 1, 1935	John B. Kirk .....	534 Park Ave., East Orange, N. J. ....	110.70
April 2, 1935	Abel Pedro .....	124 Elm St., Newark .....	11,118.42
May 22, 1935	Harry McNiff .....	1605 Atlantic Ave., Brooklyn, N. Y. ....	898.15
July 3, 1935	Mabel M. Seifert .....	606 Neptune Highway, Neptune, N. J. ....	122.27
Feb. 24, 1936	M. V. W. Shephard .....	Unknown .....	121.38
April 4, 1936	Asa W. Van Emburgh, Sub. Admr. ....	246 N. Broad St., Newark .....	163.09
April 9, 1936	Mary Yanowich .....	99 High St., Newark .....	504.24
Aug. 18, 1936	Anna W. Coleman .....	Italy .....	994.02
Aug. 26, 1936	Francesco Gentile .....	59 Pine Ave., Irvington, N. J. ....	239.38
Dec. 9, 1936	May Byrnes in trust for John J. Byrnes .....	126 Ward Place, South Orange, N. J. ....	708.81
July 3, 1937	Joseph H. Cannon .....	3 Lentz Ave., Newark .....	5,376.75
Nov. 22, 1937	Frank Yarosik and Mary Yarosik .....	56 Warren St., Newark .....	554.58
Mar. 16, 1938	Giles Van Duyne .....	210 N. Grove St., East Orange, N. J. ....	1,158.95
April 3, 1938	Florence W. Moore .....	950 Park Ave., New York, N. Y. ....	154.27
April 12, 1938	Edith O. Tunison .....	2543 Phuetree Drive, Miami, Fla. ....	330.19
April 14, 1938	Lillian Bernstein .....	Poland .....	2,318.42
June 1, 1938	Wladyslaw Rutka .....	554 Westminster Ave., Elizabeth, N. J. ....	528.80
June 13, 1938	Albert H. Marvill .....	762 Oakland Drive, Highland Park, Ill. ....	343.17
July 13, 1938	Elmer Klein in trust for Paul Theodore Klein .....	Lithuania .....	1,956.25
July 14, 1938	Frank Babelis .....	131 Ward St., Orange, N. J. ....	1,153.18
July 14, 1938	Alessandro Russo .....	779 Prospect Ave., Bronx, N. Y. ....	772.91
Aug. 1, 1938	Constantina Vafeas .....	20 Rankin St., Newark .....	166.26
Sept. 9, 1938	Andrew Petrincik .....	16 Barbara St., Newark .....	156.30
Nov. 7, 1938	Anthony Vivona in trust for Anna Vivona .....	221 N. 7th St., Newark .....	1,920.68
Dec. 8, 1938	Elsie M. Bennett Morrison .....	35 Van Ness Place, Newark .....	116.32
Jan. 30, 1939	John K. Robertson .....	119 Clifford St., Newark .....	302.75
Jan. 31, 1939	Anna Tortorella .....	457 Wilson Ave., Newark .....	943.72
Feb. 15, 1939	Annie Bednar .....	37 Carteret St., Newark .....	624.92
Mar. 1, 1939	Frank D. Williams in trust for Denniston Williams .....	222 Rankin St., Elizabeth, N. J. ....	114.16
Mar. 27, 1939	(Miss) Mary McDonald .....	32 Highland Cross, Rutherford, N. J. ....	3,711.78
Mar. 29, 1939	Adelaide B. Blackwood .....	1051 University Ave., Bronx, N. Y. ....	247.31
April 1, 1939	Lizzie F. Brown .....	15 Horatio St., Newark .....	591.30
April 13, 1939	James P. Farley .....	516 Muriel Parkway, Elizabeth, N. J. ....	320.66
April 27, 1939	Elizabeth J. Schulze .....	516 Muriel Parkway, Elizabeth, N. J. ....	118.76
May 25, 1939	Elizabeth Schulze .....	Lithuania .....	4,971.51
June 1, 1939	Anton Patrick .....	308 Lafayette St., Newark .....	301.95
June 12, 1939	Mary Kalvaitis—Bruno Kalvaitis, Admr. ....	331 Ralph Ave., Brooklyn, N. Y. ....	1,645.55
July 3, 1939	Mary Carroll .....	N. J. State Hospital .....	225.56
July 5, 1939	Mary Karalunas .....	724 Fifth Ave., Brooklyn, N. Y. ....	4,810.36
Sept. 1, 1939	Vincent Tobinski .....	44 Orleans St., Springfield, Mass. ....	1,805.56
Sept. 13, 1939	Wiktoryi Filip .....	309 Johnson Ave., Newark .....	314.87
Oct. 31, 1939	Rachel Stein .....	69 N. 9th St., Newark .....	1,133.66
Dec. 1, 1939	Catherine W. Biener .....	131 Gregory Ave., West Orange, N. J. ....	263.51
Dec. 1, 1939	Alice V. Lohman .....	91 Tappan Ave., Belleville, N. J. ....	113.34
Dec. 6, 1939	Sue M. Metz .....	Anna L. Singleton, Edna V. S. Rawley and Cora C. Reynolds, Admrxs., C. T. A. ....	1,584.11
Dec. 14, 1939	Anna L. Singleton, Edna V. S. Rawley and Cora C. Reynolds, Admrxs., C. T. A. ....	New Egypt, N. J., Box 28 .....	1,584.11

SAVINGS BANKS

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

HOWARD SAVINGS INSTITUTION (THE), NEWARK, N. J.—Continued

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
Aug. 28, 1936	Fred Elbrich .....	25 Hedden Terrace, Newark .....	\$1,753.33
Aug. 28, 1939	Ida Landau and Sylvia Landau .....	310 S. 11th St., Newark .....	967.06
June 20, 1938	Anna Schmidt .....	692 S. 18th St., Newark .....	4,295.60
Nov. 19, 1938	Harry Levy .....	18 Jacob St., Newark .....	473.20
July 13, 1938	Alice Weaver .....	79 Bruce St., Newark .....	329.79
			\$72,590.09

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

Nov. 8, 1937	Mrs. Astrid Haugeto—Kjetil Haugeto...	555 Ovington Ave., Brooklyn, N. Y. ..	\$486.01
Jan. 9, 1939	Olive Daum .....	568 Pavonia Ave., Jersey City .....	1,234.06
Aug. 30, 1937	George P. and Rose Kato .....	18 Perry St., Jersey City .....	1,961.97
Oct. 1, 1933	Frank Grain .....	295 Grove St., Jersey City, N. J. ....	513.61
Oct. 1, 1938	Minnie E. Muller .....	48 Falmouth St., Belmont, Mass. ....	484.16
Sept. 5, 1933	Estate Koral Kulikowski .....	19 Sanford Place, Jersey City, N. J. ..	167.87
Jan. 1, 1937	Josephine Ferrara .....	434 Wayne St., Jersey City .....	1,314.84
May 19, 1937	Frank Won Shong .....	38 Mott St., New York, N. Y. ....	172.35
			\$6,334.87

MONTCLAIR SAVINGS BANK (THE), MONTCLAIR, N. J.

June 20, 1938	Rudolph O. Kussat or Mary D. Kussat...	Cranberry Lake, N. J. ....	\$1,049.58
Aug. 28, 1939	Mary E. Air .....	60 Melrose Place, Montclair, N. J. ....	175.10
Nov. 3, 1939	Ruth Lamphear .....	11 Seymour St., Montclair, N. J. ....	232.27
Sept. 14, 1928	Lawrence Moore .....	75 Beverly Road, Montclair, N. J. ....	347.18
May 1, 1938	Carmella Valenti .....	191 Forest St., Montclair, N. J. ....	109.38
May 1, 1938	Fannie Valenti .....	191 Forest St., Montclair, N. J. ....	1,932.20
May 1, 1938	Fannie Valenti .....	208 Forest St., Montclair, N. J. ....	288.64
May 1, 1938	Rose Valenti .....	191 Forest St., Montclair, N. J. ....	221.51
May 1, 1935	Mike Georgelas .....	27 N. Willow St., Montclair, N. J. ....	340.56
			\$4,696.42

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

July 1, 1939	Mary Bell .....	College of St. Elizabeth, Convent, N. J. .	\$121.41
Jan. 1, 1939	Sadie R. Hungerford .....	Pasadena, California .....	7,094.64
Jan. 1, 1939	Mary C. Preston .....	New York City .....	479.98
Dec. 15, 1938	Hilda Buhr Nies .....	Morristown, N. J. ....	129.25
April 1, 1939	Alfred Evans or Hubert Nixon .....	Morristown, N. J. ....	180.05
April 1, 1938	Anne McMorrow .....	Morristown, N. J. ....	182.48
July 1, 1938	Mary Higgins .....	Morristown, N. J. ....	1,330.22
Oct. 1, 1937	Isiah Lewis .....	Logansville, N. J. ....	113.54
Oct. 1, 1938	Charles MacVeigh in trust for Margaret A. Torpy .....	Morristown, N. J. ....	420.48
Sept. 23, 1938	Bessie Sheridan .....	500 W. 114th St., New York City ....	4,688.86
July 1, 1937	Mary McCaffrey .....	111 2nd Ave., Elizabeth, N. J. ....	461.30
Oct. 1, 1938	Charles Lee .....	Summit, N. J. ....	3,207.25
Oct. 1, 1938	William C. MacKenzie .....	No address .....	119.85
April 1, 1938	Andrai Gestewski .....	Morris Plains, N. J. ....	334.55
July 1, 1938	Alice M. Zimmerman .....	Mt. Kemble Ave., Morristown .....	5,465.19
Oct. 1, 1938	Edith L. Murgatroyd .....	New Vernon, N. J. ....	773.28
April 1, 1938	Mary A. Coss .....	49 Elm St., Madison, N. J. ....	131.08
April 1, 1939	Edward H. Humphrey .....	161 W. 36th St., New York City .....	116.80
Oct. 1, 1939	John B. Carroll .....	24 Linden St., Morristown .....	155.98
Jan. 1, 1939	Edward P. C. Lewis .....	White Plains, N. Y. ....	127.25
			\$25,630.44

SAVINGS BANKS

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

NEW BRUNSWICK SAVINGS INSTITUTION (THE), NEW BRUNSWICK, N. J.

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
Dec. —, 1939	Duke, Alice R. ....	146 E. End Ave., New York, N. Y. ...	\$3,509.10
April —, 1930	Gorman, Patrick .....	New Brunswick, N. J. ....	133.60
			<b>\$3,642.70</b>

ORANGE SAVINGS BANK, ORANGE, N. J.

Jan. 1, 1939	Mrs. Catherine Fiala .....	97 Main St., West Orange, N. J. ....	\$207.42
Jan. 1, 1939	Edward C. Hill .....	Stillwater (Sussex County), N. J. ....	631.51
Jan. 1, 1939	Edith F. Bayley .....	187 Brighton Ave. (Box 42), East Orange, N. J. ....	217.20
Jan. 10, 1939	Mrs. Fannie Jones .....	90 Parrow St., Orange, N. J. ....	265.62
Jan. 1, 1939	Mrs. Katie O'Brien, Trustee .....	29 N. Centre St., Orange, N. J. ....	354.78
April 1, 1938	Miss Mathilda Wasserman .....	170 Northfield Road, West Orange, N. J.	189.40
			<b>\$1,865.93</b>

PERTH AMBOY SAVINGS INSTITUTION (THE), PERTH AMBOY, N. J.

Nov. 7, 1932	Thomas Duffy .....	35 Sth Ave., Newark, N. J. ....	\$676.07
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PLAINFIELD SAVINGS BANK, PLAINFIELD, N. J.—NONE

SAVINGS BANKS

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

PROVIDENT INSTITUTION FOR SAVINGS IN JERSEY CITY (THE), JERSEY CITY, N. J.

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
Jan. 1, 1929	N. J. Guaranty & Trust Co. Tr/Est.	Jersey City	\$141.12
Jan. 23, 1949	Benj. F. Annin	95 Plymouth St., Jersey City	714.38
July 1, 1931	Buranowski, Andrew	20 Bartholdi Ave., Jersey City	267.01
May 18, 1932	Sabell, Charles	129 Mercer St., Jersey City	199.24
April 10, 1933	Wasniewski, Charles	377 Halladay St., Jersey City	119.84
Jan. 1, 1934	Lekecinski, Felix	400 Germaine Ave., Jersey City	326.71
May 2, 1935	Kent, William	35 Nelson Ave., Jersey City	107.37
July 22, 1935	Gannon, M. & M. Murphy	213 Oak St., Weehauken, N. J.	1,252.80
Oct. 10, 1935	Tackney, Ann Madeline	52 Ridge St., New York, N. Y.	1,208.23
Mar. 24, 1937	Medans, Joe	10 Reid St., Jersey City	108.33
Mar. 24, 1937	Coleman, Cath. Tr/Cath.	217 Cliff St., Cliffside, N. J.	471.37
Dec. 14, 1937	Cypser, Belle V., Tr/Cath. Coleman	160 Cole St., Jersey City	855.97
Jan. 1, 1939	Minnix, Edmund Martin	45 Brandwood Road, King Heath, Birmingham, England	317.95
Jan. 1, 1939	Blay, Clara E. Albrecht	205 East Hall, Ames, Iowa	636.49
Jan. 1, 1939	Besson, Muriel M.	378 Fulton Ave., Jersey City	347.57
Jan. 1, 1939	Valenti, Frank, Jr.		
			\$7,074.38

RAHWAY SAVINGS INSTITUTION (THE), RAHWAY, N. J.

June 10, 1930	John Burns	Iselin, N. J.	\$1,463.89
Jan. 11, 1935	Mary Samaran	143 Magnolia Ave., Elizabeth, N. J.	411.06
			\$1,874.95

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

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

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

June 1, 1937	Charles Breining, Spec.	123 N. 16th St., Bloomfield, N. J.	\$200.72
June 1, 1938	Barbara Schneider	415 Elmer St., Trenton, N. J.	1,034.21
June 1, 1938	Lucy Elam	1013 Nottingham Way, Trenton, N. J.	107.69
Dec. 31, 1938	Terez Kuronya	305 Centre St., Trenton, N. J.	3,825.03
June 1, 1939	Emily T. Perrine or Cora E. Worrell	Address Unknown	297.96
June 1, 1939	Joseph S. Miller	91 Inship Ave., Ocean Grove, N. J.	122.09
			\$5,587.70

SAVINGS BANKS

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

UNION COUNTY SAVINGS BANK, ELIZABETH, N. J.

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
Dec. —, 1937	Bridget Carow .....	802 Pearl St., Elizabeth .....	\$110.08
June —, 1935	Oddy Epps .....	230 Bond St., Elizabeth .....	109.98
July —, 1938	John Gallagher .....	520 Maple Ave., Elizabeth .....	242.43
Aug. —, 1937	Clarence Stuart Knowlton or Rachel E. Knowlton .....	36 Marcy Ave., Springfield .....	127.63
June —, 1935	Mary M. Sullivan .....	c/o Leon McElroy, 115 Main St., Woodbridge .....	440.00
Jan. —, 1939	George M. Weiss .....	30 Grove St., Elizabeth .....	944.29
			\$1,974.41

UNITED STATES SAVINGS BANK OF NEWARK, NEWARK, N. J.

Feb. 1, 1930	Amelia P. Lawrence, Admr., David Lawrence, Deceased .....	300 Market St., Newark, N. J. ....	\$279.68
Feb. 3, 1930	Joseph A. Babiak .....	284 E. Kinney St., Newark, N. J. ....	244.61
May 1, 1930	Owen Smith .....	223 McWhorter St., Newark, N. J. ....	468.24
Aug. 12, 1930	Louise Burrer .....	Newark, N. J. ....	435.00
Oct. 7, 1930	Emanuel Lopez .....	380 Summer Ave., Newark, N. J. ....	8,765.37
Oct. 23, 1930	George Kleinsthov .....	20 Pennington St., Newark, N. J. ....	107.13
Mar. 2, 1931	Ruth M. George .....	18 Hartford St., Newark, N. J. ....	295.42
Sept. 9, 1931	Martin J. Jones .....	63 Summer Ave., Newark, N. J. ....	170.11
Nov. 1, 1931	George Wm. Franks .....	147 Washington St., Newark, N. J. ....	153.36
Nov. 1, 1931	James H. Emerson .....	c/o I. Pomeroy & Son, Newark, N. J. ....	204.09
May 24, 1932	Frank B. Politis .....	65 Tenecek St., Brooklyn, N. Y. ....	1,495.56
Aug. 15, 1932	Augusta Conrad .....	123 Montclair Ave., Vaux Hall, N. J. ....	3,196.53
Mar. 3, 1933	John Miletz .....	8 Prospect Row, Newark, N. J. ....	496.50
April 25, 1934	Pauline A. Day, Gdn. of Minnie Farley .....	87 Ridge Ave., Neptune City, N. J. ....	225.22
May 12, 1934	Mary Crowley .....	551 Clifton Ave., Newark, N. J. ....	1,481.97
May 18, 1934	Sarah Johnson in trust for Liddy May Johnson .....	116 Cabinet St., Newark, N. J. ....	165.64
June 19, 1934	Francis C. Nicholas, Exec. ....	105 W. Franklin St., Baltimore, Maryland .....	167.61

SAVINGS BANKS

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

UNITED STATES SAVINGS BANK OF NEWARK, N. J., NEWARK, N. J.—Continued

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
Dec. 31, 1934	August Dun, Deceased .....	139 Summit St., Newark, N. J. ....	\$157.63
May 24, 1935	Joe Dobilas in trust for son John .....	7 Schederal Ave., Kearny, N. J. ....	197.89
Nov. 1, 1935	Heinrich Schnell .....	247 Parker St., Newark, N. J. ....	144.09
Feb. 13, 1936	Mary Lipschitz .....	481 Grove St., Jersey City .....	102.07
Mar. 4, 1936	Alexander Kosmatch .....	251 Mt. Pleasant Ave., Newark, N. J. ....	165.50
Aug. 1, 1936	Benjamin T. Goodin .....	135 South St., Newark .....	301.02
May 1, 1937	Mrs. Julius Greenberg .....	368 15th Ave., Newark .....	131.77
May 29, 1937	Nellie & Bronislaw Polsiki .....	386 E. 10th St., New York City .....	132.66
Oct. 26, 1938	Adele M. Clark or Viola L. Wagner .....	30 Gathart St., Newark, N. J. ....	525.88
Nov. 1, 1938	Edith M. Burke .....	138 S. 10th St., Newark, N. J. ....	1,069.44
Nov. 1, 1938	Rachel Pomerantz .....	785 S. 16th St., Newark, N. J. ....	405.75
Feb. 1, 1939	Margaret Clark in trust for Bertha Schum, mother .....	25 Darcy St., Newark, N. J. ....	4,593.70
Mar. 20, 1939	Michael Kohn .....	33 Decker Ave., Elizabeth, N. J. ....	\$2,426.49
May 1, 1939	Max Slotnick .....	475 S. Belmont Ave., Newark, N. J. ....	3,024.58
May 1, 1939	Annie Valaren or Stif Valaren .....	25 Mott St., Newark, N. J. ....	865.41
May 1, 1939	Maude L. Lewis .....	Newark, N. J. ....	1,550.71
July 12, 1939	Daisy Griffin .....	7 Terrace Place, Newark, N. J. ....	118.15
July 12, 1939	George Braunowsky .....	1426 Vyne Ave., Bronx, N. Y. ....	3,581.16
Aug. 1, 1939	Bernard E. Spiegel in trust for Lila .....	729 Hunterdon St., Newark, N. J. ....	1,356.95
Aug. 1, 1939	Millie in trust for Dorothy Fenichel .....	Newark, N. J. ....	338.22
Aug. 17, 1939	Est. Sabato Capiello—Alexander Capiello, Gdn., John La Sala, Surety..	466 Halsted St., East Orange, N. J. ..	708.58
Sept. 27, 1939	Henry G. Baker, 2nd, or Edith M. Baker	Irvington, N. J. ....	671.71
Sept. 28, 1939	Emily Laubusch Kriftner in trust for Marguerite, daughter .....	118 Brogaw Ave., Newark, N. J. ....	157.40
Oct. 2, 1939	Frederick Heller, Jr. ....	44 Fabyan Place, Newark, N. J. ....	167.71
Nov. 1, 1939	Est. Ann L. Singleton, Deceased, Edna V. S. Rawley and Cora C. Reynolds, Admrxs., C. T. A. ....	New Egypt, N. J. ....	2,194.27
Dec. 14, 1939	Est. Ann L. Singleton, Deceased, Edna V. S. Rawley and Cora C. Reynolds, Admrx., C. T. A. ....	New Egypt, N. J. ....	2,318.81
Dec. 14, 1939	Est. Anna L. Singleton, deceased, Edna V. S. Rawley and Cora C. Reynolds, Admrx's., C. T. Z. ....	New Egypt, N. J. ....	448.15
			<b>\$46,207.74</b>

SAVINGS BANK

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	May 24, 1949	\$14,767	\$18,699	\$200	\$366	.....
Burlington Savings Institution	Mar. 28, 1949	13	523	.....	.....	.....
Elizabeth Savings Bank .....	May 31, 1949	1,092	970	1	38	.....
Fifth Ward Savings Bank ...	April 14, 1949	1,157	7,745	7	106	.....
Franklin Savings Institution..	Jan. 26, 1949	8,720	9,526	32	266	.....
Harmonia Savings Bank .....	May 13, 1949	8,381	18,034	17	63	.....
Hoboken Bank for Savings ...	June 22, 1949	2,932	32,640	38	120	.....
Howard Savings Institution ..	Mar. 1, 1949	36,339	125,753	23	679	.....
Hudson City Savings Bank ...	June 2, 1949	10,254	15,464	47	275	.....
Montclair Savings Bank .....	April 22, 1949	5,107	14,453	17	109	.....
Morris County Savings Bank	Aug. 5, 1949	9,701	11,851	16	83	.....
New Brunswick Savings Inst.	July 7, 1949	2,501	14,746	20	340	.....
Perth Amboy Savings Inst. ..	Jan. 18, 1949	1,604	22,192	5	50	.....
Rahway Savings Institution ..	Sept. 7, 1949	472	5,380	.....	56	\$8
Raritan Savings Bank .....	Sept. 23, 1949	883	2,410	2	.....	.....
Somerville Savings Bank ...	Sept. 9, 1949	381	3,525	.....	5	.....
Trenton Saving Fund Society	April 1, 1949	1,981	21,769	31	221	.....
Union County Savings Bank ..	July 25, 1949	1,606	15,654	19	8	9
Totals .....		\$107,901	\$341,334	\$475	\$2,785	\$17

SAVINGS BANKS

Made to December 31, 1949 (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.
.....	\$2,704	\$95	.....	\$36,831	\$33,670	\$113	\$3,048
.....	64	2	.....	602	490	.....	112
.....	82	9	.....	2,193	1,859	20	314
.....	313	51	.....	9,379	8,487	22	870
.....	771	22	.....	19,337	17,552	78	1,707
.....	1,043	186	\$2	27,726	23,780	239	3,707
.....	1,469	1	.....	37,200	32,048	174	4,978
.....	7,318	1,248	.....	171,360	146,271	174	24,915
.....	924	56	.....	27,020	24,622	158	2,240
.....	948	72	101	20,807	18,807	137	1,863
\$14	947	93	80	22,785	19,980	153	2,652
.....	1,068	38	.....	18,722	16,889	42	1,791
101	1,431	46	.....	25,429	23,276	23	2,130
.....	561	.....	.....	6,477	5,884	2	591
.....	174	.....	.....	3,469	3,109	.....	360
.....	196	24	.....	4,131	3,553	.....	578
.....	1,707	93	50	25,852	23,633	13	2,206
5	1,079	66	.....	18,446	16,535	7	1,904
\$120	\$22,799	\$2,102	\$233	\$477,766	\$420,445	\$1,355	\$55,966

List of Credit Unions with dates of incorporation and

TITLE	Location
A. B. C. Employees Credit Union .....	Newark .....
Acco Employees Credit Union .....	Anden .....
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 .....
Cadco Employees Credit Union .....	Trenton .....
Camden Firemen Credit Union .....	Camden .....
Camden Postal Credit Union .....	Camden .....
Central Jersey Farmers Credit Union .....	Perrineville .....
Chemical Workers Credit Union .....	Camden .....
Community Central New Jersey Employees Credit Union .....	Jersey City .....
Diamond Craft Credit Union .....	Trenton .....
Division 819 Transit Employees Credit Union .....	Newark .....
East Orange Post Office Credit Union .....	East Orange .....
Elastic Stop Nut Employees Credit Union .....	Union .....
Elizabeth Postal Employees Credit Union .....	Elizabeth .....
Employees Credit Union, Swift & Company .....	Harrison .....
Employees Credit Union, Swift & Company .....	Jersey City .....
Federal Electric Products Credit Union .....	Newark .....
Fink Employees Credit Union .....	Newark .....
First Baptist Church of Cranford, N. J., Credit Union .....	Cranford .....
Franklin Baker Employees Credit Union .....	Hoboken .....
Highway Credit Union .....	Trenton .....
Hoboken Postal Employees Credit Union .....	Hoboken .....
Homestyle Laundry Employees Credit Union .....	Montclair .....
Jersey City Kraft-Phenix Credit Union .....	Jersey City .....
Jersey City Post Office Credit Union .....	Jersey City .....
Lucas Credit Union .....	Gibbstown .....
Maxwell House, Sanka and Central Laboratories Employees Credit Union .....	Hoboken .....
Mercer Department of Labor and Industry 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 .....	Kentlworth .....
New Jersey Hardware Mutual Credit Union .....	Newark .....
Newark Post Office Employees Credit Union .....	Newark .....
Newark Teachers Credit Union .....	Newark .....
North Jersey State Highway Credit Union .....	Newark .....
Passaic County Employees Credit Union .....	Paterson .....
Passaic Postal Employees Credit Union .....	Passaic .....
Perth Amboy Postal Employees Credit Union .....	Perth Amboy .....
Plainfield Credit Union .....	Plainfield .....
Postal Employees Credit Union .....	Trenton .....
Ransome Employees Credit Union .....	Dunellen .....
Raritan Credit Union .....	New Brunswick .....
Repauno Goodfellows Credit Union .....	Gibbstown .....
John A. Roebling's Sons Co. Employees Credit Union .....	Trenton .....
Salesmans Credit Union .....	Trenton .....
Star Employees Credit Union .....	Bloomfield .....
Swift South Jersey Employees Credit Union .....	Perth Amboy .....
United Electrical Workers Credit Union .....	Camden .....
Vanescio Employees Credit Union .....	Newark .....
Worthington Employees Credit Union .....	Harrison .....
Wright Aeronautical Credit Union .....	Woodbridge .....

\* Assistant treasurer.

CREDIT UNIONS

UNIONS

commencement of business and names of president and treasurer

Incorporated		Commenced Business		President	Treasurer
June 25, 1943	July 20, 1943	Edward F. Hodges	William J. Bork		
February 13, 1934	March 2, 1934	John M. Snell	Frank A. Weiss		
January 5, 1931	January 16, 1931	James C. Crouthers	John Wyszynski		
December 18, 1931	December 18, 1931	Henry Braun	Charles F. Wysocki		
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 7, 1933	John F. O'Neill	A. E. Golz		
October 30, 1945	December 3, 1945	Max Bassin	Max Sydel		
January 15, 1934	January 15, 1934	Aloysius Noble	Maurice Lawlor		
September 23, 1929	September 23, 1929	Lester Birtwhistle	William S. Weise		
September 21, 1938	September 21, 1938	George Greene	Benjamin Bussin		
March 8, 1939	March 3, 1939	J. Russell Gunning	George R. Holland		
September 8, 1944	March 1, 1945	Edwin Robbins	Edward V. Michalak		
July 11, 1929	July 11, 1929	Joseph W. Ingham	John Ludlam		
January 2, 1931	January 2, 1931	Charles Gleaner	Gertrude Horowitz		
August 23, 1948	August 23, 1948	Earl Adams	Mary E. Tims		
January 13, 1934	January 15, 1934	Curtis Davis	John Angello		
December 5, 1949	.....	James Doyle	Martin Sokoloff		
November 30, 1945	January 15, 1946	Otto R. Hauser	Ernest Hawkins		
January 14, 1931	January 14, 1931	Luke F. Riley, Sr.	Thomas Geraci		
December 18, 1941	January 1, 1942	John T. Kelly	John Park		
June 9, 1930	June 9, 1930	Robert V. Sheehan	William H. White		
July 6, 1933	July 6, 1933	Jack Young	Franklin E. Sherwood		
July 11, 1933	July 11, 1933	Dennis J. Clifford	Thomas A. Copeland		
August 27, 1946	August 27, 1946	Russell J. Duffy	Frances Stari		
January 3, 1938	January 3, 1938	William Hersfeld	Samuel Schull		
July 31, 1944	August 6, 1944	James Laurel	Rev. Benjamin Allen		
October 27, 1936	October 27, 1936	May Clark	Harry Wolfe		
May 28, 1943	May 28, 1943	Frederick M. Quinn	John A. Kilpatrick		
November 21, 1928	November 21, 1928	Ralph Sauseviere	Francis X. Donnelly		
October 27, 1939	October 27, 1939	Richard Wilbert	Nathan Sunshine		
November 19, 1934	December 3, 1934	Rudolf Gelbar	Phyllis Garibaldi		
November 7, 1930	November 7, 1930	George Daum	Edward V. Curtis		
March 15, 1948	April 1, 1948	D. F. Householder	C. Herbert McKenney		
March 4, 1940	April 5, 1940	Clair A. Kennedy	Thomas Norris		
October 17, 1939	October 17, 1939	Francis Angel	Stephen Sluka		
August 20, 1928	September 1, 1928	J. Olin Holbrook	Wm. M. Drout		
January 9, 1929	January 9, 1929	Frank J. Wade	Fred Sullivan		
July 22, 1935	July 22, 1935	Thomas J. Badia	Herman L. Shapiro		
July 27, 1936	July 27, 1936	Robert M. Goldsack	Wilson Z. Vail		
July 10, 1936	July 10, 1936	William G. Pollard	Albert R. Hasbronck		
November 1, 1943	November 1, 1943	Charles J. Reich, Sr.	Arthur G. Toomer		
July 1, 1935	July 1, 1935	Norman E. Teffreau	Eleanor Bauer		
August 15, 1924	August 15, 1924	Joseph A. Barrett	William J. Krochonis		
May 10, 1935	October 1, 1935	J. Fred Bioren	Garland H. Smith		
January 11, 1949	January 20, 1949	Charles H. Hultman	Genaro Conduso		
March 10, 1941	March 10, 1941	George V. Conklin	Margaret A. Sheridan		
March 23, 1934	April 4, 1934	Alexander Toth	Wilfred E. Roosa		
February 4, 1929	February 4, 1929	Norman Dickson	Ernest Weigel		
May 1, 1931	May 1, 1931	Arthur S. Joy	*L. C. Cornetta		
August 21, 1928	August 21, 1928	Fred Combs	Lamonte Dye		
September 5, 1945	October 1, 1945	Clifford Cullen	Noel Francese		
January 13, 1933	January 13, 1933	Herbert J. Miller	John L. McCann		
November 6, 1933	November 6, 1933	Earl R. Smith	Ernest B. Chew		
October 14, 1924	October 14, 1924	Elmer E. Sweeny	Leon Rohrbacher		
April 2, 1945	April 19, 1945	William O'Hara	Lillian Provost		
September 25, 1944	October 2, 1944	Reuben W. Berggren	C. M. Mincarelli		
June 15, 1934	June 15, 1934	George Moss	James A. Murray		
April 4, 1939	April 4, 1939	Mark A. Killeoyne	Louis A. Schlesinger		
July 6, 1935	July 6, 1935	Herbert E. Wood	A. E. Meyer		
August 14, 1924	August 14, 1924	Charles J. Tullo	Charles J. McCambridge		
June 19, 1931	June 19, 1931	James J. Johnson	John H. Darragh, Jr.		

CREDIT UNIONS

CREDIT

Schedule of Assets, Liabilities, Receipts,

TITLE	ASSETS AND LIABILITIES				
	Cash	Loans to Members	Loans to Other Credit Unions and Investments	Furniture and Fixtures	Other Assets
A. B. C. Employees Credit Union .....	\$2,215.56	\$6,541.57	\$6,000.00	.....	.....
Acco Employees Credit Union .....	6,721.37	50,838.72	50,100.00	.....	.....
Arlington Postal Employees Credit Union .....	65.92	9,641.00	500.00	.....	.....
Armour Jersey City Employees Credit Union .....	1,713.71	26,141.03	15,193.75	\$44.63	\$100.00
Armour North Bergen Employees Credit Union .....	987.08	11,866.87	15,107.00	.....	126.25
Armour P. P. II. Credit Union .....	603.42	7,111.88	2,000.00	.....	.....
Bakelite Employees Credit Union .....	33,587.08	37,732.41	344,891.00	.....	.....
Bayonne Naval Depot Credit Union .....	338.61	9,038.40	.....	.....	.....
Bayonne Postal Employees Credit Union .....	2,076.26	6,868.33	3,895.00	.....	.....
Bergen Passaic Postal Credit Union .....	7,858.29	83,235.77	40,000.00	164.00	81.67
Bloomfield Credit Union .....	No Report Filed	.....	.....	.....	.....
Cadco Employees Credit Union .....	3,803.51	14,448.02	27,000.00	31.43	.....
Camden Firemen Credit Union .....	1,035.70	15,241.64	.....	.....	.....
Camden Postal Credit Union .....	3,259.37	72,456.65	7,623.00	41.10	4,855.88
Central Jersey Farmers Credit Union .....	1,884.10	3,078.46	6,000.00	.....	.....
Chemical Workers Credit Union .....	2,217.22	1,312.50	.....	.....	.....
Communipaw Central New Jersey Employees Credit Union .....	2,357.40	29,273.30	10,000.00	40.00	100.00
Diamond Craft Credit Union .....	Had Not Commenced Business	.....	.....	.....	.....
Division S19, Transit Employees Credit Union .....	10,958.09	59,600.20	1,100.00	.....	.....
East Orange Post Office Credit Union .....	856.89	8,705.00	4,000.00	.....	.....
Elastic Stop Nut Employees Credit Union .....	23,539.16	26,743.31	38,598.14	150.00	245.00
Elizabeth Postal Employees Credit Union .....	5,929.61	24,640.86	20,600.00	106.20	.....
Employees Credit Union, Swift and Company .....	1,870.32	16,948.83	15,000.00	.....	.....
Employees Credit Union, Swift and Co., J. C. .....	3,783.93	11,937.97	2,583.00	30.00	1.94
Federal Electric Products Credit Union .....	No Report Filed	.....	.....	.....	.....
Fink Employees Credit Union .....	No Report Filed	.....	.....	.....	.....
First Baptist Church of Cranford, N. J., Credit Union .....	8,169.92	54,795.97	.....	.....	.....
Franklin Baker Employees Credit Union .....	9,662.84	20,675.00	35,000.00	.....	.....
Highway Credit Union .....	5,415.57	20,666.05	2,500.00	5.00	206.86
Hoboken Postal Employees Credit Union .....	530.36	2,557.00	169.27	.....	.....
Homestyle Laundry Employees Credit Union .....	693.71	1,747.63	.....	.....	.....
Jersey City Kraft-Phenix Credit Union .....	1,302.50	1,915.10	5,636.39	.....	.....
Jersey City Post Office Credit Union .....	1,731.75	30,146.04	26,100.00	200.45	1,737.00
Lucas Credit Union .....	1,141.96	8,989.01	260.00	.....	.....
Maxwell House, Sanka & Central Laboratories Employees Credit Union .....	14,238.57	33,632.32	23,216.56	.....	.....
Mercer Department of Labor and Industry Credit Union .....	1,029.17	42,114.45	13,500.00	.....	358.95
Monmouth County Postal Employees Credit Union .....	2,807.36	24,588.50	14,274.00	.....	.....
Monroe Credit Union .....	32,794.29	78,693.91	120,400.00	.....	12,460.98
Montclair Postal Employees Credit Union .....	695.22	7,047.30	.....	.....	.....
Mutual Credit Union .....	911.76	5,037.89	17,500.00	.....	.....
N. J. R. Credit Union .....	1,163.87	12,127.25	23,000.00	.....	10.00
N. T. M. Employees Credit Union .....	369.29	6,848.98	.....	.....	200.00
New Jersey Hardware Mutual Credit Union .....	1,638.64	1,371.75	800.00	.....	.....
Newark Post Office Employees Credit Union .....	440.13	84,811.70	.....	.....	226.50
Newark Teachers Credit Union .....	19,145.82	88,372.09	150,546.61	1,043.51	151.67

CREDIT UNIONS

UNIONS

Disbursements, Miscellaneous—December 31, 1949

ASSETS AND LIABILITIES—Continued

Total Assets	Due Members	Borrowed Money	Other Liabilities	Other Reserves	Statutory Reserves	Surplus and Undivided Profits	Total Liabilities
\$14,757.13	\$12,590.16	.....	\$370.13	\$292.00	\$456.95	\$1,047.89	\$14,757.13
107,660.09	90,395.35	\$7,000.00	.....	.....	4,352.87	5,911.87	107,660.09
10,206.92	8,642.92	.....	200.00	.....	1,265.00	99.00	10,206.92
43,193.12	36,835.51	.....	.....	10.71	2,754.36	3,592.54	43,193.12
28,087.20	26,699.52	.....	154.13	.....	710.44	523.11	28,087.20
9,715.30	8,565.56	.....	.....	.....	310.95	838.79	9,715.30
416,210.49	400,975.90	.....	.....	.....	7,481.46	7,753.13	416,210.49
9,377.01	7,556.26	1,333.32	.....	.....	559.76	—72.33	9,377.01
12,839.59	11,472.32	.....	.....	.....	710.90	656.37	12,839.59
131,359.73	126,047.34	.....	.....	.....	4,574.66	737.73	131,359.73
No Report Filed				No Report Filed			
45,282.96	42,058.75	.....	9.60	937.50	897.60	1,379.51	45,282.96
16,277.34	14,828.21	.....	.....	.....	313.75	1,135.38	16,277.34
88,236.00	67,478.29	13,500.00	813.92	.....	3,904.54	2,539.25	88,236.00
10,962.56	10,381.06	.....	.....	.....	350.54	230.96	10,962.56
3,529.72	3,395.02	.....	.....	.17	97.56	36.37	3,529.72
41,770.70	34,901.55	4,500.00	642.84	.....	1,261.84	464.47	41,770.70
Had not Commenced Business				Had Not Commenced Business			
71,658.29	65,840.81	.....	.....	.....	1,452.44	4,365.04	71,658.29
13,561.89	7,729.41	.....	21.07	.....	2,849.02	2,962.39	13,561.89
89,275.61	87,330.80	.....	.....	41.25	1,676.54	227.02	89,275.61
51,276.67	42,528.63	5,000.00	140.91	.....	2,571.98	1,035.15	51,276.67
33,819.15	25,437.11	5,000.00	8.37	570.00	1,843.45	960.22	33,819.15
18,336.84	15,139.71	.....	.....	397.74	1,767.01	1,032.38	18,336.84
No Report Filed				No Report Filed			
No Report Filed				No Report Filed			
62,965.89	53,376.40	6,000.00	.....	93.00	1,104.76	2,391.73	62,965.89
65,337.84	62,260.58	.....	.....	.....	2,509.18	568.08	65,337.84
28,793.48	27,322.36	.....	667.47	.....	446.44	357.21	28,793.48
3,256.63	2,373.86	.....	.....	.....	612.21	270.56	3,256.63
2,441.34	2,189.87	.....	.....	.....	114.33	137.14	2,441.34
8,853.99	7,857.52	.....	.....	.....	410.44	586.03	8,853.99
59,915.24	57,112.05	.....	.....	123.91	2,172.77	506.51	59,915.24
10,390.97	10,195.48	.....	.....	.....	108.22	87.27	10,390.97
71,087.45	69,575.76	.....	.....	83.04	881.55	547.10	71,087.45
57,002.57	54,219.04	1,000.00	.....	.....	1,584.44	199.09	57,002.57
41,669.86	36,817.75	3,000.00	.....	.....	1,417.31	434.80	41,669.86
244,349.18	234,318.26	14.14	.....	.....	8,381.78	1,635.00	244,349.18
7,742.52	6,863.31	.....	148.41	.....	442.33	288.47	7,742.52
23,449.65	22,314.96	.....	.....	.....	486.44	648.25	23,449.65
36,301.12	35,354.30	.....	3.27	.....	938.59	4.96	36,301.12
7,418.27	4,722.89	2,250.00	.....	.....	98.79	346.59	7,418.27
3,810.39	3,445.93	.....	.....	.....	264.36	100.10	3,810.39
85,478.33	67,356.45	12,000.00	22.38	.....	5,465.55	633.95	85,478.33
259,259.70	244,795.81	.....	.....	.....	10,872.15	3,591.74	259,259.70

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
North Jersey State Highway Credit Union .....	\$950.53	\$2,077.50	\$1,000.00	.....	.....
Passaic County Employees Credit Union .....	832.84	10,291.70	1,100.00	\$1.00	.....
Passaic Postal Employees Credit Union .....	577.72	23,796.85	107.08	.....	.....
Perth Amboy Postal Employees Credit Union .....	335.56	3,253.00	5,000.00	.....	.....
Plainfield Credit Union .....	9,073.79	40,209.65	4,500.00	50.00	.....
Postal Employees Credit Union .....	9,073.40	18,615.33	18,000.00	.....	.....
Ransome Employees Credit Union .....	6,627.50	3,388.44	3,500.00	.....	\$75.70
Raritan Credit Union .....	14,141.46	18,907.20	157,473.18	.....	163.54
Repauno Good Fellows Credit Union .....	15,037.98	43,822.34	5,840.00	.....	.....
John A. Roebling's Sons Co. Employees Credit Union .....	170,904.73	26,818.32	1,386,887.49	.....	.....
Salesmans Credit Union .....	7,527.10	4,461.81	.....	.....	.....
Star Employees Credit Union .....	No Report Filed	.....	.....	.....	.....
Swift South Jersey Employees Credit Union .....	2,367.19	750.00	.....	.....	.....
United Electrical Workers Credit Union .....	15,052.58	48,141.04	16,500.00	1,695.03	250.00
Vanescio Employees Credit Union .....	7,330.52	16,091.34	25,500.00	.....	304.92
Worthington Employees Credit Union .....	15,268.38	54,872.76	112,700.00	3,218.72	600.00
Wright Aeronautical Credit Union .....	51,979.46	264,398.89	625,807.54	.....	582.29
<b>Totals .....</b>	<b>\$548,566.01</b>	<b>\$1,639,456.83</b>	<b>\$3,407,009.01</b>	<b>\$6,821.07</b>	<b>\$22,839.15</b>

CREDIT UNIONS

UNIONS

Disbursements, Miscellaneous—December 31, 1949

ASSETS AND LIABILITIES—Continued

Total Assets	Due Members	Borrowed Money	Other Liabilities	Other Reserves	Statutory Reserves	Surplus and Undivided Profits	Total Liabilities
\$4,028.03	\$3,996.50	.....	.....	.....	\$31.53	.....	\$4,028.03
12,225.54	10,953.17	.....	.....	\$50.00	362.23	\$860.14	12,225.54
24,481.65	18,886.18	.....	.....	.....	2,229.57	3,365.90	24,481.65
8,588.56	7,907.92	\$250.00	.....	.....	411.73	18.91	8,588.56
53,833.44	47,064.33	3,000.00	.....	.....	3,250.00	519.11	53,833.44
45,688.73	42,542.97	.....	.....	.....	2,752.30	393.46	45,688.73
13,591.64	12,702.73	.....	\$3.93	.....	241.55	643.43	13,591.64
190,685.32	178,385.22	.....	.....	.....	5,789.20	6,510.90	190,685.32
64,700.32	54,537.46	3,000.00	.....	.....	3,662.67	3,500.19	64,700.32
1,584,610.54	1,474,408.51	.....	383.50	13,597.74	52,515.92	43,704.87	1,584,610.54
11,988.91	11,073.74	.....	.....	No Report Filed	204.60	710.57	11,988.91
No Report Filed	.....	.....	.....	No Report Filed	.....	.....	.....
3,057.19	2,902.09	.....	18.57	.....	91.53	45.00	3,057.19
81,638.65	74,213.68	.....	1,678.58	207.55	2,664.65	2,814.19	81,638.65
49,226.78	46,901.17	.....	53.71	.....	1,563.01	708.89	49,226.78
186,659.86	154,644.50	15,000.00	8.01	.....	8,627.60	8,379.75	186,659.86
942,768.18	896,558.89	.....	.....	.....	36,881.87	9,327.42	942,768.18
\$5,624,692.07	\$5,186,982.43	\$81,847.46	\$5,348.80	\$16,464.61	\$201,755.22	\$132,293.55	\$5,624,692.07

CREDIT UNIONS

CREDIT

Schedule of Assets, Liabilities, Receipts,

TITLE	INCOME AND EXPENSES			
	Interest on Loans to Members	Other Interest	Other Income	Total Income
A. B. C. Employees Credit Union .....	\$730.13	\$175.00	.....	\$905.13
Acco Employees Credit Union .....	5,664.90	1,251.00	.....	6,915.90
Arlington Postal Employees Credit Union .....	661.81	44.00	.....	705.81
Armour Jersey City Employees Credit Union .....	2,710.30	375.00	\$6.46	3,091.76
Armour North Bergen Employees Credit Union...	962.26	312.00	18.00	1,292.26
Armour P. P. H. Credit Union .....	621.19	50.00	.....	671.19
Bakelite Employees Credit Union .....	3,912.52	5,763.42	10.03	9,685.97
Bayonne Naval Depot Credit Union .....	486.51	.....	.....	486.51
Bayonne Postal Employees Credit Union .....	517.11	76.35	26.60	620.06
Bergen Passaic Postal Credit Union .....	7,565.28	1,086.25	.....	8,651.53
Bloomfield Credit Union .....	No Report Filed	.....	.....	.....
Cadco Employees Credit Union .....	1,381.93	580.66	.....	1,962.59
Camden Firemen Credit Union .....	1,528.56	.....	.....	1,528.56
Camden Postal Credit Union .....	7,829.25	202.46	68.71	8,100.42
Central Jersey Farmers Credit Union .....	107.64	146.99	.....	254.63
Chemical Workers Credit Union .....	96.94	.....	58.85	155.79
Communi-paw Central New Jersey Employees Credit Union .....	3,150.11	235.00	.....	3,385.11
Diamond Craft Credit Union .....	Had Not Commenced Business	.....	.....	.....
Division 819, Transit Employees Credit Union ..	5,181.52	20.00	.....	5,201.52
East Orange Post Office Credit Union .....	975.48	100.00	.....	1,075.48
Elastic Stop Nut Employees Credit Union .....	2,504.48	864.37	.....	3,368.85
Elizabeth Postal Employees Credit Union .....	1,691.17	494.83	329.50	2,515.50
Employees Credit Union, Swift and Company ..	1,481.77	375.00	.....	1,856.77
Employees Credit Union, Swift and Co., J. C. ..	1,079.23	78.00	.....	1,157.23
Federal Electric Products Credit Union .....	No Report Filed	.....	.....	.....
Fink Employees Credit Union .....	No Report Filed	.....	.....	.....
First Baptist Church of Cranford, N. J., Credit Union .....	3,293.26	.....	.....	3,293.26
Franklin Baker Employees Credit Union .....	1,497.22	812.50	.....	2,309.72
Highway Credit Union .....	1,543.91	57.28	.....	1,605.29
Hoboken Postal Employees Credit Union .....	242.41	50.00	.....	292.41
Homestyle Laundry Employees Credit Union ....	127.74	.....	.....	127.74
Jersey City Kraft-Phenix Credit Union .....	299.75	161.39	.....	461.14
Jersey City Post Office Credit Union .....	2,579.15	754.50	.....	3,333.65
Lucas Credit Union .....	510.50	5.07	.....	515.57
Maxwell House, Sanka & Central Laboratories Employees Credit Union .....	1,858.93	752.91	190.63	2,802.47
Mercer Department of Labor and Industry Credit Union .....	3,465.58	322.50	1.95	3,790.03
Monmouth County Postal Employees Credit Union	1,790.00	431.00	.....	2,221.00
Monroe Credit Union .....	9,992.28	2,949.90	.....	12,942.18
Montclair Postal Employees Credit Union .....	669.16	46	.....	669.62
Mutual Credit Union .....	531.57	416.30	2.62	950.49
N. J. R. Credit Union .....	1,250.70	575.00	.....	1,825.70
N. T. M. Employees Credit Union .....	284.91	.....	.....	284.91
New Jersey Hardware Mutual Credit Union .....	143.95	20.00	11.85	175.80
Newark Post Office Employees Credit Union .....	4,298.98	6.66	2.10	4,307.74
Newark Teachers Credit Union .....	6,754.69	4,363.46	.85	11,119.00

CREDIT UNIONS

UNIONS—Continued

Disbursements, Miscellaneous—December 31, 1949

INCOME AND EXPENSES—Continued						
Salaries	Printing, Stationery and Supplies	Postage, Express, Telephone and Telegraph	Auditing, Filing Fees and Department Examination Fees	Rent, Light and Heat	Dues—State League	Interest on Borrowed Money
\$100.00	.....	.....	\$1.00	.....	\$33.17	\$9.25
1,500.00	\$46.46	.....	1.00	.....	219.03	337.50
156.25	7.99	.....	93.76	.....	26.79	.....
999.00	24.08	.....	206.19	.....	.....	119.31
435.00	47.67	.....	1.00	.....	58.02	.....
120.00	.91	.....	47.41	.....	.....	21.42
.....	59.50	13.05	106.20	.....	.....	384.19
382.00	5.00	9.25	1.00	\$85.00	19.00	23.32
200.00	5.17	.....	51.80	.....	26.00	.....
1,620.00	118.91	445.42	159.15	120.00	244.43	17.81
No Report Filed			No Report Filed			
264.00	11.00	.....	58.96	120.00	53.00	.....
435.00	41.48	19.00	52.94	.....	40.99	.....
1,090.00	141.55	144.48	135.21	100.00	176.51	241.21
100.00	2.00	4.00	35.70	.....	13.32	.....
59.81	16.67	.....	1.00	.....	.....	.....
1,410.00	31.15	29.50	58.80	5.00	100.00	135.00
Had Not Commenced Business			Had Not Commenced Business			
.....	401.82	10.00	37.00	.....	144.95	.....
375.00	7.75	.....	121.11	.....	44.64	13.56
220.02	61.29	8.00	76.00	.....	83.16	.....
700.00	74.87	.....	2.00	.....	78.69	89.50
425.00	14.19	3.63	135.62	.....	67.17	111.58
620.00	29.45	.....	171.19	.....	59.92	.....
No Report Filed			No Report Filed			
No Report Filed			No Report Filed			
325.00	5.66	9.00	1.00	240.00	104.91	87.78
240.00	23.17	.....	50.46	.....	86.97	.....
120.00	5.56	2.08	47.54	.....	40.90	7.75
110.00	6.53	2.00	37.49	.....	.....	.....
25.00	3.55	.....	1.00	.....	9.23	.....
.....	20.56	.....	38.95	.....	19.39	.....
817.00	38.37	17.64	160.02	.....	97.53	.....
.....	41.28	.....	1.00	.....	5.00	.....
.....	43.43	.66	111.43	.....	75.86	.....
605.00	39.23	.....	7.79	.....	112.27	20.00
380.00	20.68	41.82	1.00	.....	56.65	83.61
1,458.24	80.01	1.00	82.51	.....	3.00	.....
274.96	21.41	3.00	87.78	.....	21.70	.....
315.00	6.71	.....	29.45	.....	30.51	.....
300.00	7.89	123.91	.....	.....	63.44	.....
.....	.....	.....	89.83	.....	.....	90.00
60.00	5.13	.....	27.73	.....	10.14	.....
1,334.59	94.70	70.58	151.00	.....	193.09	4.95
2,000.00	99.50	118.18	97.80	165.00	.....	.....

CREDIT

Schedule of Assets, Liabilities, Receipts,

TITLE	INCOME AND EXPENSES—Continued		
	Other Expenses	Net Gain or Loss	Total
A. B. C. Employees Credit Union .....	\$105.19	\$656.52	\$905.13
Acco Employees Credit Union .....	877.97	3,933.94	6,915.90
Arlington Postal Employees Credit Union .....	37.65	381.37	705.81
Armour Jersey City Employees Credit Union .....	391.72	1,151.46	3,091.76
Armour North Bergen Employees Credit Union .....	261.72	468.85	1,292.26
Armour P. P. H. Credit Union .....	17.24	464.21	671.19
Bakelite Employees Credit Union .....	142.70	8,980.33	9,685.97
Bayonne Naval Depot Credit Union .....	73.48	—111.54	486.51
Bayonne Postal Employees Credit Union .....	157.02	180.07	620.06
Bergen Passaic Postal Credit Union .....	1,029.37	4,896.44	8,651.53
Bloomfield Credit Union .....	No Report Filed		
Cadco Employees Credit Union .....	74.37	1,381.26	1,962.59
Camden Firemen Credit Union .....	246.07	693.08	1,528.56
Camden Postal Credit Union .....	2,320.73	3,750.73	8,109.42
Central Jersey Farmers Credit Union .....	5.62	93.99	254.63
Chemical Workers Credit Union .....	54.14	24.17	155.79
Communipaw Central New Jersey Employees Credit Union .....	424.96	1,190.70	3,385.11
Diamond Craft Credit Union .....	Had Not Commenced Business		
Division 819, Transit Employees Credit Union ..	108.45	4,490.20	5,201.52
East Orange Post Office Credit Union .....	128.93	384.49	1,075.48
Elastic Stop Nut Employees Credit Union .....	387.17	2,533.21	3,368.85
Elizabeth Postal Employees Credit Union .....	359.09	1,211.35	2,515.50
Employees Credit Union, Swift and Company ..	227.37	872.01	1,856.77
Employees Credit Union, Swift and Co., J. C. ..	76.90	205.77	1,157.23
Federal Electric Products Credit Union .....	No Report Filed		
Fink Employees Credit Union .....	No Report Filed		
First Baptist Church of Cranford, N. J., Credit Union .....	423.63	2,095.98	3,293.26
Franklin Baker Employees Credit Union .....	21.68	1,887.44	2,309.72
Highway Credit Union .....	599.04	782.42	1,605.29
Hoboken Postal Employees Credit Union .....	12.00	124.39	292.41
Homestyle Laundry Employees Credit Union ....	5.60	83.36	127.74
Jersey City Kraft-Phenix Credit Union .....	4.50	377.74	461.14
Jersey City Post Office Credit Union .....	294.23	1,908.86	3,333.65
Lucas Credit Union .....	127.00	341.29	515.57
Maxwell House, Sanka & Central Laboratories Employees Credit Union .....	64.14	2,506.95	2,802.47
Mercer Department of Labor and Industry Credit Union .....	1,165.45	1,840.29	3,790.03
Monmouth County Postal Employees Credit Union	491.82	1,145.42	2,221.00
Monroe Credit Union .....	574.29	10,743.13	12,942.18
Montclair Postal Employees Credit Union .....	33.52	227.25	669.62
Mutual Credit Union .....	41.00	527.82	950.49
N. J. R. Credit Union .....	145.93	1,184.53	1,825.70
N. T. M. Employees Credit Union .....	33.28	71.80	284.91
New Jersey Hardware Mutual Credit Union ....	20.51	52.29	175.80
Newark Post Office Employees Credit Union ....	497.89	1,960.94	4,307.74
Newark Teachers Credit Union .....	417.35	8,221.17	11,119.00

CREDIT UNIONS

UNIONS—Continued

Disbursements, Miscellaneous—December 31, 1949

MISCELLANEOUS					
Number of Members December 31, 1948	Number of Members Received or Reinstated During Year	Number of Members Withdrawn or Expelled	Number of Members at Close of Year	Dividends	Number of Borrowers
117	15	12	120	\$270.13	37
690	96	89	697	2,311.25	315
63	9	8	64	292.19	47
388	83	70	401	629.51	217
204	20	.....	224	498.55	95
76	18	9	85	105.73	51
1,273	204	321	1,156	7,291.26	295
497	43	92	448	.....	133
107	.....	3	104	197.11	52
624	135	18	741	3,589.93	361
No Report Filed			No Report Filed		
162	5	7	160	655.79	75
93	23	1	115	245.94	73
393	53	24	422	1,339.64	261
128	11	7	132	.....	9
141	36	1	176	.....	50
447	22	35	434	642.84	252
Had Not Commenced Business			Had Not Commenced Business		
522	151	20	653	1,747.72	393
134	18	1	151	191.91	74
390	62	52	400	1,926.19	133
254	82	14	322	758.42	155
307	32	63	276	81.55	124
385	69	27	427	397.74	133
No Report Filed			No Report Filed		
No Report Filed			No Report Filed		
138	19	12	145	1,347.64	175
353	86	46	393	1,093.72	133
212	48	18	242	488.47	114
62	9	2	69	52.87	34
67	11	22	56	.....	33
200	24	11	213	61.65	25
316	36	27	325	1,454.18	158
124	88	37	175	188.23	144
399	121	63	457	1,790.41	195
360	203	54	509	1,429.10	210
171	47	7	211	614.75	116
1,143	191	176	1,158	8,063.97	402
105	16	6	115	148.41	47
93	19	11	101	407.51	31
101	9	3	107	1,008.53	57
91	11	13	89	.....	82
74	15	11	78	54.55	11
885	131	36	980	1,937.27	545
1,055	90	10	1,135	6,570.87	285

CREDIT UNIONS

CREDIT

Schedule of Assets, Liabilities, Receipts,

TITLE	INCOME AND EXPENSES			
	Interest on Loans to Members	Other Interest	Other Income	Total Income
North Jersey State Highway Credit Union .....	\$157.72	\$15.54	.....	\$173.26
Passaic County Employees Credit Union .....	788.42	.....	.....	788.42
Passaic Postal Employees Credit Union .....	2,046.49	231.14	\$ .30	2,271.93
Perth Amboy Postal Employees Credit Union ...	240.66	.....	150.00	390.66
Plainfield Credit Union .....	3,692.15	295.00	.....	3,987.15
Postal Employees Credit Union .....	1,957.67	425.00	20.00	2,402.67
Ransome Employees Credit Union .....	288.50	69.00	3.82	361.32
Raritan Credit Union .....	1,442.96	3,964.05	.....	5,407.01
Repauno Good Fellows Credit Union .....	4,835.74	219.02	.04	5,054.80
John A. Roebling's Sons Co. Employees Credit Union .....	2,991.35	38,587.56	1,210.03	42,788.94
Salesmans Credit Union .....	509.04	49.16	48.13	606.33
Star Employees Credit Union .....	No Report Filed	.....	.....	.....
Swift South Jersey Employees Credit Union ....	99.24	.....	4.39	103.63
United Electrical Workers Credit Union .....	5,762.09	458.21	.....	6,220.30
Vanasco Employees Credit Union .....	1,671.23	700.33	.....	2,371.56
Worthington Employees Credit Union .....	5,471.05	2,513.53	14.25	7,998.83
Wright Aeronautical Credit Union .....	15,408.74	13,378.89	.....	28,787.63
Totals .....	\$139,365.93	\$84,815.69	\$2,179.11	\$226,350.73

CREDIT UNIONS

UNIONS

Disbursements, Miscellaneous—December 31, 1949

INCOME AND EXPENSES—Continued

Salaries	Printing, Stationery and Supplies	Postage, Express, Telephone and Telegraph	Auditing, Filing Fees and Department Examination Fees	Rent, Light and Heat	Dues—State League	Interest on Borrowed Money
\$10.00	\$44.28	\$5.00	\$1.00	.....	\$5.00	.....
200.00	12.38	.....	59.44	.....	57.17	.....
700.00	9.69	15.35	1.00	.....	.....	.....
150.00	8.65	1.50	29.93	.....	31.96	\$35.88
400.00	70.28	84.50	78.75	.....	103.65	163.20
512.00	30.63	8.40	109.00	\$10.00	\$1.41	.....
.....	28.50	.....	1.00	.....	33.90	.....
50.00	44.91	.....	1.00	.....	238.72	4.58
1,479.05	53.98	.....	61.00	.....	.....	.....
.....	117.37	12.70	365.54	2,500.00	.....	.....
120.00	26.26	2.50	87.29	.....	.....	13.33
No Report Filed	.....	.....	No Report Filed	.....	.....	.....
25.00	.....	.....	26.75	.....	4.19	.....
2,080.00	351.28	160.32	61.08	.....	269.67	.....
700.00	38.82	.....	179.75	.....	90.46	.....
.....	2.65	.....	201.00	.....	365.02	33.33
.....	489.62	.....	156.77	.....	.....	.....
<b>\$26,021.92</b>	<b>\$3,041.68</b>	<b>\$1,368.47</b>	<b>3,998.12</b>	<b>\$3,345.00</b>	<b>\$3,700.53</b>	<b>\$2,048.06</b>

CREDIT UNIONS

CREDIT

Schedule of Assets, Liabilities, Receipts,

TITLE	INCOME AND EXPENSES—Continued		
	Other Expenses	Net Gain or Loss	Total
North Jersey State Highway Credit Union ....	\$17.81	\$90.17	\$173.26
Passaic County Employees Credit Union .....	21.45	437.98	788.42
Passaic Postal Employees Credit Union .....	236.25	1,309.64	2,271.93
Perth Amboy Postal Employees Credit Union ...	64.90	67.84	390.66
Plainfield Credit Union .....	1,522.45	1,564.32	3,987.15
Postal Employees Credit Union .....	259.00	1,392.23	2,402.67
Ransome Employees Credit Union .....	30.84	267.08	361.32
Raritan Credit Union .....	452.07	4,615.73	5,497.01
Repauno Good Fellows Credit Union .....	258.21	5,222.56	5,054.80
John A. Roebling's Sons Co. Employees Credit Union .....	121.82	39,671.51	42,788.94
Salesmans Credit Union .....	13.88	343.07	606.33
Star Employees Credit Union .....	No Report Filed		
Swift South Jersey Employees Credit Union ...	2.00	45.69	103.63
United Electrical Workers Credit Union .....	965.45	2,332.50	6,220.30
Vanesco Employees Credit Union .....	127.88	1,234.65	2,371.56
Worthington Employees Credit Union .....	535.34	6,861.49	7,998.83
Wright Aeronautical Credit Union .....	159.15	27,982.09	28,787.63
Totals .....	\$17,443.72	\$165,368.23	\$226,330.73

CREDIT UNIONS

UNIONS

Disbursements, Miscellaneous—December 31, 1949

MISCELLANEOUS					
Number of Members December 31, 1948	Number of Members Received or Reinstated During Year	Number of Members Withdrawn or Expelled	Number of Members at Close of Year	Dividends	Number of Borrowers
65	.....	2	63	\$76.64	20
86	26	4	108	174.35	63
156	32	8	180	481.02	102
48	18	11	75	142.95	29
253	32	2	283	1,016.81	97
222	29	6	255	1,128.61	114
160	36	27	169	255.08	53
1,154	132	125	1,161	3,366.57	206
684	91	68	717	1,871.28	366
3,250	222	647	2,825	28,507.10	364
110	7	35	82	274.88	33
No Report Filed			No Report Filed		
33	5	6	32	28.73	12
1,155	151	220	1,086	1,406.56	546
283	53	21	315	894.26	134
2,228	286	614	1,900	3,879.43	778
3,580	1,160	1,003	3,737	23,310.12	1,702
26,841	4,641	4,228	27,254	\$116,699.92	10,751

PROVIDENT LOAN ASSOCIATIONS

Provident Loan

TITLE	LOCATION
Friendly Provident Loan Association .....	Hackensack .....
Industrial Provident Loan Association .....	Camden .....
Newark Provident Loan Association .....	Newark .....

TITLE	ASSETS					
	Loans Out- standing	Deposits in Banks	Cash in Office	Furniture and Fixtures	All Other Assets	Total Assets
Friendly Provident Loan Association, Pallisades Park .....	\$2,725.98	\$959.41	\$116.73	.....	.....	\$3,812.12
Industrial Provident Loan Association, Camden .....	29,946.55	3,120.62	60.00	\$817.37	\$25.42	33,969.96
Newark Provident Loan Association, Newark .....	751,829.28	13,780.52	3,889.97	.....	52,006.12	821,505.89
Totals .....	\$784,511.81	\$17,860.55	\$4,066.70	\$817.37	\$52,031.54	\$859,287.97

TITLE	RECEIPTS					
	Cash on Hand and in Banks Jan. 1, 1949	Interest and Discount	Loans Repaid	Borrowed Money	Other Receipts	Total
Friendly Provident ...	\$1,639.15	\$399.28	\$2,949.06	.....	.....	\$4,987.49
Industrial Provident ...	2,791.81	5,170.42	57,319.31	\$18,500.00	\$141.99	83,923.53
Newark Provident ....	16,194.38	124,571.36	1,097,186.82	1,690,000.00	6,966.64	3,234,919.20
Totals .....	\$20,625.34	\$130,141.06	\$1,157,455.19	\$2,008,500.00	\$7,108.63	\$3,323,830.22

PROVIDENT LOAN ASSOCIATIONS

Associations—December 31, 1949

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

LIABILITIES

Capital Stock	Surplus	Borrowed Money Unpaid	All Other Liabilities	Total Liabilities
\$3,650.00	\$162.12	.....	.....	\$3,812.12
27,800.00	549.80	\$5,000.00	\$620.16	33,969.96
500,000.00	121,618.65	195,000.00	4,887.24	821,505.89
\$531,450.00	\$122,330.57	\$200,000.00	\$5,507.40	\$859,287.97

DISBURSEMENTS

Loans Made	Dividends	Borrowed Money	Interest	Salaries	Other Disbursements	Cash on Hand and in Banks Dec. 31, 1949	Total
\$3,493.77	\$125.00	.....	.....	.....	\$292.58	\$1,076.14	\$4,987.49
57,445.14	872.16	\$18,000.00	\$226.67	\$2,875.84	1,323.10	3,180.62	\$3,923.53
1,137,927.56	40,000.00	1,945,000.00	4,480.56	33,201.79	56,638.80	17,670.49	3,234,919.20
\$1,198,866.47	\$40,997.16	\$1,963,000.00	\$4,707.23	\$36,077.63	\$58,254.48	\$21,927.25	\$3,323,830.22

SMALL LOAN  
Table 1—Assets,

License No.	NAME AND LOCATION	Cash	Loans	Real Estate
799	A. B. C. Credit, Inc., Bridgeton .....	\$6,685.14	\$115,719.63	.....
80	Acme Finance Company, Newark .....	4,809.04	162,539.19	.....
727	Atlantic County Small Loan Service, J. Allison Kruse, t/a, Pleasantville .....	3,911.06	168,932.12	.....
768	Atlas Finance Company, Saul J. Anker & Aaron Anker, t/a, Cranford .....	3,886.25	142,031.59	.....
759	Auto Loan Company, Newark .....	8,418.19	333,154.66	.....
814	Beacon Finance Company of Fairlawn, Fairlawn .....	7,612.34	19,664.49	.....
776	Beacon Finance Company of Highland Park, Highland Park .....	1,886.15	111,035.66	.....
749	Beacon Finance Company of Neptune, Neptune .....	171.47	219,031.51	.....
237	Beacon Finance Company of Newark, Newark .....	2,116.56	172,635.08	.....
751	Beacon Finance Company of Phillipsburg, Phillipsburg .....	-766.03	133,115.79	.....
472	Beacon Finance Company of Trenton, Trenton .....	-1,228.27	312,469.10	.....
775	Bell Finance Company of Freehold, Freehold .....	5,181.63	129,529.06	.....
805	Bell Finance Company of Metuchen, Metuchen .....	License Surrendered		
742	Bell Finance Company, Red Bank .....	11,310.92	355,897.44	.....
755	Bergen Finance Company, Bergenfield .....	5,303.31	87,932.78	.....
620	Budget Plan Corporation, Camden .....	15,298.77	288,665.09	.....
801	Budget Plan Corporation, Haddonfield .....	1,588.50	31,232.05	.....
678	Capital Finance Company, Bridgeton .....	8,975.83	147,324.17	.....
663	Capital Finance Company, New Brunswick .....	5,642.94	156,157.06	.....
662	Capital Finance Company, Trenton .....	9,394.30	116,905.70	.....
809	Central Finance Corp., Keyport .....	6,056.04	59,840.18	.....
796	Central Finance Corp., Toms River .....	7,754.70	79,677.96	.....
200	Central Loan Co., Jacob L. Rich & Alvin M. Rich, t/a, Newark .....	3,961.70	135,633.08	.....
730	City Finance Company, The, Linden .....	5,446.99	271,249.85	.....
731	City Finance Company, The, Montclair .....	4,678.74	159,046.90	.....
723	City Finance Company, The, Passaic .....	9,474.91	287,292.06	.....
699	City Finance Company, The, West New York .....	7,407.37	314,352.47	.....
664	City Security Exchange Company, Atlantic City .....	13,091.99	319,277.52	.....
803	Civil Loan Co., Linden .....	9,884.66	207,860.14	.....
811	Clifton Finance Company, Cliffside Park .....	25,562.47		.....
802	Columbia Finance Co., Bernard & Sylvia Sheldon, t/a, Pompton Lakes .....	3,402.67	92,475.78	.....
722	Commercial Finance Company of New Jersey, Vincenzo Catanzaro, t/a, Garfield .....	4,043.21	58,368.35	.....
765	Community Finance Corporation, Irvington .....	License Surrendered		
702	Consumers Finance Company, East Orange .....	5,012.48	186,427.94	.....
772	Consumers Finance Company of Union County, Roselle Park .....	3,954.18	90,340.91	.....
792	County Finance Service, Penns Grove .....	1,231.20	93,522.68	.....
710	Domestic Finance Corporation, East Orange .....	14,750.80	431,797.97	.....
771	Domestic Finance Corporation, Kearny .....	5,478.97	144,493.53	.....
724	Domestic Finance Corporation, New Brunswick .....	4,918.51	272,889.64	.....
701	Earle Finance Corporation, Collingswood .....	2,228.72	113,375.74	\$5,774.93
743	Empire Finance Company of Burlington, Burlington .....	2,670.75	199,894.05	.....
795	Empire Finance Company of Mt. Holly, Mt. Holly .....	1,730.12	67,045.85	.....
561	Empire Finance Company of Woodbury, Woodbury .....	866.22	179,531.67	.....
108	Employees Loan Company of Bayonne, Bayonne .....	9,474.20	253,171.52	.....
757	Employees Loan Company, Bound Brook .....	8,076.23	182,514.21	.....
696	Employees Loan Company of Elizabeth, Elizabeth .....	6,754.48	273,067.52	.....
738	Employees Loan Company, Englewood .....	11,372.16	283,751.28	.....
709	Employees Loan Company, Jersey City .....	14,855.36	656,542.39	.....
450	Employees Loan Company of Paterson, Paterson .....	5,848.84	333,873.84	.....
720	Employees Loan Company, Rutherford .....	8,856.46	266,457.15	.....
736	Employees Loan Company, Summit .....	8,524.35	162,777.39	.....
794	Employees Loan Company of Trenton, Trenton .....	11,359.07	251,798.39	.....
754	Employees Loan Company, Woodbridge .....	6,583.54	185,058.77	.....
661	Equitable Loan Service of Elizabeth, Max & Fannie Brell, t/a, Elizabeth .....	6,659.49	344,846.26	.....
773	Family Finance Corporation, Bayonne .....	9,722.88	251,425.22	.....

— Denotes deficit.

SMALL LOAN LICENSEES

**LICENSEES**  
**December 31, 1949**

Furniture and Fixtures	Deferred Charges	Other Assets	Total Assets
\$1,776.18	.....	.....	\$124,180.95
2,238.88	\$240.00	.....	169,827.11
674.01	140.00	.....	173,657.19
2,068.29	.....	\$100.00	148,086.13
9,871.20	.....	591.52	352,035.57
1,496.01	.....	12,211.21	40,984.05
1,578.88	542.91	46,120.65	161,164.25
2,604.23	3,715.74	3,628.51	229,151.46
4,799.20	280.09	30,267.07	210,098.00
1,254.84	533.14	18,919.94	153,057.68
1,025.02	7,804.61	11,808.90	331,879.36
1,287.17	260.94	105.92	136,364.72
License Surrendered		License Surrendered	
6,031.42	682.19	28,719.15	402,641.12
1,672.33	243.21	.....	95,151.63
4,841.15	422.47	36,587.10	345,814.58
1,054.45	174.00	.....	34,049.00
.....	32.33	.....	156,332.33
70.32	.....	.....	161,870.32
104.85	.....	.....	126,404.85
1,192.97	62.01	556.00	67,707.20
891.34	140.07	36,615.45	125,079.52
1,082.15	.....	39.21	140,716.14
.....	.....	1,123.41	277,820.05
.....	.....	.....	163,725.64
.....	.....	733.35	297,500.32
.....	.....	532.70	322,292.54
2,902.73	240.00	.....	335,512.24
4,758.99	.....	683.00	223,186.79
.....	215.13	2,596.37	28,373.97
1,585.44	250.00	.....	97,713.89
334.18	240.00	440.00	63,425.74
License Surrendered		License Surrendered	
4.00	.....	1,630.32	193,074.74
2,187.83	.....	300.00	96,782.92
894.84	140.00	321.30	96,110.02
1,147.36	625.74	.....	448,321.87
1,136.60	345.62	8,208.60	159,662.73
1,814.79	3,839.58	.....	283,462.52
500.00	.....	.....	121,879.39
2,161.12	145.00	2,253.78	207,124.70
1,181.27	210.00	6,897.69	77,064.93
1,847.39	298.50	605.32	183,089.10
2,537.32	503.60	.....	265,686.64
1,356.55	408.06	4,272.19	196,627.24
3,281.77	646.23	.....	283,750.00
2,107.75	480.00	2,150.81	299,862.00
4,877.63	1,048.24	1,081,618.79	1,758,942.41
3,434.69	505.62	.....	343,662.99
1,979.96	501.13	120.13	277,914.83
1,209.40	486.69	2,459.64	175,457.47
3,804.95	2,139.76	10,869.24	279,971.41
1,375.91	413.32	3,606.17	197,037.71
7,492.06	.....	202.40	359,200.21
5,263.78	796.46	3,875.17	271,083.51

— Denotes deficit.

**SMALL LOAN**  
**Table 1—Assets.**

License No.	NAME AND LOCATION	Cash	Loans	Real Estate
783	Family Finance Corporation, Camden .....	\$5,194.54	\$104,239.50	.....
740	Family Finance Corporation, Hackensack .....	16,484.54	321,466.16	.....
765	Family Finance Corporation, Irvington .....	6,714.43	162,318.58	.....
782	Family Finance Corporation, Jersey City .....	5,836.32	41,243.76	.....
739	Family Finance Corporation, Jersey City .....	23,030.62	660,169.95	.....
708	Family Finance Corporation, Newark .....	19,593.25	563,842.24	.....
737	Family Finance Corporation, Pitman .....	5,938.33	78,655.65	.....
774	Family Finance Corporation, Union City .....	4,133.00	135,160.82	.....
719	Fidelity Finance Corporation, West New York .....	—561.30	101,134.29	.....
800	Finance Company of New Jersey, Palisades Park .....	No Report Filed		
729	First Industrial Loan Company of New Jersey, Kearny ....	4,493.72	44,943.29	.....
665	First Industrial Loan Company of New Jersey, Newark ....	5,598.12	177,557.72	.....
791	Franklin Loan Company, Belleville .....	2,870.18	37,573.97	.....
199	Franklin Loan Company, Charles J. Amsterdam, t/a, Newark .....	4,475.18	317,199.18	.....
726	Friendly Finance Company, Westfield .....	7,238.43	169,257.70	.....
712	General Credit Company, Vineland .....	3,315.53	196,691.33	.....
732	General Public Loan Corporation, Belleville .....	9,108.59	366,699.61	.....
786	General Public Loan Corporation, Elizabeth .....	4,473.04	187,568.69	.....
756	General Public Loan Corporation, Harrison .....	6,046.19	226,608.45	.....
763	General Public Loan Corporation, Hoboken .....	4,105.27	196,373.96	.....
784	General Public Loan Corporation, Jersey City .....	2,444.60	135,033.23	.....
769	General Public Loan Corporation, Long Branch .....	4,661.52	207,878.14	.....
752	General Public Loan Corporation, Millville .....	6,539.25	235,811.72	.....
733	General Public Loan Corporation, Teaneck .....	3,225.95	148,606.04	.....
750	General Public Loan Corporation, West Orange .....	4,968.09	220,211.50	.....
477	Globe Loan Company, Louis J. Feit, t/a, Elizabeth .....	161.45	285,922.21	.....
524	Gold Loan Company, East Orange .....	4,295.87	112,319.62	.....
806	Hillside Loan Company, Hillside .....	9,835.98	33,369.17	.....
777	Home Finance Company, Lester D. & Alfred Kahn, t/a, Morristown .....	10,195.98	139,629.29	.....
642	Household Finance Corporation, Camden .....	5,114.73	814,331.60	.....
641	Household Finance Corporation, Camden .....	5,580.00	647,444.79	.....
687	Household Finance Corporation, Elizabeth .....	10,150.54	676,918.20	.....
686	Household Finance Corporation, Hackensack .....	7,309.23	385,285.54	.....
288	Household Finance Corporation, Jersey City .....	10,598.95	747,322.06	.....
643	Household Finance Corporation, Jersey City .....	9,734.62	859,800.11	.....
289	Household Finance Corporation, Newark .....	7,332.78	715,251.70	.....
644	Household Finance Corporation, Newark .....	7,026.05	376,874.92	.....
308	Household Finance Corporation, Newark .....	8,311.94	776,311.11	.....
679	Household Finance Corporation, Orange .....	7,178.51	466,268.87	.....
690	Household Finance Corporation, Passaic .....	5,220.60	499,379.78	.....
659	Household Finance Corporation, Paterson .....	6,129.51	699,848.24	.....
691	Household Finance Corporation, Perth Amboy .....	6,847.88	654,044.84	.....
690	Household Finance Corporation, Trenton .....	11,703.13	1,239,551.25	.....
700	Household Finance Corporation, Union City .....	7,392.57	553,015.78	.....
781	Hub Loan Company, Guttenberg .....	2,625.47	31,932.06	.....
387	Hub Loan Company, Jersey City .....	28,058.16	218,449.15	\$49,158.72
785	Hub Loan Company, Jersey City .....	2,069.40	64,075.01	.....
807	Hub Loan Company, Weehawken .....	No Report Filed		
351	Hudson Loan Company, Bayonne .....	License Surrendered		
804	Ideal Finance Company, Merchaerville .....	4,286.31	22,622.97	.....
717	Industrial Loan Society, Dover .....	9,661.83	454,783.70	.....
674	Industrial Loan Society, Inc., East Orange .....	6,421.03	140,991.95	.....
681	Industrial Loan Society, Inc., Irvington .....	5,381.01	192,923.43	.....
650	Industrial Loan Society, Inc., Morristown .....	4,209.73	218,026.58	.....
178	Industrial Loan Society, Inc., Perth Amboy .....	2,521.54	153,115.33	.....

— Denotes deficit.

SMALL LOAN LICENSEES

**LICENSEES—Continued**  
December 31, 1949

Furniture and Fixtures	Deferred Charges	Other Assets	Total Assets
\$6,449.94	\$2,296.32	.....	\$118,180.30
2,809.05	275.79	\$10,648.13	351,683.67
5,825.19	3,855.59	.....	178,713.79
7,787.88	4,316.10	.....	59,184.06
4,086.25	2,025.94	14,250.11	703,562.87
5,398.32	273.55	17,443.38	606,550.74
2,252.74	562.40	.....	87,409.12
5,218.07	2,055.74	.....	146,567.63
995.41	200.00	120.38	101,888.78
No Report Filed		No Report Filed	
.....	250.00	.....	49,687.01
.....	555.75	40,176.99	223,888.58
2,384.16	1,050.00	692.55	44,570.86
4,657.83	23.70	.....	326,355.89
1,398.78	240.00	4,428.73	182,563.64
1,919.13	1,465.25	.....	203,391.24
1,903.68	200.00	3,990.60	381,902.48
4,024.60	2,442.56	20,416.09	218,924.98
1,578.24	2,313.12	7,923.27	244,469.27
2,213.97	2,926.19	9,058.49	214,677.88
4,425.36	1,158.83	17,992.14	161,054.16
3,178.36	404.25	8,217.92	224,340.19
1,109.43	288.50	3,727.02	247,475.92
415.65	200.00	1,589.85	154,037.49
1,213.14	883.55	7,516.44	234,792.72
106.90	328.61	.....	286,519.17
1,253.73	564.10	1,782.06	120,215.38
1,607.99	291.13	577.50	45,681.77
2,042.46	545.87	2,000.00	154,413.60
1,083.79	.....	.....	820,530.12
2,549.89	.....	.....	655,574.68
5,858.18	.....	.....	692,926.92
13,133.47	.....	.....	405,728.24
732.08	.....	.....	758,653.09
665.50	.....	.....	870,200.23
3,391.16	.....	.....	725,975.64
520.09	.....	.....	584,421.06
5,969.72	.....	.....	790,592.77
5,575.63	.....	.....	479,023.01
8,878.15	.....	.....	513,478.53
17,224.94	.....	.....	723,202.69
10,677.71	.....	.....	671,570.43
2,916.32	.....	.....	1,254,170.70
893.77	.....	.....	561,302.12
1,239.15	215.00	180.00	36,191.68
4,959.19	1,900.54	130,513.31	433,039.07
6,536.93	523.79	1,370.22	74,775.35
No Report Filed		No Report Filed	
License Surrendered		License Surrendered	
343.76	.....	575.61	27,828.65
4,825.08	223.33	1,014.26	470,508.20
559.72	267.14	.....	148,239.84
1,563.55	267.14	.....	200,135.13
155.28	281.19	.....	222,672.78
1,977.21	267.14	.....	157,881.22

— Denotes deficit.

SMALL LOAN LICENSEES

SMALL LOAN  
Table 1—Assets,

License No.	NAME AND LOCATION	Cash	Loans	Real Estate
158	Industrial Loan Society, Inc., Plainfield .....	\$7,030.64	\$306,276.88	.....
43	Interstate Finance Company, Trenton .....	5,831.21	240,403.69	.....
718	Jersey Loan Company, Bloomfield .....	9,938.06	316,562.24	.....
770	Liberal Finance Service, Cliffside Park .....	49.11	.....	.....
767	Liberal Finance Service, Lodi .....	5,646.74	.....	.....
764	Liberal Finance Service, Lyndhurst .....	3,579.85	219,723.63	.....
818	Liberal Finance Service, Millburn .....	4,329.90	43,006.05	.....
788	Liberal Finance Service, Paterson .....	3,220.47	159,567.96	.....
790	Lincoln Loan Company, Inc., Bloomfield .....	3,610.22	384,471.50	.....
778	Lincoln Loan Company, Inc., Caldwell .....	1,430.74	33,256.17	.....
762	Lincoln Loan Company, Inc., Irvington .....	3,666.05	96,694.80	.....
780	Lincoln Loan Company, Inc., Union .....	6,887.61	34,338.37	.....
740	Madison Finance Company, Hackensack .....		License Surrendered	
739	Madison Finance Company, Jersey City .....		License Surrendered	
708	Madison Finance Company, Newark .....		License Surrendered	
817	McDevitt Finance Co., Ventnor City .....	15,645.64	43,325.17	.....
706	Monroe Loan Society of New Jersey, Jersey City .....	7,498.03	181,737.05	.....
761	Monroe Loan Society of N. J., Montclair .....	5,994.87	116,531.86	.....
423	Monroe Loan Society of New Jersey, Newark .....	9,866.21	219,314.93	.....
760	Monroe Loan Society of N. J., Salem .....	5,758.44	142,229.61	.....
779	Monroe Loan Society of N. J., Wildwood .....	8,643.63	173,353.24	.....
262	Morris County Loan and Finance Association, Boonton .....	1,122.99	39,416.50	.....
787	Mutual Loan Company, Newton .....	7,668.62	136,124.89	.....
115	Mutual Loan Company, Paterson .....	5,064.40	127,225.59	.....
735	National Finance Company, Charles T. Feit, t/a, Union .....	10,089.98	166,159.04	\$3,756.58
666	Newark Finance Corporation, Newark .....	12,907.38	359,686.17	.....
741	North Jersey Finance Service, Hoboken .....	7,180.57	372,150.73	.....
14	North Jersey Finance Service of Jersey City, Jersey City .....	24,597.91	372,479.45	.....
815	North Jersey Finance Service of Jersey City, Metuchen .....	1,696.21	8,406.05	.....
676	Penn Loan Company, Perth Amboy .....	4,245.64	333,218.46	.....
39	Peoples Standard Finance Corporation, Jersey City .....	8,431.56	155,866.46	.....
670	Personal Finance Company of Asbury Park, Asbury Park .....	4,332.47	330,051.84	.....
667	Personal Finance Company of Atlantic City, Atlantic City .....	1,964.14	491,080.80	.....
669	Personal Finance Company of Bayonne, Bayonne .....	6,711.63	338,632.39	.....
697	Personal Finance Company of Bloomfield, Bloomfield .....	6,955.80	280,941.06	.....
305	Personal Finance Company, Camden .....	4,500.21	457,730.84	.....
139	Personal Finance Company of Camden, Camden .....	4,799.36	359,848.78	.....
23	Personal Finance Company of Elizabeth, Elizabeth .....	6,640.53	345,150.78	.....
441	Personal Finance Company of Hackensack, Hackensack .....	7,732.35	354,776.27	.....
698	Personal Finance Company of Irvington, Irvington .....	3,003.39	498,946.49	.....
221	Personal Finance Company of Jersey City, Jersey City .....	7,803.62	502,335.35	.....
431	Personal Finance Company of New Jersey, Newark .....	.....	298,000.20	.....
27	Personal Finance Company of Newark, Newark .....	8,982.28	663,613.05	.....
672	Personal Finance Company of New Brunswick, New Brunswick .....	3,089.90	378,698.18	.....
141	Personal Finance Company of Orange, Orange .....	4,387.04	434,512.02	.....
507	Personal Finance Company of Passaic, Passaic .....	6,386.72	355,534.05	.....
121	Personal Finance Company of Paterson, Paterson .....	8,743.79	761,629.22	.....
671	Personal Finance Company of Plainfield, Plainfield .....	4,951.93	321,726.39	.....
103	Personal Finance Company of Trenton, Trenton .....	5,482.03	661,828.27	.....
668	Personal Finance Company of Union City, Union City .....	5,405.27	482,308.59	.....
812	Preferred Finance Co., Inc., Princeton .....	4,285.83	34,107.31	.....
813	Preferred Finance Co., Inc., Washington .....	5,529.66	27,240.02	.....
692	Prudential Autoplan, Plainfield .....	9,525.68	138,547.28	.....
810	Public Finance Service, Inc., Camden .....	19,179.18	112,419.30	.....
748	Public Finance Service, Inc., Clifton .....	19,631.95	101,253.12	.....

— Denotes deficit.

SMALL LOAN LICENSEES

LICENSEES—Continued  
December 31, 1949

Furniture and Fixtures	Deferred Charges	Other Assets	Total Assets
\$791.68	\$309.28	\$107.40	\$314,515.88
4,607.46	.....	173.76	251,016.12
10,269.38	1,074.68	5,281.40	343,125.76
3,175.24	187.58	8,520.86	11,932.79
5,179.36	589.40	99,568.95	110,984.45
6,292.31	533.70	170,212.17	400,341.66
1,841.85	151.34	50.00	49,379.14
5,911.89	409.21	1,147.45	170,256.98
6,034.69	422.51	1,050.00	49,588.92
5,551.00	.....	1,394.45	41,632.36
8,130.94	415.00	185,123.18	294,029.97
5,374.81	.....	1,614.18	48,214.97
License Surrendered		License Surrendered	
License Surrendered		License Surrendered	
License Surrendered		License Surrendered	
3,288.34	.....	875.00	63,134.15
2,161.47	.....	.....	191,396.55
1,033.49	.....	.....	123,560.22
580.46	.....	.....	229,761.60
537.54	.....	.....	148,525.59
2,232.67	65.00	.....	184,294.54
.....	140.00	1,000.00	41,679.49
2,408.18	125.00	15.00	146,341.69
796.18	267.14	276.80	133,630.11
.....	.....	250.00	180,255.60
4,238.41	4,114.11	1,878.56	382,824.43
1.00	240.00	447.49	380,019.79
2,489.00	.....	13,419.57	412,985.93
400.00	.....	525.00	11,027.26
3,309.73	552.33	12,871.52	354,197.68
1,729.06	.....	8,730.00	174,757.08
889.81	20.09	.....	335,294.21
867.14	2.71	.....	493,914.79
3,911.82	47.81	.....	349,303.65
2,887.70	.....	.....	290,784.56
2,554.51	176.99	.....	464,962.55
1,284.18	20.26	.....	365,952.58
3,143.83	27.90	.....	354,963.04
840.40	90.62	322.23	363,761.87
1,858.46	16.89	287,080.03	790,905.86
3,420.59	18.90	.....	513,578.46
5,619.11	71.48	.....	303,690.79
7,139.18	154.30	.....	679,888.81
2,167.15	91.72	.....	384,046.95
2,494.76	91.50	.....	441,485.32
489.07	20.26	.....	362,430.10
4,399.22	191.17	.....	774,963.40
595.36	.48	.....	327,274.16
2,698.84	15.72	.....	670,024.86
862.31	13.00	1,113.56	489,702.73
4,188.38	125.00	4,863.00	47,569.52
2,371.10	125.00	4,460.43	39,710.21
466.55	608.70	33,015.54	182,163.75
8,273.48	382.78	1,261.28	141,516.02
2,438.56	1,237.31	1,178.86	125,739.80

— Denotes deficit.

SMALL LOAN LICENSEES

SMALL LOAN  
Table 1—Assets

License No.	NAME AND LOCATION	Cash	Loans	Real Estate
820	Public Finance Service, Inc., Gloucester City .....	\$11,821.87	\$36,554.50	.....
715	Public Finance Service, Inc., Paterson .....	22,035.62	401,756.06	.....
713	Public Finance Service, Inc., Ridgewood .....	37,802.49	286,469.75	.....
819	Public Finance Service, Inc., South Orange .....	1,491.49	14,038.49	.....
747	Public Finance Service, Inc., Westwood .....	27,604.55	173,693.03	.....
707	Queen City Finance Company, Plainfield .....	1,228.81	138,278.23	.....
623	Seaboard Finance Company of Atlantic City, Atlantic City .....	10,140.23	239,970.76	.....
695	Seaboard Finance Company, Camden .....	12,892.18	522,741.92	.....
744	Seaboard Finance Company, Clifton .....	License Surrendered		
689	Seaboard Finance Company, Hackensack .....	11,420.98	356,394.97	.....
703	Seaboard Finance Company, Jersey City .....	9,028.57	339,466.14	.....
797	Seaboard Finance Company, New Brunswick .....	9,249.90	92,934.91	.....
685	Seaboard Finance Company, Newark .....	13,905.96	432,597.28	.....
793	Seaboard Finance Company, Orange .....	8,663.04	103,775.38	.....
694	Seaboard Finance Company of New Jersey, Passaic .....	36,114.91	509,865.23	.....
789	Seaboard Finance Company, Paterson .....	9,753.64	170,076.82	.....
798	Seaboard Finance Company, Perth Amboy .....	7,366.41	87,514.14	.....
398	Seaboard Finance Company, Trenton .....	8,924.20	444,790.80	.....
734	Security Finance Company, Rahway .....	4,645.56	172,117.01	.....
105	Service Loan Association, Newark .....	982.05	24,315.43	.....
673	Somerset Finance Corporation, Somerville .....	6,325.94	125,278.19	.....
677	South Jersey Credit Company, Inc., Camden .....	3,052.38	227,526.79	.....
758	South River Loan Co., South River .....	3,246.16	51,332.73	.....
753	Suburban Finance Company, Nutley .....	8,355.65	41,545.12	.....
821	Superior Loan Service, John W. Batezel, t/a, Hammonton..	No Report Filed		
822	Superior Loan Service, John W. Batezel, t/a, Riverside....	No Report Filed		
414	Trenton Citizens System Company, Trenton .....	1,981.75	135,372.32	\$21,047.49
816	Washington Finance Company, Milton & Bertha S. Kleitman, t/a, Madison .....	19,429.54	5,609.39	.....
385	Workers Finance Co., Newark .....	2,465.01	315,013.99	.....
746	Workers Finance Co. of North Bergen, North Bergen .....	5,728.30	131,397.58	.....
737	Wye Corporation, Pitman .....	License Surrendered		
	Totals .....	\$1,367,429.98	\$46,576,553.97	\$79,737.72

— Denotes deficit.

SMALL LOAN LICENSEES

LICENSEES—Continued  
December 31, 1949

Furniture and Fixtures	Deferred Charges	Other Assets	Total Assets
\$2,701.48	.....	\$393.27	\$51,471.12
4,177.28	\$274.96	4,549.22	432,793.14
2,714.78	270.39	3,199.02	330,456.43
2,099.53	215.00	152.76	20,997.27
4,420.40	170.62	1,917.36	207,805.96
1,359.45	.....	.....	140,866.49
1,879.01	.....	14,689.00	266,679.00
1,994.18	.....	.....	537,628.28
License Surrendered	.....	License Surrendered	.....
1,058.79	.....	.....	368,874.74
4,235.17	.....	.....	352,729.88
4,877.29	.....	.....	107,062.10
2,062.80	.....	.....	448,566.04
8,049.08	.....	.....	120,487.50
1,517.35	.....	30,000.00	577,497.47
7,330.59	.....	.....	187,161.05
6,901.22	.....	.....	101,781.77
826.52	.....	.....	454,541.52
965.77	602.65	239.50	178,570.49
234.50	.....	5,585.75	31,117.73
791.72	.....	2,550.00	134,945.85
784.90	14,060.08	358.00	245,782.15
1,838.39	150.00	1,758.80	58,326.08
1,467.72	246.49	384.50	51,999.48
No Report Filed	.....	No Report Filed	.....
No Report Filed	.....	No Report Filed	.....
1,714.22	.....	23,733.70	183,849.48
3,695.93	412.71	314.98	29,462.55
7,353.48	1,504.97	14,052.25	340,389.70
1,595.88	542.95	3,760.00	143,024.71
License Surrendered	.....	License Surrendered	.....
\$520,154.79	\$97,288.20	\$2,623,641.04	\$51,264,805.70

— 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
799	A. B. C. Credit, Inc., Bridgeton .....		\$1,307.97	\$122,872.98
80	Acme Finance Company, Newark .....	\$95,311.46	8,372.08	47,250.00
727	Atlantic County Small Loan Service, J. Allison Kruse, t/a, Pleasantville .....			173,657.19
768	Atlas Finance Company, Saul J. Anker & Aaron Anker, t/a, Cranford .....	117,495.74		30,590.39
759	Auto Loan Company, Newark .....	222,500.00	16,436.21	83,500.00
814	Beacon Finance Company of Fairlawn, Fairlawn .....	16,604.29		25,000.00
776	Beacon Finance Company of Highland Park, Highland Park .....	93,409.46	45,481.93	25,000.00
749	Beacon Finance Company of Neptune, Neptune .....	184,351.19	9,167.29	30,000.00
237	Beacon Finance Company of Newark, Newark .....	193,024.32	7,191.64	25,500.00
751	Beacon Finance Company of Phillipsburg, Phillipsburg .....	113,433.08	7,441.98	26,000.00
472	Beacon Finance Company of Trenton, Trenton .....	263,558.86	14,894.83	50,300.00
775	Bell Finance Company of Freehold, Freehold .....	100,345.06	6,121.98	25,000.00
805	Bell Finance Company of Metuchen, Metuchen .....			
742	Bell Finance Company, Red Bank .....	288,831.24	17,348.43	92,100.00
755	Bergen Finance Company, Bergenfield .....	48,412.42	5,423.49	30,000.00
620	Budget Plan Corporation, Camden .....	252,008.32	13,056.97	76,804.00
801	Budget Plan Corporation, Haddonfield .....		511.90	33,537.10
678	Capital Finance Company, Bridgeton .....			156,332.33
663	Capital Finance Company, New Brunswick .....			161,870.32
662	Capital Finance Company, Trenton .....			126,404.85
809	Central Finance Corp., Keyport .....	31,255.53		36,451.67
796	Central Finance Corp., Toms River .....	73,196.48		50,000.00
200	Central Loan Co., Jacob L. Rich & Alvin M. Rich, t/a, Newark .....	99,042.00		41,674.14
730	City Finance Company, The, Linden .....			270,922.13
731	City Finance Company, The, Montclair .....			159,117.47
723	City Finance Company, The, Passaic .....			290,058.60
690	City Finance Company, The, West New York .....			313,662.87
664	City Security Exchange Company, Atlantic City .....	230,565.98	11,109.52	25,000.00
803	Civil Loan Co., Linden .....	192,814.80	3,000.00	30,000.00
811	Clifton Finance Company, Cliffside Park .....	3,546.37		25,000.00
802	Columbia Finance Co., Bernard & Sylvia Sheldon, t/a, Pompton Lakes .....	47,754.42		49,959.47
722	Commercial Finance Company of New Jersey, Vincenzo Catanzaro, t/a, Garfield .....	600.00	982.34	61,843.40
765	Community Finance Corporation, Irvington .....			
702	Consumers Finance Company, East Orange .....	163,974.22	2,313.20	26,400.00
772	Consumers Finance Company of Union County, Roselle Park .....	68,022.64	367.21	14,250.00
792	County Finance Service, Penns Grove .....	66,128.54	3,582.63	25,000.00
710	Domestic Finance Corporation, East Orange .....	263.00	23,641.53	412,596.29
771	Domestic Finance Corporation, Kearny .....	165.11	6,356.12	153,866.19
724	Domestic Finance Corporation, New Brunswick .....		14,198.49	262,685.12
701	Earle Finance Corporation, Collingswood .....	66,836.46		41,839.00
743	Empire Finance Company of Burlington, Burlington .....	159,562.69	9,839.24	30,120.00
795	Empire Finance Company of Mt. Holly, Mt. Holly .....	49,917.46	1,748.48	25,000.00
561	Empire Finance Company of Woodbury, Woodbury .....	143,110.85	6,913.30	29,325.00
108	Employees Loan Company of Bayonne, Bayonne .....	145,394.81	15,838.78	83,900.00
757	Employees Loan Company, Bound Brook .....	70.40	8,049.66	188,507.18
696	Employees Loan Company of Elizabeth, Elizabeth .....	183,782.34	17,587.89	60,000.00
738	Employees Loan Company, Englewood .....	163.56	18,149.27	281,609.17
709	Employees Loan Company, Jersey City .....	1,476,801.99	41,812.02	25,000.00
450	Employees Loan Company of Paterson, Paterson .....	216,453.20	16,950.10	78,570.00
720	Employees Loan Company, Rutherford .....	95.60	24,618.24	253,200.99
736	Employees Loan Company, Summit .....	63.92	13,719.29	161,674.26
794	Employees Loan Company of Trenton, Trenton .....	246,830.46	6,224.43	25,000.00
754	Employees Loan Company, Woodbridge .....	60.80	8,371.05	188,605.86
661	Equitable Loan Service of Elizabeth, Max & Fannie Brell, t/a, Elizabeth .....	275,773.44	12,069.62	71,357.15
773	Family Finance Corporation, Bayonne .....			271,083.51

SMALL LOAN LICENSEES

LICENSEES—Continued  
Income, December 31, 1949

Capital Reserves	Surplus and Undivided Profits	Total Liabilities	Interest or Charges	Interest on Bank Balances	Other Income	Gross Earnings
\$9,000.00	\$9,893.57	\$124,180.95	\$13,378.86			\$13,378.86
		169,827.11	38,744.23		\$78.51	38,822.74
		173,657.19	32,171.13		139.42	32,310.55
		148,086.13	27,585.11		1,343.25	28,928.36
	28,599.36	352,035.57	87,907.97		773.78	88,681.75
	-620.24	40,984.05	21.18			21.18
	-2,727.14	161,164.25	23,743.45		19.80	26,763.25
	5,632.98	229,151.46	60,716.29		162.50	60,878.79
	-15,617.96	210,098.00	38,774.51			38,774.51
	6,182.62	153,057.68	33,332.84		68.85	33,401.69
	3,125.67	331,879.36	64,579.99		346.84	64,926.83
	4,897.68	136,364.72	30,373.66			30,373.66
License Surrendered	4,361.45	402,641.12	87,582.98	License Surrendered	2,619.96	90,202.94
	11,315.72	95,151.63	22,890.31			22,890.31
	3,945.29	345,814.58	72,062.87		1,135.82	73,198.69
		34,049.00	3,004.74			3,004.74
		156,332.33	35,965.70			35,965.70
		161,870.32	38,694.89			38,694.89
		126,404.85	31,275.54			31,275.54
		67,707.20	2,023.79			2,023.79
	1,883.04	125,079.52	13,694.92			13,694.92
		140,716.14	32,792.24		1,818.29	34,610.53
	6,897.92	277,820.05	64,699.41		172.06	64,871.47
	4,608.17	163,725.64	40,337.59		204.82	40,542.41
	7,461.72	297,500.32	65,359.89		482.59	65,842.48
	8,629.67	322,292.54	75,831.36		172.91	76,004.27
	68,836.74	335,512.24	64,105.01			64,105.01
	-4,628.01	223,186.79	16,507.65			16,507.65
	-172.40	28,373.97				
		97,713.89	8,187.77			8,187.77
		63,425.74	14,491.96		145.45	14,637.41
			6,185.94			6,185.94
	387.32	193,074.74	48,776.85		1,733.19	50,510.04
	14,143.07	96,782.92	17,413.62		15.50	17,429.12
	1,398.85	96,110.02	21,514.22			21,514.22
	11,821.05	448,321.87	82,926.72		68.50	82,995.22
	-724.69	159,662.73	30,742.31		90.36	30,832.67
	6,578.91	283,462.52	68,344.28		234.83	68,579.11
	13,203.93	121,879.39	26,100.13		259.58	26,359.71
	7,602.77	207,124.70	52,080.54		7.50	52,088.04
	898.99	77,064.93	12,996.29			12,996.29
	3,739.95	183,089.10	45,243.55		392.64	45,546.19
	20,553.05	265,686.67	59,358.18			59,358.18
		196,627.24	40,070.19			40,070.19
	22,379.77	283,750.00	67,459.70			67,459.70
		299,862.00	69,099.84			69,099.84
	215,328.40	1,758,942.41	164,897.56			164,897.56
	31,689.69	343,662.90	76,191.29			76,191.29
		277,914.82	63,931.84			63,931.84
		175,457.47	40,233.59			40,233.59
	1,916.52	279,971.41	45,178.26			45,178.26
		197,037.71	39,299.86			39,299.86
		359,200.21	95,444.85			95,444.85
		271,083.51	47,622.83			47,622.83

— 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
783	Family Finance Corporation, Camden			\$118,180.30
740	Family Finance Corporation, Hackensack			351,683.67
765	Family Finance Corporation, Irvington			178,713.79
782	Family Finance Corporation, Jersey City			59,184.06
739	Family Finance Corporation, Jersey City			703,562.87
708	Family Finance Corporation, Newark			606,550.74
737	Family Finance Corporation, Pitman			87,409.12
774	Family Finance Corporation, Union City			146,567.63
719	Fidelity Finance Corporation, West New York	\$63,360.71	\$5,036.71	30,000.00
800	Finance Company of New Jersey, Palisades Park	No Report Filed		
729	First Industrial Loan Company of New Jersey, Kearny		1,363.68	40,000.00
665	First Industrial Loan Company of New Jersey, Newark	85,000.00	11,230.20	75,000.00
791	Franklin Loan Company, Belleville	41,114.10		6,000.00
199	Franklin Loan Company, Charles J. Amsterdam, t/a, Newark	150,000.00	326.30	176,029.59
726	Friendly Finance Company, Westfield	146,745.13	8,568.75	25,000.00
712	General Credit Company, Vineland	296.24	19,286.46	1,000.00
732	General Public Loan Corporation, Belleville	680.78	17,242.67	347,547.12
786	General Public Loan Corporation, Elizabeth	590.48	6,743.98	211,590.52
756	General Public Loan Corporation, Harrison	578.76	8,941.17	234,257.55
763	General Public Loan Corporation, Hoboken	482.90	7,676.74	211,577.27
784	General Public Loan Corporation, Jersey City	455.67	5,138.31	155,460.18
769	General Public Loan Corporation, Long Branch	482.80	7,935.62	215,258.72
752	General Public Loan Corporation, Millville	440.68	12,098.26	220,991.48
733	General Public Loan Corporation, Teaneck	673.41	5,577.95	147,890.53
750	General Public Loan Corporation, West Orange	580.33	8,390.50	231,600.65
477	Globe Loan Company, Louis J. Feit, t/a, Elizabeth	180,497.44		106,021.73
524	Gold Loan Company, East Orange	76,703.16	2,360.20	28,800.00
806	Hillside Loan Company, Hillside	24,991.75	108.38	25,050.00
777	Home Finance Company, Lester D. & Alfred Kahn, t/a, Morristown	77,294.60		77,119.00
642	Household Finance Corporation, Camden	941.41		819,588.71
641	Household Finance Corporation, Camden	1,223.67		654,351.01
687	Household Finance Corporation, Elizabeth	1,235.04		691,691.88
686	Household Finance Corporation, Hackensack	680.90		405,047.34
288	Household Finance Corporation, Jersey City	1,139.80		757,513.29
643	Household Finance Corporation, Jersey City	1,032.38		869,167.85
289	Household Finance Corporation, Newark	1,118.39		724,857.25
644	Household Finance Corporation, Newark	1,333.88		583,087.18
308	Household Finance Corporation, Newark	1,006.30		789,586.47
679	Household Finance Corporation, Orange	880.00		478,143.01
690	Household Finance Corporation, Passaic	755.28		512,723.25
659	Household Finance Corporation, Paterson	976.13		722,226.56
691	Household Finance Corporation, Perth Amboy	974.98		670,595.45
660	Household Finance Corporation, Trenton	1,660.96		1,252,509.74
700	Household Finance Corporation, Union City	926.06		560,376.06
781	Hub Loan Company, Guttenberg	8.16	68.79	36,114.73
387	Hub Loan Company, Jersey City	248,374.61		173,930.00
785	Hub Loan Company, Jersey City	1,112.61		73,662.74
807	Hub Loan Company, Weehawken	No Report Filed		
551	Hudson Loan Company, Bayonne	License Surrendered		
804	Ideal Finance Company, Merchantville	3,384.58		25,000.00
717	Industrial Loan Society, Dover			470,508.20
674	Industrial Loan Society, Inc., East Orange			148,239.84
681	Industrial Loan Society, Inc., Irvington			200,135.13
650	Industrial Loan Society, Inc., Morristown			222,672.78
178	Industrial Loan Society, Inc., Perth Amboy			157,881.22

SMALL LOAN LICENSEES

LICENSEES—Continued  
Income, December 31, 1949

Capital Reserves	Surplus and Undivided Profits	Total Liabilities	Interest or Charges	Interest on Bank Balances	Other Income	Gross Earnings
		\$118,180.30	\$19,409.60			\$19,409.60
		351,683.67	64,070.55			64,070.55
		178,713.79	27,231.51			27,231.51
		59,184.06	30,318.28			30,318.28
		703,562.87	109,707.48			109,707.48
		606,550.74	118,461.79			118,461.79
		87,409.12	3,288.86			3,288.86
		146,567.63	25,998.65			25,998.65
	\$3,471.36	101,888.78	25,102.63			25,102.63
No Report Filed			No Report Filed			
	8,323.33	49,687.01	12,059.88			12,059.88
	52,658.38	223,888.58	43,852.46			43,852.46
	-2,543.24	44,570.86	2,462.50			2,462.50
		326,355.89	75,746.72		\$936.90	76,683.62
	2,249.76	182,563.64	45,606.36		10.00	45,616.36
	182,808.54	203,391.24	55,984.63		25.00	56,009.63
	16,431.91	381,902.48	87,726.59		564.94	88,291.53
		218,924.98	32,449.61			32,449.61
	691.79	244,469.27	54,605.03		299.53	54,904.56
	-5,059.03	214,677.88	45,042.71		80.00	45,122.71
		161,054.16	26,327.07		52.73	26,379.80
	663.05	224,340.19	43,359.31		134.79	43,494.70
	13,945.50	247,475.92	63,749.78		59.17	63,808.95
	-104.40	154,037.49	33,883.71		715.42	34,599.13
	-5,778.76	234,792.72	50,829.45		11.00	50,840.45
		286,519.17	66,501.96		227.43	66,729.39
	\$1,145.67	120,215.38	29,530.20		1,179.33	30,709.53
	-4,468.36	45,681.77	2,548.96			2,548.96
		154,413.60	29,988.23			29,988.23
		820,530.12	181,203.69		1,053.11	182,256.80
		655,574.68	149,272.08		857.14	150,129.22
		692,926.92	160,728.63		3,210.39	163,939.02
		405,728.24	94,947.58		1,329.43	96,277.01
		758,653.69	173,915.59		2,035.16	175,950.75
		870,200.23	199,394.97		4,010.27	203,405.24
		725,975.64	171,231.71		2,041.35	173,273.06
		584,421.06	140,137.53		1,709.78	141,847.31
		790,592.77	188,988.50		2,166.13	191,154.63
		479,023.01	111,618.81		2,057.93	113,676.74
		513,478.53	112,960.72		2,083.66	115,044.38
		723,202.69	155,272.54		799.18	156,071.72
		671,570.43	159,124.23		392.78	159,517.01
		1,254,170.70	286,990.52		1,473.38	288,463.90
		561,302.12	135,626.87		1,859.28	137,486.15
		36,191.68	2,862.59			2,862.59
	10,734.46	433,039.07	51,832.92			51,832.92
No Report Filed		74,775.35	11,956.48			11,956.48
			No Report Filed			
			7,456.49			7,456.49
	-555.93	27,828.65	2,067.53			2,067.53
		470,508.20	106,276.14		845.49	107,121.63
		148,239.84	37,552.01		127.40	37,679.41
		200,135.13	51,154.61		24.18	51,178.79
		222,672.78	56,473.65		507.21	56,986.86
		157,881.22	42,606.11		149.07	42,755.18

— 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
158	Industrial Loan Society, Inc., Plainfield .....			\$314,515.88
43	Interstate Finance Company, Trenton .....			55,000.00
718	Jersey Loan Company, Bloomfield .....	\$164,854.58	\$14,468.44	25,010.00
770	Liberal Finance Service, Cliffside Park .....	302,898.14	2,937.00	—37,586.25
767	Liberal Finance Service, Lodi .....	43,722.56		33,985.64
		73,631.88		
764	Liberal Finance Service, Lyndhurst .....	292,309.15		102,715.00
818	Liberal Finance Service, Milburn .....	46.64		50,249.60
788	Liberal Finance Service, Paterson .....	688.16		172,074.99
790	Lincoln Loan Company, Inc., Bloomfield .....	109.53	871.94	61,332.22
778	Lincoln Loan Company, Inc., Caldwell .....	173.47	1,093.74	53,205.73
762	Lincoln Loan Company, Inc., Irvington .....	173,005.81	3,451.73	60,000.00
780	Lincoln Loan Company, Inc., Union .....	161.76	939.59	67,030.85
740	Madison Finance Company, Hackensack .....	License Surrendered .....		
739	Madison Finance Company, Jersey City .....	License Surrendered .....		
708	Madison Finance Company, Newark .....	License Surrendered .....		
817	McDevitt Finance Co., Ventnor City .....	38,004.88		28,000.00
706	Monroe Loan Society of New Jersey, Jersey City .....	170.34	10,337.18	174,926.93
761	Monroe Loan Society of N. J., Montclair .....	120.30	7,656.59	127,663.42
423	Monroe Loan Society of New Jersey, Newark .....	6,523.55	15,806.27	133,976.60
760	Monroe Loan Society of N. J., Salem .....	102.28	9,822.81	137,519.37
779	Monroe Loan Society of N. J., Wildwood .....	130.46	7,383.09	181,411.19
262	Morris County Loan and Finance Association, Boonton .....	11,782.35	453.29	5,800.00
787	Mutual Loan Company, Newton .....			146,341.69
115	Mutual Loan Company, Paterson .....			133,630.11
735	National Finance Company, Charles T. Feit, t/a, Union .....	120,527.41		59,728.19
666	Newark Finance Corporation, Newark .....	317,593.00	16,661.44	31,912.50
741	North Jersey Finance Service, Hoboken .....	274,270.79	8,265.88	45,000.00
14	North Jersey Finance Service of Jersey City, Jersey City ..	309,683.50	5,864.51	50,000.00
815	North Jersey Finance Service of Jersey City, Metuchen ..	49.40		13,120.07
676	Penn Loan Company, Perth Amboy .....	119,780.13	17,803.08	106,900.00
39	Peoples Standard Finance Corporation, Jersey City .....	67,000.00		46,500.00
670	Personal Finance Company of Asbury Park, Asbury Park ..	158,570.01	28,229.36	10,000.00
667	Personal Finance Company of Atlantic City, Atlantic City ..	219,140.54	40,729.65	12,000.00
669	Personal Finance Company of Bayonne, Bayonne .....	173,888.45	25,335.68	10,000.00
697	Personal Finance Company of Bloomfield, Bloomfield .....	181,301.98	18,642.84	7,500.00
305	Personal Finance Company, Camden .....	580.55	24,789.53	439,592.47
139	Personal Finance Company of Camden, Camden .....	135,268.26	28,862.04	10,000.00
23	Personal Finance Company of Elizabeth, Elizabeth .....	72,758.21	28,911.41	10,000.00
441	Personal Finance Company of Hackensack, Hackensack .....	108,742.21	27,776.69	10,000.00
698	Personal Finance Company of Irvington, Irvington .....	340,498.01	53,352.01	12,000.00
221	Personal Finance Company of Jersey City, Jersey City ....	243,166.21	43,679.18	10,000.00
431	Personal Finance Company of New Jersey, Newark .....	410.88	16,199.88	287,080.03
27	Personal Finance Company of Newark, Newark .....	284,778.60	59,393.80	20,000.00
672	Personal Finance Company of New Brunswick, New Brunswick .....	161,186.69	31,220.91	12,000.00
141	Personal Finance Company of Orange, Orange .....	166,152.01	38,040.93	10,000.00
507	Personal Finance Company of Passaic, Passaic .....	137,139.87	30,557.51	10,000.00
121	Personal Finance Company of Paterson, Paterson .....	400,027.12	71,868.61	10,000.00
671	Personal Finance Company of Plainfield, Plainfield .....	126,108.03	26,071.94	12,500.00
103	Personal Finance Company of Trenton, Trenton .....	380,929.82	58,147.96	10,000.00
668	Personal Finance Company of Union City, Union City .....	274,856.79	39,153.69	12,500.00
812	Preferred Finance Co., Inc., Princeton .....		596.88	46,972.64
813	Preferred Finance Co., Inc., Washington .....		476.42	39,233.79
692	Prudential Autoplan, Plainfield .....	119,231.49	5,837.04	50,200.00
810	Public Finance Service, Inc., Camden .....		2,810.48	138,705.54
748	Public Finance Service, Inc., Clifton .....		2,531.33	123,208.47

— Denotes deficit.

SMALL LOAN LICENSEES

LICENSEES—Continued  
Income, December 31, 1949

Capital Reserves	Surplus and Undivided Profits	Total Liabilities	Interest or Charges	Interest on Bank Balances	Other Income	Gross Earnings
		\$314,515.88	\$81,865.89		\$394.37	\$82,260.26
	\$16,693.10	251,016.12	52,579.85			52,579.85
	12,280.62	343,125.76	77,832.53		176.90	78,009.43
	5,796.48	11,932.79	8,962.66		7,226.64	16,189.30
	1,366.93	110,984.45	4,342.71			4,342.71
	5,317.51	400,341.66	48,924.00			48,924.00
	—917.10	49,379.14	367.24			367.24
	—2,506.17	170,256.98	25,028.39		7.50	25,035.89
	—12,724.77	49,588.92	8,961.70			8,961.70
	—12,840.58	41,632.36	10,593.77			10,593.77
	57,572.43	294,029.97	30,875.42		240.10	31,115.52
	—19,917.23	48,214.97	10,343.69			10,343.69
			13,406.27			13,406.27
			20,684.63			20,684.63
			26,995.32			26,995.32
	—2,870.73	63,134.15	489.76			489.76
	5,942.10	191,396.53	41,590.99		1,376.51	42,967.50
	—11,880.09	123,560.22	28,015.87		85.00	28,100.87
	73,455.18	229,761.60	59,185.88		3,243.83	62,429.71
	1,081.13	148,525.59	36,207.63		172.00	36,379.63
	—4,630.20	184,294.54	34,095.49		11.00	34,106.49
	23,643.85	41,679.49	8,684.16		25.00	8,709.16
		146,341.69	22,633.43			22,633.43
		133,630.11	30,594.67		207.97	30,802.64
		180,255.60	43,967.36		113.37	44,080.73
	16,657.49	382,824.43	84,288.44			84,288.44
	52,483.12	380,019.79	89,675.34		2,292.90	91,968.24
	47,437.92	412,985.93	79,058.55		3,279.89	82,338.44
	—2,142.21	11,027.26	56.59			56.59
	109,714.47	354,197.68	87,365.08			87,365.08
	61,257.08	174,757.08	40,266.09		1,114.53	41,380.62
	138,494.84	335,294.21	83,800.24		616.05	84,416.29
	222,044.60	493,914.79	109,333.40		692.68	110,026.08
	140,079.52	349,303.63	78,970.97		736.11	79,707.08
	83,339.74	290,784.56	67,672.00		881.94	67,953.94
		464,962.55	113,821.89		425.19	114,247.68
	191,822.28	365,952.58	89,930.05		650.55	90,580.60
	243,293.42	354,963.04	86,065.09		903.37	86,968.46
	217,242.97	363,761.87	80,527.86		333.34	80,861.20
	385,055.84	790,905.86	135,857.74		765.93	136,623.67
	216,733.07	513,578.46	125,563.67		815.91	126,379.58
		303,690.79	72,353.49		330.56	72,684.05
	315,716.41	679,888.81	174,201.87		877.64	175,079.51
	179,639.35	384,046.95	92,112.99		523.98	92,636.97
	227,292.38	441,485.32	106,551.14		682.56	107,233.70
	184,732.72	362,430.10	88,022.44		1,017.72	89,040.16
	293,067.67	774,963.40	205,395.21		1,635.55	207,030.76
	162,594.19	327,274.16	80,534.15		432.80	80,966.95
	220,947.08	670,024.86	153,645.69		920.08	154,565.77
	163,192.25	489,702.73	119,573.16		430.84	120,004.00
		47,569.52	413.87			413.87
		39,710.21	215.71			215.71
	6,895.22	182,163.75	39,370.30	\$70.57		39,440.87
		141,516.02	4,369.52			4,369.52
		125,739.80	24,817.39		2,316.21	27,133.60

— Denotes deficit.

SMALL LOAN LICENSEES

SMALL LOAN  
Table 2—Liabilities and

License No.	NAME AND LOCATION	Accounts, Bonds and Other Liabilities	Expense Reserves	Branch Office Capital, Net Worth and Capital
820	Public Finance Service, Inc., Gloucester City .....		\$913.86	\$50,557.26
715	Public Finance Service, Inc., Paterson .....		10,043.90	422,749.24
713	Public Finance Service, Inc., Ridgewood .....		7,161.74	323,294.69
819	Public Finance Service, Inc., South Orange .....		350.96	20,646.31
747	Public Finance Service, Inc., Westwood .....		4,342.32	203,463.64
707	Queen City Finance Company, Plainfield .....	\$75,740.20	6,332.61	43,500.00
623	Seaboard Finance Company of Atlantic City, Atlantic City .....	238,962.65	6,387.82	32,580.00
695	Seaboard Finance Company, Camden .....	615.06	3,924.71	533,088.51
744	Seaboard Finance Company, Clifton .....	License Surrendered.....		
689	Seaboard Finance Company, Hackensack .....	469.73	—303.22	368,708.23
703	Seaboard Finance Company, Jersey City .....	405.08	6,170.03	346,154.77
797	Seaboard Finance Company, New Brunswick .....	794.91	1,826.50	104,440.69
685	Seaboard Finance Company, Newark .....	410.37	10,594.13	437,561.54
793	Seaboard Finance Company, Orange .....	341.83	3,282.74	116,862.93
694	Seaboard Finance Company of New Jersey, Passaic .....	27,172.46	17,948.89	25,000.00
789	Seaboard Finance Company, Paterson .....	149.44	4,249.61	182,762.00
798	Seaboard Finance Company, Perth Amboy .....	265.75	1,932.90	99,583.12
398	Seaboard Finance Company, Trenton .....	595.36	11,005.01	442,941.15
734	Security Finance Company, Rahway .....	125,315.53	9,083.26	25,000.00
105	Service Loan Association, Newark .....	4,500.00		23,400.00
673	Somerset Finance Corporation, Somerville .....	95,342.70		25,100.00
677	South Jersey Credit Company, Inc., Camden .....	212,085.68	4,972.69	30,000.00
758	South River Loan Co., South River .....	35,013.77		25,200.00
753	Suburban Finance Company, Nutley .....	24,750.44	197.47	25,000.00
821	Superior Loan Service, John W. Batezel, t/a, Hammonton..	No Report Filed		
822	Superior Loan Service, John W. Batezel, t/a, Riverside....	No Report Filed		
414	Trenton Citizens System Company, Trenton .....	211.20	12,341.13	119,410.00
816	Washington Finance Company, Milton & Bertha S. Kleitman, t/a, Madison .....	6.24		29,456.31
385	Workers Finance Co., Newark .....	253,922.00	2,314.20	83,900.00
746	Workers Finance Co. of North Bergen, North Bergen .....	95,926.00	171.07	47,000.00
737	Wye Corporation, Pitman .....	License Surrendered.....		
	Totals .....	\$14,249,278.79	\$1,502,610.46	\$30,103,451.90

— Denotes deficit.

SMALL LOAN LICENSEES

LICENSEES—Continued  
Income, December 31, 1949

Capital Reserves	Surplus and Undivided Profits	Total Liabilities	Interest or Charges	Interest on Bank Balances	Other Income	Gross Earnings
		\$51,471.12	\$75.20			\$75.20
		432,793.14	101,755.20		\$3,037.73	104,792.93
		330,456.43	73,923.54		1,378.27	75,501.81
		20,997.27	20.25			20.25
		207,805.96	45,190.02		2,677.77	47,867.79
	\$15,293.68	140,806.49	31,532.66		44.61	31,577.27
	—11,251.47	206,679.00	63,406.55		886.91	64,293.46
		537,628.28	118,955.84		1,684.14	120,639.98
			10,447.35		2,049.73	12,497.08
		368,874.74	77,052.14		474.00	77,526.14
		352,729.88	72,590.50		466.99	73,057.49
		107,062.10	5,569.85			5,509.85
		448,566.04	103,778.20		749.19	104,527.39
		120,487.50	18,578.59			18,578.59
	507,376.12	577,497.47	104,333.47		454.16	104,787.63
		187,161.05	34,697.75			34,697.75
		101,781.77	5,865.44			5,865.44
		454,541.52	89,305.65		938.12	90,243.77
	19,171.70	178,570.49	38,778.30			38,778.30
	3,217.73	31,117.73	7,254.30		126.70	7,381.00
	14,503.15	134,945.85	29,980.58		532.10	30,512.68
	—1,276.22	245,782.15	58,016.96			58,016.96
	—1,887.69	58,326.08	13,742.35			13,742.35
	2,051.57	51,999.48	10,009.72			10,009.72
No Report Filed						
No Report Filed	51,887.15	183,849.48	34,878.39	\$485.72	94.93	35,459.04
		29,462.55	62.44			62.44
	253.50	340,389.70	74,257.26		1,347.25	75,604.51
	—72.36	143,024.71	31,203.99		504.60	31,708.59
			16,417.03			16,417.03
\$10,145.67	\$5,399,318.88	\$51,264,805.70	\$10,894,532.05	\$556.29	\$99,029.23	\$10,994,117.57

— Denotes deficit.

SMALL LOAN LICENSEES

SMALL LOAN  
Table 3—Expense

License No.	NAME AND LOCATION	Advertising	Bad Debts
799	A. B. C. Credit, Inc., Bridgeton .....	\$2,185.17	\$1,267.41
80	Acme Finance Company, Newark .....	1,166.24	1,625.24
727	Atlantic County Small Loan Service, J. Allison Kruse, t/a, Pleasantville .....	1,192.22	1,903.79
768	Atlas Finance Company, Saul J. Anker & Aaron Anker, t/a, Cranford .....	763.55	2,161.24
759	Auto Loan Company, Newark .....	4,905.61	8,039.95
814	Beacon Finance Company of Fairlawn, Fairlawn .....	405.42	.....
776	Beacon Finance Company of Highland Park, Highland Park .....	1,179.94	6,433.20
749	Beacon Finance Company of Neptune, Neptune .....	1,333.96	12,895.75
237	Beacon Finance Company of Newark, Newark .....	1,746.67	10,551.72
751	Beacon Finance Company of Phillipsburg, Phillipsburg .....	2,005.62	8,038.81
472	Beacon Finance Company of Trenton, Trenton .....	2,843.70	15,799.85
775	Bell Finance Company of Freehold, Freehold .....	208.96	3,829.84
805	Bell Finance Company of Metuchen, Metuchen .....	License Surrendered	.....
742	Bell Finance Company, Red Bank .....	3,299.11	10,409.14
755	Bergen Finance Company, Bergenfield .....	1,071.38	2,954.93
620	Budget Plan Corporation, Camden .....	3,590.25	6,407.45
801	Budget Plan Corporation, Haddonfield .....	1,924.34	511.90
678	Capital Finance Company, Bridgeton .....	1,726.66	1,368.13
663	Capital Finance Company, New Brunswick .....	2,641.13	1,512.92
662	Capital Finance Company, Trenton .....	2,724.07	1,170.35
809	Central Finance Corp., Keyport .....	256.03	.....
796	Central Finance Corp., Toms River .....	1,098.49	.....
200	Central Loan Co., Jacob L. Rich & Alvin M. Rich, t/a, Newark .....	1,510.28	2,324.79
730	City Finance Company, The, Linden .....	3,779.60	3,155.27
731	City Finance Company, The, Montclair .....	1,544.67	953.89
723	City Finance Company, The, Passaic .....	3,159.33	3,459.34
699	City Finance Company, The, West New York .....	3,519.93	3,241.77
664	City Security Exchange Company, Atlantic City .....	3,252.66	3,479.86
803	Civil Loan Co., Linden .....	2,532.03	3,000.00
811	Clifton Finance Company, Cliffside Park .....	.....	.....
802	Columbia Finance Co., Bernard & Sylvia Sheldon, t/a, Pompton Lakes .....	2,698.83	.....
722	Commercial Finance Company of New Jersey, Vincenzo Catanzaro, t/a, Garfield .....	602.91	982.34
765	Community Finance Corporation, Irvington .....	488.90	320.35
702	Consumers Finance Company, East Orange .....	1,069.53	7,740.08
772	Consumers Finance Company of Union County, Roselle Park .....	428.40	2,026.00
792	County Finance Service, Penns Grove .....	910.01	3,101.76
710	Domestic Finance Corporation, East Orange .....	3,146.10	6,150.03
771	Domestic Finance Corporation, Kearny .....	3,584.40	1,806.26
724	Domestic Finance Corporation, New Brunswick .....	3,488.70	2,027.56
701	Earle Finance Corporation, Collingswood .....	19.00	2,447.52
743	Empire Finance Company of Burlington, Burlington .....	1,472.58	5,006.25
795	Empire Finance Company of Mt. Holly, Mt. Holly .....	789.16	1,565.68
561	Empire Finance Company of Woodbury, Woodbury .....	1,525.58	4,958.20
108	Employees Loan Company of Bayonne, Bayonne .....	2,024.25	3,661.33
757	Employees Loan Company, Bound Brook .....	3,236.09	1,940.00
696	Employees Loan Company of Elizabeth, Elizabeth .....	3,696.52	5,690.20
738	Employees Loan Company, Englewood .....	2,597.86	2,880.00
709	Employees Loan Company, Jersey City .....	4,919.45	10,350.00
450	Employees Loan Company of Paterson, Paterson .....	2,999.98	3,310.56
720	Employees Loan Company, Rutherford .....	3,126.21	1,610.00
736	Employees Loan Company, Summit .....	2,420.03	1,270.00
794	Employees Loan Company of Trenton, Trenton .....	4,897.53	6,500.00
754	Employees Loan Company, Woodbridge .....	2,430.62	2,020.00
661	Equitable Loan Service of Elizabeth, Max & Fannie Brell, t/a, Elizabeth .....	2,255.86	7,252.04
773	Family Finance Corporation, Bayonne .....	1,962.68	2,971.73

SMALL LOAN LICENSEES

LICENSEES—Continued  
and Profit, December 31, 1949

Rent	Salaries	Taxes	Other Expenses	Net Profit Before Interest on Borrowed Money	Total Expenses and Net Profits
\$870.00	\$5,786.29	\$383.87	\$5,335.13	—\$1,949.01	\$13,378.86
1,340.14	12,865.00	2,646.82	9,254.63	9,924.67	38,822.74
580.72	7,759.00	1,765.97	2,962.21	16,146.64	32,310.55
920.00	7,633.75	121.31	5,141.61	12,186.90	28,928.36
3,000.00	29,602.69	6,964.79	13,744.88	24,423.83	88,681.75
14.00	130.00	.....	92.10	—620.34	21.18
2,201.43	7,585.03	807.02	11,526.81	—2,970.18	26,763.25
3,935.06	12,650.85	1,154.68	18,449.92	10,458.57	60,878.79
1,587.94	12,620.73	701.01	7,662.93	3,903.51	38,774.51
1,432.98	7,117.53	705.48	9,669.86	4,431.41	33,401.69
2,657.00	13,595.48	962.26	19,479.73	9,597.81	64,926.83
816.11	10,417.37	1,893.52	4,669.92	8,537.94	30,373.66
License Surrendered			License Surrendered		
1,328.74	37,017.13	4,038.50	13,117.79	20,992.53	90,202.94
1,254.30	5,717.41	2,150.03	3,636.92	6,105.34	22,890.31
3,397.78	22,484.95	4,036.22	8,792.29	24,489.75	73,198.69
565.58	2,542.52	124.30	1,672.54	—4,336.44	3,004.74
721.22	12,508.84	2,779.05	2,279.35	14,582.45	35,965.70
1,801.23	14,921.60	2,857.61	3,104.58	11,855.82	38,694.89
901.05	10,125.19	2,403.74	2,570.00	11,381.14	31,275.54
451.11	3,169.00	123.19	1,740.65	—3,716.19	2,023.79
901.29	5,365.00	437.27	3,934.22	2,048.65	13,694.92
730.00	16,976.40	537.24	7,684.76	4,847.06	34,610.53
1,798.75	17,080.96	10,419.88	8,931.77	19,705.24	64,871.47
1,570.45	11,009.14	7,095.07	5,211.56	13,157.63	40,542.41
3,127.86	16,839.20	10,791.78	7,773.59	20,691.38	65,842.48
2,934.28	21,344.04	12,394.84	9,062.53	23,506.88	76,004.27
1,650.00	16,173.45	5,305.64	5,639.25	20,604.15	64,105.01
1,096.97	7,395.00	529.30	4,782.36	—4,628.01	16,507.65
.....	.....	.....	.....	.....	.....
626.00	5,730.53	201.69	3,581.44	—4,650.72	8,187.77
1,015.74	5,159.00	515.87	3,072.03	3,289.52	14,637.41
421.39	2,254.16	335.36	2,368.42	—2.64	6,185.94
1,176.75	23,316.00	962.49	6,520.84	9,724.35	50,510.04
810.50	6,826.00	608.02	3,585.80	3,144.40	17,429.12
900.00	5,100.69	710.69	4,164.06	6,627.01	21,514.22
2,700.88	22,547.25	12,953.27	11,608.68	23,889.01	82,995.22
1,402.23	10,411.69	2,524.58	5,491.93	5,611.58	30,822.67
3,489.55	20,798.61	9,358.77	10,824.99	18,590.93	68,579.11
583.26	9,959.00	2,042.04	1,734.20	9,574.69	26,359.71
1,140.00	11,346.52	1,624.99	19,899.79	11,597.91	52,088.04
495.00	4,192.41	692.69	2,968.98	2,292.37	12,996.29
804.00	10,665.65	1,185.65	18,051.06	8,356.05	45,546.19
2,042.44	15,780.70	6,407.86	7,918.21	21,523.39	59,358.18
1,767.63	11,643.07	5,552.86	6,790.25	9,140.29	40,070.19
1,715.57	19,626.77	4,982.31	12,428.34	19,319.99	67,459.70
3,056.56	17,624.36	8,662.83	11,656.61	22,621.62	69,099.84
4,080.71	44,225.39	19,920.75	25,785.78	55,615.48	164,897.56
2,256.84	19,868.92	8,081.94	11,778.90	27,894.15	76,191.29
2,456.43	17,940.32	8,185.60	11,880.09	18,733.19	63,931.84
2,266.86	11,964.97	5,085.08	8,538.71	8,687.94	40,233.59
3,678.59	14,873.01	1,250.45	9,017.21	4,961.47	45,178.26
1,409.61	10,988.15	5,754.72	6,442.70	10,254.06	39,299.86
2,100.00	38,186.00	5,835.68	13,970.62	25,844.65	95,444.85
3,279.98	12,720.94	3,294.79	6,137.34	17,235.37	47,622.83

— Denotes deficit.

SMALL LOAN LICENSEES

SMALL LOAN  
Table 3—Expense

License No.	NAME AND LOCATION	Advertising	Bad Debts
783	Family Finance Corporation, Camden .....	\$3,093.15	\$1,261.51
740	Family Finance Corporation, Hackensack .....	2,154.97	3,256.48
765	Family Finance Corporation, Irvington .....	1,593.64	1,372.74
782	Family Finance Corporation, Jersey City .....	1,990.06	1,789.02
739	Family Finance Corporation, Jersey City .....	2,909.36	5,934.11
708	Family Finance Corporation, Newark .....	3,847.01	5,060.55
737	Family Finance Corporation, Pitman .....	108.81	270.07
774	Family Finance Corporation, Union City .....	1,374.16	1,680.72
719	Fidelity Finance Corporation, West New York .....	36.44	3,039.56
800	Finance Company of New Jersey, Palisades Park .....	No Report Filed	
729	First Industrial Loan Company of New Jersey, Kearny .....	209.78	469.01
665	First Industrial Loan Company of New Jersey, Newark .....	2,236.55	2,328.00
791	Franklin Loan Company, Belleville .....	247.11	
199	Franklin Loan Company, Charles J. Amsterdam, t/a, Newark .....	3,607.72	2,671.09
726	Friendly Finance Company, Westfield .....	1,371.84	4,840.53
712	General Credit Company, Vineland .....	1,659.99	1,872.16
732	General Public Loan Corporation, Belleville .....	2,528.63	5,314.42
786	General Public Loan Corporation, Elizabeth .....	2,795.32	4,002.61
756	General Public Loan Corporation, Harrison .....	2,397.64	5,667.74
763	General Public Loan Corporation, Hoboken .....	2,150.95	4,911.38
784	General Public Loan Corporation, Jersey City .....	3,643.30	4,953.52
769	General Public Loan Corporation, Long Branch .....	1,695.22	3,137.13
752	General Public Loan Corporation, Millville .....	852.32	3,557.05
733	General Public Loan Corporation, Teaneck .....	766.45	2,097.95
750	General Public Loan Corporation, West Orange .....	2,069.60	7,711.30
477	Globe Loan Company, Louis J. Feit, t/a, Elizabeth .....	2,518.55	4,311.01
524	Gold Loan Company, East Orange .....	10.03	3,189.90
806	Hillside Loan Company, Hillside .....	787.76	
777	Home Finance Company, Lester D. & Alfred Kahn, t/a, Morristown .....	825.21	1,359.32
642	Household Finance Corporation, Camden .....	6,811.49	4,801.90
641	Household Finance Corporation, Camden .....	6,321.32	9,082.88
687	Household Finance Corporation, Elizabeth .....	6,883.84	13,541.03
686	Household Finance Corporation, Hackensack .....	5,042.45	4,944.12
288	Household Finance Corporation, Jersey City .....	7,681.08	8,833.06
643	Household Finance Corporation, Jersey City .....	9,243.04	8,193.24
289	Household Finance Corporation, Newark .....	10,046.56	7,615.09
644	Household Finance Corporation, Newark .....	7,918.22	10,473.77
308	Household Finance Corporation, Newark .....	10,843.20	7,847.18
679	Household Finance Corporation, Orange .....	6,275.82	6,172.77
690	Household Finance Corporation, Passaic .....	5,637.42	7,314.63
659	Household Finance Corporation, Paterson .....	8,176.73	4,105.65
691	Household Finance Corporation, Perth Amboy .....	7,232.53	6,484.19
690	Household Finance Corporation, Trenton .....	11,695.88	15,156.03
700	Household Finance Corporation, Union City .....	7,570.69	10,318.49
731	Hub Loan Company, Guttenberg .....	161.07	
337	Hub Loan Company, Jersey City .....	876.94	2,076.97
785	Hub Loan Company, Jersey City .....	168.54	
807	Hub Loan Company, Weehawken .....	No Report Filed	
551	Hudson Loan Company, Bayonne .....	935.62	824.14
804	Ideal Finance Company, Merchantville .....	588.24	
717	Industrial Loan Society, Dover .....	1,121.34	3,800.47
674	Industrial Loan Society, Inc., East Orange .....	791.16	932.42
681	Industrial Loan Society, Inc., Irvington .....	1,125.02	2,721.50
650	Industrial Loan Society, Inc., Morristown .....	1,282.03	1,076.04
178	Industrial Loan Society, Inc., Perth Amboy .....	1,792.16	3,036.99

SMALL LOAN LICENSEES

LICENSEES—Continued  
and Profit, December 31, 1949

Rent	Salaries	Taxes	Other Expenses	Net Profit Before Interest on Borrowed Money	Total Expenses and Net Profits
\$2,656.75	\$10,946.61	\$1,593.44	\$4,354.63	—\$4,496.49	\$19,409.60
2,152.75	14,398.52	3,312.52	8,640.46	30,154.85	64,070.55
2,738.11	9,866.04	1,865.58	5,973.81	3,821.59	27,231.51
5,690.45	11,738.42	2,128.88	6,585.32	396.13	30,318.28
5,077.53	23,869.39	6,271.43	13,911.55	51,734.31	109,707.48
4,966.07	29,540.45	5,763.01	15,323.68	53,361.02	118,461.79
314.59	1,903.01	783.39	1,105.44	—1,196.45	3,288.86
3,030.26	10,218.94	2,085.12	5,369.52	2,239.93	25,998.65
1,028.83	8,118.95	500.69	3,190.57	9,187.59	25,102.63
No Report Filed			No Report Filed		
872.16	3,412.50	321.31	950.23	5,824.80	12,059.88
3,153.55	11,792.00	2,612.13	9,745.52	11,984.71	43,852.46
558.00	2,665.50	504.00	1,031.13	—2,543.24	2,462.50
2,243.50	30,491.94	6,663.32	9,253.41	21,752.64	76,683.62
1,440.00	15,628.00	1,184.56	8,196.17	12,955.26	45,616.36
796.08	7,716.00	13,707.25	7,157.35	23,100.80	56,009.63
2,081.82	15,431.30	10,497.90	18,620.48	33,816.98	88,291.53
3,833.34	9,809.13	1,578.66	12,114.21	—1,683.66	32,449.61
1,846.93	10,905.63	3,398.88	14,365.01	16,422.73	54,904.56
1,665.93	9,619.56	3,032.03	12,981.55	10,761.31	45,122.71
1,581.81	7,397.43	1,481.02	9,741.18	—2,418.46	26,379.80
1,691.79	9,211.73	2,836.99	11,137.89	13,783.95	43,494.70
1,168.82	11,197.93	6,619.37	12,447.60	25,965.86	63,808.95
1,837.71	7,466.65	3,337.18	9,612.24	8,880.95	34,599.13
1,530.47	11,512.31	3,374.37	13,697.37	10,945.03	50,840.45
900.00	29,988.00	4,217.54	4,203.49	20,590.80	66,729.39
780.00	8,966.00	2,205.46	6,091.04	9,467.10	30,709.53
593.76	1,850.25	418.43	3,367.12	—4,468.36	2,548.96
900.00	11,470.44	2,205.84	5,885.38	7,342.04	29,988.23
4,778.33	32,514.19	39,859.44	17,194.97	76,296.48	182,256.80
4,999.25	33,372.33	27,249.08	15,504.71	53,599.65	150,129.22
4,439.13	33,581.57	30,563.74	14,751.98	60,177.73	163,939.02
4,047.97	19,607.41	17,880.56	9,291.25	34,863.25	96,277.01
4,571.65	34,620.54	36,079.89	13,089.78	70,074.75	175,950.75
5,454.92	38,556.95	42,508.61	17,648.49	81,799.99	203,405.24
5,504.48	34,099.96	34,100.71	15,633.43	66,272.83	173,273.06
5,693.43	33,007.01	24,123.75	12,750.85	47,970.28	141,847.31
5,122.87	35,545.74	39,347.79	16,528.05	75,919.80	191,154.63
3,436.61	23,912.08	21,141.86	11,402.75	41,334.85	113,676.74
5,117.26	22,994.40	21,523.92	10,263.06	42,193.69	115,044.38
7,077.99	28,779.50	31,901.28	14,256.55	61,774.11	156,071.72
5,170.19	32,226.53	30,655.63	17,979.38	59,768.56	159,517.01
5,187.00	51,391.39	61,112.51	25,873.72	118,047.37	288,463.90
5,051.65	30,369.93	24,007.00	12,644.25	47,524.14	137,486.15
878.50	2,088.00	188.76	1,150.46	—1,604.20	2,862.50
1,965.57	18,810.00	1,748.17	9,728.23	16,627.04	51,832.92
966.86	6,789.46	418.56	4,383.52	—770.46	11,956.48
No Report Filed			No Report Filed		
400.00	3,580.00	514.90	2,547.32	—1,345.49	7,456.49
450.00	453.00	226.34	905.88	—555.03	2,067.53
2,714.37	30,810.29	17,516.98	10,882.83	40,275.35	107,121.63
2,352.14	12,079.16	5,666.10	3,534.00	12,324.43	37,679.41
1,717.22	16,470.82	7,795.60	5,335.66	15,902.97	51,178.79
1,972.18	17,114.67	9,692.01	5,076.03	20,773.90	56,986.86
1,537.48	12,565.15	6,275.17	4,387.61	13,160.62	42,755.18

— Denotes deficit.

SMALL LOAN LICENSEES

SMALL LOAN  
Table 3—Expense

License No.	NAME AND LOCATION	Advertising	Bad Debts
138	Industrial Loan Society, Inc., Plainfield .....	\$2,855.11	\$3,039.74
43	Interstate Finance Company, Trenton .....	2,481.15	10,313.08
718	Jersey Loan Company, Bloomfield .....	2,439.09	3,615.39
770	Liberal Finance Service, Cliffside Park .....	516.67	.....
767	Liberal Finance Service, Lodi .....	191.03	.....
764	Liberal Finance Service, Lyndhurst .....	1,091.13	6,589.89
818	Liberal Finance Service, Millburn .....	445.00	.....
788	Liberal Finance Service, Paterson .....	1,791.96	5,967.20
790	Lincoln Loan Company, Inc., Bloomfield .....	545.96	.....
778	Lincoln Loan Company, Inc., Caldwell .....	508.57	.....
762	Lincoln Loan Company, Inc., Irvington .....	659.99	.....
780	Lincoln Loan Company, Inc., Union .....	577.29	.....
740	Madison Finance Company, Hackensack .....	748.54	1,021.05
739	Madison Finance Company, Jersey City .....	1,098.18	1,266.40
708	Madison Finance Company, Newark .....	1,096.97	1,616.70
817	McDevitt Finance Co., Ventnor City .....	659.46	.....
706	Monroe Loan Society of New Jersey, Jersey City .....	1,624.24	7,200.00
761	Monroe Loan Society of N. J., Montclair .....	1,152.70	3,600.00
423	Monroe Loan Society of New Jersey, Newark .....	4,217.54	8,400.00
760	Monroe Loan Society of N. J., Salem .....	1,827.25	4,800.00
779	Monroe Loan Society of N. J., Wildwood .....	1,849.79	4,800.00
262	Morris County Loan and Finance Association, Boonton .....	250.00	838.74
787	Mutual Loan Company, Newton .....	1,492.64	.....
115	Mutual Loan Company, Paterson .....	1,444.98	597.94
735	National Finance Company, Charles T. Feit, t/a, Union .....	791.79	1,048.05
666	Newark Finance Corporation, Newark .....	3,573.88	8,174.94
741	North Jersey Finance Service, Hoboken .....	809.21	13,881.01
14	North Jersey Finance Service of Jersey City, Jersey City .....	316.92	14,338.92
815	North Jersey Finance Service of Jersey City, Metuchen .....	41.34	.....
676	Penn Loan Company, Perth Amboy .....	3,117.14	4,156.33
39	Peoples Standard Finance Corporation, Jersey City .....	501.08	1,721.41
670	Personal Finance Company of Asbury Park, Asbury Park .....	6,524.35	4,043.74
667	Personal Finance Company of Atlantic City, Atlantic City .....	8,492.00	9,765.57
669	Personal Finance Company of Bayonne, Bayonne .....	6,477.56	5,354.54
697	Personal Finance Company of Bloomfield, Bloomfield .....	6,881.74	5,993.84
305	Personal Finance Company, Camden .....	9,198.25	6,853.98
139	Personal Finance Company of Camden, Camden .....	7,347.34	5,388.96
23	Personal Finance Company of Elizabeth, Elizabeth .....	8,541.72	4,905.00
441	Personal Finance Company of Hackensack, Hackensack .....	7,522.30	6,242.68
698	Personal Finance Company of Irvington, Irvington .....	9,606.48	4,916.94
221	Personal Finance Company of Jersey City, Jersey City .....	11,727.20	7,295.83
431	Personal Finance Company of New Jersey, Newark .....	6,376.88	6,736.86
27	Personal Finance Company of Newark, Newark .....	12,369.21	10,003.58
672	Personal Finance Company of New Brunswick, New Brunswick .....	7,738.52	4,246.97
141	Personal Finance Company of Orange, Orange .....	9,047.23	6,908.45
507	Personal Finance Company of Passaic, Passaic .....	8,089.40	4,824.15
121	Personal Finance Company of Paterson, Paterson .....	14,455.03	8,411.88
671	Personal Finance Company of Plainfield, Plainfield .....	6,805.27	4,152.94
193	Personal Finance Company of Trenton, Trenton .....	11,779.03	9,850.82
668	Personal Finance Company of Union City, Union City .....	10,126.73	7,588.38
812	Preferred Finance Co., Inc., Princeton .....	1,217.50	596.88
813	Preferred Finance Co., Inc., Washington .....	1,102.53	476.42
692	Prudential Autoplan, Plainfield .....	966.36	2,136.62
810	Public Finance Service, Inc., Camden .....	5,968.30	3,287.73
748	Public Finance Service, Inc., Clifton .....	4,746.76	7,386.18

SMALL LOAN LICENSEES

LICENSEES—Continued  
and Profit, December 31, 1949

Rent	Salaries	Taxes	Other Expenses	Net Profit Before Interest on Borrowed Money	Total Expenses and Net Profits
\$2,096.38	\$24,855.64	\$13,325.05	\$7,282.00	\$28,806.34	\$82,260.26
1,200.00	11,315.60	4,860.61	8,229.54	14,179.87	52,579.85
2,627.79	28,791.00	4,594.09	14,997.98	20,944.09	78,009.43
853.65	2,954.00	597.22	1,943.69	9,324.07	16,189.30
186.04	1,329.00	140.26	739.05	1,757.33	4,342.71
987.24	12,620.00	1,028.74	9,198.95	17,408.05	48,924.00
187.50	260.00	105.90	285.94	-917.10	367.24
1,877.51	7,907.00	1,061.14	6,412.49	18.59	25,035.89
2,328.78	6,682.11	631.22	3,173.38	-4,399.75	8,961.70
1,216.95	6,234.11	558.02	3,236.31	-1,160.19	10,593.77
1,820.54	10,293.99	1,715.80	6,409.16	10,216.04	31,115.52
1,464.44	6,503.00	1,052.91	5,273.34	-4,527.29	10,343.69
477.95	2,343.11	3,880.83	1,515.64	3,419.15	13,406.27
1,097.56	4,014.52	5,869.20	2,171.43	5,166.74	20,684.03
674.00	6,086.39	7,554.66	3,414.30	6,552.30	26,995.32
200.00	450.00	350.00	1,701.03	-2,870.73	489.76
2,700.00	10,509.73	227.98	14,248.56	6,456.99	42,967.50
1,567.71	8,123.56	227.90	9,025.31	4,403.69	28,100.87
1,620.00	14,305.86	7,545.18	20,834.26	5,506.87	62,429.71
720.00	6,787.44	130.05	11,917.39	10,197.50	36,379.63
1,251.60	7,834.05	100.00	10,854.67	7,416.38	34,106.49
300.00	2,756.00	608.41	2,572.83	1,383.18	8,709.16
1,574.67	8,858.37	1,359.23	3,390.08	5,958.44	22,633.43
1,031.26	10,759.48	2,701.19	3,012.91	11,254.88	30,802.64
1,417.66	16,986.48	5,397.17	3,828.22	14,611.96	44,080.73
2,160.00	34,186.00	3,758.32	12,633.09	19,802.21	84,288.44
1,380.00	20,025.65	9,228.20	16,218.08	30,426.09	91,968.24
1,324.69	17,800.90	7,084.49	13,494.85	27,977.67	82,338.44
2.13	885.00	265.00	1,005.33	-2,142.21	56.59
1,422.11	34,313.00	8,909.76	13,067.68	22,379.06	87,365.08
1,320.00	18,075.00	1,867.83	3,897.93	13,997.37	41,380.62
2,645.82	14,920.39	13,973.12	12,836.05	29,472.82	84,416.29
3,319.75	19,758.90	17,270.70	17,314.53	34,104.63	110,026.08
3,395.16	15,371.07	10,525.78	12,090.82	26,492.15	79,707.08
3,135.99	13,112.39	6,457.37	13,215.40	19,157.21	67,953.94
4,006.35	23,240.85	18,132.48	18,541.43	34,273.74	114,247.08
4,374.60	18,843.74	12,161.30	14,480.49	27,984.77	90,580.60
2,944.00	16,849.52	11,573.84	14,960.05	27,194.33	86,968.46
2,855.96	14,066.60	9,686.57	13,220.62	27,266.47	80,861.20
2,741.00	25,730.29	26,583.93	25,641.96	41,403.07	136,623.67
5,664.00	21,662.78	22,073.25	19,854.93	38,101.59	126,379.58
4,276.97	15,012.94	8,516.60	14,097.91	17,665.89	72,684.05
7,584.82	33,110.43	30,303.71	30,630.19	51,077.57	175,079.51
4,936.00	15,589.85	14,152.00	16,036.93	29,936.70	92,636.97
3,278.95	18,643.53	18,059.30	17,336.20	33,960.04	107,233.70
3,245.00	14,673.83	14,353.53	13,888.00	29,966.25	89,040.16
4,662.50	37,117.74	40,681.95	33,738.30	67,963.36	207,030.76
2,548.66	15,676.53	11,394.30	13,490.93	26,898.32	80,966.95
3,858.75	26,729.67	29,191.52	22,525.50	50,630.48	154,565.77
4,488.05	19,742.58	19,360.10	18,524.18	40,173.98	120,004.00
389.36	1,119.50	268.00	1,604.38	-4,781.75	413.87
325.95	977.00	266.54	1,461.45	-4,394.18	215.71
1,200.00	12,909.04	2,586.00	7,826.14	11,816.65	39,440.87
907.45	3,850.00	179.75	2,732.03	-12,555.74	4,369.52
1,754.35	11,847.74	835.28	4,916.21	-4,352.92	27,133.60

— Denotes deficit.

SMALL LOAN LICENSEES

SMALL LOAN  
Table 3—Expense

License No.	NAME AND LOCATION	Advertising	Bad Debts
820	Public Finance Service, Inc., Gloucester City .....	\$1,722.93	\$913.86
715	Public Finance Service, Inc., Paterson .....	6,499.05	12,292.69
713	Public Finance Service, Inc., Ridgewood .....	3,871.55	4,507.25
819	Public Finance Service, Inc., South Orange .....	2,405.26	350.96
747	Public Finance Service, Inc., Westwood .....	3,427.08	6,882.42
707	Queen City Finance Company, Plainfield .....	621.48	5,511.34
623	Seaboard Finance Company of Atlantic City, Atlantic City .....	2,422.97	3,691.73
695	Seaboard Finance Company, Camden .....	7,237.55	5,450.70
744	Seaboard Finance Company, Clifton .....	872.99	2,197.48
689	Seaboard Finance Company, Hackensack .....	2,760.43	6,182.30
703	Seaboard Finance Company, Jersey City .....	5,990.68	4,351.15
737	Seaboard Finance Company, New Brunswick .....	7,807.47	1,826.50
655	Seaboard Finance Company, Newark .....	4,180.06	5,669.89
793	Seaboard Finance Company, Orange .....	6,438.86	3,123.64
694	Seaboard Finance Company of New Jersey, Passaic .....	2,754.51	6,521.30
789	Seaboard Finance Company, Paterson .....	2,731.06	4,174.33
798	Seaboard Finance Company, Perth Amboy .....	5,450.41	1,932.90
398	Seaboard Finance Company, Trenton .....	5,573.49	5,728.20
734	Security Finance Company, Rahway .....	1,572.57	1,804.99
105	Service Loan Association, Newark .....	90.73	91.41
673	Somerset Finance Corporation, Somerville .....	894.29	2,045.91
677	South Jersey Credit Company, Inc., Camden .....	3,839.31	4,300.00
758	South River Loan Co., South River .....	667.05	438.53
753	Suburban Finance Company, Nutley .....	724.16	9.61
821	Superior Loan Service, John W. Batezel, t/a, Hammonton..	No Report Filed	
822	Superior Loan Service, John W. Batezel, t/a, Riverside....	No Report Filed	
414	Trenton Citizens System Company, Trenton .....	3,165.36	1,426.23
816	Washington Finance Company, Milton & Bertha S. Kleitman, t/a, Madison .....	675.59	6.24
385	Workers Finance Co., Newark .....	4,077.78	5,979.27
746	Workers Finance Co. of North Bergen, North Bergen .....	1,494.52	4,449.47
737	Wye Corporation, Pitman .....	123.52	1,536.50
	Totals .....	\$607,289.16	\$787,339.40

SMALL LOAN LICENSEES

LICENSEES—Continued  
and Profit, December 31, 1949

Rent	Salaries	Taxes	Other Expenses	Net Profit Before Interest on Borrowed Money	Total Expenses and Net Profits
\$211.90	\$1,228.00	\$112.50	\$722.02	—\$4,836.01	\$75.20
3,181.95	34,931.77	10,484.25	9,044.87	28,358.35	104,792.93
1,423.53	21,807.89	10,852.64	6,551.66	26,487.29	75,501.81
130.00	987.00	112.50	540.98	—4,506.45	20.25
1,518.67	15,675.28	3,719.09	5,086.20	11,559.05	47,867.79
480.00	10,315.00	1,586.07	4,948.76	8,114.62	31,577.27
2,150.00	25,041.31	4,349.95	9,608.46	17,029.04	64,293.46
3,304.50	21,223.40	19,305.03	22,979.91	41,138.89	120,639.98
380.40	2,764.20	1,032.96	3,777.68	1,467.37	12,497.08
2,330.08	12,330.64	12,310.60	15,611.98	26,000.11	77,526.14
4,099.92	13,018.81	9,124.46	17,720.43	18,752.04	73,057.49
1,722.45	4,377.36	704.82	5,710.23	—16,638.98	5,509.85
3,600.00	17,559.06	17,664.64	17,984.61	37,869.13	104,527.39
4,200.00	7,975.50	534.75	6,567.99	—10,262.15	18,578.59
2,296.60	15,498.04	11,970.43	20,903.68	44,843.67	104,787.63
3,050.11	8,831.72	2,126.68	9,355.03	3,428.82	34,697.75
1,600.00	5,041.00	711.65	6,102.08	—14,972.60	5,865.44
2,406.00	14,138.48	17,768.02	17,384.90	27,244.68	90,243.77
1,100.71	8,261.38	3,271.15	10,022.84	12,744.66	38,778.30
543.64	4,459.00	395.46	768.61	1,032.15	7,381.00
925.54	18,432.00	1,925.15	3,638.57	2,651.22	30,512.68
1,699.09	12,265.55	895.27	9,461.06	25,556.68	58,016.96
779.41	9,020.00	383.70	2,654.48	—200.82	13,742.35
1,207.50	3,773.79	571.36	1,892.43	1,830.87	10,009.72
No Report Filed			No Report Filed		
No Report Filed			No Report Filed		
2,890.00	8,145.00	5,461.45	4,579.62	9,791.38	35,459.04
175.00	1,500.00	52.00	592.21	—2,938.60	62.44
2,202.97	26,546.00	4,110.73	15,852.31	16,835.45	75,604.51
1,725.05	10,852.75	711.45	8,106.38	4,368.97	31,708.59
431.96	6,322.73	2,496.27	3,254.18	2,251.87	16,417.03
\$405,807.26	\$2,762,381.93	\$1,407,528.40	\$1,750,352.99	\$3,273,418.43	\$10,994,117.57

— Denotes deficit.

PAWNBROKERS

PAWNBROKERS

Table 1—Assets,

License No.	NAME	LOCATION
46	Amboy Loan & Jewelry Co., Barnett Alexander, t/a	Perth Amboy
62	Moe Robert Bail	Red Bank
7	D. Breitkopf, Clarence T. Bright, t/a	New Brunswick
53	Brenman Loan Company, Max and Regina Brenman, t/a	Paterson
42	Broadway Loan Company	Long Branch
33	S. Cantor & Son, Samuel & Leon G. Cantor, t/a	Atlantic City
19	Daniel Cohn, Inc.	Hoboken
63	Coronet Pawnbrokers, Seymour Aszkenas	Paterson
58	Dave's Loan Office, David L. Marcus, t/a	Hoboken
47	Federal Loan Office, Irving Nimensky, t/a	Elizabeth
1	Fidelity Loan Society, Edward I. Rosenberg, t/a	Atlantic City
60	Gold Mine, The, Stanley F. Solomon, t/a	Vineland
45	M. L. Goldman & Son, Inc.	Newark
55	B. T. Greenfield, Inc.	Newark
10	Krueger's Collateral Loan, Chas. M. Tyler and Gilbert M. Wolf, t/a	Trenton
57	Levy, Charles	Asbury Park
16	Lowenthal Loan Office, Inc.	Atlantic City
59	Market Loan Co., Morton Horland, t/a	Newark
27	National Loan Society	Newark
14	New Loan Company, William S. Rich, Inc.	Newark
24	Newark Loan Company	Newark
52	Paterson Loan Company	Paterson
32	Plainfield Loan Company	Plainfield
49	Reed's Money to Loan, Samuel Widlansky, t/a	Atlantic City
8	L. Rice & Co., Esther M. Kohn & Jane Schimel, t/a	Jersey City
4	Lester Rice & Company, Lester Rice & Samuel Ullman, t/a	Jersey City
61	Robert's, Abraham Goldman, t/a	Jersey City
17	Schoenberg, Harry	Jersey City
54	Spruce Loan Company, Milton & William Cohen, t/a	Newark
50	Union Loan Office, Henry and Goldie Klein, t/a	Union City
56	Warren Pawnbroker, I. Louis Finkle, t/a	Trenton
48	West New York Loan Company	West New York
5	Wood's Loan Office, Irwin F. Wood, t/a	Atlantic City
	<b>Totals</b>	

PAWNBROKERS

December 31, 1949

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
\$1,294.29	\$6,004.59	\$4,820.00	\$32.83	.....	\$702.08	\$12,853.79
2,300.51	2,332.50	2,408.48	1,606.24	.....	450.00	9,097.73
1,601.21	3,974.00	2,300.00	4,431.65	.....	238.44	12,545.30
4,939.71	31,442.30	10,065.00	163.17	.....	2,478.21	49,088.39
2,017.69	50,406.25	10,376.50	1,515.25	.....	900.00	65,215.69
12,737.38	10,832.50	14,530.75	187.12	.....	5,560.29	43,848.04
12,805.34	67,084.30	10,583.92	101.00	\$6,518.20	721.54	97,814.30
6,246.00	16,302.50	.....	.....	.....	1,229.00	23,777.50
5,307.83	2,401.35	8,476.13	39,683.03	.....	1,317.70	57,186.04
6,517.21	54,608.25	16,395.80	1.00	7,112.74	8,214.03	92,849.03
543.46	38,980.45	10,379.60	.....	939.71	.....	50,843.22
969.51	.....	7,340.50	2,024.08	3,870.00	2,454.31	16,658.40
11,208.47	85,440.50	.....	1.00	.....	.....	96,649.97
2,212.81	9,857.50	20,713.48	6,523.05	28,476.04	2,186.07	69,968.95
10,448.60	42,130.75	18,751.71	1,525.00	.....	4,000.00	76,856.06
3,418.18	2,806.19	18,268.30	10,300.00	706.80	10,884.50	46,383.97
2,188.70	9,279.40	14,702.26	.....	1,000.00	1,715.00	28,885.36
12,548.66	12,801.83	7,335.33	2,010.16	1,002.12	1,760.00	37,458.10
27,379.89	291,893.25	8,699.50	90,034.12	161,541.12	7,829.69	587,377.57
36,143.24	389,698.00	83,929.05	36,472.50	19,876.30	11,056.80	577,175.89
26,828.17	259,661.95	22,493.70	171,693.13	.....	1,564.28	482,241.23
15,470.56	.....	.....	1,954.89	30,518.44	.....	47,943.89
5,614.52	52,024.00	6,319.81	981.19	.....	352.08	65,291.60
5,031.57	37,901.00	3,735.49	8,350.50	.....	20.00	55,038.56
12,932.95	146,251.58	5,097.82	5,165.75	65.96	1,567.58	171,081.64
8,452.62	106,645.70	12,397.12	10,583.34	.....	5,344.65	143,423.43
2,234.45	15,327.00	905.14	1,129.20	.....	150.00	19,745.79
5,755.69	97,220.15	20,123.96	7,927.94	2,500.00	915.26	134,443.00
9,442.97	20,497.55	1,984.62	2,450.91	.....	329.67	34,705.72
8,175.53	108,880.50	.....	1,000.00	.....	1,425.00	119,481.03
1,098.36	13,792.50	8,297.61	918.60	.....	2,709.52	26,816.59
5,562.63	55,281.00	20,000.00	698.66	8,392.84	7,977.34	97,912.47
9,798.27	23,544.50	5,524.02	19,868.68	.....	9,871.57	68,607.04
\$279,226.98	\$2,065,303.84	\$376,955.60	\$429,333.99	\$272,520.27	\$95,924.61	\$3,519,265.29

PAWNBROKERS

PAWNBROKERS

Table 2—Liabilities,

License No.	NAME	LOCATION
46	Amboy Loan & Jewelry Co., Barnett Alexander, t/a	Perth Amboy
62	Moe Robert Ball	Red Bank
7	D. Breitkopf, Clarence T. Bright, t/a	New Brunswick
53	Brenman Loan Company, Max and Regina Brenman, t/a	Paterson
42	Broadway Loan Company	Long Branch
33	S. Cantor & Son, Samuel & Leon G. Cantor, t/a	Atlantic City
19	Daniel Cohn, Inc.	Hoboken
63	Coronet Pawnbrokers, Seymour Aszkenas, t/a	Paterson
58	Dave's Loan Office, David L. Marcus, t/a	Hoboken
47	Federal Loan Office, Irving Nimensky, t/a	Elizabeth
1	Fidelity Loan Society, Edward I. Rosenberg, t/a	Atlantic City
60	Gold Mine, The, Stanley F. Solomon, t/a	Vineland
45	M. L. Goldman & Son, Inc.	Newark
55	B. T. Greenfield, Inc.	Newark
10	Krueger's Collateral Loan, Chas. M. Tyler and Gilbert M. Wolf, t/a	Trenton
57	Levy, Charles	Asbury Park
16	Lowenthal Loan Office, Inc.	Atlantic City
59	Market Loan Co., Morton Horland, t/a	Newark
27	National Loan Society	Newark
14	New Loan Company, William S. Rich, Inc.	Newark
24	Newark Loan Company	Newark
52	Paterson Loan Company	Paterson
32	Plainfield Loan Company	Plainfield
49	Reed's Money to Loan, Samuel Widlansky, t/a	Atlantic City
8	L. Rice & Co., Esther M. Kohn & Jane Schimel, t/a	Jersey City
4	Lester Rice & Company, Lester Rice & Samuel Ullman, t/a	Jersey City
61	Robert's, Abraham Goldman, t/a	Jersey City
17	Schoenberg, Harry	Jersey City
54	Spruce Loan Company, Milton & William Cohen, t/a	Newark
50	Union Loan Office, Henry and Goldie Klein, t/a	Union City
56	Warren Pawnbroker, I. Louis Finkle, t/a	Trenton
48	West New York Loan Company	West New York
5	Wood's Loan Office, Irwin F. Wood, t/a	Atlantic City
	Totals	

PAWNBROKERS

—Continued

December 31, 1949

Accounts and Notes Payable	Pledgors' Surplus	Other Liabilities	Net Worth and Capital	Appropriated Reserves and Surplus	Total Liabilities
.....	.....	\$365.93	\$12,487.86	.....	\$12,853.79
\$522.60	.....	.....	8,575.13	.....	9,097.73
.....	.....	36.40	12,508.90	.....	12,545.30
27,532.11	.....	451.22	21,085.03	.....	49,088.39
21,217.76	.....	461.54	20,000.00	\$23,536.39	65,215.69
.....	.....	.....	.....	.....	.....
273.76	.....	.....	43,574.28	.....	43,848.04
8,846.60	.....	2,995.87	64,000.00	21,971.83	97,814.30
12,773.06	.....	827.77	10,176.67	.....	23,777.50
1,945.74	.....	27.44	55,212.86	.....	57,186.04
32,905.00	.....	1,635.38	58,308.65	.....	92,849.03
.....	.....	.....	.....	.....	.....
22,200.00	.....	672.86	27,970.36	.....	50,843.22
5,573.19	.....	51.55	11,033.66	.....	16,658.40
57,500.00	.....	163.04	38,986.93	.....	96,649.97
46,010.89	.....	343.77	.....	23,614.29	69,968.95
.....	.....	.....	.....	.....	.....
111.32	.....	794.14	75,950.60	.....	76,856.06
.....	.....	.....	.....	.....	.....
2,628.22	\$6.00	.....	43,749.75	.....	46,383.97
27.29	.....	.....	37,590.51	—8,732.44	28,855.36
.....	.....	.....	.....	.....	.....
16,931.31	.....	.....	20,526.79	.....	37,458.10
191,637.01	.....	4,493.23	200,000.00	191,247.33	587,377.57
259,677.61	.....	24,337.22	50,000.00	243,161.06	577,175.89
.....	.....	.....	.....	.....	.....
401,380.60	.....	2,855.67	70,000.00	8,004.96	482,241.23
35,949.75	.....	.....	40,000.00	—28,005.86	47,943.89
41,624.75	.....	838.90	20,000.00	2,827.95	65,291.60
.....	.....	.....	55,038.56	.....	55,038.56
20,518.57	.....	1,260.09	149,302.98	.....	171,081.64
.....	.....	.....	.....	.....	.....
67,150.22	.....	321.29	75,951.92	.....	143,423.43
2,900.47	.....	88.08	16,757.24	.....	19,745.79
85,200.00	.....	432.22	48,810.78	.....	134,443.00
1,500.00	.....	39.20	33,166.52	.....	34,705.72
5,000.00	.....	.....	114,481.03	.....	119,481.03
.....	.....	.....	.....	.....	.....
2,916.11	.....	119.72	23,780.76	.....	26,816.59
65,655.31	.....	328.79	25,000.00	6,928.37	97,912.47
.....	.....	.....	68,607.04	.....	68,607.04
<b>\$1,438,129.25</b>	<b>\$6.00</b>	<b>\$43,941.32</b>	<b>\$1,552,634.84</b>	<b>\$484,553.88</b>	<b>\$3,519,265.29</b>

— Denotes deficit.

PAWNBROKERS

PAWNBROKERS

Table 3—Income and Initial Surplus

License No.	NAME	LOCATION
46	Amboy Loan & Jewelry Co., Barnett Alexander, t/a	Perth Amboy
62	Moe Robert Bail	Red Bank
7	D. Breitkopf, Clarence T. Bright, t/a	New Brunswick
53	Brenman Loan Company, Max and Regina Brenman, t/a	Paterson
42	Broadway Loan Company	Long Branch
33	S. Cantor & Son, Samuel & Leon G. Cantor, t/a	Atlantic City
19	Daniel Cohn, Inc.	Hoboken
63	Coronet Pawnbrokers, Seymour Aszkenas, t/a	Paterson
58	Dave's Loan Office, David L. Marcus, t/a	Hoboken
47	Federal Loan Office, Irving Nimensky, t/a	Elizabeth
1	Fidelity Loan Society, Edward I. Rosenberg, t/a	Atlantic City
60	Gold Mine, The, Stanley F. Solomon, t/a	Vineland
45	M. L. Goldman & Son, Inc.	Newark
55	B. T. Greenfield, Inc.	Newark
10	Krueger's Collateral Loan, Chas. M. Tyler and Gilbert M. Wolf, t/a	Trenton
57	Levy, Charles	Asbury Park
16	Lowenthal Loan Office, Inc.	Atlantic City
59	Market Loan Co., Morton Horland, t/a	Newark
27	National Loan Society	Newark
14	New Loan Company, William S. Rich, Inc.	Newark
24	Newark Loan Company	Newark
52	Paterson Loan Company	Paterson
32	Plainfield Loan Company	Plainfield
49	Reed's Money to Loan, Samuel Widlansky, t/a	Atlantic City
8	L. Rice & Co., Esther M. Kohn & Jane Schimel, t/a	Jersey City
4	Lester Rice & Company, Lester Rice & Samuel Ullman, t/a	Jersey City
61	Robert's, Abraham Goldman, t/a	Jersey City
17	Schoenberg, Harry	Jersey City
54	Spruce Loan Company, Milton & William Cohen, t/a	Newark
50	Union Loan Office, Henry and Goldie Klein, t/a	Union City
56	Warren Pawnbroker, I. Louis Finkle, t/a	Trenton
48	West New York Loan Company	West New York
5	Wood's Loan Office, Irwin F. Wood, t/a	Atlantic City
	Totals	

PAWNBROKERS

—Continued  
or Net Worth, December 31, 1949

Interest on Pledges	Profit on Sales of Merchandise	Other Income	Total Income
\$1,464.19	\$7,316.34	\$88.04	\$8,868.57
239.86	1,471.79	488.11	2,199.76
1,495.96	8,440.26	154.83	10,091.05
8,048.76	317.41	16.80	8,382.97
9,514.68	12,759.23	511.83	22,785.74
2,619.64	4,266.28	6,838.39	13,724.31
15,250.03	16,644.90	1,460.85	33,355.78
1,082.61	.....	11.84	1,094.45
18.67	704.46	200.88	924.01
12,655.21	6,442.44	1,484.41	20,582.06
9,775.22	1,893.10	1,794.15	13,462.47
197.01	7,557.91	14.71	7,769.63
22,224.40	.....	465.63	22,690.03
4,363.92	10,119.87	800.18	15,283.97
9,084.71	14,723.88	289.06	24,097.65
399.75	.....	82.20	481.95
2,012.92	6,979.22	863.18	9,855.32
4,011.56	20,019.57	.....	24,031.13
62,657.23	5,363.44	21,161.47	89,182.14
82,635.68	35,938.25	15,789.54	134,363.47
50,052.83	4,351.06	16,580.89	70,984.78
70.24	—9,458.99	.....	—9,388.75
10,810.72	3,961.90	1,087.20	15,859.82
7,563.65	5,869.30	1,187.06	14,620.01
29,335.30	7,898.70	635.17	37,869.17
24,206.55	7,495.62	2,829.11	34,531.28
1,449.43	621.21	1,110.62	3,181.26
24,190.33	3,566.09	1,937.64	29,694.06
6,011.79	594.00	3,833.20	10,458.99
24,672.66	.....	.....	24,672.66
4,031.69	1,728.90	61.02	5,821.61
14,063.66	5,723.29	131.92	19,918.87
6,616.41	2,488.98	4,968.48	14,073.87
\$452,827.27	\$195,798.41	\$86,898.41	\$735,524.09

— Denotes deficit.

PAWNBROKERS

Table 4—Expense and Surplus

License No.	NAME AND LOCATION	Advertising	Interest on Borrowed Funds
46	Amboy Loan & Jewelry Co., Barnett Alexander, t/a, Perth Amboy	\$437.81	.....
62	Moe Robert Bail, Red Bank	224.96	.....
7	D. Breitkopf, Clarence T. Bright, t/a, New Brunswick	676.52	.....
53	Brenman Loan Company, Max and Regina Brenman, t/a, Paterson	369.94	\$616.67
42	Broadway Loan Company, Long Branch	924.45	710.98
33	S. Cantor & Son, Samuel & Leon G. Cantor, t/a, Atlantic City	.....	.....
19	Daniel Cohn, Inc., Hoboken	1,004.81	312.26
63	Coronet Pawnbrokers, Seymour Aszkenas, t/a, Paterson	253.81	297.92
58	Dave's Loan Office, David L. Marcus, t/a, Hoboken	27.94	.....
47	Federal Loan Office, Irving Nimensky, t/a, Elizabeth	989.25	1,619.17
1	Fidelity Loan Society, Edward I. Rosenberg, t/a, Atlantic City	213.79	772.54
60	Gold Mine, The, Stanley F. Solomon, t/a, Vineland	667.47	.....
45	M. L. Goldman & Son, Inc., Newark	331.71	3,327.57
55	B. T. Greenfield, Inc., Newark	617.24	.....
10	Krueger's Collateral Loan, Chas. M. Tyler and Gilbert M. Wolf, t/a, Trenton	33.00	.....
57	Levy, Charles, Asbury Park	76.40	.....
16	Lowenthal Loan Office, Atlantic City	182.92	.....
59	Market Loan Co., Morton Horland, t/a, Newark	97.29	.....
27	National Loan Society, Newark	1,322.09	3,874.07
14	New Loan Company, William S. Rich, Inc., Newark	5,717.13	15,248.67
24	Newark Loan Company, Newark	1,341.79	13,739.75
52	Paterson Loan Company, Paterson	495.36	.....
32	Plainfield Loan Company, Plainfield	332.27	1,947.21
49	Reed's Money to Loan, Samuel Widlansky, t/a, Atlantic City	214.10	38.75
8	L. Rice & Co., Esther M. Kohn & Jane Schimel, t/a, Jersey City	.....	637.18
4	Lester Rice & Company, Lester Rice & Samuel Ullman, t/a, Jersey City	.....	.....
61	Robert's, Abraham Goldman, t/a, Jersey City	323.45	5,358.34
17	Schoenberg, Harry, Jersey City	124.37	11.46
54	Spruce Loan Company, Milton & William Cohen, t/a, Newark	1,978.25	4,622.67
50	Union Loan Office, Henry and Goldie Klein, t/a, Union City	43.96	.....
50	Union Loan Office, Henry and Goldie Klein, t/a, Union City	295.12	351.59
56	Warren Pawnbroker, I. Louis Finkle, t/a, Trenton	151.62	117.22
48	West New York Loan Company, West New York	753.89	3,972.00
5	Wood's Loan Office, Irwin F. Wood, t/a, Atlantic City	26.90	.....
	<b>Totals</b>	<b>\$19,348.71</b>	<b>\$57,576.02</b>

— Denotes deficit.

PAWNBROKERS

—Continued  
or Net Worth, December 31, 1949

Insurance and Protection	Rent	Salaries	Taxes	Other Expenses	Net Earnings	Total Expenses and Net Earnings
\$148.86	\$1,800.00	\$1,130.25	\$209.43	\$1,142.06	\$3,940.16	\$8,868.57
.....	1,125.00	.....	.....	1,363.01	—513.21	2,199.76
272.51	2,400.00	.....	1,021.77	2,800.08	2,920.17	10,091.05
267.99	750.00	.....	152.40	1,115.30	5,110.67	8,382.97
654.43	3,250.00	11,024.00	700.63	4,207.72	1,313.53	22,785.74
500.45	1,500.00	.....	233.84	4,908.43	6,581.59	13,724.31
1,331.38	3,600.00	20,200.75	1,431.75	2,999.34	2,475.49	33,355.78
352.10	500.00	1,546.60	158.14	688.96	—2,703.08	1,094.45
97.76	250.00	.....	150.00	250.08	149.13	924.01
1,267.96	5,400.00	.....	835.38	3,976.52	6,493.78	20,582.06
401.62	648.00	3,170.00	271.70	1,562.25	6,422.57	13,462.47
242.77	2,145.00	1,226.85	174.20	2,571.25	742.09	7,769.69
492.72	1,800.00	15,622.00	626.35	922.60	—432.92	22,690.03
2,627.12	2,400.00	7,870.86	499.47	4,090.17	—2,820.89	15,283.97
1,483.05	3,600.00	8,870.00	883.00	4,214.10	5,014.50	24,097.65
177.60	.....	.....	150.00	20.90	57.05	481.95
465.34	1,500.00	6,653.90	677.31	914.40	—538.55	9,855.32
1,150.45	4,700.00	7,596.00	381.51	4,891.16	5,214.72	24,031.13
1,450.46	3,250.00	59,708.80	1,732.79	4,646.78	11,197.15	80,182.14
2,606.36	.....	73,907.58	9,170.92	15,287.54	12,425.27	134,363.47
1,670.89	3,000.00	39,516.30	1,549.20	4,825.15	5,341.70	70,984.78
1,620.24	5,400.00	558.00	361.89	6,973.43	—24,797.67	—9,388.75
628.09	2,700.00	9,130.00	364.45	1,647.99	—888.19	15,859.82
1,028.10	1,500.00	2,080.00	223.60	1,132.11	8,403.35	14,620.01
1,151.57	.....	10,736.33	134.29	3,625.11	21,584.69	37,869.17
688.79	.....	7,239.44	1,267.78	3,098.47	16,555.01	34,531.28
120.12	.....	986.00	169.70	1,072.37	697.24	3,181.26
857.65	4,330.00	9,500.00	419.88	4,779.39	4,106.22	29,694.06
924.89	1,200.00	2,600.00	209.86	2,050.76	3,429.52	10,458.99
1,045.66	2,300.00	4,036.30	421.07	4,475.14	11,747.78	24,672.66
190.40	900.00	.....	210.00	1,529.36	2,723.01	5,821.61
1,690.42	3,089.64	8,102.19	536.87	2,330.71	—556.85	19,918.87
654.20	2,540.80	.....	245.80	6,186.79	4,419.38	14,073.87
\$28,259.95	\$69,578.44	\$313,012.15	\$25,634.98	\$106,299.43	\$115,814.41	\$735,524.09





