

STATE OF NEW JERSEY

ANNUAL REPORT

OF THE

COMMISSIONER OF BANKING
AND INSURANCE

RELATIVE TO

SAVINGS BANKS, TRUST COMPANIES AND STATE
BANKS OF DISCOUNT AND DEPOSIT, PRIVATE
BANKERS, CREDIT UNIONS, PROVIDENT
LOAN ASSOCIATIONS, SMALL LOAN
BROKERS AND PAWNBROKERS

FOR THE YEAR ENDED
DECEMBER 31, 1947

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ANNUAL REPORT

DEPARTMENT OF BANKING AND INSURANCE
BUREAU OF BANKING

February 10, 1948

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 trust companies, state banks of discount and deposit, savings banks, stock savings bank, savings associations, banks in liquidation, credit unions, provident loan associations, small loan brokers, pawnbrokers, and cemetery associations, for the year ending December 31, 1947.

The number, total resources, capital, debentures, surplus and undivided profits and deposits, as reported by the trust companies, state banks of discount and savings banks, for December 31, 1947 (amounts in thousands of dollars), are given in the following summary:

AGGREGATE RESOURCES, CAPITAL, DEBENTURES, SURPLUS,
UNDIVIDED PROFITS AND DEPOSITS
December 31, 1947
(Amounts in thousands of dollars)

No.		Total Resources	Capital Stock and Debentures	Surplus Undivided Profits	Deposits
104	Trust companies	\$2,178,904	\$52,504	\$ 79,666	\$2,025,502
26	State banks	197,043	5,325	7,235	183,097
24	Savings banks	568,535	300*	53,349	504,798
154	Totals	<u>\$2,944,482</u>	<u>\$58,129</u>	<u>\$140,250</u>	<u>\$2,713,397</u>

* Capital debentures one institution.

Deposits of all reporting institutions amounted to \$2,713,397,000, of which \$1,190,094,000 were demand and \$1,523,303,000 time deposits, an increase of \$72,814,000. A decrease of \$35,883,000 is noted however in United States

Government deposits due to further withdrawals of war loan funds. Total deposits in the 130 commercial institutions showed \$2,208,599,000, an increase of .7%, while the deposits in the 24 mutual savings banks amounted to \$504,798,000, an increase of 12.6%. Time deposits of individuals, partnerships, and corporations, reported by all institutions increased 5.2%, while the total demand deposits of individuals, partnerships, and corporations, increased 3.4%.

Of the 130 commercial banks with \$2,208,599,000 in deposits, 78 with deposits of \$1,677,695,000, or 76%, were members of the Federal Reserve System, leaving deposits of \$530,904,000, or 24%, held by the 52 nonmembers.

All except one of the institutions accepting deposits were members of the Federal Deposit Insurance Corporation.

Government securities made up 51.9% of the total assets as compared with 56.7% a year ago, while cash represented 14.1% of the total as against 13.7%. These two items, therefore, accounted for 66% of the total assets.

Loans and discounts plus mortgage loans, in the commercial banks, increased 22.4% during the year and represented 22.1% of their assets. Mortgage loans and other loans in the savings banks increased 22% and comprised 19.9% of their assets.

The total of the banking plants and real estate owned in the commercial banks, other than sold under agreement, showed a ratio of 18.5% of the total capital accounts as compared with 19% in December 1946. The comparable ratio for the mutual savings banks showed 7.4% of surplus and reserves as against 8.4% a year ago.

The total capital accounts of the commercial banks represented 7% of their total deposits as compared with 6.8% a year ago. The comparable ratio for the mutual savings banks showed 12.2% as compared with 12.1%.

During the year 1947 the single stock savings bank of the state converted to a trust company and the two specially chartered savings associations supervised converted to savings banks. The figures of the latter two associations are reflected in the savings bank totals for the first time and hence serve to augment slightly the increases shown in the comparative figures and ratios.

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CONDITION OF ALL BANKING INSTITUTIONS

The comparative condition in the aggregate of trust companies, state banks, and savings banks as at the close of 1947 and 1946 is as follows:

Assets	Dec. 31, 1947	Dec. 31, 1946
(Amounts in thousands of dollars)		
Cash, balances with other banks	\$ 415,518	\$ 392,259
U. S. Government obligations, direct and guaranteed	1,528,789	1,620,379
Obligations of states and political subdivisions	117,517	92,357
Other bonds, notes and debentures	184,156	173,235
Corporate stocks (including Federal Home Loan Bank stock)	15,415	15,036
Loans and discounts	270,744	216,829
Bonds and mortgages	367,919	305,352
Banking premises owned and furniture and fixtures	31,937	31,539
Real estate owned other than banking premises	692	845
Real estate sold under agreement	166	271
Bank premises or real estate carried in other assets	388	457
Customers' liability under acceptances outstanding	463	342
Other assets	10,778	9,482
<i>Total assets</i>	<u>\$2,944,482</u>	<u>\$2,858,383</u>
<i>Liabilities</i>		
Demand deposits of individuals, partnerships, corporations	\$1,019,581	\$ 985,953
Time deposits of individuals, partnerships, corporations	1,516,120	1,441,514
Deposits of U. S. Government, including postal savings	14,919	50,802
Deposits of states and political subdivisions	119,288	111,436
Deposits of banks	21,939	23,165
Other deposits, certified and officers' checks, etc.	21,550	27,713
<i>Total deposits</i>	<u>\$2,713,397</u>	<u>\$2,640,583</u>
Bills payable, rediscounts, etc.	650	800
Acceptances outstanding	463	342
Other liabilities	14,491	13,514
<i>Total liabilities (except capital accounts)</i>	<u>\$2,729,001</u>	<u>\$2,655,239</u>
<i>Capital Accounts</i>		
Capital stock and debentures	58,129	61,271
Surplus	115,232	105,934
Undivided profits	25,018	19,958
Reserves and retirement account for preferred stock	17,102	15,981
<i>Total capital accounts</i>	<u>\$ 215,481</u>	<u>\$ 203,144</u>
<i>Total liabilities and capital accounts</i>	<u>\$2,944,482</u>	<u>\$2,858,383</u>

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CONDITION OF THE TRUST COMPANIES

The trust companies in active business at the close of 1947 numbered 104, which is one less than the number in operation at the beginning of the year. Their condition in the aggregate as at the close of 1947 and 1946 is as follows:

<i>Assets</i>	Dec. 31, 1947	Dec. 31, 1946
	(Amounts in thousands of dollars)	
Cash, balances with other banks	\$ 356,523	\$ 332,659
U. S. Government obligations, direct and guaranteed	1,109,139	1,183,975
Obligations of states and political subdivisions	95,364	65,440
Other bonds, notes and debentures	80,771	77,743
Corporate stocks (including Federal Home Loan Bank stock)	14,524	14,240
Loans and discounts	247,193	196,859
Bonds and mortgages	239,710	192,846
Banking premises owned and furniture and fixtures	25,913	24,929
Real estate owned other than banking premises	471	589
Real estate sold under agreement	141	242
Bank premises or real estate carried in other assets	174	219
Customers' liability under acceptances outstanding	463	340
Other assets	8,518	7,307
<i>Total assets</i>	<u>\$2,178,904</u>	<u>\$2,097,388</u>
<i>Liabilities</i>		
Demand deposits of individuals, partnerships, corporations	\$ 935,172	\$ 893,688
Time deposits of individuals, partnerships, corporations	929,902	871,574
Deposits of U. S. Government, including postal savings	13,592	47,005
Deposits of states and political subdivisions	105,317	91,930
Deposits of banks	21,560	22,877
Other deposits, certified and officers' checks, etc.	19,959	26,332
<i>Total deposits</i>	<u>\$2,025,502</u>	<u>\$1,953,406</u>
Bills payable, rediscounts, etc.	650	800
Acceptances outstanding	463	340
Other liabilities	11,931	11,291
<i>Total liabilities (except capital accounts)</i>	<u>\$2,038,546</u>	<u>\$1,965,837</u>
<i>Capital Accounts</i>		
Capital stock	\$ 52,504	\$ 54,352
Surplus	56,985	52,739
Undivided profits	22,681	16,469
Reserves and retirement account for preferred stock	8,188	7,991
<i>Total capital accounts</i>	<u>\$ 140,358</u>	<u>\$ 131,551</u>
<i>Total liabilities and capital accounts</i>	<u>\$2,178,904</u>	<u>\$2,097,388</u>

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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	\$ 42,000	May 26, 1947
Clifton Trust Company	Clifton	38,463	Feb. 7, 1947
Egg Harbor City Trust Company	Egg Harbor City	44,500	Jan. 2, 1947
Hightstown Trust Company	Hightstown	5,000 "A"	Jan. 17, 1947
Hightstown Trust Company	Hightstown	10,000 "B"	Jan. 17, 1947
Hudson Trust Company	Union City	165,000	Dec. 22, 1947
New Jersey Trust Company of Long Branch	Long Branch	25,000	May 20, 1947
Newton Trust Company	Newton	239,720	Feb. 3, 1947
Phillipsburg Trust Company	Phillipsburg	5,000	May 7, 1947
Phillipsburg Trust Company	Phillipsburg	5,000	Aug. 27, 1947
Phillipsburg Trust Company	Phillipsburg	50,000	Dec. 16, 1947
Ridgefield Park Trust Company	Ridgefield Park	5,000	Jan. 15, 1947
Ridgefield Park Trust Company	Ridgefield Park	20,000	Nov. 19, 1947
South Amboy Trust Company	South Amboy	100,000	Mar. 3, 1947
Trenton Trust Company	Trenton	60,000	June 23, 1947
United States Trust Company of Paterson	Paterson	85,000	Feb. 24, 1947
United States Trust Company of Paterson	Paterson	200,000	July 23, 1947
United States Trust Company of Paterson	Paterson	200,000	Sept. 23, 1947
Westfield Trust Company	Westfield	100,000	Oct. 20, 1947

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
Clifton Trust Company	Clifton	Feb. 7, 1947	\$ 3.50 per share
Columbus Trust Company	Newark	Jan. 27, 1947	20.00 per share
Hightstown Trust Company	Hightstown	Jan. 17, 1947	65.00 per share
Phillipsburg Trust Company	Phillipsburg	Dec. 11, 1947	25.00 per share
Plainfield Trust Company	Plainfield	Feb. 18, 1947	25.00 per share

INCREASES IN COMMON STOCK

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

Name	Location	Change
Bound Brook Trust Company	Bound Brook	\$180,000 to \$ 300,000
Columbus Trust Company	Newark	304,000 to 320,000
Egg Harbor City Trust Company	Egg Harbor City	100,000 to 150,000
Hightstown Trust Company	Hightstown	50,000 to 65,000
Hudson Trust Company	Union City	825,000 to 1,155,000
Irvington Trust Company	Irvington	200,000 to 300,000
Newton Trust Company	Newton	30,000 to 130,000
Phillipsburg Trust Company	Phillipsburg	100,000 to 150,000
Union County Trust Company	Elizabeth	420,000 to 437,500

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BRANCH OFFICES AUTHORIZED

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

Name	Location	Location of Branch Office	Date Authorized
Fidelity Union Trust Company	Newark	505 Clinton Avenue, Newark (formerly main office of Clinton Trust Company)	Dec. 8, 1947
Fidelity Union Trust Company	Newark	Cor. Lyons Avenue and Aldine Street, Newark (formerly branch office of Clinton Trust Company)	Dec. 8, 1947

MERGER

The Union County Trust Company and Elizabeth Trust Company, both of Elizabeth, New Jersey, were merged by agreement filed December 17, 1947 (effective December 31, 1947), the Union County Trust Company being named the receiving corporation, which was given permission to continue as its branches the following offices:

- 113 Broad Street, Elizabeth, to be known as Broad Street Branch of Union County Trust Company
- 609 Westfield Avenue, Elizabeth, to be known as Elmora Branch of Union County Trust Company
- 715 Elizabeth Avenue, Elizabeth, to be known as Elizabeth Avenue Branch of Union County Trust Company
- 100 South Avenue East, Cranford, to be known as Cranford Branch of Union County Trust Company

SURRENDER OF CHARTERS

The Clinton Trust Company, of Newark, filed certificate of dissolution and surrender of corporate privileges and powers on December 19, 1947, and the Guarantee Trust Company, of Atlantic City, filed certificate of surrender of corporate privileges and powers on December 16, 1947.

TRUST COMPANIES IN FEDERAL RESERVE SYSTEM

Name	Location
Bank of Passaic and Trust Company	Passaic
Bayonne Trust Company	Bayonne
Bloomfield Bank and Trust Company	Bloomfield
Boonton Trust Company	Boonton
Bound Brook Trust Company	Bound Brook
Broadway Bank and Trust Company	Paterson
Burlington City Loan and Trust Company	Burlington

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Name	Location
Camden Trust Company	Camden
Carteret Bank and Trust Company	Carteret
Central Home Trust Company of Elizabeth	Elizabeth
Citizens Trust Company of Summit	Summit
Clifton Trust Company	Clifton
Columbus Trust Company	Newark
Commercial Trust Company of New Jersey	Jersey City
Community Trust Company of Bloomfield	Bloomfield
Cranford Trust Company	Cranford
Dover Trust Company	Dover
Egg Harbor City Trust Company	Egg Harbor City
Elmer Trust Company	Elmer
Fair Lawn-Radburn Trust Company	Fair Lawn
Farmers' Trust Company	Mount Holly
Federal Trust Company	Newark
Fidelity Union Trust Company	Newark
First Bank and Trust Company	Perth Amboy
Fort Lee Trust Company	Fort Lee
Franklin Washington Trust Company	Newark
Glen Ridge Trust Company	Glen Ridge
Hackensack Trust Company, The	Hackensack
Hightstown Trust Company	Hightstown
Hunterdon County Trust Company	Califon
Linden Trust Company	Linden
Long Branch Trust Company	Long Branch
Merchants Trust Company of Red Bank, N. J., The...	Red Bank
Merchants' and Newark Trust Co. of Newark	Newark
Mid-City Trust Company	Plainfield
Montclair Trust Company	Montclair
Morristown Trust Company	Morristown
Maplewood Bank and Trust Company	Maplewood
North Jersey Trust Company, The	Ridgewood
Peoples Bank and Trust Company	Passaic
Peoples Bank & Trust Company of Westfield	Westfield
Peoples Trust Company of Bergen County	Hackensack
People's Trust Company	Dunellen
Plainfield Trust Company	Plainfield
Princeton Bank & Trust Company	Princeton
Phillipsburg Trust Company	Phillipsburg
Ridgefield Park Trust Company	Ridgefield Park
Riverside Trust Company	Riverside
Rutherford Trust Company	Rutherford
Savings Investment and Trust Co. of East Orange	East Orange
South Orange Trust Company	South Orange
State Trust Company at Plainfield	Plainfield
Summit Trust Company	Summit
Sussex County Trust Company	Franklin
Swedesboro Trust Company	Swedesboro
Tenafly Trust Company	Tenafly
The Trust Company of New Jersey	Jersey City
Union County Trust Company	Elizabeth
United States Trust Company of Paterson	Paterson
United States Trust Company of Newark	Newark
Washington Trust Company	Washington
Westfield Trust Company	Westfield
West Side Trust Company	Newark

BANK REPORT

CONDITION OF THE STATE BANKS

The state banks in active business at the close of 1947 numbered 26, which is the same as the number in operation at the beginning of the year. Their condition in the aggregate as at the close of 1947 and 1946 is as follows:

<i>Assets</i>	Dec. 31, 1947	Dec. 31, 1946
	(Amounts in thousands of dollars)	
Cash, balances with other banks	\$ 29,546	\$ 28,806
U. S. Government obligations, direct and guaranteed	111,950	128,764
Obligations of states and political subdivisions	6,793	4,925
Other bonds, notes and debentures	6,958	6,686
Corporate stocks (including Federal Home Loan Bank Stock)	667	545
Loans and discounts	23,093	18,021
Bonds and Mortgages	15,705	14,215
Banking premises owned and furniture and fixtures	1,856	1,891
Real estate owned other than banking premises	31	32
Real estate sold under agreement		10
Customers' liability under acceptances outstanding		2
Other assets	444	385
Total assets	\$ 197,043	\$ 204,282
<i>Liabilities</i>		
Demand deposits of individuals, partnerships, corporations	\$ 78,553	\$ 80,989
Time deposits of individuals, partnerships, corporations	88,080	85,592
Deposits of U. S. Government, including postal savings	1,314	3,637
Deposits of states and political subdivisions	13,669	19,158
Deposits of banks	230	288
Other deposits, certified and officers' checks, etc.	1,251	1,260
Total deposits	\$ 183,097	\$ 190,924
Acceptances outstanding		2
Other liabilities	613	635
Total liabilities (except capital accounts)	\$ 183,710	\$ 191,561
<i>Capital Accounts</i>		
Capital stock	\$ 5,325	\$ 5,367
Surplus	4,898	4,545
Undivided profits	2,337	2,071
Reserves and retirement account for preferred stock	773	738
Total capital accounts	\$ 13,333	\$ 12,721
Total liabilities and capital accounts	\$ 197,043	\$ 204,282

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RETIREMENT OF PREFERRED STOCK

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

Name	Location	Amount of Stock Retired	Certificate filed
Long Branch Banking Company	Long Branch	\$ 87,500 "A"	Oct. 1, 1947
Long Branch Banking Company	Long Branch	\$ 5,000 "B"	Oct. 1, 1947

INCREASES IN COMMON STOCK

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

Name	Location	Change
Bank of Commerce	Newark	\$150,000 to \$200,000
Long Branch Banking Company	Long Branch	25,000 to 100,000
Rochelle Park Bank	Rochelle Park	50,000 to 100,000

STATE BANKS IN FEDERAL RESERVE SYSTEM

Name	Location
Ampere Bank and Trust Company	East Orange
Asbury Park and Ocean Grove Bank	Asbury Park
Bank of Bogota	Bogota
Bank of Commerce	Newark
Bank of Montclair	Montclair
Bank of Nutley	Nutley
Bordentown Banking Company	Bordentown
Elizabethport Banking Company	Elizabeth
Glen Rock Bank	Glen Rock
Keyport Banking Company	Keyport
Long Branch Banking Company	Long Branch
Peapack-Gladstone Bank	Gladstone
Raritan State Bank	Raritan
Rochelle Park Bank	Rochelle Park
Union Bank of Wildwood	Wildwood

CONDITION OF THE SAVINGS BANKS

The mutual savings banks in active business at the close of 1947 numbered 24, which is two more than the number in operation at the beginning of the year. This increase is the result of two savings associations converting to savings banks. The comparative condition in the aggregate of the mutual savings banks as at the close of 1947 and 1946 is as follows:

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Assets	Dec. 31, 1947	*Dec. 31, 1946
	**	
	(Amounts in thousands of dollars)	
Cash, balances with other banks	\$ 29,449	\$ 25,295
U. S. Government obligations, direct and guaranteed	307,700	280,303
Obligations of states and political subdivisions	15,360	17,252
Other bonds, notes, and debentures	96,427	82,552
Corporate stocks (including Federal Home Loan Bank stock)	224	251
Loans	458	276
Bonds and mortgages	112,504	92,280
Banking premises owned and furniture and fixtures	4,168	4,125
Real estate owned other than banking premises	190	224
Real estate sold under agreement	25	19
Bank premises or real estate carried in other assets	214	238
Other assets	1,816	1,493
<i>Total assets</i>	<u>\$ 568,535</u>	<u>\$ 504,308</u>
<i>Liabilities</i>		
Demand deposits of individuals, partnerships, corporations	\$ 5,856	\$ 5,501
Time deposits of individuals, partnerships, corporations	498,138	442,333
Deposits of U. S. Government, including postal savings	13	160
Deposits of states and political subdivisions	302	348
Deposits of banks	149	.....
Other deposits, certified and officers' checks, etc.	340	121
<i>Total deposits</i>	<u>\$ 504,798</u>	<u>\$ 448,463</u>
Other liabilities	1,947	1,391
<i>Total liabilities (except surplus and debentures)</i>	<u>\$ 506,745</u>	<u>\$ 449,854</u>
<i>Surplus and Debentures</i>		
Capital debentures	300	552
Surplus	53,349	46,650
Reserves and debentures retirement accounts	8,141	7,252
<i>Total surplus and debentures</i>	<u>\$ 61,790</u>	<u>\$ 54,454</u>
<i>Total liabilities, surplus and debentures</i>	<u>\$ 568,535</u>	<u>\$ 504,308</u>

* Figures for two savings associations not included.

** See next page for figures of two associations as of December 31, 1946.

RETIREMENT OF DEBENTURES

The Hudson City Savings Bank, of Jersey City, filed certificate of retirement of \$252,000 of capital debentures on March 20, 1947.

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CONDITION OF THE SAVINGS ASSOCIATIONS

The two savings associations in operation at the end of 1946 converted to mutual savings banks in 1947, and their condition in the aggregate as at the close of 1946 is as follows:

<i>Assets</i>	Dec. 31, 1946
	(Amounts in thousands of dollars)
Cash, balances with other banks	\$ 1,482
U. S. Government obligations, direct and guaranteed	18,350
Bonds and mortgages	7,580
Loans and discounts	10
Banking premises owned and furniture and fixtures	82
Real estate sold under agreement	5
Other assets	153
<i>Total assets</i>	<u>\$27,662</u>
<i>Liabilities</i>	
Time deposits of individuals, partnerships, corporations	\$24,452
<i>Total deposits</i>	<u>\$24,452</u>
Other liabilities	118
<i>Total liabilities (except surplus and reserves)</i>	<u>\$24,570</u>
<i>Surplus and Reserves</i>	
Surplus	\$ 3,067
Reserves	25
<i>Total surplus and reserves</i>	<u>\$ 3,092</u>
<i>Total liabilities, surplus and reserves</i>	<u>\$27,662</u>

CONVERSIONS

The Mutual Savings Fund Harmonia, of Elizabeth, converted to a savings bank under chapter 268 of the Laws of 1947 under the name Harmonia Savings Bank, by certificate filed July 31, 1947.

The Germania Mutual Savings Association, of Elizabeth, converted to a savings bank pursuant to chapter 268 of the Laws of 1947 under name Elizabeth Savings Bank.

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CONDITION OF THE STOCK SAVINGS BANK

The one stock savings bank in operation at the end of 1946, The Paterson Savings Institution, of Paterson, New Jersey, changed to a trust company under name The Paterson Savings and Trust Company pursuant to chapter 258 of the Laws of 1947 by certificate of amendment of certificate of incorporation filed September 2, 1947, and its condition in the aggregate as at the close of 1946 is as follows :

Assets	Dec. 31, 1946
	(Amounts in thousands of dollars)
Cash, balances with other banks	\$ 5,499
U. S. Government obligations, direct and guaranteed	27,337
Obligations of states and political subdivisions	4,740
Other bonds, notes and debentures	6,254
Loans and discounts	1,673
Bonds and mortgages	6,011
Banking premises owned and furniture and fixtures	594
Other assets	297
<i>Total Assets</i>	<u>\$52,405</u>
<i>Liabilities</i>	
Demand deposits of individuals, partnerships, corporations	\$ 5,775
Time deposits of individuals, partnerships, corporations	42,015
<i>Total deposits</i>	<u>\$47,790</u>
Other liabilities	197
<i>Total liabilities (except capital accounts)</i>	<u>\$47,987</u>
<i>Capital Accounts</i>	
Capital stock	\$ 1,000
Surplus	2,000
Undivided profits	1,418
<i>Total capital accounts</i>	<u>\$ 4,418</u>
<i>Total liabilities and capital accounts</i>	<u>\$52,405</u>

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FOREIGN BANKS

As of December 31, 1947, 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 City
Bank of New York	New York City
Beverly National Bank, The	Beverly, Mass.
Central Hanover Bank and Trust Company	New York City
Brooklyn Trust Company	Brooklyn, N. Y.
Chase National Bank	New York City
Chemical Bank & Trust Company	New York City
City Bank Farmers Trust Company	New York City
Colonial Trust Company	New York City
Commercial National Bank and Trust Co. of New York	New York City
Continental Bank & Trust Company of New York, The	New York City
Corn Exchange Bank Trust Company	New York City
Corn Exchange National Bank and Trust Company ...	Philadelphia, Pa.
Empire Trust Company	New York City
Fidelity-Philadelphia Trust Company	Philadelphia, Pa.
Fiduciary Trust Company of New York	New York City
Fifth Avenue Bank of New York, The	New York City
First National Bank of Lansdale	Lansdale, Pa.
Frankford Trust Company	Philadelphia, Pa.
Fulton Trust Company of New York	New York City
Girard Trust Company	Philadelphia, Pa.
Guaranty Trust Company of New York	New York City
Irving Trust Company	New York City
Kings County Trust Company	Brooklyn, N. Y.
Lawyers Trust Company	New York City
Manufacturers Trust Company	New York City
Marine Midland Trust Company, The	New York City
Market Street National Bank of Philadelphia, The ...	Philadelphia, Pa.
J. P. Morgan & Co. Incorporated	New York City
National City Bank of New York, The	New York City
National Metropolitan Bank of Washington, The	Washington, D. C.
New York Trust Company	New York City
Ninth Bank and Trust Company, The	Philadelphia, Pa.
Northern Trust Company	Philadelphia, Pa.
Pennsylvania Company for Banking and Trusts, The...	Philadelphia, Pa.
President and Directors of the Manhattan Company	New York City
Provident Trust Company of Philadelphia	Philadelphia, Pa.
Real Estate Trust Company of Philadelphia, The ...	Philadelphia, Pa.
Title Guarantee and Trust Company	New York City
Tradesmens National Bank and Trust Company	Philadelphia, Pa.
United States Trust Company	New York City

BANK REPORT

CONDITION OF NATIONAL BANKS

There were 214 national banks doing business in New Jersey at the close of the year 1947, this being two less than the number in operation at the end of 1946. 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, 1947	Dec. 31, 1946
	(Amounts in thousands of dollars)	
Cash, balances with other banks, etc.	\$ 427,581	\$ 412,276
U. S. Government obligations, direct and guaranteed	1,231,152	1,326,802
Obligations of states and political subdivisions	118,653	80,624
Other bonds, notes and debentures	81,217	80,418
Corporate stocks, including stock of Federal Reserve Bank	3,503	3,395
Loans and discounts (including overdrafts)	456,591	375,788
Bank premises owned, furniture and fixtures	19,082	19,042
Real estate owned other than bank premises	240	274
Investments and other assets indirectly representing bank premises or other real estate	1,558	1,369
Customers' liability to this bank on acceptances outstanding	277	146
Other assets	5,680	5,413
<i>Total assets</i>	<u>\$2,345,534</u>	<u>\$2,305,547</u>
<i>Liabilities</i>		
Demand deposits of individuals, partnerships and corporations	\$ 981,674	\$ 967,185
Time deposits of individuals, partnerships and corporations	978,584	953,677
Deposits of U. S. Government (including postal savings)	20,324	43,117
Deposits of states and political subdivisions	151,368	136,456
Deposits of banks	22,590	22,340
Other deposits (certified and cashiers' checks, etc.)	27,170	28,091
Bills payable, rediscounts, and other liabilities for borrowed money	1,075	400
Acceptances executed by or for account of this bank and outstanding	277	146
Other liabilities	7,916	6,937
<i>Total liabilities</i>	<u>\$2,190,978</u>	<u>\$2,158,349</u>
Capital (common and preferred)	57,193	55,807
Surplus	59,332	56,354
Undivided profits	24,596	22,321
Reserves (and retirement account for preferred stock)	13,435	12,716
<i>Total capital accounts</i>	<u>\$ 154,556</u>	<u>\$ 147,198</u>
<i>Total liabilities and capital accounts</i>	<u>\$2,345,534</u>	<u>\$2,305,547</u>

BANK REPORT

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BANKING INSTITUTIONS IN LIQUIDATION

New Jersey Title Guarantee and Trust Company, Jersey City, Closed February 14, 1939

Liability under claims of general creditors proven February 14, 1939			\$20,292,766.67
Deduct claims barred by court order			40,300.43
			<hr/>
General creditors claims allowed			\$20,252,466.24
Total dividends paid general creditors February 14, 1939, through December 31, 1947	65%	\$13,164,097.96	
Additional 10% paid on claim of Town of West New York under order of court		38,585.43	13,202,683.39
			<hr/>
Unpaid claims of general creditors			\$ 7,049,782.85
			<hr/>

DIVIDENDS PAID TO GENERAL CREDITORS DURING 1947

To Federal Deposit Insurance Corporation	5%	\$ 827,837.96
To other creditors	5%	175,836.70
		<hr/>
		\$1,003,674.66
		<hr/>

MORTGAGE PARTICIPATION CERTIFICATES

The mortgage certificate pool was terminated during the year 1947 through the general liquidation purchasing from the pool the remaining mortgages and paying to the certificate holders a final liquidating dividend of 20½%. As holders had previously been paid 77½%, the total principal payment to certificate holders was 98%, and in addition to the principal payment certificate holders received over the period of the liquidation interest on each \$1,000 bond totaling \$167.90, so that, including interest, certificate holders received a total distribution of slightly better than 114¾%.

Including the above arrangement the following payments were made to holders of mortgage participation certificates during 1947:

Principal payments (20½% + 4½% additional dividend)	\$857,500.00
Interest payments	18,351.99
	<hr/>
	\$875,851.99
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BANK REPORT

CONDITION OF CREDIT UNIONS

Chapter 293, Laws of 1938, provides for the incorporation and regulation of credit unions. Credit unions are cooperative associations formed for the purpose of promoting thrift among their members and from the funds thus created making loans to members for provident or productive purposes. Membership is limited to groups composed of employees of a common employer; members of a church parish or church society; groups composed of employees of federal, state, county or municipal governments or school boards; or any board, commission, agency or instrumentality thereof within county limits; or residents of a well defined rural community of not more than 2,500 population.

During the year ending December 31, 1947, charters were issued to the following credit unions:

Date	Name	Location	Charter No.
April 14, 1947	Arrow Credit Union	Mount Holly, N. J.	1160
December 15, 1947	Dyers Credit Union	Bridgeton, N. J.	1161

The following credit unions filed certificates of voluntary dissolution:

Date	Name	Location	Charter No.
March 31, 1947	Borden Plainfield Employees Credit Union	Plainfield, N. J.	1134
June 23, 1947	Somerville Q. M. Credit Union	Somerville, N. J.	1141
October 24, 1947	I. P. C. Employees Credit Union	Morristown, N. J.	1147

Reports for the year ending December 31, 1947 were filed by 56 credit unions. Resources increased \$360,053.74. Loans outstanding to members again followed the general consumer credit trend and increased from \$669,059.92 to \$928,084.10. Shareholdings of members increased from \$3,721,037.45 to \$4,052,409.41, while investments increased \$134,209.39.

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The comparative condition, in the aggregate, at the close of the years 1947 and 1946 was as follows:

<i>Assets</i>	Dec. 31, 1947	Dec. 31, 1946
Cash	\$ 408,250.32	\$ 443,193.59
Loans to members	928,084.10	669,059.92
Investments	3,021,811.61	2,887,602.22
Furniture and fixtures	1,836.17	1,837.07
Other assets	13,370.94	11,606.60
<i>Total assets</i>	<u>\$4,373,353.14</u>	<u>\$4,013,299.40</u>
<i>Liabilities</i>		
Due members	\$4,052,409.41	\$3,721,037.45
Borrowed money	39,950.00	28,000.00
Other liabilities	4,846.65	2,879.37
Other reserves	12,151.95	10,559.35
Statutory reserves	163,004.19	148,678.98
Surplus and undivided profits	100,990.94	102,144.25
<i>Total liabilities</i>	<u>\$4,373,353.14</u>	<u>\$4,013,299.40</u>
<i>Supplementary</i>		
Number of members	24,157	23,103
Number of members borrowing	8,353	7,101
Loans made	\$2,090,370.09	\$1,428,522.91
Loans repaid	1,813,633.41	1,243,369.98
Dividends paid or credited	88,833.46	81,914.36

SMALL LOAN LICENSEES

Chapter 10, Title 17, of the Revised Statutes of 1937, provides for the licensing and regulation of persons, firms, associations or corporations, engaged in the business of making loans or advances of money, credit, goods or things in action in the amount of or of the value of \$300 or less, at a greater rate of interest than the lender would be permitted to charge if not licensed thereunder. The maximum rate of charge allowed by a statute is $2\frac{1}{2}$ per centum per month computed on unpaid balances.

During the period ending December 31, 1947 the control exercised by the Board of Governors of the Federal Reserve Board, known as Regulation W, was permitted to lapse. Credit to consumers, which under Regulation W had been restricted severely, is now returning to normal. At December 31, 1947 loans outstanding increased to \$29,103,374.56, an

BANK REPORT

increase of \$5,634,499.70. Licenses again increased during the present reporting period and new licenses were issued to the following:

Date	Name	Location	License No.
January 2, 1947	Lincoln Loan Company, Inc.	Irvington, N. J.	762
January 2, 1947	Seaboard Finance Company	Hackensack, N. J.	689
January 2, 1947	Seaboard Finance Company	Jersey City, N. J.	703
January 2, 1947	Seaboard Finance Company	Newark, N. J.	685
January 2, 1947	Seaboard Finance Company	Passaic, N. J.	694
January 2, 1947	Seaboard Finance Company	Camden, N. J.	695
February 28, 1947	Community Finance Corporation	Irvington, N. J.	765
April 14, 1947	Liberal Finance Service	Lodi, N. J.	767
April 21, 1947	Atlas Finance Company, Saul J. Anker & Aaron Anker, t/a	Cranford, N. J.	768
May 5, 1947	General Public Loan Corporation	Long Branch, N. J.	769
May 5, 1947	Liberal Finance Service	Cliffside Park, N. J.	770
May 23, 1947	Domestic Finance Corporation	Kearny, N. J.	771
August 4, 1947	Family Finance Corporation	Bayonne, N. J.	773
August 4, 1947	Family Finance Corporation	Union City, N. J.	774
September 22, 1947	Consumers Finance Company of Union County	Roselle Park, N. J.	772
October 10, 1947	Bell Finance Company of Freehold	Freehold, N. J.	775
November 3, 1947	Beacon Finance Corporation	Highland Park, N. J.	776
November 12, 1947	Home Finance Company, Lester D. Kahn, t/a	Morristown, N. J.	777
December 2, 1947	Lincoln Loan Company, Inc.	Caldwell, N. J.	778

The following licenses were surrendered during the year 1947:

Date	Name	Location	License No.
January 2, 1947	Lincoln Loan Company, Inc.	Irvington, N. J.	762
January 2, 1947	Seaboard Finance Company	Hackensack, N. J.	689
January 2, 1947	Seaboard Finance Company	Jersey City, N. J.	703
January 2, 1947	Seaboard Finance Company	Newark, N. J.	685
January 2, 1947	Seaboard Finance Company	Passaic, N. J.	694
January 2, 1947	Seaboard Finance Company	Camden, N. J.	695
April 14, 1947	Penn Loan Company	Kearny, N. J.	766

At December 31, 1947 there were 148 licensed small loan offices, all of which filed reports of their financial condition.

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The comparative condition, in the aggregate, at the close of the years 1947 and 1946 was as follows:

<i>Assets</i>	Dec. 31, 1947	Dec. 31, 1946
Cash on hand and in bank	\$ 993,920.73	\$ 915,325.96
Loans receivable	29,103,374.56	23,468,874.86
Real estate (less reserves)	88,985.18	88,872.03
Furniture and fixtures (less reserves)....	248,634.00	149,258.92
Deferred charges	66,122.25	43,357.37
Other assets	1,376,717.64	984,816.48
<i>Total assets</i>	<u>\$31,877,754.36</u>	<u>\$25,650,505.62</u>
<i>Liabilities and Capital</i>		
Accounts and notes payable and other liabilities	\$ 9,877,706.20	\$ 6,699,498.27
Expense reserves	670,166.80	554,645.11
Branch office capital, capital stock and net worth	16,736,807.19	14,232,967.08
Appropriated surplus and capital reserves	2,223.70	2,633.43
Surplus and undivided profits	4,590,850.47	4,160,761.73
<i>Total liabilities and capital</i>	<u>\$31,877,754.36</u>	<u>\$25,650,505.62</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 regulating of pawnbrokers. The rate of charge permitted by statute is two per centum per month or fraction thereof.

During the year ending December 31, 1947 two additional licenses were issued.

Date	Name	Location	License No.
May 29, 1947.....	Warren Pawnbroker, I. Louis Finkle, t/a,	Trenton, N. J.	56
September 22, 1947.....	Charles Levy	Asbury Park, N. J.	57

The following license was surrendered in 1947:

Date	Name	Location	License No.
December 31, 1947.....	Fidelity Loan Society, Morris Coblins, t/a,	Atlantic City, N. J.	1

On January 2, 1948, all 27 pawnbrokers renewed their licenses.

BANK REPORT

Reports of condition for the year ending December 31, 1947 were filed by 27 pawnbrokers. Their financial condition, in the aggregate, at the close of the years 1947 and 1946 was as follows:

<i>Assets</i>	Dec. 31, 1947	Dec. 31, 1946
Cash on hand and in bank	\$ 287,250.08	\$ 212,297.46
Loans on pledges	1,937,922.22	1,826,934.36
Furniture and fixtures (less reserves)	} 416,552.32	418,203.27
Real estate (less reserves)		
Merchandise inventory	354,682.39	301,034.99
Other assets	258,456.15	454,869.32
<i>Total assets</i>	<u>\$3,254,863.16</u>	<u>\$3,213,339.40</u>
<i>Liabilities and Capital</i>		
Notes and accounts payable	\$1,378,854.69	\$1,122,596.64
Pledgors' surplus	757.40	757.40
Other liabilities	31,698.54	203,235.99
Capital stock and net worth	1,395,478.39	1,482,548.88
Surplus and undivided profits	448,074.14	404,200.49
<i>Total liabilities and capital</i>	<u>\$3,254,863.16</u>	<u>\$3,213,339.40</u>

PROVIDENT LOAN ASSOCIATIONS

Chapter 11, Title 17, of the Revised Statutes of 1937, provides for the incorporation of associations for aiding such persons as shall be in need of pecuniary assistance, to be called provident loan associations.

The statute permits these associations to loan, in the aggregate to any one person, the sum of \$300 and limits the rate of charge to 1½ per centum per month computed on unpaid balances.

The following institution filed a certificate of voluntary dissolution:

Date	Name	Location	Charter No.
April 21, 1947.....	Rosenhayn Provident Loan Association,	Rosenhayn, N. J.	1087

Reports of condition, as of December 31, 1947, were filed by three associations. The comparative condition, in the

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aggregate, at the close of the years 1947 and 1946 was as follows:

<i>Assets</i>	Dec. 31, 1947	Dec. 31, 1946
Cash on hand and in bank	\$ 19,827.22	\$ 20,727.47
Loans receivable	638,415.88	534,175.84
Furniture and fixtures	288.98	38.81
Other assets	140,023.28	190,200.00
<i>Total assets</i>	<u>\$ 798,555.36</u>	<u>\$ 745,142.12</u>
<i>Liabilities and Capital</i>		
Borrowed money	\$ 135,000.00	\$ 100,000.00
Other liabilities	8,939.41	6,893.93
Capital	531,250.00	509,950.00
Surplus and undivided profits	123,365.95	128,298.19
<i>Total liabilities and capital</i>	<u>\$ 798,555.36</u>	<u>\$ 745,142.12</u>

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 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 1947 reports of the principal and investments of such funds were filed by the following associations:

<i>Name</i>	<i>Address</i>
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.
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.

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<i>Name</i>	<i>Address</i>
Cedar Green Cemetery Association	Clayton, N. J.
Cedar Hill Cemetery Association	Highstown, N. J.
Cedar Hill Cemetery Association	E. Millstone, N. J.
Cedar Ridge Cemetery Company	Blairstown, N. J.
Chestnut Grove Cemetery Association	Elmer, N. J.
Clover Leaf Park Cemetery Association	Woodbridge, N. J.
Columbus Cemetery Association	Columbus, N. J.
Crosswicks Cemetery Association	Crosswicks, N. J.
Dayton Cemetery Association	Dayton, N. J.
East Ridgelawn Cemetery Association	Clifton, N. J.
Englewood Cemetery Association	Englewood, N. J.
Evergreen Cemetery Association	Clinton, N. J.
Evergreen Cemetery Association	Lumberton, N. J.
Ewing Cemetery Association	Trenton, N. J.
Fair Mount Cemetery Association	Chatham, N. J.
Fair View Cemetery Association	Middletown, N. J.
Fairview Cemetery Association	Sussex, N. J.
Farmingdale Evergreen Cemetery Association	Farmingdale, N. J.
Fidelity Cemetery Association of Bergen County	Paramus, N. J.
Frenchtown Cemetery Association	Frenchtown, N. J.
Glendale Cemetery Association	Bloomfield, N. J.
Graceland Memorial Park Cemetery Association	Elizabeth, 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	Harmony, N. J.
Hazelwood Cemetery Association	Rahway, N. J.
Hazen Cemetery Association	Belvidere, N. J.
Highland Cemetery Association	Hopewell, N. J.
Hillside Cemetery Association	Plainfield, N. J.
Jacobstown Baptist Cemetery Association	Jacobstown, 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	Upper Montclair, N. J.
Mount Zion Cemetery Association	Sewell, N. J.
Mountain View Cemetery Association	Cokesbury, N. J.
Neshanic Cemetery Association	Neshanic, N. J.
Oak Hill Cemetery Association	Vineland, N. J.
Oheb Shalom Cemetery Association	Newark, N. J.
Pequest Union Cemetery Association	Great Meadows, N. J.
Pittsgrove Presbyterian Cemetery Association	Daretown, N. J.
Pointville M. E. Cemetery Association	Pointville, N. J.
Restland Memorial Park Cemetery Association	Newark, N. J.
Riverside Cemetery Association	Clinton, N. J.
Rocky Hill Cemetery Association	Rocky Hill, N. J.
Union Cemetery Association	Hackettstown, N. J.
Union Cemetery Association	Lebanon, N. J.
Union Cemetery Association	Ringoes, N. J.

BANK REPORT

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

<i>Name</i>	<i>Address</i>
Heavenly Rest Memorial Park Association	Newark, N. J.
Monmouth Memorial Park Cemetery Association	Asbury Park, N. J.
Peapack Union Cemetery Association	Gladstone, N. J.
Weehawken Cemetery Association	North Bergen, N. J.

MONEY REMITTERS

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

During the year ending December 31, 1947 certificates of authority were issued to the following:

<i>Date</i>	<i>Name</i>	<i>Location</i>
January 2, 1947.....	Alexander Kremer	Jersey City, N. J.
January 2, 1947.....	Overseas Exchange Company, Henry Sherwin, t/a	Jersey City, N. J.
January 28, 1947.....	Pyramid Corporation	Jersey City, N. J.
August 25, 1947.....	Hans Utsch & Co., Limited	Jersey City, N. J.
November 24, 1947.....	Alexander Kremer & Co., Inc.	Jersey City, N. J.
December 1, 1947.....	Hans Utsch & Co., Limited	Irvington, N. J.

The following certificate of authority was surrendered:

<i>Date</i>	<i>Name</i>	<i>Location</i>
December 8, 1947.....	Alexander Kremer	Jersey City, N. J.

Respectfully submitted,

LAWRENCE B. CAREY,
*Commissioner of Banking
and Insurance*

**Statistics of State Banks and Trust Companies
and Mutual Savings Banks**

(Amounts in thousands of dollars)

BANKS AND TRUST COMPANIES *

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

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

MUTUAL 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	2,723	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

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

SAVINGS BANKS

NEW YORK FEDERAL

Table 1—List of Institutions with Dates of Incorporation and

INSTITUTION	LOCATION
*Bloomfield Savings Institution, The	Bloomfield
Dime Savings Institution, The	Newark
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	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 -----	William E. Reid
March 10, 1864	September 3, 1866	Alvah S. Amerman -----	Harry Kilpatrick
(1) January 23, 1900	** January 23, 1900	Christoph Wittmann ----	Vincent F. Byrnes
March 21, 1863	March 19, 1883	Otto A. Lembeck -----	Aaron T. Gould
July 23, 1884	August 1, 1884	Irving Riker -----	O. Stanley Thompson, Jr.
March 17, 1870	May 1, 1870	Henry T. Stetson -----	George H. McBride
(2) October 10, 1864	January 1, 1851	Frederick H. Hoffmann --	Franz R. J. Richter
March 20, 1857	July 18, 1858	Frederic J. Meystre -----	John L. Rosenbaum
March 16, 1857	May 5, 1857	William L. Maude -----	Clarence Slater
March 27, 1868	August 15, 1868	Robert J. Rendall -----	John J. Roe
December 16, 1892	March 15, 1893	T. Philip Reitinger -----	Thomas F. Meskill
March 3, 1874	April 1, 1874	Frederick W. Shelley -----	Raymond L. Emery
March 15, 1851	May 12, 1851	Nelson Dunham -----	Martin N. Wyckoff
March 21, 1854	April 1, 1854	Frank G. Coughtry -----	Otto C. F. Brueger
April 2, 1869	June 1, 1869	Adrian Lyon -----	Harvey Emmons
April 22, 1868	June 1, 1887	Raymond M. Smith -----	Austin W. Hutchinson
February 27, 1839	October 16, 1843	George R. Beach -----	Kenneth B. Watson
February 19, 1851	April 27, 1878	Walter Freeman -----	Walter Freeman
March 30, 1869	June 5, 1869	Thomas Brown -----	Albert C. Van Tine, Jr.
March 27, 1871	August 22, 1871	John F. Reger -----	Harlan C. Wagner
November 10, 1883	January 20, 1884	S. Merchant Meeker -----	H. Floyd Frank
March 14, 1871	April 14, 1871	Benjamin Fairbanks -----	Thomas A. Loughlin

RESERVE DISTRICT

March 20, 1857	May 11, 1857	Charles A. Rigg -----	Howard Eastwood
March 7, 1844	July 20, 1847	Bruce Bedford -----	Harry Lippincott

- ** Certificate of authority issued.
 (1) Formerly the Mutual Savings Fund Harmonia converted to a Mutual Savings Bank July 31, 1947.
 (2) Formerly the Germania Mutual Savings Association converted to a Mutual Savings Bank September 8, 1947.

SAVINGS BANKS

SAVINGS INSTITUTIONS,

Table 2—New York Federal Reserve District

NAME	ASSETS				
	CASH		U. S. Government Securities		Obligations of States and Political Subdivisions
	Currency and Coin	Balances With Other Banks	Direct	Guaranteed	
Bloomfield Savings Institution, Bloomfield	\$403	\$1,905	\$12,760	-----		$27
Dime Savings Institution, Newark	45	347	7,535	-----	13
Elizabeth Savings Bank, Elizabeth	3	126	7,224	-----	-----
Fifth Ward Savings Bank, Jersey City	160	262	4,612	-----	90
Franklin Savings Institution, Newark	65	481	9,938	-----	-----
Half Dime Savings Bank, Orange	70	807	8,172	\$11	-----
Harmonia Savings Bank, Elizabeth	332	706	17,835	-----	-----
Hoboken Bank for Savings in the City of Hoboken, Hoboken	247	1,236	27,140	-----	399
Howard Savings Institution, Newark	983	7,685	65,150	-----	9,209
Hudson City Savings Bank, Jersey City	381	580	9,700	413	263
Montclair Savings Bank, The, Montclair	272	854	8,506	-----	168
Morris County Savings Bank, The, Morristown	69	657	11,345	-----	356
New Brunswick Savings Institution, The, New Brunswick	246	721	12,088	14	243
Orange Savings Bank, Orange	53	543	6,295	-----	1,761
Perth Amboy Savings Institution, The, Perth Amboy	191	874	20,502	-----	808
Plainfield Savings Bank, Plainfield	95	349	5,752	-----	-----
Provident Institution for Savings in Jersey City, The, Jersey City	467	1,598	27,022	200	651
Rahway Savings Institution, Rahway	24	333	3,779	-----	407
Raritan Savings Bank, Raritan	33	175	1,700	-----	-----
Somerville Savings Bank, Somerville	6	159	2,982	-----	86
Union County Savings Bank, Elizabeth	63	1,135	8,923	-----	339
United States Savings Bank of Newark, New Jersey, Newark	154	1,295	16,764	20	186
Totals	\$4,362	\$22,828	\$289,224	\$658	\$15,360

PHILADELPHIA FEDERAL RESERVE DISTRICT

Burlington Savings Institution, Burlington	7	60	413	-----	-----
Trenton Saving Fund Society, Trenton	329	1,863	17,405	-----	-----
Totals	\$336	\$1,923	\$17,818	-----	-----
Aggregate	\$4,698	\$24,751	\$307,042	\$658	\$15,360

SAVINGS BANKS

DECEMBER 31, 1947

(Amount 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.	Customers' Liability On Acceptances Outstanding	Other Assets	Total Assets
		Real Estate	Other Loans Including Re- discounts & Overdrafts							
\$6,405	\$100	\$12,160	\$190	\$340	---	---	---	---	\$187	\$34,477
492	30	2,935	---	20	---	---	---	---	35	11,432
2,850	---	1,178	---	110	---	---	---	---	8	2,059
---	---	892	3	275	---	---	---	---	39	9,018
3,377	---	7,203	27	59	---	---	---	---	37	18,026
---	---	3,101	11	61	---	---	---	---	3	15,965
---	---	7,497	19	---	---	---	---	---	72	26,522
4,037	---	2,376	---	135	---	---	---	---	102	35,672
42,435	---	33,302	---	850	---	---	\$66	---	1,014	160,694
2,420	27	8,322	44	290	---	---	---	---	---	22,440
5,268	---	3,953	29	115	---	---	---	---	130	19,295
1,732	---	7,002	6	95	---	19	---	---	108	21,389
432	---	1,307	17	304	---	---	---	---	---	15,372
3,775	---	2,433	---	90	---	---	---	---	9	14,959
---	---	1,515	3	50	---	---	132	---	---	24,075
276	---	2,711	14	154	4	---	---	---	4	9,359
10,136	---	6,987	57	220	---	---	---	---	1	47,339
898	---	349	---	59	---	---	15	---	2	5,866
114	---	848	4	---	---	---	1	---	---	2,875
392	---	287	---	8	---	---	---	---	---	3,920
5,089	4	1,701	9	---	8	6	---	---	---	17,277
3,098	---	2,639	---	700	158	---	---	---	65	25,079
\$93,226	\$161	\$110,698	\$433	\$3,935	\$170	\$25	\$214	---	\$1,816	\$543,110

PHILADELPHIA FEDERAL RESERVE DISTRICT

70	13	4	---	---	---	---	---	---	---	567
3,131	50	1,802	25	233	20	---	---	---	---	24,858
3,201	63	1,806	25	233	20	---	---	---	---	25,425
\$96,427	\$224	\$112,504	\$458	\$4,168	\$190	\$25	\$214	---	\$1,816	\$568,535

SAVINGS BANKS

SAVINGS INSTITUTIONS,

Table 2, Continued—New York Federal Reserve District

NAME	LIABILITIES			
	Individuals, Partnerships and Corporations		U. S. Gov't. and Postal Savings	States and Political Subdivisions
	Demand Deposits	Time Deposits		
Bloomfield Savings Institution, Bloomfield	\$2,333	\$28,962	\$6	.....
Dime Savings Institution, Newark .....	.....	10,402	.....	.....
Elizabeth Savings Bank, Elizabeth .....	.....	1,707	.....	.....
Fifth Ward Savings Bank, Jersey City .....	.....	8,474	.....	.....
Franklin Savings Institution, Newark .....	.....	16,250	.....	.....
Half Dime Savings Bank, Orange .....	.....	13,889	.....	\$16
Harmonia Savings Bank, Elizabeth .....	.....	23,176	.....	.....
Hoboken Bank for Savings in the City of Hoboken, Hoboken .....	.....	31,089	.....	4
Howard Savings Institution, Newark	333	139,099	.....	.....
Hudson City Savings Bank, Jersey City	1,933	18,174	.....	107
Montclair Savings Bank, The, Montclair	918	16,795	.....	.....
Morris County Savings Bank, The, Morristown .....	.....	19,049	.....	.....
New Brunswick Savings Institution, The, New Brunswick .....	.....	13,749	6	.....
Orange Savings Bank, Orange .....	.....	12,364	.....	.....
Perth Amboy Savings Institution, The, Perth Amboy .....	.....	22,188	.....	.....
Plainfield Savings Bank, Plainfield	203	8,568	.....	.....
Provident Institution for Savings in Jersey City, The Jersey City .....	.....	40,798	.....	53
Rahway Savings Institution, Rahway .....	.....	5,453	.....	17
Raritan Savings Bank, Raritan .....	.....	2,500	.....	50
Somerville Savings Bank, Somerville .....	.....	3,438	.....	24
Union County Savings Bank, Elizabeth .....	.....	15,818	.....	15
United States Savings Bank of Newark, New Jersey, Newark	136	22,492	1	.....
Totals	\$5,856	\$474,434	\$13	\$302
PHILADELPHIA FEDERAL RESERVE DISTRICT				
Burlington Savings Institution, Burlington .....	.....	\$470	.....	.....
Trenton Saving Fund Society, Trenton .....	.....	23,234	.....	.....
Totals .....	.....	\$23,700	.....	.....
Aggregate	\$5,856	\$498,138	\$13	\$302

SAVINGS BANKS

DECEMBER 31, 1947

(Amounts in Thousands of Dollars)

LIABILITIES—Continued									
Deposits of Banks	Other Deposits Certified & Officers' Checks, etc.	Total Deposits	Other Liabilities	Total Liabilities	CAPITAL ACCOUNTS				Total Liabilities and Capital Accounts
					Debentures	Surplus	Reserve and Retirement Account	Total Capital Accounts	
-----	\$21	\$31,322	\$107	\$31,429	-----	\$2,948	\$100	\$3,048	\$34,477
-----	-----	10,402	28	10,430	-----	817	185	1,002	11,432
-----	-----	1,707	66	1,773	-----	256	30	286	2,059
-----	-----	8,474	-----	8,474	-----	544	-----	544	9,018
-----	-----	16,250	108	16,358	-----	1,368	300	1,668	18,026
-----	-----	13,905	49	13,954	-----	1,861	150	2,011	15,965
\$24	-----	23,200	371	23,571	-----	2,951	-----	2,951	26,522
-----	10	31,103	70	31,173	-----	4,199	300	4,499	35,672
-----	2	139,434	389	139,823	-----	14,500	6,371	20,871	160,694
-----	195	20,409	158	20,567	\$300	1,573	-----	1,873	22,440
-----	28	17,741	75	17,816	-----	1,360	119	1,479	19,295
-----	28	19,077	57	19,134	-----	2,255	-----	2,255	21,389
-----	-----	13,755	11	13,766	-----	1,500	106	1,606	15,372
-----	-----	12,364	15	12,379	-----	2,580	-----	2,580	14,959
-----	-----	22,204	-----	22,204	-----	1,871	-----	1,871	24,075
-----	-----	8,771	36	8,807	-----	517	35	552	9,359
104	-----	40,955	325	41,280	-----	6,059	-----	6,059	47,339
-----	-----	5,470	6	5,476	-----	370	20	390	5,866
-----	-----	2,550	12	2,562	-----	303	10	313	2,875
-----	-----	3,462	-----	3,462	-----	458	-----	458	3,920
16	27	15,876	-----	15,876	-----	1,351	50	1,401	17,277
-----	29	22,658	56	22,714	-----	2,000	365	2,365	25,079
\$144	\$340	\$481,089	\$1,939	\$483,028	\$300	\$51,641	\$8,141	\$60,082	\$543,110
PHILADELPHIA FEDERAL RESERVE DISTRICT									
-----	\$5	\$475	-----	\$475	-----	\$92	-----	\$92	\$567
-----	-----	23,234	8	23,242	-----	1,616	-----	1,616	24,858
-----	\$5	\$23,709	\$8	\$23,717	-----	\$1,708	-----	\$1,708	\$25,425
\$149	\$340	\$504,798	\$1,947	\$506,745	\$300	\$53,349	\$8,141	\$61,790	\$568,535

SAVINGS BANKS

Table 4—Unclaimed Deposits Exceeding Fifty Dollars
(No deposit or withdrawal or passbook presentation for interest credit for
10 years preceding date of this report.)

THE BLOOMFIELD SAVINGS INSTITUTION, BLOOMFIELD, N. J.

Last Deposit, etc. Date of	Title of Account	Last Known Address	Amount
Jan. 1, 1928	Bugajski, Benny	Insane Hospital, Indiana	\$ 1,105.38
Jan. 1, 1928	Duryea, H. F.	40 So. 10th Street, Newark	93.92
Jan. 1, 1928	Saman, Mary	295 Glenwood Avenue, Bloomfield	89.85
Feb. 8, 1933	Lehenberger, Maria	9 Dodd Street, Bloomfield	63.82
May 20, 1935	Cymekoff, M. N.	Bank for Foreign Trade, U. S. S. R. Moscow	502.91
Aug. 11, 1934	Williams, Frank D.	253 Mt. Prospect Avenue, Newark	355.71
May 12, 1937	Hodum, Anna G.	14 Evelyn Place, Bloomfield	54.28
Aug. 2, 1937	Carlson, Elsa in trust for Carlson, Randolph Albin	772 Kingsland Avenue, Ridgefield	73.04
			\$2,338.91

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

DIME SAVINGS INSTITUTION, NEWARK, N. J.

Feb. 1, 1930	Amelia P. Lawrence, Admx. Daniel Lawrence	300 Market Street, Newark	\$ 271.50
Feb. 1, 1929	Owen Smith	223 McWhorter Street, Newark	454.46
Feb. 1924	Margaret Alexander	Essex County Hospital, Cedar Grove	153.03
Nov. 13, 1931	Degree Lodge No. 1, Order of Good Samaritans	120 Littleton Avenue, Newark	220.36
Feb. 1, 1933	Joseph Seery	59 Court Street, Newark	1,118.59
Feb. 1, 1937	Marie B. Ledos	57 Union Avenue, Montclair	15,345.74
Mar. 4, 1927	George Fisher	124 Walnut Street, Newark	539.83
June 19, 1934	Francis C. Nicholas, Executor	105 W. Franklin Street, Baltimore, Md.	162.73
Apr. 4, 1928	Mary McGuire	25 E. Kinney Street, Newark	113.33
Mar. 4, 1936	Alexander Kosmatch	251 Mt. Pleasant Avenue, Newark	160.67
Aug. 6, 1936	Spiriti Pio	163 Walnut Street, Newark	2,785.52
July 6, 1934	Nicholas Tozzie	293 E. Kinney Street, Newark	60.24
Mar. 2, 1931	Ruth M. George	18 Hartford Street, Newark	286.76
Sept. 9, 1931	Martin J. Jones	63 Sumner Avenue, Newark	165.12
May 1937	Mrs. Julius Greenberg	308 15th Avenue, Newark	127.95
May 18, 1934	Sarah Johnson in trust for Liddy May Johnson	116 Cabinet Street, Newark	160.80
Dec. 31, 1934	Augusta Dun	139 Summit Street, Newark	153.06
Aug. 4, 1937	Hans Jung in trust for Margaret Lydia Jung	408 So. 11th Street, Newark	300.77
Jan. 8, 1937	Margaret C. Ortner	18 Thomas Street, Newark	191.28
June 3, 1937	Pauline G. Lind	39 So. Munn Avenue, East Orange	245.71
Oct. 2, 1937	William Feldblum	15 Goldsmith Avenue, Newark	316.97
			\$23,334.42

ELIZABETH SAVINGS BANK, ELIZABETH, N. J.

Oct. 1927	Metzler, Geo. H.	540 Livingston Street, Elizabeth, N. J. ...	\$21.88
Aug. 1927	Koubek, Emerich or Antoinette	409 Court Street, Elizabeth, N. J.	2.19
			24.07

THE FIFTH WARD SAVINGS BANK, JERSEY CITY, N. J.—NONE

SAVINGS BANKS

**Table 4, Continued—Unclaimed Deposits Exceeding Fifty Dollars
(No deposit or withdrawal or passbook presentation for interest credit for
10 years preceding date of this report.)**

FRANKLIN SAVINGS INSTITUTION, NEWARK, N. J.

Last Deposit, etc. Date of	Title of Account	Last Known Address	Amount
July 11, 1934	Wm. E. Henry, Gdn.	No address	\$ 99.26
Sept. 1, 1937	Annie C. Clark	No address	221.47
Sept. 1, 1936	Grace F. Baxter	15 Elm Street, Newark 5, N. J.	57.06
Mar. 1, 1937	Gottfried C. Marti	No address	84.98
Mar. 13, 1937	Louise or Eliz. Weisser	No address	625.42
Dec. 1, 1937	Evelyn F. Enderwood	No address	1,005.63
Apr. 21, 1937	Dorothy C. Harrison	556 Mt. Prospect Ave., Newark 4, N. J.	464.89
Aug. 20, 1937	Laura Elmore	136 Burlington Ave., Rochester, N. Y. ...	216.49
Sept. 12, 1932	Mathieu Le Baut	No address	2,053.38
Sept. 22, 1937	Hettie M. Chapman, Dec'd.	No address	97.40
July 21, 1937	Mrs. Julius Greenberg	No address	134.00
June 1, 1937	Eleanor I. Hagen Maloney	941 Roosevelt Avenue, Union, N. J.	488.71
Nov. 5, 1937	Harry Kafler	1451 Springfield Ave., Newark 3, N. J. ...	378.36
			\$5,927.05

HALF DIME SAVINGS BANK, ORANGE, N. J.

June 1, 1937	Walter I. Insley or Helen Insley	48 Montague Place, Montclair, N. J.	\$147.39
June 25, 1937	Louise T. Roadstrum in trust for Shirley Roadstrum	Llewellyn Park, West Orange, N. J.	82.07
Nov. 22, 1937	Katherine Breitenkam	26 Randolph Place, West Orange, N. J. ...	171.72
			\$401.18

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

HOBOKEN BANK FOR SAVINGS, HOBOKEN, N. J.

Apr. 17, 1899	George Dohrmann	300 Clinton Street, Hoboken, N. J.	\$53.89
Mar. 11, 1909	Catherine or Ed. J. Hayes	Trenton State Hospital, Trenton, N. J. ...	103.79
Sept. 10, 1910	Hans Hansen	325 Washington Street, Hoboken, N. J. ...	517.23
Feb. 21, 1920	Fred Meyer	258 14th Street, Hoboken, N. J.	66.78
July 8, 1927	Maria Castro, Trustee for Sara Castro ..	125 225th Street, New York, N. Y.	643.69
Jan. 30, 1928	James Murphy	317 Washington Street, Hoboken, N. J. ...	7,129.51
Feb. 6, 1928	Frances Martin, % Vezzetti	907 Castle Pt. Terr., Hoboken, N. J.	77.03
July 9, 1928	Louis A. or James B. Firmin	230 Jefferson Street, Hoboken, N. J. ...	51.94
June 17, 1930	Karl T. Villman	64 Hudson Street, Hoboken, N. J.	210.50
Oct. 1, 1930	Herman Heydecke	S. S. Barbarosso, No. German Lloyd, No. 57 B'way, N. Y. C.	577.92
July 1, 1931	Anna Schoenfeldt	309 Monroe Street, Hoboken, N. J.	5,017.52
July 6, 1932	Maria or Alfred Muller	(IN GERMANY)	
		121 Sherman Avenue, Jersey City, N. J. ...	5,156.39
Aug. 24, 1932	Charles Doherty	106 Hudson Street, Hoboken, N. J.	300.00
Nov. 28, 1932	Albert Gumpert, % Mrs. Riemer	(IN GERMANY)	
		205 Hudson Street, Hoboken, N. J.	1,788.26
June 21, 1933	Miss Karolina Maria Schaaf	(IN GERMANY)	
		196 Saratoga Avenue, Brooklyn, N. Y. ...	3,781.24

SAVINGS BANKS

**Table 4, Continued—Unclaimed Deposits Exceeding Fifty Dollars
(No deposit or withdrawal or passbook presentation for interest credit for
10 years preceding date of this report.)**

HOBOKEN BANK FOR SAVINGS, HOBOKEN, N. J.—Continued

Last Deposit, etc. Date of	Title of Account	Last Known Address	Amount
Sept. 13, 1933	Henry Kalning	Lutvijas Banka, Riga, Latvia	3,536.70
May 27, 1935	Arthur Nelson	56 Sullivan St., (YMCA) Brooklyn, N. Y.	179.54
July 1, 1935	Wm. Henry Everett	775 Garfield Avenue, Jersey City, N. J.	671.07
Oct. 1, 1935	Wm. S. Stuhr, trustee for Jennett P. Stuhr	30 East 30th Street, New York City	374.71
Jan. 1, 1936	Hugo Henning	920 Castle Pt. Terr., Hoboken, N. J.	63.48
Jan. 1, 1936	Est. Alice Tagen, Deceased, Josephine Jennings, Admrx.	204 Bidwell Avenue, Jersey City, N. J.	134.49
July 1, 1936	Catherine E. Wyman	151 First Street, Hoboken, N. J.	85.48
Sept. 14, 1936	Emma Lehman	927 Garden Street, Hoboken, N. J.	123.89
Sept. 14, 1936	Philip or Rosi Viducich	223 Madison Street, Hoboken, N. J.	1,084.41
Oct. 26, 1936	Mary C. Crine	Marlboro, N. J.	2,414.63
Jan. 1, 1937	Frank Rosen	204 Park Avenue, Hoboken, N. J.	231.00
Jan. 1, 1937	Margaret S. Pickett	1378 Clinton Avenue, Irvington, N. J.	144.38
Jan. 1, 1937	Margaret S. Pickett, trustee for Ruth Freile	1378 Clinton Avenue, Irvington, N. J.	144.38
Jan. 4, 1937	Alicia Caulfield, trustee for Alicia Ann Caulfield	901 Hudson Street, Hoboken, N. J.	125.12
Jan. 8, 1937	Loggia Roma Intangibile No. 15	253 4th Street, Hoboken, N. J.	
		% F. DeFiore	103.42
Apr. 22, 1937	Otto de Wolff	803 Hudson Street, Hoboken, N. J.	333.59
May 25, 1937	Emma Bender	178 Central Avenue, Union City, N. J.	58.30
June 1, 1937	Katharina Schausz	255 Tenth Street, Hoboken, N. J.	230.11
June 9, 1937	Carmella Spina, trustee for William Datto	314 Monroe Street, Hoboken, N. J.	76.09
July 1, 1937	Jeannette Grandjean, trustee for Alice McLoughlin	210 50th Street, West New York, N. J.	7,005.86
July 1, 1937	Clara Godson, trustee for Frank G. Godson	134 Hillcrest Avenue, Cranford, N. J.	142.18
July 1, 1937	Clara Godson, trustee for Thomas S. Godson	134 Hillcrest Avenue, Cranford, N. J.	142.18
July 9, 1937	Franz Leguil	45 Second Street, Hoboken, N. J.	92.06
July 12, 1937	Ellen Burke	8760 113th St., Richmond Hill, N. Y.	97.54
Nov. 1, 1937	Minnie Frieda Stadius	588 54th Street, West New York, N. J.	579.97
			\$43,650.27

HOWARD SAVINGS INSTITUTION, NEWARK, N. J.

Dec. 10, 1902	Christina Kinsey	319 High Street, Newark	\$ 50.28
Mar. 17, 1914	Katherine Kellett	132 Elm Street, Kearny	76.35
Jan. 5, 1927	Samuel Lefkowitz	70 Sixteenth Avenue, Newark	57.08
Feb. 15, 1927	Julia McEnerney	278 Lafayette Street, Newark	370.00
Aug. 24, 1927	Sabina Tomaska	Newark, N. J.	51.95
Jan. 18, 1928	Alice Taylor	39 Duncan Avenue, Jersey City	5,759.08
Oct. 24, 1927	Esme C. M. Stewart	Sharon, Connecticut	520.75
Mar. 21, 1928	Mary F. Butler	59 Court Street, Newark	61.98
Oct. 13, 1928	Jesus Etza Espein	86 Barker Street, Newark	3,153.29
Apr. 2, 1929	John F. Ware	58 James Street, Newark	145.76
May 11, 1929	Mary Jane Brace	38 Lehigh Avenue, Newark	57.17
May 20, 1929	John M. Richards in trust for Joseph Wuertz	303 N. J. R. R. Avenue, Newark	124.05
Oct. 1, 1929	Mary Van Ness	560 So. 13th Street, Newark	135.00
Dec. 31, 1929	Anna Elizabeth Black	760 Avenida Mayo, Buenos Aires, Argentina	2,655.38
Dec. 31, 1929	Blanche Doland	45 Pennington Street, Newark	60.24
Dec. 31, 1929	George F. Fisher	124 Walnut Street, Newark	528.01

SAVINGS BANKS

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**Table 4, Continued—Unclaimed Deposits Exceeding Fifty Dollars
(No deposit or withdrawal or passbook presentation for interest credit for
10 years preceding date of this report.)**

HOWARD SAVINGS INSTITUTION, NEWARK, N. J.—Continued

Last Deposit, etc. Date of	Title of Account	Last Known Address	Amount
Dec. 31, 1929	John A. Gifford, Extr., Estate of Louisa Gifford	60 Park Place, Newark	96.72
Dec. 31, 1929	Estate of William D. Littell, John D. Anderson, Admr.	63 Eppirt Street, East Orange	66.10
Dec. 31, 1929	Myrto B. Osborne	1010 Broad Street, Newark	332.11
Jan. 25, 1930	Joseph Cohen	220 E. Broadway, N. Y. C.	93.27
Feb. 24, 1930	Jennie O'Hara	Address unknown	96.23
Mar. 4, 1930	Elizabeth Kleso	Herbertsville, N. J.	53.52
Aug. 11, 1930	Mohmood Mohammed	102 Walnut Street, Newark	84.43
Jan. 10, 1931	Myrtle Schultz	16 Durand Street, Newark	130.02
Jan. 16, 1931	James Keaveny	384 Central Avenue, Newark	99.15
Oct. 9, 1931	Edmund Kling	304 Hunterdon Street, Newark	1,475.82
Dec. 19, 1931	Lillian Engel	220 Astor Street, Newark	108.11
Feb. 17, 1932	Lizzie Lane	Railway Street, Passage, West, Cork, Ireland	82.52
Apr. 15, 1932	Josephine Gage Bowley	110 Old Short Hills Road, Short Hills	64.76
May 21, 1932	Annie Schulz in trust for Ruth Freudenreich	64 Nye Avenue, Irvington	50.47
Nov. 16, 1932	Mikolda Lurdar	128 Devon Street, Kearny	192.81
Dec. 31, 1932	Augustine C. Quinlivan, Ella B. Jackson, Admr.	313 Washington Avenue, Newark	66.14
Mar. 15, 1933	Margaretha Paulson	824 So. 16th Street, Newark	449.19
May 12, 1933	Henry Murphy	25 Hunterdon Street, Newark	179.01
Dec. 27, 1933	Bridget Basquill	295 18th Avenue, Newark	98.09
Apr. 27, 1934	Bertha Mutz	Essex County Hospital	202.65
May 7, 1934	Salamonas Kucinskos	Lithuania	2,917.69
June 1, 1934	Wilhelmina Siemann	Germany	623.26
June 11, 1934	Lourence M. Flick	364 High Street, Newark	160.88
June 20, 1934	Louis La Rosa and Graziella La Rosa	219 Academy Street, Newark	126.92
June 30, 1934	Bertha Mauser	3 Grant Avenue, East Orange	76.14
Oct. 1, 1934	John J. Hughes and Clarissa M. Hughes	38 Park Street, Bloomfield	1,562.87
Oct. 23, 1934	Sallie Coleman and Robert Coleman	88 So. 15th Street, Newark	250.95
Apr. 1, 1935	John B. Kirk	Park Avenue, East Orange	107.44
Apr. 2, 1935	Abel Pedro	124 Elm Street, Newark	10,790.44
June 1, 1935	Harry McNiff	1605 Atlantic Avenue, Brooklyn, N. J.	871.67
June 25, 1935	Rosalie Zambounes	118 Bank Street, Newark	605.86
July 3, 1935	Mabel M. Seifert	606 Neptune Highway, Neptune, N. J.	118.68
Aug. 7, 1935	Jacob Snear	7 Schofield Street, Newark	50.05
Nov. 4, 1935	Dorothy Galwaler	641 So. 19th Street, Newark	51.72
Dec. 21, 1935	Anna Turan	645 Central Avenue, E. Orange	51.23
Feb. 24, 1936	M. V. W. Shephard, Asa W. Van Emburgh, Sub-Admr.	1137 Clinton Avenue, Irvington	117.81
Apr. 4, 1936	Mary Yanovich	246 No. Broad Street, Newark	158.30
Apr. 9, 1936	Anna W. Coleman	99 High Street, Newark	489.36
June 1, 1936	Mary C. Dougherty, Guardian of Francis Dougherty	10 Ridge Avenue, Bloomfield	702.07
Aug. 18, 1936	Francesco Gentile	Italy	964.71
Aug. 26, 1936	May Byrnes in trust for John J. Byrnes	99 Pine Avenue, Irvington	232.33
Aug. 28, 1936	Fred Elbrecht	25 Hedden Terrace, Newark	1,701.61
Nov. 18, 1936	Mary A. Williams	151 First Avenue, Newark	55.03
Dec. 31, 1936	Isabella Ryan	255 Camden Street, Newark	70.14
Dec. 31, 1936	Rose Ryan	255 Camden Street, Newark	58.52
Jan. 4, 1937	Hayden U. Paullin	57 North 6th Street, Newark	114.95
Jan. 14, 1937	Sarah M. Decker	Deckertown, N. J.	1,175.38
Feb. 13, 1937	Frieda Simon	640 Belmont Avenue, Newark	113.52
Mar. 1, 1937	Anna C. Clancy in trust for Ann Winifred Clancy	297 Clifton Avenue, Newark	340.22
Mar. 1, 1937	Julia Findley	Park Avenue, Hightstown	56.54
Mar. 1, 1937	John C. Finneran	431 High Street, Newark	677.11

SAVINGS BANKS

Table 4, Continued—Unclaimed Deposits Exceeding Fifty Dollars
(No deposit or withdrawal or passbook presentation for interest credit for
10 years preceding date of this report.)

HOWARD SAVINGS INSTITUTION, NEWARK, N. J.—Continued

Last Deposit, etc. Date of	Title of Account	Last Known Address	Amount
Mar. 10, 1937	Henry G. Wright	211 Plane Street, Newark	57.89
Mar. 23, 1937	Elizabeth Sherwood, Guardian of Richard Sherwood	780 Broadway, Newark	572.88
Mar. 31, 1937	Florence Smith in trust for Ronald G. Smith	44 Smith Street, Newark	99.13
Apr. 1, 1937	Evah L. Brady and Leo Brady	95 Franklin Avenue, Maplewood, N. J.	58.41
Apr. 5, 1937	Nathan Rabinowitz	% Kowlowitz, 912 Tiffany Street, Bronx, N. Y.	145.88
May 21, 1937	Charles W. Hale	51 Dover Street, Newark	59.19
June 1, 1937	Philip S. Liberman	24 Branford Place, Newark	408.00
June 1, 1937	Mary Vanderveer and Rose Manning	88 Barclay Street, Newark	84.47
June 8, 1937	Sara R. Spilker	15 Goldsmith Avenue, Newark	126.90
June 12, 1937	Robert Stevens	282 6th Avenue, Newark	79.70
June 17, 1937	Gertrude Rutkin in trust for Barbara Rutkin	25 Osborne Terrace, Newark	84.34
July 21, 1937	Theodore Van Kempe and Martha Van Kempe in trust for Janet Van Kempe	3203 Hull Avenue, N. Y. C.	109.06
Aug. 19, 1937	Elwood Wayne Brant	491 William Street, East Orange	64.86
Sept. 1, 1937	Frederick G. Nobbe	Springfield Avenue, Maplewood	59.55
Sept. 1, 1937	Helen Steeve Peterson	25 Chestnut Street, East Orange	962.63
Sept. 1, 1937	Rosine De Rogy	Essex County Hospital	101.01
Sept. 1, 1937	Rosine De Rogy	Essex County Hospital	107.70
Sept. 15, 1937	Anna M. Miller and Katherine Miller (Wagner)	44 Dover Street, Newark	87.91
Sept. 30, 1937	Anne Scott and George Scott in trust for Marjorie Scott	Peapack	114.17
Oct. 6, 1937	Esther Detken	49 Milford Avenue, Newark	2,272.25
Nov. 25, 1937	Margaret W. Campbell in trust for Margaret C. Campbell	196 Roseville Avenue, Newark	318.50
Nov. 26, 1937	Abraham De Leon	54 16th Avenue, Newark	339.60
Dec. 8, 1937	Elsie M. Bennett Morrison	221 No. 7th Street, Newark	1,864.02
Dec. 10, 1937	Katie Rielly	39 Liberty Street, Newark	87.01
Dec. 27, 1937	Marina Saccani in trust for Richard and Robert Saccani	Newark, N. J.	67.29
Dec. 29, 1937	Nita C. Guipel and Viola Goppell	181 Woodbine Avenue, Brooklyn, N. Y.	557.03
			\$52,110.27

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

Sept. 1931	Annie M. Rourke	206 W. 20th St., N. Y. C.	\$ 165.76
Aug. 1936	Vincent Sprouls	5 Garrison Ave., Jersey City	985.35
April 1936	George McMahon	333 Bergen Ave., Jersey City	219.80
Nov. 1934	William J. Milne, Jr.	1069 E. 10th St., Brooklyn, N. Y.	85.06
July 1937	George P. Kato & Rose	18 Perry St., Jersey City	1,947.38
Oct. 1933	Frank Grain	295 Grove St., Jersey City	467.29
Oct. 1937	Est. of Thos. McDermott	15 Exchange Pl., Jersey City	452.57
July 15, 1929	John Tresonthick and Agnes Seller, Trustee for John A. Fowles, Jr.	314 Lyndhurst Ave., Lyndhurst, N. J.	405.59
July 15, 1929	John Tresonthick and Agnes Seller, Trustee for Warren Fowles	314 Lyndhurst Ave., Lyndhurst, N. J.	405.59
Jan. 19, 1932	Karl Wenne	318 Hoboken Ave., Jersey City	597.95
July 1933	Est. of Karl Kulikowski	19 Sanford Pl., Jersey City	152.79
Jan. 1935	Louise Zettler	51 Glenwood Ave., Jersey City	806.12
Jan. 1, 1937	Ernestine Braun	127 Grace St., Jersey City	3,232.50
July 1937	Elizabeth Cuno, Tr. for Gertrude Craw- ford, Jr.	52 Tuers Ave., Jersey City	118.23

SAVINGS BANKS

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**Table 4, Continued—Unclaimed Deposits Exceeding Fifty Dollars
(No deposit or withdrawal or passbook presentation for interest credit for
10 years preceding date of this report.)**

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

Last Deposit, etc. Date of	Title of Account	Last Known Address	Amount
Jan. 1937	Josephine Ferrara	434 Wayne St., Jersey City	1,196.07
Feb. 1935	Irene Harnett	23 Wayne St., Jersey City	93.09
July 27, 1935	Electrical Serv. Bureau	300 Grove St., Jersey City	54.22
Feb. 1937	Mary Mastrolia and Virginia Astate	147 Beacon Ave., Jersey City	278.49
May 1937	Frank Won Shong	58 Mott St., Jersey City	156.86
Sept. 1937	Robert Davies, Jr. and Christina Davies	826 - 32nd St., North Bergen, N. J.	1,770.38
			<u>\$13,591.09</u>

MONTCLAIR SAVINGS BANK, MONTCLAIR, N. J.

Dec. 23, 1937	Eichorn, Robert J.	81 Essex Ave., Orange	\$ 59.71
Nov. 1, 1934	Foster, Hosea	Lisbon, N. H.	1,941.69
Aug. 29, 1933	Nolan, Jennie	Caldwell, N. J.	220.38
Nov. 1, 1935	Allen, William P.	72 Valley Road, Montclair, N. J.	185.87
Nov. 17, 1937	Newsum, Joshua	2674 8th Ave., N. Y. C.	765.61
May 1, 1935	Georgelas, Mike	27 North Willow Ave., Montclair, N. J.	330.56
April 4, 1929	Hubbard, H. W.	163 Park St., Montclair, N. J.	508.71
			<u>\$4,012.53</u>

MORRIS COUNTY SAVINGS BANK, MORRISTOWN, N. J.—NONE

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

Apr. 1930	Patrick Gorman	New Brunswick, N. J.	\$ 129.68
Jan. 1936	I. Newton Blue, Jr. Chrm.	New Brunswick, N. J.	1,538.60
May 1936	Caroline Craven	263 - 82nd St., Bay Ridge, Brooklyn, N. Y.	50.67
Jan. 1936	Elizabeth N. Greene	15 Van Cott Ave., Hempstead, N. Y.	95.05
Apr. 1937	Margaret C. Fagan	39 Montgomery St., Jersey City, N. J.	94.78
July 1928	Michael J. Preston, Admr.	New Brunswick, N. J.	121.13
July 1937	N. Howard Ayres	279 Woodbridge Ave., Metuchen, N. J.	250.57
July 1929	Patrick Cole	New Brunswick, N. J.	245.26
Jan. 1936	Hannah Clark	New Brunswick, N. J.	51.54
			<u>\$2,577.28</u>

ORANGE SAVINGS BANK, ORANGE, N. J.

Jan. 11, 1934	Geo. P. Kingsley, Treas.	Orange, N. J.	\$ 920.47
Jan. 2, 1930	Frances Petersen	Orange, N. J.	57.29
Apr. 1, 1936	Marie G. Boller Ledos	Montclair, N. J.	17,280.45
Mar. 6, 1937	Elsie Weigel	West Orange, N. J.	122.53
			<u>\$18,380.74</u>

SAVINGS BANKS

**Table 4, Continued—Unclaimed Deposits Exceeding Fifty Dollars
(No deposit or withdrawal or passbook presentation for interest credit for
10 years preceding date of this report.)**

THE PERTH AMBOY SAVINGS INSTITUTION, PERTH AMBOY, N. J.			
Last Deposit, etc. Date of	Title of Account	Last Known Address	Amount
Nov. 7, 1932	Thomas Duffy	35 - 8th Ave., Newark, N. J.	\$ 656.19
Mar. 14, 1934	Pauline Borkowski	469A Mechanic St., Perth Amboy, N. J.	64.07
June 30, 1936	John Boos	461 Grove St., Perth Amboy, N. J.	93.09
Aug. 7, 1936	Joseph Balla	Not known	53.34
July 1, 1927	Knights of Labor	Woodbridge, N. J.	86.69
July 1, 1927	Gwardgi Kroslesj Jadwiga	Not known	52.78
			\$1,006.16
PLAINFIELD SAVINGS BANK, PLAINFIELD, N. J.			
July 8, 1936	Mrs. Josephine Du Beni	417 Cottage Place, Plainfield, N. J.	\$1,345.37
Dec. 22, 1936	Mrs. Nellie Wujceak	511 Oxford Place, S. Plainfield, N. J.	227.94
Sept. 11, 1937	William Kirchofer	Park Avenue, Scotch Plains, N. J.	67.27
June 25, 1937	Linda E. Tabb	730 Park Avenue, Plainfield, N. J.	54.74
			\$1,695.32
PROVIDENT INSTITUTION FOR SAVINGS IN JERSEY CITY, JERSEY CITY, N. J.			
Aug. 29, 1927	Stawkoska, Zofia	184 - 8th St., Jersey City, N. J.	\$ 236.68
Jan. 1, 1929	N. J. Guar. & Tr. Co., Tr. Est. Benj. F. Annin	Jersey City, N. J.	136.98
Jan. 23, 1929	Buranowski, Andrew	95 Plymouth St., Jersey City	693.38
July 1, 1931	Sabell, Charles	20 Bartholdi Ave., Jersey City	259.17
May 18, 1932	Wasniewski, Chas.	129 Mercer St., Jersey City	193.41
Aug. 1, 1932	Zielenska, Eva., now Sugalski Tr.	109 Fleming Ave., Newark, N. J.	85.23
Apr. 10, 1933	Lekecinski, Felix	377 Halladay St., Jersey City	116.34
Nov. 29, 1933	Dolan, Mary, Tr. Anna	56 Tenafly Rd., Englewood, N. J.	60.30
Jan. 1, 1934	Kent, William	400 Germaine Ave., Jersey City	317.12
Jan. 2, 1934	Gross, Cyril W.	1501 W. 6th St., Brooklyn	52.47
Mar. 4, 1935	Kelly, S. & Shaughnessy, M. (M. Keegan, Adm.)	32 Corbin Ave., Jersey City	83.31
May 2, 1935	Gannon, M. & Murphy, M.	35 Nelson Ave., Jersey City	104.24
July 22, 1935	Tackney, Ann Madeline	213 Oak St., Weehawken, N. J.	1,215.94
Oct. 10, 1935	Medans, Joe	52 Ridge St., N. Y. C.	1,172.68
July 1, 1936	Mulheen, Anna	92 Orient Ave., Jersey City	64.02
Oct. 7, 1937	Porcianko, Julia	1 Provost St., Jersey City	106.75
Mar. 24, 1937	Coleman, Cath., Tr. Cath.	10 Reid St., Jersey City	105.18
Mar. 24, 1937	Cypser, Belle V., Tr. for Cath. Coleman	Cooper Ave., Iselin, N. J.	457.52
Apr. 12, 1937	Murphy, Edward	Cliffwood, N. J.	436.75
July 24, 1937	Doherty, Cecelia, Mrs.	River St., Colyne Co. Cork, Ireland	307.95
July 27, 1937	O'Connor, Mabel	87 Storms Ave., Jersey City	514.60
Sept. 30, 1937	Birchler, Florence	S. Prospect Ave., Bergenfield, N. J.	57.10
Oct. 7, 1937	Quimby, I. N., Jr.	84 Crescent Ave., Jersey City	50.77
Nov. 20, 1937	Pichinis, Gost	15 Meljonos St., Patras, Greece	1,357.71
Dec. 14, 1937	Minnix, Edmund M.	160 Cole St., Jersey City	830.80
			\$9,016.40
RAHWAY SAVINGS INSTITUTION, RAHWAY, N. J.			
June 10, 1930	John Burns	Rahway, N. J.	\$1,426.04
Jan. 1, 1935	Mary Samaran	Elizabeth, N. J.	400.46
June 3, 1937	Roy M. Henwood	Rahway, N. J.	86.44
			\$1,912.94
THE RARITAN SAVINGS BANK, RARITAN, N. J.—NONE			

SAVINGS BANKS

**Table 4, Continued—Unclaimed Deposits Exceeding Fifty Dollars
(No deposit or withdrawal or passbook presentation for interest credit for
10 years preceding date of this report.)**

SOMERVILLE SAVINGS BANK, SOMERVILLE, N. J.			
Last Deposit, etc. Date of	Title of Account	Last Known Address	Amount
Sept. 17, 1929	John Szevelo	C. R. R. Camp, Somerville, N. J.	\$ 78.49
Jan. 2, 1929	Edward Kelley	Centerville, N. J.	254.62
Oct. 15, 1926	Est. Sarah M. Marquis	Neshanic, N. J.	71.42
			\$404.53
THE TRENTON SAVING FUND SOCIETY, TRENTON, N. J.			
Dec. 30, 1927	Frank Gaeski	194 Lamberton St.	\$ 120.43
Jan. 1, 1937	Mary Leyden	St. Francis Hospital	50.42
June 1, 1937	Harriet Goodfellow	8 Rutherford St., White Plains, N. Y.	419.56
Jan. 1, 1937	Lizzie M. Elbert (now Wirtz)	Trenton, N. J.	287.04
June 1, 1937	Chas. Breining (Spec.)	123 N. 16th St., Bloomfield, N. J.	196.82
			\$1,074.27
UNION COUNTY SAVINGS BANK, ELIZABETH, N. J.			
Dec. 1937	Bridget Carow	802 Pearl St., Elizabeth	\$107.98
Jan. 1926	Hannah Daly	33 Prince St., Elizabeth	83.49
Dec. 1937	Wm. J. Meinersman	57 Elm St., Elizabeth	111.38
June 1936	Mary M. Sullivan	% J. Thayer Martin, 744 Broad St., Newark, N. J.	431.36
May 1936	Julia F. Zachau	50½ Reid St., Elizabeth	117.00
			\$851.21
UNITED STATES SAVINGS BANK OF NEWARK, N. J., NEWARK, N. J.			
May 20, 1927	Tekla Jakoblev	Rutgers St., Newark	\$ 71.73
Mar. 30, 1928	Emma Palmer	12 W. Kinney St., Newark	145.36
Feb. 3, 1930	Joseph A. Babiak	284 E. Kinney St., Newark	237.41
Aug. 12, 1930	Louise Burrer .....	.....	422.19
Oct. 7, 1930	Emma Lopez	380 Summer Ave., Newark	8,506.81
Oct. 23, 1930	George Kleinthow	20 Pennington St., Newark	103.99
May, 1, 1931	Lily Bukovsky, in tr. for daughter Cornelia	10 Komorn St., Newark	67.54
May 13, 1931	Maria Elsasser	214 20th St., Irvington	366.27
June 29, 1931	Frank E. Primrose	6 So. 12th St., Newark	3,114.26
Nov. 1, 1931	George Wm. Franks	147 West St., Newark	148.85
Nov. 1, 1931	James H. Emerson	I. Pomeroy & Sons, Newark	198.09
May 24, 1932	Frank B. Politis	65 Teneyeck St., Brooklyn, N. Y.	1,451.48
Aug. 15, 1932	Augusta Conrad	123 Montclair Ave, Vaux Hall, N. J.	3,102.26
Mar. 3, 1933	John Miletz	8 Prospect Row, Newark	481.88
Apr. 25, 1934	Pauline A. Day, Gdn. of Minnie Farley	87 Ridge Ave., Neptune City, N. J.	218.59
May 12, 1934	Mary Crowley	551 Clifton Ave., Newark	1,438.29
May 14, 1935	Nancy Viviano, in tr. for daughter, Joyce Nancy	69 Cambridge St., East Orange, N. J. .	123.77
June 14, 1935	Mehailo Ilkeo	623 E. 9th St., N. Y. C.	152.18
May 24, 1935	Joe Dobilas, in tr. for John Dobilas	7 Schederel Ave., Kearny, N. J.	192.07
Nov. 1, 1935	Heinrich Schnell	247 Parker St., Newark	139.86
Feb. 13, 1936	Mary Lifschitz	481 Grove St., Jersey City, N. J.	99.09
Aug. 1, 1936	Benj. T. Goodin	135 South St., Newark	292.17
Oct. 14, 1936	Abraham Rosenbluth	635 High St., Newark	57.10
Feb. 1, 1937	Minnie Brown, in tr for Ruth H. & Grace M.	308 South 6th St., Newark, N. J.	188.20
Feb. 1, 1937	Louis Bechtold .....	.....	1,268.60
May 29, 1937	Nellie & Bronislaw Pelsiki	386 E. 10th Street, New York, N. Y. .	128.79
June 5, 1937	Geo. D. Stout, in tr. for Merritt Lane	520 San Julian St., Los Angeles, Calif.	1,248.91
Nov. 16, 1937	Gerhard H. Holt	100 So. Orange Ave., Newark, N. J.	83.42
			\$24,048.16

SAVINGS BANKS

Table No. 5—Condition as Found by the Latest Official Examinations

INSTITUTION	Date of Examination	Bonds and Mortgages	Stocks and Bonds	Loans on Collateral	Banking House Furniture and Fixtures	Other Real Estate Owned
Bloomfield Savings Institution	Apr. 15, 1947	\$10,943	\$18,824	\$143	\$360	-----
Burlington Savings Institution	Apr. 7, 1947	5	529	-----	-----	-----
Dime Savings Institution	Sept. 2, 1947	2,414	8,583	-----	-----	-----
Fifth Ward Savings Bank	May 9, 1947	943	7,758	3	111	-----
Franklin Savings Institution	May 6, 1947	5,667	10,814	19	278	-----
Half Dime Savings Bank	Sept. 4, 1947	2,825	12,317	14	47	-----
Hoboken Bank for Savings	Sept. 4, 1947	2,496	31,502	9	150	\$25
Howard Savings Institution	May 12, 1947	31,922	119,259	4	988	-----
Hudson City Savings Bank	Nov. 5, 1947	7,990	13,209	29	295	18
Montclair Savings Bank	Mar. 25, 1947	3,711	13,660	5	119	-----
Morris County Savings Bank	Nov. 5, 1947	6,740	13,267	11	97	-----
New Brunswick Savings Inst.	Oct. 22, 1947	1,011	13,318	7	405	-----
Orange Savings Bank	July 22, 1947	2,118	12,050	-----	100	-----
Perth Amboy Savings Inst.	Mar. 20, 1947	1,416	21,267	-----	50	167
Provident Institution for Savings	July 22, 1947	6,431	37,056	10	180	10
Rahway Savings Institution	July 29, 1947	362	5,166	-----	60	16
Raritan Savings Bank	Oct. 14, 1947	712	1,964	3	2	2
Trenton Saving Fund Society	Mar. 3, 1947	2,161	20,504	5	246	29
Union County Savings Bank	Sept. 29, 1947	1,813	14,932	10	-----	9
United States Savings Bank	Mar. 28, 1947	2,905	19,987	-----	700	136
Totals		\$94,585	\$395,966	\$272	\$4,188	\$412

SAVINGS ASSOCIATIONS						
*Germania Mut. Savings Asso.	June 30, 1947	\$1,151	\$726	-----	\$22	-----
*Mut. Savings Fund Harmonia	Apr. 3, 1947	6,685	18,551	10	60	-----
Totals		\$7,836	\$19,277	\$10	\$82	-----

*Germania Mutual Savings Association, Elizabeth became a Mutual Savings and changed its name to Elizabeth Savings Bank, 9-8-47.

Mutual Savings Fund Harmonia, Elizabeth became a Mutual Savings Bank and changed its name to Harmonia Savings Bank, 7-31-47.

SAVINGS BANKS

Made to December 31, 1947 (Amounts in Thousands of Dollars)

Real Estate Sold on Contract	Cash on Hand and in Banks	Interest Due and Accrued	All Other Assets	Total Resources and Liabilities	Amount Due Depositors	All Other Liabilities	Surplus, Etc.
	\$1,731		\$221	\$32,222	\$29,265	\$97	\$2,860
	51			585	468		117
	309		83	11,389	10,343	8	1,038
	312		50	9,177	8,492	24	661
	501		87	17,366	15,457	82	1,827
	554		68	15,825	13,661	63	2,101
	1,494		100	35,776	31,227	94	4,455
	5,549		1,033	158,755	135,101	314	23,340
	752		38	22,331	20,154	245	1,932
	959		134	18,588	16,531	135	1,922
\$25	966		206	21,312	18,825	92	2,395
	848		82	15,671	13,877	19	1,775
	637		61	14,966	12,001	45	2,920
	764		87	23,751	21,319	20	2,412
	2,232		348	46,267	39,426	278	6,563
	467		29	6,100	5,497	4	599
	89		20	2,792	2,462	8	322
	1,916		167	25,028	22,580	45	2,403
6	1,107		123	18,000	16,171	37	1,792
	1,309		152	25,189	22,637	128	2,424
\$31	\$22,547		\$3,089	\$521,090	\$455,494	\$1,738	\$63,858

	\$108		\$32	\$2,039	\$1,766	\$11	\$262
	1,031		131	26,468	22,847	223	3,398
	\$1,139		\$163		\$24,613	\$234	\$3,660

TRUST COMPANIES

THE NEW YORK FEDERAL

Table 1—List of Companies with Dates of Incorporation and

NAME	LOCATION
*Bank of Passaic and Trust Company	Passaic
*Bayonne Trust Company	Bayonne
Bergen Trust Company of New Jersey	Jersey City
Bessemer Trust Company	Jersey City
*Bloomfield Bank and Trust Company	Bloomfield
Boonton Trust Company	Boonton
Bound Brook Trust Company	Bound Brook
Broadway Bank and Trust Company	Paterson
Carteret Bank and Trust Company	Carteret
*Central Home Trust Company of Elizabeth, New Jersey	Elizabeth
Chatham Trust Company, The	Chatham
Citizens Trust Company, The	Paterson
Citizens Trust Company of Summit, New Jersey	Summit
Clifton Trust Company	Clifton
*Columbus Trust Company	Newark
*Commercial Trust Company of New Jersey	Jersey City
*Commonwealth Trust Company	Union City
Community Trust Company of Bloomfield	Bloomfield
Corporation Trust Company, The	Jersey City
Cranford Trust Company	Cranford
Dover Trust Company, The	Dover
*Elizabeth Trust Company	Elizabeth
Fair Lawn-Radburn Trust Company	Fair Lawn
*Federal Trust Company	Newark
*Fidelity Union Trust Company	Newark
First Bank and Trust Company	Perth Amboy
Fort Lee Trust Company	Fort Lee
Franklin Trust Company of Paterson, The	Paterson
*Franklin Washington Trust Company	Newark
Freehold Trust Company, The	Freehold
Garfield Trust Company	Garfield
Glen Ridge Trust Company	Glen Ridge
Guttenberg Bank and Trust Company	Guttenberg
Hackensack Trust Company (The)	Hackensack
Harrison-Kearny Trust Company	East Newark
Home Trust Company	Hoboken
*Hudson Trust Company	Union City
Hunterdon County Trust Company	Califon
Irvington Trust Company	Irvington
Leonia Bank and Trust Company	Leonia
*Linden Trust Company	Linden
Lodi Trust Company	Lodi
Long Branch Trust Company	Long Branch
Madison Trust Company	Madison
*Maplewood Bank and Trust Company	Maplewood
*Merchants' and Newark Trust Company of Newark, N. J.	Newark
Merchants Trust Company of Red Bank, N. J., The	Red Bank
Mid-City Trust Company	Plainfield
*Montclair Trust Company	Montclair
*Morristown Trust Company	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

* Denotes has branch or branches.

TRUST COMPANIES

RESERVE DISTRICT

Certificates of Authority Issued and Names of President and Treasurer

Incorporated	Certificate of Authority Issued	President	Treasurer
March 30, 1926	Feb. 16, 1927	Stephen J. Kelly	Thos. E. Prescott
January 24, 1902	April 8, 1902	Eugene Newkirk	John F. Schmidt
April 2, 1929	July 9, 1929	William J. Dwyer	Rudolph E. Wiese
July 18, 1907	August 12, 1907	H. C. Phipps	David T. Layman, Jr.
July 15, 1902	Sept. 8, 1902	C. R. Berry	F. A. Schilling
August 25, 1921	August 31, 1921	Oscar P. Myers	Theodore Crane
February 8, 1916	May 29, 1916	Ferd I. Collins	J. Emery Drake
July 1, 1929	July 1, 1929	Nathaniel Kent	Raymond J. Cadmus
April 23, 1923	Sept. 13, 1923	William Lonsdale	Thomas G. Kenyon
July 23, 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	Sept. 27, 1901	J. F. Hammond	Frank Woodward
May 10, 1923	June 30, 1923	H. W. Edgar	Robert O. Peterson
June 12, 1914	May 4, 1915	Rufus B. Rittenhouse	A. Van Lenten
January 6, 1927	June 14, 1927	Ralph Pellicchia	Michael Santoro
Dec. 8, 1899	Dec. 26, 1899	William J. Field	Richard Kendall
October 19, 1905	Dec. 28, 1905	Wm. F. Burke	A. H. Bridges
March 14, 1924	June 23, 1924	John H. Koch	Frank Shay
April 14, 1904	April 14, 1904	Wm. R. Watson	Norman J. MacGaffin
Nov. 27, 1911	January 12, 1912	Henry W. Whipple	Harold S. Compton
Dec. 2, 1901	Dec. 31, 1901	E. G. Kattermann	Charles F. Buck
April 12, 1912	August 28, 1912	Myles C. Morrison	Edwyn M. Lewis
May 23, 1929	April 29, 1930	William E. Kuipers	Leo J. Hannan
July 19, 1901	Sept. 26, 1901	F. C. Mindnich	J. A. Barber
March 16, 1875	**May 1, 1887	H. K. Corbin	John Goldham
October 2, 1937	October 2, 1937	James C. Wilson	Otto Schuster
Nov. 22, 1922	Dec. 13, 1922	Peter Heft	James G. Ross
Feb. 23, 1916	March 19, 1917	Amos H. Radcliffe	Harold R. Clark
April 15, 1913	June 24, 1913	Stanley J. Marek	Henry Sommerrock, Jr.
May 11, 1932	June 17, 1932	Peter F. Runyon	Robert B. Barlow
April 14, 1925	April 25, 1925	Gotthold Rose	John R. Kraycir
April 11, 1912	June 17, 1912	Frank D. Brewer	C. A. Vander Schans
June 2, 1924	June 30, 1924	Joseph G. Shannon	John L. Weber
June 5, 1899	Dec. 13, 1899	Charles H. Plenty	William Jones
October 21, 1926	January 6, 1927	Eugene A. Riordan	Charles W. Holweg
October 25, 1901	October 26, 1901	C. Herbert Lee	E. A. Farintosh
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.
July 1, 1926	Sept. 28, 1926	John F. Seal	C. P. Wood
March 23, 1926	May 6, 1926	George W. Bauer	William H. Pullen
August 11, 1915	June 7, 1916	Joseph J. Colando	Russell Davis
March 25, 1916	April 11, 1916	Samuel C. Morris	Samuel C. Morris
Sept. 26, 1910	Dec. 21, 1910	Carroll B. Merritt	W. W. Brown, Jr.
August 10, 1926	October 6, 1926	Frank B. Allen	Howard C. Baxter
Nov. 27, 1908	January 23, 1909	J. S. Rippel	F. H. Kilpatrick
March 29, 1933	March 29, 1933	Kenneth H. McQueen	Chester B. Adams
Sept. 17, 1925	Feb. 4, 1926	John A. Gaffney	O. P. Jack
March 22, 1901	May 28, 1901	F. P. Fiske	R. K. Seveille
Nov. 23, 1892	Dec. 12, 1892	George Munsick	Raymond B. Peer
January 2, 1902	Feb. 26, 1902	C. Lester Mott	Roy Latham
October 11, 1905	April 17, 1906	John W. Flock	James R. Barbour
Dec. 24, 1901	March 28, 1902	Claude E. Mazuy	Frank E. Dunker
Dec. 4, 1925	May 4, 1926	H. H. Dieckman	Harvey Bein
Dec. 20, 1928	March 8, 1929	J. Robert Stout	Wallace G. Carr, Jr.

** Commenced business.

TRUST COMPANIES

THE NEW YORK FEDERAL

Table 1, Continued—List of Companies and Date of Incorporations and

NAME	LOCATION
Palisades Trust Company	Englewood
Paterson Savings and Trust Company	Paterson
*Peoples Bank and Trust Company	Passaic
Peoples Bank and Trust Company, Westfield, New Jersey	Westfield
People's Trust Company	Dunellen
*Peoples Trust Company of Bergen County	Hackensack
Phillipsburg Trust Company	Phillipsburg
Plainfield Trust Company (The)	Plainfield
Ridgefield Park Trust Company	Ridgefield Park
Roselle Park Trust Company	Roselle Park
Rutherford Trust Company	Rutherford
*Savings Investment and Trust Company of East Orange	East Orange
Seaboard Trust Company	Hoboken
Seacoast Trust Company	Asbury Park
Somerville Trust Company	Somerville
South Amboy Trust Company, The	South Amboy
South Orange Trust Company	South Orange
South River Trust Company	South River
"The State Trust Company" at Plainfield, New Jersey	Plainfield
Summit Trust Company, The	Summit
Sussex County Trust Company	Franklin
Tenafly Trust Company	Tenafly
*Trust Company of New Jersey, The	Jersey City
*Union County Trust Company	Elizabeth
*United States Trust Company of Newark	Newark
*United States Trust Company of Paterson, New Jersey	Paterson
Verona Trust Company	Verona
Washington Trust Company of Washington, N. J.	Washington
*Weehawken Trust Company	Union City
*Westfield Trust Company, The	Westfield
*West Side Trust Company	Newark

*Denotes has branch or branches.

TRUST COMPANIES

RESERVE DISTRICT

Certificates of Authority Issued and Names of President and Treasurer

Incorporated	Certificate of Authority Issued	President	Treasurer
January 27, 1902	May 27, 1902	Douglas W. Morgan	Albert F. Hill
(1) Apr. 2, 1869	May 1, 1869	C. Kenneth Fuller	Russell I. Yawger
Nov. 29, 1889	**Jan. 2, 1890	Cowles Andrus	John J. Freeswick
June 10, 1916	June 29, 1916	Henry L. Rost	Gordon T. Parry
Feb. 1, 1927	Dec. 7, 1927	W. A. Castner	Vernon C. Hartman
Feb. 11, 1916	May 29, 1916	Charles E. Blackford, Jr.	Victor D. Banta
Dec. 28, 1916	May 29, 1917	E. N. Brasefield	Robert Souders
March 12, 1902	May 24, 1902	DeWitt Hubbell	Russell C. Doeringer
Nov. 5, 1919	Dec. 16, 1919	Fred R. Lowe	W. C. Carron
July 6, 1920	Dec. 16, 1920	Karl Schaffer	Everett A. Heim
March 9, 1909	January 20, 1910	Charles A. Van Winkle	Raymond H. Geer
March 5, 1890	**Oct. 1, 1892	Stephen P. Robinson, Jr.	John R. Reynolds
April 28, 1933	July 3, 1933	Theodore B. Furman	John P. Foerch
May 15, 1916	June 14, 1916	Frank F. Allen	Willard E. Smith
Feb. 15, 1917	Feb. 28, 1917	Howard S. Lyon	David T. Lane
May 12, 1919	June 27, 1919	Donald W. Reed	George A. Kress
Sept. 17, 1925	Dec. 14, 1925	F. R. Steyert	A. E. Wolff
Dec. 17, 1914	February 2, 1915	Edward W. Price	Nathan W. Day
August 1, 1910	Sept. 15, 1910	A. D. Edgar	F. T. Jacobs
June 19, 1909	June 30, 1909	Lawrence J. MacGregor	J. Sherman Byland
June 5, 1919	June 24, 1919	Samuel T. Munson	Robert C. Shelton
June 19, 1926	June 30, 1926	R. A. Callahan	Charles Schlem
April 6, 1899	April 18, 1899	J. G. Parr	Wm. C. Veit
Nov. 19, 1901	Nov. 19, 1901	George W. Bauer	A. D. Lilley
April 14, 1926	January 21, 1927	Ralph W. Crum	Daniel J. Moore
October 31, 1902	January 10, 1903	Albert J. Baisch	Frank E. Smith
March 7, 1924	April 19, 1924	Louis Annin Ames	A. H. Brangwin
Sept. 19, 1925	January 29, 1926	Clark C. Bowers	R. D. Stevens
April 29, 1905	June 29, 1905	Fred A. Berenbroick	Arthur A. Buck
Dec. 12, 1902	June 16, 1903	Frank H. Betz	John M. Hull
April 14, 1902	May 20, 1902	Ray E. Mayham	Gerald T. Milton

** Commenced business.

(1) Formerly the Paterson Savings Institution (stock savings bank) converted into a trust company September 2, 1947.

TRUST COMPANIES

THE NEW YORK FEDERAL
Table 2—Assets, December 31, 1947

NAME MEMBER BANKS	Cash		U.S. Government Securities		Obligations of States and Political Subdivisions
	Currency and Coin	Balances with Other Banks	Direct	Guaranteed	
Bank of Passaic and Trust Company, Passaic	\$235	\$4,070	\$6,801	\$23	
Bayonne Trust Company, Bayonne	768	3,144	19,151		\$4
Bloomfield Bank and Trust Company, Bloomfield	591	5,756	16,977		1,528
Boonton Trust Company, Boonton	147	1,263	4,735		228
Bound Brook Trust Company, Bound Brook	276	966	3,053		122
Broadway Bank and Trust Company, Paterson	193	1,712	3,597		
Carteret Bank and Trust Company, Carteret	137	534	1,724	14	1,301
Central Home Trust Company of Elizabeth, N. J., Elizabeth	390	2,010	5,450	6	576
Citizens Trust Company of Summit, N. J., Summit	77	978	3,080		
Clifton Trust Company, Clifton	266	1,569	2,270	135	1,455
Columbus Trust Company, Newark	208	1,342	5,403		
Commercial Trust Company of New Jersey, Jersey City	1,829	21,421	68,809		2,734
Community Trust Company of Bloomfield, Bloomfield	198	690	3,236		
Cranford Trust Company, Cranford	137	1,065	3,547	7	972
Dover Trust Company, Dover	133	1,378	8,352		405
Fair Lawn-Radburn Trust Company, Fair Lawn	90	981	2,408		945
Federal Trust Company, Newark	1,823	13,469	36,447		3,999
Fidelity Union Trust Company, Newark	4,993	61,218	199,627		20,303
First Bank and Trust Company, Perth Amboy	489	4,132	8,318		2,399
Fort Lee Trust Company, Fort Lee	76	446	2,780		404
Franklin Washington Trust Company, Newark	564	3,350	9,894		388
Glen Ridge Trust Company, Glen Ridge	123	1,448	4,774		163
Hackensack Trust Company, Hackensack	414	3,569	15,027		35
Hunterdon County Trust Company, Califon	42	300	662		
Linden Trust Company, Linden	365	2,179	9,803		1,514
Long Branch Trust Company, Long Branch	262	1,294	4,228		866
Maplewood Bank and Trust Company, The, Maplewood	182	2,504	4,474	7	4,545
Merchants' and Newark Trust Company of Newark, N. J., Newark	1,566	6,919	17,653		6,007
Merchants Trust Company of Red Bank, N. J., The Red Bank	226	1,810	5,693		1,609
Mid-City Trust Company, Plainfield	143	681	2,489		155
Montclair Trust Company, Montclair	578	5,178	15,220		
Morristown Trust Company, Morristown	332	3,572	12,536		22
North Jersey Trust Company, Ridgewood, New Jersey, Ridgewood	142	1,770	6,675		1,071
Peoples Bank and Trust Company, Passaic	321	2,878	9,750		2,235
Peoples Bank and Trust Company, Westfield	163	2,380	9,476		651
People's Trust Company, Dunellen	79	498	2,202		
Peoples Trust Company of Bergen County, Hackensack	891	7,261	30,776		1,770
Phillipsburg Trust Company, Phillipsburg	215	449	2,292		20
Plainfield Trust Company, The, Plainfield	475	5,826	17,412		1,513
Ridgefield Park Trust Company, Ridgefield Park	93	995	6,119		182
Rutherford Trust Company, Rutherford	328	2,630	4,169	12	590
Savings Investment & Trust Company of East Orange, East Orange	664	6,541	25,315	15	
South Orange Trust Company, South Orange	108	1,931	2,011	12	40
"The State Trust Company" at Plainfield, New Jersey, Plainfield	175	2,106	7,848		1
Summit Trust Company, The, Summit	195	3,039	7,194		2,594
Sussex County Trust Company, Franklin	59	488	3,121		516
Tenafly Trust Company, Tenafly	129	1,041	3,999		40
Trust Company of New Jersey, Jersey City	2,919	15,055	44,000		
Union County Trust Company, Elizabeth	976	5,657	15,229	6	1,031
United States Trust Company of Newark, Newark	560	5,576	17,307		1,360
United States Trust Company of Paterson, New Jersey, Paterson	814	4,920	30,225	3	61
Washington Trust Company of Washington, N. J., Washington	105	809	3,206		6
Westfield Trust Company, Westfield	208	3,011	6,393		1,183
West Side Trust Company, Newark	570	5,089	19,950		2,605
Sub-total (Member Banks)	\$28,042	\$240,898	\$782,887	\$240	\$70,148

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	Investments, Other Assets Indirectly Representing Bank Premises, Other R.E.	Customers' Liability on Acceptances Outstanding	Other Assets	Total Assets
		Real Estate	Other Loans Including Re-discounts and Overdrafts								
-----	\$29	\$4,278	\$2,185	\$242	-----	-----	\$63	-----	\$39	\$17,965	
-----	273	404	131	85	-----	-----	-----	-----	1	23,961	
\$1,186	61	7,879	1,649	749	-----	-----	-----	-----	151	36,527	
26	7	906	263	24	-----	-----	-----	-----	-----	7,599	
181	12	1,963	333	95	-----	-----	-----	-----	-----	7,001	
63	39	2,036	2,681	61	-----	-----	-----	-----	50	10,432	
1,181	9	822	246	48	-----	-----	-----	-----	1	6,017	
445	28	2,879	1,373	97	-----	-----	-----	-----	76	13,330	
-----	7	935	1,098	69	-----	-----	-----	-----	-----	6,244	
410	153	3,221	786	72	\$5	-----	-----	-----	10	10,352	
-----	14	1,280	506	75	-----	19	-----	-----	27	8,874	
13,567	3,462	5,796	5,279	1,381	-----	89	-----	\$47	448	124,862	
-----	9	1,495	530	91	-----	-----	-----	-----	2	6,251	
57	10	1,239	1,033	99	-----	-----	-----	-----	27	8,193	
75	41	454	355	114	-----	7	-----	-----	51	11,365	
25	26	1,747	747	104	-----	-----	-----	-----	26	7,099	
2,927	178	6,529	8,995	1,949	-----	-----	-----	-----	297	76,613	
14,250	1,892	5,847	68,783	2,173	-----	-----	-----	393	1,439	380,918	
378	26	2,824	4,428	25	-----	-----	-----	-----	88	23,107	
-----	6	465	103	54	-----	-----	-----	-----	17	4,351	
980	41	4,209	2,316	961	-----	-----	-----	-----	70	22,773	
119	12	472	985	81	-----	-----	-----	-----	25	8,202	
69	179	1,795	2,018	405	-----	-----	-----	-----	10	23,521	
404	14	389	307	16	-----	\$2	-----	-----	4	2,140	
583	34	1,911	520	39	-----	10	90	-----	48	17,096	
1,673	60	821	1,424	42	-----	-----	-----	-----	-----	10,670	
130	65	4,525	2,090	51	-----	-----	-----	-----	108	18,681	
2,317	638	979	3,596	60	64	-----	-----	-----	117	39,916	
85	8	1,518	717	84	-----	1	-----	-----	-----	11,751	
81	10	446	586	98	-----	-----	-----	-----	2	4,691	
250	37	5,472	2,980	521	10	5	-----	-----	134	30,385	
557	53	3,759	2,306	188	-----	16	-----	-----	84	23,425	
25	12	1,306	968	141	-----	-----	-----	-----	11	12,121	
97	33	3,482	2,222	200	-----	-----	-----	-----	63	21,281	
196	31	237	812	94	-----	-----	10	-----	3	14,053	
21	6	1,054	341	61	-----	-----	11	-----	8	4,281	
62	137	3,276	3,524	927	-----	-----	-----	-----	133	48,757	
195	6	224	225	27	-----	13	-----	-----	1	3,667	
2,198	374	3,253	4,584	365	-----	-----	-----	-----	138	36,138	
23	15	396	527	50	-----	-----	-----	-----	27	8,427	
9	45	2,869	4,335	135	-----	1	-----	-----	32	15,155	
465	32	3,110	4,119	597	166	-----	-----	-----	153	41,177	
130	9	2,104	1,517	76	-----	-----	-----	-----	5	7,943	
504	12	1,274	1,635	145	-----	-----	-----	-----	15	13,715	
571	30	3,354	2,754	218	-----	-----	-----	-----	69	20,018	
126	8	808	304	56	4	-----	-----	-----	30	5,520	
45	10	1,262	865	54	-----	-----	-----	-----	27	7,472	
5,606	181	41,541	7,487	2,471	-----	-----	-----	-----	464	119,724	
546	277	4,881	6,198	386	57	49	-----	-----	110	35,403	
1,595	51	382	2,514	421	-----	-----	-----	-----	106	29,872	
-----	71	3,600	2,962	289	-----	-----	-----	1	158	43,104	
-----	16	795	413	32	-----	-----	-----	-----	-----	5,382	
251	21	2,917	2,392	119	-----	-----	-----	-----	53	16,548	
512	53	1,017	7,402	510	-----	-----	-----	-----	165	37,873	
\$55,196	\$8,863	\$162,437	\$179,449	\$17,527	\$421	\$97	\$174	\$441	\$5,123	\$1,551,943	

TRUST COMPANIES

THE NEW YORK FEDERAL

Table 2—Assets, December 31, 1947

NAME NON-MEMBER BANKS	Cash		U. S. Government Securities		Obligations of States and Political Subdivisions
	Currency and Coin	Balances with Other Banks	Direct	Guaranteed	
Bergen Trust Company of New Jersey, Jersey City	\$146	\$1,007	\$1,124	-----	\$278
Bessemer Trust Company, Jersey City	-----	85	100	-----	-----
Chatham Trust Company, Chatham	130	400	2,995	-----	501
Citizen's Trust Company, Paterson	463	2,116	15,444	-----	633
Commonwealth Trust Company, Union City	825	2,620	28,394	-----	1,270
Corporation Trust Company, Jersey City	1	111	107	-----	-----
Elizabeth Trust Company, Elizabeth	292	710	6,752	\$4	6
Franklin Trust Company of Paterson, Paterson	145	881	3,454	-----	139
Freehold Trust Company, Freehold	156	425	2,322	-----	319
Garfield Trust Company, Garfield	303	435	2,864	-----	48
Guttenberg Bank and Trust Company, Guttenberg	111	480	5,295	-----	-----
Harrison-Kearny Trust Company, East Newark	124	550	2,943	-----	101
Home Trust Company, Hoboken	-----	8	250	-----	100
Hudson Trust Company, Union City	2,063	6,640	27,443	10	813
Irvington Trust Company, Irvington	113	630	6,206	-----	67
Leonia Bank and Trust Company, Leonia	161	426	2,314	-----	49
Lodi Trust Company, Lodi	140	494	2,042	-----	-----
Madison Trust Company, Madison	89	281	2,492	-----	12
New Brunswick Trust Company, New Brunswick	151	582	4,637	-----	639
New Jersey Trust Company of Long Branch, Long Branch	259	1,833	2,042	-----	40
Newton Trust Company, Newton	147	706	1,507	-----	819
North Bergen Trust Company, North Bergen	96	471	2,813	-----	664
Palisades Trust Company, Englewood	382	1,682	10,485	-----	1,027
Paterson Savings and Trust Company, Paterson	544	5,060	26,135	-----	4,687
Roselle Park Trust Company, Roselle Park	267	1,010	4,489	-----	2,326
Seaboard Trust Company, Hoboken	307	1,272	6,019	-----	856
Seacoast Trust Company, Asbury Park	150	383	1,019	41	716
Somerville Trust Company, Somerville	225	2,061	8,182	-----	799
South Amboy Trust Company, South Amboy	86	464	1,480	-----	231
South River Trust Company, South River	230	499	2,176	-----	146
Verona Trust Company, Verona	151	409	3,415	-----	985
Weehawken Trust Company, Union City	357	1,747	13,976	-----	703
Sub-total (Non-Member Banks)	\$8,614	\$36,478	\$200,916	\$55	\$18,974
Sub-total (Member Banks)	\$28,042	\$240,898	\$782,887	\$240	\$70,148
Totals Trust Companies—2nd Dist.	\$36,656	\$277,376	\$983,803	\$295	\$89,122

TRUST COMPANIES

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	Investments & Other Assets Indirectly Representing Bank Premises, Other R.E.	Customers' liability on Acceptances Outstanding	Other Assets	Total Assets
		Real Estate	Other Loans In-cluding Redisc-counts and Overdrafts							
\$725		\$451	\$2,300	\$9					\$23	\$6,063
50	\$48									283
205	1	585	200	66					10	5,093
795		1,140	1,039	154					86	21,870
726		6,156	1,797	291					247	42,326
	99			13					149	480
24		1,971	667	372					36	10,834
29	3	866	1,887	102				\$2	1	7,509
		313	503	45						4,083
		3,343	3,576	26	\$1				66	10,663
1,672	2,196	152								9,906
65		836	393	51	2				10	5,075
73										431
1,118		20,760	8,424	759				15	434	68,479
44		2,443	653	110					33	10,299
	75	1,431	1,591	54					24	6,125
25		627	407	41		\$2			1	3,779
110	74	715	309	70					21	4,173
5	2	1,066	1,032	158					139	8,410
1		1,105	1,510	112				5		6,908
251		1,699	507	77					16	5,730
559		311	656	92		1				5,662
965	30	892	862	175					73	16,573
6,336	842	6,808	1,577	759					301	53,049
346	146	537	1,294	35						10,450
201		1,042	1,812						43	11,552
423		461	651	86					1	3,930
742	289	2,028	1,067	96						15,489
204	11	690	507	47						3,720
210		349	684	47					2	4,343
75		290	495	120					32	5,972
1,885	848	1,951	182	270						21,919
\$17,864	\$4,664	\$61,018	\$36,582	\$4,237	\$3	\$3		\$22	\$1,748	\$391,178
\$55,196	\$8,863	\$162,437	\$179,449	\$17,527	\$421	\$97	\$174	\$441	\$5,123	\$1,551,943
\$73,060	\$13,527	\$223,455	\$216,031	\$21,764	\$424	\$100	\$174	\$463	\$6,871	\$1,943,121

THE NEW YORK FEDERAL
Table 2—Liabilities, December 31, 1947

NAME MEMBER BANKS	Individuals, Partnerships, and Corporations		Accum. of Deposits for Payment of Personal Loans	U. S. Gov't. and Postal Savings	States and Political Subdivisions	Deposits of Banks
	Demand Deposits	Time Deposits				
Bank of Passaic and Trust Company, Passaic	\$7,198	\$8,320	-----	\$112	\$424	\$642
Bayonne Trust Company, Bayonne	5,110	17,389	-----	174	7	-----
Bloomfield Bank and Trust Company, Bloomfield	13,831	16,277	-----	196	2,189	1,166
Boonton Trust Company, Boonton	2,687	3,832	-----	63	570	-----
Bound Brook Trust Company, Bound Brook	2,208	4,121	-----	35	160	-----
Broadway Bank and Trust Company, Paterson	5,530	3,700	-----	94	423	-----
Carteret Bank and Trust Company, Carteret	1,098	4,369	-----	31	82	-----
Central Home Trust Company of Elizabeth, N. J., Elizabeth	6,111	4,993	-----	72	1,117	15
Citizens Trust Company of Summit, N. J., Summit	2,146	3,453	\$63	49	150	-----
Clifton Trust Company, Clifton	3,428	5,568	27	66	332	-----
Columbus Trust Company, Newark	1,255	6,750	-----	23	205	10
Commercial Trust Company of New Jersey, Jersey City	60,755	43,586	-----	373	5,011	5,499
Community Trust Company of Bloomfield, Bloomfield	1,789	3,773	21	7	90	125
Cranford Trust Company, Cranford	3,127	3,900	-----	84	482	-----
Dover Trust Company, Dover	3,485	6,779	-----	28	322	5
Fair Lawn-Radburn Trust Company, Fair Lawn	2,435	2,995	-----	74	1,124	-----
Federal Trust Company, Newark	39,325	25,633	247	283	3,408	1,466
Fidelity Union Trust Company, Newark	227,315	101,167	-----	2,548	13,607	5,282
First Bank and Trust Company, Perth Amboy	11,476	8,261	-----	146	1,093	282
Fort Lee Trust Company, Fort Lee	1,168	2,651	-----	38	208	-----
Franklin Washington Trust Company, Newark	9,053	11,789	-----	114	141	-----
Glen Ridge Trust Company, Glen Ridge	4,084	3,087	-----	102	362	16
Hackensack Trust Company, Hackensack	10,049	11,213	-----	72	507	-----
Hunterdon County Trust Company, Califon	527	1,242	-----	34	111	-----
Linden Trust Company, Linden	5,446	8,871	27	117	1,270	96
Long Branch Trust Company, Long Branch	3,594	5,740	105	74	299	-----
Maplewood Bank and Trust Company, The, Maplewood	7,961	8,489	-----	142	673	-----
Merchants' and Newark Trust Company of Newark, N. J., Newark	18,765	10,623	368	111	2,119	1,201
Merchants Trust Company of Red Bank, N. J., The, Red Bank	6,030	4,618	-----	58	323	-----
Mid-City Trust Company, Plainfield	1,834	2,320	-----	1	122	-----
Montclair Trust Company, Montclair	15,439	10,432	-----	265	1,325	879
Morristown Trust Company, Morristown	11,535	8,709	-----	122	447	35
North Jersey Trust Company, Ridgewood, New Jersey, Ridgewood	5,712	5,710	-----	60	55	-----
Peoples Bank and Trust Company, Passaic	8,274	9,715	-----	122	1,099	64
Peoples Bank and Trust Company, Westfield	6,279	5,837	-----	84	671	-----
People's Trust Company, Dunellen	1,299	2,392	-----	55	145	-----
Peoples Trust Company of Bergen County, Hackensack	18,104	23,779	-----	248	2,735	-----
Phillipsburg Trust Company, Phillipsburg	876	2,337	-----	42	198	-----
Plainfield Trust Company, The, Plainfield	15,937	15,927	-----	262	725	170
Ridgefield Park Trust Company, Ridgefield Park	2,813	4,687	-----	105	280	-----
Rutherford Trust Company, Rutherford	6,533	6,175	259	75	915	-----
Savings Investment & Trust Company of East Orange, East Orange	18,703	18,330	57	301	1,313	57
South Orange Trust Company, South Orange	3,850	3,052	-----	137	254	-----
"The State Trust Company" at Plainfield, New Jersey, Plainfield	6,137	6,279	-----	57	250	4
Summit Trust Company, The, Summit	9,800	7,967	-----	160	817	-----
Sussex County Trust Company, Franklin	1,120	3,180	-----	32	489	-----
Tenafly Trust Company, Tenafly	2,690	3,633	15	67	488	-----
Trust Company of New Jersey, Jersey City	37,799	67,402	-----	570	2,825	704
Union County Trust Company, Elizabeth	14,461	15,405	-----	176	1,595	366
United States Trust Company, of Newark, Newark	14,097	8,724	55	239	3,180	838
United States Trust Company of Paterson, N. J., Paterson	10,408	27,159	-----	159	2,511	273
Washington Trust Company of Washington, N. J., Washington	1,916	2,948	-----	29	153	-----
Westfield Trust Company, Westfield	6,609	7,447	-----	102	958	-----
West Side Trust Company, Newark	13,857	20,179	-----	240	1,231	-----
Sub-total (Member Banks)	\$703,068	\$632,914	\$1,244	\$9,030	\$61,590	\$19,195

TRUST COMPANIES

RESERVE DISTRICT
(Amounts in Thousands of Dollars)

Other Deposits Certified and Officers' Checks, etc.	Total Deposits	Bills Payable Rediscounts, etc.	Acceptances Executed by or for Account of this Bank	Other Liabilities	Total Liabilities	CAPITAL ACCOUNTS						Total Liabilities and Capital Accounts
						Preferred Stock	Common Stock	Surplus	Undivided Profits	Reserve and Re- tirement Account	Total Capital Accounts	
\$173	\$16,869			\$55	\$16,924		\$275	\$700	\$66		\$1,041	\$17,965
129	22,809				22,809		400	300	311	\$141	1,152	23,961
506	34,165			156	34,321		750	1,000	456		2,206	36,527
27	7,179			18	7,197		100	100	2	200	402	7,599
5	6,529			26	6,555		300	104	42		446	7,001
66	9,813			66	9,879		200	250	83	20	553	10,432
34	5,614			3	5,617		100	200	74	26	400	6,017
268	12,576			81	12,657		300	300	58	15	673	13,330
25	5,886			5	5,891		150	100	68	35	353	6,244
108	9,529				9,529	\$135	200	300	77	111	823	10,352
79	8,322			33	8,355		320	155	44		519	8,874
605	115,829	\$47		532	116,408		3,400	4,000	499	555	8,454	124,862
48	5,853			32	5,885		100	200	61	5	366	6,251
116	7,709			42	7,751		150	175	117		442	8,193
12	10,631			46	10,677		200	300	121	67	688	11,365
60	6,688			18	6,706		100	275	18		393	7,099
1,495	71,857			356	72,213		1,622	1,622	779	377	4,400	76,613
3,694	353,613	393		3,887	357,893		4,000	16,000	3,025		23,025	380,918
364	21,622			98	21,720	350	100	400	172	365	1,387	23,107
29	4,094			9	4,103		100	100	42	6	248	4,351
423	21,520			92	21,612	500	384	50	145	82	1,161	22,773
16	7,667			23	7,690		200	200	112		512	8,202
202	22,043			14	22,057		700	350	277	137	1,464	23,521
11	1,925			5	1,930		100	100	10		210	2,140
72	15,899			70	15,969		500	500	110	17	1,127	17,096
19	9,831			22	9,853		200	200	387	30	817	10,670
85	17,350			133	17,483		225	875	23	75	1,198	18,681
1,445	34,632			214	34,846		2,500	1,500	1,070		5,070	39,916
43	11,072			40	11,112	87	110	200	138	104	639	11,751
35	4,312				4,312		175	150	20	34	379	4,691
182	28,522			206	28,728		600	650	220	187	1,657	30,385
287	21,135			119	21,254		880	880	298	113	2,171	23,425
61	11,598			8	11,606		154	250	111		515	12,121
469	19,743			135	19,878		500	600	303		1,403	21,281
62	12,933			64	12,997		200	500	256	100	1,056	14,053
22	3,913	\$150			4,063		100	100	10	8	218	4,281
1,040	45,906			193	46,099		750	1,500	302	106	2,658	48,757
7	3,460			12	3,472		150	32	13		195	3,667
411	33,432			219	33,651		750	1,000	437	300	2,487	36,138
122	8,007			25	8,032	50	100	225	19	1	395	8,427
151	14,108			115	14,223		250	600	54	28	932	15,155
503	39,264			85	39,349	763	102	205	639	119	1,828	41,177
82	7,375			162	7,537	40	112	150	57	47	406	7,943
268	12,995			34	13,029	62	185	150	163	126	686	13,715
31	18,775			160	18,935		600	400	83		1,083	20,018
5	4,826			39	4,865		150	100	14	391	655	5,520
107	7,000			45	7,045	50	150	150	51	26	427	7,472
874	110,174			460	110,634	4,000	600	1,424	2,566	500	9,090	119,724
712	32,715			155	32,870	700	420	900	205	308	2,533	35,403
567	27,700			75	27,775		600	1,100	197	200	2,097	29,872
137	40,647		1	175	40,823		600	1,200	429	52	2,281	43,104
29	5,075			13	5,088		100	170	10	14	294	5,382
257	15,373			172	15,545	300	100	300	216	87	1,003	16,548
333	35,840			95	35,935		1,023	750	125	40	1,938	37,873
\$16,913	\$1,443,954	\$150	\$441	\$8,842	\$1,453,387	\$7,037	\$27,137	\$44,042	\$15,185	\$5,155	\$98,556	\$1,551,943

TRUST COMPANIES

THE NEW YORK FEDERAL
Table 2—Liabilities, December 31, 1947

NAME NON-MEMBER BANKS	Individuals, Partnerships, and Corporations		Accum. of Deposits for Payment of Personal Loans	U. S. Gov't. and Postal Savings	States and Political Subdivisions	Deposits of Banks
	Demand Deposits	Time Deposits				
Bergen Trust Company of New Jersey, Jersey City	\$2,832	\$2,202		\$25	\$511	
Bessemer Trust Company, Jersey City						
Chatham Trust Company, Chatham	2,150	2,495		10	86	
Citizen's Trust Company, Paterson	8,172	10,208		91	1,564	\$486
Commonwealth Trust Company, Union City	11,998	26,750		237	914	1
Corporation Trust Company, Jersey City						
Elizabeth Trust Company, Elizabeth	3,943	4,810		2	461	393
Franklin Trust Company of Paterson, Paterson	3,701	2,618		61	369	
Freehold Trust Company, Freehold	1,910	1,180	\$61	33	631	
Garfield Trust Company, Garfield	2,484	6,577	64	37	294	19
Guttenberg Bank and Trust Company, Guttenberg	1,459	8,065			6	
Harrison-Kearny Trust Company, East Newark	1,387	3,053	12	35	151	
Home Trust Company, Hoboken						
Hudson Trust Company, Union City	25,929	34,665		316	2,748	380
Irvington Trust Company, Irvington	3,282	6,111	54	21	104	
Leonia Bank and Trust Company, Leonia	2,127	3,359		17	110	
Lodi Trust Company, Lodi	1,300	2,028			189	
Madison Trust Company, Madison	1,303	2,190		19	388	
New Brunswick Trust Company, New Brunswick	3,443	3,417	188	13	283	
New Jersey Trust Company of Long Branch, Long Branch	3,038	3,105		15	261	
Newton Trust Company, Newton	2,015	2,840		42	385	
North Bergen Trust Company, North Bergen	2,063	3,036			254	
Palisade Trust Company, Englewood	7,599	6,402		97	1,238	
Paterson Savings and Trust Company, Paterson	5,357	42,451		200	195	
Roselle Park Trust Company, Roselle Park	3,631	5,439		77	534	
Seaboard Trust Company, Hoboken	5,629	4,305		34	242	45
Seacoast Trust Company, Asbury Park	1,992	961		14	560	
Somerville Trust Company, Somerville	5,022	8,184		114	664	307
South Amboy Trust Company, South Amboy	1,165	2,058	12	5	165	21
South River Trust Company, South River	1,561	2,017	29	38	212	
Verona Trust Company, Verona	2,187	3,153		60	206	
Weehawken Trust Company, Union City	5,764	14,766			351	
Sub-total (Non-Member Banks)	\$124,443	\$218,445	\$420	\$1,613	\$14,076	\$1,652
Sub-total (Member Banks)	\$703,068	\$632,914	\$1,244	\$9,030	\$61,590	\$19,195
Totals Trust Companies—2nd Dist.	\$827,511	\$851,359	\$1,664	\$10,643	\$75,666	\$20,847

TRUST COMPANIES

RESERVE DISTRICT
(Amounts in Thousands of Dollars)

	Other Deposits Certified and Officers' Checks, etc.	Total Deposits	Bills Payable, Rediscunts, etc.	Acceptances Executed by or for Account of this Bank	Other Liabilities	Total Liabilities	CAPITAL ACCOUNTS						Total Liabilities and Capital Accounts
							Preferred Stock	Common Stock	Surplus	Undivided Profits	Reserve and Retirement Account	Total Capital Accounts	
\$52	\$5,622				\$34	\$5,656		\$100	\$200	\$37	\$70	\$407	\$6,063
10	4,751				1	4,751		100	20	162		282	283
78	20,599				103	20,702		150	125	45	22	342	5,093
260	40,160				152	40,312	\$800	600	325	231	12	1,168	21,870
					183	183		200	259	391	364	2,014	42,326
116	9,725				55	9,780		100	150	47		297	480
63	6,812				100	6,914	955	62	24	13		1,054	10,834
9	3,824		\$2		5	3,829		300	175	90	30	595	7,509
63	9,538	\$500			97	10,135	40	100	50	13	51	254	4,083
25	9,555				11	9,566	60	100	75	216	77	528	10,663
60	4,698					4,698		100	100	95	45	340	9,906
								100	200	56	21	377	5,075
271	64,309		15		331	64,655	825	100		331		431	431
95	9,667				42	9,709	1,155	300	1,020	609	215	3,824	68,479
							300	150	140	140		590	10,299
28	5,641				107	5,748	25	100	100	100	52	377	6,125
13	3,530					3,530	198			36	15	249	3,779
18	3,918				11	3,929		100	100	44		244	4,173
34	7,378				150	7,528	471	91	320			882	8,410
49	6,468		5		14	6,487		125	125	120	51	421	6,908
23	5,305				25	5,330		130	200	70		400	5,730
26	5,379					5,379		100	100	83		283	5,662
58	15,394				90	15,484		300	600	187	2	1,089	16,573
118	48,321				136	48,457		1,000	2,000	1,592		4,592	53,049
54	9,735					9,735		150	500	59	6	715	10,450
45	10,300				16	10,316		500	500	136	100	1,236	11,552
40	3,567					3,567		100	150	82	31	363	3,930
81	14,372				16	14,388		400	600	101		1,101	15,489
18	3,444					3,444	50	100	75	30	21	276	3,720
25	3,882				14	3,896		225	150	72		447	4,343
16	5,622				20	5,642		125	125	80		330	5,972
34	20,915				24	20,939		400	200	200	180	980	21,919
\$1,782	\$362,431	\$500	\$22	\$1,737	\$364,690	\$3,424	\$7,513	\$8,718	\$5,468	\$1,365	\$26,488	\$391,178	
\$16,913	\$1,443,954	\$150	\$441	\$8,842	\$1,453,378	\$7,037	\$27,137	\$44,042	\$15,185	\$5,155	\$98,556	\$1,551,943	
\$18,695	\$1,806,385	\$650	\$463	\$10,579	\$1,818,077	\$10,461	\$34,650	\$52,760	\$20,653	\$6,520	125,044	\$1,943,121	

TRUST COMPANIES

PHILADELPHIA FEDERAL

Table 1—List of Companies with Dates of Incorporation and

NAME	LOCATION
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
Pitman Title and Trust Company	Pitman
Princeton Bank and Trust Company	Princeton
Riverside Trust Company	Riverside
Swedesboro Trust Company	Swedesboro
*Trenton Trust Company	Trenton
Wildwood Trust Company	Wildwood
Woodbury Trust Company	Woodbury

* Denotes has branch or branches.

TRUST COMPANIES

RESERVE DISTRICT

Certificates of Authority Issued and Names of President and Treasurer

Incorporated	Certificate of Authority Issued	President	Treasurer
October 3, 1900	March 7, 1901	Clyde E. Freehafer	George O. Taylor
Feb. 19, 1890	**April 1, 1890	Jonathan W. Powell	Robert J. Rogers
April 4, 1873	July 1, 1873	Robert J. Kiesling	S. G. Fletcher
April 10, 1922	May 11, 1922	Julius Way	H. S. Van Gilder
March 3, 1925	April 1, 1925	Charles Street Mills	Howard B. Conover
January 2, 1925	Sept. 14, 1925	George Senn	E. E. Mathews
Dec. 30, 1922	August 7, 1923	P. E. Kramme	C. R. Brown
Nov. 23, 1911	Nov. 28, 1911	Stanley Coville	Kenneth F. Ried
Feb. 11, 1938	April 28, 1938	C. D. White	John W. Johnston
April 8, 1921	Nov. 25, 1921	George A. Bennett	F. W. Malsbury
Dec. 28, 1933	January 29, 1934	W. S. Sigler	Ross E. Miller
January 7, 1921	Nov. 29, 1921	William B. Brown	Joseph A. Micholson
May 2, 1916	August 29, 1916	Harrison M. Thomas	W. M. Karch
August 17, 1917	August 16, 1918	Howard G. Pancoast	Stewart S. Brush
August 29, 1913	January 5, 1914	Harry A. Black	Paul D. Peterson
Feb. 12, 1887	May 1, 1888	Thomas Hildt	F. A. Schuchardt
Dec. 12, 1933	January 3, 1934	W. C. Hunt	Chas. J. Long
April 28, 1902	May 23, 1902	Louis B. Moffett	H. Paul Livermore

** Commenced business.

TRUST COMPANIES

PHILADELPHIA FEDERAL

Table 2—Assets, December 31, 1947

NAME MEMBER BANKS	Cash		U. S. Gov't. Securities		Obligations of States and Political Subdivisions
	Currency and Coin	Balances With Other Banks	Direct	Guaranteed	
Burlington City Loan and Trust Company, Burlington	\$120	\$826	\$2,412	-----	\$30
Camden Trust Company, Camden	1,640	14,221	46,599	-----	3,622
Egg Harbor City Trust Company, Egg Harbor City	101	888	2,609	-----	65
Elmer Trust Company, Elmer	42	269	644	-----	5
Farmers' Trust Company, The, Mount Holly	73	499	1,562	-----	191
Hightstown Trust Company, Hightstown	71	1,123	2,098	-----	181
Princeton Bank and Trust Company, Princeton	71	2,384	9,045	-----	-----
Riverside Trust Company, Riverside	80	632	2,476	-----	429
Swedesboro Trust Company, Swedesboro	92	801	3,241	-----	126
Sub-totals (Member Banks)	\$2,290	\$21,643	\$70,686	-----	\$4,649
NON-MEMBER BANKS					
Burlington County Trust Company, Moorestown	\$262	\$843	\$4,335	-----	\$257
Cape May County Title and Trust Company, Cape May Court House	-----	26	28	-----	-----
Cinnaminson Bank and Trust Company, Riverton	157	438	2,602	-----	92
Guarantee Bank and Trust Company, Atlantic City	751	4,924	12,585	-----	-----
Lakewood Trust Company of Lakewood, N. J., The Lakewood	114	459	2,065	-----	82
Pitman Title and Trust Company, Pitman	73	316	1,022	-----	164
Trenton Trust Company, Trenton	1,096	8,344	30,174	-----	347
Wildwood Trust Company, Wildwood	113	244	932	-----	55
Woodbury Trust Company, Woodbury	75	323	612	-----	596
Sub-totals (Non-Member Banks)	\$2,641	\$15,917	\$54,355	-----	\$1,593
Sub-totals (Member Banks)	2,290	21,643	70,686	-----	4,649
Aggregate	\$4,931	\$37,560	\$125,041	-----	\$6,242

TRUST COMPANIES

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 and 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							
\$26	\$7	\$355	\$661	\$46					\$52	\$4,535
1,870	756	7,040	11,261	1,751					381	89,141
191	10	655	654	29					1	5,203
	4	561	464	30						2,019
708	8	296	156	40						3,533
140	16	208	489	31	\$6				1	4,364
	15	668	575	109					24	12,891
77	7	636	354	75					13	4,779
	8	219	321	29						4,837
\$3,012	\$831	\$10,638	\$14,935	\$2,140	\$6				\$472	\$131,302
\$483	\$5	\$1,099	\$982	\$188		\$32			\$7	\$8,493
	3			68					228	353
690		380	360	77					1	4,797
	149	1,899	2,996	475					69	23,848
25		215	330	37					2	3,329
409	1	386	380	35		6			7	2,799
2,324	2	1,459	10,612	1,059	\$37	2			244	55,700
172		52	336	37						1,941
596	6	127	231	33	4	1			617	3,221
\$4,699	\$166	\$5,617	\$16,227	\$2,009	\$41	\$41			\$1,175	\$104,481
\$3,012	\$831	\$10,638	\$14,935	\$2,140	\$6				\$472	\$131,302
\$7,711	\$997	\$16,255	\$31,162	\$4,149	\$47	\$41			\$1,647	\$235,783

TRUST COMPANIES

PHILADELPHIA FEDERAL

Table 3—Liabilities, December 31, 1947

NAME MEMBER BANKS	Individuals, Partnerships and Corporations		Accum. of Deposits for Payment of Personal Loans	U. S. Gov't. and Postal Savings	States and Political Subdivisions
	Demand Deposits	Time Deposits			
Burlington City Loan and Trust Company, Burlington	\$1,671	\$1,091	-----	\$39	\$1,295
Camden Trust Company, Camden	45,797	28,615	-----	683	7,261
Egg Harbor City Trust Company, Egg Harbor City	2,121	2,168	-----	45	413
Elmer Trust Company, Elmer	858	566	-----	12	386
Farmers' Trust Company, The, Mount Holly	1,699	1,294	-----	6	208
Hightstown Trust Company, Hightstown	2,211	1,703	-----	10	178
Princeton Bank and Trust Company, Princeton	7,327	3,608	-----	137	766
Riverside Trust Company, Riverside	1,112	2,266	\$50	47	995
Swedesboro Trust Company, Swedesboro	3,235	875	-----	55	330
Sub-totals (Member Banks)	\$66,031	\$42,186	\$50	\$1,034	\$11,832
NON-MEMBER BANKS					
Burlington County Trust Company, Moorestown	\$3,752	\$3,192	-----	\$112	\$580
Cape May County Title and Trust Company, Cape May Court House	161	-----	-----	-----	-----
Cinnaminson Bank and Trust Company, Riverton	2,285	1,915	-----	-----	283
Guarantee Bank and Trust Company, Atlantic City	14,824	4,015	-----	179	3,237
Lakewood Trust Company of Lakewood, N. J., The, Lakewood	1,542	1,108	-----	6	429
Pitman Title and Trust Company, Pitman	1,595	670	-----	54	203
Trenton Trust Company, Trenton	15,364	21,898	\$505	1,556	12,375
Wildwood Trust Company, Wildwood	1,105	213	-----	8	392
Woodbury Trust Company, Woodbury	1,002	1,127	-----	-----	320
Sub-totals (Non-Member Banks)	\$41,630	\$34,138	\$505	\$1,915	\$17,819
Sub-totals (Member Banks)	\$66,031	\$42,186	\$50	\$1,034	\$11,832
Aggregate	\$107,661	\$76,324	\$555	\$2,949	\$29,651

TRUST COMPANIES

RESERVE DISTRICT

(Amounts in Thousands of Dollars)

Deposits of Banks	Other Deposits Certified & Officers' Checks, etc.	Total Deposits	Bills Payable Rediscouunts, etc.	Other Liabilities	Total Liabilities	CAPITAL ACCOUNTS						Total Liabilities and Capital Accounts
						Preferred Stock	Common Stock	Surplus	Undivided Profits	Reserve and Retirement Account	Total Capital Accounts	
\$5	\$20	\$4,121	-----	\$27	\$4,148	-----	\$140	\$110	\$12	\$125	\$387	\$4,535
486	317	83,159	-----	552	83,711	\$1,814	1,000	1,500	472	644	5,430	89,141
-----	67	4,814	-----	11	4,825	-----	150	175	18	35	378	5,203
-----	16	1,838	-----	7	1,845	-----	100	50	19	5	174	2,019
-----	16	3,223	-----	14	3,237	-----	100	100	84	12	296	3,533
-----	29	4,131	-----	6	4,137	35	65	55	33	39	227	4,364
-----	208	12,046	-----	32	12,078	-----	250	250	300	13	813	12,891
-----	26	4,496	-----	1	4,497	-----	100	150	16	16	282	4,779
-----	2	4,497	-----	25	4,522	75	100	100	25	15	315	4,837
\$491	\$701	\$122,325	-----	\$675	\$123,000	\$1,924	\$2,005	\$2,490	\$979	\$904	\$8,302	\$131,302
-----	\$26	\$7,662	-----	\$13	\$7,675	\$350	\$150	\$200	\$65	\$53	\$818	\$8,493
-----	-----	161	-----	7	168	-----	100	35	16	34	185	353
-----	18	4,501	-----	5	4,506	-----	100	125	66	-----	291	4,797
\$30	213	22,498	-----	9	22,507	-----	500	500	288	53	1,341	23,848
-----	31	3,116	-----	1	3,117	-----	100	60	52	-----	212	3,329
-----	2	2,524	-----	7	2,531	50	100	65	16	37	268	2,799
-----	192	52,149	-----	246	52,395	1,534	280	500	414	577	3,305	55,700
-----	6	1,724	-----	-----	1,724	-----	100	50	67	-----	217	1,941
-----	8	2,457	-----	389	2,846	-----	100	200	65	10	375	3,221
\$222	\$563	\$96,792	-----	\$677	\$97,469	\$1,934	\$1,530	\$1,735	\$1,049	\$764	\$7,012	\$104,481
491	701	122,325	-----	675	123,000	1,924	2,005	2,490	979	904	8,302	131,302
\$713	\$1,264	\$219,117	-----	\$1,352	\$220,469	\$3,858	\$3,535	\$4,225	\$2,028	\$1,668	\$15,314	\$235,783

NEW YORK FEDERAL

Table 1—List of Banks with Dates of Incorporation and

NAME	LOCATION
Ampere Bank and Trust Company	East Orange
*Asbury Park and Ocean Grove Bank	Asbury Park
Bank of Bogota	Bogota
Bank of Commerce	Newark
Bank of Montclair	Montclair
*Bank of Nutley	Nutley
Commonwealth Bank of Metuchen	Metuchen
*Elizabethport Banking Company, The	Elizabeth
Glen Rock Bank	Glen Rock
Keyport Banking Company	Keyport
Linares and Rescigno Bank	Paterson
Long Branch Banking Company, The	Long Branch
Manufacturers' Bank of Edgewater, The	Edgewater
Matawan Bank, The	Matawan
Orange Valley Bank	Orange
Peapack-Gladstone Bank	Gladstone
Peoples Bank of Hawthorne	Hawthorne
Raritan State Bank	Raritan
Rochelle Park Bank of Rochelle Park, N. J.	Rochelle Park

PHILADELPHIA FEDERAL

Bordentown Banking Company	Bordentown
Peoples Bank and Trust Company	Hammonton
Peoples Bank of Penns Grove	Penns Grove
People's Bank of Port Norris, The	Port Norris
Tradesmens Bank and Trust Company of Vineland, The	Vineland
*Trenton Banking Company	Trenton
Union Bank of Wildwood, N. J., The	Wildwood

* Denotes has branch or branches.

RESERVE DISTRICT

Certificate of Authority Issued and Names of President and Cashier

Incorporated	Certificate of Authority Issued	President	Cashier
July 7, 1922	Sept. 22, 1922	Frank C. Ferguson	W. L. Van Syckle
January 19, 1889	**Jan. 30, 1889	Louis Burfeind	Everett T. Cauffman
Nov. 10, 1919	Dec. 12, 1919	Anthony Pepe	Munroe Hamill
June 23, 1925	June 30, 1925	Richard D. Marzano	Richard Marzano, Jr.
March 14, 1889	**June 1, 1889	Gilbert L. Morse	George J. Heath
Nov. 17, 1905	July 7, 1906	Albert E. Howe	Archie C. Barbata
June 13, 1925	August 24, 1925	John B. Molineux	Charles R. Smith
March 11, 1889	**June 1, 1899	C. R. Sandford	A. C. Husbands
January 20, 1936	February 1, 1936	John C. Stevens	Charles P. Carter
June 25, 1889	June 25, 1889	F. P. Armstrong	John S. Matthews, Jr.
Nov. 8, 1933	Nov. 13, 1933	P. Rescigno	S. C. Linares
March 14, 1872	**July 29, 1872	Walton Sherman	Wm. P. Fleckner
January 3, 1935	January 7, 1935	William C. Smith	Louis J. Perpic
April 28, 1915	June 29, 1915	Carl A. Gesswein	Charles W. Mandeville
Dec. 27, 1916	January 9, 1917	Edward R. McGlynn	Frank D'Alessandro
Dec. 31, 1931	Dec. 31, 1931	Garner F. Hill	Alvah M. Alpaugh
January 10, 1922	May 8, 1922	Emil Roetheli	Roy G. MacKnight
March 31, 1926	Sept. 7, 1926	Herbert Van Pelt	Walter L. Darrell
August 23, 1928	Dec. 3, 1928	Joseph Stantley	Julius R. Meier

RESERVE DISTRICT

April 3, 1855	June 14, 1855	Richard C. Woodward	S. Erwin Sharp
January 18, 1887	**April 11, 1887	Wm. J. Smith	Charles B. Miller
Nov. 3, 1915	Dec. 21, 1915	Hamilton G. Pedrick	Asa G. Justice
January 6, 1944	April 24, 1944	Josiah S. Newcomb	H. I. Taylor
April 24, 1889	**Aug. 1, 1889	Eugene Mori	Albert C. Strang
Dec. 3, 1804	**April 29, 1805	Caleb S. Green	Ralph B. Lucas
Dec. 31, 1910	March 27, 1911	Leslie S. Caldwell	Calvin H. Kimble

** Commenced business.

STATE BANK

Table 2—Assets, December 31, 1947

NAME	Cash		U. S. Government Securities		Obligations of States and Political Subdivisions
	Currency and Coin	Balances with Other Banks	Direct	Guaranteed	
NEW YORK FEDERAL RESERVE DISTRICT					
MEMBER BANKS					
Ampere Bank and Trust Company, East Orange	\$107	\$1,268	\$5,769	-----	\$456
Asbury Park and Ocean Grove Bank, Asbury Park	323	2,001	7,707	24	104
Bank of Bogota, Bogota	78	559	2,984	-----	576
Bank of Commerce, Newark	178	1,113	2,559	-----	240
Bank of Montclair, Montclair	135	1,965	5,029	44	451
Bank of Nutley, Nutley	295	1,642	7,006	9	308
Elizabethport Banking Company, The, Elizabeth	513	3,853	11,302	23	373
Glen Rock Bank, Glen Rock	28	403	1,606	-----	779
Keyport Banking Company, Keyport	117	652	2,923	-----	95
Long Branch Banking Company, Long Branch	106	957	5,716	-----	161
Peapack-Gladstone Bank, Gladstone	50	429	1,946	-----	35
Raritan State Bank, Raritan	78	400	555	-----	617
Rochelle Park Bank of Rochelle Park, N. J., Rochelle Park	64	482	1,310	-----	183
Sub-total (Member Banks)	\$2,072	\$15,724	\$56,412	\$100	\$4,378
NON-MEMBER BANKS					
Commonwealth Bank of Metuchen, Metuchen	\$78	\$266	\$1,614	-----	\$204
Linares and Rescigno Bank, Paterson	103	368	2,849	\$3	55
Manufacturers' Bank of Edgewater, The, Edgewater	63	57	299	-----	-----
Matawan Bank, The, Matawan	72	130	650	-----	8
Orange Valley Bank, Orange	147	515	2,115	-----	204
Peoples Bank of Hawthorne, Hawthorne	124	423	1,844	-----	313
Sub-total (Non-Member Banks)	\$587	\$1,759	\$9,371	\$3	\$784
Sub-total (Member Banks)	2,072	15,724	56,412	100	4,378
Totals	\$2,659	\$17,483	\$65,783	\$103	\$5,162
PHILADELPHIA FEDERAL RESERVE DISTRICT					
MEMBER BANKS					
Bordentown Banking Company, Bordentown	\$90	\$888	\$2,556	-----	\$362
Union Bank of Wildwood, New Jersey, The Wildwood	61	597	2,979	-----	30
Sub-total (Member Banks)	\$151	\$1,485	\$5,535	-----	\$392
NON-MEMBER BANKS					
Peoples Bank and Trust Company, Hammonton	\$226	\$665	\$5,365	-----	\$174
Peoples Bank of Penns Grove, Penns Grove	192	136	344	-----	197
People's Bank of Port Norris, The, Port Norris	74	96	934	-----	-----
Tradesmens Bank and Trust Company of Vineland, Vineland	471	1,273	7,722	-----	688
Trenton Banking Company, Trenton	915	3,720	26,164	-----	180
Sub-total (Non-Member Banks)	\$1,878	\$5,890	\$40,529	-----	\$1,239
Sub-total (Member Banks)	151	1,485	5,535	-----	392
Totals	\$2,029	\$7,375	\$46,064	-----	\$1,631
Aggregate	\$4,688	\$24,858	\$111,847	\$103	\$6,793

STATE BANK

(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 Rediscours and Overdrafts							
	\$20	\$319	\$855	\$131					\$34	\$8,959
\$73	51	880	3,199	165					37	14,564
6	23	587	546	46	\$7				23	5,435
33	9	532	1,337	90					15	6,106
1,048	33	1,018	1,209	128					47	11,107
1,803	24	936	1,399	190					46	13,658
638	44	3,163	3,652	98					81	23,740
9	6	13	16	22						2,882
145	7	240	395	85					12	4,671
2	6	345	298	34						7,625
286	9	201	149							3,105
10	10	1,017	1,056	55					7	3,805
	5	1,020	606	4					16	3,690
\$4,053	\$247	\$10,271	\$14,717	\$1,048	\$7				\$318	\$109,347
\$124		\$458	\$164	\$18						\$2,926
81	10	967	407		\$13				\$8	\$4,864
48		226	437	25					3	1,158
315		509	397	26						2,107
		536	404	37					\$14	\$3,972
355		540	129	24						3,752
\$923	\$10	\$3,236	\$1,938	\$130	\$13				\$25	\$18,779
4,053	247	10,271	14,717	1,048	7				318	109,347
\$4,976	\$257	\$13,507	\$16,655	\$1,178	\$20				\$343	\$128,126
\$733	\$20	\$287	\$323	\$13	\$6				\$2	\$5,280
	5	118	347	15					\$3	\$4,155
\$733	\$25	\$405	\$670	\$28	\$6				\$5	\$9,435
\$250	\$31	\$181	\$757	\$46	\$4					\$7,699
365	1	216	199	13					\$4	1,667
		18	52	4					1	1,179
335		588	1,812						9	12,898
299	353	790	2,948	587	1				82	36,039
\$1,249	\$385	\$1,793	\$5,768	\$650	\$5				\$96	\$59,482
733	25	405	670	28	6				5	9,435
\$1,982	\$410	\$2,198	\$6,438	\$678	\$11				\$101	\$68,917
\$6,958	\$667	\$15,705	\$23,093	\$1,856	\$31				\$444	\$197,043

STATE BANKS

Table 3—Liabilities, December 31, 1947

NAME	Individuals, Partnerships, and Corporations		Accum. of Deposits for Payment of Personal Loans	U. S. Gov't. & Postal Savings	States and Political Subdivisions	Deposits of Banks
	Demand Deposits	Time Deposits				
NEW YORK FEDERAL RESERVE DISTRICT						
MEMBER BANKS						
Ampere Bank and Trust Company, East Orange	\$3,427	\$4,831	-----	\$46	\$134	-----
Asbury Park and Ocean Grove Bank, Asbury Park	7,385	5,200	-----	106	880	\$5
Bank of Bogota, Bogota	1,426	3,247	-----	56	309	-----
Bank of Commerce, Newark	2,007	3,405	\$80	28	69	-----
Bank of Montclair, Montclair	6,007	3,585	-----	76	393	27
Bank of Nutley, Nutley	4,677	7,189	-----	114	488	-----
Elizabethport Banking Company, The, Elizabeth	6,863	15,200	-----	85	640	25
Glen Rock Bank, Glen Rock	1,013	1,553	-----	32	-----	-----
Keyport Banking Company, Keyport	1,795	2,270	-----	33	239	-----
Long Branch Banking Company, Long Branch	2,652	3,545	-----	57	1,001	-----
Peapack-Gladstone Bank, Gladstone	1,128	1,566	-----	10	207	-----
Raritan State Bank, Raritan	1,079	2,053	-----	22	206	8
Rochelle Park Bank of Rochelle Park, N. J., Rochelle Park	1,231	1,817	-----	13	298	-----
Sub-total (Member Banks)	\$40,690	\$55,461	\$80	\$678	\$4,864	\$65
NON-MEMBER BANKS						
Commonwealth Bank of Metuchen, Metuchen	\$1,154	\$1,483	-----	\$19	\$116	\$6
Linares and Rescigno Bank, Paterson	836	3,787	-----	19	10	-----
Manufacturers' Bank Edgewater, The, Edgewater	395	497	-----	10	124	-----
Matawan Bank, The, Matawan	877	903	\$12	32	88	-----
Orange Valley Bank, Orange	1,529	2,170	-----	-----	5	-----
Peoples Bank of Hawthorne, Hawthorne	1,037	2,249	-----	15	59	-----
Sub-total (Non-Member Banks)	\$5,828	\$11,079	\$12	\$95	\$402	\$6
Sub-total (Member Banks)	40,690	55,461	80	678	4,864	65
Totals	\$46,518	\$66,540	\$92	\$773	\$5,266	\$71
PHILADELPHIA FEDERAL RESERVE DISTRICT						
MEMBER BANKS						
Bordentown Banking Company, Bordentown	\$1,802	\$2,633	-----	\$96	\$207	-----
Union Bank of Wildwood, New Jersey, The, Wildwood	2,241	1,063	\$6	7	548	-----
Sub-total (Member Banks)	\$4,043	\$3,696	\$6	\$103	\$755	-----
NON-MEMBER BANKS						
Peoples Bank and Trust Company, Hammonton	\$4,322	\$2,708	-----	\$67	\$165	-----
Peoples Bank of Penns Grove, Penns Grove	933	586	-----	4	-----	-----
People's Bank of Port Norris, The, Port Norris	873	88	-----	-----	122	-----
Tradesmens Bank and Trust Company of Vineland, The Vineland	8,347	2,966	-----	52	511	-----
Trenton Banking Company, Trenton	13,517	11,398	-----	315	6,850	159
Sub-total (Non-Member Banks)	\$27,992	\$17,746	-----	\$438	\$7,648	\$159
Sub-total (Member Banks)	4,043	3,696	6	103	755	-----
Totals	\$32,035	\$21,442	\$6	\$541	\$8,403	\$159
Aggregate	\$78,553	\$87,982	\$98	\$1,314	\$13,669	\$230

STATE BANKS

(Amounts in Thousands of Dollars)

Other Deposits Certified & Officers' Checks, etc.	Total Deposits	Bills Payable, Rediscounts, etc.	Acceptances Executed by or for Account of this Bank	Other Liabilities	Total Liabilities	CAPITAL ACCOUNTS						Total Liabilities and Capital Accounts	
						Preferred Stock	Common Stock	Surplus	Undivided Profits	Reserve and Re- tirement Account	Total Capital Accounts		
\$68	\$8,506	-----	-----	\$30	\$8,536	-----	\$225	\$150	\$37	\$11	\$423	\$8,959	
87	13,663	-----	-----	43	13,706	-----	500	250	92	16	858	14,564	
57	5,095	-----	-----	40	5,135	-----	100	100	89	11	300	5,435	
88	5,677	-----	-----	63	5,740	-----	200	100	21	45	366	6,106	
206	10,294	-----	-----	50	10,344	\$125	250	370	10	8	763	11,107	
221	12,689	-----	-----	50	12,739	-----	400	400	64	55	919	13,658	
40	22,853	-----	-----	73	22,926	300	100	250	44	120	814	23,740	
28	2,626	-----	-----	10	2,636	-----	50	150	40	6	246	2,882	
5	4,342	-----	-----	8	4,350	-----	100	120	88	13	321	4,671	
29	7,284	-----	-----	22	7,306	-----	100	110	101	8	319	7,625	
18	2,929	-----	-----	-----	2,929	-----	50	100	26	-----	176	3,105	
26	3,394	-----	-----	-----	3,394	-----	-----	150	200	26	35	411	3,805
51	3,410	-----	-----	38	3,448	-----	-----	100	75	65	2	242	3,690
\$924	\$102,762	-----	-----	\$427	\$103,189	\$425	\$2,325	\$2,375	\$703	\$330	\$6,158	\$109,347	
\$19	\$2,789	-----	-----	-----	\$2,787	\$23	\$27	\$15	\$51	\$23	\$139	\$2,926	
26	4,678	-----	-----	4	4,682	-----	50	125	7	-----	182	4,864	
28	1,054	-----	-----	7	1,061	-----	50	25	22	-----	97	1,158	
4	1,916	-----	-----	6	1,922	25	50	37	36	37	185	2,107	
26	3,730	-----	-----	8	3,738	-----	125	40	35	34	234	3,972	
39	3,399	-----	-----	12	3,411	100	-----	100	11	130	341	3,752	
\$142	\$17,564	-----	-----	\$37	\$17,601	\$148	\$302	\$342	\$162	\$224	\$1,178	\$18,779	
924	102,762	-----	-----	427	103,189	425	2,325	2,375	703	330	6,158	109,347	
\$1,066	\$120,326	-----	-----	\$464	\$120,790	\$573	\$2,627	\$2,717	\$865	\$554	\$7,336	\$128,126	
\$4	\$4,742	-----	-----	-----	\$4,742	-----	\$100	\$300	\$107	\$31	\$538	\$5,280	
47	3,912	-----	-----	\$10	3,922	-----	100	80	38	15	233	4,155	
\$51	\$8,654	-----	-----	\$10	\$8,662	-----	\$200	\$380	\$145	\$46	\$771	\$9,435	
\$7	\$7,269	-----	-----	\$18	\$7,287	-----	\$100	\$200	\$112	-----	\$412	\$7,699	
1	1,524	-----	-----	-----	1,524	\$50	25	26	19	\$23	143	1,667	
3	1,086	-----	-----	-----	1,086	-----	50	25	18	-----	93	1,179	
18	11,894	-----	-----	51	11,945	-----	200	550	203	-----	953	12,898	
105	32,344	-----	-----	70	32,414	-----	1,500	1,000	975	150	3,625	36,039	
\$134	\$54,117	-----	-----	\$139	\$54,256	\$50	\$1,875	\$1,801	\$1,327	\$173	\$5,226	\$59,482	
51	8,654	-----	-----	10	8,662	-----	200	380	145	46	771	9,435	
\$185	\$62,771	-----	-----	\$149	\$62,920	\$50	\$2,075	\$2,181	\$1,472	\$219	\$5,997	\$68,917	
\$1,251	\$183,097	-----	-----	\$613	\$183,710	\$623	\$4,702	\$4,898	\$2,337	\$773	\$13,333	\$197,043	

CREDIT UNIONS

CREDIT

List of credit unions with dates of incorporation and

TITLE	LOCATION
A. B. C. Employees Credit Union	Newark
Acco Employees Credit Union	Linden
Arlington Postal Employees Credit Union	Arlington
Armour Jersey City Employees Credit Union	Jersey City
Armour North Bergen Employees Credit Union	North Bergen
Armour P. P. H. Credit Union	Passaic
Arrow Credit Union	Mount Holly
Bakelite Employees Credit Union	Bound Brook
Bayonne Naval Depot Credit Union	Bayonne
Bayonne Postal Employees Credit Union	Bayonne
Bergen Passaic Postal Credit Union, Inc.	Dumont
Bloomfield Credit Union	Bloomfield
Cadco Employees Credit Union	Trenton
Camden Firemen Credit Union	Camden
Camden Postal Credit Union	Camden
Central Jersey Farmers Credit Union	Perrineville
Communiapaw Central New Jersey Employees Credit Union	Jersey City
Cudahy Packing Company Jersey City Employees Credit Union	Jersey City
Division 819, Transit Employees Credit Union	Newark
Dyers Credit Union	Bridgeton
East Orange Post Office Credit Union	East Orange
Elastic Stop Nut Employees Credit Union	Union
Elizabeth Postal Employees Credit Union	Elizabeth
Employees Credit Union, Swift & Company	Harrison
Employees Credit Union, Swift & Company	Jersey City
Federal Electric Products Credit Union	Newark
Fink Employees Credit Union	Newark
First Baptist Church of Cranford, N. J. Credit Union	Cranford
Franklin Baker Employees Credit Union	Hoboken
Highway Credit Union	Trenton
Hoboken Postal Employees Credit Union	Hoboken
Homestyle Laundry Employees Credit Union	Montclair
Jersey City Kraft Phenix Credit Union	Jersey City
Jersey City Post Office Credit Union	Jersey City
Maxwell House, Sanka and Central Laboratories Employees Credit Union	Hoboken
Mercer U. C. C. Credit Union	Trenton
Monmouth County Postal Employees Credit Union	Red Bank
Monroe Credit Union	Orange
Montclair Postal Employees Credit Union	Montclair
Mutual Credit Union	Plainfield
N. J. R. Credit Union	Rahway
N. T. M. Employees Credit Union	Kenilworth
New Jersey Hardware Mutual Credit Union	Newark
Newark Post Office Employees Credit Union	Newark
Newark Teachers Credit Union	Newark
Passaic County Employees Credit Union	Paterson
Passaic Postal Employees Credit Union	Passaic
Perth Amboy Postal Employees Credit Union	Perth Amboy
Plainfield Credit Union	Plainfield
Postal Employees Credit Union	Trenton
Ransome Employees Credit Union	Dunellen
Raritan Credit Union	New Brunswick
Repauno Goodfellows Credit Union	Gibbstown
John A. Roebing's Sons Co. Employees Credit Union	Trenton
Salesmans Credit Union	Trenton
Star Employees Credit Union	Bloomfield
Swift South Jersey Employees Credit Union	Perth Amboy
United Electrical Workers Credit Union	Camden
Vanesco Employees Credit Union	Newark
Worthington Works Employees Savings and Loan 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
June 25, 1943	July 20, 1943	Edward F. Hodges	William J. Bork		
Febr. 13, 1934	March 2, 1934	Walter S. Rockhill	Frank A. Weiss		
January 5, 1931	January 16, 1931	James C. Crouthers	John Wyszynski		
Dec. 18, 1931	Dec. 18, 1931	Henry Braun	Charles Wysocki		
January 13, 1932	January 13, 1932	Anne V. Smith	Raymond D. Lawson		
January 23, 1932	January 23, 1932	Albert W. Munson	Adele M. Cooper		
April 14, 1947	April 14, 1947	Clarence Asay	Charles L. Swartz, Jr.		
March 7, 1933	March 7, 1933	P. R. Parmelee	A. E. Golz		
October 30, 1945	Dec. 3, 1945	Max Bassin	Max Sydell		
January 15, 1934	January 15, 1934	Florence Gorman	James P. McAteer		
Sept. 23, 1929	Sept. 23, 1929	William J. Moore	William S. Weise		
Sept. 21, 1938	Sept. 21, 1938	George Greene	Benjamin Bussin		
March 3, 1939	March 3, 1939	J. Russell Gunning	George R. Holland		
Sept. 8, 1944	March 1, 1945	Thomas Winstanley	Edward V. Michalak		
July 11, 1929	July 11, 1929	Joseph W. Ingham, Jr.	John Ludlam		
January 2, 1931	January 2, 1931	Charles Gleaner	Ida Friedman		
January 15, 1934	January 15, 1934	Curtis Davis	John Angello		
April 6, 1934	April 6, 1934	Thomas Monaco	T. J. Doran		
Nov. 30, 1945	January 15, 1946	Otto R. Hauser	Ernest Hawkins		
Dec. 15, 1947	Dec. 15, 1947	No organization meeting held			
January 14, 1931	January 14, 1931	Luke F. Riley, Sr.	Thomas Geraci		
Dec. 18, 1941	January 1, 1942	John Park	Frank Boehm		
June 9, 1930	June 9, 1930	Robert V. Sheehan	William H. White		
July 6, 1933	July 6, 1933	Jack Young	Franklin E. Sherwood		
July 11, 1933	July 11, 1933	Alfred A. Eckerson, Jr.	Thomas A. Copeland		
August 27, 1946	August 27, 1946	Russell J. Duffy	Frances Stari		
January 3, 1938	January 3, 1938	William Herzfeld	Ralph Dyer		
July 31, 1944	August 6, 1944	James Laurel	The Rev. Benjamin Allen		
October 27, 1936	October 27, 1936	Thomas Briggs	Harry Wolfe		
May 28, 1943	May 28, 1943	Frederick M. Quinn	John A. Kilpatrick		
Nov. 21, 1928	Nov. 21, 1928	Ralph Senseviere	Francis X. Donnelly		
October 27, 1939	October 27, 1939	Richard Wilbert	Nathan Sunshine		
Nov. 19, 1934	Dec. 3, 1934	Rudolf Gelhar	Phyllis Garibaldi		
Nov. 7, 1930	Nov. 7, 1930	George Daum	William V. Heffernan		
March 4, 1940	April 5, 1940	J. Brewster Johnson	Thomas Norris		
October 17, 1939	October 17, 1939	John R. Kearney	Walden T. Peterson		
August 20, 1928	Sept. 1, 1928	J. Olin Holbrook	William M. Drout		
January 9, 1929	January 9, 1929	Frank J. Wade	Fred Sullivan		
July 22, 1935	July 22, 1935	Thomas M. Stack	William E. Sellick		
July 27, 1936	July 27, 1936	A. Wallace Zimmerman	Wilson Z. Vail		
July 10, 1936	July 10, 1936	William G. Pollard	Albert R. Hasbrouck		
Nov. 1, 1943	Nov. 1, 1943	Charles Reich	Joseph Ramey		
July 1, 1935	July 1, 1935	Norman E. Tefteau (Acting)	Eleanor G. Bauer		
August 15, 1924	August 15, 1924	Joseph A. Barrett	William J. Krochonis		
May 10, 1935	October 1, 1935	J. Fred Bioren	Garland H. Smith		
March 10, 1941	March 10, 1941	George Conklin	Margaret Sheridan		
March 23, 1934	April 4, 1934	Joseph Healion	Wilfred E. Roosa		
Feb. 4, 1929	February 4, 1929	Norman Dickson	Henry Anderson		
May 1, 1931	May 1, 1931	D. J. Diodoardo	C. L. Casenove		
August 21, 1928	August 21, 1928	Henry Weissmann, Jr.	Lamonte Dye		
Sept. 5, 1945	October 1, 1945	Clifford J. Cullen	Francis J. McDonough		
January 13, 1933	January 13, 1933	Herbert J. Miller	John L. McCann		
Nov. 6, 1933	Nov. 6, 1933	Earl R. Smith	Ernest B. Chew		
October 14, 1924	October 14, 1924	Elmer E. Sweeney	Leon Rohrbacher		
April 2, 1945	April 19, 1945	William O'Hara	Lillian Provost		
Sept. 25, 1944	October 2, 1944	Reuben W. Berggren	C. M. Mincarelli		
June 15, 1934	June 15, 1934	Charles E. Fisher	James A. Murray		
April 4, 1939	April 4, 1939	Mark A. Killcoyne	Louis A. Schlesinger		
July 6, 1933	July 6, 1933	H. E. Wood	N. Marks		
August 14, 1924	August 14, 1924	Charles J. Tullo	Charles J. McCambridge		
June 19, 1931	June 19, 1931	J. J. Johnson	J. H. Darragh, Jr.		

CREDIT UNIONS

CREDIT

Schedule of Assets, Liabilities, Receipts,

TITLE	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	\$2,183.94	\$4,608.38	\$6,000.00	-----	-----
Acco Employees Credit Union	1,645.67	30,025.91	50,000.00	-----	-----
Arlington Postal Employees Credit Union	654.90	7,082.89	2,101.25	-----	-----
Armour Jersey City Employees Credit Union	2,809.43	21,597.31	15,193.75	57.38	-----
Armour North Bergen Employees Credit Union	4,955.41	9,677.34	14,351.00	-----	18.00
Armour P. P. H. Credit Union	1,099.94	2,558.50	3,000.00	-----	-----
Arrow Credit Union	-----	-----	No business transacted	-----	-----
Bakelite Employees Credit Union	19,664.63	29,430.16	214,495.25	-----	-----
Bayonne Naval Depot Credit Union	5,825.85	14,822.48	-----	-----	-----
Bayonne Postal Employees Credit Union	3,349.75	4,122.81	3,262.00	-----	-----
Bergen Passaic Postal Credit Union, Inc.	9,305.51	38,347.32	60,000.00	80.00	-----
Bloomfield Credit Union	-----	-----	No report filed	-----	-----
Cadco Employees Credit Union	12,352.64	7,023.95	17,000.00	62.91	-----
Camden Firemen Credit Union	872.35	6,565.20	-----	-----	-----
Camden Postal Credit Union	732.58	41,073.87	33,123.00	60.48	-----
Central Jersey Farmers Credit Union	406.34	1,335.24	7,000.00	-----	-----
Communi-paw Central New Jersey Employees Credit Union	1,316.55	22,995.65	10,000.00	82.00	40.50
Cudahy Packing Company Jersey City Employees Credit Union	1,572.06	2,490.54	-----	-----	-----
Division 819, Transit Employees Credit Union	3,092.37	24,517.88	-----	-----	-----
East Orange Post Office Credit Union	3,927.46	6,786.50	4,000.00	-----	-----
Elastic Stop Nut Employees Credit Union	7,137.93	7,268.97	20,668.94	150.00	302.59
Elizabeth Postal Employees Credit Union	3,967.34	9,787.75	26,972.50	106.20	-----
Employees Credit Union, Swift and Company	633.14	10,879.13	15,000.00	-----	-----
Employees Credit Union, Swift and Company, Jersey City	825.66	10,617.90	4,906.00	30.00	-----
Federal Electric Products Credit Union	1,163.85	1,569.69	-----	-----	-----
Fink Employees Credit Union	-----	-----	No report filed	-----	-----
First Baptist Church of Cranford, N. J., Credit Union	8,639.40	34,288.24	-----	-----	-----
Franklin Baker Employees Credit Union	7,319.71	10,096.13	25,000.00	-----	-----
Highway Credit Union	5,454.22	5,495.45	3,230.50	-----	27.82
Hoboken Postal Employees Credit Union	344.68	2,365.00	1,109.27	-----	-----
Homestyle Laundry Employees Credit Union	1,335.42	1,155.99	-----	-----	-----
Jersey City Kraft-Phenix Credit Union	3,198.23	1,161.05	1,000.00	-----	-----
Jersey City Post Office Credit Union	11,505.10	12,250.99	21,100.00	115.45	965.00
Maxwell House, Sanka & Central Laboratories Employees Credit Union	20,168.70	7,163.94	21,507.81	-----	-----
Mercer U. C. C. Credit Union	6,710.67	16,077.14	23,500.00	-----	273.39
Monmouth County Postal Employees Credit Union	1,278.79	7,129.00	19,523.00	-----	-----
Monroe Credit Union	38,921.97	40,839.33	83,400.00	-----	10,081.02
Montclair Postal Employees Credit Union	1,780.71	3,961.32	-----	-----	-----
Mutual Credit Union	1,449.73	3,292.87	11,000.00	-----	-----
N. J. R. Credit Union	3,542.66	10,923.96	20,000.00	-----	-----
N. T. M. Employees Credit Union	22.63	8,492.00	-----	-----	-----
New Jersey Hardware Mutual Credit Union	339.86	1,472.00	800.00	-----	-----
Newark Post Office Employees Credit Union	3,766.71	39,021.86	-----	-----	58.12

CREDIT UNIONS

UNIONS

Disbursements, Miscellaneous—December 31, 1947

ASSETS AND LIABILITIES—Continued

Total Assets	Due Members	Borrowed Money	Other Liabilities	Other Reserves	Statutory Reserves	Surplus and Undivided Profits	Total Liabilities
\$12,792.32	\$11,529.82	-----	\$251.26	\$215.50	\$266.03	\$529.71	\$12,792.32
81,671.58	74,499.78	-----	-----	-----	3,118.47	4,053.33	81,671.58
9,839.04	8,480.37	-----	-----	150.00	1,120.00	88.67	9,839.04
39,657.87	34,309.22	-----	47.19	-----	2,503.95	2,797.51	39,657.87
29,001.75	27,512.11	-----	145.99	-----	790.43	553.22	29,001.75
6,658.04	5,543.94	\$450.00	-----	-----	199.34	465.16	6,658.44
263,590.04	252,385.38	-----	-----	-----	No business transacted	-----	263,590.04
20,648.33	19,654.02	-----	522.94	-----	5,087.04	6,117.62	20,648.33
10,734.56	9,376.41	-----	-----	-----	415.82	55.55	10,734.56
107,732.83	100,370.52	3,000.00	-----	-----	648.48	709.67	107,732.83
36,439.50	34,470.25	-----	12.60	691.50	4,310.67	51.64	36,439.50
7,437.55	6,962.67	-----	-----	-----	No report filed	-----	7,437.55
74,989.93	71,036.09	-----	71.95	-----	617.34	647.81	74,989.93
8,741.58	8,224.36	-----	-----	-----	100.34	374.54	8,741.58
34,434.70	30,136.39	2,500.00	583.33	-----	3,098.25	783.64	34,434.70
4,062.60	3,100.21	-----	-----	-----	332.20	185.02	4,062.60
27,610.25	25,639.40	-----	597.40	-----	1,133.76	81.22	27,610.25
14,713.96	9,326.31	-----	21.07	-----	311.93	650.46	14,713.96
35,528.43	34,126.64	-----	179.59	26.25	383.01	990.44	35,528.43
40,833.79	38,055.08	-----	-----	-----	2,663.48	2,703.10	40,833.79
26,512.27	21,247.89	2,000.00	471.85	655.36	1,040.79	155.16	26,512.27
16,379.56	13,128.67	-----	127.32	-----	2,184.98	593.73	16,379.56
2,733.54	2,579.45	-----	-----	-----	1,734.37	402.80	2,733.54
42,927.64	40,538.96	-----	-----	93.00	No report filed	-----	42,927.64
42,415.84	40,555.62	-----	50.00	-----	559.31	1,736.37	42,415.84
14,207.99	13,717.04	-----	153.10	44.00	1,769.99	40.23	14,207.99
3,818.95	3,045.00	-----	-----	-----	214.14	79.71	3,818.95
2,491.41	2,385.07	-----	-----	-----	598.24	175.71	2,491.41
5,359.28	4,678.19	-----	-----	-----	81.41	24.93	5,359.28
45,936.54	43,813.62	-----	-----	92.32	331.77	349.32	45,936.54
48,840.45	47,485.25	-----	-----	234.97	1,747.88	282.72	48,840.45
46,561.20	45,386.43	-----	-----	-----	757.80	362.43	46,561.20
27,930.79	26,827.32	-----	-----	-----	1,235.12	*60.35	27,930.79
173,242.32	165,843.19	-----	20.99	-----	1,057.16	46.31	173,242.32
5,742.03	5,087.09	-----	48.34	-----	5,798.62	1,379.52	5,742.03
15,742.60	15,031.31	-----	-----	-----	371.34	235.26	15,742.60
34,466.62	33,859.98	-----	3.27	-----	312.85	398.44	34,466.62
8,514.63	5,446.10	2,500.00	-----	-----	579.77	23.60	8,514.63
2,611.86	2,274.70	-----	-----	-----	150.45	418.08	2,611.86
42,846.69	37,209.70	-----	13.38	-----	240.12	97.04	42,846.69
		-----	-----	-----	5,129.85	493.76	

* Denotes deficit.

CREDIT UNIONS

CREDIT

Schedule of Assets, Liabilities, Receipts,

TITLE	ASSETS AND LIABILITIES				
	Cash	Loans to Members	Loans to Other Credit Unions and Investments	Furniture and Fixtures	Other Assets
Newark Teachers Credit Union	\$12,418.29	\$54,139.04	\$140,454.81	\$883.83	\$186.20
Passaic County Employees Credit Union	1,175.52	5,618.87	64.49	1.00	
Passaic Postal Employees Credit Union	110.72	11,696.08	7,710.99		560.00
Perth Amboy Postal Employees Credit Union	140.02	2,935.98	6,000.00		
Plainfield Credit Union	1,813.32	16,640.07	23,228.00	55.00	
Postal Employees Credit Union	2,571.25	11,941.10	18,000.00		
Ransome Employees Credit Union	5,188.78	6,347.02	2,500.00		199.01
Raritan Credit Union	4,592.19	10,974.54	163,279.19		168.75
Repauno Good Fellows Credit Union	20,306.97	20,061.74	14,933.00		
John A. Roebling's Sons Co. Employees Credit Union	86,357.15	33,807.38	1,266,242.57		
Salesmans Credit Union	3,132.36	6,624.14	7,004.29		
Star Employees Credit Union			No report filed.		
Swift South Jersey Employees Credit Union	1,416.38	592.50			
United Electrical Workers Credit Union	6,089.67	51,330.35	16,000.00	85.00	
Vanesco Employees Credit Union	4,661.39	13,122.52	22,700.00		
Worthington Works Employees Savings & Loan Credit Union	13,029.03	47,072.92	100,450.00	66.92	65.00
Wright Aeronautical Credit Union, Wood-Ridge	39,972.79	114,808.21	495,000.00		425.54
Totals	\$408,250.32	\$928,084.10	\$3,021,811.61	\$1,836.17	\$13,370.94

CREDIT UNIONS

UNIONS

Disbursements, Miscellaneous—December 31, 1947

ASSETS AND LIABILITIES—Continued							
Total Assets	Due Members	Borrowed Money	Other Liabilities	Other Reserves	Statutory Reserves	Surplus and Undivided Profits	Total Liabilities
\$208,082.17	\$195,941.68	-----	-----	-----	\$8,862.59	\$3,277.90	\$208,082.17
6,859.88	6,046.54	-----	-----	\$50.00	248.55	514.79	6,859.88
20,077.79	16,165.80	-----	-----	-----	1,878.38	2,033.61	20,077.79
9,076.00	8,114.82	\$500.00	-----	-----	385.82	75.36	9,076.00
41,736.39	38,922.62	-----	-----	-----	2,652.01	161.76	41,736.39
32,512.35	29,794.07	-----	-----	-----	2,380.55	337.73	32,512.35
14,234.81	13,563.16	-----	1.70	-----	141.77	528.18	14,234.81
179,014.67	168,599.01	-----	-----	-----	4,587.57	5,828.09	179,014.67
55,301.71	50,232.32	-----	-----	-----	3,344.65	1,724.74	55,301.71
1,386,407.10	1,296,737.25	-----	159.11	9,899.05	43,618.67	35,993.02	1,386,407.10
16,760.79	16,243.27	-----	-----	-----	100.11	417.41	16,760.79
2,008.88	No report filed	-----	18.57	-----	78.19	10.86	2,008.88
73,505.02	64,739.44	4,000.00	1,337.69	-----	1,620.73	1,807.16	73,505.02
40,483.91	38,594.77	-----	-----	-----	1,267.99	621.15	40,483.91
160,683.87	122,793.08	25,000.00	8.01	-----	7,366.67	5,516.11	160,683.87
650,206.54	609,140.77	-----	-----	-----	29,709.41	11,356.36	650,206.54
\$4,373,353.14	\$4,052,409.41	\$39,950.00	\$4,846.65	\$12,151.95	\$163,004.19	\$100,990.94	\$4,373,353.14

CREDIT UNIONS

CREDIT

Schedule of Assets, Liabilities, Receipts,

TITLE	INCOME AND EXPENSE			
	Interest on Loans to Members	Other Interest	Other Income	Total Income
A. B. C. Employees Credit Union	\$477.99	\$125.00	-----	\$602.99
Acco Employees Credit Union	2,463.24	1,250.00	-----	3,713.24
Armour Postal Employees Credit Union	499.71	106.25	-----	605.96
Armour Jersey City Employees Credit Union	1,889.78	375.00	-----	2,264.78
Armour North Bergen Employees Credit Union	981.76	166.00	-----	1,147.76
Armour P. P. H. Credit Union	207.93	37.50	-----	245.43
Arrow Credit Union	-----	No business transacted	-----	-----
Bakelite Employees Credit Union	3,250.87	4,015.45	193.16	7,459.48
Bayonne Naval Depot Credit Union	1,394.80	-----	-----	1,394.80
Bayonne Postal Employees Credit Union	440.92	82.04	18.50	541.46
Bergen Passaic Postal Credit Union, Inc.	2,956.75	1,475.00	-----	4,431.75
Bloomfield Credit Union	-----	No report filed	-----	-----
Cadco Employees Credit Union	646.22	445.92	-----	1,092.14
Camden Firemen Credit Union	518.28	-----	-----	518.28
Camden Postal Credit Union	3,015.85	558.71	5.33	3,579.89
Central Jersey Farmers Credit Union	58.76	113.43	-----	172.19
Communi-paw Central New Jersey Employees Credit Union	2,439.27	270.00	-----	2,709.27
Cudahy Packing Company Jersey City Employees Credit Union	31.03	-----	-----	31.03
Division 819, Transit Employees Credit Union	1,807.35	-----	-----	1,807.35
East Orange Post Office Credit Union	1,174.81	100.00	-----	1,274.81
Elastic Stop Nut Employees Credit Union	744.08	471.21	-----	1,215.29
Elizabeth Postal Employees Credit Union	741.33	787.50	-----	1,528.83
Employees Credit Union, Swift and Company	726.46	362.50	.65	1,089.61
Employees Credit Union, Swift and Company, Jersey City	858.79	178.15	-----	1,036.94
Federal Electric Products Credit Union	131.76	-----	13.90	145.66
Fink Employees Credit Union	-----	No report filed	-----	-----
First Baptist Church of Cranford, N. J., Credit Union	2,829.48	-----	-----	2,829.48
Franklin Baker Employees Credit Union	744.65	562.50	.75	1,307.90
Highway Credit Union	466.43	51.98	.10	518.51
Hoboken Postal Employees Credit Union	211.11	84.26	-----	295.37
Homestyle Laundry Employees Credit Union	78.80	-----	-----	78.80
Jersey City Kraft-Phenix Credit Union	123.39	25.00	8.00	156.39
Jersey City Post Office Credit Union	1,238.48	718.50	-----	1,950.98
Maxwell House, Sanka & Central Laboratories Employees Credit Union	639.16	591.97	-----	1,231.13
Mercer U. C. C. Credit Union	1,612.28	739.88	1.65	2,353.81
Monmouth County Postal Employees Credit Union	763.13	347.00	-----	1,110.13
Monroe Credit Union	2,214.77	2,342.94	-----	4,557.71
Montclair Postal Employees Credit Union	463.44	1.79	-----	465.23
Mutual Credit Union	310.84	187.50	.10	498.44
N. J. R. Credit Union	1,092.19	475.00	-----	1,567.19
N. T. M. Employees Credit Union	732.71	-----	-----	732.71
New Jersey Hardware Mutual Credit Union	102.99	20.00	3.60	126.59
Newark Post Office Employees Credit Union	3,059.25	136.74	2.40	3,198.39

CREDIT UNIONS

UNIONS

Disbursements, Miscellaneous—December 31, 1947

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
\$900.00	\$56.59	-----	\$1.00	-----	\$25.55	-----
156.25	8.67	\$2.00	64.20	-----	134.52	-----
740.00	29.44	1.25	91.00	-----	21.61	-----
455.00	15.01	-----	136.00	-----	102.35	-----
-----	3.77	-----	55.00	-----	42.23	-----
No business transacted	32.59	-----	36.80	-----	-----	-----
283.30	48.29	14.58	90.15	No business transacted	237.89	5.42
150.00	-----	-----	79.80	-----	48.06	-----
-----	-----	-----	36.60	-----	20.93	-----
1,020.00	38.23	284.13	61.00	\$84.00	166.98	37.50
No report filed.	-----	-----	-----	No report filed.	-----	-----
240.00	18.77	10.00	54.65	120.00	35.60	-----
100.00	8.09	3.45	26.85	-----	14.08	-----
665.00	59.80	104.52	96.68	50.00	143.28	-----
-----	-----	-----	31.45	-----	10.74	-----
1,285.00	27.41	29.00	79.35	131.75	71.91	10.17
-----	25.00	10.00	1.00	-----	-----	-----
-----	124.50	5.50	58.45	-----	34.77	-----
-----	4.21	-----	121.40	-----	34.04	-----
80.00	24.84	60.00	52.50	-----	44.39	-----
525.00	26.47	10.00	-----	-----	58.95	-----
305.77	18.66	2.49	102.10	-----	41.87	13.07
-----	-----	-----	-----	-----	-----	-----
630.00	6.47	-----	101.00	-----	57.35	-----
-----	6.18	-----	1.00	-----	-----	-----
-----	-----	-----	-----	No report filed	-----	-----
325.00	52.98	30.50	73.25	240.00	70.87	-----
-----	-----	-----	-----	-----	-----	-----
290.00	17.64	-----	51.00	-----	53.54	-----
-----	9.19	.91	1.00	-----	27.79	-----
110.00	8.21	-----	1.00	-----	-----	-----
-----	-----	-----	-----	-----	-----	-----
25.00	1.95	-----	35.40	-----	-----	-----
-----	-----	-----	1.00	-----	10.73	-----
677.00	41.39	10.06	173.65	-----	75.08	-----
-----	-----	-----	-----	-----	-----	-----
360.00	17.25	-----	1.00	-----	60.67	-----
325.00	17.73	-----	4.65	-----	90.46	68.00
-----	-----	-----	-----	-----	-----	-----
280.00	17.87	18.84	30.75	-----	34.22	-----
738.62	44.71	.99	1.00	-----	170.89	-----
275.00	11.87	2.00	85.80	-----	21.74	-----
36.00	6.25	-----	27.85	-----	17.49	-----
200.00	4.21	-----	61.00	-----	52.52	-----
-----	-----	-----	-----	-----	-----	-----
240.00	-----	30.00	37.80	-----	-----	35.00
42.50	2.34	-----	26.55	-----	9.38	-----
904.44	43.48	18.80	187.10	-----	122.24	-----

CREDIT UNIONS

CREDIT

Schedule of Assets, Liabilities, Receipts,

TITLE	INCOME AND EXPENSE			
	Interest on Loans to Members	Other Interest	Other Income	Total Income
Newark Teachers Credit Union	\$4,333.18	\$4,318.75	\$2.50	\$8,654.43
Passaic County Employees Credit Union	492.94	-----	6.00	498.94
Passaic Postal Employees Credit Union	1,031.31	264.25	-----	1,295.56
Perth Amboy Postal Employees Credit Union	273.74	76.00	-----	349.74
Plainfield Credit Union	1,344.62	615.52	117.19	2,077.33
Postal Employees Credit Union	1,289.38	390.83	-----	1,680.21
Ransome Employees Credit Union	553.40	12.50	-----	565.90
Raritan Credit Union	995.25	3,897.32	-----	4,892.57
Repauno Good Fellows Credit Union	2,296.91	780.59	-----	3,077.50
John A. Roebling's Sons Co. Employees Credit Union	2,887.71	33,010.62	2,748.45	38,646.78
Salesmans Credit Union	572.39	-----	-----	572.39
Star Employees Credit Union	-----	No report filed.	-----	-----
Swift South Jersey Employees Credit Union	70.70	-----	-----	70.70
United Electrical Workers Credit Union	5,101.09	334.16	-----	5,435.25
Vanesco Employees Credit Union	1,369.65	564.57	-----	1,934.22
Worthington Works Employees Savings & Loan Credit Union	2,932.07	1,504.20	19.25	4,455.52
Wright Aeronautical Credit Union, Wood-Ridge	4,792.86	10,368.91	881.25	16,043.02
Totals	\$74,472.04	\$73,342.94	\$4,022.78	\$151,837.76

CREDIT UNIONS

UNIONS

Disbursements, Miscellaneous—December 31, 1947

INCOME AND EXPENSES—Continued

Salaries	Printing, Stationery and Supplies	Postage, Express, Telephone and Telegraph	Auditing, Filing Fees and Department Examination Fees	Rent, Light and Heat	Dues—State League	Interest on Borrowed Money
\$1,800.00	\$85.20	\$133.80	\$87.75	\$165.00		
120.00	7.94		1.00		\$21.32	
580.00	2.90	4.00	69.75			
100.00	2.50	.50	1.00		13.13	\$14.10
250.00	107.73	8.20	1.00		68.48	
412.00	11.51	4.60	137.52		57.53	
	14.33		51.74		26.47	
50.00	60.40		77.85		209.02	
1,140.00	22.21		133.57			
185.25	390.69	5.22	324.25	2,500.00		275.03
120.00	3.59		69.02		23.85	
	No report filed.			No report filed.		
25.00			26.70		5.66	
1,705.74	159.63	47.12	91.00		156.81	172.74
622.40	19.02		115.90		81.11	14.85
	7.40		294.25		246.41	71.66
	285.24		1.00			
\$19,474.27	\$2,060.35	\$852.46	\$3,661.08	\$3,290.75	\$3,069.51	\$717.54

CREDIT UNIONS

CREDIT

Schedule of Assets, Liabilities, Receipts,

TITLE	INCOME AND EXPENSES		
	Other Expenses	Net Gain or Loss	Total
A. B. C. Employees Credit Union	\$72.00	\$504.44	\$602.99
Acco Employees Credit Union	391.00	2,166.93	3,713.24
Arlington Postal Employees Credit Union	28.67	297.76	605.96
Armour Jersey City Employees Credit Union	387.99	867.75	2,264.78
Armour North Bergen Employees Credit Union	212.14	368.38	1,147.76
Armour P. P. H. Credit Union	18.00	186.86	245.43
Arrow Credit Union		No business transacted	
Bakelite Employees Credit Union	149.40	6,929.45	7,459.48
Bayonne Naval Depot Credit Union	277.00	658.35	1,394.80
Bayonne Postal Employees Credit Union	158.10	175.83	541.46
Bergen Passaic Postal Credit Union, Inc.	678.40	2,061.51	4,431.75
Bloomfield Credit Union		No report filed	
Cadco Employees Credit Union	99.72	513.40	1,092.14
Camden Firemen Credit Union	103.10	262.71	518.28
Camden Postal Credit Union	1,101.29	1,359.32	3,579.89
Central Jersey Farmers Credit Union		130.00	172.19
Communipaw Central New Jersey Employees Credit Union	462.64	612.04	2,709.27
Cudahy Packing Company Jersey City Employees Credit Union	27.68	*32.65	31.03
Division 819, Transit Employees Credit Union	124.96	1,459.17	1,807.35
East Orange Post Office Credit Union	75.80	1,039.36	1,274.81
Elastic Stop Nut Employees Credit Union	219.37	734.19	1,215.29
Elizabeth Postal Employees Credit Union	244.53	663.88	1,528.83
Employees Credit Union, Swift and Company	72.91	532.74	1,089.61
Employees Credit Union, Swift and Company, Jersey City		242.12	1,036.94
Federal Electric Products Credit Union	3.90	134.58	145.66
Fink Employees Credit Union		No report filed	
First Baptist Church of Cranford, N. J., Credit Union	680.62	1,356.26	2,829.48
Franklin Baker Employees Credit Union	8.80	886.92	1,307.90
Highway Credit Union	65.36	419.26	518.51
Hoboken Postal Employees Credit Union	9.00	167.16	295.37
Homestyle Laundry Employees Credit Union	4.00	12.45	78.80
Jersey City Kraft-Phenix Credit Union	5.00	139.66	156.39
Jersey City Post Office Credit Union	149.10	824.70	1,950.98
Maxwell House, Sanka & Central Laboratories Employees Credit Union	17.70	774.51	1,231.13
Mercer U. C. C. Credit Union	868.95	979.02	2,353.81
Monmouth County Postal Employees Credit Union	269	459.02	1,110.13
Monroe Credit Union	224.09	3,377.41	4,557.71
Montclair Postal Employees Credit Union	23.59	45.23	465.23
Mutual Credit Union	12.00	398.85	498.44
N. J. R. Credit Union	160.67	1,088.79	1,567.19
N. T. M. Employees Credit Union	53.83	336.08	732.71
New Jersey Hardware Mutual Credit Union	17.08	28.74	126.59
Newark Post Office Employees Credit Union	313.02	1,609.31	3,198.39

* Denotes deficit.

CREDIT UNIONS

UNIONS

Disbursements, Miscellaneous—December 31, 1947

MISCELLANEOUS					
Number of Members December 31, 1946	Number of Members Re-ceived or Reinstated During Year	Number of Members Withdrawn or Expelled	Number of Members at Close of Year	Dividends	Number of Borrowers
119	2	11	110	\$251.26	30
499	155	36	618	1,296.59	215
53	5	1	57	218.77	38
316	110	49	377	555.53	185
209	25	27	207	255.70	85
49	30	8	71	-----	28
No business transacted			No business transacted		
943	258	111	1,090	3,794.34	281
327	198	114	411	522.94	253
76	19	4	91	174.63	35
500	32	26	506	1,837.08	240
No reports filed			No reports filed		
144	15	11	148	319.70	58
53	25	2	76	66.51	43
325	27	14	338	1,394.68	182
136	3	7	132	-----	5
439	38	41	436	583.33	246
143	-----	1	142	-----	57
264	148	18	394	597.40	288
111	14	4	121	423.36	59
249	66	50	265	590.00	81
227	20	15	232	377.64	93
257	46	20	283	309.32	95
365	39	19	385	121.63	107
110	15	17	108	-----	30
No reports filed			No reports filed		
104	23	8	119	741.81	112
313	105	101	317	698.31	80
156	31	11	176	292.48	66
65	1	7	20	50.14	32
46	12	6	52	-----	21
150	32	1	181	50.85	21
268	23	13	278	799.25	113
342	115	64	393	659.73	104
342	13	41	314	895.47	108
127	15	4	138	469.59	62
790	272	132	930	3,618.26	287
93	5	6	92	48.34	38
93	10	10	93	191.42	26
104	7	7	104	951.77	54
133	23	67	89	-----	62
65	17	16	66	35.07	10
786	70	14	842	918.42	404

CREDIT UNIONS

CREDIT

Schedule of Assets, Liabilities, Receipts,

TITLE	INCOME AND EXPENSES—Continued		
	Other Expenses	Net Gain or Loss	Total
Newark Teachers Credit Union	\$265.30	\$6,117.38	\$8,654.43
Passaic County Employees Credit Union	9.60	339.08	498.94
Passaic Postal Employees Credit Union	139.77	499.14	1,295.56
Perth Amboy Postal Employees Credit Union	2.50	216.01	349.74
Plainfield Credit Union	421.12	1,220.80	2,077.33
Postal Employees Credit Union	195.93	861.12	1,680.21
Ransome Employees Credit Union	53.81	419.55	565.90
Raritan Credit Union	407.82	4,087.48	4,892.57
Repauno Good Fellows Credit Union	122.93	1,658.79	3,077.50
John A. Roebling's Sons Co. Employees Credit Union	128.78	34,837.56	38,646.78
Salesmans Credit Union	12.00	343.93	572.39
Star Employees Credit Union		No report filed	
Swift South Jersey Employees Credit Union	5.00	8.34	70.70
United Electrical Workers Credit Union	680.40	2,421.81	5,435.25
Vanesco Employees Credit Union	134.98	945.96	1,934.22
Worthington Works Employees Savings & Loan Credit Union	899.68	2,936.12	4,455.52
Wright Aeronautical Credit Union, Wood-Ridge	46.75	15,710.03	16,043.02
Totals	\$11,317.21	\$107,394.59	\$151,837.76

CREDIT UNIONS

UNIONS

Disbursements, Miscellaneous—December 31, 1947

MISCELLANEOUS					
Number of Members December 31, 1946	Number of Members Received or Reinstated During Year	Number of Members Withdrawn or Expelled	Number of Members at Close of Year	Dividends	Number of Borrowers
1,014	59	86	987	\$4,566.44	218
102	6	6	102	134.16	56
149	3	10	142	349.50	65
63	1	-----	64	165.16	28
224	9	4	229	969.95	85
226	13	10	229	670.74	87
210	59	90	179	87.27	64
1,125	158	146	1,137	3,251.49	189
550	85	27	608	699.38	250
3,162	591	387	3,366	25,124.63	491
90	10	18	82	-----	39
	No report filed			No report filed	
29	2	2	29	-----	6
879	490	271	1,098	1,064.01	616
244	62	26	280	588.55	120
1,836	538	395	1,979	2,963.34	787
2,830	820	945	2,705	24,087.52	918
22,624	4,955	3,537	24,057	\$88,833.46	8,353

PROVIDENT LOAN ASSOCIATIONS

Provident Loan

TITLE	LOCATION
Friendly Provident Loan Association	Palisades Park
Industrial Provident Loan Association	Camden
Newark Provident Loan Association	Newark

TITLE	ASSETS					
	Loans Out-standing	Deposits in Banks	Cash in Office	Furniture and Fixtures	All Other Assets	Total Assets
Friendly	\$1,514.90	\$2,122.68	.....	.....	.....	\$3,637.58
Industrial	30,197.18	1,961.13	\$10.00	\$288.98	\$23.28	\$32,480.57
Newark	606,703.80	12,386.95	3,346.46	.....	140,000.00	762,437.21
Totals	\$638,415.88	\$16,470.76	\$3,356.46	\$288.98	\$140,023.28	\$798,555.36

TITLE	RECEIPTS					
	Cash on Hand and in Banks Jan. 1, 1947	Interest and Discount	Loans Repaid	Borrowed Money	Other Receipts	Total
Friendly	\$2,012.28	\$227.58	\$1,958.73	.....	.....	\$4,198.59
Industrial .....	.....	2,691.61	26,233.65	\$75,000.00	\$27,600.24	131,525.50
Newark	12,836.25	99,560.75	980,323.24	1,135,000.00	59,113.24	2,286,833.48
Totals	\$14,848.53	\$102,479.94	\$1,008,515.62	\$1,210,000.00	\$86,713.48	\$2,422,557.57

PROVIDENT LOAN ASSOCIATIONS

Associations—December 31, 1947

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

LIABILITIES

Capital Stock	Surplus	Borrowed Money Unpaid	All Other Liabilities	Total Liabilities
\$3,650.00	*\$12.42	-----	-----	\$3,637.58
27,600.00	*167.53	\$5,000.00	\$48.10	\$2,480.57
500,000.00	123,545.90	130,000.00	8,891.31	762,437.21
\$531,250.00	\$123,365.95	\$135,000.00	\$8,939.41	\$798,555.36

DISBURSEMENTS

Loans Made	Dividends	Borrowed Money	Interest	Salaries	Other Disbursements	Cash on Hand and in Banks Dec. 31, 1947	Total
\$1,780.00	-----	-----	-----	-----	\$295.91	\$2,122.68	\$4,198.59
56,430.83	-----	\$70,000.00	\$152.42	\$1,316.40	1,654.72	1,971.13	131,525.50
1,054,688.31	\$40,000.00	1,105,000.00	1,797.28	30,917.72	38,696.76	15,733.41	2,286,833.48
\$1,112,899.14	\$40,000.00	\$1,175,000.00	\$1,949.70	\$32,234.12	\$40,647.39	\$19,827.22	\$2,422,557.57

* Denotes deficit.

SMALL LOAN LICENSEES

SMALL LOAN
Table 1—Assets,

License No.	NAME AND LOCATION	Cash	Loans	Real Estate
80	Acme Finance Company, Newark	\$7,559.56	\$119,687.21	-----
727	Atlantic County Small Loan Service, J. Allison Kruse, t/a Pleasantville	3,798.90	173,782.38	-----
768	Atlas Finance Co., Saul J. Anker & Aaron Anker, t/a Cranford	1,565.37	43,790.82	-----
759	Auto Loan Company, Newark	6,997.35	252,447.76	-----
744	Beacon Finance Company of Clifton, Clifton	1,831.05	160,769.99	-----
776	Beacon Finance Corporation, Highland Park	2,881.39	20,100.00	-----
749	Beacon Finance Company of Neptune, Neptune	2,406.51	231,174.29	-----
237	Beacon Finance Company of Newark, Newark	2,263.80	134,932.90	-----
751	Beacon Finance Company of Phillipsburg, Phillipsburg	2,235.19	88,920.51	-----
775	Bell Finance Company of Freehold, Freehold	12,003.66	30,618.19	-----
742	Bell Finance Company, Red Bank	16,568.60	257,913.52	-----
755	Bergen Finance Company, Bergenfield	4,736.99	59,512.04	-----
620	Budget Plan Corporation, Camden	7,145.57	201,731.88	-----
678	Capital Finance Company, Bridgeton	7,824.00	93,476.00	-----
663	Capital Finance Company, New Brunswick	7,508.89	129,291.11	-----
662	Capital Finance Company, Trenton	9,178.73	92,121.27	-----
200	Central Loan Company, Newark	2,316.87	98,940.38	-----
730	City Finance Company, Linden	3,739.66	153,234.18	-----
731	City Finance Company, Montclair	2,848.88	109,342.93	-----
723	City Finance Company, Passaic	5,584.50	162,053.36	-----
699	City Finance Company, West New York	6,399.96	208,288.51	-----
664	City Security Exchange Company, Atlantic City	11,523.90	146,339.50	-----
722	Commercial Finance Company of New Jersey, Vincenzo Catanzaro, t/a Garfield	3,591.15	54,741.05	-----
765	Community Finance Corporation, Irvington	4,702.04	42,905.13	-----
702	Consumers Finance Company, East Orange	5,524.85	153,271.26	-----
772	Consumers Finance Company of Union County, Roselle Park	3,770.23	8,258.94	-----
710	Domestic Finance Corporation, East Orange	3,661.93	153,700.01	-----
771	Domestic Finance Corporation, Kearny	3,897.71	27,382.71	-----
724	Domestic Finance Corporation, New Brunswick	6,267.96	217,880.94	-----
701	Earle Finance Corporation, Collingswood	5,589.63	57,510.02	\$6,429.75
743	Empire Finance Company of Burlington, Burlington	9,241.20	155,878.39	-----
561	Empire Finance Company of Woodbury, Woodbury	5,377.37	107,391.06	-----
108	Employees Loan Company of Bayonne, Bayonne	9,387.98	155,294.40	-----
757	Employees Loan Company, Bound Brook	3,557.15	111,920.66	-----
696	Employees Loan Company of Elizabeth, Elizabeth	21,106.68	236,211.27	-----
738	Employees Loan Company, Englewood	8,730.88	189,272.40	-----
709	Employees Loan Company, Jersey City	15,230.32	543,274.92	-----
450	Employees Loan Company of Paterson, Paterson	14,405.64	174,080.04	-----
720	Employees Loan Company, Rutherford	4,761.13	209,334.43	-----
736	Employees Loan Company, Summit	5,385.56	123,957.86	-----
754	Employees Loan Company, Woodbridge	6,453.25	88,088.06	-----
661	Equitable Loan Service of Elizabeth, Max Brell & Fannie Brell, t/a Elizabeth	1,090.55	265,486.46	-----
773	Family Finance Corporation, Bayonne	4,451.87	13,505.56	-----
774	Family Finance Corporation, Union City	5,829.11	6,120.65	-----
719	Fidelity Finance Corporation, West New York	779.99	71,191.32	-----
729	First Industrial Loan Company of New Jersey, Kearny	2,913.31	39,239.86	-----
665	First Industrial Loan Company of New Jersey, Newark	3,634.26	146,957.36	-----
199	Franklin Loan Company, Charles J. Amsterdam & Rose Amsterdam, t/a Newark	1,523.29	209,827.71	-----
726	Friendly Finance Company, Westfield	4,669.44	117,880.59	-----
712	General Credit Company, Vineland	4,667.40	163,203.32	-----
732	General Public Loan Corporation, Belleville	5,299.87	250,483.34	-----
756	General Public Loan Corporation, Harrison	4,765.98	133,863.00	-----
763	General Public Loan Corporation, Hoboken	4,693.16	113,118.09	-----
769	General Public Loan Corporation, Long Branch	6,764.30	71,932.03	-----

SMALL LOAN LICENSEES

LICENSEES
December 31, 1947

Furniture and Fixtures	Deferred Charges	Other Assets	Total Assets
\$1,728.11	\$240.00	-----	\$129,214.88
936.19	140.00	-----	178,657.47
2,260.85	-----	\$100.00	47,717.04
2,632.20	-----	706.62	262,783.93
2,033.13	200.00	3,207.10	168,041.27
971.20	-----	18,007.31	41,959.90
1,592.08	250.00	1,383.75	236,806.63
1,951.37	200.00	5,470.84	144,818.91
1,464.28	200.00	16,922.48	109,742.46
1,028.12	252.13	7,076.20	50,978.30
4,863.00	269.68	43,158.76	322,773.56
769.51	207.36	-----	65,225.90
2,448.26	1,265.54	2,590.00	215,181.25
44.39	-----	-----	101,344.39
166.57	-----	-----	136,966.57
259.82	-----	-----	101,559.82
830.57	-----	65.00	102,152.82
-----	-----	220.22	157,194.06
-----	-----	276.77	112,468.58
-----	-----	607.21	168,245.07
-----	-----	*83.43	214,605.04
12.25	240.00	1,281.00	159,396.65
529.42	271.00	15.00	59,147.62
1,577.52	250.00	2,807.61	52,242.30
11.00	1,018.66	-----	159,825.77
1,826.18	210.00	18,600.00	32,665.35
1,877.39	481.37	-----	159,720.70
1,826.40	1,135.36	7,663.18	41,905.36
1,401.61	497.21	-----	226,047.72
616.12	-----	8.50	70,154.02
1,867.72	278.50	3,331.00	170,596.81
1,850.70	234.00	2,377.85	117,230.98
1,392.83	418.91	-----	166,494.12
1,031.45	684.74	-----	117,194.00
1,261.02	1,282.60	-----	259,861.57
1,744.35	485.02	-----	200,232.65
5,007.87	2,279.52	2,883.59	568,676.22
1,392.65	707.55	-----	190,585.88
1,929.87	495.50	-----	216,520.93
1,142.29	420.34	-----	130,906.05
812.09	376.26	-----	95,729.66
2,328.59	-----	48.46	268,954.06
5,270.83	1,795.00	-----	25,023.26
3,826.75	3,456.00	-----	19,232.51
762.03	200.00	87.75	73,021.09
-----	265.00	-----	42,418.17
-----	808.00	30,097.66	181,497.28
488.72	7.15	1,932.52	213,779.39
295.68	240.00	2,911.00	125,996.71
611.66	1,055.00	-----	169,537.38
1,191.99	200.00	3,239.41	260,414.61
1,419.38	5,108.64	10,810.46	155,967.46
1,880.42	5,319.24	12,911.93	137,922.84
3,208.78	600.33	10,838.20	93,343.64

* Denotes deficit.

SMALL LOAN LICENSEES

SMALL LOAN
Table 1—Assets,

No. License	NAME AND LOCATION	Cash	Loans	Real Estate
752	General Public Loan Corporation, Millville	\$4,693.67	\$178,891.37	-----
733	General Public Loan Corporation, Teaneck	4,532.63	112,089.48	-----
750	General Public Loan Corporation, West Orange	4,608.00	172,906.59	-----
477	Globe Loan Company, Louis J. Feit, t/a Elizabeth	290.49	168,703.50	-----
524	Gold Loan Company, East Orange	2,472.36	64,526.72	-----
777	Home Finance Company, Lester D. Kahn, t/a Morristown ..	17,384.41	9,137.39	-----
642	Household Finance Corporation, Camden	6,358.09	469,585.60	-----
641	Household Finance Corporation, Camden	11,148.82	411,485.67	-----
687	Household Finance Corporation, Elizabeth	9,910.37	436,142.56	-----
686	Household Finance Corporation, Hackensack	7,861.74	265,249.30	-----
288	Household Finance Corporation, Jersey City	7,770.58	522,372.30	-----
643	Household Finance Corporation, Jersey City	6,785.34	596,765.54	-----
289	Household Finance Corporation, Newark	8,923.18	526,575.73	-----
644	Household Finance Corporation, Newark	8,386.07	442,319.85	-----
308	Household Finance Corporation, Newark	11,345.69	567,038.06	-----
679	Household Finance Corporation, Orange	9,029.02	319,126.15	-----
690	Household Finance Corporation, Passaic	8,688.16	287,618.86	-----
659	Household Finance Corporation, Paterson	9,398.46	417,054.31	-----
691	Household Finance Corporation, Perth Amboy	10,283.24	483,893.99	-----
660	Household Finance Corporation, Trenton	13,439.12	799,720.91	-----
700	Household Finance Corporation, Union City	7,415.57	417,152.10	-----
387	Hub Loan Company, Jersey City	12,940.25	165,745.04	\$60,740.74
551	Hudson Loan Company, Bayonne	3,752.84	51,183.10	-----
717	Industrial Loan Society, Inc., Dover	8,328.68	246,103.73	-----
674	Industrial Loan Society, Inc., East Orange	2,614.09	117,717.63	-----
681	Industrial Loan Society, Inc., Irvington	8,034.40	178,206.82	-----
650	Industrial Loan Society, Inc., Morristown	3,800.02	182,758.10	-----
178	Industrial Loan Society, Inc., Perth Amboy	6,428.39	136,287.46	-----
158	Industrial Loan Society, Inc., Plainfield	7,973.87	263,636.38	-----
718	Jersey Loan Company, Bloomfield	5,452.52	237,573.95	-----
770	Liberal Finance Service, Cliffside Park	2,645.39	26,864.70	-----
767	Liberal Finance Service, Lodi	3,378.39	74,593.35	-----
764	Liberal Finance Service, Lyndhurst	7,931.31	51,031.84	-----
778	Lincoln Loan Company, Inc., Caldwell	3,384.12	1,175.00	-----
762	Lincoln Loan Company, Inc., Irvington	31,685.92	91,487.27	-----
740	Madison Finance Company, Hackensack	3,590.66	206,433.97	-----
739	Madison Finance Company, Jersey City	7,581.55	340,127.64	-----
708	Madison Finance Company, Newark	23,225.72	407,600.52	-----
706	Monroe Loan Society of New Jersey, Jersey City	6,279.38	102,321.84	-----
761	Monroe Loan Society of N. J., Montclair	4,411.44	60,305.55	-----
423	Monroe Loan Society of New Jersey, Newark	5,931.38	195,574.39	-----
760	Monroe Loan Society of N. J., Salem	8,153.98	81,433.37	-----
262	Morris County Loan and Finance Association, Inc., Boonton	299.03	33,171.06	-----
735	National Finance Company, Chas. T. Feit, t/a Union	5,299.63	121,599.14	-----
666	Newark Finance Corporation, Newark	7,365.91	220,762.01	-----
741	North Jersey Finance Service, Hoboken	9,007.02	184,981.01	-----
14	North Jersey Finance Service of Jersey City, Jersey City ..	25,595.34	233,713.25	-----
676	Penn Loan Company, Perth Amboy	7,315.08	299,753.26	-----
39	Peoples Standard Finance Corporation, Jersey City	10,665.26	159,252.92	-----
670	Personal Finance Company of Asbury Park, Asbury Park ..	4,346.47	235,119.44	-----
667	Personal Finance Company of Atlantic City, Atlantic City ..	5,178.52	325,914.09	-----
669	Personal Finance Company of Bayonne, Bayonne	3,896.82	216,823.00	-----
697	Personal Finance Company of Bloomfield, Bloomfield	7,472.80	172,574.22	-----
305	Personal Finance Company, Camden	4,323.84	307,694.29	-----
139	Personal Finance Company of Camden, Camden	3,642.95	248,140.22	-----
23	Personal Finance Company of Elizabeth, Elizabeth	5,329.60	262,551.77	-----
441	Personal Finance Company of Hackensack, Hackensack	5,951.95	210,236.17	-----
698	Personal Finance Company of Irvington, Irvington	7,219.51	394,667.23	-----
221	Personal Finance Company of Jersey City, Jersey City	3,672.12	342,096.22	-----
27	Personal Finance Company of Newark, Newark	5,609.87	468,770.73	-----

SMALL LOAN LICENSEES

LICENSEES—Continued
December 31, 1947

Furniture and Fixtures	Deferred Charges	Other Assets	Total Assets
\$1,796.53	\$100.00	\$4,827.55	\$190,309.12
620.70	200.00	1,573.14	119,015.95
1,149.35	1,489.73	12,363.24	192,516.91
106.90	-----	467.61	169,568.60
1,168.78	239.80	1,209.27	69,616.93
3,059.96	525.75	25.00	30,132.51
1,098.04	-----	-----	477,041.73
4,075.73	-----	-----	426,710.22
6,841.77	-----	-----	452,894.70
501.86	-----	-----	273,612.90
1,133.92	-----	-----	531,276.80
1,120.45	-----	-----	604,671.33
2,059.93	-----	-----	537,558.84
754.91	-----	-----	451,460.83
7,786.23	-----	-----	586,169.98
5,598.24	-----	-----	333,753.41
872.77	-----	-----	297,179.79
1,588.32	-----	-----	428,041.09
1,030.27	-----	-----	495,207.50
3,772.74	-----	-----	816,932.77
1,094.65	-----	-----	425,662.32
2,757.63	578.01	18,869.61	261,631.28
4,474.37	-----	1,431.68	56,367.62
878.73	167.22	-----	259,074.00
1,739.71	267.22	-----	121,477.67
439.50	267.22	-----	188,248.15
2,639.65	267.22	-----	187,264.84
1,239.06	267.22	-----	145,622.72
1,850.31	200.00	4,890.37	273,116.53
3,429.06	200.00	5,281.07	249,967.15
3,410.79	100.00	2,288.87	38,420.22
5,048.97	200.00	8,600.86	83,771.40
8,562.92	200.00	340.00	72,812.98
2,049.43	3.60	2,757.90	5,099.12
5,459.16	4,183.83	4,416.28	164,692.40
3,333.55	2,765.97	555,712.25	214,835.56
393.15	-----	21,798.88	361,768.46
878.55	-----	13,119.11	992,638.01
448.95	-----	40,390.95	130,793.25
576.88	-----	18,032.84	78,714.65
1,856.05	140.00	1,000.00	242,345.67
2,348.12	250.00	-----	108,197.07
1.00	240.00	723.72	34,610.09
2,887.50	-----	581.80	129,004.82
1.00	200.00	-----	233,874.76
494.94	-----	734.43	194,810.83
889.55	.09	6,543.79	262,930.52
1,142.69	1.55	6,500.00	313,813.13
611.14	218.19	-----	176,913.12
260.79	68.54	-----	240,355.55
1,409.80	31.12	-----	332,236.85
1,633.94	72.87	-----	221,549.15
4,026.95	1,023.01	-----	180,376.35
1,237.22	21.53	-----	313,459.05
874.33	7.75	11,023.44	253,489.98
2,241.63	15.45	149,315.06	272,931.33
3,545.44	111.57	-----	228,470.31
		-----	552,083.88
		-----	348,025.42
		-----	478,037.61

SMALL LOAN LICENSEES

SMALL LOAN
Table 1—Assets,

License No.	NAME AND LOCATION	Cash	Loans	Real estate
431	Personal Finance Company of New Jersey, Newark	\$5,523.40	\$142,981.34	-----
672	Personal Finance Company of New Brunswick, New Brunswick	4,761.08	277,024.95	-----
141	Personal Finance Company of Orange, Orange	5,413.93	313,488.05	-----
507	Personal Finance Company of Passaic, Passaic	5,351.29	230,115.74	-----
121	Personal Finance Company of Paterson, Paterson	5,800.95	560,561.11	-----
671	Personal Finance Company of Plainfield, Plainfield	4,444.58	232,846.75	-----
103	Personal Finance Company of Trenton, Trenton	6,134.80	368,926.12	-----
668	Personal Finance Company of Union City, Union City	6,168.34	315,262.10	-----
692	Prudential Autoplan, Plainfield	15,429.28	110,339.17	-----
748	Public Finance Service, Inc., Clifton	8,830.78	41,110.96	-----
715	Public Finance Service, Inc., Paterson	8,124.29	272,270.12	-----
713	Public Finance Service, Inc., Ridgewood	10,281.36	193,687.45	-----
747	Public Finance Service, Inc., Westwood	9,959.36	87,236.09	-----
707	Queen City Finance Company, Plainfield	3,193.45	88,610.96	-----
115	Remedial Loan Company, Paterson	6,278.64	90,500.85	-----
695	Seaboard Finance Company, Camden	12,168.16	429,218.84	-----
689	Seaboard Finance Company, Hackensack	11,728.23	230,256.91	-----
703	Seaboard Finance Company, Jersey City	6,453.46	217,243.96	-----
685	Seaboard Finance Company, Newark	13,175.20	332,923.73	-----
694	Seaboard Finance Company, Passaic	7,999.81	220,833.41	-----
398	Seaboard Finance Company, Trenton	1,979.64	268,791.60	-----
734	Security Finance Company, Rahway	6,583.53	115,332.78	-----
105	Service Loan Association, Newark	3,292.43	24,083.44	-----
623	Shore Finance Company, Atlantic City	6,503.03	198,424.53	-----
673	Somerset Finance Corporation, Somerville	5,474.08	76,513.00	-----
677	South Jersey Credit Company, Inc., Camden	1,982.00	134,674.02	-----
758	South River Loan Co., South River	1,015.99	39,001.33	-----
753	Suburban Finance Company, Nutley	4,750.37	26,519.43	-----
414	Trenton Citizens System Company, Trenton	5,990.82	109,103.35	\$21,814.69
43	Trenton Commercial Company, Trenton	1,505.97	99,131.55	-----
472	Wimsett Thrift Company, Trenton	1,143.69	244,773.89	-----
385	Workers Finance Co., Newark	6,189.70	172,011.38	-----
746	Workers Finance Co., North Bergen	3,376.87	72,401.60	-----
737	Wye Corporation, Pitman	5,826.67	61,204.72	-----
	Totals	\$993,920.73	\$29,103,374.56	\$88,985.18

SMALL LOAN LICENSEES

LICENSEES—Continued
December 31, 1947

Deferred Charges	Furniture and Fixtures	Other Assets	Total Assets
\$1,207.61	\$25.05	-----	\$149,737.40
998.63	47.13	-----	282,831.79
1,376.51	62.37	-----	320,340.86
143.56	-----	-----	235,610.59
2,175.01	8.35	-----	568,545.42
1,116.30	4.52	-----	238,412.15
1,359.45	4.93	-----	376,425.30
1,475.79	3.46	-----	322,909.69
652.47	345.13	\$24,883.74	151,649.79
2,375.08	1,501.15	-----	53,817.97
2,911.62	1,442.14	3,403.38	288,151.55
2,028.64	416.71	2,421.09	208,835.25
2,428.68	572.59	1,090.45	101,287.17
264.61	-----	2,000.00	94,069.02
370.37	267.22	322.69	97,739.77
1,677.56	-----	-----	443,064.56
1,064.49	-----	-----	243,049.63
5,792.94	-----	-----	229,490.36
1,485.36	-----	-----	347,584.29
1,573.27	-----	4.98	230,411.47
1,217.33	-----	136.51	272,125.08
976.64	425.16	239.50	123,557.61
234.50	-----	-----	27,610.37
1,409.20	497.50	23,853.40	230,687.66
1,083.87	-----	2,550.00	85,620.95
450.00	7,264.51	358.00	144,728.53
598.86	150.00	1,773.11	42,539.29
1,691.75	162.30	699.80	33,823.65
1,790.19	-----	49,981.15	188,680.20
1,422.87	-----	50.00	102,110.39
668.14	200.00	38,304.61	285,090.33
5,052.34	240.00	85,885.26	269,378.68
880.64	300.75	-----	76,959.86
-----	-----	-----	67,031.39
\$248,634.00	\$66,122.25	\$1,376,717.64	\$31,877,754.36

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
80	Acme Finance Company, Newark	\$65,325.51	\$8,777.55	\$47,250.00
727	Atlantic County Small Loan Service, J. Allison Kruse, t/a Pleasantville	5,000.00	-----	82,675.00
768	Atlas Finance Co., Saul J. Anker & Aaron Anker, t/a Cranford	22,500.00	-----	25,217.04
759	Auto Loan Company, Newark	231,093.97	3,340.89	25,000.00
744	Beacon Finance Company of Clifton, Clifton	144,807.92	804.62	25,000.00
776	Beacon Finance Corporation, Highland Park	18,018.04	-----	25,000.00
749	Beacon Finance Company of Neptune, Neptune	203,300.46	2,462.65	30,000.00
237	Beacon Finance Company of Newark, Newark	112,828.00	929.02	25,500.00
751	Beacon Finance Company of Phillipsburg, Phillipsburg	78,628.87	444.60	26,000.00
775	Bell Finance Company of Freehold, Freehold	27,557.19	157.70	25,000.00
742	Bell Finance Company, Red Bank	243,951.72	6,299.42	77,040.00
755	Bergen Finance Company, Bergenfield	32,923.60	624.51	30,000.00
620	Budget Plan Corporation, Camden	148,561.01	8,535.33	53,144.00
678	Capital Finance Company, Bridgeton	-----	-----	101,344.39
663	Capital Finance Company, New Brunswick	-----	-----	136,966.57
662	Capital Finance Company, Trenton	-----	-----	101,559.82
200	Central Loan Company, Newark	68,500.00	175.20	29,850.00
730	City Finance Company, Linden	-----	-----	153,307.73
731	City Finance Company, Montclair	-----	-----	110,312.14
723	City Finance Company, Passaic	-----	-----	165,526.01
699	City Finance Company, West New York	-----	-----	210,417.54
664	City Security Exchange Company, Atlantic City	65,385.60	15,604.80	25,000.00
722	Commercial Finance Company of New Jersey, Vincenzo Catanzaro, t/a Garfield	688.40	-----	53,477.21
765	Community Finance Corporation, Irvington	17,676.00	-----	40,000.00
702	Consumers Finance Company, East Orange	130,242.27	2,796.29	26,400.00
772	Consumers Finance Company of Union County, Roselle Park	5,160.00	28.05	28,500.00
710	Domestic Finance Corporation, East Orange	364.69	7,846.81	149,250.50
771	Domestic Finance Corporation, Kearny	122.59	987.09	45,904.45
724	Domestic Finance Corporation, New Brunswick	199.34	13,043.74	207,728.20
701	Earle Finance Corporation, Collingswood	21,909.66	384.80	41,839.00
743	Empire Finance Company of Burlington, Burlington	136,504.44	2,699.43	30,120.00
561	Empire Finance Company of Woodbury, Woodbury	87,034.71	1,439.04	29,325.00
108	Employees Loan Company of Bayonne, Bayonne	69,977.46	11,812.36	83,900.00
757	Employees Loan Company, Bound Brook	113,220.68	3,973.32	-----
696	Employees Loan Company of Elizabeth, Elizabeth	164,166.98	11,296.63	60,000.00
738	Employees Loan Company, Englewood	190,622.50	9,610.15	-----
709	Employees Loan Company, Jersey City	372,748.04	23,022.65	25,000.00
450	Employees Loan Company of Paterson, Paterson	100,125.76	10,821.29	78,570.00
720	Employees Loan Company, Rutherford	197,475.72	19,045.21	-----
736	Employees Loan Company, Summit	120,134.35	10,771.70	-----
754	Employees Loan Company, Woodbridge	92,023.96	3,705.70	-----
661	Equitable Loan Service of Elizabeth, Max Brell & Fannie Brell, t/a Elizabeth	202,038.03	7,964.59	58,951.44
773	Family Finance Corporation, Bayonne	-----	-----	25,023.26
774	Family Finance Corporation, Union City	-----	-----	19,232.51
719	Fidelity Finance Corporation, West New York	38,823.76	2,135.74	30,000.00
729	First Industrial Loan Company of New Jersey, Kearny	30,000.00	406.41	-----
665	First Industrial Loan Company of New Jersey, Newark	60,000.00	7,167.61	75,000.00
199	Franklin Loan Company, Charles J. Amsterdam & Rose Amsterdam, t/a Newark	20,205.50	-----	193,573.89
726	Friendly Finance Company, Westfield	96,912.81	2,882.61	25,000.00
712	General Credit Company, Vineland	15,323.82	9,742.22	1,000.00
732	General Public Loan Corporation, Belleville	215,052.11	13,017.67	-----
756	General Public Loan Corporation, Harrison	151,571.59	4,395.87	-----
763	General Public Loan Corporation, Hoboken	134,286.31	3,636.53	-----
769	General Public Loan Corporation, Long Branch	90,990.04	2,353.60	-----

SMALL LOAN LICENSEES

LICENSEES—Continued
Income, December 31, 1947

Capital Reserves	Surplus and Undivided Profits	Total Liabilities	Interest or Charges	Interest on Bank Balances	Other Income	Gross Earnings
	\$7,861.82	\$129,214.88	\$29,893.28		\$1,266.51	\$31,159.79
	90,982.47	178,657.47	38,691.90		30.00	38,721.90
		47,717.04	2,612.70			2,612.70
	3,349.07	262,783.93	63,810.99		8.54	63,819.53
	*2,571.27	168,041.27	25,344.55			25,344.55
	*1,058.14	41,959.90	3.97			3.97
	1,043.52	236,806.63	43,603.82			43,603.82
	5,561.89	144,818.91	25,926.28			25,926.28
	4,668.99	109,742.46	15,729.00			15,729.00
	1,726.59	50,978.30	278.92			278.92
	*4,517.58	322,773.56	57,850.45			57,850.45
	1,677.79	65,225.90	14,823.68			14,823.68
	4,940.91	215,181.25	52,048.55		1,388.67	53,437.22
		101,344.39	23,319.71			23,319.71
		136,966.57	30,726.70			30,726.70
		101,559.82	24,146.87			24,146.87
	3,627.62	102,152.82	25,856.11		923.20	26,779.31
	3,886.33	157,194.06	40,077.76		353.21	40,430.97
	2,156.44	112,468.58	28,591.82		351.88	28,943.70
	2,719.06	168,245.07	40,931.37		407.44	41,338.81
	4,187.50	214,605.04	52,069.57		340.64	52,410.21
	53,406.25	159,396.65	35,576.04			35,576.04
	4,982.01	59,147.62	14,339.79		94.82	14,434.61
	*5,433.70	52,242.30	2,991.25		45.00	3,036.25
	387.21	159,825.77	34,536.09		115.70	34,651.79
	*1,022.70	32,665.35	102.66			102.66
	2,258.70	159,720.70	39,160.59		719.96	39,880.55
	*5,108.77	41,905.56	1,324.48			1,324.48
	5,076.44	226,047.72	53,561.80		154.00	53,715.80
	6,020.56	70,154.02	14,259.65		166.97	14,426.62
	1,272.94	170,596.81	35,633.62			35,633.62
	*567.77	117,230.98	24,300.90		116.68	24,417.58
	804.30	166,494.12	34,442.85		257.70	34,700.55
		117,194.00	24,297.21			24,297.21
	24,397.96	259,861.57	62,251.06		41.58	62,292.64
		200,232.65	48,517.01		1,288.52	49,805.53
	147,905.53	568,676.22	137,339.54		2,211.89	139,551.43
	1,068.83	190,585.88	41,031.54		52.00	41,083.54
		216,520.93	56,179.19		2,239.58	58,418.77
		130,906.05	33,603.35		438.28	34,041.63
		95,729.66	18,901.49			18,901.49
		268,954.06	68,051.33			68,051.33
		25,023.26	247.25			247.25
		19,232.51	1.73			1.73
	2,061.59	73,021.09	19,966.57			19,966.57
	12,011.76	42,418.17	10,388.38		423.52	10,811.90
	39,329.67	181,497.28	39,516.50		1,093.81	40,610.31
		213,779.39	52,569.71		95.70	52,665.41
	1,201.29	125,996.71	25,894.00		255.39	26,149.39
	143,471.34	169,537.38	41,703.73		52.10	41,755.83
	32,344.83	260,414.61	67,614.98		483.48	68,098.46
		155,967.46	28,415.14			28,415.14
		137,922.84	14,476.60			14,476.60
		93,343.64	3,972.52			3,972.52

* 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
752	General Public Loan Corporation, Millville	\$176,702.33	\$8,082.18	-----
733	General Public Loan Corporation, Teaneck	114,749.19	6,200.98	-----
750	General Public Loan Corporation, West Orange	182,582.22	7,843.77	-----
477	Globe Loan Company, Louis J. Feit t/a Elizabeth	85,678.79	-----	\$83,889.81
524	Gold Loan Company, East Orange	33,426.26	6,259.42	28,800.00
777	Home Finance Company, Lester D. Kahn, t/a Morristown	37.41	-----	30,095.10
642	Household Finance Corporation, Camden	874.87	-----	476,166.86
641	Household Finance Corporation, Camden	1,024.23	-----	425,685.99
687	Household Finance Corporation, Elizabeth	1,123.48	-----	451,771.22
686	Household Finance Corporation, Hackensack	537.57	-----	273,075.33
288	Household Finance Corporation, Jersey City	1,218.06	-----	530,058.74
643	Household Finance Corporation, Jersey City	1,135.10	-----	603,536.23
289	Household Finance Corporation, Newark	1,095.78	-----	536,463.06
644	Household Finance Corporation, Newark	1,124.25	-----	450,336.58
308	Household Finance Corporation, Newark	1,225.83	-----	584,944.15
679	Household Finance Corporation, Orange	670.57	-----	333,082.84
690	Household Finance Corporation, Passaic	605.77	-----	296,574.02
659	Household Finance Corporation, Paterson	849.25	-----	427,191.84
691	Household Finance Corporation, Perth Amboy	1,047.50	-----	494,160.00
660	Household Finance Corporation, Trenton	1,610.29	-----	815,322.48
700	Household Finance Corporation, Union City	820.27	-----	424,842.05
387	Hub Loan Company, Jersey City	145,017.96	-----	106,570.00
551	Hudson Loan Company, Bayonne	2,000.00	-----	55,500.00
717	Industrial Loan Society, Inc., Dover	-----	-----	259,074.00
674	Industrial Loan Society, Inc., East Orange	-----	-----	121,477.67
681	Industrial Loan Society, Inc., Irvington	-----	-----	188,248.15
650	Industrial Loan Society, Inc., Morristown	-----	-----	187,264.84
178	Industrial Loan Society, Inc., Perth Amboy	188.00	-----	145,434.72
158	Industrial Loan Society, Inc., Plainfield	-----	-----	273,116.53
718	Jersey Loan Company, Bloomfield	212,780.32	3,997.68	25,010.00
770	Liberal Finance Service, Cliffside Park	15,436.37	336.88	30,000.00
767	Liberal Finance Service, Lodi	58,958.72	49.13	30,000.00
764	Liberal Finance Service, Lyndhurst	50,746.64	661.89	30,000.00
778	Lincoln Loan Company, Inc., Caldwell	37.50	-----	5,962.50
762	Lincoln Loan Company, Inc., Irvington	92,843.58	1,829.75	70,000.00
740	Madison Finance Company, Hackensack	-----	9,304.47	205,531.09
739	Madison Finance Company, Jersey City	-----	16,746.99	345,021.47
708	Madison Finance Company, Newark	823,246.36	35,810.76	25,000.00
706	Monroe Loan Society of New Jersey, Jersey City	22,028.70	5,849.32	98,518.20
761	Monroe Loan Society of N. J., Montclair	13,258.19	3,058.66	74,340.03
423	Monroe Loan Society of New Jersey, Newark	40,689.73	9,039.46	110,563.44
760	Monroe Loan Society of N. J., Salem	18,176.92	3,500.00	93,325.36
262	Morris County Loan and Finance Association, Inc., Boonton	6,029.60	-----	5,800.00
735	National Finance Company, Chas. T. Feit, t/a Union	79,204.72	-----	49,800.10
666	Newark Finance Corporation, Newark	182,725.00	9,027.66	28,437.50
741	North Jersey Finance Service, Hoboken	136,245.89	651.00	45,000.00
14	North Jersey Finance Service of Jersey City, Jersey City	200,968.14	-----	44,203.60
676	Penn Loan Company, Perth Amboy	128,070.00	10,491.36	106,900.00
39	Peoples Standard Finance Corporation, Jersey City	77,000.00	-----	46,500.00
670	Personal Finance Company of Asbury Park, Asbury Park	95,528.01	4,975.77	10,000.00
667	Personal Finance Company of Atlantic City, Atlantic City	91,618.63	11,110.53	12,000.00
669	Personal Finance Company of Bayonne, Bayonne	75,076.32	4,739.75	10,000.00
697	Personal Finance Company of Bloomfield, Bloomfield	91,978.52	3,328.16	7,500.00
305	Personal Finance Company, Camden	572.72	196.49	312,689.84
139	Personal Finance Company of Camden, Camden	49,753.70	6,390.37	10,000.00
23	Personal Finance Company of Elizabeth, Elizabeth	11,250.80	10,170.36	10,000.00
441	Personal Finance Company of Hackensack, Hackensack	444.39	5,793.56	10,000.00
698	Personal Finance Company of Irvington, Irvington	145,983.18	20,713.95	12,000.00
221	Personal Finance Company of Jersey City, Jersey City	116,720.75	11,120.99	10,000.00
27	Personal Finance Company of Newark, Newark	133,406.51	17,775.50	20,000.00

SMALL LOAN LICENSEES

LICENSEES—Continued
Income, December 31, 1947

Capital Reserves	Surplus and Undivided Profits	Total Liabilities	Interest or Charges	Interest on Bank Balances	Other Income	Gross Earnings
	\$5,524.61	\$190,309.12	\$42,793.91			\$42,793.91
	*1,934.22	119,015.95	30,094.38		469.09	30,563.47
	2,090.92	192,516.91	40,015.36			40,015.36
		169,568.60	43,287.10		328.04	43,615.14
\$2,223.70	*1,092.45	69,661.93	13,995.33		863.17	14,858.50
		30,132.51	.66			.66
		477,041.73	125,959.95		2,138.18	128,098.13
		426,710.22	110,909.67		2,258.87	113,168.54
		452,894.70	118,181.44		3,423.55	121,604.99
		273,612.90	71,324.84		2,881.19	74,206.03
		531,276.80	141,888.02		2,735.30	144,623.32
		604,671.33	164,970.57		3,115.24	168,085.81
		537,558.84	145,931.32		3,796.05	149,727.37
		451,460.83	122,338.39		4,014.43	126,352.82
		586,169.98	157,384.16		3,114.54	160,498.70
		333,753.41	87,571.76		2,258.38	89,830.14
		297,179.75	73,694.31		1,034.39	74,728.70
		428,041.09	105,103.58		1,231.92	106,335.50
		495,207.50	135,221.54		1,702.19	136,923.73
		816,932.77	208,863.26		2,077.98	210,941.24
		425,662.32	110,390.60		1,926.59	112,317.19
	10,043.32	261,631.28	42,019.31			42,019.31
	*1,132.38	56,367.62	13,178.52			13,178.52
		259,074.00	55,407.23		292.45	55,699.68
		121,477.67	32,429.38		282.72	32,712.10
		188,248.15	39,997.25		49.62	40,046.87
		187,264.84	47,640.10		575.52	48,215.62
		145,622.72	30,469.94		189.61	30,659.55
		273,116.53	66,339.58		271.97	66,611.55
	8,179.15	249,967.15	55,229.96		129.57	55,359.53
	*7,353.03	38,420.22	1,154.57		.57	1,155.14
	*5,236.45	83,771.40	3,460.40			3,460.40
	*8,595.55	72,812.98	6,282.93			6,282.93
	*900.88	5,099.12				
	19.07	164,692.40	17,946.14			17,946.14
		214,835.56	53,419.62		376.43	53,796.05
		361,768.46	81,601.85		542.92	82,144.77
	108,580.89	992,638.01	98,606.92		1,733.04	100,339.96
	4,397.03	130,793.25	23,966.76		2,355.39	26,322.15
	*11,942.23	78,714.65	10,346.74			10,346.74
	82,053.04	242,345.67	45,536.62		2,858.84	48,395.46
	*6,805.21	108,197.07	16,576.03			16,576.03
	22,780.49	34,610.09	7,589.13		25.00	7,614.13
		129,004.82	27,737.17		442.20	28,179.37
	13,684.60	233,874.76	47,209.12		4,158.74	51,367.86
	12,913.94	194,810.83	39,438.08		1,677.80	41,115.88
	17,758.78	262,930.52	47,696.90		1,185.71	48,882.61
	68,351.77	313,813.13	73,926.98		199.75	74,126.73
	53,413.12	176,913.12	38,912.11		1,845.10	40,757.21
	129,851.77	240,355.55	61,501.03			61,501.03
	217,507.69	332,236.85	88,759.63		25.37	88,785.00
	131,733.08	221,549.15	57,196.11		13.09	57,209.20
	77,569.67	180,376.35	45,146.17			45,146.17
		313,459.05	79,082.80			79,082.80
	187,345.91	253,489.98	66,877.58		25.85	66,903.43
	241,510.17	272,931.33	74,668.37		15.97	74,684.34
	212,232.36	228,470.31	57,826.29		31.59	57,857.88
	373,386.75	552,083.88	95,557.90		13.99	95,571.89
	210,183.68	348,025.42	91,650.61			91,650.61
	306,855.60	478,037.61	130,418.68			130,418.68

* 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
431	Personal Finance Company of New Jersey, Newark	\$300.60	\$121.74	\$149,315.06
672	Personal Finance Company of New Brunswick, New Brunswick	84,232.48	10,895.41	12,000.00
141	Personal Finance Company of Orange, Orange	75,982.65	11,250.03	10,000.00
507	Personal Finance Company of Passaic, Passaic	41,728.70	5,629.21	10,000.00
121	Personal Finance Company of Paterson, Paterson	246,958.19	21,921.69	10,000.00
671	Personal Finance Company of Plainfield, Plainfield	64,940.92	5,650.86	12,500.00
103	Personal Finance Company of Trenton, Trenton	140,054.50	12,241.23	10,000.00
668	Personal Finance Company of Union City, Union City	154,128.28	6,709.66	12,500.00
692	Prudential Autoplan, Plainfield	102,552.33	1,511.67	50,200.00
748	Public Finance Service, Inc., Clifton	26,108.67		30,000.00
715	Public Finance Service, Inc., Paterson		6,806.76	281,344.79
713	Public Finance Service, Inc., Ridgewood		4,842.18	203,993.07
747	Public Finance Service, Inc., Westwood	2,180.90		99,106.27
707	Queen City Finance Company, Plainfield	38,016.43	3,446.12	43,500.00
115	Remedial Loan Company, Paterson	57,924.45		39,743.12
695	Seaboard Finance Company, Camden	594.66	14,072.64	428,397.26
689	Seaboard Finance Company, Hackensack	279.95	7,249.84	235,519.84
703	Seaboard Finance Company, Jersey City	330.64	5,845.84	223,313.88
685	Seaboard Finance Company, Newark	428.90	12,179.45	334,975.94
694	Seaboard Finance Company, Passaic	407.24	10,589.25	219,414.98
398	Seaboard Finance Company, Trenton	5,306.10	18,495.96	167,869.94
734	Security Finance Company, Rahway	87,253.92	5,147.78	25,000.00
105	Service Loan Association, Newark	7,000.00		17,900.00
623	Shore Finance Company, Atlantic City	37,541.17	4,159.16	192,580.00
673	Somerset Finance Corporation, Somerville	50,635.04		25,100.00
677	South Jersey Credit Company, Inc., Camden	115,003.52	2,839.27	30,000.00
758	South River Loan Co., South River	15,085.72	124.44	25,200.00
753	Suburban Finance Company, Nutley	8,325.38		25,000.00
414	Trenton Citizens System Company, Trenton	5,187.70	18,147.70	119,410.00
43	Trenton Commercial Company, Trenton	47,767.45	2,444.28	55,000.00
472	Wimsett Thrift Company, Trenton	214,280.35	3,969.64	50,300.00
385	Workers Finance Co., Newark	176,871.06		83,900.00
746	Workers Finance Co., North Bergen			84,675.41
737	Wye Corporation, Pitman		3,674.80	63,356.59
	Totals	\$9,877,706.20	\$670,166.80	\$16,736,807.19

SMALL LOAN LICENSEES

LICENSEES—Continued
Income, December 31, 1947

Capital Reserves	Surplus and Undivided Profits	Total Liabilities	Interest or Charges	Interest on Bank Balances	Other Income	Gross Earnings
		149,737.40	35,977.34		32.44	36,009.78
	175,703.90	282,831.79	74,880.24			74,880.24
	223,108.18	320,340.86	85,852.33			85,852.33
	178,252.68	235,610.59	62,789.49		130.17	62,919.66
	289,667.54	568,545.42	147,549.37			147,549.37
	155,320.37	238,412.15	58,728.52			58,728.52
	214,129.57	376,425.30	93,748.82		27.12	93,775.94
	149,571.75	322,909.69	80,539.74		96.29	80,636.03
	*2,614.21	151,649.79	26,801.24		.74	26,801.98
	*2,290.70	53,817.97	6,806.07			6,806.07
		288,151.55	67,911.74		3,480.50	71,392.24
		208,835.25	51,101.46		1,204.43	52,305.89
		101,287.17	19,704.85		678.86	20,383.71
	9,106.47	94,069.02	21,488.64		133.49	21,622.13
	72.20	97,739.77	22,259.29		155.12	22,414.41
		443,064.56	101,029.36		2,958.35	103,987.71
		243,049.63	58,528.36		312.95	58,841.31
		229,490.36	52,007.63		1,966.77	53,974.40
		347,584.29	83,725.36		1,102.32	84,827.68
		230,411.47	59,753.62		968.25	60,721.87
	80,453.08	272,125.08	66,687.91		1,562.29	68,250.20
	6,155.91	123,557.61	30,858.83		399.99	31,258.82
	2,710.37	27,610.37	6,130.27			6,130.27
	*3,592.67	230,687.66	45,869.86			45,869.86
	9,885.91	85,620.95	23,263.74		85.72	23,349.46
	*3,114.26	144,728.53	36,259.06			36,259.06
	2,129.13	42,539.29	9,050.79			9,050.79
	298.27	33,823.65	4,960.52		36.78	4,997.30
	45,934.80	188,680.20	28,514.68	\$114.96	342.27	28,971.91
	*3,101.34	102,110.39	20,796.18			20,796.18
	16,540.34	285,090.33	51,815.94		1,446.28	53,262.22
	8,607.62	269,378.68	44,378.05		1,799.46	46,177.51
	*7,715.55	76,959.86	18,984.50			18,984.50
		67,031.39	13,545.41		809.64	14,355.05
\$2,223.70	\$4,590,850.47	\$31,877,754.36	\$7,256,550.42	\$114.96	\$93,834.91	\$7,350,500.29

* Denotes deficit.

SMALL LOAN LICENSEES

SMALL LOAN
Table 3—Expense

License No.	NAME AND LOCATION	Advertising	Bad Debts
80	Acme Finance Company, Newark	\$1,258.29	\$828.19
727	Atlantic County Small Loan Service, J. Allison Kruse, t/a Pleasantville	1,616.03	3,834.56
768	Atlas Finance Co., Saul J. Anker & Aaron Anker, t/a Cranford	885.67	
759	Auto Loan Company, Newark	6,537.63	2,746.29
744	Beacon Finance Company of Clifton, Clifton	2,296.95	161.92
776	Beacon Finance Corporation, Highland Park	160.00	
749	Beacon Finance Company of Neptune, Neptune	2,394.46	
237	Beacon Finance Company of Newark, Newark	2,328.09	
751	Beacon Finance Company of Phillipsburg, Phillipsburg	2,331.91	117.27
775	Bell Finance Company of Freehold, Freehold	684.06	157.70
742	Bell Finance Company, Red Bank	4,312.39	3,764.50
755	Bergen Finance Company, Bergenfield	1,160.56	971.82
620	Budget Plan Corporation, Camden	2,364.23	4,399.70
678	Capital Finance Company, Bridgeton	1,453.42	931.47
663	Capital Finance Company, New Brunswick	2,002.81	1,288.62
662	Capital Finance Company, Trenton	2,504.53	995.84
200	Central Loan Company, Newark	858.23	1,255.52
730	City Finance Company, Linden	2,451.90	1,655.18
731	City Finance Company, Montclair	1,551.48	1,319.08
723	City Finance Company, Passaic	2,768.64	1,691.66
699	City Finance Company, West New York	3,972.37	2,180.02
664	City Security Exchange Company, Atlantic City	2,963.56	
722	Commercial Finance Company of New Jersey, Vincenzo Catanzaro, t/a Garfield	667.50	1,450.00
765	Community Finance Corporation, Irvington	1,963.50	
702	Consumers Finance Company, East Orange	2,122.30	5,592.10
772	Consumers Finance Company of Union County, Roselle Park	5.20	
710	Domestic Finance Corporation, East Orange	3,331.15	*802.00
771	Domestic Finance Corporation, Kearny	3,895.07	965.00
724	Domestic Finance Corporation, New Brunswick	3,891.66	3,872.00
701	Earle Finance Corporation, Collingswood		861.35
743	Empire Finance Company of Burlington, Burlington	1,202.67	1,455.26
561	Empire Finance Company of Woodbury, Woodbury	972.27	1,005.57
108	Employees Loan Company of Bayonne, Bayonne	1,898.78	1,141.12
757	Employees Loan Company, Bound Brook	3,447.59	1,300.00
696	Employees Loan Company of Elizabeth, Elizabeth	2,891.00	3,450.41
738	Employees Loan Company, Englewood	2,199.32	3,250.00
709	Employees Loan Company, Jersey City	5,074.30	7,800.00
450	Employees Loan Company of Paterson, Paterson	2,952.78	
720	Employees Loan Company, Rutherford	2,591.02	2,600.00
736	Employees Loan Company, Summit	2,677.09	1,300.00
754	Employees Loan Company, Woodbridge	2,806.90	1,300.00
661	Equitable Loan Service of Elizabeth, Max Brell & Fannie Brell, t/a Elizabeth	2,557.73	4,628.30
773	Family Finance Corporation, Bayonne	2,172.48	97.24
774	Family Finance Corporation, Union City	1,561.74	35.08
719	Fidelity Finance Corporation, West New York	239.90	1,312.91
729	First Industrial Loan Company of New Jersey, Kearny	355.50	351.66
665	First Industrial Loan Company of New Jersey, Newark	104.72	3,483.16
199	Franklin Loan Company, Charles J. Amsterdam & Rose Amsterdam, t/a Newark	2,680.33	4,198.49
726	Friendly Finance Company, Westfield	3,238.51	2,447.61
712	General Credit Company, Vineland	1,546.77	1,670.50
732	General Public Loan Corporation, Belleville	3,432.73	2,745.11
756	General Public Loan Corporation, Harrison	6,133.53	3,197.57
763	General Public Loan Corporation, Hoboken	7,067.45	3,883.05
769	General Public Loan Corporation, Long Branch	3,716.42	2,255.64

SMALL LOAN LICENSEES

LICENSEES—Continued
and Profit, December 31, 1947

Rent	Salaries	Taxes	Other Expenses	Net Profit Before Interest On Borrowed Money	Total Expenses and Net Profit
\$980.00	\$9,028.00	\$2,960.09	\$6,022.02	\$10,083.20	\$31,159.79
540.00	7,029.00	1,559.35	2,981.66	21,161.30	38,721.90
560.00	660.00	200.00	1,589.99	*1,282.96	2,612.70
2,700.00	18,055.00	2,096.40	7,048.90	24,635.31	63,819.53
750.00	6,798.34	922.42	10,525.58	3,889.34	25,344.55
125.00	270.95	110.02	396.14	*1,058.14	3.97
1,350.00	9,279.52	2,372.52	14,464.86	13,742.46	43,603.82
915.00	5,882.01	987.40	10,551.98	5,261.80	25,926.28
780.00	4,503.00	680.96	5,866.41	1,449.45	15,729.00
80.00	363.33	113.45	519.64	*1,639.26	278.92
900.00	20,028.19	837.46	8,857.89	19,150.02	57,850.45
715.00	4,887.00	971.20	2,812.17	3,305.93	14,823.68
1,116.00	15,493.51	4,948.99	6,241.37	18,873.42	53,437.22
720.00	9,579.24	1,612.76	1,696.06	7,326.76	23,319.71
1,500.00	11,990.97	1,666.98	2,046.20	10,231.12	30,726.70
1,800.00	10,624.66	1,667.29	2,129.06	4,425.49	24,146.87
700.00	14,867.00	620.86	4,828.81	3,648.89	26,779.31
1,100.00	6,821.44	7,269.37	8,607.63	12,525.45	40,430.97
1,298.08	6,140.00	4,335.21	7,012.68	7,287.17	28,943.70
2,333.27	7,782.00	6,186.58	9,845.71	10,730.95	41,338.81
2,176.16	9,844.80	7,923.74	12,152.26	14,160.86	52,410.21
1,617.50	10,723.52	4,379.04	2,428.59	13,463.83	35,576.04
800.00	5,200.00	777.53	3,161.01	2,378.57	14,434.61
665.00	3,348.75	225.00	2,267.70	*5,433.70	3,036.25
600.00	14,060.50	700.27	5,350.00	6,226.62	34,651.79
105.00	538.00	200.00	277.16	*1,022.70	102.66
2,174.77	13,077.75	6,610.29	7,799.77	7,688.82	39,880.55
2,966.56	3,226.28	453.09	2,511.70	12,693.22	1,324.48
2,029.95	15,999.44	9,150.02	7,972.13	10,800.60	53,715.80
540.00	5,728.00	1,024.37	1,291.95	4,980.95	14,426.62
750.00	8,351.07	914.56	12,157.33	10,822.73	35,653.62
770.00	7,340.46	1,008.17	6,957.26	6,363.85	24,417.58
1,020.00	9,218.47	3,741.17	6,909.03	10,771.98	34,700.55
1,050.00	6,377.20	2,051.91	5,465.01	4,605.50	24,297.21
900.00	15,879.57	5,326.66	14,231.20	19,613.80	62,292.64
2,105.00	12,112.03	3,551.49	9,353.14	17,234.55	49,805.53
2,850.00	44,637.67	17,079.83	27,931.83	34,177.80	139,551.43
1,380.00	10,746.36	4,082.68	8,692.97	13,228.75	41,083.54
1,620.00	13,602.20	3,878.83	11,492.34	22,634.38	58,418.77
1,620.00	8,057.91	2,372.69	7,804.79	10,209.15	34,041.63
660.00	5,795.16	1,770.86	4,920.46	1,648.11	18,901.49
1,920.00	30,622.00	1,445.85	11,955.18	14,922.27	68,051.33
609.34	2,122.61	612.84	1,379.25	*6,746.51	247.25
467.00	777.61	531.51	514.88	*3,886.09	1.73
750.00	6,666.94	957.51	5,464.26	4,575.05	19,966.57
660.00	2,740.00	305.84	842.52	5,556.38	10,811.90
2,325.00	14,019.20	1,822.22	8,092.45	10,763.56	40,610.31
1,625.00	17,895.15	1,430.48	5,661.16	19,174.80	52,665.41
780.00	10,555.00	451.65	4,197.14	4,479.48	26,149.39
420.00	4,798.14	8,535.27	3,203.95	21,581.20	41,755.83
1,807.84	13,559.85	6,882.15	10,754.36	28,916.42	68,098.46
1,694.08	6,511.90	459.00	7,552.86	2,866.20	28,415.14
1,272.42	6,676.33	443.79	5,915.49	*10,781.93	14,476.60
1,358.10	3,575.28	344.29	2,925.17	*10,202.38	3,972.52

* Denotes deficit.

SMALL LOAN LICENSEES

SMALL LOAN
Table 3—Expense

License No.	NAME AND LOCATION	Advertising	Bad Debts
752	General Public Loan Corporation, Millville	\$1,784.85	\$3,946.22
733	General Public Loan Corporation, Teaneck	627.02	-----
750	General Public Loan Corporation, West Orange	3,129.05	4,084.91
477	Globe Loan Company, Louis J. Feit, t/a, Elizabeth	1,813.84	779.54
524	Gold Loan Company, East Orange	704.18	555.93
777	Home Finance Company, Lester D. Kahn, t/a Morristown	1,087.53	-----
642	Household Finance Corporation, Camden	6,428.64	4,483.18
641	Household Finance Corporation, Camden	6,073.45	5,430.26
687	Household Finance Corporation, Elizabeth	8,338.71	5,394.67
686	Household Finance Corporation, Hackensack	7,397.46	3,888.42
288	Household Finance Corporation, Jersey City	9,015.72	3,776.25
643	Household Finance Corporation, Jersey City	10,813.02	6,831.00
289	Household Finance Corporation, Newark	11,521.66	5,071.86
644	Household Finance Corporation, Newark	9,493.51	6,998.80
308	Household Finance Corporation, Newark	12,309.50	4,234.50
679	Household Finance Corporation, Orange	7,248.45	3,775.78
690	Household Finance Corporation, Passaic	6,928.85	1,860.47
659	Household Finance Corporation, Paterson	9,576.05	2,333.65
691	Household Finance Corporation, Perth Amboy	8,889.83	3,994.66
660	Household Finance Corporation, Trenton	10,081.29	6,573.98
700	Household Finance Corporation, Union City	7,190.54	2,917.28
387	Hub Loan Company, Jersey City	533.22	1,507.92
551	Hudson Loan Company, Bayonne	662.87	124.30
717	Industrial Loan Society, Inc., Dover	1,263.47	6,871.39
674	Industrial Loan Society, Inc., East Orange	963.95	452.69
681	Industrial Loan Society, Inc., Irvington	1,479.59	91.14
650	Industrial Loan Society, Inc., Morristown	2,262.33	1,124.96
178	Industrial Loan Society, Inc., Perth Amboy	2,102.37	1,759.23
158	Industrial Loan Society, Inc., Plainfield	3,690.21	1,119.30
718	Jersey Loan Company, Bloomfield	2,015.35	3,155.72
770	Liberal Finance Service, Cliffside Park	2,057.46	-----
767	Liberal Finance Service, Lodi	2,287.08	-----
764	Liberal Finance Service, Lyndhurst	2,398.71	-----
778	Lincoln Loan Company, Inc., Caldwell	5.00	-----
762	Lincoln Loan Company, Inc., Irvington	2,077.61	1,350.88
740	Madison Finance Company, Hackensack	3,406.62	1,789.20
739	Madison Finance Company, Jersey City	6,733.20	3,081.97
708	Madison Finance Company, Newark	946.37	4,659.15
706	Monroe Loan Society of New Jersey, Jersey City	1,248.78	2,400.00
761	Monroe Loan Society of N. J., Montclair	3,489.98	2,400.00
423	Monroe Loan Society of New Jersey, Newark	2,715.22	3,600.00
760	Monroe Loan Society of N. J., Salem	1,663.87	2,400.00
262	Morris County Loan and Finance Association, Inc., Boonton	-----	806.04
735	National Finance Company, Chas. T. Feit, t/a Union	1,997.39	910.17
666	Newark Finance Corporation, Newark	4,999.57	7,242.06
741	North Jersey Finance Service, Hoboken	1,177.76	11,688.03
14	North Jersey Finance Service of Jersey City, Jersey City	75.72	12,117.55
676	Penn Loan Company, Perth Amboy	1,798.22	2,569.69
39	Peoples Standard Finance Corporation, Jersey City	486.09	2,239.09
670	Personal Finance Company of Asbury Park, Asbury Park	5,072.92	1,786.95
667	Personal Finance Company of Atlantic City, Atlantic City	7,623.15	2,517.73
669	Personal Finance Company of Bayonne, Bayonne	5,485.39	1,661.37
697	Personal Finance Company of Bloomfield, Bloomfield	4,515.48	1,385.13
305	Personal Finance Company, Camden	6,334.84	2,299.35
139	Personal Finance Company of Camden, Camden	5,610.01	1,949.71
23	Personal Finance Company of Elizabeth, Elizabeth	6,526.30	2,010.23
441	Personal Finance Company of Hackensack, Hackensack	5,877.08	1,548.50
698	Personal Finance Company of Irvington, Irvington	7,100.03	2,989.05
221	Personal Finance Company of Jersey City, Jersey City	8,757.59	2,773.65
27	Personal Finance Company of Newark, Newark	12,738.71	3,740.34

SMALL LOAN LICENSEES

LICENSEES—Continued
and Profit, December 31, 1947

Rent	Salaries	Taxes	Other Expenses	Net Profit Before Interest On Borrowed Money	Total Expenses and Net Profit
\$980.62	\$8,999.15	\$2,937.15	\$7,781.55	\$16,364.37	\$42,793.91
1,526.55	5,651.33	3,252.67	5,140.79	14,365.11	30,563.47
1,295.95	8,613.85	2,707.80	8,267.86	11,915.94	40,015.36
900.00	19,774.34	966.13	2,515.69	16,865.60	43,615.14
600.00	5,915.00	919.18	5,126.38	1,037.83	14,858.50
150.00	262.41	162.50	243.12	*1,904.90	.66
4,618.82	26,296.63	26,029.61	12,576.63	47,664.62	128,098.13
4,857.11	27,539.73	21,412.04	11,087.07	36,768.88	113,168.54
2,980.15	24,362.56	24,781.75	10,253.30	45,493.85	121,604.99
3,121.69	14,924.33	13,316.43	7,016.17	24,541.53	74,206.03
4,148.09	28,771.72	31,078.89	11,394.16	56,438.49	144,623.32
5,137.66	34,361.79	33,520.81	15,884.80	61,536.73	168,085.81
5,085.56	30,644.62	29,763.20	12,991.55	54,648.92	149,727.37
5,593.57	27,920.82	23,056.42	10,586.47	42,703.23	126,352.82
5,179.00	30,910.58	33,896.22	12,090.14	61,878.76	160,498.70
3,883.57	18,840.26	16,843.03	8,239.27	30,999.78	89,830.14
3,201.12	15,425.56	14,565.12	6,049.97	26,697.61	74,728.70
4,216.66	21,380.39	20,340.39	10,791.17	37,497.19	106,335.50
3,981.90	28,108.78	27,293.07	14,940.97	50,114.52	136,923.73
8,403.91	38,427.18	46,401.69	16,503.33	84,549.86	210,941.24
5,138.10	23,090.65	23,013.94	8,876.47	42,090.21	112,317.19
1,030.00	14,672.73	3,433.96	7,366.14	13,475.34	42,019.31
600.00	6,659.00	675.61	3,084.07	1,372.67	13,178.52
1,063.62	10,676.10	5,158.96	13,359.49	17,306.65	55,699.68
2,161.50	7,503.97	3,723.27	7,429.05	10,477.67	32,712.10
1,167.00	8,375.35	4,360.36	9,084.18	15,489.25	40,046.87
1,345.91	8,194.00	5,938.70	10,084.88	19,264.84	48,215.62
1,320.00	5,947.82	3,011.61	7,363.62	9,154.90	30,659.55
1,314.39	15,606.28	6,278.64	14,756.02	23,846.71	66,611.55
1,080.00	23,579.00	1,287.75	6,770.54	17,471.17	55,359.53
850.00	2,908.29	359.33	2,226.03	*7,245.97	1,155.14
528.76	3,153.52	268.34	2,119.14	*4,896.44	3,460.40
849.64	5,119.53	416.21	5,049.75	*7,550.91	6,282.93
110.00	300.00	200.00	285.88	*900.88	
920.00	7,644.09	287.84	5,646.65	19.07	17,946.14
1,212.72	10,121.37	7,271.05	10,702.00	19,293.09	53,796.05
5,471.49	14,623.55	9,895.69	17,859.09	24,479.78	82,144.77
3,015.40	22,999.89	6,229.22	21,254.81	41,235.12	100,339.96
1,440.00	6,783.35	750.92	8,318.50	5,380.60	26,322.15
1,200.00	4,669.41	225.00	3,972.77	*5,610.42	10,346.74
1,080.00	8,870.35	4,204.91	15,343.28	12,581.70	48,395.46
480.00	5,674.17	151.45	6,343.09	*136.55	16,576.03
300.00	2,756.00	641.98	2,674.79	435.32	7,614.13
1,200.00	10,890.00	492.10	3,090.83	9,598.88	28,179.37
1,360.00	16,550.49	1,873.12	6,205.19	13,137.43	51,367.86
798.00	12,922.98	1,487.98	5,014.47	8,026.66	41,115.88
1,200.00	10,541.41	1,232.14	6,009.19	17,706.60	48,882.61
1,750.00	29,659.75	8,254.85	9,916.56	20,177.66	74,126.73
1,280.00	16,117.00	2,056.11	3,904.82	14,674.10	40,757.21
2,656.13	14,318.21	6,975.85	10,411.41	20,279.56	61,501.03
3,300.00	19,212.09	13,476.18	14,866.27	27,789.58	88,785.00
2,450.09	13,713.50	6,578.43	8,600.82	18,719.60	57,209.20
1,341.96	9,999.47	5,239.59	7,682.07	14,982.47	45,146.17
1,512.81	18,786.47	10,755.09	13,866.17	25,528.07	79,082.80
3,090.00	14,656.74	7,822.91	11,859.06	21,915.00	66,903.43
2,833.37	15,361.53	10,606.19	12,578.38	24,768.34	74,684.34
2,708.96	13,104.14	6,667.84	9,579.80	18,371.56	57,857.88
2,612.00	19,036.33	18,578.44	15,534.30	29,721.74	95,571.89
3,892.50	18,064.17	14,139.64	15,411.06	28,612.00	91,650.61
6,646.27	27,414.69	21,862.19	22,216.22	35,800.26	130,418.68

*Denotes deficit.

SMALL LOAN LICENSEES

SMALL LOAN
Table 3—Expense

License No.	NAME AND LOCATION	Advertising	Bad Debts
431	Personal Finance Company of New Jersey, Newark	\$3,353.50	\$1,151.78
672	Personal Finance Company of New Brunswick, New Brunswick	5,907.12	2,263.82
141	Personal Finance Company of Orange, Orange	7,349.68	2,387.35
507	Personal Finance Company of Passaic, Passaic	6,109.71	1,807.99
121	Personal Finance Company of Paterson, Paterson	11,634.44	4,229.50
671	Personal Finance Company of Plainfield, Plainfield	4,977.25	1,728.99
103	Personal Finance Company of Trenton, Trenton	7,986.19	2,840.02
668	Personal Finance Company of Union City, Union City	7,645.09	2,569.63
692	Prudential Autoplan, Plainfield	1,373.21	2,206.78
748	Public Finance Service, Inc., Clifton	2,587.93	-----
715	Public Finance Service, Inc., Paterson	10,536.19	7,528.47
713	Public Finance Service, Inc., Ridgewood	3,981.49	5,049.70
747	Public Finance Service, Inc., Westwood	4,777.25	6,152.21
707	Queen City Finance Company, Plainfield	1,012.86	2,920.49
115	Remedial Loan Company, Paterson	1,663.81	2,979.82
695	Seaboard Finance Company, Camden	4,382.60	6,336.42
689	Seaboard Finance Company, Hackensack	4,768.98	6,322.59
703	Seaboard Finance Company, Jersey City	6,278.43	9,081.47
685	Seaboard Finance Company, Newark	7,066.16	7,870.01
694	Seaboard Finance Company, Passaic	3,986.23	3,367.98
398	Seaboard Finance Company, Trenton	4,624.39	8,041.40
734	Security Finance Company, Rahway	1,165.19	399.99
105	Service Loan Association, Newark	151.39	2,160.81
623	Shore Finance Company, Atlantic City	4,394.85	6,731.49
673	Somerset Finance Corporation, Somerville	1,084.14	1,480.64
677	South Jersey Credit Company, Inc., Camden	3,547.80	2,158.00
758	South River Loan Co., South River	700.57	-----
753	Suburban Finance Company, Nutley	931.73	-----
414	Trenton Citizens System Company, Trenton	3,052.53	1,308.35
43	Trenton Commercial Company, Trenton	2,994.28	1,924.55
472	Wimsett Thrift Company, Trenton	2,235.61	238.96
385	Workers Finance Co., Newark	1,711.33	6,770.64
746	Workers Finance Co., North Bergen	1,144.65	1,449.42
737	Wye Corporation, Pitman	210.16	1,783.90
	Totals	\$534,214.52	\$385,243.49

SMALL LOAN LICENSEES

LICENSEES—Continued
and Profit, December 31, 1947

Rent	Salaries	Taxes	Other Expenses	Net Profit Before Interest On Borrowed Money	Total Expenses and Net Profit
\$2,450.04	\$8,734.62	\$4,416.04	\$7,488.01	\$8,415.79	\$36,009.78
2,229.00	13,162.05	13,091.96	10,996.48	27,229.81	74,880.24
2,627.74	17,757.55	13,207.29	14,925.33	27,597.39	85,852.33
2,935.58	13,994.45	7,198.01	10,734.50	20,139.42	62,919.66
3,927.58	30,246.84	27,436.81	25,258.16	44,816.04	147,549.37
2,509.25	12,457.87	7,091.85	9,369.10	20,594.21	58,728.52
3,484.56	20,470.34	14,878.31	14,382.28	29,734.24	93,775.94
4,179.68	17,573.30	10,197.20	13,331.32	25,139.81	80,636.03
1,200.00	9,730.34	1,705.13	3,211.27	7,375.25	26,801.98
630.00	3,723.37	498.94	1,656.53	*2,290.70	6,806.07
2,121.60	15,799.00	4,823.60	16,114.88	14,468.50	71,392.24
1,046.88	8,535.50	6,100.40	12,409.81	15,182.11	52,305.89
819.88	6,298.92	523.97	5,344.11	*3,532.63	20,383.71
480.00	7,807.50	1,149.74	3,379.55	4,871.99	21,622.13
797.85	6,945.00	1,084.32	5,783.66	3,159.95	22,414.41
2,948.69	15,492.42	22,948.45	19,834.34	32,044.79	103,987.71
1,282.00	9,428.68	10,815.32	12,113.54	14,110.20	58,841.31
3,565.89	10,342.13	5,518.31	13,453.41	5,734.76	53,974.40
2,740.75	12,253.18	26,121.43	7,043.13	21,733.02	84,827.68
1,705.00	9,917.54	12,399.38	12,669.68	16,676.06	60,721.87
2,200.00	9,407.93	11,697.55	11,580.03	20,698.90	68,250.20
750.00	13,543.00	1,948.32	5,864.03	7,588.29	31,258.82
420.00	4,364.00	333.81	493.51	*1,793.25	6,130.27
1,575.00	13,947.50	1,821.87	8,383.41	9,015.74	45,869.86
840.00	13,110.00	1,924.85	2,923.65	1,986.18	23,349.46
970.00	9,622.98	1,053.20	5,825.28	13,081.80	36,259.06
480.00	3,998.68	385.65	1,605.94	1,879.95	9,050.79
600.00	1,938.20	365.27	1,842.33	*680.23	4,997.30
2,400.00	7,315.00	3,512.18	4,106.64	7,277.21	28,971.91
780.00	6,145.47	743.43	3,624.17	4,584.28	20,796.18
1,280.00	10,181.38	4,129.55	16,057.62	19,139.10	53,262.22
1,574.03	13,150.40	2,539.89	13,884.48	6,546.74	46,177.51
634.67	8,743.44	524.54	3,308.24	3,179.54	18,984.50
420.00	4,166.93	100.00	808.64	6,865.42	14,355.05
\$267,829.29	\$1,802,182.24	\$964,977.97	\$1,199,635.37	\$2,196,417.41	\$7,350,500.29

* Denotes deficit.

PAWNBROKERS

PAWNBROKERS
Table 1—Assets

License No.	NAME	LOCATION
46	Amboy Loan Company, Barnett Alexander & Florence Alexander, t/a	Perth Amboy
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	S. Cantor & Son, Samuel Cantor & Leon G. Cantor, t/a	Atlantic City
30	City Loan Company	Newark
19	Daniel Cohn, Inc.	Hoboken
47	Federal Loan Office, Irving Nimensky, t/a	Elizabeth
1	Fidelity Loan Society	Atlantic City
45	M. L. Goldman Loan Office, Inc.	Newark
55	B. T. Greenfield, Inc.	Newark
10	Krueger's Collateral Loan, Charles M. Tyler and Gilbert M. Wolf, t/a	Trenton
16	Lowenthal Loan Office, Atlantic City	Atlantic City
27	National Loan Society	Newark
24	Newark Loan Company	Newark
14	New Loan Company, William S. Rich & Son, Inc.	Newark
52	Paterson Loan Company	Paterson
32	Plainfield Loan Company	Plainfield
49	Reed's Money to Loan, Samuel Widlansky, t/a	Atlantic City
8	L. Rice and Company, Leo Rice & Esther M. Kohn, t/a	Jersey City
4	Lester Rice and Company, Lester Rice and Samuel Ullman, t/a	Jersey City
57	Levy, Charles	Asbury Park
17	Harry Schoenberg	Jersey City
54	Spruce Loan Co.	Newark
50	Union Loan Office, Henry & Goldie Klein, t/a	Union City
56	Warren Pawnbroker, I. Louis Finkle, t/a	Trenton
48	West New York Loan Company	West New York
5	Wood's Loan Office, Irwin F. Wood, t/a	Atlantic City
	Totals	

PAWNBROKERS

December 31, 1947

Cash on Hand and in Banks	Pledges Outstanding	Merchandise Inventory	Real Estate, Furniture and Fixtures Less Reserves	Investments, Notes and Accounts Receivable	Other Assets	Total Assets
\$745.82	\$4,158.59	\$4,935.00	\$86.52	-----	\$103.96	\$10,029.89
520.93	4,601.75	2,651.45	4,687.65	-----	276.11	12,737.89
1,680.37	22,565.50	4,069.17	218.87	-----	1,764.12	30,298.03
3,494.21	32,663.75	7,286.47	1,483.50	-----	-----	44,927.93
14,282.03	15,797.50	14,547.75	18,987.11	\$5,317.36	779.90	69,711.65
15,752.34	81,111.12	25,764.95	-----	1,865.00	225.00	124,718.41
9,569.45	69,017.30	10,174.55	101.00	6,518.20	767.69	96,148.19
1,837.65	51,379.50	15,963.88	4,879.16	2,124.50	4,445.82	80,630.51
12,931.26	68,366.50	License Terminated	1.00	License Terminated	-----	81,298.76
6,672.02	35,147.50	36,596.51	6,404.84	650.00	1,423.11	86,893.98
11,843.65	51,998.30	10,727.50	1,600.00	-----	5,000.00	81,169.45
2,301.60	10,937.40	8,368.14	-----	8,159.71	-----	29,766.85
55,104.20	279,282.90	11,482.40	95,406.30	137,086.83	4,413.10	582,775.73
26,434.61	217,180.00	10,864.00	177,416.37	-----	3,254.59	435,149.57
47,128.31	318,775.86	96,939.88	37,415.12	21,847.06	10,353.70	532,459.93
5,616.44	56,779.85	12,847.79	2,792.67	468.00	5,899.89	84,404.64
1,428.69	38,054.25	5,254.68	1,054.17	-----	242.17	46,033.96
2,908.32	29,270.50	3,887.02	8,651.00	20.00	-----	44,736.84
15,148.05	121,395.18	4,354.55	5,000.00	75.00	894.37	146,867.15
12,218.62	102,531.52	13,321.80	12,159.90	5,194.65	150.00	145,576.49
10,800.00	64.00	15,000.70	11,000.00	2,130.00	-----	38,994.70
6,789.12	99,434.40	8,772.25	614.11	-----	452.11	116,061.99
7,090.09	24,198.05	3,127.94	2,707.59	50.00	530.51	37,704.18
1,758.16	104,451.00	-----	1,500.00	-----	1,150.00	108,859.16
4,258.82	748.00	3,856.72	330.50	-----	347.55	9,541.59
8,080.92	68,577.00	19,231.85	1,946.26	2,383.42	8,809.13	109,028.58
854.40	29,435.00	4,655.44	20,108.68	13,283.59	-----	68,337.11
\$287,250.08	\$1,937,922.22	\$354,682.39	\$416,552.32	207,173.32	\$51,282.83	\$3,254,863.16

PAWNBROKERS

PAWNBROKERS
Table 2—Liabilities

License No.	NAME	LOCATION
46	Amboy Loan Company, Barnett Alexander & Florence Alexander, t/a	Perth Amboy
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	S. Cantor & Son, Samuel Cantor & Leon G. Cantor, t/a	Atlantic City
30	City Loan Company	Newark
19	Daniel Cohn, Inc.	Hoboken
47	Federal Loan Office, Irving Nimensky, t/a	Elizabeth
1	Fidelity Loan Society	Atlantic City
45	M. L. Goldman Loan Office, Inc.	Newark
55	B. T. Greenfield, Inc.	Newark
10	Krueger's Collateral Loan, Charles M. Tyler and Gilbert M. Wolf, t/a	Trenton
16	Lowenthal Loan Office, Atlantic City	Atlantic City
27	National Loan Society	Newark
24	Newark Loan Company	Newark
14	New Loan Company, William S. Rich & Son, Inc.	Newark
52	Paterson Loan Company	Paterson
32	Plainfield Loan Company	Plainfield
49	Reed's Money to Loan, Samuel Widlansky, t/a	Atlantic City
8	L. Rice and Company, Leo Rice & Esther M. Kohn, t/a	Jersey City
4	Lester Rice and Company, Lester Rice and Samuel Ullman, t/a	Jersey City
57	Levy, Charles	Asbury Park
17	Harry Schoenberg	Jersey City
54	Spruce Loan Co.	Newark
50	Union Loan Office, Henry & Goldie Klein, t/a	Union City
56	Warren Pawnbroker, I. Louis Finkle, t/a	Trenton
48	West New York Loan Company	West New York
5	Wood's Loan Office, Irwin F. Wood, t/a	Atlantic City
	Totals	

PAWNBROKERS

—Continued
December 31, 1947

Accounts and Notes Payable	Pledgors' Surplus	Other Liabilities	Net Worth and Capital	Appropriated Reserves and Surplus	Total Liabilities
		\$375.94	\$9,653.95		\$10,029.89
801.65			11,936.24		12,737.89
15,232.11		193.20	14,852.72		30,298.03
2,733.39		1,982.28	20,000.00	\$20,212.26	44,927.93
186.05		2,244.96	67,280.64		69,711.65
58,894.24			66,425.39	*601.22	124,718.41
9,452.05		4,556.62	64,000.00	18,139.52	96,148.19
30,454.56			50,175.95		80,630.51
39,779.12	License terminated		41,519.64	License terminated	81,298.76
64,810.89			22,083.09		86,893.98
933.17		1,795.98	78,440.30		81,169.45
			37,590.51	*7,823.66	29,766.85
194,035.72		3,061.39	200,000.00	185,678.62	582,775.73
357,408.69		2,612.21	70,000.00	5,128.67	435,149.57
257,399.11		6,949.65	50,000.00	218,111.17	532,459.93
43,926.09		669.77	40,000.00	*191.22	84,404.64
36,063.97		674.99	9,295.00		46,033.96
			44,736.84		44,736.84
11,009.40		1,821.81	134,035.94		146,867.15
77,868.06		616.51	67,091.92		145,576.49
2,380.60		147.00	36,467.10		38,994.70
85,700.00		315.99	30,046.00		116,061.99
100.00		65.00	37,539.18		37,704.18
13,000.00			95,859.16		108,859.16
3,366.11		63.77	6,111.71		9,541.59
70,299.71	*757.40	3,551.47	25,000.00	9,420.00	109,028.58
3,000.00			65,337.11		68,337.11
\$1,378,854.69	\$757.40	\$31,698.54	\$1,395,478.39	\$448,074.14	\$3,254,863.16

* Denotes deficit.

PAWNBROKERS

PAWNBROKERS
Table 3—Income and Initial Surplus

License No.	NAME	LOCATION
46	Amboy Loan Company, Barnett Alexander & Florence Alexander, t/a	Perth Amboy
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	S. Cantor & Son, Samuel Cantor & Leon G. Cantor, t/a	Atlantic City
30	City Loan Company	Newark
19	Daniel Cohn, Inc.	Hoboken
47	Federal Loan Office, Irving Nimensky, t/a	Elizabeth
1	Fidelity Loan Society	Atlantic City
45	M. L. Goldman Loan Office, Inc.	Newark
55	B. T. Greenfield, Inc.	Newark
10	Krueger's Collateral Loan, Charles M. Tyler and Gilbert M. Wolf, t/a	Trenton
16	Lowenthal Loan Office, Atlantic City	Atlantic City
27	National Loan Society	Newark
24	Newark Loan Company	Newark
14	New Loan Company, William S. Rich & Son, Inc.	Newark
52	Paterson Loan Company	Paterson
32	Plainfield Loan Company	Plainfield
49	Reed's Money to Loan, Samuel Widlansky, t/a	Atlantic City
8	L. Rice and Company, Leo Rice & Esther M. Kohn, t/a	Jersey City
4	Lester Rice and Company, Lester Rice and Samuel Ullman, t/a	Jersey City
57	Levy, Charles	Asbury Park
17	Harry Schoenberg	Jersey City
54	Spruce Loan Co.	Newark
50	Union Loan Office, Henry & Goldie Klein, t/a	Union City
56	Warren Pawnbroker, I. Louis Finkle, t/a	Trenton
48	West New York Loan Company	West New York
5	Wood's Loan Office, Irwin F. Wood, t/a	Atlantic City
	Totals	

PAWNBROKERS

—Continued
or Net Worth, December 31, 1947

Interest on Pledges	Profit on Sales of Merchandise	Other Income	Total Income
\$1,349.42	\$6,376.10	\$31.28	\$7,756.80
1,431.25	4,080.18	85.96	5,597.39
5,472.62	386.04	8.80	5,867.46
7,003.23	21,135.82	182.39	28,321.44
2,820.38	9,283.03	6,449.05	18,552.46
17,803.09	2,987.49	-----	20,790.58
15,544.36	22,452.66	2,268.00	40,265.02
11,459.44	7,451.42	3,148.14	22,059.00
License terminated	-----	License terminated	-----
17,426.60	-----	504.14	17,930.74
5,472.59	9,706.22	937.12	16,115.93
13,050.50	23,966.10	235.98	37,252.58
2,499.10	7,912.14	898.53	11,309.77
55,994.45	4,599.68	20,284.94	80,879.07
42,075.37	2,092.33	13,863.49	58,031.19
67,243.32	51,007.54	15,517.09	133,767.95
13,672.92	5,840.80	-----	19,513.72
8,345.65	5,573.35	991.55	14,910.55
6,616.42	7,309.47	1,407.80	15,333.69
23,766.98	8,160.60	-----	31,927.58
21,085.38	10,123.90	2,719.49	33,928.77
20,141.45	2,540.48	3,308.87	25,990.80
9,659.97	1,696.50	3,651.51	15,007.98
21,486.79	-----	-----	21,486.79
11.85	138.26	-----	150.11
19,114.69	2,049.87	664.08	21,828.64
5,527.08	3,623.72	4,895.85	14,046.65
\$416,074.90	\$220,493.70	\$82,054.06	\$718,622.66

PAWNBROKERS

PAWNBROKERS
Table 4—Expense and Surplus

License No.	NAME AND LOCATION	Advertising	Interest on Borrowed Funds
46	Amboy Loan Company, Barnett Alexander & Florence Alexander, t/a, Perth Amboy	\$419.25	-----
7	D. Breitkopf, Clarence T. Bright, t/a, New Brunswick	610.28	-----
53	Brenman Loan Company, Max & Regina Brenman, t/a, Paterson	855.07	\$156.58
42	Broadway Loan Company, Long Branch	572.27	312.36
33	S. Cantor & Son, Samuel Cantor & Leon G. Cantor, t/a, Atlantic City	-----	-----
30	City Loan Company, Newark	592.81	-----
19	Daniel Cohn, Inc., Hoboken	1,062.67	518.94
47	Federal Loan Office, Irving Nimensky, t/a, Elizabeth	1,115.72	1,496.38
1	Fidelity Loan Society, Atlantic City	-----	-----
45	M. L. Goldman Loan Office, Inc., Newark	31.02	1,144.00
55	B. T. Greenfield, Inc., Newark	754.68	537.09
10	Krueger's Collateral Loan, Charles M. Tyler and Gilbert M. Wolf, t/a, Trenton	126.21	-----
16	Lowenthal Loan Office, Atlantic City	168.26	-----
27	National Loan Society, Newark	1,263.92	4,050.83
24	Newark Loan Company, Newark	1,217.20	11,247.87
14	New Loan Company, William S. Rich & Son, Inc., Newark	9,523.56	13,706.64
52	Paterson Loan Company, Paterson	1,010.25	62.39
32	Plainfield Loan Company, Plainfield	603.83	648.27
49	Reed's Money to Loan, Samuel Widlensky, t/a, Atlantic City	225.12	139.04
8	L. Rice and Company, Leo Rice & Esther M. Kohn, t/a, Jersey City	-----	162.33
4	Lester Rice and Company, Lester Rice and Samuel Ullman, t/a, Jersey City	137.55	4,818.61
57	Levy, Charles, Asbury Park	-----	-----
17	Harry Schoenberg, Jersey City	786.42	4,563.67
54	Spruce Loan Co., Newark	119.40	-----
50	Union Loan Office, Henry & Goldie Klein, t/a, Union City	648.01	779.26
56	Warren Pawnbroker, I. Louis Finkle, t/a, Trenton	156.25	-----
48	West New York Loan Company, West New York	1,056.77	5,573.82
5	Wood's Loan Office, Irwin F. Wood, t/a, Atlantic City	19.80	45.68
	Totals	\$23,076.32	\$49,963.76

PAWNBROKERS

—Continued
or Net Worth, December 31, 1947

Insurance and Protection	Rent	Salaries	Taxes	Other Expenses	Net Earnings	Total Expenses and Net Earnings
\$159.96	\$2,028.60	\$1,400.00	\$260.75	\$727.71	\$2,760.53	\$7,756.80
229.86	675.00	-----	816.96	1,546.58	1,718.71	5,597.39
388.16	490.00	-----	224.28	605.45	3,147.92	5,867.46
582.99	2,775.00	13,860.00	2,158.63	1,457.39	6,602.80	28,327.44
611.37	780.00	-----	263.60	4,031.04	12,866.45	18,552.46
948.39	6,000.00	11,002.50	1,135.03	2,011.39	*899.54	20,790.58
1,353.90	3,600.00	21,037.08	485.34	3,159.81	9,047.28	40,265.02
1,055.55	3,600.00	-----	160.00	4,384.15	10,247.20	22,059.00
358.58	1,800.00	Licensed terminated 11,274.00	608.30	962.83	License Terminated 1,752.01	17,930.74
1,102.42	2,400.00	5,715.60	375.16	4,595.97	635.01	16,115.93
895.21	3,600.00	12,800.00	804.80	3,101.62	15,924.74	37,252.58
482.70	2,000.00	6,951.18	1,284.24	1,426.82	*1,003.43	11,309.77
1,344.43	4,200.00	39,546.20	1,605.42	4,397.56	24,470.71	80,879.07
1,473.97	3,000.00	33,466.40	1,473.80	4,229.85	1,922.10	58,031.19
2,259.90	-----	70,544.20	3,710.48	12,762.55	21,260.62	133,767.95
1,286.72	3,625.00	6,740.00	325.55	5,405.97	1,057.84	19,513.72
360.74	2,325.00	9,167.50	313.80	1,584.10	*92.69	14,910.55
962.52	1,360.00	2,340.00	225.42	1,283.65	8,797.94	15,333.69
930.69	-----	7,612.50	122.80	4,298.18	18,801.08	31,927.58
812.72	-----	7,169.93	1,379.25	2,750.36	16,860.35	33,928.77
644.60	720.00	6,500.00	544.65	3,243.30	8,988.16	25,990.80
737.98	1,060.00	1,893.00	189.59	3,558.52	7,449.49	15,007.98
950.67	2,000.00	4,640.00	335.62	1,247.84	10,885.39	21,486.79
-----	75.00	-----	-----	511.70	*592.84	150.11
2,120.45	2,773.83	10,649.51	491.62	2,325.34	*3,162.70	21,828.64
707.43	2,008.83	-----	175.00	2,191.38	8,898.53	14,046.65
\$22,761.91	\$52,896.26	\$284,309.60	\$19,470.09	\$77,801.06	\$188,343.66	\$718,622.66

* Denotes deficit.

