

STATE OF NEW JERSEY

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Commissioner  
of  
Banking and Insurance

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ANNUAL REPORT

BUREAU OF BANKING

1951

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# ANNUAL REPORT

DEPARTMENT OF BANKING AND INSURANCE  
BUREAU OF BANKING

March 12, 1952.

*To the Honorable the Senate and General Assembly:*

In compliance with the statute, I have the honor to submit the report of this department relating to banks, savings banks, banks in liquidation, credit unions, provident loan associations, small loan brokers, pawnbrokers, sales finance companies, cemetery associations, and check cashers, for the year ending December 31, 1951.

The number, total resources, surplus and undivided profits and deposits, as reported by the banks and savings banks, for December 31, 1951 (amounts in thousands of dollars), are given in the following summary:

AGGREGATE RESOURCES, CAPITAL, SURPLUS

UNDIVIDED PROFITS AND DEPOSITS

December 31, 1951

(Amounts in thousands of dollars)

No.	Total Resources	Capital Stock	Surplus Undivided Profits	Deposits
118 Banks .....	\$2,631,520	\$54,300	\$107,493	\$2,441,707
23 Savings Banks ..	741,082	.....	71,509	663,079
141 Totals .....	\$3,372,602	\$54,300	\$179,002	\$3,104,786

Deposits of all reporting institutions amounted to \$3,104,786,000, of which \$1,457,117,000 were demand and \$1,647,669,000 time deposits, an increase of \$169,493,000. The total deposits in the 118 commercial institutions showed \$2,441,707,000, an increase of 4.5%, while the deposits in the 23 savings banks amounted to \$663,079,000, an increase of 10.7%. Time deposits in the savings banks at \$653,266,000 were 10.6% higher, while time deposits of \$994,403,000 in the commercial banks were 4% higher. Time deposits of individuals, partnerships and corporations reported by all institutions increased 4.7%, while demand deposits of the same group increased 6.8%.

Government securities made up 40.3% of the total assets as compared with 44.0% a year ago, while cash represented 15.1% of the total as against 14.0%.

Loans, including mortgages, in the commercial banks were 30.1% and security investments 50.3% of total assets. This was in marked contrast to comparable figures of five years ago when loans were 18.3% and securities 64.6%. Savings bank figures similarly reflected the national change in investment and loaning policies, for whereas investments December 31, 1951, were 59.2% of total assets and loans 35.2%, comparable statistics five years earlier showed 74.9% in investments and but 18.8% in loans.

The total of banking plants and real estate in the commercial banks, other than sold under agreement, showed a ratio of 17.8% of total capital accounts, the same as a year ago. The comparable ratio for the savings banks showed 5.8% of surplus and reserves as against 6.2% a year ago.

The total capital accounts of the commercial banks represented 7.0% of their total deposits, as compared with 7.1% a year ago. The comparable ratio for the savings banks showed 11.1% as compared with 11.7%. The ratio of capital accounts of the commercial banks to deposits less cash and U. S. Government securities was 18.8% as compared with 20.3% a year ago. The comparable ratio of the savings banks showed 23.0% as compared with 26.8%.

BANK REPORT

CONDITION OF ALL BANKING INSTITUTIONS

The comparative condition in the aggregate of banks and savings banks as at the close of 1951 and 1950 was as follows:

<i>Assets</i>	Dec. 31, 1951	Dec. 31, 1950
(Amounts in thousands of dollars)		
Cash, balances with other banks .....	\$509,953	\$448,313
U. S. Government obligations, direct and guaranteed .....	1,359,661	1,404,485
Obligations of states and political subdivisions ....	210,122	177,113
Other bonds, notes, and debentures .....	181,162	173,317
Corporate stocks (including Federal Reserve Bank stock) .....	11,636	12,142
Loans and discounts .....	400,547	362,664
Bonds and mortgages .....	652,990	570,785
Banking premises owned and furniture and fixtures .....	34,478	33,325
Real estate owned other than banking premises ..	269	483
Real estate sold under agreement .....	62	23
Bank premises or real estate carried in other assets .....	212	248
Customers' liability under acceptances outstanding..	127	315
Other assets .....	11,383	11,125
<i>Total assets</i> .....	<u>\$3,372,602</u>	<u>\$3,194,338</u>
<i>Liabilities</i>		
Demand deposits of individuals, partnerships and corporations .....	\$1,218,269	\$1,140,308
Time deposits of individuals, partnerships and corporations .....	1,627,556	1,554,466
Deposits of United States Government, including postal savings .....	37,787	36,497
Deposits of states and political subdivisions .....	152,396	140,114
Deposits of banks .....	30,693	26,687
Other deposits, certified and officers' checks, etc. ..	38,085	37,221
<i>Total deposits</i> .....	<u>\$3,104,786</u>	<u>\$2,935,293</u>
Acceptances outstanding .....	127	315
Other liabilities .....	21,784	22,109
<i>Total liabilities (except capital accounts)..</i>	<u>\$3,126,697</u>	<u>\$2,957,717</u>
<i>Capital Accounts</i>		
Capital stock and debentures .....	54,300	54,043
Surplus .....	142,850	130,020
Undivided profits .....	36,152	34,530
Reserves and retirement account for preferred stock .....	12,603	18,028
<i>Total capital accounts</i> .....	<u>\$245,905</u>	<u>\$236,621</u>
<i>Total liabilities and capital accounts</i> .....	<u>\$3,372,602</u>	<u>\$3,194,338</u>

BANK REPORT

CONDITION OF THE BANKS

The banks in active business at the close of 1951 numbered 118, which is three less than the number in operation at the beginning of the year. Their condition in the aggregate as at the close of 1951 and 1950 was as follows:

<i>Assets</i>	Dec. 31, 1951	Dec. 31, 1950
(Amounts in thousands of dollars)		
Cash, balances with other banks .....	\$474,896	\$417,247
U. S. Government obligations, direct and guaranteed .....	1,052,118	1,097,653
Obligations of states and political subdivisions ...	201,494	169,271
Other bonds, notes, and debentures .....	58,866	58,097
Corporate stocks (including Federal Reserve Bank stock) .....	11,222	11,731
Loans and discounts .....	399,468	361,736
Bonds and mortgages .....	393,570	365,893
Banking premises owned and furniture and fixtures	30,193	29,115
Real estate owned other than banking premises ...	269	346
Real estate sold under agreement .....	21	18
Bank premises or real estate carried in other assets	212	237
Customers' liability under acceptances outstanding..	127	315
Other assets .....	9,064	8,911
<i>Total assets</i> .....	<u>\$2,631,520</u>	<u>\$2,520,570</u>
<i>Liabilities</i>		
Demand deposits of individuals, partnerships and corporations .....	\$1,209,508	\$1,132,912
Time deposits of individuals, partnerships and corporations .....	978,820	967,803
Deposits of United States Government, including postal savings .....	37,544	36,472
Deposits of states and political subdivisions .....	147,646	135,452
Deposits of banks .....	30,534	26,533
Other deposits, certified and officers' checks, etc. ..	37,655	36,894
<i>Total deposits</i> .....	<u>\$2,441,707</u>	<u>\$2,336,066</u>
Bills payable, rediscounts, etc. ....	.....	.....
Acceptances outstanding .....	127	315
Other liabilities .....	17,551	17,712
<i>Total liabilities (except capital accounts)..</i>	<u>\$2,459,385</u>	<u>\$2,354,093</u>
<i>Capital Accounts</i>		
Capital stock .....	54,300	53,743
Surplus .....	71,525	67,889
Undivided profits .....	35,968	34,047
Reserves and retirement account for preferred stock	10,342	10,798
<i>Total capital accounts</i> .....	<u>\$172,135</u>	<u>\$166,477</u>
<i>Total liabilities and capital accounts</i> .....	<u>\$2,631,520</u>	<u>\$2,520,570</u>

BANK REPORT

RETIREMENT OF PREFERRED STOCK

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

Name	Location	Amount of Stock Retired	Certificate Filed
Camden Trust Company .....	Camden .....	\$75,000	Jan. 5, 1951
Camden Trust Company .....	Camden .....	75,000	Sept. 4, 1951
Commonwealth Bank of Metuchen .....	Metuchen .....	23,000	Apr. 30, 1951
County Trust Company .....	Tenafly .....	50,000	July 3, 1951
Franklin Washington Trust Company .....	Newark .....	500,000	Nov. 5, 1951
Garfield Trust Company .....	Garfield .....	9,900	Mar. 9, 1951
Ridgefield Park Trust Company .....	Ridgefield Park .....	10,000	Feb. 1, 1951
Ridgefield Park Trust Company .....	Ridgefield Park .....	25,000	Apr. 19, 1951
South Orange Trust Company .....	South Orange .....	20,000	June 15, 1951
South Orange Trust Company .....	South Orange .....	20,000	Dec. 6, 1951
Tenafly Trust Company .....	Tenafly .....	50,000	June 30, 1951
Trenton Trust Company .....	Trenton .....	45,000	May 1, 1951
Westfield Trust Company .....	Westfield .....	142,350	Jan. 5, 1951

INCREASE IN PREFERRED STOCK

The Elizabethport Banking Company, of Elizabeth, increased its preferred stock from \$300,000 to \$600,000 by certificate of amendment, of certificate of incorporation filed November 9, 1951.

INCREASES IN COMMON STOCK

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

Name	Location	Change
Bank of Nutley .....	Nutley .....	\$500,000 to \$650,000
Broadway Bank and Trust Company .....	Paterson .....	200,000 to 375,000
Camden Trust Company .....	Camden .....	1,250,000 to 1,500,000
Central Home Trust Company .....	Elizabeth .....	300,000 to 450,000
Citizens Trust Company .....	Summit .....	150,000 to 200,000
Commonwealth Bank of Metuchen .....	Metuchen .....	27,000 to 125,000
Elizabethport Banking Company, The .....	Elizabeth .....	100,000 to 300,000
Franklin Washington Trust Company .....	Newark .....	384,000 to 960,000
Montclair Trust Company .....	Montclair .....	600,000 to 700,000
Ridgefield Park Trust Company .....	Ridgefield Park .....	100,000 to 132,500
Rochelle Park Bank .....	Rochelle Park .....	100,000 to 250,000
Tenafly Trust Company .....	Tenafly .....	150,000 to 500,000

BANK REPORT

CHANGES IN PAR VALUE OF COMMON STOCK

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

Name	Location	Certificate Filed	Present Par Value
Commonwealth Bank of Metuchen	Metuchen	April 30, 1951	\$25 per share
Rochelle Park Bank	Rochelle Park	April 9, 1951	25 per share

MERGERS AND CONSOLIDATIONS

The Tenafly Trust Company and The Dumont National Bank, of Dumont, were merged by agreement filed June 30, 1951, the Tenafly Trust Company being named the receiving corporation, which changed its name to County Trust Company.

The Bank of Nutley and The First National Bank of Nutley were merged by agreement filed June 11, 1951, the Bank of Nutley being named the receiving corporation.

The United States Trust Company of Paterson, New Jersey, consolidated with the First National Bank and Trust Company of Paterson by certificate filed August 31, 1951.

The Paterson Savings and Trust Company and Peoples Bank and Trust Company, of Passaic, were merged by agreement filed November 9, 1951, The Paterson Savings and Trust Company being named the receiving corporation, which changed its name to County Bank and Trust Company by the terms of the merger agreement.

SURRENDER OF CHARTER

The Verona Trust Company, of Verona, filed a certificate of dissolution on October 1, 1951, and the Montclair Trust Company was given permission to operate its office as a branch.

BANK REPORT

BRANCH OFFICES AUTHORIZED

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

Name	Location	Location of Branch Office	Date Authorized
Fidelity Union Trust Company.....	Newark.....	144 Washington Avenue, Belleville (formerly office of First National Bank of Belleville)	Mar. 30, 1951
Montclair Trust Company .....	Montclair .....	500 Bloomfield Avenue, Verona (formerly office of Verona Trust Company)	Oct. 1, 1951
Morristown Trust Company .....	Morristown...	650 Speedwell Avenue, Morris Plains	Mar. 7, 1951
Paterson Savings and Trust Company, The .....	Paterson.....	596 Twenty-first Avenue, Paterson	Apr. 12, 1951

BANKS IN FEDERAL RESERVE SYSTEM

Name	Location
Asbury Park and Ocean Grove Bank .....	Asbury Park
Bank of Allwood .....	Clifton
Bank of Commerce .....	Newark
Bank of Bogota .....	Bogota
Bank of Nutley .....	Nutley
Bank of Passaic and Trust Company .....	Passaic
Bloomfield Bank and Trust Company .....	Bloomfield
Boonton Trust Company .....	Boonton
Bordentown Banking Company .....	Bordentown
Bound Brook Trust Company .....	Bound Brook
Broadway Bank and Trust Company .....	Paterson
Burlington City Loan and Trust Company .....	Burlington
Camden Trust Company .....	Camden
Carteret Bank and Trust Company .....	Carteret
Central Home Trust Company of Elizabeth .....	Elizabeth
Citizens Trust Company of Summit .....	Summit
Commercial Trust Company of New Jersey .....	Jersey City
Community Trust Company of Bloomfield .....	Bloomfield
Dover Trust Company .....	Dover
Egg Harbor City Trust Company .....	Egg Harbor City
Elizabethport Banking Company .....	Elizabeth
Elmer Trust Company .....	Elmer
Fair Lawn-Radburn Trust Company .....	Fair Lawn
Farmers' Trust Company .....	Mount Holly
Federal Trust Company .....	Newark
Fidelity Union Trust Company .....	Newark
First Bank and Trust Company .....	Perth Amboy
Fort Lee Trust Company .....	Fort Lee
Franklin Washington Trust Company .....	Newark
Glen Ridge Trust Company .....	Glen Ridge

Name	Location
Glen Rock Bank .....	Glen Rock
Hackensack Trust Company, The .....	Hackensack
Hightstown Trust Company .....	Hightstown
Hunterdon County Trust Company .....	Califon
Keyport Banking Company, The.....	Keyport
Linden Trust Company .....	Linden
Long Branch Banking Company .....	Long Branch
Long Branch Trust Company .....	Long Branch
Maplewood Bank and Trust Company .....	Maplewood
Matawan Bank, The .....	Matawan
Merchants Trust Company of Red Bank, The .....	Red Bank
Mid-City Trust Company .....	Plainfield
Montclair Trust Company .....	Montclair
Morristown Trust Company .....	Morristown
North Jersey Trust Company, The .....	Ridgewood
Peapack-Gladstone Bank .....	Gladstone
Peoples Bank & Trust Company of Westfield .....	Westfield
Peoples Trust Company of Bergen County .....	Hackensack
People's Trust Company .....	Dunellen
Plainfield Trust Company .....	Plainfield
Phillipsburg Trust Company .....	Phillipsburg
Princeton Bank & Trust Company .....	Princeton
Raritan State Bank .....	Raritan
Ridgefield Park Trust Company .....	Ridgefield Park
Riverside Trust Company .....	Riverside
Rutherford Trust Company .....	Rutherford
Rochelle Park Bank of Rochelle Park .....	Rochelle Park
Savings Investment and Trust Co. of East Orange .....	East Orange
South Orange Trust Company .....	South Orange
State Trust Company at Plainfield, N. J. ....	Plainfield
Summit Trust Company .....	Summit
Sussex County Trust Company .....	Franklin
Swedesboro Trust Company .....	Swedesboro
Tenafly Trust Company .....	Tenafly
Trust Company of New Jersey, The .....	Jersey City
Union Bank of Wildwood .....	Wildwood
Union County Trust Company .....	Elizabeth
Washington Trust Company .....	Washington
Westfield Trust Company .....	Westfield
West Side Trust Company .....	Newark

CONDITION OF THE SAVINGS BANKS

The mutual savings banks in active business at the close of 1951 numbered 23, which is the same as the number in operation at the beginning of the year. The comparative condition in the aggregate of the mutual savings banks as at the close of 1951 and 1950 was as follows:

BANK REPORT

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<i>Assets</i>	Dec. 31, 1951	Dec. 31, 1950
	(Amounts in thousands of dollars)	
Cash, balances with other banks .....	\$35,057	\$31,066
U. S. Government obligations, direct and guaranteed .....	307,543	306,832
Obligations of states and political subdivisions ...	8,628	7,842
Other bonds, notes and debentures .....	122,296	115,220
Corporate stocks (including Federal Home Loan Bank stock) .....	414	411
Loans .....	1,079	928
Bonds and mortgages .....	259,420	204,892
Banking premises owned and furniture and fixtures	4,285	4,210
Real estate owned other than banking premises ...	.....	137
Real estate sold under agreement .....	41	5
Bank premises or real estate carried in other assets .....	.....	11
Other assets .....	2,319	2,214
<i>Total assets</i> .....	<u>\$741,082</u>	<u>\$673,768</u>
<i>Liabilities</i>		
Demand deposits of individuals, partnerships and corporations .....	\$8,761	\$7,396
Time deposits of individuals, partnerships and corporations .....	648,736	586,663
Deposits of United States Government, including postal savings .....	243	25
Deposits of states and political subdivisions .....	4,750	4,662
Deposits of banks .....	159	154
Other deposits, certified and officers' checks, etc. ..	430	327
<i>Total deposits</i> .....	<u>\$663,079</u>	<u>\$599,227</u>
Other liabilities .....	4,233	4,397
<i>Total liabilities (except surplus)</i> .....	<u>\$667,312</u>	<u>\$603,624</u>
<i>Surplus and Debentures</i>		
Capital debentures .....	.....	\$300
Surplus .....	\$71,325	62,131
Undivided profits .....	184	483
Reserves and debentures retirement account .....	2,261	7,230
<i>Total surplus and debentures</i> .....	<u>\$73,770</u>	<u>\$70,144</u>
<i>Total liabilities, surplus and debentures</i> ..	<u>\$741,082</u>	<u>\$673,768</u>

BRANCH OFFICE AUTHORIZED

The Morris County Savings Bank, of Morristown, was granted permission on November 13, 1951, to establish a branch office on Main Street, next to Borough Hall, in the Borough of Mendham, Morris County.

RETIREMENT OF DEBENTURES

The Hudson City Savings Bank, of Jersey City, filed certificate of retirement of \$300,000 of capital debentures on March 12, 1951.

FOREIGN BANKS

As of December 31, 1951, the following foreign banking institutions were authorized to transact business in the State of New Jersey:

Name	Location
American Security and Trust Company .....	Washington, D. C.
Bankers Trust Company .....	New York, N. Y.
Bank of the Manhattan Company .....	New York, N. Y.
Bank of New York and Fifth Avenue Bank .....	New York, N. Y.
Chase National Bank of the City of New York, The .....	New York, N. Y.
Chemical Bank and Trust Company .....	New York, N. Y.
City Bank Farmers Trust Company .....	New York, N. Y.
Clinton Trust Company .....	New York, N. Y.
Corn Exchange Bank Trust Company .....	New York, N. Y.
Empire Trust Company .....	New York, N. Y.
Fidelity-Philadelphia Trust Company .....	Philadelphia, Pa.
Fidelity Trust Company .....	Pittsburgh, Pa.
Fiduciary Trust Company of New York .....	New York, N. Y.
First National Bank of Boston, The .....	Boston, Mass.
Girard Trust Corn Exchange Bank .....	Philadelphia, Pa.
Guaranty Trust Company of New York .....	New York, N. Y.
Hanover Bank, The .....	New York, N. Y.
Irving Trust Company .....	New York, N. Y.
Kings County Trust Company .....	Brooklyn, N. Y.
Manufacturers Trust Company .....	New York, N. Y.
Marine Midland Trust Company of New York, The .....	New York, N. Y.
Market Street National Bank of Philadelphia, The .....	Philadelphia, Pa.
Mellon National Bank and Trust Company .....	Pittsburgh, Pa.
Morgan & Co., Incorporated, J. P. ....	New York, N. Y.
National City Bank of New York, The .....	New York, N. Y.
Newton-Waltham Bank and Trust Company .....	Newton, Mass.
New York Trust Company, The .....	New York, N. Y.
Pennsylvania Company for Banking and Trusts, The .....	Philadelphia, Pa.
Provident Trust Company of Philadelphia .....	Philadelphia, Pa.
Real Estate Trust Company of Philadelphia, The .....	Philadelphia, Pa.
Title Guarantee and Trust Company .....	New York, N. Y.
Tradesmens National Bank and Trust Company .....	Philadelphia, Pa.
United States Trust Company of New York .....	New York, N. Y.

BANK REPORT

CONDITION OF NATIONAL BANKS

There were 202 national banks doing business in New Jersey at the close of the year 1951, this being three less than the number in operation at the end of 1950. The following is a consolidated report of national banks in New Jersey as published by the office of the Comptroller of the Currency:

<i>Assets</i>	Dec. 31, 1951	Dec. 31, 1950
	(Amounts in thousands of dollars)	
Cash, balances with other banks, etc. ....	\$554,306	\$494,864
U. S. Government obligations, direct and guaranteed .....	1,156,701	1,208,498
Obligations of states and political subdivisions ....	213,384	185,658
Other bonds, notes and debentures .....	86,385	85,588
Corporate stocks, including stock of Federal Reserve Bank .....	4,334	4,393
Loans and discounts (including overdrafts) .....	800,255	694,531
Bank premises owned, furniture and fixtures .....	25,725	23,616
Real estate owned other than bank premises .....	131	335
Investments and other assets indirectly representing bank premises or other real estate .....	381	1,343
Customers' liability to bank on acceptances outstanding .....	41	76
Other assets .....	7,835	7,613
<i>Total assets</i> .....	<u>\$2,849,478</u>	<u>\$2,706,515</u>
<i>Liabilities</i>		
Demand deposits of individuals, partnerships and corporations .....	\$1,282,205	\$1,194,202
Time deposits of individuals, partnerships and corporations .....	1,059,996	1,009,023
Deposits of U. S. Government (including postal savings) .....	45,441	56,750
Deposits of states and political subdivisions .....	180,402	183,088
Deposits of banks .....	42,344	34,505
Other deposits .....	41,797	42,033
Bills payable, rediscounts and other liabilities for borrowed money .....		650
Acceptances executed by or for account of this bank and outstanding .....	41	76
Other liabilities .....	14,504	12,888
<i>Total liabilities</i> .....	<u>\$2,666,730</u>	<u>\$2,533,215</u>
Capital (common and preferred) .....	\$58,241	\$57,254
Surplus .....	82,146	76,858
Undivided profits .....	32,615	29,823
Reserves (and retirement account for preferred stocks) .....	9,746	9,365
<i>Total capital accounts</i> .....	<u>\$182,748</u>	<u>\$173,300</u>
<i>Total liabilities and capital accounts</i> .....	<u>\$2,849,478</u>	<u>\$2,706,515</u>

CONDITION OF CREDIT UNIONS

Chapter 293, Laws of 1938, as amended provides for the incorporation and regulation of credit unions. A credit union is a mutual association formed for the purpose of promoting thrift among its members and from the funds so accumulated making loans to members for provident or productive purposes. Membership is limited by statute to groups composed of employees of a common employer; members of a church parish or church society; groups composed of employees of county or municipal governments or school boards; or employees of the State, or any department, board, commission, agency or instrumentality thereof within county limits; or employees of the Federal Government or any department, board, commission, agency or instrumentality thereof whose place or places of employment are within a county of this State; or residents of a well defined rural area of not more than 2,500 population.

The Homestyle Credit Union, Montclair, N. J., Charter No. 1126 filed a voluntary certificate of dissolution on April 4, 1951.

Reports for the year ending December 31, 1951, were filed by 62 of the present 63 credit unions. Resources increased \$1,259,496.11. Loans to members increased during the period from \$2,088,324.45 to \$2,410,600.96. Shareholdings increased \$1,293,480.67, while investments increased \$638,943.46. The surplus and statutory reserve amounted to \$428,313.98 at December 31, 1951, an increase of \$46,550.79.

## BANK REPORT

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The comparative condition, in the aggregate, of all reporting credit unions at the close of the years 1951 and 1950, was as follows:

<i>Assets</i>	Dec. 31, 1951	Dec. 31, 1950
Cash .....	\$884,234.32	\$604,307.00
Loans to members .....	2,410,600.96	2,088,324.45
Investments .....	4,013,404.29	3,374,460.83
Furniture and fixtures .....	11,773.03	9,382.22
Other assets .....	30,400.20	14,442.19
<i>Total assets</i> .....	<u>\$7,350,412.80</u>	<u>\$6,090,916.69</u>
<i>Liabilities</i>		
Due members .....	\$6,853,538.22	\$5,560,057.55
Borrowed money .....	45,700.00	128,650.00
Other liabilities .....	5,894.09	4,894.13
Other reserves .....	16,966.51	15,551.82
Statutory reserves .....	256,695.38	227,445.73
Surplus and undivided profits .....	171,618.60	154,317.46
<i>Total liabilities</i> .....	<u>\$7,350,412.80</u>	<u>\$6,090,916.69</u>
<i>Supplementary</i>		
Number of members .....	32,855	29,426
Number of borrowers .....	13,669	12,422
Loans made .....	\$5,015,938.51	\$4,290,440.95
Loans repaid .....	4,688,947.80	3,808,921.00
Dividends paid or payable .....	158,641.18	132,984.64

## SMALL LOAN LICENSEES

Chapter 10, Title 17, of the Revised Statutes of 1937, as amended, provides for the licensing and regulation of persons, firms, corporations or associations engaged in the business of making loans or advances of money, credit, goods or things of value in the amount of or of the value of \$500.00 or less. The maximum rate of charge permitted is 2½% per month on that part of the balance of \$300.00 or less and ½ of 1% per month on that portion of the balance in excess of \$300.00 and not exceeding \$500.00. Small loan borrowings still continue to rise. The total balances at December 31, 1951, being \$62,611,788.67 an increase for the period of \$7,558,834.85.

BANK REPORT

The following licenses were issued during the calendar year 1951:

Date	Name	Location	License No.
Jan. 1, 1951	Home Finance Company	Morristown	777
Jan. 1, 1951	Liberal Finance Service of Lyndhurst	Lyndhurst	764
Jan. 1, 1951	Liberal Finance Service of Millburn	Millburn	818
Jan. 1, 1951	Liberal Finance Service of Paterson	Paterson	788
Jan. 10, 1951	Personal Finance Company of New Jersey	East Orange	838
Mar. 22, 1951	Personal Finance Company of New Jersey	Rahway	839
Mar. 27, 1951	Local Finance Company of Carteret	Carteret	840
Apr. 1, 1951	Superior Loan Service, Inc.	Hammonton	821
Apr. 1, 1951	Superior Loan Service, Inc.	Riverside	822
July 2, 1951	Atlas Finance Company, Aaron Anker and Mae Anker, T/A	Cranford	768
July 30, 1951	Personal Finance Company of New Jersey	Somerville	841
Aug. 6, 1951	Household Finance Corporation	Clifton	842
Aug. 13, 1951	Public Finance Service, Inc.	Maplewood	843
Dec. 13, 1951	Personal Finance Company of New Jersey	Red Bank	844
Dec. 13, 1951	Household Finance Corporation	Asbury Park	845

The following licenses were surrendered during the calendar year 1951:

Date	Name	Location	License No.
Jan. 1, 1951	Home Finance Company, Lester D. & Alfred Kahn, T/A	Morristown	777
Jan. 1, 1951	Liberal Finance Service	Lyndhurst	764
Jan. 1, 1951	Liberal Finance Service	Millburn	818
Jan. 1, 1951	Liberal Finance Service	Paterson	788
Apr. 1, 1951	Superior Loan Service, John W. Batezel, T/A	Hammonton	821
Apr. 1, 1951	Superior Loan Service, John W. Batezel, T/A	Riverside	822
May 3, 1951	Washington Finance Company	Madison	816
July 2, 1951	Atlas Finance Company, Saul J. Anker & Aaron Anker, T/A	Cranford	768

BANK REPORT

At December 31, 1951, there were 203 licensed small loan offices, 202 of which filed reports of their financial condition. The comparative condition, in the aggregate, at the close of the years 1951 and 1950, was as follows:

<i>Assets</i>	Dec. 31, 1951	Dec. 31, 1950
Cash on hand and in banks .....	\$1,682,623.36	\$1,463,074.10
Loans receivable .....	62,611,788.67	55,052,953.82
Real estate (less reserves) .....	26,018.79	47,464.97
Furniture, fixtures, equipment and automobiles (less reserves) .....	734,581.37	629,827.62
Deferred charges .....	86,159.45	104,184.09
Other assets .....	3,847,788.78	3,023,754.56
<i>Total assets</i> .....	<u>\$68,988,960.42</u>	<u>\$60,321,259.16</u>
<i>Liabilities and capital</i>		
Accounts and notes payable .....	\$20,504,823.07	\$17,218,012.29
Expense reserves .....	2,287,719.44	1,851,489.58
Branch office capital, capital stock and net worth .....	39,059,986.36	35,009,543.62
Appropriated surplus and capital reserves ..	116,373.23	9,000.00
Surplus and undivided profits .....	7,020,058.32	6,233,213.67
<i>Total liabilities and capital</i> .....	<u>\$68,988,960.42</u>	<u>\$60,321,259.16</u>

PAWNBROKERS

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

During the year ending December 31, 1951, the following licenses were issued:

Date	Name	Location	License No.
Feb. 27, 1951.....	M. & S. Jewelry Co., Inc. ....	Hackensack .....	64
June 1, 1951.....	Cantor's Money Loan Office, Esther G. Cantor, T/A .....	Atlantic City .....	33
June 1, 1951.....	Coronet Pawnbrokers, Inc. ....	Paterson .....	63

BANK REPORT

The following licenses were surrendered during the year:

Date	Name	Location	License No.
Apr. 13, 1951	Plainfield Loan Company	Plainfield	32
June 1, 1951	Cantor's Money Loan Office, Leon G. Cantor, T/A	Atlantic City	33
June 1, 1951	Coronet Pawnbrokers, Seymour Aszkenas, T/A	Paterson	63
Dec. 31, 1951	Spruce Loan Company, Milton, William and Harold Cohen, T/A	Newark	54

There were 30 licenses in force at the close of the year 1951, all of which were renewed on January 1, 1952.

Reports of condition for the year ending December 31, 1951, were filed by 33 licensed offices. Their financial condition, in the aggregate, at the close of the years 1951 and 1950 was as follows:

<i>Assets</i>	Dec. 31, 1951	Dec. 31, 1950
Cash on hand and in banks	\$296,296.98	\$335,131.31
Loans on pledges	1,909,892.16	1,946,463.88
Furniture, fixtures and real estate (less reserves)	382,123.09	400,494.18
Merchandise inventory	366,553.80	366,699.27
Other assets	268,351.84	282,731.13
<i>Total assets</i>	<u>\$3,223,217.87</u>	<u>\$3,331,519.77</u>
<i>Liabilities and capital</i>		
Notes and accounts payable	\$1,116,497.58	\$1,248,083.19
Pledgors' surplus	6.00	6.00
Other liabilities	26,637.04	25,623.10
Capital stock and net worth	1,530,836.77	1,495,733.53
Surplus and undivided profits	549,240.48	562,073.95
<i>Total liabilities and capital</i>	<u>\$3,223,217.87</u>	<u>\$3,331,519.77</u>

## BANK REPORT

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## PROVIDENT LOAN ASSOCIATIONS

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

The maximum amount that any one person may be obligated for, either direct or indirect, is \$500.00 and the maximum rate of charge permitted by statute is 1½% per month computed on unpaid balances.

At December 31, 1951, there were three active provident loan associations.

Reports of condition, as at December 31, 1951, were filed by all three associations. The comparative condition, in the aggregate, at the close of the years 1951 and 1950 was as follows:

<i>Assets</i>	Dec. 31, 1951	Dec. 31, 1950
Cash on hand and in banks .....	\$20,406.45	\$29,660.79
Loans receivable .....	698,308.89	748,475.41
Furniture and fixtures .....	1,048.01	1,024.01
Other assets .....	52,807.41	51,545.05
<i>Total assets</i> .....	<u>\$772,570.76</u>	<u>\$830,705.26</u>
<i>Liabilities and capital</i>		
Borrowed money .....	\$124,300.00	\$173,500.00
Other liabilities .....	26,909.77	5,849.62
Capital stock .....	531,450.00	531,450.00
Surplus and undivided profits .....	89,910.99	119,905.64
<i>Total liabilities and capital</i> .....	<u>\$772,570.76</u>	<u>\$830,705.26</u>

BANK REPORT

SALES FINANCE COMPANIES

Chapter 419, Laws of 1948, effective October 1, 1948, defines and regulates the business of making retail installment sales in the amount of or of the value of \$3,000.00 or less, and provides for the licensing of sales finance companies.

During the year ending December 31, 1951, 18 new licenses were issued to the following:

Date	Name	Location	License No.
Jan. 8, 1951	.....Knight Corporation .....	Hackensack .....	162
Jan. 15, 1951	.....Automobile Association Acceptance Cor- poration .....	Burlington .....	163
Jan. 15, 1951	.....Automobile Association Acceptance Cor- poration .....	Collingswood .....	164
Jan. 15, 1951	.....Automobile Association Acceptance Cor- poration .....	East Orange .....	165
Jan. 15, 1951	.....Automobile Association Acceptance Cor- poration .....	Newark .....	166
Jan. 15, 1951	.....Automobile Association Acceptance Cor- poration .....	Newark .....	167
Jan. 15, 1951	.....Automobile Association Acceptance Cor- poration .....	Newark .....	168
Jan. 15, 1951	.....Automobile Association Acceptance Cor- poration .....	North Arlington .....	169
Jan. 15, 1951	.....Automobile Association Acceptance Cor- poration .....	Orange .....	170
Apr. 2, 1951	.....The Lincoln Company, John J. Gallagher and Joseph J. Maraziti, T/A .....	Boonton .....	171
Apr. 4, 1951	.....Management Funds Co., Louis Sussman, T/A .....	Jersey City .....	172
Apr. 23, 1951	.....State Credit Co., Julius Goldberg, T/A .....	Newark .....	173
Apr. 27, 1951	.....Bankers Commercial Corporation .....	Irvington .....	174
Apr. 30, 1951	.....Fixture Discount Company, Frank De Maria and Joshua L. Burrows, T/A .....	Paterson .....	175
June 12, 1951	.....Pacific Discount Company, Louis Gross, 2nd, T/A .....	Newark .....	176
Oct. 16, 1951	.....Franklin Discount Company, William Brod- sky and Sylvia C. Brodsky, T/A .....	Collingswood .....	177
Oct. 22, 1951	.....Factors Credit Corporation of New Jersey .....	Camden .....	178
Dec. 13, 1951	.....Mid-Jersey Acceptance Corporation .....	New Brunswick .....	179

The following license was surrendered during the year 1951:

Date	Name	Location	License No.
Nov. 2, 1951	.....Factors Corporation of America .....	Haddonfield .....	148

BANK REPORT

At December 31, 1951, there were 144 sales finance company licenses issued and outstanding representing 68 main offices and 76 branch offices as follows:

Name	Location	License No.
Allied Factors Corporation	Newark	108
American Acceptance Corporation	Passaic	30
American Credit Corporation	Newark	15
*Associates Discount Corporation	Camden	22
Associates Discount Corporation	Newark	23
Associates Discount Corporation	Trenton	24
Atlantic Motor Finance Company	Atlantic City	2
*Automobile Association Acceptance Corporation	Newark	39
Automobile Association Acceptance Corporation	Asbury Park	116
Automobile Association Acceptance Corporation	Atlantic City	117
Automobile Association Acceptance Corporation	Bayonne	118
Automobile Association Acceptance Corporation	Bridgeton	119
Automobile Association Acceptance Corporation	Burlington	163
Automobile Association Acceptance Corporation	Camden	120
Automobile Association Acceptance Corporation	Cliffside Park	121
Automobile Association Acceptance Corporation	Collingswood	164
Automobile Association Acceptance Corporation	Dover	132
Automobile Association Acceptance Corporation	East Orange	165
Automobile Association Acceptance Corporation	Elizabeth	122
Automobile Association Acceptance Corporation	Englewood	123
Automobile Association Acceptance Corporation	Glassboro	145
Automobile Association Acceptance Corporation	Hackensack	124
Automobile Association Acceptance Corporation	Irvington	126
Automobile Association Acceptance Corporation	Jersey City	127
Automobile Association Acceptance Corporation	Montclair	130
Automobile Association Acceptance Corporation	Morristown	131
Automobile Association Acceptance Corporation	New Brunswick	133
Automobile Association Acceptance Corporation	Newark	166
Automobile Association Acceptance Corporation	Newark	167
Automobile Association Acceptance Corporation	Newark	168
Automobile Association Acceptance Corporation	Newton	134
Automobile Association Acceptance Corporation	North Arlington	169
Automobile Association Acceptance Corporation	Orange	170
Automobile Association Acceptance Corporation	Passaic	135
Automobile Association Acceptance Corporation	Paterson	136
Automobile Association Acceptance Corporation	Penns Grove	137
Automobile Association Acceptance Corporation	Perth Amboy	138
Automobile Association Acceptance Corporation	Phillipsburg	125
Automobile Association Acceptance Corporation	Plainfield	139
Automobile Association Acceptance Corporation	Rutherford	129
Automobile Association Acceptance Corporation	Somerville	140
Automobile Association Acceptance Corporation	Toms River	128
Automobile Association Acceptance Corporation	Trenton	141
Automobile Association Acceptance Corporation	Union	142
Automobile Association Acceptance Corporation	Union City	143
Automobile Association Acceptance Corporation	Wildwood	144
*Automobile Brokers Company	Camden	89
Automobile Brokers Company	Bridgeton	90
Automobile Brokers Company	Trenton	91
Automotive Products Credit Association, Inc.	Hackensack	70
*Bankers Commercial Corporation	Plainfield	62

\* Main office.

Name	Location	License No.
Bankers Commercial Corporation	Irvington	174
Bankers Commercial Corporation	Paterson	61
Barkley Finance Co.	Boonton	154
Boulevard Credit, Frank DeJoseph, Antoinette DeJoseph and Victoria DeJoseph, T/A	Vineland	152
Budget Corporation of America	Newark	107
C. I. T. Corporation	Jersey City	96
Central Discount Co.	Irvington	114
Cohanzick Credit Company	Bridgeton	111
*Commerce Investment Company, The	Newark	92
Commerce Investment Company, The	Asbury Park	93
Commerce Investment Company, The	Camden	94
Commerce Investment Company, The	Trenton	112
*Commercial Credit Corporation	Newark	31
Commercial Credit Corporation	Asbury Park	32
Commercial Credit Corporation	Camden	33
Commercial Credit Corporation	Paterson	36
Commercial Credit Corporation	Trenton	37
Community Credit Corporation, The	Hammonton	151
Credit Discount Co.	Englewood	3
Cumberland Credit Company	Vineland	1
Dealers Acceptance Corporation	Jersey City	146
Driveway Service, Incorporated	Jersey City	84
Eastern Acceptance Corporation	Newark	4
Ellis Finance, Everett S. & Eva Mae Ellis, T/A	Collingswood	40
Exchange Holding Corp.	Newark	81
Factors Credit Corporation of New Jersey	Camden	178
Financial Services, J. Craig Gilbert & J. Milton Embley, T/A	Camden	47
First Acceptance Company, Helen C. Morgan, T/A	Newark	77
*First Credit Corporation	Newark	7
First Credit Corporation	Paterson	10
First National Discount Company	West New York	74
Fixture Discount Company, Frank DeMaria & Joshua L. Burrows, T/A	Paterson	175
Flora Service Station, Inc.	Elizabeth	161
Franklin Discount Company, William Brodsky and Sylvia C. Brodsky, T/A	Collingswood	177
Franklin Discount Company	Newark	19
General Electric Credit Corporation	Newark	79
*General Motors Acceptance Corporation	Newark	64
General Motors Acceptance Corporation	Asbury Park	65
General Motors Acceptance Corporation	Atlantic City	66
General Motors Acceptance Corporation	Camden	67
General Motors Acceptance Corporation	Paterson	68
General Motors Acceptance Corporation	Trenton	69
Gramatan Company Incorporated of Bronxville, New York, The	Newark	80
*Hammonton Investment & Mortgage Company	Hammonton	71
Hammonton Investment & Mortgage Company	Atlantic City	72
Hammonton Investment & Mortgage Company	Morristown	155
Hammonton Investment & Mortgage Company	Mt. Holly	149
International Harvester Company	Hoboken	78
Jersey Discount Company	Newark	13
King Auto Finance, Frances E. Quigley, T/A	Trenton	45
Knight Corporation, The	Hackensack	163
Kressler, Wolff & Miller Acceptance Corporation	Phillipsburg	150

\* Main office.

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Name	Location	License No.
Lincoln Company, The, John J. Gallagher & Joseph J. Maraziti, T/A	Boonton	171
Main Investment Company of Passaic	Clifton	27
*Maryland Credit Finance Corporation	Pitman	41
Maryland Credit Finance Corporation	Bloomfield	42
Mauger, Frank J.	Dover	28
Morris Acceptance Corp.	Camden	85
Motor Acceptance Corporation	Trenton	156
*Motor Finance Corporation	Newark	11
Motor Finance Corporation	Asbury Park	157
Motor Finance Corporation	Paterson	12
Mutual Discount Corp.	Newark	20
Management Funds Co., Louis Sussman, T/A	Jersey City	172
Mid-Jersey Acceptance Corporation	New Brunswick	179
National Finance Co., Arthur J. Sharp, T/A	Camden	147
New Jersey Acceptance Corporation	Plainfield	29
Oaklyn Discount Co.	Oaklyn	48
Pacific Discount Company, Louis Gross, 2nd, T/A	Newark	176
Paterson Investment Co., A. Louis Atkins, T/A	Paterson	153
Petroleum Acceptance Corporation	Newark	109
Preferred Purchase Plan, Inc.	Camden	87
Raritan Investment Corporation	Perth Amboy	86
Sanford Associates, Inc.	Irvington	14
Schefrin, Samuel C.	Passaic	115
Seacoast Finance Company, Edward H. Conway, T/A	Red Bank	110
Stanley Commercial Corp.	Newark	159
State Credit Co., Julius Goldberg, T/A	Newark	173
*Suburban Propane Gas Corporation	Whippany	100
Suburban Propane Gas Corporation	Belvidere	101
Suburban Propane Gas Corporation	Bound Brook	102
Suburban Propane Gas Corporation	Farmingdale	103
Suburban Propane Gas Corporation	Haskell	106
*Universal C. I. T. Credit Corporation	Newark	49
Universal C. I. T. Credit Corporation	Asbury Park	50
Universal C. I. T. Credit Corporation	Atlantic City	51
Universal C. I. T. Credit Corporation	Camden	52
Universal C. I. T. Credit Corporation	Hackensack	54
Universal C. I. T. Credit Corporation	Morristown	55
Universal C. I. T. Credit Corporation	Paterson	56
Universal C. I. T. Credit Corporation	Perth Amboy	57
Universal C. I. T. Credit Corporation	Plainfield	58
Universal C. I. T. Credit Corporation	Trenton	59

\* Main office.

CEMETERY ASSOCIATIONS

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

During the year 1951 reports of the principal and investments of such funds, at the close of their fiscal period, were filed by the following associations:

Name	Location
Adelphia Cemetery Association .....	Freehold, N. J.
Andover Cemetery Association .....	Andover, N. J.
Atlantic View Cemetery .....	Manasquan, N. J.
Baleville Cemetery Association .....	Baleville, N. J.
Bay View Cemetery Association .....	Atlantic Highlands, N. J.
Bay View Cemetery Association .....	Jersey City, N. J.
Beemerville Cemetery Association .....	Sussex, N. J.
Belvidere Cemetery Association .....	Belvidere, N. J.
Berlin Cemetery Association .....	Berlin, N. J.
Bethel Cemetery Association .....	Camden, N. J.
Bevans Cemetery Association .....	Layton, N. J.
Bnai Israel Cemetery Association .....	Elizabeth, N. J.
Branchville Cemetery Association .....	Branchville, N. J.
Cedar Green Cemetery Association .....	Clayton, N. J.
Cedar Hill Cemetery Association .....	Hightstown, N. J.
Cedar Hill Cemetery Association .....	E. Millstone, N. J.
Cedar Park Cemetery .....	Paramus, N. J.
Cedar Ridge Cemetery Company .....	Blairstown, N. J.
Clover Leaf Park Cemetery Association .....	Woodbridge, N. J.
Columbus Cemetery Association .....	Columbus, N. J.
Crosswicks Cemetery Association .....	Crosswicks, N. J.
Dayton Cemetery Association .....	Davton, N. J.
East Ridgelawn Cemetery .....	Delawanna, N. J.
Englewood Cemetery Association .....	Englewood, N. J.
Evergreen Cemetery Association .....	Clinton, N. J.
Evergreen Cemetery Association .....	Lumberton, N. J.
Ewing Cemetery Association .....	Trenton, N. J.
Fair Mount Cemetery Association .....	Chatham, N. J.
Fair View Cemetery Association .....	Middletown, N. J.
Fairview Cemetery Association .....	Sussex, N. J.
Farmingdale Evergreen Cemetery Association .....	Farmingdale, N. J.
Fidelity Cemetery Association of Bergen County ...	Paramus, N. J.
Frenchtown Cemetery Association .....	Frenchtown, N. J.

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Name	Location
Glendale Cemetery Association .....	Bloomfield, N. J.
Graceland Memorial Park Cemetery Association ....	Kenilworth, N. J.
Greenmount Cemetery Association .....	Hammonton, N. J.
Harbourton Cemetery Association .....	Harbourton, N. J.
Harleigh Cemetery Association .....	Camden, N. J.
Harmony Church Cemetery Association .....	Blairstown, N. J.
Harmony Presbyterian Cemetery Association .....	Upper Harmony, N. J.
Hazelwood Cemetery Association .....	Rahway, N. J.
Hazen Cemetery Association .....	Belvidere, N. J.
Heavenly Rest Memorial Park Association .....	Newark, N. J.
Highland Cemetery Association .....	Hopewell, N. J.
Hillside Cemetery Association .....	Plainfield, N. J.
Jacobstown Baptist Cemetery Association .....	Jacobstown, N. J.
Lakewood Cemetery Association .....	Rochelle Park, N. J.
Laurel Lawn Cemetery Association .....	Bridgeton, N. J.
Laurel Memorial Park Association, Inc. ....	Atlantic City, N. J.
Mettler Cemetery Association .....	Port Jervis, N. J.
Metuchen Cemetery Association .....	Metuchen, N. J.
Milford Union Cemetery Association .....	Milford, N. J.
Mount Calvary Cemetery Association .....	Atlantic City, N. J.
Mount Freedom Cemetery Association .....	Mount Freedom, N. J.
Mount Hebron Cemetery Association .....	Montclair, N. J.
Mount Zion Cemetery Association .....	Sewell, N. J.
Mountain View Cemetery Association .....	Cokesbury, N. J.
Neshanic Cemetery Association .....	Neshanic, N. J.
Oak Hill Cemetery Association .....	Vineland, N. J.
Oheb Shalom Cemetery Association .....	Newark, N. J.
Peapack Union Cemetery Association .....	Gladstone, N. J.
Pequest Union Cemetery Association .....	Great Meadows, N. J.
Pine Brook Cemetery Association .....	Pine Brook, N. J.
Pittsgrove Presbyterian Cemetery Association .....	Daretown, N. J.
Pointville M. E. Cemetery Association .....	Pointville, N. J.
Restland Memorial Park Cemetery Association .....	Newark, N. J.
Riverside Cemetery Association .....	Clinton, N. J.
Rocky Hill Cemetery Association .....	Rocky Hill, N. J.
Union Cemetery Association .....	Hackettstown, N. J.
Union Cemetery Association .....	Lebanon, N. J.
Union Cemetery Association .....	Ringoes, N. J.
Weehawken Cemetery Association .....	North Bergen, N. J.

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

Name	Location
Arlington Cemetery Association .....	Kearny, N. J.
Chestnut Grove Cemetery Association .....	Elmer, N. J.
Monmouth Memorial Park Cemetery Association ...	Asbury Park, N. J.

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BANK REPORT

MONEY REMITTERS

Chapter 15, Title 17, of the Revised Statutes of 1937, provides for the authorization by the Commissioner of Banking and Insurance of persons, firms, associations or corporations engaged in transmitting money to foreign countries.

At the close of the year ending December 31, 1951, 37 certificates of authority were issued and outstanding, representing 20 main offices and 17 branch offices.

The following new certificates of authority were issued during the year:

Date	Name	Location
Jan. 2, 1951	Hudson Overseas Corporation	Passaic
Jan. 2, 1951	Alexander Kremer & Co., Inc.	West New York
Jan. 12, 1951	Commerce and Trading, Inc.	Jersey City
Feb. 2, 1951	Alfred Dean & Co., Inc.	Newark
Apr. 23, 1951	Foreign Exchange Service, Lothar & Gertrude Westheimer, T/A	Jersey City
Apr. 27, 1951	Gramercy Shipping Company, Inc.	Newark
July 20, 1951	Alexander Kremer & Co., Inc.	Passaic
Aug. 13, 1951	International Remittances Corporation	Weehawken
Nov. 19, 1951	Alexander Kremer & Co., Inc.	Carteret
Nov. 19, 1951	Alexander Kremer & Co., Inc.	East Orange

The following certificates of authority were not renewed at December 31, 1950, or were surrendered during the year:

Date	Name	Location
Jan. 1, 1951	Hudson Overseas Corporation	Hoboken
Mar. 26, 1951	Hudson Overseas Corporation	Newark
Apr. 24, 1951	Hudson Overseas Corporation	Passaic
Apr. 25, 1951	Salfin Corporation	Jersey City

Respectfully submitted,

WARREN N. GAFFNEY,

*Commissioner of Banking and Insurance.*

## Statistics of Banks and Savings Banks

(Amounts in thousands of dollars)

### BANKS\*

Date	Capital	Deposits	Surplus and Undivided Profits	Total Resources	Number of Banks
Dec. 31, 1900	\$7,521	\$60,785	\$7,829	\$78,274	50
" 31, 1905	15,024	145,749	23,744	193,951	81
" 31, 1910	19,005	196,735	29,942	257,978	105
" 31, 1915	24,053	286,670	29,668	354,084	129
" 29, 1920	32,435	567,488	34,560	664,546	154
" 31, 1925	56,425	454,927	69,144	1,139,715	211
" 31, 1930	85,828	1,196,788	121,626	1,461,483	230
" 31, 1935	89,009	884,151	39,453	1,050,519	164
" 31, 1940	68,623	1,030,639	40,534	1,157,182	135
" 31, 1941	67,961	1,110,972	42,987	1,239,074	134
" 31, 1942	67,823	1,118,941	43,212	1,246,457	134
" 31, 1943	66,106	1,604,665	48,441	1,735,441	134
" 31, 1944	63,212	1,937,304	57,530	2,075,807	134
" 31, 1945	62,671	2,310,970	67,983	2,460,582	134
" 31, 1946	60,719	2,192,120	79,242	2,354,075	132
" 31, 1947	57,829	2,208,599	86,901	2,375,947	130
" 31, 1948	57,380	2,223,354	91,915	2,395,118	127
" 31, 1949	55,274	2,267,016	97,182	2,445,599	127
" 30, 1950	53,743	2,336,066	101,936	2,520,570	121
" 31, 1951	54,300	2,441,707	107,493	2,631,520	118

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

### SAVINGS BANKS\*\*

Date	Amount Due Depositors	Surplus	Interest Credited for the Year	Total Resources	Number of Banks
Dec. 31, 1900	\$52,905	\$6,074	\$1,497	\$59,037	26
" 31, 1905	75,479	7,160	2,287	82,669	25
" 31, 1910	93,221	7,142	3,201	100,477	24
" 31, 1915	115,465	9,209	4,088	124,603	24
" 31, 1920	168,626	8,084	5,662	177,079	24
" 31, 1925	202,800	23,153	7,526	226,486	25
" 31, 1930	255,563	30,964	10,441	288,307	23
" 31, 1935	299,963	37,732	7,314	342,354	23
" 31, 1940	303,558	30,301	2,937	343,132	22
" 31, 1941	291,359	30,979	2,849	332,717	22
" 31, 1942	289,122	31,729	9,723	324,383	22
" 31, 1943	314,221	33,456	2,846	352,090	22
" 31, 1944	356,253	36,635	3,129	398,336	22
" 31, 1945	407,888	42,522	3,586	456,640	22
" 31, 1946	448,463	46,650	4,198	504,308	22
" 31, 1947	506,745	53,349	6,224	568,535	24
" 31, 1948	525,769	55,617	6,911	592,734	24
" 31, 1949	545,804	58,466	7,385	616,259	23
" 30, 1950	599,227	62,131	8,916	673,768	23
" 31, 1951	663,079	71,325	10,453	741,082	23

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

NEW YORK FEDERAL

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

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

\* Denotes has branch or branches.

BANKS

RESERVE DISTRICT

Authority Issued and Names of President and Treasurer or Cashier

Incorporated	Certificate of Authority Issued	President	Treasurer or Cashier
January 19, 1889	**January 30, 1889	Louis H. Burfeind .....	Everett T. Cauffman
October 25, 1949	December 14, 1949	Thomas E. Prescott .....	Jacob J. Pruiksma
November 10, 1919	December 12, 1919	Anthony Pepe .....	M. Hamill
June 23, 1925	June 30, 1925	William Klaile .....	Louis B. Marzano
November 17, 1905	July 7, 1906	Albert E. Howe .....	Archie C. Barbata
March 30, 1926	February 16, 1927	Thomas E. Prescott .....	Thomas E. Prescott
April 2, 1929	July 9, 1929	Hugh A. Kelly .....	Rudolph E. Wiese
July 18, 1907	August 12, 1907	John S. Phipps .....	David T. Layman, Jr.
July 15, 1902	September 8, 1902	C. R. Berry .....	F. A. Schilling
August 25, 1921	August 31, 1921	Oscar P. Myers .....	Theodore Crane
February 8, 1916	May 29, 1916	Ferd I. Collins .....	G. Emery Drake
July 1, 1929	July 1, 1929	Nathaniel Kent .....	R. J. Cadmus
April 25, 1923	September 13, 1923	William Lonsdale .....	Thomas G. Kenyon
July 25, 1923	January 10, 1924	N. R. Leavitt .....	Wm. T. Ritchie, Jr.
March 12, 1927	April 13, 1927	Edwin M. Warren .....	Harold D. Nelson
July 26, 1901	September 27, 1901	Joseph F. Hammond .....	Frank Woodward
May 10, 1923	June 30, 1923	H. W. Edgar .....	Robert O. Peterson
December 8, 1899	December 26, 1899	William J. Field .....	Richard Kendall
June 13, 1925	August 24, 1925	J. Arthur Applegate .....	Charles R. Smith
October 19, 1905	December 28, 1905	Wm. F. Burke .....	A. H. Bridges
March 14, 1924	June 23, 1924	Frank Shay .....	Charles Zalenski
April 14, 1904	April 14, 1904	Oakleigh L. Thorne .....	Charles J. Skinner
September 2, 1947	September 2, 1947	C. Kenneth Fuller .....	Russell I. Kawner
June 19, 1926	June 30, 1926	R. A. Callahan .....	Jacob Hill
November 27, 1911	January 12, 1912	Robert E. Crane .....	Harold S. Compton
December 2, 1901	December 31, 1901	W. J. McElroy .....	Donald H. Rusch
March 11, 1889	**June 1, 1899	C. R. Sanford .....	A. C. Husbands
June 22, 1906	July 5, 1906	Edward Schickhaus .....	LeRoy F. Murphy
May 23, 1929	April 29, 1930	William E. Kuipers .....	Horace W. Eaves
July 19, 1901	September 26, 1901	D. J. Connolly .....	H. H. Hegel
March 16, 1875	**May 1, 1887	H. K. Corbin .....	John Goldham
October 2, 1937	October 2, 1937	James C. Wilson .....	Otto Schuster
November 22, 1922	December 13, 1922	Peter Heft .....	George W. Brown
February 23, 1916	March 19, 1917	Harold R. Clark .....	James J. Egan
April 15, 1913	June 24, 1913	Stanley J. Marek .....	Henry Sommerock, Jr.
May 11, 1932	June 17, 1932	Peter F. Runyon .....	R. B. Barlow
April 14, 1925	April 25, 1925	Gotthold Rose .....	John R. Kraycir
April 11, 1912	June 17, 1912	Frank D. Brewer .....	C. A. Vander Schans
January 20, 1936	February 1, 1936	John C. Stevens .....	Charles P. Carter
June 5, 1899	December 13, 1899	Charles H. Plenty .....	Joseph Kozlik
October 21, 1926	January 6, 1927	Eugene A. Riordan .....	Charles W. Holweg
October 25, 1901	October 26, 1901	C. Herbert Lee .....	Reginald A. Cook
July 28, 1890	October 25, 1890	Clarence G. Meeks .....	George K. Reilly
January 27, 1923	April 7, 1923	I. H. Hoffman .....	Raymond B. Apgar
January 19, 1923	May 23, 1923	John R. Franke .....	Frank Young, Jr.
June 25, 1889	June 25, 1889	F. P. Armstrong .....	J. S. Matthews, Jr.
July 1, 1926	September 28, 1926	J. F. Seal .....	C. P. Wood
November 8, 1933	November 13, 1933	P. Rescigno .....	S. C. Linares
March 23, 1926	May 6, 1926	George W. Bauer .....	William H. Pullen
August 11, 1915	June 7, 1916	Joseph J. Colando .....	Russell Davis
March 14, 1872	**July 29, 1872	Walton Sherman .....	Wm. P. Fleckner
March 25, 1916	April 11, 1916	Samuel C. Morris .....	Samuel J. Van Dyke
September 26, 1910	December 21, 1910	Carroll B. Merritt .....	William W. Brown, Jr.
January 3, 1935	January 7, 1935	J. Howard Edsall .....	Louis J. Perpic
August 10, 1926	October 7, 1926	Frank B. Allen .....	Howard C. Baxter

\*\* Commenced business.

**NEW YORK FEDERAL**

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

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

\* Denotes has branch or branches.

BANKS

RESERVE DISTRICT

Authority Issued and Names of President and Treasurer or Cashier

Incorporated	Certificate of Authority Issued	President	Treasurer or Cashier
April 28, 1915	June 29, 1915	C. A. Gesswein .....	C. W. Mandeville
March 29, 1933	March 29, 1933	Kenneth H. McQueen .....	Cecil C. Crawford
September 17, 1925	February 4, 1926	O. P. Jack .....	O. F. Fiedler
March 22, 1901	May 28, 1901	F. Sanford Astarita .....	R. K. Seville
November 23, 1892	December 12, 1892	George Munsick .....	Neilson A. Bertholf
January 2, 1902	February 26, 1902	C. Lester Mott .....	Roy Latham
October 11, 1905	April 17, 1906	James R. Barbour .....	Louis J. Barbour
December 24, 1901	March 28, 1902	Claude E. Mazuy .....	Frank E. Dunker
December 4, 1925	May 4, 1926	H. H. Dieckman .....	John T. Stoll
December 20, 1928	March 8, 1929	J. Robert Stout .....	Charles E. Simpson
December 27, 1916	January 9, 1917	E. R. McGlynn .....	Frank D'Alessandro
January 27, 1902	May 27, 1902	Douglas W. Morgan .....	Arthur J. Carlson
December 31, 1931	December 31, 1931	Garner F. Hill .....	Alvah M. Dunlough
June 10, 1916	June 29, 1916	Henry L. Rost .....	Gordon T. Parry
January 10, 1922	May 8, 1922	Emil Roetheli .....	Roy G. MacKnight
February 1, 1927	December 7, 1927	William A. Castner .....	Vernon C. Hartman
February 11, 1916	May 29, 1916	César J. Bertheau .....	V. D. Banta
December 28, 1916	May 29, 1917	Edgar N. Brasefield .....	Robert Souders
March 12, 1902	May 24, 1902	H. Douglas Davis .....	Russell C. Doeringer
March 31, 1926	September 7, 1926	Herbert Van Pelt .....	James M. McComb
November 5, 1919	December 16, 1919	Fred R. Lowe .....	William P. Jewett
August 23, 1928	December 3, 1928	Julius R. Meier .....	Howard Horn
July 6, 1920	December 16, 1920	Everett A. Heim .....	Percy H. Bennion
March 9, 1909	January 20, 1910	Charles A. Van Winkle .....	Raymond H. Geer
March 5, 1890	**October 1, 1892	Stephen P. Robinson, Jr. ....	John R. Reynolds
February 15, 1917	February 28, 1917	Reeve Schley .....	C. A. Studdiford
May 12, 1919	June 27, 1919	Harold G. Hoffman .....	George A. Kress
September 17, 1925	December 14, 1925	F. R. Stevert .....	A. E. Wolf
December 17, 1914	February 2, 1915	Edward W. Price .....	Steven J. Chilton
August 1, 1910	September 15, 1910	Frederick T. Jacobs .....	D. S. Wean
June 19, 1909	June 30, 1909	Lawrence J. MacGregor .....	Theodore Muchmore
June 5, 1919	June 24, 1919	Samuel T. Munson .....	Robert C. Shelton
April 6, 1899	April 18, 1899	Paul Bestor .....	Wm. C. Veit
November 19, 1901	November 19, 1901	George W. Bauer .....	A. D. Lilley
September 19, 1925	January 29, 1926	Clark C. Bowers .....	R. D. Stevens
April 29, 1905	June 29, 1905	Fred A. Berenbroick .....	Arthur A. Buck
April 14, 1903	May 20, 1903	Ray E. Mayham .....	Paul N. Anderson
December 12, 1902	June 16, 1903	Frank H. Betz .....	John M. Hull, Jr.

\*\* Commenced business.

PHILADELPHIA FEDERAL

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

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

\* Denotes has branch or branches.

BANKS

RESERVE DISTRICT

Authority Issued and Names of President and Treasurer or Cashier

Incorporated	Certificate of Authority Issued	President	Treasurer or Cashier
April 3, 1855	**June 14, 1855	Richard C. Woodward .....	S. Erwin Sharp
October 3, 1900	March 7, 1901	Clyde E. Freehafer .....	George O. Taylor
February 19, 1890	**April 1, 1890	Jonathan W. Powell .....	Robert J. Rogers
April 4, 1873	July 1, 1873	Robert J. Kiesling .....	S. G. Fletcher
April 10, 1922	May 11, 1922	Irving Fitch .....	Jean Hooven
March 3, 1925	April 1, 1925	Charles Street Mills .....	Howard B. Conover
January 2, 1925	September 14, 1925	George Senn .....	E. E. Mathews
December 30, 1922	August 7, 1923	Paul E. Kramme .....	C. R. Brown
November 23, 1911	November 28, 1911	Stanley Coville .....	Kenneth F. Ried
February 11, 1938	April 28, 1938	Harry T. Sickler .....	John W. Johnston
April 8, 1921	November 25, 1921	George A. Bennett .....	F. W. Malsbury
December 28, 1933	January 29, 1934	W. S. Sigler .....	Ross E. Miller
January 18, 1887	**April 11, 1887	William J. Smith .....	Charles B. Miller
November 3, 1915	December 21, 1915	Harvey Gaventa .....	George F. Fuhrmann
January 6, 1944	April 24, 1944	Josiah S. Newcomb .....	Harold I. Taylor
January 7, 1921	November 29, 1921	William B. Brown .....	Charles R. Lose
May 2, 1916	August 29, 1916	Harrison M. Thomas .....	W. C. Tapley
August 17, 1917	August 16, 1918	Charles B. Veghte .....	Stewart S. Brush
August 29, 1913	January 5, 1914	Harry A. Black .....	Paul D. Peterson
April 24, 1889	**August 1, 1889	Angelo B. D'Ippolito .....	Albert C. Strang
December 3, 1804	**April 29, 1805	Sydney G. Stevens .....	Ralph B. Lucas
February 12, 1887	May 1, 1888	***Mary G. Roebbling .....	F. A. Schuchardt
December 31, 1910	March 27, 1911	Joseph C. Scully .....	Calvin H. Kimble
December 12, 1933	January 3, 1934	William C. Hunt .....	F. Justin Dick
April 28, 1902	May 23, 1902	Louis B. Moffett .....	H. Paul Livermore

\*\* Commenced business.

\*\*\* Chairman of the Board.

NAME MEMBER BANKS	Cash		U. S. Government Securities		Obligations of States and Political Subdivisions
	Currency and Coin	Balances with Other Banks	Direct	Guaranteed	
Asbury Park and Ocean Grove Bank, Asbury Park .....	\$490	\$3,009	\$8,270	\$24	\$121
Bank of Allwood, Clifton .....	95	577	2,076	.....	25
Bank of Bogota, Bogota .....	129	925	1,999	.....	925
Bank of Commerce, Newark .....	242	949	2,580	.....	218
Bank of Nutley, Nutley .....	562	2,611	7,187	9	2,035
Bank of Passaic and Trust Company, Passaic .....	780	4,865	10,178	23	2,400
Bloomfield Bank and Trust Company, Bloomfield .....	739	7,890	12,154	.....	4,605
Boonton Trust Company, Boonton .....	199	1,949	4,827	.....	389
Bound Brook Trust Company, Bound Brook .....	239	1,238	2,935	.....	1,235
Broadway Bank and Trust Company, Paterson .....	285	1,789	3,182	.....	288
Carteret Bank and Trust Company, Carteret .....	142	784	1,311	14	2,023
Central Home Trust Company of Elizabeth, N. J., Elizabeth .....	547	4,103	5,174	40	1,172
Citizens Trust Company of Summit, N. J., Summit .....	131	1,215	2,938	.....	345
Commercial Trust Company of New Jersey, Jersey City .....	2,966	24,135	74,011	.....	10,299
Community Trust Company of Bloomfield, Bloomfield .....	400	1,074	3,310	.....	239
County Trust Company, Tenafly .....	376	2,590	7,946	.....	498
Dover Trust Company, The, Dover .....	225	2,561	8,002	.....	695
Elizabethport Banking Company, The, Elizabeth .....	683	3,429	8,762	22	2,042
Fair Lawn-Radburn Trust Company, Fair Lawn .....	316	2,041	3,406	.....	2,752
Federal Trust Company, Newark .....	1,966	10,066	41,246	.....	12,025
Fidelity Union Trust Company, Newark .....	6,933	82,464	185,163	.....	42,774
First Bank and Trust Company, Perth Amboy .....	762	6,301	7,256	.....	4,248
Fort Lee Trust Company, Fort Lee .....	139	728	3,060	.....	460
Franklin Washington Trust Company, Newark .....	992	5,508	6,577	.....	1,495
Glen Ridge Trust Company, Glen Ridge .....	109	1,825	3,442	.....	770
Glen Rock Bank, Glen Rock .....	63	670	1,442	.....	1,295
Hackensack Trust Company, The, Hackensack .....	756	5,261	17,135	.....	616
Hunterdon County Trust Company, Califon .....	52	415	602	.....	88
Keyport Banking Company, The, Keyport .....	144	1,164	3,724	.....	143
Linden Trust Company, Linden .....	564	3,191	9,050	.....	2,720
Long Branch Banking Company, The, Long Branch .....	165	1,237	6,257	.....	181
Long Branch Trust Company, Long Branch .....	283	1,525	3,570	.....	2,018
Maplewood Bank and Trust Company, The, Maplewood .....	357	3,003	4,482	.....	6,348
Matawan Bank, The, Matawan .....	55	330	906	.....	125
Merchants Trust Company of Red Bank, N. J., The, Red Bank .....	405	2,645	5,980	.....	2,605
Mid-City Trust Company, Plainfield .....	242	958	2,569	.....	347
Montclair Trust Company, Montclair .....	1,003	8,620	20,020	.....	2,062
Morristown Trust Company, The, Morristown .....	628	5,375	10,216	16	2,590
North Jersey Trust Company, Ridgewood, New Jersey, The, Ridgewood .....	218	3,030	7,158	.....	1,088
Peapack-Gladstone Bank, Gladstone .....	57	843	2,078	.....	373
Peoples Bank and Trust Company, Westfield, Westfield .....	185	3,867	7,611	.....	1,866
People's Trust Company, Dunellen .....	146	738	2,219	.....	345
Peoples Trust Company of Bergen County, Hackensack .....	1,774	12,739	35,628	.....	2,300
Phillipsburg Trust Company, Phillipsburg .....	221	474	2,001	.....	264
Plainfield Trust Company, The, Plainfield .....	674	7,294	12,576	.....	3,718
Raritan State Bank, Raritan .....	126	867	480	.....	842
Ridgefield Park Trust Company, Ridgefield Park .....	170	1,227	5,275	.....	479
Rochelle Park Bank of Rochelle Park, N. J., Rochelle Park .....	191	810	2,588	.....	69
Rutherford Trust Company, Rutherford .....	595	3,862	4,928	13	955
Savings Investment & Trust Company of East Orange, East Orange .....	895	7,527	24,843	15	185
South Orange Trust Company, South Orange .....	188	2,287	1,573	12	3
"The State Trust Company" at Plainfield, N. J., Plainfield .....	322	3,502	7,547	.....	393
Summit Trust Company, The, Summit .....	245	5,260	8,107	.....	4,892
Sussex County Trust Company, Franklin .....	114	646	2,000	.....	690

BANKS

RESERVE DISTRICT

(Amounts in Thousands of Dollars)

Other Bonds, Notes and Debentures	Corporate Stocks	Loans		Bank Premises Owned, Furniture and Fixtures	Real Estate Owned Other than Bank Premises	Real Estate Sold Under Agreement	Investment & Other Assets Indirectly Representing Bank Premises, & Other R. E.	Customers' Liability on Acceptances Outstanding	Other Assets	Total Assets
		Real Estate	Other Loans Including Rediscounts and Overdrafts							
....	\$58	\$1,243	\$4,106	\$145	....	....	....	....	\$47	\$17,513
....	9	1,308	268	83	....	....	....	....	21	4,462
20	18	1,435	956	59	\$5	....	....	....	23	6,475
\$1	9	1,437	805	92	....	....	....	....	31	6,383
1,230	37	4,427	1,735	413	....	....	....	....	61	20,307
....	38	6,842	2,973	389	....	....	....	....	126	28,614
415	53	10,304	2,767	745	....	....	....	....	150	39,813
38	7	1,852	354	20	....	....	....	....	....	9,635
106	13	2,167	643	88	....	....	....	....	3	8,667
48	44	7,005	3,610	66	....	....	....	....	186	16,503
492	11	1,587	264	50	....	....	....	....	....	6,678
551	28	3,972	2,007	299	....	....	....	....	95	17,978
....	15	1,529	1,512	74	....	....	....	....	....	7,759
12,878	3,315	8,480	11,585	1,471	36	....	....	....	520	149,696
....	12	1,852	849	120	....	....	....	....	6	7,623
366	32	3,073	2,133	87	....	....	....	....	86	17,187
81	45	886	540	107	....	....	....	....	58	13,200
766	63	6,112	4,659	158	....	....	....	....	87	26,783
26	28	3,029	1,086	274	....	....	....	....	58	13,016
274	161	9,367	11,846	1,695	....	....	....	....	399	95,045
9,144	1,833	25,428	106,292	2,999	....	....	....	\$93	1,363	464,486
25	30	3,716	6,460	64	....	....	\$131	....	87	29,080
....	9	1,295	134	46	....	....	....	....	21	5,892
65	45	5,018	8,236	932	....	....	....	....	74	28,942
351	15	752	1,774	61	....	....	....	....	41	9,140
8	6	14	38	19	....	....	....	....	....	3,555
96	179	1,601	3,038	392	....	....	....	....	2	29,076
66	6	666	551	50	....	....	\$1	....	2	2,499
108	7	318	703	86	....	....	....	....	1	6,398
739	37	3,498	1,021	85	....	....	81	....	61	21,047
....	6	454	278	26	....	....	....	....	1	8,585
1,239	58	1,035	1,673	33	....	....	....	....	21	11,455
709	63	4,562	2,923	204	8	....	....	....	134	23,393
396	4	479	403	35	....	....	....	....	2	2,735
35	16	2,340	1,336	100	....	1	....	....	7	15,479
25	12	985	949	108	....	....	....	....	18	6,213
....	47	7,572	3,729	800	....	....	....	....	190	44,043
751	53	4,896	3,790	208	....	....	....	....	118	28,641
25	20	2,540	2,207	160	....	....	....	....	12	16,458
225	10	454	184	7	....	....	....	....	2	4,233
484	34	461	1,977	84	....	....	....	....	58	16,627
45	8	821	385	61	....	3	....	....	....	4,781
276	112	9,898	7,409	950	....	....	....	....	170	71,262
63	7	537	570	37	....	....	....	....	1	4,177
1,457	367	6,398	10,242	322	....	....	....	....	96	43,144
70	11	1,016	951	71	....	....	....	....	32	4,466
....	14	1,143	626	56	....	....	....	....	31	9,021
....	11	1,856	315	105	....	....	....	....	20	5,965
7	50	2,988	5,926	172	....	....	....	....	32	19,528
630	33	3,431	5,164	578	166	....	....	....	179	43,646
50	13	3,058	2,501	73	....	....	....	....	10	9,768
395	13	2,593	2,134	128	....	....	....	....	20	17,047

**NEW YORK FEDERAL**  
**Assets, December 31, 1951**

NAME MEMBER BANKS	Cash		U. S. Government Securities		Obligations of States and Political Subdivisions
	Currency and Coin	Balances With Other Banks	Direct	Guaranteed	
Union County Trust Company, Elizabeth .....	\$1,833	\$8,757	\$24,291	\$11	\$1,802
Washington Trust Company of Washington, N. J., Washington .....	119	941	2,742	....	121
West Side Trust Company, Newark .....	1,116	5,702	17,796	....	5,043
Westfield Trust Company, The, Westfield .....	415	4,633	8,003	....	3,050
Sub-total (Member Banks) .....	\$38,246	\$308,335	\$710,630	\$199	\$144,348
<b>NON-MEMBER BANKS</b>					
Bergen Trust Company of New Jersey, Jersey City .....	\$135	\$1,312	\$2,555	....	\$220
Bessemer Trust Company, Jersey City .....	....	103	250	....	....
Chatham Trust Company, The, Chatham .....	134	1,269	3,035	....	709
Citizens Trust Company, The, Paterson .....	421	1,844	11,938	....	2,093
Commonwealth Bank of Metuchen, Metuchen .....	122	707	2,239	....	378
Commonwealth Trust Company, Union City .....	1,103	4,137	29,658	....	1,458
Corporation Trust Company, The, Jersey City .....	1	164	112	....	....
County Bank and Trust Company, Paterson .....	1,606	10,942	13,778	\$231	8,897
Cranford Trust Company, Cranford .....	153	938	3,543	7	1,320
Essex Title Guaranty & Trust Company, Montclair .....	....	37	....	....	....
Franklin Trust Company of Paterson, The, Paterson ...	304	1,525	4,610	....	296
Freehold Trust Company, The, Freehold .....	134	668	1,882	....	328
Garfield Trust Company, Garfield .....	471	1,432	5,229	....	1,083
Harrison-Kearny Trust Company, East Newark .....	112	897	2,560	....	432
Home Trust Company, Hoboken .....	....	4	208	....	100
Hudson Trust Company, Union City .....	1,993	6,792	21,226	23	5,994
Irington Trust Company, Irvington .....	288	1,433	6,715	....	45
Leonia Bank and Trust Company, The, Leonia .....	176	1,155	2,758	....	31
Linares and Rescigno Bank, Paterson .....	112	429	2,312	....	131
Lodi Trust Company, Lodi .....	195	606	1,761	....	168
Madison Trust Company, Madison .....	108	758	3,308	....	55
Manufacturers' Bank of Edgewater, The, Edgewater ...	63	259	540	....	....
New Brunswick Trust Company, New Brunswick .....	313	1,412	4,392	....	670
New Jersey Trust Company of Long Branch, Long Branch	297	1,005	3,658	....	1,226
Newton Trust Company, The, Newton .....	119	894	2,408	....	792
North Bergen Trust Company, North Bergen .....	198	648	2,801	....	585
Orange Valley Bank, Orange .....	81	858	2,117	....	260
Palisades Trust Company, Englewood .....	486	3,064	9,013	....	1,879
Peoples Bank of Hawthorne, Hawthorne .....	152	651	2,229	....	530
Roselle Park Trust Company, Roselle Park .....	275	1,880	5,877	....	2,885
Somerville Trust Company, Somerville .....	394	1,828	5,890	....	1,963
South Amboy Trust Company, The, South Amboy .....	91	697	2,100	....	485
South River Trust Company, South River .....	172	698	2,127	....	250
Weehawken Trust Company, Union City .....	378	1,972	14,045	....	1,139
Sub-total (Non-Member Banks) .....	\$10,587	\$53,018	\$176,874	\$261	\$36,432
Sub-total (Member Banks) .....	38,246	308,335	710,630	199	144,348
Total Banks—2nd District .....	\$48,833	\$361,353	\$887,504	\$460	\$180,780

BANKS

RESERVE DISTRICT

(Amounts in Thousands of Dollars)

Other Bonds, Notes and Debentures	Corporate Stocks	Loans		Bank Premises Owned, Furniture and Fixtures	Real Estate Owned Other than Bank Premises	Real Estate Sold Under Agreement	Investment & Other Assets Indirectly Representing Bank Premises, & Other R. E.	Customers' Liability on Acceptances Outstanding	Other Assets	Total Assets
		Real Estate	Other Loans In- cluding Redis- counts and Overdrafts							
\$1,365	\$288	\$5,272	\$9,969	\$1,007	....	....	....	....	\$278	\$54,873
....	10	1,176	815	26	....	....	....	....	....	5,950
377	59	2,653	8,487	537	....	....	....	....	239	42,009
222	32	3,983	2,026	188	....	....	....	....	85	22,667
\$39,785	\$7,799	\$256,797	\$277,758	\$19,938	\$218	\$5	\$212	\$93	\$6,031	\$1,810,394
\$100	....	\$972	\$2,361	\$11	....	....	....	....	\$28	\$7,694
50	....	....	....	....	....	....	....	....	....	403
179	\$2	1,270	508	75	....	....	....	....	1	7,182
446	....	1,902	1,763	131	....	....	....	....	113	20,651
119	....	755	511	22	....	....	....	....	2	4,855
251	....	8,735	2,014	395	....	....	....	....	223	48,004
....	100	....	....	13	....	....	....	....	148	538
211	....	31,798	15,520	1,280	....	....	....	....	618	84,881
20	252	1,805	1,589	103	....	....	....	....	30	9,760
....	....	545	135	108	\$25	....	....	....	4	854
65	3	2,370	3,027	109	....	....	....	....	3	12,312
20	....	850	1,363	83	....	....	....	....	1	5,329
69	....	3,089	3,084	186	10	....	....	\$33	96	14,782
....	....	1,344	419	47	1	....	....	....	3	5,815
112	....	....	....	....	....	....	....	....	....	424
395	....	23,522	12,140	860	....	....	....	1	407	73,353
....	....	2,806	2,037	106	....	....	....	....	41	13,471
....	....	1,429	2,587	63	....	....	....	....	28	8,227
70	5	1,065	313	3	....	....	....	....	3	5,343
153	195	1,086	852	43	1	....	....	....	3	5,065
5	53	1,078	435	64	....	....	....	....	26	5,890
17	....	344	409	22	....	....	....	....	4	1,748
144	2	1,130	1,972	165	....	....	....	....	....	10,200
....	....	1,076	1,153	155	....	....	....	....	....	8,570
25	....	1,538	972	99	....	....	....	....	25	6,872
805	....	689	559	93	....	....	....	....	4	6,382
....	....	632	596	29	....	....	....	....	23	4,596
772	30	1,872	1,818	220	....	....	....	....	75	19,229
517	....	980	212	26	....	....	....	....	1	5,298
446	146	632	1,509	....	....	....	....	....	1	13,651
632	409	4,618	2,232	75	....	....	....	....	....	18,041
35	....	1,092	656	40	....	....	....	....	....	5,196
37	....	1,132	1,019	44	....	....	....	....	2	5,481
2,303	740	1,608	153	210	....	....	....	....	....	22,548
\$8,000	\$1,937	\$104,664	\$64,008	\$4,880	\$37	....	....	\$34	\$1,913	\$462,645
39,785	7,799	256,797	277,758	19,938	218	\$5	\$212	93	6,031	1,810,394
\$47,785	\$9,736	\$361,461	\$341,766	\$24,818	\$255	\$5	\$212	\$127	\$7,944	\$2,273,039

**NEW YORK FEDERAL**  
**Liabilities, December 31, 1951**

NAME MEMBER BANKS	Individuals, Partnerships and Corporations		Accum. of Deposits for Payment of Personal Loans	U. S. Gov't and Postal Savings	States and Political Subdivisions	Deposits of Banks
	Demand Deposits	Time Deposits				
Asbury Park and Ocean Grove Bank, Asbury Park .....	\$9,028	\$5,847	....	\$380	\$940	....
Bank of Allwood, Clifton .....	957	2,471	....	74	530	....
Bank of Bogota, Bogota .....	2,332	3,281	....	94	133	....
Bank of Commerce, Newark .....	2,312	3,194	....	66	189	....
Bank of Nutley, Nutley .....	8,406	9,140	....	218	730	....
Bank of Passaic and Trust Company, Passaic .....	10,759	13,711	....	365	1,423	\$289
Bloomfield Bank and Trust Company, Bloomfield .....	16,403	15,092	....	455	2,876	1,224
Boonton Trust Company, Boonton .....	4,308	3,949	....	74	753	....
Bound Brook Trust Company, Bound Brook .....	2,915	4,659	....	55	468	....
Broadway Bank and Trust Company, Paterson .....	6,831	7,951	....	212	469	....
Carteret Bank and Trust Company, Carteret .....	1,472	4,341	....	50	230	....
Central Home Trust Company of Elizabeth, N. J., Elizabeth .....	9,296	5,454	....	255	1,417	....
Citizens Trust Company of Summit, N. J., Summit .....	3,102	3,483	\$148	73	289	....
Commercial Trust Company of New Jersey, Jersey City .....	68,067	57,589	....	841	3,175	8,783
Community Trust Company of Bloomfield, Bloomfield... ..	2,798	3,949	....	87	89	125
County Trust Company, Tenafly .....	7,526	7,078	97	76	1,293	....
Dover Trust Company, The, Dover .....	4,832	6,424	....	79	518	....
Elizabethport Banking Company, The, Elizabeth .....	9,094	15,091	....	166	391	....
Fair Lawn-Radburn Trust Company, Fair Lawn .....	5,608	4,292	....	197	2,052	....
Federal Trust Company, Newark .....	52,719	21,777	....	928	10,956	1,781
Fidelity Union Trust Company, Newark .....	261,895	111,032	....	13,564	23,626	9,989
First Bank and Trust Company, Perth Amboy .....	15,350	9,164	....	506	1,825	360
Fort Lee Trust Company, Fort Lee .....	1,900	2,992	....	52	436	....
Franklin Washington Trust Company, Newark .....	14,174	11,729	....	242	459	....
Glen Ridge Trust Company, Glen Ridge .....	4,392	3,048	....	608	348	25
Glen Rock Bank, Glen Rock .....	1,611	1,548	....	10	....	....
Hackensack Trust Company, The, Hackensack .....	13,744	11,757	....	374	888	196
Hunterdon County Trust Company, Califon .....	729	1,191	....	15	301	....
Keyport Banking Company, The, Keyport .....	3,170	2,477	....	66	286	....
Linden Trust Company, Linden .....	8,003	9,790	62	318	1,190	....
Long Branch Banking Company, The, Long Branch ....	3,799	3,255	....	53	1,028	....
Long Branch Trust Company, Long Branch .....	4,392	5,550	....	123	308	....
Maplewood Bank and Trust Company, The, Maplewood..	11,538	9,065	....	188	745	....
Matawan Bank, The, Matawan .....	1,218	1,085	51	48	124	....
Merchants Trust Company of Red Bank, N. J., The, Red Bank .....	8,742	5,074	....	102	526	37
Mid-City Trust Company, Plainfield .....	2,655	2,796	....	46	147	....
Montclair Trust Company, Montclair .....	23,562	14,519	....	400	1,954	986
Morristown Trust Company, The, Morristown .....	14,719	9,047	....	161	1,321	80
North Jersey Trust Company, Ridgewood, New Jersey, The, Ridgewood .....	8,682	6,658	....	99	91	....
Peapack-Gladstone Bank, Gladstone .....	1,739	1,700	....	38	432	....
Peoples Bank and Trust Company, Westfield, Westfield .....	8,551	5,359	....	179	1,121	....
Peoples Trust Company, Dunellen .....	1,775	2,501	....	104	113	....
Peoples Trust Company of Bergen County, Hackensack..	33,554	26,061	....	518	4,710	280
Phillipsburg Trust Company, Phillipsburg .....	1,049	2,554	....	56	211	....
Plainfield Trust Company, The, Plainfield .....	20,078	15,872	....	535	1,833	292
Raritan State Bank, Raritan .....	1,541	1,757	....	71	566	8
Ridgefield Park Trust Company, Ridgefield Park .....	3,732	4,272	....	113	215	....
Rochelle Park Bank of Rochelle Park, N. J., Rochelle Park .....	2,296	2,632	....	64	425	....
Rutherford Trust Company, Rutherford .....	10,228	6,662	123	278	693	....
Savings Investment & Trust Company of East Orange, East Orange .....	21,417	17,094	....	356	1,696	67
South Orange Trust Company, South Orange .....	4,273	4,294	....	44	158	....
"The State Trust Company" at Plainfield, N. J., Plainfield .....	8,458	6,371	....	383	453	4
Summit Trust Company, The, Summit .....	14,466	8,353	....	781	1,197	....

BANKS

RESERVE DISTRICT

(Amounts in Thousands of Dollars)

Other Deposits Certified and Officers' Checks, etc.	Total Deposits	Bills Payable, Rediscounts, etc.	Acceptances Executed by or for Account of this Bank	Other Liabilities	Total Liabilities	CAPITAL ACCOUNTS						Total Liabilities and Capital Accounts
						Preferred Stock	Common Stock	Surplus	Undivided Profits	Reserve and Re- tirement Account	Total Capital Accounts	
\$102	\$16,297	.....	.....	\$80	\$16,377	.....	\$500	\$500	\$126	\$10	\$1,136	\$17,513
123	4,155	.....	.....	5	4,160	.....	225	60	17	.....	302	4,462
135	5,975	.....	.....	75	6,050	.....	100	250	64	11	425	6,475
209	5,970	.....	.....	31	6,001	.....	200	110	32	40	382	6,383
404	18,898	.....	.....	73	18,971	.....	650	585	101	.....	1,336	20,307
579	27,126	.....	.....	71	27,197	.....	275	1,000	142	.....	1,417	28,614
810	36,860	.....	.....	198	37,058	.....	750	1,000	1,005	.....	2,755	39,813
21	9,103	.....	.....	35	9,140	.....	100	100	8	287	495	9,635
27	8,124	.....	.....	22	8,146	.....	300	150	71	.....	521	8,667
193	15,656	.....	.....	110	15,766	.....	375	275	87	.....	737	16,503
75	6,168	.....	.....	6	6,174	.....	100	250	151	3	504	6,678
469	16,891	.....	.....	72	16,963	.....	450	500	65	.....	1,015	17,978
120	7,215	.....	.....	7	7,222	.....	200	300	37	.....	537	7,759
1,112	139,517	.....	.....	709	140,226	.....	3,400	4,000	1,326	744	9,470	149,696
92	7,140	.....	.....	25	7,165	.....	200	200	58	.....	458	7,623
210	16,280	.....	.....	90	16,370	.....	500	250	67	.....	817	17,187
453	12,306	.....	.....	55	12,361	.....	200	450	100	89	839	13,200
518	25,260	.....	.....	245	25,505	\$540	300	360	48	30	1,278	26,783
92	12,241	.....	.....	82	12,323	.....	200	450	43	.....	693	13,016
1,919	90,080	.....	.....	409	90,489	.....	1,622	1,623	1,161	150	4,556	95,045
11,451	431,557	.....	\$93	4,041	435,691	.....	4,000	16,000	8,795	.....	28,795	464,486
181	27,386	.....	.....	201	27,587	.....	500	500	459	34	1,493	29,080
134	5,514	.....	.....	31	5,545	.....	100	200	47	.....	347	5,892
530	27,134	.....	.....	464	27,598	.....	960	83	301	.....	1,344	28,942
40	8,461	.....	.....	33	8,494	.....	200	300	146	.....	646	9,140
52	3,221	.....	.....	11	3,232	.....	50	150	90	33	323	3,555
423	27,382	.....	.....	60	27,442	.....	700	350	454	130	1,634	29,076
8	2,244	.....	.....	7	2,251	.....	100	100	38	10	248	2,499
5	6,004	.....	.....	12	6,016	.....	100	120	150	12	382	6,398
185	19,548	.....	.....	100	19,648	.....	500	600	269	30	1,399	21,047
33	8,178	.....	.....	19	8,197	.....	100	110	130	48	388	8,585
40	10,425	.....	.....	29	10,454	.....	200	300	406	95	1,001	11,455
179	21,715	.....	.....	126	21,841	.....	450	900	202	.....	1,552	23,393
7	2,533	.....	.....	13	2,546	.....	100	50	39	.....	189	2,735
90	14,571	.....	.....	30	14,601	86	112	350	243	87	878	15,479
64	5,708	.....	.....	40	5,748	.....	175	225	15	50	465	6,213
219	41,640	.....	.....	203	41,843	.....	700	850	650	.....	2,200	44,043
817	26,145	.....	.....	173	26,318	.....	880	880	420	143	2,323	28,641
99	15,629	.....	.....	11	15,640	.....	250	400	168	.....	818	16,458
10	3,979	.....	.....	.....	3,979	.....	50	150	51	.....	254	4,233
53	15,263	.....	.....	134	15,397	.....	400	400	330	100	1,230	16,627
20	4,513	.....	.....	.....	4,513	.....	100	150	18	.....	268	4,781
2,491	67,614	.....	.....	434	68,048	.....	750	2,000	364	100	3,214	71,262
17	3,887	.....	.....	21	3,908	.....	150	75	38	6	269	4,177
792	39,402	.....	.....	710	40,112	.....	1,000	1,000	632	400	3,032	43,144
48	3,991	.....	.....	.....	3,991	.....	150	200	93	32	475	4,466
153	8,487	.....	.....	35	8,522	.....	133	350	16	.....	499	9,021
126	5,543	.....	.....	46	5,589	.....	250	100	26	.....	376	5,965
128	18,112	.....	.....	225	18,337	.....	250	800	98	43	1,191	19,528
792	41,422	.....	.....	153	41,575	763	192	259	675	272	2,071	43,646
132	8,901	.....	.....	486	9,387	.....	113	250	18	.....	381	9,768
451	16,129	.....	.....	36	16,156	185	62	200	214	230	891	17,047
178	24,975	.....	.....	233	25,208	.....	600	600	164	.....	1,364	26,572

**NEW YORK FEDERAL**  
**Liabilities, December 31, 1951**

NAME	Individuals, Partnerships and Corporations		Accum. of Deposits for Payment of Personal Loans	U. S. Gov't and Postal Savings	States and Political Subdivisions	Deposits of Banks
	Demand Deposits	Time Deposits				
<b>MEMBER BANKS</b>						
Union County Trust Company, Elizabeth .....	\$26,610	\$20,598	....	\$468	\$1,684	\$971
Washington Trust Company of Washington, N. J., Washington .....	2,031	3,020	....	53	412	....
West Side Trust Company, Newark .....	17,229	17,928	....	331	3,499	....
Westfield Trust Company, The, Westfield .....	10,671	8,432	....	92	1,584	....
Sub-total (Member Banks) .....	\$865,796	\$645,097	\$481	\$28,098	\$90,450	\$26,111
<b>NON-MEMBER BANKS</b>						
Bergen Trust Company of New Jersey, Jersey City .....	\$3,465	\$2,163	....	\$104	\$1,306	....
Bessemer Trust Company, Jersey City .....	.....	.....	.....	.....	.....	.....
Chatham Trust Company, The, Chatham .....	3,783	2,773	....	15	87	\$20
Citizens Trust Company, The, Paterson .....	8,058	9,672	....	274	1,043	136
Commonwealth Bank of Metuchen, Metuchen .....	2,308	1,794	....	75	375	6
Commonwealth Trust Company, Union City .....	15,424	27,890	....	309	703	....
Corporation Trust Company, The, Jersey City .....	.....	.....	.....	.....	.....	.....
County Bank and Trust Company, Paterson .....	20,050	52,799	....	1,216	2,258	376
Cranford Trust Company, Cranford .....	4,309	4,017	....	78	499	....
Essex Title Guaranty & Trust Company, Montclair .....	.....	.....	.....	.....	.....	.....
Franklin Trust Company of Paterson, The, Paterson .....	4,027	5,118	....	79	2,142	....
Freehold Trust Company, The, Freehold .....	2,725	1,908	....	38	529	23
Garfield Trust Company, Garfield .....	4,545	8,428	....	101	389	37
Harrison-Kearny Trust Company, East Newark .....	2,100	2,937	\$32	125	139	....
Home Trust Company, Hoboken .....	.....	.....	.....	.....	.....	.....
Hudson Trust Company, Union City .....	28,973	33,405	....	907	3,582	511
Ivington Trust Company, Ivington .....	5,957	6,064	....	102	424	....
Leonia Bank and Trust Company, The, Leonia .....	3,497	3,638	....	7	210	....
Linares and Rescigno Bank, Paterson .....	888	3,952	....	33	50	....
Lodi Trust Company, Lodi .....	1,469	2,107	101	58	982	....
Madison Trust Company, Madison .....	2,056	2,699	....	43	744	....
Manufacturers' Bank of Edgewater, The, Edgewater .....	542	604	....	35	429	....
New Brunswick Trust Company, New Brunswick .....	4,458	4,197	135	....	329	....
New Jersey Trust Company of Long Branch, Long Branch .....	4,576	3,099	....	77	180	....
Newton Trust Company, The, Newton .....	2,497	3,245	....	67	549	....
North Bergen Trust Company, North Bergen .....	2,450	3,297	....	61	96	....
Orange Valley Bank, Orange .....	2,049	2,187	....	43	21	....
Palisades Trust Company, Englewood .....	9,071	6,543	....	196	2,072	....
Peoples Bank of Hawthorne, Hawthorne .....	1,795	2,785	....	114	154	....
Roselle Park Trust Company, Roselle Park .....	5,510	6,239	....	108	374	....
Somerville Trust Company, Somerville .....	6,492	8,427	....	324	1,014	271
South Amboy Trust Company, The, South Amboy .....	1,671	2,448	24	37	586	56
South River Trust Company, South River .....	1,999	2,446	....	85	323	....
Weehawken Trust Company, Union City .....	5,624	15,274	....	....	213	....
Sub-total (Non-Member Banks) .....	\$162,368	\$231,855	\$292	\$4,711	\$21,997	\$1,436
Sub-total (Member Banks) .....	865,796	645,097	481	28,098	90,450	26,111
Total Banks—2nd District .....	\$1,028,164	\$876,952	\$773	\$32,809	\$112,447	\$27,547

BANKS

RESERVE DISTRICT

(Amounts in Thousands of Dollars)

Other Deposits Certified & Officers' Checks, etc.	Total Deposits	Bills Payable, Rediscounts, etc.	Acceptances Executed by or for Account of this Bank	Other Liabilities	Total Liabilities	CAPITAL ACCOUNTS						Total Liabilities and Capital Accounts
						Preferred Stock	Common Stock	Surplus	Undivided Profits	Reserve and Retirement Account	Total Capital Accounts	
\$1,411	\$51,142	....	....	\$231	\$51,373	\$700	\$500	\$1,200	\$331	\$769	\$3,500	\$54,873
10	5,526	....	....	5	5,531	....	100	275	....	15	419	5,950
687	39,674	....	....	187	39,861	....	1,022	950	176	....	2,148	42,009
419	21,198	....	....	187	21,385	569	100	400	163	50	1,282	22,667
<b>\$31,310</b>	<b>\$1,687,343</b>	....	<b>\$93</b>	<b>\$11,692</b>	<b>\$1,699,128</b>	<b>\$6,603</b>	<b>\$27,406</b>	<b>\$48,030</b>	<b>\$23,824</b>	<b>\$5,403</b>	<b>\$111,266</b>	<b>\$1,810,394</b>
56	\$7,094	....	....	\$94	\$7,188	....	\$100	\$250	\$106	\$50	\$506	\$7,694
....	....	....	....	58	58	....	100	100	145	....	345	403
37	6,715	....	....	....	6,715	....	150	200	74	43	467	7,182
134	19,317	....	....	78	19,395	....	600	400	244	12	1,256	20,651
10	4,568	....	....	13	4,581	....	125	125	24	....	274	4,855
228	44,554	....	....	277	44,831	\$800	200	401	943	829	3,173	48,004
....	....	....	....	123	123	....	100	150	165	....	415	538
576	77,270	....	....	1,108	78,378	....	1,108	3,500	1,895	....	6,503	84,881
209	9,112	....	....	51	9,163	....	150	350	97	....	597	9,760
....	....	....	....	15	15	....	500	250	10	79	839	854
71	11,437	....	....	192	11,629	....	300	200	183	....	683	12,312
10	4,933	....	....	67	5,000	10	130	100	69	20	329	5,329
161	13,661	....	\$33	98	13,792	50	400	335	154	51	990	14,782
33	5,366	....	....	....	5,366	....	100	250	90	9	449	5,815
....	....	....	....	....	....	....	100	50	274	....	424	424
409	67,787	....	1	776	68,564	600	1,320	1,520	694	595	4,789	73,353
71	12,618	....	....	66	12,684	....	300	300	187	....	787	13,471
55	7,407	....	....	245	7,652	....	125	125	125	200	575	8,227
23	4,946	....	....	42	4,988	....	160	160	85	....	355	5,343
17	4,734	....	....	2	4,736	198	....	88	43	....	329	5,065
20	5,562	....	....	17	5,579	....	100	130	71	10	311	5,890
16	1,626	....	....	8	1,634	....	50	50	14	....	114	1,748
82	9,201	....	....	12	9,213	471	....	138	378	....	987	10,200
60	7,992	....	....	23	8,015	....	200	200	123	32	555	8,570
11	6,369	....	....	16	6,385	....	130	270	87	....	487	6,872
46	5,950	....	....	....	5,950	....	100	300	32	....	432	6,382
16	4,316	....	....	12	4,328	....	125	80	33	30	268	4,596
30	17,912	....	....	102	18,014	....	400	600	212	3	1,215	19,229
37	4,885	....	....	17	4,902	100	....	100	89	107	396	5,298
90	12,521	....	....	4	12,525	....	150	900	76	....	1,126	13,651
101	16,629	....	....	42	16,671	....	400	800	170	....	1,370	18,041
19	4,841	....	....	9	4,850	50	100	116	33	47	346	5,196
35	4,888	....	....	37	4,925	....	225	225	71	35	556	5,481
73	21,184	....	....	34	21,218	....	400	200	350	380	1,330	22,548
<b>\$2,736</b>	<b>\$425,395</b>	....	<b>\$34</b>	<b>\$3,638</b>	<b>\$429,067</b>	<b>\$2,339</b>	<b>\$8,448</b>	<b>\$12,963</b>	<b>\$7,296</b>	<b>\$2,532</b>	<b>\$33,578</b>	<b>\$462,645</b>
<b>31,310</b>	<b>1,687,343</b>	....	<b>93</b>	<b>11,692</b>	<b>1,699,128</b>	<b>6,603</b>	<b>27,406</b>	<b>48,030</b>	<b>23,824</b>	<b>5,403</b>	<b>111,266</b>	<b>1,810,394</b>
<b>\$34,046</b>	<b>\$2,112,738</b>	....	<b>\$127</b>	<b>\$15,330</b>	<b>\$2,128,195</b>	<b>\$8,942</b>	<b>\$35,854</b>	<b>\$60,993</b>	<b>\$31,120</b>	<b>\$7,935</b>	<b>\$144,844</b>	<b>\$2,273,039</b>

**PHILADELPHIA FEDERAL**

**Assets, December 31, 1951**

NAME MEMBER BANKS	Cash		U. S. Government Securities		Obligations of States and Political Subdivisions
	Currency and Coin	Balances with Other Banks	Direct	Guaranteed	
Bordentown Banking Company, The, Bordentown .....	\$156	\$917	\$2,123	....	\$762
Burlington City Loan and Trust Company, Burlington..	238	1,151	1,907	....	....
Camden Trust Company, Camden .....	2,633	20,040	48,748	....	3,237
Egg Harbor City Trust Company, Egg Harbor City .....	152	1,062	3,191	....	....
Elmer Trust Company, Elmer .....	50	597	965	....	3
Farmers' Trust Company, The, Mount Holly .....	91	552	1,511	....	69
Hightstown Trust Company, Hightstown .....	84	871	2,169	....	441
Princeton Bank and Trust Company, Princeton .....	114	3,386	6,500	....	2,725
Riverside Bank and Trust Company, Riverside .....	98	720	2,250	....	406
Swedesboro Trust Company, Swedesboro .....	112	840	3,343	....	412
Union Bank of Wildwood, New Jersey, The, Wildwood..	154	969	2,979	....	42
Sub-total (Member Banks) .....	\$3,882	\$31,105	\$75,686	....	\$8,097
<b>NON-MEMBER BANKS</b>					
Burlington County Trust Company, Moorestown .....	\$360	\$1,325	\$4,875	....	\$872
Cape May County Title and Trust Company, Cape May Court House .....	....	246	22	....	....
Cinnaminson Bank and Trust Company, Riverton .....	220	760	2,722	....	576
Guarantee Bank and Trust Company, Atlantic City .....	967	4,148	12,542	....	58
Lakewood Trust Company of Lakewood, N. J., The, Lakewood .....	209	413	2,354	....	81
People's Bank and Trust Company, Hammonton .....	394	844	4,799	....	683
People's Bank of Penns Grove, Penns Grove .....	142	115	629	....	172
People's Bank of Port Norris, The, Port Norris .....	73	207	979	....	....
Pitman Title and Trust Company, Pitman .....	100	359	1,003	....	308
Tradersmens Bank and Trust Company of Vineland, The, Vineland .....	496	2,036	6,926	....	2,643
Trenton Banking Company, The, Trenton .....	1,743	4,971	21,786	....	1,580
Trenton Trust Company, Trenton .....	1,292	7,382	28,068	....	5,060
Wildwood Trust Company, Wildwood .....	88	181	1,157	....	51
Woodbury Trust Company, Woodbury .....	135	517	606	....	533
Sub-total (Non-Member Banks) .....	\$6,219	\$23,504	\$88,468	....	\$12,617
Sub-total (Member Banks) .....	3,882	31,105	75,686	....	8,097
Totals .....	\$10,101	\$54,609	\$164,154	....	\$20,714

BANKS

RESERVE DISTRICT

(Amounts in Thousands of Dollars)

Other Bonds, Notes and Debentures	Corporate Stocks	Loans		Bank Premises Owned, Furniture and Fixtures	Real Estate Owned Other than Bank Premises	Real Estate Sold Under Agreement	Investment & Other Assets Indirectly Representing Bank Premises, & Other R. E.	Customers' Liability on Acceptances Outstanding	Other Assets	Total Assets
		Real Estate	Other Loans Including Rediscunts and Overdrafts							
\$680	\$19	\$786	\$682	\$65	....	....	....	....	\$1	\$6,191
40	7	495	854	55	....	....	....	....	16	4,743
100	823	12,640	19,191	1,876	....	....	....	....	497	109,785
63	11	612	757	28	....	....	....	....	....	5,876
....	6	219	687	87	....	....	....	....	2	2,556
530	7	472	374	31	....	....	....	....	....	3,637
77	16	223	427	26	\$2	....	....	....	3	4,339
307	22	1,110	1,594	94	....	....	....	....	12	15,864
89	10	840	550	67	....	....	....	....	12	5,032
....	8	298	377	23	....	....	....	....	4	5,417
....	7	335	593	40	....	....	....	....	7	5,126
\$1,896	\$936	\$18,030	\$26,066	\$2,332	\$2	....	....	....	\$554	\$168,586
\$1,035	\$2	\$1,579	\$1,473	\$289	....	\$8	....	....	\$7	\$11,825
....	3	45	....	78	....	....	....	....	69	463
344	....	713	581	87	....	....	....	....	1	6,004
....	147	2,198	6,283	460	....	....	....	....	4	26,807
15	....	494	532	45	....	....	....	....	....	4,143
239	37	407	988	51	....	....	....	....	....	8,442
290	1	283	186	14	\$12	....	....	....	1	1,815
....	....	70	54	4	....	....	....	....	4	1,391
449	....	403	472	46	....	....	....	....	7	3,147
394	....	1,164	2,072	....	....	....	....	....	1	15,732
811	352	3,313	7,062	910	....	....	....	....	171	42,699
4,897	2	2,831	11,139	956	....	....	....	....	296	61,923
138	....	128	493	33	....	....	....	....	3	2,272
603	6	451	301	70	....	\$8	....	....	2	3,232
\$9,185	\$550	\$14,079	\$31,636	\$3,043	\$12	\$16	....	....	\$566	\$189,895
1,896	936	18,030	26,066	2,332	2	....	....	....	554	168,586
\$11,081	\$1,486	\$32,109	\$57,702	\$5,375	\$14	\$16	....	....	\$1,120	\$358,481

**PHILADELPHIA FEDERAL**

Liabilities, December 31, 1951

NAME MEMBER BANKS	Individuals, Partnerships and Corporations		Accum. of Deposits for Payment of Personal Loans	U. S. Gov't. and Postal Savings	States and Political Subdivisions	Deposits of Banks
	Demand Deposits	Time Deposits				
Bordentown Banking Company, The, Bordentown .....	\$2,317	\$2,914	....	\$71	\$247	....
Burlington City Loan and Trust Company, Burlington..	2,149	1,371	....	92	573	\$6
Camden Trust Company, Camden .....	63,918	27,024	....	1,345	6,345	1,090
Egg Harbor City Trust Company, Egg Harbor City ....	2,592	2,001	....	25	542	....
Elmer Trust Company, Elmer .....	1,364	637	....	25	209	....
Farmers' Trust Company, The, Mount Holly .....	1,707	1,467	....	14	78	....
Hightstown Trust Company, Hightstown .....	1,989	1,658	....	6	261	....
Princeton Bank and Trust Company, Princeton .....	9,163	4,294	....	177	605	....
Riverside Trust Company, Riverside .....	1,359	2,177	....	56	283	....
Swedesboro Trust Company, Swedesboro .....	3,955	792	....	45	206	....
Union Bank of Wildwood, New Jersey, The, Wildwood..	3,003	1,053	....	36	625	5
Sub-total (Member Banks) .....	\$93,526	\$45,388	....	\$1,952	\$10,574	\$1,101
<b>NON-MEMBER BANKS</b>						
Burlington County Trust Company, Moorestown .....	\$5,798	\$4,086	....	\$102	\$838	....
Cape May County Title and Trust Company, Cape May Court House .....	....	....	....	....	....	....
Cinnaminson Bank and Trust Company, Riverton .....	3,017	2,089	....	23	418	....
Guarantee Bank and Trust Company, Atlantic City ....	15,707	5,278	....	367	3,098	\$10
Lakewood Trust Company of Lakewood, N. J., The, Lakewood .....	2,127	1,430	....	69	217	....
People's Bank and Trust Company, Hammonton .....	5,268	2,316	....	111	228	....
Peoples Bank of Penns Grove, Penns Grove .....	976	521	....	7	132	....
People's Bank of Port Norris, The, Port Norris .....	1,085	60	....	128	....	....
Pitman Title and Trust Company, Pitman .....	1,710	867	....	34	205	10
Tradesmens Bank and Trust Company of Vineland, The, Vineland .....	11,087	2,719	....	159	533	5
Trenton Banking Company, The, Trenton .....	17,660	13,059	....	1,157	5,548	813
Trenton Trust Company, Trenton .....	20,440	21,766	....	722	12,972	1,048
Wildwood Trust Company, Wildwood .....	1,358	343	....	28	295	....
Woodbury Trust Company, Woodbury .....	1,585	1,173	....	4	13	....
Sub-total (Non-Member Banks) .....	\$87,818	\$55,707	....	\$2,783	\$24,625	\$1,886
Sub-total (Member Banks) .....	93,526	45,388	....	1,952	10,574	1,101
Totals .....	\$181,344	\$101,095	....	\$4,735	\$35,199	\$2,987

BANKS

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

Other Deposits Certified and Officers' Checks, etc.	Total Deposits	Bills Payable, Rediscounts, etc.	Acceptances Executed by or for Account of this Bank	Other Liabilities	Total Liabilities	CAPITAL ACCOUNTS						Total Liabilities and Capital Accounts
						Preferred Stock	Common Stock	Surplus	Undivided Profits	Reserve and Re- tirement Account	Total Capital Accounts	
\$3	\$5,552	....	....	\$8	\$5,560	....	\$100	\$350	\$106	\$75	\$631	\$6,191
37	4,228	....	....	43	4,271	....	140	110	2	220	472	4,743
1,147	100,869	....	....	490	101,359	\$1,275	1,500	3,750	1,237	664	8,426	109,785
161	5,381	....	....	29	5,410	....	150	225	46	45	466	5,876
50	2,285	....	....	47	2,332	....	100	100	24	....	224	2,556
12	3,278	....	....	15	3,293	....	100	150	66	28	344	3,637
120	4,034	....	....	7	4,041	35	65	70	74	54	298	4,339
584	14,823	....	....	41	14,864	....	250	500	250	....	1,000	15,864
153	4,638	....	....	14	4,652	....	100	250	25	25	400	5,052
12	5,010	....	....	7	5,017	75	100	100	99	26	400	5,417
109	4,831	....	....	11	4,842	....	100	160	24	....	284	5,126
<b>\$2,388</b>	<b>\$154,929</b>	....	....	<b>\$712</b>	<b>\$155,641</b>	<b>\$1,385</b>	<b>\$2,705</b>	<b>\$5,765</b>	<b>\$1,953</b>	<b>\$1,137</b>	<b>\$12,945</b>	<b>\$168,586</b>
\$63	\$10,887	....	....	\$11	\$10,898	\$350	\$150	\$300	\$112	\$15	\$927	\$11,825
....	....	....	....	317	317	....	100	40	6	....	146	463
25	5,572	....	....	4	5,576	....	200	100	128	....	428	6,004
605	25,065	....	....	136	25,201	....	500	800	290	16	1,606	26,807
13	3,856	....	....	11	3,867	....	100	100	76	....	276	4,143
8	7,931	....	....	19	7,950	....	100	300	92	....	492	8,442
7	1,643	....	....	3	1,646	50	25	32	27	35	169	1,815
....	1,273	....	....	....	1,273	....	50	45	23	....	118	1,391
9	2,835	....	....	6	2,841	50	100	85	20	51	306	3,147
22	14,525	....	....	68	14,593	....	200	800	139	....	1,139	15,732
133	38,370	....	....	414	38,784	....	1,500	1,000	1,265	150	3,915	42,699
318	57,266	....	....	519	57,785	1,459	280	765	639	995	4,138	61,923
8	2,032	....	....	....	2,032	....	100	100	40	....	240	2,272
10	2,785	....	....	1	2,786	....	100	300	38	8	446	3,232
<b>\$1,221</b>	<b>\$174,040</b>	....	....	<b>\$1,509</b>	<b>\$175,549</b>	<b>\$1,909</b>	<b>\$3,505</b>	<b>\$4,767</b>	<b>\$2,895</b>	<b>\$1,270</b>	<b>\$14,346</b>	<b>\$189,895</b>
<b>2,388</b>	<b>154,929</b>	....	....	<b>712</b>	<b>155,641</b>	<b>1,385</b>	<b>2,705</b>	<b>5,765</b>	<b>1,953</b>	<b>1,137</b>	<b>12,945</b>	<b>168,586</b>
<b>\$3,609</b>	<b>\$828,969</b>	....	....	<b>\$2,221</b>	<b>\$331,190</b>	<b>\$3,294</b>	<b>\$6,210</b>	<b>\$10,532</b>	<b>\$4,848</b>	<b>\$2,407</b>	<b>\$27,291</b>	<b>\$358,481</b>

**NEW YORK FEDERAL**

**Table 1—List of institutions with dates of incorporation and**

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

**PHILADELPHIA FEDERAL**

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

\* Denotes has branch or branches.  
 † Branch granted.

SAVINGS BANKS

**RESERVE DISTRICT**

commencement of business and names of president and treasurer

Incorporated	Commenced Business	President	Treasurer
March 21, 1871	July 9, 1871	M. Harold Higgins .....	John Ederley
January 23, 1900	January 23, 1900	Christoph Wittmann .....	Edward H. Tellison
March 21, 1863	March 19, 1883	Otto A. Lembeck .....	Aaron T. Gould
July 23, 1884	August 1, 1884	Irving Riker .....	O. Stanley Thompson, Jr.
March 17, 1870	May 1, 1870	Henry T. Stetson .....	George H. McBride
November 10, 1864	January 1, 1851	Frederick H. Hoffmann .....	Henry C. Gaedcke
March 20, 1857	July 18, 1858	Frederic J. Meystre .....	John L. Rosenbaum
March 16, 1857	May 5, 1857	William L. Maude .....	Edward R. Wilpuetz
March 27, 1863	August 15, 1868	John J. Roe .....	Walter M. D. Kern
December 16, 1892	March 15, 1893	T. Philip Reitinger .....	Thomas F. Meskill
March 3, 1874	April 1, 1874	Ralph B. Welsh .....	George N. Shiver
March 15, 1851	May 12, 1851	Nelson Dunham .....	M. N. Wyckoff
March 21, 1854	April 1, 1854	Frank G. Coughtry .....	Otto C. F. Brueger
April 2, 1869	June 1, 1869	Harvey Emmons .....	Ernest R. Hansen
April 22, 1868	June 1, 1887	Austin W. Hutchinson .....	Austin W. Hutchinson
February 27, 1839	October 16, 1843	George R. Beach .....	William E. Thomas
February 19, 1851	April 27, 1878	David Armstrong .....	Charles J. Schaefer
March 30, 1869	June 5, 1869	Thomas Brown .....	Albert C. Van Tine, Jr.
March 27, 1871	August 22, 1871	John F. Reger .....	Harlan C. Wagner
November 10, 1833	January 20, 1884	S. Merchant Meeker .....	H. Floyd Frank
March 14, 1871	April 14, 1871	Benjamin Fairbanks .....	Harry Kilpatrick

**RESERVE DISTRICT**

March 20, 1857	May 11, 1857	Charles A. Rigg .....	Samuel R. Probasco
March 7, 1844	July 20, 1847	George W. Arnett .....	Harry Lippincott

SAVINGS BANKS

SAVINGS BANKS

New York Federal Reserve District

NAME	ASSETS				
	Cash		U. S. Government Securities		Obligations of States and Political Subdivisions
	Currency and Coin	Balances with Other Banks	Direct	Guaranteed	
Bloomfield Savings Bank, Bloomfield .....	\$355	\$2,336	\$12,058	....	....
Elizabeth Savings Bank, Elizabeth .....	10	91	930	....	....
Fifth Ward Savings Bank, The, Jersey City .....	126	338	3,665	....	\$67
Franklin Savings Institution of Newark, Newark .....	81	1,094	10,591	....	....
Half Dime Savings Bank, The, Orange .....	81	705	7,658	\$11	243
Harmonia Savings Bank, Elizabeth .....	430	1,409	11,454	....	....
Hoboken Bank for Savings in the City of Hoboken, Hoboken .....	226	1,501	26,140	....	....
Howard Savings Institution, The, Newark .....	1,422	7,062	62,908	....	3,956
Hudson City Savings Bank, Jersey City .....	416	694	12,365	....	1,231
Montclair Savings Bank, The, Montclair .....	102	1,161	8,007	....	....
Morris County Savings Bank, The, Morristown .....	90	1,309	13,112	....	146
New Brunswick Savings Institution, The, New Brunswick .....	220	944	14,618	....	132
Orange Savings Bank, Orange .....	58	942	5,711	....	1,705
Perth Amboy Savings Institution, The, Perth Amboy .....	143	1,355	22,050	....	105
Plainfield Savings Bank, Plainfield .....	124	422	4,050	....	....
Provident Institution for Savings in Jersey City, The, Jersey City .....	462	3,440	31,610	....	543
Rahway Savings Institution, The, Rahway .....	35	470	4,111	....	402
Raritan Savings Bank, Raritan .....	52	153	2,638	....	....
Somerville Savings Bank, Somerville .....	17	211	3,524	....	22
Union County Savings Bank, Elizabeth .....	144	1,026	8,843	....	51
United States Savings Bank of Newark, N. J., Newark .....	255	1,525	22,214	....	25
Totals .....	\$4,849	\$28,188	\$288,257	\$11	\$8,628

PHILADELPHIA FEDERAL RESERVE DISTRICT

Burlington Savings Institution, The, Burlington .....	\$7	\$55	\$477	....	....
Trenton Saving Fund Society, The, Trenton .....	391	1,567	18,798	....	....
Totals .....	\$398	\$1,622	\$19,275	....	....
Aggregate .....	\$5,247	\$29,810	\$307,532	\$11	\$8,628

SAVINGS BANKS

AS OF DECEMBER 31, 1951

(Amounts in Thousands of Dollars)

ASSETS—Continued									
Other Bonds, Notes and Debentures	Corporate Stocks	Loans		Bank Premises Owned; Furniture and Fixtures	Real Estate Owned Other Than Bank Premises	Real Estate Sold Under Agreement	Investment & Other Assets Indirectly Representing Bank Premises, & Other R. E.	Other Assets	Total Assets
		Real Estate	Other Loans Including Re- discounts & Overdrafts						
\$10,520	....	\$23,275	\$203	\$338	....	....	....	\$314	\$49,399
....	....	1,257	1	35	....	....	....	8	2,332
3,184	....	2,335	13	100	....	....	....	34	9,862
....	....	13,471	46	365	....	....	....	88	25,736
3,624	....	8,652	50	64	....	....	....	75	21,143
3,295	....	12,894	32	214	....	....	....	91	29,819
5,237	....	7,250	....	90	....	....	....	47	40,491
42,687	....	87,746	162	700	....	....	....	1,190	207,833
4,572	\$100	11,906	116	250	....	....	....	....	31,650
5,274	....	9,914	11	99	....	....	....	144	24,712
1,818	202	13,354	21	65	....	....	....	133	30,250
199	....	6,537	35	326	....	....	....	....	23,011
6,074	....	5,377	6	100	....	....	....	3	19,976
2,652	....	3,954	19	50	....	\$39	....	....	30,367
323	....	7,427	31	149	....	....	....	8	12,534
19,450	....	13,329	250	343	....	....	....	....	69,427
966	....	649	....	57	....	2	....	1	6,693
215	....	1,158	12	....	....	....	....	....	4,228
559	....	764	9	....	....	....	....	....	5,106
6,028	3	3,271	27	6	....	....	....	....	19,399
1,966	....	22,416	17	750	....	....	....	183	49,351
\$118,643	\$305	\$256,936	\$1,041	\$4,101	....	\$41	....	\$2,319	\$713,319
PHILADELPHIA FEDERAL RESERVE DISTRICT									
\$67	\$9	\$16	....	....	....	....	....	....	\$631
3,586	100	2,468	\$38	\$184	....	....	....	....	27,132
\$3,653	\$109	\$2,484	\$38	\$184	....	....	....	....	\$27,763
\$122,296	\$414	\$259,420	\$1,079	\$4,285	....	\$41	....	\$2,319	\$741,082

SAVINGS BANKS

SAVINGS BANKS

Continued—New York Federal Reserve District

NAME	LIABILITIES			
	Individuals, Partnerships and Corporations		U. S. Gov't & Postal Savings	States and Political Subdivisions
	Demand Deposits	Time Deposits		
Bloomfield Savings Bank, Bloomfield .....	\$3,422	\$40,778	\$25	\$739
Elizabeth Savings Bank, Elizabeth .....	.....	1,922	.....	41
Fifth Ward Savings Bank, The, Jersey City .....	.....	9,046	.....	.....
Franklin Savings Institution of Newark, Newark .....	.....	23,577	.....	52
Half Dime Savings Bank, The, Orange .....	.....	18,411	.....	202
Harmonia Savings Bank, Elizabeth .....	.....	25,815	.....	.....
Hoboken Bank for Savings in the City of Hoboken, Hoboken .....	.....	34,225	.....	4
Howard Savings Institution, The, Newark .....	341	182,691	.....	1,407
Hudson City Savings Bank, Jersey City .....	3,275	24,539	9	848
Montclair Savings Bank, The, Montclair .....	1,064	21,359	4	286
Morris County Savings Bank, The, Morristown .....	.....	27,150	.....	132
New Brunswick Savings Institution, The, New Brunswick .....	.....	21,152	61	.....
Orange Savings Bank, Orange .....	.....	16,656	98	.....
Perth Amboy Savings Institution, The, Perth Amboy .....	.....	27,854	27	.....
Plainfield Savings Bank, Plainfield .....	355	11,197	.....	.....
Provident Institution for Savings in Jersey City, The, Jersey City .....	.....	61,014	19	308
Rahway Savings Institution, The, Rahway .....	.....	6,170	.....	10
Raritan Savings Bank, Raritan .....	.....	3,523	.....	318
Somerville Savings Bank, Somerville .....	.....	4,409	.....	123
Union County Savings Bank, Elizabeth .....	.....	17,497	.....	67
United States Savings Bank of Newark, N. J., Newark .....	304	44,685	.....	152
Totals .....	\$8,761	\$623,690	\$243	\$4,689

PHILADELPHIA FEDERAL RESERVE DISTRICT

Burlington Savings Institution, The, Burlington .....	.....	\$593	.....	\$21
Trenton Saving Fund Society, The, Trenton .....	.....	24,543	.....	40
Totals .....	.....	\$25,046	.....	\$61
Aggregate .....	\$8,761	\$648,736	\$243	\$4,750

SAVINGS BANKS

AS OF DECEMBER 31, 1951

(Amounts in Thousands of Dollars)

LIABILITIES—Continued										
Deposits of Banks	Other Deposits Certified & Officers' Checks, etc.	Total Deposits	Other Liabilities	Total Liabilities	Capital Accounts					Total Liabilities and Capital Accounts
					Debentures	Surplus	Undivided Profits	Reserves and Retirement Account	Total Capital Accounts	
\$10	\$228	\$45,202	\$267	\$45,469	....	\$3,930	....	....	\$3,930	\$49,399
....	....	1,963	13	1,976	....	303	....	\$53	356	2,332
....	....	9,046	27	9,073	....	789	....	....	789	9,862
....	....	23,629	247	23,876	....	1,860	....	....	1,860	25,736
....	....	18,613	116	18,729	....	2,000	\$154	260	2,414	21,143
....	....	25,815	207	26,022	....	3,222	....	575	3,797	29,819
....	8	34,237	71	34,308	....	6,183	....	....	6,183	40,491
....	184,439	1,950	186,389	....	20,444	....	1,000	....	21,444	207,833
....	73	28,764	192	28,956	....	2,694	....	....	2,694	31,650
....	33	22,746	135	22,881	....	1,700	10	121	1,831	24,712
....	56	27,338	108	27,446	....	2,804	....	....	2,804	30,250
....	....	21,213	47	21,260	....	1,626	....	125	1,751	23,011
....	....	16,754	107	16,861	....	3,115	....	....	3,115	19,976
....	....	27,881	24	27,905	....	2,400	....	62	2,462	30,367
....	3	11,555	157	11,712	....	802	....	20	822	12,534
127	....	61,468	99	61,567	....	7,860	....	....	7,860	69,427
....	....	6,180	12	6,192	....	446	20	35	501	6,693
....	....	3,841	4	3,845	....	373	....	10	383	4,228
....	....	4,532	....	4,532	....	574	....	....	574	5,106
17	29	17,610	18	17,628	....	1,771	....	....	1,771	19,399
....	....	45,141	432	45,573	....	3,778	....	....	3,778	49,351
\$154	\$430	\$637,967	\$4,233	\$642,200	....	\$68,674	\$184	\$2,261	\$71,119	\$713,319
PHILADELPHIA FEDERAL RESERVE DISTRICT										
\$5	....	\$529	....	\$529	....	\$102	....	....	\$102	\$631
....	....	24,583	....	24,583	....	2,549	....	....	2,549	27,132
\$5	....	\$25,112	....	\$25,112	....	\$2,651	....	....	\$2,651	\$27,763
\$159	\$430	\$663,079	\$4,233	\$667,312	....	\$71,325	\$184	\$2,261	\$73,770	\$741,082

SAVINGS BANKS

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

BLOOMFIELD SAVINGS BANK, BLOOMFIELD, N. J.

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
Sept. 5, 1941	Anna O'Brien .....	23 Wall St., New York, N. Y. ....	\$520.19
Dec. 3, 1941	Benjamin J. Woznick in trust for Benjamin J. Woznick, Jr. ....	63 Flord Ave., Bloomfield, N. J. ....	229.27
May 20, 1935	M. N. Cymekoff .....	Bank of Foreign Trade U. S. S. R., Moscow, Russia .....	537.91
			\$1,287.37

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

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

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

Aug. 30, 1924	Veronica Kenne—Rafo Kenne .....	362 6th St., Jersey City, N. J. ....	\$169.77
July 6, 1931	Andrew Javorsky—Anna Javorsky .....	Spisska Nova Les Vizzonov Riadok F 8, Czecho Slovakia, Europe .....	3,345.07
		New Address—Spiska Stvortok No. 156, Okres, Levoca, C. S. R., Europe.	
July 28, 1941	Charles Hryniewicz .....	171 7th St., Jersey City, N. J. ....	109.57
			\$3,624.41

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

July 11, 1934	William E. Henry, Guardian of Ethel L. and Edna E. Henry (Countersigned by American Surety Company) .....	1745 Christian St., Philadelphia, Pa. ...	\$106.11
Sept. 12, 1932	Mathieu LeBaut .....	104 Pacific St., Newark, N. J. ....	2,195.86
Feb. 7, 1934	Hettie M. Chapman .....	298 Union Ave., Belleville, N. J. ....	104.12
July 21, 1937	Julius Greenberg (Mrs.) .....	315 15th Ave., Newark, N. J. ....	143.29
Mar. 1, 1940	Jacob Schwartz .....	110 Huntington Terrace, Newark, N. J.	523.08
June 2, 1939	Mary O'Doherty .....	842 South 14th St., Newark, N. J. ....	198.10
Feb. 27, 1939	Alice Fine .....	49 Waverly St., Jersey City, N. J. ....	105.96
Aug. 26, 1940	Carl Heinkel .....	Idlewild St., Jamaica, Long Island, S.	318.30
			\$3,694.82

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

June 12, 1940	Miss Elizabeth T. Fitzgerald .....	41 Maple St., West Orange, N. J. ....	\$110.42
Sept. 17, 1941	Mrs. Rose Cantore in trust for Joseph Richard Cantore (son) .....	2 Watson Ave., West Orange, N. J. ....	439.04
July 17, 1941	Mrs. Kathleen Mc C. Briggs in trust for Peter Osgood Briggs .....	365 Old Short Hills Road, Short Hills, N. J. ....	184.32
			\$733.78

SAVINGS BANKS

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

HARMONIA SAVINGS BANK, ELIZABETH, N. J.

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
May —, 1940	Edwin G. or Adele S. Fabian .....	215 Clinton Place, Hackensack, N. J. . . .	\$114.98
Aug. —, 1926	Charles Einhorn (State Hospital) .....	463 Marshall St., Elizabeth, N. J. . . .	163.28
Dec. —, 1940	Robert or Ida Mardwolt .....	Address Unknown, Rahway, N. J. . . . .	358.45
Jan. —, 1940	Jacob Pollis .....	137 Bayway, Elizabeth, N. J. . . . .	775.72
Aug. —, 1938	Tessie Halasy .....	916 Wood Ave., Linden, N. J. . . . .	119.35
Oct. —, 1941	Henry Herchet .....	468 Henry St., Roselle Park, N. J. . . .	272.14
Feb. —, 1940	Antonina Marzak .....	68 Erie St., Elizabeth, N. J. . . . .	101.83
July —, 1931	John Letven (Lutwin) .....	217 First St., Elizabeth, N. J. . . . .	115.12
Jan. —, 1940	Breta Betsy Frankel—Rymer Frankel, Trustee .....	657 Maple Ave., Elizabeth, N. J. . . . .	132.58
Feb. —, 1932	Nellie Foote .....	1175 Chestnut St., Elizabeth, N. J. . . .	705.25
April —, 1939	Carmella Jacovino .....	21 John St., Elizabeth, N. J. . . . .	176.21
Feb. —, 1941	Elyvra Moyle Esser or Howard C. Esser	31 Bamford Place, Irvington, N. J. . . .	513.83
Mar. —, 1940	John or Louise Jaworoski, Trustee for Geraldine Corris .....	1034 Kilsyth Road, Elizabeth, N. J. . . .	564.24
Dec. —, 1939	Mary Cawlawski .....	150 Livingston St., Elizabeth, N. J. . . .	232.91
Feb. —, 1937	George Wagner, Guardian of Richard Wagner .....	95 Mountain Ave., Springfield, N. J. . .	217.48
Feb. —, 1929	Estate of Johanne Manske .....	R. F. D. No. 1, Princeton, N. J.— c/o F. Frumm .....	125.92
Nov. —, 1940	Anna Schavlak .....	546 First Ave., Elizabeth, N. J. . . . .	293.24
Mar. —, 1930	Maegozata Kocuba .....	327 Elizabeth Ave., Elizabeth, N. J. . . .	1,365.04
June —, 1941	Jean Grabawsky, Alfred Grabawsky, Trustee .....	Address Unknown .....	115.22
July —, 1929	Matilda Gluckowski .....	628 E. 9th St., New York, N. Y. . . . .	118.75
Mar. —, 1941	Rose Soltan .....	16 W. Clay Ave., Roselle Park, N. J. . .	160.82
			\$6,742.36

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

Aug. 24, 1932	Charles Doherty .....	5815 Third Ave., Brooklyn, N. Y. . . . .	\$316.83
May 27, 1935	Arthur Nelsen .....	56 Sullivan St., Brooklyn, N. Y. . . . .	189.60
Oct. 1, 1935	William S. Stuhr, Trustee for Jennett P. Stuhr .....	30 E. 30th St., New York, N. Y. . . . .	395.76
Jan. 1, 1936	Estate of Alice Tagen, deceased, Josephine Jennings, Admx. ....	204 Bidwell Ave., Jersey City, N. J. . .	141.98
Aug. 10, 1936	Einar Johannesen .....	105 2nd St., Hoboken, N. J. . . . .	283.38
Sept. 14, 1936	Emma Lehmann .....	c/o J. Schavemaker, R. F. D. No. 1, Belle Meade, N. J. . . . .	130.79
Oct. 26, 1936	Mary C. Crine .....	Marlboro, N. J. . . . .	2,550.59
Jan. 1, 1937	Frank Rosen .....	204 Park Ave., Hoboken, N. J. . . . .	243.96
July 12, 1937	Ellen Burke .....	8760 113th St., Richmond Hill, Long Island, N. Y. . . . .	102.96
Jan. 1, 1938	Palmer Campbell, Trustee for Estate of Ad. Taylor .....	c/o Eno Campbell, Bernardsville, N. J. .	470.88
Jan. 1, 1938	Eunice Fitzpatrick .....	705 W. 7th St., Plainfield, N. J. . . . .	2,171.75
Feb. 16, 1938	Andrew F. Capelli .....	325 Washington St., Hoboken, N. J. . .	101.21
June 8, 1938	Eunice Fitzpatrick .....	705 W. 7th St., Plainfield, N. J. . . . .	3,833.49
Mar. 23, 1939	Gustav Stammer .....	396 West Side Ave., Jersey City, N. J. .	395.05
Mar. 27, 1939	Stelios Micheldakis .....	106 Garden St., Hoboken, N. J. . . . .	111.87
Jan. 16, 1940	Adam Schroer .....	524 Hudson St., Hoboken, N. J. . . . .	114.71
July 7, 1941	Victor Kassner .....	224 Clinton St., Hoboken, N. J. . . . .	5,695.59
Aug. 20, 1941	Beatrice Schnitter (Mrs.) .....	1015 Washington St., Hoboken, N. J. . .	560.67
Sept. 3, 1941	Gladys Morisett (Miss) .....	Mountain Heights Ave., Lincoln Park, N. J. . . . .	624.19
Dec. 4, 1941	Sergio Porto .....	544 Ferry St., Hoboken, N. J. . . . .	579.52
Dec. 5, 1941	George Kurake .....	220 Washington St., Hoboken, N. J. . .	2,701.39
Dec. 26, 1941	Nancy Visalli Rescigno (Mrs.) or Ferdinand Rescigno .....	610 Hudson St., Hoboken, N. J. . . . .	6,380.91
			\$28,097.08

SAVINGS BANKS

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

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

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
Feb. 15, 1927	Julia McEverney	Overbrook Hospital, Essex County	\$395.73
May 20, 1929	John M. Richards in trust for Joseph Wuertz	303 N. J. R. R. Ave., Newark, N. J.	132.67
Dec. 31, 1929	John A. Gifford	Unknown	103.41
Jan. 10, 1931	Myrtle Schultz	Overbrook Hospital, Essex County	139.04
Jan. 16, 1931	James Keaveney	350 Central Ave., Newark, N. J.	102.94
Nov. 16, 1932	Mikalda Lurdar	128 Devon St., Kearny, N. J.	206.21
Jan. 2, 1934	Bridget Basquill	Greystone Park	104.89
Mar. 5, 1934	Salamonas Kucinskas	Lithuania	3,120.92
June 1, 1934	Wilhelmina Siemann	Germany (British Zone)	666.65
June 20, 1934	Louis La Rosa and Graziella La Rosa, deceased	219 Academy St., Newark, N. J.	135.71
Oct. 23, 1934	Sallie Coleman, deceased, Robert Coleman	88 S. 15th St., Newark, N. J.	268.38
April 1, 1935	John B. Kirk	534 Park Ave., East Orange, N. J.	114.89
April 2, 1935	Abel Pedro	124 Elm St., Newark, N. J.	11,542.21
May 22, 1935	Harry McNiff	1605 Atlantic Ave., Brooklyn, N. Y.	932.35
July 3, 1935	Mabel M. Seifert	606 Neptune Highway, Neptune, N. J.	126.89
April 4, 1936	Mary Yanowich	246 N. Broad St., Newark, N. J.	169.27
April 9, 1936	Anna W. Coleman	99 High St., Newark, N. J.	523.43
Aug. 18, 1936	Francesco Gentile, died in Italy	Italy	1,031.88
Dec. 9, 1936	Joseph H. Cannon	126 Ward Place, South Orange, N. J.	735.81
July 3, 1937	Frank Yarosik and Mary Yarosik	3 Lentz Ave., Newark, N. J.	5,581.68
Nov. 22, 1937	Giles Van Duyne	56 Warren St., Newark, N. J.	575.67
Mar. 16, 1938	Florence W. Moore	210 N. Grove St., East Orange, N. J.	1,203.08
April 3, 1938	Edith O. Tunison	950 Park Ave., New York, N. Y.	160.12
April 14, 1938	Wladyslaw Rutka	Poland	2,030.76
June 1, 1938	Albert H. Marvill	534 Westminster Ave., Elizabeth, N. J.	548.93
July 13, 1938	Frank Babelis	Lithuania	2,030.80
July 14, 1938	Alessandro Russo	131 Ward St., Orange, N. J.	1,197.09
Sept. 1, 1938	Edna V. Hartman	105 West End Ave., Newark, N. J.	514.79
Sept. 9, 1938	Andrew Petrinck	20 Rankin St., Newark, N. J.	172.56
Dec. 8, 1938	Elsie M. Bennett Morrison	221 N. 7th St., Newark, N. J.	1,993.87
Feb. 15, 1939	Annie Bednar	457 Wilson Ave., Newark, N. J.	979.66
April 1, 1939	Lizzie F. Brown	1051 University Ave., Bronx, N. Y.	256.71
April 13, 1939	James P. Parley	59 Magnolia Ave., Bridgeton, N. J.	613.80
April 27, 1939	Elizabeth J. Schulze	11 Dayton St., Elizabeth, N. J.	332.84
May 25, 1939	Elizabeth Schulze	11 Dayton St., Elizabeth, N. J.	123.26
June 1, 1939	Anton Patrick	Lithuania	5,160.98
July 5, 1939	Mary Karolunos	N. J. State Hospital	234.12
Jan. 3, 1940	Eliza Foster, deceased	Switzerland	121.08
Jan. 5, 1940	William W. Smith	1817 W. Adams St., Chicago, Ill.	110.35
Mar. 1, 1940	Louis F. Reimos	Essex County Hospital	825.58
Mar. 14, 1940	Walter E. Fowler and Emily P. Fowler	California	127.47
Mar. 23, 1940	Robert Jones	71 Irving St., Newark, N. J.	444.83
June 6, 1940	Apolonija Majochea and Bronislawa Borowice	164 Nichols St., Newark, N. J.	325.12
June 14, 1940	Pauline M. Curran in trust for Eileen Curran	Unknown	116.22
July 8, 1940	Annie Kurasovich in trust for Agnes, Julia, Frank and Josephine Kurasovich	649 Park Ave., East Orange, N. J.	1,731.01
July 12, 1940	Ben Bryant	710 Tenth St., Cordell, Georgia	5,224.67
Sept. 13, 1940	Sarah Lederman	183 Shepherd Ave.	113.19
Sept. 25, 1940	Patrick Carragher, deceased, Admr. Estate of Annie Kinsella	Unknown	130.05
Oct. 4, 1940	Naomi Robb	95 Emmett St., Newark, N. J.	1,157.99

SAVINGS BANKS

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

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

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
Oct. 17, 1940	Edward F. Morrison .....	221 N. 7th St., Newark, N. J. ....	\$640.75
Dec. 9, 1940	Martha Palandos .....	12 Summit Place, Newark, N. J. ....	218.73
Jan. 7, 1941	James Anderson .....	274 Maple St., Kearny, N. J. ....	115.27
Jan. 23, 1941	Mary Stauber in trust for Elsie Marie Stauber .....	49 Pacific St., Newark, N. J. ....	390.72
Jan. 31, 1941	Hugo Liebman and Lena Liebman .....	936 Kelsyth Road, Elizabeth, N. J. ...	124.99
Feb. 6, 1941	You La .....	370 S. Orange Ave., Newark, N. J. ...	3,485.66
Feb. 8, 1941	Alice Anna Kenny Langer .....	660 Ocean Ave., Sea Bright, N. J. ....	113.17
Mar. 1, 1941	Josie Kessler .....	648 Solth St., Newark, N. J. ....	6,993.16
Mar. 1, 1941	Loretta Kierman .....	345 Bank St., Newark, N. J. ....	321.28
Mar. 1, 1941	Samuel Silverstein .....	141 E. 3rd St., New York, N. Y. ....	1,090.45
Mar. 1, 1941	Sarah Silverstein .....	141 E. 3rd St., New York, N. Y. ....	7,764.13
Mar. 3, 1941	Mabel V. Burke and Catherine Boyle ...	1511 Compton Terrace, Hillside, N. J. ...	230.34
April 8, 1941	Pauline N. Balson .....	73 Main St., East Orange, N. J. ....	468.28
April 9, 1941	Frances R. Lang, c/o Chas. Smith, 395 Livingston Ave., New Brunswick, N. J. ....	395 Livingston Ave., New Brunswick, N. J. ....	3,987.09
May 26, 1941	George G. Eckstein and Elsie M. Eckstein .....	170 S. 9th St., Newark, N. J. ....	104.06
June 1, 1941	E. Milig Tylkor .....	17 Van Buren St., Newark, N. J. ....	382.24
June 18, 1941	Otto Nickel and Kate Nickel .....	503 S. 20th St., Newark, N. J. ....	106.67
June 30, 1941	Anna M. Lynch .....	17 Sayre St., Newark, N. J. ....	1,136.97
July 3, 1941	Peter J. Kilda .....	355 Walnut St., Newark, N. J. ....	1,317.80
Aug. 27, 1941	Hattie Jandel .....	37 Arverne Terrace, Irvington, N. J. ...	108.40
Sept. 1, 1941	Bertha L. Good .....	860 S. 17th St., Newark, N. J. ....	1,190.86
Feb. 29, 1941	Beatrice L. Farberman in trust for Sheila Farberman .....	136 Hillside Ave., Newark, N. J. ....	170.48
Oct. 17, 1941	Arnold F. Lewellyn .....	14 Augustine Place, Union, N. J. ....	415.33
Oct. 22, 1941	Katie Doroshenko .....	95 West St., Newark, N. J. ....	250.24
Oct. 22, 1941	William Lindberg .....	Unknown .....	103.85
Nov. 8, 1941	Gladys S. Spann .....	55 Monrose Place, Bloomfield, N. J. ...	124.87
Dec. 1, 1941	Thomas G. Quirk .....	Hdqs. Det. 1st Div., Fort Hamilton, Brooklyn, N. Y. ....	1,127.44
Dec. 5, 1941	Cora B. Smith .....	East Orange, N. J. ....	109.10
Dec. 11, 1941	Minnie Stack .....	513 Richmond Ave., Maplewood, N. J. ...	6,686.25
Dec. 13, 1941	Esther Olesky .....	107 Adams St., Cranford, N. J. ....	128.66
Dec. 20, 1941	Estate of Wilhelmina Kautzman, John J. and Charles P. Kautzman, Exrs. ...	41 Seymour Ave., Newark, N. J. ....	104.08
			\$94,578.88

SAVINGS BANKS

Continued—Unclaimed Deposits of One Hundred Dollars or More  
(Article 41, Section 257a, Chapter 67, Laws 1948)  
HOWARD SAVINGS INSTITUTION (THE), NEWARK, N. J.

SPRINGFIELD AVENUE BRANCH ACCOUNTS

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
Aug. 28, 1936	Fred Elbrich .....	25 Hedden Terrace, Newark, N. J. ....	\$1,820.14
Nov. 19, 1938	Harry Levy .....	18 Jacob St., Newark, N. J. ....	491.20
Aug. 28, 1939	Ida Landau and Sylvia Landau .....	310 S. 11th St., Newark, N. J. ....	1,003.90
June 19, 1940	Pauline Slesinski .....	106 Diamond St., Brooklyn, N. Y. ....	347.98
Jan. 25, 1941	Mary Long .....	33 Holland St., Newark, N. J. ....	463.78
April 1, 1941	Samuel S. Sternbach in trust for Sheila Sternbach .....	162 Mapes Ave., Newark, N. J. ....	124.79
June 19, 1941	Irene Roman .....	101 Mt. Vernon Place, Newark, N. J. ....	632.65
Aug. 5, 1941	Maryanna Gudonowska in trust for Benjamin Gudonowska .....	368 Hunterdon St., Newark, N. J. ....	767.27
Aug. 5, 1941	Maryana Gudonowska .....	330 Waverly Ave., Newark, N. J. ....	1,276.35
Aug. 14, 1941	Florence Shain and Clara Shain .....	144 Springfield Ave., Newark, N. J. ....	137.64
Sept. 23, 1941	Stanley Paluch .....	479 Bergen St., Newark, N. J. ....	235.08
Dec. 24, 1941	Morris Futeran .....	137 Grumman Ave., Newark, N. J. ....	2,317.58
			\$9,618.36

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

Feb. 25, 1941	Delia Breen .....	52 Liberty Place, Weehawken, N. J. ....	\$1,512.55
Sept. 16, 1940	H. E. Davis .....	Hackensack River Bridge, Carlstadt, N. J. ....	114.20
Sept. 22, 1941	Hugh Doherty .....	1 Madison Ave., Jersey City, N. J. ....	367.08
Mar. 26, 1940	Jersey City Field Club .....	22-24 Liberty Ave., Jersey City, N. J. ....	116.11
July 28, 1941	James Messina .....	163 Front St., Secaucus, N. J. ....	112.85
Oct. 1, 1938	Minnie E. Muller .....	48 Falmouth St., Belmont, Mass. ....	484.16
June 19, 1941	Josephine Puleo .....	27 Baldwin Ave., Jersey City, N. J. ....	226.43
Oct. 1, 1933	Frank Grain .....	295 Grove St., Jersey City, N. J. ....	513.61
Sept. 5, 1933	Estate of Koral Kulikowski .....	19 Sanford Place, Jersey City, N. J. ....	167.87
			\$3,614.86

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

Aug. 19, 1941	Bridget Connell .....	784 5th Ave., New York, N. Y. ....	\$283.47
May 1, 1941	Margorie Donald in trust for James McGregor Donald .....	12 Walnut Crescent, Mtc. ....	161.95
Jan. 5, 1940	Theresa Young .....	Hanson Dst., Christiana P. O., West Indies .....	1,164.89
July 1, 1940	Mary S. Reilly O'Keefe .....	282 Verona Ave., Forest Hill, N. J. ....	4,636.01
Nov. 1, 1935	William P. Allen in trust, Estate of Emma E. Morgan .....	72 Valley Road, Montclair, N. J. ....	190.53
Nov. 27, 1940	Marion Rumsey Howell .....	45 N. Fullerton Ave., Montclair, N. J. ....	1,308.55
May 1, 1935	Mike Georgelas .....	27 N. Willow St., Montclair, N. J. ....	353.05
Jan. 23, 1941	John W. Josick or Catherine Josick .....	91 Grove Ave., Verona, N. J. ....	253.33
Nov. 25, 1941	Julia White or Elsie Hill .....	78 Pine St., Montclair, N. J. ....	144.64
Jan. 16, 1941	Lucilla Smith .....	113 Lincoln St., Montclair, N. J. ....	278.67
Jan. 3, 1940	Sophie Morris Small or Mary Small Melvin .....	1334 Calhoun St., New Orleans, La. ....	1,271.51
Dec. 2, 1941	Pearl C. Bergdal .....	152 Sunset St., Verona, N. J. ....	461.94
June 20, 1938	Rudolph O. Kussat .....	Cranberry Lake, N. J. ....	1,088.14
Mar. 25, 1941	Philomena Valenti .....	208 Forest St., Montclair, N. J. ....	1,494.01
Nov. 19, 1941	Helene L. Dockery in trust for Robert J. Dockery .....	66 N. Willow St., Montclair, N. J. ....	313.15
Sept. 20, 1941	William N. Redmond .....	114 N. Fullerton Ave., Montclair, N. J. ....	386.08
			\$13,790.22

SAVINGS BANKS

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

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

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
July 1, 1939	Mary Bell .....	College of St. Elizabeth .....	\$126.02
Jan. 1, 1939	Mary C. Preston .....	New York, N. Y. ....	498.23
July 1, 1938	Mary E. Higgins .....	Morristown, N. J. ....	1,380.91
Oct. 1, 1937	Isiah Lewis .....	Logansville, N. J. ....	117.85
Oct. 1, 1938	Charles MacVeigh in trust for Margaret A. Torphy .....	Morristown, N. J. ....	436.48
April 1, 1938	Anne McMorrow .....	Morristown, N. J. ....	189.41
July 1, 1937	Mary McCaffrey .....	111 Second Ave., Elizabeth, N. J. ....	478.86
April 1, 1938	Andrai Gestewskie .....	Morris Plains, N. J. ....	347.28
Oct. 1, 1938	Edith L. Murgatroyd .....	New Vernon, N. J. ....	802.74
April 1, 1938	Mary A. Coss .....	49 Elm St., Madison, N. J. ....	136.07
April 1, 1939	Ed. H. Humphrey .....	161 W. 36th St., New York, N. Y. ....	121.23
Oct. 1, 1939	John B. Carroll .....	24 Linden St., Morristown, N. J. ....	161.90
June 1, 1940	Thomas Spruiell .....	10 George St., Morristown, N. J. ....	166.01
April 1, 1940	George W. Hoffman .....	Chester, N. J. ....	3,613.95
			\$8,576.94

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

Jan. —, 1936	Applegate, Rebecca V. ....	46 Fulton St., Rahway, N. J. ....	\$310.81
Dec. 18, 1941	Bloomster, Dolores .....	c/o James J. O'Connell, 116 Livingston Ave., New Brunswick, N. J. ....	219.01
Mar. 25, 1940	Moody, Josephine .....	141 Baldwin St., New Brunswick, N. J. ....	139.92
Jan. 25, 1941	Washington, Ida M. ....	R. F. D., New Brunswick, N. J. ....	629.23
			\$1,289.97

ORANGE SAVINGS BANK, ORANGE, N. J.

Jan. 10, 1940	Fannie Jones .....	90 Parrow St., Orange, N. J. ....	\$274.34
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PERTH AMBOY SAVINGS INSTITUTION, PERTH AMBOY, N. J.

Nov. 7, 1932	Thomas Duffy .....	35 8th Ave., Newark, N. J. ....	\$701.76
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PLAINFIELD SAVINGS BANK, PLAINFIELD, N. J.—NONE

SAVINGS BANKS

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

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

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
May 18, 1932	Wasnieiski, Charles	129 Mercer St., Jersey City, N. J.	\$206.29
April 10, 1933	Likecinski, Felix	377 Halladay St., Jersey City, N. J.	124.06
Jan. 1, 1934	Kent, William	400 Germaine Ave.	338.26
May 2, 1935	Gannon, M. & M. Murphy	35 Nelson Ave., Jersey City, N. J.	111.16
July 22, 1935	Tackney, Ann Madeline	213 Oak St., Weehawken, N. J.	1,297.20
Oct. 10, 1935	Medans, Joe	52 Ridge St., New York, N. Y.	1,251.05
Feb. 8, 1939	Honeycutt, Lessie J.	R. F. D. No. 2, Roseboro, N. C.	678.21
July 1, 1939	Zawicka, Julya, Tr/Zigmund Babalski.	4 East St., Jersey City, N. J.	203.36
June 24, 1940	Ehrler, Madge	62 Irving St., Jersey City, N. J.	115.43
April 24, 1941	Maikonski, Stanislaw	336 Henderson St., Jersey City, N. J.	761.81
Aug. 6, 1941	Domingues, Cesar J.	11 Elm St., Newport, R. I.	1,368.46
			\$6,455.29

RAHWAY SAVINGS INSTITUTION, RAHWAY, N. J.

May 16, 1941	Herbert Halter	Newfield, N. J.	\$126.58
Nov. 24, 1941	J. Augustine Gray or Catherine L. Gray	198 Main St., Rahway, N. J.	113.75
			\$240.33

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

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

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

June 1, 1938	Barbara Schneider	415 Elmer St., Trenton, N. J.	\$1,054.96
June 1, 1938	Lucy Elam	1013 Nottingham Way, Trenton, N. J.	109.79
June 1, 1939	Emily T. Perrine or Cora E. Worrell	Address Unknown	303.90
June 1, 1939	Joseph S. Miller	51 Inship Ave., Ocean Grove, N. J.	124.49
Sept. 1, 1941	Gertrude W. Mathews	221 Cuyler Ave., Trenton, N. J.	342.26
Nov. 30, 1941	Loren P. Plummer, Jr.	36 Anto Ave., Morristown, N. J.	1,453.34
May 29, 1941	Leeza Azaremak	275 3rd St., Jersey City, N. J.	1,227.93
May 30, 1941	Hedwig M. Harrison in trust for Robert Harrison	130 S. Olden Ave., Trenton, N. J.	129.85
			\$4,746.52

UNION COUNTY SAVINGS BANK, ELIZABETH, N. J.

Dec. —, 1937	Bridget Carow	802 Pearl St., Elizabeth, N. J.	\$114.50
June —, 1935	Oddy Epps	230 Bond St., Elizabeth, N. J.	114.36
Sept. —, 1940	Mrs. W. C. Haddon	531 E. Lincoln Ave., N. Y.	159.30
Dec. —, 1940	Laura E. Jackson	14 Kempshall Place, Elizabeth, N. J.	126.46
Nov. —, 1940	Louise Roolvink	1005 Magnolia Ave., Elizabeth, N. J.	198.70
June —, 1935	Mary M. Sullivan	c/o L. McElroy, 115 Main St., Woodbridge, N. J.	457.78
June —, 1941	J. Wojtkowski	41 Clark Ave., Bloomfield, N. J.	1,235.98
			\$2,407.08

SAVINGS BANKS

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

UNITED STATES SAVINGS BANK OF NEWARK, N. J.

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
Mar. 2, 1931	Ruth M. George	18 Harford St., Newark, N. J.	\$305.45
Sept. 9, 1931	Martin J. Jones	63 Sumner Ave., Newark, N. J.	175.36
Nov. 1, 1931	George Wm. Franks	147 Washington St., Newark, N. J.	159.17
May 24, 1932	Frank B. Politis	65 Teneveck St., Brooklyn, N. Y.	1,552.03
April 25, 1934	Pauline D. Day, Gdn. of Minnie Farley	Neptune City, N. J.	233.78
May 12, 1934	Mary Crawley	551 Clifton Ave., Newark, N. J.	1,538.43
May 18, 1934	Sarah Johnson in trust for Liddy May Johnson	116 Cabinet St., Newark, N. J.	171.92
June 19, 1934	Francis C. Nichols, Exec.	105 W. Franklin St., Baltimore, Md.	173.97
Dec. 31, 1934	August Dun	139 Summit St., Newark, N. J.	163.60
Nov. 1, 1935	Heinrich Schnell	247 Parker St., Newark, N. J.	149.55
Mar. 4, 1936	Alexander Kosmatch	251 Mt. Pleasant Ave., Newark, N. J.	171.78
May 1, 1937	Mrs. Julius Greenberg	308 15th Ave., Newark, N. J.	136.76
May 29, 1937	Nellie & Bronislaw Pelsiki	386 E. 10th St., New York, N. Y.	137.68
Nov. 1, 1938	Edith M. Burke	138 S. 10th St., Newark, N. J.	1,110.17
May 1, 1939	Annie Valaren	25 Mott St., Newark, N. J.	898.36
May 1, 1939	Maudie L. Lewis	Newark, N. J.	1,609.79
July 12, 1939	Daisy Griffin	7 Terrace Place, Newark, N. J.	122.62
July 21, 1939	George Brunowsky	146 Vyre Ave., Bronx, N. Y.	3,717.66
Aug. 17, 1939	Est. Sabato Cappiello, Alex Cappiello, Gdn., John La Sala, Surety	East Orange, N. J.	735.56
Feb. 1, 1940	Hazel Smith	Springfield, N. J.	6,344.80
Mar. 27, 1940	John Cronie	326 High St., Newark, N. J.	159.75
April 8, 1940	Benjamin Silver	17 Grand Ave., Newark, N. J.	1,160.27
April 15, 1940	Anna Janok, in trust for Helen Hratko, daughter	270 Fabyan Place, Newark, N. J.	314.55
May 1, 1940	Stanley Rodovich	General Delivery, Newark, N. J.	121.95
May 1, 1940	Sam Poolin	1575 Union St., Brooklyn, N. Y.	675.19
June 11, 1940	Huie Tan	138 Clinton Place, Newark, N. J.	920.54
June 28, 1940	Steve Brazes	202 Jefferson St., Newark, N. J.	115.93
Dec. 23, 1940	Stella Atraskewski	28 Garibaldi Ave., Newark, N. J.	144.65
Feb. 8, 1941	Frieda Wolfman	113 Nye Ave., Newark, N. J.	295.14
Mar. 31, 1941	Paul Ritter	67 E. Park St., Newark, N. J.	179.71
April 29, 1941	Anthony Sukaekas in trust for children Helen and Eva	80 Warwick St., Newark, N. J.	573.40
May 1, 1941	Elizabeth Auerbach	116 Ferguson St., Newark, N. J.	6,221.21
May 1, 1941	Nellie E. or Annie C. Bird	13 Bruce St., Newark, N. J.	3,666.59
June 2, 1941	Idalo Russomanno	339 N. 6th St., Newark, N. J.	1,350.08
July 11, 1941	Joseph J. Tully	100 11th Ave., Newark, N. J.	114.19
July 18, 1941	Louise M. Ruban in trust for son, Emil	444 Nye Ave., Irvington, N. J.	60.08
Aug. 1, 1941	Albert H. Voorhees	68 Walnut St., Millburn, N. J.	215.89
Aug. 1, 1941	Kathryn Pholan	21 Underwood St., Newark, N. J.	267.72
Aug. 11, 1941	Ada C. Smith	101 Sumner Ave., Newark, N. J.	3,484.41
Aug. 13, 1941	Regina (Weis) & George Moosbauer	107 Tracey Ave., Newark, N. J.	114.02
Aug. 13, 1941	Estelle Butts	293 Camden St., Newark, N. J.	569.72
Aug. 29, 1941	James Godfrey	97 Oraton St., Newark, N. J.	3,104.93
Sept. 29, 1941	Mathilde Treufeldt	3302 Country Club Road, Bronx, N. Y.	676.96
Nov. 1, 1941	Anna Strubel	111 Charlton St., Newark, N. J.	4,165.81
Dec. 4, 1941	Nicholas Roth	U. S. N. Hospital, Lyons, N. J.	113.41
Aug. 25, 1936	Societa S. Vito Martire Aquilonese	77 Garside St., Newark, N. J.	243.58
Sept. 18, 1936	Antonio & Peter Baio	c/o Concetta Vannella, 110 Sheffield St., Newark, N. J.	101.55
Sept. 27, 1937	Augusta Baccaro	73 N. 10th St., Newark, N. J.	193.88
Nov. 3, 1939	Sabino De Rogafis	108 Munn Ave., Newark, N. J.	162.30
Oct. 14, 1941	Angelina Cordasco	200 8th Ave., Newark, N. J.	369.79
			\$49,465.64

SAVINGS BANKS

Condition as Found by the Latest Official Examinations

INSTITUTION	Date of Examination	Bonds and Mortgages	Stocks and Bonds	Loans on Collateral	Banking House Furniture and Fixtures	Other Real Estate Owned
Bloomfield Savings Bank ....	Sept. 28, 1951	\$22,868	\$22,006	\$234	\$334	.....
Burlington Savings Institution	Feb. 21, 1951	10	583	.....	.....	.....
Elizabeth Savings Bank .....	Aug. 17, 1951	1,354	930	1	36	.....
Fifth Ward Savings Bank ...	Jan. 9, 1951	1,842	7,381	11	101	.....
Franklin Savings Institution..	Feb. 16, 1951	12,401	9,900	34	371	.....
Half Dime Savings Bank ....	May 22, 1951	7,469	11,437	29	68	.....
Hoboken Bank for Savings...	May 15, 1951	5,325	32,579	32	90	.....
Howard Savings Institution ..	June 14, 1951	78,221	115,205	155	1,010	.....
Hudson City Savings Bank....	April 24, 1951	11,074	17,594	70	260	.....
Montclair Savings Bank .....	June 1, 1951	8,161	14,354	10	100	.....
Morris County Savings Bank..	May 9, 1951	11,789	14,623	17	65	.....
New Brunswick Savings Inst.	May 15, 1951	5,332	14,878	27	1,171	.....
Orange Savings Bank.....	Mar. 9, 1951	4,604	12,920	.....	112	.....
Perth Amboy Savings Inst. ..	July 19, 1951	3,235	24,902	16	50	.....
Plainfield Savings Bank.....	June 8, 1951	6,969	4,281	39	147	.....
Provident Institu. for Savings.	July 23, 1951	12,155	49,478	71	261	\$69
Rahway Savings Institution .	May 8, 1951	653	5,436	.....	58	.....
Raritan Savings Bank .....	Oct. 3, 1951	<b>1,125</b>	<b>2,783</b>	<b>10</b>	.....	.....
Somerville Savings Bank ....	Aug. 31, 1951	677	4,069	8	.....	.....
Trenton Saving Fund Society	Jan. 12, 1951	2,327	22,122	48	196	.....
Union County Savings Bank .	Aug. 27, 1951	2,845	15,476	20	6	5
Totals .....		\$200,356	\$402,937	\$832	\$4,436	\$74

SAVINGS BANKS

Made to December 31, 1951 (Amounts in Thousands of Dollars)

Real Estate Sold on Contract	Cash on Hand and in Banks	Interest Due and Accrued	All Other Assets	Total Resources and Liabilities	Amount Due Depositors	All Other Liabilities	Surplus, Etc.
.....	\$1,856	.....	\$88	\$47,386	\$43,886	\$267	\$3,233
.....	50	.....	.....	643	515	.....	128
.....	87	\$8	.....	2,396	1,935	.....	353
.....	453	33	.....	9,821	8,772	3	1,046
.....	874	.....	.....	23,580	21,496	133	1,951
.....	892	80	15	19,990	17,694	104	2,192
.....	1,399	.....	.....	39,425	33,133	51	6,241
.....	7,863	1,354	478	204,286	176,128	1,687	26,471
.....	1,201	.....	.....	30,199	27,414	328	2,457
.....	1,029	130	88	23,812	21,628	178	2,006
.....	1,209	136	12	27,851	24,754	194	2,903
.....	334	.....	.....	21,742	19,911	60	1,771
.....	823	.....	.....	18,459	15,264	49	3,146
.....	\$42	1	.....	29,462	27,054	26	2,382
.....	466	.....	.....	11,902	10,790	169	943
.....	3,851	.....	.....	65,885	58,987	121	6,777
.....	3	.....	.....	6,602	6,002	5	595
.....	196	.....	.....	4,114	3,704	4	406
.....	275	.....	.....	5,029	4,438	1	579
.....	1,803	.....	.....	26,496	23,912	5	2,579
.....	4	.....	.....	19,204	17,303	8	1,893
\$49	\$27,177	\$1,742	\$681	\$638,284	\$564,720	\$3,501	\$70,063

List of Credit Unions with dates of incorporation and

NAME	Location
A. B. C. Employees Credit Union	Newark
Arco Employees Credit Union	Linden
Arlington Postal Employees Credit Union	Arlington
Armour Jersey City Employees Credit Union	Jersey City
Armour North Bergen Employees Credit Union	North Bergen
Armour P. P. H. Credit Union	Passaic
Bakelite Employees Credit Union	Bound Brook
Bayonne Naval Depot Credit Union	Bayonne
Bayonne Postal Employees Credit Union	Bayonne
Bergen Passaic Postal Credit Union, Inc.	Dumont
Bloomfield Credit Union	Bloomfield
Cadco Employees Credit Union	Trenton
Camden Firemen Credit Union	Camden
Camden Postal Credit Union	Camden
Central Jersey Farmers Credit Union	Perrineville
Chemical Workers Credit Union	Camden
Communipaw Central New Jersey Employees Credit Union	Jersey City
Diamond Craft Credit Union	Trenton
Division S19 Transit Employees Credit Union	Newark
East Orange Post Office Credit Union	East Orange
Elastic Stop Nut Employees Credit Union	Union
Elizabeth Postal Employees Credit Union	Elizabeth
Employees Credit Union, Swift & Company	Harrison
Employees Credit Union, Swift & Company	Jersey City
Federal Electric Products Credit Union	Newark
Fink Employees Credit Union	Newark
First Baptist Church of Cranford, N. J., Credit Union	Cranford
Franklin Baker Employees Credit Union	Hoboken
General Diaper Service Employees Credit Union	Irvington
Hamilton-Ward Credit Union	Paterson
Highway Credit Union	Trenton
Hoboken Postal Employees Credit Union	Hoboken
Jersey City Post Office Credit Union	Jersey City
Kraft Hillside Credit Union	Jersey City
Lucas Credit Union	Gibbsboro
Maxwell House, Sanka and Central Laboratories Employees Credit Union	Hoboken
Mercer Department of Labor and Industry Credit Union	Trenton
Monmouth County Postal Employees Credit Union	Red Bank
Monroe Credit Union	Orange
Montclair Postal Employees Credit Union	Montclair
Mutual Credit Union	Plainfield
N. J. R. Credit Union	Rahway
N. T. M. Employees Credit Union	Kenilworth
New Jersey Hardware Mutual Credit Union	Newark
Newark Post Office Employees Credit Union	Newark
Newark Teachers Credit Union	Newark
North Jersey State Highway Credit Union	Newark
Passaic County Employees Credit Union	Paterson
Passaic Postal Employees Credit Union	Passaic
Perth Amboy Postal Employees Credit Union	Perth Amboy
Plainfield Credit Union	Plainfield
Postal Employees Credit Union	Trenton
Ransome Employees Credit Union	Dunellen
Raritan Credit Union	New Brunswick
Repauno Goodfellows Credit Union	Gibbstown
John A. Roebing's Sons Co. Employees Credit Union	Trenton
Salesmans Credit Union	Trenton
Star Employees Credit Union	Bloomfield
Swift South Jersey Employees Credit Union	New Brunswick
United Electrical Workers Credit Union	Camden
Vanasco Employees Credit Union	Newark
Worthington Employees Credit Union	Harrison
Wright Aeronautical Credit Union	Woodbridge

CREDIT UNIONS

UNIONS

commencement of business and names of president and treasurer

Incorporated		Commenced Business		President	Treasurer
June 25, 1943	July 20, 1943	(Vacant)	William J. Bork		
February 13, 1934	March 2, 1934	John M. Snell	Frank A. Weiss		
January 5, 1931	January 16, 1931	James C. Crouthers	John Wyszynski		
December 18, 1931	December 18, 1931	James M. Murray	Charles F. Wysocki		
January 13, 1932	January 13, 1932	Anne V. Smith	Raymond D. Lawson		
January 23, 1932	January 23, 1932	Albert W. Munson	Adele M. Cooper		
March 7, 1933	March 7, 1933	W. M. Sorg, Sr.	A. E. Goltz		
October 30, 1945	December 3, 1945	In possession of Commissioner	In Possession of Commissioner		
January 15, 1934	January 15, 1934	James McAteer	Casimir Jakubik		
September 23, 1929	September 23, 1929	Lester H. Birtwhistle	William S. Weise		
September 21, 1938	September 21, 1938	George Greene	Benjamin Bussin		
March 3, 1939	March 3, 1939	(Vacant)	Mildred C. Wilson		
September 8, 1944	March 1, 1945	Edwin Robbins	Edward V. Michalak		
July 11, 1929	July 11, 1929	Joseph W. Ingham	John Ludlam		
January 2, 1931	January 2, 1931	Charles Gleaner	Gertrude Horowitz		
August 23, 1948	August 23, 1948	James Shuster	Mary E. Tims		
January 15, 1934	January 15, 1934	Curtis Davis	John Angello		
December 5, 1949	February 1, 1950	James Doyle	Martin Sekloff		
November 30, 1945	January 15, 1946	Otto R. Hauser	Ernest Hawkins		
January 14, 1931	January 14, 1931	Luke F. Riley, Sr.	Thomas Geraci		
December 18, 1941	January 1, 1942	John T. Kelly	John Park		
June 9, 1930	June 9, 1930	Robert V. Sheehan	John F. Small		
July 6, 1933	July 6, 1933	James J. DiNardo	Franklin E. Sherwood		
July 11, 1933	July 11, 1933	Dennis J. Clifford	Thomas A. Copeland		
August 27, 1946	August 27, 1946	John Romano	Frances Stari		
January 3, 1938	January 3, 1938	Samuel Schull	Thomas Iardieri		
July 31, 1944	August 6, 1944	James Laurel	Rev. Benjamin Allen		
October 27, 1936	October 27, 1936	Charles Engasser	Harry Wolfe		
April 17, 1950	May 1, 1950	John Trufelos	Kamilla Ehre		
March 28, 1950	April 1, 1950	Paul J. Dutko	Leonard Sweetman		
May 28, 1943	May 28, 1943	Frederick M. Quinn	John A. Kilpatrick		
November 21, 1928	November 21, 1928	Ralph Sanseviere	Francis X. Donnelly		
November 7, 1930	November 7, 1930	Thomas Carey	William F. Dahringer		
November 19, 1934	December 3, 1934	Rudolf Gelhar	Phyllis Garibaldi		
March 15, 1944	April 1, 1948	D. F. Householder	C. Herbert McKenney		
March 4, 1940	April 5, 1949	Clair A. Kennedy	Thomas Norris		
October 17, 1939	October 17, 1939	Helen McLaughlin	Stephen Sluka		
August 20, 1928	September 1, 1928	J. Otin Holbrook	Wm. M. Droul		
January 9, 1929	January 9, 1929	Frank J. Wade	Frank Steudle		
July 22, 1935	July 22, 1935	Thomas M. Stack	Herman L. Shapiro		
July 27, 1936	July 27, 1936	Robert M. Goldsack	William W. Clarkson, Jr.		
July 10, 1936	July 10, 1936	William G. Pollard	Albert R. Hasbrouck		
November 1, 1943	November 1, 1943	Charles J. Reich, Sr.	Arthur G. Toomer		
July 1, 1935	July 1, 1935	James Donnelly	Charles G. Demo		
August 15, 1924	August 15, 1924	Joseph A. Barrett	Harold E. Trautwein		
May 10, 1935	October 1, 1935	J. Fred Bioren	Garland H. Smith		
January 11, 1949	January 20, 1949	Joseph Natale	Andrew G. Byrne		
March 10, 1941	March 10, 1941	John McBride	Margaret A. Sheridan		
March 23, 1934	April 4, 1934	Anthony Arts	Thomas F. Kennedy		
February 4, 1929	February 4, 1929	(Vacant)	Ernest Weigel		
May 1, 1931	May 1, 1931	Frank Delaney	Frank Carone		
August 21, 1928	August 21, 1928	Fred Combs	Lamonte Dye		
September 5, 1945	October 1, 1945	Noel Francese	LeRoy Roberts		
January 13, 1933	January 13, 1933	Carl Y. Rabke	John L. McCann		
November 6, 1933	November 6, 1933	Earl R. Smith	Belford G. Norton		
October 14, 1924	October 14, 1924	Edwin M. Pumyea	Leon Rohrbacher		
April 2, 1945	April 19, 1945	William O'Hara	Lillian Provost		
September 25, 1944	October 2, 1944	In liquidation	In liquidation		
June 15, 1934	June 15, 1934	George Moss	Edward R. Clayton		
April 4, 1939	April 4, 1939	Mark A. Killcoyne	Louis A. Schlesinger		
July 6, 1935	July 6, 1935	Herbert E. Wood	A. E. Meyer		
August 14, 1934	August 14, 1934	Charles I. Tello	Charles J. McCambridge		

CREDIT

Schedule of Assets, Liabilities, Receipts,

NAME	ASSETS AND LIABILITIES				
	Cash	Loans to Members	Loans to Other Credit Unions and Investments	Furniture and Fixtures	Other Assets
A. B. C. Employees Credit Union .....	\$4,570.82	\$9,257.68	\$8,000.00	.....	.....
Acco Employees Credit Union .....	9,926.32	79,050.12	50,100.00	.....	.....
Arlington Postal Employees Credit Union .....	904.60	10,157.62	500.00	.....	.....
Armour Jersey City Employees Credit Union .....	7,987.77	25,210.87	24,937.51	\$31.87	\$105.64
Armour North Bergen Employees Credit Union..	3,723.59	14,253.61	26,140.00	.....	104.64
Armour P. P. H. Credit Union .....	1,199.60	5,551.82	3,000.00	.....	.....
Bakelite Employees Credit Union .....	60,338.27	67,171.80	455,109.25	.....	.....
Bayonne Naval Depot Credit Union .....	In Possession of Commissioner	.....	.....	.....	.....
Bayonne Postal Employees Credit Union .....	3,171.25	7,166.61	2,986.90	.....	.....
Bergen Passaic Postal Credit Union, Inc. ....	26,809.32	90,113.08	95,000.00	1,821.65	30.00
Bloomfield Credit Union .....	1,325.76	.....	.....	.....	.....
Cadco Employees Credit Union .....	7,111.36	14,070.78	27,000.00	115.15	.....
Camden Firemen Credit Union .....	4,569.14	24,702.78	.....	.....	.....
Camden Postal Credit Union .....	13,171.79	63,494.63	900.00	594.85	8,009.80
Central Jersey Farmers Credit Union .....	1,827.82	2,870.97	8,000.00	.....	.....
Chemical Workers Credit Union .....	1,437.43	3,625.00	.....	60.00	.....
Communipaw Central New Jersey Employees Credit Union .....	3,607.63	35,497.77	8,000.00	40.00	100.00
Diamond Craft Credit Union .....	7,773.16	3,026.19	.....	.....	.....
Division S19, Transit Employees Credit Union ..	13,267.13	77,462.62	1,105.64	.....	.....
East Orange Post Office Credit Union .....	213.72	8,065.25	4,000.00	.....	.....
Elastic Stop Nut Employees Credit Union .....	31,093.07	47,970.42	128,529.57	150.00	637.32
Elizabeth Postal Employees Credit Union .....	8,069.21	28,334.90	20,800.00	675.92	.....
Employees Credit Union, Swift and Co., Harrison	1,350.51	20,079.44	15,000.00	10.00	.....
Employees Credit Union, Swift and Co., J. C. ..	12,094.07	14,246.63	2,703.00	30.00	.....
Federal Electric Products Credit Union .....	5,601.23	496.63	.....	.....	.....
Fink Employees Credit Union .....	—158.30	8,141.90	.....	.....	.....
First Baptist Church of Cranford, N. J., Credit Union .....	13,932.82	37,440.50	.....	.....	.....
Franklin Baker Employees Credit Union .....	23,791.65	35,149.84	27,500.00	.....	.....
General Diaper Service Employees Credit Union	2,601.21	642.00	.....	.....	.....
Hamilton-Ward Credit Union .....	4,946.54	1,636.69	450.00	.....	.....
Highway Credit Union .....	11,400.17	49,181.14	7,000.00	1,565.49	320.43
Hoboken Postal Employees Credit Union .....	1,820.11	2,505.25	1,000.00	.....	.....
Jersey City Post Office Credit Union .....	14,123.02	29,960.33	23,100.00	.....	2,528.00
Kraft Hillside Credit Union .....	2,581.38	8,364.85	19,058.71	.....	.....
Lucas Credit Union .....	9,671.90	19,985.80	5,316.71	.....	.....
Maxwell House, Sanka & Central Laboratories Employees Credit Union .....	44,409.74	54,730.01	33,491.56	.....	.....
Mercer Department of Labor and Industry Credit Union .....	21,912.33	91,805.62	12,500.00	.....	1.19
Monmouth County Postal Employees Credit Union	6,184.96	30,236.85	14,374.00	.....	.....
Monroe Credit Union .....	61,375.18	91,895.75	101,800.00	.....	12,250.26
Montclair Postal Employees Credit Union .....	2,711.29	8,196.60	.....	.....	.....
Mutual Credit Union .....	3,436.08	6,004.58	16,000.00	.....	.....
N. J. R. Credit Union .....	7,287.04	14,704.23	23,000.00	.....	.....
N. T. M. Employees Credit Union .....	251.02	4,981.09	.....	.....	420.76
New Jersey Hardware Mutual Credit Union .....	2,358.98	759.00	800.00	.....	.....
Newark Post Office Employees Credit Union .....	17,959.62	99,244.97	.....	.....	176.50

CREDIT UNIONS

UNIONS

Disbursements, Miscellaneous—December 31, 1951

ASSETS AND LIABILITIES—Continued

Total Assets	Due Members	Borrowed Money	Other Liabilities	Other Reserves	Statutory Reserves	Surplus and Undivided Profits	Total Liabilities
\$19,828.50	\$16,619.77	.....	\$524.88	\$263.50	\$692.22	\$1,728.13	\$19,828.50
139,076.44	123,318.29	.....	.....	.....	6,073.72	9,684.43	139,076.44
11,562.22	9,199.38	.....	.....	350.00	1,500.00	512.84	11,562.22
58,273.66	50,748.35	.....	.....	4.34	3,135.30	4,385.67	58,273.66
44,221.84	42,555.51	.....	107.25	.....	957.35	601.73	44,221.84
9,751.42	8,167.21	.....	69.20	.....	336.61	1,178.40	9,751.42
582,618.82	557,910.03	.....	.....	.....	11,531.80	13,176.99	582,618.82
In Possession of Commissioner	In Possession of Commissioner						
13,324.76	11,662.83	.....	.....	.....	591.59	1,070.34	13,324.76
213,774.05	206,386.65	.....	.....	.....	6,373.30	1,014.10	213,774.05
1,325.76	985.91	.....	.....	.....	143.18	196.67	1,325.76
48,297.29	43,999.59	.....	25.00	1,057.50	1,313.24	1,902.05	48,297.29
29,271.92	26,814.70	.....	.....	.....	601.18	1,856.04	29,271.92
85,871.07	70,070.34	9,000.00	337.30	.....	3,468.98	2,994.45	85,871.07
12,698.79	12,038.11	.....	.....	.....	405.39	255.29	12,698.79
5,122.43	4,530.55	.....	.27	.....	189.14	382.47	5,122.43
47,245.40	40,673.55	3,500.00	890.86	.....	1,211.58	969.41	47,245.40
10,799.35	10,218.53	.....	.....	.....	140.46	440.36	10,799.35
91,775.39	82,062.20	.....	92.51	.....	1,933.27	7,687.41	91,775.39
12,278.97	6,399.59	.....	21.07	.....	2,842.75	3,015.56	12,278.97
208,380.38	204,868.00	.....	.....	92.65	3,140.41	279.32	208,380.38
57,680.03	52,853.90	.....	42.20	.....	3,132.61	1,651.32	57,680.03
36,439.95	32,574.39	.....	22.88	580.00	1,689.79	1,572.89	36,439.95
29,073.70	25,956.20	.....	8.65	.....	1,882.31	1,226.54	29,073.70
6,097.86	5,579.96	.....	13.00	.....	108.04	396.86	6,097.86
7,983.60	7,715.90	.....	19.00	.....	471.68	—222.98	7,983.60
51,373.32	46,424.23	2,000.00	.....	93.00	1,414.51	1,441.58	51,373.32
86,441.49	82,512.18	.....	.....	.....	3,660.74	268.57	86,441.49
3,243.21	3,153.75	.....	.....	.....	25.53	68.93	3,243.21
7,033.23	6,932.29	.....	.....	.....	63.71	37.23	7,033.23
69,467.23	65,313.70	.....	1,755.98	.....	1,098.93	1,298.62	69,467.23
5,325.36	4,337.57	.....	.....	.....	667.72	320.07	5,325.36
69,711.35	65,788.36	.....	.....	.....	2,830.58	1,092.41	69,711.35
30,234.94	28,174.40	.....	.....	.....	706.60	1,353.94	30,234.94
34,974.41	33,517.27	.....	.....	.....	475.49	981.65	34,974.41
132,631.31	128,792.23	.....	13.46	.....	2,234.44	1,591.18	132,631.31
126,219.14	120,203.44	.....	.....	83.55	3,230.71	2,701.44	126,219.14
50,995.81	47,956.48	.....	.....	.....	1,710.49	1,328.84	50,995.81
267,321.19	254,211.74	.....	15.97	.....	11,211.49	1,881.99	267,321.19
10,907.89	9,729.82	.....	263.50	.....	626.15	288.42	10,907.89
25,440.66	23,782.86	250.00	.....	.....	700.84	706.96	25,440.66
44,941.27	43,514.17	.....	4.30	.....	1,393.76	29.04	44,941.27
5,652.87	3,628.93	1,250.00	.....	.....	754.25	19.69	5,652.87
3,917.98	3,553.17	.....	29.00	.....	280.85	54.96	3,917.98
117,381.09	92,774.43	17,200.00	22.88	.....	6,181.86	1,202.42	117,381.09

CREDIT UNIONS

CREDIT

Schedule of Assets, Liabilities, Receipts,

NAME	ASSETS AND LIABILITIES				
	Cash	Loans to Members	Loans to Other Credit Unions and Investments	Furniture and Fixtures	Other Assets
Newark Teachers Credit Union .....	\$12,871.21	\$118,376.16	\$194,158.50	\$1,343.85	\$522.78
North Jersey State Highway Credit Union .....	256.14	50.00	.....	.....	.....
Passaic County Employees Credit Union .....	2,087.12	14,670.46	302.20	1.00	.....
Passaic Postal Employees Credit Union .....	7,726.06	23,704.59	1,612.53	.....	.....
Perth Amboy Postal Employees Credit Union .....	1,757.74	4,027.00	5,000.00	.....	.....
Plainfield Credit Union .....	12,487.35	32,681.96	7,500.00	394.50	.....
Postal Employees Credit Union .....	16,131.01	28,170.61	18,000.00	.....	.....
Ransome Employees Credit Union .....	2,827.24	11,837.59	8,500.00	.....	760.00
Raritan Credit Union .....	12,723.99	18,320.29	162,035.88	.....	205.20
Repauno Good Fellows Credit Union .....	32,008.60	59,665.74	.....	.....	.....
John A. Roebing's Sons Co. Employees Credit Union .....	136,067.84	128,808.02	1,613,628.36	.....	.....
Salesmans Credit Union .....	7,958.12	7,681.38	.....	.....	.....
Star Employees Credit Union .....	No Report Filed	.....	.....	.....	.....
Swift South Jersey Employees Credit Union .....	2,123.62	1,465.36	.....	.....	.....
United Electrical Workers Credit Union .....	7,905.61	62,377.18	5,500.00	1,480.03	390.39
Vanesco Employees Credit Union .....	8,091.82	13,209.76	31,000.00	.....	316.92
Worthington Employees Credit Union .....	40,306.45	78,181.44	132,200.00	3,458.72	1,710.00
Wright Aeronautical Credit Union .....	98,111.09	559,759.70	669,063.97	.....	1,810.37
<b>Totals .....</b>	<b>\$884,234.32</b>	<b>\$2,410,600.96</b>	<b>\$4,013,404.29</b>	<b>\$11,773.03</b>	<b>\$30,400.20</b>

CREDIT UNIONS

UNIONS

Disbursements, Miscellaneous—December 31, 1951

ASSETS AND LIABILITIES—Continued

Total Assets	Due Members	Borrowed Money	Other Liabilities	Other Reserves	Statutory Reserves	Surplus and Undivided Profits	Total Liabilities
\$327,272.50	\$308,476.31	.....	.....	.....	\$13,807.90	\$4,988.29	\$327,272.50
306.14	179.66	.....	.....	.....	46.98	79.50	306.14
17,060.78	14,481.42	.....	.....	.....	686.37	1,892.99	17,060.78
33,043.18	26,696.50	.....	.....	.....	2,581.02	3,765.66	33,043.18
10,784.74	10,171.98	.....	.....	.....	527.29	85.47	10,784.74
53,063.81	45,820.08	\$2,500.00	.....	.....	4,000.41	743.32	53,063.81
62,301.62	58,047.01	.....	.....	.....	3,342.06	912.55	62,301.62
23,924.83	22,762.84	.....	\$9.73	.....	312.43	839.83	23,924.83
193,287.36	178,937.60	.....	.....	.....	7,242.13	7,107.63	193,287.36
91,674.34	82,526.62	.....	.....	.....	5,154.66	3,993.06	91,674.34
1,878,504.22	1,757,047.05	.....	377.52	\$13,230.56	64,383.04	43,466.05	1,878,504.22
14,739.50	13,120.88	.....	.....	.....	314.37	1,304.25	14,739.50
No Report Filed				No Report Filed			
3,588.98	3,249.04	.....	18.57	.....	121.81	199.56	3,588.98
77,653.21	59,824.23	10,000.00	1,159.44	211.41	3,643.94	2,814.19	77,653.21
52,618.50	50,671.47	.....	42.16	.....	1,576.27	328.60	52,618.50
255,856.61	236,618.11	.....	8.01	1,000.00	9,353.61	8,876.88	255,856.61
1,328,745.13	1,266,677.05	.....	.....	.....	46,466.54	15,601.54	1,328,745.13
\$7,350,412.80	\$6,853,538.22	\$45,700.00	\$5,894.09	\$16,966.51	\$256,695.38	\$171,618.60	\$7,350,412.80

CREDIT UNIONS

CREDIT

Schedule of Assets, Liabilities, Receipts,

NAME	INCOME AND EXPENSES			
	Interest on Loans to Members	Other Interest	Other Income	Total Income
A. B. C. Employees Credit Union .....	\$1,045.69	\$150.00	\$22.00	\$1,217.69
Acco Employees Credit Union .....	8,297.21	1,250.00	2.00	9,549.21
Arlington Postal Employees Credit Union .....	1,045.46	10.00	.....	1,055.46
Armour Jersey City Employees Credit Union .....	2,811.52	399.60	2.00	3,213.12
Armour North Bergen Employees Credit Union .....	1,315.40	446.33	.....	1,761.73
Armour P. P. H. Credit Union .....	577.73	75.00	.....	652.73
Bakelite Employees Credit Union .....	7,035.11	8,911.46	.50	15,947.07
Bayonne Naval Depot Credit Union .....	In Possession of Commissioner			.....
Bayonne Postal Employees Credit Union .....	826.21	77.20	5.00	908.41
Bergen Passaic Postal Credit Union, Inc. ....	10,219.94	1,718.73	50.00	11,988.67
Bloomfield Credit Union .....	No Business Transacted			.....
Cadco Employees Credit Union .....	1,539.29	553.50	.....	2,092.79
Camden Firemen Credit Union .....	2,823.17	.....	.....	2,823.17
Camden Postal Credit Union .....	8,555.31	56.84	1,228.50	9,840.65
Central Jersey Farmers Credit Union .....	168.81	145.00	.60	314.41
Chemical Workers Credit Union .....	398.62	.....	66.25	464.87
Communipaw Central New Jersey Employees Credit Union .....	3,700.97	200.00	.....	3,900.97
Diamond Craft Credit Union .....	306.50	.....	.....	306.50
Division 819, Transit Employees Credit Union ..	7,527.80	20.00	.....	7,547.80
East Orange Post Office Credit Union .....	806.75	100.00	.....	906.75
Elastic Stop Nut Employees Credit Union .....	5,171.46	2,165.00	.....	7,336.46
Elizabeth Postal Employees Credit Union .....	3,054.92	498.50	.....	3,553.42
Employees Credit Union, Swift and Co., Harrison	2,122.42	375.00	.....	2,497.42
Employees Credit Union, Swift and Co., J. C. ..	1,239.35	130.88	.....	1,370.23
Federal Electric Products Credit Union .....	171.09	.....	.....	171.09
Fink Employees Credit Union .....	175.50	.....	.....	175.50
First Baptist Church of Cranford, N. J., Credit Union .....	2,875.20	.....	.....	2,875.20
Franklin Baker Employees Credit Union .....	3,090.01	687.50	.....	3,777.51
General Diaper Service Employees Credit Union	78.83	.....	.....	78.83
Hamilton-Ward Credit Union .....	107.30	64.64	201.25	373.19
Highway Credit Union .....	4,346.58	130.00	.....	4,470.58
Hoboken Postal Employees Credit Union .....	296.66	12.79	.....	309.45
Jersey City Post Office Credit Union .....	3,544.32	680.84	.....	4,224.66
Kraft Hillside Credit Union .....	916.66	347.54	.....	1,264.20
Lucas Credit Union .....	2,035.45	34.11	.50	2,070.06
Maxwell House, Sanka & Central Laboratories Employees Credit Union .....	3,555.70	1,416.15	.....	4,971.85
Mercer Department of Labor and Industry Credit Union .....	9,543.47	272.50	3.65	9,819.62
Monmouth County Postal Employees Credit Union	3,430.63	385.33	.....	3,815.96
Monroe Credit Union .....	10,530.79	2,920.28	.....	13,451.07
Montclair Postal Employees Credit Union .....	1,001.80	2.52	.....	1,004.32
Mutual Credit Union .....	718.58	362.30	.96	1,081.84
N. J. R. Credit Union .....	1,804.81	575.00	.....	2,379.81
N. T. M. Employees Credit Union .....	295.47	.....	.....	295.47
New Jersey Hardware Mutual Credit Union .....	111.83	45.16	6.00	162.99
Newark Post Office Employees Credit Union .....	6,977.83	.....	1.95	6,979.78

CREDIT UNIONS

UNIONS—Continued

Disbursements, Miscellaneous—December 31, 1951

INCOME AND EXPENSES—Continued

Salaries	Printing, Stationery and Supplies	Postage, Express, Telephone and Telegraph	Auditing, Filing Fees and Department Examination Fees	Rent, Light and Heat	Dues—State League	Interest on Borrowed Money
\$200.00	\$17.54	.....	\$26.78	.....	\$40.71	\$13.04
1,650.00	89.30	.....	86.35	.....	321.07	56.25
156.25	5.08	\$3.00	46.00	.....	37.00	.....
989.63	37.02	.....	136.00	\$6.00	144.54	.....
500.00	30.60	.....	61.85	.....	72.47	.....
180.00	5.19	.....	70.20	.....	33.01	.....
.....	125.72	8.20	132.91	.....	497.28	584.02
In Possession of Commissioner	1.78	.....	In Possession of Commissioner	.....	41.87	.....
199.95	.....	.....	61.00	.....	.....	.....
1,800.00	271.21	813.59	91.00	185.00	435.12	.....
No Business Transacted	.....	.....	No Business Transacted	.....	.....	.....
480.00	10.82	.....	1.00	.....	83.02	.....
550.00	31.54	14.00	52.10	.....	86.81	.....
3,001.89	158.33	137.72	148.10	491.41	314.68	657.17
100.00	2.07	4.60	36.31	.....	22.35	.....
60.00	12.08	.....	1.00	.....	46.70	.....
1,435.00	26.97	25.00	62.83	5.00	290.04	180.00
.....	25.70	.....	37.01	.....	22.89	.....
2,315.00	26.02	40.00	247.26	168.00	269.75	.....
325.00	4.53	.....	113.85	.....	39.40	.....
450.00	75.17	10.90	202.54	.....	201.86	.....
892.66	204.55	8.50	73.81	.....	127.22	75.00
675.00	24.76	3.00	131.31	.....	99.81	109.10
620.00	22.49	.....	101.00	.....	145.68	.....
.....	10.04	.....	1.00	.....	.....	.....
360.00	58.93	.....	2.00	.....	.....	.....
325.00	26.12	36.00	117.37	600.00	89.98	85.44
360.00	41.22	.....	51.00	.....	144.79	.....
.....	5.21	.....	25.03	.....	5.96	.....
.....	1.51	.....	37.78	.....	3.11	.....
360.00	11.98	4.81	1.00	.....	126.07	34.38
110.00	4.82	4.60	39.32	.....	.....	.....
983.80	109.01	27.49	138.72	.....	147.20	.....
.....	21.49	.....	38.18	.....	40.71	.....
.....	65.01	.....	.....	.....	54.79	.....
35.00	53.77	.....	73.67	.....	168.86	.....
1,375.00	62.76	.....	84.55	.....	264.83	.....
260.00	25.51	12.56	63.38	300.00	124.37	.....
2,373.65	169.14	.06	.....	.....	479.30	.....
525.00	19.68	1.00	111.20	.....	36.96	.....
230.00	15.04	.....	1.00	.....	45.32	4.28
450.00	14.47	.....	123.49	.....	79.19	28.50
80.00	.....	.....	61.34	.....	.....	61.50
60.00	9.47	.....	31.03	.....	7.10	.....
1,775.00	53.51	81.72	253.00	.....	260.89	243.06

CREDIT

Schedule of Assets, Liabilities, Receipts,

NAME	INCOME AND EXPENSES—Continued		
	Other Expenses	Net Gain or Loss	Total
A. B. C. Employees Credit Union .....	\$84.69	\$84.93	\$1,217.69
Acco Employees Credit Union .....	971.38	6,374.86	9,549.21
Arlington Postal Employees Credit Union .....	30.61	777.52	1,055.46
Armour Jersey City Employees Credit Union .....	485.06	1,414.87	3,213.12
Armour North Bergen Employees Credit Union .....	224.20	872.61	1,761.73
Armour P. P. H. Credit Union .....	13.00	351.33	652.73
Bakelite Employees Credit Union .....	304.26	14,294.68	15,947.07
Bayonne Naval Depot Credit Union .....	In Possession of Commissioner		
Bayonne Postal Employees Credit Union .....	155.89	447.92	908.41
Bergen Passaic Postal Credit Union, Inc. ....	2,428.75	5,964.00	11,988.67
Bloomfield Credit Union .....	No Business Transacted		
Cadco Employees Credit Union .....	128.15	1,389.80	2,092.79
Camden Firemen Credit Union .....	1,159.82	928.90	2,823.17
Camden Postal Credit Union .....	2,138.40	2,794.95	9,840.65
Central Jersey Farmers Credit Union .....	3.00	146.08	314.41
Chemical Workers Credit Union .....	105.08	240.01	464.87
Communiapaw Central New Jersey Employees Credit Union .....	687.50	1,188.63	3,900.97
Diamond Craft Credit Union .....	-1.70	222.60	306.50
Division 819, Transit Employees Credit Union ..	434.12	4,047.65	7,547.80
East Orange Post Office Credit Union .....	220.77	203.20	906.75
Elastic Stop Nut Employees Credit Union .....	623.13	5,772.56	7,336.46
Elizabeth Postal Employees Credit Union .....	475.94	1,695.74	3,553.42
Employees Credit Union, Swift and Co., Harrison	333.09	1,121.35	2,497.42
Employees Credit Union, Swift and Co., J. C. ..	63.63	417.43	1,370.23
Federal Electric Products Credit Union .....	1.54	158.51	171.09
Fink Employees Credit Union .....	26.50	-271.93	175.50
First Baptist Church of Cranford, N. J., Credit Union .....	494.83	1,100.46	2,875.20
Franklin Baker Employees Credit Union .....	70.80	3,109.70	3,777.51
General Diaper Service Employees Credit Union	7.20	35.43	78.83
Hamilton-Ward Credit Union .....	4.00	326.79	373.19
Highway Credit Union .....	1,512.40	2,419.94	4,470.58
Hoboken Postal Employees Credit Union .....	32.68	118.03	309.45
Jersey City Post Office Credit Union .....	812.17	2,006.27	4,224.66
Kraft Hillside Credit Union .....	11.75	1,152.07	1,264.20
Lucas Credit Union .....	491.02	1,459.24	2,070.06
Maxwell House, Sanka & Central Laboratories Employees Credit Union .....	192.36	4,448.19	4,971.85
Mercer Department of Labor and Industry Credit Union .....	1,387.42	6,645.06	9,819.62
Monmouth County Postal Employees Credit Union	769.20	2,260.94	3,815.96
Monroe Credit Union .....	460.05	9,968.87	13,451.07
Montclair Postal Employees Credit Union .....	35.14	275.34	1,004.32
Mutual Credit Union .....	135.71	650.49	1,081.84
N. J. R. Credit Union .....	169.88	1,514.28	2,379.81
N. T. M. Employees Credit Union .....	36.18	56.45	295.47
New Jersey Hardware Mutual Credit Union .....	28.80	26.50	162.99
Newark Post Office Employees Credit Union ....	495.49	3,817.17	6,979.78

— Denotes deficit.

CREDIT UNIONS

**UNIONS—Continued**

**Disbursements, Miscellaneous—December 31, 1951**

MISCELLANEOUS					
Number of Members December 31, 1950	Number of Members Re- ceived or Reinstated During Year	Number of Members Withdrawn or Expelled	Number of Members at Close of Year	Dividends	Number of Borrowers
119	9	6	122	\$321.88	50
702	155	61	796	3,165.51	395
81	2	3	80	297.15	49
398	71	47	422	763.02	199
211	24	5	230	738.26	100
79	4	19	64	234.90	33
1,216	250	126	1,349	10,810.76	389
In Possession of Commissioner			In Possession of Commissioner		
99	2	1	100	339.22	34
811	47	36	822	5,228.40	394
No Business Transacted			No Business Transacted		
158	8	11	155	1,009.31	66
130	47	....	177	502.56	108
438	25	17	446	1,174.00	249
137	9	7	139	157.32	9
197	21	....	218	.....	59
427	37	37	427	890.86	247
186	53	109	130	.....	53
802	108	37	873	2,156.95	469
153	5	5	153	150.32	72
490	189	19	660	4,940.17	210
358	21	25	354	1,143.39	183
204	31	26	269	796.25	143
435	51	45	441	.....	152
128	29	....	157	.....	33
15	125	28	112	.....	54
138	7	9	136	1,242.02	151
431	62	50	443	2,764.56	175
36	13	17	32	.....	10
33	21	3	51	240.21	15
315	99	20	394	1,583.98	198
67	6	1	72	115.08	33
340	25	31	334	1,698.19	154
271	28	4	295	389.27	63
201	58	38	221	670.34	124
483	133	16	600	3,168.41	260
684	187	68	803	3,945.87	396
226	6	6	226	1,337.36	135
1,220	272	116	1,376	8,469.05	439
118	5	3	120	263.50	61
105	12	10	107	604.30	38
105	9	9	105	1,272.23	71
95	17	11	101	.....	67
73	21	13	81	27.70	7
1,025	54	74	1,005	2,403.76	557

CREDIT UNIONS

CREDIT

Schedule of Assets, Liabilities, Receipts,

NAME	INCOME AND EXPENSES			
	Interest on Loans to Members	Other Interest	Other Income	Total Income
Newark Teachers Credit Union .....	\$9,763.00	\$5,122.27	\$1.05	\$14,886.32
North Jersey State Highway Credit Union ....	4.90	.....	2.12	7.02
Passaic County Employees Credit Union .....	1,470.06	6.11	.....	1,476.17
Passaic Postal Employees Credit Union .....	2,359.84	2.76	.60	2,363.20
Perth Amboy Postal Employees Credit Union ...	432.80	125.00	.....	557.80
Plainfield Credit Union .....	3,949.71	103.85	.....	4,053.56
Postal Employees Credit Union .....	3,420.14	445.00	.....	3,865.14
Ransome Employees Credit Union .....	1,019.57	95.83	2.57	1,117.97
Raritan Credit Union .....	1,826.13	4,070.41	.....	5,896.54
Repauno Good Fellows Credit Union .....	6,552.43	23.60	.....	6,576.03
John A. Roebling's Sons Co. Employees Credit Union .....	6,621.24	37,835.93	495.00	44,952.17
Salesmans Credit Union .....	772.65	.....	.....	772.65
Star Employees Credit Union .....	No Report	Filed	.....	.....
Swift South Jersey Employees Credit Union ...	172.01	.....	.....	172.01
United Electrical Workers Credit Union .....	6,421.71	150.00	.....	6,571.71
Vanescio Employees Credit Union .....	1,440.35	713.71	.....	2,154.06
Worthington Employees Credit Union .....	6,651.13	1,681.45	18.50	8,351.08
Wright Aeronautical Credit Union .....	27,220.42	15,191.98	.....	42,412.40
Totals .....	\$206,290.24	\$90,787.10	\$2,111.00	\$299,188.34

CREDIT UNIONS

UNIONS

Disbursements, Miscellaneous—December 31, 1951

INCOME AND EXPENSES—Continued

Salaries	Printing, Stationery and Supplies	Postage, Express, Telephone and Telegraph	Auditing, Filing Fees and Department Examination Fees	Rent, Light and Heat	Dues—State League	Interest on Borrowed Money
\$2,500.00	\$66.85	\$172.50	\$111.05	\$165.00	.....	.....
.....	.....	.....	1.00	.....	.....	.....
300.00	8.29	.....	22.50	.....	\$113.54	\$18.89
900.00	30.65	16.76	71.16	.....	.....	.....
100.00	5.57	1.82	1.00	.....	45.38	.....
.....	161.99	49.25	66.37	164.15	312.37	88.68
857.00	19.20	.....	193.00	25.00	123.18	.....
300.00	26.21	.....	68.85	.....	32.66	.....
.....	42.97	.....	93.50	.....	286.48	.....
1,680.00	57.98	.....	203.02	.....	.....	.....
.....	126.97	10.79	616.33	3,625.00	.....	.....
120.00	7.39	.....	85.26	.....	50.02	.....
No Report Filed	3.59	.....	No Report Filed	.....	.....	.....
25.00	.....	.....	1.00	.....	18.01	.....
2,854.00	100.02	148.32	116.23	180.00	281.52	209.88
.....	.....	.....	.....	.....	.....	.....
700.00	26.14	.....	177.85	.....	102.48	.....
.....	3.48	.....	268.05	.....	378.65	.....
.....	863.62	.....	156.85	.....	.....	.....
\$36,578.83	\$3,536.08	\$1,636.19	\$5,427.59	\$5,914.56	\$7,197.00	\$2,449.13

CREDIT UNIONS

CREDIT

Schedule of Assets, Liabilities, Receipts,

NAME	INCOME AND EXPENSES—Continued		
	Other Expenses	Net Gain or Loss	Total
Newark Teachers Credit Union .....	\$622.20	\$11,248.72	\$14,886.32
North Jersey State Highway Credit Union ....	7.55	—1.53	7.02
Passaic County Employees Credit Union .....	40.36	972.59	1,476.17
Passaic Postal Employees Credit Union .....	276.64	1,067.99	2,363.20
Perth Amboy Postal Employees Credit Union ...	29.94	374.09	557.80
Plainfield Credit Union .....	1,878.72	1,332.03	4,053.56
Postal Employees Credit Union .....	456.04	2,191.72	3,865.14
Ransome Employees Credit Union .....	66.52	623.73	1,117.97
Raritan Credit Union .....	340.78	5,132.81	5,896.54
Repauno Good Fellows Credit Union .....	197.30	4,437.73	6,576.03
John A. Roebling's Sons Co. Employees Credit Union .....	140.25	40,432.83	44,952.17
Salesmans Credit Union .....	7.50	502.48	772.65
Star Employees Credit Union .....	No Report Filed		
Swift South Jersey Employees Credit Union ....	9.34	115.07	172.01
United Electrical Workers Credit Union .....	1,428.93	1,252.81	6,571.71
Vanesco Employees Credit Union .....	278.20	869.39	2,154.06
Worthington Employees Credit Union .....	1,397.01	6,303.89	8,351.08
Wright Aeronautical Credit Union .....	149.63	41,242.30	42,412.40
Totals .....	\$25,570.80	\$210,878.16	\$299,188.34

— Denotes deficit.

CREDIT UNIONS

UNIONS

Disbursements, Miscellaneous—December 31, 1951

MISCELLANEOUS					
Number of Members December 31, 1950	Number of Members Received or Reinstated During Year	Number of Members Withdrawn or Expelled	Number of Members at Close of Year	Dividends	Number of Borrowers
1,193	109	45	1,257	\$8,478.11	354
41	.....	.....	22	.....	1
133	28	.....	163	425.39	88
191	12	3	200	798.71	101
70	2	1	80	384.91	36
304	10	28	286	1,250.04	142
279	21	6	294	1,501.22	119
204	68	40	232	218.56	84
1,217	152	139	1,230	4,353.16	195
761	95	51	805	2,583.29	393
3,647	505	271	3,281	37,125.65	859
83	7	.....	90	.....	33
No Report Filed			No Report Filed		
41	1	7	35	.....	15
1,014	183	137	1,060	848.35	597
329	40	18	351	1,105.53	132
1,955	540	437	2,058	4,132.73	851
4,604	2,242	633	6,213	30,419.47	2,965
29,458	6,382	2,985	32,855	\$158,641.18	13,669

PROVIDENT LOAN ASSOCIATIONS

Provident Loan

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

NAME	ASSETS					
	Loans Out-standing	Deposits in Banks	Cash in Office	Furniture and Fixtures	Other Assets	Total Assets
Friendly Provident Loan Association, Hackensack .....	\$3,966.50	\$209.80	.....	.....	.....	\$4,176.30
Industrial Provident Loan Association, Camden .....	28,913.01	1,546.86	\$60.00	\$1,048.01	\$1,214.01	32,781.89
Newark Provident Loan Association, Newark .....	665,429.38	12,888.81	5,700.98	.....	51,593.40	735,612.57
<b>Totals .....</b>	<b>\$698,308.89</b>	<b>\$14,645.47</b>	<b>\$5,760.98</b>	<b>\$1,048.01</b>	<b>\$52,807.41</b>	<b>\$772,570.76</b>

NAME	RECEIPTS					
	Cash on Hand and in Banks Dec. 31, 1951	Interest and Discount	Loans Repaid	Borrowed Money	Other Receipts	Total
Friendly Provident ...	\$623.94	\$538.06	\$3,874.97	\$750.00	.....	\$5,786.97
Industrial Provident ...	2,020.16	4,672.59	35,955.83	12,500.00	\$805.58	55,954.16
Newark Provident ....	27,016.69	120,499.78	1,111,612.86	1,480,000.00	6,070.68	2,745,200.01
<b>Totals .....</b>	<b>\$29,660.79</b>	<b>\$125,710.43</b>	<b>\$1,151,448.66</b>	<b>\$1,483,250.00</b>	<b>\$6,876.26</b>	<b>\$2,806,941.14</b>

PROVIDENT LOAN ASSOCIATIONS

Associations—December 31, 1951

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

LIABILITIES

Capital Stock	Surplus	Borrowed Money Unpaid	Other Liabilities	Total Liabilities
\$3,650.00	\$226.30	\$300.00	.....	\$4,176.30
27,800.00	130.74	4,000.00	\$851.15	32,781.89
500,000.00	89,555.95	120,000.00	26,058.62	735,612.57
<u>\$531,450.00</u>	<u>\$89,910.99</u>	<u>\$124,300.00</u>	<u>\$26,909.77</u>	<u>\$772,570.76</u>

DISBURSEMENTS

Loans Made	Dividends	Borrowed Money	Interest	Salaries	Other Disbursements	Cash on Hand and in Banks Dec. 31, 1951	Total
\$4,620.00	\$130.00	\$450.00	\$23.14	.....	\$354.03	\$209.80	\$5,786.97
36,025.87	695.00	12,000.00	148.89	\$4,335.60	1,141.94	1,606.86	55,954.16
1,060,876.94	37,500.00	1,530,000.00	3,394.83	33,322.43	61,516.02	18,589.79	2,745,200.01
<u>\$1,101,522.81</u>	<u>\$38,325.00</u>	<u>\$1,542,450.00</u>	<u>\$3,566.86</u>	<u>\$37,658.03</u>	<u>\$63,011.99</u>	<u>\$20,406.45</u>	<u>\$2,806,941.14</u>

SMALL LOAN  
Table 1—Assets,

License No.	NAME AND LOCATION	Cash	Loans	Real Estate
799	A. B. C. Credit, Inc., Bridgeton .....	\$10,836.16	\$288,407.90	.....
80	Acme Finance Company, Newark .....	4,982.16	174,912.12	.....
834	Associates Loan Company, Ewing Township .....	47,190.21	149,987.43	.....
727	Atlantic County Small Loan Service, J. Allison Kruse, t/a, Pleasantville .....	3,005.39	159,119.65	.....
768	Atlas Finance Company, Aaron Anker & Mae Anker, Cranford .....	3,678.72	192,355.97	.....
759	Auto Loan Company, Newark .....	8,028.24	366,101.24	.....
776	Beacon Finance Company of Highland Park, Highland Park .....	1,815.54	189,395.45	.....
749	Beacon Finance Company of Neptune, Neptune .....	3,199.39	301,596.46	.....
237	Beacon Finance Company of Newark, Newark .....	26,584.58	208,892.50	.....
472	Beacon Finance Company of Trenton, New Jersey, Trenton .....	2,937.13	381,762.99	.....
775	Bell Finance Company of Freehold, Freehold .....	8,303.19	219,486.92	.....
742	Bell Finance Company, Red Bank .....	11,834.56	556,413.42	.....
827	Best Finance, Inc., Lambertville .....	19,487.31	109,922.82	.....
620	Budget Plan Corporation, Camden .....	22,905.86	310,027.47	.....
801	Budget Plan Corporation, Haddonfield .....	3,670.78	95,689.68	.....
678	Capital Finance Company, Bridgeton .....	1,615.59	192,506.93	.....
663	Capital Finance Company, New Brunswick .....	1,192.38	187,232.61	.....
662	Capital Finance Company, Trenton .....	1,500.45	111,268.21	.....
809	Central Finance Corp., Keyport .....	5,035.03	155,373.83	.....
796	Central Finance Corp., Toms River .....	16,241.61	99,252.10	.....
200	Central Loan Co., Jacob L. Rich & Alvin M. Rich, t/a, Newark .....	2,399.06	164,540.71	.....
730	City Finance Company, The, Linden .....	4,917.13	269,317.02	.....
731	City Finance Company, The, Montclair .....	4,095.28	165,685.83	.....
723	City Finance Company, The, Passaic .....	4,063.12	292,110.15	.....
699	City Finance Company, The, West New York .....	7,952.72	277,036.81	.....
664	City Security Exchange Company, Atlantic City .....	9,090.97	467,624.68	.....
803	Civil Loan Co., Linden .....	14,000.45	306,790.24	.....
802	Columbia Finance Co., Bernard & Sylvia Sheldon, t/a, Pompton Lakes .....	6,063.43	211,344.72	.....
722	Commercial Finance Company of New Jersey, Vincenzo Catanzaro, t/a, Garfield .....	269.32	87,842.54	.....
829	Community Finance, Inc., Teaneck .....	7,066.34	265,208.01	.....
702	Consumers Finance Company, East Orange .....	16,834.27	203,119.68	.....
772	Consumers Finance Company of Union County, Roselle Park .....	4,985.45	98,155.68	.....
792	County Finance Service, Penns Grove .....	3,160.64	161,234.46	.....
710	Domestic Finance Corporation, East Orange .....	18,016.61	374,476.73	.....
771	Domestic Finance Corporation, Kearny .....	5,181.00	214,800.51	.....
724	Domestic Finance Corporation, New Brunswick .....	4,105.93	336,859.86	.....
701	Earle Finance Corporation, Collingswood .....	4,063.12	134,994.75	.....
743	Empire Finance Company of Burlington, Burlington .....	2,867.05	282,112.36	.....
795	Empire Finance Company of Mt. Holly, Mt. Holly .....	3,762.14	124,243.87	.....
661	Equitable Loan Service of Elizabeth, Max & Fannie Brell, t/a, Elizabeth .....	1,536.96	342,291.44	.....
773	Family Finance Corporation, Bayonne .....	5,232.54	413,435.48	.....
783	Family Finance Corporation, Camden .....	6,204.32	218,843.98	.....
740	Family Finance Corporation, Hackensack .....	16,718.55	533,427.40	.....
765	Family Finance Corporation, Irvington .....	11,227.00	322,504.65	.....
782	Family Finance Corporation, Jersey City .....	9,995.79	241,654.01	.....
739	Family Finance Corporation, Jersey City .....	20,127.96	936,975.79	.....
708	Family Finance Corporation, Newark .....	18,884.36	717,201.88	.....
737	Family Finance Corporation, Pitman .....	9,746.28	165,204.23	.....
774	Family Finance Corporation, Union City .....	4,708.74	243,870.59	.....
719	Fidelity Finance Corporation, West New York .....	1,230.40	74,913.58	.....
729	First Industrial Loan Company of New Jersey, Kearny .....	7,153.60	40,029.26	.....
665	First Industrial Loan Company of New Jersey, Newark .....	12,669.31	153,865.77	.....
199	Franklin Loan Company, Charles J. & Rose Amsterdam, t/a, Newark .....	4,942.19	450,527.36	.....
726	Friendly Finance Company, Westfield .....	13,079.84	197,575.85	.....
712	General Credit Company, Vineland .....	3,358.12	253,260.93	.....

SMALL LOAN LICENSEES

LICENSEES

December 31, 1951

Furniture and Fixtures	Deferred Charges	Other Assets	Total Assets
\$2,787.07	.....	\$30.00	\$302,040.53
4,037.47	\$627.35	.....	184,559.10
.....	20.00	.....	197,197.64
411.83	140.00	.....	162,676.87
2,099.66	.....	4,393.57	202,527.92
5,472.57	.....	854.21	380,456.26
2,099.16	383.65	5,215.50	198,909.30
3,032.51	549.09	3,133.02	311,510.47
4,069.27	717.23	38,414.24	278,677.82
476.85	811.93	23,799.26	409,788.16
2,747.83	206.76	.....	230,744.70
9,567.58	406.19	28,616.50	606,838.25
1,831.08	324.45	1,510.68	133,076.34
3,641.85	1,076.08	105,539.29	443,290.55
5,118.21	239.24	.....	194,717.91
3,681.09	200.00	78.40	198,082.01
2,466.07	200.00	91.20	191,182.26
2,466.08	200.00	45.40	115,480.12
946.15	197.24	400.00	161,952.25
1,471.86	232.41	53,004.53	170,292.51
2,562.25	.....	.....	169,502.02
.....	.....	918.80	273,152.95
.....	.....	25.00	169,756.11
.....	.....	919.71	297,092.98
.....	.....	984.05	285,973.38
5,145.02	240.00	.....	482,100.07
9,680.50	1,283.00	169.10	331,923.29
5,006.63	215.00	.....	222,629.78
108.94	395.00	.....	88,615.80
4,045.51	216.21	.....	216,476.07
69.00	.....	.....	220,022.95
1,724.53	.....	200.00	105,065.66
1,251.58	140.00	12.30	163,798.98
3,697.53	.....	.....	396,190.87
882.54	.....	5.88	220,869.93
4,015.22	700.60	66.99	343,748.00
5,382.39	400.00	570.00	146,310.26
2,100.73	232.10	23,747.19	261,059.43
1,589.66	174.89	10,329.68	140,100.24
5,539.85	.....	.....	349,388.25
4,979.00	333.60	114.78	424,095.40
5,042.00	1,074.50	.....	231,164.80
4,143.63	200.08	1,086.16	555,635.82
5,685.96	1,481.87	.....	340,899.48
6,132.85	2,254.20	.....	260,036.94
3,398.58	609.53	1,607.94	962,719.80
4,677.04	2,440.97	1,365.18	744,569.43
2,711.34	28.10	.....	177,689.95
4,010.10	916.71	.....	253,506.14
1,013.75	200.00	4,537.75	81,895.48
.....	250.00	.....	48,032.86
.....	318.33	39,584.20	206,437.61
4,658.61	272.29	.....	460,400.45
946.44	443.14	7,666.58	219,711.85
1,773.29	178.25	.....	259,270.59

SMALL LOAN LICENSEES

SMALL LOAN  
Table 1—Assets,

License No.	NAME AND LOCATION	Cash	Loans	Real Estate
732	General Public Loan Corporation, Belleville .....	\$9,092.96	\$414,628.86	.....
736	General Public Loan Corporation, Elizabeth .....	8,901.69	381,080.61	.....
756	General Public Loan Corporation, Harrison .....	3,896.23	270,788.22	.....
763	General Public Loan Corporation, Hoboken .....	4,746.95	262,707.63	.....
784	General Public Loan Corporation, Jersey City .....	5,189.73	228,162.69	.....
769	General Public Loan Corporation, Long Branch .....	4,568.80	261,273.13	.....
732	General Public Loan Corporation, Millville .....	5,533.96	273,558.96	.....
733	General Public Loan Corporation, Teaneck .....	3,974.03	171,097.61	.....
750	General Public Loan Corporation, West Orange .....	4,942.63	256,261.76	.....
477	Globe Loan Company, Louis J. Feit, t/a, Elizabeth .....	87.96	319,452.44	.....
824	Hamilton Finance Company, Hamilton Township .....	8,239.09	80,063.28	.....
806	Hillside Loan Company, Hillside .....	16,829.48	111,660.36	.....
777	Home Finance Company, Morristown .....	4,283.61	271,731.47	.....
845	Household Finance Corporation, Asbury Park .....	Licensed	December 13, 1951	.....
642	Household Finance Corporation, Camden .....	11,748.00	984,954.79	.....
641	Household Finance Corporation, Camden .....	3,196.17	649,003.30	.....
842	Household Finance Corporation, Clifton .....	12,014.01	6,101.24	.....
687	Household Finance Corporation, Elizabeth .....	8,835.01	809,713.80	.....
686	Household Finance Corporation, Hackensack .....	6,571.49	496,440.80	.....
288	Household Finance Corporation, Jersey City .....	9,452.87	724,421.08	.....
643	Household Finance Corporation, Jersey City .....	5,684.59	896,604.06	.....
289	Household Finance Corporation, Newark .....	8,786.81	796,800.88	.....
644	Household Finance Corporation, Newark .....	9,963.59	663,957.29	.....
308	Household Finance Corporation, Newark .....	9,452.89	879,897.04	.....
679	Household Finance Corporation, Orange .....	5,412.96	539,151.95	.....
690	Household Finance Corporation, Passaic .....	8,577.14	589,028.54	.....
659	Household Finance Corporation, Paterson .....	10,779.86	829,363.30	.....
691	Household Finance Corporation, Perth Amboy .....	7,914.81	868,982.80	.....
660	Household Finance Corporation, Trenton .....	10,079.02	1,441,793.56	.....
700	Household Finance Corporation, Union City .....	11,282.22	789,573.16	.....
387	Hub Loan Company, Jersey City .....	14,469.71	198,280.68	.....
785	Hub Loan Company, Jersey City .....	7,254.48	97,438.13	.....
804	Ideal Finance Company, Merchantville .....	4,536.26	75,018.49	.....
717	Industrial Loan Society, Inc., Dover .....	21,684.92	514,852.21	.....
674	Industrial Loan Society, Inc., East Orange .....	7,456.13	227,882.70	.....
681	Industrial Loan Society, Inc., Irvington .....	5,874.57	192,682.82	.....
650	Industrial Loan Society, Inc., Morristown .....	5,273.21	246,582.61	.....
178	Industrial Loan Society, Inc., Perth Amboy .....	3,121.03	224,994.81	.....
158	Industrial Loan Society, Inc., Plainfield .....	7,448.95	358,819.56	.....
826	Interstate Finance Company, Glassboro .....	6,393.26	289,799.90	.....
43	Interstate Finance Company, Trenton .....	79,837.88	295,062.69	.....
825	Interstate Finance Company, Ventnor City .....	3,129.52	139,160.38	.....
718	Jersey Loan Company, Bloomfield .....	7,242.66	341,513.44	.....
828	Lakewood Finance Company, Lakewood .....	5,217.44	150,206.81	.....
764	Liberal Finance Service of Lyndhurst, Lyndhurst .....	3,103.54	123,898.16	.....
818	Liberal Finance Service of Millburn, Millburn .....	5,226.08	235,341.49	.....
788	Liberal Finance Service of Paterson, Paterson .....	4,763.02	239,317.75	.....
790	Lincoln Loan Company, Inc., Bloomfield .....	2,983.72	132,375.92	.....
778	Lincoln Loan Company, Inc., Caldwell .....	2,799.86	109,241.48	.....
762	Lincoln Loan Company, Inc., Irvington .....	17,929.92	226,020.55	.....
780	Lincoln Loan Company, Inc., Union .....	4,200.43	108,563.72	.....
840	Local Finance Company of Carteret, Carteret .....	3,619.70	71,436.97	.....
811	Local Finance Company of Cliffside, Cliffside Park .....	15,679.20	108,944.65	.....
835	Local Finance Company of Cliffside, Manasquan .....	9,401.26	181,042.35	.....
800	Local Finance Company of Palisades Park, Palisades Park .....	5,676.15	81,579.70	.....

SMALL LOAN LICENSEES

LICENSEES—Continued

December 31, 1951

Furniture and Fixtures	Deferred Charges	Other Assets	Total Assets
\$1,942.64	\$200.00	\$4,485.05	\$430,349.51
3,663.50	200.00	13,684.10	407,529.90
1,269.91	100.00	4,707.06	280,761.42
1,800.78	200.00	5,109.11	274,564.47
3,423.52	574.01	11,829.69	249,179.64
2,501.07	208.17	4,820.71	273,371.88
768.90	207.54	2,925.92	282,995.28
1,555.60	6,133.50	1,840.66	184,601.40
1,271.80	200.00	2,953.41	265,629.60
2,689.12	328.61	.....	322,508.13
1,314.37	433.00	31,299.53	121,349.27
1,323.27	.....	577.50	130,390.61
12,405.40	653.61	.....	289,074.09
Has Not Commenced Operations		Has Not Commenced Operations	
754.44	.....	.....	997,457.23
5,476.76	.....	.....	657,676.23
4,274.12	.....	.....	22,389.37
5,076.58	.....	.....	823,625.39
9,310.09	.....	.....	512,322.58
353.90	.....	.....	734,227.85
858.70	.....	.....	903,147.95
1,993.47	.....	.....	807,581.16
384.42	.....	.....	674,305.50
4,165.12	.....	.....	893,515.05
4,039.31	.....	.....	548,604.22
6,696.82	.....	.....	604,302.50
14,240.26	.....	.....	854,383.42
7,153.62	.....	.....	884,051.23
6,767.40	.....	.....	1,458,639.98
11,438.18	.....	.....	812,293.56
7,281.55	553.60	141,611.49	362,197.03
4,626.47	315.76	2,210.40	111,845.24
279.10	.....	2,110.00	87,682.35
4,167.82	430.70	402.95	541,538.60
1,016.65	325.80	.....	236,681.28
1,300.85	325.80	.....	200,184.04
852.56	413.62	.....	253,122.00
1,550.42	325.80	.....	229,992.06
5,441.97	638.62	350.00	372,699.10
3,624.65	.....	18.12	294,035.93
4,556.53	.....	424,293.16	803,750.26
1,455.82	.....	155.00	143,900.72
7,476.91	604.23	5,507.22	362,344.46
1,927.55	621.26	2,843.49	160,816.55
4,870.06	1,081.14	7,865.08	140,819.98
2,155.19	614.10	16,140.89	259,477.75
4,198.12	807.61	6,146.07	255,232.57
4,185.54	170.00	1,000.00	140,915.18
3,647.34	170.00	1,150.00	117,008.75
5,608.34	170.00	402,742.32	652,471.13
3,925.77	170.00	1,000.00	117,859.92
3,728.09	100.00	14,544.63	93,429.39
5,127.14	203.20	54,780.61	179,734.80
3,362.13	100.00	16,409.57	210,315.31
3,997.67	100.00	17,677.76	109,031.28

SMALL LOAN  
Table 1—Assets,

License No.	NAME AND LOCATION	Cash	Loans	Real Estate
837	Local Finance Company of Point Pleasant, Point Pleasant Beach .....	\$1,924.13	\$91,824.56	.....
823	McDevitt Finance Co., Atlantic City .....	11,547.78	167,466.92	.....
832	Monroe Loan Society of N. J., Cape May Court House ...	7,683.92	100,942.48	.....
706	Monroe Loan Society of New Jersey, Jersey City .....	9,363.50	199,070.31	.....
761	Monroe Loan Society of N. J., Montclair .....	7,649.67	123,204.37	.....
423	Monroe Loan Society of New Jersey, Newark .....	8,813.72	203,208.21	.....
760	Monroe Loan Society of N. J., Salem .....	9,536.77	188,712.83	.....
779	Monroe Loan Society of N. J., Wildwood .....	5,532.10	186,377.40	.....
262	Morris County Loan and Finance Association, Inc., Boonton .....	2,897.44	122,326.28	.....
787	Mutual Loan Company, Newton .....	6,462.11	164,837.10	.....
115	Mutual Loan Company, Paterson .....	4,769.09	169,238.25	.....
836	Mutual Loan Company, Wharton .....	8,252.31	128,889.60	.....
735	National Finance Company, Charles T. Feit, t/a, Union ...	9,002.40	184,395.47	.....
666	Newark Finance Corporation, Newark .....	30,804.50	487,819.64	.....
741	North Jersey Finance Service, Hoboken .....	10,518.46	552,506.72	.....
14	North Jersey Finance Service of Jersey City, Jersey City ..	17,853.11	244,418.24	.....
815	North Jersey Finance Service of Jersey City, Metuchen ...	7,111.66	132,872.27	.....
676	Penn Loan Company, Perth Amboy .....	6,382.49	392,407.38	.....
39	Peoples Standard Finance Corporation, Jersey City .....	5,582.73	112,941.44	.....
670	Personal Finance Company of Asbury Park, Asbury Park ..	4,812.41	372,840.37	.....
667	Personal Finance Company of Atlantic City, Atlantic City..	4,307.73	695,297.97	.....
669	Personal Finance Company of Bayonne, Bayonne .....	3,961.89	367,845.99	.....
697	Personal Finance Company of Bloomfield, Bloomfield .....	5,041.47	373,181.53	.....
305	Personal Finance Company, Camden .....	4,289.50	517,911.35	.....
139	Personal Finance Company of Camden, Camden .....	4,534.02	411,058.40	.....
838	Personal Finance Company of New Jersey, East Orange....	6,704.76	132,596.65	.....
23	Personal Finance Company of Elizabeth, Elizabeth .....	5,025.64	379,474.48	.....
441	Personal Finance Company of Hackensack, Hackensack .....	4,373.94	389,361.38	.....
698	Personal Finance Company of Irvington, Irvington .....	4,628.47	530,782.42	.....
221	Personal Finance Company of Jersey City, Jersey City .....	6,272.81	609,507.10	.....
431	Personal Finance Company of Essex County, Newark .....	3,976.58	355,617.85	.....
27	Personal Finance Company of Newark, Newark .....	5,379.49	795,729.96	.....
672	Personal Finance Company of New Brunswick, New Brunswick .....	4,937.67	434,756.30	.....
141	Personal Finance Company of Orange, Orange .....	4,921.89	536,389.15	.....
507	Personal Finance Company of Passaic, Passaic .....	9,975.12	410,899.26	.....
121	Personal Finance Company of Paterson, Paterson .....	6,173.07	803,568.98	.....
671	Personal Finance Company of Plainfield, Plainfield .....	4,948.78	388,735.44	.....
839	Personal Finance Company of New Jersey, Rahway .....	6,147.37	52,158.51	.....
844	Personal Finance Company of New Jersey, Red Bank .....	4,083.92	8,350.58	.....
841	Personal Finance Company of New Jersey, Somerville .....	516.04	43,582.04	.....
103	Personal Finance Company of Trenton, Trenton .....	7,228.76	823,665.87	.....
668	Personal Finance Company of Union City, Union City .....	7,314.80	597,772.26	.....
791	Preferred Finance Co., Inc., Belleville .....	1,248.54	217,072.12	.....
830	Preferred Finance Co., Inc., Hawthorne .....	1,857.40	77,704.01	.....
831	Preferred Finance Co., Inc., Paulsboro .....	1,296.69	127,266.83	.....
751	Preferred Finance Co., Inc., Phillipsburg .....	1,320.01	201,431.22	.....
812	Preferred Finance Co., Inc., Princeton .....	1,460.08	269,047.09	.....
813	Preferred Finance Co., Inc., Washington .....	1,411.32	146,001.38	.....
692	Prudential Loan Co., Plainfield .....	14,486.56	177,565.70	.....
810	Public Finance Service, Inc., Camden .....	20,307.39	353,136.21	.....
748	Public Finance Service, Inc., Clifton .....	6,179.57	143,494.70	.....
820	Public Finance Service, Inc., Gloucester City .....	16,663.48	278,904.69	.....
843	Public Finance Service, Inc., Maplewood .....	7,244.57	16,500.38	.....
715	Public Finance Service, Inc., Paterson .....	17,726.09	378,348.63	.....
713	Public Finance Service, Inc., Ridgewood .....	15,823.68	317,551.80	.....

SMALL LOAN LICENSEES

**LICENSEES—Continued**  
**December 31, 1951**

Furniture and Fixtures	Deferred Charges	Other Assets	Total Assets
\$5,644.68	\$100.00	\$14,457.43	\$113,950.80
4,728.63	467.65	3,885.04	188,096.02
1,774.42	15.00	.....	110,415.82
2,175.73	.....	.....	210,609.54
881.14	.....	.....	131,735.18
3,163.21	.....	.....	215,187.14
1,247.95	.....	.....	199,497.55
3,214.08	65.00	.....	195,188.58
690.66	140.00	1,000.00	127,054.38
2,800.27	225.80	15.00	174,340.28
3,779.33	325.80	405.00	178,517.47
2,823.24	196.54	500.00	140,661.69
6,225.38	250.00	.....	199,873.25
4,591.98	1,314.15	5,727.69	529,757.96
1.00	240.00	460.00	563,666.18
2,256.40	.....	160,839.23	425,366.98
416.12	.....	7,663.67	148,063.72
6,361.40	858.91	18,686.56	424,696.74
1,863.93	.....	.....	120,888.10
4,820.79	68.94	1,036.46	383,578.97
5,541.95	47.50	.....	705,195.15
3,511.18	32.77	.....	375,351.83
2,711.68	40.54	.....	380,975.22
1,956.47	34.30	.....	524,191.62
1,262.14	800.08	.....	417,654.64
8,506.84	36.48	1,047.85	148,952.58
2,739.63	87.15	179.75	387,506.05
8,843.26	45.22	18.66	402,842.46
6,004.69	74.01	272,080.31	813,569.30
2,313.91	30.00	.....	618,123.91
8,837.77	105.99	136.69	368,674.88
6,807.11	246.35	.....	808,362.91
1,946.10	152.43	.....	441,792.50
9,660.95	55.00	.....	551,026.99
8,790.67	197.73	.....	459,862.78
3,812.94	125.63	1,597.90	815,278.52
1,117.13	52.15	.....	394,853.50
7,251.07	25.62	.....	65,582.57
293.90	25.07	.....	12,753.47
6,981.36	40.00	.....	51,119.44
8,811.20	10.96	.....	839,716.79
1,223.56	94.84	18.13	606,423.59
4,019.35	287.60	6,632.38	229,259.99
1,211.36	145.33	15,789.37	96,707.47
2,585.45	157.12	11,259.42	142,565.51
2,155.89	200.00	2,107.95	207,215.07
4,220.03	225.14	8,571.00	283,523.34
2,872.38	182.31	6,828.00	157,295.39
194.15	989.38	21,626.97	214,862.76
8,503.52	263.30	3,714.59	385,925.01
4,599.80	112.50	1,602.98	155,989.55
7,341.08	509.18	3,107.85	306,586.28
6,383.49	1.22	187.38	30,317.94
3,382.16	476.47	4,231.05	404,164.40
3,074.05	240.87	3,438.82	340,129.22

SMALL LOAN LICENSEES

SMALL LOAN  
Table 1—Assets

License No.	NAME AND LOCATION	Cash	Loans	Real Estate
819	Public Finance Service, Inc., South Orange .....	\$12,657.09	\$156,796.91	.....
747	Public Finance Service, Inc., Westwood .....	7,786.15	196,118.44	.....
707	Queen City Finance Company, Plainfield .....	3,218.98	167,804.87	.....
623	Seaboard Finance Company of Atlantic City, Atlantic City .....	9,123.37	360,990.48	.....
108	Seaboard Finance Company of Bayonne, Inc., Bayonne .....	10,478.01	317,021.02	.....
757	Seaboard Finance Company of New Jersey, Bound Brook ..	3,885.77	245,782.05	.....
695	Seaboard Finance Company, Camden .....	15,755.05	598,454.28	.....
696	Seaboard Finance Company of Elizabeth, Inc., Elizabeth...	7,231.18	479,769.25	.....
738	Seaboard Finance Company of New Jersey, Englewood.....	11,006.09	379,587.27	.....
689	Seaboard Finance Company, Hackensack .....	10,993.69	424,435.83	.....
703	Seaboard Finance Company, Jersey City .....	8,092.14	397,480.64	.....
709	Seaboard Finance Company of New Jersey, Jersey City....	23,143.09	848,676.88	.....
797	Seaboard Finance Company, New Brunswick .....	3,028.59	294,350.86	.....
685	Seaboard Finance Company, Newark .....	8,860.23	511,454.36	.....
793	Seaboard Finance Company, Orange .....	6,662.78	419,346.30	.....
694	Seaboard Finance Company, Passaic .....	6,179.95	419,346.30	.....
789	Seaboard Finance Company, Paterson .....	13,407.47	260,298.22	.....
450	Seaboard Finance Company of Paterson, Inc., Paterson....	8,221.98	503,455.59	.....
798	Seaboard Finance Company, Perth Amboy .....	5,296.76	210,890.83	.....
720	Seaboard Finance Company of New Jersey, Rutherford....	8,364.70	395,756.83	.....
736	Seaboard Finance Company of New Jersey, Summit .....	7,115.14	298,841.24	.....
398	Seaboard Finance Company, Trenton .....	14,007.88	657,683.27	.....
794	Seaboard Finance Company of Trenton, Inc., Trenton .....	13,672.34	430,368.84	.....
754	Seaboard Finance Company of New Jersey, Woodbridge .....	7,212.47	242,319.64	.....
105	Service Loan Association, Newark .....	956.03	30,802.64	.....
734	Signature Loan Company, Inc., Rahway .....	5,736.43	292,771.15	.....
755	Signature Loan Company of Bergenfield, Inc., Bergenfield..	7,287.07	143,790.39	.....
673	Somerset Finance Corporation, Somerville .....	6,773.90	196,728.42	.....
677	South Jersey Credit Company, Inc., Camden .....	5,923.35	247,686.05	.....
758	South River Loan Co., South River .....	2,740.49	63,051.54	.....
753	Suburban Finance Company, Nutley .....	9,190.08	61,571.67	.....
814	Sun Finance Company of Fair Lawn, Fair Lawn .....	7,974.09	144,183.54	.....
821	Superior Loan Service, John W. Batezel, t/a, Hammonton..	License Surrendered		
822	Superior Loan Service, John W. Batezel, t/a, Riverside....	License Surrendered		
821	Superior Loan Service, Inc., Hammonton .....	18,755.82	147,315.20	.....
822	Superior Loan Service, Inc., Riverside .....	2,054.72	134,054.16	.....
561	Thrift Finance Company of Woodbury, Woodbury .....	6,405.59	245,512.10	.....
414	Trenton Citizens System Company, Trenton .....	14,450.57	139,014.16	\$20,280.29
816	Washington Finance Company, Milton & Bertha S. Kleitman, t/a, Madison .....	License Surrendered		
385	Workers Finance Co., Newark .....	7,103.59	476,253.36	.....
746	Workers Finance Co. of North Bergen, North Bergen .....	8,853.60	247,987.84	.....
	Totals .....	\$1,682,623.36	\$62,611,788.67	\$26,018.79

SMALL LOAN LICENSEES

**LICENSEES—Continued**  
**December 31, 1951**

Furniture and Fixtures	Deferred Charges	Other Assets	Total Assets
\$6,235.61	\$1,364.58	\$1,635.66	\$178,689.85
4,182.99	199.18	2,138.02	210,404.78
1,788.70	.....	15,000.00	187,912.55
4,308.04	.....	16,273.25	390,695.14
3,410.35	.....	.....	330,909.88
1,840.78	.....	.....	251,508.60
1,514.94	.....	.....	615,724.27
9,870.27	321.60	.....	497,192.30
8,127.99	.....	.....	398,721.35
1,941.14	.....	.....	437,370.66
1,969.33	.....	.....	407,482.11
9,554.29	.....	1,507,260.99	2,388,635.25
2,670.02	.....	.....	305,049.47
7,637.38	.....	.....	527,951.97
4,922.12	.....	.....	225,930.86
6,712.32	.....	.....	432,238.57
4,692.32	.....	.....	278,398.01
6,611.12	.....	.....	518,288.69
3,104.94	.....	.....	219,292.53
2,887.78	.....	.....	407,009.31
2,621.04	4,783.66	.....	313,361.08
1,962.45	.....	.....	673,653.60
5,888.44	1,234.19	.....	451,163.81
3,963.14	4,808.23	.....	258,303.48
247.45	.....	5,609.60	37,615.72
1,181.09	869.85	.....	300,558.52
2,953.93	498.36	25.00	154,554.75
3,151.93	120.90	.....	206,775.15
643.81	18,119.43	358.00	272,740.67
748.74	150.00	1,911.34	68,602.11
1,632.73	391.07	7,997.48	80,783.03
5,008.25	603.84	1,187.17	158,956.89
License Surrendered	.....	License Surrendered	.....
License Surrendered	.....	License Surrendered	.....
914.08	.....	57,400.00	224,385.10
831.52	.....	.....	136,940.40
1,319.39	150.00	.....	253,387.08
3,028.77	203.36	7,430.55	184,407.70
License Surrendered	.....	License Surrendered	.....
12,793.97	1,512.03	82,250.00	579,917.95
3,157.90	441.82	340.00	260,781.16
\$734,581.37	\$86,159.45	\$3,847,788.78	\$68,988,960.42

SMALL LOAN LICENSEES

SMALL LOAN  
Table 2—Liabilities and

License No.	NAME AND LOCATION	Accounts, Bonds and Other Liabilities	Expense Reserves	Branch Office Capital, Net Worth and Capital
799	A. B. C. Credit, Inc., Bridgeton		\$7,554.78	\$294,485.75
80	Acme Finance Company, Newark	\$97,805.23	8,653.31	47,250.00
834	Associates Loan Company, Ewing Township	147,227.85	2,579.28	
727	Atlantic County Small Loan Service, J. Allison Kruse, t/a, Pleasantville			162,676.87
768	Atlas Finance Company, Aaron Anker & Mae Anker, Cranford	156,754.58		45,773.34
759	Auto Loan Company, Newark	226,681.42	19,148.59	84,300.00
776	Beacon Finance Company of Highland Park, Highland Park	163,474.31	6,860.69	25,000.00
749	Beacon Finance Company of Neptune, Neptune	257,641.17	10,390.97	30,000.00
237	Beacon Finance Company of Newark, Newark	236,516.87	12,360.03	25,500.00
472	Beacon Finance Company of Trenton, New Jersey, Trenton	327,404.26	13,548.70	50,151.47
775	Bell Finance Company of Freehold, Freehold	169,732.78	15,298.92	25,000.00
742	Bell Finance Company, Red Bank	448,197.14	39,071.96	100,600.00
827	Best Finance, Inc., Lambertville	101,691.75	2,748.07	32,000.00
620	Budget Plan Corporation, Camden	305,980.14	23,438.81	90,805.00
801	Budget Plan Corporation, Haddonfield		2,688.62	102,029.29
678	Capital Finance Company, Bridgeton			198,082.01
663	Capital Finance Company, New Brunswick		7,589.01	183,593.25
662	Capital Finance Company, Trenton		5,492.40	109,987.72
809	Central Finance Corp., Keyport	101,202.53	7,768.69	52,981.03
796	Central Finance Corp., Toms River	114,280.18	4,962.60	50,000.00
200	Central Loan Co., Jacob L. Rich & Alvin M. Rich, t/a, Newark	112,500.00	72.30	56,929.72
730	City Finance Company, The, Linden			275,152.95
731	City Finance Company, The, Montclair			169,756.11
723	City Finance Company, The, Passaic			297,092.98
699	City Finance Company, The, West New York			285,973.58
664	City Security Exchange Company, Atlantic City	320,968.85	28,360.78	25,000.00
803	Civil Loan Co., Linden	296,204.10	2,826.46	30,000.00
802	Columbia Finance Co., Bernard & Sylvia Sheldon, t/a, Pompton Lakes	150,187.74	1,004.01	71,438.03
722	Commercial Finance Company of New Jersey, Vincenzo Catanzaro, t/a, Garfield	948.62	2,739.18	84,928.00
829	Community Finance, Inc., Teaneck	147,512.17	3,636.04	65,000.00
702	Consumers Finance Company, East Orange	191,030.00	2,193.70	26,400.00
772	Consumers Finance Company of Union County, Roselle Park	74,881.16	2,019.82	14,250.00
792	County Finance Service, Penns Grove	114,308.44	12,207.92	25,000.00
710	Domestic Finance Corporation, East Orange	260.18	12,733.54	383,197.15
771	Domestic Finance Corporation, Kearny	134.50	7,303.99	213,431.44
724	Domestic Finance Corporation, New Brunswick	74.26	11,454.43	334,219.31
701	Earle Finance Corporation, Collingswood	77,267.63	3,251.59	41,839.00
743	Empire Finance Company of Burlington, Burlington	197,520.20	10,689.34	40,120.00
795	Empire Finance Company of Mt. Holly, Mt. Holly	105,233.80	6,102.71	25,000.00
661	Equitable Loan Service of Elizabeth, Max & Fannie Brell, t/a, Elizabeth	299,517.94	11,322.36	38,547.95
773	Family Finance Corporation, Bayonne		5,764.10	418,331.30
783	Family Finance Corporation, Camden		2,722.46	228,442.34
740	Family Finance Corporation, Hackensack		7,345.43	548,290.39
765	Family Finance Corporation, Irvington		4,278.85	336,620.63
782	Family Finance Corporation, Jersey City		4,144.77	255,892.17
739	Family Finance Corporation, Jersey City		12,616.98	950,102.82
708	Family Finance Corporation, Newark		9,253.64	735,315.79
737	Family Finance Corporation, Pitman		2,307.07	175,382.88
774	Family Finance Corporation, Union City		3,695.72	249,810.42
719	Fidelity Finance Corporation, West New York	34,816.89	6,081.57	31,000.00
729	First Industrial Loan Company of New Jersey, Kearny		1,129.13	46,963.73
665	First Industrial Loan Company of New Jersey, Newark	55,000.00	11,316.65	75,000.00
199	Franklin Loan Company, Charles J. & Rose Amsterdam, t/a, Newark	240,000.00	23,105.26	197,295.19
726	Friendly Finance Company, Westfield	179,924.63	9,984.37	25,000.00

SMALL LOAN LICENSEES

LICENSEES—Continued  
Income December 31, 1951

Capital Reserves	Surplus and Undivided Profits	Total Liabilities	Interest or Charges	Collections on Accounts Charged Off	Other Income	Gross Earnings
.....	.....	\$302,040.53	\$50,328.85	.....	.....	\$59,328.85
\$9,000.00	\$21,850.56	184,559.10	44,663.83	\$237.96	.....	44,901.79
.....	47,390.51	197,197.64	35,981.63	.....	.....	35,981.63
.....	.....	162,676.87	28,706.06	112.66	.....	28,818.72
.....	.....	202,527.92	48,471.91	491.07	.....	48,962.98
.....	50,326.25	380,456.26	94,783.70	1,500.24	.....	96,283.94
.....	3,574.30	198,909.30	39,394.07	779.31	.....	40,173.38
.....	13,478.33	311,510.47	70,237.18	1,691.14	.....	71,928.32
.....	4,300.92	278,677.82	49,473.82	735.82	\$288.41	50,498.05
.....	18,683.73	409,788.16	91,382.93	3,176.23	.....	94,559.16
.....	20,713.00	230,744.70	54,137.94	118.77	.....	54,256.71
.....	18,969.15	606,838.25	127,647.72	3,170.48	19.13	130,837.33
.....	-3,303.48	133,076.34	16,527.79	22.08	.....	16,549.87
.....	23,066.60	443,290.55	78,772.69	1,132.66	.....	79,995.35
.....	.....	104,717.91	21,496.29	31.00	.....	21,527.29
.....	.....	198,082.01	41,272.84	1,106.57	.....	42,379.41
.....	.....	191,182.26	40,636.11	841.23	.....	41,479.34
.....	.....	115,480.12	27,593.40	410.06	.....	28,003.46
.....	.....	161,952.25	33,599.56	.....	.....	33,599.56
.....	959.73	170,202.51	23,673.43	.....	.....	23,673.43
.....	.....	169,502.02	42,624.17	1,984.90	.....	44,609.07
.....	.....	275,152.95	73,278.07	503.79	\$1.25	73,863.11
.....	.....	169,756.11	42,504.07	53.64	.....	42,647.71
.....	.....	297,092.98	79,036.43	634.64	44.22	79,715.29
.....	.....	285,973.58	76,500.80	383.20	.....	76,974.00
.....	107,771.04	482,100.67	98,348.25	.....	.....	98,348.25
.....	2,892.73	331,923.29	68,175.31	1,187.32	.....	69,362.63
.....	.....	222,629.78	43,668.79	.....	.....	43,668.79
.....	.....	88,615.80	21,703.94	408.35	.....	22,112.29
.....	327.86	216,476.07	43,712.26	.....	.....	43,712.26
.....	399.25	220,022.95	53,943.48	.....	.....	53,943.48
.....	14,114.68	105,065.66	26,265.50	.....	.....	26,265.50
.....	14,282.62	165,798.98	40,004.77	155.62	.....	40,100.39
.....	.....	396,190.87	93,634.22	342.03	43.40	94,019.65
.....	.....	220,869.93	51,165.29	29.62	.66	51,195.57
.....	.....	345,748.06	76,835.46	467.09	106.50	77,409.05
.....	23,952.04	146,310.26	36,541.82	410.98	.....	36,952.80
.....	12,729.89	261,059.43	58,848.10	484.66	1.27	59,334.03
.....	3,763.73	140,100.24	29,388.96	.....	.....	29,388.96
.....	.....	349,388.25	87,350.57	.....	.....	87,350.57
.....	.....	424,095.40	86,124.47	.....	.....	86,124.47
.....	.....	231,164.80	45,307.54	.....	.....	45,307.54
.....	.....	555,635.82	114,061.14	.....	.....	114,061.14
.....	.....	340,899.48	65,366.05	.....	.....	65,366.05
.....	.....	260,036.94	43,846.53	.....	.....	43,846.53
.....	.....	962,719.80	198,175.48	.....	.....	198,175.48
.....	.....	744,569.43	163,239.81	.....	.....	163,239.81
.....	.....	177,689.95	35,440.81	.....	.....	35,440.81
.....	.....	253,506.14	49,770.03	.....	.....	49,770.03
.....	9,997.02	81,895.48	25,056.47	.....	.....	25,056.47
.....	.....	48,032.86	10,356.61	.....	.....	10,356.61
.....	65,120.96	206,437.61	40,506.64	.....	.....	40,506.64
.....	.....	460,400.45	108,184.02	563.69	.....	108,747.71
.....	5,099.85	219,711.85	46,932.32	.....	.....	46,932.32

SMALL LOAN LICENSEES

SMALL LOAN  
Table 2—Liabilities and

License No.	NAME AND LOCATION	Accounts, Notes, Bonds and Other Liabilities	Expense Reserves	Branch Office Capital, Net Worth and Capital
732	General Public Loan Corporation, Belleville .....	\$710.79	\$30,118.01	\$399,520.71
736	General Public Loan Corporation, Elizabeth .....	676.34	18,943.46	387,910.10
756	General Public Loan Corporation, Harrison .....	433.55	14,704.75	265,573.12
763	General Public Loan Corporation, Hoboken .....	568.43	11,635.85	262,360.19
784	General Public Loan Corporation, Jersey City .....	522.07	10,427.56	238,230.01
769	General Public Loan Corporation, Long Branch .....	514.67	14,987.90	237,869.31
752	General Public Loan Corporation, Millville .....	503.43	19,225.40	263,266.45
733	General Public Loan Corporation, Teaneck .....	392.18	6,513.89	177,695.33
750	General Public Loan Corporation, West Orange .....	441.11	12,598.54	252,589.95
477	Globe Loan Company, Louis J. Feit, t/a, Elizabeth .....	189,982.26	.....	132,525.87
824	Hamilton Finance Company, Hamilton Township .....	77,018.28	746.47	46,000.00
806	Hillside Loan Company, Hillside .....	101,459.68	745.86	28,200.00
777	Home Finance Company, Morristown .....	202,243.01	2,716.51	25,000.00
845	Household Finance Corporation, Asbury Park .....	.....	December 13, 1951	.....
642	Household Finance Corporation, Camden .....	1,790.72	.....	995,666.51
641	Household Finance Corporation, Camden .....	1,398.61	.....	656,277.62
842	Household Finance Corporation, Clifton .....	77.20	.....	22,312.17
687	Household Finance Corporation, Elizabeth .....	1,479.76	.....	822,145.63
686	Household Finance Corporation, Hackensack .....	600.50	.....	511,721.88
288	Household Finance Corporation, Jersey City .....	1,426.11	.....	732,801.74
643	Household Finance Corporation, Jersey City .....	1,514.76	.....	901,632.59
289	Household Finance Corporation, Newark .....	1,226.58	.....	806,354.58
644	Household Finance Corporation, Newark .....	1,080.90	.....	673,224.40
308	Household Finance Corporation, Newark .....	1,346.13	.....	892,168.92
679	Household Finance Corporation, Orange .....	921.79	.....	547,682.43
690	Household Finance Corporation, Passaic .....	947.13	.....	603,355.37
659	Household Finance Corporation, Paterson .....	1,076.70	.....	853,303.72
691	Household Finance Corporation, Perth Amboy .....	1,415.72	.....	882,635.51
660	Household Finance Corporation, Trenton .....	2,436.41	.....	1,456,203.37
700	Household Finance Corporation, Union City .....	946.21	.....	111,347.35
387	Hub Loan Company, Jersey City .....	207,148.87	.....	144,128.00
785	Hub Loan Company, Jersey City .....	96.82	.....	111,748.42
804	Ideal Finance Company, Merchantville .....	35,963.70	.....	50,000.00
717	Industrial Loan Society, Inc., Dover .....	.....	.....	541,538.60
674	Industrial Loan Society, Inc., East Orange .....	.....	.....	236,681.28
681	Industrial Loan Society, Inc., Irvington .....	.....	.....	200,184.04
650	Industrial Loan Society, Inc., Morristown .....	.....	.....	253,122.00
175	Industrial Loan Society, Inc., Perth Amboy .....	.....	.....	229,992.06
153	Industrial Loan Society, Inc., Plainfield .....	.....	.....	372,699.10
826	Interstate Finance Company, Glassboro .....	.....	10,675.48	283,360.45
43	Interstate Finance Company, Trenton .....	643,334.84	27,851.46	80,000.00
825	Interstate Finance Company, Ventnor City .....	.....	11,509.21	132,391.51
718	Jersey Loan Company, Bloomfield .....	313,813.12	6,242.59	25,010.00
828	Lakewood Finance Company, Lakewood .....	130,218.02	5,516.14	25,000.00
764	Liberal Finance Service of Lyndhurst, Lyndhurst .....	76,807.35	5,422.44	42,000.00
818	Liberal Finance Service of Millburn, Millburn .....	156,936.77	11,905.79	81,000.00
788	Liberal Finance Service of Paterson, Paterson .....	160,026.99	8,307.25	81,000.00
790	Lincoln Loan Company, Inc., Bloomfield .....	75.00	3,382.11	137,458.07
778	Lincoln Loan Company, Inc., Caldwell .....	75.00	2,259.58	114,674.17
762	Lincoln Loan Company, Inc., Irvington .....	497,932.54	2,815.26	60,000.00
780	Lincoln Loan Company, Inc., Union .....	75.00	2,397.45	115,387.47
840	Local Finance Company of Carteret, Carteret .....	67,188.20	1,241.19	25,000.00
811	Local Finance Company of Cliffside, Cliffside Park .....	131,811.85	3,487.91	50,000.00
835	Local Finance Company of Cliffside, Manasquan .....	182,097.41	3,217.90	25,000.00
800	Local Finance Company of Palisades Park, Palisades Park .....	82,951.54	2,130.21	25,000.00

SMALL LOAN LICENSEES

LICENSEES—Continued  
Income December 31, 1951

Capital Reserves	Surplus and Undivided Profits	Total Liabilities	Interest or Charges	Collections on Accounts Charged Off	Other Income	Gross Earnings
		\$430,349.51	\$100,706.24	\$1,280.26		\$101,986.50
		407,529.90	92,209.61	70.52		92,280.13
		280,761.42	63,839.06	353.16		64,182.22
		274,504.47	59,552.73	823.16		60,375.89
		249,179.64	55,350.49	269.51		55,620.00
		273,371.88	62,905.00	19.55		62,925.15
		282,995.28	66,269.75	765.52		67,035.27
		184,601.40	39,080.81	577.65		39,658.46
		265,629.60	62,722.87	1,109.02		63,831.89
		322,308.13	78,720.38	980.96		79,701.34
	—\$2,415.48	121,349.27	15,357.40			15,357.40
	—14.93	130,390.61	17,132.29			17,132.29
	59,114.57	289,074.00	57,518.24	69.20		57,587.44
Has Not Commenced Operations		997,457.23	214,170.74	2,487.16		216,657.90
		657,676.23	153,050.79	3,151.16		156,201.95
		22,389.37	9.55			9.55
		823,625.39	171,877.05	3,666.92		175,543.97
		512,322.38	103,281.31	1,964.03		105,245.34
		734,227.85	168,672.09	3,499.38		172,171.47
		908,147.35	201,353.98	2,613.32		203,967.30
		807,581.16	170,395.09	3,976.34		174,371.43
		674,305.30	140,557.89	7,994.49		148,552.38
		893,515.05	189,495.44	4,142.36		193,637.80
		548,604.22	117,635.58	4,129.48		121,765.06
		604,302.50	126,073.58	2,499.18		128,572.76
		854,383.42	176,305.55	3,274.07		179,579.42
		884,051.23	185,918.63	4,060.85		189,979.48
		1,458,639.98	316,637.39	5,438.37		322,075.76
		812,293.56	155,916.43	3,768.55		159,684.98
	10,920.16	362,197.03	46,211.83			46,211.83
		111,845.24	20,559.59			20,559.59
	1,718.65	87,682.35	14,965.11		\$1.61	14,966.72
		541,538.60	118,624.59	1,211.50		119,836.09
		236,681.28	49,231.93	681.18		49,913.11
		200,184.04	46,443.34	421.51	5.00	46,869.85
		253,122.00	60,310.24	262.86		60,573.10
		229,992.06	47,152.56	1,177.79		48,330.55
		372,699.10	86,258.88	369.84		86,628.72
		294,035.93	54,537.43	12.00		54,549.43
	52,563.96	803,750.26	69,129.82	537.77		69,667.59
		143,900.72	37,616.20	61.80		37,678.00
	17,278.75	362,344.46	81,079.01	495.38		81,574.39
	82.39	160,316.55	29,994.60	10.00		30,004.60
	16,790.19	140,819.98	33,985.92	408.22		34,394.14
	9,635.19	259,477.75	58,545.57	63.00		58,608.57
	5,898.33	255,232.57	55,776.20	209.26		55,985.46
		140,915.18	28,352.07			28,352.07
		117,008.75	20,777.99			20,777.99
	91,723.33	652,471.13	58,532.97	80.30		58,613.27
		117,859.92	21,029.85			21,029.85
		93,429.39	5,878.39			5,878.39
\$590.00	—6,154.96	179,734.80	24,122.31			24,122.31
		210,315.31	20,224.18			20,224.18
	—1,050.47	109,031.28	14,455.98			14,455.98

— Denotes deficit.

SMALL LOAN LICENSEES

SMALL LOAN  
Table 2—Liabilities and

License No.	NAME AND LOCATION	Accounts, Notes, Bonds and Other Liabilities	Expense Reserves	Branch Office Capital, Net Worth and Capital
837	Local Finance Company of Point Pleasant, Point Pleasant Beach .....	\$87,212.02	\$1,738.78	\$25,000.00
823	McDevitt Finance Co., Atlantic City .....	153,565.99	.....	42,000.00
832	Monroe Loan Society of N. J., Cape May Court House .....	.....	5,092.87	105,322.95
706	Monroe Loan Society of New Jersey, Jersey City .....	.....	10,304.11	200,305.43
761	Monroe Loan Society of N. J., Montclair .....	.....	9,080.57	122,654.61
423	Monroe Loan Society of New Jersey, Newark .....	.....	18,815.36	196,371.78
790	Monroe Loan Society of N. J., Salem .....	.....	10,753.09	188,744.46
779	Monroe Loan Society of N. J., Wildwood .....	.....	8,346.11	186,842.47
262	Morris County Loan and Finance Association, Inc., Boonton .....	82,738.79	543.33	40,000.00
757	Mutual Loan Company, Newton .....	.....	.....	174,340.28
115	Mutual Loan Company, Paterson .....	.....	.....	178,517.47
836	Mutual Loan Company, Wharton .....	.....	.....	140,661.69
735	National Finance Company, Charles T. Felt, t/a, Union .....	136,357.30	.....	63,515.95
666	Newark Finance Corporation, Newark .....	407,790.13	22,286.25	68,610.00
741	North Jersey Finance Service, Hoboken .....	408,018.56	18,151.00	45,000.00
14	North Jersey Finance Service of Jersey City, Jersey City .....	326,460.89	.....	50,000.00
815	North Jersey Finance Service of Jersey City, Metuchen .....	80.00	.....	147,983.72
676	Penn Loan Company, Perth Amboy .....	172,119.53	13,734.26	100,900.00
39	Peoples Standard Finance Corporation, Jersey City .....	46,500.00	.....	46,500.00
670	Personal Finance Company of Asbury Park, Asbury Park .....	165,582.84	32,017.71	10,000.00
667	Personal Finance Company of Atlantic City, Atlantic City .....	356,027.51	66,588.37	12,000.00
669	Personal Finance Company of Bayonne, Bayonne .....	150,497.04	36,590.54	10,000.00
697	Personal Finance Company of Bloomfield, Bloomfield .....	154,296.25	35,224.57	7,500.00
305	Personal Finance Company, Camden .....	126,540.42	53,563.53	10,000.00
139	Personal Finance Company of Camden, Camden .....	135,751.45	41,376.14	10,000.00
838	Personal Finance Company of New Jersey, East Orange .....	498.87	2,292.66	145,113.20
23	Personal Finance Company of Elizabeth, Elizabeth .....	72,247.53	35,464.85	10,000.00
411	Personal Finance Company of Hackensack, Hackensack .....	111,305.26	11,266.91	10,000.00
698	Personal Finance Company of Irvington, Irvington .....	364,845.69	35,100.23	12,000.00
221	Personal Finance Company of Jersey City, Jersey City .....	282,643.91	62,283.14	10,000.00
421	Personal Finance Company of Essex County, Newark .....	81,817.68	29,496.59	22,500.00
27	Personal Finance Company of Newark, Newark .....	346,039.01	73,459.59	20,000.00
672	Personal Finance Company of New Brunswick, New Brunswick .....	161,821.86	45,735.95	12,000.00
141	Personal Finance Company of Orange, Orange .....	224,141.14	52,556.73	10,000.00
507	Personal Finance Company of Passaic, Passaic .....	189,948.20	40,174.88	10,000.00
121	Personal Finance Company of Paterson, Paterson .....	381,138.55	83,036.22	10,000.00
671	Personal Finance Company of Plainfield, Plainfield .....	144,181.63	40,224.71	12,500.00
839	Personal Finance Company of New Jersey, Rahway .....	240.71	897.13	64,444.73
844	Personal Finance Company of New Jersey, Red Bank .....	113.33	143.63	12,496.51
841	Personal Finance Company of New Jersey, Somerville .....	343.96	749.61	50,025.87
103	Personal Finance Company of Trenton, Trenton .....	477,669.57	76,962.51	10,000.00
668	Personal Finance Company of Union City, Union City .....	326,582.29	58,225.65	12,500.00
791	Preferred Finance Co., Inc., Belleville .....	.....	4,341.44	224,918.55
830	Preferred Finance Co., Inc., Hawthorne .....	.....	2,331.12	94,376.35
831	Preferred Finance Co., Inc., Paulsboro .....	.....	3,818.00	138,747.51
751	Preferred Finance Co., Inc., Phillipsburg .....	145,972.22	12,497.99	26,000.00
812	Preferred Finance Co., Inc., Princeton .....	.....	8,071.41	275,451.93
815	Preferred Finance Co., Inc., Washington .....	.....	2,920.03	154,375.36
692	Prudential Loan Co., Plainfield .....	130,707.55	7,374.46	60,200.00
810	Public Finance Service, Inc., Camden .....	.....	8,828.41	377,096.60
748	Public Finance Service, Inc., Clifton .....	.....	3,587.37	152,402.18
820	Public Finance Service, Inc., Gloucester City .....	.....	6,974.12	299,612.16
843	Public Finance Service, Inc., Maplewood .....	.....	412.51	29,904.53
715	Public Finance Service, Inc., Paterson .....	.....	9,458.72	394,705.68
713	Public Finance Service, Inc., Ridgewood .....	.....	7,938.79	332,190.43

SMALL LOAN LICENSEES

LICENSEES—Continued  
Income December 31, 1951

Capital Reserves	Surplus and Undivided Profits	Total Liabilities	Interest or Charges	Collections on Accounts Charged Off	Other Income	Gross Earnings
		\$113,950.80	\$11,488.12			\$11,488.12
	\$7,469.97	188,096.02	31,645.70			31,645.70
		110,415.82	21,943.79	\$39.99		21,983.75
		210,609.54	47,961.73	1,667.02		49,628.75
		131,735.18	32,080.16	277.08		32,357.24
		215,187.14	55,721.58	3,494.76		59,216.34
		199,497.55	48,129.43	825.43		48,954.86
		195,188.58	47,221.94	783.12		48,005.06
	3,772.26	127,054.38	23,576.90		\$25.00	23,601.90
		174,340.28	38,511.68	42.96		38,554.64
		178,517.47	40,824.80	219.67		41,044.47
		140,661.69	26,821.93			26,821.93
		199,873.25	45,385.40	981.00		46,366.40
	31,121.58	529,757.96	121,690.79			121,690.79
	92,496.62	563,666.18	126,667.43	2,699.60		129,367.03
	48,906.09	425,366.98	57,230.40	4,389.77	2,610.52	64,230.69
		148,063.72	26,630.98			26,630.98
	131,942.95	424,696.74	90,404.78			90,404.78
	27,388.10	120,388.10	32,606.56	885.96		33,492.52
	175,978.42	383,578.97	98,430.74			98,430.74
	270,579.27	705,195.15	171,801.60			171,801.60
	178,264.25	375,351.83	95,212.95			95,212.95
	183,954.40	380,975.22	94,397.76			94,397.76
	334,087.67	524,191.62	138,378.94			138,378.94
	230,527.05	417,654.64	111,280.59			111,280.59
\$1,047.85		148,952.58	26,189.93			26,189.93
	269,793.67	387,506.05	95,529.90			95,529.90
18.66	250,251.63	402,842.46	95,912.53			95,912.53
	401,623.38	813,569.30	135,306.32			135,306.32
	263,196.86	618,123.91	153,203.72			153,203.72
	234,860.61	368,674.88	88,515.35			88,515.35
	368,864.31	808,362.91	198,459.46			198,459.46
	222,234.69	441,792.50	116,326.49			116,326.49
	264,329.12	551,026.99	135,765.67			135,765.67
	219,739.70	459,862.78	197,513.99			197,513.99
	341,103.75	815,278.52	206,994.40			206,994.40
	197,947.16	394,853.50	99,574.00			99,574.00
		65,582.57	3,502.31			3,502.31
		12,753.47	1.42			1.42
	51,119.44	701.18	701.18			701.18
	275,084.71	839,716.79	203,441.56			203,441.56
18.13	209,097.52	606,421.59	149,712.44			149,712.44
		229,259.99	44,396.03	55.00		44,451.03
		96,707.47	11,882.53			11,882.53
		142,565.51	20,860.94			20,860.94
	22,744.86	207,215.07	46,955.15	457.98		47,413.13
		283,523.34	49,684.53	10.00		49,694.53
		157,295.39	28,305.27			28,305.27
	16,580.75	214,862.76	42,144.03			42,144.03
		385,925.61	74,492.28	574.49		75,066.77
		155,989.55	32,668.60	1,443.11		34,111.71
		306,586.28	60,691.25	687.88		61,379.13
		30,317.04	348.28			348.28
		404,164.40	98,759.67	2,205.54		100,965.21
		340,129.22	78,301.62	968.73		79,300.35

— Denotes deficit.

SMALL LOAN LICENSEES

SMALL LOAN  
Table 3—Expense

License No.	NAME AND LOCATION	Advertising	Bad Debts
799	A. B. C. Credit, Inc., Bridgeton .....	\$2,275.01	\$5,989.00
80	Acme Finance Company, Newark .....	1,491.91	1,866.49
834	Associates Loan Company, Ewing Township .....	706.01	1,485.68
727	Atlantic County Small Loan Service, J. Allison Kruse, t/a, Pleasantville .....	1,016.84	4,055.12
765	Atlas Finance Company, Aaron Anker & Mae Anker, Cranford .....	1,357.80	1,667.12
759	Auto Loan Company, Newark .....	4,168.04	5,299.55
776	Beacon Finance Company of Highland Park, Highland Park .....	2,330.65	2,919.09
749	Beacon Finance Company of Neptune, Neptune .....	2,325.55	5,362.83
237	Beacon Finance Company of Newark, Newark .....	1,454.18	3,981.46
472	Beacon Finance Company of Trenton, New Jersey, Trenton .....	2,991.08	18,264.52
775	Bell Finance Company of Freehold, Freehold .....	508.02	6,255.78
742	Bell Finance Company, Red Bank .....	7,462.66	17,237.69
827	Best Finance, Inc., Lambertville .....	1,028.56	1,961.86
620	Budget Plan Corporation, Camden .....	3,480.92	6,853.33
801	Budget Plan Corporation, Haddonfield .....	931.36	1,995.57
678	Capital Finance Company, Bridgeton .....	1,745.66	499.43
663	Capital Finance Company, New Brunswick .....	3,185.35	—499.43
662	Capital Finance Company, Trenton .....	2,309.49	.....
809	Central Finance Corp., Keyport .....	862.99	5,868.85
796	Central Finance Corp., Toms River .....	1,070.14	6,208.67
200	Central Loan Co., Jacob L. Rich & Alvin M. Rich, t/a, Newark .....	512.76	1,698.73
730	City Finance Company, The, Linden .....	3,201.32	3,703.52
731	City Finance Company, The, Montclair .....	1,995.79	2,354.13
723	City Finance Company, The, Passaic .....	3,098.59	5,178.09
699	City Finance Company, The, West New York .....	3,527.89	3,198.29
664	City Security Exchange Company, Atlantic City .....	5,742.23	17,673.40
803	Civil Loan Co., Linden .....	1,960.11	3,000.00
802	Columbia Finance Co., Bernard & Sylvia Sheldon, t/a, Pompton Lakes .....	3,501.34	1,065.08
722	Commercial Finance Company of New Jersey, Vincenzo Catanzaro, t/a, Garfield .....	611.39	2,630.33
829	Community Finance, Inc., Teaneck .....	2,311.00	3,942.44
702	Consumers Finance Company, East Orange .....	1,132.74	6,107.24
772	Consumers Finance Company of Union County, Roselle Park .....	440.50	2,191.69
792	County Finance Service, Penns Grove .....	1,083.06	4,178.39
710	Domestic Finance Corporation, East Orange .....	2,314.09	1,959.33
771	Domestic Finance Corporation, Kearny .....	2,136.29	1,982.98
724	Domestic Finance Corporation, New Brunswick .....	3,084.17	3,230.22
701	Earle Finance Corporation, Collingswood .....	136.21	7,306.17
743	Empire Finance Company of Burlington, Burlington .....	2,122.31	4,865.50
795	Empire Finance Company of Mt. Holly, Mt. Holly .....	1,341.28	2,546.43
691	Equitable Loan Service of Elizabeth, Max & Fannie Brell, t/a, Elizabeth .....	2,423.86	980.90
773	Family Finance Corporation, Bayonne .....	1,652.62	5,764.10
783	Family Finance Corporation, Camden .....	2,696.90	2,722.46
740	Family Finance Corporation, Hackensack .....	2,690.86	7,345.43
765	Family Finance Corporation, Irvington .....	1,983.77	4,278.85
782	Family Finance Corporation, Jersey City .....	1,269.40	4,144.77
739	Family Finance Corporation, Jersey City .....	4,971.51	12,616.98
708	Family Finance Corporation, Newark .....	4,639.92	9,253.64
737	Family Finance Corporation, Pitman .....	1,987.77	2,307.07
774	Family Finance Corporation, Union City .....	2,086.44	3,695.72
719	Fidelity Finance Corporation, West New York .....	367.00	.....
729	First Industrial Loan Company of New Jersey, Kearny ....	230.99	.....
665	First Industrial Loan Company of New Jersey, Newark ....	327.36	1,500.00
199	Franklin Loan Company, Charles J. & Rose Amsterdam, t/a, Newark .....	3,549.67	4,260.46
726	Friendly Finance Company, Westfield .....	2,341.08	.....

SMALL LOAN LICENSEES

LICENSEES—Continued  
and Profit, December 31, 1951

Rent	Salaries	Taxes	Other Expenses	Net Profit Before Interest on Borrowed Money	Total Expenses and Net Profits
\$1,678.58	\$12,733.14	\$9,425.90	\$10,382.16	\$16,845.06	\$59,328.85
1,396.92	14,466.00	3,169.37	12,213.45	10,297.65	44,901.79
1,535.94	16,085.58	573.24	5,354.23	10,240.95	35,981.63
746.28	8,530.00	1,491.59	2,553.50	10,425.89	28,818.72
1,020.00	10,123.37	658.77	10,116.56	24,019.36	48,962.98
3,070.00	31,849.06	9,927.76	17,687.56	24,281.97	96,283.94
2,118.83	10,280.00	502.60	12,872.58	9,149.63	40,173.58
3,962.11	14,809.00	989.26	19,665.03	24,864.54	71,928.32
2,083.80	11,140.20	4,185.71	8,081.55	19,651.15	50,498.05
2,980.41	17,950.79	3,610.93	25,378.65	23,437.78	94,559.16
2,448.56	17,028.85	4,945.36	5,827.55	17,242.59	54,256.71
1,672.29	48,850.89	6,492.30	18,637.52	30,483.98	130,837.33
1,011.96	5,745.58	359.97	4,111.66	2,380.28	16,549.87
3,270.07	27,821.09	7,396.93	8,774.83	22,308.18	79,908.35
1,455.63	3,744.52	419.54	3,816.54	7,164.13	21,527.29
1,649.76	11,259.76	8,183.29	4,083.14	14,958.37	42,379.41
1,941.20	13,525.48	6,430.50	4,527.29	12,368.95	41,479.34
1,360.00	9,156.57	3,941.33	3,672.12	7,563.90	28,003.46
1,569.89	12,879.65	751.87	5,413.90	6,262.41	33,599.56
1,178.61	10,101.83	687.28	4,885.14	—458.24	23,673.43
900.00	17,312.71	606.67	8,064.38	15,513.82	44,609.07
2,309.64	16,909.76	17,724.81	8,628.38	21,385.68	73,863.11
2,259.29	11,336.02	8,875.23	5,158.49	10,758.76	42,647.71
3,398.85	19,325.63	18,564.31	7,544.32	22,605.50	79,715.29
3,297.50	22,457.86	15,444.92	9,671.18	19,376.36	76,974.00
1,650.00	19,361.19	11,403.76	8,935.56	33,582.11	98,348.25
1,375.00	37,944.20	1,973.98	9,229.78	18,879.56	69,362.63
1,161.21	13,306.98	3,969.32	7,594.49	13,070.37	43,668.79
1,017.20	4,680.00	688.69	3,285.12	9,199.56	22,112.29
3,247.00	10,043.75	1,712.07	8,814.25	13,641.75	43,712.26
1,517.57	25,816.00	1,259.60	7,194.10	10,916.23	53,943.48
750.00	13,542.88	732.33	3,749.32	4,858.78	26,265.50
924.51	9,721.50	3,712.75	6,778.20	13,761.98	40,160.39
2,543.96	21,204.31	14,473.06	12,763.67	38,761.23	94,019.65
1,357.25	12,003.91	7,086.72	6,540.43	20,087.99	51,195.57
2,270.88	18,036.05	10,438.21	12,035.23	28,294.29	77,400.05
603.94	12,439.00	3,471.58	2,495.09	10,500.81	36,952.80
1,680.00	11,884.66	1,761.82	26,598.78	10,429.96	59,334.03
846.00	9,629.86	1,854.81	7,379.46	5,791.12	29,388.96
2,100.00	38,401.50	6,634.22	13,581.37	23,228.72	87,350.57
2,896.39	18,131.59	10,927.66	9,925.32	36,826.79	86,124.47
2,458.43	13,604.28	5,435.54	6,393.33	12,016.60	45,307.54
3,083.05	23,700.60	14,438.01	15,027.81	47,775.38	114,061.14
3,969.20	16,011.39	7,946.11	10,912.86	20,272.87	65,366.05
4,723.43	11,178.99	5,230.52	7,199.51	10,099.91	43,846.53
4,959.76	37,272.88	25,498.52	23,120.56	89,755.27	198,175.48
5,391.55	37,655.25	19,621.72	21,357.64	65,320.09	163,239.81
1,275.58	10,917.97	4,060.66	6,532.81	8,358.95	35,440.81
2,492.49	11,765.56	6,145.33	7,085.07	16,499.42	49,770.03
1,945.60	11,805.00	2,025.75	2,582.52	7,280.60	25,056.47
859.66	3,425.00	272.97	983.79	4,584.20	10,356.61
2,791.75	12,080.80	1,477.77	9,444.66	12,884.30	40,506.64
3,609.92	32,361.88	24,693.73	10,622.80	29,649.25	108,747.71

SMALL LOAN LICENSEES

SMALL LOAN  
Table 3—Expense

License No.	NAME AND LOCATION	Advertising	Bad Debts
837	Local Finance Company of Point Pleasant, Point Pleasant Beach .....	\$3,092.01	\$1,415.17
823	McDevitt Finance Co., Atlantic City .....	2,522.78	.....
832	Monroe Loan Society of N. J., Cape May Court House .....	997.91	2,400.00
706	Monroe Loan Society of New Jersey, Jersey City .....	1,250.40	4,800.00
761	Monroe Loan Society of N. J., Montclair .....	1,469.18	2,400.00
423	Monroe Loan Society of New Jersey, Newark .....	4,996.25	4,800.00
760	Monroe Loan Society of N. J., Salem .....	1,822.34	3,600.00
779	Monroe Loan Society of N. J., Wildwood .....	1,846.90	3,600.00
262	Morris County Loan and Finance Association, Inc., Boonton .....	735.20	2,346.83
787	Mutual Loan Company, Newton .....	1,642.47	1,603.88
115	Mutual Loan Company, Paterson .....	1,898.11	780.26
836	Mutual Loan Company, Wharton .....	1,498.44	.....
735	National Finance Company, Charles T. Feit, t/a, Union .....	1,718.17	121.80
666	Newark Finance Corporation, Newark .....	5,804.09	13,078.63
741	North Jersey Finance Service, Hoboken .....	3,045.45	16,657.99
14	North Jersey Finance Service of Jersey City, Jersey City ..	412.56	23,065.21
815	North Jersey Finance Service of Jersey City, Metuchen ...	271.58	.....
676	Penn Loan Company, Perth Amboy .....	2,787.55	6,260.54
39	Peoples Standard Finance Corporation, Jersey City .....	218.25	4,313.73
670	Personal Finance Company of Asbury Park, Asbury Park ...	6,909.85	6,421.92
667	Personal Finance Company of Atlantic City, Atlantic City..	10,852.57	11,959.13
669	Personal Finance Company of Bayonne, Bayonne .....	6,768.28	5,603.15
697	Personal Finance Company of Bloomfield, Bloomfield .....	7,453.10	6,418.72
305	Personal Finance Company, Camden .....	10,377.02	8,908.08
139	Personal Finance Company of Camden, Camden .....	8,553.36	7,070.20
838	Personal Finance Company of New Jersey, East Orange....	4,820.97	2,280.66
23	Personal Finance Company of Elizabeth, Elizabeth .....	8,339.07	6,519.24
441	Personal Finance Company of Hackensack, Hackensack .....	9,132.05	6,697.02
698	Personal Finance Company of Irvington, Irvington .....	12,263.85	9,129.46
221	Personal Finance Company of Jersey City, Jersey City ....	12,988.15	10,483.52
431	Personal Finance Company of Essex County, Newark .....	8,803.28	6,118.98
27	Personal Finance Company of Newark, Newark .....	15,603.61	13,686.56
672	Personal Finance Company of New Brunswick, New Brunswick .....	8,273.29	4,535.65
141	Personal Finance Company of Orange, Orange .....	11,622.06	9,225.89
507	Personal Finance Company of Passaic, Passaic .....	8,606.39	7,583.47
121	Personal Finance Company of Paterson, Paterson .....	16,110.15	13,748.92
671	Personal Finance Company of Plainfield, Plainfield .....	7,072.25	6,431.26
839	Personal Finance Company of New Jersey, Rahway .....	2,387.37	897.13
844	Personal Finance Company of New Jersey, Red Bank .....	111.25	145.63
841	Personal Finance Company of New Jersey, Somerville .....	1,758.62	749.61
103	Personal Finance Company of Trenton, Trenton .....	15,410.07	14,167.05
668	Personal Finance Company of Union City, Union City .....	11,622.88	10,281.68
791	Preferred Finance Co., Inc., Belleville .....	3,215.72	69.30
830	Preferred Finance Co., Inc., Hawthorne .....	4,129.14	1,918.70
831	Preferred Finance Co., Inc., Paulsboro .....	1,532.44	2,632.75
751	Preferred Finance Co., Inc., Phillipsburg .....	3,052.24	.....
812	Preferred Finance Co., Inc., Princeton .....	1,245.68	8,487.99
813	Preferred Finance Co., Inc., Washington .....	1,213.24	138.02
692	Prudential Loan Co., Plainfield .....	1,234.76	1,469.77
810	Public Finance Service, Inc., Camden .....	8,537.27	5,320.24
748	Public Finance Service, Inc., Clifton .....	5,170.40	3,659.82
820	Public Finance Service, Inc., Gloucester City .....	7,379.78	5,401.63
843	Public Finance Service, Inc., Maplewood .....	3,793.12	412.51
715	Public Finance Service, Inc., Paterson .....	8,989.47	7,863.93
713	Public Finance Service, Inc., Ridgewood .....	5,233.78	5,501.16

SMALL LOAN LICENSEES

LICENSEES—Continued  
and Profit, December 31, 1951

Rent	Salaries	Taxes	Other Expenses	Net Profit Before Interest on Borrowed Money	Total Expenses and Net Profits
\$1,435.67	\$6,072.19	\$393.00	\$9,736.55	—\$10,656.47	\$11,488.12
1,800.00	15,259.00	517.06	7,980.21	3,566.65	31,645.70
807.40	5,511.94	650.00	7,216.12	4,400.38	21,983.75
3,000.00	11,417.46	1,300.00	16,078.39	11,782.50	49,628.75
1,593.49	8,684.85	875.00	10,275.42	7,059.30	32,357.24
3,285.00	12,556.51	7,906.20	21,496.74	4,175.64	59,216.34
1,009.32	9,834.62	1,182.57	15,481.49	16,074.52	48,954.86
1,929.25	11,286.45	1,125.00	15,397.75	12,819.71	48,005.06
340.00	7,493.00	858.62	4,457.57	7,370.68	23,601.90
2,059.08	13,135.26	3,848.50	4,982.91	11,282.54	38,554.64
2,386.11	13,237.77	4,329.46	4,600.49	13,812.27	41,044.47
840.24	9,376.34	2,104.16	3,651.38	9,351.37	26,821.93
1,733.29	22,279.38	4,835.91	7,237.54	8,940.31	46,366.40
2,280.00	46,731.90	3,592.09	10,478.04	33,726.04	121,690.79
1,380.00	38,423.79	20,024.36	22,874.42	20,961.02	129,367.03
1,573.47	20,191.18	2,647.64	19,050.89	—2,710.26	64,230.69
949.91	5,914.50	283.00	5,313.72	13,798.27	26,650.98
1,800.16	42,208.40	6,064.40	17,587.04	13,696.69	90,404.78
1,320.00	16,303.30	1,498.08	4,345.84	5,493.82	33,482.52
4,480.52	18,926.20	13,429.07	20,588.90	27,677.28	98,450.74
5,042.50	26,097.76	34,376.20	35,635.99	47,637.45	171,801.60
3,974.85	15,656.91	17,991.83	16,553.09	28,662.54	95,212.95
3,684.00	16,138.02	15,379.42	16,428.14	28,896.36	94,397.76
3,757.17	25,637.63	25,113.30	25,395.39	39,190.85	138,378.94
4,500.00	20,685.33	19,305.33	19,787.37	31,379.00	111,280.59
3,243.08	9,971.94	689.94	13,218.53	—8,035.19	26,189.93
3,667.00	17,586.46	14,074.33	16,970.73	28,373.07	95,529.90
4,651.77	15,748.19	11,149.98	22,773.94	25,759.58	95,912.53
2,768.10	23,481.30	4,260.43	23,590.40	59,812.78	135,306.32
5,756.44	24,074.22	29,657.98	27,252.01	42,991.40	153,203.72
3,635.18	16,788.35	11,030.85	17,042.91	25,095.80	88,515.35
7,836.10	34,618.13	35,798.07	37,381.45	53,535.54	198,459.46
5,055.50	18,651.52	24,728.39	19,773.56	35,308.58	116,326.49
3,451.75	22,424.27	22,641.10	27,466.22	38,934.38	135,765.67
3,994.31	15,687.10	19,254.96	20,308.00	32,079.76	107,573.99
5,291.49	32,793.62	42,788.65	36,336.08	59,925.49	206,994.40
2,803.40	17,292.93	19,141.55	16,734.66	30,097.95	99,574.00
2,794.40	3,507.42	541.56	4,755.05	—11,380.62	3,502.31
895.00	685.00	283.00	845.47	—2,961.93	1.42
2,982.53	2,367.90	271.29	4,716.63	—12,145.40	701.18
7,920.50	35,233.94	39,524.59	35,273.48	55,911.93	203,441.56
4,681.86	24,421.67	30,704.77	25,282.49	42,717.09	149,712.44
2,914.04	9,760.60	2,420.43	7,532.18	18,538.76	44,451.03
1,486.89	7,163.66	745.06	3,927.72	—7,488.64	11,882.53
1,883.21	6,888.41	1,289.58	5,445.27	1,188.38	20,860.04
1,655.69	8,522.65	6,865.55	7,804.43	19,512.57	47,413.13
2,264.61	10,856.07	2,518.60	9,064.31	15,257.27	49,694.53
1,727.01	8,581.67	1,577.47	5,766.35	9,301.51	28,305.27
1,200.00	14,698.25	3,103.07	9,663.22	10,774.96	42,144.03
1,948.95	24,846.96	7,500.41	9,583.45	17,329.49	75,066.77
1,955.73	15,868.66	762.84	5,005.92	1,688.34	34,111.71
2,505.88	21,202.95	4,471.16	7,942.29	12,475.44	61,379.13
2,281.74	2,190.00	162.50	1,791.26	—10,282.85	848.28
3,196.32	33,936.34	11,994.20	9,089.26	25,895.69	100,965.21
1,411.88	23,840.03	12,262.61	7,806.16	23,265.73	79,300.35

— Denotes deficit.

SMALL LOAN  
Table 3—Expense

License No.	NAME AND LOCATION	Advertising	Bad Debts
819	Public Finance Service, Inc., South Orange .....	\$5,719.52	\$9,903.49
747	Public Finance Service, Inc., Westwood .....	5,279.27	6,927.32
707	Queen City Finance Company, Plainfield .....	899.67	6,507.06
623	Seaboard Finance Company of Atlantic City, Atlantic City .....	3,076.38	9,864.81
108	Seaboard Finance Company of Bayonne, Inc., Bayonne .....	2,964.89	2,021.60
757	Seaboard Finance Company of New Jersey, Bound Brook ..	2,456.21	2,166.77
695	Seaboard Finance Company, Camden .....	2,986.27	15,070.74
696	Seaboard Finance Company of Elizabeth, Inc., Elizabeth...	4,231.76	4,386.48
738	Seaboard Finance Company of New Jersey, Englewood.....	3,307.74	2,931.61
689	Seaboard Finance Company, Hackensack .....	2,978.76	10,404.59
703	Seaboard Finance Company, Jersey City .....	3,593.78	11,854.51
709	Seaboard Finance Company of New Jersey, Jersey City....	6,026.79	10,538.31
737	Seaboard Finance Company, New Brunswick .....	2,085.02	6,715.93
685	Seaboard Finance Company, Newark .....	3,766.99	14,149.62
793	Seaboard Finance Company, Orange .....	2,231.66	2,540.27
694	Seaboard Finance Company, Passaic .....	2,969.09	18,201.00
789	Seaboard Finance Company, Paterson .....	1,724.00	6,648.19
459	Seaboard Finance Company of Paterson, Inc., Paterson....	3,934.25	13,362.64
798	Seaboard Finance Company, Perth Amboy .....	1,560.19	2,559.03
720	Seaboard Finance Company of New Jersey, Rutherford.....	3,135.67	—1,238.13
736	Seaboard Finance Company of New Jersey, Summit .....	3,116.87	3,120.25
398	Seaboard Finance Company, Trenton .....	2,614.83	13,338.55
794	Seaboard Finance Company of Trenton, Inc., Trenton .....	1,727.82	6,439.32
734	Seaboard Finance Company of New Jersey, Woodbridge ..	2,777.59	2,219.00
105	Service Loan Association, Newark .....	172.02	.....
734	Signature Loan Company, Inc., Rahway .....	2,516.75	3,292.27
755	Signature Loan Company of Bergenfield, Inc., Bergenfield..	1,835.23	1,907.76
673	Somerset Finance Corporation, Somerville .....	3,357.57	3,297.94
677	South Jersey Credit Company, Inc., Camden .....	3,746.42	2,650.00
738	South River Loan Co., South River .....	574.45	332.98
753	Suburban Finance Company, Nutley .....	570.56	1,000.00
814	Sun Finance Company of Fair Lawn, Fair Lawn .....	1,408.27	3,108.45
821	Superior Loan Service, John W. Batezel, t/a, Hammonton...	308.96	.....
822	Superior Loan Service, John W. Batezel, t/a, Riverside....	366.81	.....
821	Superior Loan Service, Inc., Hammonton .....	1,190.37	1,612.27
822	Superior Loan Service, Inc., Riverside .....	940.13	1,634.32
561	Thrift Finance Company of Woodbury, Woodbury .....	1,721.02	5,213.96
414	Trenton Citizens System Company, Trenton .....	3,372.64	1,436.08
816	Washington Finance Company, Milton & Bertha S. Kleit- man, t/a, Madison .....	195.53	.....
385	Workers Finance Co., Newark .....	4,369.70	10,155.87
746	Workers Finance Co. of North Bergen, North Bergen .....	1,437.80	10,694.46
	Totals .....	\$691,253.69	\$992,911.23

— Denotes deficit.

SMALL LOAN LICENSEES

LICENSEES—Continued  
and Profit, December 31, 1951

Rent	Salaries	Taxes	Other Expenses	Net Profit Before Interest on Borrowed Money	Total Expenses and Net Profits
\$2,510.89	\$17,364.29	\$815.25	\$7,120.39	—\$8,551.06	\$34,882.77
1,583.71	18,629.19	872.49	6,920.52	7,413.93	47,626.43
702.00	12,775.00	2,234.34	5,986.94	8,202.59	37,307.60
3,000.00	15,955.79	19,026.51	11,518.73	24,626.91	87,069.13
2,231.15	18,865.08	11,612.56	10,584.49	28,035.93	76,315.70
1,778.11	14,839.16	12,220.38	7,443.95	20,923.73	61,828.31
3,630.00	22,802.13	39,185.64	18,175.66	50,007.22	151,857.66
5,447.59	27,307.31	11,279.68	16,752.02	35,701.42	105,106.26
3,191.32	19,604.45	18,582.75	10,409.85	31,560.29	89,579.01
2,323.08	16,365.87	23,379.46	13,762.76	30,773.62	99,988.14
4,115.72	18,599.49	17,988.07	11,989.46	24,931.98	93,073.01
5,853.63	49,378.97	42,878.04	23,784.46	66,584.38	207,044.58
2,700.00	9,692.74	17,764.32	9,042.86	23,604.23	71,605.10
5,440.00	17,876.65	28,641.54	14,788.81	37,590.11	122,253.72
4,200.00	9,046.51	7,363.18	8,543.75	10,496.36	44,423.73
3,347.50	18,433.28	24,421.28	15,164.14	33,545.15	116,081.44
2,825.14	11,134.88	9,402.22	10,154.55	13,752.45	55,641.43
3,775.82	28,192.73	15,966.81	15,797.00	40,217.97	121,157.22
2,400.00	9,587.01	8,365.75	8,751.39	11,915.59	45,138.96
2,485.90	20,188.48	22,112.90	11,639.74	35,546.72	93,871.28
2,739.15	17,290.88	10,681.82	13,626.16	21,371.31	71,946.44
2,662.00	19,256.70	44,847.22	16,428.56	56,795.08	155,942.04
4,727.36	16,356.77	12,999.07	21,683.74	42,384.65	106,318.73
3,347.27	13,899.40	11,569.17	7,951.81	20,393.18	62,157.42
556.82	4,684.00	412.32	990.79	1,562.01	8,377.96
1,108.86	18,861.56	7,969.78	7,282.82	24,044.43	65,076.47
1,045.63	7,494.87	3,471.91	4,699.14	6,335.07	26,789.61
1,131.78	22,413.80	1,781.31	6,220.00	7,186.21	45,388.61
2,305.67	15,831.53	845.79	12,312.49	24,826.78	62,578.68
944.37	9,135.00	536.13	2,708.73	2,111.47	16,343.13
975.08	4,754.72	525.72	2,012.16	850.04	11,288.28
4,107.09	6,622.67	1,407.07	5,730.01	9,353.15	31,736.71
286.67	2,551.79	534.77	861.98	1,632.12	6,171.29
240.12	2,835.00	559.01	858.96	1,892.64	6,752.54
696.18	9,583.00	1,385.59	3,013.00	4,900.71	22,381.12
691.38	9,994.00	1,568.65	3,250.80	5,094.53	23,083.81
966.47	13,844.00	3,245.41	17,252.26	16,430.32	58,673.44
3,500.00	9,750.00	5,708.91	4,778.77	6,969.92	35,516.32
92.50	1,350.00	251.99	933.97	—917.43	1,906.56
4,098.05	35,626.50	3,205.32	21,354.08	28,324.70	107,134.22
3,348.10	16,990.00	3,437.93	8,112.67	16,838.53	60,859.49
\$528,691.07	\$3,577,943.26	\$2,310,839.98	\$2,324,599.39	\$4,215,224.08	\$14,641,462.70

— Denotes deficit.

**PAWNBROKERS**

**Table 1—Assets,**

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

PAWNBROKERS

December 31, 1951

Cash on Hand and in Banks	Pledges Outstanding	Merchandise Inventory	Real Estate, Furni- ture and Fixtures Less Reserves	Investments, Notes and Accounts Receivable	Other Assets	Total Assets
\$168.69	\$5,006.14	\$5,440.00	\$39.89	\$170.82	\$125.15	\$10,950.69
1,026.71	1,941.75	3,578.98	1,942.57	842.65	134.00	9,466.66
946.30	5,230.76	3,247.67	4,175.65	.....	313.85	13,914.23
3,167.17	37,748.07	13,955.23	106.47	.....	3,275.47	58,252.41
1,709.15	50,213.50	14,823.45	1,386.63	.....	600.00	68,732.73
17,334.82	7,222.00	14,735.64	322.79	5,309.92	197.80	45,122.97
License Surrendered				License Surrendered		
12,247.12	60,203.30	11,503.41	101.00	6,518.20	671.94	91,244.97
884.34	40,038.50	900.00	.....	.....	615.00	42,437.84
License Surrendered				License Surrendered		
1,372.43	14,289.25	7,818.55	21,295.90	.....	316.84	45,092.97
5,367.23	51,817.50	20,552.94	298.65	4,350.00	4,910.32	87,296.64
471.20	29,052.55	10,222.52	668.67	.....	181.17	40,596.11
9,741.56	51,225.00	.....	1.00	.....	.....	60,967.56
983.44	.....	.....	775.45	15,012.22	4,759.60	21,530.71
7,783.89	38,169.50	23,256.19	1,525.00	.....	3,800.00	74,534.58
2,507.42	5,267.94	18,749.00	10,400.00	404.00	12,100.00	49,428.36
2,858.19	9,101.40	20,947.01	.....	.....	.....	32,496.60
3,569.74	2,011.50	11,333.14	1,149.50	2,200.00	.....	20,263.88
2,744.87	13,661.64	8,793.26	1,921.62	.....	590.05	27,711.44
58,947.59	281,636.25	2,817.50	84,661.94	135,000.00	6,693.00	569,756.28
18,707.52	376,432.08	93,776.25	35,943.68	16,337.83	12,143.44	553,340.80
23,142.88	230,866.50	1,517.00	164,277.26	.....	1,474.00	421,277.64
License Surrendered				License Surrendered		
15,551.52	36,733.00	3,545.50	8,050.00	.....	20.00	63,900.02
25,240.97	141,756.13	10,181.82	5,109.21	.....	825.41	183,113.54
16,613.82	96,231.54	11,227.30	8,766.78	.....	758.73	193,698.17
1,781.44	24,727.00	5,982.10	1,103.98	.....	150.00	33,744.52
10,621.33	105,112.40	21,483.28	5,191.08	900.00	1,401.71	144,709.80
26,252.28	.....	600.00	1,960.73	.....	50.00	28,863.09
9,081.71	110,259.76	.....	500.00	.....	1,425.00	121,266.47
578.05	12,484.95	8,739.83	818.96	.....	2,510.14	25,131.68
2,849.42	51,963.75	11,500.00	.....	.....	6,266.01	72,579.18
12,544.18	19,398.50	5,226.48	19,628.68	14,997.37	.....	71,795.41
\$296,296.98	\$1,909,892.16	\$366,553.80	\$382,123.09	\$202,043.21	\$66,308.63	\$3,223,217.87

**PAWNBROKERS**

**Table 2—Liabilities,**

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

PAWNBROKERS

—Continued

December 31, 1951

Accounts and Notes Payable	Pledgors' Surplus	Other Liabilities	Net Worth and Capital	Appropriated Reserves and Surplus	Total Liabilities
.....	.....	\$435.38	\$10,515.31	.....	\$10,950.69
\$3,107.81	.....	.....	6,358.85	.....	9,466.66
.....	.....	24.00	13,890.23	.....	13,914.23
27,734.34	.....	595.24	29,922.83	.....	58,252.41
23,621.58	.....	145.82	20,000.00	\$24,965.33	68,732.73
276.37	.....	.....	44,846.60	.....	45,122.97
License Surrendered	.....	.....	.....	.....	.....
.....	.....	1,783.74	64,000.00	25,461.23	91,244.97
35,384.09	.....	171.03	7,500.00	—617.28	42,437.84
License Surrendered	.....	.....	.....	.....	.....
.....	.....	.....	.....	.....	.....
11,381.42	.....	739.13	32,972.42	.....	45,092.97
35,794.96	.....	1,425.00	50,076.68	.....	87,296.64
21,806.00	.....	128.03	18,668.08	.....	40,596.11
24,000.00	.....	75.85	56,891.71	.....	60,967.56
.....	.....	.....	21,000.00	530.71	21,530.71
.....	.....	.....	.....	.....	.....
191.41	.....	1,023.15	73,520.02	.....	74,534.58
1,598.00	\$6.00	.....	47,824.36	.....	49,428.36
2,427.29	.....	.....	37,590.51	—7,521.20	32,496.60
1,521.60	.....	225.95	1,000.00	17,516.33	20,263.88
7,432.07	.....	313.30	19,966.07	.....	27,711.44
.....	.....	.....	.....	.....	.....
168,120.19	.....	4,969.61	200,000.00	196,666.48	569,756.28
216,450.57	.....	8,327.45	50,000.00	278,562.78	553,340.80
339,990.94	.....	2,442.89	70,000.00	8,843.81	421,277.64
License Surrendered	.....	.....	License Surrendered	.....	.....
.....	.....	.....	63,900.02	.....	63,900.02
.....	.....	.....	.....	.....	.....
8,165.98	.....	1,149.46	173,798.10	.....	183,113.54
49,330.04	.....	1,406.06	82,962.07	.....	133,698.17
7,097.26	.....	105.58	26,541.68	.....	33,744.52
89,000.00	.....	302.25	55,407.55	.....	144,709.80
.....	.....	.....	28,863.01	.....	28,863.01
.....	.....	.....	.....	.....	.....
.....	.....	.....	121,266.47	.....	121,266.47
.....	.....	172.89	24,958.79	.....	25,131.68
42,071.66	.....	675.23	25,000.00	4,832.29	72,579.18
.....	.....	.....	71,795.41	.....	71,795.41
\$1,116,497.58	\$6.00	\$26,637.04	\$1,530,836.77	\$549,240.48	\$3,223,217.87

— Denotes deficit.

PAWNBROKERS

PAWNBROKERS

Table 3—Income and Initial Surplus

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

PAWNBROKERS

—Continued  
or Net Worth, December 31, 1951

Interest on Pledges	Profit on Sales of Merchandise	Other Income	Total Income
\$1,207.29	\$13,951.16	\$115.95	\$15,274.40
407.46	8,365.41	61.78	8,834.65
1,367.51	8,633.14	663.89	10,669.54
8,480.92	768.21	18.64	9,267.77
12,065.14	11,817.28	247.35	24,129.77
619.02	4,794.70	91.09	5,504.81
1,259.28	3,349.23	188.64	4,797.15
13,775.16	16,824.83	785.66	31,385.65
5,025.57	.....	91.76	5,117.33
1,290.09	.....	71.16	1,361.25
3,363.33	1,662.43	1,809.57	6,835.33
11,539.25	12,849.30	1,281.84	25,670.39
8,398.88	1,837.30	779.05	11,015.23
15,017.30	.....	235.49	15,252.79
839.78	4,443.79	3,776.49	9,060.06
8,185.83	18,559.86	241.89	26,987.58
986.12	.....	23.00	1,009.12
1,916.37	7,231.49	589.09	9,736.95
148.89	.....	.....	148.89
4,013.78	15,204.43	2,110.48	21,328.69
62,240.56	8,462.89	21,054.08	91,757.53
80,969.23	59,548.21	15,440.37	155,957.81
50,378.20	8,094.46	16,540.29	75,012.95
6,492.23	2,040.86	165.68	8,698.77
8,669.66	4,632.50	726.80	14,019.96
32,037.31	10,596.92	579.82	43,214.05
22,091.37	11,628.27	2,797.93	36,517.57
5,700.62	1,302.31	2,969.78	9,972.71
25,348.32	3,750.28	1,899.44	30,998.04
6,229.03	1,495.40	3,195.58	10,920.01
22,237.24	.....	.....	22,237.24
2,954.81	3,158.10	52.04	6,164.95
11,968.33	3,760.66	.....	15,728.99
4,725.62	2,833.73	5,273.22	12,832.57
<b>\$441,940.50</b>	<b>\$251,602.15</b>	<b>\$83,877.85</b>	<b>\$777,420.50</b>

PAWNBROKERS

PAWNBROKERS

Table 4—Expense and Surplus

No.	NAME AND LOCATION	Advertising	Interest on Borrowed Funds
46	Amboy Loan & Jewelry Co., Barnett Alexander, t/a, Perth Amboy	\$585.17	.....
62	Bail's, Moe Robert Bail, t/a, Red Bank	350.22	\$47.52
7	D. Brettkopf, Clarence T. Bright, t/a, New Brunswick	321.80	.....
53	Brenman Loan Company, Max and Regina Brenman, t/a, Paterson	227.21	1,080.53
42	Broadway Loan Company, Long Branch	873.57	1,342.63
33	Cantor's Money Loan Office, Esther G. Cantor, t/a, Atlantic City	.....	.....
33	Cantor's Money Loan Office, Leon G. Cantor, t/a, Atlantic City	.....	.....
19	Daniel Cohn, Inc., Hoboken	838.64	.....
63	Coronet Pawnbrokers, Inc., Paterson	140.04	124.26
63	Coronet Pawnbrokers, Seymour Aszkenas, t/a, Paterson	54.19	43.24
58	Dave's Loan Office, David L. Marcus, t/a, Hoboken	732.97	611.28
47	Federal Loan Office, Irving Nimensky, t/a, Elizabeth	1,420.78	1,722.22
1	Fidelity Loan Society, Edward I. Rosenberg, t/a, Atlantic City	369.40	1,462.04
45	M. L. Goldman & Son, Inc., Newark	75.38	1,735.00
55	B. T. Greenfield, Inc., Newark	94.57	30.81
10	Krueger's Collateral Loan, Charles M. Tyler and Gilbert M. Wolf, t/a, Trenton	222.59	.....
57	Levy, Charles, Asbury Park	936.09	61.33
16	Lowenthal Loan Office, Inc., Atlantic City	228.35	.....
64	M. & S. Jewelry Co., Inc., Hackensack	.....	.....
59	Market Loan Co., Morton Horland, t/a, Newark	78.90	.....
27	National Loan Society, Newark	1,504.10	3,287.06
14	New Loan Company, William S. Rich & Son, Inc., Newark	8,662.82	13,069.51
24	Newark Loan Company, Newark	1,522.57	12,750.21
32	Plainfield Loan Company, Plainfield	322.76	586.34
49	Reed's Money to Loan, Samuel Widlansky, t/a, Atlantic City	288.87	.....
8	L. Rice & Co., Esther M. Kohn & Jane Schimel, t/a, Jersey City	.....	451.44
4	Lester Rice & Co., Lester Rice & Estate of Samuel Ullman, t/a, Jersey City	265.59	4,417.09
61	Robert's, Abraham Goldman, t/a, Jersey City	.....	396.20
17	Schoenberg, Harry, Jersey City	468.21	4,862.00
54	Spruce Loan Company, Milton, William and Harold Cohen, t/a, Newark	47.26	.....
50	Union Loan Office, Henry Klein and Goldie Klein, t/a Union City	243.09	.....
56	Warren Pawnbroker, I. Louis Finkle, t/a, Trenton	26.51	.....
48	West New York Loan Company, West New York	369.03	121.66
5	Wood's Loan Office, Irwin F. Wood, t/a, Atlantic City	19.76	.....
<b>Totals</b>		<b>\$21,290.44</b>	<b>\$48,202.42</b>

PAWNBROKERS

—Continued

or Net Worth, December 31, 1951

Insurance and Protection	Rent	Salaries	Taxes	Other Expenses	Net Earnings	Total Expenses and Net Earnings
\$204.06	\$2,400.00	\$6,040.00	\$284.46	\$2,021.51	\$3,739.20	\$15,274.40
333.14	2,500.08	.....	231.80	2,454.73	2,917.16	8,834.65
387.62	1,900.00	.....	280.52	1,854.08	5,925.52	10,669.54
376.40	750.00	45.68	220.31	735.23	5,832.41	9,267.77
495.56	3,600.00	13,478.92	439.42	3,525.42	374.20	24,129.77
180.01	562.50	800.00	162.58	683.76	3,115.96	5,504.81
305.71	937.50	.....	141.34	493.83	2,918.77	4,797.15
1,328.39	3,500.00	18,904.33	1,254.22	3,599.53	1,960.54	31,385.65
330.80	200.00	3,407.84	361.55	1,170.12	—617.28	5,117.33
.....	.....	1,769.46	176.48	224.68	—906.80	1,361.25
478.29	.....	88.00	269.99	2,512.82	2,141.98	6,835.33
1,718.06	5,580.00	.....	279.24	5,199.72	9,750.37	25,670.39
171.18	648.00	240.00	168.60	1,848.82	6,107.19	11,015.23
350.07	1,800.00	11,516.46	402.23	620.84	—1,247.19	15,252.79
1,298.19	2,400.00	225.00	556.47	6,570.90	—2,115.88	9,060.06
872.30	3,600.00	8,365.00	1,083.00	4,568.23	8,276.46	26,987.58
85.20	.....	.....	150.00	322.19	—545.69	1,009.12
424.46	2,500.00	5,275.00	215.00	1,130.65	—36.51	9,736.95
10.00	.....	.....	150.00	.....	—11.11	148.89
1,255.95	5,100.00	8,010.00	630.83	3,397.92	2,955.09	21,328.69
1,245.84	6,000.00	57,237.00	1,494.85	4,357.39	16,631.29	91,757.53
2,764.52	.....	92,875.35	4,056.47	14,632.36	19,896.78	155,957.81
1,548.98	3,000.00	42,998.00	1,278.56	5,731.63	6,183.20	75,012.95
408.55	900.00	2,366.00	236.47	3,706.46	172.19	8,698.77
1,134.71	1,600.00	2,340.00	238.45	1,358.04	7,059.89	14,019.96
1,106.26	.....	11,074.50	249.46	4,341.86	25,990.53	43,214.05
937.90	.....	9,080.00	1,346.19	2,934.32	17,536.48	36,517.57
216.00	.....	3,874.10	294.63	1,230.74	3,961.94	9,372.71
821.39	4,200.00	5,660.00	458.95	5,330.82	9,196.67	30,998.04
699.92	1,200.00	.....	184.60	1,630.45	7,157.78	10,920.01
1,156.04	3,300.00	3,120.00	346.51	6,393.77	7,677.83	22,237.24
260.24	480.00	2,348.00	184.89	1,075.16	1,790.15	6,164.95
1,470.23	2,975.00	7,980.00	640.95	2,816.00	—643.88	15,728.99
737.07	2,700.00	.....	237.96	3,383.12	5,754.66	12,832.57
\$25,113.04	\$64,333.08	\$319,118.64	\$18,606.78	\$101,857.10	\$178,899.00	\$777,420.50

— Denotes deficit.

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