

STATE OF NEW JERSEY

Commissioner
of
Banking and Insurance

ANNUAL REPORT

BUREAU OF BANKING

1955

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ANNUAL REPORT

DEPARTMENT OF BANKING AND INSURANCE
BUREAU OF BANKING

Trenton, March 26, 1956.

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, credit unions, provident loan associations, small loan brokers, pawnbrokers, money remitters, sales finance companies, cemetery associations, and check cashers, for the year ending December 31, 1955.

The number, resources, capital stock, surplus, undivided profits, reserves and deposits, as reported by the banks and savings banks, for December 31, 1955 (amounts in thousands of dollars), are given in the following summary:

AGGREGATE RESOURCES, CAPITAL STOCK, SURPLUS,
UNDIVIDED PROFITS, RESERVES AND DEPOSITS

December 31, 1955

(Amounts in thousands of dollars)

No.	Resources	Capital Stock	Surplus, Undivided Profits & Reserves	Deposits
109 Banks	\$2,887,614	\$58,244	\$136,977	\$2,658,131
23 Savings Banks ..	1,109,635	.....	89,879	1,010,320
132 Total	\$3,997,249	\$58,244	\$226,856	\$3,668,451

Deposits of both classes of reporting institutions amounted to \$3,668,451,000, of which \$1,621,047,000 were demand and \$2,047,404,000 time, an increase of \$173,460,000. Deposits in the 109 banks of \$2,658,131,000 represented an increase of 4%, while those in the 23 savings banks, largely time, amounted to \$1,010,320,000, an increase of 7.7%. Time deposits of \$1,048,816,000 in the banks were 1.4% higher.

Government securities made up 31.4% of the assets of the banks as compared with 36.8% a year ago, while cash represented 15.9% as against 15.2%. The comparable ratio of government securities for savings banks showed 28% as compared with 29.8% a year ago, while cash represented 3.9% as against 4.2%.

Loans, including mortgages, in the banks were 39.1% and securities 43.5% of total assets. The respective percentages were 34.3% and 48.9% a year ago. Mortgages in savings banks were 48.2% of total assets and investments 46.5% compared with respective percentages of 43.7% and 50.6%.

Investment in banking plants in the banks was 17% of capital accounts, the same as last year. Comparable figures for savings banks showed 9.5% of surplus accounts as against 9.3% a year ago.

Capital accounts of the banks represented 7.6% of deposits compared with 7.5% a year ago. The comparable ratio for savings banks showed 8.9% as against 9.4%. The ratio of capital accounts of the banks to deposits less deposits in cash and United States Government securities was 15.7% compared with 17.3%. The comparable ratio of the savings banks showed 13.7% compared with 15%.

BANK REPORT

CONDITION OF THE BANKS

The banks in active business at the close of 1955 numbered 109, which is four less than the number in operation at the beginning of the year. Their condition in the aggregate as at the close of 1955 and 1954 was as follows :

<i>Assets</i>	Dec. 31, 1955	Dec. 31, 1954
	(Amounts in thousands of dollars)	
Cash, balances with other banks	\$458,809	\$422,446
U. S. Government obligations, direct and guaranteed	906,280	1,021,547
Obligations of States and political subdivisions	274,161	261,243
Other bonds, notes and debentures	65,331	64,906
Corporate stocks (including Federal Reserve Bank stock)	10,342	10,704
Loans and discounts	598,388	474,783
Bonds and mortgages	529,264	478,365
Banking premises owned and furniture and fixtures	34,187	32,609
Real estate owned other than banking premises ...	258	244
Real estate sold under agreement	25	54
Bank premises or real estate carried in other assets	124	124
Customers' liability under acceptances outstanding..	192	212
Other assets	10,253	10,224
<i>Total assets</i>	<u>\$2,887,614</u>	<u>\$2,777,461</u>
<i>Liabilities</i>		
Demand deposits of individuals, partnerships, and corporations	\$1,351,562	\$1,265,548
Time deposits of individuals, partnerships, and corporations	1,029,654	1,013,098
Deposits of United States Government, including postal savings	42,000	51,789
Deposits of States and political subdivisions	152,791	156,356
Deposits of banks	35,320	34,416
Other deposits, certified and officers' checks, etc. ..	46,804	35,862
<i>Total deposits</i>	<u>\$2,658,131</u>	<u>\$2,557,069</u>
Bills payable, rediscounts, etc.	200	531
Acceptances outstanding	191	212
Other liabilities	26,691	26,759
<i>Total liabilities (except capital accounts)..</i>	<u>\$2,685,213</u>	<u>\$2,584,571</u>
<i>Capital Accounts</i>		
Capital stock	\$58,244	\$58,037
Capital notes (4 banks)	7,180	1,775
Surplus	91,679	90,415
Undivided profits	36,552	33,621
Reserves and retirement account for preferred stock	8,746	9,042
<i>Total capital accounts</i>	<u>\$202,401</u>	<u>\$192,890</u>
<i>Total liabilities and capital accounts</i>	<u>\$2,887,614</u>	<u>\$2,777,461</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
Burlington County Trust Company	Moorestown	\$1,000	Nov. 25, 1955
Camden Trust Company	Camden	150,000	Jan. 4, 1955
Camden Trust Company	Camden	50,000	Apr. 14, 1955
Camden Trust Company	Camden	50,000	Aug. 3, 1955
Camden Trust Company	Camden	650,000	Aug. 15, 1955
Commonwealth Trust Company	Union City	50,000	Feb. 2, 1955
State Trust Company at Plainfield, The	Plainfield	5,000	Aug. 1, 1955
State Trust Company at Plainfield, The	Plainfield	5,000	Aug. 1, 1955
State Trust Company at Plainfield, The	Plainfield	5,000	Aug. 1, 1955
State Trust Company at Plainfield, The	Plainfield	5,000	Aug. 1, 1955
State Trust Company at Plainfield, The	Plainfield	5,000	Aug. 1, 1955
State Trust Company at Plainfield, The	Plainfield	5,000	Aug. 2, 1955
State Trust Company at Plainfield, The	Plainfield	5,000	Aug. 2, 1955
Trenton Trust Company	Trenton	60,000	Mar. 16, 1955
Trust Company of New Jersey, The	Jersey City	3,206,000	Aug. 1, 1955

CONVERSION OF PREFERRED STOCK

The Burlington County Trust Company, of Moorestown, filed on November 17, 1955, a certificate of conversion of \$99,000 of preferred "A" stock into \$99,000 of common stock.

INCREASES IN CAPITAL STOCK

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

Name	Location	Change
Burlington City Loan and Trust Company	Burlington	\$139,800 to \$302,000
Camden Trust Company	Camden	2,500,000 to 3,000,000
Central Home Trust Company	Elizabeth	450,000 to 550,000
Community Bank of Linden	Linden	210,000 to 250,000
County Bank and Trust Company	Paterson	1,500,000 to 1,800,000
County Bank and Trust Company	Paterson	1,800,000 to 2,250,000
First Bank and Trust Company	Perth Amboy	500,000 to 1,000,000
Franklin Trust Company of Paterson, The	Paterson	300,000 to 450,000
Montclair Trust Company	Montclair	700,000 to 770,000
Morristown Trust Company, The	Morristown	960,000 to 1,000,000
Palisades Trust Company	Englewood	500,000 to 650,000
Peoples Trust Company of Bergen County	Hackensack	1,350,000 to 2,000,000
Phillipsburg Trust Company	Phillipsburg	150,000 to 200,000
Somerville Trust Company	Somerville	600,000 to 700,000
State Trust Company at Plainfield, The	Plainfield	300,000 to 550,000
Tradesmens Bank and Trust Company	Vineland	200,000 to 400,000
Trust Company of New Jersey, The	Jersey City	600,000 to 1,500,000
Washington Trust Company	Washington	100,000 to 150,000

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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
Burlington City Loan and Trust Company	Burlington	Sept. 7, 1955	\$25.00
Community Bank of Linden	Linden	June 13, 1955	12.50
County Bank and Trust Company	Paterson	Feb. 15, 1955	10.00
Peoples Bank and Trust Company	Westfield	Apr. 1, 1955	25.00
Washington Trust Company	Washington	Jan. 10, 1955	50.00

CHANGES IN NAME

The Burlington City Loan and Trust Company, with principal office in Burlington, changed its name to Burlington Bank and Trust Company by certificate of amendment of certificate of incorporation filed September 7, 1955.

“The State Trust Company” at Plainfield, New Jersey, changed its name to The State Trust Company by certificate of amendment of certificate of incorporation filed October 17, 1955.

CHANGE IN LOCATION OF MAIN OFFICE

The Phillipsburg Trust Company changed the location of its principal office from Nos. 51-55 South Main Street, Phillipsburg, to corner of Memorial Parkway and Potts Avenue, Phillipsburg, on January 31, 1955.

CHANGE IN LOCATION OF BRANCH OFFICE

The Boonton Trust Company was given permission on February 14, 1955, to change the location of its branch office at 421 West Main Street, Boonton, to Hawkins Place, at Dels Village, Boonton.

CERTIFICATES OF INCORPORATION

The Linden Community Bank, of Linden, was incorporated by certificate of incorporation filed April 12, 1955, which immediately changed its name to Community Bank of Linden.

The Saddle Brook State Bank, of Township of Saddle River, was incorporated by certificate of incorporation filed November 10, 1955. No certificate of authority yet issued.

BANK REPORT

CERTIFICATE OF AUTHORITY ISSUED

The Community Bank of Linden, with principal office in Linden, was granted a certificate of authority to commence business on May 26, 1955.

MERGER AND CONSOLIDATION

The Camden Trust Company, with principal office in Camden, and The Oaklyn National Bank, with principal office in Oaklyn, filed an agreement of merger and consolidation on August 15, 1955, the Camden Trust Company being named the receiving corporation.

BRANCH OFFICES AUTHORIZED

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

Name	Location	Location of Branch Office	Date Authorized
Camden Trust Company	Camden	507 White Horse Pike, Oaklyn (former office of The Oaklyn National Bank)	Aug. 15, 1955
County Bank and Trust Company	Paterson	1144 Main Street, Paterson	July 14, 1955
County Bank and Trust Company	Paterson	89 Main Street, Township of Little Falls (former office occupied by Little Falls National Bank)	Sept. 6, 1955
County Bank and Trust Company	Paterson	961-1041 McBride Avenue, Borough of West Paterson	Dec. 7, 1955
Fidelity Union Trust Company	Newark	1102 Clinton Avenue, Irvington (formerly office of The Peoples National Bank and Trust Company)	July 19, 1955
First Bank and Trust Company	Madison	Ridgedale Avenue between South Orange Avenue and Brooklake Road, Borough of Florham Park	Aug. 8, 1955
State Trust Company at Plainfield, The	Plainfield	1115-1125 South Avenue, Plainfield	May 19, 1955
Suburban Trust Company	Westfield	201 East Front Street, Plainfield (formerly office of Mid-City Trust Company)	Jan. 27, 1955
Trenton Trust Company	Trenton	Pennsylvania Railroad Station, 90 South Clinton Avenue, Trenton	Nov. 4, 1955

BANK REPORT

SURRENDER OF CHARTERS

The following banks were dissolved by certificates filed in this office:

Name	Location	Date Filed
Cape May County Title and Trust Company	Cape May Court House	Jan. 5, 1955
Community Trust Company of Bloomfield	Bloomfield	Mar. 18, 1955
(The National Newark and Essex Banking Company purchased assets and assumed liabilities)		
Essex Title Guaranty and Trust Company	Montclair	Sept. 20, 1955
South Orange Trust Company	South Orange	Oct. 31, 1955
Mid-City Trust Company	Plainfield	Feb. 14, 1955
(Suburban Trust Company purchased assets and assumed liabilities)		

BANKS IN FEDERAL RESERVE SYSTEM

Name	Location
Asbury Park and Ocean Grove Bank	Asbury Park
Bank of Allwood	Clifton
Bank of Bogota	Bogota
Bank of Commerce	Newark
Bank of Nutley	Nutley
Bank of Passaic and Trust Company	Passaic
Boonton Trust Company	Boonton
Bordentown Banking Company, The	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	Elizabeth
Citizens Trust Company of Summit, New Jersey	Summit
Commercial Trust Company of New Jersey	Jersey City
County Trust Company	Tenafly
Dover Trust Company, The	Dover
Egg Harbor City Trust Company	Egg Harbor City
Elizabethport Banking Company, The	Elizabeth
Elmer Trust Company	Elmer
Fair Lawn-Radburn Trust Company	Fair Lawn
Farmers' Trust Company, The	Mount Holly
Federal Trust Company	Newark

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Name	Location
Fidelity Union Trust Company	Newark
First Bank and Trust Company	Perth Amboy
First Bank and Trust Company	Madison
Fort Lee Trust Company	Fort Lee
Franklin Washington Trust Company	Newark
Glen Ridge Trust Company	Glen Ridge
Hackensack Trust Company	Hackensack
Hightstown Trust Company	Hightstown
Hunterdon County Trust Company	Califon
Keyport Banking Company	Keyport
Linden Trust Company	Linden
Long Branch Banking Company, The	Long Branch
Long Branch Trust Company	Long Branch
Maplewood Bank and Trust Company, The	Maplewood
Matawan Bank, The	Matawan
Merchants Trust Company of Red Bank, The	Red Bank
Montclair Trust Company	Montclair
Morristown Trust Company, The	Morristown
North Jersey Trust Company, The	Ridgewood
Peapack-Gladstone Bank	Gladstone
Peoples Bank & Trust Company, Westfield, New Jersey....	Westfield
Peoples Trust Company of Bergen County	Hackensack
People's Trust Company	Dunellen
Phillipsburg Trust Company	Phillipsburg
Plainfield Trust Company, The	Plainfield
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, N. J.	Rochelle Park
Rutherford Trust Company	Rutherford
"The State Trust Company" at Plainfield, N. J.	Plainfield
Summit Trust Company, The	Summit
Sussex County Trust Company	Franklin
Swedesboro Trust Company	Swedesboro
Trust Company of New Jersey, The	Jersey City
Union Bank of Wildwood, New Jersey, The	Wildwood
Union County Trust Company	Elizabeth
Washington Trust Company	Washington
West Side Trust Company	Newark

CONDITION OF THE SAVINGS BANKS

The mutual savings banks in active business at the close of 1955 numbered 23, which is the same as the number in operation at the beginning of the year. Comparison of the figures reported for 1955 and 1954 follow:

BANK REPORT

<i>Assets</i>	Dec. 31, 1955	Dec. 31, 1954
	(Amounts in thousands of dollars)	
Cash, balances with other banks	\$42,814	\$43,636
U. S. Government obligations, direct and guaranteed	311,071	307,984
Obligations of States and political subdivisions	25,475	28,135
Other bonds, notes and debentures	167,252	176,854
Corporate stocks (including Federal Home Loan Bank stock)	12,388	10,192
Loans	2,418	1,671
Bonds and mortgages	534,438	451,507
Banking premises owned and furniture and fixtures	8,517	8,129
Real estate owned other than banking premises	122	56
Real estate sold under agreement	101	38
Other assets	5,039	5,554
<i>Total Assets</i>	<u>\$1,109,635</u>	<u>\$1,033,756</u>
<i>Liabilities</i>		
Demand deposits of individuals, partnerships, and corporations	\$9,622	\$8,749
Time deposits of individuals, partnerships, and corporations	991,621	921,084
Deposits of United States Government, including postal savings	119	96
Deposits of States and political subdivisions	7,388	6,787
Deposits of banks	223	198
Other deposits, certified and officers' checks, etc. ..	1,347	1,008
<i>Total deposits</i>	<u>\$1,010,320</u>	<u>\$937,922</u>
Other liabilities	9,436	8,126
<i>Total liabilities (except surplus accounts)..</i>	<u>\$1,019,756</u>	<u>\$946,048</u>
<i>Surplus</i>		
Surplus	81,367	79,064
Undivided profits	3,363	356
Reserves	5,149	8,288
<i>Total surplus accounts</i>	<u>\$89,879</u>	<u>\$87,708</u>
<i>Total liabilities and surplus accounts</i>	<u>\$1,109,635</u>	<u>\$1,033,756</u>

BRANCH OFFICES AUTHORIZED

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

Name	Location	Location of Branch Office	Date Authorized
Half Dime Savings Bank, The	Orange	Northeast corner of Eagle Rock Avenue and Roseland Avenue, Borough of Rose- land	Aug. 17, 1955
Howard Savings Institution, The ..	Newark	11 South Orange Avenue, South Orange (former of- fice of South Orange Trust Company)	Aug. 31, 1955
Plainfield Savings Bank	Plainfield	1314-1320 West Front Street, Plainfield	Nov. 4, 1955

BANK REPORT

FOREIGN BANKS

As of December 31, 1955, 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.
Bank of New York, The	New York, N. Y.
Bankers Trust Company	New York, N. Y.
Central-Penn. National Bank of Philadelphia	Philadelphia, Pa.
Chase Manhattan Bank, The	New York, N. Y.
Chemical Corn Exchange Bank	New York, N. Y.
City Bank Farmers Trust Company	New York, N. Y.
Clinton Trust Company	New York, N. Y.
County Trust Company, The	White Plains, N. Y.
Empire Trust Company	New York, N. Y.
Fidelity-Philadelphia Trust Company	Philadelphia, Pa.
Fidelity Trust Company	Pittsburgh, Pa.
Fiduciary Trust Company of New York	New York, N. Y.
First Bank and Trust Company of Utica	Utica, N. Y.
First National Bank of Boston, The	Boston, Mass.
First National Bank of the City of New York	New York, N. Y.
Girard Trust Corn Exchange Bank	Philadelphia, Pa.
Guaranty Trust Company of New York	New York, N. Y.
Hanover Bank, The	New York, N. Y.
Irving Trust Company	New York, N. Y.
Kings County Trust Company	Brooklyn, N. Y.
Liberty Real Estate Bank and Trust Company	Philadelphia, Pa.
Manufacturers Trust Company	New York, N. Y.
Marine Midland Trust Company of New York, The	New York, N. Y.
Marine Trust Company of Western New York, The	Buffalo, N. Y.
Market Street National Bank of Philadelphia, The	Philadelphia, Pa.
Mellon National Bank and Trust Company	Pittsburgh, Pa.
J. P. Morgan & Co. Incorporated	New York, N. Y.
New York Trust Company, The	New York, N. Y.
Pennsylvania Company for Banking and Trusts, The	Philadelphia, Pa.
Philadelphia National Bank, The	Philadelphia, Pa.
Provident Trust Company of Philadelphia	Philadelphia, Pa.
Tradesmens Land Title Bank and Trust Company	Philadelphia, Pa.
United States Trust Company of New York	New York, N. Y.

CONDITION OF NATIONAL BANKS

There were 188 national banks doing business in New Jersey at the close of the year 1955, this being eight less than the number in operation at the end of 1954. The following is a consolidated report of national banks in New Jersey as published by the office of the Comptroller of the Currency:

BANK REPORT

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<i>Assets</i>	Dec. 31, 1955	Dec. 31, 1954
(Amounts in thousands of dollars)		
Cash, balances with other banks, etc.	\$610,469	\$546,437
United States Government obligations, direct and guaranteed	1,127,653	1,185,901
Obligations of States and political subdivisions	323,707	306,907
Other bonds, notes and debentures	70,391	75,015
Corporate stocks, including stock of Federal Reserve Bank	5,409	5,188
Loans and discounts (including overdrafts)	1,252,961	1,107,271
Bank premises owned, furniture and fixtures	37,955	35,454
Real estate owned other than bank premises	620	366
Investments and other assets indirectly representing bank premises or other real estate	336	235
Customers' liability to bank on acceptances outstanding	88	69
Other assets	9,496	9,282
<i>Total assets</i>	<u>\$3,439,085</u>	<u>\$3,272,125</u>
 <i>Liabilities</i> 		
Demand deposits of individuals, partnerships, and corporations	\$1,562,516	\$1,450,566
Time deposits of individuals, partnerships, and corporations	1,215,296	1,192,748
Deposits of United States Government (including postal savings)	67,127	77,108
Deposits of States and political subdivisions	221,829	214,274
Deposits of banks	54,285	46,789
Other deposits	60,068	41,754
<i>Total deposits</i>	<u>\$3,181,121</u>	<u>\$3,023,239</u>
Bills payable, rediscounts, and other liabilities for borrowed money	151	52
Mortgages or other liens	73	50
Acceptances executed by or for account of bank and outstanding	88	69
Other liabilities	27,899	26,289
<i>Total liabilities</i>	<u>\$3,209,332</u>	<u>\$3,049,699</u>
 <i>Capital Accounts</i> 		
Capital (common and preferred)	\$71,773	\$69,789
Surplus	108,470	104,632
Undivided profits	40,749	38,459
Reserves (and retirement account for preferred stock)	8,761	9,546
<i>Total capital accounts</i>	<u>\$229,753</u>	<u>\$222,426</u>
<i>Total liabilities and capital accounts</i>	<u>\$3,439,085</u>	<u>\$3,272,125</u>

LICENSEES UNDER THE CHECK CASHING LAW

Chapter 187, Laws of 1951, provides for the licensing and regulation of persons engaged in the business of cashing checks, drafts or money orders pursuant to the provisions of such act.

The following licenses were renewed during the calendar year 1955:

License No.	Name	Location
6	Brink's, Incorporated (Mobile Unit)	Operating in Counties of Hudson, Bergen, Essex, Union, Passaic, Middlesex and Morris
7	Brink's, Incorporated (Mobile Unit)	Operating in Counties of Hudson, Bergen, Essex, Union, Passaic, Middlesex and Morris
8	Brink's, Incorporated (Mobile Unit)	Operating in Counties of Hudson, Bergen, Essex, Union, Passaic, Middlesex and Morris
9	Brink's, Incorporated (Mobile Unit)	Operating in Counties of Hudson, Bergen, Essex, Union, Passaic, Middlesex and Morris
10	Brink's, Incorporated (Mobile Unit)	Operating in Counties of Hudson, Bergen, Essex, Union, Passaic, Middlesex and Morris
11	Brink's, Incorporated (Mobile Unit)	Operating in Counties of Camden, Burlington, Mercer and Gloucester
3	Carroll, Thomas J.	347 Second St., Elizabeth
*4	Carroll, Thomas J.	Elizabethport Shop of Central Railroad
1	Check Casher, The, Charlotte Mintz, T/A	185 Market St., Newark
16	City Check Cashing Company, Sol Weisoly, T/A	Tooley's Truck Terminal, U. S. Highway No. 1, Jersey City
25	Doan, Hannah	1212 Madison Ave., Paterson
2	Edgewater View Inn, Inc.	266 River Rd., Edgewater
15	Ficke, Harry J.	687 Montgomery St., Jersey City
19	Hahne & Company, Division of Associated Dry Goods Corporation	609 Broad St., Newark
22	Hank's Lounge	317 Trumbull St., Elizabeth
20	Kresge-Newark, Inc.	715 Broad St., Newark
23	McLaughlin, Emma C.	801 So. 4th St., Harrison

* Limited Station License.

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License No.	Name	Location
17	Nation-Wide Check Cashing Service, Inc.	101 N. Broad St., Trenton
18	Nation-Wide Check Cashing Service, Inc.	117 S. Broad St., Woodbury
14	Pokalsky, Joseph	123 Hoffman Ave., Trenton
21	Quackenbush Company	190 Main St., Paterson
13	R. H. Macy & Co., Inc., L. Bamberger & Co, T/A	131 Market St., Newark
5	Rubin's Drug Store, Samuel S. Rubin, T/A	459 West 4th St, Plainfield
12	Wallach, Katie Gordie	2374 Broadway, Camden

During the calendar year 1955, the following check cashing licenses were issued:

License No.	Name	Location	Date Issued
34	Berardi, Anthony	361 Summit Ave., Jersey City	Sept. 2, 1955
31	Commercial Currency Corporation	34 Exchange Pl., Jersey City	July 15, 1955
35	Fishbine, Bert	Front and Chestnut Sts., Camden	Sept. 19, 1955
30	Halperin, Albert	N. W. cor. 38th St. and Hudson Ave., Union City	July 13, 1955
37	Jersey Check Cashers, Samuel S. Kohn, T/A	303 Washington St., Newark	Oct. 31, 1955
33	Malamed, Frank	907 Broadway, Camden	Aug. 2, 1955
32	National Check Cashing Service, Murray Gordon Blum, T/A	266 Washington St., Newark	July 21, 1955
29	Orsi, Dominick	328 E. State St., Trenton	Mar. 30, 1955
36	Paterson Check Cashing, Inc.	222 Broadway, Paterson	Oct. 17, 1955
28	Perlmutter, Elizabeth	200 Trumbull St., Elizabeth	Feb. 14, 1955
27	State Check Cashing Service, Samuel Schachner, T/A (Mobile Unit)	Operating in Counties of Bergen, Hudson, Passaic, Union, Essex and Somerset	Feb. 14, 1955
26	Terminal Shop, The, Benjamin Rosenstein, T/A	1311 Bacharach Blvd., Atlantic City	Jan. 10, 1955
24	Weiss, Adrian A.	701 S. 4th St., Harrison	Jan. 10, 1955

BANK REPORT

During the calendar year 1955, the following check cashing licenses were surrendered:

License No.	Name	Location
2	A. A. Appel and Son	141 Sherman Ave., Newark
21	Blue, John	701 S. 4th St., Harrison
14	Brink's, Incorporated (Mobile Unit)	Operating in Counties of Hudson, Bergen, Essex, Union, Passaic, Middlesex and Morris
4	Carroll, Frances	339 Second St., Elizabeth
22	Farone, Charles	709 S. 4th St., Harrison
15	Pearlstein, Max	200 Trumbull St., Elizabeth

CONDITION OF CREDIT UNIONS

Chapter 293, Laws of 1938, as amended, provides for the incorporation and regulation of credit unions. Credit unions 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 by statute to groups composed of employees of a common employer; members of a church parish or church society; groups composed of employees of county or municipal governments or the school boards thereof; employees of the State, or any department, board, commission, agency or instrumentality thereof within county limits; employees of the Federal Government or any department, board, commission, agency or instrumentality thereof whose place or places of employment are within a county of this State; or residents of a well defined rural area of not more than 2,500 population.

BANK REPORT

Reports for the year ending December 31, 1955, were filed by 72 of the present 75 credit unions. The comparative condition, in the aggregate, of all reporting credit unions at the close of the years 1955 and 1954, was as follows:

<i>Assets</i>	Dec. 31, 1955	Dec. 31, 1954
Cash	\$1,315,369.74	\$1,171,694.74
Loans to members	3,867,931.63	3,657,053.49
Investments	7,813,688.60	6,773,570.59
Furniture and fixtures	21,190.50	23,412.85
Other assets	40,295.58	30,316.36
<i>Total assets</i>	<u>\$13,058,476.05</u>	<u>\$11,656,048.03</u>
<i>Liabilities</i>		
Due members	\$12,187,217.15	\$11,014,979.47
Borrowed money	153,200.00	21,175.00
Other liabilities	19,415.91	10,230.34
Other reserves	35,262.32	22,789.79
Statutory reserve	429,318.71	374,881.16
Surplus and undivided profits	234,061.96	211,992.27
<i>Total liabilities</i>	<u>\$13,058,476.05</u>	<u>\$11,656,048.03</u>
<i>Supplementary</i>		
	Dec. 31, 1955	Dec. 31, 1954
Number of members	40,569	39,434
Number of borrowers	16,832	17,094
Loans made	\$8,112,316.55	\$7,732,084.14
Loans repaid	7,887,200.16	7,585,672.25
Loans charged off	13,703.25	16,472.49
Dividends paid or payable	313,035.91	302,540.50

SMALL LOAN LICENSEES

Chapter 10, Title 17, of the Revised Statutes of 1937, as amended, provides for the licensing and regulation of persons, firms, corporations or associations engaged in the business of making loans or advances of money, credit, goods or things of value in the amount of or the value of \$500.00 or less. The maximum rate of charge permitted by this statute is 2½% per month computed on that part of the balance of \$300.00 or less plus ½ of 1% per month on that portion of the balance in excess of \$300.00 and not exceeding \$500.00.

BANK REPORT

The following licenses were issued during the calendar year 1955:

Date	Name	Location	License No.
Jan. 1, 1955	Equitable Credit Corporation	Denville	848
Jan. 3, 1955	Capital Finance Company, Inc.	Princeton	812
Jan. 3, 1955	Preferred Finance Co.	East Paterson	863
Jan. 3, 1955	Preferred Finance Co.	Hawthorne	830
Jan. 3, 1955	North Jersey Finance Service of Hoboken	Hoboken	741
Jan. 3, 1955	Summit Finance, Inc.	Summit	877
Jan. 28, 1955	Bell Finance Company	Long Branch	878
Jan. 28, 1955	Household Finance Corporation	Princeton Township	879
Apr. 12, 1955	Seaboard Finance Company	Atlantic City	623
Apr. 12, 1955	Seaboard Finance Company	Bayonne	108
Apr. 12, 1955	Seaboard Finance Company	Elizabeth	696
Apr. 12, 1955	Seaboard Finance Company	Paterson	450
Apr. 12, 1955	Seaboard Finance Company	Trenton	794
Apr. 18, 1955	A. B. C. Credit, Inc.	Port Lee	880
May 3, 1955	Jefferson Loan Co., David H. Gold T/A	Faramus	881
July 1, 1955	Ritter Finance Company, Inc. of Riverside	Riverside	822
July 5, 1955	Modern Finance Company, Albert J. Eardensohn T/A	Ridgefield Park	882
Sept. 1, 1955	Domestic Finance Corporation of East Orange	East Orange	710
Sept. 1, 1955	Domestic Finance Corporation of Kearny	Kearny	771
Sept. 1, 1955	Domestic Finance Corporation of New Brunswick	New Brunswick	724
Oct. 3, 1955	Empire Finance Company	Bordentown	847
Nov. 9, 1955	Columbia Finance Co., Bernard & Sylvia Sheldon T/A	Livingston	883
Nov. 18, 1955	Monmouth Loan Corporation	Keansburg	884
Nov. 21, 1955	Manville Finance Co., Isadore Kruman T/A	Manville	885
Nov. 21, 1955	Mutual Loan Company	Bernardsville	886
Dec. 19, 1955	Globe Loan Company, Louis J. Feit, James J. Feit & Patricia E. Gale T/A	Dunellen	888
Dec. 21, 1955	Charles Finance, Charles D. Grimley, Sue E. Grimley, Charles D. Grimley, Jr., and Frances L. Grimley T/A	(Delaware Twp.) Erlton	887

The following licenses were surrendered during the calendar year 1955:

Date	Name	Location	License No.
Jan. 1, 1955	Peoples Finance Company of Denville	Denville	848
Jan. 3, 1955	Preferred Finance Co., Inc.	Princeton	812
Jan. 3, 1955	Preferred Finance Co., Inc.	East Paterson	863
Jan. 3, 1955	Preferred Finance Co., Inc.	Hawthorne	830
Jan. 3, 1955	North Jersey Finance Service	Hoboken	741
Apr. 12, 1955	Seaboard Finance Company of Atlantic City, Inc.	Atlantic City	623
Apr. 12, 1955	Seaboard Finance Company of Bayonne, Inc.	Bayonne	108
Apr. 12, 1955	Seaboard Finance Company of Elizabeth, Inc.	Elizabeth	696
Apr. 12, 1955	Seaboard Finance Company of Paterson, Inc.	Paterson	450
Apr. 12, 1955	Seaboard Finance Company of Trenton, Inc.	Trenton	794
July 5, 1955	Ritter Finance Company, Inc. of South Jersey	Riverside	822
Sept. 1, 1955	Domestic Finance Corporation	East Orange	710
Sept. 1, 1955	Domestic Finance Corporation	Kearny	771
Sept. 1, 1955	Domestic Finance Corporation	New Brunswick	724
Oct. 3, 1955	Empire Finance Company of Burlington	Bordentown	847

BANK REPORT

At December 31, 1955 there were 235 licensed small loan offices, 230 of which filed reports of their financial condition. The comparative condition in the aggregate, at the close of the years 1955 and 1954, was as follows:

<i>Assets</i>	Dec. 31, 1955	Dec. 31, 1954
Cash on hand and in banks	\$1,828,172.77	\$1,942,714.14
Loans receivable	90,885,424.66	84,279,645.70
Real estate (less reserves)	23,386.61	35,788.08
Furniture, fixtures, equipment and automobiles (less reserves)	900,869.74	839,112.09
Deferred charges	853,857.96	1,056,524.48
Other assets	3,679,556.15	3,884,350.78
<i>Total assets</i>	<u>\$98,171,267.89</u>	<u>\$92,038,135.27</u>
<i>Liabilities and Capital</i>		
Accounts and notes payable	\$37,193,913.02	\$35,999,762.63
Expense reserves	3,449,023.71	3,321,758.84
Branch office capital, capital stock and net worth	47,297,843.53	42,474,236.52
Appropriated surplus and capital reserves ...	16,221.42	11,731.09
Surplus and undivided profits	10,214,266.21	10,230,646.19
<i>Total liabilities and capital</i>	<u>\$98,171,267.89</u>	<u>\$92,038,135.27</u>

PAWNBROKERS

Chapter 22, Title 45, of the Revised Statutes of 1937, places under the jurisdiction of the Commissioner of Banking and Insurance the licensing and regulation of pawnbrokers. The maximum rate of charge permitted by statute is 2% per month or fraction thereof. By regulation and with the written consent of the pledgor, the Commissioner has permitted an additional charge of 8% on clothing and bulky articles having a pledged value of \$25.00 or less with a maximum charge of forty cents.

BANK REPORT

The following licenses were issued during the calendar year 1955:

Date	Name	Location	License No.
Jan. 3, 1955	Dave's Loan Office	Hoboken	58
Dec. 12, 1955	Kelly's Pawn Shop, Harry Cohen T/A	Lakewood	67

The following licenses were surrendered during the calendar year 1955:

Date	Name	Location	License No.
Jan. 3, 1955	Dave's Loan Office, David L. Marcus T/A	Hoboken	58
June 27, 1955	M. L. Goldman & Son, Inc.	Newark	45

There were 30 licenses in force at the close of the year ending December 31, 1955, all of which were renewed on January 1, 1956.

Reports of condition for the year ending December 31, 1955 were filed by 29 licensed offices. Their financial condition, in the aggregate, at the close of the years 1955 and 1954, was as follows:

<i>Assets</i>	Dec. 31, 1955	Dec. 31, 1954
Cash on hand and in banks	\$363,013.53	\$234,545.34
Loans on pledges	1,916,452.16	2,053,842.81
Furniture, fixtures and real estate (less reserves)	335,614.82	365,897.30
Merchandise inventory	390,861.78	403,421.85
Other assets	249,208.40	274,157.86
<i>Total assets</i>	<u>\$3,255,150.69</u>	<u>\$3,331,865.16</u>
<i>Liabilities and Capital</i>		
Notes and accounts payable	\$1,182,795.32	\$1,210,695.35
Pledgors' surplus	6.00	6.00
Other liabilities	23,109.89	23,793.36
Capital stock and net worth	1,453,636.65	1,529,655.18
Surplus and undivided profits	595,602.83	567,715.27
<i>Total liabilities and capital</i>	<u>\$3,255,150.69</u>	<u>\$3,331,865.16</u>

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PROVIDENT LOAN ASSOCIATIONS

Chapter 11, Title 17, of the Revised Statutes of 1937, as amended, provides for the incorporation of associations for aiding such persons as shall be in need of pecuniary assistance in the form of loans secured by the pledge or mortgage of personal property to be called provident loan associations.

Chapter 353, Laws of 1953, provided for the conversion of existing provident loan associations, upon compliance with the terms of that act, into general corporations with a license under the small loan law, R. S. 17:10-1-26. All companies chartered under the Provident Loan Law have converted to small loan licensees under the above statute. There are no provident loan associations operating as at December 31, 1955.

SALES FINANCE COMPANIES

Chapter 419, Laws of 1948, defines and regulates the business of making retail installment sales in the amount or of the value of \$3,000.00 or less, and provides for the licensing of sales finance companies.

BANK REPORT

The following licenses were issued during the calendar year 1955:

Date	Name	Location	License No.
Jan. 3, 1955	Highland Loan Co., Inc.	Highland Park	216
Jan. 3, 1955	Northern New Jersey Auto Finance Co.	Teaneck	217
Jan. 10, 1955	Suburban Propane Gas Corporation	Bridgeton	218
Jan. 10, 1955	Suburban Propane Gas Corporation	Hammonton	219
Jan. 10, 1955	Suburban Propane Gas Corporation	Robbinsville	220
Jan. 14, 1955	Commercial Credit Corporation	Atlantic City	221
Jan. 18, 1955	Automobile Association Acceptance Corporation	Jersey City	222
Jan. 18, 1955	Automobile Association Acceptance Corporation	North Bergen	223
Feb. 18, 1955	Homeruth Corporation	Nutley	224
Mar. 15, 1955	Automobile Association Acceptance Corporation	Wayne	225
Mar. 15, 1955	Capital Factors, Inc.	Trenton	226
Mar. 28, 1955	Beneficial Finance Co. of North Jersey	Newark	227
Apr. 12, 1955	Federal of New York, Incorporated	Jersey City	228
Apr. 22, 1955	Instalment Sales Service Corporation	Newark	229
May 13, 1955	Delaware Valley Credit Corporation	Atlantic City	231
May 13, 1955	County Investment Co., Inc.	Hackensack	232
May 13, 1955	Commercial Time Sales Co.	Newark	233
June 2, 1955	First Credit Corporation	Plainfield	234
June 2, 1955	Motor Finance Corporation	Plainfield	235
June 15, 1955	Faro Associates, Inc.	Cliffside Park	230
July 1, 1955	Terhune Investment Co.	Pompton Lakes	236
July 20, 1955	Calhoun Finance Co.	Trenton	237
Aug. 15, 1955	Jersey Mortgage Company	Elizabeth	238
Aug. 15, 1955	Jersey Mortgage Company	Asbury Park	239
Aug. 19, 1955	Eastern Acceptance Corporation	Asbury Park	240
Aug. 19, 1955	Eastern Acceptance Corporation	Paterson	241
Aug. 19, 1955	Eastern Acceptance Corporation	Plainfield	242
Sept. 13, 1955	General Electric Credit Corporation	Red Bank	243
Sept. 21, 1955	Community Sales Finance, Inc.	Hackensack	244
Oct. 26, 1955	Acme Acceptance Ass'n, Inc.	Montclair	245
Nov. 10, 1955	Bankers Credit Service, Inc.	Perth Amboy	246
Nov. 10, 1955	Winthrop's, Inc.	Paterson	247
Nov. 10, 1955	General Electric Credit Corporation	Trenton	248

The following licenses were surrendered during the calendar year 1955:

Date	Name	Location	License No.
Jan. 1, 1955	American Acceptance Corporation	Passaic	30
Jan. 1, 1955	Auto Discount, Inc.	Newark	206
Jan. 1, 1955	Church Corporation	Hammonton	184

BANK REPORT

At December 31, 1955, there were 188 licensed sales finance offices, representing 96 main offices and 92 branch offices, as follows:

Name	Location	License No.
Acme Acceptance Association, Inc.	Montclair	245
Admiral Credit Corporation	Newark	192
Affiliated Motor Credit Corporation	Long Branch	200
Allied Discount Co., Inc.	Newark	204
Allied Factors Corporation	Newark	108
American Bancredit Company	Plainfield	29
American Credit Corporation	Newark	15
Appliance Discount Company, Harry, Rebecca & Leon Kotok, T/A	Vineland	199
*Associates Discount Corporation	Camden	22
Associates Discount Corporation	Newark	23
Associates Discount Corporation	Trenton	24
Atlantic Motor Finance Company	Atlantic City	2
Auto Acceptance Corp.	Bloomfield	212
*Automobile Association Finance Company	Newark	39
Automobile Association Finance Company	Asbury Park	116
Automobile Association Finance Company	Atlantic City	117
Automobile Association Finance Company	Bayonne	118
Automobile Association Finance Company	Burlington	163
Automobile Association Finance Company	Camden	120
Automobile Association Finance Company	Cliffside Park	121
Automobile Association Finance Company	Dover	132
Automobile Association Finance Company	Elizabeth	122
Automobile Association Finance Company	Englewood	123
Automobile Association Finance Company	Glassboro	145
Automobile Association Finance Company	Hackensack	124
Automobile Association Finance Company	Irvington	126
Automobile Association Finance Company	Jersey City	127
Automobile Association Finance Company	Jersey City	222
Automobile Association Finance Company	Morristown	131
Automobile Association Finance Company	New Brunswick	133
Automobile Association Finance Company	Newark	165
Automobile Association Finance Company	Newark	166
Automobile Association Finance Company	Newark	167
Automobile Association Finance Company	Newark	168
Automobile Association Finance Company	North Arlington	169
Automobile Association Finance Company	North Bergen	223
Automobile Association Finance Company	Orange	170
Automobile Association Finance Company	Passaic	135
Automobile Association Finance Company	Paterson	136
Automobile Association Finance Company	Perth Amboy	138
Automobile Association Finance Company	Phillipsburg	125
Automobile Association Finance Company	Plainfield	139
Automobile Association Finance Company	Somerville	140
Automobile Association Finance Company	Toms River	128
Automobile Association Finance Company	Trenton	141
Automobile Association Finance Company	Union	142
Automobile Association Finance Company	Union City	143
Automobile Association Finance Company	Verona	130

* Main office.

BANK REPORT

Name	Location	License No.
Automobile Association Finance Company	Vineland	119
Automobile Association Finance Company	Wayne	225
Automobile Association Finance Company	Wildwood	144
*Automobile Brokers Company	Camden	89
Automobile Brokers Company	Trenton	91
Automobile Brokers Company	Vineland	186
*Bankers Commercial Corporation	Plainfield	62
Bankers Commercial Corporation	Irvington	174
Bankers Commercial Corporation	Paterson	61
Bankers Credit Service, Inc.	Perth Amboy	246
Barkley Finance Co.	Boonton	154
Beneficial Finance Co. of North Jersey	Newark	227
Budget Corporation of America	Newark	107
C. I. T. Corporation	Jersey City	96
Calhoun Finance Co.	Trenton	237
Capital Factors, Inc.	Trenton	226
Central Discount Co.	Irvington	114
Clifton Discount Corporation	Clifton	188
Cohanzick Credit Company	Bridgeton	111
*Commerce Investment Company, The	Newark	92
Commerce Investment Company, The	Asbury Park	93
Commerce Investment Company, The	Trenton	112
*Commercial Credit Corporation	Newark	31
Commercial Credit Corporation	Atlantic City	221
Commercial Credit Corporation	Asbury Park	32
Commercial Credit Corporation	Camden	33
Commercial Credit Corporation	Paterson	36
Commercial Credit Corporation	Trenton	37
Commercial Time Sales Co.	Newark	233
Community Credit Corporation	Hammonton	51
Community Sales Finance, Inc.	Hackensack	244
County Investment Co., Inc.	Hackensack	232
Credit Discount Co.	Englewood	3
Dealers Acceptance Corporation	Jersey City	146
Delaware Valley Credit Corporation	Atlantic City	231
Driveway Service, Incorporated	Jersey City	84
*Eastern Acceptance Corporation	Newark	4
Eastern Acceptance Corporation	Asbury Park	240
Eastern Acceptance Corporation	Paterson	241
Eastern Acceptance Corporation	Plainfield	242
Ellis Finance, Everett S. & Eva Mae Ellis T/A	Collingswood	40
Exchange Holding Corp.	Newark	81
Faro Associates, Inc.	Cliffside Park	230
Federal of New York, Incorporated	Jersey City	228
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	Paterson	10
First Credit Corporation	Plainfield	234
First National Discount Company	West New York	74
Fixture Discount Company, Frank DeMaria & Joshua L. Burrows, T/A	Paterson	175
Franklin Discount Company	Newark	19
Freehold Finance Co.	Freehold	198

* Main office.

BANK REPORT

Name	Location	License No.
*General Electric Credit Corporation	Bloomfield	79
General Electric Credit Corporation	Camden	196
General Electric Credit Corporation	Red Bank	243
General Electric Credit Corporation	Trenton	248
*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	Morristown	155
Hammonton Investment & Mortgage Company	Mount Holly	149
Hammonton Investment & Mortgage Company	Vineland	187
Highland Loan Co., Inc.	Highland Park	216
Homeruth Corporation	Nutley	224
Howard Finance Co., Inc.	Vineland	201
Ideal Budget Plan, Inc.	Newark	195
Instalment Sales Service Corporation	Newark	229
Installment Credit Service, Richard M. Lea, T/A	Westfield	197
International Harvester Company	Hoboken	78
Jersey Discount Company	Newark	13
*Jersey Mortgage Company	Elizabeth	238
Jersey Mortgage Company	Asbury Park	239
King Auto Finance, Frances E. Quigley, T/A	Trenton	45
Knight Corporation, The	Hackensack	163
Kressler, Wolff & Miller Acceptance Corporation	Phillipsburg	150
Lincoln Company, The, John J. Gallagher & Joseph J. Maraziti, T/A	Boonton	171
McDevitt Sales Financing, Inc.	Atlantic City	210
Main Investment Co.	Clifton	27
Management Funds, Incorporated	Jersey City	172
*Maryland Credit Finance Corporation	Pitman	41
Maryland Credit Finance Corporation	Bloomfield	42
Maryland Credit Finance Corporation	Trenton	209
Mauger, Frank J.	Dover	28
Mid-Jersey Acceptance Corporation	New Brunswick	179
Motor Acceptance Corporation	Trenton	156
*Motor Finance Corporation	Newark	11
Motor Finance Corporation	Asbury Park	157
Motor Finance Corporation	Paterson	12
Motor Finance Corporation	Plainfield	235
National Finance Co., Arthur J. Sharp, T/A	Camden	147
Newark Discount Company, Louis Dornfeld et al., T/A	Newark	183
Northern New Jersey Auto Finance Co.	Teaneck	217
Oaklyn Discount Co.	Oaklyn	48
Ocean Finance Co., Shirley Rabstein, T/A	Asbury Park	215
Oceanport Investment Co.	Elizabeth	211

* Main office.

BANK REPORT

Name	Location	License No.
Pacific Discount Company, Inc.	Newark	176
Pacific Finance Company, Donald S. Schlenger, Judith S. Heyman, Marjorie S. Weil, Bennett M. Schlenger, Robert D. Schlenger & Richard J. Schlenger, T/A	Newark	203
Petroleum Acceptance Corporation	Newark	109
Preferred Purchase Plan, Inc.	Camden	87
Professional Service, Inc.	Newark	207
Raritan Investment Corporation	Perth Amboy	86
Refrigeration Discount Corporation	Newark	181
Sanford Associates, Inc.	Irvington	14
Schefrin, Samuel C.	Paterson	115
Seacoast Finance Company, Edward H. Conway & Edward Harvey 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	Freehold	103
Suburban Propane Gas Corporation	Bridgeton	218
Suburban Propane Gas Corporation	Hammonton	219
Suburban Propane Gas Corporation	Mahwah	106
Suburban Propane Gas Corporation	Netcong	208
Suburban Propane Gas Corporation	Robbinsville	220
T C A, Inc.	Roselle	213
Television Appliance Discount Co., Thomas J. Karaty & John Avogardo, T/A; a/k/a Tad Co.	Paterson	202
Terhune Investment Co.	Pompton Lakes ..	236
*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	East Orange	194
Universal C. I. T. Credit Corporation	Hackensack	54
Universal C. I. T. Credit Corporation	Irvington	214
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
Vineland Credit Co.	Vineland	185
Wayne Finance Co., Inc.	Pompton Plains ..	193
Williams Finance Company	Vineland	205
Winthrop's, Inc.	Paterson	247

* Main office.

CEMETERY ASSOCIATIONS

Chapter 2, Title 8, of the Revised Statutes of 1937, empowers the board of managers or trustees of any 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 1955 reports of the principal and investments of such funds at the close of their fiscal periods were filed by the following cemetery associations:

Name	Location
Adelphia Cemetery Association	Freehold, N. J.
Andover Cemetery Association	Andover, N. J.
Arlington Cemetery Association	Kearny, N. J.
Atlantic View Cemetery	Manasquan, 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.
Beth Israel Cemetery Association	Woodbridge, 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 Park Cemetery	Paramus, N. J.
Cedar Ridge Cemetery Company	Blairstown, N. J.
Cherryville Mountainview Cemetery Association	Cherryville, 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	Delawanna, 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.

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Name	Location
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 ...	Kenilworth, 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	Upper Harmony, N. J.
Hazelwood Cemetery Association	Rahway, N. J.
Hazen Cemetery Association	Belvidere, N. J.
Heavenly Rest Memorial Park Association	Newark, N. J.
Highland Cemetery Association	Hopewell, N. J.
Hillside Cemetery Association	Plainfield, N. J.
Jacobstown Baptist Cemetery Association	Jacobstown, N. J.
Lakewood Cemetery Association	Rochelle Park, N. J.
Laurel Lawn Cemetery Association	Bridgeton, N. J.
Laurel Memorial Park Association, Inc.	Atlantic City, N. J.
Mettler Cemetery Association	Layton, N. J.
Metuchen Cemetery Association	Metuchen, N. J.
Milford Union Cemetery Association	Milford, N. J.
Mount Calvary Cemetery Association	Atlantic City, N. J.
Mount Freedom Cemetery Association	Mount Freedom, N. J.
Mount Hebron Cemetery Association	Montclair, N. J.
Mount Lebanon Cemetery Association	Newark, N. J.
Mount Zion Cemetery Association	Sewell, 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.
Union Cemetery Association	Union, N. J.
West Creek Cemetery Association	West Creek, N. J.
West Ridgelawn Cemetery Association	Clifton, N. J.
Windsor Gardens Cemetery Association	Jersey City, N. J.

BANK REPORT

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

Name	Location
Baleville Cemetery Association	Baleville, N. J.
Chestnut Grove Cemetery Association.....	Elmer, N. J.
Cokesbury Cemetery Association.....	Cokesbury, N. J.
Englewood Cemetery Association	Englewood, N. J.
Monmouth Memorial Park Cemetery Association	Asbury Park, N. J.
Mountain View Cemetery Association	Cokesbury, 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.

The following certificates of authority were issued during the calendar year 1955:

Date	Name	Location	Certificate No.
Feb. 1, 1955.....	International Remittances Corporation..	West New York	169
Feb. 18, 1955.....	Lionel Perera, Manfra & Brookes, Inc..	New Brunswick	170
Mar. 15, 1955.....	Alexander Kremer & Co., Inc.	Newark	171

The following certificates of authority were surrendered during the calendar year 1955:

Date	Name	Location	Certificate No.
Jan. 31, 1955....	Europa Remittance Corporation	Jersey City	119
Apr. 5, 1955....	Foreign Remittances, Inc.	Jersey City	122
July 12, 1955....	F. Bleibtreu & Co., Inc.	Jersey City	127
July 19, 1955....	Alexander Kremer & Co., Inc.	Jersey City	160
Aug. 13, 1955....	International Remittances Corporation..	Weehawken	143

BANK REPORT

At December 31, 1955, there were 29 licensed money re-mitter offices, representing 13 main offices and 16 branch offices, as follows:

Name	Location	Certificate No.
Andrews, Arnold	Newark	120
Alfred Dean & Co., Inc.	Newark	139
Gramercy Shipping Company, Inc.	Newark	141
*International Remittances Corporation	Jersey City	121
International Remittances Corporation	Irvington	126
International Remittances Corporation	Union	168
International Remittances Corporation	West New York	169
*Alexander Kremer & Co., Inc.	Jersey City	155
Alexander Kremer & Co., Inc.	Bayonne	156
Alexander Kremer & Co., Inc.	Camden	157
Alexander Kremer & Co., Inc.	Carteret	158
Alexander Kremer & Co., Inc.	Irvington	159
Alexander Kremer & Co., Inc.	New Brunswick	161
Alexander Kremer & Co., Inc.	Newark	171
Alexander Kremer & Co., Inc.	Passaic	162
Alexander Kremer & Co., Inc.	Passaic	163
Alexander Kremer & Co., Inc.	Perth Amboy	164
Alexander Kremer & Co., Inc.	Union City	166
Alexander Kremer & Co., Inc.	Union City	165
Alexander Kremer & Co., Inc.	West New York	167
Ostraco Overseas Service and Trading Co., Frederick Rapaport T/A	Jersey City	128
Overseas Exchange Corporation	Jersey City	124
Perera Company, Inc.	Newark	153
*Lionel Perera, Manfra & Brooks, Inc.	Jersey City	152
Lionel Perera, Manfra & Brookes, Inc.	New Brunswick	170
Pyramid Corporation	Jersey City	103
Spiotta, Joseph	Newark	112
Steneck Travel Bureau	Hoboken	132
Transmittal Service Corporation	Newark	106

*Main Office

Respectfully submitted,

CHARLES R. HOWELL,

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
" 30, 1950	53,743	2,336,066	101,936	2,520,570	121
" 31, 1951	54,300	2,441,707	107,493	2,631,520	118
" 31, 1952	55,044	2,421,555	108,940	2,618,517	114
" 31, 1953	58,925	2,472,808	116,944	2,680,755	115
" 31, 1954	59,812	2,557,069	124,036	2,777,461	113
" 31, 1955	65,424	2,658,131	128,231	2,887,614	109

* 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
" 30, 1950	599,227	62,131	8,916	673,768	23
" 31, 1951	663,079	71,325	10,453	741,082	23
" 31, 1952	752,766	73,709	15,045	832,956	23
" 31, 1953	837,743	76,452	16,224	922,813	23
" 31, 1954	937,922	79,064	19,597	1,033,756	23
" 31, 1955	1,010,320	81,367	22,438	1,109,635	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

Table 1—List of Companies with Dates of Incorporation and Certificates of

NAME	Location
*Asbury Park and Ocean Grove Bank	Asbury Park
*Bank of Allwood	Clifton
Bank of Bogota	Bogota
Bank of Commerce	Newark
*Bank of Nutley	Nutley
*Bank of Passaic and Trust Company	Passaic
Bergea Trust Company of New Jersey	Jersey City
Bessemer Trust Company	Jersey City
*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, N. J.	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 Bank of Linden	Linden
Corporation Trust Company, The	Jersey City
*County Bank and Trust Company	Paterson
*County Trust Company	Tenafly
Dover Trust Company, The	Dover
*Elizabethport Banking Company, The	Elizabeth
*Fair Lawn-Radburn Trust Company	Fair Lawn
*Federal Trust Company	Newark
*Fidelity Union Trust Company	Newark
*First Bank and Trust Company, Madison, N. J.	Madison
First Bank and Trust Company	Perth Amboy
First State Bank of Union, The	Township of Union
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
Hackensack Trust Company, The	Hackensack
Home Trust Company	Hoboken
*Hudson Trust Company	Union City
Hunterdon County Trust Company	Califon
Irvington Trust Company	Irvington
Keyport Banking Company, The	Keyport
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
Manufacturers' Bank of Edgewater, The	Edgewater
*Maplewood Bank and Trust Company, The	Maplewood
Matawan Bank, The	Matawan
*Merchants Trust Company of Red Bank, N. J., The ..	Red Bank
*Montclair Trust Company	Montclair
*Morristown Trust Company, The	Morristown

* 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
January	19, 1889	**January	30, 1889	Louis Burfeind	Everett T. Cauffman
October	25, 1949	December	14, 1949	James E. Marble	John E. Leach
November	10, 1919	December	12, 1919	Anthony Pepe	M. Hamill
June	23, 1925	June	30, 1925	William Klalle	Dona E. McNally
November	17, 1905	July	7, 1906	Archie C. Barbata	Joseph Bator
March	30, 1926	February	16, 1927	Samuel F. Riskin	Alfred B. Redding
April	2, 1929	July	9, 1929	Hugh A. Kelly	Rudolph E. Wiese
July	18, 1907	August	12, 1907	John S. Phipps	John M. Kingsley
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	R. J. Cadmus	Wilbur Hawthorne
April	25, 1923	September	13, 1923	Andrew Christensen	Sylvester Gunkel
July	25, 1923	January	10, 1924	N. R. Leavitt	Wm. T. Ritchie, Jr.
March	12, 1927	April	13, 1927	Edwin M. Warren	Lawrence R. Looch
July	26, 1901	September	27, 1901	J. F. Hammond	Frank Woodward
May	10, 1923	June	30, 1923	Harry W. Edgar	Robert O. Peterson
December	8, 1899	December	26, 1899	William J. Field	Richard E. Kendall
June	13, 1925	August	24, 1925	J. Arthur Applegate	Gerald C. Austin
October	19, 1905	December	28, 1905	Wm. F. Burke	Arthur H. Bridges
May	6, 1955	November	21, 1955	Emanuel Margulies	William H. Franke
April	14, 1904	April	14, 1904	Oakleigh L. Thorne	Charles J. Skinner
September	2, 1947	September	2, 1947	C. Kenneth Fuller	Russell I. Yawger
June	19, 1926	June	30, 1926	R. A. Callahan	W. A. Underwood, Jr.
December	2, 1901	December	31, 1901	William J. McElroy	Donald H. Rusch
March	11, 1889	**June	1, 1899	C. R. Sandford	C. G. Forman
May	23, 1929	April	29, 1930	William E. Kuipers	Frank S. Meehan
July	19, 1901	September	26, 1901	D. J. Connolly	Emil L. Pabst
March	16, 1875	**May	1, 1887	Roy F. Duke	John Goldham
September	26, 1910	December	21, 1910	George K. Weller	A. Joseph Coburn
October	2, 1937	October	2, 1937	James C. Wilson	Otto Schuster
February	26, 1953	July	28, 1953	Frank M. Pitt	Austin A. Kohl
November	22, 1922	December	13, 1922	James G. Ross	George T. Whipple
February	23, 1916	March	19, 1917	Harold R. Clark	James J. Egan
April	15, 1913	June	24, 1913	Stanley J. Marek	Henry Sommerrock, Jr.
May	11, 1932	June	17, 1932	Robert B. Barlow	Frank G. Warner
April	14, 1925	April	25, 1925	Gotthold Rose	C. A. Vander Schans
April	11, 1912	June	17, 1912	Frank D. Brewer	Joseph Koziik
June	5, 1899	December	13, 1899	Alexander Jones	Reginald A. Cook
October	25, 1901	October	26, 1901	C. Herbert Lee	V. B. Marcussen
July	28, 1890	October	25, 1890	Otis W. Beaton	
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	J. F. Seal	C. P. Wood
November	8, 1933	November	13, 1933	Peter J. 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 J. Van Dyke
January	3, 1935	January	7, 1935	J. Howard Edsall	Louis J. Perpic
August	10, 1926	October	7, 1926	Frank B. Allen	Howard C. Baxter
April	28, 1915	June	29, 1915	Carl A. Gesswein	Charles W. Mandeville
March	29, 1933	March	29, 1933	Kenneth H. McQueen	Alfred C. Gobel
March	22, 1901	May	28, 1901	F. S. Astarita	R. K. Seville
November	23, 1892	December	12, 1892	George Munsick	Neilson A. Bertholf

** Commenced business.

BANKS

NEW YORK FEDERAL

Table 1—List of Companies with Dates of Incorporation and Certificates of

NAME	Location
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
Peapack-Gladstone Bank	Gladstone
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
Rutherford Trust Company	Rutherford
Somerville Trust Company	Somerville
South Amboy Trust Company, The	South Amboy
South River Trust Company	South River
State Trust Company, The	Plainfield
*Suburban Trust Company	Westfield
*Summit Trust Company, The	Summit
Sussex County Trust Company, The	Franklin
*Trust Company of New Jersey, The	Jersey City
*Union County Trust Company	Elizabeth
*Washington Trust Company of Washington, New Jersey	Washington
*Weehawken Trust Company	Union City
*West Side Trust Company	Newark

* 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
January 2, 1902	February 26, 1902	C. L. 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. Dteckman	John T. Stoll
December 20, 1928	March 8, 1929	J. Robert Stout	Wallace G. Carr, Jr.
December 27, 1916	January 9, 1917	Frank D'Alessandro	Eugene C. Bohlen
January 27, 1902	May 27, 1902	Douglas W. Morgan	Arthur J. Carlson
December 31, 1931	December 31, 1931	Garner F. Hill	Alvah M. Alpaugh
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	Cesar J. Bertheau	Victor D. Banta
December 28, 1916	May 29, 1917	E. N. Brasefield	George B. Arnold
March 12, 1902	May 24, 1902	H. Douglas Davis	R. F. Kirchner
March 31, 1926	September 7, 1926	William S. Weeks	Albert P. Klein
November 5, 1919	December 16, 1919	W. C. Carron	G. L. Van Valen
August 23, 1928	December 3, 1928	Julius Meier	Howard Horn
March 9, 1909	January 20, 1910	Charles A. Van Winkle	C. Henry Reinhardt, Jr.
February 15, 1917	February 28, 1917	Clifford D. Phoenix	C. A. Studdiford
May 12, 1919	June 27, 1919	Fred J. Hermann	John C. Pothhoff
December 17, 1914	February 2, 1915	Edward W. Price	Wilbur E. Hankinson
August 1, 1910	September 15, 1910	Frederick T. Jacobs	Douglass S. Smith
December 12, 1902	June 16, 1903	Frank H. Betz	Horace K. Corbin, Jr.
June 19, 1909	June 30, 1909	Lawrence J. MacGregor	Theodore Muchmore
June 5, 1919	June 24, 1919	Samuel T. Munson	Robert C. Shelton
April 6, 1899	April 18, 1899	Charles E. Clifton	Wm. C. Veit
November 19, 1901	November 19, 1901	George W. Bauer	Frank Hubeny
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	T. C. Wallace	Paul N. Anderson

PHILADELPHIA FEDERAL

Table 1—List of Companies with Dates of Incorporation and Certificates of

NAME	LOCATION
Bordertown Banking Company, The	Bordertown
Burlington Bank 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
Tradesmens 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	Charles L. Walton
April 4, 1873	July 1, 1873	R. J. Kiesling	S. G. Fletcher
April 10, 1922	May 11, 1922		
March 3, 1925	April 1, 1925	Harry B. Williams	Howard B. Conover
January 2, 1925	September 14, 1925	George Senn	Rudolph Meyer
December 30, 1922	August 7, 1923	Paul E. Kramme	Herbert Lowe
November 23, 1911	November 28, 1911	Stanley Coville	Kenneth F. Ried
February 11, 1938	April 28, 1938	Harry T. Sickler	Walt Clark
April 8, 1921	November 25, 1921	George A. Bennett	Ellwood C. Tantum
December 28, 1933	January 29, 1934	W. S. Sigler	Ross E. Miller
January 18, 1887	**April 11, 1887	P. Anthony Colasurdo	Charles B. Miller
November 3, 1915	December 21, 1915	Harvey Gaventa	George F. Fuhrmann
January 6, 1944	April 24, 1944	Josiah S. Newcomb	H. I. Taylor
January 7, 1921	November 29, 1921	William B. Brown	C. Harold McWilliams
May 2, 1916	August 29, 1916	George R. Cook, III	Joseph F. Catelli
August 17, 1917	August 16, 1918	Charles B. Veghte	Stewart S. Brush
August 29, 1913	January 5, 1914	Paul D. Peterson	John H. Stull
April 24, 1889	**August 1, 1889	Albert C. Strang	Frank P. Mazzone
December 3, 1804	**April 29, 1805	Sydney G. Stevens	D. Edgar Brettell
February 12, 1887	May 1, 1888	Mary G. Roebing	F. A. Schuchardt
December 31, 1910	March 27, 1911	Joseph C. Scully	Calvin H. Kimble
December 12, 1933	January 3, 1934	William C. Hunt	F. Justin Dick
April 28, 1902	May 23, 1902	Eugene L. Horan	H. Paul Livermore

**** Commenced business.**

BANKS

NEW YORK FEDERAL

Assets, December 31, 1955

NAME MEMBER BANKS	Cash		U. S. Government Securities		Obligations of States and Political Subdivisions
	Currency and Coin	Balances With Other Banks	Direct	Guaranteed	
Asbury Park and Ocean Grove Bank, Asbury Park	\$516	\$2,948	\$8,690	\$24	\$168
Bank of Allwood, Clifton	234	1,570	3,217	.....	1,320
Bank of Bogota, Bogota	198	1,502	2,115	.....	759
Bank of Commerce, Newark	101	1,393	3,434	.....	635
Bank of Nutley, Nutley	336	2,720	7,395	9	1,696
Bank of Passaic and Trust Company, Passaic	502	5,619	12,325	20	6,883
Boonton Trust Company, Boonton	209	1,629	4,971	.....	964
Bound Brook Trust Company, Bound Brook	350	1,361	3,116	.....	1,628
Broadway Bank and Trust Company, Paterson	210	4,347	4,991	.....	702
Carteret Bank and Trust Company, Carteret	174	716	2,335	14	1,904
Central Home Trust Company of Elizabeth, N. J., Elizabeth	497	3,344	7,166	6	3,149
Citizens Trust Company of Summit, N. J., Summit	147	1,498	3,421	.....	634
Commercial Trust Company of New Jersey, Jersey City County Trust Company, Tenafly	2,422	20,255	51,106	.....	10,582
Dover Trust Company, The, Dover	325	3,101	6,841	.....	3,331
Elizabethport Banking Company, The, Elizabeth	140	1,551	6,693	.....	1,466
Fair Lawn-Radburn Trust Company, Fair Lawn	509	1,916	4,656	22	1,851
Federal Trust Company, Newark	281	3,215	4,867	.....	2,930
Fidelity Union Trust Company, Newark	1,205	16,533	22,983	.....	13,634
First Bank and Trust Company, Madison	5,342	81,340	152,787	.....	52,746
First Bank and Trust Company, Perth Amboy	224	2,423	7,824	.....	1,246
Fort Lee Trust Company, Fort Lee	527	6,071	8,348	.....	6,395
Franklin Washington Trust Company, Newark	120	1,014	3,950	.....	459
Glen Ridge Trust Company, Glen Ridge	723	5,711	5,531	.....	2,099
Hackensack Trust Company, The, Hackensack	139	1,593	3,491	.....	1,052
Hunterdon County Trust Company, Califon	569	4,995	15,211	.....	1,591
Keyport Banking Company, The, Keyport	61	456	832	.....	92
Linden Trust Company, Linden	171	1,491	4,304	.....	275
Long Branch Banking Company, The, Long Branch	459	4,277	9,731	.....	2,774
Long Branch Trust Company, Long Branch	217	1,451	6,590	.....	142
Maplewood Bank and Trust Company, The, Maplewood..	288	1,650	2,491	.....	2,323
Matawan Bank, The, Matawan	264	2,965	3,697	7	8,480
Merchants Trust Company of Red Bank, N. J., The, Red Bank	95	526	1,237	.....	417
Montclair Trust Company, Montclair	526	2,421	6,241	.....	3,867
Morristown Trust Company, The, Morristown	765	6,427	18,992	.....	4,004
North Jersey Trust Company, Ridgewood, New Jersey, The, Ridgewood	497	5,741	9,740	.....	3,317
Peapack-Gladstone Bank, Gladstone	316	3,222	5,621	.....	1,616
Peoples Bank and Trust Company, Westfield, New Jersey, Westfield	53	612	1,901	.....	568
Peoples Trust Company, Dunellen	275	3,152	8,905	.....	1,936
Peoples Trust Company of Bergen County, Hackensack..	197	746	2,244	.....	580
Phillipsburg Trust Company, Phillipsburg	1,953	14,322	29,731	2,029	8,243
Plainfield Trust Company, The, Plainfield	141	857	2,432	.....	126
Raritan State Bank, Raritan	679	6,658	17,301	.....	5,101
Ridgefield Park Trust Company, Ridgefield Park	119	691	969	.....	859
Rochelle Park Bank of Rochelle Park, N. J., Rochelle Park	181	1,116	3,117	.....	1,543
Rutherford Trust Company, Rutherford	182	1,349	2,407	.....	1,394
The State Trust Company, Plainfield	423	3,678	5,380	12	1,499
Summit Trust Company, The, Summit	298	3,435	7,355	.....	897
Sussex County Trust Company, Franklin	682	5,451	10,631	.....	5,713
Trust Company of New Jersey, The, Jersey City	96	505	2,664	.....	695
	2,900	18,667	21,194	.....	425

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' Liabilities on Acceptances Outstanding	Other Assets	Total Assets
		Real Estate	Other Loans Including Rediscunts and Overdrafts							
.....	\$54	\$3,240	\$5,720	\$170	.....	.....	.....	.....	\$56	\$21,586
\$146	15	3,576	1,276	122	.....	.....	.....	.....	59	11,535
.....	16	1,581	1,365	46	.....	.....	.....	.....	24	7,548
20	16	1,156	1,429	72	.....	.....	.....	.....	33	8,289
844	43	6,082	5,328	384	.....	.....	.....	.....	103	24,940
363	60	8,941	6,060	396	.....	.....	.....	.....	184	41,353
67	16	2,261	681	42	.....	.....	\$27	.....	.....	10,867
.....	17	3,104	627	65	.....	.....	.....	.....	7	10,275
103	45	10,092	6,421	97	\$85	.....	.....	.....	127	27,190
445	12	2,244	322	70	.....	.....	.....	.....	4	8,240
130	37	6,509	4,642	348	.....	.....	.....	.....	134	25,962
20	20	2,330	2,541	151	.....	.....	.....	.....	.....	10,762
15,392	3,308	12,838	19,977	1,280	.....	.....	.....	.....	504	137,664
319	47	4,934	4,790	168	.....	.....	.....	.....	96	23,952
77	50	2,687	1,327	200	.....	.....	.....	.....	77	14,268
527	52	5,808	11,934	127	.....	.....	.....	.....	79	27,481
.....	45	4,894	2,460	526	.....	.....	.....	.....	71	19,289
449	161	12,429	19,528	1,724	.....	.....	.....	\$24	304	88,974
13,427	2,100	49,329	123,143	3,048	.....	.....	.....	128	1,592	484,982
220	33	4,459	2,982	190	.....	.....	.....	.....	106	19,707
127	45	4,483	11,408	510	.....	.....	.....	.....	102	38,016
.....	12	1,715	926	113	.....	.....	.....	.....	42	8,351
206	46	6,558	12,676	808	.....	.....	.....	.....	119	34,477
75	18	1,904	2,523	47	.....	.....	.....	8	73	11,013
73	179	2,787	3,379	377	.....	.....	.....	.....	23	29,184
162	8	880	799	44	.....	.....	.....	.....	3	3,287
108	9	713	1,003	75	.....	.....	.....	.....	.....	8,149
1,354	52	5,664	1,185	104	.....	.....	73	.....	82	25,755
.....	9	501	454	28	.....	.....	.....	.....	.....	9,392
180	58	1,657	2,808	193	.....	.....	.....	.....	13	11,661
83	76	4,702	4,079	195	.....	.....	.....	26	168	24,742
943	7	875	594	33	.....	.....	.....	.....	.....	4,127
.....	27	3,117	3,375	263	.....	.....	.....	.....	16	19,853
.....	48	10,984	6,387	707	.....	.....	.....	.....	219	48,533
609	60	5,816	9,604	748	.....	.....	22	.....	131	36,285
25	33	5,082	3,663	367	.....	.....	.....	.....	5	19,980
280	7	735	353	4	.....	.....	2	.....	1	4,516
695	40	952	2,507	70	.....	.....	.....	.....	12	18,544
.....	11	660	724	62	.....	.....	\$2	.....	.....	5,226
657	209	18,701	16,787	1,405	.....	.....	.....	.....	319	94,356
20	8	1,178	379	27	62	.....	.....	.....	1	5,231
848	397	8,476	14,197	325	.....	.....	.....	.....	220	54,202
60	14	1,129	1,450	58	.....	.....	.....	.....	10	5,359
.....	15	2,161	1,099	45	.....	.....	.....	.....	33	9,310
150	15	2,952	531	97	8	.....	.....	.....	32	9,117
30	53	3,686	8,059	208	.....	.....	.....	1	58	23,087
309	33	4,520	4,367	151	.....	.....	.....	.....	23	21,588
187	43	5,202	4,838	330	.....	.....	.....	.....	124	33,201
109	9	2,281	604	40	2	.....	.....	.....	33	7,038
3,321	68	61,907	17,844	2,334	.....	.....	.....	.....	539	129,199

NEW YORK FEDERAL
Assets, December 31, 1955

NAME MEMBER BANKS	Cash		U. S. Government Securities		Obligations of States and Political Subdivisions
	Currency and Coin	Balances With Other Banks	Direct	Guaranteed	
Union County Trust Company, Elizabeth	\$1,227	\$9,636	\$23,732	\$11	\$3,721
Washington Trust Company of Washington, N. J., Washington	164	839	3,373	....	653
West Side Trust Company, Newark	560	6,323	9,943	....	3,643
Total (Member Banks)	\$29,759	\$287,029	\$580,419	\$2,154	\$184,727
NON-MEMBER BANKS					
Bergen Trust Company of New Jersey, Jersey City	\$100	\$1,562	\$2,566	....	\$352
Bessemer Trust Company, Jersey City	100	60	300	....	....
Chatham Trust Company, The, Chatham	141	1,500	2,968	....	1,719
Citizens Trust Company, The, Paterson	456	2,373	8,071	....	2,459
Commonwealth Bank of Metuchen, Metuchen	280	1,081	2,840	....	1,371
Commonwealth Trust Company, Union City	1,032	3,873	25,323	....	1,496
Community Bank of Linden, Linden	96	313	195	....	....
Corporation Trust Company, The, Jersey City	1	260	66	....	....
County Bank and Trust Company, Paterson	1,948	14,953	19,304	\$305	10,813
First State Bank of Union, Township of Union	203	493	2,306	....	78
Franklin Trust Company of Paterson, The, Paterson ...	187	1,127	5,684	....	630
Freehold Trust Company, The, Freehold	337	754	2,627	....	1,740
Garfield Trust Company, Garfield	484	821	6,223	....	846
Home Trust Company, Hoboken .....	....	6	....	....	....
Hudson Trust Company, Union City	1,686	5,698	18,501	10	3,945
Irvington Trust Company, Irvington	141	1,100	6,467	....	42
Leonia Bank and Trust Company, The, Leonia	160	860	2,981	....	....
Linares and Rescigno Bank, Paterson	176	431	2,007	....	146
Lodi Trust Company, Lodi	84	394	1,506	....	873
Manufacturers' Bank of Edgewater, The, Edgewater...	48	147	573	....	....
New Brunswick Trust Company, New Brunswick	249	1,676	3,780	....	1,547
New Jersey Trust Company of Long Branch, Long Branch	264	969	2,262	....	2,640
Newton Trust Company, The, Newton	144	769	3,716	....	1,006
North Bergen Trust Company, North Bergen	125	463	2,373	....	1,382
Orange Valley Bank, Orange	62	443	2,018	....	391
Palisades Trust Company, Englewood	285	2,702	7,034	....	2,501
Peoples Bank of Hawthorne, Hawthorne	134	820	2,667	....	768
Somerville Trust Company, Somerville	374	3,176	3,174	....	4,309
South Amboy Trust Company, The, South Amboy	153	597	2,055	....	751
South River Trust Company, South River	271	725	2,648	....	553
Suburban Trust Company, Westfield	667	5,001	16,955	7	6,120
Weehawken Trust Company, Union City	367	1,359	10,737	....	1,546
Sub-total (Non-Member Banks)	\$10,655	\$56,506	\$169,927	\$322	\$50,034
Sub-total (Member Banks)	29,759	287,029	580,419	2,154	184,727
Total Banks—2nd District	\$40,414	\$343,535	\$750,346	\$2,476	\$234,761
Total Banks—3rd District	10,108	64,752	153,191	267	39,400
Total All Banks	\$50,522	\$408,287	\$903,537	\$2,743	\$274,161
Total All Savings Banks	6,388	36,426	309,725	1,346	25,475
Aggregate	\$56,910	\$444,713	\$1,213,262	\$4,089	\$299,636

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' Liabilities on Acceptances Outstanding	Other Assets	Total Assets
		Real Estate	Other Loans In- cluding Redis- counts and Overdrafts							
\$3,182	\$284	\$8,908	\$11,931	\$845	....	\$4	....	....	\$293	\$63,774
....	13	1,472	825	42	....	....	....	....	....	7,381
....	84	6,056	15,628	592	....	....	....	....	210	43,039
\$45,742	\$8,137	\$336,948	\$389,539	\$20,443	\$157	\$6	\$124	\$187	\$6,464	\$1,891,835
\$55	....	\$928	\$3,320	\$17	....	....	....	....	\$32	\$8,932
....	....	....	....	....	....	....	....	....	....	360
152	\$2	2,665	1,162	129	....	....	....	....	6	10,444
565	....	4,257	2,360	340	....	....	....	....	99	20,980
154	....	2,095	1,159	235	....	....	....	....	50	9,265
307	....	13,330	1,780	391	....	....	....	....	230	47,762
....	....	22	1,314	211	....	....	....	....	102	2,253
....	100	....	....	22	....	....	....	....	345	794
1,474	....	37,587	22,444	1,934	....	....	....	....	591	111,353
50	....	1,501	1,775	125	....	....	....	....	18	6,549
284	....	2,851	3,590	95	....	....	....	....	3	14,451
25	....	2,826	3,040	163	....	....	....	....	7	11,519
294	....	5,157	3,589	159	....	\$6	....	\$2	113	17,694
213	....	....	....	....	....	....	....	....	....	219
394	....	20,244	18,657	1,079	....	....	....	2	278	70,494
70	....	5,028	2,369	147	....	....	....	....	40	15,404
....	....	992	5,263	143	....	....	....	....	29	10,428
20	5	2,075	304	7	....	....	....	....	4	5,175
....	....	1,578	714	26	....	....	....	....	3	5,178
17	....	373	457	19	....	....	....	....	4	1,638
119	....	1,422	4,231	178	....	....	....	....	....	13,202
....	....	1,450	1,885	120	....	....	....	....	....	9,590
230	....	2,128	659	88	....	7	....	....	35	8,782
1,119	....	1,057	585	80	....	....	....	....	....	7,184
....	....	644	727	40	....	....	....	....	25	4,350
487	30	4,766	3,332	210	....	....	....	1	141	21,489
477	....	1,503	328	25	....	....	....	....	4	6,726
678	400	5,547	3,921	60	....	....	....	....	....	21,639
149	....	1,677	983	183	....	....	....	....	7	6,555
259	....	1,564	1,361	56	\$14	....	....	....	2	7,433
299	201	9,389	7,168	382	....	....	....	....	199	46,398
2,596	640	4,124	713	198	....	....	....	....	....	22,280
\$10,487	\$1,378	\$138,780	\$99,190	\$6,862	\$14	\$13	....	\$5	\$2,367	\$546,540
45,742	\$,137	336,948	389,539	20,443	157	6	\$124	187	6,464	1,891,835
\$56,229	\$9,515	\$475,728	\$488,729	\$27,305	\$171	\$19	\$124	\$192	\$8,831	\$2,438,375
9,102	827	53,536	109,659	6,882	87	6	....	....	1,422	449,239
\$65,331	\$10,342	\$529,264	\$598,388	\$34,187	\$258	\$25	\$124	\$192	\$10,253	\$2,887,614
167,252	12,388	534,438	2,418	8,517	122	101	....	....	5,039	1,109,635
\$232,583	\$22,730	\$1,063,702	\$600,806	\$42,704	\$380	\$126	\$124	\$192	\$15,292	\$3,997,249

NEW YORK FEDERAL

Liabilities, December 31, 1955

NAME MEMBER BANKS	Individuals, Partnerships and Corporations		Accum. of Deposits for Payment of Personal Loans	U. S. Govt and Postal Savings	States and Political Subdivisions	Deposits of Banks
	Demand Deposits	Time Deposits				
Asbury Park and Ocean Grove Bank, Asbury Park	\$10,631	\$7,305	.....	\$306	\$1,611	.....
Bank of Allwood, Clifton	2,686	6,680	.....	244	1,049	.....
Bank of Bogota, Bogota	3,278	3,232	.....	42	160	.....
Bank of Commerce, Newark	3,413	2,596	.....	104	1,083	\$34
Bank of Nutley, Nutley	9,983	10,844	.....	332	1,473	1
Bank of Passaic and Trust Company, Passaic	12,708	21,991	.....	507	1,973	815
Boonton Trust Company, Boonton	4,519	4,655	.....	205	711	.....
Bound Brook Trust Company, Bound Brook	3,263	5,468	.....	288	448	.....
Broadway Bank and Trust Company, Paterson	9,463	14,549	.....	210	774	.....
Carteret Bank and Trust Company, Carteret	1,944	4,902	.....	239	398	.....
Central Home Trust Company of Elizabeth, N. J., Elizabeth	10,890	10,259	.....	487	2,184	.....
Citizens Trust Company of Summit, N. J., Summit	4,686	4,649	.....	155	447	.....
Commercial Trust Company of New Jersey, Jersey City	61,560	53,858	.....	822	2,458	6,156
County Trust Company, Tenafly	10,872	8,981	\$448	169	1,271	.....
Dover Trust Company, The, Dover	5,136	7,110	.....	136	478	.....
Elizabethport Banking Company, The, Elizabeth	10,842	13,493	.....	132	611	.....
Fair Lawn-Radburn Trust Company, Fair Lawn	9,758	5,310	.....	330	1,479	277
Federal Trust Company, Newark	55,429	19,212	.....	675	5,136	642
Fidelity Union Trust Company, Newark	278,602	109,479	.....	11,116	16,294	16,000
First Bank and Trust Company, Madison	7,821	8,042	.....	78	1,796	.....
First Bank and Trust Company, Perth Amboy	17,464	12,824	.....	470	3,332	1,250
Fort Lee Trust Company, Fort Lee	3,301	3,654	.....	167	543	.....
Franklin Washington Trust Company, Newark	16,268	13,369	.....	328	1,429	1
Glen Ridge Trust Company, Glen Ridge	5,067	4,264	.....	456	378	25
Hackensack Trust Company, The, Hackensack	14,902	10,893	.....	244	672	.....
Hunterdon County Trust Company, Califon	798	1,749	.....	27	355	.....
Keyport Banking Company, The, Keyport	3,623	3,462	.....	95	428	.....
Linden Trust Company, Linden	10,302	11,117	87	354	1,605	.....
Long Branch Banking Company, The, Long Branch	3,407	3,004	.....	207	2,203	11
Long Branch Trust Company, Long Branch	5,216	4,933	.....	108	194	.....
Maplewood Bank and Trust Company, The, Maplewood..	13,569	7,755	.....	163	758	1
Matawan Bank, The, Matawan	1,462	1,938	78	88	188	.....
Merchants Trust Company of Red Bank, N. J., The, Red Bank	10,973	5,687	.....	260	1,382	49
Montclair Trust Company, Montclair	25,054	16,400	.....	404	2,046	1,183
Morristown Trust Company, The, Morristown	21,203	9,013	.....	211	1,699	323
North Jersey Trust Company, Ridgewood, New Jersey, The, Ridgewood	10,650	7,368	.....	104	118	.....
Peapack-Gladstone Bank, Gladstone	1,929	1,647	.....	62	486	.....
Peoples Bank and Trust Company, Westfield, New Jersey, Westfield	9,823	5,767	.....	217	1,074	.....
People's Trust Company, Dunellen	2,158	2,306	.....	71	291	.....
Peoples Trust Company of Bergen County, Hackensack..	47,518	29,666	.....	1,519	3,793	804
Phillipsburg Trust Company, Phillipsburg	1,606	2,916	.....	84	197	.....
Plainfield Trust Company, The, Plainfield	21,966	23,098	.....	870	2,248	358
Raritan State Bank, Raritan	1,934	2,011	.....	122	540	18
Ridgefield Park Trust Company, Ridgefield Park	4,138	3,749	.....	212	280	.....
Rochelle Park Bank of Rochelle Park, N. J., Rochelle Park	3,485	3,925	.....	155	630	.....
Rutherford Trust Company, Rutherford	11,856	7,733	.....	330	506	.....
The State Trust Company, Plainfield	9,615	9,284	.....	151	599	5
Summit Trust Company, The, Summit	18,136	9,237	.....	1,141	1,712	.....
Sussex County Trust Company, Franklin	1,502	3,628	.....	107	756	.....
Trust Company of New Jersey, The, Jersey City	47,840	60,677	.....	2,677	5,942	841

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	
						Debentures	Preferred Stock	Common Stock	Surplus	Undivided Profits	Reserves and Retirement Account		Total Capital Accounts
\$115	\$19,968	....	....	\$138	\$20,106	....	....	\$600	\$600	\$255	\$25	\$1,480	\$21,586
199	19,858	....	....	71	10,929	....	....	375	130	101	....	606	11,535
150	6,862	....	....	106	6,968	....	....	100	400	53	25	578	7,546
323	7,553	....	....	72	7,625	....	....	414	125	110	15	664	8,289
365	23,000	....	....	239	23,239	....	....	750	700	251	....	1,701	24,940
743	38,737	....	....	146	38,883	....	\$725	275	1,000	470	....	2,470	41,353
40	10,130	....	....	36	10,166	....	....	300	200	18	183	701	10,867
59	9,526	....	....	46	9,572	....	....	300	250	153	....	703	10,275
595	25,591	....	....	626	26,217	....	....	375	475	123	....	973	27,190
75	7,558	....	....	13	7,571	....	....	100	300	125	144	669	8,240
658	24,478	....	....	129	24,607	....	....	550	750	55	....	1,355	25,962
90	10,037	....	....	8	10,045	....	....	200	450	67	....	717	10,762
1,146	126,000	....	....	1,012	127,012	....	....	3,400	4,000	2,715	537	10,652	137,664
714	22,455	....	....	153	22,608	....	....	625	625	86	8	1,344	23,952
256	13,116	....	....	104	13,220	....	....	200	700	57	91	1,048	14,268
596	25,674	....	....	592	26,266	\$225	....	300	600	90	....	1,215	27,481
723	17,877	....	....	200	18,077	....	....	600	550	42	20	1,212	19,289
2,034	83,128	....	\$24	591	83,743	....	....	1,622	1,623	1,836	150	5,231	88,974
13,740	445,231	....	128	4,363	449,722	....	....	5,000	23,000	5,260	....	35,260	484,982
353	18,090	....	....	160	18,250	....	....	504	600	203	150	1,457	19,707
170	35,510	....	....	464	35,974	....	....	1,000	500	431	111	2,042	38,016
204	7,869	....	....	22	7,891	....	....	100	300	60	....	460	8,351
832	32,247	....	....	730	32,977	....	....	960	120	420	....	1,500	34,477
23	10,213	....	8	38	10,259	....	....	300	300	154	....	754	11,013
423	27,134	....	....	144	27,278	....	....	700	350	635	221	1,906	29,184
55	2,984	....	....	9	2,993	....	....	100	150	34	10	294	3,287
20	7,628	....	....	33	7,661	....	....	100	200	176	12	488	8,149
161	23,626	....	....	188	23,764	....	....	600	1,000	241	150	1,991	25,755
57	8,889	....	....	26	8,915	....	....	100	200	100	77	477	9,392
52	10,503	....	....	107	10,610	....	....	200	300	301	250	1,051	11,661
159	22,405	....	26	101	22,532	....	....	600	1,200	410	....	2,210	24,742
47	3,801	....	....	23	3,824	....	....	150	100	53	....	303	4,127
112	18,463	....	....	77	18,540	....	86	263	550	328	86	1,313	19,853
265	45,352	....	....	361	45,713	....	....	770	1,000	1,050	....	2,820	48,533
813	33,262	....	....	302	33,564	....	....	1,000	1,000	558	163	2,721	36,285
420	18,660	....	....	72	18,732	....	....	450	650	148	....	1,248	19,980
33	4,157	....	....	....	4,157	....	....	50	200	109	....	359	4,516
57	16,938	....	....	102	17,040	....	....	400	600	404	100	1,504	18,544
12	4,838	....	....	....	4,838	....	....	100	280	8	....	388	5,226
2,970	86,270	....	....	870	87,140	....	....	2,000	4,000	1,216	....	7,216	94,356
64	4,867	....	....	20	4,887	....	....	200	110	34	....	344	5,231
899	49,439	....	....	1,063	50,502	....	....	1,000	2,000	300	400	3,700	54,202
165	4,790	....	....	25	4,815	....	....	150	323	44	23	544	5,359
246	8,625	....	....	40	8,665	....	....	132	368	145	....	645	9,310
267	8,462	....	....	58	8,520	....	....	325	175	50	47	697	9,117
902	21,327	....	1	277	21,605	....	....	250	1,000	180	52	1,482	23,087
521	20,175	....	....	66	20,241	....	70	550	470	166	91	1,347	21,588
815	31,041	....	....	308	31,349	....	....	720	720	412	....	1,852	33,201
13	6,006	....	....	102	6,108	....	....	150	150	105	525	930	7,038
1,152	119,129	....	....	945	120,074	5,500	....	1,500	815	1,196	114	9,125	129,199

NEW YORK FEDERAL
Liabilities, December 31, 1955

NAME	Individuals, Partnerships and Corporations		Accum. of Deposits for Payment of Personal Loans	U. S. Govt and Postal Savings	States and Political Subdivisions	Deposits of Banks
	Demand Deposits	Time Deposits				
MEMBER BANKS						
Union County Trust Company, Elizabeth	\$31,297	\$22,167	....	\$1,060	\$1,983	\$1,170
Washington Trust Company of Washington, N. J., Washington	2,252	3,883	....	111	591	....
West Side Trust Company, Newark	20,513	15,509	....	342	2,371	....
Total (Member Banks)	\$918,321	\$647,248	\$613	\$20,494	\$83,165	\$29,965
NON-MEMBER BANKS						
Bergen Trust Company of New Jersey, Jersey City	\$5,204	\$1,845	....	\$110	\$975	....
Besemer Trust Company, Jersey City .....	....	....	....	....	....	....
Chatham Trust Company, The, Chatham	4,905	4,663	....	5	198	....
Citizens Trust Company, The, Paterson	9,557	8,681	....	403	531	\$204
Commonwealth Bank of Metuchen, Metuchen	4,828	2,925	....	302	584	5
Commonwealth Trust Company, Union City	16,391	25,875	....	666	724	....
Community Bank of Linden, Linden	1,297	356	....	28	8	5
Corporation Trust Company, The, Jersey City .....	....	....	....	....	....	....
County Bank and Trust Company, Paterson	28,878	64,096	....	919	5,648	165
First State Bank of Union, Township of Union	2,404	2,937	....	114	609	....
Franklin Trust Company of Paterson, The, Paterson ..	5,362	7,286	....	195	462	....
Freehold Trust Company, The, Freehold	3,389	6,040	....	44	1,201	41
Garfield Trust Company, Garfield	5,261	10,296	....	261	486	19
Home Trust Company, Hoboken .....	....	....	....	....	....	....
Hudson Trust Company, Union City	30,807	29,586	....	1,186	803	396
Irvington Trust Company, Irvington	7,044	5,970	....	163	580	....
Leonia Bank and Trust Company, The, Leonia	4,594	3,618	....	1	317	....
Linares and Rescigno Bank, Paterson	912	3,681	....	75	25	....
Lodi Trust Company, Lodi	1,817	2,416	\$111	117	189	....
Manufacturers' Bank of Edgewater, The, Edgewater...	555	568	....	23	341	....
New Brunswick Trust Company, New Brunswick	5,248	5,726	372	1	743	....
New Jersey Trust Company of Long Branch, Long Branch	5,212	3,089	....	220	227	....
Newton Trust Company, The, Newton	3,223	4,264	....	62	648	....
North Bergen Trust Company, North Bergen	2,835	3,579	....	34	86	....
Orange Valley Bank, Orange	1,833	2,108	....	42	14	....
Palsades Trust Company, Englewood	10,617	6,831	....	147	2,149	....
Peoples Bank of Hawthorne, Hawthorne	2,472	3,430	....	133	81	....
Somerville Trust Company, Somerville	8,920	8,398	....	329	1,478	245
South Amboy Trust Company, The, South Amboy	1,856	2,972	43	106	895	156
South River Trust Company, South River	3,127	2,992	....	77	453	....
Suburban Trust Company, Westfield	21,269	19,013	....	300	2,443	....
Weehawken Trust Company, Union City	6,033	14,041	....	153	128	....
Sub-total (Non-Member Banks)	\$205,850	\$257,282	\$526	\$6,216	\$23,026	\$1,236
Sub-total (Member Banks)	918,321	647,248	613	29,494	83,165	29,965
Total Banks—2nd District	\$1,124,171	\$904,530	\$1,139	\$35,710	\$106,191	\$31,201
Total Banks—3rd District	227,391	123,985	....	6,290	46,600	4,119
Total All Banks	\$1,351,562	\$1,028,515	\$1,139	\$42,000	\$152,791	\$35,320
Total All Savings Banks	9,622	991,621	....	119	7,888	223
Aggregate	\$1,361,184	\$2,020,136	\$1,139	\$42,119	\$160,179	\$35,543

BANKS

RESERVE DISTRICT

(Amounts in Thousands of Dollars)

Other Deposits Certified & Officers' Checks, etc.	Total Deposits	Bills Payable, Rediscunts, etc.	Acceptances Executed by or for Account of this Bank	Other Liabilities	Total Liabilities	CAPITAL ACCOUNTS						Total Liabilities and Capital Accounts	
						Debentures	Preferred Stock	Common Stock	Surplus	Undivided Profits	Reserves and Retirement Account		Total Capital Accounts
\$1,789	\$59,466	....	....	\$475	\$59,941	\$895	....	\$1,250	\$1,200	\$288	\$200	\$3,833	\$63,774
14	6,851	....	....	6	6,857	....	....	150	300	32	42	524	7,881
717	39,453	....	....	517	39,970	....	....	1,534	1,250	285	....	3,069	43,059
\$37,443	\$1,746,249	....	....	\$187	\$16,326	\$6,620	\$881	\$34,444	\$60,961	\$22,143	\$4,024	\$129,073	\$1,891,835
\$66	\$8,200	....	....	\$91	\$8,291	....	....	\$200	\$300	\$91	\$50	\$641	\$8,932
....	....	....	....	1	1	....	....	100	100	159	....	359	360
60	9,831	....	....	2	9,833	....	....	150	200	76	185	611	10,444
73	19,449	....	....	114	19,563	....	....	750	500	144	23	1,417	20,980
46	8,690	....	....	32	8,722	....	....	200	250	82	11	543	9,265
335	43,991	....	....	188	44,179	....	\$650	200	517	585	1,631	3,583	47,762
63	1,757	....	....	8	1,765	....	....	250	220	18	....	488	2,253
....	....	....	....	150	150	....	....	100	150	394	....	644	794
1,098	100,804	....	....	1,881	102,685	....	....	2,250	4,500	1,918	....	8,668	111,353
71	6,135	....	....	105	6,240	....	....	220	89	....	....	309	6,549
69	13,374	....	....	262	13,636	....	....	450	300	65	....	815	14,451
52	10,767	....	....	122	10,889	....	....	300	200	130	....	630	11,519
115	16,438	....	\$2	112	16,552	....	....	420	500	222	....	1,142	17,694
....	....	....	....	....	....	....	....	100	50	69	....	219	219
453	63,231	....	1	1,300	64,532	\$360	....	2,000	2,000	1,402	....	5,962	70,494
184	13,941	\$200	....	196	14,337	....	....	300	500	267	....	1,067	15,404
83	8,613	....	....	1,035	9,648	....	....	250	250	100	180	780	10,428
45	4,738	....	....	24	4,762	....	....	160	160	93	....	413	5,175
41	4,691	....	....	16	4,707	....	198	100	50	80	43	471	5,178
1	1,488	....	....	9	1,497	....	....	50	75	16	....	141	1,638
76	12,166	....	....	19	12,185	....	471	....	210	336	....	1,017	13,202
67	8,815	....	....	38	8,853	....	....	200	200	217	129	737	9,590
25	8,222	....	....	22	8,244	....	....	200	200	138	....	538	8,782
44	6,578	....	....	....	6,578	....	....	200	300	106	....	606	7,184
15	4,012	....	....	21	4,033	....	....	125	125	20	47	317	4,350
56	19,800	....	1	115	19,916	....	....	650	675	246	2	1,573	21,489
69	6,185	....	....	53	6,238	....	100	....	100	159	129	488	6,726
253	19,623	....	....	197	19,820	....	....	700	900	219	....	1,819	21,639
37	6,065	....	....	35	6,100	....	50	100	175	40	90	455	6,555
46	6,695	....	....	46	6,741	....	....	225	300	117	70	712	7,453
921	43,946	....	....	381	44,327	....	350	500	650	571	....	2,071	46,398
176	20,531	....	....	124	20,655	....	....	400	400	325	500	1,625	22,280
\$4,640	\$498,776	\$200	\$4	\$6,699	\$505,679	\$560	\$1,819	\$11,850	\$15,146	\$8,405	\$3,081	\$40,861	\$546,540
37,443	1,746,249	....	187	16,326	1,762,762	6,620	881	34,444	60,961	22,143	4,024	129,073	1,891,835
\$42,083	\$2,245,025	\$200	\$191	\$23,025	\$2,268,441	\$7,180	\$2,700	\$46,294	\$76,107	\$30,548	\$7,105	\$169,934	\$2,438,375
4,721	413,106	....	....	3,666	416,772	....	969	8,281	15,572	6,004	1,641	32,467	449,239
\$46,804	\$2,658,131	\$200	\$191	\$26,691	\$2,685,213	\$7,180	\$3,669	\$54,575	\$91,679	\$36,552	\$8,746	\$202,401	\$2,887,614
1,347	1,010,320	....	....	9,436	1,019,756	....	....	....	81,367	3,363	5,149	89,879	1,109,635
\$48,151	\$3,668,451	\$200	\$191	\$36,127	\$3,704,969	\$7,180	\$3,669	\$54,575	\$173,046	\$39,915	\$13,895	\$292,280	\$3,997,249

BANKS

PHILADELPHIA FEDERAL

Assets, December 31, 1955

NAME MEMBER BANKS	Cash		U. S. Government Securities		Obligations of States and Political Subdivisions
	Currency and Coin	Balances With Other Banks	Direct	Guaranteed	
Bordentown Banking Company, The, Bordentown	\$201	\$1,404	\$2,761	....	\$1,209
Burlington Bank and Trust Company, Burlington	146	1,254	2,585	....	50
Camden Trust Company, Camden	3,230	24,983	44,885	\$257	8,112
Egg Harbor City Trust Company, Egg Harbor City	168	1,064	2,890	....	90
Elmer Trust Company, Elmer	67	616	1,219	....	320
Farmers' Trust Company, The, Mount Holly	88	643	2,114	....	388
Hightstown Trust Company, Hightstown	101	782	2,200	....	490
Princeton Bank and Trust Company, Princeton	228	4,288	9,000	....	2,250
Riverside Trust Company, Riverside	76	976	3,588	....	616
Swedesboro Trust Company, Swedesboro	110	772	2,672	....	454
Union Bank of Wildwood, New Jersey, The, Wildwood..	171	1,243	2,487	....	83
Totals	\$4,586	\$38,025	\$76,401	\$257	\$14,042
NON-MEMBER BANKS					
Burlington County Trust Company, Moorestown	\$381	\$1,843	\$5,651	....	\$2,999
Cinnaminson Bank and Trust Company, Riverton	211	513	3,509	....	871
Guarantee Bank and Trust Company, Atlantic City	958	4,419	9,662	....	818
Lakewood Trust Company of Lakewood, N. J., The, Lakewood	194	347	1,864	....	517
People's Bank and Trust Company, Hammonton	363	833	5,593	....	796
Peoples Bank of Penns Grove, Penns Grove	95	368	1,120	....	163
People's Bank of Port Norris, The, Port Norris	115	173	1,223	....	....
Pitman Title and Trust Company, Pitman	142	432	952	....	385
Tradesmens Bank and Trust Company of Vineland, The, Vineland	367	2,137	6,111	....	1,459
Trenton Banking Company, The, Trenton	1,218	3,339	20,650	....	4,671
Trenton Trust Company, Trenton	1,269	11,310	18,057	....	12,006
Wildwood Trust Company, Wildwood	111	308	1,454	....	74
Woodbury Trust Company, Woodbury	98	705	935	\$10	599
Totals	\$5,522	\$26,727	\$76,790	\$10	\$25,358
Aggregate	\$10,108	\$64,752	\$153,191	\$267	\$39,400

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' Liabilities on Acceptances Outstanding	Other Assets	Total Assets
		Real Estate	Other Loans Including Rediscounts and Overdrafts							
\$410	\$20	\$1,043	\$819	\$52	....	....	....	....	....	\$7,919
50	18	1,143	1,540	170	....	....	....	....	\$43	7,023
35	270	24,035	34,800	3,136	\$24	....	....	....	714	144,457
....	14	1,042	1,434	82	....	....	....	....	....	6,784
....	8	258	724	26	....	....	....	....	3	3,241
343	7	699	322	36	22	....	....	....	....	4,662
50	7	496	1,150	49	....	....	....	....	1	5,326
894	25	1,937	3,524	173	....	....	....	....	18	22,337
112	15	746	330	71	....	....	....	....	7	6,537
....	11	206	774	18	....	....	....	....	1	4,998
....	10	981	1,303	34	30	....	....	....	6	6,348
\$1,894	\$405	\$32,606	\$46,720	\$3,847	\$76	....	....	....	\$793	\$219,652
\$576	....	\$2,657	\$2,441	\$341	....	\$1	....	....	\$3	\$16,893
422	....	683	897	78	....	....	....	....	....	7,184
....	\$26	3,114	14,521	442	....	....	....	....	1	33,961
60	....	988	1,058	55	....	....	....	....	5	5,088
191	37	574	1,523	52	....	....	....	....	....	9,962
184	1	544	478	23	....	....	....	....	3	2,988
....	....	133	121	5	\$11	....	....	....	2	1,783
392	....	640	907	52	....	....	....	....	7	3,909
503	....	1,465	5,620	6	....	....	....	....	18	17,686
740	351	4,660	13,025	825	....	....	....	....	284	49,763
3,523	2	4,421	20,427	1,040	....	....	....	....	301	72,356
130	....	448	1,404	63	....	....	....	....	2	3,984
487	5	603	517	63	....	5	....	....	3	4,030
\$7,208	\$422	\$20,930	\$62,939	\$3,035	\$11	\$6	....	....	\$629	\$229,587
\$9,102	\$827	\$53,536	\$109,659	\$6,882	\$87	\$6	....	....	\$1,422	\$449,239

PHILADELPHIA FEDERAL

Liabilities, December 31, 1955

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, The, Bordentown	\$2,921	\$3,620	....	\$48	\$528	....
Burlington Bank and Trust Company, Burlington	3,088	2,222	....	119	645	\$47
Camden Trust Company, Camden	85,619	35,343	....	1,755	6,992	1,788
Egg Harbor City Trust Company, Egg Harbor City	3,302	2,157	....	97	514	....
Elmer Trust Company, Elmer	1,743	760	....	40	326	....
Farmers' Trust Company, The, Mount Holly	2,254	1,849	....	23	83	....
Hightstown Trust Company, Hightstown	2,526	1,939	....	68	276	....
Princeton Bank and Trust Company, Princeton	13,230	5,740	....	182	1,567	....
Riverside Trust Company, Riverside	1,979	2,426	....	174	1,376	....
Swedesboro Trust Company, Swedesboro	3,327	905	....	58	227	....
Union Bank of Wildwood, New Jersey, The, Wildwood..	3,294	1,717	....	64	809	....
Totals	\$123,283	\$58,678	....	\$2,628	\$13,343	\$1,835
NON-MEMBER BANKS						
Burlington County Trust Company, Moorestown	\$8,127	\$5,975	....	\$193	\$1,287	....
Cinnaminson Bank and Trust Company, Riverton	3,638	2,198	....	161	632	....
Guarantee Bank and Trust Company, Atlantic City	16,901	9,240	....	390	4,608	....
Lakewood Trust Company of Lakewood, N. J., The, Lakewood	2,356	1,801	....	201	305	....
People's Bank and Trust Company, Hammonton	6,806	1,745	....	195	444	....
Peoples Bank of Penns Grove, Penns Grove	1,357	882	....	19	299	....
People's Bank of Port Norris, The, Port Norris	1,241	95	....	8	271	....
Pitman Title and Trust Company, Pitman	2,177	1,136	....	40	199	....
Tradesmens Bank and Trust Company of Vineland, The, Vineland	11,661	2,944	....	305	906	....
Trenton Banking Company, The, Trenton	21,211	14,386	....	840	7,209	\$777
Trenton Trust Company, Trenton	23,928	22,860	....	1,228	16,577	1,507
Wildwood Trust Company, Wildwood	2,304	908	....	73	362	....
Woodbury Trust Company, Woodbury	2,201	1,137	....	9	158	....
Totals	\$104,108	\$65,307	....	\$3,662	\$33,257	\$2,284
Aggregate	\$227,391	\$123,985	....	\$6,290	\$46,600	\$4,119

BANKS

RESERVE DISTRICT
(Amounts in Thousands of Dollars)

Other Deposits Certified and Officers' Checks, etc.	Total Deposits	Bills Payable, Rediscouts, etc.	Acceptances Executed by or for Account of this Bank	Other Liabilities	Total Liabilities	CAPITAL ACCOUNTS							Total Liabilities and Capital Accounts
						Debentures	Preferred Stock	Common Stock	Surplus	Undivided Profits	Reserves and Retirement Account	Total Capital Accounts	
\$27	\$7,144	....	....	\$10	\$7,154	....	....	\$100	\$450	\$115	\$100	\$765	\$7,919
179	6,300	....	....	84	6,384	....	....	302	298	14	25	639	7,023
2,069	133,566	....	....	725	134,291	....	....	3,000	6,000	1,166	....	10,166	144,457
115	6,185	....	....	64	6,249	....	....	150	300	40	45	535	6,784
51	2,920	....	....	42	2,962	....	....	100	156	29	....	279	3,241
47	4,256	....	....	17	4,273	....	....	100	150	119	20	389	4,662
107	4,916	....	....	51	4,967	....	\$25	100	100	109	25	359	5,326
435	21,154	....	....	53	21,207	....	....	250	600	300	....	1,150	22,357
11	5,966	....	....	22	5,988	....	....	100	400	2	47	549	6,537
63	4,580	....	....	12	4,592	....	....	100	250	53	3	406	4,993
77	5,961	....	....	21	5,982	....	....	100	230	36	....	366	6,348
\$3,181	\$202,948	....	....	\$1,101	\$204,049	....	\$25	\$4,402	\$8,928	\$1,983	\$265	\$15,608	\$219,652
\$42	\$15,624	....	....	\$11	\$15,635	....	\$250	\$249	\$600	\$137	\$22	\$1,258	\$16,893
23	6,652	....	....	4	6,656	....	....	200	200	128	....	528	7,184
683	31,822	....	....	37	31,859	....	....	600	1,000	416	86	2,102	33,961
45	4,708	....	....	36	4,744	....	....	100	150	69	25	344	5,088
12	9,202	....	....	54	9,256	....	....	100	300	306	....	706	9,962
10	2,767	....	....	15	2,782	....	25	50	75	30	26	206	2,988
4	1,619	....	....	....	1,619	....	....	50	100	14	....	164	1,783
28	3,580	....	....	15	3,595	....	....	150	115	49	....	314	3,909
81	15,897	....	....	327	16,224	....	....	400	600	387	75	1,462	17,686
170	44,593	....	....	1,037	45,630	....	....	1,500	1,500	1,133	....	4,133	49,763
419	66,519	....	....	982	67,501	....	669	280	1,604	1,172	1,130	4,855	72,356
15	3,662	....	....	45	3,707	....	....	100	100	77	....	277	3,984
8	3,513	....	....	2	3,515	....	....	100	300	103	12	515	4,090
\$1,540	\$210,158	....	....	\$2,565	\$212,723	....	\$944	\$3,879	\$6,644	\$4,021	\$1,376	\$16,864	\$229,587
\$4,721	\$413,106	....	....	\$3,666	\$416,772	....	\$969	\$8,281	\$13,572	\$6,004	\$1,641	\$32,467	\$449,239

SAVINGS BANKS

NEW YORK FEDERAL

Table 1—List of institutions with dates of incorporation and

NAME	LOCATION
*Bloomfield Savings Bank	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
Hoboken Bank for Savings in the City of Hoboken	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	Clifford A. Reid
January 23, 1900	January 23, 1900	Christoph Wittmann	Edward H. Tellison
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	Walter M. D. Kern
October 10, 1864	January 1, 1851	Frederick H. Hoffmann	Henry C. Gaedcke
March 20, 1857	July 18, 1858	Frederic J. Meystre	Fred A. Seide
March 16, 1857	May 5, 1857	William L. Maude	Edward R. Wilpuetz
March 27, 1868	August 15, 1868	John J. Roe	Lawrence E. Stubaus
December 16, 1892	March 15, 1893	T. Philip Reitinge	A. J. Spinelli
March 8, 1874	April 1, 1874	Ralph B. Welsh	George N. Silver
March 15, 1851	May 12, 1851	Nelson Dunham	John A. Williard
March 21, 1854	April 1, 1854	Frank G. Coughtry	Edmund J. Sauer, Jr.
April 2, 1869	June 1, 1869	Harvey Emmons	Ernest R. Hansen
April 22, 1868	June 1, 1867	Austin W. Hutchinson	Austin W. Hutchinson
February 27, 1839	October 16, 1843	George R. Beach	William E. Thomas
February 19, 1851	April 27, 1878	David Armstrong	Charles J. Schaefer
March 30, 1869	June 5, 1869	Thomas Brown	Albert C. Van Tine, Jr.
March 27, 1871	August 22, 1871	Garrett W. Van Cleef	J. Sherman Ogden
November 10, 1883	January 20, 1884	William A. Stafford	Frederick C. Leisenritt, Jr.
March 14, 1871	April 14, 1871	† Thomas A. Loughlin	Harry Kilpatrick

RESERVE DISTRICT

March 20, 1867	May 11, 1867	Charles A. Rigg	Franklin P. Jones, Jr.
March 7, 1844	July 20, 1847	George W. Arnett	Harry L. Sheetz

† Executive Vice-President.

SAVINGS BANKS
New York Federal Reserve District

NAME	ASSETS				
	Cash		U. S. Government Securities		Obligations of States and Political Subdivisions
	Currency and Coin	Balances With Other Banks	Direct	Guaranteed	
Bloomfield Savings Bank, Bloomfield	\$371	\$2,495	\$15,912	....	....
Elizabeth Savings Bank, Elizabeth	9	137	1,136	....	....
Fifth Ward Savings Bank, The, Jersey City	116	438	2,868	....	\$788
Franklin Savings Institution of Newark, Newark	84	932	11,314	....	....
Half Dime Savings Bank, The, Orange	90	861	6,135	\$11	758
Harmonia Savings Bank, Elizabeth	408	1,437	13,387	....	....
Hoboken Bank for Savings, Hoboken	292	1,634	24,434	1,289	4,661
Howard Savings Institution, The, Newark	1,378	10,537	51,683	12	8,677
Hudson City Savings Bank, Jersey City	555	1,009	18,739	....	342
Montclair Savings Bank, The, Montclair	169	1,185	8,991	....	175
Morris County Savings Bank, The, Morristown	152	2,322	16,654	....	100
New Brunswick Savings Institution, The, New Brunswick	644	1,255	17,016	14	40
Orange Savings Bank, Orange	76	1,524	3,922	....	3,323
Perth Amboy Savings Institution, The, Perth Amboy	292	1,007	21,583	....	29
Plainfield Savings Bank, Plainfield	97	622	4,481	....	76
Provident Institution for Savings in Jersey City, The, Jersey City	599	4,000	28,104	....	4,716
Rahway Savings Institution, The, Rahway	54	377	4,212	....	483
Raritan Savings Bank, Raritan	55	206	3,324	....	95
Somerville Savings Bank, Somerville	34	358	4,290	....	158
Union County Savings Bank, Elizabeth	169	1,093	8,816	....	854
United States Savings Bank of Newark, N. J., Newark	336	1,647	22,288	20	50
Totals	\$5,950	\$35,166	\$289,289	\$1,346	\$25,325
PHILADELPHIA FEDERAL RESERVE DISTRICT					
Burlington Savings Institution, The, Burlington	\$6	\$97	\$436	....	....
Trenton Saving Fund Society, The, Trenton	402	1,163	20,000	....	\$150
Totals	\$408	\$1,260	\$20,436	....	\$150
Aggregate	\$6,388	\$36,426	\$309,725	\$1,346	\$25,475

SAVINGS BANKS

AS OF DECEMBER 31, 1955

(Amounts in Thousands of Dollars)

ASSETS—Continued									
Other Bonds, Notes and Debentures	Corporate Stocks	Loans		Bank Premises Owned; Furniture and Fixtures	Real Estate Owned Other Than Bank Premises	Real Estate Sold Under Agreement	Investment & Other Assets Indirectly Representing Bank Premises, & Other R. E.	Other Assets	Total Assets
		Real Estate	Other Loans Including Re- discounts & Overdrafts						
\$7,064	....	\$49,774	\$453	\$300	....	....	....	\$340	\$76,709
26	....	1,927	2	30	....	....	....	10	3,277
3,605	....	6,329	25	90	....	....	....	61	14,320
....	....	19,948	42	344	....	....	....	112	32,776
3,975	\$246	18,571	64	392	....	....	....	76	31,179
6,767	118	22,077	76	603	....	....	....	231	45,104
12,209	....	12,320	4	80	....	....	....	10	56,933
52,939	8,570	186,108	413	3,034	\$36	\$12	....	3,283	326,682
9,826	702	16,096	163	254	....	....	....	....	47,686
6,642	....	10,178	21	83	....	....	....	207	33,651
4,497	781	29,738	153	425	....	....	....	240	55,062
199	....	21,585	158	458	8	....	....	....	41,377
6,906	367	15,944	14	324	....	....	....	9	32,409
2,495	....	19,614	38	177	20	29	....	....	45,284
931	122	13,017	38	246	50	....	....	4	19,684
26,235	416	29,510	560	589	....	59	....	....	94,878
2,180	....	2,324	31	51	....	1	....	5	9,718
1,819	35	1,256	13	....	8	....	....	....	6,811
631	....	4,944	28	129	....	....	....	....	10,572
8,137	4	8,421	32	2	....	....	....	....	27,528
1,883	....	33,401	20	750	....	....	....	444	60,839
\$158,966	\$11,361	\$529,082	\$2,348	\$8,361	\$122	\$101	....	\$5,032	\$1,072,479

PHILADELPHIA FEDERAL RESERVE DISTRICT

\$105	\$28	\$422	....	\$1	....	....	....	\$7	\$1,102
8,181	999	4,934	\$70	155	....	....	....	....	36,054
\$8,286	\$1,027	\$5,356	\$70	\$156	....	....	....	\$7	\$37,156
\$167,252	\$12,388	\$534,438	\$2,418	\$8,517	\$122	\$101	....	\$5,039	\$1,109,635

SAVINGS BANKS

SAVINGS BANKS

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 Bank, Bloomfield	\$3,989	\$65,140	\$9	\$984
Elizabeth Savings Bank, Elizabeth .....	....	2,842	....	38
Fifth Ward Savings Bank, The, Jersey City .....	....	13,166	....	10
Franklin Savings Institution of Newark, Newark .....	....	30,166	....	144
Half Dime Savings Bank, The, Orange .....	....	27,967	....	316
Harmonia Savings Bank, Elizabeth .....	....	40,702	....	....
Hoboken Bank for Savings, Hoboken .....	....	50,181	3	4
Howard Savings Institution, The, Newark	252	289,640	....	1,902
Hudson City Savings Bank, Jersey City	3,368	38,861	24	949
Montclair Savings Bank, The, Montclair	1,179	29,640	5	424
Morris County Savings Bank, The, Morristown .....	....	50,551	....	631
New Brunswick Savings Institution, The, New Brunswick .....	....	38,822	10	118
Orange Savings Bank, Orange .....	....	28,520	....	555
Perth Amboy Savings Institution, The, Perth Amboy...	....	41,705	....	51
Plainfield Savings Bank, Plainfield	308	17,762	....	....
Provident Institution for Savings in Jersey City, The, Jersey City .....	....	85,875	46	348
Rahway Savings Institution, The, Rahway .....	....	9,083	....	16
Raritan Savings Bank, Raritan .....	....	5,904	....	373
Somerville Savings Bank, Somerville .....	....	9,767	....	135
Union County Savings Bank, Elizabeth .....	....	25,420	....	50
United States Savings Bank of Newark, N. J., Newark	526	55,420	....	297
Totals	\$9,622	\$957,134	\$97	\$7,345

PHILADELPHIA FEDERAL RESERVE DISTRICT

Burlington Savings Institution, The, Burlington .....	....	\$945	....	\$43
Trenton Saving Fund Society, The, Trenton .....	....	33,542	\$22	....
Totals .....	....	\$34,487	\$22	\$43
Aggregate	\$9,622	\$991,621	\$119	\$7,388

SAVINGS BANKS

AS OF DECEMBER 31, 1955

(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
					Surplus	Undivided Profits	Reserves and Retirement Account	Total Capital Accounts	
\$50	\$685	\$70,857	\$437	\$71,294	\$3,930	....	\$1,485	\$5,415	\$76,709
....	....	2,880	21	2,901	323	....	53	376	3,277
....	....	13,176	96	13,272	1,017	....	31	1,048	14,320
....	....	30,310	456	30,766	2,010	....	....	2,010	32,776
....	24	28,307	365	28,672	2,250	\$257	....	2,507	31,179
....	....	40,702	233	40,935	4,169	....	....	4,169	45,104
....	7	50,195	182	50,377	6,556	....	....	6,556	56,933
22	....	291,816	4,796	296,612	27,070	3,000	....	30,070	326,682
....	168	43,370	251	43,621	2,695	40	1,330	4,065	47,686
....	64	31,312	217	31,529	2,100	22	....	2,122	33,651
....	266	51,448	486	51,934	3,128	....	....	3,128	55,062
....	....	38,950	296	39,246	1,622	....	509	2,131	41,377
....	....	29,075	240	29,315	3,094	....	....	3,094	32,409
....	....	41,756	173	41,929	2,500	....	855	3,355	45,284
....	....	18,070	392	18,462	947	....	275	1,222	19,684
122	22	86,413	223	86,635	8,243	....	....	8,243	94,878
....	....	9,099	20	9,119	540	....	50	599	9,718
....	....	6,277	18	6,295	389	44	83	516	6,811
....	....	9,902	25	9,927	645	....	....	645	10,572
19	111	25,600	78	25,678	1,850	....	....	1,850	27,528
....	....	56,243	416	56,659	3,702	....	478	4,180	60,839
\$213	\$1,347	\$975,758	\$9,420	\$985,178	\$78,789	\$3,363	\$5,149	\$87,301	\$1,072,479

PHILADELPHIA FEDERAL RESERVE DISTRICT

\$10	....	\$998	....	\$998	\$104	....	....	\$104	\$1,102
....	....	33,664	\$16	33,580	2,474	....	....	2,474	36,054
\$10	....	\$34,562	\$16	\$34,578	\$2,578	....	....	\$2,578	\$37,156
\$223	\$1,347	\$1,010,320	\$9,436	\$1,019,756	\$81,367	\$3,363	\$5,149	\$89,879	\$1,109,635

SAVINGS BANKS

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

BLOOMFIELD SAVINGS BANK, BLOOMFIELD, N. J.

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
May 20, 1935	M. N. Cymekoff	None	\$589.78
July 19, 1943	Clifford D. Demarest in trust for Mrs. Mable Dobbins	204 Berkeley Ave., Bloomfield, N. J. ..	3,888.87
Oct. 24, 1944	Ethel H. Epple	36 Cleveland Terrace, Bloomfield, N. J.	586.67
Oct. 27, 1942	Estate of Alice A. Scally, Alfred Royley, Admr.	Essex County Hospital, Cedar Grove, N. J.	228.75
Dec. 3, 1941	Benjamin J. Woznick in trust for Benjamin J. Woznick, Jr.	63 Floyd Ave., Bloomfield, N. J.	251.33
			\$5,045.10

BURLINGTON SAVINGS INSTITUTION (THE), BURLINGTON, N. J.—NONE

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.	\$185.77
May 18, 1935	Anthony Ciak	224 4th St., Jersey City, N. J.	438.33
Oct. 3, 1945	Leo P. Krahowski or Leo P. Grakowski..	326 or 304 West 46th St., New York, N. Y.	461.77
			\$1,085.87

FRANKLIN SAVINGS INSTITUTION OF NEWARK, NEWARK, N. J.

July 21, 1937	Mrs. Julius Greenberg	315 15th Ave., Newark, N. J.	\$156.60
June 2, 1939	Mary O'Doherty	842 S. 14th St., Newark, N. J.	216.54
July 8, 1940	Carl Heinkel	R. D. No. 2, Box 199, Rahway, N. J. ..	347.96
May 8, 1941	Priscilla Ingham	350 Summer Ave., Newark, N. J.	282.18
Sept. 16, 1943	Mae F. Sinnott	167 Bergen Ave., Jersey City, N. J.	105.81
Nov. 29, 1943	Julia Wyszowska	31 Reynolds Ave., Harrison, N. J.	112.34
July 24, 1944	Bernard P. or Mary Kennedy	6 Speedway Ave., Newark, N. J.	407.24
			\$1,628.67

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

Sept. 12, 1944	Henry Thomas Osborne	64 Gregory Ave., West Orange, N. J. ...	\$157.63
Jan. 19, 1945	Joseph F. Kearns in trust for Martin Kearns	497 Burnside St., Orange, N. J.	179.47
Dec. 1, 1942	Miss Ester Hamilton	101 N. Grove St., East Orange, N. J. ...	3,467.81
June 12, 1940	Miss Elizabeth T. Fitzgerald	41 Maple St., West Orange, N. J.	121.30
Mar. 17, 1938	Mrs. Ruth Anne T. Sikora	Franklin Ave., Campgaw, N. J.	108.45
			\$4,034.66

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
July —, 1944	Allen, Samuel	647 Galvin Ave., Roselle, N. J.	\$153.76
July —, 1945	Bielsaki, Julia or Julius	311 Bond St., Elizabeth, N. J.	393.14
Dec. —, 1939	Cawowski, Mary	150 Livingston St., Elizabeth, N. J.	253.41
Oct. —, 1943	Cofu, Pauline E.	P. O. New Market, New Market, N. J.	201.28
Dec. —, 1945	Gaygo, Margaret	545 Marshall St., Elizabeth, N. J.	1,072.33
Oct. —, 1930	George, Hermina	842 Livingston St., Elizabeth, N. J.	3,900.25
July —, 1945	Good, Howard G.	580 North Ave., Union, N. J.	117.03
Nov. —, 1942	Jacob, Mary	608 Alexander Ave., Linden, N. J.	417.24
Aug. —, 1945	Kravetsky, Jennie	323 Maple Ave., Linden, N. J.	520.01
Feb. —, 1929	Mauske, Estate of Johanne	R. D. No. 1, c/o Truman, Princeton, N. J.	136.96
Jan. —, 1943	Petofske, Marie	433 E. 16th St., New York, N. Y.	8,992.86
Mar. —, 1945	Schuck, Anton	P. O. Raven Rock, Raven Rock, N. J.	148.33
Aug. —, 1944	Snyder, Mary G. or Mary G. Snyder, Jr.	1242 Clinton Place, Elizabeth, N. J.	521.28
Sept. —, 1945	Turon, Steve	528 High St., Newark, N. J., and 147 William St., Newark, N. J.	444.64
Jan. —, 1942	Venes, Minnie & Louis J.	517 First Ave., Elizabeth, N. J.	436.94
Oct. —, 1945	Wilson, Alice R. or Irving	255 Fourth Ave., Roselle, N. J.	2,016.50
Feb. —, 1933	Wilson, C. A. or Ellen C.	490 West 136th St., New York, N. Y.	2,997.87
			\$22,723.83

HOBOKEN BANK FOR SAVINGS IN THE CITY OF HOBOKEN, HOBOKEN, N. J.

May 27, 1935	Arthur Nelsen	56 Sullivan St., Brooklyn, N. Y.	\$206.78
Oct. 1, 1935	William S. Stuhr, Trustee for Jennett P. Stuhr	30 E. 30th St., New York, N. Y.	434.43
Jan. 1, 1936	Estate of Alice Tagen, deceased, Josephine Jennings, Admx.	204 Bidwell Ave., Jersey City, N. J.	156.72
Aug. 10, 1936	Einar Johannesen	105 Second St., Hoboken, N. J.	312.94
Sept. 14, 1936	Erma Lehmann	c/o J. Schavemaker, R. D. No. 1, Belle Meade, N. J.	144.41
Oct. 26, 1936	Mary C. Crine	Marlboro, N. J.	2,817.20
Jan. 1, 1937	Frank Rosen	204 Park Ave., Hoboken, N. J.	269.39
July 9, 1937	Franz Leguil	45 Second St., Hoboken, N. J.	107.30
July 12, 1937	Ellen Burke	8760 113th St., Richmond Hill, Long Island, N. Y.	113.66
Jan. 1, 1938	Palmer Campbell, Trustee for Estate of Ad. Taylor	c/o Eno Campbell, Bernardsville, N. J.	520.01
Mar. 27, 1939	Stelios Micheldakis	106 Garden St., Hoboken, N. J.	123.50
Jan. 16, 1940	Adam Schroer	324 Hudson St., Hoboken, N. J.	126.64
Dec. 4, 1941	Sergio Porto	544 Ferry St., Hoboken, N. J.	640.05
Dec. 5, 1941	George Kuirake	220 Washington St., Hoboken, N. J.	2,983.73
Jan. 1, 1942	Christ Karat, Trustee for Olga Keiper	133 Columbia St., Union Hill, N. J.	472.09
Jan. 1, 1943	Anna Van Der Putten	49 Jackson Ave., Jersey City, N. J.	760.93
Aug. 5, 1943	Bruce Shanks	St. Peters Hospital, Henry St., Brooklyn, N. Y.	1,424.88
Sept. 14, 1943	Harold Gibney	23 Bleecker St., Jersey City, N. J.	198.23
July 1, 1944	Ernst Bruning	117 Bloomfield St., Hoboken, N. J.	149.76
July 1, 1944	Herman Wachsmann, Trustee for Isolda Wachsmann	c/o Siegfried Stern, 36 Cooper Square, New York, N. Y.	227.52
Sept. 8, 1944	Henry Schumacher	119 Bloomfield St., Hoboken, N. J.	360.97
Jan. 1, 1945	Marie Sigler or Dorothy M. Hofmann	824 Washington St., Hoboken, N. J., 126 Willow Ave., Hoboken, N. J.	1,370.20
Jan. 1, 1945	Joe Mokotoff or Sele Mokotoff	10 48th St., Weehawken, N. J.	2,453.20
April 11, 1945	Jack Govich	934 Willow Ave., Hoboken, N. J.	2,404.05
June 19, 1945	Roko Govic	405 Bloomfield St., Hoboken, N. J.	2,405.38
July 1, 1945	Vito De Cesare	116 Grand St., Hoboken, N. J.	1,902.95
July 1, 1945	Edith Mulligan	215 59th St., West New York, N. J.	3,703.75
Aug. 16, 1945	Christos Thrappas	224 River St., Hoboken, N. J.	2,493.42
Oct. 1, 1945	William Schultz	135 Garden St., Hoboken, N. J.	317.90
			\$29,601.97

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.

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
Feb. 15, 1927	Julia McEnerney	278 Lafayette St., Newark, N. J.	\$436.58
Dec. 31, 1929	John A. Gifford, Ex.	Unknown	114.01
Nov. 16, 1932	Mikalda Lurdar	128 Devon Terrace, Kearny, N. J.	227.44
May 5, 1934	Salamonas Kucinskias	Latvia, Europe	3,443.56
June 20, 1934	Louis and Graziella La Rosa	Trenton State Hospital	149.63
Oct. 23, 1934	Sallie and Robert Coleman	State Prison, Trenton, N. J.	296.06
April 2, 1935	Abel Pedro	124 Elm St., Newark, N. J.	12,732.09
June 1, 1935	Harry McNiff	1605 Atlantic Ave., Brooklyn, N. Y.	1,028.67
Dec. 10, 1935	Anna W. Coleman	25 Crane St., Newark, N. J.	577.47
April 3, 1937	Edith O. Tunison	950 Park Ave., New York, N. Y.	176.37
Nov. 27, 1937	Giles Van Duyne	56 Warren St., Newark, N. J.	635.10
Mar. 1, 1938	Joseph F. Cannon	185 Norfolk St., Newark, N. J.	811.81
June 1, 1938	Albert H. Marvill	554 Westminster Ave., Elizabeth, N. J.	605.59
July 13, 1938	Frank Babels	Lithuania	2,240.67
July 14, 1938	Alessandro Russo	131 Ward St., Orange, N. J.	1,320.62
Jan. 20, 1939	Irene Radek	30 Richard Ave., West Caldwell, N. J.	137.44
May 20, 1929	John M. Richards in trust for Joseph Wuertz	303 N. J. R. R. Ave., Newark, N. J.	146.29
June 1, 1939	Anton Patrick	Lithuania	5,694.51
Aug. 3, 1939	Ellen Shine	192 S. 11th St., Newark, N. J.	555.60
Dec. 1, 1939	William W. Smith	1817 W. Adam St., Chicago, Ill.	121.68
Jan. 4, 1940	Marjory Lee Osborne	670 Highland Ave., Newark, N. J.	1,451.07
Jan. 9, 1940	Eliza Foster	904 De Graw Ave., Newark, N. J.	183.51
Jan. 17, 1940	Edward F. Morrison	76 E. Bigelow St., Newark, N. J.	706.94
Mar. 16, 1940	John Saxon, Jr., and Irene Saxon in trust for Irene B. Saxon	232 Sterling Ave., Orange, N. J.	132.15
Mar. 23, 1940	Robert Jones	71 Irving St., Newark, N. J.	490.75
June 6, 1940	Apolonia Majocha and Bronislawa Borowiec	164 Nichols St., Newark, N. J.	358.65
Sept. 13, 1940	Sarah Lederman	559 Bergen St., Newark, N. J.	124.80
Sept. 25, 1940	Patrick Carragher, Admrx. Estate of Annie Kinsella	36 Orleans St., Newark, N. J.	143.42
Oct. 4, 1940	Naomi Robb	1361 Oak St., N. W. Washington, D. C.	1,277.43
Jan. 17, 1941	Irma Gray	122 Wright St., Newark, N. J.	108.12
Jan. 31, 1941	Hugo and Lina Liebmann	936 Kilsyth Road, Elizabeth, N. J.	137.80
Jan. 6, 1941	You La	370 S. Orange Ave., Newark, N. J.	3,845.93
Feb. 21, 1941	Theodore Frelinghuysen, Extr. of John Morrison	Unknown	104.70
Mar. 1, 1941	Loretta Kiernan	345 Bank St., Newark, N. J.	354.40
Mar. 21, 1941	Joe and Sele Mokotoff	19 48th St., Weehawkin, N. J.	2,541.25
April 8, 1941	Pauline N. Balson	73 Main St., East Orange, N. J.	516.61
Aug. 27, 1941	Hattie Jandel	37 Arverne Terrace, Irvington, N. J.	119.51
Oct. 8, 1941	Sue Arman	136 Elm St., Newark, N. J.	2,014.43
Oct. 8, 1941	Frederick T. Heller	44 Fabyan Place, Newark, N. J.	422.63
Dec. 1, 1941	Eva Ehrlich	Essex County Overbrook Hospital	105.47
Dec. 1, 1941	Thomas G. Quirk	Headquarters Detachment, Ft. Hamilton, Brooklyn, N. Y.	1,243.77
Dec. 5, 1941	Cora B. Smith	6 Hawthorne Place, East Orange, N. J.	120.28
Dec. 20, 1941	Estate of Wilheimina Kautzman and John J. Kautzman and Charles P. Kautzman, Extrs.	123 Scheerer Ave., Newark, N. J.	114.75
Jan. 17, 1942	Florence E. Bennette	4 S. 8th St., Newark, N. J.	3,206.44
Mar. 1, 1942	Anna Flatley Ruane	194 S. 10th St., Newark, N. J.	2,854.05
April 21, 1942	Helen Catherine DeCoster in trust for Patricia Anne DeCoster	391 Florence Ave., Newark, N. J.	457.03
April 28, 1942	Elizabeth Peckrul	401 13th Ave., Newark, N. J.	998.44
May 7, 1942	Withold J. Grygotis	2122 Ingalls Ave., Linden, N. J.	628.07
June 1, 1942	Deena Feldman	156 Barclay St., Newark, N. J.	3,374.62
June 1, 1942	Ida Ferrer	23 N. 12th St., Newark, N. J.	464.54
June 9, 1942	Jessie and Shelly McDonald	8 Mill St., Hudson, N. Y.	126.41
July 24, 1942	Kate Coll	36 Forest St., Montclair, N. J.	173.56
Aug. 12, 1942	Agnes Meinhardt	369 S. 20th St., Newark, N. J.	501.12
Sept. 1, 1942	Edward M. Fielder (dec'd), Cecilia F. Fielder, Extr.	Sparkill, N. Y.	182.89
Nov. 18, 1942	Augusta Loskot Bossert	68 Clifford St., East Orange, N. J.	142.49
Nov. 30, 1942	George, Jr., and Lillian Selick	414 Chapman St., Irvington, N. J.	710.02

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.

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
Dec. 1, 1942	Adolph Dutch	81 Plane St., Newark, N. J.	\$234.23
Dec. 21, 1942	Ethel Axelrad	58 St. James Place, Newark, N. J.	193.83
Jan. 9, 1943	Edith M. Bronis	41 Lowell Ave., West Orange, N. J.	193.92
Mar. 25, 1943	D. Garcelon Dalcey	268 S. Center St., Orange, N. J.	319.33
June 1, 1943	Esther Bergman	558 S. 13th St., Newark, N. J.	627.45
June 28, 1943	Jusefa Kawalewska in trust for Lottie Kawalewska, John and Frank Kawalewska	Stockton, N. J.	2,500.75
Aug. 3, 1943	Gerado J. Jacangelo	Unknown	372.21
Aug. 16, 1943	Zlotta Winarsky	147 W. Bigelow St., Newark, N. J.	123.98
Dec. 1, 1943	Helen Bond	102 Court St., Newark, N. J.	199.72
Dec. 1, 1943	Marie Brenner and Nik Hotwagner	142 Sherman Ave., Newark, N. J.	1,812.91
Dec. 1, 1943	Richard Simon Kaltenbacher	344 Parker St., Newark, N. J.	1,038.51
Dec. 1, 1943	Edith Rosenwasser	Unknown	680.18
Feb. 9, 1944	Augusta L. Bossert in trust for Marilyn Ann Bossert	240 1st St., Newark, N. J.	588.51
Mar. 1, 1944	Helen Bond	102 Court St., Newark, N. J.	355.80
May 25, 1944	Jose M. Avendano	+110 5th Ave., Brooklyn, N. Y.	1,313.99
June 1, 1944	Lois Woglom	57 Avon Place, Newark, N. J.	4,511.02
July 18, 1944	Fannie R. Felder	529-31 Belmont Ave., Newark, N. J.	224.14
Aug. 8, 1944	Stanley Siwek	105 Hawkins St., Newark, N. J.	154.66
Sept. 1, 1944	Hani Lebowitz	8 Olive St., East Orange, N. J.	290.91
Nov. 17, 1944	Lucille B. Davis	28 Bock Ave., Newark, N. J.	417.03
Feb. 1, 1945	Jennie Meyer	260 S. Orange Ave., Newark, N. J.	6,550.25
Feb. 6, 1945	Sarah J. Gallagher	17 Lincoln Park, Newark, N. J.	9,442.61
Feb. 10, 1945	Ida R. Schweid in trust for Martin Schweid	180 Scheerer Ave., Newark, N. J.	327.99
Feb. 20, 1945	George Eng	52 Lafayette St., Newark, N. J.	367.81
Feb. 24, 1945	Alexander W. Keer	601 Clifton Ave., Newark, N. J.	155.12
Mar. 10, 1945	Joseph F. Hittner	Unknown	183.00
Mar. 16, 1945	Rose B. Leiblich in trust for Suzanne M. Leiblich	361 Osborne Terrace, Newark, N. J.	454.44
Mar. 20, 1945	James E. Plunkett	172 Washington St., Newark, N. J.	2,453.93
April 9, 1945	Margaret Becker	31 Telford St., East Orange, N. J.	104.60
May 10, 1945	Samuel E. Prell	216 Custer Ave., Newark, N. J.	137.03
July 6, 1945	Hannah Moreland	27 Augusta St., Irvington, N. J.	195.84
July 24, 1945	William Edgar	172 Washington St., Newark, N. J.	991.66
Aug. 13, 1945	Betty M. Cornell	220 Roseville Ave., Newark, N. J.	550.38
Sept. 1, 1945	Stefana Swiltki	88 Belmont Ave., Newark, N. J.	1,405.68
Sept. 25, 1945	Zena Goldfarb	192 Scheerer Ave., Newark, N. J.	1,577.24
Oct. 26, 1945	Harry Grossman	139 East 35th St., New York, N. Y.	372.27
Oct. 27, 1945	James J. Rae	103 7th Ave., Harrison, N. J.	100.58
Nov. 14, 1945	Karen Petra Palme	448 Jelliff Ave., Newark, N. J.	266.73
Dec. 1, 1945	Olivia G. Miller	380 Hillside Ave., Orange, N. J.	119.58
Dec. 3, 1945	Charles E. and Sarah M. Goodall	2343 Pine Crest Drive, Altadena, Calif.	1,471.67
			\$104,920.03

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.

SPRINGFIELD AVENUE BRANCH

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
Aug. 29, 1939	Ida Landau	310 S. 11th St., Newark, N. J.	\$1,107.55
April 17, 1942	Estelle Butts	192 N. 7th St., Newark, N. J.	657.73
June 15, 1942	Jack Barber	132 Livingston St., Newark, N. J.	130.53
Mar. 1, 1944	Nellie R. Montooth	558 Hunterdon St., Newark, N. J.	226.00
Mar. 19, 1945	Beatrice Goodman	173 Livingston St., Newark, N. J.	140.05
June 22, 1945	Ezra J. Steinbock in trust for Jose Ann Steinbock	652 High St., Newark, N. J.	121.61
Nov. 18, 1945	Joseph Rubin	22 Huntington Terrace, Newark, N. J.	113.66
Dec. 1, 1945	Rose Vallou	266 22nd St., Irvington 11, N. J.	374.64
			\$2,871.77

BLOOMFIELD AVENUE BRANCH

Nov. 30, 1945	Rose Cucchiara	89 Hunterdon St., Newark, N. J.	\$686.65
		Grand Total	\$108,478.45

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

July 16, 1945	John Burns in trust for John Burns, Jr. . . .	384 Baldwin Ave., Jersey City, N. J. . .	\$653.91
Oct. 25, 1945	John Burns in trust for Margaret Burns . .	384 Baldwin Ave., Jersey City, N. J. . .	254.94
Nov. 13, 1944	Wanda Dusynski	85 Van Reypen St., Jersey City, N. J. . .	254.22
April 19, 1943	Estate of Mary Geralish, deceased .....	.....	560.69
May 5, 1945	Daniel J. Henley	20 Van Reipen Ave., Jersey City, N. J. . .	302.70
Mar. 26, 1940	Jersey City Field Club	23-24 Liberty Ave., Jersey City, N. J. . .	115.05
Oct. 1, 1945	Joe Mann	Box No. 25, Saddle River, N. J.	485.18
Jan. 7, 1943	Estate of Thomas McDermott	c/o Edmund Johnson, 921 Bergen Ave., Jersey City, N. J.	508.68
Sept. 13, 1944	Regina Pesin	15 Thorne St., Jersey City, N. J.	5,804.50
			\$8,939.87

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

Aug. 19, 1941	Bridget Connell	784 Fifth Ave., New York, N. Y.	\$311.46
June 5, 1945	Mary G. Crawford	10 Franklin Place, Jersey City, N. J. . .	463.99
Jan. 27, 1945	Guiseppa D'Allessandro	20 Cornelian St., New York, N. Y.	7,552.77
Jan. 5, 1940	Theresa Young	Hanson Dst., Christiana P. O., West Indies	1,280.18
Nov. 1, 1935	William P. Allen in trust, Estate of Emma E. Morgan	72 Valley Road, Montclair, N. J.	209.33
May 1, 1935	Mike Georgelas	27 N. Willow St., Montclair, N. J.	387.95
Oct. 9, 1945	Mary Edna O'Neill	33 Forest St., Montclair, N. J.	1,350.23
Feb. 1, 1945	Eva Paul in trust, Michael and John Zelek ..	Passaic Ave., West Caldwell, N. J.	1,247.84
Jan. 16, 1941	Lucilla Smith	113 Lincoln St., Montclair, N. J.	306.18
May 1, 1942	Gerald F. Hall in trust, Daphney Hall . .	101 W. 18th St., New York, N. Y.	1,292.82
Sept. 18, 1945	Catherine Barrett	88 Porter Place, Montclair, N. J.	105.46
Jan. 16, 1942	Grace B. Hughes	41 N. Fullerton Ave., Montclair, N. J. . .	208.28
Oct. 17, 1944	Carmela Valenti	208 Forest St., Montclair, N. J.	333.30
Feb. 19, 1943	Margaret Howard	16 Howe Ave., Montclair, N. J.	185.49
April 19, 1945	Katherine Lucas in trust, Grace Lucas . .	165 Willowdale Ave., Montclair, N. J. . .	364.32
June 29, 1945	Hilda Smith	19 Portland Place, Montclair, N. J.	483.63
May 16, 1945	Bertha Fischer	35 Linden Ave., Montclair, N. J.	248.68
			\$16,331.91

SAVINGS BANKS

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

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

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
Oct. 3, 1942	Anderson, Augusta A.	130 West 16th St., New York, N. Y....	\$1,531.48
July 21, 1942	Barnes, Frances or Hattie Hall	2373 7th Ave., New York, N. Y.	1,313.78
Aug. 4, 1942	Beam, May Dowling	Gibbsboro, N. J.	139.85
July 2, 1942	Cole, Anna E.	Hainesville, N. J.	2,861.04
Oct. 3, 1941	Ditmas, Helen L.	1221 Sheridan Ave., New York, N. Y....	476.37
July 8, 1941	Kane, Estate of Mary	96 Washington St., Morristown, N. J....	128.57
Dec. 14, 1942	Kinney, Estate of William	Wingdale, N. Y.	139.26
Mar. 16, 1943	Rooth, Joseph	84 Elm St., Morristown, N. J.	104.26
July 2, 1941	Wyckoff, Ida Hoffman	Califon, N. J.	214.25
			\$6,897.86

NEW BRUNSWICK SAVINGS INSTITUTION, NEW BRUNSWICK, N. J.

Nov. 19, 1936	Applegate, Rebecca V.	46 Fulton St., Rahway, N. J.	\$337.41
Sept. —, 1944	Copeland, Dorothy E.	90 Broad St., Station P, New York, N. Y.	353.30
Feb. —, 1942	Culver, Sarah Ann	Dayton, N. J.	254.20
June —, 1942	Exner, Mary T.	9 Skillman Ave., Jersey City, N. J. ...	1,054.35
Jan. —, 1936	Greene, Elizabeth N.	15 Van Colt Ave., Hempstead, L. I., N. Y.	109.51
April 29, 1940	Moody, Josephine	141 Baldwin St., New Brunswick, N. J.	142.11
Dec. —, 1940	Riley, Estate of John F. in trust for Riley, Joseph	New Brunswick, N. J.	348.15
Sept. —, 1942	Stallin, Xaver, Estate of	New Brunswick, N. J.	615.81
Jan. 25, 1941	Washington, Ida M.	R. D. 5, Franklin Park Road, Middle- bush, N. J.	683.16
			\$3,898.00

ORANGE SAVINGS BANK, ORANGE, N. J.

Dec. 29, 1943	S. Alice Evans	45 Lincoln Park, Newark, N. J.	\$354.39
Oct. 1, 1945	Giuseppina Cannizzo	275 Hurlbut St., Orange, N. J.	102.53
Oct. 1, 1942	Esther Hamilton	101 North Grove St., East Orange, N. J.	4,954.49
			\$5,411.41

SAVINGS BANKS

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

PERTH AMBOY SAVINGS INSTITUTION, PERTH AMBOY, N. J.

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
Aug. 18, 1944	Kenneth William Anderson	77 Fayette St., Perth Amboy, N. J. ...	\$254.66
June 19, 1940	Peter Debold	Home for Aged	625.79
Dec. 1, 1941	Rasmus Hansen	Unknown	317.12
Dec. 1, 1941	Anna Kamal	5 Woodbridge Ave., Woodbridge, N. J. ...	447.15
Dec. 5, 1944	Mary Martoken	435 Lawrence St., Perth Amboy, N. J. ...	369.16
Dec. 11, 1945	Anthony Parrella or Mario Parella (Father)	455 Convery Place, Perth Amboy, N. J. ...	283.25
July 10, 1942	Mrs. S. Soos	610 Cortlandt St., Perth Amboy, N. J. ...	123.84
Aug. 20, 1945	Sarah W. Cohen, Trustee for Carol M. Cohen	505 Rahway Ave., Woodbridge, N. J. ...	309.61
			\$2,730.58

PLAINFIELD SAVINGS BANK, PLAINFIELD, N. J.

Dec. 8, 1944	Cline, Mary E.	400 Richmond St., Plainfield, N. J. ...	\$3,826.71
July 1, 1945	Nichols, Mrs. Hugh	117 Roosevelt Ave., Plainfield, N. J. ...	191.54
July 1, 1945	Pettes, Stanley or Pettes, Miss Amy N. ...	Rox 405, Metuchen, N. J.	640.77
Sept. 20, 1945	Semprette, Mrs. Angie	300 Leland Ave., Plainfield, N. J.	175.20
			\$4,834.22

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

July 12, 1938	Kvzip, Zuzanna	187 Wayne St., Jersey City, N. J.	\$107.87
April 24, 1941	Maikonski, Stanislaw	336 Henderson St., Jersey City, N. J. ...	829.98
Dec. 16, 1942	Devlin, Beatrice Walsh	507 W. 159th St., New York, N. Y. ...	2,088.37
Mar. 13, 1943	Meyer, W.	10023 Stratford St., Forest Hills, L. I. ...	139.94
July 13, 1943	Ennis, L. J.	820 Ocean Ave., Jersey City, N. J.	953.96
Feb. 21, 1945	Greenville Mission, c/o Jennie Lamb	255 Winfield Ave., Jersey City, N. J. ...	763.20
July 1, 1944	Jones, D. & E.	255 Railroad Ave., Jersey City, N. J. ...	457.36
Jan. 2, 1945	Gmina Polska	None	130.11
Jan. 20, 1945	Visceglia, Diago	82 Oak St., Jersey City, N. J.	9,456.70
Mar. 23, 1945	Storey, Annie in trust for John Creamer	St. Ann's Home, Jersey City, N. J.	543.19
July 1, 1945	Schott, J. F. and C. Kehr	23 Orchard St., Jersey City, N. J.	589.58
			\$16,060.26

RAHWAY SAVINGS INSTITUTION, RAHWAY, N. J.—NONE

RARITAN SAVINGS BANK (THE), RARITAN, N. J.—NONE

SOMERVILLE SAVINGS BANK, SOMERVILLE, N. J.

May 17, 1941	Robert McGuirk	45 South St., Somerville, N. J.	\$149.98
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TRENTON SAVING FUND SOCIETY (THE), TRENTON, N. J.

June 1, 1938	Barbara Schneider	415 Elmer St., Trenton, N. J.	\$1,142.16
June 6, 1942	Mina Campbell	Address Unknown	511.66
Aug. 1, 1940	Stiff Leszezszyzn	218 Coates St., Trenton, N. J.	479.06
June 1, 1938	Lucy Elam	1013 Nottingham Way, Trenton, N. J. ...	118.69
Feb. 1, 1942	John F. Hoppe	169-24 Rockaway Blvd., Jamaica, N. Y. ...	369.01
Nov. 30, 1943	Nellie M. Anderson	1508 S. Broad St., Trenton, N. J.	1,266.20
Nov. 30, 1943	Henry F. Logan	113 Cooper St., Trenton, N. J.	191.73
			\$4,078.51

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
June 1, 1945	Estate of Bernard Berhold, Nora L. Berhold, Admx.	1073 Fanny St., Elizabeth, N. J.	\$128.84
Mar. 10, 1943	Estate of Augustine G. Brown, John J. Brown, Adm.	457 West End Ave., Elizabeth, N. J. ..	1,996.13
Dec. 1, 1944	Miss Elizabeth F. or Mrs. Elizabeth A. Burke	87 Hamilton Park, New York, N. Y. ...	265.03
Dec. 1, 1937	Bridget Carow	802 Pearl St., Elizabeth, N. J.	123.04
Dec. 1, 1940	Laura E. Jackson	14 Kempshall Place, Elizabeth, N. J. ...	136.02
Dec. 1, 1936	Mary M. Sullivan	c/o J. Thayer Martin, 744 Broad St., Newark, N. J.	493.05
April 21, 1945	A. G. Ziady	119 W. Grand St., Elizabeth, N. J.	478.72
			\$3,620.83

UNITED STATES SAVINGS BANK OF NEWARK, N. J.

Mar. 18, 1935	John McDougall	Elizabeth, N. J.	\$110.49
Mar. 4, 1936	Alexander Kosmatch	251 Mt. Pleasant Ave., Newark, N. J. .	187.61
May 1, 1937	Mrs. Julius Greenberg	308 15th Ave., Newark, N. J.	149.34
Nov. 1, 1938	Edith M. Burke	138 S. 10th St., Newark, N. J.	1,212.80
May 1, 1939	Maude L. Lewis	Newark, N. J.	1,758.65
July 12, 1939	Daisy Griffin	7 Terrace Place, Newark, N. J.	133.90
July 21, 1939	George Brunowsky	1426 Vyal Ave., Bronx, N. Y.	4,061.59
Aug. 17, 1939	Estate of Sabato Capiello, Alexander Capiello, Gdn., John La Sala, Surety..	East Orange, N. J.	803.54
Dec. 1, 1939	Mary H. Smith	18 Oakleigh Lane, St. Louis, Mo.	133.53
Jan. 1, 1940	Hilda M. Connolly	78 N. 6th St., Newark, N. J.	183.79
Mar. 27, 1940	John Cromie	326 High St., Newark, N. J.	174.47
June 28, 1940	Steve Brazis	202 Jefferson St., Newark, N. J.	126.59
Mar. 31, 1941	Paul Ritter	67 East Park St., Newark, N. J.	196.28
Dec. 4, 1941	Nicholas Roth	U. S. Navy Hospital, Lyons, N. J.	123.83
Oct. 5, 1942	Anna Fox	247 Lyons Ave., Newark, N. J.	1,119.20
Nov. 28, 1942	Frances Dorothy O'Leski	411 Walnut St., Newark, N. J.	261.28
Nov. 1, 1943	Ethel Libby Ducker	675 High St., Newark, N. J.	113.20
Aug. 1, 1943	Rocco Santoro	97½ Freeman St., Newark, N. J.	745.75
Nov. 1, 1943	Estate of Philip Reilly, Thomas Lintott, Extr.	624 Mt. Prospect Ave., Newark, N. J. .	2,399.04
Feb. 23, 1943	Alma Silberman	207 Keer Ave., Newark, N. J.	429.07
Feb. 1, 1943	Josephine Schrage	6 William St., Hillside, N. J.	850.53
Feb. 10, 1944	Elmer A. Day in Trust for Elisa Blake..	Newark, N. J.	566.43
Aug. 1, 1944	Edna Yetter	Newark, N. J.	662.71
Aug. 16, 1944	Loretta J. (Stephens) McClellan	Jersey City, N. J.	175.07
Aug. 24, 1944	Freda Zor Gershon Romanoff	Hudson, N. Y.	108.18
June 28, 1944	Klementini Dobak	Newark, N. J.	2,461.78
Nov. 10, 1944	Jack Rutenberg	296 Market St., Newark, N. J.	264.98
Mar. 8, 1945	Catherine R. O'Neil in trust for Lovice E. O'Neil	269 S. 11th St., Newark, N. J.	240.95
			\$19,754.56

SEVENTH AVENUE OFFICE

Sept. 18, 1936	Antonia Baio or Peter Baio	110 Shiffeld St., Newark, N. J.	\$110.87
Sept. 27, 1937	Augusta Baccaro	73 N. 10th St., Newark, N. J.	211.72
Nov. 3, 1939	Sabino DeRogatis	108 Munn Ave., Newark, N. J.	177.24
			\$499.83
			\$20,254.39

SAVINGS BANKS

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
Burlington Savings Institution, Burlington ..	Dec. 30, 1955	\$426	\$598	.....	\$8
Elizabeth Savings Bank, Elizabeth	Nov. 31, 1955	1,882	1,224	\$14	32
Fifth Ward Savings Bank, Jersey City	May 13, 1955	5,821	7,273	37	91
Franklin Savings Institution, Newark	Jan. 14, 1955	18,333	12,129	54	351
Harmonia Savings Bank, Elizabeth	May 11, 1955	19,600	20,902	73	601
Hoboken Bank for Savings, Hoboken	July 8, 1955	10,357	43,435	4	88
Howard Savings Institution, Newark	Jan. 28, 1955	158,026	134,477	360	3,564
Hudson City Savings Bank, Jersey City	Jan. 19, 1955	15,405	27,815	116	244
Montclair Savings Bank, Montclair	April 27, 1955	15,595	16,535	76	79
Morris County Savings Bank, Morristown ...	Aug. 9, 1955	28,791	22,476	87	428
New Brunswick Savings Institution, New Brunswick	July 29, 1955	20,413	16,698	105	465
Orange Savings Bank, Orange	May 3, 1955	12,996	16,265	2	358
Perth Amboy Savings Institution, Perth Amboy	Aug. 26, 1955	18,835	24,259	44	85
Plainfield Savings Bank, Plainfield	May 10, 1955	12,017	6,013	42	180
Provident Institution for Savings in the City of Jersey City, Jersey City	Feb. 7, 1955	24,371	60,505	158	528
Rahway Savings Institution, Rahway	May 19, 1955	2,297	6,004	1	54
Raritan Savings Bank, Raritan	Aug. 1, 1955	1,235	5,027	33	.....
Trenton Saving Fund Society, Trenton	June 15, 1955	4,211	30,052	65	168
Union County Savings Bank, Elizabeth	Aug. 24, 1955	8,277	17,739	38	4
United States Savings Bank, Newark	June 10, 1955	30,600	26,209	18	1,131
Totals		\$409,578	\$496,535	\$1,327	\$8,459

SAVINGS BANKS

Made to December 31, 1955 (Amounts)

Other Real Estate Owned	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.
.....	\$103	.....	.....	\$1,135	\$998	.....	\$137
.....	99	\$5	\$2	3,258	2,855	\$23	380
.....	541	54	.....	13,817	12,707	128	982
.....	1,064	.....	.....	31,931	29,120	387	2,424
.....	1,631	.....	148	42,955	38,319	465	4,171
.....	1,885	.....	.....	55,769	48,717	203	6,849
\$34	9,604	2,813	2	308,940	273,538	3,880	31,522
.....	1,586	4	132	45,302	41,282	400	3,620
.....	1,203	164	27	33,679	30,544	446	2,689
.....	1,523	186	14	53,505	49,232	453	3,820
.....	1,589	.....	.....	39,270	36,736	262	2,272
.....	1,178	35	4	30,838	27,661	80	3,097
20	\$33	1,359	.....	.....	44,635	40,688	640	3,307
.....	659	.....	1	18,912	17,156	234	1,522
65	4,025	.....	.....	89,652	81,321	79	8,252
.....	1	375	.....	.....	9,632	8,915	12	705
.....	292	.....	.....	6,587	6,054	2	531
.....	1,682	.....	.....	36,178	33,171	17	2,990
.....	1,107	.....	.....	27,165	25,183	51	1,931
.....	1,683	256	9	59,996	55,335	513	4,148
\$119	\$34	\$33,248	\$3,517	\$339	\$953,156	\$859,532	\$8,275	\$85,349

CREDIT UNIONS

CREDIT

List of Credit Unions with dates of incorporation and

NAME	Location
A. B. C. Employees Credit Union	Newark
Acco Employees Credit Union	Linden
Accurate Bushing Employees Credit Union	Garwood
Alliance Clay Employees Credit Union	Winslow
Alpha Credit Union	Camden
American Hardware Mutual Credit Union of New Jersey	Newark
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 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
Coca-Cola Employees Credit Union	Bridgeton
Colonial Employees Credit Union	Millville
Communipaw Central New Jersey Employees Credit Union	Jersey City
Diamond Craft Credit Union	Trenton
Division S19, Transit Employees Credit Union	Newark
East Orange Post Office Credit Union	East Orange
Elastic Stop Nut Employees Credit Union	Union
Elizabeth Postal Employees Credit Union	Elizabeth
Employees Credit Union, Swift & Company	Harrison
Employees Credit Union, Swift & Company	Jersey City
Federal Pacific Electric Credit Union	Newark
First Baptist Church of Cranford, N. J., Credit Union	Cranford
Franklin Baker Employees Credit Union	Hoboken
Garden State Liquor Wholesalers Employees Credit Union	Mahwah
General Diaper Service Employees Credit Union	Irvington
Hamilton-Ward Credit Union	Paterson
Highway Credit Union	Trenton
Hoboken Postal Employees Credit Union	Hoboken
Hygrade Employees Credit Union	Newark
Keenco Employees Credit Union	Vineland
Kraft Hillside Credit Union	Hillside
Jersey City Post Office Credit Union	Jersey City
Lucas Credit Union	Gibbsboro
Lurex Employees Credit Union	Vineland
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
Monroe M. C. Credit Union	Morris Plains
Montclair Postal Employees Credit Union	Montclair
Mutual Credit Union	Plainfield
N. J. Forco Employees Credit Union	Newark
N. J. R. Credit Union	Rahway
N. T. M. Employees Credit Union	Kenilworth
Newark Post Office Employees Credit Union	Newark
Newark Teachers Credit Union	Newark

CREDIT UNIONS

UNIONS

commencement of business and names of president and treasurer

Incorporated		Commenced Business		President	Treasurer
June 25, 1943	July 20, 1943	Harry Boehm	William J. Bork		
February 13, 1934	March 2, 1934	Millard E. Anderson	Frank A. Weiss		
November 22, 1954	December 22, 1954	Warren Blakley	John D. Manning		
October 2, 1953	October 2, 1953	William J. Sauser	Lawrence Gambino		
April 4, 1939	April 4, 1939	Mark A. Killcoyne	Charles L. Engel		
July 1, 1935	July 1, 1935	George Rickerhouser	Elizabeth Szollosi		
January 5, 1931	January 16, 1931	George K. Torrance	Joseph Salvest		
December 18, 1931	December 18, 1931	James M. Murray	John A. Kelleher		
January 13, 1932	January 13, 1932	Anne V. Smith	Harold L. Cochran		
January 23, 1932	January 23, 1932	Daniel Teschon	Adele M. Cooper		
March 7, 1933	March 7, 1933	H. C. Finger	A. E. Golz		
January 15, 1934	January 15, 1934	Vincent Bochis	Casimir Jakubik		
September 23, 1929	September 23, 1929	Lester H. Birtwhistle	William S. Weise		
September 21, 1938	September 21, 1938	No Report Filed	No Report Filed		
March 8, 1939	March 3, 1939	J. Russell Smith	Mildred C. Wilson		
September 8, 1944	March 1, 1945	Harry Wilkers	Edward V. Michalak		
July 11, 1929	July 11, 1929	John B. Mullen	John Ludlam		
January 2, 1931	January 2, 1931	Charles Gleaner	Martin Jordan		
August 23, 1948	August 23, 1948	Robert Stewart	Mary E. Tims		
March 16, 1953	March 16, 1953	Albert Howell	Virginia S. Loper		
March 6, 1953	March 6, 1953	Walter Ford	Dolores Young		
January 15, 1934	January 15, 1934	Curtis Davis	John Angello		
December 5, 1949	February —, 1950	Charles Cullen	Martin Sokloff		
November 30, 1945	January 15, 1946	Otto R. Hauser	Ernest Hawkins		
January 14, 1931	January 14, 1931	Frank Aloia	Herbert L. Hagmann		
December 18, 1941	January 1, 1942	John Park	Samuel Scavuzzo		
June 9, 1930	June 9, 1930	Robert V. Sheehan	John F. Small		
July 6, 1933	July 6, 1933	James J. DiNardo	Franklin E. Sherwood		
July 11, 1933	July 11, 1933	John P. Gannon	Conrad Schott		
August 27, 1946	August 27, 1946	John Romano	Daniel Burke		
July 31, 1944	August 6, 1944	Fred Cox	Benjamin Allen		
October 27, 1936	October 27, 1936	Charles Engasser	Harry Wolfe		
May 18, 1954	October 1, 1954	William Gross	Harold J. Hifton		
April 17, 1950	May 1, 1950	Albert Paolello	Kamilla Ehre		
March 28, 1950	April 21, 1950	William T. Bodmer	Leonard Sweetman		
May 28, 1943	May 28, 1943	Frederick M. Quinn	John A. Kilpatrick		
November 21, 1928	November 21, 1928	Ralph Sanseviere	Francis X. Donnelly		
January 3, 1938	January 3, 1938	Robert Palmer	Edward Kraynik		
August 20, 1954	August 20, 1954	Anthony J. Sciliano	Francis Fitzgibbon		
November 19, 1934	December 3, 1934	Rudolf Gelhar	Catherine Moran		
November 7, 1930	November 7, 1930	Samuel Schaefer	William F. Dahring		
March 15, 1948	April 1, 1948	Donald F. Householder	Herbert McKenney		
April 17, 1953	May 1, 1953	Andre Walsh	Francis J. Vastano		
March 4, 1940	April 5, 1940	Harry F. Cavanaugh	Thomas Norris		
October 17, 1939	October 17, 1939	Helen McLaughlin	Stephen Suka		
August 20, 1928	September 1, 1928	Russell Conrow	Wm. M. Drout		
January 9, 1929	January 9, 1929	Frank J. Wade	Jessie F. Siegars		
October 30, 1953	October 30, 1953	Ward S. Cadmus	Mae Reilly		
July 22, 1935	July 22, 1935	Thomas M. Stack	Herman L. Shapiro		
July 27, 1936	July 27, 1936	William H. Manning	Wilson Z. Vail		
March 26, 1954	March 26, 1954	No Report Filed	No Report Filed		
July 10, 1936	July 10, 1936	William G. Pollard	Albert E. Hasbrouck		
November 1, 1943	November 1, 1943	Charles J. Reich, Sr.	John A. Miller		
August 15, 1924	August 15, 1924	August Bates	Harold E. Trautwein		
May 10, 1935	October 1, 1935	J. Fred Bioren	Garland H. Smith		

CREDIT

List of Credit Unions with dates of incorporation and

NAME	Location
North Hudson Postal Credit Union	North Bergen
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
Regina Employees Credit Union	Rahway
Repauno Goodfellows Credit Union.....	Gibbstown
Roebing's Employees Credit Union	Trenton
Salesmans Credit Union	Trenton
Spencer Employees Credit Union	Union
Star Employees Credit Union	Bloomfield
Swift South Jersey Employees Credit Union	New Brunswick
Times Journal Credit Union	Vineland
Vanescos Employees Credit Union	Newark
Worthington Employees Credit Union	Harrison
Worthington-Gamon Employees Credit Union	Newark
Wright Aeronautical Credit Union	Wood-Ridge

CREDIT UNIONS

UNIONS—Continued

commencement of business and names of president and treasurer

Incorporated		Commenced Business		President	Treasurer
June	1, 1953	June	1, 1953	V. James Yacono	Frank E. Wymbs
March	10, 1941	March	10, 1941	Fred Sonnen	Everett T. Church
March	23, 1934	April	4, 1934	Wilfred E. Roosa	Thomas F. Kennedy
February	4, 1929	February	4, 1929	Joseph Gleason	John Pemberton
May	1, 1931	May	1, 1931	John Keiderling	Frank Puri
August	21, 1928	August	21, 1928	Fred H. Combs	George J. Hunt
September	5, 1945	October	1, 1945	Frank Rutkowski	Joseph A. Barry
January	13, 1933	January	13, 1933	Carl Y. Rabke	John L. McCann
March	2, 1954	March	16, 1954	George E. Brooksbank	William E. Plage
November	6, 1933	November	6, 1933	Earl R. Smith	Belford G. Norton
October	14, 1924	October	14, 1924	Joseph J. Kreger	Leon Rohrbacher
April	2, 1945	April	10, 1945	Harry P. Eckman	Lillian Provost
March	19, 1954	March	19, 1954	Seymour Reif	Wilbur Lee
September	25, 1944	October	2, 1944	No Report Filed	No Report Filed
June	15, 1934	June	15, 1934	William Fischer	Edward R. Clayton
May	21, 1954	June	18, 1954	Thomas P. Flynn	Walter A. Brown
July	6, 1935	July	6, 1935	N. Marks	H. N. Withington
August	14, 1924	August	14, 1924	Charles J. Tullo	Charles J. McCambridge
January	12, 1954	February	12, 1954	Donald T. Crowe	John K. Samila
June	19, 1931	June	19, 1931	W. D. Spence, Vice-Pres.	Herman F. Keil

CREDIT UNIONS

CREDIT

Schedule of Assets, Liabilities, Receipts,

NAME	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	\$2,730.74	\$7,908.27	\$15,500.00	.....	.....
Acco Employees Credit Union	20,878.99	\$3,803.49	102,000.00	.....	.....
Accurate Bushing Employees Credit Union	2,250.75	3,186.00	8,085.01	.....	\$31.41
Alliance Clay Employees Credit Union	2,538.77	1,119.00	3,500.00	.....	4.30
Alpha Credit Union	13,915.83	94,967.58	500.00	\$621.03	423.08
American Hardware Mutual Credit Union of N. J.	3,213.43	1,459.00	.....	.....	.....
Arlington Postal Employees Credit Union	1,467.93	18,507.88	500.00	.....	9.22
Armour Jersey City Employees Credit Union	10,943.97	32,020.97	54,937.51	6.37	114.89
Armour North Bergen Employees Credit Union	7,400.94	15,816.34	57,762.00	45.00	225.93
Armour P. P. H. Credit Union	370.32	5,376.00	.....	.....	.....
Bakelite Employees Credit Union	15,567.18	79,856.99	622,162.50	.....	.....
Bayonne Postal Employees Credit Union	1,955.44	10,010.50	3,021.83	.....	.....
Bergen Passaic Postal Credit Union, Inc.	44,932.08	163,456.17	250,200.00	180.50	.....
Bloomfield Credit Union	No Report Filed	.....	.....	.....	.....
Cadco Employees Credit Union	6,855.11	14,961.00	40,500.00	57.55	531.22
Camden Firemen Credit Union	2,819.84	53,094.76	.....	.....	.....
Camden Postal Credit Union	3,509.69	82,642.89	600.00	669.87	9,152.70
Central Jersey Farmers Credit Union	2,307.45	6,435.71	10,000.00	.....	.....
Chemical Workers Credit Union	4,814.52	2,497.00	.....	60.00	.....
Coca-Cola Employees Credit Union	2,542.97	3,724.50	.....	.....	3.66
Colonial Employees Credit Union	1,997.08	3,465.14	.....	.....	.....
Communipaw Central New Jersey Employees Credit Union	3,657.29	31,336.15	5,000.00	.....	149.50
Diamond Craft Credit Union	8,370.98	6,122.95	.....	.....	.....
Division S19, Transit Employees Credit Union ..	19,262.33	98,965.66	1,114.89	1,256.13	.....
East Orange Post Office Credit Union	1,751.38	9,246.10	2,055.37	.....	.....
Elastic Stop Nut Employees Credit Union	29,080.58	59,806.50	172,180.00	2,907.06	402.25
Elizabeth Postal Employees Credit Union	9,691.22	31,496.78	32,936.78	374.32	.....
Employees Credit Union, Swift & Co., Harrison ..	11,173.46	32,690.98	15,000.00	10.00	156.66
Employees Credit Union, Swift & Co., Jersey City	7,138.64	27,685.43	20,000.00	30.00	.....
Federal Pacific Electric Credit Union	4,868.21	6,163.13	19,501.92	.....	.....
First Baptist Church of Cranford, N. J., Credit Union	8,866.50	38,296.00	20,000.00	.....	.....
Franklin Baker Employees Credit Union	36,135.21	61,514.25	32,500.00	.....	.....
Garden State Liquor Wholesalers Employees Credit Union	9,293.37	2,300.50	.....	.....	31.74
General Diaper Service Employees Credit Union	5,657.27	1,440.00	.....	.....	.....
Hamilton-Ward Credit Union	17,360.27	6,544.26	.....	.....	.....
Highway Credit Union	15,858.35	117,317.44	157,075.00	1,399.92	402.67
Hoboken Postal Employees Credit Union	2,412.00	2,432.00	2,000.00	.....	.....
Hygrade Employees Credit Union	2,002.42	21,733.00	.....	226.90	91.53
Jersey City Post Office Credit Union	5,895.45	55,478.11	57,920.00	400.00	279.00
Keenco Employees Credit Union	2,214.08	630.89	.....	.....	.....
Kraft Hillside Credit Union	7,594.53	12,424.52	63,311.02	.....	.....
Lucas Credit Union	5,330.89	65,864.25	30,000.00	.....	.....
Lurex Employees Credit Union	1,485.94	3,240.96	2,400.00	.....	42.70
Maxwell House, Sanka & Central Laboratories Employees Credit Union	300,456.75	63,121.88	21,000.00	2,590.64	1,449.05
Mercer Department of Labor and Industry Credit Union	40,890.63	123,563.35	204,262.79	.....	2.27

CREDIT UNIONS

UNIONS—Continued

Disbursements, Miscellaneous—December 31, 1955

ASSETS AND LIABILITIES—Continued

Total Assets	Due Members	Borrowed Money	Other Liabilities	Other Reserves	Statutory Reserves	Surplus and Undivided Profits	Total Liabilities
\$26,139.01	\$21,879.07	.....	\$621.90	\$340.50	\$1,130.96	\$2,166.58	\$26,139.01
206,682.48	180,973.48	.....	.....	.....	8,671.15	17,037.85	206,682.48
13,553.17	13,277.54	.....	.....	.....	62.77	212.86	13,553.17
7,162.07	6,940.32	.....	.....	.....	68.27	153.48	7,162.07
110,427.52	97,852.82	.....	2,784.92	136.48	8,653.30	1,000.00	110,427.52
4,672.43	4,177.08	.....	.....	.....	360.35	135.00	4,672.43
20,485.03	16,959.06	.....	.....	.....	2,200.00	1,325.97	20,485.03
98,023.71	90,347.70	.....	.....	65.54	3,889.68	3,740.79	98,023.71
81,250.21	75,322.92	\$3,000.00	20.28	.....	1,845.49	1,061.32	81,250.21
9,446.52	7,676.56	.....	.....	.....	251.34	1,518.62	9,446.52
717,586.67	673,232.58	.....	.....	.....	24,157.61	20,196.48	717,586.67
14,987.77	12,832.03	.....	.....	.....	867.96	1,287.78	14,987.77
458,768.75	441,468.46	.....	.....	.....	12,967.25	4,333.04	458,768.75
No Report Filed	No Report Filed	.....	.....	No Report Filed	.....	.....	.....
62,904.88	57,054.00	.....	.....	502.00	2,298.27	3,050.61	62,904.88
55,914.60	48,677.28	.....	.....	.....	1,876.91	5,360.41	55,914.60
96,575.15	82,975.46	4,000.00	290.07	.....	4,885.16	4,484.46	96,575.15
18,743.16	17,465.22	.....	.....	.....	680.36	597.58	18,743.16
7,371.52	6,050.21	.....	1.10	.....	338.06	982.15	7,371.52
6,271.13	5,925.03	.....	.....	.....	75.85	270.25	6,271.13
5,462.22	4,964.45	.....	.....	.....	99.93	397.84	5,462.22
40,142.94	33,797.97	2,000.00	893.62	.....	1,671.95	1,779.40	40,142.94
14,493.93	13,351.38	.....	.....	.....	562.46	580.09	14,493.93
120,599.01	110,009.34	.....	109.20	.....	4,260.36	6,220.11	120,599.01
13,052.85	7,199.52	.....	21.07	.....	2,414.87	3,417.39	13,052.85
264,376.39	249,736.32	.....	7,103.20	719.70	6,756.84	60.33	264,376.39
74,499.10	66,874.85	.....	57.50	.....	4,480.22	3,086.53	74,499.10
59,031.10	52,510.35	.....	29.69	10.00	2,790.09	3,690.97	59,031.10
54,854.07	50,135.63	.....	.....	.....	2,671.97	2,046.47	54,854.07
30,533.36	29,109.26	.....	36.02	.....	720.89	667.19	30,533.36
67,162.50	62,607.87	.....	.....	33.00	2,211.37	2,250.26	67,162.50
130,449.46	123,298.04	.....	.....	.....	7,080.40	71.02	130,449.46
11,625.61	11,306.42	.....	.....	.....	59.99	259.20	11,625.61
7,097.27	6,776.46	.....	1.32	.....	91.52	227.97	7,097.27
23,904.53	23,440.46	.....	.....	.....	346.74	117.33	23,904.53
292,053.38	276,067.84	.....	6,051.56	1,687.73	4,674.47	3,571.76	292,053.38
6,844.00	5,712.86	.....	13.54	.....	816.35	301.25	6,844.00
24,053.85	23,209.34	.....	.....	.....	268.14	576.37	24,053.85
119,972.56	114,917.18	.....	.....	.....	4,499.20	556.18	119,972.56
2,844.97	2,649.79	.....	.....	.....	46.44	148.74	2,844.97
83,330.07	77,244.13	.....	230.73	.....	2,354.71	3,500.50	83,330.07
101,195.14	96,101.81	.....	.....	.....	1,417.08	3,676.25	101,195.14
7,169.60	6,700.01	.....	.....	.....	58.89	410.70	7,169.60
388,618.32	381,367.64	.....	13.46	863.60	5,317.83	1,055.79	388,618.32
368,719.06	351,254.12	.....	.....	1,750.00	9,723.96	5,990.98	368,719.06

CREDIT UNIONS

CREDIT

Schedule of Assets, Liabilities, Receipts,

NAME	ASSETS AND LIABILITIES				
	Cash	Loans to Members	Loans to Other Credit Unions and Investments	Furniture and Fixtures	Other Assets
Monmouth County Postal Employees Credit Union	\$4,650.41	\$45,176.75	\$28,980.00		
Monroe Credit Union	44,232.14	82,061.81	140,000.00		\$1,508.89
Monroe M. C. Credit Union	21,523.83	33,161.93	35,166.48	\$62.07	
Montclair Postal Employees Credit Union	2,105.24	9,512.50			
Mutual Credit Union	2,052.87	13,309.81	15,000.00		
N. J. Forco Employees Credit Union	In Dissolution				
N. J. R. Credit Union	2,090.89	29,279.84	19,000.00		
N. T. M. Employees Credit Union	1,290.91	5,428.59			185.00
Newark Post Office Employees Credit Union	24,639.55	98,145.60		1,797.12	284.16
Newark Teachers Credit Union	14,132.61	224,575.43	239,078.82	1,211.25	340.00
North Hudson Postal Credit Union	6,932.38	19,066.44	5,000.00		
Passaic County Employees Credit Union	1,334.75	20,105.08	10,283.17	1.00	
Passaic Postal Employees Credit Union	7,869.35	41,636.40	605.08	2,017.42	
Perth Amboy Postal Employees Credit Union	2,591.47	6,684.00	5,000.00		
Plainfield Credit Union	11,135.74	48,774.41	13,000.00	331.00	
Postal Employees Credit Union	18,584.67	63,153.34	39,729.17	231.95	87.03
Ransome Employees Credit Union	2,380.24	38,275.00	3,500.00	312.48	9,718.93
Raritan Credit Union	55,225.72	67,099.93	283,050.00		1,683.83
Regina Employees Credit Union	7,261.00	12,143.00	25,900.56		
Repauno Good Fellows Credit Union	57,951.78	78,398.68			
Roebling's Employees Credit Union	120,772.60	110,980.90	2,466,114.72		179.70
Salemsmans Credit Union	14,546.45	6,487.15			
Spencer Employees Credit Union	2,223.11	3,574.00			
Star Employees Credit Union	No Report Filed				
Swift South Jersey Employees Credit Union	4,963.87	1,729.00			
Times Journal Credit Union	2,531.86	4,329.76	1,000.00		
Vanesco Employees Credit Union	8,527.03	25,700.06	24,000.00		842.92
Worthington Employees Credit Union	28,903.36	103,567.91	162,200.00	4,390.92	5,490.00
Worthington-Gamon Employees Credit Union	3,432.14	12,764.19	10,000.00		
Wright Aeronautical Credit Union	131,822.67	1,107,785.84	2,256,053.98		6,471.34
Totals	\$1,315,369.74	\$3,867,931.63	\$7,813,688.60	\$21,190.50	\$40,295.58

CREDIT UNIONS

UNIONS—Continued

Disbursements, Miscellaneous—December 31, 1955

ASSETS AND LIABILITIES—Continued

Total Assets	Due Members	Borrowed Money	Other Liabilities	Other Reserves	Statutory Reserves	Surplus and Undivided Profits	Total Liabilities
\$78,807.16	\$73,296.16	.....	\$43.50	.....	\$3,608.65	\$1,858.85	\$78,807.16
267,802.84	246,202.55	.....	26.32	.....	17,292.55	4,181.42	267,802.84
89,914.31	88,288.58	.....	.....	.....	816.41	809.32	89,914.31
11,617.74	10,306.73	.....	266.11	.....	903.85	141.05	11,617.74
30,362.68	28,004.10	.....	.....	.....	1,187.81	1,170.77	30,362.68
In Dissolution				In Dissolution			
41,370.73	40,197.07	.....	4.71	.....	1,068.31	100.64	41,370.73
6,904.50	6,246.20	.....	.....	.....	593.31	64.99	6,904.50
124,866.43	112,203.82	.....	13.38	.....	7,451.71	5,197.52	124,866.43
479,338.11	452,921.77	.....	15.00	\$150.00	21,583.30	4,668.04	479,338.11
30,998.82	29,768.62	.....	620.84	.....	295.43	313.93	30,998.82
31,724.00	28,349.83	.....	.....	1,449.31	858.72	1,066.14	31,724.00
52,128.25	44,470.22	.....	100.00	.....	3,293.68	4,264.35	52,128.25
14,275.47	13,315.72	.....	.....	.....	807.67	152.08	14,275.47
73,241.15	68,336.84	.....	.03	.....	4,820.02	84.26	73,241.15
121,786.16	115,058.93	.....	.....	.....	5,041.55	1,685.68	121,786.16
54,186.65	50,694.17	.....	.....	2,140.98	1,351.50	.....	54,186.65
407,059.48	387,317.16	.....	.....	.....	12,718.28	7,024.04	407,059.48
45,304.56	43,694.68	.....	16.50	.....	275.56	1,317.82	45,304.56
136,350.46	124,189.55	.....	.....	.....	7,261.30	4,899.61	136,350.46
2,698,047.92	2,556,194.28	.....	.....	22,088.71	90,998.25	28,766.68	2,698,047.92
21,033.60	19,052.74	.....	.....	.....	549.66	1,431.20	21,033.60
5,797.11	4,899.43	\$500.00	.....	14.75	82.39	300.54	5,797.11
No Report Filed				No Report Filed			
6,692.87	6,377.74	.....	31.08	.....	162.61	121.44	6,692.87
7,861.62	7,637.85	.....	.....	.....	46.02	177.75	7,861.62
59,070.01	56,169.96	.....	51.25	.....	1,824.25	1,024.55	59,070.01
304,552.19	240,606.57	25,000.00	8.01	3,250.00	15,373.07	20,314.54	304,552.19
26,196.33	24,811.81	.....	.....	.....	275.64	1,108.88	26,196.33
3,502,133.83	3,267,174.21	118,700.00	.....	.....	88,019.80	28,239.82	3,502,133.83
\$13,058,476.05	\$12,187,217.15	\$153,200.00	\$19,415.91	\$35,262.32	\$429,318.71	\$234,061.96	\$13,058,476.05

CREDIT UNIONS

CREDIT

Schedule of Assets, Liabilities, Receipts,

NAME	INCOME AND EXPENSES			
	Interest on Loans to Members	Other Interest	Other Income	Total Income
A. B. C. Employees Credit Union	\$1,085.84	\$384.60	.....	\$1,470.44
Acco Employees Credit Union	9,324.11	2,517.59	.....	11,841.70
Accurate Pushing Employees Credit Union	277.25	106.85	.....	384.10
Alliance Clay Employees Credit Union	182.10	101.25	.....	283.35
Alpha Credit Union	10,391.87	18.76	.....	10,410.63
American Hardware Mutual Credit Union of N. J.	207.23	42.48	.....	249.71
Arlington Postal Employees Credit Union	1,703.98	17.56	.....	1,721.54
Armour Jersey City Employees Credit Union	3,180.60	1,423.10	.....	4,603.70
Armour North Bergen Employees Credit Union..	1,537.26	1,677.82	\$39.20	3,254.28
Armour P. P. H. Credit Union	529.56	88.80	.....	618.36
Bakelite Employees Credit Union	9,864.38	14,508.91	.....	24,373.29
Bayonne Postal Employees Credit Union	1,124.62	123.23	16.85	1,264.70
Bergen Passaic Postal Credit Union, Inc.	18,087.98	7,919.59	1,214.66	27,222.23
Bloomfield Credit Union	No Report Filed	.....	.....	.....
Cadco Employees Credit Union	1,690.63	849.88	.....	2,540.51
Camden Firemen Credit Union	6,294.65	.....	.....	6,294.65
Camden Postal Credit Union	9,719.31	12.50	1,347.51	11,079.32
Central Jersey Farmers Credit Union	416.50	244.17	.30	661.27
Chemical Workers Credit Union	286.30	.....	.....	286.30
Coca-Cola Employees Credit Union	379.42	.....	.....	379.42
Colonial Employees Credit Union	352.98	.....	.....	352.98
Communi-paw Central New Jersey Employees Credit Union	4,040.12	125.00	.....	4,165.12
Diamond Craft Credit Union	612.33	.....	.....	612.33
Division 819, Transit Employees Credit Union ..	10,716.36	27.50	.....	10,743.86
East Orange Post Office Credit Union	1,146.83	55.37	.....	1,202.20
Elastic Stop Nut Employees Credit Union	6,983.25	4,507.51	.....	11,490.76
Elizabeth Postal Employees Credit Union	3,885.54	915.45	.....	4,800.99
Employees Credit Union, Swift & Co., Harrison..	3,778.74	270.00	.....	4,048.74
Employees Credit Union, Swift & Co., Jersey City	3,125.91	651.84	.30	3,778.05
Federal Pacific Electric Credit Union	484.54	501.92	.....	986.46
First Baptist Church of Cranford, N. J., Credit Union	4,275.04	501.90	.....	4,776.94
Franklin Baker Employees Credit Union	5,676.63	843.75	.....	6,520.38
Garden State Liquor Wholesalers Employees Credit Union	343.38	40.10	.....	383.48
General Diaper Service Employees Credit Union	170.60	89.19	42.92	302.71
Hamilton-Ward Credit Union	521.51	315.31	.....	836.82
Highway Credit Union	9,725.73	5,912.32	29.45	15,667.50
Hoboken Postal Employees Credit Union	339.11	50.00	.....	389.11
Hygrade Employees Credit Union	3,660.86	.....	.....	3,660.86
Jersey City Post Office Credit Union	6,343.39	1,467.18	.....	7,810.57
Keenco Employees Credit Union	177.90	.....	.....	177.90
Kraft Hillside Credit Union	2,145.89	1,339.49	.....	3,485.38
Lucas Credit Union	5,086.02	541.47	.....	5,627.49
Lurex Employees Credit Union	424.22	.....	.....	424.22
Maxwell House, Sanka & Central Laboratories Employees Credit Union	7,196.75	7,980.85	.....	15,127.60
Mercer Department of Labor and Industry Credit Union	13,415.04	6,036.12	1,598.26	21,049.42

CREDIT UNIONS

UNIONS—Continued

Disbursements, Miscellaneous—December 31, 1955

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
\$200.00	\$4.22	.....	\$61.76	.....	\$44.56	.....
2,050.00	70.33	.....	205.12	.....	402.67	.....
.....	23.82	.....	1.00	.....	.....	.....
.....	2.32	.....	25.57	.....	8.64	.....
3,570.00	174.80	\$189.86	116.40	\$360.00	517.57	.....
70.00	16.09	.....	44.44	.....	13.74	.....
235.00	8.23	5.50	76.00	.....	56.91	.....
1,119.00	28.61	.....	259.54	5.50	171.99	.....
550.00	29.01	50	122.34	.....	111.34	.....
240.00	8.58	.....	74.63	.....	27.03	.....
3,488.00	323.53	11.90	333.29	.....	605.30	.....
550.00	.....	.....	1.00	.....	42.15	.....
3,637.50	170.66	798.68	364.22	360.00	563.05	.....
No Report Filed	.....	.....	No Report Filed	.....	.....	.....
480.00	12.13	.....	1.00	.....	89.18	.....
1,117.00	27.64	19.00	125.22	.....	192.11	.....
3,671.94	110.63	199.59	1.00	578.58	412.17	\$124.25
150.00	10.65	.....	46.93	.....	34.35	.....
60.00	38.85	14.06	1.00	.....	28.66	.....
.....	19.97	.....	25.14	.....	10.23	.....
.....	13.53	.60	24.53	.....	13.55	15.00
1,310.00	54.35	39.95	123.57	5.00	152.42	60.00
200.00	16.10	.....	63.38	.....	49.47	.....
3,542.50	65.47	60.00	239.26	168.00	440.73	.....
400.00	3.90	.....	176.74	.....	46.27	.....
344.75	85.41	3.00	250.63	.....	424.32	.....
1,197.50	75.62	29.60	126.32	.....	183.72	.....
650.00	31.61	3.65	211.42	.....	130.64	.....
950.00	70.34	.....	189.61	.....	132.73	.....
100.00	134.26	3.20	1.00	.....	74.95	.....
1,245.00	54.05	11.00	174.00	800.00	137.11	.....
534.64	40.99	3.00	51.00	.....	218.73	.....
.....	.....	.....	1.00	.....	3.34	.....
25.00	7.14	.....	42.11	.....	6.56	.....
.....	10.91	.....	83.98	.....	24.08	.....
1,913.40	188.69	22.15	1.00	.....	410.88	.....
110.00	15.60	4.00	1.00	.....	.....	.....
1,381.70	628.47	136.63	382.79	150.00	104.77	.....
1,807.50	145.78	95.81	272.14	.....	264.36	.....
.....	2.66	.....	.....	.....	.....	.....
.....	55.17	.....	256.81	.....	151.55	.....
.....	26.47	.....	142.41	.....	197.04	.....
.....	4.45	.....	45.32	.....	24.63	.....
1,579.29	78.41	.....	1.00	.....	458.65	.....
3,258.25	74.79	.....	101.00	.....	575.00	.....

CREDIT

Schedule of Assets, Liabilities, Receipts,

NAME	INCOME AND EXPENSES—Continued		
	Other Expenses	Net Gain or Loss	Total
A. B. C. Employees Credit Union	\$297.00	\$862.90	\$1,470.44
Acco Employees Credit Union	1,337.43	7,776.15	11,841.70
Accurate Bushing Employees Credit Union	104.15	255.13	384.10
Alliance Clay Employees Credit Union	125.32	121.50	283.35
Alpha Credit Union	1,630.51	3,851.49	10,410.63
American Hardware Mutual Credit Union of N. J.	25.07	80.37	249.71
Arlington Postal Employees Credit Union	339.51	1,000.39	1,721.54
Armour Jersey City Employees Credit Union	789.62	2,229.44	4,603.70
Armour North Bergen Employees Credit Union	387.19	2,053.90	3,254.28
Armour P. P. H. Credit Union	9.00	259.12	618.36
Bakelite Employees Credit Union	696.36	18,914.91	24,373.29
Bayonne Postal Employees Credit Union	265.82	405.73	1,264.70
Bergen Passaic Postal Credit Union, Inc.	3,927.52	17,400.60	27,222.23
Bloomfield Credit Union	No Report Filed		
Cadco Employees Credit Union	124.74	1,833.46	2,540.51
Camden Firemen Credit Union	1,898.75	2,914.93	6,294.65
Camden Postal Credit Union	2,160.75	3,820.41	11,079.32
Central Jersey Farmers Credit Union	11.50	407.84	661.27
Chemical Workers Credit Union	62.70	81.03	286.30
Coca-Cola Employees Credit Union	60.34	263.74	379.42
Colonial Employees Credit Union	57.25	228.52	352.98
Communi-paw Central New Jersey Employees Credit Union	794.51	1,625.32	4,165.12
Diamond Craft Credit Union	170.00	113.38	612.33
Division 819, Transit Employees Credit Union ..	1,742.30	4,485.60	10,743.86
East Orange Post Office Credit Union	305.15	270.14	1,202.20
Elastic Stop Nut Employees Credit Union	2,371.59	8,011.06	11,490.76
Elizabeth Postal Employees Credit Union	947.78	2,240.45	4,800.99
Employees Credit Union, Swift & Co., Harrison..	624.93	2,396.49	4,048.74
Employees Credit Union, Swift & Co., Jersey City	457.02	2,048.35	3,778.05
Federal Pacific Electric Credit Union	14.40	658.65	986.46
First Baptist Church of Cranford, N. J., Credit Union	528.29	1,827.49	4,776.94
Franklin Baker Employees Credit Union	305.08	5,366.94	6,520.38
Garden State Liquor Wholesalers Employees Credit Union	84.56	294.58	383.48
General Diaper Service Employees Credit Union	21.48	200.42	302.71
Hamilton-Ward Credit Union	142.88	574.97	836.82
Highway Credit Union	3,177.06	9,954.32	15,667.50
Hoboken Postal Employees Credit Union	12.00	246.51	389.11
Hyrgrade Employees Credit Union	591.31	284.69	3,660.36
Jersey City Post Office Credit Union	1,433.24	3,791.74	7,810.57
Keenco Employees Credit Union .....	.....	175.24	177.90
Kraft Hillside Credit Union	233.93	2,787.92	3,485.38
Lucas Credit Union	1,634.76	3,626.81	5,627.49
Lurex Employees Credit Union	124.15	225.67	424.22
Maxwell House, Sanka & Central Laboratories Employees Credit Union	793.78	12,216.47	15,127.60
Mercer Department of Labor and Industry Credit Union	3,094.99	13,945.39	21,049.42

CREDIT UNIONS

UNIONS—Continued

Disbursements, Miscellaneous—December 31, 1955

MISCELLANEOUS					
Number of Members December 31, 1954	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
109	10	11	108	\$621.90	38
760	88	71	777	4,785.57	371
56	42	16	82	.....	25
35	6	6	35	45.25	8
1,202	186	168	1,220	2,344.98	790
78	9	20	67	96.60	13
89	4	4	89	629.49	54
422	41	40	423	2,129.73	190
197	20	23	194	1,482.01	75
61	10	10	61	299.18	27
1,620	205	112	1,713	16,208.80	445
101	2	5	98	391.94	46
970	111	25	1,056	12,000.79	526
.....	No Report Filed	.....	No Report Filed	.....	.....
204	7	7	204	1,267.70	134
477	22	20	479	1,942.39	278
162	3	2	163	370.47	19
239	9	42	206	.....	34
37	8	6	39	91.28	25
45	12	9	48	55.65	28
359	16	31	344	893.62	196
113	51	50	114	259.67	46
864	32	53	893	3,170.93	504
149	6	23	132	162.45	73
734	63	47	750	7,103.20	259
381	21	20	382	1,733.35	167
291	29	39	281	1,529.06	149
470	90	17	543	1,261.00	218
224	177	136	265	558.96	66
167	4	7	164	1,335.42	85
434	64	25	473	4,515.56	193
41	14	7	48	.....	18
34	14	10	38	121.06	13
70	20	13	77	466.66	34
591	128	26	693	5,791.56	327
74	.....	1	73	158.82	32
225	22	6	241	.....	109
413	17	18	412	3,334.38	217
31	2	11	22	.....	4
439	93	208	324	2,197.81	84
293	70	49	314	2,581.98	201
52	5	8	49	244.00	25
803	151	62	892	10,923.60	314
1,016	71	95	992	9,867.08	442

CREDIT UNIONS

CREDIT

Schedule of Assets, Liabilities, Receipts,

NAME	INCOME AND EXPENSES			
	Interest on Loans to Members	Other Interest	Other Income	Total Income
Monmouth County Postal Employees Credit Union	\$4,593.45	\$988.92	.....	\$5,582.37
Monroe Credit Union	9,120.09	4,339.42	.....	14,059.51
Monroe M. C. Credit Union	2,780.55	645.85	.....	3,426.40
Montclair Postal Employees Credit Union	1,080.79	.....	.....	1,080.79
Mutual Credit Union	1,519.21	334.71	\$0.06	1,853.98
N. J. Forco Employees Credit Union	In Dissolution			
N. J. R. Credit Union	2,067.72	475.00	.....	2,542.72
N. T. M. Employees Credit Union	640.26	.....	.....	640.26
Newark Post Office Employees Credit Union	8,837.31	270.00	2.10	9,109.41
Newark Teachers Credit Union	16,638.24	6,523.88	2.10	23,166.22
North Hudson Postal Credit Union	2,109.00	94.13	.....	2,203.13
Passaic County Employees Credit Union	1,921.97	283.17	.....	2,205.14
Passaic Postal Employees Credit Union	3,809.36	27.72	.....	3,837.08
Perth Amboy Postal Employees Credit Union	647.43	126.95	.....	774.38
Plainfield Credit Union	4,260.90	170.00	.....	4,439.90
Postal Employees Credit Union	6,804.85	1,874.09	.....	8,678.94
Ransome Employees Credit Union	4,794.99	87.50	.....	4,882.49
Raritan Credit Union	6,029.39	8,178.87	158.77	14,367.03
Regina Employees Credit Union	1,306.23	495.46	.....	1,801.69
Repauno Good Fellows Credit Union	8,918.86	38.38	.....	8,957.24
Roebbling's Employees Credit Union	7,508.34	60,085.90	.....	67,594.24
Salesmans Credit Union	656.86	94.11	.....	750.97
Spencer Employees Credit Union	557.21	.....	.....	557.21
Star Employees Credit Union	No Report Filed			
Swift South Jersey Employees Credit Union	218.07	.....	.....	218.07
Times Journal Credit Union	293.85	32.08	.....	325.93
Vanescio Employees Credit Union	2,960.07	786.61	.....	3,746.68
Worthington Employees Credit Union	10,984.09	5,790.50	14.00	16,788.59
Worthington-Gamon Employees Credit Union	1,304.41	37.50	.....	1,341.91
Wright Aeronautical Credit Union	70,616.92	58,600.34	.....	129,217.26
Totals	\$353,901.48	\$213,142.45	\$4,466.48	\$571,510.41

CREDIT UNIONS

UNIONS—Continued

Disbursements, Miscellaneous—December 31, 1955

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
\$1,060.00	\$23.33	\$30.56	\$1.00	.....	\$178.49	.....
1,604.48	43.88	2.33	81.00	.....	531.11	.....
.....	24.79	4.50	87.77	.....	88.43	.....
475.00	.....	.....	128.71	.....	39.16	.....
340.00	14.93	.....	42.36	.....	56.00	.....
In Dissolution			In Dissolution			
583.75	7.61	.....	153.68	.....	97.95	.....
354.80	13.19	4.08	101.88	.....	.....	.....
2,506.96	37.10	10.00	173.50	.....	375.62	.....
3,500.00	150.12	275.10	136.64	\$315.00	.....	\$160.04
1,202.50	119.54	.....	83.74	.....	68.41	.....
637.50	47.25	.....	119.32	.....	89.37	.....
1,200.00	29.71	.....	117.79	.....	.....	.....
100.00	13.98	.....	52.39	.....	27.50	.....
.....	166.37	11.78	101.11	227.65	190.61	.....
2,071.00	223.68	44.29	241.00	.....	232.34	.....
2,050.00	122.54	10.00	521.00	.....	179.21	98.04
.....	27.05	.....	167.77	.....	557.69	.....
230.00	46.64	3.00	84.82	.....	19.76	.....
3,177.30	57.02	.....	181.00	.....	.....	.....
34.21	.....	.....	405.05	5,000.00	.....	.....
300.00	5.26	.....	90.76	.....	26.84	.....
.....	32.49	.50	45.35	.....	.....	8.34
No Report Filed	.....	.....	No Report Filed	.....	.....	.....
35.00	.....	.....	47.24	.....	9.55	.....
.....	10.55	.....	25.50	.....	.....	.....
896.86	25.42	.50	238.59	.....	122.85	.....
370.61	47.70	.....	525.30	.....	628.37	55.90
.....	11.25	.....	44.67	.....	27.95	.....
.....	1,573.37	.15	1,140.15	.....	.....	1,483.82
\$64,447.94	\$5,838.01	\$2,048.47	\$9,938.71	\$7,969.73	\$11,104.36	\$2,005.39

CREDIT UNIONS

CREDIT

Schedule of Assets, Liabilities, Receipts,

NAME	INCOME AND EXPENSES—Continued		
	Other Expenses	Net Gain or Loss	Total
Monmouth County Postal Employees Credit Union	\$1,271.57	\$3,017.42	\$5,582.37
Monroe Credit Union	916.95	10,880.76	14,059.51
Monroe M. C. Credit Union	706.57	2,514.34	3,426.40
Montclair Postal Employees Credit Union	59.19	378.73	1,080.79
Mutual Credit Union	387.73	1,012.96	1,853.98
N. J. Forco Employees Credit Union		In Dissolution	
N. J. R. Credit Union	271.31	1,428.42	2,542.72
N. T. M. Employees Credit Union	33.80	132.51	640.26
Newark Post Office Employees Credit Union	1,402.41	4,603.82	9,109.41
Newark Teachers Credit Union	1,594.87	17,034.45	23,166.22
North Hudson Postal Credit Union	362.13	364.81	2,203.13
Passaic County Employees Credit Union	248.03	1,063.67	2,205.14
Passaic Postal Employees Credit Union	733.70	1,755.88	3,837.08
Perth Amboy Postal Employees Credit Union ...	117.39	463.12	774.38
Plainfield Credit Union	2,279.62	1,462.76	4,489.90
Postal Employees Credit Union	1,413.70	4,452.93	8,678.94
Ransome Employees Credit Union	733.19	1,168.51	4,882.49
Raritan Credit Union	1,280.48	12,334.04	14,367.03
Regina Employees Credit Union	140.26	1,277.21	1,801.69
Repauno Good Fellows Credit Union	392.40	5,149.52	8,957.24
Roebling's Employees Credit Union	913.27	61,241.71	67,594.24
Salesmans Credit Union .....	.....	328.11	750.97
Spencer Employees Credit Union	125.94	344.59	557.21
Star Employees Credit Union	No Report Filed		
Swift South Jersey Employees Credit Union	8.41	117.87	218.07
Times Journal Credit Union	68.82	221.06	325.93
Vanasco Employees Credit Union	650.78	1,811.68	3,746.68
Worthington Employees Credit Union	2,411.37	12,749.34	16,788.59
Worthington-Gamon Employees Credit Union	231.43	1,026.61	1,341.91
Wright Aeronautical Credit Union	1,686.88	123,332.89	129,217.26
Totals	\$54,357.92	\$413,799.88	\$571,510.41

CREDIT UNIONS

UNIONS—Continued

Disbursements, Miscellaneous—December 31, 1955

MISCELLANEOUS

Number of Members December 31, 1954	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
244	11	8	247	\$2,384.87	152
1,100	274	343	1,031	7,554.77	340
249	147	70	326	1,985.41	123
130	10	8	132	266.11	63
111	11	13	109	724.02	48
In Dissolution			In Dissolution		
137	14	13	133	1,193.25	89
166	21	10	177	.....	89
1,073	43	50	1,066	3,054.05	551
1,509	137	71	1,575	12,500.94	463
220	10	11	219	620.84	109
212	36	17	231	1,088.70	124
211	11	6	216	1,057.54	123
84	7	7	84	369.84	41
317	14	10	321	1,504.84	178
346	45	8	383	3,063.47	176
267	33	52	248	1,143.91	145
1,407	185	163	1,429	9,802.82	345
126	41	11	156	.....	49
806	44	....	850	4,359.31	387
2,992	364	231	3,125	52,582.32	668
126	16	47	95	402.84	45
61	36	32	65	.....	29
No Report Filed			No Report Filed		
45	4	8	41	220.22	16
34	24	2	56	.....	17
342	23	38	327	1,408.91	155
1,975	177	317	1,855	7,473.66	756
183	46	42	187	128.64	91
9,954	1,783	1,415	10,322	95,170.73	4,558
39,559	5,572	4,562	40,569	\$313,035.91	16,832

SMALL LOAN LICENSEES

SMALL LOAN
Table 1—Assets.

License No.	NAME AND LOCATION	Cash	Loans	Real Estate
799	A. B. C. Credit, Inc., Bridgeton	\$12,322.90	\$584,029.71	.....
880	A. B. C. Credit, Inc., Fort Lee	4,295.24	45,364.34	.....
849	A. B. C. Credit, Inc., Vineland	10,992.14	317,140.29	.....
80	Acme Finance Company, Newark	3,653.15	212,973.42	.....
865	American Finance Corporation of Camden, Camden	16,168.88	1,106,070.21	.....
866	American Finance Corporation of Clifton, Clifton	11,295.58	279,706.36	.....
867	American Finance Corporation of Gloucester City, Gloucester City	13,388.39	905,798.03	.....
868	American Finance Corporation of Maplewood, Maplewood	8,132.13	169,467.41	.....
869	American Finance Corporation of Paterson, Paterson	13,513.79	449,064.12	.....
870	American Finance Corporation of Ridgewood, Ridgewood	8,286.31	359,020.55	.....
871	American Finance Corporation of South Orange, South Orange	10,450.22	337,199.24	.....
872	American Finance Corporation of Westwood, Westwood	10,920.61	276,538.04	.....
834	Associates Loan Company, Ewing Township (Trenton)	1,962.52	244,978.71	.....
664	Atlantic City Loan Company, Atlantic City	10,720.10	586,026.11	.....
727	Atlantic County Small Loan Service, J. Allison Kruse, t/a, Pleasantville	654.80	187,889.55	.....
768	Atlas Loan Company, Cranford	12,355.49	279,192.83	.....
759	Auto Loan Company, Newark	5,674.51	403,888.45	.....
776	Beacon Finance Company of Highland Park, Highland Park	6,173.20	589,311.22	.....
749	Beacon Finance Company of Neptune, Neptune	8,180.73	515,066.68	.....
855	Beacon Finance Company of Roselle, Roselle	7,520.41	209,046.84	.....
472	Beacon Finance Company of Trenton, New Jersey, Trenton	8,937.58	749,358.65	.....
874	Bell Finance Company, Atlantic Highlands	20,590.05	193,036.74	.....
775	Bell Finance Company of Freehold, Freehold	25,079.51	389,812.65	.....
878	Bell Finance Company, Long Branch	16,925.21	171,483.75	.....
742	Bell Finance Company, Red Bank	39,809.74	767,084.85	.....
670	Beneficial Finance Co. of Asbury Park, Asbury Park	5,637.56	605,852.67	.....
667	Beneficial Finance Co. of Atlantic City, Atlantic City	7,854.64	923,637.50	.....
669	Beneficial Finance Co. of Bayonne, Bayonne	3,012.58	500,172.74	.....
697	Beneficial Finance Co. of Bloomfield, Bloomfield	4,165.45	625,882.32	.....
778	Beneficial Finance Co. of Caldwell, Caldwell	520.98	172,521.09	.....
139	Beneficial Finance Co. of Camden, Camden	4,896.75	527,138.93	.....
305	Beneficial Finance Co. of Camden County, Camden	4,781.40	639,037.32	.....
838	Beneficial Finance Co. of New Jersey, East Orange	4,407.05	387,988.82	.....
23	Beneficial Finance Co. of Elizabeth, Elizabeth	6,148.27	619,190.26	.....
441	Beneficial Finance Co. of Hackensack, Hackensack	2,013.84	505,284.41	.....
698	Beneficial Finance Co. of New Jersey, Irvington	3,113.77	578,756.10	.....
221	Beneficial Finance Co. of Jersey City, Jersey City	7,400.08	656,039.71	.....
14	Beneficial Finance Co. of North Jersey, Jersey City	4,470.05	280,565.29	.....
815	Beneficial Finance Co. of North Jersey, Metuchen	4,499.67	265,931.35	.....
431	Beneficial Finance Co. of Essex County, Newark	6,887.48	567,021.52	.....
27	Beneficial Finance Co. of Newark, Newark	8,711.35	720,179.85	.....
672	Beneficial Finance Co. of New Brunswick, New Brunswick	4,160.85	599,132.74	.....
141	Beneficial Finance Co. of Orange, Orange	7,375.15	640,951.77	.....
507	Beneficial Finance Co. of Passaic, Passaic	4,733.84	533,688.60	.....
121	Beneficial Finance Co. of Paterson, Paterson	4,481.96	1,066,081.14	.....
671	Beneficial Finance Co. of Plainfield, Plainfield	5,359.26	571,016.51	.....
839	Beneficial Finance Co. of N. J., Rahway	3,825.07	259,590.81	.....
844	Beneficial Finance Co. of N. J., Red Bank	3,015.92	400,936.39	.....
841	Beneficial Finance Co. of N. J., Somerville	6,033.65	401,049.84	.....
103	Beneficial Finance Co. of Trenton, Trenton	10,495.10	1,039,295.54	.....
780	Beneficial Finance Co. of Union, Union	3,717.44	251,614.62	.....
668	Beneficial Finance Co. of Union City, Union City	4,039.16	621,939.78	.....
620	Budget Plan Corporation, Camden	10,213.63	344,905.42	.....
801	Budget Plan Corporation, Haddonfield	5,490.64	353,016.48	.....
876	Budget Plan Corporation, Moorestown	3,668.27	104,450.27	.....
859	Camden Provident Loan Company, Camden	11,393.80	284,198.50	.....
678	Capital Finance Company, Bridgeton	1,831.35	376,677.17	.....
663	Capital Finance Company, New Brunswick	1,086.26	269,186.69	.....
662	Capital Finance Company, Trenton	1,856.32	326,984.77	.....
812	Capital Finance Company, Inc., Princeton	817.17	169,569.80	.....

SMALL LOAN LICENSEES

LICENSEES
December 31, 1955

Furniture and Fixtures	Deferred Charges	Other Assets	Total Assets
\$2,847.98	\$292.50	\$2,613.08	\$602,106.17
2,814.23	30.00	318.97	52,822.78
2,235.87	262.50	1,552.34	332,183.14
3,194.35	583.67	.....	220,404.59
9,132.91	189,923.48	334.51	1,321,630.09
1,931.23	45,034.40	75.64	338,043.21
9,807.55	145,030.53	346.22	1,074,370.72
3,129.79	31,313.34	64.09	212,106.67
10,134.05	90,067.98	78.42	562,858.36
1,210.69	69,860.72	30.92	438,409.19
5,952.12	53,765.14	.....	407,366.72
6,132.61	47,702.27	.....	341,293.53
.....	.....	593.22	247,534.45
6,652.65	240.00	.....	603,638.86
289.65	140.00	.....	188,974.00
3,716.80	.....	322.78	295,587.90
5,398.45	.....	7,923.50	422,884.91
3,233.65	1,080.42	4,727.14	604,525.63
5,024.63	1,112.52	38,202.94	565,587.50
942.36	669.74	1,853.13	220,032.48
2,723.01	1,747.88	2,149.09	758,916.21
4,367.62	169.87	602.27	219,666.55
4,876.96	178.89	.....	429,948.01
2,790.77	253.88	119.35	191,372.96
10,806.37	1,036.97	176,820.33	995,508.26
4,043.95	94.89	.....	615,629.07
5,068.67	25.00	.....	936,605.81
3,587.67	43.47	.....	500,816.46
3,252.17	54.20	833.30	634,187.44
1,095.85	1,204.70	280.97	175,683.59
6,434.67	255.16	271.60	538,997.11
5,129.91	89.18	.....	649,037.81
5,667.99	61.26	.....	398,125.12
6,895.23	348.45	657.30	633,239.51
5,408.88	59.54	.....	512,766.67
3,607.03	170.00	1,425,707.26	2,011,354.16
1,734.68	89.65	.....	665,275.12
5,791.79	53.94	435,063.61	735,942.68
6,214.88	202.11	224.39	307,072.40
6,793.71	210.40	375.53	581,288.64
10,475.84	191.35	.....	739,557.89
7,272.73	271.75	.....	610,838.07
9,674.42	328.53	.....	658,329.87
5,931.48	203.01	.....	544,556.93
70.79	189.36	.....	1,010,823.25
3,437.63	197.77	107.07	580,118.24
4,810.61	120.69	.....	268,337.18
5,240.82	119.86	.....	409,312.99
5,413.03	36.85	40.00	412,573.37
7,997.59	1,252.59	.....	1,059,040.82
6,025.00	34.37	526.39	261,917.82
1,553.50	65.00	.....	627,597.44
2,824.95	.....	.....	357,943.40
7,567.07	.....	.....	366,074.19
2,677.63	.....	.....	110,796.17
3,672.00	11,799.97	37.50	311,101.77
2,570.54	306.00	208.31	381,593.37
4,695.04	305.00	23.40	275,296.39
4,419.84	305.00	.....	333,565.93
2,753.19	100.00	25.00	173,265.16

SMALL LOAN
Table 1—Assets,

License No.	NAME AND LOCATION	Cash	Loans	Real Estate
200	Central Loan Co., Jacob L. Rich & Alvin M. Rich, t/a, Newark	\$8,614.57	\$198,453.72	.....
887	Charles Finance, Charles D. Grimley, Sue E. Grimley, Chas. D. Grimley, Jr., and Frances L. Grimley, t/a (Delaware Twp.), Eriton	.....	Did Not Commence Operations	.....
414	Citizens Finance Company, Trenton	12,447.71	151,515.12	\$18,745.89
730	City Finance Company, The, Linden	4,931.10	342,325.14	.....
731	City Finance Company, The, Montclair	5,107.10	157,291.09	.....
723	City Finance Company, The, Passaic	6,429.47	334,333.92	.....
699	City Finance Company, The, West New York	4,397.95	333,390.06	.....
803	Civil Loan Co., Joan Toker, June M. Benson, and Sidney Benson, t/a, Linden	35,031.86	372,851.13	.....
802	Columbia Finance Co., Bernard & Sylvia Sheldon, t/a, Pompton Lakes	2,868.14	291,303.69	.....
883	Columbia Finance Co., Bernard and Sylvia Sheldon, t/a, Livingston	.....	Did Not Commence Operations	.....
722	Commercial Finance Company of New Jersey, Vincenzo Catanzaro, t/a, Garfield	10,333.92	103,772.89	.....
860	Community Finance, Inc., Hackensack	7,600.86	277,498.87	.....
702	Consumers Finance Company, East Orange	13,384.42	322,718.46	.....
853	Consumers Finance Company of Morris County, Madison	2,482.76	162,427.16	.....
772	Consumers Finance Company of Union County, Roselle Park	8,813.02	201,333.89	.....
792	County Finance Service, Penns Grove	35,358.04	262,249.10	.....
790	Crown Finance Company, Inc., Bloomfield	3,573.63	204,760.05	.....
762	Crown Finance Company, Inc., Irvington	4,017.08	202,730.15	.....
710	Domestic Finance Corporation, East Orange	.....	License Surrendered	.....
771	Domestic Finance Corporation, Kearny	.....	License Surrendered	.....
724	Domestic Finance Corporation, New Brunswick	.....	License Surrendered	.....
710	Domestic Finance Corporation of East Orange, East Orange	6,703.52	428,500.81	.....
771	Domestic Finance Corporation of Kearny, Kearny	3,222.29	316,262.60	.....
724	Domestic Finance Corporation of New Brunswick, New Brunswick	3,155.02	341,766.09	.....
701	Earle Finance Corporation, Ccllingswood	9,620.89	143,204.22	4,640.72
847	Empire Finance Company of Burlington, Bordentown	.....	License Surrendered	.....
847	Empire Finance Company, Bordentown	7,108.30	142,152.54	.....
743	Empire Finance Company of Burlington, Burlington	12,021.99	439,831.63	.....
795	Empire Finance Company of Mt. Holly, Mt. Holly	13,346.77	308,928.73	.....
848	Equitable Credit Corporation, Denville	1,922.36	223,736.18	.....
661	Equitable Loan Service of Elizabeth, Max & Fannie Brell, t/a, Elizabeth	5,686.45	369,376.15	.....
773	Family Finance Corporation, Bayonne	11,949.86	424,436.42	.....
783	Family Finance Corporation, Camden	6,648.37	186,013.16	.....
740	Family Finance Corporation, Hackensack	7,253.71	403,185.67	.....
765	Family Finance Corporation, Irvington	4,908.10	306,187.63	.....
782	Family Finance Corporation, Jersey City	3,238.16	329,067.68	.....
739	Family Finance Corporation, Jersey City	11,137.83	826,827.61	.....
708	Family Finance Corporation, Newark	18,562.32	671,128.52	.....
737	Family Finance Corporation, Pitman	6,418.55	176,429.69	.....
774	Family Finance Corporation, Union City	5,121.27	316,560.02	.....
719	Fidelity Finance Corporation, West New York	6,576.54	113,050.91	.....
729	First Industrial Loan Company of New Jersey, Kearny	7,928.19	64,036.00	.....
665	First Industrial Loan Company of New Jersey, Newark	27,641.04	197,028.67	.....
199	Franklin Loan Company, Charles J. & Robert Amsterdam, t/a, Newark	4,880.80	463,346.79	.....
726	Friendly Finance Company, Westfield	7,966.03	237,105.97	.....
712	General Credit Company, Vineland	2,920.04	375,997.98	.....
732	General Public Loan Corporation, Belleville	12,312.90	589,064.46	.....
786	General Public Loan Corporation, Elizabeth	5,600.01	396,078.30	.....
756	General Public Loan Corporation, Harrison	4,757.98	324,759.40	.....
763	General Public Loan Corporation, Hoboken	5,693.20	315,802.53	.....
784	General Public Loan Corporation, Jersey City	5,650.63	318,223.42	.....
769	General Public Loan Corporation, Long Branch	4,361.25	294,431.11	.....
752	General Public Loan Corporation, Millville	4,272.15	227,568.52	.....
733	General Public Loan Corporation, Teaneck	4,901.75	298,397.31	.....
750	General Public Loan Corporation, West Orange	4,989.33	267,045.41	.....
477	Globe Loan Company, Louis J. Feit, James J. Feit and Patricia E. Gale, t/a, Elizabeth	2,756.69	613,423.83	.....
888	Globe Loan Company, Louis J. Feit, James J. Feit and Patricia E. Gale, t/a, Dunellen	.....	.....	.....
898	Guardian Loan Company of Lakewood, Lakewood	.....	Did Not Commence Operations	.....

LICENSEES—Continued
December 31, 1955

Furniture and Fixtures	Deferred Charges	Other Assets	Total Assets
\$3,394.25	.....	\$92.31	\$210,554.85
Did Not Commence Operations		Did Not Commence Operations	
2,222.39	.....	11.80	184,942.91
.....	.....	1,480.08	348,736.32
.....	.....	1,001.90	163,400.09
.....	.....	1,018.61	341,782.00
.....	.....	1,119.01	338,907.02
4,532.10	\$995.00	.....	413,410.09
3,939.10	300.00	.....	298,410.93
Did Not Commence Operations		Did Not Commence Operations	
165.00	310.00	.....	114,581.81
11,538.74	197.25	4,490.00	301,325.72
1,575.80	.....	.....	337,678.68
1,641.46	.....	.....	166,551.38
1,291.05	.....	350.00	211,787.96
1,282.14	280.00	.....	299,169.28
3,953.95	26,290.72	—68.38	238,509.97
3,425.26	22,272.36	544.16	232,989.01
License Surrendered		License Surrendered	
License Surrendered		License Surrendered	
2,689.99	1,474.06	4,221.40	443,589.78
1,619.55	309.70	3,102.72	324,516.86
1,815.73	307.61	3,362.72	350,407.17
967.00	.....	1,554.46	159,987.29
License Surrendered		License Surrendered	
1,180.55	141.67	.....	150,583.06
3,967.04	434.98	3,125.20	459,380.84
4,064.54	296.27	.....	326,636.31
4,882.67	187.10	44,422.95	275,151.26
8,322.98	.....	8.03	383,393.61
2,328.40	428.44	.....	439,143.12
2,954.82	836.01	.....	196,452.36
2,428.53	624.00	.....	413,491.91
2,651.39	261.10	.....	314,008.22
3,639.13	387.74	.....	336,332.71
2,947.18	3,197.63	.....	844,110.25
3,135.83	3,581.46	.....	666,408.13
2,350.62	4,674.75	.....	189,873.61
1,931.01	5,273.00	.....	328,885.30
3,110.28	200.00	57.75	122,995.48
.....	250.00	.....	72,214.19
.....	7,158.36	64,588.13	296,416.20
8,496.60	743.13	.....	477,467.32
4,966.59	1,159.56	8,916.03	260,114.18
2,154.14	444.25	76,201.50	457,726.91
2,011.50	217.02	5,940.74	609,546.62
1,737.81	734.08	3,945.45	408,115.65
690.63	100.00	3,298.11	343,636.12
756.36	431.40	3,060.14	325,743.72
2,249.84	2,105.66	3,499.09	331,728.64
983.91	200.00	2,893.62	302,869.89
689.63	684.69	3,249.14	336,464.13
1,366.24	449.62	2,051.05	217,075.97
708.40	220.13	2,673.17	275,636.44
12,050.92	731.13	.....	628,962.57
Did Not Commence Operations		Did Not Commence Operations	

SMALL LOAN
Table 1—Assets,

License No.	NAME AND LOCATION	Cash	Loans	Real Estate
824	Hamilton Finance Company, Hamilton Twp. (Trenton)	\$7,747.94	\$250,876.96	.....
806	Hillside Loan Company, Hillside	10,345.45	321,729.98	.....
777	Home Finance Company, Morristown	15,363.15	359,594.96	.....
845	Household Finance Corporation, Asbury Park	1,384.80	557,105.00	.....
642	Household Finance Corporation, Camden	12,522.60	1,334,905.78	.....
641	Household Finance Corporation, Camden	3,716.93	849,019.92	.....
842	Household Finance Corporation, Clifton	4,289.31	216,574.12	.....
687	Household Finance Corporation, Elizabeth	14,648.37	949,819.89	.....
686	Household Finance Corporation, Hackensack	3,289.62	627,200.31	.....
288	Household Finance Corporation, Jersey City	12,898.85	787,761.08	.....
643	Household Finance Corporation, Jersey City	5,016.20	925,084.92	.....
289	Household Finance Corporation, Newark	8,774.73	995,962.72	.....
644	Household Finance Corporation, Newark	7,871.58	795,322.76	.....
308	Household Finance Corporation, Newark	7,026.01	995,371.17	.....
679	Household Finance Corporation, Orange	3,180.30	653,018.70	.....
690	Household Finance Corporation, Passaic	4,876.31	570,816.28	.....
659	Household Finance Corporation, Paterson	8,416.97	904,545.43	.....
691	Household Finance Corporation, Perth Amboy	2,758.64	607,804.74	.....
879	Household Finance Corporation, Princeton Township	3,183.92	107,023.36	.....
660	Household Finance Corporation, Trenton	9,067.95	1,555,835.26	.....
700	Household Finance Corporation, Union City	5,039.44	786,281.19	.....
387	Hub Loan Company, Jersey City	1,974.29	399,908.42	.....
717	Industrial Loan Society, Inc., Dover	13,265.40	641,121.97	.....
674	Industrial Loan Society, Inc., East Orange	5,122.12	282,692.44	.....
681	Industrial Loan Society, Inc., Irvington	4,953.03	234,651.90	.....
650	Industrial Loan Society, Inc., Morristown	10,632.76	283,279.25	.....
178	Industrial Loan Society, Inc., Perth Amboy	4,319.96	325,268.61	.....
158	Industrial Loan Society, Inc., Plainfield	6,628.61	479,907.02	.....
826	Interstate Finance Company, Glassboro	5,875.98	414,739.32	.....
43	Interstate Finance Company, Trenton	49,175.50	379,929.82	.....
825	Interstate Finance Company, Ventnor City	3,999.75	188,264.81	.....
881	Jefferson Loan Co., David H. Gold, t/a, Paramus	12,238.24	63,889.19	.....
718	Jersey Loan Company, Bloomfield	11,380.49	426,590.66	.....
764	Liberal Finance Service of Lyndhurst, Lyndhurst	4,638.80	256,593.99	.....
818	Liberal Finance Service of Millburn, Millburn	8,736.42	408,843.22	.....
788	Liberal Finance Service of Paterson, Paterson	7,267.79	394,426.67	.....
840	Local Finance Company of Carteret, Carteret	6,563.11	216,993.65	.....
811	Local Finance Company of Cliffside, Cliffside Park	7,979.89	226,591.00	.....
809	Local Finance Company of Keightport, Keightport	1,597.31	294,687.35	.....
835	Local Finance Company of Manasquan, Manasquan	2,793.57	283,252.47	.....
873	Local Finance Company of Merchantville, Merchantville	1,375.51	194,551.52	.....
850	Local Finance Company of North Bergen, North Bergen	2,845.31	260,446.73	.....
800	Local Finance Company of Palisades Park, Palisades Park	2,019.15	196,307.34	.....
837	Local Finance Company of Point Pleasant, Point Pleasant Beach	3,756.35	237,914.90	.....
796	Local Finance Company of Toms River, Toms River	2,404.56	287,597.54	.....
885	Manville Finance Co., Isidore Kruman, t/a, Manville	Did Not Commence Operations		
823	McDevitt Finance Co., Atlantic City	5,060.15	323,889.15	.....
854	Milford Finance Corporation, New Milford	21,365.44	221,241.69	.....
846	Milton Finance Co., Englewood	16,224.87	212,280.27	.....
882	Modern Finance Company, Albert J. Eardensohn, t/a, Ridgefield Park	3,023.61	26,711.92	.....
884	Monmouth Loan Corporation, Keansburg	20,698.11	4,265.00	.....
262	Morris County Loan and Finance Association, Inc., Boonton	1,813.64	204,987.97	.....
886	Mutual Loan Company, Bernardsville	Did Not Commence Operations		
787	Mutual Loan Company, Newton	9,121.50	242,086.66	.....
115	Mutual Loan Company, Paterson	7,218.39	250,864.67	.....
836	Mutual Loan Company, Wharton	9,069.09	181,425.82	.....
735	National Finance Company, Charles T. Feit, t/a, Union	12,254.63	165,608.31	.....
666	Newark Finance Corporation, Newark	19,751.54	457,991.13	.....
861	Newark Provident Loan Association, Newark	25,703.87	702,962.09	.....
741	North Jersey Finance Service of Hoboken, Hoboken	6,934.89	238,117.56	.....
676	Penn Loan Company, Perth Amboy	4,238.54	421,789.05	.....
39	Peoples Standard Finance Corporation, Jersey City	6,307.48	135,037.53	.....
836	Personal Finance Company of Hightstown, Hightstown	2,578.88	135,185.04	.....
857	Pleasant Finance Co., Inc., Lodi	3,784.60	102,686.79	.....
791	Preferred Finance Co., Inc., Belleville	1,590.59	336,825.14	.....

SMALL LOAN LICENSEES

LICENSEES—Continued

December 31, 1955

Furniture and Fixtures	Deferred Charges	Other Assets	Total Assets
\$1,801.57	\$273.00		\$260,699.47
2,244.71		\$1,177.48	333,497.62
8,311.87	1,281.38	1,000.00	383,551.36
6,437.05			564,926.85
17,046.12			1,364,474.50
2,239.49			854,976.34
6,294.27			227,157.70
3,191.44			967,659.70
3,197.72			633,687.65
10,022.36			810,682.29
934.69			
3,244.04			931,035.81
16,358.28			1,007,981.49
2,636.88			819,552.62
1,854.63			1,005,034.06
3,579.02			658,053.63
5,016.33			
3,311.88			579,271.61
14,061.58			917,979.33
10,573.65			613,875.26
			124,268.86
			1,573,476.86
6,414.38			
9,167.18	11,933.55		797,735.01
2,660.37	120.00	84,291.87	507,275.31
1,533.99	220.00		637,167.74
858.20	220.00		289,568.55
			240,683.13
969.09	220.00		
607.77	220.00		295,101.10
3,574.59	220.00		330,416.34
3,777.84		144.30	480,330.22
4,775.89		423,803.53	424,537.44
			857,684.74
1,088.62		66.81	
1,844.30	2,164.89	2,702.84	193,419.99
8,461.23	1,518.95	16,597.45	82,839.46
5,391.83	1,414.29	7,835.08	464,537.78
7,370.48	2,085.53	1,250.02	275,903.99
			428,283.67
5,448.61	1,652.00	1,474.55	
2,855.14	486.78	16,992.69	410,269.62
3,044.37	792.95	39,670.61	243,891.37
3,474.57	393.31	53,210.84	269,078.82
2,326.08	658.84	18,912.10	353,363.38
			307,943.06
3,125.29	560.99	1,977.00	
3,302.10	712.91	16,317.89	201,590.31
2,830.17	547.25	18,801.76	283,624.94
			221,505.67
4,906.12	556.77	18,063.95	
3,675.77	352.52	37,347.57	265,198.09
			331,377.96
Did Not Commence Operations		Did Not Commence Operations	
4,036.19	621.83	393.00	334,000.32
4,023.20	518.50	1,021.21	248,170.04
1,799.74	1,303.10		231,607.98
2,821.73	553.79	4,695.33	
			37,806.38
1,112.82	210.00		
405.56	140.00		26,285.93
Did Not Commence Operations		Did Not Commence Operations	
1,702.86	120.00	1,000.00	208,347.17
2,419.45	620.00		
			253,031.02
			261,122.51
1,596.63	120.00		
2,637.86	250.00		192,211.54
3,016.85	950.00		180,750.80
368.75	1,467.29	743.89	482,453.41
204.30	1,916.83		730,502.90
		38,600.00	285,773.58
3,935.49	1,734.87	21,174.11	
435.45			452,872.06
3,469.14	288.35		141,780.46
2,602.87	402.58		141,521.41
		406.84	

SMALL LOAN LICENSEES

SMALL LOAN
Table 1—Assets

License No.	NAME AND LOCATION	Cash	Loans	Real Estate
863	Preferred Finance Co., East Paterson	\$1,433.99	\$102,839.87	.....
830	Preferred Finance Co., Hawthorne	742.47	200,554.86	.....
105	Preferred Finance Co., Inc., Newark	810.28	243,395.09	.....
831	Preferred Finance Co., Inc., Paulsboro	801.25	204,467.22	.....
751	Preferred Finance Co., Inc., Phillipsburg	2,042.60	330,790.80	.....
813	Preferred Finance Co., Inc., Washington	2,333.00	279,768.52	.....
862	Prudential Loan Co., Clifton	4,254.95	71,150.49	.....
692	Prudential Loan Co., Plainfield	10,684.08	213,971.03	.....
875	Queen City Finance Company, Flemington	5,842.75	107,160.96	.....
707	Queen City Finance Company, Plainfield	1,690.87	328,995.62	.....
858	Reliable Loan Service, William J. Leach, t/a, Elizabeth...	8,616.95	70,962.28	.....
785	Reserve Finance Co., Jersey City	54,960.95	177,860.41	.....
821	Ritter Finance Company, Inc., of South Jersey, Hammonton	5,903.76	364,029.77	.....
827	Ritter Finance Company, Inc., Lambertville	3,645.97	212,132.96	.....
822	Ritter Finance Company, Inc., of South Jersey, Riverside..	License Surrendered		
822	Ritter Finance Company, Inc., of Riverside, Riverside	4,745.00	442,910.16	.....
623	Seaboard Finance Co. of Atlantic City, Inc., Atlantic City	License Surrendered		
623	Seaboard Finance Company, Atlantic City	8,732.96	513,780.04	.....
108	Seaboard Finance Company of Bayonne, Inc., Bayonne	License Surrendered		
108	Seaboard Finance Company, Bayonne	3,308.17	441,719.22	.....
757	Seaboard Finance Company, Bound Brook	4,678.31	379,633.39	.....
695	Seaboard Finance Company, Camden	8,810.27	713,233.01	.....
832	Seaboard Finance Company of New Jersey, Cape May Court			
	House	3,933.17	177,238.33	.....
696	Seaboard Finance Company of Elizabeth, Inc., Elizabeth...	License Surrendered		
696	Seaboard Finance Company, Elizabeth	9,924.49	758,596.89	.....
738	Seaboard Finance Company, Englewood	8,561.97	465,517.18	.....
689	Seaboard Finance Company, Hackensack	5,719.91	401,226.00	.....
703	Seaboard Finance Company, Jersey City	5,248.88	560,823.03	.....
706	Seaboard Finance Company of New Jersey, Jersey City	2,610.80	281,115.91	.....
709	Seaboard Finance Company, Jersey City	13,230.07	1,007,432.05	.....
761	Seaboard Finance Company of New Jersey, Montclair	1,923.19	171,721.19	.....
797	Seaboard Finance Company, New Brunswick	4,180.69	337,455.82	.....
635	Seaboard Finance Company, Newark	5,873.66	679,074.72	.....
423	Seaboard Finance Company of New Jersey, Newark	2,544.12	237,502.28	.....
793	Seaboard Finance Company, Orange	4,915.39	369,645.83	.....
694	Seaboard Finance Company, Passaic	4,710.03	465,056.38	.....
789	Seaboard Finance Company, Paterson	4,331.38	483,831.41	.....
450	Seaboard Finance Company of Paterson, Inc., Paterson....	License Surrendered		
450	Seaboard Finance Company, Paterson	10,694.10	749,649.29	.....
798	Seaboard Finance Company, Perth Amboy	1,729.81	326,589.70	.....
720	Seaboard Finance Company, Rutherford	4,474.36	490,709.39	.....
760	Seaboard Finance Company of New Jersey, Salem	2,301.29	367,815.47	.....
736	Seaboard Finance Company, Summit	3,359.77	361,183.26	.....
398	Seaboard Finance Company, Trenton	13,325.04	832,778.80	.....
794	Seaboard Finance Company of Trenton, Inc., Trenton	License Surrendered		
794	Seaboard Finance Company, Trenton	8,381.26	563,793.42	.....
779	Seaboard Finance Company of New Jersey, Wildwood	4,695.02	323,035.21	.....
754	Seaboard Finance Company, Woodbridge	5,789.29	355,802.91	.....
734	Signature Loan Company, Inc., Rahway	4,578.96	422,240.92	.....
755	Signature Loan Company of Bergenfield, Inc., Bergenfield..	2,797.91	301,110.56	.....
673	Somerset Finance Corporation, Somerville	10,259.02	314,984.17	.....
677	South Jersey Credit Company, Inc., Camden	15,058.56	538,275.86	.....
758	South River Loan Co., South River	4,330.32	83,871.78	.....
237	Suburban Finance Company of Newark, Newark	11,941.52	379,765.14	.....
753	Suburban Finance Company, Nutley	10,900.96	275,648.29	.....
877	Summit Finance, Inc., Summit	5,362.58	236,633.94	.....
814	Sun Finance Company of Fair Lawn, Fair Lawn	28,108.15	285,777.26	.....
561	Woodbury Thrift Finance Corporation, Woodbury	3,160.46	466,433.19	.....
385	Workers Finance Co., Newark	11,501.56	544,256.48	.....
746	Workers Finance Co. of North Bergen, North Bergen	6,163.47	304,801.40	.....
	Totals	\$1,828,172.77	\$90,885,424.66	\$23,386.61

SMALL LOAN LICENSEES

LICENSEES—Continued
December 31, 1955

Furniture and Fixtures	Deferred Charges	Other Assets	Total Assets
\$6,298.61	\$209.20	\$6,487.92	\$117,269.59
1,101.22	109.20	100.00	202,607.75
6,946.74	217.20	15.00	251,384.31
2,035.72	162.33	4,818.92	212,285.44
1,028.99	208.50	2,107.95	336,178.84
1,932.84	162.33	2,266.00	286,462.69
882.89	914.48	1,161.67	78,364.48
906.83	672.95	122,704.38	348,939.27
877.89	.....	232.00	114,113.60
2,919.90	.....	114,582.04	448,138.43
2,774.29	.....	75.00	82,428.52
2,920.90	.....	7,633.24	243,375.50
3,152.20	157.06	3,840.09	377,082.88
598.25	285.34	2,338.31	219,000.83
License Surrendered		License Surrendered	
1,515.36	150.00	4,989.31	454,309.83
License Surrendered		License Surrendered	
1,800.79	.....	.....	524,313.79
License Surrendered		License Surrendered	
3,239.50	.....	.....	450,266.89
6,627.04	.....	.....	390,938.74
3,642.19	.....	.....	725,685.47
3,284.10	.....	.....	184,455.60
License Surrendered		License Surrendered	
5,077.87	.....	.....	753,599.25
3,222.51	.....	.....	477,301.66
1,243.51	.....	.....	408,189.42
5,444.91	.....	.....	571,516.82
1,431.64	.....	.....	285,158.35
6,677.94	.....	.....	1,027,340.06
5,246.90	.....	.....	178,891.28
6,244.48	.....	.....	347,880.99
3,440.37	.....	.....	688,388.75
2,259.17	.....	44,827.31	287,112.88
1,429.73	.....	.....	375,990.95
5,307.52	.....	13,215.49	488,289.42
8,536.37	934.28	.....	497,653.64
License Surrendered		License Surrendered	
7,436.06	.....	.....	767,799.45
1,609.65	.....	.....	329,929.16
2,579.35	.....	.....	497,763.10
1,927.37	.....	.....	372,044.13
2,350.31	.....	.....	366,893.34
1,625.24	.....	.....	847,729.08
License Surrendered		License Surrendered	
4,245.29	.....	.....	576,419.97
2,380.87	.....	.....	330,111.10
1,969.69	330.00	799.65	364,690.94
4,205.88	815.77	239.50	432,081.03
7,745.81	698.83	25.00	312,378.11
6,174.05	377.96	30.92	331,826.12
7,991.15	6,787.64	8,484.27	596,597.48
1,526.40	175.00	5,101.16	95,004.66
7,983.94	600.00	19,711.63	420,002.23
6,326.09	538.59	7,842.98	301,276.91
1,833.69	1,042.29	160.00	245,032.50
3,960.59	806.70	1,146.70	319,739.40
420.69	150.00	.....	470,164.34
25,413.15	3,450.02	121,298.74	705,949.95
1,791.00	58.70	340.00	313,064.57
\$900,869.74	\$853,857.96	\$3,679,556.15	\$98,171,267.89

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 .....	.....	\$12,790.13	\$589,316.04
880	A. B. C. Credit, Inc., Fort Lee .....	.....	907.28	51,915.50
849	A. B. C. Credit, Inc., Vineland .....	.....	6,875.41	325,307.73
80	Acme Finance Company, Newark	\$114,348.82	9,092.84	47,250.00
865	American Finance Corporation of Camden, Camden	1,192,721.19	33,713.64	125,000.00
866	American Finance Corporation of Clifton, Clifton	299,787.46	8,491.19	45,000.00
867	American Finance Corporation of Gloucester City, Gloucester City	961,648.30	27,593.53	100,000.00
868	American Finance Corporation of Maplewood, Maplewood	175,382.81	5,200.51	50,000.00
869	American Finance Corporation of Paterson, Paterson	482,015.30	13,672.66	75,000.00
870	American Finance Corporation of Ridgewood, Ridgewood	376,449.39	10,870.80	50,000.00
871	American Finance Corporation of South Orange, South Orange	369,082.52	10,364.50	80,000.00
872	American Finance Corporation of Westwood, Westwood	297,036.90	8,400.28	50,000.00
834	As-ociates Loan Company, Ewing Township (Trenton)	182,357.76	4,781.34	56,000.00
664	Atlantic City Loan Company, Atlantic City	347,301.12	40,558.38	25,000.00
727	Atlantic County Small Loan Service, J. Allison Kruse, t/a, Pleasantville .....	.....	.....	188,974.00
768	Atlas Loan Company, Cranford	235,285.48	9,794.34	25,200.00
759	Auto Loan Company, Newark	231,001.60	14,303.31	92,700.00
776	Beacon Finance Company of Highland Park, Highland Park	522,002.03	37,343.72	25,000.00
749	Beacon Finance Company of Neptune, Neptune	443,112.93	32,634.42	30,000.00
855	Beacon Finance Company of Roselle, Roselle	194,809.22	11,138.90	25,000.00
472	Beacon Finance Company of Trenton, New Jersey, Trenton	587,616.80	49,224.72	50,151.47
874	Bell Finance Company, Atlantic Highlands	171,180.20	7,811.49	40,674.86
775	Bell Finance Company of Freehold, Freehold	299,354.48	27,271.32	25,000.00
878	Bell Finance Company, Long Branch	156,813.79	6,325.55	28,433.62
742	Bell Finance Company, Red Bank	712,567.67	43,981.76	95,980.00
670	Beneficial Finance Co. of Asbury Park, Asbury Park	301,338.06	51,541.04	10,000.00
667	Beneficial Finance Co. of Atlantic City, Atlantic City	451,679.07	82,946.90	12,000.00
669	Beneficial Finance Co. of Bayonne, Bayonne	197,189.91	47,332.70	10,000.00
697	Beneficial Finance Co. of Bloomfield, Bloomfield	313,775.04	49,136.00	7,500.00
778	Beneficial Finance Co. of Caldwell, Caldwell	127,712.18	1,604.45	7,500.00
139	Beneficial Finance Co. of Camden, Camden	174,803.42	46,952.70	10,000.00
305	Beneficial Finance Co. of Camden County, Camden	145,265.97	58,808.53	10,000.00
838	Beneficial Finance Co. of New Jersey, East Orange	666.27	14,569.88	382,888.97
23	Beneficial Finance Co. of Elizabeth, Elizabeth	220,311.20	50,008.24	10,000.00
441	Beneficial Finance Co. of Hackensack, Hackensack	132,303.35	42,694.14	10,000.00
698	Beneficial Finance Co. of New Jersey, Irvington	1,377,479.92	83,927.36	12,000.00
221	Beneficial Finance Co. of Jersey City, Jersey City	235,949.61	64,812.65	10,000.00
14	Beneficial Finance Co. of North Jersey, Jersey City	651,913.19	.....	50,000.00
815	Beneficial Finance Co. of North Jersey, Metuchen	627.73	.....	306,444.87
431	Beneficial Finance Co. of Essex County, Newark	206,686.03	42,706.06	22,500.00
27	Beneficial Finance Co. of Newark, Newark	186,597.29	61,612.91	20,000.00
672	Beneficial Finance Co. of New Brunswick, New Brunswick	235,928.60	52,671.16	12,000.00
141	Beneficial Finance Co. of Orange, Orange	230,818.46	53,454.71	10,000.00
507	Beneficial Finance Co. of Passaic, Passaic	188,942.17	47,593.97	10,000.00
121	Beneficial Finance Co. of Paterson, Paterson	425,995.45	93,892.04	10,000.00
671	Beneficial Finance Co. of Plainfield, Plainfield	254,662.40	48,005.26	12,500.00
839	Beneficial Finance Co. of N. J., Rahway	449.70	11,307.39	256,580.09
844	Beneficial Finance Co. of N. J., Red Bank	614.74	16,810.60	391,887.63
841	Beneficial Finance Co. of N. J., Somerville	800.82	17,422.00	394,350.55
103	Beneficial Finance Co. of Trenton, Trenton	564,946.15	98,367.31	10,000.00
780	Beneficial Finance Co. of Union, Union	213,417.75	871.17	7,500.00
668	Beneficial Finance Co. of Union City, Union City	262,291.34	59,979.10	12,500.00
620	Budget Plan Corporation, Camden .....	.....	27,184.56	330,758.84
801	Budget Plan Corporation, Haddonfield .....	.....	8,082.37	357,991.82
876	Budget Plan Corporation, Moorestown .....	.....	1,856.35	108,939.82
859	Camden Provident Loan Company, Camden	252,000.00	5,084.40	60,000.00
678	Capital Finance Company, Bridgeton .....	.....	6,591.85	375,001.52
663	Capital Finance Company, New Brunswick .....	.....	4,710.77	270,585.82
662	Capital Finance Company, Trenton .....	.....	5,722.23	327,843.70
812	Capital Finance Company, Inc., Princeton	134,612.08	8,520.64	12,500.00

SMALL LOAN LICENSEES

LICENSEES—Continued
Income December 31, 1955

Capital Reserves	Surplus and Undivided Profits	Total Liabilities	Interest or Charges	Collections on Accounts Charged Off	Other Income	Gross Earnings
		\$602,106.17	\$130,533.28			\$130,533.28
		52,822.78	2,984.59			2,984.59
		332,183.14	69,700.10			69,700.10
\$9,000.00	\$40,713.43	220,404.59	52,139.36	\$278.50		52,417.86
	-29,804.74	1,321,630.09	242,239.21	650.56		242,889.77
	-15,235.44	338,043.21	57,279.77	469.54		57,749.31
	-14,871.11	1,074,370.72	204,254.77	759.04		205,013.81
	-18,476.65	212,106.67	37,904.04	422.60		38,326.64
	-8,829.60	562,858.36	106,979.59	768.82		107,748.41
	1,089.00	438,409.19	84,603.39	940.22		85,543.61
	-52,080.30	407,366.72	71,030.40	468.26		71,498.66
	-14,143.63	341,293.53	59,998.00	688.16		60,686.16
	4,395.33	247,534.45	53,767.78			53,767.78
	190,779.36	603,638.86	135,760.89			135,760.89
		188,974.00	33,360.11	131.89		33,492.00
	25,308.08	295,587.90	63,355.49			63,355.49
	84,880.00	422,884.91	99,796.12			99,796.12
	20,179.85	604,525.63	127,893.56			127,893.56
	59,840.15	565,587.50	118,994.24	63.38		119,057.62
	-10,915.64	220,022.48	43,371.96			43,371.96
	71,923.22	758,916.21	172,648.64			172,648.64
		219,666.55	40,351.08			40,351.08
	78,322.21	429,948.01	89,290.58			89,290.58
		191,572.96	24,079.63			24,079.63
	142,978.83	995,508.26	182,012.17			182,012.17
	252,749.97	615,629.07	140,576.50			140,576.50
	389,979.84	936,605.81	205,195.13			205,195.13
	252,293.85	506,816.46	119,580.62			119,580.62
	261,776.40	634,187.44	140,107.16			140,107.16
280.97	38,585.99	175,688.59	36,813.00			36,813.00
	307,240.99	538,997.11	124,723.89			124,723.89
	434,963.31	649,037.81	150,839.85			150,839.85
		398,125.12	84,128.60			84,128.60
	352,920.07	633,239.51	143,415.58			143,415.58
	327,769.18	512,766.67	118,994.55			118,994.55
	537,946.88	2,011,354.16	135,196.54			135,196.54
	354,512.86	665,275.12	163,060.72			163,060.72
	34,029.49	735,942.68	64,908.55	4,579.18		69,487.73
		307,072.40	63,256.72	1,095.19		64,351.91
	309,396.55	581,288.64	135,076.64			135,076.64
	471,347.69	739,557.89	181,970.00			181,970.00
	310,238.31	610,838.07	141,374.07			141,374.07
	364,056.70	658,329.87	146,025.09			146,025.09
	298,020.79	544,556.93	125,324.81			125,324.81
	480,935.76	1,010,823.25	231,480.36			231,480.36
	264,950.58	580,118.24	138,262.55			138,262.55
		268,337.18	59,902.22			59,902.22
		409,312.99	86,347.90			86,347.90
		412,573.37	92,547.15			92,547.15
	385,727.36	1,059,040.82	250,542.78			250,542.78
	526.89	39,602.51	261,917.82	51,068.97		51,068.97
		292,827.00	627,597.44	151,896.80		151,896.80
			357,943.40	87,072.00		87,072.00
			366,074.19	76,954.03		76,954.03
			110,796.17	13,451.08		13,451.08
			311,101.77	38,759.11		38,759.11
	-5,982.63	381,593.37	84,500.69			84,500.69
			275,296.39	63,613.47		63,613.47
			333,565.93	69,021.34		69,021.34
			17,622.44	41,158.16		41,158.16
		173,265.16	41,158.16			41,158.16

— Denotes deficit.

SMALL LOAN
Table 2—Liabilities and

License No.	NAME AND LOCATION	Accounts, Notes, Bonds and Other Liabilities	Expense Reserves	Branch Office Capital, Net Worth and Capital
200	Central Loan Co., Jacob L. Rich & Alvin M. Rich, t/a, Newark	\$139,500.00	\$217.00	\$70,837.85
887	Charles Finance, Charles D. Grimley, Sue E. Grimley, Chas. D. Grimley, Jr., and Frances L. Grimley, t/a (Delaware Twp.), Erlton	Did Not Commence Operations		
414	Citizens Finance Company, Trenton		12,088.20	116,240.00
730	City Finance Company, The, Linden			348,736.32
731	City Finance Company, The, Montclair			163,400.09
723	City Finance Company, The, Passaic			341,782.00
699	City Finance Company, The, West New York			338,907.02
803	Civil Loan Co., Jean Tokar, June M. Benson, and Sidney Benson, t/a, Linden	382,660.09	750.00	30,000.00
802	Columbia Finance Co., Bernard & Sylvia Sheldon, t/a, Pompton Lakes	194,617.12	6,669.81	97,124.00
883	Columbia Finance Co., Bernard and Sylvia Sheldon, t/a, Livingston	Did Not Commence Operations		
723	Commercial Finance Company of New Jersey, Vincenzo Catanzaro, t/a, Garfield	1,161.60	10,237.12	103,183.09
860	Community Finance, Inc., Hackensack	221,606.70	3,750.75	70,000.00
702	Consumers Finance Company, East Orange	297,450.50	11,501.16	26,400.00
853	Consumers Finance Company of Morris County, Madison	123,368.50	5,058.43	25,050.00
772	Consumers Finance Company of Union County, Roselle Park	173,900.00	7,913.47	14,250.00
792	County Finance Service, Penns Grove	196,555.63	18,081.58	25,000.00
790	Crown Finance Company, Inc., Bloomfield	109.06	6,268.61	232,132.30
762	Crown Finance Company, Inc., Irvington	137.70	6,613.03	226,238.28
710	Domestic Finance Corporation, East Orange	License Surrendered		
771	Domestic Finance Corporation, Kearny	License Surrendered		
724	Domestic Finance Corporation, New Brunswick	License Surrendered		
710	Domestic Finance Corporation of East Orange, East Orange	410,806.04	5,818.74	25,000.00
771	Domestic Finance Corporation of Kearny, Kearny	295,633.58	6,737.75	25,000.00
724	Domestic Finance Corporation of New Brunswick, New Brunswick	321,759.29	8,321.83	25,000.00
701	Earle Finance Corporation, Collingswood	75,445.45	6,552.97	41,839.00
847	Empire Finance Company of Burlington, Bordentown	License Surrendered		
847	Empire Finance Company, Bordentown	117,497.10	2,952.81	10,000.00
743	Empire Finance Company of Burlington, Burlington	354,553.75	21,870.40	40,120.00
795	Empire Finance Company of Mt. Holly, Mt. Holly	264,107.50	11,941.78	25,000.00
848	Equitable Credit Corporation, Denville	266,773.45	8,377.81	
661	Equitable Loan Service of Elizabeth, Max & Fannie Brill, t/a, Elizabeth	329,800.15	13,746.51	39,846.95
773	Family Finance Corporation, Bayonne		3,820.04	442,963.16
783	Family Finance Corporation, Camden		11,154.70	185,297.66
740	Family Finance Corporation, Hackensack		16,808.45	396,683.46
765	Family Finance Corporation, Irvington		8,999.91	323,008.13
782	Family Finance Corporation, Jersey City		28,799.84	307,532.87
739	Family Finance Corporation, Jersey City		12,061.49	832,048.76
708	Family Finance Corporation, Newark		2,401.62	604,006.51
737	Family Finance Corporation, Pitman		739.85	189,133.76
774	Family Finance Corporation, Union City		17,648.63	311,236.67
719	Fidelity Finance Corporation, West New York	55,779.33	18,088.15	31,000.00
729	First Industrial Loan Company of New Jersey, Kearny		306.53	71,907.66
665	First Industrial Loan Company of New Jersey, Newark	125,000.00	14,577.41	75,000.00
199	Franklin Loan Company, Charles J. & Robert Amsterdam, t/a, Newark	249,182.42	15,250.00	213,034.90
726	Friendly Finance Company, Westfield	217,082.37	7,500.68	25,000.00
712	General Credit Company, Vineland	25,542.12	39,443.99	75,000.00
732	General Public Loan Corporation, Belleville	568,753.09	31,741.05	
786	General Public Loan Corporation, Elizabeth	414,010.60	7,166.30	
756	General Public Loan Corporation, Harrison	311,798.65	10,660.43	
763	General Public Loan Corporation, Hoboken	309,387.22	9,839.02	
784	General Public Loan Corporation, Jersey City	324,735.41	9,915.80	
769	General Public Loan Corporation, Long Branch	272,935.46	12,018.64	
752	General Public Loan Corporation, Millville	296,475.00	13,550.34	
733	General Public Loan Corporation, Teaneck	223,256.26	3,759.98	
750	General Public Loan Corporation, West Orange	251,513.02	10,431.83	
477	Globe Loan Company, Louis J. Feit, James J. Feit and Patricia E. Gale, t/a, Elizabeth	568,962.57		60,000.00
888	Globe Loan Company, Louis J. Feit, James J. Feit and Patricia E. Gale, t/a, Elizabeth	Did Not Commence Operations		

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
824	Hamilton Finance Company, Hamilton Twp. (Trenton)	\$196,144.21	\$13,862.38	\$46,000.00
806	Hillside Loan Company, Hillside	273,350.01	6,196.20	28,200.00
777	Home Finance Company, Morristown	275,032.51	10,787.85	25,000.00
845	Household Finance Corporation, Asbury Park	2,509.37	.....	562,117.48
642	Household Finance Corporation, Camden	8,349.41	.....	1,356,125.09
641	Household Finance Corporation, Camden	6,252.83	.....	848,723.51
842	Household Finance Corporation, Clifton	857.63	.....	226,300.07
687	Household Finance Corporation, Elizabeth	7,253.05	.....	960,406.65
686	Household Finance Corporation, Hackensack	3,510.76	.....	630,176.89
288	Household Finance Corporation, Jersey City	5,476.57	.....	805,205.72
643	Household Finance Corporation, Jersey City	7,718.40	.....	923,317.41
289	Household Finance Corporation, Newark	6,394.34	.....	1,001,587.15
644	Household Finance Corporation, Newark	6,678.00	.....	812,874.62
308	Household Finance Corporation, Newark	5,609.24	.....	999,424.82
679	Household Finance Corporation, Orange	3,483.12	.....	654,570.51
690	Household Finance Corporation, Passaic	3,892.72	.....	575,378.89
659	Household Finance Corporation, Paterson	5,788.56	.....	812,190.77
691	Household Finance Corporation, Perth Amboy	3,708.41	.....	610,166.85
879	Household Finance Corporation, Princeton Township	541.58	.....	123,727.28
660	Household Finance Corporation, Trenton	10,680.04	.....	1,564,796.82
700	Household Finance Corporation, Union City	3,431.27	.....	794,303.74
287	Hub Loan Company, Jersey City	318,203.19	3,340.96	179,358.25
717	Industrial Loan Society, Inc., Dover . . . . .	.....	.....	657,167.74
674	Industrial Loan Society, Inc., East Orange . . . . .	.....	.....	289,568.55
681	Industrial Loan Society, Inc., Irvington . . . . .	.....	.....	240,683.13
650	Industrial Loan Society, Inc., Morristown . . . . .	.....	.....	295,101.10
178	Industrial Loan Society, Inc., Perth Amboy . . . . .	.....	.....	330,416.34
153	Industrial Loan Society, Inc., Plainfield . . . . .	.....	.....	490,330.22
826	Interstate Finance Company, Glassboro	264,628.12	22,153.96	.....
43	Interstate Finance Company, Trenton	681,094.23	59,554.51	80,000.00
825	Interstate Finance Company, Ventnor City	159,682.57	10,221.18	.....
881	Jefferson Loan Co., David H. Gold, t/a, Paramus	10,000.00	461.69	72,377.77
718	Jersey Loan Company, Bloomfield	387,471.62	13,980.20	25,010.00
764	Liberal Finance Service of Lyndhurst, Lyndhurst	176,264.39	13,353.90	42,000.00
818	Liberal Finance Service of Millburn, Millburn	273,754.13	19,103.28	81,000.00
788	Liberal Finance Service of Paterson, Paterson	271,627.54	18,055.09	81,000.00
840	Local Finance Company of Carteret, Carteret	168,684.92	5,311.27	45,000.00
811	Local Finance Company of Cliffside, Cliffside Park	171,446.61	4,136.90	53,000.00
809	Local Finance Company of Keyport, Keyport	240,827.34	9,882.12	75,000.00
855	Local Finance Company of Manasquan, Manasquan	238,785.59	3,141.00	45,000.00
873	Local Finance Company of Merchantville, Merchantville	166,260.07	3,289.84	25,000.00
850	Local Finance Company of North Bergen, North Bergen	223,224.88	6,963.91	35,000.00
800	Local Finance Company of Palisades Park, Palisades Park	156,077.33	4,765.83	45,000.00
837	Local Finance Company of Point Pleasant, Point Pleasant Beach	195,047.49	5,668.70	45,000.00
796	Local Finance Company of Toms River, Toms River	234,870.44	9,200.03	50,000.00
885	Manville Finance Co., Isidore Kruman, t/a, Manville	Did Not	Commence Operations	.....
823	McDevitt Finance Co., Atlantic City	275,040.55	5,411.87	42,000.00
854	Milford Finance Corporation, New Milford	182,700.78	9,304.87	51,700.00
846	Milton Finance Co., Englewood	110,993.41	15,114.13	76,400.00
882	Modern Finance Company, Albert J. Eardensohn, t/a, Ridgefield Park	8,799.87	556.51	28,450.00
884	Monmouth Loan Corporation, Keansburg	4,707.24	.....	25,000.00
262	Morris County Loan and Finance Association, Inc., Boonton	137,968.19	1,428.82	50,000.00
886	Mutual Loan Company, Bernardsville . . . . .	.....	.....	Did Not Commence Operations
787	Mutual Loan Company, Newton . . . . .	.....	.....	253,031.02
115	Mutual Loan Company, Paterson . . . . .	.....	.....	261,122.51
836	Mutual Loan Company, Wharton . . . . .	.....	.....	192,211.54
735	National Finance Company, Charles T. Felt, t/a, Union	110,957.00	.....	69,793.80
666	Newark Finance Corporation, Newark	300,207.98	39,446.90	88,700.00
861	Newark Provident Loan Association, Newark	66,050.00	71,834.19	500,000.00
741	North Jersey Finance Service of Hoboken, Hoboken	137,434.69	10,073.58	25,000.00
676	Penn Loan Company, Perth Amboy	174,138.03	13,131.72	106,900.00
39	Peoples Standard Finance Corporation, Jersey City	48,500.00	.....	46,500.00
856	Personal Finance Company of Hightstown, Hightstown	104,310.75	4,481.08	25,000.00
857	Pleasant Finance Co., Inc., Lodi	65,285.39	300.30	25,000.00
791	Preferred Finance Co., Inc., Belleville . . . . .	.....	.....	227,102.50

SMALL LOAN LICENSEES

LICENSEES—Continued
Income December 31, 1955

Capital Reserves	Surplus and Undivided Profits	Total Liabilities	Interest or Charges	Collections on Accounts Charged Off	Other Income	Gross Earnings
.....	\$4,692.88	\$260,699.47	\$47,486.27	\$626.03	.....	\$48,112.30
.....	27,751.41	335,497.62	74,995.28	.....	.....	74,995.28
.....	74,731.00	385,551.36	87,093.12	.....	.....	87,750.59
.....	.....	564,926.85	127,154.24	1,441.15	.....	128,595.39
.....	.....	1,364,474.50	279,654.03	3,472.41	.....	283,126.44
.....	.....	854,976.34	202,838.37	2,167.86	.....	205,006.23
.....	.....	227,157.70	47,929.16	929.92	.....	48,859.08
.....	.....	967,659.70	224,875.43	6,780.51	.....	231,655.94
.....	.....	638,087.65	145,106.13	3,782.32	.....	148,888.45
.....	.....	810,682.29	185,054.06	5,014.29	.....	190,098.33
.....	.....	931,035.81	215,711.63	6,042.76	.....	222,354.39
.....	.....	1,007,981.49	233,865.48	4,559.47	.....	238,414.95
.....	.....	819,552.62	179,934.61	4,387.41	.....	184,322.02
.....	.....	1,005,034.06	231,289.53	4,518.03	.....	235,807.56
.....	.....	658,053.63	152,927.18	3,502.72	.....	156,429.90
.....	.....	579,271.61	136,936.58	2,321.82	.....	139,258.40
.....	.....	917,979.33	208,032.21	3,980.17	.....	212,012.38
.....	.....	613,875.26	150,225.13	2,814.13	.....	153,039.26
.....	.....	124,268.86	12,104.69	25.78	.....	12,130.47
.....	.....	1,575,476.86	382,099.70	4,355.94	.....	386,455.64
.....	.....	797,735.01	186,766.56	4,146.01	.....	190,912.57
.....	6,372.91	507,275.31	78,043.72	.....	.....	78,043.72
.....	.....	657,167.74	153,904.28	1,511.07	.....	155,415.35
.....	.....	289,568.55	71,119.39	255.00	.....	71,374.39
.....	.....	240,683.13	50,478.69	672.37	.....	51,151.06
.....	.....	295,101.10	71,475.51	39.92	.....	71,515.43
.....	.....	330,416.34	74,347.37	226.66	.....	74,574.03
.....	.....	490,330.22	110,429.54	229.23	.....	110,658.77
.....	137,755.36	424,537.44	100,147.19	1,226.81	.....	101,374.00
.....	37,036.00	857,684.74	84,660.36	922.96	\$48.58	85,631.90
.....	23,516.24	193,419.99	45,480.51	48.37	.....	45,528.88
.....	.....	82,839.46	2,419.18	.....	.....	2,419.18
.....	38,095.96	464,537.78	103,809.38	249.27	.....	104,058.65
.....	44,285.70	275,903.99	58,235.11	598.98	.....	58,834.07
.....	54,428.26	428,285.67	100,909.80	1,274.05	.....	102,183.85
.....	39,586.99	410,269.62	89,802.37	725.23	.....	90,527.60
.....	24,895.18	243,891.37	50,665.32	.....	.....	50,665.32
\$590.00	37,905.31	269,078.82	54,830.88	.....	.....	54,830.88
.....	27,653.92	353,363.38	60,534.89	.....	.....	60,534.89
.....	21,016.47	307,943.06	61,580.72	.....	.....	61,580.72
.....	7,040.40	201,590.31	40,889.93	.....	.....	40,889.93
.....	18,431.15	283,624.94	57,916.97	.....	.....	57,916.97
.....	15,662.51	221,505.67	45,907.99	.....	.....	45,907.99
.....	19,481.90	265,198.09	60,725.92	.....	.....	60,725.92
.....	37,307.49	331,377.96	61,238.19	.....	.....	61,238.19
.....	Did Not Commence Operations	.....	Did Not Commence Operations	.....	.....	.....
.....	11,547.90	334,000.32	68,423.57	.....	.....	68,423.57
.....	4,464.39	248,170.04	53,243.29	166.20	.....	53,409.49
.....	29,100.44	231,607.98	49,807.50	963.68	.....	50,771.18
.....	.....	37,806.38	906.45	.....	.....	906.45
.....	-3,421.31	26,285.93	.....	.....	.....	.....
.....	18,950.16	208,347.17	45,330.80	.....	25.00	45,355.80
.....	Did Not Commence Operations	.....	Did Not Commence Operations	.....	.....	.....
.....	.....	253,031.02	57,941.59	413.03	.....	58,354.62
.....	.....	261,122.51	58,788.26	329.39	.....	59,117.65
.....	.....	192,211.54	35,952.28	99.00	.....	36,051.28
.....	.....	180,750.80	41,570.54	.....	.....	41,570.54
.....	54,098.53	482,453.41	124,727.95	.....	.....	124,727.95
.....	92,618.71	730,692.90	162,485.07	.....	307.54	162,792.61
.....	113,265.31	285,773.58	54,125.52	499.68	.....	54,625.20
.....	158,702.31	452,872.06	95,547.21	.....	.....	95,547.21
.....	46,780.46	141,780.46	34,829.52	381.61	.....	35,211.13
.....	7,729.58	141,521.41	28,321.34	.....	.....	28,321.34
.....	19,297.99	109,883.68	26,487.18	.....	.....	26,487.18
.....	.....	343,929.00	76,318.61	.....	.....	76,318.61

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
863	Preferred Finance Co., East Paterson .....	.....	\$3,085.20	\$114,184.39
890	Preferred Finance Co., Hawthorne .....	.....	6,016.64	196,591.11
105	Preferred Finance Co., Inc., Newark	\$207,889.13	6,700.51	33,400.00
831	Preferred Finance Co., Inc., Paulsboro .....	.....	6,134.02	206,151.42
751	Preferred Finance Co., Inc., Phillipsburg	185,463.64	25,043.33	26,000.00
813	Preferred Finance Co., Inc., Washington .....	.....	5,595.37	280,867.32
862	Prudential Loan Co., Clifton	400.68	2,846.02	75,117.78
692	Prudential Loan Co., Plainfield	195,975.92	8,969.56	95,200.00
875	Queen City Finance Company, Flemington .....	.....	3,149.57	110,964.03
707	Queen City Finance Company, Plainfield	301,474.60	31,894.25	95,000.00
858	Reliable Loan Service, William J. Leach, t/a, Elizabeth...	32,588.90	99.20	49,740.42
785	Reserve Finance Co., Jersey City	207,857.15	8,893.02	40,000.00
821	Ritter Finance Company, Inc., of South Jersey, Hammonton	65,679.20	27,019.60	228,100.00
827	Ritter Finance Company, Inc., Lambertville	97,506.46	14,569.76	75,000.00
822	Ritter Finance Company, Inc., of South Jersey, Riverside..	License Surrendered		
822	Ritter Finance Company, Inc., of Riverside, Riverside	391,694.90	23,685.97	25,000.00
623	Seaboard Finance Co. of Atlantic City, Inc., Atlantic City	License Surrendered		
623	Seaboard Finance Company, Atlantic City	1,142.02	15,124.02	508,047.75
108	Seaboard Finance Company of Bayonne, Inc., Bayonne	License Surrendered		
108	Seaboard Finance Company, Bayonne	839.90	13,144.68	436,282.31
757	Seaboard Finance Company, Bound Brook	565.66	12,372.19	378,002.89
695	Seaboard Finance Company, Camden	1,282.60	25,062.03	699,340.84
832	Seaboard Finance Company of New Jersey, Cape May Court			
	House	5,525.44	8,906.24	170,023.92
696	Seaboard Finance Company of Elizabeth, Inc., Elizabeth...	License Surrendered		
696	Seaboard Finance Company, Elizabeth	1,059.10	25,258.60	727,281.55
738	Seaboard Finance Company, Englewood	1,037.47	15,773.33	460,490.86
689	Seaboard Finance Company, Hackensack	1,241.69	14,103.46	392,844.27
703	Seaboard Finance Company, Jersey City	1,044.24	16,417.61	554,054.97
706	Seaboard Finance Company of New Jersey, Jersey City	9,765.21	15,911.59	259,481.55
709	Seaboard Finance Company, Jersey City	1,935.13	30,850.23	994,554.70
761	Seaboard Finance Company of New Jersey, Montclair	4,409.03	9,590.10	164,892.15
797	Seaboard Finance Company, New Brunswick	738.88	12,193.66	334,948.45
685	Seaboard Finance Company, Newark	1,583.52	23,215.19	663,790.24
423	Seaboard Finance Company of New Jersey, Newark	14,582.94	37,826.12	17,000.00
793	Seaboard Finance Company, Orange	668.94	13,821.21	361,500.80
694	Seaboard Finance Company, Passaic	934.22	15,897.15	471,458.05
789	Seaboard Finance Company, Paterson	943.83	14,806.80	481,903.01
450	Seaboard Finance Company of Paterson, Inc., Paterson....	License Surrendered		
450	Seaboard Finance Company, Paterson	1,527.17	25,988.83	740,283.45
798	Seaboard Finance Company, Perth Amboy	716.18	11,155.96	318,057.02
720	Seaboard Finance Company, Rutherford	908.65	15,861.96	480,992.49
760	Seaboard Finance Company of New Jersey, Salem	16,391.00	19,276.02	336,377.11
736	Seaboard Finance Company, Summit	670.03	11,963.84	354,259.47
398	Seaboard Finance Company, Trenton	1,283.64	26,593.29	819,852.15
794	Seaboard Finance Company of Trenton, Inc., Trenton	License Surrendered		
794	Seaboard Finance Company, Trenton	911.01	18,678.99	556,829.97
779	Seaboard Finance Company of New Jersey, Wildwood	11,526.18	16,223.63	302,361.29
754	Seaboard Finance Company, Woodbridge	431.27	11,469.52	352,790.15
734	Signature Loan Company, Inc., Rahway	340,941.45	18,885.00	25,000.00
755	Signature Loan Company of Bergenfield, Inc., Bergenfield..	177,910.60	15,124.87	30,000.00
673	Somerset Finance Corporation, Somerville	283,629.47	6,826.89	25,000.00
677	South Jersey Credit Company, Inc., Camden	545,328.62	18,991.47	30,000.00
758	South River Loan Co., South River	68,871.01		25,200.00
237	Suburban Finance Company of Newark, Newark	312,373.06	30,816.06	25,500.00
753	Suburban Finance Company, Nutley	241,163.71	12,019.27	25,000.00
877	Summit Finance, Inc., Summit	225,824.09	2,404.26	25,000.00
814	Sun Finance Company of Fair Lawn, Fair Lawn	228,796.14	16,039.31	25,000.00
361	Woodbury Thrift Finance Corporation, Woodbury	378,628.61	27,950.51	25,000.00
385	Workers Finance Co., Newark	631,929.61	77.05	61,900.00
746	Workers Finance Co. of North Bergen, North Bergen	180,402.25	15,445.88	85,000.00
	Totals	\$37,193,913.02	\$3,449,023.71	\$47,297,843.53

SMALL LOAN LICENSEES

LICENSEES—Continued
Income December 31, 1955

Capital Reserves	Surplus and Undivided Profits	Total Liabilities	Interest or Charges	Collections on Accounts Charged Off	Other Income	Gross Earnings
		\$117,269.59	\$17,585.30	.....	.....	\$17,585.30
		202,607.75	40,998.23	.....	.....	40,998.23
	\$3,394.67	251,984.81	55,012.60	.....	.....	55,012.60
		212,285.44	40,036.27	.....	.....	40,036.27
	99,671.87	336,178.84	77,062.81	.....	.....	77,062.81
		286,462.69	64,641.14	.....	.....	64,641.14
		78,364.48	16,154.93	.....	.....	16,154.93
	48,793.79	348,939.27	54,308.91	.....	.....	54,308.91
		114,113.60	16,434.91	.....	.....	16,434.91
	19,769.58	448,138.43	76,848.19	.....	.....	76,848.19
		82,428.52	15,615.04	.....	.....	15,615.04
\$5,824.06	—19,198.73	243,375.50	31,834.01	.....	.....	31,834.01
	56,284.08	377,082.88	113,853.87	\$418.87	.....	114,272.74
	31,924.61	219,000.83	44,234.63	517.60	.....	44,752.23
License Surrendered			38,838.76	23.00	.....	38,861.76
	13,928.96	454,309.83	42,941.70	213.00	.....	43,154.70
License Surrendered			30,145.43	100.20	.....	30,245.63
		524,313.79	90,761.31	897.83	.....	91,659.14
License Surrendered			26,919.32	15.78	.....	26,935.10
		450,266.89	77,473.92	413.72	.....	77,887.64
		390,938.74	90,758.85	190.63	.....	90,949.48
		725,685.47	158,156.68	1,735.37	.....	159,892.05
		184,455.60	38,766.61	1,961.78	.....	40,728.39
License Surrendered			42,111.72	1,095.91	.....	43,207.63
		753,599.25	120,528.81	2,789.87	.....	123,318.68
		477,301.66	108,215.72	691.40	.....	108,907.12
		408,189.42	97,879.24	1,036.29	.....	98,915.53
		571,516.82	135,432.60	1,342.50	.....	136,775.10
		285,158.35	71,807.73	4,085.40	.....	75,693.13
		1,027,340.06	241,520.17	854.48	.....	242,374.65
		178,891.28	39,522.84	570.97	.....	40,093.81
		347,880.99	75,741.41	936.80	.....	76,678.21
		688,388.75	164,990.18	2,103.44	.....	167,093.62
	217,703.82	287,112.88	56,564.70	2,685.40	.....	59,250.10
		375,990.95	82,665.78	607.14	.....	83,262.92
		488,289.42	110,557.40	1,299.95	.....	111,857.35
		497,653.64	104,644.20	2,214.76	.....	106,858.96
License Surrendered			46,344.13	209.91	.....	46,554.04
		767,799.45	139,204.34	2,109.30	.....	141,313.64
		329,929.16	75,733.95	549.90	.....	76,283.85
		497,763.10	113,580.75	893.44	.....	114,474.19
		372,044.13	80,924.15	2,681.90	.....	83,606.05
		366,893.34	87,491.76	862.15	.....	88,353.91
License Surrendered			181,145.01	1,792.17	.....	182,937.18
		847,729.08	31,610.50	674.39	.....	32,284.89
		576,419.97	93,955.93	1,051.24	.....	95,007.17
		330,111.10	73,175.36	2,057.89	.....	75,233.25
		364,690.94	83,268.53	492.52	.....	83,761.05
	47,254.58	432,081.03	87,902.74	.....	.....	87,902.74
	89,342.94	312,378.11	62,834.63	.....	.....	62,834.63
	16,369.76	331,826.12	77,349.27	230.55	\$164.88	77,744.70
	2,277.39	596,597.48	119,186.93	1,065.25	.....	120,252.18
	933.65	95,004.66	21,621.47	52.00	.....	21,673.47
	51,313.11	420,002.23	93,552.47	118.44	77.83	93,748.74
	23,090.93	301,276.91	63,022.20	453.49	18.00	63,493.69
	—8,195.85	245,032.50	25,191.10	.....	.....	25,191.10
	49,963.95	319,799.40	65,514.75	120.50	12.00	65,647.25
	38,585.22	470,164.34	110,730.57	592.38	2.09	111,325.04
	12,043.29	705,949.95	122,490.39	2,240.36	11,467.00	136,197.75
	32,216.44	313,064.57	73,788.23	3,092.98	.....	76,881.21
\$16,221.42	\$10,214,266.21	\$98,171,267.89	\$20,962,513.66	\$161,957.24	\$13,013.25	\$21,137,484.15

SMALL LOAN LICENSEES

SMALL LOAN
Table 3—Expense

License No.	NAME AND LOCATION	Advertising	Bad Debts
799	A. B. C. Credit, Inc., Bridgeton	\$2,739.48	\$8,218.68
880	A. B. C. Credit, Inc., Fort Lee	3,499.93	907.28
849	A. B. C. Credit, Inc., Vineland	2,982.02	3,824.42
80	Acme Finance Company, Newark	3,264.60	1,826.88
865	American Finance Corporation of Camden, Camden	7,064.96	32,464.09
866	American Finance Corporation of Clifton, Clifton	1,867.23	7,531.87
867	American Finance Corporation of Gloucester City, Gloucester City	5,123.02	21,568.88
868	American Finance Corporation of Maplewood, Maplewood	2,277.52	4,184.06
869	American Finance Corporation of Paterson, Paterson	3,095.16	4,851.17
870	American Finance Corporation of Ridgewood, Ridgewood	2,562.20	4,573.29
871	American Finance Corporation of South Orange, South Orange	3,473.94	28,737.03
872	American Finance Corporation of Westwood, Westwood	2,970.51	8,818.28
834	Associates Loan Company, Ewing Township (Trenton)	1,495.07	6,832.56
664	Atlantic City Loan Company, Atlantic City	5,490.28	16,064.48
727	Atlantic County Small Loan Service, J. Allison Kruse, t/a, Pleasantville	1,107.54	2,797.85
768	Atlas Loan Company, Cranford	1,320.00	4,288.26
759	Auto Loan Company, Newark	3,382.06	2,823.43
776	Beacon Finance Company of Highland Park, Highland Park	2,856.70	14,069.18
749	Beacon Finance Company of Neptune, Neptune	2,510.29	11,448.34
855	Beacon Finance Company of Roselle, Roselle	948.64	8,544.96
472	Beacon Finance Company of Trenton, New Jersey, Trenton	4,011.93	14,464.38
874	Bell Finance Company, Atlantic Highlands	782.92	5,329.71
775	Bell Finance Company of Freehold, Freehold	2,091.60	9,088.66
878	Bell Finance Company, Long Branch	745.15	4,700.49
742	Bell Finance Company, Red Bank	10,981.24	15,078.04
670	Beneficial Finance Co. of Asbury Park, Asbury Park	10,540.24	4,622.92
667	Beneficial Finance Co. of Atlantic City, Atlantic City	13,206.11	7,688.33
669	Beneficial Finance Co. of Bayonne, Bayonne	7,125.44	2,155.43
697	Beneficial Finance Co. of Bloomfield, Bloomfield	9,302.52	7,706.76
778	Beneficial Finance Co. of Caldwell, Caldwell	3,314.44	2,484.30
139	Beneficial Finance Co. of Camden, Camden	8,755.26	4,626.26
305	Beneficial Finance Co. of Camden County, Camden	9,921.61	9,202.14
838	Beneficial Finance Co. of New Jersey, East Orange	6,203.68	4,306.85
23	Beneficial Finance Co. of Elizabeth, Elizabeth	10,806.55	5,265.11
441	Beneficial Finance Co. of Hackensack, Hackensack	8,126.64	5,198.54
698	Beneficial Finance Co. of New Jersey, Irvington	9,381.09	6,424.45
221	Beneficial Finance Co. of Jersey City, Jersey City	10,098.68	.....
14	Beneficial Finance Co. of North Jersey, Jersey City	5,302.41	4,514.22
815	Beneficial Finance Co. of North Jersey, Metuchen	4,677.19	4,530.55
431	Beneficial Finance Co. of Essex County, Newark	9,552.37	6,186.29
27	Beneficial Finance Co. of Newark, Newark	10,966.31	2,348.78
672	Beneficial Finance Co. of New Brunswick, New Brunswick	10,340.54	3,951.47
141	Beneficial Finance Co. of Orange, Orange	8,907.96	7,902.73
507	Beneficial Finance Co. of Passaic, Passaic	9,351.90	4,007.99
121	Beneficial Finance Co. of Paterson, Paterson	15,000.94	14,240.74
671	Beneficial Finance Co. of Plainfield, Plainfield	9,071.17	5,203.45
839	Beneficial Finance Co. of N. J., Rahway	5,389.85	2,881.46
844	Beneficial Finance Co. of N. J., Red Bank	7,514.85	4,450.57
841	Beneficial Finance Co. of N. J., Somerville	6,992.45	4,450.66
103	Beneficial Finance Co. of Trenton, Trenton	17,219.81	6,079.42
780	Beneficial Finance Co. of Union, Union	4,382.91	3,984.52
668	Beneficial Finance Co. of Union City, Union City	9,760.41	3,652.66
820	Budget Plan Corporation, Camden	3,210.59	6,969.06
801	Budget Plan Corporation, Haddonfield	3,102.97	6,610.13
876	Budget Plan Corporation, Moorestown	1,803.60	1,888.98
859	Camden Provident Loan Company, Camden	1,337.92	3,464.80
678	Capital Finance Company, Bridgeton	2,099.45	3,210.70
663	Capital Finance Company, New Brunswick	1,628.40	2,452.26
662	Capital Finance Company, Trenton	1,619.58	4,280.26
812	Capital Finance Company, Inc., Princeton	1,702.77	-470.54

SMALL LOAN LICENSEES

LICENSEES—Continued
and Profit, December 31, 1955

Rent Light and Heat	Salaries	Taxes	Other Expenses	Net Profit Before Interest on Borrowed Money	Total Expenses and Net Profit
\$2,425.91	\$21,739.23	\$24,089.45	\$17,628.24	\$53,682.29	\$130,533.28
1,535.93	4,117.50	237.67	—8,203.93	890.21	2,984.59
2,256.10	13,320.00	9,978.19	11,538.30	25,801.07	69,700.10
1,873.20	15,080.00	3,454.47	15,019.37	11,899.34	52,417.86
3,416.36	55,066.79	11,826.85	55,119.84	77,930.88	242,889.77
1,627.30	14,460.33	2,934.60	12,512.62	16,815.36	57,749.31
2,937.38	44,615.53	9,424.75	50,278.57	71,065.68	205,013.81
1,913.44	11,915.13	2,397.08	9,271.43	6,367.98	38,326.64
4,475.44	25,420.42	5,216.77	21,346.76	43,342.69	107,748.41
1,265.63	16,155.82	4,042.97	17,318.99	39,624.71	85,543.61
2,727.72	18,956.93	3,835.82	20,013.49	—6,246.27	71,498.66
2,624.14	12,659.80	2,898.26	13,955.97	16,759.20	60,686.16
2,246.33	17,866.30	986.15	12,096.06	12,745.31	53,767.78
2,970.00	31,165.92	17,205.57	21,889.16	40,975.48	135,760.89
666.18	7,595.00	1,772.75	2,719.09	16,833.59	33,492.00
1,860.00	21,221.92	5,001.89	12,016.28	20,647.14	66,355.49
3,875.00	39,983.00	\$8,515.81	16,438.15	24,780.67	99,796.12
4,193.47	26,106.60	7,839.36	36,844.97	35,983.28	127,893.56
4,892.29	28,142.64	6,389.12	34,911.12	30,763.82	119,057.62
2,076.61	13,511.50	596.06	14,974.59	2,719.60	43,371.96
4,605.87	41,509.83	7,426.53	48,413.16	52,216.94	172,648.64
2,106.21	7,398.23	377.44	4,615.20	19,741.37	40,351.08
3,579.74	23,957.45	9,398.08	10,657.54	30,517.51	89,290.58
1,571.94	5,431.70	403.69	3,279.19	7,947.47	24,079.63
3,815.32	55,977.87	\$8,359.08	41,710.55	46,090.07	182,012.17
5,101.83	22,528.43	35,473.88	—23,590.89	38,718.31	140,576.50
4,381.95	37,043.48	53,239.82	36,057.78	53,517.16	205,195.13
4,183.32	20,977.76	30,281.16	20,286.23	34,569.28	119,580.62
5,845.12	23,689.37	32,679.97	24,735.98	36,157.44	140,107.16
2,118.90	12,851.92	3,258.69	9,840.93	2,963.82	36,813.00
6,324.60	23,020.11	27,396.04	—22,803.20	31,798.42	124,723.89
4,464.37	28,512.16	33,513.90	28,595.75	36,629.92	150,839.85
3,012.13	14,414.93	20,179.83	15,933.58	20,077.60	84,128.60
5,746.40	22,814.61	34,400.93	26,994.03	37,387.85	143,415.58
6,270.69	20,888.43	26,577.17	20,767.21	31,165.87	118,994.55
3,699.46	26,373.21	32,127.19	25,073.46	25,117.68	135,196.54
7,572.76	31,299.21	42,106.57	27,975.77	44,007.73	163,060.72
3,222.62	16,544.46	11,949.77	17,029.75	10,924.50	69,487.73
4,053.79	13,982.51	9,743.86	12,888.09	14,525.92	64,351.91
4,968.87	24,469.53	29,696.74	26,936.82	33,266.02	135,076.64
8,562.56	35,006.61	43,627.86	37,451.07	44,006.81	181,970.00
6,059.22	25,031.09	31,649.85	29,163.29	35,278.61	141,374.07
4,704.58	24,735.71	34,482.54	27,787.83	37,503.74	146,025.09
4,646.16	21,171.58	29,376.74	23,468.17	33,302.27	125,324.81
5,723.85	37,281.29	60,267.66	40,896.48	58,569.40	231,480.36
3,302.00	24,065.12	33,390.41	26,706.75	36,523.65	138,262.55
4,163.11	10,792.13	12,069.54	10,790.75	11,896.38	59,902.22
3,294.56	13,482.76	20,270.37	16,983.17	20,351.62	86,347.90
3,175.76	14,382.83	22,871.67	17,609.17	23,064.61	92,547.15
9,893.61	44,095.08	65,797.87	43,870.35	63,584.64	250,542.78
2,646.90	12,121.72	6,137.21	12,900.40	8,895.31	51,068.97
4,973.84	26,339.15	39,167.26	27,027.85	41,575.63	151,896.80
4,810.84	27,874.59	7,297.01	11,787.23	25,122.28	87,072.00
3,014.02	25,465.78	4,183.05	15,405.46	19,172.62	76,954.03
1,805.92	6,098.02	350.28	3,657.80	—2,153.52	13,451.08
2,966.62	10,824.66	200.00	14,687.88	5,277.13	38,759.11
2,107.86	16,972.64	19,375.26	8,326.66	32,408.12	84,500.69
2,040.94	15,413.41	11,591.93	\$,792.93	21,693.60	63,613.47
4,890.58	19,697.26	8,895.03	10,289.99	19,349.24	69,021.34
2,017.56	11,828.30	3,999.66	8,116.26	13,964.15	41,158.16

SMALL LOAN
Table 3—Expense

License No.	NAME AND LOCATION	Advertising	Bad Debts
200	Central Loan Co., Jacob L. Rich & Alvin M. Rich, t/a, Newark	\$359.91	\$2,478.14
887	Charles Finance, Charles D. Grimley, Sue E. Grimley, Chas. D. Grimley, Jr., and Frances L. Grimley, t/a (Delaware Twp.), Erlton	Did Not Commence Operations	
414	Citizens Finance Company, Trenton	2,676.00	1,439.90
730	City Finance Company, The, Linden	1,955.20	8,229.94
731	City Finance Company, The, Montclair	1,841.27	2,484.00
723	City Finance Company, The, Passaic	2,300.93	5,511.60
699	City Finance Company, The, West New York	5,026.91	4,923.85
803	Civil Loan Co., Joan Toker, June M. Benson, and Sidney Benson, t/a, Linden	1,259.45	8,925.58
802	Columbia Finance Co., Bernard & Sylvia Sheldon, t/a, Pompton Lakes	2,299.67	2,924.90
883	Columbia Finance Co., Bernard and Sylvia Sheldon, t/a, Livingston	Did Not Commence Operations	
722	Commercial Finance Company of New Jersey, Vincenzo Catanzaro, t/a, Garfield	707.15	3,113.19
860	Community Finance, Inc., Hackensack	3,101.59	2,274.62
702	Consumers Finance Company, East Orange	1,196.19	11,335.80
853	Consumers Finance Company of Morris County, Madison	302.72	3,989.76
772	Consumers Finance Company of Union County, Roselle Park	521.84	6,242.90
792	County Finance Service, Penns Grove	1,714.18	2,730.35
790	Crown Finance Company, Inc., Bloomfield	955.56	2,872.91
762	Crown Finance Company, Inc., Irvington	937.22	2,744.69
710	Domestic Finance Corporation, East Orange	1,611.96	664.93
771	Domestic Finance Corporation, Kearny	1,461.40	3,743.10
724	Domestic Finance Corporation, New Brunswick	1,431.00	2,620.97
710	Domestic Finance Corporation of East Orange, East Orange	882.96	2,873.48
771	Domestic Finance Corporation of Kearny, Kearny	654.08	4,209.55
724	Domestic Finance Corporation of New Brunswick, New Brunswick	879.96	6,637.38
701	Earle Finance Corporation, Collingswood	1,131.93	3,574.62
847	Empire Finance Company of Burlington, Bordentown	1,233.69	1,325.57
847	Empire Finance Company, Bordentown	311.29	416.19
743	Empire Finance Company of Burlington, Burlington	2,768.27	5,686.89
795	Empire Finance Company of Mt. Holly, Mt. Holly	2,101.07	3,660.30
848	Equitable Credit Corporation, Denville	2,079.74	2,851.46
661	Equitable Loan Service of Elizabeth, Max & Fannie Brell, t/a, Elizabeth	3,310.72	2,990.00
773	Family Finance Corporation, Bayonne	2,522.06	8,747.45
783	Family Finance Corporation, Camden	3,329.72	3,445.06
740	Family Finance Corporation, Hackensack	4,087.65	8,713.96
765	Family Finance Corporation, Irvington	4,865.96	5,468.87
782	Family Finance Corporation, Jersey City	2,327.25	8,472.01
739	Family Finance Corporation, Jersey City	5,235.97	18,491.66
708	Family Finance Corporation, Newark	8,611.59	13,379.69
737	Family Finance Corporation, Pitman	2,052.09	3,201.30
774	Family Finance Corporation, Union City	3,391.56	6,988.35
719	Fidelity Finance Corporation, West New York	619.40	3,698.78
729	First Industrial Loan Company of New Jersey, Kearny	305.78	869.76
665	First Industrial Loan Company of New Jersey, Newark	407.92	1,457.24
199	Franklin Loan Company, Charles J. & Robert Amsterdam, t/a, Newark	1,952.07	8,159.74
726	Friendly Finance Company, Westfield	3,465.00	448.50
712	General Credit Company, Vineland	3,133.70	3,794.89
732	General Public Loan Corporation, Belleville	2,773.51	1,179.46
786	General Public Loan Corporation, Elizabeth	2,311.20	8,543.54
756	General Public Loan Corporation, Harrison	1,523.65	6,154.83
763	General Public Loan Corporation, Hoboken	1,851.21	3,230.28
784	General Public Loan Corporation, Jersey City	2,372.66	2,234.26
769	General Public Loan Corporation, Long Branch	2,437.57	—877.69
752	General Public Loan Corporation, Millville	2,166.65	2,858.32
733	General Public Loan Corporation, Teaneck	1,002.95	1,610.91
750	General Public Loan Corporation, West Orange	1,453.45	1,938.86
477	Globe Loan Company, Louis J. Feit, James J. Feit and Patricia E. Gale, t/a, Elizabeth	2,518.80	7,317.92
888	Globe Loan Company, Louis J. Feit, James J. Feit and		

LICENSEES—Continued
 and Profit, December 31, 1955

Rent, Light and Heat	Salaries	Taxes	Other Expenses	Net Profit Before Interest on Borrowed Money	Total Expenses and Net Profit
\$1,075.00	\$20,966.95	\$900.10	\$9,283.55	\$19,242.52	\$54,306.17
Did Not Commence Operations			Did Not Commence Operations		
3,500.00	11,637.50	6,593.86	5,505.46	7,971.48	39,324.20
2,520.25	23,817.89	21,168.23	11,635.98	16,140.02	87,467.51
2,204.51	14,291.65	7,494.28	5,104.23	5,303.36	38,723.30
4,393.00	23,814.31	21,714.57	9,628.57	16,741.47	84,104.45
4,104.50	27,442.49	22,793.42	10,975.49	17,606.99	92,873.65
2,636.51	27,015.00	3,051.48	15,441.46	29,319.93	87,649.41
1,247.12	23,007.28	7,437.02	13,233.17	21,996.52	72,145.68
Did Not Commence Operations			Did Not Commence Operations		
1,033.51	5,460.00	2,769.01	3,547.14	10,296.86	26,926.86
2,932.19	16,317.53	3,930.59	23,206.18	17,726.97	69,489.67
1,512.23	34,395.71	1,251.12	10,551.25	16,513.58	76,755.88
1,002.84	17,511.00	1,433.15	5,067.94	10,024.22	39,331.63
2,490.23	23,767.14	1,372.65	7,330.30	9,208.34	50,933.40
1,445.50	23,050.50	5,788.84	7,349.76	21,522.26	63,601.39
2,965.92	15,411.02	4,949.73	8,435.23	13,480.10	49,070.47
2,309.94	15,428.24	5,242.19	10,136.61	14,524.52	51,323.41
1,576.81	12,470.01	24,895.39	11,095.06	20,615.61	72,929.77
942.39	9,699.24	12,440.59	8,162.38	8,676.36	45,125.46
1,880.81	10,398.32	17,819.31	9,735.98	14,615.80	58,502.19
814.54	7,776.61	9,328.54	6,825.34	6,622.17	35,123.64
554.65	6,578.44	4,407.56	6,365.53	1,426.41	24,256.24
1,074.25	7,151.05	4,155.20	5,756.53	1,212.44	26,866.81
657.88	16,557.00	2,627.05	3,138.92	8,440.38	36,136.78
894.51	6,516.00	59.24	8,888.15	2,093.87	21,011.03
259.62	2,940.00	157.24	3,435.66	637.43	8,177.43
1,878.34	23,011.45	5,910.59	38,872.84	28,823.91	106,952.29
1,476.42	18,332.78	4,513.88	26,372.50	17,894.16	74,351.11
1,562.45	11,699.39	2,457.15	6,885.51	20,115.96	47,151.66
2,100.00	46,072.00	4,110.68	12,356.23	19,284.13	90,223.76
3,508.34	25,435.64	16,147.10	14,309.69	30,165.39	101,835.67
3,782.87	16,742.04	7,166.61	9,588.09	472.11	44,526.50
4,293.73	26,782.37	15,323.12	16,371.18	21,527.38	97,299.39
4,654.93	20,637.26	11,350.89	13,100.54	6,787.42	66,865.87
4,033.45	18,889.88	12,146.90	10,513.42	20,316.02	76,698.93
7,009.95	44,547.68	30,065.77	28,549.19	57,942.45	191,842.67
8,814.88	44,190.31	23,818.28	30,688.68	23,878.00	153,381.43
2,676.91	13,402.33	7,008.86	8,675.09	6,994.82	44,011.40
5,645.21	18,956.47	10,956.77	14,076.75	8,631.55	68,646.66
1,700.13	11,283.69	2,264.21	5,311.67	5,146.35	30,024.23
928.94	3,866.00	299.35	1,295.30	7,588.13	15,153.26
3,050.53	11,933.97	7,654.05	9,051.10	12,387.41	45,942.22
6,199.96	43,961.64	18,047.33	15,301.90	25,790.05	119,412.69
1,581.07	19,840.63	2,004.27	15,645.91	12,928.06	55,013.44
843.90	22,085.14	23,928.03	8,311.66	30,550.32	92,647.64
3,157.66	30,882.12	46,634.53	25,295.71	36,757.18	146,630.17
3,884.44	26,606.42	14,501.58	21,426.78	12,478.02	89,751.98
2,332.04	20,620.91	18,245.99	16,156.93	15,542.19	50,576.54
2,366.30	17,871.59	16,890.14	14,437.89	14,159.00	70,806.41
3,021.02	16,943.50	17,458.61	15,496.58	15,021.40	72,528.03
2,071.09	16,533.01	18,292.49	14,821.12	14,813.33	68,090.92
1,338.66	19,851.22	20,084.67	14,801.61	16,009.24	77,110.37
2,352.59	14,023.33	8,917.05	12,679.51	7,483.73	48,070.07
1,919.93	16,598.17	17,179.21	14,329.09	14,360.28	67,799.89
2,480.04	72,234.25	13,616.22	18,952.05	28,018.07	145,437.35

SMALL LOAN
Table 3—Expense

License No.	NAME AND LOCATION	Advertising	Bad Debts
824	Hamilton Finance Company, Hamilton Twp. (Trenton)	\$895.15	\$7,666.28
806	Hillside Loan Company, Hillside	545.79	5,377.25
777	Home Finance Company, Morristown	2,007.49	3,778.59
845	Household Finance Corporation, Asbury Park	7,165.74	9,637.41
642	Household Finance Corporation, Camden	10,069.75	13,474.07
641	Household Finance Corporation, Camden	7,834.86	12,496.83
842	Household Finance Corporation, Clifton	2,728.27	2,879.88
687	Household Finance Corporation, Elizabeth	9,061.38	16,908.10
686	Household Finance Corporation, Hackensack	6,366.56	7,820.31
288	Household Finance Corporation, Jersey City	7,487.36	14,184.36
643	Household Finance Corporation, Jersey City	8,630.04	20,906.12
289	Household Finance Corporation, Newark	11,701.89	13,014.51
644	Household Finance Corporation, Newark	9,219.19	15,886.27
308	Household Finance Corporation, Newark	11,758.54	17,047.63
679	Household Finance Corporation, Orange	7,191.96	7,918.91
690	Household Finance Corporation, Passaic	6,684.44	11,638.87
659	Household Finance Corporation, Paterson	9,411.78	16,882.12
691	Household Finance Corporation, Perth Amboy	5,807.89	5,544.42
879	Household Finance Corporation, Princeton Township	3,448.53	585.38
660	Household Finance Corporation, Trenton	8,466.60	27,768.52
700	Household Finance Corporation, Union City	6,739.16	9,208.29
387	Hub Loan Company, Jersey City	3,426.46	1,412.37
717	Industrial Loan Society, Inc., Dover	3,118.62	3,403.69
674	Industrial Loan Society, Inc., East Orange	2,329.73	4,470.83
681	Industrial Loan Society, Inc., Irvington	2,442.12	2,843.71
650	Industrial Loan Society, Inc., Morristown	2,712.69	3,503.05
178	Industrial Loan Society, Inc., Perth Amboy	2,679.05	1,789.59
133	Industrial Loan Society, Inc., Plainfield	3,422.88	6,192.22
826	Interstate Finance Company, Glassboro	3,895.58	.....
43	Interstate Finance Company, Trenton	5,025.91	4,665.81
825	Interstate Finance Company, Ventnor City	2,945.33	.....
881	Jefferson Loan Co., David H. Gold, t/a, Paramus	497.06	319.45
718	Jersey Loan Company, Bloomfield	2,557.09	8,505.20
764	Liberal Finance Service of Lyndhurst, Lyndhurst	2,929.21	5,208.55
818	Liberal Finance Service of Millburn, Millburn	5,679.12	11,543.29
788	Liberal Finance Service of Paterson, Paterson	4,016.79	7,371.93
840	Local Finance Company of Carteret, Carteret	1,106.26	3,926.35
811	Local Finance Company of Cliffside, Cliffside Park	1,539.77	4,308.83
809	Local Finance Company of Keport, Keport	1,330.36	4,902.87
835	Local Finance Company of Manasquan, Manasquan	1,299.86	8,345.03
873	Local Finance Company of Merchantville, Merchantville	1,018.46	1,408.84
850	Local Finance Company of North Bergen, North Bergen	1,570.03	4,621.44
800	Local Finance Company of Palisades Park, Palisades Park	1,268.78	3,184.28
837	Local Finance Company of Point Pleasant, Point Pleasant Beach	1,374.17	4,140.94
796	Local Finance Company of Toms River, Toms River	1,682.47	2,312.58
885	Manville Finance Co., Isidore Kruman, t/a, Manville	Did Not Commence Operations	.....
823	McDevitt Finance Co., Atlantic City	2,701.78	3,882.30
854	Milford Finance Corporation, New Milford	927.77	7,488.81
846	Milton Finance Co., Englewood	431.07	3,700.01
882	Modern Finance Company, Albert J. Eardensohn, t/a, Ridgefield Park	689.21	343.13
884	Monmouth Loan Corporation, Keansburg	11.72	.....
262	Morris County Loan and Finance Association, Inc., Boonton	1,340.74	6,811.21
886	Mutual Loan Company, Bernardsville	Did Not Commence Operations	.....
787	Mutual Loan Company, Newton	2,177.84	2,082.33
115	Mutual Loan Company, Paterson	1,688.69	1,111.55
836	Mutual Loan Company, Wharton	1,457.91	679.57
735	National Finance Company, Charles T. Feit, t/a, Union	2,037.76	596.95
666	Newark Finance Corporation, Newark	2,187.39	5,593.09
861	Newark Provident Loan Association, Newark	5,654.09	9,720.24
741	North Jersey Finance Service of Hoboken, Hoboken	364.74	28,659.43
676	Penn Loan Company, Perth Amboy	3,452.18	4,560.85
39	Peoples Standard Finance Corporation, Jersey City	113.00	882.07
856	Personal Finance Company of Hightstown, Hightstown	2,260.82	1,946.66
857	Pleasant Finance Co., Inc., Lodi	169.04	779.38
791	Preferred Finance Co., Inc., Belleville	1,681.62	6,041.88

LICENSEES—Continued
and Profit, December 31, 1955

SMALL LOAN LICENSEES

Rent, Light and Heat	Salaries	Taxes	Other Expenses	Net Profit Before Interest on Borrowed Money	Total Expenses and Net Profit
1,610.72	\$19,896.01	\$2,197.87	\$5,196.76	\$10,649.51	\$48,112.30
1,275.00	31,155.00	4,710.93	10,507.78	21,423.53	74,995.28
2,028.48	41,352.74	3,041.78	20,934.94	14,606.57	87,750.59
4,097.82	27,873.15	34,691.17	15,214.30	29,915.80	128,595.39
10,389.88	63,520.54	82,701.90	31,374.07	71,596.23	283,126.44
6,105.57	52,394.28	55,122.31	23,809.09	47,243.29	205,006.23
3,467.14	13,864.87	10,752.37	6,157.17	9,009.38	48,859.08
5,617.09	54,999.67	64,223.36	25,581.71	55,264.63	231,655.94
5,848.25	28,857.60	45,731.58	14,537.53	39,896.62	148,888.45
10,400.29	45,302.79	50,850.81	18,220.23	43,652.51	190,088.35
8,132.46	53,877.56	58,160.68	22,836.85	49,801.68	222,354.39
8,166.23	51,558.08	70,603.93	22,058.60	61,311.71	238,414.95
10,250.73	50,845.71	41,457.17	21,861.32	34,821.63	184,322.02
6,963.81	49,684.40	68,271.50	22,848.53	59,233.15	235,807.56
4,754.31	34,808.47	45,216.44	17,417.83	39,121.98	156,429.90
5,920.44	33,601.06	35,860.86	14,891.27	30,661.46	139,258.40
6,592.01	46,919.21	58,045.50	24,188.05	49,973.71	212,012.38
5,253.45	33,833.16	45,959.37	16,811.04	39,849.93	153,039.26
7,063.16	8,358.88	545.04	4,953.04	—12,823.56	12,130.47
8,487.27	82,142.79	116,465.30	42,289.10	100,836.06	386,455.64
5,416.20	34,879.61	62,511.18	17,418.90	54,739.23	190,912.57
3,074.07	21,887.00	2,343.54	18,470.42	27,479.86	78,043.72
4,775.89	44,422.08	32,676.12	15,709.04	51,909.91	155,415.35
5,209.97	21,336.94	13,098.21	7,228.68	19,700.03	71,374.39
2,276.93	17,484.30	8,520.92	5,144.17	12,438.91	51,151.06
2,724.80	20,138.85	13,739.90	7,731.73	20,964.41	71,515.43
2,987.64	18,840.23	15,783.15	7,982.44	24,561.93	74,574.03
3,990.22	32,542.16	20,555.42	12,721.01	31,234.86	110,658.77
1,200.00	17,069.73	673.30	20,851.03	57,664.36	101,374.00
1,200.00	19,914.12	42,383.43	19,024.29	—6,581.57	85,631.90
840.00	10,946.97	448.66	12,046.21	18,301.71	45,528.88
505.23	2,192.50	165.97	2,763.29	—4,024.32	2,419.18
2,811.92	34,976.75	3,613.20	22,759.00	28,855.49	104,058.65
1,315.12	15,442.98	5,860.21	9,540.31	18,537.69	58,834.07
3,475.00	30,914.80	8,661.89	12,445.37	29,464.38	102,183.85
3,900.00	29,634.40	7,868.03	10,976.69	26,759.76	90,527.60
2,047.03	16,265.48	3,847.31	9,267.76	14,205.13	50,665.32
3,958.97	16,912.68	3,881.40	9,221.38	15,007.85	54,830.88
2,075.19	14,621.64	1,938.06	7,971.26	27,695.52	60,534.89
2,360.09	17,085.63	3,190.10	9,556.07	19,743.94	61,580.72
3,165.13	13,744.83	2,521.36	7,867.98	11,223.33	40,889.93
3,989.30	18,561.62	3,071.95	10,748.18	15,374.45	57,916.97
3,606.36	16,943.96	2,616.20	10,704.09	7,584.32	45,907.99
2,256.70	20,692.84	4,079.03	12,026.79	16,155.45	60,725.92
1,330.14	11,100.94	1,581.94	9,370.58	33,859.54	61,238.19
Did Not Commence Operations			Did Not Commence Operations		
2,374.50	19,467.84	1,488.27	15,760.66	22,748.22	68,423.57
1,522.49	12,650.00	4,006.71	8,102.63	18,711.08	53,409.49
1,544.70	10,632.00	8,201.41	8,142.19	18,119.80	50,771.18
765.61	2,350.00	383.38	1,392.36	—5,017.24	906.45
630.00	120.00	401.20	1,993.16	—3,156.08	.....
540.00	9,060.00	2,683.73	7,608.52	17,311.60	45,355.80
Did Not Commence Operations			Did Not Commence Operations		
2,724.66	18,534.70	7,165.84	8,655.33	17,013.92	58,354.62
2,480.63	16,695.88	8,362.19	6,905.56	21,873.15	59,117.65
1,250.38	11,227.05	4,904.52	4,545.35	11,986.50	36,051.28
1,650.00	22,462.20	3,512.16	7,016.78	4,294.69	41,570.54
2,795.00	48,396.32	7,644.39	24,004.65	34,107.11	124,727.95
5,938.00	35,852.97	41,597.96	17,435.92	46,593.43	162,792.61
1,380.00	12,808.47	442.85	16,285.69	—5,315.98	54,625.20
1,900.13	47,559.33	3,651.43	23,626.72	10,796.57	95,547.21
1,320.00	22,990.86	1,775.78	2,921.23	5,208.19	35,211.13
2,086.92	7,311.64	3,188.80	7,020.35	4,506.15	28,321.34
1,287.94	12,501.14	701.92	3,547.12	7,503.74	26,887.28
2,527.45	16,443.40	13,463.35	9,929.23	26,231.68	76,318.61

SMALL LOAN LICENSEES

SMALL LOAN
Table 3—Expense

License No.	NAME AND LOCATION	Advertising	Bad Debts
863	Preferred Finance Co., East Paterson	\$1,637.63	\$2,214.82
830	Preferred Finance Co., Hawthorne	1,151.51	3,493.17
105	Preferred Finance Co., Inc., Newark	1,026.18	2,386.69
831	Preferred Finance Co., Inc., Paulsboro	1,784.66	3,313.89
751	Preferred Finance Co., Inc., Phillipsburg	2,677.82	3,310.51
813	Preferred Finance Co., Inc., Washington	2,448.79	2,770.34
862	Prudential Loan Co., Clifton	1,000.81	1,618.91
692	Prudential Loan Co., Plainfield	1,277.90	1,434.03
875	Queen City Finance Company, Flemington	1,005.56	3,351.74
707	Queen City Finance Company, Plainfield	1,544.50	10,468.46
858	Reliable Loan Service, William J. Leach, t/a, Elizabeth...	1,175.13	93.64
785	Reserve Finance Co., Jersey City	1,445.01	8,176.27
821	Ritter Finance Company, Inc., of South Jersey, Hammonton	5,546.09	9,017.46
827	Ritter Finance Company, Inc., Lambertville	1,051.59	1,927.83
822	Ritter Finance Company, Inc., of South Jersey, Riverside..	1,109.40	5,921.34
822	Ritter Finance Company, Inc., of Riverside, Riverside	1,424.76	5,862.23
623	Seaboard Finance Co. of Atlantic City, Inc., Atlantic City	586.57	.....
623	Seaboard Finance Company, Atlantic City	2,366.06	5,937.89
108	Seaboard Finance Company of Bayonne, Inc., Bayonne	824.18	.....
108	Seaboard Finance Company, Bayonne	3,044.85	3,680.26
757	Seaboard Finance Company, Bound Brook	3,278.63	4,678.12
695	Seaboard Finance Company, Camden	4,453.05	20,181.19
832	Seaboard Finance Company of New Jersey, Cape May Court House	2,532.84	5,338.52
696	Seaboard Finance Company of Elizabeth, Inc., Elizabeth...	464.60	1,369.94
696	Seaboard Finance Company, Elizabeth	3,453.33	15,367.85
738	Seaboard Finance Company, Englewood	3,907.44	4,492.60
689	Seaboard Finance Company, Hackensack	5,050.99	19,838.05
703	Seaboard Finance Company, Jersey City	5,225.54	3,254.20
706	Seaboard Finance Company of New Jersey, Jersey City	3,200.07	13,725.51
709	Seaboard Finance Company, Jersey City	6,812.62	12,895.42
761	Seaboard Finance Company of New Jersey, Montclair	2,304.59	3,229.00
797	Seaboard Finance Company, New Brunswick	3,691.75	14,563.24
685	Seaboard Finance Company, Newark	5,782.21	11,189.64
423	Seaboard Finance Company of New Jersey, Newark	2,628.10	8,070.26
793	Seaboard Finance Company, Orange	3,223.76	15,620.32
694	Seaboard Finance Company, Passaic	4,406.60	13,917.82
789	Seaboard Finance Company, Paterson	4,936.96	13,298.83
450	Seaboard Finance Company of Paterson, Inc., Paterson	1,428.95	.....
450	Seaboard Finance Company, Paterson	4,881.27	6,778.53
798	Seaboard Finance Company, Perth Amboy	2,460.01	8,076.14
720	Seaboard Finance Company, Rutherford	4,777.21	10,668.76
760	Seaboard Finance Company of New Jersey, Salem	1,633.55	10,514.88
736	Seaboard Finance Company, Summit	3,246.22	4,046.87
398	Seaboard Finance Company, Trenton	2,683.42	19,001.21
794	Seaboard Finance Company of Trenton, Inc., Trenton	426.70	.....
794	Seaboard Finance Company, Trenton	1,500.97	5,102.96
779	Seaboard Finance Company of New Jersey, Wildwood	3,800.43	3,255.94
754	Seaboard Finance Company, Woodbridge	3,201.01	7,937.32
734	Signature Loan Company, Inc., Rahway	1,420.87	5,178.00
755	Signature Loan Company of Bergenfield, Inc., Bergenfield..	2,560.25	3,540.00
673	Somerset Finance Corporation, Somerville	3,500.32	2,683.32
677	South Jersey Credit Company, Inc., Camden	7,926.77	16,652.85
758	South River Loan Co., South River	519.55	398.58
237	Suburban Finance Company of Newark, Newark	1,636.02	6,858.91
753	Suburban Finance Company, Nutley	1,316.88	5,460.96
877	Summit Finance, Inc., Summit	5,025.01	2,030.34
814	Sun Finance Company of Fair Lawn, Fair Lawn	2,631.08	6,113.50
561	Woodbury Thrift Finance Corporation, Woodbury	1,907.61	7,812.19
385	Workers Finance Co., Newark	4,756.98	7,947.56
746	Workers Finance Co. of North Bergen, North Bergen	1,148.10	7,064.67
	Totals	\$848,543.53	\$1,491,917.40

SMALL LOAN LICENSEES

LICENSEES—Continued
and Profit, December 31, 1955

Rent, Light and Heat	Salaries	Taxes	Other Expenses	Net Profit Before Interest on Borrowed Money	Total Expenses and Net Profit
\$3,858.83	\$8,760.00	\$557.26	\$4,581.78	—\$4,025.02	\$17,585.30
1,396.96	8,368.82	3,369.62	6,179.79	16,838.36	40,998.23
3,912.37	13,944.70	2,596.79	8,381.00	22,764.87	55,012.60
1,769.53	9,491.67	3,790.77	8,339.21	11,546.54	40,056.27
1,402.59	13,327.33	16,517.75	6,103.81	33,723.00	77,062.81
1,520.30	9,071.83	15,222.27	7,858.24	25,749.37	64,641.14
2,815.99	9,853.00	745.05	4,124.60	—4,003.43	16,154.93
1,464.13	20,889.63	1,943.06	13,251.07	13,989.04	54,308.91
751.25	8,785.00	444.48	3,501.04	—1,404.16	16,434.91
1,505.67	22,100.00	5,807.10	11,382.06	24,040.40	76,848.19
1,658.48	6,387.50	681.78	4,195.76	1,427.75	15,615.04
1,000.00	10,112.50	506.90	7,674.25	2,919.08	31,834.01
3,157.15	19,707.01	15,174.32	31,819.57	29,850.94	114,272.74
1,430.80	9,930.45	7,077.60	5,401.45	17,872.51	44,752.23
807.71	4,784.90	100.00	9,012.99	17,125.42	38,861.76
818.74	7,196.89	6,242.28	4,102.31	17,507.49	43,154.70
750.00	5,188.53	8,559.56	4,804.69	10,359.28	30,245.63
2,313.14	16,075.36	24,603.38	10,276.88	30,086.23	91,659.14
499.86	3,788.87	7,327.61	4,533.51	9,961.07	26,935.10
1,533.19	12,468.68	20,089.43	11,397.77	25,673.46	77,887.64
2,160.00	12,595.05	23,962.82	14,348.90	29,925.96	90,949.48
4,315.31	26,303.60	36,057.65	20,809.92	47,771.33	159,892.05
771.85	10,161.60	2,155.79	8,837.81	10,929.98	40,728.39
1,125.00	6,531.09	10,584.23	7,396.31	15,736.46	43,207.63
3,375.00	18,324.47	27,274.65	18,847.87	36,675.51	123,318.68
3,169.96	18,436.99	27,139.58	17,003.03	34,757.52	108,907.12
3,119.09	22,921.81	11,560.48	16,523.75	19,901.36	98,915.53
4,532.44	22,361.24	39,695.33	15,297.19	46,409.16	136,775.10
3,668.40	15,276.98	5,488.95	14,993.23	19,339.99	75,693.13
5,035.31	42,237.85	61,095.00	35,768.87	78,529.58	242,374.65
2,800.00	10,900.39	1,777.06	8,584.08	10,408.69	40,093.81
4,310.50	13,418.77	10,538.41	13,276.99	16,878.55	76,678.21
5,400.00	27,181.52	41,383.03	23,107.18	53,050.04	167,093.62
4,055.00	10,953.32	7,253.58	24,761.52	1,528.32	95,250.10
4,426.75	15,669.12	9,701.66	18,160.11	16,461.20	83,262.92
5,631.11	21,377.73	18,931.80	19,757.06	27,635.23	111,857.35
4,745.28	21,607.88	16,877.55	20,451.95	24,940.51	106,858.96
1,191.00	6,278.12	12,118.71	7,460.31	18,076.95	46,554.04
3,992.82	22,165.88	36,635.26	21,046.22	45,813.66	141,313.64
2,640.00	13,203.66	16,482.01	11,476.76	21,945.27	76,283.85
2,780.25	18,995.04	26,015.11	17,020.85	34,216.97	114,474.19
1,064.40	13,699.60	12,415.01	11,330.20	32,948.41	83,606.05
2,225.05	13,385.35	22,568.73	14,154.22	28,727.47	88,353.91
5,000.70	27,868.73	45,317.62	24,752.02	58,313.48	182,937.18
1,147.50	4,786.80	8,205.42	5,096.90	12,621.57	32,284.89
3,556.40	14,593.39	25,541.75	12,841.86	31,869.84	95,007.17
1,649.00	12,882.69	12,052.19	11,848.45	30,244.55	75,233.25
3,306.29	11,976.93	19,270.23	12,470.83	25,598.44	83,761.05
2,168.53	19,999.17	8,947.11	25,786.22	24,402.84	87,902.74
2,680.40	11,773.45	6,954.43	18,857.98	16,468.12	62,834.63
1,301.29	47,795.40	1,406.41	7,856.00	13,201.96	77,744.70
6,337.21	26,713.88	4,296.82	38,374.59	19,950.06	120,252.18
1,088.85	11,551.25	732.76	3,462.51	3,919.97	21,673.47
3,386.43	23,531.50	9,043.57	13,695.48	35,596.83	93,748.74
2,828.13	13,776.98	6,041.99	8,746.96	25,321.79	63,493.69
982.41	9,082.08	510.26	9,526.48	—1,965.48	25,191.10
4,566.88	17,345.00	5,211.40	8,775.23	21,004.16	65,647.25
2,061.18	22,907.95	13,804.51	39,365.29	23,466.31	111,325.04
4,874.97	55,377.50	1,714.49	30,102.60	31,423.65	136,197.75
3,098.15	27,841.73	7,095.81	10,108.34	20,524.41	76,881.21
\$753,346.81	\$5,135,914.44	\$3,716,009.11	\$3,618,379.21	\$5,573,373.65	\$21,137,484.15

— Denotes deficit.

PAWNBROKERS

PAWNBROKERS

Table 1—Assets,

License No.	NAME	LOCATION
46	Amboy Jewelers, Barnett Alexander, t/a	Perth Amboy
66	Angstreich, Arthur	Hightstown
62	Bail's, Moe Robert Bail, t/a	Red Bank
7	D. Breitkopf, Clarence T. Bright, t/a	New Brunswick
53	Brenman Loan Company, Max and Siegfried Brenman, t/a	Paterson
42	Broadway Loan Company	Long Branch
33	Cantor's Money Loan Office, Esther G. Cantor, t/a	Atlantic City
19	Daniel Cohn, Inc.	Hoboken
63	Coronet Pawnbrokers, Inc.,	Paterson
58	Dave's Loan Office	Hoboken
47	Federal Loan Office, Irving Nimensky, t/a	Elizabeth
1	Fidelity Loan Society, Edward I. Rosenberg, t/a	Atlantic City
45	M. L. Goldman & Son, Inc.	Newark
67	Kelly's Pawn Shop, Harry Cohen, t/a	Lakewood
10	Krueger's Collateral Loan, Inc.	Trenton
57	Levy, Charles	Asbury Park
16	Lowenthal Loan Office, Inc.	Atlantic City
64	M. & S. Jewelry Co., Inc.	Hackensack
59	Market Loan Co., Morton Horland, t/a	Newark
27	National Loan Society	Newark
14	New Loan Company, William S. Rich & Son, Inc.	Newark
24	Newark Loan Company	Newark
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 & Co. (Rose K. Rice & Howard K. Rice, Executors of the Estate of Lester A. Rice, and Saul Dresner & Sidney Ullman, Executors of the Estate of Samuel Ullman, t/a)	Jersey City
61	Robert's, Abraham Goldman, t/a	Jersey City
65	Mr. Sam, Mr. Samuel K. Barber, t/a	Newark
17	Schoenberg, Harry	Jersey City
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

December 31, 1955

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
\$679.03	\$2,000.24	\$2,830.00	\$202.90	.....	\$2,261.77	\$7,973.94
No Report Filed				No Report Filed		
904.97	3,948.50	2,875.40	1,633.85	\$610.80	79.55	10,053.07
101.29	1,936.01	1,923.00	3,736.00	.....	116.16	7,609.88
4,477.65	39,489.77	32,952.48	134.23	421.35	3,644.40	81,119.88
1,396.88	76,308.00	14,690.03	1,149.28	.....	790.00	94,334.19
5,610.85	10,040.43	12,577.88	293.65	.....	150.00	28,612.31
20,996.83	50,059.30	12,070.39	101.00	6,155.02	698.06	90,080.60
3,249.73	47,080.25	.....	883.29	.....	565.00	51,778.27
1,578.14	6,483.00	5,600.50	4,050.00	.....	498.84	18,210.48
2,307.33	60,698.50	20,659.55	1,428.14	2,650.00	12,064.88	99,808.40
1,494.38	20,692.20	12,728.82	286.59	.....	974.90	36,176.89
License Surrendered				License Surrendered		
Did Not Commence Operations				Did Not Commence Operations		
5,968.90	5,620.00	15,102.84	2,468.04	.....	684.00	29,843.78
3,326.40	21,750.74	21,650.00	10,450.00	396.40	16,328.84	73,902.38
3,571.67	9,381.35	29,775.31	.....	600.00	.....	43,328.33
1,811.08	16,760.30	16,000.00	2,089.80	.....	.....	36,661.18
5,076.26	20,380.84	5,879.88	732.54	.....	530.00	32,599.52
70,782.20	281,447.25	4,042.55	79,935.29	133,000.00	2,571.14	571,778.43
81,075.56	373,552.42	90,991.81	28,633.34	4,218.12	27,854.69	606,325.94
29,199.58	248,806.00	3,831.00	151,462.36	.....	1,439.40	434,738.34
16,939.70	48,162.00	4,322.32	8,000.00	.....	.....	77,424.02
40,043.77	145,593.63	18,586.32	5,290.69	.....	1,498.80	211,013.21
17,930.97	98,372.68	10,816.68	9,006.78	.....	579.78	136,706.89
742.38	37,087.00	2,488.71	1,703.54	.....	150.00	42,171.63
53.78	3,246.00	2,903.17	2,521.68	.....	100.00	11,824.63
16,830.34	103,472.65	27,897.33	.....	2,428.03	643.65	151,272.00
5,773.88	101,751.65	.....	.....	.....	1,385.00	108,910.03
1,030.00	6,623.20	5,225.51	398.71	.....	1,475.38	14,750.80
3,959.49	45,649.25	7,305.00	.....	.....	6,256.11	63,169.85
16,303.57	30,059.00	5,135.80	19,085.12	12,388.33	.....	82,971.82
\$863,013.53	\$1,916,452.16	\$390,861.78	\$835,614.82	\$165,868.05	\$83,340.35	\$3,255,150.69

PAWNBROKERS

PAWNBROKERS

Table 2—Liabilities,

License No.	NAME	LOCATION
46	Amboy Jewelers, Barnett Alexander, t/a	Perth Amboy
66	Angstreich, Arthur	Hightstown
62	Bail's, Moe Robert Bail, t/a	Red Bank
7	D. Breitkopf, Clarence T. Bright, t/a	New Brunswick
53	Brenman Loan Company, Max and Siegfried Brenman, t/a	Paterson
42	Broadway Loan Company	Long Branch
33	Cantor's Money Loan Office, Esther G. Cantor, t/a	Atlantic City
19	Daniel Cohn, Inc.	Hoboken
63	Coronet Pawnbrokers, Inc.,	Paterson
58	Dave's Loan Office	Hoboken
47	Federal Loan Office, Irving Nimensky, t/a	Elizabeth
1	Fidelity Loan Society, Edward I. Rosenberg, t/a	Atlantic City
45	M. L. Goldman & Son, Inc.	Newark
67	Kelly's Pawn Shop, Harry Cohen, t/a	Lakewood
10	Krueger's Collateral Loan, Inc.	Trenton
57	Levy, Charles	Asbury Park
16	Lowenthal Loan Office, Inc.	Atlantic City
64	M. & S. Jewelry Co., Inc.	Hackensack
59	Market Loan Co., Morton Horland, t/a	Newark
27	National Loan Society	Newark
14	New Loan Company, William S. Rich & Son, Inc.	Newark
24	Newark Loan Company	Newark
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 & Co. (Rose K. Rice & Howard K. Rice, Executors of the Estate of Lester A. Rice, and Saul Dresner & Sidney Ullman, Executors of the Estate of Samuel Ullman, t/a)	Jersey City
61	Robert's, Abraham Goldman, t/a	Jersey City
65	Mr. Sam, Mr. Samuel K. Barber, t/a	Newark
17	Schoenberg, Harry	Jersey City
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, 1955

Accounts and Notes Payable	Pledgors' Surplus	Other Liabilities	Net Worth and Capital	Appropriated Reserves and Surplus	Total Liabilities
.....	No Report Filed	\$189.99	\$7,783.95	No Report Filed	\$7,973.94
\$5,954.61	4,098.46	.....	10,053.07
36,602.75	80.94	7,528.94	.....	7,609.88
.....	1,493.45	43,023.68	.....	81,119.88
47,299.55	415.78	20,000.00	\$26,618.86	94,334.19
915.56	27,636.75	.....	28,612.31
671.47	1,653.26	64,000.00	23,755.87	90,080.60
46,032.10	192.18	7,500.00	—1,946.01	51,778.27
8,774.66	30.23	12,500.00	—3,094.41	18,210.48
49,877.45	143.80	49,787.15	.....	99,808.40
20,265.00	176.43	15,735.46	.....	36,176.89
License Surrendered	License Surrendered	.....	.....
Did Not Commence Operations	441.02	Did Not Commence Operations	.....	.....
.....	39,900.00	—10,497.24	29,843.78
11,638.35	\$6.00	155.22	62,102.81	.....	73,902.38
13,272.29	130.00	37,590.51	—7,664.47	43,328.33
14,741.57	632.17	1,000.00	20,287.44	36,661.18
7,900.00	733.11	23,966.41	.....	32,599.52
180,120.19	5,943.20	200,000.00	185,715.04	571,778.43
196,382.91	4,342.14	50,000.00	355,600.89	606,325.94
360,716.44	2,023.97	70,000.00	1,997.93	434,738.34
.....	77,424.02	.....	77,424.02
771.21	1,211.15	209,030.85	.....	211,013.21
53,706.62	1,280.03	81,720.24	.....	136,706.89
31.30	311.83	41,828.50	.....	42,171.63
2,333.11	9,491.52	.....	11,824.63
92,200.00	330.80	58,741.20	.....	151,272.00
.....	432.80	108,477.23	.....	108,910.03
.....	13.65	14,757.15	.....	14,750.80
52,588.18	752.74	25,000.00	4,828.93	63,169.85
.....	82,971.82	.....	82,971.82
\$1,182,795.32	\$6.00	\$23,109.89	\$1,453,636.65	\$595,602.83	\$3,255,150.69

— Denotes deficit.

PAWNBROKERS

PAWNBROKERS

Table 3—Income and Initial Surplus

License No.	NAME	LOCATION
46	Amboy Jewelers, Barnett Alexander, t/a	Perth Amboy
66	Angstreich, Arthur	Hightstown
62	Bail's, Moe Robert Bail, t/a	Red Bank
7	D. Breitkopf, Clarence T. Bright, t/a	New Brunswick
53	Brenman Loan Company, Max and Siegfried Brenman, t/a	Paterson
42	Broadway Loan Company	Long Branch
33	Cantor's Money Loan Office, Esther G. Cantor, t/a	Atlantic City
19	Daniel Cohn, Inc.	Hoboken
63	Coronet Pawnbrokers, Inc.,	Paterson
58	Dave's Loan Office	Hoboken
47	Federal Loan Office, Irving Nimensky, t/a	Elizabeth
1	Fidelity Loan Society, Edward I. Rosenberg, t/a	Atlantic City
45	M. L. Goldman & Son, Inc.	Newark
67	Kelly's Pawn Shop, Harry Cohen, t/a	Lakewood
10	Krueger's Collateral Loan, Inc.	Trenton
57	Levy, Charles	Asbury Park
16	Lowenthal Loan Office, Inc.	Atlantic City
64	M. & S. Jewelry Co., Inc.	Hackensack
59	Market Loan Co., Morton Horland, t/a	Newark
27	National Loan Society	Newark
14	New Loan Company, William S. Rich & Son, Inc.	Newark
24	Newark Loan Company	Newark
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 & Co. (Rose K. Rice & Howard K. Rice, Executors of the Estate of Lester A. Rice, and Saul Dresner & Sidney Ullman, Executors of the Estate of Samuel Ullman, t/a)	Jersey City
61	Robert's, Abraham Goldman, t/a	Jersey City
65	Mr. Sam, Mr. Samuel K. Barber, t/a	Newark
17	Schoenberg, Harry	Jersey City
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, 1955

Interest on Pledges	Profit on Sales of Merchandise	Other Income	Total Income
\$130.81	\$8,873.64	\$10.00	\$9,014.45
No Report Filed		No Report Filed	
871.01	7,850.93	110.36	8,832.30
545.96	2,188.10	142.18	2,876.24
9,706.68	6,908.88	1,130.19	17,445.75
16,400.05	13,001.77	271.30	29,673.12
2,731.49	4,438.23	754.08	7,923.80
13,910.78	13,531.37	1,401.77	28,843.92
11,661.50	—1,293.90	188.94	10,556.54
1,892.85	—118.10	177.71	1,952.46
13,991.01	17,197.67	714.56	31,903.24
5,441.16	2,990.76	2,386.94	10,818.86
8,984.52	.....	1,166.09	10,150.61
Did Not Commence Operations		Did Not Commence Operations	
3,667.47	14,707.14	150.76	18,525.37
3,044.75	18,235.17	.....	21,279.92
1,693.80	8,625.26	398.51	10,717.57
3,418.25	6,576.89	.....	9,995.14
5,245.09	21,707.74	1,842.67	28,795.50
62,445.78	8,150.21	20,942.44	91,538.43
87,907.12	80,124.70	13,811.76	181,843.58
54,183.51	8,709.65	14,059.79	76,952.95
9,197.44	4,358.73	955.68	14,511.85
32,062.88	8,514.09	616.12	41,193.90
22,902.79	12,765.68	2,920.67	38,589.14
8,288.12	1,631.92	3,413.64	13,333.68
495.53	11,892.05	112.70	12,500.28
25,811.06	3,922.56	1,471.31	31,204.93
22,697.87	.....	.....	22,697.87
1,659.31	—1,958.73	178.39	—121.03
10,924.00	6,042.47	.....	16,966.47
6,508.88	3,344.38	1,604.28	11,457.54
\$448,421.47	\$292,620.16	\$70,932.84	\$811,974.47

PAWNBROKERS

PAWNBROKERS

Table 4—Expense and Surplus

License No.	NAME AND LOCATION	Advertising	Interest on Borrowed Funds
46	Amboy Jewelers, Barnett Alexander, t/a, Perth Amboy	\$539.81	.....
66	Angstreich, Arthur, Hightstown	No Report Filed	.....
62	Bail's, Moe Robert Bail, t/a, Red Bank	270.94	.....
7	D. Breitkopf, Clarence T. Bright, t/a, New Brunswick	32.46	.....
53	Brenman Loan Company, Max and Siegfried Brenman, t/a, Paterson	89.38	\$1,451.61
42	Broadway Loan Company, Long Branch	1,026.14	2,820.78
33	Cantor's Money Loan Office, Esther G. Cantor, t/a, Atlantic City .....	.....	.....
19	Daniel Cohn, Inc., Hoboken	667.71	.....
63	Coronet Pawnbrokers, Inc., Paterson	69.84	327.68
58	Dave's Loan Office, Hoboken	15.75	.....
47	Federal Loan Office, Irving Nimensky, t/a, Elizabeth	956.35	2,082.08
1	Fidelity Loan Society, Edward I. Rosenberg, t/a, Atlantic City ..	218.51	1,062.02
45	M. L. Goldman & Son, Inc., Newark	58.00	652.50
67	Kelly's Pawn Shop, Harry Cohen, t/a, Lakewood	Did Not Commence Operations	.....
10	Krueger's Collateral Loan, Inc., Trenton	25.38	.....
57	Levy, Charles, Asbury Park	451.55	45.67
16	Lowenthal Loan Office, Inc., Atlantic City	250.64	.....
64	M. & S. Jewelry Co., Inc., Hackensack	281.74	.....
59	Market Loan Co., Morton Horland, t/a, Newark .....	.....	.....
27	National Loan Society, Newark	330.80	4,487.07
14	New Loan Company, William S. Rich & Son, Inc., Newark	10,745.99	11,953.87
24	Newark Loan Company, Newark	204.40	15,230.41
49	Reed's Money to Loan, Samuel Widlansky, t/a, Atlantic City ...	190.93	33.33
8	L. Rice & Co., Esther M. Kohn & Jane Schimel, t/a, Jersey City ..	299.15	14.53
4	Lester Rice & Co. (Rose K. Rice & Howard K. Rice, Executors of the Estate of Lester A. Rice, and Saul Dresner & Sidney Ullman, Executors of the Estate of Samuel Ullman, t/a), Jersey City	916.57	3,164.72
61	Robert's, Abraham Goldman, t/a, Jersey City	24.00	117.28
65	Mr. Sam, Mr. Samuel K. Barber, t/a, Newark	94.35	.....
17	Schoenberg, Harry, Jersey City	1,713.82	5,418.59
50	Union Loan Office, Henry Klein and Goldie Klein, t/a Union City..	284.10	.....
56	Warren Pawnbroker, I. Louis Finkle, t/a, Trenton	30.80	.....
48	West New York Loan Company, West New York	162.00	389.67
5	Wood's Loan Office, Irwin F. Wood, t/a, Atlantic City	62.94	.....
	Totals	\$20,014.05	\$49,251.81

PAWNBROKERS

—Continued

or Net Worth, December 31, 1955

Insurance and Protection	Rent	Salaries	Taxes	Other Expenses	Net Earnings	Total Expenses and Net Earnings
\$192.97	\$3,600.00	.....	\$261.46	\$1,657.58	\$2,762.63	\$9,014.45
No Report Filed				No Report Filed		
574.34	2,530.08	.....	302.02	2,558.61	2,596.31	8,832.30
605.03	2,400.00	.....	312.91	1,720.52	-2,194.68	2,876.24
367.67	3,000.00	\$5,980.00	263.28	1,522.21	4,771.60	17,445.75
993.56	3,300.00	17,418.96	503.11	2,741.29	869.28	29,673.12
687.65	1,200.00	3,525.50	391.00	1,127.05	992.60	7,923.80
1,450.85	4,605.04	19,156.92	944.50	3,636.35	-1,617.45	28,843.92
994.38	2,100.00	5,679.70	347.68	1,104.29	-67.03	10,556.54
547.69	.....	2,600.00	306.12	1,577.31	-3,094.41	1,952.46
1,256.12	3,950.00	5,241.00	417.34	7,006.56	10,993.79	31,903.24
128.35	750.00	750.00	192.58	3,336.76	4,380.64	10,818.86
75.60	800.00	5,698.62	225.35	1,158.98	1,481.56	10,150.61
Did Not Commence Operations	.....	.....	.....	Did Not Commence Operations	.....	.....
922.33	6,000.00	10,576.00	1,479.50	3,289.78	-3,767.62	18,525.37
919.17	2,500.00	6,737.96	205.00	4,143.43	6,277.14	21,279.92
153.91	4,000.00	4,655.00	399.80	1,095.59	162.63	10,717.57
356.91	.....	6,102.20	390.25	2,241.19	622.85	9,995.14
1,341.93	5,132.99	11,384.00	889.61	3,455.74	6,611.23	28,795.50
1,622.74	6,000.00	63,750.00	2,482.35	4,864.15	8,001.32	91,538.43
3,717.80	.....	96,850.77	5,863.42	17,061.32	35,650.41	181,843.58
1,563.00	3,000.00	48,440.00	2,226.75	4,519.71	1,768.68	76,952.96
1,282.24	1,500.00	.....	211.37	1,445.46	9,848.52	14,511.85
1,370.54	.....	12,470.00	393.40	3,864.34	22,782.03	41,193.99
1,160.30	.....	19,534.34	1,701.84	3,885.32	8,226.05	38,589.14
401.14	.....	9,683.40	567.70	1,791.20	748.96	13,333.68
559.03	3,300.00	1,275.00	280.39	1,750.82	5,240.69	12,500.28
1,104.54	4,200.00	7,560.00	975.07	4,736.83	5,496.08	31,204.93
1,104.64	2,820.00	7,781.00	438.61	1,770.73	8,498.79	22,697.87
155.54	480.00	.....	78.10	975.71	-1,841.18	-121.03
1,563.37	3,300.00	8,560.00	796.18	2,117.70	77.55	16,966.47
703.01	.....	.....	1,046.05	1,528.71	8,116.83	11,457.54
\$27,876.35	\$70,468.11	\$381,410.37	\$24,892.74	\$93,665.24	\$144,395.80	\$811,974.47

— Denotes deficit.

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