STATE OF NEW JERSEY

ANNUAL REPORT

OF THE

Commissioner of Banking and Insurance

RELATIVE TO

BUILDING AND LOAN ASSOCIATIONS

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DECEMBER 31, 1933

STATE OF NEW JERSEY

ANNUAL REPORT

OF THE

N.J. — Commissioner of Banking and Insurance

RELATIVE TO

BUILDING AND LOAN ASSOCIATIONS

DECEMBER 31, 1933

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ANNUAL REPORT

BUILDING AND LOAN ASSOCIATIONS

DEPARTMENT OF BANKING AND INSURANCE,

TRENTON, December 3, 1934.

To the Honorable the Senate and General Assembly:

In compliance with the statutory requirements, I have the honor to submit the report of this Department relative to building and loan associations for the year ended December 31, 1933.

The whole number of associations in the State is 1,532. During the past 12 months there were three mergers, involving 16 associations, thereby eliminating in number 13 associations; and 8 associations are being liquidated by this Department. This resulted in a net loss of 21 associations since December 31, 1932.

Change of Corporate Title:

"Empire Building and Loan Association of the City of Newark" to "The New Empire Building and Loan Association of the City of Newark".

Change of Location of Office:

Caledonia Building and Loan Association—Newark to Maplewood.

Mergers:

Excellent Building and Loan Association, Newark; Hercules Building and Loan Association, Newark; Niagara Building and Loan Association, Newark; Woodrow Wilson Building and Loan Association, Newark; with Longworth Building and Loan Association, Newark.

Ace Building and Loan Association, Newark; Globe Building and Loan Association, Newark; Square Deal Building and Loan Association, Newark; Standard Building and Loan Association of the City of Newark; United Building and Loan Association of the City of Newark; with Mt. Prospect Building and Loan Association of the City of Newark.

Active Building and Loan Association of the City of Newark; Avon Building and Loan Association of the City of Newark; Textile Building and Loan Association of the City of Newark; Times Building and Loan Association, Newark; with New Empire Building and Loan Association of the City of Newark.

Associations in Process of liquidation by this Department:

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

Associations in Possession by this Department:

Italian Building and Loan Association of West Berlin, N. J.
Somerdale Building and Loan Association of Somerdale, N. J.
Tenth Ward Building and Loan Association of the City of Newark, N. J.

(Note: The figures for the Italian and Somerdale Building and Loan Associations, as shown in this report, were submitted prior to these associations being taken over by this Department.)

Associations operated and managed by Conservators:

Atlantic City Loan and Building Association, Atlantic City, N. J.
Amalgamated Building and Loan Association, Newark, N. J.
Basic Building and Loan Association, Newark, N. J.
Falcon Building and Loan Association, Newark, N. J.
Future Building and Loan Association, Newark, N. J.
Guarantee Building and Loan Association, Newark, N. J.
Novel Building and Loan Association, Newark, N. J.
Pennant Building and Loan Association, Newark, N. J.
Productive Building and Loan Association, Newark, N. J.

(Note: The Valuable Building and Loan Association, Newark, N. J., is also being operated and managed by a Conservator, viz.: Joseph Steiner, 790 Broad Street, Newark, N. J. This association reported, however, before having been placed in the hands of the Conservator.)

Comparative Statement of Assets, Liabilities, Etc.

ASSETS

	1933 *January 1 to December 31*	1932 *January 1 to December 31*	1931 *January 1 to December 31*	1930 *January 1 to December 31*	1929 *January 1 to December 31*
Cash	$12,362,549	$11,772,692	$15,632,823	$15,067,723	$15,457,604
Liquid Investment Fund	9,000,777	9,314,112	12,063,940	4,082,295	**
Mortgage Loans with pledge of shares	769,222,948	899,221,602	1,000,360,182	1,061,407,822	1,047,274,603
Mortgage Loans without pledge of shares	29,737,417	26,880,199	26,863,437	23,027,733	15,447,871
Shares Loans	27,313,402	31,949,155	35,978,557	38,063,128	32,780,257
Real Estate	192,961,811	134,137,464	87,816,584	50,719,760	23,735,711
Arrears	35,868,661	22,617,875	15,573,905	12,829,668	10,407,293
Other Assets	12,243,223	10,215,792	8,318,065	6,743,784	6,299,758
Totals	$1,088,710,788	$1,146,108,891	$1,202,607,493	$1,211,941,913	$1,151,403,097

LIABILITIES

Instalment Shares	$640,723,535	$705,591,051	$769,131,497	$793,127,262	$753,664,602
Single Payment Shares	3,589,058	3,673,331	4,069,861	3,348,236	2,974,944
Juvenile Shares	653,642	693,801	713,369	659,991	610,614
Income Shares	139,745,811	144,176,545	138,886,721	125,982,102	117,374,977
Lapsed Shares	3,482,022	3,208,734	2,791,608	2,495,950	1,681,369
Matured Shares	5,250,692	2,998,298	3,283,696	2,652,728	2,986,205
Advance Payments	1,180,565	1,114,774	1,222,835	1,387,480	1,820,887
Balance due Borrowers	555,674	1,016,366	1,440,937	2,985,566	8,000,654
Borrowed Money	59,752,887	63,548,763	61,766,249	61,952,774	66,921,125
Miscellaneous Liabilities	23,366,558	13,655,547	6,362,487	4,491,015	2,824,741
Apportioned Profits	117,841,334	173,235,210	196,778,106	202,465,226	192,542,979
Reserve and Unapportioned Profits	92,569,010	33,196,471	16,160,127	10,393,583	*
Totals	$1,088,710,788	$1,146,108,891	$1,202,607,493	$1,211,941,913	$1,151,403,097

SHARES

Instalment	10,043,585	11,808,894	13,564,378	14,855,400	15,198,979
Single Payment	34,966	35,713	39,164	31,716	28,676
Juvenile	19,254	19,414	20,460	20,449	18,750
Income	740,088	765,200	730,156	669,274	628,384
Totals	10,837,893	12,629,221	14,354,158	15,576,839	15,874,789

SHAREHOLDERS

Instalment	781,872	890,927	1,018,069	1,113,139	1,143,039
Single Payment	3,747	3,821	3,611	3,692	3,207
Juvenile	4,644	4,837	4,683	4,149	4,165
Income	91,333	85,885	81,368	77,197	69,061
Totals	881,596	985,470	1,107,731	1,198,177	1,219,472
Borrowing	226,088	246,396	280,131	280,508	270,054
Non-borowing	655,508	739,074	827,600	917,669	949,418
Totals	881,596	985,470	1,107,731	1,198,177	1,219,472

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

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

Respectfully submitted,

WILLIAM H. KELLY,
Commissioner of Banking and Insurance.

ABSTRACTS OF FINANCIAL STATEMENTS

OF

New Jersey
Building and Loan Associations

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

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

* Conveyancer.
** Atlantic City Loan & Bldg. Assn., Atlantic City, is in the hands of Conservator.
*** Vice-President.
**** Conservator.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
John D. McMullin	John M. Bewley	31 East Illinois Ave., Absecon, N. J.	1
John D. McMullin	Lewis W. Bowker	Absecon, N. J.	2
G. Arthur Bolte	Louis N. Tripician	21 Atl. Gu. & T. Ins. Bld., Atlantic City, N. J.	3
	**** Charles S. Moore	1421 Atlantic Ave., Atlantic City, N. J.	4
Allen B. Endicott, Jr.	Herbert H. Dietz	1509 Atlantic Ave., Atlantic City, N. J.	5
Edmund C. Gaskill, Jr.	William V. Voss	8 S. Pembroke Ave., Atlantic City, N. J.	6
James J. Quinn	Harry Jones	115 S. Dover Ave., Atlantic City, N. J.	7
Cassman & Gottlieb	William E. Saslaff	25 South Virginia Ave., Atlantic City, N. J.	8
Cassman & Gottlieb	John M. Campbell	Lock Box "W", Atlantic City, N. J.	9
W. Lindley Jeffers	Wilbur F. Shinn	1210 Atlantic Ave., Atlantic City, N. J.	10
Paul M. Salsburg	Saul Singer	302 Central Bldg., Atlantic City, N. J.	11
S. Paul Ridgway	Emma H. Yard	1900 Atlantic Ave., Atlantic City, N. J.	12
Charles S. Moore	Selden W. Ostrom	2024 Atlantic Ave., Atlantic City, N. J.	13
Anthony J. Siracusa	Louis N. Tripician	1516 Atlantic Ave., Atlantic City, N. J.	14
William A. Dart	Joshua W. Dowling	328 N. Indiana Ave., Atlantic City, N. J.	15
Ralph Harcourt	Elizabeth M. Nuneviller	316 Grammercy Place, Atlantic City, N. J.	16
G. Arthur Bolte	James W. Cullen	1417 Atlantic Ave., Atlantic City, N. J.	17
Cassman & Gottlieb	Marcus Bacharach	3707 Ventnor Ave., Atlantic City, N. J.	18
Allen B. Endicott	Saul Singer	302 Central Bldg., Atlantic City, N. J.	19
Morris M. Gorson	Ernest A. Lord	1501 Atlantic Ave., Atlantic City, N. J.	20
Russell L. Browne	Raymond P. Read	Guarantee Trust Co., Atlantic City, N. J.	21
Moore & Butler	David Ford	1421 Atlantic Ave., Atlantic City, N. J.	22
Saul C. Gorson	Benjamin E. Antinoph	403 Schwehm Bldg., Atlantic City, N. J.	23
John E. Iszard	Lucius I. Wright	20 S. Tennessee Ave., Atlantic City, N. J.	24
Saul C. Gorson	Saul Singer	302 Central Bldg., Atlantic City, N. J.	25
Albert C. Abbott	Archie H. Smith	Chelsea Bank Bldg., Atlantic City, N. J.	26
Herbert R. Voorhees	Andrew K. Littlefield	1421 Atlantic Ave., Atlantic City, N. J.	27
Harcourt & Steelman	Nicholas J. Waters	Schwehm Bldg., Atlantic City, N. J.	28
W. Elmer Brown	J. LeRoy Berglund	2504 Atlantic Ave., Atlantic City, N. J.	29
Morris M. Gorson	John F. O'Neill	1501 Atlantic Ave., Atlantic City, N. J.	30
John B. Slack	George A. Elvins	Guaranty Trust Bldg., Atlantic City, N. J.	31
Vincent S. Haneman	Nicholas J. Waters	204 Schwehm Bldg., Atlantic City, N. J.	32
Herman L. Hamilton	Thomas E. Hamilton	202 Philadelphia Ave., Egg Harbor City, N. J.	33
	W. L. Karrer	246 Cincinnati Ave., Egg Harbor City, N. J.	34
	Otto Boysen	143 London Ave., Egg Harbor City, N. J.	35
Charles M. Phillips	Robert Picken	7 S. Egg Harbor Road, Hammonton, N. J.	36
Bleakly, Stockwell & Burling	William Doerfel	9 Central Ave., Hammonton, N. J.	37
Bleakly, Stockwell & Burling	William Doerfel	9 Central Ave., Hammonton, N. J.	38
Robert E. Steedle	Paul B. Fry	1101 Shore Road, Linwood, N. J.	39
James N. Butler	Stanley W. Ball	c/o Margate Trust Co., Margate City, N. J.	40
Albert C. Abbott	Melvin M. Ripley	18 E. Main St., Mays Landing, N. J.	41
*W. Howard Sharp	Ralph B. Norton	Pacific Ave., Minotola, N. J.	42
Harry Souchal	Japhet Garwood	3333 Arctic Ave., Atlantic City, N. J.	43
Harry Souchal	Marvin R. Martin	City Hall, Pleasantville, N. J.	44
Louis D. Champion	George H. Adams	Pleasantville, N. J.	45
Clarence B. Dixon	Nicholas J. Waters	26 E. Walnut Ave., Pleasantville, N. J.	46
Elwood C. Weeks	Wilbur Reed	220 North Main St., Pleasantville, N. J.	47
L. D. Champion	Elmer S. Weaver	41 S. Main St., Pleasantville, N. J.	48
Moore & Butler	Earl R. Ryne	Somers Point, N. J.	49
E. A. Higbee, Jr.	James E. Scull	Bay & Higbee Aves., Somers Point, N. J.	50
John S. Westcott	Edwin D. Rowland	Surrey & Atlantic Ave., Ventnor City, N. J.	51
Ralph Harcourt	Spurgeon Cross	8 N. Lancaster Ave., Margate, N. J.	52

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Atlantic County				
1	Absecon City	Absecon	$4,766	$106	$444,550
2	Heights	Absecon Heights	1,234	1,713	123,400
3	American	Atlantic City	16,134	17,000	919,797
4	Atlantic City	" "	13,846	182	926,700
5	Atlantic Coast	" "	2,047	.....	1,609,095
6	Atlantic County	" "	14,225	.....	615,000
7	Atlantis	" "	17,562	81,948	1,081,050
8	Boardwalk	" "	3,686	.....	153,400
9	Chelsea	" "	15,551	6,000	385,350
10	Cosmopolitan	" "	551	3,700	121,000
11	Eastern Shore	" "	1,172	.....	52,200
12	Economy	" "	5,712	6,049	359,750
13	Equitable	" "	44,702	21,747	2,270,265
14	Garibaldi	" "	364	.....	.....
15	Great Bay	" "	581	.....	13,800
16	Home	" "	13,335	3,000	321,450
17	Islanders	" "	14,321	.....	1,557,600
18	La Clede	" "	3,070	.....	310,600
19	Margate	" "	11,673	.....	208,600
20	Miramar	" "	2,997	.....	.....
21	Mutual	" "	45,574	.....	1,229,275
22	Peoples	" "	11,347	36,684	2,956,050
23	Pride of Atlantic	" "	33,819	24,765	684,397
24	Protective	" "	3,086	2,000	92,722
25	Resort	" "	1,228	.....	143,815
26	Seaboard	" "	8,372	.....	591,850
27	Security	" "	21,477	250	973,554
28	South Jersey	" "	7,414	4,000	207,550
29	Sunrise	" "	7,715	20,675	347,700
30	Trident	" "	2,140	.....	536,515
31	Ventnor	" "	38,508	10,000	1,068,450
32	Brigantine	Brigantine	709	.....	22,800
33	Collective	Egg Harbor City	2,519	3,500	264,650
34	Egg Harbor	" " "	19,893	6,200	1,225,144
35	Germania	" " "	2,345	4,800	455,550
36	Farmers and Merchants	Hammonton	16,804	11,500	677,850
37	Hammonton	"	19,401	14,000	1,068,700
38	Workingmens	"	20,545	19,000	1,027,116
39	Linwood	Linwood	3,687	2,288	113,900
40	Harbor	Margate City	3,553	13,000	85,900
41	Mays Landing	Mays Landing	4,345	10,276	1,274,900
42	Minotola-Landisville	Minotola	6,984	1,000	439,850
43	Northfield	Northfield	544	.....	7,100
44	Carpenters'	Pleasantville	1,520	.....	108,800
45	Home	"	6,758	7,510	652,850
46	Mainland	"	146	.....	19,550
47	Pleasantville Mutual	"	2,125	.....	402,540
48	Workingmen's	"	10,649	5,637	304,941
49	Hand-in-Hand	Somers Point	1,321	1,565	86,200
50	Somers Point	" "	2,096	904	103,300
51	Seashore	Ventnor City	7,577	3,700	260,200
52	St. Leonard's	" "	10,790	6,500	286,850
	Totals		$512,520	$351,199	$29,194,176

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$2,200	$8,899	$84,471	$38,106	$1,386	$584,484	1
.....	1,450	28,827	7,984	549	165,157	2
.....	24,405	213,649	67,716	5,623	1,264,324	3
293,850	76,579	558,502	374,623	21,809	2,266,091	4
370,500	240	542,668	.....	22,022	2,546,572	5
46,200	22,373	396,168	56,854	6,022	1,156,842	6
53,700	57,099	362,396	100,524	14,579	1,768,858	7
14,500	25,900	86,544	10,920	2,777	297,727	8
45,200	11,505	109,479	45,725	5,220	624,030	9
.....	9,070	53,967	15,968	164	204,420	10
.....	15,025	58,848	6,613	552	134,410	11
.....	16,600	120,116	6,396	2,197	516,820	12
.....	49,386	1,104,871	57,113	32,399	3,580,483	13
191,354	.....	354,474	2,975	33,009	582,176	14
.....	975	11,934	2,931	102	30,323	15
16,600	18,258	1,137	18,439	138,046	530,265	16
22,280	.....	464,616	44,108	27,077	2,130,002	17
13,500	26,975	153,064	30,286	4,367	541,862	18
.....	10,270	92,280	20,385	1,504	344,712	19
8,149	.....	.....	.....	.....	11,146	20
.....	78,395	221,400	54,762	9,218	1,638,624	21
24,775	89,863	533,665	67,894	14,128	3,734,406	22
18,400	56,675	161,839	33,113	1,039	1,014,047	23
1,600	24,769	74,377	6,953	399	205,906	24
.....	2,840	47,067	5,284	1,174	201,408	25
146,600	7,228	249,781	68,834	62,197	1,134,862	26
23,456	138,973	680,530	79,165	29,038	1,946,443	27
.....	2,750	102,267	16,217	1,767	341,965	28
8,925	10,455	131,725	40,339	4,000	571,534	29
.....	.....	233,592	13,266	52,605	838,118	30
42,400	99,560	189,022	60,127	8,785	1,516,852	31
.....	225	26,560	4,490	2,840	57,624	32
.....	37,776	67,841	9,273	2,405	387,964	33
7,000	14,800	149,645	115,914	3,160	1,541,756	34
.....	8,926	84,069	56,712	1,957	614,359	35
1,545	42,503	68,850	65,317	5,113	889,482	36
95,150	54,334	86,264	62,586	6,275	1,406,710	37
56,520	67,533	48,850	45,556	12,853	1,297,973	38
.....	4,265	59,388	4,612	610	188,750	39
.....	6,213	25,554	23,942	1,811	159,973	40
411,335	38,446	440,910	193,662	18,313	2,392,187	41
.....	6,390	44,957	55,307	870	555,358	42
.....	1,250	4,438	2,643	46	16,021	43
.....	.....	14,306	12,362	1,537	138,525	44
35,700	11,095	297,287	116,577	5,648	1,133,425	45
.....	1,170	7,598	1,707	46	30,217	46
.....	11,143	150,868	81,664	2,205	650,545	47
1,700	9,795	94,581	30,721	3,032	461,056	48
10,500	1,455	20,069	18,117	566	139,793	49
2,100	9,000	24,219	14,106	2,351	158,076	50
.....	7,450	43,326	39,584	371	362,208	51
.....	8,300	74,314	39,944	2,049	428,747	52
$1,965,739	$1,228,586	$9,257,170	$2,348,416	$577,812	$45,435,618	

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION	LIABILITIES			
		Due Shareholders for			
		Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Atlantic County				
1	Absecon City ..... Absecon	$414,343	.....	.....	.....
2	Heights ..... Absecon Heights	93,642	.....	.....	$18,400
3	American ..... Atlantic City	490,789	$2,700	.....	483,850
4	Atlantic City ..... " "	875,350	.....	.....	832,350
5	Atlantic Coast ..... " "	1,401,060	.....	.....	464,217
6	Atlantic County ..... " "	463,963	.....	.....	284,850
7	Atlantis ..... " "	829,011	.....	.....	521,750
8	Boardwalk ..... " "	172,192	.....	.....	5,900
9	Chelsea ..... " "	291,179	.....	.....	186,350
10	Cosmopolitan ..... " "	131,041	.....	.....	27,150
11	Eastern Shore ..... " "	76,780	.....	.....	10,000
12	Economy ..... " "	267,972	.....	.....	87,200
13	Equitable ..... " "	1,124,032	.....	$112,165	1,396,500
14	Garibaldi ..... " "	75,533	.....	.....	203,640
15	Great Bay ..... " "	17,998	.....	.....	1,200
16	Home ..... " "	273,494	.....	.....	98,500
17	Islanders ..... " "	732,136	.....	.....	812,725
18	La Clede ..... " "	312,076	.....	.....	16,050
19	Margate ..... " "	160,629	.....	.....	102,800
20	Miramar ..... " "	8,212	.....	.....	.....
21	Mutual ..... " "	1,000,305	.....	.....	74,300
22	Peoples ..... " "	1,251,697	.....	69,126	1,687,000
23	Pride of Atlantic ..... " "	561,596	.....	.....	93,825
24	Protective ..... " "	132,162	.....	.....	.....
25	Resort ..... " "	121,155	.....	.....	19,800
26	Seaboard ..... " "	287,215	.....	.....	434,265
27	Security ..... " "	873,484	.....	.....	466,546
28	South Jersey ..... " "	162,027	.....	.....	87,011
29	Sunrise ..... " "	250,058	.....	.....	84,150
30	Trident ..... " "	302,630	.....	.....	171,800
31	Ventnor ..... " "	727,811	.....	.....	352,400
32	Brigantine ..... Brigantine	13,854	.....	.....	26,600
33	Collective ..... Egg Harbor City	107,964	94,000	.....	89,525
34	Egg Harbor ..... " " "	739,272	36,200	.....	427,050
35	Germania ..... " " "	341,807	.....	.....	121,600
36	Farmers and Merchants ..... Hammonton	344,187	202,000	.....	104,650
37	Hammonton ..... "	474,645	504,200	.....	.....
38	Workingmens ..... "	575,709	76,100	.....	433,500
39	Linwood ..... Linwood	92,116	.....	1,646	34,850
40	Harbor ..... Margate City	101,980	.....	.....	11,650
41	Mays Landing ..... Mays Landing	776,081	.....	.....	988,750
42	Minotola-Landisville ..... Minotola	221,664	.....	.....	199,225
43	Northfield ..... Northfield	11,856	.....	.....	1,100
44	Carpenters' ..... Pleasantville	73,656	.....	.....	16,400
45	Home ..... "	425,320	.....	.....	232,851
46	Mainland ..... "	17,318	.....	.....	5,100
47	Pleasantville Mutual ..... "	277,386	.....	.....	132,400
48	Workingmen's ..... "	230,034	.....	.....	136,300
49	Hand-in-Hand ..... Somers Point	70,584	.....	.....	23,050
50	Somers Point ..... " "	110,994	.....	.....	.....
51	Seashore ..... Ventnor City	191,733	.....	.....	94,300
52	St. Leonard's ..... " "	238,184	.....	.....	73,400
	Totals	$19,317,916	$915,200	$182,937	$12,176,830

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

LIABILITIES									
Due Shareholders for			Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
Lapsed Shares	Matured Shares	Advance Payments							
$95	$6,700	$948	.....	.....	$34	$115,987	$46,377	$584,484	1
.....	.....	83	.....	$24,075	633	13,022	15,302	165,157	2
.....	1,098	749	.....	89,020	7,981	111,886	76,251	1,264,324	3
541	.....	241	.....	176,649	47,453	148,799	184,708	2,266,091	4
365	.....	.....	.....	185,000	20,258	141,609	334,063	2,546,572	5
1,768	.....	4,766	.....	45,000	84,235	104,992	167,268	1,156,842	6
1,089	.....	879	.....	115,981	315	115,441	184,392	1,768,858	7
102	.....	1,450	.....	18,000	3,025	34,034	63,024	297,727	8
1,522	.....	4,762	.....	.....	17,640	57,368	65,209	624,030	9
2,678	.....	27	.....	7,500	.....	.....	36,024	204,420	10
832	.....	125	.....	4,000	.....	9,719	32,954	134,410	11
847	.....	.....	.....	45,497	573	76,872	37,859	516,820	12
3,888	157,447	168	.....	268,793	4,574	262,948	249,968	3,580,483	13
2,096	4,120	10	.....	35,000	16,364	.....	245,413	582,176	14
1,812	.....	484	.....	50	3,477	.....	5,302	30,323	15
3,382	4,455	1,818	.....	.....	55,143	53,756	39,717	530,265	16
.....	.....	3,440	.....	213,510	7,153	200,031	161,007	2,130,002	17
3,316	.....	794	.....	20,500	45,328	71,996	71,802	541,862	18
902	.....	118	.....	25,003	.....	.....	55,260	344,712	19
.....	.....	.....	.....	.....	.....	1,700	1,234	11,146	20
2,105	.....	5,567	.....	159,040	30,704	326,570	40,033	1,638,624	21
9,002	.....	1,071	.....	234,299	28,498	277,937	175,776	3,734,406	22
1,522	.....	434	.....	37,000	2,617	157,459	159,594	1,014,047	23
.....	.....	15	.....	3,000	4,861	5,868	60,000	205,906	24
1,889	.....	513	.....	10,967	323	11,917	34,844	201,408	25
152,928	.....	1,708	.....	84,081	3,043	.....	171,622	1,134,862	26
1,488	9,860	3,258	.....	148,223	7,803	292,485	143,296	1,946,443	27
661	.....	1,955	.....	15,750	.....	23,011	51,550	341,965	28
47,242	.....	1,245	.....	15,000	43,752	67,225	62,862	571,534	29
.....	.....	205	.....	73,000	118,639	119,345	52,499	838,118	30
.....	.....	2,578	.....	108,061	4,082	214,229	107,691	1,516,852	31
192	.....	1	.....	5,400	541	.....	11,036	57,624	32
99	.....	1,418	.....	32,300	3,524	41,134	18,000	387,964	33
229	16,400	1,675	.....	34,050	12,954	199,666	74,260	1,541,756	34
724	.....	663	.....	28,000	3,473	68,443	49,649	614,359	35
337	15,000	1,030	.....	21,200	3,306	127,631	70,141	889,482	36
410	25,650	3,253	.....	.....	1,048	87,885	309,619	1,406,710	37
103	13,100	1,245	.....	.....	9,720	157,966	30,530	1,297,973	38
2,368	.....	1,923	.....	8,950	8,364	16,787	21,746	188,750	39
193	.....	27	.....	.....	8,178	16,171	21,774	159,973	40
8,686	1,200	6,354	.....	135,477	49,471	153,469	272,699	2,392,187	41
1,711	.....	1,391	.....	57,000	7,289	50,225	16,853	555,358	42
543	.....	.....	.....	.....	787	.....	1,735	16,021	43
395	.....	332	.....	.....	14,533	10,168	23,041	138,525	44
726	.....	972	.....	28,620	222,564	17,843	204,529	1,133,425	45
129	.....	205	.....	1,400	70	1,345	4,650	30,217	46
.....	107,093	1,408	.....	12,925	2	.....	119,331	650,345	47
10	.....	532	.....	.....	4,464	33,514	56,202	461,056	48
3,674	.....	888	.....	8,161	4,577	8,636	20,223	139,793	49
.....	600	109	.....	.....	205	32,169	13,999	158,076	50
846	.....	756	.....	10,000	2,635	37,534	24,404	362,208	51
327	.....	338	.....	.....	17,887	65,006	33,605	428,747	52
$263,774	$362,723	$63,931	.....	$2,545,482	$934,100	$4,141,798	$4,530,927	$45,435,618	

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Atlantic County								
1	**Absecon City**	5,465	449	.....	.....	.....	.....	34	13
2	**Heights**	1,264	203	.....	.....	.....	.....	92	24
3	**American**	7,696	440	28	9	.....	.....	2,419	211
4	**Atlantic City**	9,422	458	.....	.....	.....	.....	4,162	349
5	**Atlantic Coast**	62,300	1,786	.....	.....	.....	.....	4,642	412
6	**Atlantic County**	5,960	423	.....	.....	.....	.....	1,424	115
7	**Atlantis**	11,463	813	.....	.....	.....	.....	2,609	159
8	**Boardwalk**	1,978	191	.....	.....	.....	.....	30	10
9	**Chelsea**	3,571	355	.....	.....	.....	.....	932	92
10	**Cosmopolitan**	2,054	198	.....	.....	.....	.....	136	28
11	**Eastern Shore**	976	109	.....	.....	.....	.....	50	7
12	**Economy**	5,767	326	.....	.....	.....	.....	436	48
13	**Equitable**	22,896	1,338	.....	.....	5,570	531	6,983	606
14	**Garibaldi**	2,607	202	.....	.....	.....	.....	1,173	170
15	**Great Bay**	247	40	.....	.....	.....	.....	6	2
16	**Home**	3,264	211	.....	.....	.....	.....	493	70
17	**Islanders**	15,728	836	.....	.....	.....	.....	4,064	353
18	**La Clede**	3,587	282	.....	.....	.....	.....	80	14
19	**Margate**	1,773	143	.....	.....	.....	.....	514	69
20	**Miramar**	8,607	34	.....	.....	.....	.....	.....	.....
21	**Mutual**	13,033	752	139	34	.....	.....	248	54
22	**Peoples**	23,417	1,205	.....	.....	1,266	500	8,435	808
23	**Pride of Atlantic**	7,233	485	.....	.....	.....	.....	469	16
24	**Protective**	2,112	107	.....	.....	.....	.....	.....	.....
25	**Resort**	1,490	182	.....	.....	.....	.....	99	27
26	**Seaboard**	4,356	330	.....	.....	.....	.....	2,171	280
27	**Security**	12,678	1,152	.....	.....	.....	.....	2,333	274
28	**South Jersey**	1,956	136	.....	.....	.....	.....	435	40
29	**Sunrise**	3,033	197	.....	.....	.....	.....	421	61
30	**Trident**	28,773	364	.....	.....	.....	.....	1,718	60
31	**Ventnor**	10,562	472	.....	.....	.....	.....	1,762	143
32	**Brigantine**	246	22	.....	.....	.....	.....	133	24
33	**Collective**	2,244	347	940	49	.....	.....	448	117
34	**Egg Harbor**	10,580	1,152	362	60	.....	.....	2,135	305
35	**Germania**	4,877	856	.....	.....	.....	.....	608	133
36	**Farmers and Merchants**	5,695	475	2,020	177	.....	.....	523	58
37	**Hammonton**	7,858	729	5,042	347	.....	.....	.....	.....
38	**Workingmens**	9,235	797	761	86	.....	.....	2,168	231
39	**Linwood**	1,387	178	.....	.....	311	311	174	39
40	**Harbor**	1,441	120	.....	.....	.....	.....	58	15
41	**Mays Landing**	11,271	1,518	.....	.....	.....	.....	4,944	531
42	**Minotola-Landisville**	3,254	350	.....	.....	.....	.....	996	141
43	**Northfield**	244	30	.....	.....	.....	.....	6	2
44	**Carpenters'**	1,150	146	.....	.....	.....	.....	82	25
45	**Home**	10,216	649	.....	.....	.....	.....	2,328	131
46	**Mainland**	501	57	.....	.....	.....	.....	51	5
47	**Pleasantville Mutual**	3,963	763	.....	.....	.....	.....	662	108
48	**Workingmen's**	6,147	317	.....	.....	.....	.....	1,363	77
49	**Hand-in-Hand**	933	106	.....	.....	.....	.....	115	17
50	**Somers Point**	1,199	184	.....	.....	.....	.....	.....	.....
51	**Seashore**	2,986	268	.....	.....	.....	.....	472	54
52	**St. Leonard's**	3,094	226	.....	.....	.....	.....	367	64
	Totals	373,789	23,509	9,292	762	7,147	1,342	66,003	6,592

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
5,499	169	293	S.	$1.00 m.	$200	6	$0.15 b	$0.15 b	1
1,356	68	159	S.	1.00 m.	200	6	6.00 a	4.00 a	2
10,143	185	475	S.	1.00 m.	200	6	.10 b	.10 b	3
13,584	120	687	S.	1.00 m.	200	6	.10 b	.10 b	4
66,942	367	1,831	O.P.	.....	100	6	.10 b	.10 b	5
7,384	189	349	S.	1.00 m.	200	6	.12½ b	.12½ b	6
14,072	265	767	S.	1.00 m.	200	6	3.00 a & .10 b	.....	7
2,008	66	135	S.	1.00 m.	200	6	.10 b	.10 b	8
4,503	115	332	S.	1.00 m.	200	6	2.00 a & .10 b	.10 b	9
2,190	65	161	S.	1.00 m.	200	6	.10 b	.10 b	10
1,026	39	77	S.	1.00 m.	200	6	.12 b	.12 b	11
6,203	95	279	O.P.	.....	200	6	.10 b	.10 b	12
35,449	513	1,962	N.S.	1.00 & .50 m.	200	6	3.00 a & .10 b	.....	13
3,780	49	323	O.P.	.....	200	6	.10 b & .15 b	.10 b & .15 b	14
253	15	27	S.	1.00 m.	200	6	.10 b	.10 b	15
3,757	105	176	S.	1.00 m.	200	6	.10 b	.10 b	16
19,792	236	953	O.P.	.....	200	6	.10 b	.10 b	17
3,667	113	183	S.	1.00 & 2.00 m.	200	6	.10 b	.10 b	18
2,287	76	136	S.	1.00 m.	200	6	.10 b	.10 b	19
8,607	3	31	O.P.	.....	100	6	.10 b	.10 b	20
13,420	346	494	S.	1.00 m.	300	6	.12 b	.12 b	21
33,118	693	1,820	N.S.	1.00 m.	200	6	3.00 a & .10 b	.10 b	22
7,702	368	133	S.	1.00 m.	200	6	.15 b	.15 b	23
2,112	47	60	S.	.70 m.	200	6	.12 b	.12 b	23
1,589	49	160	S.	1.00 m.	200	6	.12½ b	.12½ b	25
6,527	168	442	S.	1.00 m.	200	6	.10 b	.10 b	26
15,011	441	985	S.	.70 m.	200	6	.10 b	.10 b	27
2,391	45	131	S.	1.00 m.	200	6	.10 b	.10 b	28
3,454	73	185	S.	1.00 m.	200	6	.12½ b	.12½ b	29
30,491	82	342	O.P.	.....	100	6	.10 b	.10 b	30
12,324	151	464	S.	1.00 m.	200	6	.10 b	.10 b	31
379	7	39	S.	1.00 m.	200	6	.10 b	.10 b	32
3,632	187	326	S.	1.00 m.	200	6	.10 b	.10 b	33
13,077	413	1,104	S.	1.00 m.	200	6	.10 b	.10 b	34
5,485	253	736	S.	1.00 m.	200	6	.15 b	.15 b	35
8,238	330	380	S.	1.00 m.	200	6	.10 b	.10 b	36
12,900	645	431	S.	1.00 m.	200	6	.15 b	.15 b	37
12,164	514	600	S.	1.00 m.	200	6	.15 b	.15 b	38
1,872	61	467	S.	1.00 m.	200	6	.10 b	.10 b	39
1,499	38	97	S.	1.00 m.	200	6	.10 b	.10 b	40
16,215	625	1,424	S.	1.00 m.	200	6	.10 b	.10 b	41
4,250	193	298	S.	1.00 m.	200	6	5.00 a	.15 b	42
250	6	26	S.	1.00 m.	200	6	.12 b	.12 b	43
1,232	47	124	S.	1.00 m.	200	6	.10 b	.10 b	44
12,544	325	455	S.	.50 m.	100	6	.15 b	.15 b	45
552	14	48	S.	.50 m.	100	6	.15 b	.15 b	46
4,625	341	530	S.	1.00 m.	200	6	.10 b	.10 b	47
7,510	153	241	S.	.50 m.	100	6	.15 b	.15 b	48
1,048	36	87	S.	1.00 m.	200	6	.15 b	.15 b	49
1,199	70	114	S.	1.00 m.	200	6	.15 b	.15 b	50
3,458	80	242	S.	1.00 m.	200	6	.10 b	.10 b	51
3,461	68	222	S.	1.00 m.	200	6	.10 b	.10 b	52
456,231	9,722	22,483							

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
J. W. De Yoe	William C. Talman	Allendale, N. J.	53
Clyde Christie	George B. Downer	140 W. Main St., Bergenfield, N. J.	54
Marinus Contant	C. H. Julius Meier	102 N. Washington Ave., Bergenfield, N. J.	55
George C. Felter, Jr.	Frank O. Hordich	8 E. Fort Lee Rd., Bogota, N. J.	56
George C. Felter, Jr.	Clarence H. Thompson	Teaneck National Bank Bldg., Teaneck, N. J.	57
Luce, Kipp & Ashen	Herbert Wulling	321 Hackensack St., Carlstadt, N. J.	58
Conkling, Smith & Towe	William H. Nussbaum	423 Hackensack St., Carlstadt, N. J.	59
Joseph W. Marini	James J. Rouan	369 Edgewater Road, Cliffside Park, N. J.	60
Frederick W. Mattocks	Martha P. Johnson	High St., Closter, N. J.	61
LeRoy Vanderburgh	B. E. Westervelt	Cresskill, N. J.	62
Frederick W. Mattocks	Fred Mezger	4 W. Madison Ave., Dumont, N. J.	63
J. W. De Yoe	Louis F. Fournier	24 Grove St., East Paterson, N. J.	64
Harry L. Towe	James Millar	105 Woodland Ave., Rutherford, N. J.	65
Milton T. Lasher	William C. Murphy	26 Valley Place, Edgewater, N. J.	66
William M. Seufert	Harry G. Comstock	17 Park Place, Englewood, N. J.	67
Leland F. Ferry	Charles E. Tepper	34 Grand Ave., Englewood, N. J.	68
E. Robert Coven	Frederick X. Veile	42 Second St., Fair Lawn, N. J.	69
Morrison, Lloyd & Morrison	Paul T. Frazza	104 Passaic St., Garfield, N. J.	70
Carl Weitz	Frank J. Oleri	650 Bergenline Ave., West New York, N. J.	71
Joseph Cook	Louise Schlosser	250 Main St., Fort Lee, N. J.	72
John S. Baker	Andrew N. Kolarcik	10 Alaska St., Garfield, N. J.	73
Arthur J. Sullivan	William Stepat	266 Pierre Ave., Garfield, N. J.	74
Stanley J. Polack	Theodore Gasior	22 Albert St., Garfield, N. J.	75
John D. Vasilyk	Joseph A. Ritoch	66 Belmont Ave., Garfield, N. J.	76
Alfonse J. DeRose	Alfred J. Ernst	22 E. First St., Clifton, N. J.	77
P. C. Wadsworth	R. Harry Decker	34 Cambridge Place, Glen Rock, N. J.	78
G. Earl Brugler	William D. Hartmann	296 Knox Ave., Grantwood, N. J.	79
William DeLorenzo	Henry Schnakenberg	140 Rochelle Ave., Rochelle Park, N. J.	80
Samuel Denson	Frank V. Jerlinski	34 Ross Ave., Hackensack, N. J.	81
Warner W. Westervelt, Jr.	Edward J. Fyfe	242 State St., Hackensack, N. J.	82
Mackay & Mackay	J. Edward Schierloh	210 Main St., Hackensack, N. J.	83
Hart & Vanderwart	Louis W. Shaffer	725 Main St., Hackensack, N. J.	84
Marinus Contant	George E. Traver, Jr.	320 Kinderkamack Road, Oradell, N. J.	85
Hart & Vanderwart	G. Byron Ferguson	200 State St., Hackensack, N. J.	86
Warner W. Westervelt, Jr.	Will D. Martin	250 Boulevard, Hasbrouck Heights, N. J.	87
Winne & Banta	Chris W. Heller	232 Boulevard, Hasbrouck Heights, N. J.	88
Harry Randall	Benjamin Spier	151 Kinderkamack Road, Westwood, N. J.	89
Edgar A. De Yoe	Myron K. Voorhees	Hohokus, N. J.	90
George C. Felter, Jr.	George W. Findley	310 Broad Ave., Leonia, N. J.	91
Charles F. Durnan	Charles Schulz	100 Washington Ave., Little Ferry, N. J.	92
Chandless, Weller & Selser	Edward P. Kinchley	187 Main St., Little Ferry, N. J.	93
Hart & Vanderwart	Frank V. Romaglia	46 Marsellus Place, Garfield, N. J.	94
Marinus Contant	Arie Contant	459 Prospect Ave., Hackensack, N. J.	95
Hart & Vanderwart	William E. Reardon	9 Washington St., Lodi, N. J.	96
Leo F. Reilly	Emil Sorensen	350 Second Ave., Lyndhurst, N. J.	97
Luce & Kipp	John F. Woods	216 Stuyvesant Ave., Lyndhurst, N. J.	98
Harry R. Rinsky	A. R. Finn	221 North 6th St., Newark, N. J.	99
J. W. & E. A. De Yoe	David Hopper	Box 503, Mahwah, N. J.	100
Charles Schmidt	Frederick P. McIntyre	326 Madison Ave., Hasbrouck Heights, N. J.	101
J. W. & E. A. De Yoe	Henry Gunther	327 Godwin Ave., Midland Park, N. J.	102
John B. Zabriskie	U. R. Voorman	Wortendyke, N. J.	103
Harry Randall	Walter Wellman	Montvale, N. J.	104
Albert J. Wuytack	Pierre B. Wilmarth	River Edge, N. J.	105
Arthur B. Archibold	W. Frederick Law	39 Kearny Ave., Kearny, N. J.	106
William W. Wimmer	E. R. Scrimshaw	75 Prospect St., East Orange, N. J.	107

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION	ASSETS		
		Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Bergen County			
53	Allendale ..... Allendale	$1,365	$6,020	$652,800
54	Bergenfield ..... Bergenfield	1,100	218	821,000
55	Fellowship ..... "	519	403	65,100
56	Bogota ..... Bogota	5,044	7,344	975,400
57	Investing ..... "	2,323	2,300	331,600
58	Carlstadt Mutual ..... Carlstadt	95,219	102,387	10,619,000
59	Tri-Boro ..... "	5,451	5,642	373,800
60	Cliffside Park ..... Cliffside Park	3,351	528	121,800
61	Harrington ..... Closter	33,567	35,204	939,850
62	Cresskill ..... Cresskill	482	110	128,200
63	Dumont ..... Dumont	12,985	2,841	293,700
64	East Paterson ..... East Paterson	2,603	2,447	275,000
65	East Rutherford Savings ..... East Rutherford	187,386	287,003	11,486,900
66	Edgewater ..... Edgewater	21,724	.....	226,810
67	Englewood Mutual ..... Englewood	191,109	100,000	5,459,600
68	Tenakill ..... "	509	194	14,400
69	Fair Lawn ..... Fair Lawn	2,239	1,538	138,250
70	Saddle River Township ..... " "	63,398	35,100	2,095,300
71	Faircliff ..... Fairview	7,771	.....	27,800
72	Fort Lee ..... Fort Lee	13,325	14,407	845,550
73	American ..... Garfield	7,627	.....	2,002,250
74	Garfield Mutual ..... "	5,030	3,000	197,400
75	Haller ..... "	2,730	3,625	346,400
76	Slavonian ..... "	11,902	2,003	170,100
77	Tri-City ..... "	4,371	5,846	169,300
78	Home Ownership ..... Glen Rock	385	5,170	387,200
79	Grantwood ..... Grantwood	3,529	1,150	73,900
80	Citizens' ..... Hackensack	2,148	.....	288,823
81	Excel ..... "	6,536	34,206	462,000
82	Hackensack Mutual ..... "	66,356	41,527	3,082,800
83	Industrial ..... "	121	190	175,850
84	New Barbadoes Mutual ..... "	12,263	41,000	536,000
85	North Jersey ..... "	2,917	150	345,100
86	United ..... "	7,343	15,334	1,167,823
87	Hasbrouck Heights ..... Hasbrouck Heights	3,679	3,648	765,000
88	Polifly ..... " "	14,154	4,562	360,700
89	Progressive ..... Hillsdale	18,246	6,000	245,750
90	Hohokus ..... Hohokus	14,606	900	270,350
91	Leonia ..... Leonia	5,190	10,000	850,800
92	Little Ferry ..... Little Ferry	6,104	11,086	896,594
93	Volunteer ..... " "	3,953	10,391	153,000
94	International ..... Lodi	3,477	.....	85,800
95	Lodi ..... "	4,352	69	495,600
96	Mutual ..... "	22,273	.....	1,534,800
97	Dauntless ..... Lyndhurst	1,331	2,500	109,100
98	Lyndhurst ..... "	5,651	.....	311,600
99	Norge ..... "	739	1,100	25,500
100	Mahwah ..... Mahwah	4,185	6,000	556,000
101	Maywood ..... Maywood	235	898	70,700
102	Franklin ..... Midland Park	1,655	.....	394,300
103	Wortendyke ..... " "	6,340	800	123,800
104	Montvale ..... Montvale	658	8,685	159,600
105	New Milford ..... New Milford	297	1,494	112,000
106	North Arlington ..... North Arlington	229	1,000	143,100
107	Ridge ..... " "	9,191	2,739	361,300

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$7,350	$34,977	$14,927	.....	$717,439	53
$2,846	24,429	182,842	52,529	$17,352	1,102,316	54
.....	7,410	11,401	3,362	246	88,441	55
18,600	17,759	65,784	26,579	8,820	1,125,330	56
5,000	9,570	32,643	22,186	10,847	416,469	57
.....	28,030	244,372	.....	32,255	11,121,263	58
14,800	.....	24,919	.....	1,300	425,912	59
.....	5,670	28,214	12,221	420	172,204	60
.....	15,611	34,094	31,131	20,259	1,109,716	61
.....	3,025	25,036	2,515	295	159,663	62
.....	16,915	5,148	4,573	1,185	337,347	63
.....	14,215	34,431	3,739	4,501	336,936	64
.....	6,400	761,868	109,934	78,819	12,918,310	65
.....	12,520	6,228	5,944	72	273,298	66
544,400	1,850	558,099	1,782	19,756	6,876,596	67
.....	980	.....	781	463	17,327	68
.....	175	1,728	5,720	501	150,151	69
.....	62,990	301,723	240,386	15,000	2,813,897	70
.....	890	3,620	2,678	171	42,930	71
.....	17,715	54,850	46,382	10,032	1,002,261	72
.....	51,055	757,852	199,047	29,039	3,046,870	73
.....	4,947	39,032	10,646	591	260,646	74
25,300	4,245	61,470	11,185	1,099	456,054	75
.....	8,860	22,965	9,740	3,394	228,964	76
6,400	6,684	19,248	3,584	7,051	222,484	77
.....	30,480	46,253	11,816	37,204	518,508	78
.....	5,780	18,997	3,357	5,618	112,331	79
.....	6,695	79,268	12,600	2,845	392,379	80
.....	46,878	85,759	20,485	17,135	672,999	81
155,508	24,795	579,584	.....	54,516	4,005,086	82
.....	1,255	21,875	17,516	1,954	218,761	83
.....	21,809	76,336	18,231	6,836	712,475	84
3,600	4,900	60,660	15,615	1,850	434,792	85
.....	83,708	158,752	84,292	2,247	1,519,499	86
55,200	31,725	71,156	24,889	7,435	962,732	87
15,100	4,230	.....	9,793	10,403	418,942	88
.....	7,665	57,668	4,109	100	339,538	89
.....	14,545	7,593	3,330	488	311,812	90
.....	22,925	37,784	19,326	2,437	948,462	91
.....	26,212	120,380	34,909	8,205	1,103,490	92
6,800	5,553	14,832	3,182	477	198,188	93
.....	2,495	26,257	6,218	1,393	125,640	94
.....	1,000	23,815	14,424	605	539,865	95
153,565	111,401	654,737	15,924	24,756	2,517,456	96
.....	200	10,666	40	1,737	125,574	97
.....	.....	.....	3,451	500	321,202	98
.....	5,813	.....	9,207	356	42,715	99
25,100	26,295	81,524	14,600	3,934	717,638	100
4,000	6,209	.....	4,640	1,146	87,828	101
.....	13,207	66,329	30,940	2,053	508,484	102
.....	11,315	24,090	6,536	576	173,457	103
.....	10,350	44,509	6,668	979	231,449	104
.....	1,655	4,601	3,892	3,950	127,889	105
13,700	2,600	37,015	3,768	413	201,825	106
.....	8,575	74,099	4,749	2,772	463,425	107

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION	ASSOCIATION — Due Shareholders for			
		Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Bergen County				
53	Allendale ..... Allendale	$427,773	.....	.....	$110,400
54	Bergenfield ..... Bergenfield	722,029	.....	.....	72,200
55	Fellowship ..... "	58,950	.....	.....	11,400
56	Bogota ..... Bogota	668,227	.....	.....	186,000
57	Investing ..... "	258,572	.....	.....	31,150
58	Carlstadt Mutual ..... Carlstadt	7,439,933	.....	$247,587	185,500
59	Tri-Boro ..... "	266,544	$72,850	.....	14,000
60	Cliffside Park ..... Cliffside Park	113,520	.....	.....	.....
61	Harrington ..... Closter	793,687	.....	.....	35,600
62	Cresskill ..... Cresskill	112,500	.....	.....	.....
63	Dumont ..... Dumont	247,829	.....	.....	8,600
64	East Paterson ..... East Paterson	225,453	.....	.....	7,400
65	East Rutherford Savings ..... East Rutherford	8,429,913	.....	123,028	1,515,000
66	Edgewater ..... Edgewater	173,223	.....	.....	.....
67	Englewood Mutual ..... Englewood	3,886,331	497,744	.....	1,142,800
68	Tenakill ..... "	14,139	.....	.....	800
69	Fair Lawn ..... Fair Lawn	99,175	.....	.....	21,200
70	Saddle River Township ..... " "	1,640,741	.....	.....	450,725
71	Faircliff ..... Fairview	37,908	.....	.....	.....
72	Fort Lee ..... Fort Lee	534,837	32,760	.....	216,225
73	American ..... Garfield	1,542,834	.....	.....	800,220
74	Garfield Mutual ..... "	146,744	.....	.....	56,350
75	Haller ..... "	289,821	.....	.....	52,925
76	Slavonian ..... "	140,581	.....	.....	42,700
77	Tri-City ..... "	96,311	4,126	.....	69,550
78	Home Ownership ..... Glen Rock	319,836	.....	.....	9,700
79	Grantwood ..... Grantwood	86,923	.....	.....	.....
80	Citizens' ..... Hackensack	210,625	.....	.....	61,700
81	Excel ..... "	448,077	4,700	.....	71,000
82	Hackensack Mutual ..... "	2,395,688	58,594	.....	523,200
83	Industrial ..... "	136,111	.....	.....	.....
84	New Barbadoes Mutual ..... "	533,990	.....	.....	7,400
85	North Jersey ..... "	292,572	.....	.....	21,550
86	United ..... "	969,632	.....	.....	109,450
87	Hasbrouck Heights ..... Hasbrouck Heights	596,028	.....	.....	38,200
88	Polifly ..... " "	324,510	.....	.....	1,400
89	Progressive ..... Hillsdale	245,235	.....	.....	.....
90	Hohokus ..... Hohokus	184,119	.....	.....	23,800
91	Leonia ..... Leonia	702,504	.....	.....	.....
92	Little Ferry ..... Little Ferry	516,012	.....	.....	345,700
93	Volunteer ..... " "	135,093	.....	.....	27,800
94	International ..... Lodi	74,783	.....	.....	12,800
95	Lodi ..... "	341,853	.....	.....	73,400
96	Mutual ..... "	1,327,663	.....	.....	518,650
97	Dauntless ..... Lyndhurst	79,254	.....	.....	5,200
98	Lyndhurst ..... "	181,939	.....	20	34,900
99	Norge ..... "	35,868	.....	.....	.....
100	Mahwah ..... Mahwah	441,384	.....	.....	94,700
101	Maywood ..... Maywood	59,884	.....	.....	.....
102	Franklin ..... Midland Park	342,023	.....	.....	.....
103	Wortendyke ..... " "	125,134	.....	.....	3,500
104	Montvale ..... Montvale	128,895	26,000	.....	.....
105	New Milford ..... New Milford	97,308	.....	.....	.....
106	North Arlington ..... North Arlington	108,840	.....	.....	37,100
107	Ridge ..... " "	258,497	.....	.....	87,100

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	$785	$12,900	$18,700	$20	$128,976	$17,885	$717,439	53
$2	.....	1,405	.....	38,000	17,052	157,141	94,487	1,102,316	54
2,326	.....	43	.....	2,800	192	8,592	4,138	88,441	55
10,322	.....	905	.....	43,500	914	180,767	34,695	1,125,330	56
401	.....	319	.....	30,102	3,225	60,073	32,627	416,469	57
.....	.....	.....	8,540	70,000	242	2,856,128	313,333	11,121,263	58
.....	.....	.....	.....	5,000	140	57,375	10,003	425,912	59
1,348	.....	157	.....	4,000	10,645	23,298	19,236	172,204	60
.....	$2,800	1,179	2,725	.....	849	218,876	54,000	1,109,716	61
190	.....	527	.....	.....	2,688	39,754	4,004	159,663	62
505	.....	591	.....	.....	283	75,056	4,483	337,347	63
609	.....	1,541	.....	1,000	6,131	73,483	21,319	336,936	64
.....	.....	.....	2,500	.....	30,140	2,409,765	407,964	12,918,310	65
4,408	11,000	569	.....	14,900	572	61,725	6,901	273,298	66
.....	.....	.....	100	.....	51,585	1,089,088	208,948	6,876,596	67
335	.....	280	.....	500	19	1,218	36	17,327	68
66	.....	955	.....	11,000	316	13,273	4,166	150,151	69
975	34,422	16,927	39,200	.....	21,194	364,619	245,094	2,813,897	70
294	.....	37	.....	.....	228	4,000	463	42,930	71
2,057	.....	1,960	1,759	37,500	10,000	112,174	52,989	1,002,261	72
5,753	.....	2,564	.....	8,600	51,196	239,129	396,574	3,046,870	73
2,161	.....	179	.....	10,000	643	31,303	13,266	260,646	74
3,409	990	633	.....	.....	2,343	74,318	31,615	456,054	75
78	.....	200	.....	3,000	.....	33,173	9,232	228,964	76
178	.....	.....	.....	31,788	2,069	16,544	1,918	222,484	77
77	.....	695	.....	56,308	12,558	97,860	21,474	518,508	78
2,666	.....	37	.....	.....	.....	14,224	8,481	112,331	79
607	.....	982	.....	50,357	5,653	.....	62,455	392,379	80
55	.....	1,300	.....	.....	26,589	89,949	31,329	672,999	81
18	74,630	.....	.....	229,500	19,885	576,134	127,437	4,005,086	82
.....	.....	123	.....	13,000	22,145	32,681	14,701	218,761	83
72	.....	782	203	.....	657	126,577	42,794	712,475	84
149	.....	130	.....	10,000	10,380	69,846	30,165	434,792	85
757	.....	761	.....	.....	1,544	.....	437,355	1,519,499	86
.....	43,005	1,196	150	95,000	763	171,353	17,037	962,732	87
.....	.....	759	.....	.....	.....	74,624	17,649	418,942	88
116	.....	.....	.....	.....	.....	71,412	22,775	339,538	89
.....	.....	246	.....	46,185	694	52,091	4,677	311,812	90
690	.....	1,075	1,100	15,000	.....	214,593	13,500	948,462	91
1,267	.....	1,883	.....	10,000	105	144,553	83,970	1,103,490	92
12	.....	508	.....	.....	784	20,584	13,407	198,188	93
91	.....	172	.....	.....	3,470	24,366	9,958	125,640	94
95	.....	356	.....	23,655	3,369	82,678	14,459	539,865	95
454	.....	263	.....	73,857	53,331	393,070	150,168	2,517,456	96
.....	.....	.....	.....	14,000	112	19,180	7,828	125,574	97
.....	.....	.....	.....	16,000	.....	67,659	20,684	321,202	98
669	.....	45	.....	.....	844	4,162	1,137	42,715	99
.....	1,044	1,780	1,291	9,600	2,360	128,618	36,861	717,638	100
503	.....	45	.....	5,150	4,443	16,437	1,366	87,828	101
62	.....	202	.....	62,438	.....	48,017	55,742	508,484	102
837	.....	850	.....	.....	48	31,476	11,612	173,457	103
20	.....	482	.....	23,500	6,748	27,748	18,056	231,449	104
.....	.....	5	.....	.....	3,381	13,516	13,679	127,889	105
6,804	.....	356	3,295	9,000	27	23,000	13,403	201,825	106
380	.....	.....	.....	19,800	7,494	41,748	48,406	463,425	107

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Bergen County								
53	**Allendale**	6,649	400	.....	.....	.....	.....	552	49
54	**Bergenfield**	10,153	853	.....	.....	.....	.....	361	56
55	**Fellowship**	1,125	123	.....	.....	.....	.....	57	18
56	**Bogota**	9,591	980	.....	.....	.....	.....	930	66
57	**Investing**	3,610	311	.....	.....	.....	.....	156	24
58	**Carlstadt Mutual**	189,555	6,454	.....	.....	5,179	815	1,855	77
59	**Tri-Boro**	5,051	454	718	51	.....	.....	70	6
60	**Cliffside Park**	1,514	165	.....	.....	.....	.....	.....	.....
61	**Harrington**	11,282	870	.....	.....	.....	.....	178	27
62	**Cresskill**	1,453	138	.....	.....	.....	.....	.....	.....
63	**Dumont**	3,298	354	.....	.....	.....	.....	43	8
64	**East Paterson**	3,487	382	.....	.....	.....	.....	37	24
65	**East Rutherford Savings**	267,689	10,168	.....	.....	4,851	1,610	15,150	794
66	**Edgewater**	2,606	303	.....	.....	.....	.....	.....	.....
67	**Englewood Mutual**	68,269	4,770	4,786	425	.....	.....	5,714	496
68	**Tenakill**	555	67	.....	.....	.....	.....	4	4
69	**Fair Lawn**	2,415	260	.....	.....	.....	.....	106	29
70	**Saddle River Township**	25,691	1,773	.....	.....	.....	.....	2,253	404
71	**Faircliff**	696	87	.....	.....	.....	.....	.....	.....
72	**Fort Lee**	8,460	832	315	45	.....	.....	1,081	136
73	**American**	17,802	1,785	.....	.....	.....	.....	4,001	612
74	**Garfield Mutual**	2,536	239	.....	.....	.....	.....	281	52
75	**Haller**	4,162	532	.....	.....	.....	.....	264	60
76	**Slavonian**	2,083	221	.....	.....	.....	.....	213	60
77	**Tri-City**	2,246	194	22	2	.....	.....	347	104
78	**Home Ownership**	4,272	241	.....	.....	.....	.....	48	6
79	**Grantwood**	1,349	142	.....	.....	.....	.....	.....	.....
80	Citizens'	3,459	335	.....	.....	.....	.....	308	28
81	Excel	6,364	389	47	4	.....	.....	355	34
82	Hackensack Mutual	40,512	2,723	600	39	.....	.....	2,616	288
83	Industrial	1,700	124	.....	.....	.....	.....	.....	.....
84	New Barbadoes Mutual	7,446	718	.....	.....	.....	.....	37	6
85	North Jersey	3,882	371	.....	.....	.....	.....	107	20
86	United	15,108	806	.....	.....	.....	.....	542	42
87	Hasbrouck Heights	8,338	559	.....	.....	.....	.....	191	32
88	Polifly	5,593	295	.....	.....	.....	.....	7	2
89	Progressive	3,242	434	.....	.....	.....	.....	.....	.....
90	Hohokus	3,067	274	.....	.....	.....	.....	24	24
91	Leonia	10,393	563	.....	.....	.....	.....	.....	.....
92	Little Ferry	8,502	902	.....	.....	.....	.....	1,728	214
93	Volunteer	2,269	247	.....	.....	.....	.....	139	24
94	International	957	94	.....	.....	.....	.....	64	7
95	Lodi	4,881	597	.....	.....	.....	.....	367	48
96	Mutual	19,416	1,249	.....	.....	.....	.....	2,593	347
97	Dauntless	2,111	207	.....	.....	.....	.....	26	10
98	Lyndhurst	7,447	353	.....	.....	19	19	349	19
99	Norge	977	86	.....	.....	.....	.....	.....	.....
100	Mahwah	6,440	542	.....	.....	.....	.....	473	76
101	Maywood	906	107	.....	.....	.....	.....	.....	.....
102	Franklin	4,436	462	.....	.....	.....	.....	.....	.....
103	Wortendyke	1,580	177	.....	.....	.....	.....	17	3
104	Montvale	1,808	205	260	34	.....	.....	.....	.....
105	New Milford	1,488	152	.....	.....	.....	.....	.....	.....
106	North Arlington	1,705	160	.....	.....	.....	.....	185	25
107	Ridge	4,387	381	.....	.....	.....	.....	435	50

AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
7,201	153	296	S.	$1.00 m.	$200	6	$0.07½ b	$0.07½ b	53
10,514	271	638	S.	1.00 m.	200	6	5.00 a	.....	54
1,182	43	98	S.	1.00 m.	200	6	.05 b	.05 b	55
10,521	233	813	S.	1.00 m.	200	6	4.00 a	.....	56
3,766	84	251	S.	1.00 m.	200	6	4.00 a	1.00 a	57
196,589	2,277	5,069	O.P.	.....	100	6	.....	.....	58
5,839	*80	431	O.P.	.....	200	6	2.50 a	.....	59
1,514	47	118	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	60
11,460	372	525	S.	1.00 m.	200	6	.05 b	.05 b	61
1,453	34	104	S.	1.00 m.	200	6	.07½ b	.07½ b	62
3,341	100	262	S.	1.00 m.	200	6	.05 b	.05 b	63
3,524	127	279	S.	.70 m.	200	6	5.00 a	5.00 a	64
287,690	3,223	9,349	O.P.	.....	100	6	.....	.....	65
2,606	79	224	S.	1.00 m.	200	6	.06 b	.06 b	66
78,769	1,250	4,441	O.P.	.....	200	6	3.00 a	1.00 a	67
559	14	57	S.	1.00 m.	200	6	3.00 a	.....	68
2,521	38	251	S.	1.00 m.	200	6	.07½ b	.07½ b	69
27,944	599	1,578	S.	1.00 m.	200	6	.10 b	.10 b	70
696	13	74	S.	1.00 m.	200	6	.12½ b	.12½ b	71
9,856	262	751	S.	1.00 m.	200	6	.05 b	.05 b	72
21,803	596	1,801	S.	1.00 m.	200	6	.10 b	.10 b	73
2,817	88	203	S.	1.00 m.	200	6	.12½ b	.12½ b	74
4,426	91	501	S.	1.00 m.	200	6	4.00 a & 12½ b	2.00 a & 12½ b	75
2,296	62	219	S.	1.00 m.	200	6	.05 b	.....	76
2,615	46	254	O.P.	.....	200	6	5.00 a & .10 b	1.00 a & .10 b	77
4,320	94	153	S.	1.00 m.	200	6	.08 b	.08 b	78
1,349	26	116	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	79
3,767	109	254	S.	1.00 m.	200	6	5.00 a	1.00 a	80
6,766	107	320	S.	1.00 m.	200	6	5.00 a	.....	81
43,728	755	2,295	O.P.	.....	200	6	4.00 a	1.00 a	82
1,700	48	76	S.	1.00 m.	200	6	5.00 a	.....	83
7,483	173	551	S.	1.00 m.	200	6	.05 b	.05 b	84
3,989	119	272	S.	1.00 m.	200	6	3.00 a	1.00 a	85
15,650	226	622	S.	.70 m	200	6	5.00 a	.....	86
8,529	262	329	S.	1.00 m.	200	6	.05 b	.05 b	87
5,600	77	220	S.	1.00 m.	200	6	.10 b	.10 b	88
3,242	120	314	N.S.	1.00 m.	250	5½ & 6	.26 b	1.00 a	89
3,091	63	235	S.	1.00 m.	200	6	.08 b	.08 b	90
10,393	184	379	S.	1.00 m.	200	6	.05 b	.05 b	91
10,230	344	772	S.	.50-1.00 & 2.00 m.	200	6	.12½ b	.12½ b	92
2,408	82	189	S.	1.00 m.	200	6	5.00 a & .25 b	.....	93
1,021	38	63	S.	1.00 m.	200	6	.17½ b	.17½ b	94
5,248	175	470	S.	1.00 m.	200	6	3.00 a	1.00 a	95
22,009	545	1,051	O.P.	.....	200	6	.16 b	.16 b	96
2,137	28	189	O.P.	.....	200	6	3.00 a	.....	97
7,815	120	271	N.S.	1.00 m.	100	6	.05 b	.05 b	98
977	6	80	S.	1.00 m.	200	6	3.00 & 4.00 a	1.00 a	99
6,913	207	411	S.	1.00 m.	200	6	.05 b	.05 b	100
906	30	77	S.	1.00 m.	200	6	5.00 a	.....	101
4,436	178	284	S.	1.00 m.	200	6	3.00 a	3.00 a	102
1,597	36	144	S.	1.00 m.	200	6	.06 b	.06 b	103
2,068	77	162	S.	1.00 m.	200	6	3.00 a	1.00 a	104
1,488	45	107	S.	1.00 m.	200	6	3.00 a	.....	105
1,890	41	144	S.	1.00 m.	200	6	3.00 a & .06 b	.....	106
4,822	86	345	O.P.	.....	200	6	.03½ b	2.00 a	107

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
William H. Smith	Charles F. Deleot	147 Morgan Place, North Arlington, N. J.	108
Walter W. Weber	Irving S. Bush	Box 41, Oakland, N. J.	109
Arthur Van Buskirk	William F. Wray	379 Kinderkamack Road, Oradell, N. J.	110
Frederick K. Hopkins	Frederick H. St. John	1033 Palisade Ave., Palisade, N. J.	111
Thomas J. Huckin	Jules J. Cheron	Palisades Park, N. J.	112
George H. Richenacker	Fred Kern	418 Nelson Ave., Grantwood, N. J.	113
J. Frederick Bratt	Charles S. Gray	Park Ridge, N. J.	114
Hart & Vanderwart	L. D. Dixon	Park Ridge, N. J.	115
Edgar A. De Yoe	William R. Troop	147 E. Main St., Ramsey, N. J.	116
Walter W. Weber	Richard V. Ackerman	70 E. Main St., Ramsey, N. J.	117
Martin J. Cummins	Frieda Biege	527 Broad Ave., Ridgefield, N. J.	118
Morrison, Lloyd & Morrison	P. J. Jossier	240 Broad Ave., Palisades Park, N. J.	119
Morrison, Lloyd & Morrison	Henry A. Antonius	448 Claremont Ave., Teaneck, N. J.	120
Morrison, Lloyd & Morrison	John O. Appler	549 Teaneck Road, Ridgefield Park, N. J.	121
Morrison, Lloyd & Morrison	Alfred H. Koeller	57 Mt. Vernon St., Ridgefield Park, N. J.	122
John B. Zabriskie	Howard Maltbie	261 Woodside Ave., Ridgewood, N. J.	123
Walter W. Weber	Edward M. Schmults	431 Wastena Terrace, Ridgewood, N. J.	124
Thomas S. Doughty	Joseph J. Smith	31 N. Broad St., Ridgewood, N. J.	125
Morrison, Lloyd & Morrison	Helen T. Dunbar	Box 505, Ridgewood, N. J.	126
Clyde A. Bogert	W. I. Sweet	188 Midland Ave., River Edge, N. J.	127
William D. Lorenzo	William Brandenberg	10 William St., Rochelle Park, N. J.	128
Conkling, Smith & Towe	Frank Beasley	Rutherford, N. J.	129
Marinus Contant	Rudolph J. Lauzon	333 Warwick Ave., West Englewood, N. J.	130
Morrison, Lloyd & Morrison	Clarence H. Thompson	Teaneck National Bank Bldg., Teaneck, N. J.	131
D. D. Ackerman	E. R. Schoonmaker	62 Park St., Tenafly, N. J.	132
Herman G. Honig	Elmer D. Smith	Waldwick, N. J.	133
Edgar A. De Yoe	Frank R. Doty	Waldwick, N. J.	134
Frank J. Matisovsky	John Slebodnik	145 Maple Ave., Wallington, N. J.	135
Casimir A. Silski	Andrew Palach	150 Locust Ave., Wallington, N. J.	136
Hart & Vanderwart	Albert L. Sunkenberg	Westwood, N. J.	137
Harry Randall	F. W. Decker	34 Brickell Ave., Westwood, N. J.	138
G. Ralph Hendrickson	Edmund Aldous	P. O. Box No. 114, Wyckoff, N. J.	139
John B. Zabriskie	Richard E. Lawlin	Wyckoff, N. J.	140
G. Dore Cogswell	Charles F. Stevenson	142 Warren St., Beverly, N. J.	141
Clifford R. Powell	Charles H. Sedgley	525 Bentley Ave., Beverly, N. J.	142
J. H. Hutchinson	John F. Miller	Bordentown, N. J.	143
Robert C. Hutchinson	Carlton W. Haines	528 Prince St., Bordentown, N. J.	144
Richard B. Eckman	Alfonza Adams	442 Second St., Florence, N. J.	145
Charles A. Rigg	Charles J. Lame	467 High St., Burlington, N. J.	146
Howard Eastwood	Caroline H. Haines	230 High St., Burlington, N. J.	147
*P. W. Willis	William G. Stickel	Vine St. & Burlington Ave., Delanco, N. J.	148
*Edward A. Kashner	Alfonza Adams	442 Second St., Florence, N. J.	149
George B. Evans	Joseph M. Evans	Maple Shade, N. J.	150
Rocco Palese	Charles Potje	Box 461, Maple Shade, N. J.	151
J. Edward Fagen	Horace R. Ward	R. D. 2, Medford, N. J.	152
Richard B. Eckman	William H. Bowker	Medford, N. J.	153
F. A. DeMaris, Jr.	Leon E. Todd	2623 Westfield Ave., Camden, N. J.	154
Henry F. Stockwell	Inez Burke	Moorestown, N. J.	155
George B. Evans	Horace S. Edgar	256 W. Main St., Moorestown, N. J.	156
George B. Evans	H. Fred Robinson	Rodman Bldg., Moorestown, N. J.	157
George M. Hillman	George M. Hillman, Jr.	Mount Holly, N. J.	158
Richard B. Eckman	Isabelle A. English	127 Main St., Mount Holly, N. J.	159
Clifford R. Powell	Frank A. Hendrickson	117 Main St., Mount Holly, N. J.	160

* Conveyancer.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Bergen County—Continued				
108	Valley	North Arlington	$517	$56	$103,200
109	Oakland	Oakland	3,201	1,113	114,400
110	Bergen County	Oradell	13,339	15,536	661,700
111	Interborough	Palisade	4,257	1,808	401,100
112	Broad Avenue	Palisades Park	5,316	2,700	232,000
113	Morsemere	" "	1,911	.....	84,000
114	Equitable Mutual	Park Ridge	1,066	2,500	241,000
115	Eureka	" "	1,048	10,240	306,093
116	Ramseys	Ramsey	7,757	21,676	980,100
117	Trust	"	4,954	627	54,300
118	Oratam	Ridgefield	14,400	1,017	154,200
119	Ridgefield	"	1,594	.....	67,400
120	Overpeck	Ridgefield Park	2,088	12,100	515,600
121	Park	" "	37,179	15,609	886,700
122	Peoples Mutual	" "	21,896	3,544	714,300
123	Co-Operative	Ridgewood	3,594	7,200	566,825
124	Glen Rock	"	25,161	.....	646,600
125	Godwinville	"	40,170	2,725	408,850
126	Ridgewood	"	2,843	2,000	1,595,300
127	River Edge	River Edge	10,635	427	316,200
128	Rural	Rochelle Park	5,919	2,000	118,500
129	Rutherford Mutual	Rutherford	72,355	.....	2,942,670
130	Preference	Teaneck	4,159	2,189	183,800
131	Teaneck	"	4,484	3,818	283,350
132	Tenafly	Tenafly	11,595	14,250	999,400
133	Magic	Waldwick	548	1,077	60,800
134	Waldwick	"	362	4,786	266,000
135	Wallington	Wallington	4,692	3,754	268,400
136	Wawel	"	10,835	2,000	434,900
137	Invincible	Westwood	11,170	11,000	495,800
138	Westwood	"	2,011	.....	611,200
139	Sicomac	Wyckoff	1,433	1,000	48,400
140	Wyckoff	"	4,025	12,051	834,200
	Totals		$1,247,787	$987,562	$69,919,488
	Burlington County				
141	Beverly	Beverly	$31,002	$22,950	$455,750
142	Promoters	"	679	900	52,400
143	Bordentown	Bordentown	553	3,696	294,965
144	Peoples	"	4,354	4,899	314,350
145	Brown's-Mills-in-the-Pines	Brown's Mills	2,206	.....	103,200
146	City of Burlington	Burlington	2,243	.....	531,750
147	Farmers' and Mechanics'	"	27,528	.....	1,100,233
148	Delanco	Delanco	8,528	.....	1,012,849
149	Florence	Florence	12,790	8,500	663,050
150	Maple Heights	Maple Shade	3,377	.....	118,475
151	Maple Shade	" "	3,852	.....	38,500
152	Marlton	Marlton	1,610	.....	42,200
153	Medford	Medford	4,279	1,020	94,300
154	Medford Lakes	Medford Lakes	203	600	41,200
155	Boosters	Moorestown	21,292	12,730	267,535
156	Moorestown	"	14,892	3,200	317,350
157	Workingmen's Co-operative	"	5,065	1,000	968,595
158	Industry	Mount Holly	2,806	3,457	257,500
159	Mount Holly	" "	116	5,202	438,850
160	Peoples	" "	585	10,340	594,400

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

ASSETS

Mortgage Loans Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$1,010	$23,372	$5,757	$1,924	$135,836	108
.....	9,604	19,280	2,535	13,553	163,686	109
.....	30,635	10,155	16,534	2,781	750,680	110
.....	24,645	59,331	22,725	1,653	515,519	111
.....	10,568	4,075	5,332	331	260,322	112
.....	825	10,210	5,684	200	102,830	113
.....	10,445	17,715	8,308	21,920	302,954	114
.....	8,774	19,806	10,637	14,034	370,632	115
.....	20,576	63,487	12,980	6,796	1,113,372	116
.....	500	.....	341	3,061	63,783	117
.....	3,670	4,305	4,565	4,290	186,447	118
$10,800	3,196	.....	1,670	5,111	89,771	119
43,000	7,475	158,095	12,752	1,083	752,193	120
137,867	5,300	288,209	47,916	4,430	1,373,210	121
44,778	16,844	182,661	25,497	5,764	1,015,284	122
193	6,855	15,752	8,693	4,096	613,208	123
75,919	14,712	59,189	10,863	11,118	843,562	124
.....	8,408	7,249	8,927	802	477,131	125
48,300	77,211	230,574	16,795	80,060	2,053,083	126
10,500	15,745	59,687	7,201	350	420,745	127
.....	11,507	54,946	3,175	4,573	200,620	128
.....	64,695	658,640	112,729	30,003	3,881,092	129
.....	6,889	38,809	6,329	1,010	243,185	130
2,500	11,190	24,261	10,828	826	341,257	131
44,033	20,087	50,783	23,937	4,941	1,169,026	132
.....	600	3,779	6,205	445	73,454	133
.....	5,480	26,527	5,270	235	308,660	134
.....	7,220	60,410	7,191	4,376	356,043	135
.....	12,160	43,326	15,069	3,357	521,647	136
.....	57,540	29,175	6,751	3,961	615,397	137
.....	31,074	53,612	11,189	261	709,347	138
.....	3,100	3,506	3,075	155	60,669	139
135,600	59,060	153,668	28,619	3,542	1,230,765	140
$1,603,409	$1,437,165	$8,181,677	$1,706,157	$709,430	$85,792,675	
$1,000	$42,924	$85,427	$16,367	$1,375	$656,795	141
.....	2,510	8,764	3,296	163	68,712	142
.....	14,516	13,677	23,079	4,049	354,535	143
.....	12,430	25,545	14,971	446	376,995	144
.....	6,535	5,914	5,543	764	124,162	145
.....	21,485	27,364	27,070	1,163	611,075	146
15,701	49,375	98,318	33,305	5,784	1,330,244	147
2,450	65,230	248,610	31,979	950	1,370,596	148
.....	15,351	25,444	28,508	967	754,610	149
.....	6,515	134,134	6,658	1,511	270,670	150
.....	5,603	29,710	6,071	105	83,841	151
.....	3,573	13,196	2,160	72	62,811	152
.....	5,575	.....	2,608	.....	107,782	153
.....	860	.....	1,476	.....	44,339	154
.....	48,443	75,279	6,368	3,542	435,189	155
.....	21,352	190,009	14,243	1,964	563,010	156
.....	89,200	387,403	27,410	1,271	1,479,944	157
.....	3,200	19,182	9,637	1,541	297,323	158
.....	24,300	20,928	19,371	3,294	512,061	159
5,000	18,250	64,364	22,516	1,371	716,826	160

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Bergen County—Continued					
108	Valley	North Arlington	$65,827	.....	.....	$26,925
109	Oakland	Oakland	112,456	$12,200	.....	3,000
110	Bergen County	Oradell	574,992	.....	.....	.....
111	Interborough	Palisade	349,446	.....	.....	600
112	Broad Avenue	Palisades Park	139,299	.....	.....	43,000
113	Morsemere	" "	78,018	.....	.....	7,200
114	Equitable Mutual	Park Ridge	237,989	.....	.....	.....
115	Eureka	" "	230,760	.....	.....	69,400
116	Ramseys	Ramsey	585,930	.....	.....	104,600
117	Trust	"	51,156	.....	.....	2,250
118	Oratam	Ridgefield	144,580	.....	.....	.....
119	Ridgefield	"	52,566	.....	.....	10,700
120	Overpeck	Ridgefield Park	469,341	.....	.....	91,600
121	Park	" "	865,379	.....	.....	22,900
122	Peoples Mutual	" "	656,622	3,744	.....	81,775
123	Co-Operative	Ridgewood	437,639	.....	.....	.....
124	Glen Rock	"	542,318	.....	.....	16,800
125	Godwinville	"	355,918	.....	.....	15,000
126	Ridgewood	"	1,450,996	.....	.....	.....
127	River Edge	River Edge	312,988	.....	.....	9,100
128	Rural	Rochelle Park	130,437	.....	.....	24,500
129	Rutherford Mutual	Rutherford	1,954,200	.....	.....	1,102,400
130	Preference	Teaneck	176,454	.....	.....	4,500
131	Teaneck	"	224,561	.....	.....	16,800
132	Tenafly	Tenafly	757,233	.....	.....	149,600
133	Magic	Waldwick	49,449	.....	.....	5,500
134	Waldwick	"	188,358	.....	.....	38,200
135	Wallington	Wallington	199,994	.....	.....	57,725
136	Wawel	"	201,390	.....	.....	212,150
137	Invincible	Westwood	393,632	.....	.....	75,000
138	Westwood	"	468,886	.....	.....	13,700
139	Sicomac	Wyckoff	46,862	.....	.....	.....
140	Wyckoff	"	754,350	.....	.....	181,850
	Totals		$53,327,881	$712,718	$370,635	$9,525,770
	Burlington County					
141	Beverly	Beverly	$470,280	.....	.....	$24,000
142	Promoters	"	46,338	.....	.....	4,500
143	Bordentown	Bordentown	258,768	.....	.....	.....
144	Peoples	"	270,648	.....	.....	.....
145	Brown's-Mills-in-the-Pines	Brown's Mills	84,102	.....	.....	.....
146	City of Burlington	Burlington	348,390	.....	.....	93,700
147	Farmers' and Mechanics'	"	772,677	.....	.....	230,100
148	Delanco	Delanco	682,734	.....	.....	266,200
149	Florence	Florence	524,568	.....	.....	.....
150	**Maple Heights**	Maple Shade	156,480	.....	.....	.....
151	**Maple Shade**	" "	49,018	.....	.....	12,000
152	Marlton	Marlton	41,274	.....	.....	.....
153	Medford	Medford	88,764	.....	.....	.....
154	Medford Lakes	Medford Lakes	30,759	.....	.....	4,400
155	Boosters	Moorestown	352,314	.....	.....	.....
156	Moorestown	"	324,432	.....	.....	.....
157	Workingmen's Co-operative	"	1,027,716	.....	.....	.....
158	Industry	Mount Holly	197,372	.....	.....	.....
159	Mount Holly	" "	382,152	.....	.....	.....
160	Peoples	" "	541,404	.....	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$17,970	.....	$1,337	.....	$4,500	$2,810	$6,555	$9,912	$135,836	108
486	.....	405	.....	.....	552	23,412	11,175	163,686	109
.....	.....	235	$103	.....	.....	161,466	13,884	750,680	110
291	.....	230	.....	41,000	4,755	83,351	35,846	515,519	111
174	$320	434	.....	.....	31,106	38,703	7,286	260,322	112
.....	.....	150	.....	2,500	2,040	3,723	9,199	102,830	113
131	.....	572	.....	.....	165	59,026	5,071	302,954	114
3,549	.....	613	.....	.....	261	61,578	4,471	370,632	115
.....	139,400	3,773	.....	96,100	17	149,401	34,151	1,113,372	116
.....	.....	545	.....	.....	210	7,503	2,119	63,783	117
748	.....	371	.....	.....	2,760	28,185	9,803	186,447	118
57	.....	30	.....	1,500	650	15,878	8,390	89,771	119
.....	.....	627	.....	43,200	2,154	109,388	35,883	752,193	120
1,516	.....	3,591	1,272	137,800	2,071	277,794	60,887	1,373,210	121
194	.....	1,546	.....	85,000	15,390	145,373	25,640	1,015,284	122
.....	.....	499	.....	45,000	1,302	119,400	9,368	613,208	123
10	.....	1,372	.....	93,352	4,402	150,937	34,371	843,562	124
566	.....	1,813	.....	.....	139	97,623	6,072	477,131	125
.....	.....	3,850	.....	106,223	51,782	346,281	93,951	2,053,083	126
436	.....	319	.....	.....	112	77,642	20,148	420,745	127
35	.....	334	.....	.....	5,291	.....	40,023	200,620	128
.....	87,053	4,676	.....	105,000	21,454	536,326	69,983	3,881,092	129
1,209	.....	737	.....	3,000	.....	39,385	17,900	243,185	130
302	.....	304	.....	38,000	279	47,813	13,198	341,257	131
284	2,500	2,036	.....	35,000	316	215,434	6,623	1,169,026	132
9	.....	102	.....	8,300	.....	8,425	1,669	73,454	133
.....	.....	557	.....	18,800	.....	51,975	10,770	308,660	134
1,370	.....	477	.....	25,500	2,147	60,341	8,489	356,043	135
334	.....	1,518	.....	42,500	5	29,514	34,236	521,647	136
355	.....	1,584	.....	.....	1,807	121,219	21,800	615,397	137
.....	.....	830	.....	79,196	1,260	119,410	26,065	709,347	138
204	.....	457	700	1,000	.....	6,336	5,110	60,669	139
74	.....	5,300	.....	2,675	1,086	200,187	85,243	1,230,765	140
$82,122	$397,164	$88,013	$75,838	$2,127,886	$556,393	$14,407,588	$4,120,667	$85,792,675	
$366	.....	$75	.....	.....	$1,563	$108,242	$52,269	$656,795	141
.....	.....	51	.....	$1,000	90	6,268	10,465	68,712	142
395	.....	.....	.....	6,000	38	59,787	29,547	354,535	143
.....	.....	55	$1,000	23,000	910	74,882	6,500	376,995	144
393	.....	151	.....	12,600	.....	25,866	1,050	124,162	145
.....	$8,000	2,666	.....	63,000	2,820	77,270	15,229	611,075	146
1,372	.....	2,314	.....	62,114	4,490	217,767	39,410	1,330,244	147
206	.....	1,162	.....	128,718	6,400	196,908	88,268	1,370,596	148
.....	16,650	1,380	.....	36,150	.....	160,028	15,834	754,610	149
.....	.....	35	.....	13,000	45,267	.....	55,888	270,670	150
241	.....	41	.....	.....	.....	.....	22,541	83,841	151
118	.....	57	.....	7,700	2,254	6,419	4,989	62,811	152
71	.....	199	.....	390	.....	15,873	2,485	107,782	153
.....	.....	498	.....	4,600	.....	3,981	101	44,339	154
.....	.....	524	.....	.....	578	52,351	29,422	435,189	155
.....	59,824	334	.....	30,573	28,094	29,245	90,506	563,010	156
.....	.....	906	.....	148,910	1,241	203,675	97,496	1,479,944	157
.....	.....	527	.....	39,000	195	44,944	15,285	297,323	158
.....	.....	502	.....	25,500	65	100,965	2,877	512,061	159
.....	.....	1,412	.....	.....	.....	145,252	28,758	716,826	160

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TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Bergen County—Continued								
108	Valley	1,218	140	.....	.....	.....	.....	134	26
109	Oakland	1,662	181	122	27	.....	.....	15	2
110	Bergen County	8,617	853	.....	.....	.....	.....	.....	.....
111	Interborough	4,510	285	.....	.....	.....	.....	3	1
112	Broad Avenue	2,330	196	.....	.....	.....	.....	215	36
113	Morsemere	1,372	120	.....	.....	.....	.....	36	6
114	Equitable Mutual	3,977	235	.....	.....	.....	.....	.....	.....
115	Eureka	4,051	325	.....	.....	.....	.....	347	37
116	Ramseys	10,682	661	.....	.....	.....	.....	523	58
117	Trust	1,157	107	.....	.....	.....	.....	11	3
118	Oratam	2,324	219	.....	.....	.....	.....	.....	.....
119	Ridgefield	682	82	.....	.....	.....	.....	53	15
120	Overpeck	6,961	762	.....	.....	.....	.....	458	65
121	Park	25,698	1,053	.....	.....	.....	.....	229	20
122	Peoples Mutual	8,812	947	36	9	.....	.....	408	70
123	Co-Operative	7,091	386	.....	.....	.....	.....	.....	.....
124	Glen Rock	7,898	558	.....	.....	.....	.....	84	84
125	Godwinville	5,563	264	.....	.....	.....	.....	75	5
126	Ridgewood	21,358	1,262	.....	.....	.....	.....	.....	.....
127	River Edge	4,128	434	.....	.....	.....	.....	45	7
128	Rural	1,926	239	.....	.....	.....	.....	122	29
129	Rutherford Mutual	31,401	1,797	.....	.....	.....	.....	5,512	582
130	Preference	2,460	232	.....	.....	.....	.....	22	4
131	Teaneck	6,248	237	.....	.....	.....	.....	168	15
132	Tenafly	11,649	1,273	.....	.....	.....	.....	748	135
133	Magic	1,027	96	.....	.....	.....	.....	27	10
134	Waldwick	2,791	319	.....	.....	.....	.....	191	24
135	Wallington	2,631	272	.....	.....	.....	.....	288	49
136	Wawel	4,457	441	.....	.....	.....	.....	1,060	278
137	Invincible	5,710	451	.....	.....	.....	.....	375	22
138	Westwood	7,210	501	.....	.....	.....	.....	68	14
139	Sicomac	961	136	.....	.....	.....	.....	.....	.....
140	Wyckoff	10,408	1,207	.....	.....	.....	.....	909	122
	Totals	1,054,983	62,881	6,906	636	10,049	2,444	56,390	6,130
	Burlington County								
141	Beverly	7,274	540	.....	.....	.....	.....	120	19
142	Promoters	672	79	.....	.....	.....	.....	23	4
143	Bordentown	3,734	340	.....	.....	.....	.....	.....	.....
144	Peoples	3,811	368	.....	.....	.....	.....	.....	.....
145	Brown's-Mills-in-the-Pines	1,272	163	.....	.....	.....	.....	.....	.....
146	City of Burlington	5,684	620	.....	.....	.....	.....	469	122
147	Farmers' and Mechanics'	12,117	1,216	.....	.....	.....	.....	1,151	83
148	Delanco	9,966	985	.....	.....	.....	.....	1,331	180
149	Florence	6,557	530	.....	.....	.....	.....	.....	.....
150	Maple Heights	1,817	144	.....	.....	.....	.....	.....	.....
151	Maple Shade	652	97	.....	.....	.....	.....	60	15
152	Marlton	666	103	.....	.....	.....	.....	.....	.....
153	Medford	1,381	235	.....	.....	.....	.....	.....	.....
154	Medford Lakes	649	132	.....	.....	.....	.....	22	6
155	Boosters	6,409	639	.....	.....	.....	.....	.....	.....
156	Moorestown	3,655	390	.....	.....	.....	.....	.....	.....
157	Workingmen's Co-operative	13,430	1,102	.....	.....	.....	.....	.....	.....
158	Industry	5,291	260	.....	.....	.....	.....	.....	.....
159	Mount Holly	11,041	543	.....	.....	.....	.....	.....	.....
160	Peoples	14,651	560	.....	.....	.....	.....	.....	.....

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
1,352	27	139	S.	$1.00 m.	$200	6	$3.00 a	$2.00 a	108
1,799	54	156	S.	1.00 m.	200	6	.05 b	.05 b	109
8,617	200	653	S.	1.00 m.	200	6	.04 b	.04 b	110
4,513	125	161	S.	1.00 m.	200	6	.05 b	.05 b	111
2,545	85	147	S.	1.00 m.	200	6	.05 b	.05 b	112
1,408	22	104	S.	1.00 m.	200	6	3.00 a	.....	113
3,977	109	126	S.	1.00 m.	200	6	.05 b	.05 b	114
4,398	132	230	S.	1.00 m.	200	6	.05 b	.05 b	115
11,205	241	478	S.	1.00 m.	200	6	.05 b	.05 b	116
1,168	23	87	S.	1.00 m.	200	6	.05 b	.05 b	117
2,324	36	183	S.	1.00 m.	200	6	.05 b	.05 b	118
735	39	58	S.	1.00 m.	200	6	1.00 a & .20 b	2.00 a	119
7,419	160	667	S.	1.00 m.	200	6	.12½ b	.12½ b	120
25,927	284	789	S.	.50 m.	100	6	.20 b	5.00 a	121
9,256	226	800	S.	1.00 m.	200	6	5.00 a & .12½ b	6.00 a	122
7,091	135	251	S.	1.00 m.	200	6	.08 b	.08 b	123
7,982	158	484	S.	1.00 m.	200	6	.08 b	.08 b	124
5,638	62	207	S.	1.00 m.	200	6	.08 b	.08 b	125
21,358	253	1,009	S.	1.00 m.	200	6	.08 b	.08 b	126
4,173	126	315	S.	1.00 m.	200	6	3.00 a	.....	127
2,048	32	236	S.	1.00 m.	200	6	5.00 a	1.00 a	128
36,913	947	1,432	S.	1.00 m.	200	6	.05 b	.05 b	129
2,482	59	177	S.	1.00 m.	200	6	.05 b	.05 b	130
6,416	69	183	S.	.50 m.	100	6	3.00 a	1.00 a	131
12,397	257	1,151	S.	1.00 m.	200	6	.05 b	1.00 a	132
1,054	21	85	S.	1.00 m.	200	6	4.00 a	.....	133
2,982	106	237	S.	1.00 m.	200	6	.07½ b	.07½ b	134
2,919	121	200	N.S.	1.00 m.	200	6	5.00 a, .05 & .10 b	.....	135
5,517	145	574	S.	1.00 m.	200	6	5.00 a & .12½ b	.12½ b	136
6,085	120	353	S.	1.00 m.	200	6	3.00 a	.....	137
7,278	180	335	S.	1.00 m.	200	6	3.00 a	1.00 a	138
961	22	114	S.	.70 & 1.00 m.	200	6	5.00 a & .10 b	.....	139
11,317	416	913	S.	1.00 m.	200	6	.05 b	.05 b	140
1,128,328	19,575	52,516							
7,394	263	296	S.	$1.00 m.	$200	6	$0.05 b	$0.05 b	141
695	31	52	S.	1.00 m.	200	6	.05 b	.05 b	142
3,734	168	172	S.	1.00 m.	200	6	.07½ b	.07½ b	143
3,811	199	169	S.	1.00 m.	200	4½ & 6	.05 b	.05 b	144
1,272	78	85	S.	1.00 m.	200	6	.07½ b	.07½ b	145
6,153	355	387	S.	1.00 m.	200	6	.....	.....	146
13,268	598	701	S.	1.00 m.	200	6	.....	.....	147
11,297	680	485	S.	1.00 m.	200	6	.05 b	.05 b	148
6,557	259	271	S.	1.00 m.	200	6	2.00 a	.....	149
1,817	71	73	S.	1.00 m.	200	6	.....	.....	150
712	40	72	S.	1.00 m.	200	6	.02½ b	.02½ b	151
666	39	64	S.	1.00 m.	200	6	.07½ b	.07½ b	152
1,381	69	166	S.	1.00 m.	200	6	.....	.....	153
671	27	111	S.	1.00 m.	200	6	.07½ b	.07½ b	154
6,409	165	474	S.	1.00 & 2.00 m.	200	6	.....	.....	155
3,655	185	205	S.	1.00 m.	200	5	.08⅓ b	.08⅓ b	156
13,430	541	561	S.	1.00 m.	200	6	.....	.....	157
5,291	106	154	S.	.50 m.	100	6	.....	.....	158
11,041	232	311	S.	.50 m.	100	6	.....	.....	159
14,651	236	324	S.	.50 m.	100	6	.....	.....	160

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

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

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
*Prish & Huff	J. Alston Adams	New Gretna, N. J.	161
Joseph S. Low	Frank L. Durgin	337 Leconey Ave., Palmyra, N. J.	162
William S. C. Roray	Howard B. Conover	Palmyra, N. J.	163
William H. Heisler, Jr.	James B. Hankins	Pemberton, N. J.	164
George Hillman	Joseph H. Makin	106 Stewart Ave., Riverside, N. J.	165
George Hillman	J. Taylor Neal	401 Delaware Ave., Riverside, N. J.	166
William D. Lippincott	Fred P. Hemphill	Riverton, N. J.	167
Richard B. Eckman	William L. Wilson	7 McKinley Ave., Trenton, N. J.	168
T. Phillips Brown	William G. Rudolph	Clementon, N. J.	169
Horace G. Brown	Albert E. Duble	Atco, N. J.	170
J. Edward Fagen	Harry B. Beckley	237 W. Graisbury Ave., Audubon, N. J.	171
J. Claud Simon	Archibald C. Semler	Audubon, N. J.	172
S. Howard Troth	John R. White	214 Park Place, Audubon, N. J.	173
Grover C. Richman	Roland E. Saltiel	Barrington, N. J.	174
Vincent Costello	T. D. O'Brien	112 N. Wilson Ave., Brooklawn, N. J.	175
Wilbert V. Pike	Duncan Collett	R. F. D., Blackwood, N. J.	176
Charles S. Straw	Edward J. Bittle	Berlin, N. J.	177
Charles Stuart Straw	Clarence E. Walker	Berlin, N. J.	178
Grover C. Richman	O. B. Kelsey	Blackwood, N. J.	179
Elmer G. Van Name	J. Hartley Bowen	307 Seventh Ave., Haddon Heights, N. J.	180
Jack Goldstein	Mitchell Blank	540 Washington St., Camden, N. J.	181
Frank C. Propert	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	182
Joseph W. Wilson	William J. Flemming	2612 Federal St., Camden, N. J.	183
Grover C. Richman	Russell B. Keen	261 W. Summit Ave., Haddonfield, N. J.	184
Dean S. Renwick	William E. Ulery	1028 Drexel Bldg., Philadelphia, Pa.	185
M. Bergen Stone	George Meley	323 Market St., Camden, N. J.	186
William T. Boyle	John J. McCaffery	832 Federal St., Camden, N. J.	187
John A. Penn	Edward Praiss	1566 Mt. Ephraim Ave., Camden, N. J.	188
Edward West	J. Rodney Forrest	548 Federal St., Camden, N. J.	189
Charles N. Boulton	William S. Abbott	141 South 27th St., Camden, N. J.	190
John B. Kates	T. Yorke Smith	513 Cooper St., Camden, N. J.	191
Edward H. Flemming	F. J. Wenderoth	321 Evergreen Ave., Woodlynne, N. J.	192
W. B. Wolcott	H. R. Hunt	142 Oakland Ave., Audubon, N. J.	193
Elmer G. Van Name	Reba N. Obus	708 Federal St., Camden, N. J.	194
Oscar B. Redrow	William H. Alff	422 Broadway, Camden, N. J.	195
Rocco Palese	Joseph V. Bantivoglio	2627 Baird Blvd., Camden, N. J.	196
Bleakly, Stockwell & Burling	Joseph A. O'Brien	423 Market St., Camden, N. J.	197
Raymond R. Donges	Louise M. Oberst	1253 Princess Ave., Camden, N. J.	198
Thomas E. French	Raymond L. Spear	5 North 4th St., Camden, N. J.	199
Carl J. Geiges	Orlando M. Bowen	212 West End Ave., Haddonfield, N. J.	200
Edward West	Orlando M. Bowen	212 West End Ave., Haddonfield, N. J.	201
Julius Sklar	Vito Cerone	3d & Chestnut St., Camden, N. J.	202
Joseph H. Carr	Lorrenzo E. Shreeves	10 Haddon Ave., Camden, N. J.	203
F. A. DeMaris, Jr.	Leon E. Todd	2623 Westfield Ave., Camden, N. J.	204
John H. Switser	Joseph A. Devlin	112 N. Third St., Camden, N. J.	205
Edmund H. Reeves	George Black	311 Market St., Camden, N. J.	206
Charles H. Stevens	Frank B. Anderson	5th & Market St., Camden, N. J.	207
Albert E. Burling	Joseph M. Schneider	2719 Garfield Ave., Camden, N. J.	208
Maurice L. Praissman	Mitchell Blank	540 Washington St., Camden, N. J.	209
Aaron Heine	Munro S. Coulter	12 North 7th St., Camden, N. J.	210
Jacob L. Furer	Manuel Winigrad	1149 Magnolia Ave., Camden, N. J.	211
Joseph W. Wilson	Trester W. Vissel	2716 High St., Camden, N. J.	212
Raymond R. Donges	John E. Cullingford	3038 Federal St., Camden, N. J.	213

* Conveyancer.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Burlington County—Continued				
161	New Gretna	New Gretna	$1,267	$1,440	$227,450
162	Palmyra	Palmyra	11,407	13,200	759,112
163	Twin Cities	"	16,234	5,500	278,800
164	Pemberton	Pemberton	6,443	2,500	120,300
165	Progressive	Riverside	3,118	65	53,065
166	Riverside	"	13,195	5,000	888,330
167	Cinnaminson	Riverton	7,593	14,093	786,225
168	Roebling	Roebling	28,003	5,020	234,150
	Totals		$235,220	$125,312	$11,054,884
	Camden County				
169	Diligent	Albion	$402	.....	$51,600
170	Atco	Atco	4,612	.....	123,200
171	Audubon	Audubon	16,687	.....	473,900
172	Citizens'	"	360	$848	205,200
173	King's Highway	"	22,613	1,400	206,500
174	Barrington	Barrington	5,338	.....	265,900
175	Estate	"	662	360	47,600
176	Hedding	Bellmawr	3,734	2,595	181,600
177	Berlin, No. 3	Berlin	10,015	2,379	261,500
178	Longacoming	"	2,925	97,381	353,750
179	Blackwood	Blackwood	12,098	.....	307,550
180	American	Camden	1,536	.....	150,475
181	Apollo	"	9	397	42,300
182	Arcade	"	1,365	1,650	56,150
183	Arch	"	1,773	7,200	177,400
184	Argonne	"	707	5,000	325,170
185	Avalon City	"	33,586	13,000	315,440
186	Beckett	"	755	.....	111,450
187	Bishop Bayley, No. 2	"	1,142	.....	620,075
188	Boulevard	"	1,970	1,500	145,208
189	Bridge	"	2,834	.....	80,200
190	Bridge View	"	267	968	52,100
191	Broadway	"	14,016	44	320,300
192	Brotherhood	"	381	4,530	154,700
193	Business Men's	"	12,194	3,600	175,000
194	Cable	"	25	.....	63,600
195	Camden	"	35,035	9	303,500
196	Camden First Italian	"	14,123	4,837	221,350
197	Camden Optional	"	4,922	13,000	985,375
198	Central	"	260	2,005	92,800
199	City, No. 2	"	1,163	5,000	243,750
200	Civic	"	3,022	.....	337,550
201	Community	"	455	.....	264,600
202	Continuous	"	.....	.....	12,800
203	Cooper	"	2,021	.....	309,825
204	Cooperative	"	175	.....	271,250
205	Cottage	"	2,185	2,500	229,301
206	Covenant	"	905	.....	3,600
207	Co-Workers	"	553	1,703	62,050
208	Cramer Hill	"	4,282	.....	187,100
209	Delaware River	"	3,186	1,575	69,750
210	Development	"	2,451	.....	63,700
211	Diamond	"	598	5,000	105,750
212	East Camden	"	636	1,060	47,700
213	East Side	"	4,010	271	231,600

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$5,450	$23,748	$11,155	$2,628	$273,138	161
$85,188	68,875	123,885	16,956	4,123	1,082,746	162
.....	32,686	60,440	13,957	511	408,128	163
.....	6,100	17,500	2,207	702	155,752	164
.....	3,996	13,457	3,678	249	77,628	165
1,000	64,660	175,032	33,151	485	1,180,853	166
.....	47,200	164,259	20,044	4,450	1,043,864	167
.....	.....	12,070	11,749	20,517	311,509	168
$110,339	$686,194	$2,063,659	$415,533	$63,997	$14,755,138	
.....	$8,470	$28,686	$4,617	$701	$94,476	169
.....	8,750	62,179	3,305	184	202,230	170
$20,368	31,295	130,264	4,109	4,675	681,298	171
24,950	16,132	58,429	2,892	461	309,272	172
2,500	21,024	19,359	1,548	133	275,077	173
.....	2,990	43,517	9,720	467	327,932	174
.....	3,705	11,178	1,439	489	65,633	175
8,950	10,425	56,119	14,099	203	277,725	176
.....	3,150	25,444	12,927	1,470	316,885	177
3,500	10,480	63,556	18,247	2,265	552,104	178
.....	7,800	120,538	32,682	3,397	484,065	179
58,690	9,100	38,995	7,149	212	266,157	180
3,170	5,825	21,500	5,391	193	78,785	181
.....	9,398	9,325	1,639	371	79,898	182
6,800	8,476	45,294	5,309	1,340	253,592	183
.....	29,335	56,147	5,829	162	422,350	184
63,450	53,000	129,181	9,054	979	617,690	185
10,930	8,385	32,039	5,231	919	169,709	186
.....	29,300	108,011	26,072	741	785,341	187
.....	10,280	34,058	9,751	1,223	203,990	188
22,800	21,150	73,858	5,517	299	206,658	189
.....	3,990	18,824	1,200	2,086	79,435	190
1,400	35,665	89,937	6,533	43,587	511,482	191
.....	6,060	44,719	9,726	6,528	226,644	192
.....	13,735	62,654	13,263	1,785	282,231	193
.....	3,355	21,850	2,218	30	91,078	194
6,200	8,925	90,158	14,142	661	458,630	195
.....	42,675	51,478	13,809	1,663	349,935	196
.....	22,125	325,999	17,249	2,074	1,370,744	197
.....	2,000	6,159	1,398	590	105,212	198
.....	7,600	25,308	4,062	36	286,919	199
.....	13,550	107,662	6,795	344	468,923	200
24,550	8,350	86,803	7,816	5,593	398,167	201
.....	400	2,169	396	76	15,841	202
.....	18,400	148,902	8,583	5,084	492,815	203
.....	13,845	51,922	1,664	50,926	389,782	204
.....	8,325	39,634	4,635	540	287,120	205
.....	950	12,867	72	62	18,456	206
6,000	5,973	44,754	3,378	1,419	125,830	207
1,000	9,299	97,961	15,796	2,820	318,258	208
.....	18,750	28,442	6,138	1,326	129,167	209
.....	16,330	49,633	5,382	106	137,602	210
.....	6,150	52,739	2,598	1,904	174,739	211
.....	6,260	10,356	2,184	699	68,895	212
.....	5,573	86,042	8,026	1,812	337,334	213

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES — Due Shareholders for: Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Burlington County—Continued					
161	New Gretna	New Gretna	$137,042	$63,200	.....	.....
162	Palmyra	Palmyra	673,080	.....	.....	$8,800
163	Twin Cities	"	296,490	.....	.....	.....
164	Pemberton	Pemberton	122,910	.....	.....	.....
165	Progressive	Riverside	48,498	.....	.....	5,600
166	Riverside	"	751,452	.....	.....	144,200
167	Cinnaminson	Riverton	752,790	.....	.....	.....
168	Roebling	Roebling	234,096	.....	.....	.....
	Totals		$9,666,548	$63,200	.....	$793,500
	Camden County					
169	Diligent	Albion	$61,854	.....	.....	.....
170	Atco	Atco	122,988	.....	.....	.....
171	Audubon	Audubon	405,909	.....	.....	$17,250
172	Citizens'	"	213,030	.....	.....	9,900
173	King's Highway	"	203,532	.....	.....	5,600
174	Barrington	Barrington	176,946	.....	.....	58,700
175	Estate	"	51,546	.....	.....	.....
176	Hedding	Bellmawr	184,671	.....	.....	.....
177	Berlin, No. 3	Berlin	227,484	.....	.....	.....
178	Longacoming	"	384,468	.....	.....	.....
179	Blackwood	Blackwood	294,648	.....	.....	33,600
180	American	Camden	160,596	.....	.....	.....
181	Apollo	"	48,828	.....	.....	.....
182	Arcade	"	65,694	.....	.....	.....
183	Arch	"	135,960	.....	.....	44,600
184	Argonne	"	284,775	.....	.....	9,800
185	Avalon City	"	429,252	.....	.....	.....
186	Beckett	"	121,302	.....	.....	.....
187	Bishop Bayley, No. 2	"	449,227	.....	.....	.....
188	Boulevard	"	112,701	.....	.....	14,050
189	Bridge	"	123,891	.....	.....	.....
190	Bridge View	"	62,244	.....	.....	.....
191	Broadway	"	337,575	.....	.....	6,100
192	Brotherhood	"	127,002	.....	.....	31,800
193	Business Men's	"	183,276	.....	.....	.....
194	Cable	"	55,071	.....	.....	.....
195	Camden	"	279,312	.....	.....	.....
196	Camden First Italian	"	234,820	.....	.....	.....
197	Camden Optional	"	702,588	$28,100	.....	111,115
198	Central	"	71,940	.....	.....	.....
199	City, No. 2	"	206,700	.....	.....	.....
200	Civic	"	273,732	.....	.....	.....
201	Community	"	197,034	.....	.....	.....
202	Continuous	"	10,836	.....	.....	.....
203	Cooper	"	297,165	.....	.....	26,100
204	Cooperative	"	209,594	.....	.....	24,500
205	Cottage	"	172,386	.....	.....	52,900
206	Covenant	"	8,691	.....	.....	.....
207	Co-Workers	"	73,008	.....	.....	2,000
208	Cramer Hill	"	174,282	.....	.....	28,700
209	Delaware River	"	82,104	.....	.....	1,800
210	Development	"	83,877	.....	.....	.....
211	Diamond	"	71,472	.....	.....	.....
212	East Camden	"	50,247	.....	.....	.....
213	East Side	"	174,156	.....	.....	40,800

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

LIABILITIES

Due Shareholders for			Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
Lapsed Shares	Matured Shares	Advance Payments							
.....	.....	$535	.....	$19,600	$128	$50,029	$2,604	$273,138	161
.....	.....	1,025	.....	176,100	459	178,282	45,000	1,082,746	162
.....	.....	156	.....	6,500	3,306	79,929	21,747	408,128	163
.....	.....	235	.....	.....	.....	26,332	6,275	155,752	164
.....	.....	16	.....	8,900	243	9,854	4,517	77,628	165
.....	.....	1,744	.....	30,000	195	188,657	64,605	1,180,853	166
.....	.....	496	.....	.....	.....	208,867	81,711	1,043,864	167
.....	.....	315	.....	.....	41	63,938	13,119	311,509	168
$3,162	$84,474	$17,411	$1,000	$843,357	$98,377	$2,335,611	$848,498	$14,755,138	
$75	.....	$238	.....	.....	$3,472	$11,506	$17,331	$94,476	169
.....	$7,705	766	.....	$18,150	2,097	34,239	16,285	202,230	170
.....	12,325	826	.....	87,000	336	122,674	34,978	681,298	171
330	5,850	933	.....	11,200	1,296	50,099	16,634	309,272	172
.....	.....	266	.....	.....	95	58,436	7,148	275,077	173
1,654	400	95	.....	15,000	2,488	43,171	29,478	327,932	174
.....	.....	55	.....	.....	.....	13,702	330	65,633	175
.....	.....	97	.....	15,000	5,006	47,704	25,247	277,725	176
.....	.....	145	.....	6,000	.....	78,165	5,091	316,885	177
125	.....	642	.....	.....	161	131,589	35,119	552,104	178
.....	3,550	1,039	.....	34,000	35	60,895	56,298	484,065	179
12	4,375	489	.....	42,200	3,580	38,013	16,892	266,157	180
7	.....	87	.....	13,200	585	.....	16,078	78,785	181
.....	.....	290	.....	.....	290	10,341	3,283	79,898	182
.....	.....	148	.....	24,100	599	23,294	24,891	253,592	183
.....	.....	510	.....	38,000	207	71,056	18,002	422,350	184
.....	.....	427	.....	.....	56	110,283	77,672	617,690	185
.....	.....	260	.....	4,000	100	31,232	12,815	169,709	186
245	55,250	485	.....	114,681	897	128,541	36,015	785,341	187
.....	.....	50	.....	11,000	23,649	11,591	30,949	203,990	188
2,467	.....	297	.....	15,500	13,766	10,923	39,814	206,658	189
.....	.....	43	.....	.....	.....	9,848	7,300	79,435	190
.....	.....	980	.....	18,000	5,022	95,381	48,424	511,482	191
2	.....	257	.....	14,700	5,385	14,475	33,023	226,644	192
.....	6,800	425	.....	14,060	13,331	28,912	35,487	282,231	193
99	.....	49	.....	12,025	50	11,812	11,972	91,078	194
70	27,713	334	.....	54,250	2,370	48,131	46,450	458,630	195
37	.....	256	.....	20,300	5,598	57,825	31,099	349,935	196
.....	.....	.....	.....	236,750	51,083	115,426	125,682	1,370,744	197
.....	.....	34	.....	5,500	5,315	19,308	3,115	105,212	198
.....	.....	310	.....	10,800	.....	57,783	11,326	286,919	199
159	13,442	334	.....	73,000	21,082	29,106	58,068	468,923	200
1,905	38,307	645	.....	53,039	21,636	43,664	41,937	398,167	201
.....	.....	75	.....	2,025	5	2,018	882	15,841	202
.....	4,304	622	.....	45,243	1,538	77,128	40,715	492,815	203
.....	.....	853	.....	74,000	582	42,852	36,801	389,782	204
100	.....	493	.....	.....	1,630	43,761	15,850	287,120	205
.....	.....	.....	.....	1,800	6,994	.....	971	18,456	206
.....	.....	1,025	.....	7,400	19,628	.....	22,769	125,830	207
.....	1,100	1,032	.....	41,900	10,750	20,247	40,247	318,258	208
3,754	.....	.....	.....	2,000	.....	22,587	16,922	129,167	209
.....	.....	32	.....	5,400	9,634	13,621	25,038	137,602	210
71	41,900	21	.....	22,013	10	15,272	23,980	174,739	211
.....	.....	193	.....	3,850	2,136	3,498	8,971	68,895	212
.....	5,500	251	.....	48,900	685	34,096	32,946	337,334	213

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Burlington County								
161	New Gretna	4,554	264	1,268	63	.....	.....	.....	.....
162	Palmyra	9,675	770	.....	.....	.....	.....	44	12
163	Twin Cities	3,699	529	.....	.....	.....	.....	.....	.....
164	Pemberton	3,455	188	.....	.....	.....	.....	.....	.....
165	Progressive	880	140	.....	.....	.....	.....	28	8
166	Riverside	9,788	869	.....	.....	.....	.....	721	78
167	Cinnaminson	9,704	598	.....	.....	.....	.....	.....	.....
168	Roebling	3,131	310	.....	.....	.....	.....	.....	.....
	Totals	155,615	12,714	1,268	63	.....	.....	3,969	527
	Camden County								
169	Diligent	670	119	.....	.....	.....	.....	.....	.....
170	Atco	1,766	267	.....	.....	.....	.....	.....	.....
171	Audubon	5,421	736	.....	.....	.....	.....	86	23
172	Citizens'	2,818	399	.....	.....	.....	.....	50	6
173	King's Highway	3,269	306	.....	.....	.....	.....	28	5
174	Barrington	2,535	290	.....	.....	.....	.....	294	91
175	Estate	756	111	.....	.....	.....	.....	.....	.....
176	Hedding	1,965	264	.....	.....	.....	.....	.....	.....
177	Berlin, No. 3	2,896	447	.....	.....	.....	.....	.....	.....
178	Longacoming	4,221	364	.....	.....	.....	.....	.....	.....
179	Blackwood	3,884	382	.....	.....	.....	.....	168	22
180	American	2,195	310	.....	.....	.....	.....	.....	.....
181	Apollo	963	139	.....	.....	.....	.....	.....	.....
182	Arcade	1,450	266	.....	.....	.....	.....	.....	.....
183	Arch	1,843	270	.....	.....	.....	.....	223	55
184	Argonne	4,117	469	.....	.....	.....	.....	49	11
185	Avalon City	5,084	450	.....	.....	.....	.....	.....	.....
186	Beckett	1,620	190	.....	.....	.....	.....	.....	.....
187	Bishop Bayley, No. 2	6,302	939	.....	.....	.....	.....	.....	.....
188	Boulevard	1,366	153	.....	.....	.....	.....	141	14
189	Bridge	1,416	215	.....	.....	.....	.....	.....	.....
190	Bridge View	963	141	.....	.....	.....	.....	.....	.....
191	Broadway	3,698	316	.....	.....	.....	.....	31	8
192	Brotherhood	1,614	274	.....	.....	.....	.....	159	38
193	Business Men's	2,331	277	.....	.....	.....	.....	.....	.....
194	Cable	770	131	.....	.....	.....	.....	.....	.....
195	Camden	3,701	526	.....	.....	.....	.....	.....	.....
196	Camden First Italian	2,659	349	.....	.....	.....	.....	.....	.....
197	Camden Optional	9,833	1,234	281	21	.....	.....	556	73
198	Central	1,032	130	.....	.....	.....	.....	.....	.....
199	City, No. 2	2,647	306	.....	.....	.....	.....	.....	.....
200	Civic	4,103	402	.....	.....	.....	.....	.....	.....
201	Community	2,965	302	.....	.....	.....	.....	.....	.....
202	Continuous	181	31	.....	.....	.....	.....	.....	.....
203	Cooper	3,697	393	.....	.....	.....	.....	130	26
204	Cooperative	2,679	413	.....	.....	.....	.....	123	26
205	Cottage	2,786	239	.....	.....	.....	.....	265	17
206	Covenant	112	20	.....	.....	.....	.....	.....	.....
207	Co-Workers	1,045	299	.....	.....	.....	.....	10	1
208	Cramer Hill	2,017	259	.....	.....	.....	.....	144	26
209	Delaware River	888	134	.....	.....	.....	.....	9	4
210	Development	1,001	92	.....	.....	.....	.....	.....	.....
211	Diamond	919	85	.....	.....	.....	.....	.....	.....
212	East Camden	818	86	.....	.....	.....	.....	.....	.....
213	East Side	4,828	276	.....	.....	.....	.....	408	37

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
5,822	158	169	S.	$0.50 m.	$100	6	$7.00 a	.....	161
9,719	359	423	S.	1.00 m.	200	6	.03 b	$0.03 b	162
3,699	150	379	S.	1.00 m.	200	6	.03 b	.03 b	163
3,455	79	109	S.	.50 m.	100	6	2.00 a	.....	164
908	47	101	S.	1.00 m.	200	6	.05 b	.05 b	165
10,309	369	578	S.	1.00 m.	200	6	.05 b	.05 b	166
9,704	238	360	S.	1.00 m.	200	6	1.00 a	1.00 a	167
3,131	96	214	S.	1.00 m.	200	6	.01 b	.01 b	168
160,852	5,838	7,466							
670	71	48	S.	$1.00 m.	$200	6	$0.75 b	.....	169
1,766	86	181	S.	1.00 m.	200	6	.....	.....	170
5,507	249	510	S.	1.00 m.	200	6	.05 b	$0.05 b	171
2,868	138	267	S.	1.00 m.	200	6	.02½ b	.02½ b	172
3,297	103	208	S.	1.00 m.	200	6	.05 b	.....	173
2,829	131	250	S.	1.00 m.	200	6	.10 b	.10 b	174
756	34	77	S.	1.00 m.	200	6	.....	.....	175
1,965	101	163	S.	1.00 m.	200	6	.07½ b	.07½ b	176
2,896	155	292	S.	1.00 m.	200	6	.10 b	.....	177
4,221	175	189	S.	1.00 m.	200	6	5.00 a	.....	178
4,052	163	241	S.	1.00 m.	200	6	.10 b	.10 b	179
2,195	89	221	S.	1.00 m.	200	6	.....	.....	180
963	42	97	S.	1.00 m.	200	6	1.00 a	.10 b	181
1,450	61	205	S.	1.00 m.	200	6	.05 b	.....	182
2,066	103	222	S.	1.00 m.	200	6	.....	.....	183
4,166	151	329	S.	1.00 m.	200	6	.....	.....	184
5,084	285	165	S.	1.00 m.	200	6	.10 b	.10 b	185
1,620	65	125	S.	1.00 m.	200	6	.07½ b	.07½ b	186
6,302	432	507	S.	1.00 m.	200	6	.05 b	.....	187
1,507	57	110	S.	1.00 m.	200	6	.05 b	.....	188
1,416	77	138	S.	1.00 m.	200	6	.05 b	.....	189
963	43	98	S.	1.00 m.	200	6	.05 b	.05 b	190
3,729	151	173	S.	1.00 m.	200	6	.05 b	.....	191
1,773	136	176	S.	1.00 m.	200	6	.25 b	.....	192
2,331	110	167	S.	1.00 m.	200	6	.....	.....	193
770	45	86	S.	1.00 m.	200	6	.10 b	.....	194
3,701	164	362	S.	1.00 m.	200	6	.05 b	.....	195
2,659	128	221	S.	1.00 m.	200	6	.05 b	.05 b	196
10,670	551	777	O.P.	.....	200	6	3.00 a	.....	197
1,032	51	79	S.	1.00 m.	200	6	.05 b	.....	198
2,647	114	192	S.	1.00 m.	200	6	.....	.....	199
4,103	131	271	S.	1.00 m.	200	6	.....	.....	200
2,965	113	189	S.	1.00 m.	200	6	.05 b	.05 b	201
181	9	22	S.	1.00 m.	200	6	.....	.....	202
3,827	146	273	S.	1.00 m.	200	6	.05 b	.....	203
2,802	80	359	S.	1.00 m.	200	6	.....	.....	204
3,051	87	169	S.	1.00 m.	200	6	.05 b	.....	205
112	6	14	S.	1.00 m.	200	6	.05 b	.05 b	206
1,055	48	252	S.	1.00 m.	200	6	.05 b	.....	207
2,161	122	163	S.	1.00 m.	200	6	.05 b	.....	208
897	85	53	S.	1.00 m.	200	6	.05 b	.....	209
1,001	33	59	S.	1.00 m.	200	6	.05 b	.....	210
919	53	32	S.	1.00 m.	200	6	.10 b	.....	211
818	35	51	S.	1.00 m.	200	6	.10 b	.....	212
5,236	124	189	S.	1.00 m.	200	6	.05 b	.....	213

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

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

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Floyd H. Bradley	T. Yorke Smith	513 Cooper St., Camden, N. J.	214
Harold W. Bennett	Clarence N. Haven	833 Park Ave., Collingswood, N. J.	215
Bennett Clark	Arthur C. Craig	203 St. James Ave., Merchantville, N. J.	216
George M. Bryson	T. Yorke Smith	513 Cooper St., Camden, N. J.	217
Joseph W. Wilson	Frederick C. Bauer, Jr.	2610 River Ave., Camden, N. J.	218
Frank F. Neutze	Herbert H. Branin	309 Kaighn Ave., Camden, N. J.	219
Grover C. Richman	Roscoe C. Edwards	409 White Horse Pike, Oaklyn, N. J.	220
French, Richards & Bradley	Raymond L. Spear	5 North 4th St., Camden, N. J.	221
Howard R. Yocum	William B. Calhoun	215 Westminster Ave., Merchantville, N. J.	222
Joseph H. Carr	J. S. Hazleton	1853 Philip St., Camden, N. J.	223
Benjamin Natal	Herman Natal	1195 Haddin Ave., Camden, N. J.	224
William J. Kraft	Louise M. Oberst	1253 Princess Ave., Camden, N. J.	225
John B. Kates	Louise M. Oberst	1253 Princess Ave., Camden, N. J.	226
Bleakly, Stockwell & Burling	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	227
Raymond R. Donges	John E. Cullingford	3038 Federal St., Camden, N. J.	228
Nathan Blank	Mitchell Blank	540 Washington St., Camden, N. J.	229
Ernest L. Bartelt	J. Charles Winters	311 Market St., Camden, N. J.	230
Joseph C. Haines	Clarence N. Haven	833 Park Ave., Collingswood, N. J.	231
Joseph Varbalow	William Rudolph	300 Broadway, Camden, N. J.	232
F. A. DeMaris, Jr.	Leon E. Todd	2623 Westfield Ave., Camden, N. J.	233
M. Bergen Stone	George Meley	323 Market St., Camden, N. J.	234
Albert S. Woodruff	Rocco Palese	328 Market St., Camden, N. J.	235
Samuel M. Shay	Edward Praiss	1566 Mt. Ephraim Ave., Camden, N. J.	236
J. Edward Fagen	Edmund A. Dale	227 Federal St., Camden, N. J.	237
**Carl R. Evered	W. M. Morris	412 South 6th St., Camden, N. J.	238
Raymond L. Siris	Reba N. Obus	708 Federal St., Camden, N. J.	239
Samuel M. Shay	Edward Praiss	1566 Mt. Ephraim Ave., Camden, N. J.	240
J. Edward Fagen	Tillie Nelson	2957 Yorkship Square, Camden, N. J.	241
Samuel M. Shay	Bruno J. Wilinski	1213 Mt. Ephraim Ave., Camden, N. J.	242
Samuel M. Shay	Edward J. Brady	1472 Kaighn Ave., Camden, N. J.	243
Maurice L. Praissman	Robert C. Perina	295 Rand St., Camden, N. J.	244
T. Harry Rowland	Charles St. Clair	R. F. D. 3, Sewell, N. J.	245
T. Harry Rowland	Charles W. Austermuhl	5th & Market St., Camden, N. J.	246
Harold W. Bennett	Frederick C. Bauer, Jr.	2610 River Ave., Camden, N. J.	247
French, Richards & Bradley	Raymond L. Spear	5 North 4th St., Camden, N. J.	248
D. Trueman Stackhouse	Carl R. Evered	450 Broadway, Camden, N. J.	249
Wilbert V. Pike	Walter Charriere	31 Cuthbert Road, Collingswood, N. J.	250
Edward West	Bruno J. Wilinski	1213 Mt. Ephraim Ave., Camden, N. J.	251
William T. Read	Ernest L. Bartelt	311 Market St., Camden, N. J.	252
Floyd H. Bradley	T. Yorke Smith	513 Cooper St., Camden, N. J.	253
W. Louis Bossle	Frank N. R. Bossle	3425 Norwood Ave., Merchantville, N. J.	254
Joseph B. Tyler	Orlando M. Bowen	212 West End Ave., Haddonfield, N. J.	255
B. B. Brown	Albert H. Gleaner	504 Cedarcroft Ave., Audubon, N. J.	256
Raymond R. Donges	John E. Cullingford	3038 Federal St., Camden, N. J.	257
Edward West	J. Rodney Forrest	548 Federal St., Camden, N. J.	258
Thomas E. French	Raymond L. Spear	5 North 4th St., Camden, N. J.	259
William D. Lippincott	Ralph D. Baker	924 Broadway, Camden, N. J.	260
Frank C. Propert	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	261
Harry H. Teitelman	William Rudolph	Broadway-Stevens Bldg., Camden, N. J.	262
Albert E. Burling	William M. Lewis	500 North 5th St., Camden, N. J.	263
Frank F. Neutze	Leon E. Todd	2623 Westfied Ave., Camden, N. J.	264
Ernest L. Bartelt	Lawrence M. Verga	311 Market St., Camden, N. J.	265
Frank C. Propert	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	266
Herbert Richardson	George E. Yost	2138—44th St., Camden, N. J.	267
Grover Richman	James Bontemps	22 W. Madison Ave., Camden, N. J.	268

** Conveyancer.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Camden County—Continued				
214	Economy	Camden	$27,629	$99	$196,600
215	Emerson	"	26,751	1,400	183,700
216	Endowment	"	16,470	6,318	311,200
217	Excelsior	"	10,987	1,625	282,800
218	Fairview	"	1,353	.....	174,292
219	Fleming	"	171	725	60,450
220	Forward	"	589	26,000	178,550
221	Franklin, No. 3	"	4,660	19,000	283,550
222	Fraternal Societies	"	2,897	.....	152,875
223	Frederick Douglass	"	529	.....	71,200
224	Friendship	"	2,213	.....	168,250
225	German Centennial	"	191	41	104,300
226	Greater Camden	"	3,176	179	161,910
227	Guarantee	"	1,185	.....	191,768
228	Highland	"	835	2,000	150,600
229	Home Buyers'	"	2,464	.....	163,800
230	Homestead	"	519	.....	267,450
231	Householders	"	1,524	.....	159,155
232	Hyman Varbalow	"	2,110	.....	99,800
233	Ideal	"	33	1,300	199,450
234	Investment	"	504	.....	156,200
235	Italian-American	"	636	.....	210,850
236	Jan Sobieski	"	1,546	551	107,700
237	John Campbell, Jr.—Girard	"	923	3,346	117,850
238	Junior Emblem	"	21,821	1,659	119,700
239	Kaighn Avenue	"	1,894	.....	50,658
240	Kazimier Pulaski	"	2,412	1,500	134,200
241	Kearsarge	"	1,138	375	31,250
242	Kosciuszko	"	9,448	.....	742,700
243	La Salle	"	6,255	.....	355,850
244	Lawnton	"	2,705	1,100	59,600
245	Liberty	"	449	9,500	130,200
246	Market	"	2,374	10,000	381,350
247	Marne	"	419	824	65,350
248	Mechanics & Workingmen's	"	2,145	.....	360,400
249	Mickle	"	8,013	1	147,150
250	Moose	"	1,712	.....	180,800
251	Mt. Ephraim	"	2,027	50	100,650
252	Mutual	"	4,178	.....	341,900
253	North Camden	"	4,530	124	177,050
254	Northeast	"	1,874	2,923	200,277
255	Northern	"	7,830	.....	797,980
256	Ocean Boulevard	"	433	500	28,050
257	Pavonia	"	672	.....	144,350
258	Penn	"	161	.....	111,350
259	Peoples	"	3,291	7,000	308,300
260	Phoenix	"	2,709	.....	340,200
261	Plymouth	"	901	25,550	336,475
262	Progress Lodge	"	1,785	.....	193,000
263	Provident	"	1,963	5,000	181,723
264	Public Safety	"	92	3,200	133,500
265	Pyne Poynt	"	146	.....	259,400
266	Republic	"	2,170	2,261	615,394
267	Resolute	"	4,499	1,050	98,900
268	Reward	"	79	10	41,750

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$19,276	$20,895	$172,960	$5,793	$3,169	$446,421	214
9,422	14,730	66,761	3,268	36	306,068	215
.....	18,200	73,017	8,089	6,036	439,330	216
29,017	26,505	61,061	29,526	1,009	442,530	217
.....	5,675	52,592	8,811	1,122	243,845	218
.....	4,485	7,078	870	162	73,941	219
.....	32,550	120,882	3,098	1,241	362,910	220
.....	.....	68,700	1,415	3,686	381,011	221
.....	7,510	53,344	10,100	39	226,765	222
.....	1,603	.....	21,875	256	95,463	223
.....	24,650	140,455	18,331	182	354,081	224
6,000	2,500	20,381	1,873	872	136,158	225
.....	4,400	42,351	10,464	1,269	223,749	226
.....	14,014	22,182	7,580	39	236,768	227
.....	1,560	28,925	4,907	1,207	190,034	228
.....	30,425	86,435	12,264	.....	295,388	229
3,050	7,700	96,135	21,509	706	397,069	230
.....	10,900	94,630	6,363	157	272,729	231
.....	24,015	49,417	2,763	8,795	186,900	232
.....	12,720	119,537	2,699	785	336,524	233
27,060	13,760	78,125	8,043	383	284,075	234
.....	14,640	25,950	9,189	563	261,828	235
.....	6,920	15,792	3,829	235	136,593	236
.....	20,425	20,565	4,160	755	168,024	237
.....	24,591	35,615	3,138	144	206,668	238
.....	2,770	37,355	5,252	412	98,341	239
.....	6,300	17,509	6,248	499	168,668	240
1,725	1,751	8,098	225	421	44,983	241
.....	27,889	91,613	22,545	1,527	895,722	242
.....	30,320	137,016	15,158	1,579	546,178	243
.....	6,078	6,210	2,692	572	78,957	244
.....	7,600	32,802	3,791	297	184,639	245
69,750	42,250	38,509	5,128	21,323	570,684	246
.....	5,445	17,252	2,323	385	91,998	247
.....	23,650	43,868	7,752	767	438,582	248
.....	6,839	20,117	925	211	183,256	249
.....	5,925	66,247	3,858	142	258,684	250
1,000	7,220	16,330	2,517	3,928	133,722	251
.....	16,800	36,385	6,450	38	405,751	252
54,478	10,110	144,563	7,146	964	398,965	253
.....	16,871	62,601	10,129	349	295,024	254
.....	14,700	113,961	6,978	2,782	944,231	255
.....	11,640	8,987	4,859	35	54,504	256
.....	4,260	48,402	3,844	932	202,460	257
2,600	9,750	73,095	1,129	505	198,590	258
40,000	14,550	38,782	3,813	74	415,810	259
10,500	12,950	13,161	13,064	1	392,585	260
.....	35,673	68,820	9,946	2,467	479,832	261
.....	31,311	77,505	10,417	2,264	316,282	262
10,700	6,200	57,069	4,590	252	267,497	263
51,350	23,305	168,583	5,842	295	386,167	264
8,800	4,650	22,300	3,346	.....	298,642	265
.....	69,810	169,488	16,389	4,083	879,595	266
7,600	9,535	20,742	4,757	2,744	149,827	267
.....	6,847	31,630	1,361	146	81,823	268

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Camden County—Continued					
214	Economy	Camden	$310,974			$7,200
215	Emerson	"	217,899			
216	Endowment	"	281,562			9,000
217	Excelsior	"	316,917			1,250
218	Fairview	"	124,461			45,900
219	Fleming	"	63,473			
220	Forward	"	250,857			
221	Franklin, No. 3	"	270,699			
222	Fraternal Societies	"	125,124			
223	Frederick Douglass	"	48,569			
224	Friendship	"	144,306			
225	German Centennial	"	91,494			
226	Greater Camden	"	136,122			
227	Guarantee	"	167,220			
228	Highland	"	109,332			9,900
229	Home Buyers'	"	151,980			2,200
230	Homestead	"	195,069			
231	Householders	"	147,303			4,950
232	Hyman Varbalow	"	126,357			
233	Ideal	"	196,917			21,400
234	Investment	"	156,822			6,900
235	Italian-American	"	152,361			
236	Jan Sobieski	"	93,105			12,400
237	John Campbell, Jr.—Girard	"	105,725			
238	Junior Emblem	"	149,286			
239	Kaighn Avenue	"	39,405			
240	Kazimier Pulaski	"	86,910			37,400
241	Kearsarge	"	22,841			14,600
242	Kosciuszko	"	530,412			
243	La Salle	"	327,660			16,200
244	Lawnton	"	56,505			
245	Liberty	"	113,124			
246	Market	"	398,535			
247	Marne	"	61,425			
248	Mechanics & Workingmen's	"	287,025			
249	Mickle	"	138,645			2,000
250	Moose	"	150,648			
251	Mt. Ephraim	"	78,369			2,900
252	Mutual	"	270,210			
253	North Camden	"	243,429			9,000
254	Northeast	"	193,794			
255	Northern	"	527,628			
256	Ocean Boulevard	"	38,109			
257	Pavonia	"	111,600			10,600
258	Penn	"	126,390			
259	Peoples	"	290,064			
260	Phoenix	"	232,656			51,300
261	Plymouth	"	292,464			
262	Progress Lodge	"	173,955			30,200
263	Provident	"	175,785			
264	Public Safety	"	224,709			2,900
265	Pyne Poynt	"	209,928			
266	Republic	"	557,933			
267	Resolute	"	81,002			
268	Reward	"	59,355			

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	$631	.....	.....	$23,384	$52,496	$51,736	$446,421	214
.....	.....	168	.....	.....	1,500	59,575	26,926	306,068	215
.....	.....	397	.....	$47,031	737	62,260	38,343	438,330	216
.....	.....	141	.....	.....	3,747	54,206	66,269	442,530	217
.....	$4,015	75	.....	29,650	.....	16,207	23,537	243,845	218
.....	.....	44	.....	.....	.....	9,424	1,000	73,941	219
.....	.....	284	.....	.....	.....	62,133	49,636	362,910	220
.....	.....	160	.....	$8,650	.....	70,246	31,256	381,011	221
.....	31,900	321	.....	27,700	401	9,253	32,066	226,765	222
.....	2,893	250	.....	12,250	7,757	3,150	20,594	95,463	223
.....	.....	78	.....	55,500	31,834	34,058	88,305	354,081	224
.....	.....	96	.....	1,100	13,412	22,491	7,565	136,158	225
.....	5,369	205	.....	24,200	2,473	37,915	17,465	223,749	226
.....	.....	397	.....	14,400	.....	36,320	18,431	236,768	227
.....	3,870	101	.....	27,800	.....	26,557	18,474	190,034	228
.....	.....	84	.....	49,854	17,571	36,170	37,529	295,388	229
$570	42,787	436	.....	52,500	19,635	36,317	49,755	397,069	230
.....	.....	1,707	.....	41,300	19,403	27,586	30,480	272,729	231
352	.....	128	.....	7,250	244	26,944	25,625	186,900	232
.....	.....	1,901	.....	38,000	.....	19,393	58,913	336,524	233
.....	.....	184	.....	41,500	15,909	28,148	34,612	284,075	234
259	7,265	190	.....	49,425	1,459	43,859	7,010	261,828	235
.....	.....	15	.....	1,800	1,229	19,717	8,327	136,593	236
.....	.....	181	.....	13,900	.....	38,217	10,001	168,024	237
70	.....	201	.....	.....	221	40,885	16,005	206,668	238
2,629	.....	5,343	.....	17,250	6,655	3,437	23,622	98,341	239
.....	.....	36	.....	17,700	1,591	10,537	14,494	168,668	240
.....	.....	.....	.....	1,600	485	3,232	2,225	44,983	241
.....	.....	1,916	.....	120,555	51,175	182,115	9,549	895,722	242
.....	.....	803	.....	76,705	1,422	68,505	54,883	546,178	243
26	.....	16	.....	.....	1,111	15,426	5,873	78,957	244
.....	.....	184	.....	27,500	37	29,307	14,487	184,639	245
.....	.....	1,132	.....	31,000	20	88,368	51,629	570,684	246
.....	.....	94	.....	10,050	.....	17,840	2,589	91,998	247
.....	2,000	337	.....	52,300	33	88,325	8,562	438,582	248
271	.....	47	.....	.....	6,052	20,824	15,417	183,256	249
1,230	9,800	424	.....	47,000	57	16,364	33,161	258,684	250
133	500	159	.....	22,478	348	19,273	9,562	133,722	251
.....	.....	342	.....	10,000	645	71,450	53,104	405,751	252
.....	.....	376	.....	11,500	28,412	41,210	65,038	398,965	253
.....	.....	417	.....	23,000	7,969	.....	69,844	295,024	254
.....	61,930	3,880	.....	160,346	10,652	137,776	42,019	944,231	255
1,090	.....	.....	.....	1,500	.....	7,764	6,041	54,504	256
.....	4,137	343	.....	29,100	1,495	27,924	17,261	202,460	257
875	.....	145	.....	21,627	149	22,942	26,462	198,590	258
.....	.....	221	.....	30,000	.....	85,053	10,472	415,810	259
.....	.....	610	.....	27,000	158	60,861	20,000	392,585	260
.....	.....	104	.....	81,500	8,064	70,671	27,029	479,832	261
.....	7,286	54	.....	4,800	8,787	38,499	52,701	316,282	262
.....	4,000	411	.....	16,000	74	47,922	23,305	267,497	263
.....	.....	1,444	.....	42,200	19,254	.....	95,660	386,167	264
.....	.....	192	.....	15,800	.....	62,222	10,500	298,642	265
171	.....	1,090	.....	95,650	5,609	141,122	78,020	879,595	266
54	.....	46	.....	18,510	18,070	13,800	18,345	149,827	267
18	.....	123	.....	3,900	389	8,722	9,316	81,823	268

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Camden County—Continued								
214	Economy	3,435	270	.....	.....	.....	.....	89	10
215	Emerson	2,420	303	.....	.....	.....	.....	.....	.....
216	Endowment	3,437	254	.....	.....	.....	.....	45	4
217	Excelsior	3,737	334	.....	.....	.....	.....	6	2
218	Fairview	1,807	252	.....	.....	.....	.....	230	57
219	Fleming	1,155	159	.....	.....	.....	.....	.....	.....
220	Forward	2,772	208	.....	.....	.....	.....	.....	.....
221	Franklin, No. 8	3,255	448	.....	.....	.....	.....	.....	.....
222	Fraternal Societies	1,750	263	.....	.....	.....	.....	.....	.....
223	Frederick Douglass	565	122	.....	.....	.....	.....	.....	.....
224	Friendship	1,472	126	.....	.....	.....	.....	.....	.....
225	German Centennial	1,289	193	.....	.....	.....	.....	.....	.....
226	Greater Camden	1,674	166	.....	.....	.....	.....	.....	.....
227	Guarantee	2,529	318	.....	.....	.....	.....	.....	.....
228	Highland	1,485	182	.....	.....	.....	.....	50	8
229	Home Buyers'	1,908	195	.....	.....	.....	.....	11	4
230	Homestead	2,137	210	.....	.....	.....	.....	.....	.....
231	Householders	1,503	160	.....	.....	.....	.....	25	4
232	Hyman Varbalow	2,027	166	.....	.....	.....	.....	.....	.....
233	Ideal	2,309	163	.....	.....	.....	.....	107	28
234	Investment	1,945	207	.....	.....	.....	.....	35	4
235	Italian-American	2,102	321	.....	.....	.....	.....	.....	.....
236	Jan Sobieski	1,387	163	.....	.....	.....	.....	68	12
237	John Campbell, Jr.—Girard	1,316	167	.....	.....	.....	.....	.....	.....
238	Junior Emblem	1,636	316	.....	.....	.....	.....	.....	.....
239	Kaighn Avenue	577	79	.....	.....	.....	.....	.....	.....
240	Kazimier Pulaski	1,387	166	.....	.....	.....	.....	374	23
241	Kearsarge	575	184	.....	.....	.....	.....	73	6
242	Kosciuszko	7,370	986	.....	.....	.....	.....	.....	.....
243	La Salle	4,091	604	.....	.....	.....	.....	81	12
244	Lawnton	929	156	.....	.....	.....	.....	.....	.....
245	Liberty	1,343	174	.....	.....	.....	.....	.....	.....
246	Market	5,043	543	.....	.....	.....	.....	.....	.....
247	Marne	972	151	.....	.....	.....	.....	.....	.....
248	Mechanics & Workingmen's	3,660	519	.....	.....	.....	.....	.....	.....
249	Mickle	2,647	246	.....	.....	.....	.....	10	1
250	Moose	2,061	224	.....	.....	.....	.....	.....	.....
251	Mt. Ephraim	1,047	168	.....	.....	.....	.....	15	3
252	Mutual	4,812	368	.....	.....	.....	.....	.....	.....
253	North Camden	2,797	252	.....	.....	.....	.....	45	10
254	Northeast	2,735	429	.....	.....	.....	.....	.....	.....
255	Northern	6,943	686	.....	.....	.....	.....	.....	.....
256	Ocean Boulevard	444	70	.....	.....	.....	.....	.....	.....
257	Pavonia	1,479	191	.....	.....	.....	.....	53	10
258	Penn	1,594	226	.....	.....	.....	.....	.....	.....
259	Peoples	3,810	284	.....	.....	.....	.....	.....	.....
260	Phoenix	3,215	211	.....	.....	.....	.....	257	36
261	Plymouth	3,650	395	.....	.....	.....	.....	.....	.....
262	Progress Lodge	1,974	127	.....	.....	.....	.....	151	12
263	Provident	2,279	328	.....	.....	.....	.....	.....	.....
264	Public Safety	2,778	394	.....	.....	.....	.....	15	4
265	Pyne Poynt	2,846	260	.....	.....	.....	.....	.....	.....
266	Republic	6,927	658	.....	.....	.....	.....	.....	.....
267	Resolute	1,012	115	.....	.....	.....	.....	.....	.....
268	Reward	657	99	.....	.....	.....	.....	.....	.....

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
3,524	88	192	S.	$1.00 m.	$200	6	$0.10 b	.....	214
2,420	119	184	S.	1.00 m.	200	6	.05 b	.....	215
3,482	91	167	S.	1.00 m.	200	6	.....	.....	216
3,743	160	176	S.	1.00 m.	200	6	.05 b	.....	217
2,037	114	195	S.	1.00 m.	200	6	.05 b	.....	218
1,155	61	98	S.	1.00 m.	200	6	.05 b	.....	219
2,772	89	119	S.	1.00 m.	200	6	.05 b	$0.05 b	220
3,255	165	283	S.	1.00 m.	200	6	.....	.....	221
1,750	76	187	S.	1.00 m.	200	6	.05 b	.....	222
565	60	62	S.	1.00 m.	200	6	.10 b	.10 b	223
1,472	76	50	S.	1.00 m.	200	6	.05 b	.....	224
1,289	61	132	S.	1.00 m.	200	6	.05 b	.....	225
1,674	78	88	S.	1.00 m.	200	6	.05 b	.....	226
2,529	111	207	S.	1.00 m.	200	6	.05 b	.05 b	227
1,535	78	112	S.	1.00 m.	200	6	.05 b	.....	228
1,919	100	99	S.	1.00 m.	200	6	.05 b	.....	229
2,137	111	99	S.	1.00 m.	200	6	.05 b	.....	230
1,528	83	81	S.	1.00 m.	200	6	.05 b	.....	231
2,027	74	92	S.	1.00 m.	200	6	.05 b	.....	232
2,416	70	121	S.	1.00 m.	200	6	.....	.....	233
1,980	75	136	S.	1.00 m.	200	6	.07½ b	.....	234
2,102	125	196	S.	1.00 m.	200	6	.10 b	.....	235
1,455	83	92	S.	1.00 m.	200	6	.05 b	.....	236
1,316	80	87	S.	1.00 m.	200	6	.10 b	.....	237
1,636	148	168	S.	1.00 m.	200	6	.05 b	.05 b	238
577	40	39	S.	1.00 m.	200	6	.05 b	.....	239
1,761	74	115	S.	1.00 m.	200	6	.05 b	.....	240
648	21	169	O.P.	.....	200	6	3.00 a	.....	241
7,370	479	507	S.	1.00 m.	200	6	.05 b	.....	242
4,172	261	355	S.	1.00 m.	200	6	.05 b	.....	243
929	46	110	S.	1.00 m.	200	6	.05 b	.....	244
1,343	67	107	S.	1.00 m.	200	6	.05 b	.....	245
5,043	218	325	S.	1.00 m.	200	6	.05 b	.....	246
972	61	90	S.	1.00 m.	200	6	.05 b	.....	247
3,660	162	357	S.	1.00 m.	200	6	.....	.....	248
2,657	97	150	O.P.	.....	200	6	.07½ b	.....	249
2,061	90	134	S.	1.00 m.	200	6	.05 b	.....	250
1,062	80	91	S.	1.00 m.	200	6	.05 b	.....	251
4,812	165	203	S.	1.00 m.	200	6	.....	.....	252
2,842	92	170	S.	1.00 m.	200	6	.05 b	.....	253
2,735	152	277	S.	1.00 m.	200	6	.05 b	.....	254
6,943	215	471	S.	1.00 & 2.00 m.	200	6	.....	.....	255
444	50	20	S.	1.00 m.	200	6	.05 b	.....	256
1,532	89	112	S.	1.00 m.	200	6	.05 b	.....	257
1,594	71	155	S.	1.00 m.	200	6	.05 b	.....	258
3,810	94	190	S.	1.00 m.	200	6	.....	.....	259
3,472	112	135	S.	1.00 m.	200	6	.05 b	.....	260
3,650	164	231	S.	1.00 m.	200	6	.05 b	.....	261
2,125	65	74	S.	1.00 m.	200	6	.05 b	.....	262
2,279	102	226	S.	1.00 m.	200	6	.....	.....	263
2,793	160	238	S.	1.00 m.	200	6	.05 b	.05 b	264
2,846	121	139	S.	1.00 m.	200	6	.....	.....	265
6,927	309	349	S.	1.00 m.	200	6	.05 b	.....	266
1,012	50	65	S.	1.00 m.	200	6	.05 b	.....	267
657	38	61	S.	1.00 m.	200	6	.05 b	.05 b	268

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Camden County—Continued			
269	River Avenue	Camden	Mar. 13, 1924	Frederick von Nieda
270	Rosedale	"	Aug. 26, 1911	George E.Butterfoss
271	Royden	"	May 26, 1922	Howard Fearn
272	Saint Bernard	"	Feb. 7, 1924	Charles R. O'Connor
273	South Camden	"	April 26, 1895	Theodore C. Tiedeken
274	South End	"	April 24, 1922	Thomas W. Bunting
275	South Ward No. 2	"	Sept. 19, 1861	Charles H. Wagner
276	Spartan	"	Jan. 6, 1919	Arthur E. Armitage
277	Stockton	"	Nov. 7, 1890	Elmer E. Long
278	Stone Harbor	"	Jan. 21, 1909	Frank M. Booth
279	Surety	"	Dec. 1, 1914	Lewis A. Hawkes
280	Terminal	"	Jan. 7, 1922	I. Mulford Smith
281	Transportation	"	Dec. 1, 1924	Artman E. Hummel
282	Twentieth Century	"	Feb. 15, 1901	Frank H. Stevens
283	Union	"	Mar. 21, 1903	William S. F. Pierce
284	Victor	"	Oct. 23, 1920	M. K. Mines
285	Victoria	"	July 16, 1920	Raymond S. Porter
286	Walt Whitman	"	Sept. 16, 1924	Harry C. Johnson
287	Westfield	"	June 2, 1913	George Bachmann
288	West Jersey Mutual	"	Dec. 29, 1898	James E. Bryan
289	Yorkship Square	"	Jan. 5, 1922	Loring S. Strang
290	Progressive	Chesilhurst	Oct. 5, 1901	Max A. Bensch
291	Clementon	Clementon	Mar. 26, 1892	Theodore W. Gibbs
292	Camden County	Collingswood	Oct. 11, 1923	Howard S. Hewston
293	Collingswood	"	May 9, 1890	Thomas W. Maclary
294	Greater Collingswood	"	April 13, 1914	Roy A. Taylor
295	Integrity	"	Jan. 21, 1907	J. Wesley Goldthorp
296	Knight Park	"	June 3, 1921	Albert J. Bartlett
297	Vineyard	"	Mar. 10, 1926	Harry G. Robinson
298	West Collingswood	"	April 27, 1907	August Briehl
299	Glendora	Glendora	June 19, 1920	F. W. Plugge
300	Big Tiber	Gloucester City	May 28, 1925	John P. Bernard
301	Gloucester City	" "	Oct. 13, 1917	James L. Hughes
302	Improvement	" "	June 22, 1887	Frank Berckman
303	United Mutual	" "	Aug. 29, 1866	Harlan S. Miner
304	Victory	" "	Feb. 24, 1919	John J. Sickler
305	County	Haddonfield	Jan. 2, 1906	Frank C. Somers
306	Elizabeth Haddon	"	Feb. 4, 1922	Stanley W. Rusk
307	Indian King	"	Dec. 1, 1923	J. C. Remington, Jr.
308	John Estaugh	"	Nov. 9, 1923	William G. Moore
309	Mutual	"	Jan. 15, 1874	Lewis E. Schlecht
310	Approved	Haddon Heights	May 25, 1925	L. D. Naudain
311	Haddon Heights	" "	Feb. 16, 1905	Frederick Fries
312	Our Town	" "	May 18, 1923	William J. Dallas
313	Victory	" "	Nov. 14, 1919	William H. Carney
314	Glen	Laurel Springs	Nov. 17, 1921	H. M. Streeton
315	Laurel Springs	" "	Feb. 18, 1910	Frank McNutt
316	Lawnside Mutual	Lawnside	Sept. 18, 1915	Walter Miller
317	United Towns	Lindenwold	Mar. 10, 1800	J. Palmer Earl
318	Mutual	Magnolia	April 26, 1889	R. K. Lippincott
319	Greater Municipality	Merchantville	Mar. 6, 1924	Frederick L. Holman
320	Home	"	Nov. 27, 1908	B. M. Beideman
321	Merchantville	"	June 30, 1880	Arnold H. Moses
322	Pensauken	"	Feb. 6, 1914	William H. Barnard
323	Black Horse Pike	Mt. Ephraim	Oct. 8, 1923	James Kershaw

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Charles N. Boulton	Curtis O. Sangtinette	3079 Carman St., Camden, N. J.	269
Joseph W. Wilson	Thomas C. Wright	15 N. 35th St., Camden, N. J.	270
Joseph W. Wilson	William J. Flemming	2612 Federal St., Camden, N. J.	271
Samuel M. Shay	Lawrence V. White	215 N. Broadway, Camden, N. J.	272
Raymond R. Donges	Thomas A. Trappe	1800 Broadway, Camden, N. J.	273
Byron M. Seabrook	Frank H. Harding	3033 Steven St., Camden, N. J.	274
Bleakly, Stockwell & Burling	Lorrenzo E. Shreeves	10 Haddon Ave., Camden, N. J.	275
Elmer G. Van Name	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	276
Bleakly, Stockwell & Burling	J. Hartley Bowen	201 Smith-Austenmuhl Bldg., Camden, N. J.	277
George Purnell	Lewis E. Graff	224 Euclid Ave., Haddonfield, N. J.	278
M. Bergen Stone	George Meley	323 Market St., Camden, N. J.	279
George H. Jacobs	Halford Runge	119 Windsor Ave., Haddonfield, N. J.	280
Edward R. Deibert	James J. Riley	345 W. Third St., Moorestown, N. J.	281
Joseph H. Carr	Henry M. Evans	439 Monmouth St., Gloucester City, N. J.	282
Raymond R. Donges	Louise M. Oberst	1253 Princess Ave., Camden, N. J.	283
M. Bergen Stone	George Meley	323 Market St., Camden, N. J.	284
Joseph W. Wilson	William J. Flemming	2612 Federal St., Camden, N. J.	285
Frank F. Neutze	Frank B. Anderson	219 Westminster Ave., Merchantville, N. J.	286
David R. Rose	William S. Abbott	141 South 27th St., Camden, N. J.	287
Frank F. Neutze	Orlando M. Bowen	212 West End Ave., Haddonfield, N. J.	288
C. Richard Allen	Frank H. Harding	3033 Steven St., Camden, N. J.	289
Frank N. Jess	George H. Krueger	R. F. D. Waterford Works, N. J.	290
T. Harry Rowland	James W. Davis	Clementon, N. J.	291
George Purnell	J. Everett Magin	21 Eldredge Ave., Collingswood, N. J.	292
John B. Kates	Arthur C. Havens	117 Homestead Ave., Collingswood, N. J.	293
A. Moulton McNutt	G. K. McAllister	645 Lake View Drive, Collingswood, N. J.	294
J. B. Kates	William Hambrecht, Jr.	100 Fern Ave., Collingswood, N. J.	295
George H. Jacobs	J. Earl Rowand	251 Woodlawn Terrace, Collingswood, N. J.	296
John A. Penn	Walter H. Kille	333 Park Ave., Collingswood, N. J.	297
George H. Jacobs	Halford Runge	119 Windsor Ave., Haddonfied, N. J.	298
Wilbert V. Pike	Oscar A. Parsons	Box 2, Chews, N. J.	299
Henry M. Evans	Joseph A. McHenry, Jr.	32 N. Burlington St., Gloucester City, N. J.	300
Charles A. Cogan	William B. Hambleton	2 N. King St., Gloucester City, N. J.	301
Charles A. Cogan	Chase S. Barnard	102 N. Broadway, Gloucester City, N. J.	302
Charles A. Cogan	Charles A. Holdcraft	828 Middlesex St., Gloucester City, N. J.	303
Henry M. Evans	J. Willetts Thurston	318 Monmouth St., Gloucester City, N. J.	304
Ralph N. Kellam	Robert Wright	40 Grove St., Haddonfield, N. J.	305
Robert J. Tait Paul	Orrin W. Horner	30 Lincoln Ave., Haddonfield, N. J.	306
Elmer G. Van Name	D. Irving Taylor	Haddonfield, N. J.	307
Wilbert V. Pike	Fred P. Richardson	321 Belmont Ave., Haddonfield, N. J.	308
Thomas E. French	Lewis E. Graff	224 Euclid Ave., Haddonfield, N. J.	309
Charles H. Stevens	Robert W. Janvier	Mt. Ephraim National Bank, Mt. Ephraim, N. J.	310
Frank Nelson Jess	William M. Nash	Haddon Heights, N. J.	311
M. LeRoy Cobbin	H. A. Siegener	114 Third Ave., Haddon Heights, N. J.	312
J. Edward Fagen	C. F. Cottringer	125 Ninth Ave., Haddon Heights, N. J.	313
Joseph S. Low	Wilbert H. Mick	Laurel Springs, N. J.	314
T. Harry Rowland	Franklin Chandler	Laurel Springs, N. J.	315
J. B. Kalis	Horace J. Bryant	Lawnside, N. J.	316
T. Harry Rowland	Lucius W. Parker	Gibbsboro, N. J.	317
Edward R. Deibert	O. E. Hagen	Magnolia, N. J.	318
Grover C. Richman	Charles S. Ball	1 Lexington Ave., Merchantville, N. J.	319
W. B. Wolcott	T. W. Evaul	6108 Wayne Ave., Merchantville, N. J.	320
J. Claud Simon	Frank H. Clark	424 Market St., Camden, N. J.	321
Raymond R. Donges	William H. Magee, Jr.	3368 Hollywood Circle, Merchantville, N. J.	322
Charles H. Stevens	Alvin J. Day	New Jersey Ave., Mt. Ephraim, N. J.	323

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Camden County—Continued				
269	River Avenue	Camden	$1,170	.....	$82,600
270	Rosedale	"	1,806	.....	352,150
271	Royden	"	876	$1,200	86,450
272	Saint Bernard	"	4,870	.....	131,100
273	South Camden	"	2,045	.....	237,900
274	South End	"	5,195	1,701	120,500
275	South Ward No. 2	"	1,041	2,000	758,850
276	Spartan	"	1,244	6,069	282,350
277	Stockton	"	3,007	.....	308,300
278	Stone Harbor	"	17,384	6,500	259,700
279	Surety	"	298	.....	231,250
280	Terminal	"	35,734	4,700	263,400
281	Transportation	"	266	2,011	156,050
282	Twentieth Century	"	1,185	.....	290,425
283	Union	"	494	92	71,900
284	Victor	"	103	.....	140,480
285	Victoria	"	1,895	.....	175,100
286	Walt Whitman	"	19	3,453	95,850
287	Westfield	"	5,820	6,063	294,600
288	West Jersey Mutual	"	3,318	.....	205,850
289	Yorkship Square	"	1,062	9	100,490
290	Progressive	Chesilhurst	40,859	5,051	184,800
291	Clementon	Clementon	17,895	.....	380,070
292	Camden County	Collingswood	390	2,800	141,525
293	Collingswood	"	17,935	334	625,716
294	Greater Collingswood	"	8,178	.....	288,450
295	Integrity	"	11,404	6,068	639,950
296	Knight Park	"	1,267	500	300,050
297	Vineyard	"	1,448	2,598	112,200
298	West Collingswood	"	3,895	6,000	496,225
299	Glendora	Glendora	726	1,100	96,295
300	Big Timber	Gloucester City	984	655	58,350
301	Gloucester City	" "	751	.....	521,800
302	Improvement	" "	3,745	7,276	588,100
303	United Mutual	" "	336	3,800	528,300
304	Victory	" "	223	2,000	309,365
305	County	Haddonfield	18	261	182,500
306	Elizabeth Haddon	"	1,295	2,400	282,600
307	Indian King	"	5,613	3,750	176,470
308	John Estaugh	"	13,077	1,961	125,050
309	Mutual	"	357	.....	939,378
310	Approved	Haddon Heights	794	2,318	53,200
311	Haddon Heights	" "	1,699	23,000	681,050
312	Our Town	" "	4,879	19,743	174,450
313	Victory	" "	2,679	7,170	227,800
314	Glen	Laurel Springs	160	.....	66,535
315	Laurel Springs	" "	1,432	4,900	201,717
316	Lawnside Mutual	Lawnside	486	1,871	138,701
317	United Towns	Lindenwold	2,051	.....	419,600
318	Mutual	Magnolia	4,484	259	316,275
319	Greater Municipality	Merchantville	1,951	.....	119,200
320	Home	"	5,533	.....	369,300
321	Merchantville	"	2,106	25,000	866,477
322	Pensauken	"	3,559	.....	228,500
323	Black Horse Pike	Mt. Ephraim	128	101	56,950

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$10,441	$32,774	$1,698	$645	$129,328	269
.....	9,915	33,868	5,058	1,842	404,639	270
.....	11,053	23,306	4,033	563	127,483	271
.....	2,950	19,535	2,427	655	161,537	272
.....	8,925	66,922	7,875	1,462	325,129	273
.....	13,642	25,917	3,183	1	170,139	274
.....	43,065	132,677	17,767	1,348	956,748	275
.....	32,745	117,272	8,055	2,266	450,001	276
$23,025	10,905	100,339	31,249	2,267	479,092	277
.....	18,600	.....	2,353	100	304,639	278
32,660	14,165	44,299	8,890	157	331,719	279
38,250	45,230	81,953	3,245	1,956	474,468	280
.....	10,217	41,622	10,747	693	221,606	281
106,925	10,945	96,559	12,448	1,655	520,142	282
.....	3,020	14,114	946	462	91,028	283
.....	11,685	58,546	5,808	20,399	237,021	284
.....	13,995	55,374	10,067	992	257,423	285
.....	4,105	27,360	1,723	4	132,514	286
.....	12,331	40,925	4,873	1,387	365,999	287
2,000	3,450	67,264	5,225	432	287,539	288
.....	5,515	16,399	3,616	41	127,132	289
.....	18,050	30,395	12,380	921	292,456	290
165,400	39,514	220,628	22,321	52,765	898,593	291
7,553	17,355	14,316	3,350	352	187,641	292
3,200	26,790	94,765	15,555	432	784,727	293
.....	18,605	22,724	9,424	36	347,417	294
5,077	29,714	59,932	10,121	3,209	765,475	295
.....	31,955	59,572	12,591	62	405,997	296
.....	7,620	14,979	4,450	157	143,452	297
9,315	26,645	68,145	4,499	3	614,727	298
.....	4,518	8,494	5,376	590	117,099	299
.....	2,429	15,107	5,393	61	82,979	300
.....	2,300	139,699	32,052	979	697,581	301
.....	4,400	107,438	20,052	219	731,230	302
.....	3,300	55,346	15,797	774	607,653	303
6,900	12,924	56,763	5,151	468	393,794	304
20,175	9,035	50,156	5,329	888	268,362	305
5,400	17,463	83,625	4,943	624	398,350	306
.....	31,565	16,006	3,855	4,272	241,531	307
16,650	40,835	47,467	5,181	5,881	256,102	308
.....	44,745	57,111	22,890	481	1,064,962	309
.....	5,661	5,703	1,137	.....	68,813	310
13,550	30,000	98,321	15,380	11,925	874,925	311
4,000	34,975	55,691	5,710	205	299,653	312
27,700	10,225	96,432	2,111	2,645	376,762	313
.....	7,172	22,121	5,880	1,502	103,370	314
2,000	18,864	48,425	10,209	98	287,645	315
.....	2,592	4,830	26,088	601	175,169	316
.....	27,850	244,844	35,350	11,320	741,015	317
.....	16,807	93,056	22,359	401	453,641	318
.....	30,226	88,289	7,795	1,023	248,484	319
8,440	14,355	200,284	17,434	3,651	618,997	320
.....	42,600	416,931	19,012	5,199	1,377,325	321
.....	22,545	106,887	6,236	3,103	370,830	322
6,350	2,850	30,188	2,174	14	98,755	323

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES — Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Camden County—Continued					
269	River Avenue	Camden	$93,306			$1,600
270	Rosedale	"	240,558			52,700
271	Royden	"	81,810			1,900
272	Saint Bernard	"	121,800			
273	South Camden	"	212,328			
274	South End	"	121,212			
275	South Ward No. 2	"	664,500			42,500
276	Spartan	"	300,726			
277	Stockton	"	315,645	$671		
278	Stone Harbor	"	228,372			
279	Surety	"	240,954			
280	Terminal	"	352,443			
281	Transportation	"	165,633			6,700
282	Twentieth Century	"	253,098			35,800
283	Union	"	53,805			
284	Victor	"	137,658			14,550
285	Victoria	"	131,064			39,000
286	Walt Whitman	"	86,814			1,000
287	Westfield	"	178,788			12,200
288	West Jersey Mutual	"	173,694			
289	**Yorkship Square**	"	83,403			
290	Progressive	Chesilhurst	207,876			
291	Clementon	Clementon	449,718			163,600
292	Camden County	Collingswood	134,931			
293	Collingswood	"	508,164			58,450
294	Greater Collingswood	"	220,386			15,000
295	Integrity	"	518,933			33,200
296	Knight Park	"	276,507			
297	Vineyard	"	102,915			2,600
298	West Collingswood	"	436,107			
299	Glendora	Glendora	56,652			
300	Big Timber	Gloucester City	60,593			2,000
301	Gloucester City	" "	457,709			5,900
302	Improvement	" "	454,398			
303	United Mutual	" "	314,478			
304	Victory	" "	243,794			33,350
305	County	Haddonfield	142,938			
306	Elizabeth Haddon	"	278,082			
307	Indian King	"	181,098			
308	John Estaugh	"	196,526			
309	Mutual	"	821,556			
310	Approved	Haddon Heights	53,268			
311	Haddon Heights	" "	516,372			61,475
312	Our Town	" "	222,414			
313	Victory	" "	234,741			17,400
314	Glen	Laurel Springs	56,700			10,550
315	Laurel Springs	" "	206,403			
316	Lawnside Mutual	Lawnside	103,191			19,800
317	United Towns	Lindenwold	475,878			62,700
318	Mutual	Magnolia	289,527			15,500
319	Greater Municipality	Merchantville	172,092			
320	Home	"	301,950			
321	Merchantville	"	742,911			73,220
322	Pensauken	"	240,249			
323	Black Horse Pike	Mt. Ephraim	52,023			

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	$65	.....	$6,970	.....	$24,108	$3,279	$129,328	269
.....	.....	512	.....	36,500	$1,733	60,271	12,365	404,639	270
.....	.....	53	.....	13,000	198	14,065	16,457	127,483	271
.....	.....	270	.....	.....	.....	26,671	12,796	161,537	272
$249	.....	178	.....	36,000	1,929	49,104	25,341	325,129	273
158	.....	50	.....	8,400	266	27,657	12,396	170,139	274
16	.....	1,854	.....	.....	2,500	185,331	60,047	956,748	275
.....	.....	580	.....	44,200	4,971	67,295	32,229	450,001	276
.....	$10,650	799	.....	27,000	11,791	45,571	66,965	479,092	277
.....	.....	320	.....	.....	.....	73,288	2,659	304,639	278
.....	.....	837	.....	4,000	102	73,514	12,312	331,719	279
.....	.....	440	.....	.....	.....	88,273	33,312	474,468	280
.....	.....	169	.....	1,000	.....	29,503	18,601	221,606	281
.....	65,470	1,033	.....	83,000	1,135	55,770	24,836	520,142	282
.....	.....	155	.....	5,900	14,569	12,461	4,138	91,028	283
.....	.....	168	.....	24,010	5,426	31,451	23,758	237,021	284
.....	2,000	184	.....	33,000	1,549	15,214	35,412	257,423	285
.....	.....	204	.....	12,000	9,424	13,587	9,485	132,514	286
.....	53,885	752	.....	56,150	.....	46,838	17,386	365,999	287
8	.....	663	.....	29,800	12,869	43,668	26,837	287,539	288
264	1,904	165	.....	11,500	2,560	18,316	9,020	127,132	289
175	.....	786	.....	.....	.....	74,158	9,461	292,456	290
10,559	6	585	.....	102,953	.....	.....	171,172	898,593	291
604	.....	366	.....	284	189	40,789	10,478	187,641	292
.....	.....	1,034	.....	37,000	2,336	122,064	55,679	784,727	293
163	.....	239	.....	32,700	1,592	58,873	18,464	347,417	294
155	.....	1,712	.....	39,000	244	141,714	30,517	765,475	295
152	.....	323	.....	15,000	29	83,494	30,492	405,997	296
30	.....	217	.....	13,500	22	20,499	3,669	143,452	297
.....	.....	812	.....	36,000	88	111,813	29,907	614,727	298
.....	38,494	646	.....	5,800	.....	14,657	850	117,099	299
.....	.....	.....	.....	6,000	110	9,043	5,233	82,979	300
.....	.....	472	.....	57,926	250	94,413	80,911	697,581	301
.....	114,200	1,177	.....	.....	644	107,857	52,954	731,230	302
.....	143,400	605	.....	38,500	3,980	99,256	7,434	607,653	303
.....	.....	850	.....	30,600	565	74,386	10,249	393,794	304
103	.....	141	.....	40,000	22,807	37,068	25,305	268,362	305
.....	.....	340	.....	17,500	352	75,999	26,077	398,350	306
.....	.....	528	.....	.....	.....	49,392	10,513	241,531	307
.....	.....	508	.....	.....	623	47,062	11,383	256,102	308
678	.....	974	.....	.....	16	216,190	25,548	1,064,962	309
.....	.....	52	.....	.....	.....	10,812	4,681	68,813	310
.....	.....	271	.....	140,003	4,471	137,371	14,962	874,925	311
.....	.....	469	.....	.....	4,565	47,562	24,643	299,653	312
125	.....	2,233	.....	39,948	383	59,614	22,318	376,762	313
.....	.....	152	.....	100	5,552	13,146	17,170	103,370	314
.....	.....	183	.....	8,002	.....	65,699	7,358	287,645	315
.....	2,034	99	.....	9,700	.....	22,778	17,567	175,169	316
.....	.....	1,129	.....	16,000	23,241	109,123	52,944	741,015	317
.....	.....	234	.....	30,300	2,114	51,005	64,961	453,641	318
.....	.....	178	.....	17,750	49	34,405	24,010	248,484	319
219	.....	1,530	.....	82,721	101,790	29,399	101,388	618,997	320
.....	.....	3,679	.....	168,500	101,269	91,767	195,979	1,377,325	321
.....	.....	290	.....	37,523	3,928	43,293	45,547	370,830	322
.....	.....	13	.....	1,800	18,658	9,261	17,000	98,755	323

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Camden County—Continued								
269	River Avenue	1,292	304	.....	.....	.....	.....	8	2
270	Rosedale	3,412	332	.....	.....	.....	.....	264	50
271	Royden	1,106	192	.....	.....	.....	.....	10	6
272	Saint Bernard	1,630	236	.....	.....	.....	.....	.....	.....
273	South Camden	2,782	406	.....	.....	.....	.....	.....	.....
274	South End	1,433	226	.....	.....	.....	.....	.....	.....
275	South Ward No. 2	8,438	840	.....	.....	.....	.....	213	34
276	Spartan	4,063	407	.....	.....	.....	.....	.....	.....
277	Stockton	3,728	392	.....	.....	.....	.....	.....	.....
278	Stone Harbor	3,478	389	.....	.....	.....	.....	.....	.....
279	Surety	3,756	331	.....	.....	.....	.....	.....	.....
280	Terminal	4,328	386	.....	.....	.....	.....	.....	.....
281	Transportation	2,318	288	.....	.....	.....	.....	34	7
282	Twentieth Century	3,588	288	.....	.....	.....	.....	179	21
283	Union	1,479	111	.....	.....	.....	.....	.....	.....
284	Victor	1,673	207	.....	.....	.....	.....	73	36
285	Victoria	1,719	227	.....	.....	.....	.....	195	52
286	Walt Whitman	1,250	152	.....	.....	.....	.....	5	4
287	Westfield	2,287	290	.....	.....	.....	.....	61	11
288	West Jersey Mutual	2,210	196	.....	.....	.....	.....	.....	.....
289	Yorkship Square	1,131	188	.....	.....	.....	.....	.....	.....
290	Progressive	2,993	563	.....	.....	.....	.....	.....	.....
291	Clementon	5,307	782	.....	.....	.....	.....	818	63
292	Camden County	2,231	319	.....	.....	.....	.....	.....	.....
293	Collingswood	7,537	985	.....	.....	.....	.....	292	86
294	Greater Collingswood	3,057	285	.....	.....	.....	.....	75	14
295	Integrity	7,402	610	.....	.....	.....	.....	166	35
296	Knight Park	3,543	420	.....	.....	.....	.....	.....	.....
297	Vineyard	2,223	204	.....	.....	.....	.....	26	3
298	West Collingswood	6,347	514	.....	.....	.....	.....	.....	.....
299	Glendora	855	150	.....	.....	.....	.....	.....	.....
300	Big Timber	887	200	.....	.....	.....	.....	10	2
301	Gloucester City	5,772	546	.....	.....	.....	.....	30	6
302	Improvement	6,011	623	.....	.....	.....	.....	.....	.....
303	United Mutual	5,041	500	.....	.....	.....	.....	.....	.....
304	Victory	3,607	534	.....	.....	.....	.....	167	23
305	County	1,994	174	.....	.....	.....	.....	.....	.....
306	Elizabeth Haddon	3,726	268	.....	.....	.....	.....	.....	.....
307	Indian King	2,519	198	.....	.....	.....	.....	.....	.....
308	John Estaugh	2,383	190	.....	.....	.....	.....	.....	.....
309	Mutual	11,942	1,112	.....	.....	.....	.....	.....	.....
310	Approved	804	112	.....	.....	.....	.....	.....	.....
311	Haddon Heights	7,677	568	.....	.....	.....	.....	308	39
312	Our Town	2,864	400	.....	.....	.....	.....	.....	.....
313	Victory	3,156	262	.....	.....	.....	.....	87	20
314	Glen	697	87	.....	.....	.....	.....	53	7
315	Laurel Springs	5,364	317	.....	.....	.....	.....	.....	.....
316	Lawnside Mutual	1,202	218	.....	.....	.....	.....	99	32
317	United Towns	5,976	813	.....	.....	.....	.....	314	49
318	Mutual	3,816	388	.....	.....	.....	.....	78	13
319	Greater Municipality	2,378	306	.....	.....	.....	.....	.....	.....
320	Home	3,478	451	.....	.....	.....	.....	.....	.....
321	Merchantville	8,251	876	.....	.....	.....	.....	366	149
322	Pensauken	3,152	291	.....	.....	.....	.....	.....	.....
323	Black Horse Pike	749	105	.....	.....	.....	.....	.....	.....

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
1,300	71	235	S.	$1.00 m.	$200	6	$0.05 b	.....	269
3,676	190	192	S.	1.00 m.	200	6	.....	.....	270
1,116	66	132	S.	1.00 m.	200	6	.05 b	$0.05 b	271
1,630	68	168	S.	1.00 m.	200	6	.....	.....	272
2,782	152	254	S.	.50 m. & 1.00 m.	200	6	.05 b	.....	273
1,433	115	111	S.	1.00 m.	200	6	.....	.....	274
8,651	424	450	S.	1.00 m.	200	6	.05 b	.....	275
4,063	127	280	S.	1.00 m.	200	6	.05 b	.....	276
3,728	175	217	S.	1.00 m.	200	6	.05 b	.....	277
3,478	119	270	S.	1.00 m.	200	6	.05 b	.....	278
3,756	108	223	S.	1.00 m.	200	6	.075 b	.....	279
4,328	175	211	S.	1.00 m.	200	6	.....	.....	280
2,352	109	186	S.	1.00 m.	200	6	.025 b	.....	281
3,767	89	220	S.	1.00 m.	200	6	.05 b	.....	282
1,479	44	67	S.	.50 m.	100	6	.05 b	.....	283
1,746	78	165	S.	1.00 m.	200	6	.07½ b	.07½ b	284
1,914	116	163	S.	1.00 m.	200	6	.05 b	.....	285
1,255	60	96	S.	1.00 m.	200	6	.05 b	.....	286
2,348	171	130	S.	1.00 m.	200	6	.....	.....	287
2,210	95	101	S.	1.00 m.	200	6	.05 b	.....	288
1,131	88	100	S.	1.00 m.	200	6	.025 b	.....	289
2,993	191	372	S.	1.00 m.	200	6	.....	.....	290
6,125	324	521	S.	1.00 m.	200	6	.07 b	.07 b	291
2,231	95	224	S.	1.00 m.	200	6	.05 b	.....	292
7,829	362	709	S.	1.00 m.	200	6	.05 b	.05 b	293
3,132	160	139	S.	1.00 m.	200	6	.05 b	.....	294
7,568	208	437	S.	1.00 m.	200	6	.05 b	.....	295
3,543	164	256	S.	1.00 m.	200	6	.05 b	.....	296
2,249	59	148	S.	1.00 m.	200	6	.....	.....	297
6,347	229	285	S.	1.00 m.	200	6	.....	.....	298
855	80	70	S.	1.00 m.	200	6	.075 b	.....	299
897	48	154	S.	1.00 m.	200	6	.10 b	.....	300
5,802	195	357	S.	1.00 m.	200	6	.05 b	.05 b	301
6,011	301	322	S.	1.00 m.	200	6	.05 b	.....	302
5,041	339	161	S.	1.00 m.	200	6	.05 b	.....	303
3,774	229	328	S.	1.00 m.	200	6	.05 b	.....	304
1,994	87	87	S.	1.00 m.	200	6	.05 b	.....	305
3,726	101	167	S.	1.00 m.	200	6	.05 b	.....	306
2,519	94	104	S.	1.00 m.	200	6	.05 b	.05 b	307
2,383	75	115	S.	1.00 m.	200	6	.07½ b	.07½ b	308
11,942	424	688	S.	1.00 m.	200	6	.05 b	.....	309
804	34	78	S.	1.00 & 2.00 m.	200	6	.05 b	.05 b	310
7,985	258	349	S.	1.00 m.	200	6	.025 b	.....	311
2,864	118	282	S.	1.00 m.	200	6	.05 b	.....	312
3,243	110	172	S.	1.00 m.	200	6	.05 b	.....	313
750	38	56	S.	1.00 m.	200	6	.075 b	.05 b	314
5,364	135	182	S.	.50 m.	100	6	.075 b	.....	315
1,301	90	160	S.	1.00 m.	200	6	.05 b	.....	316
6,290	262	600	S.	1.00 m.	200	6	.07½ b	.07½ b	317
3,894	199	202	S.	1.00 m.	200	6	.05 b	.05 b	318
2,378	101	205	S.	1.00 m.	200	6	.075 b	.....	319
3,478	228	223	S.	1.00 m.	200	6	.045 b	.....	320
8,617	315	710	S.	1.00 m.	200	6	.....	.....	321
3,152	126	165	S.	1.00 m.	200	6	.05 b	.....	322
749	36	69	S.	1.00 m.	200	6	.15 b	.....	323

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
George H. Jacobs	Alvin G. Moock	201 E. Haddon Ave., Oaklyn, N. J.	324
J. Edward Fagen	Nathan S. Batten	41 E. Bettlewood Ave., Oaklyn, N. J.	325
Albert E. Scheflen	E. Durell Parker	14 Alexander Ave., Merchantville, N. J.	326
T. Phillips Brown	William G. Rudolph	Clementon, N. J.	327
Henry M. Evans	L. Warren Briggs	Runnemede, N. J.	328
T. Philips Brown	Albert S. Adams, Jr.	Somerdale, N. J.	329
Sydney T. Smith	L. E. Gardiner	Box 56, Stratford, N. J.	330
Edward R. Deibert	Herman W. Dotts	R. F. D. Laurel Springs, N. J.	331
Aaron Heine	Thomas A. Fanelli	Atco, N. J.	332
William B. Knight	Edward J. Bittle	Berlin, N. J.	333
Rocco Palese	Matthew Simone	West Berlin, N. J.	334
Ralph N. Kellam	Harry J. Mayer	308 Toledo Ave., Westmont, N. J.	335
William B. Kramer	Louis F. Medara	204 Powelton Ave., Woodlynne, N. J.	336
Robert Bright	Leaming M. Rice	2310 Central Ave., Wildwood, N. J.	337
W. H. Campbell, Jr.	E. O. Howell, Jr.	Cape May Court House, N. J.	338
J. Spicer Leaming	Lewis T. Stevens	518 Washington St., Cape May, N. J.	339
Samuel F. Eldredge	William R. Sheppard	223 Decatur St., Cape May, N. J.	340
Palmer M. Way	H. M. Roorbach	Cape May Court House, N. J.	341
*Jesse D. Ludlam	Harry S. Douglass	Cape May Court House, N. J.	342
*Jesse D. Ludlam	Charles J. Meerwald	916 Park Ave., Collingswood, N. J.	343
William H. Campbell, Jr.	Harry A. Morris	521 Eighth St., Ocean City, N. J.	344
Andrew C. Boswell	Henry W. Townsend	813 Central Ave., Ocean City, N. J.	345
.....	Charles R. Stilwell	Title & Trust Bldg., Ocean City, N. J.	346
*Jesse D. Ludlam	Benjamin S. Royles	107 E. Young Ave., Wildwood, N. J.	347
Charles K. Landis, Jr.	Hiram C. Love	4600 Landis Ave., Sea Isle City, N. J.	348
Charles K. Landis, Jr.	Irving Fitch	4311 Landis Ave., Sea Isle City, N. J.	349
Palmer M. Way	E. J. Rubright	South Seaville, N. J.	350
*Jesse D. Ludlam	Fred W. Wetzler	243—88th St., Stone Harbor, N. J.	351
George D. Richards	E. M. Brown	Tuckahoe, N. J.	352
Charles K. Landis, Jr.	George R. McCullough	Com'w'th Ave. & Sherman Rd., Strathmere	353
*Dean P. Zeller	E. Bert Weaver	214 E. Pine Ave., Wildwood, N. J.	354
Harry Tenenbaum	Harold J. Fox	Wildwood Title & Trust Bldg., Wildwood, N. J.	355
John Bright	Robert J. Kay	107 E. Wildwood Ave., Wildwood, N. J.	356
Robert Bright	Harold C. Patton	140 E. Taylor Ave., Wildwood, N. J.	357
Irving Shenberg	R. Leonard Byrne	3910 Boardwalk, Wildwood, N. J.	358
Palmer M. Way	Edwin G. Middleton	123 E. Buttercup Road, Wildwood Crest, N. J.	359
*Jacob S. Levin	Jacob H. Milstein	Woodbine, N. J.	360
Albert R. McAllister	Barton F. Sharp	4 N. Laurel St., Bridgeton, N. J.	361
Frank R. Bacon	Thelma E. Bacon	Bridgeton, N. J.	362
Joseph H. Powell	Clara E. C. Veale	56 E. Commerce St., Bridgeton, N. J.	363
J. Brodie McGear	J. Warren Miller	26 S. Laurel St., Bridgeton, N. J.	364
John A. Casarow	John W. Morris	81 York St., Bridgeton, N. J.	365
F. A. Stanger, Jr.	Maurice C. Cresse	Bridgeton, N. J.	366
Harry R. Waltman	C. B. Conover	106 South 4th St., Millville, N. J.	367
Israel Davidow	Harry E. Heintz	10th & Main St., Millville, N. J.	368
J. Roy Oliver	W. R. Goodwin	Cassel Bldg., Millville, N. J.	369
H. R. Waltman	Walter H. Felmey	114 Sassafras St., Millville, N. J.	370

* Conveyancer.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Camden County—Continued				
324	Bettle-Ridge	Oaklyn	$2,007	$1,301	$75,500
325	Oaklyn	"	3,278	.....	159,200
326	Wellwood	Pensauken Township	12,144	5,089	169,800
327	Signal Hill	Pine Hill Borough	59	16	85,300
328	Runnemede	Runnemede	119	1,020	36,150
329	Somerdale	Somerdale	1,004	.....	13,900
330	Greater Stratford	Stratford	3,463	10,288	70,600
331	Kirkwood	Voorhees Township	23,187	990	81,200
332	Waterford Township	Waterford Township	1,444	.....	45,300
333	Watsontown	Watsontown	1,174	645	83,150
334	Italian	West Berlin	108	.....	16,000
335	Westmont	Westmont	11,770	.....	245,650
336	Wood-Lynne	Wood-Lynne	2,759	.....	162,400
	Totals		$755,693	$499,286	$37,421,370
	Cape May County				
337	Anglesea	Anglesea	$1,000	$5,700	$196,225
338	Security	Avalon	217	2,000	231,975
339	Cape May	Cape May	133	.....	687,250
340	Hydrangea	" "	10,168	1,946	184,450
341	Cape May County	Cape May Court House	1,943	3,500	166,100
342	Mechanics and Laborers	" " " "	2,087	9,000	441,150
343	Dennisville	Dennisville	871	3,500	209,400
344	Home	Ocean City	2,448	6,582	421,281
345	Ocean City	" "	10,440	11,420	691,710
346	Seashore	" "	14,000	.....	1,065,200
347	Middle	Rio Grande	347	476	34,000
348	Sea Isle City	Sea Isle City	1,650	.....	258,727
349	Tradesmen's	" " "	4,360	.....	106,700
350	South Seaville	South Seaville	338	1,625	74,200
351	Sturdy	Stone Harbor	1,727	2,878	146,000
352	Tuckahoe	Tuckahoe	1,020	2,744	285,200
353	Strathmere	Upper, Township of,	6,000	2,500	91,900
354	West Wildwood	West Wildwood	90	195	64,950
355	City of Wildwood	Wildwood	960	.....	124,200
356	Five Mile Beach	"	26,457	15,000	746,000
357	Holly Beach City	"	5,135	3,375	245,350
358	Seacrest	"	903	66	130,788
359	Wildwood Crest	Wildwood Crest	2,708	1,500	180,400
360	Woodbine	Woodbine	5,597	4,619	153,100
	Totals		$100,599	$78,626	$6,936,256
	Cumberland County				
361	Bridgeton	Bridgeton	$12,760	$5,000	$262,125
362	Cohanzick	"	263	13,491	270,400
363	Cumberland	"	1,235	20,240	236,750
364	Equitable	"	20,748	6,500	334,000
365	Planners	"	2,341	5,000	58,300
366	Young Men's	"	7,716	36,000	814,500
367	Columbian Perpetual	Millville	120	.....	474,750
368	Hope	"	449	4,169	699,600
369	Institute	"	11	5,000	754,481
370	Protected	"	4,996	4,500	192,775

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$2,796	$12,358	$1,096	.....	$95,058	324
$11,900	5,425	39,500	3,835	$1,038	224,176	325
.....	13,170	71,924	6,223	906	279,256	326
.....	11,568	25,257	2,434	331	124,965	327
2,800	865	22,391	2,487	45	65,877	328
.....	250	7,263	2,390	636	25,443	329
4,100	6,775	27,253	2,827	405	125,711	330
4,018	4,900	13,075	2,436	.....	129,806	331
.....	6,635	22,336	4,342	148	80,205	332
.....	7,125	28,895	4,577	28	125,594	333
500	100	9,468	1,392	.....	27,568	334
7,035	4,110	82,941	20,063	982	372,551	335
.....	7,755	54,773	6,465	440	234,592	336
$1,152,509	$2,429,986	$10,215,668	$1,355,461	$394,644	$54,224,617	
$33,700	$6,965	$9,213	$4,082	$3,501	$260,386	337
.....	5,140	11,000	5,771	1,561	257,664	338
2,000	9,925	57,868	53,137	3,311	813,624	339
.....	3,800	6,507	10,578	599	218,048	340
.....	6,733	14,926	7,203	1,594	201,999	341
13,450	26,375	19,500	8,666	2,079	522,307	342
.....	10,069	31,009	4,665	300	259,814	343
46	21,402	92,545	80,582	1,668	626,554	344
95,364	24,525	126,683	70,734	7,855	1,038,731	345
.....	151,917	15,157	40,663	310	1,287,247	346
.....	2,789	1,397	2,177	150	41,336	347
.....	12,506	32,250	12,646	2,578	320,357	348
.....	3,536	26,654	9,174	578	151,002	349
.....	8,806	10,601	2,879	1,092	99,541	350
.....	22,560	.....	7,982	2,909	184,056	351
15,890	10,925	28,273	7,027	287	351,366	352
.....	28,329	15,417	2,623	410	147,179	353
.....	700	4,110	8,654	1,372	80,071	354
.....	12,170	.....	5,938	1,639	144,907	355
8,500	48,250	53,336	11,467	5,465	914,475	356
2,250	24,909	21,384	11,152	171	313,726	357
.....	32,641	29,542	14,078	576	208,594	358
.....	8,150	20,711	5,429	242	219,140	359
.....	20,848	5,678	5,473	405	195,720	360
$171,200	$503,970	$633,761	$392,780	$40,652	$8,857,844	
$2,650	$14,020	$10,910	$6,139	$28,881	$342,485	361
38,250	15,100	15,013	7,848	348	360,713	362
.....	12,265	6,967	4,437	.....	281,894	363
3,600	14,535	27,115	5,034	.....	411,532	364
.....	8,575	8,400	2,292	.....	84,908	365
.....	68,100	59,703	8,706	.....	994,725	366
.....	.....	50,619	31,390	272	557,151	367
14,700	150	185,188	62,717	2,033	969,006	368
.....	3,000	109,410	48,478	1,165	921,545	369
29,838	6,022	87,752	9,109	762	335,754	370

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Camden County—Continued					
324	Bettle-Ridge	Oaklyn	$72,954	.....	.....	.....
325	Oaklyn	"	125,337	.....	.....	$10,200
326	Wellwood	Pensauken Township	141,708	.....	.....	.....
327	Signal Hill	Pine Hill Borough	95,121	.....	.....	.....
328	Runnemede	Runnemede	33,633	.....	.....	480
329	Somerdale	Somerdale	17,802	.....	.....	.....
330	Greater Stratford	Stratford	84,942	.....	.....	.....
331	Kirkwood	Voorhees Township	94,665	.....	.....	.....
332	Waterford Township	Waterford Township	48,294	.....	.....	3,000
333	Watsontown	Watsontown	90,372	.....	.....	.....
334	Italian	West Berlin	12,060	.....	.....	.....
335	Westmont	Westmont	203,547	.....	.....	.....
336	Wood-Lynne	Wood-Lynne	151,464	.....	.....	.....
	Totals		$33,773,453	$28,771	.....	$1,613,890
	Cape May County					
337	Anglesea	Anglesea	$146,892	.....	.....	.....
338	Security	Avalon	138,732	.....	.....	$26,000
339	Cape May	Cape May	569,196	.....	.....	.....
340	Hydrangea	" "	167,928	.....	.....	.....
341	Cape May County	Cape May Court House	152,098	.....	.....	.....
342	Mechanics and Laborers	" " " "	386,640	.....	.....	.....
343	Dennisville	Dennisville	187,980	.....	.....	.....
344	Home	Ocean City	321,762	.....	.....	107,120
345	Ocean City	" "	515,160	.....	.....	227,312
346	Seashore	" "	880,146	.....	.....	.....
347	Middle	Rio Grande	30,105	.....	.....	.....
348	Sea Isle City	Sea Isle City	186,222	.....	.....	38,850
349	Tradesmen's	" " "	72,425	.....	.....	29,050
350	South Seaville	South Seaville	69,177	.....	.....	.....
351	Sturdy	Stone Harbor	133,836	.....	.....	.....
352	Tuckahoe	Tuckahoe	213,429	.....	.....	67,900
353	Strathmere	Upper, Township of,	106,326	.....	.....	600
354	West Wildwood	West Wildwood	36,437	.....	.....	13,600
355	City of Wildwood	Wildwood	96,186	.....	.....	.....
356	Five Mile Beach	"	600,063	.....	.....	.....
357	Holly Beach City	"	213,762	.....	.....	.....
358	Seacrest	"	125,208	.....	.....	.....
359	Wildwood Crest	Wildwood Crest	141,588	.....	.....	.....
360	Woodbine	Woodbine	148,722	.....	.....	.....
	Totals		$5,640,020	.....	.....	$510,432
	Cumberland County					
361	Bridgeton	Bridgeton	$264,948	.....	.....	.....
362	Cohanzick	"	283,722	.....	.....	.....
363	Cumberland	"	200,584	.....	.....	.....
364	Equitable	"	312,324	.....	.....	.....
365	Planners	"	67,614	.....	.....	.....
366	Young Men's	"	760,620	.....	.....	.....
367	Columbian Perpetual	Millville	347,305	.....	.....	.....
368	Hope	"	517,418	.....	.....	.....
369	Institute	"	486,940	.....	.....	$176,300
370	Protected	"	106,341	.....	.....	124,900

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	$83	.....	.....	.....	$14,166	$7,855	$95,058	324
.....	$304	211	.....	$44,515	$423	31,739	11,447	224,176	325
.....	40,648	106	.....	36,722	4,577	22,119	33,376	279,256	326
$38	.....	205	.....	2,600	.....	23,212	3,789	124,965	327
.....	.....	353	.....	8,750	5,199	5,275	12,187	65,877	328
.....	.....	4	$800	2,400	680	2,978	779	25,443	329
.....	.....	72	.....	4,250	43	23,451	12,953	125,711	330
.....	.....	110	.....	.....	.....	28,293	6,738	129,806	331
.....	.....	279	.....	4,200	3,003	9,404	12,025	80,205	332
.....	.....	273	.....	700	.....	28,828	5,421	125,594	333
.....	6,696	56	.....	.....	5,402	2,353	1,001	27,568	334
.....	.....	88	.....	24,160	53,404	35,089	56,263	372,551	335
33	.....	1,046	.....	16,600	15,877	37,183	12,389	234,592	336
$32,589	$895,964	$80,237	$800	$4,379,344	$1,042,305	$7,633,231	$4,744,033	$54,224,617	
$76	.....	$1,494	.....	$51,200	$175	$44,733	$15,816	$260,386	337
.....	.....	279	.....	47,471	580	40,282	4,320	257,664	338
.....	$76,800	568	.....	.....	1,323	108,828	56,909	813,624	339
.....	.....	236	.....	.....	.....	35,229	14,655	218,048	340
4	.....	1,734	.....	.....	.....	33,733	14,430	201,999	341
1,107	.....	954	.....	20,000	784	107,754	5,068	522,307	342
.....	4,400	523	.....	8,850	.....	53,750	4,311	259,814	343
.....	21,042	1,170	.....	34,366	18,443	67,864	54,787	626,554	344
59,513	.....	4,953	.....	32,615	500	98,677	100,001	1,038,731	345
.....	26,200	3,814	.....	34,400	.....	262,935	79,752	1,287,247	346
56	.....	190	.....	4,200	.....	4,088	2,697	41,336	347
570	.....	1,526	.....	8,800	20,099	31,176	33,114	320,357	348
.....	8,600	398	.....	4,500	10,143	2,003	23,883	151,002	349
7	205	215	.....	4,300	.....	18,484	7,153	99,541	350
.....	.....	223	.....	3,500	153	34,844	11,500	184,056	351
.....	.....	833	.....	8,000	2,137	50,322	8,745	351,366	352
259	.....	257	.....	.....	30	31,808	7,899	147,179	353
.....	.....	85	.....	14,237	429	6,073	9,210	80,071	354
.....	.....	192	.....	14,000	.....	31,029	3,500	144,907	355
.....	.....	2,642	.....	89,650	.....	184,966	37,154	914,475	356
.....	.....	1,090	.....	31,860	1,294	53,339	12,381	313,726	357
.....	.....	111	.....	9,500	13,817	39,135	20,823	208,594	358
.....	.....	525	.....	27,512	53	34,358	15,104	219,140	359
.....	.....	18	$400	.....	46	34,693	11,841	195,720	360
$61,592	$137,247	$24,030	$400	$448,961	$70,006	$1,410,103	$555,053	$8,857,844	
$8	.....	$479	.....	.....	$96	$62,055	$14,899	$342,485	361
.....	.....	281	.....	.....	.....	71,318	5,392	360,713	362
240	.....	178	.....	$4,000	.....	54,370	22,522	281,894	363
.....	.....	454	.....	.....	.....	85,595	13,159	411,532	364
158	.....	222	.....	.....	.....	12,116	4,798	84,908	365
.....	.....	1,224	.....	.....	.....	203,446	29,435	994,725	366
.....	$38,450	479	.....	54,100	12,869	70,448	33,500	557,151	367
.....	258,450	1,407	.....	36,000	.....	85,546	70,185	969,006	368
54,210	.....	1,359	.....	27,000	449	105,287	70,000	921,545	369
.....	.....	843	.....	31,971	10,591	37,520	23,588	335,754	370

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Camden County—Continued								
324	Bettle-Ridge	1,105	177						
325	Oaklyn	1,734	243					51	16
326	Wellwood	1,969	246						
327	Signal Hill	1,458	207						
328	Runnemede	447	98					3	1
329	Somerdale	243	39						
330	Greater Stratford	941	155						
331	Kirkwood	1,032	118						
332	Waterford Township	807	116					15	5
333	Watsontown	962	154						
334	Italian	126	21						
335	Westmont	2,278	388						
336	Wood-Lynne	2,050	327					73	24
	Totals	453,744	51,808	281	21			8,687	1,543
	Cape May County								
337	Anglesea	2,238	232						
338	Security	2,353	231					130	30
339	Cape May	7,917	727						
340	Hydrangea	2,054	219						
341	Cape May County	2,329	228						
342	Mechanics and Laborers	5,592	543						
343	Dennisville	2,562	267						
344	Home	4,087	329					535	74
345	Ocean City	6,491	495					1,137	65
346	Seashore	12,441	759						
347	Middle	615	90						
348	Sea Isle City	2,196	316					194	42
349	Tradesmen's	1,076	176					145	20
350	South Seaville	1,162	154						
351	Sturdy	1,779	254						
352	Tuckahoe	3,351	363					340	45
353	Strathmere	1,183	212					3	1
354	West Wildwood	482	96					68	21
355	City of Wildwood	1,402	146						
356	Five Mile Beach	8,183	633						
357	Holly Beach City	2,917	384						
358	Seacrest	1,456	168						
359	Wildwood Crest	2,003	210						
360	Woodbine	2,001	313						
	Totals	77,870	7,545					2,552	298
	Cumberland County								
361	Bridgeton	3,611	320						
362	Cohanzick	4,215	354						
363	Cumberland	3,154	275						
364	Equitable	4,507	353						
365	Planners	1,200	112						
366	Young Men's	10,743	763						
367	Columbian Perpetual	5,145	428					192	41
368	Hope	8,783	1,168					1,292	266
369	Institute	6,788	920					882	143
370	Protected	2,047	214					625	105

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
1,105	45	132	S.	$1.00 m.	$200	6	.....	.....	324
1,785	94	165	S.	1.00 m.	200	6	$0.05 b	.....	325
1,969	123	123	S.	1.00 m.	200	6	.075 b	.....	326
1,458	103	104	S.	1.00 m.	200	6	.07 b	.....	327
450	20	79	S.	1.00 m.	200	6	.075 b	.....	328
243	9	30	S.	1.00 m.	200	6	.05 b	.....	329
941	51	104	S.	1.00 m.	200	6	.075 b	.....	330
1,032	58	60	S.	1.00 m.	200	6	.05 b	.....	331
822	23	98	S.	1.00 m.	200	6	.10 b	.....	332
962	80	74	S.	1.00 m.	200	6	.07 b	.....	333
126	10	11	S.	1.00 m.	200	6	.....	.....	334
2,278	122	266	S.	1.00 m.	200	6	.025 b	.....	335
2,123	101	250	S.	1.00 m.	200	6	.025 b	.....	336
462,712	20,748	32,624							
2,238	126	106	S.	$1.00 m.	$200	6	$0.05 b	$0.05 b	337
2,483	128	133	S.	1.00 m.	200	6	.07 b	.07 b	338
7,917	265	462	S.	1.00 m.	200	6	2.00 a	2.00 a	339
2,054	77	142	S.	1.00 m.	200	6	2.00 a	2.00 a	340
2,329	66	162	S.	1.00 m.	200	6	.05 b	.05 b	341
5,592	195	348	S.	1.00 m.	200	6	2.00 a	.04 b	342
2,562	100	167	S.	1.00 m.	200	6	2.00 a	.50 a	343
4,622	165	238	S.	1.00 m.	200	6	.05 b	.05 b	344
7,628	229	331	S.	1.00 m.	200	6	.05 b	.05 b	345
12,441	366	393	S.	1.00 m.	200	6	.05 b	.05 b	346
615	32	58	S.	1.00 m.	200	6	.05 b	.05 b	347
2,390	180	178	S.	1.00 m.	200	6	.05 b	.05 b	348
1,221	51	145	S.	1.00 m.	200	6	.03½ b	.....	349
1,162	62	92	S.	1.00 m.	200	6	5.00 a	.....	350
1,779	104	150	S.	1.00 m.	200	6	.05 b	.05 b	351
3,691	147	261	S.	1.00 m.	200	6	5.00 a	.....	352
1,186	73	140	S.	1.00 m.	200	6	.03 b	.03 b	353
550	28	89	S.	1.00 m.	200	6	.05 b	.05 b	354
1,402	74	72	S.	1.00 m.	200	6	.05 b	.05 b	355
8,183	271	362	S.	1.00 m.	200	6	.05 b	.05 b	356
2,917	240	144	S.	1.00 m.	200	6	4.00 a	.....	357
1,456	79	89	S.	1.00 m.	200	6	.10 b	.10 b	358
2,003	90	120	S.	1.00 m.	200	6	.02½ b	.02½ b	359
2,001	159	154	S.	1.00 m.	200	6	4.00 a	.....	360
80,422	3,307	4,536							
3,611	97	223	S.	$1.00 m.	$200	6	.....	.....	361
4,215	138	216	S.	1.00 m.	200	6	.....	.....	362
3,154	120	155	S.	.90 m.	200	6	$0.06 b	$0.06 b	363
4,507	119	234	S.	1.00 m.	200	6	.....	.....	364
1,200	46	66	S.	1.00 & 2.00 m.	200	6	.05 b	.05 b	365
10,743	308	455	S.	1.00 m.	200	6	.....	.....	366
5,337	158	311	S.	1.00 m.	200	6	.....	.....	367
10,075	404	1,030	S.	1.00 m.	200	6	.....	.....	368
7,670	398	665	S.	1.00 m.	200	6	.....	.....	369
2,672	110	209	S.	.70 m.	200	6	.10 b	.10 b	370

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
*Clarence H. Reeves	John L. Kaufmann	1011 E. Main St., Millville, N. J.	371
Osborn V. Powell	Daniel A. Chew	Port Norris, N. J.	372
Benjamin Stevens	J. C. Schoonmaker	7 North 6th St., Vineland, N. J.	373
M. Joseph Greenblatt	W. Howard Sharp	12 North 6th St., Vineland, N. J.	374
S. Webster Hurd	George W. Hitchner	640 Landis Ave., Vineland, N. J.	375
Andrew L. Boylan	John P. Maher	66 High St., Belleville, N. J.	376
Harold A. Miller	Harvey B. Thompson	280 Washington Ave., Belleville, N. J.	377
Harry Griffinger	U. Samuel Abeles	60 North 5th St., Newark, N. J.	378
John De Graw	Wilbur C. Weyant	228 Washington Ave., Belleville, N. J.	379
John B. Brown	Louis G. Davenport	279 Little St., Belleville, N. J.	380
John De Graw	John P. Dailey	188 Division Ave., Belleville, N. J.	381
Nicholas La Vecchia	Morris W. Weinberg	Ramsey Ave., Hillside, N. J.	382
Walter M. Ceglowski	Charles Zalenski	101 Willow St., Bloomfield, N. J.	383
Edwin A. Rayner	Harry J. Schneider	25 Warren St., Bloomfield, N. J.	384
M. Harold Higgins	Joseph A. Bill	115 Willow St., Bloomfield, N. J.	385
Joseph Steiner	J. Elmer Bray	12 Clearfield Ave., Bloomfield, N. J.	386
Randolph C. Barrett	Spencer C. Hamilton, Jr.	231 Washington Ave., Glen Ridge, N. J.	387
Simon L. Fisch	Theodore Krohn	9 Clinton St., Newark, N. J.	388
F. R. & F. H. Pilch	Frank J. Hochstuhl, Jr.	477 Abingdon Ave., Bloomfield, N. J.	389
Lionel L. Meyers	Charles E. Curtis	61 Washington St., Bloomfield, N. J.	390
Theodore Krohn	Samuel J. Wortzel	9 Clinton St., Newark, N. J.	391
James P. Mylord	Frank L. Fisher	5 Broad St., Bloomfield, N. J.	392
Thomas J. Markey	Robert K. Campbell	35 Waverly Terrace, Bloomfield, N. J.	393
William H. Rawson	Fred J. Leiss	117 Lexington Ave., Bloomfield, N. J.	394
Robert W. Brady	Roswell W. Chandler	339 Bloomfield Ave., Caldwell, N. J.	395
John A. Booth	C. Willard Wands	309 Bloomfield Ave., Caldwell, N. J.	396
Philip D. Elliot	Arthur Jones	307 Bloomfield Ave., Caldwell, N. J.	397
Samuel W. Boardman, Jr.	Fred W. Jenkins	Pompton Ave., Cedar Grove, N. J.	398
Adam J. Rossbach	Frank P. Litter	22 Belmont Ave., Newark, N. J.	399
Theodore D. Gottlieb	Philip G. Wall	79 Eaton Place, East Orange, N. J.	400
Michael F. Judge	Thomas S. Judge	40 Coolidge Road, Maplewood, N. J.	401
Frederick P. Schenck	Edward L. Kent	500 Park Ave., East Orange, N. J.	402
J. Glenn Anderson	Godfrey K. Preiser	21 Washington St., East Orange, N. J.	403
Walter C. Ellis	Fred N. Moffat Jr.	25 Halsted St., East Orange, N. J.	404
Harry W. Lindeman	C. Ora Weeks	11 Hawthorne Place, East Orange, N. J.	405
J. Howard Conover	Frank J. Moufang	364 Main St., East Orange, N. J.	406
Charles B. Clancy	Walter H. Jackson	141 S. Grove St., East Orange, N. J.	407
Harry W. Lindeman	Clarence R. McKim	34 Prospect St., East Orange, N. J.	408
William E. Hampson	Harris B. Whitman	184 William St., East Orange, N. J.	409
Charles B. Clancy	Ira L. Calvert	62 Hedden Place, East Orange, N. J.	410
H. Warner Doremus	Arthur J. Jones	5 North 22d St., East Orange, N. J.	411
Samuel Dreskin	Harry Kalb	20 Branford Place, Newark, N. J.	412
William A. Calhoun	William A. Giblin	47 Llewellyn Ave., Bloomfield, N. J.	413
Andrew J. Whinery	A. Bruce Leslie	74 Dodd St., East Orange, N. J.	414
William V. Rafferty	John J. Dourney	716 Eagle Rock Ave., West Orange, N. J.	415
Nicholas Joya	Andrew J. Seidenschwarz	12 Cypress St., Maplewood, N. J.	416
Irving Silver	Israel Denholtz	147 Keer Ave., Newark, N. J.	417
A. R. & Howard Fitzsimons	Jacob Stein	Lefcourt Bldg., Newark, N. J.	418
Howard Peck	William H. DeCamp, Jr.	486 Central Ave., East Orange, N. J.	419
William E. Hampson	Harris B. Whitman	184 William St., East Orange, N. J.	420

* Conveyancer.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Cumberland County—Continued				
371	Security Perpetual	Millville	$32	.....	$459,675
372	Port Norris	Port Norris	1,318	.....	271,180
373	Fidelity	Vineland	1,510	$9,562	466,400
374	Landis	"	5,638	14,100	338,488
375	Mechanics No. 1	"	38,894	148,236	3,159,870
	Totals		$98,031	$271,798	$8,793,294
	Essex County				
376	Belleville	Belleville	$1,029	$1,809	$388,800
377	Central	"	4,014	.....	756,500
378	Clover	"	8,355	3,338	294,500
379	Home	"	1,780	2,000	1,043,936
380	Impartial	"	1,522	2,800	210,800
381	North Belleville	"	16,310	.....	515,100
382	Silver Lake	"	914	.....	367,400
383	American-Polish	Bloomfield	5,225	5,088	326,200
384	Bloomfield	"	12,566	10,362	914,850
385	Church	"	4,519	2,728	125,600
386	Concord	"	3,867	3,900	289,250
387	Constitution	"	2,321	110	248,000
388	Energetic	"	3,464	45	336,000
389	Essex County	"	9,559	.....	1,217,350
390	Glenwood	"	1,654	.....	90,800
391	Interurban	"	885	178	137,200
392	Merchants and Mechanics	"	2,175	317	521,900
393	North Center	"	968	4,020	74,200
394	Young Men's	"	1,336	.....	374,800
395	Caldwell	Caldwell	3,694	54,310	818,450
396	Grover Cleveland	"	2,089	2,420	156,500
397	West Essex	"	3,780	62	523,550
398	Cedar Grove	Cedar Grove	3,541	11,496	754,600
399	Amherst	East Orange	4,252	213	233,700
400	Apex	" "	4,017	270	242,500
401	Banner	" "	964	.....	261,700
402	Brick Church	" "	13,439	38,670	942,000
403	Carnegie	" "	4,561	2,200	107,300
404	Civic Centre	" "	3,818	6,450	349,650
405	Clarion	" "	4,460	2,175	394,800
406	East Orange	" "	18,640	3,500	988,500
407	Elmwood	" "	1,256	64	461,100
408	Fairway	" "	8,528	5,000	252,350
409	Hollywood	" "	6,922	781	1,084,850
410	Lackawanna	" "	7,266	189	953,650
411	Library	" "	1,055	51	135,300
412	Marvel	" "	573	.....	295,600
413	Park and Dodd	" "	21,594	3,000	488,150
414	Prospect-Watsessing	" "	7,838	15,140	831,450
415	Safeguard	" "	1,182	2,104	94,559
416	Shepherd	" "	91	8,444	197,800
417	Stronghold	" "	2,433	1,600	296,000
418	Suburban	" "	668	13	335,200
419	Third Ward	" "	13,341	.....	1,015,800
420	Triumph	" "	8,455	.....	910,150

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$2,500	$1,975	$63,564	$38,395	$284	$566,425	371
.....	25,857	800	40,119	4,511	343,785	372
.....	32,329	78,012	43,146	1,303	632,262	373
.....	64,050	18,755	10,611	603	452,245	374
.....	157,386	250,614	122,982	8,235	3,886,217	375
$91,538	$423,364	$972,822	$441,403	$48,397	$11,140,647	
.....	$4,603	$47,196	$23,017	$8,491	$474,945	376
.....	8,775	110,670	28,858	7,210	916,027	377
.....	6,665	44,852	17,241	3,644	378,595	378
.....	3,578	278,136	42,003	15,249	1,386,682	379
.....	4,020	57,168	1,739	2,132	280,181	380
$3,500	7,160	87,478	14,705	3,182	647,435	381
.....	11,907	102,629	54,776	6,593	544,219	382
.....	7,220	57,000	15,118	4,503	420,354	383
.....	15,033	203,807	36,260	6,472	1,199,350	384
.....	17,185	28,722	5,112	417	184,283	385
.....	7,342	28,180	16,399	4,815	353,753	386
.....	3,815	10,339	6,397	862	271,844	387
.....	9,410	228,751	33,334	1,204	612,208	388
51,500	15,177	89,367	17,897	3,519	1,404,369	389
.....	2,176	88,632	2,580	1,751	187,593	390
.....	5,630	24,439	11,806	1,033	181,171	391
.....	9,465	38,454	20,423	2,231	594,965	392
.....	2,690	7,732	1,012	364	90,986	393
.....	1,375	97,996	24,376	4,422	504,305	394
8,500	27,966	123,915	38,658	5,092	1,080,585	395
.....	9,746	40,779	11,784	2,656	225,974	396
61,960	3,335	71,072	5,415	36,764	705,938	397
25,300	4,518	61,078	22,227	4,812	887,572	398
.....	3,366	78,407	17,994	14,390	352,322	399
91,821	8,625	23,722	18,142	1,183	390,280	400
2,000	12,835	100,505	11,834	169	390,007	401
.....	44,908	199,884	41,976	3,749	1,284,626	402
.....	8,765	21,308	6,550	685	151,369	403
34,650	11,570	108,550	13,788	2,818	531,294	404
.....	13,337	41,278	21,375	4,479	481,904	405
.....	25,265	196,810	52,027	3,802	1,288,544	406
4,000	13,328	17,856	17,805	5,108	520,517	407
.....	9,087	65,075	8,666	6,344	355,050	408
.....	26,691	156,192	25,368	21,005	1,321,809	409
.....	14,335	132,767	14,681	10,275	1,133,163	410
.....	3,350	41,124	4,509	148	185,537	411
.....	6,535	165,661	21,574	357	490,300	412
.....	12,069	136,643	30,650	2,359	694,465	413
10,622	67,394	450,527	94,130	4,324	1,481,425	414
.....	2,969	27,089	14,809	1,295	144,007	415
.....	9,610	20,375	15,769	2,302	254,391	416
.....	3,900	4,337	23,977	1,371	333,618	417
.....	4,495	47,234	21,505	3,375	412,490	418
.....	19,478	200,729	9,676	1,354	1,260,378	419
.....	26,655	62,947	13,689	15,678	1,037,574	420

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Cumberland County—Continued					
371	Security Perpetual	Millville	$297,396			$71,300
372	Port Norris	Port Norris	241,196			
373	Fidelity	Vineland	351,508			101,250
374	Landis	"	345,990			26,200
375	Mechanics No. 1.	"	2,347,220		$13,020	759,150
	Totals		$6,931,126		$13,020	$1,259,100
	Essex County					
376	Belleville	Belleville	$288,141			$36,800
377	Central	"	507,912			236,400
378	Clover	"	237,528			42,100
379	Home	"	713,298			396,300
380	Impartial	"	185,819			18,200
381	North Belleville	"	384,357			115,100
382	Silver Lake	"	329,025			51,300
383	American-Polish	Bloomfield	265,428			69,400
384	Bloomfield	"	772,025			70,400
385	Church	"	138,830	$9,500		1,000
386	Concord	"	242,151			6,000
387	Constitution	"	213,326			2,000
388	Energetic	"	414,996			44,200
389	Essex County	"	996,113			
390	Glenwood	"	108,502			18,800
391	Interurban	"	127,308			13,750
392	Merchants and Mechanics	"	415,364			45,000
393	North Center	"	68,585			6,500
394	Young Men's	"	273,016			77,500
395	Caldwell	Caldwell	692,940			125,350
396	Grover Cleveland	"	157,270			17,800
397	West Essex	"	472,016			77,200
398	Cedar Grove	Cedar Grove	510,144			135,800
399	Amherst	East Orange	182,020			58,300
400	Apex	" "	196,224		$1,149	94,900
401	Banner	" "	216,220			95,200
402	Brick Church	" "	737,096	15,750		135,400
403	Carnegie	" "	113,695			5,000
404	Civic Centre	" "	339,185			11,950
405	Clarion	" "	300,447			67,500
406	East Orange	" "	829,334			92,700
407	Elmwood	" "	308,804			113,600
408	Fairway	" "	207,381			40,300
409	Hollywood	" "	705,597			321,600
410	Lackawanna	" "	617,243			299,400
411	Library	" "	117,600			21,100
412	Marvel	" "	303,477			88,450
413	Park and Dodd	" "	545,541			
414	Prospect-Watsessing	" "	967,332			124,900
415	Safeguard	" "	80,285			3,450
416	Shepherd	" "	172,870			6,000
417	Stronghold	" "	213,241			42,650
418	Suburban	" "	230,154			85,400
419	Third Ward	" "	676,840			122,850
420	Triumph	" "	533,715			218,100

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	$73,000	$866	.....	$31,950	$3,821	$59,266	$28,826	$566,425	371
.....	9,000	2,355	.....	17,400	441	71,614	1,779	343,785	372
.....	3,000	178	.....	47,150	2,881	48,294	78,001	632,262	373
.....	.....	174	.....	.....	.....	59,919	19,962	452,245	374
.....	.....	1,100	.....	.....	9,164	490,344	266,219	3,886,217	375
$54,616	$381,900	$11,599	.....	$249,571	$40,312	$1,517,138	$682,265	$11,140,647	
$738	.....	$1,486	$523	$47,752	$7,959	$61,833	$29,713	$474,945	376
690	.....	6,890	.....	30,000	4,706	69,832	59,597	916,027	377
35	.....	307	.....	12,000	18,252	45,153	23,220	378,595	378
.....	.....	1,610	.....	49,000	22,722	77,524	126,228	1,386,682	379
20	.....	.....	.....	19,400	19	30,885	25,838	280,181	380
1,761	.....	2,164	.....	60,000	110	52,967	30,976	647,435	381
1,088	.....	540	.....	20,500	32,248	.....	109,518	544,219	382
899	.....	507	.....	.....	6,682	50,438	27,000	420,354	383
157	.....	1,879	.....	66,715	45,899	155,493	86,782	1,199,350	384
1,086	.....	667	.....	2,000	6	14,365	16,829	184,283	385
540	.....	730	.....	15,500	2,947	70,407	15,478	353,753	386
2,744	.....	320	.....	.....	20	48,092	5,342	271,844	387
2,190	.....	1,297	.....	38,900	4,883	.....	105,742	612,208	388
11,644	.....	3,569	.....	42,500	49,722	246,770	54,051	1,404,369	389
.....	.....	1,642	.....	14,000	6,104	23,286	15,259	187,593	390
90	.....	30	.....	.....	5	18,329	21,659	181,171	391
37	.....	729	.....	15,000	1,465	96,147	21,223	594,965	392
335	.....	174	.....	1,500	12	9,017	4,863	90,986	393
4,063	$157	2,742	17	79,263	7,445	36,681	23,421	504,305	394
26	.....	2,378	.....	4,000	14,652	162,837	78,402	1,080,585	395
2,482	.....	185	.....	6,000	.....	25,401	16,836	225,974	396
140	.....	378	.....	47,500	10,307	40,000	58,397	705,938	397
.....	.....	869	.....	58,600	9,730	134,977	37,452	887,572	398
404	.....	1,068	10,625	29,000	12,036	7,408	51,461	352,322	399
115	.....	327	.....	30,000	6,235	31,421	29,909	390,280	400
2,404	.....	307	.....	10,000	7,489	23,030	35,357	390,007	401
142	.....	1,032	.....	86,062	76,353	135,556	97,235	1,284,626	402
35	.....	785	.....	8,500	258	14,246	8,850	151,369	403
2,048	45,338	417	.....	.....	.....	78,662	53,694	531,294	404
366	.....	554	.....	18,000	13,442	51,984	29,611	481,904	405
2,004	.....	986	.....	107,500	14,156	184,114	57,750	1,288,544	406
.....	.....	50	.....	8,000	613	74,611	14,839	520,517	407
3,028	.....	325	.....	61,944	972	18,107	22,993	355,050	408
.....	.....	489	.....	59,000	5,783	161,840	67,500	1,321,809	409
28	.....	185	.....	33,000	28,027	116,199	39,081	1,133,163	410
379	.....	196	.....	17,500	.....	18,619	10,143	185,537	411
7,896	.....	1,702	.....	.....	10,703	37,944	40,128	490,300	412
120	.....	339	.....	.....	225	102,161	46,079	694,465	413
.....	.....	253	.....	.....	73,047	146,346	169,547	1,481,425	414
1,768	.....	32	.....	16,708	14,647	10,063	17,054	144,007	415
8,541	.....	70	.....	.....	150	39,488	27,272	254,391	416
4,246	.....	187	.....	13,000	1,667	45,561	13,066	333,618	417
4,374	.....	102	.....	9,100	8,866	51,600	22,894	412,490	418
174	.....	55	.....	231,648	35,488	138,740	54,583	1,260,378	419
.....	.....	881	.....	93,000	4,500	155,278	32,100	1,037,574	420

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Cumberland County—Continued								
371	Security Perpetual	4,496	707	.....	.....	.....	.....	357	45
372	Port Norris	3,097	563	.....	.....	.....	.....	.....	.....
373	Fidelity	4,681	371	.....	.....	.....	.....	506	88
374	Landis	5,706	307	.....	.....	.....	.....	131	20
375	Mechanics No. 1.	33,276	4,290	.....	.....	498	427	3,796	498
	Totals	101,449	11,145	.....	.....	498	427	7,781	1,206
	Essex County								
376	Belleville	3,718	362	.....	.....	.....	.....	184	31
377	Central	7,887	407	.....	.....	.....	.....	1,182	95
378	Clover	3,694	316	.....	.....	.....	.....	211	49
379	Home	10,672	758	.....	.....	.....	.....	1,982	192
380	Impartial	3,106	352	.....	.....	.....	.....	91	19
381	North Belleville	5,010	678	.....	.....	.....	.....	576	110
382	Silver Lake	4,239	391	.....	.....	.....	.....	257	26
383	American-Polish	4,255	474	.....	.....	.....	.....	347	46
384	Bloomfield	9,822	597	.....	.....	.....	.....	352	46
385	Church	2,525	210	95	4	.....	.....	5	1
386	Concord	3,498	317	.....	.....	.....	.....	30	3
387	Constitution	3,581	194	.....	.....	.....	.....	10	2
388	Energetic	5,666	431	.....	.....	.....	.....	221	24
389	Essex County	15,060	1,375	.....	.....	.....	.....	.....	.....
390	Glenwood	1,933	228	.....	.....	.....	.....	94	26
391	Interurban	2,102	168	.....	.....	.....	.....	69	19
392	Merchants and Mechanics	6,338	516	.....	.....	.....	.....	225	22
393	North Center	1,566	189	.....	.....	.....	.....	33	7
394	Young Men's	3,698	409	.....	.....	.....	.....	388	69
395	Caldwell	8,989	455	.....	.....	.....	.....	627	57
396	Grover Cleveland	2,110	170	.....	.....	.....	.....	89	13
397	West Essex	5,680	625	.....	.....	.....	.....	386	55
398	Cedar Grove	7,949	421	.....	.....	.....	.....	679	50
399	Amherst	2,822	264	.....	.....	.....	.....	291	59
400	Apex	6,813	215	.....	.....	53	53	475	69
401	Banner	3,824	365	.....	.....	.....	.....	476	56
402	Brick Church	10,602	611	158	27	.....	.....	677	93
403	Carnegie	2,052	166	.....	.....	.....	.....	25	3
404	Civic Centre	4,580	338	.....	.....	.....	.....	60	13
405	Clarion	4,976	409	.....	.....	.....	.....	338	47
406	East Orange	11,796	851	.....	.....	.....	.....	464	75
407	Elmwood	4,409	251	.....	.....	.....	.....	568	69
408	Fairway	3,028	497	.....	.....	.....	.....	202	74
409	Hollywood	10,913	702	.....	.....	.....	.....	1,608	178
410	Lackawanna	10,347	602	.....	.....	.....	.....	1,497	141
411	Library	2,379	179	.....	.....	.....	.....	106	15
412	Marvel	5,916	403	.....	.....	.....	.....	443	60
413	Park and Dodd	7,737	727	.....	.....	.....	.....	.....	.....
414	Prospect-Watsessing	10,750	683	.....	.....	.....	.....	625	51
415	Safeguard	1,259	150	.....	.....	.....	.....	18	6
416	Shepherd	2,843	311	.....	.....	.....	.....	30	6
417	Stronghold	4,469	350	.....	.....	.....	.....	214	37
418	Suburban	3,266	236	.....	.....	.....	.....	427	40
419	Third Ward	11,560	926	.....	.....	.....	.....	615	117
420	Triumph	9,479	710	.....	.....	.....	.....	1,091	208

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
4,853	262	490	S.	$1.00 m.	$200	6	.....	.....	371
3,097	215	348	S.	1.00 m.	200	6	$0.05 b	$0.05 b	372
5,187	219	240	S.	.90 m.	200	6	.05 b	.05 b	373
5,837	107	220	S.	1.00 m.	200	6	.....	.....	374
37,570	1,884	3,331	O.P.	.....	200	6	.....	1.00 a	375
109,728	4,585	8,193							
3,902	115	278	S.	$1.00 m.	$200	6	.....	.....	376
9,069	138	364	S.	1.00 & 2.00 m.	200	6	$2.00 a	$2.00 a	377
3,905	67	298	S.	1.00 m.	200	6	1.00, 2.00 & 3.00 a	1.00 a	378
12,654	263	687	S.	1.00 & 2.00 m.	200	6	2.00 a	2.00 a	379
3,197	63	308	O.P.	.....	200	6	3.00 a	None	380
5,586	135	653	S.	1.00 & 2.00 m.	200	6	2.00 a	2.00 a	381
4,496	102	315	S.	1.00 m.	200	6	4.00 a	2.00 a	382
4,602	72	448	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	383
10,174	199	444	S.	1.00 m.	200	6	3.00 a	1.00 a	384
2,625	52	163	S.	1.00 m.	200	6	3.00 a & .03½ b	1.00 a	385
3,528	75	245	S.	1.00 m.	200	6	3.00 a	3.00 a	386
3,591	42	154	S.	1.00 m.	200	6	3.00 a	1.00 a	387
5,887	97	358	S.	1.00 m.	200	6	3.00 a	2.00 a	388
15,060	342	1,033	S.	1.00 m.	200	6	3.00 a	3.00 a	389
2,027	40	214	O.P.	.....	200	6	.....	.....	390
2,171	38	149	S.	1.00 m.	200	6	3.00 a	1.50 a	391
6,563	106	432	S.	1.00 m.	200	6	3.00 a	1.00 a	392
1,599	25	171	O.P.	.....	200	6	.....	.....	393
4,086	83	395	S.	1.00 & 2.00 m.	200	6	3.00 a	3.00 a	394
9,616	162	350	S.	1.00 m.	200	6	4.00 a	None	395
2,199	50	133	S.	1.00 & 2.00 m.	200	6	3.00 a	2.00 a	396
6,066	126	554	S.	1.00 m.	200	6	1.00 a	2.00 a	397
8,628	156	315	S.	1.00 m.	200	6	.20 b	None	398
3,113	56	267	S.	1.00 m.	200	6	3.00 a	2.00 a	399
7,341	68	274	S.	1.00 m.	200	6	3.00 a	None	400
4,300	87	334	S.	1.00 m.	200	6	3.00 a	2.00 a	401
11,437	184	547	S.	1.00 m.	200	6	3.00 a	1.00 a	402
2,077	36	133	S.	1.00 m.	200	6	3.00 a	None	403
4,640	74	277	S.	1.00 m.	200	6	.02½ b & .04 b	.02½ b & .04 b	404
5,314	71	385	S.	1.00 m.	200	6	3.00 a	1.00 a	405
12,260	192	734	S.	1.00 m.	200	6	.08 b	.....	406
4,977	71	249	O.P.	.....	200	6	2.00 a	1.00 a	407
3,230	88	483	S.	1.00 & 2.00 m.	200	6	.05 b	.03 b	408
12,521	274	606	S.	1.00 m.	200	6	3.00 a	1.00 a	409
11,844	165	578	O.P.	.....	200	6	2.00 a	1.00 a	410
2,485	24	170	S.	1.00 m.	200	6	3.00 a	1.00 a	411
6,359	46	417	S.	1.00 m.	200	6	.....	2.00 a	412
7,737	116	611	S.	1.00 m.	200	6	3.00 a	1.00 a	413
11,375	182	544	S.	1.00 & 2.00 m.	200	6	1.00 a	1.00 a	414
1,277	32	132	S.	1.00 m.	200	6	3.00 a	1.00 a	415
2,873	72	245	S.	1.00 m.	200	6	4.00 a	2.00 a	416
4,683	86	301	S.	1.00 m.	200	6	.....	1.00 a	417
3,693	78	198	S.	1.00 m.	200	6	3.00 a	.....	418
12,175	90	953	O.P.	.....	200	6	.05 b	.....	419
10,570	203	715	S.	1.00 m.	200	6	3.00 a	1.00 a	420

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION	Incorporated	President
	Essex County—Continued		
421	Tuttle ..... East Orange	Mar. 23, 1927	Morris Taffet
422	Weona ..... " "	Feb. 14, 1922	Edward E. Bruen
423	Glen Ridge ..... Glen Ridge	Mar. 30, 1914	Eugene Le R. Cadmus
424	Business Men's ..... Irvington	May 24, 1913	W. Clifton Terrill
425	Camptown ..... "	Mar. 7, 1910	Louis G. Breitenbach
426	First Ward ..... "	Nov. 8, 1915	Joseph F. Harter
427	General ..... "	Jan. 9, 1923	Charles Perlman
428	Greater Newark ..... "	Dec. 28, 1904	Francis S. Green
429	Grove ..... "	Mar. 31, 1910	Conrad J. Rech
430	Iroquois ..... "	Jan. 8, 1925	Max Insel
431	Irvington ..... "	June 18, 1887	Frederick Stone
432	Marathon ..... "	Oct. 21, 1910	August M. Kleeman
433	Normandy Park ..... "	Sept. 11, 1912	Adolph A. Franz
434	Olympic ..... "	Sept. 18, 1905	Frederick G. Goedde
435	Polish-American ..... "	Feb. 14, 1918	Walter Mazur
436	Service Men's ..... "	Sept. 9, 1921	Edward J. Boschen
437	Supreme ..... "	Nov. 27, 1925	Andrew G. Kress
438	Livingston ..... Livingston	Aug. 28, 1922	Ralph D. De Camp
439	Caledonia ..... Maplewood	Mar. 22, 1909	William Steinen
440	Crestview ..... "	Mar. 21, 1922	Arthur L. Stephans
441	Maplewood ..... "	April 27, 1910	Edwin A. Lee
442	Township ..... "	Feb. 1, 1922	John W. Heller
443	Tuscan ..... "	Sept. 22, 1909	Emil Hildebrand
444	Millburn ..... Millburn	Aug. 10, 1907	J. Albert Kalb
445	Washington Rock ..... "	May 14, 1926	Albert Allsopp, 2d
446	Claridge ..... Montclair	May 7, 1926	**Cornelius Bush
447	Edgemont ..... "	Sept. 16, 1930	Wilbur W. Brooks
448	Golden Rod ..... "	Jan. 10, 1925	Frank F. Thompson
449	Hillside ..... "	Feb. 18, 1904	J. D. Hegeman, Jr.
450	Montclair ..... "	Jan. 9, 1886	William N. Chesnut
451	Nishuane ..... "	June 17, 1922	Kenneth R. Shand
452	Plaza ..... "	Feb. 2, 1920	Patrick J. Farrell
453	Upper Montclair ..... "	Aug. 26, 1919	Alfred T. Gibbs
454	Wellmont ..... "	May 10, 1930	Harry E. S. Wilson
455	A-1 ..... Newark	Sept. 4, 1919	Michael Leveen
456	Aberdeen ..... "	May 18, 1926	Samuel Gorlin
457	Abingdon ..... "	Feb. 4, 1914	John D. Leslie
458	Able-Old Hickory ..... "	*(See below)	Meyer P. Gross
459	Acme ..... "	Sept. 26, 1905	John Dittes
460	Acorn ..... "	June 23, 1910	Philip J. Jackson
461	Acropolis ..... "	Mar. 28, 1913	George Larkin
462	Action ..... "	Nov. 16, 1925	Maurice M. Feder
463	Adamant ..... "	Oct. 16, 1920	Frank L. Smith
464	Admiral Sampson ..... "	Feb. 9, 1922	Geoffrey Simon
465	Aggressive ..... "	Nov. 8, 1913	Wm. E. Sandmeyer
466	Aladdin ..... "	Oct. 23, 1920	Henry Jacobs
467	Alert ..... "	May 28, 1920	Samuel Schechner
468	Alliance ..... "	Mar. 9, 1911	William E. Selby
469	Allied ..... "	Mar. 14, 1919	Max Abeles
470	Almanac ..... "	Nov. 24, 1924	H. Burnham Rowe
471	Alpha ..... "	Nov. 20, 1907	Max Insel
472	Alpine ..... "	July 13, 1920	Stanley J. Rotonda
473	Altruist ..... "	May 19, 1926	Charles Gans
474	Amalgamated ..... "	Mar. 8, 1913	***
475	American ..... "	April 4, 1907	Samuel Litwin

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

** Vice-President.

*** Amalgamated Building and Loan Assn., Newark, is in the hands of Conservator.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Samuel S. Forster	Kenneth G. Donnelly	1690 Van Ness Terrace, Union, N. J.	421
Aaron Marder	U. Samuel Abeles	60 North 5th St., Newark, N. J.	422
Howard S. Dodd	Frank Cunliffe	227 Ridgewood Ave., Glen Ridge, N. J.	423
Henry P. Bedford	John I. Middleton	c/o Irvington National Bank, Irvington, N. J.	424
Newton P. Kinsey	Ludwig P. Hofmann	34 Union Ave., Irvington, N. J.	425
Joseph Steiner	Louis Stoecker	26 Yale St., Maplewood, N. J.	426
Meyer M. Semel	Francis B. Ott	1087 Springfield Ave., Irvington, N. J.	427
Newton P. Kinsey	Joseph S. Waterfield	35 Whitney Road, Short Hills, N. J.	428
Paul F. Girtanner	William F. Gegenheimer	53 Clinton St., Newark, N. J.	429
William Newman	Walter L. Koerner	81 Wagner Place, Irvington, N. J.	430
Newton P. Kinsey	John I. Middleton	c/o Irvington National Bank, Irvington, N. J.	431
Charles C. Deubel	John A. Steets	67 Harrison Place, Irvington, N. J.	432
Charles H. Stewart	Richard F. L. Muth	81 Courter Ave., Maplewood, N. J.	433
Frederick G. Stickel, Jr.	Otto H. Wilhelm	15 Headley Terrace, Irvington, N. J.	434
Thaddeus J. Rospond	John Posluszny	617—18th Ave., Newark, N. J.	435
Frederic Stoddard	Gustav Modersohn, Jr.	755 Broad St., Newark, N. J.	436
Richard Otto	John F. Muller	1345 Springfield Ave., Irvington, N. J.	437
Grosso, Brundage & Anderson	Raymond C. Tower	Wilson Terrace, Livingston, N. J.	438
Edward F. Schwartz	William A. Eichhorn	31 Clinton St., Newark, N. J.	439
Byron D. Ehlers	Harry W. Brands	1634 Springfield Ave., Maplewood, N. J.	440
Frederic W. Smith	Andrew Jack	166 Maplewood Ave., Maplewood, N. J.	441
Samuel D. Williams	George B. Lawrence	51 Park Ave., Maplewood, N. J.	442
Joseph W. Kapp	Gustave F. Lueddeke	98 Burnett Ave., Maplewood, N. J.	443
Hobart L. Benedict	Stanley J. Lathrop	Glen Ave., Millburn, N. J.	444
Fred Herrigel, Jr.	F. G. Schroeder	26 Blaine St., Millburn, N. J.	445
Irving Siegler	Joseph E. Mintz	3 Vincent Place, Montclair, N. J.	446
John A. Bennett	Hugh Currie	115 Watchung Ave., Montclair, N. J.	447
W. P. Allen	Alfred H. Tate	10 Cross St., Montclair, N. J.	448
John A. Hines	William Sigler	420 Bloomfield Ave., Montclair, N. J.	449
Philip Goodell	Robert H. Spencer	Room 7, Wellmont Bldg., Montclair, N. J.	450
Henry W. Trimble	Joseph D. McKee	319 Orange Road, Montclair, N. J.	451
Chester C. Beekman	Porter L. R. Versfelt	40 Lackawanna Plaza, Montclair, N. J.	452
Henry W. Trimble	Terence J. McHugh	100 Gordonhurst Ave., Upper Montclair, N. J.	453
Isidor H. Brand	Irving R. Noble	18 S. Fullerton Ave., Montclair, N. J.	454
Louis Bondy	Moses Ganslur	93 Mercer St., Newark, N. J.	455
Percy H. Penn	Phil H. Lipschutz	614 Central Ave., East Orange, N. J.	456
Frederick C. Ritger	John M. Williams	73 S. Arlington Ave., East Orange, N. J.	457
B. W. Schnur	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	458
Frank Voigt	Henry Wagner	24 Hudson Ave., East Orange, N. J.	459
Howard F. Kirk	Charles T. Ziegler	9 Clinton St., Newark, N. J.	460
Hubert J. Rowe	Fred M. Summers	245 Roseville Ave., Newark, N. J.	461
Hannah F. Sokobin	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	462
Charles E. McCraith, Jr.	Walter A. Hughes	30 Branford Place, Newark, N. J.	463
Grosman & Grosman	Gottlieb Jacobs	10 Charlton St., Newark, N. J.	464
Max Meisner	Clyde A. Zukswert	1060 Broad St., Newark, N. J.	465
Harry Griffinger	U. Samuel Abeles	60 Fifth St., Newark, N. J.	466
Samuel Roessler	Oscar Merz	755 Broad St., Newark, N. J.	467
Joseph G. Wolber	T. L. R. Crooks	619 Prospect St., Maplewood, N. J.	468
Charles Frankel	Abraham Levin	207 Market St., Newark, N. J.	469
Frances Gash	Fred Maybaum	10 Osborne Terrace, Newark, N. J.	470
Isaac Fleischman	Benjamin Blank	52 Belmont Ave., Newark, N. J.	471
Corbo, Minisi & Cerrato	Vito Verniero	13 Sheffield St., Newark, N. J.	472
Edward S. Bessman	B. H. Tabankin	735 Hunterdon St., Newark, N. J.	473
	*Joseph Steiner	790 Broad St., Newark, N. J.	474
Joseph E. Cohn	M. George Greenberg	9 Hill St., Newark, N. J.	475

* Conservator.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
421	Tuttle	East Orange	$1,428	$810	$66,000
422	Weona	" "	2,138	30,276	522,600
423	Glen Ridge	Glen Ridge	23,865	4,165	1,122,550
424	Business Men's	Irvington	705	.....	621,986
425	Camptown	"	8,663	65,000	3,179,400
426	First Ward	"	41,527	24,298	675,600
427	General	"	9,173	694	215,000
428	Greater Newark	"	8,482	.....	1,138,062
429	Grove	"	293	115	186,100
430	Iroquois	"	2,901	6,123	244,900
431	Irvington	"	6,044	.....	1,160,100
432	Marathon	"	197	.....	339,300
433	Normandy Park	"	2,886	2,871	266,400
434	Olympic	"	6,541	925	375,000
435	Polish-American	"	725	.....	550,050
436	Service Men's	"	3,158	62	311,800
437	Supreme	"	5,797	1,507	257,900
438	Livingston	Livingston	676	2,000	194,500
439	Caledonia	Maplewood	22,325	50	214,800
440	Crestview	"	3,706	727	503,300
441	Maplewood	"	7,488	28,949	2,356,600
442	Township	"	11,812	1,484	611,200
443	Tuscan	"	3,809	.....	436,400
444	Millburn	Millburn	12,182	15,322	2,371,500
445	Washington Rock	"	4,413	3,200	218,300
446	Claridge	Montclair	6,593	2,813	72,000
447	Edgemont	"	10,874	1,065	56,600
448	Golden Rod	"	297	725	43,550
449	Hillside	"	6,853	.....	1,172,200
450	Montclair	"	15,793	.....	1,525,900
451	Nishuane	"	27,387	5,332	416,700
452	Plaza	"	704	9,000	376,345
453	Upper Montclair	"	3,380	14,570	1,156,200
454	Wellmont	"	611	4,855	5,000
455	A-1	Newark	4,087	.....	1,147,300
456	Aberdeen	"	3,997	340	88,600
457	Abingdon	"	3,051	.....	352,200
458	Able-Old Hickory	"	10,212	50	990,800
459	Acme	"	2,341	3,641	235,300
460	Acorn	"	2,398	1,449	405,550
461	Acropolis	"	551	2,723	340,600
462	Action	"	1,923	168,700	.....
463	Adamant	"	1,012	.....	307,900
464	Admiral Sampson	"	1,013	4,813	285,300
465	Aggressive	"	1,660	625	446,342
466	Aladdin	"	560	10,907	207,500
467	Alert	"	5,000	.....	797,500
468	Alliance	"	5,829	.....	719,100
469	Allied	"	2,074	.....	215,200
470	Almanac	"	.....	.....	89,400
471	Alpha	"	2,996	.....	573,200
472	Alpine	"	3,981	.....	349,600
473	Altruist	"	7,196	3,000	247,100
474	Amalgamated	"	22,374	.....	1,243,000
475	American	"	6,533	.....	281,900

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$1,190	$11,070	$9,248	.....	$89,746	421
.....	29,595	32,758	40,555	$250	658,172	422
$52,850	56,380	60,817	52,004	6,021	1,378,652	423
.....	1,325	103,655	10,343	7,878	745,892	424
.....	21,970	653,117	21,948	18,532	3,968,630	425
62,100	20,457	218,649	22,621	4,680	1,069,932	426
20,200	8,158	172,524	52,561	2,121	480,431	427
.....	710	83,738	4,705	6,331	1,242,028	428
.....	2,625	8,200	6,138	1,149	204,620	429
2,300	7,030	57,957	7,810	1,049	330,070	430
.....	2,900	101,515	7,590	6,771	1,284,920	431
.....	840	35,775	16,777	2,885	395,774	432
.....	3,695	50,126	3,900	3,394	333,272	433
.....	17,735	162,063	13,859	3,795	579,918	434
.....	20,955	73,197	44,212	3,728	692,867	435
.....	5,330	71,636	9,140	1,528	402,654	436
.....	3,915	68,825	11,824	456	350,224	437
.....	9,303	29,706	7,423	10,960	254,568	438
44,500	5,820	282,193	3,702	2,140	575,530	439
.....	4,040	68,435	940	1,063	582,211	440
.....	51,007	115,106	31,224	1,856	2,592,230	441
.....	14,398	29,324	1,273	5,521	675,012	442
42,200	8,380	102,835	24,276	3,964	621,864	443
.....	86,196	303,403	78,314	16,869	2,883,786	444
.....	1,960	14,786	8,159	1,128	251,946	445
.....	3,465	18,017	6,465	622	109,975	446
.....	1,790	7,263	2,309	.....	79,901	447
.....	2,800	.....	3,261	140	50,773	448
20,000	59,408	277,910	49,263	5,500	1,591,134	449
93,000	93,231	224,031	94,019	26,522	2,072,496	450
6,000	28,035	11,903	11,496	1,513	508,366	451
.....	12,796	84,549	13,508	5,720	502,622	452
16,000	13,090	86,889	10,479	2,582	1,303,190	453
.....	1,040	.....	4,839	227	16,572	454
.....	61,976	234,491	37,602	29,425	1,514,881	455
.....	461	4,340	13,750	1,618	113,106	456
42,500	9,055	9,552	12,584	4,059	433,001	457
.....	40,651	400,448	12,898	20,747	1,475,806	458
4,000	3,078	116,400	7,207	2,463	374,430	459
13,800	6,350	42,958	19,747	4,344	496,596	460
.....	5,546	53,047	15,093	6,048	423,608	461
.....	8,680	36,875	7,273	2,808	226,259	462
.....	4,339	109,404	24,912	3,973	451,540	463
18,400	7,590	162,194	57,193	3,332	539,835	464
.....	2,541	425,029	10,223	5,709	892,129	465
.....	1,925	112,971	23,740	1,466	359,069	466
84,700	21,065	197,077	47,118	13,934	1,166,394	467
.....	6,000	.....	15,016	5,097	751,042	468
.....	5,260	244,781	23,068	1,193	491,576	469
.....	1,990	75,473	30,853	2,018	199,734	470
27,600	24,566	198,006	47,384	22,646	896,398	471
.....	8,345	54,279	32,354	5,687	454,246	472
.....	5,380	85,547	1,103	5,596	354,922	473
262,500	35,633	1,325,105	50,174	139,574	3,078,360	474
.....	14,255	78,481	5,174	1,487	387,830	475

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
421	Tuttle	East Orange	$51,933	.....	.....	$15,400
422	Weona	" "	486,390	.....	.....	22,300
423	Glen Ridge	Glen Ridge	889,254	.....	.....	49,200
424	Business Men's	Irvington	356,822	.....	.....	223,350
425	Camptown	"	2,027,939	.....	.....	1,331,100
426	First Ward	"	511,039	.....	.....	310,700
427	General	"	245,920	.....	.....	131,650
428	Greater Newark	"	695,545	.....	.....	363,150
429	Grove	"	112,776	.....	.....	41,600
430	Iroquois	"	189,122	.....	.....	45,850
431	Irvington	"	641,514	.....	.....	376,900
432	Marathon	"	176,558	.....	.....	125,850
433	Normandy Park	"	170,939	.....	.....	63,900
434	Olympic	"	305,837	.....	.....	120,725
435	Polish-American	"	325,860	.....	.....	222,125
436	Service Men's	"	233,682	$2,200	.....	61,400
437	Supreme	"	216,349	.....	.....	62,300
438	Livingston	Livingston	184,286	.....	.....	900
439	Caledonia	Maplewood	324,170	.....	.....	151,550
440	Crestview	"	419,700	.....	.....	35,800
441	Maplewood	"	1,956,123	.....	.....	.....
442	Township	"	490,134	.....	.....	15,400
443	Tuscan	"	292,491	.....	.....	195,850
444	Millburn	Millburn	1,829,418	.....	.....	25,600
445	Washington Rock	"	179,328	.....	.....	11,800
446	Claridge	Montclair	68,169	.....	.....	1,600
447	Edgemont	"	73,008	.....	.....	.....
448	Golden Rod	"	35,988	.....	.....	500
449	Hillside	"	1,080,400	.....	.....	149,900
450	Montclair	"	1,427,392	.....	.....	70,900
451	Nishuane	"	394,358	.....	.....	.....
452	Plaza	"	285,819	.....	.....	77,400
453	Upper Montclair	"	947,082	.....	.....	42,700
454	Wellmont	"	15,228	.....	.....	.....
455	A-1	Newark	628,022	.....	.....	417,925
456	Aberdeen	"	67,197	.....	.....	10,250
457	Abingdon	"	260,568	.....	.....	75,500
458	Able-Old Hickory	"	726,855	.....	.....	318,800
459	Acme	"	178,381	.....	.....	145,300
460	Acorn	"	266,565	.....	.....	100,550
461	Acropolis	"	242,958	.....	.....	51,150
462	Action	"	150,233	.....	.....	20,650
463	Adamant	"	278,840	.....	.....	40,800
464	Admiral Sampson	"	271,197	.....	.....	89,625
465	Aggressive	"	400,608	.....	.....	188,200
466	Aladdin	"	182,247	.....	.....	63,600
467	Alert	"	467,856	.....	.....	186,800
468	Alliance	"	489,531	.....	.....	60,000
469	Allied	"	222,540	.....	.....	128,400
470	Almanac	"	122,831	.....	.....	23,025
471	Alpha	"	578,325	.....	.....	49,600
472	Alpine	"	253,138	.....	.....	55,250
473	Altruist	"	208,967	.....	.....	97,400
474	Amalgamated	"	1,395,906	.....	.....	749,700
475	American	"	189,872	.....	.....	102,100

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$126	.....	$71	$711	$7,300	$3,757	.....	$10,448	$89,746	421
261	.....	2,356	.....	13,500	548	$113,436	19,381	658,172	422
366	.....	1,897	.....	195,706	8,743	189,226	44,260	1,378,652	423
.....	.....	.....	.....	49,515	18,015	30,352	67,838	745,892	424
190	.....	.....	200	62,750	23,560	193,658	329,233	3,968,630	425
1,245	$28	922	.....	132,856	2,660	60,469	50,013	1,069,932	426
744	.....	60	.....	12,000	26,879	.....	63,178	480,431	427
.....	.....	.....	.....	31,000	.....	108,561	43,772	1,242,028	428
.....	.....	183	.....	18,000	522	28,647	2,892	204,620	429
1,334	.....	305	.....	42,041	1,858	32,510	17,050	330,070	430
.....	.....	.....	.....	50,800	10,872	149,591	55,243	1,284,920	431
17	.....	250	.....	28,100	11,297	31,518	22,184	395,774	432
77	.....	.....	.....	25,000	21,154	15,001	37,201	333,272	433
1,346	.....	249	.....	47,519	9,364	53,789	41,089	579,918	434
272	.....	2,279	3,600	56,985	5,370	64,994	11,382	692,867	435
80	.....	479	.....	18,500	7,053	45,531	33,729	402,654	436
80	.....	56	.....	10,000	1,225	23,936	36,278	350,224	437
455	.....	376	259	.....	2,066	53,761	12,465	254,568	438
38	.....	.....	.....	.....	5,914	.....	93,858	575,530	439
946	.....	.....	.....	10,000	1,428	93,641	20,696	582,211	440
.....	.....	2,893	.....	82,710	.....	465,746	84,758	2,592,230	441
4	.....	.....	.....	34,500	23	94,052	40,899	675,012	442
15	.....	338	.....	31,500	12,994	34,995	53,681	621,864	443
3,531	.....	3,805	.....	478,045	86	410,603	132,698	2,883,786	444
668	.....	713	.....	10,000	9,897	25,768	13,772	251,946	445
14,924	.....	20	.....	3,000	200	.....	22,062	109,975	446
.....	.....	132	.....	.....	52	3,737	2,972	79,901	447
2,368	.....	578	.....	.....	850	7,813	2,676	50,773	448
208	.....	1,616	.....	128,000	44,049	127,643	59,318	1,591,134	449
759	.....	2,456	.....	175,000	20,502	293,078	82,409	2,072,496	450
111	.....	2,834	.....	.....	.....	95,844	15,219	508,366	451
59	.....	406	.....	45,400	5,541	49,551	38,446	502,622	452
2,761	.....	873	28,000	.....	.....	245,315	36,459	1,303,190	453
.....	.....	20	.....	.....	543	762	19	16,572	454
6,235	.....	44	.....	58,000	98,716	52,308	253,631	1,514,881	455
698	.....	195	.....	.....	15,215	.....	19,551	113,106	456
.....	.....	91	.....	24,600	6,000	62,658	3,584	433,001	457
18,194	.....	17	525	138,200	46,629	87,720	138,866	1,475,806	458
8	.....	2,201	.....	3,000	1,937	6,420	37,183	374,430	459
650	.....	191	.....	28,500	18,982	60,440	20,718	496,596	460
1,725	.....	164	.....	14,000	41,250	44,147	28,214	423,608	461
.....	.....	.....	.....	5,500	275	12,154	37,447	226,259	462
3,783	.....	94	.....	6,500	31,443	54,960	35,120	451,540	463
2,384	.....	191	.....	63,680	26,814	.....	85,944	539,835	464
.....	.....	.....	.....	68,086	57,388	.....	177,847	892,129	465
128	.....	918	293	43,500	11,233	8,179	48,971	359,069	466
180	.....	177	.....	10,000	249,927	.....	251,454	1,166,394	467
364	.....	1,235	.....	37,000	86	120,279	42,547	751,042	468
.....	.....	70	.....	46,683	27,399	.....	66,484	491,576	469
2,364	.....	197	.....	4,000	5,264	.....	42,053	199,734	470
387	.....	3,404	.....	64,500	28,411	84,835	86,936	896,398	471
469	.....	1,390	.....	33,400	23,877	40,063	46,659	454,246	472
230	.....	20	.....	.....	305	.....	48,000	354,922	473
600	.....	.....	.....	211,500	318,146	.....	402,508	3,078,360	474
741	.....	3,438	.....	19,000	6,608	39,706	26,365	387,830	475

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
421	Tuttle	1,144	122	.....	.....	.....	.....	77	20
422	Weona	7,821	594	.....	.....	.....	.....	112	26
423	Glen Ridge	12,601	889	.....	.....	.....	.....	246	31
424	Business Men's	10,039	444	.....	.....	.....	.....	2,234	115
425	Camptown	29,159	2,036	.....	.....	.....	.....	6,656	712
426	First Ward	14,529	604	.....	.....	.....	.....	3,107	223
427	General	3,578	228	.....	.....	.....	.....	659	45
428	Greater Newark	9,562	607	.....	.....	.....	.....	1,816	99
429	Grove	1,809	174	.....	.....	.....	.....	208	30
430	Iroquois	3,331	217	.....	.....	.....	.....	230	39
431	Irvington	9,762	727	.....	.....	.....	.....	1,885	145
432	Marathon	3,167	241	.....	.....	.....	.....	629	79
433	Normandy Park	2,819	263	.....	.....	.....	.....	320	45
434	Olympic	4,329	290	.....	.....	.....	.....	604	93
435	Polish-American	1,999	502	.....	.....	.....	.....	1,111	218
436	Service Men's	3,883	327	22	4	.....	.....	307	37
437	Supreme	3,603	243	.....	.....	.....	.....	312	45
438	Livingston	2,541	327	.....	.....	.....	.....	5	2
439	Caledonia	5,675	612	.....	.....	.....	.....	757	101
440	Crestview	7,397	625	.....	.....	.....	.....	179	25
441	Maplewood	34,173	1,365	.....	.....	.....	.....	.....	.....
442	Township	8,190	462	.....	.....	.....	.....	77	10
443	Tuscan	4,615	443	.....	.....	.....	.....	980	86
444	Millburn	27,271	1,735	.....	.....	.....	.....	128	25
445	Washington Rock	4,108	394	.....	.....	.....	.....	59	9
446	Claridge	1,093	90	.....	.....	.....	.....	8	3
447	Edgemont	2,179	176	.....	.....	.....	.....	.....	.....
448	Golden Rod	652	101	.....	.....	.....	.....	3	2
449	Hillside	16,017	1,315	.....	.....	.....	.....	750	120
450	Montclair	19,373	1,618	.....	.....	.....	.....	355	61
451	Nishuane	6,194	502	.....	.....	.....	.....	.....	.....
452	Plaza	4,347	405	.....	.....	.....	.....	387	46
453	Upper Montclair	15,425	1,040	.....	.....	.....	.....	214	23
454	Wellmont	494	50	.....	.....	.....	.....	.....	.....
455	A-1	8,481	634	.....	.....	.....	.....	2,090	160
456	Aberdeen	1,305	85	.....	.....	.....	.....	51	18
457	Abingdon	3,769	272	.....	.....	.....	.....	378	37
458	Able-Old Hickory	12,010	1,036	.....	.....	.....	.....	1,594	283
459	Acme	2,798	224	.....	.....	.....	.....	727	75
460	Acorn	3,933	385	.....	.....	.....	.....	503	81
461	Acropolis	3,585	313	.....	.....	.....	.....	256	33
462	Action	2,944	260	.....	.....	.....	.....	103	20
463	Adamant	3,643	303	.....	.....	.....	.....	204	33
464	Admiral Sampson	3,750	295	.....	.....	.....	.....	449	69
465	Aggressive	5,460	456	.....	.....	.....	.....	941	69
466	Aladdin	2,766	275	.....	.....	.....	.....	318	41
467	Alert	6,666	525	.....	.....	.....	.....	934	50
468	Alliance	6,915	293	.....	.....	.....	.....	300	28
469	Allied	3,358	378	.....	.....	.....	.....	642	56
470	Almanac	1,551	137	.....	.....	.....	.....	116	20
471	Alpha	7,768	561	.....	.....	.....	.....	248	35
472	Alpine	3,626	269	.....	.....	.....	.....	276	47
473	Altruist	5,156	266	.....	.....	.....	.....	487	65
474	Amalgamated	20,064	812	.....	.....	.....	.....	3,749	273
475	American	2,521	141	.....	.....	.....	.....	511	38

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
1,221	29	113	S.	$1.00 m.	$200	6	$4.00 a	$2.00 a	421
7,933	124	496	S.	1.00 m.	200	6	.....	1.00 a	422
12,847	250	670	S.	1.00 m.	200	6	3.00 a	.....	423
12,273	121	438	O.P.	.....	100	6	1.00 a & 3.00 a	3.00 a	424
35,815	622	2,126	O.P.	.....	200	6	3.00 a	3.00 a	425
17,636	157	670	S.	.50 & 1.00 m.	100	6	.....	1.00 a	426
4,237	70	203	S.	1.00 m.	200	6	3.00 a & 4.00 a	1.00 a	427
11,378	178	528	O.P.	.....	200	6	3.00 a	3.00 a	428
2,017	58	146	S.	1.00 m.	200	6	3.00 a	.....	429
3,561	55	201	S.	1.00 m.	200	6	3.00 a	1.00 a	430
11,647	450	422	O.P.	.....	200	6	3.00 a	3.00 a	431
3,796	48	272	S.	1.00 m.	200	6	1.50 a	.....	432
3,139	59	249	O.P.	.....	200	6	3.00 a	.....	433
4,933	116	267	S.	1.00 m.	200	6	4.00 a	1.00 a	434
3,110	142	578	S.	.25 m.	200	6	1.50 a & 3.00 a	1.00 a	435
4,212	45	323	S.	1.00 m.	200	6	.....	1.00 a	436
3,915	34	254	S.	1.00 m.	200	6	3.00 a	1.00 a	437
2,546	77	252	S.	1.00 m.	200	6	1.00 a	1.00 a	438
6,432	64	649	O.P.	.....	200	6	4.00 a	1.00 a	439
7,576	96	554	O.P.	.....	200	6	2.00 a	2.00 a	440
34,173	314	1,051	S.	1.00 m.	200	6	2.00 a	2.00 a	441
8,267	86	386	O.P.	.....	200	6	2.00 a	.....	442
5,595	128	401	S.	1.00 m.	200	6	1.00 a & 2.00 a	1.00 a	443
27,399	519	1,241	S.	1.00 m.	200	6	4.00 a	1.00 a	444
4,167	47	356	S.	1.00 m.	200	6	3.00 a	1.00 a	445
1,101	24	69	S.	1.00 m.	200	6	4.00 a	2.00 a	446
2,179	17	159	S.	1.00 m.	200	6	3.00 a	.....	447
655	24	79	S.	1.00 & 2.00 m.	200	6	2.00 a	4.00 a	448
16,767	259	1,176	S.	1.00 m.	200	6	.50 a & 1.50 a	.....	449
19,728	261	1,418	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	450
6,194	129	373	S.	1.00 m.	200	6	1.00 a	1.00 a	451
4,734	106	345	S.	1.00 m.	200	6	4.00 a	1.00 a	452
15,639	139	924	S.	1.00 m.	200	6	3.00 a	1.00 a	453
494	6	44	S.	1.00 m.	200	6	.....	.....	454
10,571	181	613	S.	1.00 & 2.00 m.	200	6	3.00 a & 4.00 a	2.00 a	455
1,356	16	87	S.	1.00 m.	200	6	4.00 a	2.00 a	456
4,147	73	236	S.	1.00 m.	200	6	3.00 a	.....	457
13,604	295	1,024	O.P.	.....	200	6	.....	1.00 a	458
3,525	56	243	S.	1.00 m.	200	6	3.00 a	1.00 a	459
4,436	139	327	S.	1.00 m.	200	6	3.00 a	1.00 a	460
3,841	101	245	S.	1.00 m.	200	6	.....	1.00 a	461
3,047	23	257	O.P.	.....	200	6	4.00 a	1.00 a	462
3,847	58	278	S.	1.00 m.	200	6	2.00 a	1.00 a	463
4,199	58	306	S.	1.00 m.	200	6	4.00 a	2.00 a	464
6,401	56	469	O.P.	.....	200	6	3.00 a	3.00 a	465
3,084	56	260	S.	1.00 m.	200	6	.....	1.00 a	466
7,600	112	463	S.	1.00 m.	200	6	2.00 a	1.00 a	467
7,215	58	263	S.	1.00 m.	200	6	3.00 a	2.00 a	468
4,000	46	388	S.	1.00 m.	200	6	3.00 a	1.00 a	469
1,667	23	134	S.	1.00 m.	200	6	3.00 a	1.00 a	470
8,016	115	481	S.	1.00 m.	200	6	.....	2.00 a	471
3,902	102	214	S.	1.00 m.	200	6	4.00 a	2.00 a	472
5,643	50	281	O.P.	.....	200	6	4.00 a	4.00 a	473
23,813	190	895	O.P.	1.00 m.	200	6	.....	.....	474
3,032	39	140	S.	1.00 m.	200	6	1.00, 2.00 & 3.00 a	2.00 a	475

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President *
	Essex County—Continued			
476	American-Ukrainian	Newark	Feb. 7, 1922	Michael Shumeyko
477	Anchor	"	Aug. 19, 1913	Camille L. Gairoard
478	Annexed District	"	Nov. 22, 1898	John L. Becker
479	Arion	"	Jan. 16, 1912	Edward F. Kern
480	Armstrong	"	Jan. 28, 1920	Junius Mebane
481	Arrow	"	July 23, 1920	**Louis D. Goldberg**
482	Art and Strength	"	Jan. 17, 1920	Eugenio Sturchio
483	Assembly	"	April 19, 1920	David L. Heller
484	Astor	"	Dec. 5, 1912	Michael A. Jackson
485	Atlantic	"	April 1, 1901	John W. McAuliffe
486	Atlas Weekly	"	Jan. 18, 1911	Samuel A. Cohen
487	Aurora	"	Feb. 10, 1923	Gennaro Laccitiello
488	Auto Trade	"	Nov. 25, 1921	Claude E. Holgate
489	Bankers	"	Nov. 27, 1911	Harry Spangenthal
490	Barringer	"	Mar. 7, 1919	Jerome T. Congleton
491	Basic	"	Mar. 1, 1919	*
492	Bay View	"	Mar. 13, 1903	F. C. Mindnich
493	Beacon	"	June 16, 1920	Frank J. Durkin
494	Beaver	"	Mar. 23, 1912	Frederick Rosseter
495	Bell	"	Aug. 19, 1922	Samuel M. Bass
496	Beneficial	"	Mar. 18, 1893	Sidney N. Salomon
497	Bergen	"	Aug. 19, 1912	Alois Kraemer
498	Betsy Ross	"	Jan. 3, 1922	Elma Knapp
499	Big Brother	"	Jan. 13 1922	Adolph Klein
500	Bigelow	"	Aug. 11, 1905	Max Oppenheimer
501	Black Diamond	"	Jan. 10, 1925	R. D. Van Duzer
502	Bonded	"	Mar. 19, 1919	Arthur C. Lindeman
503	Branch Brook	"	June 1, 1905	Samuel Gaiser
504	Branford	"	June 8, 1920	Morris Metsky
505	Broad & Commerce	"	May 22, 1912	Eugene J. Anspach
506	Broad and Market	"	Sept. 10, 1906	James F. Connorton
507	Broad Street	"	Jan. 12, 1923	Andrew P. Martin
508	Brookdale	"	Oct. 27, 1911	Charles G. Hahn
509	Buildahome	"	July 20, 1922	John F. Sherman
510	Builders	"	Oct. 11, 1906	William F. Littell, Jr.
511	Buildmore	"	April 15, 1926	William P. Macksey
512	Business Men's	"	June 13, 1910	Joseph J. Sugarman
513	Cabinet	"	Dec. 24, 1925	Monroe D. Hess
514	Camden	"	Mar. 6, 1912	William Schuff
515	Camfield	"	Feb. 7, 1899	Albert Linke
516	Capital	"	Oct. 26, 1912	Charles S. Baldwin
517	Cardinal	"	Nov. 30, 1920	Michael Rabb
518	Casino	"	Mar. 1, 1892	Charles J. Geiger
519	Cedars	"	July 5, 1923	William L. Blanchard
520	Central	"	June 15, 1881	Samuel Schechner
521	Centre Market	"	Feb. 7, 1914	Edward J. Martin
522	Century	"	Mar. 7, 1906	Frank P. Montgomery
523	Champion	"	Feb. 28, 1923	Alfred Peter
524	Channel	"	Oct. 23, 1926	Joseph G. Eichenbaum
525	Chapel	"	April 19, 1907	J. William Huegel
526	Charter Oak	"	Jan. 23, 1920	Leo M. Abrahams
527	Choice	"	Nov. 25, 1924	Harry Treister
528	Circle	"	Mar. 11, 1922	Benjamin J. Sugarman
529	Citizens'	"	Dec. 1, 1891	Otto E. Traudt
530	City	"	Dec. 22, 1911	Herman Scheininger

* Basic Bldg. & Loan Assn., Newark, is in the hands of Conservator.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
William J. Kearns	Walter Sedorowitz	386 Myrtle Ave., Irvington, N. J.	476
Michael J. Quigley	Pearce T. Prisk	109 Morse Ave., Bloomfield, N. J.	477
Lehbach, Johnson & Ormond	John A. Linnett	29 Elizabeth Ave., Newark, N. J.	478
Thomas R. Grimm	Walter J. Nicholson	810 Broad St., Newark, N. J.	479
Oliver Randolph	E. Harold Hopper	129 W. Market St., Newark, N. J.	480
Maurice J. Zucker	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	481
Nicholas LaVecchia	Fiore R. Sozio	99 Clifton Ave., Newark, N. J.	482
Koehler & Augenblick	Walter A. Hughes	30 Branford Place, Newark, N. J.	483
H. Edward Wolf	Eugene A. Farrell	43 Hazelwood Ave., Newark, N. J.	484
Frederick Jay	John H. Kearney	15 Market St., Newark, N. J.	485
Kessler & Kessler	Harry Wuensch	555 S. Twelfth St., Newark, N. J.	486
Charles C. Giffoniello	Paul K. Owen	776 Broad St., Newark, N. J.	487
Edward R. McGlynn	Alfred N. Baum	15 Market St., Newark, N. J.	488
Isaac Spangenthal	Herman A. Sarwin	20 Commerce St., Newark, N. J.	489
J. Henry Harrison	S. C. Shaller	167 Bloomfield Ave., Newark, N. J.	490
	*Henry W. Egner	17 Academy St., Newark, N. J.	491
Benjamin J. Fleuchaus	A. T. Martin	496 Richmond Ave., Maplewood, N. J.	492
John L. Hughes	William F. Ackerson	670 Bergen St., Newark, N. J.	493
Carl L. Hinrichsen	John F. O'Brien	31 Clinton St., Newark, N. J.	494
Herman W. Brams	Samuel Herzlinger	1060 Broad St., Newark, N. J.	495
Joseph G. Young	William D. Duguid	815 Summer Ave., Newark, N. J.	496
Frederick W. Wilderotter	Francis W. Barrett	22 Belgrade Terrace, West Orange, N. J.	497
John H. Yauch, Jr.	Louise W. Woerner	914 Grove St., Irvington, N. J.	498
Harry H. Koehler	Harry Berlin	207 Market St., Newark, N. J.	499
Levy, Fenster & McCloskey	Mina Stern	29 Astor St., Newark, N. J.	500
Leslie S. Johnson	W. R. Headden	546 Fairmount Ave., Westfield, N. J.	501
Mortimer Eisner	Alfred N. Baum	15 Market St., Newark, N. J.	502
Joseph Kahrs	William A. Hall, Jr.	744 Broad St., Newark, N. J.	503
Bernard Mindes	John Lonergan	9 Beaver St., Newark, N. J.	504
Harry Kalisch	Albert A. Adler	24 Branford Place, Newark, N. J.	505
Levy, Fenster & McCloskey	William Mattes, Jr.	371 S. Orange Ave., Newark, N. J.	506
George A. Henderson	William J. Fogarty	200 Keer Ave., Newark, N. J.	507
F. A. Boettner	Henry S. Hefele	9 Lenox Terrace, South Orange, N. J.	508
Pearce R. Franklin	Henry Dolch	71 Boyden Ave., Maplewood, N. J.	509
Samuel D. Williams	William A. Hall, Jr.	744 Broad St., Newark, N. J.	510
Louis Auerbacher, Jr.	Ernest M. Tapner	15 Washington St., Newark, N. J.	511
Frederick Jay	Alfred N. Baum	15 Market St., Newark, N. J.	512
Irving Siegler	Ben C. Eisen	17 Academy St., Newark, N. J.	513
Charles C. Deubel	Adam Poh, Jr.	40 Clinton St., Newark, N. J.	514
Edgar Leiss	Fred Westphal	129 Holland Road, South Orange, N. J.	515
Michael J. Quigley	John E. Durr	74 Murray St., Newark, N. J.	516
Harold Simandl	Abraham A. Kurtz	Lefcourt Bldg., Newark, N. J.	517
Edgar Leiss	Benedict A. Harter	135 Kingman Road, South Orange, N. J.	518
A. Leslie Price	August Roemmele	29 Astor St., Newark, N. J.	519
Samuel Roessler	Homer J. Van Duyne	88 Mountain View Place, Newark, N. J.	520
Charles H. Stewart	Asa H. Holman	85 Eaton Place, East Orange, N. J.	521
Horace C. Grice	Joseph Mungle	640 Ridge St., Newark, N. J.	522
Louis Spielvogel	Edwin A. Knorr	8 Boyden Ave., Maplewood, N. J.	523
Levy, Fenster & McCloskey	Jacob C. Abramson	45 Branford Place, Newark, N. J.	524
Joseph Altman	John Zipfel, Jr.	20 Belmont Ave., Newark, N. J.	525
Milton M. Unger	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	526
Robert P. Silberman	Jacob Kesselman	60 Park Place, Newark, N. J.	527
David Z. Jesselsohn	Samuel Klein	60 Park Place, Newark, N. J.	528
C. Harold Gascoyne	Frank P. Litter	22 Belmont Ave., Newark, N. J.	529
Joseph Kraemer	John Zipfel, III	20 Belmont Ave., Newark, N. J.	530

* Conservator.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
476	American-Ukrainian	Newark	$3,163	.....	$538,000
477	Anchor	"	2,229	$1,910	287,150
478	Annexed District	"	2,963	176	421,570
479	Arion	"	8,938	527	570,900
480	Armstrong	"	77	780	102,600
481	Arrow	"	5,965	2,668	726,500
482	Art and Strength	"	5,124	1,791	255,600
483	Assembly	"	2,946	.....	275,100
484	Astor	"	4,184	.....	1,560,750
485	Atlantic	"	6,954	.....	419,600
486	Atlas Weekly	"	7,154	330	853,100
487	Aurora	"	1,738	700	118,650
488	Auto Trade	"	10,950	6,366	208,200
489	Bankers	"	1,996	.....	312,200
490	Barringer	"	12,483	4	1,079,100
491	Basic	"	4,759	.....	237,600
492	Bay View	"	5,192	14,226	559,850
493	Beacon	"	3,952	10,061	394,100
494	Beaver	"	19,324	14,345	545,823
495	Bell	"	2,035	2,600	165,275
496	Beneficial	"	6,151	8,737	603,600
497	Bergen	"	1,572	10,000	329,650
498	Betsy Ross	"	29,648	1,859	174,600
499	Big Brother	"	9,246	.....	386,800
500	Bigelow	"	10,753	25,000	1,338,500
501	Black Diamond	"	33,273	8,700	670,800
502	Bonded	"	7,287	.....	573,600
503	Branch Brook	"	1,427	123	246,100
504	Branford	"	2,701	.....	333,300
505	Broad & Commerce	"	2,463	.....	162,700
506	Broad and Market	"	1,237	.....	301,400
507	Broad Street	"	2,864	56	178,900
508	Brookdale	"	2,130	9,472	425,950
509	Buildahome	"	7,228	10,317	256,550
510	Builders	"	7,168	284	542,600
511	Buildmore	"	14,510	.....	137,300
512	Business Men's	"	2,119	.....	175,950
513	Cabinet	"	889	.....	24,000
514	Camden	"	3,873	.....	334,300
515	Camfield	"	1,637	.....	358,000
516	Capital	"	5,232	100	244,100
517	Cardinal	"	390	.....	143,400
518	Casino	"	3,039	552	715,100
519	Cedars	"	441	.....	542,700
520	Central	"	3,390	.....	439,000
521	Centre Market	"	1,298	4,500	334,300
522	Century	"	1,272	.....	659,700
523	Champion	"	3,190	1	218,000
524	Channel	"	555	516	107,700
525	Chapel	"	1,104	18	339,800
526	Charter Oak	"	1,465	23	417,900
527	Choice	"	528	.....	59,600
528	Circle	"	1,840	.....	178,900
529	Citizens'	"	14,469	32	394,500
530	City	"	1,767	2,210	293,500

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$22,251	$85,441	$18,667	$3,545	$671,067	476
.....	610	112,251	12,464	3,871	420,485	477
$85,000	3,300	292,952	25,251	4,758	835,970	478
.....	11,640	127,559	16,602	3,993	740,159	479
.....	1,700	7,241	26,600	4,232	143,230	480
.....	44,585	244,301	5,480	15,502	1,045,001	481
.....	10,532	76,623	43,197	7,021	399,888	482
.....	6,125	44,136	27,560	753	356,620	483
.....	32,318	321,378	23,321	24,140	1,966,091	484
10,300	24,777	245,121	49,943	5,040	761,735	485
.....	19,992	105,897	58,469	21,931	1,066,873	486
.....	15,075	34,967	6,327	661	178,118	487
3,000	4,345	107,205	20,011	2,144	362,221	488
.....	1,895	209,782	70,645	15,297	611,815	489
13,650	20,449	396,430	26,585	16,432	1,565,133	490
27,750	12,585	294,375	72,975	3,425	653,469	491
.....	7,610	22,499	15,214	2,234	626,825	492
.....	13,816	111,840	2,133	3,498	539,400	493
.....	6,625	111,820	14,758	5,696	718,391	494
13,400	8,780	21,811	29,617	1,090	244,608	495
.....	18,200	57,348	24,267	5,742	724,045	496
.....	6,765	60,927	14,536	6,809	430,259	497
.....	3,055	50,829	7,054	832	267,877	498
6,000	12,110	164,956	60,670	5,251	645,033	499
199,400	91,281	716,051	145,282	34,702	2,560,969	500
46,200	17,995	65,650	33,028	4,278	879,924	501
98,150	5,475	628,796	149,301	4,894	1,467,503	502
.....	2,702	67,041	2,567	3,497	323,457	503
.....	19,220	99,909	29,139	3,241	487,510	504
12,000	7,710	165,275	42,960	4,233	397,341	505
.....	10,475	154,210	32,747	7,143	507,212	506
28,100	4,471	26,968	19,215	3,043	258,617	507
19,900	12,705	73,847	11,257	25,338	580,599	508
.....	10,185	105,827	3,687	1,611	395,405	509
.....	7,275	103,494	10,833	8,418	680,022	510
.....	6,495	24,659	15,876	1,214	200,054	511
.....	7,650	152,006	28,987	4,708	371,420	512
.....	2,850	.....	4,563	381	32,683	513
.....	5,550	110,942	9,963	2,891	467,519	514
4,000	6,445	146,823	19,561	4,810	541,276	515
.....	1,485	86,771	20,457	1,724	359,869	516
.....	3,250	173,804	3,859	2,700	327,403	517
.....	11,928	156,410	17,338	5,608	909,975	518
.....	27,195	153,437	13,617	2,882	740,272	519
19,500	7,785	88,126	44,251	8,265	610,317	520
.....	7,250	79,771	2,876	585	430,580	521
.....	18,705	144,975	44,732	10,733	880,117	522
4,700	4,465	31,540	27,851	3,304	293,051	523
.....	2,250	36,841	27,241	1,207	176,310	524
.....	9,442	67,890	15,743	3,483	437,480	525
.....	23,311	200,266	10,726	11,123	664,814	526
21,946	2,715	17,652	12,797	1,160	116,398	527
17,100	1,660	154,700	17,568	5,677	377,445	528
30,730	24,095	200,557	35,232	6,913	706,528	529
3,500	2,380	136,449	53,888	10,117	503,811	530

TABLE 8—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
476	American-Ukrainian	Newark	$417,774	.....	.....	$83,600
477	Anchor	"	260,214	.....	.....	17,900
478	Annexed District	"	412,997	.....	.....	117,450
479	Arion	"	395,994	.....	.....	184,600
480	Armstrong	"	80,175	.....	.....	6,500
481	Arrow	"	538,088	.....	.....	238,800
482	Art and Strength	"	231,099	.....	.....	15,980
483	Assembly	"	200,279	.....	.....	71,400
484	Astor	"	1,130,632	.....	.....	341,250
485	Atlantic	"	487,656	.....	.....	24,300
486	Atlas Weekly	"	545,773	.....	.....	264,600
487	Aurora	"	128,488	.....	.....	.....
488	Auto Trade	"	229,368	.....	.....	12,000
489	Bankers	"	333,195	.....	.....	63,550
490	Barringer	"	968,759	.....	.....	295,650
491	Basic	"	286,692	.....	.....	101,500
492	Bay View	"	353,692	.....	.....	159,700
493	Beacon	"	319,419	.....	.....	66,075
494	Beaver	"	400,971	.....	.....	104,700
495	Bell	"	134,116	.....	.....	36,150
496	Beneficial	"	456,243	.....	.....	98,800
497	Bergen	"	242,930	.....	.....	119,000
498	Betsy Ross	"	173,582	.....	.....	.....
499	Big Brother	"	408,901	.....	.....	93,700
500	Bigelow	"	1,187,595	.....	.....	407,400
501	Black Diamond	"	676,938	.....	.....	.....
502	Bonded	"	843,297	.....	.....	127,600
503	Branch Brook	"	184,884	.....	.....	58,600
504	Branford	"	258,684	.....	.....	71,675
505	Broad & Commerce	"	238,640	.....	.....	70,900
506	Broad and Market	"	311,712	.....	.....	102,300
507	Broad Street	"	152,506	.....	.....	33,500
508	Brookdale	"	306,093	.....	.....	167,500
509	Buildahome	"	224,440	.....	.....	71,500
510	Builders	"	371,032	.....	.....	129,000
511	Buildmore	"	144,535	.....	.....	8,500
512	Business Men's	"	214,639	.....	.....	75,300
513	Cabinet	"	29,002	.....	.....	300
514	Camden	"	279,477	.....	.....	80,850
515	Camfield	"	332,742	.....	.....	94,400
516	Capital	"	174,270	.....	.....	88,100
517	Cardinal	"	144,419	.....	.....	84,625
518	Casino	"	483,783	.....	.....	175,900
519	Cedars	"	493,557	.....	.....	60,400
520	Central	"	315,015	.....	.....	136,550
521	Centre Market	"	259,432	.....	.....	51,500
522	Century	"	497,421	.....	.....	167,400
523	Champion	"	168,055	.....	.....	52,838
524	Channel	"	117,047	.....	.....	27,750
525	Chapel	"	208,524	.....	.....	140,950
526	Charter Oak	"	370,028	.....	.....	104,750
527	Choice	"	58,765	.....	.....	8,700
528	Circle	"	204,111	.....	.....	55,950
529	Citizens'	"	409,865	.....	.....	122,000
530	City	"	274,908	.....	.....	102,200

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$1,371	.....	$1,413	.....	.....	$16,954	$120,955	$29,000	$671,067	476
10,996	.....	635	.....	$20,000	17,716	47,144	45,880	420,485	477
6,593	.....	2,389	.....	20,000	94,807	86,756	94,978	835,970	478
26	.....	419	.....	50,000	4,829	85,780	18,511	740,159	479
2,509	$17,349	199	.....	400	5,350	19,181	11,567	143,230	480
3,910	10,500	.....	.....	63,900	26,258	70,770	92,775	1,045,001	481
.....	.....	412	.....	23,000	42,715	.....	86,682	399,888	482
4,287	.....	130	.....	17,000	3,339	33,313	26,872	356,620	483
109	.....	.....	.....	165,000	4,480	177,627	146,993	1,966,091	484
72	31,771	104	.....	35,500	22	49,064	133,246	761,735	485
676	.....	2,738	.....	103,000	7,376	97,214	45,496	1,066,873	486
2,103	.....	121	.....	4,000	2,492	22,116	18,798	178,118	487
975	.....	55	.....	.....	33,556	41,267	45,000	362,221	488
2,487	.....	20	.....	40,150	83,771	68,598	20,044	611,815	489
227	.....	69	.....	75,000	2,449	73,765	149,214	1,565,133	490
617	20,333	205	.....	57,750	64,633	.....	121,739	653,469	491
.....	.....	4,300	.....	.....	.....	96,068	13,065	626,825	492
305	.....	330	.....	43,966	13,112	66,578	29,615	539,400	493
.....	30,836	740	.....	45,000	.....	92,843	43,301	718,391	494
3,688	.....	666	.....	13,200	16,668	14,078	26,042	244,608	495
74	.....	430	.....	35,000	.....	113,504	19,994	724,045	496
337	.....	335	.....	.....	18	45,395	22,244	430,259	497
3,032	.....	175	.....	.....	25,860	41,826	23,402	267,877	498
1,287	.....	445	.....	31,500	18,298	.....	90,902	645,033	499
1,969	.....	942	.....	315,622	146,036	170,277	331,128	2,560,969	500
.....	.....	658	.....	7,500	7	106,729	88,092	879,924	501
9,875	.....	318	.....	21,000	188,956	.....	276,457	1,467,503	502
.....	.....	20	.....	17,000	.....	36,703	26,250	323,457	503
782	.....	170	.....	58,574	23,802	.....	73,823	487,510	504
148	.....	135	.....	17,500	9,319	.....	60,699	397,341	505
2,446	.....	1,386	.....	28,000	2,570	28,018	30,780	507,212	506
1,452	.....	673	.....	4,000	17,607	17,683	31,196	258,617	507
1,501	.....	1,164	.....	18,000	890	45,751	39,700	580,599	508
141	.....	96	.....	.....	24,380	25,442	49,406	395,405	509
.....	.....	210	.....	42,000	2,585	85,101	50,094	680,022	510
1,911	.....	495	.....	.....	11,331	8,701	24,581	200,054	511
1,988	.....	225	.....	10,000	19,414	.....	49,854	371,420	512
1,229	.....	.....	.....	.....	35	769	1,348	32,683	513
820	.....	435	.....	17,000	4,184	69,753	15,000	467,519	514
297	.....	551	.....	12,000	27	52,014	49,245	541,276	515
726	843	55	.....	23,601	10,491	16,036	45,747	359,869	516
10,881	.....	21	.....	18,700	8,443	.....	60,314	327,403	517
351	.....	411	.....	98,136	.....	97,623	53,771	909,975	518
13	.....	437	.....	10,500	16,882	103,483	55,000	740,272	519
17,415	.....	100	.....	37,000	58	.....	104,179	610,317	520
39	.....	.....	.....	28,000	4,681	59,481	27,447	430,580	521
145	.....	701	.....	64,100	1,596	53,754	95,000	880,117	522
467	.....	789	.....	.....	13,822	36,974	20,106	293,051	523
120	.....	65	$500	7,500	.....	7,013	16,315	176,310	524
933	.....	326	.....	8,000	11,866	66,881	.....	437,480	525
515	.....	.....	.....	4,000	26,796	58,089	100,636	664,814	526
2,391	.....	35	.....	2,000	29,347	.....	15,160	116,398	527
2,184	.....	247	.....	49,500	17,172	.....	48,281	377,445	528
555	.....	246	100	.....	19,197	69,258	85,307	706,528	529
169	.....	290	.....	.....	29,048	20,258	76,938	503,811	530

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
476	American-Ukrainian	5,736	621	.....	.....	.....	.....	418	153
477	Anchor	3,264	124	.....	.....	.....	.....	90	12
478	Annexed District	4,805	240	.....	.....	.....	.....	588	68
479	Arion	5,898	516	.....	.....	.....	.....	923	138
480	Armstrong	1,090	137	.....	.....	.....	.....	33	11
481	Arrow	9,982	632	.....	.....	.....	.....	1,194	202
482	Art and Strength	3,003	266	.....	.....	.....	.....	80	15
483	Assembly	3,358	135	.....	.....	.....	.....	357	37
484	Astor	16,930	957	.....	.....	.....	.....	1,706	134
485	Atlantic	6,471	508	.....	.....	.....	.....	122	17
486	Atlas Weekly	8,329	396	.....	.....	.....	.....	1,323	119
487	Aurora	1,796	187	.....	.....	.....	.....	.....	.....
488	Auto Trade	2,773	239	.....	.....	.....	.....	60	4
489	Bankers	3,902	256	.....	.....	.....	.....	318	35
490	Barringer	12,073	986	.....	.....	.....	.....	1,478	153
491	Basic	3,076	276	.....	.....	.....	.....	508	80
492	Bay View	5,783	478	.....	.....	.....	.....	799	108
493	Beacon	5,015	524	.....	.....	.....	.....	331	83
494	Beaver	7,139	709	.....	.....	.....	.....	523	60
495	Bell	1,982	170	.....	.....	.....	.....	181	33
496	Beneficial	6,461	663	.....	.....	.....	.....	494	40
497	Bergen	3,384	202	.....	.....	.....	.....	595	72
498	Betsy Ross	2,089	270	.....	.....	.....	.....	.....	.....
499	Big Brother	6,136	522	.....	.....	.....	.....	469	62
500	Bigelow	17,409	1,062	.....	.....	.....	.....	2,037	234
501	Black Diamond	11,263	927	.....	.....	.....	.....	.....	.....
502	Bonded	9,825	686	.....	.....	.....	.....	638	80
503	Branch Brook	2,714	225	.....	.....	.....	.....	293	33
504	Branford	3,555	141	.....	.....	.....	.....	359	32
505	Broad & Commerce	2,985	241	.....	.....	.....	.....	355	43
506	Broad and Market	5,211	542	.....	.....	.....	.....	512	49
507	Broad Street	2,389	252	.....	.....	.....	.....	168	24
508	Brookdale	4,894	529	.....	.....	.....	.....	838	133
509	Buildahome	3,965	333	.....	.....	.....	.....	358	78
510	Builders	5,563	369	.....	.....	.....	.....	645	71
511	Buildmore	1,990	218	.....	.....	.....	.....	43	6
512	Business Men's	2,684	249	.....	.....	.....	.....	377	48
513	Cabinet	704	70	.....	.....	.....	.....	2	2
514	Camden	4,465	433	.....	.....	.....	.....	405	49
515	Camfield	4,827	382	.....	.....	.....	.....	472	70
516	Capital	2,607	275	.....	.....	.....	.....	441	70
517	Cardinal	2,532	299	.....	.....	.....	.....	424	80
518	Casino	7,749	658	.....	.....	.....	.....	880	106
519	Cedars	7,602	579	.....	.....	.....	.....	302	27
520	Central	4,300	266	.....	.....	.....	.....	683	61
521	Centre Market	3,526	257	.....	.....	.....	.....	258	34
522	Century	6,553	385	.....	.....	.....	.....	837	80
523	Champion	2,343	184	.....	.....	.....	.....	265	35
524	Channel	1,920	136	.....	.....	.....	.....	139	18
525	Chapel	2,818	227	.....	.....	.....	.....	705	107
526	Charter Oak	5,973	394	.....	.....	.....	.....	524	66
527	Choice	944	87	.....	.....	.....	.....	43	9
528	Circle	3,668	197	.....	.....	.....	.....	33	33
529	Citizens'	4,966	396	.....	.....	.....	.....	610	80
530	City	3,187	242	.....	.....	.....	.....	511	59

AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
6,154	173	601	S.	$1.00 m.	$200	6	$3.50 a	$1.00 a	476
3,354	38	98	S.	1.00 m.	200	6	3.00 a	2.00 a	477
5,393	67	241	S.	1.00 m.	200	6	.08 b	.....	478
6,821	121	533	S.	1.00 m.	200	6	3.00 a	3.00 a	479
1,123	36	112	S.	1.00 m.	200	6	.....	.....	480
11,176	145	689	S.	1.00 m.	200	6	4.00 a	1.00 a	481
3,083	82	199	S.	1.00 m.	200	6	4.00 a	4.00 a	482
3,715	43	129	S.	1.00 m.	200	6	4.00 a	1.00 a	483
18,636	301	790	O.P.	.....	200	6	4.00 a	2.00 a	484
6,593	70	455	S.	1.00 m.	200	6	3.00 a	1.00 a	485
9,652	119	396	S.	.25 w.	200	6	.....	1.00 & 2.00 a	486
1,796	65	122	S.	1.00 m.	200	6	3.00 a	1.00 a	487
2,833	52	191	S.	1.00 m.	200	6	2.00 & 3.00 a	2.00 a	488
4,220	25	266	S.	1.00 m.	200	6	.....	.....	489
13,551	223	916	O.P.	.....	200	6	3.00 a	1.00 a	490
3,584	59	297	S.	1.00 m.	200	6	.....	.....	491
6,582	122	464	S.	1.00 m.	200	6	3.00 a	1.00 a	492
5,346	109	498	O.P.	.....	200	6	3.00 a	2.00 a	493
7,662	86	683	S.	1.00 m.	200	6	3.00 a	3.00 a	494
2,163	58	145	S.	1.00 m.	200	6	4.00 a	1.00 a	495
6,955	189	514	S.	1.00 m.	200	6	.025 b	.....	496
3,979	46	228	S.	1.00 m.	200	6	3.00 a	2.00 a	497
2,089	49	221	S.	1.00 m.	200	6	3.00 a	2.00 a	498
6,605	85	499	S.	1.00 m.	200	6	.....	.....	499
19,446	175	1,121	S.	1.00 m.	200	6	4.00 a	1.00 a	500
11,263	176	751	S.	1.00 m.	200	6	.03 b	.20 b	501
10,463	86	680	S.	1.00 m.	200	6	4.00 a	2.00 a	502
3,007	61	197	O.P.	.....	200	6	3.00 a	2.00 a	503
3,914	69	104	S.	1.00 m.	200	6	3.00 a	1.00 a	504
3,340	40	244	S.	1.00 m.	200	6	.....	.....	505
5,723	87	504	S.	1.00 m.	200	6	4.00 a	1.00 a	506
2,557	61	215	S.	1.00 m.	200	6	3.00 a	1.00 a	507
5,732	127	535	S.	1.00 m.	200	6	2.00 a	1.00 a	508
4,323	67	344	N.S.	.....	200	6	3.00 a	2.00 a	509
6,208	116	324	O.P.	.....	200	6	3.00 a	2.00 a	510
2,033	44	180	S.	1.00 m.	200	6	.....	1.00 a	511
3,061	43	254	S.	1.00 m.	200	6	4.00 a	2.00 a	512
706	3	69	S.	1.00 m.	200	6	.....	.....	513
4,870	72	410	S.	1.00 m.	200	6	3.00 a	2.00 a	514
5,299	48	404	S.	1.00 m.	200	6	.....	.....	515
3,048	50	295	S.	1.00 m.	200	6	1.50 & 3.00 a	1.00 a	516
2,956	33	346	S.	1.00 m.	200	6	3.00 a	1.00 a	517
8,629	88	676	S.	1.00 m.	200	6	3.00 a	1.00 a	518
7,904	116	490	S.	1.00 m.	200	6	4.00 a	.05 b	519
4,983	78	249	S.	1.00 m.	200	6	2.00 a	2.00 a	520
3,784	64	227	O.P.	.....	200	6	3.00 a	1.00 a	521
7,390	199	266	S.	1.00 m.	200	6	3.00 a	2.00 a	522
2,608	53	166	S.	1.00 m.	200	6	.....	1.00 a	523
2,059	24	130	S.	1.00 m.	200	6	.....	2.00 a	524
3,523	77	257	S.	1.00 m.	200	6	.....	2.00 a	525
6,497	98	362	O.P.	.....	200	6	4.00 a	1.00 a	526
987	19	77	S.	1.00 m.	200	6	.....	.....	527
3,701	27	203	S.	1.00 m.	200	6	.....	1.00 a	528
5,576	104	372	S.	1.00 m.	200	6	4.00 a	1.00 a	529
3,698	37	264	S.	1.00 &2.00 m.	200	6	.....	1.00 a	530

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
531	City Hall	Newark	Feb. 20, 1907	Frederick J. Fischer
532	City Line	"	Dec. 1, 1903	George F. Serbe
533	Civic	"	Sept. 11, 1915	Joseph G. Wolber
534	Clark	"	Mar. 15, 1910	James C. Savage
535	Clinton Place	"	July 18, 1922	Frank W. A. Hain
536	Co-Investors	"	Mar. 26, 1920	Walter C. Schryver
537	Colossal	"	June 11, 1926	Ernest F. Keer
538	Columbia	"	Dec. 7, 1897	John L. O'Toole
539	Columbus Institute	"	Sept. 13, 1915	John J. Baader
540	Commerce	"	Mar. 17, 1906	John J. Baader
541	Commercial	"	Aug. 19, 1912	Samuel H. Levy
542	Commonwealth	"	May 16, 1894	John Wiesemann
543	Community	"	April 4, 1913	Emil Wohlfarth
544	Compact	"	May 12, 1922	Alex Stone
545	Composite	"	Nov. 19, 1921	Henry Schlenger
546	Concordia	"	Mar. 3, 1906	Harry F. Herpers
547	Concrete	"	April 13, 1895	Philip Brenner
548	Congress	"	Feb. 19, 1903	A. Wilberforce Egner
549	Conservative	"	Jan. 25, 1905	Philip F. Donnelly
550	Continental	"	Oct. 19, 1907	David Wyllie
551	Copartners	"	Feb. 11, 1927	Max Loewenstein
552	Cornerstone	"	Jan. 11, 1923	Joseph F. Drudy
553	Court House	"	June 23, 1893	John Coppersmith
554	Court South End	"	April 11, 1919	Frank H. Hewitt
555	Crescent	"	Dec. 26, 1905	Bernard Baron
556	Criterion	"	Dec. 26, 1911	Harry P. Lowy
557	Crosstown	"	April 22, 1905	Morris Miller
558	Custer	"	Mar. 16, 1914	Edward J. Ryan
559	Defiance	"	May 11, 1922	Edward C. Oertzen
560	Delta	"	Nov. 21, 1919	Adolph Kleinwaks
561	Dependable	"	Feb. 7, 1923	Simon Heyman
562	Divident Hill	"	Feb. 9, 1920	George D. White
563	Domestic	"	Feb. 9, 1900	John J. Baader
564	Doric	"	April 24, 1925	M. Malcolm Knoller
565	Down Town	"	Mar. 6, 1919	Fred Brandman
566	Druggists	"	Sept. 23, 1922	Abraham Kruger
567	Eagles	"	May 11, 1911	Chals Beauperiant
568	East End	"	Feb. 11, 1897	Jacob Gerber
569	Echo	"	Mar. 18, 1913	Theodore Moehring
570	Eclipse	"	Nov. 8, 1919	Thomas Donaldson
571	Economy	"	Oct. 19, 1912	Edward I. Sakowitz
572	Eden	"	Nov. 26, 1924	Martin J. Cooney
573	Efficient	"	Mar. 22, 1920	Samuel W. Rice
574	Eighth Ward	"	Dec. 1, 1885	Charles M. Henry
575	Eight Points	"	Oct. 17, 1908	Arthur Tillmes
576	Eleventh Ward	"	Jan. 5, 1903	Benjamin F. Hurd
577	Ellveeay-Newspaper Workers'	"	* (See below)	**Samuel Turkus
578	Elwood	"	June 12, 1919	Carl F. Langlas
579	Employees'	"	May 2, 1919	Walter E. Hunt
580	Engineers	"	July 15, 1925	Fred Romp
581	Enterprise	"	Mar. 28, 1883	Edwin Sternkopf
582	Equality	"	Oct. 14, 1919	Leo Flaster
583	Equal Rights	"	July 30, 1909	Charles Muntrick
584	Equitable	"	May 8, 1906	C. P. Schmidt
585	Essex Mutual	"	July 1, 1919	Frederick Bowden

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

** Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
William Greenfield	Nathan Perselay	535 High St., Newark, N. J.	531
Arthur A. Werthmann	Henry P. George	16-18 Clinton St., Newark, N. J.	532
Pearce R. Franklin	William G. Dassing	30 Dewey St., Newark, N. J.	533
Walter D. Van Riper	Charles R. Van Doren	100 Broadway, Newark, N. J.	534
Isadore H. Colton	George H. Yonkers	249 Clinton Ave., Newark, N. J.	535
Norbury C. Murray	Frank C. Snyder	30 Branford Place, Newark, N. J.	536
Ernest F. Keer, Jr.	Irving L. Ryerson	514 Richmond Ave., Maplewood, N. J.	537
Charles M. Myers	Frederick C. Johnson	196 Roseville Ave., Newark, N. J.	538
Joseph M. Degnan	Fred M. Summers	245 Roseville Ave., Newark, N. J.	539
Kussy, Cohn & Kohn	Nathan Perselay	535 High St., Newark, N. J.	540
Simon L. Fisch	Henry Kranzler	Lefcourt Bldg., Newark, N. J.	541
Joseph E. Conlon	William B. Heller	14 Ferry St., Newark, N. J.	542
Sorg, Duncan & Bailey	Floyd R. Opie	492 Clinton Ave., Newark, N. J.	543
Samuel Dreskin	Joseph Lieb	199 Hansbury Ave., Newark, N. J.	544
Kraemer & Siegler	Philip A. Sobel	24 Branford Place, Newark, N. J.	545
Henry W. Egner, Jr.	A. Wilberforce Egner	17 Academy St., Newark, N. J.	546
Joseph E. Cohn	H. E. Hampson	755 Broad St., Newark, N. J.	547
Louis J. Beers	William C. Treiber	1177 Bergen St., Newark, N. J.	548
Levy, Fenster & McCloskey	Charles H. Burgesser	246 South 20th St., Newark, N. J.	549
Charles C. Pilgrim	LeRoy F. Murphy	755 Broad St., Newark, N. J.	550
Philip B. Rothschild	Robert Caruba	744 Broad St., Newark, N. J.	551
Aaron Lasser	George H. Yonkers	249 Clinton Ave., Newark, N. J.	552
Joseph G. Young	Walter J. Nicholson	810 Broad St., Newark, N. J.	553
Christian J. Knispel	Edgar G. Spitz	25 Rosedale Ave., Maplewood, N. J.	554
Charles C. Pilgrim	LeRoy F. Murphy	755 Broad St., Newark, N. J.	555
Harry T. Davimos	Alfred N. Baum	15 Market St., Newark, N. J.	556
Stein & Stern	Benjamin Blank	52 Belmont Ave., Newark, N. J.	557
Michael J. Quigley	Neil J. McManus	838 Clifton Ave., Newark, N. J.	558
Walter M. Ceylowski	John W. Rippon	377 Essex Ave., Bloomfield, N. J.	559
Joseph Steiner	Harry Wertheim	237 North 11th St., Newark, N. J.	560
David Bernheim	Gottlieb Jacobs	10 Charlton St., Newark, N. J.	561
Charles A. Woodruff	Arthur Dorsch	11 Commerce St., Newark, N. J.	562
Francis P. Meehan	Herman R. Schaefer	48 N. Munn Ave., Newark, N. J.	563
Michael S. Precker	Leopold Isserman	24 Branford Place, Newark, N. J.	564
A. Milton Jacobs	Nathan Lifshus	20 Jones St., Newark, N. J.	565
Louis J. Cohen	Abraham Levin	207 Market St., Newark, N. J.	566
Louis J. Beers	Elton B. Alger	23 Wilson Place, Belleville, N. J.	567
Scharringhausen & Hartpence	William B. Heller	14 Ferry St., Newark, N. J.	568
Egner & Beatty	William C. Beatty	170 Nesbit Terrace, Irvington, N. J.	569
Philip M. Gehl	Morris J. Hoenig	31 Clinton St., Newark, N. J.	570
Barney Larkey	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	571
Mary C. Durr	John E. Durr	74 Murray St., Newark, N. J.	572
William L. Greenbaum	Samuel I. Bendet	3 Belmont Ave., Newark, N. J.	573
Henry G. Pilch	Seymour Tucker	24 Commerce St., Newark, N. J.	574
Adam J. Rossbach	Walter L. Koerner	81 Wagner Place, Irvington, N. J.	575
Scott German	Arthur F. Smethurst	487 Orange St., Newark, N. J.	576
Braelow & Tepper	Frank C. Snyder	1060 Broad St., Newark, N. J.	577
Alfred W. Cooper	Louis P. Teller	698 Parker St., Newark, N. J.	578
David Bobker	William J. Axt	20 Belmont Ave., Newark, N. J.	579
Michael Breitkopf	Leo Reilly	10 Read St., Newark, N. J.	580
Scharringhausen & Hartpence	William B. Heller	14 Ferry St., Newark, N. J.	581
Osborne, Cornish & Scheck	Joseph Moritz	141 Richelieu Terrace, Newark, N. J.	582
Arthur R. Denman	Walter J. Nicholson	810 Broad St., Newark, N. J.	583
Mulligan & Koenig	Louis Kirschner	392 Walnut St., Newark, N. J.	584
W. Stanley Naughright	Otto H. Wilhelm	15 Headley Terrace, Irvington, N. J.	585

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
531	City Hall	Newark	$1,817	.....	$602,900
532	City Line	"	738	.....	242,500
533	Civic	"	722	$75	300,100
534	Clark	"	9,086	.....	893,650
535	Clinton Place	"	199	73	337,300
536	Co-Investors	"	1,581	455	324,100
537	Colossal	"	809	561	96,100
538	Columbia	"	1,784	3,510	217,200
539	Columbus Institute	"	4,698	12,600	598,650
540	Commerce	"	1,010	.....	323,300
541	Commercial	"	1,559	3,125	246,900
542	Commonwealth	"	1,480	204	515,700
543	Community	"	12,496	.....	331,200
544	Compact	"	2,189	.....	545,150
545	Composite	"	7,094	.....	268,100
546	Concordia	"	295	4,000	372,400
547	Concrete	"	7,234	.....	229,000
548	Congress	"	261	3,221	332,900
549	Conservative	"	2,837	.....	207,900
550	Continental	"	2,551	133	228,300
551	Copartners	"	572	1,077	64,500
552	Cornerstone	"	10,705	.....	135,600
553	Court House	"	20,638	.....	817,900
554	Court South End	"	3,034	1,905	527,200
555	Crescent	"	1,296	.....	204,400
556	Criterion	"	485	.....	439,450
557	Crosstown	"	39,347	.....	777,000
558	Custer	"	645	201	347,200
559	Defiance	"	3,586	4,940	253,000
560	Delta	"	565	1,052	411,100
561	Dependable	"	3,642	8,000	245,900
562	Divident Hill	"	3,372	1,262	448,700
563	Domestic	"	1,051	271	273,300
564	Doric	"	4,303	537	184,100
565	Down Town	"	1,024	.....	242,800
566	Druggists	"	3,341	.....	376,460
567	Eagles	"	2,348	4,560	366,600
568	East End	"	2,455	6,500	375,900
569	Echo	"	3,102	3,576	260,350
570	Eclipse	"	2,644	276	315,400
571	Economy	"	1,004	.....	709,400
572	Eden	"	2,731	6,000	226,900
573	Efficient	"	761	.....	606,950
574	Eighth Ward	"	11,131	55,660	1,383,350
575	Eight Points	"	3,538	182	358,200
576	Eleventh Ward	"	39,699	50,000	13,612,300
577	Ellveeay-Newspaper Workers'	"	28,336	.....	671,691
578	Elwood	"	18,101	9,618	512,400
579	Employees'	"	8,178	333	234,100
580	Engineers	"	7,219	3,484	295,050
581	Enterprise	"	5,607	8,150	362,800
582	Equality	"	2,745	.....	342,000
583	Equal-Rights	"	7,856	48	226,800
584	Equitable	"	2,562	2,500	291,950
585	Essex Mutual	"	4,993	5,000	555,125

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$11,680	$325,849	$40,576	$9,959	$992,781	531
.....	1,374	43,496	9,256	537	297,901	532
$5,200	2,205	24,363	20,047	6,650	359,362	533
59,485	18,843	245,772	40,492	9,353	1,276,681	534
.....	14,421	244,719	8,610	8,544	613,866	535
4,000	5,050	119,482	5,351	11,001	471,020	536
8,200	400	22,723	1,207	1,358	131,358	537
.....	9,430	133,147	17,617	6,512	389,200	538
.....	14,114	162,941	40,012	9,169	842,184	539
.....	7,705	99,499	3,392	3,464	438,370	540
35,000	1,025	109,895	26,081	2,542	426,127	541
4,500	19,660	132,253	22,565	4,786	701,148	542
79,000	5,200	65,714	3,632	5,405	502,647	543
.....	9,966	188,347	51,852	17,138	814,642	544
65,400	9,860	246,533	91,358	9,771	698,116	545
10,000	6,270	77,725	14,215	712	485,617	546
.....	2,715	26,633	12,923	2,663	281,168	547
.....	3,985	32,345	11,732	4,351	388,795	548
.....	8,000	41,831	7,584	2,904	271,056	549
24,200	4,750	8,597	2,084	518	271,083	550
.....	1,213	3,358	8,760	742	80,222	551
7,000	7,051	301,667	3,782	4,143	469,948	552
36,200	12,751	97,943	39,608	11,831	1,036,871	553
.....	6,605	23,386	19,755	3,604	585,489	554
3,000	3,675	45,351	7,610	148	265,480	555
6,500	1,445	37,323	36,144	6,522	527,869	556
369,500	58,712	311,358	113,430	35,897	1,705,244	557
.....	5,596	57,069	12,993	3,623	427,327	558
.....	10,469	39,744	8,443	7,929	328,111	559
.....	27,776	259,783	92,643	5,664	798,583	560
40,000	12,300	72,768	22,229	3,776	408,615	561
.....	16,050	232,199	38,531	3,840	743,954	562
.....	4,666	6,835	5,364	804	292,291	563
.....	11,708	88,099	40,614	1,702	331,063	564
.....	3,600	92,823	1,433	1,293	342,973	565
.....	5,915	171,355	15,724	2,536	575,331	566
.....	7,190	174,077	22,186	4,269	581,230	567
.....	6,169	91,910	18,429	8,577	509,940	568
.....	3,549	47,498	11,603	1,974	331,652	569
.....	8,410	209,393	72,100	8,823	617,046	570
1,750	50,901	423,486	191,145	20,299	1,397,985	571
.....	4,453	127,694	27,522	1,362	396,662	572
.....	37,894	106,774	71,092	4,818	828,289	573
.....	32,725	459,938	77,745	90,859	2,111,408	574
.....	3,930	62,651	16,672	2,026	447,199	575
.....	214,959	5,636,082	250,622	163,854	19,967,516	576
118,975	34,695	489,056	15,862	7,066	1,365,681	577
.....	5,475	127,708	36,154	1,972	711,428	578
.....	12,288	86,663	6,578	63,513	411,653	579
.....	11,820	24,100	16,855	4,982	363,510	580
.....	6,675	134,377	11,229	3,503	532,341	581
46,000	23,560	358,477	65,788	14,985	853,505	582
.....	10,925	67,315	12,211	4,398	329,553	583
3,500	550	33,266	2,550	3,609	340,487	584
64,000	14,969	172,829	26,261	11,454	854,631	585

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
531	City Hall	Newark	$414,409			$364,400
532	City Line	"	168,203			59,300
533	Civic	"	217,629			51,000
534	Clark	"	597,270	$53,998		358,400
535	Clinton Place	"	318,636			146,190
536	Co-Investors	"	310,446			15,900
537	Colossal	"	91,076			8,200
538	Columbia	"	269,985			43,100
539	Columbus Institute	"	480,116			169,950
540	Commerce	"	273,865			54,300
541	Commercial	"	142,854			125,175
542	Commonwealth	"	405,378			158,100
543	Community	"	315,276			51,000
544	Compact	"	368,547			213,300
545	Composite	"	374,070			138,400
546	Concordia	"	276,209			114,300
547	Concrete	"	172,978			33,200
548	Congress	"	240,779			65,700
549	Conservative	"	190,880			16,700
550	Continental	"	176,378			26,200
551	Copartners	"	46,463			9,000
552	Cornerstone	"	244,264			107,650
553	Court House	"	569,700			161,850
554	Court South End	"	324,417			117,500
555	Crescent	"	158,661			36,250
556	Criterion	"	244,498			88,475
557	Crosstown	"	898,759			427,550
558	Custer	"	227,129			72,800
559	Defiance	"	215,886			8,000
560	Delta	"	473,994			89,200
561	Dependable	"	188,487			78,300
562	Divident Hill	"	429,797			133,000
563	Domestic	"	185,490			52,000
564	Doric	"	201,606			65,500
565	Down Town	"	186,978			86,510
566	Druggists	"	312,703			119,750
567	Eagles	"	333,900			112,400
568	East End	"	267,609			138,900
569	Echo	"	208,897			49,400
570	Eclipse	"	291,514			161,650
571	Economy	"	758,370			235,600
572	Eden	"	245,034			43,200
573	Efficient	"	543,219			102,000
574	Eighth Ward	"	1,363,719			115,900
575	Eight Points	"	250,947			110,900
576	Eleventh Ward	"	12,615,176			
577	Ellveeay-Newspaper Workers'	"	831,027			89,700
578	Elwood	"	418,959			109,600
579	Employees'	"	286,675			48,070
580	Engineers	"	212,690			37,050
581	Enterprise	"	312,489			110,600
582	Equality	"	438,881			158,100
583	Equal-Rights	"	197,066			55,450
584	Equitable	"	192,363			77,000
585	Essex Mutual	"	486,900	18,426		171,150

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$1,619	.....	$138	.....	$37,000	$68,627	.....	$106,588	$992,781	531
1,453	.....	162	.....	16,000	.....	$34,564	18,219	297,901	532
6	.....	689	.....	10,500	14,814	25,000	39,724	359,362	533
1,625	.....	1,268	.....	70,000	12,206	123,559	58,355	1,276,681	534
533	.....	33	.....	17,500	18,969	.....	112,005	613,866	535
365	.....	29	.....	5,000	34,520	59,798	44,962	471,020	536
106	.....	.....	.....	3,000	5,143	15,037	8,796	131,358	537
901	.....	438	.....	.....	4,680	10,894	59,202	389,200	538
2,949	.....	128	.....	.....	24,179	.....	164,862	842,184	539
390	.....	45	.....	24,000	10,982	25,188	49,600	438,370	540
55,952	.....	120	.....	28,500	16,656	.....	56,870	426,127	541
123	.....	276	$200	.....	9,012	43,391	84,668	701,148	542
387	.....	391	.....	21,000	12,522	84,550	17,521	502,647	543
1,348	.....	1,025	1,265	85,680	26,463	30,982	86,032	814,642	544
18,100	.....	.....	.....	26,000	54,497	.....	87,049	698,116	545
.....	.....	241	.....	19,000	56	56,603	19,208	485,617	546
484	.....	95	.....	12,000	5,404	35,007	22,000	281,168	547
40	.....	256	.....	16,000	5,070	50,673	10,277	388,795	548
.....	.....	36	7,847	.....	.....	43,316	12,277	271,056	549
.....	.....	.....	.....	1,500	6,818	44,269	15,918	271,083	550
4,415	.....	1,930	.....	6,800	1,178	4,387	6,049	80,222	551
3,932	.....	8	.....	.....	31,174	.....	82,920	469,948	552
1,681	.....	683	39,794	72,500	5,453	61,902	123,308	1,036,871	553
28	.....	452	.....	30,000	19,343	68,500	25,249	585,489	554
329	.....	90	.....	12,000	6,742	35,408	16,000	265,480	555
3,423	.....	.....	.....	51,000	43,077	37,822	59,574	527,869	556
600	.....	2,443	.....	.....	34,900	40,196	300,796	1,705,244	557
13,799	.....	56	.....	1,000	39,178	44,690	28,675	427,327	558
3,772	.....	227	.....	3,000	27,726	46,065	23,435	328,111	559
2,365	.....	2,383	.....	43,000	43,495	38,005	106,141	798,583	560
3,268	.....	1,804	.....	36,805	29,566	45,310	25,075	408,615	561
28	.....	368	.....	15,000	16,367	72,789	76,605	743,954	562
1,501	.....	360	.....	3,000	.....	43,979	5,961	292,291	563
1,238	.....	95	.....	5,000	2,799	.....	54,825	331,063	564
45	.....	.....	.....	4,000	7,543	13,103	44,794	342,973	565
1,131	.....	387	.....	.....	35,890	40,600	64,870	575,331	566
1,316	.....	242	.....	16,000	4,863	31,516	80,993	581,230	567
290	.....	245	.....	23,000	3,404	54,413	22,079	509,940	568
685	.....	168	.....	10,500	3,478	44,175	14,349	331,652	569
70	.....	65	.....	32,000	28,165	20,156	83,426	617,046	570
12,060	.....	1,841	.....	130,253	41,506	.....	218,355	1,397,985	571
3,571	.....	354	.....	33,219	10,537	9,996	50,751	396,662	572
1,867	.....	193	.....	52,500	1,912	.....	126,598	828,289	573
104,909	.....	3,072	.....	.....	32,019	237,415	254,374	2,111,408	574
211	.....	1,279	.....	11,000	328	41,882	30,652	447,199	575
.....	.....	.....	.....	2,818,382	38,434	1,898,675	2,596,849	19,967,516	576
2,143	.....	.....	.....	85,500	49,510	96,768	211,033	1,365,681	577
.....	.....	831	.....	16,000	31,925	51,113	83,000	711,428	578
2,999	.....	.....	.....	14,500	1,960	14,920	42,529	411,653	579
19,005	.....	412	.....	19,800	5,495	40,025	29,033	363,510	580
142	.....	247	.....	13,000	4,690	6,635	84,538	532,341	581
3,729	.....	811	.....	41,500	82,630	.....	127,854	853,505	582
59	$8,404	862	.....	10,000	2,021	32,679	23,012	329,553	583
448	.....	20	.....	20,630	124	38,621	11,281	340,487	584
584	.....	1,435	.....	15,000	5,317	74,041	81,778	854,631	585

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

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
531	City Hall	6,072	348					1,822	205
532	City Line	2,365	200					296	39
533	Civic	2,670	214					255	45
534	Clark	8,526	847	406	72			1,792	331
535	Clinton Place	4,880	471					731	68
536	Co-Investors	4,092	290					80	11
537	Colossal	2,295	208					41	10
538	Columbia	3,367	343					216	25
539	Columbus Institute	6,188	551					850	100
540	Commerce	3,871	295					272	42
541	Commercial	2,091	141					626	81
542	Commonwealth	5,115	420					791	117
543	Community	4,393	301					255	28
544	Compact	5,551	295					1,067	62
545	Composite	4,206	341					692	74
546	Concordia	4,162	375					572	84
547	Concrete	2,320	204					166	29
548	Congress	4,061	368					329	41
549	Conservative	3,173	290					84	12
550	Continental	2,747	157					131	17
551	Copartners	934	90					45	5
552	Cornerstone	3,543	312					538	44
553	Court House	7,169	499					810	124
554	Court South End	5,275	459					588	56
555	Crescent	2,325	197					182	28
556	Criterion	4,272	214					443	67
557	Crosstown	11,665	735					2,138	118
558	Custer	3,125	215					364	43
559	Defiance	3,123	208					40	5
560	Delta	6,470	485					446	50
561	Dependable	2,619	205					392	49
562	Divident Hill	5,997	477					666	79
563	Domestic	2,923	267					260	39
564	Doric	4,385	356					328	45
565	Down Town	3,346	260					433	49
566	Druggists	4,521	350					599	118
567	Eagles	4,261	301					562	61
568	East End	3,788	348					695	104
569	Echo	3,482	364					232	25
570	Eclipse	4,755	405					809	57
571	Economy	8,860	616					1,178	127
572	Eden	3,953	369					216	35
573	Efficient	9,610	762					510	52
574	Eighth Ward	14,033	663					580	93
575	Eight Points	3,963	309					555	32
576	Eleventh Ward	322,743	12,164						
577	Ellveeay-Newspaper Workers'	10,857	692					449	68
578	Elwood	5,807	398					548	75
579	Employees'	3,012	363					241	41
580	Engineers	3,698	265					186	34
581	Enterprise	4,369	464					553	76
582	Equality	5,368	261					791	71
583	Equal-Rights	2,649	211					278	28
584	Equitable	3,077	306					385	48
585	Essex Mutual	6,303	491	203	13			856	127

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
7,894	97	456	S.	$1.00 m.	$200	6	$8.00 a	$1.00 a	531
2,661	49	190	S.	1.00 m.	200	6	.....	3.00 a	532
2,925	60	199	S.	1.00 m.	200	6	3.00 a	2.00 a	533
10,724	232	1,018	S.	1.00 m.	200	6	3.00 a	.....	534
5,611	94	445	O.P.	.....	200	6	2.00 a	1.00 a	535
4,172	67	234	S.	1.00 m.	200	6	3.00 a	1.00 a	536
2,336	17	201	O.P.	.....	200	6	2.00 a	2.00 a	537
3,583	69	299	S.	1.00 m.	200	6	3.00 a	2.00 a	538
7,038	155	496	S.	1.00 m.	200	6	3.00 a	1.00 a	539
4,143	62	275	O.P.	.....	200	6	3.00 a	1.00 a	540
2,717	45	177	S.	1.00 m.	200	6	.....	2.00 a	541
5,906	118	419	S.	1.00 m.	200	6	3.00 a	.....	542
4,648	68	261	S.	1.00 m.	200	6	3.00 a	2.00 a	543
6,618	83	274	S.	1.00 m.	200	6	2.00 a	2.00 a	544
4,898	54	361	S.	1.00 m.	200	6	3.00 a	1.00 a	545
4,734	117	342	S.	1.00 m.	200	6	3.00 a	1.00 a	546
2,486	43	190	S.	1.00 m.	200	6	4.00 a	1.00 a	547
4,390	61	348	S.	1.00 m.	200	6	3.00 a	1.00 a	548
3,257	66	236	S.	1.00 m.	200	6	1.00 a	1.00 a	549
2,878	35	139	N.S.	.....	200	6	.....	.....	550
979	20	75	S.	1.00 m.	200	6	3.00 a	1.00 a	551
4,081	46	310	S.	1.00 m.	200	6	.....	2.00 a	552
7,979	157	466	S.	1.00 m.	200	6	3.00 a	1.00 & 3.00 a	553
5,863	124	391	S.	1.00 m.	200	6	3.00 a	.....	554
2,507	68	157	S.	1.00 m.	200	6	3.00 a	.....	555
4,715	57	224	O.P.	.....	200	6	.....	.....	556
13,803	127	726	S.	1.00 m.	200	6	.....	.....	557
3,489	76	182	S.	1.00 m.	200	6	3.00 a	1.00 a	558
3,163	49	164	S.	1.00 m.	200	6	2.00 a	1.00 a	559
6,916	89	446	S.	1.00 m.	200	6	.....	.....	560
3,011	63	191	S.	1.00 m.	200	6	4.00 a	2.00 a	561
6,663	121	435	S.	1.00 m.	200	6	3.00 a	1.00 a	562
3,183	76	230	S.	1.00 m.	200	6	3.00 a	1.00 a	563
4,713	73	328	S.	1.00 m.	200	6	4.00 a	1.00 a	564
3,779	44	265	O.P.	.....	200	6	.....	1.00 a	565
5,120	63	405	S.	1.00 m.	200	6	3.00 a	1.00 a	566
4,823	81	281	S.	1.00 m.	200	6	4.00 a	1.00 a	567
4,483	81	371	S.	1.00 m.	200	6	4.00 a	.....	568
3,714	66	323	S.	1.00 m.	200	6	3.00 a	1.00 a	569
5,564	48	414	S.	1.00 m.	200	6	3.00 a	2.00 a	570
10,038	162	581	S.	1.00 m.	200	6	.....	1.00 a	571
4,169	55	349	S.	1.00 m.	200	6	3.00 a	1.00 a	572
10,120	188	626	S.	1.00 m.	200	6	4.00 a	1.00 a	573
14,613	237	519	S.	1.00 m.	200	6	2.00 a	2.00 a	574
4,518	65	276	S.	1.00 m.	200	6	3.00 a	1.00 a	575
322,743	1,852	10,312	O.P.	.....	100	6	2.00 a & 3.00 a	2.00 a	576
11,306	164	596	O.P.	.....	200	6	1.00 a	2.00 a	577
6,355	94	379	S.	1.00 m.	200	6	3.00 a	3.00 a	578
3,253	80	324	S.	1.00 m.	200	6	1.00 a	1.00 a	579
3,884	68	231	S.	1.00 m.	200	6	3.00 a	1.00 a	580
4,922	100	440	S.	1.00 m.	200	6	4.00 a	2.00 a	581
6,159	75	257	S.	1.00 m.	200	6	4.00 a	3.00 a	582
2,927	50	189	S.	1.00 m.	200	6	3.00 a	2.00 a	583
3,462	72	282	O.P.	.....	200	6	3.00 a	.....	584
7,362	103	528	S.	1.00 m.	200	6	4.00 a	1.00 a	585

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
586	Essex Power Station	Newark	May 6, 1921	Marion Penn
587	Eureka	"	May 22, 1909	Paul J. Moore
588	Ever-Ready	"	Jan. 6, 1920	Arthur Bachrach
589	Everybody's	"	Mar. 20, 1913	Frederick J. Stephans
590	Excelsior	"	May 27, 1879	Louis Rose
591	Executive	"	April 19, 1902	August M. Kleemann
592	Fabyan	"	Feb. 1, 1911	Edwin A. Scott
593	Fairmount	"	June 19, 1900	G. F. Kautzman
594	Falcon	"	June 27, 1919	*
595	Famous	"	June 16, 1921	Louis Susskind
596	Favorite	"	Mar. 11, 1921	Philip Elins
597	Federal	"	April 23, 1904	John J. Baader
598	Fidelity	"	Nov. 18, 1905	George C. Heller
599	Fifteenth Ward	"	Oct. 2, 1902	J. Edward Leslie
600	Fifth Ward	"	Feb. 10, 1911	Charles A. Schmitt
601	Finance	"	Nov. 11, 1919	Max Lewitt
602	Firemen's	"	Feb. 19, 1907	George B. Astley
603	Fireside	"	Jan. 27, 1887	John W. Fahr
604	First Bohemian	"	July 16, 1913	Bohumil Novak
605	First Italian	"	Mar. 30, 1891	Gaetano Dallavalle
606	First Ward	"	May 20, 1910	William J. Fagan, Jr.
607	Five Points	"	Jan. 15, 1913	Alexander Brunner
608	Foresters	"	Mar. 16, 1908	Michael Leveen
609	Forest Hill	"	Dec. 10, 1912	Joseph E. Martin
610	Foundation	"	Oct. 16, 1919	Joseph Okin
611	Founders	"	Feb. 4, 1926	Michael A. Stavitsky
612	Fourteenth Ward	"	Dec. 15, 1885	Frederick W. Paul
613	Fourth Ward	"	Mar. 3, 1919	John F. J. Sheehan
614	Fraternal	"	April 12, 1887	Albert N. Gatchell
615	Freeholders	"	May 8, 1926	Heyman Moskow
616	Fulton	"	Sept. 15, 1911	Ferdinand A. Hubert
617	Future	"	Sept. 12, 1922	*
618	Gem	"	Sept. 8, 1919	Louis H. Hare
619	Gibraltar	"	Mar. 18, 1909	William Wepner
620	Gilt Edge	"	Jan. 14, 1921	Joseph Axelrad
621	Good Year	"	Jan. 31, 1923	Maurice A. Wachstein
622	Grand	"	Oct. 14, 1891	Samuel Litwin
623	Granite	"	Mar. 18, 1914	George A. Guenther
624	Grant	"	Feb. 15, 1910	Samuel Goldrosen
625	Great American	"	Feb. 18, 1919	William Fiverson
626	Great Eastern	"	Mar. 12, 1919	Fred Ehrenkranz
627	Gregorian	"	Jan. 18, 1923	Nicholas A. Bibbo
628	Guarantee	"	Jan. 21, 1898	**
629	Guardsmen	"	April 5, 1926	Edward Phillips
630	Hahne	"	April 19, 1907	William H. Haggerty
631	Halcyon	"	April 3, 1914	John J. Smith
632	Half-Term	"	June 2, 1913	Adolph Augenblick
633	Halsey	"	Aug. 18, 1922	Herman Neger
634	Hamburg	"	Dec. 29, 1905	Conrad J. Sauerborn
635	Hamilton	"	Nov. 29, 1905	Emil Baer
636	Harvester	"	Jan. 13, 1923	Julius F. Kaufherr
637	Hawkeye	"	May 13, 1922	Isidor B. Glucksman
638	Hawthorne	"	Jan. 30, 1904	John C. Behnke
639	Health	"	Sept. 17, 1921	Andrew J. Brady
640	Hearthstone	"	Dec. 6, 1888	F. Eugene Schwarzwaelder

* Future Bldg. & Loan Assn., Newark, is in the hands of Conservator.
Falcon Bldg. & Loan Assn., Newark, is in the hands of Conservator.
** Guarantee Bldg. & Loan Assn., Newark, is in the hands of Conservator.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Carl F. Hinrichsen	James H. Brennan	30 Eastern Parkway, Newark, N. J.	586
William P. Murphy	Norman Keeley	24 Commerce St., Newark, N. J.	587
Isaac Fleischman	Herbert Z. Steiner	3 Belmont Ave., Newark, N. J.	588
Joseph G. Young	William F. Ackerson	670 Bergen St., Newark, N. J.	589
Scharringhausen & Hartpence	Joseph I. Conlan	17 Academy St., Newark, N. J.	590
Arthur A. Werthmann	Henry P. George	16 Clinton St., Newark, N. J.	591
Charles A. Woodruff	Arthur Van Steenbergh	8 Bond St., Hillside, N. J.	592
Jacob L. Newman	William C. Treiber	755 Broad St., Newark, N. J.	593
	*Benjamin Kirschner	11 Hill St., Newark, N. J.	594
Joseph Susskind	Raymon Spreen	19 Clinton St., Newark, N. J.	595
Emanuel D. Lasher	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	596
Jacob L. Newman	Marcus A. Fox	371 S. Orange Ave., Newark, N. J.	597
Scharringhausen & Hartpence	Charles N. Halsted	45 Clinton St., Newark, N. J.	598
Robert S. Terhune	Robert B. Mapletoft	18 Bathgate Place, Newark, N. J.	599
Joseph E. Conlon	William H. Becker	42 Morgan Place, Arlington, N. J.	600
David E. Bernstein	Nathaniel Sofman	1060 Broad St., Newark, N. J.	601
Louis J. Beers	A. Joseph Radler	262 Lafayette St., Newark, N. J.	602
Frederic L. Johnson	Charles T. Ziegler	9 Clinton St., Newark, N. J.	603
Frank E. Krasny	Frank Zika	20 Tichenor Terrace, Irvington, N. J.	604
Casimiro Scoppettone	Stephen L. Iaroli	92 Wickliffe St., Newark, N. J.	605
Michael J. Quigley	Benedict A. Harter	135 S. Kingman Road, South Orange, N. J.	606
Mulligan & Koenig	Howard Hopper	67 North 9th St., Newark, N. J.	607
I. Henry Coyne	Moses Gansler	93 Mercer St., Newark, N. J.	608
Robert S. Terhune	Julius A. Proehl	20 Clinton St., Newark, N. J.	609
Aaron Marder & Charles S. Okin	Sydney Seidler	128 Market St., Newark, N. J.	610
Harry Dvorken	Rudolph A. Glickman	790 Broad St., Newark, N. J.	611
George S. Pollard	Cyrus D. Axtell	222 Clinton Ave., Newark, N. J.	612
Michael Silver	Leopold Isserman	24 Branford Place, Newark, N. J.	613
Frank W. Long	Robert B. Mapletoft	18 Bathgate Ave., Newark, N. J.	614
Daniels & Jacobson	Arthur H. Schlosser	436 Florence Ave., Newark, N. J.	615
William L. Brumyate	Charles E. Waters	300 Broadway, Newark, N. J.	616
	*Joseph Weiser	143 E. Kinney St., Newark, N. J.	617
Isidore H. Colton	L. F. Gardiner, Jr.	502 High St., Newark, N. J.	618
Charles B. Clancy	Frank P. Litter	22 Belmont Ave., Newark, N. J.	619
Jacob Fox	M. Vernon Bendet	87 Peck Ave., Newark, N. J.	620
William Stalford	Fred J. Dinger	186 Pomona Ave., Newark, N. J.	621
Litwin & Litwin	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	622
Paul G. Roder	William Billington	60 Alexander St., Newark, N. J.	623
Harry Kalisch	A. Sigmund Kanengieser	16 Belmont Ave., Newark, N. J.	624
David N. Popik	Max Schwartz	1101 Broad St., Newark, N. J.	625
Harry Teitelbaum	David Teitelbaum	7 Treacy Ave., Newark, N. J.	626
Frank Cozzoline	Raymond Del Tufo	315 Park Ave., Newark, N. J.	627
	*Julius E. Flink	1172 Raymond Boulevard, Newark, N. J.	628
Gerald A. Caruso	Alexander N. Clavarra	222 Mt. Prospect Ave., Newark, N. J.	629
Howard F. Kirk	Harold F. Schumacher	844 South 14th St., Newark, N. J.	630
Michael J. Quigley	Francis S. Coyle, Jr.	47 Littleton Ave., Newark, N. J.	631
William Harris	Arthur M. Pfeil	144 Mulberry St., Newark, N. J.	632
Morris H. Klein	Michael Rogow	128 Market St., Newark, N. J.	633
Louis J. Beers	Edward F. Beers	763 Broad St., Newark, N. J.	634
Samuel F. Leber	Nathan Perselay	535 High St., Newark, N. J.	635
Samuel F. Leber	Nathan Perselay	535 High St., Newark, N. J.	636
Michael S. Precker	Leopold Isserman	24 Branford Place, Newark, N. J.	637
Samuel D. Williams	Albert C. Buehler	514 Clinton Ave., Newark N. J.	638
Andrew J. Brady, Jr.	Charles F. Hart	78 Fairmount Terrace, East Orange, N. J.	639
J. W. Strahan & T. S. Henry	Willard H. Elliott	88 Lafayette Ave., East Orange, N. J.	640

* Conservator.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
586	Essex Power Station	Newark	$14,477	$5,442	$358,825
587	Eureka	"	5,056	4,488	255,700
588	Ever-Ready	"	11,185	.....	955,200
589	Everybody's	"	11,124	.....	849,200
590	Excelsior	"	16,430	214	747,800
591	Executive	"	8,876	.....	209,300
592	Fabyan	"	658	6,349	386,800
593	Fairmount	"	2,895	.....	456,000
594	Falcon	"	1,029	.....	359,800
595	Famous	"	4,091	.....	293,900
596	Favorite	"	1,391	28	274,000
597	Federal	"	2,933	885	497,300
598	Fidelity	"	3,988	7	506,900
599	Fifteenth Ward	"	502	21,640	370,600
600	Fifth Ward	"	37	2	386,600
601	Finance	"	3,305	.....	511,000
602	Firemen's	"	15,882	.....	470,300
603	Fireside	"	4,250	4,444	460,030
604	First Bohemian	"	2,416	6,500	400,400
605	First Italian	"	2,927	5,320	202,400
606	First Ward	"	9,902	2,879	462,800
607	Five Points	"	2,613	.....	603,500
608	Foresters	"	8,277	.....	832,700
609	Forest Hill	"	5,813	.....	424,050
610	Foundation	"	4,418	.....	511,300
611	Founders	"	6,766	.....	117,500
612	Fourteenth Ward	"	65,931	20,901	4,433,134
613	Fourth Ward	"	9,017	57	565,435
614	Fraternal	"	1,446	9,882	341,100
615	Freeholders	"	106	24	90,250
616	Fulton	"	1,962	2,190	477,700
617	Future	"	5,745	.....	324,100
618	Gem	"	14,888	.....	1,506,900
619	Gibraltar	"	8,324	73	515,800
620	Gilt Edge	"	7,217	.....	467,900
621	Good Year	"	2,191	2,508	180,700
622	Grand	"	2,677	.....	200,000
623	Granite	"	1,533	1,206	436,750
624	Grant	"	8,069	200	639,700
625	Great American	"	2,835	.....	954,700
626	Great Eastern	"	209	.....	347,100
627	Gregorian	"	9,781	2,185	210,200
628	Guarantee	"	10,038	.....	985,200
629	Guardsmen	"	2,366	54	101,800
630	Hahne	"	10,060	5,850	492,500
631	Halcyon	"	202	2,800	261,000
632	Half-Term	"	6,313	.....	311,300
633	Halsey	"	3,582	.....	198,500
634	Hamburg	"	3,472	1,662	799,100
635	Hamilton	"	1,231	.....	844,600
636	Harvester	"	3,442	.....	538,800
637	Hawkeye	"	5,924	57	419,700
638	Hawthorne	"	1,349	.....	264,600
639	Health	"	4,984	.....	678,300
640	Hearthstone	"	3,548	2,100	311,050

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$26,448	$44,209	$5,676	$6,034	$461,111	586
.....	9,040	61,996	10,889	761	347,930	587
.....	27,630	498,871	186,426	30,309	1,709,621	588
$52,000	46,025	633,422	9,295	6,642	1,607,708	589
.....	14,880	278,982	50,815	13,540	1,122,661	590
.....	850	55,435	6,600	1,257	282,318	591
15,400	10,475	15,267	13,701	1,889	450,539	592
.....	20,055	343,800	60,214	10,665	893,629	593
7,600	13,117	90,076	101,866	10,271	583,759	594
39,000	4,110	144,774	59,215	16,302	561,392	595
.....	30,829	250,703	32,598	1,475	591,024	596
102,200	7,385	431,954	4,154	10,485	1,057,296	597
35,000	31,366	70,684	40,630	19,598	708,173	598
.....	5,250	141,323	29,519	4,509	573,343	599
.....	7,540	112,635	9,996	2,214	469,024	600
.....	24,054	77,804	98,264	13,867	728,294	601
3,000	5,120	165,707	27,473	8,896	696,328	602
34,700	8,005	207,636	22,571	4,656	746,292	603
.....	5,650	55,120	14,054	1,790	485,930	604
2,000	10,885	48,321	7,915	2,224	281,992	605
.....	10,600	320,669	19,611	5,244	831,705	606
.....	8,853	183,286	50,010	8,136	856,398	607
.....	38,226	376,889	21,671	29,372	1,307,135	608
.....	16,760	124,373	25,565	10,596	607,157	609
103,500	48,320	172,999	140,271	9,520	990,328	610
20,065	1,230	40,540	19,933	751	206,785	611
1,172,302	340,400	1,703,563	53,465	362,777	8,152,473	612
29,100	29,680	226,172	9,803	10,760	880,024	613
3,500	7,862	65,942	19,614	2,356	451,702	614
18,150	2,055	35,129	3,971	2,167	151,852	615
15,650	14,847	105,412	20,286	3,039	641,086	616
33,066	35,822	976,428	14,451	5,692	1,395,304	617
.....	.....	638,690	95,829	32,895	2,289,202	618
.....	24,804	124,904	3,558	1,314	678,777	619
.....	35,610	588,150	171,432	9,849	1,280,158	620
.....	11,940	40,095	17,473	1,404	256,311	621
25,000	3,995	76,173	22,971	301	331,117	622
.....	6,525	66,100	3,391	7,280	522,785	623
211,000	48,595	522,365	188,600	18,339	1,636,868	624
.....	7,890	.....	23,526	22,915	1,011,866	625
.....	12,265	90,389	20,752	6,037	476,752	626
.....	13,330	.....	9,882	1,371	246,749	627
655,300	44,876	1,984,686	27,234	104,571	3,811,905	628
.....	7,415	20,609	9,049	1,268	142,561	629
.....	15,628	287,190	34,154	2,653	848,035	630
.....	3,540	78,454	11,535	4,648	362,179	631
.....	4,950	89,238	17,274	5,022	434,097	632
.....	5,680	113,847	1,366	2,477	325,452	633
.....	6,690	159,230	69,238	12,790	1,052,182	634
493,300	34,255	412,309	62,398	33,591	1,881,684	635
3,700	11,495	265,058	57,660	41,658	921,813	636
.....	24,505	115,847	72,847	15,862	654,742	637
14,000	4,165	68,630	10,603	1,975	365,322	638
23,000	15,417	224,574	61,349	1,718	1,009,342	639
29,264	5,480	65,796	8,848	22,945	449,031	640

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
586	Essex Power Station	Newark	$350,833	.....	.....	.....
587	Eureka	"	218,022	.....	.....	$42,100
588	Ever-Ready	"	1,043,985	.....	.....	240,310
589	Everybody's	"	794,790	.....	.....	415,700
590	Excelsior	"	693,172	.....	.....	169,800
591	Executive	"	157,720	.....	.....	57,700
592	Fabyan	"	219,624	.....	.....	121,400
593	Fairmount	"	574,023	.....	.....	117,350
594	Falcon	"	294,891	.....	.....	191,835
595	Famous	"	321,279	.....	.....	127,247
596	Favorite	"	344,075	.....	.....	114,200
597	Federal	"	364,141	$6,239	.....	467,100
598	Fidelity	"	486,697	.....	.....	.....
599	Fifteenth Ward	"	311,462	.....	.....	136,100
600	Fifth Ward	"	281,630	.....	.....	89,700
601	Finance	"	425,714	.....	.....	140,975
602	Firemen's	"	400,999	.....	.....	160,500
603	Fireside	"	345,232	.....	.....	203,350
604	First Bohemian	"	286,863	.....	.....	94,000
605	First Italian	"	174,288	.....	.....	.....
606	First Ward	"	480,384	.....	.....	200,050
607	Five Points	"	469,770	.....	.....	177,700
608	Foresters	"	578,892	.....	.....	407,375
609	Forest Hill	"	345,198	.....	.....	82,250
610	Foundation	"	555,225	.....	.....	158,475
611	Founders	"	103,813	.....	.....	41,275
612	Fourteenth Ward	"	4,532,247	.....	.....	1,895,000
613	Fourth Ward	"	442,987	.....	.....	188,400
614	Fraternal	"	258,541	.....	.....	82,400
615	Freeholders	"	69,684	.....	.....	49,150
616	Fulton	"	408,510	.....	.....	111,800
617	Future	"	516,090	.....	.....	112,700
618	Gem	"	644,627	.....	.....	931,250
619	Gibraltar	"	358,528	.....	.....	185,275
620	Gilt Edge	"	729,666	.....	.....	256,475
621	Good Year	"	192,913	.....	.....	.....
622	Grand	"	193,544	.....	.....	40,150
623	Granite	"	292,033	.....	.....	119,500
624	Grant	"	838,386	.....	.....	411,900
625	Great American	"	336,562	.....	.....	303,625
626	Great Eastern	"	221,048	.....	.....	102,300
627	Gregorian	"	190,071	.....	.....	.....
628	Guarantee	"	1,144,192	.....	.....	1,894,525
629	Guardsmen	"	108,424	.....	.....	1,000
630	Hahne	"	432,990	.....	.....	121,900
631	Halcyon	"	182,837	.....	.....	87,750
632	Half-Term	"	185,077	.....	.....	172,750
633	Halsey	"	145,834	.....	.....	103,325
634	Hamburg	"	527,844	.....	.....	192,100
635	Hamilton	"	616,402	.....	.....	700,500
636	Harvester	"	455,259	.....	.....	186,500
637	Hawkeye	"	413,409	.....	.....	72,400
638	Hawthorne	"	185,901	.....	.....	76,950
639	Health	"	534,650	.....	.....	145,150
640	Hearthstone	"	265,167	.....	.....	80,400

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$1,125	$200	$1,034	.....	.....	.....	$89,603	$18,316	$461,111	586
703	.....	150	.....	$8,000	$1,263	55,995	21,697	347,930	587
717	.....	1,528	.....	75,000	10,103	94,470	243,508	1,709,621	588
61	.....	.....	.....	35,000	108,943	.....	253,214	1,607,708	589
.....	.....	1,244	.....	27,000	18,738	91,404	121,303	1,122,661	590
.....	.....	60	.....	22,500	1,636	20,530	22,172	282,318	591
273	.....	437	.....	28,000	3,134	53,697	23,974	450,539	592
1,042	.....	185	.....	20,000	4,745	29,113	147,171	893,629	593
2,657	.....	2,477	.....	35,300	409	.....	56,190	583,759	594
5,121	.....	484	.....	8,000	13,770	.....	85,491	561,392	595
7,399	.....	448	.....	7,000	7,581	67,543	42,778	591,024	596
433	55,865	236	.....	41,500	16,615	.....	105,167	1,057,296	597
680	.....	409	.....	75,300	50	103,861	41,176	708,173	598
1,334	.....	419	.....	14,000	9,206	32,838	67,984	573,343	599
10	.....	515	.....	.....	9,518	62,841	24,810	469,024	600
10,289	.....	582	.....	20,000	36	55,698	75,000	728,294	601
254	.....	482	.....	.....	1,245	92,527	40,321	696,328	602
1,448	.....	217	.....	77,000	15,361	68,075	35,609	746,292	603
4,005	.....	457	.....	.....	74	72,491	28,040	485,930	604
140	10,443	132	.....	17,910	10,742	44,335	24,002	281,992	605
3,213	.....	1,077	.....	17,000	8,203	11,677	110,101	831,705	606
2,355	.....	40	.....	22,500	26,309	47,724	110,000	856,398	607
6,190	.....	1,813	.....	44,000	35,512	68,565	164,788	1,307,135	608
92	.....	87	.....	80,500	2,943	74,870	21,217	607,157	609
1,800	.....	467	.....	47,500	27,068	.....	199,793	990,328	610
4,618	.....	491	.....	18,980	16,194	7,673	13,741	206,785	611
.....	10,400	5,796	$15,328	305,000	70,341	984,743	333,618	8,152,473	612
1,143	.....	.....	.....	67,000	4,240	90,784	85,470	880,024	613
40	.....	91	.....	19,000	17,351	31,731	42,548	451,702	614
1,755	.....	.....	.....	10,300	2,910	.....	18,053	151,852	615
564	.....	909	.....	7,000	2,764	66,254	43,285	641,086	616
31,088	.....	.....	.....	30,000	464,484	.....	240,942	1,395,304	617
1,083	.....	.....	1,692	146,000	269,855	.....	294,695	2,289,202	618
262	.....	45	.....	10,000	3,079	47,209	74,379	678,777	619
7,423	.....	225	.....	12,000	54,388	.....	219,981	1,280,158	620
3,743	.....	2	.....	.....	393	24,260	35,000	256,311	621
833	.....	225	.....	2,927	18,938	19,500	55,000	331,117	622
.....	.....	.....	.....	18,000	8,942	48,656	35,654	522,785	623
100	.....	914	.....	161,900	4,362	.....	219,306	1,636,868	624
10,342	.....	350	.....	201,951	31,744	56,934	70,358	1,011,866	625
598	2,000	1,047	.....	36,500	31,048	50,029	32,182	476,752	626
549	.....	90	.....	.....	30	51,808	4,201	246,749	627
909	21,515	70	1,699	240,025	189,877	.....	319,093	3,811,905	628
902	.....	195	.....	7,000	1,029	.....	24,011	142,561	629
1,800	.....	590	.....	134,028	21,430	.....	135,297	848,035	630
4,989	.....	232	436	19,500	14,986	30,758	20,691	362,179	631
1,339	.....	2,818	.....	19,500	587	30,026	22,000	434,097	632
1,120	.....	.....	.....	27,300	1,739	20,993	25,141	325,452	633
.....	.....	691	.....	94,481	45,530	78,880	112,656	1,052,182	634
524	.....	180	.....	243,562	82,857	.....	237,659	1,881,684	635
1,789	.....	384	.....	63,948	100,623	85,878	27,432	921,813	636
661	.....	176	.....	2,500	40,285	46,655	78,656	654,742	637
3,356	.....	95	.....	34,000	7,156	40,129	17,735	365,322	638
26,747	.....	638	.....	.....	68,042	114,350	119,765	1,009,342	639
83	.....	155	.....	6,000	7,755	63,341	26,130	449,031	640

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
586	Essex Power Station	5,934	574	.....	.....	.....	.....	.....	.....
587	Eureka	2,758	236	.....	.....	.....	.....	211	28
588	Ever-Ready	13,139	813	.....	.....	.....	.....	1,202	77
589	Everybody's	11,606	931	.....	.....	.....	.....	2,079	226
590	Excelsior	9,659	822	.....	.....	.....	.....	849	99
591	Executive	2,222	204	.....	.....	.....	.....	289	43
592	Fabyan	3,447	223	.....	.....	.....	.....	607	69
593	Fairmount	7,342	642	.....	.....	.....	.....	587	53
594	Falcon	3,978	306	.....	.....	.....	.....	960	159
595	Famous	4,322	337	.....	.....	.....	.....	636	69
596	Favorite	4,797	378	.....	.....	.....	.....	571	42
597	Federal	6,123	390	26	10	.....	.....	2,336	150
598	Fidelity	7,179	394	.....	.....	.....	.....	.....	.....
599	Fifteenth Ward	3,850	287	.....	.....	.....	.....	681	73
600	Fifth Ward	3,937	388	.....	.....	.....	.....	449	45
601	Finance	5,237	335	.....	.....	.....	.....	705	97
602	Firemen's	5,351	466	.....	.....	.....	.....	803	102
603	Fireside	4,539	311	.....	.....	.....	.....	1,017	138
604	First Bohemian	4,344	380	.....	.....	.....	.....	470	104
605	First Italian	2,154	215	.....	.....	.....	.....	.....	.....
606	First Ward	5,635	540	.....	.....	.....	.....	1,015	145
607	Five Points	6,332	393	.....	.....	.....	.....	889	80
608	Foresters	9,098	619	.....	.....	.....	.....	2,037	150
609	Forest Hill	4,941	304	.....	.....	.....	.....	411	28
610	Foundation	7,452	371	.....	.....	.....	.....	793	81
611	Founders	1,892	138	.....	.....	.....	.....	207	46
612	Fourteenth Ward	67,801	3,298	.....	.....	.....	.....	9,475	932
613	Fourth Ward	7,117	407	.....	.....	.....	.....	942	112
614	Fraternal	3,657	371	.....	.....	.....	.....	412	59
615	Freeholders	1,643	154	.....	.....	.....	.....	246	61
616	Fulton	6,530	372	.....	.....	.....	.....	559	69
617	Future	7,738	490	.....	.....	.....	.....	564	89
618	Gem	11,178	608	.....	.....	.....	.....	4,657	419
619	Gibraltar	6,341	483	.....	.....	.....	.....	927	88
620	Gilt Edge	8,448	841	.....	.....	.....	.....	1,282	136
621	Good Year	2,813	237	.....	.....	.....	.....	.....	.....
622	Grand	2,482	213	.....	.....	.....	.....	201	27
623	Granite	4,761	406	.....	.....	.....	.....	598	71
624	Grant	10,878	1,030	.....	.....	.....	.....	2,060	264
625	Great American	8,539	333	.....	.....	.....	.....	1,519	90
626	Great Eastern	3,210	240	.....	.....	.....	.....	512	84
627	Gregorian	2,892	322	.....	.....	.....	.....	.....	.....
628	Guarantee	14,303	1,443	.....	.....	.....	.....	9,473	1,299
629	Guardsmen	1,879	227	.....	.....	.....	.....	5	1
630	Hahne	6,413	465	.....	.....	.....	.....	610	65
631	Halcyon	3,180	360	.....	.....	.....	.....	439	66
632	Half-Term	2,708	204	.....	.....	.....	.....	864	86
633	Halsey	3,121	220	.....	.....	.....	.....	517	35
634	Hamburg	6,730	402	.....	.....	.....	.....	961	100
635	Hamilton	22,223	829	.....	.....	.....	.....	7,005	384
636	Harvester	6,900	352	.....	.....	.....	.....	933	72
637	Hawkeye	6,215	499	.....	.....	.....	.....	362	59
638	Hawthorne	2,461	203	.....	.....	.....	.....	385	51
639	Health	7,591	671	.....	.....	.....	.....	726	110
640	Hearthstone	3,876	395	.....	.....	.....	.....	402	57

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
5,934	147	427	S.	$0.25 w.	$200	6	$3.00 a	$1.00 a	586
2,969	100	164	S.	1.00 m.	200	6	.03 b	.....	587
14,341	206	684	S.	1.00 m.	200	6	.....	.....	588
13,685	236	921	O.P.	.....	200	6	4.00 a	2.00 a	589
10,508	191	730	S.	1.00 m.	200	6	3.00 a & 4.00 a	1.00 a	590
2,511	36	211	S.	1.00 m.	200	6	.....	.....	591
4,054	90	202	S.	1.00 m.	200	6	3.00 a	.....	592
7,929	106	589	S.	1.00 m.	200	6	4.00 a	2.00 a	593
4,938	113	352	S.	.25 w.	200	6	.....	.....	594
4,958	59	347	S.	1.00 m.	200	6	4.00 a	1.00 a	595
5,368	103	317	S.	1.00 m.	200	6	4.00 a	2.00 a	596
8,485	64	486	O.P.	.....	200	6	.....	2.00 a	597
7,179	96	298	S.	1.00 m.	200	6	1.00 a	1.00 a	598
4,531	89	271	S.	1.00 m.	200	6	3.00 a	2.00 a	599
4,386	124	309	S.	1.00 m.	200	6	3.00 a	.06 b	600
5,942	107	325	S.	1.00 & 2.00 m.	200	6	4.00 a	1.00 a	601
6,154	100	468	S.	1.00 m.	200	6	1.00 a & 3.00 a	.....	602
5,556	79	370	S.	1.00 m.	200	6	.....	.....	603
4,814	98	386	S.	1.00 m.	200	6	4.00 a	2.00 a	604
2,154	74	141	S.	1.00 m.	200	6	3.50 a	.....	605
6,650	104	581	S.	1.00 m.	200	6	3.00 a	1.00 a	606
7,221	59	414	S.	1.00 m.	200	6	2.00 a	1.00 a	607
11,135	145	624	S.	1.00 m.	200	6	3.00 a	2.00 a	608
5,352	75	257	S.	1.00 m.	200	6	.....	.....	609
8,245	69	383	S.	1.00 m.	200	6	.....	1.00 a	610
2,099	27	157	S.	1.00 m.	200	6	1.00 a	.....	611
77,276	1,008	3,222	S.	1.00 m.	200	6	.....	.....	612
8,059	100	419	S.	1.00 m.	200	6	4.00 a	1.00 a	613
4,069	98	332	S.	1.00 m.	200	6	3.00 a	1.00 a	614
1,889	25	190	O.P.	.....	200	6	.....	2.00 a	615
7,089	91	350	S.	1.00 m.	200	6	.....	1.00 a	616
8,302	88	491	S.	1.00 m.	200	6	.....	.....	617
15,835	65	962	O.P.	.....	200	6	2.00 a	2.00 a	618
7,268	109	462	O.P.	.....	200	6	2.00 a	1.00 a	619
9,730	130	847	S.	1.00 m.	200	6	4.00 a	.....	620
2,813	51	186	S.	1.00 m.	200	6	1.00 a	1.00 a	621
2,683	52	188	S.	1.00 m.	200	6	.....	.....	622
5,359	85	392	O.P.	.....	200	6	3.00 a	1.00 a	623
12,938	292	1,002	S.	.25 w	200	6	.....	2.00 a	624
10,058	75	348	O.P.	.....	200	6	4.00 a	2.00 a	625
3,722	65	259	S.	1.00 m.	200	6	.....	2.00 a	626
2,892	79	243	S.	1.00 m.	200	6	3.00 a	1.00 a	627
23,776	240	2,502	O.P.	.....	200	6	.....	.....	628
1,884	51	177	S.	1.00 m.	200	6	3.00 a	2.00 a	629
7,023	82	448	S.	1.00 m.	200	6	3.00 a	2.00 a	630
3,619	60	366	S.	1.00 m.	200	6	3.00 a	2.00 a	631
3,572	50	240	S.	1.00 m.	200	6	4.00 a	1.00 a	632
3,638	54	201	O.P.	.....	200	6	2.00 a	1.00 a	633
7,691	176	326	S.	1.00 m.	200	6	3.00 a	3.00 a	634
28,228	127	1,086	O.P.	.....	100	6	4.00 a	1.00 a	635
7,833	64	360	S.	1.00 m.	200	6	3.00 a	1.00 a	636
6,577	95	463	S.	1.00 m.	200	6	4.00 a	1.00 a	637
2,846	71	183	S.	1.00 m.	200	6	.03 b	.....	638
8,317	128	653	S.	1.00 m.	200	6	3.50 a	2.00 a	639
4,278	84	368	S.	1.00 m.	200	6	.....	2.00 a	640

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
641	Hibernian	Newark	Jan. 22, 1918	Francis J. Baader
642	Hill	"	Nov. 8, 1906	Harry H. Koehler
643	Hillcrest	"	Feb. 17, 1910	William N. Bayles
644	Hilton	"	Feb. 27, 1899	Otto R. Betzendahl
645	Holland	"	Aug. 6, 1909	John J. Berry
646	Home	"	June 10, 1884	Charles J. Unfried
647	Home-Seekers	"	April 18, 1906	Charles Kollmar
648	Houston	"	Nov. 6, 1919	John Eggert
649	Howard	"	July 24, 1884	Richard M. Hanschka
650	Hub	"	June 14, 1919	Bernard Lewis
651	Hudsex	"	Oct. 18, 1919	Meyer Kraemer
652	Humboldt	"	Nov. 12, 1921	Emil G. Meyer
653	Hunterdon	"	July 3, 1903	Charles A. Scheffmeyer
654	Ideal	"	Feb. 8, 1907	Henry H. Caruso
655	Imperial	"	Mar. 21, 1908	Joseph Schaedel
656	Improved-Aetna	"	*(See below)	John J. Baader
657	Income	"	Dec. 11, 1925	Aaron Goldinberg
658	Indemnity	"	Mar. 27, 1909	Frank Kaufhold
659	Independence	"	Dec. 4, 1905	Max Fleischman
660	Industrial	"	June 2, 1908	** Adelbert L. Rice
661	I. N. L.	"	June 21, 1922	Louis Schutzman
662	Intercity	"	Mar. 9, 1920	Louis Susskind
663	Interstate	"	Mar. 31, 1919	David Harper
664	Investment	"	Nov. 26, 1909	Moe Simon
665	Ironbound District	"	July 13, 1904	George M. Kunz
666	Italio-American	"	Feb. 28, 1910	Gabriele Matonti
667	Ivanhoe	"	April 22, 1921	Benjamin Levine
668	Ivy	"	June 2, 1926	Maurice M. Feder
669	J. & M.	"	Nov. 25, 1907	Conrad Deuchler
670	Jersey No. 38, O. B. A.	"	Mar. 19, 1910	Adolph Anker
671	Jersey Warschauer	"	May 2, 1919	Alexander Orlowitz
672	John Marshall	"	Aug. 23, 1922	Samuel Fischbein
673	Junior Order	"	Jan. 11, 1896	John E. Haselmayer
674	Justice	"	Nov. 10, 1920	Simon Horwitz
675	Kinney & West	"	Oct. 19, 1907	Conrad Deuchler
676	Knickerbocker	"	April 17, 1922	James E. Mulligan
677	Knights of Pythias	"	Feb. 16, 1886	Edward J. Anderson
678	Kurlander	"	May 7, 1926	John Polevsky
679	Labor Lyceum	"	Oct. 20, 1909	John N. Leiss
680	Lafayette	"	Mar. 20, 1919	Nathan Myers
681	Lawyers' and Home-Makers	"	†(See below)	Louis Herman
682	Lehigh	"	April 1, 1910	James R. English
683	Lenape	"	Oct. 16, 1911	Bernard J. Owens
684	Leviathan	"	Mar. 15, 1919	Samuel Schechner
685	Liberty	"	Jan. 14, 1888	Richard Berry
686	Liberty Square	"	Sept. 22, 1922	Ernest Wille
687	Lincoln	"	Jan. 22, 1887	Elmer Lutz
688	Lincoln Highway	"	April 22, 1921	Mortimer W. Meyer
689	Lion	"	Mar. 5, 1920	Harry R. Elias
690	Lithuanian	"	Jan. 5, 1917	Bolislow Staniulis
691	Littleton	"	Dec. 31, 1902	Francis C. Logel
692	Locarno	"	May 7, 1926	Joseph Eisen
693	Longworth	"	June 18, 1931	Harry A. Guenther
694	L. O. O. M.	"	Feb. 21, 1920	Fred L. Siegel
695	Loyalty	"	Jan. 28, 1901	Charles A. Hamley

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

** Vice-President.

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Thomas A. Kenny	William J. Fogarty	200 Keer Ave., Newark, N. J.	641
Lowy & Lowy	Raymon Spreen	19 Clinton St., Newark, N. J.	642
Thomas F. Guthrie	Harold N. Congleton	72 N. Seventh St., Newark, N. J.	643
Ernest F. Keer	Christian Kreismer	16 E. Kinney St., Newark, N. J.	644
Michael J. Quigley	Harry J. Stevens	478 Central Ave., Newark, N. J.	645
Lowy & Lowy	John G. Schweikhardt	38 Hedden Terrace, Newark, N. J.	646
Adam J. Rossbach	Frank P. Litter	22 Belmont Ave., Newark, N. J.	647
Nicholas W. Kaiser	Conrad J. Sauerborn	104 Niagara St., Newark, N. J.	648
E. R. McGlynn	John M. Williams	143 Broadway, Newark, N. J.	649
Frederick Jay	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	650
Joseph H. Steinhardt	Herman F. Arlt	30 Livingston Ave., Arlington, N. J.	651
Halsey W. Stickel	Louis D. Stratton	133 Bloomfield Ave., Newark, N. J.	652
Arthur A. Werthmann	Peter C. Strebinger	1 Ricord St., Newark, N. J.	653
Michael J. Quigley	Harry M. Coleman	61 S. Tenth St., Newark, N. J.	654
Kussy, Cohn & Kohn	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	655
Mortimer Lowy	E. G. Birkenhauer	231 South Orange Ave., Newark, N. J.	656
Koehler & Augenblick	Leon G. Bideau	72 Naden Ave., Irvington, N. J.	657
Joseph G. Wolber	John H. Yauch, Jr.	11 Commerce St., Newark, N. J.	658
Isaac Fleischman	U. Samuel Abeles	60 Fifth St., Newark, N. J.	659
John W. Strahan	Homer J. Van Duyne	88 Mountain View Place, Newark, N. J.	660
Louis Relles	Sydney Seidler	226 Custer Ave., Newark, N. J.	661
Levy, Fenster & McCloskey	Barney W. Plager	23 Harding Terrace, Newark, N. J.	662
Nathan H. Berger	Raymon Spreen	19 Clinton St., Newark, N. J.	663
Nathan H. Berger	Moses Gansler	10 Avon Ave., Newark, N. J.	664
Scharringhausen & Hartpence	George W. Spicer	14 Ferry St., Newark, N. J.	665
Philip J. Schotland	Alfred F. Richardella	263 South 8th St., Newark, N. J.	666
Abraham Alboum	Samuel Weiss	120 South Orange Ave., Newark, N. J.	667
Joseph Brody & David N. Popik	Max Schwartz	1101 Broad St., Newark, N. J.	668
Frank Voigt	Albert C. Gibbins	280 Harding Drive, South Orange, N. J.	669
William Greenfield	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	670
M. L. Lipis	Samuel E. Sofman	514 Clinton St., Newark, N. J.	671
Fast & Fast	Frank P. Litter	22 Belmont Ave., Newark, N. J.	672
Arthur S. Smith	Joel Sundstrom	Lefcourt Bldg., Newark, N. J.	673
Waldman & Duveneck	I. R. Stout	100 Newark Ave., Bloomfield, N. J.	674
Frank Voigt	William Ricigliano	502 High St., Newark, N. J.	675
Irving Schwartz	William S. Cherry	241 Clinton Ave., Newark, N. J.	676
August W. Rosinger	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	677
Joseph Kraemer	Michael Rogow	128 Market St., Newark, N. J.	678
Henry Carless	Henry E. Vygen	51 Clinton St., Newark, N. J.	679
Meyer E. Ruback	Nathan Perselay	535 High St., Newark, N. J.	680
Israel B. Greene	Herbert Z. Steiner	3 Belmont Ave., Newark, N. J.	681
Harold Simandl	John W. Short	13 Suffolk Ave., Maplewood, N. J.	682
Joseph Seigler	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	683
Samuel M. Hollander	Homer J. Van Duyne	88 Mountain View Place, Newark, N. J.	684
Peter A. Cavicchia	Julius A. Proehl	20 Clinton St., Newark, N. J.	685
Arthur T. Vanderbilt	Rudolph A. Glickman	790 Broad St., Newark, N. J.	686
Herr, Leiss & Herr	Benedict A. Harter	18 Belmont Ave., Newark, N. J.	687
Harry T. Davimos	Benjamin Dubow	27 Elizabeth Ave., Newark, N. J.	688
I. Henry Coyne	Clarence W. Glover	16 Belmont Ave., Newark, N. J.	689
Frederic C. Ritger	Albin S. Treciokas	197 Adams St., Newark, N. J.	690
Arthur A. Werthmann	Henry P. George	16 Clinton St., Newark, N. J.	691
David H. Yonneff	William Margulies	11 Commerce St., Newark, N. J.	692
John Warren	Leo D. Scanlon	134 High St., Montclair, N. J.	693
Felix Forlenza	Eugene A. Farrell	43 Hazelwood Ave., Newark, N. J.	694
John D. Fischbeck	Albert E. Jones	167 North 17th St., East Orange, N. J.	695

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
641	Hibernian	Newark	$2,390	$156	$315,300
642	Hill	"	17,277	.....	331,400
643	Hillcrest	"	47	443	530,700
644	Hilton	"	1,318	200	514,940
645	Holland	"	13,854	12,000	873,400
646	Home	"	591	8,731	427,800
647	Home-Seekers	"	577	415	445,500
648	Houston	"	1,763	212	366,700
649	Howard	"	22,017	.....	504,600
650	Hub	"	340	.....	298,200
651	Hudsex	"	16,312	30,000	311,000
652	Humboldt	"	10,438	1,429	804,300
653	Hunterdon	"	683	142	281,200
654	Ideal	"	968	.....	210,000
655	Imperial	"	4,563	500	232,700
656	Improved-Aetna	"	8,841	28,456	1,183,700
657	Income	"	719	114	131,200
658	Indemnity	"	6,209	15,829	498,700
659	Independence	"	1,345	3,124	667,300
660	Industrial	"	7,078	.....	300,700
661	I. N. L.	"	3,279	.....	134,660
662	Intercity	"	602	1	265,200
663	Interstate	"	862	400	218,100
664	Investment	"	2,488	.....	1,725,229
665	Ironbound District	"	4,998	1,358	515,200
666	Italio-American	"	616	2,000	228,200
667	Ivanhoe	"	2,780	2,223	202,300
668	Ivy	"	289	.....	95,600
669	J. & M.	"	3,166	3,500	272,600
670	Jersey No. 38, O. B. A.	"	2,999	26	294,500
671	Jersey Warschauer	"	303	239	204,600
672	John Marshall	"	2,522	392	458,900
673	Junior Order	"	15,392	200	1,524,500
674	Justice	"	5,302	.....	347,250
675	Kinney & West	"	3,207	6,071	261,000
676	Knickerbocker	"	2,869	1,800	203,100
677	Knights of Pythias	"	5,505	200	629,450
678	Kurlander	"	185	1,029	154,600
679	Labor Lyceum	"	2,539	9,233	412,000
680	Lafayette	"	1,375	.....	158,300
681	Lawyers' and Home-Makers	"	11,343	.....	287,000
682	Lehigh	"	1,473	47	373,800
683	Lenape	"	10,213	158	536,800
684	Leviathan	"	17,239	.....	517,100
685	Liberty	"	1,409	7,241	421,400
686	Liberty Square	"	3,697	.....	270,320
687	Lincoln	"	3,013	10,025	807,300
688	Lincoln Highway	"	4,828	.....	475,700
689	Lion	"	8,267	538	518,800
690	Lithuanian	"	7,818	.....	454,450
691	Littleton	"	1,152	136	201,000
692	Locarno	"	367	.....	72,000
693	Longworth	"	10,004	.....	301,400
694	L. O. O. M.	"	281	.....	190,800
695	Loyalty	"	3,121	4,596	203,900

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$19,600	$3,808	$52,616	$8,483	$4,817	$407,170	641
.....	8,520	186,030	18,163	2,925	564,315	642
10,000	7,855	92,857	17,306	5,168	664,376	643
.....	9,165	202,231	4,505	6,492	738,851	644
.....	12,910	205,301	30,958	11,352	1,159,775	645
14,000	6,555	107,094	30,080	5,779	600,630	646
.....	1,230	44,073	18,145	2,066	512,006	647
40,000	2,405	124,188	19,503	994	555,765	648
.....	7,750	158,834	41,553	7,164	741,918	649
11,400	6,465	94,312	46,811	3,650	461,178	650
68,296	18,300	410,971	92,281	4,459	951,619	651
.....	19,988	493,369	10,338	9,044	1,348,906	652
.....	5,800	106,619	13,480	1,982	409,906	653
.....	10,030	112,145	5,798	2,228	341,169	654
6,000	11,960	67,689	12,818	1,368	337,598	655
93,327	19,535	507,067	172,292	21,762	2,034,980	656
.....	1,880	10,306	6,897	263	151,379	657
.....	5,675	123,550	6,097	5,309	661,369	658
.....	16,764	407,597	85,644	7,032	1,188,806	659
.....	4,900	151,744	21,770	522	486,714	660
35,590	13,175	120,111	24,076	1,233	332,124	661
.....	4,170	62,736	21,258	3,956	357,923	662
.....	3,120	68,455	25,912	3,028	319,877	663
.....	46,740	776,224	168,274	58,702	2,777,657	664
3,000	12,500	97,890	11,303	21,353	667,602	665
.....	9,139	.....	14,157	3,032	257,144	666
.....	13,909	72,751	2,233	2,663	298,859	667
.....	.....	89,237	28,510	3,810	217,446	668
2,000	1,676	112,809	8,456	1,429	405,636	669
.....	5,990	126,882	39,213	5,742	475,352	670
.....	13,044	135,154	28,450	4,789	386,579	671
30,000	17,285	63,845	11,274	8,543	592,761	672
239,775	39,067	779,031	184,712	121,581	2,904,258	673
.....	10,655	127,978	95,310	15,575	602,070	674
.....	6,438	90,272	15,023	2,672	384,683	675
.....	15,650	75,346	10,434	617	309,816	676
16,000	14,037	352,031	66,864	8,818	1,092,905	677
.....	2,795	43,407	10,599	2,058	214,673	678
.....	13,856	77,488	6,445	7,542	529,103	679
11,850	12,530	302,520	4,618	11,654	502,847	680
.....	13,765	102,428	60,132	2,472	477,140	681
.....	2,755	39,513	4,847	2,550	424,985	682
.....	29,865	276,645	94,832	22,417	970,930	683
38,000	4,850	159,129	47,638	18,766	802,722	684
8,000	8,559	39,500	11,712	6,251	504,072	685
2,750	6,023	178,253	31,285	4,104	496,432	686
548	10,624	171,732	68,179	11,192	1,082,613	687
1,250	23,069	156,582	5,629	4,026	671,084	688
44,400	12,090	64,011	20,240	7,005	675,351	689
.....	8,625	.....	11,667	5,398	487,958	690
.....	4,459	12,899	1,432	6	221,984	691
.....	2,950	32,389	4,925	1,568	114,199	692
4,174	791	.....	5,184	4,506	326,059	693
.....	1,730	14,750	4,681	1,410	213,652	694
.....	8,195	10,347	10,604	7,472	248,235	695

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
641	Hibernian	Newark	$243,308	.....	.....	$60,900
642	Hill	"	319,284	.....	.....	66,200
643	Hillcrest	"	297,237	.....	.....	222,600
644	Hilton	"	417,328	.....	.....	209,500
645	Holland	"	568,144	.....	.....	263,100
646	Home	"	325,260	.....	.....	127,900
647	Home-Seekers	"	254,295	.....	.....	172,080
648	Houston	"	287,043	.....	.....	146,800
649	Howard	"	490,043	.....	.....	83,500
650	Hub	"	279,132	.....	.....	44,300
651	Hudsex	"	506,992	.....	.....	230,600
652	Humboldt	"	712,893	.....	.....	299,600
653	Hunterdon	"	225,996	.....	.....	104,950
654	Ideal	"	173,382	.....	.....	73,000
655	Imperial	"	233,598	.....	.....	15,600
656	Improved-Aetna	"	1,049,625	.....	.....	661,200
657	Income	"	104,367	.....	.....	12,400
658	Indemnity	"	399,975	.....	.....	80,900
659	Independence	"	642,644	.....	.....	102,025
660	Industrial	"	286,761	.....	.....	85,650
661	I. N. L.	"	191,434	.....	.....	43,700
662	Intercity	"	169,914	.....	.....	81,450
663	Interstate	"	163,535	.....	.....	43,950
664	Investment	"	1,440,030	.....	.....	296,960
665	Ironbound District	"	393,100	.....	.....	132,050
666	Italio-American	"	135,671	.....	.....	57,500
667	Ivanhoe	"	169,398	.....	.....	40,850
668	Ivy	"	105,033	.....	.....	53,900
669	J. & M.	"	247,244	.....	.....	74,750
670	Jersey No. 38, O. B. A.	"	218,222	.....	.....	139,100
671	Jersey Warschauer	"	188,208	.....	.....	50,850
672	John Marshall	"	349,476	.....	.....	89,275
673	Junior Order	"	1,170,721	$213,720	.....	958,600
674	Justice	"	354,419	.....	.....	104,920
675	Kinney & West	"	226,758	.....	.....	67,250
676	Knickerbocker	"	217,170	.....	.....	11,000
677	Knights of Pythias	"	561,228	.....	.....	258,700
678	Kurlander	"	90,991	.....	.....	22,400
679	Labor Lyceum	"	262,452	.....	.....	115,800
680	Lafayette	"	198,704	.....	.....	115,100
681	Lawyers' and Home-Makers	"	341,323	.....	.....	5,900
682	Lehigh	"	241,845	.....	.....	85,000
683	Lenape	"	544,089	.....	.....	150,725
684	Leviathan	"	377,703	.....	.....	93,550
685	Liberty	"	270,612	.....	.....	111,100
686	Liberty Square	"	274,174	.....	.....	71,075
687	Lincoln	"	544,632	.....	.....	226,275
688	Lincoln Highway	"	415,698	.....	.....	81,550
689	Lion	"	362,223	.....	.....	51,400
690	Lithuanian	"	278,016	.....	.....	128,410
691	Littleton	"	129,075	.....	.....	39,800
692	Locarno	"	62,599	.....	.....	26,025
693	Longworth	"	257,376	.....	.....	.....
694	L. O. O. M.	"	97,265	.....	.....	54,200
695	Loyalty	"	124,035	.....	.....	51,625

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$3,121	.....	$1,145	.....	$20,000	$10,455	$48,241	$20,000	$407,170	641
170	.....	662	.....	19,000	39,541	38,895	80,563	564,315	642
1,976	$5,968	1,279	.....	43,500	3,777	67,917	20,122	664,376	643
.....	.....	.....	.....	5,000	5,491	37,872	63,660	738,851	644
5,710	.....	529	.....	118,000	59,419	59,433	85,440	1,159,775	645
.....	.....	236	.....	45,880	8,267	32,729	60,358	600,630	646
62	.....	3,039	.....	8,000	8,100	43,048	23,382	512,006	647
5	.....	118	.....	2,000	12,729	37,480	69,590	555,765	648
.....	.....	295	.....	.....	15,070	72,000	81,010	741,918	649
245	.....	545	.....	44,709	3,547	14,700	74,000	461,178	650
10,296	.....	81	.....	.....	7,905	65,745	130,000	951,619	651
414	.....	17	.....	72,523	21,122	101,439	140,898	1,348,906	652
77	.....	35	.....	11,500	12,439	12,784	42,125	409,906	653
358	3,500	52	.....	39,919	13,680	19,867	17,411	341,169	654
919	.....	1,786	.....	.....	9,745	40,950	35,000	337,598	655
2,328	.....	1,336	.....	38,000	13,044	124,672	144,775	2,034,980	656
.....	.....	450	.....	6,500	408	17,502	9,752	151,379	657
314	.....	2	.....	58,000	5,692	32,696	83,790	661,369	658
243	9,500	1,848	.....	54,000	123,151	77,687	177,708	1,188,806	659
15,283	.....	636	.....	17,000	682	13,702	67,000	486,714	660
2,617	.....	51	.....	7,500	8,682	8,140	70,000	332,124	661
11,040	.....	710	.....	43,900	6,107	22,500	22,302	357,923	662
1,448	.....	611	.....	34,100	30,296	.....	45,937	319,877	663
5,952	.....	38,058	$110,800	171,532	107,780	146,053	460,492	2,777,657	664
276	.....	.....	.....	17,500	13,941	19,543	91,192	667,602	665
7,043	3,990	70	.....	5,500	48	29,972	17,350	257,144	666
5,265	.....	3	.....	30,000	3,942	24,136	25,265	298,859	667
7,532	.....	65	.....	15,081	7,819	.....	28,016	217,446	668
75	.....	280	.....	.....	5,134	38,662	39,491	405,636	669
1,420	450	1,374	.....	46,500	5,506	.....	62,780	475,352	670
17,945	.....	377	.....	32,317	29,595	.....	67,287	386,379	671
760	.....	115	.....	19,000	2,440	.....	131,695	592,761	672
.....	.....	998	.....	142,000	23,938	60,270	334,011	2,904,258	673
3,391	.....	77	.....	36,725	5,485	.....	97,053	602,070	674
1,242	.....	245	.....	.....	16,020	38,347	34,821	384,683	675
4,218	.....	116	.....	7,000	1,247	45,387	23,678	309,816	676
1,553	.....	866	.....	57,500	35,261	.....	177,797	1,092,905	677
58,254	.....	80	.....	11,500	2,452	13,359	15,637	214,673	678
1,688	.....	274	.....	57,500	81	50,133	41,175	529,103	679
2,326	.....	.....	.....	11,250	88,278	.....	87,189	502,847	680
2,979	.....	556	.....	.....	21,400	44,831	60,151	477,140	681
140	.....	.....	.....	23,000	5,098	53,334	16,568	424,985	682
11,318	.....	1,746	.....	69,975	38,378	.....	154,699	970,930	683
98,767	.....	1,434	.....	83,000	24,950	.....	123,318	802,722	684
221	.....	211	.....	43,500	4,648	63,217	10,563	504,072	685
.....	12,201	73	.....	8,700	24,939	28,434	76,836	496,432	686
1,896	.....	2,634	.....	77,000	22,702	90,669	116,805	1,082,613	687
231	.....	.....	188	43,500	5,844	36,189	87,884	671,084	688
12,826	.....	580	.....	97,557	32,824	82,344	35,597	675,351	689
95	.....	457	2,500	.....	3,398	69,055	6,027	487,958	690
10	.....	20	.....	18,400	.....	28,787	4,992	221,084	691
6,886	.....	372	.....	4,100	61	.....	14,156	114,199	692
.....	.....	100	.....	37,650	1,827	.....	29,106	326,059	693
481	.....	107	.....	7,500	18,903	22,139	13,057	213,652	694
450	.....	1,032	.....	20,500	3,350	27,237	20,006	248,235	695

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
641	Hibernian	3,808	351	.....	.....	.....	.....	305	47
642	Hill	3,668	289	.....	.....	.....	.....	331	33
643	Hillcrest	5,032	315	.....	.....	.....	.....	1,113	76
644	Hilton	6,040	507	.....	.....	.....	.....	1,048	98
645	Holland	7,224	653	.....	.....	.....	.....	1,315	220
646	Home	4,461	417	.....	.....	.....	.....	640	61
647	Home-Seekers	4,150	416	.....	.....	.....	.....	861	130
648	Houston	3,771	404	.....	.....	.....	.....	734	103
649	Howard	5,872	322	.....	.....	.....	.....	418	48
650	Hub	3,834	237	.....	.....	.....	.....	222	30
651	Hudsex	6,831	436	.....	.....	.....	.....	1,153	94
652	Humboldt	10,518	645	.....	.....	.....	.....	1,498	80
653	Hunterdon	3,752	257	.....	.....	.....	.....	525	52
654	Ideal	2,525	268	.....	.....	.....	.....	365	51
655	Imperial	3,162	267	.....	.....	.....	.....	78	8
656	Improved-Aetna	13,961	1,264	.....	.....	.....	.....	3,306	303
657	Income	1,984	194	.....	.....	.....	.....	62	13
658	Indemnity	6,094	389	.....	.....	.....	.....	405	42
659	Independence	7,962	550	.....	.....	.....	.....	511	73
660	Industrial	4,023	390	.....	.....	.....	.....	429	70
661	I. N. L.	2,350	243	.....	.....	.....	.....	219	39
662	Intercity	2,473	193	.....	.....	.....	.....	408	54
663	Interstate	2,406	212	.....	.....	.....	.....	440	23
664	Investment	16,797	942	.....	.....	.....	.....	1,485	205
665	Ironbound District	6,050	705	.....	.....	.....	.....	661	85
666	Italio-American	2,128	181	.....	.....	.....	.....	288	35
667	Ivanhoe	3,345	356	.....	.....	.....	.....	205	40
668	Ivy	1,054	113	.....	.....	.....	.....	270	21
669	J. & M.	3,312	254	.....	.....	.....	.....	373	51
670	Jersey No. 38, O. B. A.	3,205	237	.....	.....	.....	.....	696	74
671	Jersey Warschauer	2,376	202	.....	.....	.....	.....	254	44
672	John Marshall	6,730	403	.....	.....	.....	.....	447	59
673	Junior Order	16,532	1,032	2,055	98	.....	.....	4,793	529
674	Justice	4,559	337	.....	.....	.....	.....	525	55
675	Kinney & West	3,047	246	.....	.....	.....	.....	337	55
676	Knickerbocker	3,636	299	.....	.....	.....	.....	55	10
677	Knights of Pythias	7,382	660	.....	.....	.....	.....	1,294	181
678	Kurlander	1,653	97	.....	.....	.....	.....	112	29
679	Labor Lyceum	4,667	460	.....	.....	.....	.....	579	61
680	Lafayette	2,747	185	.....	.....	.....	.....	576	44
681	Lawyers' and Home-Makers	4,576	358	.....	.....	.....	.....	30	6
682	Lehigh	3,866	306	.....	.....	.....	.....	425	46
683	Lenape	6,814	568	.....	.....	.....	.....	754	51
684	Leviathan	5,364	268	.....	.....	.....	.....	468	62
685	Liberty	4,131	265	.....	.....	.....	.....	556	44
686	Liberty Square	4,263	261	.....	.....	.....	.....	356	29
687	Lincoln	7,520	655	.....	.....	.....	.....	1,131	111
688	Lincoln Highway	7,785	517	.....	.....	.....	.....	408	90
689	Lion	5,318	321	.....	.....	.....	.....	257	31
690	Lithuanian	4,098	480	.....	.....	.....	.....	643	109
691	Littleton	2,061	202	.....	.....	.....	.....	199	37
692	Locarno	1,896	157	.....	.....	.....	.....	131	25
693	Longworth	13,850	1,517	.....	.....	.....	.....	.....	.....
694	L. O. O. M.	1,658	168	.....	.....	.....	.....	271	35
695	Loyalty	1,957	193	.....	.....	.....	.....	258	50

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
4,113	74	324	S.	$1.00 m.	$200	6	$3.00 a	$1.00 a	641
3,999	52	270	S.	1.00 m.	200	6	3.00 a	1.00 a	642
6,145	111	280	S.	1.00 m.	200	6	4.00 a	1.00 a	643
7,088	94	511	O.P.	.....	200	6	3.00 a	.10 b	644
8,539	166	707	S.	1.00 m.	200	6	3.00 a	1.00 a	645
5,101	92	386	S.	1.00 m.	200	6	2.00 a & 3.00 a	1.00 a	646
5,011	113	433	S.	1.00 m.	200	6	3.00 a	.....	647
4,505	115	392	S.	1.00 m.	200	6	3.00 a	1.00 a	648
6,290	75	295	S.	1.00 m.	200	6	.25 b	.25 b	649
4,056	57	210	S.	1.00 m.	200	6	.....	.....	650
7,984	90	440	S.	1.00 m.	200	6	3.00 a	1.00 a	651
12,016	150	575	S.	1.00 m.	200	6	4.00 a	1.00 a	652
4,277	49	260	S.	1.00 m.	200	6	3.00 a	1.00 a	653
2,890	62	257	S.	1.00 m.	200	6	.....	1.00 a	654
3,240	56	219	S.	1.00 m.	200	6	4.00 a	2.00 a	655
17,267	241	1,326	S.	1.00 m.	200	6	3.00 a	1.00 a	656
2,046	39	168	S.	1.00 m.	200	6	4.00 a	1.00 a	657
6,499	64	367	O.P.	.....	200	6	.....	2.00 a	658
8,473	113	510	S.	1.00 m.	200	6	.....	2.00 a	659
4,452	155	305	S.	1.00 m.	200	6	1.50 a	1.00 a	660
2,569	70	212	S.	1.00 m.	200	6	1.00 a	1.00 a	661
2,881	101	146	S.	1.00 m.	200	6	4.00 a	1.00 a	662
2,846	60	175	S.	1.00 m.	200	6	4.00 a	1.00 a	663
18,282	185	962	S.	1.00 m.	200	6	.....	.....	664
6,711	127	663	O.P.	.....	200	6	4.00 a	1.00 a	665
2,416	73	143	S.	1.00 m.	200	6	3.00 a	1.00 a	666
3,550	81	315	S.	1.00 m.	200	6	.....	1.00 a	667
1,324	15	119	S.	1.00 m.	200	6	4.00 a	1.00 a	668
3,685	63	242	S.	1.00 m.	200	6	3.00 a	1.00 a	669
3,901	59	252	S.	1.00 m.	200	6	.....	1.00 a	670
2,630	71	175	S.	1.00 m.	200	6	4.00 a	1.00 a	671
7,177	97	365	O.P.	.....	200	6	4.00 a	1.00 a	672
23,380	253	1,406	S.	1.00 m.	200	6	3.00, 4.00 & 5.00 a	2.00 a	673
5,084	58	334	S.	1.00 m.	200	6	3.00 a	2.00 a	674
3,384	49	252	S.	1.00 m.	200	6	.....	3.00 a	675
3,691	68	241	S.	1.00 & 2.00 m.	200	6	1.00 a & 3.00 a	1.00 a	676
8,676	119	722	S.	1.00 m.	200	6	4.00 a	2.00 a	677
1,765	27	99	S.	1.00 m.	200	6	.....	2.00 a	678
5,246	130	391	O.P.	.....	200	6	3.00 a	.....	679
3,323	32	197	S.	1.00 m.	200	6	.....	.....	680
4,606	87	277	S.	1.00 m.	200	6	4.00 a	1.00 a	681
4,291	67	285	O.P.	.....	200	6	3.00 a	1.00 a	682
7,568	114	505	S.	1.00 m.	200	6	4.00 a	1.00 a	683
5,832	69	261	S.	1.00 m.	200	6	2.00 a	2.00 a	684
4,687	80	229	S.	1.00 m.	200	6	3.00 a	.....	685
4,619	49	241	O.P.	.....	200	6	.....	.....	686
8,651	70	696	S.	1.00 m.	200	6	3.00 a	1.00 a	687
8,193	124	483	O.P.	.....	200	6	4.00 a	1.00 a	688
5,575	85	267	S.	1.00 m.	200	6	.....	2.00 a	689
4,741	136	453	S.	1.00 m.	200	6	3.00 a	1.00 a	690
2,260	53	186	S.	1.00 m.	200	6	3.00 a	3.00 a	691
2,027	21	161	S.	1.00 m.	200	6	4.00 a	1.00 a	692
13,850	59	1,458	O.P.	.....	200	6	3.00 a	1.00 a	693
1,929	54	149	S.	1.00 m.	200	6	3.00 a	1.00 a	694
2,215	118	125	S.	1.00 m.	200	6	3.00 a	.....	695

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

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

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

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Michael Horrowitz	Samuel A. Horrowitz	671 Bergen St., Newark, N. J.	696
Louis K. Press	Samuel A. Karp	197 Grumman Ave., Newark, N. J.	697
Abram J. Precker	Leopold Isserman	24 Branford Place, Newark, N. J.	698
Joseph Steiner	Herbert Z. Steiner	3 Belmont Ave., Newark, N. J.	699
Jacob Fox	Edgar H. Douglass	55 Randolph Place, South Orange, N. J.	700
Saul Cohn	Harold O. Merz	972 Broad St., Newark, N. J.	701
F. D. Masucci	Alfred F. Richardella	263 South 8th St., Newark, N. J.	702
Thomas F. Guthrie	Leo Reilly	10 Read St., Newark, N. J.	703
John Contrell	Roland W. Hopper	770 Broad St., Newark, N. J.	704
Michael J. Quigley	Michael J. Quigley, Jr.	17 Academy St., Newark, N. J.	705
Samuel M. Hollander	Fred Reinheimer	152 Norman Road, Newark, N. J.	706
Anthony R. Finelli	Rocco G. Rotonda	194 Second St., Newark, N. J.	707
Seymour Klein	Harry L. Denburg	2 Beaver St., Newark, N. J.	708
August W. Rosinger	R. G. Schaaf	30 Shepard Place, Nutley, N. J.	709
Frederick W. Wilderotter	John Saalmuller	149 Stuyvesant Ave., Newark, N. J.	710
Kussy & Kohn	Elmer E. Thornton	181 South 11th St., Newark, N. J.	711
Charles Herr	Fred Westphal	129 Holland Road, South Orange, N. J.	712
Roy F. Dunn	Herman R. Schaefer	48 North Munn Ave., Newark, N. J.	713
Snover, Martin & Reiley	Frederick W. Snover	275 Mulberry St., Newark, N. J.	714
A. Leslie Price	August Roemmele	29 Astor St., Newark, N. J.	715
David Castelbaum	Irving J. Trien	776 Broad St., Newark, N. J.	716
Henry L. Grosken	Alexander Grosken	31 Clinton St., Newark, N. J.	717
Richard Spitz	Louis R. Lange	17 Academy St., Newark, N. J.	718
Louis J. Cohen	Nathan Perselay	535 High St., Newark, N. J.	719
Jacob Lubetkin	Samuel A. Karp	197 Grumman Ave., Newark, N. J.	720
Herman D. Israel	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	721
Frederick W. Wilderotter	John J. Gless	184 Smith St., Newark, N. J.	722
Henry Schlittenhart	Ernest M. Tapner	1020 Broad St., Newark, N. J.	723
Waldman & Duveneck	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	724
Adam J. Rossbach	William J. Brunner	126 South 12th St., Newark, N. J.	725
Stein & Stern	Rudolph Gross	34 Leslie St., Newark, N. J.	726
Michael S. Precker	Moses Gansler	93 Mercer St., Newark, N. J.	727
Robert S. Terhune	L. F. Gardiner, Jr.	502 High St., Newark, N. J.	728
Andrew J. Brady, Jr.	Adam Pob, Jr.	40 Clinton St., Newark, N. J.	729
Theodore R. Hare	L. F. Gardiner, Jr.	502 High St., Newark, N. J.	730
C. Clifford Brangs	Samuel F. Bentley	548 North 3d St., Newark, N. J.	731
E. A. & W. A. Schilling	Frank G. Weber	24 Yale St., Maplewood, N. J.	732
Joseph J. Quinn	Andrew Leitheuser	47 North 9th St., Newark, N. J.	733
Mortimer Lowy	Raymon Spreen	19 Clinton St., Newark, N. J.	734
Charles H. Stewart	Charles E. Waters	300 Broadway, Newark, N. J.	735
Charles Hood	Louis A. Reilly	24 Commerce St., Newark, N. J.	736
B. Newman & H. D. Israel	Samuel S. Dillenberg	60 Park Pace, Newark, N. J.	737
John V. Loddey	Joseph I. Conlan	Tuxedo Park, South Orange, N. J.	738
Fred G. Stickel, Jr.	Otto H. Wilhelm	455 Orange St., Newark, N. J.	739
George H. Haines	Neil J. McManus	838 Clifton Ave., Newark, N. J.	740
Horace S. Cory	Stanton M. Pascal	60 Park Place, Newark, N. J.	741
L. J. Cohen & Philip Klein	Abraham Levin	9 Beaver St., Newark, N. J.	742
George W. Hagney	August Roemmele	29 Astor St., Newark, N. J.	743
Herr, Leiss & Herr	Benedict A. Harter	18 Belmont Ave., Newark, N. J.	744
Adolph Altman	Clarence I. Mott	National State Bank, Newark, N. J.	745
Nathan H. Berger	Moses Gansler	10 Avon Ave., Newark, N. J.	746
Morris Isserman	Richard F. Hopkins	511 S. Orange Ave., South Orange, N. J.	747
Howard Isherwood	William D. Duguid	815 Summer Ave., Newark, N. J.	748
James L. McKenna	Elmer E. Thornton	181 South 11th St., Newark, N. J.	749
Smith & Slingerland	William J. Griffin	822 Hunterdon St., Newark, N. J.	750

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
696	L. Y. M. A.	Newark	$1,850	$675	$259,000
697	Magna Charta	"	105	5	45,300
698	Majestic	"	4,450	2,444	477,200
699	Manhattan	"	7,804	.....	418,800
700	Manor	"	583	538	121,800
701	Manufacturers	"	11,574	.....	1,211,400
702	Marconi	"	1,091	3,000	185,050
703	Mascot	"	2,080	1,653	79,000
704	Masonic	"	439	.....	532,400
705	Master	"	1,608	.....	193,800
706	Mayflower	"	2,776	.....	254,900
707	McKinley	"	25,845	8,196	504,800
708	Meadowbrook	"	2,807	.....	292,800
709	Mechanics	"	18,536	.....	411,600
710	Melrose	"	7,151	274	381,600
711	Mercantile	"	4,377	.....	224,100
712	Mercer	"	270	9,929	511,600
713	Merchants and Bankers	"	1,431	15,000	268,800
714	Metropolitan	"	4,956	10,145	1,121,800
715	Milford Park	"	608	.....	355,200
716	Military Park	"	1,270	.....	111,300
717	Model	"	40,555	5,029	275,400
718	Modern	"	2,585	118	362,900
719	Mohawk	"	3,593	100	346,600
720	Monitor	"	2,412	4,117	278,150
721	Montefiore	"	3,497	.....	515,800
722	Morris	"	3,508	340	368,200
723	Mosque	"	3,517	13	310,300
724	Mountain Ridge	"	3,210	2,000	424,000
725	Mountain View	"	5,584	122	342,100
726	Mt. Prospect	"	67,147	1,500	3,255,117
727	Mt. Sinai	"	7,405	.....	683,000
728	Municipal	"	656	2,000	264,400
729	Mutual	"	1,897	.....	864,100
730	Mutual Land and Home	"	512	.....	83,600
731	Mutual Protective	"	1,338	.....	302,600
732	National Turners	"	15,934	.....	818,200
733	Nelson	"	834	.....	252,800
734	Newark	"	2,191	.....	290,800
735	Newark Mutual Benefit	"	6,696	.....	270,200
736	Newark Twenty-One	"	4,344	.....	407,700
737	New Empire	"	5,480	.....	1,522,440
738	New Era	"	1,919	34	126,900
739	New Home	"	3,263	.....	937,100
740	New Jersey	"	532	8,370	624,000
741	New Method	"	9,868	.....	698,000
742	New Order-Equity	"	1,729	.....	972,150
743	Ninth Ward	"	794	.....	623,400
744	Norfolk	"	7,594	55	608,600
745	Normal	"	1,349	20,547	636,200
746	North American	"	7,603	.....	635,450
747	North End	"	1,680	156	369,200
748	Northern	"	8,984	6,260	430,600
749	North Newark	"	3,917	.....	159,600
750	North Ward	"	11,775	6,825	618,800

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$46,400	$18,270	$139,762	$14,918	$7,334	$488,209	696
.....	1,100	14,700	1,500	1,886	64,596	697
.....	27,318	203,481	68,188	6,923	790,004	698
.....	11,030	234,755	49,806	6,901	729,096	699
.....	11,530	57,928	10,495	4,369	207,243	700
.....	14,955	520,830	77,558	4,895	1,841,212	701
.....	6,223	73,885	21,342	3,323	293,914	702
.....	3,110	64,597	5,560	823	156,823	703
.....	8,670	265,566	12,725	12,573	832,373	704
.....	3,179	238,482	28,256	2,694	468,019	705
.....	8,940	149,806	58,034	8,886	483,342	706
.....	25,231	50,350	36,182	10,161	660,765	707
9,750	9,180	288,380	7,957	3,799	614,673	708
.....	6,060	85,805	27,704	5,098	554,803	709
.....	9,015	45,407	9,666	957	454,070	710
.....	10,270	112,617	8,857	4,723	364,944	711
.....	8,925	194,113	42,594	4,829	772,260	712
.....	4,800	126,834	18,143	2,577	437,585	713
.....	70,522	269,514	46,109	8,387	1,531,433	714
.....	6,845	66,616	10,186	1,743	441,198	715
.....	4,965	26,252	27,799	1,229	172,815	716
.....	4,040	58,755	22,287	3,883	409,949	717
.....	19,167	56,710	12,709	1,251	455,440	718
106,900	4,310	160,862	2,443	4,633	629,441	719
.....	5,300	180,066	50,932	4,998	525,975	720
51,000	8,115	101,730	54,615	21,383	756,140	721
.....	4,105	74,061	17,774	4,195	472,183	722
.....	11,985	23,869	17,233	9,495	376,412	723
38,500	7,800	357,711	18,098	16,026	867,345	724
.....	5,405	41,764	12,392	3,849	411,216	725
.....	.....	.....	51,233	453,817	3,828,814	726
.....	30,310	168,003	63,757	19,266	971,741	727
.....	3,880	84,244	29,486	9,639	394,305	728
23,400	26,375	441,915	83,730	11,059	1,452,476	729
.....	1,010	16,006	1,851	3,058	106,037	730
.....	2,610	23,270	2,941	1,915	334,674	731
.....	7,915	29,830	34,585	10,189	916,653	732
8,500	7,129	99,473	921	2,542	372,199	733
11,600	4,130	27,032	11,321	1,368	348,442	734
13,800	4,836	217,545	3,738	4,265	521,080	735
.....	7,070	285,345	6,272	2,997	713,728	736
.....	36,765	1,084,906	21,661	28,469	2,699,721	737
.....	7,435	51,369	6,086	2,628	196,371	738
169,000	8,343	529,925	13,841	20,906	1,682,378	739
19,882	.....	151,583	25,781	9,870	840,018	740
.....	7,141	115,373	35,828	6,457	872,667	741
.....	22,299	568,868	46,613	6,449	1,618,108	742
65,000	14,170	18,228	11,756	7,073	740,421	743
.....	10,800	120,270	31,267	344	778,930	744
7,500	22,620	313,620	54,412	3,993	1,060,241	745
.....	46,446	468,101	16,171	10,275	1,184,046	746
.....	5,700	127,880	15,480	3,158	523,254	747
.....	7,875	41,042	21,227	3,653	519,641	748
.....	7,207	30,202	4,194	150	205,270	749
.....	4,575	154,618	25,560	1,936	824,089	750

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
696	L. Y. M. A.	Newark	$222,267	.....	.....	$131,375
697	Magna Charta	"	42,128	.....	.....	6,950
698	Majestic	"	480,414	.....	.....	145,800
699	Manhattan	"	388,435	.....	.....	155,700
700	Manor	"	129,216	.....	.....	14,100
701	Manufacturers	"	1,055,769	.....	.....	294,800
702	Marconi	"	141,873	.....	.....	30,600
703	Mascot	"	93,048	.....	.....	29,000
704	Masonic	"	512,202	.....	.....	39,800
705	Master	"	245,871	.....	.....	73,100
706	Mayflower	"	287,952	.....	.....	55,350
707	McKinley	"	445,776	.....	.....	.....
708	Meadowbrook	"	284,615	.....	.....	119,400
709	Mechanics	"	260,298	.....	.....	103,250
710	Melrose	"	265,326	.....	.....	91,200
711	Mercantile	"	164,684	.....	.....	90,450
712	Mercer	"	391,725	.....	.....	225,550
713	Merchants and Bankers	"	260,225	.....	.....	70,550
714	Metropolitan	"	559,528	.....	.....	546,700
715	Milford Park	"	284,024	.....	.....	61,600
716	Military Park	"	110,586	.....	.....	24,000
717	Model	"	282,957	.....	.....	.....
718	Modern	"	291,918	.....	.....	52,250
719	Mohawk	"	295,744	.....	.....	167,600
720	Monitor	"	258,480	.....	.....	84,025
721	Montefiore	"	452,909	.....	.....	150,350
722	Morris	"	255,804	.....	.....	51,000
723	Mosque	"	274,983	.....	.....	15,900
724	Mountain Ridge	"	318,981	.....	.....	171,925
725	Mountain View	"	179,068	.....	.....	148,600
726	Mt. Prospect	"	3,179,343	.....	.....	.....
727	Mt. Sinai	"	508,770	.....	.....	233,400
728	Municipal	"	218,400	.....	.....	80,600
729	Mutual	"	835,266	.....	.....	238,650
730	Mutual Land and Home	"	73,488	.....	.....	6,300
731	Mutual Protective	"	198,871	.....	.....	41,300
732	National Turners	"	464,931	.....	.....	236,300
733	Nelson	"	227,289	.....	.....	54,600
734	Newark	"	185,292	.....	.....	76,750
735	Newark Mutual Benefit	"	320,299	$2,526	.....	70,550
736	Newark Twenty-One	"	361,174	.....	.....	206,900
737	New Empire	"	1,953,757	.....	.....	.....
738	New Era	"	126,335	.....	.....	8,050
739	New Home	"	723,255	.....	.....	545,400
740	New Jersey	"	560,985	.....	.....	.....
741	New Method	"	462,012	.....	.....	239,525
742	New Order-Equity	"	786,630	.....	.....	323,250
743	Ninth Ward	"	459,339	.....	.....	131,400
744	Norfolk	"	425,319	.....	.....	131,100
745	Normal	"	571,377	.....	.....	240,750
746	North American	"	545,466	.....	.....	237,225
747	North End	"	301,331	.....	.....	67,300
748	Northern	"	343,391	.....	.....	67,100
749	North Newark	"	150,084	.....	.....	2,000
750	North Ward	"	498,240	.....	.....	97,800

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	$1,108	$1,824	$32,500	$36,880	$20,142	$42,113	$488,209	696
$235	.....	.....	.....	2,300	5,260	.....	7,723	64,596	697
429	.....	1,120	.....	11,000	9,937	55,507	85,797	790,004	698
1,680	.....	334	.....	60,114	411	.....	122,422	729,096	699
3,982	.....	197	.....	5,250	13,152	16,933	24,413	207,243	700
11,885	.....	1,043	.....	122,000	.....	205,715	150,000	1,841,212	701
8,814	.....	235	.....	52,100	12,268	.....	48,024	293,914	702
12,666	.....	554	.....	.....	2,710	.....	18,845	156,823	703
48	.....	.....	.....	107,500	129	13,266	159,428	832,373	704
1,219	.....	102	.....	17,000	42,998	.....	87,729	468,019	705
2,074	.....	573	.....	15,000	28,742	.....	93,651	483,342	706
1,755	.....	587	.....	57,620	27,342	111,970	15,715	660,765	707
86	$2,000	.....	.....	58,461	39,394	.....	110,717	614,673	708
1,905	.....	1,933	.....	17,895	58,681	56,294	54,547	554,803	709
7	.....	399	.....	16,000	.....	53,357	27,781	454,070	710
1,559	.....	389	.....	39,011	11,295	10,698	46,858	364,944	711
99	.....	917	.....	27,000	10,898	30,791	85,280	772,260	712
1,007	.....	154	.....	5,000	12,457	47,656	40,536	437,585	713
6,426	.....	.....	1,600	66,600	37,221	151,718	161,640	1,531,433	714
44	.....	763	.....	1,500	7,935	65,332	20,000	441,198	715
2,386	.....	.....	2,000	2,500	8,449	.....	22,894	172,815	716
424	.....	1,270	.....	.....	17,710	59,970	47,618	409,949	717
3	.....	184	.....	10,000	3,364	66,757	30,964	455,440	718
10	15,895	30	.....	71,494	6,648	42,212	29,808	629,441	719
38,766	.....	15	.....	28,000	31,881	.....	84,808	525,975	720
8,609	.....	270	.....	.....	1,401	42,601	100,000	756,140	721
.....	.....	181	.....	15,000	50,331	41,976	57,891	472,183	722
377	.....	415	.....	9,000	5,500	.....	70,237	376,412	723
.....	.....	2,461	.....	46,800	175,430	23,748	128,000	867,345	724
427	.....	97	.....	17,800	10,379	30,552	24,293	411,216	725
.....	.....	548	.....	286,305	244,762	.....	117,856	3,828,814	726
13,778	.....	1,583	.....	52,000	19,689	84,728	57,793	971,741	727
51	.....	66	.....	16,000	19,773	12,891	46,524	394,305	728
2,105	.....	1,455	.....	84,700	30,105	.....	260,195	1,452,476	729
.....	.....	.....	.....	.....	9,460	5,443	11,346	106,037	730
140	.....	20	.....	15,500	7,250	55,362	16,231	334,674	731
3,436	.....	556	.....	79,000	10,106	85,717	36,607	916,653	732
189	.....	.....	.....	.....	18,493	31,628	40,000	372,199	733
1,491	.....	614	.....	19,700	1,203	52,392	11,000	348,442	734
17	.....	25	.....	22,000	17,500	5,613	82,550	521,080	735
.....	.....	.....	.....	16,000	25,403	30,725	73,526	713,728	736
.....	.....	38	.....	178,308	61,552	.....	506,066	2,699,721	737
341	.....	94	.....	10,000	6,749	16,830	27,972	196,371	738
256	.....	780	.....	199,953	27,283	.....	185,451	1,682,378	739
2,009	.....	292	.....	52,200	42,857	120,629	61,046	840,018	740
889	.....	740	.....	41,000	5,341	69,233	53,927	872,667	741
1,505	14,660	347	153	41,500	181,875	59,370	208,818	1,618,108	742
.....	.....	536	.....	23,000	.....	101,146	25,000	740,421	743
703	.....	297	.....	38,000	25,424	88,035	70,052	778,930	744
2,863	.....	1,763	.....	23,000	37,236	68,914	114,338	1,060,241	745
7,334	.....	1,274	.....	69,000	102,912	99,140	121,695	1,184,046	746
1,586	.....	1,525	260	62,072	1,852	29,576	57,752	523,254	747
268	.....	614	.....	.....	143	78,987	29,138	519,641	748
3,351	.....	590	.....	3,500	8,907	26,306	10,532	205,270	749
4,196	.....	610	.....	.....	47,018	109,371	66,854	824,089	750

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
696	L. Y. M. A.	3,613	339	.....	.....	.....	.....	657	110
697	Magna Charta	1,625	154	.....	.....	.....	.....	35	7
698	Majestic	7,668	686	.....	.....	.....	.....	729	115
699	Manhattan	6,465	493	.....	.....	.....	.....	779	104
700	Manor	2,212	208	.....	.....	.....	.....	71	12
701	Manufacturers	13,296	391	.....	.....	.....	.....	1,474	38
702	Marconi	1,800	165	.....	.....	.....	.....	153	19
703	Mascot	1,931	206	.....	.....	.....	.....	145	28
704	Masonic	7,553	604	.....	.....	.....	.....	199	7
705	Master	2,660	277	.....	.....	.....	.....	366	44
706	Mayflower	3,616	268	.....	.....	.....	.....	277	29
707	McKinley	7,113	515	.....	.....	.....	.....	.....	.....
708	Meadowbrook	5,764	447	.....	.....	.....	.....	597	94
709	Mechanics	4,062	428	.....	.....	.....	.....	517	55
710	Melrose	4,260	419	.....	.....	.....	.....	456	73
711	Mercantile	2,602	165	.....	.....	.....	.....	453	45
712	Mercer	5,652	529	.....	.....	.....	.....	1,128	764
713	Merchants and Bankers	3,192	283	.....	.....	.....	.....	353	44
714	Metropolitan	23,462	885	.....	.....	.....	.....	5,467	309
715	Milford Park	4,520	444	.....	.....	.....	.....	308	38
716	Military Park	2,561	242	.....	.....	.....	.....	242	29
717	Model	3,563	270	.....	.....	.....	.....	.....	.....
718	Modern	3,986	378	.....	.....	.....	.....	262	31
719	Mohawk	5,562	399	.....	.....	.....	.....	838	114
720	Monitor	3,247	211	.....	.....	.....	.....	421	70
721	Montefiore	5,714	287	.....	.....	.....	.....	752	63
722	Morris	3,648	319	.....	.....	.....	.....	255	23
723	Mosque	4,569	348	.....	.....	.....	.....	80	9
724	Mountain Ridge	4,624	240	.....	.....	.....	.....	860	45
725	Mountain View	3,006	283	.....	.....	.....	.....	743	86
726	Mt. Prospect	74,701	5,608	.....	.....	.....	.....	.....	.....
727	Mt. Sinai	7,601	452	.....	.....	.....	.....	1,167	104
728	Municipal	2,781	76	.....	.....	.....	.....	403	51
729	Mutual	10,441	908	.....	.....	.....	.....	1,194	179
730	Mutual Land and Home	2,277	158	.....	.....	.....	.....	32	7
731	Mutual Protective	3,007	226	.....	.....	.....	.....	207	39
732	National Turners	8,342	701	.....	.....	.....	.....	1,182	121
733	Nelson	3,797	279	.....	.....	.....	.....	273	24
734	Newark	2,976	276	.....	.....	.....	.....	384	33
735	Newark Mutual Benefit	4,512	264	.....	.....	.....	.....	353	38
736	Newark Twenty-One	5,353	436	.....	.....	.....	.....	1,062	80
737	New Empire	23,328	1,520	.....	.....	.....	.....	.....	.....
738	New Era	2,166	241	.....	.....	.....	.....	41	6
739	New Home	9,627	765	.....	.....	.....	.....	2,727	157
740	New Jersey	7,192	379	.....	.....	.....	.....	.....	.....
741	New Method	5,942	545	.....	.....	.....	.....	1,198	186
742	New Order-Equity	11,497	1,060	.....	.....	.....	.....	1,617	192
743	Ninth Ward	7,904	683	.....	.....	.....	.....	657	103
744	Norfolk	6,678	414	.....	.....	.....	.....	656	82
745	Normal	7,394	732	.....	.....	.....	.....	1,204	107
746	North American	9,620	522	.....	.....	.....	.....	1,187	91
747	North End	4,772	431	.....	.....	.....	.....	537	42
748	Northern	4,769	446	.....	.....	.....	.....	336	54
749	North Newark	2,701	159	.....	.....	.....	.....	10	2
750	North Ward	7,159	260	.....	.....	.....	.....	489	36

AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
4,270	100	349	S.	$1.00 m.	$200	6	.....	$1.00 a	696
1,660	16	145	O.P.	.....	200	6	.....	.....	697
8,397	192	609	S.	1.00 m.	200	6	$4.00 a	1.00 a	698
7,244	84	513	S.	.75 & 1.00 m.	200	6	2.00 a	2.00 a	699
2,283	34	186	S.	1.00 m.	200	6	.....	.....	700
14,770	51	378	S.	1.00 m.	200	6	3.00 a	1.00 a	701
1,953	58	126	S.	1.00 m.	200	6	3.00 a	2.00 a	702
2,076	26	208	S.	1.00 m.	200	6	3.00 a	1.00 a	703
7,752	123	488	O.P.	.....	200	6	3.00 a	1.00 a	704
3,026	33	288	S.	1.00 m.	200	6	.....	1.00 a	705
3,893	57	240	S.	1.00 m.	100	6	2.00 a	1.00 a	706
7,113	146	369	S.	1.00 & 2.00 m.	200	6	4.00 a	1.00 a	707
6,361	63	478	O.P.	.....	200	6	1.00 a	1.00 a	708
4,579	95	388	S.	1.00 m.	200	6	3.00 a	1.00 a	709
4,716	85	407	S.	1.00 m.	200	6	2.00, 3.00 & 4.00 a	.....	710
3,055	58	152	S.	1.00 m.	200	6	3.00 a	1.00 a	711
6,780	429	864	S.	1.00 m.	200	6	.....	.....	712
3,545	66	261	S.	1.00 m.	200	6	3.00 a	2.00 a	713
28,929	457	737	S.	.25 & .50 m.	100	6	.10 b	.10 b	714
4,828	82	400	S.	1.00 m.	200	6	3.00 a	.05 b	715
2,803	36	235	S.	1.00 m.	200	6	3.00 a & 4.00 a	1.00 a	716
3,563	42	228	S.	1.00 m.	200	6	3.00 a	3.00 a	717
4,248	92	317	S.	1.00 m.	200	6	2.00 a	1.00 a	718
6,400	86	427	O.P.	.....	200	6	3.00 a	1.00 a	719
3,668	51	230	S.	1.00 m.	200	6	3.00 a	1.00 a	720
6,466	64	286	S.	1.00 m.	200	6	.....	.....	721
3,903	75	267	S.	1.00 m.	200	6	2.00 a	2.00 a	722
4,649	63	294	S.	1.00 m.	200	6	3.00 a	1.00 a	723
5,484	39	246	S.	1.00 m.	200	6	.....	.....	724
3,749	83	286	S.	1.00 m.	200	6	3.00 a	.....	725
74,701	363	5,245	O.P.	.....	200	6	.....	.....	726
8,768	147	409	S.	1.00 m.	200	6	1.00 a & 2.00 a	2.00 a	727
3,184	51	76	S.	1.00 m.	200	6	.....	.....	728
11,635	197	890	S.	1.00 m.	200	6	4.00 a	1.00 a	729
2,309	21	144	O.P.	.....	200	6	4.00 a	2.00 a	730
3,214	67	198	O.P.	.....	200	6	4.00 a	4.00 a	731
9,524	158	664	S.	1.00 m.	200	6	3.00 a	1.00 a	732
4,070	52	251	O.P.	.....	200	6	3.00 a	1.00 a	733
3,360	85	224	S.	1.00 m.	200	6	3.00 a	1.00 a	734
4,865	54	248	O.P.	.....	200	6	.....	.....	735
6,415	70	446	O.P.	.....	200	6	4.00 a	2.00 a	736
23,328	287	1,233	O.P.	.....	200	6	.....	.....	737
2,207	31	216	S.	.70 & 1.00 m.	200	6	.06 b	.....	738
12,354	175	747	O.P.	.....	200	6	4.00 a	.....	739
7,192	105	274	S.	1.00 m.	200	6	2.00 a	.....	740
7,140	140	591	S.	1.00 &2.00 m.	200	6	4.00 a	2.00 a	741
13,114	190	1,062	S.	1.00 m.	200	6	3.00 a	1.00 a	742
8,561	85	701	S.	1.00 m.	200	6	3.00 a	.05 b	743
7,334	71	425	S.	1.00 m.	200	6	3.00 a	1.00 a	744
8,598	166	673	S.	1.00 m.	200	6	3.00 a	.....	745
10,807	138	475	S.	.70 &1.00 m.	200	6	3.00 a	2.00 a	746
5,309	73	400	S.	1.00 m.	200	6	4.00 a	3.00 a	747
5,105	89	411	S.	1.00 m.	200	6	3.00 a	2.00 a	748
2,711	51	110	S.	1.00 m.	200	6	.....	.....	749
7,648	99	197	S.	1.00 m.	200	6	3.00 a	2.00 a	750

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
751	North Western	Newark	Feb. 29, 1892	William Tries, Jr.
752	Novel	"	May 5, 1926	*
753	Oak	"	Feb. 17, 1920	J. William Huegel
754	O. K.	"	Jan. 10, 1923	William Lunsky
755	Oliver	"	Nov. 30, 1915	Thomas Buffardi
756	Onward	"	Jan. 9, 1926	Oscar Biertuempfel
757	Onyx	"	Aug. 18, 1922	Jacob M. Holstein
758	Opportunity	"	Nov. 18, 1920	Joseph A. Hurley
759	Ordway	"	Jan. 20, 1921	Louis Susskind
760	Orient	"	April 25, 1925	Walter I. Super
761	Oriental	"	Mar. 4, 1904	Alfred Lister
762	Orion	"	April 14, 1925	Franklin Hannoch
763	Outlook	"	May 24, 1921	William Frey
764	Owl	"	Oct. 7, 1907	William H. A. Reilly
765	Oxford	"	June 14, 1923	Herman Steiner
766	Pacific	"	Sept. 29, 1906	Romolo Bottelli
767	Palace	"	April 10, 1920	Owen E. Fox
768	Pannonia	"	Nov. 18, 1905	George J. Muha
769	Paramount	"	Mar. 24, 1919	Max Marx
770	Parish	"	Nov. 29, 1924	John Wojtas
771	Park	"	Nov. 28, 1902	Gustavus F. Sommer
772	Parker	"	Mar. 11, 1922	Edward Kohn
773	Park View	"	June 26, 1902	Jeremiah Baldwin
774	Passaic	"	Aug. 6, 1884	Henry Loeffler
775	Patriotic	"	Mar. 14, 1919	Isadore Bell
776	Paywell	"	Jan. 23, 1925	Louis F. Gerber
777	Peerless	"	June 1, 1912	Louis Susskind
778	Pennant	"	May 11, 1922	**
779	Peoples	"	Feb. 8, 1895	August J. Ehrlich
780	Perennial	"	Dec. 4, 1926	Abe Lipsky
781	Perfection	"	July 2, 1921	Herman A. Fenning
782	Personal	"	Dec. 28, 1925	Leo H. Levy
783	Peshine	"	Sept. 27, 1922	Joseph H. Wyatt
784	Phoenix	"	Jan. 19, 1887	Charles Spengler, Jr.
785	Pilgrim	"	Mar. 18, 1921	George A. Roehm
786	Pilot	"	Mar. 14, 1922	William P. Berry
787	Pioneer	"	Feb. 11, 1911	Edward J. Macksey
788	Pivot	"	Feb. 28, 1923	Joseph Kahan
789	Planter's	"	June 12, 1926	Earle H. Cameron
790	Police	"	Jan. 30, 1907	John J. Baader
791	Polish-American	"	July 10, 1902	Stanislaus Bulsiewicz
792	Polish Home	"	Jan. 8, 1917	Peter Sypniewski
793	Polish National	"	Dec. 7, 1912	Frank Staba
794	Pompey	"	June 28, 1922	Louis Leonardis
795	Popular	"	Feb. 14, 1912	Walter A. Hoffman
796	Post Office	"	July 11, 1899	Ferdinand Enderlin, Jr.
797	Power	"	Aug. 19, 1922	Barnard Perl
798	Practical	"	Feb. 28, 1919	Matthew Rouse
799	Precise	"	May 8, 1926	Isidor Katzenel
800	Preferred	"	May 31, 1902	Andrew Isenberg
801	Premier	"	Mar. 11, 1919	Samuel C. Weber
802	Pride of Newark	"	Feb. 10, 1906	J. William Huegel
803	Producers	"	April 21, 1921	Samuel Rich
804	Productive	"	June 29, 1923	***
805	Progress	"	Feb. 26, 1895	Philip Lindeman

* Novel Bldg. & Loan Assn., Newark, is in the hands of Conservator.
** Pennant Bldg. & Loan Assn., Newark, is in the hands of Conservator.
*** Productive Bldg. & Loan Assn., Newark, is in the hands of Conservator.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
August W. Rosinger	Julius A. Proehl	20 Clinton St., Newark, N. J.	751
.....	*Joseph L. Lippman	17 Academy St., Newark, N. J.	752
Thomas B. Healy	John Zipfel	20 Belmont Ave., Newark, N. J.	753
Benjamin S. Appel	Phil H. Lipschutz	614 Central Ave., East Orange, N. J.	754
Pallitta & Pallitta	E. M. Bertolino	12 Monroe Ave., East Orange, N. J.	755
Lester E. Mahr	George E. Dunn, Jr.	48 Temple Place, Irvington, N. J.	756
Benjamin Singer	Henry I. Silberman	60 Park Place, Newark, N. J.	757
Joseph E. Conlon	William F. Ackerson	670 Bergen St., Newark, N. J.	758
Joseph Susskind	Barney W. Plager	23 Harding Terrace, Newark, N. J.	759
Allan Krieger	Manuel Hoenig	31 Clinton St., Newark, N. J.	760
Charles M. Myers	Adolph Fiedler	315 Broadway, Newark, N. J.	761
Saul J. Zucker	William Mattes, Jr.	371 S. Orange Ave., Newark, N. J.	762
Fred Herrigel, Jr.	Oscar C. Kunze	59 Farley Ave., Newark, N. J.	763
Paul G. Roder	Harry M. Coleman	61 South 10th St., Newark, N. J.	764
Harry Steiner	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	765
Pallitta & Pallitta	Fred S. Betschick	918 South 17th St., Newark, N. J.	766
Edmond C. Moriarty	Andrew A. Breidenbach	371 S. Orange Ave., Newark, N. J.	767
Charles C. Deubel	Adam Poh, Jr.	16 Belmont Ave., Newark, N. J.	768
Stein & Stern	George H. Yonkers	249 Clinton Ave., Newark, N. J.	769
W. M. Ceglowski	Anthony R. Wisniewski	357 South 19th St., Newark, N. J.	770
Frank Voigt	Henry P. Schanz	331 Springfield Ave., Newark, N. J.	771
Kessler & Kessler	Albert A. Adler	20 Branford Place, Newark, N. J.	772
Theodore J. Badgley	John C. Behnke	108 Ellery Ave., Irvington, N. J.	773
H. Edward Wolf	Louis G. Holzwarth	68 Farley Ave., Newark, N. J.	774
Benjamin Newman	Harry Wertheim	237 North 11th St., Newark, N. J.	775
Coult, Satz & Tomlinson	Frank F. Gibson, Jr.	211 Meeker Ave., Newark, N. J.	776
Levy, Fenster & McCloskey	Raymon Spreen	19 Clinton St., Newark, N. J.	777
.....	*Jacob W. Silverman	790 Broad St., Newark, N. J.	778
Charles C. Pilgrim	Alfred G. Wirtz	58 Headey Place, Maplewood, N. J.	779
Michael S. Precker	Samuel Weiss	120 South Orange Ave., Newark, N. J.	780
Bilder & Bilder	Homer J. Van Duyne	88 Mountain View Place, Newark, N. J.	781
S. B. & L. A. Finklestein	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	782
Joseph G. Eppston	Ben. Kirschner	11 Hill St., Newark, N. J.	783
Lowy & Lowy	Raymon Spreen	19 Clinton St., Newark, N. J.	784
Ward & Kremer	William Mattes, Jr.	371 S. Orange Ave., Newark, N. J.	785
Selick J. Mindes	Clarence I. Mott	National State Bank, Newark, N. J.	786
Frank W. Long	Robert B. Mapletoft	18 Bathgate Place, Newark, N. J.	787
Benjamin Eber	Philip A. Sobel	20 Branford Place, Newark, N. J.	788
David B. Silver	Herbert P. Englert	611 Industrial Bldg., Newark, N. J.	789
Louis J. Beers	Samuel B. Finklestein	22 Franklin St., Newark, N. J.	790
Vincent Schultz	Stanislaus Lewandowski	363 Myrtle Ave., Irvington, N. J.	791
J. Thaddeus Rospond	Albert M. Klemp	52 Jones St., Newark, N. J.	792
Vincent Schultz	Joseph Wegrocki	278 New York Ave., Newark, N. J.	793
Xavier Del Negro	Joseph A. Marano	107 Ferry St., Newark, N. J.	794
Aaron Levinstone	Henry H. Krafte	20 Belmont Ave., Newark, N. J.	795
Fred G. Stickel, Jr.	Harold O. Mers	355 Turrell Ave., South Orange, N. J.	796
Julius H. Halprin	Rudolph A. Glickman	790 Broad St., Newark, N. J.	797
Bernard Devin	Henry W. Linn	790 Broad St., Newark, N. J.	798
Daniels & Jacobson	Arthur H. Schlosser	701 Firemen's Bldg., Newark, N. J.	799
Charles C. Deubel	John J. Gless	184 Smith St., Newark, N. J.	800
Irving Schwartz	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	801
Joseph Altman	Raymon Spreen	19 Clinton St., Newark, N. J.	802
David Castelbaum	Barney W. Plager	23 Harding Terrace, Newark, N. J.	803
.....	*William P. McDermott	249 Market St., Newark, N. J.	804
Lowy & Lowy	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	805

* Conservator.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
751	North Western	Newark	$4,534	$5,850	$282,950
752	Novel	"	1,063	.....	46,200
753	Oak	"	21,772	3,914	332,800
754	O. K.	"	13,735	.....	220,700
755	Oliver	"	2,023	947	779,800
756	Onward	"	5,796	1,133	121,900
757	Onyx	"	1,757	3,000	243,500
758	Opportunity	"	6,596	.....	619,400
759	Ordway	"	121	.....	172,150
760	Orient	"	1,222	.....	287,300
761	Oriental	"	5,834	700	786,600
762	Orion	"	3,156	.....	220,100
763	Outlook	"	17,636	.....	1,094,700
764	Owl	"	68	.....	157,600
765	Oxford	"	580	72	227,800
766	Pacific	"	3,566	100	783,000
767	Palace	"	4,882	.....	298,600
768	Pannonia	"	2,459	5,161	306,300
769	Paramount	"	16,809	.....	780,200
770	Parish	"	445	1,731	75,900
771	Park	"	3,882	179	372,250
772	Parker	"	19,907	.....	871,700
773	Park View	"	4,154	100	550,800
774	Passaic	"	10,590	5,055	447,200
775	Patriotic	"	64	1,261	315,420
776	Paywell	"	769	1,700	172,100
777	Peerless	"	1,188	.....	430,100
778	Pennant	"	1,084	265	56,600
779	Peoples	"	10,689	2,000	232,400
780	Perennial	"	742	.....	48,900
781	Perfection	"	16,600	.....	579,400
782	Personal	"	580	113	121,500
783	Peshine	"	913	.....	142,540
784	Phoenix	"	5,094	.....	1,059,100
785	Pilgrim	"	8,970	311	768,300
786	Pilot	"	3,500	5,869	159,850
787	Pioneer	"	1,036	5,713	731,950
788	Pivot	"	2,678	.....	168,000
789	Planter's	"	5,231	819	42,500
790	Police	"	2,118	7,500	374,600
791	Polish-American	"	23,811	37,000	1,606,400
792	Polish Home	"	109	19	676,700
793	Polish National	"	6,020	20,000	619,700
794	Pompey	"	2,260	267	624,700
795	Popular	"	3,720	.....	956,800
796	Post Office	"	12,940	650	1,239,875
797	Power	"	1,631	202	149,600
798	Practical	"	521	.....	226,200
799	Precise	"	1,365	253	165,700
800	Preferred	"	1,925	8,958	272,900
801	Premier	"	1,432	13,093	448,200
802	Pride of Newark	"	2,013	.....	223,700
803	Producers	"	1,443	7,000	282,300
804	Productive	"	978	.....	199,600
805	Progress	"	3,400	.....	468,800

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$4,070	$90,000	$6,194	$1,760	$395,358	751
.....	690	55,016	1,415	925	105,309	752
.....	12,257	20,060	15,104	2,546	408,453	753
.....	9,295	43,780	31,085	1,726	320,321	754
$25,900	16,760	53,961	51,871	5,699	936,961	755
.....	4,419	6,385	4,290	1,414	145,337	756
.....	8,032	87,396	51,187	4,620	399,492	757
.....	15,865	225,242	55,714	12,734	935,551	758
.....	6,925	15,343	13,660	1,827	210,026	759
.....	13,190	101,888	53,123	4,273	460,996	760
31,500	18,439	295,728	93,432	19,004	1,251,237	761
.....	8,050	187,865	55,435	1,632	476,238	762
.....	31,895	244,233	10,698	10,597	1,409,759	763
.....	4,325	99,833	11,145	1,188	274,159	764
9,000	550	70,797	42,697	5,459	356,955	765
27,400	7,750	67,746	21,463	12,928	923,953	766
.....	6,430	13,496	13,233	1,622	338,263	767
.....	3,855	45,570	13,388	3,314	380,047	768
.....	14,190	416,410	89,553	31,923	1,349,085	769
.....	1,185	20,194	7,116	1,139	107,710	770
.....	6,585	96,091	4,533	991	484,511	771
530,000	25,395	69,157	22,088	19,475	1,557,722	772
9,300	7,245	212,226	33,102	6,106	823,033	773
10,100	11,363	157,082	43,790	3,911	689,091	774
.....	26,690	307,849	46,529	3,992	701,805	775
.....	2,938	35,135	12,033	1,070	225,745	776
13,500	6,903	86,091	64,759	14,462	617,003	777
3,168	1,900	84,542	17,336	1,125	166,020	778
.....	8,651	92,342	12,217	4,630	362,929	779
.....	800	6,154	474	986	58,056	780
90,400	4,100	224,215	69,737	29,392	1,013,844	781
.....	5,215	44,405	856	1,444	174,113	782
.....	5,665	38,915	21,624	320	209,977	783
.....	20,363	492,858	148,568	22,772	1,748,755	784
6,000	18,163	238,281	75,725	16,563	1,132,313	785
.....	9,580	43,307	32,310	6,444	260,860	786
.....	3,990	176,797	15,322	4,809	939,617	787
.....	9,230	71,965	31,755	6,997	290,625	788
.....	1,230	12,978	5,363	710	68,831	789
.....	12,260	81,653	17,158	2,948	498,237	790
.....	55,715	294,850	94,654	14,556	2,126,986	791
.....	49,390	265,533	10,820	8,824	1,011,395	792
.....	23,124	317,906	44,653	8,675	1,040,078	793
.....	29,558	36,950	33,418	5,065	732,218	794
1,000	24,625	362,863	131,187	13,635	1,493,830	795
.....	16,988	270,300	61,770	30,610	1,633,133	796
.....	5,761	99,498	2,355	3,645	262,692	797
.....	11,807	192,628	36,349	1,654	469,159	798
16,400	13,103	105,113	40,821	3,252	346,007	799
.....	4,550	124,356	7,811	2,554	423,054	800
.....	29,803	181,971	9,058	9,142	692,699	801
.....	9,705	230,291	12,495	1,625	479,829	802
.....	14,203	148,429	32,481	7,835	493,691	803
4,000	9,350	175,523	79,855	5,768	475,074	804
36,200	2,755	227,190	41,582	11,095	791,022	805

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
751	North Western	Newark	$209,123	.....	.....	$99,600
752	Novel	"	64,147	.....	.....	25,300
753	Oak	"	219,069	.....	.....	75,900
754	O. K.	"	165,528	.....	.....	16,750
755	Oliver	"	522,636	.....	.....	239,850
756	Onward	"	92,804	.....	.....	19,300
757	Onyx	"	206,898	.....	.....	51,425
758	Opportunity	"	531,794	.....	.....	144,450
759	Ordway	"	125,955	.....	.....	38,250
760	Orient	"	275,595	.....	.....	64,950
761	Oriental	"	667,604	$57,722	.....	278,750
762	Orion	"	322,557	.....	.....	78,300
763	Outlook	"	942,954	.....	.....	48,850
764	Owl	"	131,123	.....	.....	47,675
765	Oxford	"	230,295	.....	.....	31,600
766	Pacific	"	547,254	.....	.....	119,400
767	Palace	"	229,173	.....	.....	34,800
768	Pannonia	"	251,352	.....	.....	44,050
769	Paramount	"	776,874	.....	.....	182,000
770	Parish	"	58,881	.....	.....	22,000
771	Park	"	257,355	.....	.....	139,750
772	Parker	"	860,431	.....	.....	200,500
773	Park View	"	306,228	.....	.....	349,050
774	Passaic	"	396,742	.....	.....	95,000
775	Patriotic	"	343,041	.....	.....	147,250
776	Paywell	"	136,670	.....	.....	35,250
777	Peerless	"	341,227	.....	.....	126,048
778	Pennant	"	67,698	.....	.....	53,200
779	Peoples	"	194,754	.....	.....	77,925
780	Perennial	"	41,897	.....	.....	8,025
781	Perfection	"	589,787	.....	.....	154,200
782	Personal	"	101,987	.....	.....	34,950
783	Peshine	"	121,260	.....	.....	47,250
784	Phoenix	"	781,154	.....	.....	533,928
785	Pilgrim	"	716,460	.....	.....	167,650
786	Pilot	"	159,996	.....	.....	22,300
787	Pioneer	"	469,321	.....	.....	293,300
788	Pivot	"	158,625	.....	.....	58,000
789	Planter's	"	41,291	.....	.....	17,550
790	Police	"	266,610	.....	.....	153,606
791	Polish-American	"	1,112,541	.....	.....	433,300
792	Polish Home	"	437,330	40,000	.....	210,765
793	Polish National	"	569,861	.....	.....	275,700
794	Pompey	"	438,210	.....	.....	109,200
795	Popular	"	614,500	.....	.....	630,200
796	Post Office	"	900,624	.....	.....	370,500
797	Power	"	143,026	.....	.....	64,600
798	Practical	"	314,148	.....	.....	76,400
799	Precise	"	208,545	.....	.....	61,750
800	Preferred	"	262,926	.....	.....	62,200
801	Premier	"	354,177	.....	.....	98,175
802	Pride of Newark	"	232,614	.....	.....	146,100
803	Producers	"	287,547	.....	.....	65,000
804	Productive	"	245,811	7,000	.....	51,300
805	Progress	"	407,982	.....	.....	176,550

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	$108	.....	$31,300	$2,954	$42,501	$9,772	$395,358	751
$150	.....	.....	.....	1,600	2,587	.....	11,525	105,309	752
262	.....	291	.....	53,369	5	47,851	11,706	408,453	753
2,707	.....	491	.....	44,044	32,780	.....	58,021	320,321	754
1,810	.....	1,378	.....	.....	7,919	103,994	59,374	936,961	755
6,579	.....	112	.....	2,000	2,139	12,933	9,470	145,337	756
1,188	.....	70	.....	16,850	48,890	.....	74,171	399,492	757
636	.....	456	.....	43,907	28,050	70,176	116,082	935,551	758
1,507	.....	335	.....	9,000	3,703	19,786	11,490	210,026	759
1,065	.....	$663	$35,332	12,000	5,434	.....	65,957	460,996	760
1,217	.....	4,464	.....	18,500	24,613	28,016	170,351	1,251,237	761
1,118	.....	417	.....	.....	8,024	.....	65,822	476,238	762
.....	.....	5	.....	148,187	6,155	130,825	132,783	1,409,759	763
166	$7,905	85	.....	22,749	18,684	10,206	35,566	274,159	764
3,815	.....	10	.....	15,500	170	20,465	55,100	356,955	765
5,843	.....	3,710	.....	4,500	74,089	118,932	50,225	923,953	766
1,379	.....	133	.....	.....	110	49,505	23,163	338,263	767
5	.....	45	.....	5,000	2,057	63,183	14,355	380,047	768
10,592	.....	895	.....	42,500	88,526	73,997	173,701	1,349,085	769
2,682	.....	725	.....	3,200	4,409	8,432	7,381	107,710	770
164	1,000	513	.....	15,000	3,721	49,952	17,056	484,511	771
4,372	.....	395	.....	137,000	79,993	126,934	148,097	1,557,722	772
80	.....	660	.....	57,500	12,178	24,559	72,778	823,033	773
622	.....	295	.....	.....	49,233	50,548	96,651	689,091	774
5,537	5,938	433	.....	79,000	266	5,340	115,000	701,805	775
3,104	.....	70	.....	14,400	2,449	25,017	8,785	225,745	776
3,148	.....	157	.....	25,000	24,885	45,666	50,872	617,003	777
1,295	.....	17	.....	11,200	13,995	.....	18,615	166,020	778
.....	33,004	.....	.....	.....	55	12,213	44,978	362,929	779
.....	.....	.....	.....	.....	480	2,081	5,573	58,056	780
12,788	.....	2,077	.....	.....	1,751	34,125	219,116	1,013,844	781
770	.....	.....	.....	12,100	1,915	12,211	10,180	174,113	782
5,435	.....	9	.....	3,000	1,043	.....	31,980	209,977	783
5,487	.....	2,331	.....	48,000	107,524	56,639	213,692	1,748,755	784
997	.....	508	.....	30,000	9,362	67,336	140,000	1,132,313	785
25	.....	410	.....	20,500	10,656	21,205	25,768	260,860	786
93	.....	149	.....	62,000	20,049	69,584	25,121	939,617	787
5,800	.....	221	.....	7,000	18,486	6,421	36,072	290,625	788
290	.....	5	.....	.....	2,099	2,187	5,409	68,831	789
1,733	.....	404	.....	2,000	63	40,891	32,930	498,237	790
2,655	.....	8,075	.....	115,000	38,350	272,959	144,106	2,126,986	791
1,298	17,958	16	.....	103,580	37,685	47,365	115,398	1,011,395	792
19,023	.....	2,666	2,720	.....	4,136	54,299	111,673	1,040,078	793
307	.....	525	.....	61,657	2,252	96,195	23,872	732,218	794
7,764	.....	1,108	.....	15,000	106,849	.....	118,409	1,493,830	795
2,036	.....	886	.....	30,000	33,765	182,622	112,700	1,633,133	796
340	.....	.....	.....	10,500	3,938	.....	40,288	262,692	797
3,835	.....	71	.....	16,500	677	.....	57,528	469,159	798
170	.....	341	.....	19,500	8,339	.....	47,362	346,007	799
.....	.....	120	.....	12,000	.....	33,852	51,956	423,054	800
409	.....	33	.....	93,814	21,939	51,903	72,249	692,699	801
6,988	.....	108	.....	13,500	13,806	36,113	30,600	479,829	802
3,848	.....	235	.....	37,000	14,677	25,365	60,019	493,691	803
1,420	.....	85	.....	12,000	98,416	.....	59,042	475,074	804
3,742	.....	530	.....	67,500	528	50,190	84,000	791,022	805

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
751	North Western	2,902	172	.....	.....	.....	.....	498	46
752	Novel	1,774	175	.....	.....	.....	.....	127	15
753	Oak	3,645	361	.....	.....	.....	.....	380	88
754	O. K.	2,707	150	.....	.....	.....	.....	84	24
755	Oliver	7,264	642	.....	.....	.....	.....	1,199	166
756	Onward	1,880	167	.....	.....	.....	.....	97	22
757	Onyx	2,939	275	.....	.....	.....	.....	258	41
758	Opportunity	6,377	468	.....	.....	.....	.....	723	53
759	Ordway	2,088	183	.....	.....	.....	.....	191	29
760	Orient	4,934	308	.....	.....	.....	.....	325	52
761	Oriental	8,546	607	434	40	.....	.....	.....	.....
762	Orion	4,446	327	.....	.....	.....	.....	392	42
763	Outlook	13,624	945	.....	.....	.....	.....	244	37
764	Owl	1,726	179	.....	.....	.....	.....	238	46
765	Oxford	2,870	175	.....	.....	.....	.....	159	14
766	Pacific	8,376	672	.....	.....	.....	.....	597	73
767	Palace	3,424	210	.....	.....	.....	.....	174	19
768	Pannonia	3,509	339	.....	.....	.....	.....	220	35
769	Paramount	10,036	675	.....	.....	.....	.....	910	72
770	Parish	836	104	.....	.....	.....	.....	110	33
771	Park	4,246	284	.....	.....	.....	.....	699	76
772	Parker	12,491	720	.....	.....	.....	.....	1,002	93
773	Park View	5,464	357	.....	.....	.....	.....	1,745	204
774	Passaic	5,239	322	.....	.....	.....	.....	475	62
775	Patriotic	5,551	424	.....	.....	.....	.....	736	59
776	Paywell	2,926	288	.....	.....	.....	.....	176	32
777	Peerless	4,992	393	.....	.....	.....	.....	631	70
778	Pennant	1,053	106	.....	.....	.....	.....	266	22
779	Peoples	6,082	409	.....	.....	.....	.....	780	64
780	Perennial	1,829	143	.....	.....	.....	.....	41	15
781	Perfection	7,147	242	.....	.....	.....	.....	771	63
782	Personal	2,172	261	.....	.....	.....	.....	175	39
783	Peshine	1,873	153	.....	.....	.....	.....	236	42
784	Phoenix	11,648	695	.....	.....	.....	.....	2,670	208
785	Pilgrim	9,395	749	.....	.....	.....	.....	839	69
786	Pilot	2,188	122	.....	.....	.....	.....	112	13
787	Pioneer	13,794	591	.....	.....	.....	.....	2,933	168
788	Pivot	2,969	200	.....	.....	.....	.....	290	38
789	Planter's	1,000	129	.....	.....	.....	.....	88	32
790	Police	4,752	430	.....	.....	.....	.....	768	94
791	Polish-American	3,886	1,258	.....	.....	.....	.....	542	350
792	Polish Home	5,556	880	410	17	.....	.....	1,054	226
793	Polish National	7,101	855	.....	.....	.....	.....	1,379	179
794	Pompey	7,487	538	.....	.....	.....	.....	546	75
795	Popular	6,697	646	.....	.....	.....	.....	3,151	315
796	Post Office	11,647	843	.....	.....	.....	.....	1,853	203
797	Power	2,807	227	.....	.....	.....	.....	323	35
798	Practical	5,201	564	.....	.....	.....	.....	382	57
799	Precise	4,448	386	.....	.....	.....	.....	309	69
800	Preferred	3,671	335	.....	.....	.....	.....	311	38
801	Premier	2,530	446	.....	.....	.....	.....	491	71
802	Pride of Newark	2,890	357	.....	.....	.....	.....	731	70
803	Producers	3,715	344	.....	.....	.....	.....	325	57
804	Productive	3,144	274	70	10	.....	.....	257	32
805	Progress	9,898	241	.....	.....	.....	.....	1,766	66

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
3,400	64	154	S.	$1.00 m.	$200	6	.....	.....	751
1,901	11	179	S.	1.00 m.	200	6	.....	.....	752
4,025	87	362	S.	1.00 & 2.00 m.	200	6	$2.00 a	$1.00 a	753
2,791	42	132	S.	1.00 m.	200	6	4.00 a	2.00 a	754
8,463	228	580	S.	1.00 m.	200	6	3.00 a	2.00 a	755
1,977	20	169	S.	1.00 m.	200	6	3.00 a	3.00 a	756
3,197	58	258	S.	1.00 m.	200	6	4.00 a	1.00 a	757
7,100	139	382	S.	1.00 m.	200	6	.....	.....	758
2,279	53	159	S.	1.00 m.	200	6	4.00 a	2.00 a	759
5,259	76	284	S.	1.00 m.	200	6	4.00 a	2.00 a	760
8,980	181	475	S.	1.00 m.	200	6	3.00 a	1.00 a	761
4,838	53	316	S.	1.00 & 2.00 m.	200	6	.....	2.00 a	762
13,868	199	783	O.P.	.....	200	6	3.00 a	.....	763
1,964	44	181	S.	1.00 m.	200	6	2.00 a	1.00 a	764
3,029	35	154	S.	1.00 m.	200	6	.....	.....	765
8,973	158	587	S.	1.00 m.	200	6	3.00 a	3.00 a	766
3,598	57	172	S.	1.00 m.	200	6	3.00 a	.....	767
3,729	75	299	S.	1.00 m.	200	6	3.00 a & 4.00 a	2.00 a	768
10,946	116	631	S.	1.00 m.	200	6	1.00 a	1.00 a	769
946	21	116	S.	.25 w.	200	6	3.00 a	1.00 a	770
4,945	79	281	S.	1.00 m.	200	6	3.00 a	3.00 a	771
13,493	118	695	O.P.	.....	200	6	.....	1.00 a	772
7,209	105	456	S.	1.00 m.	200	6	.03 b	.03 b	773
5,714	131	253	S.	1.00 m.	200	6	.....	.....	774
6,287	72	411	S.	1.00 m.	200	6	.....	.....	775
3,102	30	320	S.	1.00 m.	200	6	.....	1.00 a	776
5,623	60	403	S.	1.00 m.	200	6	4.00 a	1.00 a	777
1,319	19	109	S.	1.00 m.	200	6	.....	.....	778
6,862	82	391	S.	1.00 m.	100	6	.....	.....	779
1,870	14	144	O.P.	.....	200	6	4.00 a	1.00 a	780
7,918	34	271	S.	1.00 m.	200	6	.....	.....	781
2,347	42	258	S.	1.00 m.	200	6	3.00 a	1.00 a	782
2,109	41	154	S.	1.00 m.	200	6	1.00 a	1.00 a	783
14,318	165	738	S.	1.00 m.	200	6	.....	2.00 a	784
10,234	146	672	S.	1.00 & 2.00 m.	200	6	4.00 a	2.00 a	785
2,300	31	104	S.	1.00 m.	200	6	.....	.....	786
16,727	108	651	O.P.	.....	100	6	3.00 a	1.00 a	787
3,259	29	209	S.	1.00 m.	200	6	4.00 a	1.00 a	788
1,088	21	140	S.	1.00 m.	200	6	.....	1.00 a	789
5,520	90	434	S.	1.00 m.	200	6	3.00 a	2.00 a	790
4,428	440	1,168	S.	1.00 m.	800	6	1.00 a to 4.00 a	1.00 a	791
7,020	295	828	O.P.	.25 w.	200	6	4.00 a	1.00 a	792
8,480	216	818	S.	.25 w.	200	6	3.00 a	1.00 a	793
8,033	200	413	S.	1.00 & 2.00 m.	200	6	3.00 a	3.00 a	794
9,848	100	861	S.	1.00 m.	200	6	.....	2.00 a	795
13,500	251	795	S.	1.00 m.	200	6	3.00 a	2.00 a	796
3,130	51	211	O.P.	.....	200	6	4.00 a	.....	797
5,583	102	519	S.	1.00 m.	200	6	3.00 a	1.00 a	798
4,757	58	397	S.	1.00 m.	200	6	.....	2.00 a	799
3,982	54	319	S.	1.00 m.	200	6	2.00 a	2.00 a	800
3,021	110	407	O.P.	1.00 m.	200	6	4.00 a	1.00 a	801
3,621	57	370	S.	1.00 m.	200	6	4.00 a	1.00 a	802
4,040	114	287	S.	1.00 m.	200	6	4.00 a	2.00 a	803
3,471	38	278	S.	1.00 m.	200	6	.....	.....	804
11,664	59	248	S.	.50 m.	100	6	4.00 a	2.00 a	805

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
806	Progressive Merchants of Spgfd. Ave.	Newark	Oct. 22, 1921	Philip Elins
807	Prosperity	"	Mar. 3, 1900	John K. Scott
808	Protection	"	Jan. 16, 1886	Frank W. Miller
809	Provident	"	Nov. 29, 1912	Aaron Poliakow
810	Prudent	"	Feb. 16, 1920	Samuel C. Schwartz
811	Prudential	"	Aug. 12, 1892	Milton E. Crawley
812	Public	"	Feb. 15, 1905	John S. Sheldon
813	Punctual	"	June 6, 1922	Jacob K. Safris
814	Puritan	"	Mar. 15 1912	Aaron J. Schindel
815	Pyramid	"	Mar. 10, 1922	Leon Zeckhausen
816	Radiant	"	May 12, 1923	Herman I. Rothman
817	Realty	"	Mar. 27, 1919	Leo Wiener
818	Record	"	June 9, 1922	Mortimer M. Schlosser
819	Regal	"	April 23, 1919	Morris Herbst
820	Reliable	"	Aug. 12, 1884	John J. Kreitler
821	Renowned	"	June 7, 1926	David L. Levin
822	Resource	"	Sept. 8, 1922	David Harper
823	Revenue	"	Mar. 29, 1919	Jacob C. Sobo
824	Rex	"	Nov. 5, 1921	Stanley A. Miller
825	Rialto	"	Dec. 27, 1920	Charles Loebel
826	Richelieu	"	Jan. 15, 1913	Frank J. Koch
827	Richmont	"	Mar. 2, 1920	Herman Steinef
828	Roosevelt	"	Mar. 31, 1919	Albert Del Viscovo
829	Rose	"	Dec. 13, 1924	Samuel Granet
830	Roseville	"	Nov. 14, 1885	Morris L. Barr
831	Safety	"	April 1, 1919	Harry Queen
832	Sagamore	"	Dec. 15, 1913	Fred F. Rogers
833	Sanford	"	Jan. 30, 1922	Fred Rosseter
834	Savings	"	Jan. 20, 1886	William J. Brohm
835	Saybrook	"	June 21, 1911	Robert L. Smith
836	Second Ward	"	June 7, 1904	Theodore Vogeler
837	Security	"	July 2, 1884	Jacob L. Goepferich
838	Select	"	Mar. 28, 1922	Phineas L. Wigler
839	Seminole	"	Aug. 7, 1925	Israel Lesser
840	Seneca	"	Mar. 12, 1925	Bernard J. Cummings
841	Service	"	Dec. 19, 1919	Samuel H. Levy
842	Seventh Ward	"	Oct. 5, 1891	William H. McEnhill
843	Seymour	"	Jan. 18, 1922	Barney Mendelson
844	Simplex	"	Jan. 23, 1922	I. Lester Selvage
845	Sixteenth Ward	"	Jan. 12, 1909	Edward W. Campbell
846	Sixth Ward	"	April 25, 1903	William Donnelly
847	Solid	"	Nov. 9, 1926	Herman A. Harris
848	Sons of St. George	"	May 1, 1909	Samuel D. Milroy
849	South Broad	"	Dec. 5, 1911	William Bal
850	Southern Newark	"	April 13, 1910	Henry Koch, Jr.
851	South Park	"	Feb. 2, 1906	Horace C. Grice
852	South Side	"	Dec. 17, 1902	Emil Hildebrand
853	Springfield	"	Oct. 16, 1893	Adelbert Baier
854	Stalwart	"	Feb. 6, 1926	Paul Handler
855	Star	"	Aug. 11, 1910	Barney Levy
856	Star of Essex	"	April 11, 1919	Vincent Pomponio
857	St. Casimir	"	Oct. 3, 1925	Albert W. Roman
858	Steadfast	"	Feb. 3, 1922	Morris Charin
859	Sterling	"	Feb. 2, 1905	William S. Walters
860	Stratford	"	Mar. 11, 1908	Joseph T. Harrison

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Emanuel D. Lasher	Arthur E. Blumenschine	744 Broad St., Newark, N. J.	806
Fred G. Stickel, Jr.	Harry M. Coleman	61 South 10th St., Newark, N. J.	807
W. Bradford Smith	Robert H. Spencer	Room 511, Union Bdg., Newark, N. J.	808
Joseph E. Cohn	Samuel G. Blumenfeld	164 Market St., Newark, N. J.	809
Harry Kaplan	Julius C. Robins	389 Badger Ave., Newark, N. J.	810
Harry Campton	John Zipfel	20 Belmont Ave., Newark, N. J.	811
R. S. Terhune	Joseph M. Karkella	183 Garside St., Newark, N. J.	812
Frank P. Padalino	Alfred R. Marasco	38 Thirty-eighth St., Irvington, N. J.	813
Joseph Altman	Morris L. Fuchs	122 Milford Ave., Newark, N. J.	814
Bernard Mindes	Samuel H. Koss	281 Pomona Ave., Newark, N. J.	815
Joseph Honigfeld	Bernard Siegall	670 Bergen St., Newark, N. J.	816
A. Nathan Cowen	Henry M. Besser	Lefcourt-Newark Bldg., Newark, N. J.	817
David H. Yonteff	M. George Greenberg	9 Hill St., Newark, N. J.	818
Harold Simandl	Herman E. Fritche	209 Park Place, Irvington, N. J.	819
Paul G. Roder	Frank C. Snyder	261 Orange St., Newark, N. J.	820
Meyer C. Ellenstein	George H. Yonkers	249 Clinton Ave., Newark, N. J.	821
Samuel H. Gooen	John J. Gaffney	49 Clinton St., Newark, N. J.	822
Scher & Albert	Gottlieb Jacobs	10 Charlton St., Newark, N. J.	823
Milton M. Unger	Harry A. Berson	83 Laventhal Ave., Irvington, N. J.	824
Arthur Silberman	Louis E. Trien	776 Broad St, Newark, N. J.	825
Levy, Fenster & McCloskey	Joseph I. Conlan	Tuxedo Park, South Orange, N. J.	826
Schotland & Schotland	A. Sigmund Kanengieser	16 Belmont Ave., Newark, N. J.	827
Charles L. Rapa	Alfred F. Richardella	263 South 8th St., Newark, N. J.	828
Jules E. Tepper	George G. Eckstein	49 Clinton St., Newark, N. J.	829
W. Howard Demarest	A. Leslie Baldwin	75 Roseville Ave., Newark, N. J.	830
Joseph L. Lippman	Barney W. Plager	29 Elizabeth Ave., Newark, N. J.	831
Theodore D. Gottlieb	Charles F. Hart	78 Fairmount Terrace, East Orange, N. J.	832
Carl F. Hinrichsen	Elmer R. Stone	66 Midland Drive, Morristown, N. J.	833
Lowy & Lowy	Michael Rogow	128 Market St., Newark, N. J.	834
Harry Campton	Arthur H. Dietz	776 Broad St., Newark, N. J.	835
Isaac Fleischman	Philip Gilbert	39 Branford Place, Newark, N. J.	836
Scharringhausen & Hartpence	William B. Heller	14 Ferry St., Newark, N. J.	837
Herman Distler	Abraham Meisel	3 Belmont Ave., Newark, N. J.	838
Meyers & Lesser	Fred Maybaum	10 Osborne Terrace, Newark, N. J.	839
Francis P. Meehan	John P. Loughlin	24 Helen Ave., West Orange, N. J.	840
Fast & Fast	Frank P. Litter	22 Belmont Ave., Newark, N. J.	841
Andrew J. Brady, Jr.	Adam Poh, Jr.	40 Clinton St., Newark, N. J.	842
William L. Greenbaum	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	843
Michael N. Chanalis	Henry N. Woodward	565 Broadway, Newark, N. J.	844
Richard C. Plumer	Clyde A. Zukswert	1060 Broad St., Newark, N. J.	845
Michael J. Quigley	Harry M. Coleman	61 South 10th St., Newark, N. J.	846
Henry Gottfried	Gottlieb Jacobs	10 Charlton St., Newark, N. J.	847
Harry Campton	Fred J. Dinger	29 Elizabeth Ave., Newark, N. J.	848
Howard F. Kirk	Henry P. Schanz	17 William St., Newark, N. J.	849
Abraham Alboum	John A. Linnett	29 Elizabeth Ave., Newark, N. J.	850
A. Wilberforce Egner	William C. Treiber	755 Broad St., Newark, N. J.	851
Kussy & Kohn	Arthur H. Dietz	195 Belmont Ave., Newark, N. J.	852
Herr, Leiss & Herr	Louis P. Zehnder	2220 Berwyn St., Union, N. J.	853
Henry P. Handler	William M. Beckelman	Lefcourt Bldg., Newark, N. J.	854
Schotland & Schotland	John Zipfel, 3rd.	20 Belmont Ave., Newark, N. J.	855
Pearce R. Franklin	Benjamin Seligman	187 Seymour Ave., Newark, N. J.	856
James J. Farley	John E. Pietrucha	116 Pulaski St., Newark, N. J.	857
Milton J. Finkelstein	Henry J. Rosenberg	325 Peshine Ave., Newark, N. J.	858
Frank Voigt	R. Frederick Hopkins	511 S. Orange Ave., South Orange, N. J.	859
Samuel D. Williams	Frank M. Hall	127 Midland Blvd., Maplewood, N. J.	860

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
806	Progressive Merchants of Spgfd. Ave.	Newark	$9,318	.....	$293,800
807	Prosperity	"	1,381	.....	508,800
808	Protection	"	3,391	.....	218,600
809	Provident	"	3,360	.....	373,300
810	Prudent	"	221	$5,825	216,500
811	Prudential	"	7,370	10,023	414,500
812	Public	"	3,772	.....	415,200
813	Punctual	"	3,920	4,008	571,650
814	Puritan	"	6,892	.....	1,352,900
815	Pyramid	"	815	20	264,050
816	Radiant	"	403	750	63,250
817	Realty	"	5,854	375	174,550
818	Record	"	2,138	.....	208,800
819	Regal	"	5,736	.....	338,100
820	Reliable	"	20,195	890	1,442,800
821	Renowned	"	1,025	623	247,600
822	Resource	"	2,675	.....	149,700
823	Revenue	"	11,460	6,000	580,400
824	Rex	"	2,948	13,008	367,600
825	Rialto	"	.....	36	142,800
826	Richelieu	"	22,823	8,500	490,200
827	Richmont	"	2,780	.....	373,700
828	Roosevelt	"	1,795	4,000	206,100
829	Rose	"	1,369	.....	80,200
830	Roseville	"	4,798	.....	776,600
831	Safety	"	749	.....	308,700
832	Sagamore	"	125	176	376,700
833	Sanford	"	1,659	212	199,100
834	Savings	"	7,005	21,165	502,800
835	Saybrook	"	4,786	1,418	493,800
836	Second Ward	"	4,270	4,085	891,900
837	Security	"	7,966	10,292	527,200
838	Select	"	7,823	65	605,000
839	Seminole	"	2,437	.....	93,400
840	Seneca	"	552	.....	143,400
841	Service	"	1,399	.....	147,400
842	Seventh Ward	"	1,173	.....	366,000
843	Seymour	"	4,280	500	479,800
844	Simplex	"	1,010	.....	197,000
845	Sixteenth Ward	"	2,087	.....	361,950
846	Sixth Ward	"	2,776	495	379,900
847	Solid	"	1,711	.....	72,500
848	Sons of St. George	"	218	1,625	131,800
849	South Broad	"	14,796	975	788,300
850	Southern Newark	"	6,166	568	538,200
851	South Park	"	509	.....	694,300
852	South Side	"	6,927	.....	666,250
853	Springfield	"	1,893	2,079	205,600
854	Stalwart	"	630	.....	236,800
855	Star	"	4,092	.....	722,400
856	Star of Essex	"	1,430	.....	154,800
857	St. Casimir	"	6,714	2,126	137,700
858	Steadfast	"	2,895	472	585,100
859	Sterling	"	132	251	329,900
860	Stratford	"	14,535	12,000	608,800

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$43,580	$447,646	$73,896	$4,735	$872,975	806
.....	4,530	59,892	18,332	3,663	596,598	807
.....	6,373	49,692	26,663	2,899	307,618	808
.....	11,523	107,145	61,332	10,105	566,765	809
.....	8,792	87,881	30,024	478	349,721	810
$3,000	3,515	12,090	19,065	22,524	492,087	811
.....	5,797	42,246	13,322	5,337	485,674	812
.....	16,379	22,868	53,016	5,881	677,722	813
.....	110,751	460,774	81,250	45,699	2,058,266	814
.....	4,825	49,469	34,233	4,473	357,885	815
.....	1,240	57,784	5,294	851	129,572	816
.....	6,095	29,025	13,700	667	230,266	817
.....	12,352	161,492	53,597	13,214	451,593	818
.....	16,375	105,919	22,707	3,310	492,147	819
52,500	31,546	308,120	19,029	98,152	1,973,232	820
.....	12,530	200,632	121,393	4,501	588,304	821
.....	6,685	134,706	29,217	19,589	342,572	822
128,600	34,845	242,827	63,620	6,473	1,074,225	823
.....	23,945	65,354	22,222	2,871	497,948	824
.....	960	52,222	20,111	1,733	217,862	825
.....	4,666	104,139	43,628	8,592	682,548	826
217,531	15,550	472,896	59,779	80,399	1,222,635	827
.....	13,600	46,970	18,423	2,222	293,110	828
.....	4,225	81,812	3,227	284	171,117	829
.....	4,890	246,159	4,595	5,847	1,042,889	830
.....	765	126,252	27,116	10,239	473,821	831
.....	3,509	51,132	19,755	3,402	454,799	832
4,400	2,350	76,401	7,136	1,282	292,540	833
24,000	8,485	189,566	46,415	20,066	819,502	834
4,600	16,580	35,214	12,507	3,297	572,202	835
.....	31,835	193,995	65,807	10,576	1,202,468	836
.....	7,820	475,863	26,477	9,671	1,065,289	837
24,500	20,075	277,715	82,515	2,076	1,019,769	838
.....	4,125	97,048	45,744	1,750	244,504	839
.....	450	115,826	9,070	282	269,580	840
.....	6,490	60,710	4,528	3,814	224,341	841
.....	7,300	116,934	28,982	5,202	525,591	842
.....	18,657	97,334	6,593	9,180	616,344	843
.....	1,895	148,455	15,775	1,372	365,007	844
7,435	.....	243,654	53,246	1,137	669,509	845
.....	3,795	333,582	21,846	2,216	744,610	846
.....	565	8,049	14,588	1,714	99,127	847
.....	2,380	4,397	2,920	1,332	144,672	848
69,300	12,681	310,063	16,556	4,398	1,217,069	849
.....	8,090	141,960	11,046	13,393	719,423	850
.....	11,165	200,516	18,416	7,498	932,404	851
23,000	31,710	164,000	25,957	5,750	923,594	852
.....	2,630	44,738	7,195	2,027	266,162	853
.....	3,010	29,440	21,976	715	292,571	854
45,800	58,625	535,055	25,193	36,328	1,427,493	855
.....	9,740	10,091	21,818	1,333	199,212	856
.....	6,912	22,517	7,398	340	183,707	857
.....	16,404	122,761	44,783	7,980	780,395	858
6,000	6,785	168,900	10,855	1,962	524,785	859
4,600	24,685	22,521	19,254	15,456	721,851	860

TABLE 8—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
806	Progressive Merchants of Spgfd. Ave.	Newark	$421,869	.....	.....	$87,050
807	Prosperity	"	311,529	.....	.....	157,800
808	Protection	"	174,162	.....	.....	25,300
809	Provident	"	365,172	.....	.....	75,900
810	Prudent	"	221,637	.....	.....	39,000
811	Prudential	"	252,315	.....	.....	116,900
812	Public	"	289,887	.....	.....	97,800
813	Punctual	"	333,230	.....	.....	186,450
814	Puritan	"	1,118,576	.....	.....	324,400
815	Pyramid	"	189,571	.....	.....	87,000
816	Radiant	"	39,717	.....	.....	7,400
817	Realty	"	113,019	.....	.....	56,175
818	Record	"	260,426	.....	.....	90,450
819	Regal	"	319,680	.....	.....	41,400
820	Reliable	"	1,035,617	.....	.....	384,400
821	Renowned	"	406,956	.....	.....	67,100
822	Resource	"	213,884	.....	.....	26,125
823	Revenue	"	512,565	.....	.....	205,000
824	Rex	"	346,491	.....	.....	23,800
825	Rialto	"	98,235	.....	.....	16,350
826	Richelieu	"	384,876	.....	.....	107,500
827	Richmont	"	501,884	.....	.....	359,100
828	Roosevelt	"	162,034	.....	.....	46,200
829	Rose	"	121,471	.....	.....	11,275
830	Roseville	"	693,603	.....	.....	12,100
831	Safety	"	188,867	.....	.....	90,075
832	Sagamore	"	304,659	.....	.....	36,400
833	Sanford	"	199,200	.....	.....	16,200
834	Savings	"	359,390	.....	.....	205,050
835	Saybrook	"	340,176	.....	.....	62,950
836	Second Ward	"	632,865	.....	.....	302,150
837	Security	"	583,850	.....	.....	245,550
838	Select	"	516,556	.....	.....	288,150
839	Seminole	"	160,497	.....	.....	10,750
840	Seneca	"	155,574	.....	.....	78,500
841	Service	"	106,809	.....	.....	34,100
842	Seventh Ward	"	295,419	.....	.....	98,450
843	Seymour	"	409,056	.....	.....	60,750
844	Simplex	"	212,535	.....	.....	30,850
845	Sixteenth Ward	"	347,880	.....	.....	63,725
846	Sixth Ward	"	329,823	.....	.....	213,100
847	Solid	"	52,535	.....	.....	10,850
848	Sons of St. George	"	97,740	.....	.....	.....
849	South Broad	"	710,679	.....	.....	173,050
850	Southern Newark	"	219,585	.....	.....	414,150
851	South Park	"	627,756	.....	.....	78,200
852	South Side	"	530,613	.....	.....	252,000
853	Springfield	"	159,690	.....	.....	35,665
854	Stalwart	"	140,453	.....	.....	74,850
855	Star	"	659,004	.....	.....	450,698
856	Star of Essex	"	117,675	.....	.....	28,100
857	St. Casimir	"	132,608	.....	.....	13,200
858	Steadfast	"	361,278	.....	.....	267,700
859	Sterling	"	306,557	.....	.....	61,000
860	Stratford	"	450,555	.....	.....	79,600

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$7,611	.....	$542	.....	$26,000	$175,626	.....	$154,277	$872,975	806
1,728	$3,500	1,727	.....	29,500	2,643	$59,548	28,623	596,598	807
985	.....	516	.....	13,500	31,885	27,603	33,667	307,618	808
4,541	.....	540	.....	2,000	5,732	49,147	63,733	566,765	809
7,197	.....	779	.....	11,800	7,789	33,426	28,093	349,721	810
2,264	.....	659	.....	28,412	7,238	64,393	19,906	492,087	811
228	.....	305	.....	6,500	2,712	59,336	28,906	485,674	812
740	.....	2,356	.....	35,000	19,881	39,991	60,074	677,722	813
9,866	.....	18,117	.....	124,484	37,487	277,490	147,846	2,058,266	814
5,533	.....	415	.....	21,000	7,390	.....	46,976	357,885	815
332	.....	1,392	.....	10,500	59,921	.....	10,310	129,572	816
3,456	.....	210	$1,025	10,500	13,491	9,365	23,025	230,266	817
514	.....	168	.....	29,000	20,445	.....	50,590	451,593	818
265	.....	105	.....	22,000	2,385	57,847	48,465	492,147	819
852	.....	28	7,991	140,277	43,423	208,549	152,095	1,973,232	820
3,169	.....	.....	.....	27,650	37,597	.....	45,832	588,304	821
597	.....	20	.....	15,800	19,080	.....	67,066	342,572	822
1,049	.....	2,321	89	111,809	49,830	.....	191,562	1,074,225	823
2,444	.....	512	.....	11,000	5,171	82,545	25,985	497,948	824
10,910	.....	110	.....	500	49,121	3,730	38,906	217,862	825
1,585	.....	374	600	46,500	22,192	66,582	52,339	682,548	826
.....	.....	470	.....	96,900	94,140	.....	170,141	1,222,635	827
1,117	.....	220	.....	49,243	1,697	.....	32,599	293,110	828
452	.....	.....	.....	3,300	3,093	.....	31,526	171,117	829
1,801	.....	81	.....	102,550	24,400	114,475	93,879	1,042,889	830
21,001	.....	975	.....	39,000	92,791	.....	41,112	473,821	831
612	950	473	.....	44,500	2,612	54,266	10,327	454,799	832
.....	.....	535	.....	12,500	15	40,790	23,300	292,540	833
904	.....	35	250	58,785	59,428	.....	135,660	819,502	834
51	3,005	835	.....	42,000	5,224	61,958	56,003	572,202	835
357	.....	166	.....	54,000	286	30,273	182,371	1,202,468	836
4	.....	194	.....	.....	34,659	.....	201,032	1,065,289	837
14,395	.....	1,245	.....	23,000	14,738	.....	161,685	1,019,769	838
7,289	.....	.....	.....	28,300	1,075	.....	36,593	244,504	839
295	.....	713	.....	3,500	87	19,329	11,582	269,580	840
4,091	.....	14	.....	21,115	11,212	.....	47,000	224,341	841
152	.....	266	.....	25,000	3,096	.....	103,208	525,591	842
728	.....	6	.....	.....	13,943	109,461	22,400	616,344	843
10,691	.....	175	.....	15,000	6,824	15,932	73,000	365,007	844
1,013	.....	217	.....	38,472	86,470	22,184	109,548	669,509	845
45,075	13,384	226	.....	48,317	10,344	.....	84,341	744,610	846
2,320	.....	513	.....	7,500	12,100	.....	13,309	99,127	847
.....	.....	55	.....	21,200	325	22,881	2,471	144,672	848
1,718	.....	8,913	.....	119,000	1,865	142,221	59,623	1,217,069	849
.....	.....	211	.....	7,400	4,246	16,494	57,337	719,423	850
172	.....	331	.....	22,000	10,506	143,439	50,000	932,404	851
7,380	.....	176	.....	14,000	6,300	94,830	18,295	923,594	852
730	.....	55	.....	6,000	10,724	34,078	19,220	266,162	853
2,382	.....	220	.....	35,500	11,603	.....	27,563	292,571	854
4,479	.....	.....	.....	68,403	13,997	.....	230,912	1,427,493	855
419	.....	192	.....	19,500	3,025	.....	30,301	199,212	856
1,188	.....	1,013	.....	.....	4,253	18,536	12,909	183,707	857
1,854	.....	2,171	.....	42,000	11,170	56,290	37,932	780,395	858
216	.....	204	.....	50,000	112	35,436	71,260	524,785	859
461	.....	971	.....	64,000	740	100,118	25,406	721,851	860

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
806	Progressive Merchants of Spgfd.	5,401	324	.....	.....	.....	.....	435	66
807	Prosperity	5,110	420	.....	.....	.....	.....	789	140
808	Protection	2,299	208	.....	.....	.....	.....	127	20
809	Provident	4,577	287	.....	.....	.....	.....	375	31
810	Prudent	3,506	329	.....	.....	.....	.....	195	23
811	Prudential	3,550	288	.....	.....	.....	.....	585	99
812	Public	3,933	277	.....	.....	.....	.....	489	53
813	Punctual	5,391	407	.....	.....	.....	.....	933	150
814	Puritan	15,350	1,098	.....	.....	.....	.....	1,622	200
815	Pyramid	2,971	226	.....	.....	.....	.....	435	34
816	Radiant	988	43	.....	.....	.....	.....	43	8
817	Realty	2,052	170	.....	.....	.....	.....	280	34
818	Record	4,227	321	.....	.....	.....	.....	453	40
819	Regal	4,539	267	.....	.....	.....	.....	207	17
820	Reliable	14,038	1,020	.....	.....	.....	.....	1,922	223
821	Renowned	7,248	461	.....	.....	.....	.....	336	39
822	Resource	3,424	380	.....	.....	.....	.....	131	27
823	Revenue	6,429	434	.....	.....	.....	.....	1,025	90
824	Rex	4,873	377	.....	.....	.....	.....	119	19
825	Rialto	1,342	87	.....	.....	.....	.....	82	19
826	Richelieu	5,178	431	.....	.....	.....	.....	538	40
827	Richmont	5,783	393	.....	.....	.....	.....	1,796	133
828	Roosevelt	3,010	152	.....	.....	.....	.....	231	26
829	Rose	2,993	176	.....	.....	.....	.....	57	11
830	Roseville	12,661	1,049	.....	.....	.....	.....	121	10
831	Safety	2,248	148	.....	.....	.....	.....	451	65
832	Sagamore	7,480	491	.....	.....	.....	.....	364	17
833	Sanford	3,366	259	.....	.....	.....	.....	81	11
834	Savings	4,811	430	.....	.....	.....	.....	1,026	115
835	Saybrook	4,384	318	.....	.....	.....	.....	315	36
836	Second Ward	7,931	610	.....	.....	.....	.....	1,511	112
837	Security	6,828	697	.....	.....	.....	.....	1,228	205
838	Select	8,832	607	.....	.....	.....	.....	1,441	113
839	Seminole	2,594	200	.....	.....	.....	.....	54	10
840	Seneca	2,971	230	.....	.....	.....	.....	393	41
841	Service	2,094	168	.....	.....	.....	.....	171	25
842	Seventh Ward	4,156	354	.....	.....	.....	.....	492	74
843	Seymour	3,061	596	.....	.....	.....	.....	304	39
844	Simplex	2,552	237	.....	.....	.....	.....	155	20
845	Sixteenth Ward	3,808	338	.....	.....	.....	.....	319	40
846	Sixth Ward	5,237	435	.....	.....	.....	.....	1,067	179
847	Solid	1,045	99	.....	.....	.....	.....	55	18
848	Sons of St. George	1,754	202	.....	.....	.....	.....	.....	.....
849	South Broad	10,415	554	.....	.....	.....	.....	865	115
850	Southern Newark	3,751	205	.....	.....	.....	.....	2,071	191
851	South Park	8,437	629	.....	.....	.....	.....	47	43
852	South Side	6,876	543	.....	.....	.....	.....	1,260	183
853	Springfield	2,209	214	.....	.....	.....	.....	178	30
854	Stalwart	2,516	163	.....	.....	.....	.....	375	70
855	Star	10,144	805	.....	.....	.....	.....	2,254	347
856	Star of Essex	2,123	214	.....	.....	.....	.....	141	28
857	St. Casimir	2,110	287	.....	.....	.....	.....	66	7
858	Steadfast	6,488	430	.....	.....	.....	.....	1,339	167
859	Sterling	3,844	298	.....	.....	.....	.....	305	31
860	Stratford	7,038	478	.....	.....	.....	.....	398	41

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
5,836	68	322	S.	$1.00 m.	$200	6	$4.00 a	$2.00 a	806
5,899	82	478	S.	1.00 m.	200	6	3.00 a	2.00 a	807
2,426	48	180	S.	1.00 m.	200	6	3.00 a	3.00 a	808
4,952	63	255	S.	1.00 m.	200	6	.....	.....	809
3,701	102	250	S.	1.00 m.	200	6	3.00 a	1.00 a	810
4,135	84	303	S.	1.00 m.	200	6	1.00 a	1.00 a	811
4,422	89	241	S.	1.00 & 2.00 m.	200	6	3.00 a	3.00 a	812
6,324	124	433	S.	1.00 m.	200	6	4.00 a	1.00 a	813
16,972	204	1,094	S.	1.00 m.	200	6	Various	2.00 a	814
3,406	56	204	S.	1.00 m.	200	6	.....	1.00 a	815
1,031	11	40	S.	1.00 m.	200	6	.....	.....	816
2,332	53	151	S.	1.00 m.	200	6	4.00 a	1.00 a	817
4,680	51	310	S.	1.00 m.	200	6	4.00 a	2.00 a	818
4,746	69	215	S.	1.00 m.	200	6	.....	1.00 a	819
15,960	335	908	O.P.	.....	200	6	4.00 a	1.00 a	820
7,584	54	446	S.	1.00 & 2.00 m.	200	6	.....	1.00 a	821
3,555	68	339	S.	1.00 m.	200	6	1.00 a	1.00 a	822
7,454	116	408	S.	1.00 m.	200	6	4.00 a	1.00 a	823
4,992	81	315	S.	1.00 m.	200	6	3.00 a	1.00 a	824
1,424	26	80	S.	1.00 m.	200	6	.....	1.00 a	825
5,716	280	191	S.	1.00 m.	200	6	3.00 a	1.00 a	826
7,579	81	445	S.	1.00 m.	200	6	2.00 a	2.00 a	827
3,241	65	113	S.	1.00 m.	200	6	4.00 a	1.00 a	828
3,050	30	157	O.P.	.....	200	6	.....	.....	829
12,782	229	830	O.P.	.....	100	6	.....	3.00 a	830
2,699	56	157	S.	1.00 m.	200	6	1.00 a	.....	831
7,844	87	421	S.	1.00 m.	100	6	3.00 a	2.00 a	832
3,447	38	232	S.	1.00 m.	200	6	3.00 a	3.00 a	833
5,837	105	440	S.	1.00 m.	200	6	.....	1.00 a	834
4,699	126	228	S.	1.00 m.	200	6	.01 b	.01 b	835
9,442	294	428	S.	1.00 m.	200	6	.....	2.00 a	836
8,056	116	786	S.	1.00 m.	200	6	4.00 a	2.00 a	837
10,273	129	591	S.	1.00 m.	200	6	4.00 a	1.00 a	838
2,648	18	192	S.	1.00 m.	200	6	3.00 a	1.00 a	839
3,364	20	251	S.	1.00 m.	200	6	.....	2.00 a	840
2,265	49	144	S.	1.00 m.	200	6	.....	.....	841
4,648	85	343	S.	1.00 m.	200	6	3.00 a	.....	842
3,365	120	515	O.P.	.....	200	6	4.00 a	1.00 a	843
2,707	33	224	S.	1.00 m.	200	6	3.00 a	2.00 a	844
4,127	44	334	S.	1.00 m.	200	6	3.00 a	2.00 a	845
6,304	70	544	S.	1.00 & 2.00 m.	200	6	1.00 a & 3.00 a	1.00 a	846
1,100	16	101	S.	1.00 m.	200	6	.....	1.00 a	847
1,754	47	155	S.	1.00 m.	200	6	2.00 a & 3.00 a	1.00 a	848
11,280	105	564	S.	1.00 m.	200	6	3.00 a	3.00 a	849
5,822	78	318	S.	1.00 m.	200	6	.50 a & 1.00 a	.....	850
8,484	131	541	S.	1.00 m.	200	6	3.00 a	1.00 a	851
8,136	164	562	S.	1.00 m.	200	6	2.00 a	1.00 a	852
2,387	47	197	S.	1.00 m.	200	6	1.50 a & 2.00 a	1.00 a	853
2,891	49	184	S.	1.00 m.	200	6	2.00 a	1.00 a	854
12,398	328	824	S.	.25 w.	200	6	2.00 a	1.00 a	855
2,264	55	187	S.	1.00 m.	200	6	2.00 a	2.00 a	856
2,176	76	218	S.	.25 w.	200	6	3.50 a	.....	857
7,827	133	464	S.	1.00 m.	200	6	3.00 a	1.00 a	858
4,149	72	257	S.	1.00 m.	200	6	2.00 a & 3.00 a	.06 b	859
7,436	113	406	S.	1.00 m.	200	6	.015 b & .03 b	.....	860

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
861	Success	Newark	Jan. 8, 1909	David Littman
862	Sunnyside	"	Nov. 12, 1920	Harry Reich
863	Superb	"	Feb. 16, 1922	Henry Bochner
864	Superior	"	Nov. 26, 1906	Morris Herbst
865	Surety	"	Jan. 30, 1906	John Cummings
866	Susan B. Anthony	"	June 14, 1923	Emelia Rehberger
867	Systematic	"	Feb. 25, 1926	Abe Beller
868	T. A. B. S.	"	Dec. 8, 1911	James T. Owens
869	Teachers	"	May 23, 1910	Arthur Mertz
870	Tenth Ward	"	Feb. 23, 1887	*
871	Third Ward	"	Mar. 10, 1905	Samuel Schechner
872	Thirteenth Ward	"	Mar. 9, 1887	Henry Ebert
873	Thomas Jefferson	"	Dec. 10, 1919	William Schiffenhaus
874	Thrift	"	June 3, 1909	William T. Decker
875	Tip Top	"	Aug. 19, 1922	Joseph Mankoff
876	Titanian	"	Nov. 12, 1890	Frank A. Geiger
877	Traders	"	July 8, 1909	Edwin Steiner
878	Trades Union	"	Mar. 11, 1913	Samuel Friedenberg
879	Traffic	"	Mar. 12, 1920	Anton Kaufman
880	Travelers	"	Dec. 5, 1919	Frank A. Willette
881	Triangle	"	May 21, 1920	Michael I. Sientz
882	Trojan	"	Jan. 24, 1923	Louis Flink
883	True Friends	"	Oct. 29, 1907	Aaron Goldinberg
884	Trustworthy	"	Sept. 13, 1911	Henry Jadull
885	Tuxedo	"	Jan. 25, 1923	Joseph A. Burns
886	Twelfth Ward	"	July 20, 1904	Otto J. Karst
887	Ultimate	"	Feb. 9, 1923	Isidore Krieger
888	Uncle Sam	"	Sept. 23, 1912	John S. Hancock
889	Union	"	July 16, 1887	John A. Amerman
890	Unique	"	Sept. 10, 1921	H. M. Biggin
891	United American	"	May 29, 1881	Charles L. Schraudt
892	United Conclave	"	June 6, 1905	John J. Baader
893	Unity	"	April 5, 1907	Walter C. Jacobs
894	Universal	"	Feb. 9, 1911	Alfred Fischman
895	Upper End	"	May 17, 1905	Fred W. J. Neese
896	Up-To-The-Minute	"	Nov. 25, 1921	Samuel H. Levy
897	Uptown	"	July 28, 1892	Charles Schaedel
898	Usbe	"	May 10, 1907	Frank J. Holder
899	Utility	"	Jan. 15, 1923	Jacob S. Lasky
900	Vailsburgh	"	Feb. 23, 1892	Stephen H. Billington
901	Vallatese	"	May 28, 1926	Humbert Berardi
902	Valuable	"	Mar. 25, 1926	Arthur Block
903	Van Buren	"	April 4, 1919	Elmer D. Wilson
904	Victory	"	Feb. 25, 1919	Michael Hollander
905	Vulcan	"	Nov. 25, 1924	Paul J. McMullen
906	Wallace	"	April 19, 1907	Henry Heller
907	Warranty	"	Sept. 20, 1910	P. Pellecchia
908	Warren	"	Oct. 25, 1919	John J. Carlin
909	Washington	"	June 2, 1887	Sheridan Schechner
910	Watchful	"	Nov. 14, 1921	Samuel Rothfeld
911	Watson	"	Dec. 4, 1911	A. De Fronzo
912	Waverly	"	Nov. 11, 1909	Herman Scheininger
913	Waydell	"	July 10, 1907	William Donnelly
914	Webster	"	June 10, 1911	Angelo R. Bianchi
915	Weequahic	"	May 9, 1906	Martin G. Bross

* Tenth Ward Bldg. & Loan Assn., Newark—This Department in possession.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Henry & Elias Hahn	Thomas Johnson	502 High St., Newark, N. J.	861
Edward S. Bessman	Benjamin H. Tabankin	735 Hunterdon St., Newark, N. J.	862
Samuel Kaufer	Samuel A. Karp	197 Grumman Ave., Newark, N. J.	863
Edward R. McGlynn	Nathan Perselay	535 High St., Newark, N. J.	864
Francis P. Meehan	John E. Durr	74 Murray St., Newark, N. J.	865
Jennie E. Precker	Emma W. Johnson	187 Seymour Ave., Newark, N. J.	866
Herbert Parvin	Nathan Perselay	535 High St., Newark, N. J.	867
Louis J. Beers	Frank J. Summers	54 Broadway, Newark, N. J.	868
John B. Brown	F. C. Riggs	176 South St., Newark, N. J.	869
	*Walter J. Mulgrave	45 Branford Place, Newark, N. J.	870
William Greenfield	Moses Gansler	93 Mercer St., Newark, N. J.	871
August W. Rosinger	E. G. Birkenhauer	231 S. Orange Ave., Newark, N. J.	872
M. L. Lipis	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	873
Arthur T. Vanderbilt	Harry F. Stauffer	4 North 9th St., Newark, N. J.	874
William Simon	David Teitelbaum	7 Treacy Ave., Newark, N. J.	875
Thomas R. Grimm	Walter J. Nicholson	810 Broad St., Newark, N. J.	876
Frederick Jay	Alfred N. Baum	15 Market St., Newark, N. J.	877
Harry Unger	Martin L. Stahl	207 Market St., Newark, N. J.	878
Morris Isserman	W. B. Griffin	9 Winding Way, West Orange, N. J.	879
Philip S. McNally	Jac. A. Widmann	15 Market St., Newark, N. J.	880
Louis R. Freund	Samuel A. Horrowitz	671 Bergen St., Newark, N. J.	881
Samuel O. Offen	Louis Hecht	755 Clinton Ave., Newark, N. J.	882
Philip J. Schotland	Moses Rubinfield	14 Belmont Ave., Newark, N. J.	883
Michael J. Quigley	Harry J. Stevens	478 Central Ave., Newark, N. J.	884
Frederic C. Ritger	William L. Jedebrock	29 Grumman Ave., Newark, N. J.	885
Richard H. Cashion	William B. Heller	14 Ferry St., Newark, N. J.	886
Edward S. Bessman	Benjamin H. Tabankin	735 Hunterdon St., Newark, N. J.	887
Frederic Stoddard	Charles J. Burger	530 Norwood St., East Orange, N. J.	888
John W. Strahan	Charles T. Ziegler	9 Clinton St., Newark, N. J.	889
D. A. Cavicchia	W. H. Butler	11 Commerce St., Newark, N. J.	890
Charles A. Herr	John G. Schweikhardt	38 Hedden Terrace, Newark, N. J.	891
Jacob Fischel	Thomas Johnson	502 High St., Newark, N. J.	892
Peter A. Cavicchia	Frank C. Reilly	31 Clinton St., Newark, N. J.	893
Nicholas LaVecchia	Gustave Krisch	27 Elizabeth Ave., Newark, N. J.	894
Charles C. Deubel	Richard F. L. Muth	81 Courter Ave., Maplewood, N. J.	895
Maxwell M. Plotkin	Louis Klinger	8 Bungalow Court, Newark, N. J.	896
Harry H. Koehler	Raymon Spreen	19 Clinton St., Newark, N. J.	897
Schotland & Schotland	John Zipfel, Jr.	20 Belmont Ave., Newark, N. J.	898
Schneider & Schneider	William M. Beckelman	Lefcourt Bldg., Newark, N. J.	899
Levy, Fenster & McCloskey	Otto L. Puth	94 Columbia Ave., Newark, N. J.	900
Nicholas Albano	Bernard A. Petrone	1060 Broad St., Newark, N. J.	901
Charles S. Gansler	George H. Yonkers	249 Clinton Ave., Newark, N. J.	902
Abraham Albourn	Samuel Weiss	120 South Orange Ave., Newark, N. J.	903
David M. Litwin	Samuel S. Dillenberg	60 Park Place, Newark, N. J.	904
Joseph Steiner	Herbert Z. Steiner	3 Belmont Ave., Newark, N. J.	905
Adolph Altman	Arthur M. Pfeil	144 Mulberry St., Newark, N. J.	906
Richard E. Kohn	A. B. Leslie	15 Market St., Newark, N. J.	907
William L. Greenbaum	Louis P. Alter	22 Brookwood Drive, Maplewood, N. J.	908
David M. & Moe A. Litwin	Henry P. Schanz	100 Franklin Ave., Maplewood, N. J.	909
Nathaniel Newmann	Barney W. Plager	23 Harding Terrace, Newark, N. J.	910
Jacob Fox	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	911
Schotland & Schotland	John Zipfel, Jr.	20 Belmont Ave., Newark, N. J.	912
Mulligan & Koenig	Harry M. Coleman	61 S. Tenth St., Newark, N. J.	913
Nicholas Albano	Antonio D'Auria	139 Seventh Ave., Newark, N. J.	914
Edward R. McGlynn	Henry P. George	16 Clinton St., Newark, N. J.	915

* Special Assistant Deputy Commissioner.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
861	Success	Newark	$6,151	$10,096	$496,300
862	Sunnyside	"	1,042	.....	263,400
863	Superb	"	581	464	173,050
864	Superior	"	2,310	.....	462,900
865	Surety	"	5,755	1,030	731,800
866	Susan B. Anthony	"	7,408	10,576	342,500
867	Systematic	"	453	500	107,600
868	T. A. B. S.	"	13,754	805	595,300
869	Teachers	"	11,151	.....	244,700
870	Tenth Ward	"	17,688	.....	2,010,500
871	Third Ward	"	3,560	.....	452,900
872	Thirteenth Ward	"	521	1,115	753,000
873	Thomas Jefferson	"	2,082	.....	408,600
874	Thrift	"	35,288	21,000	1,453,600
875	Tip Top	"	44	.....	247,800
876	Titanian	"	40,081	21,414	1,250,000
877	Traders	"	6,385	969	210,000
878	Trades Union	"	1,616	.....	58,600
879	Traffic	"	732	.....	303,100
880	Travelers	"	239	.....	283,900
881	Triangle	"	654	.....	232,550
882	Trojan	"	2,503	10	370,000
883	True Friends	"	2,081	260	765,600
884	Trustworthy	"	43,558	14,100	1,070,200
885	Tuxedo	"	5,095	4,020	369,700
886	Twelfth Ward	"	5,158	.....	433,450
887	Ultimate	"	3,153	.....	191,750
888	Uncle Sam	"	1,484	1,500	59,600
889	Union	"	2,865	.....	252,000
890	Unique	"	2,740	1,784	89,800
891	United American	"	1,797	2,893	287,000
892	United Conclave	"	10,767	4,378	400,900
893	Unity	"	5,246	16,617	980,450
894	Universal	"	1,611	127	1,086,800
895	Upper End	"	277	13	222,600
896	Up-To-The-Minute	"	1,363	556	215,600
897	Uptown	"	12,312	.....	698,500
898	Usbe	"	1,543	1,730	581,100
899	Utility	"	1,342	.....	319,800
900	Vailsburgh	"	2,865	148	326,600
901	Vallatese	"	571	13	49,800
902	Valuable	"	2,029	53	130,200
903	Van Buren	"	4,679	60	314,500
904	Victory	"	30,270	.....	1,246,200
905	Vulcan	"	1,752	2,500	143,200
906	Wallace	"	6,210	.....	285,700
907	Warranty	"	64,544	121,440	3,480,550
908	Warren	"	1,138	7,000	327,458
909	Washington	"	3,069	93	157,700
910	Watchful	"	689	1,009	141,000
911	Watson	"	2,605	.....	277,900
912	Waverly	"	113	.....	472,583
913	Waydell	"	1,947	.....	254,950
914	Webster	"	8,413	519	434,050
915	Weequahic	"	8,920	.....	307,300

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$19,589	$35,944	$49,487	$4,096	$621,663	861
.....	.....	226,570	2,090	3,541	496,643	862
$8,150	.....	20,895	12,582	1,642	217,364	863
7,500	20,359	305,021	9,010	14,389	821,489	864
.....	16,100	117,136	21,113	3,997	896,931	865
.....	12,650	114,093	48,916	6,153	542,296	866
22,700	3,650	11,221	1,952	3,947	152,023	867
25,000	9,710	80,966	48,563	8,539	782,637	868
.....	10,447	110,383	19,620	4,894	401,195	869
.....	.....	1,370,813	118,332	41,081	3,558,414	870
.....	15,875	147,198	47,335	4,303	671,171	871
.....	34,307	369,730	41,283	6,259	1,206,215	872
.....	40,733	195,233	22,286	17,458	686,392	873
.....	14,140	117,298	5,062	6,895	1,653,283	874
.....	16,035	71,983	30,208	5,550	371,620	875
25,000	41,833	481,046	51,109	12,583	1,923,066	876
23,000	3,885	236,188	69,330	11,129	560,886	877
2,000	3,596	97,000	12,287	1,456	176,535	878
13,000	8,075	116,948	30,383	17,194	489,432	879
.....	9,005	178,278	18,375	4,204	494,001	880
.....	6,130	155,383	47,908	5,750	448,375	881
.....	9,060	144,595	5,661	6,244	538,073	882
39,900	40,366	631,094	18,453	40,832	1,538,586	883
.....	18,055	202,826	66,707	23,268	1,438,714	884
.....	10,515	35,358	1,007	898	426,593	885
.....	7,321	263,743	26,904	4,569	741,145	886
.....	11,665	145,895	553	1,448	354,464	887
.....	3,050	24,112	1,226	1,787	92,759	888
28,300	4,505	36,506	13,863	1,914	339,953	889
8,600	1,990	36,254	12,991	9,844	164,003	890
.....	14,675	96,362	9,273	1,402	413,402	891
.....	16,755	103,960	50,555	4,470	591,780	892
.....	13,385	47,114	57,807	13,582	1,134,201	893
.....	64,400	508,910	16,602	40,012	1,718,462	894
.....	3,215	22,314	9,167	2,060	259,646	895
6,500	15,400	89,329	24,447	2,805	356,000	896
7,000	44,170	168,278	38,688	14,714	983,662	897
.....	12,302	192,369	53,494	8,586	851,124	898
.....	10,185	159,332	7,154	27,092	524,905	899
.....	11,245	22,490	12,974	6,045	382,367	900
.....	2,504	.....	3,838	436	57,162	901
.....	10,910	121,416	43,456	58,602	366,666	902
.....	8,395	103,082	573	3,375	434,664	903
356,600	45,370	163,180	136,303	264,893	2,242,816	904
51,000	2,850	40,958	22,729	4,722	269,711	905
.....	7,820	107,399	17,604	6,349	431,082	906
1,176,330	110,639	2,283,643	166,823	106,505	7,510,474	907
.....	6,360	143,756	50,801	4,754	541,267	908
64,500	1,600	44,561	7,421	1,252	280,196	909
.....	8,490	20,916	24,582	2,089	198,775	910
.....	8,500	270,391	59,526	4,049	622,971	911
.....	11,628	291,772	52,359	11,939	840,394	912
.....	3,055	.....	8,758	2,116	270,826	913
.....	19,159	115,249	51,617	3,271	632,278	914
.....	755	79,209	21,744	2,381	420,309	915

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Instalment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
861	Success	Newark	$364,338			$108,200
862	Sunnyside	"	237,969			134,025
863	Superb	"	140,325			28,200
864	Superior	"	364,806			199,200
865	Surety	"	492,258			194,350
866	Susan B. Anthony	"	378,095			30,050
867	Systematic	"	95,147			33,100
868	T. A. B. S.	"	459,192			132,800
869	Teachers	"	254,002	$500		52,100
870	Tenth Ward	"	1,315,525			1,709,945
871	Third Ward	"	338,664			174,550
872	Thirteenth Ward	"	687,156			259,600
873	Thomas Jefferson	"	328,002			146,950
874	Thrift	"	1,126,091			161,900
875	Tip Top	"	212,360			41,400
876	Titanian	"	1,086,165			248,900
877	Traders	"	290,910			124,900
878	Trades Union	"	77,130			42,700
879	Traffic	"	275,962			47,950
880	Travelers	"	282,435			97,250
881	Triangle	"	193,878			57,400
882	Trojan	"	310,872			81,700
883	True Friends	"	631,182			501,665
884	Trustworthy	"	757,082			289,100
885	Tuxedo	"	266,947			58,400
886	Twelfth Ward	"	378,813			186,500
887	Ultimate	"	218,253			64,075
888	Uncle Sam	"	67,717			5,000
889	Union	"	186,336			94,300
890	Unique	"	102,290			10,600
891	United American	"	251,688			67,900
892	United Conclave	"	327,935			115,950
893	Unity	"	660,375			266,500
894	Universal	"	702,486			656,600
895	Upper End	"	138,885			48,600
896	Up-To-The-Minute	"	241,941			30,350
897	Uptown	"	618,405			102,950
898	Usbe	"	383,981			271,775
899	Utility	"	299,203			50,800
900	Vailsburgh	"	258,045			34,400
901	Vallatese	"	44,281			2,000
902	Valuable	"	242,211			56,950
903	Van Buren	"	231,368			119,050
904	Victory	"	880,312			635,700
905	Vulcan	"	153,810			26,650
906	Wallace	"	221,286			137,000
907	Warranty	"	2,708,540			3,302,650
908	Warren	"	258,053			82,125
909	Washington	"	124,020			91,000
910	Watchful	"	124,373			28,725
911	Watson	"	265,872			153,590
912	Waverly	"	280,298			270,970
913	Waydell	"	152,490			55,000
914	Webster	"	380,970			46,200
915	Weequahic	"	277,561			35,500

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$1,877	.....	$394	.....	$50,000	$7,751	$80,088	$9,015	$621,663	861
657	.....	.....	.....	40,000	204	.....	83,788	496,643	862
9,347	.....	310	.....	7,000	1,713	17,000	13,469	217,364	863
592	.....	73	.....	46,000	83,369	.....	127,449	821,489	864
284	.....	815	.....	59,000	8,567	94,529	47,128	896,931	865
164	.....	1,596	.....	8,000	16,275	39,543	68,573	542,296	866
.....	.....	23	$188	.....	50	.....	23,515	152,023	867
15,462	.....	169	.....	21,500	13,117	59,116	81,281	782,637	868
236	.....	321	.....	.....	14,935	33,722	45,379	401,195	869
203	.....	261	.....	105,000	69,741	.....	357,739	3,558,414	870
2,166	.....	227	.....	28,000	29,889	37,549	60,126	671,171	871
328	.....	520	.....	63,000	7,901	93,897	93,813	1,206,215	872
3,524	.....	86	.....	83,994	11,392	.....	112,444	686,392	873
158	.....	.....	500	.....	52,743	240,371	71,520	1,653,283	874
992	.....	55	.....	15,500	17,872	.....	83,441	371,620	875
886	.....	586	.....	125,900	41,296	230,509	188,824	1,923,066	876
225	.....	.....	.....	.....	49,255	.....	95,596	560,886	877
10,948	$1,000	60	.....	14,000	11,619	.....	19,098	176,555	878
8,718	.....	405	.....	56,200	19,867	.....	80,330	489,432	879
669	.....	320	.....	30,000	40	.....	83,287	494,001	880
.....	.....	92	.....	21,900	70,105	.....	105,000	448,375	881
463	.....	.....	.....	12,000	33,202	52,920	46,916	538,073	882
4,240	931	47	.....	106,836	2,125	.....	291,560	1,538,586	883
1,438	.....	310	250	94,000	65,481	108,663	122,390	1,438,714	884
105	.....	90	.....	27,100	335	59,113	14,503	426,593	885
39	.....	798	.....	33,000	16,453	.....	125,542	741,145	886
482	.....	420	.....	3,000	2,358	.....	65,876	354,464	887
1,541	.....	115	.....	.....	1,172	9,214	8,000	92,759	888
9	148	30	.....	2,500	7,027	28,285	21,318	339,953	889
3,705	.....	104	.....	.....	10,284	12,503	24,517	164,003	890
.....	.....	133	.....	3,500	2,392	52,715	35,074	413,402	891
1,094	.....	215	.....	47,000	3,744	30,361	65,481	591,780	892
333	.....	657	.....	35,000	265	.....	171,071	1,134,201	893
1,219	.....	.....	.....	145,015	36,121	65,767	111,254	1,718,462	894
84	.....	90	.....	10,000	21,126	24,111	16,750	259,646	895
1,579	.....	705	.....	.....	13,068	48,675	19,682	356,000	896
7,832	100	790	.....	27,000	14,815	151,770	60,000	983,662	897
3,483	.....	392	.....	51,500	8,618	.....	131,375	851,124	898
396	.....	872	.....	65,342	32,401	.....	75,891	524,905	899
.....	.....	142	.....	6,000	5,961	56,690	21,129	382,367	900
604	.....	35	.....	.....	2,363	.....	7,879	57,162	901
3,495	.....	53	.....	15,400	12,811	.....	35,746	366,666	902
.....	.....	7	.....	9,800	5,738	20,737	47,964	434,664	903
.....	.....	570	.....	169,000	61,909	136,800	358,525	2,242,816	904
1,627	.....	385	.....	.....	33,756	3,663	49,820	269,711	905
673	.....	20	.....	5,500	3,331	35,672	27,600	431,082	906
1,025	22,276	14,254	300	205,710	299,469	.....	956,250	7,510,474	907
19,967	400	1,916	.....	46,000	31,389	.....	101,417	541,267	908
414	.....	2,403	.....	21,000	535	.....	40,824	280,196	909
3,285	.....	125	.....	2,750	6,560	.....	32,957	198,775	910
3,869	.....	265	.....	56,900	47,240	.....	95,235	622,971	911
1,216	.....	720	.....	45,500	106,417	.....	135,273	840,394	912
78	1,000	136	.....	12,000	9,210	34,767	6,145	270,826	913
744	.....	92	.....	59,900	11,285	.....	133,087	632,278	914
10	.....	105	.....	20,400	1,030	31,382	54,321	420,309	915

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
861	Success	6,644	573	.....	.....	.....	.....	541	61
862	Sunnyside	3,968	325	.....	.....	.....	.....	671	78
863	Superb	2,718	258	.....	.....	.....	.....	141	32
864	Superior	5,256	337	.....	.....	.....	.....	996	94
865	Surety	7,910	602	.....	.....	.....	.....	972	128
866	Susan B. Anthony	6,598	684	.....	.....	.....	.....	151	25
867	Systematic	2,057	176	.....	.....	.....	.....	166	33
868	T. A. B. S.	6,073	511	.....	.....	.....	.....	664	85
869	Teachers	3,025	242	5	1	.....	.....	261	38
870	Tenth Ward	20,564	1,253	.....	.....	.....	.....	8,550	922
871	Third Ward	4,921	301	.....	.....	.....	.....	873	54
872	Thirteenth Ward	9,235	817	.....	.....	.....	.....	1,298	177
873	Thomas Jefferson	5,281	317	.....	.....	.....	.....	735	80
874	Thrift	14,379	946	.....	.....	.....	.....	810	104
875	Tip Top	2,567	234	.....	.....	.....	.....	207	43
876	Titanian	14,179	897	.....	.....	.....	.....	1,245	205
877	Traders	3,472	281	.....	.....	.....	.....	625	55
878	Trades Union	295	126	.....	.....	.....	.....	214	41
879	Traffic	4,086	294	.....	.....	.....	.....	240	48
880	Travelers	4,669	374	.....	.....	.....	.....	487	50
881	Triangle	2,573	185	.....	.....	.....	.....	287	47
882	Trojan	5,980	448	.....	.....	.....	.....	409	58
883	True Friends	11,147	895	.....	.....	.....	.....	2,509	264
884	Trustworthy	10,357	760	.....	.....	.....	.....	1,618	186
885	Tuxedo	4,579	457	.....	.....	.....	.....	292	31
886	Twelfth Ward	4,665	486	.....	.....	.....	.....	933	143
887	Ultimate	4,983	415	.....	.....	.....	.....	321	58
888	Uncle Sam	1,242	113	.....	.....	.....	.....	25	5
889	Union	2,703	260	.....	.....	.....	.....	472	66
890	Unique	1,635	128	.....	.....	.....	.....	53	8
891	United American	3,473	358	.....	.....	.....	.....	340	48
892	United Conclave	4,020	347	.....	.....	.....	.....	580	59
893	Unity	9,769	837	.....	.....	.....	.....	1,333	152
894	Universal	12,595	761	.....	.....	.....	.....	3,283	251
895	Upper End	2,132	231	.....	.....	.....	.....	243	48
896	Up-To-The-Minute	3,709	313	.....	.....	.....	.....	152	20
897	Uptown	7,933	424	.....	.....	.....	.....	515	55
898	Usbe	4,270	250	.....	.....	.....	.....	1,359	145
899	Utility	4,372	257	.....	.....	.....	.....	254	74
900	Vailsburgh	3,548	336	.....	.....	.....	.....	172	24
901	Vallatese	794	81	.....	.....	.....	.....	10	3
902	Valuable	4,188	364	.....	.....	.....	.....	285	39
903	Van Buren	4,132	301	.....	.....	.....	.....	595	110
904	Victory	12,423	535	.....	.....	.....	.....	3,179	177
905	Vulcan	2,254	235	.....	.....	.....	.....	134	33
906	Wallace	3,599	285	.....	.....	.....	.....	685	75
907	Warranty	36,493	2,966	.....	.....	.....	.....	16,514	2,343
908	Warren	3,641	303	.....	.....	.....	.....	411	64
909	Washington	1,860	127	.....	.....	.....	.....	455	49
910	Watchful	1,987	167	.....	.....	.....	.....	144	23
911	Watson	3,446	225	.....	.....	.....	.....	768	58
912	Waverly	3,385	273	.....	.....	.....	.....	1,355	144
913	Waydell	2,251	236	.....	.....	.....	.....	275	64
914	Webster	4,697	443	.....	.....	.....	.....	231	39
915	Weequahic	3,351	245	.....	.....	.....	.....	178	23

AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
7,185	100	534	S.	$1.00 m.	$200	6	$4.00 a	$2.00 a	861
4,639	38	365	O.P.	.....	200	6	.....	.....	862
2,859	57	233	S.	1.00 m.	200	6	3.00 a	1.00 a	863
6,252	78	353	S.	1.00 m.	200	6	4.00 a	1.00 a	864
8,882	146	584	S.	1.00 m.	200	6	1.50 a & 3.00 a	1.00 a	865
6,749	99	610	S.	1.00 m.	200	6	.....	.....	866
2,223	21	188	O.P.	.....	200	6	4.00 a	1.00 a	867
6,737	131	465	S.	1.00 m.	200	6	3.00 a	1.50 a	868
3,291	64	217	S.	1.00 m.	200	6	3.00 a	.....	869
29,114	195	1,980	O.P.	.....	200	6	.....	.....	870
5,794	81	274	S.	1.00 m.	200	6	3.00 a	2.00 a	871
10,533	169	825	S.	1.00 m.	200	6	4.00 a	2.00 a	872
6,016	90	307	O.P.	1.00 m.	200	6	4.00 a	1.00 a	873
15,189	198	852	O.P.	1.00 m.	200	6	3.00 a	.....	874
2,774	78	199	S.	1.00 m.	200	6	4.00 a	1.00 a	875
15,424	203	899	S.	1.00 m.	200	6	3.00 a	2.00 a	876
4,097	33	303	S.	1.00 m.	200	6	.....	.....	877
509	21	146	S.	1.00 m.	200	6	.....	2.00 a	878
4,326	54	288	S.	1.00 m.	200	6	1.00 a	1.00 a	879
5,156	58	366	N.S.	.....	200	6	2.00 a	.....	880
2,860	58	174	S.	1.00 m.	200	6	.....	.....	881
6,389	70	436	O.P.	.....	200	6	.....	2.00 & 3.00 a	882
13,656	216	943	O.P.	.....	200	6	.....	.....	883
11,975	194	752	S.	1.00 m.	200	6	2.00 & 3.00 a	1.00 a	884
4,871	103	385	O.P.	.....	200	6	3.00 a	1.00 a	885
5,598	136	493	S.	1.00 m.	200	6	3.00 a	.....	886
5,304	66	407	O.P.	.....	200	6	.....	.....	887
1,267	27	91	S.	1.00 m.	200	6	3.00 a	1.00 a	888
3,175	69	257	S.	1.00 m.	200	6	3.00 a	.....	889
1,688	33	103	S.	.70 & 1.00 m.	200	6	3.00 a	.....	890
3,813	79	327	S.	1.00 m.	200	6	1.00 a	1.00 a	891
4,600	115	291	S.	1.00 m.	200	6	2.00 a & 4.00 a	2.00 a	892
11,102	163	826	S.	1.00 m.	200	6	.03 b & 3.00 a	1.50 a	893
15,878	224	788	O.P.	.....	200	6	4.00 a	2.00 a	894
2,375	62	217	S.	1.00 m.	200	6	3.00 a	1.00 a	895
3,861	73	260	S.	1.00 m.	200	6	4.00 a	2.00 a	896
8,448	94	385	S.	1.00 m.	200	6	.....	.....	897
5,629	78	317	S.	1.00 m.	200	6	1.00 a & 2.00 a	1.00 a	898
4,626	43	288	S.	1.00 m.	200	6	.....	1.00 a	899
3,720	58	302	S.	1.00 m.	200	6	3.00 a	1.00 a	900
804	27	57	S.	1.00 m.	200	6	3.00 a	2.00 a	901
4,473	51	352	S.	1.00 m.	200	6	.....	2.00 a	902
4,727	82	329	O.P.	.....	200	6	3.00 a	1.00 a	903
15,602	91	621	S.	1.00 m.	200	6	4.00 a	2.00 a	904
2,388	33	235	S.	1.00 m.	200	6	1.00 a & 2.00 a	2.00 a	905
4,284	45	315	S.	1.00 m.	200	6	3.00 a	1.00 a	906
53,007	731	4,578	O.P.	.....	200	6	2.00 a	.....	907
4,052	74	293	S.	1.00 m.	200	6	6.00 a	1.00 a	908
2,315	21	155	S.	1.00 m.	200	6	2.00 a	2.00 a	909
2,131	54	136	S.	1.00 m.	200	6	.....	.....	910
4,214	38	245	S.	1.00 & 2.00 m.	200	6	4.00 a	1.00 a	911
4,740	96	321	S.	.25 w.	200	6	2.00 a	1.00 a	912
2,526	50	250	S.	1.00 m.	200	6	3.00 a	1.00 a	913
4,928	147	335	S.	1.00 m.	200	6	4.00 a	2.00 a	914
3,529	39	229	S.	1.00 m.	200	6	3.00 a	3.00 a	915

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
916	Welcome	Newark	Jan. 19, 1922	Samuel H. Levy
917	West End	"	May 29, 1888	Henry Fischer
918	West Newark	"	Dec. 19, 1902	Conrad Schneider, Jr.
919	West Side Park	"	Feb. 21, 1907	John Buhl
920	Whiteway	"	April 15, 1911	Charles E. Coffin
921	Winner	"	June 9, 1923	Otto Lowy
922	Woodmen	"	Sept. 5, 1905	Frank A. Champlin
923	Woodside	"	Aug. 22, 1884	Wright L. Gilbert
924	Workers	"	Feb. 6, 1919	Joseph J. Perlstein
925	Workingmen's	"	May 28, 1888	J. William Huegel
926	World	"	Mar. 29, 1919	Harry Lerman
927	Yankee	"	May 24, 1919	Irving Willner
928	Zenith	"	May 12, 1922	Leon Mones
929	Franklin	Nutley	Sept. 9, 1886	Calvin D. Sargent
930	Intrepid	"	June 22, 1925	Carmen Jannarone
931	Spring Garden	"	Jan. 2, 1920	Ernest A. Bickell
932	Yantacaw	"	Nov. 25, 1919	Dwight C. Decker
933	Brighton	Orange	Mar. 23, 1922	Frederick W. Hoffmann
934	Bulwark	"	Aug. 19, 1922	Paul E. Booth
935	Nonpareil	"	June 15, 1909	Mark Morris
936	Orange	"	Jan. 5, 1887	Walter F. Edwards
937	Orange Valley	"	April 9, 1888	Oscar S. Thompson
938	Progressive	"	Jan. 18, 1911	A. A. Hill
939	Vigilant	"	Jan. 18, 1922	Louis Cohen
940	Watchung	"	June 16, 1926	H. A. Miskimin
941	Roseland	Roseland	Sept. 19, 1925	Caleb G. Baxter
942	Fielding	South Orange	Nov. 20, 1926	Lee W. Hughes
943	Montrose	" "	Dec. 18, 1925	Thomas E. Fitzsimmons
944	South Orange	" "	Sept. 17, 1887	E. Morgan Barradale
945	Village	" "	April 10, 1920	Erwin W. Berry
946	Essential	Verona	Sept. 24, 1926	Gabriel S. Aiello
947	Verona	"	May 9, 1901	William P. Johnson
948	West Caldwell	West Caldwell	Dec. 16, 1926	Phineas L. Wigler
949	Edison	West Orange	July 26, 1919	B. F. Morris
950	Llewellyn	" "	Jan. 6, 1913	William F. Vosseler
951	Radio	" "	June 22, 1923	Max H. Weinmann
	Gloucester County			
952	Bridgeport	Bridgeport	July 11, 1900	John McIlvain
953	Mutual	Clarksboro	Nov. 17, 1903	Samuel R. Stetser
954	Clayton	Clayton	April 15, 1880	W. S. Roselle
955	Delsea	"	May 4, 1926	Mulford F. Crane
956	Chestnut Ridge	Glassboro	April 14, 1924	T. Franklin Gifford
957	Glassboro	"	June 1, 1883	Andrew G. Stewart
958	Grenloch	Grenloch	Dec. 9, 1909	Olin F. Woodworth
959	Mantua	Mantua	April 19, 1926	Alvin I. Haines
960	Mullica Hill	Mullica Hill	Jan. 12, 1876	George G. Ridgway
961	National Park	National Park	Mar. 17, 1914	Elmer E. Cox
962	Newfield	Newfield	Feb. 28, 1923	Edward G. Scheldt
963	Mechanics	Paulsboro	Sept. 24, 1907	George K. C. West
964	Paulsboro	"	Mar. 31, 1873	Harry Greenwood
965	Alcyon	Pitman	Oct. 29, 1921	William B. Brown
966	Pitman	"	Sept. 9, 1903	George W. Carr

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Maurice S. Maurer	Franklin I. Jacobson	251 Williamson Ave., Hillside, N. J.	916
Levy, Fenster & McCloskey	George M. Cooper	866 Broad St., Newark, N. J.	917
Arthur A. Werthmann	H. F. Peal	37 Keer Ave., Newark, N. J.	918
F. W. Wilderotter	Charles J. Gebauer	22 Belgrade Terrace, West Orange, N. J.	919
H. W. Egner, Jr., & L. G. Beatty	Charles L. Wood	7 Amherst Court, Maplewood, N. J.	920
R. E. Kohn & Jerome Heyman	Ben. C. Eisen	17 Academy St., Newark, N. J.	921
Robert S. Terhune	Raymon Spreen	19 Clinton St., Newark, N. J.	922
R. Arthur Heller	Wright L. Lind	857 Mt. Prospect Ave., Newark, N. J.	923
Jacob Lubetkin	Julius E. Flink	1060 Broad St., Newark, N. J.	924
Lowy & Lowy	H. P. James	253 Springfield Ave., Newark, N. J.	925
Harry Unger	A. J. Frackenpohl	517 Springfield Ave., Newark, N. J.	926
Simon L. Fisch	Louis G. Baurer	P. O. Box 528, Newark, N. J.	927
Samuel S. Ferster	Walter B. Griffin	9 Winding Way, West Orange, N. J.	928
William H. Parry	J. H. Witbeck	244 Chestnut St., Nutley, N. J.	929
A. Theodore De Muro	Fiore R. Sozio	99 Clifton Ave., Newark, N. J.	930
William P. Hurley	Adrianna Van Riper	23 Church St., Nutley, N. J.	931
Edwin J. C. Joerg	Frank E. Drake	83 Stager St., Nutley, N. J.	932
O. L. Bianchi	Richard J. Fitzgerald	354 N. Park St., East Orange, N. J.	933
Joseph C. Cassini	John Zipfel, III.	20 Belmont Ave., Newark, N. J.	934
Isaac Fleischman	U. Samuel Abeles	60 N. 5th St., Newark, N. J.	935
W. Bradford Smith	O. L. Yeomans	235 Main St., Orange, N. J.	936
W. Bradford Smith	Oscar S. Thompson, Jr.	38 Collinwood Road, Maplewood, N. J.	937
H. J. Stanfield	John M. Middlesworth	150 Steuben St., East Orange, N. J.	938
Ralph E. Giordano	U. Samuel Abeles	60 N. 5th St., Newark, N. J.	939
A. M. Herman	A. A. Kurtz	Lefcourt Bldg., Newark, N. J.	940
John A. Booth	Clarence E. Baldwin	154 Eagle Rock Ave., Roseland, N. J.	941
David E. Bernstein	Nathaniel Sofman	1060 Broad St., Newark, N. J.	942
Nicholas LaVecchia	Harold D. Henderson	420 Wilden Place, South Orange, N. J.	943
David A. McBride	Frank C. Snyder	261 Orange St., Newark, N. J.	944
Felix Forlenza	Frank C. Snyder	261 Orange St., Newark, N. J.	945
Leslie L. Vanderbilt	Leslie F. Randolph	566 Bloomfield Ave., Verona, N. J.	946
William W. Crane	Frederick N. Brown	24 Grove Ave., Verona, N. J.	947
Herman Distler	Abraham Meisel	17 Stengel Ave., Newark, N. J.	948
Henry Lanahan	A. P. Gehling	88 Lindsley Ave., West Orange, N. J.	949
Simeon H. Rollinson	Hermon M. Freeman	16 Northfied Ave., West Orange, N. J.	950
I. Henry Coyne	Bernard M. Degnan	292 Main St., West Orange, N. J.	951
George B. Marshall	Charles R. Barker	Bridgeport, N. J.	952
Oscar B. Redrow	John B. Stratton	Mt. Royal, N. J.	953
George B. Marshall	Wilbur Fry	Clayton, N. J.	954
Horace G. Brown	Meade H. Warner	1004 Park Ave., Collingswood, N. J.	955
Elmer B. Woods	C. L. Ware	112 S. Main St., Glassboro, N. J.	956
George B. Marshall	Elmer J. Turner	5 West New St., Glassboro, N. J.	957
Robert C. Hendrickson	Louis C. Joyce, Jr.	Main St., Blackwood, N. J.	958
Lynwood Lord	Joseph Le Otto	Mantua, N. J.	959
A. H. Swackhammer	A. Schnuder	Mullica Hill, N. J.	960
James B. Avis	Edwin R. Allen	Box 14, National Park, N. J.	961
M. V. McDonald	William J. Burnes	Newfield, N. J.	962
*W. G. Cowgill, Jr.	Alexander Bonsack, Jr.	Paulsboro, N. J.	963
A. H. Swackhammer	William H. Flowers, Jr.	419 Billingsport Road, Paulsboro, N. J.	964
Morton C. Haight	Harry S. Claypoole	34 Lexington Ave., Pitman, N. J.	965
Morton C. Haight	Irvine W. Newkirk	Pitman, N. J.	966

* Conveyancer.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
916	Welcome	Newark	$1,736	.....	$276,100
917	West End	"	320,984	$594,838	28,287,950
918	West Newark	"	472	.....	254,500
919	West Side Park	"	1,384	1,357	598,650
920	Whiteway	"	1,916	350	133,300
921	Winner	"	353	.....	222,700
922	Woodmen	"	6,051	269	1,159,000
923	Woodside	"	32,979	1,251	1,163,800
924	Workers	"	3,633	.....	243,900
925	Workingmen's	"	62,430	60,932	6,519,700
926	World	"	1,607	3,500	241,800
927	Yankee	"	9,553	.....	491,400
928	Zenith	"	2,861	.....	463,000
929	Franklin	Nutley	20,587	4,238	584,700
930	Intrepid	"	2,929	621	91,100
931	Spring Garden	"	2,189	12,474	791,700
932	Yantacaw	"	29,176	4,733	300,900
933	Brighton	Orange	4,039	4,361	367,500
934	Bulwark	"	4,350	152	296,150
935	Nonpareil	"	4,671	4,126	561,100
936	Orange	"	16,098	34,706	2,121,000
937	Orange Valley	"	5,732	.....	570,000
938	Progressive	"	952	.....	143,600
939	Vigilant	"	1,100	7,133	291,600
940	Watchung	"	1,498	310	162,250
941	Roseland	Roseland	5,322	1,316	83,400
942	Fielding	South Orange	5,834	.....	85,600
943	Montrose	" "	3,426	5,279	200,375
944	South Orange	" "	22,045	26,531	1,190,600
945	Village	" "	9,714	35,358	963,100
946	Essential	Verona	7,234	3,462	170,100
947	Verona	"	12,777	12,000	702,350
948	West Caldwell	West Caldwell	1,851	.....	83,000
949	Edison	West Orange	4,528	1,247	372,300
950	Llewellyn	" "	1,910	6,556	620,417
951	Radio	" "	1,021	2,626	154,200
	Totals		$3,688,192	$2,664,622	$315,799,772
	Gloucester County				
952	Bridgeport	Bridgeport	$1,951	$3,000	$237,300
953	Mutual	Clarksboro	3,629	901	44,700
954	Clayton	Clayton	1,453	47,388	395,350
955	Delsea	"	4,208	2,068	120,600
956	Chestnut Ridge	Glassboro	6,465	2,135	154,300
957	Glassboro	"	2,880	.....	545,100
958	Grenloch	Grenloch	.....	.....	171,400
959	Mantua	Mantua	1,954	1,288	65,400
960	Mullica Hill	Mullica Hill	196	2,742	150,295
961	National Park	National Park	1,087	.....	57,330
962	Newfield	Newfield	5,945	1,249	150,550
963	Mechanics	Paulsboro	13	2,764	311,450
964	Paulsboro	"	14,995	10,000	450,700
965	Alcyon	Pitman	33,787	10,000	325,250
966	Pitman	"	17,683	12,994	614,500

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$18,065	$49,816	$40,874	$4,013	$390,604	916
.....	369,599	12,686,855	350,870	592,559	43,203,655	917
.....	1,940	55,694	3,434	1,175	317,215	918
.....	14,125	96,306	10,684	11,886	734,392	919
.....	7,090	97,417	16,688	1,888	258,649	920
.....	9,040	76,661	8,920	4,514	322,188	921
.....	24,780	421,028	26,849	23,378	1,661,355	922
$110,803	15,164	290,959	148,240	47,314	1,810,510	923
.....	1,111	144,074	14,935	2,425	410,078	924
.....	334,702	3,949,320	339,520	195,275	11,461,879	925
.....	7,195	90,054	25,393	2,620	372,169	926
.....	8,690	349,965	55,174	10,688	925,470	927
.....	11,387	102,355	32,012	8,519	620,134	928
287,432	37,192	274,498	17,604	11,495	1,237,746	929
.....	4,862	6,525	10,563	2,278	118,878	930
.....	6,250	87,122	42,182	6,221	948,138	931
.....	3,250	67,937	9,650	2,655	418,301	932
.....	11,600	.....	19,835	1,817	409,152	933
17,450	13,700	66,872	27,710	2,240	428,624	934
.....	15,124	165,245	6,383	1,406	758,055	935
5,000	123,585	255,036	47,091	5,277	2,607,793	936
.....	23,590	44,094	14,700	1,960	660,076	937
.....	3,790	6,416	28,904	1,125	184,877	938
.....	6,644	17,679	21,518	2,298	347,972	939
.....	2,475	37,828	9,855	1,866	216,082	940
.....	1,746	9,842	5,031	804	107,461	941
.....	9,395	22,724	26,924	891	151,368	942
7,300	550	14,127	21,696	353	253,106	943
10,200	51,534	226,701	58,089	4,383	1,590,083	944
47,000	23,670	.....	20,276	1,811	1,100,929	945
.....	11,321	.....	607	1,279	194,003	946
72,350	24,805	33,916	8,879	8,788	875,865	947
2,000	1,700	62,274	3,437	1,543	155,805	948
.....	10,245	98,489	17,875	2,630	507,314	949
.....	24,413	88,161	23,868	6,416	771,741	950
.....	16,165	.....	15,322	880	190,214	951
$11,022,977	$8,859,885	$111,670,212	$17,912,374	$6,717,597	$478,335,631	
$11,600	$15,824	$8,744	$6,250	$157	$284,826	952
7,900	5,010	8,225	1,288	148	71,801	953
.....	11,700	43,828	4,368	169	504,256	954
.....	15,277	11,542	5,477	.....	159,172	955
.....	23,730	64,548	13,348	528	265,054	956
8,400	16,470	229,822	21,341	1,455	825,468	957
.....	4,278	58,122	18,854	2,853	255,507	958
3,000	5,747	23,096	2,559	509	103,553	959
10,100	6,777	17,084	4,956	3,166	195,316	960
.....	3,139	15,963	4,295	247	82,061	961
.....	18,211	.....	6,941	1,571	184,467	962
.....	10,609	51,739	20,237	2,957	399,769	963
.....	24,080	33,379	18,526	102	551,782	964
67,528	68,700	113,376	6,073	5,120	629,834	965
8,200	55,150	92,778	11,673	6,421	819,399	966

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Essex County—Continued					
916	Welcome	Newark	$231,465			$88,750
917	West End	"	29,134,567			3,603,640
918	West Newark	"	163,744			77,900
919	West Side Park	"	375,889	$7,738		223,500
920	Whiteway	"	164,014			41,200
921	Winner	"	197,487	1,500		14,700
922	Woodmen	"	890,317			368,237
923	Woodside	"	776,873	14,872		631,850
924	Workers	"	135,540			66,700
925	Workingmen's	"	4,586,085			4,163,285
926	World	"	206,539			92,150
927	Yankee	"	387,003			244,440
928	Zenith	"	335,817			119,050
929	Franklin	Nutley	733,428	16,400		171,900
930	Intrepid	"	84,936			6,500
931	Spring Garden	"	612,300			55,100
932	Yantacaw	"	284,904			23,100
933	Brighton	Orange	285,288			34,700
934	Bulwark	"	283,143			5,100
935	Nonpareil	"	437,528			111,400
936	Orange	"	1,864,791			
937	Orange Valley	"	479,004			
938	Progressive	"	134,836			1,100
939	Vigilant	"	236,472			23,300
940	Watchung	"	116,046			31,650
941	Roseland	Roseland	84,559			1,000
942	Fielding	South Orange	120,611			4,400
943	Montrose	" "	172,605			
944	South Orange	" "	1,162,566			
945	Village	" "	816,912			
946	Essential	Verona	135,611			10,050
947	Verona	"	646,050			
948	West Caldwell	West Caldwell	73,003	10,200		44,600
949	Edison	West Orange	312,458			80,000
950	Llewellyn	" "	567,837			
951	Radio	" "	127,500			1,950
	Totals		$268,686,885	$478,291	$1,149	$84,217,482
	Gloucester County					
952	Bridgeport	Bridgeport	$214,668			
953	Mutual	Clarksboro	55,248			
954	Clayton	Clayton	366,245			
955	Delsea	"	131,082			
956	Chestnut Ridge	Glassboro	187,347			
957	Glassboro	"	517,356			
958	Grenloch	Grenloch	111,978			$38,200
959	Mantua	Mantua	78,654			7,400
960	Mullica Hill	Mullica Hill	152,016			
961	National Park	National Park	41,634			
962	Newfield	Newfield	130,554			13,200
963	Mechanics	Paulsboro	246,696			
964	Paulsboro	"	353,175			
965	Alcyon	Pitman	432,279			
966	Pitman	"	563,557			

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$523	.....	$311	.....	$24,136	$1,310	$8,000	$36,109	$390,604	916
.....	.....	2,573	.....	2,230,698	1,261,542	2,230,521	4,740,114	43,203,655	917
12	$4,627	.....	.....	28,550	2	14,373	28,007	317,215	918
1,818	.....	.....	.....	7,000	39,520	63,858	15,069	734,392	919
7,159	.....	150	.....	10,000	.....	.....	36,126	258,649	920
3,291	.....	.....	.....	13,000	26,090	.....	66,120	322,188	921
566	.....	74	.....	57,400	81,949	73,335	189,477	1,661,355	922
694	.....	844	.....	75,274	58,603	51,438	200,062	1,810,510	923
64,125	5,134	30	.....	61,087	20,404	.....	57,058	410,078	924
2,252	.....	.....	.....	267,000	685,326	962,724	795,207	11,461,879	925
493	2,500	2,777	.....	36,000	1,853	.....	29,857	372,169	926
65,597	.....	417	.....	50,250	42,473	.....	135,290	925,470	927
2,286	.....	1,335	.....	38,000	4,946	39,289	79,411	620,134	928
7,822	.....	1,283	.....	45,400	8,170	148,180	105,163	1,237,746	929
266	.....	171	.....	7,000	837	9,682	9,486	118,878	930
4,869	.....	487	.....	45,000	16,845	132,149	81,388	948,138	931
5,594	.....	165	.....	.....	16,066	54,938	33,534	418,301	932
2,467	.....	210	.....	.....	17	79,862	6,608	409,152	933
3,526	.....	975	.....	12,265	20,650	77,688	25,277	428,624	934
191	.....	14	$350	51,800	22,383	30,773	103,616	758,055	935
.....	.....	3,651	.....	110,000	43,840	433,264	152,247	2,607,793	936
999	.....	450	.....	24,600	1,374	126,316	27,333	660,076	937
2,539	.....	244	.....	3,100	149	30,909	12,000	184,877	938
3,036	.....	529	.....	15,500	9,508	34,648	24,979	347,972	939
5,015	.....	552	.....	15,500	17,301	8,018	22,000	216,082	940
291	.....	256	.....	.....	1,660	13,663	6,032	107,461	941
1,385	.....	1,791	.....	.....	.....	6,810	16,371	151,368	942
2,880	.....	182	.....	20,000	7,072	.....	50,367	253,106	943
4,197	.....	763	.....	29,500	35,541	243,579	113,937	1,590,083	944
3,725	.....	415	1,000	.....	48	216,648	62,181	1,100,929	945
.....	.....	75	.....	21,312	334	21,460	5,161	194,003	946
.....	.....	957	.....	27,000	.....	183,378	18,480	875,865	947
182	.....	108	.....	.....	5,851	.....	21,861	155,805	948
466	.....	891	.....	35,000	5,361	40,106	33,032	507,314	949
146	.....	1,299	.....	15,000	2,883	136,472	48,104	771,741	950
17	.....	34	.....	2,500	14,748	33,633	9,832	190,214	951
$1,823,550	$458,906	$415,008	$283,534	$25,739,242	$14,673,933	$33,081,798	$48,475,853	$478,335,631	
.....	.....	$736	.....	.....	.....	$63,820	$5,602	$284,826	952
.....	.....	10	.....	.....	.....	12,970	3,573	71,801	953
$260	.....	800	.....	.....	.....	118,885	18,066	504,256	954
.....	.....	15	.....	.....	.....	18,335	9,740	159,172	955
.....	.....	369	.....	$11,900	$8	20,657	44,773	265,054	956
327	$78,100	816	.....	17,000	1,658	91,297	118,914	825,468	957
.....	16,457	991	.....	30,900	6,051	.....	50,930	255,507	958
.....	.....	142	.....	.....	84	7,273	10,000	103,553	959
.....	.....	142	.....	.....	.....	34,151	9,007	195,316	960
.....	5,106	151	.....	15,900	3,008	11,600	4,662	82,061	961
.....	.....	241	.....	.....	.....	36,793	3,679	184,467	962
.....	5,000	352	.....	57,750	.....	45,264	44,707	399,769	963
.....	1,400	828	.....	47,350	25	100,403	48,601	551,782	964
.....	.....	420	.....	.....	1,191	131,054	64,890	629,834	965
.....	.....	324	$1,000	56,100	.....	148,238	50,180	819,399	966

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
916	Welcome	3,576	292	.....	.....	.....	.....	444	41
917	West End	384,316	27,569	.....	.....	.....	.....	18,018	1,704
918	West Newark	2,585	220	.....	.....	.....	.....	390	48
919	West Side Park	5,615	370	54	5	.....	.....	1,118	116
920	Whiteway	4,267	501	.....	.....	.....	.....	206	23
921	Winner	4,121	293	15	7	.....	.....	74	12
922	Woodmen	10,957	1,005	.....	.....	.....	.....	1,842	200
923	Woodside	11,237	747	143	11	.....	.....	3,160	361
924	Workers	1,587	97	.....	.....	.....	.....	334	65
925	Workingmen's	91,030	7,280	.....	.....	.....	.....	20,817	7,977
926	World	2,767	305	.....	.....	.....	.....	461	56
927	Yankee	4,178	300	.....	.....	.....	.....	1,223	116
928	Zenith	5,128	387	.....	.....	.....	.....	596	116
929	Franklin	8,770	1,140	164	20	.....	.....	860	115
930	Intrepid	1,519	168	.....	.....	.....	.....	33	7
931	Spring Garden	8,064	652	.....	.....	.....	.....	276	47
932	Yantacaw	4,056	408	.....	.....	.....	.....	116	14
933	Brighton	3,960	380	.....	.....	.....	.....	173	35
934	Bulwark	3,666	258	.....	.....	.....	.....	26	5
935	Nonpareil	7,450	599	.....	.....	.....	.....	557	61
936	Orange	26,154	1,774	.....	.....	.....	.....	.....	.....
937	Orange Valley	6,539	651	.....	.....	.....	.....	.....	.....
938	Progressive	1,764	260	.....	.....	.....	.....	6	1
939	Vigilant	4,244	348	.....	.....	.....	.....	114	22
940	Watchung	2,486	199	.....	.....	.....	.....	159	22
941	Roseland	1,185	105	.....	.....	.....	.....	5	1
942	Fielding	2,065	159	.....	.....	.....	.....	22	5
943	Montrose	3,177	260	.....	.....	.....	.....	.....	.....
944	South Orange	17,061	1,536	.....	.....	.....	.....	.....	.....
945	Village	12,675	902	.....	.....	.....	.....	.....	.....
946	Essential	2,390	276	.....	.....	.....	.....	51	8
947	Verona	9,427	796	.....	.....	.....	.....	.....	.....
948	West Caldwell	1,735	132	102	7	.....	.....	223	30
949	Edison	4,276	579	.....	.....	.....	.....	400	53
950	Llewellyn	7,989	540	.....	.....	.....	.....	.....	.....
951	Radio	2,067	191	.....	.....	.....	.....	10	3
	Totals	4,118,688	297,816	4,362	351	53	53	430,258	55,294
	Gloucester County								
952	Bridgeport	2,962	280	.....	.....	.....	.....	.....	.....
953	Mutual	654	62	.....	.....	.....	.....	.....	.....
954	Clayton	4,633	422	.....	.....	.....	.....	.....	.....
955	Delsea	2,359	396	.....	.....	.....	.....	.....	.....
956	Chestnut Ridge	2,542	276	.....	.....	.....	.....	.....	.....
957	Glassboro	7,021	608	.....	.....	.....	.....	.....	.....
958	Grenloch	1,480	223	.....	.....	.....	.....	191	70
959	Mantua	1,405	175	.....	.....	.....	.....	37	13
960	Mullica Hill	2,334	234	.....	.....	.....	.....	.....	.....
961	National Park	527	113	.....	.....	.....	.....	.....	.....
962	Newfield	2,064	207	.....	.....	.....	.....	66	20
963	Mechanics	3,370	286	.....	.....	.....	.....	.....	.....
964	Paulsboro	10,147	669	.....	.....	.....	.....	.....	.....
965	Alcyon	4,915	676	.....	.....	.....	.....	.....	.....
966	Pitman	7,461	618	.....	.....	.....	.....	.....	.....

AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
4,020	100	233	S.	$1.00 m.	$200	6	$4.00 a	$1.00 a	916
402,334	4,572	24,701	O.P.	.....	200	6	3.00 a	2.00 a	917
2,975	45	223	O.P.	.....	200	6	1.00 a	1.00 a	918
6,787	100	391	O.P.	.....	200	6	.....	1.00 a	919
4,473	59	465	S.	.70 & 1.00 m.	200	6	3.00 a	.....	920
4,210	45	267	S.	1.00 m.	200	6	.....	2.00 a	921
12,799	200	1,005	O.P.	.....	200	6	.....	1.00 a	922
14,540	249	870	S.	1.00 m.	200	6	3.00 a	2.00 a	923
1,921	31	131	S.	1.00 & 2.00 m.	200	6	3.00 a	2.00 a	924
111,847	2,595	12,662	O.P.	.....	200	6	2.00 a	.....	925
3,228	71	290	S.	1.00 & 2.00 m.	200	6	3.00 a	2.00 a	926
5,401	73	343	S.	1.00 & 2.00 m.	200	6	2.00 a	2.00 a	927
5,724	105	398	S.	1.00 m.	200	6	1.00 a	1.00 & 2.00 a	928
9,794	234	1,041	S.	1.00 m.	200	6	3.00 a	3.00 a	929
1,552	44	131	S.	1.00 m.	200	6	2.50 a	2.00 a	930
8,340	213	486	S.	1.00 m.	200	6	2.50 a	.....	931
4,172	86	336	S.	1.00 m.	200	6	3.50 a	1.00 a	932
4,133	127	288	S.	1.00 m.	200	6	3.00 a	.....	933
3,692	85	178	S.	1.00 m.	200	6	1.00 a	1.00 a	934
8,007	495	165	O.P.	.....	200	6	.....	1.00 a	935
26,154	708	1,066	S.	1.00 m.	200	6	1.00 a	.....	936
6,539	222	429	S.	1.00 m.	200	6	1.00 a	.....	937
1,770	70	191	S.	1.00 m.	200	6	.....	.....	938
4,358	80	290	S.	1.00 m.	200	6	3.00 a	1.00 a	939
2,645	39	182	S.	1.00 m.	200	6	3.00 a	1.00 a	940
1,190	26	80	S.	1.00 m.	200	6	3.00 a	2.00 a	941
2,087	30	134	S.	1.00 m.	200	6	3.00 a	3.00 a	942
3,177	22	238	S.	1.00 m.	200	6	4.00 a	.....	943
17,061	324	1,212	S.	1.00 m.	200	6	3.00 a	.....	944
12,675	150	752	S.	1.00 m.	200	6	3.00 a & 6.00 a	2.00 a	945
2,441	30	254	N.S.	.....	200	6	2.50 a	.....	946
9,427	181	615	S.	1.00 m.	200	6	3.50 a	1.00 a	947
2,060	25	144	S.	1.00 m.	200	6	4.00 a	1.00 a	948
4,676	122	510	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	949
7,989	143	397	S.	1.00 m.	200	6	1.00 a	.....	950
2,077	130	64	S.	1.00 m.	200	6	3.00 a	1.00 a	951
4,553,361	67,702	285,816							
2,962	145	135	S.	$1.00 m.	$200	6	$0.05 b	$0.05 b	952
654	33	29	S.	1.00 m.	200	6	3.00 a & .05 b	.05 b	953
4,633	210	212	S.	1.00 m.	200	6	5.00 a	.....	954
2,359	128	268	S.	1.00 m.	200	6	.05 b	.05 b	955
2,542	63	213	S.	1.00 m.	200	6	.12½ b	.12½ b	956
7,021	263	345	S.	1.00 m.	200	6	.10 b	.10 b	957
1,671	114	179	S.	1.00 m.	200	6	.10 b	.10 b	958
1,442	40	148	S.	1.00 & 2.00 m.	200	6	.10 b	.10 b	959
2,334	85	149	S.	1.00 m.	200	6	.05 b	.05 b	960
527	52	61	S.	1.00 m.	200	6	.05 b	.05 b	961
2,130	90	137	S.	1.00 m.	200	6	5.00 a	.....	962
3,370	79	207	S.	1.00 m.	200	6	.10 b	.10 b	963
10,147	206	463	S.	.50 m.	100	6	.10 b	.10 b	964
4,915	252	424	S.	1.00 m.	200	6	.05 b	.05 b	965
7,461	274	344	S.	1.00 m.	200	6	.05 b	.05 b	966

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Gloucester County—Continued			
967	Swedesboro	Swedesboro	Mar. 28, 1871	E. M. Hitchner
968	Swedesboro-Woodstown	"	Mar. 29, 1916	Vernon E. DeGrofft
969	Wenonah	Wenonah	Nov. 21, 1907	R. A. Sargent
970	Old Buck	Westville	Aug. 23, 1923	L. H. Sinquett
971	Westville and Newbold	"	Oct. 21, 1912	Ralph K. Hollinshed
972	Monroe	Williamstown	Jan. 31, 1870	H. H. Simmermon
973	Peoples	Woodbury	Dec. 24, 1913	William A. Fisher
974	Suburban Homes	"	April 25, 1923	Clifford H. Shivers
975	Woodbury Real Estate Mutual	"	May 6, 1871	George W. Curtis
	Hudson County			
976	Arlington	Arlington	June 21, 1892	Clifton H. Presbrey
977	Kearney	"	Nov. 11, 1884	Herbert Frapwell
978	Bayonne No. 2	Bayonne	Dec. 1, 1884	John F. Schmidt
979	Bergen Point	"	Sept. 14, 1923	Edward F. Clark
980	Centreville	"	Aug. 19, 1889	S. A. Roberson
981	City	"	Jan. 8, 1912	Arthur S. Creighton
982	Home	"	July 15, 1910	William C. Ryan
983	Pamrapo	"	Jan. 24, 1887	Samuel W. Hackett
984	Peninsula	"	Mar. 13, 1923	Edward Berman
985	Pinnacle	"	Mar. 14, 1929	William H. Keegan
986	Progressive	"	Sept. 12, 1902	Jacob Tucker
987	Security	"	July 30, 1915	William F. Higgins
988	White Eagle	"	July 31, 1919	Leon Pejkowski
989	Bulls Ferry	Guttenberg	May 22, 1922	John Handwerk
990	Guttenberg	"	May 23, 1907	Otto A. Griesbach
991	New Liberty	"	March 17, 1922	Bruno T. Dankert
992	Consolidated	Harrison	Aug. 26, 1908	William Engelhard
993	Credit	"	Sept. 24, 1925	F. Joseph O'Hare
994	Harrison and Kearny	"	May 17, 1886	Joseph M. Branegan
995	Hudson & Essex	"	Mar. 27, 1913	S. Friedman
996	International	"	Feb. 1, 1911	Daniel Rentschler
997	Kingsland	"	June 1, 1906	Frank Rowinski
998	Merchants	"	June 2, 1910	George H. Newman
999	Peoples	"	Aug. 12, 1873	George W. Smith
1000	Savoy	"	Sept. 4, 1912	James Cundari
1001	Security	"	April 6, 1911	John H. Reynolds
1002	Short-Term	"	May 15, 1913	Philip Vogel
1003	American Homes	Hoboken	June 15, 1921	William J. Duffy
1004	Castle Point	"	Feb. 24, 1914	Oscar Jungclaus
1005	Dante	"	Jan. 9, 1924	Harry C. Marsella
1006	Elysian	"	Mar. 8, 1927	Charles Vezzetti
1007	Esenbe	"	April 21, 1921	C. H. C. Jagels
1008	Guardian	"	May 18, 1921	Martin Cooke
1009	Hoboken	"	Feb. 24, 1887	Leo Mayer
1010	Jefferson	"	Feb. 3, 1920	*August T. Pflugh
1011	Mile Square	"	Jan. 23, 1925	Charles E. Gratz
1012	Academy	Jersey City	Feb. 26, 1924	J. Albert Hinners
1013	American	" "	Nov. 19, 1910	S. Herbert Culver
1014	A. O. H.	" "	Oct. 16, 1922	John F. O'Reilly
1015	Armistice	" "	Aug. 20, 1924	George M. Sexton

* Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
David O. Watkins	W. L. Weber	115 East Ave., Swedesboro, N. J.	967
E. C. Waddington	Milo B. Urion	Swedesboro, N. J.	968
David O. Watkins	Albert M. Green	Wenonah, N. J.	969
James B. Avis	George T. Olsson	135 Broadway, Westville, N. J.	970
*George L. Barker	Clifford B. Heritage	704 N. Buck St., Millville, N. J.	971
*Alice H. Bugbee	D. E. Tweed	Williamstown, N. J.	972
Alexander L. Rogers	Eugene L. Horan	320 Brear Hill Lane, Woodbury, N. J.	973
Robert C. Hendrickson	Russell S. Fowler	20 Red Bank Ave., Woodbury, N. J.	974
David O. Watkins	Warren A. Curry	10 Cooper St., Woodbury, N. J.	975
Koch & Koch	T. Edw. Hewitt	87 Pleasant Place, Arlington, N. J.	976
Koch & Koch	S. Charles Melcher	24 Hamilton Ave., Arlington, N. J.	977
Benny & Cruden	Harry W. Clarkson	233 Broadway, Bayonne, N. J.	978
Daniel J. Murray	William E. Miller	148 Cator Ave., Jersey City, N. J.	979
Roberson & Roberson	A. B. Beling	394 Broadway, Bayonne, N. J.	980
Percival G. Cruden	F. E. George	719 Broadway, Bayonne, N. J.	981
M. W. C. Ryan & J. H. Christie.	Mabel R. Loughlin	102 West 40th St., Bayonne, N. J.	982
R. Lewis Kennedy	Charles O. Kroncke	17 East 39th St., Bayonne, N. J.	983
Irving D. Grodberg	Bernard Miller	22 West 38th St., Bayonne, N. J.	984
Frederic E. Chamberlin	D. Herbert Garrison	69 West 34th St., Bayonne, N. J.	985
Peter Stillwell	Austin H. Cunyon	631 Broadway, Bayonne, N. J.	986
Alexander Seclow	Thomas A. Dee	102 West 38th St., Bayonne, N. J.	987
Czeslaw R. Pochocki	Leo K. Ciechanowski	157 Avenue C, Bayonne, N. J.	988
William McDermott	John Kern, Jr.	79—27th St., Guttenberg, N. J.	989
Carl Weits	Ferdinand Trostel	43 Bergenline Ave., Guttenberg, N. J.	990
Harry W. Vanderbach	Edwin F. Merlehan	5314 Hudson Blvd., North Bergen, N. J.	991
William J. Davis	Arthur E. Hafstrom	539 Kearny Ave., Kearny, N. J.	992
Frederick J. Gassert	Samuel N. Whitehead	521 Bergen St., Harrison, N. J.	993
William J. Davis	John F. O'Malley	409 North 4th St., Harrison, N. J.	994
Harold J. Jacobs	Harry Wertheim	237 North 11th St., Newark, N. J.	995
John J. Murphy	James W. Hanlon	511 Davis Ave., Harrison, N. J.	996
Stanislaw Gutowski	Joseph Marchewak	15 North 3d St., Harrison, N. J.	997
Benjamin Newman	Harry Wertheim	237 North 11th Street, Newark, N. J.	998
John J. Lenehan	Edward A. Riordan	315 Harrison Ave., Harrison, N. J.	999
Harry T. Davimos	Joseph Di Sabato	105 North 3d St., Harrison, N. J.	1000
James L. McKeon	John A. McKeon	307 Harrison Ave., Harrison, N. J.	1001
Harry T. Davimos	Samuel N. Whitehead	521 Bergen St., Harrison, N. J.	1002
M. J. Tackella	Henry Wessling	47 Liberty Place, Weehawken, N. J.	1003
Frederick K. Hopkins	Charles A. Fall	918 Washington St., Hoboken, N. J.	1004
Joseph M. Nulberg	Leonard Post	57 Newark St., Hoboken, N. J.	1005
Kealey & Gilfert	Charles A. Kingsland	40 Newark St., Hoboken, N. J.	1006
J. Raymond Tiffany	H. E. Benjamin	77 River St., Hoboken, N. J.	1007
Rudolph Serhoeder	Victor B. Marcussen	1321 Washington St., Hoboken, N. J.	1008
Joseph S. Parry	William H. Bradley	84 Washington St., Hoboken, N. J.	1009
Harry J. Cafferata	G. F. Fugazzi	103 Willow Ave., Hoboken, N. J.	1010
Jay M. Levenson	Thomas A. Garibaldi	77 River St., Hoboken, N. J.	1011
Morris E. Barison	George W. Gardner	Singac, N. J.	1012
Frank J. Reardon	John B. Mahan	2363 Boulevard, Jersey City, N. J.	1013
Thomas J. Stanton	Robert E. Downing	50 Wegman Parkway, Jersey City, N. J.	1014
Michael Halpern	Thomas G. Russoniello	379 Third St., Jersey City, N. J.	1015

* Conveyancer.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Gloucester County—Continued				
967	Swedesboro	Swedesboro	$1,823	.....	$471,900
968	Swedesboro-Woodstown	"	6,434	$8,000	363,440
969	Wenonah	Wenonah	788	.....	488,170
970	Old Buck	Westville	119	1,223	169,950
971	Westville and Newbold	"	19	7,823	258,025
972	Monroe	Williamstown	698	9,500	707,285
973	Peoples	Woodbury	1,048	14,442	746,475
974	Suburban Homes	"	2,466	.....	226,000
975	Woodbury Real Estate Mutual	"	94,245	103,104	921,100
	Totals		$203,886	$240,621	$8,146,570
	Hudson County				
976	Arlington	Arlington	$1,386	$6,738	$432,000
977	Kearney	"	26,985	42,485	1,920,050
978	Bayonne No. 2	Bayonne	18,900	.....	1,105,800
979	Bergen Point	"	12,593	3,781	187,000
980	Centreville	"	53,399	.....	1,799,000
981	City	"	14,365	10,938	396,600
982	Home	"	41,507	38,000	1,065,600
983	Pamrapo	"	9,196	12,000	769,073
984	Peninsula	"	6,791	11,000	119,400
985	Pinnacle	"	711	305	19,700
986	Progressive	"	33,714	.....	754,200
987	Security	"	1,692	.....	492,800
988	White Eagle	"	11,200	14,283	201,800
989	Bulls Ferry	Guttenberg	14,520	2,881	188,000
990	Guttenberg	"	12,099	25,000	935,200
991	New Liberty	"	6,056	8,500	100,300
992	Consolidated	Harrison	11,882	9,600	551,300
993	Credit	"	424	2,076	164,600
994	Harrison and Kearny	"	12	.....	527,200
995	Hudson & Essex	"	4,885	100	453,700
996	International	"	3,549	151	295,500
997	Kingsland	"	25	50	304,000
998	Merchants	"	9,546	13,401	496,300
999	Peoples	"	1,525	.....	930,000
1000	Savoy	"	1,170	8,257	325,900
1001	Security	"	1,987	8,423	435,000
1002	Short-Term	"	1,138	12,469	356,700
1003	American Homes	Hoboken	24,319	39,500	898,450
1004	Castle Point	"	17,432	16,650	423,500
1005	Dante	"	1,065	1,470	84,800
1006	Elysian	"	17,493	841	65,200
1007	Esenbe	"	14,099	.....	519,000
1008	Guardian	"	6,966	8,637	484,800
1009	Hoboken	"	9,193	.....	958,600
1010	Jefferson	"	1,044	78,000	1,779,800
1011	Mile Square	"	16,390	10,616	170,200
1012	Academy	Jersey City	284	598	85,000
1013	American	" "	5,800	.....	321,800
1014	A. O. H.	" "	29,392	6,000	322,110
1015	Armistice	" "	1,055	11	63,800

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$7,700	$19,100	$49,551	$3,498	$120	$553,692	967
29,000	8,700	20,838	6,253	434	443,099	968
23,250	25,766	82,688	12,258	649	633,569	969
24,350	11,903	74,582	6,820	196	289,343	970
75,625	14,425	42,783	9,040	2,159	409,899	971
650	27,950	59,523	28,003	1,991	835,600	972
129,350	49,650	150,035	24,480	1,001	1,116,481	973
17,110	14,935	68,918	9,809	89	339,327	974
.....	62,065	198,408	10,996	988	1,390,906	975
$423,963	$519,196	$1,519,572	$257,343	$33,030	$11,344,181	
.....	$13,215	$102,119	$2,371	$3,978	$561,807	976
$28,700	48,323	276,120	39,277	14,475	2,396,415	977
215,000	50,086	283,392	24,334	100,685	1,798,197	978
94,417	18,606	17,555	8,823	1,144	343,919	979
1,598,340	164,810	283,321	56,336	1,451	3,956,657	980
52,088	40,151	98,254	10,783	1,118	624,297	981
804,736	125,457	250,000	86,761	167,265	2,579,326	982
.....	27,392	61,732	14,271	.....	893,664	983
3,000	15,544	64,974	14,623	2,104	239,436	984
.....	120	.....	83	.....	20,919	985
302,980	73,630	122,090	51,963	2,791	1,341,368	986
156,600	28,088	84,568	28,736	2,264	794,748	987
46,680	14,315	51,110	5,419	4,149	348,956	988
.....	23,600	12,844	13,025	1,419	256,289	989
44,209	49,040	178,164	64,320	9,694	1,317,726	990
2,100	8,575	11,686	4,649	170	142,036	991
578	8,722	51,144	6,162	3,424	642,812	992
.....	1,852	14,045	10,225	741	193,963	993
2,000	12,250	76,201	21,304	7,430	646,397	994
.....	16,915	192,907	30,970	1,472	700,949	995
.....	1,280	.....	10,724	1,774	312,978	996
.....	13,210	32,409	3,008	2,756	355,458	997
.....	16,812	160,983	37,314	8,518	742,874	998
.....	4,700	94,751	10,448	2,734	1,044,158	999
.....	450	.....	9,418	.....	345,195	1000
13,700	.....	28,695	5,119	851	493,775	1001
.....	2,290	21,016	1,986	6,356	401,955	1002
2,000	56,323	304,119	21,050	46,344	1,392,105	1003
152,000	26,300	107,392	20,438	7,416	771,128	1004
.....	3,970	11,863	3,032	148	106,348	1005
.....	12,940	.....	1,382	146	98,002	1006
.....	34,325	360,267	72,348	56,485	1,056,524	1007
109,650	55,800	70,685	33,949	4,150	774,637	1008
248,315	22,870	111,877	26,757	3,007	1,380,619	1009
185,800	123,293	295,392	64,079	20,925	2,548,333	1010
500	6,241	6,372	12,536	270	223,125	1011
.....	4,868	8,740	1,164	431	101,085	1012
24,500	6,365	18,745	17,674	302	395,186	1013
108,200	28,823	41,114	19,135	5,774	560,548	1014
.....	7,720	8,224	3,560	190	84,560	1015

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Gloucester County—Continued					
967	Swedesboro	Swedesboro	$412,662	.....	.....	.....
968	Swedesboro-Woodstown	"	313,452	.....	.....	$37,700
969	Wenonah	Wenonah	346,854	.....	.....	88,800
970	Old Buck	Westville	158,438	.....	.....	8,900
971	Westville and Newbold	"	241,359	.....	.....	42,000
972	Monroe	Williamstown	424,368	40,250	.....	186,450
973	Peoples	Woodbury	751,010	.....	.....	.....
974	Suburban Homes	"	223,765	.....	.....	22,300
975	Woodbury Real Estate Mutual	"	981,387	.....	.....	.....
	Totals		$7,435,784	$40,250	.....	$444,950
	Hudson County					
976	Arlington	Arlington	$383,267	.....	.....	$49,200
977	Kearney	"	1,403,952	$43,750	.....	482,100
978	Bayonne No. 2	Bayonne	1,246,365	.....	.....	.....
979	Bergen Point	"	262,710	.....	.....	.....
980	Centreville	"	2,628,864	.....	.....	342,200
981	City	"	420,976	.....	.....	.....
982	Home	"	1,807,488	.....	.....	30,300
983	Pamrapo	"	424,644	.....	.....	.....
984	Peninsula	"	155,010	.....	.....	1,600
985	Pinnacle	"	19,417	.....	.....	.....
986	Progressive	"	877,992	.....	.....	.....
987	Security	"	495,723	.....	.....	9,500
988	White Eagle	"	273,792	.....	.....	.....
989	Bulls Ferry	Guttenberg	187,323	.....	.....	.....
990	Guttenberg	"	937,894	.....	.....	136,800
991	New Liberty	"	107,406	.....	.....	.....
992	Consolidated	Harrison	395,784	.....	.....	52,920
993	Credit	"	146,136	.....	.....	8,900
994	Harrison and Kearny	"	444,510	.....	.....	44,900
995	Hudson & Essex	"	445,355	.....	.....	85,800
996	International	"	170,544	.....	.....	45,200
997	Kingsland	"	210,002	.....	.....	55,850
998	Merchants	"	427,043	.....	.....	114,800
999	Peoples	"	742,047	.....	.....	.....
1000	Savoy	"	222,327	.....	.....	30,550
1001	Security	"	339,573	.....	.....	56,200
1002	Short-Term	"	267,156	.....	.....	46,800
1003	American Homes	Hoboken	722,726	.....	.....	.....
1004	Castle Point	"	455,472	.....	.....	.....
1005	Dante	"	74,844	.....	.....	3,000
1006	Elysian	"	84,012	.....	.....	.....
1007	Esenbe	"	667,608	.....	.....	31,634
1008	Guardian	"	448,519	.....	.....	59,200
1009	Hoboken	"	930,828	.....	.....	.....
1010	Jefferson	"	1,180,934	.....	.....	375,600
1011	Mile Square	"	168,634	.....	.....	.....
1012	Academy	Jersey City	76,536	.....	.....	1,800
1013	American	" "	249,018	.....	.....	6,400
1014	A. O. H.	" "	406,398	.....	.....	23,200
1015	Armistice	" "	64,093	.....	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	$588	.....	$23,000	.....	$103,438	$14,004	$553,692	967
.....	.....	274	.....	.....	$640	76,641	14,392	443,099	968
.....	.....	2,289	.....	65,000	310	87,176	43,140	633,569	969
$11,287	.....	1,138	.....	17,750	3,336	42,045	46,449	289,343	970
.....	.....	526	.....	15,900	7,823	69,946	32,345	409,899	971
.....	$28,300	2,411	.....	15,050	490	116,638	21,643	835,600	972
.....	.....	2,211	.....	56,200	.....	202,124	104,936	1,116,481	973
848	.....	580	.....	6,200	1,139	59,163	25,332	339,327	974
.....	.....	5,339	.....	.....	.....	327,243	76,937	1,390,906	975
$12,722	$134,363	$21,693	$1,000	$436,000	$25,763	$1,925,154	$866,502	$11,344,181	
$1,556	.....	.....	.....	$31,000	.....	$59,305	$37,479	$561,807	976
523	.....	$871	.....	25,000	$14,456	330,863	94,900	2,396,415	977
3,134	$2,000	761	.....	155,000	10,646	264,288	116,003	1,798,197	978
2,509	.....	620	.....	.....	243	57,454	20,383	343,919	979
3,136	.....	2,897	.....	190,000	13,551	586,051	189,958	3,956,657	980
347	.....	133	.....	58,075	7	129,932	14,827	624,297	981
2,391	.....	4,745	$43	141,070	7,866	365,340	220,083	2,579,326	982
1,428	.....	1,075	.....	30,000	238,827	159,412	38,278	893,664	983
2,195	.....	91	.....	21,809	11,282	25,208	22,241	239,436	984
.....	.....	.....	.....	.....	.....	1,180	322	20,919	985
1,396	.....	2,206	.....	135,000	2,602	212,776	109,396	1,341,368	986
15,624	.....	298	.....	.....	26,380	159,030	88,193	794,748	987
521	.....	493	.....	.....	103	55,024	19,023	348,956	988
10	.....	35	.....	.....	645	50,896	17,380	256,289	989
46	.....	3,449	48	.....	30	189,176	50,283	1,317,726	990
1,102	.....	505	.....	.....	.....	21,726	11,297	142,036	991
66	.....	.....	.....	55,375	2,919	99,477	36,271	642,812	992
371	.....	170	.....	.....	37	22,762	15,587	193,963	993
.....	.....	505	.....	.....	3,535	111,795	41,152	646,397	994
1,061	.....	564	.....	28,000	196	77,879	62,094	700,949	995
1,238	.....	260	.....	34,300	4,903	46,305	10,228	312,978	996
182	.....	78	.....	19,150	.....	49,422	20,774	355,458	997
1,198	.....	201	16,000	60,000	1,053	43,079	79,500	742,874	998
.....	27,695	.....	.....	60,000	.....	190,021	24,395	1,044,158	999
.....	.....	33	.....	32,000	325	52,790	7,170	345,195	1000
.....	.....	322	.....	.....	652	85,198	11,830	493,775	1001
45	.....	.....	.....	13,000	1,421	46,956	26,577	401,955	1002
52,975	.....	1,753	.....	138,910	182,803	116,629	176,309	1,392,105	1003
511	43,300	431	.....	68,100	17,020	114,325	71,969	771,128	1004
1,242	.....	63	.....	.....	5,374	13,847	7,978	106,348	1005
45	.....	220	.....	.....	.....	13,228	497	98,002	1006
1,659	.....	562	.....	55,195	8,670	73,080	218,116	1,056,524	1007
5,639	.....	925	.....	93,201	2,132	128,089	36,932	774,637	1008
443	87,900	1,376	.....	90,000	2,376	209,461	58,235	1,380,619	1009
906	.....	258	.....	533,430	6,974	320,946	129,285	2,548,333	1010
1,144	.....	586	.....	.....	10,850	20,797	21,114	223,125	1011
555	.....	330	.....	500	1,855	10,406	9,103	101,085	1012
3,789	.....	1,130	.....	60,000	10,671	43,341	20,837	395,186	1013
12,302	.....	1,151	.....	.....	3,305	82,575	31,617	560,548	1014
1,098	.....	35	.....	.....	750	13,497	5,087	84,560	1015

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Gloucester County—Continued								
967	Swedesboro	6,314	431						
968	Swedesboro-Woodstown	4,609	369					189	24
969	Wenonah	5,297	535					444	75
970	Old Buck	2,193	239					45	7
971	Westville and Newbold	3,303	451					210	30
972	Monroe	6,950	844	403	46			**932**	**171**
973	Peoples	10,933	1,010						
974	Suburban Homes	3,265	255					112	7
975	Woodbury Real Estate Mutual	14,196	1,162						
	Totals	110,934	10,541	403	46			2,226	417
	Hudson County								
976	Arlington	11,291	385					492	54
977	Kearney	21,803	2,560	342	30			2,410	202
978	Bayonne No. 2	16,707	1,718						
979	Bergen Point	3,641	539						
980	Centreville	**37,590**	**3,999**					1,711	162
981	City	5,906	681						
982	Home	25,564	3,270					151	25
983	Pamrapo	7,285	882						
984	Peninsula	2,230	216					8	1
985	Pinnacle	979	92						
986	Progressive	11,391	1,097						
987	Security	6,455	466					**95**	**7**
988	White Eagle	4,270	571						
989	Bulls Ferry	2,522	294						
990	Guttenberg	14,665	1,738					684	34
991	New Liberty	2,287	257						
992	Consolidated	5,208	478					265	30
993	Credit	2,346	213					**45**	**8**
994	Harrison and Kearny	6,011	455					224	29
995	Hudson & Essex	6,556	635					429	35
996	International	2,650	247					226	33
997	Kingsland	3,207	294					279	50
998	Merchants	6,194	538					574	48
999	Peoples	10,637	783						
1000	Savoy	2,720	358					152	23
1001	Security	5,075	483					281	58
1002	Short-Term	4,983	430					468	55
1003	American Homes	9,085	759						
1004	Castle Point	5,830	516						
1005	Dante	1,227	155					**15**	**2**
1006	Elysian	1,495	144						
1007	Esenbe	7,236	387					158	93
1008	Guardian	5,345	445					296	44
1009	Hoboken	13,240	1,047						
1010	Jefferson	18,982	1,023					1,878	125
1011	Mile Square	2,804	245						
1012	Academy	1,186	132					9	2
1013	American	3,449	310					64	6
1014	A. O. H.	5,721	602					116	21
1015	Armistice	941	135						

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
6,314	133	298	S.	$1.00 m.	$200	6	.....	.....	967
4,798	137	256	S.	1.00 m.	200	6	$0.05 b	$0.05 b	968
5,741	224	386	S.	1.00 m.	200	6	.05 b	.05 b	969
2,238	105	141	S.	1.00 m.	200	6	.07½ b	.07½ b	970
3,513	186	295	S.	1.00 m.	200	6	3.00 a & .10 b	.....	971
8,285	531	530	S.	1.00 m.	200	6	3.00 a	.....	972
10,933	372	638	S.	1.00 m.	200	6	.10 b	.....	973
3,377	131	131	S.	1.00 m.	200	6	.12½ b	.12½ b	974
14,196	463	699	S.	1.00 m.	200	6	.12½ b	.12½ b	975
113,563	4,316	6,688							
11,783	109	330	O.P.	.....	$100	6	$3.00 a	.....	976
24,555	495	2,297	S.	1.00 m.	200	6	.04 b	$0.04 b	977
16,707	357	1,361	S.	1.00 m.	200	6	.07½ b	.07½ b	978
3,641	99	440	S.	1.00 m.	200	6	.07½ b	.07½ b	979
39,301	857	3,304	S.	1.00 m.	200	6	.15 b	.15 b	980
5,906	148	533	S.	1.00 m.	200	6	.07½ b	.07½ b	981
25,715	612	2,683	S.	1.00 m.	200	6	.07½ b	.07½ b	982
7,285	250	632	S.	1.00 m.	300	6	.03 b	.03 b	983
2,238	17	200	S.	.70, 1.00 & 2.00 m.	200	6	.07½ b	.07½ b	984
979	4	88	O.P.	.....	200	6	3.00 a	.....	985
11,391	226	871	S.	1.00 m.	200	6	.07½ b	.07½ b	986
6,550	118	355	S.	.70, 1.00 & 2.00 m.	200	6	.07½ b	.07½ b	987
4,270	89	482	S.	1.00 m.	200	6	.07½ b	.07½ b	988
2,522	83	211	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	989
15,349	436	1,336	S.	.25 w.	200	6	3.00 a	1.00 a	990
2,287	48	209	S.	1.00 m.	200	6	3.00 a	.....	991
5,473	138	370	O.P.	.....	200 & 240	6	3.50 a & 4.00 a	1.00 a	992
2,391	38	183	S.	1.00 m.	200	6	4.00 a	2.00 a	993
6,235	159	325	S.	1.00 m.	200	6	2.00 a	.....	994
6,985	133	537	S.	1.00 m.	200	6	2.00 a	1.00 a	995
2,876	85	195	S.	1.00 m.	200	6	.058 b	.029 b	996
3,486	106	239	O.P.	.....	200	6	3.00 a	.....	997
6,768	177	409	S.	1.00 m.	200	6	3.00 a	1.00 a	998
10,637	210	573	S.	1.00 m.	200	6	3.00 a	3.00 a	999
2,872	74	307	S.	1.00 & 2.00 m.	200	6	4.00 a	.....	1000
5,356	97	444	S.	1.00 m.	200	6	1.90 a	.....	1001
5,451	93	392	O.P.	.....	100	6	4.00 a	2.00 a	1002
9,085	232	527	S.	1.00 & 2.00 m.	200	6	.10 b	.10 b	1003
5,830	96	420	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	1004
1,242	31	126	S.	1.00 m.	200	6	4.00 a	1.00 a	1005
1,495	26	118	S.	1.00 m.	200	6	1.00 a	1.00 a	1006
7,394	156	324	S.	1.00 m.	200	4½ & 6	.25 b	.....	1007
5,641	151	338	S.	1.00 m.	200	6	.10 b	.10 b	1008
13,240	223	824	S.	1.00 m.	200	6	.....	.....	1009
20,860	340	808	O.P.	.....	200	6	3.00 a	1.00 a	1010
2,804	51	194	S.	1.00 m.	200	6	2.00 a	.....	1011
1,195	38	96	S.	1.00 m.	200	6	3.00 a	.....	1012
3,513	89	227	S.	1.00 m.	200	6	None	.....	1013
5,837	95	528	S.	1.00 m.	200	6	.....	.....	1014
941	50	85	S.	1.00 m.	200	6	5.00 a	.....	1015

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION			Incorporated	President
	Hudson County—Continued				
1016	Armory	Jersey	City	May 29, 1923	Max Jacobowitz
1017	Bee-Hive	"	"	Feb. 1, 1919	Samuel Ruskin
1018	Bergen Mutual, No. 4	"	"	Mar. 25, 1902	Frederick M. Barnes
1019	Borrowers	"	"	June 6, 1912	Walter O. Reed
1020	Boulevard Plaza	"	"	Feb. 18, 1922	William I. Dillon
1021	Business Men's	"	"	Nov. 21, 1898	Joseph J. Scott
1022	By-Fi	"	"	Jan. 12, 1926	Charles F. Gallagher
1023	Carteret Mutual	"	"	Jan. 20, 1890	Francis R. Jewkes
1024	Carteret Mutual No. 2	"	"	Sept. 22, 1902	Francis R. Jewkes
1025	Central	"	"	July 23, 1895	Henry Wheeler
1026	Citizens'	"	"	April 15, 1898	Emil W. A. Schumann
1027	City-Center	"	"	June 11, 1926	Edwin D. Wetmore
1028	Claremont	"	"	May 17, 1909	William S. Fengado
1029	Clinton	"	"	Dec. 20, 1909	Thomas P. Duff
1030	Colonial	"	"	Mar. 29, 1902	James Billington
1031	Columbia	"	"	July 3, 1886	George S. Carson
1032	Commander	"	"	Dec. 15, 1927	Henry S. Marmorstein
1033	Commercial Investment	"	"	April 17, 1893	W. S. Rowland
1034	Communipaw	"	"	Feb. 28, 1891	Charles Kuederly
1035	Concourse	"	"	April 4, 1924	Philip Parnes
1036	Duncan	"	"	Dec. 13, 1900	William M. Obergfell
1037	Embe	"	"	July 7, 1922	John A. Schweigart
1038	Emory	"	"	Dec. 7, 1927	Edwin W. Spoerl
1039	Empire	"	"	June 15, 1895	Henry J. Melosh
1040	Erie	"	"	Feb. 6, 1888	Abraham J. Goldstein
1041	Euclid	"	"	April 5, 1923	Charles Reisner
1042	Eureka	"	"	July 6, 1893	Davis Fineberg
1043	Excelsior Mutual	"	"	Sept. 28, 1885	Harvey B. Nelson
1044	Exchange	"	"	June 27, 1917	Emanuel Gross
1045	Five Corners	"	"	May 31, 1911	J. George Landwehr
1046	Franklin	"	"	Oct. 17, 1914	Henry R. Hansen
1047	Fraternity Mutual	"	"	Mar. 24, 1903	William W. Higgins
1048	Garfield	"	"	Feb. 16, 1886	Edmund P. Ingram
1049	Greenville Heights	"	"	Nov. 27, 1911	Henry Heritage
1050	Greenville United	"	"	April 8, 1891	H. G. Stockhoff
1051	Hamilton Park	"	"	Feb. 9, 1922	John A. Byran
1052	Harsimus	"	"	Dec. 27, 1910	B. S. Pollak
1053	Henderson	"	"	Nov. 28, 1922	Edward Zlonczewski
1054	Hilltop	"	"	July 20, 1922	Herman J. Hendess
1055	Home	"	"	Dec. 8, 1906	Fred Klein
1056	Hudson	"	"	June 3, 1887	Henry W. Moser
1057	Hudson County Caledonian	"	"	May 25, 1887	Frederick Kirsten
1058	Industrial Mutual	"	"	June 10, 1886	Robert S. Wiley
1059	Italian	"	"	Jan. 21, 1913	Vincenzo Campana
1060	Jackson	"	"	May 25, 1909	Robert J. Shaw
1061	Jersey City	"	"	Nov. 30, 1885	Frederick Klein
1062	Jewett	"	"	Mar. 13, 1923	Edward M. Taylor
1063	John Brown	"	"	Jan. 23, 1914	James R. Stroud
1064	Jordan	"	"	April 19, 1924	Philip Shapiro
1065	Journal Square	"	"	Nov. 21, 1921	Benjamin Heilbrunn
1066	Junction	"	"	April 26, 1909	Alfred N. Crane
1067	K. C.	"	"	June 20, 1919	Peter F. Guterl
1068	Kopernik	"	"	July 31, 1919	Vincent Telkowski
1069	Labor's	"	"	April 1, 1925	Charles J. Jennings
1070	Lafayette Mutual	"	"	Jan. 24, 1884	James R. Stevens

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Jacob S. Spiro	Adolph Treuhaft	350 Stegman Parkway, Jersey City, N. J.	1016
Alexander Raskin	Henry Schimel	114 Monticello Ave., Jersey City, N. J.	1017
Frederick M. Barnes, Jr.	Samuel W. Garrison	751 Bergen Ave., Jersey City, N. J.	1018
Edward J. Dorton	John E. Brown	65 Morse Ave., Rutherford, N. J.	1019
Robert H. Doherty	George P. Byrnes	26 Journal Square, Jersey City, N. J.	1020
Robert Carey	Albert J. Higson	279 Grove St., Jersey City, N. J.	1021
Robert Carey	George P. Knoeller	102 Oak St., Jersey City, N. J.	1022
Thomas R. Armstrong	John A. Robertson	761 Montgomery St., Jersey City, N. J.	1023
J. Stanley Griffin	John A. Robertson	761 Montgomery St., Jersey City, N. J.	1024
Benjamin J. Darling	William G. Weller	110 Hutton St., Jersey City, N. J.	1025
Carl G. A. Schumann	Oscar Weis	376 Ogden Ave., Jersey City, N. J.	1026
George G. Tennant	Harry V. Cunningham	39 Wegman Parkway, Jersey City, N. J.	1027
James E. Woolley	William G. Lupton	176 Bryant St., Rahway, N. J.	1028
Charles Hershenstein	Edward O. Smith	494 Jackson Ave., Jersey City, N. J.	1029
George G. Tennant	Thomas C. Smith	622 Bergen Ave., Jersey City, N. J.	1030
Benjamin J. Darling	Thomas W. Coyle	854 Bergen Ave., Jersey City, N. J.	1031
Victor Ruskin	Herbert Binder	921 Bergen Ave., Jersey City, N. J.	1032
Joseph J. Carissimi	L. B. Landrine	36 Duncan Ave., Jersey City, N. J.	1033
Philip F. Sauer	Charles F. Zissel, Jr.	400 Pacific Ave., Jersey City, N. J.	1034
David H. Stemer	Archie Schwartz	574 Newark Ave., Jersey City, N. J.	1035
Henry Ewald	Samuel Drayton	574 Bergen Ave., Jersey City, N. J.	1036
Marshall Van Winkle	Chester A. Smith	356 Central Ave., Jersey City, N. J.	1037
Ezra L. Nolan	Henry F. Moorhouse	89 Monticello Ave., Jersey City, N. J.	1038
Henry Jay Melosh	Harry H. Parsells	319 Fairmount Ave., Jersey City, N. J.	1039
James R. Bowen	Emanuel Weitz	75 Montgomery St., Jersey City, N. J.	1040
Morris W. Lieberman	J. Albert Van Horn	56 Overlook Road, Upper Montclair, N. J.	1041
Charles C. Colgan	W. Walter Dippel	437 Jersey Ave., Jersey City, N. J.	1042
Insley, Vreeland & Decker	George H. Gould, Jr.	239 Washington St., Jersey City, N. J.	1043
Isaac Gross	Pauline Elionsky	315 Henderson St., Jersey City, N. J.	1044
Henn & Burr	Edward Henn	660 Newark Ave., Jersey City, N. J.	1045
Lewis G. Hansen	Robert H. Gorman	329 Palisade Ave., Jersey City, N. J.	1046
Thomas H. Ross	S. Clifford Browne	238 Lexington Ave., Jersey City, N. J.	1047
August Ziegener	Rufus M. Holcomb	61 Park St., Jersey City, N. J.	1048
William S. Rurode	Caroline Strack	207 Jackson Ave., Jersey City, N. J.	1049
E. E. Burr	John H. Detels	304 Old Bergen Road, Jersey City, N. J.	1050
Charles C. Colgan	Henry G. Wefer	200 Pavonia Ave., Jersey City, N. J.	1051
Jacob J. Singer	Herman B. Levine	283 Churchill Road, West Englewood, N. J.	1052
Stanley Kwiatkowski	Lloyd J. Whitford	5 Bentley Ave., Jersey City, N. J.	1053
Joseph Ranker	William H. Wittpenn	3500 Boulevard, Jersey City, N. J.	1054
B. J. Darling	R. G. Robinson	14 Oakland Ave., Jersey City, N. J.	1055
Robert Carey	Fred Klein	14 Oakland Ave., Jersey City, N. J.	1056
Sidney Jacobs	Albert H. Hangartner	424 Fifteenth St., Union City, N. J.	1057
Charles H. Blohm	William H. Trost, Jr.	63 Sherman Place, Jersey City, N. J.	1058
Anthony Botti	James L. Lepis	89 Danforth Ave., Jersey City, N. J.	1059
James R. Erwin	Charles B. Hardacre	716 Ocean Ave., Jersey City, N. J.	1060
Robert Carey	Albert J. Higson	279 Grove St., Jersey City, N. J.	1061
Walter J. Freund	George R. Raddin	180 Baldwin Ave., Jersey City, N. J.	1062
Walter J. Freund	P. Charles Simms	166 Claremont Ave., Jersey City, N. J.	1063
Silber & Silber	Harry Wertheim	237 North 11th St., Newark, N. J.	1064
Irving Eisenberg & Isador Halprin	Samuel Siegler	298 Stegman Parkway, Jersey City, N. J.	1065
James E. Pyle	W. Walter Streeter	1542 West 6th St., Brooklyn, N. Y.	1066
James J. Kearney	Edward F. Dillon	168 Armstrong Ave., Jersey City, N. J.	1067
Matthew F. Czachorowski	Leon R. Ciecluch	921 Bergen Ave., Jersey City, N. J.	1068
O'Brien & Tartalsky	Louis J. Knoepfel	26 Journal Square, Jersey City, N. J.	1069
Walter J. Freund	Henry C. Mades	Highfield Road, Colonia, N. J.	1070

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION			ASSETS		
				Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Hudson County—Continued					
1016	Armory	Jersey	City	$2,077	$1,000	$165,000
1017	Bee-Hive	"	"	1,389	.....	580,300
1018	Bergen Mutual, No. 4	"	"	1,061	6,000	248,200
1019	Borrowers	"	"	16,316	15,288	863,100
1020	Boulevard Plaza	"	"	611	13,175	278,600
1021	Business Men's	"	"	32,373	10,264	1,924,158
1022	By-Fi	"	"	12,509	3,151	177,900
1023	Carteret Mutual	"	"	4,328	5,799	190,600
1024	Carteret Mutual No. 2	"	"	885	.....	132,600
1025	Central	"	"	5,967	42,935	1,182,489
1026	Citizens'	"	"	25,369	12,000	661,000
1027	City-Center	"	"	69	296	83,200
1028	Claremont	"	"	6,798	6,000	743,800
1029	Clinton	"	"	1,220	291	181,600
1030	Colonial	"	"	11,642	673	933,600
1031	Columbia	"	"	7,991	.....	1,257,100
1032	Commander	"	"	165	.....	34,400
1033	Commercial Investment	"	"	5,106	17,739	459,600
1034	Communipaw	"	"	3,057	3,500	293,500
1035	Concourse	"	"	2,394	1,017	70,800
1036	Duncan	"	"	4,950	16,910	450,800
1037	Embe	"	"	20,862	60,000	680,700
1038	Emory	"	"	1,428	1,392	51,500
1039	Empire	"	"	5,862	35	283,500
1040	Erie	"	"	1,590	.....	215,300
1041	Euclid	"	"	1,451	62	118,600
1042	Eureka	"	"	2,870	2,477	221,800
1043	Excelsior Mutual	"	"	44,836	15,000	704,400
1044	Exchange	"	"	786	6,000	385,700
1045	Five Corners	"	"	14,312	21,371	1,516,800
1046	Franklin	"	"	15,359	5,284	773,996
1047	Fraternity Mutual	"	"	1,606	2,486	92,000
1048	Garfield	"	"	15,033	.....	439,700
1049	Greenville Heights	"	"	9,900	68	537,500
1050	Greenville United	"	"	6,617	6,750	881,279
1051	Hamilton Park	"	"	2,677	2,600	334,400
1052	Harsimus	"	"	3,378	.....	203,100
1053	Henderson	"	"	1,410	1,153	86,400
1054	Hilltop	"	"	4,444	6,545	540,400
1055	Home	"	"	5,763	600	217,500
1056	Hudson	"	"	29,273	.....	3,268,100
1057	Hudson County Caledonian	"	"	835	2,335	335,000
1058	Industrial Mutual	"	"	24,234	7,000	532,800
1059	Italian	"	"	12,069	9,100	690,000
1060	Jackson	"	"	9,036	9,235	466,100
1061	Jersey City	"	"	9,902	3,100	165,400
1062	Jewett	"	"	15,672	10,292	380,500
1063	John Brown	"	"	39	12	77,100
1064	Jordan	"	"	826	1,623	36,500
1065	Journal Square	"	"	**1,065**	**1,192**	238,400
1066	Junction	"	"	1,068	6,000	396,900
1067	K. C.	"	"	5,357	15,000	1,048,800
1068	Kopernik	"	"	1,876	6,222	265,650
1069	Labor's	"	"	5,628	.....	77,200
1070	Lafayette Mutual	"	"	1,394	4,400	387,600

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$55,775	$83,242	$49,163	$464	$356,721	1016
$95,800	48,532	65,122	24,791	549	816,483	1017
85,050	19,525	34,103	11,424	881	406,244	1018
32,300	32,902	66,361	41,090	43,879	1,111,236	1019
44,400	26,977	77,923	23,579	7,531	472,796	1020
.....	53,963	338,741	62,043	5,843	2,427,385	1021
.....	24,644	19,076	9,038	477	246,795	1022
61,700	21,735	56,751	4,204	8,221	353,338	1023
32,900	3,450	37,626	3,860	2,926	214,247	1024
87,600	29,895	382,174	7,682	1,967	1,740,709	1025
61,223	25,064	39,876	4,266	2,243	831,041	1026
.....	1,800	34,579	4,959	18	124,921	1027
30,000	28,825	108,561	43,637	771	968,392	1028
98,800	13,281	62,445	24,684	631	382,952	1029
81,500	39,520	134,441	43,364	1,564	1,246,304	1030
43,900	48,130	360,689	65,034	10,829	1,793,673	1031
.....	3,200	5,298	4,184	150	47,397	1032
57,500	37,525	101,847	35,447	425	715,189	1033
.....	6,350	14,865	9,819	1,770	332,861	1034
.....	4,636	10,320	3,909	162	93,238	1035
105,100	37,455	106,858	14,795	18,291	755,159	1036
6,000	54,370	39,475	18,588	1,014	881,009	1037
.....	1,358	.....	1,462	1,683	58,823	1038
2,800	5,313	72,417	23,870	998	394,795	1039
.....	17,325	53,555	21,042	105	308,917	1040
9,000	8,750	38,653	8,598	300	185,414	1041
.....	20,770	27,936	9,513	1,020	286,386	1042
.....	33,930	245,950	33,361	3,546	1,081,023	1043
14,000	15,835	.....	18,540	72,809	513,670	1044
192,000	82,229	280,401	61,627	9,171	2,177,911	1045
.....	21,405	179,228	14,230	843	1,010,345	1046
9,420	3,549	9,270	8,237	2,002	128,570	1047
.....	15,610	114,154	13,583	2,580	600,660	1048
24,000	23,045	260,105	35,569	659	890,846	1049
4,000	39,525	331,970	3,914	2,961	1,277,016	1050
.....	22,645	57,990	23,794	2,725	446,831	1051
19,000	7,380	19,314	13,380	1,503	267,055	1052
33,225	14,760	27,949	22,181	2,436	189,514	1053
14,000	32,803	73,448	11,304	2,639	685,583	1054
.....	10,400	44,737	14,326	504	293,830	1055
141,690	69,212	687,663	175,745	49,672	4,421,355	1056
.....	19,452	16,702	6,603	1,347	382,274	1057
36,200	38,441	64,927	17,715	1,814	723,131	1058
.....	80,205	66,203	37,396	4,161	899,134	1059
34,500	13,030	70,390	20,166	955	623,412	1060
.....	16,440	46,527	12,887	.....	254,256	1061
45,000	28,255	109,435	16,537	1,347	607,038	1062
.....	3,805	14,944	15,230	5,905	117,035	1063
.....	2,250	.....	5,380	.....	46,579	1064
.....	35,340	69,634	9,509	244	355,384	1065
.....	24,182	84,350	6,716	10,369	529,585	1066
95,200	42,461	181,532	28,517	4,458	1,421,325	1067
52,050	19,070	80,544	12,772	2,731	440,915	1068
.....	8,505	13,201	2,142	148	106,824	1069
.....	5,570	37,136	4,313	411	440,824	1070

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION			LIABILITIES			
				Due Shareholders for			
				Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Hudson County—Continued						
1016	Armory	Jersey	City	$264,832			$2,000
1017	Bee-Hive	"	"	501,862			46,900
1018	Bergen Mutual, No. 4	"	"	315,081			
1019	Borrowers	"	"	647,313			146,900
1020	Boulevard Plaza	"	"	323,844			4,600
1021	Business Men's	"	"	1,062,090	$58,450		520,000
1022	By-Fi	"	"	186,549	110		14,400
1023	Carteret Mutual	"	"	277,121			
1024	Carteret Mutual No. 2	"	"	154,318			
1025	Central	"	"	1,123,513			176,500
1026	Citizens'	"	"	626,828			23,600
1027	City-Center	"	"	102,543			
1028	Claremont	"	"	696,039			
1029	Clinton	"	"	204,102			25,150
1030	Colonial	"	"	820,947			
1031	Columbia	"	"	934,950			420,100
1032	Commander	"	"	41,814			
1033	Commercial Investment	"	"	450,827			78,600
1034	Communipaw	"	"	245,337			
1035	Concourse	"	"	73,866			400
1036	Duncan	"	"	495,033			6,900
1037	Embe	"	"	647,020			11,200
1038	Emory	"	"	46,456			
1039	Empire	"	"	208,396			83,550
1040	Erie	"	"	226,788			
1041	Euclid	"	"	100,161			4,900
1042	Eureka	"	"	209,949			
1043	Excelsior Mutual	"	"	714,067			22,600
1044	Exchange	"	"	273,076			141,500
1045	Five Corners	"	"	1,038,732			653,100
1046	Franklin	"	"	586,332			136,750
1047	Fraternity Mutual	"	"	78,078			10,300
1048	Garfield	"	"	394,104			3,700
1049	Greenville Heights	"	"	498,404			88,800
1050	Greenville United	"	"	667,774			23,000
1051	Hamilton Park	"	"	337,822			
1052	Harsimus	"	"	182,926			5,400
1053	Henderson	"	"	122,656			3,200
1054	Hilltop	"	"	458,834			30,500
1055	Home	"	"	170,928			63,400
1056	Hudson	"	"	1,930,015			1,603,600
1057	Hudson County Caledonian	"	"	266,829			
1058	Industrial Mutual	"	"	496,662			
1059	Italian	"	"	561,138			
1060	Jackson	"	"	351,888			48,700
1061	Jersey City	"	"	166,990	8,600		
1062	Jewett	"	"	449,422			35,000
1063	John Brown	"	"	71,292			3,800
1064	Jordan	"	"	40,056			1,200
1065	Journal Square	"	"	247,374			10,300
1066	Junction	"	"	369,429			47,500
1067	K. C.	"	"	874,698			84,400
1068	Kopernik	"	"	283,517			51,550
1069	Labor's	"	"	87,784			
1070	Lafayette Mutual	"	"	292,884			11,200

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$3,099	.....	$330	.....	$5,000	$4,740	.....	$76,720	$356,721	1016
6,783	.....	804	.....	87,114	119	$118,971	53,930	816,483	1017
.....	.....	465	.....	.....	.....	73,958	16,740	406,244	1018
2,286	.....	1,384	$500	122,500	.....	131,683	58,670	1,111,236	1019
729	.....	767	.....	.....	30,110	75,609	37,137	472,796	1020
14,731	.....	5,020	.....	232,402	55,815	.....	478,877	2,427,385	1021
136	.....	3,012	.....	.....	2,116	32,117	8,355	246,795	1022
.....	.....	392	.....	.....	.....	69,728	6,097	353,338	1023
5	.....	111	.....	12,750	3,041	25,353	18,669	214,247	1024
7,897	.....	3,789	.....	85,629	548	213,128	129,705	1,740,709	1025
32	$1,000	1,261	.....	.....	1,040	159,280	18,000	831,041	1026
2,306	.....	1,152	.....	700	145	3,738	14,337	124,921	1027
300	.....	2,883	.....	36,000	9,966	138,969	84,235	968,392	1028
1,795	.....	867	.....	71,000	10,641	21,381	48,016	382,952	1029
475	.....	3,235	.....	141,000	219	.....	280,428	1,246,304	1030
.....	.....	1,829	.....	135,108	6,862	122,118	172,706	1,793,673	1031
65	.....	15	.....	.....	.....	4,484	1,019	47,397	1032
74	.....	1,387	.....	47,000	.....	97,403	39,898	715,189	1033
57	.....	332	.....	11,500	691	73,107	1,837	332,861	1034
430	.....	109	.....	.....	.....	.....	18,433	93,238	1035
4,087	.....	1,489	.....	70,650	60	130,243	46,697	755,159	1036
20,400	.....	1,638	.....	.....	9,033	151,723	39,995	881,009	1037
2,819	.....	395	.....	.....	.....	4,735	4,418	58,823	1038
892	5,250	81	.....	38,700	1,389	17,032	39,505	394,795	1039
110	.....	495	.....	15,700	40	35,777	30,007	308,917	1040
1,286	.....	254	.....	17,000	22,542	20,465	18,806	185,414	1041
385	.....	248	.....	18,500	221	43,974	13,109	286,386	1042
526	.....	1,285	.....	104,610	2,233	159,705	75,997	1,081,023	1043
1,104	.....	105	.....	7,000	2,060	70,906	17,919	513,670	1044
2,867	.....	2,731	.....	175,000	15,853	144,051	145,577	2,177,911	1045
13,089	.....	938	.....	64,000	6,581	103,529	99,126	1,010,345	1046
10	.....	58	.....	24,240	.....	.....	15,884	128,570	1047
710	.....	706	.....	84,400	671	75,986	40,383	600,660	1048
981	.....	2,036	.....	125,065	9,077	39,683	126,800	890,846	1049
2,778	.....	.....	.....	137,589	244,241	.....	201,634	1,277,016	1050
20	.....	1,141	.....	4,750	2,755	51,088	49,255	446,831	1051
5,101	.....	1,420	.....	5,500	446	36,708	29,554	267,055	1052
5	.....	49	.....	13,000	14,867	.....	35,737	189,514	1053
1,156	.....	689	.....	64,500	5,538	92,980	31,386	685,583	1054
363	.....	1,085	.....	.....	2,608	30,872	24,574	293,830	1055
7,197	.....	9,479	.....	190,000	23,729	364,209	293,126	4,421,355	1056
556	1,005	1,073	.....	40,500	370	67,382	4,559	382,274	1057
469	.....	997	.....	77,879	3,826	117,253	26,045	723,131	1058
755	.....	150	.....	136,660	.....	151,731	48,700	899,134	1059
1,909	1,000	648	.....	121,716	1,889	36,633	59,029	623,412	1060
183	.....	135	.....	28,000	890	29,916	19,542	254,256	1061
357	.....	1,525	.....	.....	286	65,448	55,000	607,038	1062
1,092	1,960	107	.....	6,375	3,564	11,207	17,638	117,035	1063
475	.....	55	.....	.....	.....	3,893	900	46,579	1064
2,260	.....	299	.....	.....	.....	65,151	30,000	355,384	1065
.....	.....	1,027	.....	.....	2,612	79,781	29,236	529,585	1066
2,045	.....	2,421	.....	173,000	7,861	200,233	76,667	1,421,325	1067
2,883	.....	318	.....	12,000	3,352	41,643	45,652	440,915	1068
80	.....	280	.....	.....	.....	11,637	7,043	106,824	1069
250	.....	557	.....	58,000	37	68,261	9,635	440,824	1070

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Hudson County								
1016	Armory	2,974	239	.....	.....	.....	.....	10	2
1017	Bee-Hive	6,864	520	.....	.....	.....	.....	234	48
1018	Bergen Mutual, No. 4	3,946	416	.....	.....	.....	.....	.....	.....
1019	Borrowers	9,486	839	.....	.....	.....	.....	734	116
1020	Boulevard Plaza	3,690	335	.....	.....	.....	.....	23	3
1021	Business Men's	13,869	1,235	584	60	.....	.....	2,600	635
1022	By-Fi	2,651	306	1	1	.....	.....	72	7
1023	Carteret Mutual	3,818	287	.....	.....	.....	.....	.....	.....
1024	Carteret Mutual No. 2	2,012	200	.....	.....	.....	.....	.....	.....
1025	Central	15,452	1,350	.....	.....	.....	.....	882	127
1026	Citizens'	9,116	934	.....	.....	.....	.....	118	19
1027	City-Center	1,775	161	.....	.....	.....	.....	.....	.....
1028	Claremont	8,477	657	.....	.....	.....	.....	.....	.....
1029	Clinton	2,488	265	.....	.....	.....	.....	126	25
1030	Colonial	11,168	763	.....	.....	.....	.....	.....	.....
1031	Columbia	13,362	1,049	.....	.....	.....	.....	2,100	246
1032	Commander	1,066	128	.....	.....	.....	.....	.....	.....
1033	Commercial Investment	5,054	381	.....	.....	.....	.....	393	41
1034	Communipaw	3,488	375	.....	.....	.....	.....	.....	.....
1035	Concourse	1,558	154	.....	.....	.....	.....	2	2
1036	Duncan	6,205	586	.....	.....	.....	.....	34	9
1037	Embe	8,457	694	.....	.....	.....	.....	56	14
1038	Emory	1,045	89	.....	.....	.....	.....	.....	.....
1039	Empire	3,082	243	.....	.....	.....	.....	418	54
1040	Erie	2,839	276	.....	.....	.....	.....	.....	.....
1041	Euclid	1,761	175	.....	.....	.....	.....	24	3
1042	Eureka	2,992	298	.....	.....	.....	.....	.....	.....
1043	Excelsior Mutual	9,629	851	.....	.....	.....	.....	113	16
1044	Exchange	3,869	269	.....	.....	.....	.....	707	57
1045	Five Corners	15,738	1,301	.....	.....	.....	.....	3,265	315
1046	Franklin	7,655	760	.....	.....	.....	.....	684	59
1047	Fraternity Mutual	867	133	.....	.....	.....	.....	51	14
1048	Garfield	5,525	557	.....	.....	.....	.....	18	9
1049	Greenville Heights	6,385	636	.....	.....	.....	.....	444	53
1050	Greenville United	9,381	1,582	.....	.....	.....	.....	46	27
1051	Hamilton Park	3,911	341	.....	.....	.....	.....	.....	.....
1052	Harsimus	2,233	186	.....	.....	.....	.....	27	6
1053	Henderson	1,545	164	.....	.....	.....	.....	16	2
1054	Hilltop	5,954	633	.....	.....	.....	.....	152	58
1055	Home	2,315	205	.....	.....	.....	.....	317	23
1056	Hudson	30,108	2,159	.....	.....	.....	.....	8,018	610
1057	Hudson County Caledonian	3,951	428	.....	.....	.....	.....	.....	.....
1058	Industrial Mutual	6,253	653	.....	.....	.....	.....	.....	.....
1059	Italian	7,183	635	.....	.....	.....	.....	.....	.....
1060	Jackson	5,090	475	.....	.....	.....	.....	243	33
1061	Jersey City	1,883	144	86	5	.....	.....	.....	.....
1062	Jewett	6,034	557	.....	.....	.....	.....	175	18
1063	John Brown	916	121	.....	.....	.....	.....	19	5
1064	Jordan	978	110	.....	.....	.....	.....	6	2
1065	Journal Square	2,957	247	.....	.....	.....	.....	51	5
1066	Junction	5,185	372	.....	.....	.....	.....	237	45
1067	K. C.	10,723	806	.....	.....	.....	.....	422	57
1068	Kopernik	4,578	588	.....	.....	.....	.....	257	59
1069	Labor's	1,406	128	.....	.....	.....	.....	.....	.....
1070	Lafayette Mutual	4,314	460	.....	.....	.....	.....	56	11

AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
2,984	109	132	S.	$1.00 m.	$200	6	.....	.....	1016
7,098	142	426	S.	1.00 m.	200	6	$3.00 a	.....	1017
3,946	47	369	S.	.25 w.	200	6	.12½ b	$0.12½ b	1018
10,220	250	705	S.	1.00 m.	200	6	.....	.....	1019
3,713	43	295	S.	1.00 m.	200	6	.....	.....	1020
17,053	267	1,663	S.	1.00 m.	200	6	.10 b & .15 b	.10 b & .15 b	1021
2,724	90	224	S.	1.00 & 2.00 m.	200	6	.08⅓ b	.08⅓ b	1022
3,818	74	213	S.	.25 w.	200	6	.12½ b	.12½ b	1023
2,012	48	152	S.	.25 w.	200	6	.12½ b	.12½ b	1024
16,334	306	1,171	S.	1.00 m.	200	6	.....	.....	1025
9,234	204	749	S.	1.00 m.	200	6	.....	.....	1026
1,775	15	146	S.	1.00 m.	200	6	.....	.....	1027
8,477	145	512	S.	1.00 m.	200	6	.12½ b	.12½ b	1028
2,614	71	219	S.	1.00 m.	200	6	.....	.....	1029
11,168	87	676	S.	1.00 m.	200	6	.15 b	.15 b	1030
15,462	449	846	S.	1.00 m.	200	6	.....	.....	1031
1,066	20	108	S.	1.00 m.	200	6	.08⅓ b	.08⅓ b	1032
5,447	115	307	S.	.25 w.	200	6	.02⅙ b	.02⅙ b	1033
3,488	90	285	S.	1.00 m.	200	6	.15 b	.15 b	1034
1,560	36	120	S.	1.00 m.	200	6	2.00 a	.....	1035
6,239	156	439	S.	1.00 m.	200	6	.15 b	.15 b	1036
8,513	151	557	S.	1.00 & 2.00 m.	200	6	.....	.....	1037
1,045	16	73	S.	1.00 m.	200	6	3.00 a	.....	1038
3,500	73	224	S.	.25 w.	200	6	2.00 a	.....	1039
2,839	77	199	S.	1.00 m.	200	6	3.00 a	1.00 a	1040
1,785	36	142	S.	1.00 m.	200	6	2.00 a	1.00 a	1041
2,992	108	190	S.	1.00 m.	200	6	.....	.....	1042
9,742	179	688	S.	1.00 m.	200	6	.....	.....	1043
4,576	85	241	S.	1.00 m.	200	6	4.00 a	1.00 a	1044
19,003	372	1,244	S.	1.00 & 2.00 m.	200	6	.....	.....	1045
8,339	187	632	S.	1.00 m.	200	6	.....	.....	1046
918	35	112	S.	.25 w. & 2.00 m.	200	6	.10 b	.....	1047
5,543	130	436	S.	1.00 m.	200	6	.10 b	.....	1048
6,829	155	534	S.	1.00 m.	200	6	.....	.....	1049
9,427	127	1,482	S.	.25 w.	200	6	8.60 a	1.00 a	1050
3,911	110	231	S.	1.00 m.	200	6	3.00 a	1.00 a	1051
2,260	55	137	S.	1.00 m.	200	6	.....	.....	1052
1,561	49	117	S.	1.00 m.	200	6	.....	.....	1053
6,106	205	486	S.	1.00 m.	200	6	.....	.....	1054
2,632	56	172	S.	1.00 m.	200	5 & 6	.12½ b	2.00 a	1055
38,126	556	2,213	S.	.25 w.	200	6	.08⅓ b	.....	1056
3,951	73	355	S.	1.00 m.	200	6	.05 b	.05 b	1057
6,253	206	447	S.	1.00 m.	200	6	.....	.....	1058
7,183	266	369	S.	1.00 m.	200	6	2.00 a	.....	1059
5,333	113	395	S.	1.00 m.	200	6	.....	.....	1060
1,969	61	88	S.	1.00 m.	200	6	.12½ b	.12½ b	1061
6,209	135	440	S.	1.00 m.	200	6	.....	.....	1062
935	47	79	S.	1.00 m.	200	6	.10 b	.10 b	1063
984	4	108	S.	1.00 m.	200	6	3.00 a	1.00 a	1064
3,008	84	168	S.	1.00 m.	200	6	.....	.....	1065
5,422	101	316	S.	1.00 m.	200	6	1.00 a	1.00 a	1066
11,145	268	595	S.	1.00 m.	200	6	.....	.....	1067
4,835	109	538	S.	1.00 m.	200	6	.07½ b	.07½ b	1068
1,406	29	99	S.	1.00 m.	200	6	3.00 a	.....	1069
4,370	109	362	S.	1.00 & 2.00 m.	200	6	.....	.....	1070

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

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION	Incorporated	President
	Hudson County—Continued		
1071	Leader ..... Jersey City	July 28, 1923	Abraham Davis .....
1072	Lincoln ..... " "	June 15, 1886	William J. Dippel .....
1073	Live Wire ..... " "	Nov. 3, 1921	Alfonso Araneo .....
1074	Madison ..... " "	Mar. 2, 1889	John F. Sheehan, Jr. .....
1075	Magnetic ..... " "	July 25, 1923	Leopoldo Auriemma .....
1076	Major ..... " "	June 25, 1924	John P. Browne .....
1077	Marion ..... " "	Feb. 28, 1923	Nicholas F. Annitto .....
1078	Miown ..... " "	April 21, 1927	Thomas M. Donnelly .....
1079	Montgomery ..... " "	Jan. 12, 1910	George H. Grim .....
1080	Monticello Mutual ..... " "	Feb. 1, 1886	Henry J. Russell .....
1081	Orpheum ..... " "	Feb. 18, 1925	Charles L. Munch .....
1082	Own-Your-Home ..... " "	Nov. 4, 1921	Harold Kaplan .....
1083	Paulus Hook ..... " "	Jan. 6, 1927	Frank J. Kenney .....
1084	Pavonia ..... " "	May 1, 1885	John P. Cassidy .....
1085	Phoenix ..... " "	Jan. 2, 1884	F. Walter Brannagan .....
1086	P. R. R. Y. M. C. A. ..... " "	Sept. 12, 1919	W. V. Phillips .....
1087	Rainy Day ..... " "	Jan. 31, 1923	George J. Wolf .....
1088	Rector ..... " "	Jan. 4, 1924	Henry A. Garfunkel .....
1089	Save-More ..... " "	Mar. 10, 1928	Murray R. Siegel .....
1090	Security ..... " "	Oct. 26, 1887	John C. Dohrmann .....
1091	Sherwood ..... " "	June 17, 1913	F. W. Wahlers .....
1092	Sip ..... " "	Nov. 21, 1911	Richard J. Vreeland .....
1093	Sparrow Hill ..... " "	Nov. 21, 1924	Thomas Stapleton, Sr. .....
1094	Stuyvesant ..... " "	May 5, 1909	Edward E. Brandow .....
1095	Summit ..... " "	Sept. 6, 1911	George A. Flagg .....
1096	Sunset ..... " "	April 28, 1925	Thomas Windisch .....
1097	Tube Zone ..... " "	Feb. 7, 1924	William F. Moore .....
1098	Ukrainian ..... " "	Dec. 21, 1920	Peter Macheyowsky .....
1099	Union ..... " "	Mar. 24, 1890	Andrew B. Scott .....
1100	Veterans' ..... " "	Dec. 8, 1921	D. E. C. Somers .....
1101	Wage Earners ..... " "	Aug. 5, 1922	Adolph P. Kern .....
1102	Washington ..... " "	Mar. 29, 1887	Robert Philipps .....
1103	West Bergen ..... " "	Dec. 28, 1891	Richard Entwistle .....
1104	Western Slope ..... " "	May 18, 1886	Fred Klein .....
1105	West Side ..... " "	Mar. 2, 1896	Benjamin F. Ellenberger .....
1106	Wilson ..... " "	July 23, 1924	Joseph S. Singer .....
1107	Woodlawn ..... " "	Dec. 15, 1896	William Dingwall .....
1108	Belgrove ..... Kearny	Mar. 26, 1929	Alexander F. Gillis .....
1109	Citizens ..... "	Mar. 8, 1909	Stanley Masom .....
1110	Elm ..... "	Feb. 26, 1924	Gerrish Newell .....
1111	Kearny Heights ..... "	Mar. 12, 1925	William Joule .....
1112	Midland ..... "	Feb. 19, 1906	Thomas Hardman .....
1113	Mutual Benefit ..... "	June 17, 1895	William T. Wilkinson .....
1114	Parkway ..... "	July 3, 1915	Henry J. Palmer .....
1115	Schuyler ..... "	Sept. 3, 1924	Joseph Abromaitis .....
1116	Vim ..... "	Mar. 7, 1924	Herman Farina .....
1117	West Hudson ..... "	Mar. 24, 1906	John Hewitt .....
1118	Bergenwood ..... North Bergen Twp.	Mar. 25, 1922	James Barnes .....
1119	North Bergen ..... " " "	Jan. 15, 1914	Arthur O. Smith .....
1120	Victory ..... " " "	June 2, 1922	Frank R. Austin .....
1121	Woodcliff on Hudson ..... " " "	Jan. 18, 1922	Harry J. H. Ruhle .....
1122	Secaucus ..... Secaucus	June 2, 1915	Charles Niederer .....
1123	Bergenline ..... Union City	Mar. 23, 1922	James Montagne .....
1124	Community ..... " "	Sept. 22, 1917	Sol Zweig .....
1125	Conservative ..... " "	Mar. 24, 1917	James M. DeRiso .....

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Maurice R. Seiden	Lippman Miller	591 Summit Ave., Jersey City, N. J.	1071
William C. Cudlipp	William C. Behrens	171 Clinton Ave., Jersey City, N. J.	1072
Morris E. Barison	Archie Schwartz	574 Newark Ave., Jersey City, N. J.	1073
J. Frank Finn	John B. Mahan	2363 Boulevard, Jersey City, N. J.	1074
E. E. Burr	George B. Scott, Jr.	40 E. Columbia Ave., Palisades Park, N. J.	1075
James A. McTague, Jr.	Joseph A. Donovan	227 Van Wagenen Ave., Jersey City, N. J.	1076
Alex R. DeSevo	H. P. Klein-Smith	263 Baldwin Ave., Jersey City, N. J.	1077
Marcus E. Donnelly	Warren L. J. Jobes	591 Summit Ave., Jersey City, N. J.	1078
Peter Bentley	Clifford A. Spoerl	1 Exchange Place, Jersey City, N. J.	1079
James E. Pyle	George P. Knoeller	102 Oak St., Jersey City, N. J.	1080
Joseph Rosthal	John H. Reincke	35 Lefferts Ave., Brooklyn, N. Y.	1081
David M. Klausner	Harry S. Schmidt	207 Van Nostrand Ave., Jersey City, N. J.	1082
Thomas R. Armstrong	Edward J. Walsh	216 Clerk St., Jersey City, N. J.	1083
James J. Kearney	Edward J. Heavey	488 Pavonia Ave., Jersey City, N. J.	1084
James R. Erwin	Walter B. Clarke	158 Jewett Ave., Jersey City, N. J.	1085
Henn & Burr	M. S. Pine	Montgomery & Greene St., Jersey City, N. J.	1086
Atwood C. Wolf	Armand R. Toussaint	389 Jackson Ave., Jersey City, N. J.	1087
Louis Eichenbaum	Herbert Binder	921 Bergen Ave., Jersey City, N. J.	1088
Joseph M. Schoenberg	Hyman J. Glick	1776 Broadway, New York, N. Y.	1089
Howard R. Cruse	William F. Callard	32 Hathaway Place, Glen Ridge, N. J.	1090
James E. Pyle	C. L. Edinger	543 Jackson Ave., Jersey City, N. J.	1091
Thomas H. Ross	William V. Toffey	15 Exchange Place, Jersey City, N. J.	1092
Richard J. Tarrant	Louis J. Vaccarella	181 Columbia Ave., Jersey City, N. J.	1093
Benjamin J. Darling	Frank Pratt	28 Garrison Ave., Jersey City, N. J.	1094
Alfred R. Becker	Henry Kile	582 Newark Ave., Jersey City, N. J.	1095
David M. Klausner	Henry Mahler	62 Beacon Ave., Jersey City, N. J.	1096
Jacob E. Max	Harry M. Flynne	885 Montgomery St., Jersey City, N. J.	1097
Marcel E. Wagner	William F. Wagner	339 Pacific Ave., Jersey City, N. J.	1098
Robert Carey	Charles E Asten	163 Madison Ave., Hasbrouck Heights, N. J.	1099
John D. Craven	Joseph Chappell	74 Montgomery St., Jersey City, N. J.	1100
E. Edward Burr	Catherine Murphy	52 Jackson Ave., Jersey City, N. J.	1101
Henry Ewald	William H. Clossey	279 Grove St., Jersey City, N. J.	1102
Edward P. Stout	Clarence H. Thees	457 West Side Ave., Jersey City, N. J.	1103
Lewis G. Hansen	C. H. Mitchell	65 Prospect Ave., Hackensack, N. J.	1104
Insley, Vreeland & Decker	Francis Gormley	1 Montgomery St., Jersey City, N. J.	1105
Oscar Greenberg	Herbert Binder	921 Bergen Ave., Jersey City, N. J.	1106
James E. Pyle	Adolph Moller	778 Second Ave., Lyndhurst, N. J.	1107
Joseph B. Gallagher	Francis J. Foster	9 Davis St., Harrison, N. J.	1108
John H. Cooper	W. Frederick Law	39 Kearny Ave., Kearny, N. J.	1109
Frank J. Johnson	Lillian Fritz	614 Warren St., Harrison, N. J.	1110
Leo S. Carney	John B. Heinold	338 Maple St., Kearny, N. J.	1111
Leo S. Carney	Albin R. Hafstrom	20 Stewart Ave., Arlington, N. J.	1112
William J. Kelly	Burton E. Canfield	416 Kearny Ave., Kearny, N. J.	1113
Arthur B. Archibald	Edward C. Davey	284 Argyle Place, Kearny, N. J.	1114
Anthony Washkewich	Adolph Kaczynski	302 Lafayette St., Newark, N. J.	1115
A. E. Casale & F. G. Masini	Peter A. Verdicchio	288 Argyle Place, Kearny, N. J.	1116
James W. Gillespie	Thomas J. Thompson	30 Pavonia Ave., Arlington, N. J.	1117
Harvey Bein	George Grote	715—37th St., North Bergen, N. J.	1118
William F. Burke	William F Klatte	999 Bergenline Ave., North Bergen, N. J.	1119
Percy G. Britt	John Bobel	823 Hackensack Plk. Road, North Bergen, N. J.	1120
Dippel, Davis & Stewart	Albert W. Ferens	429 Mountain View Road, Englewood, N. J.	1121
Besson & Pellet	Val. D. Boulanger	834 Cedar Ave., Secaucus, N. J.	1122
Frank J. Rinaldi	Knud Holmsen	96 Coles Ave., Hackensack, N. J.	1123
Isador Haber	Adolph Schlesinger	708 Bergenline Ave., Union City, N. J.	1124
Otto Venino, Jr	Carl Mohr, Jr.	410—38th St., Union City, N. J.	1125

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION	ASSETS		
		Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Hudson County—Continued			
1071	Leader ..... Jersey City	$2,909	$931	$105,700
1072	Lincoln ..... " "	8,549	40,342	1,727,000
1073	Live Wire ..... " "	2,422	7,258	267,000
1074	Madison ..... " "	6,600	1,170	361,800
1075	Magnetic ..... " "	5,451	691	123,800
1076	Major ..... " "	1,638	47	40,400
1077	Marion ..... " "	477	2,200	229,400
1078	Miown ..... " "	5,494	241	36,000
1079	Montgomery ..... " "	4,617	5,000	574,400
1080	Monticello Mutual ..... " "	3,021	10,170	653,950
1081	Orpheum ..... " "	3,382	2,037	88,300
1082	Own-Your-Home ..... " "	682	1,038	154,800
1083	Paulus Hook ..... " "	5,470	4,138	213,000
1084	Pavonia ..... " "	30,134	.....	653,400
1085	Phoenix ..... " "	3,144	3,995	512,700
1086	P. R. R. Y. M. C. A. ..... " "	16,917	.....	663,000
1087	Rainy Day ..... " "	8,824	6,654	294,443
1088	Rector ..... " "	1,015	.....	112,400
1089	Save-More ..... " "	7,354	872	75,100
1090	Security ..... " "	5,997	2,000	809,100
1091	Sherwood ..... " "	7,396	4,500	276,300
1092	Sip ..... " "	5,279	.....	187,800
1093	Sparrow Hill ..... " "	15,668	2,156	109,600
1094	Stuyvesant ..... " "	26,246	25,552	865,578
1095	Summit ..... " "	1,371	9,000	378,300
1096	Sunset ..... " "	12,864	4,120	203,300
1097	Tube Zone ..... " "	2,909	.....	181,200
1098	Ukrainian ..... " "	3,736	697	62,200
1099	Union ..... " "	4,537	100	178,200
1100	Veterans' ..... " "	2,442	8,235	180,800
1101	Wage Earners ..... " "	575	730	200,160
1102	Washington ..... " "	4,553	8,000	603,700
1103	West Bergen ..... " "	4,627	.....	298,200
1104	Western Slope ..... " "	6,132	3,800	232,400
1105	West Side ..... " "	21,087	12,000	877,447
1106	Wilson ..... " "	6,656	.....	219,900
1107	Woodlawn ..... " "	2,675	25,077	1,452,300
1108	Belgrove ..... Kearny	6,534	367	59,300
1109	Citizens ..... "	1,335	500	634,150
1110	Elm ..... "	6,333	18,000	969,000
1111	Kearny Heights ..... "	423	2,570	345,840
1112	Midland ..... "	988	169	192,057
1113	Mutual Benefit ..... "	607	5,746	378,960
1114	Parkway ..... "	28,634	4,907	218,520
1115	Schuyler ..... "	347	871	80,000
1116	Vim ..... "	1,910	236	206,650
1117	West Hudson ..... "	3,673	9,900	485,760
1118	Bergenwood ..... North Bergen Twp.	10,616	3,202	156,000
1119	North Bergen ..... " " "	3,145	100	330,200
1120	Victory ..... " " "	27,879	4,800	283,400
1121	Woodcliff on Hudson ..... " " "	21,705	3,800	158,800
1122	Secaucus ..... Secaucus	1,762	1,123	217,900
1123	Bergenline ..... Union City	4,315	6,600	468,200
1124	Community ..... " "	2,957	1,824	161,900
1125	Conservative ..... " "	3,725	16,234	397,600

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$15,590	$23,503	$7,746	$550	$156,929	1071
$164,223	75,290	259,161	67,520	75,629	2,417,714	1072
.....	32,049	42,518	16,394	1,535	369,176	1073
116,488	20,355	115,902	6,546	936	629,797	1074
.....	22,138	.....	13,258	376	165,714	1075
.....	5,455	14,756	8,280	673	71,249	1076
5,520	15,560	.....	8,278	453	261,888	1077
.....	5,880	18,340	3,341	237	69,533	1078
.....	15,200	.....	6,693	1	605,911	1079
.....	4,850	412,531	2,660	4,582	1,091,764	1080
.....	9,025	6,764	7,307	57	116,872	1081
.....	34,810	72,878	9,248	1,523	274,979	1082
.....	9,060	12,849	16,200	1,162	261,879	1083
12,000	8,790	128,478	37,815	6,431	877,048	1084
2,300	11,653	65,985	32,428	16,175	648,380	1085
.....	20,065	109,082	37,626	6,525	853,215	1086
33,600	56,375	17,987	12,830	1,332	432,045	1087
4,600	2,795	23,092	15,837	790	160,529	1088
.....	1,575	.....	2,215	.....	87,116	1089
46,600	22,729	91,605	31,600	13,078	1,022,709	1090
.....	3,502	21,379	26,046	400	339,523	1091
.....	5,043	13,950	8,368	365	220,805	1092
.....	12,061	9,348	1,663	2,384	152,880	1093
17,500	28,335	58,906	21,806	4,244	1,048,167	1094
.....	29,355	82,427	9,658	107	510,218	1095
.....	14,435	23,297	9,146	364	267,526	1096
.....	21,945	115,383	22,316	251	344,004	1097
.....	7,930	30,360	6,558	1,961	113,442	1098
10,000	4,635	17,118	654	235	215,479	1099
2,600	20,635	66,486	10,145	582	291,925	1100
.....	17,827	51,197	18,041	1,039	289,569	1101
128,500	25,288	93,444	22,888	1,452	887,825	1102
9,050	7,336	67,060	13,431	1,190	400,894	1103
3,780	7,700	14,332	5,452	.....	273,596	1104
.....	14,245	325,969	36,020	2,218	1,288,986	1105
.....	7,196	50,455	32,779	1,463	318,449	1106
2,000	39,868	394,048	151,882	13,726	2,081,576	1107
.....	280	12,541	1,443	203	80,668	1108
33,000	11,960	141,638	13,561	2,210	838,354	1109
242,000	65,893	26,175	18,905	12,943	1,359,249	1110
.....	6,560	.....	5,932	730	362,055	1111
.....	3,550	24,537	12,965	731	234,997	1112
63,840	2,070	6,090	4,354	909	462,576	1113
.....	500	10,362	7,468	2,477	272,868	1114
.....	4,715	.....	2,507	193	88,633	1115
.....	17,250	5,189	16,092	2,559	249,886	1116
16,196	7,037	32,666	8,111	2,258	565,601	1117
10,300	33,605	71,790	7,793	1	293,307	1118
7,200	16,700	75,025	15,808	173	448,351	1119
27,166	16,354	44,283	7,831	479	412,192	1120
100,850	17,604	80,671	5,642	6,402	395,474	1121
18,000	2,650	22,352	11,455	753	275,995	1121
27,600	40,710	100,049	20,303	1,514	669,291	1123
63,795	29,615	78,496	5,639	386	344,612	1124
64,600	25,735	140,116	9,573	2,443	660,026	1125

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Hudson County—Continued					
1071	Leader	Jersey City	$121,406			
1072	Lincoln	" "	1,623,723			$278,800
1073	Live Wire	" "	241,227			19,200
1074	Madison	" "	341,478			59,500
1075	Magnetic	" "	132,728			
1076	Major	" "	57,070			500
1077	Marion	" "	182,757			
1078	Miown	" "	55,462			
1079	Montgomery	" "	455,836			21,300
1080	Monticello Mutual	" "	716,046			100,500
1081	Orpheum	" "	95,934			
1082	Own-Your-Home	" "	167,214			
1083	Paulus Hook	" "	209,454			
1084	Pavonia	" "	575,020			60,400
1085	Phoenix	" "	413,508			21,200
1086	P. R. R. Y. M. C. A.	" "	445,875			176,150
1087	Rainy Day	" "	304,197			10,000
1088	Rector	" "	88,092			4,550
1089	Save-More	" "	73,404			
1090	Security	" "	647,904			64,400
1091	Sherwood	" "	224,974			
1092	Sip	" "	148,844			3,000
1093	Sparrow Hill	" "	110,679			9,300
1094	Stuyvesant	" "	570,441			307,100
1095	Summit	" "	328,331			68,200
1096	Sunset	" "	184,797			28,400
1097	Tube Zone	" "	241,599			
1098	Ukrainian	" "	85,545			1,375
1099	Union	" "	151,488			8,800
1100	Veterans'	" "	224,283			
1101	Wage Earners	" "	192,178			20,250
1102	Washington	" "	570,513			18,400
1103	West Bergen	" "	276,363			10,000
1104	Western Slope	" "	203,721			11,000
1105	West Side	" "	760,955			157,600
1106	Wilson	" "	174,538			13,725
1107	Woodlawn	" "	1,370,249			71,900
1108	Belgrove	Kearny	70,061			
1109	Citizens	"	528,713			98,750
1110	Elm	"	508,188	$313,015	$3,560	191,950
1111	Kearny Heights	"	276,564			9,600
1112	Midland	"	134,784			
1113	Mutual Benefit	"	292,416			49,700
1114	Parkway	"	161,335			25,850
1115	Schuyler	"	59,593			9,900
1116	Vim	"	162,600			26,000
1117	West Hudson	"	393,066			35,880
1118	Bergenwood	North Bergen Twp.	220,532			
1119	North Bergen	" " "	268,726			3,500
1120	Victory	" " "	305,184			1,600
1121	Woodcliff on Hudson	" " "	296,466			
1122	Secaucus	Secaucus	188,298			28,400
1123	Bergenline	Union City	388,068			40,600
1124	Community	" "	174,857			13,200
1125	Conservative	" "	420,432			3,500

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

LIABILITIES									
Due Shareholders for			Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
Lapsed Shares	Matured Shares	Advance Payments							
$2,140	.....	$327	.....	.....	$240	$23,634	$9,182	$156,929	1071
1,261	.....	3,885	.....	$17,500	15,142	353,949	123,454	2,417,714	1072
9,585	.....	285	.....	.....	650	.....	98,229	369,176	1073
4,035	.....	1,383	.....	106,900	13,067	91,783	11,651	629,797	1074
192	.....	35	.....	.....	14	26,694	6,051	165,714	1075
265	.....	98	.....	.....	468	5,315	7,533	71,249	1076
469	.....	187	.....	6,500	5,651	50,000	16,324	261,888	1077
4,135	.....	161	.....	.....	.....	1,074	8,701	69,533	1078
2,127	.....	1,131	.....	.....	150	122,367	3,000	605,911	1079
255	.....	14	.....	47,300	2,492	65,953	159,204	1,091,764	1080
355	.....	536	.....	.....	703	14,189	5,155	116,872	1081
1,592	.....	134	.....	35,899	3,575	43,946	22,619	274,979	1082
6,912	.....	1,526	.....	.....	68	34,567	9,352	261,879	1083
327	.....	925	.....	111,100	5,345	69,512	54,419	877,048	1084
226	.....	829	.....	89,649	1,992	91,120	29,856	648,380	1085
4,104	.....	1,252	.....	80,000	20	95,814	50,000	853,215	1086
2,798	.....	248	.....	15,000	1,175	90,000	8,627	432,045	1087
1,510	.....	10	.....	6,500	22,860	9,999	27,008	160,529	1088
340	.....	40	.....	.....	2,481	8,649	2,202	87,116	1089
3,948	.....	1,704	.....	15,000	79,312	145,922	64,519	1,022,709	1090
30	.....	314	.....	45,000	20	29,541	39,644	339,523	1091
3,486	.....	394	.....	22,000	236	40,477	2,368	220,805	1092
1,556	.....	258	.....	.....	286	17,532	13,269	152,880	1093
911	.....	863	.....	.....	5,419	115,000	48,433	1,048,167	1094
406	.....	570	.....	.....	200	70,000	42,511	510,218	1095
7,423	.....	405	.....	.....	474	24,496	21,531	267,526	1096
5,789	.....	600	.....	28,000	17,565	382	50,069	344,004	1097
325	.....	64	.....	.....	707	14,466	10,960	113,442	1098
.....	.....	[464	.....	15,000	77	32,804	6,846	215,479	1099
128	.....	245	.....	.....	104	39,912	27,253	291,925	1100
1,879	.....	400	.....	21,000	3,882	26,278	23,702	289,569	1101
1,677	.....	868	.....	99,805	1,032	152,145	43,385	887,825	1102
250	.....	501	.....	32,000	251	65,561	15,968	400,894	1103
615	.....	315	.....	.....	390	50,156	7,399	273,596	1104
244	.....	2,736	.....	110,500	13,882	137,454	105,615	1,288,986	1105
41,624	.....	514	.....	12,500	6,715	6,124	62,709	318,449	1106
6	.....	3,072	.....	232,350	4,494	117,954	281,551	2,081,576	1107
128	.....	35	.....	.....	270	5,452	4,722	80,668	1108
2,878	.....	357	.....	5,000	21,146	100,000	81,510	838,354	1109
19,007	.....	611	.....	60,900	1,815	207,241	52,962	1,359,249	1110
54	.....	375	.....	7,500	.....	66,838	1,124	362,055	1111
13,280	$20,329	78	.....	12,000	13,662	30,540	10,324	234,997	1112
1,199	.....	412	$50	22,000	.....	85,459	11,340	462,576	1113
25	.....	67	.....	32,500	12	45,700	7,379	272,868	1114
75	.....	92	1,900	200	773	13,100	3,000	88,633	1115
562	.....	67	.....	12,700	2,479	22,515	22,963	249,886	1116
10	.....	171	.....	15,000	1,241	91,955	28,278	565,601	1117
127	.....	286	.....	.....	2,048	29,965	40,349	293,307	1118
.....	.....	153	.....	89,746	2,888	42,603	40,735	448,351	1119
23	.....	509	.....	.....	8,131	62,609	34,136	412,192	1120
.....	.....	615	.....	.....	.....	87,825	10,568	395,474	1121
616	.....	213	.....	.....	1,865	41,219	15,384	275,995	1122
3,126	.....	871	.....	97,000	.....	72,147	67,479	669,291	1123
12,787	.....	689	.....	66,000	903	36,176	40,000	344,612	1124
38	.....	247	.....	82,316	8,955	102,538	42,000	660,026	1125

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Hudson County—Continued								
1071	Leader	1,598	91						
1072	Lincoln	23,412	1,786					1,394	131
1073	Live Wire	3,414	325					96	9
1074	Madison	4,926	542					297	36
1075	Magnetic	1,722	188						
1076	Major	937	92					2	1
1077	Marion	2,349	194						
1078	Miown	1,145	128						
1079	Montgomery	6,530	560					106	22
1080	Monticello Mutual	9,831	998					502	86
1081	Orpheum	1,978	235						
1082	Own-Your-Home	2,077	136						
1083	Paulus Hook	3,598	406						
1084	Pavonia	6,461	547					302	37
1085	Phoenix	5,269	507					106	18
1086	P. R. R. Y. M. C. A.	6,194	534					880	108
1087	Rainy Day	4,195	377					50	5
1088	Rector	1,307	186					22	3
1089	Save-More	1,879	144						
1090	Security	8,517	670					322	41
1091	Sherwood	2,866	274						
1092	Sip	2,138	190					15	3
1093	Sparrow Hill	1,673	212					46	7
1094	Stuyvesant	9,510	730					1,535	127
1095	Summit	4,508	389					341	69
1096	Sunset	3,658	315					142	26
1097	Tube Zone	3,223	270						
1098	Ukrainian	1,059	116					6	4
1099	Union	2,359	155					44	7
1100	Veterans'	3,323	343						
1101	Wage Earners	2,434	266					101	6
1102	Washington	7,252	665					92	16
1103	West Bergen	3,569	352					50	11
1104	Western Slope	3,590	310					55	8
1105	West Side	10,104	1,005					788	124
1106	Wilson	2,444	201					68	14
1107	Woodlawn	16,432	1,689					359	59
1108	Belgrove	1,910	206						
1109	Citizens	7,283	741					493	40
1110	Elm	11,100	1,021	2,353	257	92	92	959	248
1111	Kearny Heights	4,538	497					40	13
1112	Midland	1,909	207						
1113	Mutual Benefit	3,323	344					207	26
1114	Parkway	2,200	235					129	17
1115	Schuyler	1,048	133					49	10
1116	Vim	2,517	210					130	19
1117	West Hudson	4,964	542					149	20
1118	Bergenwood	3,036	259						
1119	North Bergen	3,563	409					17	3
1120	Victory	3,916	484					8	2
1121	Woodcliff on Hudson	3,621	391						
1122	Secaucus	2,877	308					142	30
1123	Bergenline	6,193	704					203	31
1124	Community	2,773	266					66	7
1125	Conservative	6,126	751					17	1

AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
1,598	49	42	S.	$1.00 m.	$200	6	$1.00 a	$1.00 a	1071
24,806	439	1,478	S.	1.00 m.	200	6	.....	.....	1072
3,510	106	228	S.	1.00 m.	200	6	3.00 a	.....	1073
3,223	137	441	S.	1.00 m.	200	6	.....	1.00 a	1074
1,722	66	122	S.	1.00 m.	200	6	.03 b	.03 b	1075
939	22	71	S.	1.00 m.	200	6	4.00 a	.....	1076
2,349	65	129	S.	1.00 m.	200	6	3.00 a	1.00 a	1077
1,145	41	87	S.	.70 & 1.00 m.	200	6	.....	.....	1078
6,636	121	461	S.	1.00 m.	200	6	.....	.....	1079
10,333	157	927	O.P.	.....	200	6	.....	.....	1080
1,978	46	189	S.	1.00 m.	200	6	.....	.....	1081
2,077	56	80	S.	1.00 m.	200	6	.05 b	.05 b	1082
3,598	72	334	S.	1.00 m.	200	6	.....	.....	1083
6,763	145	439	S.	1.00 m.	200	6	.10 b	.10 b	1084
5,375	134	391	S.	1.00 m.	200	6	.....	.....	1085
7,074	152	490	S.	1.00 m.	200	6	.03 b	.03 b	1086
4,245	97	285	S.	1.00 m.	100 & 200	6	.08⅓ b	.08⅓ b	1087
1,329	57	132	S.	.50 &1.00 m.	200	6	.....	1.00 a	1088
1,879	20	124	S.	1.00 m.	200	6	.....	.....	1089
8,839	188	523	S.	1.00 m.	200	6	.....	.....	1090
2,866	68	206	S.	1.00 m.	200	6	.....	1.00 a	1091
2,153	56	137	S.	1.00 m.	200	6	.....	.....	1092
1,719	46	173	S.	1.00 m.	200	6	.....	.....	1093
11,045	197	660	S.	1.00 m.	200	6	.....	.....	1094
4,849	106	352	S.	1.00 m.	200	6	.....	.....	1095
3,800	83	258	S.	1.00 m.	200	6	.....	.....	1096
3,223	76	194	S.	1.00 m.	200	6	.....	.....	1097
1,065	37	83	S.	1.00 m.	200	6	.....	.....	1098
2,403	47	115	S.	1.00 m.	200	6	.14 b	.14 b	1099
3,323	65	278	S.	1.00 m.	200	6	.07½ b	.07½ b	1100
2,535	84	188	S.	1.00 m.	200	6	.10 b	.10 b	1101
7,344	197	484	S.	1.00 m.	200	6	.15 b	.15 b	1102
3,619	87	276	S.	1.00 m.	200	6	.....	.....	1103
3,645	67	251	S.	1.00 m.	200	6	.....	.....	1104
10,892	178	951	S.	.25 w.	200	6	.17½ b	.17½ b	1105
2,512	54	161	S.	.50 &1.00 m.	200	6	1.00 a	1.00 a	1106
16,791	379	1,369	S.	.25 w.	200	6	.17½ b	.17½ b	1107
1,910	14	192	S.	1.00 m.	200	6	4.00 a	2.00 a	1108
7,776	178	603	S.	1.00 m.	200	6	3.00 a	.....	1109
14,504	281	1,337	S.	.50, .70 & 1.00 m.	200	6	.05 b	.05 b	1110
4,578	90	420	S.	1.00 m.	240	6	3.00 a	1.00 a	1111
1,909	58	149	S.	1.00 m.	200	6	3.00 a	1.00 a	1112
3,530	100	270	S.	1.00 m.	240	6	4.00 a	.....	1113
2,329	42	210	S.	1.00 m.	240	6	4.00 a	4.00 a	1114
1,097	36	107	S.	1.00 m.	200	6	3.00 a	.....	1115
2,647	69	160	S.	1.00 m.	200	6	.04 b	.04 b	1116
5,113	164	398	S.	1.00 m.	240	6	3.00 a	.....	1117
3,036	66	193	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	1118
3,580	124	288	S.	1.00 m.	200	6	.....	.....	1119
3,924	116	370	S.	1.00 m.	200	6	.....	.....	1120
3,621	30	361	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	1121
3,019	60	278	S.	1.00 m.	200	6	.08⅓ b	.08⅓ b	1122
6,396	199	536	S.	1.00 m.	200	4½ & 6	.25 b	1.00 a	1123
2,839	57	216	S.	.70 m.	200	6	4.00 a	4.00 a	1124
6,143	118	634	S.	1.00 m.	200	4½ & 6	3.00 a & .25 b	1.00 a	1125

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Hudson County—Continued			
1126	Courtlandt	Union City	June 8, 1914	Charles A. Mohn
1127	Dispatch	" "	June 19, 1922	William D. Schreck
1128	Greater City	" "	Sept. 29, 1914	Fred A. Berenbroick
1129	Hamilton	" "	Mar. 26, 1915	Albert Kerr
1130	Herald	" "	Aug. 3. 1922	Alfred Canova
1131	Highpoint	" "	Jan. 4, 1922	William Schlemm
1132	North River	" "	Jan. 23, 1925	Ralph Bernhardt
1133	Palisade	" "	Mar. 31, 1891	Gustav Dopslaff
1134	Sentinel	" "	June 24, 1922	James F. Roe
1135	Signet	" "	Feb. 5, 1929	Joseph Simon
1136	Town of Union	" "	Oct. 6, 1888	Fred G. Loeffler
1137	Tyler Park	" "	Nov. 24, 1922	Clarence J. Rieman
1138	Weehawken	" "	Aug. 20, 1907	Edward A. Kuhlmann
1139	West Hoboken	" "	April 19, 1910	George G. Raymond
1140	West Shore	" "	Feb. 10. 1923	George H. Hilge
1141	Fidelity	Weehawken	July 30, 1913	Arthur H. Strickland
1142	Bluestone	West New York	Oct. 18, 1922	Charles Daume
1143	Kismet	" " "	Nov. 17, 1922	Charles Jacknowitz
1144	New City	" " "	Sept. 20 1923	Joseph Leer
1145	Reliant	" " "	June 21, 1923	William Boss
1146	West New York	" " "	Feb. 5. 1912	Theodore Schaefer
	Hunterdon County			
1147	Bloomsbury	Bloomsbury	Mar. 8, 1926	Charles W. Cope
1148	Clinton Town	Clinton	April 23. 1924	Philip R. Gebhardt
1149	Flemington	Flemington	May 7, 1913	William J. Case
1150	Frenchtown	Frenchtown	Feb. 11, 1922	Chester A. Niece
1151	High Bridge	High Bridge	July 19, 1907	George H. Cramer
1152	Centennial	Lambertville	May 22, 1876	Joseph Akers
1153	Milford	Milford	Jan. 10, 1923	C. H. Bachman
1154	Whitehouse	White House	Oct. 19, 1928	Jacob H. Dilts
	Mercer County			
1155	Nottingham	Hamilton Square	Oct. 19, 1928	W. L. Briner, Jr.
1156	Citizens'	Hightstown	Dec. 13, 1900	John C. Scheible
1157	Hopewell	Hopewell	Feb. 19, 1914	Joseph B. Hill
1158	Garden	Lawrence Township	Jan. 24, 1920	Martin E. Carroll, Sr.
1159	Pennington	Pennington	July 25, 1912	Henry L. Laning
1160	Nassau	Princeton	Mar. 17, 1924	Henry G. Duffield
1161	Princeton	"	June 7, 1917	L. W. Grover
1162	Capitol	Trenton	Mar. 8, 1907	Frank J. Eppele
1163	Chambersburg	"	Oct. 21, 1921	William Reich
1164	Economia	"	Dec. 21, 1911	Joseph P. Bulakowski
1165	Greenwood	"	May 16, 1928	Robert B. Pidcock
1166	Loyal	"	Dec. 31, 1921	J. Tinley Knotts
1167	Mutual	"	Nov. 16. 1908	Alfred K. Leuckel
1168	North Trenton	"	May 27, 1927	Stewart H. O'Donnell
1169	Old Borough	"	May 11, 1928	William S. Collier
1170	Prospect	"	Mar. 16, 1927	John S. Quimby
1171	Realtors	"	Feb. 10. 1922	Charles G. Teunon
1172	Roma	"	Sept. 20. 1920	L. Samuel Sica
1173	Sanhican	"	Oct. 18, 1923	Harry C. Hartpence
1174	Stacy	"	Dec. 2, 1920	Harry J. Urken

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Frederick E. Bauer	**O. Caesar Walter**	137 Summit Ave., Union City, N. J.	1126
Isaacs & Gunther	**Antoinette Stukhart**	147 Summit Ave., Union City, N. J.	1127
Dippel, Davis & Stewart	**C. Henry Reinhardt, Jr.**	P. O. Box 24-W, Union City, N. J.	1128
John N. Platoff	**Philip Flaxman**	710 Bergenline Ave., Union City, N. J.	1129
I. George Koven	**Leonard J. Seiler, Jr.**	613 Fourth St., Union City, N. J.	**1130**
William F. Burke	**John Maus**	124 Oak St., Weehawken, N. J.	1131
William F. Burke	**Myron F. Levey**	743 New York Ave., Union City, N. J.	1132
Frederick K. Hopkins	**John E. Davis**	349 New York Ave., Union City, N. J.	1133
Samuel Spingarn	**Robert S. Renner**	988 Bergenline Ave., Union City, N. J.	1134
Herman E. Botwinik	**Noah Markus**	136 Orient Ave., Jersey City, N. J.	1135
Kappes & Hille	**Richard W. Loeffler**	786 Bergenline Ave., Union City, N. J.	1136
A. Michael Lepore	**Rudolph Wachtel**	519 Seventeenth St., Union City, N. J.	1137
William G. Hille	**John Koelin**	708 Bergenline Ave., Union City, N. J.	1138
Frederick K. Hopkins	**Haig Simsarian**	468 Bergenline Ave., Union City, N. J.	1139
Manetti & Echentille	**Jacob Levine**	988 Bergenline Ave., Union City, N. J.	1140
Edward Hollander	**Charles F. Koster**	400 Warwick Ave., West Englewood, N. J.	1141
Francis A. Castellano, Jr.	**Gustav Boniface**	441 Sixteenth St., West New York, N. J.	1142
Emil Klein	**William V. Quillin**	623 Bergenline Ave., West New York, N. J.	1143
Irwin Rubenstein	**O. A. Thie**	37 Twentieth St., West New York, N. J.	1144
Anthony J. Valicenti	**Richard Finch**	Hudson Ave. & 9th St., West New York, N. J.	1145
Samuel Nashel	**Frank J. Oleri**	650 Bergenline Ave., West New York, N. J.	1146
George W. Fleming	**F. B. Morgan**	Bloomsbury, N. J.	1147
W. Reading Gebhardt	**Earle A. Compton**	Cinton, N. J.	1148
A. O. Robbins	**William A. Abbott**	6 Spring St., Flemington, N. J.	1149
Harlan Besson	**Harold K. Arnwine**	Frenchtown, N. J.	1150
Clarence Garretson	**H. L. Staples**	High Bridge, N. J.	1151
Horace J. Farlee	**Wilson G. Heratine**	162 N. Union St., Lambertville, N. J.	1152
Herr & Fisher	**Wallace Sloyer**	Milford, N. J.	1153
Ryman Herr	**Alvah P. Ramsey**	White House, N. J.	1154
Alvin W. Sykes	**Lester E. Robbins**	Hamilton Square, N. J.	1155
Theodore Backes	**C. Stanley Stults**	106 N. Main St., Hightstown, N. J.	1156
David L. Smith	**Russell W. Holcombe**	Hopewell, N. J.	1157
J. Albert Homan	**Martin E. Carroll, Jr.**	Lawrenceville, N. J.	**1158**
Cassel R. Ruhlman	**Alvin C. Stover**	Pennington, N. J.	1159
William C. Vandewater	**Edward A. Frohling**	90 Nassau St., Princeton, N. J.	1160
Louis Gerber	**Stanley S. Bergen**	36 Princeton Ave., Princeton, N. J.	1161
Geraghty & Weelans	**Frank Vliet**	140 Academy St., Trenton, N. J.	1162
Henry M. Hartman	**R. Harvey Hulse**	84 Oak Lane, Trenton, N. J.	1163
Benjamin Ciereszko	**Albin L. Krempecki**	974 S. Broad St., Trenton, N. J.	1164
Samuel D. Lenox	**Fred W. Bradshaw**	1137 Hamilton Ave., Trenton, N. J.	1165
Norman T. Rogers	**Stewart H. O'Donnell**	117 N. Montgomery St., Trenton, N. J.	1166
William Abbotts, Jr.	**William B. Maddock**	219 E. Hanover St., Trenton, N. J.	1167
Daniel A. Spair	**Harold E. Cranmer**	718 Polk Ave., Trenton, N. J.	1168
J. Conner French	**John H. Renyo**	110 Dayton St., Trenton, N. J.	1169
William N. Cooper	**Gilbert S. Pedrick**	Prospect St. & Pennington Ave., Trenton, N. J.	1170
William E. Blackman	**R. Harvey Hulse**	84 Oak Lane, Trenton, N. J.	1171
Daniel A. Spair	**Joseph J. Felcone**	274 Hamilton Ave., Trenton, N. J.	1172
Daniel A. Spair	**George J. Bacso**	1034 Chambers St., Trenton, N. J.	1173
I. Herbert Levy	**Samuel Leopold**	143 E. State St., Trenton, N. J.	1174

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Hudson County—Continued				
1126	Courtlandt	Union City	$19,432	$13,243	$698,900
1127	Dispatch	" "	5,942	15,087	462,300
1128	Greater City	" "	20,118	.....	295,000
1129	Hamilton	" "	12,290	.....	664,200
1130	Herald	" "	1,487	750	51,800
1131	Highpoint	" "	13,014	20,604	191,800
1132	North River	" "	1,130	1,985	126,400
1133	Palisade	" "	12,862	130	1,082,300
1134	Sentinel	" "	13,607	37,500	167,400
1135	Signet	" "	2,188	623	24,000
1136	Town of Union	" "	9,498	560	760,700
1137	Tyler Park	" "	7,020	1,789	75,800
1138	Weehawken	" "	7,204	.....	414,900
1139	West Hoboken	" "	25,063	1,546	540,100
1140	West Shore	" "	540	3,390	135,800
1141	Fidelity	Weehawken	10,526	11,502	784,700
1142	Bluestone	West New York	605	3,200	227,800
1143	Kismet	" " "	1,535	580	225,300
1144	New City	" " "	2,604	1,225	133,600
1145	Reliant	" " "	10,150	.....	249,800
1146	West New York	" " "	11,809	.....	457,400
	Totals		$1,438,886	$1,143,547	$76,784,070
	Hunterdon County				
1147	Bloomsbury	Bloomsbury	$7,457	$1,035	$87,230
1148	Clinton Town	Clinton	12,869	1,007	134,500
1149	Flemington	Flemington	239	4,135	296,050
1150	Frenchtown	Frenchtown	589	16,014	84,150
1151	High Bridge	High Bridge	8,122	500	239,250
1152	Centennial	Lambertville	9,550	6,849	441,200
1153	Milford	Milford	17,735	914	161,000
1154	Whitehouse	White House	3,832	714	72,800
	Totals		$60,393	$31,168	$1,516,180
	Mercer County				
1155	Nottingham	Hamilton Square	$2,536	$703	$50,200
1156	Citizens'	Hightstown	25,971	10,000	843,240
1157	Hopewell	Hopewell	206	4,000	358,340
1158	Garden	Lawrence Township	2,145	1,100	276,565
1159	Pennington	Pennington	14,840	2,989	261,850
1160	Nassau	Princeton	16,221	5,000	517,700
1161	Princeton	"	22,961	32,810	1,263,400
1162	Capitol	Trenton	42,524	38,592	2,378,275
1163	Chambersburg	"	11,911	4,301	226,337
1164	Economia	"	435	2,075	338,635
1165	Greenwood	"	644	25	31,700
1166	Loyal	"	3,183	.....	357,000
1167	Mutual	"	17,315	10,239	1,064,094
1168	North Trenton	"	3,711	1,700	158,200
1169	Old Borough	"	3,229	8,086	152,750
1170	Prospect	"	6,635	2,811	101,100
1171	Realtors	"	4,166	226	203,060
1172	Roma	"	2,293	3,766	430,400
1173	Sanhican	"	2,464	1,520	87,500
1174	Stacy	"	16,800	30,126	458,450

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$19,700	$56,417	$25,822	$16,139	$849,653	1126
.....	27,718	59,010	22,886	1,529	594,472	1127
$111,500	11,685	112,867	10,836	100	562,106	1128
31,500	55,172	299,183	26,533	4,856	1,093,734	1129
9,200	3,285	8,152	5,585	1,403	81,662	1130
36,900	27,325	187,400	12,090	7,879	497,012	1131
10,090	21,897	28,091	8,724	.....	198,317	1132
254,350	93,865	1,138,100	75,332	8,651	2,665,590	1133
3,500	26,144	51,624	7,240	1,350	308,365	1134
.....	3,345	.....	1,395	5	31,556	1135
143,200	44,735	606,924	29,616	66,985	1,662,218	1136
9,800	4,352	26,342	10,198	1,510	136,811	1137
10,950	17,515	395,163	27,153	303	873,188	1138
68,400	52,700	157,306	19,379	1,589	866,083	1139
34,800	32,400	131,437	15,634	1,758	355,759	1140
48,500	67,423	236,836	12,676	4,664	1,176,827	1141
15,230	29,625	23,852	22,794	6,394	329,500	1142
4,000	14,130	115,482	43,121	1,110	405,258	1143
1,500	3,818	.....	6,283	4,306	153,336	1144
68,600	22,079	115,993	19,966	5,823	492,411	1145
.....	27,915	24,752	32,037	543	554,456	1146
$7,943,279	$4,135,871	$16,973,009	$3,440,632	$1,135,290	$112,994,584	
.....	$3,550	$3,200	$2,181	$3,060	$107,713	1147
.....	3,052	.....	4,050	19,401	174,879	1148
.....	24,150	.....	1,841	.....	326,415	1149
$1,200	5,615	.....	931	255	108,754	1150
.....	3,735	9,984	15,265	6,147	283,003	1151
5,900	2,000	8,180	16,034	17,325	507,038	1152
.....	.....	.....	3,758	213	183,620	1153
.....	1,920	2,005	1,727	220	83,218	1154
$7,100	$44,022	$23,369	$45,787	$46,621	$1,774,640	
.....	$1,535	.....	$447	.....	$55,421	1155
.....	48,595	$36,116	19,246	$9,949	993,117	1156
$1,500	17,398	8,567	2,174	100	392,285	1157
.....	4,225	55,129	10,052	957	350,173	1158
.....	5,021	6,578	9,067	9,084	309,429	1159
89,400	.....	.....	10,960	.....	639,281	1160
110,100	.....	235,011	32,744	1,725	1,698,751	1161
242,375	127,910	670,167	77,306	43,762	3,620,911	1162
.....	20,534	54,393	10,067	20,701	348,244	1163
59,600	20,430	80,592	20,355	2,228	524,350	1164
.....	1,405	9,061	2,622	1,159	46,616	1165
57,600	25,913	82,395	42,053	3,951	572,097	1166
.....	78,029	204,232	65,169	1,421	1,440,499	1167
.....	8,968	38,712	12,707	244	224,242	1168
.....	15,916	.....	4,512	67	184,560	1169
3,000	11,447	9,574	5,477	504	140,548	1170
.....	28,214	10,618	10,438	1,658	258,380	1171
.....	31,829	78,415	18,208	350	565,261	1172
.....	11,231	18,502	8,807	330	130,354	1173
2,400	20,755	161,568	26,649	3,725	720,473	1174

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Hudson County—Continued					
1126	Courtlandt	Union City	$504,506			$32,600
1127	Dispatch	" "	357,108			
1128	Greater City	" "	344,238			13,400
1129	Hamilton	" "	667,884			
1130	Herald	" "	57,798			
1131	Highpoint	" "	289,791			
1132	North River	" "	145,560			
1133	Palisade	" "	1,715,904			
1134	Sentinel	" "	211,284			
1135	Signet	" "	23,400			
1136	Town of Union	" "	1,202,184			5,600
1137	Tyler Park	" "	84,914			
1138	Weehawken	" "	575,754			
1139	West Hoboken	" "	614,781			43,400
1140	West Shore	" "	235,494			6,100
1141	Fidelity	Weehawken	703,152			110,200
1142	Bluestone	West New York	221,814			
1143	Kismet	" " "	175,968			18,800
1144	New City	" " "	102,942			
1145	Reliant	" " "	372,840			1,200
1146	West New York	" " "	377,857			
	Totals		$70,577,101	$423,925	$3,560	$9,054,934
	Hunterdon County					
1147	Bloomsbury	Bloomsbury	$81,864	$3,000		
1148	Clinton Town	Clinton	139,038			
1149	Flemington	Flemington	240,756			
1150	Frenchtown	Frenchtown	85,842			
1151	High Bridge	High Bridge	187,971			$3,500
1152	Centennial	Lambertville	385,440			
1153	Milford	Milford	142,968			
1154	Whitehouse	White House	61,224	1,100		10,000
	Totals		$1,325,103	$4,100		$13,500
	Mercer County					
1155	Nottingham	Hamilton Square	$47,076			
1156	Citizens'	Hightstown	677,799			
1157	Hopewell	Hopewell	290,376			$11,200
1158	Garden	Lawrence Township	215,918	$8,000		10,800
1159	Pennington	Pennington	232,658			
1160	Nassau	Princeton	503,214			
1161	Princeton	"	869,058			111,400
1162	Capitol	Trenton	1,959,908	16,268		641,500
1163	Chambersburg	"	246,113			3,000
1164	Economia	"	336,356			
1165	Greenwood	"	36,531			1,400
1166	Loyal	"	416,560			9,600
1167	Mutual	"	908,215			117,800
1168	North Trenton	"	157,278			15,700
1169	Old Borough	"	147,993			8,900
1170	Prospect	"	118,919			1,900
1171	Realtors	"	176,583			4,000
1172	Roma	"	351,641			86,100
1173	Sanhican	"	95,910			4,800
1174	Stacy	"	287,790			12,000

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$30	.....	$2,298	.....	$157,500	$5,910	$120,655	$26,154	$849,653	1126
4,049	.....	385	.....	101,285	8,430	79,501	43,714	594,472	1127
4,149	.....	570	.....	54,000	18,120	70,974	56,655	562,106	1128
992	.....	1,263	.....	145,000	54,350	88,849	135,396	1,093,734	1129
466	.....	130	.....	5,000	2,352	.....	15,916	81,662	1130
25,797	.....	270	.....	43,008	24,642	36,000	77,504	497,012	1131
224	.....	81	.....	13,250	415	25,938	12,849	198,317	1132
2,724	.....	2,702	.....	110,000	164,908	129,529	539,823	2,665,590	1133
2,706	.....	546	.....	.....	11,295	64,321	18,213	308,365	1134
4,739	.....	90	.....	.....	.....	2,770	557	31,556	1135
6,592	.....	1,892	.....	.....	18,442	205,672	221,836	1,662,218	1136
2,300	$2,551	90	.....	8,000	12,365	11,140	15,451	136,811	1137
.....	.....	1,092	.....	72,080	29,036	20,899	174,327	873,188	1138
106	.....	1,050	.....	.....	.....	143,814	62,932	866,083	1139
151	.....	761	.....	38,500	2,299	.....	72,454	355,759	1140
4,325	.....	4,000	.....	151,300	13,622	117,808	72,420	1,176,827	1141
856	.....	543	.....	7,700	9,318	35,928	53,341	329,500	1142
417	.....	162	.....	42,500	88,295	.....	79,116	405,258	1143
17,183	.....	558	.....	.....	.....	12,653	20,000	153,336	1144
5,945	.....	1,839	.....	.....	19,019	33,955	57,613	492,411	1145
2,328	.....	1,177	.....	81,185	3,625	82,784	5,500	554,456	1146
$495,726	$193,990	$148,830	$18,541	$7,612,825	$1,872,913	$13,250,269	$9,341,970	$112,994,584	
.....	.....	$123	.....	.....	.....	$21,200	$1,526	$107,713	1147
.....	.....	60	.....	.....	.....	34,653	1,128	174,879	1148
.....	.....	135	$500	$24,000	$18	58,574	2,432	326,415	1149
.....	.....	237	.....	.....	45	22,304	326	108,754	1150
.....	$15,313	277	.....	21,454	.....	32,374	22,114	283,003	1151
$1,606	800	176	.....	.....	6	106,988	12,022	507,038	1152
.....	.....	195	.....	.....	.....	39,449	1,008	183,620	1153
.....	.....	210	.....	.....	559	6,726	3,399	83,218	1154
$1,606	$16,113	$1,413	$500	$45,454	$628	$322,268	$43,955	$1,774,640	
.....	.....	$388	.....	.....	.....	$7,401	$556	$55,421	1155
$356	.....	.....	.....	$110,500	.....	174,332	30,130	993,117	1156
.....	.....	330	.....	6,200	$126	81,973	2,080	392,285	1157
2,738	.....	1,129	.....	25,500	1,113	71,193	13,782	350,173	1158
.....	$600	469	.....	.....	2,141	62,661	10,900	309,429	1159
2,679	.....	665	.....	.....	.....	100,135	32,588	639,281	1160
3,969	.....	3,250	.....	366,700	.....	184,979	159,395	1,698,751	1161
3,183	.....	3,737	.....	385,000	18,026	412,289	181,000	3,620,911	1162
251	.....	151	.....	.....	9,119	59,743	29,867	348,244	1163
.....	.....	652	.....	62,424	1,497	96,262	27,159	524,350	1164
355	.....	255	.....	2,500	685	.....	4,890	46,616	1165
17	.....	271	.....	.....	860	68,958	75,831	572,097	1166
186	.....	3,724	.....	.....	3,922	234,972	171,680	1,440,499	1167
.....	.....	1,313	.....	20,000	.....	8,446	21,505	224,242	1168
.....	.....	158	.....	4,000	15	15,094	8,400	184,560	1169
.....	.....	309	.....	.....	53	10,188	9,179	140,548	1170
3,263	.....	59	.....	7,200	21	60,186	7,068	258,380	1171
128	.....	159	.....	17,000	676	68,913	40,644	565,261	1172
.....	.....	103	.....	1,500	1,813	15,264	10,964	130,354	1173
1,173	.....	257	.....	65,754	154,326	118,324	80,849	720,473	1174

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Hudson County—Continued								
1126	Courtlandt	6,865	672					163	27
1127	Dispatch	4,802	467						
1128	Greater City	4,701	360					67	8
1129	Hamilton	9,979	556						
1130	Herald	831	95						
1131	Highpoint	2,957	305						
1132	North River	2,191	230						
1133	Palisade	20,644	1,782						
1134	Sentinel	2,665	255						
1135	Signet	650	63						
1136	Town of Union	14,839	1,389					28	16
1137	Tyler Park	1,210	141						
1138	Weehawken	6,834	502						
1139	West Hoboken	8,295	816					217	24
1140	West Shore	3,439	302					30	3
1141	Fidelity	9,710	928					551	78
1142	Bluestone	3,017	268						
1143	Kismet	2,486	188					94	17
1144	New City	1,340	118						
1145	Reliant	4,307	564					6	1
1146	West New York	4,708	489						
	Totals	988,823	92,361	3,366	353	92	92	45,666	5,602
	Hunterdon County								
1147	Bloomsbury	1,264	194	30	2				
1148	Clinton Town	2,091	266						
1149	Flemington	3,604	277						
1150	Frenchtown	1,272	138						
1151	High Bridge	5,075	236					35	4
1152	Centennial	5,260	512						
1153	Milford	1,972	211						
1154	Whitehouse	1,326	149	11	5			50	26
	Totals	21,864	1,983	41	7			85	30
	Mercer County								
1155	Nottingham	1,197	182						
1156	Citizens'	9,016	949						
1157	Hopewell	4,650	414					56	9
1158	Garden	3,553	303	100	8			54	12
1159	Pennington	3,169	354						
1160	Nassau	9,158	526						
1161	Princeton	12,728	1,047					557	56
1162	Capitol	29,985	2,529	165	39			3,208	479
1163	Chambersburg	2,838	306					15	4
1164	Economia	4,786	495						
1165	Greenwood	909	141					7	4
1166	Loyal	4,922	458					48	13
1167	Mutual	13,689	998					589	68
1168	North Trenton	2,899	345					79	12
1169	Old Borough	3,221	352					45	8
1170	Prospect	2,331	205					10	3
1171	Realtors	2,370	194					20	5
1172	Roma	4,371	512					43	40
1173	Sanhican	1,348	148					24	4
1174	Stacy	3,338	385					60	3

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
7,028	192	507	S.	$1.00 m.	$200	6	.....	.....	1126
4,802	149	318	S.	1.00 m.	200	4½ & 6	$0.25 b	$0.25 b	1127
4,768	90	278	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	1128
9,979	172	384	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	1129
831	19	76	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	1130
2,957	73	232	S.	1.00 & 2.00 m.	200	4½ & 6	.25 b	.25 b	1131
2,191	46	184	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	1132
20,644	470	1,312	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	1133
2,665	78	177	S.	1.00 m.	200	6	.12½ b	.12½ b	1134
650	10	53	S.	1.00 m.	200	6	.12½ b	.12½ b	1135
14,867	329	1,076	S.	1.00 m.	200	6	.25 b	.25 b	1136
1,210	27	114	S.	1.00 & 2.00 m.	200	6	.12½ b	.....	1137
6,834	146	356	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	1138
8,512	166	674	S.	1.00 m.	200	6	.25 b	.25 b	1139
3,469	88	217	S.	1.00 m.	200	6	.12½ b	.12½ b	1140
10,261	311	695	S.	1.00 m.	200	6	.....	.....	1141
3,017	81	187	S.	1.00 m.	200	4½ & 6	.25 b	.25 b	1142
2,580	52	153	S.	1.00 m.	200	6	3.00 a	.....	1143
1,340	37	81	S.	1.00 m.	200	6	3.00 a	.....	1144
4,313	121	444	S.	1.00 & 2.00 m.	200	6	.12½ b	.12½ b	1145
							.11 b	.....	1146
4,708	172	317	S.	.25 w.	200	5 & 6			
1,037,947	22,595	75,813							
1,294	49	147	S.	$1.00 m.	$200	6	$4.00 a	$2.00 a	1147
2,091	76	190	S.	1.00 m.	200	6	2.00 a	2.00 a	1148
3,604	131	146	S.	1.00 m.	200	6	.....	.....	1149
1,272	46	92	S.	1.00 m.	200	6	.....	.....	1150
5,110	89	151	S.	.50 m.	100	6	.....	.....	1151
5,260	215	297	S.	1.00 m.	200	6	2.50 a	.....	1152
1,972	49	162	S.	1.00 m.	200	6	.05 b	.05 b	1153
1,387	33	147	S.	1.00 m.	200	6	3.00 a	.....	1154
21,990	688	1,332							
1,197	29	153	S.	$1.00 m.	$200	6	$3.00 a	$1.00 a	1155
9,016	319	630	S.	1.00 m.	240	6	.....	.....	1156
4,706	157	266	S.	1.00 m.	200	6	1.00 a	1.00 a	1157
3,707	130	193	S.	.70 m.	200	6	3.00 a	3.00 a	1158
3,169	87	267	S.	1.00 m.	200	6	1.00 a	.....	1159
9,158	97	429	S.	1.00 m.	200	6	3.00 a	.....	1160
13,285	718	385	S.	1.00 m.	200	6	.05 b	.....	1161
33,358	1,063	1,984	S.	1.00 m.	200	6	.02½ b	.02½ b	1162
2,853	139	171	S.	1.00 m.	200	6	2.00 a	.....	1163
4,786	180	315	S.	1.00 m.	200	6	.02½ b	.02½ b	1164
916	14	131	S.	1.00 m.	200	6	.02½ b	.02½ b	1165
4,970	173	298	S.	1.00 m.	200	6	3.00 a	.....	1166
14,278	409	657	S.	.70 m.	200	6	.....	.....	1167
2,978	109	248	S.	1.00 m.	200	6	3.00 a & .02½ b	.02½ b	1168
3,266	59	301	S.	1.00 m.	200	6	2.00 a	.....	1169
2,341	50	158	S.	1.00 m.	200	6	2.00 a	.....	1170
2,390	87	112	S.	1.00 m.	200	6	.05 b	.05 b	1171
4,414	225	327	O.P.	.....	200	6	3.00 a	1.00 a	1172
1,372	48	104	S.	1.00 m.	200	6	3.00 a	1.00 a	1173
3,398	93	295	S.	1.00 m.	200	6	2.00 a	.....	1174

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Mercer County—Continued			
1175	St. George	Trenton	Mar. 18, 1912	Arthur F. Wildblood
1176	Trent	"	Dec. 14, 1927	George L. Atkins
1177	United	"	Nov. 17, 1915	C. Richard Waller
1178	Wilbur	"	Feb. 2, 1923	Owen J. Prior
1179	White Horse	White Horse	Oct. 20, 1926	William C. Ehret
	Middlesex County			
1180	Avenel	Avenel	Nov. 1, 1921	Matthew T. Smith
1181	Blazing Star	Carteret	Jan. 20, 1923	Isidore M. Weiss
1182	Carteret	"	May 4, 1901	Edward J. Heil
1183	Roosevelt	"	June 29, 1914	William J. Lawlor
1184	Sound View	"	Dec. 11, 1924	Charles A. Conrad
1185	Tax Payers	"	Oct. 18, 1927	Thomas J. Mulvihill
1186	Cranbury	Cranbury	Oct. 20, 1921	C. Raymond Wicoff
1187	Dunellen	Dunellen	April 11, 1887	William F. Terry
1188	Home	"	Mar. 13, 1909	Augustus F. Todd
1189	Fairfield	Fords	Sept. 6, 1919	John Egan
1190	Highland Park	Highland Park	Dec. 14, 1908	Alexander Merchant
1191	Raritan Valley	" "	Jan. 10, 1925	H. Richard Segoine
1192	Jamesburg Mutual	Jamesburg	Feb. 20, 1869	William C. Crosby
1193	Brainy Borough	Metuchen	Aug. 6, 1925	Harry T. Smith
1194	Metuchen	"	Sept. 7, 1897	Milton C. Mook
1195	Evergreen	Middlesex Borough	May 21, 1925	George W. Harris
1196	Middlesex Borough	" "	Oct. 20, 1914	C. A. Lydecker
1197	Citizens'	Milltown	July 31, 1916	John B. Herbert
1198	Milltown	"	Feb. 9, 1910	Charles Baurles
1199	Assurance	New Brunswick	Jan. 28, 1925	Neale A. Reardon
1200	Business Men's	" "	Mar. 1, 1916	William H. Quackenboss
1201	College Town	" "	June 17, 1922	Joseph Lefkowits
1202	County Seat	" "	Jan. 9, 1924	Julius Kahn
1203	Freedom	" "	Jan. 15, 1925	Charles Forman
1204	Helpful	" "	April 25, 1925	Wade H. Johns
1205	Homestead	" "	April 15, 1886	Ellis N. Bedford
1206	International	" "	Feb. 5, 1916	Ernest Dever
1207	Magyar	" "	Aug. 17, 1922	James Szabo
1208	Middlesex County	" "	June 8, 1920	John J. Morrison
1209	New Brunswick	" "	July 11, 1912	Alvin A. Hastings
1210	Property Owners'	" "	April 14, 1924	Frank A. Connolly
1211	Provident	" "	June 7, 1894	Robert V. A. Buttler
1212	Relief	" "	Dec. 12, 1923	Harry H. Richardson
1213	Second Merchants	" "	Dec. 19, 1894	Walter Burns
1214	Second Peoples	" "	Feb. 21, 1891	Conrad W. Kuhlthau
1215	Security	" "	Feb. 25, 1889	Theodore Cohn
1216	Uniform	" "	Dec. 18, 1924	Benjamin W. Erickson
1217	University	" "	Aug. 27, 1924	Alex Benedik
1218	Welfare	" "	Mar. 12, 1920	Abraham Jelin
1219	West New Brunswick	" "	April 22, 1925	Charles E. Archbald
1220	Workingmen's	" "	Aug. 20, 1895	John A. Manley
1221	Young Men's	" "	June 15, 1909	John H. Conger
1222	New Market	New Market	April 16, 1912	Charles S. Day
1223	Sincerity	North Brunswick Township	Oct. 29, 1924	Isaac V. Williamson
1224	Citizens	Perth Amboy	Dec. 23, 1892	Ira R. Crouse

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Joseph Lanigan	W. C. Matlack, Jr.	14 N. Warren St., Trenton, N. J.	1175
Frederic R. Brace	R. Harvey Hulse	84 Oak Lane, Trenton, N. J.	1176
Frederic R. Brace	Robert H. Gulliver	114 N. Montgomery St., Trenton, N. J.	1177
Herbert W. Backes	Edward B. Fletcher	190 Rosemont Ave., Trenton, N. J.	1178
Edward E. Reilly	Harry C. Errion	73 Locust Ave., White Horse, N. J.	1179
Wilton T. Applegate	A. George Heller	Avenel, N. J.	1180
Robert L. Brown	William J. Lawlor	45 Chrome Ave., Carteret, N. J.	1181
Francis A. Monaghan	Thomas Devereux	543 Roosevelt Ave., Carteret, N. J.	1182
Emil Stremlau	Russell L. Miles	57 Atlantic St., Carteret, N. J.	1183
Elmer E. Brown	Fred F. Simons	154 Emerson St., Carteret, N. J.	1184
Abraham D. Glass	Charles Vincze	331 Kirkland Place, Perth Amboy, N. J.	1185
Wilton T. Applegate	Arthur L. Burroughs	Cranbury, N. J.	1186
Dolliver & Feaster	George W. Day	316 Front St., Dunellen, N. J.	1187
Fred C. Gaskill	Charles A. Coriell	621 Washington Ave., Dunellen, N. J.	1188
Leo Goldberger	T. W. Liddle	867 King George's Road, Fords, N. J.	1189
R. E. & A. D. Watson	John W. Zimmermann	61 Nichol Ave., New Brunswick, N. J.	1190
Fred W. DeVoe	Edwin W. Eden	244 Benner St., Highland Park, N. J.	1191
John P. Kirkpatrick	Carl B. Johnson	Jamesburg, N. J.	1192
A. S. Arnold	R. D. Renninger	48 Home St., Metuchen, N. J.	1193
H. A. Reynolds & G. W. Litterst	Alexander C. Litterst	406 Main St., Metuchen, N. J.	1194
R. P. F. Von Minden	Alden Wilmot	603 N. Washington Ave., Dunellen, N. J.	1195
John P. Cullen	L. V. Poulson	R. 1, Bound Brook, N. J.	1196
Kearney Y. Kuhlthau	John H. Junker	127 S. Main St., Milltown, N. J.	1197
Fred W. De Voe	Walter R. Smith	15 E. Church St., Milltown, N. J.	1198
Charles M. Morris	Russell H. Morris	52 Paterson St., New Brunswick, N. J.	1199
John P. Kirkpatrick	Edward J. Cahill	39 George St., New Brunswick, N. J.	1200
Samuel D. Hoffman	Jacob Ratner	5 Elm Row, New Brunswick, N. J.	1201
Samuel G. Cohen	Charles W. Miller	120 Church St., New Brunswick, N. J.	1202
Hicks & Kuhlthau	George W. Wilmot, Jr.	51 Bayard St., New Brunswick, N. J.	1203
Paul Ewing	Frederick Yahnel	16 Richter Ave., Milltown, N. J.	1204
Charles H. Runyon	William R. Lee	390 George St., New Brunswick, N. J.	1205
Jabez H. Helm	Russell H. Morris	12 Seaman St., New Brunswick, N. J.	1206
Edmund A. Hayes	James Kosa	203 Somerset St., New Brunswick, N. J.	1207
Fred W. De Voe	George W. Miller	120 Church St., New Brunswick, N. J.	1208
Freeman Woodbridge	Raymond E. Grymes	P. O. Box No. 443, New Brunswick, N. J.	1209
Philip M. Brenner	Arnold B. Rosenthal	5 Elm Row, New Brunswick, N. J.	1210
R. E. & A. D. Watson	Charles W. Pierce	381 George St., New Brunswick, N. J.	1211
Frederick F. Richardson	John M. Tegen	390 George St., New Brunswick, N. J.	1212
Frederick Weigel	Charles A. Schenck	195 Livingston Ave., New Brunswick, N. J.	1213
Jabez H. Helm	Charles E. Tindell	51 Bayard St., New Brunswick, N. J.	1214
W. E. Florance	William G. Howell	390 George St., New Brunswick, N. J.	1215
George J. Plechner	Hans M. K. Hansen	390 George St., New Brunswick, N. J.	1216
Morris Roth	William W. Snedeker	5 Elm Row, New Brunswick, N. J.	1217
Samuel D. Hoffman	Harry S. Feller	41 Paterson St., New Brunswick, N. J.	1218
James J. Curran	Joseph G. Baier	705 Hamilton St., R. D. No. 6, New Brunswick	1219
John A. Lynch	George F. McCormick	5 Elm Row, New Brunswick, N. J.	1220
R. E. and A. D. Watson	Louis A. Meseroll	P. O. Box No. 500, New Brunswick, N. J.	1221
R. P. F. Von Minden	Howell Day	New Market, N. J.	1222
Klemmer Kalteissen	William H. Koch	407 Lincoln Ave., New Brunswick, N. J.	1223
Thomas L. Hanson and others	Ralph F. Conard	236 High St., Perth Amboy, N. J.	1224

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Mercer County—Continued				
1175	St. George	Trenton	$16,232	$8,446	$453,950
1176	Trent	"	4,405	645	55,100
1177	United	"	2,131	25,000	1,644,980
1178	Wilbur	"	32,410	4,609	319,400
1179	White Horse	White Horse	462	1,130	103,100
	Totals		$255,832	$199,899	$12,135,326
	Middlesex County				
1180	Avenel	Avenel	$1,152	$3,393	$55,700
1181	Blazing Star	Carteret	6,303	1,596	172,200
1182	Carteret	"	13,385	6,877	763,300
1183	Roosevelt	"	438	3,966	311,092
1184	Sound View	"	5,096	1,186	150,250
1185	Tax Payers	"	205	2,017	62,000
1186	Cranbury	Cranbury	5,452	5,625	346,400
1187	Dunellen	Dunellen	14,022	10,000	551,100
1188	Home	"	4,681	5,476	359,500
1189	Fairfield	Fords	6,948	.....	427,900
1190	Highland Park	Highland Park	5,084	9,848	692,000
1191	Raritan Valley	" "	4,392	3,743	319,300
1192	Jamesburg Mutual	Jamesburg	7,012	109	1,093,300
1193	Brainy Borough	Metuchen	3,890	3,995	157,900
1194	Metuchen	"	17,854	12,122	1,129,200
1195	Evergreen	Middlesex Borough	16,062	11,364	143,800
1196	Middlesex Borough	" "	3,950	.....	605,400
1197	Citizens'	Milltown	2,096	7,100	507,600
1198	Milltown	"	9,492	10,391	769,250
1199	Assurance	New Brunswick	140	38	142,600
1200	Business Men's	" "	28,542	.....	917,650
1201	College Town	" "	5,915	12,680	383,300
1202	County Seat	" "	2,765	1,060	163,600
1203	Freedom	" "	179	741	152,350
1204	Helpful	" "	4,422	150	69,500
1205	Homestead	" "	13,356	.....	917,050
1206	International	" "	245	102	206,800
1207	Magyar	" "	55,765	89,508	613,600
1208	Middlesex County	" "	4,734	125	410,250
1209	New Brunswick	" "	10,463	5,075	404,250
1210	Property Owners'	" "	7,342	5,638	411,450
1211	Provident	" "	3,898	12,214	601,750
1212	Relief	" "	3,068	372	194,800
1213	Second Merchants	" "	1,012	10,166	504,800
1214	Second Peoples	" "	14	6,060	664,650
1215	Security	" "	18,577	19,019	1,143,850
1216	Uniform	" "	11,863	2,398	234,725
1217	University	" "	235	20	66,150
1218	Welfare	" "	19,452	.....	691,950
1219	West New Brunswick	" "	1,041	1	143,650
1220	Workingmen's	" "	11,122	15,501	505,000
1221	Young Men's	" "	7,693	7,500	513,800
1222	New Market	New Market	49	.....	105,900
1223	Sincerity	North Brunswick Township	2,616	952	217,000
1224	Citizens	Perth Amboy	20,954	.....	3,178,100

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$13,200	$13,026	$76,404	$20,743	$2,352	$604,353	1175
.....	5,868	.....	2,256	266	68,540	1176
.....	63,170	360,202	17,252	13,917	2,126,652	1177
1,500	19,096	48,784	9,927	25,220	460,946	1178
.....	1,590	10,441	3,583	913	121,219	1179
$580,675	$582,105	$2,255,461	$442,821	$144,583	$16,596,702	
.....	$200	$4,476	$6,579	$83	$71,583	1180
.....	2,645	54,523	17,464	1,162	255,893	1181
$15,700	31,009	86,022	55,137	5,872	977,302	1182
.....	6,987	35,726	4,835	2,905	365,949	1183
.....	3,820	16,390	14,511	596	191,849	1184
.....	2,170	3,075	4,652	70	74,189	1185
.....	17,075	68,707	22,713	412	466,384	1186
19,515	12,033	45,128	15,761	3,579	671,138	1187
.....	4,330	33,480	13,535	874	421,876	1188
.....	800	64,919	21,562	8,374	530,503	1189
.....	.....	82,384	25,475	2,149	816,940	1190
2,600	12,260	65,305	8,469	12,692	428,761	1191
.....	16,400	147,489	117,463	12,721	1,394,494	1192
.....	1,005	57,835	14,864	3,187	242,685	1193
.....	2,585	117,917	96,593	8,612	1,384,883	1194
.....	.....	16,982	7,899	442	196,549	1195
10,665	1,000	95,209	48,537	3,149	767,910	1196
1,500	6,835	62,642	16,736	277	604,786	1197
26,350	15,635	99,664	15,220	2,856	948,858	1198
.....	4,600	39,643	9,301	4,195	200,517	1199
.....	53,145	35,661	32,145	4,534	1,071,677	1200
.....	33,320	133,366	24,446	1,282	594,309	1201
.....	10,220	43,124	8,993	1,875	231,637	1202
.....	7,700	26,894	8,135	121	196,120	1203
5,800	5,050	33,379	4,327	930	123,558	1204
.....	25,425	195,093	67,162	8,511	1,226,597	1205
.....	3,700	37,112	12,755	89	260,803	1206
.....	48,297	41,171	7,965	464	856,770	1207
59,000	6,000	71,534	6,932	2,750	561,325	1208
.....	3,500	9,195	8,794	271	441,548	1209
34,937	51,461	69,596	14,898	363	595,685	1210
.....	2,300	102,806	30,017	2,204	755,189	1211
.....	4,575	96,376	16,078	1,991	317,260	1212
.....	750	4,487	11,557	3,176	535,948	1213
6,000	4,850	67,308	23,590	1,599	774,071	1214
22,225	.....	95,410	20,330	536	1,319,947	1215
.....	16,365	36,068	24,399	1,529	327,347	1216
.....	2,300	30,133	6,858	2,418	108,114	1217
.....	85,537	285,074	50,734	9,989	1,142,736	1218
.....	3,423	11,719	3,868	2,019	165,721	1219
6,200	1,750	83,330	25,030	230	648,163	1220
.....	5,275	60,662	23,625	529	619,084	1221
.....	50	2,794	4,345	1,146	114,284	1222
.....	8,500	.....	7,240	11,117	247,425	1223
.....	.....	537,881	.....	12,617	3,749,552	1224

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES — Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Mercer County—Continued					
1175	St. George	Trenton	$347,868	$13,750	.....	$74,900
1176	Trent	"	51,576	.....	.....	.....
1177	United	"	1,192,030	.....	.....	158,300
1178	Wilbur	"	361,187	.....	.....	.....
1179	White Horse	White Horse	88,617	.....	.....	5,800
	Totals		$10,117,174	$38,018	.....	$1,279,100
	Middlesex County					
1180	Avenel	Avenel	$35,614	.....	.....	$1,550
1181	Blazing Star	Carteret	151,446	.....	.....	6,800
1182	Carteret	"	549,153	.....	.....	189,400
1183	Roosevelt	"	239,501	.....	.....	.....
1184	Sound View	"	127,170	.....	.....	16,600
1185	Tax Payers	"	56,142	.....	.....	600
1186	Cranbury	Cranbury	334,506	.....	.....	19,100
1187	Dunellen	Dunellen	419,310	.....	.....	.....
1188	Home	"	262,584	.....	.....	28,120
1189	Fairfield	Fords	321,482	.....	.....	52,000
1190	Highland Park	Highland Park	526,446	.....	.....	59,300
1191	Raritan Valley	" "	326,808	.....	.....	9,100
1192	Jamesburg Mutual	Jamesburg	992,316	.....	.....	.....
1193	Brainy Borough	Metuchen	167,860	.....	.....	.....
1194	Metuchen	"	763,968	.....	.....	207,000
1195	Evergreen	Middlesex Borough	144,684	.....	.....	.....
1196	Middlesex Borough	" "	525,360	.....	.....	.....
1197	Citizens'	Milltown	385,278	.....	.....	.....
1198	Milltown	"	551,295	$17,000	.....	160,700
1199	Assurance	New Brunswick	142,575	.....	.....	.....
1200	Business Men's	" "	790,121	.....	.....	.....
1201	College Town	" "	422,361	.....	.....	550
1202	County Seat	" "	166,446	.....	.....	.....
1203	Freedom	" "	142,875	.....	.....	4,000
1204	Helpful	" "	94,718	.....	.....	.....
1205	Homestead	" "	902,752	.....	.....	.....
1206	International	" "	169,470	.....	.....	.....
1207	Magyar	" "	652,167	.....	.....	.....
1208	Middlesex County	" "	342,450	.....	.....	26,900
1209	New Brunswick	" "	314,806	.....	.....	.....
1210	Property Owners'	" "	429,382	.....	.....	28,200
1211	Provident	" "	544,896	.....	.....	2,200
1212	Relief	" "	205,734	.....	.....	.....
1213	Second Merchants	" "	410,707	.....	.....	.....
1214	Second Peoples	" "	543,000	.....	.....	.....
1215	Security	" "	942,979	.....	.....	.....
1216	Uniform	" "	238,254	.....	.....	.....
1217	University	" "	77,655	.....	.....	.....
1218	Welfare	" "	704,461	.....	.....	.....
1219	West New Brunswick	" "	126,233	.....	.....	3,600
1220	Workingmen's	" "	360,946	.....	.....	64,000
1221	Young Men's	" "	463,974	.....	.....	.....
1222	New Market	New Market	73,878	.....	.....	.....
1223	Sincerity	North Brunswick Township	191,364	.....	.....	.....
1224	Citizens	Perth Amboy	1,239,722	.....	.....	859,866

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$275	.....	$1,709	.....	$75,000	$61	$61,646	$29,144	$604,353	1175
50	.....	320	.....	8,600	41	6,764	1,189	68,540	1176
.....	.....	2,388	.....	243,750	18,090	364,756	147,338	2,126,632	1177
403	.....	754	.....	.....	.....	69,015	29,587	460,946	1178
591	.....	233	.....	10,000	309	14,624	1,045	121,219	1179
$19,617	$600	$22,783	.....	$1,411,628	$212,894	$2,368,118	$1,126,770	$16,596,702	
$20,564	.....	$15	.....	.....	$4	$6,631	$7,205	$71,583	1180
11,053	.....	154	.....	$27,800	170	33,324	25,146	255,893	1181
40	$20,980	224	.....	37,800	13,444	87,331	78,930	977,302	1182
45	.....	39	.....	55,724	31	51,098	19,511	365,949	1183
.....	.....	38	.....	8,000	5,828	15,561	18,652	191,849	1184
1,839	.....	280	.....	.....	3,254	5,649	6,425	74,189	1185
.....	.....	535	.....	.....	2,246	69,483	40,514	466,384	1186
.....	.....	150	.....	116,400	1,944	118,825	14,509	671,138	1187
.....	.....	17	.....	52,975	11	51,070	27,099	421,876	1188
.....	21,846	133	.....	15,300	.....	67,472	52,270	530,503	1189
.....	.....	371	.....	77,000	.....	134,481	19,342	816,940	1190
316	.....	777	.....	15,500	403	49,750	26,107	428,761	1191
.....	55,751	1,046	.....	36,100	407	192,901	115,973	1,394,494	1192
4,992	.....	2,081	.....	.....	13,862	27,417	26,473	242,685	1193
.....	98,450	4,040	.....	25,000	12,059	138,929	135,437	1,384,883	1194
.....	.....	22	.....	.....	1,273	37,632	12,938	196,549	1195
34	.....	47	.....	49,800	2,505	124,102	66,062	767,910	1196
1,422	.....	1,650	.....	71,210	10,801	88,583	45,842	604,786	1197
1,545	5,000	917	.....	23,000	1,544	129,557	58,300	948,858	1198
.....	.....	605	.....	17,400	.....	32,007	7,930	200,517	1199
233	.....	411	.....	.....	.....	262,446	18,466	1,071,677	1200
1,079	.....	255	.....	28,900	2,936	83,804	54,424	594,309	1201
.....	.....	215	.....	19,000	.....	19,988	25,988	231,637	1202
.....	.....	114	.....	15,300	13	26,360	7,458	196,120	1203
530	.....	130	.....	6,000	.....	4,970	17,210	123,558	1204
.....	.....	968	.....	.....	35,924	167,353	119,600	1,226,597	1205
33	.....	41	.....	31,500	1,093	32,406	26,260	260,803	1206
60	.....	574	.....	.....	.....	186,337	17,632	856,770	1207
32,677	.....	650	.....	25,000	11,871	83,409	38,368	561,325	1208
8	.....	656	.....	27,500	.....	90,027	8,551	441,548	1209
642	.....	437	.....	.....	3,205	101,319	32,500	595,685	1210
.....	.....	479	.....	23,000	5,374	130,202	49,038	755,189	1211
585	.....	181	.....	13,045	26,959	16,165	54,591	317,260	1212
.....	.....	322	.....	.....	1,243	120,673	3,003	535,948	1213
.....	1,800	172	.....	28,300	50	190,931	9,818	774,071	1214
.....	56,050	992	.....	.....	3,144	267,202	49,580	1,319,947	1215
3,674	.....	68	.....	.....	16,755	47,596	21,000	327,347	1216
168	.....	20	.....	9,000	.....	2,879	18,392	108,114	1217
1,344	.....	242	.....	135,914	43,678	47,569	209,528	1,142,736	1218
.....	.....	10	.....	6,000	.....	13,501	16,377	165,721	1219
.....	14,400	101	.....	27,250	77,135	50,215	54,116	648,163	1220
59	.....	356	.....	14,700	.....	121,420	18,575	619,084	1221
.....	.....	613	.....	14,200	3,646	15,451	6,496	114,284	1222
7	.....	374	.....	.....	.....	51,401	4,639	247,425	1223
.....	.....	.....	.....	279,349	466,247	.....	904,368	3,749,552	1224

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Mercer County—Continued								
1175	St. George	5,637	1,148	138	14	.....	.....	375	67
1176	Trent	1,183	100	.....	.....	.....	.....	.....	.....
1177	United	21,081	1,504	.....	.....	.....	.....	792	126
1178	Wilbur	5,213	366	.....	.....	.....	.....	.....	.....
1179	White Horse	2,103	253	.....	.....	.....	.....	29	6
	Totals	155,695	14,216	403	61	.....	.....	6,011	919
	Middlesex County								
1180	Avenel	413	42	.....	.....	.....	.....	8	2
1181	Blazing Star	1,936	172	.....	.....	.....	.....	34	3
1182	Carteret	7,287	700	.....	.....	.....	.....	947	136
1183	Roosevelt	3,280	307	.....	.....	.....	.....	.....	.....
1184	Sound View	1,804	173	.....	.....	.....	.....	83	13
1185	Tax Payers	1,012	134	.....	.....	.....	.....	3	2
1186	Cranbury	4,178	405	.....	.....	.....	.....	95	17
1187	Dunellen	5,422	524	.....	.....	.....	.....	.....	.....
1188	Home	3,774	407	.....	.....	.....	.....	140	20
1189	Fairfield	9,453	542	.....	.....	.....	.....	520	57
1190	Highland Park	7,362	473	.....	.....	.....	.....	296	26
1191	Raritan Valley	6,171	520	.....	.....	.....	.....	45	10
1192	Jamesburg Mutual	11,798	955	.....	.....	.....	.....	.....	.....
1193	Brainy Borough	2,275	181	.....	.....	.....	.....	.....	.....
1194	Metuchen	9,656	939	.....	.....	.....	.....	1,035	87
1195	Evergreen	2,218	179	.....	.....	.....	.....	.....	.....
1196	Middlesex Borough	6,606	488	.....	.....	.....	.....	.....	.....
1197	Citizens'	5,032	490	.....	.....	.....	.....	.....	.....
1198	Milltown	7,957	599	170	8	.....	.....	803	98
1199	Assurance	2,140	260	.....	.....	.....	.....	.....	.....
1200	Business Men's	9,155	729	.....	.....	.....	.....	.....	.....
1201	College Town	5,632	476	.....	.....	.....	.....	3	2
1202	County Seat	2,521	258	.....	.....	.....	.....	.....	.....
1203	Freedom	2,359	221	.....	.....	.....	.....	20	1
1204	Helpful	1,559	152	.....	.....	.....	.....	.....	.....
1205	Homestead	6,130	781	.....	.....	.....	.....	.....	.....
1206	International	2,036	244	.....	.....	.....	.....	.....	.....
1207	Magyar	9,828	1,010	.....	.....	.....	.....	.....	.....
1208	Middlesex County	4,528	452	.....	.....	.....	.....	134	19
1209	New Brunswick	4,480	404	.....	.....	.....	.....	.....	.....
1210	Property Owners'	6,547	586	.....	.....	.....	.....	141	11
1211	Provident	7,031	677	.....	.....	.....	.....	11	1
1212	Relief	2,430	177	.....	.....	.....	.....	.....	.....
1213	Second Merchants	5,275	517	.....	.....	.....	.....	.....	.....
1214	Second Peoples	6,985	686	.....	.....	.....	.....	.....	.....
1215	Security	11,790	1,126	.....	.....	.....	.....	.....	.....
1216	Uniform	3,249	371	.....	.....	.....	.....	.....	.....
1217	University	999	121	.....	.....	.....	.....	.....	.....
1218	Welfare	8,414	622	.....	.....	.....	.....	.....	.....
1219	West New Brunswick	2,591	251	.....	.....	.....	.....	18	3
1220	Workingmen's	2,551	353	.....	.....	.....	.....	213	56
1221	Young Men's	5,804	698	.....	.....	.....	.....	.....	.....
1222	New Market	1,224	100	.....	.....	.....	.....	.....	.....
1223	Sincerity	2,952	342	.....	.....	.....	.....	.....	.....
1224	Citizens	70,156	4,510	.....	.....	.....	.....	9,552	316

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
6,150	236	993	S.	$1.00 m.	$200	6	$0.02½ b	$1.00 a	1175
1,183	31	69	S.	1.00 m.	200	6	3.00 a	1.00 a	1176
21,873	670	960	O.P.	.....	200	6	5.00 a	3.00 a	1177
5,213	118	248	S.	1.00 m.	200	6	2.00 a	.....	1178
2,132	44	217	S.	1.00 m.	200	6	3.00 a	1.00 a	1179
162,109	5,285	9,911							
421	14	30	S.	$1.00 m.	$200	6	$5.00 a	.....	1180
1,970	56	119	S.	1.00 m.	200	6	.05 b	$0.05 b	1181
8,234	296	540	S.	1.00 m.	200	6	.05 b	.05 b	1182
3,280	116	191	O.P.	.....	100 & 200	6	3.00 a	3.00 a	1183
1,887	61	125	S.	1.00 m.	200	6	3.00 a	2.00 a	1184
1,015	32	104	S.	1.00 m.	200	6	4.50 a	.....	1185
4,273	118	304	S.	1.00 m.	200	6	4.00 a	.....	1186
5,422	172	352	S.	1.00 m.	200	6	.05 b	.05 b	1187
3,914	150	286	S.	1.00 m.	200	6	.05 b	.05 b	1188
9,973	144	455	N.S.	1.00 m.	100	6	.16 b	.16 b	1189
7,658	151	348	S.	1.00 m.	200	6	3.00 a	.....	1190
6,216	109	421	S.	1.00 m.	200	6	3.00 a	.....	1191
11,798	385	570	S.	1.00 m.	200	6	3.00 a	.....	1192
2,275	38	143	S.	1.00 & 2.00 m.	200	6	6.00 a	6.00 a	1193
10,691	330	696	S.	1.00 m.	200	6	4.00 a	.....	1194
2,218	45	134	S.	1.00 m.	200	6	.....	.....	1195
6,606	190	298	S.	1.00 m.	200	6	8.50 a & .10 b	5.00 a & .10 b	1196
5,032	123	367	S.	1.00 m.	200	6	.05 b	.05 b	1197
8,930	225	480	S.	1.00 m.	200	6	.05 b	.05 b	1198
2,140	52	208	S.	1.00 m.	200	6	3.00 a	.....	1199
9,155	245	484	S.	1.00 m.	200	6	3.00 a	.....	1200
5,635	138	340	S.	1.00 m.	200	6	3.00 a	.....	1201
2,521	76	182	S.	1.00 m.	200	6	1.50 & 3.00 a	.....	1202
2,379	50	172	S.	1.00 m.	200	6	3.00 a	6.00 a	1203
1,559	26	126	S.	1.00 m.	200	6	3.00 a	.....	1204
6,130	244	537	S.	2.00 m.	300	4	.17 b	.17 b	1205
2,036	170	74	S.	1.00 m.	200	6	3.00 a	.....	1206
9,828	290	720	S.	1.00 m.	200	6	3.00 a	.....	1207
4,662	235	236	S.	1.00 m.	200	6	3.00 a	1.50 a	1208
4,480	111	293	S.	1.00 m.	200	6	3.00 a	1.50 a	1209
6,688	161	436	S.	1.00 m.	200	6	3.00 a	.....	1210
7,042	136	542	S.	1.00 m.	200	6	3.00 a	.....	1211
2,430	54	123	S.	1.00 m.	200	6	3.00 a	.....	1212
5,275	158	359	S.	1.00 m.	200	6	3.00 a	3.00 a	1213
6,985	221	465	S.	1.00 m.	200	6	.05 b	.05 b	1214
11,790	280	846	S.	1.00 m.	200	6	.05 b	.05 b	1215
3,249	132	239	S.	1.00 m.	200	6	3.00 a	3.00 a	1216
999	56	65	S.	1.00 m.	200	6	3.00 a	.....	1217
8,414	261	361	S.	1.00 m.	200	6	6.00 a	6.00 a	1218
2,609	59	195	O.P.	.....	200	6	4.00 a	.....	1219
2,764	167	242	S.	2.00 m.	300	5	3.00 a	3.00 a	1220
5,804	194	504	S.	1.00 m.	200	6	3.00 a	3.00 a	1221
1,224	39	61	S.	1.00 m.	200	6	.05 b	.05 b	1222
2,952	88	254	S.	1.00 m.	200	6	3.00 a	.....	1223
79,708	854	3,972	O.P.	.....	100	5⅓	.22 b	.22 b	1224

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Middlesex County—Continued			
1225	East Jersey	Perth Amboy	May 11, 1922	Sigmund Spitzer
1226	Homesite	" "	Mar 21, 1925	Ralph E. Seaman
1227	Modern	" "	June 3, 1901	Frank Dorsey
1228	North Amboy	" "	June 14, 1913	Matthew F. Urbanski
1229	Pacemaker	" "	July 1. 1926	David Landesman
1230	People's	" "	Feb. 10, 1914	Abel Hanson
1231	Perth Amboy	" "	June 18, 1910	Albert Leon
1232	Smith Street	" "	July 23, 1919	George F. Reynolds
1233	West Amboy	" "	April 16, 1924	Jens M. Sorensen
1234	Westminster	" "	May 9, 1925	Isador Greenspan
1235	Plainsboro	Plainsboro	July 12, 1921	Henry W. Jeffers
1236	Port Reading	Port Reading	May 25, 1910	William Brown
1237	Clara Barton	Raritan Township	April 17, 1926	William Gross
1238	Piscataway town	" "	Sept. 11, 1920	C. Parker Runyon
1239	Home Extension	Sayreville	Oct. 18, 1923	William J. Betzler
1240	Investors and Owners	South Amboy	June 18, 1920	J. Arthur Applegate
1241	Star	" "	Jan. 22. 1889	R. C. Stephenson
1242	South Plainfield	South Plainfield	Feb. 14, 1913	Robert K. Hamilton
1243	Providers	South River	Sept. 29, 1923	Robert F. Fountain
1244	Pulawski	" "	Nov. 6. 1916	William A. Szymborski
1245	South River	" "	Feb. 29, 1892	Asher W. Bissett
1246	Colonia	Woodbridge	Jan. 14, 1921	John B. Tiffany
1247	Woodbridge	"	Mar. 29. 1910	Gustav Blaum
	Monmouth County			
1248	Allentown	Allentown	Mar. 17. 1920	James H. Graham
1249	Asbury Park	Asbury Park	Feb. 11, 1874	George A. Smock
1250	Bradley	" "	Oct. 28, 1922	Isaac Berger
1251	Home	" "	Jan. 5. 1910	George W. Pittenger
1252	Reserve	" "	May 5. 1927	Lee W. Berry
1253	Shore	" "	Oct. 30. 1919	Thomas H. Pratt
1254	Atlantic Highlands	Atlantic Highlands	Nov. 12, 1887	Lewis S. Sculthorp
1255	Shark River	Avon-by-the-Sea	Aug. 11, 1925	F. G. Angeny
1256	Belmar	Belmar	July 7, 1891	Willard J. Sterner
1257	Wall	"	Feb 10. 1928	William E. Hefter
1258	Jersey Coast	Bradley Beach	Mar. 24, 1924	Israel H. Gant
1259	Seaview	" "	July 11. 1927	Joseph Pilling
1260	Eatontown and Oceanport	Eatontown	July 29, 1910	H. W. Conrow
1261	Englishtown	Englishtown	April 14, 1926	Henry W. Herbert
1262	Farmingdale	Farmingdale	June 9. 1916	Edward Imlay
1263	Freehold Mutual	Freehold	June 24, 1869	Peter F. Runyon
1264	Stability	"	May 3, 1923	Julius E. Dittmar
1265	Highlands	Highlands	July 6, 1909	William Fehlhaber
1266	Keansburg	Keansburg	July 2, 1912	Edward D. Compton
1267	Sage	Keyport	April 4, 1927	James Rollo

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Henry K. Golenbock	Lillian K. Joselson	134 New Brunswick Ave., Perth Amboy, N. J.	1225
Jacob M. Klein	Howard Hardiman	Perth Amboy Nat. Bank Bldg., Perth Amboy	1226
John E. Toolan	Robert Fullerton	339 State St., Perth Amboy, N. J.	1227
Andrew J. Wight	Joseph Massopust	603 Amboy Ave., Perth Amboy, N. J.	1228
Jacob S. Karkus	Otto Schuster	R. F. D. No. 1, Box 35, Perth Amboy, N. J.	1229
Charles K. Seaman, Jr.	C. Douglas Fraser	214 Smith St., Perth Amboy, N. J.	1230
Leo Goldberger	Arnold J. Christensen	133 Paterson St., Perth Amboy, N. J.	1231
John E. Toolan	Albert L. Gardner	R. F. D. No. 1, Box 17-A, Perth Amboy, N. J.	1232
Peter Clausen	Fred P. Hansen	175 Smith St., Perth Amboy, N. J.	1233
David T. Wilentz	Morris Goldfarb	265 Madison Ave., Perth Amboy, N. J.	1234
John V. B. Wicoff	Paul S. Smith	88-90 Nassau St., Princeton, N. J.	1235
Thomas Brown	Edwin W. Casey	Port Reading, N. J.	1236
Esther Beckhoff	Martin J. O'Hara	25 Wolff Ave., Fords, N. J.	1237
Edmund A. Hayes	Arnold B. Rosenthal	5 Elm Row, New Brunswick, N. J.	1238
Joseph T. Karcher	Frank P. Kolb	1 Himes Lane, Sayreville, N. J.	1239
John P. McGuire	George A. Kress	312 Pine Ave., South Amboy, N. J.	1240
Leo J. Coakley	John J. Delaney	147 N. Broadway, South Amboy, N. J.	1241
McDonough & McDonough	Harry J. Manning	South Plainfield, N. J.	1242
J. Randolph Appleby, Jr.	Wilbur A. Bryan	Stephen St., South River, N. J.	1243
J. Randolph Appleby, Jr.	Martin S. Duschock	40 Main St., South River, N. J.	1244
George L. Burton	John R. Petrie	30 Main St., South River, N. J.	1245
Henry St. C. Lavin	Howard H. Jennings	Colonia, N. J.	1246
J. H. Thayer Martin	Carl R. Chase	Woodbridge, N. J.	1247
James S. Turp	Leon A. Nelson	Church St., Allentown, N. J.	1248
Durand, Ivins & Carton	Harry A. Watson	228 Main St., Asbury Park, N. J.	1249
Tumen & Tumen	Charles M. Baker	710 Bangs St., Asbury Park, N. J.	1250
Patterson, Rhome & Morgan	Ada Morris	17 Virginia Ave., Manasquan, N. J.	1251
J. Everett Newman	James Forsyth	601 Mattison Ave., Asbury Park, N. J.	1252
Walter Taylor	H. Barker Fliege	303 Bond St., Asbury Park, N. J.	1253
Charles R. Snyder	Henry C. Van Note	33 First Ave., Atlantic Highlands, N. J.	1254
Samuel Y. Hampton	Ernest E. Messler	Avon-by-the-Sea, N. J.	1255
Arthur M. Birdsall	Neil H. Miller	704 Tenth Ave., Belmar, N. J.	1256
Arthur M. Birdsall	J. Raymond Bergen	710 Ninth Ave., Belmar, N. J.	1257
Joseph R. Megill	Paul Broome	304 Evergreen Ave., Bradley Beach, N. J.	1258
Henry K. Golenbock	Jessie Schnoll	Bradley Beach, N. J.	1259
Howard S. Higginson	Benjamin Van Keuren	Eatontown, N. J.	1260
Harold McDermott	Norman Forman	Englishtown, N. J.	1261
H. H. Wainright	E. O. Murphy	Farmingdale, N. J.	1262
Joseph McDermott	Edgar I. Van Derveer	18 Court St., Freehold, N. J.	1263
Max Finegold	A. Rulon Applegate	19 West Main St., Freehold, N. J.	1264
George E. Jenkinson, Jr.	Harry N. Johnson	Highlands, N. J.	1265
Howard W. Roberts	Harold D. Willett	Church St., Keansburg, N. J.	1266
Ezra W. Karkus	George F. Keller	Cliffwood, N. J.	1267

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Middlesex County—Continued				
1225	East Jersey	Perth Amboy	$9,482	.....	$335,835
1226	Homesite	" "	1,071	$1,459	74,800
1227	Modern	" "	23,923	7,720	550,054
1228	North Amboy	" "	6,047	.....	936,650
1229	Pacemaker	" "	1,140	150	31,434
1230	People's	" "	7,006	806	470,400
1231	Perth Amboy	" "	1,777	.....	785,800
1232	Smith Street	" "	3,357	.....	58,800
1233	West Amboy	" "	2,975	1,110	91,300
1234	Westminster	" "	4,534	1,880	271,770
1235	Plainsboro	Plainsboro	9,647	2,000	112,400
1236	Port Reading	Port Reading	1,053	.....	333,200
1237	Clara Barton	Raritan Township	2,188	1,831	102,450
1238	Piscataway town	" "	10,985	.....	288,800
1239	Home Extension	Sayreville	21,317	3,000	205,950
1240	Investors and Owners	South Amboy	13,031	9,332	509,961
1241	Star	" "	1,685	.....	454,500
1242	South Plainfield	South Plainfield	1,121	1,093	87,900
1243	Providers	South River	11,359	51,100	588,150
1244	Pulawski	" "	8,004	3,987	245,800
1245	South River	" "	9,400	10,180	1,747,450
1246	Colonia	Woodbridge	2,162	.....	135,200
1247	Woodbridge	"	$1,075	4,000	358,000
	Totals		$517,324	$387,776	$30,952,321
	Monmouth County				
1248	Allentown	Allentown	$5,292	$3,765	$324,400
1249	Asbury Park	Asbury Park	130,831	.....	5,105,600
1250	Bradley	" "	7,902	4,112	447,950
1251	Home	" "	32,938	.....	3,124,600
1252	Reserve	" "	15,489	4,750	276,475
1253	Shore	" "	4,596	.....	876,250
1254	Atlantic Highlands	Atlantic Highlands	3,732	.....	3,123,468
1255	Shark River	Avon-by-the-Sea	6,221	2,075	79,700
1256	Belmar	Belmar	26,611	16,430	1,416,150
1257	Wall	"	1,062	394	58,300
1258	Jersey Coast	Bradley Beach	4,666	3,000	287,350
1259	Seaview	" "	1,296	.....	35,800
1260	Eatontown and Oceanport	Eatontown	6,114	1,335	186,300
1261	Englishtown	Englishtown	1,874	1,009	161,200
1262	Farmingdale	Farmingdale	5,940	7,200	710,057
1263	Freehold Mutual	Freehold	32,643	25,000	1,043,000
1264	Stability	"	21,970	34,718	747,800
1265	Highlands	Highlands	150	.....	289,635
1266	Keansburg	Keansburg	358	1,527	441,475
1267	Sage	Keyport	607	651	67,800

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$4,075	$161,177	$46,994	$3,517	$561,080	1225
.....	2,710	32,396	9,863	427	122,726	1226
.....	464	375,814	76	1,724	959,775	1227
$1,000	270	307,527	45,147	949	1,297,590	1228
.....	250	10,091	7,293	94	50,452	1229
.....	1,992	81,558	30,568	7,907	600,237	1230
.....	2,750	270,466	65,842	14,504	1,141,139	1231
.....	2,800	45,513	2,436	125	113,031	1232
.....	1,700	29,758	4,848	46	131,737	1233
.....	13,005	116,472	81,240	1,376	490,277	1234
47,700	150	19,499	1,423	1	192,820	1235
.....	16,395	39,335	33,126	26,558	449,667	1236
.....	2,712	22,156	12,348	1,292	144,977	1237
.....	1,580	175,413	49,908	8,504	535,190	1238
6,700	4,215	20,604	10,863	1,271	273,920	1239
.....	.....	29,091	16,507	1,840	579,762	1240
.....	.....	20,442	30,169	4,040	510,836	1241
.....	1,400	5,021	3,494	454	100,483	1242
50,700	52,805	74,176	14,937	19,955	863,182	1243
6,700	10,255	73,547	9,400	1,810	359,503	1244
.....	26,217	393,324	89,347	53,160	2,329,078	1245
.....	2,427	9,464	10,198	2,229	161,680	1246
.....	10,440	35,752	49,408	3,718	462,393	1247
$323,292	$683,494	$5,656,285	$1,606,964	$301,998	$40,429,454	
$3,000	$24,383	$80,129	$7,849	$1,151	$449,969	1248
563,300	226,250	833,921	310,253	42,743	7,214,898	1249
4,000	55,595	147,727	45,933	3,703	716,922	1250
68,200	213,225	513,740	170,808	18,280	4,141,791	1251
5,200	11,737	.....	8,742	34	322,427	1252
2,250	15,375	296,179	47,118	9,389	1,251,157	1253
6,420	2,700	578,183	197,666	33,850	3,946,019	1254
2,200	4,500	3,347	6,990	93	105,126	1255
.....	36,700	136,967	32,819	10,322	1,675,499	1256
.....	.....	1,572	.....	567	61,895	1257
.....	25,084	31,676	19,163	1,863	372,802	1258
.....	2,385	11,034	8,795	.....	59,310	1259
.....	6,015	25,397	6,819	1,207	233,187	1260
.....	10,505	.....	9,610	797	184,995	1261
.....	.....	19,164	23,773	676	766,810	1262
67,300	.....	53,267	30,765	12,304	1,264,279	1263
.....	.....	16,258	21,749	1,069	843,564	1264
.....	1,196	42,943	22,906	4,403	361,233	1265
.....	.....	39,371	28,740	2,482	513,953	1266
.....	50	2,396	2,078	576	74,158	1267

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES — Due Shareholders for: Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Middlesex County—Continued					
1225	East Jersey	Perth Amboy	$230,672			
1226	Homesite	" "	80,248			
1227	Modern	" "	487,306			$96,932
1228	North Amboy	" "	572,043			447,300
1229	Pacemaker	" "	26,015			
1230	People's	" "	346,257			27,350
1231	Perth Amboy	" "	550,207			120,620
1232	Smith Street	" "	73,268			502
1233	West Amboy	" "	89,996			1,000
1234	Westminster	" "	266,322			41,650
1235	Plainsboro	Plainsboro	137,010			5,800
1236	Port Reading	Port Reading	306,474			
1237	Clara Barton	Raritan Township	72,675			5,000
1238	Piscataway town	" "	322,377			6,450
1239	Home Extension	Sayreville	210,957			
1240	Investors and Owners	South Amboy	389,814			11,400
1241	Star	" "	264,018			61,000
1242	South Plainfield	South Plainfield	70,410			2,800
1243	Providers	South River	666,546			
1244	Pulawski	" "	273,033			500
1245	South River	" "	1,485,948			
1246	Colonia	Woodbridge	78,825			1,300
1247	Woodbridge	"	291,787			
	Totals		$24,867,057	$17,000		$2,569,190
	Monmouth County					
1248	Allentown	Allentown	$302,106	$2,376		$43,200
1249	Asbury Park	Asbury Park	4,254,498			614,000
1250	Bradley	" "	376,064			
1251	Home	" "	2,554,798			
1252	Reserve	" "	204,763	43,600		6,800
1253	Shore	" "	612,636			
1254	Atlantic Highlands	Atlantic Highlands	2,185,770			741,950
1255	Shark River	Avon-by-the-Sea	77,671			2,100
1256	Belmar	Belmar	1,098,960			
1257	Wall	"	52,099			
1258	Jersey Coast	Bradley Beach	234,429			19,900
1259	Seaview	" "	41,955			
1260	Eatontown and Oceanport	Eatontown	146,892			39,900
1261	Englishtown	Englishtown	136,392			8,200
1262	Farmingdale	Farmingdale	528,030			41,700
1263	Freehold Mutual	Freehold	866,634			
1264	Stability	"	639,066			
1265	Highlands	Highlands	174,840			80,900
1266	Keansburg	Keansburg	308,066			76,700
1267	Sage	Keyport	54,293			6,600

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

LIABILITIES

Due Shareholders for			Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
Lapsed Shares	Matured Shares	Advance Payments							
$91,775	.....	$269	.....	$87,824	$12,266	$35,274	$103,000	$561,080	1225
1,265	.....	25	.....	12,950	1,647	8,876	17,715	122,726	1226
.....	.....	.....	.....	.....	42,939	132,132	200,466	959,775	1227
.....	.....	12	.....	62,353	20,219	129,557	66,106	1,297,590	1228
350	.....	.....	.....	3,200	10,127	.....	10,760	50,452	1229
.....	.....	57	.....	81,192	298	27,645	117,438	600,237	1230
.....	.....	228	.....	126,565	79,970	133,366	130,183	1,141,139	1231
308	.....	16	.....	7,400	4,492	.....	27,045	113,031	1232
68	$1,042	.....	.....	18,328	528	13,920	6,855	131,737	1233
16,424	.....	620	.....	63,000	17,045	1,198	84,018	490,277	1234
518	.....	525	.....	.....	.....	33,837	15,130	192,820	1235
42	23,586	274	.....	17,243	1,074	76,022	24,952	449,667	1236
2,236	.....	275	.....	14,500	22,873	9,546	17,872	144,977	1237
70	.....	1,693	.....	60,018	28,571	3,342	112,669	535,190	1238
4	.....	433	.....	.....	2,414	32,150	27,962	273,920	1239
1,154	.....	1,729	.....	45,000	736	98,378	31,551	579,762	1240
1,267	68,824	199	.....	47,200	.....	52,329	15,999	510,836	1241
139	.....	43	.....	8,845	.....	13,527	4,719	100,483	1242
.....	.....	658	.....	.....	.....	162,276	33,702	863,182	1243
10	.....	81	.....	.....	.....	60,512	25,367	359,503	1244
1,296	.....	2,389	.....	312,000	32,705	374,438	120,302	2,329,078	1245
1,379	13,400	75	.....	30,901	6,819	20,208	8,773	161,680	1246
5,163	58,000	207	.....	9,356	6,419	62,702	28,759	462,393	1247
$206,417	$439,129	$31,330	.....	$2,340,842	$1,060,201	$5,076,302	$3,821,986	$40,429,454	
.....	.....	$1,939	.....	$13,500	$1,077	$50,752	$35,019	$449,969	1248
$1,114	$8,210	16,412	.....	429,414	354,466	.....	1,536,784	7,214,898	1249
7,042	.....	453	.....	.....	134,982	92,500	105,881	716,922	1250
20,104	115,850	8,843	.....	516,380	16,469	757,435	151,912	4,141,791	1251
296	.....	1,035	.....	.....	.....	51,595	14,338	322,427	1252
9,724	43,338	2,021	.....	202,679	140,348	121,817	118,594	1,251,157	1253
.....	.....	4,274	.....	240,000	62,680	358,424	352,921	3,946,019	1254
139	.....	288	.....	.....	996	17,239	6,693	105,126	1255
.....	113,200	173	.....	118,400	.....	303,993	40,773	1,675,499	1256
.....	.....	154	.....	.....	1,968	7,324	350	61,895	1257
.....	.....	687	.....	43,153	1,770	60,663	12,200	372,802	1258
1,468	.....	103	.....	1,688	2,527	5,307	6,262	59,310	1259
12	.....	104	.....	.....	113	37,497	8,669	233,187	1260
.....	.....	65	.....	7,500	1,800	.....	31,038	184,995	1261
50	.....	2,591	.....	22,773	161	159,321	12,184	766,810	1262
36	.....	565	.....	135,400	3,470	227,928	30,246	1,264,279	1263
163	.....	1,385	$600	.....	.....	175,612	26,738	843,564	1264
258	.....	538	876	43,596	542	45,997	13,686	361,233	1265
614	.....	1,032	3	24,199	2,644	63,878	36,817	513,953	1266
.....	.....	409	.....	1,500	10	7,964	3,382	74,158	1267

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Middlesex County—Continued								
1225	East Jersey	3,321	209						
1226	Homesite	1,074	113						
1227	Modern	21,594	1,156					1,401	97
1228	North Amboy	17,584	690					4,473	225
1229	Pacemaker	462	48						
1230	People's	8,547	512					273	25
1231	Perth Amboy	10,754	554					603	112
1232	Smith Street	1,547	89					5	1
1233	West Amboy	2,007	139					10	2
1234	Westminster	4,322	208					208	15
1235	Plainsboro	1,652	173					29	7
1236	Port Reading	3,852	403						
1237	Clara Barton	1,440	136					25	4
1238	Piscataway town	3,875	456					32	10
1239	Home Extension	3,152	527						
1240	Investors and Owners	6,337	646					57	8
1241	Star	3,921	384					305	43
1242	South Plainfield	1,047	119					14	2
1243	Providers	9,196	843						
1244	Pulawski	3,611	473					2	1
1245	South River	19,430	1,482						
1246	Colonia	1,108	113					73	10
1247	Woodbridge	3,877	315						
	Totals	419,710	34,142	170	8			21,611	1,451
	Monmouth County								
1248	Allentown	4,619	691	22	3			216	39
1249	Asbury Park	56,461	3,714					3,070	433
1250	Bradley	4,474	235						
1251	Home	34,036	2,475						
1252	Reserve	4,282	320	436	92			34	7
1253	Shore	7,958	582						
1254	Atlantic Highlands	32,297	3,041					3,710	129
1255	Shark River	1,202	173					11	5
1256	Belmar	15,453	1,101						
1257	Wall	1,558	108						
1258	Jersey Coast	3,411	337					100	18
1259	Seaview	769	96						
1260	Eatontown and Oceanport	2,006	287					200	46
1261	Englishtown	2,232	240					41	9
1262	Farmingdale	7,802	637					209	31
1263	Freehold Mutual	12,064	855						
1264	Stability	9,556	1,299						
1265	Highlands	2,592	364					405	95
1266	Keansburg	4,956	720					384	54
1267	Sage	1,808	159					33	9

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
3,321	58	151	S.	$1.00 m.	$200	6	$0.16⅔ b	$0.16⅔ b	1225
1,074	25	88	S.	1.00 m.	200	6	.16⅔ b	.16⅔ b	1226
22,995	178	1,075	O.P.	.....	100	6	.15 b	.15 b	1227
22,057	279	636	N.S.	.....	100	4.8 & 6	.20 b	.20 b	1228
462	12	36	S.	1.00 m.	200	6	.16⅔ b	.16⅔ b	1229
8,820	106	431	O.P.	.....	100	5¼	.10 b	.10 b	1230
11,357	265	401	O.P.	.....	200	6	.16 b	.16 b	1231
1,552	21	69	N.S.	.....	100	6	.15 b	.15 b	1232
2,017	33	108	O.P.	.....	100	6	.16⅔ b	.16⅔ b	1233
4,530	56	167	S.	1.00 m.	200	6	.16⅔ b	.16⅔ b	1234
1,681	33	147	S.	1.00 m.	200	6	3.00 a	.....	1235
3,852	160	243	S.	1.00 m.	200	6	5.00 a	.....	1236
1,465	49	91	S.	1.00 m.	200	6	.08⅓ b	.08⅓ b	1237
3,907	131	335	S.	1.00 m.	200	6	.10 b	.10 b	1238
3,152	106	421	S.	1.00 m.	200	6	4.00 a	1.50 a	1239
6,394	180	474	S.	1.00 m.	200	6	5.00 a	.....	1240
4,226	152	275	S.	1.00 m.	200	6	3.00 a	3.00 a	1241
1,061	49	72	S.	1.00 m.	200	6	3.00 a	.....	1242
9,196	273	570	S.	1.00 m.	200	6	3.00 a	.....	1243
3,613	122	352	S.	1.00 m.	200	6	3.00 a	.....	1244
19,430	561	921	S.	1.00 m.	200	6	3.00 a	1.50 a	1245
1,181	47	76	S.	1.00 m.	200	6	4.00 a	1.00 a	1246
3,877	111	204	S.	1.00 & 2.00 m.	200	6	5.00 a	.....	1247
441,491	10,259	25,342							
4,857	221	512	S.	$1.00 m.	$200	6	$3.00 a	.....	1248
59,531	1,184	2,963	S.	1.00 m.	200	6	1.00 a to 5.00 a	$2.00 a	1249
4,474	125	110	S.	1.00 m.	200	6	5.00 a	2.00 a	1250
34,036	931	1,544	S.	1.00 m.	200	6	5.00 a	2.00 a	1251
4,752	88	331	S.	1.00 m.	200	6	5.00 a	2.00 a	1252
7,958	223	359	S.	1.00 m.	200	6	5.00 a	2.00 a	1253
36,007	1,870	1,300	S.	1.00 m.	200	6	3.00 a	3.00 a	1254
1,213	33	145	S.	1.00 m.	200	6	5.00 a	2.00 a	1255
15,453	444	657	S.	1.00 m.	200	6	5.00 a	.....	1256
1,558	28	80	S.	.70 m.	200	6	5.00 a	1.00 a	1257
3,511	116	239	S.	1.00 m.	200	6	5.00 a	2.00 a	1258
769	22	74	S.	1.00 m.	200	6	5.00 a	2.00 a	1259
2,206	101	232	S.	1.00 m.	200	6	3.00 a	.....	1260
2,273	79	170	S.	1.00 m.	200	6	3.00 a	.....	1261
8,011	227	441	S.	1.00 m.	200	6	4.00 a	.....	1262
12,064	329	526	S.	1.00 m.	200	6	3.00 a	.....	1263
9,556	304	995	S.	1.00 m.	200	6	3.00 a	3.00 a	1264
2,997	172	287	S.	1.00 m.	200	6	6.00 a	6.00 a	1265
5,340	237	537	S.	1.00 m.	200	6	4.00 a	.....	1266
1,841	25	143	S.	.70 m.	200	6	4.00 a & .04⅙ b	4. a & .04⅙ b	1267

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

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Monmouth County—Continued			
1268	Second Keyport	Keyport	Nov. 18, 1880	Harvey S. Bedle
1269	Borough	Keyport & Matawan	Oct. 16, 1919	Charles H. Jewell
1270	Leonardo	Leonardo	May 14, 1928	George P. Williams
1271	Long Branch	Long Branch	Dec. 11, 1869	Bryant B. Newcomb
1272	Monmouth County	" "	Feb. 28, 1919	Martin McCue
1273	Proper	" "	Mar. 1, 1924	Frank Antonides
1274	Third Avenue	" "	Nov. 18, 1924	Samuel Rothstein
1275	Manasquan	Manasquan	May 6, 1874	Winant V. Pearce
1276	Mutual Aid	"	Dec. 20, 1923	Howard N. Folk
1277	Liberal	Matawan	Feb. 13, 1920	Henry L. Zucker
1278	Matawan	"	May 21, 1907	William L. Van Brunt
1279	Neptune	Neptune Township	Nov. 20, 1915	Nathan J. Taylor
1280	Union Beach	Raritan Township	Feb. 11, 1924	George H. Jones
1281	Citizens	Red Bank	April 19, 1915	Frank McMahon
1282	Friends	" "	April 15, 1926	William T. Jones
1283	Mainstay	" "	Sept. 29, 1923	Fred D. Wikoff
1284	Red Bank	" "	Mar. 22, 1887	Edwin R. Conover
1285	Sea Bright-Rumson	Sea Bright	Nov. 21, 1921	James P. Bruce
1286	Spring Lake	Spring Lake	April 3, 1923	Fred F. Schock
1287	Shadow Lawn	West Long Branch	Dec. 13, 1927	Harry G. Van Note
	Morris County			
1288	Boonton	Boonton	May 3, 1889	Edwin A. Fisher
1289	Homeric	"	June 27, 1923	William A. Phelan
1290	Ogden	"	June 12, 1923	Herbert S. Hitchcock
1291	Butler and Bloomingdale	Butler	Mar. 27, 1906	George J. Fritz
1292	Chatham	Chatham	Feb. 6, 1908	George S. Pollard
1293	Indian Rock	"	May 20, 1927	F. Dwight Budd
1294	Denville	Denville	May 14, 1928	C. Winfield Hall
1295	Dover	Dover	Oct. 19, 1887	William Otto
1296	Randolph	"	Mar. 14, 1923	John F. Shupe
1297	Lake Hopatcong	Landing	Aug. 6, 1925	Richard D. Voorhis
1298	Lincoln Park	Lincoln Park	Jan. 12, 1923	Edwin T. Blackman
1299	James	Madison	Nov. 9, 1922	C. B. Morris
1300	Madison	"	June 3, 1907	Charles Benjamin
1301	Millington	Millington	Oct. 10, 1911	Robert B. Cornish
1302	Hanover	Morris Plains	Aug. 4, 1913	Victor A. Wiss
1303	Morris County	Morristown	Sept. 24, 1921	Harold H. VanNatta
1304	Morristown	"	Aug. 13, 1886	Eugene S. Burke
1305	Mt. Kemble	"	June 17, 1929	Frederick W. Shelley
1306	Springbrook	"	Oct. 9, 1923	C. Franklin Wilson
1307	Mountain Lakes	Mountain Lakes	Nov. 30, 1920	Cornelius Ironmonger
1308	Long Hill	Myersville	Jan. 10, 1921	Charles A. Callan
1309	Musconetcong	Netcong	Sept. 11, 1893	A. A. King
1310	Pacanack	Pequannock	Dec. 18, 1926	Martin M. VanNess
1311	Pompton Plains	Pompton Plains	Mar. 31, 1922	Charles L. Mandeville
1312	Denrock	Rockaway	April 8, 1925	Joseph H. Jackson
1313	Rockaway	"	Feb. 26, 1902	E. Bertram Mott
1314	Tri-County	Stirling	Mar. 2, 1925	A. M. Del Duca
1315	Towaco	Towaco	Aug. 22, 1912	Fred Van Duyne
1316	Wharton	Wharton	Mar. 9, 1928	Floyd Castner

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
.....	George W. Brown	Keyport, N. J.	1268
Ackerson & Van Buskirk	Horace S. Burrowes	Keyport, N. J.	1269
Irving W. Teeple	Charles M. Keefer	Leonardo, N. J.	1270
Benjamin P. Morris	Helen S. Covert	Broadway & Fifth Ave., Long Branch, N. J....	1271
T. R. Bazley	E. E. Lecour	220 Broadway, Long Branch, N. J.	1272
Leo J. Warwick	Samuel B. Zartman	73 Oakwood Ave., Long Branch, N. J.	1273
Giordano, Golden & Hurley	George Jacobson	397 Sairs Ave., Long Branch, N. J.	1274
Benjamin B. Pearce	Ralph D. Bush	129 Main St., Manasquan, N. J.	1275
H. H. Wainright	H. P. Collins	P. O. Box No. 755, Manasquan, N. J.	1276
Heuser & Heuser	Forman R. Thompson	Matawan, N. J.	1277
Fred M. Burlew	William G. Bedle	Matawan, N. J.	1278
Richard W. Stout	Jacob G. Campbell	75 South Main St., Asbury Park, N. J.	1279
Ackerson & Van Buskirk	George R. Ross	Union Beach, N. J.	1280
Applegate, Stevens, Foster & Reussille	A. Alvin Whiting	Red Bank, N. J.	1281
Quinn, Parsons & Doremus	John P. Gaul	32 Shrewsbury Ave., Red Bank, N. J.	1282
Warren H. Smock	William V. Smith	c/o 2d Nat. Bank & Tr. Co., Red Bank, N. J...	1283
Howard S. Higginson	Louis S. Conover	12 Broad St., Red Bank, N. J.	1284
George E. Jenkinson, Jr.	Harry N. Johnson	Highlands, N. J.	1285
Gilbert H. Van Note	John H. Young	1303 Third Ave., Spring Lake, N. J.	1286
Edward F. Juska	Chester Bowman	659 N. Cedar Ave., West Long Branch, N. J...	1287
Nelson C. Doland	George W. Blanchard ...	409 Main St., Boonton, N. J.	1288
Eugene F. Hillery	Joseph F. Carey	Boonton, N. J.	1289
James V. Beam & Frank S. Kelley.	Albert P. Smith	210 Main St., Boonton, N. J.	1290
McCue & McCue	Walter F. Smith	Butler, N. J.	1291
Lawrence Day	Charles E. Hay	10 Red Road, Chatham, N. J.	1292
Howard F. Kirk	Ralph D. Ward	73 West Lane, Short Hills, N. J.	1293
Francis S. Stickle	Samuel R. Van Orden, Jr	Main St., Denville, N. J.	1294
U. G. Davenport	Lyman M. Smith	31 E. Blackwell St., Dover, N. J.	1295
Samuel C. Meyerson	Edward F. Doyle	33 W. Blackwell St., Dover, N. J.	1296
Samuel C. Meyerson	John C. Healion	Landing, N. J.	1297
Frank S. Kelley	Foster Anderson	Lincoln Park, N. J.	1298
Howard F. Barrett	Ralph H. Parker	18 Maple Ave., Madison, N. J.	1299
Henry G. Pilch	Roy F. Genung	16 Waverly Place, Madison, N. J.	1300
Gilbert M. Cornish	Ernest H. Ammermann ..	Lock Box No. 101, Bernardsvile, N. J.	1301
Nathaniel C. Toms	Clarence E. Beddow	Morris Plains, N. J.	1302
Herman M. Cone	David B. Hill	20 Colonial Road, Morristown, N. J.	1303
Henry F. Dempsey	Lewis D. Kay	26 South St., Morristown, N. J.	1304
Arthur C. Roller	Frank H. Gardner, Jr.	52 South St., Morristown, N. J.	1305
Orville V. Meslar	Whitfield M. Culberson ..	39 Olyphant Drive, Morristown, N. J.	1306
Jas. V. Beam & Frank S. Kelley.	Harry Hartwell	37 Howell Road, Mountain Lakes, N. J.	1307
Irving Kunzman	Herbert Potten	Summit Ave., Gillette, N. J.	1308
Elmer King	Walter E. Harbourt	Netcong, N. J.	1309
Theodore D. Gottlieb	Frank Schack	Pequannock, N. J.	1310
Beam & Kelley	Willard M. Jones	Pompton Plains, N. J.	1311
C. Stanley Smith	Harold S. Matthews	40 W. Main St., Rockaway, N. J.	1312
Leon E. Cone	George E. Fisher	31 Wall St., Rockaway, N. J.	1313
Martin R. O'Keefe	John H. Ananson	Stirling, N. J.	1314
Philip R. Van Duyne	Alfred Hill	Towaco, N. J.	1315
C. Stanley Smith	Wilbur L. Cregar	Wharton, N. J.	1316

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Monmouth County—Continued				
1268	Second Keyport	Keyport	$85,174	$9,600	$704,100
1269	Borough	Keyport & Matawan	3,362	8,858	395,133
1270	Leonardo	Leonardo	2,550	850	67,950
1271	Long Branch	Long Branch	17,739	8,000	1,922,050
1272	Monmouth County	" "	11,691	.....	927,000
1273	Proper	" "	7,730	2,224	275,050
1274	Third Avenue	" "	5,461	3,600	374,500
1275	Manasquan	Manasquan	19,801	5,324	1,101,750
1276	Mutual Aid	"	341	7,931	370,900
1277	Liberal	Matawan	2,191	5,187	242,400
1278	Matawan	"	273	3,348	277,900
1279	Neptune	Neptune Township	7,549	.....	1,490,850
1280	Union Beach	Raritan Township	70	12	71,150
1281	Citizens	Red Bank	21,349	28,194	1,837,100
1282	Friends	" "	1,026	3,755	365,400
1283	Mainstay	" "	4,536	7,832	994,200
1284	Red Bank	" "	25,232	31,149	2,314,650
1285	Sea Bright-Rumson	Sea Bright	13,076	1,964	264,600
1286	Spring Lake	Spring Lake	1,851	4,989	587,050
1287	Shadow Lawn/	West Long Branch	2,317	1,395	101,450
	Totals		$543,611	$240,178	$33,488,493
	Morris County				
1288	Boonton	Boonton	$27,345	$12,500	$992,775
1289	Homeric	"	7,663	2,000	225,800
1290	Ogden	"	11,459	5,491	351,400
1291	Butler and Bloomingdale	Butler	2,615	5,642	452,750
1292	Chatham	Chatham	3,743	10,000	542,400
1293	Indian Rock	"	1,927	1,700	144,400
1294	Denville	Denville	64	665	54,300
1295	Dover	Dover	18,404	82,000	1,848,659
1296	Randolph	"	73,864	12,000	882,650
1297	Lake Hopatcong	Landing	2,471	656	161,100
1298	Lincoln Park	Lincoln Park	1,392	2,500	169,480
1299	James	Madison	9,051	3,888	312,600
1300	Madison	"	3,502	22,151	1,373,000
1301	Millington	Millington	21,794	10,000	569,700
1302	Hanover	Morris Plains	10,836	5,284	371,600
1303	Morris County	Morristown	57,401	37,722	786,300
1304	Morristown	"	25,598	17,198	1,220,300
1305	Mt. Kemble	"	916	426	33,400
1306	Springbrook	"	3,298	2,327	198,400
1307	Mountain Lakes	Mountain Lakes	21,133	4,500	503,400
1308	Long Hill	Myersville	548	62	61,300
1309	Musconetcong	Netcong	42,742	8,175	672,820
1310	Pacanack	Pequannock	158	22	58,800
1311	Pompton Plains	Pompton Plains	6,889	51,483	411,050
1312	Denrock	Rockaway	23,404	11,000	726,250
1313	Rockaway	"	2,144	9,752	684,400
1314	Tri-County	Stirling	1,547	115	95,600
1315	Towaco	Towaco	6,765	5,035	340,200
1316	Wharton	Wharton	266	913	139,000
	Totals		$388,939	$325,207	$14,383,834

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$8,800	$21,198	$14,793	$10,046	$853,711	1268
.....	.....	71,220	11,602	2,279	492,454	1269
.....	4,874	.....	3,187	387	79,798	1270
$10,400	20,220	284,962	66,283	8,419	2,338,073	1271
.....	.....	61,080	42,806	1,556	1,044,133	1272
.....	6,155	26,283	14,176	2,584	334,202	1273
7,000	11,385	79,720	16,660	2,299	500,625	1274
.....	43,250	49,910	88,177	2,806	1,311,018	1275
.....	18,830	35,268	34,205	879	468,354	1276
.....	1,000	23,990	9,403	801	284,972	1277
.....	8,000	9,301	8,715	2,103	309,640	1278
.....	34,838	489,154	129,066	26,869	2,178,326	1279
.....	300	8,359	5,556	818	86,265	1280
.....	.....	199,772	65,438	10,416	2,162,269	1281
.....	7,567	17,014	14,725	1,730	411,217	1282
.....	10,305	80,139	29,747	52,876	1,179,635	1283
.....	35,650	211,763	99,626	42,785	2,760,855	1284
.....	8,655	40,194	18,974	1,038	348,501	1285
20,600	34,031	75,310	19,059	1,430	744,320	1286
.....	4,103	9,304	8,551	1,099	128,219	1287
$761,870	$893,663	$4,627,212	$1,702,825	$318,729	$42,576,581	
.....	$19,709	$97,796	$16,326	$20,980	$1,187,431	1288
.....	21,675	18,548	10,838	940	287,464	1289
$5,000	46,572	32,714	14,444	6,206	473,286	1290
.....	3,965	8,718	8,100	770	482,560	1291
1,900	7,657	29,626	3,020	153	598,499	1292
.....	535	11,613	4,856	784	165,815	1293
.....	1,848	4,942	4,250	.....	66,069	1294
4,000	42,633	272,134	83,794	28,738	2,380,362	1295
.....	25,718	48,451	13,207	6,553	1,062,443	1296
.....	11,655	.....	9,273	550	185,705	1297
.....	8,795	4,227	2,311	522	189,227	1298
8,300	16,995	54,088	11,441	12,342	428,705	1299
.....	36,655	68,938	36,380	31,751	1,572,377	1300
2,608	21,445	40,019	21,034	5,782	692,382	1301
.....	7,950	76,037	17,391	285	489,383	1302
.....	28,825	48,597	30,270	2,112	991,227	1303
245,024	72,435	98,097	56,408	5,618	1,740,678	1304
.....	250	.....	729	48	35,769	1305
.....	29,200	29,669	34,672	328	297,894	1306
16,000	40,807	44,486	17,657	7,894	655,877	1307
.....	675	5,795	9,023	204	77,607	1308
.....	23,920	57,018	23,348	2,349	830,372	1309
.....	2,000	5,406	3,278	332	69,996	1310
.....	13,542	25,780	3,655	170	512,569	1311
.....	20,370	18,415	26,014	2,702	828,155	1312
985	7,427	83,928	9,860	2,839	801,335	1313
.....	8,422	14,681	6,198	581	127,144	1314
7,000	11,704	33,674	6,762	1,332	412,472	1315
.....	1,510	.....	50	750	142,489	1316
$290,817	$534,894	$1,233,397	$484,589	$143,615	$17,785,292	

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES — Due Shareholders for: Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Monmouth County—Continued					
1268	Second Keyport	Keyport	$567,204	.....	.....	$79,000
1269	Borough	Keyport & Matawan	304,477	.....	.....	107,600
1270	Leonardo	Leonardo	63,442	.....	.....	5,700
1271	Long Branch	Long Branch	1,494,735	.....	.....	192,900
1272	Monmouth County	" "	659,313	.....	.....	1,000
1273	Proper	" "	253,988	.....	.....	4,400
1274	Third Avenue	" "	273,885	$8,400	.....	43,200
1275	Manasquan	Manasquan	845,140	.....	.....	28,600
1276	Mutual Aid	"	335,787	.....	.....	.....
1277	Liberal	Matawan	162,093	.....	.....	38,500
1278	Matawan	"	192,240	.....	.....	64,400
1279	Neptune	Neptune Township	1,114,670	.....	.....	275,750
1280	Union Beach	Raritan Township	45,822	.....	.....	5,100
1281	Citizens	Red Bank	1,481,366	.....	.....	.....
1282	Friends	" "	249,675	.....	.....	13,100
1283	Mainstay	" "	829,830	.....	.....	.....
1284	Red Bank	" "	1,900,638	.....	.....	.....
1285	Sea Bright-Rumson	Sea Bright	209,946	.....	.....	45,700
1286	Spring Lake	Spring Lake	508,206	.....	.....	.....
1287	Shadow Lawn	West Long Branch	101,457	4,300	.....	.....
			$26,443,876	$58,676	.....	$2,586,900
	Morris County					
1288	Boonton	Boonton	$647,177	.....	.....	$359,050
1289	Homeric	"	201,825	$25,175	.....	.....
1290	Ogden	"	341,007	.....	.....	12,500
1291	Butler and Bloomingdale	Butler	322,582	.....	.....	107,900
1292	Chatham	Chatham	432,720	.....	.....	27,000
1293	Indian Rock	"	115,728	.....	.....	11,600
1294	Denville	Denville	44,010	3,045	.....	.....
1295	Dover	Dover	1,814,658	.....	.....	.....
1296	Randolph	"	832,134	.....	.....	.....
1297	Lake Hopatcong	Landing	150,270	.....	.....	.....
1298	Lincoln Park	Lincoln Park	136,590	.....	.....	900
1299	James	Madison	305,883	.....	.....	17,700
1300	Madison	"	977,934	.....	.....	270,650
1301	Millington	Millington	471,540	.....	.....	63,850
1302	Hanover	Morris Plains	384,018	.....	.....	.....
1303	Morris County	Morristown	621,443	.....	.....	20,500
1304	Morristown	"	1,287,792	.....	.....	.....
1305	Mt. Kemble	"	30,834	.....	.....	400
1306	Springbrook	"	223,550	.....	.....	.....
1307	Mountain Lakes	Mountain Lakes	426,443	.....	.....	5,600
1308	Long Hill	Myersville	40,500	.....	.....	.....
1309	Musconetcong	Netcong	638,772	.....	.....	.....
1310	Pacanack	Pequannock	53,583	.....	.....	.....
1311	Pompton Plains	Pompton Plains	372,764	.....	.....	600
1312	Denrock	Rockaway	576,558	3,180	.....	11,400
1313	Rockaway	"	483,966	.....	.....	84,800
1314	Tri-County	Stirling	82,140	.....	.....	4,400
1315	Towaco	Towaco	246,800	.....	.....	65,250
1316	Wharton	Wharton	122,358	.....	.....	.....
	Totals		$12,385,579	$31,400	.....	$1,064,100

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	$2,942	$795	.....	$18,565	$2,665	$161,993	$20,547	$853,711	1268
$283	.....	595	.....	9,000	2,517	39,676	28,306	492,454	1269
958	.....	529	.....	.....	4	7,580	1,585	79,798	1270
.....	59,680	6,771	.....	.....	75,854	404,947	103,186	2,338,073	1271
.....	.....	430	.....	184,713	2,525	167,938	28,214	1,044,133	1272
.....	.....	4,547	.....	.....	398	52,889	17,980	334,202	1273
25,327	.....	1,362	.....	49,500	.....	58,819	40,132	500,625	1274
242	16,200	1,611	.....	136,315	.....	246,497	36,413	1,311,018	1275
.....	.....	771	.....	20,200	.....	79,497	32,099	468,354	1276
.....	.....	170	.....	38,664	2,176	35,789	7,580	284,972	1277
.....	.....	939	$430	1,000	1,994	41,494	7,143	309,640	1278
1,366	4,247	6,908	.....	156,705	17,388	258,717	342,575	2,178,326	1279
2,398	.....	183	.....	11,487	5,425	13,824	2,026	86,265	1280
5	143,200	5,830	.....	90,000	2,947	370,275	68,646	2,162,269	1281
12,237	.....	4,191	.....	7,500	53,910	49,277	21,327	411,217	1282
28,907	.....	4,844	.....	.....	52,713	213,953	49,388	1,179,635	1283
848	213,970	4,370	.....	98,243	5,730	445,302	91,754	2,760,855	1284
135	.....	247	.....	.....	13,407	53,111	25,955	348,501	1285
22	.....	1,673	.....	16,000	22,957	162,926	32,536	744,320	1286
656	.....	178	.....	.....	.....	14,399	7,229	128,219	1287
$114,404	$720,837	$90,015	$1,909	$2,638,074	$988,633	$5,424,149	$3,509,108	$42,576,581	
.....	.....	$170	.....	$107,500	$3,600	$49,867	$20,067	$1,187,431	1288
$3	.....	18	.....	.....	1,839	38,544	20,060	287,464	1289
4	.....	190	.....	.....	4,493	98,434	16,658	473,286	1290
.....	.....	.....	.....	18,500	20	17,167	16,391	482,560	1291
10	.....	256	.....	17,000	465	118,081	2,967	598,499	1292
58	.....	18	.....	14,500	.....	17,832	6,079	165,815	1293
173	.....	55	$1,500	6,800	1,778	3,830	4,878	66,069	1294
44	.....	1,473	6,606	.....	32	412,331	145,218	2,380,362	1295
1,836	.....	496	1,100	.....	50	220,338	6,489	1,062,443	1296
.....	.....	327	.....	.....	6	24,981	10,121	185,705	1297
.....	.....	195	.....	4,500	23	45,572	1,447	189,227	1298
5,356	.....	241	.....	.....	291	77,822	21,412	428,705	1299
755	.....	1,736	.....	.....	1,834	270,534	48,934	1,572,377	1300
10	.....	488	.....	.....	8,727	121,832	25,935	692,382	1301
849	.....	750	.....	.....	.....	71,338	32,428	489,383	1302
3,693	.....	615	1,000	120,000	500	169,472	54,004	991,227	1303
5,209	.....	1,519	4,719	55,000	2,678	332,349	51,412	1,740,678	1304
656	.....	50	.....	.....	10	3,658	161	35,769	1305
267	.....	785	.....	13,000	.....	26,877	33,415	297,894	1306
189	.....	1,623	.....	70,000	4,992	121,968	25,062	655,877	1307
734	$4,239	.....	2,000	12,745	4,266	12,544	579	77,607	1308
.....	.....	119	410	.....	5,935	161,000	24,136	830,372	1309
50	.....	55	.....	3,400	1,319	6,947	4,642	69,996	1310
440	.....	625	.....	.....	.....	133,561	4,579	512,569	1311
235	.....	1,117	223	82,500	3,590	118,427	30,925	828,155	1312
.....	.....	1,942	.....	85,300	387	118,116	26,824	801,335	1313
384	.....	90	.....	12,500	8,072	10,769	8,789	127,144	1314
.....	.....	205	.....	25,000	1,714	58,819	14,684	412,472	1315
.....	.....	174	.....	.....	.....	17,861	2,096	142,489	1316
$20,955	$4,239	$15,332	$17,558	$648,245	$56,621	$2,880,871	$660,392	$17,785,292	

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Monmouth County—Continued								
1268	Second Keyport	7,892	1,129	.....	.....	.....	.....	395	49
1269	Borough	7,781	685	.....	.....	.....	.....	1,076	91
1270	Leonardo	1,557	204	.....	.....	.....	.....	29	10
1271	Long Branch	22,280	1,660	.....	.....	.....	.....	965	125
1272	Monmouth County	9,043	1,001	.....	.....	.....	.....	5	1
1273	Proper	3,693	390	.....	.....	.....	.....	22	4
1274	Third Avenue	4,448	423	84	20	.....	.....	216	15
1275	Manasquan	11,068	816	.....	.....	.....	.....	143	10
1276	Mutual Aid	4,304	317	.....	.....	.....	.....	.....	.....
1277	Liberal	2,702	298	.....	.....	.....	.....	193	19
1278	Matawan	3,098	355	.....	.....	.....	.....	322	41
1279	Neptune	16,029	1,565	.....	.....	.....	.....	1,379	161
1280	Union Beach	670	137	.....	.....	.....	.....	26	3
1281	Citizens	21,799	1,752	.....	.....	.....	.....	716	98
1282	Friends	4,486	346	.....	.....	.....	.....	66	6
1283	Mainstay	12,370	714	.....	.....	.....	.....	.....	.....
1284	Red Bank	26,165	1,243	.....	.....	.....	.....	.....	.....
1285	Sea Bright-Rumson	2,724	301	.....	.....	.....	.....	229	43
1286	Spring Lake	7,290	449	.....	.....	.....	.....	.....	.....
1287	Shadow Lawn	2,106	320	43	25	.....	.....	.....	.....
	Totals	381,041	31,539	585	140	.....	.....	14,195	1,551
	Morris County								
1288	Boonton	6,313	510	.....	.....	.....	.....	1,436	170
1289	Homeric	2,718	298	.....	.....	.....	.....	126	27
1290	Ogden	4,418	325	.....	.....	.....	.....	63	14
1291	Butler and Bloomingdale	2,919	431	.....	.....	.....	.....	432	71
1292	Chatham	6,757	603	.....	.....	.....	.....	135	25
1293	Indian Rock	2,531	288	.....	.....	.....	.....	58	26
1294	Denville	1,044	142	29	2	.....	.....	.....	.....
1295	Dover	23,511	2,608	.....	.....	.....	.....	.....	.....
1296	Randolph	13,593	1,502	.....	.....	.....	.....	.....	.....
1297	Lake Hopatcong	2,688	317	.....	.....	.....	.....	.....	.....
1298	Lincoln Park	1,927	165	.....	.....	.....	.....	2	2
1299	James	4,575	317	.....	.....	.....	.....	89	8
1300	Madison	14,844	1,010	.....	.....	.....	.....	1,353	130
1301	Millington	6,715	463	.....	.....	.....	.....	319	55
1302	Hanover	5,239	498	.....	.....	.....	.....	.....	.....
1303	Morris County	8,565	609	.....	.....	.....	.....	103	13
1304	Morristown	18,172	2,084	.....	.....	.....	.....	.....	.....
1305	Mt. Kemble	894	100	.....	.....	.....	.....	2	1
1306	Springbrook	2,939	220	.....	.....	.....	.....	.....	.....
1307	Mountain Lakes	6,378	309	.....	.....	.....	.....	28	7
1308	Long Hill	541	73	.....	.....	.....	.....	.....	.....
1309	Musconetcong	8,455	1,014	.....	.....	.....	.....	.....	.....
1310	Pacanack	1,067	97	.....	.....	.....	.....	.....	.....
1311	Pompton Plains	4,770	521	.....	.....	.....	.....	3	1
1312	Denrock	10,359	809	30	5	.....	.....	57	8
1313	Rockaway	7,479	586	.....	.....	.....	.....	424	67
1314	Tri-County	1,352	145	.....	.....	.....	.....	22	1
1315	Towaco	3,586	245	.....	.....	.....	.....	326	37
1316	Wharton	2,892	264	.....	.....	.....	.....	.....	.....
	Totals	177,241	16,553	59	7	.....	.....	4,978	663

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
8,287	348	830	S.	$1.00 m.	$200	6	.....	.....	1268
8,857	187	589	S.	.50 & 1.00 m.	100	6	$0.04⅙ b	$0.04⅙ b	1269
1,586	85	129	S.	1.00 & 2.00 m.	200	6	3.00 a	.....	1270
23,245	654	1,131	S.	1.00 m.	200	6	4.00 a	2.00 a	1271
9,048	278	724	S.	1.00 m.	200	6	4.00 a	.....	1272
3,715	82	312	S.	1.00 m.	200	6	5.00 a	5.00 a	1273
4,748	133	325	S.	1.00 m.	200	6	5.00 a	2.00 a	1274
11,211	358	468	S.	1.00 m.	200	6	3.00 a	.....	1275
4,304	113	204	S.	1.00 m.	200	6	3.00 a	.....	1276
2,895	89	228	S.	1.00 m.	200	6	2.00 a	.....	1277
3,420	131	265	S.	1.00 m.	200	6	.....	.....	1278
17,408	495	1,231	S.	.70 m.	200	6	5.00 a	5.00 a	1279
696	66	74	S.	1.00 m.	200	6	6.00 a	.....	1280
22,515	447	1,403	S.	1.00 m.	200	6	3.00 a	.....	1281
4,552	117	235	S.	1.00 m.	200	6	3.00 a	3.00 a	1282
12,370	210	504	S.	1.00 & 2.00 m.	200	6	3.00 a & 5.00 a	3.00 a	1283
26,165	533	710	S.	1.00 & 2.00 m.	200	6	3.00 a	3.00 a	1284
2,953	126	218	S.	1.00 m.	200	6	5.00 a	1.00 a	1285
7,290	166	283	S.	1.00 m.	200	6	5.00 a	.....	1286
2,149	53	292	S.	1.00 m.	200	6	4.00 a	1.00 a	1287
395,821	11,430	21,800							
7,749	192	488	N.S.	$.25, $.50 & $1. s.m.	$250	5 & 6	.....	.....	1288
2,844	118	207	S.	1.00 m.	200	6	$2.00 & $3.00 a	.....	1289
4,481	100	239	S.	1.00 m.	200	6	3.00 a	.....	1290
3,351	229	273	N.S.	.50 w.	250	5 & 6	.....	.....	1291
6,892	142	486	S.	1.00 m.	200	6	.02½ b	$0.02½ b	1292
2,589	36	278	S.	1.00 m.	200	6	3.00 a	3.00 a	1293
1,073	28	116	S.	1.00 m.	200	6	3.00 a	.....	1294
23,511	808	1,800	S.	1.00 m.	200	6	2.00 a	2.00 a	1295
13,593	317	1,185	S.	1.00 m.	200	6	2.00 a	2.00 a	1296
2,688	78	239	S.	1.00 m.	200	6	3.00 a	3.00 a	1297
1,929	72	95	S.	1.00 m.	200	6	5.00 a	.....	1298
4,664	87	238	S.	1.00 m.	200	6	1.00 a & .02½ b	.....	1299
16,197	436	704	S.	1.00 m.	200	6	.02½ b	.....	1300
7,034	186	332	S.	1.00 m.	200	6	3.00 a	.....	1301
5,239	98	400	S.	1.00 m.	200	6	3.00 a	.....	1302
8,668	235	387	S.	1.00 m.	200	6	3.00 a	.....	1303
18,172	412	1,672	S.	1.00 & 2.00 m.	200	6	3.00 a	.....	1304
896	10	91	S.	1.00 m.	200	6	3.00 a	.....	1305
2,939	88	132	S.	1.00 m.	200	6	3.00 a	.....	1306
6,406	95	221	S.	1.00 m.	200	6	.05 b	.....	1307
541	24	49	S.	1.00 m.	200	6	3.00 a	.....	1308
8,455	473	541	S.	1.00 m.	200	6	2.00 a	.....	1309
1,067	25	72	S.	1.00 m.	200	6	4.00 a	4.00 a	1310
4,773	170	352	S.	1.00 m.	200	6	3.50 a	2.00 a	1311
10,446	301	521	S.	1.00 m.	200	6	3.00 a	.....	1312
7,903	250	403	S.	1.00 m.	200	6	3.00 a	1.00 a	1313
1,374	53	93	S.	1.00 m.	200	6	2.50 a	.....	1314
3,912	107	175	S.	1.00 m.	200	6	3.00 a	.....	1315
2,892	53	211	S.	1.00 m.	200	6	2.00 a	1.00 a	1316
182,278	5,223	12,000							

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

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Ocean County			
1317	Bay Shore	Barnegat	Nov. 22, 1920	Frederick N. Bunnell
1318	Bay Head	Bay Head	April 19, 1924	Frank Ferry, Jr.
1319	Long Beach	Beach Haven	Sept. 18, 1911	William L. Butler
1320	Lakewood	Lakewood	Jan. 8, 1906	C. S. Wiley
1321	Ocean County	"	Sept. 3, 1921	Arthur S. Bailey
1322	New Egypt	New Egypt	Mar. 22, 1920	William T. Nash
1323	Metedeconk	Point Pleasant	July 18, 1927	Zach P. Johnson
1324	Point Pleasant	Point Pleasant Beach	Feb. 11, 1902	E. L. Loblein
1325	Surf	Seaside Heights	Nov. 10, 1923	James H. Livezly
1326	Seaside Park	Seaside Park	Sept. 4, 1919	Charles W. Mathis
1327	Beach	Surf City	July 19, 1922	David G. Conrad
1328	Dover Mutual	Toms River	June 17, 1881	David C. Brewer
1329	Toms River	" "	April 3, 1923	Henry J. Faby
1330	Mutual Benefit	Tuckerton	Mar. 28, 1874	W. I. Smith
	Passaic County			
1331	Claverack	Clifton	Dec. 14, 1923	Samuel Wolstenholme
1332	Clifton	"	Mar. 31, 1909	Frank Wilkinson
1333	East Clifton	"	June 11, 1928	David Weissberger
1334	Florence Avenue	"	Nov. 13, 1924	Patrick J. Connolly
1335	Haledon	Haledon	Jan. 19, 1920	William Turner
1336	Associated	Hawthorne	Mar. 6, 1926	Henry J. Gautschy
1337	Hawthorne	"	Mar. 30, 1908	Emil Roetheli
1338	Little Falls	Little Falls	Mar. 16, 1887	Joseph P. Cuffe
1339	Pequannock & Wayne	Mountain View	Aug. 29, 1921	Edward W. Sears
1340	Acquackanonk	Passaic	Dec. 4, 1916	Louis Drukker
1341	American-Hungarian	"	June 13, 1922	John Geczy
1342	Constructive	"	Oct. 18, 1919	Louis Steckler
1343	Co-Ordinate	"	April 4, 1927	Herman Schulting, Jr.
1344	Endurance	"	May 8, 1922	Samuel Slaff
1345	Fourth Ward	"	Mar. 8, 1910	James J. Ryan
1346	Greater Passaic	"	Dec. 21, 1927	Maurice Wasserlauf
1347	Hobart	"	Mar. 2, 1922	J. Hosey Osborn
1348	Home	"	May 27, 1895	Daniel W. Sullivan
1349	Lexington	"	Feb. 19, 1926	Anthony Martin
1350	Main	"	Feb. 10, 1922	John J. Roegner
1351	Mutual	"	April 21, 1882	William A. O'Brien
1352	North Passaic	"	Feb. 2, 1929	Garret Geene
1353	Passaic	"	Mar. 24, 1897	John Schmidt
1354	Passaic Park	"	April 25, 1924	Norman D. Darmstatter
1355	Peoples	"	Aug. 23, 1887	Frederick J. Hardifer
1356	Polish American	"	Jan. 16, 1917	Michael Kobylarz
1357	Pride of Jersey	"	Feb. 9, 1924	Samuel Hirsch
1358	Russky	"	Nov. 16, 1922	John Micklus
1359	Union	"	May 5, 1888	Charles R. Newman
1360	Workingmens Home	"	Jan. 26, 1904	Gustav Kosik
1361	Albion Place	Paterson	May 31, 1922	George W. Bogen
1362	American	"	Sept. 22, 1892	George W. Renkel
1363	Baltic	"	Feb. 28, 1923	Henry M. Luksztat
1364	Benefactor	"	April 29, 1925	John J. Feeney
1365	Carlisle	"	Mar. 21, 1922	Louis C. Stengel

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Harold L. Brinley	LeRoy B. Frasee	Barnegat, N. J.	1317
Harry E. Newman	Fred W. Applegate	Bay Head, N. J.	1318
Franklin H. Berry	J. Willits Berry	Beach Haven, N. J.	1319
W. D. McCloskey	S. S. Gaylord	303 Monmouth Ave., Lakewood, N. J.	1320
W. D. McCloskey	Dewitt Matthews	121 Fifth St., Lakewood, N. J.	1321
John Meirs	Frank Palmer	New Egypt, N. J.	1322
Howard Ewart	Fred P. Cook	Point Pleasant, N. J.	1323
F. S. Wack	E. W. Shinn	Woodland Ave., Point Pleasant Beach, N. J.	1324
Harry E. Newman	O. E. Eberhard	Seaside Heights, N. J.	1325
Frederick S. Wack	J. A. Penrose	Seaside Park, N. J.	1326
Howard Ewart	Richard A. Zachariae	22d St. & Boulevard, Beach Arlington, N. J.	1327
George C. Low	Martin Schwarz, Jr.	18 Robbins St., Toms River, N. J.	1328
Howard Ewart	Ralph P. Franke	Toms River, N. J.	1329
*G. Sterling Otis	Joseph H. Brown	P. O. Box 57, Tuckerton, N. J.	1330
Fred J. Friend	Harry E. Cole	699 Main Ave., Clifton, N. J.	1331
George F. Schmidt	John Franz	310 Clifton Ave., Clifton, N. J.	1332
John A. Celentano	Walter C. Kraft	122 Madison Ave., Clifton, N. J.	1333
Thomas E. Duffy	Carl Hilbert	Florence & Clifton Ave., Clifton, N. J.	1334
Edgar A. DeYoe	Arthur A. V. Gionti	218 Belmont Ave., Haledon, N. J.	1335
Phillip C. Wadsworth	Henry Wiegers	61 Florence Ave., Hawthorne, N. J.	1336
Gustav A. Hunziker	Adrian E. Patmos	459 Lafayette Ave., Hawthorne, N. J.	1337
Josiah Dadley	A. M. Sietsema	11 Paterson Ave., Little Falls, N. J.	1338
Beggs & Grimshaw	Brighton R. Winkler	P. O. Box No. 415, Mountain View, N. J.	1339
Vernet A. Arnold	Milton N. Woolley	38 Broadway, Passaic, N. J.	1340
Anthony A. Pable	Joseph Horvath	222 East 8th St., Clifton, N. J.	1341
Corbin & Harty	William G. Heuser	194 Autumn St., Passaic, N. J.	1342
Robert H. Davidson	Harry M. Eckert	288 Harrison St., Passaic, N. J.	1343
Harry Loeb	Herman Moskowitz	657 Main Ave., Passaic, N. J.	1344
McGuire & Duffy	Carl Hilbert	683 Main Ave., Passaic, N. J.	1345
Manuel N. Mirsky	Isadore B. Mirsky	663 Main Ave., Passaic, N. J.	1346
Peter N. Perretti	Anthony V. Gross	663 Main Ave., Passaic, N. J.	1347
Louis A. Cowley	Joseph Mueller	335 Lafayette Ave., Passaic, N. J.	1348
H. R. Walker, Jr.	Frank G. Utter	39 Rutgers Place, Passaic, N. J.	1349
Edward A. Levy	Francis McGuire, Jr.	643 Main Ave., Passaic, N. J.	1350
Arthur J. Sullivan	Paul Zimmerman	90 East 20th St., Paterson, N. J.	1351
Samuel F. Slaff	Elsie D. Wenzel	277 Lexington Ave., Passaic, N. J.	1352
Albert K. Condit	John I. Hagens	200 Washington Ave., Clifton, N. J.	1353
Norman E. Darmstatter	Richard Kempf	389 Terhune Ave., Passaic, N. J.	1354
William H. Hardifer	George A. Clough	169 Prospect St., Passaic, N. J.	1355
Aldon S. Parlen	John B. Jesionowski	114 Passaic St., Passaic, N. J.	1356
Edward A. Weiss	Joseph Rosenberg	218 Madison St., Passaic, N. J.	1357
Tulenko & Micklus	Michael Kudla	18 Monroe St., Passaic, N. J.	1358
Charles W. Darmstatter	Samuel Vander Heide	34 Broadway, Passaic, N. J.	1359
Aldon S. Patlen	Valentine Nazimek	159 Division Ave., Garfield, N. J.	1360
George T. Anderson, Jr.	Ralph Bertschy	74 Barclay St., Paterson, N. J.	1361
A. Lawrie Young	Walter G. Winters	155 Ellison St., Paterson, N. J.	1362
John M. Nolan	Frank Strezeski	119 Martin St., Paterson, N. J.	1363
M. D. Miriello	Joseph F. Britt	64 Hamilton St., Paterson, N. J.	1364
James N. Dunn	Frank J. Hanson	150 Ellison St., Paterson, N. J.	1365

* Conveyancer.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Ocean County				
1317	Bay Shore	Barnegat	$7,315	$6,000	$457,600
1318	Bay Head	Bay Head	16,374	2,922	208,450
1319	Long Beach	Beach Haven	5,759	3,455	271,530
1320	Lakewood	Lakewood	20,994	10,436	886,290
1321	Ocean County	"	15,102	392	372,900
1322	New Egypt	New Egypt	4,930	991	176,600
1323	Metedeconk	Point Pleasant	1,295	458	39,500
1324	Point Pleasant	Point Pleasant Beach	27,535	11,438	896,750
1325	Surf	Seaside Heights	5,899	923	169,600
1326	Seaside Park	Seaside Park	2,934	.....	68,100
1327	Beach	Surf City	549	517	93,600
1328	Dover Mutual	Toms River	3,991	21,000	1,845,350
1329	Toms River	" "	1,521	2,248	203,900
1330	Mutual Benefit	Tuckerton	162	.....	324,700
	Totals		$114,360	$60,780	$6,014,870
	Passaic County				
1331	Claverack	Clifton	$2,367	$4,000	$201,500
1332	Clifton	"	7,133	4,913	254,400
1333	East Clifton	"	2,957	422	119,700
1334	Florence Avenue	"	12,280	.....	630,050
1335	Haledon	Haledon	7,294	686	940,800
1336	Associated	Hawthorne	656	2,000	107,300
1337	Hawthorne	"	475	21,229	1,143,924
1338	Little Falls	Little Falls	4,632	8,250	911,600
1339	Pequannock & Wayne	Mountain View	4,428	7,232	551,950
1340	Acquackanonk	Passaic	44,553	.....	1,177,400
1341	American-Hungarian	"	9,996	.....	255,200
1342	Constructive	"	516	.....	211,550
1343	Co-Ordinate	"	347	.....	34,500
1344	Endurance	"	15,533	7,000	261,000
1345	Fourth Ward	"	30,829	.....	879,500
1346	Greater Passaic	"	2,247	3,123	138,100
1347	Hobart	"	849	1,550	154,100
1348	Home	"	34,474	.....	2,037,230
1349	Lexington	"	720	2,800	67,000
1350	Main	"	3,475	5,000	176,638
1351	Mutual	"	712	.....	244,400
1352	North Passaic	"	219	.....	23,500
1353	Passaic	"	2,718	.....	76,400
1354	Passaic Park	"	2,411	3,750	196,300
1355	Peoples	"	54,496	.....	1,528,100
1356	Polish American	"	3,934	3,872	812,000
1357	Pride of Jersey	"	577	6,099	274,600
1358	Russky	"	23,973	19,489	518,700
1359	Union	"	85,117	9,000	5,462,500
1360	Workingmens Home	"	7,282	1,962	193,050
1361	Albion Place	Paterson	21,904	1,489	230,100
1362	American	"	38,300	22,000	1,417,300
1363	Baltic	"	4,608	1,500	215,400
1364	Benefactor	"	4,014	1,658	128,100
1365	Carlisle	"	7,109	2,715	492,600

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$34,250	$17,185	$41,889	$14,662	$10,103	$589,004	1317
7,000	500	.....	6,474	.....	241,720	1318
.....	17,860	36,504	16,477	5,247	356,832	1319
33,000	56,493	71,966	41,854	17,992	1,139,025	1320
8,000	12,564	22,290	27,009	3,861	462,118	1321
.....	11,860	7,438	8,584	45	210,448	1322
.....	2,910	5,812	13,312	268	63,555	1323
.....	12,349	56,344	62,011	8,965	1,075,392	1324
.....	15,230	5,464	22,504	8,794	228,414	1325
.....	.....	.....	8,693	537	80,264	1326
.....	4,315	2,753	2,675	811	105,220	1327
.....	119,290	28,806	50,165	4,179	2,072,781	1328
.....	1,500	7,815	6,782	517	224,283	1329
.....	1,000	14,763	9,143	1,800	351,568	1330
$82,250	$273,056	$301,844	$290,345	$63,119	$7,200,624	
$43,400	$3,420	$93,510	$3,676	$439	$352,312	1331
.....	4,940	89,174	4,875	1,838	367,273	1332
.....	2,953	10,806	4,262	1,671	142,771	1333
40,800	15,026	266,291	21,539	32,943	1,018,929	1334
.....	11,370	107,287	64,232	6,259	1,137,928	1335
18,200	1,550	38,059	5,814	847	174,426	1336
.....	15,850	242,593	41,146	4,526	1,469,743	1337
.....	17,330	22,058	24,590	3,563	992,023	1338
.....	15,466	46,217	33,391	3,019	661,703	1339
1,191,470	127,712	134,218	49,987	10,404	2,735,744	1340
.....	3,965	57,143	7,620	1,147	335,071	1341
.....	.....	1,984	.....	28	214,078	1342
3,000	565	10,385	5,292	8,306	62,395	1343
.....	43,929	64,655	23,418	5,426	420,961	1344
22,000	22,227	382,932	30,805	22,962	1,391,255	1345
.....	16,096	36,876	19,989	1,946	218,377	1346
5,800	9,370	9,400	11,597	2,223	194,889	1347
190,806	56,976	270,929	167,188	36,811	2,794,414	1348
4,800	1,150	38,047	5,486	30	120,033	1349
44,800	3,800	75,334	5,287	875	315,209	1350
5,300	3,775	31,081	10,923	1,005	297,196	1351
.....	.....	.....	476	321	24,516	1352
25,000	6,700	35,026	5,824	37	151,705	1353
.....	6,640	66,323	6,943	250	282,617	1354
284,500	29,508	294,792	110,459	9,723	2,311,578	1355
174,700	2,840	53,052	2,038	2,949	1,055,385	1356
.....	19,535	56,812	23,725	688	382,036	1357
9,350	21,760	71,107	22,539	4,833	691,751	1358
130,000	56,937	771,553	31,452	30,681	6,577,240	1359
.....	8,115	23,353	5,674	3,977	243,413	1360
.....	13,480	39,893	13,603	405	320,854	1361
56,566	14,454	256,508	82,476	146,557	2,034,161	1362
... .	6,600	25,531	4,589	11,152	269,380	1363
.....	3,160	21,749	4,360	2,746	165,787	1364
.....	5,025	27,399	21,661	83,307	639,816	1365

TABLE 8—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Ocean County					
1317	Bay Shore	Barnegat	$389,634	$10,800	.....	$33,600
1318	Bay Head	Bay Head	180,243	.....	.....	.....
1319	Long Beach	Beach Haven	201,842	.....	.....	50,200
1320	Lakewood	Lakewood	752,040	.....	.....	.....
1321	Ocean County	"	198,948	.....	.....	.....
1322	New Egypt	New Egypt	136,980	.....	.....	25,200
1323	Metedeconk	Point Pleasant	54,468	.....	.....	.....
1324	Point Pleasant	Point Pleasant Beach	631,860	.....	.....	6,000
1325	Surf	Seaside Heights	151,704	.....	.....	.....
1326	Seaside Park	Seaside Park	50,085	.....	.....	6,300
1327	Beach	Surf City	73,154	.....	.....	.....
1328	Dover Mutual	Toms River	1,420,224	.....	.....	158,700
1329	Toms River	" "	168,401	.....	.....	1,200
1330	Mutual Benefit	Tuckerton	242,430	.....	.....	.....
	Totals		$4,652,013	$10,800	.....	$281,200
	Passaic County					
1331	Claverack	Clifton	$200,115	.....	.....	$55,900
1332	Clifton	"	219,851	.....	.....	61,100
1333	East Clifton	"	70,458	.....	.....	57,600
1334	Florence Avenue	"	433,237	.....	.....	402,980
1335	Haledon	Haledon	643,547	.....	.....	197,400
1336	Associated	Hawthorne	106,822	.....	.....	23,900
1337	Hawthorne	"	854,864	$2,000	.....	69,300
1338	Little Falls	Little Falls	725,580	.....	.....	.....
1339	Pequannock & Wayne	Mountain View	406,473	.....	.....	30,000
1340	Acquackanonk	Passaic	1,300,941	18,600	.....	565,900
1341	American-Hungarian	"	205,506	.....	.....	33,500
1342	Constructive	"	151,880	.....	.....	.....
1343	Co-Ordinate	"	28,777	.....	.....	16,300
1344	Endurance	"	284,699	.....	.....	1,050
1345	Fourth Ward	"	681,331	.....	.....	382,150
1346	Greater Passaic	"	142,718	.....	.....	1,000
1347	Hobart	"	141,090	.....	.....	10,800
1348	Home	"	1,553,730	5,100	.....	546,500
1349	Lexington	"	69,195	.....	.....	9,800
1350	Main	"	139,596	.....	.....	83,900
1351	Mutual	"	153,815	.....	.....	52,900
1352	North Passaic	"	11,216	.....	.....	9,700
1353	Passaic	"	83,070	.....	.....	.....
1354	Passaic Park	"	162,798	.....	.....	40,300
1355	Peoples	"	1,054,530	.....	.....	634,550
1356	Polish American	"	589,725	.....	.....	247,700
1357	Pride of Jersey	"	251,824	.....	.....	8,600
1358	Russky	"	458,970	.....	.....	49,550
1359	Union	"	2,509,376	202,615	$616	1,535,240
1360	Workingmens Home	"	160,308	.....	.....	41,500
1361	Albion Place	Paterson	229,665	.....	.....	.....
1362	American	"	1,206,650	.....	.....	86,800
1363	Baltic	"	196,703	.....	.....	4,700
1364	Benefactor	"	122,310	.....	.....	2,000
1365	Carlisle	"	461,565	.....	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$112	$1,000	$1,011	.....	$21,529	$2,532	$124,597	$4,189	$589,004	1317
3,263	.....	559	$2,480	.....	830	50,971	3,374	241,720	1318
45	3,400	999	.....	26,872	1,542	55,295	16,637	356,832	1319
.....	.....	4,128	.....	151,462	2,904	210,685	17,806	1,139,025	1320
3,119	.....	268	.....	83,370	100,663	51,674	24,076	462,118	1321
.....	.....	104	.....	9,300	.....	32,069	6,795	210,448	1322
.....	.....	218	.....	.....	.....	3,264	5,605	63,555	1323
16,969	.....	2,402	.....	182,906	10,150	136,281	88,824	1,075,392	1324
862	.....	566	.....	16,650	2,671	31,845	24,116	228,414	1325
.....	.....	159	.....	10,800	15	10,323	2,582	80,264	1326
916	.....	225	.....	11,000	29	18,338	1,558	105,220	1327
.....	.....	2,119	.....	52,100	3,090	420,246	16,302	2,072,781	1328
67	.....	196	.....	1,000	.....	46,694	6,725	224,283	1329
722	6,956	1,044	.....	16,300	713	71,798	11,605	351,568	1330
$26,075	$11,356	$13,998	$2,480	$583,289	$125,139	$1,264,080	$230,194	$7,200,624	
$8,254	.....	$834	.....	.....	$2,180	$49,091	$35,938	$352,312	1331
.....	.....	1,406	.....	$17,000	612	47,760	19,544	367,273	1332
82	.....	93	.....	.....	2,072	5,886	6,580	142,771	1333
870	.....	6,763	.....	.....	24,973	27,767	122,339	1,018,929	1334
10	.....	1,391	.....	37,500	31,103	167,441	59,536	1,137,928	1335
1,021	.....	1,060	.....	11,500	1,045	19,136	9,942	174,426	1336
629	$24,400	3,419	.....	264,759	3,183	121,336	125,853	1,469,743	1337
5,664	33,700	3,626	$834	.....	463	212,549	9,607	992,023	1338
906	1,885	357	.....	74,200	16,016	95,684	36,182	661,703	1339
70	.....	3,970	.....	393,206	3,655	368,640	80,762	2,735,744	1340
109	.....	136	.....	14,000	7,214	39,495	35,111	335,071	1341
16	.....	.....	.....	7,000	.....	47,911	7,271	214,078	1342
2,135	.....	.....	.....	1,900	6,269	.....	7,014	62,395	1343
2,935	.....	501	.....	.....	1,960	73,963	55,853	420,961	1344
2,531	.....	3,836	.....	64,000	23,734	63,889	169,784	1,391,255	1345
8,994	.....	42	.....	7,950	22,916	18,569	16,188	218,377	1346
108	.....	355	.....	1,500	956	33,997	6,083	194,889	1347
315	.....	1,869	.....	.....	16,732	408,807	261,361	2,794,414	1348
396	.....	115	.....	10,000	11,984	10,157	8,386	120,033	1349
3,262	.....	125	.....	36,930	5,218	32,436	13,742	315,209	1350
941	.....	219	.....	27,000	6,688	42,608	13,025	297,196	1351
.....	.....	.....	100	3,500	.....	.....	.....	24,516	1352
.....	6,275	53	.....	9,000	20,344	19,740	13,223	151,705	1353
168	.....	125	2,545	10,500	10,242	33,638	22,301	282,617	1354
3,958	.....	5,006	.....	181,153	40,026	105,257	287,098	2,311,578	1355
63	.....	.....	.....	18,500	940	182,686	15,771	1,055,385	1356
823	.....	715	.....	23,500	9,870	70,352	16,352	382,036	1357
110	.....	1,683	.....	.....	9,376	119,613	52,449	691,751	1358
2,110	618,490	.....	538	573,987	92,828	428,922	612,518	6,577,240	1359
95	.....	114	.....	.....	974	37,980	2,442	243,413	1360
181	.....	158	.....	269	4,544	59,505	26,532	320,854	1361
680	.....	3,395	.....	116,493	178,722	234,790	206,631	2,034,161	1362
467	.....	2,118	.....	.....	.....	48,534	16,858	269,380	1363
11	.....	443	.....	8,500	71	23,779	8,673	165,787	1364
.....	.....	1,105	.....	.....	19	150,820	26,307	639,816	1365

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Ocean County								
1317	Bay Shore	5,514	518	108	16	.....	.....	168	37
1318	Bay Head	2,582	289	.....	.....	.....	.....	.....	.....
1319	Long Beach	2,977	242	.....	.....	.....	.....	251	35
1320	Lakewood	10,450	630	.....	.....	.....	.....	.....	.....
1321	Ocean County	2,858	249	.....	.....	.....	.....	.....	.....
1322	New Egypt	1,850	216	.....	.....	.....	.....	126	26
1323	Metedeconk	985	115	.....	.....	.....	.....	.....	.....
1324	Point Pleasant	8,031	814	.....	.....	.....	.....	30	4
1325	Surf	1,884	278	.....	.....	.....	.....	.....	.....
1326	Seaside Park	768	145	.....	.....	.....	.....	32	12
1327	Beach	1,447	160	.....	.....	.....	.....	.....	.....
1328	Dover Mutual	19,637	1,947	.....	.....	.....	.....	794	123
1329	Toms River	2,304	190	.....	.....	.....	.....	6	1
1330	Mutual Benefit	7,213	760	.....	.....	.....	.....	.....	.....
	Totals	68,500	6,553	108	16	.....	.....	1,407	238
	Passaic County								
1331	Claverack	2,789	295	.....	.....	.....	.....	279	34
1332	Clifton	3,230	287	.....	.....	.....	.....	306	53
1333	East Clifton	1,975	190	.....	.....	.....	.....	288	44
1334	Florence Avenue	7,271	653	.....	.....	.....	.....	2,015	280
1335	Haledon	8,669	839	.....	.....	.....	.....	987	141
1336	Associated	1,980	196	.....	.....	.....	.....	119	18
1337	Hawthorne	11,150	580	20	1	.....	.....	347	45
1338	Little Falls	10,775	829	.....	.....	.....	.....	.....	.....
1339	Pequannock & Wayne	5,490	498	.....	.....	.....	.....	150	30
1340	Acquackanonk	18,506	1,048	186	16	.....	.....	2,830	271
1341	American-Hungarian	3,212	390	.....	.....	.....	.....	168	51
1342	Constructive	4,276	245	.....	.....	.....	.....	.....	.....
1343	Co-Ordinate	588	44	.....	.....	.....	.....	82	17
1344	Endurance	3,378	212	.....	.....	.....	.....	5	3
1345	Fourth Ward	9,105	753	.....	.....	.....	.....	1,910	228
1346	Greater Passaic	2,813	174	.....	.....	.....	.....	5	2
1347	Hobart	2,167	1,248	.....	.....	.....	.....	54	11
1348	Home	19,705	1,110	51	17	.....	.....	2,733	301
1349	Lexington	1,150	108	.....	.....	.....	.....	49	11
1350	Main	2,284	192	.....	.....	.....	.....	420	47
1351	Mutual	2,155	185	.....	.....	.....	.....	265	36
1352	North Passaic	690	109	.....	.....	.....	.....	48	7
1353	Passaic	993	86	.....	.....	.....	.....	.....	.....
1354	Passaic Park	2,585	166	.....	.....	.....	.....	201	24
1355	Peoples	14,135	890	.....	.....	.....	.....	3,173	340
1356	Polish American	9,985	1,128	.....	.....	.....	.....	1,513	177
1357	Pride of Jersey	3,832	335	.....	.....	.....	.....	43	7
1358	Russky	6,715	792	.....	.....	.....	.....	247	88
1359	Union	92,842	1,645	2,026	366	10	5	7,676	1,123
1360	Workingmens Home	2,627	301	.....	.....	.....	.....	207	36
1361	Albion Place	2,911	305	.....	.....	.....	.....	.....	.....
1362	American	14,131	1,058	.....	.....	.....	.....	434	137
1363	Baltic	2,876	324	.....	.....	.....	.....	24	9
1364	Benefactor	2,035	111	.....	.....	.....	.....	10	2
1365	Carlisle	5,790	486	.....	.....	.....	.....	.....	.....

AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
5,790	266	305	S.	$1.00 m.	$200	6	$1, $3, $5 & $6 a	$1.00 a	1317
2,582	96	193	S.	1.00 m.	200	6	3.00 a	.....	1318
3,228	126	151	S.	1.00 m.	200	6	8.00 a	1.00 a	1319
10,450	242	388	S.	1.00 m.	200	6	4.00 a	4.00 a	1320
2,858	96	153	S.	1.00 m.	200	6	4.00 a	1.00 a	1321
1,976	108	134	S.	1.00 m.	200	6	3.50 a	.....	1322
985	30	85	S.	1.00 m.	200	6	3.00 a	1.00 a	1323
8,061	357	461	S.	1.00 m.	200	6	3.00 a	.....	1324
1,884	102	176	S.	1.00 m.	200	6	.07½ b	.07½ b	1325
800	38	119	S.	1.00 m.	200	6	5.00 a & .07½ b	5. a & .07½ b	1326
1,447	54	106	S.	1.00 m.	200	6	.07½ b	2.00 a	1327
20,431	864	1,206	S.	1.00 m.	200	6	4.00 a	1.00 a	1328
2,310	86	105	S.	1.00 m.	200	6	.06½ b	.06½ b	1329
7,213	192	568	S.	.50 m.	100	6	6.00 a	6.00 a	1330
70,015	2,657	4,150							
3,068	69	260	S.	$1.00 m.	$200	6	$0.10 b	$0.10 b	1331
3,536	94	246	S.	1.00 m.	200	6	5.00 a	3.00 a	1332
2,263	51	183	S.	1.00 m.	200	6	5.00 a & .10 b	1.00 a & .10 b	1333
9,286	190	743	S.	.50, 1.00 & 2.00 m.	200	6	5.00 a & .10 b	.....	1334
9,656	313	667	S.	1.00 m.	200	6	5.00 a	5.00 a	1335
2,099	32	182	S.	1.00 & 2.00 m.	200	6	5.00 a & .08 b	5.00 a & .08 b	1336
11,517	284	342	S.	1.00 & 2.00 m.	200	6	5.00 a	2.50 a	1337
10,775	275	554	S.	1.00 m.	200	6	4.50 a	4.50 a	1338
5,640	198	330	S.	1.00 m.	200	6	3.50 a	1.00 a	1339
21,522	421	914	S.	1.00 m.	200	6	5.00 a	.10 b	1340
3,380	98	343	S.	1.00 m.	200	6	5.00 a & .10 b	1.00 a & .10 b	1341
4,276	73	172	O.P.	.....	100	6	2.00 a	.....	1342
670	10	51	S.	1.00 m.	200	6	4.00 a & .10 b	6.00 a & .10 b	1343
3,383	78	137	S.	1.00 m.	200	6	1.50 a & .10 b	1.50 a & .10 b	1344
11,015	238	743	S.	1.00 m.	200	6	5.00 a & .10 b	.....	1345
2,818	59	117	S.	1.00 m.	200	6	5.00 a	1.00 a	1346
2,221	361	898	S.	1.00 m.	200	6	6.00 a	1.00 a	1347
22,489	621	807	S.	1.00 m.	200	6	1.00 a & .10 b	3.00 a	1348
1,199	18	101	S.	1.00 m.	200	6	5.00 a	2.00 a	1349
2,704	57	182	S.	1.00 m.	200	6	.10 b	.10 b	1350
2,420	98	123	S.	1.00 m.	200	6	5.00 a & .10 b	4.00 a & .10 b	1351
738	7	109	O.P.	.....	200	6	5.00 a & .10 b	5.00 a & .10 b	1352
993	27	59	S.	1.00 m.	200	6	.....	2.00 a	1353
2,786	44	146	S.	1.00 m.	200	6	5.00 a & .10 b	1.00 a	1354
17,308	383	847	S.	1.00 m.	200	6	5.00 a	2.00 a	1355
11,498	219	1,086	O.P.	.....	100	6	4.00 a	1.00 a	1356
3,875	58	284	S.	1.00 m.	200	6	5.00 a & .16 b	2.00 a & .16 b	1357
6,962	257	623	S.	1.00 m.	200	6	5.00 a & .10 b	1.00 a & .10 b	1358
102,554	1,067	2,072	O.P.	.....	100	6	3.00 a	.....	1359
2,834	80	257	S.	1.00 m.	200	6	4.00 a	1.00 a	1360
2,911	89	216	S.	1.00 m.	200	6	5.00 a	2.50 a	1361
14,565	326	869	S.	1.00 m.	200	6	5.00 a	5.00 a	1362
2,900	60	273	S.	1.00 m.	200	6	4.00 a	4.00 a	1363
2,045	32	81	S.	1.00 m.	200	6	4.00 a	4.00 a	1364
5,790	132	354	S.	1.00 m.	200	6	5.00 a	5.00 a	1365

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Passaic County—Continued			
1366	Carroll	Paterson	Mar. 24, 1923	A. L. Simon
1367	Colombo American	"	Feb. 2, 1923	C. De Grado
1368	Colt	"	May 26, 1921	E. R. Bainbridge
1369	Columbiad	"	Oct. 6, 1925	John H. Wilkinson
1370	Cumulative	"	Feb. 28, 1924	William O. Mickel
1371	Defender	"	Jan. 8, 1924	Henry C. Speer
1372	Falls City	"	Oct. 19, 1923	Isidore Simon
1373	Financial	"	April 6, 1923	Arthur Vandenbree
1374	Fortune	"	Nov. 8, 1924	John Braun, Sr.
1375	Friendly	"	May 17, 1923	Hyman Bornstein
1376	Garret Rock	"	Jan. 5, 1923	Manoog Dishian
1377	Home Lovers	"	Jan. 30, 1925	Henry N. Stam
1378	Italian American	"	Nov. 13, 1914	Pasquale Rescigno
1379	Lakeview	"	July 28, 1922	Harold J. Adams
1380	Lambert	"	Feb. 7, 1924	Jacob Ackerman
1381	Mansion	"	April 15, 1924	George Truhar
1382	Materialmen's	"	Jan. 24, 1920	John A. Arts
1383	Mutual Home & Savings	"	Aug. 31, 1898	George E. Christie
1384	Naborhood	"	May 5, 1927	Henry Polombo
1385	Northside	"	July 1, 1922	Isaac Noonburg
1386	Paterson	"	April 3, 1901	Victor Delling
1387	Peoples	"	Nov. 24, 1883	George Kesse
1388	Peoples Park	"	Mar. 11, 1912	James Crawford
1389	Prompt	"	April 8, 1927	William V. Clinton
1390	Provident	"	Mar. 12, 1886	Daniel Van Winkle
1391	Regent	"	Nov. 17, 1922	Edmund B. Randall
1392	Riverside	"	June 29, 1887	H. Walter Baer
1393	Riverview	"	April 15, 1922	Krine Patmos
1394	Romaine	"	Sept. 20, 1923	James V. Hemingway
1395	Silk City	"	Mar. 23, 1910	Herman Geller
1396	Sunshine	"	Jan. 6, 1923	Samuel Neinken
1397	Textile Home	"	Nov. 1, 1919	Walter J. Hunziker
1398	Wagaraw	"	Aug 8, 1925	William Van Hassel
1399	Pompton Lakes	Pompton Lakes	Jan. 22, 1916	Stephen H. B. Jacobs
1400	Prospect Park	Prospect Park	June 12, 1926	Frank P. Stagg
1401	Singac	Singac	Jan. 27, 1928	Frederick Swithenbank
1402	Laurel	Totowa	Sept. 10, 1921	Joseph Boyle, Sr.
1403	Wanaque Borough	Wanaque	May 27, 1924	Thomas Trengrove
1404	Passaic Valley	West Paterson	July 20, 1921	A. F. Graham
	Salem County			
1405	Second Elmer Mutual	Elmer	Nov. 10, 1879	Daniel C. Christy
1406	Penns Grove	Penns Grove	Nov. 16, 1928	B. Noel Gross
1407	Quinton	Quinton	Feb. 4, 1871	B. Harold Smick
1408	Franklin	Salem	April 18, 1861	Arthur B. Smith
1409	Second Union	Woodstown	Dec. 28, 1869	C. M. Miller

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Alexander Moskowitz	Joseph G. Dorfman	126 Market St., Paterson, N. J.	1366
George K. Slingland	Charles A. Whiteman	129 Market St., Paterson, N. J.	1367
Benjamin J. Spitz	Louis E. Schotz	Fabian Bldg., Paterson, N. J.	1368
Frank J. Davies	John J. Hall	144 Market St., Paterson, N. J.	1369
Jacob L. Bernstein	Charles Evans	262 Main St., Paterson, N. J.	1370
Josiah Dadley	David MacGregor	152 Market St., Paterson, N. J.	1371
Harris J. Westerhoff	Anthony H. Foster	5 Colt St., Paterson, N. J.	1372
John F. Evans	Joseph D. Birchenough	40 Church St., Paterson, N. J.	1373
Joseph T. Lieblich	Charles M. Yedwal	136 Washington St., Paterson, N. J.	1374
Boris L. Hertzberg	Jack Zingler	5 Colt St., Paterson, N. J.	1375
Milton Schamach	Simon H. Glass	175 Market St., Paterson, N. J.	1376
Jacob Stam	John H. Leddy	5 Colt St., Paterson, N. J.	1377
Henry Marelli	Frederick Aimone	20 Park Ave., Paterson, N. J.	1378
Isaac A. Serven	Andrew Chambers	1143 Main St., Paterson, N. J.	1379
E. Robert Coven	Leo Minuskin	150 Ellison St., Paterson, N. J.	1380
Salvatore D. Viviano	Louis J. Colaianni	894 Madison Ave., Paterson, N. J.	1381
Frank Smit	Lester A. Johnston	521 Twentieth Ave., Paterson, N. J.	1382
William H. Young	John J. Sloate	140 Market St., Paterson, N. J.	1383
Raphael Jordan	Nicholas Ronca	72 Wayne Ave., Paterson, N. J.	1384
Peter Hofstra	Ira Struck	N. Main & Arch St., Paterson, N. J.	1385
Gustav A. Hunsiker	William A. Mers	63 Van Houten St., Paterson, N. J.	1386
William B. Gourley	William W. Duddleston	537 Main St., Paterson, N. J.	1387
Frederic Beggs	George W. Fulton, Jr.	110 Buena Vista Ave., Hawthorne, N. J.	1388
Charles De Walsche	John M. Fenarty	64 Hamilton St., Paterson, N. J.	1389
Fred C. Hindle	Henry N. Stam	5 Colt St., Paterson, N. J.	1390
Robert Boyle	Wright Smith	152 Market St., Paterson, N. J.	1391
Edmund G. Stalter	Fanny Cohen	152 Market St., Paterson, N. J.	1392
A. Lawrie Young	William R. Ahrens	37 Manchester Ave., Paterson, N. J.	1393
Abram Wake	Louis Atkind	136 Washington St., Paterson, N. J.	1394
Abram I. Bluestein	Charles S. Silberman	126 Market St., Paterson, N. J.	1395
Abram I. Bluestein	Joseph G. Dorfman	126 Market St., Paterson, N. J.	1396
Gustav A. Hunsiker	William Schmidt	183 Ellison St., Paterson, N. J.	1397
John Pierce	Frank A. Iannucci	658 River St., Paterson, N. J.	1398
Edmund B. Randall	Oliver K. Lockwood	527 Lincoln Ave., Pompton Lakes, N. J.	1399
Peter Hofstra	Theodore Bruinsma	130 Haledon Ave., Prospect Park, N. J.	1400
David Harrison	Clyde Evans	262 Main St., Paterson, N. J.	1401
Robert Boyle	Harry A. Stratton, Jr.	22 Lincoln Ave., Totowa, N. J.	1402
J. W. De Yoe	Frank R. Parry	Wanaque, N. J.	1403
Reuben H. Reiffin	Bertha Kammelhor	654 McBride Ave., Paterson, N. J.	1404
Daniel W. Beckley	Olin Craver	Elmer, N. J.	1405
John M. Summerill, Jr.	George F. Featherer	17 Church St., Penns Grove, N. J.	1406
*Elizabeth S. Smith	Abner S. Hires	Quinton, N. J.	1407
James H. Mecum	A. H. Powell	70 Eighth St., Salem, N. J.	1408
E. C. Waddington	H. C. Hitchner	Woodstown, N. J.	1409

* Conveyancer.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Passaic County—Continued				
1366	Carroll	Paterson	$1,787	$3,977	$377,450
1367	Colombo American	"	790	.....	163,700
1368	Colt	"	27,947	7,375	523,100
1369	Columbiad	"	8,890	9,155	213,800
1370	Cumulative	"	7,839	6,042	311,950
1371	Defender	"	1,981	2,487	227,800
1372	Falls City	"	19,419	13,968	1,068,400
1373	Financial	"	9,405	4,049	411,200
1374	Fortune	"	2,077	2,062	102,600
1375	Friendly	"	5,306	406	400,350
1376	Garret Rock	"	1,977	4,250	225,000
1377	Home Lovers	"	2,430	2,100	221,600
1378	Italian American	"	17,252	.....	1,880,800
1379	Lakeview	"	18,224	7,000	503,100
1380	Lambert	"	12,064	4,484	399,400
1381	Mansion	"	3,012	1,995	125,700
1382	Materialmen's	"	17,227	5,400	847,250
1383	Mutual Home & Savings	"	212	1,796	68,540
1384	Naborhood	"	16	19	48,000
1385	Northside	"	46,484	6,500	505,000
1386	Paterson	"	1,867	.....	1,793,683
1387	Peoples	"	825	.....	402,380
1388	Peoples Park	"	10,996	.....	1,049,900
1389	Prompt	"	1,304	550	36,500
1390	Provident	"	15,786	1,000	796,330
1391	Regent	"	9,443	46,412	287,400
1392	Riverside	"	16,639	29,673	835,878
1393	Riverview	"	7,650	3,366	321,200
1394	Romaine	"	2,525	3,850	293,750
1395	Silk City	"	114,074	30,274	1,609,850
1396	Sunshine	"	8,392	1,989	1,204,800
1397	Textile Home	"	4,510	1,800	860,040
1398	Wagaraw	"	6,122	10,278	164,200
1399	Pompton Lakes	Pompton Lakes	4,907	8,234	688,850
1400	Prospect Park	Prospect Park	6,048	3,000	245,800
1401	Singac	Singac	2,759	1,608	87,400
1402	Laurel	Totowa	26,012	50,300	189,100
1403	Wanaque Borough	Wanaque	4,548	694	115,550
1404	Passaic Valley	West Paterson	15,053	1,026	283,300
	Totals		$906,934	$418,858	$41,957,143
	Salem County				
1405	Second Elmer Mutual	Elmer	$3,526	$2,500	$188,850
1406	Penns Grove	Penns Grove	70	216	79,950
1407	Quinton	Quinton	3,860	524	60,100
1408	Franklin	Salem	53,319	9,575	1,389,254
1409	Second Union	Woodstown	396	6,000	446,250
	Totals		$61,171	$18,815	$2,164,404

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$21,845	$41,719	$13,311	$1,684	$461,773	1366
.....	5,420	47,961	7,168	725	225,764	1367
.....	47,886	283,683	19,184	4,694	913,869	1368
.....	3,955	40,713	7,767	1,187	285,467	1369
.....	36,030	49,353	21,837	11,374	444,425	1370
.....	8,682	11,163	2,555	1,644	256,312	1371
$22,870	89,740	307,349	132,544	121,179	1,775,469	1372
17,650	11,160	33,447	13,748	634	501,293	1373
.....	2,975	29,533	8,293	964	148,504	1374
22,500	35,831	64,904	20,302	1,421	551,020	1375
.....	5,410	56,318	17,860	3,825	314,640	1376
.....	6,450	55,875	12,688	2,746	303,889	1377
.....	111,410	454,026	76,982	15,452	2,555,922	1378
25,900	26,069	68,997	19,928	7,991	677,209	1379
.....	17,271	51,670	12,809	1,445	499,143	1380
.....	8,345	65,253	8,557	784	213,646	1381
.....	30,260	39,276	18,870	2,301	960,584	1382
.....	.....	29,876	775	90	101,289	1383
.....	1,275	30,087	12,865	1,225	93,487	1384
.....	17,900	83,951	7,566	78,273	745,674	1385
.....	13,950	316,336	47,046	28,014	2,200,896	1386
.....	5,985	16,290	29,120	13,510	468,110	1387
37,100	20,075	189,098	25,291	3,963	1,336,423	1388
.....	300	.....	1,020	167	39,841	1389
31,000	14,067	186,700	60,434	56,110	1,161,427	1390
.....	12,695	68,260	16,083	5,119	445,412	1391
5,600	10,440	71,725	64,794	10,962	1,045,711	1392
.....	2,800	11,010	10,105	13,287	369,418	1393
14,000	28,084	40,549	8,751	270	391,779	1394
.....	106,956	328,631	77,632	8,090	2,275,507	1395
.....	14,676	301,052	138,665	27,755	1,697,329	1396
6,000	.....	197,542	390	2,300	1,072,582	1397
.....	4,375	17,701	5,384	161	208,221	1398
.....	2,460	19,449	24,485	890	749,275	1399
18,900	.....	13,680	2,150	.....	289,578	1400
7,200	2,626	1,318	3,099	225	106,235	1401
.....	6,968	55,535	9,183	11,293	348,391	1402
.....	3,592	3,828	3,509	243	131,964	1403
.....	53,979	44,270	9,164	12,975	419,767	1404
$2,459,212	$1,364,146	$7,500,205	$1,848,850	$898,866	$57,354,214	
.....	$6,700	$16,823	$5,037	$12,200	$235,636	1405
.....	1,050	.....	542	1,001	82,829	1406
$4,646	.....	.....	2,129	76	71,335	1407
850	40,355	11,862	20,847	391	1,526,453	1408
17,100	21,480	11,398	3,235	.....	505,859	1409
$22,596	$69,585	$40,083	$31,790	$13,668	$2,422,112	

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

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Passaic County—Continued					
1366	Carroll	Paterson	$295,001	.....	.....	$25,150
1367	Colombo American	"	141,753	.....	.....	.....
1368	Colt	"	565,668	.....	.....	4,500
1369	Columbiad	"	229,824	.....	.....	.....
1370	Cumulative	"	272,058	.....	.....	14,400
1371	Defender	"	154,564	.....	.....	26,800
1372	Falls City	"	1,302,912	.....	.....	20,500
1373	Financial	"	363,288	.....	.....	1,000
1374	Fortune	"	93,103	.....	.....	.....
1375	Friendly	"	380,533	.....	.....	25,800
1376	Garret Rock	"	188,049	.....	.....	3,000
1377	Home Lovers	"	203,094	.....	.....	15,300
1378	Italian American	"	1,483,776	.....	.....	348,000
1379	Lakeview	"	480,188	.....	.....	7,400
1380	Lambert	"	271,140	.....	.....	77,700
1381	Mansion	"	149,691	.....	.....	7,000
1382	Materialmen's	"	572,625	.....	.....	15,100
1383	Mutual Home & Savings	"	63,249	.....	.....	.....
1384	Naborhood	"	68,656	.....	.....	.....
1385	Northside	"	515,688	.....	.....	25,600
1386	Paterson	"	1,386,507	.....	.....	289,800
1387	Peoples	"	329,424	.....	.....	.....
1388	Peoples Park	"	898,344	.....	.....	49,700
1389	Prompt	"	22,834	.....	.....	3,050
1390	Provident	"	727,696	.....	.....	142,900
1391	Regent	"	293,436	.....	.....	.....
1392	Riverside	"	684,204	.....	.....	.....
1393	Riverview	"	262,596	.....	.....	800
1394	Romaine	"	244,868	.....	.....	21,750
1395	Silk City	"	1,452,872	.....	.....	122,800
1396	Sunshine	"	889,443	.....	.....	65,800
1397	Textile Home	"	620,831	.....	.....	130,300
1398	Wagaraw	"	160,584	.....	.....	.....
1399	Pompton Lakes	Pompton Lakes	537,138	.....	.....	.....
1400	Prospect Park	Prospect Park	211,224	.....	.....	7,400
1401	Singac	Singac	73,818	.....	.....	4,100
1402	Laurel	Totowa	241,353	.....	.....	.....
1403	Wanaque Borough	Wanaque	100,941	.....	.....	.....
1404	Passaic Valley	West Paterson	267,426	.....	.....	30,050
	Totals		$33,213,334	$228,315	$616	$6,748,320
	Salem County					
1405	Second Elmer Mutual	Elmer	$182,634	.....	.....	.....
1406	Penns Grove	Penns Grove	60,468	$8,700	.....	.....
1407	Quinton	Quinton	54,072	.....	.....	.....
1408	Franklin	Salem	974,544	.....	.....	.....
1409	Second Union	Woodstown	384,762	.....	.....	.....
	Totals		$1,656,480	$8,700	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$3,916	.....	$1,295	.....	$19,500	$7,575	$79,295	$30,041	$461,773	1366
561	.....	1,605	.....	34,000	23	39,819	8,003	225,764	1367
11,515	.....	909	$524	44,520	16,990	189,848	79,395	913,869	1368
.....	.....	1,020	.....	.....	1,200	30,223	23,200	285,467	1369
3,165	.....	754	.....	53,960	4,506	73,839	21,743	444,425	1370
1,249	.....	1,409	.....	25,000	61	46,112	1,117	256,312	1371
2,998	.....	380	.....	.....	8,228	237,344	203,107	1,775,469	1372
13	.....	2,316	.....	.....	3,574	101,293	29,809	501,293	1373
218	.....	396	.....	10,371	15,950	15,782	12,684	148,504	1374
2,651	.....	494	.....	4,500	7,903	81,637	47,502	551,020	1375
.....	.....	202	.....	29,294	18,791	45,849	29,455	314,640	1376
997	.....	259	.....	.....	9,604	47,567	27,068	303,889	1377
714	.....	1,359	.....	179,607	4,870	280,750	256,846	2,555,922	1378
1,140	.....	725	.....	.....	10,090	136,352	41,314	677,209	1379
.....	.....	757	.....	57,000	933	69,452	22,161	499,143	1380
.....	.....	190	.....	.....	4,943	20,838	30,984	213,646	1381
.....	.....	372	.....	47,000	40,229	249,950	35,308	960,584	1382
.....	.....	.....	.....	.....	.....	21,856	16,184	101,289	1383
1,374	.....	.....	.....	4,850	5,680	.....	12,927	93,487	1384
86	.....	2,054	.....	.....	260	172,924	29,062	745,674	1385
892	.....	3,350	.....	25,000	9,871	384,346	101,130	2,200,896	1386
.....	.....	271	.....	30,000	.....	77,018	31,397	468,110	1387
.....	$6,438	618	.....	70,000	414	277,419	33,490	1,336,423	1388
.....	.....	65	.....	2,000	6,423	2,469	3,000	39,841	1389
268	.....	841	.....	24,000	35,590	139,913	90,219	1,161,427	1390
69	.....	458	.....	20,000	1,982	85,323	44,144	445,412	1391
140	.....	1,483	500	127,000	15,674	156,447	60,263	1,045,711	1392
124	.....	592	.....	2,000	2,585	77,444	23,277	369,418	1393
1,424	.....	892	.....	29,000	3,194	72,435	18,216	391,779	1394
3,644	7,593	3,527	.....	219,196	8,586	307,289	150,000	2,275,307	1395
2,579	.....	1,476	.....	301,625	190,694	68,442	177,270	1,697,329	1396
92	.....	.....	.....	116,300	2,606	117,660	84,593	1,072,582	1397
1,714	.....	340	.....	.....	17	26,639	18,927	208,221	1398
3,161	.....	796	3,395	10,000	.....	180,585	14,200	749,275	1399
121	.....	1,684	1,500	6,500	40	45,879	15,230	289,578	1400
802	.....	301	.....	12,000	.....	11,868	3,346	106,235	1401
115	.....	154	.....	.....	2,639	70,129	34,001	348,391	1402
116	.....	197	.....	.....	.....	22,492	8,218	131,964	1403
17,166	.....	289	.....	.....	4,197	71,297	29,342	419,767	1404
$110,938	$698,781	$78,862	$9,936	$3,418,270	$1,002,851	$7,538,562	$4,305,429	$57,354,214	
.....	.....	$455	.....	.....	.....	$47,198	$5,349	$235,636	1405
.....	.....	613	.....	$3,100	.....	9,726	222	82,829	1406
.....	.....	.....	.....	.....	.....	16,935	328	71,335	1407
.....	$80,496	1,607	.....	135,750	.....	306,724	27,332	1,526,453	1408
.....	.....	1,008	.....	8,000	.....	105,403	6,686	505,859	1409
.....	$80,496	$3,683	.....	$146,850	.....	$485,986	$39,917	$2,422,112	

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Passaic County—Continued								
1366	Carroll	4,178	339					126	19
1367	Colombo American	2,006	189						
1368	Colt	6,672	544					23	4
1369	Columbiad	4,195	352						
1370	Cumulative	4,302	392					72	8
1371	Defender	3,640	235					134	15
1372	Falls City	16,476	1,511					103	21
1373	Financial	5,376	425					5	1
1374	Fortune	1,571	111						
1375	Friendly	5,559	408					129	10
1376	Garret Rock	2,097	148					15	1
1377	Home Lovers	2,687	216					77	9
1378	Italian American	19,484	1,738					1,740	232
1379	Lakeview	6,583	566					37	10
1380	Lambert	4,659	416					389	51
1381	Mansion	2,085	202					35	6
1382	Materialmen's	5,958	444					60	7
1383	Mutual Home & Savings	2,223	97						
1384	Naborhood	1,185	125						
1385	Northside	6,552	559					128	20
1386	Paterson	19,995	1,352					1,449	174
1387	Peoples	4,332	422						
1388	Peoples Park	11,018	676					248	28
1389	Prompt	466	45					15	2
1390	Provident	9,860	647					714	73
1391	Regent	3,762	378						
1392	Riverside	8,336	895						
1393	Riverview	4,804	486					4	2
1394	Romaine	3,146	241					108	10
1395	Silk City	18,319	1,388					614	104
1396	Sunshine	10,232	607					329	156
1397	Textile Home	10,064	700					651	56
1398	Wagaraw	2,383	241						
1399	Pompton Lakes	7,887	575						
1400	Prospect Park	3,910	348					37	9
1401	Singac	1,638	199					20	8
1402	Laurel	2,841	260						
1403	Wanaque Borough	1,398	174						
1404	Passaic Valley	3,475	285					150	22
	Totals	520,169	36,748	2,283	400	10	5	34,000	4,631
	Salem County								
1405	Second Elmer Mutual	2,499	269						
1406	Penns Grove	1,810	200	87	10				
1407	Quinton	670	89						
1408	Franklin	15,844	1,277						
1409	Second Union	11,650	531						
	Totals	32,473	2,366	87	10				

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
4,304	122	236	S.	$1.00 & $2.00 m.	$200	6	$5.00 a	$2.00 a	1366
2,006	44	145	S.	1.00 m.	200	6	4.00 a	2.00 a	1367
6,695	157	391	S.	1.00 m.	200	6	5.00 a	2.00 a	1368
4,195	48	304	S.	1.00 m.	200	6	5.00 a	5.00 a	1369
4,374	116	284	S.	1.00 m.	200	6	5.00 a	2.00 a	1370
3,774	44	206	S.	.70 m.	200	6	5.00 a & .07½ b	.....	1371
16,579	262	1,270	S.	1.00 m.	200	6	5.00 a	5.00 a	1372
5,381	73	353	S.	1.00 m.	200	6	5.00 a & .10 b	1.00 a & .10 b	1373
1,571	34	77	S.	1.00 m.	200	6	5.00 a	2.50 a	1374
5,688	133	285	S.	1.00 & 2.00 m.	200	6	5.00 a	2.00 a	1375
2,112	61	88	S.	1.00 m.	200	6	5.00 a	1.00 a	1376
2,764	61	164	S.	1.00 m.	200	6	5.00 a & .10 b	2.00 a & .10 b	1377
21,224	649	1,321	S.	1.00 m.	200	6	4.00 a	.05 b	1378
6,620	117	459	S.	1.00 m.	200	6	5.00 a & .10 b	.....	1379
5,048	92	375	S.	1.00 m.	200	6	5.00 a	3.00 a	1380
2,120	49	159	S.	1.00 m.	200	6	5.00 a	3.00 a	1381
6,018	219	232	S.	1.00 m.	300 & 200	6	5.00 a & .04 b	.04 b	1382
2,223	17	80	N.S.	1.00 m.	100	6	.09 b	.09 b	1383
1,185	24	101	S.	1.00 m.	200	6	5.00 a	1.00 a	1384
6,680	131	448	S.	1.00 m.	200	6	5.00 a & .08 b	1.00 a	1385
21,444	493	1,033	S.	1.00 m.	200	6	5.00 a	5.00 a	1386
4,332	130	292	S.	1.00 m.	200	6	3.00 a	3.00 a	1387
11,266	187	517	S.	1.00 m.	200	6	.06 b	.06 b	1388
481	8	39	S.	1.00 m.	200	6	4.00 a	.....	1389
10,574	204	516	S.	1.00 m.	200	6	5.00 a	5.00 a	1390
3,762	96	282	S.	1.00 m.	200	6	5.00 a	2.50 a	1391
8,336	359	536	S.	1.00 m.	200	6	5.00 a	.....	1392
4,808	98	390	S.	1.00 m.	200	6	.10 b	.10 b	1393
3,254	83	168	S.	1.00 m.	200	6	5.00 a	1.00 a	1394
18,933	370	1,122	S.	1.00 & 2.00 m.	200	6	5.00 a	2.00 a	1395
10,561	194	569	S.	1.00 & 2.00 m.	200	6	5.00 a	3.00 a	1396
10,715	172	584	O.P.	.....	200	6	4.00 a	4.00 a	1397
2,383	56	185	S.	1.00 m.	200	6	3.50 & 5.00 a	3.50 & 5.00 a	1398
7,887	149	426	S.	1.00 m.	200	6	4.50 a	4.50 a	1399
3,947	68	289	S.	1.00 m.	200	6	5.00 a	.....	1400
1,658	26	181	S.	1.00 m.	200	6	4.50 a	3.00 a	1401
2,841	58	202	S.	1.00 m.	200	6	5.00 a	3.00 a	1402
1,398	52	122	O.P.	.....	200	6	2.00 a	2.00 a	1403
3,625	188	119	S.	1.00 m.	200	6	5.00 a	.....	1404
556,462	11,863	29,921							
2,499	108	161	S.	$1.00 m.	$200	6	$5.00 a & $0.05 b	.....	1405
1,897	42	168	S.	1.00 m.	200	6	3.00 a & .05 b	.....	1406
670	40	49	S.	1.00 m.	200	6	2.63 a	.....	1407
15,844	554	723	S.	1.00 m.	200	6	3.00 a	.....	1408
11,650	182	349	S.	.50 m.	100	6	.....	.....	1409
32,560	926	1,450							

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Somerset County			
1410	Bernardsville	Bernardsville	Jan. 20, 1920	Joseph B. Kronenberg
1411	Bound Brook	Bound Brook	May 4, 1887	W. B. R. Mason
1412	Middlebrook	" "	Mar. 21, 1923	George O. Smalley
1413	Somerset Hills	Far Hills	May 20, 1927	Louis V. Ludlow
1414	Manville	Manville	Mar. 11, 1920	Joseph Onka
1415	North Plainfield	North Plainfield	Aug. 3, 1920	Charles J. Schleif
1416	Raritan	Raritan	Mar. 22 1917	Frank J. Lavelle
1417	Citizens'	Somerville	Nov. 17. 1890	John G. Gaston
1418	Peoples	"	Feb. 21, 1887	Thomas H. Flynn
1419	South Bound Brook	South Bound Brook	June 25, 1929	Edward J. McLaughlin
	Sussex County			
1420	Wallkill	Franklin	June 28, 1927	Earl M. Spry
1421	Newton	Newton	Aug. 25, 1890	Levi H. Morris
1422	S. & M.	"	June 21, 1929	Edward M. Dutcher
1423	Sussex	Sussex	Aug. 20, 1925	Clarkson A. Potter
	Union County			
1424	Cranford Mutual	Cranford	Mar. —, 1887	Charles E. Green
1425	Greeley	"	Feb. 15, 1922	Louis R. Allison
1426	Venice	"	Mar. 31, 1921	Salvatore C. Coniglio
1427	American Italian	Elizabeth	Mar. 14. 1919	Charles Magnolia
1428	Betsytown	"	May 16, 1922	Martin Reitman
1429	Better-Plan	"	Jan. 30, 1925	Frederick Rieke
1430	Central	"	Jan. 26. 1886	Ernest Bausch
1431	Citizens	"	Mar. 17, 1887	H. Edward Wolff
1432	Clarkson	"	Dec. 15, 1927	Kazimierz Wajda
1433	Clearing House	"	Sept. 5, 1925	Philip C. Osterman
1434	Columbia	"	April 22, 1892	C. Godfrey Poggi
1435	Contractors'	"	April 5, 1926	William T. Cox
1436	Crystal	"	Jan. 5, 1921	Jacob Berger
1437	Desirable	"	Feb. 5, 1925	R. M. Nittoli
1438	Elizabeth	"	Sept. 3, 1869	Harry J. Sievers
1439	Elizabethport Mutual	"	April 5, 1875	James J. Higgins
1440	Elmora and West End	"	Dec. 27, 1910	John H. Eggens
1441	Emerald	"	Dec. 20, 1924	Adolph R. Goldblatt
1442	Eternal	"	Jan. 9, 1926	Theodore W. Bauer
1443	Excelsior	"	May 7, 1887	Edward Bauer
1444	Flag	"	April 14, 1925	Henry G. Nulton
1445	Harmonia	"	Nov. 23, 1872	George Doehrmann
1446	Headway	"	Mar. 28, 1927	Robert W. Hersh
1447	Home	"	Feb. 6, 1912	Karl Schaffer
1448	Homeland	"	July 31, 1920	Dennis F. Hennessy
1449	Ideal	"	Jan. 26, 1910	Louis Kaufman
1450	Independent	"	April 10, 1919	Morris Kowalsky
1451	International	"	Mar. 20, 1913	Neil McLeod, Jr.
1452	Jefferson Park	"	Nov. 26, 1919	George H. Parsons
1453	Juniors'	"	Jan. 21, 1913	Charles A. Stafford

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
James I. Bowers	Ned O. Howlett	Basking Ridge, N. J.	1410
John P. Cullen	George W. Koehler	34 W. Main St., Bound Brook, N. J.	1411
John P. Cullen	C. A. Zimmerman	South Bound Brook, N. J.	1412
James I. Bowers	W. I. Frost	Far Hills, N. J.	1413
John Cullen	H. C. Stringfield	Box No. 194, Somerville, N. J.	1414
Ralph J. Smalley	Thomas W. Power	675 W. Seventh St., Plainfield, N. J.	1415
George W. Allgair	Albert C. Van Tine, Jr.	Frelinghuysen Ave., Raritan, N. J.	1416
Voorhees Kline	William R. Sutphen	52 W. Main St., Somerville, N. J.	1417
Irving Schwed	Frank L. Cleary	75 N. Bridge St., Somerville, N. J.	1418
Grover F. Kipsey	Robert E. Brokaw	c/o First National Bank, Bound Brook, N. J.	1419
W. A. Dolan	Robert C. Shelton	46 Main St., Franklin, N. J.	1420
T. M. Kays, C. T. Downing & W. H. Sherred	Floyd W. Harding	33 Liberty St., Newton, N. J.	1421
Dolan & Dolan and others	Edwin M. Quick	Newton, N. J.	1422
Marshall Hunt	Jay S. Wilson	Sussex, N. J.	1423
Berkeley C. Austin	Vernon K. Conover	216 Manor Ave., Cranford, N. J.	1424
George S. Sauer	J. Alston Adams	25 North Ave. East, Cranford, N. J.	1425
Nicholas A. Tomasulo	James C. Tomasulo	308 Westfield Ave. East, Roselle Park, N. J.	1426
Salvatore F. LaCorte	Frank D. Jacques	104 Retford Ave., Cranford, N. J.	1427
Connolly & Hueston	Peter L. Mack	954 Adams Ave., Elizabeth, N. J.	1428
Harry Grossman	Louis H. Schaefer	38 Prince St., Elizabeth, N. J.	1429
C. Addison Swift	Fred H. Wiebesiek	21 Fernwood Terrace, Elizabeth, N. J.	1430
Charles Wagner	George M. Seaton	1160 E. Jersey St., Elizabeth, N. J.	1431
Francis J. Regula	Charles Adamkowski	604 Green St., Elizabeth, N. J.	1432
Welcome W. Bender	Alfred F. Sauer	426 Jersey Ave., Elizabeth, N. J.	1433
Sigurd A. Emerson	Frank W. Dilkes	289 Morris Ave., Elizabeth, N. J.	1434
Charles A. Otto	Walter W. McLachlan	1268 Robinson Terrace, Union, N. J.	1435
Philip Cohen	Adam Liebler	817 Elizabeth Ave., Elizabeth, N. J.	1436
Mario Turtur	James C. Tomasulo	308 Westfield Ave. East, Roselle Park, N. J.	1437
Alfred A. Stein	Fred F. Rau	1610 Orchard Terrace, Linden, N. J.	1438
Charles A. Otto	Frank T. Mountford	52 Westfield Ave., Roselle Park, N. J.	1439
Martin P. O'Connor	William J. Kenealy	33 Oakwood Place, Elizabeth, N. J.	1440
Aaron Kaufman	A. W. Spilner	207 Broad St., Elizabeth, N. J.	1441
George S. Sauer	Joseph P. Mihalkovits	408 First Ave., Elizabeth, N. J.	1442
C. Addison Swift	George P. Schmidt	417 Westfield Ave., Elizabeth, N. J.	1443
Feit & Feit	Samuel Balter	1139 E. Jersey St., Elizabeth, N. J.	1444
C. Addison Swift	A. J. Seeholzer	132 Parker Road, Elizabeth, N. J.	1445
Archie Josephson	Herbert O. Struss	502 West End Ave., Elizabeth, N. J.	1446
Charles L. Morgan	J. Henry George	524 Union Ave., Elizabeth, N. J.	1447
Martin P. O'Connor	John J. Carroll	450 Marshall St., Elizabeth, N. J.	1448
Francis A. Gordon	A. W. Spilner	207 Broad St., Elizabeth, N. J.	1449
Frederick Siman	W. C. Forman	446 Jersey Ave., Elizabeth, N. J.	1450
David S. Feinswog	A. W. Spilner	207 Broad St., Elizabeth, N. J.	1451
Alfred K. Moe	William E. Walker	34 Hazard Place, Elizabeth, N. J.	1452
Charles A. Otto, Jr.	Harry G. Pflug	715 Elizabeth Ave., Elizabeth, N. J.	1453

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Somerset County				
1410	Bernardsville	Bernardsville	$12,367	$12,410	$547,800
1411	Bound Brook	Bound Brook	5,003	15,200	769,200
1412	Middlebrook	" "	5,716	4,205	260,600
1413	Somerset Hills	Far Hills	1,656	615	134,500
1414	Manville	Manville	2,437	2,058	75,250
1415	North Plainfield	North Plainfield	678	2,190	195,300
1416	Raritan	Raritan	27,238	5,933	332,400
1417	Citizens'	Somerville	68,811	7,800	474,400
1418	Peoples	"	66,901	8,000	623,242
1419	South Bound Brook	South Bound Brook	3,250	310	25,100
	Totals		$194,057	$58,721	$3,437,792
	Sussex County				
1420	Wallkill	Franklin	$36,244	$4,840	$431,150
1421	Newton	Newton	3,325	13,276	823,250
1422	S. & M.	"	4,476	950	95,660
1423	Sussex	Sussex	11,291	1,431	208,750
	Totals		$55,336	$20,497	$1,558,810
	Union County				
1424	Cranford Mutual	Cranford	$14,425	$389	$851,600
1425	Greeley	"	6,754	3,049	207,800
1426	Venice	"	2,110	9,000	128,800
1427	American Italian	Elizabeth	1,744	.....	312,250
1428	Betsytown	"	16,148	15,486	836,000
1429	Better-Plan	"	3,706	.....	291,800
1430	Central	"	64,102	21,544	1,448,346
1431	Citizens	"	5,100	37,641	2,563,140
1432	Clarkson	"	3,141	527	54,100
1433	Clearing House	"	1,245	10	97,800
1434	Columbia	"	10,475	19,500	964,800
1435	Contractors'	"	11,724	939	197,500
1436	Crystal	"	9,044	1,494	449,820
1437	Desirable	"	2,098	.....	107,600
1438	Elizabeth	"	4,386	200	1,051,818
1439	Elizabethport Mutual	"	1,539	800	395,900
1440	Elmora and West End	"	687	492	506,700
1441	Emerald	"	502	.....	127,200
1442	Eternal	"	314	910	50,600
1443	Excelsior	"	15,123	.....	2,094,300
1444	Flag	"	1,741	.....	61,800
1445	Harmonia	"	15,959	30,046	1,934,426
1446	Headway	"	911	2	44,113
1447	Home	"	10,309	7,448	506,300
1448	Homeland	"	6,438	5,269	533,100
1449	Ideal	"	5,033	.....	578,000
1450	Independent	"	2,878	4,150	700,050
1451	International	"	7,764	.....	644,200
1452	Jefferson Park	"	3,389	216	248,900
1453	Juniors'	"	1,711	6,528	1,005,513

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$29,440	$3,535	$10,316	$1,320	$617,188	1410
$37,371	.....	76,483	22,799	3,459	929,515	1411
6,000	2,220	60,235	13,019	17,153	369,148	1412
.....	5,740	.....	1,475	163	144,149	1413
2,878	3,200	5,492	5,861	185	97,361	1414
.....	4,470	16,389	13,180	4,402	236,609	1415
13,500	3,850	20,209	12,290	618	416,038	1416
64,230	4,630	59,474	21,520	738	701,603	1417
.....	8,800	47,512	25,149	2,272	781,876	1418
3,500	.....	.....	303	.....	32,463	1419
$127,479	$62,350	$289,329	$125,912	$30,310	$4,325,950	
.....	.....	.....	$5,849	$427	478,510	1420
.....	$23,225	$34,738	33,871	109	931,794	1421
.....	2,460	.....	5,360	.....	108,906	1422
$2,695	14,045	2,624	2,063	15,024	257,923	1423
$2,695	$39,730	$37,362	$47,143	$15,560	$1,777,133	
.....	$38,286	$102,721	$28,724	$4,820	$1,040,965	1424
.....	29,897	43,741	14,324	1,887	307,452	1425
.....	3,150	18,537	7,151	742	169,490	1426
.....	13,835	229,278	752	1,922	559,781	1427
.....	78,208	74,945	3,668	3,843	1,028,298	1428
.....	15,816	16,506	27,550	3,304	358,682	1429
.....	56,828	314,634	.....	2,955	1,908,499	1430
.....	112,369	989,865	.....	14,846	3,722,961	1431
.....	2,395	.....	.....	286	60,449	1432
.....	10,425	78,118	11,884	3,855	203,337	1433
$52,050	57,546	302,917	.....	12,442	1,419,730	1434
.....	7,195	19,703	.....	615	237,676	1435
.....	24,631	228,744	.....	8,333	722,066	1436
.....	3,945	7,600	13,024	2,689	136,956	1437
.....	40,070	164,671	68	1,112	1,262,325	1438
.....	7,478	35,033	1,038	1,149	442,937	1439
.....	149,835	546,589	.....	133	1,204,436	1440
.....	2,805	60,084	.....	134	190,725	1441
.....	1,350	3,370	86	222	56,852	1442
.....	39,725	123,814	.....	.....	2,272,962	1443
.....	3,620	43,933	.....	542	111,636	1444
.....	15,108	319,428	.....	18,829	2,333,796	1445
.....	2,275	6,687	3,876	1,074	58,938	1446
3,000	2,845	10,838	.....	.....	540,740	1447
.....	10,866	57,408	1,328	460	614,869	1448
.....	25,661	68,637	.....	300	677,631	1449
.....	.....	95,118	.....	1,629	803,825	1450
.....	44,151	116,050	.....	.....	812,165	1451
26,106	9,899	28,523	7,442	839	325,314	1452
.....	23,973	88,789	.....	10,359	1,136,873	1453

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES — Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Somerset County					
1410	Bernardsville	Bernardsville	$415,869	.....	.....	$41,500
1411	Bound Brook	Bound Brook	689,862	.....	.....	.....
1412	Middlebrook	" "	226,768	.....	.....	11,400
1413	Somerset Hills	Far Hills	115,641	.....	.....	200
1414	Manville	Manville	72,678	.....	.....	.....
1415	North Plainfield	North Plainfield	160,207	.....	.....	23,900
1416	Raritan	Raritan	270,936	.....	.....	48,100
1417	Citizens'	Somerville	519,540	.....	.....	.....
1418	Peoples	"	583,236	.....	.....	.....
1419	South Bound Brook	South Bound Brook	29,376	.....	.....	.....
	Totals		$3,084,113	.....	.....	$125,100
	Sussex County					
1420	Wallkill	Franklin	$396,984	.....	.....	.....
1421	Newton	Newton	513,002	$2,000	.....	$220,000
1422	S. & M.	"	94,329	2,500	.....	.....
1423	Sussex	Sussex	201,840	.....	.....	.....
	Totals		$1,206,155	$4,500	.....	$220,000
	Union County					
1424	Cranford Mutual	Cranford	$667,175	.....	.....	.....
1425	Greeley	"	217,161	$1,000	.....	.....
1426	Venice	"	82,509	.....	.....	$10,600
1427	American Italian	Elizabeth	298,260	.....	.....	23,100
1428	Betsytown	"	708,724	.....	.....	26,000
1429	Better-Plan	"	217,525	.....	.....	18,700
1430	Central	"	1,253,235	.....	.....	194,200
1431	Citizens	"	1,906,609	.....	$71,526	1,187,500
1432	Clarkson	"	46,129	3,100	.....	400
1433	Clearing House	"	140,512	.....	.....	2,000
1434	Columbia	"	951,241	.....	.....	31,800
1435	Contractors'	"	179,418	.....	.....	.....
1436	Crystal	"	451,271	.....	.....	11,600
1437	Desirable	"	105,359	.....	.....	.....
1438	Elizabeth	"	796,160	.....	.....	134,400
1439	Elizabethport Mutual	"	264,466	.....	.....	.....
1440	Elmora and West End	"	781,536	.....	.....	84,000
1441	Emerald	"	135,159	.....	.....	2,900
1442	Eternal	"	40,667	.....	.....	2,400
1443	Excelsior	"	1,400,861	.....	.....	229,500
1444	Flag	"	61,921	.....	.....	19,450
1445	Harmonia	"	1,386,627	.....	.....	231,800
1446	Headway	"	46,836	.....	.....	.....
1447	Home	"	380,383	.....	.....	.....
1448	Homeland	"	378,833	.....	.....	83,900
1449	Ideal	"	466,586	.....	.....	3,300
1450	Independent	"	463,594	.....	.....	32,725
1451	International	"	549,883	.....	.....	7,300
1452	Jefferson Park	"	194,085	.....	.....	29,500
1453	Juniors'	"	708,522	.....	.....	125,200

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$2,561	.....	$591	.....	$30,000	$1,333	$121,106	$4,228	$617,188	1410
774	.....	687	.....	34,000	39	161,443	42,710	929,515	1411
9,932	.....	169	.....	21,000	17,841	62,038	20,000	369,148	1412
2	.....	272	$1,750	4,000	5	21,394	885	144,149	1413
286	.....	95	.....	.....	415	16,344	7,543	97,361	1414
.....	.....	371	.....	5,000	3,737	27,522	15,872	236,609	1415
3,515	.....	182	.....	.....	612	81,584	11,109	416,038	1416
.....	.....	76	.....	.....	.....	145,487	36,500	701,603	1417
.....	.....	361	.....	.....	.....	187,716	10,563	781,876	1418
.....	.....	28	.....	.....	.....	2,988	71	32,463	1419
$17,070	.....	$2,832	$1,750	$94,000	$23,982	$827,622	$149,481	$4,325,950	
.....	.....	$1,236	.....	.....	$220	$59,496	$20,574	$478,510	1420
.....	.....	1,360	.....	$32,000	5,055	125,741	32,636	931,794	1421
.....	.....	215	.....	.....	.....	5,653	6,209	108,906	1422
$1,677	.....	188	$861	.....	10	46,460	6,887	257,923	1423
$1,677	.....	$2,999	$861	$32,000	$5,285	$237,350	$66,306	$1,777,133	
.....	.....	$757	.....	$177,371	.....	$130,435	$65,227	$1,040,965	1324
$63	.....	294	.....	4,000	.....	69,784	15,150	307,452	1425
5,113	.....	190	.....	26,032	$3,296	18,730	23,020	169,490	1426
.....	.....	.....	.....	60,000	68,809	70,925	38,687	559,781	1427
988	.....	.....	.....	9,000	72	208,575	74,939	1,028,298	1428
10,574	.....	630	.....	47,195	4,058	32,744	27,256	358,682	1429
.....	$1,035	696	.....	.....	11,840	328,070	119,423	1,908,499	1430
.....	.....	875	.....	.....	45,843	267,357	243,251	3,722,961	1431
651	.....	.....	.....	.....	135	7,335	2,699	60,449	1432
264	.....	66	.....	21,000	176	1,240	38,079	203,337	1433
.....	.....	.....	.....	98,728	1,860	261,375	74,726	1,419,730	1434
358	.....	.....	.....	.....	12	37,640	20,248	237,676	1435
756	.....	.....	.....	51,300	27,305	76,319	103,515	722,066	1436
1,094	.....	383	.....	.....	296	20,824	9,000	136,956	1437
748	.....	5	.....	53,500	3,520	236,115	37,877	1,262,325	1438
94	74,620	.....	.....	950	7,712	75,517	19,578	442,937	1439
226	.....	.....	.....	.....	3,225	150,398	185,051	1,204,436	1440
30	.....	.....	.....	.....	.....	18,652	33,984	190,725	1441
85	.....	105	.....	2,000	.....	8,976	2,619	56,852	1442
242	.....	.....	.....	80,000	7,824	446,532	108,003	2,272,962	1443
3,706	.....	3	.....	4,500	329	.....	21,727	111,636	1444
.....	.....	674	.....	221,794	35,424	349,050	108,427	2,333,796	1445
195	.....	25	.....	.....	60	5,920	5,902	58,938	1446
.....	.....	.....	.....	.....	7,242	123,968	29,147	540,740	1447
.....	.....	.....	.....	15,000	20	101,113	36,003	614,869	1448
220	.....	.....	.....	18,000	.....	128,943	60,582	677,631	1449
418	.....	.....	.....	92,566	2,421	73,851	138,250	803,825	1450
99	.....	.....	.....	13,500	.....	170,205	71,178	812,165	1451
6,829	.....	547	.....	30,000	313	53,096	10,944	325,314	1452
173	.....	.....	.....	74,661	2,218	183,013	43,086	1,136,873	1453

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Somerset County								
1410	Bernardsville	6,295	543	.....	.....	.....	.....	208	25
1411	Bound Brook	10,368	861	.....	.....	.....	.....	.....	.....
1412	Middlebrook	3,635	395	.....	.....	.....	.....	57	6
1413	Somerset Hills	2,454	247	.....	.....	.....	.....	1	1
1414	Manville	971	144	.....	.....	.....	.....	.....	.....
1415	North Plainfield	2,474	304	.....	.....	.....	.....	120	19
1416	Raritan	4,473	572	.....	.....	.....	.....	241	37
1417	Citizens'	7,478	795	.....	.....	.....	.....	.....	.....
1418	Peoples	8,986	774	.....	.....	.....	.....	.....	.....
1419	South Bound Brook	792	113	.....	.....	.....	.....	.....	.....
	Totals	47,926	4,748	.....	.....	.....	.....	627	88
	Sussex County								
1420	Wallkill	7,233	709	.....	.....	.....	.....	.....	.....
1421	Newton	7,520	721	10	3	.....	.....	1,100	117
1422	S. & M.	2,277	199	25	2	.....	.....	.....	.....
1423	Sussex	3,525	286	.....	.....	.....	.....	.....	.....
	Totals	20,555	1,915	35	5	.....	.....	1,100	117
	Union County								
1424	Cranford Mutual	10,306	541	.....	.....	.....	.....	.....	.....
1425	Greeley	2,811	230	10	3	.....	.....	.....	.....
1426	Venice	1,368	134	.....	.....	.....	.....	53	9
1427	American Italian	4,489	409	.....	.....	.....	.....	115	18
1428	Betsytown	11,593	953	.....	.....	.....	.....	130	16
1429	Better-Plan	3,515	279	.....	.....	.....	.....	93	12
1430	Central	16,975	1,707	.....	.....	.....	.....	971	125
1431	Citizens	62,812	3,005	.....	.....	1,405	281	11,875	772
1432	Clarkson	950	144	31	4	.....	.....	2	1
1433	Clearing House	1,878	175	.....	.....	.....	.....	10	1
1434	Columbia	12,058	1,003	.....	.....	.....	.....	159	17
1435	Contractors'	2,391	168	.....	.....	.....	.....	.....	.....
1436	Crystal	6,042	482	.....	.....	.....	.....	58	13
1437	Desirable	1,706	174	.....	.....	.....	.....	.....	.....
1438	Elizabeth	12,687	1,113	.....	.....	.....	.....	672	93
1439	Elizabethport Mutual	4,125	440	.....	.....	.....	.....	.....	.....
1440	Elmora and West End	8,841	819	.....	.....	.....	.....	420	103
1441	Emerald	2,252	187	.....	.....	.....	.....	14	6
1442	Eternal	935	119	.....	.....	.....	.....	12	1
1443	Excelsior	20,570	1,771	.....	.....	.....	.....	1,147	152
1444	Flag	1,202	121	.....	.....	.....	.....	97	18
1445	Harmonia	20,154	1,968	.....	.....	.....	.....	1,159	200
1446	Headway	971	109	.....	.....	.....	.....	.....	.....
1447	Home	5,987	484	.....	.....	.....	.....	.....	.....
1448	Homeland	6,351	619	.....	.....	.....	.....	744	71
1449	Ideal	6,833	523	.....	.....	.....	.....	16	3
1450	Independent	9,156	642	.....	.....	.....	.....	163	25
1451	International	8,323	623	.....	.....	.....	.....	36	7
1452	Jefferson Park	3,326	321	.....	.....	.....	.....	147	33
1453	Juniors'	10,996	1,074	.....	.....	.....	.....	626	113

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
6,503	182	386	S.	$1.00 m.	$200	6	$2.50 a	.....	1410
10,368	239	622	S.	1.00 m.	200	6	.03 b to .10 b	.....	1411
3,692	77	324	S.	1.00 m.	200	6	.10 b	$0.10 b	1412
2,455	45	203	S.	1.00 m.	200	6	2.50 a	.....	1413
971	53	91	S.	1.00 m.	200	6	.10 b	.10 b	1414
2,594	79	244	S.	1.00 m.	200	6	3.00 a	1.00 a	1415
4,714	135	474	S.	1.00 m.	200	6	.12½ b	.12½ b	1416
7,478	245	550	S.	1.00 m.	200	6	.12½ b	.12½ b	1417
8,986	294	480	S.	1.00 m.	200	6	.12½ b	.12½ b	1418
792	15	98	S.	1.00 m.	200	6	.20 b	.20 b	1419
48,553	1,364	3,472							
7,233	143	566	S.	$1.00 m.	$200	6	$2.00 a	.....	1420
8,630	354	487	S.	1.00 & 2.00 m.	200	6	2.00 a	.....	1421
2,302	46	155	S.	1.00 & 2.00 m.	200	6	2.00 a	.....	1422
3,525	106	180	S.	1.00 m.	200	6	2.00 a	.....	1423
21,690	649	1,388							
10,366	250	291	S.	$1.00 m.	$200	6	$0.02½ b	$1.00 a	1424
2,821	106	127	S.	1.00 & 2.00 m.	200	6	.12½ b	.12½ b	1425
1,421	38	105	S.	1.00 m.	200	6	6.00 a	3.00 a	1426
4,604	46	381	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1427
11,723	248	721	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1428
3,608	78	213	S.	1.00 m.	200	6	.08 b	1.00 a	1429
17,946	499	1,333	N.S.	1.00 m.	200	6	6.00 a	1.00 a	1430
76,092	986	3,072	O.P.	.....	100	6	.05 b	.05 b	1431
983	30	119	N.S.	1.00 m.	200	6	4.00 a	.....	1432
1,888	41	135	S.	1.00 m.	200	6	.05 b	2.00 a	1433
12,217	302	718	N.S.	1.00 m.	200	6	6.00 a	.....	1434
2,391	41	127	S.	1.00 m.	200	6	4.00 a	.....	1435
6,100	113	382	N.S.	1.00 & 2.00 m.	200	6	6.00 a	3.00 a	1436
1,706	37	137	S.	1.00 m.	200	6	6.00 a	3.00 a	1437
13,359	281	925	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1438
4,125	132	308	N.S.	1.00 m.	200	6	4.00 a	.....	1439
9,261	271	651	N.S.	1.00 m.	200	6	6.00 a	.....	1440
2,266	31	162	O.P.	.....	200	6	6.00 a	2.00 a	1441
947	12	108	N.S.	1.00 m.	200	6	6.00 a	3.00 a	1442
21,717	477	1,446	N.S.	1.00 m.	200	6	5.00 a	5.00 a	1443
1,299	16	123	N.S.	1.00 m.	200	6	.....	2.00 a	1444
21,313	580	1,588	N.S.	1.00 m.	200	6	6.00 a	1.00 a	1445
971	16	93	S.	1.00 m.	200	6	6.00 a	2.00 a	1446
5,987	87	397	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1447
7,095	139	551	O.P.	.....	200	6	.05 b	.05 b	1448
6,849	126	400	N.S.	1.00 m.	200	6	.....	2.00 a	1449
9,319	88	579	O.P.	.....	200	6	.....	2.00 a	1450
8,359	184	446	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1451
3,473	71	283	S.	1.00 m.	200	6	6.00 a & .11 b	2.00 a & .11 b	1452
11,622	274	913	N.S.	1.00 & 2.00 m.	200	6	6.00 a	2.00 a	1453

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Union County—Continued			
1454	Lithuanian	Elizabeth	Oct. 6, 1913	Michael Saliklis
1455	Members	"	Jan. 28, 1926	Frank D'Meo
1456	Merchants	"	Jan. 24, 1908	Edward S. Hersh
1457	Moreland	"	Nov. 17, 1927	Anthony P. Troiano
1458	Myrtle	"	Jan. 14, 1924	Harry Z. Levin
1459	N. A. S. E.	"	July 15, 1926	Daniel W. Henry
1460	North Broad Street	"	June 12, 1924	William T. McGeachie
1461	North Elizabeth	"	Mar. 19, 1919	John F. Martin
1462	North Park	"	Mar. 1, 1923	George R. Flach
1463	Old Colony	"	Oct. 3, 1924	A. A. Baekey
1464	People's	"	Mar. 30, 1908	John K. Leeds
1465	Polonia	"	Jan. 22, 1909	Stephen Regit
1466	Rail and Harbor City	"	July 6, 1911	Elias F. Applegate
1467	Rainbow	"	Mar. 8, 1923	Callahan J. McCarthy
1468	Satisfactory	"	Jan. 7, 1927	Peter B. Shelton
1469	Security	"	Feb. 20, 1912	Hans Herold
1470	Townley	"	Mar. 28, 1927	Anthony W. Lamy
1471	Trinity	"	April 3, 1924	David B. Brown
1472	Union County	"	April 26, 1886	William A. Bourdon
1473	Upright	"	July 1, 1926	Max Tieger
1474	Victory	"	Jan. 28, 1920	Adrian O. Murray
1475	Workmen's	"	Nov. 23, 1899	Samuel Stamler
1476	Young Men's	"	Jan. 2, 1913	Albert C. Stein
1477	Garwood	Garwood	Mar. 1, 1911	W. Merrill Conklin
1478	Hillside	Hillside Township	Jan. 10, 1919	Henry Singe
1479	Inter County	" "	June 23, 1921	Charles F. Ackerman
1480	Midway	" "	Mar. 31, 1923	Harry Schnabel
1481	Kenilworth	Kenilworth	Sept. 10, 1912	John Hiller, Jr.
1482	Broadview	Linden	Dec. 20, 1923	A. H. Barr
1483	Fidelity	"	Mar. 12, 1910	George McGillvray
1484	Stonewall	"	April 8, 1921	Leon A. Watson
1485	Lyons Farms	Lyons Farms	Dec. 19, 1903	David H. Doremus
1486	New Providence	New Providence	Mar. 31, 1927	A. G. Balcom
1487	Central	Plainfield	Jan. 2, 1904	Fred D. Loizeaux
1488	Liberty	"	Mar. 31, 1919	Isidore Tornberg
1489	Plainfield	"	Mar. 21, 1884	Herman Schwed
1490	Queen City and Home	"	* (See below)	Arthur C. Wadley
1491	Renascence	"	June 30, 1925	Aurelio Mangione
1492	Representative	"	Mar. 14, 1924	Leo Hirsch
1493	Union	"	Jan. 18, 1899	Abiel D. Edgar
1494	Axia	Rahway	April 16, 1927	Clifford B. Gehring
1495	Better-Homes	"	Oct. 11, 1924	William C. Hoblitzell
1496	Citizens	"	July 31, 1914	Albert F. Kirstein
1497	Industrial	"	Mar. 7, 1910	Arthur R. Wendell
1498	Rahway	"	Feb. 8, 1898	Cyrus W. Squier
1499	Reliance Co-Operative	"	Jan. 29, 1920	John H. Maget
1500	Workmen's	"	Jan. 25, 1886	Willard C. Freeman
1501	Jewel	Roselle	Oct. 25, 1923	Arthur A. Jentsch
1502	Roselle	"	May 25, 1889	W. C. Hope
1503	Warinanco	"	Oct. 3, 1924	Justin McAghon

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
James T. Kirk	John J. Krusis	735 McKinley St., Elizabeth, N. J.	1454
Louis P. Longobardi	Anthony Crincoli	339 Centre St., Elizabeth, N. J.	1455
John J. Griffin	Arthur W. Pfaff	100 First St., Elizabeth, N. J.	1456
Mario Turtur	Walter B. Wilson	314 Ashton Ave., Linden, N. J.	1457
A. J. Blum	Samuel Freedman	80 Broad St., Elizabeth, N. J.	1458
Louis C. Lehmann, Jr.	Welles B. Pullen	519 Hemlock St., Roselle Park, N. J.	1459
Leavitt & Talley	Frank Regenthal	132 Elm St., Elizabeth, N. J.	1460
John R. Connolly	James Clark	915 Jersey Ave., Elizabeth, N. J.	1461
Frank K. Sauer	Edward E. Unglaub	808 Livingston Road, Elizabeth, N. J.	1462
Samuel Koestler	Harold E. Manvel	609 Westfield Ave., Elizabeth, N. J.	1463
Joseph T. Hague	William H. Ryan	1197 E. Grand St., Elizabeth, N. J.	1464
Francis J. Regula	John R. Wnek	111 Inslee Place, Elizabeth, N. J.	1465
Donald H. McLean	James W. Cozzens	125 Broad St., Elizabeth, N. J.	1466
Henry H. Eisenberg	Samuel Balter	1139 E. Jersey St., Elizabeth, N. J.	1467
Joseph J. Turek	William J. Haggerty	111 First St., Elizabeth, N. J.	1468
George Schmidt, Jr.	Charles W. Schlegel	536 Drake Ave., Roselle, N. J.	1469
Raymond A. Leahy	George H. Byrd	280 N. Broad St., Elizabeth, N. J.	1470
Martin Korngut	A. W. Spilner	207 Broad St., Elizabeth, N. J.	1471
Robert H. McAdams	Frank J. Currall	208 Orchard St., Elizabeth, N. J.	1472
Lawrence L. Weltchek	Samuel Freedman	80 Broad St., Elizabeth, N. J.	1473
Michael H. Feldman	Samuel Freedman	80 Broad St., Elizabeth, N. J.	1474
Charles J. Stamler	Louis Ritter	1201 E. Grand St., Elizabeth, N. J.	1475
Welcome W. Bender	Alfred F. Sauer	426 Jersey Ave., Elizabeth, N. J.	1476
A. C. Nash	H. B. Kjellmark	582 Trinity Place, Westfield, N. J.	1477
August C. Ullrich	L. F. Gardiner, Jr.	502 High St., Newark, N. J.	1478
A. Wilberforce Egner	Frank L. Morton, Jr.	43 Hill St., Newark, N. J.	1479
Frank A. English	John S. La Bar	34 Mertz Ave., Hillside, N. J.	1480
Adolph Ulbrich	Edwin Greim	309 Retford Ave., Cranford, N. J.	1481
Richard V. Stein	Thomas J. Wieser	629 Miner Terrace, Linden, N. J.	1482
Charles J. Stamler	Frank R. Anderson	207 Broad St., Elizabeth, N. J.	1483
Frank K. Sauer	Godfrey H. Julian	522 Miltonia St., Linden, N. J.	1484
Sylvester M. Cooley	George Compton	1444 N. Broad St., Hillside, N. J.	1485
John L. Hughes	Frederick E. Behre	New Providence, N. J.	1486
Wm. M. Stillman & F. J. Blatz	Richard B. Gendall	240 W. Front St., Plainfield, N. J.	1487
Irving Kunzman	Herman Kramer	119 Elmwood Place, Plainfield, N. J.	1488
W. R. Codington & C. M. Dolliver	Charles W. Nagel	400 Park Ave., Plainfield, N. J.	1489
McDonough & McDonough	Florence E. Luerssen	107 Park Ave., Plainfield, N. J.	1490
Salvador Diana	P. E. Marangello	436 East 5th St., Plainfield, N. J.	1491
Joseph J. Mutnick, Jr.	Samuel Pinn	602 Madison Ave., Plainfield, N. J.	1492
C. M. Dolliver & F. J. Blatz	C. J. Ornes	1427 Marlborough Ave., Plainfield, N. J.	1493
Clarence A. Ward	William Weil	137 Maple Ave., Rahway, N. J.	1494
Adolph Ulbrich	John F. Geyer	142 Irving St., Rahway, N. J.	1495
Charles J. Stamler	A. Weitz	144 Irving St., Rahway, N. J.	1496
David Armstrong	Fred C. Bauer	42 New Church St., Rahway, N. J.	1497
Orlando H. Dey	Freeland J. Gibbons	146 Irving St., Rahway, N. J.	1498
Fayette N. Talley	John W. Wieser	17 Lincoln Ave., Rahway, N. J.	1499
F. C. Hyer	L. R. Cartwright	19 Pierpont St., Rahway, N. J.	1500
Sidney W. Eldridge	Willard H. Berrien	203 E. Webster Ave., Roselle Park, N. J.	1501
Edward S. Atwater, Jr.	Harry Cashmore	152 West 4th Ave., Roselle, N. J.	1502
Maxwell M. Albach	Searle R. Chynoweth	528 Pine St., Roselle, N. J.	1503

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Union County—Continued				
1454	Lithuanian	Elizabeth	$12,545	.....	$657,250
1455	Members	"	503	$3,375	146,000
1456	Merchants	"	5,548	2,988	1,007,650
1457	Moreland	"	276	.....	18,200
1458	Myrtle	"	9,283	.....	108,100
1459	N. A. S. E.	"	2,735	406	73,100
1460	North Broad Street	"	965	316	177,200
1461	North Elizabeth	"	7,997	6,877	805,800
1462	North Park	"	4,335	4,041	255,400
1463	Old Colony	"	19,996	3,867	350,250
1464	People's	"	15,289	.....	494,240
1465	Polonia	"	9,202	9,104	698,000
1466	Rail and Harbor City	"	3,595	6,300	580,000
1467	Rainbow	"	3,553	.....	359,000
1468	Satisfactory	"	2,854	1,600	115,150
1469	Security	"	5,862	8,900	658,400
1470	Townley	"	1,884	644	40,100
1471	Trinity	"	6,237	100	218,900
1472	Union County	"	6,885	8,267	418,100
1473	Upright	"	281	2,533	104,214
1474	Victory	"	5,783	2,000	492,250
1475	Workmen's	"	11,450	.....	1,833,055
1476	Young Men's	"	4,972	1,303	397,200
1477	Garwood	Garwood	6,192	2,500	221,040
1478	Hillside	Hillside Township	482	3,274	62,400
1479	Inter County	" "	4,461	.....	338,000
1480	Midway	" "	2,199	.....	182,200
1481	Kenilworth	Kenilworth	7,356	102	181,200
1482	Broadview	Linden	41	440	93,800
1483	Fidelity	"	5,448	4,183	2,046,050
1484	Stonewall	"	11,310	2	382,700
1485	Lyons Farms	Lyons Farms	11,620	29,197	934,600
1486	New Providence	New Providence	3,431	1,500	89,700
1487	Central	Plainfield	591	5,792	456,300
1488	Liberty	"	11,148	.....	362,200
1489	Plainfield	"	19,334	.....	1,297,198
1490	Queen City and Home	"	33,329	15,221	1,667,500
1491	Renascence	"	270	77	72,800
1492	Representative	"	1,793	539	239,000
1493	Union	"	3,804	8,472	622,250
1494	Axia	Rahway	874	.....	138,500
1495	Better-Homes	"	2,097	.....	258,200
1496	Citizens	"	21,548	7,751	752,700
1497	Industrial	"	22,036	5,473	1,345,400
1498	Rahway	"	1,590	900	131,340
1499	Reliance Co-Operative	"	338	1,811	146,200
1500	Workmen's	"	71,261	18,705	965,152
1501	Jewel	Roselle	193	1,462	77,400
1502	Roselle	"	866	20,389	772,000
1503	Warinanco	"	15,718	5,190	272,700

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$35,824	$297,761	$133	$5,478	$1,008,991	1454
.....	15,005	9,894	.....	139	175,516	1455
.....	12,760	153,859	80	100	1,182,985	1456
.....	1,524	15,902	.....	424	36,326	1457
.....	12,265	12,294	.....	5,385	147,327	1458
.....	7,163	35,826	.....	454	119,684	1459
.....	2,440	62,835	7,420	1,978	253,149	1460
.....	42,339	44,421	340	440	908,214	1461
$9,000	17,460	12,885	11,062	6,722	320,905	1462
.....	15,930	42,013	.....	2,448	434,504	1463
.....	19,795	23,584	2,085	1,682	556,675	1464
.....	24,964	53,670	1,235	2,768	798,943	1465
.....	28,620	75,026	.....	4,934	698,475	1466
.....	6,280	130,432	2	5,420	504,687	1467
.....	4,262	.....	.....	730	124,596	1468
.....	35,545	92,248	5,880	7,996	814,831	1469
.....	6,040	5,435	7	478	54,588	1470
.....	13,460	140,314	.....	.....	379,011	1471
.....	2,610	43,039	.....	1,000	479,901	1472
.....	3,820	9,189	.....	3,437	123,474	1473
.....	15,695	75,576	.....	636	591,940	1474
.....	92,550	387,762	.....	16,232	2,341,049	1475
.....	13,775	119,592	26,367	2,337	565,546	1476
.....	3,865	.....	8,744	.....	242,341	1477
.....	996	61,217	4,745	1,265	134,379	1478
.....	5,296	106,779	23,517	2,217	480,270	1479
.....	3,045	49,399	8,807	147	245,797	1480
.....	9,812	47,609	11,906	5,344	263,329	1481
.....	5,845	20,862	4,071	1,453	126,512	1482
20,000	36,336	356,569	51,806	36,847	2,557,239	1483
.....	14,357	102,934	1,721	1,189	514,213	1484
24,300	41,835	176,442	44,728	20,002	1,282,724	1485
.....	3,690	.....	5,322	500	104,143	1486
.....	14,046	62,062	24,557	4,468	567,816	1487
.....	25,377	93,700	24,943	5,258	522,626	1488
.....	43,498	116,364	48,065	13,671	1,538,130	1489
60,074	129,401	362,570	43,104	19,667	2,330,866	1490
.....	4,865	11,960	2,133	222	92,327	1491
4,000	12,399	52,784	16,332	3,870	330,717	1492
3,164	29,109	81,079	20,445	3,528	771,851	1493
.....	2,960	22,014	5,743	5,843	175,934	1494
.....	20,865	84,215	12,744	2,861	380,982	1495
42,500	8,765	200,844	.....	884	1,034,992	1496
.....	58,130	120,749	.....	2,120	1,553,908	1497
.....	1,985	17,528	4,441	669	158,453	1498
.....	8,154	26,099	2,468	18,182	203,252	1499
42,848	43,648	41,395	9,561	875	1,193,445	1500
.....	2,330	31,838	10,814	859	124,896	1501
102,511	53,862	109,646	11,146	5,123	1,075,543	1502
.....	15,485	55,409	24,439	2,592	391,533	1503

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Union County—Continued					
1454	Lithuanian	Elizabeth	$625,866			$78,050
1455	Members	"	134,306			
1456	Merchants	"	748,126			
1457	Moreland	"	29,493			600
1458	Myrtle	"	83,513			10,500
1459	N. A. S. E.	"	87,782			4,000
1460	North Broad Street	"	143,781			8,600
1461	North Elizabeth	"	591,825			33,123
1462	North Park	"	240,428			6,900
1463	Old Colony	"	329,021	$2,600		1,400
1464	People's	"	387,376			24,800
1465	Polonia	"	470,591			154,200
1466	Rail and Harbor City	"	449,750			39,860
1467	Rainbow	"	314,755			23,600
1468	Satisfactory	"	68,326	21,750		9,855
1469	Security	"	521,931			59,400
1470	Townley	"	43,935			
1471	Trinity	"	252,999			27,200
1472	Union County	"	281,947			50,900
1473	Upright	"	75,283			18,200
1474	Victory	"	313,019			64,800
1475	Workmen's	"	1,309,608			259,475
1476	Young Men's	"	295,778			37,000
1477	Garwood	Garwood	178,300			
1478	Hillside	Hillside Township	71,959			10,100
1479	Inter County	" "	295,653			50,110
1480	Midway	" "	150,900			19,450
1481	Kenilworth	Kenilworth	157,410			22,000
1482	Broadview	Linden	82,907			5,400
1483	Fidelity	"	1,255,999			353,600
1484	Stonewall	"	282,031			37,000
1485	Lyons Farms	Lyons Farms	831,012			121,700
1486	New Providence	New Providence	82,359			
1487	Central	Plainfield	409,741			
1488	Liberty	"	288,705	27,500		41,700
1489	Plainfield	"	957,333			212,200
1490	Queen City and Home	"	1,562,348	9,200		136,400
1491	Renascence	"	60,200			3,900
1492	Representative	"	192,118			16,350
1493	Union	"	556,950			
1494	Axia	Rahway	85,881	25,000		18,350
1495	Better-Homes	"	270,864			1,600
1496	Citizens	"	604,524			41,500
1497	Industrial	"	992,724		$10,199	2,000
1498	Rahway	"	99,644			10,200
1499	Reliance Co-Operative	"	120,781	3,400		42,200
1500	Workmen's	"	832,628			76,600
1501	Jewel	Roselle	72,172			15,900
1502	Roselle	"	740,463			
1503	Warinanco	"	295,605			5,000

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$24	.....	.....	.....	$70,032	$7,115	$92,538	$135,366	$1,008,991	1454
.....	.....	.....	.....	4,700	.....	25,627	10,883	175,516	1455
720	$40,079	.....	.....	115,041	.....	220,073	58,946	1,182,985	1456
.....	.....	.....	.....	75	5	213	5,940	36,326	1457
40	.....	.....	.....	21,376	2,085	24,793	5,020	147,327	1458
977	.....	.....	.....	4,500	30	9,695	12,700	119,684	1459
8,755	.....	$443	.....	23,500	15,393	28,312	24,365	253,149	1460
.....	.....	.....	.....	27,000	975	224,861	30,430	908,214	1461
48	.....	297	$2,400	.....	2	55,711	15,119	320,905	1462
.....	.....	.....	.....	.....	.....	79,553	21,930	434,504	1463
.....	.....	.....	.....	19,000	.....	108,315	17,184	556,675	1464
.....	1,010	1,604	.....	.....	44	127,434	44,060	798,943	1465
.....	.....	.....	.....	39,040	908	130,652	38,265	698,475	1466
3,120	.....	.....	.....	35,000	.....	92,197	36,015	504,687	1467
483	.....	.....	400	8,500	.....	12,390	2,892	124,596	1468
352	.....	.....	.....	53,000	2,547	151,194	26,407	814,831	1469
141	.....	.....	.....	700	83	6,552	3,177	54,588	1470
.....	.....	.....	.....	19,500	30	35,966	43,316	379,011	1471
.....	.....	.....	.....	53,000	.....	65,711	28,343	479,901	1472
50	.....	.....	.....	7,700	1,630	6,811	13,800	123,474	1473
71	.....	.....	.....	87,156	3,765	89,440	33,689	591,940	1474
.....	.....	.....	.....	147,586	604	439,146	184,630	2,341,049	1475
1,016	.....	347	45	96,565	12,143	74,918	47,734	565,546	1476
362	.....	97	.....	2,000	11	52,827	8,744	242,341	1477
155	.....	113	.....	3,100	20,062	3,240	25,650	134,379	1478
2,652	.....	55	.....	40,500	17,312	30,729	43,259	480,270	1479
30	.....	167	.....	12,450	14,796	20,340	27,664	245,797	1480
73	.....	40	.....	26,977	1,755	33,656	21,418	263,329	1481
65	.....	.....	.....	14,500	1,862	16,932	4,846	126,512	1482
70	45,532	140	30	409,848	59,632	310,329	122,059	2,557,239	1483
154	2	107	.....	76,835	1,452	78,433	38,199	514,213	1484
27	.....	575	.....	32,500	15,383	181,453	100,074	1,282,724	1485
327	.....	168	.....	5,000	1,138	11,692	3,459	104,143	1486
.....	.....	197	.....	35,400	424	86,918	35,136	567,816	1487
3,878	.....	240	.....	31,966	23,777	44,369	60,491	522,626	1488
589	.....	2,903	.....	116,500	1,000	210,112	37,493	1,538,130	1489
1,942	9,400	858	1,900	127,000	13,399	321,316	147,103	2,330,866	1490
184	.....	709	.....	8,596	1,160	10,337	7,241	92,327	1491
1,687	.....	344	.....	60,926	1,065	12,263	45,964	330,717	1492
143	.....	1,444	.....	48,000	.....	152,206	13,108	771,851	1493
12,337	.....	273	.....	6,500	908	16,316	10,369	175,934	1494
.....	.....	612	.....	8,500	6,913	61,585	30,908	380,982	1495
50	29,631	13	.....	94,472	43,122	157,020	64,660	1,034,992	1496
.....	.....	.....	75	.....	2,900	477,675	68,335	1,553,908	1497
.....	.....	.....	.....	8,000	.....	25,762	14,847	158,453	1498
164	.....	944	.....	.....	5	21,810	13,948	203,252	1499
.....	.....	435	.....	.....	1,117	265,045	17,620	1,193,445	1500
4,702	.....	883	.....	12,800	4	.....	18,435	124,896	1501
3,968	.....	1,505	.....	75,657	24,488	181,651	47,811	1,075,543	1502
2,729	.....	603	.....	.....	17	41,399	46,180	391,533	1503

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Union County—Continued								
1454	Lithuanian	8,000	721	.....	.....	.....	.....	390	64
1455	Members	3,143	290	.....	.....	.....	.....	.....	.....
1456	Merchants	10,030	658	.....	.....	.....	.....	.....	.....
1457	Moreland	1,007	107	.....	.....	.....	.....	3	1
1458	Myrtle	1,764	167	.....	.....	.....	.....	52	8
1459	N. A. S. E.	1,769	219	.....	.....	.....	.....	20	4
1460	North Broad Street	2,223	198	.....	.....	.....	.....	43	11
1461	North Elizabeth	7,086	595	.....	.....	.....	.....	138	45
1462	North Park	3,548	342	.....	.....	.....	.....	34	7
1463	Old Colony	5,058	453	26	6	.....	.....	7	2
1464	People's	4,995	471	.....	.....	.....	.....	124	17
1465	Polonia	7,375	813	.....	.....	.....	.....	771	122
1466	Rail and Harbor City	5,558	528	.....	.....	.....	.....	199	28
1467	Rainbow	4,802	446	.....	.....	.....	.....	118	20
1468	Satisfactory	1,821	245	217	15	.....	.....	49	20
1469	Security	7,758	808	.....	.....	.....	.....	297	53
1470	Townley	920	90	.....	.....	.....	.....	.....	.....
1471	Trinity	3,788	355	.....	.....	.....	.....	136	35
1472	Union County	4,266	398	.....	.....	.....	.....	254	30
1473	Upright	1,779	165	.....	.....	.....	.....	91	18
1474	Victory	5,263	420	.....	.....	.....	.....	324	34
1475	Workmen's	23,531	1,846	.....	.....	.....	.....	1,297	309
1476	Young Men's	3,988	330	.....	.....	.....	.....	185	36
1477	Garwood	2,246	174	.....	.....	.....	.....	.....	.....
1478	Hillside	1,008	197	.....	.....	.....	.....	50	10
1479	Inter County	4,744	477	.....	.....	.....	.....	250	42
1480	Midway	2,138	165	.....	.....	.....	.....	97	13
1481	Kenilworth	1,912	187	.....	.....	.....	.....	110	23
1482	Broadview	1,524	132	.....	.....	.....	.....	27	6
1483	Fidelity	20,053	1,185	.....	.....	.....	.....	1,768	177
1484	Stonewall	4,367	456	.....	.....	.....	.....	185	30
1485	Lyons Farms	10,937	848	.....	.....	.....	.....	608	50
1486	New Providence	1,770	191	.....	.....	.....	.....	.....	.....
1487	Central	5,686	450	.....	.....	.....	.....	.....	.....
1488	Liberty	4,193	374	275	32	.....	.....	208	24
1489	Plainfield	15,207	1,100	.....	.....	.....	.....	1,061	141
1490	Queen City and Home	22,735	2,154	92	18	.....	.....	682	126
1491	Renascence	1,083	134	.....	.....	.....	.....	19	5
1492	Representative	2,982	298	.....	.....	.....	.....	81	11
1493	Union	15,535	801	.....	.....	.....	.....	.....	.....
1494	Axia	2,021	189	250	60	.....	.....	91	20
1495	Better-Homes	3,835	395	.....	.....	.....	.....	8	3
1496	Citizens	8,995	800	.....	.....	.....	.....	208	46
1497	Industrial	42,814	1,667	64	49	.....	.....	20	3
1498	Rahway	1,581	199	.....	.....	.....	.....	51	12
1499	Reliance Co-Operative	2,695	321	34	4	.....	.....	211	47
1500	Workmen's	11,714	1,049	.....	.....	.....	.....	383	67
1501	Jewel	1,062	113	.....	.....	.....	.....	80	25
1502	Roselle	10,247	679	.....	.....	.....	.....	.....	.....
1503	Warinanco	4,866	536	.....	.....	.....	.....	25	4

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
8,390	268	517	N.S.	$1.00 m.	$200	6	$6.00 a	$2 a & $3 a	1454
3,143	58	232	N.S.	1.00 & 2.00 m.	200	6	6.00 a	2.00 a	1455
10,030	170	488	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1456
1,010	13	95	N.S.	1.00 m.	200	6	5.00 a	2.00 a	1457
1,816	48	127	O.P.	.....	200	6	6.00 a	2.00 a	1458
1,789	50	173	N.S.	1.00 m.	200	6	6.00 a & .05 b	2.00 a	1459
2,266	38	171	S.	1.00 m.	200	6	5.00 a	.....	1460
7,224	192	448	N.S.	1.00 m.	240	5 & 6	6.00 a	6.00 a	1461
3,582	97	252	S.	1.00 m.	200	6	6.00 a & .12½ b	.....	1462
5,091	83	378	N.S.	1.00 & 2.00 m.	200	6	5.00 a & .05 b	2.00 a & .05 b	1463
5,119	195	293	N.S.	1.00 & 2.00 m.	200	6	1.00 a	.....	1464
8,146	349	586	O.P.	.....	200	6	4.00 a	2.00 a	1465
5,757	169	387	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1466
4,920	114	352	N.S.	1.00 m.	200	6	6.00 a & .05 b	2.00 a & .05 b	1467
2,087	62	218	N.S.	1.00 m.	200	6	4.00 a	.08⅓ b	1468
8,055	241	620	N.S.	1.00 m.	200	6	6.00 a	.08⅓ b	1469
920	24	66	N.S.	1.00 m.	200	6	4.00 a	.....	1470
3,924	85	305	O.P.	.....	200	6	.....	2.00 a	1471
4,520	158	270	N.S.	1.00 m.	200	6	6.00 a & .04 b	3.00 a	1472
1,870	38	145	N.S.	1.00 m.	200	6	6.00 a	1.00 a	1473
5,587	121	333	N.S.	1.00 m.	200	6	$6.00 a & .05 b	1.00 a & .05 b	1474
24,828	608	1,547	O.P.	.....	200	6	6.00 a	2.00 a	1475
4,173	92	268	S.	1.00 m.	200	6	.05 b	.05 b	1476
2,246	67	107	N.S.	1.00 m.	240	6	.06 b	.06 b	1477
1,058	33	174	S.	1.00 m.	200	6	4.00 a	1.00 a	1478
4,994	91	428	S.	1.00 & 2.00 m.	200	6	1.00 a	1.00 a	1479
2,235	47	131	S.	1.00 m.	200	6	3.00 a	1.00 a	1480
2,022	59	151	S.	1.00 m.	200	6	2.00 a	2.00 a	1481
1,551	20	118	N.S.	1.00 m.	200	6	5.00 a	2.00 a	1482
21,821	481	881	N.S.	1.00 m.	200	6	.....	2.00 a	1483
4,552	132	354	N.S.	1.00 m.	200	6	6.00 a & .06¼ b	2.00 a	1484
11,545	245	653	S.	1.00 m.	200	6	.03 b	.03 b	1485
1,770	34	157	S.	1.00 m.	200	6	2.50 a	.....	1486
5,686	134	316	S.	1.00 m.	200	6	3.00 a	1.00 a	1487
4,676	135	295	S.	1.00 m.	200	6	3.50 a	1.50 a	1488
16,268	396	845	S.	1.00 m.	200	6	3.00 a	1.00 a	1489
23,509	466	1,832	O.P.	.....	200	6	3.00 a	.....	1490
1,102	24	115	S.	1.00 m.	200	6	3.00 a	3.00 a	1491
3,063	95	214	S.	1.00 m.	200	6	4.00 a	2.00 a	1492
15,535	258	543	S.	.50 m.	100	6	.04 b	.04 b	1493
2,362	44	225	S.	1.00 m.	200	6	4.00 a	1.00 a	1494
3,843	108	290	S.	1.00 m.	200	6	5.00 a	.....	1495
9,203	240	606	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1496
42,898	520	1,199	N.S.	.45 m.	100	6	.05 b	.05 b	1497
1,632	46	165	O.P.	.....	200 & 240	5 & 6	4.00 a & .16 b	1.00 a & .16 b	1498
2,940	64	308	S.	1.00 m.	200	6	4.00 a & .05 b	2.00 a & .05 b	1499
12,097	271	845	S.	1.00 m.	200	6	2.50 a	.....	1500
1,142	24	114	S.	1.00 m.	200	6	5.00 a	.....	1501
10,247	258	421	S.	1.00 m.	200	6	2.00 a	.....	1502
4,891	104	436	S.	1.00 m.	200	6	3.00 a	1.00 a	1503

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Union County—Continued			
1504	Aldene	Roselle Park	June 14, 1919	Albert S. Geehr
1505	Gloria	" "	May 21, 1923	Jay W. Rewalt, Sr.
1506	Roselle Park	" "	June 28, 1904	Charles V. Drake
1507	Twin Borough	" "	Nov. 10, 1920	David J. Farren
1508	Fanwood & Scotch Plains	Scotch Plains	May 23, 1922	Alexander Muir
1509	Baltusrol	Springfield	June 8, 1929	Thomas H. Lyons
1510	Battle Hill	"	Mar. 15, 1923	Stewart O. Burns
1511	Arcoe	Summit	Jan. 30, 1925	August H. Riviere
1512	Hill City	"	Mar. 10, 1914	Francis U. Voss
1513	Overlook	"	Nov. 9, 1923	William J. Post
1514	Prospect Hill	"	July 27, 1923	Herman F. Beck
1515	Summit	"	Oct. 14, 1891	Alfred W. Alesbury
1516	Connecticut Farms	Union	Mar. 30, 1922	John R. Buchanan
1517	Inland	"	Feb. 4, 1929	Robert S. Sherwin
1518	Vauxhall	Vauxhall	July 24, 1920	Gustav Hummel, Jr.
1519	Home	Westfield	Oct. 29, 1912	Robert S. Snevily
1520	Mindowaskin	"	Feb. 4, 1929	H. F. Cornwall
1521	Mutual	"	April 27, 1908	George W. Frutchey
1522	Westfield	"	Dec. 4, 1888	Theodore H. Ludwig
	Warren County			
1523	Belvidere	Belvidere	Jan. 19, 1920	John E. Allen
1524	Hackettstown	Hackettstown	Feb. 26, 1906	Marvin Shields
1525	Malvern Hill	"	Jan. 5, 1927	Lindley G. Cook
1526	Phillipsburg, No. 4	Phillipsburg	Mar. 27, 1876	Matthew Korp
1527	Phillipsburg, No. 5	"	June 6, 1882	John E. Wyckoff
1528	Phillipsburg, No. 6	"	April 3, 1903	Fred A. Churchill
1529	Phillipsburg, No. 7	"	Aug. 7, 1915	Matthew Kingfield
1530	Warren County	"	Mar. 11, 1922	Shipman R. Pursel
1531	Mansfield	Washington	July 31, 1930	Floyd Major
1532	Washington	"	May 26, 1919	Eugene L. Linaberry

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES

Attorney	Secretary	Secretary's Address	
Donald H. McLean	Armando G. Finizio	290 Seaton Ave., Roselle Park, N. J.	1504
Alfred A. Stein	William H. Bodine, Jr.	3 E. Westfield Ave., Roselle Park, N. J.	1505
C. L. Morgan, B. C. Austin & N. A. Tomasula	Harwood Fish	420 Chestnut St., Roselle Park, N. J.	1506
Adolph Ulbrich	Fred R. Frey	308 Madison Ave., Roselle Park, N. J.	1507
Peter J. McDonough, Jr.	Paul L. Archbold	First State Bank Bldg., Scotch Plains, N. J.	1508
Louis Messing, Jr.	Edward A. Conley	277 Morris Ave., Springfield, N. J.	1509
Hobart L. Benedict	Charles H. Huff	P. O. Box 108, Springfield, N. J.	1510
Jacob R. Mantel	William L. Heyl	43 Maple St., Summit, N. J.	1511
Frederick C. Kentz	John G. Voegtlen	30 Maple St., Summit, N. J.	1512
Edward G. Pringle	Robert P. Williamson	401 Springfield Ave., Summit, N. J.	1513
Robert B. Williams	Charles H. Baum	313 Mountain Ave., Summit, N. J.	1514
Atwood L. DeCoster	J. Sherman Byland	367 Springfield Ave., Summit, N. J.	1515
Hobart L. Benedict	R. W. Townley	Union, N. J.	1516
Perry E. Belfatto	Frederick H. Riecke, Jr.	213 Pomona Ave., Newark, N. J.	1517
Herbert M. Ellend	Gustav Schroeder	375 Tower St., Vauxhall, N. J.	1518
R. S. Nichols, Jr.	Edith M. Powers	101 W. Broad St., Westfield, N. J.	1519
A. B. Conlin	J. Alston Adams	216 Sylvania Place, Westfield, N. J.	1520
Paul Q. Oliver	Albert M. Lamberton	112 Elm St., Westfield, N. J.	1521
Paul Q. Oliver	Howard M. Condit	423 Everson Place, Westfield, N. J.	1522
John H. Dahlke	Homer H. Rasely	333 Water St., Belvidere, N. J.	1523
Claude E. Cook	A. M. Lundy	Hackettstown, N. J.	1524
Claude E. Cook	John D. Woodward	Lock Drawer F, Hackettstown, N. J.	1525
S C. Smith, Jr.	Daniel J. Lilly	403 Thomas St., Phillipsburg, N. J.	1526
William H. Walters	Robert Souders	192 Lincoln St., Phillipsburg, N. J.	1527
C. B. Brady	Robert D. Connolly	418 S. Main St., Phillipsburg, N. J.	1528
Frank J. Kingfield	George B. Arnold	172 S. Main St., Phillipsburg, N. J.	1529
William P. Tallman	Vida C. King	Phillipsburg Trust Co., Phillipsburg, N. J.	1530
George W. Fleming	Wm. Boyd Creveling	Washington, N. J.	1531
G. W. Fleming & C. C. Bowers	Harry Christine	Washington, N. J.	1532

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Union County—Continued				
1504	Aldene	Roselle Park	$1,830	$7,327	$373,960
1505	Gloria	" "	1,825	1,426	62,370
1506	Roselle Park	" "	2,756	28,400	2,695,635
1507	Twin Borough	" "	1,479	6,059	249,600
1508	Fanwood & Scotch Plains	Scotch Plains	21,252	2,445	306,400
1509	Baltusrol	Springfield	1,194	449	42,200
1510	Battle Hill	"	43,126	7,697	834,100
1511	Arcoe	Summit	269	1,012	136,200
1512	Hill City	"	79,417	45,000	1,242,800
1513	Overlook	"	9,661	2,098	356,650
1514	Prospect Hill	"	775	1,000	42,500
1515	Summit	"	337	10,000	895,400
1516	Connecticut Farms	Union	301	92	438,200
1517	Inland	"	714	400	44,600
1518	Vauxhall	Vauxhall	.....	1,000	106,600
			38,405	25,000	1,483,340
1519	Home	Westfield			
1520	Mindowaskin	"	1,610	1,023	35,400
1521	Mutual	"	47,528	20,000	1,490,360
1522	Westfield	"	2,137	20,875	1,507,800
	Totals		$886,566	$542,544	$55,455,080
	Warren County				
1523	Belvidere	Belvidere	$6,528	$1,138	$104,600
1524	Hackettstown	Hackettstown	1,712	3,313	247,650
1525	Malvern Hill	"	119	569	87,500
1526	Phillipsburg, No. 4	Phillipsburg	831	674	131,000
1527	Phillipsburg, No. 5	"	4,348	.....	501,000
1528	Phillipsburg, No. 6	"	7,132	2,541	125,000
1529	Phillipsburg, No. 7	"	11,583	7,525	475,600
1530	Warren County	"	27,540	5,012	586,300
1531	Mansfield	Washington	653	86	14,500
1532	Washington	"	37,201	828	488,450
	Totals		$97,647	$21,686	$2,761,600

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$14,259	$76,208	$13,638	$40	$487,262	1504
.....	3,843	69,749	.....	99	139,312	1505
.....	57,700	109,895	23,627	32,377	2,950,390	1506
.....	4,000	63,154	1,771	492	326,555	1507
$12,559	23,198	28,731	9,262	530	404,377	1508
.....	1,770	4,357	2,556	489	53,015	1509
41,600	28,740	123,629	52,939	684	1,132,515	1510
.....	11,710	.....	8,056	573	157,820	1511
1,750	110,240	30,045	31,980	881	1,542,113	1512
.....	11,550	21,133	13,565	824	415,481	1513
.....	3,580	7,866	2,267	1	57,989	1514
.....	41,500	45,650	38,584	2,991	1,034,462	1515
.....	6,000	53,457	15,461	5,035	518,546	1516
.....	300	12,220	1,512	248	59,994	1517
.....	4,044	3,632	8,008	39,725	163,009	1518
79,605	89,415	78,566	10,189	1,560	1,806,080	1519
.....	1,650	.....	1,509	1,172	42,364	1520
8,400	110,963	155,687	6,217	5,264	1,844,419	1521
102,561	103,245	145,055	41,114	15,823	1,938,610	1522
$636,028	$2,491,976	$9,480,939	$884,083	$438,998	$70,816,214	
.....	$1,550	.....	$3,932	$21	$117,769	1523
$9,150	4,190	.....	2,307	150	268,472	1524
2,000	1,715	$19,419	4,992	1,994	118,308	1525
.....	.....	5,680	5,178	.....	143,363	1526
.....	.....	26,739	14,430	.....	546,517	1527
.....	2,700	.....	4,677	.....	142,050	1528
.....	7,460	34,461	32,358	6,335	575,322	1529
6,900	45,104	17,103	30,048	90,445	808,452	1530
.....	850	.....	2,190	1,565	19,844	1531
.....	7,025	5,965	7,696	8,025	555,190	1532
$18,050	$70,594	$109,367	$107,808	$108,535	$3,295,287	

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Income Shares
	Union County—Continued					
1504	Aldene	Roselle Park	$310,178	.....	.....	$60,200
1505	Gloria	" "	86,337	.....	.....	.....
1506	Roselle Park	" "	1,459,585	$368,454	.....	318,735
1507	Twin Borough	" "	185,382	.....	.....	18,600
1508	Fanwood & Scotch Plains	Scotch Plains	286,803	.....	.....	.....
1509	Baltusrol	Springfield	39,412	.....	.....	2,600
1510	Battle Hill	"	795,132	.....	.....	.....
1511	Arcoe	Summit	110,407	.....	.....	4,400
1512	Hill City	"	1,081,284	49,300	.....	78,300
1513	Overlook	"	322,017	.....	.....	.....
1514	Prospect Hill	"	41,218	.....	.....	1,000
1515	Summit	"	761,892	.....	.....	43,200
1516	Connecticut Farms	Union	304,074	.....	.....	780
1517	Inland	"	44,604	.....	.....	3,700
1518	Vauxhall	Vauxhall	90,324	.....	.....	13,000
1519	Home	Westfield	1,310,672	.....	.....	.....
1520	Mindowaskin	"	30,481	2,880	.....	.....
1521	Mutual	"	1,223,622	.....	.....	.....
1522	Westfield	"	1,328,061	.....	.....	.....
	Totals		$44,423,382	$514,184	$81,725	$5,192,513
	Warren County					
1523	Belvidere	Belvidere	$69,876	.....	.....	$19,000
1524	Hackettstown	Hackettstown	210,480	.....	.....	.....
1525	Malvern Hill	"	77,748	$10,290	.....	.....
1526	Phillipsburg, No. 4	Phillipsburg	95,016	.....	.....	.....
1527	Phillipsburg, No. 5	"	372,144	.....	.....	.....
1528	Phillipsburg, No. 6	"	111,924	.....	.....	.....
1529	Phillipsburg, No. 7	"	441,132	.....	.....	.....
1530	Warren County	"	600,933	.....	.....	.....
1531	Mansfield	Washington	17,608	720	.....	.....
1532	Washington	"	332,050	.....	.....	50,000
	Totals		$2,328,911	$11,010	.....	$69,000

AT THE CLOSE OF FISCAL YEAR, ENDED DURING 1933

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	$684	$523	.....	$4,473	$84,126	$27,078	$487,262	1504
$114	.....	6	.....	$24,400	.....	19,410	9,045	139,312	1505
875	.....	10,680	11,884	201,749	7,234	453,267	117,927	2,950,390	1506
2,059	.....	.....	.....	54,500	287	43,472	22,255	326,555	1507
5,886	.....	494	.....	.....	5,655	89,976	15,563	404,377	1508
15	.....	60	.....	3,000	1,560	3,019	3,349	53,015	1509
2,394	.....	757	.....	96,900	.....	173,768	63,564	1,132,515	1510
.....	.....	245	.....	11,400	132	23,826	7,410	157,820	1511
391	.....	2,613	.....	.....	564	318,161	11,500	1,542,113	1512
4,482	.....	60	.....	.....	10	68,579	20,333	415,481	1513
5,678	.....	457	.....	.....	18	7,532	2,086	57,989	1514
.....	.....	.....	.....	22,000	108	51,003	156,259	1,034,462	1515
8,681	.....	593	.....	97,483	108	72,351	34,476	518,546	1516
3,002	.....	164	.....	1,700	38	4,981	1,805	59,994	1517
1,579	$22,861	175	.....	.....	1,915	15,419	17,736	163,009	1518
133	.....	1,100	$16,710	.....	169	447,296	30,000	1,806,080	1519
778	.....	101	.....	3,995	237	3,786	106	42,364	1520
1,452	8,240	2,607	.....	171,300	60	393,316	43,822	1,844,419	1521
9,100	.....	1,302	105,600	32,000	1,616	391,832	69,099	1,938,610	1522
$131,630	$232,410	$43,464	$139,567	$3,912,522	$559,255	$11,249,339	$4,336,223	$70,816,214	
.....	.....	$198	.....	$5,700	$4,118	$15,041	$3,836	$117,769	1523
.....	.....	216	.....	.....	.....	55,307	2,469	268,472	1524
$870	.....	620	.....	3,000	3,595	8,641	13,544	118,308	1525
663	.....	.....	.....	19,519	203	20,936	7,026	143,363	1526
15	.....	389	.....	68,250	6,710	87,283	11,726	546,517	1527
.....	.....	.....	.....	.....	.....	21,949	8,177	142,050	1528
132	.....	190	.....	.....	.....	98,210	35,658	575,322	1529
58	.....	1,093	.....	.....	708	157,180	48,480	808,452	1530
.....	.....	130	.....	.....	206	1,156	24	19,844	1531
42	.....	918	.....	65,000	2,924	94,556	9,700	555,190	1532
$1,780	.....	$3,754	.....	$161,469	$18,464	$560,259	$140,640	$3,295,287	

TABLE 4—SHARES, MEMBERSHIP

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Income Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Union County—Continued								
1504	Aldene	4,396	521	.....	.....	.....	.....	299	54
1505	Gloria	1,140	103	.....	.....	.....	.....	.....	.....
1506	Roselle Park	25,546	1,972	3,686	588	.....	.....	1,594	242
1507	Twin Borough	2,943	297	.....	.....	.....	.....	93	14
1508	Fanwood & Scotch Plains	3,733	462	.....	.....	.....	.....	.....	.....
1509	Baltusrol	1,059	172	.....	.....	.....	.....	13	4
1510	Battle Hill	12,252	1,099	.....	.....	.....	.....	.....	.....
1511	Arcoe	1,727	189	.....	.....	.....	.....	22	3
1512	Hill City	16,801	1,036	493	51	.....	.....	391	53
1513	Overlook	4,774	325	.....	.....	.....	.....	.....	.....
1514	Prospect Hill	893	97	.....	.....	.....	.....	5	2
1515	Summit	11,479	890	.....	.....	.....	.....	216	33
1516	Connecticut Farms	4,628	466	.....	.....	.....	.....	7	2
1517	Inland	1,446	142	.....	.....	.....	.....	18	10
1518	Vauxhall	1,259	141	.....	.....	.....	.....	65	6
1519	Home	16,733	892	.....	.....	.....	.....	.....	.....
1520	Mindowaskin	1,280	134	32	4	.....	.....	.....	.....
1521	Mutual	14,535	933	.....	.....	.....	.....	.....	.....
1522	Westfield	18,708	1,076	.....	.....	.....	.....	.....	.....
	Totals	734,417	57,220	5,210	834	1,405	281	32,197	3,975
	Warren County								
1523	Belvidere	1,224	174	.....	.....	.....	.....	95	22
1524	Hackettstown	2,634	356	.....	.....	.....	.....	.....	.....
1525	Malvern Hill	1,334	162	98	21	.....	.....	.....	.....
1526	Phillipsburg, No. 4	1,476	115	.....	.....	.....	.....	.....	.....
1527	Phillipsburg, No. 5	5,040	414	.....	.....	.....	.....	.....	.....
1528	Phillipsburg, No. 6	1,773	168	.....	.....	.....	.....	.....	.....
1529	Phillipsburg, No. 7	5,250	434	.....	.....	.....	.....	.....	.....
1530	Warren County	7,964	871	.....	.....	.....	.....	.....	.....
1531	Mansfield	807	805	9	2	.....	.....	.....	.....
1532	Washington	5,383	565	.....	.....	.....	.....	250	39
	Totals	32,885	4,064	107	23	.....	.....	345	61

AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
4,695	197	378	N.S.	$1.00 & $2.00 m.	$200	6	$4.00 a	$2.00 a	1504
1,140	22	81	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1505
30,826	624	2,178	S.	1.00 m.	100 & 200	6	3.00 a	1.00 a	1506
3,036	79	232	N.S.	1.00 & 2.00 m.	200	6	4.00 a	3.00 a	1507
3,733	122	340	S.	1.00 m.	200	6	3.00 a	.....	1508
1,072	28	148	S.	1.00 m.	200	6	4.00 a	1.00 a	1509
12,252	239	860	S.	1.00 m.	200	6	4.00 a	.....	1510
1,749	83	109	S.	1.00 m.	200	6	4.00 a	.....	1511
17,685	333	807	S.	1.00 m.	200	6	2.00 a	.....	1512
4,774	79	246	S.	1.00 m.	200	6	.....	.....	1513
898	27	72	S.	1.00 m.	100 & 200	6	2.00 a	.....	1514
11,695	249	674	S.	1.00 m.	200	6	.....	.....	1515
4,635	87	381	S.	1.00 m.	200	6	4.00 a & .05 b	1.00 a & .05 b	1516
1,464	11	141	S.	1.00 m.	200	6	5.00 a	2.00 a	1517
1,324	43	104	S.	1.00 m.	200	6	3.50 a	3.50 a	1518
16,733	343	549	S.	1.00 m.	240	6	2.00 a	.....	1519
1,312	16	122	S.	.70 & 1.40 m.	200	6	4.00 a	.....	1520
14,535	328	605	O.P.	.....	200	5 & 6	2.00 a	.....	1521
18,708	270	806	S.	1.00 m.	200	6	.02½ b	.02½ b	1522
773,229	16,449	45,861							
1,319	69	127	S.	$1.00 m.	$200	6	.....	.....	1523
2,634	126	230	S.	1.00 m.	200	5 & 6	$2.00 a	.....	1524
1,432	44	139	S.	1.00 m.	200	6	2.00 a	$1.00 a	1525
1,476	40	75	S.	1.00 m.	200	6	7.50 a	.....	1526
5,040	157	257	S.	1.00 m.	200	6	.05 b	.....	1527
1,773	47	121	S.	1.00 m.	200	5	.05 b	.05 b	1528
5,250	148	286	S.	1.00 m.	200	6	.05 b	.....	1529
7,964	235	636	S.	1.00 m.	200	6	.05 b	.....	1530
816	6	801	S.	.70 m.	200	6	3.00 a	.....	1531
5,633	215	389	S.	1.00 m.	200	6	3.00 a	3.00 a	1532
33,337	1,087	3,061							

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

NEW JERSEY-BANKING AND INSURANCE COMMISSIONER

ANNUAL REPORT ...RELATIVE TO BUILDING AND LOAN ASSOCIATIONS.

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