

STATE OF NEW JERSEY

Commissioner
of
Banking and Insurance

ANNUAL REPORT

BUREAU OF BANKING

1953

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ANNUAL REPORT

DEPARTMENT OF BANKING AND INSURANCE
BUREAU OF BANKING

Trenton, March 3, 1954.

To the Honorable the Senate and General Assembly:

In compliance with the statute, I have the honor to submit the report of this department relating to banks, savings banks, credit unions, provident loan associations, small loan brokers, pawnbrokers, sales finance companies, cemetery associations, and check cashers, for the year ending December 31, 1953.

The number, total resources, surplus and undivided profits and deposits, as reported by the banks and savings banks, for December 31, 1953 (amounts in thousands of dollars), are given in the following summary:

AGGREGATE RESOURCES, CAPITAL, SURPLUS

UNDIVIDED PROFITS AND DEPOSITS

December 31, 1953

(Amounts in thousands of dollars)

No.	Total Resources	Capital Stock	Surplus Undivided Profits	Deposits
115 Banks	\$2,680,755	\$58,925	\$116,944	\$2,472,808
23 Savings Banks ..	922,813	.....	76,765	837,743
138 Totals	\$3,603,568	\$58,925	\$193,709	\$3,310,551

Deposits of both classes of reporting institutions amounted to \$3,310,551,000, of which \$1,469,025,000 were demand and \$1,841,526,000 time; an increase of \$136,230,000. Deposits in the 115 commercial institutions of \$2,472,808,000 represented an increase of 2.1%, while those in the 23 savings banks, largely time, amounted to \$837,743,000; an increase of 10.7%. Time deposits of \$1,013,467,000 in the commercial banks were 2.4% higher.

Government securities made up 35.2% of the assets, compared with 37.2% a year ago, while cash represented 13.4% as against 14.3%.

Loans, including mortgages, in the commercial banks were 34.9% and securities 46.9% of total assets. The respective percentages were 33.2% and 48% a year ago. Mortgages in savings banks, December 31, 1953, were 39.1% of total assets and investments 55.7% compared with respective percentages of 36.3% and 57.9%.

Investment in banking plants in the commercial banks was 17% of capital accounts, compared with 17.5% in December, 1952. Comparable figures for savings banks showed 8.1% of surplus accounts against 6.7% a year ago.

Capital accounts of the commercial banks represented 7.4% of deposits, compared with 7.1% a year ago. The comparable ratio for savings banks showed 9.4% against 10% in 1952. The ratio of capital accounts of the commercial banks to deposits, less deposits invested in cash and United States Government securities, was 17.1%, as compared with 17% last year. The comparable ratio of the savings banks showed 16.2%, compared with 17%.

BANK REPORT

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CONDITION OF THE BANKS

The banks in active business at the close of 1953 numbered 115, which is one more than the number in operation at the beginning of the year. Their condition in the aggregate as at the close of 1953 and 1952 was as follows:

<i>Assets</i>	Dec. 31, 1953	Dec. 31, 1952
(Amounts in thousands of dollars)		
Cash, balances with other banks	\$447,123	\$453,595
U. S. Government obligations, direct and guaranteed	956,780	965,275
Obligations of states and political subdivisions	233,040	218,912
Other bonds, notes, and debentures	56,805	61,653
Loans and discounts	489,277	444,416
Corporate stocks (including Federal Reserve Bank stock)	10,916	11,079
Bonds and mortgages	445,940	425,720
Banking premises owned and furniture and fixtures	30,974	29,556
Real estate owned other than banking premises	140	46
Real estate sold under agreement	52	74
Bank premises or real estate carried in other assets	209	259
Customers' liability under acceptances outstanding ..	183	109
Other assets	9,316	8,723
<i>Total assets</i>	<u>\$2,680,755</u>	<u>\$2,618,517</u>
<i>Liabilities</i>		
Demand deposits of individuals, partnerships and corporations	\$1,203,949	\$1,186,954
Time deposits of individuals, partnerships and cor- porations	995,130	972,010
Deposits of United States Government, including postal savings	51,832	55,558
Deposits of states and political subdivisions	150,786	140,171
Deposits of banks	29,195	26,064
Other deposits, certified and officers' checks, etc. ..	41,916	40,798
<i>Total deposits</i>	<u>\$2,472,808</u>	<u>\$2,421,555</u>
Bills payable, rediscounts, etc.	200	3,690
Acceptances outstanding	182	108
Other liabilities	24,513	22,306
<i>Total liabilities (except capital accounts) ..</i>	<u>\$2,497,703</u>	<u>\$2,447,659</u>
<i>Capital Accounts</i>		
Capital stock	\$56,727	\$55,044
Capital notes (3 banks)	2,198	.....
Surplus	82,063	75,648
Undivided profits	34,881	33,292
Reserves and retirement account for preferred stock	7,183	6,874
<i>Total capital accounts</i>	<u>\$183,052</u>	<u>\$170,858</u>
<i>Total liabilities and capital accounts</i>	<u>\$2,680,755</u>	<u>\$2,618,517</u>

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NEW BANK

The First State Bank of Union, of the Township of Union, was incorporated by certificate of incorporation filed on February 26, 1953, and was authorized to commence business on July 28, 1953.

RETIREMENT OF PREFERRED STOCK

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

Name	Location	Amount of Stock Retired	Certificate Filed
Camden Trust Company	Camden	\$50,000	Jan. 30, 1953
Camden Trust Company	Camden	50,000	July 31, 1953
Commonwealth Trust Company	Union City	50,000	July 17, 1953
Pitman Title and Trust Company	Pitman	50,000	Feb. 2, 1953
Suburban Trust Company	Westfield	50,000	Apr. 21, 1953
Suburban Trust Company	Westfield	50,000	Sept. 2, 1953
Swedesboro Trust Company	Swedesboro	75,000 B	Aug. 4, 1953
Trenton Trust Company	Trenton	120,000 A	June 30, 1953

INCREASES IN COMMON STOCK

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

Name	Location	Change
Bank of Allwood	Clifton	\$225,000 to \$375,000
Bank of Commerce	Newark	200,000 to 414,000
Bank of Nutley	Nutley	650,000 to 750,000
Bergen Trust Company of New Jersey	Jersey City	100,000 to 200,000
Citizens Trust Company, The	Paterson	600,000 to 750,000
Commonwealth Bank of Metuchen	Metuchen	125,000 to 200,000
County Trust Company	Tenafly	500,000 to 625,000
Fidelity Union Trust Company	Newark	4,500,000 to 5,000,000
First State Bank of Union	Twp. of Union	130,000 to 220,000
Freehold Trust Company, The	Freehold	150,000 to 300,000
Guarantee Bank and Trust Company	Atlantic City	500,000 to 600,000
Hightstown Trust Company	Hightstown	65,000 to 100,000
Hudson Trust Company	Union City	1,980,000 to 2,000,000
Madison Trust Company	Madison	100,000 to 187,500
North Jersey Trust Company, The	Ridgewood	375,000 to 450,000
North Bergen Trust Company	North Bergen	100,000 to 200,000
Morristown Trust Company, The	Morristown	880,000 to 920,000
Peoples Trust Company of Bergen County	Hackensack	1,000,000 to 1,350,000
Pitman Title and Trust Company	Pitman	100,000 to 150,000
Somerville Trust Company	Somerville	400,000 to 500,000
Summit Trust Company, The	Summit	600,000 to 720,000

BANK REPORT

BRANCH OFFICES AUTHORIZED

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

Name	Location	Location of Branch Office	Date Authorized
Bank of Allwood	Clifton	Richfield Shopping Center of Clifton	Dec. 22, 1953
Camden Trust Company	Camden	Clements Bridge Road at St. Claire Road and Lindsay Avenue, Runnemede	Feb. 9, 1953
Camden Trust Company	Camden	Erlton Section of Delaware Township	June 30, 1953
Citizens Trust Company, The	Paterson	Corners of Park Avenue, Vreeland Avenue and East 33rd Street, Paterson	Nov. 5, 1953
Guarantee Bank and Trust Company	Atlantic City	Central Pier, 1410 Boardwalk, Atlantic City	Nov. 25, 1953
North Jersey Trust Company, The	Ridgewood	Borough of Midland Park, Bergen County	Apr. 8, 1953
Peoples Trust Company of Bergen County	Hackensack	On the South side of Route 4, approximately 400 feet West of Forest Avenue, Borough of Paramus	Oct. 1, 1953
Princeton Bank and Trust Company	Princeton	Proposed shopping center to be located on Harrison Street, Princeton Township	Feb. 9, 1953
Rochelle Park Bank	Rochelle Park ⁴⁶	West Pleasant Avenue, Borough of Maywood	Jan. 7, 1953

BANK REPORT

CHANGES IN PAR VALUE OF COMMON STOCK

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

Name	Location	Certificate Filed	Present Par Value
Bank of Commerce	Newark	Sept. 11, 1953	\$10 per share
Bergen Trust Company of New Jersey	Jersey City	Feb. 3, 1953	25 per share
Freehold Trust Company, The	Freehold	March 5, 1953	25 per share
Hightstown Trust Company	Hightstown	Jan. 27, 1953	25 per share
Madison Trust Company	Madison	May 15, 1953	25 per share
Peoples Trust Company of Bergen Co.	Hackensack	Aug. 24, 1953	5 per share

CHANGE OF NAME

The Leonia Bank & Trust Company, of Leonia, changed its name to the Leonia Bank and Trust Company by certificate of amendment of certificate of incorporation filed February 9, 1953.

BANKS IN FEDERAL RESERVE SYSTEM

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

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

CONDITION OF THE SAVINGS BANKS

The mutual savings banks in active business at the close of 1953 numbered 23, which is the same as the number in operation at the beginning of the year. The comparative condition in the aggregate of the mutual savings banks as at the close of 1953 and 1952 was as follows:

<i>Assets</i>	Dec. 31, 1953	Dec. 31, 1952
(Amounts in thousands of dollars)		
Cash, balances with other banks	\$37,344	\$39,126
U. S. Government obligations, direct and guaranteed	312,214	317,490
Obligations of states and political subdivisions	21,668	16,166
Other bonds, notes and debentures	175,470	147,862
Corporate stocks (including Federal Home Loan Bank stock)	4,260	462
Loans	1,420	1,197
Bonds and mortgages	360,390	302,570
Banking premises owned and furniture and fixtures	6,373	5,082
Real estate owned other than banking premises	30	39
Real estate sold under agreement	54	2
Other assets	3,590	2,960
<i>Total assets</i>	<u>\$922,813</u>	<u>\$832,956</u>
<i>Liabilities</i>		
Demand deposits of individuals, partnerships and corporations	\$8,866	\$8,640
Time deposits of individuals, partnerships and corporations	823,497	738,330
Deposits of U. S. Government, including postal savings	50	45
Deposits of states and political subdivisions	4,446	4,841
Deposits of banks	180	202
Other deposits, certified and officers' checks, etc. ..	704	708
<i>Total deposits</i>	<u>\$837,743</u>	<u>\$756,766</u>
Other liabilities	6,051	4,746
<i>Total liabilities (except surplus accounts) ..</i>	<u>\$843,794</u>	<u>\$757,512</u>
<i>Surplus</i>		
Surplus	\$76,452	\$73,709
Undivided profits	313	210
Reserves	2,254	1,525
<i>Total surplus accounts</i>	<u>\$79,019</u>	<u>\$75,444</u>
<i>Total liabilities and surplus accounts</i>	<u>\$922,813</u>	<u>\$832,956</u>

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BRANCH OFFICE AUTHORIZED

The following savings bank was given permission to operate a branch office or agency during the year:

Name	Location	Location of Branch Office	Date Authorized
Harmonia Savings Bank	Elizabeth	538-546 Morris Avenue and 539-549 Cherry Street, Elizabeth	Jan. 26, 1953

FOREIGN BANKS

As of December 31, 1953, the following foreign banking institutions were authorized to transact business in the State of New Jersey:

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

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CONDITION OF NATIONAL BANKS

There were 197 national banks doing business in New Jersey at the close of the year 1953, this being three less than the number in operation at the end of 1952. The following is a consolidated report of national banks in New Jersey as published by the office of the Comptroller of the Currency:

<i>Assets</i>	Dec. 31, 1953	Dec. 31, 1952
(Amounts in thousands of dollars)		
Cash, balances with other banks, etc.	\$582,154	\$563,591
United States Government obligations, direct and guaranteed	1,159,800	1,217,519
Obligations of states and political subdivisions	268,902	240,427
Other bonds, notes and debentures	77,596	83,892
Corporate stocks, including stock of Federal Reserve Bank	4,783	4,609
Loans and discounts (including overdrafts)	1,033,782	924,144
Bank premises owned, furniture and fixtures	32,585	29,824
Real estate owned other than bank premises	397	402
Investments and other assets indirectly representing bank premises or other real estate	235	422
Customers' liability to bank on acceptances outstanding	121	151
Other assets	8,649	8,300
<i>Total assets</i>	<u>\$3,169,004</u>	<u>\$3,072,481</u>
<i>Liabilities</i>		
Demand deposits of individuals, partnerships, and corporations	\$1,371,032	\$1,375,513
Time deposits of individuals, partnerships, and corporations	1,165,014	1,125,515
Deposits of United States Government (including postal savings)	77,301	64,883
Deposits of states and political subdivisions	223,675	202,111
Deposits of banks	49,042	45,128
Other deposits	53,744	45,008
Bills payable, rediscounts and other liabilities for borrowed money	1,450	875
Mortgages or other liens		4
Acceptances executed by or for account of this bank and outstanding	121	151
Other liabilities	22,422	17,621
<i>Total liabilities</i>	<u>\$2,963,801</u>	<u>\$2,876,809</u>
Capital (common and preferred)	\$65,779	\$64,280
Surplus	94,704	89,343
Undivided profits	36,125	33,706
Reserves (and retirement account for preferred stocks)	8,595	8,343
<i>Total capital accounts</i>	<u>\$205,203</u>	<u>\$195,672</u>
<i>Total liabilities and capital accounts</i>	<u>\$3,169,004</u>	<u>\$3,072,481</u>

BANK REPORT

LICENSEES UNDER THE CHECK CASHING LAW

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

The following licenses were issued during the calendar year 1953:

License No.	Name	Location	Date Issued
1	Charlotte Mintz T/A The Check Cashier	188 Market St., Newark	Jan. 2, 1953
2	A. A. Appel and Son	141 Sherman Ave., Newark	Jan. 2, 1953
3	Joseph Itzkowitz	266 River Road, Edgewater	Jan. 2, 1953
4	Frances Carroll	339 Second St., Elizabeth	Jan. 2, 1953
5	Thomas J. Carroll	347 Second St., Elizabeth	Jan. 2, 1953
*6	Thomas J. Carroll	Elizabethport Shop of Central Railroad	Jan. 2, 1953
7	Samuel S. Rubin T/A Rubin's Drug Store	459 West 4th St., Plainfield	Jan. 2, 1953
8	Hannah Doan	1212 Madison Ave., Paterson	Jan. 2, 1953
9	Brink's, Incorporated (Mobile Unit)	Operating in Counties of Hudson, Bergen, Essex, Union, Passaic, Middle- sex and Morris	Jan. 2, 1953
10	Brink's, Incorporated (Mobile Unit)	Operating in Counties of Hudson, Bergen, Essex, Union, Passaic, Middle- sex and Morris	Jan. 2, 1953
11	Brink's, Incorporated (Mobile Unit)	Operating in Counties of Hudson, Bergen, Essex, Union, Passaic, Middle- sex and Morris	Jan. 2, 1953
12	Brink's, Incorporated (Mobile Unit)	Operating in Counties of Hudson, Bergen, Essex, Union, Passaic, Middle- sex and Morris	Jan. 2, 1953
13	Brink's, Incorporated (Mobile Unit)	Operating in Counties of Hudson, Bergen, Essex, Union, Passaic, Middle- sex and Morris	Jan. 2, 1953

* Limited Station License.

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License No.	Name	Location	Date Issued
14	Brink's, Incorporated (Mobile Unit)	Operating in Counties of Hudson, Bergen, Essex, Union, Passaic, Middlesex and Morris	Jan. 2, 1953
15	Max Pearlstein	200 Trumbull St., Elizabeth	Jan. 2, 1953
16	Katie Gordie Wallach	2374 Broadway, Camden	Jan. 2, 1953
17	Joseph Pokalsky	108 Hoffman Ave., Trenton	Jan. 2, 1953
18	Brink's, Incorporated (Mobile Unit)	Operating in Counties of Burlington, Camden, Mercer and Gloucester	Jan. 2, 1953
19	Charles Rocco Ianneillo	713 So. 4th St., Harrison	Jan. 2, 1953
20	Emma C. McLaughlin	801 So. 4th St., Harrison	Jan. 2, 1953
21	Harry J. Ficke	687 Montgomery St., Jersey City	Jan. 2, 1953
22	John Blue	701 So. 4th St., Harrison	Jan. 2, 1953
23	Charles Farone	709 So. 4th St., Harrison	Apr. 29, 1953
24	Sol Weisoly T/A City Check Cashing Company	Tooley's Truck Terminal, U. S. Highway No. 1, Jersey City	Nov. 20, 1953
25	R. H. Macy Co., Inc. T/A L. Bamberger & Co.	131 Market St., Newark	Dec. 9, 1953

CONDITION OF CREDIT UNIONS

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

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The following credit unions were chartered during the calendar year 1953:

Date	Name	Location	Charter No.
Mar. 6, 1953	Colonial Employees Credit Union	Millville	1169
Mar. 16, 1953	Coca-Cola Employees Credit Union	Bridgeton	1170
Mar. 16, 1953	Hampton Shop Employees Credit Union	Paterson	1171
May 26, 1953	Lurex Employees Credit Union	Vineland	1172
June 1, 1953	North Hudson Postal Credit Union	North Bergen	1173
Oct. 2, 1953	Alliance Clay Employee Credit Union	Winslow	1174
Oct. 30, 1953	Monroe M. C. Credit Union	Morris Plains	1175

Reports for the year ending December 31, 1953, were filed by 67 of the present 69 credit unions. The comparative condition, in the aggregate, of all reporting credit unions at the close of the years 1953 and 1952, was as follows:

<i>Assets</i>	Dec. 31, 1953	Dec. 31, 1952
Cash	\$1,057,573.07	\$1,063,808.61
Loans to members	3,527,810.80	2,971,730.66
Investments	6,279,289.51	4,884,465.10
Furniture and fixtures	19,402.66	16,466.05
Other assets	39,796.93	39,060.86
<i>Total assets</i>	<u>\$10,923,872.97</u>	<u>\$8,975,531.28</u>
<i>Liabilities</i>		
Due members	\$10,268,300.25	\$8,452,276.98
Borrowed money	100,200.00	22,600.00
Other liabilities	9,113.54	7,508.75
Other reserves	21,426.87	18,918.29
Statutory reserves	328,230.42	290,743.67
Surplus and undivided profits	196,601.89	183,483.59
<i>Total liabilities</i>	<u>\$10,923,872.97</u>	<u>\$8,975,531.28</u>
<i>Supplementary</i>		
Number of members	39,116	37,212
Number of borrowers	16,900	15,538
Loans made	\$7,519,724.71	\$6,242,421.97
Loans repaid	6,944,668.46	5,667,942.51
Loans charged off	19,222.95	8,299.76
Dividends paid or payable	258,972.88	198,026.21

SMALL LOAN LICENSEES

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

The following licenses were issued during the calendar year 1953:

Date	Name	Location	License No.
Jan. 1, 1953	Atlantis Finance Co.	Atlantic Highlands	852
Jan. 1, 1953	Civil Loan Co., June M. Benson, Joan B. Toker, Sidney Benson, J. Arthur Carlson, a limited partnership	Linden	803
Jan. 1, 1953	Hub Loan Company of Greenville	Jersey City	785
Jan. 1, 1953	Milton Finance Co.	Englewood	846
Jan. 6, 1953	Beacon Finance Company of Roselle	Roselle	855
Jan. 6, 1953	Lincoln Loan Company, Inc., of Hightstown, N. J.	Hightstown	856
April 9, 1953	Pleasant Finance Co., Inc.	Lodi	857
Sept. 15, 1953	Reliable Loan Service, William J. Leach T/A	Elizabeth	858
Oct. 7, 1953	Camden Provident Loan Company	Camden	859
Oct. 8, 1953	Community Finance, Inc.	Hackensack	860

The licenses issued to Camden Provident Loan Company and Community Finance, Inc. resulted from their conversion to general corporations and licensees under the Small Loan Law, as provided for in Chapter 353, Laws of 1953.

The following licenses were surrendered during the calendar year 1953:

Date	Name	Location	License No.
Jan. 1, 1953	Atlantis Finance Company, Isador Kruman T/A	Atlantic Highlands	852
Jan. 1, 1953	Civil Loan Co.	Linden	803
Jan. 1, 1953	Hub Loan Company	Jersey City	785
Jan. 1, 1953	Milton Finance Co., Milton Grobow T/A	Englewood	846

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At December 31, 1953 there were 218 licensed small loan offices, all of which filed reports of their financial condition. The comparative condition, in the aggregate, at the close of the years 1953 and 1952, was as follows:

<i>Assets</i>	Dec. 31, 1953	Dec. 31, 1952
Cash on hand and in banks	\$1,907,052.75	\$1,856,771.89
Loans receivable	78,322,685.11	72,852,564.39
Real estate (less reserves)	40,266.48	35,880.05
Furniture, fixtures, equipment, and automobiles (less reserves)	818,757.17	803,806.51
Deferred charges	124,393.47	126,066.81
Other assets	3,952,331.14	3,353,638.34
<i>Total assets</i>	<u>\$85,165,486.12</u>	<u>\$79,028,727.99</u>
<i>Liabilities and Capital</i>		
Accounts and notes payable	\$28,285,532.20	\$25,695,575.97
Expense reserves	2,933,756.59	2,545,121.87
Branch office capital, capital stock and net worth	45,162,917.97	43,082,330.25
Appropriated surplus and capital reserves	9,590.00	9,590.00
Surplus and undivided profits	8,773,689.36	7,696,109.90
<i>Total liabilities and capital</i>	<u>85,165,486.12</u>	<u>\$79,028,727.99</u>

PAWNBROKERS

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

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During the calendar year 1953, the following licenses were issued:

Date	Name	Location	License No.
Nov. 13, 1953	Mr. Sam, Samuel K. Barber T/A	Newark	65
Dec. 7, 1953	Lester Rice & Company, Rose K. Rice & Howard K. Rice, Executors of the Estate of Lester A. Rice, and Saul Dresner & Sidney Ullman, Executors of the Estate of Samuel Ullman T/A	Jersey City	4

During the calendar year 1953, the following license was surrendered:

Date	Name	Location	License No.
Dec. 7, 1953	Lester Rice & Co., Lester Rice & Estate of Samuel Ullman T/A	Jersey City	4

There were 30 licenses in force at the close of the year ending December 31, 1953, all of which were renewed on January 1, 1954.

Reports of condition for the year ending December 31, 1953 were filed by 30 licensed offices. Their financial condition, in the aggregate, at the close of the years 1953 and 1952, was as follows:

<i>Assets</i>	Dec. 31, 1953	Dec. 31, 1952
Cash on hand and in banks	\$219,324.20	\$266,515.36
Loans on pledges	2,045,214.85	1,968,484.09
Furniture, fixtures and real estate (less reserves)	376,096.77	376,261.66
Merchandise inventory	366,318.91	349,556.58
Other assets	275,425.07	257,653.34
<i>Total assets</i>	<u>\$3,282,379.80</u>	<u>\$3,218,471.03</u>
<i>Liabilities and Capital</i>		
Notes and accounts payable	\$1,181,324.93	\$1,150,509.69
Pledgors' surplus	6.00	6.00
Other liabilities	22,205.72	25,770.71
Capital stock and net worth	1,510,261.35	1,476,762.31
Surplus and undivided profits	568,581.80	565,422.32
<i>Total liabilities and capital</i>	<u>\$3,282,379.80</u>	<u>\$3,218,471.03</u>

PROVIDENT LOAN ASSOCIATIONS

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

The maximum amount that any one person may be obligated for, either direct or indirect, is \$500.00, and the maximum rate of charge permitted by statute is $1\frac{1}{2}\%$ per month computed on unpaid balances.

This statute was amended by Chapter 339, Laws of 1953, approved July 29, 1953, and by Chapter 353, Laws of 1953, approved August 8, 1953. Chapter 339 provides for an increase in the capital requirement from \$2,000.00 to \$25,000.00, requires an association to maintain liquid assets and a net worth of \$25,000.00 and further, provides for a finding by the Commissioner that allowing the applicant to engage in the business of a provident loan association under this chapter will promote the convenience and advantage of the community in which the business of the applicant is to be conducted. Chapter 353 provided for the conversion of the three existing provident loan associations, upon compliance with the terms of that law, into general corporations, with a license under the Small Loan Law, R. S. 17:10-1-26.

All three associations chartered under R. S. 17:11, as amended, filed amended certificates of incorporation in the Department of Banking and Insurance and have converted to general corporations and licensees under the Small Loan Law, R. S. 17:10-1-26, on the following dates, and have discontinued as provident loan associations:

Date	Name	Location	Charter No.
Oct. 7, 1953....	Industrial Provident Loan Association...	Camden	B 1159
Oct. 8, 1953....	Friendly Provident Loan Association...	Hackensack	B 1114
Dec. 31, 1953....	Newark Provident Loan Association...	Newark	632

Reports of condition were filed by all three associations for the period from January 1, 1953 to the conversion of the associations. The comparative financial condition, in the aggregate, at the close of the years 1953 and 1952, was as follows:

<i>Assets</i>	Dec. 31, 1953	Dec. 31, 1952
Cash on hand and in banks	\$23,595.00	\$30,052.96
Loans receivable	713,365.50	724,640.01
Furniture and fixtures .....	.....	1,226.17
Other assets	51,747.05	52,025.45
<i>Total assets</i>	<u>\$788,707.55</u>	<u>\$807,944.59</u>
<i>Liabilities and capital</i>		
Borrowed money	160,000.00	\$160,500.00
Other liabilities	55,050.35	29,584.97
Capital stock	500,000.00	531,450.00
Surplus and undivided profits	73,657.20	86,409.62
<i>Total liabilities and capital</i>	<u>\$788,707.55</u>	<u>\$807,944.59</u>

BANK REPORT

SALES FINANCE COMPANIES

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

During the calendar year 1953, the following new licenses were issued:

Date	Name	Location	License No.
Mar. 9, 1953	Installment Credit Service, Richard M. Lea T/A	Westfield	197
April 20, 1953	Freehold Finance Co.	Freehold	198
May 12, 1953	Commercial Finance Co.	Newark	189
June 2, 1953	Appliance Discount Company, Harry, Rebecca & Leon Kotok T/A	Vineland	199
June 2, 1953	Affiliated Motor Credit Corporation	Long Branch	200
June 30, 1953	The Howard Finance Co., Inc.	Vineland	201
Sept. 11, 1953	Television Appliance Discount Co., Thomas J. Karaty & John Avogardo T/A; a/k/a Tad Co.	Paterson	202
Oct. 13, 1953	Pacific Finance Company, Donald S. Schlenger, Judith S. Heyman, Marjorie S. Weil, Bennett M. Schlenger, Robert D. Schlenger & Richard J. Schlenger T/A	Newark	203
Nov. 13, 1953	Pacific Discount Company, Inc.	Newark	176
Nov. 13, 1953	Allied Discount Co., Inc.	Newark	204

The following licenses were surrendered during the calendar year 1953:

Date	Name	Location	License No.
Jan. 1, 1953	Boulevard Credit, Frank DeJoseph, Antoinette DeJoseph and Victoria DeJoseph T/A	Vineland	152
Jan. 1, 1953	Commercial Finance Co.	Newark	189
Jan. 1, 1953	Englewood Motor Acceptance Co., Adolph J. & Johanna Sipporta T/A	Englewood	190
Jan. 1, 1953	Morris Acceptance Corp.	Camden	85
Aug. 1, 1953	Cumberland Credit Company	Vineland	1
Nov. 12, 1953	Mutual Discount Corp.	Newark	20
Nov. 13, 1953	Pacific Discount Company, Louis Gross 2nd T/A	Newark	176
Dec. 22, 1953	Elmora Finance Company, Aida S. & Herbert Greenbaum T/A	Elizabeth	191

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At December 31, 1953, there were 155 licensed sales finance companies, representing 80 main offices and 75 branch offices, as follows:

Name	Location	License No.
Admiral Credit Corporation	Newark	192
Affiliated Motor Credit Corporation	Long Branch	200
Allied Discount Co., Inc.	Newark	204
Allied Factors Corporation	Newark	108
American Acceptance Corporation	Passaic	30
American Bancredit Company	Plainfield	29
American Credit Corporation	Newark	15
American Securities Corporation	Newark	182
Appliance Discount Company, Harry, Rebecca & Leon Kotok, T/A	Vineland	199
*Associates Discount Corporation	Camden	22
Associates Discount Corporation	Newark	23
Associates Discount Corporation	Trenton	24
Atlantic Motor Finance Company	Atlantic City	2
*Automobile Association Acceptance Corporation	Newark	39
Automobile Association Acceptance Corporation	Asbury Park	116
Automobile Association Acceptance Corporation	Atlantic City	117
Automobile Association Acceptance Corporation	Bayonne	118
Automobile Association Acceptance Corporation	Burlington	163
Automobile Association Acceptance Corporation	Camden	120
Automobile Association Acceptance Corporation	Cliffside Park	121
Automobile Association Acceptance Corporation	Dover	132
Automobile Association Acceptance Corporation	East Orange	165
Automobile Association Acceptance Corporation	Elizabeth	122
Automobile Association Acceptance Corporation	Englewood	123
Automobile Association Acceptance Corporation	Glassboro	145
Automobile Association Acceptance Corporation	Hackensack	124
Automobile Association Acceptance Corporation	Irvington	126
Automobile Association Acceptance Corporation	Jersey City	127
Automobile Association Acceptance Corporation	Montclair	130
Automobile Association Acceptance Corporation	Morristown	131
Automobile Association Acceptance Corporation	New Brunswick ..	133
Automobile Association Acceptance Corporation	Newark	166
Automobile Association Acceptance Corporation	Newark	167
Automobile Association Acceptance Corporation	Newark	168
Automobile Association Acceptance Corporation	North Arlington ..	169
Automobile Association Acceptance Corporation	Orange	170
Automobile Association Acceptance Corporation	Passaic	135
Automobile Association Acceptance Corporation	Paterson	136
Automobile Association Acceptance Corporation	Perth Amboy	138
Automobile Association Acceptance Corporation	Phillipsburg	125
Automobile Association Acceptance Corporation	Plainfield	139
Automobile Association Acceptance Corporation	Somerville	140
Automobile Association Acceptance Corporation	Toms River	128
Automobile Association Acceptance Corporation	Trenton	141
Automobile Association Acceptance Corporation	Union	142
Automobile Association Acceptance Corporation	Union City	143
Automobile Association Acceptance Corporation	Vineland	119
Automobile Association Acceptance Corporation	Wildwood	144
*Automobile Brokers Company	Camden	89
Automobile Brokers Company	Trenton	91

* Main office.

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Name	Location	License No.
Automobile Brokers Company	Vineland	186
*Bankers Commercial Corporation	Plainfield	62
Bankers Commercial Corporation	Irvington	174
Bankers Commercial Corporation	Paterson	61
Barkley Finance Co.	Boonton	154
Budget Corporation of America	Newark	107
C. I. T. Corporation	Jersey City	96
Central Discount Co.	Irvington	114
Church Corporation	Hammonton	184
Clifton Discount Corporation	Clifton	188
Cohanzick Credit Company	Bridgeton	111
*Commerce Investment Company, The	Newark	92
Commerce Investment Company, The	Asbury Park	93
Commerce Investment Company, The	Camden	94
Commerce Investment Company, The	Trenton	112
*Commercial Credit Corporation	Newark	31
Commercial Credit Corporation	Asbury Park	32
Commercial Credit Corporation	Camden	33
Commercial Credit Corporation	Paterson	36
Commercial Credit Corporation	Trenton	37
Commercial Finance Co.	Newark	189
Community Credit Corporation	Hammonton	151
Credit Discount Co.	Englewood	3
Dealers Acceptance Corporation	Jersey City	146
Driveway Service, Incorporated	Jersey City	84
Eastern Acceptance Corporation	Newark	4
Ellis Finance, Everett S. & Eva Mae Ellis, T/A	Collingswood	40
Exchange Holding Corp.	Newark	81
Factors Credit Corporation of New Jersey	Camden	178
Financial Services, J. Craig Gilbert & J. Milton Embley, T/A	Camden	47
First Acceptance Company, Helen C. Morgan, T/A	Newark	77
*First Credit Corporation	Newark	7
First Credit Corporation	Paterson	10
First National Discount Company	West New York	74
Fixture Discount Company, Frank DeMaria & Joshua L. Burrows, T/A	Paterson	175
Franklin Discount Company	Newark	19
Franklin Discount Company, William and Sylvia C. Brodsky, T/A	Collingswood	177
Freehold Finance Co.	Freehold	198
*General Electric Credit Corporation	East Orange	79
General Electric Credit Corporation	Camden	196
*General Motors Acceptance Corporation	Newark	64
General Motors Acceptance Corporation	Asbury Park	65
General Motors Acceptance Corporation	Atlantic City	66
General Motors Acceptance Corporation	Camden	67
General Motors Acceptance Corporation	Paterson	68
General Motors Acceptance Corporation	Trenton	69
Gramatan Company Incorporated of Bronxville, New York	Newark	80
*Hammonton Investment & Mortgage Company	Hammonton	71
Hammonton Investment & Mortgage Company	Atlantic City	72
Hammonton Investment & Mortgage Company	Morristown	155
Hammonton Investment & Mortgage Company	Mt. Holly	149
Hammonton Investment & Mortgage Company	Camden	187
Ideal Budget Plan, Inc.	Newark	195

* Main office.

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Name	Location	License No.
Installment Credit Service, Richard M. Lea, T/A	Westfield	197
International Harvester Company	Hoboken	78
Jersey Discount Company	Newark	13
King Auto Finance, Frances E. Quigley, T/A	Trenton	45
Knight Corporation, The	Hackensack	163
Kressler, Wolff & Miller Acceptance Corporation	Phillipsburg	150
Howard Finance Co., Inc., The	Vineland	201
Lincoln Company, The, John J. Gallagher & Joseph J. Maraziti, T/A	Boonton	171
Main Investment Co.	Clifton	27
Management Funds, Incorporated	Jersey City	172
*Maryland Credit Finance Corporation	Pitman	41
Maryland Credit Finance Corporation	Bloomfield	42
Mauger, Frank J.	Dover	28
Mid-Jersey Acceptance Corporation	New Brunswick	179
Motor Acceptance Corporation	Trenton	156
*Motor Finance Corporation	Newark	11
Motor Finance Corporation	Asbury Park	157
Motor Finance Corporation	Paterson	12
National Finance Co., Arthur J. Sharp, T/A	Camden	147
Newark Discount Company, Louis Dornfeld et al., T/A	Newark	183
Oaklyn Discount Co.	Oaklyn	48
Pacific Discount Company, Inc.	Newark	176
Pacific Finance Company, Donald S. Schlenger, Judith S. Heyman, Marjorie S. Weil, Bennett M. Schlenger, Robert D. Schlenger & Richard J. Schlenger, T/A	Newark	203
Paterson Investment Co., A. Louis Atkins, T/A	Paterson	153
Petroleum Acceptance Corporation	Newark	109
Phoenix Mortgage Company, Inc.	Union City	180
Preferred Purchase Plan, Inc.	Camden	87
Raritan Investment Corporation	Perth Amboy	86
Refrigeration Discount Corporation	Newark	181
Sanford Associates, Inc.	Irvington	14
Scheffrin, Samuel C.	Paterson	115
Seacoast Finance Company, Edward H. Conway, T/A	Red Bank	110
State Credit Co., Julius Goldberg, T/A	Newark	173
*Suburban Propane Gas Corporation	Whippany	100
Suburban Propane Gas Corporation	Belvidere	101
Suburban Propane Gas Corporation	Bound Brook	102
Suburban Propane Gas Corporation	Farmingdale	103
Suburban Propane Gas Corporation	Mahwah	106
Television Appliance Discount Co., Thomas J. Karaty & John Avogardo, T/A; a/k/a Tad Co.	Paterson	202
*Universal C. I. T. Credit Corporation	Newark	49
Universal C. I. T. Credit Corporation	Asbury Park	50
Universal C. I. T. Credit Corporation	Atlantic City	51
Universal C. I. T. Credit Corporation	Camden	52
Universal C. I. T. Credit Corporation	East Orange	194
Universal C. I. T. Credit Corporation	Hackensack	54
Universal C. I. T. Credit Corporation	Morristown	55
Universal C. I. T. Credit Corporation	Paterson	56
Universal C. I. T. Credit Corporation	Perth Amboy	57
Universal C. I. T. Credit Corporation	Plainfield	58
Universal C. I. T. Credit Corporation	Trenton	59
Vineland Credit Co.	Vineland	185
Wayne Finance Co., Inc.	Pompton Plains	193

* Main office.

CEMETERY ASSOCIATIONS

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

During the year 1953, reports of the principal and investment of such funds, at the close of their fiscal period, were filed by the following cemetery associations:

Name	Location
Adelphia Cemetery Association	Freehold, N. J.
Andover Cemetery Association	Andover, N. J.
Arlington Cemetery Association	Kearny, N. J.
Atlantic View Cemetery	Manasquan, N. J.
Baleville Cemetery Association	Baleville, N. J.
Bay View Cemetery Association	Atlantic Highlands, N. J.
Bay View Cemetery Association	Jersey City, N. J.
Beemerville Cemetery Association	Sussex, N. J.
Belvidere Cemetery Association	Belvidere, N. J.
Berlin Cemetery Association	Berlin, N. J.
Beth Israel Cemetery Association	Woodbridge, N. J.
Bethel Cemetery Association	Camden, N. J.
Bevans Cemetery Association	Layton, N. J.
Bnai Israel Cemetery Association	Elizabeth, N. J.
Branchville Cemetery Association	Branchville, N. J.
Cedar Green Cemetery Association	Clayton, N. J.
Cedar Hill Cemetery Association	Hightstown, N. J.
Cedar Hill Cemetery Association	E. Millstone, N. J.
Cedar Park Cemetery	Paramus, N. J.
Cedar Ridge Cemetery Company	Blairstown, N. J.
Chestnut Grove Cemetery Association	Elmer, N. J.
Clover Leaf Park Cemetery Association	Woodbridge, N. J.
Cokesbury Cemetery Association	Cokesbury, N. J.
Columbus Cemetery Association	Columbus, N. J.
Crosswicks Cemetery Association	Crosswicks, N. J.
Dayton Cemetery Association	Dayton, N. J.
East Ridgelawn Cemetery	Delawanna, N. J.
Englewood Cemetery Association	Englewood, N. J.
Evergreen Cemetery Association	Clinton, N. J.
Evergreen Cemetery Association	Lumberton, N. J.
Ewing Cemetery Association	Trenton, N. J.

Name	Location
Fair Mount Cemetery Association	Chatham, N. J.
Fair View Cemetery Association	Middletown, N. J.
Fairview Cemetery Association	Sussex, N. J.
Farmingdale Evergreen Cemetery Association	Farmingdale, N. J.
Fidelity Cemetery Association of Bergen County	Paramus, N. J.
Frenchtown Cemetery Association	Frenchtown, N. J.
Glendale Cemetery Association	Bloomfield, N. J.
Graceland Memorial Park Cemetery Association	Kenilworth, N. J.
Greenmount Cemetery Association	Hammonton, N. J.
Harbourton Cemetery Association	Harbourton, N. J.
Harleigh Cemetery Association	Camden, N. J.
Harmony Church Cemetery Association	Blairstown, N. J.
Harmony Presbyterian Cemetery Association	Upper Harmony, N. J.
Hazelwood Cemetery Association	Rahway, N. J.
Hazen Cemetery Association	Belvidere, N. J.
Heavenly Rest Memorial Park Association	Newark, N. J.
Highland Cemetery Association	Hopewell, N. J.
Hillside Cemetery Association	Plainfield, N. J.
Jacobstown Baptist Cemetery Association	Jacobstown, N. J.
Lakewood Cemetery Association	Rochelle Park, N. J.
Laurel Lawn Cemetery Association	Bridgeton, N. J.
Laurel Memorial Park Association, Inc.	Atlantic City, N. J.
Mettler Cemetery Association	Layton, N. J.
Metuchen Cemetery Association	Metuchen, N. J.
Milford Union Cemetery Association	Milford, N. J.
Mount Calvary Cemetery Association	Atlantic City, N. J.
Mount Freedom Cemetery Association	Mount Freedom, N. J.
Mount Hebron Cemetery Association	Montclair, N. J.
Mount Zion Cemetery Association	Sewell, N. J.
Neshanic Cemetery Association	Neshanic, N. J.
Oak Hill Cemetery Association	Vineland, N. J.
Oheb Shalom Cemetery Association	Newark, N. J.
Peapack Union Cemetery Association	Gladstone, N. J.
Pequest Union Cemetery Association	Great Meadows, N. J.
Pine Brook Cemetery Association	Pine Brook, N. J.
Pittsgrove Presbyterian Cemetery Association	Daretown, N. J.
Restland Memorial Park Cemetery Association	Newark, N. J.
Riverside Cemetery Association	Clinton, N. J.
Rocky Hill Cemetery Association	Rocky Hill, N. J.
Union Cemetery Association	Hackettstown, N. J.
Union Cemetery Association	Lebanon, N. J.
Union Cemetery Association	Ringoes, N. J.
Union Cemetery Association	Union, N. J.
Wechawken Cemetery Association	North Bergen, N. J.
West Ridgelawn Cemetery Association	Clifton, N. J.

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

Name	Location
Monmouth Memorial Park Cemetery Association	Asbury Park, N. J.
Mountain View Cemetery Association	Cokesbury, N. J.
Pointville M. E. Cemetery Association	Pointville, N. J.

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MONEY REMITTERS

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

The following new certificates of authority were issued during the calendar year 1953:

Date	Name	Location	Certificate No.
Apr. 17, 1953	USA Foreign Exchange Corp.	West New York	150
Apr. 28, 1953	Alexander Kremer & Co., Inc.	Camden	151
Dec. 18, 1953	Foreign Funds, Inc.	Jersey City	152
Dec. 18, 1953	Perera Company, Inc.	Newark	153

The following certificates of authority were surrendered during the calendar year 1953:

Date	Name	Location	Certificate No.
Mar. 31, 1953	Hudson Overseas Corporation	Jersey City	104
Mar. 31, 1953	Hudson Overseas Corporation	Irvington	105
Mar. 31, 1953	Hudson Overseas Corporation	Hackensack	114
Mar. 31, 1953	Hudson Overseas Corporation	Union	116
Mar. 31, 1953	Hudson Overseas Corporation	Paterson	117
Mar. 31, 1953	Hudson Overseas Corporation	West New York	118
May 8, 1953	Private Commercial Remittance Corporation	Jersey City	130
May 22, 1953	Overseas Exchange Corporation	New Brunswick	125
Aug. 27, 1953	Alexander Kremer & Co., Inc.	Newark	148
Nov. 21, 1953	Foreign Currency Service, Fred Nives, T/A	Jersey City	129

BANK REPORT

At December 31, 1953, there were 31 licensed money remitter offices, representing 18 main offices and 13 branch offices, as follows:

Name	Location	Certificate No.
Andrews, Arnold	Newark	120
F. Bleibtreu & Co., Inc.	Jersey City	127
Alfred Dean & Co., Inc.	Newark	139
Europa Remittance Corporation	Jersey City	119
Foreign Funds, Inc.	Jersey City	152
Foreign Remittances, Inc.	Jersey City	122
Gramercy Shipping Company, Inc.	Newark	141
Intercambio Corporation	Newark	134
*International Remittances Corporation	Jersey City	121
International Remittances Corporation	Irvington	126
International Remittances Corporation	Weehawken	143
*Alexander Kremer & Co., Inc.	Jersey City	102
Alexander Kremer & Co., Inc.	Bayonne	135
Alexander Kremer & Co., Inc.	Camden	151
Alexander Kremer & Co., Inc.	Carteret	145
Alexander Kremer & Co., Inc.	Irvington	110
Alexander Kremer & Co., Inc.	Jersey City	147
Alexander Kremer & Co., Inc.	New Brunswick	109
Alexander Kremer & Co., Inc.	Passaic	146
Alexander Kremer & Co., Inc.	Perth Amboy	107
Alexander Kremer & Co., Inc.	Union City	133
Alexander Kremer & Co., Inc.	Union City	149
Alexander Kremer & Co., Inc.	West New York	136
Ostraco Overseas Service and Trading Co., Frederick Rapaport T/A	Jersey City	128
Overseas Exchange Corporation	Jersey City	124
Perera Company, Inc.	Newark	153
Pyramid Corporation	Jersey City	103
Spiotta, Joseph	Newark	112
Steneck Travel Bureau	Hoboken	132
Transmittal Service Corporation	Newark	106
USA Foreign Exchange Corp.	West New York	150

*Main Office

Respectfully submitted,
 WARREN N. GAFFNEY,
 Commissioner of Banking and Insurance.

Statistics of Banks and Savings Banks

(Amounts in thousands of dollars)

BANKS*

Date	Capital	Deposits	Surplus and Undivided Profits	Total Resources	Number of Banks
Dec. 31, 1900	\$7,521	\$60,785	\$7,829	\$78,274	50
" 31, 1905	15,024	145,749	23,744	193,951	81
" 31, 1910	19,005	196,735	29,942	257,978	105
" 31, 1915	24,053	286,670	29,668	354,084	129
" 29, 1920	32,435	567,488	34,560	664,546	154
" 31, 1925	56,425	454,927	69,144	1,139,715	211
" 31, 1930	85,828	1,196,788	121,626	1,461,483	230
" 31, 1935	89,009	884,151	39,453	1,050,519	164
" 31, 1940	68,623	1,030,639	40,534	1,157,182	135
" 31, 1941	67,961	1,110,972	42,987	1,239,074	134
" 31, 1942	67,823	1,118,941	43,212	1,246,457	134
" 31, 1943	66,106	1,604,665	48,441	1,735,441	134
" 31, 1944	63,212	1,937,304	57,530	2,075,807	134
" 31, 1945	62,671	2,310,970	67,983	2,460,582	134
" 31, 1946	60,719	2,192,120	79,242	2,354,075	132
" 31, 1947	57,829	2,208,599	86,901	2,375,947	130
" 31, 1948	57,380	2,223,354	91,915	2,395,118	127
" 31, 1949	55,274	2,267,016	97,182	2,445,599	127
" 30, 1950	53,743	2,336,066	101,936	2,520,570	121
" 31, 1951	54,300	2,441,707	107,493	2,631,520	118
" 31, 1952	55,044	2,421,555	108,940	2,618,517	114
" 31, 1953	58,925	2,472,808	116,944	2,680,755	115

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

SAVINGS BANKS**

Date	Amount Due Depositors	Surplus	Interest Credited for the Year	Total Resources	Number of Banks
Dec. 31, 1900	\$52,905	\$6,074	\$1,497	\$59,037	26
" 31, 1905	75,479	7,160	2,287	82,669	25
" 31, 1910	93,221	7,142	3,201	100,477	24
" 31, 1915	115,465	9,209	4,088	124,603	24
" 31, 1920	168,626	8,084	5,662	177,079	24
" 31, 1925	202,800	23,153	7,526	226,486	25
" 31, 1930	255,563	30,964	10,441	288,307	23
" 31, 1935	299,963	37,732	7,314	342,354	23
" 31, 1940	303,558	30,301	2,937	343,132	22
" 31, 1941	291,359	30,979	2,849	332,717	22
" 31, 1942	289,122	31,729	9,723	324,383	22
" 31, 1943	314,221	33,456	2,846	352,090	22
" 31, 1944	356,253	36,685	3,129	398,336	22
" 31, 1945	407,888	42,522	3,586	456,640	22
" 31, 1946	448,463	46,650	4,198	504,308	22
" 31, 1947	506,745	53,349	6,224	568,535	24
" 31, 1948	525,769	55,617	6,911	592,734	24
" 31, 1949	545,804	58,466	7,385	616,259	23
" 30, 1950	599,227	62,131	8,916	673,768	23
" 31, 1951	663,079	71,325	10,453	741,082	23
" 31, 1952	752,766	73,709	15,045	832,956	23
" 31, 1953	837,743	76,452	16,224	922,813	23

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

NEW YORK FEDERAL

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

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

* Denotes has branch or branches.

RESERVE DISTRICT

Authority Issued and Names of President and Treasurer or Cashier

Incorporated	Certificate of Authority Issued	President	Treasurer or Cashier
January 19, 1889	**January 30, 1889	Louis H. Burfeind	Everett T. Cauffman
October 25, 1949	December 14, 1949	†William S. Clarke	Jacob J. Pruiksma
November 10, 1919	December 12, 1919	Anthony Pepe	M. Hamill
June 23, 1925	June 30, 1925	William Kjaile	Dona E. McNally
November 17, 1905	July 7, 1906	†Archie C. Barbata	William J. Goodsir
March 30, 1926	February 16, 1927	†Samuel F. Riskin	†Clifford A. Henze
April 2, 1929	July 9, 1929	Hugh A. Kelly	Rudolph E. Wiese
July 18, 1907	August 12, 1907	John S. Phipps	Roulhac Anderson
August 25, 1921	August 31, 1921	Oscar P. Myers	Theodore Crane
February 8, 1916	May 29, 1916	Ferd. I. Collins	G. Emery Drake
July 1, 1929	July 1, 1929	Nathaniel Kent	R. J. Cadmus
April 25, 1923	September 13, 1923	Harold I. Haskins	Thomas G. Kenyon
July 25, 1923	January 10, 1924	N. R. Leavitt	Wm. T. Ritchie, Jr.
March 12, 1927	April 13, 1927	Edwin M. Warren	Harold D. Nelson
July 26, 1901	September 27, 1901	J. F. Hammond	Frank Woodward
May 10, 1923	June 30, 1923	H. W. Edgar	Robert O. Peterson
December 8, 1899	December 26, 1899	William J. Field	Richard Kendall
June 13, 1925	August 24, 1925	J. Arthur Applegate	Charles R. Smith
October 19, 1905	December 28, 1905	Wm. F. Burke	Arthur H. Bridges
March 14, 1924	June 23, 1924	Frank Shay	Reed P. Everett
April 14, 1904	April 14, 1904	Oakleigh L. Thorne	Charles J. Skinner
September 2, 1947	September 2, 1947	C. Kenneth Fuller	Russell I. Yawger
June 19, 1926	June 30, 1926	R. A. Callahan	W. A. Underwood, Jr.
December 2, 1901	December 31, 1901	William J. McElroy	Donald H. Rusch
March 11, 1889	**June 1, 1889	C. R. Sandford	A. C. Husbands
June 22, 1906	July 5, 1906	Edward Schickhaus	LeRoy F. Murphy
May 23, 1929	April 29, 1930	William E. Kulpers	Horace W. Eaves
July 19, 1901	September 26, 1901	David J. Connolly	Emil L. Pabst
March 16, 1875	**May 1, 1887	Horace K. Corbin	John Goldham
October 2, 1937	October 2, 1937	James C. Wilson	Otto Schuster
February 26, 1953	July 28, 1953	Frank M. Pitt	Austin A. Kohl
November 22, 1922	December 13, 1922	James G. Ross	George T. Whipple
February 23, 1916	March 19, 1917	Harold R. Clark	James J. Egan
April 15, 1913	June 24, 1913	Stanley J. Marek	Henry Sommerrock, Jr.
May 11, 1932	June 17, 1932	Peter F. Runyon	Frank G. Warner
April 14, 1925	April 25, 1925	Gotthold Rose	John R. Kraycir
April 11, 1912	June 17, 1912	Frank D. Brewer	C. A. Vander Schans
January 20, 1936	February 1, 1936	John C. Stevens	Charles P. Carter
June 5, 1899	December 13, 1899	Charles H. Plenty	Joseph Kozlik
October 25, 1901	October 26, 1901	C. Herbert Lee	Reginald A. Cook
July 28, 1890	October 25, 1890	Clarence G. Meeks	George K. Reilly
January 27, 1923	April 7, 1923	Isaac H. Hoffman	Raymond B. Apgar
January 19, 1923	May 23, 1923	John R. Franke	Frank Young, Jr.
June 25, 1890	June 25, 1889	F. P. Armstrong	J. S. Matthews, Jr.
July 1, 1926	September 28, 1926	J. F. Seal	C. P. Wood
November 8, 1933	November 13, 1933	P. Rescigno	S. C. Linares
March 23, 1926	May 6, 1926	George W. Bauer	William H. Pullen
August 11, 1915	June 7, 1916	Joseph J. Colando	Russell Davis
March 14, 1872	**July 29, 1872	Walton Sherman	Wm. P. Fleckner
March 25, 1916	April 11, 1916	Samuel C. Morris	Samuel J. Van Dyke
September 26, 1910	December 21, 1910	Carroll B. Merritt	William W. Brown, Jr.
January 3, 1935	January 7, 1935	J. Howard Edsall	Louis J. Perpic
August 10, 1926	October 7, 1926	Frank B. Allen	Howard C. Baxter
April 28, 1915	June 29, 1915	C. A. Gesswein	C. W. Mandeville
March 29, 1933	March 29, 1933	Kenneth H. McQueen	Cecil C. Crawford
September 17, 1925	February 4, 1926	O. P. Jack	O. F. Fiedler

** Commenced business.

† Vice President.

NEW YORK FEDERAL

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

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

* Denotes has branch or branches.

BANKS

RESERVE DISTRICT

Authority Issued and Names of President and Treasurer or Cashier

Incorporated	Certificate of Authority Issued	President	Treasurer or Cashier
March 22, 1901	May 28, 1901	F. Sandford Astarita	R. K. Seveille
November 23, 1892	December 12, 1892	George Munsick	Neilson A. Bertholf
January 2, 1902	February 26, 1902	C. Lester Mott	Roy Latham
October 11, 1905	April 17, 1906	James R. Barbour	Louis J. Barbour
December 24, 1901	March 28, 1902	Claude E. Mazuy	Frank E. Dunker
December 4, 1925	May 4, 1926	H. H. Dieckman	John T. Stoll
December 20, 1928	March 8, 1929	J. Robert Stout	Henry J. Sweeney
December 27, 1916	January 9, 1917	Edward R. McGlynn	Frank D'Alessandro
January 27, 1902	May 27, 1902	Douglas W. Morgan	Arthur J. Carlson
December 31, 1931	December 31, 1931	Garner F. Hill	Alvab M. Alpaugh
June 10, 1916	June 29, 1916	Henry L. Rost	Gordon T. Parry
January 10, 1922	May 8, 1922	Emil Roetheli	Roy G. MacKnight
February 1, 1927	December 7, 1927	William A. Castner	Vernon C. Hartman
February 11, 1916	May 29, 1916	Cesar J. Bertheau	Victor D. Banta
December 28, 1916	May 29, 1917	Edgar N. Brasefield	Robert Souders
March 12, 1902	May 24, 1902	H. Douglas Davis	Raymond F. Krichner
March 31, 1926	September 7, 1926	William S. Weeks	Albert P. Klein
November 5, 1919	December 16, 1919	Walton C. Carron	George L. Van Valen
August 23, 1928	December 3, 1928	Julius R. Meier	Howard Horn
July 6, 1920	December 16, 1920	Everett A. Heim	Percy H. Bennion
March 9, 1909	January 20, 1910	Charles A. Van Winkle	Raymond H. Geer
February 15, 1917	February 28, 1917	Clifford D. Pheonix	C. A. Studdiford
May 12, 1919	June 27, 1919	Harold G. Hoffman	George A. Kress
September 17, 1925	December 14, 1925	F. R. Steyert	A. E. Wolff
December 17, 1914	February 2, 1915	Edward W. Price	Wilbur E. Hankinson
August 1, 1910	September 15, 1910	Frederick T. Jacobs	Douglass S. Smith
December 12, 1902	June 16, 1903	Frank H. Betz	Horace K. Corbin, Jr.
June 19, 1909	June 30, 1909	Lawrence J. MacGregor	Theodore Muchmore
June 5, 1919	June 24, 1919	Samuel T. Munson	Robert C. Shelton
April 6, 1899	April 18, 1899	Paul Bestor	Wm. C. Veit
November 19, 1901	November 19, 1901	George W. Bauer	A. D. Lilley
September 19, 1925	January 29, 1926	Clark C. Bowers	R. D. Stevens
April 29, 1905	June 29, 1905	Fred A. Berenbroick	Arthur A. Buck
April 14, 1902	May 20, 1902	T. C. Wallace	Paul N. Anderson

PHILADELPHIA FEDERAL

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

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

* Denotes has branch or branches.

BANKS

RESERVE DISTRICT

Authority Issued and Names of President and Treasurer or Cashier

Incorporated		Certificate of Authority Issued		President	Treasurer or Cashier
April	3, 1855	**June	14, 1855	Richard C. Woodward	S. Erwin Sharp
October	3, 1900	March	7, 1901	Clyde E. Freehafer	George O. Taylor
February	19, 1890	**April	1, 1890	Jonathan W. Powell	Charles L. Walton
April	4, 1873	July	1, 1873	R. J. Kiesling	S. F. Fletcher
April	10, 1922	May	11, 1922	Irving Fitch	E. Doris Ward
March	3, 1925	April	1, 1925	Charles Street Mills	Howard B. Conover
January	2, 1925	September	14, 1925	George Senn	E. E. Mathews
December	30, 1922	August	7, 1923	Paul E. Kramme	Herbert Lowe
November	23, 1911	November	28, 1911	Stanley Coville	Kenneth F. Ried
February	11, 1938	April	28, 1938	Harry T. Sickler	Walt Clark
April	8, 1921	November	25, 1921	George A. Bennett	C. R. Brown
December	28, 1933	January	29, 1934	W. S. Sigler	Ross E. Miller
January	18, 1887	**April	11, 1887	William J. Smith	Charles B. Miller
November	3, 1915	December	21, 1915	Harvey Gaventa	George F. Fuhrmann
January	6, 1944	April	24, 1944	Josiah S. Newcomb	H. I. Taylor
January	7, 1921	November	29, 1921	William B. Brown	C. H. McWilliams
May	2, 1916	August	29, 1916	George R. Cook, III	Joseph F. Catelli
August	17, 1917	August	16, 1918	Charles B. Veghte	Stewart S. Brush
August	29, 1913	January	5, 1914	Harry A. Black	Paul D. Peterson
April	24, 1889	**August	1, 1889	Albert C. Strang	Frank P. Mazzoni
December	3, 1804	**April	29, 1805	Sydney G. Stevens	D. Edgar Brettell
February	12, 1887	May	1, 1888	Mary G. Roebbling	F. A. Schuchardt
December	31, 1910	March	27, 1911	Joseph C. Scully	Calvin H. Kimble
December	12, 1933	January	3, 1934	William C. Hunt	F. Justin Dick
April	28, 1902	May	23, 1902	Eugene L. Horan	H. Paul Livermore

** Commenced business.

BANKS

NEW YORK FEDERAL

Assets, December 31, 1953

NAME MEMBER BANKS	Cash		U. S. Government Securities		Obligations of States and Political Subdivisions
	Currency and Coin	Balance With Other Banks	Direct	Guaranteed	
Asbury Park and Ocean Grove Bank, Asbury Park	\$417	\$2,890	\$7,519	\$24	\$141
Bank of Allwood, Clifton	110	1,167	4,222	.....	51
Bank of Bogota, Bogota	99	1,063	1,608	.....	842
Bank of Commerce, Newark	148	1,280	3,046	.....	498
Bank of Nutley, Nutley	368	3,123	4,735	9	1,913
Bank of Passaic and Trust Company, Passaic	385	5,512	14,567	23	3,140
Boonton Trust Company, Boonton	215	1,598	5,096	.....	726
Bound Brook Trust Company, Bound Brook	262	1,426	2,851	.....	1,482
Broadway Bank and Trust Company, Paterson	214	5,913	4,070	.....	597
Carteret Bank and Trust Company, Carteret	129	790	2,431	14	1,793
Central Home Trust Company of Elizabeth, N. J., Elizabeth	429	3,656	7,180	6	2,200
Citizens Trust Company of Summit, N. J., Summit	118	1,317	2,754	.....	472
Commercial Trust Company of New Jersey, Jersey City	2,467	22,233	63,223	.....	11,240
Community Trust Company of Bloomfield, Bloomfield	264	1,435	4,034	.....	24
County Trust Company, Tenafly	382	2,957	6,722	.....	2,216
Dover Trust Company, The, Dover	144	2,535	7,398	.....	1,194
Elizabethport Banking Company, The, Elizabeth	510	4,368	6,627	22	1,966
Fair Lawn-Radburn Trust Company, Fair Lawn	179	2,390	3,570	.....	3,335
Federal Trust Company, Newark	1,438	15,717	26,278	.....	15,093
Fidelity Union Trust Company, Newark	6,032	77,769	166,110	.....	46,531
First Bank and Trust Company, Perth Amboy	456	6,193	8,143	.....	4,460
Fort Lee Trust Company, Fort Lee	96	992	3,438	.....	589
Franklin Washington Trust Company, Newark	831	5,416	6,932	.....	1,643
Glen Ridge Trust Company, Glen Ridge	93	1,427	3,319	.....	637
Glen Rock Bank, Glen Rock	41	510	1,401	.....	1,366
Hackensack Trust Company, The, Hackensack	469	5,084	13,270	.....	973
Hunterdon County Trust Company, Califon	71	382	659	.....	91
Keyport Banking Company, The, Keyport	156	1,418	3,773	.....	220
Linden Trust Company, Linden	363	2,909	9,205	.....	3,290
Long Branch Banking Company, The, Long Branch	210	1,301	6,223	.....	60
Long Branch Trust Company, Long Branch	260	1,504	3,475	.....	1,562
Maplewood Bank and Trust Company, The, Maplewood	210	3,360	3,595	7	7,396
Matawan Bank, The, Matawan	62	520	1,085	.....	179
Merchants Trust Company of Red Bank, N. J., The, Red Bank	278	3,345	6,319	.....	2,761
Mid-City Trust Company, Plainfield	116	1,002	3,025	.....	621
Montclair Trust Company, Montclair	745	6,354	20,060	.....	3,358
Morristown Trust Company, The, Morristown	307	5,641	9,541	.....	2,945
North Jersey Trust Company, Ridgewood, New Jersey, The, Ridgewood	276	2,505	5,927	.....	1,487
Peapack-Gladstone Bank, Gladstone	56	582	1,980	.....	444
Peoples Bank and Trust Company, Westfield, Westfield	180	3,053	7,954	.....	2,073
People's Trust Company, Dunellen	145	645	2,420	.....	515
Peoples Trust Company of Bergen County, Hackensack	1,585	14,399	26,988	.....	6,418
Phillipsburg Trust Company, Phillipsburg	185	675	2,550	.....	230
Plainfield Trust Company, The, Plainfield	555	7,413	15,018	.....	4,378
Raritan State Bank, Raritan	69	1,009	813	.....	811
Ridgefield Park Trust Company, Ridgefield Park	130	1,154	3,805	.....	1,389
Rochelle Park Bank of Rochelle Park, N. J., Rochelle Park	162	1,281	2,736	.....	177
Rutherford Trust Company, Rutherford	535	2,886	5,306	12	1,069
South Orange Trust Company, South Orange	152	2,127	1,696	12	223
"The State Trust Company" at Plainfield, N. J., Plainfield	262	2,991	7,115	.....	674

BANKS

RESERVE DISTRICT

(Amounts in Thousands of Dollars)

Other Bonds, Notes and Debentures	Corporate Stocks	Loans		Bank Premises Owned, Furniture and Fixtures	Real Estate Owned Other than Bank Premises	Real Estate Sold Under Agreement	Investment & Other Assets Indirectly Representing Bank Premises, & Other R. E.	Customers' Liability on Acceptances Outstanding	Other Assets	Total Assets
		Real Estate	Other Loans Including Rediscounts and Overdrafts							
\$5	\$65	\$2,392	\$5,150	\$130	.....	.....	.....	.....	\$58	\$18,791
.....	15	2,177	583	91	.....	.....	.....	.....	41	8,497
.....	14	1,730	1,581	57	.....	.....	.....	.....	24	7,023
140	16	1,389	1,096	84	.....	.....	.....	.....	21	7,658
1,120	42	5,848	4,525	417	.....	.....	.....	.....	57	22,157
118	60	7,673	4,781	394	.....	.....	.....	.....	178	36,831
66	16	2,033	321	18	24	.....	.....	.....	.....	10,113
6	14	2,868	629	76	.....	.....	.....	.....	7	8,621
53	49	8,369	3,327	79	38	.....	.....	.....	55	22,764
584	12	1,675	227	61	.....	.....	.....	.....	2	7,709
150	30	4,664	2,857	279	.....	.....	.....	.....	104	21,555
5	15	1,906	2,066	89	.....	.....	.....	.....	.....	8,742
15,749	3,318	10,295	13,575	1,374	12	.....	.....	.....	574	144,069
.....	14	2,277	1,101	126	.....	.....	.....	.....	3	9,278
361	41	4,453	3,101	121	.....	.....	.....	.....	104	20,458
76	48	1,555	858	206	.....	.....	.....	.....	73	14,087
670	46	6,530	6,694	149	.....	.....	.....	.....	75	27,657
.....	32	4,324	1,388	312	.....	.....	.....	.....	49	15,579
234	161	9,918	17,672	1,632	.....	.....	.....	.....	\$11	89,151
6,754	1,983	29,687	128,249	2,986	.....	.....	.....	.....	111	467,905
20	30	4,190	7,991	117	.....	\$29	\$132	.....	84	31,845
.....	11	1,438	308	118	.....	.....	.....	.....	34	7,024
134	44	5,665	8,993	877	.....	.....	.....	.....	81	30,619
300	15	1,473	2,426	49	.....	.....	.....	.....	48	9,787
6	9	30	59	23	.....	.....	.....	.....	.....	3,451
114	179	2,321	3,624	386	.....	.....	.....	.....	11	28,431
24	6	726	632	50	.....	.....	.....	.....	.....	2,641
108	9	428	755	81	.....	.....	.....	.....	.....	6,948
728	45	4,813	1,465	100	.....	.....	77	.....	66	23,061
.....	6	400	264	28	.....	.....	.....	.....	3	8,495
720	58	1,230	2,199	165	.....	.....	.....	.....	12	11,185
251	67	5,110	3,472	193	.....	.....	.....	.....	149	23,810
369	5	600	501	38	.....	.....	.....	.....	.....	8,359
10	21	2,882	1,295	163	.....	.....	.....	.....	10	17,084
10	14	1,412	1,354	116	.....	.....	.....	.....	23	7,693
.....	46	8,534	4,015	750	.....	.....	.....	.....	187	44,049
1,001	53	6,105	5,583	252	22	.....	.....	.....	165	31,617
23	30	4,261	2,390	326	.....	.....	.....	.....	11	17,238
289	8	619	315	6	.....	.....	.....	.....	.....	4,299
512	37	547	1,737	79	.....	.....	.....	.....	13	16,185
19	9	733	509	60	.....	2	.....	.....	1	5,058
110	150	13,609	12,476	1,065	.....	.....	.....	43	223	77,066
75	7	454	383	31	.....	.....	.....	.....	14	4,604
660	382	6,643	12,635	308	.....	.....	.....	.....	135	48,127
60	12	1,083	1,120	70	.....	.....	.....	.....	6	5,053
.....	15	1,792	821	55	.....	.....	.....	.....	38	9,199
.....	11	2,370	523	116	.....	.....	.....	.....	17	7,393
55	52	3,482	6,309	185	.....	.....	.....	.....	27	19,918
.....	17	3,149	2,001	88	.....	.....	.....	.....	7	9,472
403	21	3,554	3,214	132	.....	.....	.....	.....	24	18,390

NEW YORK FEDERAL
Assets, December 31, 1953

NAME MEMBER BANKS	Cash		U. S. Government Securities		Obligations of States and Political Subdivisions
	Currency and Coin	Balance With Other Banks	Direct	Guaranteed	
Summit Trust Company, The, Summit	\$463	\$4,645	\$9,705	....	\$5,000
Sussex County Trust Company, Franklin	95	667	2,333	....	505
Trust Company of New Jersey, The, Jersey City	2,740	18,893	26,411	....	540
Union County Trust Company, Elizabeth	1,287	8,706	23,382	\$11	2,937
Washington Trust Company of Washington, N. J., Washington	148	871	2,963	....	126
West Side Trust Company, Newark	739	5,772	16,969	....	5,514
Total (Member Banks)	\$28,829	\$286,771	\$615,575	\$140	\$162,709
NON-MEMBER BANKS					
Bergen Trust Company of New Jersey, Jersey City	\$132	\$1,354	\$3,562	....	\$357
Bessemer Trust Company, Jersey City .....	....	98	300	....	....
Chatham Trust Company, The, Chatham	154	759	3,093	....	906
Citizens Trust Company, The, Paterson	457	2,538	10,097	....	2,171
Commonwealth Bank of Metuchen, Metuchen	205	514	2,422	....	634
Commonwealth Trust Company, Union City	927	3,601	27,257	....	1,660
Corporation Trust Company, The, Jersey City	1	135	116	....	....
County Bank and Trust Company, Paterson	1,620	10,770	18,686	\$227	9,371
Essex Title Guaranty & Trust Company, Montclair .....	....	7	....	....	....
First State Bank of Union, Township of Union	43	302	704	....	....
Franklin Trust Company of Paterson, The, Paterson	203	1,133	4,410	....	306
Freehold Trust Company, The, Freehold	170	769	3,116	....	701
Garfield Trust Company, Garfield	377	1,273	5,659	....	822
Home Trust Company, Hoboken	6	205	....	....	....
Hudson Trust Company, Union City	2,016	5,196	20,613	10	4,430
Irvington Trust Company, Irvington	161	1,181	6,394	....	42
Leonia Bank and Trust Company, The, Leonia	147	902	2,340	....	....
Linares and Rescigno Bank, Paterson	152	450	2,105	....	146
Lodi Trust Company, Lodi	121	367	1,754	....	460
Madison Trust Company, Madison	95	800	3,511	....	175
Manufacturers' Bank of Edgewater, The, Edgewater	72	155	674	....	....
New Brunswick Trust Company, New Brunswick	187	1,193	3,988	....	926
New Jersey Trust Company of Long Branch, Long Branch	272	899	3,470	....	1,482
Newton Trust Company, The, Newton	105	1,709	2,848	....	1,009
North Bergen Trust Company, North Bergen	165	508	3,146	....	747
Orange Valley Bank, Orange	62	428	2,284	....	258
Palisades Trust Company, Englewood	254	3,136	7,265	....	2,120
Peoples Bank of Hawthorne, Hawthorne	91	680	2,620	....	598
Roselle Park Trust Company, Roselle Park	290	2,000	6,619	....	3,020
Somerville Trust Company, Somerville	280	1,704	4,906	....	3,050
South Amboy Trust Company, The, South Amboy	129	806	2,678	....	615
South River Trust Company, South River	201	762	2,216	....	348
Suburban Trust Company, Westfield	559	3,238	12,559	7	4,864
Weehawken Trust Company, Union City	389	1,468	13,233	....	1,297
Sub-total (Non-Member Banks)	\$10,023	\$51,040	\$184,645	\$244	\$42,515
Sub-total (Member Banks)	28,829	286,771	615,575	140	162,709
Total Banks—2nd District	\$38,852	\$337,811	\$800,220	\$384	\$205,224
Total Banks—3rd District	9,029	61,431	156,151	25	27,816
Total All Banks	\$47,881	\$399,242	\$956,371	\$409	\$233,040
Total All Savings Banks	5,791	31,553	312,162	52	21,668
Aggregate	\$53,672	\$430,795	\$1,268,533	\$461	\$254,708

BANKS

RESERVE DISTRICT
(Amounts in Thousands of Dollars)

Other Bonds, Notes and Debentures	Corporate Stocks	Loans		Bank Premises Owned, Furniture and Fixtures	Real Estate Owned Other than Bank Premises	Real Estate Sold Under Agreement	Investment & Other Assets Indirectly Representing Bank Premises, & Other R. E.	Customers' Liability on Acceptances Outstanding	Other Assets	Total Assets
		Real Estate	Other Loans In- cluding Redis- counts and Overdrafts							
\$195	\$43	\$4,581	\$3,787	\$258	....	....	....	....	\$144	\$28,821
153	9	1,942	467	39	2	....	....	....	38	6,250
2,067	270	60,971	15,593	2,335	2	....	....	....	580	130,402
1,415	274	6,716	10,823	901	....	\$12	....	....	240	56,704
....	12	1,203	1,102	43	....	....	....	....	....	6,468
49	61	3,632	9,413	543	....	....	....	....	218	42,910
\$35,973	\$8,031	\$280,467	\$330,335	\$18,827	\$105	\$43	\$209	\$165	\$6,122	\$1,774,301
\$66	....	\$760	\$3,174	\$11	....	....	....	....	\$27	\$9,443
....	....	....	....	....	....	....	....	....	398	....
206	\$1	1,902	704	129	....	....	....	....	2	7,833
480	....	2,643	1,900	121	....	....	....	....	97	20,504
93	....	1,571	935	167	....	....	....	....	3	6,544
251	....	11,330	2,099	382	....	....	....	....	198	47,705
....	100	....	....	....	\$16	....	....	....	265	633
574	....	33,467	13,804	1,556	....	....	....	....	565	90,640
....	....	....	150	....	....	....	....	....	....	157
....	....	8	101	109	....	....	....	....	10	1,277
68	....	2,411	3,704	106	....	....	....	....	11	12,352
....	....	1,494	2,478	90	....	....	....	....	3	8,821
97	....	3,932	3,749	170	6	....	....	....	\$16	16,252
212	....	....	....	....	....	....	....	....	....	423
395	....	20,564	16,839	1,079	....	....	....	2	285	71,429
....	....	4,700	1,575	117	....	....	....	....	47	14,217
....	....	1,176	4,181	77	....	....	....	....	30	8,853
20	5	2,088	282	7	....	....	....	....	....	5,255
....	....	1,421	871	36	....	....	....	....	10	5,040
....	53	1,150	561	68	....	....	....	....	26	6,439
17	....	360	463	27	....	....	....	....	9	1,777
144	2	1,400	3,042	169	....	....	....	....	....	11,051
100	....	1,328	1,512	131	....	....	....	....	....	9,194
25	....	2,082	639	89	....	....	....	....	34	8,540
866	....	884	560	85	....	....	....	....	2	6,963
....	....	652	588	29	....	....	....	....	26	4,327
553	30	4,041	1,816	206	....	....	....	....	79	19,500
547	....	1,230	326	27	....	....	....	....	....	6,119
677	146	896	1,353	153	....	....	....	....	1	15,155
751	513	5,390	2,996	60	....	....	....	....	....	19,650
65	....	1,368	809	38	....	....	....	....	13	6,521
137	....	1,438	1,403	56	....	....	....	....	3	6,564
80	242	6,054	4,577	302	....	....	....	....	123	32,605
2,470	720	2,074	273	209	....	....	....	....	....	22,133
\$8,891	\$1,812	\$119,814	\$77,464	\$5,806	\$22	....	....	\$18	\$2,020	\$504,314
35,973	8,031	280,467	330,335	18,827	105	\$43	\$209	165	6,122	1,774,301
\$44,864	\$9,843	\$400,281	\$407,799	\$24,633	\$127	\$43	\$209	\$183	\$8,142	\$2,278,615
11,941	1,073	45,659	81,478	6,341	13	9	....	....	1,174	402,140
\$56,805	\$10,916	\$445,940	\$489,277	\$30,974	\$140	\$52	\$209	\$183	\$9,316	\$2,680,755
175,470	4,260	360,390	1,420	6,373	30	54	....	....	3,590	922,813
\$232,275	\$15,176	\$806,330	\$490,697	\$37,347	\$170	\$106	\$209	\$183	\$12,906	\$3,603,568

NEW YORK FEDERAL

Liabilities, December 31, 1953.

NAME MEMBER BANKS	Individuals, Partnerships and Corporations		Accum. of Deposits for Payment of Personal Loans	U. S. Govt and Federal Savings	States and Political Subdivisions	Deposits of Banks
	Demand Deposits	Time Deposits				
Asbury Park and Ocean Grove Bank, Asbury Park	\$8,701	\$6,514	....	\$405	\$1,485	....
Bank of Allwood, Clifton	1,613	5,514	....	96	534	....
Bank of Bogota, Bogota	2,627	3,298	....	97	190	....
Bank of Commerce, Newark	2,809	3,270	....	78	579	\$40
Bank of Nutley, Nutley	9,123	9,548	....	248	1,022	....
Bank of Passaic and Trust Company, Passaic	10,966	20,871	....	429	1,076	335
Boonton Trust Company, Boonton	3,836	4,228	....	119	1,156	....
Bound Brook Trust Company, Bound Brook	3,194	5,139	....	132	507	....
Broadway Bank and Trust Company, Paterson	8,843	11,787	....	234	663	....
Carteret Bank and Trust Company, Carteret	1,681	4,628	....	254	461	....
Central Home Trust Company of Elizabeth, N. J., Elizabeth	9,567	8,049	....	250	1,864	....
Citizens Trust Company of Summit, N. J., Summit	3,895	3,711	\$13	117	354	....
Commercial Trust Company of New Jersey, Jersey City	63,796	56,455	....	1,491	4,351	5,893
Community Trust Company of Bloomfield, Bloomfield	3,012	4,745	....	112	540	283
County Trust Company, Tenafly	8,532	8,238	352	185	1,305	....
Dover Trust Company, The, Dover	5,144	7,053	....	84	562	....
Elizabethport Banking Company, The, Elizabeth	9,888	14,822	....	420	467	....
Fair Lawn-Radburn Trust Company, Fair Lawn	6,466	5,070	....	346	2,337	....
Federal Trust Company, Newark	53,637	19,830	....	1,189	6,116	1,170
Fidelity Union Trust Company, Newark	261,098	108,638	....	14,343	19,560	12,375
First Bank and Trust Company, Perth Amboy	15,069	10,400	....	643	2,214	1,147
Fort Lee Trust Company, Fort Lee	2,318	3,469	....	81	597	....
Franklin Washington Trust Company, Newark	14,508	12,653	....	328	449	10
Glen Ridge Trust Company, Glen Ridge	4,208	3,780	....	632	393	25
Glen Rock Bank, Glen Rock	1,455	1,534	....	21	....	....
Hackensack Trust Company, The, Hackensack	13,417	11,477	....	387	645	....
Hunterdon County Trust Company, Califon	666	1,329	....	29	330	....
Keyport Banking Company, The, Keyport	3,164	2,815	....	108	390	....
Linden Trust Company, Linden	8,651	10,294	86	438	1,340	....
Long Branch Banking Company, The, Long Branch	3,387	3,208	....	211	1,212	....
Long Branch Trust Company, Long Branch	4,204	5,352	....	219	253	....
Maplewood Bank and Trust Company, The, Maplewood	12,452	8,430	....	211	725	....
Matawan Bank, The, Matawan	1,304	1,473	44	115	191	....
Merchants Trust Company of Red Bank, N. J., The, Red Bank	9,630	5,195	....	153	948	32
Mid-City Trust Company, Plainfield	2,637	3,820	....	85	223	....
Montclair Trust Company, Montclair	23,307	14,229	....	457	1,942	1,250
Morristown Trust Company, The, Morristown	16,381	9,685	....	199	1,480	88
North Jersey Trust Company, Ridgewood, New Jersey, The, Ridgewood	8,684	6,977	....	205	53	....
Peapack-Gladstone Bank, Gladstone	1,600	1,764	....	60	565	....
Peoples Bank and Trust Company, Westfield, Westfield	8,772	4,719	....	319	880	....
People's Trust Company, Dunellen	1,822	2,427	....	212	266	....
Peoples Trust Company of Bergen County, Hackensack	35,953	26,634	....	1,705	3,234	651
Phillipsburg Trust Company, Phillipsburg	1,187	2,804	....	69	120	....
Plainfield Trust Company, The, Plainfield	19,766	19,111	....	1,275	2,406	361
Raritan State Bank, Raritan	1,500	1,795	....	104	1,121	8
Ridgefield Park Trust Company, Ridgefield Park	3,796	4,034	....	147	301	....
Rochelle Park Bank of Rochelle Park, N. J., Rochelle Park	2,766	3,241	....	192	639	....
Rutherford Trust Company, Rutherford	10,194	6,965	....	466	564	....
South Orange Trust Company, South Orange	3,339	4,708	....	30	508	....
"The State Trust Company" at Plainfield, N. J., Plainfield	8,168	7,889	....	257	591	4

BANKS

RESERVE DISTRICT

(Amounts in Thousands of Dollars)

	Other Deposits Certified and Officers' Checks, etc.	Total Deposits	Bills Payable, Rediscounts, etc.	Acceptances Executed by or for Account of this Bank	Other Liabilities	Total Liabilities	CAPITAL ACCOUNTS						Total Liabilities and Capital Accounts	
							Debentures	Preferred Stock	Common Stock	Surplus	Undivided Profits	Reserves and Retirement Account		Total Capital Accounts
\$199	\$17,304	.....	.....	.....	\$114	\$17,418	.....	.....	\$600	\$600	\$148	\$25	\$1,373	\$18,791
150	7,907	.....	.....	.....	44	7,951	.....	.....	375	120	51	.....	546	8,497
187	6,399	.....	.....	.....	120	6,519	.....	.....	100	300	91	13	504	7,023
224	7,000	.....	.....	.....	31	7,031	.....	.....	414	106	100	7	627	7,658
361	20,302	.....	.....	.....	271	20,573	.....	.....	750	660	174	.....	1,584	22,157
735	34,412	.....	.....	.....	170	34,582	.....	\$725	275	1,000	249	.....	2,249	36,831
77	9,416	.....	.....	.....	42	9,458	.....	.....	300	200	12	143	655	10,113
20	8,992	.....	.....	.....	31	9,023	.....	.....	300	200	98	.....	598	9,621
248	21,775	.....	.....	.....	225	22,000	.....	.....	375	275	114	.....	764	22,764
84	7,108	.....	.....	.....	7	7,115	.....	.....	100	300	125	69	594	7,709
604	20,334	.....	.....	.....	149	20,483	.....	.....	450	550	72	.....	1,072	21,555
32	8,122	.....	.....	.....	8	8,130	.....	.....	200	350	62	.....	612	8,742
1,018	133,004	.....	.....	.....	871	133,875	.....	.....	3,400	4,000	2,126	668	10,194	144,069
52	8,744	.....	.....	.....	26	8,770	.....	.....	200	250	58	.....	508	9,278
571	19,183	.....	.....	.....	147	19,330	.....	.....	625	400	98	5	1,128	20,458
253	13,096	.....	.....	.....	57	13,153	.....	.....	200	550	96	88	934	14,087
559	26,156	.....	.....	.....	421	26,577	.....	\$275	300	450	55	.....	1,080	27,657
407	14,626	.....	.....	.....	129	14,755	.....	.....	200	575	49	.....	824	15,579
1,935	83,877	.....	.....	.....	\$11	84,328	.....	.....	1,622	1,622	1,429	150	4,823	89,151
13,976	429,990	.....	.....	.....	111	435,836	.....	.....	5,000	20,000	7,069	.....	32,069	467,905
224	29,697	.....	.....	.....	417	30,114	.....	.....	500	500	687	44	1,731	31,845
135	6,600	.....	.....	.....	22	6,622	.....	.....	100	280	42	.....	402	7,024
626	28,574	.....	.....	.....	616	29,190	.....	.....	960	100	369	.....	1,429	30,619
28	9,066	.....	.....	.....	29	9,095	.....	.....	200	300	192	.....	692	9,787
59	3,069	.....	.....	.....	12	3,081	.....	.....	100	200	70	.....	370	3,451
643	26,569	.....	.....	.....	129	26,698	.....	.....	700	350	507	176	1,733	28,431
10	2,364	.....	.....	.....	12	2,376	.....	.....	100	125	30	10	265	2,641
22	6,499	.....	.....	.....	20	6,519	.....	.....	100	200	117	12	429	6,948
114	21,123	.....	.....	.....	162	21,285	.....	.....	600	750	346	80	1,776	23,061
23	8,041	.....	.....	.....	23	8,064	.....	.....	100	150	110	71	431	8,495
37	10,065	.....	.....	.....	69	10,134	.....	.....	200	300	451	100	1,051	11,185
174	21,992	.....	.....	.....	94	22,086	.....	.....	500	1,000	224	.....	1,724	23,810
21	3,148	.....	.....	.....	15	3,163	.....	.....	100	75	21	.....	196	3,359
110	16,068	.....	.....	.....	22	16,090	.....	86	112	500	209	87	994	17,084
292	7,077	.....	.....	.....	80	7,157	.....	.....	175	275	36	50	536	7,693
181	41,366	.....	.....	.....	283	41,649	.....	.....	700	850	850	.....	2,400	44,049
841	28,674	.....	.....	.....	331	29,005	.....	.....	920	920	500	272	2,612	31,617
89	16,008	.....	.....	.....	30	16,038	.....	.....	450	600	150	.....	1,200	17,238
7	3,996	.....	.....	.....	.....	3,996	.....	.....	50	200	53	.....	303	4,299
38	14,728	.....	.....	.....	107	14,835	.....	.....	400	600	250	100	1,350	16,185
9	4,736	.....	.....	.....	.....	4,736	.....	.....	100	200	22	.....	322	5,058
3,531	71,708	.....	.....	43	593	72,344	.....	.....	1,350	2,700	672	.....	4,722	77,066
132	4,312	.....	.....	.....	19	4,331	.....	.....	150	90	33	.....	273	4,604
933	43,852	.....	.....	.....	952	44,804	.....	.....	1,000	1,500	423	400	3,323	48,127
14	4,542	.....	.....	.....	.....	4,542	.....	.....	150	275	49	37	511	5,053
317	8,595	.....	.....	.....	45	8,640	.....	.....	132	368	59	.....	559	9,199
97	6,935	.....	.....	.....	54	6,989	.....	.....	250	115	39	.....	404	7,393
106	18,295	.....	.....	.....	302	18,597	.....	.....	250	950	72	49	1,321	19,918
76	8,661	.....	.....	.....	424	9,085	.....	.....	113	250	24	.....	387	9,472
457	17,366	.....	.....	.....	66	17,432	.....	90	300	300	151	117	958	18,390

NEW YORK FEDERAL
Liabilities, December 31, 1953

NAME MEMBER BANKS	Individuals, Partnerships and Corporations		Accum. of Deposits for Payment of Personal Loans	U. S. Govt and Federal Savings	States and Political Subdivisions	Deposits of Banks
	Demand Deposits	Time Deposits				
Summit Trust Company, The, Summit	\$15,052	\$8,258	....	\$1,371	\$1,664	....
Sussex County Trust Company, Franklin	1,303	3,185	....	78	702	....
Trust Company of New Jersey, The, Jersey City	42,625	65,750	....	3,505	5,097	\$647
Union County Trust Company, Elizabeth	26,293	21,177	....	1,104	1,713	781
Washington Trust Company of Washington, N. J., Washington	2,080	3,334	....	160	380	....
West Side Trust Company, Newark	18,504	17,514	....	469	3,246	10
Total (Member Banks)	\$28,610	\$62,837	\$495	\$36,674	\$82,711	\$25,110
NON-MEMBER BANKS						
Bergen Trust Company of New Jersey, Jersey City	\$3,997	\$2,044	....	\$161	\$2,407	....
Bessemer Trust Company, Jersey City .....	....	....	....	....	....	....
Chatham Trust Company, The, Chatham	3,939	3,092	....	12	216	....
Citizens Trust Company, The, Paterson	8,002	9,046	....	295	1,529	\$129
Commonwealth Bank of Metuchen, Metuchen	2,745	2,243	....	450	578	31
Commonwealth Trust Company, Union City	14,882	27,463	....	630	689	....
Corporation Trust Company, The, Jersey City .....	....	....	....	....	....	....
County Bank and Trust Company, Paterson	21,781	56,315	....	1,190	2,278	223
Essex Title Guaranty & Trust Company, Montclair .....	....	....	....	....	....	....
First State Bank of Union, Township of Union	424	432	....	50	....	36
Franklin Trust Company of Paterson, The, Paterson ...	4,112	6,418	....	197	488	....
Freehold Trust Company, The, Freehold	2,927	4,127	....	79	936	29
Garfield Trust Company, Garfield	4,731	9,426	....	215	510	7
Home Trust Company, Hoboken .....	....	....	....	....	....	....
Hudson Trust Company, Union City	28,632	32,978	....	1,393	1,524	590
Irvington Trust Company, Irvington	5,824	6,145	....	249	531	....
Leonia Bank and Trust Company, The, Leonia	3,664	3,595	....	2	276	....
Linares and Rescigno Bank, Paterson	843	3,898	....	27	25	....
Lodi Trust Company, Lodi	1,617	2,487	\$128	119	242	....
Madison Trust Company, Madison	2,326	2,829	....	54	700	....
Manufacturers' Bank of Edgewater, The, Edgewater...	507	572	....	31	524	....
New Brunswick Trust Company, New Brunswick	4,561	4,865	186	....	441	5
New Jersey Trust Company of Long Branch, Long Branch	4,959	3,057	....	285	184	....
Newton Trust Company, The, Newton	2,815	3,566	....	197	1,426	....
North Bergen Trust Company, North Bergen	2,620	3,592	....	102	78	....
Orange Valley Bank, Orange	1,730	2,156	....	84	45	....
Palisades Trust Company, Englewood	9,315	6,489	....	201	2,053	....
Peoples Bank of Hawthorne, Hawthorne	2,162	3,162	....	160	143	....
Roselle Park Trust Company, Roselle Park	6,286	6,642	....	208	563	....
Somerville Trust Company, Somerville	7,430	8,584	....	369	1,112	412
South Amboy Trust Company, The, South Amboy	1,711	2,798	26	128	1,253	156
South River Trust Company, South River	2,422	2,880	....	176	365	....
Suburban Trust Company, Westfield	14,402	12,895	....	378	2,175	....
Weehawken Trust Company, Union City	5,429	14,857	....	....	224	....
Sub-total (Non-Member Banks)	\$176,795	\$248,633	\$340	\$7,442	\$23,515	\$1,618
Sub-total (Member Banks)	828,610	632,837	495	36,674	82,711	25,110
Total Banks—2nd District	\$1,005,405	\$881,490	\$835	\$44,116	\$106,226	\$26,728
Total Banks—3rd District	198,544	112,805	....	7,716	44,560	2,467
Total All Banks	\$1,203,949	\$994,295	\$835	\$51,832	\$150,786	\$29,195
Total All Savings Banks	8,866	\$23,497	....	50	4,446	180
Aggregate	\$1,212,815	\$1,017,792	\$835	\$51,882	\$155,232	\$29,375

BANKS

RESERVE DISTRICT

(Amounts in Thousands of Dollars)

Other Deposits Certified & Officers' Checks, etc.	Total Deposits	Bills Payable, Rediscounts, etc.	Acceptances Executed by or for Account of this Bank	Other Liabilities	Total Liabilities	CAPITAL ACCOUNTS							Total Liabilities and Capital Accounts
						Debentures	Preferred Stock	Common Stock	Surplus	Undivided Profits	Reserves and Retirement Account	Total Capital Accounts	
\$634	\$26,979	....	....	\$212	\$27,191	....	....	\$720	\$720	\$190	....	\$1,630	\$28,821
23	5,291	....	....	76	5,367	....	....	150	150	58	\$525	883	6,250
1,231	118,855	....	....	713	119,568	....	\$3,206	600	5,194	1,830	4	10,834	130,402
1,709	52,777	....	....	325	53,102	\$965	....	1,200	1,000	156	281	3,602	56,704
31	5,985	....	....	13	5,998	....	....	100	300	28	42	470	6,468
659	40,402	....	....	190	40,592	....	....	1,022	1,000	296	....	2,318	42,910
\$35,325	\$1,641,762	....	\$165	\$15,495	\$1,657,422	\$1,240	\$4,107	\$30,440	\$55,875	\$21,592	\$3,625	\$116,879	\$1,774,301
\$83	\$8,692	....	....	\$173	\$8,865	....	....	\$200	\$200	\$128	\$50	\$578	\$9,443
35	7,294	....	....	57	7,351	....	....	100	100	141	....	341	7,833
103	19,104	....	....	70	19,174	....	....	150	200	50	139	539	20,504
25	6,072	....	....	15	6,087	....	....	750	400	165	15	1,330	6,544
369	44,033	....	....	153	44,186	....	\$750	200	464	1,174	931	3,519	47,705
649	82,436	....	....	148	83,584	....	....	100	150	235	....	485	633
....	....	....	....	1,200	83,636	....	....	1,500	3,500	2,004	....	7,004	90,640
....	....	....	....	6	6	....	....	100	20	31	....	151	157
....	942	....	....	5	947	....	....	220	164	....	6	330	1,277
93	11,308	....	....	298	11,606	....	....	300	200	246	....	746	12,352
17	8,115	....	....	146	8,261	....	....	300	150	110	....	560	8,821
87	14,976	....	\$15	179	15,170	....	....	420	500	162	....	1,082	16,252
....	....	....	....	....	....	....	....	100	50	273	....	423	423
520	65,646	....	2	884	66,532	\$958	....	2,000	1,250	689	....	4,897	71,429
226	12,975	\$200	....	161	13,336	....	....	300	500	81	....	881	14,217
72	7,609	....	....	593	8,202	....	....	250	250	100	51	651	8,853
32	4,845	....	....	26	4,871	....	....	160	160	64	....	384	5,255
26	4,619	....	....	....	4,619	....	198	....	....	177	46	421	5,040
16	5,925	....	....	27	5,952	....	....	188	188	66	45	487	6,439
2	1,636	....	....	10	1,646	....	....	50	65	16	....	131	1,777
119	10,177	....	....	16	10,193	....	....	....	172	215	....	858	11,051
40	8,525	....	....	31	8,556	....	....	200	200	168	70	638	9,194
9	8,013	....	....	16	8,029	....	....	200	200	111	....	511	8,540
61	6,453	....	....	....	6,453	....	....	200	200	110	....	510	6,963
11	4,026	....	....	17	4,043	....	....	125	100	26	33	284	4,327
57	18,115	....	....	111	18,226	....	....	400	600	273	1	1,274	19,500
39	5,666	....	....	21	5,687	....	100	....	100	148	84	432	6,119
121	13,820	....	....	5	13,825	....	....	150	1,000	180	....	1,330	15,155
84	17,991	....	....	134	18,125	....	....	500	800	225	....	1,525	19,650
31	6,103	....	....	18	6,121	....	....	50	100	165	16	400	6,521
34	5,877	....	....	48	5,925	....	....	....	225	275	89	639	6,564
702	30,552	....	....	210	30,762	....	....	400	500	600	343	1,843	32,605
71	20,581	....	....	71	20,652	....	....	400	350	325	406	1,481	22,133
\$3,763	\$462,126	\$200	\$17	\$4,849	\$467,192	\$958	\$1,969	\$10,588	\$13,438	\$8,173	\$1,696	\$37,122	\$504,314
35,325	1,641,762	....	165	15,495	1,657,422	1,240	4,107	30,440	55,875	21,592	3,625	116,879	1,774,301
\$39,088	\$2,103,888	\$200	\$182	\$20,344	\$2,124,614	\$2,198	\$6,076	\$41,028	\$69,313	\$29,765	\$5,621	\$154,001	\$2,278,615
2,828	368,920	....	....	4,169	373,089	....	2,228	7,395	12,750	5,116	1,562	29,051	402,140
\$41,916	\$2,472,808	\$200	\$182	\$24,513	\$2,497,703	\$2,198	\$8,304	\$48,423	\$82,063	\$34,881	\$7,183	\$183,052	\$2,680,755
704	837,743	....	....	6,051	843,794	....	....	....	76,452	313	2,254	79,019	922,813
\$42,620	\$3,310,551	\$200	\$182	\$30,564	\$3,341,497	\$2,198	\$8,304	\$48,423	\$158,515	\$35,194	\$9,437	\$262,071	\$3,603,568

PHILADELPHIA FEDERAL

Assets, December 31, 1953

NAME MEMBER BANKS	Cash		U. S. Government Securities		Obligations of States and Political Subdivisions
	Currency and Coin	Balances with Other Banks	Direct	Guaranteed	
Bordentown Banking Company, The, Bordentown	\$165	\$1,059	\$2,412	....	\$942
Burlington City Loan and Trust Company, Burlington..	131	1,122	2,124	....	65
Camden Trust Company, Camden	2,556	23,840	40,893	....	7,711
Egg Harbor City Trust Company, Egg Harbor City	131	984	3,410	....	....
Elmer Trust Company, Elmer	62	712	1,429	....	29
Farmers' Trust Company, The, Mount Holly	63	700	1,903	....	239
Hightstown Trust Company, Hightstown	73	942	2,716	....	305
Princeton Bank and Trust Company, Princeton	119	4,003	6,200	....	2,500
Riverside Trust Company, Riverside	77	997	3,101	....	401
Swedesboro Trust Company, Swedesboro	111	754	3,036	....	418
Union Bank of Wildwood, New Jersey, The, Wildwood..	130	1,103	2,925	....	84
Totals	\$3,618	\$36,216	\$70,149	....	\$12,694
NON-MEMBER BANKS					
Burlington County Trust Company, Moorestown	\$305	\$1,187	\$5,215	....	\$2,178
Cape May County Title and Trust Company, Cape May Court House .....	....	133	22	....	....
Cinnaminson Bank and Trust Company, Riverton	202	732	3,253	....	733
Guarantee Bank and Trust Company, Atlantic City	870	4,627	10,234	....	1,170
Lakewood Trust Company of Lakewood, N. J., The, Lakewood	151	584	2,245	....	82
People's Bank and Trust Company, Hammonton	311	691	5,169	....	787
Peoples Bank of Penns Grove, Penns Grove	97	251	778	\$25	173
People's Bank of Port Norris, The, Port Norris	92	258	1,029	....	....
Pitman Title and Trust Company, Pitman	119	321	1,048	....	351
Tradesmens Bank and Trust Company of Vineland, The, Vineland	293	2,196	6,096	....	1,610
Trenton Banking Company, The, Trenton	1,372	3,357	19,830	....	2,154
Trenton Trust Company, Trenton	1,345	10,082	29,550	....	5,269
Wildwood Trust Company, Wildwood	144	211	948	....	46
Woodbury Trust Company, Woodbury	110	585	585	....	569
Totals	\$5,411	\$25,215	\$86,002	\$25	\$15,122
Aggregate	\$9,029	\$61,431	\$156,151	\$25	\$27,816

BANKS

RESERVE DISTRICT

(Amounts in Thousands of Dollars)

Other Bonds, Notes and Debentures	Corporate Stocks	Loans		Bank Premises Owned, Furniture and Fixtures	Real Estate Owned Other than Bank Premises	Real Estate Sold Under Agreement	Investment & Other Assets Indirectly Representing Bank Premises, & Other R. E.	Customers' Liability on Acceptances Outstanding	Other Assets	Total Assets
		Real Estate	Other Loans Including Rediscunts and Overdrafts							
\$500	\$21	\$969	\$686	\$53	....	....	....	....	....	\$6,807
70	9	637	1,351	88	....	....	....	....	\$17	5,614
....	409	20,200	26,810	2,631	....	....	....	....	569	125,619
....	13	854	884	41	....	....	....	....	....	6,317
....	7	302	524	29	....	....	....	....	4	3,098
388	7	675	275	28	....	....	....	....	....	4,278
52	6	411	670	45	....	....	....	....	1	5,221
884	23	1,501	1,785	109	....	....	....	....	6	17,130
117	12	853	451	67	....	....	....	....	6	6,082
....	9	275	614	21	....	....	....	....	....	5,238
....	8	703	816	62	....	....	....	....	5	5,836
\$2,011	\$524	\$27,380	\$34,866	\$3,174	....	....	....	....	\$608	\$191,240
-\$1,120	\$2	\$2,249	\$1,700	\$288	....	\$3	....	....	\$10	\$14,347
....	3	84	....	73	....	....	....	....	65	380
374	....	762	612	76	....	....	....	....	3	6,747
93	147	3,226	7,784	445	....	....	....	....	1	28,597
15	....	776	666	51	....	....	....	....	....	4,570
270	37	385	1,376	65	....	....	....	....	....	9,091
240	1	440	241	15	....	....	....	....	1	2,271
200	....	91	88	5	....	\$13	....	....	....	1,776
441	....	492	545	42	....	....	....	....	20	3,379
442	....	1,331	5,146	....	....	....	....	....	....	17,114
745	351	3,940	10,806	1,022	....	....	....	....	173	43,750
5,293	2	3,484	16,364	969	....	....	....	....	291	72,649
131	....	324	762	48	....	....	....	....	....	2,614
566	6	686	432	68	....	....	....	....	2	3,615
\$9,930	\$549	\$18,279	\$46,612	\$3,167	\$13	\$9	....	....	\$566	\$210,900
\$11,941	\$1,073	\$45,659	\$81,478	\$6,341	\$13	\$9	....	....	\$1,174	\$402,140

PHILADELPHIA FEDERAL

Liabilities, December 31, 1953

NAME MEMBER BANKS	Individuals, Partnerships and Corporations		Accum. of Deposits for Payment of Personal Loans	U. S. Gov't. and Federal Savings	States and Political Subdivisions	Deposits of Banks
	Demand Deposits	Time Deposits				
Bordentown Banking Company, The, Bordentown	\$2,486	\$3,129	....	\$97	\$358	....
Burlington City Loan and Trust Company, Burlington..	2,504	1,884	....	164	437	\$22
Camden Trust Company, Camden	72,254	31,894	....	2,730	7,273	1,000
Egg Harbor City Trust Company, Egg Harbor City	2,865	2,083	....	109	640	....
Elmer Trust Company, Elmer	1,595	777	....	39	334	....
Farmers' Trust Company, The, Mount Holly	2,088	1,684	....	27	91	....
Hightstown Trust Company, Hightstown	2,438	1,812	....	37	473	....
Princeton Bank and Trust Company, Princeton	10,140	4,532	....	266	775	....
Riverside Trust Company, Riverside	1,701	2,369	....	127	1,335	....
Swedesboro Trust Company, Swedesboro	3,712	838	....	56	235	....
Union Bank of Wildwood, New Jersey, The, Wildwood..	3,494	1,212	....	65	652	10
Totals	\$105,277	\$52,216	....	\$3,717	\$12,603	\$1,032
NON-MEMBER BANKS						
Burlington County Trust Company, Moorestown	\$6,880	\$5,086	....	\$179	\$1,135	....
Cape May County Title and Trust Company, Cape May Court House .....	....	....	....	....	....	....
Cinnaminson Bank and Trust Company, Riverton	3,560	2,214	....	56	433	....
Guarantee Bank and Trust Company, Atlantic City	15,359	7,216	....	453	3,006	\$7
Lakewood Trust Company of Lakewood, N. J., The, Lakewood	2,401	1,505	....	80	238	....
People's Bank and Trust Company, Hammonton	5,814	2,100	....	201	323	....
Peoples Bank of Penns Grove, Penns Grove	1,069	640	....	17	352	....
People's Bank of Port Norris, The, Port Norris	1,351	98	....	....	188	....
Pitman Title and Trust Company, Pitman	1,767	994	....	28	265	10
Tradesmens Bank and Trust Company of Vineland, The, Vineland	11,615	2,891	....	212	534	....
Trenton Banking Company, The, Trenton	17,951	14,111	....	1,001	5,377	364
Trenton Trust Company, Trenton	22,147	22,029	....	1,717	19,667	1,054
Wildwood Trust Company, Wildwood	1,537	534	....	52	205	....
Woodbury Trust Company, Woodbury	1,816	1,171	....	3	144	....
Totals	\$93,267	\$60,589	....	\$3,999	\$31,957	\$1,435
Aggregate	\$198,544	\$112,805	....	\$7,716	\$44,560	\$2,467

BANKS

RESERVE DISTRICT
(Amounts in Thousands of Dollars)

Other Deposits Certified and Officers' Checks, etc	Total Deposits	Bills Payable, Rediscounts, etc.	Acceptances Executed by or for Account of this Bank	Other Liabilities	Total Liabilities	CAPITAL ACCOUNTS							Total Liabilities and Capital Accounts
						Debentures	Preferred Stock	Common Stock	Surplus	Undivided Profits	Reserves and Retirement Account	Total Capital Accounts	
\$13	\$6,083	....	....	\$8	\$6,091	....	....	\$100	\$400	\$116	\$100	\$716	\$6,807
25	5,036	....	....	76	5,112	....	....	140	160	2	200	502	5,614
861	116,012	....	....	958	116,970	....	\$1,000	2,500	4,000	1,146	3	8,649	125,619
73	5,772	....	....	45	5,817	....	....	150	300	5	45	500	6,317
53	2,798	....	....	45	2,843	....	....	100	150	5	....	255	3,098
10	3,900	....	....	15	3,915	....	....	100	150	99	14	363	4,278
121	4,881	....	....	21	4,902	....	25	100	85	84	25	319	5,221
334	16,047	....	....	33	16,080	....	....	250	500	300	....	1,050	17,130
46	5,578	....	....	29	5,607	....	....	100	300	35	40	475	6,082
15	4,856	....	....	16	4,872	....	....	100	200	63	3	366	5,238
73	5,506	....	....	8	5,514	....	....	100	190	30	2	322	5,836
\$1,624	\$176,469	....	....	\$1,254	\$177,723	....	\$1,025	\$3,740	\$6,435	\$1,885	\$432	\$13,517	\$191,240
\$34	\$13,314	....	....	\$9	\$13,323	....	\$350	\$150	\$400	\$104	\$20	\$1,024	\$14,347
....	....	....	....	216	216	....	....	100	40	24	....	164	380
31	6,294	....	....	4	6,298	....	....	200	100	149	....	449	6,747
452	26,583	....	....	104	26,687	....	....	600	1,000	294	16	1,910	28,597
20	4,244	....	....	10	4,254	....	....	100	100	104	12	316	4,570
42	8,480	....	....	24	8,504	....	....	100	300	187	....	587	9,091
7	2,065	....	....	8	2,093	....	25	25	65	48	15	178	2,271
2	1,639	....	....	....	1,639	....	....	50	65	22	....	137	1,776
23	3,087	....	....	13	3,100	....	....	150	100	29	....	279	3,379
62	15,314	....	....	544	15,858	....	....	200	800	231	25	1,256	17,114
158	38,962	....	....	731	39,693	....	....	1,500	1,500	1,037	....	4,057	43,750
344	68,958	....	....	1,244	68,202	....	828	280	1,445	859	1,035	4,447	72,649
17	2,345	....	....	7	2,352	....	....	100	100	62	....	262	2,614
12	3,146	....	....	1	3,147	....	....	100	300	61	7	468	3,615
\$1,204	\$192,451	....	....	\$2,915	\$195,366	....	\$1,203	\$3,655	\$6,315	\$3,231	\$1,130	\$15,534	\$210,900
\$2,828	\$368,920	....	....	\$4,169	\$373,089	....	\$2,228	\$7,395	\$12,750	\$5,116	\$1,562	\$29,051	\$402,140

NEW YORK FEDERAL

Table 1—List of institutions with dates of incorporation and

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

PHILADELPHIA FEDERAL

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

* Denotes has branch or branches.

SAVINGS BANKS

RESERVE DISTRICT

commencement of business and names of president and treasurer

Incorporated	Commenced Business	President	Treasurer
March 21, 1871	July 9, 1871	M. Harold Higgins	John Edgerley
January 23, 1900	January 23, 1900	Christoph Wittmann	Edward H. Tellison
March 21, 1868	March 19, 1883	Otto A. Lembeck	Aaron T. Gould
July 23, 1884	August 1, 1884	Irving Riker	O. Stanley Thompson, Jr.
March 17, 1870	May 1, 1870	Henry T. Stetson	Frederick M. Dickey
October 10, 1864	January 1, 1851	Frederick H. Hoffmann	Henry C. Gaedcke
March 20, 1857	July 18, 1858	Frederic J. Meystre	John L. Rosenbaum
March 16, 1857	May 5, 1857	William L. Maude	Edward R. Wilpuetz
March 27, 1868	August 15, 1868	John J. Roe	Walter M. D. Kern
December 16, 1892	March 15, 1893	T. Philip Reitingner	Harold C. Taylor
March 8, 1874	April 1, 1874	Ralph B. Welsh	George N. Sliver
March 15, 1851	May 12, 1851	Nelson Dunham	Martin N. Wyckoff
March 21, 1854	April 1, 1854	Frank G. Coughtry	Edmund J. Sauer, Jr.
April 2, 1869	June 1, 1869	Harvey Emmons	Ernest R. Hansen
April 22, 1868	June 1, 1887	Austin W. Hutchinson	Austin W. Hutchinson
February 27, 1839	October 16, 1843	George R. Beach	William E. Thomas
February 19, 1851	April 27, 1878	David Armstrong	Charles J. Schaefer
March 30, 1869	June 5, 1869	Thomas Brown	Albert C. Van Tine, Jr.
March 27, 1871	August 22, 1871	Garrett W. Van Cleef	Harlan C. Wagner
November 10, 1883	January 20, 1884	William A. Stafford	H. Floyd Frank
March 14, 1871	April 14, 1871	Benjamin Fairbanks	Harry Kilpatrick

RESERVE DISTRICT

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

SAVINGS BANKS

SAVINGS BANKS

New York Federal Reserve District

NAME	ASSETS				
	Ca h		U. S. Government Securities		Obligations of States and Political Subdivisions
	Currency and Coin	Balance With Other Banks	Direct	Guaranteed	
Bloomfield Savings Bank, Bloomfield	\$404	\$2,477	\$13,871	....	....
Elizabeth Savings Bank, Elizabeth	7	108	1,013	....	....
Fifth Ward Savings Bank, The, Jersey City	111	416	2,978	....	\$118
Franklin Savings Institution of Newark, Newark	81	913	10,869	....	....
Half Dime Savings Bank, The, Orange	84	928	7,719	\$11	527
Harmonia Savings Bank, Elizabeth	378	1,091	11,792	....	....
Hoboken Bank for Savings, Hoboken	228	1,928	25,340	....	2,640
Howard Savings Institution, The, Newark	1,439	\$,170	58,109	....	8,503
Hudson City Savings Bank, Jersey City	523	898	17,121	....	423
Montclair Savings Bank, The, Montclair	104	1,148	8,274	....	104
Morris County Savings Bank, The, Morristown	137	1,789	14,962	....	120
New Brunswick Savings Institution, The, New Brunswick	485	1,102	16,911	21	90
Orange Savings Bank, Orange	59	936	4,231	....	4,358
Perth Amboy Savings Institution, The, Perth Amboy	228	981	22,050	....	70
Plainfield Savings Bank, Plainfield	100	546	4,279	....	106
Provident Institution for Savings in Jersey City, The, Jersey City	574	2,677	28,880	....	2,939
Rahway Savings Institution, The, Rahway	18	388	3,842	....	504
Raritan Savings Bank, Raritan	45	424	3,168	....	95
Somerville Savings Bank, Somerville	19	424	3,578	....	320
Union County Savings Bank, Elizabeth	160	1,385	8,870	....	555
United States Savings Bank of Newark, N. J., Newark	245	1,578	22,784	20	50
Totals	\$5,429	\$30,247	\$290,641	\$52	\$21,522

PHILADELPHIA FEDERAL RESERVE DISTRICT

Burlington Savings Institution, The, Burlington	\$5	\$39	\$471	....	....
Trenton Saving Fund Society, The, Trenton	357	1,267	21,050	....	\$146
Totals	\$362	\$1,306	\$21,521	....	\$146
Aggregate	\$5,791	\$31,553	\$312,162	\$52	\$21,668

SAVINGS BANKS

AS OF DECEMBER 31, 1953
(Amounts in Thousands of Dollars)

ASSETS—Continued										
Other Bonds, Notes and Debentures	Corporate Stocks	Loans			Bank Premises Owned: Furniture and Fixtures	Real Estate Owned Other Than Bank Premises	Real Estate Sold Under Agreement	Investment & Other Assets Indirectly Representing Bank Premises, & Other R. E.	Other Assets	Total Assets
		Real Estate	Other Loans Including Re- discounts & Overdrafts							
\$12,716	....	\$33,074	\$255	\$318	....	....	....	\$291	\$63,406
....	....	1,538	2	33	....	....	....	8	2,709
3,939	....	4,575	25	95	....	....	....	54	12,311
....	....	15,873	60	354	....	....	....	92	28,242
4,600	\$141	12,149	57	78	....	....	....	88	26,382
5,062	....	17,155	86	252	....	....	....	157	35,913
10,336	....	8,986	22	99	....	....	....	28	49,607
65,351	3,149	118,755	247	2,474	\$30	\$17	....	2,339	268,583
7,565	105	13,738	152	250	....	....	....	....	40,775
6,520	....	12,859	17	94	....	....	....	159	29,279
2,421	393	20,731	43	184	....	....	....	163	40,943
200	....	13,306	81	390	....	....	....	....	32,586
7,876	....	7,813	....	155	....	....	....	4	25,432
4,335	....	9,435	41	50	....	36	....	....	37,226
1,178	....	9,816	32	146	....	....	....	10	16,213
24,809	....	21,579	194	416	....	....	....	....	82,068
1,396	....	1,835	....	56	....	1	....	3	8,043
674	....	1,185	2	....	....	....	....	....	5,593
1,547	....	1,384	9	5	....	....	....	....	7,286
7,328	4	5,040	25	5	....	....	....	....	23,372
1,886	....	26,315	20	750	....	....	....	194	53,842
\$169,739	\$3,702	\$357,141	\$1,370	\$6,204	\$30	\$54	....	\$3,590	\$889,811
PHILADELPHIA FEDERAL RESERVE DISTRICT										
\$61	\$9	\$68	....	....	....	....	....	....	\$653
5,670	459	3,181	\$50	\$169	....	....	....	....	32,349
\$5,731	\$468	\$3,249	\$50	\$169	....	....	....	....	\$33,002
\$175,470	\$4,260	\$360,390	\$1,420	\$6,373	\$30	\$54	....	\$3,590	\$922,813

SAVINGS BANKS

Continued—New York Federal Reserve District

NAME	LIABILITIES			
	Individuals, Partnerships and Corporations		U. S. Gov't & Postal Savings	States and Political Subdivisions
	Demand Deposits	Time Deposits		
Bloomfield Savings Bank, Bloomfield	\$3,753	\$53,748	\$4	\$814
Elizabeth Savings Bank, Elizabeth .....	.....	2,279	.....	42
Fifth Ward Savings Bank, The, Jersey City .....	.....	11,385	.....	10
Franklin Savings Institution of Newark, Newark .....	.....	25,907	.....	45
Half Dime Savings Bank, The, Orange .....	.....	23,538	.....	224
Harmonia Savings Bank, Elizabeth .....	.....	31,807	.....	.....
Hoboken Bank for Savings, Hoboken .....	.....	43,148	.....	4
Howard Savings Institution, The, Newark	244	240,008	.....	1,192
Hudson City Savings Bank, Jersey City	3,214	33,611	15	334
Montclair Savings Bank, The, Montclair	1,034	25,666	6	320
Morris County Savings Bank, The, Morristown .....	.....	37,465	.....	180
New Brunswick Savings Institution, The, New Brunswick .....	.....	30,512	8	56
Orange Savings Bank, Orange .....	.....	22,226	.....	138
Perth Amboy Savings Institution, The, Perth Amboy .....	.....	34,279	.....	27
Plainfield Savings Bank, Plainfield	265	14,751	.....	.....
Provident Institution for Savings in Jersey City, The, Jersey City .....	.....	73,829	17	327
Rahway Savings Institution, The, Rahway .....	.....	7,481	.....	15
Raritan Savings Bank, Raritan .....	.....	4,829	.....	333
Somerville Savings Bank, Somerville .....	.....	6,593	.....	92
Union County Savings Bank, Elizabeth .....	.....	21,404	.....	53
United States Savings Bank of Newark, N. J., Newark	356	48,726	.....	163
Totals	\$8,866	\$793,192	\$50	\$4,369
PHILADELPHIA FEDERAL RESERVE DISTRICT				
Burlington Savings Institution, The, Burlington .....	.....	\$521	.....	\$21
Trenton Saving Fund Society, The, Trenton .....	.....	29,784	.....	56
Totals .....	.....	\$30,305	.....	\$77
Aggregate	\$8,866	\$823,497	\$50	\$4,446

SAVINGS BANKS

AS OF DECEMBER 31, 1953

(Amounts in Thousands of Dollars)

LIABILITIES—Continued									
Deposits of Banks	Other Deposits Certified & Officers' Checks, etc.	Total Deposits	Other Liabilities	Total Liabilities	Capital Accounts				Total Liabilities and Capital Accounts
					Surplus	Undivided Profits	Reserves and Retirement Account	Total Capital Accounts	
\$35	\$265	\$58,619	\$310	\$58,929	\$3,930	....	\$547	\$4,477	\$63,406
....	....	2,321	18	2,339	317	....	53	370	2,709
....	....	11,395	68	11,463	839	....	9	848	12,311
....	....	25,952	330	26,282	1,960	....	....	1,960	28,242
....	13	23,775	172	23,947	2,000	\$185	250	2,435	26,382
....	....	31,807	188	31,995	3,918	....	....	3,918	35,913
....	21	43,173	119	43,292	6,315	....	....	6,315	49,607
....	....	241,444	3,103	244,547	24,036	....	....	24,036	268,583
....	187	37,361	216	37,577	2,694	22	482	3,198	40,775
....	33	27,059	281	27,340	1,900	39	....	1,939	29,279
....	131	37,776	84	37,860	3,083	....	....	3,083	40,943
....	....	30,576	95	30,671	1,635	....	280	1,915	32,586
....	....	22,364	83	22,447	2,965	....	....	2,965	25,432
....	....	34,306	75	34,381	2,500	....	345	2,845	37,226
....	....	15,016	213	15,229	920	....	64	984	16,213
122	22	74,317	132	74,449	7,619	....	....	7,619	82,068
....	....	7,496	15	7,511	477	20	35	532	8,043
....	....	5,162	1	5,163	373	47	10	430	5,593
....	....	6,685	1	6,686	600	....	....	600	7,286
18	32	21,507	47	21,554	1,818	....	....	1,818	23,372
....	....	49,245	498	49,743	3,920	....	179	4,099	53,842
\$175	\$704	\$807,356	\$6,049	\$813,405	\$73,839	\$313	\$2,254	\$76,406	\$889,811
PHILADELPHIA FEDERAL RESERVE DISTRICT									
\$5	....	\$547	....	\$547	\$106	....	....	\$106	\$653
....	....	29,840	\$2	29,842	2,507	....	....	2,507	32,349
\$5	....	\$30,387	\$2	\$30,389	\$2,613	....	....	\$2,613	\$33,002
\$180	\$704	\$827,743	\$6,051	\$843,794	\$76,452	\$313	\$2,254	\$79,019	\$922,813

SAVINGS BANKS

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

BLOOMFIELD SAVINGS BANK, BLOOMFIELD, N. J.

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
May 20, 1935	M. N. Cymekoff	No Address	\$558.71
Oct. 27, 1942	Estate of Alice A. Scally, Alfred Royley, Adm'n.	Essex County Hospital, Cedar Grove, N. J.	216.74
Dec. 3, 1941	Benjamin J. Woznick in trust for Benjamin J. Woznick, Jr.	63 Floyd Ave., Bloomfield, N. J.	238.11
			\$1,013.56

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

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

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

Aug. 30, 1924	Veronica Kenne—Rafo Kenne	362 6th St., Jersey City, N. J.	\$177.67
May 18, 1935	Anthony Ciak	224 4th St., Jersey City, N. J.	419.17
			\$596.84

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

Feb. 7, 1934	Estate of Hettie M. Chapman, Deceased	298 Union Ave., Belleville, N. J.	\$108.32
July 2, 1937	Mrs. Julius Greenberg	315 15th Ave., Newark, N. J.	149.09
June 2, 1939	Mary O'Doherty	842 S. 14th St., Newark 8, N. J.	206.14
Aug. 26, 1940	Carl Heinkel	R. D. No. 2, Box 199H, Rahway, N. J.	331.21
May 8, 1941	Priscilla Ingham	350 Summer Ave., Newark 4, N. J.	268.62
			\$1,063.38

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

June 12, 1940	Miss Eliz. T. Fitzgerald	41 Maple St., West Orange, N. J.	\$115.38
Dec. 1, 1942	Miss Ester Hamilton	101 N. Grove St., East Orange, N. J.	3,300.09
Mar. 17, 1938	Mrs. Ruthanne Sikora	Franklin Ave., Campgaw, N. J.	103.16
Sept. 17, 1941	Mrs. Rose Cantore in trust for Jos. R. Cantore	2 Watson Ave., West Orange, N. J.	458.86
			\$3,977.49

SAVINGS BANKS

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

HARMONIA SAVINGS BANK, ELIZABETH, N. J.

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
Dec. —, 1939	Cawłowski, Mary	150 Livingston St., Elizabeth, N. J. ..	\$237.58
Mar. —, 1943	Christ, Lillie H.	382 Meadow St., Rahway, N. J.	307.16
Dec. —, 1938	Czarny, Martin	350 Bruck Ave., Perth Amboy, N. J. ..	105.04
May —, 1943	Evans, Mary C.	182 Summit Road, Elizabeth, N. J.	468.05
Nov. —, 1927	Gluck, Harriet A.	1013 Chandler Ave., Linden, N. J.	760.64
Aug. —, 1943	Greio, Margaret	600 Livingston St., Elizabeth, N. J.	142.85
Nov. —, 1942	Jacob, Mary	608 Alexander Ave., Linden, N. J.	399.01
Feb. —, 1929	Mauske, Estate of Johanne	R. D. No. 1, Princeton, N. J., c/o F. Trumm	128.44
May —, 1936	Petofske, Mario	433 E. 16th St., New York, N. Y.	8,599.35
Jan. —, 1940	Pollis, Jacob	137 Bayway, Elizabeth, N. J.	791.30
Dec. —, 1945	Smith (Smythe), Estate of George M. ..	448 Pine St., Elizabeth, N. J.	228.48
Jan. —, 1915	Stiliha, Irene S.	459 Bond St., Elizabeth, N. J.	420.22
Feb. —, 1937	Wagner, George, Guardian of Richard Wagner	95 Mountain Ave., Springfield, N. J. ..	221.84
July —, 1932	Wrecenak, Mary V.	255 Alexander St., Newark, N. J.	1,282.95
			\$14,093.01

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

May 27, 1935	Arthur Nelsen	56 Sullivan St., Brooklyn, N. Y.	\$199.98
Oct. 1, 1935	William S. Stuhr, Trustee for Jennett P. Stuhr	30 E. 30th St., New York, N. Y.	417.43
Jan. 1, 1936	Estate of Alice Tagen, deceased, Josephine Jennings, Admx.	204 Bidwell Ave., Jersey City, N. J. ...	149.73
Aug. 10, 1936	Einar Johannesen	105 Second St., Hoboken, N. J.	298.92
Sept. 14, 1936	Emma Lehmann	c/o J. Schavemaker, R. D. No. 1, Bellemeade, N. J.	137.95
Oct. 26, 1936	Mary C. Crine	Marlboro, N. J.	2,690.62
Jan. 1, 1937	Frank Rosen	204 Park Ave., Hoboken, N. J.	257.31
July 9, 1937	Franz Leguil	45 2nd St., Hoboken, N. J.	102.50
July 12, 1937	Ellen Burke	8760 113th St., Richmond Hill, Long Island, N. Y.	108.58
Jan. 1, 1938	Palmer Campbell, Trustee for Estate of Ad. Taylor	c/o Eno Campbell, Bernardsville, N. J.	496.69
Mar. 23, 1939	Gustav Stammer	396 West Side Ave., Jersey City, N. J.	416.70
Mar. 27, 1939	Stelios Michelidakis	100 Garden St., Hoboken, N. J.	117.97
Jan. 16, 1940	Adam Schroer	524 Hudson St., Hoboken, N. J.	120.99
Dec. 4, 1941	Sergio Porto	544 Ferry St., Hoboken, N. J.	611.31
Dec. 5, 1941	George Kuirake	220 Washington St., Hoboken, N. J.	2,849.68
Jan. 1, 1942	Christ Karat, Trustee for Olga Keiper ..	133 Columbia St., Union Hill, N. J.	450.90
Jan. 1, 1943	Anna Van Der Putten	49 Jackson Ave., Jersey City, N. J. ..	726.76
Aug. 5, 1943	Bruce Shanks	St. Peters Hospital, Henry St., Brooklyn, N. Y.	1,360.89
Sept. 14, 1943	Harold Gibney	23 Bleecker St., Jersey City, N. J.	189.34
Sept. 16, 1943	Rose May, Trustee for Raymond May...	415 Grand St., Hoboken, N. J.	383.42
			\$12,087.67

SAVINGS BANKS

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

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

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
Feb. 15, 1927	Julia McEnerney	Essex County Hospital	\$414.84
May 20, 1929	John M. Richards in trust for Joseph Wuertz	303 N. J. R. R. Ave., Newark, N. J.	139.02
Dec. 31, 1929	John A. Gifford, Ex.	Unknown	108.95
Nov. 16, 1932	Mikalda Lurdar	128 Devon Terrace, Kearny, N. J.	216.13
Feb. 25, 1946	Myrtle Schultz	Essex County Overbrook Hospital	145.72
Jan. 2, 1934	Bridget Basquill	State Hospital, Greystone Park	109.90
May 5, 1934	Salamonas Kucinskas	Latvia	3,272.05
June 1, 1934	Wilhelmine Siemann	Germany	698.89
June 20, 1934	Louis La Rosa and Graziella La Rosa	219 Academy St., Newark, N. J.	142.21
Oct. 23, 1934	Sallie Coleman, Robert Coleman	State Prison, Trenton, N. J.	281.32
April 1, 1935	John B. Kirk	534 Park Ave., East Orange, N. J.	120.38
April 2, 1935	Abel Pedro	124 Elm St., Newark, N. J.	12,101.62
June 1, 1935	Harry McNiff	1605 Atlantic Ave., Brooklyn, N. Y.	977.47
April 4, 1936	Mary Yanovich	246 N. Broad St., Newark, N. J.	177.42
April 9, 1936	Anna W. Coleman	99 High St., Newark, N. J.	548.72
April 3, 1937	Edith O. Tunison	950 Park Ave., New York, N. Y.	167.80
Nov. 27, 1937	Giles Van Duyn	56 Warren St., Newark, N. J.	603.50
Dec. 8, 1937	Elsie M. Bennert Morrison	81 Vanderpool St., Newark, N. J.	2,060.42
Mar. 1, 1938	Joseph F. Cannon	185 Norfolk St., Newark, N. J.	771.40
June 1, 1938	Albert H. Marvill	554 Westminster Ave., Elizabeth, N. J.	575.46
July 13, 1938	Frank Babelis	Lithuania	2,129.14
July 14, 1938	Alessandro Russo	131 Ward St., Orange, N. J.	1,254.99
Sept. 8, 1938	Andrew Petrinek	20 Rankin St., Newark, N. J.	180.83
April 13, 1939	James Farley	59 Magnolia Ave., Bridgeton, N. J.	643.47
June 1, 1939	Anton Patrick	Lithuania	5,410.98
Dec. 1, 1939	William W. Smith	1817 W. Adam St., Chicago, Ill.	115.63
—, 1940	Eliza Foster	904 De Graw Ave., Newark, N. J.	126.89
Mar. 1, 1940	Louis F. Reimers	150 Sherman Ave., Newark, N. J.	865.50
Mar. 23, 1940	Robert Jones	71 Irving St., Newark, N. J.	466.31
May 7, 1940	Paula Clift	105 Summit Ave., Upper Montclair, N. J.	112.38
June 6, 1940	Apolonija Majocha and Bronislawa Borowiec	164 Nichols St., Newark, N. J.	340.80
July 8, 1940	Annie Kurasovich in trust for Agnes A. Kurasovich, Julia Kurasovich, Frank Kurasovich and Josephine Kurasovich	649 Park Ave., East Orange, N. J.	1,814.79
July 12, 1940	Ben Bryant	Cordell, Georgia	5,477.81
Sept. 13, 1940	Sarah Lederman	559 Bergen St., Newark, N. J.	118.60
Sept. 25, 1940	Patrick Carragher, Admr. Estate of Annie Kinsella	36 Orleans St., Newark, N. J.	136.29
Oct. 10, 1940	Naomi Robb	95 Emmett St., Newark, N. J.	1,213.97
Oct. 17, 1940	Edward F. Morrison	76 E. Bigelow St., Newark, N. J.	671.74
Jan. 17, 1941	Irma Gray	122 Wright St., Newark, N. J.	102.75
Jan. 31, 1941	Hugo Liebmann and Lina Liebmann	936 Kilsyth Road, Elizabeth, N. J.	130.97
Feb. 6, 1941	You La	370 S. Orange Ave., Newark, N. J.	3,654.48
Mar. 1, 1941	Loretta Kiernan	345 Bank St., Newark, N. J.	336.78
April 8, 1941	Pauline N. Balson	73 Main St., East Orange, N. J.	490.90
June 1, 1941	E. Milig Tylkor	Poland	400.70
Aug. 27, 1941	Hattie Jandel	37 Arverne Terrace, Irvington, N. J.	113.58
Oct. 22, 1941	William Lindberg	301 3rd St., Elizabeth, N. J.	108.82
Dec. 1, 1941	Eva Ehrlich	Essex County Overbrook Hospital	100.22
Dec. 1, 1941	Thomas G. Quirk	Ft. Hamilton, Brooklyn, N. Y.	1,181.96
Dec. 5, 1941	Cora B. Smith	6 Hawthorne Place, East Orange, N. J.	114.31

SAVINGS BANKS

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

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

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
Dec. 20, 1941	Estate of Wilhelmina Kautzman, John J. Kautzman and Charles P. Kautzman, Extrs.	123 Scheerer Ave., Newark, N. J.	\$109.06
Feb. 4, 1942	Josephine Wayton	343 S. 9th St., Newark, N. J.	361.70
Feb. 10, 1942	Francisco Rioy Rio	59 Columbia St., Newark, N. J.	1,183.24
Mar. 1, 1942	Zuzanna Busso, Joseph Horak, Jr., Extrs.	358 Nassau St., Orange, N. J.	669.34
March 7, 1942	Rose Kasin	376 Hillside Ave., Newark, N. J.	637.06
April 6, 1942	Estelle Porter in trust for Neil Porter	188 Brighton Ave., Kearny, N. J.	103.89
April 15, 1942	Mildred E. Wood	163-20 117th Ave., Jamaica, N. Y.	118.86
April 28, 1942	Elizabeth Peckrul	401 13th Ave., Newark, N. J.	948.74
June 1, 1942	Deena Feldman	156 Barclay St., Newark, N. J.	3,206.55
June 1, 1942	Ida Ferrer	23 N. 12th St., Newark, N. J.	441.41
June 9, 1942	Jessie McDonald and Shelly McDonald	Route No. 1, Hammonton, N. J.— 8 Mill St., Newark, N. J.	120.13
July 24, 1942	Kate Coll	36 Forest St., Montclair, N. J.	164.93
Aug. 12, 1942	Agnes Meinhart	369 S. 20th St., Newark, N. J.	476.17
Aug. 17, 1942	Rudolph Zynda	283 S. 7th St., Newark, N. J.	142.67
Sept. 1, 1942	Edward M. Fielder, Cecilia F. Fielder, Extrs.	Sparkill, N. Y.	173.81
Sept. 3, 1942	Alfonzo Cheatham	South Terrace, Short Hills, N. J.	477.96
Oct. 24, 1942	Gerald Ross	421 Leslie St., Newark, N. J.	177.64
Oct. 28, 1942	Theresa McDermott	875 S. 14th St., Newark, N. J.	118.63
Nov. 14, 1942	Mary Hengert	81 19th Ave., Newark, N. J.	3,092.97
Nov. 18, 1942	Augusta Loskot Bossert	68 Clifford St., East Orange, N. J.	135.41
Dec. 1, 1942	Frank J. Barber	446 Avon Ave., Newark, N. J.	231.22
Dec. 1, 1942	Adolph Dutch	81 Plane St., Newark, N. J.	222.59
Dec. 9, 1942	Ethel Pontesof Kaplowitz	29 Baldwin Ave., Newark, N. J.	126.67
Dec. 21, 1942	Ethel Axelrad	58 St. James Place, Newark, N. J.	184.19
Dec. 24, 1942	Lukas Major	449 Magnolia Ave., Newark, N. J.	5,525.56
Jan. 29, 1943	Charles Lackner	208 Hillside Ave., Newark, N. J.	596.39
Feb. 3, 1943	Nellie G. Link and Phillip T. Link	29 Tremont St., Irvington, N. J.	355.38
Feb. 5, 1943	Mrs. Anna Bedell in trust for Miss Anna Bedell	38 Komorn St., Newark, N. J.	146.58
Feb. 6, 1943	Harry Roth	332 Seymour Ave., Newark, N. J.	3,184.51
Mar. 1, 1943	Lillian M. Vosburgh	R. D., Box 282, Belmar, N. J.	490.61
Mar. 25, 1943	D. Marcelon Daicey	268 S. Center St., Orange, N. J.	303.44
April 22, 1943	George S. Eisner	1 Lehigh Ave., Newark, N. J.	642.28
April 28, 1943	Jean Chick in trust for Celia Chick	172 Ridgewood Ave., Newark, N. J.	305.36
June 11, 1943	Mary D. Jenkins and John C. Jenkins	251 Burnett Ave., Maplewood, N. J.	179.28
June 16, 1943	Tony Lo Sasso	145 Pacific St., Newark, N. J.	157.50
June 28, 1943	Jusefa Kawalewska in trust for Lottie Kawalewska, John Kawalewska and Frank Kawalewska	Stockton, N. J.	2,376.30
June 29, 1943	Clara Roll	16 James St., Newark, N. J.	2,840.04
July 8, 1943	Agnes Lavitola	165 Goodwin Ave., Newark, N. J.	1,251.16
Aug. 3, 1943	Gerado J. Jacangelo	Unknown	353.69
Aug. 4, 1943	Caroline Gregory	100 Mt. Pleasant Ave., Newark, N. J.	387.97
Aug. 12, 1943	Honorata Musyt	180 Wilson Ave., Newark, N. J.	3,278.98
Aug. 16, 1943	Ziotta Winarsky	147 W. Bigelow St., Newark, N. J.	117.82
Aug. 19, 1943	Sophie Panek and Joseph Panek	195 Malvern St., Newark, N. J.	973.56
Sept. 8, 1943	Josefa Szelest	554 Market St., Newark, N. J.	282.17
Sept. 13, 1943	Kate Raiken	35 Wolcott Terrace, Newark, N. J.	1,450.50
Oct. 14, 1943	Catherine M. Kennedy	26 Nelson Place, Maplewood, N. J.	1,047.96
Oct. 29, 1943	Beatrice Lillen	360 Seymour Ave., Newark, N. J.	154.39
Nov. 26, 1943	Martin Michael Huska and Helen Beatrice Huska in trust for Martin Carroll Huska	108½ Peabody Place, Newark, N. J.	297.53
Dec. 1, 1943	Gustave A. Albright	395 13th Ave., Newark, N. J.	113.85
Dec. 1, 1943	Marie Brenner and Nik Hotwagner	142 Sherman Ave., Newark, N. J.— Los Indio, Isle of Pines, Carbn.	1,722.75
Dec. 1, 1943	Engene A. Glavin	Tottenville, Staten Island, N. Y.	1,464.54
Dec. 1, 1943	John J. Hill and Laura C. Hill	597 Clifton Ave., Newark, N. J.	679.80
Dec. 1, 1943	Winfield H. Stone	191 N. 4th St., Newark, N. J.	112.18
Dec. 6, 1943	Lillian C. Beale	25 N. 7th St., Newark, N. J.	1,904.82
Dec. 10, 1943	Nellie Lay	88 S. Munn Ave., East Orange, N. J.	5,191.34
			\$102,900.79

SAVINGS BANKS

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

HOWARD SAVINGS INSTITUTION (THE), NEWARK, N. J.
SPRINGFIELD AVENUE BRANCH ACCOUNTS

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
Aug. 28, 1939	Ida Landau and Sylvia Landau	511 S. 11th St., Newark, N. J.	\$1,052.43
June 19, 1940	Maryanna Gudonowska	330 Waverley Ave., Newark, N. J.	1,338.11
June 19, 1940	Pauline Stesinski	106 Diamond St., Brooklyn, N. Y.	364.75
Aug. 5, 1941	Maryanna Gudonowska in trust for Benjamin Gudonowska	368 Hunterdon St., Newark, N. J.	804.38
Jan. 6, 1942	Theresa Caputo	37 Pierce St., Newark, N. J.	599.38
April 17, 1942	Estelle Butts	293 Camden St., Newark, N. J.	625.00
June 15, 1942	Jack Barber	132 Livingston St., Newark, N. J.	124.06
Jan. 26, 1943	Frank Paolerleo	301 S. 7th St., Newark, N. J.	225.49
May 18, 1943	Abraham De Leone and Betty De Leone	54 16th Ave., Newark, N. J.	179.65
Oct. 2, 1943	Independent Sick Benefit Association	544 S. 20th St., Newark, N. J.	143.13
Oct. 9, 1943	Ling Chang	481 S. 10th St., Newark, N. J.	2,011.55
Nov. 26, 1943	H. C. Segal in trust for Ruth Levine	400 Highland Terrace, Orange, N. J.	236.15
Nov. 30, 1943	Jennie Bartfeld	98 16th Ave., Newark, N. J.	9,855.63
Dec. 1, 1943	Henry Kinast Manger and Marie Kinast Manger in trust for Henry K. Manger, Jr.	West Clinton and Orange Aves., Irvington, N. J.	305.98
Dec. 2, 1943	Carl Benz	884 Bergen St., Newark, N. J.	1,111.94
			\$18,977.63

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

Oct. 1, 1933	Frank Grain		\$513.61
Sept. 5, 1933	Estate of Koral Kulikowski		167.87
Mar. 26, 1940	Jersey City Field Club	22 Liberty Ave., Jersey City, N. J.	116.11
Dec. 10, 1941	Elizabeth Nash	716 Ocean Ave., Jersey City, N. J.	5,861.30
Nov. 5, 1943	Roy or Sophie Day	74 Carpenter St., River Plaza, Red Bank, N. J.	100.32
Jan. 1, 1943	Mabel R. Schutze	45 Glenwood Road, South Orange, N. J.	239.04
July 16, 1943	Robert J. Carriek	60 Sip Ave., Jersey City, N. J.	139.67
Sept. 25, 1943	Lillian E. Hardie	122 St. Pauls Ave., Jersey City, N. J.	270.71
April 28, 1943	Margaret or Joseph P. Heenahan	2013 New York Ave., Union City, N. J.	347.85
			\$7,755.98

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

Aug. 19, 1941	Bridget Connell	784 5th Ave., New York, N. Y.	\$296.78
Jan. 5, 1940	Theresa Young	Hanson Dst., Christiana P. O., West Indies	1,219.66
Nov. 1, 1935	William P. Allen in trust, Estate of Emma E. Morgan	72 Valley Road, Montclair, N. J.	199.47
Nov. 27, 1940	Marion Bursay Howell	45 N. Fullerton Ave., Montclair, N. J.	1,370.09
Nov. 1, 1943	Sarah B. Spies	27 Hillside Ave., Montclair, N. J.	1,300.30
May 1, 1935	Mike Georgelas	27 N. Willow St., Montclair, N. J.	389.65
Nov. 1, 1943	Benjamin Silver	47 Mountain View Ave., Newark, N. J.	1,062.83
Jan. 16, 1941	Lucilla Smith	113 Lincoln St., Montclair, N. J.	291.75
May 1, 1942	Gerald F. Hall in trust for Daphney Hall	101 W. 18th St., New York, N. Y.	1,231.72
Jan. 3, 1940	Sophie Morris Small or Mary Small Melvin	1334 Calhoun St., New Orleans, La.	1,331.62
Jan. 16, 1942	Grace B. Hughes	41 N. Fullerton Ave., Montclair, N. J.	198.47
June 20, 1938	Rudolph O. Kussat	Cranberry Lake, N. J.	1,139.33
Nov. 19, 1942	Mazie Edmonds	44 Prospect Ave., Montclair, N. J.	793.77
Nov. 18, 1942	Andrew Lebwohl	196 Cleveland St., Orange, N. J.	160.42
Mar. 25, 1941	Philomena Valenti	208 Forest St., Montclair, N. J.	1,564.27
Oct. 1, 1943	Agnes Hogan	33 Union St., Montclair, N. J.	1,200.83
Feb. 9, 1943	Muriel Harris	188 Claremont Ave., Montclair, N. J.	223.32
Feb. 19, 1943	Margaret Howard	16 Howe Ave., Montclair, N. J.	176.76
			\$14,131.04

SAVINGS BANKS

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

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

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
Oct. 3, 1942	Augusta S. Anderson	130 W. 16th St., New York 11, N. Y....	\$1,457.06
Mar. 18, 1939	Lee Gordon Bostwick or Frances B.	22 Orchard Road, Chatham, N. J.	1,350.45
Jan. 5, 1939	Charles H. Brokaw	Lebanon, N. J.	3,302.76
June 1, 1943	Alvah B. Clark	16 Walnut St., Sussex, N. J.	2,412.74
Mar. 31, 1943	Jacob S. Hursh	Lafayette, N. J.	6,485.52
Oct. 23, 1941	Alfred Jones	Box 4668, Anacostia, Washington, D. C.	1,398.25
Jan. 31, 1942	Catherine King	Hanover, N. J.	359.66
July 6, 1940	Arthur Lane	White House, N. J.	1,535.09
Dec. 18, 1942	Frank LeGoff or Isabelle LeGoff	c/o Beahms, Van Beuren Road, Morristown, N. J.	3,545.94
Mar. 29, 1943	Stephen R. Parks or Rose M. Parks	R. D. No. 1, Dover, N. J.	713.86
Jan. 12, 1942	Robert Richards, Jr.	112 Morris St., Morristown, N. J.	710.12
May 26, 1941	Garratt Sharp and Emma Sharp	Lebanon, N. J.	844.56
April 1, 1942	Miss Bertha Simons	Peapack, N. J.	3,799.87
Mar. 21, 1942	Charles D. Slater or Bessie Slater	High Bridge, N. J.	745.25
Sept. 24, 1943	Anna K. Waldron	Califon, N. J.	244.28
Dec. 5, 1942	John Zahn	Unknown	3,434.58
Sept. 20, 1943	George B. Zellers	R. D. No. 1, Port Murray, N. J.	177.07
			\$32,517.06

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

Nov. —, 1936	Applegate, Rebecca V.	46 Fulton St., Rahway, N. J.	\$823.43
Feb. —, 1942	Culver, Sara Ann	Dayton, N. J.	243.71
Jan. —, 1936	Greene, Elizabeth N.	15 Von Colt Ave., Hempstead, L. I., N. Y.	104.99
Mar. —, 1940	Moody, Josephine	141 Baldwin St., New Brunswick, N. J.	136.23
Dec. —, 1940	Riley, John F. Estate of, in trust for Riley, Joseph	New Brunswick, N. J.	333.73
Sept. —, 1942	Stahlin, Xaver, Estate of	New Brunswick, N. J.	453.67
Jan. —, 1941	Washington, Ida M.	R. D. No. 5, Franklin Park Road, Middlebush, N. J.	658.88
			\$2,254.64

ORANGE SAVINGS BANK, ORANGE, N. J.

Jan. 10, 1940	Mrs. Fannie Jones	90 Parrow St., Orange, N. J.	\$288.19
Dec. 29, 1943	Mrs. S. Alice Evans	45 Lincoln Park, Newark, N. J.	336.98
Oct. 1, 1942	Ester Hamilton	101 N. Grove St., East Orange, N. J....	4,710.70
			\$5,335.87

SAVINGS BANKS

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

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

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
June 1, 1941	Bitting, Minnie	13 Gordon St., Perth Amboy, N. J.	\$2,126.41
June 1, 1941	Bonk, John	Unknown	3,439.06
June 1, 1941	Boyton, David E.	Unknown	189.66
Sept. 16, 1942	Dunn, Louise C. ....	.....	3,081.91
June 1, 1941	Kamal, Anna	5 Woodbridge Ave., Perth Amboy, N. J.	417.66
June 1, 1941	Kiely, Michael .....	.....	1,082.03
Nov. 1, 1941	Papicowitz, George or Julia	430 Ashley St., Perth Amboy, N. J.	3,371.75
Aug. 7, 1942	Singelakis, Polizois	448 State St., Perth Amboy, N. J.	2,573.59
Nov. 1, 1941	Torzas, Elizabeth	Route No. 1, Box 249, Denton, Md.	4,293.21
			\$20,575.28

PLAINFIELD SAVINGS BANK, PLAINFIELD, N. J.

June 17, 1942	Zednick, Robert, John Zednick or Mrs. Anna Zednick, Trustees	1427 Willever St., Plainfield, N. J.	\$124.55
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PROVIDENT INSTITUTION FOR SAVINGS IN JERSEY CITY (THE), JERSEY CITY, N. J.

Jan. 1, 1934	Kent, William	400 Germaine Ave.	\$351.98
May 2, 1935	Gannon, M. and Murphy, M.	35 Nelson Ave., Jersey City, N. J.	115.66
July 22, 1935	Tackney, Ann Madeline	213 Oak St., Weehauken, N. J.	1,349.86
Oct. 10, 1935	Medans, Joe	52 Ridge St., New York, N. Y.	1,301.83
July 12, 1938	Kvzip, Zuzanna	187 Wayne St., Jersey City, N. J.	103.05
Feb. 8, 1939	Honeycutt, Lessie J.	R. D. No. 2, Roseboro, N. C.	712.77
June 24, 1940	Ehrler, Madge	62 Irving St., Jersey City, N. J.	120.09
April 24, 1941	Maikonski, Stanislaw	336 Henderson St., Jersey City, N. J.	792.72
Dec. 16, 1942	Devlin, Beatrice Walshe	507 W. 159 St., New York, N. Y.	1,994.54
Jan. 1, 1943	Uhorchak, John	343 6th Ave., New York (Brooklyn) ..	125.84
Mar. 13, 1943	Meyer, W.	10023 Stratford St., Forest Hills, L. I.	133.69
			\$7,102.03

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

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

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

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

June 1, 1938	Barbara Schneider	415 Elmer St., Trenton, N. J.	\$1,097.71
June 1, 1938	Luey Elam	1013 Nottingham Way, Trenton, N. J.	114.14
June 1, 1939	Joseph S. Miller	91 Inship Ave., Ocean Grove, N. J.	129.44
Sept. 1, 1941	Gertrude W. Mathews	221 Cuyler Ave., Trenton, N. J.	356.06
Aug. 1, 1940	Stiff Leszczyszyn	218 Coates St., Trenton, N. J.	460.46
Feb. 1, 1942	John F. Hoppe	169-24 Rockaway Blvd., Jamaica, New York, N. Y.	354.71
Oct. 1, 1940	Anna Litowitz in trust for Carol Rae Bash	317 Hillcrest Ave., Trenton, N. J.	842.89
Feb. 18, 1943	Lizzie C. Grugan	130 Redfern St., Trenton, N. J.	1,578.92
May 22, 1942	Kredl Sirkasi	510 Woodland St., Trenton, N. J.	1,436.52
Aug. 5, 1940	Mary E. Breimayer	1404 Brunswick Ave., Trenton, N. J.	250.48
June 6, 1942	Mina Campbell	Address Unknown	491.76
Jan. 7, 1943	Egi Abramczyk	41 Stout Ave., Trenton, N. J.	1,707.25
Nov. 30, 1943	Nellie M. Anderson	1508 S. Broad St., Trenton, N. J.	1,216.80
Feb. 3, 1943	Ellen H. Clive	133 Broadway, Ocean Grove, N. J.	112.74
			\$10,149.98

SAVINGS BANKS

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

UNION COUNTY SAVINGS BANK, ELIZABETH, N. J.

Date of Last Deposit	Depositor's Name	Last Known Address	Amount
Mar. 10, 1943	Estate of Augustine G. Brown	457 West End Ave., Elizabeth, N. J. ...	\$1,930.35
Dec. 1, 1937	Bridget Carow	802 Pearl St., Elizabeth, N. J.	119.07
June 29, 1943	Gong. Adath Yeshuren	200 Murray St., Elizabeth, N. J.	132.60
June 1, 1935	Oddys Epps	230 Bond St., Elizabeth, N. J.	119.04
Nov. 21, 1942	Ruth or Victor C. Gilbert	199 Burbank Drive, Snyder, N. Y.	101.96
Dec. 1, 1940	Laura E. Jackson	14 Kempshall Place, Elizabeth, N. J. ...	131.66
June 1, 1935	Mary M. Sullivan	c/o L. McElroy, 115 Main St., Wood- bridge, N. J.	476.86
			\$3,011.54

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

DIME SAVINGS BANK MERGED WITH
UNITED STATES SAVINGS BANK OF NEWARK, N. J.

Oct. 5, 1942	Anna Fox	247 Lyons Ave., Newark, N. J.	\$1,066.13
Nov. 28, 1942	Frances Dorothy O'Leski	411 Walnut St., Newark, N. J.	248.91
Mar. 12, 1942	Rosalind F. Whelan	30 Columbia St., Newark, N. J.	134.75
Nov. 1, 1943	Ethel Libby Ducker	675 High St., Newark, N. J.	107.87
Feb. 17, 1943	Anna and Thomas Forklevies	65 Newton Court, Newark, N. J.	730.63
June 18, 1943	John Holzberger	48 Ferry St., Newark, N. J.	195.33
Dec. 17, 1943	Mary Karalunas	75 Columbia St., Newark, N. J.	120.75
May 18, 1943	Bartley J. Lee	66 Napoleon St., Newark, N. J.	8,592.17
Nov. 1, 1943	Estate of Phillip Reilly, Thomas Lintott, Exer.	624 Mt. Prospect Ave., Newark, N. J. ...	2,285.26
Nov. 18, 1943	Sadie Rubenstein	396 Broadway, Bayonne, N. J.	694.39
Aug. 1, 1943	Rocco Santoro	97½ Freeman St., Newark, N. J.	710.40
Feb. 1, 1943	Josephine Schrage	6 William St., Hillside, N. J.	810.20
Feb. 23, 1943	Alma Silberman	207 Keer Ave., Newark, N. J.	408.76
July 14, 1943	Clara Strykes	113 Elm St., Elizabeth, N. J.	1,174.23
			\$17,279.78

SAVINGS BANKS

Condition as Found by the Latest Official Examinations.

INSTITUTION	Date of Examination	Bonds and Mortgages	Stocks and Bonds	Loans on Collateral	Banking House Furniture and Fixtures
Burlington Savings Institution	Mar. 31, 1953	\$33	\$580	.....	.....
Elizabeth Savings Bank	Sept. 14, 1953	1,546	959	\$2	\$36
Fifth Ward Savings Bank	Feb. 6, 1953	5,521	7,519	19	96
Franklin Savings Institution of Newark	June 30, 1953	15,958	11,073	57	357
Half Dime Savings Bank	Sept. 29, 1953	11,337	13,967	61	76
Harmonia Savings Bank	Mar. 23, 1953	15,119	16,787	59	259
Hoboken Bank for Savings	Oct. 2, 1953	9,273	37,832	10	83
Howard Savings Institution	April 30, 1953	104,961	134,502	230	1,904
Hudson City Savings Bank	July 31, 1953	13,416	24,395	97	247
Montclair Savings Bank	Jan. 22, 1953	12,081	14,346	16	90
Morris County Savings Bank	Dec. 4, 1953	20,953	17,811	36	164
New Brunswick Savings Institution	Nov. 27, 1953	11,603	16,827	87	428
Orange Savings Bank	Jan. 12, 1953	6,419	13,116	.....	99
Perth Amboy Savings Institution	Aug. 3, 1953	8,053	27,086	24	50
Plainfield Savings Bank	April 22, 1953	8,791	5,508	32	151
Provident Institution for Savings	Nov. 4, 1953	20,670	56,090	173	323
Rahway Savings Institution	April 2, 1953	1,690	5,367	.....	58
Raritan Savings Bank	Aug. 6, 1953	1,205	3,923	6	.....
Somerville Savings Bank	Sept. 21, 1953	1,360	5,196	9	.....
Trenton Saving Fund Society	Aug. 17, 1953	2,974	26,725	48	172
Union County Savings Bank	July 7, 1953	4,840	16,190	29	7
United States Savings Bank of Newark, N. J.	Dec. 2, 1953	26,065	24,847	20	750
Totals		\$301,868	\$482,346	\$1,015	\$5,350

SAVINGS BANKS

Made to December 31, 1953 (Amounts in Thousands of Dollars)

Other Real Estate Owned	Real Estate Sold on Contract	Cash on Hand and in Banks	Interest Due and Accrued	All Other Assets	Total Resources and Liabilities	Amount Due Depositors	All Other Liabilities	Surplus, Etc.
.....	\$81	.....	.....	\$694	\$566	.....	\$128
.....	132	.....	.....	2,675	2,283	\$13	379
.....	336	\$46	.....	11,537	10,519	48	970
.....	831	91	.....	28,367	25,777	335	2,255
.....	534	.....	\$108	25,783	23,508	140	2,135
.....	1,187	98	25	33,534	29,394	260	3,880
\$10	1,629	.....	.....	48,837	42,351	148	6,338
8	8,542	1,647	7	251,801	224,686	2,165	24,950
.....	1,157	.....	.....	39,312	36,358	255	2,699
.....	1,060	149	.....	27,742	25,343	209	2,190
.....	1,349	213	.....	40,526	36,604	546	3,376
.....	2,865	.....	.....	31,810	29,720	100	1,990
.....	893	.....	.....	22,527	19,749	77	2,701
.....	\$36	1,154	.....	.....	36,403	33,630	38	2,735
.....	412	.....	1	14,895	13,592	142	1,161
71	3,362	.....	3	80,692	73,233	30	7,429
.....	2	331	.....	.....	7,448	6,863	12	573
.....	280	.....	.....	5,414	4,970	.....	444
.....	361	.....	.....	6,926	6,370	6	550
.....	1,467	.....	.....	31,386	28,824	4	2,558
.....	1,318	.....	.....	22,384	20,920	46	1,418
.....	1,615	272	.....	53,569	49,180	297	4,092
\$89	\$38	\$30,896	\$2,516	\$144	\$824,262	\$744,440	\$4,871	\$74,951

CREDIT

List of Credit Unions with dates of incorporation and

NAME	Location
A. B. C. Employees Credit Union	Newark
Acco Employees Credit Union	Linden
Alliance Clay Employee Credit Union	Winslow
Arlington Postal Employees Credit Union	Arlington
Armour Jersey City Employees Credit Union	Jersey City
Armour North Bergen Employees Credit Union	North Bergen
Armour P. P. H. Credit Union	Passaic
Bakelite Employees Credit Union	Bound Brook
Bayonne Postal Employees Credit Union	Bayonne
Bergen Passaic Postal Credit Union, Inc.	Dumont
Bloomfield Credit Union	Bloomfield
Cadco Employees Credit Union	Trenton
Camden Firemen Credit Union	Camden
Camden Postal Credit Union	Camden
Central Jersey Farmers Credit Union	Perrineville
Chemical Workers Credit Union	Camden
Coca-Cola Employees Credit Union	Bridgeton
Colonial Employees Credit Union	Millville
Communi-paw Central New Jersey Employees Credit Union	Jersey City
Diamond Craft Credit Union	Trenton
Division 819 Transit Employees Credit Union	Newark
East Orange Post Office Credit Union	East Orange
Elastic Stop Nut Employees Credit Union	Union
Elizabeth Postal Employees Credit Union	Elizabeth
Employees Credit Union, Swift & Company	Harrison
Employees Credit Union, Swift & Company	Jersey City
Federal Electric Products Credit Union	Newark
Fink Employees Credit Union	Newark
First Baptist Church of Cranford, N. J., Credit Union	Cranford
First Baptist Church of South Orange Credit Union	South Orange
Franklin Baker Employees Credit Union	Hoboken
General Diaper Service Employees Credit Union	Irvington
Hamilton-Ward Credit Union	Paterson
Hampton Shop Employees Credit Union	Paterson
Highway Credit Union	Trenton
Hoboken Postal Employees Credit Union	Hoboken
Jersey City Post Office Credit Union	Jersey City
Kraft Hillside Credit Union	Hillside
Lucas Credit Union	Gibbsboro
Lurex Employees Credit Union	Vineland
Maxwell House, Sanka and Central Laboratories Employees Credit Union	Hoboken
Mercer Department of Labor and Industry Credit Union	Trenton
Monmouth County Postal Employees Credit Union	Red Bank
Monroe Credit Union	Orange
Monroe M. C. Credit Union	Morris Plains
Montclair Postal Employees Credit Union	Montclair
Mutual Credit Union	Plainfield
N. J. R. Credit Union	Rahway
N. T. M. Employees Credit Union	Kenilworth
New Jersey Hardware Mutual Credit Union	Newark
Newark Post Office Employees Credit Union	Newark
Newark Teachers Credit Union	Newark
North Hudson Postal Credit Union	North Bergen
Passaic County Employees Credit Union	Paterson
Passaic Postal Employees Credit Union	Passaic

* Acting treasurer.
 ** Assistant treasurer.

CREDIT UNIONS

UNIONS

commencement of business and names of president and treasurer

Incorporated		Commenced Business		President	Treasurer
June 25, 1943	July 20, 1943	July 20, 1943	July 20, 1943	Harry Boehm	William J. Bork
February 13, 1934	March 2, 1934	March 2, 1934	March 2, 1934	John M. Snell	Frank A. Weiss
October 2, 1953	October 2, 1953	October 2, 1953	October 2, 1953	Joseph F. Kurz	Elizabeth Driscoll
January 5, 1931	January 16, 1931	January 16, 1931	January 16, 1931	James C. Crouthers	Joseph Salvest
December 18, 1931	December 18, 1931	December 18, 1931	December 18, 1931	James M. Murray	John A. Kelleher
January 13, 1932	January 13, 1932	January 13, 1932	January 13, 1932	Anne V. Smith	H. L. Cochrane
January 23, 1932	January 23, 1932	January 23, 1932	January 23, 1932	Albert W. Munson	Adele M. Cooper
March 7, 1933	March 7, 1933	March 7, 1933	March 7, 1933	W. M. Sorg, Sr.	A. E. Golz
January 15, 1934	January 15, 1934	January 15, 1934	January 15, 1934	Vincent Bochis	Casimir Jakubik
September 23, 1929	September 23, 1929	September 23, 1929	September 23, 1929	Lester H. Birtwhistle	William S. Weise
September 21, 1938	September 21, 1938	September 21, 1938	September 21, 1938	George Greene	Benjamin Bussin
March 3, 1939	March 3, 1939	March 3, 1939	March 3, 1939	J. Russell Smith	Mildred C. Wilson
September 8, 1944	March 1, 1945	March 1, 1945	March 1, 1945	Edwin Robbins	Edward V. Michalak
July 11, 1929	July 11, 1929	July 11, 1929	July 11, 1929	Joseph W. Ingham	John Ludlam
January 2, 1931	January 2, 1931	January 2, 1931	January 2, 1931	Charles Gleaner	Gertrude Horowitz
August 23, 1948	August 23, 1948	August 23, 1948	August 23, 1948	James Shuster	Mary E. Tims
March 16, 1953	March 16, 1953	March 16, 1953	March 16, 1953	Joseph Packer	Charles J. Frazier
March 6, 1953	March 6, 1953	March 6, 1953	March 6, 1953	Clyde L. Taylor	James W. McHugh
January 15, 1934	January 15, 1934	January 15, 1934	January 15, 1934	Curtis Davis	John Angello
December 5, 1949	February 1, 1950	February 1, 1950	February 1, 1950	James Doyle	Martin Sokeloff
November 30, 1945	January 15, 1946	January 15, 1946	January 15, 1946	Otto R. Hauser	Ernest Hawkins
January 14, 1931	January 14, 1931	January 14, 1931	January 14, 1931	William J. Lavery	*Frank A. McGuirk
December 18, 1941	January 1, 1942	January 1, 1942	January 1, 1942	John Park	G. M. Painton
June 9, 1930	June 9, 1930	June 9, 1930	June 9, 1930	Robert V. Sheehan	John F. Small
July 6, 1933	July 6, 1933	July 6, 1933	July 6, 1933	James J. DiNardo	Franklin E. Sherwood
July 11, 1933	July 11, 1933	July 11, 1933	July 11, 1933	Dennis J. Clifford	Muriel Ripkey
August 27, 1946	August 27, 1946	August 27, 1946	August 27, 1946	John Romano	Daniel Burke
January 3, 1938	January 3, 1938	January 3, 1938	January 3, 1938	Samuel Schull	E. Kraynik
July 31, 1944	August 6, 1944	August 6, 1944	August 6, 1944	Fred Cox	Rev. Benjamin Allen
August 18, 1952	October 12, 1952	October 12, 1952	October 12, 1952	Calvin Bond	Edgar G. Thomas
October 27, 1936	October 27, 1936	October 27, 1936	October 27, 1936	Charles Engasser	Harry Wolfe
April 17, 1950	May 1, 1950	May 1, 1950	May 1, 1950	Albert Paoello	Kamilla Ehre
March 28, 1950	April 21, 1950	April 21, 1950	April 21, 1950	William H. Borst	Leonard Sweetman
March 16, 1953	March 16, 1953	March 16, 1953	March 16, 1953	Bernard H. Solonche	Ann Verillo
May 28, 1943	May 28, 1943	May 28, 1943	May 28, 1943	Frederick M. Quinn	John A. Kilpatrick
November 21, 1928	November 21, 1928	November 21, 1928	November 21, 1928	Ralph Sanseviere	Francis X. Donnelly
November 7, 1930	November 7, 1930	November 7, 1930	November 7, 1930	Samuel Schaefer	William F. Dahringer
November 19, 1934	December 3, 1934	December 3, 1934	December 3, 1934	Rudolf Gelhar	Phyllis Garibaldi
March 15, 1948	April 1, 1948	April 1, 1948	April 1, 1948	D. F. Householder	C. Herbert McKenney
April 17, 1953	May 1, 1953	May 1, 1953	May 1, 1953	Edward DeMatte	Francis J. Vastano
March 4, 1940	April 5, 1940	April 5, 1940	April 5, 1940	C. H. White	Thomas Norris
October 17, 1939	October 17, 1939	October 17, 1939	October 17, 1939	Helen McLaughlin	Stephen Sluka
August 20, 1928	September 1, 1928	September 1, 1928	September 1, 1928	J. Olin Holbrook	Wm. M. Drout
January 9, 1929	January 9, 1929	January 9, 1929	January 9, 1929	Frank J. Wade	**Jessie F. Siegars
October 30, 1953	October 30, 1953	October 30, 1953	October 30, 1953	Ward S. Cadmus	Richard L. Ellicks
July 22, 1935	July 22, 1935	July 22, 1935	July 22, 1935	Thomas M. Stack	Herman L. Shapiro
July 27, 1936	July 27, 1936	July 27, 1936	July 27, 1936	Frank A. Hickey	Wilson Z. Vail
July 10, 1936	July 10, 1936	July 10, 1936	July 10, 1936	William G. Pollard	Albert R. Hasbrouck
November 1, 1943	November 1, 1943	November 1, 1943	November 1, 1943	Charles J. Reich, Sr.	Bela B. Lukacs
July 1, 1935	July 1, 1935	July 1, 1935	July 1, 1935	Charles G. Deno	Elizabeth Szollosi
August 15, 1924	August 15, 1924	August 15, 1924	August 15, 1924	Joseph A. Barrett	Harold E. Trautwein
May 10, 1935	October 1, 1935	October 1, 1935	October 1, 1935	J. Fred Bioren	Garland H. Smith
June 1, 1953	June 1, 1953	June 1, 1953	June 1, 1953	V. James Yacono	Frank E. Wymbs
March 10, 1941	March 10, 1941	March 10, 1941	March 10, 1941	Fred Sonnen	Margaret A. Sheridan
March 23, 1934	April 4, 1934	April 4, 1934	April 4, 1934	Wilfred E. Roosa	Thomas F. Kennedy

CREDIT UNIONS

CREDIT

List of Credit Unions with dates of incorporation and

NAME	Location
Perth Amboy Postal Employees Credit Union	Perth Amboy
Plainfield Credit Union	Plainfield
Postal Employees Credit Union	Trenton
Ransome Employees Credit Union	Dunellen
Raritan Credit Union	New Brunswick
Repauno Goodfellows Credit Union.....	Gibbstown
Roebing's Employees Credit Union	Trenton
Salesmans Credit Union	Trenton
Star Employees Credit Union	Bloomfield
Swift South Jersey Employees Credit Union	New Brunswick
United Electrical Workers Credit Union	Camden
Vanescos Employees Credit Union	Newark
Worthington Employees Credit Union	Harrison
Wright Aeronautical Credit Union	Wood-Ridge

CREDIT UNIONS

UNIONS

commencement of business and names of president and treasurer

Incorporated	Commenced Business	President	Treasurer
February 4, 1929	February 4, 1929	Norman Duffell	Ernest Weigel
May 1, 1931	May 1, 1931	William Kaeding	Frank Puri
August 21, 1928	August 21, 1928	Fred Combs	George J. Hunt
September 5, 1945	October 1, 1945	Frank McDonough	LeRoy Roberts
January 13, 1933	January 13, 1933	Carl Y. Rabke	John L. McCann
November 6, 1933	November 6, 1933	Earl R. Smith	Belford G. Norton
October 14, 1924	October 14, 1924	Joseph J. Kreger	Leon Rohrbacher
April 2, 1945	April 19, 1945	Harry Eckman	Lillian Provost
September 25, 1944	October 2, 1944	No report filed	No report filed
June 15, 1934	June 15, 1934	George Moss	Edward R. Clayton
April 4, 1939	April 4, 1939	Mark A. Killcoyne	Joseph K. Reed
July 6, 1933	July 6, 1933	William M. Mitchell	W. A. Rebhan
August 14, 1924	August 14, 1924	Charles J. Tullo	Charles J. McCambridge
June 19, 1931	June 19, 1931	James J. Johnson	Herman F. Keil

CREDIT UNIONS

CREDIT

Schedule of Assets, Liabilities, Receipts,

NAME	ASSETS AND LIABILITIES				
	Cash	Loans to Members	Loans to Other Credit Unions and Investments	Furniture and Fixtures	Other Assets
A. B. C. Employees Credit Union	\$2,524.75	\$7,552.22	\$12,000.00	.....	.....
Acco Employees Credit Union	11,041.02	89,602.84	77,500.00	.....	.....
Alliance Clay Employee Credit Union	750.26	275.00	.....	.....	\$13.92
Arlington Postal Employees Credit Union	99.19	15,855.47	500.00	.....	.....
Armour Jersey City Employees Credit Union	4,208.56	30,357.45	24,937.51	\$19.12	107.64
Armour North Bergen Employees Credit Union ..	11,463.56	15,761.17	33,929.00	45.00	108.64
Armour P. P. H. Credit Union	1,011.17	5,983.78	3,500.00	.....	.....
Bakelite Employees Credit Union	21,588.11	91,482.43	784,434.25	.....	.....
Bayonne Postal Employees Credit Union	2,080.75	8,992.33	3,265.40	.....	.....
Bergen Passaic Postal Credit Union, Inc.	31,247.67	129,358.00	155,200.00	1,393.05	.....
Bloomfield Credit Union	528.86	.....	.....	.....	.....
Cadco Employees Credit Union	9,530.04	12,932.60	27,000.00	86.35	.....
Camden Firemen Credit Union	4,061.40	40,200.61	.....	.....	.....
Camden Postal Credit Union	3,349.90	77,976.61	600.00	481.35	9,915.70
Central Jersey Farmers Credit Union	5,457.93	5,910.04	7,000.00	.....	.....
Chemical Workers Credit Union	1,784.55	4,868.50	.....	60.00	.....
Coca-Cola Employees Credit Union	1,099.15	975.00	.....	.....	.....
Colonial Employees Credit Union	701.12	2,784.67	.....	.....	.....
Communipaw Central New Jersey Employees Credit Union ..	3,659.46	36,278.50	11,000.00	.....	100.00
Diamond Craft Credit Union	4,885.33	13,121.15	3,000.00	.....	.....
Division 819, Transit Employees Credit Union ..	6,753.72	110,161.92	1,107.64	2,090.79	.....
East Orange Post Office Credit Union	529.05	7,279.00	4,000.00	.....	.....
Elastic Stop Nut Employees Credit Union	30,373.26	57,434.16	155,300.00	150.00	493.64
Elizabeth Postal Employees Credit Union	9,759.08	34,842.25	29,100.00	518.10	132.00
Employees Credit Union, Swift & Co., Harrison ..	3,691.40	32,349.56	15,000.00	10.00	33.33
Employees Credit Union, Swift & Co., Jersey City	10,507.13	21,645.85	6,823.00	30.00	16.25
Federal Electric Products Credit Union	4,225.71	8,370.73	.....	.....	.....
Fink Employees Credit Union	6,569.88	13,454.00	.....	.....	108.69
First Baptist Church of Cranford, N. J., Credit Union	7,267.06	23,225.08	12,500.00	.....	.....
First Baptist Church of South Orange, Credit Union	No Report Filed	.....	.....	.....	.....
Franklin Baker Employees Credit Union	23,324.83	39,757.56	35,000.00	.....	.....
General Diaper Service Employees Credit Union	2,700.35	1,230.93	.....	.....	.....
Hamilton-Ward Credit Union	9,876.95	4,304.85	.....	.....	.....
Hampton Shop Employees Credit Union	3,336.77	666.74	.....	.....	.....
Highway Credit Union	21,738.70	92,656.52	59,956.41	1,502.33	726.16
Hoboken Postal Employees Credit Union	779.34	2,927.65	2,000.00	.....	.....
Jersey City Post Office Credit Union	20,709.07	46,685.52	23,260.00	424.00	3,496.00
Kraft Hillside Credit Union	6,194.02	20,780.89	38,777.54	.....	.....
Lucas Credit Union	9,599.43	49,499.03	11,370.29	.....	.....
Lurex Employees Credit Union	281.73	4,163.00	.....	.....	.....
Maxwell House, Sanka & Central Laboratories Employees Credit Union	122,401.20	72,953.23	27,500.00	2,590.64	917.20
Mercer Department of Labor and Industry Credit Union	30,148.47	133,000.74	96,000.00	.....	435.72
Monmouth County Postal Employees Credit Union	7,106.67	39,116.59	15,346.00	.....	153.33
Monroe Credit Union	35,837.07	80,103.94	137,000.00	.....	11,689.31
Monroe M. C. Credit Union	38,846.12	10,891.45	.....	.....	.....

— Denotes deficit.

CREDIT UNIONS

UNIONS

Disbursements, Miscellaneous—December 31, 1953

ASSETS AND LIABILITIES—Continued							
Total Assets	Due Members	Borrowed Money	Other Liabilities	Other Reserves	Statutory Reserves	Surplus and Undivided Profits	Total Liabilities
\$22,076.97	\$18,367.97	.....	\$491.23	\$281.50	\$900.40	\$2,035.87	\$22,076.97
178,143.86	156,513.42	.....	.....	.....	8,080.53	13,549.91	178,143.86
1,039.18	1,018.25	.....	13.92	.....	8.00	— .99	1,039.18
16,454.66	13,602.70	.....	.....	.....	1,832.00	1,019.96	16,454.66
69,628.28	62,370.89	.....	.....	70.58	3,091.09	4,095.72	69,628.28
61,307.37	59,276.67	.....	146.49	.....	1,328.08	556.13	61,307.37
10,494.95	8,415.76	.....	150.00	.....	456.90	1,472.29	10,494.95
897,504.79	839,075.60	\$20,000.00	.....	.....	17,410.92	21,018.27	897,504.79
14,338.48	12,238.55	.....	.....	.....	744.49	1,355.44	14,338.48
317,199.32	306,007.25	.....	.....	.....	8,914.12	2,277.95	317,199.32
528.86	232.48	.....	.....	.....	143.18	153.20	528.86
40,548.99	44,526.50	.....	.....	840.00	1,759.68	2,422.81	49,548.99
44,262.01	40,005.00	.....	.....	.....	1,080.46	3,176.55	44,262.01
92,323.56	77,102.23	8,000.00	222.90	.....	3,727.73	3,270.70	92,323.56
18,367.97	17,352.09	.....	.....	.....	533.74	482.14	18,367.97
6,713.05	5,668.27	.....	.....	.....	285.57	759.21	6,713.05
2,074.15	2,087.40	.....	.....	.....	5.75	—19.00	2,074.15
3,485.79	3,410.75	.....	.....	.....	20.82	54.22	3,485.79
51,037.96	45,370.95	2,000.00	1,111.67	.....	1,332.60	1,222.74	51,037.96
21,006.48	20,020.01	.....	.....	.....	205.44	781.03	21,006.48
120,114.07	101,548.20	10,000.00	109.85	.....	2,877.74	5,578.28	120,114.07
11,808.05	5,895.15	.....	21.07	.....	2,864.37	3,027.46	11,808.05
243,751.06	238,267.03	.....	42.35	75.00	4,986.81	379.87	243,751.06
74,351.43	68,327.07	.....	71.85	.....	3,719.46	2,233.05	74,351.43
51,084.29	46,014.78	.....	40.95	170.00	2,179.78	2,678.78	51,084.29
39,022.23	35,956.48	.....	.....	.....	2,033.07	1,032.68	39,022.23
12,596.44	11,774.66	.....	32.43	.....	223.35	566.00	12,596.44
20,132.57	19,407.52	.....	.....	.....	417.48	307.57	20,132.57
42,992.14	40,662.18	.....	.....	93.00	1,673.96	563.00	42,992.14
No Report Filed				No Report Filed			
98,082.39	92,975.05	.....	.....	.....	4,928.16	179.18	98,082.39
3,931.28	3,683.78	.....	.....	.....	64.49	183.01	3,931.28
14,181.80	13,998.10	.....	.....	.....	168.94	14.76	14,181.80
4,003.51	3,993.00	.....	.....	.....	11.00	— .49	4,003.51
176,580.12	169,518.64	.....	3,429.59	.....	2,167.41	1,464.48	176,580.12
5,706.99	4,635.76	.....	13.54	.....	738.99	318.70	5,706.99
94,574.59	90,780.73	.....	.....	.....	3,420.74	373.12	94,574.59
65,752.45	61,944.99	.....	.....	.....	1,372.80	2,434.66	65,752.45
70,468.75	66,976.91	.....	.....	.....	1,173.80	2,318.04	70,468.75
4,444.73	4,332.23	.....	.....	.....	27.50	85.00	4,444.73
226,362.27	219,759.95	.....	55.94	345.44	3,844.21	2,356.73	226,362.27
259,584.93	249,895.74	.....	.....	135.00	5,803.23	3,750.96	259,584.93
61,722.59	57,453.00	.....	40.02	.....	2,481.46	1,748.11	61,722.59
264,630.32	246,554.75	.....	16.32	.....	15,114.36	2,944.89	264,630.32
49,737.57	49,582.45	.....	4.24	.....	82.34	68.54	49,737.57

CREDIT

Schedule of Assets, Liabilities, Receipts,

NAME	ASSETS AND LIABILITIES				
	Cash	Loans to Members	Loans to Other Credit Unions and Investments	Furniture and Fixtures	Other Assets
Montclair Postal Employees Credit Union	\$2,557.42	\$7,953.03			
Mutual Credit Union	2,108.16	9,875.90	\$23,000.00		
N. J. R. Credit Union	4,538.28	17,378.47	21,000.00		
N. T. M. Employees Credit Union	552.08	5,061.59			\$222.50
New Jersey Hardware Mutual Credit Union	2,885.46	1,251.98	800.00		
Newark Post Office Employees Credit Union	14,941.86	107,616.76			150.00
Newark Teachers Credit Union	11,922.02	170,662.66	230,009.51	\$1,328.30	250.45
North Hudson Postal Credit Union	348.03	11,219.10			
Passaic County Employees Credit Union	1,753.21	21,325.27	8,172.97	1.00	
Passaic Postal Employees Credit Union	6,392.83	30,951.84	200.00	2,604.56	
Perth Amboy Postal Employees Credit Union ...	3,634.03	5,677.00	5,000.00		
Plainfield Credit Union	7,296.64	40,761.30	15,000.00	360.00	
Postal Employees Credit Union	4,462.30	44,397.07	37,000.00		
Ransome Employees Credit Union	2,710.11	52,010.79	3,500.00	242.12	1,088.00
Raritan Credit Union	33,672.64	77,749.60	177,024.00		513.53
Repauno Good Fellows Credit Union	49,413.65	74,338.08			
Roebling's Employees Credit Union	83,521.14	130,193.07	2,029,126.64		806.75
Salemsans Credit Union	7,287.53	6,235.02			
Star Employees Credit Union	No Report	Filed			
Swift South Jersey Employees Credit Union	2,116.03	1,494.00			
United Electrical Workers Credit Union	13,791.09	77,824.36	500.00	1,075.03	269.10
Vanesco Employees Credit Union	3,617.87	25,765.77	26,000.00		1,099.09
Worthington Employees Credit Union	18,868.01	102,057.26	222,200.00	4,390.92	3,637.50
Wright Aeronautical Credit Union	245,554.89	1,008,240.72	1,656,849.35		3,312.48
Totals	\$1,057,573.07	\$3,527,810.80	\$6,279,289.51	\$19,402.66	\$39,796.93

CREDIT UNIONS

UNIONS

Disbursements, Miscellaneous—December 31, 1953

ASSETS AND LIABILITIES—Continued

Total Assets	Due Members	Borrowed Money	Other Liabilities	Other Reserves	Statutory Reserves	Surplus and Undivided Profits	Total Liabilities
\$10,510.45	\$9,318.47	.....	\$264.53	.....	\$777.30	\$150.15	\$10,510.45
34,984.06	33,064.08	.....	.....	.....	956.68	963.30	34,984.06
42,916.75	41,126.28	.....	4.30	.....	1,752.85	33.32	42,916.75
5,836.17	4,868.70	\$200.00	.....	.....	681.73	85.74	5,836.17
4,937.44	4,489.29	.....	.....	.....	313.97	134.18	4,937.44
122,708.62	112,826.64	.....	13.38	.....	6,514.35	3,354.25	122,708.62
414,172.94	394,404.07	.....	9.00	\$129.00	16,738.21	2,892.66	414,172.94
11,567.13	11,490.97	.....	.....	.....	52.56	23.60	11,567.13
31,252.45	27,967.45	.....	.....	.....	976.19	2,308.81	31,252.45
40,149.23	33,496.36	.....	100.00	.....	2,844.73	3,708.14	40,149.23
14,311.03	13,543.12	.....	.....	.....	662.16	105.75	14,311.03
63,417.94	59,133.00	.....	.....	.....	4,265.09	19.85	63,417.94
85,859.37	81,134.73	.....	.....	.....	4,060.18	664.46	85,859.37
59,551.02	50,795.48	5,000.00	259.65	.....	1,314.51	2,181.38	59,551.02
288,959.77	271,536.42	.....	.....	.....	9,575.47	7,847.88	288,959.77
123,751.73	112,514.07	.....	.....	.....	6,526.67	4,710.99	123,751.73
2,243,647.60	2,111,012.34	.....	731.92	17,067.55	76,798.50	38,042.29	2,243,647.60
13,522.55	11,261.13	.....	.....	.....	501.70	1,759.72	13,522.55
No Report Filed	No Report Filed	.....	.....	No Report Filed	.....	.....	.....
3,610.03	3,330.32	.....	18.57	.....	142.61	118.53	3,610.03
93,459.58	74,241.03	10,000.00	1,645.07	219.80	6,539.49	814.19	93,459.58
56,482.73	53,950.55	.....	44.75	.....	1,641.72	845.71	56,482.73
351,153.69	278,359.19	45,000.00	8.01	2,000.00	11,820.41	13,966.08	351,153.69
2,913,957.44	2,837,835.67	.....	.....	.....	58,541.39	17,580.38	2,913,957.44
\$10,923,872.97	\$10,268,300.25	\$100,200.00	\$9,113.54	\$21,426.87	\$328,230.42	\$196,601.89	\$10,923,872.97

— Denotes deficit.

CREDIT

Schedule of Assets, Liabilities, Receipts,

NAME	INCOME AND EXPENSES			
	Interest on Loans to Members	Other Interest	Other Income	Total Income
A. B. C. Employees Credit Union	\$935.73	\$288.00	.....	\$1,223.73
Acco Employees Credit Union	9,559.31	1,376.11	\$95.16	11,030.58
Alliance Clay Employee Credit Union	3.13	.....	.....	3.13
Arlington Postal Employees Credit Union	1,350.06	6.25	.....	1,356.31
Armour Jersey City Employees Credit Union	3,272.79	857.50	.....	4,130.29
Armour North Bergen Employees Credit Union..	1,496.31	858.09	35.68	2,390.08
Armour P. P. H. Credit Union	685.67	88.80	.....	774.47
Bakelite Employees Credit Union	9,789.51	16,250.83	.....	26,040.34
Bayonne Postal Employees Credit Union	844.12	244.13	21.50	1,109.75
Bergen Passaic Postal Credit Union, Inc.	13,746.98	4,619.72	.....	18,366.70
Bloomfield Credit Union	No Report Filed	.....	.....	.....
Cadco Employees Credit Union	1,447.70	815.75	.....	2,263.45
Camden Firemen Credit Union	4,562.80	.....	.....	4,562.80
Camden Postal Credit Union	8,411.76	12.75	1,082.91	9,507.42
Central Jersey Farmers Credit Union	439.56	190.00	.15	629.71
Chemical Workers Credit Union	392.88	.....	.....	392.88
Coca-Cola Employees Credit Union	11.25	.....	.....	11.25
Colonial Employees Credit Union	133.55	.....	.....	133.55
Communiapaw Central New Jersey Employees Credit Union ..	4,076.08	225.00	.....	4,301.08
Diamond Craft Credit Union	1,027.31	35.00	.....	1,062.31
Division S19, Transit Employees Credit Union ..	11,695.70	25.00	9.60	11,730.30
East Orange Post Office Credit Union	585.09	100.00	.....	685.09
Elastic Stop Nut Employees Credit Union	6,734.21	4,250.00	.....	10,984.21
Elizabeth Postal Employees Credit Union	3,602.85	682.47	5.79	4,291.11
Employees Credit Union, Swift & Co., Harrison..	2,898.92	379.41	.....	3,278.33
Employees Credit Union, Swift & Co., Jersey City	2,039.09	300.00	.....	2,339.09
Federal Electric Products Credit Union	551.30	.....	.....	551.30
Fink Employees Credit Union	1,136.08	.....	.....	1,136.08
First Baptist Church of Cranford, N. J., Credit Union	2,474.60	62.50	.....	2,537.10
First Baptist Church of South Orange Credit Union	No Report Filed	.....	.....	.....
Franklin Baker Employees Credit Union	4,022.97	875.00	.....	4,897.97
General Diaper Service Employees Credit Union	117.03	45.45	48.19	205.67
Hamilton-Ward Credit Union	299.25	238.58	.....	537.83
Hampton Shop Employees Credit Union	44.47	.....	.....	44.47
Highway Credit Union	6,981.64	1,291.74	.....	8,273.38
Hoboken Postal Employees Credit Union	300.80	50.00	.....	350.80
Jersey City Post Office Credit Union	4,508.61	1,163.91	.....	5,672.52
Kraft Hillside Credit Union	1,838.55	919.15	.....	2,757.70
Lucas Credit Union	4,534.56	64.91	.43	4,599.90
Lurex Employees Credit Union	156.62	.....	5.00	161.62
Maxwell House, Sanka & Central Laboratories Employees Credit Union	7,645.60	3,257.25	.....	10,902.85
Mercer Department of Labor and Industry Credit Union	13,667.68	2,453.59	2.45	16,153.72
Monmouth County Postal Employees Credit Union	4,191.09	509.00	.....	4,700.09
Monroe Credit Union	14,884.82	5,670.86	.....	20,555.68
Monroe M. C. Credit Union	106.82	.....	.....	106.82

CREDIT UNIONS

UNIONS—Continued

Disbursements, Miscellaneous—December 31, 1953

INCOME AND EXPENSES—Continued

Salaries	Printing, Stationery and Supplies	Postage, Express, Telephone and Telegraph	Auditing, Filing Fees and Department Examination Fees	Rent, Light and Heat	Dues—State League	Interest on Borrowed Money
\$200.00	\$6.25	.....	\$41.48	.....	\$46.93	.....
1,850.00	109.43	.....	194.54	.....	403.86	.....
.....
181.25	15.11	\$3.59	115.16	.....	40.42	.....
1,119.00	17.41	.....	136.00	\$6.00	163.13	.....
550.00	16.81	.....	97.37	.....	88.67	.....
300.00	1.00	.....	76.00	.....	31.09	\$2.50
1,843.00	148.05	12.81	57.00	.....	632.66	.....
250.00	5.85	.....	72.90	.....	42.31	.....
2,079.98	466.79	965.10	259.93	240.00	601.00	84.10
No Report Filed			No Report Filed			
480.00	13.14	.....	69.97	.....	78.82	.....
775.00	31.84	27.00	1.00	.....	138.16	.....
3,228.00	144.91	170.33	196.88	424.93	361.21	145.77
150.00	3.80	2.97	44.68	.....	31.75	.....
60.00	5.65	.....	1.00	.....	34.89	.....
.....	4.25	.....	.....	.....	.....	.....
.....	.....	28.98	2.00	.....	.....	.....
1,723.00	38.65	20.00	88.98	5.00	177.65	.....
200.00	11.69	.....	43.87	.....	21.27	.....
3,120.00	36.76	40.00	400.25	168.00	363.06	308.33
325.00	29.70	.....	161.57	.....	.....	6.44
515.00	53.89	.....	244.04	.....	384.20	.....
1,137.00	48.24	9.50	20.85	.....	153.99	.....
650.00	26.24	3.02	151.95	.....	113.93	.....
580.00	49.14	.....	213.93	.....	89.10	.....
.....	4.79	.....	1.09	.....	.....	.....
630.00	105.71	.....	250.00	.....	50.00	.....
325.00	10.86	28.00	295.71	800.00	.....	.....
No Report Filed			No Report Filed			
435.93	20.54	7.22	158.54	.....	183.05	.....
25.00	3.89	.....	.....	.....	7.47	.....
.....	6.18	.....	1.00	.....	18.60	.....
.....	26.19	.....	.....	.....	.....	.....
1,423.50	89.18	5.04	128.81	.....	227.46	.....
110.00	.....	3.00	1.00	.....	.....	.....
1,093.75	102.27	79.96	214.77	.....	194.82	.....
.....	26.28	.....	73.41	.....	.....	.....
.....	40.22	.....	1.00	.....	124.12	.....
.....	27.75	.....	.....	.....	.....	.....
628.64	101.70	.....	144.27	.....	314.42	.....
2,139.00	65.99	.....	177.39	.....	463.71	.....
921.00	15.91	30.53	100.23	.....	149.21	.....
6,204.15	61.24	1.39	182.11	.....	557.15	112.22
.....	26.19	.....	.....	.....	.....	.....

CREDIT

Schedule of Assets, Liabilities, Receipts,

NAME	INCOME AND EXPENSES—Continued		
	Other Expenses	Net Gain or Loss	Total
A. B. C. Employees Credit Union	\$202.50	\$726.57	\$1,223.73
Acco Employees Credit Union	1,239.36	7,233.39	11,030.58
Alliance Clay Employee Credit Union	4.12	— .99	3.13
Arlington Postal Employees Credit Union	141.00	859.18	1,356.31
Armour Jersey City Employees Credit Union	956.46	1,729.29	4,130.29
Armour North Bergen Employees Credit Union ..	416.26	1,220.97	2,390.08
Armour P. P. H. Credit Union	21.50	342.38	774.47
Bakelite Employees Credit Union	438.46	22,908.36	26,040.34
Bayonne Postal Employees Credit Union	281.88	456.81	1,109.75
Bergen Passaic Postal Credit Union, Inc.	3,371.62	10,298.18	18,366.70
Bloomfield Credit Union	No Report Filed		
Cadco Employees Credit Union	68.25	1,553.27	2,263.45
Camden Firemen Credit Union	1,679.50	1,910.30	4,562.80
Camden Postal Credit Union	2,252.74	2,582.65	9,507.42
Central Jersey Farmers Credit Union	11.90	384.61	629.71
Chemical Workers Credit Union	70.32	220.52	392.38
Coca-Cola Employees Credit Union	26.00	— 19.00	11.25
Colonial Employees Credit Union	38.78	63.79	133.55
Communi-paw Central New Jersey Employees Credit Union	840.29	1,407.51	4,301.08
Diamond Craft Credit Union	13.63	771.85	1,062.31
Division S19, Transit Employees Credit Union ..	2,695.91	4,597.99	11,730.30
East Orange Post Office Credit Union	159.14	3.24	685.09
Elastic Stop Nut Employees Credit Union	1,374.14	8,412.94	10,984.21
Elizabeth Postal Employees Credit Union	829.30	2,092.23	4,291.11
Employees Credit Union, Swift & Co., Harrison..	432.65	1,900.34	3,278.33
Employees Credit Union, Swift & Co., Jersey City	279.64	1,127.28	2,339.09
Federal Electric Products Credit Union	7.20	538.31	531.30
Fink Employees Credit Union	61.30	39.07	1,136.08
First Baptist Church of Cranford, N. J., Credit Union	489.19	588.34	2,537.10
First Baptist Church of South Orange Credit Union	No Report Filed		
Franklin Baker Employees Credit Union	146.31	3,946.38	4,897.97
General Diaper Service Employees Credit Union	16.20	153.11	205.67
Hamilton-Ward Credit Union	119.97	392.08	537.83
Hampton Shop Employees Credit Union	18.77	— .49	44.47
Highway Credit Union	2,466.75	3,932.64	8,273.38
Hoboken Postal Employees Credit Union	12.70	224.10	350.80
Jersey City Post Office Credit Union	1,448.83	2,538.12	5,672.52
Kraft Hillside Credit Union	111.00	2,547.01	2,757.70
Lucas Credit Union	1,320.61	3,113.95	4,599.90
Lurex Employees Credit Union	33.87	100.00	161.62
Maxwell House, Sanka & Central Laboratories Employees Credit Union	699.63	9,014.19	10,902.85
Mercer Department of Labor and Industry Credit Union	2,660.36	10,647.36	16,153.72
Monmouth County Postal Employees Credit Union	1,042.66	2,440.55	4,700.09
Monroe Credit Union	959.41	12,478.01	20,555.64
Monroe M. C. Credit Union .....	.....	80.63	166.82

— Denotes deficit.

CREDIT UNIONS

UNIONS—Continued

Disbursements, Miscellaneous—December 31, 1953

MISCELLANEOUS					
Number of Members December 31, 1952	Number of Members Received or Reinstated During Year	Number of Members Withdrawn or Expelled	Number of Members at Close of Year	Dividends	Number of Borrowers
126	1	10	117	\$491.23	36
814	61	52	823	4,213.19	420
....	32	....	32	.....	2
82	4	2	84	486.87	52
425	44	53	416	1,562.72	190
208	40	30	218	1,096.25	88
74	5	8	71	211.71	35
1,474	250	158	1,566	16,733.14	455
100	8	3	105	334.22	48
882	75	35	922	7,993.42	467
No Report Filed			No Report Filed		
151	12	....	163	993.21	67
190	8	6	192	780.72	127
460	29	16	473	1,531.98	262
152	10	7	155	287.46	16
230	16	....	246	.....	76
....	28	5	23	.....	5
....	42	5	37	.....	19
421	20	39	402	1,111.67	223
130	125	100	155	381.53	102
798	118	74	842	2,907.84	503
148	9	1	156	.....	75
843	126	188	781	7,652.13	270
338	33	17	374	1,407.43	190
280	14	17	277	1,200.05	154
465	63	102	426	804.67	181
117	94	50	161	233.92	100
122	78	....	200	.....	86
153	14	6	161	1,089.67	100
No Report Filed			No Report Filed		
434	37	48	423	3,311.91	168
37	10	12	35	64.82	13
57	21	10	68	319.54	22
....	44	9	35	.....	7
462	112	41	533	3,179.10	251
72	2	1	73	142.20	39
390	41	31	400	2,524.60	201
300	61	95	266	1,497.75	96
236	73	29	280	1,764.20	166
....	50	....	50	.....	24
700	135	51	784	7,378.93	312
991	133	122	1,002	8,340.83	450
230	9	6	233	1,934.18	139
1,570	181	767	984	8,590.73	335
....	262	1	261	.....	72

CREDIT UNIONS

CREDIT

Schedule of Assets, Liabilities, Receipts,

NAME	INCOME AND EXPENSES			
	Interest on Loans to Members	Other Interest	Other Income	Total Income
Montclair Postal Employees Credit Union	\$954.16	\$6.50	.....	\$960.66
Mutual Credit Union	941.84	498.27	\$2.14	1,442.25
N. J. R. Credit Union	1,858.69	525.00	.....	2,383.69
N. T. M. Employees Credit Union	320.07	.....	.....	320.07
New Jersey Hardware Mutual Credit Union	176.46	20.00	9.50	205.96
Newark Post Office Employees Credit Union	8,745.32	25.00	114.30	8,884.62
Newark Teachers Credit Union	13,122.43	6,020.93	1.95	19,145.31
North Hudson Postal Credit Union	247.34	.....	.....	247.34
Passaic County Employees Credit Union	1,759.91	172.97	.....	1,932.88
Passaic Postal Employees Credit Union	2,583.57	186.10	.....	2,769.67
Perth Amboy Postal Employees Credit Union ...	567.98	125.00	.....	692.98
Plainfield Credit Union	4,170.32	332.72	.....	4,503.04
Postal Employees Credit Union	4,273.42	895.99	.....	5,169.41
Ransome Employees Credit Union	4,715.37	73.75	57.82	4,846.94
Raritan Credit Union	6,428.60	4,170.88	46.10	10,645.58
Repauno Good Fellows Credit Union	8,050.05	32.32	.....	8,082.37
Roebling's Employees Credit Union	7,681.87	51,664.72	.....	59,346.59
Salesmans Credit Union	876.42	.....	.....	876.42
Star Employees Credit Union	No Report Filed	.....	.....	.....
Swift South Jersey Employees Credit Union	155.45	.....	.....	155.45
United Electrical Workers Credit Union	7,869.66	13.81	.....	7,883.47
Vanasco Employees Credit Union	2,251.93	937.50	.....	3,189.43
Worthington Employees Credit Union	9,553.30	4,784.19	13.50	14,350.99
Wright Aeronautical Credit Union	59,977.26	35,267.64	.....	95,244.90
Totals	\$304,515.77	\$153,960.04	\$1,547.17	\$460,002.98

CREDIT UNIONS

UNIONS

Disbursements, Miscellaneous—December 31, 1953

INCOME AND EXPENSES—Continued						
Salaries	Printing, Stationery and Supplies	Postage, Express, Telephone and Telegraph	Auditing, Filing Fees and Department Examination Fees	Rent, Light and Heat	Dues—State League	Interest on Borrowed Money
\$500.01	\$13.69	.....	\$58.00	.....	\$43.64	.....
230.00	21.07	.....	67.37	.....	47.80	.....
510.00	14.20	.....	143.69	.....	83.33	.....
150.00	3.80	\$15.20	73.27	.....	.....	\$37.04
60.00	3.08	.....	1.00	.....	14.09	.....
2,807.71	104.77	30.00	328.19	.....	358.70	15.00
3,000.00	99.00	234.25	131.13	\$315.00	.....	94.30
.....	85.55	.....	.....	.....	5.00	.....
420.00	26.17	.....	112.48	.....	65.68	.....
1,116.44	190.85	28.68	1.00	.....	.....	.....
100.00	2.75	4.16	48.26	.....	26.50	.....
1,345.00	68.31	116.30	1.00	187.69	145.45	.....
895.44	19.92	23.40	285.64	15.00	154.33	.....
1,100.00	16.12	.....	110.15	.....	.....	52.22
53.20	58.69	3.33	1.00	.....	344.71	.....
2,248.54	61.67	.....	349.10	.....	.....	.....
.....	726.01	5.97	715.51	4,500.00	.....	.....
120.00	21.63	.....	50.00	.....	33.64	.....
No Report Filed	.....	.....	No Report Filed	.....	.....	.....
25.00	9.25	.....	43.35	.....	7.69	.....
3,120.00	135.76	185.52	182.55	360.00	326.11	118.40
768.75	29.69	.....	222.91	.....	94.96	12.66
.....	6.69	.....	450.33	.....	551.98	238.20
.....	2,900.26	1.62	292.50	.....	.....	.....
\$53,822.29	\$6,638.42	\$2,090.07	\$8,028.93	\$7,021.62	\$8,591.72	\$1,227.18

CREDIT UNIONS

CREDIT

Schedule of Assets, Liabilities, Receipts,

NAME	INCOME AND EXPENSES—Continued		
	Other Expenses	Net Gain or Loss	Total
Montclair Postal Employees Credit Union	\$46.86	\$298.46	\$960.66
Mutual Credit Union	127.70	948.31	1,442.25
N. J. R. Credit Union	247.12	1,385.35	2,383.69
N. T. M. Employees Credit Union	13.17	27.59	320.07
New Jersey Hardware Mutual Credit Union	24.62	103.17	205.96
Newark Post Office Employees Credit Union	825.83	4,414.42	8,884.62
Newark Teachers Credit Union	1,308.42	13,965.21	19,145.31
North Hudson Postal Credit Union	129.03	27.76	247.34
Passaic County Employees Credit Union	247.60	1,060.95	1,932.88
Passaic Postal Employees Credit Union	671.37	761.33	2,769.67
Perth Amboy Postal Employees Credit Union	12.25	499.06	692.98
Plainfield Credit Union	1,437.77	1,201.52	4,503.04
Postal Employees Credit Union	1,067.25	2,708.43	5,169.41
Ransome Employees Credit Union	945.88	2,622.57	4,846.94
Raritan Credit Union	1,197.95	8,986.70	10,645.58
Repauno Good Fellows Credit Union	317.25	5,105.81	8,082.37
Roebing's Employees Credit Union	270.94	53,128.16	59,346.59
Salesmans Credit Union	7.75	643.40	876.42
Star Employees Credit Union	No Report Filed		
Swift South Jersey Employees Credit Union	18.60	51.56	155.45
United Electrical Workers Credit Union	1,447.36	2,007.77	7,883.47
Vaneseo Employees Credit Union	283.86	1,776.60	3,189.43
Worthington Employees Credit Union	1,932.39	11,171.40	14,350.99
Wright Aeronautical Credit Union	804.89	91,305.63	95,244.90
Totals	\$42,844.57	\$329,758.18	\$460,022.98

CREDIT UNIONS

UNIONS

Disbursements, Miscellaneous—December 31, 1953

MISCELLANEOUS					
Number of Members December 31, 1952	Number of Members Received or Reinstated During Year	Number of Members Withdrawn or Expelled	Number of Members at Close of Year	Dividends	Number of Borrowers
123	7	7	123	\$262.93	59
107	23	16	114	597.21	42
115	16	6	125	1,154.07	75
128	36	22	142	.....	77
80	14	23	71	28.97	11
1,034	77	49	1,062	2,967.29	584
1,350	120	55	1,415	10,792.25	388
....	193	1	192	.....	75
185	19	2	202	653.81	123
202	7	4	205	812.71	105
85	6	7	84	439.28	44
295	34	20	309	1,350.07	166
305	21	12	314	2,239.89	139
355	61	78	338	741.60	181
1,322	218	232	1,308	7,114.10	354
871	91	73	889	4,541.03	417
3,249	281	344	3,186	47,612.70	853
116	15	18	113	.....	50
No Report Filed			No Report Filed		
37	13	5	45	.....	17
1,103	213	180	1,136	1,267.52	684
354	32	43	323	577.01	164
2,070	383	333	2,120	6,800.11	845
9,185	2,679	1,569	10,295	76,466.51	4,794
37,333	7,089	5,306	39,116	\$258,972.88	16,900

PROVIDENT LOAN ASSOCIATIONS

Provident Loan

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

NAME AND LOCATION	ASSETS					
	Loans Outstanding	Deposits in Banks	Cash in Office	Furniture and Fixtures	Other Assets	Total Assets
Friendly Provident Loan Association, Hackensack	*	*	*	*	*	*
Industrial Provident Loan Association, Camden	*	*	*	*	*	*
Newark Provident Loan Association, Newark	\$713,365.50	\$20,606.04	\$2,988.96	.....	\$51,747.05	\$788,707.55
Totals	\$713,365.50	\$20,606.04	\$2,988.96	.....	\$51,747.05	\$788,707.55

NAME	RECEIPTS					
	Cash on Hand and in Banks Dec. 31, 1953	Interest and Discount	Loans Repaid	Borrowed Money	Other Receipts	Total
Friendly Provident ...	\$504.93	\$350.27	\$1,522.00	.....	\$31,350.00	\$33,727.20
Industrial Provident ..	2,303.46	5,231.10	59,115.91	\$20,250.00	21,950.80	88,851.27
Newark Provident	27,244.57	120,526.45	981,991.89	1,720,000.00	8,437.41	2,858,220.32
Totals	\$30,052.96	\$126,107.82	\$1,022,629.80	\$1,740,250.00	\$61,738.21	\$2,980,798.79

* Converted to small loan licensee in accordance with chapter 353, laws of 1953.

PROVIDENT LOAN ASSOCIATIONS

Associations—December 31, 1953

Incorporated	Commenced Business	President	Treasurer
October 22, 1935	October 22, 1935	John L. Mentz	Margaret C. Mentz
October 7, 1946	October 7, 1946	Bernard C. Zitin	Jerome G. Blank
February 23, 1905	February 23, 1905	Frederick Hoadley	Lambert S. Wolverton

LIABILITIES

Capital Stock	Surplus	Borrowed Money Unpaid	Other Liabilities	Total Liabilities
*	*	*	*	*
*	*	*	*	*
\$500,000.00	\$73,657.20	\$160,000.00	\$55,050.35	\$788,707.55
\$500,000.00	\$73,657.20	\$160,000.00	\$55,050.35	\$788,707.55

DISBURSEMENTS

Loans Made	Dividends	Borrowed Money	Interest	Salaries	Other Disbursements	Cash on Hand and in Banks Dec. 31, 1953	Total
\$65,171.78	.....	\$11,000.00	\$76.04	.....	\$2,565.32	\$31,161.88	\$33,727.20
1,013,058.28	\$30,000.00	1,715,000.00	4,547.28	\$2,152.15	4,265.75	6,185.55	88,851.27
				33,428.70	38,591.08	23,595.00	2,858,220.32
\$1,078,230.04	\$30,000.00	\$1,726,000.00	\$4,623.32	\$35,580.85	\$45,422.15	\$60,942.43	\$2,980,798.79

* Converted to small loan licensee in accordance with chapter 353, laws of 1953.

SMALL LOAN LICENSEES

SMALL LOAN
Table 1—Assets,

License No.	NAME AND LOCATION	Cash	Loans	Real Estate
799	A. B. C. Credit, Inc., Bridgeton	\$9,285.94	\$444,270.32	.....
849	A. B. C. Credit, Inc., Vineland	8,553.62	185,390.35	.....
80	Acme Finance Company, Newark	2,901.61	211,300.07	.....
834	Associates Loan Company, Ewing Township	6,110.11	213,597.33	.....
664	Atlantic City Loan Company, Atlantic City	6,945.16	506,001.98	.....
727	Atlantic County Small Loan Service, J. Allison Kruse, t/a, Pleasantville	2,493.94	181,561.92	.....
852	Atlantis Finance Co., Atlantic Highlands	8,738.04	116,490.18	.....
768	Atlas Loan Company, Cranford	11,371.93	236,830.52	.....
759	Auto Loan Company, Newark	3,382.71	386,301.89	.....
776	Beacon Finance Company of Highland Park, Highland Park	4,139.70	347,365.75	.....
749	Beacon Finance Company of Neptune, Neptune	3,131.09	391,532.22	.....
855	Beacon Finance Company of Roselle, Roselle	6,374.59	64,780.82	.....
472	Beacon Finance Company of Trenton, New Jersey, Trenton	10,143.13	540,390.03	.....
775	Bell Finance Company of Freehold, Freehold	9,290.60	287,332.61	.....
742	Bell Finance Company, Red Bank	37,372.93	664,945.10	.....
620	Budget Plan Corporation, Camden	33,810.50	325,378.38	.....
801	Budget Plan Corporation, Haddonfield	4,052.99	196,112.72	.....
859	Camden Provident Loan Company, Camden	7,819.08	61,631.02	.....
678	Capital Finance Company, Bridgeton	1,453.43	272,862.36	.....
663	Capital Finance Company, New Brunswick	1,816.45	240,584.49	.....
662	Capital Finance Company, Trenton	1,812.72	156,956.51	.....
809	Central Finance Corp., Keyport	11,201.83	241,598.88	.....
796	Central Finance Corp., Toms River	31,644.18	148,517.90	.....
200	Central Loan Co., Jacob L. Rich & Alvin M. Rich, t/a, Newark	2,961.12	191,786.10	.....
730	City Finance Company, The, Linden	9,006.40	417,127.16	.....
731	City Finance Company, The, Montclair	4,084.36	179,700.18	.....
723	City Finance Company, The, Passaic	5,728.50	369,464.07	.....
699	City Finance Company, The, West New York	5,960.56	360,993.13	.....
803	Civil Loan Co., June M. Benson, Joan B. Toker, Sidney Benson & J. Arthur Carlson, t/a, Linden	14,294.16	329,133.33	.....
802	Columbia Finance Co., Bernard & Sylvia Sheldon, t/a, Pompton Lakes	3,370.42	262,865.87	.....
722	Commercial Finance Company of New Jersey, Vincenzo Catanzaro, t/a, Garfield	4,392.60	103,085.85	.....
860	Community Finance, Inc., Hackensack	5,356.45	46,500.56	.....
829	Community Finance, Inc., Teaneck	3,901.62	217,048.40	.....
702	Consumers Finance Company, East Orange	5,161.35	343,633.37	.....
853	Consumers Finance Company of Morris County, Madison	4,534.48	93,041.16	.....
772	Consumers Finance Company of Union County, Roselle Park County Finance Service, Penns Grove	3,276.98	228,149.61	.....
792	Domestic Finance Corporation, East Orange	18,668.36	221,028.61	.....
710	Domestic Finance Corporation, East Orange	9,438.21	419,187.22	.....
771	Domestic Finance Corporation, Kearny	1,831.88	259,500.22	.....
724	Domestic Finance Corporation, New Brunswick	5,220.64	354,591.91	.....
701	Earle Finance Corporation, Collingswood	11,478.35	164,454.00	\$5,017.22
847	Empire Finance Company of Burlington, Bordentown	598.32	86,791.05	.....
743	Empire Finance Company of Burlington, Burlington	10,935.43	353,349.67	.....
795	Empire Finance Company of Mt. Holly, Mt. Holly	5,918.32	209,676.45	.....
661	Equitable Loan Service of Elizabeth, Max & Fannie Brell, t/a, Elizabeth	6,612.69	346,335.40	.....
773	Family Finance Corporation, Bayonne	9,058.74	440,105.09	.....
783	Family Finance Corporation, Camden	5,750.83	178,893.70	.....
740	Family Finance Corporation, Hackensack	11,353.15	447,120.33	.....
765	Family Finance Corporation, Irvington	7,950.40	294,742.18	.....
782	Family Finance Corporation, Jersey City	6,622.93	330,197.15	.....
739	Family Finance Corporation, Jersey City	19,560.74	863,759.07	.....
708	Family Finance Corporation, Newark	20,398.02	642,038.31	.....
737	Family Finance Corporation, Pitman	6,846.68	194,494.00	.....
774	Family Finance Corporation, Union City	6,855.61	271,400.53	.....
719	Fidelity Finance Corporation, West New York	1,183.85	132,788.41	.....

— Denotes deficit.

SMALL LOAN LICENSEES

LICENSEES
December 31, 1953

Furniture and Fixtures	Deferred Charges	Other Assets	Total Assets
\$3,353.14	.....	\$550.50	\$457,459.99
2,631.59	.....	228.81	196,804.37
5,353.91	\$290.51	.....	219,846.10
.....	.....	.....	219,707.44
6,800.12	240.00	.....	519,987.26
489.65	140.00	.....	184,685.51
2,041.26	519.39	3,292.18	131,081.05
3,824.42	300.00	110.92	252,437.79
4,404.72	.....	3,318.50	397,407.82
3,434.48	1,004.53	7,836.07	363,780.53
2,271.20	1,203.01	35,839.62	433,977.14
820.48	866.00	2,047.52	74,889.41
1,917.00	1,669.75	1,975.63	556,095.54
2,033.81	144.17	78.00	298,879.19
8,448.61	521.29	29,639.40	740,927.33
3,066.38	1,687.99	199,287.81	563,231.06
3,651.13	623.61	.....	204,440.45
915.00	2.50	575.00	70,942.60
1,570.12	503.27	83.66	276,472.84
5,455.75	462.09	72.30	248,391.08
4,462.26	359.64	44.04	163,635.17
1,749.00	919.11	2,685.15	258,153.97
2,355.52	887.70	46,784.07	230,189.37
2,835.52	.....	47.47	197,630.21
.....	.....	1,669.66	427,803.22
.....	.....	32.99	183,817.53
.....	.....	375.19	375,567.76
.....	.....	462.72	367,416.41
6,058.59	3,924.00	.....	353,410.08
2,835.54	215.00	.....	269,286.83
450.00	270.00	.....	108,198.45
4,519.24	126.45	3,650.00	60,152.70
4,166.64	589.55	720.00	226,426.21
373.25	.....	43,000.00	391,587.97
2,110.44	.....	.....	99,686.08
1,568.06	.....	150.00	233,144.65
1,197.19	140.00	.....	241,034.16
2,801.45	200.00	.....	431,626.88
1,119.01	200.00	.....	262,651.11
3,012.69	200.00	.....	363,025.24
300.00	.....	437.73	181,687.30
1,323.32	141.66	.....	88,854.35
1,976.02	141.66	13,579.67	380,002.45
1,747.38	138.32	.....	217,480.47
5,410.00	.....	.....	358,358.09
3,455.51	-5.45	43.95	452,657.84
4,720.62	386.29	.....	189,751.44
3,609.30	361.79	206.52	462,651.09
4,293.94	177.96	.....	307,164.48
4,456.62	1,059.73	.....	342,336.43
4,447.03	10,038.77	407.95	898,213.56
4,718.96	10,550.32	239.79	677,945.40
3,102.45	8,301.65	.....	212,744.78
3,068.98	11,617.42	.....	292,942.54
1,371.14	200.00	82.75	135,626.15

SMALL LOAN LICENSEES

SMALL LOAN
Table 1—Assets,

License No.	NAME AND LOCATION	Cash	Loans	Real Estate
729	First Industrial Loan Company of New Jersey, Kearny	\$3,628.43	\$52,352.12	.....
965	First Industrial Loan Company of New Jersey, Newark	27,884.56	193,243.40	.....
199	Franklin Loan Company, Charles J. & Robert Amsterdam, t/a, Newark	6,374.48	518,042.73	.....
726	Friendly Finance Company, Westfield	6,913.96	216,209.37	.....
712	General Credit Company, Vineland	6,892.62	328,860.08	.....
732	General Public Loan Corporation, Belleville	7,086.84	587,665.87	.....
786	General Public Loan Corporation, Elizabeth	8,324.40	433,323.80	.....
756	General Public Loan Corporation, Harrison	3,824.13	339,577.90	.....
763	General Public Loan Corporation, Hoboken	4,334.12	288,539.90	.....
784	General Public Loan Corporation, Jersey City	1,602.30	273,800.18	.....
769	General Public Loan Corporation, Long Branch	6,402.92	273,080.68	.....
752	General Public Loan Corporation, Millville	5,099.46	299,861.99	.....
733	General Public Loan Corporation, Teaneck	2,696.94	184,614.92	.....
750	General Public Loan Corporation, West Orange	3,252.09	270,989.46	.....
477	Globe Loan Company, Louis J., James J. & Patricia E. Feit, t/a, Elizabeth	48.95	482,300.38	.....
828	Guardian Loan Company of Lakewood, Lakewood	12,445.36	257,437.50	.....
851	Guardian Loan Company of Ocean City, Ocean City	13,424.87	98,970.82	.....
824	Hamilton Finance Company, Hamilton Township	5,963.84	135,799.78	.....
806	Hillside Loan Company, Hillside	16,095.78	265,288.94	.....
777	Home Finance Company, Morristown	8,765.39	350,499.90	.....
845	Household Finance Corporation, Asbury Park	8,608.04	495,757.57	.....
642	Household Finance Corporation, Camden	6,649.00	1,139,035.26	.....
641	Household Finance Corporation, Camden	4,421.26	802,069.66	.....
842	Household Finance Corporation, Clifton	7,702.75	185,863.87	.....
687	Household Finance Corporation, Elizabeth	12,991.02	1,046,346.49	.....
686	Household Finance Corporation, Hackensack	6,036.01	587,325.63	.....
288	Household Finance Corporation, Jersey City	7,629.82	816,286.44	.....
643	Household Finance Corporation, Jersey City	4,620.78	988,820.68	.....
289	Household Finance Corporation, Newark	4,573.28	935,712.47	.....
644	Household Finance Corporation, Newark	9,189.97	769,930.32	.....
308	Household Finance Corporation, Newark	9,495.70	998,241.71	.....
679	Household Finance Corporation, Orange	6,438.83	623,678.37	.....
690	Household Finance Corporation, Passaic	9,029.45	618,451.97	.....
659	Household Finance Corporation, Paterson	8,623.33	913,163.70	.....
691	Household Finance Corporation, Perth Amboy	4,574.57	677,955.46	.....
660	Household Finance Corporation, Trenton	12,282.39	1,696,904.18	.....
700	Household Finance Corporation, Union City	9,254.35	852,190.93	.....
387	Hub Loan Company, Jersey City	870.57	253,569.89	.....
785	Hub Loan Company of Greenville, Jersey City	1,944.67	25,825.50	.....
804	Ideal Finance Company, Merchantville	6,227.27	87,048.58	\$15,736.17
717	Industrial Loan Society, Inc., Dover	17,077.52	575,120.57	.....
674	Industrial Loan Society, Inc., East Orange	6,827.95	266,384.58	.....
681	Industrial Loan Society, Inc., Irvington	6,683.31	204,349.14	.....
650	Industrial Loan Society, Inc., Morristown	9,471.41	282,060.21	.....
178	Industrial Loan Society, Inc., Perth Amboy	9,726.15	258,988.19	.....
158	Industrial Loan Society, Inc., Plainfield	18,208.25	448,961.48	.....
826	Interstate Finance Company, Glassboro	8,539.08	362,723.93	.....
43	Interstate Finance Company, Trenton	97,402.20	340,870.18	.....
825	Interstate Finance Company, Ventnor City	5,119.32	163,337.02	.....
718	Jersey Loan Company, Bloomfield	13,722.91	395,435.66	.....
764	Liberal Finance Service of Lyndhurst, Lyndhurst	5,880.65	218,547.48	.....
818	Liberal Finance Service of Millburn, Millburn	9,629.77	383,999.84	.....
788	Liberal Finance Service of Paterson, Paterson	6,896.05	330,442.54	.....
790	Lincoln Loan Company, Inc., Bloomfield	4,062.34	221,769.21	.....
778	Lincoln Loan Company, Inc., Caldwell	6,212.01	155,884.92	.....

SMALL LOAN LICENSEES

LICENSEES—Continued
December 31, 1953

Furniture and Fixtures	Deferred Charges	Other Assets	Total Assets
.....	\$250.00	.....	\$56,230.55
.....	1,046.05	\$48,000.00	270,174.01
\$8,472.00	577.62	.....	533,466.83
3,467.48	793.58	8,706.98	236,091.37
1,410.25	652.00	64,500.00	402,314.95
2,684.71	421.26	5,815.12	603,673.80
2,843.29	374.44	8,498.40	453,364.33
989.51	100.00	4,619.06	349,110.60
1,392.48	554.66	2,806.92	297,628.08
2,572.09	200.00	6,697.97	284,562.54
1,678.47	200.00	2,706.27	284,068.34
928.18	1,296.93	2,939.07	310,125.63
1,622.14	3,445.06	1,815.49	194,194.55
1,123.05	381.17	2,667.43	277,513.20
5,898.71	125.00	5,034.29	493,407.33
2,209.07	2,480.38	2,643.75	277,216.26
271.58	1,222.02	1,025.00	114,914.29
1,500.81	288.00	.....	143,552.43
2,010.79	390.00	187.50	283,973.01
10,582.56	680.73	.....	370,528.58
8,159.20	.....	.....	512,524.81
3,404.42	.....	.....	1,149,088.68
4,022.94	.....	.....	810,513.86
8,858.87	.....	.....	202,425.49
3,707.93	.....	.....	1,063,045.44
5,696.34	.....	1,359.53	600,417.51
13,235.30	.....	.....	837,151.56
1,623.42	.....	.....	995,064.88
4,054.52	.....	.....	944,340.27
610.90	.....	.....	779,731.19
3,071.06	.....	.....	1,010,808.47
2,869.12	.....	.....	632,986.32
5,079.61	.....	.....	632,561.03
7,760.86	.....	.....	929,547.89
4,982.98	.....	.....	687,513.01
13,216.10	.....	.....	1,722,402.67
10,496.26	.....	.....	871,941.54
5,533.38	1,250.68	97,947.32	359,171.84
4,478.24	430.79	13,278.50	45,957.70
1,657.18	115.00	370.05	111,154.25
4,099.84	414.24	.....	596,712.17
1,625.80	391.64	469.70	275,699.67
1,379.67	367.12	.....	212,779.24
1,158.23	416.16	.....	293,106.01
1,085.93	391.64	.....	270,191.91
4,583.10	465.20	.....	472,218.03
3,863.86	.....	67.84	375,194.71
3,619.59	.....	451,431.15	893,323.12
1,444.94	.....	30.75	169,932.03
9,998.70	1,621.64	5,084.81	425,863.72
8,658.41	581.85	7,847.58	241,515.97
3,116.53	669.37	8,663.12	406,078.63
7,276.78	788.06	27,170.86	372,574.29
2,392.38	385.26	1,000.00	229,609.19
2,071.94	285.58	1,000.00	163,454.45

SMALL LOAN LICENSEES

SMALL LOAN
Table 1—Assets,

License No.	NAME AND LOCATION	Cash	Loans	Real Estate
762	Lincoln Loan Company, Inc., Irvington	\$3,662.09	\$203,557.62	.....
780	Lincoln Loan Company, Inc., Union	2,839.76	175,449.60	.....
840	Local Finance Company of Carteret, Carteret	2,288.94	193,634.38	.....
811	Local Finance Company of Cliffside, Cliffside Park	2,327.68	165,766.02	.....
835	Local Finance Company of Manasquan, Manasquan	2,564.01	263,183.45	.....
850	Local Finance Company of North Bergen, North Bergen ...	2,708.26	162,135.03	.....
800	Local Finance Company of Palisades Park, Palisades Park	1,308.18	197,887.68	.....
837	Local Finance Company of Point Pleasant, Point Pleasant Beach	25,516.12	217,764.18	.....
823	McDevitt Finance Co., Atlantic City	17,418.73	260,078.85	.....
854	Milford Finance Corporation, New Milford	2,188.03	91,779.03	.....
846	Milton Finance Co., Englewood	6,355.47	120,971.68	.....
832	Monroe Loan Society of N. J., Cape May Court House ...	6,625.73	157,451.02	.....
706	Monroe Loan Society of N. J., Jersey City	7,281.62	262,369.74	.....
761	Monroe Loan Society of N. J., Montclair	3,243.85	149,018.86	.....
423	Monroe Loan Society of N. J., Newark	7,818.20	209,303.00	.....
760	Monroe Loan Society of N. J., Salem	6,350.93	259,225.09	.....
779	Monroe Loan Society of N. J., Wildwood	5,633.71	245,298.86	.....
262	Morris County Loan and Finance Association, Inc., Boonton	296.94	171,858.39	.....
787	Mutual Loan Company, Newton	8,025.93	223,535.38	.....
115	Mutual Loan Company, Paterson	6,061.53	211,378.45	.....
826	Mutual Loan Company, Wharton	5,878.19	140,398.72	.....
735	National Finance Company, Charles T. Felt, t/a, Union ...	13,822.17	181,300.84	.....
666	Newark Finance Corporation, Newark	914.87	493,013.15	.....
741	North Jersey Finance Service, Hoboken	2,185.47	220,698.94	.....
676	Penn Loan Company, Perth Amboy	14,573.28	406,059.13	.....
848	Peoples Finance Company of Denville, Denville	17,187.15	139,355.86	.....
39	Peoples Standard Finance Corporation, Jersey City	6,312.45	127,975.28	.....
670	Personal Finance Company of Asbury Park, Asbury Park ...	7,763.97	489,670.07	.....
667	Personal Finance Company of Atlantic City, Atlantic City...	4,550.99	755,993.27	.....
669	Personal Finance Company of Bayonne, Bayonne	4,535.82	452,196.58	.....
697	Personal Finance Company of Bloomfield, Bloomfield	5,961.57	460,437.03	.....
139	Personal Finance Company of Camden, Camden	1,450.48	495,988.76	.....
305	Personal Finance Company, Camden	4,733.21	582,784.44	.....
838	Personal Finance Company of New Jersey, East Orange....	6,078.43	255,807.80	.....
23	Personal Finance Company of Elizabeth, Elizabeth	6,841.91	477,874.16	.....
441	Personal Finance Company of Hackensack, Hackensack	4,288.34	478,312.72	.....
856	Personal Finance Company of Hightstown, Hightstown ...	3,114.14	67,982.12	.....
698	Personal Finance Company of New Jersey, Irvington	3,514.11	555,486.99	.....
14	Personal Finance Company of North Jersey, Jersey City...	2,974.13	230,037.17	.....
221	Personal Finance Company of Jersey City, Jersey City	14,659.12	713,313.31	.....
815	Personal Finance Company of North Jersey, Metuchen ...	6,920.97	166,186.24	.....
431	Personal Finance Company of Essex County, Newark ...	3,112.22	472,352.91	.....
27	Personal Finance Company of Newark, Newark	9,168.64	772,085.99	.....
672	Personal Finance Company of New Brunswick, New Brunswick	3,480.95	515,309.47	.....
141	Personal Finance Company of Orange, Orange	6,856.95	620,977.54	.....
507	Personal Finance Company of Passaic, Passaic	6,256.26	487,094.67	.....
121	Personal Finance Company of Paterson, Paterson	6,770.24	862,012.65	.....
671	Personal Finance Company of Plainfield, Plainfield	4,871.36	465,438.56	.....
839	Personal Finance Company of New Jersey, Rahway	7,218.62	218,315.40	.....
844	Personal Finance Company of New Jersey, Red Bank	6,238.00	214,905.80	.....
841	Personal Finance Company of New Jersey, Somerville	3,935.23	291,326.66	.....
103	Personal Finance Company of Trenton, Trenton	5,817.17	880,806.90	.....
668	Personal Finance Company of Union City, Union City	7,162.30	654,453.13	.....
857	Pleasant Finance Co., Inc., Lodi	2,172.62	62,570.91	.....
791	Preferred Finance Co., Inc., Belleville	1,312.60	277,548.32	.....

SMALL LOAN LICENSEES

LICENSEES—Continued
December 31, 1953

Furniture and Fixtures	Deferred Charges	Other Assets	Total Assets
\$5,699.37	\$4,262.57	\$560,838.85	\$778,020.50
2,829.46	310.04	1,000.00	182,428.86
3,427.53	116.66	40,127.69	239,595.20
4,624.27	216.66	53,673.81	226,608.44
3,127.41	183.32	36,977.10	306,035.29
3,640.92	216.66	20,367.89	189,068.76
5,056.88	116.66	18,876.76	223,246.16
6,168.64	175.00	18,606.96	268,230.90
5,441.61	1,306.99	4,671.54	288,917.72
2,238.20	579.47	671.21	97,455.94
2,931.18	518.00	.....	130,796.33
1,504.98	.....	.....	165,581.73
1,759.50	.....	.....	271,410.86
2,383.41	.....	.....	154,646.12
2,713.95	.....	.....	219,835.21
1,583.61	.....	.....	267,159.63
2,994.29	.....	.....	253,926.86
548.92	140.00	1,000.00	173,844.25
2,437.94	291.64	390.30	234,681.19
2,950.51	461.12	.....	220,851.63
2,107.55	242.60	.....	148,627.06
1,662.19	250.00	.....	197,044.20
3,167.40	550.00	6,342.07	504,187.49
265.62	371.72	484,954.70	708,476.45
6,103.59	365.74	23,420.21	450,521.95
5,897.88	892.42	2,670.31	166,003.62
914.26	.....	.....	135,201.99
5,103.23	65.77	.....	502,543.04
5,050.94	70.49	.....	765,665.69
4,522.46	44.67	.....	461,299.53
3,185.82	37.15	.....	469,621.57
1,208.90	135.63	155.96	498,939.73
3,744.24	106.10	.....	591,367.99
7,375.07	25.50	6.24	269,293.04
6,839.25	306.28	525.00	492,386.60
7,468.40	65.53	.....	490,134.99
1,789.16	293.79	861.35	74,040.56
4,976.48	118.01	1,004,830.52	1,568,926.11
1,377.24	701.79	219,018.03	454,108.36
3,653.44	71.44	.....	731,697.31
5,677.74	802.24	.....	179,587.19
9,293.88	116.03	409.17	485,284.21
10,139.87	635.72	.....	792,030.22
1,286.66	42.71	55.25	520,175.04
7,769.83	67.38	.....	635,671.70
7,480.72	94.30	.....	500,925.95
2,661.91	304.69	.....	871,749.49
2,019.92	120.22	.....	472,450.06
6,235.95	20.27	.....	231,790.24
5,778.66	39.99	.....	226,962.45
6,277.81	26.93	.....	301,566.63
7,566.65	114.27	.....	894,304.99
2,604.70	172.35	.....	664,392.48
3,155.09	1,103.18	.....	69,001.80
3,355.95	200.00	4,385.00	286,801.87

SMALL LOAN LICENSEES

SMALL LOAN
Table 1—Assets

License No.	NAME AND LOCATION	Cash	Loans	Real Estate
830	Preferred Finance Co., Inc., Hawthorne	\$938.26	\$120,121.27	.....
105	Preferred Finance Co., Inc., Newark	1,563.53	98,786.19	.....
831	Preferred Finance Co., Inc., Paulsboro	1,024.29	163,057.00	.....
751	Preferred Finance Co., Inc., Phillipsburg	2,197.09	277,230.11	.....
812	Preferred Finance Co., Inc., Princeton	1,016.78	232,450.74	.....
813	Preferred Finance Co., Inc., Washington	2,331.80	199,815.14	.....
692	Prudential Loan Co., Plainfield	44,173.16	216,686.37	.....
810	Public Finance Service, Inc., Camden	14,481.65	867,080.10	.....
748	Public Finance Service, Inc., Clifton	11,256.36	186,921.11	.....
820	Public Finance Service, Inc., Gloucester City	8,995.98	657,308.60	.....
843	Public Finance Service, Inc., Maplewood	6,774.91	129,632.89	.....
715	Public Finance Service, Inc., Paterson	9,183.53	443,323.79	.....
713	Public Finance Service, Inc., Ridgewood	8,267.30	337,482.57	.....
819	Public Finance Service, Inc., South Orange	9,403.02	250,060.52	.....
747	Public Finance Service, Inc., Westwood	13,424.83	227,223.01	.....
707	Queen City Finance Company, Plainfield	1,151.58	304,456.67	.....
838	Reliable Loan Service, William J. Leach, t/a, Elizabeth...	44,255.97	5,555.04	.....
827	Ritter Finance Company, Inc., Lambertville	63,944.91	147,391.33	.....
623	Seaboard Finance Company of Atlantic City, Inc., Atlantic City	9,972.38	422,755.98	.....
108	Seaboard Finance Company of Bayonne, Inc., Bayonne	10,398.76	388,692.86	.....
757	Seaboard Finance Company, Bound Brook	8,715.30	323,149.72	.....
695	Seaboard Finance Company, Camden	14,907.37	649,464.15	.....
696	Seaboard Finance Company of Elizabeth, Inc., Elizabeth...	13,166.26	710,028.25	.....
738	Seaboard Finance Company, Englewood	15,498.23	448,702.64	.....
689	Seaboard Finance Company, Hackensack	18,831.66	512,500.49	.....
703	Seaboard Finance Company, Jersey City	12,176.31	483,908.41	.....
709	Seaboard Finance Company, Jersey City	19,844.87	972,513.74	.....
797	Seaboard Finance Company, New Brunswick	10,241.97	330,807.57	.....
685	Seaboard Finance Company, Newark	7,567.63	666,584.26	.....
793	Seaboard Finance Company, Orange	5,818.55	375,356.18	.....
694	Seaboard Finance Company, Passaic	8,211.10	519,768.57	.....
789	Seaboard Finance Company, Paterson	7,765.00	363,706.21	.....
450	Seaboard Finance Company of Paterson, Inc., Paterson...	10,847.53	693,198.16	.....
798	Seaboard Finance Company, Perth Amboy	9,592.45	256,865.67	.....
720	Seaboard Finance Company, Rutherford	12,453.47	495,115.80	.....
736	Seaboard Finance Company, Summit	8,882.92	335,956.11	.....
398	Seaboard Finance Company, Trenton	13,208.62	717,570.15	.....
794	Seaboard Finance Company of Trenton, Inc., Trenton	14,308.16	491,408.97	.....
754	Seaboard Finance Company, Woodbridge	8,737.72	293,700.49	.....
734	Signature Loan Company, Inc., Rahway	7,832.01	364,938.95	.....
755	Signature Loan Company of Bergenfield, Inc., Bergenfield..	5,290.45	234,507.59	.....
673	Somerset Finance Corporation, Somerville	8,899.70	265,747.02	.....
677	South Jersey Credit Company, Inc., Camden	16,168.29	290,155.35	.....
758	South River Loan Co., South River	3,751.47	73,119.27	.....
237	Suburban Finance Company of Newark, Newark	10,530.43	301,469.10	.....
753	Suburban Finance Company, Nutley	1,360.90	174,497.05	.....
814	Sun Finance Company of Fair Lawn, Fair Lawn	17,950.16	224,102.16	.....
821	Superior Loan Service, Inc., Hammonton	6,326.62	253,811.55	.....
822	Superior Loan Service, Inc., Riverside	5,239.34	202,860.86	.....
561	Thrift Finance Company of Woodbury, Woodbury	5,435.80	344,056.18	.....
414	Trenton Citizens System Company, Trenton	4,909.93	149,444.72	\$19,513.09
385	Workers Finance Co., Newark	9,418.81	457,991.32	.....
746	Workers Finance Co. of North Bergen, North Bergen	7,575.92	293,021.51	.....
	Totals	\$1,907,052.75	\$78,322,685.11	\$40,266.48

SMALL LOAN LICENSEES

LICENSEES—Continued
December 31, 1953

Furniture and Fixtures	Deferred Charges	Other Assets	Total Assets
\$1,101.24	\$100.00	\$11,320.00	\$133,580.77
7,826.20	293.00	15.00	108,483.92
2,163.33	100.00	8,030.00	174,374.62
1,690.09	452.10	2,107.95	283,677.34
3,618.61	100.00	5,689.00	242,875.13
2,354.26	100.00	4,552.92	209,154.12
652.44	514.70	25,425.65	287,452.32
17,514.95	715.76	9,288.11	909,080.57
4,253.93	318.55	1,996.88	204,746.83
10,399.65	360.94	7,149.74	684,214.91
5,472.60	348.12	1,378.70	143,607.22
4,025.06	361.49	4,802.60	461,696.47
3,689.15	319.42	3,606.38	353,304.82
6,137.25	352.66	2,576.18	268,529.63
4,868.66	256.44	2,429.84	248,202.78
623.70	.....	.....	306,231.95
3,077.01	391.40	.....	53,279.42
623.69	154.95	1,919.45	214,034.33
2,236.73	.....	.....	434,965.09
3,122.39	.....	.....	402,214.01
1,321.36	.....	.....	333,186.38
2,590.81	.....	.....	666,062.33
7,837.12	.....	.....	730,971.63
5,253.07	.....	.....	467,453.94
1,305.13	.....	.....	532,697.28
3,545.48	.....	.....	499,630.20
7,768.82	.....	.....	1,000,127.44
1,976.26	.....	.....	343,025.80
7,143.07	.....	.....	681,294.96
2,218.68	.....	.....	383,393.41
5,219.85	.....	.....	533,199.52
3,785.15	.....	.....	375,256.36
4,805.16	.....	.....	708,950.85
2,738.81	.....	.....	269,196.68
3,566.82	.....	.....	511,136.09
3,323.66	.....	.....	348,162.69
1,897.89	.....	.....	732,676.66
5,942.76	2,276.95	.....	511,659.89
2,802.01	609.42	.....	397,517.17
5,258.73	.....	.....	378,639.11
2,530.29	384.27	.....	242,712.60
4,810.47	378.22	70.17	279,965.58
4,238.22	.....	5,676.43	316,238.29
380.23	175.00	3,001.34	80,427.11
9,128.49	1,140.76	36,159.28	358,428.06
2,238.01	887.75	7,892.98	186,876.69
3,640.80	1,870.44	237.00	247,806.56
215.23	.....	.....	260,353.40
1,643.52	.....	.....	209,745.72
876.19	1,729.60	.....	352,097.77
2,380.25	.....	7,414.70	183,662.69
24,546.31	6,665.16	199,790.00	608,321.60
1,818.59	193.86	915.00	303,524.88
\$818,757.17	\$124,393.47	\$3,952,331.14	\$85,165,486.12

SMALL LOAN LICENSEES

SMALL LOAN
Table 2—Liabilities and

License No.	NAME AND LOCATION	Accounts, Notes, Bonds and Other Liabilities	Expense Reserves	Branch Office Capital, Net Worth and Capital
799	A. B. C. Credit, Inc., Bridgeton		\$11,812.40	\$445,647.59
849	A. B. C. Credit, Inc., Vineland		2,492.43	194,311.94
80	Acme Finance Company, Newark	\$123,316.95	9,478.98	47,250.00
834	Associates Loan Company, Ewing Township	162,081.73	5,457.25	25,000.00
664	Atlantic City Loan Company, Atlantic City	306,563.02	39,388.05	25,000.00
727	Atlantic County Small Loan Service, J. Allison Kruse, t/a, Pleasantville			184,685.51
852	Atlantis Finance Co., Atlantic Highlands	79,412.66	2,912.25	50,000.00
768	Atlas Loan Company, Cranford	211,232.63	4,947.14	25,200.00
759	Auto Loan Company, Newark	227,550.42	16,483.35	84,900.00
776	Beacon Finance Company of Highland Park, Highland Park	309,241.61	15,595.69	25,000.00
749	Beacon Finance Company of Neptune, Neptune	338,730.24	22,435.17	30,000.00
835	Beacon Finance Company of Roselle, Roselle	60,546.92	2,332.11	25,000.00
472	Beacon Finance Company of Trenton, New Jersey, Trenton	418,962.02	29,814.49	50,151.47
775	Bell Finance Company of Freehold, Freehold	206,459.47	21,324.50	25,000.00
742	Bell Finance Company, Red Bank	553,658.95	39,046.65	100,600.00
620	Budget Plan Corporation, Camden	388,103.11	32,102.44	106,395.00
801	Budget Plan Corporation, Haddonfield		5,152.64	199,287.81
839	Camden Provident Loan Company, Camden	5,750.00	1,923.17	66,400.00
678	Capital Finance Company, Bridgeton		4,775.09	271,697.75
663	Capital Finance Company, New Brunswick		4,210.23	244,180.85
662	Capital Finance Company, Trenton		2,746.74	160,888.43
809	Central Finance Corp., Keyport	198,803.70	14,018.79	45,331.48
796	Central Finance Corp., Toms River	172,299.56	7,726.33	50,000.00
200	Central Loan Co., Jacob L. Rich & Alvin M. Rich, t/a, Newark	134,500.00	196.40	62,933.81
730	City Finance Company, The, Linden			427,803.22
731	City Finance Company, The, Montclair			183,817.53
723	City Finance Company, The, Passaic			375,567.76
699	City Finance Company, The, West New York			367,416.41
803	Civil Loan Co., June M. Benson, Joan B. Toker, Sidney Benson & J. Arthur Carlson, t/a, Linden	323,633.61	200.00	29,576.47
802	Columbia Finance Co., Bernard & Sylvia Sheldon, t/a, Pompton Lakes	176,216.34	5,904.66	87,165.83
722	Commercial Finance Company of New Jersey, Vincenzo Catanzaro, t/a, Garfield	6,477.06	6,924.32	94,797.07
860	Community Finance, Inc., Hackensack	30,000.00	501.37	35,000.00
829	Community Finance, Inc., Teaneck	138,501.60	9,146.41	65,000.00
702	Consumers Finance Company, East Orange	357,128.00	6,812.03	26,400.00
853	Consumers Finance Company of Morris County, Madison	68,359.05	1,607.26	25,050.00
772	Consumers Finance Company of Union County, Roselle Park	199,100.00	4,491.37	14,250.00
792	County Finance Service, Penns Grove	161,306.58	16,612.27	25,000.00
710	Domestic Finance Corporation, East Orange	343.68	25,655.26	405,427.94
771	Domestic Finance Corporation, Kearny	343.13	14,527.69	247,780.29
724	Domestic Finance Corporation, New Brunswick	369.57	18,865.01	343,790.66
701	Earle Finance Corporation, Collingswood	100,585.18	7,911.23	41,839.00
847	Empire Finance Company of Burlington, Bordentown	92,939.31	694.60	
743	Empire Finance Company of Burlington, Burlington	293,541.68	17,399.01	40,120.00
795	Empire Finance Company of Mt. Holly, Mt. Holly	172,383.68	9,360.29	25,000.00
661	Equitable Loan Service of Elizabeth, Max & Fannie Brell, t/a, Elizabeth	306,306.09	12,945.38	39,106.62
773	Family Finance Corporation, Bayonne		4,449.16	448,208.68
783	Family Finance Corporation, Camden		8,395.44	181,356.00
740	Family Finance Corporation, Hackensack		15,754.74	446,896.35
765	Family Finance Corporation, Irvington		3,577.35	303,587.13
782	Family Finance Corporation, Jersey City		16,828.48	325,507.95
739	Family Finance Corporation, Jersey City		—4,775.34	902,988.90
708	Family Finance Corporation, Newark		2,465.27	675,480.13
737	Family Finance Corporation, Pitman		2,483.86	210,260.92
774	Family Finance Corporation, Union City		9,495.69	283,446.85
719	Fidelity Finance Corporation, West New York	80,408.28	10,623.07	31,000.00

SMALL LOAN LICENSEES

LICENSEES—Continued
Income December 31, 1953

Capital Reserves	Surplus and Undivided Profits	Total Liabilities	Interest or Charges	Collections on Accounts Charged Off	Other Income	Gross Earnings
		\$457,459.99	\$103,433.84			\$103,433.84
		196,804.37	38,442.23			38,442.23
\$9,000.00	\$30,800.17	219,846.10	51,127.68	\$448.45		51,576.13
	27,168.46	219,707.44	46,162.20			46,162.20
	149,036.19	519,987.26	125,848.82			125,848.82
		184,685.51	30,364.56	91.75		30,456.31
	-1,243.86	131,081.05	29,294.79			29,294.79
	11,058.02	252,437.79	59,833.87		\$1,316.32	61,150.19
	68,474.05	397,407.82	98,021.66	1,161.42		99,183.08
	13,943.23	363,780.53	79,775.07	918.72		80,693.79
	42,811.73	433,977.14	101,593.57	2,045.51		103,639.08
	-12,989.62	74,889.41	10,674.69			10,674.69
	57,167.56	556,095.54	131,875.56	3,541.92		135,417.48
	46,095.22	298,879.19	69,124.99	3,883.27	537.84	73,546.10
	47,621.73	740,927.33	164,853.45	14,827.24		179,680.69
	36,630.51	563,231.06	82,548.93	2,031.44		84,580.37
		204,440.45	44,223.01	382.52		44,605.53
	-3,130.57	70,942.60	1,757.09		1.75	1,758.75
		276,472.84	64,196.79	1,240.62		65,437.41
		248,391.08	53,060.68	300.46		53,391.14
		163,635.17	34,364.42			34,364.42
		258,153.97	56,857.88	147.76		57,005.64
	163.48	230,189.37	30,649.92			30,649.92
		197,630.21	50,893.56	2,268.34		53,161.90
		427,803.22	98,425.86	40.51	.24	98,466.61
		183,817.53	48,331.37	385.41		48,716.78
		375,567.76	89,061.89	358.77	47.06	89,467.72
		367,416.41	89,563.70	266.12	64.69	89,894.51
		353,410.08	76,177.97	2,263.91		78,441.88
		269,286.83	62,611.66	465.36		63,077.02
		108,198.45	25,775.80			25,775.80
	-5,348.67	60,152.70	709.77			709.77
	13,778.20	226,426.21	60,242.78	140.06		60,382.84
	1,247.94	391,587.97	90,329.31			90,329.31
	4,669.77	99,686.08	16,265.06			16,265.66
	15,303.28	233,144.66	53,899.07			53,899.07
	38,115.31	241,034.16	53,701.26	701.85		54,403.11
		431,626.88	103,950.27	1,440.65		105,390.92
		262,651.11	66,280.04	581.35		66,861.39
		363,025.24	93,298.03	1,199.27	1.00	94,498.30
	21,351.89	181,687.30	39,920.78			39,920.78
	-4,779.56	88,854.35	10,206.01		1.26	10,207.27
	28,941.76	380,002.45	85,703.06	1,140.14		86,843.20
	10,736.50	217,480.47	46,508.61	80.49	7.11	46,596.21
		358,358.09	86,116.49			86,116.49
		452,657.84	110,638.23			110,638.23
		189,751.44	53,636.16			53,636.16
		462,651.09	122,909.83			122,909.83
		307,164.48	87,612.44			87,612.44
		342,336.43	77,889.65			77,889.65
		898,213.56	225,393.57			225,393.57
		677,945.40	177,253.19			177,253.19
		212,744.78	52,462.81			52,462.81
		292,942.54	68,423.94			68,423.94
	13,594.80	135,626.15	35,244.58			35,244.58

— Denotes deficit.

SMALL LOAN LICENSEES

SMALL LOAN
Table 2—Liabilities and

License No.	NAME AND LOCATION	Accounts, Notes, Bonds and Other Liabilities	Expense Reserves	Branch Office Capital, Net Worth and Capital
729	First Industrial Loan Company of New Jersey, Kearny		\$911.02	\$55,319.53
665	First Industrial Loan Company of New Jersey, Newark	\$105,000.00	11,307.58	75,000.00
199	Franklin Loan Company, Charles J. & Robert Amsterdam, t/a, Newark	300,095.00	27,545.36	196,826.47
726	Friendly Finance Company, Westfield	194,726.16	8,398.87	25,000.00
712	General Credit Company, Vineland	65,556.32	31,357.08	75,000.00
732	General Public Loan Corporation, Belleville	567,985.73	36,188.32	
786	General Public Loan Corporation, Elizabeth	447,716.80	16,405.16	
756	General Public Loan Corporation, Harrison	318,413.14	17,666.85	
763	General Public Loan Corporation, Hoboken	288,040.28	13,511.44	
784	General Public Loan Corporation, Jersey City	283,392.39	12,074.02	
769	General Public Loan Corporation, Long Branch	257,325.24	15,246.71	
752	General Public Loan Corporation, Millville	276,890.08	19,763.61	
733	General Public Loan Corporation, Teaneck	195,364.73	6,988.61	
750	General Public Loan Corporation, West Orange	260,826.86	15,126.65	
477	Globe Loan Company, Louis J., James J. & Patricia E. Feit, t/a, Elizabeth	463,407.33		30,000.00
828	Guardian Loan Company of Lakewood, Lakewood	219,640.07	13,419.66	25,000.00
851	Guardian Loan Company of Ocean City, Ocean City	84,804.16	4,297.24	25,000.00
824	Hamilton Finance Company, Hamilton Township	91,348.59	4,024.26	46,000.00
806	Hillside Loan Company, Hillside	237,850.01	3,078.65	28,200.00
777	Home Finance Company, Morristown	270,058.46	7,010.00	25,000.00
845	Household Finance Corporation, Asbury Park	1,757.97		510,766.84
642	Household Finance Corporation, Camden	6,363.95		1,142,724.73
641	Household Finance Corporation, Camden	4,742.73		805,771.13
842	Household Finance Corporation, Clifton	1,088.74		201,336.75
687	Household Finance Corporation, Elizabeth	5,406.95		1,057,638.49
686	Household Finance Corporation, Hackensack	2,581.11		597,836.40
288	Household Finance Corporation, Jersey City	3,368.98		833,782.58
643	Household Finance Corporation, Jersey City	6,310.84		988,754.04
289	Household Finance Corporation, Newark	5,724.78		938,615.49
644	Household Finance Corporation, Newark	3,669.41		776,061.78
308	Household Finance Corporation, Newark	5,686.73		1,005,121.74
679	Household Finance Corporation, Orange	3,953.54		629,032.78
690	Household Finance Corporation, Passaic	3,868.81		628,692.22
659	Household Finance Corporation, Paterson	4,366.57		925,181.32
691	Household Finance Corporation, Perth Amboy	3,663.28		683,849.73
660	Household Finance Corporation, Trenton	8,947.52		1,713,455.15
700	Household Finance Corporation, Union City	4,000.75		867,940.79
387	Hub Loan Company, Jersey City	184,154.31		167,825.50
785	Hub Loan Company of Greenville, Jersey City	5,712.35	300.00	40,500.00
504	Ideal Finance Company, Merchantville	59,523.35		50,000.00
717	Industrial Loan Society, Inc., Dover			596,712.17
674	Industrial Loan Society, Inc., East Orange			275,699.67
681	Industrial Loan Society, Inc., Irvington			212,779.24
650	Industrial Loan Society, Inc., Morristown			293,106.01
178	Industrial Loan Society, Inc., Perth Amboy			270,191.91
158	Industrial Loan Society, Inc., Plainfield			472,218.03
826	Interstate Finance Company, Glassboro	295,461.28	19,957.40	
43	Interstate Finance Company, Trenton	701,362.96	57,329.94	80,000.00
825	Interstate Finance Company, Ventnor City	156,489.09	13,434.90	
718	Jersey Loan Company, Bloomfield	363,659.99	10,494.68	25,010.00
764	Liberal Finance Service of Lyndhurst, Lyndhurst	160,728.25	10,967.93	42,000.00
818	Liberal Finance Service of Millburn, Millburn	272,061.08	17,257.41	81,000.00
788	Liberal Finance Service of Paterson, Paterson	248,918.33	14,639.23	81,000.00
790	Lincoln Loan Company, Inc., Bloomfield	443.61	6,818.50	222,547.08
778	Lincoln Loan Company, Inc., Caldwell	403.76	4,965.06	160,085.63

SMALL LOAN LICENSEES

LICENSEES—Continued
Income December 31, 1953

Capital Reserves	Surplus and Undivided Profits	Total Liabilities	Interest or Charges	Collections on Accounts Charged Off	Other Income	Gross Earnings
.....	\$78,866.43	\$56,230.55 270,174.01	\$11,805.77 45,664.68	.....	.....	\$11,805.77 45,664.68
.....	.....	533,466.83	130,227.82	\$757.85	.....	130,985.67
.....	7,966.34	236,091.37	51,116.57	.....	.....	51,116.57
.....	230,401.55	402,314.95	82,145.25	.....	.....	82,145.25
.....	—500.25	603,673.80	137,896.35	267.28	.....	138,163.63
.....	—8,757.63	455,364.33	99,323.05	1,282.97	.....	100,606.02
.....	13,030.61	349,110.60	79,990.88	709.47	.....	80,700.35
.....	—3,923.64	297,628.08	67,849.56	563.07	.....	68,412.63
.....	—10,503.87	284,962.54	63,087.04	293.46	.....	63,382.50
.....	11,496.39	284,068.34	67,605.01	458.35	.....	68,063.36
.....	13,471.94	310,125.63	74,205.97	166.75	.....	74,372.72
.....	—8,158.79	194,194.55	43,673.06	700.99	.....	44,374.05
.....	1,559.69	277,513.20	66,303.68	1,169.41	.....	67,473.09
.....	.....	493,407.33	117,022.21	1,400.82	.....	118,423.03
.....	19,156.53	277,216.26	53,057.96	357.85	.....	53,415.81
.....	812.89	114,914.29	22,989.67	.....	.....	22,989.67
.....	2,179.58	143,552.43	35,784.66	45.72	.....	35,830.38
.....	14,844.35	283,973.01	60,373.96	186.01	.....	60,559.97
.....	68,460.12	370,528.58	78,965.73	654.72	.....	79,620.45
.....	.....	512,524.81	108,189.80	920.03	.....	109,109.83
.....	.....	1,149,088.68	271,809.51	3,115.86	.....	274,925.37
.....	.....	810,513.86	188,178.05	3,745.50	.....	191,923.55
.....	.....	202,425.49	43,696.98	552.80	.....	44,249.78
.....	.....	1,063,045.44	234,186.70	4,461.13	.....	238,647.83
.....	.....	600,417.51	137,784.56	3,325.74	.....	141,110.30
.....	.....	837,151.56	195,532.34	2,260.84	.....	197,793.18
.....	.....	995,064.88	242,895.94	3,944.56	.....	246,840.50
.....	.....	944,340.27	226,167.97	2,772.05	.....	228,940.02
.....	.....	779,731.19	178,366.93	2,456.93	.....	180,823.86
.....	.....	1,010,808.47	244,482.75	1,913.70	.....	246,396.45
.....	.....	632,986.32	149,023.81	1,907.46	.....	150,931.27
.....	.....	632,561.03	149,316.74	2,605.96	.....	151,922.70
.....	.....	929,547.89	216,283.45	2,041.96	.....	218,325.41
.....	.....	687,513.01	163,321.97	2,225.42	.....	165,547.39
.....	.....	1,722,402.67	393,424.17	6,352.02	.....	399,776.19
.....	.....	871,941.54	198,307.13	3,416.07	.....	201,723.20
.....	7,192.03	359,171.84	56,787.49	.....	.....	56,787.49
.....	—554.65	45,957.70	5,948.25	.....	.....	5,948.25
.....	1,630.90	111,154.25	24,445.85	82.21	\$2.80	24,530.86
.....	.....	596,712.17	137,497.46	1,564.42	.....	139,061.88
.....	.....	275,699.67	62,985.13	33.26	35.00	63,053.39
.....	.....	212,779.24	50,137.75	50.00	.....	50,187.75
.....	.....	293,106.01	70,603.93	868.25	.....	71,472.18
.....	.....	270,191.91	62,754.77	676.14	.....	63,430.91
.....	.....	472,218.03	110,720.24	307.29	.....	111,027.53
.....	59,776.03	375,194.71	89,227.21	70.00	.....	89,297.21
.....	54,630.22	893,323.12	90,158.33	912.79	.....	91,071.12
.....	8.04	169,932.03	37,971.82	438.55	8.06	38,418.43
.....	26,699.05	425,863.72	95,067.28	803.58	.....	95,870.86
.....	27,819.79	241,515.97	45,915.21	481.92	.....	46,397.13
.....	35,730.14	406,078.63	86,710.49	246.49	.....	86,956.98
.....	28,016.73	372,574.29	76,583.01	200.44	.....	76,783.45
.....	.....	229,609.19	46,596.69	.....	.....	46,596.69
.....	.....	165,454.45	32,697.19	.....	.....	32,697.19

— Denotes deficit.

SMALL LOAN LICENSEES

SMALL LOAN
Table 2—Liabilities and

License No.	NAME AND LOCATION	Accounts, Bonds and Other Liabilities	Expense Reserves	Branch Office Capital, Net Worth and Capital
782	Lincoln Loan Company, Inc., Irvington	\$631,738.16	\$20,889.35	\$60,000.00
780	Lincoln Loan Company, Inc., Union	438.12	4,079.82	177,910.92
840	Local Finance Company of Carteret, Carteret	175,395.01	6,000.69	45,000.00
811	Local Finance Company of Cliffside, Cliffside Park	155,156.40	4,498.32	55,000.00
833	Local Finance Company of Manasquan, Manasquan	245,219.05	4,902.77	45,000.00
850	Local Finance Company of North Bergen, North Bergen ...	145,286.56	3,398.53	35,000.00
800	Local Finance Company of Palisades Park, Palisades Park	160,952.33	4,342.60	45,000.00
837	Local Finance Company of Point Pleasant, Point Pleasant Beach	206,593.73	4,319.02	45,000.00
823	McDevitt Finance Co., Atlantic City	243,316.92	5,216.95	42,000.00
854	Milford Finance Corporation, New Milford	48,767.88	688.34	51,700.00
846	Milton Finance Co., Englewood	70,547.07	5,564.92	50,000.00
832	Monroe Loan Society of N. J., Cape May Court House ...	640.28	8,772.85	156,168.60
706	Monroe Loan Society of N. J., Jersey City	1,814.52	11,377.77	258,218.57
761	Monroe Loan Society of N. J., Montclair	1,701.60	12,299.49	140,645.03
423	Monroe Loan Society of N. J., Newark	7,949.65	14,095.91	197,789.65
760	Monroe Loan Society of N. J., Salem	2,567.80	14,471.82	250,120.01
779	Monroe Loan Society of N. J., Wildwood	1,872.45	14,297.67	237,756.74
262	Morris County Loan and Finance Association, Inc., Boonton	113,276.85	1,605.35	50,000.00
787	Mutual Loan Company, Newton .....	.....	.....	234,681.19
115	Mutual Loan Company, Paterson .....	.....	.....	220,851.63
836	Mutual Loan Company, Wharton .....	.....	.....	148,627.06
735	National Finance Company, Charles T. Feit, t/a, Union ...	128,720.35	.....	68,323.85
666	Newark Finance Corporation, Newark	336,338.40	39,498.00	85,860.00
741	North Jersey Finance Service, Hoboken	458,784.06	.....	45,000.00
676	Penn Loan Company, Perth Amboy	172,572.27	18,205.05	106,900.00
848	Peoples Finance Company of Denville, Denville	109,748.95	4,392.58	48,800.00
39	Peoples Standard Finance Corporation, Jersey City	48,500.00	.....	46,500.00
670	Personal Finance Company of Asbury Park, Asbury Park ...	244,261.17	39,522.33	10,000.00
667	Personal Finance Company of Atlantic City, Atlantic City..	351,565.09	81,821.97	12,000.00
669	Personal Finance Company of Bayonne, Bayonne	202,836.70	38,799.61	10,000.00
697	Personal Finance Company of Bloomfield, Bloomfield	203,655.09	43,183.46	7,500.00
139	Personal Finance Company of Camden, Camden	171,919.96	48,129.38	10,000.00
305	Personal Finance Company, Camden	145,020.03	60,476.77	10,000.00
838	Personal Finance Company of New Jersey, East Orange....	478.43	7,068.80	261,745.81
23	Personal Finance Company of Elizabeth, Elizabeth	135,974.54	42,550.07	10,000.00
441	Personal Finance Company of Hackensack, Hackensack ...	150,666.95	45,925.92	10,000.00
856	Personal Finance Company of Hightstown, Hightstown ...	61,449.54	999.34	3.00
698	Personal Finance Company of New Jersey, Irvington	1,027,846.15	83,901.94	12,000.00
14	Personal Finance Company of North Jersey, Jersey City ...	346,460.26	14,001.31	50,000.00
221	Personal Finance Company of Jersey City, Jersey City ...	343,775.65	66,623.03	10,000.00
815	Personal Finance Company of North Jersey, Metuchen ...	593.30	5,000.00	173,993.89
421	Personal Finance Company of Essex County, Newark	157,479.42	40,406.50	22,500.00
27	Personal Finance Company of Newark, Newark	268,290.99	80,970.55	20,000.00
672	Personal Finance Company of New Brunswick, New Brunswick	200,157.57	45,881.00	12,000.00
141	Personal Finance Company of Orange, Orange	257,064.63	63,843.55	10,000.00
507	Personal Finance Company of Passaic, Passaic	199,348.37	41,532.00	10,000.00
121	Personal Finance Company of Paterson, Paterson	373,629.62	85,429.57	10,000.00
671	Personal Finance Company of Plainfield, Plainfield	184,900.32	42,406.19	12,500.00
839	Personal Finance Company of New Jersey, Rahway	437.10	4,316.04	227,037.10
844	Personal Finance Company of New Jersey, Red Bank	386.37	5,141.50	221,434.58
541	Personal Finance Company of New Jersey, Somerville	472.59	6,481.01	294,613.03
103	Personal Finance Company of Trenton, Trenton	469,106.34	81,798.13	10,000.00
668	Personal Finance Company of Union City, Union City	332,499.70	65,183.68	12,500.00
857	Pleasant Finance Co., Inc., Lodi	42,926.72	49.50	25,000.00
791	Preferred Finance Co., Inc., Belleville .....	.....	5,550.97	281,250.90

SMALL LOAN LICENSEES

LICENSEES—Continued
Income December 31, 1953

Capital Reserves	Surplus and Undivided Profits	Total Liabilities	Interest or Charges	Collections on Accounts Charged Off	Other Income	Gross Earnings
	\$65,392.99	\$778,020.50	\$44,446.07			\$44,446.07
		182,428.86	31,070.58			31,070.58
	13,199.50	239,595.20	39,300.00			39,300.00
\$590.00	11,363.72	226,608.44	36,793.75			36,793.75
	10,913.47	306,035.29	55,394.64			55,394.64
	5,383.67	189,068.76	24,996.88			24,996.88
	12,951.23	223,246.16	40,247.82			40,247.82
	12,318.15	268,230.90	51,316.03			51,316.03
	-1,616.15	288,917.72	57,391.84			57,391.84
	-3,700.28	97,455.94	13,497.71			13,497.71
	4,684.34	130,796.33	25,141.84	\$625.00		25,766.84
		165,581.73	36,592.59	353.46		36,946.05
		271,410.86	58,328.87	3,840.41		62,169.28
		154,646.12	35,443.11	2,145.75		37,588.86
		219,835.21	50,623.42	2,729.93		53,353.35
		267,159.63	62,818.40	2,256.20		65,074.60
		253,926.86	57,584.37	2,020.79		59,605.16
	8,962.05	173,844.25	37,970.43		\$25.00	37,995.43
		234,681.19	52,756.89	20.00		52,776.89
		220,851.63	52,752.99	105.99		52,858.98
		148,627.06	32,838.36	350.00		33,188.36
		197,044.20	46,457.83			46,457.83
	42,491.09	504,187.49	130,792.43			130,792.43
	204,692.39	708,476.45	43,828.02	559.28		44,387.30
	152,844.63	450,521.95	92,650.40			92,650.40
	3,062.09	166,003.62	30,705.08			30,705.08
	40,201.99	135,201.99	32,525.75	993.05		33,518.80
	208,759.54	502,543.04	108,789.12			108,789.12
	320,278.63	765,665.69	183,024.25			183,024.25
	209,663.22	461,299.53	104,802.24			104,802.24
	215,283.02	469,621.57	107,222.39			107,222.39
	268,890.39	498,939.73	120,153.60			120,153.60
	375,871.19	591,367.99	144,572.09			144,572.09
	303,861.99	492,356.60	55,918.22			55,918.22
			106,398.76			106,398.76
	283,542.12	490,134.99	112,828.35			112,828.35
	11,588.68	74,040.56	5,835.77			5,835.77
	445,178.02	1,568,926.11	137,113.57			137,113.57
	43,646.79	454,108.36	55,308.45			55,308.45
	311,298.63	731,697.31	173,953.61			173,953.61
		179,587.19	37,674.85			37,674.85
	264,898.29	485,284.21	109,988.06			109,988.06
	422,768.68	792,030.22	195,178.28			195,178.28
	262,136.47	520,175.04	121,189.40			121,189.40
	304,763.52	635,671.70	146,953.00			146,953.00
	250,045.58	500,925.95	118,312.72			118,312.72
	402,690.30	871,749.49	212,093.66			212,093.66
	232,643.55	472,450.06	109,329.85			109,329.85
		231,790.24	41,110.39			41,110.39
		226,962.45	39,674.32			39,674.32
		301,566.63	56,631.19			56,631.19
	333,400.52	894,304.99	223,016.60			223,016.60
	254,209.10	664,392.48	163,078.54			163,078.54
	1,025.58	69,001.80	4,849.23			4,849.23
		286,801.87	65,052.80	652.94		65,705.74

— Denotes deficit.

SMALL LOAN
Table 2—Liabilities and

License No.	NAME AND LOCATION	Accounts, Notes, Bonds and Other Liabilities	Expense Reserves	Branch Office Capital, Net Worth and Capital
830	Preferred Finance Co., Inc., Hawthorne		\$3,603.64	\$129,977.13
105	Preferred Finance Co., Inc., Newark		2,767.18	23,400.00
831	Preferred Finance Co., Inc., Paulsboro	\$87,341.67	4,891.71	169,482.91
751	Preferred Finance Co., Inc., Phillipsburg	184,714.92	17,892.40	26,000.00
812	Preferred Finance Co., Inc., Princeton		6,973.52	235,901.61
813	Preferred Finance Co., Inc., Washington		3,996.30	205,157.82
692	Prudential Loan Co., Plainfield	185,910.07	11,910.62	60,200.00
810	Public Finance Service, Inc., Camden		21,677.00	887,403.37
748	Public Finance Service, Inc., Clifton		4,673.03	200,073.80
820	Public Finance Service, Inc., Gloucester City		16,432.72	667,782.19
843	Public Finance Service, Inc., Maplewood		3,240.82	140,366.40
715	Public Finance Service, Inc., Paterson		11,083.09	450,613.38
713	Public Finance Service, Inc., Ridgewood		8,437.06	344,867.76
819	Public Finance Service, Inc., South Orange		6,251.51	262,278.12
747	Public Finance Service, Inc., Westwood		5,680.58	242,522.20
707	Queen City Finance Company, Plainfield	192,035.00	23,389.96	65,000.00
858	Reliable Loan Service, William J. Leach, t/a, Elizabeth...		30.34	53,249.08
827	Ritter Finance Company, Inc., Lambertville	122,759.73	8,461.36	75,000.00
623	Seaboard Finance Company of Atlantic City, Inc., Atlantic City	91,952.32	20,741.73	32,580.00
108	Seaboard Finance Company of Bayonne, Inc., Bayonne	207,264.36	20,197.63	83,900.00
757	Seaboard Finance Company, Bound Brook	740.04	9,551.14	322,895.20
695	Seaboard Finance Company, Camden	1,266.57	15,712.06	649,983.70
696	Seaboard Finance Company of Elizabeth, Inc., Elizabeth...	539,569.77	29,959.11	60,000.00
738	Seaboard Finance Company, Englewood	851.25	13,145.78	453,456.91
689	Seaboard Finance Company, Hackensack	933.39	13,649.93	518,113.96
703	Seaboard Finance Company, Jersey City	1,262.09	12,650.57	485,717.54
709	Seaboard Finance Company, Jersey City	2,135.41	25,906.03	972,086.00
797	Seaboard Finance Company, New Brunswick	516.46	7,326.31	335,183.03
685	Seaboard Finance Company, Newark	1,590.65	14,964.09	664,740.22
793	Seaboard Finance Company, Orange	868.68	12,119.03	370,405.70
694	Seaboard Finance Company, Passaic	1,045.07	14,368.29	517,786.16
789	Seaboard Finance Company, Paterson	952.92	10,286.70	364,016.74
450	Seaboard Finance Company of Paterson, Inc., Paterson....	457,021.03	36,997.61	78,570.00
798	Seaboard Finance Company, Perth Amboy	509.12	6,770.26	261,917.55
720	Seaboard Finance Company, Rutherford	979.67	13,994.41	496,162.01
736	Seaboard Finance Company, Summit	747.78	10,563.71	336,851.20
398	Seaboard Finance Company, Trenton	1,361.06	17,576.44	713,739.16
794	Seaboard Finance Company of Trenton, Inc., Trenton	396,196.51	21,212.48	25,000.00
754	Seaboard Finance Company, Woodbridge	570.37	7,225.43	299,721.37
734	Signature Loan Company, Inc., Rahway	263,372.09	14,778.70	25,000.00
755	Signature Loan Company of Bergenfield, Inc., Bergenfield..	115,705.08	14,325.22	30,000.00
673	Somerset Finance Corporation, Somerville	233,235.40	5,011.83	25,000.00
677	South Jersey Credit Company, Inc., Camden	279,011.94	8,761.53	30,000.00
758	South River Loan Co., South River	53,912.91		25,200.00
237	Suburban Finance Company of Newark, Newark	293,758.28	20,647.45	25,500.00
753	Suburban Finance Company, Nutley	152,366.29	3,995.61	25,000.00
814	Sun Finance Company of Fair Lawn, Fair Lawn	178,235.29	12,765.19	25,000.00
821	Superior Loan Service, Inc., Hammonton	8,000.00	10,152.46	242,200.94
822	Superior Loan Service, Inc., Riverside	4,000.00	8,114.22	197,631.50
561	Thrift Finance Company of Woodbury, Woodbury	273,413.95	14,415.90	29,325.00
414	Trenton Citizens System Company, Trenton		12,372.47	116,240.00
385	Workers Finance Co., Newark	535,235.85	1,893.32	71,900.00
746	Workers Finance Co. of North Bergen, North Bergen	205,840.00	13,684.88	72,000.00
	Totals	\$28,285,532.20	\$2,933,756.59	\$45,162,917.97

SMALL LOAN LICENSEES

LICENSEES—Continued
Income December 31, 1953

Capital Reserves	Surplus and Undivided Profits	Total Liabilities	Interest or Charges	Collections on Accounts Charged Off	Other Income	Gross Earnings
		\$133,580.77	\$26,040.69	\$331.69		\$26,372.38
	—\$5,024.93	108,483.92	11,406.56			11,406.56
		174,374.62	39,221.49	509.41		39,730.90
	55,070.02	283,677.34	66,814.54	718.13		67,532.67
		242,875.13	59,485.58	162.30		59,647.88
		209,154.12	45,155.45	148.14		45,303.59
	29,431.63	287,452.32	52,510.68			52,510.68
		909,080.57	188,687.36	1,388.47		190,075.83
		204,746.83	41,920.50	1,235.36		43,155.86
		684,214.91	141,360.68	1,564.41		142,925.09
		143,607.22	24,354.52	78.00		24,432.52
		461,696.47	105,914.09	2,492.20		108,406.29
		353,304.82	82,855.87	928.98		83,784.85
		268,529.63	50,268.54	1,761.23		52,029.77
		248,202.78	53,040.02	2,050.42		55,090.44
	25,806.99	306,231.95	69,310.68	862.56		70,173.24
		53,279.42	24.29			24.29
	7,813.24	214,034.33	35,765.72	267.86		36,033.58
	289,691.04	434,965.09	104,854.04	2,041.65		106,895.69
	90,852.02	402,214.01	99,010.14	4,570.01		103,580.15
		333,186.38	78,133.74	202.53		78,336.27
		666,962.33	174,900.57	1,897.58		176,798.15
	101,442.75	730,971.63	175,215.15	4,373.94		179,589.09
		467,453.94	115,198.22	651.76		115,849.98
		532,697.28	122,704.94	2,398.28		125,103.22
		499,630.20	120,410.31	1,898.96		122,309.27
		1,000,127.44	233,185.99	3,084.92		236,270.91
		343,025.80	76,310.92	703.23		77,014.15
		681,294.96	168,561.82	1,809.24		170,371.06
		383,393.41	89,917.63	719.62		90,637.25
		533,199.52	128,295.23	1,587.86		129,883.09
		375,256.36	84,362.79	1,249.91		85,612.70
	136,362.21	708,950.85	170,845.31	2,819.65		173,664.96
		269,196.93	64,298.16	431.77		64,729.93
		511,136.09	122,767.62	594.24		123,361.86
		348,162.69	86,568.90	1,134.79		87,703.69
		732,676.66	182,212.39	1,649.30		183,861.69
	69,250.90	511,639.89	120,450.26	3,187.51		123,637.77
		307,517.17	69,897.98	293.91		70,191.89
	75,488.32	378,639.11	85,399.71	99.36		85,499.07
		242,712.00	52,042.83			52,042.83
	82,682.30	279,905.58	61,738.90	757.79		62,496.69
	15,758.35	316,238.29	62,138.57	656.37		62,794.94
	—1,535.18	80,427.11	19,520.84	272.78		19,793.62
	1,314.20	358,428.06	74,159.24	261.08		74,420.32
	18,522.33					
	5,514.79	186,876.69	35,355.97	61.55		35,417.52
	31,806.08	247,806.56	52,100.66	169.13		52,269.79
		260,353.40	56,052.01	250.00		56,302.01
		209,745.72	48,903.39	557.75		49,461.14
	34,942.92	352,097.77	81,469.74	527.02		81,996.76
		183,662.69	35,077.46	124.43	\$109.77	35,311.66
	55,050.22	608,321.60	125,727.50			125,727.50
	—707.57	303,524.88	71,929.93	2,966.05		74,895.98
	12,000.00					
\$9,590.00	\$8,773,689.36	\$85,165,486.12	\$18,658,594.25	\$181,279.33	\$2,157.90	\$18,842,031.48

— Denotes deficit.

SMALL LOAN
Table 3—Expense

License No.	NAME AND LOCATION	Advertising	Bad Debts
799	A. B. C. Credit, Inc., Bridgeton	\$2,505.22	\$7,457.88
849	A. B. C. Credit, Inc., Vineland	2,056.51	2,722.31
80	Acme Finance Company, Newark	1,109.91	1,442.23
834	Associates Loan Company, Ewing Township	1,002.05	4,858.39
664	Atlantic City Loan Company, Atlantic City	6,031.93	13,830.45
727	Atlantic County Small Loan Service, J. Allison Kruse, t/a, Pleasantville	945.77	3,730.41
852	Atlantis Finance Co., Atlantic Highlands	372.11	1,706.35
768	Atlas Loan Company, Cranford	920.72	3,867.42
759	Auto Loan Company, Newark	3,659.74	3,992.10
776	Beacon Finance Company of Highland Park, Highland Park	3,031.33	7,786.46
749	Beacon Finance Company of Neptune, Neptune	2,303.22	4,854.78
835	Beacon Finance Company of Roselle, Roselle	2,080.54	2,832.11
472	Beacon Finance Company of Trenton, New Jersey, Trenton	3,347.25	9,582.27
775	Bell Finance Company of Freehold, Freehold	942.37	8,592.76
742	Bell Finance Company, Red Bank	9,213.63	20,810.61
620	Budget Plan Corporation, Camden	2,817.58	6,607.83
801	Budget Plan Corporation, Haddonfield	957.19	3,560.60
859	Camden Provident Loan Company, Camden	508.84	197.91
678	Capital Finance Company, Bridgeton	2,000.56	7,313.72
663	Capital Finance Company, New Brunswick	3,254.77	4,601.08
662	Capital Finance Company, Trenton	2,006.86	105.34
809	Central Finance Corp., Keyport	567.60	15,244.34
796	Central Finance Corp., Toms River	478.02	1,075.92
200	Central Loan Co., Jacob L. Rich & Alvin M. Rich, t/a, Newark	453.05	3,288.25
730	City Finance Company, The, Linden	2,213.82	7,582.07
731	City Finance Company, The, Montclair	1,610.55	1,999.49
723	City Finance Company, The, Passaic	2,529.75	2,639.57
699	City Finance Company, The, West New York	5,405.61	2,253.68
803	Civil Loan Co., June M. Benson, Joan B. Toker, Sidney Benson & J. Arthur Carlson, t/a, Linden	1,826.21	9,309.81
802	Columbia Finance Co., Bernard & Sylvia Sheldon, t/a, Pompton Lakes	1,016.71	5,158.90
722	Commercial Finance Company of New Jersey, Vincenzo Catanzaro, t/a, Garfield	493.83	3,092.58
860	Community Finance, Inc., Hackensack	559.64	517.50
829	Community Finance, Inc., Teaneck	1,422.53	2,198.82
702	Consumers Finance Company, East Orange	1,524.62	15,586.00
853	Consumers Finance Company of Morris County, Madison	131.14	2,133.91
772	Consumers Finance Company of Union County, Roselle Park	1,039.48	6,970.40
792	County Finance Service, Penns Grove	1,921.58	2,347.43
710	Domestic Finance Corporation, East Orange	1,190.32	1,710.66
771	Domestic Finance Corporation, Kearny	970.22	3,320.45
724	Domestic Finance Corporation, New Brunswick	1,072.88	6,424.46
701	Earle Finance Corporation, Collingswood	844.83	4,105.61
847	Empire Finance Company of Burlington, Bordentown	1,407.82	694.60
743	Empire Finance Company of Burlington, Burlington	2,219.56	3,488.94
795	Empire Finance Company of Mt. Holly, Mt. Holly	715.91	1,913.13
661	Equitable Loan Service of Elizabeth, Max & Fannie Brell, t/a, Elizabeth	3,136.08	2,886.40
773	Family Finance Corporation, Bayonne	1,438.43	9,432.06
783	Family Finance Corporation, Camden	2,337.00	3,205.46
740	Family Finance Corporation, Hackensack	2,113.40	9,196.60
765	Family Finance Corporation, Irvington	2,029.43	4,302.93
782	Family Finance Corporation, Jersey City	778.71	8,891.52
739	Family Finance Corporation, Jersey City	1,496.33	19,036.09
708	Family Finance Corporation, Newark	4,554.50	12,689.47
737	Family Finance Corporation, Pitman	1,342.94	3,712.61
774	Family Finance Corporation, Union City	2,026.22	6,125.51
719	Fidelity Finance Corporation, West New York	97.47	5,488.54

SMALL LOAN LICENSEES

LICENSEES—Continued
and Profit, December 31, 1953

Rent	Salaries	Taxes	Other Expenses	Net Profit Before Interest on Borrowed Money	Total Expenses and Net Profit
\$1,886.67	\$18,741.70	\$15,069.35	\$14,736.40	\$43,036.62	\$103,433.84
1,794.22	9,180.00	3,126.59	5,846.51	13,716.09	38,442.23
1,667.36	14,810.00	3,648.80	15,734.75	13,163.08	51,576.13
2,185.23	11,565.02	5,044.67	7,409.23	14,097.61	46,162.20
3,412.60	28,270.00	16,687.21	17,306.38	40,310.25	125,848.82
892.00	9,134.50	1,520.69	2,383.34	11,849.60	30,456.31
1,433.26	12,252.00	596.24	7,907.15	5,027.68	29,294.79
1,890.00	20,141.50	6,219.18	10,537.87	17,583.50	61,150.19
3,696.00	39,086.00	6,447.99	18,478.11	23,823.14	99,183.08
4,364.04	20,845.60	3,849.43	22,371.46	18,445.47	80,693.79
4,065.59	24,405.80	8,918.41	22,933.42	36,157.86	103,639.08
2,231.31	7,437.67	385.34	6,609.34	—10,901.62	10,674.69
3,024.44	28,730.02	11,799.70	34,937.20	43,996.60	135,417.48
3,734.35	18,962.60	6,985.13	10,362.39	23,966.50	73,546.10
3,644.70	52,712.17	9,242.80	40,267.93	43,788.85	179,680.69
3,678.74	33,880.01	5,793.38	11,281.97	20,520.86	84,580.37
2,025.18	10,599.29	5,203.03	6,667.35	15,592.89	44,605.53
95.00	450.00	266.67	1,527.16	—1,286.83	1,758.75
1,888.53	14,606.67	10,556.11	7,832.74	21,289.08	65,437.41
2,978.45	13,147.47	5,793.98	9,484.28	14,131.11	53,391.14
5,088.14	10,137.93	3,027.97	6,301.60	7,696.58	34,364.42
1,637.95	17,590.50	669.14	14,000.17	7,295.94	57,005.64
1,113.15	11,505.90	528.78	6,961.62	8,986.53	30,649.92
920.60	20,945.00	720.96	7,876.42	18,958.22	53,161.90
2,608.73	26,657.58	18,305.24	13,645.17	27,454.00	98,466.61
2,253.13	13,822.29	9,854.51	5,603.44	13,573.37	48,716.78
3,701.03	24,163.91	20,129.29	8,513.48	27,790.69	89,467.72
3,810.90	24,727.69	17,654.18	10,727.28	23,313.17	89,894.51
2,667.98	22,393.00	2,548.61	12,277.60	27,418.67	78,441.88
1,209.10	18,736.44	7,601.37	10,035.80	19,318.70	63,077.02
1,044.83	5,061.33	2,510.77	3,610.02	9,962.44	25,775.80
304.00	.....	.....	2,966.20	—3,637.57	709.77
3,385.97	19,838.65	4,682.53	7,730.80	21,123.54	60,882.84
2,451.80	35,904.56	777.49	12,545.19	21,539.65	90,329.31
978.98	5,170.00	363.48	3,848.17	3,639.98	16,265.66
954.72	24,767.30	864.90	6,843.48	12,458.79	53,899.07
900.00	15,933.05	5,872.76	7,276.11	20,152.18	54,403.11
2,218.35	19,687.81	34,490.45	16,998.80	29,094.53	103,390.92
1,330.24	12,993.21	19,989.95	11,390.90	16,666.42	66,861.39
2,771.91	17,015.72	27,382.15	15,852.84	23,978.34	94,498.30
609.06	15,200.00	4,165.06	2,569.03	12,427.19	39,920.78
784.18	6,552.00	261.89	2,023.20	—1,516.42	10,207.27
1,416.28	19,501.26	5,306.84	30,793.40	24,116.92	86,843.20
1,359.56	12,314.03	2,539.48	16,758.34	10,993.76	46,596.21
2,100.00	44,855.75	3,556.15	13,910.14	15,671.97	86,116.49
3,428.83	28,231.31	22,499.45	13,943.63	31,664.53	110,638.23
2,643.19	19,151.37	9,516.22	10,290.85	6,492.07	53,636.16
4,099.21	32,372.64	23,510.64	18,702.23	32,915.11	122,909.83
4,331.24	24,194.34	16,044.94	14,838.25	21,871.31	87,612.44
3,881.07	18,630.16	14,469.85	10,623.35	20,614.99	77,889.65
7,129.20	51,460.06	48,262.01	29,804.50	68,205.38	225,393.57
8,847.13	47,152.82	30,364.74	31,165.14	42,479.39	177,253.19
3,289.13	14,955.42	8,413.77	9,710.75	11,038.19	52,462.81
5,067.92	17,499.27	11,517.25	14,448.33	11,739.44	68,423.94
1,533.61	11,448.00	2,232.55	6,702.82	7,791.59	35,244.58

— Denotes deficit.

SMALL LOAN LICENSEES

SMALL LOAN
Table 3—Expense

License No.	NAME AND LOCATION	Advertising	Bad Debts
729	First Industrial Loan Company of New Jersey, Kearny	\$180.87	.....
665	First Industrial Loan Company of New Jersey, Newark	393.65	\$2,443.51
199	Franklin Loan Company, Charles J. & Robert Amsterdam, t/a, Newark	1,761.47	5,471.21
726	Friendly Finance Company, Westfield	1,808.35	1,144.78
712	General Credit Company, Vineland	2,878.41	3,278.04
732	General Public Loan Corporation, Belleville	1,395.81	3,143.56
786	General Public Loan Corporation, Elizabeth	2,026.28	10,896.52
756	General Public Loan Corporation, Harrison	1,141.21	5,203.48
763	General Public Loan Corporation, Hoboken	939.70	3,488.74
784	General Public Loan Corporation, Jersey City	720.98	3,586.34
769	General Public Loan Corporation, Long Branch	1,617.01	2,368.39
752	General Public Loan Corporation, Millville	1,102.93	517.75
733	General Public Loan Corporation, Teaneck	712.36	3,934.17
750	General Public Loan Corporation, West Orange	984.33	1,658.57
477	Globe Loan Company, Louis J., James J. & Patricia E. Feit, t/a, Elizabeth	3,130.93	11,647.25
828	Guardian Loan Company of Lakewood, Lakewood	1,602.94	2,223.95
851	Guardian Loan Company of Ocean City, Ocean City	924.40	1,625.22
824	Hamilton Finance Company, Hamilton Township	1,475.93	3,089.92
806	Hillside Loan Company, Hillside	457.90	4,397.52
777	Home Finance Company, Morristown	1,173.52	7,089.25
845	Household Finance Corporation, Asbury Park	5,543.07	3,723.84
642	Household Finance Corporation, Camden	6,958.85	11,538.37
641	Household Finance Corporation, Camden	5,454.48	8,404.91
842	Household Finance Corporation, Clifton	6,133.58	6,370.26
687	Household Finance Corporation, Elizabeth	6,181.98	15,534.74
686	Household Finance Corporation, Hackensack	6,160.39	7,357.03
288	Household Finance Corporation, Jersey City	5,537.41	5,275.82
643	Household Finance Corporation, Jersey City	6,939.73	29,218.06
289	Household Finance Corporation, Newark	9,633.21	17,085.92
644	Household Finance Corporation, Newark	7,457.61	8,583.81
308	Household Finance Corporation, Newark	10,004.43	19,309.88
679	Household Finance Corporation, Orange	5,357.32	5,732.06
690	Household Finance Corporation, Passaic	3,959.83	12,540.78
659	Household Finance Corporation, Paterson	6,923.98	14,429.89
691	Household Finance Corporation, Perth Amboy	4,248.47	6,217.85
660	Household Finance Corporation, Trenton	10,288.34	27,440.36
700	Household Finance Corporation, Union City	7,047.49	7,566.29
387	Hub Loan Company, Jersey City	901.01	1,493.90
785	Hub Loan Company of Greenville, Jersey City	267.08	301.92
804	Ideal Finance Company, Merchantville	1,265.96	3,331.38
717	Industrial Loan Society, Inc., Dover	1,761.35	4,167.22
674	Industrial Loan Society, Inc., East Orange	1,201.25	2,994.21
681	Industrial Loan Society, Inc., Irvington	1,448.76	896.50
650	Industrial Loan Society, Inc., Morristown	1,484.79	200.00
178	Industrial Loan Society, Inc., Perth Amboy	1,679.20	1,744.05
158	Industrial Loan Society, Inc., Plainfield	3,280.80	709.51
826	Interstate Finance Company, Glassboro	3,356.58	9,746.25
43	Interstate Finance Company, Trenton	4,572.44	8,244.12
825	Interstate Finance Company, Ventnor City	2,308.14	2,071.00
718	Jersey Loan Company, Bloomfield	1,971.84	8,542.73
764	Liberal Finance Service of Lyndhurst, Lyndhurst	1,824.61	4,635.12
818	Liberal Finance Service of Millburn, Millburn	6,561.59	7,361.08
788	Liberal Finance Service of Paterson, Paterson	4,160.49	6,232.23
790	Lincoln Loan Company, Inc., Bloomfield	915.19	577.80
778	Lincoln Loan Company, Inc., Caldwell	1,778.72	406.15

SMALL LOAN LICENSEES

LICENSEES—Continued
and Profit, December 31, 1953

Rent	Salaries	Taxes	Other Expenses	Net Profit Before Interest on Borrowed Money	Total Expenses and Net Profit
\$924.75	\$3,699.00	\$277.14	\$1,050.61	\$5,673.40	\$11,805.77
2,908.20	12,113.30	1,527.45	10,403.04	15,875.53	45,664.68
3,609.92	46,203.12	29,674.96	13,283.11	30,981.88	130,985.67
1,440.00	18,065.00	1,979.87	13,213.29	13,465.28	51,116.57
902.55	22,049.00	17,860.66	9,414.68	25,761.91	82,145.25
2,737.32	26,001.56	36,438.56	26,380.41	42,066.41	138,163.63
3,773.66	22,093.46	20,628.45	22,804.32	18,383.33	100,606.02
2,016.45	16,400.92	17,866.19	18,313.59	19,758.51	80,700.35
2,372.76	13,945.15	15,288.56	16,240.07	16,107.65	68,412.63
2,113.89	12,896.90	14,664.55	15,860.10	13,539.74	63,382.50
1,820.21	12,776.42	16,571.34	15,304.18	17,605.81	68,063.36
1,363.31	15,187.20	18,721.02	14,336.67	23,083.84	74,372.72
2,092.34	9,568.27	9,607.74	13,771.42	4,687.75	44,374.05
1,394.11	13,491.11	16,591.70	15,855.32	17,197.95	67,473.09
2,400.00	44,672.25	6,033.64	13,608.26	36,930.70	118,423.03
1,103.82	14,572.08	5,692.11	8,783.99	19,437.01	53,415.81
1,064.75	5,693.00	1,402.92	8,054.84	4,224.54	22,989.67
1,370.85	15,505.00	1,564.54	4,953.10	7,871.04	35,830.38
1,200.00	22,610.75	3,267.22	6,313.99	22,312.59	60,559.97
2,063.72	32,723.63	3,541.49	17,616.85	15,411.99	79,620.45
8,006.00	21,159.80	31,035.53	12,585.10	27,056.49	109,109.83
7,665.31	51,781.66	91,683.67	24,846.43	80,451.08	274,925.37
5,526.15	40,426.57	59,717.83	20,174.32	52,219.29	191,923.55
3,657.03	12,865.09	4,910.69	6,586.60	3,726.53	44,249.78
4,850.27	47,893.95	75,665.47	21,918.16	66,303.26	238,647.83
5,903.37	25,212.90	43,893.55	14,130.02	38,452.44	141,110.30
10,994.75	35,552.40	66,692.13	15,077.47	58,663.20	197,793.18
5,939.94	50,051.69	76,088.72	15,606.91	62,995.45	246,840.50
7,245.69	48,405.56	66,558.27	22,134.92	57,876.45	228,940.02
6,459.02	32,829.31	58,763.67	15,300.77	51,449.67	180,823.86
6,079.45	49,609.85	74,342.64	22,185.66	64,864.54	246,396.45
4,724.26	32,481.37	46,828.51	14,957.35	46,850.40	150,931.27
3,978.77	34,158.24	43,859.59	15,402.76	38,022.73	151,922.70
8,271.75	40,705.10	66,972.59	22,483.23	58,538.87	218,325.41
4,954.82	34,487.18	52,913.39	16,499.39	46,226.29	165,547.39
8,329.74	71,877.80	130,751.31	36,281.44	114,807.20	399,776.19
5,553.34	36,710.24	67,893.38	17,544.13	59,498.33	201,723.20
2,818.12	17,961.00	1,910.47	14,030.49	17,672.50	56,787.49
1,085.18	441.00	231.25	3,960.79	-338.97	5,948.25
962.14	10,880.27	629.86	3,508.66	3,952.59	24,530.86
4,257.37	41,189.96	35,858.46	14,031.36	37,796.16	139,061.88
2,934.61	19,854.08	14,736.13	6,084.36	15,248.75	63,053.39
2,050.95	16,030.73	12,073.91	5,108.83	12,578.07	50,187.75
2,667.76	21,857.73	19,176.70	5,967.50	20,117.70	71,472.18
2,651.49	19,072.77	15,839.67	5,856.05	16,587.68	63,430.91
3,744.41	32,301.55	29,409.47	10,352.06	31,229.73	111,027.53
1,200.00	14,595.64	498.71	16,017.10	43,882.93	89,297.21
1,200.00	18,944.53	33,301.97	20,519.35	4,288.71	91,071.12
720.00	8,997.72	361.54	8,355.33	15,604.50	38,418.43
2,435.24	32,533.00	3,509.51	19,618.48	27,200.06	95,870.86
1,087.00	11,777.80	4,535.25	8,377.54	14,159.81	46,397.13
1,345.00	27,146.00	7,168.20	11,697.66	25,677.45	86,956.98
3,109.56	25,548.60	5,955.76	10,695.88	21,080.93	76,873.45
2,563.19	12,191.63	6,596.25	7,844.72	15,907.91	46,596.69
1,968.34	9,632.74	3,155.77	7,654.15	8,101.32	32,697.19

SMALL LOAN LICENSEES

SMALL LOAN
Table 3—Expense

License No.	NAME AND LOCATION	Advertising	Bad Debts
762	Lincoln Loan Company, Inc., Irvington	\$1,825.12	\$530.35
780	Lincoln Loan Company, Inc., Union	1,311.31	457.12
840	Local Finance Company of Carteret, Carteret	847.09	3,355.36
811	Local Finance Company of Cliffside, Cliffside Park	1,587.19	2,656.80
835	Local Finance Company of Manasquan, Manasquan	876.14	3,795.23
850	Local Finance Company of North Bergen, North Bergen ...	1,671.63	2,680.03
800	Local Finance Company of Palisades Park, Palisades Park	1,838.20	2,955.26
837	Local Finance Company of Point Pleasant, Point Pleasant Beach	799.08	3,281.75
823	McDevitt Finance Co., Atlantic City	4,328.28	3,577.10
854	Milford Finance Corporation, New Milford	1,095.67	2,574.16
846	Milton Finance Co., Englewood	295.67	4,217.40
832	Monroe Loan Society of N. J., Cape May Court House ...	2,470.92	6,600.00
706	Monroe Loan Society of N. J., Jersey City	2,334.48	10,200.00
761	Monroe Loan Society of N. J., Montclair	1,898.71	3,600.00
423	Monroe Loan Society of N. J., Newark	2,253.88	7,200.00
760	Monroe Loan Society of N. J., Salem	2,118.20	6,600.00
779	Monroe Loan Society of N. J., Wildwood	2,882.46	10,200.00
262	Morris County Loan and Finance Association, Inc., Boonton	744.68	5,275.37
787	Mutual Loan Company, Newton	1,524.07	2,024.63
115	Mutual Loan Company, Paterson	908.34	1,212.74
836	Mutual Loan Company, Wharton	435.99	3,786.35
735	National Finance Company, Charles T. Feit, t/a, Union ...	1,377.25	716.12
606	Newark Finance Corporation, Newark	4,514.99	12,852.48
741	North Jersey Finance Service, Hoboken	738.95	4,941.21
676	Peru Loan Company, Perth Amboy	2,438.53	7,433.59
848	Peoples Finance Company of Denville, Denville	968.33	2,473.01
39	Peoples Standard Finance Corporation, Jersey City	272.34	1,884.89
670	Personal Finance Company of Asbury Park, Asbury Park ...	7,457.41	3,222.68
667	Personal Finance Company of Atlantic City, Atlantic City..	9,087.78	6,014.87
669	Personal Finance Company of Bayonne, Bayonne	6,738.55	6,647.29
697	Personal Finance Company of Bloomfield, Bloomfield	6,661.28	6,768.42
139	Personal Finance Company of Camden, Camden	8,428.75	613.29
305	Personal Finance Company, Camden	9,748.42	6,403.75
838	Personal Finance Company of New Jersey, East Orange....	4,565.71	3,790.37
23	Personal Finance Company of Elizabeth, Elizabeth	8,334.69	2,458.55
441	Personal Finance Company of Hackensack, Hackensack	8,651.88	905.20
856	Personal Finance Company of Hightstown, Hightstown ...	891.90	999.34
698	Personal Finance Company of New Jersey, Irvington	9,789.97	8,165.66
14	Personal Finance Company of North Jersey, Jersey City...	2,032.09	.....
221	Personal Finance Company of Jersey City, Jersey City	11,898.24	8,424.05
815	Personal Finance Company of North Jersey, Metuchen ...	1,776.72	.....
431	Personal Finance Company of Essex County, Newark	7,445.75	3,003.97
27	Personal Finance Company of Newark, Newark	11,991.71	1,926.49
672	Personal Finance Company of New Brunswick, New Brunswick	8,114.29	6,272.80
141	Personal Finance Company of Orange, Orange	9,399.05	8,047.17
507	Personal Finance Company of Passaic, Passaic	8,732.55	6,210.29
121	Personal Finance Company of Paterson, Paterson	14,056.89	9,869.56
671	Personal Finance Company of Plainfield, Plainfield	6,926.89	6,841.95
839	Personal Finance Company of New Jersey, Rahway	3,469.52	3,209.24
844	Personal Finance Company of New Jersey, Red Bank	4,071.25	3,159.12
841	Personal Finance Company of New Jersey, Somerville	4,906.58	4,282.50
103	Personal Finance Company of Trenton, Trenton	14,444.45	11,547.02
668	Personal Finance Company of Union City, Union City	11,485.55	3,998.83
857	Pleasant Finance Co., Inc., Lodi	625.09	.....
791	Preferred Finance Co., Inc., Belleville	2,429.89	5,467.63

SMALL LOAN LICENSEES

LICENSEES—Continued
and Profit, December 31, 1953

Rent	Salaries	Taxes	Other Expenses	Net Profit Before Interest on Borrowed Money	Total Expenses and Net Profit
\$2,258.85	\$17,800.42	\$3,600.35	\$12,708.17	\$5,722.81	\$44,446.07
1,970.57	9,972.09	2,683.57	7,577.63	7,098.29	31,070.58
1,429.45	9,380.20	1,056.87	5,953.17	17,277.86	39,300.00
3,261.00	9,156.06	1,253.55	5,135.05	13,743.20	36,793.75
2,995.04	13,128.65	1,529.33	16,590.90	16,479.35	55,394.64
3,507.24	7,726.28	1,175.29	7,338.42	897.99	24,996.88
2,884.01	9,060.00	1,697.26	7,348.78	14,464.31	40,247.82
2,162.01	10,772.12	3,047.75	20,235.89	11,017.43	51,816.03
1,700.00	18,080.00	690.83	12,886.02	16,129.61	57,391.84
1,480.31	1,160.00	346.17	5,025.09	1,816.31	13,497.71
890.52	5,956.00	2,498.36	5,347.77	6,561.12	25,766.84
886.26	8,942.50	562.89	11,368.28	6,115.20	36,946.05
3,517.68	14,013.84	1,950.09	20,106.90	10,046.29	62,169.28
2,758.96	9,993.67	1,763.73	11,777.61	5,796.18	37,588.86
3,946.24	13,671.68	9,059.95	17,581.42	-359.82	53,353.35
1,075.24	13,938.34	2,511.79	19,545.50	19,285.53	65,074.60
1,982.74	14,117.84	1,852.39	19,405.31	9,164.42	59,605.16
540.00	9,060.00	1,334.28	6,512.33	14,528.77	37,995.43
2,160.47	17,664.99	6,695.39	6,724.71	15,982.63	52,776.89
2,393.59	14,858.84	8,223.98	5,312.46	19,949.03	52,858.98
1,030.92	10,654.12	4,140.44	4,471.94	8,668.60	33,188.36
1,500.00	21,668.73	5,260.47	6,620.00	9,315.26	46,457.83
2,520.00	51,615.59	4,453.77	17,008.73	37,826.87	130,792.43
1,845.00	14,094.38	404.64	14,807.47	7,555.65	44,387.30
1,852.36	40,457.56	7,082.67	19,608.48	13,727.21	92,650.40
1,182.37	6,982.00	529.88	6,621.98	11,947.51	30,705.08
1,320.00	19,189.30	1,475.96	3,513.80	5,862.51	33,518.80
5,449.41	20,784.67	18,128.90	19,433.09	34,312.96	108,789.12
4,352.17	30,286.50	44,300.26	35,073.83	53,908.84	183,024.25
4,056.00	16,857.23	19,051.77	18,969.28	32,452.12	104,802.24
4,362.73	17,920.19	18,511.41	19,560.39	33,437.97	107,222.39
5,060.38	22,956.21	23,352.93	20,691.89	39,050.15	120,153.60
4,431.44	28,954.32	28,955.82	28,245.16	37,833.18	144,572.09
2,716.34	10,803.25	8,506.85	10,767.06	14,798.64	55,918.22
5,538.53	20,148.11	17,193.65	19,562.89	33,162.34	106,398.76
6,468.29	19,111.33	20,808.59	20,443.64	36,439.42	112,828.35
1,726.86	4,935.21	492.14	9,318.04	-12,527.72	5,835.77
3,069.31	25,293.21	30,775.87	23,955.73	36,033.82	137,113.57
2,345.46	19,008.47	3,386.44	21,053.83	7,482.16	55,308.45
8,163.73	30,562.69	33,733.31	31,049.76	50,121.83	173,953.61
1,862.26	10,610.91	2,333.50	13,041.64	8,049.80	37,674.83
7,127.41	21,259.40	16,275.24	22,934.09	31,942.20	109,988.06
8,530.09	39,481.97	39,001.06	37,914.54	56,332.42	195,178.28
5,052.00	19,551.89	22,878.14	21,562.82	37,757.46	121,189.40
4,682.44	27,677.14	25,998.47	28,146.62	43,002.11	146,953.00
3,991.96	19,852.98	19,841.63	24,529.53	35,153.78	118,312.72
5,754.89	37,327.10	43,492.49	39,333.48	62,259.25	212,093.66
3,191.00	18,685.31	20,631.28	19,356.74	33,696.68	109,329.85
4,181.58	8,825.31	3,469.88	9,737.83	8,217.03	41,110.39
1,764.25	9,001.17	3,933.89	8,984.33	8,760.31	39,674.32
2,326.73	9,749.71	8,630.47	10,882.18	15,853.02	56,631.19
8,434.90	37,733.75	45,763.05	41,080.58	64,012.85	223,016.60
4,935.29	28,675.81	36,498.91	28,359.10	49,125.05	163,078.54
891.42	4,289.00	140.75	2,743.62	-3,840.65	4,849.23
2,532.17	12,640.00	11,179.19	9,015.15	22,421.71	65,705.74

-- Denotes deficit.

SMALL LOAN LICENSEES

SMALL LOAN
Table 3—Expense

License No.	NAME AND LOCATION	Advertising	Bad Debts
830	Preferred Finance Co., Inc., Hawthorne	\$2,246.07	\$1,698.94
165	Preferred Finance Co., Inc., Newark	1,129.86	2,559.86
831	Preferred Finance Co., Inc., Paulsboro	1,253.43	4,476.16
751	Preferred Finance Co., Inc., Phillipsburg	2,489.99	5,699.04
812	Preferred Finance Co., Inc., Princeton	1,443.76	10,589.61
813	Preferred Finance Co., Inc., Washington	1,162.50	2,609.56
692	Prudential Loan Co., Plainfield	1,711.25	2,082.64
810	Public Finance Service, Inc., Camden	11,035.39	21,816.17
748	Public Finance Service, Inc., Clifton	2,923.12	7,240.70
820	Public Finance Service, Inc., Gloucester City	9,055.10	17,092.45
843	Public Finance Service, Inc., Maplewood	3,154.74	4,040.02
715	Public Finance Service, Inc., Paterson	4,614.15	9,178.85
713	Public Finance Service, Inc., Ridgewood	4,721.33	4,128.59
819	Public Finance Service, Inc., South Orange	1,792.11	9,576.63
747	Public Finance Service, Inc., Westwood	3,532.69	4,419.91
707	Queen City Finance Company, Plainfield	1,760.28	11,338.44
858	Reliable Loan Service, William J. Leach, t/a, Elizabeth...	163.90	.....
827	Ritter Finance Company, Inc., Lambertville	1,883.09	1,815.00
623	Seaboard Finance Company of Atlantic City, Inc., Atlantic City	3,136.03	15,121.06
108	Seaboard Finance Company of Bayonne, Inc., Bayonne	3,142.06	15,664.87
757	Seaboard Finance Company, Bound Brook	2,075.00	3,325.89
695	Seaboard Finance Company, Camden	3,195.37	14,639.51
696	Seaboard Finance Company of Elizabeth, Inc., Elizabeth...	4,277.68	27,305.50
738	Seaboard Finance Company, Englewood	2,067.09	6,099.22
689	Seaboard Finance Company, Hackensack	2,752.77	7,776.67
703	Seaboard Finance Company, Jersey City	3,887.97	7,537.67
709	Seaboard Finance Company, Jersey City	4,615.83	10,837.27
797	Seaboard Finance Company, New Brunswick	1,944.87	5,300.58
685	Seaboard Finance Company, Newark	3,774.66	10,717.37
793	Seaboard Finance Company, Orange	1,721.16	14,141.62
694	Seaboard Finance Company, Passaic	1,662.05	9,269.16
789	Seaboard Finance Company, Paterson	3,127.38	14,575.47
459	Seaboard Finance Company of Paterson, Inc., Paterson....	4,390.99	20,338.07
798	Seaboard Finance Company, Perth Amboy	1,159.27	6,667.38
720	Seaboard Finance Company, Rutherford	2,034.37	8,960.07
736	Seaboard Finance Company, Summit	1,253.58	5,103.59
398	Seaboard Finance Company, Trenton	2,208.40	13,684.17
794	Seaboard Finance Company of Trenton, Inc., Trenton	3,256.32	18,318.39
754	Seaboard Finance Company, Woodbridge	2,311.18	4,841.42
754	Signature Loan Company, Inc., Rahway	2,356.01	2,612.00
755	Signature Loan Company of Bergenfield, Inc., Bergenfield..	3,238.94	2,429.00
673	Somerset Finance Corporation, Somerville	4,107.17	3,292.63
677	South Jersey Credit Company, Inc., Camden	3,987.86	7,472.99
758	South River Loan Co., South River	454.34	442.57
237	Suburban Finance Company of Newark, Newark	1,157.99	5,330.22
753	Suburban Finance Company, Nutley	918.06	3,405.54
814	Sun Finance Company of Fair Lawn, Fair Lawn	1,617.30	4,555.00
821	Superior Loan Service, Inc., Hammonton	1,552.28	15,368.96
822	Superior Loan Service, Inc., Riverside	1,468.31	11,762.95
561	Thrift Finance Company of Woodbury, Woodbury	819.86	3,400.68
414	Trenton Citizens System Company, Trenton	2,638.20	1,493.53
385	Workers Finance Co., Newark	4,000.41	12,832.67
746	Workers Finance Co. of North Bergen, North Bergen	551.76	10,722.06
	Totals	\$676,528.47	\$1,347,830.44

SMALL LOAN LICENSEES

LICENSEES—Continued
and Profit, December 31, 1953

Rent	Salaries	Taxes	Other Expenses	Net Profit Before Interest on Borrowed Money	Total Expenses and Net Profit
\$1,457.83	\$7,270.00	\$1,002.33	\$5,031.64	\$7,665.57	\$26,372.38
1,997.17	7,152.23	1,745.11	4,812.56	—7,990.23	11,406.56
2,084.14	8,495.00	4,241.77	6,739.39	12,441.01	39,730.90
1,458.50	11,837.28	10,841.17	7,800.66	27,406.03	67,532.67
2,249.49	13,740.14	3,294.75	12,399.19	15,930.94	59,647.88
1,582.98	8,538.83	8,694.55	6,296.55	16,418.62	45,303.59
1,200.00	17,946.59	4,492.39	9,746.64	15,331.17	52,510.68
4,064.38	54,583.27	24,936.77	21,518.86	52,120.99	190,075.83
1,929.41	17,829.12	943.48	5,324.08	6,965.95	43,155.86
2,781.06	43,201.13	16,342.03	17,945.61	36,507.71	142,925.09
1,893.37	13,755.56	655.10	4,362.27	—3,429.44	24,432.52
3,617.05	37,159.60	14,462.05	9,168.07	30,206.52	108,406.29
1,564.81	25,345.23	13,598.12	8,322.85	26,103.92	83,784.85
2,769.22	20,400.49	1,171.81	7,814.70	8,504.81	52,029.77
2,164.44	20,365.99	3,974.30	8,372.69	12,260.42	55,090.44
607.00	21,841.25	5,742.80	8,648.46	20,235.01	70,173.24
978.45	732.00	296.97	1,114.53	—3,261.56	24.29
2,370.20	8,942.63	3,184.38	5,862.88	11,975.40	36,033.58
3,000.00	17,855.53	21,376.41	14,167.08	32,239.58	106,895.69
1,834.38	15,001.70	15,522.56	14,622.61	37,791.97	103,580.15
1,584.00	12,394.03	22,038.63	9,516.75	27,401.97	78,336.27
4,060.00	26,063.13	45,680.04	25,687.29	58,072.51	176,798.15
5,080.00	27,425.89	20,764.58	30,700.88	64,034.56	179,589.09
2,810.00	16,386.44	31,496.93	16,855.50	39,234.80	115,849.98
2,639.94	19,664.57	39,022.40	17,844.60	35,402.27	125,103.22
4,260.00	20,556.91	31,277.20	15,280.21	39,509.31	122,309.27
4,976.42	37,769.65	64,061.65	33,262.13	80,747.96	236,270.91
2,790.00	11,831.75	19,361.23	10,993.96	24,881.76	77,014.15
5,400.00	25,341.07	44,759.57	23,302.65	57,075.74	170,371.06
4,200.00	17,125.07	14,895.35	16,433.41	22,120.64	90,637.23
3,640.00	19,447.59	33,595.61	19,167.42	43,101.26	129,883.09
3,012.29	17,268.29	12,534.30	15,789.63	19,305.34	85,612.70
3,129.00	27,653.70	29,150.22	23,575.84	65,436.14	173,664.96
2,609.00	11,028.01	14,371.58	10,595.80	18,298.89	64,729.93
1,982.00	18,176.75	32,328.63	18,815.69	41,064.35	123,361.86
1,800.00	13,916.10	22,652.56	14,178.23	28,799.63	87,703.69
4,885.20	25,172.70	51,882.61	21,561.72	64,516.89	183,861.69
4,500.00	18,457.08	13,295.66	17,366.82	48,443.50	123,637.77
3,329.32	10,416.09	17,462.00	9,674.40	22,157.48	70,191.89
2,041.01	32,670.51	6,446.93	21,709.90	17,662.71	85,499.07
1,181.12	10,422.37	8,378.34	8,525.75	17,867.31	52,042.83
1,415.61	35,236.80	1,472.19	7,205.54	9,766.75	62,496.69
2,579.97	16,806.42	1,088.52	15,206.53	15,652.65	62,794.94
1,045.24	10,905.00	590.07	3,001.37	3,355.03	19,793.62
3,118.16	20,380.00	5,737.85	11,806.12	26,889.98	74,420.32
1,460.26	10,557.76	2,423.96	5,971.80	10,680.14	35,417.52
3,960.17	13,140.67	4,323.26	7,445.88	17,227.51	52,269.79
1,129.92	10,448.72	1,160.33	13,383.77	13,258.03	56,302.01
1,264.05	9,958.87	1,086.76	10,947.26	12,972.94	49,461.14
1,759.55	19,274.38	7,052.82	25,355.96	24,333.51	81,996.76
3,500.00	10,875.00	6,212.17	5,036.93	5,555.83	35,311.66
6,294.56	45,407.90	3,881.33	28,398.07	24,903.56	125,727.50
3,203.82	24,025.45	4,909.18	10,507.82	20,975.89	74,895.98
\$648,577.08	\$4,471,257.18	\$3,416,480.85	\$3,042,628.54	\$5,238,728.92	\$18,842,031.48

— Denotes deficit.

PAWNBROKERS

PAWNBROKERS

Table 1—Assets,

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

PAWNBROKERS

December 31, 1953

Cash on Hand and in Banks	Pledge: Outstanding	Merchandise Inventory	Real Estate, Furni- ture and Fixtures Less Reserves	Investments, Notes and Accounts Receivable	Other Assets	Total Assets
\$3,782.56	\$2,215.24	\$2,880.00	\$258.94	.....	\$2,336.56	\$11,473.30
1,249.55	3,131.00	3,995.50	1,817.75	\$505.72	53.55	10,753.07
167.48	3,297.76	2,301.31	3,919.65	.....	197.87	9,884.07
1,750.22	38,812.22	18,007.38	450.01	.....	3,778.18	62,798.01
2,387.71	65,492.00	11,020.80	1,321.33	.....	600.00	80,821.84
3,695.35	12,357.00	13,313.65	327.45	.....	150.00	29,843.45
9,366.46	62,936.30	10,791.80	101.00	6,674.70	666.81	90,537.07
2,577.73	45,574.25	2,605.50	678.41	.....	636.40	52,072.29
640.53	10,598.75	7,290.50	19,702.08	.....	498.84	38,730.70
1,878.11	62,148.50	18,083.17	728.50	3,900.00	5,014.10	91,752.38
371.05	26,404.45	10,495.14	477.63	.....	1,722.50	39,470.77
6,406.99	42,993.00	.....	1.00	.....	.....	49,400.99
6,134.69	28,026.50	16,994.76	3,487.94	.....	2,660.00	57,303.89
2,130.76	20,150.24	22,496.32	10,450.00	9,448.50	3,736.95	68,412.77
2,659.65	9,033.00	24,268.94	.....	.....	.....	35,961.59
1,639.17	10,330.50	14,690.50	2,787.49	.....	.....	29,447.66
6,258.99	11,911.79	9,807.89	1,327.08	.....	530.00	29,835.75
47,459.79	285,488.00	4,414.60	81,218.06	145,000.00	1,971.00	565,551.45
34,827.33	400,981.09	86,089.97	32,216.46	6,428.88	22,391.04	582,934.77
28,799.92	242,125.40	2,861.50	157,447.36	.....	2,023.50	433,257.68
5,100.86	42,147.00	3,593.36	8,000.00	10,000.00	20.00	68,861.22
14,845.13	172,227.03	17,859.60	5,921.21	.....	1,375.35	211,328.32
License Surrendered December 7, 1953				License Surrendered December 7, 1953		
8,562.77	98,608.48	15,511.88	9,006.78	.....	610.89	132,300.80
1,878.05	32,372.00	3,033.84	816.26	.....	150.00	38,250.15
9,098.54	126,428.90	21,683.13	3,792.32	900.00	531.42	162,434.31
3,778.79	102,584.65	.....	.....	.....	1,425.00	107,788.44
769.60	13,207.80	5,560.11	680.31	.....	2,270.88	22,488.70
1,742.46	51,506.50	6,859.50	.....	.....	5,724.11	65,832.57
8,335.69	22,125.50	5,683.26	19,509.40	28,422.32	.....	84,076.17
1,028.27	.....	4,125.00	10,552.35	3,000.00	70.00	18,775.62
\$219,324.20	\$2,045,214.85	\$366,318.91	\$376,096.77	\$214,280.12	\$61,144.95	\$3,282,379.80

PAWNBROKERS

PAWNBROKERS

Table 2—Liabilities.

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

PAWNBROKERS

—Continued

December 31, 1953

Accounts and Notes Payable	Pledgors' Surplus	Other Liabilities	Net Worth and Capital	Appropriated Reserves and Surplus	Total Liabilities
.....	\$358.75	\$11,114.55	.....	\$11,473.30
\$4,294.64	6,458.43	.....	10,753.07
.....	58.75	9,825.32	.....	9,884.07
25,961.03	558.07	36,278.91	.....	62,798.01
34,513.29	425.76	20,000.00	\$25,882.79	80,821.84
.....
528.16	29,315.29	.....	29,843.45
.....	1,011.77	64,000.00	25,525.30	90,537.07
46,085.25	169.40	7,500.00	-1,682.36	52,072.29
8,506.32	38.60	30,185.78	.....	38,730.70
43,317.54	1,508.10	46,926.74	.....	91,752.38
.....
21,586.10	46.03	17,838.64	.....	39,470.77
13,500.00	119.09	35,781.90	.....	49,400.99
.....	648.96	59,500.00	-2,873.62	57,303.89
5,738.15	\$6.00	.....	62,668.62	.....	68,412.77
5,832.29	140.00	37,590.51	-7,601.21	35,961.59
.....
8,473.73	338.87	1,000.00	19,635.06	29,447.66
8,200.00	582.38	21,053.37	.....	29,835.75
174,120.19	3,732.53	200,000.00	187,698.73	565,551.45
214,861.37	5,504.91	50,000.00	312,568.49	582,934.77
356,211.44	2,038.70	70,000.00	5,007.54	433,257.68
.....
.....	68,861.22	.....	68,861.22
14,558.74	1,340.11	195,429.47	.....	211,328.32
License Surrendered December 7, 1953	License Surrendered December 7, 1953	.....	.....
.....
52,354.93	79,945.87	.....	132,300.80
2,000.45	124.38	36,063.32	.....	38,250.15
.....
96,653.70	461.16	65,319.45	.....	162,434.31
.....	358.40	107,430.04	.....	107,788.44
.....	101.90	22,386.80	.....	22,488.70
33,995.76	2,415.73	25,000.00	4,421.08	65,822.57
.....	84,076.17	.....	84,076.17
.....
9,943.30	123.37	8,708.95	.....	18,775.62
\$1,181,324.93	\$6.00	\$22,205.72	\$1,510,261.35	\$568,581.80	\$3,282,379.80

— Denotes deficit.

PAWNBROKERS

Table 3—Income and Initial Surplus

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

PAWNBROKERS

—Continued
or Net Worth, December 31, 1953

Interest on Pledges	Profit on Sales of Merchandise	Other Income	Total Income
\$604.69	\$12,825.39	\$64.56	\$13,494.64
602.93	7,884.74	67.20	8,554.87
839.11	2,777.41	736.46	4,352.98
9,139.62	197.85	15.84	9,353.31
13,529.23	12,437.69	185.30	26,152.22
2,301.24	8,325.43	495.13	11,121.80
13,213.92	14,164.43	1,687.33	29,065.68
9,937.07	670.00	164.12	10,771.19
2,377.86	861.13	45.84	3,284.83
13,723.81	12,024.43	1,628.76	27,377.00
7,458.46	1,524.31	2,121.75	11,104.52
11,731.50	.....	232.66	11,964.16
6,081.87	17,385.42	255.57	23,722.86
2,051.44	.....	112.48	2,163.92
1,671.06	8,161.10	415.96	10,248.12
1,603.78	7,009.97	183.95	8,797.70
4,259.07	18,835.60	1,437.07	24,531.74
61,962.77	9,159.37	22,131.03	93,253.17
89,638.90	51,851.06	13,854.59	157,344.55
51,554.95	7,428.87	16,553.41	75,537.23
10,209.35	4,556.60	705.24	15,471.19
34,968.93	8,875.62	628.30	44,472.85
17,165.08	5,842.16	2,115.02	25,122.26
4,563.10	2,100.47	657.19	7,350.76
6,821.75	932.12	3,384.96	11,138.83
27,437.98	2,335.08	1,931.43	31,704.49
22,046.86	.....	.....	22,046.86
3,234.18	55.57	50.72	3,340.47
11,903.01	3,983.97	.....	15,886.98
5,003.35	3,329.50	1,308.96	9,641.81
Did Not Commence Business	Did Not Commence Business	Did Not Commence Business	Did Not Commence Business
\$447,636.87	\$225,535.29	\$75,201.83	\$748,372.99

PAWNBROKERS

Table 4—Expense and Surplus

License No.	NAME AND LOCATION	Advertising	Interest on Borrowed Funds
46	Amboy Loan & Jewelry Co., Barnett Alexander, t/a, Perth Amboy	\$707.10	\$130.21
62	Bail's, Moe Robert Bail, t/a, Red Bank	315.24	.....
7	D. Breitkopf, Clarence T. Bright, t/a, New Brunswick	236.00	.....
53	Brenman Loan Company, Max and Regina Brenman, t/a, Paterson	306.92	1,312.55
42	Broadway Loan Company, Long Branch	1,101.55	1,907.17
33	Cantor's Money Loan Office, Esther G. Cantor, t/a, Atlantic City	.....	.....
19	Daniel Cohn, Inc., Hoboken	611.61	.....
63	Coronet Pawnbrokers, Inc., Paterson	522.45	593.03
58	Dave's Loan Office, David L. Marcus, t/a, Hoboken	269.57	371.92
47	Federal Loan Office, Irving Nimensky, t/a, Elizabeth	323.58	2,057.59
1	Fidelity Loan Society, Edward I. Rosenberg, t/a, Atlantic City	237.92	1,263.04
45	M. L. Goldman & Son, Inc., Newark	8.58	960.00
10	Krueger's Collateral Loan, Inc., Trenton	382.66	.....
57	Levy, Charles, Asbury Park	319.54	.....
16	Lowenthal Loan Office, Inc., Atlantic City	258.29	2.25
64	M. & S. Jewelry Co., Inc., Hackensack	196.14	.....
59	Market Loan Co., Morton Horland, t/a, Newark	56.39	.....
27	National Loan Society, Newark	1,579.82	4,629.89
14	New Loan Company, William S. Rich & Son, Inc., Newark	4,206.80	13,186.01
24	Newark Loan Company, Newark	1,637.42	13,058.22
49	Reed's Money to Loan, Samuel Widlansky, t/a, Atlantic City	316.04	.....
8	L. Rice & Co., Esther M. Kohn & Jane Schimel, t/a, Jersey City	481.79	636.97
4	Lester Rice & Co., Lester Rice & Estate of Samuel Ullman, t/a, Jersey City	408.53	3,470.96
4	Lester Rice & Company, Executors of Estates of Lester A. Rice & Samuel Ullman, t/a, Jersey City	179.88	862.63
61	Robert's, Abraham Goldman, t/a, Jersey City	.....	108.89
17	Schoenberg, Harry, Jersey City	1,024.90	5,362.00
50	Union Loan Office, Henry Klein and Goldie Klein, t/a Union City	299.92	12.41
56	Warren Pawnbroker, I. Louis Finkle, t/a, Trenton	57.92	.....
48	West New York Loan Company, West New York	455.99	122.00
5	Wood's Loan Office, Irwin F. Wood, t/a, Atlantic City	22.04	31.02
65	Mr. Sam, Mr. Samuel K. Barber, t/a, Newark	Did Not Commence Business	.....
	Totals	\$16,524.59	\$50,078.76

PAWNBROKERS

—Continued
or Net Worth, December 31, 1953

Insurance and Protection	Rent	Salaries	Taxes	Other Expenses	Net Earnings	Total Expenses and Net Earnings
\$247.05	\$3,016.68	\$2,972.75	\$355.17	\$1,464.79	\$4,600.89	\$13,494.64
385.69	2,500.08	.....	250.04	2,482.53	2,641.29	8,554.87
549.82	2,400.00	.....	405.51	1,270.33	—508.68	4,352.98
354.36	1,500.00	355.00	155.03	732.73	4,636.72	9,353.31
411.22	3,300.00	15,103.94	656.63	3,092.43	579.28	26,152.22
512.22	1,225.00	3,315.17	307.12	1,090.88	4,671.41	11,121.80
1,414.23	4,284.17	18,085.30	931.65	3,433.88	304.84	29,065.68
689.82	2,100.00	6,079.83	286.79	1,073.29	—574.02	10,771.19
531.02	.....	810.00	909.01	1,748.00	—1,354.69	3,284.83
1,280.77	5,730.00	270.00	303.65	4,548.36	12,863.05	27,377.00
158.56	750.00	.....	191.38	2,651.09	5,852.53	11,104.52
396.95	1,200.00	9,000.00	365.30	834.88	—801.55	11,964.16
1,012.92	6,000.00	13,464.08	1,513.57	4,240.91	—2,891.28	23,722.86
.....	.....	2,350.00	150.00	573.47	—1,229.09	2,163.92
624.42	3,000.00	5,035.00	306.00	1,108.66	—86.50	10,248.12
330.55	1,320.00	5,756.39	293.82	1,012.73	—111.93	8,797.70
1,019.35	5,100.00	9,984.00	493.16	3,188.65	4,690.19	24,531.74
1,591.74	6,000.00	63,230.00	1,669.39	4,567.32	9,985.01	93,253.17
3,651.15	.....	92,701.54	4,711.53	15,243.49	23,644.03	157,344.55
1,452.02	3,000.00	46,930.00	1,433.85	5,106.99	2,918.73	75,537.23
925.99	1,550.00	900.00	222.97	1,173.08	10,383.11	15,471.19
1,284.21	.....	12,204.83	257.37	3,990.96	25,616.72	44,472.85
1,217.80	.....	6,640.41	958.40	1,842.76	10,583.40	25,122.26
377.62	.....	2,172.50	282.37	532.55	2,943.21	7,350.76
232.67	.....	4,478.00	295.27	1,587.91	4,436.09	11,138.83
939.23	4,200.00	6,060.00	596.12	5,334.48	8,187.76	31,704.49
1,166.11	3,300.00	7,723.60	672.18	4,059.74	4,812.90	22,046.86
289.81	480.00	.....	155.00	1,288.77	1,068.97	3,340.47
1,715.28	3,300.00	8,280.00	422.84	1,766.16	—175.29	15,886.98
851.03	.....	.....	1,019.75	1,567.82	6,150.15	9,641.81
Did Not Commence Business				Did Not Commence Business		
\$25,613.61	\$65,255.93	\$343,902.34	\$20,570.87	\$82,589.64	\$143,837.25	\$748,372.99

— Denotes deficit.

