BUILDING AND LOAN ASSOCIATIONS

REPORT

NEW JERSEY

DECEMBER 31, 1930

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STATE OF NEW JERSEY

ANNUAL REPORT

OF THE

Commissioner of Banking and Insurance

RELATIVE TO

BUILDING AND LOAN ASSOCIATIONS

DECEMBER 31, 1930

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Table 3—Financial condition at close of fiscal year of each Association—Liabilities.

Table 4—Shares, membership and miscellaneous data.

Associations are arranged alphabetically by locations under each county and numbered as follows:

			Pages
Atlantic	No.	1- 52	2- 9
Bergen	No.	53- 107	10- 17
	No.	108- 140	18- 25
Burlington	No.	141- 160	18- 25
	No.	161- 168	26- 33
Camden	No.	169- 213	26- 33
	No.	214- 268	34- 41
	No.	269- 323	42- 49
	No.	324- 338	50- 57
Cape May	No.	339- 362	50- 57
Cumberland	No.	363- 372	50- 57
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Mercer	No. 1182-1186	170-177
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Ocean	No. 1346-1359	202-209
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ANNUAL REPORT

BUILDING AND LOAN ASSOCIATIONS

DEPARTMENT OF BANKING AND INSURANCE,
TRENTON, August 18, 1931

To the Honorable the Senate and General Assembly:

In compliance with the statutory requirements, I have the honor to submit the report of this Department relative to building and loan associations for the year ended December 31, 1930.

The whole number of associations in the State is 1,565. Four associations were incorporated during the past 12 months. Two mergers, involving 4 associations were effected (eliminating, in number 2 associations). This resulted in a net gain of 2 associations since December 31, 1929. The new associations are the following:

	Location	*Incorporated*
Bergen County:		
Tenakill	Englewood	Oct. 18, 1930
Essex County:		
Edgemont	Montclair	Sept. 16, 1930
Wellmont	Montclair	May 10, 1930
Warren County:		
Mansfield	Washington	July 31, 1930

Change of Corporate Title:

"Botany Building and Loan Association", Clifton, to "East Clifton Building and Loan Association".

"Brilliant Building and Loan Association", Newark, to "Green Star Building and Loan Association".

"Excelsior Building and Loan Association No. 2 of the City of Newark", to "Excelsior Building and Loan Association of the City of Newark".

"House-Owners Building and Loan Association", Newark, to "Watchful Building and Loan Association".

"Peace Building and Loan Association", Newark, to "Basic Building and Loan Association".

"Petofi Building and Loan Association", New Brunswick, to "University Building and Loan Association of New Brunswick, N. J."

"Powerful Building and Loan Association", Newark, to "Cardinal Building and Loan Association".

Change of Location of Office:

Glen Rock Building and Loan Association—Glen Rock to Ridgewood.

Mergers:

Grange Building and Loan Association of Camden, N. J., with Cramer Hill Building and Loan Association, Camden.

Clinton Hill Building and Loan Association, Newark, with Teachers Building and Loan Association, Newark.

Comparative Statement of Assets, Liabilities, Etc.

ASSETS

	1930 January 1 to December 31	*1929 January 1 to December 31*	*1928 January 1 to December 31*	*1927 May 31*	*1926 May 31*
Cash	$15,067,723	$15,457,604	$14,666,517	$11,607,739	$10,295,736
Liquid Investment Fund	4,082,295	**	**	**	**
Mortgage Loans with pledge of shares	1,061,407,822	1,047,274,603	965,286,555	840,841,101	721,847,723
Mortgage Loans without pledge of shares	23,027,733	15,447,871	5,795,201	*	*
Share Loans	38,063,128	32,780,257	25,459,639	20,558,885	18,088,791
Real Estate	50,719,760	23,735,711	8,692,417	4,140,197	2,954,095
Arrears	12,829,668	10,407,293	7,945,060	6,177,328	5,045,928
Other Assets	6,743,784	6,299,758	4,583,671	2,842,255	1,835,478
Totals	$1,211,941,913	$1,151,403,097	$1,032,429,060	$886,167,505	$760,067,751

LIABILITIES

Instalment Shares	$793,127,262	$753,664,602	$675,074,789	$572,930,447	$495,600,000
Single Payment Shares	3,348,236	2,974,944	2,299,240	1,468,653	951,766
Juvenile Shares	659,991	610,614	571,945	576,651	573,935
Paid-up Shares	125,982,102	117,374,977	107,366,770	89,839,683	74,176,450
Lapsed Shares	2,495,950	1,681,369	1,316,956	725,740	585,247
Matured Shares	2,652,728	2,986,205	3,339,632	2,839,350	3,164,851
Advance Payments	1,387,480	1,820,887	1,593,297	1,841,191	1,654,591
Balance due Borrowers	2,985,566	8,000,654	10,060,067	11,880,083	8,833,428
Borrowed Money	61,952,774	66,921,125	63,273,623	66,596,220	62,433,732
Miscellaneous Liabilities	4,491,015	2,824,741	2,759,910	2,507,598	4,588,662
Apportioned Profits	202,465,226	192,542,979	164,772,831	134,961,889	107,505,089
Reserves and Unapportioned Profits	10,393,583	*	*	*	*
Totals	$1,211,941,913	$1,151,403,097	$1,032,429,060	$886,167,505	$760,067,751

SHARES

Instalment	14,855,400	15,198,979	14,590,503	13,547,008	12,182,844
Single Payment	31,716	28,676	22,032	13,675	9,188
Juvenile	20,449	18,750	18,358	11,420	15,588
Paid-up	669,274	628,384	569,417	478,129	400,069
Totals	15,576,839	15,874,789	15,200,310	14,050,232	12,607,689

SHAREHOLDERS

Instalment	1,113,139	1,143,039	1,125,987	1,107,267	1,033,093
Single Payment	3,692	3,207	2,503	1,472	1,059
Juvenile	4,149	4,165	4,064	3,502	3,378
Paid-up	77,197	69,061	62,956	54,739	46,851
Totals	1,198,177	1,219,472	1,195,510	1,166,980	1,084,381
Borrowing	280,508	270,054	249,714	237,269	214,522
Non-borrowing	917,669	949,418	945,796	929,711	869,859
Totals	1,198,177	1,219,472	1,195,510	1,166,980	1,084,381

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

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

Respectfully submitted,

FRANK H. SMITH,
Commissioner of Banking and Insurance.

ABSTRACTS OF FINANCIAL STATEMENTS

OF

New Jersey Building and Loan Associations

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

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

* Conveyancer.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
.....	John M. Bewley	First National Bank, Absecon, N. J.	1
John D. McMullin	Lewis W. Bowker	P. O. Box 18, Absecon, N. J.	2
G. Arthur Bolte	Louis N. Tripician	22 Atl. Guar.&Title Ins.Bldg.,Atlantic City,N.J.	3
Charles C. Babcock	Clara B. Koehler	448 Guarantee Trust Bldg., Atlantic City, N. J.	4
Allen B. Endicott, Jr.	Herbert H. Dietz	405 Santa Rita Apts., Atlantic City, N. J.	5
Edmund C. Gaskill, Jr.	William V. Voss	Virginia & Atlantic Aves., Atlantic City, N. J.	6
James J. Quinn	Harry Jones	115 South Dover Ave., Atlantic City, N. J. ...	7
Cassman & Gottlieb	William E. Saslaff	25 South Virginia Ave., Atlantic City, N. J....	8
Cassman & Gottlieb	John M. Campbell	1217 Atlantic Ave., Atlantic City, N. J.	9
W. Lindley Jeffers	Wilbur F. Shinn	1210 Atlantic Ave., Atlantic City, N. J.	10
Paul M. Salsburg	Saul Singer	508 Schwehm Bldg., Atlantic City, N. J.	11
S. Paul Ridgway	Emma H. Yard	Seaside Trust Co., Atlantic City, N. J.	12
Charles S. Moore.....	Selden W. Ostrom	2024 Atlantic Ave., Atlantic City, N. J.	13
Anthony J. Siracusa	Louis N. Tripician	2302 Atlantic Ave., Atlantic City, N. J.	14
William A. Dart	J. W. Dowling	324 N. Indiana Ave., Atlantic City, N. J.	15
Ralph Harcourt	Mervin L. Craig	1318 S. Broad St., Pleasantville, N. J.	16
G. Arthur Bolte	James W. Cullen	252 S. Massachusetts Ave., Atlantic City, N. J.	17
Cassman & Gottlieb	Marcus Bacharach	4209 Ventnor Ave., Atlantic City, N. J.	18
Allen B. Endicott, Jr.	Emile E. Estoclet	Schwehm Bldg., Atlantic City, N. J.	19
.....	Ernest A. Lord	Northfield, N. J.	20
Russell L. Browne	Raymond P. Read	100 Guarantee Trust Bldg., Atlantic City, N. J.	21
Moore & Butler	David Ford	1421 Atlantic Ave., Atlantic City, N. J.	22
Saul C. Gorson	Benjamin E. Antinoph ..	603 Schwehm Building, Atlantic City, N. J. ...	23
Oscar Le Wine	Lucius I. Wright	20 S. Tennessee Ave., Atlantic City, N. J.	24
Saul C. Gorson	Saul Singer	508 Schwehm Bldg., Atlantic City, N. J.	25
Albert C. Abbott	Archie H. Smith	Chelsea National Bank, Atlantic City, N. J. ...	26
Herbert R. Voorhees	Andrew K. Littlefield	1421 Atlantic Ave., Atlantic City, N. J.	27
Harcourt & Steelman	Nicholas J. Waters	204 Schwehm Bldg., Atlantic City, N. J.	28
William Elmer Brown, Jr.	J. LeRoy Berglund	2504 Atlantic Ave., Atlantic City, N. J.	29
Morris M. Gorson	John F. O'Neill	Marine Trust Co. Bldg., Atlantic City, N. J. ..	30
John B. Slack	P. E. Howard	107 Guarantee Trust Bldg., Atlantic City, N. J.	31
Vincent S. Haneman	Nicholas J. Waters	204 Schwehm Bldg., Atlantic City, N. J.	32
H. L. Hamilton	Thomas E. Hamilton	202 Philadelphia Ave., Egg Harbor City, N. J.	33
.....	Fred W. Bergmann	246 Cincinnati Ave., Egg Harbor City, N. J. ...	34
.....	Otto Boysen	143 London Ave., Egg Harbor City, N. J.	35
Charles M. Phillips	Robert Picken	7 Egg Harbor Road, Hammonton, N. J.	36
Bleakly, Stockwell & Burling....	William Doerfel	Hammonton, N. J.	37
Bleakly, Stockwell & Burling....	William Doerfel	Hammonton, N. J.	38
Robert E. Steedle	Harry E. Pennell	Short & Sanders Aves., Linwood, N. J.	39
James N. Butler	Stanley W. Ball	Margate Trust Co. Bldg., Margate City, N. J.	40
Albert C. Abbott	Melvin M. Ripley	18 E. Main St., Mays Landing, N. J.	41
*W. Howard Sharp	William Williams	Minotola, N. J.	42
Raymond P. Read	Japhet Garwood	1 Girard Bldg., Atlantic City, N. J.	43
*Raymond P. Thompson	Gladys Swensen	Pleasantville Nat. Bank, Pleasantville, N. J.	44
C. C. Shinn	George H. Adams	Pleasantville, N. J.	45
Clarence B. Dixon	Nicholas J. Waters	204 Schwehm Bldg., Atlantic City, N. J.	46
Elwood C. Weeks	Wilbur Reed	220 North Main St., Pleasantville, N. J.	47
L. D. Champion	E. F. Block	W. Washington Ave., Pleasantville, N. J.	48
Clifton C. Shinn	Earl R. Ryne	Somers Point, N. J.	49
Enoch A. Higbee	James E. Scull	Bay & Higbee Aves., Somers Point, N. J.	50
John S. Westcott	Edwin D. Rowland	Surrey & Atlantic Ave., Ventnor City, N. J. ..	51
Ralph Harcourt	Spurgeon Cross	8 N. Lancaster Ave., Margate, N. J.	52

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Atlantic County				
1	Absecon City	Absecon	$5,627	.....	$616,700
2	Heights	Absecon Heights	853	.....	147,155
3	American	Atlantic City	33,158	.....	1,414,500
4	Atlantic City	" "	61,304	$30,767	1,321,800
5	Atlantic Coast	" "	90,996	.....	3,737,726
6	Atlantic County	" "	17,469	20,000	1,362,250
7	Atlantis	" "	55,601	56,146	1,534,300
8	Boardwalk	" "	6,001	.....	283,000
9	Chelsea	" "	11,313	.....	629,250
10	Cosmopolitan	" "	4,448	.....	165,000
11	Eastern Shore	" "	3,503	.....	120,681
12	Economy	" "	8,464	.....	499,200
13	Equitable	" "	187,240	53,600	3,643,450
14	Garibaldi	" "	15,595	.....	637,100
15	Great Bay	" "	994	.....	25,200
16	Home	" "	8,117	.....	639,450
17	Islanders	" "	26,237	25,000	1,860,238
18	La Clede	" "	9,896	.....	473,150
19	Margate	" "	2,455	.....	312,600
20	Miramar	" "	572	500	8,337
21	Mutual	" "	46,786	975	1,721,360
22	Peoples	" "	161,655	.....	3,905,350
23	Pride of Atlantic	" "	17,306	25,000	807,636
24	Protective	" "	1,584	.....	192,100
25	Resort	" "	3,159	.....	201,800
26	Seaboard	" "	14,885	15,000	881,900
27	Security	" "	60,346	.....	1,750,350
28	South Jersey	" "	2,875	.....	386,650
29	Sunrise	" "	15,104	.....	546,000
30	Trident	" "	37,708	12,643	745,374
31	Ventnor	" "	14,815	.....	1,541,450
32	Brigantine	Brigantine	510	.....	48,300
33	Collective	Egg Harbor City	787	1,000	276,300
34	Egg Harbor	" " "	2,675	.....	1,428,300
35	Germania	" " "	254	3,200	526,800
36	Farmers and Merchants	Hammonton	3,968	.....	895,800
37	Hammonton	"	17,928	12,000	1,279,750
38	Workingmens	"	908	.....	1,189,800
39	Linwood	Linwood	4,524	.....	181,800
40	Harbor	Margate City	8,394	1,000	133,500
41	Mays Landing	Mays Landing	34,701	25,000	1,921,850
42	Minotola-Landisville	Minotola	4,961	.....	459,850
43	Northfield	Northfield	129	111	10,900
44	Carpenter's	Pleasantville	2,083	.....	93,500
45	Home	"	9,231	5,700	976,250
46	Mainland	"	369	.....	27,700
47	Pleasantville Mutual	"	7,305	.....	529,766
48	Workingmen's	"	19,721	.....	394,550
49	Hand-in-Hand	Somers Point	288	.....	126,000
50	Somers Point	" "	18,662	.....	135,300
51	Seashore	Ventnor City	10,947	.....	387,400
52	St. Leonards's	" "	3,215	2,000	386,950
	Totals		$1,077,626	$289,642	$43,521,423

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$24,220	$28,804	$12,262	$934	$688,547	1
.....	3,822	4,016	2,496	.....	158,342	2
.....	58,536	64,325	15,758	.....	1,586,277	3
$323,000	53,652	252,221	69,886	4,254	2,116,884	4
486,700	.....	670,780	.....	828	4,987,030	5
.....	31,933	47,933	17,385	2,079	1,499,049	6
34,600	61,798	50,429	19,318	3,110	1,815,297	7
30,000	26,125	10,196	7,810	237	363,369	8
11,000	30,169	39,978	7,310	539	729,559	9
.....	5,650	6,414	5,032	57	186,601	10
.....	24,505	6,111	2,319	472	157,591	11
.....	18,250	62,007	1,530	1,202	590,653	12
90,250	111,541	287,846	31,043	7,356	4,412,326	13
9,200	63,675	130,193	34,029	4,202	893,994	14
.....	1,055	4,243	2,970	163	34,625	15
20,850	45,581	46,276	16,839	2,238	779,351	16
21,500	.....	55,204	.....	788	1,988,967	17
23,950	35,925	58,476	9,593	75	611,065	18
.....	4,870	18,520	10,508	345	349,298	19
.....	.....	.....	.....	5,000	14,409	20
.....	107,120	23,509	19,936	2,670	1,922,356	21
16,250	103,667	83,125	10,915	9,845	4,290,807	22
74,500	181,175	64,611	13,468	151,095	1,334,791	23
.....	23,241	.....	4,508	.....	221,433	24
.....	7,240	.....	2,329	491	215,019	25
55,800	38,422	97,347	10,368	50,967	1,164,689	26
19,856	194,375	235,731	37,260	3,626	2,301,544	27
.....	15,700	14,273	8,788	1,680	429,966	28
4,000	25,898	48,180	13,097	2,074	654,353	29
.....	.....	20,130	.....	.....	815,855	30
34,900	99,100	56,843	13,273	4,093	1,764,474	31
.....	850	4,353	994	200	55,207	32
.....	1,669	.....	3,462	370	283,588	33
.....	16,700	10,189	20,692	915	1,479,471	34
.....	1,625	19,124	15,289	2,328	568,620	35
.....	2,725	10,739	34,997	2,403	950,632	36
62,400	27,839	22,338	23,912	27,825	1,473,992	37
.....	27,244	2,611	22,868	3,002	1,246,433	38
.....	6,825	9,478	10,862	954	214,443	39
.....	6,327	6,512	3,888	566	160,187	40
213,000	153,941	213,924	63,605	8,740	2,634,761	41
.....	3,540	25,756	18,208	352	512,667	42
.....	175	.....	1,574	75	12,964	43
.....	3,300	.....	2,500	95	101,478	44
4,000	26,385	91,500	59,117	6,598	1,178,781	45
.....	2,255	.....	976	50	31,350	46
.....	15,705	104,430	31,198	1,192	689,596	47
.....	8,200	34,835	9,643	1,085	468,034	48
.....	600	6,110	3,960	148	137,106	49
.....	9,543	3,629	4,386	829	172,349	50
.....	14,890	8,982	8,582	94	430,895	51
3,000	16,500	18,428	4,708	.....	434,801	52
$1,538,756	$1,744,078	$3,080,659	$745,451	$318,241	$52,315,876	

TABLE 8—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Atlantic County					
1	Absecon City	Absecon	$497,246			
2	Heights	Absecon Heights	87,966			$24,000
3	American	Atlantic City	700,875	$5,700		571,550
4	Atlantic City	" "	893,064			
5	Atlantic Coast	" "	2,720,970			1,018,800
6	Atlantic County	" "	878,614			312,650
7	Atlantis	" "	905,859			638,900
8	Boardwalk	" "	234,555			8,000
9	Chelsea	" "	421,775			191,800
10	Cosmopolitan	" "	127,480			36,500
11	Eastern Shore	" "	102,717			8,100
12	Economy	" "	371,907			98,800
13	Equitable	" "	1,920,116		$133,971	1,750,100
14	Garibaldi	" "	471,123			148,300
15	Great Bay	" "	24,489			
16	Home	" "	471,790			100,700
17	Islanders	" "	850,074			883,500
18	La Clede	" "	448,177			9,400
19	Margate	" "	181,280			113,400
20	Miramar	" "	12,699			
21	Mutual	" "	1,252,959			88,400
22	Peoples	" "	1,598,957		70,952	1,958,300
23	Pride of Atlantic	" "	943,816			
24	Protective	" "	147,435			
25	Resort	" "	155,006			22,000
26	Seaboard	" "	538,753			499,300
27	Security	" "	1,080,166			619,350
28	South Jersey	" "	251,238			78,900
29	Sunrise	" "	373,110			126,150
30	Trident	" "	499,283			198,400
31	Ventnor	" "	1,042,732			334,000
32	Brigantine	Brigantine	37,137			3,100
33	Collective	Egg Harbor City	77,676	111,950		50,800
34	Egg Harbor	" " "	827,874	32,700		334,200
35	Germania	" " "	359,582			53,600
36	Farmers and Merchants	Hammonton	421,234	179,500		132,800
37	Hammonton	"	611,757	510,850		
38	Workingmens	"	618,378			395,100
39	Linwood	Linwood	126,814			35,600
40	Harbor	Margate City	113,039			23,300
41	Mays Landing	Mays Landing	1,038,760			1,019,025
42	Minotola-Landisville	Minotola	224,658			172,300
43	Northfield	Northfield	9,000			
44	Carpenter's	Pleasantville	62,862			21,400
45	Home	"	548,291			252,100
46	Mainland	"	19,604			4,800
47	Pleasantville Mutual	"	322,092			108,450
48	Workingmen's	"	241,716			131,800
49	Hand-in-Hand	Somers Point	77,442			25,800
50	Somers Point	" "	126,216			
51	Seashore	Ventnor City	244,137			90,400
52	St. Leonards's	" "	290,069			59,400
	Totals		$26,604,569	$840,700	$204,923	$12,753,275

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$95	$3,800	726	.....	$14,000	$42	$170,579	$2,059	$688,547	1
.....	.....	118	.....	19,325	77	25,345	1,511	158,342	2
.....	1,000	1,146	.....	70,000	11	222,102	13,893	1,586,277	3
133	860,350	1,612	.....	60,000	22,840	253,662	25,223	2,116,884	4
661	.....	.....	358	245,000	.....	868,790	132,451	4,987,030	5
424	.....	7,280	.....	30,000	.....	241,055	29,026	1,499,049	6
1,641	.....	3,041	.....	.....	233	260,846	4,777	1,815,297	7
84	.....	365	.....	35,000	6	79,075	6,284	363,369	8
1,216	.....	504	.....	.....	50	110,783	3,431	729,559	9
378	.....	407	.....	.....	5	21,216	615	186,601	10
2,493	.....	1,726	.....	10,000	.....	30,397	2,158	157,591	11
716	.....	1,929	.....	23,500	.....	86,005	7,796	590,653	12
21,151	.....	13,000	.....	.....	3,926	463,977	106,085	4,412,326	13
3,016	.....	833	.....	70,000	4,574	73,501	122,647	893,994	14
2,004	.....	319	.....	.....	133	6,756	924	34,625	15
548	8,500	1,487	.....	20,000	100	174,198	2,028	779,351	16
.....	.....	4,091	.....	15,000	155	198,549	37,598	1,988,967	17
1,830	.....	1,736	.....	34,000	.....	110,074	5,848	611,065	18
261	.....	1,434	.....	13,000	.....	38,003	1,920	349,298	19
.....	.....	.....	.....	.....	.....	1,502	208	14,409	20
1,338	1,500	6,456	.....	.....	49,320	448,838	73,545	1,922,356	21
5,931	.....	479	.....	135,000	843	438,461	81,884	4,290,807	22
6,486	.....	1,153	.....	.....	1,096	344,892	37,348	1,334,791	23
.....	.....	109	.....	8,000	.....	64,876	1,013	221,433	24
1,197	.....	1,048	.....	5,200	.....	30,299	269	215,019	25
75	.....	2,396	.....	.....	.....	102,037	22,128	1,164,689	26
210	.....	6,889	.....	110,000	624	419,651	64,654	2,301,544	27
.....	.....	326	.....	17,000	.....	81,978	524	429,906	28
67	.....	1,212	.....	35,000	357	113,639	4,818	654,353	29
.....	.....	.....	.....	.....	.....	109,698	8,474	815,855	30
.....	.....	3,236	.....	10,000	550	367,063	6,893	1,764,474	31
.....	3,186	129	.....	6,000	.....	5,220	435	55,207	32
561	.....	460	.....	19,400	.....	21,108	1,633	283,588	33
229	.....	810	.....	10,000	15	272,064	1,579	1,479,471	34
52	.....	466	.....	48,830	.....	103,587	2,503	568,620	35
1,289	.....	1,982	.....	30,000	617	179,748	3,462	950,632	36
426	2,300	3,324	.....	.....	.....	343,102	2,233	1,473,992	37
1,249	.....	2,642	.....	50,000	165	176,305	2,594	1,246,433	38
980	.....	1,142	.....	16,500	4,332	28,127	948	214,443	39
233	.....	464	.....	.....	30	22,469	652	160,187	40
260	1,200	2,934	.....	180,000	5,939	314,316	72,327	2,634,761	41
.....	.....	1,449	.....	40,500	474	71,645	1,641	512,667	42
.....	.....	1,123	.....	2,125	72	632	12	12,964	43
268	.....	333	.....	.....	.....	15,821	794	101,478	44
1,976	111,800	2,641	.....	30,000	.....	212,663	19,310	1,178,781	45
56	.....	275	.....	3,000	.....	3,564	51	31,350	46
.....	48,300	426	.....	77,300	1,026	119,530	12,472	689,596	47
11	.....	587	.....	.....	405	89,511	4,004	468,034	48
.....	.....	700	.....	14,000	.....	17,921	1,243	137,106	49
21	.....	155	.....	.....	.....	45,571	386	172,349	50
280	.....	1,322	.....	20,000	138	73,963	655	430,895	51
335	.....	1,611	.....	.....	.....	81,544	1,842	434,801	52
$60,181	$1,041,936	$90,033	358	$1,526,680	$98,155	$8,156,258	$938,808	$52,315,876	

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Atlantic County								
1	**Absecon City**	7,755	1,141	.....	.....	.....	.....	.....	.....
2	Heights	1,716	306	.....	.....	.....	.....	120	25
3	American	13,221	451	57	17	.....	.....	2,858	256
4	Atlantic City	14,259	628	.....	.....	.....	.....	.....	.....
5	Atlantic Coast	108,455	2,474	.....	.....	.....	.....	10,188	449
6	Atlantic County	14,747	1,030	.....	.....	.....	.....	1,563	122
7	Atlantis	18,873	914	.....	.....	.....	.....	3,195	198
8	Boardwalk	3,716	314	.....	.....	.....	.....	40	9
9	Chelsea	6,718	531	.....	.....	.....	.....	959	130
10	Cosmopolitan	3,251	261	.....	.....	.....	.....	183	29
11	Eastern Shore	2,053	208	.....	.....	.....	.....	41	11
12	Economy	8,813	511	.....	.....	.....	.....	494	52
13	Equitable	36,812	2,340	.....	.....	6,503	431	8,751	1,645
14	Garibaldi	7,151	390	.....	.....	.....	.....	742	76
15	Great Bay	505	63	.....	.....	.....	.....	.....	.....
16	Home	6,662	443	.....	.....	.....	.....	503	63
17	Islanders	23,262	1,116	.....	.....	.....	.....	4,418	384
18	La Clede	7,558	600	.....	.....	.....	.....	47	11
19	Margate	4,002	305	.....	.....	.....	.....	567	75
20	Miramar	11,157	55	.....	.....	.....	.....	.....	.....
21	Mutual	21,700	1,690	.....	.....	.....	.....	295	60
22	Peoples	34,777	1,722	.....	.....	2,075	577	9,791	852
23	Pride of Atlantic	13,171	829	.....	.....	.....	.....	.....	.....
24	Protective	3,130	215	.....	.....	.....	.....	.....	.....
25	Resort	3,889	340	.....	.....	.....	.....	110	34
26	Seaboard	12,416	551	.....	.....	.....	.....	2,497	279
27	Security	21,509	1,750	.....	.....	.....	.....	3,097	320
28	South Jersey	4,262	244	.....	.....	.....	.....	395	31
29	Sunrise	6,366	351	.....	.....	.....	.....	631	69
30	Trident	35,613	617	.....	.....	.....	.....	1,984	92
31	Ventnor	16,737	712	.....	.....	.....	.....	1,670	125
32	Brigantine	1,062	70	.....	.....	.....	.....	16	4
33	Collective	3,008	407	1,120	52	.....	.....	254	70
34	Egg Harbor	14,126	1,326	327	54	.....	.....	1,671	253
35	Germania	6,423	917	.....	.....	.....	.....	267	47
36	Farmers and Merchants	7,713	634	1,795	193	.....	.....	664	69
37	Hammonton	10,265	1,140	5,109	433	.....	.....	.....	.....
38	Workingmens	11,075	1,070	.....	.....	.....	.....	1,976	256
39	Linwood	2,407	306	.....	.....	.....	.....	178	39
40	Harbor	2,483	233	.....	.....	.....	.....	117	30
41	Mays Landing	20,056	2,059	.....	.....	.....	.....	5,098	510
42	Minotola-Landisville	3,825	345	.....	.....	.....	.....	862	116
43	Northfield	333	44	.....	.....	.....	.....	.....	.....
44	Carpenter's	1,284	153	.....	.....	.....	.....	107	33
45	Home	17,988	1,128	.....	.....	.....	.....	2,521	141
46	Mainland	1,110	115	.....	.....	.....	.....	48	5
47	Pleasantville Mutual	5,309	927	.....	.....	.....	.....	542	84
48	Workingmen's	7,782	421	.....	.....	.....	.....	1,318	61
49	Hand-in-Hand	1,525	204	.....	.....	.....	.....	129	18
50	Somers Point	1,641	207	.....	.....	.....	.....	.....	.....
51	Seashore	4,263	397	.....	.....	.....	.....	452	49
52	St. Leonard's	5,249	472	.....	.....	.....	.....	297	49
	Totals	603,183	35,677	8,408	751	8,578	1,008	71,656	7,231

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
7,755	198	943	S.	$1.00 m.	$200	6	$0.15 b	.....	1
1,836	93	238	S.	1.00 m.	200	6	4.00 a	$4.00 a	2
16,136	276	448	S.	1.00 m.	200	6	.10 b	.10 b	3
14,259	151	477	S.	1.00 m.	200	6	3.00 a & .10 b	.10 b	4
118,643	658	2,265	O.P.	.....	100	6	.10 b	.....	5
16,310	294	858	S.	1.00 m.	200	6	.12½ b	.12½ b	6
22,068	297	815	S.	1.00 m.	200	6	3.00 a & .10 b	.....	7
3,756	85	238	S.	1.00 m.	200	6	.10 b	.10 b	8
7,677	145	516	S.	1.00 m.	200	6	2.00 a & .10 b	.10 b	9
3,434	46	244	S.	1.00 m.	200	6	.10 b	.10 b	10
2,094	72	147	S.	1.00 m.	200	6	.12 b	.12 b	11
9,307	112	451	O.P.	.....	200	6	.10 b	.10 b	12
52,066	885	3,531	N.S.	1.00 m.	200	6	3.00 a & .10 b	.10 b	13
7,893	264	202	S.	.50 & $1.00 m.	200	6	.10 b & .15 b	.10 b & .15 b	14
505	20	43	S.	1.00 m.	200	6	.10 b	.10 b	15
7,165	160	346	S.	1.00 m.	200	6	.10 b	.10 b	16
27,680	318	1,182	O.P.	.....	200	6	3.00 a & .10 b	.10 b	17
7,605	134	477	S.	1.00 & $2.00 m.	200	6	.10 b	.10 b	18
4,569	88	292	S.	1.00 m.	200	6	.10 b	.10 b	19
11,157	3	52	O.P.	.....	100	6	.10 b	.....	20
21,995	420	1,330	S.	1.00 m.	200	6	.12 b	.12 b	21
46,643	796	2,355	N.S.	1.00 m.	200	6	3.00 a & .10 b	.10 b	22
13,171	276	553	S.	1.00 m.	200	6	.10 b	.10 b	23
3,130	65	150	S.	.70 m.	200	6	.12 b	.12 b	24
3,999	68	306	S.	1.00 m.	200	6	.12½ b	.12½ b	25
14,913	264	566	S.	1.00 m.	200	6	.10 b	.10 b	26
24,606	286	1,784	S.	.70 m.	200	6	.10 b	.10 b	27
4,657	81	194	S.	1.00 m.	200	6	.10 b	.10 b	28
6,997	133	287	S.	1.00 m.	200	6	.12½ b	.12½ b	29
37,597	118	591	O.P.	.....	100	6	.10 b	.10 b	30
18,407	254	583	S.	1.00 m.	200	6	.10 b	.10 b	31
1,078	12	62	S.	1.00 m.	200	6	.10 b	.10 b	32
4,382	145	384	S.	1.00 m.	200	6	.10 b	.10 b	33
16,124	503	1,130	S.	1.00 m.	200	6	.10 b	.10 b	34
6,690	305	659	S.	1.00 m.	200	6	.15 b	.15 b	35
10,172	340	558	S.	1.00 m.	200	6	.10 b	.....	36
15,374	775	798	S.	1.00 m.	200	6	.15 b	.....	37
13,051	586	740	S.	1.00 m.	200	6	.15 b	.15 b	38
2,585	70	275	S.	1.00 m.	200	6	.10 b	.10 b	39
2,600	46	217	S.	1.00 m.	200	6	.10 b	.10 b	40
25,154	917	1,652	S.	1.00 m.	200	6	.15 b	.15 b	41
4,687	186	275	S.	1.00 m.	200	6	5.00 a	.15 b	42
333	7	37	S.	1.00 m.	200	6	.12 b	.12 b	43
1,391	41	145	S.	1.00 m.	200	6	.15 b	.15 b	44
20,509	468	801	S.	.50 m.	100	6	.15 b	.15 b	45
1,158	22	98	S.	.50 m.	100	6	.15 b	.15 b	46
5,851	472	539	S.	1.00 m.	200	6	.10 b	.10 b	47
9,100	173	309	S.	.50 m.	100	6	.10 b	.10 b	48
1,654	41	181	S.	1.00 m.	200	6	.15 b	.15 b	49
1,641	81	126	S.	1.00 m.	200	6	.15 b	.15 b	50
4,715	101	345	S.	1.00 m.	200	6	.10 b	.....	51
5,546	107	414	S.	1.00 m.	200	6	.10 b	.10 b	52
691,825	12,458	32,209							

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
J. W. De Yoe	William C. Talman	Allendale, N. J.	53
E. Howard Foster	George B. Downer	140 W. Main St., Bergenfield, N. J.	54
Marinus Contant	C. H. Julius Meier	102 N. Washington Ave., Bergenfield, N. J.	55
George C. Felter, Jr.	Frank O. Hordich	60 Park Ave., Manwood, N. J.	56
George C. Felter, Jr.	Ernest A. Schweppe	40 Palisade Ave., Bogota, N. J.	57
Luce & Kipp	Herbert Wulling	321 Hackensack St., Carlstadt, N. J.	58
Conkling, Smith & Towe	William H. Nussbaum	423 Hackensack St., Carlstadt, N. J.	59
Joseph W. Marini	Joseph McCullough	317 First St., Cliffside Park, N. J.	60
F. W. Mattocks	Martha P. Johnson	Closter, N. J.	61
LeRoy Vander Burgh	B. E. Westervelt	Cresskill, N. J.	62
Fred W. Mattocks	Fred Metzger	37 Cresskill Ave., Dumont, N. J.	63
J. W. De Yoe	Louis F. Fournier	24 Grove St., East Paterson, N. J.	64
John M. Bell	James Millar	105 Woodland Ave., Rutherford, N. J.	65
William E. Ellis	William C. Murphy	26 Valley Place, Edgewater, N. J.	66
William M. Seufert	Harry G. Comstock	Englewood, N. J.	67
E. Robert Coven	Richard Lowe	18 Hamilton St., Paterson, N. J.	68
Cornelius Doremus	Paul T. Frazza	104 Passaic St., Garfield, N. J.	69
Anthony J. Armore	Frank J. Oleri	650 Bergenline Ave., West New York, N. J.	70
Joseph Cook	George H. Schlosser	250 Main St., Fort Lee, N. J.	71
John S. Baker	Andrew N. Kolarcik	10 Alaska St., Garfield, N. J.	72
Arthur J. Sullivan	William Stepat	266 Pierre Ave., Garfield, N. J.	73
Stanley J. Polack	Theodore Gasior	22 Albert St., Garfield, N. J.	74
John D. Vasilyk	Joseph A. Ritoch	80 Summit Ave., Garfield, N. J.	75
G. H. Dalrymple	Alfred J. Ernst	22 East 1st St., Clifton, N. J.	76
P. C. Wadsworth	R. Harry Decker	34 Cambridge Place, Glen Rock, N. J.	77
G. Earl Brugler	William D. Hartmann	296 Knox Ave., Grantwood, N. J.	78
Ira Katzman	Martin M. Higier	206 Main St., Hackensack, N. J.	79
William DeLorenzo	Henry Schnakenberg	152 Rochelle Ave., Rochelle Park, N. J.	80
Samuel Denson	Frank V. Jerlinski	34 Ross Ave., Hackensack, N. J.	81
Warner W. Westervelt, Jr.	Edward J. Fyfe	242 State St., Hackensack, N. J.	82
Charles J. McCarthy	J. Edward Schierloh	210 Main St., Hackensack, N. J.	83
Hart & Vanderwart	Louis W. Shaffer	725 Main St., Hackensack, N. J.	84
Marinus Contant	George E. Traver, Jr.	320 Kinderkamack Road, Oradell, N. J.	85
Hart & Vanderwart	G. Byron Ferguson	240 Essex St., Hackensack, N. J.	86
Warner W. Westervelt, Jr.	Will D. Martin	250 Boulevard, Hasbrouck Heights, N. J.	87
Horace F. Banta	E. H. Schoonmaker	232 Bouleward, Hasbrouck Heights, N. J.	88
Harry Randall	Benjamin Spier	151 Kinderkermack Road, Westmont, N. J.	89
Edgar A. De Yoe	Myron K. Voorhees	Hohokus, N. J.	90
George C. Felter, Jr.	George W. Findley	310 Broad Ave., Leonia, N. J.	91
N. Demarest Campbell	Charles Schulz	100 Washington Ave., Little Ferry, N. J.	92
Chandless & Weller	Joseph Kucera, Jr.	187 Main St., Little Ferry, N. J.	93
Hart & Vanderwart	Frank V. Romaglia	46 Marsellus Place, Garfield, N. J.	94
Marinus Contant	Arie Contant	459 Prospect Ave., Hackensack, N. J.	95
Hart & Vanderwart	William E. Reardon	9 Washington St., Lodi, N. J.	96
Leo F. Reilly	Emil Sorensen	350 Second Ave., Lyndhurst, N. J.	97
Luce & Kipp	John F. Woods	315 Stuyvesant Ave., Lyndhurst, N. J.	98
Harry R. Rinsky	Arthur R. Finn	City Hall, Newark, N. J.	99
J. Willard De Yoe	David Hopper	Box 285, Mahwah, N. J.	100
Charles J. McCarthy	Helen D. McIntyre	5 Pangborn Place, Hackensack, N. J.	101
J. Willard De Yoe	Henry Gunther	Midland Park, N. J.	102
John B. Zabriskie	U. R. Voorman	Wortendyke, N. J.	103
William De Lorenzo	William Brandenberg	10 William St., Rochelle Park, N. J.	104
Harry Randall	Walter Wellman	Montvale, N. J.	105
Clyde A. Bogert	Pierre B. Wilmarth	River Edge, N. J.	106
Arthur B. Archibold	W. Frederick Law	12 Clinton Ave., Arlington, N. J.	107

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TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION	ASSETS		
		Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Bergen County			
53	Allendale ..... Allendale	$2,125	.....	$741,500
54	Bergenfield ..... Bergenfield	6,051	$8,365	1,110,500
55	Fellowship ..... "	335	700	49,200
56	Bogota ..... Bogota	3,393	.....	1,030,700
57	Investing ..... "	4,447	.....	349,800
58	Carlstadt Mutual ..... Carlstadt	141,448	.....	11,059,500
59	Tri-Boro ..... "	6,149	2,500	330,200
60	Cliffside Park ..... Cliffside Park	1,189	.....	138,800
61	Harrington ..... Closter	5,052	.....	995,650
62	Cresskill ..... Cresskill	5,362	.....	118,000
63	Dumont ..... Dumont	5,542	.....	268,200
64	East Paterson ..... East Paterson	3,544	.....	256,100
65	East Rutherford Savings ..... East Rutherford	136,240	100,000	13,129,500
66	Edgewater ..... Edgewater	7,318	.....	239,200
67	Englewood Mutual ..... Englewood	104,649	.....	6,552,200
68	Fair Lawn ..... Fair Lawn	1,406	.....	56,300
69	Saddle River Township ..... " "	30,106	20,000	2,470,600
70	Faircliff ..... Fairview	2,144	.....	35,000
71	Fort Lee ..... Fort Lee	15,492	11,221	990,150
72	American ..... Garfield	21,745	20,000	3,112,544
73	Garfield Mutual ..... "	489	.....	252,400
74	Haller ..... "	5,304	.....	333,500
75	Slavonian ..... "	2,392	.....	144,400
76	Tri-City ..... "	5,606	.....	125,000
77	Home Ownership ..... Glen Rock	7,746	3,687	468,500
78	Grantwood ..... Grantwood	3,222	.....	83,500
79	Challenge ..... Hackensack	340	.....	29,400
80	Citizens' ..... "	10,966	.....	386,000
81	Excel ..... "	3,404	5,355	571,100
82	Hackensack Mutual ..... "	34,065	.....	3,656,750
83	Industrial ..... "	637	1,477	222,950
84	New Barbadoes Mutual ..... "	5,486	.....	563,600
85	North Jersey ..... "	225	4,235	464,600
86	United ..... "	4,571	.....	1,348,415
87	Hasbrouck Heights ..... Hasbrouck Heights	6,480	.....	1,009,900
88	Polifly ..... " "	1,746	.....	325,000
89	Progressive ..... Hillsdale	11,527	5,000	376,250
90	Hohokus ..... Hohokus	1,281	.....	276,150
91	Leonia ..... Leonia	7,423	11,000	995,000
92	Little Ferry ..... Little Ferry	26,502	.....	1,054,500
93	Volunteer ..... " "	2,404	.....	114,200
94	International ..... Lodi	1,825	.....	132,900
95	Lodi ..... "	3,963	.....	600,900
96	Mutual ..... "	72,355	.....	2,640,200
97	Dauntless ..... Lyndhurst	562	500	111,700
98	Lyndhurst ..... "	8,567	.....	341,800
99	Norge ..... "	2,651	.....	14,700
100	Mahwah ..... Mahwah	79	6,000	935,250
101	Maywood ..... Maywood	576	.....	64,100
102	Franklin ..... Midland Park	1,988	.....	564,600
103	Wortendyke ..... Midland Park	1,091	.....	141,750
104	Rural ..... Midland Township	1,618	.....	147,500
105	Montvale ..... Montvale	342	.....	273,400
106	New Milford ..... New Milford	701	314	101,075
107	North Arlington ..... North Arlington	1,351	.....	152,100

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$19,550	.....	$2,940	.....	$766,115	53
.....	18,750	$10,427	15,042	$1,335	1,170,470	54
.....	2,731	.....	385	70	53,421	55
$7,000	20,633	.....	6,820	865	1,069,411	56
10,600	7,715	.....	2,982	418	375,962	57
.....	112,521	103,189	.....	121,587	11,538,245	58
.....	.....	.....	.....	100	338,949	59
.....	8,675	.....	2,184	230	151,078	60
.....	14,175	.....	7,998	1,340	1,024,215	61
.....	1,200	.....	691	.....	125,253	62
.....	18,315	.....	1,959	789	294,805	63
.....	11,712	19,968	447	413	292,184	64
.....	62,570	169,686	19,059	5,000	13,622,055	65
.....	11,280	.....	594	.....	258,392	66
422,700	37,450	94,383	.....	9,675	7,221,057	67
.....	550	.....	948	89	59,293	68
110,000	20,030	111,969	80,124	5,722	2,848,551	69
.....	320	.....	3,552	250	41,266	70
.....	32,680	18,333	10,150	2,888	1,080,914	71
.....	55,775	314,148	83,928	13,345	3,621,485	72
.....	6,500	18,602	3,263	618	281,872	73
35,600	4,220	1,901	3,441	946	384,912	74
.....	2,655	.....	2,630	250	152,327	75
.....	888	.....	872	298	132,664	76
.....	20,710	.....	2,572	4,424	507,639	77
.....	5,317	.....	2,394	98	94,531	78
.....	2,058	4,427	1,790	395	38,410	79
.....	27,818	.....	6,532	707	432,023	80
.....	26,339	14,681	3,551	1,199	625,629	81
208,600	158,390	104,953	20,152	8,785	4,191,695	82
4,600	3,745	.....	2,218	1,082	236,709	83
.....	15,887	12,029	4,595	288	601,885	84
.....	8,350	4,525	4,306	410	486,651	85
.....	73,150	15,161	15,224	318	1,456,839	86
.....	45,875	15,518	4,705	635	1,083,113	87
.....	.....	.....	1,164	.....	327,910	88
.....	12,115	.....	2,735	100	407,727	89
.....	9,960	.....	845	251	288,487	90
.....	22,935	.....	2,180	400	1,038,938	91
.....	36,600	.....	13,202	4,952	1,135,756	92
.....	1,755	.....	2,007	182	120,548	93
.....	3,875	.....	2,295	375	141,270	94
.....	2,200	.....	5,051	469	612,583	95
77,000	108,118	73,276	45,781	9,865	3,026,595	96
.....	1,809	.....	1,044	262	115,877	97
.....	300	.....	585	19	351,271	98
.....	1,902	6,524	1,848	19	27,644	99
6,000	24,130	.....	9,221	1,536	982,216	100
4,000	3,090	.....	417	197	72,380	101
.....	11,130	.....	2,788	384	580,890	102
.....	1,777	.....	418	192	145,228	103
.....	7,413	.....	690	181	157,402	104
.....	22,070	8,541	14,530	1,100	319,983	105
.....	.....	.....	1,018	913	104,021	106
.....	4,600	16,545	3,753	357	178,706	107

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Bergen County					
53	Allendale	Allendale	$472,314	.....	.....	$67,000
54	Bergenfield	Bergenfield	805,446	.....	.....	27,800
55	Fellowship	"	37,930	.....	.....	4,500
56	Bogota	Bogota	732,441	.....	.....	104,800
57	Investing	"	270,428	.....	.....	14,800
58	Carlstadt Mutual	Carlstadt	8,324,506	.....	$225,991	187,500
59	Tri-Boro	"	249,944	$56,900	.....	3,800
60	Cliffside Park	Cliffside Park	113,034	.....	.....	.....
61	Harrington	Closter	734,450	.....	.....	.....
62	Cresskill	Cresskill	88,578	.....	.....	.....
63	Dumont	Dumont	211,296	.....	.....	11,800
64	East Paterson	East Paterson	201,155	.....	.....	7,400
65	East Rutherford Savings	East Rutherford	9,637,804	.....	134,000	1,301,700
66	Edgewater	Edgewater	190,110	.....	.....	.....
67	Englewood Mutual	Englewood	4,013,830	445,194	.....	1,074,000
68	Fair Lawn	Fair Lawn	37,542	.....	.....	9,200
69	Saddle River Township	" "	1,807,700	.....	.....	361,400
70	Faircliff	Fairview	30,040	.....	.....	.....
71	Fort Lee	Fort Lee	634,917	24,440	.....	170,650
72	American	Garfield	1,833,321	.....	.....	980,300
73	Garfield Mutual	"	160,010	.....	.....	31,800
74	Haller	"	254,793	.....	.....	21,700
75	Slavonian	"	81,175	.....	.....	34,150
76	Tri-City	"	60,397	.....	.....	60,000
77	Home Ownership	Glen Rock	336,306	.....	.....	5,100
78	Grantwood	Grantwood	74,504	.....	.....	.....
79	Challenge	Hackensack	27,627	.....	.....	.....
80	Citizens'	"	290,576	.....	.....	29,800
81	Excel	"	452,581	3,100	.....	60,200
82	Hackensack Mutual	"	2,920,893	.....	.....	337,200
83	Industrial	"	156,248	.....	.....	.....
84	New Barbadoes Mutual	"	432,528	.....	.....	14,000
85	North Jersey	"	342,924	.....	.....	36,750
86	United	"	961,449	.....	.....	59,500
87	Hasbrouck Heights	Hasbrouck Heights	733,284	.....	.....	17,000
88	Polifly	" "	228,570	.....	.....	21,400
89	Progressive	Hillsdale	277,536	.....	.....	.....
90	Hohokus	Hohokus	193,650	.....	.....	.....
91	Leonia	Leonia	774,606	.....	.....	.....
92	Little Ferry	Little Ferry	623,946	.....	.....	213,450
93	Volunteer	" "	83,084	.....	.....	22,800
94	International	Lodi	84,981	.....	.....	18,600
95	Lodi	"	451,668	.....	.....	.....
96	Mutual	"	1,832,609	.....	.....	386,400
97	Dauntless	Lyndhurst	90,683	.....	.....	7,650
98	Lyndhurst	"	236,211	.....	19	34,100
99	Norge	"	22,355	.....	.....	.....
100	Mahwah	Mahwah	615,420	.....	.....	58,000
101	Maywood	Maywood	50,513	.....	.....	.....
102	Franklin	Midland Park	401,436	.....	.....	.....
103	Wortendyke	Midland Park	102,006	.....	.....	5,000
104	Rural	Midland Township	103,135	.....	.....	20,600
105	Montvale	Montvale	197,709	.....	.....	19,500
106	New Milford	New Milford	82,570	.....	.....	.....
107	North Arlington	North Arlington	113,686	.....	.....	33,300

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$186	.....	$1,444	$18,600	$45,000	$30	$160,439	$1,102	$766,115	53
2	.....	1,386	600	50,000	839	264,257	20,140	1,170,470	54
655	.....	59	2,000	4,000	.....	4,194	83	53,421	55
1,267	.....	2,210	.....	15,000	.....	199,659	14,034	1,069,411	56
428	.....	660	.....	.....	770	76,264	12,612	375,962	57
.....	.....	.....	102,040	100,000	317	2,462,773	135,118	11,538,245	58
.....	.....	.....	.....	.....	.....	26,735	1,570	338,949	59
.....	.....	123	.....	11,000	20	26,370	531	151,078	60
606	$5,000	2,031	10,910	47,600	332	222,093	1,193	1,024,215	61
486	.....	208	9,600	.....	.....	26,251	130	125,253	62
1,516	.....	886	.....	21,300	253	46,375	1,379	294,805	63
610	.....	1,599	880	11,000	7	66,469	3,064	292,184	64
.....	.....	.....	8,400	100,000	.....	2,187,885	252,266	13,622,055	65
737	.....	620	.....	6,000	.....	59,600	1,325	258,392	66
.....	.....	45,355	118,894	105,000	24,171	1,315,564	79,049	7,221,057	67
.....	.....	977	.....	8,500	.....	3,029	45	59,293	68
980	.....	19,680	40,800	22,500	304	518,627	76,560	2,848,551	69
1,406	.....	119	.....	7,100	12	2,524	65	41,266	70
600	.....	1,933	2,648	81,500	1,045	150,347	12,834	1,080,914	71
5,049	.....	3,016	9,324	106,000	18,299	639,743	26,433	3,621,485	72
38	.....	505	.....	36,000	259	52,737	523	281,872	73
535	.....	438	2,500	30,000	20	74,442	484	384,912	74
532	.....	700	.....	18,000	1	17,395	374	152,327	75
.....	.....	35	.....	6,000	.....	4,328	1,904	132,664	76
87	.....	1,118	2,275	74,000	2,837	84,391	1,525	507,639	77
841	.....	670	.....	6,500	.....	11,656	360	94,531	78
2,268	.....	245	.....	5,500	31	2,219	520	38,410	79
190	.....	1,086	.....	15,000	280	94,841	250	432,023	80
54	.....	729	.....	6,000	129	100,642	2,194	625,629	81
66	1,000	4,947	1,758	73,000	469	829,205	23,157	4,191,695	82
.....	.....	65	.....	35,400	281	42,374	2,341	236,709	83
47	.....	970	7,000	51,700	934	94,058	648	601,885	84
1,499	.....	641	.....	4,200	45	73,154	27,438	486,651	85
1,115	.....	711	.....	79,000	.....	353,640	1,424	1,456,839	86
.....	18,200	1,982	5,800	105,600	.....	197,532	3,715	1,083,113	87
.....	.....	1,085	3,400	29,000	.....	43,238	1,217	327,910	88
435	.....	.....	2,250	32,500	.....	93,919	1,087	407,727	89
.....	.....	499	8,750	32,400	100	52,689	399	288,487	90
690	.....	1,430	2,600	38,000	55	217,850	3,707	1,038,938	91
884	.....	2,523	.....	75,000	84	185,879	33,990	1,135,756	92
.....	.....	581	.....	2,000	10	11,959	114	120,548	93
91	.....	772	.....	5,000	33	29,850	1,943	141,270	94
191	.....	1,003	.....	36,131	56	122,876	658	612,583	95
2,076	.....	17,895	15,900	185,000	.....	568,866	17,849	3,026,595	96
.....	.....	.....	.....	4,500	.....	12,402	642	115,877	97
.....	.....	.....	.....	5,000	.....	62,352	13,589	351,271	98
3,589	.....	40	.....	.....	23	1,576	61	27,644	99
165	.....	2,480	25,526	72,000	616	195,310	12,698	982,216	100
88	.....	70	.....	10,300	.....	11,284	125	72,380	101
.....	.....	169	.....	63,000	.....	114,877	1,408	580,890	102
1,280	.....	663	.....	14,500	5	21,391	383	145,228	103
115	.....	486	.....	12,000	.....	20,889	177	157,402	104
20	.....	179	90	40,000	65	53,717	8,703	319,983	105
.....	.....	20	.....	8,000	296	12,047	1,088	104,021	106
989	.....	141	.....	5,000	49	25,413	128	178,706	107

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Bergen County								
53	Allendale	8,111	470	.....	.....	.....	.....	335	36
54	Bergenfield	14,089	893	.....	.....	.....	.....	139	26
55	Fellowship	1,264	143	.....	.....	.....	.....	23	10
56	Bogota	12,825	1,251	.....	.....	.....	.....	524	59
57	Investing	4,878	407	.....	.....	.....	.....	74	10
58	Carlstadt Mutual	204,855	6,741	.....	.....	4,712	851	1,875	90
59	Tri-Boro	4,939	419	552	42	.....	.....	19	4
60	Cliffside Park	2,342	253	.....	.....	.....	.....	.....	.....
61	Harrington	13,019	935	.....	.....	.....	.....	.....	.....
62	Cresskill	1,510	221	.....	.....	.....	.....	.....	.....
63	Dumont	4,073	438	.....	.....	.....	.....	59	7
64	East Paterson	3,965	448	.....	.....	.....	.....	37	23
65	East Rutherford Savings	297,031	10,916	.....	.....	5,388	1,653	13,017	653
66	Edgewater	3,170	331	.....	.....	.....	.....	.....	.....
67	Englewood Mutual	81,126	5,292	4,202	524	.....	.....	5,370	444
68	Fair Lawn	1,641	196	.....	.....	.....	.....	46	17
69	Saddle River Township	32,568	3,036	.....	.....	.....	.....	1,807	256
70	Faircliff	1,066	139	.....	.....	.....	.....	.....	.....
71	Fort Lee	12,511	1,234	235	33	.....	.....	853	193
72	American	28,331	2,687	.....	.....	.....	.....	4,902	725
73	Garfield Mutual	2,875	225	.....	.....	.....	.....	159	28
74	Haller	5,235	572	.....	.....	.....	.....	109	35
75	Slavonian	1,998	225	.....	.....	.....	.....	171	52
76	Tri-City	2,775	305	.....	.....	.....	.....	300	72
77	Home Ownership	6,452	360	.....	.....	.....	.....	26	7
78	Grantwood	1,937	208	.....	.....	.....	.....	.....	.....
79	Challenge	1,466	154	.....	.....	.....	.....	.....	.....
80	Citizens'	5,425	516	.....	.....	.....	.....	149	42
81	Excel	9,673	562	31	5	.....	.....	301	29
82	Hackensack Mutual	50,545	3,212	.....	.....	.....	.....	1,686	220
83	Industrial	2,726	203	.....	.....	.....	.....	.....	.....
84	New Barbadoes Mutual	9,053	848	.....	.....	.....	.....	70	10
85	North Jersey	5,649	308	.....	.....	.....	.....	184	31
86	United	20,329	1,026	.....	.....	.....	.....	298	57
87	Hasbrouck Heights	11,914	740	.....	.....	.....	.....	85	16
88	Polifly	6,265	467	.....	.....	.....	.....	107	34
89	Progressive	4,418	558	.....	.....	.....	.....	.....	.....
90	Hohokus	3,612	253	.....	.....	.....	.....	.....	.....
91	Leonia	14,057	767	.....	.....	.....	.....	.....	.....
92	Little Ferry	10,518	939	.....	.....	.....	.....	1,067	138
93	Volunteer	2,265	312	.....	.....	.....	.....	114	25
94	International	1,431	158	.....	.....	.....	.....	93	7
95	Lodi	7,711	740	.....	.....	.....	.....	.....	.....
96	Mutual	35,703	1,877	.....	.....	.....	.....	1,932	32
97	Dauntless	2,386	229	.....	.....	.....	.....	38	10
98	Lyndhurst	8,358	426	.....	.....	19	19	341	20
99	Norge	1,264	123	.....	.....	.....	.....	.....	.....
100	Mahwah	9,983	846	.....	.....	.....	.....	290	13
101	Maywood	1,040	110	.....	.....	.....	.....	.....	.....
102	Franklin	6,253	593	.....	.....	.....	.....	.....	.....
103	Wortendyke	2,025	168	.....	.....	.....	.....	25	3
104	Rural	2,645	316	.....	.....	.....	.....	103	26
105	Montvale	3,252	412	.....	.....	.....	.....	195	26
106	New Milford	1,837	181	.....	.....	.....	.....	.....	.....
107	North Arlington	2,757	294	.....	.....	.....	.....	167	30

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares In Force	Membership		Plan—S., Serial; N.S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
8,446	173	333	S.	$1.00 m.	$200	6	$0.12½ b	$0.12½ b	53
14,228	299	620	S.	1.00 m.	200	6	5.00 a	.....	54
1,287	11	142	S.	1.00 m.	200	6	.05 b	.05 b	55
13,349	276	1,034	S.	1.00 m.	200	6	4.00 a	.....	56
4,952	97	320	S.	1.00 m.	200	6	4.00 a	.....	57
211,442	2,376	5,306	O.P.	.....	100	6	.....	.....	58
5,510	64	401	O.P.	.....	200	6	.....	.....	59
2,342	48	205	S.	1.00 m.	200	6	.25 b	.....	60
13,019	325	610	S.	1.00 m.	200	6	.05 b	.05 b	61
1,510	41	180	S.	1.00 m.	200	6	.07½ b	.07½ b	62
4,132	134	311	S.	1.00 m.	200	6	.05 b	.....	63
4,002	95	376	S.	.70 m.	200	6	4.00 a	4.00 a	64
315,436	3,358	9,864	N.S.	1.00 m.	100	6	.....	.....	65
3,170	72	259	S.	1.00 m.	200	6	.10 b	.10 b	66
90,698	1,296	4,964	O.P.	.....	200	6	2.00 & 3.00 a	1.00 a	67
1,687	19	194	S.	1.00 m.	200	6	.07½ b	.....	68
34,375	590	2,702	S.	1.00 m.	200	6	.10 b	.10 b	69
1,066	8	131	S.	1.00 m.	200	5 & 6	.12½ b	.....	70
13,599	332	1,128	S.	1.00 m.	200	6	.05 b	.05 b	71
33,233	838	2,574	S.	1.00 m.	200	6	.10 b	.10 b	72
3,034	70	183	S.	1.00 m.	200	6	.12½ b	.....	73
5,344	98	509	S.	1.00 m.	200	6	.12½ b	.....	74
2,169	51	226	S.	1.00 m.	200	6	.10 b	.10 b	75
3,075	39	338	O.P.	.....	200	6	5.00 a	1.00 a	76
6,478	92	275	S.	1.00 m.	200	6	.08 b	.08 b	77
1,937	33	175	S.	1.00 m.	200	6	.25 b	.....	78
1,466	15	139	S.	1.00 m.	200	6	5.00 a	1.00 a	79
5,574	148	410	S.	1.00 m.	200	6	5.00 a	.....	80
10,005	176	420	S.	1.00 & $2.00 m.	200	6	5.00 a	1.00 a	81
52,231	997	2,435	O.P.	.....	200	6	3.00 & 4.00 a	.....	82
2,726	64	139	S.	1.00 m.	200	6	4.00 a & 5.00 a	.....	83
9,123	180	678	S.	1.00 m.	200	6	.05 b	.....	84
5,833	132	207	S.	1.00 m.	200	6	3.00 a	1.00 a	85
20,627	306	777	S.	.70 m.	200	6	5.00 a	.....	86
11,999	352	404	S.	1.00 m.	200	6	.05 b	.05 b	87
6,372	57	444	S.	1.00 m.	200	6	.10 b	.....	88
4,418	192	366	N.S.	1.00 m.	250	5⅓ & 6	.05⅓ b	.05⅓ b	89
3,612	76	177	S.	1.00 m.	200	6	.08 b	.08 b	90
14,057	207	560	S.	1.00 m.	200	6	.05 b	.05 b	91
11,585	341	736	S.	.50 & $1.00 m.	200	6	.12½ b	.....	92
2,379	45	292	S.	1.00 m.	200	6	.12½ b	.12½ b	93
1,524	55	110	S.	1.00 m.	200	6	.17½ b	.17½ b	94
7,711	210	530	S.	1.00 m.	200	6	3.00 a	1.00 a	95
37,635	579	1,330	S.	1.00 m.	200	6	.16 b	.16 b	96
2,424	45	194	O.P.	.....	200	6	.05 b	.08⅓ b	97
8,718	124	341	N.S.	1.00 m.	100	6	.05 b	.....	98
1,264	4	119	S.	1.00 m.	200	6	3.00 a & 4.00 a	1.00 a	99
10,273	531	328	S.	1.00 m.	200	6	.05 b	.05 b	100
1,040	15	95	S.	1.00 m.	200	6	5.00 a	.....	101
6,253	188	405	S.	1.00 m.	200	6	3.00 a	3.00 a	102
2,050	39	132	S.	1.00 m.	200	6	.05 b	.05 b	103
2,748	44	298	S.	1.00 m.	200	6	5.00 a	.....	104
3,447	151	287	S.	1.00 m.	200	6	2.00 & 3.00 a	1.00 a	105
1,837	29	152	S.	1.00 m.	200	6	3.00 a	.....	106
2,924	49	275	S.	1.00 m.	200	6	3.00 a & .06 b	.....	107

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Bergen County—Continued			
108	Ridge	North Arlington	June 28, 1911	John F. Osborne
109	Valley	" "	Oct. 29, 1925	George A. Senior
110	Oakland	Oakland	Feb. 11, 1924	Harry G. McNomee
111	Bergen County	Oradell	Feb. 21, 1888	Horton A. Chapin
112	Interborough	Palisade	April 8, 1911	Henri Jeltrup
113	Broad Avenue	Palisades Park	Aug. 15, 1921	Frank R. Wheeler
114	Morsemere	" "	Aug. 14, 1926	Thomas J. Monaghan
115	Equitable Mutual	Park Ridge	Mar. 26, 1903	Henry L. Storms
116	Eureka	" "	Feb. 19, 1890	Adolph Frahn
117	Ramseys	Ramsey	Aug. 26, 1890	Otto Saalfeld
118	Trust	"	Oct. 22, 1928	James Devine
119	Oratam	Ridgefield	May 29, 1923	A. Theodore Holmes
120	Ridgefield	"	Dec. 2, 1889	John H. Doscher
121	Overpeck	Ridgefield Park	Dec. 20, 1897	N. C. Phillips
122	Park	" "	May 1, 1894	Conrad W. Mergler
123	Peoples Mutual	" "	Feb. 19, 1907	Cyril de Wyrall
124	Co-Operative	Ridgewood	Jan. 27, 1891	Clyde D. Hutton
125	Glen Rock	"	April 19, 1907	William L. Platt
126	Godwinville	"	Jan. 14, 1924	A. Eugene Pattison
127	Ridgewood	"	April 2, 1885	Albert H. Boyd
128	River Edge	River Edge	Sept. 29, 1920	A. Z. Bogert
129	Rutherford Mutual	Rutherford	May 13, 1876	George N. Janes
130	Preference	Teaneck	Dec. 15, 1923	Frederic H. Brendle
131	Teaneck	"	July 3, 1916	Charles Van Riper
132	Tenafly	Tenafly	July 12, 1905	John A. Grahn
133	Magic	Waldwick	April 16, 1927	A. J. Brady
134	Waldwick	"	Mar. 1, 1913	Avery L. Swarts
135	Wallington	Wallington	Jan. 27, 1897	Christopher L. Orbach
136	Wawel	"	Feb. 20, 1920	John Turek
137	Invincible	Westwood	July 15, 1921	David D. Lee
138	Westwood	"	Jan. 20, 1906	G. W. Collignon
139	Sicomac	Wyckoff	June 22, 1927	C. Jack Ward
140	Wyckoff	"	Jan. 3, 1906	Herman Klomburg
	Burlington County			
141	Beverly	Beverly	Jan. 12, 1868	Alfred T. Perkins
*142	Promoters	"	Oct. 16, 1922	J. Wilbert Hammell
143	Bordentown	Bordentown	Mar. 12, 1880	P. F. H. Brakeley
144	Peoples	"	Mar. 3, 1911	Charles E. Burr
145	Brown's-Mills-In-The-Pines	Brown's Mills	Jan. 30, 1919	Daniel R. Lemmon
146	City of Burlington	Burlington	Mar. 16, 1868	Selden R. Probasco
147	Farmers' and Mechanics'	"	April 1, 1871	Albertus L. Severns
148	Delanco	Delanco	May 9, 1890	E. J. Birkhead, Sr.
149	Florence	Florence	April —, 1882	Charles B. Green
150	Maple Heights	Maple Shade	May 29, 1923	Thomas J. S. Barlow, Sr.
151	Maple Shade	" "	June 5, 1920	Arthur N. Cutler
152	Marlton	Marlton	May 16, 1925	Henry S. Lippincott
153	Medford	Medford	May 6, 1925	Albert F. Kirby
154	Medford Lakes	Medford Lakes	Oct. 26, 1928	William G. Oaks
155	Boosters	Moorestown	Jan. 9, 1926	George C. Baker
156	Moorestown	"	Dec. 29, 1891	Edward S. Harmer
157	Workingmen's Co-Operative	"	April 23, 1888	Irving A. Collins
158	Industry	Mount Holly	April 2, 1874	T. Walter Borton
159	Mount Holly	" "	Feb. 1, 1862	Walter I. Dill
160	Peoples	" "	Aug. 4, 1883	Morris K. Perinchief

* Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
William W. Wimmer	William F. Ackerson	670 Bergen St., Newark, N. J.	108
William H. Smith	Charles F. Deleot	46 Ridge Road, North Arlington, N. J.	109
Walter W. Weber	Irving S. Bush	Oakland, N. J.	110
	William F. Wray	25 Third St., Oradell, N. J.	111
Frederick K. Hopkins	Harry D. Schall	817 Abbott Blvd., Palisade, N. J.	112
Thomas J. Huckin	Jules J. Cheron	Bank Bldg., Palisades Park, N. J.	113
George H. Richenaker	Fred Kern	418 Nelson Ave., Grantwood, N. J.	114
J. Frederick Bratt	William H. Ackerman	Box 91, Park Ridge, N. J.	115
Hart & Vanderwart	Fred C. Dick	Box 157, Park Ridge, N. J.	116
E. A. De Yoe	William R. Troop	147 E. Main St., Ramsey, N. J.	117
Walter W. Weber	Richard V. Ackerman	56 E. Main St., Ramsey, N. J.	118
Martin J. Cummings	Peter Biege	527 Broad Ave., Ridgefield, N. J.	119
Morrison, Lloyd & Morrison	P. J. Jossier	240 Broad Ave., Palisades Park, N. J.	120
Morrison, Lloyd & Morrison	Henry A. Antonius	65 Orchard St., Ridgefield Park, N. J.	121
Morrison, Lloyd & Morrison	John O. Appler	549 Teaneck Road, Ridgefield Park, N. J.	122
Morrison, Lloyd & Morrison	Edwin Hallberg	Queen Anne Road, Teaneck, N. J.	123
John B. Zabriskie	Howard Maltbie	261 Woodside Ave., Ridgewood, N. J.	124
Cornelius Doremus	Edward M. Schmults	431 Wastena Terrace, Ridgewood, N. J.	125
Thomas S. Doughty	Joseph J. Smith	124 West End Ave., Ridgewood, N. J.	126
Cornelius Doremus	Helen T. Dunbar	Box 505, Ridgewood, N. J.	127
Clyde A. Bogert	W. I. Sweet	188 Midland Ave., River Edge, N. J.	128
Conkling, Smith & Towe	Frank Beasley	39 Park Ave., Rutherford, N. J.	129
Marinus Contant	Rudolph J. Lauzon	333 Warwick Ave., West Englewood, N. J.	130
Morrison, Lloyd & Morrison	Clarence H. Thompson	Teaneck National Bank Bldg., Teaneck, N. J.	131
D. D. Ackerman	R. S. Maugham	23 Hillside Ave., Tenafly, N. J.	132
Herman G. Honig	Elmer D. Smith	383 Monroe St., Waldwick, N. J.	133
Edgar A. De Yoe	Frank R. Doty	Waldwick, N. J.	134
William R. Vanecek	John Slebodnik	145 Maple Ave., Wallington, N. J.	135
Casimir A. Silski	Andrew Palach	75 Locust Ave., Wallington, N. J.	136
Hart & Vanderwart	Albert L. Sunkenberg	Westwood, N. J.	137
Harry Randall	C. H. Ellin	Westwood Trust Bldg., Westwood, N. J.	138
Harold F. Fry	G. S. Gallant	Box 54, Wyckoff, N. J.	139
John B. Zabriskie	Richard E. Lawlin	Wyckoff, N. J.	140
G. Dore Cogswell	Charles F. Stevenson	142 Warren St., Beverly, N. J.	141
Francis J. Smith	Walter L. Kee	Beverly, N. J.	142
J. H. Hutchinson	John F. Miller	Bordentown, N. J.	143
Robert C. Hutchinson	Carlton W. Haines	528 Prince St., Bordentown, N. J.	144
Richard B. Eckman	Alfonza Adams	Second & Church Sts., Florence, N. J.	145
Ernest Watts	Charles J. Lame	467 High St., Burlington, N. J.	146
Ernest Watts	Caroline H. Haines	230 High St., Burlington, N. J.	147
P. W. Willis	William G. Stickel	212 Center Ave., Delanco, N. J.	148
*Edward A. Kashner	Alfonza Adams	Second & Church Sts., Florence, N. J.	149
George B. Evans	Joseph M. Evans	Maple Shade, N. J.	150
Rocco Palese	Thomas F. Beirne	Maple Shade, N. J.	151
Clifford R. Powell	Horace R. Ward	R. F. D. No. 2, Medford, N. J.	152
Richard B. Eckman	William H. Bowker	Medford, N. J.	153
F. A. DeMaris, Jr.	Leon E. Todd	2623 Westfield Ave., Camden, N. J.	154
Henry F. Stockwell	Jonathan W. Powell	Moorestown, N. J.	155
George B. Evans	Horace S. Edgar	256 W. Main St., Moorestown, N. J.	156
George B. Evans	H. Fred Robinson	93 E. Main St., Moorestown, N. J.	157
George M. Hillman	George M. Hillman, Jr.	Mount Holly, N. J.	158
Richard B. Eckman	J. L. P. Eckman	115 Main St., Mount Holly, N. J.	159
Clifford R. Powell	V. Claude Palmer	117 Main St., Mount Holly, N. J.	160

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Bergen County—Continued				
108	Ridge	North Arlington	$149	.....	$522,400
109	Valley	" "	1,666	$1,100	92,200
110	Oakland	Oakland	4,353	.....	116,800
111	Bergen County	Oradell	22,518	.....	724,100
112	Interborough	Palisade	6,157	.....	550,200
113	Broad Avenue	Palisades Park	449	3,500	217,200
114	Morsemere	" "	2,818	925	83,700
115	Equitable Mutual	Park Ridge	12,330	.....	220,850
116	Eureka	" "	2,544	.....	323,999
117	Ramseys	Ramsey	959	.....	1,146,500
118	Trust	"	1,417	.....	35,600
119	Oratam	Ridgefield	690	.....	127,000
120	Ridgefield	"	8,481	2,500	77,200
121	Overpeck	Ridgefield Park	5,404	.....	665,700
122	Park	" "	42,541	.....	1,276,700
123	Peoples Mutual	" "	20,719	.....	971,200
124	Co-Operative	Ridgewood	3,901	.....	691,575
125	Glen Rock	"	10,133	18,000	1,066,200
126	Godwinville	"	11,817	.....	317,400
127	Ridgewood	"	7,408	28,000	2,431,900
128	River Edge	River Edge	6,173	4,600	455,550
129	Rutherford Mutual	Rutherford	77,226	.....	3,907,665
130	Preference	Teaneck	12,162	.....	218,800
131	Teaneck	"	3,070	3,800	351,950
132	Tenafly	Tenafly	4,636	.....	1,099,400
133	Magic	Waldwick	1,195	.....	53,200
134	Waldwick	"	143	.....	308,400
135	Wallington	Wallington	3,836	.....	340,100
136	Wawel	"	5,096	.....	292,500
137	Invincible	Westwood	4,345	8,000	727,600
138	Westwood	"	2,552	.....	756,100
139	Sicomac	Wyckoff	1,480	.....	43,800
140	Wyckoff	"	10,917	15,000	1,192,900
	Totals		$1,042,507	$285,779	$83,463,123
	Burlington County				
141	Beverly	Beverly	$11,233	$6,981	$613,200
142	Promoters	"	4,549	.....	53,700
143	Bordentown	Bordentown	6,791	18,056	333,715
144	Peoples	"	10,718	.....	413,475
145	Brown's-Mills-In-The-Pines	Brown's Mills	3,594	.....	130,750
146	City of Burlington	Burlington	3,200	.....	654,901
147	Farmers' and Mechanics'	"	8,874	.....	1,396,050
148	Delanco	Delanco	11,629	.....	1,531,993
149	Florence	Florence	44,076	.....	750,410
150	Maple Heights	Maple Shade	690	.....	231,000
151	Maple Shade	" "	748	.....	70,950
152	Marlton	Marlton	2,471	.....	44,100
153	Medford	Medford	109	.....	57,100
154	Medford Lakes	Medford Lakes	975	.....	11,400
155	Boosters	Moorestown	4,087	3,000	248,550
156	Moorestown	"	9,332	7,000	571,100
157	Workingmen's Co-Operative	"	1,673	7,000	1,610,150
158	Industry	Mount Holly	552	.....	303,800
159	Mount Holly	" "	95	.....	540,700
160	Peoples	" "	315	24,000	770,100

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$8,564	$3,546	$2,123	$1,203	$537,985	108
.....	1,150	6,317	2,067	756	105,256	109
.....	666	.....	3,308	324	125,451	110
.....	28,378	.....	2,041	20,160	792,197	111
.....	16,540	6,633	5,565	.....	585,095	112
.....	11,916	.....	1,814	950	235,829	113
.....	4,250	.....	1,740	300	93,733	114
.....	9,135	198	3,997	15,991	262,501	115
.....	8,470	6,363	6,149	6,727	354,252	116
.....	12,450	.....	3,949	292	1,164,150	117
.....	.....	.....	859	190	38,066	118
.....	2,725	.....	1,423	196	132,034	119
$18,800	3,590	.....	62	.....	110,633	120
81,200	10,910	.....	9,166	1,181	773,561	121
.....	750	29,644	22,695	2,351	1,374,681	122
38,100	6,378	37,263	12,597	1,869	1,088,126	123
.....	9,130	.....	5,583	4,675	714,864	124
.....	43,300	.....	8,322	810	1,146,765	125
.....	7,369	9,163	1,231	460	347,440	126
.....	148,432	68,103	9,702	22,295	2,715,840	127
.....	17,640	15,143	2,519	163	501,788	128
.....	132,668	80,285	52,118	26,494	4,276,456	129
.....	3,496	26,845	2,854	271	264,428	130
.....	4,953	5,890	971	876	371,510	131
29,400	24,236	.....	6,446	2,240	1,166,358	132
.....	100	.....	1,050	.....	55,545	133
.....	5,880	.....	2,056	138	316,617	134
.....	19,745	.....	4,293	4,240	372,214	135
.....	3,500	3,528	1,623	405	306,652	136
.....	37,120	.....	3,265	880	781,160	137
.....	33,010	16,124	10,711	466	818,963	138
.....	1,530	.....	3,706	.....	50,516	139
.....	57,820	17,521	22,201	1,596	1,317,955	140
$1,053,600	$1,805,114	$1,471,352	$647,826	$324,772	$90,094,073	
.....	$29,015	$9,439	$7,333	$533	$677,734	141
.....	1,858	4,139	1,733	113	66,092	142
.....	19,366	3,895	7,358	2,619	391,800	143
.....	18,600	4,836	5,502	294	453,425	144
.....	8,700	675	3,967	623	148,309	145
.....	29,558	4,072	5,631	828	698,190	146
.....	87,565	12,060	16,227	777	1,521,553	147
$2,450	113,770	57,491	20,916	935	1,739,184	148
.....	21,690	5,473	6,984	347	828,980	149
.....	11,886	26,387	8,153	563	278,679	150
.....	10,590	11,819	3,355	100	97,562	151
.....	1,848	.....	1,847	.....	50,266	152
.....	2,177	50	462	.....	59,898	153
.....	360	.....	468	55	13,258	154
.....	26,040	2,832	3,472	453	288,434	155
.....	40,275	33,545	10,579	75	671,906	156
.....	186,359	51,103	23,703	904	1,880,892	157
.....	7,200	.....	7,104	1,583	320,239	158
.....	18,425	4,089	7,302	3,229	573,840	159
11,700	140,000	9,484	14,139	35,998	1,005,736	160

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Bergen County—Continued					
108	Ridge	North Arlington	$337,546	.....	.....	$50,700
109	Valley	" "	65,264	.....	.....	22,550
110	Oakland	Oakland	83,661	.....	.....	3,500
111	Bergen County	Oradell	619,926	.....	.....	.....
112	Interborough	Palisade	423,948	.....	.....	6,200
113	Broad Avenue	Palisades Park	146,841	.....	.....	24,000
114	Morsemere	"	70,575	.....	.....	12,000
115	Equitable Mutual	Park Ridge	202,601	.....	.....	.....
116	Eureka	" "	247,206	.....	.....	45,800
117	Ramseys	Ramsey	715,164	.....	.....	77,200
118	Trust	"	31,329	.....	.....	.....
119	Oratam	Ridgefield	99,565	.....	.....	.....
120	Ridgefield	"	65,892	.....	.....	2,900
121	Overpeck	Ridgefield Park	518,546	.....	.....	75,600
122	Park	" "	927,229	.....	.....	.....
123	Peoples Mutual	" "	747,679	.....	.....	37,150
124	Co-Operative	Ridgewood	498,671	.....	.....	.....
125	Glen Rock	"	889,374	.....	.....	4,400
126	Godwinville	"	272,913	.....	.....	19,000
127	Ridgewood	"	2,087,244	.....	.....	.....
128	River Edge	River Edge	361,975	.....	.....	.....
129	Rutherford Mutual	Rutherford	2,472,864	.....	.....	974,000
130	Preference	Teaneck	206,277	.....	.....	2,900
131	Teaneck	"	250,292	.....	.....	11,100
132	Tenafly	Tenafly	822,121	.....	.....	37,800
133	Magic	Waldwick	37,482	.....	.....	2,500
134	Waldwick	"	210,732	.....	.....	31,800
135	Wallington	Wallington	226,693	.....	.....	49,125
136	Wawel	"	118,355	.....	.....	133,950
137	Invincible	Westwood	598,990	.....	.....	.....
138	Westwood	"	584,300	.....	.....	.....
139	Sicomac	Wyckoff	40,203	.....	.....	.....
140	Wyckoff	"	866,925	.....	.....	174,900
	Totals		$60,126,838	$529,634	$360,010	$7,673,725
	Burlington County					
141	Beverly	Beverly	$503,784	.....	.....	$24,200
142	Promoters	"	40,380	.....	.....	4,800
143	Bordentown	Bordentown	301,008	.....	.....	.....
144	Peoples	"	348,886	.....	.....	.....
145	Brown's-Mills-In-The-Pines	Brown's Mills	106,809	.....	.....	.....
146	City of Burlington	Burlington	473,610	.....	.....	75,500
147	Farmers' and Mechanics'	"	1,026,861	.....	.....	158,500
148	Delanco	Delanco	983,850	.....	.....	246,400
149	Florence	Florence	634,629	.....	.....	.....
150	Maple Heights	Maple Shade	208,320	.....	.....	.....
151	Maple Shade	" "	69,642	.....	.....	.....
152	Marlton	Marlton	39,114	.....	.....	.....
153	Medford	Medford	50,040	.....	.....	.....
154	Medford Lakes	Medford Lakes	10,155	.....	.....	600
155	Boosters	Moorestown	251,796	.....	.....	.....
156	Moorestown	"	515,772	.....	.....	.....
157	Workingmen's Co-Operative	"	1,377,303	.....	.....	.....
158	Industry	Mount Holly	237,019	.....	.....	.....
159	Mount Holly	" "	431,874	.....	.....	.....
160	Peoples	" "	787,932	.....	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$380	.....	$40	$1,000	$52,500	$48	$90,493	$5,278	$537,985	108
65	.....	220	.....	7,000	867	8,569	721	105,256	109
.....	.....	1,449	3,750	17,400	.....	15,259	432	125,451	110
.....	.....	778	586	.....	.....	170,907	.....	792,197	111
2,026	.....	723	655	35,000	5	111,502	5,036	585,095	112
.....	.....	636	.....	26,500	15	33,728	4,109	235,829	113
3,000	.....	1,056	.....	.....	.....	6,527	575	93,733	114
3,982	.....	786	1,600	.....	.....	51,211	2,321	262,501	115
221	.....	307	.....	.....	1	60,537	180	354,252	116
.....	$91,200	2,413	9,380	59,880	.....	202,088	8,825	1,164,150	117
.....	.....	280	.....	4,600	172	1,649	36	38,066	118
561	.....	400	.....	13,500	76	17,707	225	132,034	119
57	.....	38	.....	14,000	.....	26,946	800	110,633	120
.....	.....	1,506	.....	30,000	1,333	145,705	871	773,561	121
1,568	.....	4,259	57,688	37,000	441	344,624	1,872	1,374,681	122
1,188	.....	2,590	10,572	45,000	20,285	222,492	1,220	1,088,126	123
.....	.....	1,646	4,100	64,700	3,288	138,931	3,528	714,864	124
10	.....	3,120	.....	.....	.....	245,694	4,167	1,146,765	125
613	.....	2,543	.....	.....	872	50,966	533	347,440	126
125	.....	5,335	17,025	30,000	4	569,384	6,773	2,715,840	127
110	.....	811	2,000	37,000	371	97,927	1,594	501,788	128
.....	.....	7,141	.....	75,000	2,593	688,021	56,837	4,276,456	129
544	.....	1,131	.....	15,000	15	35,876	2,685	264,428	130
331	5,015	776	.....	41,000	6	62,327	663	371,510	131
.....	.....	1,752	1,546	65,000	674	237,465	.....	1,166,358	132
24	.....	617	1,416	8,900	.....	4,549	57	55,545	133
.....	.....	502	3,680	1,550	.....	67,872	481	316,617	134
4	.....	900	.....	26,125	433	67,433	1,501	372,214	135
334	.....	886	.....	17,700	.....	31,129	4,298	306,652	136
391	.....	998	.....	5,000	.....	172,781	3,000	781,160	137
.....	3,043	1,133	.....	61,000	10	169,102	375	818,963	138
.....	163	426	.....	5,046	5	4,210	463	50,516	139
.....	.....	7,121	3,832	16,688	160	243,487	4,842	1,317,955	140
$47,897	$123,621	$181,504	$519,375	$2,768,820	$84,751	$16,747,244	$930,654	$90,094,073	
$365	.....	$257	.....	.....	.....	$148,166	$962	$677,734	141
.....	.....	54	.....	$11,300	$5	9,033	520	66,092	142
304	.....	56	.....	.....	.....	83,252	7,180	391,800	143
.....	.....	60	.....	.....	.....	103,204	1,275	453,425	144
167	.....	370	.....	4,000	.....	36,963	.....	148,309	145
1,676	$800	1,682	.....	15,000	5	126,580	3,337	698,190	146
887	.....	2,266	.....	45,950	724	283,584	2,781	1,521,553	147
.....	.....	630	.....	164,500	500	336,996	6,308	1,739,184	148
.....	.....	853	.....	.....	.....	193,498	.....	828,980	149
.....	.....	231	.....	21,500	211	45,744	2,673	278,679	150
242	.....	43	.....	5,500	62	20,891	1,182	97,562	151
1,292	.....	45	.....	4,000	.....	5,615	200	50,266	152
67	.....	141	.....	3,800	.....	5,793	57	59,898	153
.....	.....	73	.....	2,000	.....	421	9	13,258	154
.....	.....	376	.....	2,500	125	33,099	538	288,434	155
800	.....	566	.....	.....	.....	151,413	3,355	671,906	156
.....	14,115	1,296	.....	80,560	352	406,227	1,039	1,880,892	157
.....	.....	326	.....	17,000	177	65,017	700	320,239	158
.....	.....	738	.....	28,100	.....	113,060	68	573,840	159
.....	.....	773	.....	.....	.....	215,530	1,501	1,005,736	160

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Bergen County—Continued								
108	Ridge	**6,736**	**565**	.....	.....	.....	.....	254	28
109	Valley	1,995	202	.....	.....	.....	.....	113	15
110	Oakland	2,123	234	.....	.....	.....	.....	17	2
111	Bergen County	10,725	1,104	.....	.....	.....	.....	.....	.....
112	Interborough	6,879	565	.....	.....	.....	.....	31	3
113	Broad Avenue	3,040	236	.....	.....	.....	.....	120	19
114	Morsemere	2,287	169	.....	.....	.....	.....	60	4
115	Equitable Mutual	3,550	264	.....	.....	.....	.....	.....	.....
116	Eureka	4,482	364	.....	.....	.....	.....	253	33
117	Ramseys	13,482	933	.....	.....	.....	.....	386	34
118	Trust	1,556	130	.....	.....	.....	.....	.....	.....
119	Oratam	2,511	244	.....	.....	.....	.....	.....	.....
120	Ridgefield	925	119	.....	.....	.....	.....	15	7
121	Overpeck	10,238	1,056	.....	.....	.....	.....	378	67
122	Park	32,978	1,253	.....	.....	.....	.....	.....	.....
123	Peoples Mutual	12,684	975	.....	.....	.....	.....	186	25
124	Co-Operative	9,117	451	.....	.....	.....	.....	.....	.....
125	Glen Rock	16,532	994	.....	.....	.....	.....	22	22
126	Godwinville	5,626	431	.....	.....	.....	.....	95	5
127	Ridgewood	36,632	1,897	.....	.....	.....	.....	.....	.....
128	River Edge	6,122	597	.....	.....	.....	.....	.....	.....
129	Rutherford Mutual	46,342	2,439	.....	.....	.....	.....	4,870	499
130	Preference	4,090	380	.....	.....	.....	.....	29	4
131	Teaneck	9,220	332	.....	.....	.....	.....	111	11
132	Tenafly	15,108	968	.....	.....	.....	.....	189	29
133	Magic	1,335	138	.....	.....	.....	.....	13	7
134	Waldwick	3,429	382	.....	.....	.....	.....	159	20
135	Wallington	3,651	380	.....	.....	.....	.....	246	47
136	Wawel	3,853	437	.....	.....	.....	.....	670	192
137	Invincible	9,891	726	.....	.....	.....	.....	.....	.....
138	Westwood	9,915	694	.....	.....	.....	.....	.....	.....
139	Sicomac	1,448	229	.....	.....	.....	.....	.....	.....
140	Wyckoff	16,226	1,158	.....	.....	.....	.....	875	121
	Totals	1,313,874	76,729	5,020	604	10,119	2,523	46,182	4,710
	Burlington County								
141	Beverly	7,651	636	.....	.....	.....	.....	121	22
142	Promoters	794	93	.....	.....	.....	.....	24	4
143	Bordentown	4,357	405	.....	.....	.....	.....	.....	.....
144	Peoples	5,091	452	.....	.....	.....	.....	.....	.....
145	Brown's-Mills-In-The-Pines	1,693	187	.....	.....	.....	.....	.....	.....
146	City of Burlington	7,668	813	.....	.....	.....	.....	378	45
147	Farmers' and Mechanics'	16,659	1,442	.....	.....	.....	.....	798	110
148	Delanco	15,809	1,331	.....	.....	.....	.....	1,232	157
149	Florence	8,702	692	.....	.....	.....	.....	.....	.....
150	Maple Heights	3,685	445	.....	.....	.....	.....	.....	.....
151	Maple Shade	1,164	140	.....	.....	.....	.....	.....	.....
152	Marlton	986	143	.....	.....	.....	.....	.....	.....
153	Medford	1,251	227	.....	.....	.....	.....	.....	.....
154	Medford Lakes	685	142	.....	.....	.....	.....	3	1
155	Boosters	6,978	539	.....	.....	.....	.....	.....	.....
156	Moorestown	6,815	622	.....	.....	.....	.....	.....	.....
157	Workingmen's Co-Operative	20,824	1,461	.....	.....	.....	.....	.....	.....
158	Industry	6,869	368	.....	.....	.....	.....	.....	.....
159	Mount Holly	13,589	632	.....	.....	.....	.....	.....	.....
160	Peoples	21,943	682	.....	.....	.....	.....	.....	.....

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
6,990	122	471	O.P.	.....	$200	6	$3.00 a	$2.00 a	108
2,108	88	129	S.	$1.00 m.	200	6	3.00 a	2.00 a	109
2,140	38	198	S.	1.00 m.	200	6	.05 b	.05 b	110
10,725	186	918	S.	1.00 m.	200	6	.04 b	.....	111
6,910	113	455	S.	1.00 m.	200	6	.05 b	.05 b	112
3,160	88	172	S.	1.00 m.	200	6	.05 b	.05 b	113
2,347	24	149	S.	1.00 m.	200	6	3.00 a	.....	114
3,550	82	182	S.	1.00 m.	200	6	.05 b	.....	115
4,735	129	268	S.	1.00 m.	200	6	.05 b	.....	116
13,868	287	680	S.	1.00 m.	200	6	.05 b	.05 b	117
1,556	12	118	S.	1.00 m.	200	6	.05 b	.05 b	118
2,511	213	31	S.	1.00 m.	200	6	.05 b	.05 b	119
940	53	73	S.	1.00 m.	200	6	3.00 a	1.00 a	120
10,616	183	940	S.	1.00 & $2.00 m.	200	6	.12½ b	.12½ b	121
32,978	354	899	S.	.50 m.	100	6	.20 b	.....	122
12,870	251	749	S.	1.00 m.	200	6	5.00 a & .12½ b	1.00 a	123
9,117	149	302	S.	1.00 m.	200	6	.08 b	.08 b	124
16,554	229	787	S.	1.00 m.	200	6	.08 b	.08 b	125
5,721	51	385	S.	1.00 m.	200	6	.08 b	.08 b	126
36,632	496	1,401	S.	1.00 m.	200	6	.08 b	.08 b	127
6,122	156	441	S.	1.00 m.	200	6	3.00 a	.....	128
51,212	1,164	1,774	S.	1.00 m.	200	6	.05 b	.05 b	129
4,119	64	320	S.	1.00 m.	200	6	.05 b	.05 b	130
9,331	96	247	S.	.50 m.	100	6	3.00 a	1.00 a	131
15,297	306	691	S.	1.00 m.	200	6	.05 b	.05 b	132
1,348	18	127	S.	1.00 m.	200	6	4.00 a	.....	133
3,588	102	300	S.	1.00 m.	200	6	.07½ b	.07½ b	134
3,897	146	281	N.S.	1.00 m.	200	6	.10 b	.05 b	135
4,523	124	505	S.	1.00 m.	200	6	5.00 a & .12½ b	.12½ b	136
9,891	147	579	S.	1.00 m.	200	6	3.00 a	.....	137
9,915	193	501	S.	1.00 m.	200	6	3.00 a	.....	138
1,448	17	212	S.	1.00 m.	200	6	5.00 a	.....	139
17,101	341	938	S.	1.00 m.	200	6	.05 b	.05 b	140
1,375,195	22,203	62,363							
7,772	286	372	S.	$1.00 m.	$200	6	$0.02½ b	$0.02½ b	141
818	34	63	S.	1.00 m.	200	6	.05 b	.05 b	142
4,357	178	227	S.	1.00 m.	200	6	.07½ b	.07½ b	143
5,091	200	252	S.	1.00 m.	200	4½	.01½ b	.01½ b	144
1,693	83	104	S.	1.00 m.	200	6	.07½ b	.....	145
8,046	404	454	S.	1.00 m.	200	6	.....	.....	146
17,452	793	759	S.	1.00 m.	200	6	.....	.....	147
17,041	769	719	S.	1.00 m.	200	6	.05 b	.05 b	148
8,702	286	406	S.	1.00 m.	200	6	2.00 a	.....	149
3,685	165	280	S.	1.00 m.	200	6	.....	.....	150
1,164	78	62	S.	1.00 m.	200	6	.05 b	.05 b	151
986	29	114	S.	1.00 m.	200	6	.07½ b	.07½ b	152
1,251	48	179	S.	1.00 m.	200	6	.....	.....	153
688	10	133	S.	1.00 m.	200	6	.07½ b	.....	154
6,978	127	412	S.	1.00 & $2.00 m.	200	6	.....	.....	155
6,815	245	377	S.	1.00 m.	200	5	.08⅓ b	.08⅓ b	156
20,824	756	705	S.	1.00 m.	200	6	.....	.....	157
6,869	145	223	S.	.50 m.	100	6	.....	.....	158
13,589	244	388	S.	.50 m.	100	6	.....	.....	159
21,943	287	395	S.	.50 m.	100	6	.....	.....	160

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

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

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
**Prish & Huff	J. Alston Adams	11 North Ave. East, Cranford, N. J.	161
Joseph S. Low	Frank L. Durgin	337 Leconey Ave., Palmyra, N. J.	162
William S. C. Roray	Howard B. Conover	715 Washington Ave., Palmyra, N. J.	163
William H. Heisler, Jr.	James B. Hankins	Pemberton, N. J.	164
George M. Hillman	Carl E. Thorbecke	336 Fairview St., Riverside, N. J.	165
George M. Hillman	J. Taylor Neal	401 Delaware Ave., Riverside, N. J.	166
William D. Lippincott	Fred P. Hemphill	406 Lippincott Ave., Riverton, N. J.	167
Richard B. Eckman	William L. Wilson	Roebling, N. J.	168
William B. Knight	William G. Rudolph	Clementon, N. J.	169
Edward West	Albert E. Duble	Atco, N. J.	170
J. Edward Fagen	James W. Davis	Clementon, N. J.	171
J. Claud Simon	Archibald C. Semler	36 Creston Ave., Audubon, N. J.	172
S. Howard Troth	Alfred W. Smith	Audubon, N. J.	173
James S. Gradwell	Roland E. Saltiel	Barrington, N. J.	174
Vincent Costello	T. D. O'Brien	118 N. Wilson Ave., Brooklawn, N. J.	175
Wilbert V. Pike	Duncan Collett	R. F. D. No. 1, Blackwood, N. J.	176
Charles S. Straw	Edward J. Bittle	Berlin, N. J.	177
Charles S. Straw	Clarence E. Walker	Berlin, N. J.	178
Grover C. Richman	O. B. Kelsey	Blackwood, N. J.	179
Elmer G. Van Name	J. Hartley Bowen	307 Seventh Ave., Haddon Heights, N. J.	180
Julius Rosenberg	Mitchell Blank	540 Washington St., Camden, N. J.	181
Frank C. Propert	Vinal A. Johnson	West Jersey Trust Bldg., Camden, N. J.	182
Joseph W. Wilson	William J. Flemming	2612 Federal St., Camden, N. J.	183
Grover C. Richman	Russell B. Keen	261 W. Summit Ave., Haddonfield, N. J.	184
Dean S. Renwick	William E. Ulery	1028 Drexel Bldg., Philadelphia, Pa.	185
M. Bergen Stone	George Meley	323 Market St., Camden, N. J.	186
William T. Boyle	John J. McCaffery	217 Smith-Austermuhl Bldg., Camden, N.	187
John A. Penn	Edward Praiss	1566 Mt. Ephraim Ave., Camden, N. J.	188
Edward West	J. Rodney Forrest	Haddon Ave. at Federal St., Camden, N. J.	189
Charles N. Boulton	William S. Abbott	141 S. 27th St., Camden, N. J.	190
John B. Kates	T. Yorke Smith	513 Cooper St., Camden, N. J.	191
James S. Gradwell	F. J. Wenderoth	321 Evergreen Ave., Woodlynne, N. J.	192
W. B. Wolcott	H. R. Hunt	Internal Revenue Office, Camden, N. J.	193
Elmer G Van Name	Reba N. Obus	722 Federal St., Camden, N. J.	194
Oscar B. Redrow	William H. Alff	422 Broadway, Camden, N. J.	195
William B. Knight	Rocco Palese	328 Market St., Camden, N. J.	196
Bleakly, Stockwell & Burling	Joseph A. O'Brien	423 Market St., Camden, N. J.	197
Raymond R. Donges	Anthony J. Oberst	1253 Princess Ave., Camden, N. J.	198
Thomas E. French	Raymond L. Spear	5 North 4th St., Camden, N. J.	199
Cyrus D. Marter	Orlando M. Bowen	212 West End Ave., Haddonfield, N. J.	200
Edward West	Orlando M. Bowen	212 West End Ave., Haddonfield, N. J.	201
Lewis Liberman	Vito Cerone	Third & Chestnut St., Camden, N. J.	202
Joseph H. Carr	Henry M. Evans	Land Title Bldg., Camden, N. J.	203
Cyrus D. Marter	Leon E. Todd	2623 Westfield Ave., Camden, N. J.	204
John H. Switzer	Joseph A. Devlin	112 North 3d St., Camden, N. J.	205
Edmund H. Reeves	George Black	311 Market St., Camden, N. J.	206
Charles S. Stevens	Charles L. Barrett	248 Rhoads Ave., Haddonfield, N. J.	207
Albert E. Burling	Joseph M. Schneider	2719 Garfield Ave., Camden, N. J.	208
Maurice L. Praissman	Mitchell Blank	540 Washington St., Camden, N. J.	209
Aaron Heine	Frederick L. Michener	2616 Federal St., Camden, N. J.	210
Jacob L. Furer	Herbert H. Branin	309 Kaighn Ave., Camden, N. J.	211
Joseph W. Wilson	Wade A. Brown	17 Mountwell Ave., Haddonfield, N. J.	212
Raymond R. Donges	John E. Cullingford	3038-40 Federal St., Camden, N. J.	213

* Conveyancer.

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Burlington County—Continued				
161	New Gretna	New Gretna	$1,585	.....	$207,700
162	Palmyra	Palmyra	30,553	.....	1,090,400
163	Twin Cities	"	2,176	.....	331,200
164	Pemberton	Pemberton	18,401	.....	128,300
165	Progressive	Riverside	99	.....	68,700
166	Riverside	"	37,868	.....	1,343,388
167	Cinnaminson	Riverton	48,559	$7,000	1,148,850
168	Roebling	Roebling	670	5,080	225,750
	Totals		$265,622	$78,117	$14,881,432
	Camden County				
169	Diligent	Albion	$1,285	.....	$77,800
170	Atco	Atco	10,801	.....	218,600
171	Audubon	Audubon	10,376	.....	757,500
172	Citizens'	"	2,670	.....	313,225
173	King's Highway	"	661	.....	168,445
174	Barrington	Barrington	6,669	.....	370,000
175	Estate	"	137	.....	49,200
176	Hedding	Bellmawr	4,242	$1,159	269,050
177	Berlin, No. 3	Berlin	18,117	.....	253,900
178	Longacoming	"	2,151	14,200	384,350
179	Blackwood	Blackwood	19,018	.....	469,850
180	American	Camden	6,665	.....	390,800
181	Apollo	"	98	.....	66,100
182	Arcade	"	556	.....	46,200
183	Arch	"	98	.....	212,000
184	Argonne	"	565	.....	337,150
185	Avalon City	"	2,511	.....	642,440
186	Beckett	"	340	.....	158,600
187	Bishop Bayley No. 2	"	1,278	.....	932,200
188	Boulevard	"	440	.....	176,750
189	Bridge	"	1,570	.....	165,100
190	Bridge View	"	374	.....	66,400
191	Broadway	"	3,244	.....	500,550
192	Brotherhood	"	5,422	.....	240,900
193	Business Men's	"	104	2,000	291,350
194	Cable	"	2	.....	88,150
195	Camden	"	18,049	.....	493,500
196	Camden First Italian	"	7,067	.....	316,150
197	Camden Optional	"	7,871	5,000	1,507,600
198	Central	"	2,098	.....	135,900
199	City, No. 2	"	262	.....	325,400
200	Civic	"	2,507	.....	562,100
201	Community	"	7,842	5,000	481,600
202	Continuous	"	131	.....	13,900
203	Cooper	"	1,519	.....	610,200
204	Cooperative	"	4,025	.....	435,800
205	Cottage	"	116	.....	244,700
206	Covenant	"	52	.....	23,568
207	Co-Workers	"	1,454	.....	115,900
208	Cramer Hill	"	17,886	2,123	322,200
209	Delaware River	"	1,815	.....	90,950
210	Development	"	686	.....	90,300
211	Diamond	"	1,533	.....	198,000
212	East Camden	"	236	.....	51,300
213	East Side	"	3,998	.....	359,025

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$750	$7,915	$3,600	$3,138	$224,688	161
.....	99,536	20,142	9,830	468	1,250,929	162
.....	18,315	9,190	5,185	309	366,375	163
.....	3,050	.....	935	1,889	152,575	164
.....	4,432	.....	1,080	729	75,040	165
$1,500	96,965	34,473	13,706	847	1,528,747	166
6,000	53,380	26,222	6,408	6,301	1,302,720	167
.....	.....	.....	979	25	232,504	168
$21,650	$1,051,710	$339,331	$197,958	$63,735	$16,899,553	
.....	$8,985	$900	$2,430	$145	$91,545	169
.....	19,450	.....	2,931	413	252,195	170
.....	69,435	51,932	7,523	1,463	898,229	171
$14,700	12,407	12,800	2,993	39	358,834	172
4,850	4,409	.....	499	473	179,337	173
.....	4,038	8,791	2,440	7	391,945	174
.....	2,507	.....	404	.....	52,248	175
.....	20,280	15,317	2,176	120	312,344	176
.....	450	5,353	3,017	173	281,012	177
.....	.....	8,994	6,023	430	416,148	178
.....	21,875	44,993	16,816	804	573,356	179
.....	29,300	.....	2,849	100	429,714	180
.....	10,300	.....	1,012	55	77,565	181
.....	10,655	3,100	645	408	61,564	182
.....	13,835	.....	2,827	1,477	230,237	183
2,500	17,785	8,000	3,135	373	369,508	184
60,500	59,470	23,100	19,282	490	807,793	185
.....	20,478	14,186	2,748	165	196,517	186
.....	45,850	11,781	15,380	658	1,007,147	187
.....	17,268	7,148	7,008	823	209,437	188
.....	3,400	9,228	2,124	.....	181,422	189
.....	3,035	.....	412	31	70,252	190
.....	43,500	33,693	5,934	309	587,230	191
.....	6,000	3,748	2,983	256	259,309	192
.....	19,725	.....	4,983	194	318,356	193
.....	4,515	6,208	1,304	.....	100,179	194
.....	16,725	23,219	6,768	205	558,466	195
.....	43,310	21,652	7,068	209	395,456	196
.....	51,138	150,470	5,886	2,063	1,730,028	197
.....	4,200	.....	579	883	143,610	198
.....	15,050	4,544	2,183	167	347,606	199
.....	19,350	.....	5,271	109	589,337	200
.....	47,650	6,500	4,137	110	552,839	201
.....	750	2,168	430	26	17,405	202
.....	29,580	28,216	9,277	1,361	680,153	203
.....	47,740	.....	5,321	.....	492,886	204
.....	34,995	4,761	5,090	155	289,817	205
.....	675	.....	1,391	.....	25,686	206
1,600	9,766	7,500	2,473	66	138,759	207
.....	34,230	30,182	5,933	2,624	415,178	208
.....	23,175	20,357	1,072	76	137,445	209
12,800	17,825	10,500	559	.....	132,670	210
.....	47,237	14,445	4,034	16	265,265	211
.....	3,832	.....	625	384	56,377	212
.....	16,016	36,543	3,094	2,113	420,789	213

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Burlington County—Continued					
161	New Gretna	New Gretna	$121,449	$47,300	.....	.....
162	Palmyra	Palmyra	876,594	.....	.....	.....
163	Twin Cities	"	273,120	.....	.....	$3,000
164	Pemberton	Pemberton	122,568	.....	.....	.....
165	Progressive	Riverside	50,832	.....	.....	3,600
166	Riverside	"	991,488	.....	.....	159,800
167	Cinnaminson	Riverton	969,813	.....	.....	.....
168	Roebling	Roebling	190,416	.....	.....	.....
	Totals		$11,995,064	$47,300	.....	$676,400
	Camden County					
169	Diligent	Albion	$66,750	.....	.....	.....
170	Atco	Atco	179,028	.....	.....	.....
171	Audubon	Audubon	626,355	.....	.....	.....
172	Citizens'	"	222,138	.....	.....	$14,000
173	King's Highway	"	132,315	.....	.....	6,600
174	Barrington	Barrington	217,395	.....	.....	76,800
175	Estate	"	39,582	.....	.....	.....
176	Hedding	Bellmawr	212,186	.....	.....	.....
177	Berlin, No. 3	Berlin	208,488	.....	.....	.....
178	Longacoming	"	311,748	.....	.....	.....
179	Blackwood	Blackwood	397,855	.....	.....	.....
180	American	Camden	290,550	.....	.....	.....
181	Apollo	"	54,228	.....	.....	.....
182	Arcade	"	47,658	.....	.....	.....
183	Arch	"	153,438	.....	.....	6,300
184	Argonne	"	244,824	.....	.....	14,100
185	Avalon City	"	574,080	.....	.....	.....
186	Beckett	"	147,702	.....	.....	.....
187	Bishop Bayley No. 2	"	677,928	.....	.....	.....
188	Boulevard	"	134,609	.....	.....	15,900
189	Bridge	"	120,426	.....	.....	.....
190	Bridge View	"	49,959	.....	.....	800
191	Broadway	"	433,332	.....	.....	3,000
192	Brotherhood	"	197,112	.....	.....	.....
193	Business Men's	"	224,112	.....	.....	.....
194	Cable	"	60,756	.....	.....	.....
195	Camden	"	383,088	.....	.....	.....
196	Camden First Italian	"	284,070	.....	.....	.....
197	Camden Optional	"	984,114	$36,100	.....	63,703
198	Central	"	99,828	.....	.....	.....
199	City, No. 2	"	246,267	.....	.....	.....
200	Civic	"	392,478	.....	.....	.....
201	Community	"	394,146	.....	.....	.....
202	Continuous	"	12,144	.....	.....	.....
203	Cooper	"	444,321	.....	.....	24,200
204	Cooperative	"	309,945	.....	.....	4,300
205	Cottage	"	214,194	.....	.....	.....
206	Covenant	"	18,200	.....	.....	.....
207	Co-Workers	"	100,932	.....	.....	.....
208	Cramer Hill	"	282,148	.....	.....	.....
209	Delaware River	"	90,792	.....	.....	3,000
210	Development	"	86,322	.....	.....	.....
211	Diamond	"	194,400	.....	.....	.....
212	East Camden	"	38,961	.....	.....	.....
213	East Side	"	277,803	.....	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	$888	$18	$12,500	$243	$39,925	$2,365	$224,688	161
.....	.....	675	.....	129,500	110	242,842	1,208	1,250,929	162
.....	.....	308	.....	28,500	.....	58,437	3,010	366,375	163
$140	.....	475	.....	.....	.....	29,142	250	152,575	164
.....	.....	67	.....	7,875	10	12,544	112	75,040	165
.....	.....	105	.....	57,000	570	318,129	1,655	1,528,747	166
.....	.....	527	.....	.....	.....	329,366	3,014	1,302,720	167
.....	.....	103	.....	1,000	.....	40,570	415	232,504	168
$5,940	$14,915	$13,984	$18	$642,085	$2,894	$3,455,241	$45,714	$16,899,555	
$68	.....	$159	.....	$6,600	.....	$17,847	$121	$91,545	169
.....	.....	692	.....	.....	.....	70,069	2,406	252,195	170
.....	.....	391	.....	57,600	.....	206,734	7,149	898,229	171
254	.....	130	.....	58,700	590	61,987	1,035	358,834	172
.....	.....	132	.....	10,000	.....	30,084	206	179,337	173
.....	.....	83	.....	27,500	229	68,609	1,329	391,945	174
.....	.....	120	.....	6,075	.....	6,341	130	52,248	175
.....	.....	55	.....	25,000	104	71,229	3,770	312,344	176
.....	.....	372	.....	5,000	.....	65,799	1,353	281,012	177
125	.....	478	.....	9,000	.....	93,878	919	416,148	178
.....	.....	738	.....	30,000	64	137,964	6,735	573,356	179
11	.....	75	.....	50,000	.....	88,754	324	429,714	180
.....	.....	215	.....	14,400	.....	8,422	300	77,565	181
.....	.....	72	.....	7,950	411	5,218	255	61,564	182
.....	.....	316	.....	30,700	.....	39,215	268	230,237	183
.....	.....	417	.....	62,800	.....	47,039	328	369,508	184
.....	.....	1,074	.....	26,000	15	179,033	27,591	807,793	185
.....	.....	316	.....	2,800	13	44,265	1,421	196,517	186
244	.....	576	.....	112,084	639	213,659	2,017	1,007,147	187
.....	.....	235	.....	21,500	.....	36,478	715	209,437	188
.....	.....	45	.....	28,500	.....	31,461	990	181,422	189
.....	.....	26	.....	10,400	53	8,950	64	70,252	190
.....	.....	730	.....	7,000	.....	138,374	4,794	587,230	191
.....	.....	152	.....	.....	.....	61,705	340	259,309	192
.....	.....	165	.....	30,000	338	62,727	1,014	318,356	193
479	.....	.....	.....	22,160	.....	16,443	341	100,179	194
.....	.....	338	.....	54,000	54	118,662	2,324	558,466	195
37	.....	198	.....	18,300	.....	88,846	4,005	395,456	196
.....	7,519	685	.....	293,000	24,002	310,360	10,545	1,730,028	197
.....	1,800	129	.....	8,700	193	32,807	153	143,610	198
.....	.....	236	.....	22,750	.....	77,984	369	347,606	199
158	.....	155	.....	85,000	.....	110,911	635	589,337	200
1,905	.....	331	.....	15,000	.....	140,217	1,240	552,839	201
.....	.....	8	.....	3,500	35	1,500	218	17,405	202
.....	.....	1,064	.....	60,000	473	146,461	3,634	680,153	203
.....	.....	1,954	.....	80,750	1,775	92,207	1,955	492,886	204
5	.....	433	.....	12,000	.....	62,858	327	289,817	205
.....	.....	117	.....	4,350	63	2,881	75	25,686	206
.....	.....	126	.....	16,700	38	20,185	778	138,759	207
.....	.....	256	.....	43,600	209	85,946	3,019	415,178	208
.....	.....	1	.....	13,500	.....	28,133	2,019	137,445	209
.....	.....	140	.....	21,500	1,936	22,019	753	132,670	210
71	.....	115	.....	.....	.....	69,846	833	265,265	211
.....	.....	28	.....	11,650	.....	5,738	.....	56,377	212
39	.....	236	.....	42,000	.....	97,304	3,407	420,789	213

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Burlington County—Continued								
161	New Gretna	4,447	394	946	53				
162	Palmyra	14,163	921						
163	Twin Cities	4,956	668					15	1
164	Pemberton	3,931	207						
165	Progressive	1,212	146					18	5
166	Riverside	14,300	1,235					799	93
167	Cinnaminson	13,967	938						
168	Roebling	3,543	319						
	Totals	213,732	16,280	946	53			3,383	438
	Camden County								
169	Diligent	1,012	125						
170	Atco	2,976	474						
171	Audubon	8,743	863						
172	Citizens'	3,888	531					70	11
173	King's Highway	2,840	271					33	6
174	Barrington	3,789	390					384	69
175	Estate	912	131						
176	Hedding	3,002	633						
177	Berlin, No. 3	3,151	552						
178	Longacoming	4,945	395						
179	Blackwood	5,841	590						
180	American	4,414	538						
181	Apollo	1,520	187						
182	Arcade	2,003	280						
183	Arch	2,716	402					31	9
184	Argonne	5,690	529					71	11
185	Avalon City	8,632	720						
186	Beckett	2,477	263						
187	Bishop Bayley, No. 2	9,421	1,350						
188	Boulevard	2,081	245					159	16
189	Bridge	2,063	269						
190	Bridge View	1,294	161					4	2
191	Broadway	6,145	429					15	4
192	Brotherhood	2,567	428						
193	Business Men's	3,671	408						
194	Cable	1,357	211						
195	Camden	5,738	771						
196	Camden First Italian	3,782	494						
197	Camden Optional	14,952	1,539	361	24			319	52
198	Central	1,367	172						
199	City, No. 2	3,471	502						
200	Civic	6,466	532						
201	Community	5,705	614						
202	Continuous	317	52						
203	Cooper	6,550	544					121	25
204	Cooperative	5,182	800					22	12
205	Cottage	3,119	230						
206	Covenant	424	62						
207	Co-Workers	2,306	300						
208	Cramer Hill	3,956	399						
209	Delaware River	1,373	192					15	6
210	Development	1,704	203						
211	Diamond	2,374	191						
212	East Camden	1,101	131						
213	East Side	7,625	429						

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
5,393	146	301	S.	$0.50 m.	$100	6	$7.00 a	.....	161
14,163	409	512	S.	1.00 m.	200	6	.03 b	$0.03 b	162
4,971	138	531	S.	1.00 m.	200	6	.03 b	.03 b	163
3,931	72	135	S.	.50 m.	100	6	2.00 a	.....	164
1,230	49	102	S.	1.00 m.	200	6	.05 b	.05 b	165
15,099	663	665	S.	1.00 m.	200	6	.05 b	.05 b	166
13,967	405	533	S.	1.00 m.	200	6	1.00 a	1.00 a	167
3,543	75	244	S.	1.00 m.	200	6	.01 b	.01 b	168
218,061	7,124	9,647							
1,012	69	56	S.	$1.00 m.	$200	6	$0.07½ b	$0.07½ b	169
2,976	312	162	S.	1.00 m.	200	6	.05 b	.05 b	170
8,743	451	412	S.	1.00 m.	200	6	.05 b	.05 b	171
3,958	138	404	S.	1.00 m.	200	6	.02½ b	.02½ b	172
2,873	63	214	S.	1.00 m.	200	6	2.00 a	2.00 a	173
4,173	167	292	S.	1.00 m.	200	6	.07½ b	.07½ b	174
912	35	96	S.	1.00 m.	200	6	.05 b	.....	175
3,002	196	437	S.	1.00 m.	200	6	.07½ b	.07½ b	176
3,151	140	412	S.	1.00 m.	200	6	5.00 a	5.00 a	177
4,945	173	222	S.	1.00 m.	200	6	5.00 a	5.00 a	178
5,841	305	285	S.	1.00 m.	200	6	.10 b	.10 b	179
4,414	203	335	S.	1.00 m.	200	6	.....	.....	180
1,520	66	121	S.	1.00 m.	200	6	.05 b	.....	181
2,003	45	235	S.	1.00 m.	200	6	.05 b	.....	182
2,747	145	266	S.	1.00 m.	200	6	.....	.....	183
5,761	417	123	S.	1.00 m.	200	6	.....	.....	184
8,632	190	530	S.	1.00 m.	200	6	.16 b	.10 b	185
2,477	98	165	S.	1.00 m.	200	6	.07½ b	.....	186
9,421	626	724	S.	1.00 m.	200	6	.05 b	.....	187
2,240	64	197	S.	1.00 m.	200	6	.05 b	.....	188
2,063	77	192	S.	1.00 m.	200	6	.05 b	.....	189
1,298	41	122	S.	1.00 m.	200	6	.05 b	.....	190
6,160	209	224	S.	1.00 m.	200	6	.05 b	.....	191
2,567	164	264	S.	1.00 m.	200	6	.02½ b	.....	192
3,671	157	251	S.	1.00 m.	200	6	.....	.....	193
1,357	58	153	S.	1.00 m.	200	6	.....	.10 b	194
5,738	240	531	S.	1.00 m.	200	6	.05 b	.....	195
3,782	234	260	S.	1.00 m.	200	6	.05 b	.05 b	196
15,632	706	909	O.P.	.....	200	6	3.00 a	.....	197
1,367	92	80	S.	1.00 m.	200	6	.05 b	.....	198
3,471	161	341	S.	1.00 m.	200	6	.....	.....	199
6,466	202	330	S.	1.00 m.	200	6	.....	.....	200
5,705	220	394	S.	1.00 m.	200	6	.05 b	.05 b	201
317	11	41	S.	1.00 m.	200	6	.....	.....	202
6,671	269	300	S.	1.00 m.	200	6	.05 b	.....	203
5,204	220	592	S.	1.00 m.	200	6	.....	.....	204
3,119	96	134	S.	1.00 m.	200	6	.05 b	.05 b	205
424	11	51	S.	1.00 m.	200	6	.05 b	.....	206
2,306	70	230	S.	1.00 m.	200	6	.05 b	.05 b	207
3,956	194	205	S.	1.00 m.	200	6	.05 b	.05 b	208
1,388	101	97	S.	1.00 m.	200	6	.05 b	.05 b	209
1,704	77	126	S.	1.00 m.	200	6	.05 b	.....	210
2,374	104	87	S.	1.00 m.	200	6	.05 b	.05 b	211
1,101	39	92	S.	1.00 m.	200	6	.05 b	.05 b	212
7,625	174	255	S.	.50 m.	100	6	.05 b	.05 b	213

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

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

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Floyd H. Bradley	T. Yorke Smith	513 Cooper St., Camden, N. J.	214
Harold W. Bennett	Clarence N. Haven	833 Park Ave., Collingswood, N. J.	215
Thomas B. Kenworthy	C. Chester Craig	41 W. Walnut Ave., Merchantville, N. J.	216
George M. Bryson	T. Yorke Smith	513 Cooper St., Camden, N. J.	217
Joseph W. Wilson	Frederick C. Bauer, Jr.	2610 River Ave., Camden, N. J.	218
Frank F. Neutze	Herbert H. Branin	211 Kaighn Ave., Camden, N. J.	219
Grover C. Richman	Roscoe C. Edwards	409 White Horse Pike, Oaklyn, N. J.	220
French, Richards & Bradley	Raymond L. Spear	5 N. 4th St., Camden, N. J.	221
T. Harry Rowland	William B. Calhoun	Camden Safe Deposit & T'st Co., Camden, N. J.	222
Frank H. Wimberly	J. S. Hazleton	1853 Phillips St., Camden, N. J.	223
Benjamin Natal	Herman Natal	1254½ Kaighn Ave., Camden, N. J.	224
William J. Kraft	Anthony J. Oberst	Kaighn & Princess Ave., Camden, N. J.	225
Asa M. Stackhouse	Anthony J. Oberst	Kaighn & Princess Aves., Camden, N. J.	226
Bleakly, Stockwell & Burling	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	227
Raymond R. Donges	John E. Cullingford	3038 Federal St., Camden, N. J.	228
Joseph Varbalow	Frederick L. Michener	2616 Federal St., Camden, N. J.	229
Ernest L. Bartelt	J. Charles Winters	311 Market St., Camden, N. J.	230
Joseph C. Haines	Clarence N. Haven	South Camden Trust Co., Camden, N. J.	231
Joseph Varbalow	William Rudolph	515 Market St., Camden, N. J.	232
Cyrus D. Marter	Leon E. Todd	2623 Westfield Ave., Camden, N. J.	233
M. Bergen Stone	George Meley	323 Market St., Camden, N. J.	234
Albert S. Woodruff	Rocco Palese	328 Market St., Camden, N. J.	235
Samuel M. Shay	Joseph Roszkowiak	1218½ Atlantic Ave., Camden, N. J.	236
Joseph Varbalow	Josephus Jennings, Jr.	85 S. 27th St., Camden, N. J.	237
William B. Knight	W. M. Morris	412 South Sixth St., Camden, N. J.	238
Raymond L. Siris	Reba N. Obus	722 Federal St., Camden, N. J.	239
Samuel M. Shay	Edward Praiss	1566 Mt. Ephraim Ave., Camden, N. J.	240
J. Edward Fagen	Tillie Nelson	2957 Yorkship Square, Camden, N. J.	241
Samuel M. Shay	B. J. Wilinski	1213 Mt. Ephraim Ave., Camden, N. J.	242
Samuel M. Shay	Richard O'Neill	6th & Berkley Sts., Camden, N. J.	243
Maurice L. Praissman	Robert C. Perina	1054 Liberty St., Camden, N. J.	244
T. Harry Rowland	Charles St. Clair	1124 Princess Ave., Camden, N. J.	245
T. Harry Rowland	Charles W. Austermuhl	Fifth & Market St., Camden, N. J.	246
Harold W. Bennett	Frederick C. Bauer, Jr.	2610 River Ave., Camden, N. J.	247
French, Richards & Bradley	Raymond L. Spear	5 North 4th St., Camden, N. J.	248
D. Trueman Stackhouse	Carl R. Evered	450 Broadway, Camden, N. J.	249
Wilbert V. Pike	Walter Charriere	31 Cuthbert Road, Collingswood, N. J.	250
Edward West	B. J. Wilinski	1213 Mt. Ephraim Ave., Camden, N. J.	251
William T. Read	Ernest L. Bartelt	311 Market St., Camden, N. J.	252
Floyd H. Bradley	T. Yorke Smith	513 Cooper St., Camden, N. J.	253
W. Louis Bossle	Howard F. Harrison	3039 Stevens St., Camden, N. J.	254
Joseph Beck Tyler	Orlando M. Bowen	212 West End Ave., Haddonfield, N. J.	255
B. B. Brown	Albert H. Gleaner	316 Chestnut St., Philadelphia, Pa.	256
Raymond R. Donges	John E. Cullingford	3038 Federal St., Camden, N. J.	257
Edward West	J. Rodney Forrest	Haddon Ave. at Federal St., Camden, N. J.	258
Thomas E. French	Raymond L. Spear	5 North 4th St., Camden, N. J.	259
William D. Lippincott	Ralph D. Baker	924 Broadway, Camden, N. J.	260
Frank C. Propert	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	261
Harry H. Teitelman	William Rudolph	515 Market St., Camden, N. J.	262
Albert E. Burling	William M. Lewis	506 North 5th St., Camden, N. J.	263
Frank F. Neutze	Leon E. Todd	2623 Westfield Ave., Camden, N. J.	264
Ernest L. Bartelt	Lawrence M. Verga	311 Market St., Camden, N. J.	265
Benjamin Natal	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	266
Frank C. Propert	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	267
Herbert Richardson	George E. Yost	2138 44th St., Camden, N. J.	268

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Camden County—Continued				
214	Economy	Camden	$19,473	$10,000	$487,800
215	Emerson	"	5,876	.....	252,116
216	Endowment	"	284	.....	431,400
217	Excelsior	"	367	7,000	428,850
218	Fairview	"	154	.....	274,700
219	Fleming	"	2,304	.....	28,100
220	Forward	"	761	.....	288,845
221	Franklin, No. 3	"	279	.....	432,750
222	Fraternal Societies	"	232	.....	274,675
223	Frederick Douglass	"	987	.....	75,900
224	Friendship	"	2,802	.....	326,300
225	German Centennial	"	5,030	.....	200,400
226	Greater Camden	"	5,417	.....	230,500
227	Guarantee	"	426	4,900	257,450
228	Highland	"	1,242	.....	199,800
229	Home Buyers'	"	11,119	.....	261,800
230	Homestead	"	4,034	6,500	446,150
231	Householders	"	2,618	4,106	281,629
232	Hyman Varbalow	"	1,953	.....	140,900
233	Ideal	"	1,413	4,500	362,700
234	Investment	"	516	.....	301,650
235	Italian-American	"	9,968	.....	237,300
236	Jan Sobieski	"	2,760	.....	95,700
237	John Campbell, Jr.—Girard	"	635	.....	129,080
238	Junior Emblem	"	26,548	1,654	114,950
239	Kaighn Avenue	"	25	.....	82,800
240	Kazimier Pulaski	"	4,444	.....	130,150
241	Kearsarge	"	2,391	.....	47,350
242	Kosciuszko	"	18,738	.....	933,750
243	La Salle	"	10,023	.....	488,350
244	Lawnton	"	3,894	1,100	52,100
245	Liberty	"	2,640	.....	180,600
246	Market	"	4,813	.....	582,850
247	Marne	"	17	.....	80,950
248	Mechanics & Workingmen's	"	282	.....	552,400
249	Mickle	"	620	.....	115,500
250	Moose	"	1,977	.....	242,550
251	Mt. Ephraim	"	1,437	.....	128,850
252	Mutual	"	36,278	.....	394,900
253	North Camden	"	34,308	6,000	427,400
254	Northeast	"	3,271	.....	219,700
255	Northern	"	2,565	10,300	993,350
256	Ocean Boulevard	"	296	.....	40,800
257	Pavonia	"	3,081	.....	257,450
258	Penn	"	2,596	.....	196,250
259	Peoples	"	225	.....	549,150
260	Phoenix	"	2,129	.....	404,200
261	Plymouth	"	20,621	.....	475,000
262	Progress Lodge	"	2,310	.....	252,000
263	Provident	"	26,636	5,105	299,433
264	Public Safety	"	100	3,200	289,750
265	Pyne Poynt	"	100	.....	347,700
266	Real Estate Board	"	273	2,000	88,050
267	Republic	"	3,331	.....	802,050
268	Resolute	"	2,987	.....	120,300

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$15,000	$55,130	$54,887	$8,687	$261	$651,238	214
.....	8,125	11,398	1,365	78	278,958	215
.....	26,135	2,200	7,344	2,929	470,292	216
20,000	41,955	23,367	3,668	35	525,242	217
.....	17,180	3,188	3,365	1,625	300,212	218
.....	2,370	.....	448	100	33,322	219
.....	20,515	12,875	3,394	372	326,762	220
.....	21,350	9,890	3,556	160	467,985	221
.....	12,025	14,900	4,123	.....	305,955	222
.....	11,751	.....	9,664	165	98,467	223
.....	85,600	55,147	4,827	344	475,020	224
.....	12,700	2,500	2,599	1,492	224,721	225
.....	7,200	2,234	2,091	1,395	248,837	226
.....	22,469	4,634	1,860	150	291,889	227
.....	5,340	11,866	1,097	1,229	220,574	228
.....	67,375	50,500	1,237	.....	392,031	229
.....	24,000	21,667	8,444	321	511,116	230
.....	21,255	37,280	3,302	1,740	351,930	231
.....	20,915	18,388	3,811	38	186,005	232
.....	16,500	8,408	7,641	106	401,268	233
.....	23,760	9,591	6,362	507	342,386	234
.....	26,195	2,230	5,505	373	281,571	235
.....	4,894	.....	1,313	75	104,742	236
.....	17,025	.....	921	.....	147,631	237
.....	16,351	10,415	1,010	161	171,089	238
.....	11,715	10,467	1,078	9	106,094	239
.....	4,410	4,406	2,726	291	146,427	240
.....	1,903	.....	216	389	52,249	241
.....	63,720	6,600	12,040	1,580	1,036,428	242
.....	47,914	29,443	4,537	533	580,800	243
.....	4,505	5,609	151	25	67,384	244
.....	8,800	4,000	1,124	75	197,239	245
.....	54,565	45,012	5,014	584	692,838	246
.....	3,180	.....	1,276	481	85,904	247
.....	34,250	4,659	2,544	45	594,180	248
.....	2,840	.....	298	100	119,358	249
.....	10,675	12,611	1,530	100	269,443	250
.....	6,690	1,682	1,250	251	140,160	251
.....	31,600	3,500	4,198	.....	470,476	252
25,000	23,063	28,485	4,695	72	549,023	253
.....	15,521	.....	4,693	70	243,255	254
190,700	90,250	26,610	5,199	135	1,319,109	255
.....	5,115	.....	1,894	.....	48,105	256
.....	8,325	6,100	1,537	1,492	277,985	257
.....	23,950	29,054	1,993	369	254,212	258
.....	21,800	9,168	2,566	5	582,914	259
.....	21,450	.....	1,727	1	429,507	260
.....	66,014	33,899	4,226	3,149	602,909	261
.....	63,120	45,550	1,393	71	364,444	262
10,000	17,600	12,519	3,461	163	374,917	263
33,250	23,436	36,026	4,689	25	390,476	264
.....	16,800	11,500	1,917	.....	378,017	265
.....	17,066	16,924	1,144	287	125,744	266
.....	92,351	25,750	6,070	5,980	935,532	267
.....	11,065	.....	678	25	135,055	268

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Camden County—Continued					
214	Economy	Camden	$471,012			$6,200
215	Emerson	"	208,080			
216	Endowment	"	356,010			
217	Excelsior	"	373,452			3,200
218	Fairview	"	188,412			40,700
219	Fleming	"	28,275			
220	Forward	"	246,228			
221	Franklin, No. 3	"	318,585			
222	Fraternal Societies	"	220,509			
223	Frederick Douglass	"	61,962			
224	Friendship	"	278,271			
225	German Centennial	"	160,722			
226	Greater Camden	"	185,433			
227	Guarantee	"	213,780			
228	Highland	"	147,045			
229	Home Buyers'	"	246,369			
230	Homestead	"	338,478			
231	Householders	"	223,887			
232	Hyman Varbalow	"	126,270			
233	Ideal	"	254,298			9,600
234	Investment	"	241,992			
235	Italian-American	"	191,775			
236	Jan Sobieski	"	70,005			5,400
237	John Campbell, Jr.—Girard	"	115,053			
238	Junior Emblem	"	135,139			
239	Kaighn Avenue	"	62,421			
240	Kazimier Pulaski	"	74,829			35,900
241	Kearsarge	"	41,509			2,600
242	Kosciuszko	"	647,763			
243	La Salle	"	426,753			
244	Lawnton	"	50,970			1,500
245	Liberty	"	143,823			
246	Market	"	534,054			
247	Marne	"	61,473			
248	Mechanics & Workingmen's	"	385,467			
249	Mickle	"	98,114			500
250	Moose	"	192,495			
251	Mt. Ephraim	"	92,346			
252	Mutual	"	334,092			
253	North Camden	"	396,126			7,000
254	Northeast	"	177,462			
255	Northern	"	924,756			
256	Ocean Boulevard	"	31,509			
257	Pavonia	"	190,884			
258	Penn	"	175,932			
259	Peoples	"	392,322			
260	Phoenix	"	239,280			52,200
261	Plymouth	"	452,172			
262	Progress Lodge	"	235,302			12,300
263	Provident	"	277,287			
264	Public Safety	"	259,060			4,600
265	Pyne Poynt	"	271,590			
266	Real Estate Board	"	86,852			
267	Republic	"	609,474			
268	Resolute	"	104,946			

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
		$468				$156,152	$17,406	$651,238	214
		229		$12,000		57,498	1,151	278,958	215
		414		10,000	$36	103,051	781	470,292	216
		970		16,000		126,240	5,380	525,242	217
		242		13,750		56,872	236	300,212	218
		25		3,300		1,694	28	33,322	219
		223		11,500		67,347	1,464	326,762	220
		305		45,750		102,360	985	467,985	221
		241		14,800	266	69,805	334	305,955	222
		274		16,000	266	18,896	1,069	98,467	223
		14		85,000	425	91,890	19,420	475,020	224
	$7,612	145			127	55,854	261	224,721	225
		419			72	62,606	307	248,837	226
$12		250		11,000	22	66,362	463	291,889	227
		100		26,000		46,474	955	220,574	228
		99		60,000		84,560	1,003	392,031	229
		188		51,200		107,013	14,237	511,116	230
		35		53,000	400	70,880	3,728	351,930	231
		138		25,500	705	30,209	3,183	186,005	232
		283		59,500		76,740	847	401,268	233
		144		11,000	268	85,070	3,912	342,386	234
259		257		31,925		57,054	301	281,571	235
		45		16,500	30	12,653	109	104,742	236
		286		2,000		29,790	502	147,631	237
70		252			5	34,924	699	171,089	238
4,337		38		21,025	11	17,891	371	106,094	239
		34		14,500	156	19,749	1,259	146,427	240
						5,076	3,064	52,249	241
48		178		132,830	26,400	228,140	1,069	1,036,428	242
		1,700		9,500		139,827	3,020	580,800	243
26		48		2,000	600	11,674	566	67,384	244
		117		8,000	22	44,783	494	197,239	245
		960				155,324	2,500	692,838	246
		80		12,200		12,077	74	85,904	247
		357		86,200		121,572	584	594,180	248
58		2		6,000	42	11,921	2,721	119,358	249
		313		20,000		56,632	3	269,443	250
133		30		21,300		26,045	306	140,160	251
		274				103,090	33,020	470,476	252
		734				134,230	10,933	549,023	253
		300		33,450		31,868	175	243,255	254
74		699		130,000		260,350	3,230	1,319,109	255
320		168		6,500		9,555	53	48,105	256
		330		22,000		61,671	3,100	277,985	257
		139		18,000		58,846	1,295	254,212	258
		434		67,500		122,071	587	582,914	259
	234	326		70,000		66,467	1,000	429,507	260
		289				149,923	525	602,909	261
		95		29,500	478	81,250	5,519	364,444	262
		98				95,744	1,788	374,917	263
		374		65,400		57,439	3,603	390,476	264
		110		23,900		82,017	400	378,017	265
		205		19,850	1	16,976	1,860	125,744	266
		527		129,300	671	190,458	5,102	935,532	267
8		145				29,797	159	135,055	268

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Camden County—Continued								
214	Economy	6,803	485	.....	.....	.....	.....	31	4
215	Emerson	3,287	394	.....	.....	.....	.....	.....	.....
316	Endowment	4,919	536	.....	.....	.....	.....	.....	.....
217	Excelsior	5,498	480	.....	.....	.....	.....	16	3
218	Fairview	3,049	444	.....	.....	.....	.....	204	51
219	Fleming	1,169	168	.....	.....	.....	.....	.....	.....
220	Forward	3,867	296	.....	.....	.....	.....	.....	.....
221	Franklin, No. 3	4,595	597	.....	.....	.....	.....	.....	.....
222	Fraternal Societies	2,958	386	.....	.....	.....	.....	.....	.....
223	Frederick Douglass	982	228	.....	.....	.....	.....	.....	.....
224	Friendship	3,661	205	.....	.....	.....	.....	.....	.....
225	German Centennial	2,207	279	.....	.....	.....	.....	.....	.....
226	Greater Camden	2,648	237	.....	.....	.....	.....	.....	.....
227	Guarantee	3,026	413	.....	.....	.....	.....	.....	.....
228	Highland	2,146	221	.....	.....	.....	.....	.....	.....
229	Home Buyers'	3,241	331	.....	.....	.....	.....	.....	.....
230	Homestead	4,193	397	.....	.....	.....	.....	.....	.....
231	Householders	3,334	319	.....	.....	.....	.....	.....	.....
232	Hyman Varbalow	2,440	191	.....	.....	.....	.....	.....	.....
233	Ideal	3,888	614	.....	.....	.....	.....	48	11
234	Investment	3,296	299	.....	.....	.....	.....	.....	.....
235	Italian-American	3,038	405	.....	.....	.....	.....	.....	.....
236	Jan Sobieski	1,727	241	.....	.....	.....	.....	54	9
237	John Campbell, Jr.—Girard	1,825	210	.....	.....	.....	.....	.....	.....
238	Junior Emblem	1,986	390	.....	.....	.....	.....	.....	.....
239	Kaighn Avenue	1,271	161	.....	.....	.....	.....	.....	.....
240	Kazimier Pulaski	1,612	258	.....	.....	.....	.....	359	21
241	Kearsarge	930	206	.....	.....	.....	.....	13	6
242	Kosciuszko	9,539	1,286	.....	.....	.....	.....	.....	.....
243	La Salle	6,101	855	.....	.....	.....	.....	.....	.....
244	Lawnton	1,131	189	.....	.....	.....	.....	8	2
245	Liberty	2,192	256	.....	.....	.....	.....	.....	.....
246	Market	8,248	832	.....	.....	.....	.....	.....	.....
247	Marne	1,339	202	.....	.....	.....	.....	.....	.....
248	Mechanics & Workingmen's	5,566	767	.....	.....	.....	.....	.....	.....
249	Mickle	2,925	371	.....	.....	.....	.....	3	1
250	Moose	3,066	417	.....	.....	.....	.....	.....	.....
251	Mt. Ephraim	1,505	217	.....	.....	.....	.....	.....	.....
252	Mutual	5,239	508	.....	.....	.....	.....	.....	.....
253	North Camden	5,322	360	.....	.....	.....	.....	35	3
254	Northeast	3,879	596	.....	.....	.....	.....	.....	.....
255	Northern	14,164	1,276	.....	.....	.....	.....	.....	.....
256	Ocean Boulevard	623	89	.....	.....	.....	.....	.....	.....
257	Pavonia	2,611	298	.....	.....	.....	.....	.....	.....
258	Penn	2,615	359	.....	.....	.....	.....	.....	.....
259	Peoples	5,575	765	.....	.....	.....	.....	.....	.....
260	Phoenix	3,758	356	.....	.....	.....	.....	261	30
261	Plymouth	5,762	568	.....	.....	.....	.....	.....	.....
262	Progress Lodge	3,281	368	.....	.....	.....	.....	61	7
263	Provident	3,730	529	.....	.....	.....	.....	.....	.....
264	Public Safety	5,318	805	.....	.....	.....	.....	23	11
265	Pyne Poynt	3,955	363	.....	.....	.....	.....	.....	.....
266	Real Estate Board	1,492	202	.....	.....	.....	.....	.....	.....
267	Republic	9,187	1,233	.....	.....	.....	.....	.....	.....
268	Resolute	1,650	162	.....	.....	.....	.....	.....	.....

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Shares	
6,834	171	318	S.	$1.00 m.	$200	6	$0.05 b	$0.05 b	214
3,287	126	268	S.	1.00 m.	200	6	.05 b	.05 b	215
4,919	253	283	S.	1.00 m.	200	6	.....	.....	216
5,514	207	276	S.	1.00 m.	200	6	.05 b	.....	217
3,253	186	309	S.	1.00 m.	200	6	.05 b	.....	218
1,169	26	142	S.	1.00 m.	200	6	.05 b	.....	219
3,867	88	208	S.	1.00 m.	200	6	.05 b	.....	220
4,595	228	369	S.	1.00 m.	200	6	.....	.....	221
2,958	145	241	S.	1.00 m.	200	6	.05 b	.....	222
982	106	122	S.	1.00 m.	200	6	.10 b	.10 b	223
3,661	108	97	S.	1.00 m.	200	6	.05 b	.05 b	224
2,207	145	134	S.	1.00 m.	200	6	.05 b	.....	225
2,648	134	103	S.	1.00 m.	200	6	.05 b	.....	226
3,026	153	260	S.	1.00 m.	200	6	.05 b	.05 b	227
2,146	98	123	S.	1.00 m.	200	6	.05 b	.....	228
3,241	192	139	S.	1.00 m.	200	6	.05 b	.02½ b	229
4,193	194	203	S.	1.00 m.	200	6	.05 b	.05 b	230
3,334	138	181	S.	1.00 m.	200	6	.05 b	.05 b	231
2,440	93	98	S.	1.00 m.	200	6	.05 b	.05 b	232
3,936	170	455	S.	1.00 m.	200	6	.....	.....	233
3,296	138	161	S.	1.00 m.	200	6	.07½ b	.....	234
3,038	150	255	S.	1.00 m.	200	6	.08 b	.....	235
1,781	64	186	S.	1.00 m.	200	6	.05 b	.....	236
1,825	87	123	S.	1.00 m.	200	6	.05 b	.....	237
1,986	130	260	S.	1.00 m.	200	6	.05 b	.05 b	238
1,271	77	84	S.	1.00 m.	200	6	.05 b	.05 b	239
1,971	65	214	S.	1.00 m.	100 & $200	6	.05 b	.....	240
943	22	190	O.P.	.....	200	6	3.00 a	.....	241
9,539	599	687	S.	1.00 m.	200	6	.05 b	.05 b	242
6,101	327	528	S.	1.00 m.	200	6	.05 b	.....	243
1,139	43	148	S.	1.00 m.	200	6	.05 b	.05 b	244
2,192	75	181	S.	1.00 m.	200	6	.05 b	.....	245
8,248	270	562	S.	1.00 m.	200	6	.05 b	.05 b	246
1,339	63	139	S.	1.00 m.	200	6	.05 b	.....	247
5,566	271	496	S.	1.00 m.	200	6	.....	.....	248
2,928	65	307	O.P.	.....	200	6	.07½ b	.07½ b	249
3,066	147	270	S.	1.00 m.	200	6	.02½ b	.....	250
1,505	101	116	S.	1.00 m.	200	6	.05 b	.....	251
5,239	199	309	S.	1.00 m.	200	6	.....	.....	252
5,357	143	220	S.	1.00 m.	200	6	.05 b	.05 b	253
3,879	166	430	S.	1.00 m.	200	6	.05 b	.....	254
14,164	336	940	S.	1.00 m.	200	6	.....	.....	255
623	44	45	S.	1.00 m.	200	6	.10 b	.05 b	256
2,611	136	162	S.	1.00 m.	200	6	.05 b	.05 b	257
2,615	117	242	S.	1.00 m.	200	6	.05 b	.....	258
5,575	230	535	S.	1.00 m.	200	6	.....	.....	259
4,019	152	234	S.	1.00 m.	200	6	.10 b	.....	260
5,762	227	341	S.	1.00 m.	200	6	.05 b	.....	261
3,342	84	291	S.	1.00 m.	200	6	.05 b	.05 b	262
3,730	179	350	S.	1.00 m.	200	6	.05 b	.05 b	263
5,341	187	629	S.	1.00 m.	200	6	.05 b	.05 b	264
3,955	162	201	S.	1.00 m.	200	6	.....	.....	265
1,492	62	140	S.	1.00 m.	200	6	.07½ b	.07½ b	266
9,187	362	871	S.	1.00 m.	200	6	.05 b	.....	267
1,650	62	100	S.	1.00 m.	200	6	.10 b	.....	268

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Camden County—Continued			
269	Reward	Camden	Nov. 16, 1923	M. J. Lawnicki
270	River Avenue	"	Mar. 13, 1924	Frederick von Nieda
271	Rosedale	"	Aug. 26, 1911	Reuben Starkweather
272	Royden	"	May 26, 1922	Howard Fearn
273	Saint Bernard	"	Feb. 7, 1924	Charles R. O'Connor
274	South Camden	"	April 26, 1895	Theodore C. Tiedeken
275	South End	"	April 24, 1922	Thomas W. Bunting
276	South Ward No. 2	"	Sept. 19, 1861	Samuel L. D. Barcklow
277	Spartan	"	Jan. 6, 1919	Arthur E. Armitage
278	Stockton	"	Nov. 7, 1890	Elmer E. Long
279	Stone Harbor	"	Jan. 21, 1909	Frank M. Booth
280	Surety	"	Dec. 1, 1914	Lewis A. Hawkes
281	Terminal	"	Jan. 7, 1922	I. Mulford Smith
282	Transportation	"	Dec. 1, 1924	Artman E. Hummel
283	Twentieth Century	"	Feb. 15, 1901	Frank H. Stevens
284	Union	"	Mar. 21, 1903	William S. F. Pierce
285	Victor	"	Oct. 23, 1920	M. K. Mines
286	Victoria	"	July 16, 1920	Raymond S. Porter
287	Walt Whitman	"	Sept. 16, 1924	L. L. Schroedel
288	Westfield	"	June 2, 1913	George Bachmann
289	West Jersey Mutual	"	Dec. 29, 1898	James E. Bryan
290	Yorkship Square	"	Jan. 5, 1922	Loring S. Strang
291	Progressive	Chesilhurst	Oct. 5, 1901	Max A. Bensch
292	Clementon	Clementon	Mar. 26, 1892	Frederick Wright
293	Orchard	Clementona	June 8, 1925	William Hermann
294	Signal Hill	Clementon Heights	Jan. 14, 1921	A. E. Kingett
295	Camden County	Collingswood	Oct. 11, 1923	Joseph H. Chamberlin
296	Collingswood	"	May 9, 1890	Thomas W. Maclary
297	Greater Collingswood	"	April 13, 1914	T. W. Madden
298	Integrity	"	Jan. 21, 1907	Edward B. Rogers
299	Knight Park	"	June 3, 1921	Albert J. Bartlett
300	Vineyard	"	Mar. 10, 1926	Howard T. Walton
301	West Collingswood	"	April 27, 1907	August Briehl
302	Glendora	Glendora	June 19, 1920	Fred W. Plugge
303	Big Timber	Gloucester City	May 28, 1925	John P. J. Bernard
304	Gloucester City	" "	Oct. 13, 1917	John J. Haley
305	Improvement	" "	June 22, 1887	Frank Berckman
306	United Mutual	" "	Aug. 29, 1866	Harlan S. Miner
307	Victory	" "	Feb. 24, 1919	John J. Sickler
308	County	Haddonfield	Jan. 2, 1906	Frank C. Somers, Sr.
309	Elizabeth Haddon	"	Feb. 4, 1922	W. Gentry Hodgson
310	Indian King	"	Dec. 1, 1923	J. C. Remington, Jr.
311	John Estaugh	"	Nov. 9, 1923	William G. Moore
312	Mutual	"	Jan. 15, 1874	Walter P. Kean
313	Approved	Haddon Heights	May 25, 1925	L. D. Naudain
314	Haddon Heights	" "	Feb. 16, 1905	Frederick Fries
315	Our Town	" "	May 18, 1923	William J. Dallas
316	Victory	" "	Nov. 14, 1919	George R. Pelouze
317	Glen	Laurel Springs	Nov. 17, 1921	H. M. Streeton
318	Laurel Springs	" "	Feb. 18, 1910	Frank MacNutt
319	Lawnside Mutual	Lawnside	Sept. 18, 1915	Walter Miller
320	United Towns	Lindenwold	Mar. 10, 1890	J. Palmer Earl
321	Mutual	Magnolia	April 26, 1889	R. K. Lippincott
322	Greater Municipality	Merchantville	Mar. 6, 1924	Frederick L. Holman
323	Home	"	Nov. 27, 1908	B. M. Beideman

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Edmund H. Reeves	James Bontemps	1159 Princess Ave., Camden, N. J.	269
Charles N. Boulton	Curtis O. Sangtinette	3079 Carman St., Camden, N. J.	270
Joseph W. Wilson	Thomas C. Wright	15 North 35th St., Camden, N. J.	271
Joseph W. Wilson	Josephus Jennings, Jr.	85 South 27th St., Camden, N. J.	272
Samuel M. Shay	James A. Hopkins	629 Elm St., Camden, N. J.	273
Raymond R. Donges	C. H. Helmbold, Jr.	911 Cooper St., Camden, N. J.	274
Bryan M. Seabrook	Josephus Jennings, Jr.	85 South 27th St., Camden, N. J.	275
Bleakly, Stockwell & Burling	Lorrenzo E. Shreeves	121 Euclid Ave., Haddonfield, N. J.	276
Elmer G. Van Name	Vinal A. Johnson	610 West Jersey Trust Bldg., Camden, N. J.	277
Bleakly, Stockwell & Burling	Joseph H. Carr	Land Title Bldg., Camden, N. J.	278
George Purnell	Lewis E. Graff	224 Euclid Ave., Haddonfield, N. J.	279
M. Bergen Stone	George Meley	323 Market St., Camden, N. J.	280
George H. Jacobs	Halford Runge	119 Windsor Ave., Haddonfield, N. J.	281
Edward R. Deibert	James J. Riley	345 W. Third St., Moorestown, N. J.	282
Joseph H. Carr	Henry M. Evans	Land Title Bldg., Camden, N. J.	283
Raymond R. Donges	Anthony J. Oberst	1253 Princess Ave., Camden, N. J.	284
M. Bergen Stone	George Meley	523 Market St., Camden, N. J.	285
Joseph E. Wilson	William J. Flemming	2612 Federal St., Camden, N. J.	286
Frank F. Neutze	Frank B. Anderson	219 Westminster Ave., Merchantville, N. J.	287
David R. Rose	Josephus Jennings, Jr.	85 South 27th St., Camden, N. J.	288
Frank F. Neutze	Orlando M. Bowen	212 West End Ave., Haddonfield, N. J.	289
C. Richard Allen	Frank H. Harding	3033 Steven St., Camden, N. J.	290
Frank N. Jess	George H. Krueger	Waterford Works, N. J.	291
T. Harry Rowland	James W. Davis	Clementon, N. J.	292
Lewis B. Le Duc	William M. Lewis	506 North 5th St., Camden, N. J.	293
T. Philips Brown	William G. Rudolph	Clementon, N. J.	294
Thomas R. Clevenger	J. Everett Magin	21 Eldredge Ave., Collingswood, N. J.	295
John B. Kates	A. C. Havens	117 Homestead Ave., Collingswood, N. J.	296
A. Moulton McNutt	G. K. McAllister	645 Lake View Drive, Collingswood, N. J.	297
John B. Kates	William Hambrecht, Jr.	100 Fern Ave., Collingswood, N. J.	298
George H. Jacobs	J. Earl Rowand	251 Woodlawn Terrace, Collingswood, N. J.	299
John A. Penn	Walter H. Kille	333 Park Ave., Collingswood, N. J.	300
George H. Jacobs	Halford Runge	119 Windsor Ave., Haddonfield, N. J.	301
Wilbert V. Pike	Oscar A. Parsons	7th Ave., Glendora, N. J.	302
Henry M. Evans	Joseph A. McHenry, Jr.	32 N. Burlington St., Gloucester City, N. J.	303
Charles A. Cogan	William B. Hambleton	2 North King St., Gloucester City, N. J.	304
Charles A. Cogan	Chase S. Barnard	102 N. Broadway, Gloucester City, N. J.	305
Charles A. Cogan	Charles A. Holdcraft	314 Monmouth St., Gloucester City, N. J.	306
Henry M. Evans	J. Willetts Thurston	318 Monmouth St., Gloucester City, N. J.	307
Ralph N. Kellam	Robert Wright	Haddonfield, N. J.	308
Robert J. Tait Paul	Orrin W. Horner	100 Chestnut St., Haddonfield, N. J.	309
Elmer G. Van Name	D. Irving Taylor	Haddonfield, N. J.	310
Wilbert V. Pike	Fred P. Richardson	321 Belmont Ave., Haddonfield, N. J.	311
Thomas E. French	Lewis E. Graff	224 Euclid Ave., Haddonfield, N. J.	312
Charles H. Stevens	Robert W. Janvier	Mt. Ephraim National Bank, Mt. Ephraim, N. J.	313
F. Nelson Jess	W. M. Nash	Haddon Heights, N. J.	314
Cyrus D. Marter	H. A. Siegener	114 Third Ave., Haddon Heights, N. J.	315
J. Edward Fagen	C. F. Cottringer	125 9th Ave., Haddon Heights, N. J.	316
Joseph S. Low	Wilbert H. Mick	Laurel Springs, N. J.	317
T. Harry Rowland	Franklin Chandler	Laurel Springs, N. J.	318
John B. Kates	Horace J. Bryant	White Horse Pike, Lawnside, N. J.	319
T. Harry Rowland	Lucius W. Parker	Gibbsboro, N. J.	320
Edward R. Deibert	O. E. Hagen	Magnolia, N. J.	321
Grover C. Richman	Charles S. Ball	1 Lexington Ave., Merchantville, N. J.	322
W. B. Wolcott	B. C. Henion	6565 Cedar Ave., Merchantville, N. J.	323

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Camden County—Continued				
269	Reward	Camden	$331		$61,950
270	River Avenue	"	206		102,400
271	Rosedale	"	1,795		491,500
272	Royden	"	2,504		93,900
273	Saint Bernard	"	141		136,100
274	South Camden	"	11,927		374,300
275	South End	"	1,696		128,100
276	South Ward No. 2	"	4,205		949,500
277	Spartan	"	638		432,850
278	Stockton	"	1,213	$10,000	461,750
279	Stone Harbor	"	25,807		296,050
280	Surety	"	36		318,800
281	Terminal	"	4,177	3,000	360,850
282	Transportation	"	990	1,025	193,150
283	Twentieth Century	"	3,667		561,150
284	Union	"	13,776		115,800
285	Victor	"	8,815	23,722	172,500
286	Victoria	"	3,626		238,350
287	Walt Whitman	"	4,431		98,450
288	Westfield	"	5,618		387,500
289	West Jersey Mutual	"	8,326	3,000	401,200
290	Yorkship Square	"	92		99,040
291	Progressive	Chesilhurst	4,256		269,650
292	Clementon	Clementon	23,731		905,740
293	Orchard	Clementona	300		18,400
294	Signal Hill	Clementon Heights	2,923		95,430
295	Camden County	Collingswood	44	749	137,491
296	Collingswood	"	16,657		843,750
297	Greater Collingswood	"	8,261		417,560
298	Integrity	"	18,674		812,600
299	Knight Park	"	4,242		403,700
300	Vineyard	"	1,285		93,800
301	West Collingswood	"	3,301		712,300
302	Glendora	Glendora	1,240		110,650
303	Big Timber	Gloucester City	40		57,150
304	Gloucester City	" "	2,513	4,430	819,200
305	Improvement	" "	74		819,000
306	United Mutual	" "	94		570,300
307	Victory	" "	49		372,950
308	County	Haddonfield	1,085	861	360,950
309	Elizabeth Haddon	"	3,187		305,100
310	Indian King	"	263	275	178,150
311	John Estaugh	"	455		188,450
312	Mutual	"	10,526		1,220,475
313	Approved	Haddon Heights	200		54,900
314	Haddon Heights	" "	1,050		900,500
315	Our Town	" "	343		227,825
316	Victory	" "	36,906	3,000	347,550
317	Glen	Laurel Springs	949	1,700	89,500
318	Laurel Springs	" "	35,975		301,025
319	Lawnside Mutual	Lawnside	2,657		155,600
320	United Towns	Lindenwold	604		678,400
321	Mutual	Magnolia	1,893		444,450
322	Greater Municipality	Merchantville	3		167,500
323	Home	"	799		562,950

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$6,275	$14,629	$1,073	$434	$84,692	269
.....	9,945	.....	1,049	812	114,412	270
.....	22,380	.....	1,280	2,785	519,740	271
.....	9,935	.....	1,723	571	108,633	272
.....	4,600	25	894	709	142,469	273
.....	11,860	10,725	3,095	2,467	414,374	274
.....	10,345	.....	1,394	743	142,278	275
$8,700	74,400	12,600	3,748	200	1,053,353	276
.....	47,208	9,200	5,362	2,709	497,967	277
3,000	17,625	35,912	10,688	457	540,645	278
.....	23,490	.....	1,294	355	346,996	279
.....	12,235	4,390	3,254	98	338,813	280
.....	24,830	2,898	2,626	513	398,894	281
.....	11,127	.....	3,938	26	210,256	282
.....	16,250	24,700	16,428	2,505	624,700	283
.....	6,400	5,697	582	793	143,048	284
.....	20,609	20,852	4,196	248	250,942	285
.....	17,300	.....	3,941	1,308	264,525	286
.....	7,115	13,092	886	.....	123,974	287
.....	26,985	7,639	3,762	2,071	433,575	288
.....	26,800	22,612	3,665	441	466,044	289
.....	11,715	8,461	836	94	120,238	290
.....	11,800	10,985	5,503	634	302,828	291
.....	49,025	55,229	15,220	2,790	1,051,735	292
.....	585	3,704	3,315	12	26,316	293
.....	7,233	3,655	1,984	109	111,334	294
.....	37,545	4,643	1,314	78	181,864	295
.....	31,360	13,728	7,676	732	913,903	296
.....	25,615	4,011	1,382	2,326	459,155	297
1,757	51,779	15,279	2,579	153	902,821	298
.....	31,205	.....	2,073	.....	441,220	299
.....	4,080	.....	813	398	100,376	300
.....	45,960	12,694	2,467	100	776,822	301
.....	7,970	12,071	1,609	132	133,672	302
.....	3,201	2,310	1,854	48	64,603	303
.....	12,350	39,175	17,103	244	895,015	304
.....	11,700	18,400	10,863	65	860,102	305
.....	.....	12,500	5,844	350	589,088	306
.....	21,534	7,949	3,287	752	406,521	307
.....	28,375	13,413	7,161	608	412,453	308
.....	18,495	7,642	3,995	40	338,459	309
.....	9,005	9,277	1,583	16,989	215,542	310
.....	7,657	14,788	3,028	5,269	219,647	311
.....	63,060	15,329	10,154	328	1,319,872	312
.....	3,036	.....	636	50	58,822	313
18,500	58,540	26,123	7,968	162	1,012,843	314
.....	29,765	.....	4,459	70	262,462	315
.....	27,220	26,865	2,307	15	443,863	316
.....	11,597	9,918	2,294	210	116,168	317
.....	16,850	14,598	6,073	104	374,625	318
.....	5,696	.....	7,665	197	171,815	319
.....	17,575	26,324	17,878	1,379	742,160	320
.....	29,050	23,298	10,147	286	509,124	321
.....	19,930	24,181	4,109	105	215,828	322
.....	69,160	87,846	15,216	2,658	738,629	323

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Camden County—Continued					
269	Reward	Camden	$62,721			
270	River Avenue	"	79,386			$1,200
271	Rosedale	"	342,702			29,300
272	Royden	"	69,180			3,300
273	Saint Bernard	"	112,116			
274	South Camden	"	303,876			
275	South End	"	98,880			
276	South Ward No. 2	"	758,280			23,600
277	Spartan	"	377,664			
278	Stockton	"	391,757	700		
279	Stone Harbor	"	264,036			
280	Surety	"	252,786			
281	Terminal	"	308,286			
282	Transportation	"	144,171			2,900
283	Twentieth Century	"	404,271			9,100
284	Union	"	108,276			
285	Victor	"	186,258			
286	Victoria	"	156,468			28,500
287	Walt Whitman	"	88,840			
288	Westfield	"	263,424			9,700
289	West Jersey Mutual	"	299,148			
290	Yorkship Square	"	85,779			200
291	Progressive	Chesilhurst	202,122			
292	Clementon	Clementon	597,444			173,800
293	Orchard	Clementona	20,766			
294	Signal Hill	Clementon Heights	86,520			
295	Camden County	Collingswood	148,315			
296	Collingswood	"	611,286			41,900
297	Greater Collingswood	"	318,306			
298	Integrity	"	652,216			16,300
299	Knight Park	"	306,669			
300	Vineyard	"	75,696			1,100
301	West Collingswood	"	546,744			
302	Glendora	Glendora	97,650			
303	Big Timber	Gloucester City	45,287			2,500
304	Gloucester City	" "	619,014			
305	Improvement	" "	574,146			
306	United Mutual	" "	329,004			
307	Victory	" "	281,578			16,200
308	County	Haddonfield	287,454			
309	Elizabeth Haddon	"	266,913			
310	Indian King	"	177,246			
311	John Estaugh	"	171,074			
312	Mutual	"	1,026,984			
313	Approved	Haddon Heights	49,542			
314	Haddon Heights	" "	732,054			54,700
315	Our Town	" "	211,206			
316	Victory	" "	336,492			
317	Glen	Laurel Springs	77,130			4,800
318	Laurel Springs	" "	284,013			
319	Lawnside Mutual	Lawnside	107,577			12,800
320	United Towns	Lindenwold	454,788			58,000
321	Mutual	Magnolia	380,550			
322	Greater Municipality	Merchantville	164,415			
323	Home	"	527,637			

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$143	.....	$115	.....	$7,750	$39	$12,461	$1,463	$84,692	269
.....	.....	184	.....	18,700	.....	14,843	99	114,412	270
.....	.....	284	.....	44,000	463	101,941	1,050	519,740	271
.....	.....	12	.....	18,500	231	17,299	111	108,633	272
.....	.....	166	.....	5,800	.....	24,109	278	142,469	273
32	.....	108	.....	.....	.....	109,269	1,089	414,374	274
.....	.....	103	.....	20,700	.....	22,444	151	142,278	275
.....	.....	1,498	.....	35,000	372	232,591	2,012	1,053,353	276
.....	.....	278	.....	9,500	73	109,922	530	497,967	277
.....	.....	621	.....	19,000	307	124,464	3,796	540,645	278
.....	.....	352	.....	.....	.....	82,246	362	346,996	279
.....	.....	348	.....	.....	.....	82,666	3,013	338,813	280
.....	.....	765	.....	18,000	.....	71,088	755	398,894	281
.....	.....	364	.....	34,800	349	27,271	401	210,256	282
.....	$2,100	519	.....	80,000	336	127,765	609	624,700	283
.....	.....	60	.....	.....	30	34,530	152	143,048	284
.....	.....	330	.....	.....	.....	62,266	2,088	250,942	285
.....	.....	133	.....	33,000	.....	45,854	570	264,525	286
.....	.....	544	.....	21,000	.....	11,502	2,088	123,974	287
.....	.....	171	.....	77,150	707	81,574	849	433,575	288
.....	.....	596	.....	62,500	.....	101,257	2,543	466,044	289
600	.....	132	.....	14,600	228	17,852	847	120,238	290
35	.....	533	.....	18,500	.....	80,470	1,168	302,828	291
.....	.....	300	.....	78,700	641	196,794	4,056	1,051,735	292
.....	.....	.....	.....	3,000	38	2,142	370	26,316	293
38	.....	303	.....	6,200	.....	18,164	109	111,334	294
.....	.....	716	.....	2,500	.....	30,010	323	181,864	295
.....	.....	2,333	.....	63,500	317	190,515	4,052	913,903	296
162	.....	459	.....	37,000	406	102,318	504	459,155	297
140	.....	1,522	.....	25,000	221	204,646	2,776	902,821	298
.....	.....	253	.....	45,000	329	88,495	474	441,220	299
.....	.....	478	.....	14,750	71	8,115	166	100,376	300
.....	.....	531	.....	66,000	352	161,073	2,125	776,822	301
.....	.....	375	.....	6,000	61	29,583	3	133,672	302
.....	.....	1	.....	10,475	98	6,120	122	64,603	303
.....	.....	399	.....	67,410	.....	205,673	2,519	895,015	304
.....	.....	146	.....	95,700	2,108	186,222	1,780	860,102	305
612	98,100	290	.....	50,700	2,698	107,003	681	589,088	306
.....	.....	277	.....	12,300	.....	95,704	462	406,521	307
99	.....	208	.....	32,000	.....	90,187	2,505	412,453	308
.....	.....	363	.....	5,000	.....	65,787	396	338,459	309
.....	.....	315	.....	.....	.....	37,509	472	215,542	310
.....	.....	225	.....	7,000	438	39,431	1,479	219,647	311
583	.....	782	.....	.....	33	290,540	1,000	1,319,872	312
.....	.....	164	.....	2,200	.....	6,858	58	58,822	313
.....	.....	415	.....	10,500	103	215,070	1	1,012,843	314
.....	.....	241	.....	5,500	138	45,075	302	262,462	315
.....	.....	142	.....	.....	.....	105,850	1,379	443,863	316
.....	.....	624	.....	9,000	.....	23,614	1,000	116,168	317
.....	.....	235	.....	.....	.....	90,082	295	374,625	318
.....	.....	237	.....	15,400	.....	34,920	881	171,815	319
.....	.....	573	.....	84,000	13,104	125,998	5,697	742,160	320
.....	.....	491	.....	.....	.....	124,882	3,201	509,124	321
.....	.....	324	.....	18,250	85	32,457	297	215,828	322
1,066	.....	348	.....	30,000	.....	154,578	25,000	738,629	323

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Camden County—Continued								
269	Reward	1,052	134						
270	River Avenue	1,714	311					6	2
271	Rosedale	5,247	439					147	27
272	Royden	1,307	198					16	7
273	Saint Bernard	2,010	288						
274	South Camden	4,241	383						
275	South End	1,861	275						
276	South Ward No. 2	11,520	993					118	18
277	Spartan	6,457	598						
278	Stockton	5,458	467	7	2				
279	Stone Harbor	4,079	437						
280	Surety	4,238	387						
281	Terminal	5,667	470						
282	Transportation	3,200	395					15	3
283	Twentieth Century	6,198	515					46	7
284	Union	2,732	169						
285	Victor	2,586	280						
286	Victoria	2,744	368					143	35
287	Walt Whitman	2,067	225						
288	Westfield	3,800	524					48	9
289	West Jersey Mutual	4,164	429						
290	Yorkship Square	1,602	283					1	1
291	Progressive	3,473	625						
292	Clementon	8,718	667					869	61
293	Orchard	541	50						
294	Signal Hill	2,159	272						
295	Camden County	3,457	275						
296	Collingswood	9,782	864					210	29
297	Greater Collingswood	4,806	474						
298	Integrity	9,907	716					82	23
299	Knight Park	5,219	608						
300	Vineyard	2,832	255					11	2
301	West Collingswood	8,671	666						
302	Glendora	1,347	221						
303	Big Timber	1,197	254					13	2
304	Gloucester City	9,369	998						
305	Improvement	8,293	779						
306	United Mutual	5,619	514						
307	Victory	4,588	410					81	9
308	County	4,111	297						
309	Elizabeth Haddon	4,908	338						
310	Indian King	3,808	274						
311	John Estaugh	3,362	387						
312	Mutual	15,801	1,402						
313	Approved	1,255	207						
314	Haddon Heights	12,401	858					273	43
315	Our Town	4,026	364						
316	Victory	5,035	438						
317	Glen	1,188	192					24	4
318	Laurel Springs	8,302	544						
319	Lawnside Mutual	1,722	328					64	19
320	United Towns	8,580	1,136					290	25
321	Mutual	6,218	590						
322	Greater Municipality	3,523	420						
323	Home	6,977	856						

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
1,052	47	87	S.	$1.00 m.	$200	6	$0.05 b	$0.05 b	269
1,720	82	231	S.	1.00 m.	200	6	.05 b	.....	270
5,394	225	241	S.	1.00 m.	200	6	.....	.....	271
1,323	68	137	S.	1.00 m.	200	6	.05 b	.....	272
2,010	66	222	S.	1.00 m.	200	6	.....	.....	273
4,241	216	167	S.	.50 & $1.00 m.	200	6	.05 b	.....	274
1,861	115	160	S.	1.00 m.	200	6	.....	.....	275
11,638	494	517	S.	1.00 m.	200	6	.05 b	.....	276
6,457	290	308	S.	1.00 m.	200	6	.05 b	.....	277
5,465	196	273	S.	1.00 m.	200	6	.10 & .25 b	.....	278
4,079	128	309	S.	1.00 m.	200	6	.05 b	.05 b	279
4,238	129	258	S.	1.00 m.	200	6	.07½ b	.07½ b	280
5,667	168	302	S.	1.00 m.	200	6	.....	.....	281
3,215	120	278	S.	1.00 m.	200	6	.02½ b	.02½ b	282
6,244	204	318	S.	1.00 m.	200	6	.05 b	.05 b	283
2,732	81	88	S.	.50 m.	100	6	.05 b	.....	284
2,586	108	172	S.	1.00 m.	200	6	.07½ b	.....	285
2,887	145	258	S.	1.00 m.	200	6	.05 b	.....	286
2,067	49	176	S.	1.00 m.	200	6	.05 b	.05 b	287
3,848	267	266	S.	1.00 m.	200	6	.....	.....	288
4,164	175	254	S.	1.00 m.	200	6	.05 b	.05 b	289
1,603	103	181	S.	1.00 m.	200	6	.02½ b	.....	290
3,473	212	413	S.	1.00 m.	200	6	.22 b	.....	291
9,587	408	320	S.	1.00 m.	200	6	.07 b	.07 b	292
541	14	36	S.	1.00 m.	200	6	.05 b	.02½ b	293
2,159	98	174	S.	1.00 m.	200	6	.07 b	.07 b	294
3,457	79	196	S.	1.00 m.	200	6	.05 b	.05 b	295
9,972	381	512	S.	1.00 m.	200	6	.05 b	.05 b	296
4,806	167	307	S.	1.00 m.	200	6	.05 b	.....	297
9,989	275	464	S.	1.00 m.	200	6	.05 b	.....	298
5,219	210	398	S.	1.00 m.	200	6	.05 b	.05 b	299
2,843	35	222	S.	1.00 m.	100 & $200	6	.05 b	.....	300
8,671	309	357	S.	1.00 m.	200	6	.....	.....	301
1,347	109	112	S.	1.00 m.	200	6	.07½ b	.07½ b	302
1,210	40	216	S.	1.00 m.	200	6	.05 b	.....	303
9,369	467	531	S.	1.00 m.	200	6	.05 b	.05 b	304
8,293	379	400	S.	1.00 m.	200	6	.05 b	.05 b	305
5,619	309	205	S.	1.00 m.	200	6	.05 b	.....	306
4,669	191	228	S.	1.00 m.	200	6	.05 b	.....	307
4,111	136	161	S.	1.00 m.	200	6	.05 b	.....	308
4,908	105	233	S.	1.00 m.	200	6	.05 b	.05 b	309
3,808	67	207	S.	1.00 m.	200	6	.05 b	.05 b	310
3,362	98	289	S.	1.00 m.	200	6	.07½ b	.07½ b	311
15,801	507	895	S.	1.00 m.	200	6	.05 b	.05 b	312
1,255	32	175	S.	1.00 & $2.00 m.	200	6	.05 b	.05 b	313
12,674	348	553	S.	1.00 m.	200	6	.02½ b	.02½ b	314
4,026	98	266	S.	1.00 m.	200	6	.02½	.02½ b	315
5,035	143	295	S.	1.00 m.	200	6	.05 b	.05 b	316
1,212	62	134	S.	1.00 m.	200	6	.07½ b	.05 b	317
8,302	165	379	S.	.50 m.	100	6	.07½ b	.07½ b	318
1,786	121	226	S.	1.00 m.	200	6	.05 b	.05 b	319
8,870	386	775	S.	1.00 m.	200	6	.07½ b	.07½ b	320
6,218	263	327	S.	1.00 m.	200	6	.05 b	.05 b	321
3,523	82	338	S.	1.00 m.	200	6	.07½ b	.....	322
6,977	368	488	S.	1.00 m.	200	6	.04½ b	.04½ b	323

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Camden County—Continued			
324	Merchantville	Merchantville	June 30, 1880	Arnold H. Moses
325	Pensauken	"	Feb. 6, 1914	E. A. Wakefield
326	Black Horse Pike	Mt. Ephraim	Oct. 8, 1923	James Kershaw
327	Bettle-Ridge	Oaklyn	Oct. 7, 1924	Charles L. Ley
328	Oaklyn	"	April 29, 1908	Emil C. Hessert
329	Wellwood	Pensauken Township	Oct. 21, 1920	William E. Wimer, Jr.
330	Runnemede	Runnemede	Oct. 5, 1923	Samuel J. Rowand
331	Somerdale	Somerdale	April 19, 1924	John Ogg
332	Greater Stratford	Stratford	Jan. 17, 1922	A. Walter Martin
333	Kirkwood	Voorhees Township	Feb. 23, 1922	Royden K. Lippincott
334	Waterford Township	Waterford Township	Nov. 28, 1925	Joseph Gondolfo
335	Watsontown	Watsontown	April 4, 1922	Robert H. Jaggard
336	Italian	West Berlin	Mar. 18, 1914	Salven Simone
337	Westmont	Westmont	Dec. 26, 1908	James St. C. Williams
338	Wood-Lynne	Wood-Lynne	Feb. 26. 1919	Harry W. Bealer
	Cape May County			
339	Anglesea	Anglesea	June 7, 1904	Frank D. Colson
340	Security	Avalon	Dec. 1, 1916	Charles H. Clouting
341	Cape May	Cape May	Feb. 22, 1867	Everett J. Jerrell
342	Hydrangea	" "	May 9, 1922	Luther C. Ogden
343	Cape May County	Cape May Court House	Aug. 22, 1923	Willets Corson
344	Mechanics and Laborers	" " " "	Feb. 27, 1872	Alfred Cooper
345	Dennisville	Dennisville	Feb. 28, 1881	William G. Thompson
346	Home	Ocean City	Dec. 4, 1912	J. Thornley Hughes
347	Ocean City	" "	May 10, 1887	George O. Adams
348	Seashore	" "	Jan. 3, 1914	Charles H. Shoemaker
349	Middle	Rio Grande	Mar. 28, 1927	Evans G. Slaughter
350	Sea Isle City	Sea Isle City	Sept. 25, 1888	Edward B. Arnett
351	Tradesmen's	" " "	Oct. 12, 1907	Charles H. Clouting
352	South Seaville	South Seaville	Mar. 19, 1872	Charles E. Foster
353	Sturdy	Stone Harbor	June 26, 1922	O. F. Ferree
354	Tuckahoe	Tuckahoe	April 12, 1870	Robert C. Smith
355	Strathmere	Upper, Township of,	Sept. 17, 1921	Lewis A. Smith
356	West Wildwood	West Wildwood	Nov. 10, 1920	John W. Hann
357	City of Wildwood	Wildwood	Aug. 2, 1923	T. S. Goslin
358	Five Mile Beach	"	Oct. 8, 1900	Jed DuBois
359	Holly Beach City	"	May 7, 1909	William H. Bright
360	Seacrest	"	Oct. 5, 1922	David Friedlander
361	Wildwood Crest	Wildwood Crest	Sept. 19, 1919	Richard H. Scampton
362	Woodbine	Woodbine	Oct. 15, 1904	Max Cutler
	Cumberland County			
363	Bridgeton	Bridgeton	May 29, 1865	Lewis S. Johnson
364	Cohanzick	"	Feb. 28, 1923	Benjamin Elwell
365	Cumberland	"	Mar. 25, 1915	Alfred H. Lupton, Jr.
366	Equitable	"	Feb. 10, 1898	J. Warren Miller
367	Planners	"	Jan. 29, 1925	Victor Morvay
368	Young Men's	"	Jan. 28, 1913	LeRoy W. Loder
369	Columbian Perpetual	Millville	Oct. 19, 1892	Samuel Berry
370	Hope	"	Dec. 24, 1880	A. R. Moore
371	Institute	"	Nov. 8, 1883	C. Henry Myers
372	Protected	"	Mar. 8, 1917	Oscar Ayars

** Conveyancer.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
J. C. Simon	E. D. Nekervis	29 Fithian Ave., Merchantville, N. J.	324
Raymond R. Donges	William H. Magee, Jr.	3368 Hollywood Circle, Merchantville, N. J.	325
Charles H. Stevens	Clarence B. Marsh	Mt. Ephraim, N. J.	326
George H. Jacobs	Alvin G. Moock	201 E. Haddon Ave., Oaklyn, N. J.	327
J. Edward Fagen	Nathan S. Batten	41 E. Bettlewood Ave., Oaklyn, N. J.	328
Albert E. Scheflen	N. Parker Johnson	4825 Westfield Ave., North Merchantville, N. J.	329
Henry M. Evans	William B. Blackwell	Runnemede, N. J.	330
T. Philips Brown	Charles A. Bender	Somerdale, N. J.	331
Sydney T. Smith	L. E. Gardiner	Stratford, N. J.	332
Rudolph S. Ayers	Francis X. Kennedy	Kirkwood, N. J.	333
Joseph Varbalow	Thomas A. Fanelli	Atco, N. J.	334
William B. Knight	Edward J. Bittle	Berlin, N. J.	335
Rocco Palese	Matthew Simone	West Berlin, N. J.	336
Ralph N. Kellam	Harry J. Mayer	308 Toledo Ave., Westmont, N. J.	337
William B. Kramer	Louis F. Medara	204 Powelton Ave., Wood-Lynne, N. J.	338
Robert Bright	Leaming M. Rice	2310 Central Ave., North Wildwood, N. J.	339
W. H. Campbell, Jr.	E. O. Howell, Jr.	Cape May Court House, N. J.	340
J. Spicer Leaming	Lewis T. Stevens	518 Washington St., Cape May, N. J.	341
Samuel F. Eldredge	William R. Sheppard	Cape May City, N. J.	342
Palmer M. Way	H. M. Roorbach	Cape May Court House, N. J.	343
*Jesse D. Ludlam	Harry S. Douglass	Cape May Court House, N. J.	344
*Jesse D. Ludlam	Charles J. Meerwald	916 Park Ave., Collingswood, N. J.	345
William H. Campbell, Jr.	Harry A. Morris	521 8th St., Ocean City, N. J.	346
Andrew C. Boswell	Henry W. Townsend	813 Central Ave., Ocean City, N. J.	347
	Charles R. Stillwell	Ocean City, N. J.	348
Oliver I. Blackwell	Benjamin S. Royles	107 E. Young Ave., Wildwood, N. J.	349
Charles K. Landis, Jr.	Hiram C. Love	Sea Isle City, N. J.	350
Charles K. Landis, Jr.	Irving Fitch	Sea Isle City, N. J.	351
Palmer M. Way	E. J. Rubright	South Seaville, N. J.	352
*Jesse D. Ludlam	Alex C. Schwarz	146 City Hall, Philadelphia, Pa.	353
George D. Richards	E. M. Brown	Tuckahoe, N. J.	354
Charles K. Landis, Jr.	George R. McCullough	Strathmere, N. J.	355
William E. Zeller	E. Bert Weaver	214 E. Pine Ave., Wildwood, N. J.	356
O. I. Blackwell	Harold J. Fox	Wildwood Title & Trust Bldg., Wildwood, N. J.	357
John Bright	Robert J. Kay	Wildwood Ave., Wildwood, N. J.	358
*Noble Bright	Harold C. Patton	Wildwood, N. J.	359
Irving Shenberg	R. Leonard Byrne	3910 Boardwalk, Wildwood, N. J.	360
Palmer M. Way	Edwin G. Middleton	Borough Hall, Wildwood Crest, N. J.	361
	Benjamin M. Cohen	Woodbine, N. J.	362
Walter H. Bacon	Barton F. Sharp	4 N. Laurel St., Bridgeton, N. J.	363
Frank R. Bacon	Thelma E. Bacon	Cumberland Nat'l Bank Bldg., Bridgeton, N. J.	364
Joseph H. Powell	Clara E. C. Veale	56 E. Commerce St., Bridgeton, N. J.	365
J. Brodie McGear	Charles C. Woodruff	Bridgeton, N. J.	366
John A. Casarow	John W. Morris	81 York St., Bridgeton, N. J.	367
F. A. Stanger, Jr.	Maurice C. Cresse	c/o Cumberland Trust Co., Bridgeton, N. J.	368
J. Roy Oliver	Charles B. Conover, Jr.	106 S. 4th St., Millville, N. J.	369
*F. M. Reeves	H. E. Heintz	10th & Main Sts., Millville, N. J.	370
J. Roy Oliver	W. R. Goodwin	222 E. Broad St., Millville, N. J.	371
H. R. Waltman	Walter H. Felmey	12 N. Second St., Millville, N. J.	372

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Camden County—Continued				
324	Merchantville	Merchantville	$26,910	$16,992	$1,517,760
325	Pensauken	"	7,932	.....	376,600
326	Black Horse Pike	Mt. Ephraim	201	.....	93,700
327	Bettle-Ridge	Oaklyn	548	.....	94,000
328	Oaklyn	"	337	.....	249,950
329	Wellwood	Pensauken Township	2,843	.....	236,900
330	Runnemede	Runnemede	436	675	59,100
331	Somerdale	Somerdale	42	.....	18,100
332	Greater Stratford	Stratford	3,184	9,410	95,700
333	Kirkwood	Voorhees Township	2,554	.....	90,200
334	Waterford Township	Waterford Township	887	732	51,900
335	Watsontown	Watsontown	4,955	.....	93,400
336	Italian	West Berlin	51	.....	53,300
337	Westmont	Westmont	16,012	.....	389,900
338	Wood-Lynne	Wood-Lynne	726	.....	242,000
	Totals		$834,361	$175,418	$54,142,497
	Cape May County				
339	Anglesea	Anglesea	$3,581	.....	$354,100
340	Security	Avalon	480	.....	163,300
341	Cape May	Cape May	34,535	.....	802,950
342	Hydrangea	" "	4,177	.....	165,300
343	Cape May County	Cape May Court House	6,228	.....	150,150
344	Mechanics and Laborers	" " " "	1,415	.....	529,350
345	Dennisville	Dennisville	4,092	.....	274,650
346	Home	Ocean City	6,926	.....	562,950
347	Ocean City	" "	2,225	$12,237	1,308,130
348	Seashore	" "	2,313	.....	1,151,200
349	Middle	Rio Grande	.....	.....	26,200
350	Sea Isle City	Sea Isle City	3,863	.....	310,272
351	Tradesmen's	" " "	1,116	.....	164,700
352	South Seaville	South Seaville	3,623	.....	86,300
353	Sturdy	Stone Harbor	1,194	.....	128,800
354	Tuckahoe	Tuckahoe	292	.....	295,200
355	Strathmere	Upper, Township of,	5,026	.....	87,200
356	West Wildwood	West Wildwood	1,552	.....	74,900
357	City of Wildwood	Wildwood	258	.....	101,000
358	Five Mile Beach	"	16,660	15,167	960,900
359	Holly Beach City	"	5,612	.....	288,050
360	Seacrest	"	2,003	.....	172,422
361	Wildwood Crest	Wildwood Crest	11,026	.....	255,500
362	Woodbine	Woodbine	265	1,966	145,300
	Totals		$118,462	$29,370	$8,558,824
	Cumberland County				
363	Bridgeton	Bridgeton	$1,893	.....	$277,075
364	Cohanzick	"	5,556	.....	256,700
365	Cumberland	"	12,904	.....	321,400
366	Equitable	"	22,924	.....	375,100
367	Planners	"	285	.....	70,950
368	Young Men's	"	568	.....	880,600
369	Columbian Perpetual	Millville	59	$1,500	592,150
370	Hope	"	83	.....	1,036,450
371	Institute	"	373	2,500	981,481
372	Protected	"	176	5,000	328,700

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$6,750	$80,203	$99,255	$51,965	$24,317	$1,824,152	324
.....	32,395	15,817	4,039	271	437,054	325
.....	3,795	.....	893	.....	98,589	326
.....	2,425	3,000	563	50	100,586	327
1,800	8,677	10,000	3,359	225	274,348	328
.....	26,980	25,600	2,694	285	295,302	329
.....	1,275	3,016	606	.....	65,108	330
.....	2,290	2,401	1,365	59	24,257	331
.....	11,960	12,345	933	136	133,668	332
6,684	3,150	.....	2,087	137	104,812	333
.....	3,875	3,241	1,113	50	61,798	334
.....	2,880	5,461	2,329	61	109,086	335
.....	7,150	5,495	9,220	135	76,351	336
.....	12,870	4,959	9,040	377	433,158	337
3,000	16,038	.....	2,925	882	265,571	338
$441,091	$3,727,349	$2,311,427	$729,971	$134,603	$62,496,717	
.....	$28,280	.....	$6,998	$235	$393,194	339
.....	4,370	$1,925	927	383	171,385	340
$2,000	7,950	25,050	13,386	2,773	888,644	341
.....	.....	3,156	2,609	109	175,351	342
.....	9,125	2,441	1,745	1,016	170,705	343
21,850	19,502	.....	4,818	2,812	579,747	344
.....	14,808	.....	3,945	232	297,727	345
.....	70,840	26,278	28,319	16	695,329	346
4,000	97,505	9,906	38,837	2,407	1,475,247	347
.....	148,485	.....	10,694	.....	1,312,692	348
.....	2,144	.....	774	.....	29,118	349
.....	15,793	5,890	10,610	5,515	351,943	350
.....	7,750	.....	6,751	400	180,717	351
.....	9,747	1,150	4,126	443	105,389	352
.....	12,920	.....	1,819	100	144,833	353
.....	5,230	3,321	2,070	235	306,348	354
.....	12,241	.....	2,271	570	107,308	355
.....	6,885	.....	1,875	.....	85,212	356
.....	14,615	.....	1,430	45	117,348	357
.....	64,340	.....	2,076	652	1,059,795	358
.....	26,160	.....	3,699	51	323,572	359
.....	28,926	.....	3,894	188	207,433	360
.....	36,965	.....	1,287	220	304,998	361
.....	23,788	4,991	799	105	177,214	362
$27,850	$668,369	$84,108	$155,759	$18,507	$9,661,249	
.....	$16,650	$100	$1,087	$20,274	$317,709	363
.....	5,000	.....	2,206	200	269,662	364
.....	20,205	.....	193	22,000	376,702	365
$36,100	20,562	.....	1,555	33,062	489,303	366
.....	11,860	.....	178	.....	83,273	367
.....	54,315	.....	927	.....	936,410	368
.....	10,175	9,300	7,808	46	621,038	369
.....	1,750	23,700	19,017	88	1,081,088	370
.....	.....	3,400	17,985	502	1,006,241	371
.....	5,700	40,496	6,269	310	386,651	372

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Camden County—Continued					
324	Merchantville	Merchantville	$1,129,215	.....	.....	$73,550
325	Pensauken	"	303,006	.....	.....	.....
326	Black Horse Pike	Mt. Ephraim	70,419	.....	.....	.....
327	Bettle-Ridge	Oaklyn	73,791	.....	.....	.....
328	Oaklyn	"	179,895	.....	.....	.....
329	Wellwood	Pensauken Township	196,284	.....	.....	.....
330	Runnemede	Runnemede	43,194	.....	.....	.....
331	Somerdale	Somerdale	17,298	.....	.....	.....
332	Greater Stratford	Stratford	103,830	.....	.....	.....
333	Kirkwood	Voorhees Township	82,107	.....	.....	.....
334	Waterford Township	Waterford Township	41,304	.....	.....	2,800
335	Watsontown	Watsontown	84,684	.....	.....	.....
336	Italian	West Berlin	52,218	.....	.....	.....
337	Westmont	Westmont	297,420	.....	.....	.....
338	Wood-Lynne	Wood-Lynne	185,178	.....	.....	.....
	Totals		$43,036,795	$36,800	.....	$980,653
	Cape May County					
339	Anglesea	Anglesea	$287,460	.....	.....	.....
340	Security	Avalon	105,090	.....	.....	$13,100
341	Cape May	Cape May	691,332	.....	.....	.....
342	Hydrangea	" "	142,020	.....	.....	.....
343	Cape May County	Cape May Court House	139,129	.....	.....	.....
344	Mechanics and Laborers	" " " "	415,128	.....	.....	.....
345	Dennisville	Dennisville	230,892	.....	.....	.....
346	Home	Ocean City	429,540	.....	.....	74,300
347	Ocean City	" "	935,490	.....	.....	223,800
348	Seashore	" "	946,914	.....	.....	.....
349	Middle	Rio Grande	21,831	.....	.....	.....
350	Sea Isle City	Sea Isle City	219,360	.....	.....	45,100
351	Tradesmen's	" " "	109,938	.....	.....	31,100
352	South Seaville	South Seaville	78,561	.....	.....	.....
353	Sturdy	Stone Harbor	98,184	.....	.....	.....
354	Tuckahoe	Tuckahoe	202,662	.....	.....	47,000
355	Strathmere	Upper, Township of,	84,618	.....	.....	.....
356	West Wildwood	West Wildwood	58.973	.....	.....	.....
357	City of Wildwood	Wildwood	84,951	.....	.....	.....
358	Five Mile Beach	"	769,344	.....	.....	.....
359	Holly Beach City	"	233,565	.....	.....	.....
360	Seacrest	"	135,342	.....	.....	.....
361	Wildwood Crest	Wildwood Crest	227,748	.....	.....	.....
362	Woodbine	Woodbine	139.040	.....	.....	.....
	Totals		$6,787,112	.....	.....	$434,400
	Cumberland County					
363	Bridgeton	Bridgeton	$253,440	.....	.....	.....
364	Cohanzick	"	207,456	.....	.....	.....
365	Cumberland	"	287,416	.....	.....	.....
366	Equitable	"	377,430	.....	.....	.....
367	Planners	"	67,455	.....	.....	.....
368	Young Men's	"	745,650	.....	.....	.....
369	Columbian Perpetual	Millville	459.318	.....	.....	.....
370	Hope	"	665.542	.....	.....	.....
371	Institute	"	653,542	.....	.....	$152,400
372	Protected	"	168.530	.....	.....	111,250

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

LIABILITIES

Due Shareholders for			Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
Lapsed Shares	Matured Shares	Advance Payments							
$8	$6	$2,079	.....	$297,900	$18,575	$289,642	$13,177	$1,824,152	324
.....	.....	179	.....	40,400	.....	93,205	264	437,054	325
.....	.....	120	.....	12,300	.....	15,388	362	98,589	326
.....	.....	24	.....	12,850	286	13,455	180	100,586	327
.....	.....	435	.....	32,300	130	61,319	269	274,348	328
.....	.....	199	.....	34,000	.....	61,903	2,916	295,302	329
.....	.....	45	.....	10,000	97	11,470	302	65,108	330
.....	.....	.....	.....	3,500	.....	3,385	74	24,257	331
.....	.....	50	.....	.....	.....	28,546	1,242	133,668	332
.....	.....	121	.....	.....	.....	21,928	656	104,812	333
.....	.....	445	.....	8,150	137	8,482	480	61,798	334
.....	.....	61	.....	.....	.....	23,838	503	109,086	335
63	2,050	13	.....	.....	1,416	19,090	1,501	76,351	336
.....	.....	229	.....	41,000	2,490	90,447	1,572	433,158	337
1,413	.....	421	.....	26,300	58	51,922	279	265,571	338
$13,685	$119,421	$56,171	.....	$4,853,034	$109,802	$12,906,725	$383,631	$62,496,717	
$76	$400	$856	.....	6,000	60	97,382	960	393,194	339
.....	.....	396	.....	26,500	900	24,701	698	171,385	340
.....	400	1,942	.....	.....	300	192,380	2,290	888,644	341
.....	.....	153	.....	.....	.....	32,844	334	175,351	342
12	.....	441	.....	4,000	.....	26,811	312	170,705	343
55	.....	949	.....	38,500	578	123,886	651	579,747	344
.....	.....	464	.....	.....	.....	66,050	321	297,727	345
.....	.....	971	.....	47,500	.....	138,243	4,775	695,329	346
450	.....	3,773	.....	.....	.....	307,398	4,336	1,475,247	347
.....	.....	2,346	.....	49,000	.....	303,273	11,159	1,312,692	348
.....	.....	98	.....	4,955	19	2,130	85	29,118	349
556	2,550	832	.....	18,500	319	61,192	3,534	351,943	350
.....	.....	481	.....	5,000	201	32,415	1,582	180,717	351
.....	1,550	629	.....	.....	136	21,846	2,667	105,389	352
.....	.....	62	.....	23,000	105	23,012	470	144,833	353
.....	.....	280	.....	2,000	.....	53,692	714	306,348	354
.....	.....	552	.....	.....	96	21,615	427	107,308	355
.....	.....	312	.....	6,000	10	19,182	735	85,212	356
.....	.....	300	.....	12,000	.....	19,976	121	117,348	357
.....	.....	1,664	.....	42,000	.....	244,387	2,400	1,059,795	358
.....	.....	393	.....	23,500	.....	65,812	302	323,572	359
.....	.....	651	.....	29,000	175	41,845	420	207,433	360
.....	.....	253	.....	.....	.....	76,482	515	304,998	361
.....	.....	29	.....	2,500	1	32,696	2,948	177,214	362
$1,149	$4,900	$18,827	.....	$339,955	$2,900	$2,029,250	$42,756	$9,661,249	
.....	.....	$654	.....	.....	.....	$62,557	$428	$317,079	363
.....	.....	451	.....	$25,700	$257	35,510	288	269,662	364
$240	.....	400	.....	.....	.....	88,204	442	376,702	365
.....	.....	523	.....	.....	.....	111,152	198	489,303	366
.....	.....	140	.....	8,500	.....	7,113	65	83,273	367
.....	.....	427	.....	.....	.....	189,637	696	936,410	368
.....	$42,300	323	.....	1,000	6	116,764	1,327	621,038	369
.....	205,600	418	.....	35,650	.....	169,548	4,330	1,081,088	370
.....	.....	513	.....	34,000	.....	164,006	1,780	1,006,241	371
.....	.....	657	.....	10,000	2,938	80,606	12,670	386,651	372

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Camden County—Continued								
324	Merchantville	16,256	1,444					368	62
325	Pensauken	5,036	410						
326	Black Horse Pike	1,654	294						
327	Bettle-Ridge	1,730	273						
328	Oaklyn	2,748	369						
329	Wellwood	3,341	325						
330	Runnemede	885	162						
331	Somerdae	398	73						
332	Greater Stratford	1,450	239						
333	Kirkwood	1,300	157						
334	Waterford Township	1,055	153					14	4
335	Watsontown	1,245	217						
336	Italian	572	82						
337	Westmont	4,370	679						
338	Wood-Lynne	3,308	521						
	Totals	688,518	74,397	368	26			5,199	774
	Cape May County								
339	Anglesea	3,734	337						
340	Security	2,175	162					66	14
341	Cape May	10,241	839						
342	Hydrangea	2,288	229						
343	Cape May County	2,840	300						
344	Mechanics and Laborers	6,429	631						
345	Dennisville	3,333	348						
346	Home	6,956	517					372	44
347	Ocean City	13,483	836					1,119	147
348	Seashore	15,341	1,588						
349	Middle	721	112						
350	Sea Isle City	3,534	473					226	44
351	Tradesmen's	1,723	164					156	18
352	South Seaville	1,095	183						
353	Sturdy	1,782	191						
354	Tuckahoe	3,545	370					235	30
355	Strathmere	1,221	224						
356	West Wildwood	829	127						
357	City of Wildwood	1,690	168						
358	Five Mile Beach	11,511	822						
359	Holly Beach City	3,571	418						
360	Seacrest	2,235	232						
361	Widwood Crest	3,398	315						
362	Woodbine	2,426	257						
	Totals	106.101	9,843					2,174	297
	Cumberland County								
363	Bridgeton	4,211	371						
364	Cohanzick	4,502	386						
365	Cumberland	4,800	550						
366	Equitable	5,489	448						
367	Planners	2,081	219						
368	Young Men's	12,879	849						
369	Columbian Perpetual	7,474	742						
370	Hope	11,551	1,889						
371	Institute	10,849	1,327					762	120
372	Protected	3,385	324					556	63

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
16,624	930	576	S.	$1.00 m.	$200	6	.....	.....	324
5,036	184	226	S.	1.00 m.	200	6	$0.05 b	.....	325
1,654	54	240	S.	1.00 m.	200	6	.07½ b	.....	326
1,730	44	229	S.	1.00 m.	200	6	.....	.....	327
2,748	138	231	S.	1.00 m.	200	6	.05 b	$0.05 b	328
3,341	132	193	S.	1.00 m.	200	6	.07½ b	.07½ b	329
885	48	114	S.	1.00 m.	200	6	.07½ b	.07½ b	330
398	14	59	S.	1.00 m.	200	6	.05 b	.....	331
1,450	61	177	S.	1.00 m.	200	6	.07½ b	.07½ b	332
1,300	62	95	S.	1.00 m.	200	6	.05 b	.05 b	333
1,069	28	129	S.	1.00 m.	200	6	.20 b	.20 b	334
1,245	77	140	S.	1.00 m.	200	6	.07 b	.07 b	335
572	50	32	S.	1.00 m.	200	6	.....	.....	336
4,370	209	470	S.	1.00 m.	200	6	.05 b	.05 b	337
3,308	173	348	S.	1.00 m.	200	6	.02½ b	.....	338
694,085	28,678	46,519							
3,734	185	152	S.	1.00 m.	200	6	$0.05 b	$0.05 b	339
2,241	79	97	S.	1.00 m.	200	6	.07 b	.07 b	340
10,241	318	521	S.	1.00 m.	200	6	2.00 a	2.00 a	341
2,288	59	170	S.	1.00 m.	200	6	2.00 a	.....	342
2,840	75	225	S.	1.00 m.	200	6	.05 b	.....	343
6,429	207	424	S.	1.00 m.	200	6	2.00 a	.12 b	344
3,333	130	218	S.	1.00 m.	200	6	1.00 a	.50 a	345
7,328	318	243	S.	1.00 m.	200	6	.05 b	.....	346
14,602	372	611	S.	1.00 m.	200	6	.05 b	.....	347
15,341	616	972	S.	1.00 m.	200	6	.10 b	.10 b	348
721	23	89	S.	1.00 m.	200	6	.05 b	.....	349
3,760	217	300	S.	1.00 m.	200	6	.05 b	.05 b	350
1,879	55	127	S.	1.00 m.	200	6	.03½ b	.03½ b	351
1,095	79	104	S.	1.00 m.	200	6	.05 b	.05 b	352
1,782	75	116	S.	1.00 m.	200	6	.05 b	.....	353
3,780	126	274	S.	1.00 m.	200	6	3.00 a	.....	354
1,221	100	124	S.	1.00 m.	200	6	.03 b	.....	355
829	76	51	S.	1.00 m.	200	6	.05 b	.05 b	356
1,690	78	90	S.	1.00 m.	200	6	.05 b	.....	357
11,511	396	426	S.	1.00 m.	200	6	.05 b	.....	358
3,571	289	129	S.	1.00 m.	200	6	4.00 a	.....	359
2,235	95	137	S.	1.00 m.	200	6	.10 b	.....	360
3,398	123	192	S.	1.00 m.	200	6	.05 b	.....	361
2,426	138	119	S.	1.00 m.	200	6	4.00 a	.....	362
108,275	4,229	5,911							
4,211	117	254	S.	$1.00 m.	$200	6	.....	.....	363
4,502	116	270	S.	1.00 m.	200	6	.....	.....	364
4,800	154	396	S.	.90 m.	200	6	$0.06 b	$0.06 b	365
5,489	160	288	S.	1.00 m.	200	6	.....	.....	366
2,081	173	46	S.	1.00 & $2.00 m.	200	6	.05 b	.....	367
12,879	294	555	S.	1.00 m.	200	6	.....	.....	368
7,474	334	408	S.	1.00 m.	200	6	.....	.....	369
11,551	578	1,311	S.	1.00 m.	200	6	.....	.....	370
11,611	496	951	S.	1.00 m.	200	6	.....	.....	371
3,941	148	239	S.	.70 m.	200	6	.10 b	.10 b	372

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
J. Roy Oliver	John L. Kaufmann	1011 E. Main St., Millville, N. J.	373
Osborn V. Powell	Daniel A. Chew	Port Norris, N. J.	374
Benjamin Stevens	J. C. Schoonmaker	501 Landis Ave., Vineland, N. J.	375
M. Joseph Greenblatt	W. Howard Sharp	12 No. Sixth St., Vineland, N. J.	376
Edgar R. Jones	George W. Hitchner	405 North Eighth St., Vineland, N. J.	377
Andrew L. Boylan	John P. Maher	66 High St., Belleville, N. J.	378
Harold A. Miller	Harvey B. Thompson	280 Washington Ave., Belleville, N. J.	379
Harry Griffinger	U. Samuel Abeles	60 North 5th St., Newark, N. J.	380
John De Graw	Wilbur C. Weyant	103 Belleville Ave., Belleville, N. J.	381
John B. Brown	Louis G. Davenport	279 Little St., Belleville, N. J.	382
John De Graw	Thomas W. Reilly	523 Washington Ave., Belleville, N. J.	383
Nicholas La Vecchia	Carl R. Hausner	207 Market St., Newark, N. J.	384
Stephen J. Lorenz	Charles Zalenski	101 Willow St., Bloomfield, N. J.	385
Edwin A. Rayner	Harry J. Schneider	25 Warren St., Bloomfield, N. J.	386
M. Harold Higgins	Joseph A. Bill	115 Willow St., Bloomfield, N. J.	387
Joseph Steiner	J. Elmer Bray	12 Clearfield Ave., Bloomfield, N. J.	388
Randolph C. Barrett	Spencer C. Hamilton, Jr.	231 Washington Ave., Glen Ridge, N. J.	389
Simon L. Fisch	H. J. Nickel	47 New St., Newark, N. J.	390
F. R. & F. H. Pilch	Frank J. Hochstuhl, Jr.	High School Bldg., Bloomfield, N. J.	391
Lionel L. Meyers	Charles E. Curtis	61 Washington St., Bloomfield, N. J.	392
Theodore Krohn	Samuel J. Wortzel	9 Clinton St., Newark, N. J.	393
James P. Mylod	Frank L. Fisher	5 Broad St., Bloomfield, N. J.	394
Howard Peck	Robert K. Campbell	35 Waverly Terrace, Bloomfield, N. J.	395
William H. Rawson	R. J. Buttinghausen, Jr.	112 Osborne St., Glen Ridge, N. J.	396
Robert W. Brady	Roswell W. Chandler	285 Bloomfield Ave., Caldwell, N. J.	397
John A. Booth	F. H. Hoffman	21 Ravine Ave., Caldwell, N. J.	398
Philip D. Elliot	Arthur Jones	5 Central Ave., Caldwell, N. J.	399
Samuel W. Boardman	Millard L. Jacobus	720 Pompton Ave., Cedar Grove, N. J.	400
A. J. Rossbach	Arthur E. Shane	443 Prospect St., South Orange, N. J.	401
Theodore D. Gottlieb	Philip G. Wall	79 Eaton Place, East Orange, N. J.	402
Michael F. Judge	Thomas S. Judge	711 Mt. Prospect Ave., Newark, N. J.	403
Frederick P. Schenck	Edward L. Kent	500 Park Ave., East Orange, N. J.	404
J. Glenn Anderson	Godfrey K. Preiser	132 William St., Orange, N. J.	405
Walter C. Ellis	J. Easton Williams	88 Renshaw Ave., East Orange, N. J.	406
Harry W. Lindeman	C. O. Weeks	11 Hawthorne Place, East Orange, N. J.	407
Gabrielson, Conover & Stasse	Arthur H. Maguire	116 Lenox Ave., East Orange, N. J.	408
Charles B. Clancy	Robert W. Thompson	10 Birchwood Ave., East Orange, N. J.	409
William E. Hampson	Harold N. Congleton	72 North 7th St., Newark, N. J.	410
William E. Hampson	Harris B. Whitman	131 Main St., East Orange, N. J.	411
Charles B. Clancy	Eugene D. Baldwin	62 Hedden Place, East Orange, N. J.	412
H. Warner Doremus	Arthur J. Jones	5 North 22d St., East Orange, N. J.	413
Samuel Dreskin	Harry Kalb	24 Branord Place, Newark, N. J.	414
William A. Calhoun	William A. Giblin	17 Llewellyn Ave., Bloomfield, N. J.	415
Andrew J. Whinery	Franklin J. Berry	74 Dodd St., East Orange, N. J.	416
William V. Rafferty	Charles A. Lavery	28 Telford St., East Orange, N. J.	417
Nicholas Albano	Andrew J. Seidenschwarz	12 Cypress St., Maplewood, N. J.	418
Irving Silver	Israel Denholtz	147 Keer Ave., Newark, N. J.	419
A. R. Fitzsimons	Jacob Stein	Lefcourt Bldg., Newark, N. J.	420
Howard Peck	William H. DeCamp, Jr.	106 Hollywood Ave., East Orange, N. J.	421
William E. Hampson	Harris B. Whitman	184 William St., East Orange, N. J.	422

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Cumberland County—Continued				
373	Security Perpetual	Millville	$93	$1,500	$676,825
374	Port Norris	Port Norris	5,169		274,055
375	Fidelity	Vineland	5,598	8,353	627,500
376	Landis	"	547		252,950
377	Mechanics No. 1	"	22,397	37,300	3,598,268
	Totals		$78,625	$56,153	$10,550,204
	Essex County				
378	Belleville	Belleville	$4,212		$438,450
379	Central	"	630		923,900
380	Clover	"	2,838		309,100
381	Home	"	3,404	$6,000	1,466,992
382	Impartial	"	1,655	4,000	289,400
383	North Belleville	"	1,498		748,800
384	Silver Lake	"	5,089		460,400
385	American-Polish	Bloomfield	2,335	3,000	422,500
386	Bloomfield	"	23,511	13,000	1,305,050
387	Church	"	366	1,350	123,500
388	Concord	"	9,016		316,781
389	Constitution	"	5,132		265,450
390	Energetic	"	15,996		610,100
391	Essex County	"	33,177	13,791	1,738,200
392	Glenwood	"	1,003		231,200
393	Interurban	"	790	2,500	167,600
394	Merchants and Mechanics	"	4,711		622,400
395	North Center	"	761	550	92,700
396	Young Men's	"	11,792		543,200
397	Caldwell	Caldwell	48,458	12,772	1,063,850
398	Grover Cleveland	"	2,276	2,156	161,700
399	West Essex	"	11,350		730,500
400	Cedar Grove	Cedar Grove	263		844,700
401	Amherst	East Orange	3,551		347,200
402	Apex	" "	576	6,000	368,700
403	Banner	" "	5,241		364,500
404	Brick Church	" "	27,565	17,049	1,378,600
405	Carnegie	" "	1,865		83,200
406	Civic Centre	" "	10,197	3,254	576,350
407	Clarion	" "	7,681		393,600
408	East Orange	" "	6,285		1,533,250
409	Elmwood	" "	441	7,109	583,800
410	Fairway	" "	2,418		247,300
411	Hollywood	" "	11,217		1,430,950
412	Lackawanna	" "	4,910		1,063,050
413	Library	" "	2,526		127,650
414	Marvel	" "	872		413,500
415	Park and Dodd	" "	12,392		578,150
416	Prospect-Watsessing	" "	11,215	12,391	1,221,500
417	Safeguard	" "	1,943		137,800
418	Shepherd	" "	5,099	1,780	235,800
419	Stronghold	" "	840		271,500
420	Suburban	" "	700	5,938	499,000
421	Third Ward	" "	21,073		1,539,450
422	Triumph	" "	9,254		1,200,000

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$2,275	$8,878	$11,659	$242	$701,472	373
.....	27,790	.....	4,534	1,335	312,883	374
.....	90,202	13,835	19,507	742	765,737	375
.....	21,580	2,146	2,119	853	280,195	376
.....	313,374	44,700	44,384	6,408	4,066,831	377
$36,100	$601,438	$146,555	$139,428	$86,062	$11,694,565	
.....	$9,959	$15,987	$4,737	$1,418	$474,763	378
.....	10,250	76,087	7,087	6,711	1,024,665	379
.....	3,210	.....	2,089	310	317,547	380
.....	32,464	44,197	20,408	10,668	1,584,133	381
.....	.....	.....	*1,648	11,237	307,940	382
.....	10,131	27,329	8,619	1,754	798,131	383
.....	16,956	35,328	13,368	1,189	532,325	384
.....	15,955	.....	4,637	1,411	449,838	385
.....	21,995	52,853	12,814	4,081	1,433,304	386
.....	4,100	5,543	2,241	138	137,238	387
.....	11,065	.....	4,540	1,397	342,799	388
.....	4,325	.....	3,034	185	278,126	389
.....	13,870	28,769	9,323	669	678,727	390
.....	12,792	19,395	9,541	1,714	1,828,610	391
.....	3,507	11,815	4,639	2,145	254,309	392
.....	8,830	.....	1,341	207	181,268	393
.....	12,455	12,936	4,109	494	657,105	394
.....	1,285	.....	775	209	96,280	395
.....	2,520	45,015	5,148	3,547	611,222	396
$9,000	27,294	14,637	16,774	900	1,193,685	397
.....	7,499	.....	5,736	571	179,938	398
5,085	.....	12,724	9,664	1,031	770,354	399
.....	12,325	.....	3,827	362	861,477	400
10,000	13,149	.....	5,565	1,279	380,744	401
20,000	19,470	.....	2,339	2,018	419,103	402
.....	11,765	8,214	7,039	502	397,261	403
6,500	46,668	76,940	9,777	2,141	1,565,240	404
.....	3,850	11,862	2,372	283	103,432	405
25,750	26,120	.....	9,188	1,373	652,232	406
.....	10,778	8,487	2,325	562	423,433	407
7,500	38,975	.....	27,159	941	1,614,110	408
.....	28,810	.....	4,047	3,361	627,568	409
.....	15,716	.....	4,438	7,014	276,886	410
6,000	67,908	60,904	8,421	22,412	1,607,812	411
.....	41,685	50,952	13,391	3,029	1,177,017	412
.....	2,550	7,675	1,464	414	142,279	413
.....	6,600	39,701	11,903	1,358	473,934	414
.....	17,862	44,185	10,462	1,606	664,657	415
.....	56,675	280,245	22,106	3,550	1,607,682	416
.....	2,545	4,000	6,400	373	153,061	417
.....	28,606	.....	2,071	450	273,806	418
.....	8,476	.....	5,822	878	287,516	419
.....	13,555	27,489	7,070	2,363	556,115	420
.....	50,062	68,112	13,818	16,179	1,708,694	421
.....	57,278	5,064	9,035	21,523	1,302,154	422

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION			LIABILITIES			
				Due Shareholders for			
				Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Cumberland County—Continued						
373	Security Perpetual	Millville		$425,497			$82,050
374	Port Norris	Port Norris		228,102			
375	Fidelity	Vineland		471,018			110,000
376	Landis	"		221,208			25,900
377	Mechanics No. 1	"		2,615,484			664,200
	Totals			$7,847,088			$1,145,800
	Essex County						
378	Belleville	Belleville		$326,443			
379	Central	"		635,616			$190,600
380	Clover	"		225,093			37,700
381	Home	"		960,492			309,200
382	Impartial	"		209,169			11,100
383	North Belleville	"		486,072			125,900
384	Silver Lake	"		364,569			26,050
385	American-Polish	Bloomfield		290,148			54,900
386	Bloomfield	"		938,967			100,900
387	Church	"		109,328	$7,500		2,800
388	Concord	"		249,174			3,900
389	Constitution	"		206,542			2,800
390	Energetic	"		438,189			44,200
391	Essex County	"		1,415,208			
392	Glenwood	"		160,274			23,600
393	Interurban	"		129,495			13,700
394	Merchants and Mechanics	"		494,608			22,400
395	North Center	"		71,105			10,500
396	Young Men's	"		349,583			109,700
397	Caldwell	Caldwell		846,300			37,000
398	Grover Cleveland	"		121,717			15,000
399	West Essex	"		545,848			82,200
400	Cedar Grove	Cedar Grove		570,852			58,200
401	Amherst	East Orange		255,293			43,200
402	Apex	"	"	245,188		$1,514	62,250
403	Banner	"	"	256,209			66,500
404	Brick Church	"	"	1,035,286	22,350		94,200
405	Carnegie	"	"	81,486			
406	Civic Centre	"	"	464,683			11,350
407	Clarion	"	"	279,795			35,900
408	East Orange	"	"	1,089,373			90,550
409	Elmwood	"	"	408,310			83,400
410	Fairway	"	"	195,646			21,150
411	Hollywood	"	"	986,362			263,250
412	Lackawanna	"	"	712,381			246,800
413	Library	"	"	90,403			15,400
414	Marvel	"	"	312,933			81,900
415	Park and Dodd	"	"	515,051			13,500
416	Prospect-Watsessing	"	"	1,123,908			44,400
417	Safeguard	"	"	103,726			5,000
418	Shepherd	"	"	208,729			
419	Stronghold	"	"	176,779			35,700
420	Suburban	"	"	340,076			76,900
421	Third Ward	"	"	1,053,473			96 450
422	Triumph	"	"	768,623			176,500

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	$32,150	$538	.....	$47,250	$1,050	$109,886	$3,051	$701,472	373
.....	.....	3,542	.....	27,900	347	52,670	322	312,883	374
.....	.....	600	.....	22,250	148	158,718	3,003	765,737	375
.....	.....	232	.....	1,700	.....	30,882	273	280,195	376
.....	.....	1,726	.....	55,000	3,713	691,512	35,196	4,066,831	377
$240	$280,050	$11,144	.....	$268,950	$8,459	$2,068,765	$64,069	$11,694,565	
$450	.....	$887	$1,275	$53,552	$411	$89,365	$2,380	$474,763	378
.....	.....	1,173	.....	23,000	51	163,406	1,819	1,024,665	379
30	.....	511	.....	9,800	2	43,633	778	317,547	380
.....	.....	877	2,500	60,600	355	246,549	3,560	1,584,133	381
20	.....	.....	.....	45,500	29	38,758	3,364	307,940	382
925	$10,590	680	.....	76,000	46	91,418	6,500	798,131	383
3,194	.....	216	.....	20,000	8,863	104,193	5,240	532,325	384
607	.....	1,052	.....	21,500	.....	80,431	1,200	449,838	385
297	.....	561	1,777	112,000	736	274,501	3,565	1,433,304	386
146	.....	112	.....	3,500	28	13,268	556	137,238	387
361	.....	563	.....	20,500	15	67,966	320	342,799	388
.....	.....	653	.....	28,500	30	39,403	198	278,126	389
1,943	.....	1,052	.....	95,400	20	83,177	14,746	678,727	390
381	.....	2,212	4,036	.....	17,984	384,786	4,003	1,828,610	391
.....	.....	.....	300	27,000	642	38,537	3,956	254,309	392
1,171	.....	30	.....	11,500	.....	24,372	1,000	181,268	393
20	.....	934	200	3,000	17	135,543	383	657,105	394
335	.....	.....	.....	6,000	.....	7,824	516	96,280	395
689	.....	450	.....	70,000	15,344	63,256	2,200	611,222	396
319	.....	508	2,889	40,000	836	262,833	3,000	1,193,685	397
1,459	.....	434	875	16,000	.....	23,899	554	179,938	398
660	.....	409	2,600	42,500	188	90,737	5,212	770,354	399
.....	.....	485	.....	56,406	187	166,025	9,322	861,477	400
352	.....	112	.....	15,000	.....	66,441	346	380,744	401
907	.....	619	.....	53,500	3	54,030	1,093	419,103	402
606	.....	800	.....	23,000	138	49,186	822	397,261	403
141	.....	1,632	.....	120,000	15,000	266,037	10,594	1,565,240	404
40	.....	274	.....	11,000	20	9,396	1,216	103,432	405
1,742	.....	306	.....	52,000	2	120,794	1,354	652,232	406
1,238	.....	636	.....	53,000	.....	51,289	1,575	423,433	407
40	.....	1,373	.....	145,000	2,767	285,007	.....	1,614,110	408
.....	1,000	120	4,000	9,000	.....	120,439	1,299	627,568	409
52	.....	642	1,500	26,000	11	30,778	1,107	276,886	410
251	.....	604	6,746	35,000	.....	311,929	3,670	1,607,812	411
28	.....	86	15,000	17,000	20,312	165,410	.....	1,177,017	412
210	.....	306	.....	22,500	.....	12,173	1,287	142,279	413
6,825	.....	1,570	10,675	15,000	16	43,636	1,379	473,934	414
91	.....	1,092	1,000	25,000	.....	105,923	3,000	664,657	415
.....	.....	1,488	.....	140,000	130	272,249	25,507	1,607,682	416
1,929	.....	260	.....	15,500	462	26,054	130	153,061	417
1,927	.....	84	.....	.....	29	61,743	1,294	273,806	418
2,414	.....	269	.....	32,000	.....	36,995	3,359	287,516	419
1,502	.....	282	2,720	43,500	.....	91,135	.....	556,115	420
.....	.....	1,309	4,500	230,000	30,200	273,958	18,804	1,708,694	421
3,947	.....	1,058	4,900	80,000	.....	262,996	4,130	1,302,154	422

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Cumberland County—Continued								
373	Security Perpetual	7,145	1,098	.....	.....	.....	.....	410	44
374	Port Norris	3,923	300	.....	.....	.....	.....	.....	.....
375	Fidelity	7,076	521	.....	.....	.....	.....	550	89
376	Landis	6,101	420	.....	.....	.....	.....	130	24
377	Mechanics, No. 1	40,200	5,225	.....	.....	.....	.....	3,321	463
	Totals	131,666	14,669	.....	.....	.....	.....	5,729	803
	Essex County								
378	Belleville	5,187	556	.....	.....	.....	.....	.....	.....
379	Central	11,088	624	.....	.....	.....	.....	998	65
380	Clover	5,121	468	.....	.....	.....	.....	189	22
381	Home	16,476	1,214	.....	.....	.....	.....	1,546	119
382	Impartial	4,269	451	.....	.....	.....	.....	56	11
383	North Belleville	7,397	960	.....	.....	.....	.....	629	97
384	Silver Lake	6,413	654	.....	.....	.....	.....	130	12
385	American-Polish	5,854	716	.....	.....	.....	.....	274	52
386	Bloomfield	14,955	1,102	.....	.....	.....	.....	505	66
387	Church	3,667	327	75	4	.....	.....	14	4
388	Concord	4,545	395	.....	.....	.....	.....	20	4
389	Constitution	4,804	424	.....	.....	.....	.....	14	3
390	Energetic	10,034	1,001	.....	.....	.....	.....	221	31
391	Essex County	22,499	1,915	.....	.....	.....	.....	.....	.....
392	Glenwood	3,639	382	.....	.....	.....	.....	118	31
393	Interurban	3,242	258	.....	.....	.....	.....	68	12
394	Merchants and Mechanics	8,535	654	.....	.....	.....	.....	112	15
595	North Center	2,786	212	.....	.....	.....	.....	53	9
396	Young Men's	5,769	584	.....	.....	.....	.....	548	58
397	Caldwell	12,542	1,074	.....	.....	.....	.....	185	14
398	Grover Cleveland	2,721	311	.....	.....	.....	.....	75	15
399	West Essex	8,264	848	.....	.....	.....	.....	411	56
400	Cedar Grove	9,957	620	.....	.....	.....	.....	291	42
401	Amherst	4,620	329	.....	.....	.....	.....	216	22
402	Apex	4,964	448	.....	.....	59	59	311	42
403	Banner	6,673	685	.....	.....	.....	.....	332	32
404	Brick Church	19,093	881	223	29	.....	.....	471	56
405	Carnegie	2,611	189	.....	.....	.....	.....	.....	.....
406	Civic Center	7,911	444	.....	.....	.....	.....	57	12
407	Clarion	6,653	573	.....	.....	.....	.....	180	35
408	East Orange	19,952	1,289	.....	.....	.....	.....	453	63
409	Elmwood	7,017	435	.....	.....	.....	.....	417	49
410	Fairway	3,844	552	.....	.....	.....	.....	106	30
411	Hollywood	15,595	895	.....	.....	.....	.....	1,316	129
412	Lackawanna	13,771	803	.....	.....	.....	.....	1,234	128
413	Library	3,099	241	.....	.....	.....	.....	77	19
414	Marvel	10,959	709	.....	.....	.....	.....	410	47
415	Park and Dodd	10,632	1,088	.....	.....	.....	.....	67	9
416	Prospect-Watsessing	18,027	894	.....	.....	.....	.....	222	35
417	Safeguard	3,221	323	.....	.....	.....	.....	25	5
418	Shepherd	3,993	441	.....	.....	.....	.....	.....	.....
419	Stronghold	5,102	444	.....	.....	.....	.....	179	33
420	Suburban	5,081	519	.....	.....	.....	.....	385	27
421	Third Ward	20,121	1,475	.....	.....	.....	.....	482	62
422	Triumph	12,225	775	.....	.....	.....	.....	882	86

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
7,555	399	743	S.	$1.00 m.	$200	6	.....	.....	373
3,923	161	139	S.	1.00 m.	200	6	$0.05 b	.....	374
7,626	285	325	S.	1.00 m.	200	6	.05 b	$0.05 b	375
6,231	119	325	S.	1.00 m.	200	6	.....	.....	376
43,521	2,076	3,612	O.P.	.....	200	6	.....	.01 b	377
137,395	5,610	9,862							
5,187	149	407	S.	$1.00 m.	$200	6	$2.00 a	.....	378
12,086	169	520	S.	1.00 m.	200	6	2.00 a	$2.00 a	379
5,310	68	422	S.	1.00 m.	200	6	3.00 a	1.00 a	380
18,022	349	984	S.	1.00 & $2.00 m.	200	6	2.00 a	2.00 a	381
4,325	78	384	O.P.	.....	200	6	3.00 a	.....	382
8,026	187	870	S.	1.00 & $2.00 m.	200	6	2.00 a	2.00 a	383
6,543	103	563	S.	1.00 m.	200	6	4.00 a	2.00 a	384
6,128	128	640	S.	1.00 m.	200	6	4.00 a	1.00 a	385
15,460	311	857	S.	1.00 m.	200	6	2.00 a	1.00 a	386
3,756	21	314	S.	1.00 m.	200	6	3.00 a	1.00 a	387
4,565	57	342	S.	1.00 m.	200	6	3.00 a	.....	388
4,818	55	372	S.	1.00 m.	200	6	2.50 & 3.00 a	1.00 a	389
10,255	157	875	S.	1.00 m.	200	6	3.00 a	1.00 & 2.00 a	390
22,499	443	1,472	S.	1.00 m.	200	6	3.00 a	3.00 a	391
3,757	71	342	O.P.	.....	200	6	3.00 & 4.00 a	.....	392
3,310	42	228	S.	1.00 m.	200	6	3.00 a	1.50 a	393
8,647	140	529	S.	1.00 m.	200	6	2.00 & 3.00 a	.....	394
2,239	21	200	O.P.	.....	200	6	2.00 a	.....	395
6,317	119	523	S.	1.00 m.	200	6	3.00 a	3.00 a	396
12,727	350	738	S.	1.00 m.	200	6	4.00 a	.....	397
2,796	48	278	S.	1.00 & $2.00 m.	200	6	3.00 a	2.00 a	398
8,675	142	762	S.	1.00 & $2.00 m.	200	6	3.00 & 4.00 a	2.00 a	399
10,248	250	412	S.	1.00 m.	200	6	.03 b	.....	400
4,836	74	277	S.	1.00 m.	200	6	3.00 a	3.00 a	401
5,334	79	470	S.	1.00 m.	200	6	3.00 a	.....	402
7,005	139	578	S.	1.00 m.	200	6	3.00 a	2.00 a	403
9,787	227	739	S.	1.00 m.	200	6	3.00 a & .04 b	1.00 a	404
2,611	23	166	S.	1.00 & $2.00 m.	200	6	3.00 a	.....	405
7,968	109	347	S.	1.00 m.	200	6	.05 & .08 b	.05 & .08 b	406
6,833	89	519	S.	1.00 m.	200	6	3.00 a	1.00 a	407
20,405	297	1,055	S.	1.00 m.	200	6	04 b	1.00 a	408
7,434	120	364	O.P.	.....	200	6	2.00 & 3.00 a	1.00 a	409
3,950	94	488	S.	1.00 & $2.00 m.	200	6	3.00 a & .04 b	.....	410
16,911	293	731	S.	1.00 m.	200	6	3.00 a	1.00 a	411
15,005	203	728	O.P.	.....	200	6	2.00 a	1.00 a	412
3,176	31	229	S.	1.00 m.	200	6	3.00 a	1.00 a	413
11,369	44	712	S.	1.00 m.	200	6	3.00 & 4.00 a	2.00 a	414
10,699	128	969	S.	1.00 m.	200	6	.03½ b	.03½ b	415
18,249	198	731	S.	1.00 & $2.00 m.	200	6	4.00 a	1.00 a	416
3,246	44	284	S.	1.00 m.	200	6	3.00 a	1.00 a	417
3,993	118	323	S.	1.00 m.	200	6	4.00 a	2.00 a	418
5,281	79	398	S.	1.00 m.	200	6	4.00 a	1.00 a	419
5,466	144	402	S.	1.00 m.	200	6	3.00 a	.....	420
20,603	284	1,253	S.	1.00 m.	200	6	.05 b	.05 b	421
13,107	178	683	S.	1.00 m.	200	6	3.00 a	1.00 a	422

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

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

* Vice-President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Samuel S. Ferster	Kenneth G. Donnelly	1690 Van Ness Terrace, Union, N. J.	423
Aaron Marder	U. Samuel Abeles	60 North 5th St., Newark, N. J.	424
Howard S. Dodd	Frank Cunliffe	30 Edgewood Road, Glen Ridge, N. J.	425
Henry P. Bedford	John I. Middleton	c/o Irvington National Bank, Irvington, N. J.	426
Newton P. Kinsey	Joseph S. Waterfield	1026 South Grove St., Irvington, N. J.	427
Joseph Steiner	Louis Stoecker	26 Yale St., Maplewood, N. J.	428
Meyer M. Semel	Francis B. Ott	985 Springfield Ave., Irvington, N. J.	429
Newton P. Kinsey	Joseph S. Waterfield	1026 S. Grove St., Irvington, N. J.	430
Paul F. Girtanner	William F. Gegenheimer	53 Clinton St., Newark, N. J.	431
William Newman	Otto H. Wilhelm	15 Headley Terrace, Irvington, N. J.	432
Newton P. Kinsey	John I. Middleton	c/o Irvington National Bank, Irvington, N. J.	433
Charles C. Deubel	John A. Steets	67 Harrison Place, Irvington, N. J.	434
Charles H. Stewart	Richard F. L. Muth	81 Courter Ave., Maplewood, N. J.	435
Frederick G. Stickel, Jr.	Otto H. Wilhelm	15 Headley Terrace, Irvington, N. J.	436
Thaddeus J. Rospond	John Posluszny	617 18th Ave., Newark, N. J.	437
Frederic Stoddard	G. A. Modersohn, Jr.	755 Broad St., Newark, N. J.	438
Richard Otto	John F. Muller	11 Norfolk Ave., Maplewood, N. J.	439
Grosso, Brundage & Anderson	Mildred A. Mangas	Livingston, N. J.	440
Byron D. Ehlers	Harry W. Brands	92 Parker Ave., Maplewood, N. J.	441
Frederic W. Smith	Andrew Jack	5 Girard Place, Maplewood, N. J.	442
Samuel D. Williams	George B. Lawrence	51 Park Ave., Maplewood, N. J.	443
Joseph W. Kapp	Gustave F. Lueddeke	98 Burnett Ave., Maplewood, N. J.	444
Hobart L. Benedict	Clifford Willis	P. O. Box D, Millburn, N. J.	445
Fred Herrigel, Jr.	Frederick G. Schroeder	26 Blaine St., Millburn, N. J.	446
Irving Siegler	Neal Marzano	147 Willowdale Ave., Montclair, N. J.	447
W. P. Allen	Frank F. Thompson	18 Elmwood Ave., Montclair, N. J.	448
John A. Hines	William Sigler	460 Bloomfield Ave., Montclair, N. J.	449
Philip Goodell	Robert H. Spencer	Room 7, Wellmont Bldg., Montclair, N. J.	450
Henry W. Trimble	Joseph D. McKee	319 Orange Road, Montclair, N. J.	451
Chester C. Beekman	Porter L. R. Versfelt	11 Miller Ave., Caldwell, N. J.	452
Henry W. Trimble	Terence J. McHugh	201 Bellevue Ave., Upper Montclair, N. J.	453
Louis Bondy	Moses Gansler	93 Mercer St., Newark, N. J.	454
Percy H. Penn	Morris W. Weinberg	45 Elizabeth Ave., Newark, N. J.	455
Frederick C. Ritger	John M. Williams	73 S. Arlington Ave., East Orange, N. J.	456
Bernard W. Schnur	Samuel Weiss	120 South Orange Ave., Newark, N. J.	457
Jacob T. Friend	Charles G. Deno	176 Brookdale Ave., Newark, N. J.	458
Frank Voigt	Henry Wagner	24 Hudson Ave., East Orange, N. J.	459
Howard F. Kirk	Charles T. Ziegler	9 Clinton St., Newark, N. J.	460
Hubert J. Rowe	Fred M. Summers	245 Roseville Ave., Newark, N. J.	461
Hannah F. Sokobin	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	462
Emanuel Lowenstein	Samuel S. Dillenberg	130 Market St., Newark, N. J.	463
Charles F. McCraith, Jr.	Walter A. Hughes	30 Branford Place, Newark, N. J.	464
Grossman & Grossman	Gottlieb Jacobs	10 Charlton St., Newark, N. J.	465
William E. Sandmeyer	Arthur Lesser	300 Broadway, Newark, N. J.	466
Harry Griffinger	U. Samuel Abeles	60 North 5th St., Newark, N. J.	467
Samuel Roessler	Oscar Merz	755 Broad St., Newark, N. J.	468
Joseph G. Wolber	T. L. R. Crooks	319 Prospect St., Maplewood, N. J.	469
Charles Frankel	James A. Sinclair	264 Clinton Ave., Newark, N. J.	470
Frances Gash	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	471
Isaac Fleischman	David Longfelder	P. O. Box 448, Newark, N. J.	472
P.C.Corbo; A.F.Minisi; C.Cerrato	Vito Verniero	221 Clifton Ave., Newark, N. J.	473
Edward S. Bessman	B. H. Tabankin	735 Hunterdon St., Newark, N. J.	474
Joseph Steiner	Sigmund Loewenstein	3 Belmont Ave., Newark, N. J.	475
Joseph E. Cohn	M. George Greenberg	60 Park Place, Newark, N. J.	476
William J. Kearns	Walter Sedorowitz	386 Myrtle Ave., Irvington, N. J.	477

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
423	Tuttle	East Orange	$1,548		$65,300
424	Weona	" "	6,312		655,500
425	Glen Ridge	Glen Ridge	53,058		1,193,850
426	Business Men's	Irvington	5,408	$11,500	888,560
427	Camptown	"	19,418		3,999,050
428	First Ward	"	4,485		1,099,000
429	General	"	3,130	3,000	383,200
430	Greater Newark	"	52,572		1,221,100
431	Grove	"	5,944		229,400
432	Iroquois	"	3,899		308,000
433	Irvington	"	9,518		1,534,800
434	Marathon	"	5,633	7,200	477,400
435	Normandy Park	"	6,104	2,000	385,900
436	Olympic	"	6,576	5,925	587,100
437	Polish-American	"	4,098		610,050
438	Service Men's	"	2,541		444,400
439	Supreme	"	2,447	305	262,800
440	Livingston	Livingston	4,203		272,600
441	Crestview	Maplewood	9,117		530,900
442	Maplewood	"	3,880		2,848,500
443	Township	"	14,699		680,800
444	Tuscan	"	1,892	4,500	562,800
445	Millburn	Millburn	7,881		2,856,000
446	Washington Rock	"	147		152,350
447	Clairidge	Montclair	3,334		76,600
448	Golden Rod	"	1,105		42,600
449	Hillside	"	9,548		1,641,500
450	Montclair	"	491	26,000	2,036,200
451	Nishuane	"	12,061		400,100
452	Plaza	"	5,459		543,500
453	Upper Montclair	"	19,107	70,067	1,312,400
454	A-1	Newark	15,104	25,000	1,564,900
455	Aberdeen	"	4,749		100,100
456	Abingdon	"	8,396		521,200
457	Able	"	6,580		643,000
458	Ace	"	3,401		84,150
459	Acme	"	2,051	4,300	392,500
460	Acorn	"	5,708		470,350
461	Acropolis	"	9,558		373,000
462	Action	"	1,892		203,900
463	Active	"	16,052		902,400
464	Adamant	"	4,196	2,000	417,300
465	Admiral Sampson	"	10,340	7,117	460,300
466	Aggressive	"	11,655		997,409
467	Aladdin	"	4,787		328,200
468	Alert	"	10,808		1,284,200
469	Alliance	"	17,720		898,500
470	Allied	"	2,335		535,600
471	Almanac	"	710		193,700
472	Alpha	"	31,229		801,700
473	Alpine	"	6,412		414,600
474	Altruist	"	4,068		264,300
475	Amalgamated	"	20,465	30,000	2,411,900
476	American	"	516		520,400
477	American-Ukrainian	"	723		481,925

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
					$69,542	423
	$945		$1,749		689,575	424
	17,705		9,253	$805	1,278,780	425
	21,460		10,115	297	951,947	426
	2,160	$34,493	3,386	6,440	4,114,523	427
	13,595	61,945	13,685	6,830		
					1,246,749	428
$31,850	20,107	69,860	6,872	14,575	481,184	429
	10,215	68,375	9,457	3,807	1,281,512	430
	1,119		6,153	568	251,797	431
	8,105	7,783	565		330,803	432
	10,485		7,427	992		
					1,565,658	433
	3,500	15,586	1,132	1,122	496,276	434
	3,776		1,812	455	404,018	435
	5,795		2,539	1,680	662,821	436
	17,755	34,376	7,908	3,181	653,005	437
	20,584		17,583	690		
					476,460	438
	1,525	17,872	8,537	1,585	292,084	439
5,600	1,980	17,132	1,631	189	288,532	440
	7,572		3,682	475	553,307	441
	3,430	8,000	1,214	646	2,980,629	442
	121,587		6,133	529		
					712,455	443
	14,244		945	1,767	625,802	444
29,000	10,600	14,577	2,198	235	3,112,994	445
	84,817	140,202	19,714	4,380	156,855	446
	2,495		1,534	329	90,433	447
	4,640		4,633	1,226		
					55,179	448
	3,432		4,672	3,370	1,778,697	449
	80,740	37,134	9,375	400	2,367,297	450
61,000	153,513	38,451	17,453	34,189	434,301	451
	20,086		1,688	366	602,302	452
	39,357	200	11,785	2,001		
					1,593,891	453
164,150	20,164		4,045	3,958	1,793,892	454
	85,868	50,270	31,525	20,725	117,158	455
	1,442	6,146	3,697	1,024	564,812	456
	17,985	13,692	2,563	976	729,645	457
	36,582	24,055	18,148	1,280		
					115,234	458
11,500	300	9,150	6,064	669	468,757	459
17,800	6,666	43,734	1,663	543	491,792	460
	10,175		5,498	61	401,391	461
	4,535	7,714	4,857	1,727	214,196	462
	4,952		2,613	839		
					1,219,494	463
104,000	11,135	159,323	17,188	9,396	493,331	464
	7,792	55,984	4,923	1,136	564,160	465
11,400	15,635	48,582	8,855	1,931	1,100,593	466
	3,857	80,286	5,364	2,022	363,391	467
	3,990	20,423	4,810	1,181		
					1,412,234	468
30,800	29,700	44,370	8,060	4,296	927,260	469
	8,970		1,826	244	607,781	470
	12,900	32,800	22,682	1,464	218,225	471
	4,860	6,009	10,913	2,033	1,017,286	472
	46,930	113,183	16,816	7,428		
					439,178	473
	10,950		5,850	1,366	289,130	474
	7,985	10,455	1,529	793	3,608,983	475
543,400	90,152	476,180	12,324	24,562	546,649	476
	10,435	7,459	7,086	753	501,357	477
	16,438		1,877	394		

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Essex County—Continued					
423	Tuttle	East Orange	$45,393			$9,000
424	Weona	" "	509,203			26,100
425	Glen Ridge	Glen Ridge	929,415			55,300
426	Business Men's	Irvington	542,253			237,300
427	Camptown	"	2,294,190			1,160,500
428	First Ward	"	688,406			352,700
429	General	"	251,589			107,500
430	Greater Newark	"	776,772			240,900
431	Grove	"	165,594			34,500
432	Iroquois	"	203,178			46,000
433	Irvington	"	911,416			366,400
434	Marathon	"	285,537			85,400
434	Marathon	"	261,525			43,200
436	Olympic	"	367,878			143,300
437	Polish-American	"	324,621			175,400
438	Service Men's	"	294,241			70,500
439	Supreme	"	186,702			59,400
440	Livingston	Livingston	209,058			2,900
441	Crestview	Maplewood	411,340			28,000
442	Maplewood	"	2,226,456			
443	Township	"	479,551			69,400
444	Tuscan	"	325,915			171,100
445	Millburn	Millburn	2,196,732			
446	Washington Rock	"	121,629			13,000
447	Clairidge	Montclair	70,944			400
448	Golden Rod	"	40,413			
449	Hillside	"	1,408,815			43,200
450	Montclair	"	1,855,752			
451	Nishuane	"	333,058			4,500
452	Plaza	"	358,990			78,600
453	Upper Montclair	"	1,241,916			
454	A-1	Newark	1,120,377			387,950
455	Aberdeen	"	78,336			19,400
456	Abingdon	"	346,902			60,700
457	Able	"	398,424			163,950
458	Ace	"	81,699	2,200	300	12,900
459	Acme	"	249,579			132,900
460	Acorn	"	299,451			82,350
461	Acropolis	"	301,912			25,800
462	Action	"	162,664			11,900
463	Active	"	658,891			268,300
464	Adamant	"	340,231			38,300
465	Admiral Sampson	"	329,943			124,900
466	Aggressive	"	636,993	60,465		174,300
467	Aladdin	"	238,976			44,900
468	Alert	"	997,251			102,400
469	Alliance	"	707,682			
470	Allied	"	365,287			125,900
471	Almanac	"	146,121			19,250
472	Alpha	"	789,732			31,000
473	Alpine	"	290,945			6,400
474	Altruist	"	203,953			41,750
475	Amalgamated	"	2,013,170			617,200
476	American	"	323,073			72,800
477	American-Ukrainian	"	326,334			72,200

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$1,431	.....	$165	.....	$8,000	$35	$5,368	$150	$69,542	423
341	.....	1,458	$6,000	37,500	12	108,252	709	689,575	424
.....	.....	2,254	3,950	98,000	95	187,583	2,183	1,278,780	425
.....	.....	.....	5,050	60,000	377	101,687	5,280	951,947	426
189	.....	.....	11,134	218,050	52	413,063	17,345	4,114,523	427
1,604	$479	2,034	.....	68,500	437	122,587	10,002	1,246,749	428
6,122	.....	218	800	48,000	13,119	46,936	6,900	481,184	429
.....	.....	.....	10,362	101,000	325	143,384	8,769	1,281,512	430
.....	.....	125	.....	.....	.....	50,540	1,038	251,797	431
3,301	.....	209	.....	45,000	.....	32,931	184	330,803	432
.....	.....	.....	200	38,900	192	255,105	3,445	1,565,658	433
11	.....	368	.....	32,100	.....	88,383	4,477	496,276	434
66	.....	.....	3,000	30,000	49	65,429	749	404,018	435
3,604	.....	398	1,800	40,000	1,522	102,396	1,923	662,821	436
978	.....	9,372	7,600	57,000	414	74,614	3,006	653,005	437
6,979	.....	948	.....	25,000	283	76,720	1,789	476,460	438
419	.....	155	.....	10,000	.....	32,180	3,228	292,084	439
116	.....	927	285	26,000	905	48,341	.....	288,532	440
593	.....	.....	2,000	35,000	.....	74,460	1,914	553,307	441
.....	.....	2,966	23,700	140,800	40	582,697	3,970	2,980,629	442
4	.....	72	.....	65,000	23	97,743	662	712,455	443
15	.....	575	.....	46,000	.....	80,597	1,600	625,802	444
5,185	.....	3,931	4,487	267,440	.....	626,951	8,268	3,112,994	445
802	.....	1,106	.....	5,000	35	15,069	214	156,855	446
6,202	.....	162	.....	1,500	582	10,430	213	90,433	447
688	.....	120	.....	3,800	3,432	6,676	50	55,179	448
1,073	.....	3,867	5,000	40,000	.....	264,880	11,862	1,778,697	449
1,940	.....	2,836	7,292	.....	81	486,429	12,967	2,367,297	450
90	.....	911	.....	25,000	9	70,161	572	434,301	451
56	.....	211	.....	61,700	.....	101,717	1,028	602,302	452
373	.....	1,134	4,200	.....	.....	342,645	3,623	1,593,891	453
6,751	.....	922	.....	.....	75	232,490	44,827	1,793,302	454
4,624	.....	405	.....	2,500	1,116	10,162	615	117,158	455
.....	.....	383	.....	60,000	.....	96,069	758	564,812	456
3,747	.....	1,738	200	70,000	.....	87,194	4,392	729,645	457
2,641	.....	468	.....	5,000	34	9,951	41	115,234	458
18	.....	191	.....	18,300	22	63,324	4,423	468,757	459
925	.....	484	.....	37,000	23	71,559	.....	491,792	460
1,245	.....	140	.....	.....	19	71,502	773	401,391	461
.....	.....	58	.....	11,000	20	23,198	5,356	214,196	462
4,397	.....	972	.....	137,000	.....	94,934	55,000	1,219,494	463
1,763	.....	610	300	27,500	.....	73,164	11,463	493,331	464
3,136	.....	496	.....	31,000	26	67,659	7,000	564,160	465
158	.....	.....	.....	78,000	286	138,085	12,306	1,100,593	466
128	.....	774	.....	23,000	84	54,133	1,396	363,391	467
1,213	.....	710	.....	25,000	.....	270,660	15,000	1,412,234	468
1,085	.....	504	.....	3,800	277	212,412	1,500	927,260	469
.....	.....	761	.....	35,000	116	77,437	3,280	607,781	470
3,070	.....	498	25	15,000	154	32,987	1,120	218,225	471
6,414	.....	1,562	.....	.....	.....	178,578	10,000	1,017,286	472
2,054	.....	105	.....	53,000	61	85,585	1,028	439,178	473
.....	.....	.....	.....	15,000	158	22,609	5,660	289,130	474
365	.....	.....	.....	397,500	138,225	405,380	37,143	3,608,983	475
1,208	.....	252	.....	58,500	2,535	86,080	2,201	546,649	476
155	.....	972	11,000	9,000	.....	81,180	516	501,357	477

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
423	Tuttle	1,969	192	.....	.....	.....	.....	45	13
424	Weona	10,936	860	.....	.....	.....	.....	131	21
425	Glen Ridge	17,009	1,226	.....	.....	.....	.....	277	33
426	Business Men's	14,295	714	.....	.....	.....	.....	2,373	173
427	Camptown	39,354	2,822	.....	.....	.....	.....	5,808	510
428	First Ward	23,539	1,449	.....	.....	.....	.....	3,527	238
429	General	5,303	260	.....	.....	.....	.....	538	38
430	Greater Newark	13,485	807	.....	.....	.....	.....	1,205	125
431	Grove	2,455	262	.....	.....	.....	.....	172	19
432	Iroquois	5,957	421	.....	.....	.....	.....	230	50
433	Irvington	14,484	1,171	.....	.....	.....	.....	1,832	134
434	Marathon	4,791	322	.....	.....	.....	.....	427	50
435	Normandy Park	4,231	385	.....	.....	.....	.....	216	36
436	Olympic	6,673	602	.....	.....	.....	.....	717	106
		8,070	775	.....	.....	.....	.....	877	250
437	Polish-American								
438	Service Men's	5,481	426	.....	.....	.....	.....	352	31
439	Supreme	4,948	569	.....	.....	.....	.....	297	53
440	Livingston	3,947	430	.....	.....	.....	.....	14	4
441	Crestview	9,615	859	.....	.....	.....	.....	140	18
442	Maplewood	43,201	1,650	.....	.....	.....	.....	.....	.....
443	Township	10,746	568	.....	.....	.....	.....	347	22
444	Tuscan	6,932	685	.....	.....	.....	.....	855	68
445	Millburn	37,832	3,080	.....	.....	.....	.....	.....	.....
446	Washington Rock	5,217	463	.....	.....	.....	.....	65	9
447	Clairidge	2,079	170	.....	.....	.....	.....	2	1
448	Golden Rod	1,090	176	.....	.....	.....	.....	.....	.....
449	Hillside	22,788	1,660	.....	.....	.....	.....	216	36
450	Montclair	27,919	2,109	.....	.....	.....	.....	.....	.....
451	Nishuane	7,322	595	.....	.....	.....	.....	22	4
452	Plaza	6,497	613	.....	.....	.....	.....	393	31
453	Upper Montclair	22,265	1,465	.....	.....	.....	.....	.....	.....
454	A-1	15,652	1,404	.....	.....	.....	.....	1,940	240
455	Aberdeen	2,818	105	.....	.....	.....	.....	97	19
456	Abingdon	5,741	373	.....	.....	.....	.....	304	31
457	Able	8,820	678	.....	.....	.....	.....	820	140
458	Ace	3,933	261	22	3	10	1	65	12
459	Acme	4,590	460	.....	.....	.....	.....	665	76
460	Acorn	5,897	601	.....	.....	.....	.....	412	51
461	Acropolis	5,602	488	.....	.....	.....	.....	129	23
462	Action	4,358	424	.....	.....	.....	.....	60	15
463	Active	20,108	843	.....	.....	.....	.....	2,683	138
464	Adamant	6,791	512	.....	.....	.....	.....	192	24
465	Admiral Sampson	7,568	490	.....	.....	.....	.....	625	93
466	Aggressive	11,115	480	282	22	.....	.....	872	84
467	Aladdin	5,453	548	.....	.....	.....	.....	225	30
468	Alert	17,622	810	.....	.....	.....	.....	512	36
469	Alliance	10,991	537	.....	.....	.....	.....	.....	.....
470	Allied	7,832	700	.....	.....	.....	.....	629	189
471	Almanac	3,303	295	.....	.....	.....	.....	96	18
472	Alpha	13,902	901	.....	.....	.....	.....	155	23
473	Alpine	5,696	474	.....	.....	.....	.....	32	5
474	Altruist	6,360	374	.....	.....	.....	.....	209	46
475	Amalgamated	31,673	1,751	.....	.....	.....	.....	3,086	249
476	American	5,375	230	.....	.....	.....	.....	364	33
477	American-Ukrainian	6,344	748	.....	.....	.....	.....	361	140

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
2,014	25	180	S.	$1.00 m.	$200	6	$4.00 a	$2.00 a	423
11,067	117	764	S.	1.00 m.	200	6	3.00 a	1.00 a	424
17,286	217	1,042	S.	1.00 & $2.00 m.	200	6	1.00 to 5.00 a	.....	425
16,668	168	719	O.P.	.....	100	6	3.00 a	3.00 a	426
45,157	699	2,633	O.P.	.....	200	6	3.00 a	3.00 a	427
27,066	182	1,505	S.	.50 & $1.00 m.	100	6	3.00 a	1.00 a	428
5,841	48	250	S.	1.00 m.	200	6	3.00 a	1.00 a	429
14,690	208	724	O.P.	.....	200	6	3.00 a	3.00 a	430
2,627	78	203	S.	1.00 m.	200	6	3.00 a	.....	431
6,187	79	392	S.	1.00 m.	200	6	3.00 a	1.00 a	432
16,316	312	993	O.P.	.....	200	6	2.00 & 3.00 a	2.00 & 3.00 a	433
5,218	68	304	S.	1.00 m.	200	6	3.00 a	3.00 a	434
4,447	84	337	O.P.	.....	200	6	3.00 a	.....	435
7,390	141	567	S.	1.00 m.	200	6	3.00 a & .03 b	1.00 a & .03 b	436
8,947	211	814	S.	.25 w.	200	6	3.00 a	.....	437
5,833	60	397	S.	1.00 m.	200	6	2.00 & 3.00 a	.....	438
5,245	52	570	S.	1.00 m.	200	6	2.00 & 3.00 a	1.00 a	439
3,961	93	341	S.	1.00 m.	200	6	1.00 m.	.....	440
9,755	98	779	N.S.	1.00 m.	200	6	2.00 a & .02½ b	2.00 a	441
43,201	368	1,282	S.	1.00 m.	200	6	2.00 a & .02½ b	2.00 a & .02½ b	442
11,093	125	465	O.P.	.....	200	6	2.00 a & .02½ b	2.00 a & .02½ b	443
7,787	168	585	S.	1.00 m.	200	6	3.00 a	1.00 a	444
37,832	735	2,845	S.	1.00 m.	200	6	4.00 a & .10 b	1.00 a	445
5,282	23	449	S.	1.00 m.	200	6	3.00 a	1.00 a	446
2,081	23	148	S.	1.00 m.	200	6	3.00 a	.....	447
1,090	20	156	S.	1.00 m.	200	6	3.50 a	.....	448
22,954	312	1,384	S.	1.00 m.	200	6	3.00 a	.....	449
27,919	509	1,600	S.	1.00 & $2.00 m.	200	6	3.00 a	1.00 a	450
7,344	113	486	S.	1.00 m.	200	6	2.00 & 3.00 a	1.00 a	451
6,890	199	445	O.P.	.....	200	6	3.00 & 4.00 a	1.00 a	452
22,265	173	1,292	S.	1.00 m.	200	6	3.00 a	1.00 a	453
17,592	253	1,391	S.	1.00 & $2.00 m.	200 & $400	6	3.00 & 4.00 a	1.00 a	454
2,915	26	98	S.	1.00 m.	200	6	2.50 a	.....	455
6,045	98	306	S.	1.00 m.	200	6	3.00 a	1.00 a	456
9,640	158	660	S.	1.00 m.	200	6	3.00 a	1.00 a	457
4,030	19	258	S.	1.00 m.	200	6	4.00 a	2.00 a	458
5,255	90	446	S.	1.00 m.	200	6	3.00 & 4.00 a	1.00 a	459
6,309	142	510	S.	1.00 m.	200	6	3.00 a	2.00 a	460
5,731	110	401	S.	1.00 m.	200	6	3.00 a	1.00 a	461
4,418	47	392	O.P.	.....	200	6	4.00 a	1.00 a	462
22,791	884	97	S.	.50 & $1.00 m.	100	6	4.00 a	2.00 a	463
6,983	84	452	S.	1.00 m.	200	6	3.00 a	1.00 a	464
8,193	104	479	S.	1.00 m.	200	6	4.00 a	1.00 a	465
12,269	96	490	O.P.	.....	200	6	3.00 a	3.00 a	466
5,678	76	502	S.	1.00 m.	200	6	3.00 a	1.00 a	467
18,134	157	689	S.	1.00 m.	200	6	3.00 a	1.00 a	468
10,991	85	452	S.	1.00 m.	200	6	3.00 a	2.00 a	469
8,461	118	771	S.	1.00 & $2.00 m.	200	6	3.00 a	1.00 a	470
3,399	39	274	S.	1.00 m.	200	6	4.00 a	1.00 a	471
14,057	160	764	S.	1.00 m.	200	6	3.00 & 4.00 a	1.00 a	472
5,728	84	395	S.	1.00 m.	200	6	4.00 a	2.00 a	473
6,569	49	371	O.P.	.....	200	6	4.00 a	1.00 a	474
34,759	410	1,590	O.P.	.....	200	6	4.00 & 5.00 a	1.00 a	475
5,739	69	194	S.	1.00 m.	200	6	3.00 a	1.00 a	476
6,705	158	730	S.	1.00 m.	200	6	3.50 a	1.00 a	477

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
478	Anchor	Newark	Aug. 19, 1913	Camille L. Gairoard
479	Annexed District	"	Nov. 22, 1898	Edwin A. Kirch
480	Arcadia	"	Jan. 17, 1922	Leo H. Levy
481	Arion	"	Jan. 16, 1912	Edward F. Kern
482	Armstrong	"	Jan. 28, 1920	Junius Mebane
483	Arrow	"	July 23, 1920	Louis Kuskin
484	Art and Strength	"	Jan. 17, 1920	Eugenio Sturchio
485	Assembly	"	April 19, 1920	David L. Heller
486	Astor	"	Dec. 5, 1912	Michael A. Jackson
487	Atlantic	"	April 1, 1901	John W. McAuliffe
488	Atlas Weekly	"	Jan. 18, 1911	Morris N. Rubenstein
489	Aurora	"	Feb. 10, 1923	Euplio De Marco
490	Auto Trade	"	Nov. 25, 1921	Claude E. Holgate
491	Avon	"	Aug. 29, 1907	Philip Lindeman
492	Bankers	"	Nov. 27, 1911	Harry Spangenthal
493	Barringer	"	Mar. 7, 1919	Jerome T. Congleton
494	Basic	"	Mar. 1, 1919	Morris Whitfield
495	Bay View	"	Mar. 13, 1903	F. C. Mindnich
496	Beacon	"	June 16, 1920	Frank J. Durkin
497	Beaver	"	Mar. 23, 1912	Frederick Rosseter
498	Bell	"	Aug. 19, 1922	Samuel M. Bass
499	Beneficial	"	Mar. 18, 1893	August Soffel
500	Bergen	"	Aug. 19, 1912	A. Kraemer
501	Betsy Ross	"	Jan. 3, 1922	Millie Greiner
502	Big Brother	"	Jan. 13, 1922	Adolph Klein
503	Bigelow	"	Aug. 11, 1905	Max Oppenheimer
504	Black Diamond	"	Jan. 10, 1925	R. D. Van Duzer
505	Bonded	"	Mar. 19, 1919	Arthur C. Lindeman
506	Branch Brook	"	June 1, 1905	Samuel Gaiser
507	Branford	"	June 8, 1920	Morris Metsky
508	Broad & Commerce	"	May 22, 1912	Eugene J. Anspach
509	Broad and Market	"	Sept. 10, 1906	James F. Connorton
510	Broad Street	"	Jan. 12, 1923	Andrew P. Martin
511	Brookdale	"	Oct. 27, 1911	Charles G. Hahn
512	Buildahome	"	July 20, 1922	John F. Sherman
513	Builders	"	Oct. 11, 1906	William F. Littell, Jr.
514	Buildmore	"	April 15, 1926	William P. Macksey
515	Business Men's	"	June 13, 1910	Joseph Crawford
516	Cabinet	"	Dec. 24, 1925	Monroe D. Hess
517	Caledonia	"	Mar. 22, 1909	William Steinen
518	Camden	"	Mar. 6, 1912	William Schuff
519	Camfield	"	Feb. 7, 1899	Albert Linke
520	Capital	"	Oct. 26, 1912	Charles S. Baldwin
521	Cardinal	"	Nov. 30, 1920	Michael Rabb
522	Casino	"	Mar. 1, 1892	Frank Koch
523	Cedars	"	July 5, 1923	William L. Blanchard
524	Central	"	June 15, 1881	Samuel Schechner
525	Centre Market	"	Feb. 7, 1914	Edward J. Martin
526	Century	"	Mar. 7, 1906	William Mungle
527	Champion	"	Feb. 28, 1923	Alfred Peter
528	Channel	"	Oct. 23, 1926	Alfred G. Birkenmeier
529	Chapel	"	April 19, 1907	J. William Huegel
530	Charter Oak	"	Jan. 23, 1920	Leo M. Abrahams
531	Choice	"	Nov. 25, 1924	Harry Treister
532	Circle	"	Mar. 11, 1922	Benjamin J. Sugarman

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Michael J. Quigley	Pearce T. Prisk	109 Morse Ave., Bloomfield, N. J.	478
Lehlbach, Johnson & Ormond	John A. Linnett	29 Elizabeth Ave., Newark, N. J.	479
Arthur R. Lewis	Walter A. Hughes	30 Branford Place, Newark, N. J.	480
Thomas R. Grimm	Walter J. Nicholson	185 Market St., Newark, N. J.	481
Oliver Randolph	E. Harold Hopper	66 Ninth Ave., East Orange, N. J.	482
Zucker and Goldberg	Samuel Weiss	120 South Orange Ave., Newark, N. J.	483
Egidio W. Mascia	Fiore R. Sozio	99 Clifton Ave., Newark, N. J.	484
Koehler & Augenblick	Walter A. Hughes	30 Branford Place, Newark, N. J.	485
H. Edward Wolf	Eugene A. Farrell	43 Hazelwood Ave., Newark, N. J.	486
Frederick Jay	Francis A. Sullivan	52 Sterling St., Newark, N. J.	487
Kessler & Kessler	Harry Wuensch	534 So. Sixteenth St., Newark, N. J.	488
Charles C. Giffoniello	Fred G. Giffoniello	200 Fairmount Ave., Newark, N. J.	489
Edward R. McGlynn	Alfred N. Baum	61 Kenwood Place, East Orange, N. J.	490
Emanuel Lowenstein	Samuel S. Dillenberg	130 Market St., Newark, N. J.	491
Isaac Spangenthal	O. S. Thompson, Jr.	770 Broad St., Newark, N. J.	492
J. Henry Harrison	S. C. Shaller	167 Bloomfield Ave., Newark, N. J.	493
Egner & Beatty	Israel Denholtz	147 Keer Ave., Newark, N. J.	494
Benjamin J. Fleuchaus	Albert T. Martin	496 Richmond Ave., Maplewood, N. J.	495
John L. Hughes	William F. Ackerson	670 Bergen St., Newark, N. J.	496
Carl F. Hinrichsen	John F. O'Brien	31 Clinton St., Newark, N. J.	497
Herman W. Brams	Samuel Herzlinger	951 Broad St., Newark, N. J.	498
Joseph G. Young	George A. Duguid	32 Coeyman St., Newark, N. J.	499
Frederick W. Wilderotter	Francis W. Barrett	148 Eppirt St., East Orange, N. J.	500
Joseph G. Wolber	Louise W. Woerner	790 Broad St., Newark, N. J.	501
Harry H. Koehler	Harry Berlin	207 Market St., Newark, N. J.	502
Levy, Fenster & McCloskey	David Longfelder	P. O. Box 448, Newark, N. J.	503
Leslie S. Johnson	W. R. Headden	24 Branford Place, Newark, N. J.	504
Mortimer Eisner	Alfred N. Baum	61 Kenwood Place, East Orange, N. J.	505
Joseph Kahrs	William A. Hall, Jr.	744 Newark & Essex Bldg., Newark, N. J.	506
Bernard Mindes	John Lonergan	9 Beaver St., Newark, N. J.	507
Harry Kalisch	Samuel S. Wane	39 Hillside Terrace, Irvington, N. J.	508
Jacob L. Newman	Charles H. Burgesser	246 South 20th St., Newark, N. J.	509
George A. Henderson	William J. Fogarty	17 Academy St., Newark, N. J.	510
F. A. Boettner	Henry S. Hefele	9 Lennox Terrace, South Orange, N. J.	511
Pearce R. Franklin	Henry Dolch	790 Broad St., Newark, N. J.	512
Samuel D. Williams	William A. Hall, Jr.	744 Newark & Essex Bldg., Newark, N. J.	513
Louis Auerbach, Jr.	Ernest M. Tapner	1020 Broad St., Newark, N. J.	514
Frederick Jay	Francis A. Sullivan	52 Sterling St., Newark, N. J.	515
Irving Seigler	Ben C. Eisen	17 Academy St., Newark, N. J.	516
Edward F. Schwarz	William A. Eichhorn	31 Clinton St., Newark, N. J.	517
Charles C. Deubel	Adam Poh, Jr.	40 Clinton St., Newark, N. J.	518
Edgar Leiss	Fred Westphal	129 Holland Road, South Orange, N. J.	519
Michael J. Quigley	John E. Durr	74 Murray St., Newark, N. J.	520
Harold Simandl	Abraham A. Kurtz	24 Commerce St., Newark, N. J.	521
Edgar Leiss	Benedict A. Harter	135 Kingman Road, South Orange, N. J.	522
A. Leslie Price	August Roemmele	29 Astor St., Newark, N. J.	523
Samuel Roessler	Homer J. Van Duyne	88 Mountain View Place, Newark, N. J.	524
Charles H. Stewart	Asa H. Holman	85 Eaton Place, East Orange, N. J.	525
Horace C. Grice	James A. Mungle	Hall of Records, Newark, N. J.	526
Louis Spielvogel	Edwin A. Knorr	119 38th St., Irvington, N. J.	527
Levy, Fenster & McCloskey	Jacob C. Abramson	45 Branford Place, Newark, N. J.	528
Joseph Altman	John Zipfel, Jr.	20 Belmont Ave., Newark, N. J.	529
Milton M. Unger	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	530
Robert P. Silberman	Jacob Kesselman	60 Park Place, Newark, N. J.	531
David Z. Jeselsohn	Samuel Klein	1060 Broad St., Newark, N. J.	532

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
478	Anchor	Newark	$20,190		$515,550
479	Annexed District	"	8,199	$23,153	1,140,200
480	Arcadia	"	5,718		569,600
481	Arion	"	12,618		799,700
482	Armstrong	"			160,300
483	Arrow	"	15,875		1,049,000
484	Art and Strength	"	7,540		366,400
485	Assembly	"	2,255		383,700
486	Astor	"	68,892	15,000	1,690,150
487	Atlantic	"	30,545		914,300
488	Atlas Weekly	"	10,667		1,096,100
489	Aurora	"	3,071		120,350
490	Auto Trade	"	26,535	3,600	279,000
491	Avon	"	27,157		928,400
492	Bankers	"	5		596,900
493	Barringer	"	21,123		1,613,550
494	Basic	"	1,299		420,200
495	Bay View	"	5,304		865,300
496	Beacon	"	506		534,050
497	Beaver	"	8,618		692,700
498	Bell	"	2,021	1,800	169,050
499	Beneficial	"	5,463		796,700
500	Bergen	"	2,863		506,900
501	Betsy Ross	"	1,678	1,735	185,100
502	Big Brother	"	20,076		511,400
503	Bigelow	"	1,555		2,373,200
504	Black Diamond	"	2,529	4,600	665,200
505	Bonded	"	1,285		1,231,300
506	Branch Brook	"	1,734		423,500
507	Branford	"	4,477		513,500
508	Broad & Commerce	"	2,325		405,600
509	Broad and Market	"	2,498		533,700
510	Broad Street	"	428	1,025	221,700
511	Brookdale	"	13,120	4,900	604,250
512	Buildahome	"	7,227		362,300
513	Builders	"	9,548	6,000	811,800
514	Buildmore	"	1,090		149,900
515	Business Men's	"	1,234		366,000
516	Cabinet	"	240		25,000
517	Caledonia	"	14,126		648,200
518	Camden	"	5,701		528,700
519	Camfield	"	17,256	5,000	627,700
520	Capital	"	9,560	4,700	341,700
521	Cardinal	"	2,912		335,400
522	Casino	"	5,756		1,034,100
523	Cedars	"	1,970	8,000	642,100
524	Central	"	8,621		720,000
525	Centre Market	"	5,079		654,650
526	Century	"	3,009		896,250
527	Champion	"	6,454		238,900
528	Channel	"	1,186	3,200	144,200
529	Chapel	"	1,005		486,900
530	Charter Oak	"	5,811		861,100
531	Choice	"	3,810		80,500
532	Circle	"	10,399		323,800

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$27,935	$14,415	$2,819	$686	$581,595	478
.....	14,905	65,390	8,379	14,872	1,275,098	479
.....	3,530	138,022	26,270	4,546	747,686	480
.....	7,700	14,319	4,473	1,947	840,757	481
.....	8,300	.....	16,629	2,474	187,703	482
.....	49,763	55,002	25,104	3,619	1,198,363	483
$6,500	19,781	14,000	7,638	1,928	423,787	484
15,000	5,585	.....	1,861	545	408,946	485
.....	21,619	29,878	17,084	12,267	1,854,890	486
.....	63,725	19,462	19,196	4,755	1,051,983	487
.....	47,246	11,439	16,464	5,675	1,187,591	488
.....	10,065	.....	4,520	1,333	139,339	489
3,000	5,700	44,424	4,524	513	367,296	490
37,000	17,115	35,817	38,089	10,203	1,093,781	491
.....	12,617	43,443	27,783	3,958	684,706	492
18,000	42,098	136,106	10,184	14,875	1,855,936	493
.....	16,712	236,097	21,520	4,629	700,457	494
.....	14,535	.....	3,767	1,121	890,027	495
.....	9,450	43,660	1,751	340	589,757	496
.....	10,065	26,746	7,773	2,786	748,638	497
8,000	11,362	12,127	8,193	339	212,892	498
1,000	18,075	.....	3,818	776	825,834	499
.....	8,255	31,156	4,255	1,768	555,197	500
.....	7,850	25,576	839	556	223,334	501
.....	20,705	59,943	7,640	3,259	623,023	502
298,400	131,503	136,860	23,141	3,264	2,967,923	503
.....	18,045	2,374	2,662	250	695,660	504
79,700	25,929	313,838	35,027	38,401	1,725,480	505
.....	2,575	.....	1,242	837	429,888	506
.....	26,285	11,068	5,766	3,225	564,311	507
.....	9,225	79,419	7,314	1,965	505,848	508
8,000	7,794	26,063	12,697	1,296	592,048	509
.....	7,045	.....	6,888	1,317	238,403	510
.....	19,226	14,387	5,744	1,679	663,306	511
.....	13,510	49,185	1,670	16,235	450,127	512
.....	8,825	41,023	6,410	.....	883,606	513
.....	3,420	.....	2,043	137	156,590	514
.....	9,374	10,202	15,000	4,862	406,672	515
.....	600	.....	1,623	689	28,152	516
.....	15,854	86,181	3,879	3,512	771,752	517
.....	5,130	.....	11,811	705	552,047	518
4,000	8,370	4,925	6,592	3,252	677,095	519
.....	6,685	45,218	2,411	156	410,430	520
.....	15,230	.....	40,002	1,818	395,362	521
.....	23,590	.....	5,020	1,562	1,070,028	522
.....	25,085	55,368	3,667	350	736,540	523
5,500	5,170	.....	6,597	3,986	749,874	524
7,220	9,800	.....	4,228	1,103	682,080	525
.....	35,445	6,582	11,718	4,613	957,617	526
4,700	16,206	.....	5,862	3,498	275,620	527
.....	7,902	18,728	3,972	231	179,419	528
.....	13,333	34,585	6,579	1,428	543,830	529
.....	22,440	11,865	2,952	7,084	911,202	530
.....	5,125	34,050	2,512	882	126,879	531
58,000	6,770	71,866	3,086	1,014	474,935	532

TABLE 8—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Essex County—Continued					
478	Anchor	Newark	$430,472	.....	.....	$14,400
479	Annexed District	"	843,314	.....	.....	78,050
480	Arcadia	"	486,848	.....	.....	51,500
481	Arion	"	500,220	.....	.....	152,400
482	Armstrong	"	127,879	.....	.....	3,700
483	Arrow	"	693,426	.....	.....	242,000
484	Art and Strength	"	276,141	.....	.....	.....
485	Assembly	"	232,630	.....	.....	80,800
486	Astor	"	1,086,090	.....	.....	382,400
487	Atlantic	"	766,494	.....	.....	27,000
488	Atlas Weekly	"	639,486	.....	.....	265,700
489	Aurora	"	102,798	.....	.....	.....
490	Auto Trade	"	276,141	.....	.....	16,600
491	Avon	"	624,490	.....	.....	254,600
492	Bankers	"	359,679	.....	.....	57,850
493	Barringer	"	1,139,925	.....	.....	352,200
494	Basic	"	314,604	.....	.....	132,800
495	Bay View	"	587,706	.....	.....	65,800
496	Beacon	"	407,136	.....	.....	52,300
497	Beaver	"	498,723	.....	.....	95,000
498	Bell	"	132,643	.....	.....	35,600
499	Beneficial	"	554,250	.....	.....	73,200
500	Bergen	"	306,377	.....	.....	133,300
501	Betsy Ross	"	173,116	.....	.....	.....
502	Big Brother	"	420,210	.....	.....	63,500
503	Bigelow	"	2,022,804	.....	.....	312,700
504	Black Diamond	"	518,628	.....	.....	.....
505	Bonded	"	1,155,729	.....	.....	120,700
506	Branch Brook	"	280,947	.....	.....	45,400
507	Branford	"	365,357	.....	.....	86,300
508	Broad & Commerce	"	333,854	.....	.....	43,000
509	Broad and Market	"	384,807	.....	.....	52,100
510	Broad Street	"	158,240	.....	.....	34,900
511	Brookdale	"	428,472	.....	.....	112,000
512	Buildahome	"	324,270	.....	.....	63,700
513	Builders	"	544,200	.....	.....	127,300
514	Buildmore	"	129,076	.....	.....	10,500
515	Business Men's	"	237,240	.....	.....	82,300
516	Cabinet	"	20,701	.....	.....	500
517	Caledonia	"	481,803	.....	.....	130,250
518	Camden	"	352,185	.....	.....	45,200
519	Camfield	"	423,328	.....	.....	89,200
520	Capital	"	221,523	.....	.....	106,900
521	Cardinal	"	210,498	.....	.....	66,875
522	Casino	"	686,481	.....	.....	147,200
523	Cedars	"	509,757	.....	.....	29,000
524	Central	"	367,104	.....	.....	154,900
525	Centre Market	"	457,557	.....	.....	44,000
526	Century	"	615,549	.....	.....	116,700
527	Champion	"	180,802	.....	.....	55,550
528	Channel	"	117,861	1,000	.....	13,200
529	Chapel	"	294,958	.....	.....	137,800
530	Charter Oak	"	664,382	.....	.....	65,350
531	Choice	"	82,599	.....	.....	14,400
532	Circle	"	262,987	.....	.....	50,475

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$435	.....	$688	$2,000	.....	$7	$132,105	$1,488	$581,595	478
840	.....	353	.....	86,500	334	259,812	5,895	1,275,098	479
2,308	.....	380	21,784	40,000	18,995	97,777	28,094	747,686	480
1,087	.....	765	.....	50,600	2,000	132,997	688	840,757	481
2,098	.....	421	.....	13,500	293	38,612	1,200	187,703	482
3,559	.....	2,508	.....	122,000	242	128,628	6,000	1,198,363	483
2,628	$22,000	172	52	49,000	301	73,083	410	423,787	484
3,653	.....	472	.....	36,500	125	53,333	1,433	408,946	485
77	.....	.....	76,528	75,000	.....	204,599	30,196	1,854,890	486
32	.....	257	7,000	20,000	50	227,147	4,003	1,051,983	487
1,161	.....	1,710	.....	110,000	119	163,095	6,320	1,187,591	488
307	.....	370	.....	13,000	10	22,724	130	139,339	489
6,336	.....	274	.....	.....	15	60,433	7,497	367,296	490
60	.....	339	3,500	35,000	.....	141,292	34,500	1,093,781	491
4,413	62,441	183	.....	86,100	.....	101,970	12,070	684,706	492
322	.....	.....	13,780	155,000	499	183,209	11,001	1,855,936	493
28,775	.....	309	.....	91,500	32,287	50,047	50,135	700,457	494
.....	.....	838	.....	63,000	.....	165,888	6,795	890,027	495
304	.....	132	5,000	20,000	158	100,305	4,422	589,757	496
190	.....	472	.....	12,000	.....	134,628	7,625	748,638	497
6,301	.....	232	.....	12,000	.....	24,869	1,247	212,892	498
906	.....	619	.....	45,000	.....	151,459	400	825,834	499
303	.....	352	.....	40,600	55	71,094	3,116	555,197	500
80	.....	271	.....	.....	4	46,862	3,001	223,334	501
2,613	.....	1,531	.....	61,000	138	59,185	14,846	623,023	502
7,411	.....	2,351	.....	115,000	331	495,426	11,900	2,967,923	503
.....	.....	1,486	.....	85,000	.....	88,226	2,320	695,660	504
17,812	.....	1,215	50,000	85,000	.....	262,473	32,551	1,725,480	505
.....	.....	79	.....	23,000	.....	75,456	5,006	429,888	506
1,568	.....	360	.....	28,000	85	80,528	2,113	564,311	507
1,494	.....	199	.....	42,000	346	76,955	8,000	505,848	508
.....	.....	1,639	.....	62,000	.....	88,647	2,855	592,048	509
2,020	.....	252	.....	8,000	11	33,977	1,003	238,403	510
594	.....	402	1,872	.....	.....	117,991	1,975	663,306	511
154	.....	117	300	.....	332	57,408	3,846	450,127	512
.....	.....	.....	2,100	54,000	15	144,798	11,203	833,606	513
533	.....	265	.....	.....	10	15,895	311	156,590	514
655	.....	224	.....	29,000	.....	55,420	1,833	406,672	515
1,284	.....	685	.....	3,500	5	1,477	.....	28,152	516
8	.....	.....	.....	25,000	74	126,017	8,600	771,752	517
150	.....	448	.....	56,000	82	97,284	598	552 047	518
910	.....	310	.....	46,500	3	115,054	1,790	677,095	519
720	.....	305	.....	28,500	17	47,465	5,000	410,430	520
16,090	.....	1,105	.....	44,000	627	29,137	27,030	395,362	521
681	.....	778	.....	29,000	.....	198,688	7,200	1,070,028	522
12	.....	1,176	.....	71,000	.....	115,679	9,916	736,540	523
5,649	.....	209	.....	117,000	369	97,643	7,000	749.874	524
38	.....	15	.....	42,000	5	133,543	4,922	682,080	525
385	.....	1,541	.....	45,200	200	177,222	820	957,617	526
372	.....	323	.....	.....	34	35,607	2,932	275,620	527
520	.....	415	1,000	31,000	.....	12,423	2,000	179,419	528
797	.....	647	.....	20,000	.....	87,506	2,122	543,830	529
555	.....	106	.....	13,000	1,292	163,077	3,440	911,202	530
10,826	.....	656	125	1,000	502	12,130	4,641	126,879	531
3,489	.....	427	.....	71,000	29,814	47,826	8,917	474,935	532

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
478	Anchor	6,469	252	.....	.....	.....	.....	72	12
479	Annexed District	12,011	486	.....	.....	.....	.....	390	56
480	Arcadia	7,972	439	.....	.....	.....	.....	257	12
481	Arion	8,788	766	.....	.....	.....	.....	762	94
482	Armstrong	2,082	261	.....	.....	.....	.....	18	5
483	Arrow	16,758	1,016	.....	.....	.....	.....	1,210	148
484	Art and Strength	5,072	453	.....	.....	.....	.....	.....	.....
485	Assembly	4,979	290	.....	.....	.....	.....	404	43
486	Astor	19,490	1,297	.....	.....	.....	.....	1,912	139
487	Atlantic	12,331	832	.....	.....	.....	.....	135	21
488	Atlas Weekly	13,050	689	.....	.....	.....	.....	1,329	103
489	Aurora	2,499	270	.....	.....	.....	.....	.....	.....
490	Auto Trade	4,998	448	.....	.....	.....	.....	83	7
491	Avon	20,270	262	.....	.....	.....	.....	2,546	140
492	Bankers	6,069	341	.....	.....	.....	.....	290	33
493	Barringer	21,144	1,523	.....	.....	.....	.....	1,761	191
494	Basic	4,685	387	.....	.....	.....	.....	664	93
495	Bay View	9,964	808	.....	.....	.....	.....	329	36
496	Beacon	8,413	864	.....	.....	.....	.....	261	47
497	Beaver	9,032	647	.....	.....	.....	.....	475	65
498	Bell	3,440	251	.....	.....	.....	.....	178	30
499	Beneficial	9,267	906	.....	.....	.....	.....	366	31
500	Bergen	5,049	385	.....	.....	.....	.....	667	88
501	Betsy Ross	3,007	386	.....	.....	.....	.....	.....	.....
502	Big Brother	10,571	758	.....	.....	.....	.....	318	48
503	Bigelow	34,368	1,755	.....	.....	.....	.....	1,564	120
504	Black Diamond	13,964	1,179	.....	.....	.....	.....	.....	.....
505	Bonded	18,966	1,169	.....	.....	.....	.....	604	85
506	Branch Brook	4,577	362	.....	.....	.....	.....	227	23
507	Branford	7,359	553	.....	.....	.....	.....	432	57
508	Broad & Commerce	5,299	298	.....	.....	.....	.....	215	18
509	Broad and Market	9,540	720	.....	.....	.....	.....	261	25
510	Broad Street	4,158	418	.....	.....	.....	.....	175	24
511	Brookdale	7,889	829	.....	.....	.....	.....	560	70
512	Buildahome	7,229	606	.....	.....	.....	.....	319	35
513	Builders	8,291	551	.....	.....	.....	.....	637	56
514	Buildmore	3,201	337	.....	.....	.....	.....	52	8
515	Business Men's	4,761	302	.....	.....	.....	.....	412	50
516	Cabinet	1,231	123	.....	.....	.....	.....	3	1
517	Caledonia	8,866	814	.....	.....	.....	.....	651	81
518	Camden	6,914	885	.....	.....	.....	.....	226	27
519	Camfield	7,388	612	.....	.....	.....	.....	446	54
520	Capital	4,518	452	.....	.....	.....	.....	534	69
521	Cardinal	5,427	428	.....	.....	.....	.....	335	59
522	Casino	11,971	992	.....	.....	.....	.....	736	87
523	Cedars	11,555	835	.....	.....	.....	.....	145	21
524	Central	6,789	373	.....	.....	.....	.....	775	61
525	Centre Market	6,619	454	.....	.....	.....	.....	220	34
526	Century	9,578	574	.....	.....	.....	.....	583	64
527	Champion	4,423	372	.....	.....	.....	.....	278	34
528	Channel	3,446	248	10	1	.....	.....	66	15
529	Chapel	4,312	329	.....	.....	.....	.....	689	93
530	Charter Oak	11,617	887	.....	.....	.....	.....	327	40
531	Choice	2,154	213	.....	.....	.....	.....	72	6
532	Circle	6,249	297	.....	.....	.....	.....	252	23

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
6,541	72	192	S.	$1.00 m.	$200	6	$3.00 a	$2.00 a	478
12,401	144	398	S.	1.00 m.	200	6	.03 b	.....	479
8,229	56	395	S.	1.00 m.	200	6	.....	2.00 a	480
9,550	142	718	S.	1.00 m.	200	6	3.00 a	3.00 a	481
2,100	85	181	S.	1.00 m.	200	6	3.00 a	.....	482
17,968	186	978	S.	1.00 m.	200	6	3.00 a	1.00 a	483
5,072	120	333	S.	1.00 m.	200	6	4.00 a	2.00 a	484
5,383	52	281	S.	1.00 m.	200	6	3.00 a	1.00 a	485
21,402	274	1,162	O.P.	.....	200	6	4.00 a	2.00 a	486
12,466	139	714	S.	1.00 m.	200	6	2.00 & 3.00 a	1.00 a	487
14,379	186	606	S.	.25 wk.	200	6	3.00, 3.50 & 4.00 a	1.00 & 2.00 a	488
2,499	69	201	S.	1.00 m.	200	6	3.00 & 4.00 a	.....	489
5,081	51	404	S.	1.00 m.	200	6	3.00 a	2.00 a	490
22,816	81	321	S.	.50 m.	100	6	4.00 a	2.00 a	491
6,359	49	325	S.	1.00 m.	200	6	.....	2.00 a	492
22,905	308	1,406	O.P.	.....	200	6	2.00 & 3.00 a	1.00 a	493
5,349	86	394	S.	1.00 m.	200	6	4.00 a	1.00 a	494
10,293	177	667	S.	1.00 m.	200	6	3.00 a	1.00 a	495
8,674	131	780	O.P.	.....	200	6	3.00 a & .05 b	2.00 a & .05 b	496
9,507	106	606	S.	1.00 m.	200	6	3.00 a	3.00 a	497
3,618	64	217	S.	1.00 m.	200	6	4.00 a	1.00 a	498
9,633	229	708	S.	1.00 m.	200	6	.02½ b	.....	499
5,716	90	383	S.	1.00 m.	200	6	3.00 & 4.00 a	2.00 a	500
3,007	42	344	S.	1.00 m.	200	6	3.00 a	.....	501
10,889	118	688	S.	1.00 m.	200	6	3.00 & 4.00 a	1.00 a	502
35,932	252	1,623	S.	1.00 m.	200	6	4.00 a	1.00 a	503
13,964	161	1,018	S.	1.00 m.	200	6	.20 b	.03 b	504
19,570	156	1,098	S.	1.00 m.	200	6	4.00 a	2.00 a	505
4,804	104	281	O.P.	.....	200	6	2.00 & 3.00 a	2.00 a	506
7,791	110	500	S.	1.00 m.	200	6	3.00 a	1.00 a	507
5,514	60	256	S.	1.00 m.	200	6	3.00 a	1.00 a	508
9,801	122	623	S.	1.00 m.	200	6	3.00 a	1.00 a	509
4,333	73	369	S.	1.00 m.	200	6	3.00 a	1.00 a	510
8,449	153	746	S.	1.00 m.	200	6	2.00 & 3.00 a	1.00 a	511
7,548	69	572	O.P.	.....	200	6	3.00 a	2.00 a	512
8,928	171	436	O.P.	.....	200	6	2.00 & 3.00 a	2.00 a	513
3,253	36	309	S.	1.00 m.	200	6	3.00 a	1.00 a	514
5,173	61	291	S.	1.00 m.	200	6	3.00 a	2.00 a	515
1,234	7	117	S.	1.00 m.	200	6	3.00 & 4.00 a	2.00 a	516
9,517	110	785	O.P.	.....	200	6	4.00 a	1.00 a	517
7,140	99	813	S.	1.00 m.	200	6	3.00 a	2.00 a	518
7,834	96	570	S.	1.00 m.	200	6	3.00 a	1.00 a	519
5,052	72	449	S.	1.00 m.	200	6	3.00 a	1.00 a	520
5,762	91	396	S.	1.00 m.	200	6	3.00 a	1.00 a	521
12,707	201	878	S.	1.00 m.	200	6	2.00 & 3.00 a	1.00 a	522
11,700	110	746	S.	1.00 m.	200	6	4.00 a	.02½ b	523
7,564	139	295	S.	1.00 m.	200	6	3.00 a	2.00 a	524
6,839	117	371	O.P.	.....	200	6	3.00 a	1.00 a	525
10,161	178	460	S.	1.00 m.	200	6	3.00 a	.....	526
4,701	78	328	S.	1.00 m.	200	6	3.00 a	1.00 a	527
3,522	26	238	S.	1.00 m.	200	6	2.00 & 4.00 a	2.00 a	528
5,001	99	323	S.	1.00 m.	200	6	3.00 a	1.00 a	529
11,944	137	790	O.P.	1.00 m.	200	6	4.00 a	1.00 a	530
2,226	37	182	S.	1.00 m.	200	6	4.00 a	1.00 a	531
6,501	56	264	S.	1.00 m.	200	6	3.00 a	1.00 a	532

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
533	Citizens'	Newark	Dec. 1, 1891	Otto E. Traudt
534	City	"	Dec. 22, 1911	Herman Scheininger
535	City Hall	"	Feb. 20, 1907	Frederick J. Fischer
536	City Line	"	Dec. 1, 1903	George F. Serbe
537	Civic	"	Sept. 11, 1915	Joseph G. Wolber
538	Clark	"	Mar. 15, 1910	James C. Savage
539	Clinton Place	"	July 18, 1922	Frank W. A. Hain
540	Co-Investors	"	Mar. 26, 1920	Walter C. Schryver
541	Colossal	"	June 11, 1926	Ernest F. Keer
542	Columbia	"	Dec. 7, 1897	John L. O'Toole
543	Columbus Institute	"	Sept. 13, 1915	John J. Baader
544	Commerce	"	Mar. 17, 1906	John J. Baader
545	Commercial	"	Aug. 19, 1912	Alfred Popik
546	Commonwealth	"	May 16, 1894	John Wiesemann
547	Community	"	April 4, 1913	Emil Wohlfarth
548	Compact	"	May 12, 1922	Alex Stone
549	Composite	"	Nov. 19, 1921	Henry Schlenger
550	Concordia	"	Mar. 3, 1906	Arthur C. Hensler
551	Concrete	"	April 13, 1895	Philip Brenner
552	Congress	"	Feb. 19, 1903	A. Wilberforce Egner
553	Conservative	"	Jan. 25, 1905	Philip F. Donnelly
554	Continental	"	Oct. 19, 1907	David Wyllie
555	Copartners	"	Feb. 11, 1927	Meyer Tabakin
556	Corinthian	"	Oct. 21, 1926	David Warner
557	Cornerstone	"	Jan. 11, 1923	Joseph F. Drudy
558	Court House	"	June 23, 1893	John Coppersmith
559	Court South End	"	April 11, 1919	Frank H. Hewitt
560	Creative	"	Jan. 12, 1925	Nathan Harris
561	Crescent	"	Dec. 26, 1905	J. W. Rupp
562	Criterion	"	Dec. 26, 1911	Harry P. Lowy
563	Crosstown	"	April 22, 1905	Morris Miller
564	Custer	"	Mar. 16, 1914	Edward J. Ryan
565	Defiance	"	May 11, 1922	Edward C. Oertzen
566	Delta	"	Nov. 21, 1919	Adolph Kleinwaks
567	Dependable	"	Feb. 7, 1923	Simon Heyman
568	Divident Hill	"	Feb. 9, 1920	George D. White
569	Domestic	"	Feb. 9, 1900	John J. Baader
570	Doric	"	April 24, 1925	M. Malcolm Knoller
571	Down Town	"	Mar. 6, 1919	Fred Brandman
572	Druggists	"	Sept. 23, 1922	A. Kruger
573	Durable	"	Aug. 18, 1923	Isaac Cohn
574	Eagles	"	May 11, 1911	Charles Beauparlant
575	East End	"	Feb. 11, 1897	Jacob Gerber
576	Echo	"	Mar. 18, 1913	Theodore Moehring
577	Eclipse	"	Nov. 8, 1919	Thomas Donaldson
578	Economy	"	Oct. 19, 1912	Edward I. Sakowitz
579	Eden	"	Nov. 26, 1924	Martin J. Cooney
580	Efficient	"	Mar. 22, 1920	Samuel W. Rice
581	Eighth Ward	"	Dec. 1, 1885	Winton C. Garrison
582	Eight Points	"	Oct. 17, 1908	Arthur Tillmes
583	Eleventh Ward	"	Jan. 5, 1903	Benjamin F. Hurd
584	Ellveeay-Newspaper Workers'	"	*(See below)	Louis V. Aronson
585	Elwood	"	June 12, 1919	Carl F. Langlas
586	Empire	"	June 26, 1908	David E. Hirschberg
587	Employees'	"	May 2, 1919	Walter E. Hunt

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
C. Harold Gascoyne	Frank P. Litter	22 Belmont Ave., Newark, N. J.	533
Joseph Kraemer	John Zipfel, III	20 Belmont Ave., Newark, N. J.	534
William Greenfield	Nathan Perselay	535 High St., Newark, N. J.	535
Arthur A. Werthmann	Henry P. George	16-18 Clinton St., Newark, N. J.	536
Pearce R. Franklin	William G. Dassing	30 Dewey St., Newark, N. J.	537
Walter D. Van Riper	Martin V. Ryerson	76 Van Houten Place, Belleville, N. J.	538
Isadore H. Colton	George H. Yonkers	425 Stuyvesant Ave., Irvington, N. J.	539
Burnett, Murray & Trelease	Frank C. Snyder	261 Orange St., Newark, N. J.	540
Ernest F. Keer, Jr.	Irving L. Ryerson	514 Richmond Ave., Maplewood, N. J.	541
Charles M. Myers	Frederick C. Johnson	21 Noll Place, Newark, N. J.	542
Joseph M. Degnan	Fred M. Summers	245 Roseville Ave., Newark, N. J.	543
Kussy & Kohn	Philip E. Mandel	515 Avon Ave., Newark, N. J.	544
Simon L. Fisch	Henry Kranzler	Lefcourt Bldg., Newark, N. J.	545
Joseph E. Conlon	William B. Heller	14 Ferry St., Newark, N. J.	546
Sorg, Duncan & Bailey	Floyd R. Opie	153 Badger Ave., Newark, N. J.	547
Samuel Dreskin	Joseph Lieb	136 Huntington Terrace, Newark, N. J.	548
Kraemer & Siegler	Philip A. Sobel	24 Branford Place, Newark, N. J.	549
Henry W. Egner, Jr.	A. Wilberforce Egner	17 Academy St., Newark, N. J.	550
Saul and Jos E. Cohn	Howard E. Hampson	755 Broad St., Newark, N. J.	551
Louis J. Beers	William C. Treiber	755 Broad St., Newark, N. J.	552
Levy, Fenster & McCloskey	Charles H. Burgesser	246 South 20th St., Newark, N. J.	553
Charles C. Pilgrim	LeRoy F. Murphy	755 Broad St., Newark, N. J.	554
Rothschild & Rothschild	Robert Caruba	790 Broad St., Newark, N. J.	555
Julius Stein	Philip A. Sobel	24 Branford Place, Newark, N. J.	556
Aaron Lasser	George H. Yonkers	8 Lackawanna Ave., Newark, N. J.	557
Joseph G. Young	Walter J. Nicholson	810 Broad St., Newark, N. J.	558
Christian J. Knispel	Edgar G. Spitz	25 Rosedale Ave., Maplewood, N. J.	559
William Harris	William M. Beckelman	790 Broad St., Newark, N. J.	560
Charles C. Pilgrim	LeRoy F. Murphy	755 Broad St., Newark, N. J.	561
Harry T. Davimos	Alfred N. Baum	61 Kenwood Place, East Orange, N. J.	562
Nathan Kussy	David Longfelder	52 Belmont Ave., Newark, N. J.	563
Michael J. Quigley	Neil J. McManus	838 Clifton Ave., Newark, N. J.	564
William R. Strickland	John W. Rippon	875 South 17th St., Newark, N. J.	565
Joseph Steiner	Harry Wertheim	237 No. 11th St., Newark, N. J.	566
David Bernheim	Gottlieb Jacobs	10 Charlton St., Newark, N. J.	567
Charles A. Woodruff	Arthur Dorsch	207 Market St., Newark, N. J.	568
Francis P. Meehan	Herman R. Schaefer	48 North Munn Ave., Newark, N. J.	569
Michael S. Precker	Leopold Isserman	24 Branford Place, Newark, N. J.	570
A. Milton Jacobs	Nathan Lifshus	17 Pacific St., Newark, N. J.	571
Louis J. Cohen	Abraham Levin	207 Market St., Newark, N. J.	572
Hyman Busch	Philip A. Sobel	24 Branford Place, Newark, N. J.	573
Louis J. Beers	Elton B. Alger	23 Wilson Place, Belleville, N. J.	574
Scharringhausen & Hartpence	William B. Heller	14 Ferry St., Newark, N. J.	575
Egner & Beatty	William C. Beatty	170 Nesbit Terrace, Irvington, N. J.	576
Philip M. Gehl	Morris J. Hoenig	9 Clinton St., Newark, N. J.	577
Barney Larkey	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	578
Mary C. Durr	John E. Durr	829 Broad St., Newark, N. J.	579
William L. Greenbaum	Samuel I. Bendet	11 Raymond Boulevard, Newark, N. J.	580
Henry G. Pilch	Seymour Tucker	24 Commerce St., Newark, N. J.	581
Adam J. Rossbach	Walter L. Koerner	81 Wagner Place, Irvington, N. J.	582
Scott German	Arthur F. Smethurst	487 Orange St., Newark, N. J.	583
Braelow & Tepper	Frank C. Snyder	1060 Broad St., Newark, N. J.	584
Alfred W. Cooper	Louis P. Teller	698 Parker St., Newark, N. J.	585
Emanuel Lowenstein	Samuel S. Dillenberg	130 Market St., Newark, N. J.	586
David Bobker	William J. Axt	50 Eastern Parkway, Newark, N. J.	587

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
533	Citizens'	Newark	$5,336	$11,000	$702,800
534	City	"	17,674	10,167	496,200
535	City Hall	"	4,331	.....	950,400
536	City Line	"	1,020	3,100	343,900
537	Civic	"	9,099	4,000	346,900
538	Clark	"	5,538	.....	1,189,950
539	Clinton Place	"	10,395	.....	714,300
540	Co-Investors	"	1,979	.....	509,150
541	Colossal	"	4,231	.....	100,000
542	Columbia	"	7,736	3,800	347,500
543	Columbus Institute	"	10,826	14,000	863,650
544	Commerce	"	10,713	.....	482,900
545	Commercial	"	1,745	.....	510,100
546	Commonwealth	"	2,668	.....	691,200
547	Community	"	20,206	.....	680,000
548	Compact	"	3,378	.....	738,950
549	Composite	"	7,624	1,000	473,900
550	Concordia	"	8,734	.....	601,400
551	Concrete	"	2,750	.....	300,100
552	Congress	"	1,785	.....	408,400
553	Conservative	"	2,723	.....	340,800
554	Continental	"	1,050	2,600	288,700
555	Copartners	"	1,321	.....	64,500
556	Corinthian	"	638	.....	67,100
557	Cornerstone	"	3,611	.....	361,900
558	Court House	"	28,723	.....	1,164,300
559	Court South End	"	24,568	.....	604,800
560	Creative	"	14,742	.....	260,600
561	Crescent	"	4,244	.....	403,700
562	Criterion	"	411	.....	731,000
563	Crosstown	"	6,172	.....	1,774,600
564	Custer	"	2,743	7,000	448,500
565	Defiance	"	6,730	.....	280,600
566	Delta	"	11,364	13,000	719,800
567	Dependable	"	1,018	.....	354,154
568	Divident Hill	"	11,001	4,200	779,300
569	Domestic	"	4,741	.....	309,600
570	Doric	"	8,080	.....	233,500
571	Down Town	"	13,522	.....	361,700
572	Druggists	"	22,315	.....	584,980
573	Durable	"	5,846	.....	223,000
574	Eagles	"	3,284	.....	611,000
575	East End	"	2,828	.....	582,400
576	Echo	"	4,101	.....	328,300
577	Eclipse	"	3,437	12,500	602,200
578	Economy	"	15,424	.....	1,041,600
579	Eden	"	5,294	4,000	278,900
580	Efficient	"	26,603	.....	866,300
581	Eighth Ward	"	24,941	50,000	2,211,350
582	Eight Points	"	5,193	6,000	499,200
583	Eleventh Ward	"	766,992	200,000	19,386,900
584	Ellveeay-Newspaper Workers'	"	25,124	29,762	1,311,350
585	Elwood	"	23,461	.....	728,300
586	Empire	"	7,765	.....	529,650
587	Employees'	"	8,797	5,951	332,400

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$5,400	$17,685	$42,496	$11,558	$6,763	$803,038	533
12,500	11,841	34,063	7,125	4,693	594,263	534
42,500	29,235	66,008	12,737	3,377	1,108,588	535
.....	7,909	.....	2,416	344	358,689	536
5,200	4,560	9,678	2,455	8,979	385,871	537
52,900	39,622	145,183	8,922	3,458	1,445,573	538
.....	22,130	.....	2,966	2,463	752,254	539
.....	16,650	10,107	6,028	273	544,187	540
.....	3,190	4,914	2,638	111	115,084	541
.....	9,875	55,744	5,433	2,508	432,596	542
.....	24,620	82,526	10,095	2,419	1,008,136	543
.....	19,925	47,320	1,485	1,396	563,739	544
.....	11,020	29,992	16,143	6,902	575,902	545
.....	5,435	22,616	9,675	2,562	734,156	546
25,000	12,285	.....	1,541	638	739,670	547
22,500	30,445	68,609	9,894	19,589	893,365	548
.....	15,805	192,643	19,364	3,959	714,295	549
.....	6,640	12,577	5,215	1,071	635,637	550
.....	2,060	20,184	1,134	278	326,506	551
.....	3,940	4,391	3,513	3,935	425,964	552
.....	9,460	8,103	2,480	934	364,500	553
24,200	5,680	.....	1,536	206	323,972	554
.....	4,358	.....	2,261	549	72,989	555
.....	.....	.....	9,995	605	78,338	556
36,500	13,790	96,632	12,451	2,854	527,738	557
20,500	27,016	21,139	4,255	6,497	1,272,430	558
.....	12,170	.....	2,241	1,057	644,836	559
.....	4,360	32,852	13,994	658	327,206	560
.....	8,116	.....	1,431	56	417,547	561
7,500	16,240	4,161	4,210	4,128	767,650	562
147,500	98,825	179,420	21,373	24,393	2,252,283	563
.....	14,516	9,102	6,356	2,497	490,714	564
.....	28,903	.....	3,288	269	319,790	565
.....	58,717	113,464	23,799	5,641	945,785	566
24,000	19,225	.....	8,691	1,909	408,997	567
.....	18,350	18,749	5,927	480	838,007	568
.....	1,370	.....	1,188	204	317,103	569
.....	11,218	18,898	9,398	876	281,970	570
.....	11,870	18,169	497	826	406,584	571
.....	30,890	111,641	12,339	2,250	764,415	572
.....	6,500	70,758	11,266	952	318,322	573
12,500	31,132	64,742	9,016	1,387	733,061	574
.....	9,695	33,899	4,687	2,787	636,296	575
.....	6,974	.....	7,117	548	347,040	576
65,100	20,438	8,401	6,980	5,852	724,908	577
171,400	49,668	52,481	37,046	11,901	1,379,520	578
.....	9,325	50,411	3,234	444	351,608	579
.....	52,360	4,278	16,505	6,219	972,265	580
.....	130,333	198,645	27,190	67,697	2,710,156	581
.....	6,890	.....	2,721	344	520,348	582
.....	68,250	2,139,759	75,932	36,720	22,674,553	583
.....	37,475	164,291	15,846	6,953	1,590,801	584
.....	8,230	.....	24,364	1,473	785,828	585
21,000	8,765	25,083	7,059	3,659	602,981	586
.....	10,011	15,228	12,955	1,928	387,270	587

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Essex County—Continued					
533	Citizens'	Newark	$478,241	.....	.....	$170,800
534	City	"	370,715	.....	.....	132,950
535	City Hall	"	581,659	.....	.....	325,800
536	City Line	"	214,929	.....	.....	59,800
537	Civic	"	248,502	.....	.....	60,600
538	Clark	"	805,416	$57,589	.....	178,500
539	Clinton Place	"	482,810	.....	.....	99,100
540	Co-Investors	"	421,848	.....	.....	19,400
541	Colossal	"	97,792	2,940	.....	1,900
542	Columbia	"	288,216	.....	.....	69,700
543	Columbus Institute	"	684,581	.....	.....	112,100
544	Commerce	"	383,865	.....	.....	55,800
545	Commercial	"	333,826	.....	.....	106,300
546	Commonwealth	"	448,033	.....	.....	149,200
547	Community	"	531,090	.....	.....	49,600
548	Compact	"	431,553	3,700	.....	262,400
549	Composite	"	389,556	.....	.....	124,250
550	Concordia	"	404,319	.....	.....	72,100
551	Concrete	"	224,514	.....	.....	27,000
552	Congress	"	295,152	.....	.....	40,000
553	Conservative	"	268,080	.....	.....	19,800
554	Continental	"	226,121	.....	.....	.....
555	Copartners	"	48,065	.....	.....	8,700
556	Corinthian	"	28,809	.....	.....	17,600
557	Cornerstone	"	327,711	.....	.....	86,925
558	Court House	"	799,518	.....	.....	157,700
559	Court South End	"	403,709	.....	.....	79,500
560	Creative	"	184,146	.....	.....	10,400
561	Crescent	"	274,455	.....	.....	48,100
562	Criterion	"	439,350	.....	.....	105,300
563	Crosstown	"	1,343,148	.....	.....	420,250
564	Custer	"	327,664	.....	.....	61,900
565	Defiance	"	229,383	.....	.....	6,000
566	Delta	"	648,780	.....	.....	52,800
567	Dependable	"	236,502	.....	.....	67,800
568	Divident Hill	"	520,824	.....	.....	86,500
569	Domestic	"	204,087	.....	.....	43,600
570	Doric	"	185,157	.....	.....	42,900
571	Down Town	"	284,104	.....	.....	48,600
572	Druggists	"	422,525	.....	.....	160,700
573	Durable	"	177,405	.....	.....	37,700
574	Eagles	"	461,304	.....	.....	112,700
575	East End	"	400,514	.....	.....	82,300
576	Echo	"	227,880	.....	.....	32,800
577	Eclipse	"	424,330	.....	.....	182,700
578	Economy	"	795,846	.....	.....	224,900
579	Eden	"	241,605	.....	.....	40,650
580	Efficient	"	595,246	.....	.....	120,750
581	Eighth Ward	"	1,947,567	.....	.....	62,300
582	Eight Points	"	306,246	.....	.....	77,200
583	Eleventh Ward	"	17,487,999	.....	.....	.....
584	Ellveeay-Newspaper Workers'	"	1,050,795	.....	.....	85,100
585	Elwood	"	486,828	.....	.....	90,500
586	Empire	"	392,818	.....	.....	68,400
587	Employees'	"	270,622	.....	.....	47,450

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$915	.....	$724	.....	$33,000	$320	$112,207	$6,831	$803,038	533
995	.....	530	.....	.....	246	85,124	3,703	594,263	534
1,439	.....	534	$25,785	48,000	.....	122,529	2,842	1,108,588	535
27	.....	177	.....	23,400	.....	58,011	2,345	358,689	536
6	.....	111	.....	12,000	.....	63,452	1,200	385,871	537
937	.....	1,416	4,600	145,000	31	246,584	5,500	1,445,573	538
618	.....	34	.....	77,000	19	90,719	1,954	752,254	539
1,167	.....	843	.....	.....	.....	92,790	8,139	544,187	540
6	.....	.....	.....	.....	.....	11,612	834	115,084	541
720	.....	292	.....	.....	.....	68,093	5,575	432,596	542
4,208	.....	493	1,080	.....	71	194,676	10,927	1,008,136	543
504	.....	.....	.....	35,000	.....	86,950	1,620	563,739	544
1,817	.....	2,545	.....	40,000	100	87,132	4,182	575,902	545
463	.....	285	650	9,000	.....	124,175	2,350	734,156	546
387	.....	462	.....	.....	.....	157,303	828	739,670	547
10,668	.....	328	1,000	94,000	4,617	81,589	3,519	893,365	548
13,885	.....	680	.....	84,000	19,102	67,010	15,812	714,295	549
.....	.....	303	8,150	32,000	56	117,700	1,009	635,637	550
537	.....	292	.....	10,000	200	61,143	2,820	326,506	551
105	.....	270	.....	12,000	.....	77,437	1,000	425,964	552
.....	.....	324	500	15,000	.....	60,094	702	364,500	553
.....	.....	1,410	.....	31,500	.....	62,041	2,900	323,972	554
2,701	.....	170	.....	8,500	.....	4,503	350	72,989	555
16,737	.....	105	150	9,500	481	2,448	2,508	78,338	556
5,439	.....	409	.....	32,000	282	62,492	12,480	527,738	557
1,917	.....	843	500	55,000	25,000	229,335	2,617	1,272,430	558
28	.....	601	.....	52,000	.....	107,997	1,001	644,836	559
25,136	.....	580	15,397	51,404	2,274	34,320	3,549	327,206	560
1	.....	158	.....	14,000	.....	78,633	2,200	417,547	561
3,518	.....	46	.....	103,000	3,350	109,576	3,510	767,650	562
16,203	.....	1,233	1,000	80,000	63	360,386	30,000	2,252,283	563
369	.....	601	.....	15,000	776	82,857	1,547	490,714	564
2,713	.....	153	4,465	24,000	.....	52,198	878	319,790	565
5,793	.....	1,295	23,500	40,000	.....	158,928	14,689	945,785	566
8,380	.....	490	.....	43,000	544	51,551	730	408,997	567
522	.....	564	13,500	73,000	27	139,466	3,604	838,007	568
864	.....	223	.....	11,000	.....	56,420	909	317,103	569
1,808	.....	125	.....	19,000	17	30,134	2,829	281,970	570
33	.....	.....	.....	25,000	100	44,813	3,934	406,584	571
6,789	.....	191	.....	70,000	8,000	84,510	11,700	764,415	572
31,911	.....	400	.....	33,000	187	27,547	10,172	318,322	573
2,592	.....	291	.....	20,000	326	134,546	1,302	733,061	574
487	.....	1,472	.....	24,000	699	125,124	1,700	636,296	575
563	.....	183	.....	25,000	23	60,411	180	347,040	576
253	.....	425	.....	7,000	12	101,803	8,385	724,908	577
5,947	.....	813	.....	155,000	.....	187,817	9,197	1,379,520	578
278	.....	430	.....	28,000	16	35,529	5,100	351,608	579
10,772	.....	2,652	.....	120,000	5,486	110,604	6,755	972,265	580
267	.....	1,056	.....	75,000	36,895	577,071	10,000	2,710,156	581
55	.....	640	12,000	36,000	72	87,425	710	520,348	582
.....	.....	.....	179,459	1,510,735	41,787	2,977,821	476,752	22,674,553	583
1,736	.....	261	747	170,000	538	248,204	33,420	1,590,801	584
.....	.....	319	.....	60,000	526	144,046	3,609	785,828	585
468	.....	165	.....	41,000	.....	94,630	5,500	602,981	586
823	.....	402	.....	15,000	233	46,172	6,568	387,270	587

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
533	Citizens'	8,982	695	.....	.....	.....	.....	854	103
534	City	5,786	465	.....	.....	.....	.....	665	69
535	City Hall	11,918	707	.....	.....	.....	.....	1.629	177
536	City Line	3,579	312	.....	.....	.....	.....	299	35
537	Civic	3,849	349	.....	.....	.....	.....	303	53
538	Clark	12,769	1,357	433	69	.....	.....	892	118
539	Clinton Place	8,395	672	.....	.....	.....	.....	496	83
540	Co-Investors	8,199	551	.....	.....	.....	.....	97	21
541	Colossal	3,105	207	28	3	.....	.....	10	5
542	Columbia	4,933	449	.....	.....	.....	.....	349	41
543	Columbus Institute	10,476	939	.....	.....	.....	.....	560	64
544	Commerce	6,844	510	.....	.....	.....	.....	279	41
545	Commercial	5,680	394	.....	.....	.....	.....	531	55
546	Commonwealth	7,278	617	.....	.....	.....	.....	746	114
547	Community	7,828	476	.....	.....	.....	.....	248	28
548	Compact	10,221	685	37	3	.....	.....	1,312	80
549	Composite	6,375	464	.....	.....	.....	.....	621	65
550	Concordia	6,430	532	.....	.....	.....	.....	360	64
551	Concrete	3,664	329	.....	.....	.....	.....	135	24
552	Congress	5,156	457	.....	.....	.....	.....	200	31
553	Conservative	5,207	378	.....	.....	.....	.....	99	17
554	Continental	3,929	230	.....	.....	.....	.....	.....	.....
555	Copartners	2,067	171	.....	.....	.....	.....	43	9
556	Corinthian	835	58	.....	.....	.....	.....	88	18
557	Cornerstone	5,835	427	.....	.....	.....	.....	435	43
558	Court House	11,618	844	.....	.....	.....	.....	789	109
559	Court South End	7,954	585	.....	.....	.....	.....	454	38
560	Creative	5,864	266	.....	.....	.....	.....	52	5
561	Crescent	4,457	355	.....	.....	.....	.....	240	30
562	Criterion	7,729	379	.....	.....	.....	.....	526	63
563	Crosstown	22,855	1,111	.....	.....	.....	.....	2,101	110
564	Custer	5,836	390	.....	.....	.....	.....	310	28
565	Defiance	4,880	305	.....	.....	.....	.....	30	4
566	Delta	11,713	795	.....	.....	.....	.....	264	27
567	Dependable	5,593	446	.....	.....	.....	.....	339	41
568	Divident Hill	9,941	778	.....	.....	.....	.....	432	46
569	Domestic	3,653	348	.....	.....	.....	.....	218	29
570	Doric	6,209	493	.....	.....	.....	.....	215	21
571	Down Town	5,196	400	.....	.....	.....	.....	243	25
572	Druggists	9,556	765	.....	.....	.....	.....	804	100
573	Durable	3,285	203	.....	.....	.....	.....	188	14
574	Eagles	7,057	504	.....	.....	.....	.....	564	63
575	East End	5,717	507	.....	.....	.....	.....	411	40
576	Echo	4,295	426	.....	.....	.....	.....	164	33
577	Eclipse	8,339	618	.....	.....	.....	.....	914	74
578	Economy	13,938	875	.....	.....	.....	.....	1,125	105
579	Eden	6,588	493	.....	.....	.....	.....	203	26
580	Efficient	14,658	1,015	.....	.....	.....	.....	604	85
581	Eighth Ward	27,065	1,221	.....	.....	.....	.....	311	52
582	Eight Points	6,575	496	.....	.....	.....	.....	386	36
583	Eleventh Ward	450,101	17,533	.....	.....	.....	.....	.....	.....
584	Ellveeay-Newspaper Workers'	17,364	965	.....	.....	.....	.....	426	65
585	Elwood	8.117	411	.....	.....	.....	.....	453	34
586	Empire	6,496	367	.....	.....	.....	.....	342	31
587	Employees'	4,172	599	.....	.....	.....	.....	237	44

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
9,836	167	631	S.	$1.00 m.	$200	6	$3.00 a	$1.00 a	533
6,451	89	445	S.	1.00 m.	200	6	2.00, 3.00 & 4.00 a	2.00 a	534
13,547	136	748	S.	1.00 m.	200	6	3.00 a	1.00 a	535
3,878	64	283	S.	1.00 m.	200	6	3.00 a	3.00 a	536
4,152	73	329	S.	1.00 m.	200	6	3.00 a	2.00 a	537
14,094	319	1,225	S.	1.00 & $2.00 m.	200	6	2.00 a & .03 b	.....	538
8,891	143	612	O.P.	.....	200	6	3.00 a	1.00 a	539
8,296	100	472	S.	1.00 m.	200	6	3.00 a	1.00 a	540
3,143	22	193	O.P.	.....	200	6	3.00 a & .03 b	2.00 a	541
5,282	90	400	S.	1.00 m.	200	6	3.00 a	1.00 a	542
11,036	216	787	S.	1.00 m.	200	6	3.00 a	1.00 a	543
7,123	111	440	O.P.	.....	200	6	3.00 a	1.00 a	544
6,211	82	367	S.	1.00 m.	200	6	3.00 & 4.00 a	2.00 a	545
8,024	145	586	S.	1.00 m.	200	6	3.00 a & .03 b	.05 b	546
8,076	90	414	S.	1.00 m.	200	6	3.00 a	.....	547
11,570	117	651	S.	1.00 m.	200	6	3.00 a	2.00 a	548
6,996	77	452	S.	1.00 m.	200	6	3.00 a	.....	549
6,790	141	455	S.	1.00 m.	200	6	3.00 a	1.00 a	550
3,799	55	298	S.	1.00 m.	200	6	2.00 a	1.00 a	551
5,356	64	424	S.	1.00 m.	200	6	2.00 & 3.00 a	1.00 a	552
5,306	84	311	S.	1.00 m.	200	6	3.00 a	1.00 a	553
3,929	59	171	N.S.	1.00 m.	200	6	.05 b	.10 b	554
2,110	34	146	S.	1.00 m.	200	6	3.00 a	1.00 a	555
923	13	63	S.	1.00 m.	200	6	.....	.....	556
6,270	78	392	S.	1.00 m.	200	6	4.00 a	1.00 a	557
12,407	208	745	S.	1.00 m.	200	6	3.00 a	3.00 a	558
8,408	160	463	S.	1.00 m.	100 & $200	6	3.00 a	.....	559
5,916	32	239	S.	1.00 m.	200	6	3.00 a	1.00 a	560
4,697	106	279	S.	1.00 m.	200	6	3.00 a	.....	561
8,255	137	305	O.P.	.....	200	6	4.00 a	2.00 a	562
24,956	201	1,020	S.	1.00 m.	200	6	4.00 a	1.00 & 2.00 a	563
6,146	104	314	S.	1.00 m.	200	6	3.00 a	2.00 a	564
4,910	75	234	S.	1.00 m.	200	6	1.50 to 3.00 a	Up to 1.00 a	565
11,977	141	681	S.	1.00 m.	200	6	4.00 a	1.00 a	566
5,932	88	399	S.	1.00 m.	200	6	2.00 a	1.00 a	567
10,373	165	659	S.	1.00 m.	200	6	3.00 a	1.00 a	568
3,871	75	302	S.	1.00 m.	200	6	2.00 & 3.00 a	1.00 a	569
6,424	68	446	S.	1.00 m.	200	6	3.00 a	1.00 a	570
5,439	68	357	O.P.	.....	200	6	4.00 a	1.00 a	571
10,360	114	751	S.	1.00 m.	200	6	3.00 a	1.00 a	572
3,473	50	167	S.	1.00 m.	200	6	3.00 a	.....	573
7,621	135	432	S.	1.00 m.	200	6	3.00 & 4.00 a	1.00 a	574
6,128	130	417	S.	1.00 m.	200	6	3.00 a	.....	575
4,459	63	396	S.	1.00 m.	200	6	3.00 a	1.00 a	576
9,253	95	597	S.	1.00 m.	200	6	3.00 & 4.00 a	2.00 a	577
15,063	157	823	S.	1.00 m.	200	6	4.00 a	1.00 a	578
6,791	74	445	S.	1.00 m.	200	6	3.00 a	1.00 a	579
15,262	193	907	S.	1.00 m.	200	6	3.00 & 4.00 a	1.00 a	580
27,376	401	872	S.	1.00 & $2.00 m.	200	6	2.00 a	.....	581
6,961	85	447	S.	1.00 m.	200	6	3.00 a	1.00 a	582
450,101	2,018	15,515	O.P.	.....	100	6	2.00, 3.00 & 4.00 a	2.00 a	583
17,790	179	851	O.P.	.....	200	6	3.00 a	2.00 a	584
8,570	108	337	S.	1.00 m.	200	6	3.00 a	3.00 a	585
6,838	93	305	S.	1.00 m.	200	6	4.00 a	2.00 a	586
4,409	84	559	S.	1.00 m.	200	6	3.00 a	1.00 a	587

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
588	Engineers	Newark	July 15, 1925	Fred Romp
589	Enterprise	"	Mar. 28, 1883	Edwin Sternkopf
590	Equality	"	Oct. 14, 1919	Leo Flaster
591	Equal-Rights	"	July 30, 1909	Charles Muntrick
592	Equitable	"	May 8, 1906	C. P. Schmidt
593	Equity	"	June 28, 1923	Morris Metsky
594	Essex Mutual	"	July 1, 1919	Frederick Bowden
595	Essex Power Station	"	May 6, 1921	Marion Penn
596	Eureka	"	May 22, 1909	Henry Vander Roest
597	Ever-Ready	"	Jan. 6, 1920	Arthur Bachrach
598	Everybody's	"	Mar. 20, 1913	Samuel R. Baker
599	Excellent	"	Jan. 14, 1926	Nathan Pallant
600	Excelsior	"	May 27, 1879	Louis Rose
601	Executive	"	April 19, 1902	August M. Kleemann
602	Fabyan	"	Feb. 1, 1911	Edwin A. Scott
603	Fairmount	"	June 19, 1900	Charles Spengler
604	Falcon	"	June 27, 1919	Samuel C. Schwartz
605	Famous	"	June 16, 1921	Louis Susskind
606	Favorite	"	Mar. 11, 1921	Philip Elins
607	Federal	"	April 23, 1904	John J. Baader
608	Fidelity	"	Nov. 18, 1905	George C. Heller
609	Fifteenth Ward	"	Oct. 2, 1902	J. Edward Leslie
610	Fifth Ward	"	Feb. 10, 1911	Charles A. Schmidt
611	Finance	"	Nov. 11, 1919	Max Lewitt
612	Firemen's	"	Feb. 19, 1907	George B. Astley
613	Fireside	"	Jan. 27, 1887	John W. Fahr
614	First Bohemian	"	July 16, 1913	Bohumil Novak
615	First Italian	"	Mar. 30, 1891	Gaetano Ballavalle
616	First Ward	"	May 20, 1910	William J. Efinger
617	Five Points	"	Jan. 15, 1913	Alexander Brunner
618	Foresters	"	Mar. 16, 1908	Michael Leveen
619	Forest Hill	"	Dec. 10, 1912	J. A. William Noble
620	Foundation	"	Oct. 16, 1919	Joseph Okin
621	Founders	"	Feb. 4, 1926	Michael A. Stavitsky
622	Fourtenth Ward	"	Dec. 15, 1885	Frederick W. Paul
623	Fourth Ward	"	Mar. 3, 1919	John F. J. Sheehan
624	Fraternal	"	April 12, 1887	Albert N. Gatchell
625	Freeholders	"	May 8, 1926	Heyman Moskow
626	Fulton	"	Sept. 15, 1911	Ferdinand A. Hubert
627	Future	"	Sept. 12, 1922	Joseph Weiser
628	Gem	"	Sept. 8, 1919	Louis H. Hare
629	Gibraltar	"	Mar. 18, 1909	William Wepner
630	Gilt Edge	"	Jan. 14, 1921	Nathan Benisch
631	Globe	"	Feb. 18, 1905	William S. Rich
632	Golden Rule	"	Dec. 2, 1924	Frank Labowitch
633	Good Year	"	Jan. 31, 1923	M. A. Wachstein
634	Grand	"	Oct. 14, 1891	Samuel Litwin
635	Granite	"	Mar. 18, 1914	George A. Guenther
636	Grant	"	Feb. 15, 1910	Samuel Goldrosen
637	Great American	"	Feb. 18, 1919	William Fiverson
638	Great Eastern	"	Mar. 12, 1919	Fred Ehrenkranz
639	Green Star	"	Dec. 6, 1922	John H. Joyce
640	Gregorian	"	Jan. 18, 1923	Nicholas A. Bibbo
641	Guarantee	"	Jan. 21, 1898	Israel J. Rachlin
642	Guardsmen	"	April 5, 1926	Edward Phillips

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Michael Breitkopf	Leo Reilly	192 Market St., Newark, N. J.	588
Scharringhausen & Hartpence	William B. Heller	14 Ferry St., Newark, N. J.	589
Osborne, Cornish & Scheck	Joseph Moritz	Federal Trust Bldg., Newark, N. J.	590
Arthur R. Denman	Walter J. Nicholson	810 Broad St., Newark, N. J.	591
Mulligan & Koenig	Louis Kirschner	392 Walnut St., Newark, N. J.	592
Philip Klein	Harry Engel	9 Beaver St., Newark, N. J.	593
W. Stanley Naughright	Otto H. Wilhelm	15 Headley Terrace, Irvington, N. J.	594
Carl F. Hinrichsen	James H. Brennan	30 Eastern Parkway, Newark, N. J.	595
William P. Murphy	Norman Keeley	24 Commerce St., Newark, N. J.	596
Isaac Fleischman	Herbert Z. Steiner	790 Broad St., Newark, N. J.	597
Joseph G. Young	William F. Ackerson	670 Bergen St., Newark, N. J.	598
Lucien Pallant	Albert A. Adler	17 Academy St., Newark, N. J.	599
Scharringhausen & Hartpence	George C. Meister	160 Richelieu Terrace, Newark, N. J.	600
Arthur A. Werthmann	Henry P. George	16 Clinton St., Newark, N. J.	601
Charles A. Woodruff	Arthur Van Steenbergh	8 Bond St., Hillside, N. J.	602
Jacob L. Newman	William C. Treiber	755 Broad St., Newark, N. J.	603
Samuel Herman	Benjamin Kirschner	192 Market St., Newark, N. J.	604
Joseph Susskind	Raymon Spreen	19 Clinton St., Newark, N. J.	605
Emanuel D. Lasher	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	606
Jacob L. Newman	Marcus A. Fox	371 South Orange Ave., Newark, N. J.	607
Joseph K. Franks	Charles N. Halsted	45 Clinton St., Newark, N. J.	608
Robert S. Terhune	Robert B. Mapletoft	18 Bathgate Place, Newark, N. J.	609
Joseph E. Conlon	William H. Becker	42 Morgan Place, Arlington, N. J.	610
David E. Bernstein	Nathaniel Sofman	611 Industrial Bldg., Newark, N. J.	611
Louis J. Beers	A. Joseph Radler	262 Lafayette St., Newark, N. J.	612
Frederic L. Johnson	Charles T. Ziegler	40 Clinton St., Newark, N. J.	613
Frank E. Krasny	Frank Zika	20 Tichenor Terrace, Irvington, N. J.	614
Casimiro Scoppettone	Stephen L. Iaroli	92 Wickliffe St., Newark, N. J.	615
Michael J. Quigley	Benedict A. Harter	135 Kingman Road, South Orange, N. J.	616
Mulligan & Koenig	Howard Hopper	470 18th Ave., Newark, N. J.	617
I. Henry Coyne	Moses Gansler	93 Mercer St., Newark, N. J.	618
Robert S. Terhune	Julius A. Proehl	20 Clinton St., Newark, N. J.	619
Aaron Marder & Charles S. Okin	Sydney Seidler	786 Broad St., Newark, N. J.	620
Harry Dvorken	Rudolph A. Glickman	1060 Broad St., Newark, N. J.	621
George S. Pollard	Cyrus D. Axtell	222 Clinton Ave., Newark, N. J.	622
Michael Silver	Charles M. Stevens	472 Broad St., Newark, N. J.	623
Frank W. Long	Robert B. Mapletoft	18 Bathgate Place, Newark, N. J.	624
Daniels & Jacobson	Arthur H. Schlosser	436 Florence Ave., Newark, N. J.	625
William L. Brunyate	Charles E. Waters	148 Greenwood Ave., East Orange, N. J.	626
Harry S. Neiwirth	Sydney Seidler	226 Custer Ave., Newark, N. J.	627
Isador Colton	L. F. Gardiner, Jr.	502 High St., Newark, N. J.	628
Charles B. Clancy	Frank P. Litter	22 Belmont Ave., Newark, N. J.	629
Jacob Fox	M. Vernon Bendet	87 Peck Ave., Newark, N. J.	630
Henry Hahn	Charles T. Ziegler	40 Clinton St., Newark, N. J.	631
S. B. & L. A. Finkelstein	Moe Rubinfield	14 Belmont Ave., Newark, N. J.	632
William Stalford	Fred J. Dinger	29 Elizabeth Ave., Newark, N. J.	633
David M. Litwin	Samuel S. Dillenberg	130 Market St., Newark, N. J.	634
Paul G. Roder	William Billington	60 Alexander St., Newark, N. J.	635
Harry Kalisch	A. Sigmund Kanengieser	16 Belmont Ave., Newark, N. J.	636
David N. Popik	Max Schwartz	1101 Broad St., Newark, N. J.	637
Harry Teitelbaum	David Teitelbaum	7 Treacy Ave., Newark, N. J.	638
Michael J. Quigley	Neil J. McManus	838 Clifton Ave., Newark, N. J.	639
Frank Cozzoline	Raymond Del Tufo	315 Park Ave., Newark, N. J.	640
Charles Hood	Clarence R. McKim	884 Broad St., Newark, N. J.	641
Gerald A. Caruso	Alexander N. Ciavarra	149 Parker St., Newark, N. J.	642

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
588	Engineers	Newark	$5,774		$312,450
589	Enterprise	"	11,469		625,600
590	Equality	"	12,857		681,400
591	Equal-Rights	"	10,533		409,400
592	Equitable	"	639		365,450
593	Equity	"	11,201		613,900
594	Essex Mutual	"	14,868		894,900
595	Essex Power Station	"	2,151		390,525
596	Eureka	"	15,647		380,800
597	Ever-Ready	"	5,009	$26,500	1,482,700
598	Everybody's	"	10,583		1,697,600
599	Excellent	"	4,977		207,200
600	Excelsior	"	5,204		1,243,000
601	Executive	"	326		333,925
602	Fabyan	"	2,767		503,200
603	Fairmount	"	2,772	10,000	916,900
604	Falcon	"	3,266		462,300
605	Famous	"	3,546		493,400
606	Favorite	"	9,457		552,900
607	Federal	"	2,563		1,098,400
608	Fidelity	"	3,412		717,550
609	Fifteenth Ward	"	1,247	6,000	633,800
610	Fifth Ward	"	6,352		575,400
611	Finance	"	1,108		643,000
612	Firemen's	"	19,472		884,400
613	Fireside	"	17,044		854,000
614	First Bohemian	"	12,797	6,500	472,300
615	First Italian	"	20,335		334,300
616	First Ward	"	3,798		941,200
617	Five Points	"	11,349	14,000	922,200
618	Foresters	"	26,343		1,423,500
619	Forest Hill	"	9,418		652,900
620	Foundation	"	6,835		749,500
621	Founders	"	6,724		180,000
622	Fourteenth Ward	"	14,099		8,393,070
623	Fourth Ward	"	22,836		966,600
624	Fraternal	"	3,461		489,700
625	Freeholders	"	859		106,700
626	Fulton	"	9,206	3,000	712,350
627	Future	"	11,613		1,271,500
628	Gem	"	38,876	10,000	2,093,400
629	Gibraltar	"	1,373		828,700
630	Gilt Edge	"	2,656		1,083,090
631	Globe	"	15,004		1,586,000
632	Golden Rule	"	2,217	2,500	52,900
633	Good Year	"	14,067		227,800
634	Grand	"	9,308		350,750
635	Granite	"	1,335		554,550
636	Grant	"	7,656		1,225,900
637	Great American	"	5,782		1,150,400
638	Great Eastern	"	1,391		447,900
639	Green Star	"	261		68,500
640	Gregorian	"	2,299		208,600
641	Guarantee	"	52,923		2,684,000
642	Guardsmen	"	898		101,650

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$4,660	.....	$6,562	$2,575	$332,021	588
.....	10,105	.....	4,325	806	652,305	589
$84,000	39,535	$125,689	12,903	2,171	958,555	590
6,300	7,315	16,341	1,526	1,927	453,342	591
.....	13,039	.....	1,960	2,749	383,837	592
.....	17,205	24,788	10,636	670	678,400	593
.....	33,514	33,229	10,195	1,194	987,900	594
.....	46,232	.....	2,128	164	441,200	595
.....	9,635	18,639	3,325	1,681	429,727	596
.....	78,430	146,929	15,504	8,734	1,763,806	597
30,200	30,292	257,664	18,615	10,386	2,055,340	598
.....	2,370	5,292	12,718	739	238,296	599
.....	58,910	17,052	14,179	5,057	1,343,402	600
.....	1,525	18,064	3,660	142	357,642	601
.....	12,870	.....	2,574	2,258	523,669	602
.....	33,820	.....	20,786	8,788	993,066	603
.....	23,185	38,456	18,415	5,736	551,358	604
12,000	16,900	55,132	14,562	3,864	599,404	605
.....	35,318	58,349	12,656	1,608	670,288	606
125,000	14,505	64,670	8,204	5,693	1,319,035	607
36,200	38,780	5,676	5,680	2,465	809,763	608
.....	8,373	5,500	13,401	1,238	669,359	609
.....	7,820	.....	5,876	310	595,758	610
.....	27,448	39,369	24,243	3,805	738,973	611
.....	17,955	40,577	10,042	2,619	975,065	612
30,000	14,105	37,705	3,935	6,506	963,295	613
.....	10,245	4,280	1,136	213	507,471	614
.....	17,330	.....	1,299	1,825	375,089	615
.....	13,441	95,810	15,201	53,574	1,123,024	616
.....	31,869	22,742	11,664	4,271	1,018,095	617
.....	124,880	64,492	43,484	15,302	1,698,001	618
4,000	35,360	.....	9,076	38	710,792	619
147,500	41,482	85,171	10,581	8,331	1,049,400	620
.....	3,620	12,247	12,176	615	215,382	621
.....	669,404	297,817	23,772	433,828	9,831,990	622
.....	62,080	.....	16,994	14,265	1,082,775	623
.....	13,349	19,088	5,738	1,351	532,687	624
.....	2,885	20,768	1,020	873	133,105	625
.....	21,148	26,630	4,364	1,232	777,930	626
105,000	96,560	460,261	71,724	11,159	2,027,817	627
260,700	59,935	245,541	13,265	34,137	2,755,854	628
.....	42,866	60,939	1,025	1,548	936,451	629
.....	26,890	71,562	53,605	6,276	1,244,079	630
.....	70,851	100,768	37,244	4,438	1,814,305	631
3,200	3,455	9,735	1,893	274	76,174	632
.....	7,890	10,669	4,154	540	265,120	633
1,500	2,015	24,891	4,324	534	393,322	634
.....	4,996	.....	929	955	562,765	635
.....	37,375	389,957	32,565	4,475	1,697,928	636
.....	34,143	29,469	9,746	16,119	1,245,659	637
18,000	24,340	.....	5,554	1,160	498,345	638
.....	405	117,558	2,933	2,185	191,842	639
.....	11,318	.....	2,413	1,072	225,702	640
855,500	67,795	400,718	21,957	46,338	4,129,231	641
.....	2,885	.....	1,576	281	108,090	642

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Essex County—Continued					
588	Engineers	Newark	$209,749			$38,700
589	Enterprise	"	411,711			96,300
590	Equality	"	551,378			117,100
591	Equal-Rights	"	277,947			52,850
592	Equitable	"	291,740			16,000
593	Equity	"	415,924			130,800
594	Essex Mutual	"	638,892	$22,200		112,800
595	Essex Power Station	"	343,637			
596	Eureka	"	291,120			28,350
597	Ever-Ready	"	1,102,179			227,100
598	Everybody's	"	1,228,278			347,050
599	Excellent	"	126,822			51,000
600	Excelsior	"	913,508			171,000
601	Executive	"	215,142			54,800
602	Fabyan	"	289,672			105,700
603	Fairmount	"	737,616			59,700
604	Falcon	"	267,194			181,300
605	Famous	"	365,849			131,000
606	Favorite	"	421,488			96,600
607	Federal	"	603,752	37,944		452,900
608	Fidelity	"	593,674			
609	Fifteenth Ward	"	374,740			133,700
610	Fifth Ward	"	376,672			89,700
611	Finance	"	427,269			144,300
612	Firemen's	"	595,290			147,100
613	Fireside	"	533,272			204,200
614	First Bohemian	"	316,784			103,750
615	First Italian	"	274,950			
616	First Ward	"	649,776			211,550
617	Five Points	"	649,640			156,100
618	Foresters	"	967,836			305,600
619	Forest Hill	"	474,564			36,300
620	Foundation	"	639,276			104,400
621	Founders	"	125,083			44,800
622	Fourteenth Ward	"	6,399,168			1,738,300
623	Fourth Ward	"	644,613			145,100
624	Fraternal	"	329,859			55,450
625	Freeholders	"	78,878			33,600
626	Fulton	"	540,006			104,100
627	Future	"	1,025,157			140,000
628	Gem	"	1,285,852			851,300
629	Gibraltar	"	633,405			117,175
630	Gilt Edge	"	724,671			223,600
631	Globe	"	1,123,093			214,000
632	Golden Rule	"	48,972			13,700
633	Good Year	"	207,402			15,900
634	Grand	"	241,986			28,200
635	Granite	"	394,155			68,600
636	Grant	"	934,846			306,900
637	Great American	"	731,444			210,000
638	Great Eastern	"	270,702			120,300
639	Green Star	"	43,134			59,800
640	Gregorian	"	159,360			
641	Guarantee	"	1,651,349			1,734,200
642	Guardsmen	"	78,480			4,500

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$3,482	.....	$636	$12,000	$23,500	$37	$43,038	$879	$332,021	588
90	.....	157	.....	15,000	.....	127,514	1,533	652,305	589
3,014	.....	372	228	109,000	31,120	133,774	12,569	958,555	590
228	.....	238	2,800	44,600	.....	73,041	1,638	453,342	591
448	.....	40	.....	.....	121	73,872	1,616	383,837	592
969	.....	298	.....	48,000	113	79,315	2,981	678,450	593
3,146	.....	1,202	200	.....	.....	205,136	4,324	987,900	594
986	.....	564	.....	.....	.....	94,990	1,023	441,200	595
517	.....	255	.....	17,000	.....	90,612	1,873	429,727	596
5,159	.....	2,068	.....	130,000	50	249,362	47,888	1,763,806	597
60	.....	110	.....	175,000	867	276,483	27,492	2,055,340	598
4,100	.....	260	520	29,500	.....	19,084	2,010	233,296	599
.....	.....	686	6,774	.....	84	248,177	3,173	1,343,402	600
.....	.....	97	.....	23,200	.....	61,853	2,550	357,642	601
256	.....	380	.....	40,000	39	85,828	1,794	523,669	602
3,070	.....	482	.....	.....	5	186,685	5,508	993,066	603
2,352	.....	1,270	.....	49,000	1,239	44,063	5,000	551,358	604
7,130	.....	1,080	.....	20,000	109	68,686	5,550	599,404	605
2,359	.....	2,652	.....	59,000	.....	86,536	1,653	670,288	606
433	.....	.....	.....	65,000	30	147,028	11,948	1,319,035	607
465	.....	495	10,000	29,000	.....	174,273	1,856	809,763	608
58	.....	545	1,400	55,000	100	102,929	1,087	669,559	609
92	.....	131	.....	26,000	.....	102,860	303	595,758	610
14,594	.....	187	.....	61,250	67	87,369	3,937	738,973	611
254	.....	663	.....	40,000	.....	186,700	5,058	975,065	612
2,181	$1,000	519	.....	80,000	285	139,838	2,000	963,295	613
174	.....	539	685	.....	85	82,015	3,439	507,471	614
135	7,000	83	.....	.....	957	90,000	1,964	375,089	615
1,006	.....	835	7,000	105,000	.....	138,276	9,581	1,123,024	616
2,141	.....	316	.....	33,000	.....	172,548	4,350	1,018,095	617
10,946	.....	891	.....	135,000	.....	246,174	31,554	1,698,001	618
91	.....	769	5,000	68,000	70	116,883	9,115	710,792	619
16,743	.....	1,102	.....	90,000	.....	185,746	12,133	1,049,400	620
2,652	.....	708	1,400	21,500	76	18,833	330	215,382	621
.....	.....	10,052	1,250	.....	5,300	1,664,338	13,582	9,831,990	622
10,375	.....	4,489	.....	77,000	16	183,685	17,497	1,082,775	623
178	.....	282	5,500	47,000	257	93,346	815	532,687	624
2,337	.....	.....	300	8,000	10	8,137	1,843	133,105	625
634	1,066	374	.....	.....	206	128,881	2,663	777,930	626
209,078	.....	925	10,295	152,400	202,842	140,000	147,120	2,027,817	627
1,122	1,230	98	.....	287,500	110,563	195,757	22,432	2,755,854	628
1,007	.....	8	5,000	15,000	1,286	158,354	5,216	936,451	629
2,013	.....	788	.....	80,000	.....	167,930	45,077	1,244,079	630
3,279	.....	1,306	6,016	153,000	876	299,660	13,075	1,814,305	631
456	.....	230	.....	4,000	68	7,498	1,250	76,174	632
454	.....	365	.....	.....	11	40,503	485	265,120	633
6,810	.....	332	767	54,000	.....	53,727	7,500	393,322	634
.....	.....	.....	.....	9,000	.....	87,418	3,592	562,765	635
1,713	.....	1,354	.....	196,000	10,601	234,413	12,101	1,697,928	636
1,104	.....	711	.....	130,000	211	146,556	25,633	1,245,659	637
3,109	.....	1,318	250	25,000	30	74,104	3,532	498,345	638
80,885	.....	205	505	17,500	39,813	.....	.....	191,842	639
1,298	.....	140	.....	28,500	17	36,082	305	225,702	640
919	.....	.....	7,276	398,800	4,757	286,392	45,538	4,129,231	641
829	.....	40	.....	13,500	.....	10,645	96	108,090	642

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
588	Engineers	6,210	544	.....	.....	.....	.....	193	28
589	Enterprise	6,389	593	.....	.....	.....	.....	481	57
590	Equality	9,713	620	.....	.....	.....	.....	585	54
591	Equal-Rights	4,737	336	.....	.....	.....	.....	264	27
592	Equitable	4,355	457	.....	.....	.....	.....	80	15
593	Equity	8,962	615	.....	.....	.....	.....	654	84
594	Essex Mutual	9,828	658	222	12	.....	.....	564	64
595	Essex Power Station	6,503	622	.....	.....	.....	.....	.....	.....
596	Eureka	4,466	388	.....	.....	.....	.....	142	18
597	Ever-Ready	19,729	1,500	.....	.....	.....	.....	1,136	102
598	Everybody's	21,713	1,574	.....	.....	.....	.....	1,735	194
599	Excellent	4,764	406	.....	.....	.....	.....	255	38
600	Excelsior	15,903	1,213	.....	.....	.....	.....	855	84
601	Executive	3,624	333	.....	.....	.....	.....	274	35
602	Fabyan	4,786	314	.....	.....	.....	.....	528	44
603	Fairmount	13,114	1,045	.....	.....	.....	.....	299	42
604	Falcon	6,409	469	.....	.....	.....	.....	907	73
605	Famous	7,727	865	.....	.....	.....	.....	655	90
606	Favorite	9,727	511	.....	.....	.....	.....	483	34
607	Federal	12,807	652	217	29	.....	.....	2,265	132
608	Fidelity	9,741	565	.....	.....	.....	.....	.....	.....
609	Fifteenth Ward	6,370	554	.....	.....	.....	.....	669	66
610	Fifth Ward	6,429	591	.....	.....	.....	.....	449	37
611	Finance	7,947	637	.....	.....	.....	.....	722	89
612	Firemen's	8,987	688	.....	.....	.....	.....	736	90
613	Fireside	8,330	656	.....	.....	.....	.....	1,021	131
614	First Bohemian	6,117	577	.....	.....	.....	.....	519	121
615	First Italian	3,642	367	.....	.....	.....	.....	.....	.....
616	First Ward	10,146	970	.....	.....	.....	.....	1,058	103
617	Five Points	10,843	840	.....	.....	.....	.....	781	70
618	Foresters	17,206	1,142	.....	.....	.....	.....	1,528	180
619	Forest Hill	8,736	445	.....	.....	.....	.....	182	20
620	Foundation	11,898	636	.....	.....	.....	.....	522	54
621	Founders	4,229	260	.....	.....	.....	.....	224	45
622	Fourteenth Ward	119,065	5,117	.....	.....	.....	.....	8,692	832
623	Fourth Ward	11,309	666	.....	.....	.....	.....	726	66
624	Fraternal	5,935	589	.....	.....	.....	.....	277	44
625	Freeholders	3,131	274	.....	.....	.....	.....	168	43
626	Fulton	10,415	530	.....	.....	.....	.....	521	61
627	Future	20,309	960	.....	.....	.....	.....	700	84
628	Gem	21,223	1,105	.....	.....	.....	.....	4,257	338
629	Gibraltar	10,991	736	.....	.....	.....	.....	586	80
630	Gilt Edge	13,760	1,118	.....	.....	.....	.....	1,118	80
631	Globe	20,632	1,168	.....	.....	.....	.....	1,070	99
632	Golden Rule	1,424	168	.....	.....	.....	.....	69	16
633	Good Year	4,407	400	.....	.....	.....	.....	80	10
634	Grand	4,350	290	.....	.....	.....	.....	141	16
635	Granite	6,725	512	.....	.....	.....	.....	343	42
636	Grant	16,985	1,412	.....	.....	.....	.....	1,534	164
637	Great American	15,879	860	.....	.....	.....	.....	1,050	55
638	Great Eastern	5,849	434	.....	.....	.....	.....	602	88
639	Green Star	1,680	161	.....	.....	.....	.....	299	39
640	Gregorian	3,159	354	.....	.....	.....	.....	.....	.....
641	Guarantee	26,539	1,911	.....	.....	.....	.....	8,671	1,138
642	Guardsmen	2,551	323	.....	.....	.....	.....	23	4

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
6,403	74	498	S.	$1.00 m.	$200	6	$3.00 a	$1.00 a	588
6,870	152	498	S.	1.00 m.	200	6	3.00 & 4.00 a	.....	589
10,298	123	551	S.	1.00 m.	200	6	3.00 a	1.00 a	590
5,001	72	291	S.	1.00 m.	200	6	3.00 a	2.00 a	591
4,435	86	386	O.P.	.....	200	6	3.00 a	.....	592
9,616	63	636	S.	1.00 m.	200	6	3.00 a	1.00 a	593
10,614	170	564	S.	1.00 m.	200	6	3.00 a	1.00 a	594
6,503	156	466	S.	.25 w.	200	6	3.00 a	1.00 a	595
4,608	97	309	S.	1.00 m.	200	6	3.00 a & .05 b	1.00 a & .05 b	596
20,865	234	1,368	S.	1.00 m.	200	6	4.00 a	2.00 a	597
23,448	283	1,485	O.P.	.....	200	6	3.50 a	2.00 a	598
5,019	45	399	S.	1.00 m.	200	6	4.00 a	1.00 a	599
16,758	232	1,065	S.	1.00 m.	200	6	2.00, 3.00 or 4.00 a	.....	600
3,898	61	307	S.	1.00 m.	200	6	2.00 & 3.00 a	2.00 a	601
5,314	103	255	S.	1.00 m.	200	6	3.00 a & .02½ b	.....	602
13,413	158	929	S.	1.00 m.	200	6	3.00 & 4.00 a	1.00 & 2.00 a	603
7,316	129	413	S.	.25 w.	200	6	2.00 & 3.00 a	1.00 a	604
8,382	101	854	S.	1.00 m.	200	6	4.00 a	1.00 a	605
10,210	429	116	S.	1.00 m.	200	6	3.00 a	2.00 a	606
15,289	122	691	O.P.	.....	200	6	3.00 & 4.00 a	2.00 & 3.00 a	607
9,741	139	426	S.	1.00 m.	200	6	2.00 & 3.00 a	.....	608
7,039	152	468	S.	1.00 m.	200	6	3.00 a	.50 a	609
6,878	148	480	S.	1.00 m.	200	6	3.00 a & .03 b	.05 b	610
8,669	90	636	S.	1.00 m.	200	6	3.00 a	1.00 a	611
9,723	135	643	S.	1.00 m.	200	6	3.00 a	.....	612
9,351	75	712	S.	1.00 m.	200	6	3.00 a & .03 b	2.00 a	613
6,636	137	561	S.	1.00 m.	200	6	4.00 a	.....	614
3,642	122	245	S.	1.00 m.	200	6	3.50 a	.....	615
11,204	201	872	S.	1.00 & $2.00 m.	200	6	3.00 a	1.00 a	616
11,624	87	823	S.	1.00 m.	200	6	2.00 & 3.00 a	.....	617
18,734	296	1,026	S.	1.00 m.	200	6	3.00 a	1.00 a	618
8,918	103	362	S.	1.00 m.	200	6	3.00 a	.....	619
12,420	122	568	S.	1.00 m.	200	6	3.00 & 4.00 a	1.00 a	620
4,453	40	265	S.	1.00 m.	200	6	2.00 & 3.00 a	1.00 a	621
127,757	1,143	4,806	S.	1.00 m.	200	6	.02½, .03½ & .05 b	.01 b	622
12,035	141	591	S.	1.00 m.	200	6	4.00 a	1.00 a	623
6,212	141	492	S.	1.00 m.	200	6	3.00 & 3.50 a	.75 a	624
3,299	25	292	O.P.	.....	200	6	3.00 a	2.00 a	625
10,936	110	481	S.	1.00 m.	200	6	.02½ & .03 b	1.00 a	626
21,009	169	875	S.	1.00 m.	200	6	3.00 a	1.00 a	627
25,480	220	1,223	O.P.	.....	200	6	4.00 a	2.00 a	628
11,577	202	614	O.P.	.....	200	6	2.00 & 3.00 a	1.00 a	629
14,878	133	1,065	S.	1.00 m.	200	6	3.00 & 4.00 a	2.00 a	630
21,702	155	1,112	S.	1.00 m.	200	6	4.00 a	2.00 a	631
1,493	19	165	S.	1.00 m.	200	6	3.00 a	1.00 a	632
4,487	45	365	S.	1.00 m.	200	6	3.00 & 4.00 a	1.00 a	633
4,491	61	245	S.	1.00 m.	200	6	4.00 a	2.00 a	634
7,068	93	461	O.P.	.....	200	6	3.00 a	1.00 a	635
18,519	271	1,305	S.	.25 w.	200	6	4.00 a & .04⅛ b	2.00 a	636
16,929	143	772	O.P.	.....	200	6	3.00 a	2.00 a	637
6,451	99	423	S.	1.00 m.	200	6	3.00 a	2.00 a	638
1,979	16	184	S.	1.00 m.	200	6	.....	1.00 a	639
3,159	75	279	S.	1.00 m.	200	6	3.00 a	1.00 a	640
35,210	298	2,751	O.P.	.....	200	6	4.00 a	1.00 a	641
2,574	50	277	S.	1.00 m.	200	6	3.00 a	2.00 a	642

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

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
643	Hahne	Newark	April 19, 1907	James B. Chalmers
644	Halcyon	"	April 3, 1914	John J. Smith
645	Half-Term	"	June 2, 1913	Adolph Augenblick
646	Halsey	"	Aug. 18, 1922	Herman Neger
647	Hamburg	"	Dec. 29, 1905	Conrad J. Sauerborn
648	Hamilton	"	Nov. 29, 1905	Emil Baer
649	Harvester	"	Jan. 13, 1923	Julius F. Kaufherr
650	Hawkeye	"	May 13, 1922	Isidor B. Glucksman
651	Hawthorne	"	Jan. 30, 1904	John C. Behnke
652	Health	"	Sept. 17, 1921	Timothy F. Foyle
653	Hearthstone	"	Dec. 6, 1888	Frank Schwarzwaelder
654	Hercules	"	April 9, 1919	Ludwig C. Linn
655	Hibernian	"	Jan. 22, 1913	John J. White
656	Hill	"	Nov. 8, 1906	Charles Spengler
657	Hillcrest	"	Feb. 17, 1910	William N. Bayles
658	Hilton	"	Feb. 27, 1899	Otto R. Betzendahl
659	Holland	"	Aug. 6, 1909	George B. Eesley
660	Home	"	June 10, 1884	Charles J. Unfried
661	Home Builders	"	Mar. 5, 1919	Henry J. Dassing
662	Home-Seekers	"	April 18, 1906	Charles Kollmar
663	Houston	"	Nov. 6, 1919	John Eggert
664	Howard	"	July 24, 1884	R. M. Hanschka
665	Hub	"	June 14, 1919	Bernard Lewis
666	Hudsex	"	Oct. 18, 1919	Meyer Kraemer
667	Humboldt	"	Nov. 12, 1921	Emil G. Meyer
668	Hunterdon	"	July 3, 1903	Charles A. Scheffmayer
669	Ideal	"	Feb. 8, 1907	Albert J. Holle
670	Imperial	"	Mar. 21, 1908	Joseph Schaedel
671	Improved-Aetna	"	*(See below)	John J. Baader
672	Income	"	Dec. 11, 1925	Aaron Goldinberg
673	Indemnity	"	Mar. 27, 1909	Frank Kaufhold
674	Independence	"	Dec. 4, 1905	Max Fleischman
675	Industrial	"	June 2, 1908	Herbert J. Strahan
676	I. N. L.	"	June 21, 1922	Louis Schutzman
677	Intercity	"	Mar. 9, 1920	Louis Susskind
678	Interstate	"	Mar. 31, 1919	David Harper
679	Investment	"	Nov. 26, 1909	Moe Simon
680	Ironbound District	"	July 13, 1904	Eugene Merz
681	Italo-American	"	Feb. 28, 1910	Gabriele Matonti
682	Ivanhoe	"	April 22, 1921	Samuel Perl
683	Ivy	"	June 2, 1926	Maurice M. Feder
684	J. & M.	"	Nov. 25, 1907	Conrad Deuchler
685	Jersey No. 38 O. B. A.	"	Mar. 19, 1910	Max Harris
686	Jersey Warschauer	"	May 2, 1919	Alexander Orlowitz
687	John Marshall	"	Aug. 23, 1922	Samuel Fischbein
688	Junior Order	"	Jan. 11, 1896	Harry G. Eaton
689	Justice	"	Nov. 10, 1920	Simon Horwitz
690	Kinney & West	"	Oct. 19, 1907	Conrad Deuchler
691	Knickerbocker	"	April 17, 1922	James E. Mulligan
692	Knights of Pythias	"	Feb. 16, 1886	Edward J. Anderson
693	Kurlander	"	May 7, 1926	John Polevsky
694	Labor Lyceum	"	Oct. 20, 1909	John N. Leiss
695	Lafayette	"	Mar. 20, 1919	Nathan Myers
696	Lawyers' and Home-Makers	"	**(See below)	Louis Herman
697	Lehigh	"	April 1, 1910	James R. English

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

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Howard F. Kirk	Harold F. Schumacher	844 South 14th St., Newark, N. J.	643
Michael J. Quigley	William S. Parkhouse	51 Fifth St., Newark, N. J.	644
William Harris	Arthur M. Pfeil	144 Mulberry St., Newark, N. J.	645
Morris H. Klein	Nathan Lifshus	17 Pacific St., Newark, N. J.	646
Louis J. Beers	Edward F. Beers	763 Broad St., Newark, N. J.	647
Samuel F. Leber	Nathan Perselay	535 High St., Newark, N. J.	648
Samuel F. Leber	Nathan Perselay	535 High St., Newark, N. J.	649
Michael S. Precker	Leopold Isserman	24 Branford Place, Newark, N. J.	650
Samuel D. Williams	Albert C. Buehler	631 Hamilton Road, South Orange, N. J.	651
Andrew J. Brady, Jr.	Charles F. Hart	78 Fairmount Terrace, East Orange, N. J.	652
John W. Strahan	Willard H. Elliott	88 Lafayette Ave., East Orange, N. J.	653
Louis Spielvogel	James A. Sinclair	264 Clinton Ave., Newark, N. J.	654
Thomas A. Kenny	William J. Fogarty	200 Keer Ave., Newark, N. J.	655
Mortimer M. Lowy	Stanley A. Rutz	26 Bridge St., Newark, N. J.	656
William E. Hampson	Harold N. Congleton	72 North 7th St., Newark, N. J.	657
Ernest F. Keer	Christian Kreismer	109 Florence Ave., Irvington, N. J.	658
Michael J. Quigley	Harry J. Stevens	478 Central Ave., Newark, N. J.	659
Lowy & Lowy	John G. Schweikhardt	38 Hedden Terrace, Newark, N. J.	660
Bernard W. Schnur	Samuel Weiss	120 South Orange Ave., Newark, N. J.	661
Adam J. Rossbach	Frank P. Litter	22 Belmont Ave., Newark, N. J.	662
Nicholas W. Kaiser	Conrad J. Sauerborn	104 Niagara St., Newark, N. J.	663
E. R. McGlynn	John M. Williams	73 So. Arlington Ave., East Orange, N. J.	664
Frederick Jay	Samuel S. Dillenberg	130 Market St., Newark, N. J.	665
Schlosstein & Steinhardt	Leo Schwartz	119 South Orange Ave., Newark, N. J.	666
Halsey W. Stickel	Louis D. Stratton	469 Baldwin Road, Maplewood, N. J.	667
Arthur A. Werthmann	Peter C. Strebinger	1 Ricord St., Newark, N. J.	668
Kenneth Butler	Harry M. Coleman	61 South 10th St., Newark, N. J.	669
Kussy & Kohn	Samuel S. Dillenberg	130 Market St., Newark, N. J.	670
Mortimer Lowy & Kenneth Butler	E. G. Birkenhauer	231 South Orange Ave., Newark, N. J.	671
Koehler & Augenblick	Leon G. Bideau	72 Naden Ave., Irvington, N. J.	672
Joseph G. Wolber	John H. Yauch, Jr.	763 Broad St., Newark, N. J.	673
Isaac Fleischman	U. Samuel Abeles	60 North 5th St., Newark, N. J.	674
John W. Strahan	Adelbert L. Rice	79 Halsey St., Newark, N. J.	675
Louis Relles	Sydney Seidler	226 Custer Ave., Newark, N. J.	676
Levy, Fenster & McCloskey	Barney W. Plager	23 Harding Terrace, Newark, N. J.	677
Nathan Berger	Raymon Spreen	19 Clinton St., Newark, N. J.	678
Nathan H. Berger	Moses Gansler	10 Avon Ave., Newark, N. J.	679
Scharringhausen & Hartpence	George W. Spicer	2 Ferry St., Newark, N. J.	680
Philip J. Schotland	Alfred F. Richardella	263 South Eighth St., Newark, N. J.	681
Abraham Alboum	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	682
David N. Popik	Max Schwartz	1103 Broad St., Newark, N. J.	683
Frank Voigt	Albert C. Gibbins	42 Lincoln St., Newark, N. J.	684
William Greenfield	Samuel Weiss	120 S. Orange Ave., Newark, N. J.	685
M. L. Lipis	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	686
Fast & Fast	Frank P. Litter	22 Belmont Ave., Newark, N. J.	687
R. Arthur Heller	Joel Sundstrom	11 Raymond Blvd., Newark, N. J.	688
Nat. M. Fruchtman	Isaac R. Stout	100 Newark Ave., Bloomfield, N. J.	689
Frank Voigt	Francis C. James	69 West End Ave., Newark, N. J.	690
Selig Schwartz	William S. Cherry	Hayes Circle Nat'l B'k & Tr't Co., Newark, N. J.	691
August W. Rosinger	Samuel S. Dillenberg	130 Market St., Newark, N. J.	692
Joseph Kraemer	Michael Rogow	24 Commerce St., Newark, N. J.	693
Henry Carless	Henry E. Vygen	14 South 13th St., Newark, N. J.	694
Meyer E. Ruback	Morris J. Hoenig	9 Clinton St., Newark, N. J.	695
Israel B. Greene	Herbert Z. Steiner	790 Broad St., Newark, N. J.	696
Harold Simandl	John W. Short	13 Suffolk Ave., Maplewood, N. J.	697

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
643	Hahne	"	$8,557		$960,800
644	Halcyon	"	514		386,700
645	Half-Term	"	12,497		611,600
646	Halsey	"	946		394,900
647	Hamburg	"	1,686	$7,100	1,133,100
648	Hamilton	"	17,118		1,775,500
649	Harvester	"	14,457		739,750
650	Hawkeye	"	2,176		524,500
651	Hawthorne	"	11,454		408,900
652	Health	"	3,914	6,000	1,073,300
653	Hearthstone	"	2,206	6,000	513,300
654	Hercules	"	789		419,200
655	Hibernian	"	621		418,100
656	Hill	"	6,914	7,000	548,000
657	Hillcrest	"	19,882		741,250
658	Hilton	"	1,535		652,600
659	Holland	"	6,734	17,546	1,112,750
660	Home	"	4,409		564,700
661	Home Builders	"	10,036		507,000
662	Home-Seekers	"	13,769		622,500
663	Houston	"	4,941	2,000	546,000
664	Howard	"	23,389	3,500	776,400
665	Hub	"	3,513		508,400
666	Hudsex	"	8,900		1,049,500
667	Humboldt	"	12,494	11,200	1,333,900
668	Hunterdon	"	3,008		418,100
669	Ideal	"	943		351,400
670	Imperial	"	7,982		327,700
671	Improved-Aetna	"	2,982	20,000	1,560,100
672	Income	"	1,651		111,700
673	Indemnity	"	18,475		700,900
674	Independence	"	1,190	21,000	1,310,600
675	Industrial	"	1,047		455,050
676	I. N. L.	"	4,986		343,650
677	Intercity	"	1,536		408,000
678	Interstate	"	2,698		336,450
679	Investment	"	23,164		2,992,250
680	Ironbound District	"	3,315		686,200
681	Italio-American	"	2,472		276,500
682	Ivanhoe	"	297		287,800
683	Ivy	"	3,609		175,400
684	J. & M.	"	2,985	4,500	455,300
685	Jersey No. 38 O. B. A.	"	5,931		498,000
686	Jersey Warschauer	"	1,289		340,700
687	John Marshall	"	4,795		604,100
688	Junior Order	"	30,977	35,000	2,358,700
689	Justice	"	4,864		485,000
690	Kinney & West	"	12,546	3,500	342,900
691	Knickerbocker	"	4,921		321,200
692	Knights of Pythias	"	8,082		1,112,500
693	Kurlander	"	2,755		157,900
694	Labor Lyceum	"	1,964	2,500	554,500
695	Lafayette	"	13,088		516,200
696	Lawyers' and Home-Makers	"	6,967		439,500
697	Lehigh	"	2,652		534,300

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$58,350	$11,306	$18,507	$3,170	$1,060,690	643
.....	6,260	12,652	6,110	2,011	414,247	644
.....	6,225	.....	4,211	16,468	651,001	645
.....	10,920	19,638	1,709	1,498	429,611	646
.....	18,080	31,665	12,290	4,890	1,208,811	647
$173,000	61,995	203,331	10,085	7,457	2,248,536	648
3,750	37,675	70,803	13,103	35,469	915,007	649
.....	23,177	77,096	8,343	3,676	638,968	650
.....	7,855	20,511	9,060	6,393	464,173	651
.....	35,541	24,451	11,270	258	1,154,734	652
3,164	17,810	.....	8,214	1,454	552,148	653
.....	9,615	138,063	30,639	1,993	600,299	654
.....	21,660	.....	9,413	2,280	452,074	655
.....	13,180	19,398	7,842	4,810	607,144	656
5,000	41,500	7,331	11,574	7,012	883,549	657
.....	8,965	133,411	2,512	2,081	801,104	658
.....	14,708	89,756	9,519	2,152	1,253,165	659
14,000	8,620	37,050	12,870	1,102	642,751	660
.....	14,970	67,644	10,651	2,495	612,796	661
.....	13,690	2,125	3,909	843	656,836	662
40,000	6,860	16,603	3,629	839	620,872	663
.....	12,863	64,839	4,523	5,898	891,412	664
11,400	10,060	.....	15,165	4,032	552,570	665
21,000	37,210	.....	37,991	8,532	1,163,133	666
.....	31,425	117,160	7,943	5,754	1,519,876	667
.....	6,685	14,186	2,384	543	444,906	668
.....	8,780	38,816	4,910	1,404	406,253	669
4,000	14,920	26,397	2,719	453	384,171	670
46,000	54,474	413,690	14,891	10,226	2,122,363	671
.....	2,799	.....	2,905	.....	119,055	672
19,200	4,675	56,128	4,824	734	804,936	673
.....	36,502	91,010	14,543	6,527	1,481,372	674
.....	20,836	90,685	8,340	1,964	577,922	675
.....	16,845	42,987	5,485	2,229	416,182	676
.....	18,240	22,702	9,154	745	460,377	677
.....	9,455	42,741	6,296	1,650	399,290	678
.....	201,347	163,963	101,975	35,973	3,518,672	679
.....	20,032	9,449	3,983	6,284	729,263	680
.....	6,845	.....	4,094	605	290,516	681
.....	13,922	38,232	8,994	1,198	350,443	682
.....	8,595	18,736	6,159	745	213,244	683
.....	6,315	27,865	2,700	849	500,514	684
.....	11,620	27,441	12,329	4,724	560,045	685
.....	20,807	54,884	6,694	1,882	426,256	686
30,000	26,285	.....	3,193	3,134	671,507	687
236,225	72,892	164,872	74,021	28,691	3,001,378	688
.....	18,846	45,550	20,676	4,555	579,491	689
.....	3,815	31,537	3,324	1,279	398,901	690
.....	13,330	5,400	3,137	.....	347,988	691
.....	16,420	110,830	24,860	10,484	1,283,176	692
.....	14,965	13,807	5,967	1,828	197,222	693
.....	17,451	6,296	789	2,182	585,682	694
.....	20,985	186,905	11,071	2,709	750,958	695
.....	27,030	56,054	7,820	773	538,144	696
.....	5,880	5,820	1,698	2,069	552,419	697

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Essex County—Continued					
643	Hahne	Newark	$721,908			$70,500
644	Halcyon	"	239,658			80,800
645	Half-Term	"	358,536			138,400
646	Halsey	"	243,558			80,850
647	Hamburg	"	737,592			173,200
648	Hamilton	"	1,169,183			469,600
649	Harvester	"	573,771			118,000
650	Hawkeye	"	396,141			83,500
651	Hawthorne	"	276,315			60,800
652	Health	"	738,331			168,200
653	Hearthstone	"	379,203			52,700
654	Hercules	"	298,072			190,900
655	Hibernian	"	289,223			53,600
656	Hill	"	401,532			92,700
657	Hillcrest	"	510,109			117,700
658	Hilton	"	487,191			153,000
659	Holland	"	660,375			285,100
660	Home	"	362,472			134,750
661	Home Builders	"	293,964			123,400
662	Home-Seekers	"	338,506			182,850
663	Houston	"	415,574			66,900
664	Howard	"	634,911			63,800
665	Hub	"	401,804			35,200
666	Hudsex	"	657,384			220,900
667	Humboldt	"	881,627			339,600
668	Hunterdon	"	264,504			96,000
669	Ideal	"	231,704			78,800
670	Imperial	"	284,577			25,450
671	Improved-Aetna	"	1,155,728			505,000
672	Income	"	84,352			14,500
673	Indemnity	"	520,544			39,950
674	Independence	"	1,078,212			76,100
675	Industrial	"	339,013			84,450
676	I. N. L.	"	255,391			50,300
677	Intercity	"	267,930			61,700
678	Interstate	"	227,678			38,100
679	Investment	"	2,290,902			261,200
680	Ironbound District	"	488,328			55,150
681	Italio-American	"	164,596			65,600
682	Ivanhoe	"	219,288			47,550
683	Ivy	"	122,179			28,000
684	J. & M.	"	328,955			65,200
685	Jersey No. 38 O. B. A.	"	302,574			114,650
686	Jersey Warschauer	"	264,666			51,100
687	John Marshall	"	413,740			90,200
688	Junior Order	"	1,299,482	186,992		898,800
689	Justice	"	351,656			96,150
690	Kinney & West	"	275,532			57,250
691	Knickerbocker	"	245,910			41,000
692	Knights of Pythias	"	772,599			218,700
693	Kurlander	"	136,843			34,100
694	Labor Lyceum	"	356,608			64,800
695	Lafayette	"	428,144			75,600
696	Lawyers' and Home-Makers	"	387,267			9,600
697	Lehigh	"	330,227			98,400

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$6,078	.....	$1,653	$2,500	$80,000	$96	$171,955	$6,000	1,060,690	643
1,404	$8,000	321	.....	25,000	.....	59,064	.....	414,247	644
6,983	.....	274	750	40,000	1,259	103,899	900	651,001	645
130	.....	.....	400	57,000	1,418	40,582	5,673	429,611	646
.....	.....	345	.....	65,000	20	225,654	7,000	1,208,811	647
799	.....	126	.....	256,000	64,400	277,416	11,012	2,248,536	648
506	.....	811	.....	120,000	.....	98,748	3,171	915,007	649
440	.....	266	.....	40,000	25,023	85,097	8,501	638,968	650
92	.....	170	.....	50,000	569	74,167	2,060	464,173	651
2,427	.....	1,034	.....	30,000	28	204,656	10,058	1,154,734	652
38	.....	329	.....	15,000	.....	103,228	1,650	552,148	653
.....	.....	594	10,032	44,500	27	42,368	13,806	600,299	654
2,380	.....	273	.....	27,000	59	77,988	1,551	452,074	655
165	.....	278	.....	.....	.....	106,301	6,168	607,144	656
1,269	.....	1,703	.....	54,700	151	141,856	6,061	833,549	657
.....	.....	.....	10,000	42,000	1,267	104,326	3,320	801,104	658
5,527	.....	457	3,000	159,000	.....	130,730	8,976	1,253,165	659
.....	.....	419	.....	52,300	.....	89,600	3,210	642,751	660
2,616	.....	681	48,223	61,000	99	75,813	7,000	612,796	661
91	.....	689	150	37,000	336	96,709	505	656,836	662
5	.....	36	.....	.....	.....	134,856	3,501	620,872	663
.....	.....	791	.....	.....	.....	189,061	2,849	891,412	664
1,117	.....	340	500	5,000	.....	102,609	6,000	552,570	665
11,544	.....	602	.....	90,000	105	167,598	15,000	1,163,133	666
791	.....	273	14,001	67,000	49	211,174	5,361	1,519,876	667
57	.....	242	.....	17,500	.....	65,184	1,419	444,906	668
658	.....	705	.....	39,500	.....	52,897	1,989	406,253	669
2,895	.....	551	500	.....	.....	67,698	2,500	384,171	670
4,054	.....	1,268	3,800	135,000	.....	296,933	20,585	2,122,363	671
.....	.....	310	.....	7,000	.....	12,033	660	119,055	672
314	.....	.....	7,283	100,000	97	128,509	8,239	804,936	673
4,443	.....	740	1,200	31,000	.....	248,678	40,999	1,481,372	674
6,061	.....	257	.....	63,500	31	75,541	9,069	577,922	675
15,337	.....	240	.....	37,000	224	53,388	4,302	416,182	676
3,858	.....	646	.....	56,200	49	65,806	4,188	460,377	677
4,358	7,899	199	.....	54,000	22,204	40,577	4,275	399,290	678
8,866	.....	2,818	3,250	296,000	700	550,389	104,547	3,518,672	679
1,249	.....	.....	.....	40,000	.....	139,023	5,513	729,263	680
184	.....	169	.....	14,000	15	45,732	220	290,516	681
4,392	.....	710	.....	40,000	108	34,335	4,060	350,443	682
20,224	.....	333	.....	23,000	75	17,559	1,874	213,244	683
84	.....	222	.....	16,500	50	84,871	4,632	500,514	684
3,727	.....	310	.....	64,000	170	71,850	2,764	560,045	685
1,904	.....	768	.....	38,000	140	64,189	5,489	426,256	686
4,425	.....	2	.....	66,000	17	91,689	5,434	671,507	687
.....	.....	2,685	27,259	220,000	26,935	313,175	26,050	3,001,378	688
4,767	.....	360	.....	62,000	277	52,334	11,947	579,491	689
237	.....	183	.....	.....	27	64,472	3,200	398,901	690
1,184	.....	203	.....	.....	.....	59,041	650	347,988	691
182	.....	498	665	50,000	.....	224,032	16,500	1,283,176	692
4,298	.....	311	.....	3,000	45	18,586	39	197,222	693
317	.....	.....	.....	56,500	.....	102,098	5,359	585,682	694
522	.....	131	77,800	60,000	20	90,050	18,691	750,958	695
14,560	.....	285	.....	40,000	75	75,841	10,516	538,144	696
.....	.....	190	.....	39,000	.....	84,196	406	552,419	697

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
643	Hahne	13,088	819	.....	.....	.....	.....	352	48
644	Halcyon	4,829	515	.....	.....	.....	.....	404	58
645	Half-Term	6,246	277	.....	.....	.....	.....	692	35
646	Halsey	4,865	322	.....	.....	.....	.....	404	48
647	Hamburg	11,195	680	.....	.....	.....	.....	866	79
648	Hamilton	44,941	1,270	.....	.....	.....	.....	4,696	248
649	Harvester	13,935	800	.....	.....	.....	.....	590	61
650	Hawkeye	8,831	749	.....	.....	.....	.....	418	55
651	Hawthorne	4,323	366	.....	.....	.....	.....	304	48
652	Health	13,562	1,134	.....	.....	.....	.....	841	115
653	Hearthstone	6,071	562	.....	.....	.....	.....	263	47
654	Hercules	6,108	560	.....	.....	.....	.....	954	139
655	Hibernian	5,565	515	.....	.....	.....	.....	268	54
656	Hill	6,640	364	.....	.....	.....	.....	463	31
657	Hillcrest	8,253	631	.....	.....	.....	.....	589	75
658	Hilton	8,115	690	.....	.....	.....	.....	765	63
659	Holland	10,370	975	.....	.....	.....	.....	1,425	152
660	Home	6,514	607	.....	.....	.....	.....	674	64
661	Home Builders'	5,664	459	.....	.....	.....	.....	617	66
662	Home-Seekers	5,856	574	.....	.....	.....	.....	914	122
663	Houston	5,967	717	.....	.....	.....	.....	335	49
664	Howard	9,220	511	.....	.....	.....	.....	319	34
665	Hub	7,010	422	.....	.....	.....	.....	176	24
666	Hudsex	13,891	798	.....	.....	.....	.....	1,105	88
667	Humboldt	17,012	847	.....	.....	.....	.....	1,698	127
668	Hunterdon	5,092	299	.....	.....	.....	.....	480	45
669	Ideal	4,758	491	.....	.....	.....	.....	394	54
670	Imperial	4,951	341	.....	.....	.....	.....	132	8
671	Improved-Aetna	19,855	1,705	.....	.....	.....	.....	2,525	245
672	Income	3,240	294	.....	.....	.....	.....	73	14
673	Indemnity	8,058	567	.....	.....	.....	.....	200	21
674	Independence	17,780	1,171	.....	.....	.....	.....	380	38
675	Industrial	6,248	496	.....	.....	.....	.....	422	39
676	I. N. L.	4,787	366	.....	.....	.....	.....	252	35
677	Intercity	4,795	330	.....	.....	.....	.....	309	40
678	Interstate	6,738	459	.....	.....	.....	.....	381	36
679	Investment	38,654	2,129	.....	.....	.....	.....	1,306	206
680	Ironbound District	8,122	870	.....	.....	.....	.....	276	29
681	Italo-American	3,068	263	.....	.....	.....	.....	328	37
682	Ivanhoe	6,188	569	.....	.....	.....	.....	238	29
683	Ivy	2,205	183	.....	.....	.....	.....	140	5
684	J. & M.	5,779	385	.....	.....	.....	.....	326	45
685	Jersey No. 38, O. B. A.	5,835	418	.....	.....	.....	.....	573	70
686	Jersey Warschauer	4,851	388	.....	.....	.....	.....	256	34
687	John Marshall	9,121	560	.....	.....	.....	.....	451	43
688	Junior Order	24,278	1,315	1,798	95	.....	.....	4,494	543
689	Justice	6,720	482	.....	.....	.....	.....	481	45
690	Kinney & West	4,568	421	.....	.....	.....	.....	286	45
691	Knickerbocker	5,973	402	.....	.....	.....	.....	205	21
692	Knights of Pythias	13,420	987	.....	.....	.....	.....	1,094	92
693	Kurlander	3,278	335	.....	.....	.....	.....	170	30
694	Labor Lyceum	6,881	669	.....	.....	.....	.....	324	42
695	Lafayette	6,853	360	.....	.....	.....	.....	378	37
696	Lawyers' and Home-Makers	7,980	601	.....	.....	.....	.....	48	7
697	Lehigh	5,705	362	.....	.....	.....	.....	492	50

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
13,440	132	735	S.	$1.00 m.	$200	6	$3.00 a	.....	643
5,233	90	483	S.	1.00 m.	200	6	3.00 a	$2.00 a	644
6,938	104	208	S.	1.00 m.	200	6	3.00 a	1.00 a	645
5,269	78	292	O.P.	.....	200	6	4.00 a	1.00 a	646
12,061	182	577	S.	1.00 m.	200	6	3.00 a	1.00 a	647
49,637	141	1,377	O.P.	.....	100	6	3.00 a	1.00 a	648
14,525	109	752	S.	1.00 m.	200	6	3.00 a	1.00 a	649
9,249	108	696	S.	1.00 m.	200	6	3.00 a	1.00 a	650
4,627	110	304	S.	1.00 m.	200	6	.03 b	.03 b	651
14,403	195	1,054	S.	1.00 m.	200	6	3.50 a	2.00 a	652
6,334	126	483	S.	1.00 m.	200	6	.03 b	.03 b	653
7,062	91	608	S.	1.00 m.	200	6	3.00 a	1.00 a	654
5,833	130	439	S.	1.00 m.	200	6	3.00 a	1.00 a	655
7,103	104	291	S.	1.00 m.	200	6	3.00 a	1.00 a	656
8,842	147	559	S.	1.00 m.	200	6	3.00 a & .04 b	1.00 a	657
8,880	132	621	O.P.	.....	200	6	3.00 a & .03 b	.05 b	658
11,795	206	921	S.	1.00 & $2.00 m.	200	6	3.00 a	1.00 a	659
7,188	116	555	S.	1.00 m.	200	6	3.00 a	1.00 a	660
6,281	116	409	S.	1.00 m.	200	6	3.00 a	1.00 a	661
6,770	175	521	S.	1.00 m.	200	6	3.00 a	.....	662
6,302	151	615	S.	1.00 m.	200	6	3.00 a	1.00 a	663
9,539	109	436	S.	1.00 m.	200	6	3.00 a	1.00 a	664
7,186	78	368	S.	1.00 m.	200	6	3.00 & 4.00 a	2.00 a	665
14,996	143	738	S.	1.00 m.	200	6	2.80 a	1.00 a	666
18,710	192	782	O.P.	.....	200	6	4.00 a	1.00 a	667
5,572	50	294	S.	1.00 m.	200	6	3.00 a	1.00 a	668
5,152	102	443	S.	1.00 m.	200	6	3.00 a	1.00 a	669
5,083	59	290	S.	1.00 m.	200	6	4.00 a	2.00 a	670
22,380	352	1,598	S.	1.00 m.	200	6	3.00 a	.....	671
3,313	30	278	S.	1.00 m.	200	6	3.00 a	1.00 a	672
8,258	89	499	O.P.	1.00 m.	200	6	3.00 a	2.00 a	673
18,160	212	997	S.	1.00 m.	200	6	.....	2.00 a	674
6,670	84	451	S.	1.00 m.	200	6	3.00 a	1.00 a	675
5,039	85	316	S.	1.00 m.	200	6	3.00 & 4.00 a	1.00 a	676
5,104	81	289	S.	1.00 m.	200	6	3.00 a	2.00 a	677
7,119	104	391	S.	.50 & $1.00 m.	100	6	4.00 a	1.00 a	678
39,960	381	1,954	S.	1.00 m.	200	6	.....	1.00 & 2.00 a	679
8,398	159	740	O.P.	.....	200	6	3.00 a	1.00 a	680
3,396	71	229	S.	1.00 m.	200	6	3.00 a	1.00 a	681
6,426	96	502	S.	1.00 m.	200	6	3.00 a	1.00 a	682
2,345	28	160	S.	1.00 & $2.00 m.	200	6	3.00 & 4.00 a	1.00 a	683
6,105	102	328	S.	1.00 m.	200	6	4.00 a	1.00 a	684
6,408	87	401	S.	1.00 m.	200	6	3.00 a	1.00 a	685
5,107	109	313	S.	1.00 m.	200	6	3.00 a	1.00 a	686
9,572	118	485	O.P.	....	200	6	4.00 a	1.00 a	687
30,570	507	1,446	S.	1.00 m.	200	6	3.00, 4.00 & 5.00 a	.....	688
7,201	95	432	S.	1.00 m.	200	6	3.00 a	2.00 a	689
4,854	92	374	S.	1.00 m.	200	6	4.00 a	1.00 a	690
6,178	75	348	S.	1.00 m.	200	6	3.00 a	1.00 a	691
14,514	150	929	S.	1.00 m.	200	6	4.00 a	2.00 a	692
3,448	59	306	S.	1.00 & $2.00 m.	200	6	4.00 a	2.00 a	693
7,205	113	598	O.P.	.....	200	6	.03 b	.03 b	694
7,231	66	331	S.	1.00 m.	200	6	3.00 a	2.00 a	695
8,028	101	507	S.	1.00 m.	200	6	4.00 a	1.00 a	696
6,197	104	308	O.P.	.....	200	6	2.00 & 4.00 a	.....	697

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
698	Lenape	Newark	Oct. 16, 1911	Elmer A. Day
699	Leviathan	"	Mar. 15, 1919	Samuel Schechner
700	Liberty	"	Jan. 14, 1888	Richard Berry
701	Liberty Square	"	Sept. 22, 1922	Ernest Wille
702	Lincoln	"	Jan. 22, 1887	Elmer Lutz
703	Lincoln Highway	"	April 22, 1921	Mortimer W. Meyer
704	Lion	"	Mar. 5, 1920	Harry R. Elias
705	Lithuanian	"	Jan. 5, 1917	Anthony Masandukas
706	Littleton	"	Dec. 31, 1902	Francis C. Logel
707	Locarno	"	May 7, 1926	Joseph Eisen
708	L. O. O. M.	"	Feb. 21, 1920	Fred L. Siegel
709	Loyalty	"	Jan. 28, 1901	Charles A. Hamley
710	L. Y. M. A.	"	Mar. 8, 1923	Edward Fiegenbaum
711	Magna Charta	"	Oct. 16, 1925	Nathan Shaw
712	Majestic	"	April 28, 1920	Edward F. Schaefer
713	Manhattan	"	April 3, 1919	George H. Weademan
714	Manor	"	Jan. 28, 1926	Nathan Benisch
715	Manufacturers	"	Dec. 28, 1912	R. J. Goerke
716	Marconi	"	April 3, 1919	Joseph Soriano
717	Mascot	"	Feb. 10, 1927	Charles H. Kenlan
718	Masonic	"	Oct. 31, 1913	Matthias Ludlow
719	Master	"	Dec. 3, 1921	Frederick J. Collins
720	Mayflower	"	Nov. 21, 1921	Isaac Lehman
721	McKinley	"	Mar. 24, 1920	Pellegrino Pellecchia
722	Meadowbrook	"	Oct. 5, 1921	Julius Klein
723	Mechanics	"	Aug. 16, 1884	George F. Lingerman
724	Melrose	"	May 9, 1923	Carl Gustave Hanke
725	Mercantile	"	June 8, 1910	Arthur B. Tench
726	Mercer	"	Dec. 11, 1890	Fred Lezgus
727	Merchants	"	May 11, 1903	Charles Spengler
728	Merchants & Bankers	"	Oct. 25, 1910	Andrew J. Donohue
729	Metropolitan	"	Oct. 19, 1894	Christopher F. Staats
730	Milford Park	"	May 3, 1911	Frank L. Driver, Jr.
731	Military Park	"	May 1, 1926	Max Harmelin
732	Model	"	Sept. 16, 1912	James H. Lowrey
733	Modern	"	May 11, 1892	Edward Hoffman
734	Mohawk	"	Jan. 10, 1923	Frederick J. Fischer
735	Monitor	"	Sept. 19, 1921	Samuel H. Pashkow
736	Montefiore	"	April 22, 1902	Charles Loebel
737	Morris	"	Oct. 8, 1901	George C. Pfreundschuh
738	Mosque	"	April 18, 1925	Ernest M. Tapner
739	Mountain Ridge	"	Nov. 14, 1921	Arthur Phillips
740	Mountain View	"	Mar. 30, 1914	Arthur H. Bradley
741	Mt. Prospect	"	Oct. 20, 1908	Edward Kohn
742	Mt. Sinai	"	Mar. 21, 1911	Burnett Cole
743	Municipal	"	Aug. 15, 1908	Emil Vollweiler
744	Mutual	"	Feb. 8, 1869	Michael A. Jackson
745	Mutual Land and Home	"	Jan. 26, 1892	George Ollendorf
746	Mutual Protective	"	Jan. 5, 1912	Fred W. Tidey
747	National Turners	"	June 18, 1919	Otto Abrecht
748	Nelson	"	June 2, 1923	John E. Joyce
749	Newark	"	May 25, 1883	Carl J. Duveneck
750	Newark Mutual Benefit	"	Dec. 24, 1904	J. Frank Kitchell
751	Newark Twenty-One	"	Feb. 9, 1914	George A. Guenther
752	New Era	"	Sept. 27, 1909	F. P. Scofield

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Joseph Seigler	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	698
Samuel M. Hollander	Homer J. Van Duyne	88 Mountain View Place, Newark, N. J.	699
Peter A. Cavicchia	Julius A. Proehl	20 Clinton St., Newark, N. J.	700
Arthur T. Vanderbilt	Rudolph A. Glickman	1060 Broad St., Newark, N. J.	701
Herr, Leiss & Herr	Benedict A. Harter	135 Kingman Road, South Orange, N. J.	702
Harry T. Davimos	Benjamin Dubow	98 Lyons Ave., Newark, N. J.	703
I. Henry Coyne	Clarence W. Glover	300 Broadway, Newark, N. J.	704
George Matulewich	Adolph Kaczynski	302 Lafayette St., Newark, N. J.	705
Arthur A. Werthmann	Henry P. George	16 Clinton St., Newark, N. J.	706
David H. Yonteff	William Margulies	Raymond Boulevard, Newark, N. J.	707
Felix Forlenza	W. Astor Snow	45 Spruce St., Newark, N. J.	708
John D. Fischbeck	Albert E. Jones	167 North 17th St., East Orange, N. J.	709
Michael Horrowitz	Sam A. Horrowitz	677 Bergen St., Newark, N. J.	710
Wm. Krueger & N. N. Kranzler	Samuel A. Karp	197 Grumman Ave., Newark, N. J.	711
Abram J. Precker	Leopold Isserman	24 Branford Place, Newark, N. J.	712
Joseph Steiner	Herbert Z. Steiner	790 Broad St., Newark, N. J.	713
Jacob Fox	Edgar H. Douglass	218 Lenox Ave., South Orange, N. J.	714
Cohn & Cohn	H. O. Merz	972 Broad St., Newark, N. J.	715
Ferdinand D. Masucci	Alfred F. Richardella	263 South Eighth St., Newark, N. J.	716
Thomas F. Guthrie	Leo Reilly	192 Market St., Newark, N. J.	717
John Contrell	Roland W. Hopper	770 Broad St., Newark, N. J.	718
M. J. Quigley	Gondolfo Rizzo	Lefcourt-Newark Bldg., Newark, N. J.	719
Samuel M. Hollander	William L. Stauder	763 Broad St., Newark, N. J.	720
Anthony R. Finelli	Rocco G. Rotonda	194 Second St., Newark, N. J.	721
Seymour Klein	Harry L. Denburg	187 Grumman Ave., Newark, N. J.	722
August W. Rosinger	R. G. Schaaf	30 Shepard Place, Nutley, N. J.	723
Frederick W. Wilderotter	John Saalmuller	149 Stuyvesant Ave., Newark, N. J.	724
Kussy & Kohn	Elmer E. Thornton	181 South 11th St., Newark, N. J.	725
Charles A. Herr	Fred Westphal	129 Holland Road, South Orange, N. J.	726
Lowy & Lowy	David Longfelder	52 Belmont Ave., Newark, N. J.	727
Roy F. Dunn	Herman R. Schaefer	48 No. Munn Ave., Newark, N. J.	728
Chas. F. Snover & Martin & Reiley	Frederick W. Snover	275 Mulberry St., Newark, N. J.	729
A. Leslie Price	August Roemmele	29 Astor St., Newark, N. J.	730
Pine & Dubin	Irving J. Trien	776 Broad St., Newark, N. J.	731
Henry L. Grosken	Alexander Grosken	31 Clinton St., Newark, N. J.	732
Frederick T. Hey	Louis R. Lange	7 Reid Place, Verona, N. J.	733
Louis J. Cohen	Nathan Perselay	535 High St., Newark, N. J.	734
Jacob Lubetkin	Samuel A. Karp	197 Grumman Ave., Newark, N. J.	735
Emanuel Lowenstein	S. S. Dillenberg	130 Market St., Newark, N. J.	736
Frederick W. Wilderotter	John J. Giess	184 Smith St., Newark, N. J.	737
Henry Schlittenhart	Alfred C. Walker	10 Synnot Place, Newark, N. J.	738
Lowy & Lowy	Samuel S. Dillenberg	128 Market St., Newark, N. J.	739
Adam J. Rossbach	William J. Brunner	126 South Twelfth St., Newark, N. J.	740
Stein, McGlynn & Hannoch	S. S. Dillenberg	128 Market St., Newark, N. J.	741
Michael S. Precker	Moses Gansler	93 Mercer St., Newark, N. J.	742
Robert S. Terhune	L. F. Gardiner, Jr.	502 High St., Newark, N. J.	743
William J. Kelly	Adam Poh, Jr.	40 Clinton St., Newark, N. J.	744
Theodore R. Hare	L. F. Gardiner, Jr.	502 High St., Newark, N. J.	745
C. Clifford Brangs	Samuel F. Bentley	548 North 3d St., Newark, N. J.	746
E. A. & W. A. Schilling	Frank G. Weber	24 Yale St., Maplewood, N. J.	747
Joseph J. Quinn	Andrew Leitheuser	47 North 9th St., Newark, N. J.	748
Mortimer Lowy	Raymon Spreen	19 Clinton St., Newark, N. J.	749
Charles H. Stewart	Charles E. Waters	148 Greenwood Ave., East Orange, N. J.	750
Michael J. Quigley	Harry E. Weber	68 Mapes Ave., Newark, N. J.	751
John V. Laddy	Joseph I. Conlan	Tuxedo Park, South Orange, N. J.	752

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
698	Lenape	Newark	$12,830		$796,000
699	Leviathan	"	7,953		951,900
700	Liberty	"	9,621		585,900
701	Liberty Square	"	5,716		439,900
702	Lincoln	"	12,405	$15,113	1,260,300
703	Lincoln Highway	"	1,558		628,100
704	Lion	"	10,104		786,100
705	Lithuanian	"	13,340		479,100
706	Littleton	"	348		245,800
707	Locarno	"	1,833		120,700
708	L. O. O. M.	"	15,736		230,600
709	Loyalty	"	7,570		272,900
710	L. Y. M. A.	"	455		392,300
711	Magna Charta	"	239		51,800
712	Majestic	"	25,765		697,432
713	Manhattan	"	5,974		662,100
714	Manor	"	3,251		194,100
715	Manufacturers	"	13,899		1,829,500
716	Marconi	"	2,607		265,650
717	Mascot	"	1,092		127,800
718	Masonic	"	31,050		1,033,400
719	Master	"	2,559	1,500	447,600
720	Mayflower	"	4,187		409,600
721	McKinley	"	3,418		512,300
722	Meadowbrook	"	10,423		618,300
723	Mechanics	"	1,809	7,000	703,900
724	Melrose	"	6,968		353,500
725	Mercantile	"	2,165		401,400
726	Mercer	"	2,733	9,000	738,750
727	Merchants	"	1,683		410,800
728	Merchants & Bankers	"	2,147	8,200	473,700
729	Metropolitan	"	19,317	8,900	1,263,450
730	Milford Park	"	3,587		543,400
731	Military Park	"	1,207		91,200
732	Model	"	14,185	2,842	435,900
733	Modern	"	4,151		546,500
734	Mohawk	"	5,091		568,100
735	Monitor	"	2,500	8,200	528,100
736	Montefiore	"	18,912		823,500
737	Morris	"	3,629		514,600
738	Mosque	"	8,116		271,200
739	Mountain Ridge	"	14,575	2,702	812,200
740	Mountain View	"	432		509,500
741	Mt. Prospect	"	5,811	33,719	2,289,300
742	Mt. Sinai	"	7,787		991,800
743	Municipal	"	1,401	7,000	428,900
744	Mutual	"	29,603		1,515,000
745	Mutual Land and Home	"	10,181	2,508	80,500
746	Mutual Protective	"	4,144		420,600
747	National Turners	"	1,219		924,700
748	Nelson	"	4,991		389,950
749	Newark	"	9,703		359,200
750	Newark Mutual Benefit	"	1,628		526,400
751	Newark Twenty-One	"	5,605		783,800
752	New Era	"	179	1,900	195,000

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$91,000	$54,729	$37,346	$17,162	$6,190	$1,015,257	698
20,800	13,087	6,703	16,100	13,135	1,029,678	699
4,500	22,130	.....	7,426	682	630,259	700
.....	19,413	149,014	5,926	245	620,214	701
.....	42,306	.....	6,662	1,178	1,337,964	702
48,000	18,083	27,045	2,272	8,641	738,699	703
.....	21,485	9,264	15,116	4,088	846,157	704
.....	6,050	.....	6,908	1,163	506,561	705
.....	7,324	10,348	994	24	264,838	706
.....	796	6,139	9,070	810	139,348	707
.....	14,080	7,656	1,501	444	270,017	708
.....	19,893	.....	4,000	939	305,302	709
29,800	31,014	41,024	9,135	5,921	509,649	710
.....	1,875	6,394	327	3,253	63,888	711
.....	15,075	57,532	12,358	5,376	813,538	712
.....	21,565	52,873	7,939	2,511	752,962	713
.....	5,435	13,082	2,979	504	219,351	714
135,000	33,795	202,438	7,832	443	2,222,907	715
.....	16,311	14,238	4,634	737	304,177	716
.....	940	.....	5,686	181	135,699	717
.....	50,257	14,762	12,328	1,570	1,143,367	718
.....	10,667	83,614	8,078	928	554,946	719
.....	26,095	53,434	19,751	2,153	515,220	720
.....	27,220	.....	7,318	2,732	552,988	721
.....	21,606	85,512	7,009	4,141	746,991	722
.....	12,315	.....	3,918	598	729,540	723
.....	6,040	19,077	2,747	475	388,807	724
.....	14,370	22,481	3,846	356	444,618	725
.....	14,542	85,033	9,112	4,745	863,915	726
.....	4,485	124,115	3,166	3,450	547,699	727
.....	2,870	21,423	5,712	1,396	510,448	728
.....	60,986	70,497	18,926	2,481	1,444,557	729
.....	7,770	24,551	2,873	284	582,465	730
.....	6,173	18,900	8,226	1,160	126,866	731
.....	11,225	.....	8,420	636	473,208	732
.....	24,499	.....	1,858	129	577,137	733
16,000	8,783	8,035	2,618	315	608,942	734
22,900	11,130	.....	17,437	5,878	596,145	735
49,000	5,690	13,815	8,816	5,678	925,411	736
.....	12,355	6,912	2,237	1,138	540,871	737
.....	6,678	.....	5,082	768	291,844	738
38,500	10,950	137,523	24,906	6,209	1,047,565	739
.....	10,260	.....	5,013	1,473	526,678	740
211,000	28,640	229,300	33,619	26,149	2,857,538	741
.....	29,598	.....	11,630	2,912	1,043,727	742
.....	3,975	.....	10,604	2,131	454,011	743
.....	64,030	53,081	38,622	7,481	1,707,817	744
.....	330	.....	392	.....	93,911	745
7,400	2,981	6,596	1,303	1,004	444,028	746
.....	14,983	.....	4,873	2,321	948,096	747
5,500	13,401	.....	3,442	1,800	419,084	748
.....	6,440	18,759	2,299	969	397,370	749
11,000	14,419	66,384	1,839	2,021	623,691	750
.....	17,430	29,917	3,385	1,463	841,600	751
.....	8,002	21,927	2,298	268	229,574	752

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Essex County—Continued					
698	Lenape	Newark	$728,946			$95,500
699	Leviathan	"	610,560			90,800
700	Liberty	"	354,765			112,950
701	Liberty Square	"	401,583			61,600
702	Lincoln	"	827,910			176,350
703	Lincoln Highway	"	502,244			76,400
704	Lion	"	537,241			50,100
705	Lithuanian	"	254,759			147,300
706	Littleton	"	171,714			26,000
707	Locarno	"	74,676			31,300
708	L. O. O. M.	"	195,780			10,000
709	Loyalty	"	175,502			36,600
710	L. Y. M. A.	"	326,223			75,750
711	Magna Charta	"	44,510			7,000
712	Majestic	"	521,161			144,500
713	Manhattan	"	407,702			154,300
714	Manor	"	157,479			12,300
715	Manufacturers	"	1,564,182			113,900
716	Marconi	"	199,866			.....
717	Mascot	"	80,469			30,900
718	Masonic	"	886,146			4,000
719	Master	"	339,324			72,600
720	Mayflower	"	309,324			60,900
721	McKinley	"	458,640			.....
722	Meadowbrook	"	434,128			134,975
723	Mechanics	"	454,260			85,600
724	Melrose	"	219,591			74,000
725	Mercantile	"	263,181			77,000
726	Mercer	"	479,101			219,300
727	Merchants	"	272,590			155,100
728	Merchants & Bankers	"	308,671			87,200
729	Metropolitan	"	542,744			486,500
730	Milford Park	"	402,147			48,900
731	Military Park	"	89,456			17,000
732	Model	"	329,361			49,800
733	Modern	"	411,987			44,200
734	Mohawk	"	349,563			149,400
735	Monitor	"	360,236			54,850
736	Montefiore	"	529,700			163,200
737	Morris		376,668			54,100
738	Mosque	"	212,883			40,200
739	Mountain Ridge	"	534,486			185,100
740	Mountain View	"	238,938			177,300
741	Mt. Prospect	"	1,373,643			801,800
742	Mt. Sinai	"	598,182			204,400
743	Municipal	"	164,051			64,400
744	Mutual	"	1,099,077			171,650
745	Mutual Land and Home	"	78,763			8,750
746	Mutual Protective	"	293,817			7,200
747	National Turners	"	566,870			176,200
748	Nelson	"	284,075			47,500
749	Newark	"	250,278			67,650
750	Newark Mutual Benefit	"	404,042	5,516		40,300
751	Newark Twenty-One	"	512,620			156,400
752	New Era	"	166,677			13,200

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$5,729	.....	$1,172	.....	.....	$2,980	$173,416	$7,514	$1,015,257	698
25,431	.....	430	.....	$151,000	169	147,288	4,000	1,029,678	699
74	.....	469	.....	66,000	1,100	89,088	5,813	630,259	700
.....	.....	80	.....	35,000	14,210	91,297	16,444	620,214	701
2,390	.....	471	.....	50,000	.....	263,845	16,998	1,337,964	702
241	.....	28	.....	55,000	1,077	96,291	2,418	733,699	703
881	.....	621	.....	101,000	.....	135,602	712	846,157	704
140	.....	447	$1,500	30,000	201	67,000	5,214	506,561	705
10	.....	492	.....	19,800	.....	45,743	1,079	264,838	706
5,918	.....	388	.....	16,000	14	9,552	1,500	139,348	707
604	.....	187	.....	.....	51	63,157	238	270,017	708
195	.....	300	.....	44,000	333	46,043	2,329	305,302	709
2,154	.....	262	.....	45,000	60	59,598	602	509,649	710
502	.....	.....	.....	5,500	10	5,457	909	63,888	711
29	.....	509	1,300	24,000	176	113,363	8,500	813,538	712
3,499	.....	549	.....	70,000	5	99,798	17,109	752,962	713
1,561	.....	362	.....	22,000	.....	21,650	3,999	219,351	714
326	.....	1,127	.....	100,000	.....	418,372	25,000	2,222,907	715
14,771	.....	235	.....	15,500	.....	73,500	305	304,177	716
2,013	.....	716	6,675	5,000	67	9,366	493	135,699	717
43	.....	.....	.....	65,000	373	180,579	7,226	1,143,367	718
2,931	.....	345	.....	47,000	.....	84,385	8,361	554,946	719
10,960	.....	411	.....	62,000	37	61,438	10,150	515,220	720
360	.....	206	.....	.....	175	92,542	1,065	552,988	721
105	.....	.....	.....	70,000	13,603	86,011	8,169	746,991	722
548	.....	424	9,300	38,300	195	139,284	1,629	729,540	723
324	.....	229	6,600	35,000	.....	51,039	2,024	388,807	724
777	.....	410	.....	32,500	5,408	61,960	3,382	444,618	725
99	.....	376	.....	30,500	138	127,707	6,694	863,915	726
4,963	.....	365	.....	43,000	.....	57,762	13,919	547,699	727
1,570	.....	660	.....	34,000	5	75,996	2,346	510,448	728
9,729	$2,000	.....	14,120	112,000	16,880	237,297	23,287	1,444,557	729
518	.....	422	.....	15,000	.....	112,474	3,004	582,465	730
1,107	.....	345	.....	8,000	215	8,617	2,126	126,866	731
424	.....	109	.....	.....	65	92,550	899	473,208	732
189	.....	929	.....	.....	.....	118,632	1,200	577,137	733
15	.....	22	3,500	55,000	11	49,794	1,637	608,942	734
27,094	.....	585	.....	77,500	825	74,322	733	596,145	735
619	.....	425	.....	80,000	2,867	142,700	5,900	925,411	736
.....	.....	390	.....	20,000	.....	88,578	1,135	540,871	737
793	.....	909	.....	.....	55	36,404	600	291,844	738
30,768	.....	338	.....	154,000	463	89,910	52,500	1,047,565	739
.....	.....	138	17,894	30,000	8	59,400	3,000	526,678	740
207	.....	.....	.....	265,500	65,000	305,828	45,560	2,857,538	741
7,366	4,000	335	500	75,000	.....	147,444	6,500	1,043,727	742
775	.....	172	6,990	41,000	26	75,680	917	454,011	743
6,686	.....	1,770	.....	125,000	245	298,081	5,308	1,707,817	744
.....	.....	.....	.....	.....	.....	5,054	1,344	93,911	745
140	.....	35	1,383	54,000	.....	80,593	6,860	444,028	746
1,824	.....	711	1,400	44,000	36	155,155	1,900	948,096	747
213	.....	.....	1,051	27,000	26	58,155	1,064	419,084	748
2,840	.....	275	.....	5,000	.....	60,115	2,212	397,370	749
17	.....	80	3,650	45,000	22,600	94,959	7,527	623,691	750
.....	.....	.....	.....	40,000	.....	129,330	3,250	841,600	751
698	.....	355	.....	500	1	46,643	1,500	229,574	752

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
698	Lenape	13,301	863	.....	.....	.....	.....	478	56
699	Leviathan	11,568	621	.....	.....	.....	.....	454	45
700	Liberty	6,239	387	.....	.....	.....	.....	565	45
701	Liberty Square	7,303	422	.....	.....	.....	.....	308	18
702	Lincoln	13,413	926	.....	.....	.....	.....	882	90
703	Lincoln Highway	11,587	774	.....	.....	.....	.....	382	81
704	Lion	10,899	593	.....	.....	.....	.....	251	30
705	Lithuanian	5,176	605	.....	.....	.....	.....	746	97
706	Littleton	2,707	283	.....	.....	.....	.....	130	18
707	Locarno	3,188	249	.....	.....	.....	.....	156	26
708	L. O. O. M.	2,797	291	.....	.....	.....	.....	50	2
709	Loyalty	3,379	329	.....	.....	.....	.....	783	39
710	L. Y. M. A.	8,347	606	.....	.....	.....	.....	379	66
711	Magna Charta	2,078	181	.....	.....	.....	.....	35	6
712	Majestic	11,285	1,010	.....	.....	.....	.....	723	109
713	Manhattan	10,787	956	.....	.....	.....	.....	772	93
714	Manor	5,149	409	.....	.....	.....	.....	62	15
715	Manufacturers	26,181	729	.....	.....	.....	.....	570	22
716	Marconi	2,861	269	.....	.....	.....	.....	.....	.....
717	Mascot	3,424	320	.....	.....	.....	.....	155	36
718	Masonic	13,109	941	.....	.....	.....	.....	20	2
719	Master	5,720	403	.....	.....	.....	.....	363	35
720	Mayflower	5,778	402	.....	.....	.....	.....	305	38
721	McKinley	10,411	796	.....	.....	.....	.....	.....	.....
722	Meadowbrook	10,300	730	.....	.....	.....	.....	675	100
723	Mechanics	7,379	575	.....	.....	.....	.....	428	39
724	Melrose	4,565	496	.....	.....	.....	.....	370	64
725	Mercantile	5,633	293	.....	.....	.....	.....	385	36
726	Mercer	7,948	672	.....	.....	.....	.....	1,097	77
727	Merchants	9,665	304	.....	.....	.....	.....	1,551	42
728	Merchants & Bankers	5,335	452	.....	.....	.....	.....	436	56
729	Metropolitan	30,698	1,082	.....	.....	.....	.....	4,865	267
730	Milford Park	7,567	712	.....	.....	.....	.....	245	34
731	Military Park	3,488	313	.....	.....	.....	.....	85	24
732	Model	5,637	428	.....	.....	.....	.....	249	27
733	Modern	6,418	554	.....	.....	.....	.....	221	34
734	Mohawk	8,145	575	.....	.....	.....	.....	747	109
735	Monitor	6,925	765	.....	.....	.....	.....	274	42
736	Montefiore	8,799	472	.....	.....	.....	.....	816	63
737	Morris	6,724	632	.....	.....	.....	.....	271	32
738	Mosque	5,682	475	.....	.....	.....	.....	201	20
739	Mountain Ridge	9,101	259	.....	.....	.....	.....	926	67
740	Mountain View	4,752	524	.....	.....	.....	.....	887	100
741	Mt. Prospect	28,841	1,227	.....	.....	.....	.....	4,009	280
742	Mt. Sinai	12,094	1,006	.....	.....	.....	.....	1,022	96
743	Municipal	4,481	407	.....	.....	.....	.....	322	38
744	Mutual	17,375	1,455	.....	.....	.....	.....	858	134
745	Mutual Land and Home	3,390	319	.....	.....	.....	.....	44	9
746	Mutual Protective	4,831	367	.....	.....	.....	.....	36	5
747	National Turners	11,429	1,010	.....	.....	.....	.....	881	75
748	Nelson	6,776	456	.....	.....	.....	.....	237	28
749	Newark	4,201	401	.....	.....	.....	.....	338	51
750	Newark Mutual Benefit	6,800	353	48	8	.....	.....	202	24
751	Newark Twenty-One	9,383	699	.....	.....	.....	.....	782	60
752	New Era	3,500	335	.....	.....	.....	.....	66	8

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
13,779	130	789	S.	$1.00 m.	$200	6	$4.00 a	$1.00 a	698
12,022	134	532	S.	1.00 m.	200	6	3.00 a	2.00 a	699
6,804	111	321	S.	1.00 m.	200	6	3.00 a	.....	700
7,611	74	366	O.P.	.....	200	6	3.00 a	.....	701
14,295	156	860	S.	1.00 m.	200	6	3.00 a	1.00 a	702
11,969	93	762	O.P.	.....	200	6	4.00 a & .10 b	1.00 a	703
11,150	120	503	S.	1.00 m.	200	6	3.00 a	2.00 a	704
5,922	146	556	S.	1.00 m.	200	6	3.00 a	.....	705
2,837	64	237	S.	1.00 m.	200	6	1.00 & 2.00 a	2.00 a	706
3,344	23	252	S.	1.00 m.	200	6	3.00 a	1.00 a	707
2,847	213	80	S.	1.00 m.	200	6	3.00 a	.....	708
4,162	107	261	S.	.25 w.	200	6	3.00 a	.....	709
8,726	166	506	S.	1.00 m.	200	6	4.00 a	1.00 a	710
2,113	20	167	O.P.	.....	200	6	3.00 a	1.00 a	711
12,008	138	981	S.	1.00 m.	200	6	3.00 a	1.00 a	712
11,559	119	930	S.	.75 m.	200	6	3.00 a	2.00 a	713
5,211	39	385	S.	1.00 & $2.00 m.	200	6	3.00 & 4.00 a	.....	714
26,751	80	671	S.	1.00 m.	200	6	4.00 a	1.00 a	715
2,861	91	178	S.	1.00 m.	200	6	3.00 a	2.00 a	716
3,579	29	327	S.	1.00 m.	200	6	3.00 a	1.00 a	717
13,129	184	759	O.P.	.....	200	6	3.00 a	1.00 a	718
6,083	71	367	S.	1.00 m.	200	6	3.00 a	2.00 a	719
6,083	96	344	S.	1.00 m.	200	6	4.00 a	1.00 a	720
10,411	149	647	S.	1.00 m.	200	6	3.00 & 4.00 a	1.00 a	721
10,975	109	721	O.P.	.....	200	6	4.00 a	1.00 a	722
7,807	133	481	S.	1.00 m.	200	6	3.00 a	.....	723
4,935	75	485	S.	1.00 m.	200	6	2.00 & 3.00 a	.....	724
6,018	91	238	S.	1.00 m.	200	6	3.00 a	1.00 a	725
9,045	134	615	S.	1.00 m.	200	6	3.00 a	.....	726
11,216	81	265	S.	.50 m.	100	6	3.00 a	2.00 a	727
5,771	100	408	S.	1.00 m.	200	6	3.00 a	2.00 a	728
35,563	473	876	S.	.25 & $0.50 m.	100	6	.05 b	.05 b	729
7,812	117	629	S.	1.00 m.	200	6	3.00 a	.02½ b	730
3,573	39	298	S.	1.00 m.	200	6	3.00 & 4.00 a	1.00 a	731
5,886	82	373	S.	1.00 m.	200	6	4.00 a	1.00 a	732
6,639	137	451	S.	1.00 m.	200	6	2.00 a	1.00 a	733
8,892	110	574	O.P.	.....	200	6	3.00 a	1.00 a	734
7,199	117	690	S.	1.00 m.	200	6	3.00 a	1.00 a	735
9,615	96	439	S.	1.00 m.	200	6	4.00 a	2.00 a	736
6,995	110	554	S.	1.00 m.	200	6	2.00 a & 4.00 a	2.00 a	737
5,883	53	442	S.	1.00 m.	200	6	3.00 a	1.00 a	738
10,027	55	271	S.	1.00 m.	200	6	4.00 a	2.00 a	739
5,639	45	579	S.	1.00 m.	200	6	3.00 a	.....	740
32,850	197	1,310	O.P.	.....	200	6	4.00 a	2.00 a	741
13,116	203	899	S.	1.00 m.	200	6	3.00 a	1.00 a	742
4,803	81	364	S.	1.00 m.	200	6	3.00 a	1.00 a	743
18,233	314	1,275	S.	1.00 m.	200	6	4.00 a	1.00 a	744
3,434	16	312	O.P.	.....	200	6	4.00 a	2.00 a	745
4,867	93	279	O.P.	.....	200	6	3.00 a & .02½ b	3.00a & .02½b	746
12,310	190	895	S.	1.00 m.	200	6	3.00 a	1.00 a	747
7,013	76	408	O.P.	.....	200	6	3.00 a	1.00 a	748
4,539	90	362	S.	1.00 m.	200	6	3.00 a	1.00 a	749
7,050	90	290	O.P.	.....	200	6	2.00 a	.....	750
10,165	113	646	O.P.	.....	200	6	3.00 a	1.00 & 2.00 a	751
3,566	56	287	S.	.70 & $1.00 m.	200	6	3.00 a	1.00 a	752

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
753	New Home	Newark	Mar. 7, 1912	Henry A. Guenther
754	New Jersey	"	Aug. 16, 1887	Charles B. Johnes
755	New Method	"	Feb. 21, 1913	Alfred E. Blakeman
756	New Order	"	Mar. 31, 1919	Morris Metsky
757	Niagara	"	May 29, 1919	Charles Eisler
758	Ninth Ward	"	Mar. 18, 1909	David A. McIntyre
759	Norfolk	"	April 25, 1888	Frederick J. Locher
760	Normal	"	Nov. 27, 1912	Max Gans
761	North American	"	Sept. 17, 1910	Albert Schurr
762	North End	"	May 2, 1889	William S. Walters
763	Northern	"	June 6, 1912	Charles W. Tillou
764	North Newark	"	Jan. 10, 1925	Arthur J. Neu
765	North Ward	"	Feb. 24, 1912	John G. Crawford
766	North Western	"	Feb. 29, 1892	William Tries, Jr.
767	Novel	"	May 5, 1926	Frank S. Cobb
768	Oak	"	Feb. 17, 1920	J. William Huegel
769	O. K.	"	Jan. 10, 1923	William Lunsky
770	Old Hickory	"	Oct. 5, 1922	Joseph Riemer
771	Oliver	"	Nov. 30, 1915	James F. Caffrey
772	Onward	"	Jan. 9, 1926	George L. Mahr
773	Onyx	"	Aug. 18, 1922	Jacob M. Holstein
774	Opportunity	"	Nov. 18, 1920	Thomas F. Halpin
775	Ordway	"	Jan. 20, 1921	Louis Susskind
776	Orient	"	April 25, 1925	Max Goldberger
777	Oriental	"	Mar. 4, 1904	Alfred Lister
778	Orion	"	April 14, 1925	Adolf Mayer
779	Outlook	"	May 24, 1921	William Frey
780	Owl	"	Oct. 7, 1907	William H. A. Reilly
781	Oxford	"	June 14, 1923	Herman Steiner
782	Pacific	"	Sept. 29, 1906	Romolo Bottelli
783	Palace	"	April 10, 1920	Owen E. Fox
784	Pannonia	"	Nov. 18, 1905	George J. Muha
785	Paramount	"	Mar. 24, 1919	Max Marx
786	Parish	"	Nov. 29, 1924	John Wojtas
787	Park	"	Nov. 28, 1902	Gustavus F. Sommer
788	Parker	"	Mar. 11, 1922	Edward Kohn
789	Park View	"	June 26, 1902	Charles W. B. Titus
790	Passaic	"	Aug. 6, 1884	Henry Loeffler
791	Patriotic	"	Mar. 14, 1919	Monroe D. Hess
792	Paywell	"	Jan. 23, 1925	George F. Hewson
793	Peerless	"	June 1, 1912	Louis Susskind
794	Pennant	"	May 11, 1922	Hyman Sussman
795	Peoples	"	Feb. 8, 1895	August J. Ehrlich
796	Perennial	"	Dec. 4, 1926	Abe Lipsky
797	Perfection	"	July 2, 1921	Herman A. Fenning
798	Personal	"	Dec. 28, 1925	Leo H. Levy
799	Peshine	"	Sept. 27, 1922	Isadore G. Liss
800	Phoenix	"	Jan. 19, 1887	Charles Spengler
801	Pilgrim	"	Mar. 18, 1921	George A. Roehm
802	Pilot	"	Mar. 14, 1922	William P. Berry
803	Pioneer	"	Feb. 11, 1911	Edward J. Macksey
804	Pivot	"	Feb. 28, 1923	Joseph Kahan
805	Planter's	"	June 12, 1926	Earl H. Cameron
806	Police	"	Jan. 30, 1907	John J. Baader
807	Polish-American	"	July 10, 1902	Stanislaw Bulsiewicz

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Fred G. Stickel, Jr.	Otto H. Wilhelm	455 Orange St., Newark, N. J.	753
George H. Haines	Neil J. McManus	838 Clifton Ave., Newark, N. J.	754
Horace S. Cory	Stanton M. Pascal	60 Park Place, Newark, N. J.	755
Louis J. Cohen	Abraham Levin	9 Beaver St., Newark, N. J.	756
Ernest P. Biro	Henry M. Besser	Newark-Lefcourt Bldg., Newark, N. J.	757
George W. Hagney	August Roemmele	29 Astor St., Newark, N. J.	758
Herr, Leiss & Herr	Benedict A. Harter	135 Kingman Road, South Orange, N. J.	759
Adolph Altman	Clarence I. Mott	National State Bank, Newark, N. J.	760
Nathan H. Berger	Moses Gansler	10 Avon Ave., Newark, N. J.	761
Morris Isserman	R. F. Hopkins	511 South Orange Ave., South Orange, N. J.	762
Howard Isherwood	William D. Duguid	815 Summer Ave., Newark, N. J.	763
McKenna & McKenna	Elmer E. Thornton	181 South 11th St., Newark, N. J.	764
Frederic W. Smith	William J. Griffin	822 Hunterdon St., Newark, N. J.	765
A. W. Rosinger	Julius A. Proehl	20 Clinton St., Newark, N. J.	766
Joseph L. Lippman	George H. Yonkers	425 Stuyvesant Ave., Irvington, N. J.	767
Thomas B. Healy	John Zipfel	20 Belmont Ave., Newark, N. J.	768
Benjamin S. Appel	Max E. Coppleson	22 Schuyler Ave., Newark, N. J.	769
Bernard W. Schnur	Samuel Weiss	120 South Orange Ave., Newark, N. J.	770
Pallitta & Pallitta	E. M. Bertolino	12 Monroe Ave., East Orange, N. J.	771
Lester E. Mahr	Herman S. Friend	17 Academy St., Newark, N. J.	772
Benjamin Singer	Louis V. Walsky	60 Park Place, Newark, N. J.	773
J. Harry Henegan	Frank Eichhorn	1405 Lefcourt Bldg., Newark, N. J.	774
Joseph Susskind	Barney W. Plager	23 Harding Terrace, Newark, N. J.	775
Allan Krieger	Manuel Hoenig	9 Clinton St., Newark, N. J.	776
Charles M. Myers	Adolph Fiedler	253 Broadway, Newark, N. J.	777
Saul J. Zucker	William Mattes, Jr.	371 South Orange Ave., Newark, N. J.	778
Fred Herrigel, Jr.	Oscar C. Kunze	59 Farley Ave., Newark, N. J.	779
Paul G. Roder	Harry M. Coleman	61 South 10th St., Newark, N. J.	780
Harry Steiner	Samuel S. Dillenberg	130 Market St., Newark, N. J.	781
Pallitta & Pallitta	Fred S. Betschick	918 South 17th St., Newark, N. J.	782
Edmond C. Moriarty	George P. Deusinger	244 Keer Ave., Newark, N. J.	783
Charles C. Deubel	Adam Poh, Jr.	40 Clinton St., Newark, N. J.	784
Stein, McGlynn & Hannoch	G. H. Yonkers	425 Stuyvesant Ave., Irvington, N. J.	785
Stephen J. Lorenz	Anthony R. Wisniewski	648 South Fifteenth St., Newark, N. J.	786
Frank Voigt	Henry P. Schan	41 Plymouth Ave., Maplewood, N. J.	787
Kessler & Kessler	Albert A. Adler	17 Academy St., Newark, N. J.	788
Theodore J. Badgley	John C. Behnke	108 Ellery Ave., Irvington, N. J.	789
H. Edward Wolf	Louis G. Holzwarth	68 Farley Ave., Newark, N. J.	790
Benjamin Newman	Harry Wertheim	237 North 11th St., Newark, N. J.	791
David M. Satz	Francis C. James	69 West End Ave., Newark, N. J.	792
Levy, Fenster & McCloskey	Raymon Spreen	19 Clinton St., Newark, N. J.	793
Jacob W. Silverman	David D. Ravitz	790 Broad St., Newark, N. J.	794
Charles C. Pilgrim	Alfred G. Wirtz	670 Bergen St., Newark, N. J.	795
Michael S. Precker	Samuel Weiss	120 South Orange Ave., Newark, N. J.	796
Bilder & Bilder	Homer J. Van Duyne	88 Mountain View Place, Newark, N. J.	797
S. B. & L. A. Finkelstein	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	798
Joseph G. Eppston	Benj. Kirschner	192 Market St., Newark, N. J.	799
Lowy & Lowy	Raymon Spreen	19 Clinton St., Newark, N. J.	800
Lionel P. Kristeller	William Mattes, Jr.	371 South Orange Ave., Newark, N. J.	801
Selick J. Mindes	Clarence I. Mott	National State Bank, Newark, N. J.	802
Frank W. Long	Robert B. Mapletoft	18 Bathgate Place, Newark, N. J.	803
Benjamin Eber	Philip A. Sobel	24 Branford Place, Newark, N. J.	804
David B. Silver	Herbert P. Englert	611 Industrial Bldg., Newark, N. J.	805
Louis J. Beers	Samuel B. Finklestein	22 Franklin St., Newark, N. J.	806
Vincent Schultz	Stanislaus Lewandowski	363 Myrtle Ave., Irvington, N. J.	807

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
753	New Home	Newark	$15,455		$1,559,400
754	New Jersey	"	2,034	$5,500	843,350
755	New Method	"	20,393		976,410
756	New Order	"	8,407		1,267,100
757	Niagara	"	174		208,200
758	Ninth Ward	"	795		767,800
759	Norfolk	"	18,322		1,085,500
760	Normal	"	4,891	13,668	1,094,600
761	North American	"	14,465		1,187,250
762	North End	"	1,096		483,400
763	Northern	"	4,362		506,300
764	North Newark	"	5,864		151,600
765	North Ward	"	28,233		818,600
766	North Western	"	9,197		494,300
767	Novel	"	2,927		95,300
768	Oak	"	4,634		379,700
769	O. K.	"	3,810		303,800
770	Old Hickory	"	1,661		289,500
771	Oliver	"	2,876	8,000	873,800
772	Onward	"	3,858		96,400
773	Onyx	"	2,802		353,600
774	Opportunity	"	16,169		946,600
775	Ordway	"	2,653		181,750
776	Orient	"	969		362,400
777	Oriental	"	17,041	15,700	1,056,000
778	Orion	"	1,115	3,500	437,400
779	Outlook	"	6,332		1,411,400
780	Owl	"	8,338	1,000	308,400
781	Oxford	"	2,970		323,000
782	Pacific	"	3,516		989,300
783	Palace	"	890		416,000
784	Pannonia	"	1,952		410,200
785	Paramount	"	35,557		1,382,500
786	Parish	"	10,117		82,500
787	Park	"	4,806		497,700
788	Parker	"	15,926		620,000
789	Park View	"	16,345		864,200
790	Passaic	"	4,726	4,000	724,500
791	Patriotic	"	12,892		821,900
792	Paywell	"	4,690		177,700
793	Peerless	"	10,820		739,900
794	Pennant	"	323		265,500
795	Peoples	"	8,669		421,800
796	Perennial	"	511		36,200
797	Perfection	"	10,828		1,445,500
798	Personal	"	571		116,600
799	Peshine	"	1,927		150,100
800	Phoenix	"	16,795	20,000	1,368,900
801	Pilgrim	"	620	8,000	1,125,800
802	Pilot	"	4,009		242,700
803	Pioneer	"	5,572		1,022,350
804	Pivot	"	903		251,300
805	Planter's	"	2,853		44,300
806	Police	"	29,187		485,500
807	Polish-American	"	3,303	37,000	2,104,100

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$40,395	$403,381	$3,579	$20,279	$2,042,489	753
.....	26,770	.....	4,176	2,621	884,451	754
.....	26,125	35,285	22,282	2,379	1,082,874	755
.....	59,695	163,635	10,101	5,103	1,514,041	756
.....	12,141	94,481	10,976	13,564	339,536	757
$65,000	19,760	.....	853	4,528	858,736	758
.....	65,380	19,980	2,627	405	1,192,214	759
28,500	44,368	70,683	9,397	549	1,266,656	760
.....	72,601	43,727	27,609	15,443	1,361,095	761
16,000	8,720	5,499	6,375	1,889	522,979	762
.....	12,065	.....	2,637	1,398	526,762	763
.....	5,540	.....	2,599	799	166,402	764
.....	44,615	91,559	4,987	108	988,102	765
.....	11,915	20,277	6,566	2,576	544,831	766
.....	700	5,410	2,712	1,401	108,450	767
.....	18,622	5,596	4,494	649	413,695	768
.....	29,985	9,842	18,481	1,161	367,079	769
.....	12,640	49,266	9,561	2,226	364,854	770
.....	31,420	.....	7,376	1,926	925,398	771
.....	850	.....	2,649	515	104,272	772
.....	22,035	14,137	19,576	1,755	413,905	773
.....	20,105	31,664	16,057	9,363	1,039,958	774
.....	8,588	.....	5,386	596	198,973	775
.....	8,152	9,507	8,967	167	390,162	776
.....	23,211	191,985	19,116	5,322	1,328,375	777
.....	5,580	3,957	16,960	1,439	469,951	778
.....	19,960	124,348	1,927	7,895	1,571,862	779
.....	4,433	24,033	4,017	734	350,955	780
12,000	3,420	28,632	5,999	917	376,938	781
.....	10,641	.....	2,176	1,463	1,007,096	782
.....	15,216	8,124	4,745	1,389	446,364	783
.....	4,360	6,775	1,746	390	425,423	784
10,000	45,565	131,422	20,644	5,437	1,631,125	785
.....	1,315	.....	3,312	1,035	98,279	786
6,000	8,916	19,306	1,074	146	537,948	787
.....	4,000	48,975	11,239	2,445	702,585	788
14,400	12,883	40,227	10,631	7,438	966,124	789
.....	21,127	53,666	8,710	1,117	817,846	790
.....	58,900	19,269	11,853	4,860	929,676	791
.....	7,671	16,256	3,353	91	209,761	792
.....	15,700	30,299	17,382	5,223	819,324	793
.....	12,270	12,702	13,450	1,259	305,504	794
.....	5,913	6,142	2,838	2,033	447,395	795
.....	150	6,036	58	286	43,241	796
100,000	12,100	14,807	16,266	5,879	1,605,380	797
.....	5,380	.....	1,465	1,036	125,052	798
.....	11,760	48,891	3,239	152	216,069	799
40,000	24,230	36,740	16,292	21,420	1,544,377	800
.....	13,395	41,863	19,093	2,288	1,211,059	801
.....	11,240	7,601	8,373	1,509	275,432	802
.....	15,478	14,500	8,658	3,001	1,069,559	803
.....	15,735	.....	6,199	1,229	275,366	804
.....	390	.....	3,171	368	51,082	805
.....	11,840	11,250	5,485	494	543,756	806
.....	44,521	17,839	19,083	6,869	2,232,715	807

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Essex County—Continued					
753	New Home	Newark	$1,161,108			$440,100
754	New Jersey	"	644,523			
755	New Method	"	749,136			140,900
756	New Order	"	898,252			215,200
757	Niagara	"	207,366			54,800
758	Ninth Ward	"	559,224			104,000
759	Norfolk	"	784,407			98,800
760	Normal	"	782,865			242,000
761	North American	"	800,391			172,800
762	North End	"	334,981			59,900
763	Northern	"	325,238			65,600
764	North Newark	"	132,045			1,000
765	North Ward	"	619,488			107,200
766	North Western	"	310,933			78,500
767	Novel	"	79,629			14,000
768	Oak	"	267,918			43,300
769	O. K.	"	232,929			44,900
770	Old Hickory	"	234,108			53,150
771	Oliver	"	536,982			217,000
772	Onward	"	67,974			13,600
773	Onyx	"	273,180			51,850
774	Opportunity	"	679,470			160,400
775	Ordway	"	130,553			28,000
776	Orient	"	254,574			67,000
777	Oriental	"	758,363	$53,599		266,400
778	Orion	"	296,448			89,000
779	Outlook	"	1,260,802			30,700
780	Owl	"	210,540			33,700
781	Oxford	"	260,202			28,100
782	Pacific	"	710,682			107,600
783	Palace	"	325,281			23,400
784	Pannonia	"	284,229			42,450
785	Paramount	"	1,066,179			116,600
786	Parish	"	55,971			30,750
787	Park	"	306,622			106,900
788	Parker	"	443,469			55,000
789	Park View	"	526,548			213,800
790	Passaic	"	543,338			88,800
791	Patriotic	"	603,540			74,900
792	Paywell	"	126,339			31,600
793	Peerless	"	479,357			141,300
794	Pennant	"	196,292			35,900
795	Peoples	"	295,407			82,000
796	Perennial	"	33,784			3,200
797	Perfection	"	843,784			248,900
798	Personal	"	80,027			25,100
799	Peshine	"	148,227			28,500
800	Phoenix	"	918,094			333,100
801	Pilgrim	"	743,774			162,050
802	Pilot	"	197,541			20,500
803	Pioneer	"	607,490			255,690
804	Pivot	"	171,147			46,550
805	Planter's	"	27,727			8,500
806	Police	"	339,979			90,150
807	Polish-American	"	1,249,291			491,200

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$252	.....	$61	$580	$185,000	$80	$252,086	$3,222	$2,042,489	753
586	.....	510	.....	63,500	.....	173,332	2,000	884,451	754
181	.....	888	15,750	.....	389	169,577	6,053	1,082,874	755
7,716	.....	1,662	.....	145,000	125	229,000	17,086	1,514,041	756
9,481	.....	2,593	.....	27,050	1,800	36,446	.....	339,536	757
.....	.....	411	.....	40,000	.....	154,098	1,003	858,736	758
488	.....	865	.....	50,000	66	240,336	17,252	1,192,214	759
15,536	.....	902	.....	10,000	.....	208,284	7,069	1,266,656	760
6,525	.....	822	.....	158,000	107	207,250	15,200	1,361,095	761
1,074	1,000	705	5,245	24,000	412	86,227	9,435	522,979	762
268	.....	907	.....	45,000	120	88,629	1,000	526,762	763
2,302	.....	583	2,461	7,000	.....	20,836	175	166,402	764
1,615	.....	367	.....	90,000	65	134,386	34,981	988,102	765
.....	.....	156	.....	67,100	186	84,147	3,809	544,831	766
690	.....	115	.....	5,000	1,000	6,909	1,107	108,450	767
1,097	.....	381	700	29,000	.....	69,635	1,664	413,695	768
615	.....	255	.....	45,000	27	43,026	327	367,079	769
2,874	.....	1,252	.....	30,000	75	37,452	5,943	364,854	770
532	.....	724	.....	28,500	392	139,387	1,881	925,398	771
196	.....	325	6,700	7,000	.....	8,376	101	104,272	772
3,349	.....	1,651	.....	26,500	.....	54,961	2,414	413,905	773
3,619	.....	689	.....	8,000	145	183,479	4,156	1,039,958	774
1,740	.....	1,060	500	18,000	69	12,551	6,500	198,973	775
4,165	.....	352	.....	22,000	428	38,609	3,034	390,162	776
506	.....	397	.....	40,000	.....	206,653	2,457	1,328,375	777
1,891	.....	306	500	32,000	.....	45,806	4,000	469,951	778
.....	.....	.....	14,500	25,000	22	226,056	14,782	1,571,862	779
.....	.....	612	2,000	47,000	.....	55,114	1,989	350,955	780
2,861	.....	244	.....	29,000	.....	51,300	5,231	376,938	781
1,692	.....	513	.....	.....	3,842	180,848	1,919	1,007,096	782
2,062	.....	268	.....	.....	186	94,985	182	446,364	783
5	.....	170	.....	15,000	.....	81,179	2,390	425,423	784
6,132	.....	807	.....	150,000	1,906	273,281	16,220	1,631,125	785
84	.....	2,092	.....	.....	73	7,950	1,359	98,279	786
168	1,000	459	.....	41,000	462	79,812	1,525	537,948	787
1,365	.....	298	8,000	95,500	.....	91,953	7,000	702,585	788
.....	.....	654	.....	75,000	.....	142,398	7,724	966,124	789
341	.....	759	.....	39,000	47	134,561	11,000	817,846	790
10,185	.....	1,195	15,000	45,000	256	164,600	15,000	929,676	791
206	.....	114	12,300	13,000	78	24,124	2,000	209,761	792
19,045	.....	672	.....	53,000	.....	122,450	3,500	819,324	793
4,191	.....	205	.....	29,500	.....	38,146	1,270	305,504	794
.....	.....	.....	.....	8,000	39	52,235	9,714	447,395	795
.....	.....	.....	.....	3,500	20	2,033	704	43,241	796
36,870	.....	725	.....	245,000	.....	202,101	28,000	1,605,380	797
433	.....	.....	.....	9,000	199	9,336	957	125,052	798
2,948	.....	305	.....	10,000	41	20,048	6,000	216,069	799
2,987	.....	519	.....	36,000	22	247,155	6,500	1,544,377	800
13,789	.....	1,189	.....	125,500	.....	157,592	7,165	1,211,059	801
1,735	.....	120	.....	9,000	.....	44,036	2,500	275,432	802
.....	.....	.....	14,200	97,000	70	90,789	4,320	1,069,559	803
3,249	.....	270	.....	22,000	75	30,743	1,332	275,366	804
185	.....	78	5,307	5,000	589	3,652	44	51,082	805
731	.....	1,283	.....	5,000	193	105,220	1,200	543,756	806
1,141	1,000	11,116	6,000	110,000	2,401	349,630	10,936	2,232,715	807

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
753	New Home	17,446	1,240	.....	.....	.....	.....	2,201	217
754	New Jersey	10,500	603	.....	.....	.....	.....	.....	.....
755	New Method	10,643	1,011	.....	.....	.....	.....	704	114
756	New Order	14,603	1,062	.....	.....	.....	.....	1,076	112
757	Niagara	4,276	502	.....	.....	.....	.....	279	79
758	Ninth Ward	10,989	961	.....	.....	.....	.....	520	82
759	Norfolk	11,949	655	.....	.....	.....	.....	494	64
760	Normal	13,734	1,161	.....	.....	.....	.....	1,210	110
761	North American	18,589	989	.....	.....	.....	.....	864	112
762	North End	7,200	670	.....	.....	.....	.....	299	39
763	Northern	5,957	548	.....	.....	.....	.....	328	44
764	North Newark	3,980	244	.....	.....	.....	.....	5	1
765	North Ward	12,100	423	.....	.....	.....	.....	536	42
766	North Western	4,778	266	.....	.....	.....	.....	393	41
767	Novel	3,269	260	.....	.....	.....	.....	70	4
768	Oak	4,860	427	.....	.....	.....	.....	217	57
769	O. K.	6,173	497	.....	.....	.....	.....	225	25
770	Old Hickory	5,671	483	.....	.....	.....	.....	266	53
771	Oliver	9,909	964	.....	.....	.....	.....	1,085	147
772	Onward	2,307	254	.....	.....	.....	.....	68	23
773	Onyx	5,850	546	.....	.....	.....	.....	260	42
774	Opportunity	11,068	839	.....	.....	.....	.....	802	59
775	Ordway	3,689	346	.....	.....	.....	.....	140	15
776	Orient	7,487	468	.....	.....	.....	.....	335	46
777	Oriental	12,941	980	403	40	.....	.....	1,332	126
778	Orion	7,509	486	.....	.....	.....	.....	445	48
779	Outlook	20.083	1,350	.....	.....	.....	.....	154	19
780	Owl	3,754	364	.....	.....	.....	.....	169	29
781	Oxford	5,329	336	.....	.....	.....	.....	140	9
782	Pacific	12,738	684	.....	.....	.....	.....	538	59
783	Palace	5,115	384	.....	.....	.....	.....	117	15
784	Pannonia	4,808	498	.....	.....	.....	.....	212	33
785	Paramount	19,395	1,168	.....	.....	.....	.....	583	72
786	Parish	1,680	271	.....	.....	.....	.....	154	31
787	Park	5,776	417	.....	.....	.....	.....	535	55
788	Parker	8,904	348	.....	.....	.....	.....	275	19
789	Park View	9,590	498	.....	.....	.....	.....	1,069	113
790	Passaic	9,327	977	.....	.....	.....	.....	444	62
791	Patriotic	11,455	696	.....	.....	.....	.....	374	28
792	Paywell	3,775	368	.....	.....	.....	.....	158	23
793	Peerless	8,863	650	.....	.....	.....	.....	706	91
794	Pennant	4,662	262	.....	.....	.....	.....	180	16
795	Peoples	8,834	535	.....	.....	.....	.....	820	65
796	Perennial	2,371	200	.....	.....	.....	.....	16	6
797	Perfection	14,766	384	.....	.....	.....	.....	1,244	49
798	Personal	2.183	218	.....	.....	.....	.....	125	27
799	Peshine	3,774	276	.....	.....	.....	.....	143	18
800	Phoenix	13,780	967	.....	.....	.....	.....	1,665	174
801	Pilgrim	16,407	1,233	.....	.....	.....	.....	810	65
802	Pilot	4,385	261	.....	.....	.....	.....	102	11
803	Pioneer	21,438	1,169	.....	.....	.....	.....	2,557	136
804	Pivot	4,176	325	.....	.....	.....	.....	233	27
805	Planter's	1,758	190	.....	.....	.....	.....	43	17
806	Police	5,820	480	.....	.....	.....	.....	451	38
807	Polish-American	5,451	1,781	.....	.....	.....	.....	614	362

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
19,647	279	1,178	O.P.	.....	$200	6	$3.00 a	$1.00 a	753
10,500	136	467	S.	$1.00 m.	200	6	2.00 a	.....	754
11,347	173	952	S.	1.00 & $2.00 m.	200	6	3.00 & 4.00 a	1.00 a	755
15,679	235	939	S.	1.00 m.	200	6	3.00 a	1.00 a	756
4,555	86	495	S.	1.00 m.	200	6	4.00 a	1.00 a	757
11,509	140	903	S.	1.00 m.	200	6	3.00 a	.02½ b	758
12,443	109	610	S.	1.00 m.	200	6	3.00 a	1.00 a	759
14,944	253	1,018	S.	1.00 m.	200	6	3.00 & 4.00 a	.....	760
19,453	224	877	S.	.70 m.	200	6	3.00 a	2.00 a	761
7,499	103	606	S.	1.00 m.	200	6	4.00 a & .03 b	1.00 a & .03 b	762
6,285	109	483	S.	1.00 m.	200	6	3.00 a	.....	763
3,985	41	204	S.	1.00 m.	200	6	3.00 a	1.00 a	764
12,636	119	346	S.	1.00 m.	200	6	2.00, 3.00 & 4.00 a	2.00 a	765
5,171	95	212	S.	1.00 m.	200	6	2.00 a	.....	766
3,339	20	244	S.	1.00 m.	200	6	2.00 & 3.00 a	1.00 a	767
5,077	102	382	S.	1.00 & $2.00 m.	200	6	3.00 a	1.00 a	768
6,398	97	425	S.	1.00 m.	200	6	3.00 a	2.00 a	769
5,937	104	432	S.	1.00 m.	200	6	4.00 a	1.00 a	770
10,994	293	818	S.	1.00 m.	200	6	3.00 a	2.00 a	771
2,375	21	256	S.	1.00 m.	200	6	3.00 a	3.00 a	772
6,110	117	471	S.	1.00 m.	200	6	3.00 a	1.00 a	773
11,870	191	707	S.	1.00 m.	200	6	.02½ b	.....	774
3,829	62	299	S.	1.00 m.	200	6	3.00 & 4.00 a	1.00 & 2.00 a	775
7,822	63	451	S.	1.00 m.	200	6	3.00 a	2.00 a	776
14,676	235	911	S.	1.00 m.	200	6	3.00 a	1.00 a	777
7,954	83	451	S.	1.00 & $2.00 m.	200	6	2.00, 3.00 & 4.00 a	2.00 a	778
20,237	224	1,145	O.P.	.....	200	6	3.00 a	.....	779
3,923	67	326	S.	1.00 m.	200	6	3.00 a	1.00 a	780
5,469	50	295	S.	1.00 m.	200	6	4.00 a	2.00 a	781
13,276	160	583	S.	1.00 m.	200	6	3.00 a	3.00 a	782
5,232	79	320	S.	1.00 m.	200	6	2.00 & 3.00 a	.....	783
5,020	88	443	S.	1.00 m.	200	6	3.00 a	2.00 a	784
19,978	196	1,044	S.	1.00 m.	200	6	3.00 a	1.00 a	785
1,834	25	277	S.	.25 w.	200	6	4.00 a	.....	786
6,311	114	358	S.	1.00 m.	200	6	2.00 a	1.00 & 2.00 a	787
9,179	58	309	S.	1.00 m.	200	6	4.00 a	2.00 a	788
10,659	155	456	S.	1.00 m.	200	6	.03 b	.03 b	789
9,771	171	868	S.	1.00 m.	200	6	3.00 a	1.00 a	790
11,829	112	612	S.	1.00 m.	200	6	3.00 a	1.00 a	791
3,933	53	338	S.	1.00 m.	200	6	4.00 a	1.00 a	792
9,569	111	630	S.	1.00 m.	200	6	3.00 a	1.00 a	793
4,842	48	230	S.	1.00 m.	200	6	2.00, 3.00 & 4.00 a	1.00 a	794
9,654	86	514	N.S.	1.00 m.	100	6	.05 b	.05 b	795
2,387	8	198	O.P.	.....	200	6	4.00 a	1.00 a	796
16,010	59	374	S.	1.00 m.	200	6	3.00 a	2.00 a	797
2,308	28	217	O.P.	.....	200	6	3.00 a	1.00 a	798
3,917	45	249	S.	1.00 m.	200	6	3.50 a	1.00 a	799
15,445	176	965	S.	1.00 m.	200	6	3.00 a	2.00 a	800
17,217	174	1,124	S.	1.00 m.	200	6	2.00, 3.00 & 4.00 a	2.00 a	801
4,487	47	225	S.	1.00 m.	200	6	2.00 & 4.00 a	.....	802
23,995	158	1,147	O.P.	.....	100	6	3.00 a	1.00 a	803
4,409	68	284	S.	1.00 m.	200	6	3.00 a	1.00 a	804
1,801	16	191	S.	1.00 m.	200	6	3.50 a	1.00 a	805
6,271	108	410	S.	1.00 m.	200	6	3.00 a	1.00 a	806
6,065	498	1,645	S.	1.00 w.	800	6	4.00 a	1.00 a	807

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
808	Polish Home	Newark	Jan. 8, 1917	Peter Sypniewsky
809	Polish National	"	Dec. 7, 1912	Frank Staba
810	Pompey	"	June 28, 1922	Louis Leonardis
811	Popular	"	Feb. 14, 1912	Walter A. Hoffman
812	Post Office	"	July 11, 1899	Ferdinand Enderlin, Jr.
813	Power	"	Aug. 19, 1922	Barnard Perl
814	Practical	"	Feb. 28, 1919	Matthew Rouse
815	Precise	"	May 8, 1926	Samuel Friedlander
816	Preferred	"	May 31, 1902	Charles Wolf
817	Premier	"	Mar. 11, 1919	Samuel C. Weber
818	Pride of Newark	"	Feb. 10, 1906	J. William Huegel
819	Producers	"	April 21, 1921	Samuel Rich
820	Productive	"	June 29, 1923	Alphonse Dreyfuss
821	Progress	"	Feb. 26, 1895	Philip Lindeman
822	Progressive Merchants' of Springfield Avenue...	"	Oct. 22, 1921	Meyer Silverberg
823	Prosperity	"	Mar. 3, 1900	John K. Scott
824	Protection	"	Jan. 16, 1886	Frank W. Miller
825	Provident	"	Nov. 29, 1912	Aaron Poliakow
826	Prudent	"	Feb. 16, 1920	Samuel C. Schwartz
827	Prudential	"	Aug. 12, 1892	Milton E. Crawley
828	Public	"	Feb. 15, 1905	John S. Sheldon
829	Punctual	"	June 6, 1922	Jacob K. Safris
830	Puritan	"	Mar. 15, 1912	Aaron J. Schindel
831	Pyramid	"	Mar. 10, 1922	Ira A. Wosnitzer
832	Radiant	"	May 12, 1923	Herman I. Rothman
833	Realty	"	Mar. 27, 1919	Leo Wiener
834	Record	"	June 9, 1922	Mortimer M. Schlosser
835	Regal	"	April 23, 1919	Morris Herbst
836	Reliable	"	Aug. 12, 1884	John J. Kreitler
837	Reliance	"	Dec. 24, 1909	Arthur C. Lindeman
838	Renowned	"	June 7, 1926	David L. Levin
839	Resource	"	Sept. 8, 1922	David Harper
840	Revenue	"	Mar. 29, 1919	Jacob C. Sobo
841	Rex	"	Nov. 5, 1921	Stanley A. Miller
842	Rialto	"	Dec. 27, 1920	Charles Loebel
843	Richelieu	"	Jan. 15, 1913	Frank J. Koch
844	Richmont	"	Mar. 2, 1920	Herman Steiner
845	Roosevelt	"	Mar. 31, 1919	Albert Del Viscovo
846	Rose	"	Dec. 13, 1924	Sam Granet
847	Roseville	"	Nov. 14, 1885	P. T. Wood
848	Safety	"	April 1, 1919	Harry Queen
849	Sagamore	"	Dec. 15, 1913	Fred F. Rogers
850	Sanford	"	Jan. 30, 1922	Fred Rosseter
851	Savings	"	Jan. 20, 1886	William J. Brohm
852	Saybrook	"	June 21, 1911	Robert L. Smith
853	Second Ward	"	June 7, 1904	Theodore Vogeler
854	Security	"	July 2, 1884	Jacob L. Goepferich
855	Select	"	Mar. 23, 1922	Phineas L. Wigler
856	Seminole	"	Aug. 7, 1925	Israel Lesser
857	Seneca	"	Mar. 12, 1925	Bernard J. Cummings
858	Service	"	Dec. 19, 1919	Samuel H. Levy
859	Seventh Ward	"	Oct. 5, 1891	William H. McEnhill
860	Seymour	"	Jan. 18, 1922	Barney Mendelson
861	Simplex	"	Jan. 23, 1922	I. Lester Selvage
862	Sixteenth Ward	"	Jan. 12, 1909	Julius Koch

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
J. Thaddeus Rospond	Albert M. Klemp	697 South 20th St., Newark, N. J.	808
Stanislaw A. Gutowski	Joseph Wegrocki	64 Pulaski St., Newark, N. J.	809
Xavier Del Negro	Joseph A. Marano	18 Downing St., Newark, N. J.	810
Aaron Levinstone	John Zipfel, Jr.	20 Belmont Ave., Newark, N. J.	811
Fred G. Stickel, Jr.	Harold O. Merz	355 Turrell Ave., South Orange, N. J.	812
Julius H. Halprin	Rudolph A. Glickman	1060 Broad St., Newark, N. J.	813
Bernard Devin	Henry W. Linn	790 Broad St., Newark, N. J.	814
Daniels & Jacobson	Arthur H. Schlosser	436 Florence Ave., Newark, N. J.	815
Charles C. Deubel	John J. Gless	184 Smith St., Newark, N. J.	816
Irving Schwartz	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	817
Joseph Altman	Raymon Spreen	19 Clinton St., Newark, N. J.	818
Harry Castelbaum	Barney W. Plager	23 Harding Terrace, Newark, N. J.	819
Simon M. Seley	William F. Herter	16 Carteret St., Newark, N. J.	820
Lowy & Lowy	Samuel S. Dillenberg	130 Market St., Newark, N. J.	821
Emanuel D. Lasher	Arthur E. Blumenschine	671 Broad St., Newark, N. J.	822
Fred G. Stickel, Jr.	Harry M. Coleman	61 South 10th St., Newark, N. J.	823
W. Bradford Smith	Robert H. Spencer	Room 511, Union Bldg., Newark, N. J.	824
Joseph E. Cohn	W. B. Griffin	73 Orange Heights Ave., West Orange, N. J.	825
Harry Kaplan	Julius C. Robins	389 Badger Ave., Newark, N. J.	826
Harry Campton	John Zipfel, III.	20 Belmont Ave., Newark, N. J.	827
Robert S. Terhune	Joseph M. Karkella	183 Garside St., Newark, N. J.	828
Frank P. Padalino	Alfred R. Marasco	960 Springfield Ave., Irvington, N. J.	829
Joseph Altman	Morris L. Fuchs	122 Milford Ave., Newark, N. J.	830
Bernard Mindes	Samuel H. Koss	281 Pomona Ave., Newark, N. J.	831
Joseph Honigfeld	Bernard Siegall	1019 Stuyvestant Ave., Union, N. J.	832
A. Nathan Cohen	Henry M. Besser	17 Mechanic St., Newark, N. J.	833
David H. Yonteff	M. George Greenberg	9 Hill St., Newark, N. J.	834
Harold Simandl	Herman E. Fritche	209 Park Place, Irvington, N. J.	835
Paul G. Roder	Frank C. Snyder	261 Orange St., Newark, N. J.	836
Selick J. Mindes	Samuel S. Dillenberg	130 Market St., Newark, N. J.	837
Meyer C. Ellenstein	G. H. Yonkers	425 Stuyvesant Ave., Irvington, N. J.	838
Samuel H. Gooen	John J. Gaffney	36 Fielding Court, South Orange, N. J.	839
Scher & Albert	Gottlieb Jacobs	10 Charlton St., Newark, N. J.	840
Milton M. Unger	Harry A. Berzon	83 Laventhal Ave., Irvington, N. J.	841
Robert Silberman	Samuel W. Lockhart	920 Broad St., Newark, N. J.	842
Levy, Fenster & McCloskey	Joseph I. Conlan	Tuxedo Park, South Orange, N. J.	843
Philip J. Schotland	A. Sigmund Kanengieser	16-18 Belmont Ave., Newark, N. J.	844
Charles L. Rapa	Alfred F. Richardella	263 South 8th St., Newark, N. J.	845
Jules E. Tepper	George G. Eckstein	49 Clinton St., Newark, N. J.	846
W. Howard Demarest	A. Leslie Baldwin	75 Roseville Ave., Newark, N. J.	847
Stein, McGlynn & Hannoch	Barney W. Plager	23 Harding Terrace, Newark, N. J.	848
Theodore D. Gottlieb	Charles F. Hart	78 Fairmount Terrace, East Orange, N. J.	849
Carl F. Hinrichsen	Elmer R. Stone	41 Clinton St., Newark, N. J.	850
Lowy & Lowy	H. P. Schaeffer	57 Bergen St., Newark, N. J.	851
Harry Campton	Arthur H. Dietz	776 Broad St., Newark, N. J.	852
Isaac Fleischman	David Longfelder	52 Belmont Ave., Newark, N. J.	853
Scharringhausen & Hartpence	William B. Heller	14 Ferry St., Newark, N. J.	854
Herman Distler	Abraham Meisel	17 Stengel Ave., Newark, N. J.	855
Meyers & Lesser	Fred Maybaum	755 Clinton Ave., Newark, N. J.	856
Michael J. Quigley	William S. Parkhouse	51 Fifth St., Newark, N. J.	857
Fast & Fast	Frank P. Litter	22 Belmont Ave., Newark, N. J.	858
Andrew J. Brady, Jr.	Adam Poh, Jr.	40 Clinton St., Newark, N. J.	859
William L. Greenbaum	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	860
Michael N. Chanalis	Henry N. Woodward	4 Lackawanna Plaza, Montclair, N. J.	861
Richard C. Plumer	Clyde A. Zukswert	518 Clinton Ave., Newark, N. J.	862

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
808	Polish Home	Newark	$16,944	$15,000	$912,900
809	Polish National	"	13,075	25,000	886,600
810	Pompey	"	9,847	.....	602,500
811	Popular	"	1,085	.....	1,447,400
812	Post Office	"	5,713	.....	1,805,300
813	Power	"	2,788	.....	220,100
814	Practical	"	2,956	.....	490,200
815	Precise	"	7,252	.....	239,500
816	Preferred	"	3,143	.....	548,500
817	Premier	"	8,919	.....	630,800
818	Pride of Newark	"	6,975	.....	454,300
819	Producers	"	4,700	.....	447,300
820	Productive	"	316	.....	329,400
821	Progress	"	5,461	.....	845,457
822	Progressive Merchants' of Springfield Avenue	"	4,918	12,000	861,300
823	Prosperity	"	3,876	.....	697,800
824	Protection	"	3,035	5,000	338,200
825	Provident	"	2,377	.....	558,500
826	Prudent	"	8,985	.....	287,500
827	Prudential	"	15,573	.....	585,200
828	Public	"	2,206	.....	508,300
829	Punctual	"	9,520	.....	578,800
830	Puritan	"	16,160	.....	1,848,300
831	Pyramid	"	9,095	.....	296,850
832	Radiant	"	1,009	.....	166,500
833	Realty	"	3,303	.....	250,700
834	Record	"	4,039	.....	360,350
835	Regal	"	7,185	.....	468,000
836	Reliable	"	42,023	.....	2,103,800
837	Reliance	"	8,573	.....	955,200
838	Renowned	"	2,343	.....	351,300
839	Resource	"	5,028	3,600	309,800
840	Revenue	"	21,265	.....	1,022,500
841	Rex	"	2,758	13,000	475,300
842	Rialto	"	2,824	3,000	216,574
843	Richelieu	"	22,248	.....	680,300
844	Richmont	"	4,335	.....	1,243,900
845	Roosevelt	"	5,950	.....	311,000
846	Rose	"	8,138	.....	141,200
847	Roseville	"	5,374	12,000	1,050,200
848	Safety	"	945	.....	490,800
849	Sagamore	"	1,259	.....	465,900
850	Sanford	"	11,765	.....	292,250
851	Savings	"	12,244	.....	835,600
852	Saybrook	"	3,438	.....	592,800
853	Second Ward	"	16,115	.....	1,235,300
854	Security	"	7,553	.....	1,161,750
855	Select	"	2,116	.....	939,500
856	Seminole	"	1,256	.....	198,600
857	Seneca	"	3,013	.....	266,000
858	Service	"	2,250	.....	287,250
859	Seventh Ward	"	4,276	8,400	576,600
860	Seymour	"	3,277	.....	564,400
861	Simplex	"	4,303	1,000	327,000
862	Sixteenth Ward	"	5,529	11,254	705,200

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$39,495	$84,719	$2,409	$7,150	$1,078,617	808
.....	16,630	90,990	15,023	2,003	1,049,321	809
.....	25,710	.....	20,447	4,702	663,206	810
.....	54,875	129,886	45,467	7,652	1,686,365	811
$4,000	16,205	85,592	12,282	16,940	1,946,032	812
.....	4,885	44,698	2,324	1,940	276,735	813
.....	23,513	42,908	13,863	1,958	575,398	814
.....	14,959	7,247	10,969	2,328	282,255	815
.....	5,980	12,139	5,901	493	576,156	816
.....	29,209	95,393	3,117	1,024	768,462	817
.....	8,660	165,737	8,486	1,208	645,366	818
29,000	23,557	42,907	12,514	1,445	561,423	819
.....	10,650	137,149	32,036	1,468	511,019	820
77,000	8,335	48,603	6,251	2,847	993,954	821
.....	53,305	66,501	21,756	4,876	1,024,656	822
.....	9,155	22,534	3,254	772	737,391	823
16,000	13,108	.....	7,881	33,452	416,676	824
.....	44,409	35,876	13,508	5,099	659,769	825
.....	19,302	25,181	5,517	2,153	348,638	826
3,000	9,100	.....	2,051	551	615,475	827
.....	14,620	.....	5,445	702	531,273	828
.....	22,387	.....	13,606	2,923	627,236	829
.....	232,263	208,548	24,513	2,234	2,332,018	830
.....	19,199	10,950	12,628	1,906	350,628	831
.....	28,200	.....	4,007	530	200,246	832
.....	10,840	9,444	13,335	1,089	288,711	833
.....	14,582	48,531	40,475	9,328	477,305	834
.....	27,260	47,528	4,420	1,943	556,336	835
.....	36,428	66,384	12,816	19,670	2,281,121	836
155,000	19,420	285,091	18,110	11,980	1,453,374	837
13,500	12,585	145,622	16,805	1,285	543,440	838
.....	14,486	31,625	6,380	1,270	372,189	839
103,200	52,050	9,930	8,482	15,162	1,232,589	840
.....	13,010	.....	7,276	2,868	514,212	841
.....	5,668	23,860	4,338	840	257,104	842
.....	45,365	41,536	8,936	1,765	800,150	843
318,200	21,705	106,000	20,672	954	1,715,766	844
.....	20,194	.....	5,933	2,000	345,077	845
.....	2,750	44,866	677	520	198,151	846
.....	19,900	191,253	3,275	6,430	1,288,432	847
30,000	30,100	109,120	16,617	62,329	739,911	848
.....	6,040	.....	3,628	1,496	478,323	849
.....	10,566	.....	6,732	1,842	323,155	850
24,000	31,331	19,565	14,003	7,428	944,171	851
.....	47,858	.....	2,822	562	647,480	852
33,000	36,330	27,534	22,436	8,115	1,378,830	853
.....	12,965	175,381	5,269	11,817	1,374,735	854
18,500	27,132	44,010	23,551	4,198	1,059,007	855
.....	10,997	13,166	12,854	993	237,866	856
44,000	2,441	.....	2,399	913	318,766	857
3,750	9,366	6,629	9,457	658	319,360	858
.....	23,595	29,979	9,256	998	653,104	859
.....	19,601	.....	2,100	2,821	592,199	860
.....	5,415	67,970	1,226	1,441	408,355	861
.....	15,967	113,178	9,140	3,755	864,023	862

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Essex County—Continued					
808	Polish Home	Newark	$578,180	$43,140	.....	$198,550
809	Polish National	"	591,270	.....	.....	293,100
810	Pompey	"	402,363	.....	.....	121,800
811	Popular	"	887,923	.....	.....	495,550
812	Post Office	"	1,161,168	.....	.....	371,950
813	Power	"	149,320	1,500	.....	63,700
814	Practical	"	369,807	.....	.....	51,800
815	Precise	"	169,473	.....	.....	55,850
816	Preferred	"	386,316	.....	.....	63,600
817	Premier	"	542,164	.....	.....	83,700
818	Pride of Newark	"	335,301	.....	.....	158,900
819	Producers	"	354,678	.....	.....	72,200
820	Productive	"	308,523	.....	.....	78,000
821	Progress	"	554,118	.....	.....	199,750
822	Progressive Merchants' of Springfield Avenue	"	667,260	.....	.....	81,200
823	Prosperity	"	454,014	.....	.....	141,800
824	Protection	"	307,275	.....	.....	8,400
825	Provident	"	454,414	.....	.....	94,450
826	Prudent	"	232,423	.....	.....	49,400
827	Prudential	"	382,626	.....	.....	118,800
828	Public	"	311,460	.....	.....	96,800
829	Punctual	"	310,305	.....	.....	170,350
830	Puritan	"	1,593,012	.....	.....	175,400
831	Pyramid	"	184,970	.....	.....	92,800
832	Radiant	"	154,896	.....	.....	5,500
833	Realty	"	175,874	.....	.....	45,200
834	Record	"	267,456	.....	.....	87,400
835	Regal	"	411,907	.....	.....	13,300
836	Reliable	"	1,547,949	.....	.....	233,500
837	Reliance	"	841,686	.....	.....	298,800
838	Renowned	"	356,391	.....	.....	42,350
839	Resource	"	250,374	.....	.....	28,300
840	Revenue	"	752,205	.....	.....	187,100
841	Rex	"	385,269	.....	.....	45,000
842	Rialto	"	161,406	.....	.....	30,850
843	Richelieu	"	524,563	.....	.....	80,000
844	Richmont	"	799,839	.....	.....	514,700
845	Roosevelt	"	246,651	.....	.....	12,000
846	Rose	"	148,269	.....	.....	7,400
847	Roseville	"	1,004,452	.....	.....	11,800
848	Safety	"	432,365	.....	.....	93,450
849	Sagamore	"	353,811	.....	.....	26,500
850	Sanford	"	228,112	.....	.....	11,400
851	Savings	"	595,200	.....	.....	131,250
852	Saybrook	"	434,368	.....	.....	25,500
853	Second Ward	"	760,915	.....	.....	304,850
854	Security	"	840,984	.....	.....	237,600
855	Select	"	602,595	.....	.....	233,700
856	Seminole	"	147,665	.....	.....	20,400
857	Seneca	"	145,762	.....	.....	145,200
858	Service	"	197,724	.....	.....	42,600
859	Seventh Ward	"	408,498	.....	.....	86,900
860	Seymour	"	431,856	.....	.....	58,100
861	Simplex	"	281,760	.....	.....	55,700
862	Sixteenth Ward	"	608,847	.....	.....	24,500

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$3,170	.....	$104	$15,000	$91,000	$536	$130,550	$18,387	$1,078,617	808
.....	.....	4,905	400	.....	.....	146,123	13,523	1,049,321	809
5,396	.....	334	6,500	30,000	313	94,000	2,500	663,206	810
4,164	.....	4,943	.....	102,000	7,488	175,188	9,109	1,686,365	811
36	.....	1,092	5,000	75,000	208	322,563	9,015	1,946,032	812
435	.....	337	3,502	27,000	322	26,333	4,286	276,735	813
5,777	.....	265	4,250	60,000	.....	76,157	7,342	575,398	814
486	.....	2,973	1,500	27,000	30	21,748	3,195	282,255	815
.....	.....	409	.....	20,000	.....	105,252	579	576,156	816
454	.....	4	150	.....	144	130,477	11,369	768,462	817
878	$686	582	.....	50,000	541	93,478	5,000	645,366	818
9,340	.....	342	.....	50,000	.....	70,863	4,000	561,423	819
2,173	.....	270	5,400	46,000	.....	56,903	13,750	511,019	820
428	.....	428	.....	74,500	.....	157,230	7,500	993,954	821
6,516	.....	747	232	78,000	40,333	140,971	9,397	1,024,656	822
8	.....	671	3,500	20,000	.....	116,070	1,328	737,391	823
840	.....	71	.....	.....	93	98,711	1,286	416,676	824
4,334	.....	370	.....	8,000	25	94,588	3,588	659,769	825
711	.....	330	.....	17,000	215	47,310	1,249	348,638	826
124	.....	443	.....	467	89	108,119	4,807	615,475	827
279	.....	308	.....	37,500	166	77,628	7,132	531,273	828
1,179	.....	1,012	500	75,000	219	67,415	1,256	627,236	829
2,669	.....	1,143	.....	92,000	392	459,202	8,200	2,332,018	830
3,410	.....	259	3,100	25,000	45	32,582	8,462	350,628	831
439	.....	205	.....	9,000	80	29,944	182	200,246	832
10,707	.....	166	300	14,000	231	40,002	2,231	288,711	833
1,632	.....	392	250	69,000	65	43,088	8,022	477,305	834
.....	.....	707	.....	5,000	.....	122,822	2,600	556,336	835
1,038	.....	3	1,667	117,700	1,461	348,877	28,926	2,281,121	836
6,066	.....	478	.....	157,000	.....	137,344	12,000	1,453,374	837
11,792	.....	408	9,200	66,000	9,196	32,791	15,312	543,440	838
974	.....	320	7,800	29,000	.....	51,721	3,700	372,189	839
2,515	.....	570	.....	90,000	125	193,870	6,204	1,232,589	840
1,320	.....	504	.....	.....	.....	80,539	1,580	514,212	841
1,060	.....	85	.....	18,500	10	39,907	5,286	257,104	842
789	.....	1,110	.....	62,000	6	128,484	3,198	800,150	843
.....	.....	355	.....	155,000	30,610	209,145	6,117	1,715,766	844
4,926	.....	248	1,200	41,000	2,049	36,803	200	345,077	845
700	.....	80	.....	14,000	416	22,079	5,257	198,151	846
410	.....	20	.....	31,600	35	225,140	14,975	1,288,432	847
14,551	.....	677	.....	95,000	89,534	.....	14,334	739,911	848
601	.....	321	.....	37,000	19	58,103	1,968	478,323	849
.....	.....	523	3,500	20,000	.....	56,856	2,764	323,155	850
.....	.....	216	10,048	52,000	89	151,552	3,816	944,171	851
55	.....	457	.....	53,000	.....	133,357	743	647,480	852
3,304	.....	1,137	.....	70,000	54	213,570	25,000	1,378,830	853
32	.....	835	.....	35,000	.....	242,684	17,600	1,374,735	854
5,071	.....	595	8,100	89,500	20	107,426	12,000	1,059,007	855
15,610	.....	95	1,100	24,000	160	27,519	1,317	237,866	856
1,665	.....	242	.....	.....	.....	25,897	.....	318,766	857
5,717	.....	358	.....	33,000	1,250	34,517	4,194	319,360	585
201	.....	616	18,000	20,000	133	115,758	2,998	653,104	859
1,396	.....	50	.....	10,000	92	85,396	5,309	592,199	860
90	.....	117	.....	.....	113	63,778	6,797	408,355	861
1,457	.....	614	15,205	40,000	.....	160,728	12,672	864,023	862

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
808	Polish Home	13,559	1,319	441	18	.....	.....	993	151
809	Polish National	11,310	1,251	.....	.....	.....	.....	1,466	179
810	Pompey	8,953	670	.....	.....	.....	.....	609	78
811	Popular	13,614	1,234	.....	.....	.....	.....	2,478	428
812	Post Office	17,497	1,297	.....	.....	.....	.....	1,860	183
813	Power	4,229	310	7	1	.....	.....	318	30
814	Practical	8,398	771	.....	.....	.....	.....	259	41
815	Precise	7,504	539	.....	.....	.....	.....	279	69
816	Preferred	6,205	528	.....	.....	.....	.....	318	53
817	Premier	10,808	1,087	.....	.....	.....	.....	419	50
818	Pride of Newark	5,495	433	.....	.....	.....	.....	795	120
819	Producers	7,359	671	.....	.....	.....	.....	361	40
820	Productive	6,757	458	.....	.....	.....	.....	390	41
821	Progress	19,456	321	.....	.....	.....	.....	1,998	69
822	Progressive Merchants' of Springfield Avenue	13,679	646	.....	.....	.....	.....	406	46
823	Prosperity	7,897	658	.....	.....	.....	.....	709	115
824	Protection	4,528	412	.....	.....	.....	.....	42	9
825	Provident	8,807	549	.....	.....	.....	.....	472	42
826	Prudent	5,614	502	.....	.....	.....	.....	247	31
827	Prudential	6,060	506	.....	.....	.....	.....	594	85
828	Public	5,698	410	.....	.....	.....	.....	484	53
829	Punctual	7,507	646	.....	.....	.....	.....	852	131
830	Puritan	26,513	1,809	.....	.....	.....	.....	877	112
831	Pyramid	5,451	407	.....	.....	.....	.....	464	34
832	Radiant	3,996	196	.....	.....	.....	.....	28	4
833	Realty	3,666	436	.....	.....	.....	.....	226	27
834	Record	6,775	457	.....	.....	.....	.....	437	34
835	Regal	7,099	481	.....	.....	.....	.....	67	3
836	Reliable	21,921	1,675	.....	.....	.....	.....	1,168	139
837	Reliance	12,236	1,125	.....	.....	.....	.....	1,494	160
838	Renowned	10,972	649	.....	.....	.....	.....	212	19
839	Resource	5,688	520	.....	.....	.....	.....	142	20
840	Revenue	13,457	885	.....	.....	.....	.....	936	70
841	Rex	8,353	687	.....	.....	.....	.....	225	20
842	Rialto	3,367	262	.....	.....	.....	.....	154	18
843	Richelieu	10,529	668	.....	.....	.....	.....	400	24
844	Richmont	14,965	715	.....	.....	.....	.....	2,573	173
845	Roosevelt	6,353	309	.....	.....	.....	.....	60	8
846	Rose	4,786	270	.....	.....	.....	.....	37	9
847	Roseville	17,941	1,184	.....	.....	.....	.....	59	10
848	Safety	6,989	590	.....	.....	.....	.....	467	56
849	Sagamore	11,173	751	.....	.....	.....	.....	265	14
850	Sanford	4,599	299	.....	.....	.....	.....	57	5
851	Savings	11,216	886	.....	.....	.....	.....	656	77
852	Saybrook	6,540	522	.....	.....	.....	.....	128	17
853	Second Ward	13,066	814	.....	.....	.....	.....	1,524	119
854	Security	14,025	1,130	.....	.....	.....	.....	1,188	180
855	Select	14,869	989	.....	.....	.....	.....	1,168	142
856	Seminole	4,476	323	.....	.....	.....	.....	102	12
857	Seneca	4,428	309	.....	.....	.....	.....	726	52
858	Service	4,485	326	.....	.....	.....	.....	213	31
859	Seventh Ward	6,881	521	.....	.....	.....	.....	435	72
860	Seymour	9,810	904	.....	.....	.....	.....	291	30
861	Simplex	5,070	402	.....	.....	.....	.....	279	27
862	Sixteenth Ward	9,687	507	.....	.....	.....	.....	122	18

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
14,993	311	1,177	O.P.	.....	$200	6	$3.00 a	$1.00 a	808
12,776	227	1,203	S.	$0.25 w.	200	6	3.00 a	1.00 a	809
9,562	190	558	S.	1.00 & $2.00 m.	200	6	3.00 a	2.00 a	810
16,092	192	1,470	S.	1.00 & $2.00 m.	200	6	3.00 a	2.00 a	811
19,357	285	1,195	S.	1.00 m.	200	6	3.00 a	2.00 a	812
4,554	51	290	O.P.	.....	200	6	3.00 & 4.00 a	1.00 & 1.50 a	813
8,657	138	674	S.	1.00 m.	200	6	3.00 a	1.00 a	814
7,783	66	542	S.	1.00 m.	200	6	3.00 a	2.00 a	815
6,523	84	497	S.	1.00 m.	200	6	3.00 a	2.00 a	816
11,227	122	1,015	O.P.	.....	200	6	3.00 & 4.00 a	1.00 a	817
6,290	87	466	S.	1.00 m.	200	6	4.00 a	1.00 a	818
7,720	157	554	S.	1.00 m.	200	6	3.00 & 4.00 a	2.00 a	819
7,147	51	448	S.	1.00 m.	200	6	3.00 & 4.00 a	.....	820
21,454	89	301	S.	.50 m.	100	6	3.00 a	2.00 a	821
14,085	125	567	S.	1.00 m.	200	6	4.00 a	2.00 a	822
8,606	160	613	S.	1.00 m.	200	6	3.00 a	2.00 a	823
4,570	91	330	S.	1.00 m.	200	6	3.00 a	3.00 a	824
9,279	108	483	S.	1.00 m.	200	6	.....	.....	825
5,861	110	423	S.	1.00 m.	200	6	3.00 a	1.00 a	826
6,654	128	463	S.	1.00 m.	200	6	3.00 a	1.00 a	827
6,182	111	352	S.	1.00 & $2.00 m.	200	6	3.00 a	1.00 a	828
8,359	147	630	S.	1.00 m.	200	6	3.00 & 4.00 a	1.00 a	829
27,390	374	1,547	S.	1.00 m.	200	6	3.00 a	1.00 & 2.00 a	830
5,915	88	358	S.	1.00 m.	200	6	4.00 a	1.00 a	831
4,024	41	159	S.	1.00 m.	200	6	3.00 a	1.00 a	832
3,892	62	401	S.	1.00 m.	200	6	4.00 a	1.00 a	833
7,212	81	410	S.	1.00 m.	200	6	3.00 a	1.00 a	834
7,166	99	385	S.	1.00 m.	200	6	2.00 & 3.00 a	.....	835
23,089	411	1,403	O.P.	.....	200	6	3.00 & 4.00 a	1.00 a	836
13,730	104	1,181	S.	1.00 & $2.00 m.	200	6	3.00 & 4.00 a	2.00 a	837
11,184	56	612	S.	1.00 & $2.00 m.	200	6	3.00 a	1.00 a	838
5,830	100	440	S.	1.00 m.	200	6	3.00 a	1.00 a	839
14,393	192	763	S.	1.00 m.	200	6	3.00 a	1.00 a	840
8,578	64	643	S.	1.00 m.	200	6	4.00 a	1.00 a	841
3,521	51	229	S.	1.00 m.	200	6	3.00 a	1.00 a	842
10,929	131	561	S.	1.00 m.	200	6	3.00 a & .04 b	1.00 a	843
17,538	130	758	S.	1.00 m.	200	6	4.00 a	2.00 a	844
6,413	103	214	S.	.25 w.	200	6	3.00 a	1.00 a	845
4,823	30	249	O.P.	.....	200	6	3.50 a	2.00 a	846
18,000	247	947	O.P.	.....	100	6	3.00 a	2.00 a	847
7,456	143	503	S.	1.00 m.	200	6	.....	1.00 a	848
11,438	104	661	S.	1.00 m.	100	6	3.00 a	2.00 a	849
4,656	56	248	S.	1.00 m.	200	6	3.00 & 4.00 a	3.00 a	850
11,872	183	780	S.	1.00 m.	200	6	3.00 a	1.00 a	851
6,668	192	347	S.	1.00 m.	200	6	.01 b	.....	852
14,590	217	716	S.	1.00 m.	200	6	3.00 & 4.00 a	2.00 a	853
15,213	191	1,119	S.	1.00 m.	200	6	4.00 a	2.00 to 4.00 a	854
16,037	176	955	S.	1.00 m.	200	6	3.00 a	1.00 a	855
4,578	35	300	S.	1.00 m.	200	6	3.00 a	1.00 a	856
5,154	43	318	S.	1.00 m.	200	6	3.00 a	2.00 a	857
4,698	67	290	S.	1.00 m.	200	6	1.00 & 4.00 a	2.00 a	858
7,316	126	467	S.	1.00 m.	200	6	3.00 a	.....	859
10,101	115	819	O.P.	.....	200	6	3.00 & 4.00 a	1.00 a	860
5,349	55	374	S.	1.00 m.	200	6	3.00 a	2.00 a	861
9,809	105	420	S.	1.00 m.	200	6	3.00 a	2.00 a	862

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
863	Sixth Ward	Newark	April 25, 1903	William Donnelly
864	Solid	"	Nov. 9, 1926	Donald E. Gilson
865	Sons of St. George	"	May 1, 1909	Samuel D. Milroy
866	South Broad	"	Dec. 5, 1911	William Bal
867	Southern Newark	"	April 13, 1910	Henry Koch, Jr.
868	South Park	"	Feb. 2, 1906	Horace C. Grice
869	South Side	"	Dec. 17, 1902	Emil Hildebrand
870	Springfield	"	Oct. 16, 1893	Adelbert Baier
871	Square Deal	"	Dec. 8, 1913	Simon Heyman
872	Stalwart	"	Feb. 6, 1926	Paul Handler
873	Standard	"	Oct. 23, 1886	Abraham Metzger
874	Star	"	Aug. 11, 1910	Barney Levy
875	Star of Essex	"	April 11, 1919	Vincent Pomponio
876	St. Casimir	"	Oct. 3. 1925	Albert W. Roman
877	Steadfast	"	Feb. 3, 1922	Morris Charin
878	Sterling	"	Feb. 2, 1905	William S. Walters
879	Stratford	"	Mar. 11, 1908	Joseph T. Harrison
880	Success	"	Jan. 8, 1909	David Littman
881	Sun	"	Jan. 29, 1920	Reuben Rosenbluth
882	Sunnyside	"	Nov. 12, 1920	Harry Reich
883	Superb	"	Feb. 16, 1922	Henry Bochner
884	Superior	"	Nov. 26, 1906	Morris Herbst
885	Surety	"	Jan. 30. 1906	Michael J. O'Connor
886	Susan B. Anthony	"	June 14, 1923	Emelia Rehberger
887	Systematic	"	Feb. 25, 1926	Abe Beller
888	T. A. B. S.	"	Dec. 8, 1911	Felix A. Lunney
889	Teachers	"	May 23, 1910	H. S. Ward
890	Tenth Ward	"	Feb. 23, 1887	David Priest
891	Textile	"	June 13, 1919	Morton Schiff, Sr.
892	Third Ward	"	Mar. 10, 1905	Samuel Schechner
893	Thirteenth Ward	"	Mar. 9, 1887	Henry Ebert
894	Thomas Jefferson	"	Dec. 10, 1919	William Schiffenhaus
895	Thrift	"	June 3, 1909	Elmer K. Sexton
896	Times	"	Mar. 5, 1926	Meyer Krasner
897	Tip Top	"	Aug. 19, 1922	Joseph Mankoff
898	Titanian	"	Nov. 12, 1890	Frank A. Geiger
899	Traders	"	July 8. 1909	Edwin Steiner
900	Trades Union	"	Mar. 11, 1913	Edward Feigenbaum
901	Traffic	"	Mar. 12, 1920	Anton Kaufman
902	Travelers	"	Dec. 5, 1919	Frank A. Willette
903	Triangle	"	May 21, 1920	Michael I. Sientz
904	Trojan	"	Jan. 24. 1923	Louis Flink
905	True Friends	"	Oct. 29, 1907	Aaron Goldinberg
906	Trustworthy	"	Sept. 13, 1911	Frederick Strittmatter
907	Tuxedo	"	Jan. 25, 1923	Joseph A. Burns
908	Twelfth Ward	"	July 20, 1904	Otto J. Karst
909	Ultimate	"	Feb. 9, 1923	Isidore Krieger
910	Uncle Sam	"	Sept. 23, 1912	John Hancock
911	Union	"	July 16, 1887	Herbert J. Strahan
912	Unique	"	Sept. 10, 1921	H. M. Biggin
913	United	"	Dec. 17, 1912	Arthur Muehlfelder
914	United American	"	May 29, 1881	Charles L. Schraudt
915	United Conclave	"	June 6, 1905	John J. Baader
916	Unity	"	April 5, 1907	Walter C. Jacobs
917	Universal	"	Feb. 9. 1911	Alfred Fischman

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Michael J. Quigley	Harry M. Coleman	61 South 10th St., Newark, N. J.	863
David Bernheim	Gottlieb Jacobs	10 Charlton St., Newark, N. J.	864
Harry Campton	Fred J. Dinger	186 Pomona Ave., Newark, N. J.	865
Howard F. Kirk	Henry P. Schanz	17 William St., Newark, N. J.	866
Abraham Alboum	John A. Linnett	29 Elizabeth Ave., Newark, N. J.	867
A. Wilberforce Egner	William C. Treiber	755 Broad St., Newark, N. J.	868
Kussy & Kohn	Charles E. Dietz	195 Belmont Ave., Newark, N. J.	869
Herr, Leiss & Herr	H. F. Peal	37 Keer Ave., Newark, N. J.	870
Stein, McGlynn & Hannoch	Isidor Grand	857 South 17th St., Newark, N. J.	871
Henry P. Handler	William M. Beckelman	790 Broad St., Newark, N. J.	872
Stein, McGlynn & Hannoch	Isidor Grand	857 South 17th St., Newark, N. J.	873
Philip J. Schotland	John Zipfel, 3rd.	20 Belmont Ave., Newark, N. J.	874
Pearce R. Franklin	Benjamin Seligman	187 Seymour Ave., Newark, N. J.	875
James J. Farley	John E. Pietrucha	116 Pulaski St., Newark, N. J.	876
Milton J. Finkelstein	Henry J. Rosenberg	325 Peshine Ave., Newark, N. J.	877
Frank Voigt	R. Frederick Hopkins	511 South Orange Ave., South Orange, N. J.	878
Samuel D. Williams	Frank M. Hall	127 Midland Boulevard, Maplewood, N. J.	879
Henry Hahn	Thomas Johnson	253 South Clinton St., East Orange, N. J.	880
Meyer Rashkes	David D. Ravitz	790 Broad St., Newark, N. J.	881
Edward S. Bessman	Benjamin H. Tabankin	735 Hunterdon St., Newark, N. J.	882
Samuel Kaufer	Samuel A. Karp	197 Grumman Ave., Newark, N. J.	883
Edward R. McGlynn	Nathan Perselay	535 High St., Newark, N. J.	884
Francis P. Meehan	John E. Durr	829 Broad St., Newark, N. J.	885
Jennie E. Precker	Emma W. Johnson	187 Seymour Ave., Newark, N. J.	886
Herbert Parvin	Nathan Perselay	188 William St., Newark, N. J.	887
Louis J. Beers	Frank J. Summers	54 Broadway, Newark, N. J.	888
John B. Brown	Joseph Walden	300 Broadway, Newark, N. J.	889
Scharringhausen & Hartpence	Nathan Lifshus	17 Pacific St., Newark, N. J.	890
Emanuel Lowenstein	Samuel S. Dillenberg	130 Market St., Newark, N. J.	891
William Greenfield	Moses Gansler	93 Mercer St., Newark, N. J.	892
August W. Rosinger	Fred Westphal	129 Holland Road, South Orange, N. J.	893
M. L. Lipis	Samuel E. Sofman	514 Clinton Ave., Newark, N. J.	894
Arthur T. Vanderbilt	Harry F. Stauffer	92 South 10th St., Newark, N. J.	895
Herman D. Israel	Samuel S. Dillenberg	130 Market St., Newark, N. J.	896
William Simon	David Teitelbaum	7 Treacy Ave., Newark, N. J.	897
Thomas R. Grimm	Walter J. Nicholson	185 Market St., Newark, N. J.	898
Frederick Jay	Alfred N. Baum	61 Kenwood Place, East Orange, N. J.	899
Harry Unger	Daniel Newman	207 Market St., Newark, N. J.	900
Morris Isserman	W. B. Griffin	73 Orange Heights Ave., West Orange, N. J.	901
Philip S. McNally	Jac. A. Widman	67 Ball St., Irvington, N. J.	902
Louis R. Freund	Samuel A. Horrowitz	677 Bergen St., Newark, N. J.	903
Samuel O. Offen	Louis Hecht	First District Court, City Hall, Newark, N. J.	904
Philip J. Schotland	Moses Rubinfield	10 Custer Place, Newark, N. J.	905
Michael J. Quigley	Harry J. Stevens	478 Central Ave., Newark, N. J.	906
Frederic C. Ritger	William J. Jedebrock	29 Grumman Ave., Newark, N. J.	907
Richard H. Cashion	William B. Heller	14 Ferry St., Newark, N. J.	908
Edward S. Bessman	Benjamin H. Tabankin	735 Hunterdon St., Newark, N. J.	909
Frederic Stoddard	Charles J. Burger	530 Norwood St., East Orange, N. J.	910
John W. Strahan	Charles T. Ziegler	9 Clinton St., Newark, N. J.	911
D. A. Cavicchia	W. H. Butler	123 Lexington Ave., Maplewood, N. J.	912
Sidney Stein	George H. Yonkers	8 Lackawanna Ave., Newark, N. J.	913
Herr, Leiss & Herr	John G. Schweikhardt	38 Hedden Terrace, Newark, N. J.	914
Jacob Fischel	Thomas Johnson	253 South Clinton St., East Orange, N. J.	915
Peter A. Cavicchia	Louis Boehme	69 Warren St., Newark, N. J.	916
Nicholas LaVecchia	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	917

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
863	Sixth Ward	Newark	$5,208	.....	$665,500
864	Solid	"	939	.....	79,500
865	Sons of St. George	"	3,616	.....	161,000
866	South Broad	"	31,684	.....	1,417,350
867	Southern Newark	"	9,221	.....	963,600
868	South Park	"	6,321	.....	1,103,400
869	South Side	"	15,639	.....	1,045,700
870	Springfield	"	4,340	.....	343,600
871	Square Deal	"	10,998	.....	1,284,300
872	Stalwart	"	3,819	.....	336,400
873	Standard	"	3,151	.....	1,871,200
874	Star	"	342	$20,942	1,237,800
875	Star of Essex	"	3,927	.....	141,900
876	St. Casimir	"	4,513	.....	105,500
877	Steadfast	"	17,605	.....	651,800
878	Sterling	"	958	.....	651,100
879	Stratford	"	24,102	.....	756,550
880	Success	"	6,931	.....	632,100
881	Sun	"	13,101	.....	534,100
882	Sunnyside	"	3,067	5,000	499,900
883	Superb	"	1,157	.....	190,500
884	Superior	"	37,260	.....	907,000
885	Surety	"	9,062	.....	935,400
886	Susan B. Anthony	"	14,085	.....	394,500
887	Systematic	"	1,019	.....	136,200
888	T. A. B. S.	"	9,864	5,000	786,500
889	Teachers	"	1,898	6,852	437,700
890	Tenth Ward	"	4,689	35,000	2,738,450
891	Textile	"	4,509	.....	292,500
892	Third Ward	"	17,500	.....	709,000
893	Thirteenth Ward	"	2,355	.....	1,241,100
894	Thomas Jefferson	"	4,048	.....	735,200
895	Thrift	"	2,465	.....	1,662,700
896	Times	"	5,589	.....	216,900
897	Tip Top	"	2,475	.....	324,700
898	Titanian	"	29,632	26,431	2,079,500
899	Traders	"	1,323	9,700	443,900
900	Trades Union	"	415	.....	187,200
901	Traffic	"	2,112	.....	490,300
902	Travelers	"	9,235	.....	519,600
903	Triangle	"	4,351	.....	487,700
904	Trojan	"	2,363	.....	637,000
905	True Friends	"	19,618	.....	1,404,600
906	Trustworthy	"	33,676	11,350	1,244,350
907	Tuxedo	"	12,225	.....	346,300
908	Twelfth Ward	"	13,534	8,500	803,350
909	Ultimate	"	6,343	.....	341,100
910	Uncle Sam	"	1,931	1,567	99,800
911	Union	"	2,397	5,000	393,100
912	Unique	"	3,778	.....	147,300
913	United	"	14,298	.....	1,246,400
914	United American	"	34,026	.....	486,900
915	United Conclave	"	4,517	.....	629,200
916	Unity	"	18,140	.....	1,090,550
917	Universal	"	6,164	.....	1,555,700

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$11,240	$146,892	$11,084	$2,107	$842,031	863
.....	90	.....	2,428	466	83,423	864
.....	1,458	.....	276	75	166,420	865
$54,000	31,205	19,562	6,901	56,695	1,617,397	866
.....	11,425	10,799	4,369	1,646	1,001,060	867
.....	25,615	35,705	9,139	1,722	1,181,902	868
30,000	29,860	38,977	5,549	1,816	1,167,541	869
.....	3,060	6,529	5,966	2,744	366,239	870
.....	38,958	211,302	34,486	9,487	1,589,531	871
.....	2,070	.....	7,397	530	350,216	872
.....	58,350	386,073	45,709	13,747	2,378,230	873
86,200	76,658	306,264	36,667	7,937	1,772,810	874
.....	18,282	9,753	3,382	1,855	179,099	875
.....	4,435	8,334	3,164	.....	125,946	876
.....	11,774	.....	7,410	1,522	690,111	877
.....	22,485	41,621	5,896	561	722,621	878
5,050	18,680	.....	6,210	5,613	816,205	879
.....	30,085	.....	13,104	1,800	684,020	880
.....	31,915	24,513	18,924	4,107	626,660	881
.....	24,757	41,119	3,343	2,820	580,006	882
.....	9,662	.....	4,443	634	206,396	883
7,500	15,750	93,881	22,636	16,852	1,100,879	884
.....	19,260	31,761	3,767	5,368	1,004,618	885
.....	22,660	79,168	5,265	1,667	517,345	886
.....	6,170	3,862	602	685	148,538	887
.....	14,070	6,560	8,459	3,825	834,278	888
5,000	20,220	31,215	8,702	3,398	514,985	889
163,000	43,097	728,633	45,503	10,197	3,768,569	890
.....	4,100	27,346	6,760	988	336,203	891
.....	13,615	.....	16,719	4,440	761,274	892
.....	18,845	97,905	48,269	4,705	1,413,179	893
.....	56,823	.....	23,494	6,807	826,372	894
.....	15,890	.....	2,505	357	1,683,917	895
.....	1,450	5,609	4,783	1,463	235,794	896
.....	13,290	12,787	7,757	3,348	364,357	897
25,000	68,378	137,332	16,173	15,733	2,398,179	898
45,000	4,600	108,598	5,252	6,673	625,046	899
.....	9,741	27,707	4,238	2,080	231,381	900
.....	28,145	26,745	19,641	5,470	572,413	901
.....	8,505	44,776	14,612	4,006	600,734	902
13,000	16,135	28,497	12,083	1,278	563,044	903
20,000	14,156	.....	2,759	2,079	678,357	904
23,400	56,949	358,762	6,188	16,660	1,886,177	905
30,500	28,664	53,556	18,172	4,976	1,425,244	906
.....	4,768	.....	1,318	294	364,905	907
.....	9,354	48,274	13,687	3,552	900,251	908
.....	13,840	44,472	1,251	872	407,878	909
.....	3,030	.....	2,801	123	109,252	910
.....	6,739	17,840	3,454	523	429,053	911
6,500	2,195	.....	5,743	495	166,011	912
.....	64,588	214,570	29,602	129,385	1,698,843	913
.....	14,930	.....	1,747	787	538,390	914
.....	15,142	21,284	16,019	2,562	688,724	915
.....	18,342	55,919	14,584	2,055	1,199,590	916
.....	73,620	167,064	10,078	16,053	1,828,679	917

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

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Essex County—Continued					
863	Sixth Ward	Newark	$456,061	.....	.....	$219,300
864	Solid	"	49,569	.....	.....	8,600
865	Sons of St. George	"	114,246	.....	.....	.....
866	South Broad	"	1,083,175	.....	.....	52,850
867	Southern Newark	"	396,130	.....	.....	457,000
868	South Park	"	834,941	.....	.....	75,200
869	South Side	"	603,996	.....	.....	294,500
870	Springfield	"	234,263	.....	.....	47,800
871	Square Deal	"	883,386	.....	.....	318,500
872	Stalwart	"	183,250	.....	.....	56,400
873	Standard	"	1,203,182	.....	.....	693,500
874	Star	"	959,076	.....	.....	446,200
875	Star of Essex	"	119,854	.....	.....	16,100
876	St.St. Casimir	"	101,140	.....	.....	6,900
877	Steadfast	"	386,068	.....	.....	154,100
878	Sterling	"	491,652	.....	.....	25,200
879	Stratford	"	512,814	.....	.....	50,000
880	Success	"	422,933	.....	.....	82,000
881	Sun	"	399,417	.....	.....	80,000
882	Sunnyside	"	314,990	.....	.....	133,100
883	Superb	"	144,649	.....	.....	13,900
884	Superior	"	583,180	.....	.....	192,300
885	Surety	"	596,046	.....	.....	142,750
886	Susan B. Anthony	"	383,439	.....	.....	56,950
887	Systematic	"	94,477	.....	.....	24,900
888	T. A. B. S.	"	505,806	.....	.....	149,500
889	Teachers	"	336,900	.....	.....	58,400
890	Tenth Ward	"	1,823,042	.....	.....	1,347,425
891	Textile	"	226,347	.....	.....	32,100
892	Third Ward	"	456,297	.....	.....	111,000
893	Thirteenth Ward	"	866,742	.....	.....	250,900
894	Thomas Jefferson	"	612,363	.....	.....	40,200
895	Thrift	"	1,232,448	.....	.....	98,100
896	Times	"	175,311	.....	.....	14,500
897	Tip Top	"	221,269	.....	.....	60,600
898	Titanian	"	1,616,088	.....	.....	220,400
899	Traders	"	356,916	.....	.....	128,200
900	Trades Union	"	131,496	.....	.....	31,800
901	Traffic	"	357,602	.....	.....	72,200
902	Travelers	"	435,401	.....	.....	70,800
903	Triangle	"	352,008	.....	.....	49,000
904	Trojan	"	433,302	.....	.....	96,500
905	True Friends	"	919,867	.....	.....	596,100
906	Trustworthy	"	877,959	.....	.....	218,300
907	Toxedo	"	228,430	.....	.....	57,000
908	Twelfth Ward	"	508,268	.....	.....	160,300
909	Ultimate	"	265,736	.....	.....	69,600
910	Uncle Sam	"	80,740	.....	.....	7,400
911	Union	"	295,122	.....	.....	51,000
912	Unique	"	114,369	.....	.....	15,600
913	United	"	885,584	.....	.....	347,400
914	United American	"	371,982	.....	.....	58,700
915	United Conclave	"	409,285	.....	.....	91,700
916	Unity	"	726,012	.....	.....	278,400
917	Universal	"	1,030,020	.....	.....	329,100

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	$692	.....	$66,000	.....	$95,906	$4,072	$842,031	863
$6,640	.....	315	.....	10,500	.....	7,099	700	834,423	864
.....	.....	54	.....	17,550	$347	34,223	.....	166,420	865
4,196	.....	2,064	$14,000	150,000	2,204	304,647	4,261	1,617,397	866
.....	.....	1,215	500	23,000	.....	106,669	16,546	1,001,060	867
70	.....	941	4,300	35,000	.....	228,449	3,001	1,181,902	868
.....	.....	360	5,000	95,000	.....	154,391	14,294	1,167,541	869
421	.....	411	.....	20,000	.....	60,644	2,700	366,239	870
.....	.....	1,036	.....	234,500	14	130,964	21,131	1,589,531	871
14,156	.....	172	150	62,000	25	33,756	307	350,216	872
229	.....	1,382	1,000	127,550	40,378	272,453	38,556	2,378,230	873
3,339	.....	7,353	.....	110,000	2,291	213,846	30,705	1,772,810	874
428	.....	139	.....	11,500	8	30,959	111	179,099	875
286	.....	1,339	.....	.....	128	15,319	834	125,946	876
3,687	.....	485	.....	60,000	18	84,038	1,715	690,111	877
2,731	.....	669	2,000	45,000	.....	152,499	2,870	722,621	878
.....	.....	404	.....	115,000	1,357	133,659	2,971	816,205	879
1,207	.....	339	.....	70,000	113	105,918	1,510	684,020	880
4,637	.....	1,396	.....	50,000	248	86,975	3,987	626,660	881
1,481	.....	.....	.....	62,000	225	64,847	3,363	580,006	882
5,338	.....	695	500	11,000	162	29,152	1,000	206,396	883
1,225	.....	802	.....	160,000	19,672	133,700	10,000	1,100,879	884
1,426	.....	835	.....	96,000	4,038	151,023	12,500	1,004,618	885
604	.....	1,248	.....	.....	.....	65,397	9,707	517,345	886
.....	.....	3	746	14,000	.....	11,388	3,024	148,538	887
1,466	.....	560	.....	46,000	318	124,289	6,339	834,278	888
61	.....	161	2,010	27,000	.....	87,152	3,301	514,985	889
203	.....	.....	.....	265,000	.....	309,356	23,543	3,768,569	890
615	.....	320	.....	30,000	.....	41,520	5,301	336,203	891
1,024	.....	690	.....	75,000	101	111,162	6,000	761,274	892
943	.....	580	.....	64,000	17	228,897	1,100	1,413,179	893
4,368	.....	1,935	.....	8,000	46	153,057	6,403	826,372	894
158	.....	.....	11,000	26,000	37,107	242,652	36,452	1,683,917	895
350	.....	190	.....	18,000	.....	26,000	1,443	235,794	896
2,661	.....	2,052	.....	25,000	60	50,209	2,506	364,357	897
1,348	.....	1,144	2,750	39,300	.....	506,001	11,148	2,398,179	898
310	.....	220	.....	45,000	.....	72,250	22,150	625,046	899
4,758	.....	527	.....	28,500	146	31,280	2,924	231,381	900
11,527	.....	321	.....	56,000	88	70,250	4,425	572,413	901
698	.....	80	.....	.....	40	91,301	2,414	600,734	902
15,839	.....	278	7,773	43,000	246	83,884	11,016	563,044	903
573	.....	57	.....	60,000	158	73,333	14,434	678,357	904
2,571	.....	259	500	95,000	6,939	214,233	50,708	1,886,177	905
1,740	.....	861	12,795	80,000	.....	229,946	3,643	1,425,244	906
343	.....	.....	.....	36,000	533	40,010	2,589	364,905	907
2,786	.....	293	.....	85,000	990	137,782	4,832	900,251	908
121	.....	.....	.....	24,000	427	41,981	6,013	407,878	909
1,476	.....	228	.....	.....	20	18,866	522	109,252	910
9	148	433	.....	.....	.....	80,556	1,785	429,053	911
362	.....	569	.....	6,000	.....	28,935	176	166,011	912
1,215	.....	550	1,000	152,000	71,807	196,920	42,367	1,698,843	913
.....	.....	190	3,400	.....	.....	102,518	1,600	538,390	914
2,362	.....	300	.....	73,000	519	108,467	3,091	688,724	915
946	.....	644	.....	5,000	58	185,530	3,000	1,199,590	916
1,973	.....	.....	93,000	142,000	25,300	201,772	5,514	1,828,679	917

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
863	Sixth Ward	8,021	809	.....	.....	.....	.....	1,096	171
864	Solid	1,627	116	.....	.....	.....	.....	43	13
865	Sons of St. George	1,961	221	.....	.....	.....	.....	.....	.....
866	South Broad	19,514	809	.....	.....	.....	.....	264	41
867	Southern Newark	7,255	356	.....	.....	.....	.....	2,285	216
868	South Park	13,638	1,041	.....	.....	.....	.....	376	36
869	South Side	10,963	852	.....	.....	.....	.....	1,472	196
870	Springfield	3,774	357	.....	.....	.....	.....	239	33
871	Square Deal	12,937	1,120	.....	.....	.....	.....	1,592	195
872	Stalwart	5,609	249	.....	.....	.....	.....	282	29
873	Standard	21,546	1,443	.....	.....	.....	.....	3,468	250
874	Star	16,290	1,278	.....	.....	.....	.....	2,231	335
875	Star of Essex	3,016	352	.....	.....	.....	.....	80	12
876	St. Casimir	2,760	405	.....	.....	.....	.....	34	7
877	Steadfast	9,999	715	.....	.....	.....	.....	771	113
878	Sterling	7,259	554	.....	.....	.....	.....	126	20
879	Stratford	9,791	725	.....	.....	.....	.....	250	29
880	Success	9,632	852	.....	.....	.....	.....	410	46
881	Sun	7,959	481	.....	.....	.....	.....	400	32
882	Sunnyside	6,448	429	.....	.....	.....	.....	666	75
883	Superb	3,649	356	.....	.....	.....	.....	69	14
884	Superior	8,999	517	.....	.....	.....	.....	962	94
885	Surety	10,798	822	.....	.....	.....	.....	714	69
886	Susan B. Anthony	10,515	1,097	.....	.....	.....	.....	285	48
887	Systematic	3,232	260	.....	.....	.....	.....	124	18
888	T. A. B. S.	8,665	773	.....	.....	.....	.....	748	65
889	Teachers	5,456	486	.....	.....	.....	.....	292	43
890	Tenth Ward	28,906	1,533	.....	.....	.....	.....	6,737	751
891	Textile	9,310	357	.....	.....	.....	.....	321	13
892	Third Ward	8,951	526	.....	.....	.....	.....	555	43
893	Thirteenth Ward	13,647	1,297	.....	.....	.....	.....	1,255	162
894	Thomas Jefferson	11,525	630	.....	.....	.....	.....	201	28
895	Thrift	16,757	1,202	.....	.....	.....	.....	490	44
896	Times	4,590	198	.....	.....	.....	.....	72	9
897	Tip Top	4,669	460	.....	.....	.....	.....	303	46
898	Titanian	24,020	1,604	.....	.....	.....	.....	1,102	171
899	Traders	5,873	320	.....	.....	.....	.....	641	53
900	Trades Union	2,367	175	.....	.....	.....	.....	159	21
901	Traffic	7,848	560	.....	.....	.....	.....	361	54
902	Travelers	7,666	520	.....	.....	.....	.....	354	33
903	Triangle	6,926	477	.....	.....	.....	.....	245	24
904	Trojan	11,708	804	.....	.....	.....	.....	482	49
905	True Friends	18,093	1,374	.....	.....	.....	.....	2,981	280
906	Trustworthy	15,167	1,102	.....	.....	.....	.....	1,091	138
907	Tuxedo	5,444	589	.....	.....	.....	.....	285	38
908	Twelfth Ward	8,179	797	.....	.....	.....	.....	801	114
909	Ultimate	7,576	2,242	.....	.....	.....	.....	348	60
910	Uncle Sam	1,888	192	.....	.....	.....	.....	37	6
911	Union	4,197	406	.....	.....	.....	.....	255	38
912	Unique	3,028	220	.....	.....	.....	.....	78	10
913	United	15,995	1,000	.....	.....	.....	.....	1,737	167
914	United American	5,727	506	.....	.....	.....	.....	294	41
915	United Conclave	6,512	524	.....	.....	.....	.....	459	79
916	Unity	12,591	419	.....	.....	.....	.....	1,392	119
917	Universal	20,960	1,150	.....	.....	.....	.....	1,645	181

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
9,117	118	862	S.	$1.00 m.	$200	6	$3.00 a	$1.00 a	863
1,670	15	114	S.	1.00 m.	200	6	3.00 a	1.00 a	864
1,961	51	170	S.	1.00 m.	200	6	2.50 a	1.00 a	865
19,778	188	662	S.	1.00 m.	200	6	3.00 a	2.00 & 3.00 a	866
9,540	121	451	S.	1.00 m.	200	6	1.23 a	.....	867
14,014	203	874	S.	1.00 m.	200	6	3.00 a	1.00 a	868
12,435	218	830	S.	1.00 m.	200	6	2.00 & 3.00 a	1.00 a	869
4,013	75	315	S.	1.00 m.	200	6	2.26 a	3.00 a	870
14,529	245	1,070	S.	1.00 & $2.00 m.	200	6	3.00 & 4.00 a	1.00 a	871
5,891	54	224	S.	1.00 m.	200	6	3.00 a	1.00 a	872
25,014	330	1,363	S.	1.00 m.	200	6	3.00 & 4.00 a	2.00 a	873
18,521	263	1,350	S.	1.00 m.	200	6	2.00, 3.00 & 4.00 a	1.00 a	874
3,096	83	281	S.	1.00 m.	200	6	3.00 a	2.00 a	875
2,794	52	360	S.	.25 w.	200	6	3.00 a	.....	876
10,770	112	716	S.	1.00 m.	200	6	3.00 a	1.00 a	877
7,385	119	455	S.	1.00 m.	200	6	2.00 a & .03 b	.....	878
10,041	143	611	S.	1.00 m.	200	6	.01½ b	.01½ b	879
10,042	153	745	S.	1.00 m.	200	6	4.00 a	1.00 a	880
8,359	52	461	S.	1.00 m.	200	6	3.00 & 4.00 a	1.00 a	881
7,114	95	409	O.P.	.....	200	6	4.00 a	1.00 a	882
3,718	70	300	S.	1.00 m.	200	6	3.00 a	1.00 a	883
9,961	126	485	S.	1.00 m.	200	6	4.00 a	1.00 a	884
11,512	184	707	S.	1.00 m.	200	6	3.00 a	1.00 a	885
10,800	110	1,035	S.	1.00 m.	200	6	4.00 a	1.00 a	886
3,356	32	246	O.P.	.....	200	6	4.00 a	1.00 a	887
9,413	178	660	S.	1.00 m.	200	6	3.00 a	1.50 a	888
5,748	102	427	S.	1.00 m.	200	6	3.00 & 4.00 a	.....	889
35,643	368	1,916	O.P.	.....	200	6	4.00 a	1.00 a	890
9,631	54	316	S.	.50 m.	100	6	4.00 a	2.00 a	891
9,506	102	467	S.	1.00 m.	200	6	3.00 a	2.00 a	892
14,902	218	1,241	S.	1.00 m.	200	6	3.00 a	.....	893
11,726	144	514	S.	1.00 m.	200	6	4.00 a	1.00 a	894
17,247	207	1,039	O.P.	.....	200	6	3.00 & 4.00 a	1.00 a	895
4,662	39	168	S.	1.00 m.	200	6	4.00 a	2.00 a	896
4,972	74	432	S.	1.00 m.	200	6	2.00 a	1.00 a	897
25,122	311	1,464	S.	1.00 m.	200	6	3.00 a	2.00 a	898
6,514	58	315	S.	1.00 m.	200	6	4.00 a	2.00 a	899
2,526	52	144	S.	1.00 m.	200	6	4.00 a	2.00 a	900
8,209	113	501	S.	1.00 m.	200	6	4.00 a	1.00 a	901
8,020	83	470	N.S.	1.00 m.	200	6	3.00 a	2.00 a	902
7,171	83	418	S.	1.00 m.	200	6	3.00 a	1.00 a	903
12,190	94	759	O.P.	.....	200	6	3.00 a	1.00 a	904
21,074	273	1,381	O.P.	.....	200	6	4.00 a	1.00 a	905
16,258	247	993	S.	1.00 m.	100 & $200	6	3.00 & 4.00 a	1.00 a	906
5,729	87	540	O.P.	.....	200	6	3.00 a & .10 b	6.00 a & .10 b	907
8,980	221	690	S.	1.00 m.	200	6	3.00 a & .03 b	.....	908
7,924	85	2,217	O.P.	.....	200	6	4.00 a	1.00 a	909
1,925	31	167	S.	1.00 m.	200	6	3.00 a	1.00 a	910
4,452	97	347	S.	1.00 m.	200	6	3.00 a	.....	911
3,106	36	194	S.	1.00 m.	200	6	3.00 a & .05 b	.....	912
17,732	196	971	S.	1.00 m.	200	6	4.00 a	2.00 a	913
6,021	98	449	S.	1.00 m.	200	6	3.00 a	1.00 a	914
6,971	191	412	S.	1.00 m.	200	6	3.00 a	1.00 a	915
13,983	158	380	S.	1.00 m.	200	6	3.00 a & .03 b	1.50 a	916
22,605	244	1,037	O.P.	.....	200	6	3.00 a	2.00 a	917

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION.

	NAME AND LOCATION		Incorporated	President
	Essex County—Continued			
918	Upper End	Newark	May 17, 1905	Fred W. J. Neese
919	Up-To-The-Minute	"	Nov. 25, 1921	Samuel H. Levy
920	Uptown	"	July 28, 1892	Charles Schaedel
921	Usbe	"	May 10, 1907	Frank J. Holder
922	Utility	"	Jan. 15, 1923	Philip A. Singer
923	Vailsburgh	"	Feb. 23, 1892	Stephen H. Billington
924	Vallatese	"	May 28, 1926	John H. Friend
925	Valuable	"	Mar. 25, 1926	Arthur Muehlfelder
926	Van Buren	"	April 4, 1919	Elmer D. Wilson
927	Victory	"	Feb. 25, 1919	Michael Hollander
928	Vulcan	"	Nov. 25, 1924	Paul J. McMullen
929	Wallace	"	April 19, 1907	Henry Heller
930	Warranty	"	Sept. 20, 1910	E. Heyman
931	Warren	"	Oct. 25, 1919	Max Pinnas
932	Washington	"	June 2, 1887	Sheridan Schechner
933	Watchful	"	Nov. 14, 1921	Mitchell Kaplan
934	Watson	"	Dec. 4, 1911	A. De Fronzo
935	Waverly	"	Nov. 11, 1909	Herman Scheininger
936	Waydell	"	July 10, 1907	William Donnelly
937	Webster	"	June 10, 1911	A. R. Bianchi
938	Weequahic	"	May 9, 1906	Frank J. Bock
939	Welcome	"	Jan. 19, 1922	Samuel H. Levy
940	West End	"	May 29, 1888	Henry Fischer
941	West Newark	"	Dec. 19, 1902	Conrad Schneider, Jr.
942	West Side Park	"	Feb. 21, 1907	John Buhl
943	White Way	"	April 15, 1911	Charles E. Coffin
944	Winner	"	June 9, 1923	Otto Lowy
945	Woodmen	"	Sept. 5, 1905	Frank A. Champlin
946	Woodrow Wilson	"	May 18, 1926	David L. Levin
947	Woodside	"	Aug. 22, 1884	Wright L. Gilbert
948	Workers	"	Feb. 6, 1919	Isaac M. Shaw
949	Workingmen's	"	May 23, 1888	Morris Harris
950	World	"	Mar. 29, 1919	Harry Lerman
951	Yankee	"	May 24, 1919	I. Willner
952	Zenith	"	May 12, 1922	Leon Mones
953	Franklin	Nutley	Sept. 9, 1886	Ernest G. Weischedel
954	Intrepid	"	June 22, 1925	Ettore Farese
955	Spring Garden	"	Jan. 2, 1920	Ernest A. Bickell
956	Yantacaw	"	Nov. 25, 1919	Frank E. Drake
957	Brighton	Orange	Mar. 23, 1922	Frederick Maier
958	Bulwark	"	Aug. 19, 1922	Russell Lindsay
959	Nonpareil	"	June 15, 1909	Mark Morris
960	Orange	"	Jan. 5, 1887	Samuel M. Edwards
961	Orange Valley	"	April 9, 1888	O. S. Thompson
962	Progressive	"	Jan. 18, 1911	A. A. Hill
963	Vigilant	"	Jan. 18, 1922	Louis Cohn
964	Watchung	"	June 16, 1926	H. A. Miskimin
965	Roseland	Roseland	Sept. 19, 1925	Caleb G. Baxter
966	Fielding	South Orange	Nov. 20, 1926	William J. Connelly, Jr.
967	Montrose	" "	Dec. 18, 1925	Thomas E. Fitzsimmons
968	South Orange	" "	Sept. 17, 1887	Charles I. Beck
969	Village	" "	April 10, 1920	Erwin W. Berry
970	Essential	Verona	Sept. 24, 1926	Gabriel S. Aiello
971	Verona	"	May 9, 1901	W. P. Johnson
972	West Caldwell	West Caldwell	Dec. 16, 1926	Phineas L. Wigler
973	Edison Employees'	West Orange	July 26, 1919	Charles W. Luhr
974	Llewellyn	" "	Jan. 6, 1913	William F. Vosseler
975	Radio	" "	June 22, 1923	Max H. Weinmann

* Vice President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Charles C. Deubel	William T. Serbe, Jr.	128 Nesbit Terrace, Irvington, N. J.	918
Maxwell M. Plotkin	Louis Klinger	8 Bungalow Court, Newark, N. J.	919
Emanuel Lowenstein	Raymon Spreen	19 Clinton St., Newark, N. J.	920
Philip J. Schotland	John Zipfel, Jr.	20 Belmont Ave., Newark, N. J.	921
Schneider & Schneider	William M. Beckelman	790 Broad St., Newark, N. J.	922
Levy, Fenster & McCloskey	Otto L. Puth	94 Columbia Ave., Newark, N. J.	923
Nicholas Albano	Alexander N. Ciavarro	149 Parker St., Newark, N. J.	924
Charles S. Gansler	George H. Yonkers	425 Stuyvesant Ave., Irvington, N. J.	925
Abraham Alboum	Samuel Weiss	120 South Orange Ave., Newark, N. J.	926
David M. Litwin	Samuel S. Dillenberg	130 Market St., Newark, N. J.	927
Joseph Steiner	Herbert Z. Steiner	790 Broad St., Newark, N. J.	928
Adolph Altman	Arthur M. Pfeil	144 Mulberry St., Newark, N. J.	929
Richard E. Kohn	A. B. Leslie	15 Market St., Newark, N. J.	930
Louis Weiss	Louis P. Alter	22 Brookwood Drive, Maplewood, N. J.	931
David M. Litwin	Henry P. Schanz	41 Plymouth Ave., Maplewood, N. J.	932
Nathaniel Newmann	Barney W. Plager	23 Harding Terrace, Newark, N. J.	933
Jacob Fox	Gustave Kirsch	27 Elizabeth Ave., Newark, N. J.	934
Philip J. Schotland	John Breuning, Jr.	51 Hazelwood Ave., Newark, N. J.	935
Mulligan & Koenig	H. M. Coleman	61 South 10th St., Newark, N. J.	936
Nicholas Albano	Dan. Mariniello	106 Park Ave., Newark, N. J.	937
Edward R. McGlynn	Henry P. George	16-18 Clinton St., Newark, N. J.	938
Maurice S. Maurer	Franklin I. Jacobson	45 Branford Place, Newark, N. J.	939
Levy, Fenster & McCloskey	Henry T. Meyer	866 Broad St., Newark, N. J.	940
Arthur A. Werthmann	H. F. Peal	37 Keer Ave., Newark, N. J.	941
F. W. Wilderotter	Charles J. Gebauer	631 Springfield Ave., Newark, N. J.	942
H. W. Egner, Jr., & L. G. Beatty	Charles L. Wood	45 North 6th St., Newark, N. J.	943
Rich. E. Kohn & Jerome Heyman	Ben. C. Eisen	164 Market St., Newark, N. J.	944
Robert S. Terhune	Raymon Spreen	19 Clinton St., Newark, N. J.	945
Meyer C. Ellenstein	George H. Yonkers	425 Stuyvesant Ave., Irvington, N. J.	946
R. Arthur Heller	Charles W. Ten Eyck	182 Lincoln Ave., Newark, N. J.	947
Jacob Lubetkin	Julius E. Flink	1060 Broad St., Newark, N. J.	948
Lowy & Lowy	H. P. James	253 Springfield Ave., Newark, N. J.	949
Harry Unger	Alex J. Frackenpohl	517 Springfield Ave., Newark, N. J.	950
Simon L. Fisch	Louis G. Baurer	P. O. Box 528, Newark, N. J.	951
Samuel S. Ferster	Walter B. Griffin	73 Orange Heights Ave., West Orange, N. J.	952
William H. Parry	J. H. Witbeck	26 Chestnut St., Nutley, N. J.	953
A. Theodore De Muro	Fiore R. Sozio	99 Clifton Ave., Newark, N. J.	954
William P. Hurley	Adrianna Van Riper	23 Church St., Nutley, N. J.	955
Edwin J. C. Joerg	Walter E. Carlough	46 Oakridge Ave., Nutley, N. J.	956
O. C. Bianchi	Richard L. Fitzgerald	354 North Park St., East Orange, N. J.	957
Joseph C. Cassini	John Zipfel, III.	20 Belmont Ave., Newark, N. J.	958
Isaac Fleischman	U. Samuel Abeles	60 North 5th St., Newark, N. J.	959
W. Bradford Smith	O. L. Yeomans	24 Northfield Ave., West Orange, N. J.	960
W. Bradford Smith	O. S. Thompson, Jr.	38 Collinwood Road, Maplewood, N. J.	961
H. J. Stanfield	John M. Middlesworth	150 Steuben St., East Orange, N. J.	962
Ralph E. Giordano	U. Samuel Abeles	60 North 5th St., Newark, N. J.	963
A. M. Herman	A. A. Kurtz	24 Commerce St., Newark, N. J.	964
John A. Booth	Clarence E. Baldwin	154 Eagle Roch Ave., Roseland, N. J.	965
David E. Bernstein	Nathaniel Sofman	611 Industrial Bldg., Newark, N. J.	966
Nicholas LaVecchia	Harold D. Henderson	420 Wilden Place, South Orange, N. J.	967
David A. McBride	W. L. Nicholson	30 Euclid Ave., Maplewood, N. J.	968
Felix Forlenza	Arthur M. Ringel	315 Smith St., Newark, N. J.	969
Leslie L. Vanderbilt	Leslie F. Randolph	17 South Prospect St., Verona, N. J.	970
W. W. Crane	F. N. Brown	12 Grove Ave., Verona, N. J.	971
Herman Distler	Abraham Meisel	17 Stengel Ave., Newark, N. J.	972
Henry Lanahan	A. P. Gehling	88 Lindsley Ave., West Orange, N. J.	973
Simeon H. Rollinson	William J. Smith	28 Swaine Place, West Orange, N. J.	974
I. Henry Coyne	Joseph F. Gerdon	333 Valley Road, West Orange, N. J.	975

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Essex County—Continued				
918	Upper End	Newark	$5,043		$327,900
919	Up-To-The-Minute	"	789	$6,000	247,600
920	Uptown	"	17,429		1,099,000
921	Usbe	"	7,470		935,200
922	Utility	"	3,939		539,500
923	Vailsburgh	"	271		433,850
924	Vallatese	"	702		39,300
925	Valuable	"	3,286		261,000
926	Van Buren	"	8,728		419,000
927	Victory	"	28,910		3,126,100
928	Vulcan	"	2,489		257,100
929	Wallace	"	10,792		486,200
930	Warranty	"	28,475		5,461,550
931	Warren	"	4,310		599,400
932	Washington	"	4,370		226,100
933	Watchful	"	1,431		193,200
934	Watson	"	5,811		555,800
935	Waverly	"	2,377	2,799	904,000
936	Waydell	"	1,148	2,000	312,800
937	Webster	"	9,922		648,900
938	Weequahic	"	11,415		468,900
939	Welcome	"	2,522		375,200
940	West End	"	297,738		45,273,150
941	West Newark	"	2,224		317,200
942	West Side Park	"	8,003	7,256	767,000
943	White Way	"	6,050		198,700
944	Winner	"	2,898		279,500
945	Woodmen	"	20,589	30,000	1,645,200
946	Woodrow Wilson	"	480		99,000
947	Woodside	"	11,586	5,000	1,663,550
948	Workers	"	1,662		530,700
949	Workingmen's	"	210,705		9,064,900
950	World	"	2,534		397,700
951	Yankee	"	2,395		801,900
952	Zenith	"	4,902		519,800
953	Franklin	Nutley	2,104		1,310,700
954	Intrepid	"	486		87,700
955	Spring Garden	"	23,448	8,000	938,150
956	Yantacaw	"	12,776	2,500	376,050
957	Brighton	Orange	733		294,500
958	Bulwark	"	6,637	5,400	402,700
959	Nonpareil	"	5,500		846,600
960	Orange	"	16,937	38,000	2,936,300
961	Orange Valley	"	20,575		756,400
962	Progressive	"	814		150,750
963	Vigilant	"	2,559		339,200
964	Watchung	"	2,363		185,000
965	Roseland	Roseland	2,052		73,800
966	Fielding	South Orange	446		108,300
967	Montrose	" "	5,097	2,000	201,000
968	South Orange	" "	58,161		1,580,900
969	Village	" "	1,229		1,121,550
970	Essential	Verona	2,483		143,200
971	Verona	"	1,361		924,800
972	West Caldwell	West Caldwell	711		115,700
973	Edison Employees'	West Orange	7,905		600,600
974	Llewellyn	" "	16,916	8,533	869,000
975	Radio	" "	11,570		133,000
	Totals		$6,050,508	$1,578,729	$482,219,684

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$5,100	.....	$2,207	$760	$341,010	918
$6,500	13,340	$78,757	10,334	2,296	365,616	919
15,000	39,430	65,055	9,017	3,244	1,248,175	920
.....	43,401	117,446	11,962	1,993	1,117,472	921
.....	8,370	37,368	6,599	5,065	600,841	922
.....	4,455	.....	4,382	1,188	444,146	923
.....	3,545	.....	926	275	44,748	924
21,500	5,735	11,707	8,107	1,768	313,103	925
.....	8,555	36,037	1,603	1,929	475,852	926
217,000	81,300	62,261	35,594	256,111	3,807,276	927
.....	2,860	24,438	3,455	509	290,851	928
.....	6,025	62,174	6,859	1,346	573,396	929
1,598,200	129,991	958,047	29,062	103,865	8,309,190	930
.....	39,453	32,081	28,512	2,119	705,875	931
40,000	1,350	33,053	1,444	215	306,532	932
.....	9,643	6,768	5,366	916	217,324	933
.....	56,710	150,106	10,277	3,400	782,104	934
.....	29,641	38,905	25,352	7,364	1,010,438	935
.....	6,942	.....	2,299	228	325,417	936
.....	39,746	7,386	23,530	3,006	732,490	937
.....	1,700	26,091	5,783	513	514,402	938
.....	10,595	21,896	6,156	723	417,092	939
.....	233,848	3,396,194	246,524	296,435	49,743,889	940
.....	2,275	21,860	1,158	208	344,925	941
.....	11,830	41,479	2,424	3,520	841,512	942
.....	4,280	.....	4,391	1,733	215,154	943
.....	32,201	12,993	11,875	3,724	343,191	944
.....	40,585	163,770	29,651	7,881	1,937,676	945
8,000	2,480	13,009	6,546	1,566	131,081	946
130,200	57,774	119,143	39,448	28,214	2,049,915	947
.....	5,432	26,772	14,496	2,165	581,227	948
820,200	390,883	1,454,688	113,464	80,441	12,135,231	949
.....	6,850	29,320	4,970	1,058	442,432	950
.....	21,695	181,817	11,728	4,709	1,024,244	951
.....	20,376	36,872	9,067	1,376	592,393	952
.....	44,805	47,446	35,528	13,862	1,454,445	953
.....	7,675	.....	2,058	466	98,385	954
7,500	9,908	15,000	11,123	1,981	1,010,110	955
.....	13,082	.....	3,936	248	408,592	956
.....	8,920	10,228	3,500	57	317,938	957
13,800	20,515	.....	8,788	1,344	459,184	958
.....	21,213	42,052	4,586	2,088	922,039	959
.....	147,213	.....	13,366	1,845	3,153,661	960
.....	29,286	.....	4,033	1,218	811,512	961
.....	3,800	.....	4,593	575	160,532	962
.....	5,964	9,744	4,760	679	362,906	963
.....	5,235	.....	5,629	1,453	199,680	964
.....	382	.....	1,998	112	78,344	965
.....	3,063	.....	5,979	622	118,450	966
.....	1,348	9,375	2,223	.....	221,043	967
200	103,471	.....	20,672	4,244	1,767,648	968
20,000	38,818	.....	4,683	165	1,186,445	969
.....	6,630	.....	404	461	153,178	970
58,800	22,782	.....	5,312	15,592	1,028,647	971
.....	5,700	29,319	7,728	480	159,638	972
.....	20,509	16,109	8,302	1,137	654,562	973
.....	38,381	.....	13,281	16	946,127	974
.....	17,115	.....	3,009	262	164,956	975
$10,001,394	$13,996,110	$33,964,857	$6,263,122	$3,743,996	$557,818,400	

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Essex County—Continued					
918	Upper End	Newark	$223,821	.....	.....	$36,600
919	Up-To-The-Minute	"	259,155	.....	.....	37,700
920	Uptown	"	774,798	.....	.....	68,100
921	Usbe	"	563,002	.....	.....	295,250
922	Utility	"	408,691	.....	.....	58,900
923	Vailsburgh	"	282,409	.....	.....	40,500
924	Vallatese	"	39,012	.....	.....	1,000
925	Valuable	"	200,580	.....	.....	48,900
926	Van Buren	"	256,553	.....	.....	132,650
927	Victory	"	2,233,008	.....	.....	510,900
928	Vulcan	"	210,468	.....	.....	15,300
929	Wallace	"	321,046	.....	.....	124,300
930	Warranty	"	4,027,675	.....	.....	3,108,300
931	Warren	"	440,969	.....	.....	69,000
932	Washington	"	162,804	.....	.....	72,300
933	Watchful	"	139,739	.....	.....	33,150
934	Watson	"	436,255	.....	.....	90,500
935	Waverly	"	520,601	.....	.....	251,700
936	Waydell	"	208,611	.....	.....	53,150
937	Webster	"	463,761	.....	.....	.....
938	Weequahic	"	352,116	.....	.....	28,600
939	Weliome	"	240,003	.....	.....	82,100
940	West End	"	38,895,485	.....	.....	2,943,200
941	West Newark	"	193,680	.....	.....	73,100
942	West Side Park	"	426,918	$83,052	.....	168,400
943	White Way	"	145,317	.....	.....	32,350
944	Winner	"	256,390	2,200	.....	6,600
945	Woodmen	"	1,198,337	.....	.....	338,100
946	Woodrow Wilson	"	92,721	.....	.....	8,300
947	Woodside	"	987,379	3,328	.....	596,600
948	Workers	"	339,795	.....	.....	102,400
949	Workingmen's	"	6,363,414	.....	.....	3,619,950
950	World	"	256,007	.....	.....	92,550
951	Yankee	"	545,616	.....	.....	247,400
952	Zenith	"	368,715	.....	.....	92,950
953	Franklin	Nutley	917,424	2,700	.....	138,100
954	Intrepid	"	69,369	.....	.....	10,850
955	Spring Garden	"	742,224	.....	.....	35,900
956	Yantacaw	"	317,892	.....	.....	.....
957	Brighton	Orange	207,504	.....	.....	37,100
958	Bulwark	"	332,060	.....	.....	7,100
959	Nonpareil	"	627,070	.....	.....	90,900
960	Orange	"	2,410,218	.....	.....	.....
961	Orange Valley	"	627,186	.....	.....	.....
962	Progressive	"	112,712	.....	.....	.....
963	Vigilant	"	239,901	.....	.....	36,900
964	Watchung	"	131,130	.....	.....	32,400
965	Roseland	Roseland	59,611	.....	.....	1,000
966	Fielding	South Orange	85,401	.....	.....	6,700
967	Montrose	" "	161,769	.....	.....	.....
968	South Orange	" "	1,356,588	.....	.....	.....
969	Village	" "	890,919	.....	.....	.....
970	Essential	Verona	126,242	.....	.....	3,000
971	Verona	"	797,260	.....	.....	.....
972	West Caldwell	West Caldwell	97,727	10,900	.....	24,100
973	Edison Employees'	West Orange	449,583	.....	.....	65,000
974	Llewellyn	" "	713,568	.....	.....	.....
975	Radio	" "	133,230	.....	.....	5,200
	Totals		$355,842,727	$610,815	$1,814	$77,006,740

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$64	.....	$470	.....	$13,000	$92	$66,488	$475	$341,010	918
5,321	.....	1,135	.....	.....	617	53,834	7,854	365,616	919
3,831	$100	712	.....	170,400	.....	219,034	11,200	1,248,175	920
3,286	.....	716	.....	92,000	91	148,623	14,504	1,117,472	921
4,205	.....	580	.....	22,000	5	102,569	3,891	600,841	922
.....	.....	221	.....	42,000	83	75,428	3,505	444,146	923
815	.....	126	.....	1,500	43	1,880	372	44,748	924
1,735	.....	352	$300	28,500	.....	31,073	1,663	313,103	925
.....	.....	.....	.....	16,000	106	62,510	8,033	475,852	926
25,823	.....	951	.....	385,000	1,600	554,000	95,094	3,807,276	927
7,332	.....	59	.....	21,500	10	31,739	4,443	290,851	928
2,165	.....	189	3,000	50,000	.....	72,346	350	573,396	929
966	.....	.....	80,000	239,211	126,989	586,420	139,629	8,309,190	930
12,730	.....	430	.....	84,000	424	91,689	6,633	705,875	931
944	.....	340	.....	26,000	162	38,714	5,268	306,532	932
3,132	.....	404	.....	21,000	110	17,575	2,214	217,324	933
4,165	.....	620	.....	90,000	25,010	120,543	15,011	782,104	934
1,100	974	2,444	.....	99,000	548	129,270	4,801	1,010,438	935
78	.....	1,436	.....	15,000	.....	46,529	613	325,417	936
729	.....	312	.....	128,815	24	136,742	2,107	732,490	937
10	.....	938	.....	33,100	.....	96,160	3,478	514,402	938
9,684	.....	183	.....	37,000	40	47,029	1,053	417,092	939
.....	.....	3,280	55,688	.....	1,221,167	5,993,224	631,845	49,743,889	940
5	.....	5	.....	28,700	177	47,855	1,403	344,925	941
.....	.....	.....	5,600	40,000	.....	113,445	4,097	841,512	942
808	.....	507	.....	2,500	.....	33,222	450	215,154	943
6,795	.....	475	.....	22,500	14	37,978	10,239	343,191	944
576	.....	28	.....	167,000	494	220,841	12,300	1,937,676	945
10,950	.....	70	320	5,000	2	10,274	3,444	131,081	946
923	.....	1,508	3,434	155,000	21,683	266,390	13,670	2,049,915	947
16,591	.....	340	.....	55,000	3,799	61,078	2,224	581,227	948
3,959	.....	.....	.....	695,000	23,990	1,224,662	204,256	12,135,231	949
1,732	.....	1,247	.....	48,000	.....	41,740	1,156	442,432	950
11,182	.....	2,651	.....	90,000	17,560	94,508	15,267	1,024,244	951
348	.....	330	5,000	40,000	.....	81,362	3,688	592,393	952
1,584	.....	1,078	3,157	142,800	5,165	232,775	9,662	1,454,445	953
231	.....	120	.....	6,500	27	11,198	90	98,385	954
.....	.....	321	.....	.....	214	222,954	8,497	1,010,110	955
1,335	.....	329	3,750	.....	46	83,240	2,000	408,592	956
2,928	.....	448	1,000	21,000	.....	47,458	500	317,938	957
3,219	.....	699	1,000	28,000	53	85,525	1,528	459,184	958
190	.....	152	500	34,100	86	155,765	13,276	922,039	959
.....	.....	3,080	4,100	65,000	.....	663,855	7,408	3,153,661	960
474	.....	1,106	.....	.....	91	180,998	1,657	811,512	961
3,372	.....	338	3,500	4,500	140	34,000	1,970	160,532	962
32	.....	1,056	200	39,000	67	45,168	582	362,906	963
1,926	.....	1,246	.....	16,000	57	15,421	1,500	199,680	964
602	.....	67	207	7,500	122	9,103	132	78,344	965
2,393	.....	204	.....	11,750	.....	11,502	500	118,450	966
858	.....	570	.....	31,500	.....	25,966	380	221,043	967
772	.....	1,846	8,400	27,500	21	364,400	8,121	1,767,648	968
1,055	.....	774	8,500	33,000	7,183	243,614	1,400	1,186,445	969
.....	.....	5	.....	9,000	.....	14,346	585	153,178	970
.....	.....	1,161	2,456	4,100	.....	223,033	637	1,028,647	971
322	.....	55	1,000	12,000	91	10,260	3,183	159,638	972
194	.....	835	15,547	24,000	112	94,652	4,639	654,562	973
181	.....	2,610	.....	35,000	408	191,104	3,306	946,127	974
35	.....	263	.....	.....	46	25,905	277	164,956	975
$1,773,382	$133,613	$388,659	$1,629,974	$31,582,030	$3,108,400	$80,127,494	$5,612,752	$557,818,400	

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Essex County—Continued								
918	Upper End	3,598	400	.....	.....	.....	.....	183	31
919	Up-to-the-Minute	6,157	523	.....	.....	.....	.....	188	22
920	Uptown	12,629	965	.....	.....	.....	.....	341	41
921	Usbe	9,721	624	.....	.....	.....	.....	1,476	238
922	Utility	8,164	404	.....	.....	.....	.....	294	35
923	Vailsburgh	5,020	480	.....	.....	.....	.....	202	22
924	Vallatese	1,491	165	.....	.....	.....	.....	5	1
925	Valuable	7,142	531	.....	.....	.....	.....	245	28
926	Van Buren	5,688	456	.....	.....	.....	.....	663	110
927	Victory	35,938	1,011	.....	.....	.....	.....	2,554	146
928	Vulcan	4,860	419	.....	.....	.....	.....	77	17
929	Wallace	7,079	531	.....	.....	.....	.....	622	45
930	Warranty	56,817	4,408	.....	.....	.....	.....	15,542	2,163
931	Warren	9,436	731	.....	.....	.....	.....	345	37
932	Washington	3,628	254	.....	.....	.....	.....	361	35
933	Watchful	3,690	289	.....	.....	.....	.....	166	21
934	Watson	6,870	358	.....	.....	.....	.....	452	36
935	Waverly	8,412	668	.....	.....	.....	.....	1,259	117
936	Waydell	3,616	405	.....	.....	.....	.....	266	60
937	Webster	7,412	750	.....	.....	.....	.....	.....	.....
938	Weequahic	5,147	377	.....	.....	.....	.....	143	17
939	Welcome	6,397	474	.....	.....	.....	.....	410	50
940	West End	550,460	37,375	.....	.....	.....	.....	14,716	1,976
941	West Newark	3,792	309	.....	.....	.....	.....	366	37
942	West Side Park	7,600	522	454	64	.....	.....	842	83
943	White Way	6,147	631	.....	.....	.....	.....	162	27
944	Winner	7,055	470	22	10	.....	.....	33	5
945	Woodmen	18,274	1,770	.....	.....	.....	.....	1,690	176
946	Woodrow Wilson	3,461	225	.....	.....	.....	.....	42	7
947	Woodside	17,463	893	32	5	.....	.....	2,983	324
948	Workers	5,346	479	.....	.....	.....	.....	512	73
949	Workingmen's	130,950	9,716	.....	.....	.....	.....	18,100	3,983
950	World	4,603	550	.....	.....	.....	.....	463	56
951	Yankee	8,636	920	.....	.....	.....	.....	1,237	116
952	Zenith	8,140	689	.....	.....	.....	.....	465	79
953	Franklin	14,909	1,575	27	4	.....	.....	691	113
954	Intrepid	1,925	235	.....	.....	.....	.....	54	11
955	Spring Garden	11,869	950	.....	.....	.....	.....	180	29
956	Yantacaw	5,769	524	.....	.....	.....	.....	.....	.....
957	Brighton	4,037	430	.....	.....	.....	.....	186	35
958	Bulwark	6,394	413	.....	.....	.....	.....	35	6
959	Nonpareil	11,516	886	.....	.....	.....	.....	455	55
960	Orange	38,220	3,210	.....	.....	.....	.....	.....	.....
961	Orange Valley	9,059	945	.....	.....	.....	.....	.....	.....
962	Progressive	2,018	381	.....	.....	.....	.....	.....	.....
963	Vigilant	7,147	629	.....	.....	.....	.....	185	26
964	Watchung	5,042	332	.....	.....	.....	.....	162	20
965	Roseland	1,470	142	.....	.....	.....	.....	5	1
966	Fielding	2,991	236	.....	.....	.....	.....	34	9
967	Montrose	4,734	326	.....	.....	.....	.....	.....	.....
968	South Orange	25,338	1,431	.....	.....	.....	.....	.....	.....
969	Village	16,956	1,226	.....	.....	.....	.....	.....	.....
970	Essential	3,063	324	.....	.....	.....	.....	15	3
971	Verona	13,449	1,139	.....	.....	.....	.....	.....	.....
972	West Caldwell	2,883	240	109	8	.....	.....	120	16
973	Edison Employees'	7,210	940	.....	.....	.....	.....	325	46
974	Llewellyn	12,426	1,049	.....	.....	.....	.....	.....	.....
975	Radio	3,214	301	.....	.....	.....	.....	26	4
	Totals	6,629,389	457,830	4,890	423	69	60	398,190	46,071

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
3,781	77	354	S.	$1.00 m.	$200	6	$3.00 a	$1.00 a	918
6,345	73	472	S.	1.00 m.	200	6	4.00 a	2.00 a	919
12,970	142	864	S.	1.00 m.	200	6	3.00 a	1.00 a	920
11,197	143	719	S.	1.00 m.	200	6	3.00 a	1.00 a	921
8,458	65	374	S.	1.00 m.	200	6	2.00 & 3.00 a	1.00 a	922
5,222	80	422	S.	1.00 m.	200	6	3.00 a	1.00 a	923
1,496	28	138	S.	1.00 m.	200	6	3.00 a	2.00 a	924
7,387	55	504	S.	1.00 m.	200	6	4.00 a	2.00 a	925
6,351	90	476	O.P.	.....	200	6	2.00 & 2.50 a	1.00 a	926
38,492	164	993	S.	1.00 m.	200	6	4.00 a	2.00 a	927
4,937	47	389	S.	1.00 m.	200	6	4.00 a	2.00 a	928
7,701	81	495	S.	1.00 m.	200	6	3.00 a	1.00 a	929
72,359	666	5,905	O.P.	.....	200	6	4.00 a	1.00 a	930
9,781	161	607	S.	1.00 m.	200	6	3.00 a	1.00 a	931
3,989	47	242	S.	1.00 m.	200	6	1.50 & 3.00 a	2.00 a	932
3,856	51	259	S.	1.00 m.	200	6	.....	.....	933
7,322	79	315	S.	1.00 & $2.00 m.	200	6	.....	1.00 a	934
9,671	170	615	S.	1.00 m.	200	6	4.00 a	1.00 a	935
3,882	72	393	S.	1.00 & $2.00 m.	200	6	3.00 a	1.00 a	936
7,412	123	627	S.	1.00 m.	200	6	4.00 a	2.00 a	937
5,390	58	336	S.	1.00 m.	200	6	3.00 a	3.00 a	938
6,707	86	438	S.	1.00 m.	200	6	3.00 a	1.00 a	939
565,176	5,950	33,401	O.P.	.....	200	6	2.00 & 3.00 a	2.00 a	940
4,158	57	289	O.P.	.....	200	6	1.08 a	1.09 a	941
8,896	125	544	O.P.	.....	200	6	2.00, 3.00 & 4.00 a	1.00 a	942
6,309	35	623	S.	.70 & $1.00 m.	200	6	3.00 a	.....	943
7,110	67	418	S.	1.00 m.	200	6	4.00 a	.....	944
19,964	365	1,581	O.P.	.....	200	6	3.00 a	1.00 a	945
3,503	22	210	S.	1.00 m.	200	6	3.00 a	1.00 a	946
20,478	284	938	S.	1.00 m.	200	6	2.00 & 3.00 a	.....	947
5,858	87	465	S.	1.00 m.	200	6	3.00 a	2.00 a	948
149,050	1,622	12,077	O.P.	.....	200	6	2.00, 3.00 & 4.00 a	1.00 a	949
5,066	82	524	S.	1.00 & $2.00 m.	200	6	3.00 a	2.00 a	950
9,873	124	912	S.	1.00 m.	200	6	2.00 & 3.00 a	2.00 a	951
8,605	113	605	S.	1.00 m.	200	6	4.00 a	2.00 a	952
15,627	548	1,144	S.	1.00 m.	200	6	3.00 a	.....	953
1,979	50	196	S.	1.00 m.	200	6	2.50 a	2.00 a	954
12,049	237	742	S.	1.00 m.	200	6	2.50 a	2.50 a	955
5,769	112	412	S.	1.00 m.	200	6	3.50 a	1.00 a	956
4,223	104	361	S.	1.00 m.	200	6	3.00 a	.....	957
6,429	105	314	S.	1.00 m.	200	6	3.00 & 4.00 a	1.00 a	958
11,971	203	738	O.P.	.....	200	6	3.00 & 4.00 a	1.00 a	959
38,220	865	2,345	S.	1.00 m.	200	6	1.00 a	.....	960
9,059	328	617	S.	1.00 m.	200	6	1.00 a	.....	961
2,018	68	313	S.	1.00 m.	200	6	4.00 a	.....	962
7,332	85	570	S.	1.00 m.	200	6	3.00 a	1.00 a	963
5,204	40	312	S.	1.00 m.	200	6	3.00 a	1.00 a	964
1,475	19	124	S.	1.00 m.	200	6	3.00 a	2.00 a	965
3,025	25	220	S.	1.00 m.	200	6	3.00 a	1.00 a	966
4,734	29	297	S.	1.00 m.	200	6	4.00 a & .05 b	1.00 a	967
25,338	358	1,073	S.	1.00 m.	200	6	3.00 a	.....	968
16,956	187	1,039	S.	1.00 m.	200	6	3.00 & 6. a & .06 b	2.00 a	969
3,078	23	304	O.P.	.....	200	6	2.50 a	1.00 a	970
13,449	226	913	S.	1.00 m.	200	6	2.00 & 3.50 a	.....	971
3,112	41	223	S.	1.00 m.	200	6	3.00 a	1.00 a	972
7,535	179	807	S.	1.00 & $2.00 m.	200	6	2.00 a	1.00 a	973
12,426	816	233	S.	1.00 m.	200	6	2.00 a	.....	974
3,240	55	250	S.	1.00 m.	200	6	2.00 & 3.00 a	1.00 & 2.00 a	975
7,032,538	89,211	415,173							

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Gloucester County			
976	Bridgeport	Bridgeport	July 11, 1900	John McIlvain
977	Mutual	Clarksboro	Nov. 17, 1903	Samuel R. Stetser
978	Clayton	Clayton	April 15, 1880	George H. Chew
979	Delsea	"	May 4, 1926	Edgar W. Chamberlin
980	Chestnut Ridge	Glassboro	April 14, 1924	T. Franklin Gifford
981	Glassboro	"	June 1, 1883	Andrew G. Stewart
982	Grenloch	Grenloch	Dec. 9, 1909	J. Harvey Irvin
983	Mantua	Mantua	April 19, 1926	Earle R. Seaman
984	Mullica Hill	Mullica Hill	Jan. 12, 1876	George G. Ridgway
985	National Park	National Park	Mar. 17, 1914	Elmer E. Cox
986	Newfield	Newfield	Feb. 28, 1923	W. Clifford Davis
987	Mechanics	Paulsboro	Sept. 24, 1907	George K. C. West
988	Paulsboro	"	Mar. 31, 1873	Edward G. Lodge
989	Alcyon	Pitman	Oct. 29, 1921	Henry Reeves
990	Pitman	"	Sept. 9, 1903	George W. Carr
991	Swedesboro	Swedesboro	Mar. 28, 1871	Hugh McCullough
992	Swedesboro-Woodstown	"	Mar. 29, 1916	Vernon E. DeGrofft
993	Wenonah	Wenonah	Nov. 21, 1907	R. A. Sargent
994	Old Buck	Westville	Aug. 23, 1923	L. H. Sinquett
995	Westville and Newbold	"	Oct. 21, 1912	R. K. Hollinshed
996	Monroe	Williamstown	Jan. 31, 1870	H. H. Simmermon
997	Peoples	Woodbury	Dec. 24, 1913	William A. Fisher
998	Suburban Homes	"	April 25, 1923	Victor E. Kugler
999	Woodbury Real Estate Mutual	"	May 6, 1871	George W. Curtis
	Hudson County			
1000	Arlington	Arlington	June 21, 1892	Clifton H. Presbrey
1001	Kearney	"	Nov. 11, 1884	Herbert Frapwell
1002	Bayonne No. 2	Bayonne	Dec. 1, 1884	John F. Schmidt
1003	Bergen Point	"	Sept. 14, 1923	Edward F. Clark
1004	Centreville	"	Aug. 19, 1889	William C. Oliver
1005	City	"	Jan. 3, 1912	Arthur S. Creighton
1006	Home	"	July 15, 1910	Joseph Brady
1007	Pamrapo	"	Jan. 24, 1887	Samuel W. Hackett
1008	Peninsula	"	Mar. 13, 1923	Edward Berman
1009	Pinnacle	"	Mar. 14, 1929	D. Herbert Garrison
1010	Progressive	"	Sept. 12, 1902	Jacob Tucker
1011	Security	"	July 30, 1915	William F. Higgins
1012	White Eagle	"	July 31, 1919	Leon Pejkowski
1013	Bulls Ferry	Guttenberg	May 22, 1922	William J. Eypper
1014	Guttenberg	"	May 23, 1907	Otto A. Griesbach
1015	Wetherbee Park	"	March 17, 1922	Charles Bischoff
1016	Consolidated	Harrison	Aug. 26, 1908	John M. Gibson
1017	Credit	"	Sept. 24, 1925	William F. Kenney
1018	Harrison and Kearny	"	May 17, 1886	Joseph M. Branegan
1019	Hudson & Essex	"	Mar. 27, 1913	Sol Friedman
1020	International	"	Feb. 1, 1911	Daniel Rentschler
1021	Kingsland	"	June 1, 1906	Frank Rowinski
1022	Merchants	"	June 2, 1910	George H. Newman
1023	Peoples	"	Aug. 12, 1873	George W. Smith
1024	Savoy	"	Sept. 4, 1912	James Cundari
1025	Security	"	April 6, 1911	John H. Reynolds
1026	Short-Term	"	May 15, 1913	Philip Vogel
1027	American Homes	Hoboken	June 15, 1921	Charles Wagner
1028	Castle Point	"	Feb. 24, 1914	Oscar Jungclaus
1029	Dante	"	Jan. 9, 1924	Harry C. Marsella

* Conveyancer.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
George B. Marshall	Charles H. Barker	Bridgeport, N. J.	976
Oscar B. Redrow	James T. Dawson	428 Market St., Camden, N. J.	977
George B. Marshall	P. K. DuBois	Clayton, N. J.	978
Horace G. Brown	Meade H. Warner	1004 Park Ave., Collingswood, N. J.	979
Elmer B. Woods	Charles R. Mease	Glassboro, N. J.	980
George B. Marshall	Oscar G. Casperson	Glassboro, N. J.	981
Francis G. Davis	Louis C. Joyce, Jr.	Blackwood, N. J.	982
Howard S. Kinney	Joseph Le Otto	Mantua, N. J.	983
	A. Schneider	Mullica Hill, N. J.	984
Cyrus D. Marter	George T. Loder	National Park, N. J.	985
M. V. McDonald	K. C. Lane	P. O. Box 85, Newfield, N. J.	986
*W. G. Cowgill, Jr.	Joseph R. Moreland	627 Beacon Ave., Paulsboro, N. J.	987
A. H. Swackhamer	William H. Flowers, Jr.	419 Billingsport Ave., Paulsboro, N. J.	988
Willis T. Porch	Ezra T. Hughes	Pitman, N. J.	989
Morton C. Haight	Irvine W. Newkirk	Pitman, N. J.	990
David O. Watkins	W. L. Weber	Swedesboro, N. J.	991
E. C. Waddington	Milo B. Urion	Swedesboro, N. J.	992
David O. Watkins	R. H. Gage	Wenonah, N. J.	993
James B. Avis	George T. Olsson	111 Broadway, Westville, N. J.	994
*George L. Barker	C. B. Heritage	704 North Buck St., Millville, N. J.	995
*Alice H. Bugbee	D. E. Tweed	Williamstown, N. J.	996
Alexander L. Rogers	Eugene L. Horan, Jr.	320 Briar Hill Lane, Woodbury, N. J.	997
Francis B. Davis	Russell S. Fowler	20 Red Bank Ave., Woodbury, N. J.	998
David O. Watkins	Warren A. Curry	10 Cooper St., Woodbury, N. J.	999
Koch & Koch	T. Edw. Hewitt	87 Pleasant Place, Arlington, N. J.	1000
Frank Koch	S. Charles Melcher	24 Hamilton Ave., Arlington, N. J.	1001
Benny & Cruden	George E. Van Winkle	233 Broadway, Bayonne, N. J.	1002
Daniel J. Murray	William E. Miller	163 Magnolia Ave., Arlington, N. J.	1003
Roberson & Roberson	Alfred B. Beling	394 Broadway, Bayonne, N. J.	1004
Percival G. Cruden	Frank E. George	67 New England Ave., Summit, N. J.	1005
M. W. C. Ryan & J. H. Christie	Mabel R. Loughlin		1006
R. Lewis Kennedy	Charles O. Kroncke	17 East 39th St., Bayonne, N. J.	1007
Isaac W. Seiler	Bernard Miller	22 West 38th St., Bayonne, N. J.	1008
Frederic E. Chamberlin	Frederick W. Voss	701 Broadway, Bayonne, N. J.	1009
Peter Stillwell	Harry W. Clarkson	651 Broadway, Bayonne, N. J.	1010
Alexander Seclow	Thomas A. Dee	102 West 38th St., Bayonne, N. J.	1011
Czeslaw R. Pochocki	Anthony S. Golubiewski	106 Garretson Ave., Bayonne, N. J.	1012
William McDermott	John Kern, Jr.	79 27th St., Guttenberg, N. J.	1013
Carl Weitz	Ferdinand Trostel	43 Bergenline Ave., Guttenberg, N. J.	1014
Harry W. Vanderbach	Edwin F. Merlehan	c/o Liberty National Bank, Guttenberg, N. J.	1015
William J. Davis	Arthur E. Hafstrom	467 Kearny Ave., Kearny, N. J.	1016
Frederick J. Gassert	S. N. Whitehead	521 Bergen St., Harrison, N. J.	1017
William J. Davis	John F. O'Malley	507 Cross St., Harrison, N. J.	1018
Morris H. Cohn	A. P. Gehling	88 Lindsley Ave., West Orange, N. J.	1019
John J. Murphy	James W. Hanlon	313 Harrison Ave., Harrison, N. J.	1020
Stanislaw Gutowski	Joseph Marchewka	15 North 3d St., Harrison, N. J.	1021
Benjamin Newman	Harry Wertheim	237 North 11th St., Newark, N. J.	1022
John J. Lenehan	Joseph A. Riordan	315 Harrison Ave., Harrison, N. J.	1023
Harry T. Davimos	Joseph Di Sabato	107 North 3d St., Harrison, N. J.	1024
James L. McKeon	John A. McKeon	307 Harrison Ave., Harrison, N. J.	1025
Harry T. Davimos	S. N. Whitehead	521 Bergen St., Harrison, N. J.	1026
Matthew J. Tackella	Henry Wessling	47 Liberty Place, Weehawken, N. J.	1027
Hopkins, Vorburger & Dickson	Charles A. Fall	1400 Washington St., Hoboken, N. J.	1028
Joseph Milberg	Leonard Post	57 Newark St., Hoboken, N. J.	1029

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Gloucester County				
976	Bridgeport	Bridgeport	$187	.....	$304,750
977	Mutual	Clarksboro	1,048	$584	52,450
978	Clayton	Clayton	42,828	.....	480,100
979	Delsea	"	2,544	.....	103,000
980	Chestnut Ridge	Glassboro	680	.....	182,400
981	Glassboro	"	4,644	.....	944,300
982	Grenloch	Grenloch	7,199	1,609	262,750
983	Mantua	Mantua	1,267	.....	80,600
984	Mullica Hill	Mullica Hill	1,080	2,500	154,525
985	National Park	National Park	657	.....	95,600
986	Newfield	Newfield	4,664	.....	91,850
987	Mechanics	Paulsboro	.....	87	386,050
988	Paulsboro	"	18,503	5,700	528,150
989	Alcyon	Pitman	1,951	10,000	536,375
990	Pitman	"	22,479	4,178	839,200
991	Swedesboro	Swedesboro	1,903	.....	637,800
992	Swedesboro-Woodstown	"	3,251	.....	514,900
993	Wenonah	Wenonah	11,242	7,000	727,800
994	Old Buck	Westville	191	1,200	287,200
995	Westville and Newbold	"	25,546	3,082	439,750
996	Monroe	Williamstown	2,896	.....	819,500
997	Peoples	Woodbury	206	.....	1,178,100
998	Suburban Homes	"	1,633	.....	253,200
999	Woodbury Real Estate Mutual	"	30,627	50,000	1,180,950
	Totals		$187,226	$85,940	$11,081,300
	Hudson County				
1000	Arlington	Arlington	$2,796	$4,809	$528,000
1001	Kearney	"	25,792	.....	2,460,050
1002	Bayonne No. 2	Bayonne	18,783	.....	1,841,800
1003	Bergen Point	"	7,293	.....	130,000
1004	Centreville	"	166,937	.....	2,220,600
1005	City	"	7,418	.....	418,400
1006	Home	"	30,562	38,000	1,302,000
1007	Pamrapo	"	10,637	.....	899,738
1008	Peninsula	"	1,198	.....	178,000
1009	Pinnacle	"	224	.....	.....
1010	Progressive	"	34,000	.....	1,117,600
1011	Security	"	4,017	10,000	593,400
1012	White Eagle	"	1,416	.....	271,800
1013	Bulls Ferry	Guttenberg	4,365	.....	198,800
1014	Guttenberg	"	12,732	18,000	1,257,000
1015	Wetherbee Park	"	2,876	.....	88,200
1016	Consolidated	Harrison	17,166	7,862	717,820
1017	Credit	"	791	900	147,800
1018	Harrison and Kearny	"	703	.....	805,400
1019	Hudson & Essex	"	9,316	.....	683,000
1020	International	"	3,680	.....	296,300
1021	Kingsland	"	3,032	.....	321,700
1022	Merchants	"	7,668	.....	715,650
1023	Peoples	"	1,048	.....	1,499,600
1024	Savoy	"	6.255	.....	403,900
1025	Security	"	163	.....	586,100
1026	Short-Term	"	1,334	.....	502,750
1027	American Homes	Hoboken	50,681	9,750	1,259,100
1028	Castle Point	"	13,443	.....	789,100
1029	Dante	"	2,246	.....	82,800

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$8,865	$2,508	$1,547	$23	$317,880	976
$13,800	5,720	.....	514	.....	74,116	977
.....	7,500	700	2,248	.....	533,376	978
.....	1,866	.....	1,230	.....	108,640	979
.....	8,785	11,797	3,842	200	207,704	980
.....	12,420	41,396	7,600	75,816	1,086,176	981
.....	7,365	10,886	9,641	346	299,796	982
.....	700	.....	2,567	540	85,674	983
16,500	4,940	7,808	875	349	188,577	984
.....	12,360	4,430	2,948	112	116,107	985
.....	8,823	.....	1,739	207	107,283	986
.....	12,060	964	8,887	119	408,167	987
.....	43,010	.....	5,243	31	600,637	988
.....	139,180	31,063	4,801	241	723,611	989
.....	80,200	17,351	5,434	1,408	970,250	990
12,500	35,700	.....	356	270	688,529	991
.....	21,965	.....	3,285	.....	543,401	992
.....	50,821	26,169	6,770	380	830,182	993
.....	17,415	7,570	2,205	45	315,826	994
.....	9,725	18,106	5,104	1,103	502,416	995
.....	27,970	4,946	13,638	317	869,267	996
.....	67,015	22,510	13,973	100	1,281,904	997
.....	6,800	23,763	2,757	3,712	291,865	998
.....	47,355	27,768	12,560	3,160	1,352,420	999
$42,800	$638,560	$259,735	$119,764	$88,479	$12,503,804	
.....	$19,204	$11,700	$769	$3,197	$570,475	1000
$13,850	74,085	117,990	13,749	18,350	2,723,866	1001
288,700	100,466	51,107	10,625	4,690	2,316,171	1002
110,897	10,023	.....	3,848	479	262,540	1003
1,848,111	197,943	102,084	22,558	1,097	4,559,330	1004
164,700	32,535	11,622	1,942	849	637,466	1005
801,900	178,560	37,357	21,005	649	2,410,033	1006
.....	21,785	7,230	3,575	.....	942,965	1007
.....	25,062	33,071	5,572	819	243,722	1008
.....	.....	.....	.....	4,701	4,925	1009
313,165	106,339	.....	25,806	6,049	1,602,959	1010
189,100	116,660	20,690	6,990	1,500	942,357	1011
45,400	14,665	.....	2,251	8,125	343,657	1012
.....	31,481	.....	2,442	162	237,250	1013
23,600	41,785	58,186	23,892	20,126	1,455,321	1014
2,100	6,514	.....	1,926	5	101,621	1015
9,500	7,010	7,332	3,230	300	770,220	1016
.....	1,870	.....	1,382	501	153,244	1017
11,000	6,700	.....	2,628	1,186	827,617	1018
.....	24,231	.....	8,206	1,728	726,481	1019
.....	735	.....	2,096	892	303,703	1020
.....	12,400	5,688	203	650	343,673	1021
.....	22,588	41,442	5,760	2,344	795,452	1022
.....	8,600	8,661	3,839	.....	1,521,748	1023
.....	.....	.....	263	.....	410,418	1024
.....	.....	.....	1,941	418	588,622	1025
.....	600	.....	811	6,587	512,082	1026
156,700	127,963	5,304	13,338	432	1,623,268	1027
.....	69,980	25,337	2,907	1,890	902,657	1028
.....	4,555	.....	1,357	253	91,211	1029

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Gloucester County					
976	Bridgeport	Bridgeport	$230,868			
977	Mutual	Clarksboro	58,170			
978	Clayton	Clayton	397,565			
979	Delsea	"	82,608			
980	Chestnut Ridge	Glassboro	153,549			
981	Glassboro	"	771,018			
982	Grenloch	Grenloch	162,921			$44,000
983	Mantua	Mantua	65,052			5,400
984	Mullica Hill	Mullica Hill	146,634			
985	National Park	National Park	72,420			
986	Newfield	Newfield	79,470			9,400
987	Mechanics	Paulsboro	274,200			
988	Paulsbor	"	433,092			
989	Alcyon	Pitman	563,481			
990	Pitman	"	737,807			
991	Swedesboro	Swedesboro	512,184			
992	Swedesboro-Woodstown	"	399,924			200
993	Wenonah	Wenonah	517,908			21,500
994	Old Buck	Westville	210,851			11,150
995	Westville and Newbold	"	352,218			22,200
996	Monroe	Williamstown	462,408	$23,350		204,250
997	Peoples	Woodbury	936,995			
998	Suburban Homes	"	193,659			12,100
999	Woodbury Real Estate Mutual	"	996,579			
	Totals		$8,811,581	$23,350		$330,200
	Hudson County					
1000	Arlington	Arlington	$370,157			$64,900
1001	Kearney	"	1,716,705	$2,875		380,400
1002	Bayonne No. 2	Bayonne	1,765,587			
1003	Bergen Point	"	219,766			
1004	Centreville	"	3,315,898			229,800
1005	City	"	463,029			
1006	Home	"	1,780,848			
1007	Pamrapo	"	458,184			
1008	Peninsula	"	177,010			800
1009	Pinnacle	"	4,925			
1010	Progressive	"	1,032,522			
1011	Security	"	644,282			
1012	White Eagle	"	264,738			
1013	Bulls Ferry	Guttenberg	173,377			
1014	Guttenberg	"	944,429			130,800
1015	Wetherbee Park	"	74,466			
1016	Consolidated	Harrison	517,735			34,720
1017	Credit	"	122,541			1,400
1018	Harrison and Kearny	"	600,924			
1019	Hudson & Essex	"	452,930			46,200
1020	International	"	196,947			22,100
1021	Kingsland	"	220,682			41,300
1022	Merchants	"	514,288			84,450
1023	Peoples	"	1,170,843			
1024	Savoy	"	306,639			
1025	Security	"	$424,740			$21,000
1026	Shrt-Term	"	376,740			11,600
1027	American Homes	Hoboken	1,140,210			1,000
1028	Castle Point	"	647,114			
1029	Dante	"	62,295			3,400

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	$274	.....	$18,600	$296	$67,475	$367	$317,880	976
.....	.....	143	.....	3,000	.....	12,683	120	74,116	977
$180	$1,800	441	.....	.....	.....	119,189	14,201	533,376	978
.....	.....	95	.....	17,220	234	8,313	170	108,640	979
.....	.....	320	$2,200	17,400	239	33,762	234	207,704	980
1,612	37,300	228	.....	.....	726	270,551	4,741	1,086,176	981
.....	1,500	119	.....	35,000	21	54,359	1,876	299,796	982
.....	.....	482	.....	7,800	20	6,712	208	85,674	983
.....	.....	91	.....	3,800	114	37,059	879	188,577	984
.....	.....	37	.....	17,300	145	25,865	340	116,107	985
.....	.....	254	.....	.....	.....	17,938	221	107,283	986
.....	.....	237	.....	45,650	571	86,684	825	408,167	987
.....	.....	1,025	.....	23,900	.....	136,665	5,955	600,637	988
.....	.....	1,778	.....	.....	.....	154,350	4,002	723,611	989
.....	.....	543	.....	.....	.....	229,900	2,000	970,250	990
.....	.....	521	.....	27,500	88	147,710	526	688,529	991
.....	.....	437	.....	32,000	.....	110,840	.....	543,401	992
.....	.....	438	2,600	124,000	588	163,115	33	830,182	993
1,321	.....	282	.....	35,975	335	55,062	850	315,826	994
.....	.....	563	.....	8,800	.....	116,700	1,935	502,416	995
.....	27,800	1,074	.....	15,000	.....	130,959	4,426	869,267	996
.....	.....	3,336	.....	39,000	.....	292,896	9,677	1,281,904	997
387	.....	425	.....	40,000	.....	44,294	1,000	291,865	998
.....	.....	2,851	.....	.....	43	328,273	24,674	1,352,420	999
$3,500	$68,400	$15,994	$4,800	$511,945	$3,420	$2,651,354	$79,260	$12,503,804	
$1,562	.....	.....	.....	$39,500	$4	$91,792	$2,560	$570,475	1000
.....	.....	$864	$11,200	95,000	1,547	475,856	39,419	2,723,866	1001
.....	.....	1,383	.....	45,000	.....	498,479	5,722	2,316,171	1002
2,092	.....	626	.....	.....	96	39,664	296	262,540	1003
1,962	.....	3,382	.....	.....	295	1,003,711	4,282	4,559,330	1004
.....	.....	397	9,600	35,000	21	128,419	1,000	637,466	1005
2,153	$1,000	4,732	.....	118,800	1,416	495,964	5,120	2,410,033	1006
195	.....	2,277	.....	35,000	275,554	171,024	731	942,965	1007
253	.....	576	.....	27,500	1,438	32,376	3,769	243,722	1008
.....	.....	.....	.....	.....	.....	.....	.....	4,925	1009
1,242	.....	2,652	500	211,000	2,171	349,414	3,458	1,602,959	1010
1,215	.....	1,366	.....	57,000	330	236,095	2,069	942,357	1011
660	.....	712	.....	5,800	259	70,756	732	343,657	1012
490	.....	117	.....	20,000	.....	43,004	262	237,250	1013
96	.....	12,124	123	130,000	41	232,187	5,521	1,455,321	1014
.....	.....	415	.....	6,000	.....	20,739	1	101,621	1015
136	.....	.....	.....	50,000	.....	162,836	4,793	770,220	1016
380	.....	71	.....	7,500	37	20,623	692	153,244	1017
.....	.....	192	.....	16,500	.....	199,903	10,098	827,617	1018
7,512	.....	538	43,263	60,000	.....	115,865	173	726,481	1019
.....	.....	196	.....	23,000	59	60,996	405	303,703	1020
159	.....	.....	.....	18,150	121	62,369	892	343,673	1021
2,833	.....	496	1,000	63,000	851	125,534	3,000	795,452	1022
.....	.....	.....	.....	27,000	891	319,921	3,093	1,521,748	1023
.....	.....	10	.....	37,000	43	64,199	2,527	410,418	1024
.....	.....	138	.....	24,200	.....	118,045	499	588,622	1025
145	.....	38	.....	43,000	12	70,412	10,135	512,082	1026
3,550	.....	7,020	.....	234,000	.....	229,714	7,774	1,623,268	1027
9,843	.....	2,183	.....	16,000	80	215,122	12,315	902,657	1028
1,595	.....	77	.....	14,000	142	9,612	90	91,211	1029

TABLE 4—SHARES.

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Gloucester County								
976	Bridgeport	3,568	434						
977	Mutual	995	88						
978	Clayton	5,792	488						
979	Delsea	2,840	467						
980	Chestnut Ridge	3,522	416						
981	Glassboro	11,049	810						
982	Grenloch	2,663	429					220	67
983	Mantua	1,886	218					27	11
984	Mullica Hill	2,456	252						
985	National Park	1,063	139						
986	Newfield	1,713	192					47	8
987	Mechanics	4,281	341						
988	Paulsboro	14,511	570						
989	Alcyon	8,727	1,088						
990	Pitman	10,511	772						
991	Swedesboro	7,881	485						
992	Swedesboro-Woodstown	6,367	456					1	1
993	Wenonah	8,263	752					108	21
994	Old Buck	4,136	360					56	13
995	Westville and Newbold	5,401	572					111	18
								1,021	174
996	Monroe	8,701	961	234	28				
997	Peoples	15,994	1,247						
998	Suburban Homes	4,735	322					61	21
999	Woodbury Real Estate Mutual	17,846	1,398						
	Totals	154,901	13,257	234	28			1,652	334
	Hudson County								
1000	Arlington	13,672	428					649	44
1001	Kearney	30,471	2,538	23	9			1,902	515
1002	Bayonne, No. 2	27,203	2,753						
1003	Bergen Point	4,258	673						
1004	Centreville	51,194	5,158					1,149	157
1005	City	7,759	949						
1006	Home	32,894	4,040						
1007	Pamrapo	9,209	1,104						
1008	Peninsula	3,942	366					4	1
1009	Pinnacle	973	97						
1010	Progressive	15,735	1,457						
1011	Security	11,765	902						
1012	White Eagle	4,674	618						
1013	Bulls Ferry	3,327	384						
1014	Guttenberg	18,702	1,894					654	84
1015	Wetherbee Park	1,562	181						
1016	Consolidated	7,648	740					148	17
1017	Credit	3,066	303					7	2
1018	Harrison and Kearny	8,515	700						
1019	Hudson & Essex	9,746	983					231	25
1020	International	3,213	304					111	15
1021	Kingsland	3,793	342					206	206
1022	Merchants	10,246	908					422	35
1023	Peoples	17,322	1,453						
1024	Savoy	3,995	593						
1025	Security	7,173	671					105	10
1026	Short-Term	7,805	692					116	116
1027	American Homes	21,620	1,820					5	1
1028	Castle Point	9,927	938						
1029	Dante	1,764	225					17	17

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
3,568	220	214	S.	$1.00 m.	$200	6	$0.05 b	.....	976
995	33	55	S.	1.00 m.	200	6	3.00 a	.....	977
5,792	228	260	S.	1.00 m.	200	6	5.00 a	$5.00 a	978
2,840	65	402	S.	1.00 m.	200	6	.05 b	.....	979
3,522	103	313	S.	1.00 m.	200	6	.12½ b	.....	980
11,049	347	463	S.	1.00 m.	200	6	.10 b	.10 b	981
2,883	198	298	S.	1.00 m.	200	6	.10 b	.....	982
1,913	31	198	S.	1.00 m. & 2.00 m.	200	6	.10 b	.....	983
2,456	79	173	S.	1.00 m.	200	6	.05 b	.05 b	984
1,063	72	67	S.	1.00 m.	200	6	.05 b	.05 b	985
1,760	60	140	S.	1.00 m.	200	6	5.00 a	.....	986
4,281	173	168	S.	1.00 m.	200	6	.10 b	.10 b	987
14,511	388	182	S.	.50 m.	100	6	.10 b	.....	988
8,727	434	654	S.	1.00 m.	200	6	.05 b	.....	989
10,511	331	441	S.	1.00 m.	200	6	.05 b	.05 b	990
7,881	170	315	S.	1.00 m.	200	6	.....	.....	991
6,368	172	285	S.	1.00 m.	200	6	.....	.....	992
8,371	285	488	S.	1.00 m.	200	6	.05 b	.....	993
4,192	140	233	S.	1.00 m.	200	6	.07½ b	.07½ b	994
5,512	210	380	S.	1.00 m.	200	6	.10 b	.10 b	995
9,956	541	622	S.	1.00 m.	200	6	3.00 a	.....	996
15,994	481	766	S.	1.00 m.	200	6	.10 b	.....	997
4,796	127	216	S.	1.00 m.	200	6	.12½ b	.....	998
17,846	514	884	S.	1.00 m.	200	6	.12½ b	.....	999
156,787	5,402	8,217							
14,321	122	350	O.P.	$0.50 m.	$100	6	$3.00 a	.....	1000
32,396	468	2,594	S.	1.00 m.	200	6	.04 b	.....	1001
27,203	567	2,186	S.	1.00 m.	200	6	.07½ b	.....	1002
4,258	71	602	S.	1.00 m.	200	6	.07½ b	.....	1003
52,343	1,238	4,077	S.	1.00 m.	200	6	.15 b	.....	1004
7,759	155	794	S.	1.00 m.	200	6	.07½ b	.....	1005
32,894	749	3,291	S.	1.00 m.	200	6	.07½ b	.....	1006
9,209	266	838	S.	1.00 m.	300	6	.03½ b	.....	1007
3,946	74	293	S.	.70, 1.00 & 2.00 m.	200	6	.07½ b	.....	1008
973	.....	97	O.P.	.....	200	6	.....	.....	1009
15,735	333	1,124	S.	1.00 m.	200	6	.07½ b	.....	1010
11,765	228	674	S.	1.00 m.	200	6	.07½ b	.....	1011
4,674	98	520	S.	1.00 m.	200	6	.07½ b	.....	1012
3,327	78	306	S.	1.00 m.	200	4½ & 6	.03 b	.....	1013
19,356	492	1,486	S.	.25 w.	200	6	3.00 a	$1.00 a	1014
1,562	39	142	S.	1.00 m.	200	6	3.00 a & .25 b	.....	1015
7,796	183	574	O.P.	.....	200 & 240	6	3.00 a	1.00 a	1016
3,073	36	269	S.	1.00 m.	200	6	3.00 a & 4.00 a	2.00 a	1017
8,515	140	560	S.	1.00 m.	200	6	4.00 a	.....	1018
9,977	167	841	S.	1.00 & 2.00 m.	200	6	4.00 a	1.00 a	1019
3,324	88	231	S.	1.00 m.	200	6	.05½ b	.05½ b	1020
3,999	107	441	N.S.	1.00 m.	200	6	3.00 a	.....	1021
10,668	163	780	S.	1.00 m.	200	6	3.00 a & 4.00 a	1.00 a	1022
17,322	320	1,133	S.	1.00 m.	200	6	3.00 a	3.00 a	1023
3,995	95	498	S.	1.00 m.	200	6	4.00 a	.....	1024
7,278	123	558	S.	1.00 m.	200	6	2.00 a	.....	1025
7,921	123	685	O.P.	.....	100	6	3.00 a	2.00 a	1026
21,625	428	1,393	S.	1.00 & 2.00 m.	200	6	.....	.....	1027
9,927	143	795	S.	1.00 m.	200	4½ & 6	.25 b	.....	1028
1,781	31	211	S.	1.00 m.	200	6	3.00 a	1.00 a	1029

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION			Incorporated	President
	Hudson County—Continued				
1030	Elysian	Hoboken		Mar. 8, 1927	Charles Vezzetti
1031	Esenbe	"		April 21, 1921	C. H. C. Jagels
1032	Guardian	"		May 18, 1921	Martin Cooke
1033	Hoboken	"		Feb. 24, 1887	Leo Mayer
1034	Jefferson	"		Feb. 3, 1920	Herman W. Schmidt, Sr.
1035	Mile Square	"		Jan. 23, 1925	Joseph J. Garibaldi
1036	Academy	Jersey City		Feb. 26, 1924	John J. McCarthy
1037	American	"	"	Nov. 19, 1910	S. H. Culver
1038	A. O. H.	"	"	Oct. 16, 1922	John F. O'Reilly
1039	Armistice	"	"	Aug. 20, 1924	George M. Sexton
1040	Armory	"	"	May 29, 1923	Max Jacobowitz
1041	Bee-Hive	"	"	Feb. 1, 1919	Samuel Ruskin
1042	Bergen Mutual, No. 4	"	"	Mar. 25, 1902	Frederick M. Barnes
1043	Borrowers	"	"	June 6, 1912	Walter O. Reed
1044	Boulevard Plaza	"	"	Feb. 18, 1922	William I. Dillon
1045	Business Men's	"	"	Nov. 21, 1898	Joseph J. Scott
1046	By-Fi	"	"	Jan. 12, 1926	Charles F. Gallagher
1047	Carteret Mutual	"	"	Jan. 20, 1890	Francis R. Jewkes
1048	Carteret Mutual No. 2	"	"	Sept. 22, 1902	Francis R. Jewkes
1049	Central	"	"	July 23, 1895	Henry Wheller
1050	Citizens'	"	"	April 15, 1898	Emil W. A. Schumann
1051	City-Center	"	"	June 11, 1926	Edwin D. Wetmore
1052	Claremont	"	"	May 17, 1909	William S. Fengado
1053	Clinton	"	"	Dec. 20, 1909	Thomas P. Duff
1054	Colonial	"	"	Mar. 29, 1902	James Billington
1055	Columbia	"	"	July 3, 1886	George S. Carson
1056	Commander	"	"	Dec. 15, 1927	Henry S. Marmorstein
1057	Commercial Investment	"	"	April 17, 1893	William S. Rowland
1058	Communipaw	"	"	Feb. 28, 1891	Charles Kuederly
1059	Concourse	"	"	April 4, 1924	Philip Parnes
1060	Duncan	"	"	Dec. 13, 1900	William M. Obergfell
1061	Embe	"	"	July 7, 1922	John A. Schweigart
1062	Emory	"	"	Dec. 7, 1927	Edwin A. Spoerl
1063	Empire	"	"	June 15, 1895	Henry J. Melosh
1064	Erie	"	"	Feb. 6, 1888	Abraham J. Goldstein
1065	Euclid	"	"	April 5, 1923	R. Robert Max
1066	Eureka	"	"	July 6, 1893	Davis Fineberg
1067	Excelsior Mutual	"	"	Sept. 28, 1885	John H. Ward
1068	Exchange	"	"	June 27, 1917	Emanuel Gross
1069	Five Corners	"	"	May 31, 1911	J. George Landwehr
1070	Franklin	"	"	Oct. 17, 1914	Henry R. Hansen
1071	Fraternity Mutual	"	"	Mar. 24, 1903	William W. Higgins
1072	Garfield	"	"	Feb. 16, 1886	Edmund P. Ingram
1073	Greenville Heights	"	"	Nov. 27, 1911	Henry Heritage
1074	Greenville United	"	"	April 3, 1891	Henry H. Holmes
1075	Hamilton Park	"	"	Feb. 9, 1922	John A. Bryam
1076	Harsimus	"	"	Dec. 27, 1910	B. S. Pollak
1077	Henderson	"	"	Nov. 28, 1922	John Lewicki
1078	Hilltop	"	"	July 20, 1922	Herman J. Hendess
1079	Home	"	"	Dec. 8, 1906	Fred Klein
1080	Hudson	"	"	June 3, 1887	Henry W. Moser
1081	Hudson County Caledonian	"	"	May 25, 1887	Frederick Kirsten
1082	Industrial Mutual	"	"	June 10, 1886	Robert S. Wiley
1083	Italian	"	"	Jan. 21, 1913	Vincenzo Campana
1084	Jackson	"	"	May 25, 1909	Robert J. Shaw

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Kealey & Gilfert	Charles A. Kingsland	40 Newark St., Hoboken, N. J.	1030
J. Raymond Tiffany	H. E. Benjamin	37 Newark St., Hoboken, N. J.	1031
R. Schroeder	V. B. Marcussen	1321 Washington St., Hoboken, N. J.	1032
Joseph S. Parry	William H. Bradley	84 Washington St., Hoboken, N. J.	1033
Harry J. Cafferata	G. F. Fugazzi	103 Willow Ave., Hoboken, N. J.	1034
Jay M. Levenson	Victor J. Garibaldi	77 River St., Hoboken, N. J.	1035
Morris E. Barison	James A. Radcliffe	113 Hutton St., Jersey City, N. J.	1036
Frank J. Reardon	John B. Mahan	15 Woodlawn Ave., Jersey City, N. J.	1037
Thomas J. Stanton	Robert F. Downing	50 Wegman Parkway, Jersey City, N. J.	1038
Frank J. Guarini	Thomas G. Russoniello	379 3rd St., Jersey City, N. J.	1039
Jacob S. Spiro	Adolph Treuhaft	84 Montgomery St., Jersey City, N. J.	1040
Alexander Raskin	Henry Schimel	114 Monticello Ave., Jersey City, N. J.	1041
F. J. Higgins	Samuel W. Garrison	751 Bergen Ave., Jersey City, N. J.	1042
Robert V. Kinkead	John E. Brown	65 Morse Ave., Rutherford, N. J.	1043
Robert H. Doherty	John F. Saturniewicz	117 Kensington Ave., Jersey City, N. J.	1044
Robert Carey	Albert J. Higson	279 Grove St., Jersey City, N. J.	1045
George Scheetz, Jr.	George P. Knoeller	102 Oak St., Jersey City, N. J.	1046
Thomas R. Armstrong	John A. Robertson	761 Montgomery St., Jersey City, N. J.	1047
J. Stanley Griffin	John A. Robertson	761 Montgomery St., Jersey City, N. J.	1048
Benjamin J. Darling	William G. Weller	110 Hutton St., Jersey City, N. J.	1049
Carl G. A. Schumann	Oscar Weis	376 Ogden Ave., Jersey City, N. J.	1050
George G. Tennant	Harold A. Davis	757 Bergen Ave., Jersey City, N. J.	1051
James E. Woolley	W. G. Lupton	176 Bryant St., Rahway, N. J.	1052
Charles Hershenstein	Edward O. Smith	494 Jackson Ave., Jersey City, N. J.	1053
George G. Tennant	Robert Orr	13 Baldwin Ave., Jersey City, N. J.	1054
Benjamin J. Darling	Thomas W. Coyle	854 Bergen Ave., Jersey City, N. J.	1055
Victor Ruskin	Herbert Binder	921 Bergen Ave., Jersey City, N. J.	1056
Joseph J. Carissimi	Lawrence B. Landrine	721 Bergen Ave., Jersey City, N. J.	1057
Philip F. Sauer	Charles F. Zissel, Jr.	Clark Place, Union, N. J.	1058
David Stemer	Archie Schwartz	576 Newark, Ave., Jersey City, N. J.	1059
Henry Ewald	Samuel Drayton	574 Bergen Ave., Jersey City, N. J.	1060
Marshall Van Winkle	Chester A. Smith	356 Central Ave., Jersey City, N. J.	1061
Ezra L. Nolan	Henry F. Moorhouse	89 Monticello Ave., Jersey City, N. J.	1062
Henry J. Melosh	Harry H. Parsells	319 Fairmount Ave., Jersey City, N. J.	1063
James R. Bowen	Emanuel Weitz	75 Montgomery St., Jersey City, N. J.	1064
Morris W. Lieberman	John Albert Van Horn	56 Overlook Road, Upper Montclair, N. J.	1065
Charles C. Colgan	W. Walter Dippel	25 Kensington Ave., Jersey City, N. J.	1066
Insley, Vreeland & Decker	Clarence Dullegar	239 Washington St., Jersey City, N. J.	1067
Isaac Gross	Pauline Elionsky	315 Henderson St., Jersey City, N. J.	1068
Henn & Burr	Edward Henn	660 Newark Ave., Jersey City, N. J.	1069
Lewis G. Hansen	Robert H. Gorman	329 Palisade Ave., Jersey City, N. J.	1070
Thomas H. Ross	Martin V. Ryerson	76 Van Houten Place, Belleville, N. J.	1071
August Ziegener	Rufus M. Holcomb	61 Park St., Jersey City, N. J.	1072
George W. Rurode	Caroline Strack	207 Jackson Ave., Jersey City, N. J.	1073
John L. Keller	F. A. Sullivan	144 Van Nostrand Ave., Jersey City, N. J.	1074
D. Gallagher & C. C. Colgan	Frank Walsh	85 Van Reipen St., Jersey City, N. J.	1075
Jacob J. Singer	Herman B. Levine	615 Garfield Ave., Jersey City, N. J.	1076
Charles Young	Charles M. Henderson	52 Fairview Ave., Jersey City, N. J.	1077
Joseph Ranker	William H. Wittpenn	3500 Boulevard, Jersey City, N. J.	1078
B. J. Darling	R. G. Robinson	62-50 Saunders St., Rego Park,L. I., N. Y.	1079
Robert Carey	Fred Klein	60 Glenwood Ave., Jersey City, N. J.	1080
Edward S. Keller	Albert H. Hangartner	424 15th St., Union City, N. J.	1081
Charles H. Blohm	William H. Trost, Jr.	589 36th St., Woodcliff, N. J.	1082
Anthony Botti	James L. Lepis	89 Danforth Ave., Jersey City, N. J.	1083
James R. Erwin	Charles B. Hardacre	716 Ocean Ave., Jersey City, N. J.	1084

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION			ASSETS		
				Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Hudson County—Continued					
1030	Elysian	Hoboken		$873		$48,600
1031	Esenbe	"		19,671		902,800
1032	Guardian	"		12,497		532,000
1033	Hoboken	"		15,249		1,242,600
1034	Jefferson	"		68,070		2,046,400
1035	Mile Square	"		3,303		189,800
1036	Academy	Jersey City		869		82,700
1037	American	"	"	7,682		339,800
1038	A. O. H.	"	"	9,404		346,800
1039	Armistice	"	"	626		79,800
1040	Armory	"	"	1,513		247,200
1041	Bee-Hive	"	"	3,073		730,500
1042	Bergen Mutual, No. 4	"	"	36,976		300,200
1043	Borrowers	"	"	20,723		969,000
1044	Boulevard Plaza	"	"	165		386,200
1045	Business Men's	"	"	19,626		2,290,300
1046	By-Fi	"	"	1,441		151,900
1047	Carteret Mutual	"	"	394		247,600
1048	Carteret Mutual No. 2	"	"	204	$3,400	194,000
1049	Central	"	"	44,779		1,915,000
1050	Citizens'	"	"	6,421		859,000
1051	City-Center	"	"	16		107,000
1052	Claremont	"	"	11,487		938,200
1053	Clinton	"	"	5,575	2,035	384,600
1054	Colonial	"	"	991		1,259,600
1055	Columbia	"	"	4,376		1,999,600
1056	Commander	"	"	395		34,800
1057	Commercial Investment	"	"	12,830	25,000	570,400
1058	Communipaw	"	"	556		284,800
1059	Concourse	"	"	1,798		71,200
1060	Duncan	"	"	5,956	11,000	633,300
1061	Embe	"	"	2,499		721,500
1062	Emory	"	"	11,770		35,500
1063	Empire	"	"	1,032		384,700
1064	Erie	"	"	1,763		265,900
1065	Euclid	"	"	1,341		166,200
1066	Eureka	"	"	1,139		251,600
1067	Excelsior Mutual	"	"	15,784		1,118,800
1068	Exchange	"	"	484		427,000
1069	Five Corners	"	"	14,630		1,947,200
1070	Franklin	"	"	10,315	16,610	949,600
1071	Fraternity Mutual	"	"	891		106,400
1072	Garfield	"	"	2,524	40,000	467,600
1073	Greenville Heights	"	"	31,245	6,000	917,300
1074	Greenville United	"	"	9,846		1,467,962
1075	Hamilton Park	"	"	523		328,200
1076	Harsimus	"	"	2,125	3,978	300,200
1077	Henderson	"	"	728		114,300
1078	Hilltop	"	"	4,591		570,200
1079	Home	"	"	1,578		268,100
1080	Hudson	"	"	28,789		4,201,300
1081	Hudson County Caledonian	"	"	3,049		388,800
1082	Industrial Mutual	"	"	4,532		669,200
1083	Italian	"	"	3,507	15,200	894,500
1084	Jackson	"	"	12,053		554,800

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$755	.....	$1,870	$100	$52,198	1030
$71,000	70,475	.....	14,318	816	1,079,080	1031
66,700	64,505	$23,460	11,003	30,025	740,190	1032
239,200	44,835	3,950	10,140	1,610	1,337,584	1033
210,400	217,183	23,932	24,985	69,982	2,660,952	1034
.....	7,545	6,274	3,657	406	210,985	1035
.....	1,000	.....	1,153	247	85,969	1036
28,500	19,645	.....	4,283	414	400,324	1037
98,875	16,380	12,138	8,401	250	492,248	1038
.....	6,655	3,334	2,368	196	92,979	1039
20,000	32,585	.....	11,419	428	313,145	1040
68,000	109,330	21,995	7,757	903	941,558	1041
82,800	46,925	.....	6,428	.....	473,329	1042
40,500	46,773	.....	11,705	787	1,089,488	1043
38,400	28,852	34,180	5,250	189	493,236	1044
.....	46,893	130,626	74,007	400	2,561,852	1045
.....	17,660	.....	2,056	2	173,059	1046
71,250	13,286	15,393	1,882	492	350,297	1047
46,500	9,950	10,221	1,081	2,467	267,823	1048
168,300	86,002	30,992	7,347	800	2,253,220	1049
20,650	27,467	.....	11,486	920	925,944	1050
.....	2,770	.....	4,602	.....	114,388	1051
65,400	27,180	8,475	12,834	215	1,063,791	1052
.....	19,848	14,552	8,101	59	434,770	1053
127,600	25,705	6,054	21,387	53	441,390	1054
20,000	62,955	167,250	27,245	2,806	2,284,232	1055
.....	1,140	.....	871	275	37,481	1056
94,400	24,240	13,458	9,386	70	749,784	1057
.....	5,210	4,596	2,102	194	297,458	1058
.....	8,133	.....	1,991	162	83,284	1059
150,545	49,995	5,381	6,980	138	863,295	1060
6,000	3,500	.....	3,358	.....	736,857	1061
.....	940	.....	902	.....	49,112	1062
.....	7,710	14,641	10,135	1,157	419,375	1063
.....	11,039	.....	7,332	250	286,284	1064
.....	11,321	9,996	5,527	303	194,688	1065
.....	7,425	4,451	3,244	619	268,478	1066
.....	24,180	7,870	9,459	284	1,176,327	1067
14,000	22,120	.....	11,044	1,055	475,703	1068
.....	65,000	130,757	24,426	5,413	2,187,426	1069
39,600	31,500	67,059	5,584	294	1,120,562	1070
7,800	1,426	.....	3,045	360	119,922	1071
.....	10,915	22,095	15,158	120	558,412	1072
16,000	37,104	.....	27,568	1,150	1,036,367	1073
.....	46,262	114,354	2,905	4,169	1,645,498	1074
.....	31,690	27,826	6,609	954	395,802	1075
27,300	20,396	.....	6,129	.....	360,128	1076
24,500	9,310	17,528	4,409	1,276	172,051	1077
26,000	27,106	22,000	1,852	1,383	653,132	1078
.....	4,031	13,663	3,271	.....	290,643	1079
37,961	57,690	116,727	66,038	61,550	4,570,055	1080
.....	8,515	.....	3,154	413	403,931	1081
17,900	26,193	.....	5,476	280	723,581	1082
.....	92,955	.....	8,070	1,654	1,015,886	1083
11,000	15,660	22,696	3,617	62	619,888	1084

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION			LIABILITIES			
				Due Shareholders for			
				Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Hudson County—Continued						
1030	Elysian	Hoboken	"	48,732	.....	.....	.....
1031	Esenbe	"	"	779,166	.....	.....	.....
1032	Guardian	"	"	558,290	.....	.....	$15,000
1033	Hoboken	"	"	1,219,482	.....	.....	.....
1034	Jefferson	"	"	1,674,602	.....	.....	389,800
1035	Mile Square	"	"	163,231	.....	.....	.....
1036	Academy	Jersey City		62,484	.....	.....	800
1037	American	"	"	286,902	.....	.....	.....
1038	A. O. H.	"	"	341,490	.....	.....	14,600
1039	Armistice	"	"	61,380	.....	.....	200
1040	Armory	"	"	229,068	.....	.....	.....
1041	Bee-Hive	"	"	654,120	.....	.....	25,650
1042	Bergen Mutual, No. 4	"	"	330,568	.....	.....	.....
1043	Borrowers	"	"	669,167	.....	.....	96,800
1044	Boulevard Plaza	"	"	361,554	.....	.....	9,800
1045	Business Men's	"	"	1,454,990	$45,100	.....	485,200
1046	By-Fi	"	"	132,408	110	.....	10,000
1047	Carteret Mutual	"	"	273,464	.....	.....	.....
1048	Carteret Mutual No. 2	"	"	205,866	.....	.....	.....
1049	Central	"	"	1,649,100	.....	.....	52,700
1050	Citizens'	"	"	702,788	.....	.....	16,200
1051	City-Center	"	"	92,229	.....	.....	.....
1052	Claremont	"	"	742,478	.....	.....	.....
1053	Clinton	"	"	274,620	.....	.....	6,800
1054	Colonial	"	"	975,690	.....	.....	.....
1055	Columbia	"	"	1,350,235	.....	.....	392,800
1056	Commander	"	"	28,662	.....	.....	200
1057	Commercial Investment	"	"	428,436	.....	.....	91,000
1058	Communipaw	"	"	220,953	.....	.....	.....
1059	Concourse	"	"	61,746	.....	.....	.....
1060	Duncan	"	"	616,440	.....	.....	.....
1061	Embe	"	"	589,691	.....	.....	.....
1062	Emory	"	"	44,630	.....	.....	.....
1063	Empire	"	"	252,752	.....	.....	47,200
1064	Erie	"	"	207,164	.....	.....	.....
1065	Euclid	"	"	131,292	.....	.....	7,200
1066	Eureka	"	"	193,719	.....	.....	.....
1067	Excelsior Mutual	"	"	773,358	.....	.....	.....
1068	Exchange	"	"	230,918	.....	.....	150,900
1069	Five Corners	"	"	1,199,222	.....	.....	553,400
1070	Franklin	"	"	787,044	.....	.....	94,000
1071	Fraternity Mutual	"	"	82,997	.....	.....	1,500
1072	Garfield	"	"	434,512	.....	.....	.....
1073	Greenville Heights	"	"	630,086	.....	.....	92,400
1074	Greenville United	"	"	915,589	.....	.....	.....
1075	Hamilton Park	"	"	295,972	.....	.....	.....
1076	Harsimus	"	"	255,820	.....	.....	9,800
1077	Henderson	"	"	108,570	.....	.....	10,700
1078	Hilltop	"	"	437,937	.....	.....	42,800
1079	Home	"	"	172,530	.....	.....	55,600
1080	Hudson	"	"	2,301,395	.....	.....	1,311,000
1081	Hudson County Caledonian	"	"	301,131	.....	.....	.....
1082	Industrial Mutual	"	"	499,921	.....	.....	.....
1083	Italian	"	"	682,884	.....	.....	.....
1084	Jackson	"	"	382,848	.....	.....	44,350

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$35	.....	$271	.....	.....	.....	$3,103	$57	$52,198	1030
801	.....	1,538	$1,000	$13,000	$89	281,890	1,596	1,079,080	1031
3,089	.....	3,176	.....	.....	.....	158,248	2,387	740,190	1032
819	$2,774	1,489	.....	10,000	1,015	314,662	7,343	1,557,584	1033
879	.....	85	1,032	70,000	.....	488,040	36,514	2,660,952	1034
7,826	.....	1,624	.....	11,000	74	26,602	628	210,985	1035
627	.....	685	.....	12,000	.....	9,298	75	85,969	1036
1,505	1,005	872	.....	34,000	.....	75,693	347	400,324	1037
4,532	.....	842	.....	61,500	332	67,303	1,649	492,248	1038
2,325	.....	165	1,299	15,800	.....	11,808	2	92,979	1039
4,418	.....	755	.....	35,500	191	42,692	521	313,145	1040
14,032	.....	2,749	.....	66,474	151	177,028	1,354	941,558	1041
.....	.....	963	.....	58,000	.....	83,334	464	473,329	1042
13,021	.....	1,935	.....	130,000	.....	176,456	2,109	1,089,488	1043
1,669	.....	621	.....	45,500	10	70,582	3,500	493,236	1044
2,912	.....	5,857	.....	10,000	7,663	467,092	83,038	2,561,852	1045
297	.....	799	.....	14,075	70	15,140	160	173,059	1046
.....	.....	716	.....	5,500	.....	70,450	167	350,297	1047
.....	.....	421	.....	5,000	2,409	52,882	1,245	267,823	1048
679	.....	5,549	.....	135,000	2,559	402,038	5,595	2,253,220	1049
32	.....	1,577	.....	18,900	381	185,467	599	925,944	1050
2,730	.....	1,060	.....	10,100	.....	8,104	165	114,388	1051
418	.....	4,999	.....	108,500	1,061	204,800	1,535	1,063,791	1052
939	.....	377	.....	70,000	946	80,364	724	434,770	1053
1,626	.....	2,217	.....	134,500	1,801	324,403	1,153	1,441,390	1054
.....	.....	3,281	.....	150,000	.....	374,487	13,429	2,284,232	1055
862	.....	240	.....	5,750	.....	1,740	27	37,481	1056
340	.....	1,186	.....	96,000	.....	124,816	8,006	749,784	1057
57	.....	426	.....	15,900	226	59,896	.....	297,458	1058
1,131	.....	267	600	9,500	47	9,926	67	83,284	1059
3,658	.....	2,423	.....	50,400	4,000	184,736	1,638	863,295	1060
497	.....	3,123	.....	33,500	.....	107,946	2,100	736,857	1061
768	.....	715	.....	.....	.....	2,937	62	49,112	1062
11	.....	796	.....	52,000	736	63,835	2,045	419,375	1063
3,227	.....	630	.....	25,800	130	49,333	.....	286,284	1064
2,505	.....	380	.....	28,900	116	23,842	453	194,688	1065
.....	2,010	294	.....	18,200	290	53,672	293	268,478	1066
337	.....	3,501	.....	155,510	.....	240,503	3,118	1,176,327	1067
1,015	3,260	703	.....	27,500	500	60,354	553	475,703	1068
.....	.....	4,414	.....	108,000	20,563	292,576	9,251	2,187,426	1069
3,611	.....	2,588	.....	.....	163	225,739	7,417	1,120,562	1070
767	.....	382	3,000	16,000	10	15,006	260	119,922	1071
864	.....	1,094	.....	.....	506	119,011	2,425	558,412	1072
672	.....	1,396	.....	136,000	1,152	172,816	1,845	1,036,367	1073
2,757	.....	.....	.....	20,000	412,945	293,496	711	1,645,498	1074
1,773	.....	1,316	.....	29,300	177	60,537	6,727	395,802	1075
2,235	.....	1,559	.....	15,000	.....	73,128	2,586	360,128	1076
3,471	.....	637	.....	20,500	.....	26,256	1,917	172,051	1077
615	.....	1,999	.....	81,200	.....	87,992	589	653,132	1078
87	2,000	1,199	.....	6,000	72	45,056	8,099	290,643	1079
8,263	.....	15,072	.....	250,000	67,807	545,403	71,115	4,570,055	1080
556	.....	2,041	.....	21,000	45	78,732	426	403,931	1081
5	.....	2,012	.....	93,000	429	126,672	1,542	723,581	1082
1,409	.....	215	.....	122,460	.....	208,918	.....	1,015,886	1083
1,256	.....	1,013	.....	86,400	423	101,209	2,389	619,888	1084

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Hudson County—Continued								
1030	Elysian	1,816	189						
1031	Esenbe	12,182	622						
1032	Guardian	7,819	661					75	22
1033	Hoboken	18,335	1,158						
1034	Jefferson	29,989	1,961					1,949	109
1035	Mile Square	3,978	328						
1036	Academy	1,540	178					4	2
1037	American	4,679	507						
1038	A. O. H.	7,386	788					73	6
1039	Armistice	1,362	188					1	1
1040	Armory	4,287	333						
1041	Bee-Hive	10,926	1,283					128	27
1042	Bergen Mutual, No. 4	4,752	473						
1043	Borrowers	12,532	1,067					484	44
1044	Boulevard Plaza	6,302	516					49	6
1045	Business Men's	23,857	1,786	451	49			2,426	656
1046	By-Fi	3,536	388	1	1			50	8
1047	Carteret Mutual	4,135	304						
1048	Carteret Mutual, No. 2	2,776	238						
1049	Central	27,882	1,964					264	49
1050	Citizens'	11,566	1,180					81	13
1051	City-Center	3,322	316						
1052	Claremont	11,759	903						
1053	Clinton	4,368	433					34	8
1054	Colonial	15,317	998						
1055	Columbia	21,355	1,539					1,964	217
1056	Commander	1,464	167					1	1
1057	Commercial Investment	6,541	468					455	48
1058	Communipaw	3,931	441						
1059	Concourse	1,822	199						
1060	Duncan	9,358	873						
1061	Embe	10,538	931						
1062	Emory	1,923	162						
1063	Empire	4,274	331					236	37
1064	Erie	4,015	392						
1065	Euclid	2,732	247					36	4
1066	Eureka	3,321	330						
1067	Excelsior Mutual	13,262	1,085						
1068	Exchange	4,722	355					755	25
1069	Five Corners	21,342	1,841					2,767	250
1070	Franklin	12,191	1,146					470	34
1071	Fraternity Mutual	1,164	161					8	2
1072	Garfield	6,770	712						
1073	Greenville Heights	10,266	957					462	71
1074	Greenville United	12,866	2,298						
1075	Hamilton Park	4,827	365						
1076	Harsimus	3,673	298					49	4
1077	Henderson	2,205	213					54	10
1078	Hilltop	8,000	936					214	51
1079	Home	3,056	285					278	21
1080	Hudson	41,407	2,839					6,555	622
1081	Hudson County Caledonian	5,159	568						
1082	Industrial Mutual	7,969	848						
1083	Italian	10,104	955						
1084	Jackson	6,654	635					222	29

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
1,816	9	180	S.	$1.00 m.	$200	6	.....	.....	1030
12,182	116	506	S.	1.00 m.	200	4½ & 6	$0.25 b	.....	1031
7,894	169	514	S.	1.00 m.	200	6	.10 b	.....	1032
18,335	261	897	S.	1.00 m.	200	6	.....	.....	1033
31,938	362	1,708	O.P.	.....	200	6	3.00 a	$1.00 a	1034
3,978	50	278	S.	1.00 m.	200	6	2.00 a	.08⅓ b	1035
1,544	22	158	S.	1.00 m.	200	6	.....	.....	1036
4,679	117	390	S.	1.00 m.	200	6	1.50 a	.....	1037
7,459	101	693	S.	1.00 m.	200	6	.....	.....	1038
1,363	54	135	S.	1.00 m.	200	6	3.00 a	.....	1039
4,287	82	251	S.	1.00 m.	200	6	.....	.....	1040
11,054	206	1,104	S.	1.00 m.	200	6	.....	.....	1041
4,752	90	383	S.	.25 w.	200	6	.12½ b	.....	1042
13,016	282	829	S.	1.00 m.	200	6	.....	.....	1043
6,351	127	395	S.	1.00 m.	200	6	.....	.....	1044
26,734	268	2,223	S.	1.00 m.	200	6	.10 & .15 b	1.00 a	1045
3,587	69	328	S.	1.00 m.	200	6	.....	.....	1046
4,135	83	221	S.	.25 w.	200	6	.10 & .12½ b	.....	1047
2,776	80	158	S.	.25 w.	200	6	.12½ b	.....	1048
28,146	545	1,468	S.	1.00 m.	200	6	.....	.....	1049
11,647	253	940	S.	1.00 m.	200	6	.....	.....	1050
3,322	18	298	S.	1.00 m.	200	6	.....	.....	1051
11,759	173	730	S.	1.00 m.	200	6	.12½ b	.....	1052
4,402	109	332	S.	1.00 m.	200	6	.....	.....	1053
15,317	126	872	S.	1.00 m.	200	6	.15 b	.....	1054
23,319	585	1,171	S.	1.00 m.	200	6	.....	.....	1055
1,465	12	156	S.	1.00 m.	200	6	.....	.....	1056
6,996	174	342	S.	.25 w.	200	6	.....	.....	1057
3,931	75	366	S.	1.00 m.	200	6	.15 b	.....	1058
1,822	50	149	S.	1.00 & 2.00 m.	200	6	.....	.....	1059
9,358	216	657	S.	1.00 m.	200	6	.15 b	.....	1060
10,538	120	811	S.	1.00 m.	200	6	.....	.....	1061
1,923	12	150	S.	1.00 m.	200	6	.....	.....	1062
4,510	93	275	S.	.25 w.	200	5 & 6	1.00 a	.....	1063
4,015	76	316	S.	1.00 m.	200	6	3.00 a	1.00 a	1064
2,768	50	201	S.	1.00 m.	200	6	2.00 a	.....	1065
3,321	79	251	S.	1.00 m.	200	6	.....	.....	1066
13,262	224	861	S.	1.00 m.	200	6	.....	.....	1067
5,477	103	277	S.	1.00 m.	200	6	3.00 a	1.00 a	1068
24,109	402	1,689	S.	1.00 m.	200	6	.....	.....	1069
12,661	240	940	S.	1.00 m.	200	6	.....	.....	1070
1,172	31	132	S.	.25 w. & 2.00 m.	200	6	.10 b	.....	1071
6,770	134	578	S.	1.00 m.	200	5 & 6	.20 b	.....	1072
10,728	320	708	S.	1.00 m.	200	6	.....	.....	1073
12,866	86	2,212	S.	.25 w.	200	6	3.60 a	1.00 a	1074
4,827	105	260	S.	1.00 m.	200	6	.....	.....	1075
3,722	60	242	S.	1.00 m.	200	6	3.00 a	.....	1076
2,259	30	193	S.	1.00 m.	200	6	.15 b	.15 b	1077
8,214	263	724	S.	1.00 m.	200	6	.....	.....	1078
3,334	69	237	S.	1.00 m.	200	6	.12½ b	2.00 a	1079
47,962	512	2,949	S.	1.00 m.	200	6	.08⅓ b	2.00 a	1080
5,159	114	454	S.	1.00 m.	200	6	.05 b	.05 b	1081
7,969	242	606	S.	1.00 m.	200	6	.....	.....	1082
10,104	316	639	S.	1.00 m.	200	6	2.00 a	.....	1083
6,876	126	538	S.	1.00 m.	200	6	.....	.....	1084

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION			Incorporated	President
	Hudson County—Continued				
1085	Jersey City	Jersey	City	Nov. 30, 1885	Frederick Klein
1086	Jewett	"	"	Mar. 13, 1923	Edward M. Taylor
1087	John Brown	"	"	Jan. 23, 1914	James R. Stroud
1088	Jordan	"	"	April 19, 1924	Harry Morchower
1089	Journal Square	"	"	Nov. 21, 1921	Benjamin Heilbrunn
1090	Junction	"	"	April 26, 1909	Alfred N. Crane
1091	K. C.	"	"	June 20, 1919	Peter F. Guterl
1092	Kopernik	"	"	July 31, 1919	Vincent Telkowski
1093	Labor's	"	"	April 1, 1925	Charles J. Jennings
1094	Lafayette Mutual	"	"	Jan. 24, 1884	James R. Stevens
1095	Leader	"	"	July 28, 1923	Abraham Davis
1096	Lincoln	"	"	June 15, 1886	William J. Dippel
1097	Live Wire	"	"	Nov. 3, 1921	Benjamin Freeman
1098	Madison	"	"	Mar. 2, 1889	John F. Sheehan, Sr.
1099	Magnetic	"	"	July 25, 1923	Leopoldo Auriemma
1100	Major	"	"	June 25, 1924	John P. Browne
1101	Marion	"	"	Feb. 28, 1923	Nicholas W. D'Elia
1102	Miown	"	"	April 21, 1927	Ben Schlossberg
1103	Montgomery	"	"	Jan. 12, 1910	George H. Grim
1104	Monticello Mutual	"	"	Feb. 1, 1886	Charles E. Maxson
1105	Orpheum	"	"	Feb. 18, 1925	Charles L. Munch
1106	Own-Your-Home	"	"	Nov. 4, 1921	Harry Max
1107	Paulus Hook	"	"	Jan. 6, 1927	Edward J. Holland
1108	Pavonia	"	"	May 1, 1885	John P. Cassidy
1109	Phoenix	"	"	Jan. 2, 1884	F. Walter Brannagan
1110	P. R. R. Y. M. C. A.	"	"	Sept. 12, 1919	M. V. Phillips
1111	Rainy Day	"	"	Jan. 31, 1923	George J. Wolf
1112	Rector	"	"	Jan. 4, 1924	Henry A. Garfunkel
1113	Save-More	"	"	Mar. 10, 1928	Murray R. Siegel
1114	Security	"	"	Oct. 26, 1887	George J. Hollerieth
1115	Sherwood	"	"	June 17, 1913	F. W. Wahlers
1116	Sip	"	"	Nov. 21, 1911	Patrick J. Kennedy
1117	Sparrow Hill	"	"	Nov. 21, 1924	Thomas Stapleton, Sr.
1118	Stuyvesant	"	"	May 5, 1909	Edward E. Brandow
1119	Summit	"	"	Sept. 6, 1911	George A. Flagg
1120	Sunset	"	"	April 28, 1925	Thomas Windisch
1121	Tube Zone	"	"	Feb. 7, 1924	William F. Moore
1122	Ukrainian	"	"	Dec. 21, 1920	Peter Macheyowsky
1123	Union	"	"	Mar. 24, 1890	William L. Scott
1124	Veterans'	"	"	Dec. 8, 1921	D. E. C. Somers
1125	Wage Earners	"	"	Aug. 5, 1922	James Tumulty
1126	Washington	"	"	Mar. 29, 1887	Robert Philipps
1127	West Bergen	"	"	Dec. 28, 1891	Richard Entwhistle
1128	Western Slope	"	"	May 18, 1886	Fred Klein
1129	West Side	"	"	Mar. 2, 1896	George H. Frew
1130	Wilson	"	"	July 23, 1924	Joseph S. Singer
1131	Woodlawn	"	"	Dec. 15, 1896	William Dingwall
1132	Belgrove	Kearny		Mar. 26, 1929	Alexander F. Gillis
1133	Citizens	"		Mar. 8, 1909	Stanley Masom
1134	Elm	"		Feb. 26, 1924	Gerrish Newell
1135	Kearny Heights	"		Mar. 12, 1925	William Joule
1136	Midland	"		Feb. 19, 1906	Robert F. Newill
1137	Mutual Benefit	"		June 17, 1895	William T. Wilkinson
1138	Parkway	"		July 3, 1915	Samuel Marshall
1139	Schuyler	"		Sept. 3, 1924	Joseph Abromaitis

** Vice President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
George Scheetz, Jr.	Albert J. Higson	279 Grove St., Jersey City, N. J.	1085
Walter J. Freund	George R. Raddin	180 Baldwin Ave., Jersey City, N. J.	1086
Walter J. Freund	P. Charles Simms	166 Claremont Ave., Jersey City, N. J.	1087
Silber & Silber	Harry Wertheim	665 Newark Ave., Jersey City, N. J.	1088
Irving Eisenberg	Samuel Siegler	32 Gifford Ave., Jersey City, N. J.	1089
James E. Pyle	W. Walter Streeter	499 Communipaw Ave., Jersey City, N. J.	1090
James J. Kearney	John J. Driscoll	178 Harrison Ave., Jersey City, N. J.	1091
Alex B. Cieciuch	Leon R. Cieciuch	921 Bergen Ave., Jersey City, N. J.	1092
O'Brien & Tartalsky	Louis J. Knoepfel	26 Journal Square, Jersey City, N. J.	1093
Walter J. Freund	Henry C. Mades	Box 22, Colonia, N. J.	1094
Maurice R. Seiden	Lippman Miller	149 Bentley Ave., Jersey City, N. J.	1095
William C. Cudlipp	William C. Behrens	171 Clinton Ave., Jersey City, N. J.	1096
Morris E. Barison	Archie Schwartz	576 Newark Ave., Jersey City, N. J.	1097
J. Frank Finn	John P. Mahan	15 Woodlawn Ave., Jersey City, N. J.	1098
E. Edward Burr	George B. Scott, Jr.	109 Van Nostrand Ave., Jersey City, N. J.	1099
James A. McTague, Jr.	Edward A. Ransom, Jr.	Concourse Bldg., Jersey City, N. J.	1100
Alex R. DeSevo	H. P. Kleinsmith	263 Baldwin Ave., Jersey City, N. J.	1101
Marcus E. Donnelly	W. L. J. Jobes	591 Summit Ave., Jersey City, N. J.	1102
Peter Bentley	Clifford A. Spoerl	1 Exchange Place, Jersey City, N. J.	1103
James E. Pyle	Henry J. Russell	169 Monticello Ave., Jersey City, N. J.	1104
Joseph Rosthal	John H. Reincke	35 Lefferts Ave., Brooklyn, N. Y.	1105
David M. Klausner	Harry S. Schmidt	282 Van Nostrand Ave., Jersey City, N. J.	1106
Charles M. Egan	Edward J. Walsh	216 Clerk St., Jersey City, N. J.	1107
James J. Kearney	John T. McLaughlin	104 Grand St., Jersey City, N. J.	1108
James R. Erwin	Walter H. Clarke	158 Jewett Ave., Jersey City, N. J.	1109
Henn & Burr	M. S. Pine	46 Jones St., Jersey City, N. J.	1110
Atwood C. Wolf	A. R. Toussaint	389 Jackson Ave., Jersey City, N. J.	1111
Louis Eichenbaum	Herbert Binder	921 Bergen Ave., Jersey City, N. J.	1112
Joseph M. Schoenberg	Hyman J. Glick	475 Fifth Ave., New York, N. Y.	1113
Howard R. Cruse	Frank A. Tibbetts	30 Tonnele Ave., Jersey City, N. J.	1114
James E. Pyle	C. L. Edinger	234 Wilkinson Ave., Jersey City, N. J.	1115
Thomas H. Ross	William V. Toffey	15 Exchange Place, Jersey City, N. J.	1116
Richard J. Tarrant	Louis J. Vaccarella	175 Columbia Ave., Jersey City, N. J.	1117
Benjamin J. Darling	Frank Pratt	38 Garrison Ave., Jersey City, N. J.	1118
Alfred R. Becker	Henry Klie	582 Newark Ave., Jersey City, N. J.	1119
Robert V. Kinkead	Henry Mahler	62 Beacon Ave., Jersey City, N. J.	1120
Charles M. Egan	Harry M. Flynne	885 Montgomery St., Jersey City, N. J.	1121
Marcel E. Wagner	Stephen Hladky	83 Grand St., Jersey City, N. J.	1122
Carey & Lane	Charles E. Asten	163 Madison Ave., Hasbrouck Heights, N. J.	1123
John D. Craven	Joseph Chappell	74 Montgomery St., Jersey City, N. J.	1124
Henn & Burr	Catherine Murphy	52 Jackson Ave., Jersey City, N. J.	1125
Henry Ewald	William H. Clossey	605 Jersey Ave., Jersey City, N. J.	1126
Edward P. Stout	Walter A. H. Edgar	491 West Side Ave., Jersey City, N. J.	1127
Lewis G. Hansen	C. H. Mitchell	65 Prospect Ave., Hackensack, N. J.	1128
Insley, Vreeland & Decker	Francis Gormley	1 Montgomery St., Jersey City, N. J.	1129
Samuel B. Weisenfeld	John Albert Van Horn	56 Overlook Road, Upper Montclair, N. J.	1130
James E. Pyle	Adolph Moller	378 Second Ave., Lyndhurst, N. J.	1131
Joseph B. Gallagher	Christian Gutmann	82 Seeley Ave., Arlington, N. J.	1132
John H. Cooper	W. Frederick Law	12 Clinton Ave., Arlington, N. J.	1133
Anthony E. Casale	Frank J. Johnson	526 Elm St., Kearny, N. J.	1134
Leo S. Carney	John B. Heinold	338 Maple St., Arlington, N. J.	1135
Leo S. Carney	Albin R. Hafstrom	467 Kearny Ave., Kearny, N. J.	1136
William J. Kelly	Burton E. Canfield	416 Kearny Ave., Kearny, N. J.	1137
A. B. Archibold	Edward C. Davey	438 Highland Ave., Kearny, N. J.	1138
George Matulewich	Adolph Kaczynski	134 Schuyler Ave., Kearny, N. J.	1139

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION			ASSETS		
				Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Hudson County—Continued					
1085	Jersey City	Jersey City		$7,386	$3,100	$215,200
1086	Jewett	"	"	3,041		504,900
1087	John Brown	"	"	1,917	1,900	83,100
1088	Jordan	"	"	7,565		33,200
1089	Journal Square	"	"	3,584		341,700
1090	Junction	"	"	6,909		508,500
1091	K. C.	"	"	4,080		1,411,800
1092	Kopernik	"	"	12,789		391,700
1093	Labor's	"	"	2,967		75,000
1094	Lafayette Mutual	"	"	111		499,200
1095	Leader	"	"	2,325		125,000
1096	Lincoln	"	"	2,042	27,000	2,375,800
1097	Live Wire	"	"	6,097	4,738	368,200
1098	Madison	"	"	11,935		635,700
1099	Magnetic	"	"	7,721		120,400
1100	Major	"	"	1,540		58,900
1101	Marion	"	"	4,680		209,000
1102	Mlown	"	"	838		48,600
1103	Montgomery	"	"	29,378		705,100
1104	Monticello Mutual	"	"	39,995	21,000	1,127,900
1105	Orpheum	"	"	1,886		78,400
1106	Own-Your-Home	"	"	2,039		242,800
1107	Paulus Hook	"	"	3,892		194,600
1108	Pavonia	"	"	579		956,381
1109	Phoenix	"	"	22,604		715,400
1110	P. R. R. Y. M. C. A.	"	"	5,385		870,600
1111	Rainy Day	"	"	15,859		279,800
1112	Rector	"	"	570		152,400
1113	Save-More	"	"	3,567		41,100
1114	Security	"	"	13,719	14,000	1,074,000
1115	Sherwood	"	"	4,174		342,700
1116	Sip	"	"	429		218,800
1117	Sparrow Hill	"	"	5,022	570	136,800
1118	Stuyvesant	"	"	20,217		1,048,800
1119	Summit	"	"	3,520	9,000	519,000
1120	Sunset	"	"	4,131		195,100
1121	Tube Zone	"	"	9,590		312,600
1122	Ukrainian	"	"	771	698	92,600
1123	Union	"	"	3,225		231,400
1124	Veterans'	"	"	912	3,500	209,600
1125	Wage Earners	"	"	2,486	3,000	249,000
1126	Washington	"	"	12,977	7,000	735,400
1127	West Bergen	"	"	8,050	7,000	445,100
1128	Western Slope	"	"	5,152		296,800
1129	West Side	"	"	13,418		1,298,800
1130	Wilson	"	"	1,179		286,200
1131	Woodlawn	"	"	2,101	25,325	1,929,800
1132	Belgrove	Kearny		1,653		17,500
1133	Citizens	"		5,795		965,600
1134	Elm	"		8,224		1,008,200
1135	Kearney Heights	"		607		250,200
1136	Midland	"		7,335		212,300
1137	Mutual Benefit	"		504		536,520
1138	Parkway	"		2,198		237,600
1139	Schuyler	"		487	800	52,000

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$10,415	$13,643	$4,193	$127	$254,064	1085
$38,600	13,395	.....	8,839	505	369,280	1086
.....	6,175	16,400	3,866	650	114,008	1087
.....	1,025	.....	2,079	.....	43,869	1088
.....	50,990	.....	5,696	250	402,220	1089
.....	27,822	18,517	4,840	200	566,788	1090
76,200	72,380	74,875	10,441	652	1,650,378	1091
.....	25,675	8,756	6,162	10,448	455,530	1092
.....	5,680	.....	1,368	677	85,692	1093
.....	11,749	.....	3,135	738	514.933	1094
.....	11,410	.....	2,951	175	141,861	1095
141,800	88,875	115,581	15,635	2,840	2,769,573	1096
.....	43,109	.....	7,734	1,078	430,956	1097
33,100	32,655	4,666	6,676	349	725,081	1098
.....	10,920	.....	2,825	36	141,902	1099
.....	9,360	.....	1,417	105	71,322	1100
.....	6,950	.....	2,412	551	223,593	1101
.....	1,825	.....	2,851	442	54.556	1102
.....	18,635	.....	6,668	1	759,782	1103
108,100	43,856	128,109	4,134	4,853	1,477,947	1104
2,300	4,806	.....	1,940	497	89,829	1105
.....	24,450	11,135	4,227	174	284,825	1106
.....	8,105	.....	4,243	100	210,940	1107
.....	27,206	7,972	31,014	11,867	1,035.019	1108
.....	42,125	19,251	7,014	24	806,418	1109
.....	37,115	24,289	5,216	1,863	944,468	1110
33,600	16,240	9,970	10,416	880	366,765	1111
.....	7,700	9,972	6,082	144	176,868	1112
.....	490	.....	2,930	158	48,245	1113
.....	34,803	16,385	9,850	1,408	1,164,165	1114
.....	6,885	9,555	4,287	200	367.861	1115
.....	5,110	.....	2,683	273	227,295	1116
.....	9,460	.....	736	165	152,753	1117
.....	50,360	18,709	10,261	24	1,148,371	1118
.....	37,500	2,940	11,728	128	583,816	1119
.....	4,535	.....	2,238	129	206,133	1120
.....	39,424	12,444	7,810	.....	381,868	1121
.....	8,100	.....	1,123	259	103,551	1122
8,800	11,850	.....	1,454	107	256,836	1123
18,000	17,818	32,078	4,319	422	286,649	1124
11,000	20,640	.....	4,259	150	290,535	1125
137,600	40,230	67,024	6,165	1,025	1,007,421	1126
.....	18,010	8,773	4,360	400	491,693	1127
.....	12,070	.....	2,723	.....	316,745	1128
91,800	13,225	55,556	34,484	1,570	1,508,853	1129
.....	18,200	.....	14,999	535	321,113	1130
.....	60,208	178,235	45,425	5,597	2,241,691	1131
.....	.....	.....	291	276	19,720	1132
10,500	20,680	16,300	9,862	824	1,029,561	1133
14,200	41,681	.....	2,703	877	1,075,885	1134
.....	5,130	.....	140	200	256,277	1135
.....	8,055	.....	2,820	381	230,891	1136
.....	3,600	600	1,343	450	543,017	1137
.....	.....	.....	1,928	175	241,901	1138
.....	870	.....	528	58	54,743	1139

TABLE 8—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION			LIABILITIES			
				Due Shareholders for			
				Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Hudson County—Continued						
1085	Jersey City	Jersey City		$167,147	$8,200	.....	.....
1086	Jewett	"	"	369,742	.....	.....	$44,700
1087	John Brown	"	"	70,869	.....	.....	2,300
1088	Jordan	"	"	34,457	.....	.....	3,000
1089	Journal Square	"	"	310,366	.....	.....	12,500
1090	Junction	"	"	409,479	.....	.....	28,400
1091	K. C.	"	"	1,149,696	.....	.....	17,400
1092	Kopernik	"	"	347,481	.....	.....	14,200
1093	Labor's	"	"	76,400	.....	.....	.....
1094	Lafayette Mutual	"	"	349,668	.....	.....	.....
1095	Leader	"	"	117,856	.....	.....	.....
1096	Lincoln	"	"	1,987,782	.....	.....	218,600
1097	Live Wire	"	"	292,443	.....	.....	22,200
1098	Madison	"	"	452,343	.....	.....	38,600
1099	Magnetic	"	"	116,936	.....	.....	.....
1100	Major	"	"	51,127	.....	.....	1,500
1101	Marion	"	"	156,786	.....	.....	.....
1102	Miown	"	"	48,488	.....	.....	.....
1103	Montgomery	"	"	583,756	.....	.....	19,100
1104	Monticello Mutual	"	"	1,096,467	.....	.....	.....
1105	Orpheum	"	"	75,512	.....	.....	.....
1106	Own-Your-Home	"	"	221,497	.....	.....	.....
1107	Paulus Hook	"	"	172,332	.....	.....	2,800
1108	Pavonia	"	"	666,238	.....	.....	96,400
1109	Phoenix	"	"	555,426	.....	.....	.....
1110	P. R. R. Y. M. C. A.	"	"	595,917	.....	.....	72,800
1111	Rainy Day	"	"	244,705	.....	.....	16,700
1112	Rector	"	"	114,132	.....	.....	7,200
1113	Save-More	"	"	41,773	.....	.....	.....
1114	Security	"	"	803,250	.....	.....	18,200
1115	Sherwood	"	"	252,669	.....	.....	.....
1116	Sip	"	"	163,420	.....	.....	5,000
1117	Sparrow Hill	"	"	102,801	.....	.....	8,800
1118	Stuyvesant	"	"	679,506	.....	.....	224,400
1119	Summit	"	"	377,159	.....	.....	91,300
1120	Sunset	"	"	126,976	.....	.....	31,400
1121	Tube Zone	"	"	261,345	.....	.....	600
1122	Ukrainian	"	"	78,117	.....	.....	1,100
1123	Union	"	"	175,944	.....	.....	.....
1124	Veterans'	"	"	218,340	.....	.....	.....
1125	Wage Earners	"	"	201,351	.....	.....	8,050
1126	Washington	"	"	714,993	.....	.....	.....
1127	West Bergen	"	"	347,010	.....	.....	12,800
1128	Western Slope	"	"	208,510	.....	.....	23,600
1129	West Side	"	"	933,198	.....	.....	148,900
1130	Wilson	"	"	223,713	.....	.....	.....
1131	Woodlawn	"	"	1,471,903	.....	.....	.....
1132	Belgrove	Kearny		17,798	.....	.....	.....
1133	Citizens	"		710,335	.....	.....	41,300
1134	Elm	"		442,709	302,907	$4,085	145,100
1135	eKarny Heights	"		190,566	.....	.....	10,800
1136	Midland	"		174,864	.....	.....	.....
1137	Mutual Benefit	"		371,950	.....	.....	.....
1138	Parkway	"		169,665	.....	.....	15,000
1139	Schuyler	"		45,409	.....	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$1,223	.....	$409	.....	$30,000	$33	$44,795	$2,257	$254,064	1085
2,296	.....	2,222	.....	84,000	684	65,635	1	569,280	1086
2,052	.....	202	.....	16,800	657	20,661	467	114,008	1087
950	.....	230	.....	.....	2	4,730	500	43,869	1088
5,674	.....	554	.....	1,500	6	69,969	1,651	402,220	1089
.....	.....	1,339	.....	30,000	137	91,999	5,434	566,788	1090
482	.....	4,128	.....	151,000	2,011	318,161	7,500	1,650,378	1091
3,165	.....	1,370	.....	.....	256	86,307	2,751	455,530	1902
125	.....	274	.....	.....	104	8,597	192	85,692	1093
377	.....	560	$11,400	65,500	138	86,815	475	514,933	1094
2,120	.....	918	.....	.....	.....	20,736	231	141,861	1095
1,139	.....	6,481	.....	5,000	6,042	520,205	24,324	2,769,573	1096
2,406	.....	743	.....	40,000	391	71,773	1,000	430,956	1097
860	.....	1,139	.....	108,300	.....	123,000	839	725,081	1098
782	.....	247	.....	5,000	.....	18,732	205	141,902	1099
306	.....	438	.....	9,000	101	8,715	135	71,332	1100
4,082	.....	318	.....	22,500	.....	38,367	1,540	223,593	1101
1,240	.....	306	.....	.....	.....	4,441	81	54,556	1102
4,225	.....	1,937	.....	.....	.....	148,307	2,457	759,782	1103
318	.....	263	.....	96,927	.....	268,515	15,457	1,477,947	1104
1,383	.....	445	.....	3,000	20	9,278	191	89,829	1105
1,419	.....	541	.....	14,900	.....	46,020	448	284,825	1106
4,580	.....	708	.....	12,000	125	18,099	296	210,940	1107
.....	.....	2,700	.....	125,034	1,866	139,824	2,957	1,035,019	1108
1,836	.....	1,486	.....	85,600	1,680	157,690	2,700	806,418	1109
1,428	.....	2,070	20,500	65,000	.....	179,753	7,000	944,468	1110
2,292	.....	919	.....	50,000	215	51,596	338	366,765	1111
9,863	.....	670	.....	21,100	40	22,871	992	176,868	1112
.....	.....	2,494	.....	4,000	35	1,820	123	48,245	1113
1,777	.....	295	.....	130,000	15	205,964	2,664	1,164,165	1114
15	.....	1,039	.....	46,000	20	66,731	1,327	367,801	1115
595	.....	572	.....	13,500	178	43,717	313	227,295	1116
864	.....	413	.....	23,700	228	15,735	212	152,753	1117
2,652	.....	2,274	.....	55,000	810	175,846	7,883	1,148,371	1118
344	.....	1,035	.....	10,500	.....	100,000	3,478	583,816	1119
3,037	.....	1,420	.....	23,000	96	19,913	291	206,133	1120
812	.....	1,808	.....	74,500	908	41,895	.....	381,868	1121
454	.....	162	.....	7,500	.....	16,048	170	103,551	1122
.....	.....	268	.....	31,950	139	48,277	258	256,836	1123
652	.....	1,512	.....	18,000	229	43,494	4,422	286,649	1124
1,856	.....	825	.....	40,000	236	37,789	428	290,535	1125
467	.....	2,220	133	51,455	8	230,397	7,748	1,007,421	1126
260	.....	1,140	.....	37,800	565	91,238	880	491,693	1127
636	.....	408	.....	37,000	129	45,937	525	316,745	1128
6,619	.....	5,736	.....	131,000	2,536	238,110	42,754	1,508,853	1129
1,145	.....	735	.....	52,000	621	42,532	367	321,113	1130
6	.....	6,124	.....	350,300	20	400,699	12,639	2,241,691	1131
.....	.....	10	.....	1,200	.....	698	14	19,720	1132
4,046	.....	423	2,700	45,000	208	224,839	710	1,029,561	1133
1,050	.....	1,090	.....	55,500	.....	117,598	5,846	1,075,885	1134
95	.....	130	.....	24,000	.....	30,677	9	256,277	1135
16	.....	235	2,185	6,000	.....	47,444	147	230,891	1136
.....	.....	121	1,621	58,600	.....	110,259	466	543,017	1137
.....	.....	176	.....	9,000	.....	48,036	24	241,901	1138
75	.....	75	.....	1,000	59	8,008	117	54,743	1139

TABLE 4—SHARES.

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Hudson County—Continued								
1085	Jersey City	2,680	190	82	4	.....	.....	.....	.....
1086	Jewett	8,348	744	.....	.....	.....	.....	224	20
1087	John Brown	1,149	154	.....	.....	.....	.....	12	3
1088	Jordan	1,750	161	.....	.....	.....	.....	15	1
1089	Journal Square	5,199	326	.....	.....	.....	.....	63	8
1090	Junction	7,363	545	.....	.....	.....	.....	142	24
1091	K. C.	16,636	1,410	.....	.....	.....	.....	87	13
1092	Kopernik	5,979	593	.....	.....	.....	.....	20	20
1093	Labor's	2,070	183	.....	.....	.....	.....	.....	.....
1094	Lafayette Mutual	6,248	660	.....	.....	.....	.....	.....	.....
1095	Leader	2,603	218	.....	.....	.....	.....	.....	.....
1096	Lincoln	32,035	2,316	.....	.....	.....	.....	1,093	141
1097	Live Wire	6,073	529	.....	.....	.....	.....	111	10
1098	Madison	7,668	753	.....	.....	.....	.....	193	25
1099	Magnetic	2,447	264	.....	.....	.....	.....	.....	.....
1100	Major	1,333	114	.....	.....	.....	.....	8	3
1101	Marion	2,941	299	.....	.....	.....	.....	.....	.....
1102	Mlown	1,662	160	.....	.....	.....	.....	.....	.....
1103	Montgomery	9,274	808	.....	.....	.....	.....	96	15
1104	Monticello Mutual	16,400	1,540	.....	.....	.....	.....	.....	.....
1105	Orpheum	2,295	258	.....	.....	.....	.....	.....	.....
1106	Own-Your-Home	4,162	254	.....	.....	.....	.....	.....	.....
1107	Paulus Hook	4,851	570	.....	.....	.....	.....	14	1
1108	Pavonia	9,835	763	.....	.....	.....	.....	482	49
1109	Phoenix	8,091	775	.....	.....	.....	.....	.....	.....
1110	P. R. R. Y. M. C. A.	9,810	953	.....	.....	.....	.....	364	39
1111	Rainy Day	5,093	421	.....	.....	.....	.....	84	10
1112	Rector	2.356	213	.....	.....	.....	.....	36	2
1113	Save-More	2,203	222	.....	.....	.....	.....	.....	.....
1114	Security	13,407	823	.....	.....	.....	.....	91	17
1115	Sherwood	4,077	408	.....	.....	.....	.....	.....	.....
1116	Sip	2,800	226	.....	.....	.....	.....	25	2
1117	Sparrow Hill	2,287	266	.....	.....	.....	.....	44	10
1118	Stuyvesant	12,724	991	.....	.....	.....	.....	1,122	95
1119	Summit	6,714	555	.....	.....	.....	.....	457	80
1120	Sunset	3,942	357	.....	.....	.....	.....	157	26
1121	Tube Zone	5,678	395	.....	.....	.....	.....	3	2
1122	Ukrainian	1,644	203	.....	.....	.....	.....	6	3
1123	Union	2,948	188	.....	.....	.....	.....	.....	.....
1124	Veterans'	5,002	496	.....	.....	.....	.....	.....	.....
1125	Wage Earners	4,269	416	.....	.....	.....	.....	40	13
1126	Washington	10,233	987	.....	.....	.....	.....	.....	.....
1127	West Bergen	5,590	522	.....	.....	.....	.....	64	14
1128	Western Slope	4,408	433	.....	.....	.....	.....	118	13
1129	West Side	16,136	1,360	.....	.....	.....	.....	745	95
1130	Wilson	5,092	434	.....	.....	.....	.....	.....	.....
1131	Woodlawn	23,997	2,315	.....	.....	.....	.....	.....	.....
1132	Belgrove	1,674	181	.....	.....	.....	.....	.....	.....
1133	Citizens	11,559	1,255	.....	.....	.....	.....	206	13
1134	Elm	14,561	1,321	2,277	281	145	145	726	143
1135	Kearny Heights	5,229	601	.....	.....	.....	.....	45	17
1136	Midland	2,888	342	.....	.....	.....	.....	.....	.....
1137	Mutual Benefit	4,711	494	.....	.....	.....	.....	.....	.....
1138	Parkway	2,984	328	.....	.....	.....	.....	75	7
1139	Schuyler	1,069	155	.....	.....	.....	.....	.....	.....

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
2,762	62	132	S.	$1.00 m.	$200	6	$0.12½ b	.....	1085
8,572	119	645	S.	1.00 m.	200	6	.....	.....	1086
1,161	48	109	S.	1.00 m.	200	6	.10 b	$0.05 b	1087
1,765	14	148	S.	1.00 m.	200	6	3.00 a	1.00 a	1088
5,262	98	236	S.	1.00 m.	200	6	.....	.....	1089
7,505	160	409	S.	1.00 m.	200	6	1.00 a	.....	1090
16,723	316	1,107	S.	1.00 m.	200	6	.....	.....	1091
5,999	63	550	S.	1.00 m.	200	6	.07½ b	.....	1092
2,070	22	161	S.	1.00 m.	200	6	3.00 a	.....	1093
6,248	140	520	S.	1.00 & 2.00 m.	200	6	.....	.....	1094
2,603	24	194	S.	1.00 m.	200	6	3.00 a	.....	1095
33,128	530	1,927	S.	1.00 m.	200	6	.....	.....	1096
6,184	134	405	S.	1.00 m.	200	6	2.00 a	.....	1097
7,861	188	590	S.	1.00 m.	200	6	1.00 a	.....	1098
2,447	52	212	S.	1.00 m.	200	6	.03 b	.....	1099
1,341	24	93	S.	1.00 m.	200	6	4.00 a	.....	1100
2,941	67	232	S.	1.00 m.	200	6	3.00 a	1.00 a	1101
1,662	22	138	S.	.70 & 1.00 m.	200	6	.....	.....	1102
9,370	143	680	S.	1.00 m.	200	6	.....	.....	1103
16,400	319	1,221	O.P.	.....	200	6	.07½ b	.07½ b	1104
2,295	34	224	S.	1.00 m.	200	6	.....	.....	1105
4,162	55	199	S.	1.00 m.	200	6	.05 b	.....	1106
4,865	76	495	S.	1.00 m.	200	6	.....	.....	1107
10,317	214	598	S.	.25 w.	200	6	.02½ b	.....	1108
8,091	175	600	S.	1.00 m.	200	6	.....	.....	1109
10,174	224	768	S.	1.00 m.	200	6	.03 b	.....	1110
5,177	43	388	S.	1.00 & 2.00 m.	200	6	3.00 a	.....	1111
2,392	60	155	S.	1.00 m.	200	6	2.00 a	.....	1112
2,203	9	213	S.	1.00 m.	200	6	.....	.....	1113
13,498	237	603	S.	1.00 m.	200	6	2.00 a	.....	1114
4,077	75	333	S.	1.00 m.	200	6	.....	1.00 a	1115
2,825	52	176	S.	1.00 m.	200	6	.....	.....	1116
2,331	60	216	S.	1.00 m.	200	6	.....	.....	1117
13,846	215	871	S.	1.00 m.	200	6	.....	.....	1118
7,171	127	508	S.	1.00 m.	200	6	.....	.....	1119
4,099	58	325	S.	1.00 m.	200	6	.....	.....	1120
5,681	76	321	S.	1.00 m.	200	6	.....	.....	1121
1,650	54	152	S.	1.00 m.	200	6	.....	.....	1122
2,948	53	135	S.	1.00 m.	200	6	.14 b	.14 b	1123
5,002	84	412	S.	1.00 m.	200	6	.07½ b	.....	1124
4,309	73	356	S.	1.00 m.	200	6	.....	.....	1125
10,233	248	739	S.	1.00 m.	200	6	.15 b	.....	1126
5,654	128	413	S.	1.00 m.	200	6	.....	.....	1127
4,526	77	369	S.	1.00 m.	200	6	.....	.....	1128
16,881	231	1,224	S.	.25 w.	200	6	.16 b	.....	1129
5,092	92	342	S.	1.00 m.	200	6	2.00 a	.....	1130
23,997	537	1,778	S.	.25 w.	200	6	.17½ b	.17½ b	1131
1,674	3	178	S.	1.00 m.	200	6	3.00 a	.....	1132
11,765	263	1,005	S.	1.00 m.	200	6	3.00 a	.....	1133
17,709	276	1,614	S.	.50, .70 & 1.00 m.	200	6	.05 b	.....	1134
5,274	45	573	S.	1.00 m.	240	6	3.50 a	1.00 a	1135
2,888	78	264	S.	1.00 m.	200	6	3.00 a	.....	1136
4,711	143	351	S.	1.00 m.	240	5	4.00 a	4.00 a	1137
3,059	49	286	S.	1.00 m.	240	6	4.00 a	.....	1138
1,069	20	135	S.	1.00 m.	200	6	3.00 a	.....	1139

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Hudson County—Continued			
1140	Vim	Kearny	Mar. 7, 1924	Herman Farina
1141	West Hudson	"	Mar. 24, 1906	John Hewitt
1142	Bergenwood	North Bergen Twp.	Mar. 25, 1922	George W. Buckens
1143	Greenmount	" " "	Feb. 25, 1927	Harry Barber
1144	North Bergen	" " "	Jan. 15, 1914	Arthur O. Smith
1145	Victory	" " "	June 2, 1922	Frank R. Austin
1146	Woodcliff on Hudson	" " "	Jan. 18, 1922	Harry J. H. Ruhle
1147	Secaucus	Secaucus	June 2, 1915	Jacob Schmitt
1148	Bergenline	Union City	Mar. 23, 1922	James Montagne
1149	Community	" "	Sept. 22, 1917	Theodore Steinberg
1150	Conservative	" "	Mar. 24, 1917	James M. DeRiso
1151	Courtlandt	" "	June 8, 1914	Charles A. Mohn
1152	Dispatch	" "	June 19, 1922	Robert M. Souvay
1153	Eldorado	" "	Sept. 18, 1924	Samuel S. Schept
1154	Greater City	" "	Sept. 29, 1914	Daniel Bermes
1155	Hamilton	" "	Mar. 26, 1915	Albert Kerr
1156	Herald	" "	Aug. 8, 1922	Alfred Canova
1157	Highpoint	" "	Jan. 4, 1922	William Schlemm
1158	North River	" "	Jan. 23, 1925	Ralph Bernhardt
1159	Palisade	" "	Mar. 31, 1891	G. Dopslaff
1160	Sentinel	" "	June 24, 1922	James F. Roe
1161	Signet	" "	Feb. 5, 1929	Joseph Simon
1162	Town of Union	" "	Oct. 6, 1888	Fred G. Loeffler
1163	Tyler Park	" "	Nov. 24, 1922	Clarence J. Rieman
1164	Union Hill	" "	Jan. 31, 1923	Emile W. Grauert
1165	Weehawken	" "	Aug. 20, 1907	Adolph G. Tonn
1166	West Hoboken	" "	April 19, 1910	George G. Raymond
1167	West Shore	" "	Feb. 10, 1923	Ben. B. Zimmermann
1168	Fidelity	Weehawken	July 30, 1913	Arthur H. Strickland
1169	Bluestone	West New York	Oct. 18, 1922	Charles Daume
1170	Kismet	" " "	Nov. 17, 1922	Charles Jacknowitz
1171	New City	" " "	Sept. 20, 1923	Joseph Leer
1172	Reliant	" " "	June 21, 1923	William Boss
1173	West New York	" " "	Feb. 5, 1912	Theodore Schaefer
	Hunterdon County			
1174	Bloomsbury	Bloomsbury	Mar. 8, 1926	Charles W. Cope
1175	Clinton Town	Clinton	April 23, 1924	Philip R. Gebhardt
1176	Flemington	Flemington	May 7, 1913	W. J. Case
1177	Frenchtown	Frenchtown	Feb. 11, 1922	Chester A. Niece
1178	High Bridge	High Bridge	July 19, 1907	George H. Cramer
1179	Centennial	Lambertville	May 22, 1876	George W. Massey
1180	Milford	Milford	Jan. 10, 1923	C. H. Bachman
1181	Whitehouse	White House	Oct. 19, 1928	Jacob H. Dilts
	Mercer County			
1182	Nottingham	Hamilton Square	Oct. 19, 1928	W. L. Briner, Jr.
1183	Citizens'	Hightstown	Dec. 13, 1900	J. G. Scheible
1184	Hopewell	Hopewell	Feb. 19, 1914	Joseph B. Hill
1185	Garden	Lawrence Township	Jan. 24, 1920	James E. Hullfish
1186	Pennington	Pennington	July 25, 1912	Henry L. Laning

* Vice President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
A. E. Casale & F. G. Masini	Peter A. Verdicchio	288 Argle Place, Kearny, N. J.	1140
James W. Gillespie	Thomas J. Thompson	30 Pavonia Ave., Arlington, N. J.	1141
Harvey Bein	George Grote	715 38th St., North Bergen, N. J.	1142
Nicholas J. Cafarelli	Victor Anderson	1086 Fifth Ave., North Bergen, N. J.	1143
William F. Burke	William F. Klatte	125 Grand Ave., North Bergen, N. J.	1144
Percy G. Britt	John C. Bobel	512 39th St., Union City, N. J.	1145
Dippel, Davis & Stewart	Albert W. Ferens	429 Mountain View Road, Englewood, N. J.	1146
Besson & Pellet	Val. D. Boulanger	1151 Paterson Plank Road, Secaucus, N. J.	1147
Frank J. Rinaldi	Knud Holmsen	96 Coles Ave., Hackensack, N. J.	1148
Isador Haber	Adolph Schlesinger	708 Bergenline Ave., Union City, N. J.	1149
Otto Venino, Jr.	Fred Ortel	529 41st St., Union City, N. J.	1150
Frederick E. Bauer	William S. Davidson	137 Summit Ave., Union City, N. J.	1151
Isaacs & Gunther	George Stukhart	147 Summit Ave., Union City, N. J.	1152
John N. Platoff	Henry Bender	540 44th St., Union City, N. J.	1153
Dippel, Davis & Stewart	C. Henry Reinhardt, Jr.	Box 67-W, Union City, N. J.	1154
John N. Platoff	Philip Flaxman	710 Bergenline Ave., Union City, N. J.	1155
I. George Koven	Leonard J. Seller, Jr.	94 Paterson Plank Road, Union City, N. J.	1156
William F. Burke	John Maus	218 Oak St., Weehawken, N. J.	1157
William F. Burke	Myron F. Levey	743 New York Ave., Union City, N. J.	1158
Frederick K. Hopkins	John E. Davis	349 New York Ave., Union City, N. J.	1159
Samuel Spingarn	Robert S. Renner	988 Bergenline Ave., Union City, N. J.	1160
H. E. Botwinik & M. M. Markowitz	E. A. Wallenstein	12 30th St., Woodcliff, N. J.	1161
S. D. Smyth & C. W. Kappes	Jacob Schuster, Jr.	786 Bergenline Ave., Union City, N. J.	1162
A. Michael Lepore	George S. Lepore	547 Bergenline Ave., Union City, N. J.	1163
John Warren	Oswald Elmer	2572 Hudson Boulevard, Jersey City, N. J.	1164
William G. Hille	John Koelln	708 Bergenline Ave., Union City, N. J.	1165
Frederick K. Hopkins	Haig Simsarian	128 Shippen St., Weehawken, N. J.	1166
Mannetti & Echentille	Jacob Levine	988 Bergenline Ave., Union City, N. J.	1167
Edward Hollander	Charles F. Koster	650-656 Park Ave., Weehawken, N. J.	1168
Francis A. Castellano	Gustav Boniface	441 16th St., West New York, N. J.	1169
Emil Klein	William V. Quillin	50 Sterling Place, Weehawken, N. J.	1170
Mitchell Cahn	Otto A. Thie	37 Twentieth St., West New York, N. J.	1171
Louis Eisenstein	Edgar V. Parchment	417 33d St., Woodcliff, N. J.	1172
Anthony J. Armore	Frank J. Oleri	650 Bergenline Ave., West New York, N. J.	1173
George W. Fleming	F. B. Morgan	Bloomsbury, N. J.	1174
W. Reading Gebhardt	Earle A. Compton	Clinton, N. J.	1175
A. O. Robbins	William A. Abbott	Flemington, N. J.	1176
Harlan Besson	Harold K. Arnwine	Frenchtown, N. J.	1177
Clarence Garretson	H. L. Staples	High Bridge, N. J.	1178
H. J. Farlee & A. D. Anderson	Wilson G. Herstine	162 North Union St., Lambertville, N. J.	1179
Ryman Herr & Lloyd Fisher	Wallace Sloyer	Milford, N. J.	1180
Ryman Herr	Alvah P. Ramsey	Whitehouse, N. J.	1181
Alvin W. Sykes	Lester E. Robbins	Hamilton Square, N. J.	1182
Theodore Backes	C. Stanley Stults	106 North Main St., Hightstown, N. J.	1183
W. P. Bainbridge	R. W. Holcombe	Hopewell, N. J.	1184
J. Albert Homan	Martin E. Carroll, Jr.	Lawrenceville, N. J.	1185
Cassel R. Ruhlman	Alvin C. Stover	Pennington, N. J.	1186

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Hudson County—Continued				
1140	Vim	Kearny	$1,086		$189,600
1141	West Hudson	"	1,265		616,800
1142	Bergenwood	North Bergen Twp.	6,518		249,300
1143	Greenmount	" " "	2,129		51,000
1144	North Bergen	" " "	15,785		398,800
1145	Victory	" " "	512		308,400
1146	Woodcliff on Hudson	" " "	7,976		155,800
1147	Secaucus	Secaucus	6,543		250,300
1148	Bergenline	Union City	19,330		280,600
1149	Community	" "	7,175		323,400
1150	Conservative	" "	6,630		642,000
1151	Courtlandt	" "	34,946		844,400
1152	Dispatch	" "	8,978		502,600
1153	Eldorado	" "	4,372		140,400
1154	Greater City	" "	7,129	$8,000	602,000
1155	Hamilton	" "	5,068		1,098,600
1156	Herald	" "	2,746		64,200
1157	Highpoint	" "	721	3,000	283,200
1158	North River	" "	12,014		109,200
1159	Palisade	" "	17,301	30,000	2,256,200
1160	Sentinel	" "	21,046		212,400
1161	Signet	" "	3,338		
1162	Town of Union	" "	4,671	25,500	1,285,300
1163	Tyler Park	" "	2,890		106,600
1164	Union Hill	" "	9,188		220,600
1165	Weehawken	" "	18,322	15,000	842,000
1166	West Hoboken	" "	12,027		698,600
1167	West Shore	" "	4,047		243,800
1168	Fidelity	Weehawken	16,423	10,000	1,102,200
1169	Bluestone	West New York	5,119		268,400
1170	Kismet	" " "	8,633	6,100	327,400
1171	New City	" " "	3,274	375	129,175
1172	Reliant	" " "	2,397		311,000
1173	West New York	" " "	2,047		700,300
	Totals		$1,566,202	$439,150	$102,306,346
	Hunterdon County				
1174	Bloomsbury	Bloomsbury	$315		$71,931
1175	Clinton Town	Clinton	547		109,500
1176	Flemington	Flemington	7,579		299,150
1177	Frenchtown	Frenchtown	293		72,850
1178	High Bridge	High Bridge	13,929		277,275
1179	Centennial	Lambertville	53,026		515,800
1180	Milford	Milford	9,064		129,800
1181	Whitehouse	White House	1,560	$93	40,100
	Totals		$86,313	$93	$1,516,406
	Mercer County				
1182	Nottingham	Hamilton Square	$922	$102	$20,200
1183	Citizens'	Hightstown	247	10,000	923,920
1184	Hopewell	Hopewell	65		316,720
1185	Garden	Lawrence Township	9,000		288,100
1186	Pennington	Pennington	20,584	954	259,475

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$12,240	.....	$2,329	$520	$205,775	1140
.....	19,422	$15,058	2,443	864	655,852	1141
.....	23,090	.....	2,942	125	281,975	1142
.....	860	.....	.....	200	54,189	1143
$5,500	8,630	.....	4,194	.....	432,909	1144
25,400	10,014	.....	2,024	466	346,816	1145
156,650	5,659	.....	2,581	29,303	357,969	1146
30,000	.....	.....	1,055	543	288,441	1147
11,400	44,378	.....	4,914	288	360,910	1148
.....	35,260	6,537	4,280	302	376,954	1149
66,350	26,649	.....	3,395	469	745,493	1150
.....	19,988	11,489	5,214	425	916,462	1151
.....	.....	10,261	8,700	696	531,235	1152
27,000	5,825	9,100	14,256	873	201,826	1153
100,100	34,150	14,900	5,748	250	772,277	1154
23,000	134,936	79,653	9,013	2,454	1,352,724	1155
5,000	6,085	.....	1,390	578	79,999	1156
84,900	24,590	42,567	7,148	1,240	447,366	1157
.....	5,500	.....	1,612	373	128,699	1158
316,200	177,115	369,205	53,300	9,632	3,228,953	1159
.....	16,460	.....	3,625	.....	253,531	1160
.....	.....	.....	2,615	10,399	16,352	1161
222,000	87,395	155,737	29,204	75,690	1,885,497	1162
.....	5,790	5,747	3,015	620	124,662	1163
.....	.....	7,117	205	143	237,253	1164
.....	33,710	138,811	18,749	100	1,066,692	1165
87,600	81,870	.....	5,129	.....	885,226	1166
67,700	31,235	16,557	3,286	369	367,594	1167
99,000	84,842	7,727	4,925	831	1,325,948	1168
3,600	23,710	10,476	8,736	638	320,679	1169
.....	42,397	49,488	18,408	1,428	453,854	1170
.....	10,903	.....	1,766	107	145,600	1171
54,800	20,311	23,587	10,761	2,197	425,053	1172
.....	41,454	.....	23,590	836	768,227	1173
$8,047,604	$5,204,254	$3,523,477	$1,387,393	$485,057	$122,959,483	
.....	$200	.....	$129	$110	$72,685	1174
.....	2,715	.....	1,471	196	114,429	1175
$1,200	24,365	.....	509	.....	332,803	1176
.....	5,379	$806	153	252	79,733	1177
.....	2,574	.....	3,285	.....	297,063	1178
.....	1,800	10,912	5,660	10,227	597,425	1179
.....	.....	.....	.....	243	139,107	1180
.....	.....	.....	43	200	41,996	1181
$1,200	$37,033	$11,718	$11,250	$11,228	$1,675,241	
.....	.....	.....	.....	.....	$21,224	1182
.....	$60,215	$5,586	$6,279	$1,267	1,007,514	1183
$5,000	19,071	.....	970	185	342,011	1184
.....	7,293	25,355	5,093	460	335,361	1185
.....	.....	.....	3,349	26,473	310,835	1186

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Hudson County—Continued					
1140	Vim	Kearny	$128,067			$29,600
1141	West Hudson	"	460,340			31,080
1142	Bergenwood	North Bergen Twp.	197,628			
1143	Greenmount	" " "	42,369			
1144	North Bergen	" " "	331,633			
1145	Victory	" " "	261,834			1,800
1146	Woodcliff on Hudson	" " "	257,994			
1147	Secaucus	Secaucus	201,758			30,200
1148	Bergenline	Union City	254,148			
1149	Community	" "	235,935			12,600
1150	Conservative	" "	552,942			
1151	Courtlandt	" "	576,276			21,400
1152	Dispatch	" "	420,132			
1153	Eldorado	" "	137,520			
1154	Greater City	" "	486,954			1,000
1155	Hamilton	" "	949,764			
1156	Herald	" "	55,752			5,000
1157	Highpoint	" "	327,934			
1158	North River	" "	111,756			
1159	Palisade	" "	2,354,607			
1160	Sentinel	" "	201,390			
1161	Signet	" "	16,110			
1162	Town of Union	" "	1,435,356			
1163	Tyler Park	" "	91,404			
1164	Union Hill	" "	164,272			
1165	Weehawken	" "	719,196			
1166	West Hoboken	" "	658,380			10,000
1167	West Shore	" "	250,008			8,500
1168	Fidelity	Weehawken	893,560			51,100
1169	Bluestone	West New York	224,088			
1170	Kismet	" " "	286,248			25,100
1171	New City	" " "	113,880			
1172	Reliant	" " "	298,347			1,200
1173	West New York	" " "	511,303			
	Totals		$83,272,081	$359,192	$4,085	$6,735,600
	Hunterdon County					
1174	Bloomsbury	Bloomsbury	$55,956	$3,000		
1175	Clinton Town	Clinton	89,520			
1176	Flemington	Flemington	265,452			
1177	Frenchtown	Frenchtown	56,362			
1178	High Bridge	High Bridge	237,960			
1179	Centennial	Lambertville	460,236			
1180	Milford	Milford	101,736			
1181	Whitehouse	White House	30,030			$1,600
	Totals		$1,297,252	$3,000		$1,600
	Mercer County					
1182	Nottingham	Hamilton Square	$19,674			
1183	Citizens'	Hightstown	722,989			
1184	Hopewell	Hopewell	263,093			
1185	Garden	Lawrence Township	213,045	$7,600		$12,000
1186	Pennington	Pennington	243,867			

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unappropriated Profits	Total Liabilities	
$1,455	.....	$90	.....	$21,500	.....	$24,214	$849	$205,775	1140
10	.....	301	.....	40,000	.....	124,121	.....	655,852	1141
681	.....	1,195	.....	34,000	$3,347	44,823	301	281,975	1142
.....	.....	.....	.....	9,100	.....	2,683	37	54,189	1143
.....	.....	331	.....	9,000	45	91,494	406	432,909	1144
2,200	.....	1,142	1,200	22,300	371	48,264	7,705	346,816	1145
.....	.....	495	.....	31,500	107	67,538	335	357,969	1146
1,371	.....	625	232	.....	70	52,381	1,804	288,441	1147
3,700	.....	802	.....	37,500	638	63,695	427	360,910	1148
1,517	.....	749	.....	47,000	507	77,917	729	376,954	1149
27	.....	491	300	15,000	22	174,645	2,066	745,493	1150
2,018	.....	4,585	.....	154,100	280	156,166	1,637	916,462	1151
225	.....	921	.....	27,100	.....	80,593	2,264	531,235	1152
1,801	.....	610	10,380	27,500	422	20,294	3,299	201,826	1153
83	.....	517	.....	130,000	.....	152,722	1,001	772,277	1154
1,032	.....	786	.....	103,300	1,152	294,829	1,861	1,352,724	1155
745	.....	150	.....	8,000	125	9,975	252	79,999	1156
291	.....	1,447	.....	24,000	355	92,547	792	447,366	1157
319	.....	310	.....	.....	482	15,692	140	128,699	1158
3,680	.....	6,460	.....	70,000	2,120	758,111	33,975	3,228,953	1159
1,277	.....	1,150	.....	.....	70	49,644	.....	253,531	1160
.....	.....	78	.....	.....	.....	.....	164	16,352	1161
.....	.....	196	.....	.....	.....	410,025	39,920	1,885,497	1162
1,270	.....	473	.....	13,000	641	17,299	575	124,662	1163
.....	.....	5	.....	40,000	496	25,476	7,004	237,253	1164
.....	.....	1,369	.....	102,700	5	229,541	13,881	1,066,692	1165
742	.....	1,740	.....	18,000	.....	195,799	565	885,226	1166
3,593	.....	845	.....	49,500	499	53,998	651	367,594	1167
1,620	.....	5,528	.....	151,200	327	218,905	3,708	1,325,948	1168
5,600	.....	1,119	.....	31,000	60	57,016	1,796	320,679	1169
12,017	.....	1,012	.....	66,000	1,101	57,423	4,953	453,854	1170
3,078	.....	908	.....	4,000	.....	23,462	272	145,600	1171
2,972	.....	2,695	.....	70,000	143	47,338	2,358	425,053	1172
5,799	.....	3,421	.....	120,000	900	126,539	265	768,227	1173
$289,252	$12,049	$247,729	$123,268	$8,063,085	$850,330	$22,257,141	$745,671	$122,959,483	
.....	.....	.....	.....	$3,000	$771	$9,873	$85	$72,685	1174
.....	.....	$117	.....	9,800	9	14,861	122	114,429	1175
.....	.....	72	$6,700	.....	.....	60,244	335	332,803	1176
.....	.....	249	.....	12,500	.....	10,622	.....	79,733	1177
.....	.....	405	.....	.....	.....	58,398	300	297,063	1178
$1,158	$800	339	.....	.....	398	132,686	1,808	597,425	1179
.....	.....	252	.....	16,000	.....	20,977	142	139,107	1180
.....	.....	70	.....	8,100	.....	2,126	70	41,996	1181
$1,158	$800	$1,504	$6,700	$49,400	$1,178	$309,787	$2,862	$1,675,241	
.....	.....	$75	.....	.....	$102	$1,345	$28	$21,224	1182
$396	.....	.....	.....	$92,010	.....	189,400	2,719	1,007,514	1183
.....	.....	258	.....	8,200	106	69,997	357	342,011	1184
264	.....	290	.....	35,500	30	65,498	1,134	335,361	1185
.....	.....	138	.....	.....	.....	66,194	636	310,835	1186

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Hudson County—Continued								
1140	Vim	3,094	339	.....	.....	.....	.....	148	16
1141	West Hudson	6,746	773	.....	.....	.....	.....	130	25
1142	Bergenwood	4,699	374	.....	.....	.....	.....	.....	.....
1143	Greenmount	1,911	169	.....	.....	.....	.....	.....	.....
1144	North Bergen	5,301	611	.....	.....	.....	.....	.....	.....
1145	Victory	5,313	596	.....	.....	.....	.....	9	2
1146	Woodcliff on Hudson	4,195	461	.....	.....	.....	.....	.....	.....
1147	Secaucus	3,635	397	.....	.....	.....	.....	151	32
1148	Bergenline	4,782	625	.....	.....	.....	.....	.....	.....
1149	Community	5,155	424	.....	.....	.....	.....	63	4
1150	Conservative	9,233	983	.....	.....	.....	.....	.....	.....
1151	Courtlandt	9,357	961	.....	.....	.....	.....	107	11
1152	Dispatch	8,005	738	.....	.....	.....	.....	.....	.....
1153	Eldorado	3,287	252	.....	.....	.....	.....	.....	.....
1154	Greater City	8,491	526	.....	.....	.....	.....	5	1
1155	Hamilton	15,563	803	.....	.....	.....	.....	.....	.....
1156	Herald	1,121	105	.....	.....	.....	.....	25	1
1157	Highpoint	4,848	454	.....	.....	.....	.....	.....	.....
1158	North River	2,796	258	.....	.....	.....	.....	.....	.....
1159	Palisade	35,887	2,948	.....	.....	.....	.....	.....	.....
1160	Sentinel	3,695	356	.....	.....	.....	.....	.....	.....
1161	Signet	1,400	151	.....	.....	.....	.....	.....	.....
1162	Town of Union	20,750	2,138	.....	.....	.....	.....	.....	.....
1163	Tyler Park	1,866	233	.....	.....	.....	.....	.....	.....
1164	Union Hill	4,335	269	.....	.....	.....	.....	.....	.....
1165	Weehawken	11,218	1,218	.....	.....	.....	.....	.....	.....
1166	West Hoboken	11,290	1,104	.....	.....	.....	.....	50	11
1167	West Shore	5,750	631	.....	.....	.....	.....	43	5
1168	Fidelity	15,091	1,330	.....	.....	.....	.....	256	32
1169	Bluestone	4,463	441	.....	.....	.....	.....	.....	.....
1170	Kismet	5,603	383	.....	.....	.....	.....	.....	.....
1171	New City	1,997	190	.....	.....	.....	.....	126	18
1172	Reliant	6,120	773	.....	.....	.....	.....	.....	.....
1173	West New York	7,020	745	.....	.....	.....	.....	6	1
	Totals	1,444,681	130,760	2,834	344	145	145	33,957	4,715
	Hunterdon County								
1174	Bloomsbury	1,495	189	30	2	.....	.....	.....	.....
1175	Clinton Town	1,934	252	.....	.....	.....	.....	.....	.....
1176	Flemington	4,068	283	.....	.....	.....	.....	.....	.....
1177	Frenchtown	1,139	121	.....	.....	.....	.....	.....	.....
1178	High Bridge	7,203	341	.....	.....	.....	.....	.....	.....
1179	Centennial	6,447	628	.....	.....	.....	.....	.....	.....
1180	Milford	1,821	207	.....	.....	.....	.....	.....	.....
1181	Whitehouse	1,538	157	.....	.....	.....	.....	8	7
	Totals	25,645	2,178	30	2	.....	.....	8	7
	Mercer County								
1182	Nottingham	1,039	183	.....	.....	.....	.....	.....	.....
1183	Citizens'	10,374	746	.....	.....	.....	.....	.....	.....
1184	Hopewell	4,357	360	.....	.....	.....	.....	67	8
1185	Garden	4,661	350	95	10	.....	.....	60	12
1186	Pennington	3,699	393	.....	.....	.....	.....	.....	.....

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
3,242	62	293	S.	$1.00 m.	$200	6	$0.04 b	.....	1140
6,876	199	599	S.	1.00 m.	240	6	6.00 a	$6.00 a	1141
4,699	70	304	S.	1.00 m.	200	4½ & 6	.25 b	.....	1142
1,911	13	156	O.P.	.....	200	6	.04 b	.....	1143
5,301	132	479	S.	1.00 m.	200	6	.....	.....	1144
5,322	119	479	S.	1.00 m.	200	6	.05 & .10 b	.....	1145
4,195	34	427	S.	1.00 m.	200	4½ & 6	.25 b	.....	1146
3,786	71	358	S.	1.00 m.	200	6	083 b	.....	1147
4,782	177	448	S.	1.00 m.	200	4½ & 6	.25 b	.....	1148
5,218	85	343	S.	.70 m.	200	6	3.00 & 4.00 a	.....	1149
9,233	124	859	S.	1.00 m.	200	4½ & 6	3.00 a & .25	1.00 a	1150
9,464	237	735	S.	1.00 m.	200	6	.....	.....	1151
8,005	86	652	S.	1.00 m.	200	4½	.25 b	.....	1152
3,287	36	216	S.	1.00 m.	200	6	.12½ b	.12½ b	1153
8,496	135	392	S.	1.00 m.	200	4½ & 6	.25 b	.....	1154
15,563	255	548	S.	1.00 m.	200	4½ & 6	.25 b	.....	1155
1,146	27	79	S.	1.00 m.	200	6	.....	.....	1156
4,848	102	352	S.	1.00 & 2.00 m.	200	4½ & 6	.25 b	.....	1157
2,796	30	228	S.	1.00 m.	200	.25 b.	.25 b	.....	1158
35,887	770	2,178	S.	1.00 m.	200	4½ & 6	.25 b	.....	1159
3,695	65	291	S.	1.00 m.	200	6	.12½ b	.....	1160
1,400	.....	151	S.	1.00 m.	200	6	.12½ b	.....	1161
20,750	482	1,656	S.	1.00 m.	200	4½ & 6	.25 b	.....	1162
1,866	40	193	S.	1.00 m.	200	6	.12½ b	.....	1163
4,335	32	237	O.P.	.....	100	6	3.00 a	.....	1164
11,218	260	958	S.	1.00 m.	200	4½ & 6	.50 b	.50 b	1165
11,340	99	1,016	S.	1.00 m.	200	4½ & 6	.25 b	.....	1166
5,793	90	...		1.00 m.	200	6	3.00 a & .12½ b	.....	1167
15,347	355	1,007	S.	1.00 m.	200	6	.....	.....	1168
4,463	79	362	S.	1.00 m.	200	4½ & 6	.25 b	.....	1169
5,729	121	280	S.	1.00 m.	200	6	3.00 a	.....	1170
1,997	48	142	S.	1.00 m.	200	6	3.00 a	.....	1171
6,126	111	663	S.	1.00 & 2.00 m.	200	6	.12½ b	.....	1172
7,020	216	529	S.	.25 w.	200	5 & 6	.10 b	.....	1173
1,481,617	27,362	108,602							
1,525	32	159	S.	$1.00 m.	$200	6	$4.00 a	$2.00 a	1174
1,934	64	188	S.	1.00 m.	200	6	2.00 a	2.00 a	1175
4,068	122	161	S.	1.00 m.	200	6	.....	.....	1176
1,139	38	83	S.	1.00 m.	200	6	.....	.....	1177
7,203	122	219	S.	.50 m.	100	6	.....	.....	1178
6,447	250	378	S.	1.00 m.	200	6	2.10 a	.....	1179
1,821	41	166	S.	1.00 m.	200	6	.05 b	.05 b	1180
1,546	14	150	S.	1.00 m.	200	6	3.00 a	.....	1181
25,683	683	1,504							
1,039	8	175	S.	$1.00 m.	$200	6	$3.00 a	$3.00 a	1182
10,374	328	418	S.	1.00 m.	240	6	.....	.....	1183
4,424	157	211	S.	1.00 m.	200	6	1.00 a	.....	1184
4,816	117	255	S.	.70 m.	200	6	3.00 a	3.00 a	1185
3,699	83	310	S.	1.00 m.	200	6	1.00 a	1.00 a	1186

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

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Mercer County—Continued			
1187	Nassau	Princeton	Mar. 17, 1924	Henry G. Duffield
1188	Princeton	"	June 7, 1917	Lloyd W. Grover
1189	Capitol	Trenton	Mar. 8, 1907	Frank J. Eppele
1190	Chambersburg	"	Oct. 21, 1921	John P. N. Seeger
1191	Economia	"	Dec. 21, 1911	Joseph P. Bulakowski
1192	Greenwood	"	May 16, 1928	Robert B. Pidcock
1193	Loyal	"	Dec. 31, 1921	Benjamin M. Woodward
1194	Mutual	"	Nov. 16, 1908	Alfred K. Leuckel
1195	North Trenton	"	May 27, 1927	Stewart H. O'Donnell
1196	Old Borough	"	May 11, 1928	Milton F. Stevenson
1197	Prospect	"	Mar. 16, 1927	John S. Quimby
1198	Realtors	"	Feb. 10, 1922	Charles G. Teunon
1199	Roma	"	Sept. 20, 1920	L. Samuel Sica
1200	Sanhican	"	Oct. 18, 1923	Fred C. Beans
1201	Stacy	"	Dec. 2, 1920	Harry J. Urken
1202	St. George	"	Mar. 18. 1912	Arthur F. Wildblood
1203	Trent	"	Dec. 14, 1927	George L. Atkins
1204	United	"	Nov. 17, 1915	C. Richard Waller
1205	Wilbur	"	Feb. 2, 1923	Owen J. Prior
1206	White Horse	White Horse	Oct. 20, 1926	William C. Ehret
	Middlesex County			
1207	Avenel	Avenel	Nov. 1, 1921	Matthew T. Smith
1208	Blazing Star	Carteret	Jan. 20, 1923	Isidore M. Weiss
1209	Carteret	"	May 4, 1901	Edward J. Heil
1210	Roosevelt	"	June 29, 1914	William J. Lawlor
1211	Sound View	"	Dec. 11, 1924	Charles A. Conrad
1212	Tax Payers	"	Oct. 18, 1927	Thomas J. Mulvihill
1213	Cranbury	Cranbury	Oct. 20, 1921	Dominicus C. Mershon
1214	Dunellen	Dunellen	April 11, 1887	William E. Terry
1215	Home	"	Mar. 13, 1909	Augustus F. Todd
1216	Fairfield	Fords	Sept. 6, 1919	John Egan
1217	Highland Park	Highland Park	Dec. 14, 1908	W. Johnson Kenyon
1218	Raritan Valley	"	Jan. 10, 1925	H. Richard Segoine
1219	Jamesburg Mutual	Jamesburg	Feb. 20, 1869	W. C. Crosby
1220	Brainy Borough	Metuchen	Aug. 6, 1925	Harry T. Smith
1221	Metuchen	"	Sept. 7, 1897	Milton C. Mook
1222	Evergreen	Middlesex Borough	May 21, 1925	George W. Harris
1223	Middlesex Borough	" "	Oct. 20, 1914	William G. Betsch
1224	Citizens'	Milltown	July 31, 1916	John B. Herbert
1225	Milltown	"	Feb. 9, 1910	Henry Kuhlthau
1226	Assurance	New Brunswick	Jan. 23, 1925	Samuel L. Levin
1227	Business Men's	" "	Mar. 1, 1916	William H. Quackenboss
1228	College Town	" "	June 17, 1922	Joseph Lefkowits
1229	County Seat	" "	Jan. 9, 1924	Julius Kahn
1230	Freedom	" "	Jan. 15, 1925	Charles Forman
1231	Helpful	" "	April 25, 1925	Wade H. Johns
1232	Homestead	" "	April 15, 1886	Eilis N. Bedford
1233	International	" "	Feb. 5, 1916	Ernest Dever
1234	Magyar	" "	Aug. 17, 1922	James Szabo
1235	Middlesex County	" "	June 8, 1920	John J. Morrison
1236	New Brunswick	" "	July 11, 1912	William Schlesinger

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
W. C. Vandewater	Edward A. Frohling	88 Nassau St., Princeton, N. J.	1187
Albert Wittmer	John W. Leigh	Princeton Bank & Trust Co., Princeton, N. J.	1188
Geraghty & Weelans	Frank Vliet	140 Academy St., Trenton, N. J.	1189
Henry M. Hartman	R. Harvey Hulse	84 Oak Lane, Trenton, N. J.	1190
Erwin E. Marshall	Henry S. Renk	1544 Princeton Ave., Trenton, N. J.	1191
Samuel D. Lenox	Fred W. Bradshaw	1137 Hamilton Ave., Trenton, N. J.	1192
Norman T. Rogers	Stewart H. O'Donnell	117 North Montgomery St., Trenton, N. J.	1193
William Abbotts, Jr.	William B. Maddock	15 Whittier Ave., Trenton, N. J.	1194
Daniel A. Spair	John Duncan	407 Parkway Ave., Trenton, N. J.	1195
J. Conner French	John H. Renyo	674 South Broad St., Trenton, N. J.	1196
William N. Cooper	Gilbert S. Pedrick	333 Maple Ave., Trenton, N. J.	1197
William E. Blackman	R. Harvey Hulse	84 Oak Lane, Trenton, N. J.	1198
Daniel A. Spair	Joseph J. Felcone	274 Hamilton Ave., Trenton, N. J.	1199
Daniel A. Spair	George J. Bacso	1034 Chambers St., Trenton, N. J.	1200
Forman & Levy	Samuel Levin	47 Oak Lane, Trenton, N. J.	1201
Joseph Lanigan	W. C. Matlack, Jr.	14 North Warren St., Trenton, N. J.	1202
Frederic R. Brace	R. Harvey Hulse	84 Oak Lane, Trenton, N. J.	1203
Frederic R. Brace	Robert H. Gulliver	114 North Montgomery St., Trenton, N. J.	1204
Herbert W. Backes	Edward B. Fletcher	190 Rosemont Ave., Trenton, N. J.	1205
Edward E. Reilly	LeRoy C. Irons	310 White Horse Ave., Trenton, N. J.	1206
Wilton T. Applegate	A. George Heller	Box 211, Avenel, N. J.	1207
Maxwell Sosin	William J. Lawlor	45 Chrome Ave., Carteret, N. J.	1208
Francis A. Monaghan	Thomas Devereux	52 Washington Ave., Carteret, N. J.	1209
Emil Stremlau	Russell L. Miles	57 Atlantic St., Carteret, N. J.	1210
Elmer E. Brown	Fred F. Simons	545 Roosevelt Ave., Carteret, N. J.	1211
Abraham D. Glass	Charles Vincze	331 Kirkland Place, Perth Amboy, N. J.	1212
Wilton T. Applegate	Arthur L. Burroughs	Cranbury, N. J.	1213
Dolliver & Feaster	George W. Day	316 Front St., Dunellen, N. J.	1214
Fred C. Gaskill	Charles A. Coriell	Dunellen, N. J.	1215
Leo Goldberger & P. E. Nielsen	G. William Wood	Fords, N. J.	1216
R. E. & A. D. Watson	John W. Zimmerman	61 Nichol Ave., New Brunswick, N. J.	1217
Fred W. DeVoe	Edwin W. Eden	244 Benner St., Highland Park, N. J.	1218
John P. Kirkpatrick	C. M. Thorne	Jamesburg, N. J.	1219
A. S. Arnold	R. D. Renninger	48 Home St., Metuchen, N. J.	1220
H. A. Reynolds & G. W. Litterst	Alex C. Litterst	Metuchen, N. J.	1221
R. P. F. Von Minden	Alden Wilmot	603 Washington Ave., Dunellen, N. J.	1222
John P. Cullen	L. V. Poulson	R-1, Bound Brook, N. J.	1223
Kearney Y. Kuhlthau	John H. Junker	127 South Main St., Milltown, N. J.	1224
Fred W. De Voe	William R. Evans	37 Herbert Ave., Milltown, N. J.	1225
Charles M. Morris	Russell H. Morris	52 Paterson St., New Brunswick, N. J.	1226
Alfred S. March	Edward J. Cahill	390 George St., New Brunswick, N. J.	1227
Samuel D. Hoffman	Jacob Ratner	5 Elm Row, New Brunswick, N. J.	1228
Samuel G. Cohen	Charles W. Miller	120 Church St., New Brunswick, N. J.	1229
Hicks & Kuhlthau	F. W. Remsen, Jr.	51 Bayard St., New Brunswick, N. J.	1230
William F. McCloskey	Frederick Yahnel	16 Richter Ave., Milltown, N. J.	1231
Charles H. Runyon	William R. Lee	390 George St., New Brunswick, N. J.	1232
Jabez H. Helm	Russell H. Morris	52 Paterson St., New Brunswick, N. J.	1233
Edmund A. Hayes	James Kosa	203 Somerset St., New Brunswick, N. J.	1234
Fred W. De Voe	George W. Miller	120 Church St., New Brunswick, N. J.	1235
Freeman Woodbridge	Raymond E. Grymes	390 George St., New Brunswick, N. J.	1236

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Mercer County—Continued				
1187	Nassau	Princeton	$3,634		$409,600
1188	Princeton	"	15,475	$10,465	1,852,800
1189	Capitol	Trenton	42,333		3,435,450
1190	Chambersburg	"	5,557	2,200	307,150
1191	Economia	"	4,485	5,000	535,800
1192	Greenwood	"	1,025		24,900
1193	Loyal	"	400		456,100
1194	Mutual	"	12,397	4,592	1,375,747
1195	North Trenton	"	813		141,500
1196	Old Borough	"	1,117		66,200
1197	Prospect	"	2,051		91,700
1198	Realtors	"	4,455		224,700
1199	Roma	"	3,490	5,003	557,200
1200	Sanhican	"	1,361		82,300
1201	Stacy	"	15,550		711,082
1202	St. George	"	10,396		695,050
1203	Trent	"	249		25,600
1204	United	"	44,316		1,896,750
1205	Wilbur	"	19,400		231,735
1206	White Horse	White Horse	3,320		60,700
	Totals		$222,702	$38,316	$14,990,479
	Middlesex County				
1207	Avenel	Avenel	$1,901		$59,000
1208	Blazing Star	Carteret	1,241		213,200
1209	Carteret	"	5,558		876,500
1210	Roosevelt	"	176		396,507
1211	Sound View	"	426	$1,000	134,800
1212	Tax Payers	"	459		44,900
1213	Cranbury	Cranbury	1,730	344	385,400
1214	Dunellen	Dunellen	339		732,900
1215	Home	"	1,818		443,200
1216	Fairfield	Fords	73		554,500
1217	Highland Park	Highland Park	8,989		739,900
1218	Raritan Valley	" "	306		259,900
1219	Jamesburg Mutual	Jamesburg	75,060		1,398,750
1220	Brainy Borough	Metuchen	6,053		225,000
1221	Metuchen	"	4,322	1,000	1,206,300
1222	Evergreen	Middlesex Borough	22,894		99,900
1223	Middlesex Borough	" "	10,055	2,400	716,350
1224	Citizens'	Milltown	5,355		559,600
1225	Milltown	"	612		1,044,700
1226	Assurance	New Brunswick	892		139,400
1227	Business Men's	" "	12,597		1,098,450
1228	College Town	" "	8		537,400
1229	County Seat	" "	1,707		161,700
1230	Freedom	" "	1,491		112,100
1231	Helpful	" "	3,671		92,000
1232	Homestead	" "	4,802		1,459,100
1233	International	" "	2,438		247,150
1234	Magyar	" "	8,106		534,400
1235	Middlesex County	" "	564		577,000
1236	New Brunswick	" "	14,862		475,050

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	.....	.....	$3,025	.....	$416,259	1187
$27,664	.....	.....	2,789	$400	1,909,593	1188
185,975	$225,675	$194,957	60,653	3,435	4,148,478	1189
.....	28,546	20,105	2,753	15,109	381,420	1190
.....	24,200	34,107	6,735	2,015	612,342	1191
.....	350	.....	537	198	27,010	1192
.....	35,873	25,798	19,451	2,894	540,516	1193
.....	58,039	9,464	30,814	287	1,491,340	1194
.....	2,074	.....	5,822	.....	150,209	1195
11,000	3,042	.....	652	8,186	90,197	1196
.....	1,640	.....	1,577	.....	96,968	1197
.....	31,712	6,179	2,019	379	269,444	1198
.....	42,067	28,860	7,996	1,343	645,959	1199
.....	8,240	.....	4,170	30	96,101	1200
7,400	146,320	30,160	10,169	2,917	923,598	1201
14,200	38,990	.....	9,972	1,118	769,726	1202
.....	2,015	.....	225	187	28,276	1203
.....	77,109	175,674	10,843	6,562	2,211,254	1204
.....	6,246	4,851	3,352	64,135	329,719	1205
.....	200	.....	2,857	647	67,724	1206
$251,239	$818,917	$561,096	$202,102	$138,227	$17,223,078	
.....	.....	.....	$973	$60	$61,934	1207
.....	$2,230	.....	5,985	125	222,781	1208
.....	9,690	.....	4,004	1,500	897,252	1209
.....	1,025	.....	741	68	398,517	1210
.....	200	.....	2,927	642	139,995	1211
.....	.....	.....	602	20	45,981	1212
.....	10,146	.....	6,760	119	404,502	1213
.....	9,500	$6,968	8,391	.....	758,098	1214
.....	1,825	.....	3,388	.....	450,231	1215
.....	.....	10,421	4,637	24	569,655	1216
.....	.....	2,457	8,805	1,236	761,387	1217
.....	7,290	.....	1,139	18	268,653	1218
.....	18,850	36,041	19,662	636	1,548,999	1219
.....	.....	3,016	5,933	610	240,612	1220
.....	7,000	2,327	15,801	6,151	1,242,901	1221
.....	.....	.....	948	267	124,009	1222
$8,875	2,500	.....	6,185	600	746,965	1223
.....	.....	5,446	1,094	432	571,927	1224
.....	5,050	.....	4,952	1,885	1,057,199	1225
.....	.....	.....	2,949	394	143,635	1226
.....	55,597	2,409	3,830	55	1,172,938	1227
.....	16,550	.....	9,379	854	564,186	1228
.....	3,405	.....	3,632	460	170,904	1229
.....	1,000	.....	1,684	141	116,416	1230
3,000	.....	.....	3,040	262	101,973	1231
.....	12,950	6,856	17,973	11,804	1,513,485	1232
.....	50	.....	2,706	228	252,572	1233
.....	.....	5,812	1,593	20,392	570,303	1234
.....	16,750	12,276	3,842	.....	610,432	1235
.....	.....	1,938	1,220	.....	493,070	1236

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Mercer County—Continued					
1187	Nassau	Princeton	$318,235			
1188	Princeton	"	1,355,215			
1189	Capitol	Trenton	2,575,301	$7,350		$558,000
1190	Chambersburg	"	297,866			5,600
1191	Economia	"	437,433			
1192	Greenwood	"	23,037			400
1193	Loyal	"	356,352			7,600
1194	Mutual	"	984,749			96,200
1195	North Trenton	"	99,657			16,000
1196	Old Borough	"	78,189			6,400
1197	Prospect	"	75,753			3,900
1198	Realtors	"	181,239			3,200
1199	Roma	"	400,665			78,600
1200	Sanhican	"	75,873			1,800
1201	Stacy	"	638,897			12,000
1202	St. George	"	514,997			40,200
1203	Trent	"	26,364			
1204	United	"	1,438,707			96,800
1205	Wilbur	"	277,241			
1206	White Horse	White Horse	55,782			1,800
	Totals		$11,674,220	$14,950		$940,500
	Middlesex County					
1207	Avenel	Avenel	$42,812			$500
1208	Blazing Star	Carteret	151,308			
1209	Carteret	"	520,983			149,000
1210	Roosevelt	"	284,265			
1211	Sound View	"	92,175			6,000
1212	Tax Payers	"	35,940			
1213	Cranbury	Cranbury	312,900			13,400
1214	Dunellen	Dunellen	511,836			
1215	Home	"	310,008			
1216	Fairfield	Fords	443,264			18,500
1217	Highland Park	Highland Park	511,752			14,000
1218	Raritan Valley	" "	205,770			10,700
1219	Jamesburg Mutual	Jamesburg	1,124,772			
1220	Brainy Borough	Metuchen	174,896			
1221	Metuchen	"	766,176			111,600
1222	Evergreen	Middlesex Borough	100,464			
1223	Middlesex Borough	" "	516,912			
1224	Citizens'	Milltown	389,142			
1225	Milltown	"	653,718			152,600
1226	Assurance	New Brunswick	108,390			
1227	Business Men's	" "	896,356			
1228	College Town	" "	425,136			1,300
1229	County Seat	" "	135,918			
1230	Freedom	" "	86,943			
1231	Helpful	" "	76,614			
1232	Homestead	" "	1,192,402			
1233	International	" "	171,831			
1234	Magyar	" "	450,549			
1235	Middlesex County	" "	440,562			1,100
1236	New Brunswick	" "	374,483			

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$709	.....	$737	.....	$37,000	.....	$59,090	$488	$416,259	1187
267	.....	2,435	$5,400	134,000	.....	408,203	4,073	1,909,593	1188
1,582	.....	12,336	10,400	240,000	$8,000	727,509	8,000	4,148,478	1189
266	.....	194	.....	.....	.....	75,484	2,010	381,420	1190
.....	.....	263	.....	33,473	1,062	135,569	4,542	612,342	1191
.....	.....	124	.....	2,500	25	905	19	27,010	1192
17	.....	480	.....	78,300	24	95,163	2,580	540,516	1193
186	.....	4,624	.....	60,000	362	341,801	3,418	1,491,340	1194
.....	.....	380	.....	25,000	.....	8,989	183	150,209	1195
175	.....	150	.....	.....	104	4,595	584	90,197	1196
.....	.....	460	.....	10,000	.....	6,500	355	96,968	1197
134	.....	206	.....	36,700	.....	47,772	193	269,444	1198
525	.....	.....	.....	60,000	3,350	99,882	2,937	645,959	1199
.....	.....	305	.....	2,000	.....	16,123	.....	96,101	1200
5,057	.....	961	360	65,000	.....	195,554	5,769	923,598	1201
917	.....	615	.....	69,200	.....	143,247	550	769,726	1202
.....	.....	360	.....	.....	.....	1,530	22	28,276	1203
.....	.....	193	.....	160,000	18,741	468,120	28,693	2,211,254	1204
843	.....	345	.....	.....	6	50,946	338	329,719	1205
.....	.....	212	.....	5,000	33	2,131	2,766	67,724	1206
$11,338	.....	$26,141	$16,160	$1,153,883	$31,945	$3,281,547	$72,394	$17,223,078	
$2,838	.....	$426	.....	$4,000	.....	$10,994	$364	$61,934	1207
804	.....	257	.....	36,700	.....	33,517	195	222,781	1208
40	.....	283	.....	90,000	.....	135,264	1,682	897,252	1209
35	.....	.....	.....	34,100	$520	76,368	3,229	398,517	1210
.....	.....	320	.....	24,000	.....	17,149	351	139,995	1211
191	.....	45	.....	5,800	.....	3,920	85	45,981	1212
.....	.....	706	.....	.....	.....	76,698	798	404,502	1213
.....	.....	57	.....	100,100	1,366	143,526	1,213	758,098	1214
.....	.....	235	.....	56,650	104	82,834	400	450,231	1215
.....	.....	179	.....	10,000	1,879	91,602	4,231	569,655	1216
.....	.....	317	.....	93,000	.....	141,562	756	761,387	1217
363	.....	606	.....	19,500	353	30,859	502	268,653	1218
.....	33,200	1,096	.....	34,900	711	349,470	4,850	1,548,999	1219
2,298	.....	467	.....	29,000	15	33,271	665	240,612	1220
.....	109,200	1,138	.....	.....	16,759	232,637	5,391	1,242,901	1221
.....	.....	15	.....	.....	.....	23,386	144	124,009	1222
773	.....	63	1,400	55,000	.....	171,067	1,750	746,965	1223
782	.....	287	.....	85,500	.....	94,572	1,644	571,927	1224
15	2,400	650	.....	49,000	85	194,999	3,732	1,057,199	1225
.....	.....	305	.....	15,100	.....	19,723	117	143,635	1226
215	.....	582	.....	.....	14	275,060	711	1,172,938	1227
254	.....	212	.....	29,500	.....	107,124	660	564,186	1228
.....	.....	340	.....	10,000	75	24,407	164	170,904	1229
.....	.....	245	.....	14,500	15	14,600	113	116,416	1230
.....	.....	125	.....	13,100	.....	12,013	121	101,973	1231
.....	.....	801	.....	39,000	456	276,644	4,182	1,513,485	1232
33	.....	125	.....	30,500	6	49,912	165	252,572	1233
1,610	.....	358	.....	13,550	.....	103,148	1,088	570,303	1234
.....	.....	479	.....	38,000	.....	128,814	1,477	610,432	1235
8	.....	644	.....	.....	.....	117,064	871	493,070	1236

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Mercer County—Continued								
1187	Nassau	8,516	485	.....	.....	.....	.....	.....	.....
1188	Princeton	21,641	2,098	.....	.....	.....	.....	.....	.....
1189	Capitol	44,416	3,483	75	19	.....	.....	2,790	402
1190	Chambersburg	4,447	425	.....	.....	.....	.....	28	9
1191	Economia	6,591	896	.....	.....	.....	.....	.....	.....
1192	Greenwood	1,437	203	.....	.....	.....	.....	2	1
1193	Loyal	6,386	562	.....	.....	.....	.....	38	10
1194	Mutual	17,824	1,408	.....	.....	.....	.....	481	60
1195	North Trenton	3,848	437	.....	.....	.....	.....	80	12
1196	Old Borough	4,152	454	.....	.....	.....	.....	32	8
1197	Prospect	2,927	274	.....	.....	.....	.....	19	6
1198	Realtors	3,269	263	.....	.....	.....	.....	16	4
1199	Roma	7,634	792	.....	.....	.....	.....	393	49
1200	Sanhican	1,561	175	.....	.....	.....	.....	9	3
1201	Stacy	9,056	627	.....	.....	.....	.....	60	12
1202	St. George	9,466	1,599	.....	.....	.....	.....	201	43
1203	Trent	1,363	126	.....	.....	.....	.....	.....	.....
1204	United	27,026	2,060	.....	.....	.....	.....	484	87
1205	Wilbur	6,031	440	.....	.....	.....	.....	.....	.....
1206	White Horse	1,995	250	.....	.....	.....	.....	9	3
	Totals	213,716	19,089	170	29	.....	.....	4,769	729
	Middlesex County								
1207	Avenel	732	64	.....	.....	.....	.....	2	1
1208	Blazing Star	2,920	270	.....	.....	.....	.....	.....	.....
1209	Carteret	8,966	883	.....	.....	.....	.....	745	96
1210	Roosevelt	4,662	513	.....	.....	.....	.....	.....	.....
1211	Sound View	2,217	218	.....	.....	.....	.....	30	5
1212	Taxpayers	1,291	186	.....	.....	.....	.....	.....	.....
1213	Cranbury	5,807	493	.....	.....	.....	.....	67	12
1214	Dunellen	7,433	680	.....	.....	.....	.....	.....	.....
1215	Home	4,960	555	.....	.....	.....	.....	.....	.....
1216	Fairfield	15,618	834	.....	.....	.....	.....	185	23
1217	Highland Park	8,262	558	.....	.....	.....	.....	70	4
1218	Raritan Valley	6,617	572	.....	.....	.....	.....	54	8
1219	Jamesburg Mutual	16,269	1,186	.....	.....	.....	.....	.....	.....
1220	Brainy Borough	4,268	471	.....	.....	.....	.....	.....	.....
1221	Metuchen	11,763	1,010	.....	.....	.....	.....	558	51
1222	Evergreen	2,372	214	.....	.....	.....	.....	.....	.....
1223	Middlesex Borough	8,730	632	.....	.....	.....	.....	.....	.....
1224	Citizens'	7,037	599	.....	.....	.....	.....	.....	.....
1225	Milltown	10,827	730	.....	.....	.....	.....	763	90
1226	Assurance	2,701	308	.....	.....	.....	.....	.....	.....
1227	Business Men's	13,164	1,060	.....	.....	.....	.....	.....	.....
1228	College Town	8,685	791	.....	.....	.....	.....	6	1
1229	County Seat	3,504	362	.....	.....	.....	.....	.....	.....
1230	Freedom	2,266	174	.....	.....	.....	.....	.....	.....
1231	Helpful	2,026	234	.....	.....	.....	.....	.....	.....
1232	Homestead	10,201	981	.....	.....	.....	.....	.....	.....
1233	International	2,841	320	.....	.....	.....	.....	.....	.....
1234	Magyar	10,040	1,061	.....	.....	.....	.....	.....	.....
1235	Middlesex County	7,393	698	.....	.....	.....	.....	6	1
1236	New Brunswick	6,160	590	.....	.....	.....	.....	.....	.....

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
8,516	74	411	S.	$1.00 m.	$200	6	$3.00 a	.....	1187
21,641	516	1,582	S.	1.00 m.	200	6	.05 b	.....	1188
47,281	1,362	2,542	S.	1.00 m.	200	6	2.00 a	.....	1189
4,475	158	276	S.	1.00 m.	200	6	2.00 a	.....	1190
6,591	277	619	S.	1.00 m.	200	6	.02½	.....	1191
1,439	11	193	S.	1.00 m.	200	6	.02½ b	.....	1192
6,424	167	405	S.	1.00 m.	200	6	3.00 a	.....	1193
18,305	467	1,001	S.	.70 m.	200	6	.....	.....	1194
3,928	70	379	S.	1.00 m.	200	6	.02½ b	.....	1195
4,184	44	418	S.	1.00 m.	200	6	2.00 a	.....	1196
2,946	28	252	S.	1.00 m.	200	6	.16⅔ b	$0.08⅓ b	1197
3,285	88	179	S.	1.00 m.	200	6	.05 b	.05 b	1198
8,027	284	557	O.P.	.....	200	6	.02½ b	.....	1199
1,570	54	124	S.	1.00 m.	200	6	3.00 a	.....	1200
9,116	297	342	S.	1.00 m.	200	6	2.00 a	.....	1201
9,667	256	1,386	S.	1.00 m.	200	6	.02½ b	.02½ b	1202
1,363	14	112	S.	1.00 m.	200	6	2.00 a	.....	1203
27,510	555	1,592	O.P.	.....	200	6	3.00 & 5.00 a	3.00 a	1204
6,031	84	356	S.	1.00 m.	200	6	2.00 a	.....	1205
2,004	23	230	S.	1.00 m.	200	6	3.00 a	.....	1206
218,655	5,522	14,325							
734	22	43	S.	$1.00 m.	$200	6	$3.00 a	.....	1207
2,920	68	202	S.	1.00 m.	200	6	.05 b	.....	1208
9,711	291	688	S.	1.00 m.	200	6	.05 b	$2.00 a	1209
4,662	183	330	N.S.	1.00 m.	200	6	3.00 a	3.00 a	1210
2,247	55	168	S.	1.00 m.	200	6	3.00 a	.....	1211
1,291	19	167	S.	1.00 m.	200	6	4.50 a	.....	1212
5,874	122	383	S.	1.00 m.	200	6	4.00 a	.....	1213
7,433	464	216	S.	1.00 m.	200	6	.05 b	.....	1214
4,960	167	388	S.	1.00 m.	200	6	.05 b	.05 b	1215
15,803	178	679	N.S.	1.00 m.	100	6	.17 b	.....	1216
8,332	158	404	S.	1.00 m.	200	6	3.00 a	.....	1217
6,671	60	520	S.	1.00 m.	200	6	3.00 a	.....	1218
16,269	480	706	S.	1.00 m.	200	6	3.00 a	3.00 a	1219
4,268	51	420	S.	1.00 m.	200	6	4.00 a	.....	1220
12,321	346	715	S.				4.00 a	.....	1221
				1.00 m.	200	6			
2,372	34	180	S.	1.00 m.	200	6	10.00 a	.....	1222
8,730	234	398	S.	1.00 m.	200	6	3.50 a & .10 b	.....	1223
7,037	126	473	S.	1.00 m.	200	6	.05 b	.....	1224
11,590	239	581	S.	1.00 m.	200	6	.05 b	.05 b	1225
2,701	47	261	S.	1.00 m.	200	6	3.00 a	.....	1226
13,164	320	740	S.	1.00 m.	200	6	3.00 a	.....	1227
8,691	130	662	S.	1.00 m.	200	6	3.00 a	.....	1228
3,504	64	298	S.	1.00 m.	200	6	3.00 a	.....	1229
2,266	25	149	S.	1.00 m.	200	6	3.00 a	.....	1230
2,026	31	203	S.	1.00 m.	200	6	3.00 a	.....	1231
10,201	322	659	S.	2.00 m.	300	4	.16⅔ b	.....	1232
2,841	78	242	S.	1.00 m.	200	6	3.00 a	.....	1233
10,040	143	918	S.	1.00 m.	200	6	3.00 a	.....	1234
7,399	183	516	S.	1.00 m.	200	6	3.00 a	.....	1235
6,160	156	434	S.	1.00 m.	200	6	3.00 a	.....	1236

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Middlesex County—Continued			
1237	Property Owners'	New Brunswick	April 14, 1924	Frank A. Connolly
1238	Provident	" "	June 7, 1894	O. O. Stillman
1239	Relief	" "	Dec. 12, 1923	John A. Smith
1240	Second Merchants	" "	Dec. 19, 1894	Walter Burns
1241	Second Peoples	" "	Feb. 21, 1891	Elias A. Quint
1242	Security	" "	Feb. 25, 1889	Theodore Cohn
1243	Uniform	" "	Dec. 18, 1924	Benjamin W. Erickson
1244	University	" "	Aug. 27, 1924	James A. Morrison
1245	Welfare	" "	Mar. 12, 1920	Abraham Jelin
1246	West New Brunswick	" "	April 22, 1925	Charles E. Archbald
1247	Workingmen's	" "	Aug. 20, 1895	James J. McCloskey, Sr.
1248	Young Men's	" "	June 15, 1909	John H. Conger
1249	New Market	New Market	April 16, 1912	Charles S. Day
1250	Sincerity	North Brunswick Township	Oct. 29, 1924	Isaac V. Williamson
1251	Citizens	Perth Amboy	Dec. 23, 1892	Ira R. Crouse
1252	East Jersey	" "	May 11, 1922	David J. Kaufman
1253	Homesite	" "	Mar. 21, 1925	Ralph E. Seaman
1254	Modern	" "	June 3, 1901	Frank P. Woglom
1255	North Amboy	" "	June 14, 1913	Matthew F. Urbanski
1256	Pacemaker	" "	July 1, 1926	David Landesman
1257	People's	" "	Feb. 10, 1914	Abel Hanson
1258	Perth Amboy	" "	June 18, 1910	Albert Leon
1259	Smith Street	" "	July 23, 1919	George F. Reynolds
1260	West Amboy	" "	April 16, 1924	Jens M. Sorensen
1261	Westminster	" "	May 9, 1925	Isador Greenspan
1262	Plainsboro	Plainsboro	July 12, 1921	Henry W. Jeffers
1263	Port Reading	Port Reading	May 25, 1910	William Brown
1264	Clara Barton	Raritan Township	April 17, 1926	William Gross
1265	Piscataway town	" "	Sept. 11, 1920	C. Parker Runyon
1266	Home Extension	Sayreville	Oct. 18, 1923	William J. Betzler
1267	Investors and Owners	South Amboy	June 18, 1920	J. Arthur Applegate
1268	Star	" "	Jan. 22, 1889	R. C. Stephenson
1269	South Plainfield	South Plainfield	Feb. 14, 1913	Robert K. Hamilton
1270	Providers	South River	Sept. 29, 1923	Robert F. Fountain
1271	Pulawski	" "	Nov. 6, 1916	Vincent F. Kaczorowski
1272	South River	" "	Feb. 29, 1892	Asher W. Bissett
1273	Workingmen's	" "	Oct. 28, 1915	Walter Sennhauser
1274	Colonia	Woodbridge	Jan. 14, 1921	John B. Tiffany
1275	Norwood	"	June 25, 1923	A. Albright, 3d
1276	Woodbridge	"	Mar. 29, 1910	Maurice P. Dunigan
	Monmouth County			
1277	Allentown	Allentown	Mar. 17, 1920	James H. Graham
1278	Asbury Park	Asbury Park	Feb. 11, 1874	John Hulshart
1279	Bradley	" "	Oct. 28, 1922	Isaac Berger
1280	Home	" "	Jan. 5, 1910	Bloomfield Hulick
1281	Reserve	" "	May 5, 1927	Lee W. Berry
1282	Shore	" "	Oct. 30, 1919	Thomas H. Pratt
1283	Atlantic Highlands	Atlantic Highlands	Nov. 12, 1887	Lewis S. Sculthorp
1284	Shark River	Avon-by-the-Sea	Aug. 11, 1925	F. G. Angeny
1285	Belmar	Belmar	July 7, 1891	William J. Sterner
1286	Wall	"	Feb 10, 1928	William E. Hefter

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Philip M. Brenner	Arnold B. Rosenthal	5 Elm Row, New Brunswick, N. J.	1237
R. E. & A. D. Watson	Charles W. Pierce	381 George St., New Brunswick, N. J.	1238
C. Raymond Lyons	John M. Tegen	Box 243, New Brunswick, N. J.	1239
Frederick Weigel	Charles A. Schenck	195 Livingston Ave., New Brunswick, N. J.	1240
Jabez H. Helm	Charles E. Tindell		1241
W. E. Florance	William G. Howell	390 George St., New Brunswick, N. J.	1242
George J. Plechner	Hans M. K. Hansen	390 George St., New Brunswick, N. J.	1243
George R. Morrison	William W. Snedeker	245 Delevan St., New Brunswick, N. J.	1244
Samuel D. Hoffman	Harry Feller	41 Paterson St., New Brunswick, N. J.	1245
James J. Curran	Joseph G. Baier	R. D. 6, Hamilton St., New Brunswick, N. J.	1246
John A. Lynch	Eugene J. McLaughlin	85 Commercial Ave., New Brunswick, N. J.	1247
R. E. and A. D. Watson	Louis A. Meseroll	Box 500, New Brunswick, N. J.	1248
R. P. F. Von Minden	Howell Day	300 Vail Ave., New Market, N. J.	1249
Klemmer Kalteissen	William H. Koch	407 Lincoln Ave., New Brunswick, N. J.	1250
W. A. Spencer & S. F. Kaczmarek	Ralph F. Conard	102 Smith St., Perth Amboy, N. J.	1251
Henry K. Golenbock	Emil A. Bacha	348 Barclay St., Perth Amboy, N. J.	1252
Jacob M. Klein	Howard Hardiman	283 Maple St., Perth Amboy, N. J.	1253
Thomas L. Hanson and others	Harry B. Afflerbach	339 State St., Perth Amboy, N. J.	1254
Andrew J. Wight	Joseph Massopust	603 Amboy Ave., Perth Amboy, N. J.	1255
Jacob S. Karkus	Otto Schuster	Box 1, Keasbey, N. J.	1256
C. K. Seaman, Jr.	C. Douglas Fraser	214 Smith St., Perth Amboy, N. J.	1257
Leo Goldberger	Arnold J. Christensen	129 Paterson St., Perth Amboy, N. J.	1258
John E. Toolan	Albert L. Gardner	R. F. D. 1, Box 17-A, Perth Amboy, N. J.	1259
Peter M. Clausen	Fred P. Hansen	Room 312, Raritan Bldg., Perth Amboy, N. J.	1260
David T. Wilentz	Morris Goldfarb	265 Madison Ave., Perth Amboy, N. J.	1261
J. V. B. Wicoff	Paul S. Smith	90 Nassau St., Princeton, N. J.	1262
Thomas Brown	Edwin W. Casey	Port Reading, N. J.	1263
Esther Beckhoff	Martin J. O'Hara	25 Wolff Ave., Fords, N. J.	1264
Edmund A. Hayes	W. R. Drake	Stelton, N. J.	1265
Joseph T. Karcher	Frank P. Kolb	161 Main St., Sayreville, N. J.	1266
John P. McGuire	George A. Kress	115 Stevens Ave., South Amboy, N. J.	1267
John A. Coan	John J. Delaney	147 Broadway, South Amboy, N. J.	1268
McDonaugh & McDonaugh	Harry J. Manning	South Plainfield, N. J.	1269
J. Randolph Appleby, Jr.	Wilbur A. Bryan	South River, N. J.	1270
J. Randolph Appleby, Jr.	Martin S. Duschock	40 Main St., South River, N. J.	1271
George L. Burton	John R. Petrie	30 Main St., South River, N. J.	1272
George L. Burton	William C. Horner	South River, N. J.	1273
Henry St. C. Lavin	Bancroft Livingston	Colonia, N. J.	1274
James S. Wight	John T. Tetley	580 Alden St., Woodbridge, N. J.	1275
J. H. Thayer Martin	Carl R. Chase	Woodbridge, N. J.	1276
James S. Turp	Leon A. Nelson	Church St., Allentown, N. J.	1277
Durand, Ivins & Carton	Harry A. Watson	Asbury Park, N. J.	1278
Tumen & Tumen	Charles M. Baker	710 Bangs Ave., Asbury Park, N. J.	1279
J. Otto Rhome	W. A. Berry	108 Emory St., Asbury Park, N. J.	1280
J. Everett Newman	James Forsyth	601 Mattison Avenue, Asbury Park, N. J.	1281
Walter Taylor	H. Barker Fliege	701 Mattison Ave., Asbury Park, N. J.	1282
Charles R. Snyder	Henry C. Van Note	33 First Ave., Atlantic Highlands, N. J.	1283
Samuel Y. Hampton	Ernest E. Messler	Avon-by-the-Sea, N. J.	1284
Arthur M. Birdsall	Neil H. Miller	704 10th Ave., Belmar, N. J.	1285
Gilbert H. Van Note	Lawrence D. Edwards	405 Philadelphia Boulevard, Sea Girt, N. J.	1286

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Middlesex County—Continued				
1237	Property Owners'	New Brunswick	$2,053		$412,630
1238	Provident	" "	4,015		772,000
1239	Relief	" "	10,975		267,100
1240	Second Merchants	" "	56,085		675,400
1241	Second Peoples	" "	23,492		803,350
1242	Security	" "	37,677		1,246,550
1243	Uniform	" "	23,628		194,600
1244	University	" "	4,173		84,750
1245	Welfare	" "	25,309		1,151,800
1246	West New Brunswick	" "	2,673		120,550
1247	Workingmen's	" "	2,223		824,050
1248	Young Men's	" "	4,804		587,311
1249	New Market	New Market	79		121,200
1250	Sincerity	North Brunswick Township	2,001		157,700
1251	Citizens	Perth Amboy	128,499	$75,000	3,754,500
1252	East Jersey	" "	43,305		463,050
1253	Homesite	" "	1,175		87,750
1254	Modern	" "	636	8,000	1,070,200
1255	North Amboy	" "	1,544		1,284,350
1256	Pacemaker	" "	1,313		41,300
1257	People's	" "	1,625		543,250
1258	Perth Amboy	" "	39,825		1,280,250
1259	Smith Street	" "	4,666		108,200
1260	West Amboy	" "	1,595		112,600
1261	Westminster	" "	25,293		369,000
1262	Plainsboro	Plainsboro	31,462	2,000	168,100
1263	Port Reading	Port Reading	5,590	1,000	379,800
1264	Clara Barton	Raritan Township	1,809		111,900
1265	Piscataway town	" "	1,502	2,000	427,100
1266	Home Extension	Sayreville	4,917	352	167,450
1267	Investors and Owners	South Amboy	1,819		546,910
1268	Star	" "	3,803		748,750
1269	South Plainfield	South Plainfield	2,917		100,300
1270	Providers	South River	1,152	3,000	724,300
1271	Pulawski	" "	11,767	3,000	353,800
1272	South River	" "	6,613		1,907,600
1273	Workingmen's	" "	767	2,600	696,300
1274	Colonia	Woodbridge	715		159,800
1275	Norwood	"	205		32,800
1276	Woodbridge	"	4,377		417,000
	Totals		$726,078	$101,696	$39,000,408
	Monmouth County				
1277	Allentown	Allentown	$25,045		$322,800
1278	Asbury Park	Asbury Park	74,875		7,589,800
1279	Bradley	" "	9,938	$3,255	623,050
1280	Home	" "	26,496		4,167,264
1281	Reserve	" "	5,705		194,300
1282	Shore	" "	46,251	50,000	1,249,750
1283	Atlantic Highlands	Atlantic Highlands	633	24,000	3,622,100
1284	Shark River	Avon-by-the-Sea	1,700		85,100
1285	Belmar	Belmar	35,994	12,519	1,710,750
1286	Wall	"	1,253		27,400

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$16,943	.....	$3,233	$1,433	$436,292	1237
$41,517	.....	.....	5,865	357	823,754	1238
.....	.....	$12,697	5,321	395	296,488	1239
.....	1,300	.....	2,148	3,832	738,765	1240
.....	5,000	.....	4,386	594	836,822	1241
.....	7,600	.....	8,398	100,482	1,400,707	1242
.....	1,580	7,275	2,848	284	230,215	1243
.....	.....	.....	3,034	301	92,258	1244
.....	126,554	.....	31,787	7,215	1,342,665	1245
.....	6,095	.....	650	565	130,533	1246
.....	9,675	.....	7,866	389	844,203	1247
.....	3,250	14,021	4,406	380	613,672	1248
.....	.....	.....	954	40	122,273	1249
.....	.....	.....	2,000	292	161,993	1250
.....	38,480	184,657	5,791	.....	4,186,877	1251
.....	41,995	20,832	33,052	471	602,705	1252
.....	750	6,178	2,977	285	99,115	1253
.....	16,715	57,306	.....	1,000	1,153,857	1254
.....	3,700	33,810	16,545	.....	1,339,949	1255
.....	2,000	.....	4,972	165	49,750	1256
20,000	2,600	43,510	2,418	128	613,531	1257
.....	76,938	106,065	26,215	3,114	1,532,407	1258
.....	915	10,317	666	.....	124,764	1259
.....	3,573	15,354	3,093	176	136,391	1260
.....	84,250	4,262	35,679	402	518,886	1261
.....	2,500	15,099	3,592	.....	222,753	1262
.....	26,925	.....	6,612	41,000	460,927	1263
.....	13,730	.....	3,740	584	131,763	1264
.....	600	18,164	17,633	3,617	470,616	1265
.....	.....	.....	1,356	450	174,525	1266
.....	.....	5,800	7,268	523	562,320	1267
.....	.....	.....	13,982	2,006	768,541	1268
.....	100	.....	967	270	104,554	1269
.....	1	1,100	4,634	139	734,325	1270
.....	.....	.....	3,180	561	372,308	1271
.....	400	7,454	15,425	3,225	1,940,717	1272
8,900	4,150	.....	11,021	216	723,954	1273
.....	5,567	.....	2,499	525	169,106	1274
.....	725	.....	3,312	30	37,072	1275
.....	11,620	7,122	14,075	6,480	460,674	1276
$82,292	$697,788	$666,990	$478,378	$230,909	$41,984,539	
$3,000	$18,711	.....	$2,302	$885	$372,743	1277
35,000	357,300	$71,681	78,624	44,503	8,251,783	1278
.....	62,260	.....	9,218	8,140	715,861	1279
.....	380,380	22,210	35,212	8,860	4,640,422	1280
.....	990	.....	1,830	.....	202,825	1281
28,560	30,300	37,232	15,865	229	1,458,127	1282
1,891	2,200	183,249	80,071	7,788	3,921,432	1283
.....	.....	.....	1,971	138	88,909	1284
.....	46,600	33,861	4,697	3,778	1,848,199	1285
.....	.....	.....	367	569	29,589	1286

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION			LIABILITIES			
				Due Shareholders for			
				Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Middlesex County—Continued						
1237	Property Owners'	New Brunswick		$343,320			$10,300
1238	Provident	"	"	624,628			
1239	Relief	"	"	241,572			
1240	Second Merchants	"	"	569,988			
1241	Second Peoples	"	"	626,748			
1242	Security	"	"	1,078,144			
1243	Uniform	"	"	193,623			
1244	University	"	"	59,925			
1245	Welfare	"	"	960,879			
1246	West New Brunswick	"	"	97,308			200
1247	Workingmen's	"	"	624,182			45,975
1248	Young Men's	"	"	453,666			
1249	New Market	New Market		81,822			
1250	Sincerity	North Brunswick Township		125,730			
1251	Citizens	Perth Amboy		3,125,893			275,400
1252	East Jersey	"	"	475,717			
1253	Homesite	"	"	80,085			
1254	Modern	"	"	750,959			149,250
1255	North Amboy	"	"	703,238			428,100
1256	Pacemaker	"	"	33,104			
1257	People's	"	"	458,115			31,600
1258	Perth Amboy	"	"	1,089,851			79,100
1259	Smith Street	"	"	94,183			502
1260	West Amboy	"	"	111,045			
1261	Westminster	"	"	370,267			6,100
1262	Plainsboro	Plainsboro		176,562			
1263	Port Reading	Port Reading		353,100			
1264	Clara Barton	Raritan Township		87,119			7,000
1265	Piscatawaytown	"	"	306,462			1,000
1266	Home Extension	Sayreville		141,135			
1267	Investors and Owners	South Amboy		426,448			
1268	Star	"	"	510,174			32,550
1269	South Plainfield	South Plainfield		75,129			2,000
1270	Providers	South River		601,638			
1271	Pulawski	"	"	297,995			4,600
1272	South River	"	"	1,466,670			
1273	Workingmen's	"	"	479,064			
1274	Colonia	Woodbridge		105,666			
1275	Norwood	"		22,800			600
1276	Woodbridge	"		347,058			
	Totals			$30,279,289			$1,552,977
	Monmouth County						
1277	Allentown	Allentown		$275,926	$1,080		$23,500
1278	Asbury Park	Asbury Park		5,711,259			651,500
1279	Bradley	"	"	544,659			
1280	Home	"	"	3,188,934			
1281	Reserve	"	"	122,558	34,100		3,300
1282	Shore	"	"	1,054,764			
1283	Atlantic Highlands	Atlantic Highlands		2,332,116			710,800
1284	Shark River	Avon-by-the-Sea		68,246			
1285	Belmar	Belmar		1,272,654			
1286	Wall	"		24,415			

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	$1,135	.....	$9,740	.....	$71,297	$500	$436,292	1237
.....	.....	624	.....	8,000	$2	187,655	2,845	823,754	1238
$10	.....	388	.....	.....	64	53,778	676	296,488	1239
.....	.....	146	.....	.....	.....	167,768	863	738,765	1240
.....	$1,300	162	.....	.....	.....	207,536	1,076	836,822	1241
.....	.....	520	.....	.....	.....	321,176	867	1,400,707	1242
204	.....	164	.....	.....	.....	35,794	430	230,215	1243
2,360	.....	70	.....	16,850	.....	12,912	141	92,258	1244
10,503	.....	481	.....	73,500	50	293,132	4,120	1,342,665	1245
.....	.....	.....	.....	17,500	312	13,482	1,731	130,533	1246
.....	.....	270	.....	40,500	.....	125,140	8,136	844,203	1247
59	.....	914	.....	26,000	.....	131,626	1,407	613,672	1248
.....	.....	15	.....	20,500	95	19,715	126	122,273	1249
.....	.....	530	.....	12,000	.....	23,443	290	161,993	1250
.....	.....	.....	.....	75,000	1,916	573,467	135,201	4,186,877	1251
2,893	.....	1,265	.....	.....	.....	117,211	5,619	602,705	1252
.. 837	.....	279	.....	2,300	44	14,122	1,448	99,115	1253
.....	.....	.....	.....	55,000	15,000	153,917	29,731	1,153,857	1254
.....	.....	212	.....	55,950	262	133,412	18,775	1,339,949	1255
5,055	.....	57	.....	5,500	.....	5,495	539	49,750	1256
.....	.....	275	.....	1,000	231	105,778	16,532	613,531	1257
.....	.....	203	.....	40,000	853	281,009	41,391	1,532,407	1258
340	.....	19	.....	10,000	101	16,386	3,233	124,764	1259
877	.....	148	.....	2,000	.....	21,470	851	136,391	1260
9,871	.....	2,355	.....	60,000	615	63,678	6,000	518,886	1261
1,478	.....	221	.....	.....	.....	42,982	1,510	222,753	1262
46	.....	217	.....	.....	9	106,053	1,502	460,927	1263
3,108	.....	1,416	.....	20,000	205	12,721	194	131,763	1264
.....	.....	262	.....	59,000	12,000	89,482	2,410	470,616	1265
.....	.....	283	.....	8,000	16	24,716	375	174,525	1266
5,441	.....	379	.....	2,000	35	126,450	1,567	562,320	1267
1,720	3,374	162	.....	105,000	.....	115,561	.....	768,541	1268
696	.....	87	.....	8,700	.....	17,534	408	104,554	1269
.....	.....	249	.....	7,000	.....	123,722	1,716	734,325	1270
.....	.....	105	.....	.....	10	68,385	1,213	372,308	1271
.....	.....	829	.....	60,000	.....	411,006	2,212	1,940,717	1272
.....	.....	670	.....	108,500	.....	134,722	998	723,954	1273
1,142	.....	215	.....	27,500	3,776	30,804	3	169,106	1274
1,760	.....	162	.....	6,300	223	5,220	7	37,072	1275
4,527	.....	548	.....	.....	126	101,222	7,193	460,674	1276
$63,186	$149,474	$27,400	$1,400	$1,873,840	$58,303	$7,633,183	$345,487	$41,984,539	
.....	.....	$1,790	$5,200	.....	$99	$64,819	$329	$372,743	1277
$954	.....	15,188	.....	$12,000	276	1,843,665	16,941	8,251,783	1278
3,787	.....	490	.....	14,500	444	150,459	1,522	715,861	1279
141	$176,200	5,042	4,600	250,972	5,764	1,003,889	4,880	4,640,422	1280
295	.....	698	.....	18,000	.....	22,874	1,000	202,825	1281
6,899	.....	1,713	.....	18,500	.....	369,481	6,770	1,458,127	1282
.....	.....	6,214	21,687	110,000	717	733,398	6,500	3,921,432	1283
571	.....	593	.....	.....	94	12,626	179	88,909	1284
.....	87,300	647	.....	100,300	.....	383,424	3,874	1,848,199	1285
.....	.....	286	.....	3,800	.....	1,067	21	29,589	1286

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Middlesex County—Continued								
1237	Property Owners'	8,457	762	.....	.....	.....	.....	52	4
1238	Provident	9,418	882	.....	.....	.....	.....	.....	.....
1239	Relief	4,275	276	.....	.....	.....	.....	.....	.....
1240	Second Merchants	7,848	752	.....	.....	.....	.....	.....	.....
1241	Second Peoples	9,221	859	.....	.....	.....	.....	.....	.....
1242	Security	15,372	1,568	.....	.....	.....	.....	.....	.....
1243	Uniform	4,402	519	.....	.....	.....	.....	.....	.....
1244	University	1,378	166	.....	.....	.....	.....	.....	.....
1245	Welfare	15,626	1,148	.....	.....	.....	.....	.....	.....
1246	West New Brunswick	3,082	322	.....	.....	.....	.....	1	1
1247	Workingmen's	5,406	680	.....	.....	.....	.....	153	36
1248	Young Men's	7,190	727	.....	.....	.....	.....	.....	.....
1249	New Market	1,489	103	.....	.....	.....	.....	.....	.....
1250	Sincerity	2,879	366	.....	.....	.....	.....	.....	.....
1251	Citizens	98,973	6,043	.....	.....	.....	.....	2,754	352
1252	East Jersey	8,265	451	.....	.....	.....	.....	.....	.....
1253	Homesite	1,876	183	.....	.....	.....	.....	.....	.....
1254	Modern	28,964	1,894	.....	.....	.....	.....	1,492	107
1255	North Amboy	26,971	1,061	.....	.....	.....	.....	4,281	231
1256	Pacemaker	931	80	.....	.....	.....	.....	.....	.....
1257	People's	12,620	700	.....	.....	.....	.....	316	26
1258	Perth Amboy	20,940	1,208	.....	.....	.....	.....	396	79
1259	Smith Street	3,056	142	.....	.....	.....	.....	5	1
1260	West Amboy	2,592	235	.....	.....	.....	.....	.....	.....
1261	Westminster	9,892	368	.....	.....	.....	.....	31	5
1262	Plainsboro	2,607	251	.....	.....	.....	.....	.....	.....
1263	Port Reading	5,102	438	.....	.....	.....	.....	.....	.....
1264	Clara Barton	3,045	272	.....	.....	.....	.....	35	5
1265	Piscataway town	5,785	685	.....	.....	.....	.....	5	1
1266	Home Extension	3,461	580	.....	.....	.....	.....	.....	.....
1267	Investors and Owners	8,327	861	.....	.....	.....	.....	.....	.....
1268	Star	6,403	539	.....	.....	.....	.....	163	24
1269	South Plainfield	1,434	185	.....	.....	.....	.....	10	1
1270	Providers	12,997	1,075	.....	.....	.....	.....	.....	.....
1271	Pulawski	5,532	688	.....	.....	.....	.....	23	1
1272	South River	23,322	1,835	.....	.....	.....	.....	.....	.....
1273	Workingmen's	7,885	881	.....	.....	.....	.....	.....	.....
1274	Colonia	1,878	176	.....	.....	.....	.....	.....	.....
1275	Norwood	689	72	.....	.....	.....	.....	.....	.....
1276	Woodbridge	5,193	445	.....	.....	.....	.....	3	1
	Totals	604,515	47,225	.....	.....	.....	.....	12,206	1,167
	Monmouth County								
1277	Allentown	5,343	498	10	1	.....	.....	118	20
1278	Asbury Park	89,979	4,650	.....	.....	.....	.....	3,251	447
1279	Bradley	9,769	548	.....	.....	.....	.....	.....	.....
1280	Home	51,160	3,285	.....	.....	.....	.....	.....	.....
1281	Reserve	4,822	431	341	90	.....	.....	17	7
1282	Shore	14,527	994	.....	.....	.....	.....	.....	.....
1283	Atlantic Highlands	40,818	3,496	.....	.....	.....	.....	3,554	460
1284	Shark River	1,599	230	.....	.....	.....	.....	33	7
1285	Belmar	19,892	1,364	.....	.....	.....	.....	.....	.....
1286	Wall	1,740	141	.....	.....	.....	.....	.....	.....

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
8,509	127	639	S.	$1.00 m.	$200	6	$3.00 a	.....	1237
9,418	179	703	S.	1.00 m.	200	6	3.00 a	.....	1238
4,275	53	223	S.	1.00 m.	200	6	3.00 a	.....	1239
7,848	212	540	S.	1.00 m.	200	6	3.00 a	$3.00 a	1240
9,221	240	619	S.	1.00 m.	200	6	.05 b	.05 b	1241
15,372	334	1,234	S.	1.00 m.	200	6	.05 b	.05 b	1242
4,402	64	455	S.	1.00 m.	200	6	3.00 a	.....	1243
1,378	32	134	S.	1.00 m.	200	6	3.00 a	.....	1244
15,626	422	726	S.	1.00 m.	200	6	3.00 a	.....	1245
3,083	61	262	O.P.	.....	200	6	3.00 a	2.00 a	1246
5,559	250	466	S.	2.00 m.	300	5	3.00 a	3.00 a	1247
7,190	194	533	S.	1.00 m.	200	6	3.00 a	.....	1248
1,489	46	57	S.	1.00 m.	200	6	.05 b	.05 b	1249
2,879	52	314	S.	1.00 m.	200	6	3.00 a	.....	1250
101,727	1,065	5,330	O.P.	.....	100	5⅓	.20 b	.....	1251
8,265	103	348	S.	1.00 m.	200	6	.16 b	.....	1252
1,876	28	155	S.	1.00 m.	200	6	.16⅔ b	.16⅔ b	1253
30,456	335	1,166	O.P.	.....	100	6	.15 b	.15 b	1254
31,252	355	937	N.S.	1.00 m.	100	6	.20 b	.20 b	1255
931	13	67	S.	1.00 m.	200	6	.16⅔ b	.16⅔ b	1256
12,936	144	582	O.P.	.....	200	6	.20 b	.20 b	1257
21,336	376	911	N.S.	1.00 m.	200	6	.16 b	.....	1258
3,061	34	109	N.S.	.50 m.	100	6	.15 b	.15 b	1259
2,592	45	190	S.	1.00 m.	100	6	.16⅔ b	.16⅔ b	1260
9,923	74	299	S.	1.00 m.	200	6	.16⅔ b	.16⅔ b	1261
2,607	51	200	S.	1.00 m.	200	6	3.00 a	.....	1262
5,102	187	251	S.	1.00 m.	200	6	5.00 a	.....	1263
3,080	37	240	S.	1.00 m.	200	6	.08⅓ b	.....	1264
5,790	187	499	S.	1.00 m.	200	6	.10 b	.10 b	1265
3,461	75	505	S.	1.00 m.	200	6	3.00 a	.....	1266
8,327	206	655	S.	1.00 m.	200	6	5.00 a	.....	1267
6,566	233	330	S.	1.00 m.	200	6	3.00 a	.....	1268
1,444	54	132	S.	1.00 m.	200	6	3.00 a	.....	1269
12,997	188	887	S.	1.00 m.	200	6	3.00 a	.....	1270
5,555	114	575	S.	1.00 m.	200	6	3.00 a	.....	1271
23,322	518	1,317	S.	1.00 m.	200	6	3.00 a	3.00 a	1272
7,885	265	616	S.	1.00 m.	200	6	3.00 a	1.50 a	1273
1,878	64	112	S.	1.00 m.	200	6	4.00 a	1.00 a	1274
692	21	52	S.	1.00 m.	200	6	5.00 a	1.00 a	1275
5,193	144	301	S.	1.00 & 2.00 m.	200	6	5.00 a	.....	1276
616,721	11,978	36,414							
5,471	152	367	S.	$1.00 m.	$200	6	$3.00 a	.....	1277
93,230	1,358	3,739	S.	1.00 m.	200	6	3.00 & 5.00 a	$2.00 a	1278
9,769	172	376	S.	1.00 m.	200	6	5.00 a	2.00 a	1279
51,160	1,052	2,233	S.	1.00 m.	200	6	5.00 a	2.00 a	1280
5,180	48	480	S.	1.00 m.	200	6	5.00 a	2.00 a	1281
14,527	269	725	S.	1.00 m.	200	6	5.00 a	2.00 a	1282
44,372	1,837	2,119	S.	1.00 m.	200	6	5.00 a	5.50 a	1283
1,632	26	211	S.	1.00 m.	200	6	5.00 a	.....	1284
19,892	510	854	S.	1.00 m.	200	6	5.00 a	.....	1285
1,740	12	129	S.	.70 m.	200	6	4.00 a	1.00 a	1286

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Monmouth County—Continued			
1287	Jersey Coast	Bradley Beach	Mar. 24, 1924	Israel H. Gant
1288	Seaview	" "	July 11, 1927	Jacob H. Greenbaum
1289	Eatontown and Oceanport	Eatontown	July 29, 1910	H. W. Conrow
1290	Englishtown	Englishtown	April 14, 1926	Henry W. Herbert
1291	Farmingdale	Farmingdale	June 9, 1916	Edward Imlay
1292	Freehold Mutual	Freehold	June 24, 1869	Peter F. Runyon
1293	Stability	"	May 3, 1923	Julius E. Dittmar
1294	Highlands	Highlands	July 6, 1909	George W. Hardy
1295	Keansburg	Keansburg	July 2, 1912	Edward T. Compton
1296	Sage	Keyport	April 4, 1927	James Rollo
1297	Second Keyport	"	Nov. 18, 1880	Harvey S. Bedle
1298	Borough	Keyport & Matawan	Oct. 16, 1919	Charles H. Jewell
1299	Leonardo	Leonardo	May 14, 1928	George P. Williams
1200	Long Branch	Long Branch	Dec. 11, 1869	Bryant B. Newcomb
1301	Monmouth County	" "	Feb. 28, 1919	Martin McCue
1302	Proper	" "	Mar. 1, 1924	Frank Antonides
1303	Third Avenue	" "	Nov. 18, 1924	Samuel Rothstein
1304	Manasquan	Manasquan	May 6, 1874	Vincent T. Miller
1305	Mutual Aid	"	Dec. 20, 1923	Howard N. Folk
1306	Liberal	Matawan	Feb. 13, 1920	Henry L. Zucker
1307	Matawan	"	May 21, 1907	William L. Van Brunt
1308	Neptune	Neptune Township	Nov. 20, 1915	Nathan J. Taylor
1309	Union Beach	Raritan Township	Feb. 11, 1924	George H. Jones
1310	Citizens	Red Bank	April 19, 1915	Frank McMahon
1311	Friends'	" "	April 15, 1926	J. D. Otterson, Jr.
1312	Mainstay	" "	Sept. 29, 1923	Fred D. Wikoff
1313	Red Bank	" "	Mar. 22, 1887	Edwin R. Conover
1314	Sea Bright-Rumson	Sea Bright	Nov. 21, 1921	James P. Bruce
1315	Spring Lake	Spring Lake	April 3, 1923	Fred F. Schock
1316	Shadow Lawn	West Long Branch	Dec. 13, 1927	Harry G. Van Note
	Morris County			
1317	Boonton	Boonton	May 3, 1889	Edwin A. Fisher
1318	Homeric	"	June 27, 1923	William A. Phelan
1319	Ogden	"	June 12, 1923	Herbert S. Hitchcock
1320	Butler and Bloomingdale	Butler	Mar. 27, 1906	George J. Fritz
1321	Chatham	Chatham	Feb. 6, 1908	George S. Pollard
1322	Indian Rock	"	May 20. 1927	William W. Kirk
1323	Denville	Denville	May 14, 1928	C. Winfield Hall
1324	Dover	Dover	Oct. 19, 1887	Peter C. Buck
1325	Randolph	"	Mar. 14, 1923	John F. Shupe
1326	Lake Hopatcong	Landing	Aug. 6, 1925	Richard D. Voorhis
1327	Lincoln Park	Lincoln Park	Jan. 12, 1923	William Cuff
1328	James	Madison	Nov. 9, 1922	C. B. Morris
1329	Madison	"	June 3, 1907	Charles Benjamin
1330	Millington	Millington	Oct. 10, 1911	Robert B. Cornish
1331	Hanover	Morris Plains	Aug. 4, 1913	Victor A. Wiss
1332	Morris County	Morristown	Sept. 24, 1921	David F. Barkman
1333	Morristown	"	Aug. 13, 1886	Eugene S. Burke
1334	Mt. Kemble	"	June 17, 1929	Frederick W. Shelley
1335	Springbrook	"	Oct. 9, 1923	C. Franklin Wilson
1336	Mountain Lakes	Mountain Lakes	Nov. 30, 1920	C. Ironmonger

* Vice President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Joseph R. Megill	Raymond F. Johnson	Bradley Beach, N. J.	1287
Henry K. Golenbock	Morris H. Isenstadt	806 Electric Bldg., Asbury Park, N. J.	1288
Howard S. Higginson	Benjamin Van Keuren	Eatontown, N. J.	1289
Harold C. McDermott	Norman Forman	Englishtown, N. J.	1290
H. H. Wainright	E. O. Murphy	Farmingdale, N. J.	1291
Joseph McDermott	Edgar I. Van Derveer	18 Court St., Freehold, N. J.	1292
Max Finegold	A. Rulon Applegate	West Main St., Freehold, N. J.	1293
George E. Jenkinson, Jr.	Harry N. Johnson	Highlands, N. J.	1294
Howard W. Roberts	Harold D. Willett	Main St., Belford, N. J.	1295
Ezra W. Karkus	George F. Keller	Box 18, Cliffwood, N. J.	1296
	George W. Brown	Keyport, N. J.	1297
Ackerson & Van Buskirk	Horace S. Burrowes	Keyport, N. J.	1298
Irving W. Teeple	Charles M. Keefer	Box 173, Leonardo, N. J.	1299
Benjamin P. Morris	Helen S. Covert	Broadway, Long Branch, N. J.	1300
T. R. Bazley	E. C. Lecour	220 Broadway, Long Branch, N. J.	1301
Leo J. Warwick	Samuel B. Zartman	579 Broadway, Long Branch, N. J.	1302
Giordano, Golden & Hurley	George Jacobson	374 Sairs Ave., Long Branch, N. J.	1303
Benjamin B. Pearce	Ralph D. Bush	129 Main St., Manasquan, N. J.	1304
H. H. Wainright	H. P. Collins	Manasquan, N. J.	1305
J. R. Lefferts	Forman R. Thompson	29 Little St., Matawan, N. J.	1306
Jacob R. Lefferts	William G. Bedle	Matawan, N. J.	1307
Richard W. Stout	Jacob G. Campbell	75 South Main St., Asbury Park, N. J.	1308
Ackerson & Van Buskirk	Ernest Bade	Box 118, Keyport, N. J.	1309
Applegate, Stevens, Foster & Reussille	A. Alvin Whiting	Red Bank, N. J.	1310
Quinn, Parsons & Doremus	E. N. McClees	28 Broad St., Red Bank, N. J.	1311
Warren H. Smock	William V. Smith	Broad St., Red Bank, N. J.	1312
Howard S. Higginson	Louis S. Conover	12 Broad St., Red Bank, N. J.	1313
George E. Jenkinson, Jr.	Harry N. Johnson	Highlands, N. J.	1314
Gilbert H. Van Note	John H. Young	Spring Lake, N. J.	1315
Maurice A. Potter	Chester Bowman	659 N. Cedar Ave., West Long Branch, N. J.	1316
Nelson C. Doland	George W. Blanchard	Box 174, Boonton, N. J.	1317
Eugene F. Hillery	Joseph F. Carey	502 Church St., Boonton, N. J.	1318
James V. Beam	Albert P. Smith	714 Main St., Boonton, N. J.	1319
McCue & McCue	Walter F. Smith	Box 125, Butler, N. J.	1320
Lawrence Day	Charles E. Hay	10 Red Road, Chatham, N. J.	1321
Howard F. Kirk	Ralph D. Ward	389 Clifton Ave., Newark, N. J.	1322
Francis S. Stickle	Samuel R. Van Orden, Jr.	Main St., Denville, N. J.	1323
U. G. Davenport	Lyman M. Smith	31 East Blackwell St., Dover, N. J.	1324
Samuel C. Meyerson	Edward F. Doyle	Box 153, Dover, N. J.	1325
Samuel C. Meyerson	John C. Healion	Landing, N. J.	1326
Frank S. Kelley	Foster Anderson	Lincoln Park, N. J.	1327
Howard F. Barrett	Ralph H. Parker	18 Maple Ave., Madison, N. J.	1328
Henry G. Pilch	Roy F. Genung	16 Waverly Place, Madison, N. J.	1329
Gilbert M. Cornish	Ernest H. Ammermann	Lock Box 101, Bernardsville, N. J.	1330
Nathaniel C. Toms	Clarence E. Beddow	Morris Plains, N. J.	1331
Herman M. Cone	David B. Hill	3 South St., Morristown, N. J.	1332
Henry F. Dempsey	Lewis D. Kay	26 South St., Morristown, N. J.	1333
Arthur C. Roller	Dawson F. Dean	Y. M. C. A., Morristown, N. J.	1334
Leon E. Cone	Harry R. Shupe	37 Ridgedale Ave., Morristown, N. J.	1335
J. V. Beam & F. S. Kelley	Harry Hartwell	17 Howell Road, Mountain Lakes, N. J.	1336

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Monmouth County—Continued				
1287	Jersey Coast	Bradley Beach	$4,913		$272,050
1288	Seaview	" "	6,537		38,700
1289	Eatontown and Oceanport	Eatontown	323	$525	242,700
1290	Englishtown	Englishtown	2,692		123,000
1291	Farmingdale	Farmingdale	1,265		712,600
1292	Freehold Mutual	Freehold	17,442	60,019	1,272,000
1293	Stability	"	8,655		567,400
1294	Highlands	Highlands	4,087		359,220
1295	Keansburg	Keansburg	1,244		457,700
1296	Sage	Keyport	76		36,600
1297	Second Keyport	"	6,035	9,750	936,950
1298	Borough	Keyport & Matawan	1,133	7,133	503,050
1299	Leonardo	Leonardo	116		31,700
1200	Long Branch	Long Branch	24,539	15,000	2,587,250
1301	Monmouth County	" "	12,140		1,006,800
1302	Proper	" "	730		196,450
1303	Third Avenue	" "	1,835	2,427	416,100
1304	Manasquan	Manasquan	26,504	9,065	1,345,850
1305	Mutual Aid	"	1,115		336,250
1306	Liberal	Matawan	525		321,450
1307	Matawan	"	5,609		304,400
1308	Neptune	Neptune Township	13,579		1,848,150
1309	Union Beach	Raritan Township	3,325		64,250
1310	Citizens	Red Bank	36,905		2,008,850
1311	Friends'	" "	5,101		251,500
1312	Mainstay	" "	8,428	1,928	929,400
1313	Red Bank	" "	58,847		2,546,700
1314	Sea Bright-Rumson	Sea Bright	731	721	283,800
1315	Spring Lake	Spring Lake	28,736		495,350
1316	Shadow Lawn	West Long Branch	850		76,700
	Totals		$511,907	$196,392	$40,165,234
	Morris County				
1317	Boonton	Boonton	$18,432	$20,000	$1,200,180
1318	Homeric	"	3,099		251,200
1319	Ogden	"	4,384		324,800
1320	Butler and Bloomingdale	Butler	1,454		521,000
1321	Chatham	Chatham	12,098		676,800
1322	Indian Rock	"	3,016		116,779
1323	Denville	Denville	208		30,100
1324	Dover	Dover	95,624	78,194	2,445,850
1325	Randolph	"	15,171		760,525
1326	Lake Hopatcong	Landing	2,975		115,500
1327	Lincoln Park	Lincoln Park	1,060		174,800
1328	James	Madison	5,486	2,100	356,000
1329	Madison	"	8,003		1,517,875
1330	Millington	Millington	19,696	2,632	718,200
1331	Hanover	Morris Plains	4,074		422,000
1332	Morris County	Morristown	44,845		849,700
1333	Morristown	"	51,939		1,466,250
1334	Mt. Kemble	"	2,785		10,000
1335	Springbrook	"	6,880		190,200
1336	Mountain Lakes	Mountain Lakes	1,225	7,600	606,550

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$6,180	.....	$6,395	$905	$290,443	1287
.....	1,325	.....	2,888	281	49,681	1288
.....	.....	$2,807	627	315	247,297	1289
.....	.....	.....	1,147	.....	126,839	1290
.....	.....	.....	4,036	68	717,969	1291
.....	74,900	7,015	11,600	10,469	1,453,445	1292
.....	.....	4,222	4,233	316	584,826	1293
.....	.....	14,273	9,378	3,347	390,305	1294
.....	.....	9,800	6,243	113	475,100	1295
.....	200	.....	211	.....	37,087	1296
.....	12,050	3,038	2,560	736	971,119	1297
.....	.....	6,858	5,827	900	524,951	1298
.....	210	.....	880	285	33,191	1299
.....	135,980	28,222	24,274	1,696	2,816,961	1300
.....	.....	.....	7,057	720	1,026,717	1301
.....	4,695	8,474	466	1,267	212,082	1302
.....	11,175	2,182	5,114	1,486	440,319	1303
.....	67,510	10,099	16,869	801	1,476,698	1304
.....	7,050	.....	6,744	334	351,493	1305
.....	.....	.....	2,832	116	324,923	1306
.....	5,350	4,762	2,809	690	323,620	1307
.....	17,685	111,532	36,221	5,733	2,032,900	1308
.....	.....	.....	3,051	404	71,030	1309
.....	.....	1,725	17,469	586	2,065,535	1310
.....	400	.....	4,220	448	261,669	1311
.....	.....	.....	6,553	1,270	947,579	1312
.....	5,500	10,925	21,520	1,106	2,644,598	1313
.....	.....	.....	4,871	446	290,569	1314
.....	15,910	8,214	7,598	744	556,552	1315
.....	250	.....	1,735	256	79,791	1316
$67,891	$1,265,111	$582,381	$455,585	$110,678	$43,355,179	
$8,000	$51,332	$37,518	$7,208	$1,836	$1,344,506	1317
.....	17,890	.....	1,470	886	274,545	1318
.....	24,764	.....	2,564	281	356,793	1319
.....	4,090	.....	2,031	395	528,970	1320
.....	9,882	.....	1,284	100	700,164	1321
.....	1,800	.....	1,917	64	123,576	1322
.....	295	.....	498	.....	31,101	1323
.....	42,124	82,784	44,326	2,523	2,791,425	1324
.....	20,938	.....	6,603	784	804,021	1325
.....	4,025	.....	1,256	250	124,006	1326
14,975	.....	.....	1,366	128	192,329	1327
.....	14,735	.....	3,860	118	382,299	1328
.....	72,266	15,821	7,820	823	1,620,608	1329
.....	20,005	12,183	1,602	505	774,823	1330
.....	4,975	2,889	8,713	185	442,836	1331
9,565	.....	5,624	12,981	462	923,177	1332
15,250	80,995	9,200	31,407	353	1,655,394	1333
.....	330	.....	1,278	206	14,599	1334
.....	10,285	7,984	8,467	189	224,005	1335
24,700	59,643	.....	4,843	2,463	707,024	1336

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Monmouth County—Continued					
1287	Jersey Coast	Bradley Beach	$187,407	.....	.....	$57,300
1288	Seaview	" "	39,261	.....	.....	.....
1289	Eatontown and Oceanport	Eatontown	162,564	.....	.....	35,800
1290	Englishtown	Englishtown	76,896	.....	.....	24,800
1291	Farmingdale	Farmingdale	537,503	.....	.....	.....
1292	Freehold Mutual	Freehold	1,112,670	.....	.....	.....
1293	Stability	"	465,816	.....	.....	.....
1294	Highlands	Highlands	221,904	.....	.....	64,200
1295	Keansburg	Keansburg	312,292	.....	.....	56,300
1296	Sage	Keyport	30,826	.....	.....	300
1297	Second Keyport	"	710,748	.....	.....	.....
1298	Borough	Keyport & Matawan	360,289	.....	.....	73,700
1299	Leonardo	Leonardo	22,673	.....	.....	4,400
1200	Long Branch	Long Branch	2,006,056	.....	.....	182,700
1301	Monmouth County	" "	787,126	.....	.....	.....
1302	Proper	" "	176,783	.....	.....	.....
1303	Third Avenue	" "	271,014	$13,200	.....	46,800
1304	Manasquan	Manasquan	1,056,652	.....	.....	.....
1305	Mutual Aid	"	254,436	.....	.....	.....
1306	Liberal	Matawan	251,350	.....	.....	.....
1307	Matawan	"	203,976	.....	.....	45,100
1308	Neptune	Neptune Township	1,107,758	.....	.....	424,700
1309	Union Beach	Raritan Township	48,762	.....	.....	.....
1310	Citizens	Red Bank	1,519,584	.....	.....	.....
1311	Friends'	" "	216,516	.....	.....	2,000
1312	Mainstay	" "	685,530	.....	.....	.....
1313	Red Bank	" "	2,071,722	.....	.....	7,400
1314	Sea Bright-Rumson	Sea Bright	173,010	.....	.....	49,100
1315	Spring Lake	Spring Lake	447,174	.....	.....	.....
1316	Shadow Lawn	West Long Branch	62,823	3,100	.....	.....
	Totals		$30,176,652	$51,480	.....	$2,469,800
	Morris County					
1317	Boonton	Boonton	$837,114	.....	.....	$378,500
1318	Homeric	"	176,652	.....	.....	34,475
1319	Ogden	"	268,698	.....	.....	17,800
1320	Butler and Bloomingdale	Butler	366,459	.....	.....	83,700
1321	Chatham	Chatham	487,786	.....	.....	23,700
1322	Indian Rock	Chatham	89,166	.....	.....	9,800
1323	Denville	Denville	20,730	.....	.....	.....
1324	Dover	Dover	2,183,130	.....	.....	.....
1325	Randolph	"	647,172	.....	.....	.....
1326	Lake Hopateong	Landing	89,724	.....	.....	.....
1327	Lincoln Park	Lincoln Park	121,320	.....	.....	4,500
1328	James	Madison	270,162	.....	.....	18,600
1329	Madison	"	1,079,300	.....	.....	224,300
1330	Millington	Millington	577,152	.....	.....	28,200
1331	Hanover	Morris Plains	348,519	.....	.....	.....
1332	Morris County	Morristown	711,343	.....	.....	3,000
1333	Morristown	"	1,219,905	.....	.....	.....
1334	Mt. Kemble	"	13,023	.....	.....	.....
1335	Springbrook	"	158,667	.....	.....	.....
1336	Mountain Lakes	Mountain Lakes	490,829	.....	.....	800

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	$616	.....	$3,000	.....	$41,895	$225	$290,443	1287
$1,907	.....	150	.....	3,000	$30	5,071	262	49,681	1288
.....	.....	331	.....	.....	.....	48,132	470	247,297	1289
.....	.....	88	.....	13,500	.....	11,457	98	126,839	1290
50	.....	1,265	.....	14,000	158	163,230	1,763	717,969	1291
36	.....	496	.....	.....	.....	338,515	1,728	1,453,445	1292
566	.....	1,175	$3,600	9,000	.....	104,000	669	584,826	1293
1,908	$407	703	1,148	27,000	624	71,011	1,400	390,305	1294
62	.....	491	214	10,500	6	94,663	572	475,100	1295
.....	.....	96	.....	2,800	5	2,770	290	37,087	1296
.....	1,658	860	.....	35,215	944	219,664	2,030	971,119	1297
278	.....	2,782	1,750	18,000	300	63,483	4,369	524,951	1298
110	.....	379	.....	4,000	.....	1,594	35	33,191	1299
.....	.....	4,311	.....	.....	.....	618,917	4,977	2,816,961	1300
.....	.....	1,264	.....	.....	.....	237,580	747	1,026,717	1301
.....	.....	686	.....	2,500	12	31,249	852	212,082	1302
6,247	.....	2,864	.....	39,400	.....	60,386	908	440,319	1303
1,065	400	1,438	.....	71,200	.....	343,324	2,619	1,476,698	1304
.....	.....	653	.....	36,200	170	59,381	653	351,493	1305
.....	.....	470	6,687	.....	.....	65,732	684	324,923	1306
.....	.....	198	51	22,500	348	50,967	480	323,620	1307
143	.....	2,885	.....	8,000	66	480,283	9,065	2,032,900	1308
14	.....	69	10	8,000	89	14,069	17	71,030	1309
3,365	92,500	6,819	770	.....	2,103	438,568	1,826	2,065,535	1310
.....	.....	1,127	.....	12,500	37	29,181	308	261,669	1311
2,021	.....	1,381	21,800	87,529	479	147,091	1,748	947,579	1312
.....	.....	.....	5,211	20,000	277	538,008	1,980	2,644,598	1313
858	.....	430	.....	16,000	6	50,577	588	290,569	1314
.....	.....	423	.....	.....	.....	108,257	698	556,552	1315
.....	.....	166	1,092	4,500	8	7,502	.....	79,791	1316
$31,277	$358,465	$67,277	$74,420	$996,416	$13,056	$9,032,259	$84,077	$43,355,179	
.....	.....	$74	$3,450	$20,000	.....	$90,462	$14,906	$1,344,506	1317
.....	.....	50	.....	25,100	$345	37,106	817	274,545	1318
$3	.....	160	5,060	.....	.....	64,387	685	356,793	1319
.....	.....	.....	2,990	33,300	11	36,374	6,136	528,970	1320
10	.....	403	19,300	47,000	.....	120,970	995	700,164	1321
238	.....	437	1,000	13,500	.....	9,092	343	123,576	1322
440	.....	173	1,500	5,900	.....	1,687	671	31,101	1323
50	.....	3,423	5,330	.....	85	593,510	5,897	2,791,425	1324
1,582	.....	326	11,935	10,000	.....	131,825	1,181	804,021	1325
.....	.....	226	.....	20,000	.....	13,775	281	124,006	1326
.....	.....	490	5,040	29,000	.....	31,441	538	192,329	1327
13	.....	910	.....	31,700	.....	59,947	967	382,299	1328
1,428	.....	3,013	5,096	5,500	156	196,596	5,219	1,620,608	1329
.....	.....	595	.....	.....	741	164,764	3,371	774,823	1330
1,475	.....	466	1,667	.....	.....	89,378	1,331	442,836	1331
3,322	.....	1,420	.....	.....	30	202,017	2,045	923,177	1332
311	.....	2,130	3,500	122,000	.....	305,467	2,081	1,655,394	1333
.....	.....	175	.....	1,000	.....	390	11	14,599	1334
1,134	.....	270	.....	30,000	.....	33,564	370	224,005	1335
2,376	.....	1,123	.....	69,200	5	140,929	1,762	707,024	1336

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Monmouth County—Continued								
1287	Jersey Coast	4,374	517	.....	.....	.....	.....	287	36
1288	Seaview	1,451	154	.....	.....	.....	.....	.....	.....
1289	Eatontown and Oceanport	2,524	197	.....	.....	.....	.....	179	30
1290	Englishtown	2,211	270	.....	.....	.....	.....	124	18
1291	Farmingdale	8,834	580	.....	.....	.....	.....	.....	.....
1292	Freehold Mutual	15,864	1,179	.....	.....	.....	.....	.....	.....
1293	Stability	9,425	1,380	.....	.....	.....	.....	.....	.....
1294	Highlands	3,700	509	.....	.....	.....	.....	321	44
1295	Keansburg	5,334	686	.....	.....	.....	.....	282	37
1296	Sage	2,199	169	.....	.....	.....	.....	2	1
1297	Second Keyport	9,976	1,438	.....	.....	.....	.....	.....	.....
1298	Borough	11,481	927	.....	.....	.....	.....	737	79
1299	Leonardo	1,370	225	.....	.....	.....	.....	22	5
1300	Long Branch	32,396	2,189	.....	.....	.....	.....	914	128
1301	Monmouth County	12,209	1,405	.....	.....	.....	.....	.....	.....
1302	Proper	4,395	475	.....	.....	.....	.....	.....	.....
1303	Third Avenue	7,231	660	132	31	.....	.....	232	17
1304	Manasquan	14,944	992	.....	.....	.....	.....	.....	.....
1305	Mutual Aid	4,795	351	.....	.....	.....	.....	.....	.....
1306	Liberal	4,240	438	.....	.....	.....	.....	.....	.....
1307	Matawan	3,472	426	.....	.....	.....	.....	226	30
1308	Neptune	22,138	2,164	.....	.....	.....	.....	2,124	310
1309	Union Beach	955	139	.....	.....	.....	.....	.....	.....
1310	Citizens	25,946	1,765	.....	.....	.....	.....	.....	.....
1311	Friends'	6,902	609	.....	.....	.....	.....	10	2
1312	Mainstay	15,060	852	.....	.....	.....	.....	.....	.....
1313	Red Bank	32,867	2,176	.....	.....	.....	.....	.....	.....
1314	Sea Bright-Rumson	3,218	377	.....	.....	.....	.....	246	48
1315	Spring Lake	9,150	518	.....	.....	.....	.....	.....	.....
1316	Shadow Lawn	2,489	395	31	17	.....	.....	.....	.....
	Totals	520,799	39,799	514	139	.....	.....	12,679	1,726
	Morris County								
1317	Boonton	8,832	716	.....	.....	.....	.....	1,514	163
1318	Homeric	3,625	380	.....	.....	.....	.....	172	30
1319	Ogden	4,902	385	.....	.....	.....	.....	89	16
1320	Butler and Bloomingdale	3,754	585	.....	.....	.....	.....	335	49
1321	Chatham	9,080	770	.....	.....	.....	.....	119	22
1322	Indian Rock	3,518	355	.....	.....	.....	.....	49	25
1323	Denville	1,290	158	.....	.....	.....	.....	.....	.....
1324	Dover	32,687	3,574	.....	.....	.....	.....	.....	.....
1325	Randolph	14,812	1,821	.....	.....	.....	.....	.....	.....
1326	Lake Hopatcong	2,497	276	.....	.....	.....	.....	.....	.....
1327	Lincoln Park	2,480	180	.....	.....	.....	.....	22	1
1328	James	5,751	365	.....	.....	.....	.....	93	13
1329	Madison	18,522	1,136	.....	.....	.....	.....	1,122	84
1330	Millington	9,375	641	.....	.....	.....	.....	141	30
1331	Hanover	6,284	460	.....	.....	.....	.....	.....	.....
1332	Morris County	11,981	838	.....	.....	.....	.....	15	2
1333	Morristown	22,427	2,524	.....	.....	.....	.....	.....	.....
1334	Mt. Kemble	1,061	137	.....	.....	.....	.....	.....	.....
1335	Springbrook	3,339	274	.....	.....	.....	.....	.....	.....
1336	Mountain Lakes	8,001	326	.....	.....	.....	.....	4	1

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
4,661	80	473	S.	$1.00 m.	$200	6	$5.00 a	$2.00 a	1287
1,451	18	136	S.	1.00 m.	200	6	1.00 a	1.00 a	1288
2,703	81	146	S.	1.00 m.	200	6	3.00 a	.....	1289
2,335	34	254	S.	1.00 m.	200	6	3.00 a	.....	1290
8,834	228	352	S.	1.00 m.	200	6	4.00 a	.....	1291
15,864	390	789	S.	1.00 m.	200	6	3.00 a	.....	1292
9,425	231	1,149	S.	1.00 m.	200	6	3.00 a	3.00 a	1293
4,021	213	340	S.	1.00 m.	200	6	6.00 a	.....	1294
5,616	231	492	S.	1.00 m.	200	6	4.00 a	.....	1295
2,201	15	155	S.	.70 m.	200	6	4.00 a & .04½ b	.....	1296
9,976	526	912	S.	1.00 m.	200	6	.....	.....	1297
12,218	239	767	S.	.50 & 1.00 m.	100	6	.04½ b	.....	1298
1,392	21	209	S.	1.00 m.	200	6	3.00 a	.....	1299
33,310	854	1,463	S.	1.00 m.	200	6	4.00 a	1.00 a	1300
12,209	296	1,109	S.	1.00 m.	200	6	4.00 a	.....	1301
4,395	61	414	S.	1.00 & 2.00 m.	200	6	5.00 a	.....	1302
7,595	126	582	S.	1.00 m.	200	6	5.00 a	2.00 a	1303
14,944	401	591	S.	1.00 m.	200	6	3.00 a	.....	1304
4,795	94	257	S.	1.00 m.	200	6	3.00 a	.....	1305
4,240	112	326	S.	1.00 m.	200	6	.....	.....	1306
3,698	157	299	S.	1.00 m.	200	6	.....	.....	1307
24,262	604	1,870	S.	.70 m.	200	6	5.00 a	5.00 a	1308
955	60	79	S.	1.00 m.	200	6	6.00 a	.....	1309
25,946	425	1,340	S.	1.00 m.	200	6	3.00 a	.....	1310
6,912	61	550	S.	1.00 m.	200	6	3.00 a	.....	1311
15,060	174	678	S.	1.00 m.	200	6	3.00 a	.....	1312
32,867	556	1,620	S.	1.00 m.	200	6	3.00 a	3.00 a	1313
3,464	111	314	S.	1.00 m.	200	6	5.00 a	.....	1314
9,150	122	396	S.	1.00 m.	200	6	5.00 a	.....	1315
2,520	31	381	S.	1.00 m.	200	6	4.00 a	1.00 a	1316
533,992	11,988	29,676							
10,346	324	555	N.S.	$0.50 & $1.00 m.	$250	5⅓ & 6	.....	.....	1317
3,797	119	291	S.	1.00 m.	200	6	$2.00 & $3.00 a	.....	1318
4,991	95	306	S.	1.00 m.	200	6	3.00 a	.....	1319
4,089	270	364	N.S.	.50 sm.	250	5½ & 6	.....	.....	1320
9,199	183	609	S.	1.00 m.	200	6	.02½ b	$0.02½ b	1321
3,567	24	356	S.	1.00 m.	200	6	3.00 a	.....	1322
1,290	14	144	S.	1.00 m.	200	6	3.00 a	.....	1323
32,687	1,028	2,546	S.	1.00 m.	200	6	2.00 a	2.00 a	1324
14,812	293	1,528	S.	1.00 m.	200	6	2.00 a	2.00 a	1325
2,497	71	205	S.	1.00 m.	200	6	3.00 a	.....	1326
2,502	75	106	S.	1.00 m.	200	6	5.00 a	.....	1327
5,844	98	280	S.	1.00 m.	200	6	1.00 a & .02½ b	.....	1328
19,644	308	912	S.	1.00 m.	200	6	.02½ b	.....	1329
9,516	212	459	S.	1.00 m.	200	6	3.00 a	.....	1330
6,284	103	357	S.	1.00 m.	200	6	3.00 a	.....	1331
11,996	224	616	S.	1.00 m.	200	6	3.00 a	.....	1332
22,427	417	2,107	S.	1.00 m.	200	6	3.00 a	.....	1333
1,061	4	133	S.	1.00 m.	200	6	2.50 a	.....	1334
3,339	73	201	S.	1.00 m.	200	6	3.00 a	.....	1335
8,005	107	220	S.	1.00 m.	200	6	.05 b	.....	1336

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Morris County—Continued			
1337	Long Hill	Myersville	Jan. 10, 1921	Charles A. Callan
1338	Musconetcong	Netcong	Sept. 11, 1893	A. A. King
1339	Pacanack	Pequannock	Dec. 18, 1926	Charles S. Orben
1340	Pompton Plains	Pompton Plains	Mar. 31, 1922	Charles L. Mandeville
1341	Denrock	Rockaway	April 8, 1925	Joseph H. Jackson
1342	Rockaway	"	Feb. 26, 1902	Harry R. Watson
1343	Tri-County	Stirling	Mar. 2, 1925	William J. Wigg
1344	Towaco	Towaco	Aug. 22, 1912	Fred Van Duyne
1345	Wharton	Wharton	Mar. 9, 1928	Floyd Castner
	Ocean County			
1346	Bay Shore	Barnegat	Nov. 22, 1920	Frederick N. Bunnell
1347	Bay Head	Bay Head	April 19, 1924	Frank Ferry, Jr.
1348	Long Beach	Beach Haven	Sept. 18, 1911	William L. Butler
1349	Lakewood	Lakewood	Jan. 8, 1906	W. H. Jayne
1350	Ocean County	"	Sept. 3, 1921	C. Stanley Grove
1351	New Egypt	New Egypt	Mar. 22, 1920	William T. Nash
1352	Metedeconk	Point Pleasant	July 18, 1927	Zach P. Johnson
1353	Point Pleasant	Point Pleasant Beach	Feb. 11, 1902	Freeman Stines
1354	Surf	Seaside Heights	Nov. 10, 1923	James H. Livezly
1355	Seaside Park	Seaside Park	Sept. 4, 1919	Charles W. Mathis
1356	Beach	Surf City	July 19, 1922	David G. Conrad
1357	Dover Mutual	Toms River	June 17, 1881	David C. Brewer
1358	Toms River	" "	April 3, 1923	James R. Hensler
1359	Mutual Benefit	Tuckerton	Mar. 28, 1874	W. I. Smith
	Passaic County			
1360	Claverack	Clifton	Dec. 14, 1923	John M. Ward
1361	Clifton	"	Mar. 31, 1909	Frank Wilkinson
1362	East Clifton	"	June 11, 1928	Louis Goldberg
1363	Florence Avenue	"	Nov. 13, 1924	Patrick J. Connolly
1364	Haledon	Haledon	Jan. 19, 1920	William Turner
1365	Associated	Hawthorne	Mar. 6, 1926	Henry J. Gautschy
1366	Hawthorne	"	Mar. 30, 1908	Emil Roetheli
1367	Little Falls	Little Falls	Mar. 16, 1887	Joseph P. Cuffe
1368	Pequannock & Wayne	Mountain View	Aug. 29, 1921	Edward W. Sears
1369	Acquackanonk	Passaic	Dec. 4, 1916	Louis Drukker
1370	American-Hungarian	"	June 13, 1922	John Rizsak
1371	Constructive	"	Oct. 18, 1919	Matthew H. Scheel
1372	Co-Ordinate	"	April 4, 1927	Peter Baker
1373	Endurance	"	May 8, 1922	Joseph J. Brumberg
1374	Fourth Ward	"	Mar. 8, 1910	James J. Ryan
1375	Greater Passaic	"	Dec. 21, 1927	Maurice Wasserlauf
1376	Hobart	"	Mar. 2, 1922	J. Hosey Osborn
1377	Home	"	May 27, 1895	Daniel W. Sullivan
1378	Lexington	"	Feb. 19, 1926	Guy M. Hettema
1379	Main	"	Feb. 10, 1922	John J. Roegner
1380	Mutual	"	April 21, 1882	William A. O'Brien
1381	North Passaic	"	Feb. 2, 1929	Garret Greene
1382	Passaic	"	Mar. 24, 1897	Harry Meyers
1383	Passaic Park	"	April 25, 1924	Norman D. Darmstatter
1384	Peoples	"	Aug. 23, 1887	Frederick J. Hardifer

* Acting President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
David F. Barkman	Harry J. Riedel, Jr.	Valley Road, Gillette, N. J.	1337
Elmer King	W. E. Harbourt	Netcong, N. J.	1338
Theodore D. Gottlieb	Frank Schack	Pequannock, N. J.	1339
James V. Beam	Robert J. Stell	Pompton Plains, N. J.	1340
Francis S. Stickle	Harold S. Matthews	40 West Main St., Rockaway, N. J.	1341
E. Bertram Mott	George E. Fisher	31 Wall St., Rockaway, N. J.	1342
Martin R. O'Keefe	John H. Ananson	Lock Box 27, Stirling, N. J.	1343
Philip R. Van Duyne	Alfred Hill	Box 24, Towaco, N. J.	1344
C. Stanley Smith	Wilbur L. Cregar	Wharton, N. J.	1345
Harold L. Brinley	LeRoy B. Frazee	Barnegat, N. J.	1346
Harry E. Newman	Fred W. Applegate	Bay Head, N. J.	1347
Howard Ewart	J. Willits Berry	Beach Haven, N. J.	1348
Jayne & McCloskey	S. S. Gaylord	303 Monmouth Ave., Lakewood, N. J.	1349
W. D. McCloskey	Dewitt Matthews	121 Fifth St., Lakewood, N. J.	1350
John Meirs	Frank Palmer	New Egypt, N. J.	1351
Howard Ewart	Fred P. Cook	Point Pleasant, N. J.	1352
Frederic S. Wack	James W. Pearce	Point Pleasant Beach, N. J.	1353
Harry E. Newman	O. H. Eberhard	Seaside Heights, N. J.	1354
Frederick S. Wack	Charles J. Miller	Box 346, Seaside Park, N. J.	1355
Howard Ewart	Richard A. Zachariae	Surf City, N. J.	1356
George C. Low	Martin Schwarz, Jr.	18 Robbins St., Toms River, N. J.	1357
Howard Ewart	Owen E. Pomeroy	Toms River, N. J.	1358
*G. Sterling Otis	Joseph H. Brown	Box 57, Tuckerton, N. J.	1359
Fred J. Friend	Harry E. Cole	699 Main Ave., Clifton, N. J.	1360
George F. Schmidt	John Franz	55 Washington Ave., Clifton, N. J.	1361
John A. Celentano	Walter C. Kraft	88 Union Ave., Clifton, N. J.	1362
Thomas E. Duffy	Carl Hilbert	Florence and Clifton Ave., Clifton, N. J.	1363
Edgar A. DeYoe	Arthur A. V. Gionti	218 Belmont Ave., Haledon, N. J.	1364
Philip C. Wadsworth	Henry Wiegers	61 Florence Ave., Hawthorne, N. J.	1365
Gustav A. Hunziker	Adrian E. Patmos	459 Lafayette Ave., Hawthorne, N. J.	1366
Josiah Dadley	Albert M. Sietsema	14 Stevens Ave., Little Falls, N. J.	1367
Frederic Beggs	B. R. Winkler	Box 415 Mountain View, N. J.	1368
Vernet A. Arnold	Milton N. Woolley	238 Gregory Ave., Passaic, N. J.	1369
Casimir A. Silski	Joseph Horvath	287 Lakeview Ave., Clifton, N. J.	1370
Corbin & Harty	William G. Heuser	194 Autumn St., Passaic, N. J.	1371
Robert H. Davidson	Harry M. Eckert	Box 154, Passaic, N. J.	1372
Harry Loeb	Herman Moskowits	657 Main Ave., Passaic, N. J.	1373
John H. McGuire	Carl Hilbert	683 Main Ave., Passaic, N. J.	1374
Manuel N. Mirsky	Isadore B. Mirsky	625 Main Ave., Passaic, N. J.	1375
Peter N. Perretti	Anthony V. Gross	179 Washington Place, Passaic, N. J.	1376
Louis A. Cowley	Joseph Mueller	335 Lafayette Ave., Passaic, N. J.	1377
Harry R. Walker, Jr.	Frank G. Utter	39 Rutgers Place, Passaic, N. J.	1378
Edward A. Levy	Francis McGuire, Jr.	195 Spring St., Passaic, N. J.	1379
Arthur J. Sullivan	Paul Zimmerman	90 East 20th St., Paterson, N. J.	1380
George H. Dalrymple	Elsie D. Wenzel	917 Main Ave., Passaic, N. J.	1381
Albert K. Condit	John Schmidt	280 Gregory Ave., Passaic, N. J.	1382
Norman E. Darmstatter	Richard Kempf	389 Terhune Ave., Passaic, N. J.	1383
William H. Hardifer	George A. Clough	169 Prospect St., Passaic, N. J.	1384

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Morris County—Continued				
1337	Long Hill	Myersville	$2,794		$66,200
1338	Musconetcong	Netcong	25,892		806,900
1339	Pacanack	Pequannock	882	$500	48,600
1340	Pompton Plains	Pompton Plains	4,909		418,150
1341	Denrock	Rockaway	5,294	2,000	471,450
1342	Rockaway	"	5,391		863,825
1343	Tri-County	Stirling	349		95,400
1344	Towaco	Towaco	2,431	2,600	404,400
1345	Wharton	Wharton	2,817		42,300
	Totals		$353,213	$115,626	$15,971,534
	Ocean County				
1346	Bay Shore	Barnegat	$2,463		$419,150
1347	Bay Head	Bay Head	378		163,300
1348	Long Beach	Beach Haven	2,979	$1,377	315,580
1349	Lakewood	Lakewood	62,434		970,390
1350	Ocean County	"	2,499		392,100
1351	New Egypt	New Egypt	331		167,900
1352	Metedeconk	Point Pleasant	1,055		27,900
1353	Point Pleasant	Point Pleasant Beach	3,955	4,680	966,150
1354	Surf	Seaside Heights	3,496	1,576	183,100
1355	Seaside Park	Seaside Park	3,142	400	85,600
1356	Beach	Surf City	2,654		50,400
1357	Dover Mutual	Toms River	5,801	40,000	1,694,750
1358	Toms River	" "	3,972		159,700
1359	Mutual Benefit	Tuckerton	5,540	1,470	306,700
	Totals		$100,699	$49,503	$5,902,720
	Passaic County				
1360	Claverack	Clifton	$10,713		$323,900
1361	Clifton	"	10,678		374,000
1362	East Clifton	"	700		70,801
1363	Florence Avenue	"	26,082		883,550
1364	Haledon	Haledon	10,282		1,191,990
1365	Associated	Hawthorne	1,749		116,700
1366	Hawthorne	"	15,625		1,573,200
1367	Little Falls	Little Falls	4,913		904,500
1368	Pequannock & Wayne	Mountain View	4,461		558,150
1369	Acquackanonk	Passaic	52,272		2,398,050
1370	American-Hungarian	"	1,746		266,400
1371	Constructive	"	4,117	$3,000	282,550
1372	Co-Ordinate	"	1,826		45,600
1373	Endurance	"	22,210		325,300
1374	Fourth Ward	"	11,449		1,156,518
1375	Greater Passaic	"	2,289	1,015	120,900
1376	Hobart	"	876		132,400
1377	Home	"	25,118		3,066,428
1378	Lexington	"	1,080		99,700
1379	Main	"	9,602		272,350
1380	Mutual	"	6,251		299,600
1381	North Passaic	"	834		9,500
1382	Passaic	"	14,362		138,600
1383	Passaic Park	"	6,750		269,100
1384	Peoples	"	4,931		2,112,850

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$2,000	.....	$2,347	$91	$73,432	1337
.....	20,495	$1,523	7,682	1,374	863,866	1338
.....	2,439	3,727	394	230	56,772	1339
.....	16,015	11,279	1,014	225	451,592	1340
.....	8,089	.....	3,727	432	490,992	1341
$985	18,328	11,000	9,794	1,228	910,551	1342
.....	4,437	.....	716	280	101,132	1343
5,100	12,819	6,800	3,025	693	437,868	1344
.....	.....	.....	52	150	45,319	1345
$78,575	$524,996	$206,332	$180,245	$17,204	$17,447,725	
$20,700	$17,097	.....	$4,286	$324	$464,020	1346
.....	.....	.....	2,865	.....	166,543	1347
.....	8,072	.....	8,269	1,351	337,628	1348
.....	19,755	$11,158	16,589	3,247	1,083,573	1349
.....	13,000	4,169	10,227	250	422,245	1350
.....	4,350	.....	1,789	.....	174,370	1351
.....	2,800	50	901	350	33,056	1352
.....	13,440	48	27,327	804	1,016,404	1353
.....	9,965	.....	2,631	17	200,785	1354
.....	800	.....	4,037	150	94,129	1355
.....	2,250	.....	836	140	56,280	1356
.....	177,572	.....	17,146	1,674	1,936,943	1357
.....	500	.....	1,941	135	166,248	1358
.....	100	.....	3,787	1,285	318,882	1359
$20,700	$269,701	$15,425	$102,631	$9,727	$6,471,106	
.....	$5,005	$18,900	$4,918	$230	$363,666	1360
.....	5,600	.....	919	260	391,457	1361
.....	2,154	.....	3,676	477	77,808	1362
$67,500	10,535	32,085	3,191	1,000	1,023,943	1363
.....	22,704	16,280	8,395	800	1,250,451	1364
3,100	2,450	8,157	3,434	953	136,543	1365
.....	34,410	116,967	12,893	2,596	1,755,691	1366
.....	8,020	10,394	10,088	324	938,239	1367
.....	14,806	14,437	3,463	473	595,790	1368
288,700	178,480	105,470	36,712	164,788	3,224,472	1369
.....	.....	.....	794	377	269,317	1370
.....	.....	.....	53	.....	289,720	1371
6,500	665	.....	1,334	20	55,945	1372
.....	32,006	.....	12,877	1,831	394,224	1373
68,200	24,055	160,636	3,241	17,362	1,441,461	1374
.....	13,919	.....	1,602	302	140,027	1375
.....	14,370	.....	2,375	42	150,063	1376
191,588	101,411	48,637	52,189	54,186	3,539,507	1377
.....	4,175	10,541	2,522	.....	118,018	1378
87,400	16,050	2,510	5,278	231	393,421	1379
.....	5,690	7,391	3,745	322	322,999	1380
.....	.....	.....	10	1,009	11,353	1381
20,500	4,615	.....	2,425	.....	180,502	1382
.....	20,395	.....	2,899	229	299,373	1383
.....	51,008	336,951	36,097	3,146	2,544,983	1384

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Morris County—Continued					
1337	Long Hill	Myersville	$46,476	.....	.....	.....
1338	Musconetcong	Netcong	675,768	.....	.....	.....
1339	Pacanack	Pequannock	44,790	.....	.....	.....
1340	Pompton Plains	Pompton Plains	322,748	.....	.....	$600
1341	Denrock	Rockaway	360,654	$4,240	.....	3,100
1342	Rockaway	"	552,633	.....	.....	74,250
1343	Tri-County	Stirling	63,594	.....	.....	6,000
1344	Towaco	Towaco	298,900	.....	.....	23,200
1345	Wharton	Wharton	41,544	.....	.....	.....
	Totals		$12,563,958	$4,240	.....	$934,525
	Ocean County					
1346	Bay Shore	Barnegat	$344,244	.....	.....	.....
1347	Bay Head	Bay Head	122,424	.....	.....	.....
1348	Long Beach	Beach Haven	188,767	.....	.....	$35,400
1349	Lakewood	Lakewood	828,516	.....	.....	.....
1350	Ocean County	"	315,692	.....	.....	.....
1351	New Egypt	New Egypt	138,912	.....	.....	.....
1352	Metedeconk	Point Pleasant	30,390	.....	.....	.....
1353	Point Pleasant	Point Pleasant Beach	720,912	.....	.....	.....
1354	Surf	Seaside Heights	136,380	.....	.....	.....
1355	Seaside Park	Seaside Park	61,182	.....	.....	.....
1356	Beach	Surf City	38,878	.....	.....	.....
1357	Dover Mutual	Toms River	1,368,636	.....	.....	94,500
1358	Toms River	" "	110,261	.....	.....	3,000
1359	Mutual Benefit	Tuckerton	232,632	.....	.....	.....
	Totals		$4,637,826	.....	.....	$132,900
	Passaic County					
1360	Claverack	Clifton	$204,726	.....	.....	$59,800
1361	Clifton	"	261,257	.....	.....	.....
1362	East Clifton	"	36,228	.....	.....	30,000
1363	Florence Avenue	"	306,841	.....	.....	502,550
1364	Haledon	Haledon	869,544	.....	.....	37,200
1365	Associated	Hawthorne	90,163	.....	.....	13,000
1366	Hawthorne	"	1,278,980	.....	.....	63,100
1367	Little Falls	Little Falls	683,400	.....	.....	.....
1368	Pequannock & Wayne	Mountain View	385,185	.....	.....	10,050
1369	Acquackanonk	Passaic	1,848,459	$25,300	.....	536,100
1370	American-Hungarian	"	159,276	.....	.....	33,200
1371	Constructive	"	216,154	.....	.....	.....
1372	Co-Ordinate	"	28,132	.....	.....	18,400
1373	Endurance	"	268,920	.....	.....	5,400
1374	Fourth Ward	"	711,279	.....	.....	468,550
1375	Greater Passaic	"	119,424	.....	.....	.....
1376	Hobart	"	109,449	.....	.....	5,750
1377	Home	"	2,087,043	6,200	.....	768,900
1378	Lexington	"	81,312	.....	.....	10,200
1379	Main	"	235,257	.....	.....	86,000
1380	Mutual	"	195,160	.....	.....	47,700
1381	North Passaic	"	6,853	.....	.....	1,800
1382	Passaic	"	142,716	.....	.....	.....
1383	Passaic Park	"	186,376	.....	.....	41,700
1384	Peoples	"	1,318,458	.....	.....	771,400

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$1,056	.....	$422	$4,500	$8,000	$31	$12,825	$122	$73,432	1337
.....	.....	52	573	.....	139	185,516	1,818	863,866	1338
55	.....	95	1,800	5,000	.....	4,651	381	56,772	1339
440	.....	613	1,200	36,800	242	88,396	553	451,592	1340
380	.....	881	2,932	55,000	956	59,111	3,738	490,992	1341
.....	.....	1,875	.....	121,500	.....	150,700	9,593	910,551	1342
2,644	.....	306	.....	19,000	.....	9,505	83	101,132	1343
.....	.....	192	6,200	17,900	.....	89,861	1,615	437,868	1344
.....	.....	97	.....	.....	.....	3,156	522	45,319	1345
$16,957	.....	$20,397	$83,073	$726,400	$2,741	$3,027,402	$68,032	$17,447,725	
$353	.....	$1,889	.....	$20,000	$250	$96,755	$529	$464,020	1346
258	.....	404	$3,632	14,200	467	24,855	303	166,543	1347
45	$1,600	779	.....	50,750	9	58,883	1,395	337,628	1348
3,956	.....	2,747	175	.....	42	246,958	1,179	1,083,573	1349
170	.....	512	.....	8,300	10	96,676	885	422,245	1350
.....	.....	312	.....	1,000	.....	33,958	188	174,370	1351
.....	.....	82	.....	.....	.....	2,556	28	33,056	1352
228	.....	1,555	4,350	87,400	.....	199,750	2,209	1,016,404	1353
.....	.....	521	.....	29,500	1,586	32,416	382	200,785	1354
.....	.....	142	.....	13,600	23	19,008	174	94,129	1355
55	.....	382	.....	8,500	.....	8,320	145	56,280	1356
.....	.....	1,901	.....	76,000	1,178	390,597	4,131	1,936,943	1357
47	.....	414	.....	25,000	.....	27,374	152	166,248	1358
.....	8,862	495	.....	.....	902	75,134	857	318,882	1359
$5,112	$10,462	$12,135	$8,157	$334,250	$4,467	$1,313,240	$12,557	$6,471,106	
$1,544	.....	$2,041	.....	$42,500	.....	$51,365	$1,690	$363,666	1360
.....	.....	3,168	.....	44,000	$109	82,448	475	391,457	1361
.....	.....	424	.....	7,000	103	2,658	1,395	77,808	1362
13,153	.....	8,461	$50,200	60,000	934	61,740	20,064	1,023,943	1363
.....	.....	2,587	23,165	25,000	.....	290,607	2,348	1,250,451	1364
.....	.....	653	.....	18,500	.....	13,254	973	136,543	1365
.....	.....	7,746	4,600	.....	63	392,041	9,161	1,755,691	1366
5,699	1,200	550	9,601	20,000	16	216,589	1,184	938,239	1367
205	.....	555	9,000	84,000	102	105,244	1,449	595,790	1368
170	.....	3,678	3,600	240,000	200	535,103	31,862	3,224,472	1369
89	.....	493	.....	32,000	.....	40,865	3,394	269,317	1370
15	.....	.....	.....	22,500	.....	45,441	5,610	289,720	1371
335	.....	620	.....	5,067	2	2,664	725	55,945	1372
6,508	.....	662	.....	25,000	801	83,040	3,893	394,224	1373
3,325	.....	4,896	.....	20,000	3,550	215,095	14,766	1,441,461	1374
629	.....	1,709	.....	4,000	.....	13,970	295	140,027	1375
473	.....	346	600	10,000	.....	23,045	400	150,063	1376
513	.....	3,345	.....	.....	1,116	642,715	29,675	3,539,507	1377
3,043	.....	461	.....	9,200	2	12,386	1,414	118,018	1378
519	.....	450	.....	7,000	.....	60,185	4,010	393,421	1379
1,857	.....	288	.....	12,000	4,634	58,048	3,312	322,999	1380
.....	.....	.....	1,000	1,700	.....	.....	.....	11,353	1381
.....	.....	236	.....	.....	.....	37,526	24	180,502	1382
263	.....	1,404	2,000	30,000	.....	36,689	941	299,373	1383
669	.....	3,822	4,500	20,000	.....	392,439	33,695	2,544,983	1384

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Morris County—Continued								
1337	Long Hill	819	121						
1338	Musconetcong	10,054	923						
1339	Pacanack	1,687	143						
1340	Pompton Plains	5,682	636					3	1
1341	Denrock	10,413	874	40	6			15	3
1342	Rockaway	10,695	820					371	55
1343	Tri-County	1,819	232					30	2
1344	Towaco	4,695	335					116	18
1345	Wharton	2,348	280						
	Totals	222,430	20,265	40	6			4,210	515
	Ocean County								
1346	Bay Shore	6,182	592						
1347	Bay Head	2,521	273						
1348	Long Beach	3,317	273					177	26
1349	Lakewood	12,660	716						
1350	Ocean County	4,568	398						
1351	New Egypt	2,146	195						
1352	Metedeconk	1,133	145						
1353	Point Pleasant	10,869	1,510						
1354	Surf	2,428	338						
1355	Seaside Park	1,029	182						
1356	Beach	1,172	147						
1357	Dover Mutual	20,771	1,775						
1358	Toms River	2,148	179					15	5
1359	Mutual Benefit	7,173	779						
	Totals	78,117	7,502					192	31
	Passaic County								
1360	Claverack	4,363	415					299	33
1361	Clifton	4,084	353						
1362	East Clifton	2,203	246					150	41
1363	Florence Avenue	9,490	780					2,513	335
1364	Haledon	13,463	1,291					186	7
1365	Associated	3,051	269					65	10
1366	Hawthorne	18,050	1,305					316	44
1367	Little Falls	11,154	912						
1368	Pequannock & Wayne	7,155	514					50	11
1369	Acquackanonk	33,366	2,333	253	41			2,681	263
1370	American-Hungarian	3,423	317					166	26
1371	Constructive	5,896	354						
1372	Co-Ordinate	1,316	116					92	14
1373	Endurance	4,548	274					27	9
1374	Fourth Ward	13,123	1,121					2,343	279
1375	Greater Passaic	4,600	314						
1376	Hobart	2,664	267					29	8
1377	Home	33,534	2,088	62	22			3,845	436
1378	Lexington	2,405	195					51	10
1379	Main	4,424	290					430	46
1380	Mutual	3,042	343					239	31
1381	North Passaic	745	114					9	10
1382	Passaic	2,061	138						
1383	Passaic Park	4,741	269					209	25
1384	Peoples	22,391	1,871					3,857	401

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
819	34	87	S.	$1.00 m.	$200	6	$3.00 a	.....	1337
10,054	356	567	S.	1.00 m.	200	6	2.00 a	.....	1338
1,687	25	118	S.	1.00 m.	200	6	4.00 a	.....	1339
5,685	190	447	S.	1.00 m.	200	6	3.50 a	$3.50 a	1340
10,468	201	682	S.	1.00 m.	200	6	3.00 a	.....	1341
11,066	291	584	S.	1.00 m.	200	6	3.00 a	1.00 a	1342
1,849	53	181	S.	1.00 m.	200	6	2.50 a	.....	1343
4,811	127	226	S.	1.00 m.	200	6	3.00 a	.....	1344
2,348	11	269	S.	1.00 m.	200	6	2.00 a	.....	1345
226,680	5,330	15,456							
6,182	233	359	S.	$1.00 m.	$200	6	$6.00 a	$1.00 a	1346
2,521	77	196	S.	1.00 m.	200	6	3.00 a	.....	1347
3,494	121	178	S.	1.00 m.	200	6	8.00 a	1.00 a	1348
12,660	206	510	S.	1.00 m.	200	6	4.00 a	4.00 a	1349
4,568	135	263	S.	1.00 & 2.00 m.	200	6	4.00 a	.....	1350
2,146	100	95	S.	1.00 m.	200	6	.02½ b	.....	1351
1,133	21	124	S.	1.00 m.	200	6	3.00 a	.....	1352
10,869	568	942	S.	1.00 m.	200	6	3.00 a	.....	1353
2,428	103	235	S.	1.00 m.	200	6	.07½ b	.....	1354
1,029	63	119	S.	1.00 m.	200	6	5.00 a & .07½ b	5.00a & .07½b	1355
1,172	41	106	S.	1.00 m.	200	6	8.00 a	2.00 a	1356
20,771	815	960	S.	1.00 m.	200	6	4.00 a	1.00 a	1357
2,163	70	114	S.	1.00 m.	200	6	.06½ b	3.00 a	1358
7,173	228	551	S.	.50 & 1.00 m.	100	6	6.00 a	6.00 a	1359
78,309	2,781	4,752							
4,662	98	350	S.	$1.00 m.	$200	6	$0.10 b	$0.10 b	1360
4,084	113	240	S.	1.00 m.	200	6	3.00 a	3.00 a	1361
2,353	32	255	S.	1.00 m.	200	6	5.00 a	1.00 a	1362
12,003	206	909	S.	.50, 1.00 & 2.00 m.	200	6	5.00 a	.....	1363
13,649	370	928	S.	1.00 m.	200	6	5.00 a	5.00 a	1364
3,116	37	242	S.	1.00 m.	200	6	5.00 a & .08 b	5.00 a	1365
18,366	485	864	S.	1.00 & 2.00 m.	200	6	5.00 a	2.50 a	1366
11,154	298	614	S.	1.00 m.	200	6	4.50 a	4.50 a	1367
7,205	176	349	S.	1.00 m.	200	6	3.50 a	2.00 a	1368
36,300	471	2,166	S.	1.00 m.	200	6	5.00 a	.10 b	1369
3,589	78	265	S. N.S. or	1.00 m.	200	6	5.00 a & .10 b	5.00 a & .10 b	1370
5,896	89	265	O.P.	.50 & 1.00 m.	100	6	2.00 a	.....	1371
1,408	11	119	S.	1.00 m.	200	6	4.00 a	.....	1372
4,575	71	212	S.	1.00 m.	200	6	1.50 a	1.50 a	1373
15,466	1,095	305	S.	1.00 & 2.00 m.	200	6	5.00 a & .10 b	.....	1374
4,600	52	262	S.	1.00 m.	200	6	5.00 a	1.00 a	1375
2,693	66	209	S.	1.00 m.	200	6	5.00 a	1.00 a	1376
37,441	838	1,708	S.	1.00 m.	200	6	1.00 a & .10 b	3.00 a	1377
2,456	29	176	S.	1.00 m.	200	6	5.00 a	2.00 a	1378
4,854	74	262	S.	1.00 m.	200	6	.05 b	.05 b	1379
3,281	139	235	S.	1.00 m.	200	6	5.00 a & .10 b	4.00 a & .10 b	1380
754	3	121	O.P.	.....	200	6	5.00 a & .10 b	1.00 a	1381
2,061	36	102	S.	1.00 m.	200	6	1.62 a	2.00 a	1382
4,950	66	228	S.	1.00 m.	200	6	5.00 a	1.00 a	1383
26,248	646	1,626	S.	1.00 m.	200	6	5.00 a	2.00 a	1384

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Passaic County—Continued			
1385	Polish American	Passaic	Jan. 16, 1917	Michael A. Kobylarz
1386	Pride of Jersey	"	Feb. 9, 1924	Samuel Hirsch
1387	Russky	"	Nov. 16, 1922	John Miklus
1388	Union	"	May 5, 1888	Charles R. Newman
1389	Workingmens Home	"	Jan. 26, 1904	Gustav Kosik
1390	Albion Place	Paterson	May 31, 1922	George W. Bogen
1391	American	"	Sept. 22, 1892	George W. Renkel
1392	Baltic	"	Feb. 28, 1923	Henry M. Luksztat
1393	Benefactor	"	April 29, 1925	John J. Feeney
1394	Carlisle	"	Mar. 21, 1922	Louis C. Stengel
1395	Carroll	"	Mar. 24, 1923	A. L. Simon
1396	Colombo American	"	Feb. 2, 1923	C. De Grado
1397	Colt	"	May 26, 1921	E. R. Bainbridge
1398	Columbiad	"	Oct. 6, 1925	John H. Wilkinson
1399	Cumulative	"	Feb. 28, 1924	Robert A. Scher
1400	Defender	"	Jan. 8, 1924	Harry Harris
1401	Falls City	"	Oct. 19, 1923	Isidore Simon
1402	Financial	"	April 6, 1923	Arthur Vandenbree
1403	Fortune	"	Nov. 8, 1924	John Braun, Sr.
1404	Friendly	"	May 17, 1923	Joseph Hertzberg
1405	Garret Rock	"	Jan. 5, 1923	Hugo Straus
1406	Home Lovers	"	Jan. 30, 1925	Henry N. Stam
1407	Italian American	"	Nov. 13, 1914	Pasquale Resigno
1408	Lakeview	"	July 28, 1922	John H. Finley
1409	Lambert	"	Feb. 7, 1924	Harry Hirshberg
1410	Mansion	"	April 15, 1924	George Truhar
1411	Materialmen's	"	Jan. 24, 1920	E. M. Rodrock
1412	Mutual Home & Savings	"	Aug. 31, 1898	George E. Christie
1413	Naborhood	"	May 5, 1927	Henry Polombo
1414	Northside	"	July 1, 1922	Isaac Noonburg
1415	Paterson	"	April 3, 1901	Victor Delling
1416	Peoples	"	Nov. 24, 1883	George Kesse
1417	Peoples Park	"	Mar. 11, 1912	Edward Hamilton
1418	Prompt	"	April 8, 1927	Ernest Mevoglione
1419	Provident	"	Mar. 12, 1886	Daniel Van Winkle
1420	Regent	"	Nov. 17, 1922	George L. Walsh
1421	Riverside	"	June 29, 1887	H. Walter Baer
1422	Riverview	"	April 15, 1922	Krine Patmos
1423	Romaine	"	Sept. 20, 1923	James V. Hemingway
1424	Silk City	"	Mar. 23, 1910	Jacob H. Levin
1425	Sunshine	"	Jan. 6, 1923	Samuel Neinken
1426	Textile Home	"	Nov. 1, 1919	Charles Hakemeyer
1427	Wagaraw	"	Aug 8, 1925	Nicholas Wielenga
1428	Pompton Lakes	Pompton Lakes	Jan. 22, 1916	Stephen H. B. Jacobs
1429	Prospect Park	Prospect Park	June 12, 1926	Frank P. Stagg
1430	Singac	Singac	Jan. 27, 1928	Frederick Swithenbank
1431	Laurel	Totowa	Sept. 10, 1921	Joseph Boyle, Sr.
1432	Wanaque Borough	Wanaque	May 27, 1924	Thomas Trengrove
1433	Passaic Valley	West Paterson	July 20, 1921	A. F. Graham

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Aldon S. Patlen	John B. Jesionowski	72 Lexington Ave., Passaic, N. J.	1385
Edward A. Weiss	Joseph Rosenberg	161 Hamilton Ave., Passaic, N. J.	1386
Thomas J. Kennedy	Michael Kudla	19 Monroe St., Passaic, N. J.	1387
Charles W. Darmstatter	Samuel Vander Heide	34 Broadway, Passaic, N. J.	1388
Aldon S. Patlen	Valentine Nazimek	159 Division Ave., Garfield, N. J.	1389
George T. Anderson, Jr.	Frank C. Aldrich	74 Barclay St., Paterson, N. J.	1390
Meyer Lobsenz	Walter G. Winters	155 Ellison St., Paterson, N. J.	1391
John M. Nolan	Frank Strezeski, Sr.	119 Martin St., Paterson, N. J.	1392
Michael D. Miriello	Nicholas J. Ambrose	277 Market St., Paterson, N. J.	1393
James N. Dunn	Frank J. Hanson	150 Ellison St., Paterson, N. J.	1394
Alex Moskowitz	Joseph G. Dorfman	126 Market St., Paterson, N. J.	1395
George K. Slingland	Charles A. Whiteman	7 Smith St., Paterson, N. J.	1396
Benjamin J. Spitz	Louis E. Schotz	Fabian Bldg., Paterson, N. J.	1397
Frank J. Davies	John J. Hall	146 Market St., Paterson, N. J.	1398
Jacob L. Bernstein	Charles Evans	5 Colt St., Paterson, N. J.	1399
Josiah Dadley	David MacGregor	152 Market St., Paterson, N. J.	1400
Harris J. Westerhoff	Charles E. Malie	Room 501, Colt Bldg., Paterson, N. J.	1401
John F. Evans	J. D. Birchenough	40 Church St., Paterson, N. J.	1402
Joseph T. Lieblich	Norman H. Samuels	136 Washington St., Paterson, N. J.	1403
Herman D. Edelson	Isidore Jackson	5 Colt St., Paterson, N. J.	1404
Milton Schamach	Simon H. Glass	152 Market St., Paterson, N. J.	1405
Philip C. Wadsworth	John H. Leddy	5 Colt St., Paterson, N. J.	1406
Henry Marelli	Frederick Almone	20 Park Ave., Paterson, N. J.	1407
Isaac A. Serven	Andrew Chambers	1143 Main St., Paterson, N. J.	1408
E. Robert Coven	Maurice A. Kaltz	45 Church St., Paterson, N. J.	1409
Salvatore D. Viviano	Joseph Brumale	26 Highland St., Paterson, N. J.	1410
Frank Smit	Lester A. Johnston	211 20th Ave., Paterson, N. J.	1411
William H. Young	John J. Sloate	140 Market St., Paterson, N. J.	1412
Raphael Jordan	Nicholas Ronca	72 Wayne Ave., Paterson, N. J.	1413
Peter Hofstra	Ira Struck	North Main and Arch St., Paterson, N. J.	1414
Gustav A. Hunziker	William A. Mers	63 Van Houten St., Paterson, N. J.	1415
William B. Gourley	William W. Duddleston	537 Main St., Paterson, N. J.	1416
Frank Smit	George W. Fulton, Jr.	110 Buena Vista Ave., Hawthorne, N. J.	1417
Salvatore D. Viviano	John M. Fenarty	319 Trenton Ave., Paterson, N. J.	1418
Fred C. Hindle	Edward A. Cunningham	414 Romaine Bldg., Paterson, N. J.	1419
Robert Boyle	Theodore S. Barker	175 Market St., Paterson, N. J.	1420
Edmund G. Stalter	Fanny Cohen	152 Market St., Paterson, N. J.	1421
A. Laurie Young	William R. Ahrens	37 Manchester Ave., Paterson, N. J.	1422
Abram Waks	Louis Atkind	136 Washington St., Paterson, N. J.	1423
Abram I. Bluestein	Charles S. Silberman	126 Market St., Paterson, N. J.	1424
Abram I. Bluestein	Joseph G. Dorfman	126 Market St., Paterson, N. J.	1425
Gustav A. Hunziker	William Schmidt	182 Ellison St., Paterson, N. J.	1426
John Pierce	Frank A. Iannucci	658 River St., Paterson, N. J.	1427
Edmund B. Randall	Oliver K. Lockwood	527 Lincoln Ave., Pompton Lakes, N. J.	1428
Peter Hofstra	Theodore Bruinsma	130 Haledon Ave., Paterson, N. J.	1429
David Harrison	Clyde Evans	490 Main St., Singac, N. J.	1430
Robert Boyle	Harry A. Stratton, Jr.	22 Lincoln Ave., Totowa, N. J.	1431
J. W. De Yoe	Frank R. Parry	Wanaque, N. J.	1432
Reuben H. Reiffin	Bertha Kammelhor	654 McBride Ave., West Paterson, N. J.	1433

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Passaic County—Continued				
1385	Polish American	Passaic	$14,588		$921,600
1386	Pride of Jersey	"	1,442		282,650
1387	Russky	"	18,248		439,200
1388	Union	"	46,669		6,835,610
1389	Workingmens Home	"	7,431		206,050
1390	Albion Place	Paterson	1,175		230,500
1391	American	"	160,706	$14,600	2,039,187
1392	Baltic	"	10,842		224,700
1393	Benefactor	"	904		104,500
1394	Carlisle	"	6,506		472,000
1395	Carroll	"	10,153		326,550
1396	Colombo American	"	3,419		188,600
1397	Colt	"	16,224		825,650
1398	Columbiad	"	6,667		149,600
1399	Cumulative	"	4,703		310,750
1400	Defender	"	8,405		215,000
1401	Falls City	"	5,892		1,296,700
1402	Financial	"	4,564		389,200
1403	Fortune	"	1,361	1,176	121,350
1404	Friendly	"	16,168		436,850
1405	Garret Rock	"	5,833	3,523	269,500
1406	Home Lovers	"	5,632	2,000	295,117
1407	Italian American	"	12,689	35,000	2,888,000
1408	Lakeview	"	7,586		534,500
1409	Lambert	"	6,225		360,200
1410	Mansion	"	675		170,100
1411	Materialmen's	"	9,323		898,650
1412	Mutual Home & Savings	"	2,317	5,684	115,600
1413	Naborhood	"	6,917		59,300
1414	Northside	"	3,395		638,600
1415	Paterson	"	1,685		2,604,100
1416	Peoples	"	3,078	21,000	498,750
1417	Peoples Park	"	15,464		1,287,800
1418	Prompt	"	1,766		34,600
1419	Provident	"	13,895		1,302,213
1420	Regent	"	10,246	2,000	414,710
1421	Riverside	"	48,479		1,113,148
1422	Riverview	"	3,550		336,800
1423	Romaine	"	3,738	2,192	320,400
1424	Silk City	"	35,828		1,882,800
1425	Sunshine	"	15,091	19,300	1,621,600
1426	Textile Home	"	10,302	16,000	1,176,540
1427	Wagaraw	"	4,064		162,800
1428	Pompton Lakes	Pompton Lakes	3,632		741,050
1429	Prospect Park	Prospect Park	3,790		207,700
1430	Singac	Singac	2,458		50,900
1431	Laurel	Totowa	3,134	1,200	288,350
1432	Wanaque Borough	Wanaque	164		94,450
1433	Passaic Valley	West Paterson	191		336,850
	Totals		$838,730	$127,690	$53,714,012

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$67,500	$21,645	$26,292	$24,450	$5,366	$1,081,441	1385
.....	31,740	37,226	10,769	520	364,347	1386
.....	3,790	.....	2,737	350	464,325	1387
78,800	74,671	128,825	4,488	237,744	7,406,807	1388
.....	4,360	3,012	674	513	222,040	1389
.....	7,470	.....	5,437	31	244,613	1390
56,166	37,912	129,042	18,645	12,290	2,468,548	1391
.....	.....	.....	1,608	79	237,229	1392
.....	2,590	1,308	2,576	235	112,113	1393
.....	650	.....	4,457	300	483,913	1394
.....	13,565	9,601	3,864	1,085	364,818	1395
.....	15,180	.....	5,408	532	213,139	1396
.....	60,466	.....	17,156	931	920,407	1397
.....	1,000	.....	699	.....	157,966	1398
41,000	23,128	.....	5,221	1,232	386,034	1399
.....	9,080	.....	508	355	233,348	1400
14,100	32,772	7,615	26,923	.....	1,384,002	1401
.....	8,130	5,092	1,756	100	408,842	1402
.....	1,630	.....	3,254	161	128,932	1403
.....	32,975	5,072	8,903	2,260	502,228	1404
.....	7,450	41,053	6,438	511	334,308	1405
.....	13,985	.....	4,121	218	321,073	1406
.....	179,649	75,897	12,532	948	3,204,715	1407
18,400	30,621	12,025	3,550	670	607,352	1408
.....	19,460	.....	5,116	1,053	392,054	1409
.....	15,820	.....	4,519	342	191,456	1410
.....	31,550	.....	1,866	506	941,895	1411
.....	.....	.....	.....	57	123,658	1412
.....	2,410	.....	5,494	349	74,470	1413
.....	19,065	.....	1,473	30	662,563	1414
13,500	23,985	89,886	13,453	78,134	2,824,743	1415
.....	6,129	.....	5,563	69,456	603,976	1416
.....	47,330	47,633	10,656	106	1,408,989	1417
.....	1,050	.....	181	212	37,809	1418
.....	19,269	8,959	21,371	529	1,366,236	1419
.....	9,275	4,040	9,681	214	450,166	1420
.....	29,220	16,741	27,555	2,241	1,237,384	1421
.....	9,660	.....	2,999	356	353,365	1422
6,000	30,380	.....	3,085	444	366,239	1423
.....	123,534	7,057	33,125	4,435	2,086,779	1424
.....	51,205	26,798	34,706	3,478	1,772,778	1425
3,000	.....	57,373	3,650	14,397	1,281,262	1426
.....	5,260	.....	959	240	173,323	1427
.....	.....	3,845	5,634	112	754,273	1428
.....	.....	.....	655	.....	212,145	1429
.....	1,460	.....	466	350	55,634	1430
.....	2,555	19,898	5,049	445	320,631	1431
.....	800	.....	518	240	96,172	1432
.....	40,730	7,445	2,526	644	388,386	1433
$1,031,954	$1,677,129	$1,661,091	$591,584	$695,709	$60,337,899	

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Passaic County—Continued					
1385	Polish American	Passaic	$586,740	.....	.....	$296,400
1386	Pride of Jersey	"	245,464	.....	.....	9,400
1387	Russky	"	311,001	.....	.....	61,900
1388	Union	"	2,954,755	$338,050	$966	3,080,000
1389	Workingmens Home	"	129,006	.....	.....	37,900
1390	Albion Place	Paterson	187,095	.....	.....	.....
1391	American	"	1,831,911	.....	.....	.....
1392	Baltic	"	158,368	.....	.....	12,400
1393	Benefactor	"	79,500	.....	.....	2,000
1394	Carlisle	"	354,951	.....	.....	.....
1395	Carroll	"	252,248	.....	.....	26,000
1396	Colombo American	"	145,335	.....	.....	.....
1397	Colt	"	651,057	.....	.....	500
1398	Columbiad	"	131,550	.....	.....	.....
1399	Cumulative	"	241,517	.....	.....	39,800
1400	Defender	"	123,144	.....	.....	33,800
1401	Falls City	"	1,017,558	.....	.....	44,200
1402	Financial	"	325,965	.....	.....	3,800
1403	Fortune	"	101,861	.....	.....	.....
1404	Friendly	"	323,928	.....	.....	61,500
1405	Garret Rock	"	236,166	.....	.....	4,000
1406	Home Lovers	"	208,222	.....	.....	15,700
1407	Italian American	"	1,898,769	.....	.....	548,400
1408	Lakeview	"	432,513	.....	.....	6,600
1409	Lambert	"	208,740	.....	.....	91,600
1410	Mansion	"	139,290	.....	.....	.....
1411	Materialmen's	"	647,289	.....	.....	14,000
1412	Mutual Home & Savings	"	79,655	.....	.....	.....
1413	Naborhood	"	57,531	.....	.....	1,400
1414	Northside	"	469,576	.....	.....	28,400
1415	Paterson	"	2,093,307	.....	.....	.....
1416	Peoples	"	462,876	.....	.....	.....
1417	Peoples Park	"	1,080,840	.....	.....	15,800
1418	Prompt	"	25,866	.....	.....	.....
1419	Provident	"	1,022,216	.....	.....	.....
1420	Regent	"	332,076	.....	.....	2,700
1421	Riverside	"	930,228	.....	.....	.....
1422	Riverview	"	271,014	.....	.....	.....
1423	Romaine	"	247,626	.....	.....	16,700
1424	Silk City	"	1,347,299	.....	.....	197,700
1425	Sunshine	"	1,137,549	.....	.....	253,650
1426	Textile Home	"	866,730	.....	.....	33,900
1427	Wagaraw	"	143,205	.....	.....	.....
1428	Pompton Lakes	Pompton Lakes	572,634	.....	.....	.....
1429	Prospect Park	Prospect Park	148,972	.....	.....	15,800
1430	Singac	Singac	35,517	.....	.....	3,400
1431	Laurel	Totowa	232,956	.....	.....	.....
1432	Wanaque Borough	Wanaque	68,495	.....	.....	.....
1433	Passaic Valley	West Paterson	272,979	.....	.....	34,800
	Totals		$37,653,682	$369,550	$966	$8,504,950

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$817	.....	$3,366	.....	$30,000	$3,504	$154,786	$5,828	$1,081,441	1385
9,712	.....	1,565	.....	42,000	.....	51,030	5,176	364,347	1386
196	.....	2,801	$2,000	.....	.....	84,573	1,854	464,325	1387
2,364	.....	.....	25,951	.....	.....	963,616	41,105	7,406,807	1388
.....	.....	1,109	.....	21,000	.....	32,693	332	222,040	1389
190	.....	148	196	.....	88	56,590	306	244,613	1390
126	.....	2,593	1,000	.....	139	602,040	30,739	2,468,548	1391
74	.....	2,365	.....	26,500	79	32,832	4,611	237,229	1392
11	.....	580	.....	16,100	.....	13,807	115	112,113	1393
.....	.....	1,602	.....	22,000	.....	102,850	2,510	483,913	1394
3,255	.....	1,079	392	21,100	15	60,347	382	364,818	1395
553	.....	795	.....	29,000	82	37,373	1	213,139	1396
8,685	.....	1,216	1,000	49,000	982	206,877	1,090	920,407	1397
.....	.....	1,049	.....	5,000	.....	20,152	215	157,966	1398
949	.....	1,551	6,157	41,000	.....	54,629	431	386,034	1399
1,476	.....	1,081	.....	44,000	31	29,557	259	233,348	1400
2,580	.....	15	609	40,000	.....	271,675	7,365	1,384,002	1401
15	.....	1,517	.....	.....	.....	73,414	4,131	408,842	1402
1,316	.....	427	.....	5,000	117	19,935	276	128,932	1403
3,509	.....	1,212	250	32,500	273	78,444	612	502,228	1404
2,521	.....	541	2,250	18,500	982	65,253	4,095	334,308	1405
3,000	.....	507	.....	48,000	367	44,371	906	321,073	1406
339	.....	4,099	.....	175,000	1	569,458	8,649	3,204,715	1407
370	.....	1,621	.....	50,000	1,267	111,033	3,948	607,352	1408
701	.....	1,389	15,825	27,000	.....	46,429	370	392,054	1409
2,287	.....	474	.....	17,000	.....	32,164	241	191,456	1410
.....	.....	657	32,836	10,000	.....	237,001	112	941,895	1411
.....	.....	.....	.....	.....	.....	42,307	1,696	123,658	1412
770	.....	111	.....	6,400	257	7,897	104	74,470	1413
.....	.....	1,053	6,300	16,000	.....	138,010	3,224	662,563	1414
989	.....	2,789	11,087	.....	.....	706,249	10,322	2,824,743	1415
.....	.....	424	.....	.....	.....	139,341	1,335	603,976	1416
138	.....	514	4,000	.....	.....	302,958	4,739	1,408,989	1417
1,723	.....	590	.....	6,500	.....	3,076	54	37,809	1418
271	.....	.....	.....	.....	17	340,094	3,638	1,366,236	1419
.....	.....	1,229	.....	15,000	.....	87,094	12,067	450,166	1420
140	.....	2,536	1,900	.....	365	299,003	3,212	1,237,384	1421
87	.....	809	.....	5,000	.....	76,058	397	353,365	1422
.....	.....	1,730	.....	36,000	.....	63,463	720	366,239	1423
5,233	.....	3,894	3,605	140,000	.....	378,550	10,498	2,086,779	1424
2,084	.....	4,847	.....	165,000	233	206,702	2,713	1,772,778	1425
1,925	.....	.....	700	135,000	.....	231,761	11,246	1,281,262	1426
879	.....	649	459	3,000	20	23,315	1,796	173,323	1427
552	.....	1,043	6,683	10,000	.....	162,685	676	754,273	1428
.....	.....	3,380	2,000	14,500	.....	26,559	934	212,145	1429
130	.....	335	4,500	7,600	.....	4,101	51	55,634	1430
18	.....	588	.....	3,000	1,061	72,767	10,241	320,631	1431
103	.....	130	.....	13,800	4	13,560	80	96,172	1432
315	.....	722	.....	.....	35	78,631	904	388,386	1433
$99,412	$1,200	$111,327	$237,966	$2,085,967	$21,551	$10,872,267	$379,061	$60,337,899	

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Passaic County—Continued								
1385	Polish American	10,925	1,237	.....	.....	.....	.....	1,482	224
1386	Pride of Jersey	5,750	491	.....	.....	.....	.....	47	7
1387	Russky	6,377	765	.....	.....	.....	.....	309	109
1388	Union	117,216	3,683	3,381	565	76	76	16,194	1,550
1389	Workingmens Home	2,618	299	.....	.....	.....	.....	190	32
1390	Albion Place	3,256	333	.....	.....	.....	.....	.....	.....
1391	American	24,770	2,098	.....	.....	.....	.....	.....	.....
1392	Baltic	3,513	467	.....	.....	.....	.....	62	12
1393	Benefactor	2,318	215	.....	.....	.....	.....	10	2
1394	Carlisle	6,548	506	.....	.....	.....	.....	.....	.....
1395	Carroll	5,705	447	.....	.....	.....	.....	130	19
1396	Colombo American	2,712	256	.....	.....	.....	.....	.....	.....
1397	Colt	11,527	1,073	.....	.....	.....	.....	3	1
1398	Columbiad	4,284	360	.....	.....	.....	.....	.....	.....
1399	Cumulative	5,846	489	.....	.....	.....	.....	199	11
1400	Defender	4,810	300	.....	.....	.....	.....	169	90
1401	Falls City	20,486	1,679	.....	.....	.....	.....	221	37
1402	Financial	6,527	537	.....	.....	.....	.....	19	3
1403	Fortune	2,600	311	.....	.....	.....	.....	.....	.....
1404	Friendly	8,327	579	.....	.....	.....	.....	307	17
1405	Garret Rock	3,599	254	.....	.....	.....	.....	20	2
1406	Home Lovers	4,211	401	.....	.....	.....	.....	79	8
1407	Italian American	31,548	2,593	.....	.....	.....	.....	2,742	341
1408	Lakeview	8,253	879	.....	.....	.....	.....	33	12
1409	Lambert	6,439	540	.....	.....	.....	.....	458	51
1410	Mansion	2,897	310	.....	.....	.....	.....	8	2
1411	Materialmen's	8,253	557	.....	.....	.....	.....	47	5
1412	Mutual Home & Savings	2,710	112	.....	.....	.....	.....	.....	.....
1413	Naborhood	2,239	212	.....	.....	.....	.....	7	2
1414	Northside	8,579	675	.....	.....	.....	.....	142	25
1415	Paterson	30,530	2,528	.....	.....	.....	.....	.....	.....
1416	Peoples	6,406	630	.....	.....	.....	.....	.....	.....
1417	Peoples Park	15,558	938	.....	.....	.....	.....	79	13
1418	Prompt	983	89	.....	.....	.....	.....	.....	.....
1419	Provident	15,334	1,463	.....	.....	.....	.....	.....	.....
1420	Regent	5,482	430	.....	.....	.....	.....	14	2
1421	Riverside	12,942	1,458	.....	.....	.....	.....	.....	.....
1422	Riverview	4,825	459	.....	.....	.....	.....	.....	.....
1423	Romaine	4,308	336	.....	.....	.....	.....	84	8
1424	Silk City	25,388	2,064	.....	.....	.....	.....	988	199
1425	Sunshine	18,931	1,636	.....	.....	.....	.....	1,268	103
1426	Textile Home	16,303	1,030	.....	.....	.....	.....	169	13
1427	Wagaraw	3,463	354	.....	.....	.....	.....	.....	.....
1428	Pompton Lakes	10,206	726	.....	.....	.....	.....	.....	.....
1429	Prospect Park	4,744	426	.....	.....	.....	.....	79	15
1430	Singac	2,063	265	.....	.....	.....	.....	17	3
1431	Laurel	3,937	327	.....	.....	.....	.....	.....	.....
1432	Wanaque Borough	1,428	160	.....	.....	.....	.....	.....	.....
1433	Passaic Valley	4,964	349	.....	.....	.....	.....	174	16
	Totals	737,930	54,815	3,696	628	76	76	43,307	4,973

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
12,407	1,120	341	S.	$1.00 m.	$200	6	$4.00 a	$1.00 a	1385
5,797	122	376	S.	1.00 m.	200	6	5.00 a & .16 b	2.00 a	1386
6,686	155	719	S.	1.00 m.	200	6	5.00 & .10 b	2.00 a	1387
136,867	1,288	4,586	O.P.	.....	100	6	3.00 a	.....	1388
2,808	74	257	S.	1.00 m.	200	6	4.00 a	1.00 a	1389
3,256	79	254	S.	1.00 m.	200	6	5.00 a	2.50 a	1390
24,770	554	1,544	S.	1.00 m.	200	6	5.00 a	5.00 a	1391
3,575	45	434	S.	1.00 m.	200	6	4.00 a	.....	1392
2,328	36	181	S.	1.00 m.	200	6	4.00 a	4.00 a	1393
6,548	114	392	S.	1.00 m.	200	6	5.00 a	5.00 a	1394
5,835	88	378	S.	1.00 & 2.00 m.	200	6	5.00 a	2.00 a	1395
2,712	45	211	S.	1.00 m.	200	6	4.00 a	.....	1396
11,530	185	889	S.	1.00 m.	200	6	5.00 a	2.00 a	1397
4,284	33	327	S.	1.00 m.	200	6	5.00 a	5.00 a	1398
6,045	48	452	S.	1.00 m.	200	6	3.00 & 5.00 a	2.00 a	1399
4,979	26	364	S.	.70 m.	200	6	5.00 a & .07½ b	5.00 a	1400
20,707	306	1,410	S.	1.00 m.	200	6	5.00 a	5.00 a	1401
6,546	90	450	S.	1.00 m.	200	6	5.00 a & .10 b	.....	1402
2,600	35	276	S.	1.00 m.	200	6	5.00 a	2.00 a	1403
8,634	119	477	S.	1.00 m.	200	6	5.00 a	2.00 a	1404
3,619	74	182	S.	1.00 m.	200	6	6.00 a	1.00 a	1405
4,290	61	348	S.	1.00 m.	200	6	.05 b	.05 b	1406
34,290	987	1,947	S.	1.00 m.	200	6	4.00 a	.....	1407
8,286	219	672	S.	1.00 m.	200	6	5.00 a & .10 b	.10 b	1408
6,897	106	485	S.	1.00 m.	200	6	5.00 a	1.50 a	1409
2,905	52	260	S.	1.00 m.	200	6	5.00 a	.....	1410
8,300	237	325	S.	1.00 m.	300	6	5.00 a & .04 b	.04 b	1411
2,710	26	86	N.S.	.25 w.	100	6	.10⅝ b	.....	1412
2,246	29	185	S.	1.00 m.	200	6	5.00 a	1.00 a	1413
8,721	155	545	S.	1.00 m.	200	6	5.00 a & .08 b	.....	1414
30,530	577	1,951	S.	1.00 m.	200	5 & 6	5.00 a	5.00 a	1415
6,406	147	483	S.	1.00 m.	200	6	3.00 a	3.00 a	1416
15,637	205	746	S.	1.00 m.	200	6	.04 b	.04 b	1417
983	14	75	S.	1.00 m.	200	6	4.00 a	.....	1418
15,334	320	1,143	S.	1.00 m.	200	6	5.00 a	5.00 a	1419
5,496	110	322	S.	1.00 m.	200	6	5.00 a	2.50 a	1420
12,942	481	977	S.	1.00 m.	200	6	5.00 a	.....	1421
4,825	119	340	S.	1.00 m.	200	6	.10 b	.10 b	1422
4,392	72	272	S.	1.00 m.	200	6	5.00 a	1.00 a	1423
26,376	432	1,831	S.	1.00 & 2.00 m.	200	6	5, 5.50, 6, 6.50 a	1.50 a	1424
20,199	302	1,437	S.	1.00 & 2.00 m.	200	6	5.00 a	3.00 a	1425
16,472	214	829	O.P.	.....	200	6	3.00 a	.....	1426
3,463	49	305	S.	1.00 m.	200	6	3.50 a	3.50 a	1427
10,206	165	561	S.	1.00 m.	200	6	3.50 a	.....	1428
4,823	43	398	S.	1.00 m.	200	6	5.00 a	.....	1429
2,080	16	252	S.	1.00 m.	200	6	4.50 a	1.00 a	1430
3,937	72	255	S.	1.00 m.	200	6	5.00 a	3.00 a	1431
1,428	39	121	O.P.	.....	200	6	2.00 a	2.00 a	1432
5,138	132	283	S.	1.00 m.	200	6	5.00 a	.....	1433
785,009	15,596	44,896							

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Salem County			
1434	Second Elmer Mutual	Elmer	Nov. 10, 1879	Elton J. Newkirk
1435	Penns Grove	Penns Grove	Nov. 16, 1928	B. N. Gross
1436	Quinton	Quinton	Feb. 4, 1871	B. Harold Smick
1437	Franklin	Salem	April 18, 1861	Arthur B. Smith
1438	Second Union	Woodstown	Dec. 28, 1869	C. M. Miller
	Somerset County			
1439	Bernardsville	Bernardsville	Jan. 20, 1920	Joseph B. Kronenberg
1440	Bound Brook	Bound Brook	May 4, 1887	W. B. R. Mason
1441	Middlebrook	"	Mar. 21, 1923	S. L. Gottlieb
1442	Somerset Hills	Far Hills	May 20, 1927	L. V. Ludlow
1443	Hillsborough	Manville	Mar. 11, 1920	Samuel L. Gottlieb
1444	North Plainfield	North Plainfield	Aug. 3, 1920	Charles J. Schleif
1445	Raritan	Raritan	Mar. 22, 1917	Frank J. Lavelle
1446	Citizens'	Somerville	Nov. 17, 1890	John G. Gaston
1447	People's	"	Feb. 21, 1887	Charles Schwed
1448	South Bound Brook	South Bound Brook	June 25, 1929	Eugene H. Mathews
	Sussex County			
1449	Wallkill	Franklin	June 23, 1927	Earl M. Spry
1450	Newton	Newton	Aug. 25, 1890	Levi H. Morris
1451	S. & M.	"	June 21, 1929	Edward M. Dutcher
1452	Sussex	Sussex	Aug. 20, 1925	Clarkson A. Potter
	Union County			
1453	Cranford Mutual	Cranford	Mar. —, 1887	C. E. Green
1454	Greeley	"	Feb. 15, 1922	Louis R. Allison
1455	Venice	"	Mar. 31, 1921	Eugene A. Liotta
1456	American Italian	Elizabeth	Mar. 14, 1919	Charles A. Williams
1457	Betsytown	"	May 16, 1922	Martin Reitman
1458	Better-Plan	"	Jan. 30, 1925	Frederick Rieke
1459	Central	"	Jan. 26, 1886	Ernest Bausch
1460	Citizens	"	Mar. 17, 1887	H. Edward Wolff
1461	Clarkson	"	Dec. 15, 1927	K. Wajda
1462	Clearing House	"	Sept. 5, 1925	Paul Hungelmann
1463	Columbia	"	April 22, 1892	C. Godfrey Poggi
1464	Contractors'	"	April 5, 1926	John H. Lammerding
1465	Crystal	"	Jan. 5, 1921	Thomas J. Walsh
1466	Desirable	"	Feb. 5, 1925	R. M. Nittoli
1467	Elizabeth	"	Sept. 3, 1869	Harry J. Sievers
1468	Elizabethport Mutual	"	April 5, 1875	James J. Higgins
1469	Elmora and West End	"	Dec. 27, 1910	John H. Eggens
1470	Emerald	"	Dec. 20, 1924	Jesse A. Newton
1471	Eternal	"	Jan. 9, 1926	Theodore W. Bauer
1472	Excelsior	"	May 7, 1887	Edward Bauer
1473	Flag	"	April 14, 1925	Harry P. Lowy
1474	Harmonia	"	Nov. 23, 1872	George Doehrmann
1475	Headway	"	Mar. 28, 1927	Robert Hersh
1476	Home	"	Feb. 6, 1912	Karl Schaffer
1477	Homeland	"	July 31, 1920	Dennis F. Hennessy

* Vice President.

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Daniel W. Beckley	Olin Craver	Elmer, N. J.	1434
John M. Summerill	George F. Featherer	17 West Church St., Penns Grove, N. J.	1435
.....	Abner S. Hires	Quinton, N. J.	1436
.....	A. H. Powell	70 8th St., Salem, N. J.	1437
E. C. Waddington	H. C. Hitchner	Woodstown, N. J.	1438
James I. Bowers	Frank P. Bowman	Bernardsville, N. J.	1439
John P. Cullen	George W. Koehler	546 Watchung Road, Bound Brook, N. J.	1440
John P. Cullen	C. A. Zimmerman	South Bound Brook, N. J.	1441
James I. Bowers	W. I. Frost	Far Hills, N. J.	1442
John Cullen	H. C. Stringfield	Box 194, Somerville, N. J.	1443
Ralph J. Smalley & Emil J. Hoos.	Thomas W. Power	1121 West 6th St., Plainfield, N. J.	1444
George W. Allgair	Albert C. VanTine, Jr.	Frelinghuysen Ave., Raritan, N. J.	1445
Voorhees Kline	William R. Sutphen	Somerville, N. J.	1446
Irving Schwed	Frank L. Cleary	Somerville, N. J.	1447
Grover S. Kipsey	Edward J. McLaughlin	South Bound Brook, N. J.	1448
William A. Dolan	David W. Jenkins	Franklin, N. J.	1449
T. M. Kays & C. T. Downing	Floyd W. Harding	33 Liberty St., Newton, N. J.	1450
Dolan & Dolan and others	Edwin M. Quick	Newton, N. J.	1451
Marshall Hunt	Jay S. Wilson	Sussex, N. J.	1452
Berkeley C. Austin	Vernon K. Conover	8 Riverside Ave., Cranford, N. J.	1453
Sauer & Sauer	J. Alston Adams	25 North Ave. E., Cranford, N. J.	1454
Nicholas A. Tomasulo	James C. Tomasulo	308 Westfield Ave., Roselle Park, N. J.	1455
Salvatore F. LaCorte	Frank D. Jacques	104 Retford Ave., Cranford, N. J.	1456
Connolly & Hueston	Peter L. Mack	954 Adams Ave., Elizabeth, N. J.	1457
Grossman & Kwalick	Elmer G. Jones	27 Bellewood Place, Elizabeth, N. J.	1458
C. Addison Swift	Fred H. Wiebesiek	21 Fernwood Terrace, Elizabeth, N. J.	1459
John K. English	George M. Seaton	1160 East Jersey St., Elizabeth, N. J.	1460
Francis J. Regula	Charles Adamkowski	704 Allen St., Linden, N. J.	1461
Welcome W. Bender	Alfred F. Sauer	426 Jersey Ave., Elizabeth, N. J.	1462
John K. English	Frank W. Dilkes	289 Morris Ave., Elizabeth, N. J.	1463
Edward A. McGrath	Walter W. McLaghlan	50 Grant Ave., West, Roselle Park, N. J.	1464
Philip Cohen	Adam Liebler	625 Chandler Ave., Roselle, N. J.	1465
Salvatore F. LaCorte	James C. Tomasulo	308 Westfield Ave., East. Roselle Park, N. J.	1466
Alfred A. Stein	Fred F. Rau	1610 Orchard Terrace, Linden, N. J.	1467
Charles A. Otto	Frank T. Mountford	52 Westfield Ave., Roselle Park, N. J.	1468
Pfaff & O'Brien	Kristine Olsen	207 Broad St., Elizabeth, N. J.	1469
Aaron Kaufman	A. W. Spilner	207 Broad St., Elizabeth, N. J.	1470
Sauer & Sauer	Joseph P. Mihalkovits	1029 Flora St., Elizabeth, N. J.	1471
C. Addison Swift	G. P. Schmidt	415 Westfield Ave., Elizabeth, N. J.	1472
Feit & Feit	Philip G. Wall	79 Eaton Place, East Orange, N. J.	1473
C. Addison Swift	T. C. Fischer	1036 Coolidge Road, Elizabeth, N. J.	1474
Archie Josephson	Herbert O. Struss	502 West End Ave., Elizabeth, N. J.	1475
Charles L. Morgan	J. Henry George	524 Union Ave., Elizabeth, N. J.	1476
Martin P. O'Connor	John J. Carroll	450 Marshall St., Elizabeth, N. J.	1477

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Salem County				
1434	Second Elmer Mutual	Elmer	$7,298	$2,006	$239,150
1435	Penns Grove	Penns Grove	2,059		14,100
1436	Quinton	Quinton	5,480		65,100
1437	Franklin	Salem	14,587		1,270,331
1438	Second Union	Woodstown	74	2,783	442,900
	Totals		$29,498	$4,789	$2,031,581
	Somerset County				
1439	Bernardsville	Bernardsville	$12,421		$570,300
1440	Bound Brook	Bound Brook	28,628		1,099,800
1441	Middlesbrook	" "	2,632		318,600
1442	Somerset Hills	Far Hills	564		73,900
1443	Hillsborough	Manville	627		99,150
1444	North Plainfield	North Plainfield	3,934	$2,000	232,400
1445	Raritan	Raritan	11,645		347,300
1446	Citizens'	Somerville	2,192	6,300	765,350
1447	People's	"	12,972		748,750
1448	South Bound Brook	South Bound Brook	3,630		6,000
	Totals		$79,245	$8,300	$4,261,550
	Sussex County				
1449	Wallkill	Franklin	$26,869		$256,950
1450	Newton	Newton	24,271		774,400
1451	S. & M.	"	1	$63	38,200
1452	Sussex	Sussex	1,601		156,900
	Totals		$52,742	$63	$1,226,450
	Union County				
1453	Cranford Mutual	Cranford	$24,398		$950,000
1454	Greeley	"	7,062		213,600
1455	Venice	"	3,222		149,600
1456	American Italian	Elizabeth	4,255		553,050
1457	Betsytown	"	8,846		793,500
1458	Better-Plan	"	2,920		270,400
1459	Central	"	2,644	$17,100	2,067,871
1460	Citizens	"	18,645		3,839,720
1461	Clarkson	"	621		37,500
1462	Clearing House	"	904	1,500	154,800
1463	Columbia	"	19,684		1,424,840
1464	Contractors'	"	4,722		191,400
1465	Crystal	"	11,582	7,900	615,288
1466	Desirable	"	714		128,200
1467	Elizabeth	"	9,682		1,299,858
1468	Elizabethport Mutual	"	2,350	4,800	468,120
1469	Elmora and West End	"	3,139	15,000	1,129,800
1470	Emerald	"	3,440	1,200	177,600
1471	Eternal	"	1,976		33,200
1472	Excelsior	"	21,182		2,575,400
1473	Flag	"	4,292		91,600
1474	Harmonia	"	20,907		2,378,014
1475	Headway	"	11,238		33,000
1476	Home	"	5,520	50,000	589,300
1477	Homeland	"	427	6,810	559,400

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
$300	$6,440	.....	$1,916	$200	$257,310	1434
.....	.....	.....	518	.....	16,677	1435
4,000	.....	.....	26	21	74,627	1436
725	25,337	.....	3,348	211	1,314,539	1437
.....	22,470	$3,715	1,162	.....	473,104	1438
$5,025	$54,247	$3,715	$6,970	$432	$2,136,257	
.....	$29,043	.....	$6,550	$493	$618,807	1439
.....	.....	$9,671	5,951	1,250	1,145,300	1440
$7,000	22,885	.....	3,946	241	355,304	1441
.....	350	.....	171	60	75,045	1442
.....	.....	2,112	2,028	88	104,005	1443
.....	6,580	3,538	2,224	321	250,997	1444
.....	4,470	.....	4,403	1,468	369,286	1445
.....	4,300	12,160	7,957	502	798,761	1446
.....	5,925	.....	4,386	250	772,283	1447
.....	.....	.....	63	323	10,016	1448
$7,000	$73,553	$27,481	$37,679	$4,996	$4,499,804	
.....	.....	.....	$300	.....	$284,119	1449
.....	$20,775	.....	7,576	$49	827,071	1450
.....	170	.....	194	.....	38,628	1451
$562	5,369	.....	1,149	.....	165,581	1452
$562	$26,314	.....	$9,219	$49	$1,315,399	
$37,900	$61,020	$27,969	$9,329	$33,986	$1,144,602	1453
.....	22,311	2,187	5,611	189	250,960	1454
.....	11,055	.....	2,825	473	167,175	1455
.....	30,295	16,700	2,045	588	606,933	1456
.....	12,995	13,869	600	.....	829,810	1457
.....	11,351	7,135	3,623	.....	295,429	1458
.....	70,705	19,628	.....	3,950	2,181,898	1459
.....	147,003	274,580	.....	2,020	4,281,968	1460
.....	915	.....	.....	125	39,161	1461
.....	27,970	23,440	2,501	.....	211,115	1462
.....	39,256	75,435	.....	410	1,559,625	1463
.....	1,410	6,600	.....	.....	204,132	1464
.....	49,270	107,154	.....	.....	791,194	1465
.....	1,675	.....	2,199	85	132,873	1466
.....	68,012	6,500	.....	496	1,384,548	1467
.....	11,441	7,904	928	859	496,432	1468
.....	148,564	60,898	.....	41,335	1,398,736	1469
.....	6,535	.....	.....	94	188,869	1470
.....	1,375	.....	292	58	36,901	1471
.....	61,065	29,049	.....	400	2,687,096	1472
.....	867	5,630	982	12,896	116,267	1473
.....	61,152	49,244	831	15,096	2,525,244	1474
.....	725	.....	1,991	.....	46,954	1475
3,000	2,067	27,241	.....	.....	677,128	1476
.....	9,445	35,878	872	491	613,323	1477

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Salem County					
1434	Second Elmer Mutual	Elmer	$196,452			
1435	Penns Grove	Penns Grove	12,468	$3,500		
1436	Quinton	Quinton	58,290			
1437	Franklin	Salem	926,448			
1438	Second Union	Woodstown	358,098			
	Totals		$1,551,756	$3,500		
	Somerset County					
1439	Bernardsville	Bernardsville	$467,232			$2,800
1440	Bound Brook	Bound Brook	899,088			
1441	Middlesbrook	" "	266,675			3,400
1442	Somerset Hills	Far Hills	54.069			
1443	Hillsborough	Manville	71,802			
	North Plainfield	North Plainfield	170,217			10,000
1445	Raritan	Raritan	264,192			17,000
1446	Citizens'	Somerville	593,868			
1447	People's	"	585,504			
1448	South Bound Brook	South Bound Brook	9,906			
	Totals		$3,382,553			$33,200
	Sussex County					
1449	Wallkill	Franklin	$199,080	$42,500		$12,600
1450	Newton	Newton	485,629	800		213,800
1451	S. & M.	"	26,409	2,000		
1452	Sussex	Sussex	138,510			
	Totals		$849,628	$45,300		$226,400
	Union County					
1453	Cranford Mutual	Cranford	$840,137			
1454	Greeley	"	175,962			
1455	Venice	"	120,768			$2,300
1456	American Italian	Elizabeth	388,226			8,000
1457	Betsytown	"	579,778			37,500
1458	Better-Plan	"	192,683			18,600
1459	Central	"	1,839,395			37,300
1460	Citizens	"	2,420,617		$73,574	1,052,700
1461	Clarkson	"	29,180	$2,200		4,400
1462	Clearing House	"	150,798			
1463	Columbia	"	1,138,399			1,000
1464	Contractors'	"	147,326			850
1465	Crystal	"	571,222			3,500
1466	Desirable	"	94,645			
1467	Elizabeth	"	911,753			87,800
1468	Elizabethport Mutual	"	325,568			
1469	Elmora and West End	"	965,260			83,200
1470	Emerald	"	149,695			2,900
1471	Eternal	"	28,131			
1472	Excelsior	"	1,856,402			
1473	Flag	"	61,932			10,400
1474	Harmonia	"	1,713,253			106,808
1475	Headway	"	40,929			
1476	Home	"	489,665			
1477	Homeland	"	419,854			26,600

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
.....	.....	$460	.....	$2,000	$56	$57,778	$564	$257,310	1434
.....	.....	50	.....	.....	20	625	14	16,677	1435
.....	.....	.....	.....	.....	.....	16,331	6	74,627	1436
.....	$77,939	1,512	.....	39,850	.....	267,192	1,598	1,314,539	1437
.....	.....	186	.....	22,700	.....	91,100	1,020	473,104	1438
.....	$77,939	$2,208	.....	$64,550	$76	$433,026	$3,202	$2,136,257	
.....	.....	$596	.....	$9,000	$225	$138,360	$594	$618,807	1439
$826	.....	669	.....	.....	.....	243,367	1,350	1,145,300	1440
2,240	.....	448	.....	17,500	.....	64,661	380	355,304	1441
729	.....	687	$4,800	9,000	.....	5,595	165	75,045	1442
776	$1,073	15	.....	12,500	105	17,227	507	104,005	1443
.....	.....	711	.....	27,000	3	42,690	376	250,997	1444
.....	.....	43	.....	.....	.....	87,509	542	369,286	1445
.....	.....	70	.....	5,000	.....	197,638	2,185	798,761	1446
.....	.....	205	.....	.....	.....	185,721	853	772,283	1447
.....	.....	110	.....	.....	.....	.....	.....	10,016	1448
$4,571	$1,073	$3,554	$4,800	$80,000	$333	$982,768	$6,952	$4,499,804	
.....	.....	$1,367	.....	.....	$60	$27,368	$1,144	$284,119	1449
.....	.....	576	$2,300	.....	.....	121,287	2,679	827,071	1450
.....	.....	390	988	7,900	.....	921	20	38,628	1451
$230	.....	70	.....	6,000	.....	20,340	431	165,581	1452
$230	.....	$2,403	$3,288	$13,900	$60	$169,916	$4,274	$1,315,399	
.....	.....	$1,378	$30,900	$30,000	$2,347	$235,897	$3,943	$1,144,602	1453
$44	.....	340	.....	22,000	34	52,098	482	250,960	1454
651	.....	450	.....	.....	199	42,607	200	167,175	1455
.....	.....	.....	.....	72,500	.....	136,507	1,700	606,933	1456
.....	.....	.....	.....	47,000	94	162,860	2,578	829,810	1457
1,486	.....	1,144	.....	45,000	323	31,540	4,653	295,429	1458
.....	$56,359	12,885	.....	116,000	2,934	107,439	9,586	2,181,898	1459
.....	.....	.....	.....	185,000	41	474,285	75,751	4,281,968	1460
30	.....	.....	.....	.....	14	3,147	190	39,161	1461
767	.....	112	.....	32,500	.....	24,200	2,738	211,115	1462
.....	.....	.....	.....	45,000	10	366,119	9,097	1,559,625	1463
272	.....	.....	.....	28,000	28	26,184	1,472	204,132	1464
1,923	.....	.....	.....	31,000	.....	165,587	17,962	791,194	1465
1,502	.....	367	.....	18,000	.....	18,168	191	132,873	1466
478	.....	30	.....	94,500	2,178	280,262	7,547	1,384,548	1467
159	61,552	9,832	.....	.....	15	95,908	3,398	496,432	1468
226	.....	369	.....	28,400	.....	297,344	23,937	1,398,736	1469
30	.....	.....	.....	.....	.....	35,012	1,232	188,869	1470
.....	.....	40	.....	4,000	.....	3,802	928	36,901	1471
243	124,100	.....	.....	60,000	9,145	603,244	33,962	2,687,096	1472
1,502	.....	90	20,000	7,250	123	14,319	651	116,267	1473
.....	.....	.....	2,000	172,000	123	520,654	10,406	2,525,244	1474
530	.....	166	.....	.....	40	4,771	518	46,954	1475
.....	.....	.....	.....	.....	13,446	165,442	8,575	677,128	1476
.....	.....	.....	.....	33,500	12	127,877	5,480	613,323	1477

TABLE 4—SHARES.

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Salem County								
1434	Second Elmer Mutual	3,073	310						
1435	Penns Grove	1,039	155	35	2				
1436	Quinton	841	104						
1437	Franklin	16,062	1,337						
1438	Second Union	11,648	529						
	Totals	32,663	2,435	35	2				
	Somerset County								
1439	Bernardsville	7,658	654					14	4
1440	Bound Brook	14,154	1,087						
1441	Middlebrook	5,027	497					17	3
1442	Somerset Hills	2,106	252						
1443	Hillsborough	1,223	168						
1444	North Plainfield	3,624	414					50	4
1445	Raritan	4,469	560					85	11
1446	Citizens'	9,697	932						
1447	People's	10,289	915						
1448	South Bound Brook	807	115						
	Totals	59,054	5,594					166	22
	Sussex County								
1449	Wallkill	7,612	789	425	46			63	10
1450	Newton	8,463	874	4	1			1,069	118
1451	S. & M.	2,178	202	20	1				
1452	Sussex	3,394	287						
	Totals	21,647	2,152	449	48			1,132	128
	Union County								
1453	Cranford Mutual	13,966	634						
1454	Greeley	3,344	274						
1455	Venice	2,185	219					12	5
1456	American Italian	7,523	722					40	4
1457	Betsytown	12,153	1,089					188	15
1458	Better-Plan	5,202	442					93	8
1459	Central	24,623	2,338					187	12
1460	Citizens	79,703	4,142			1,385	277	10,527	734
1461	Clarkson	1,100	169	32	4			22	2
1462	Clearing House	3,188	263						
1463	Columbia	17,378	1,358					5	1
1464	Contractors'	4,682	282					4	2
1465	Crystal	9,282	777					18	2
1466	Desirable	2,824	297						
1467	Elizabeth	16,464	1,429					439	59
1468	Elizabethport Mutual	5,008	502						
1469	Elmora and West End	15,118	1,237					416	104
1470	Emerald	3,589	282					15	6
1471	Eternal	1,459	181						
1472	Excelsior	28,845	2,701						
1473	Flag	1,486	147					52	23
1474	Harmonia	27,264	2,480					482	80
1475	Headway	1,576	150						
1476	Home	8,189	662						
1477	Homeland	6,959	701					133	12

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership: Borrowers	Membership: Non-Borrowers	Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans: Mortgage	Premium on Loans: Share	
3,073	115	195	S.	$1.00 m.	$200	6	$5.00 a & $0.05 b	.....	1434
1,074	7	150	S.	1.00 m.	200	6	3.00 a & .10 b	.....	1435
841	50	54	S.	1.00 m.	200	6	2.63 a	.....	1436
16,062	539	798	S.	1.00 m.	200	6	3.00 a	.....	1437
11,648	168	361	S.	.50 m.	100	6	.....	.....	1438
32,698	879	1,558							
7,672	209	449	S.	$1.00 m.	$200	6	$2.50 a	.....	1439
14,154	325	762	S.	1.00 m.	200	6	.06 b	.....	1440
5,044	109	391	S.	1.00 m.	200	6	.10 b	.....	1441
2,106	22	230	S.	1.00 m.	200	6	2.50 a	.....	1442
1,223	62	106	S.				.10 b	$0.10 b	1443
				$1.00 m.	$200	6			
3,674	86	332	S.	1.00 m.	200	6	3.00 a	.....	1444
4,554	138	433	S.	1.00 m.	200	6	.12½ b	.12½ b	1445
9,697	322	610	S.	1.00 m.	200	6	.12½ b	.12½ b	1446
10,289	323	592	S.	1.00 m.	200	6	.12½ b	.12½ b	1447
807	4	111	S.	1.00 m.	200	6	.10 b	.10 b	1448
59,220	1,600	4,016							
8,100	88	757	S.	$1.00 m.	$200	6	$2.00 a	.....	1449
9,536	378	615	S.	1.00 & 2.00 m.	200	6	2.00 a	.....	1450
2,198	17	186	S.	1.00 m.	200	6	2.00 a	.....	1451
3,394	60	227	S.	1.00 m.	200	6	1.00 & 2.00 a	.....	1452
23,228	543	1,785							
13,966	204	430	S.	$1.00 m.	$200	6	$0.02½ b	.....	1453
3,344	100	174	S.	1.00 m.	200	6	.12½ b	$0.12½ b	1454
2,197	55	169	S.	1.00 m.	200	6	3.00 a	3.00 a	1455
7,563	137	589	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1456
12,341	265	839	N.S.	1.00 m.	200	6	4.00 & 6.00 a	2.00 a	1457
5,295	38	412	S.	1.00 m.	200	6	.08½ b	.08½ b	1458
24,810	631	1,719	N.S.	1.00 m.	200	6	6.00 a	1.00 a	1459
91,615	1,262	3,891	O.P.	.....	100	6	.05 b	.....	1460
1,154	17	158	N.S.	1.00 m.	200	6	4.00 a	.....	1461
3,188	67	196	S.	1.00 m.	200	6	.05 b	.....	1462
17,383	375	984	N.S.	1.00 m.	200 & 240	6	4.00 & 6.00 a	.....	1463
4,686	41	243	N.S.	1.00 m.	200	6	3.50 & 4.00 a	.....	1464
9,300	164	615	N.S.	1.00 & 2.00 m.	200	6	6.00 a	2.00 a	1465
2,824	35	262	S.	1.00 m.	200	6	6.00 a	6.00 a	1466
16,903	236	1,252	N.S.	1.00 m.	200	5 & 6	6.00 a	1.00 a	1467
5,008	168	334	N.S.	1.00 m.	200	6	4.00 a	.....	1468
15,534	363	978	N.S.	1.00 m.	200	6	6.00 a	.....	1469
3,604	60	228	O.P.	.....	200	6	6.00 a	2.00 a	1470
1,459	14	167	N.S.	1.00 m.	200	6	6.00 a	3.00 a	1471
28,845	636	2,065	N.S.	1.00 m.	200	6	.05 b	.05 b	1472
1,538	25	145	S.	1.00 m.	200	6	4.00 a	1.00 a	1473
27,746	733	1,827	N.S.	1.00 m.	200	6	6.00 a	1.00 a	1474
1,576	11	139	S.	1.00 m.	200	6	6.00 a	6.00 a	1475
8,189	104	558	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1476
7,092	125	588	O.P.	.....	200	6	.05 b	.02 b	1477

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION,

	NAME AND LOCATION		Incorporated	President
	Union County—Continued			
1478	Ideal	Elizabeth	Jan. 26, 1910	Samuel Binder
1479	Independent	"	April 10, 1919	Morris Kowalsky
1480	International	"	Mar. 20, 1913	John J. Devine
1481	Jefferson Park	"	Nov. 26, 1919	George H. Parsons
1482	Juniors'	"	Jan. 21, 1913	Charles A. Stafford
1483	Lithuanian	"	Oct. 6, 1913	Michael A. Saliklis
1484	Members	"	Jan. 28, 1926	Frank D'Meo
1485	Merchants	"	Jan. 24, 1908	Edward S. Hersh
1486	Moreland	"	Nov. 17, 1927	George Knauer
1487	Myrtle	"	Jan. 14, 1924	Morris Galowitz
1488	N. A. S. E.	"	July 15, 1926	Charles L. Johnson
1489	North Broad Street	"	June 12, 1924	William T. McGeachie
1490	North Elizabeth	"	Mar. 19, 1919	John F. Martin
1491	North Park	"	Mar. 1, 1923	George R. Flach
1492	Old Colony	"	Oct. 3, 1924	A. A. Baekey
1493	People's	"	Mar. 30, 1908	C. C. Pollard
1494	Polonia	"	Jan. 22, 1909	Stephen Regit
1495	Rail and Harbor City	"	July 6, 1911	F. Ernest Wallace
1496	Rainbow	"	Mar. 8, 1923	Callahan J. McCarthy
1497	Satisfactory	"	Jan. 7, 1927	Peter B. Shelton
1498	Security	"	Feb. 20, 1912	Hans Herold
1499	Townley	"	Mar. 28, 1927	A. W. Lamy
1500	Trinity	"	April 3, 1924	David B. Brown
1501	Union County	"	April 26, 1886	William A. Bourdon
1502	Upright	"	July 1, 1926	Max Tieger
1503	Victory	"	Jan. 23, 1920	Adrian O. Murray
1504	Workmen's	"	Nov. 23, 1899	Albert Lifson
1505	Young Men's	"	Jan. 2, 1913	Albert C. Stein
1506	Garwood	Garwood	Mar. 1, 1911	Conrad H. Keim
1507	Hillside	Hillside Township	Jan. 10, 1919	Louis R. Wallack
1508	Inter County	" "	June 23, 1921	Charles F. Ackerman
1509	Midway	" "	Mar. 31, 1923	Harry Schnabel
1510	Kenilworth	Kenilworth	Sept. 10, 1912	John Hiller, Jr.
1511	Broadview	Linden	Dec. 20, 1923	A. H. Barr
1512	Fidelity	"	Mar. 12, 1910	H. B. Hardenberg
1513	Stonewall	"	April 8, 1921	Leon A. Watson
1514	Lyons Farms	Lyons Farms	Dec. 19, 1903	David H. Doremus
1515	New Providence	New Providence	Mar. 31, 1927	William D. Clark
1516	Central	Plainfield	Jan. 2, 1904	Joshua D. Loizeaux
1517	Liberty	"	Mar. 31, 1919	Isidore Tornberg
1518	Plainfield	"	Mar. 21, 1884	Herman Schwed
1519	Queen City and Home	"	* (See below)	Arthur C. Wadley
1520	Renascence	"	June 30, 1925	Aurelio Mangione
1521	Representative	"	Mar. 14, 1924	Richard J. Harrigan
1522	Union	"	Jan. 18, 1899	E. M. Laing
1523	Axia	Rahway	April 16, 1927	Benjamin L. Murray
1524	Better-Homes	"	Oct. 11, 1924	William C. Hoblitzel
1525	Citizens	"	July 31, 1914	A. F. Kirstein
1526	Industrial	"	Mar. 7, 1910	Arthur R. Wendell
1527	Rahway	"	Feb. 8, 1898	Cyrus W. Squier
1528	Reliance Co-Operative	"	Jan. 29, 1920	Thomas T. Boresch
1529	Workmen's	"	Jan. 25, 1886	Willard C. Freeman
1530	Chandler	Roselle	May 6, 1922	Theodore Farber
1531	Jewel	"	Oct. 25, 1923	Arthur A. Jentsch
1532	Roselle	"	May 25, 1889	W. C. Hope

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

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
Francis A. Gordon	Clarence G. Scholl	216 Summit Road, Elizabeth, N. J.	1478
Frederick Siman	W. C. Forman	446 Jersey Ave., Elizabeth, N. J.	1479
David S. Feinswog	Charles E. Fee	61 Broad St., Elizabeth, N. J.	1480
Alfred K. Moe	William E. Walker	34 Hazard Place, Elizabeth, N. J.	1481
Charles A. Otto, Jr.	Harry G. Pflug	51 Fernwood Terrace, Elizabeth, N. J.	1482
James T. Kirk	Peter L. Mack	954 Adams Ave., Elizabeth, N. J.	1483
Louis P. Longobardi	Anthony Crincoli	339 Centre St., Elizabeth, N. J.	1484
John J. Griffin	Arthur W. Pfaff	100 First St., Elizabeth, N. J.	1485
Mario Turtur	Salvatore N. Pongiovanni	712 Third Ave., Elizabeth, N. J.	1486
A. J. Blum	Samuel Freedman	80 Broad St., Elizabeth, N. J.	1487
Lewis Lehmann, Jr.	Welles B. Pullen	519 Hemlock St., Roselle Park, N. J.	1488
Leavitt, Ulbrich & Talley	Frank Regenthal	132 Elm St., Elizabeth, N. J.	1489
John R. Connolly	Arthur E. Lenox, Sr.	160 Monmouth Road, Elizabeth, N. J.	1490
Frank K. Sauer	Edward E. Unglaub	808 Livingston Road, Elizabeth, N. J.	1491
Stamler & Koestler	Harold E. Manvel	67 Hillside Road, Elizabeth, N. J.	1492
Joseph T. Hague	William H. Ryan	200 Broad St., Elizabeth, N. J.	1493
Francis J. Regula	John R. Wnek	111 Inslee Place, Elizabeth, N. J.	1494
Donald H. McLean	James W. Cozzens	2 Gibson Place, Elizabeth, N. J.	1495
Henry H. Eisenberg	Samuel Balter	1139 East Jersey St., Elizabeth, N. J.	1496
Joseph J. Turek	William J. Haggerty	576 Adams Ave., Elizabeth, N. J.	1497
George Schmidt, Jr.	Johann Stroebel	678 High St., Newark, N. J.	1498
Raymond A. Leahy	W. R. Townsend	673 Jefferson Ave., Elizabeth, N. J.	1499
Martin Korngut	A. W. Spilner	207 Broad St., Elizabeth, N. J.	1500
Robert H. McAdams	Frank J. Currall	208 Orchard St., Elizabeth, N. J.	1501
Lawrence L. Weltchek	Samuel Freedman	80 Broad St., Elizabeth, N. J.	1502
Michael H. Feldman	Samuel Freedman	80 Broad St., Elizabeth, N. J.	1503
Charles J. Stamler	Louis P. Ritter	721 Linden Ave., Elizabeth, N. J.	1504
Welcome W. Bender	Carl J. Sauer	17 Kempshall Place, Elizabeth, N. J.	1505
A. C. Nash	H. B. Kjellmark	582 Trinity Place, Garwood, N. J.	1506
August C. Ulrich	L. F. Gardiner, Jr.	502 High St., Newark, N. J.	1507
Charles E. McCraith, Jr.	Frank L. Morton, Jr.	1060 Broad St., Newark, N. J.	1508
Frank A. English	John S. La Bar	34 Mertz Ave., Hillside, N. J.	1509
Adolph Ulbrich	Hugo Nitschke	Box 293, Kenilworth, N. J.	1510
Alfred A. Stein	John F. Meakim	19 East Elizabeth Ave., Linden, N. J.	1511
Harold Depew	Frank R. Anderson	116 West Gibbons St., Linden, N. J.	1512
Frank K. Sauer	Godfrey H. Julian	522 Miltonia St., Linden, N. J.	1513
Sylvester M. Cooley	George Compton	1444 North Broad St., Hillside, N. J.	1514
John L. Hughes	Frederick E. Behre	New Providence, N. J.	1515
William M. Stillman	Leora D. Wenzel	240 West Front St., Plainfield, N. J.	1516
Irving Kunzman	Herman Kramer	119 Elmwood Place, Plainfield, N. J.	1517
C. M. Dolliver & W. R. Codington	Charles W. Nagel	1019 West 6th St., Plainfield, N. J.	1518
McDonough & McDonough	Allen Coddington	107 Park Ave., Plainfield, N. J.	1519
Salvador Diana	Elpidio Yannotta	1136 East 2d St., Plainfield, N. J.	1520
Joseph J. Mutnick, Jr.	Samuel Pinn	602 Madison Ave., Plainfield, N. J.	1521
C. M. Dolliver	C. J. Ornes	234 Park Ave., Plainfield, N. J.	1522
Clarence A. Ward	William Weil	137 Maple Ave., Rahway, N. J.	1523
Adolph Ulbrich	John F. Geyer	142 Irving St., Rahway, N. J.	1524
Charles J. Stamler	Alpheus J. Chapin	137 Maple Ave., Rahway, N. J.	1525
David Armstrong	Frederick C. Bauer	42 New Church St., Rahway, N. J.	1526
Orlando H. Dey	Freeland J. Gibbons	146 Irving St., Rahway, N. J.	1527
James B. Furber	John W. Wieser	17 Lincoln Ave., Rahway, N. J.	1528
F. C. Hyer	L. C. Cartwright	c/o Rahway National Bank, Rahway, N. J.	1529
Stamler & Koestler	Fred Avidon	St. George and Harrison Ave., Roselle, N. J.	1530
Sidney W. Eldridge	Willard H. Berrien	203 Webster Ave., East Roselle Park, N. J.	1531
Edward S. Atwater, Jr.	Harry Cashmore	152 West Fourth Ave., Roselle, N. J.	1532

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Union County—Continued				
1478	Ideal	Elizabeth	$3,164		$835,900
1479	Independent	"	2,709	$7,000	874,050
1480	International	"	20,583		773,700
1481	Jefferson Park	"	1,190	5,000	414,900
1482	Juniors'	"	3,508		1,055,100
1483	Lithuanian	"	10,344	9,200	1,039,600
1484	Members	"	7,291		117,400
1485	Merchants	"	16,058	9,000	1,262,300
1486	Moreland	"	878		31,200
1487	Myrtle	"	558		119,600
1488	N. A. S. E.	"	1,048	315	86,200
1489	North Broad Street	"	4,849		234,600
1490	North Elizabeth	"	2,600		837,372
1491	North Park	"	1,540		261,800
1492	Old Colony	"	4,280	1,825	354,150
1493	People's	"	3,510		623,320
1494	Polonia	"	17,854	6,000	811,950
1495	Rail and Harbor City	"	8,753		790,480
1496	Rainbow	"	10,480		492,500
1497	Satisfactory	"	128		46,600
1498	Security	"	11,781		743,000
1499	Townley	"	1,014		46,300
1500	Trinity	"	1,360		330,400
1501	Union County	"	12,238	8,000	570,350
1502	Upright	"	163	1,900	114,408
1503	Victory	"	7,046		555,400
1504	Workmen's	"	31,871	20,000	2,354,400
1505	Young Men's	"	9,701		632,400
1506	Garwood	Garwood	794		203,280
1507	Hillside	Hillside Township	579	3,000	114,800
1508	Inter County	" "	7,122		430,000
1509	Midway	" "	5,362		282,200
1510	Kenilworth	Kenilworth	449	1,643	280,000
1511	Broadview	Linden	2,586		98,100
1512	Fidelity	"	15,124		2,391,850
1513	Stonewall	"	7,948		466,100
1514	Lyons Farms	Lyons Farms	2,087	14,000	1,358,600
1515	New Providence	New Providence	245		61,000
1516	Central	Plainfield	276	4,336	571,400
1517	Liberty	"	19,508		465,800
1518	Plainfield	"	18,374		1,365,300
1519	Queen City and Home	"	2,737	20,073	1,997,900
1520	Renascence	"	2,281		59,800
1521	Representative	"	2,179		275,200
1522	Union	"	2,520		808,600
1523	Axia	Rahway	2,141		103,200
1524	Better-Homes	"	700	905	323,000
1525	Citizens	"	4,810	7,000	1,096,250
1526	Industrial	"	53,861		1,418,350
1527	Rahway	"	2,476	1,200	172,060
1528	Reliance Co-Operative	"	572		191,500
1529	Workmen's	"	63,906	30,000	1,068,123
1530	Chandler	Roselle	5,781		245,000
1531	Jewel	"	961	474	108,000
1532	Roselle	"	2,694		1,092,900

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$21,760	$18,261	.....	$330	$879,415	1478
.....	41,319	6,639	.....	26	931,743	1479
.....	42,468	38,781	.....	4,229	879,761	1480
.....	25,479	6,096	$1,959	359	454,983	1481
.....	37,345	24,877	.....	1,839	1,122,669	1482
.....	15,464	30,378	1,669	500	1,107,155	1483
.....	4,255	.....	.....	208	129,154	1484
.....	30,420	17,684	6,404	.....	1,341,866	1485
.....	400	.....	.....	334	32,812	1486
.....	12,980	.....	9,529	385	143,052	1487
.....	5,270	.....	.....	361	93,194	1488
.....	4,312	13,706	3,580	149	261,196	1489
.....	33,270	.....	.....	221	873,463	1490
.....	19,880	.....	3,444	977	287,641	1491
.....	6,420	38,022	.....	.....	404,697	1492
.....	42,680	.....	3,265	848	673,623	1493
.....	42,667	15,880	.....	979	895,330	1494
.....	31,275	.....	1,604	820	832,932	1495
.....	13,790	.....	5,653	13,072	535,495	1496
.....	2,665	.....	325	344	50,062	1497
.....	45,073	.....	2,237	453	802,544	1498
.....	909	.....	.....	32	48,255	1499
.....	18,175	11,829	.....	58	361,822	1500
.....	8,395	12,000	.....	800	611,783	1501
.....	4,921	.....	5,411	200	127,003	1502
.....	53,000	10,709	139	165	626,459	1503
.....	79,915	76,675	.....	272	2,563,133	1504
.....	102,610	4,051	16,381	934	766,077	1505
.....	4,900	.....	1,368	3,292	213,634	1506
.....	3,153	31,348	1,850	235	154,965	1507
.....	9,970	27,403	4,675	794	479,964	1508
.....	17,920	.....	1,809	393	307,684	1509
.....	8,710	.....	1,821	567	293,190	1510
.....	3,492	8,416	7,470	633	120,697	1511
.....	195,381	68,112	8,668	.....	2,679,135	1512
.....	33,469	.....	1,396	137	509,050	1513
.....	45,290	25,896	5,490	22,147	1,473,510	1514
.....	1 490	.....	1,246	.....	63,981	1515
.....	35,870	4,914	7,001	418	624.215	1516
.....	28,735	.....	11,147	575	525,765	1517
$43,900	25,421	70,040	21,003	4,892	1,548,930	1518
58,600	111,151	128,749	27,527	7,971	2,354,708	1519
.....	3,623	5,203	598	78	71,583	1520
.....	19,745	4,432	10,607	888	313,051	1521
.....	30,367	4,668	5,412	300	851,867	1522
.....	450	.....	552	326	106,669	1523
.....	.....	17,306	1,443	187	343,541	1524
.....	24,404	63,233	1,473	174	1,197,344	1525
.....	15,320	13,464	.....	1,034	1,502,029	1526
.....	1,100	16,450	1,225	.....	194,511	1527
.....	11,405	3,986	2,567	16,937	226,967	1528
7,000	16,040	10,800	3,581	327	1,199,777	1529
.....	15,501	10,764	.....	923	277,969	1530
.....	7,135	4,557	4,007	310	125,444	1531
92,500	84,400	.....	5,332	404	1,278,230	1532

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Union County—Continued					
1478	Ideal	Elizabeth	$607,483	.....	.....	$3,500
1479	Independent	"	603,543	.....	.....	51,900
1480	International	"	653,192	.....	.....	.....
1481	Jefferson Park	"	331,707	.....	.....	.....
1482	Juniors'	"	781,172	.....	.....	37,100
1483	Lithuanian	"	750,535	.....	.....	100,500
1484	Members	"	111,759	.....	.....	.....
1485	Merchants	"	980,740	.....	.....	.....
1486	Moreland	"	28,237	.....	.....	600
1487	Myrtle	"	99,237	.....	.....	1,000
1488	N. A. S. E.	"	65,879	.....	.....	3,000
1489	North Broad Street	"	177,615	.....	.....	3,000
1490	North Elizabeth	"	598,279	.....	.....	.....
1491	North Park	"	202,871	.....	.....	6,000
1492	Old Colony	"	317,234	$3,600	.....	10,400
1493	People's	"	456,934	.....	.....	30,600
1494	Polonia	"	586,611	.....	.....	48,600
1495	Rail and Harbor City	"	543,410	.....	.....	20,360
1496	Rainbow	"	311,527	.....	.....	55,500
1497	Satisfactory	"	31,859	.....	.....	6,375
1498	Security	"	528,558	.....	.....	45,800
1499	Townley	"	35,798	.....	.....	.....
1500	Trinity	"	237,673	.....	.....	25,400
1501	Union County	"	401,699	.....	.....	30,200
1502	Upright	"	75,632	.....	.....	21,600
1503	Victory	"	400,658	.....	.....	52,700
1504	Workmen's	"	1,699,903	.....	.....	173,850
1505	Young Men's	"	474,985	.....	.....	14,200
1506	Garwood	Garwood	160,266	.....	.....	.....
1507	Hillside	Hillside Township	103,163	.....	.....	16,100
1508	Inter County	" "	306,279	.....	.....	65,000
1509	Midway	" "	211,902	.....	.....	16,600
1510	Kenilworth	Kenilworth	182,556	.....	.....	22,900
1511	Broadview	Linden	76,890	.....	.....	5,800
1512	Fidelity	"	1,609,418	.....	.....	329,050
1513	Stonewall	"	330,694	.....	.....	12,600
1514	Lyons Farms	Lyons Farms	1,043,058	.....	.....	114,350
1515	New Providence	New Providence	44,643	.....	.....	.....
1516	Central	Plainfield	463,253	.....	.....	5,100
1517	Liberty	"	361,621	10,100	.....	26,000
1518	Plainfield	"	1,048,053	.....	.....	.....
1519	Queen City and Home	"	1,718,798	.....	.....	132,600
1520	Renascence	"	52,045	.....	.....	.....
1521	Representative	"	213,027	.....	.....	6,100
1522	Union	"	622,979	.....	.....	.....
1523	Axia	Rahway	55,275	27,900	.....	6,500
1524	Better-Homes	"	258,366	.....	.....	7,100
1525	Citizens	"	853,416	.....	.....	31,000
1526	Industrial	"	1,082,218	.....	14,619	6,900
1527	Rahway	"	121,353	.....	.....	9,680
1528	Reliance Co-Operative	"	144,726	.....	.....	12,400
1529	Workmen's	"	884,532	.....	.....	53,800
1530	Chandler	Roselle	169,417	.....	.....	20,800
1531	Jewel	"	74,262	.....	.....	13,500
1532	Roselle	"	947,292	.....	.....	.....

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

LIABILITIES									
Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
$79	.....	.....	.....	$67,000	$382	$191,392	$9,579	$879,415	1478
479	.....	.....	.....	80,000	83	184,808	10,930	931,743	1479
140	.....	.....	.....	.....	13,362	204,123	8,944	879,761	1480
884	.....	$500	.....	18,000	769	102,110	1,013	454,983	1481
648	.....	.....	.....	65,500	394	231,535	6,320	1,122,669	1482
24	.....	.....	.....	23,000	129	228,981	3,986	1,107,155	1483
.....	.....	.....	.....	.....	.....	16,523	872	129,154	1484
300	$5,011	.....	.....	40,000	.....	306,518	9,297	1,341,866	1485
.....	.....	.....	.....	1,000	5	2,116	854	32,812	1486
712	.....	691	.....	19,000	57	22,228	127	143,052	1487
280	.....	.....	$1,200	14,400	.....	7,438	997	93,194	1488
3,694	.....	1,534	.....	32,500	18	33,436	9,399	261,196	1489
.....	.....	.....	.....	50,000	366	221,326	3,492	873,463	1490
58	.....	383	5,050	24,000	.....	43,677	5,602	287,641	1491
.....	.....	.....	.....	13,500	.....	57,311	2,652	404,697	1492
.....	.....	.....	.....	51,500	222	132,858	1,509	673,623	1493
.....	1,010	4,342	.....	40,000	42	209,895	4,830	895,330	1494
.....	.....	.....	.....	95,000	38	169,168	4,956	832,932	1495
5,693	.....	38	18,750	49,300	.....	79,899	14,788	535,495	1496
264	.....	.....	.....	8,000	.....	3,065	499	50,062	1497
353	.....	.....	.....	75,000	126	138,437	14,270	802,544	1498
.....	.....	.....	.....	7,900	.....	3,798	759	48,255	1499
.....	.....	.....	.....	44,000	.....	52,422	2,327	361,822	1500
.....	.....	.....	.....	59,000	643	116,295	3,946	611,783	1501
1,044	.....	232	.....	14,860	931	11,960	744	127,003	1502
.....	.....	.....	.....	43,000	610	123,417	6,074	626,459	1503
.....	.....	.....	.....	62,500	23,019	584,373	19,488	2,563,133	1504
1,983	.....	658	.....	115,000	768	142,394	16,089	766,077	1505
393	.....	73	.....	9,000	.....	43,577	325	213,634	1506
231	.....	69	.....	7,000	79	24,075	4,248	154,965	1507
271	.....	211	300	39,000	.....	68,137	766	479,964	1508
30	.....	370	3,600	23,900	.....	50,737	545	307,684	1509
116	.....	352	.....	27,700	.....	58,901	665	293,190	1510
65	.....	455	6,300	17,000	35	13,353	799	120,697	1511
70	.....	.....	.....	218,000	25	517,091	5,481	2,679,135	1512
149	.....	1,364	.....	61,000	534	101,375	1,334	509,050	1513
27	.....	562	3,400	30,000	20	278,725	3,368	1,473,510	1514
236	.....	280	2,400	12,300	59	4,011	52	63,981	1515
.....	.....	151	3,100	24,000	.....	127,966	645	624,215	1516
1,395	.....	637	.....	30,000	76	94,770	1,166	525,765	1517
1,706	.....	1,380	4,952	207,500	.....	283,779	1,560	1,548,930	1518
2,161	.....	3,895	5,938	82,500	2,323	390,577	15,916	2,354,708	1519
1,488	.....	185	.....	7,500	52	10,191	122	71,583	1520
5,541	.....	398	.....	46,800	396	39,421	1,368	313,051	1521
97	.....	1,529	5,700	50,000	.....	170,649	913	851,867	1522
517	.....	235	.....	4,500	45	11,537	160	106,669	1523
.....	.....	224	.....	16,800	300	59,019	1,732	343,541	1524
.....	.....	207	.....	25,000	250	272,942	14,529	1,197,344	1525
.....	.....	.....	1,500	30,000	197	319,120	47,475	1,502,029	1526
.....	.....	.....	.....	18,450	3,915	37,604	3,509	194,511	1527
1,122	.....	784	.....	18,500	2	42,806	6,627	226,967	1528
.....	.....	1,211	4,200	.....	.....	255,064	970	1,199,777	1529
1,800	.....	.....	.....	41,000	.....	42,671	2,281	277,969	1530
1,406	.....	760	.....	20,200	213	14,648	455	125,444	1531
2,557	1,589	2,319	8,400	53,600	74	260,957	1,442	1,278,230	1532

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Union County—Continued								
1478	Ideal	10,013	805	.....	.....	.....	.....	17	3
1479	Independent	13,785	988	.....	.....	.....	.....	260	29
1480	International	10,772	862	.....	.....	.....	.....	.....	.....
1481	Jefferson Park	5,484	545	.....	.....	.....	.....	.....	.....
1482	Juniors'	13,608	1,448	.....	.....	.....	.....	186	29
1483	Lithuanian	12,413	1,088	.....	.....	.....	.....	503	53
1484	Members	4,138	446	.....	.....	.....	.....	.....	.....
1485	Merchants	14,352	972	.....	.....	.....	.....	.....	.....
1486	Moreland	1,497	157	.....	.....	.....	.....	6	1
1487	Myrtle	2,839	270	.....	.....	.....	.....	5	1
1488	N. A. S. E.	2,670	358	.....	.....	.....	.....	15	3
1489	North Broad Street	3,753	313	.....	.....	.....	.....	15	2
1490	North Elizabeth	8,456	807	.....	.....	.....	.....	.....	.....
1491	North Park	4,463	452	.....	.....	.....	.....	30	5
1492	Old Colony	7,182	707	36	7	.....	.....	52	7
1493	People's	6,574	628	.....	.....	.....	.....	153	20
1494	Polonia	9,416	998	.....	.....	.....	.....	243	52
1495	Rail and Harbor City	7,707	682	.....	.....	.....	.....	89	12
1496	Rainbow	6,850	641	.....	.....	.....	.....	278	62
1497	Satisfactory	1,639	281	.....	.....	.....	.....	81	12
1498	Security	9,174	946	.....	.....	.....	.....	234	32
1499	Townley	1,323	136	.....	.....	.....	.....	.....	.....
1500	Trinity	6,163	531	.....	.....	.....	.....	127	26
1501	Union County	5,873	572	.....	.....	.....	.....	151	21
1502	Upright	2,743	270	.....	.....	.....	.....	108	23
1503	Victory	7,755	665	.....	.....	.....	.....	263	18
1504	Workmen's	29,394	2,370	.....	.....	.....	.....	869	262
1505	Young Men's	7,485	592	.....	.....	.....	.....	71	10
1506	Garwood	2,669	222	.....	.....	.....	.....	.....	.....
1507	Hillside	2,338	287	.....	.....	.....	.....	81	11
1508	Inter County	7,325	741	.....	.....	.....	.....	325	41
1509	Midway	4,363	257	.....	.....	.....	.....	83	10
1510	Kenilworth	3,041	260	.....	.....	.....	.....	115	17
1511	Broadview	2,161	208	.....	.....	.....	.....	29	3
1512	Fidelity	29,120	1,589	.....	.....	.....	.....	1,645	149
1513	Stonewall	6,700	617	.....	.....	.....	.....	63	18
1514	Lyons Farms	17,303	1,215	.....	.....	.....	.....	572	77
1515	New Providence	2,122	220	.....	.....	.....	.....	.....	.....
1516	Central	7,607	617	.....	.....	.....	.....	26	4
1517	Liberty	7,900	685	101	33	.....	.....	130	18
1518	Plainfield	19,228	1,811	.....	.....	.....	.....	.....	.....
1519	Queen City and Home	33,302	2,171	.....	.....	.....	.....	663	78
1520	Renascence	1,489	197	.....	.....	.....	.....	.....	.....
1521	Representative	5,842	547	.....	.....	.....	.....	30	7
1522	Union	20,771	1,040	.....	.....	.....	.....	.....	.....
1523	Axia	2,314	234	279	62	.....	.....	33	10
1524	Better-Homes	5,374	528	.....	.....	.....	.....	36	4
1525	Citizens	13,407	1,149	.....	.....	.....	.....	155	21
1526	Industrial	42,143	1,825	.....	.....	77	60	69	10
1527	Rahway	2,101	246	.....	.....	.....	.....	40	7
1528	Reliance Co-Operative	2,629	205	.....	.....	.....	.....	62	11
1529	Workmen's	14,061	1,329	.....	.....	.....	.....	269	45
1530	Chandler	3,499	328	.....	.....	.....	.....	104	6
1531	Jewel	1,708	199	.....	.....	.....	.....	68	17
1532	Roselle	15,691	997	.....	.....	.....	.....	.....	.....

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
10,030	148	660	N.S.	$1.00 m.	$200	6	$4.50 a	$2.00 a	1478
14,045	178	839	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1479
10,772	202	660	N.S.	1.00 & 2.00 m.	200	6	3.10 a	2.00 a	1480
5,484	420	125	S.	1.00 m.	200	6	6.00 a & .11 b	2.00 a	1481
13,794	336	1,141	N.S.	1.00 & 2.00 m.	200	6	5.00 a	2.00 a	1482
12,916	256	885	N.S.	1.00 m.	200	6	6.00 a	2.00 & 3.00 a	1483
4,138	33	413	N.S.	1.00 m.	200	6	6.00 a	6.00 a	1484
14,352	198	774	N.S.	1.00 m.	200	6	6.00 a	1.00 a	1485
1,503	9	149	N.S.	1.00 m.	100 & 200	6	5.00 a	2.00 a	1486
2,844	52	219	S.	1.00 m.	200	6	4.00 & 6.00 a	2.00 a	1487
2,685	49	312	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1488
3,768	50	265	S.	1.00 m.	200	6	3.00, 4.00 & 5.00 a	.....	1489
8,456	213	594	N.S.	1.00 m.	240	5 & 6	6.00 a	6.00 a	1490
4,493	99	358	S.	1.00 m.	200	6	4.00 & .12½ b	.....	1491
7,270	73	648	N.S.	1.00 & 2.00 m.	200	6	5.00 a	2.00 a	1492
6,727	241	407	N.S.	1.00 & 2.00 m.	200 & 240	6	4.00 a	.....	1493
9,659	378	672	N.S.	1.00 m.	200	6	4.00 a	.....	1494
7,796	217	477	N.S.	1.00 m.	200	6	4.00 a	1.00 a	1495
7,128	170	533	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1496
1,670	33	260	N.S.	1.00 m.	200	6	4.00 a	4.00 a	1497
9,408	303	675	N.S.	1.00 m.	200	6	6.00 a	6.00 a	1498
1,323	15	121	N.S.	1.00 m.	200	6	4.00 a	6.00 a	1499
6,290	121	436	O.P.	.....	200	6	6.00 a	2.00 a	1500
6,024	209	384	N.S.	1.00 m.	200	6	3.00 a	3.00 a	1501
2,851	46	247	S.	1.00 m.	200	6	5.00 & 6.00 a	2.00 a	1502
8,018	305	378	N.S.	1.00 m.	200	6	5.00 & 6.00 a	.....	1503
30,263	530	2,102	O.P.	.....	200	6	4.00 & 6.00 a	2.00 a	1504
7,556	200	402	S.	1.00 m.	200	6	.05 b	.....	1505
2,669	61	161	N.S.	1.00 m.	240	6	.07½ b	.07½ b	1506
2,419	47	251	S.	1.00 m.	200	6	4.00 a	1.00 a	1507
7,650	122	660	S.	1.00 & 2.00 m.	200	6	3.00 a	1.00 a	1508
4,446	63	204	S.	1.00 m.	200	6	3.00 a	1.00 a	1509
3,156	93	184	S.	1.00 m.	200	6	5.00 a	.....	1510
2,190	29	182	S.	1.00 m.	200	6	5.00 a	2.00 a	1511
30,765	543	1,195	N.S.	1.00 m.	200	6	4.00 a	.....	1512
6,763	160	475	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1513
17,875	395	897	S.	1.00 m.	200	6	6.00 a	6.00 a	1514
2,122	15	205	S.	1.00 m.	200	6	2.50 a	.....	1515
7,633	209	412	S.	1.00 m.	200	6	3.00 a	1.00 a	1516
8,131	153	578	S.	1.00 m.	200	6	3.50 a	1.50 a	1517
19,228	469	1,342	S.	1.00 m.	200	6	3.00 a	1.00 a	1518
33,965	713	1,536	S.	1.00 m.	200	6	3.00 a	.....	1519
1,489	39	158	S.	1.00 m.	200	6	3.00 a	3.00 a	1520
5,872	117	437	S.	1.00 m.	200	6	4.00 a	2.00 a	1521
20,771	322	718	S.	.50 m.	100	6	.042 b	.042 b	1522
2,626	29	277	S.	1.00 m.	200	6	4.50 a	1.00 a	1523
5,410	93	439	S.	1.00 m.	200	6	5.00 a	.....	1524
13,562	308	862	N.S.	1.00 m.	200	6	6.00 a	2.00 a	1525
42,289	509	1,386	N.S.	1.00 m.	200	6	.05 b	.05 b	1526
2,141	60	193	O.P.	.....	200	6	4.00 a & .08⅓ b	4 a & .08⅓ b	1527
2,691	70	146	S.	1.00 m.	200	6	4.00 a	2.00 a	1528
14,330	389	985	S.	1.00 m.	200	6	2.50 a	.....	1529
3,603	97	237	N.S.	1.00 m.	200	6	5.00 a	2.00 a	1530
1,776	55	161	S.	1.00 m.	200	6	3.00 a	.....	1531
15,691	327	670	S.	1.00 m.	200	6	2.00 a	.....	1532

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

TABLE 1—LIST OF ASSOCIATIONS WITH DATES OF INCORPORATION.

	NAME AND LOCATION		Incorporated	President
	Union County—Continued			
1533	Warinanco	Roselle	Oct. 3, 1924	Justin McAghon
1534	Aldene	Roselle Park	June 14, 1919	Albert S. Geehr
1535	Gloria	" "	May 21, 1923	Jay W. Rewalt, Sr.
1536	Roselle Park	" "	June 28, 1904	Charles V. Drake
1537	Twin Borough	" "	Nov. 10, 1920	David J. Farren
1538	Fanwood & Scotch Plains	Scotch Plains	May 23, 1922	Alexander Muir
1539	Baltusrol	Springfield	June 8, 1929	Thomas H. Lyons
1540	Battle Hill	"	Mar. 15, 1923	Stewart O. Burns
1541	Arcoe	Summit	Jan. 30, 1925	August H. Riviere
1542	Hill City	"	Mar. 10, 1914	Marcy P. Stephens
1543	Overlook	"	Nov. 9, 1923	H. Donald Holmes
1544	Prospect Hill	"	July 27, 1923	Herman F. Beck
1545	Summit	"	Oct. 14, 1891	J. Franklin Haas
1546	Connecticut Farms	Union	Mar. 30, 1922	John R. Buchanan
1547	Inland	"	Feb. 4, 1929	Robert S. Sherwin
1548	Vauxhall	Vauxhall	July 24, 1920	Gustav Hummel, Jr.
1549	Home	Westfield	Oct. 29, 1912	Leigh M. Pearsall
1550	Mindowaskin	"	Feb. 4, 1929	Henry W. Pleister
1551	Mutual	"	April 27, 1908	George W. Frutchey
1552	Westfield	"	Dec. 4, 1888	Theodore H. Ludwig
	Warren County			
1553	Belvidere	Belvidere	Jan. 19, 1920	John E. Allen
1554	Hackettstown	Hackettstown	Feb. 26, 1906	W. A. Hoffman
1555	Malvern Hill	"	Jan. 5, 1927	Lindley G. Cook
1556	Phillipsburg, No. 4	Phillipsburg	Mar. 27, 1876	Matthew Korp
1557	Phillipsburg, No. 5	"	June 6, 1882	Charles B. Newman
1558	Phillipsburg, No. 6	"	April 3, 1903	Michael J. Marnel
1559	Phillipsburg, No. 7	"	Aug. 7, 1915	James B. Maddock
1560	Warren County	"	Mar. 11, 1922	Evan T. James
1561	Washington	Washington	May 26, 1919	Eugene L. Linaberry

NAMES OF OFFICIALS AND ADDRESSES OF SECRETARIES.

Attorney	Secretary	Secretary's Address	
M. M. Albach	K. Jacobi	320 Poplar St., Roselle, N. J.	1533
Donald H. McLean	Armando G. Finizio	290 Seaton Ave., Roselle Park, N. J.	1534
Alfred A. Stein	William J. Donlan	15 West Westfield Ave., Roselle Park, N. J.	1535
C. L. Morgan, B. C. Austin & N. A. Tomasulo	Harwood Fish	420 Chestnut St., Roselle Park, N. J.	1536
Adolph Ulbrich	Fred R. Frey	308 Madison Ave., Roselle Park, N. J.	1537
Peter J. McDonough, Jr.	Paul L. Archbold	Scotch Plains, N. J.	1538
Louis Messing, Jr.	Walter S. Jacobus	155 Bryant Ave., Springfield, N. J.	1539
Hobart L. Benedict	Charles H. Huff	Box 108, Springfield, N. J.	1540
Jacob R. Mantel	William L. Heyl	25 Maple St., Summit, N. J.	1541
F. C. Kentz	John G. Voegtlen	6 Primrose Place, Summit, N. J.	1542
Edward G. Pringle	Robert P. Williamson	Summit, N. J.	1543
Robert B. Williams	Charles H. Baum	319 Mountain Ave., Summit, N. J.	1544
Atwood L. DeCoster	J. Sherman Byland	c/o Summit Trust Co., Summit, N. J.	1545
Hobart L. Benedict	Raymond W. Townley	R. F. D. 1, Union, N. J.	1546
Perry E. Belfatto	Frederick H. Riecke, Jr.	213 Pomona Ave., Newark, N. J.	1547
Palmer Bradner	Gustav Bohnenberger, Jr.	219 Newark Ave., Union, N. J.	1548
Lloyd Thompson	Charles P. Worth	101 West Broad St., Westfield, N. J.	1549
Alan B. Conlin	H. F. Bardwell	225 East Broad St., Westfield, N. J.	1550
Paul Q. Oliver	Richard C. Doerrer	Box 475, Westfield, N. J.	1551
Paul Q. Oliver	Frederic E. Bunnell	712 Austin St., Westfield, N. J.	1552
John H. Dahlke	Homer H. Rasely	333 Water St., Belvidere, N. J.	1553
Claude E. Cook	A. M. Lundy	Hackettstown, N. J.	1554
George W. Fleming	John D. Woodward	Lock Drawer F, Hackettstown, N. J.	1555
S. C. Smith, Jr.	Daniel J. Lilly	403 Thomas St., Phillipsburg, N. J.	1556
William H. Walters	Robert Souders	160 Second St., Phillipsburg, N. J.	1557
C. B. Brady	Robert D. Connolly	418 So. Main St., Phillipsburg, N. J.	1558
John M. Cody	Andrew L. Newman	Union Square, Phillipsburg, N. J.	1559
William P. Tallman	Vida C. King	Phillipsburg Trust Co., Phillipsburg, N. J.	1560
George Fleming & Clark Bowers	Harry Christine	22 Belvidere Ave., Washington, N. J.	1561

TABLE 2—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		ASSETS		
			Cash on Hand and in Bank	Liquid Investment Fund	Mortgage Loans—With Pledge Shares
	Union County—Continued				
1533	Warinanco	Roselle	$919	$750	$268,000
1534	Aldene	Roselle Park	7,400	.....	482,040
1535	Gloria	" "	1,949	.....	115,310
1536	Roselle Park	" "	6,448	.....	3,121,452
1537	Twin Borough	" "	1,085	3,700	375,400
1538	Fanwood & Scotch Plains	Scotch Plains	13,251	.....	352,800
1539	Baltusrol	Springfield	2,186	.....	17,000
1540	Battle Hill	"	6,046	.....	822,700
1541	Arcoe	Summit	840	.....	103,200
1542	Hill City	"	36,142	.....	1,174,900
1543	Overlook	"	3,575	1,175	290,400
1544	Prospect Hill	"	542	233	40,800
1545	Summit	"	355	24,000	948,150
1546	Connecticut Farms	Union	8,385	.....	413,000
1547	Inland	"	1,775	.....	17,200
1548	Vauxhall	Vauxhall	1,357	.....	167,599
1549	Home	Westfield	12,727	25,000	2,006,880
1550	Mindowaskin	"	1,516	.....	16,200
1551	Mutual	"	6,523	25,020	1,887,360
1552	Westfield	"	35,714	86,031	2,051,800
	Totals		$767,679	$421,090	$68,854,945
	Warren County				
1553	Belvidere	Belvidere	$1,530	$208	$132,640
1554	Hackettstown	Hackettstown	12,990	.....	235,530
1555	Malvern Hill	"	3,231	231	78,000
1556	Phillipsburg, No. 4	Phillipsburg	2,164	.....	146,200
1557	Phillipsburg, No. 5	"	8,032	.....	551,400
1558	Phillipsburg, No. 6	"	1,321	.....	145,800
1559	Phillipsburg, No. 7	"	6,604	.....	596,400
1560	Warren County	"	35,328	.....	547,400
1561	Washington	Washington	6,578	.....	614,300
	Totals		$77,778	$439	$3,047,670

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

ASSETS

Mortgage Loans—Without Pledge Shares	Share Loans	Real Estate Owned	Arrearages	Other Assets	Total Assets	
.....	$11,971	$16,493	$5,716	$305	$304,154	1533
.....	21,470	.....	2,542	.....	513,452	1534
.....	9,831	14,302	2,155	141	143,688	1535
.....	96,680	.....	39,196	10,748	3,274,524	1536
.....	9,641	5,802	4,781	.....	400,409	1537
.....	8,300	.....	3,561	495	378,407	1538
.....	280	.....	2,311	176	21,953	1539
$19,350	.....	3,940	6,270	819	859,125	1540
.....	3,119	.....	2,092	467	109,718	1541
.....	93,108	.....	6,892	30	1,311,072	1542
.....	3,245	5,658	1,297	775	306,125	1543
.....	360	.....	950	.....	42,885	1544
.....	36,815	15,420	4,050	300	1,029,090	1545
.....	1,000	10,193	2,050	615	435,243	1546
.....	80	.....	563	400	20,018	1547
.....	4,837	.....	3,114	267	177,174	1548
.....	160,820	7,973	5,550	116	2,219,066	1549
.....	564	.....	1,940	300	20,520	1550
.....	159,569	38,749	11,081	1,321	2,129,623	1551
.....	180,244	41,130	10,894	2,157	2,407,970	1552
$262,250	$3,161,972	$1,802,030	$352,502	$225,850	$75,848,318	
.....	$2,020	.....	$791	$23,004	$160,193	1553
$8,200	2,170	.....	303	201	259,394	1554
.....	275	.....	695	281	82,713	1555
.....	.....	.....	229	666	149,259	1556
.....	.....	.....	652	15	560,099	1557
.....	200	.....	640	.....	147,961	1558
.....	.....	.....	3,895	84	606,983	1559
.....	9,000	.....	4,036	282	596,046	1560
.....	5,720	.....	3,610	10,790	640,998	1561
$8,200	$19,385	.....	$14,851	$35,323	$3,203,646	

TABLE 3—FINANCIAL CONDITION OF ASSOCIATIONS

	ASSOCIATION		LIABILITIES			
			Due Shareholders for			
			Dues on Installment Shares	Subscriptions on Single Payment Shares	Dues on Juvenile Shares	Subscriptions on Paid-Up Shares
	Union County—Continued					
1533	Warinanco	Roselle	$228,732	.....	.....	$9,000
1534	Aldene	Roselle Park	355,680	.....	.....	3,400
1535	Gloria	" "	91,644	.....	.....	119
1536	Roselle Park	" "	1,883,743	$308,685	.....	166,965
1537	Twin Borough	" "	276,459	.....	.....	.....
1538	Fanwood & Scotch Plains	Scotch Plains	262,461	.....	.....	.....
1539	Baltusrol	Springfield	18,220	.....	.....	1,600
1540	Battle Hill	"	580,944	.....	.....	.....
1541	Arcoe	Summit	72,093	.....	.....	5,000
1542	Hill City	"	961,571	41,000	.....	60,700
1543	Overlook	"	257,370	.....	.....	.....
1544	Prospect Hill	"	30,736	.....	.....	1,500
1545	Summit	"	791,868	.....	.....	35,800
1546	Connecticut Farms	Union	331,074	.....	.....	.....
1547	Inland	"	18,045	.....	.....	250
1548	Vauxhall	Vauxhall	113,046	.....	.....	5,000
1549	Home	Westfield	1,681,989	.....	.....	.....
1550	Mindowaskin	"	15,727	1,080	.....	.....
1551	Mutual	"	1,583,704	.....	.....	.....
1552	Westfield	"	1,809,710	.....	.....	.....
	Totals		$52,250,626	$394,565	$88,193	$3,429,257
	Warren County					
1553	Belvidere	Belvidere	$120,260	.....	.....	.....
1554	Hackettstown	Hackettstown	209,556	.....	.....	.....
1555	Malvern Hill	"	59,496	$13,860	.....	.....
1556	Phillipsburg, No. 4	Phillipsburg	102,300	.....	.....	.....
1557	Phillipsburg, No. 5	"	461,304	.....	.....	.....
1558	Phillipsburg, No. 6	"	120,264	.....	.....	$300
1559	Phillipsburg, No. 7	"	460,008	.....	.....	.....
1560	Warren County	"	487,617	.....	.....	.....
1561	Washington	Washington	465,160	.....	.....	18,900
	Totals		$2,485,965	$13,860	.....	$19,200

AT THE CLOSE OF FISCAL YEAR, ENDING DURING 1930

LIABILITIES

Due Shareholders for									
Lapsed Shares	Matured Shares	Advance Payments	Balance Due Borrowers	Borrowed Money	Miscellaneous Liabilities	Apportioned Profits	Reserves and Unapportioned Profits	Total Liabilities	
2,348	.....	620	2,482	$13,400	$36	$44,937	$2,599	$304,154	1533
.....	.....	984	.....	40,000	374	111,677	1,337	513,452	1534
.....	.....	.....	.....	26,500	138	23,894	1,393	143,688	1535
.....	.....	18,620	30,126	310,200	4,320	538,475	13,390	3,274,524	1536
95	.....	4,442	4,000	25,600	380	86,890	2,543	400,409	1537
2,696	.....	269	1,800	40,000	143	70,131	907	378,407	1538
.....	.....	30	1,200	.....	3	835	65	21,953	1539
526	.....	591	27,647	121,100	.....	127,539	778	859,125	1540
50	.....	154	700	19,125	132	12,399	65	109,718	1541
26	.....	1,939	9,665	.....	.....	235,251	920	1,311,072	1542
2,438	.....	3	.....	.....	33	45,715	566	306,125	1543
2,676	.....	136	.....	4,000	51	3,704	82	42,885	1544
.....	.....	.....	.....	.....	.....	199,157	2,265	1,029,090	1545
1,233	.....	138	6,369	16,500	.....	78,658	1,271	435,243	1546
258	.....	20	652	.....	.....	772	21	20,018	1547
166	.....	422	.....	26,000	3	30,608	1,929	177,174	1548
4,624	.....	936	9,360	.....	.....	517,242	4,915	2,219,066	1549
.....	.....	359	.....	2,500	.....	833	21	20,520	1550
.....	4,789	790	83	25,000	.....	511,015	4,242	2,129,623	1551
1,653	.....	2,225	46,235	.....	.....	543,114	5,033	2,407,970	1552
$66,645	$254,410	$85,910	$268,009	$3,975,785	$87,278	$14,393,325	$554,315	$75,848,318	
.....	.....	$150	.....	$2,700	.....	$36,774	$309	$160,193	1553
.....	.....	403	$400	.....	.....	48,932	103	259,394	1554
$130	.....	234	.....	.....	.....	8,860	133	82,713	1555
663	.....	27	.....	18,763	$329	24,844	2,333	149,259	1556
15	.....	542	.....	.....	.....	97,577	661	560,099	1557
.....	.....	.....	.....	336	17	26,653	391	147,961	1558
.....	.....	562	3,400	20,000	.....	113,203	9,810	606,983	1559
.....	.....	929	.....	.....	.....	105,350	2,150	596,046	1560
30	.....	332	.....	.....	570	154,841	1,165	640,998	1561
$838	.....	$3,179	$3,800	$41,799	$916	$617,034	$17,055	$3,203,646	

TABLE 4—SHARES,

	ASSOCIATION	Installment Shares		Single Payment Shares		Juvenile Shares		Paid-up Shares	
		No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding	No. in Force	Members Holding
	Union County—Continued								
1533	Warinanco	6,394	757	.....	.....	.....	.....	45	9
1534	Aldene	6,043	733	.....	.....	.....	.....	17	4
1535	Gloria	1,769	161	.....	.....	.....	.....	.....	.....
1536	Roselle Park	43,233	3,143	3,080	435	.....	.....	835	105
1537	Twin Borough	4,601	462	.....	.....	.....	.....	.....	.....
1538	Fanwood & Scotch Plains	4,957	446	.....	.....	.....	.....	.....	.....
1539	Baltusrol	1,656	241	.....	.....	.....	.....	8	2
1540	Battle Hill	13,792	1,337	.....	.....	.....	.....	.....	.....
1541	Arcoe	1,872	153	.....	.....	.....	.....	25	5
1542	Hill City	19,163	1,110	410	44	.....	.....	304	40
1543	Overlook	5,774	475	.....	.....	.....	.....	.....	.....
1544	Prospect Hill	1,355	163	.....	.....	.....	.....	7	3
1545	Summit	13,527	1,073	.....	.....	.....	.....	179	29
1546	Connecticut Farms	7,608	609	.....	.....	.....	.....	.....	.....
1547	Inland	1,778	180	.....	.....	.....	.....	1	1
1548	Vauxhall	2,179	239	.....	.....	.....	.....	25	6
1549	Home	25,658	1,376	.....	.....	.....	.....	.....	.....
1550	Mindowaskin	2,231	227	12	1	.....	.....	.....	.....
1551	Mutual	21,675	1,268	.....	.....	.....	.....	.....	.....
1552	Westfield	29.747	1,665	.....	.....	.....	.....	.....	.....
	Totals	1,011,851	78,550	3,950	586	1,462	337	22,383	2,515
	Warren County								
1553	Belvidere	1,616	173	.....	.....	.....	.....	.....	.....
1554	Hackettstown	3,040	411	.....	.....	.....	.....	.....	.....
1555	Malvern Hill	1,729	207	132	23	.....	.....	.....	.....
1556	Phillipsburg, No. 4	2,023	162	.....	.....	.....	.....	.....	.....
1557	Phillipsburg, No. 5	7,178	585	.....	.....	.....	.....	.....	.....
1558	Phillipsburg, No. 6	2,382	210	.....	.....	.....	.....	5	1
1559	Phillipsburg, No. 7	6,981	582	.....	.....	.....	.....	.....	.....
1560	Warren County	8,985	986	.....	.....	.....	.....	.....	.....
1561	Washington	7,054	777	.....	.....	.....	.....	95	10
	Totals	40,988	4,093	132	23	.....	.....	100	11

MEMBERSHIP AND MISCELLANEOUS DATA

Total Shares in Force	Membership		Plan—S., Serial; N.-S., Non-Serial; O. P., Optional Plan	Installments—How Paid	Maturity Value Shares	Interest Rate on Loans	Premium on Loans		
	Borrowers	Non-Borrowers					Mortgage	Share	
6,439	49	717	S.	$1.00 m.	$200	6	$3.00 a	$0.08⅓ b	1533
6,060	238	499	N.S.	1.00 & 2.00 m.	100 & 200	6	4.00 a	2.00 a	1534
1,769	40	121	N.S.	1.00 & 2.00 m.	200	6	5.00 a	.....	1535
47,148	843	2,840	S.	1.00 m.	200	6	3.00 a	1.00 a	1536
4,601	122	340	S.	1.00 & 2.00 m.	200	6	4.00 a	3.00 a	1537
4,957	80	366	S.	1.00 m.	200	6	3.00 a	.....	1538
1,664	5	238	S.	1.00 m.	200	6	4.00 a	.....	1539
13,792	195	1,142	S.	1.00 m.	200	6	4.00 a & .05 b	.....	1540
1,897	37	121	S.	1.00 m.	200	6	4.00 a	.....	1541
19,877	298	896	S.	1.00 m.	200	6	2.00 a	.....	1542
5,774	53	422	S.	1.00 m.	200	6	.....	.....	1543
1,362	14	152	S.	1.00 m.	100 & 200	6	2.00 a	2.00 a	1544
13,706	285	817	S.	1.00 m.	200	6	.....	.....	1545
7,608	97	512	S.	1.00 m.	200	6	4.00 a	.....	1546
1,779	4	177	S.	1.00 m.	200	6	3.00 a	2.00 a	1547
2,204	59	186	S.	1.00 m.	200	6	3.50 a	1.50 a	1548
25,658	438	938	S.	1.00 m.	240	6	2.00 a	.....	1549
2,243	9	219	S.	.70 & 1.40 m.	200	6	4.00 a	.....	1550
21,675	437	831	S.	1.00 m.	240	6	6.00 a	.....	1551
29,747	522	1,143	S.	1.00 m.	200	6	.02½ b	.....	1552
1,039,646	20,262	61,726							
1,616	55	118	S.	$1.00 m.	$200	6	.....	.....	1553
3,040	117	294	S.	1.00 m.	200	5 & 6	$2.00 a	.....	1554
1,861	30	200	S.	1.00 m.	200	6	2.00 a	$1.00 a	1555
2,023	48	114	S.	1.00 m.	200	6	7.50 a	.....	1556
7,178	158	427	S.	1.00 m.	200	6	.05 b	.....	1557
2,387	47	164	S.	1.00 m.	200	5	.05 b	.....	1558
6,981	174	408	S.	1.00 m.	200	6	.05 b	.....	1559
8,985	167	819	S.	1.00 m.	200	6	.05 b	.....	1560
7,149	273	514	S.	1.00 m.	200	6	3.00 a	3.00 a	1561
41,220	1,069	3,058							

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